

North hands

1m - 1|2|3 NT

Board: 1 ♠ AQ65 You are dealer.
 Dealer: North ♥ AQ9 The opponents are silent.
 Vul: None ♦ Q6
 HCP: 18 ♣ A982

Board: 2 ♠ K65 Partner is dealer.
 Dealer: South ♥ KJ3 The opponents are silent.
 Vul: N-S ♦ K32
 HCP: 12 ♣ Q932

Board: 3 ♠ K94 Partner is dealer.
 Dealer: South ♥ QJ9 The opponents are silent.
 Vul: E-W ♦ QT5
 HCP: 12 ♣ A942

Board: 4 ♠ J6 You are dealer.
 Dealer: North ♥ T963 West (RHO) bids 2♠ if possible.
 Vul: Both ♦ AKJT
 HCP: 14 ♣ KQ8

Board: 5 ♠ K87 Partner is dealer.
 Dealer: South ♥ QJ2 The opponents are silent.
 Vul: N-S ♦ K54
 HCP: 12 ♣ QJT5

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AQ65	♠ K74		1 ♣	Pass	1 ♦
Vul: None	♥ AQ9	♥ KT8	Pass	2NT	Pass	3NT
North HCP: 18	♦ Q6	♦ K532	All Pass			
South HCP: 12	♣ A982	♣ QJ4				
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ J73				1 ♣
Vul: N-S	♥ KJ3	♥ AT96	Pass	2 ♣ ¹	Pass	2NT
North HCP: 12	♦ K32	♦ 75	All Pass			
South HCP: 12	♣ Q932	♣ AKT5				
Contract: 2NT South						

1. Inverted minors

Board: 3	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: 4	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ K82		1 ♦	Pass	1 ♥
Vul: Both	♥ T963	♥ QJ84	2 ♠	Pass	Pass	X
North HCP: 14	♦ AKJT	♦ Q76	Pass	3 ♥	All Pass	
South HCP: 12	♣ KQ8	♣ AT9				
Contract: 3 ♥ North						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ J42				1 ♦
Vul: N-S	♥ QJ2	♥ AK3	Pass	2NT	Pass	3NT
North HCP: 12	♦ K54	♦ QJT8	All Pass			
South HCP: 14	♣ QJT5	♣ K93				
Contract: 3NT South						

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

Board: 1	♠ K74	Partner is dealer.
Dealer: North	♥ KT8	The opponents are silent.
Vul: None	♦ K532	
HCP: 12	♣ QJ4	

Board: 2	♠ J73	You are dealer.
Dealer: South	♥ AT96	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 12	♣ AKT5	

Board: 3	♠ QT76	You are dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: E-W	♦ AJ86	
HCP: 12	♣ JT	

Board: 4	♠ K82	Partner is dealer.
Dealer: North	♥ QJ84	West (LHO) bids 2♠ if possible.
Vul: Both	♦ Q76	
HCP: 12	♣ AT9	

Board: 5	♠ J42	You are dealer.
Dealer: South	♥ AK3	The opponents are silent.
Vul: N-S	♦ QJT8	
HCP: 14	♣ K93	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AQ65	♠ K74		1 ♣	Pass	1 ♦
Vul: None	♥ AQ9	♥ KT8	Pass	2NT	Pass	3NT
North HCP: 18	♦ Q6	♦ K532	All Pass			
South HCP: 12	♣ A982	♣ QJ4				
Contract: 3NT South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ J73				1 ♣
Vul: N-S	♥ KJ3	♥ AT96	Pass	2 ♣ ¹	Pass	2NT
North HCP: 12	♦ K32	♦ 75	All Pass			
South HCP: 12	♣ Q932	♣ AKT5				
Contract: 2NT South						

1. Inverted minors

Board: 3	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: 4	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ K82		1 ♦	Pass	1 ♥
Vul: Both	♥ T963	♥ QJ84	2 ♠	Pass	Pass	X
North HCP: 14	♦ AKJT	♦ Q76	Pass	3 ♥	All Pass	
South HCP: 12	♣ KQ8	♣ AT9				
Contract: 3 ♥ North						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ J42				1 ♦
Vul: N-S	♥ QJ2	♥ AK3	Pass	2NT	Pass	3NT
North HCP: 12	♦ K54	♦ QJT8	All Pass			
South HCP: 14	♣ QJT5	♣ K93				
Contract: 3NT South						

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

Board: 6	♠ QJ6	Partner is dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: E-W	♦ QJ7	
HCP: 12	♣ KT82	

Board: 7	♠ AQ3	You are dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: Both	♦ KJ982	
HCP: 18+1	♣ AQ	

Board: 8	♠ K852	Partner is dealer.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: None	♦ Q42	
HCP: 11	♣ K75	

Board: 9	♠ K73	Partner is dealer.
Dealer: South	♥ QJ53	East (LHO) bids 1 ♠ if possible.
Vul: E-W	♦ Q84	
HCP: 11	♣ QJ9	

Board: 10	♠ QJ93	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 18	♣ AT95	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ AK8				1 ♣
Vul: E-W	♥ KT3	♥ AJ98	Pass	2 ♣ ¹	Pass	3NT
North HCP: 12	♦ QJ7	♦ 53	All Pass			
South HCP: 18	♣ KT82	♣ AQ65				
Contract: 3NT South						1. Inverted minors

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ KT62		1 ♦	Pass	1 ♠
Vul: Both	♥ Q75	♥ KJ6	Pass	2NT	Pass	3NT
North HCP: 18+1	♦ KJ982	♦ Q43	All Pass			
South HCP: 12	♣ AQ	♣ K65				
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ K852	♠ Q7				1 ♦
Vul: None	♥ QJ8	♥ K94	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ Q42	♦ AK98	All Pass			
South HCP: 14	♣ K75	♣ Q963				
Contract: 1NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ Q6				1 ♦
Vul: E-W	♥ QJ53	♥ AK42	Pass	1 ♥	1 ♠	2 ♥
North HCP: 11	♦ Q84	♦ A9765	All Pass			
South HCP: 13+1	♣ QJ9	♣ 82				
Contract: 2 ♥ South						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ QJ93	♠ KT2		1 ♣	Pass	2 ♣ ¹
Vul: Both	♥ KQ	♥ AT5	Pass	2 ♦	Pass	3NT
North HCP: 18	♦ AQ8	♦ K72	All Pass			
South HCP: 12	♣ AT95	♣ Q873				
Contract: 3NT South						1. Inverted minors

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

Board: 6	♠ AK8	You are dealer.
Dealer: South	♥ AJ98	The opponents are silent.
Vul: E-W	♦ 53	
HCP: 18	♣ AQ65	

Board: 7	♠ KT62	Partner is dealer.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: Both	♦ Q43	
HCP: 12	♣ K65	

Board: 8	♠ Q7	You are dealer.
Dealer: South	♥ K94	The opponents are silent.
Vul: None	♦ AK98	
HCP: 14	♣ Q963	

Board: 9	♠ Q6	You are dealer.
Dealer: South	♥ AK42	East (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ A9765	
HCP: 13+1	♣ 82	

Board: 10	♠ KT2	Partner is dealer.
Dealer: North	♥ AT5	The opponents are silent.
Vul: Both	♦ K72	
HCP: 12	♣ Q873	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ AK8				1 ♣
Vul: E-W	♥ KT3	♥ AJ98	Pass	2 ♣ ¹	Pass	3NT
North HCP: 12	♦ QJ7	♦ 53	All Pass			
South HCP: 18	♣ KT82	♣ AQ65				
Contract: 3NT South						1. Inverted minors

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ KT62		1 ♦	Pass	1 ♠
Vul: Both	♥ Q75	♥ KJ6	Pass	2NT	Pass	3NT
North HCP: 18+1	♦ KJ982	♦ Q43	All Pass			
South HCP: 12	♣ AQ	♣ K65				
Contract: 3NT South						

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ K852	♠ Q7				1 ♦
Vul: None	♥ QJ8	♥ K94	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ Q42	♦ AK98	All Pass			
South HCP: 14	♣ K75	♣ Q963				
Contract: 1NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ Q6				1 ♦
Vul: E-W	♥ QJ53	♥ AK42	Pass	1 ♥	1 ♠	2 ♥
North HCP: 11	♦ Q84	♦ A9765	All Pass			
South HCP: 13+1	♣ QJ9	♣ 82				
Contract: 2 ♥ South						

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ QJ93	♠ KT2		1 ♣	Pass	2 ♣ ¹
Vul: Both	♥ KQ	♥ AT5	Pass	2 ♦	Pass	3NT
North HCP: 18	♦ AQ8	♦ K72	All Pass			
South HCP: 12	♣ AT95	♣ Q873				
Contract: 3NT South						1. Inverted minors

North hands

1m - 1|2|3 NT

Board: 11	♠ KT6	Partner is dealer.
Dealer: South	♥ K754	East (LHO) bids 1 ♠ if possible.
Vul: None	♦ QJ5	West (RHO) bids 2 ♠ if possible.
HCP: 12	♣ K98	

Board: 12	♠ A42	You are dealer.
Dealer: North	♥ T632	The opponents are silent.
Vul: N-S	♦ A974	
HCP: 12	♣ A8	

Board: 13	♠ KT6	Partner is dealer.
Dealer: South	♥ KT82	The opponents are silent.
Vul: Both	♦ KT2	
HCP: 12	♣ K74	

Board: 14	♠ K3	You are dealer.
Dealer: North	♥ A743	The opponents are silent.
Vul: None	♦ KT73	
HCP: 14	♣ A76	

Board: 15	♠ QJ4	You are dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ A64	
HCP: 13	♣ K832	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ 9				1 ♦
Vul: None	♥ K754	♥ A6	Pass	1 ♥	1 ♠	2 ♣
North HCP: 12	♦ QJ5	♦ KT964	2 ♠	3NT	All Pass	
South HCP: 14+2	♣ K98	♣ AQJ53				
Contract: 3NT North						

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

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ QJ5				1 ♦
Vul: Both	♥ KT82	♥ QJ95	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ KT2	♦ AQ83	Pass	3 ♥	All Pass	
South HCP: 13	♣ K74	♣ J5				
Contract: 3 ♥ North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AT8		1 ♦	Pass	2 ♦ ¹
Vul: None	♥ A743	♥ KT5	Pass	2 ♥	Pass	3NT
North HCP: 14	♦ KT73	♦ Q952	All Pass			
South HCP: 12	♣ A76	♣ QJ2				
Contract: 3NT South						

1. Inverted minors

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ K98		1 ♣	Pass	1 ♥
Vul: N-S	♥ QJT	♥ K962	Pass	1NT	Pass	2NT
North HCP: 13	♦ A64	♦ K73	All Pass			
South HCP: 11	♣ K832	♣ QT7				
Contract: 2NT South						

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

Board: 11	♠ 9	You are dealer.
Dealer: South	♥ A6	East (RHO) bids 1 ♠ if possible.
Vul: None	♦ KT964	West (LHO) bids 2 ♠ if possible.
HCP: 14+2	♣ AQJ53	

Board: 12	♠ K98	Partner is dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 12	♣ QJT2	

Board: 13	♠ QJ5	You are dealer.
Dealer: South	♥ QJ95	The opponents are silent.
Vul: Both	♦ AQ83	
HCP: 13	♣ J5	

Board: 14	♠ AT8	Partner is dealer.
Dealer: North	♥ KT5	The opponents are silent.
Vul: None	♦ Q952	
HCP: 12	♣ QJ2	

Board: 15	♠ K98	Partner is dealer.
Dealer: North	♥ K962	The opponents are silent.
Vul: N-S	♦ K73	
HCP: 11	♣ QT7	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ 9				1 ♦
Vul: None	♥ K754	♥ A6	Pass	1 ♥	1 ♠	2 ♣
North HCP: 12	♦ QJ5	♦ KT964	2 ♠	3NT	All Pass	
South HCP: 14+2	♣ K98	♣ AQJ53				
Contract: 3NT North						

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

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ QJ5				1 ♦
Vul: Both	♥ KT82	♥ QJ95	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ KT2	♦ AQ83	Pass	3 ♥	All Pass	
South HCP: 13	♣ K74	♣ J5				
Contract: 3 ♥ North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AT8		1 ♦	Pass	2 ♦ ¹
Vul: None	♥ A743	♥ KT5	Pass	2 ♥	Pass	3NT
North HCP: 14	♦ KT73	♦ Q952	All Pass			
South HCP: 12	♣ A76	♣ QJ2				
Contract: 3NT South						

1. Inverted minors

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ K98		1 ♣	Pass	1 ♥
Vul: N-S	♥ QJT	♥ K962	Pass	1NT	Pass	2NT
North HCP: 13	♦ A64	♦ K73	All Pass			
South HCP: 11	♣ K832	♣ QT7				
Contract: 2NT South						

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

1m - 1|2|3 NT

Board: 16 ♠ QJ82

Partner is dealer.

Dealer: South ♥ K74

The opponents are silent.

Vul: E-W ♦ K85

HCP: 12 ♣ KT4

Board: 17 ♠ QJT

Partner is dealer.

Dealer: South ♥ KT3

The opponents are silent.

Vul: None ♦ Q76

HCP: 12 ♣ AT64

Board: 18 ♠ AT

You are dealer.

Dealer: North ♥ Q53

The opponents are silent.

Vul: N-S ♦ KT865

HCP: 12+1 ♣ KT4

Board: 19 ♠ A86

Partner is dealer.

Dealer: South ♥ QJ2

The opponents are silent.

Vul: E-W ♦ KT74

HCP: 12 ♣ Q74

Board: 20 ♠ T85

LHO is dealer.

Dealer: East ♥ AK64

East (LHO) opens 1♣ if possible.

Vul: Both ♦ QT83

West (RHO) bids 1 ♥ if possible.

HCP: 13 ♣ A3

East (LHO) Redoubles if possible.

West (RHO) Doubles 2♦ if possible.

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ QJ82	♠ 7				1 ♣
Vul: E-W	♥ K74	♥ AJ9	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K85	♦ AQ73	Pass	2NT	Pass	3NT
South HCP: 15+1	♣ KT4	♣ A8765	All Pass			
Contract: 3NT South						

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

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ K84		1 ♦	Pass	2NT
Vul: N-S	♥ Q53	♥ A97	Pass	3NT	All Pass	
North HCP: 12+1	♦ KT865	♦ Q73				
South HCP: 12	♣ KT4	♣ QJ76				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ A86	♠ KQT5				1 ♣
Vul: E-W	♥ QJ2	♥ KT84	Pass	1 ♦	Pass	1 ♥
North HCP: 12	♦ KT74	♦ 3	Pass	2NT	Pass	3 ♠
South HCP: 15	♣ Q74	♣ AK86	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ T85	♠ 732			1 ♣	Pass
Vul: Both	♥ AK64	♥ T3	1 ♥	X	XX ¹	2 ♦
North HCP: 13	♦ QT83	♦ A6542	X	All Pass		
South HCP: 4+1	♣ A3	♣ T82				
Contract: 2 ♦ X South						

1. Support double redouble

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

Board: 16	♠ 7	You are dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: E-W	♦ AQ73	
HCP: 15+1	♣ A8765	

Board: 17	♠ A	You are dealer.
Dealer: South	♥ AQ76	The opponents are silent.
Vul: None	♦ AK92	
HCP: 17	♣ 9753	

Board: 18	♠ K84	Partner is dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: N-S	♦ Q73	
HCP: 12	♣ QJ76	

Board: 19	♠ KQT5	You are dealer.
Dealer: South	♥ KT84	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 15	♣ AK86	

Board: 20	♠ 732	RHO is dealer. You bid second.
Dealer: East	♥ T3	East (RHO) opens 1 ♣ if possible.
Vul: Both	♦ A6542	West (LHO) bids 1 ♥ if possible.
HCP: 4+1	♣ T82	East (RHO) Redoubles if possible.
		West (LHO) Doubles 2 ♦ if possible.

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ QJ82	♠ 7				1 ♣
Vul: E-W	♥ K74	♥ AJ9	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K85	♦ AQ73	Pass	2NT	Pass	3NT
South HCP: 15+1	♣ KT4	♣ A8765	All Pass			
Contract: 3NT South						

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

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ K84		1 ♦	Pass	2NT
Vul: N-S	♥ Q53	♥ A97	Pass	3NT	All Pass	
North HCP: 12+1	♦ KT865	♦ Q73				
South HCP: 12	♣ KT4	♣ QJ76				
Contract: 3NT North						

Board: 19	North:	South:	W	N	E	S
Dealer: South	♠ A86	♠ KQT5				1 ♣
Vul: E-W	♥ QJ2	♥ KT84	Pass	1 ♦	Pass	1 ♥
North HCP: 12	♦ KT74	♦ 3	Pass	2NT	Pass	3 ♠
South HCP: 15	♣ Q74	♣ AK86	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ T85	♠ 732			1 ♣	Pass
Vul: Both	♥ AK64	♥ T3	1 ♥	X	XX ¹	2 ♦
North HCP: 13	♦ QT83	♦ A6542	X	All Pass		
South HCP: 4+1	♣ A3	♣ T82				
Contract: 2 ♦ X South						

1. Support double redouble

North hands

1m - 1|2|3 NT

Board: 21	♠ T76	RHO is dealer. You bid second.
Dealer: West	♥ 532	West (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ QJ73	East (LHO) bids 1 ♠ if possible.
HCP: 7	♣ A62	West (RHO) bids 2 ♠ if possible.
		East (LHO) Doubles 3 ♦ if possible.

Board: 22	♠ A92	You are dealer.
Dealer: North	♥ 932	The opponents are silent.
Vul: E-W	♦ AKJ965	
HCP: 14+2	♣ Q	

Board: 23	♠ K98	Partner is dealer.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: Both	♦ K864	
HCP: 12	♣ Q62	

Board: 24	♠ K543	You are dealer.
Dealer: North	♥ Q43	The opponents are silent.
Vul: None	♦ AKT75	
HCP: 16+1	♣ A	

Board: 25	♠ AT92	Partner is dealer.
Dealer: South	♥ K83	The opponents are silent.
Vul: E-W	♦ Q74	
HCP: 12	♣ K65	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ T76	♠ A9	1 ♣	Pass	1 ♠	Pass
Vul: E-W	♥ 532	♥ J84	2 ♠	Pass	Pass	X
North HCP: 7	♦ QJ73	♦ A9542	Pass	3 ♦	X	All Pass
South HCP: 10+1	♣ A62	♣ JT5				
Contract: 3 ♦ X North						

Board: 22	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: 23	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ JT64				1 ♣
Vul: Both	♥ KJ8	♥ AQ6	Pass	1 ♦	Pass	1 ♠
North HCP: 12	♦ K864	♦ Q5	Pass	1NT	All Pass	
South HCP: 13	♣ Q62	♣ KJT3				
Contract: 1NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ K543	♠ QJT		1 ♦	Pass	2NT
Vul: None	♥ Q43	♥ K97	Pass	3NT	All Pass	
North HCP: 16+1	♦ AKT75	♦ QJ3				
South HCP: 12	♣ A	♣ K764				
Contract: 3NT North						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ AT92	♠ Q				1 ♦
Vul: E-W	♥ K83	♥ J97	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ Q74	♦ AK832	Pass	2NT	Pass	3NT
South HCP: 16+1	♣ K65	♣ AQT3	All Pass			
Contract: 3NT South						

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

Board: 21	♠ A9	LHO is dealer.
Dealer: West	♥ J84	West (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ A9542	East (RHO) bids 1 ♠ if possible.
HCP: 10+1	♣ JT5	West (LHO) bids 2 ♠ if possible.
		East (RHO) Doubles 3 ♦ if possible.

Board: 22	♠ K75	Partner is dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 12	♣ KJ72	

Board: 23	♠ JT64	You are dealer.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 13	♣ KJT3	

Board: 24	♠ QJT	Partner is dealer.
Dealer: North	♥ K97	The opponents are silent.
Vul: None	♦ QJ3	
HCP: 12	♣ K764	

Board: 25	♠ Q	You are dealer.
Dealer: South	♥ J97	The opponents are silent.
Vul: E-W	♦ AK832	
HCP: 16+1	♣ AQT3	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: West	♠ T76	♠ A9	1 ♣	Pass	1 ♠	Pass
Vul: E-W	♥ 532	♥ J84	2 ♠	Pass	Pass	X
North HCP: 7	♦ QJ73	♦ A9542	Pass	3 ♦	X	All Pass
South HCP: 10+1	♣ A62	♣ JT5				
Contract: 3 ♦ X North						

Board: 22	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: 23	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ JT64				1 ♣
Vul: Both	♥ KJ8	♥ AQ6	Pass	1 ♦	Pass	1 ♠
North HCP: 12	♦ K864	♦ Q5	Pass	1NT	All Pass	
South HCP: 13	♣ Q62	♣ KJT3				
Contract: 1NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ K543	♠ QJT		1 ♦	Pass	2NT
Vul: None	♥ Q43	♥ K97	Pass	3NT	All Pass	
North HCP: 16+1	♦ AKT75	♦ QJ3				
South HCP: 12	♣ A	♣ K764				
Contract: 3NT North						

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ AT92	♠ Q				1 ♦
Vul: E-W	♥ K83	♥ J97	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ Q74	♦ AK832	Pass	2NT	Pass	3NT
South HCP: 16+1	♣ K65	♣ AQT3	All Pass			
Contract: 3NT South						

North hands

1m - 1|2|3 NT

Board: 26 ♠ 32 You are dealer.
 Dealer: North ♥ KT3 West (RHO) bids 1 ♠ if possible.
 Vul: Both ♦ AKT73
 HCP: 13+1 ♣ K98

Board: 27 ♠ Q84 You are dealer.
 Dealer: North ♥ A87 The opponents are silent.
 Vul: None ♦ QJ
 HCP: 13+1 ♣ AT965

Board: 28 ♠ K96 Partner is dealer.
 Dealer: South ♥ K97 East (LHO) bids 1 ♠ if possible.
 Vul: N-S ♦ A754
 HCP: 12 ♣ Q52

Board: 29 ♠ T65 RHO is dealer. You bid second.
 Dealer: West ♥ Q843 West (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ KT8 East (LHO) bids 1NT if possible.
 HCP: 6 ♣ JT8

Board: 30 ♠ Q97 RHO is dealer. You bid second.
 Dealer: West ♥ 432 West (RHO) opens 1 ♦ if possible.
 Vul: None ♦ 764 East (LHO) bids 1 ♠ if possible.
 HCP: 4 ♣ Q962

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ KT9		1 ♦	Pass	1 ♥
Vul: Both	♥ KT3	♥ QJ82	1 ♠	X ¹	Pass	1NT
North HCP: 13+1	♦ AKT73	♦ Q94	All Pass			
South HCP: 11	♣ K98	♣ QJT	1. Support double redouble			
Contract: 1NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ Q84	♠ K92		1 ♣	Pass	1 ♦
Vul: None	♥ A87	♥ K93	Pass	1NT	All Pass	
North HCP: 13+1	♦ QJ	♦ A732				
South HCP: 12	♣ AT965	♣ Q43				
Contract: 1NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ 52				1 ♣
Vul: N-S	♥ K97	♥ Q	Pass	1 ♦	1 ♠	2 ♣
North HCP: 12	♦ A754	♦ KT2	Pass	3 ♣	All Pass	
South HCP: 12+3	♣ Q52	♣ AK98743				
Contract: 3 ♣ North						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ T65	♠ AQJ32	1 ♦	Pass	1NT	2 ♦ ¹
Vul: Both	♥ Q843	♥ J9765	Pass	3 ♥	All Pass	
North HCP: 6	♦ KT8	♦ A	1. Michaels Cuebid			
South HCP: 12+2	♣ JT8	♣ 75				
Contract: 3 ♥ North						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ Q97	♠ A82	1 ♦	Pass	1 ♠	3 ♥
Vul: None	♥ 432	♥ AQJ8765	All Pass			
North HCP: 4	♦ 764	♦ 2				
South HCP: 11+3	♣ Q962	♣ 84				
Contract: 3 ♥ South						

South hands

1m - 1|2|3 NT

Board: 26 ♠ KT9 Partner is dealer.
 Dealer: North ♥ QJ82 West (LHO) bids 1 ♠ if possible.
 Vul: Both ♦ Q94
 HCP: 11 ♣ QJT

Board: 27 ♠ K92 Partner is dealer.
 Dealer: North ♥ K93 The opponents are silent.
 Vul: None ♦ A732
 HCP: 12 ♣ Q43

Board: 28 ♠ 52 You are dealer.
 Dealer: South ♥ Q East (RHO) bids 1 ♠ if possible.
 Vul: N-S ♦ KT2
 HCP: 12+3 ♣ AK98743

Board: 29 ♠ AQJ32 LHO is dealer.
 Dealer: West ♥ J9765 West (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ A East (RHO) bids 1NT if possible.
 HCP: 12+2 ♣ 75

Board: 30 ♠ A82 LHO is dealer.
 Dealer: West ♥ AQJ8765 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ 2 East (RHO) bids 1 ♠ if possible.
 HCP: 11+3 ♣ 84

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ KT9		1 ♦	Pass	1 ♥
Vul: Both	♥ KT3	♥ QJ82	1 ♠	X ¹	Pass	1NT
North HCP: 13+1	♦ AKT73	♦ Q94	All Pass			
South HCP: 11	♣ K98	♣ QJT	1. Support double redouble			
Contract: 1NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ Q84	♠ K92		1 ♣	Pass	1 ♦
Vul: None	♥ A87	♥ K93	Pass	1NT	All Pass	
North HCP: 13+1	♦ QJ	♦ A732				
South HCP: 12	♣ AT965	♣ Q43				
Contract: 1NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ 52				1 ♣
Vul: N-S	♥ K97	♥ Q	Pass	1 ♦	1 ♠	2 ♣
North HCP: 12	♦ A754	♦ KT2	Pass	3 ♣	All Pass	
South HCP: 12+3	♣ Q52	♣ AK98743				
Contract: 3 ♣ North						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ T65	♠ AQJ32	1 ♦	Pass	1NT	2 ♦ ¹
Vul: Both	♥ Q843	♥ J9765	Pass	3 ♥	All Pass	
North HCP: 6	♦ KT8	♦ A	1. Michaels Cuebid			
South HCP: 12+2	♣ JT8	♣ 75				
Contract: 3 ♥ North						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ Q97	♠ A82	1 ♦	Pass	1 ♠	3 ♥
Vul: None	♥ 432	♥ AQJ8765	All Pass			
North HCP: 4	♦ 764	♦ 2				
South HCP: 11+3	♣ Q962	♣ 84				
Contract: 3 ♥ South						

North hands

1m - 1|2|3 NT

Board: 31 ♠ K43 Partner is dealer.
 Dealer: South ♥ A76 The opponents are silent.
 Vul: N-S ♦ Q86
 HCP: 12 ♣ QJ64

Board: 32 ♠ A7 You are dealer.
 Dealer: North ♥ J832 The opponents are silent.
 Vul: E-W ♦ A952
 HCP: 12 ♣ KT5

Board: 33 ♠ KT93 Partner is dealer.
 Dealer: South ♥ KT7 East (LHO) bids 2♥ if possible.
 Vul: None ♦ Q52
 HCP: 11 ♣ QJ2

Board: 34 ♠ Q42 You are dealer.
 Dealer: North ♥ Q The opponents are silent.
 Vul: N-S ♦ AKT754
 HCP: 13+2 ♣ Q52

Board: 35 ♠ K75 Partner is dealer.
 Dealer: South ♥ K853 The opponents are silent.
 Vul: E-W ♦ KJ5
 HCP: 12 ♣ Q84

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ 52				1 ♦
Vul: N-S	♥ A76	♥ KQJ	Pass	2NT	All Pass	
North HCP: 12	♦ Q86	♦ KT92				
South HCP: 12	♣ QJ64	♣ KT93				
Contract: 2NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KT3		1 ♦	Pass	2NT
Vul: E-W	♥ J832	♥ A74	All Pass			
North HCP: 12	♦ A952	♦ QT6				
South HCP: 12	♣ KT5	♣ QJ96				
Contract: 2NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ KT93	♠ 4				1 ♦
Vul: None	♥ KT7	♥ AJ6	Pass	1 ♠	2 ♥	3 ♦
North HCP: 11	♦ Q52	♦ AKJ984	Pass	3NT	All Pass	
South HCP: 13+2	♣ QJ2	♣ 965				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ Q42	♠ K876		1 ♦	Pass	1 ♠
Vul: N-S	♥ Q	♥ KT3	Pass	2 ♦	Pass	3NT
North HCP: 13+2	♦ AKT754	♦ Q98	All Pass			
South HCP: 12	♣ Q52	♣ AT3				
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ Q643				1 ♣
Vul: E-W	♥ K853	♥ AT76	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ KJ5	♦ Q	Pass	3 ♥	All Pass	
South HCP: 12	♣ Q84	♣ KJ32				
Contract: 3 ♥ North						

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

Board: 31	♠ 52	You are dealer.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: N-S	♦ KT92	
HCP: 12	♣ KT93	

Board: 32	♠ KT3	Partner is dealer.
Dealer: North	♥ A74	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 12	♣ QJ96	

Board: 33	♠ 4	You are dealer.
Dealer: South	♥ AJ6	East (RHO) bids 2♥ if possible.
Vul: None	♦ AKJ984	
HCP: 13+2	♣ 965	

Board: 34	♠ K876	Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: N-S	♦ Q98	
HCP: 12	♣ AT3	

Board: 35	♠ Q643	You are dealer.
Dealer: South	♥ AT76	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 12	♣ KJ32	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ 52				1 ♦
Vul: N-S	♥ A76	♥ KQJ	Pass	2NT	All Pass	
North HCP: 12	♦ Q86	♦ KT92				
South HCP: 12	♣ QJ64	♣ KT93				
Contract: 2NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KT3		1 ♦	Pass	2NT
Vul: E-W	♥ J832	♥ A74	All Pass			
North HCP: 12	♦ A952	♦ QT6				
South HCP: 12	♣ KT5	♣ QJ96				
Contract: 2NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ KT93	♠ 4				1 ♦
Vul: None	♥ KT7	♥ AJ6	Pass	1 ♠	2 ♥	3 ♦
North HCP: 11	♦ Q52	♦ AKJ984	Pass	3NT	All Pass	
South HCP: 13+2	♣ QJ2	♣ 965				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ Q42	♠ K876		1 ♦	Pass	1 ♠
Vul: N-S	♥ Q	♥ KT3	Pass	2 ♦	Pass	3NT
North HCP: 13+2	♦ AKT754	♦ Q98	All Pass			
South HCP: 12	♣ Q52	♣ AT3				
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ Q643				1 ♣
Vul: E-W	♥ K853	♥ AT76	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ KJ5	♦ Q	Pass	3 ♥	All Pass	
South HCP: 12	♣ Q84	♣ KJ32				
Contract: 3 ♥ North						

North hands

1m - 1|2|3 NT

Board: 36	♠ T43	You are dealer.
Dealer: North	♥ AK65	The opponents are silent.
Vul: Both	♦ AKJT3	
HCP: 15+1	♣ 3	
<hr/>		
Board: 37	♠ J5	LHO is dealer.
Dealer: East	♥ Q52	East (LHO) opens 1 ♦ if possible.
Vul: E-W	♦ A73	West (RHO) bids 1 ♠ if possible.
HCP: 14+1	♣ AQJ82	East (LHO) Doubles 2 ♣ if possible.
		West (RHO) Doubles 3 ♣ if possible.
<hr/>		
Board: 38	♠ AT6	LHO is dealer.
Dealer: East	♥ A853	East (LHO) opens 1 ♦ if possible.
Vul: N-S	♦ K4	West (RHO) bids 1 ♠ if possible.
HCP: 15	♣ A854	East (LHO) Doubles 1NT if possible.
		West (RHO) Doubles 2 ♣ if possible.
<hr/>		
Board: 39	♠ K54	Partner is dealer.
Dealer: South	♥ A63	The opponents are silent.
Vul: Both	♦ K95	
HCP: 12	♣ Q973	

Both hands (Answers Page)

Board: 36	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						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ J5	♠ T972			1 ♦	Pass
Vul: E-W	♥ Q52	♥ JT3	1 ♠	2 ♣	X ¹	3 ♣
North HCP: 14+1	♦ A73	♦ J4	X	All Pass		
South HCP: 2	♣ AQJ82	♣ T976				
Contract: 3 ♣ X South						

1. Support double redouble

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ AT6	♠ 952			1 ♦	Pass
Vul: N-S	♥ A853	♥ T96	1 ♠	1NT	X ¹	Pass
North HCP: 15	♦ K4	♦ J873	Pass	XX ²	Pass	2 ♣ ³
South HCP: 1	♣ A854	♣ 973	X	All Pass		
Contract: 2 ♣ X South						

1. Support double redouble

2. SOS

3. artificial

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AQ63				1 ♣
Vul: Both	♥ A63	♥ J982	Pass	2 ♣ ¹	Pass	3 ♦ ²
North HCP: 12	♦ K95	♦ J	Pass	3NT	All Pass	
South HCP: 15	♣ Q973	♣ AKT2				
Contract: 3NT North						

1. Inverted minors

2. shortness

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

Board: 36	♠ KJ7	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 12	♣ K654	
<hr/>		
Board: 37	♠ T972	RHO is dealer. You bid second.
Dealer: East	♥ JT3	East (RHO) opens 1 ♦ if possible.
Vul: E-W	♦ J4	West (LHO) bids 1 ♠ if possible.
HCP: 2	♣ T976	East (RHO) Doubles 2 ♣ if possible.
		West (LHO) Doubles 3 ♣ if possible.
<hr/>		
Board: 38	♠ 952	RHO is dealer. You bid second.
Dealer: East	♥ T96	East (RHO) opens 1 ♦ if possible.
Vul: N-S	♦ J873	West (LHO) bids 1 ♠ if possible.
HCP: 1	♣ 973	East (RHO) Doubles 1NT if possible.
		West (LHO) Doubles 2 ♣ if possible.
<hr/>		
Board: 39	♠ AQ63	You are dealer.
Dealer: South	♥ J982	The opponents are silent.
Vul: Both	♦ J	
HCP: 15	♣ AKT2	

Both hands (Answers Page)

Board: 36	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						

Board: 37	North:	South:	W	N	E	S
Dealer: East	♠ J5	♠ T972			1 ♦	Pass
Vul: E-W	♥ Q52	♥ JT3	1 ♠	2 ♣	X ¹	3 ♣
North HCP: 14+1	♦ A73	♦ J4	X	All Pass		
South HCP: 2	♣ AQJ82	♣ T976				
Contract: 3 ♣ X South						

1. Support double redouble

Board: 38	North:	South:	W	N	E	S
Dealer: East	♠ AT6	♠ 952			1 ♦	Pass
Vul: N-S	♥ A853	♥ T96	1 ♠	1NT	X ¹	Pass
North HCP: 15	♦ K4	♦ J873	Pass	XX ²	Pass	2 ♣ ³
South HCP: 1	♣ A854	♣ 973	X	All Pass		
Contract: 2 ♣ X South						

1. Support double redouble

2. SOS

3. artificial

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AQ63				1 ♣
Vul: Both	♥ A63	♥ J982	Pass	2 ♣ ¹	Pass	3 ♦ ²
North HCP: 12	♦ K95	♦ J	Pass	3NT	All Pass	
South HCP: 15	♣ Q973	♣ AKT2				
Contract: 3NT North						

1. Inverted minors

2. shortness

North hands

1m - 1|2|3 NT

Board: 40	♠ AT9	Partner is dealer.
Dealer: South	♥ QJT6	The opponents are silent.
Vul: None	♦ Q85	
HCP: 12	♣ K95	

Board: 41	♠ K73	Partner is dealer.
Dealer: South	♥ AT9	The opponents are silent.
Vul: E-W	♦ Q652	
HCP: 12	♣ K87	

Board: 42	♠ QT65	You are dealer.
Dealer: North	♥ A762	The opponents are silent.
Vul: Both	♦ KJT	
HCP: 13	♣ K9	

Board: 43	♠ A97	Partner is dealer.
Dealer: South	♥ K752	The opponents are silent.
Vul: None	♦ Q42	
HCP: 12	♣ K43	

Board: 44	♠ KT64	Partner is dealer.
Dealer: South	♥ K82	The opponents are silent.
Vul: N-S	♦ QJ2	
HCP: 12	♣ K63	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ K83				1 ♦
Vul: None	♥ QJT6	♥ A7	Pass	1 ♥	Pass	2NT
North HCP: 12	♦ Q85	♦ KJ93	Pass	3NT	All Pass	
South HCP: 18	♣ K95	♣ AQJ7				
Contract: 3NT North						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ Q2				1 ♦
Vul: E-W	♥ AT9	♥ KJ74	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 12	♦ Q652	♦ AJ74	Pass	3NT	All Pass	
South HCP: 18	♣ K87	♣ AQJ				
Contract: 3NT North						

1. Inverted minors

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ QT65	♠ K97		1 ♦	Pass	1NT
Vul: Both	♥ A762	♥ K94	All Pass			
North HCP: 13	♦ KJT	♦ Q83				
South HCP: 11	♣ K9	♣ QJ65				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ K5				1 ♦
Vul: None	♥ K752	♥ AJ84	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ Q42	♦ 8753	Pass	3 ♥	Pass	4 ♥
South HCP: 12	♣ K43	♣ A86	All Pass			
Contract: 4 ♥ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ KT64	♠ Q82				1 ♦
Vul: N-S	♥ K82	♥ T9	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ QJ2	♦ A9873	Pass	2NT	All Pass	
South HCP: 12+1	♣ K63	♣ AQ9				
Contract: 2NT North						

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

Board: 40	♠ K83	You are dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: None	♦ KJ93	
HCP: 18	♣ AQJ7	

Board: 41	♠ Q2	You are dealer.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: E-W	♦ AJ74	
HCP: 18	♣ AQJ	

Board: 42	♠ K97	Partner is dealer.
Dealer: North	♥ K94	The opponents are silent.
Vul: Both	♦ Q83	
HCP: 11	♣ QJ65	

Board: 43	♠ K5	You are dealer.
Dealer: South	♥ AJ84	The opponents are silent.
Vul: None	♦ 8753	
HCP: 12	♣ A86	

Board: 44	♠ Q82	You are dealer.
Dealer: South	♥ T9	The opponents are silent.
Vul: N-S	♦ A9873	
HCP: 12+1	♣ AQ9	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ K83				1 ♦
Vul: None	♥ QJT6	♥ A7	Pass	1 ♥	Pass	2NT
North HCP: 12	♦ Q85	♦ KJ93	Pass	3NT	All Pass	
South HCP: 18	♣ K95	♣ AQJ7				
Contract: 3NT North						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ Q2				1 ♦
Vul: E-W	♥ AT9	♥ KJ74	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 12	♦ Q652	♦ AJ74	Pass	3NT	All Pass	
South HCP: 18	♣ K87	♣ AQJ				
Contract: 3NT North						

1. Inverted minors

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ QT65	♠ K97		1 ♦	Pass	1NT
Vul: Both	♥ A762	♥ K94	All Pass			
North HCP: 13	♦ KJT	♦ Q83				
South HCP: 11	♣ K9	♣ QJ65				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ K5				1 ♦
Vul: None	♥ K752	♥ AJ84	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ Q42	♦ 8753	Pass	3 ♥	Pass	4 ♥
South HCP: 12	♣ K43	♣ A86	All Pass			
Contract: 4 ♥ South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ KT64	♠ Q82				1 ♦
Vul: N-S	♥ K82	♥ T9	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ QJ2	♦ A9873	Pass	2NT	All Pass	
South HCP: 12+1	♣ K63	♣ AQ9				
Contract: 2NT North						

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

Board: 45	♠ KT6	Partner is dealer.
Dealer: South	♥ AT4	The opponents are silent.
Vul: Both	♦ Q72	
HCP: 12	♣ K863	

Board: 46	♠ 763	You are dealer.
Dealer: North	♥ K62	The opponents are silent.
Vul: None	♦ AJT83	
HCP: 12+1	♣ A4	

Board: 47	♠ QJ5	Partner is dealer.
Dealer: South	♥ QJ62	The opponents are silent.
Vul: N-S	♦ AT3	
HCP: 12	♣ Q83	

Board: 48	♠ KT6	Partner is dealer.
Dealer: South	♥ KT5	The opponents are silent.
Vul: E-W	♦ KT94	
HCP: 12	♣ K52	

Board: 49	♠ -	You are dealer.
Dealer: North	♥ AT84	The opponents are silent.
Vul: None	♦ AQ97	
HCP: 17+1	♣ AQJT7	

Both hands (Answers Page)

Board: 45	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: 46	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: 47	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ AKT4				1 ♣
Vul: N-S	♥ QJ62	♥ K	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ AT3	♦ K84	Pass	2NT	Pass	3NT
South HCP: 16+1	♣ Q83	♣ KT964	All Pass			
Contract: 3NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ AQ82				1 ♦
Vul: E-W	♥ KT5	♥ QJ64	Pass	2 ♦ ¹	Pass	2NT
North HCP: 12	♦ KT94	♦ Q85	All Pass			
South HCP: 12	♣ K52	♣ J3				
Contract: 2NT South						

1. Inverted minors

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ QJ42		1 ♣	Pass	1 ♠
Vul: None	♥ AT84	♥ K75	Pass	2 ♥	Pass	3 ♦ ¹
North HCP: 17+1	♦ AQ97	♦ K83	Pass	3NT	All Pass	
South HCP: 12	♣ AQJT7	♣ K83				
Contract: 3NT North						

1. Fourth suit game force

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

Board: 45	♠ A	You are dealer.
Dealer: South	♥ K965	The opponents are silent.
Vul: Both	♦ AJ865	
HCP: 12+1	♣ T42	

Board: 46	♠ K95	Partner is dealer.
Dealer: North	♥ A83	The opponents are silent.
Vul: None	♦ Q96	
HCP: 12	♣ KT86	

Board: 47	♠ AKT4	You are dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: N-S	♦ K84	
HCP: 16+1	♣ KT964	

Board: 48	♠ AQ82	You are dealer.
Dealer: South	♥ QJ64	The opponents are silent.
Vul: E-W	♦ Q85	
HCP: 12	♣ J3	

Board: 49	♠ QJ42	Partner is dealer.
Dealer: North	♥ K75	The opponents are silent.
Vul: None	♦ K83	
HCP: 12	♣ K83	

Both hands (Answers Page)

Board: 45	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: 46	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: 47	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ AKT4				1 ♣
Vul: N-S	♥ QJ62	♥ K	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ AT3	♦ K84	Pass	2NT	Pass	3NT
South HCP: 16+1	♣ Q83	♣ KT964	All Pass			
Contract: 3NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ AQ82				1 ♦
Vul: E-W	♥ KT5	♥ QJ64	Pass	2 ♦ ¹	Pass	2NT
North HCP: 12	♦ KT94	♦ Q85	All Pass			
South HCP: 12	♣ K52	♣ J3				
Contract: 2NT South						

1. Inverted minors

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ QJ42		1 ♣	Pass	1 ♠
Vul: None	♥ AT84	♥ K75	Pass	2 ♥	Pass	3 ♦ ¹
North HCP: 17+1	♦ AQ97	♦ K83	Pass	3NT	All Pass	
South HCP: 12	♣ AQJT7	♣ K83				
Contract: 3NT North						

1. Fourth suit game force

North hands

1m - 1|2|3 NT

Board: 50	♠ J4	You are dealer.
Dealer: North	♥ KJ64	The opponents are silent.
Vul: N-S	♦ AKJT2	
HCP: 13+1	♣ 76	

Board: 51	♠ AT2	Partner is dealer.
Dealer: South	♥ KT96	East (LHO) bids 2 ♠ if possible.
Vul: E-W	♦ QJ8	
HCP: 12	♣ Q96	

Board: 52	♠ QJ92	Partner is dealer.
Dealer: South	♥ K94	The opponents are silent.
Vul: Both	♦ Q98	
HCP: 12	♣ A75	

Board: 53	♠ K95	You are dealer.
Dealer: North	♥ Q6	The opponents are silent.
Vul: N-S	♦ K753	
HCP: 12	♣ A632	

Board: 54	♠ AJ83	You are dealer.
Dealer: North	♥ AJ93	West (RHO) bids 2 ♦ if possible.
Vul: E-W	♦ A	
HCP: 14	♣ T732	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ K53		1 ♦	Pass	2NT
Vul: N-S	♥ KJ64	♥ AT8	Pass	3 ♥	Pass	3NT
North HCP: 13+1	♦ AKJT2	♦ Q87	All Pass			
South HCP: 12	♣ 76	♣ K942				
Contract: 3NT South						

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ AT2	♠ -				1 ♣
Vul: E-W	♥ KT96	♥ A72	Pass	1 ♥	2 ♠	3 ♣
North HCP: 12	♦ QJ8	♦ AT52	Pass	3NT	All Pass	
South HCP: 15+2	♣ Q96	♣ AKT543				
Contract: 3NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ QJ92	♠ 854				1 ♦
Vul: Both	♥ K94	♥ AJ2	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q98	♦ AKT52	All Pass			
South HCP: 12+1	♣ A75	♣ 83				
Contract: 1NT South						

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ QJ3		1 ♦	Pass	1 ♥
Vul: N-S	♥ Q6	♥ A875	Pass	1NT	All Pass	
North HCP: 12	♦ K753	♦ Q94				
South HCP: 12	♣ A632	♣ K97				
Contract: 1NT North						

Board: 54	North:	South:	W	N	E	S
Dealer: North	♠ AJ83	♠ K74		1 ♣	Pass	1 ♥
Vul: E-W	♥ AJ93	♥ K842	2 ♦	2 ♥	All Pass	
North HCP: 14	♦ A	♦ KT9				
South HCP: 11	♣ T732	♣ Q86				
Contract: 2 ♥ North						

South hands

1m - 1|2|3 NT

Board: 50 ♠ K53 Partner is dealer.
 Dealer: North ♥ AT8 The opponents are silent.
 Vul: N-S ♦ Q87
 HCP: 12 ♣ K942

Board: 51 ♠ - You are dealer.
 Dealer: South ♥ A72 East (RHO) bids 2 ♠ if possible.
 Vul: E-W ♦ AT52
 HCP: 15+2 ♣ AKT543

Board: 52 ♠ 854 You are dealer.
 Dealer: South ♥ AJ2 The opponents are silent.
 Vul: Both ♦ AKT52
 HCP: 12+1 ♣ 83

Board: 53 ♠ QJ3 Partner is dealer.
 Dealer: North ♥ A875 The opponents are silent.
 Vul: N-S ♦ Q94
 HCP: 12 ♣ K97

Board: 54 ♠ K74 Partner is dealer.
 Dealer: North ♥ K842 West (LHO) bids 2 ♦ if possible.
 Vul: E-W ♦ KT9
 HCP: 11 ♣ Q86

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ K53		1 ♦	Pass	2NT
Vul: N-S	♥ KJ64	♥ AT8	Pass	3 ♥	Pass	3NT
North HCP: 13+1	♦ AKJT2	♦ Q87	All Pass			
South HCP: 12	♣ 76	♣ K942				
Contract: 3NT South						

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ AT2	♠ -				1 ♣
Vul: E-W	♥ KT96	♥ A72	Pass	1 ♥	2 ♠	3 ♣
North HCP: 12	♦ QJ8	♦ AT52	Pass	3NT	All Pass	
South HCP: 15+2	♣ Q96	♣ AKT543				
Contract: 3NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ QJ92	♠ 854				1 ♦
Vul: Both	♥ K94	♥ AJ2	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q98	♦ AKT52	All Pass			
South HCP: 12+1	♣ A75	♣ 83				
Contract: 1NT South						

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ QJ3		1 ♦	Pass	1 ♥
Vul: N-S	♥ Q6	♥ A875	Pass	1NT	All Pass	
North HCP: 12	♦ K753	♦ Q94				
South HCP: 12	♣ A632	♣ K97				
Contract: 1NT North						

Board: 54	North:	South:	W	N	E	S
Dealer: North	♠ AJ83	♠ K74		1 ♣	Pass	1 ♥
Vul: E-W	♥ AJ93	♥ K842	2 ♦	2 ♥	All Pass	
North HCP: 14	♦ A	♦ KT9				
South HCP: 11	♣ T732	♣ Q86				
Contract: 2 ♥ North						

North hands

1m - 1|2|3 NT

Board: 55	♠ A3	You are dealer.
Dealer: North	♥ QT8	The opponents are silent.
Vul: Both	♦ AJ754	
HCP: 12+1	♣ J85	

Board: 56	♠ Q	You are dealer.
Dealer: North	♥ AQJ3	The opponents are silent.
Vul: None	♦ A3	
HCP: 20+2	♣ AK8542	

Board: 57	♠ A43	You are dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 19+1	♣ AKT74	

Board: 58	♠ KT6	Partner is dealer.
Dealer: South	♥ A94	The opponents are silent.
Vul: Both	♦ KT6	
HCP: 12	♣ QT73	

Board: 59	♠ K432	Partner is dealer.
Dealer: South	♥ K96	The opponents are silent.
Vul: None	♦ K98	
HCP: 11	♣ Q52	

Both hands (Answers Page)

Board: 55

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 3 ♦ North

North:

♠ A3

♥ QT8

♦ AJ754

♣ J85

South:

♠ K72

♥ K42

♦ Q932

♣ A96

W	N	E	S
	1 ♦	Pass	2 ♦ ¹
Pass	3 ♦	All Pass	

1. Inverted minors

Board: 56

Dealer: North

Vul: None

North HCP: 20+2

South HCP: 11

Contract: 3NT South

North:

♠ Q

♥ AQJ3

♦ A3

♣ AK8542

South:

♠ K98

♥ K74

♦ K954

♣ QT9

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	2 ♥	Pass	2 ♠ ¹
Pass	3 ♣	Pass	3NT
All Pass			

1. Fourth suit game force

Board: 57

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 12

Contract: 3NT South

North:

♠ A43

♥ QJ4

♦ AJ

♣ AKT74

South:

♠ K72

♥ K862

♦ KT7

♣ QJ3

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

Board: 58

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3 ♣ South

North:

♠ KT6

♥ A94

♦ KT6

♣ QT73

South:

♠ A7

♥ T2

♦ AJ94

♣ K8654

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

1. Inverted minors

Board: 59

Dealer: South

Vul: None

North HCP: 11

South HCP: 13+2

Contract: 2NT North

North:

♠ K432

♥ K96

♦ K98

♣ Q52

South:

♠ 65

♥ QT3

♦ A6

♣ AKT976

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

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

Board: 55	♠ K72	Partner is dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: Both	♦ Q932	
HCP: 12	♣ A96	

Board: 56	♠ K98	Partner is dealer.
Dealer: North	♥ K74	The opponents are silent.
Vul: None	♦ K954	
HCP: 11	♣ QT9	

Board: 57	♠ K72	Partner is dealer.
Dealer: North	♥ K862	The opponents are silent.
Vul: E-W	♦ KT7	
HCP: 12	♣ QJ3	

Board: 58	♠ A7	You are dealer.
Dealer: South	♥ T2	The opponents are silent.
Vul: Both	♦ AJ94	
HCP: 12+1	♣ K8654	

Board: 59	♠ 65	You are dealer.
Dealer: South	♥ QT3	The opponents are silent.
Vul: None	♦ A6	
HCP: 13+2	♣ AKT976	

Both hands (Answers Page)

Board: 55

Dealer: North
 Vul: Both
 North HCP: 12+1
 South HCP: 12
 Contract: 3 ♦ North

North:

♠ A3
 ♥ QT8
 ♦ AJ754
 ♣ J85

South:

♠ K72
 ♥ K42
 ♦ Q932
 ♣ A96

W	N	E	S
	1 ♦	Pass	2 ♦ ¹
Pass	3 ♦	All Pass	

1. Inverted minors

Board: 56

Dealer: North
 Vul: None
 North HCP: 20+2
 South HCP: 11
 Contract: 3NT South

North:

♠ Q
 ♥ AQJ3
 ♦ A3
 ♣ AK8542

South:

♠ K98
 ♥ K74
 ♦ K954
 ♣ QT9

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	2 ♥	Pass	2 ♠ ¹
Pass	3 ♣	Pass	3NT
All Pass			

1. Fourth suit game force

Board: 57

Dealer: North
 Vul: E-W
 North HCP: 19+1
 South HCP: 12
 Contract: 3NT South

North:

♠ A43
 ♥ QJ4
 ♦ AJ
 ♣ AKT74

South:

♠ K72
 ♥ K862
 ♦ KT7
 ♣ QJ3

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

Board: 58

Dealer: South
 Vul: Both
 North HCP: 12
 South HCP: 12+1
 Contract: 3 ♣ South

North:

♠ KT6
 ♥ A94
 ♦ KT6
 ♣ QT73

South:

♠ A7
 ♥ T2
 ♦ AJ94
 ♣ K8654

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

1. Inverted minors

Board: 59

Dealer: South
 Vul: None
 North HCP: 11
 South HCP: 13+2
 Contract: 2NT North

North:

♠ K432
 ♥ K96
 ♦ K98
 ♣ Q52

South:

♠ 65
 ♥ QT3
 ♦ A6
 ♣ AKT976

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

North hands

1m - 1|2|3 NT

Board: 60	♠ K765	Partner is dealer.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 11	♣ Q52	

Board: 61	♠ K82	Partner is dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: Both	♦ Q87	
HCP: 12	♣ AT74	

Board: 62	♠ A6	You are dealer.
Dealer: North	♥ J95	The opponents are silent.
Vul: None	♦ AJT5	
HCP: 13	♣ K754	

Board: 63	♠ A32	Partner is dealer.
Dealer: South	♥ K62	The opponents are silent.
Vul: N-S	♦ QT75	
HCP: 12	♣ K98	

Board: 64	♠ T74	RHO is dealer. You bid second.
Dealer: West	♥ A32	West (RHO) opens 1 ♣ if possible.
Vul: N-S	♦ QT43	East (LHO) bids 1 ♥ if possible.
HCP: 7	♣ J96	

Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ K765	♠ 32				1 ♣
Vul: N-S	♥ QJ3	♥ 8542	Pass	1 ♠	Pass	1 NT
North HCP: 11	♦ K74	♦ A98	All Pass			
South HCP: 12	♣ Q52	♣ AKJ6				
Contract: 1 NT South						

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ AJ43				1 ♦
Vul: Both	♥ K52	♥ A4	Pass	2 NT	Pass	3 NT
North HCP: 12	♦ Q87	♦ AKT64	All Pass			
South HCP: 16+1	♣ AT74	♣ 65				
Contract: 3 NT South						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KJ7		1 ♦	Pass	2 NT
Vul: None	♥ J95	♥ KT3	Pass	3 NT	All Pass	
North HCP: 13	♦ AJT5	♦ Q43				
South HCP: 12	♣ K754	♣ QJ93				
Contract: 3 NT North						

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ A32	♠ KQT5				1 ♦
Vul: N-S	♥ K62	♥ QT84	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 12	♦ QT75	♦ KJ64	Pass	3 NT	All Pass	
South HCP: 13	♣ K98	♣ Q				
Contract: 3 NT North						

1. Inverted minors

Board: 64	North:	South:	W	N	E	S
Dealer: West	♠ T74	♠ AQJ9653	1 ♣	Pass	1 ♥	3 ♠
Vul: N-S	♥ A32	♥ 654	All Pass			
North HCP: 7	♦ QT43	♦ 75				
South HCP: 7+3	♣ J96	♣ 5				
Contract: 3 ♠ South						

South hands

1m - 1|2|3 NT

Board: 60 ♠ 32 You are dealer.
 Dealer: South ♥ 8542 The opponents are silent.
 Vul: N-S ♦ A98
 HCP: 12 ♣ AKJ6

Board: 61 ♠ AJ43 You are dealer.
 Dealer: South ♥ A4 The opponents are silent.
 Vul: Both ♦ AKT64
 HCP: 16+1 ♣ 65

Board: 62 ♠ KJ7 Partner is dealer.
 Dealer: North ♥ KT3 The opponents are silent.
 Vul: None ♦ Q43
 HCP: 12 ♣ QJ93

Board: 63 ♠ KQT5 You are dealer.
 Dealer: South ♥ QT84 The opponents are silent.
 Vul: N-S ♦ KJ64
 HCP: 13 ♣ Q

Board: 64 ♠ AQJ9653 LHO is dealer.
 Dealer: West ♥ 654 West (LHO) opens 1 ♣ if possible.
 Vul: N-S ♦ 75 East (RHO) bids 1 ♥ if possible.
 HCP: 7+3 ♣ 5

Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ K765	♠ 32				1 ♣
Vul: N-S	♥ QJ3	♥ 8542	Pass	1 ♠	Pass	1 NT
North HCP: 11	♦ K74	♦ A98	All Pass			
South HCP: 12	♣ Q52	♣ AKJ6				
Contract: 1 NT South						

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ AJ43				1 ♦
Vul: Both	♥ K52	♥ A4	Pass	2 NT	Pass	3 NT
North HCP: 12	♦ Q87	♦ AKT64	All Pass			
South HCP: 16+1	♣ AT74	♣ 65				
Contract: 3 NT South						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KJ7		1 ♦	Pass	2 NT
Vul: None	♥ J95	♥ KT3	Pass	3 NT	All Pass	
North HCP: 13	♦ AJT5	♦ Q43				
South HCP: 12	♣ K754	♣ QJ93				
Contract: 3 NT North						

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ A32	♠ KQT5				1 ♦
Vul: N-S	♥ K62	♥ QT84	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 12	♦ QT75	♦ KJ64	Pass	3 NT	All Pass	
South HCP: 13	♣ K98	♣ Q				
Contract: 3 NT North						

1. Inverted minors

Board: 64	North:	South:	W	N	E	S
Dealer: West	♠ T74	♠ AQJ9653	1 ♣	Pass	1 ♥	3 ♠
Vul: N-S	♥ A32	♥ 654	All Pass			
North HCP: 7	♦ QT43	♦ 75				
South HCP: 7+3	♣ J96	♣ 5				
Contract: 3 ♠ South						

North hands

1m - 1|2|3 NT

Board: 65 ♠ K82 Partner is dealer.
 Dealer: South ♥ AT8 The opponents are silent.
 Vul: None ♦ Q94
 HCP: 12 ♣ QJ74

Board: 66 ♠ KT54 Partner is dealer.
 Dealer: South ♥ QJ4 The opponents are silent.
 Vul: N-S ♦ Q43
 HCP: 11 ♣ QJ3

Board: 67 ♠ KT2 Partner is dealer.
 Dealer: South ♥ KJ7 The opponents are silent.
 Vul: E-W ♦ K876
 HCP: 12 ♣ Q72

Board: 68 ♠ T976 RHO is dealer. You bid second.
 Dealer: West ♥ 86532 West (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ J54 East (LHO) bids 1 ♠ if possible.
 HCP: 5+1 ♣ A

Board: 69 ♠ K92 Partner is dealer.
 Dealer: South ♥ K52 The opponents are silent.
 Vul: N-S ♦ Q84
 HCP: 12 ♣ AT98

Both hands (Answers Page)

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ Q754				1 ♦
Vul: None	♥ AT8	♥ J642	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q94	♦ KJ5	All Pass			
South HCP: 14	♣ QJ74	♣ AK				
Contract: 3NT South						

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ KT54	♠ 7				1 ♦
Vul: N-S	♥ QJ4	♥ AT92	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ Q43	♦ AT976	All Pass			
South HCP: 12+1	♣ QJ3	♣ A98				
Contract: 1NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ KT2	♠ AJ87				1 ♣
Vul: E-W	♥ KJ7	♥ AT82	Pass	1 ♦	Pass	1 ♥
North HCP: 12	♦ K876	♦ T4	Pass	2NT	All Pass	
South HCP: 13	♣ Q72	♣ KJ5				
Contract: 2NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ T976	♠ AJ5	1 ♦	Pass	1 ♠	2 ♣
Vul: Both	♥ 86532	♥ A	All Pass			
North HCP: 5+1	♦ J54	♦ 986				
South HCP: 11+2	♣ A	♣ QT8732	1. max 2 !S			
Contract: 2 ♣ South						

Board: 69	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						

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

Board: 65	♠ Q754	You are dealer.
Dealer: South	♥ J642	The opponents are silent.
Vul: None	♦ KJ5	
HCP: 14	♣ AK	

Board: 66	♠ 7	You are dealer.
Dealer: South	♥ AT92	The opponents are silent.
Vul: N-S	♦ AT976	
HCP: 12+1	♣ A98	

Board: 67	♠ AJ87	You are dealer.
Dealer: South	♥ AT82	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 13	♣ KJ5	

Board: 68	♠ AJ5	LHO is dealer.
Dealer: West	♥ A	West (LHO) opens 1 ♦ if possible.
Vul: Both	♦ 986	East (RHO) bids 1 ♠ if possible.
HCP: 11+2	♣ QT8732	

Board: 69	♠ JT83	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ AT75	
HCP: 12	♣ Q63	

Both hands (Answers Page)

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ Q754				1 ♦
Vul: None	♥ AT8	♥ J642	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q94	♦ KJ5	All Pass			
South HCP: 14	♣ QJ74	♣ AK				
Contract: 3NT South						

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ KT54	♠ 7				1 ♦
Vul: N-S	♥ QJ4	♥ AT92	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ Q43	♦ AT976	All Pass			
South HCP: 12+1	♣ QJ3	♣ A98				
Contract: 1NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ KT2	♠ AJ87				1 ♣
Vul: E-W	♥ KJ7	♥ AT82	Pass	1 ♦	Pass	1 ♥
North HCP: 12	♦ K876	♦ T4	Pass	2NT	All Pass	
South HCP: 13	♣ Q72	♣ KJ5				
Contract: 2NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: West	♠ T976	♠ AJ5	1 ♦	Pass	1 ♠	2 ♣
Vul: Both	♥ 86532	♥ A	All Pass			
North HCP: 5+1	♦ J54	♦ 986				
South HCP: 11+2	♣ A	♣ QT8732	1. max 2 !S			
Contract: 2 ♣ South						

Board: 69	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						

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

Board: 70	♠ T4	You are dealer.
Dealer: North	♥ AT53	The opponents are silent.
Vul: E-W	♦ AK54	
HCP: 18	♣ AQJ	

Board: 71	♠ K97	Partner is dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 12	♣ QJ93	

Board: 72	♠ KT7	Partner is dealer.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: None	♦ QT93	
HCP: 12	♣ K42	

Board: 73	♠ QT	You are dealer.
Dealer: North	♥ KQJ4	The opponents are silent.
Vul: E-W	♦ 862	
HCP: 13	♣ AJ87	

Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ QJ7		1 ♦	Pass	1NT
Vul: E-W	♥ AT53	♥ QJ2	Pass	2NT	Pass	3NT
North HCP: 18	♦ AK54	♦ Q72	All Pass			
South HCP: 11	♣ AQJ	♣ K632				
Contract: 3NT South						

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AQJ				1 ♦
Vul: Both	♥ K76	♥ AT5	Pass	2NT	Pass	3NT
North HCP: 12	♦ QJ9	♦ 75432	All Pass			
South HCP: 14+1	♣ QJ93	♣ K5				
Contract: 3NT South						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ AQ86				1 ♦
Vul: None	♥ KJ7	♥ 32	Pass	2 ♦ ¹	Pass	4 ♦
North HCP: 12	♦ QT93	♦ AKJ654	Pass	4 ♥ ²	Pass	4 ♠ ³
South HCP: 18+2	♣ K42	♣ A	Pass	5 ♦	Pass	6 ♦
Contract: 6 ♦ South			All Pass			

1. Inverted minors
2. Cue bid, a !H stopper
3. Cue bid, a !S stopper

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ K732		1 ♣	Pass	1 ♠
Vul: E-W	♥ KQJ4	♥ A32	Pass	1NT	Pass	2NT
North HCP: 13	♦ 862	♦ KT9	All Pass			
South HCP: 12	♣ AJ87	♣ QT4				
Contract: 2NT South						

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

Board: 70	♠ QJ7	Partner is dealer.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: E-W	♦ Q72	
HCP: 11	♣ K632	

Board: 71	♠ AQJ	You are dealer.
Dealer: South	♥ AT5	The opponents are silent.
Vul: Both	♦ 75432	
HCP: 14+1	♣ K5	

Board: 72	♠ AQ86	You are dealer.
Dealer: South	♥ 32	The opponents are silent.
Vul: None	♦ AKJ654	
HCP: 18+2	♣ A	

Board: 73	♠ K732	Partner is dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: E-W	♦ KT9	
HCP: 12	♣ QT4	

Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ QJ7		1 ♦	Pass	1NT
Vul: E-W	♥ AT53	♥ QJ2	Pass	2NT	Pass	3NT
North HCP: 18	♦ AK54	♦ Q72	All Pass			
South HCP: 11	♣ AQJ	♣ K632				
Contract: 3NT South						

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AQJ				1 ♦
Vul: Both	♥ K76	♥ AT5	Pass	2NT	Pass	3NT
North HCP: 12	♦ QJ9	♦ 75432	All Pass			
South HCP: 14+1	♣ QJ93	♣ K5				
Contract: 3NT South						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ AQ86				1 ♦
Vul: None	♥ KJ7	♥ 32	Pass	2 ♦ ¹	Pass	4 ♦
North HCP: 12	♦ QT93	♦ AKJ654	Pass	4 ♥ ²	Pass	4 ♠ ³
South HCP: 18+2	♣ K42	♣ A	Pass	5 ♦	Pass	6 ♦
Contract: 6 ♦ South			All Pass			

1. Inverted minors
2. Cue bid, a !H stopper
3. Cue bid, a !S stopper

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ K732		1 ♣	Pass	1 ♠
Vul: E-W	♥ KQJ4	♥ A32	Pass	1NT	Pass	2NT
North HCP: 13	♦ 862	♦ KT9	All Pass			
South HCP: 12	♣ AJ87	♣ QT4				
Contract: 2NT South						

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

Board: 74	♠ JT5	You are dealer.
Dealer: North	♥ J974	The opponents are silent.
Vul: Both	♦ K2	
HCP: 12	♣ AK94	

Board: 75	♠ AT6	Partner is dealer.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: None	♦ Q98	
HCP: 12	♣ K942	

Board: 76	♠ KJ3	Partner is dealer.
Dealer: South	♥ KT96	The opponents are silent.
Vul: N-S	♦ QT8	
HCP: 12	♣ QJ4	

Board: 77	♠ 9	You are dealer.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: Both	♦ 743	
HCP: 11+2	♣ AKJ762	

Board: 78	♠ A863	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ AJ653	
HCP: 16+1	♣ AT	

Both hands (Answers Page)

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ JT5	♠ K64		1 ♣	Pass	1NT
Vul: Both	♥ J974	♥ K63	All Pass			
North HCP: 12	♦ K2	♦ QJ8				
South HCP: 11	♣ AK94	♣ QT73				
Contract: 1NT South						

Board: 75	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: 76	North:	South:	W	N	E	S
Dealer: South	♠ KJ3	♠ Q92				1 ♦
Vul: N-S	♥ KT96	♥ AQ2	Pass	1 ♥	Pass	2NT
North HCP: 12	♦ QT8	♦ AK542	Pass	3NT	All Pass	
South HCP: 18+1	♣ QJ4	♣ K3				
Contract: 3NT North						

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ A54		1 ♣	Pass	2 ♣ ¹
Vul: Both	♥ QJ8	♥ K42	Pass	3 ♣	All Pass	
North HCP: 11+2	♦ 743	♦ QJT	1. Inverted minors			
South HCP: 12	♣ AKJ762	♣ Q853				
Contract: 3 ♣ North						

Board: 78	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 - 1|2|3 NT**

Board: 74	♠ K64	Partner is dealer.
Dealer: North	♥ K63	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 11	♣ QT73	

Board: 75	♠ Q543	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ K7652	
HCP: 13+1	♣ A73	

Board: 76	♠ Q92	You are dealer.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: N-S	♦ AK542	
HCP: 18+1	♣ K3	

Board: 77	♠ A54	Partner is dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: Both	♦ QJT	
HCP: 12	♣ Q853	

Board: 78	♠ QJT	Partner is dealer.
Dealer: North	♥ A74	The opponents are silent.
Vul: None	♦ Q82	
HCP: 12	♣ K864	

Both hands (Answers Page)

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ JT5	♠ K64		1 ♣	Pass	1NT
Vul: Both	♥ J974	♥ K63	All Pass			
North HCP: 12	♦ K2	♦ QJ8				
South HCP: 11	♣ AK94	♣ QT73				
Contract: 1NT South						

Board: 75	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: 76	North:	South:	W	N	E	S
Dealer: South	♠ KJ3	♠ Q92				1 ♦
Vul: N-S	♥ KT96	♥ AQ2	Pass	1 ♥	Pass	2NT
North HCP: 12	♦ QT8	♦ AK542	Pass	3NT	All Pass	
South HCP: 18+1	♣ QJ4	♣ K3				
Contract: 3NT North						

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ A54		1 ♣	Pass	2 ♣ ¹
Vul: Both	♥ QJ8	♥ K42	Pass	3 ♣	All Pass	
North HCP: 11+2	♦ 743	♦ QJT				
South HCP: 12	♣ AKJ762	♣ Q853				
Contract: 3 ♣ North						

1. Inverted minors

Board: 78	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 - 1|2|3 NT

Board: 79 ♠ A83 Partner is dealer.
 Dealer: South ♥ QJ86 The opponents are silent.
 Vul: N-S ♦ Q82
 HCP: 12 ♣ KT5

Board: 80 ♠ KT85 Partner is dealer.
 Dealer: South ♥ K83 The opponents are silent.
 Vul: E-W ♦ A72
 HCP: 12 ♣ Q85

Board: 81 ♠ J96 You are dealer.
 Dealer: North ♥ A93 The opponents are silent.
 Vul: None ♦ A6
 HCP: 13+1 ♣ AT543

Board: 82 ♠ A97 Partner is dealer.
 Dealer: South ♥ K64 The opponents are silent.
 Vul: N-S ♦ KT9
 HCP: 12 ♣ QT93

Board: 83 ♠ QJT8 Partner is dealer.
 Dealer: South ♥ QJT The opponents are silent.
 Vul: E-W ♦ KT4
 HCP: 11 ♣ Q75

Both hands (Answers Page)

Board: 79	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ 54				1 ♦
Vul: N-S	♥ QJ86	♥ AK52	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ Q82	♦ K976	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ KT5	♣ A42	All Pass			
Contract: 4 ♥ South						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ KT85	♠ A				1 ♣
Vul: E-W	♥ K83	♥ J52	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ A72	♦ Q543	Pass	2NT	Pass	3 ♦
South HCP: 15+1	♣ Q85	♣ AKJT3	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ J96	♠ A72		1 ♣	Pass	1 ♦
Vul: None	♥ A93	♥ K75	Pass	1NT	All Pass	
North HCP: 13+1	♦ A6	♦ QJ84				
South HCP: 12	♣ AT543	♣ Q97				
Contract: 1NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ 843				1 ♣
Vul: N-S	♥ K64	♥ J987	Pass	2 ♣ ¹	Pass	2NT
North HCP: 12	♦ KT9	♦ A5	All Pass			
South HCP: 12	♣ QT93	♣ AK42				
Contract: 2NT South						

1. Inverted minors

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ QJT8	♠ -				1 ♣
Vul: E-W	♥ QJT	♥ K987	Pass	1 ♠	Pass	2 ♣
North HCP: 11	♦ KT4	♦ AJ3	Pass	2NT	Pass	3NT
South HCP: 15+2	♣ Q75	♣ AK9632	All Pass			
Contract: 3NT South						

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

Board: 79	♠ 54	You are dealer.
Dealer: South	♥ AK52	The opponents are silent.
Vul: N-S	♦ K976	
HCP: 14	♣ A42	

Board: 80	♠ A	You are dealer.
Dealer: South	♥ J52	The opponents are silent.
Vul: E-W	♦ Q543	
HCP: 15+1	♣ AKJT3	

Board: 81	♠ A72	Partner is dealer.
Dealer: North	♥ K75	The opponents are silent.
Vul: None	♦ QJ84	
HCP: 12	♣ Q97	

Board: 82	♠ 843	You are dealer.
Dealer: South	♥ J987	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 12	♣ AK42	

Board: 83	♠ -	You are dealer.
Dealer: South	♥ K987	The opponents are silent.
Vul: E-W	♦ AJ3	
HCP: 15+2	♣ AK9632	

Both hands (Answers Page)

Board: 79	North:	South:	W	N	E	S
Dealer: South	♠ A83	♠ 54				1 ♦
Vul: N-S	♥ QJ86	♥ AK52	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ Q82	♦ K976	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ KT5	♣ A42	All Pass			
Contract: 4 ♥ South						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ KT85	♠ A				1 ♣
Vul: E-W	♥ K83	♥ J52	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ A72	♦ Q543	Pass	2NT	Pass	3 ♦
South HCP: 15+1	♣ Q85	♣ AKJT3	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ J96	♠ A72		1 ♣	Pass	1 ♦
Vul: None	♥ A93	♥ K75	Pass	1NT	All Pass	
North HCP: 13+1	♦ A6	♦ QJ84				
South HCP: 12	♣ AT543	♣ Q97				
Contract: 1NT North						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ 843				1 ♣
Vul: N-S	♥ K64	♥ J987	Pass	2 ♣ ¹	Pass	2NT
North HCP: 12	♦ KT9	♦ A5	All Pass			
South HCP: 12	♣ QT93	♣ AK42				
Contract: 2NT South						

1. Inverted minors

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ QJT8	♠ -				1 ♣
Vul: E-W	♥ QJT	♥ K987	Pass	1 ♠	Pass	2 ♣
North HCP: 11	♦ KT4	♦ AJ3	Pass	2NT	Pass	3NT
South HCP: 15+2	♣ Q75	♣ AK9632	All Pass			
Contract: 3NT South						

North hands

1m - 1|2|3 NT

Board: 84 ♠ KT3 Partner is dealer.
 Dealer: South ♥ K853 The opponents are silent.
 Vul: Both ♦ Q43
 HCP: 12 ♣ KJ9

Board: 85 ♠ KJ7 Partner is dealer.
 Dealer: South ♥ K974 The opponents are silent.
 Vul: N-S ♦ Q62
 HCP: 12 ♣ K72

Board: 86 ♠ K42 You are dealer.
 Dealer: North ♥ Q64 The opponents are silent.
 Vul: E-W ♦ AJ9
 HCP: 18 ♣ AKJ9

Board: 87 ♠ KT9 Partner is dealer.
 Dealer: South ♥ K865 The opponents are silent.
 Vul: Both ♦ Q95
 HCP: 12 ♣ AT2

Board: 88 ♠ K95 Partner is dealer.
 Dealer: South ♥ A95 The opponents are silent.
 Vul: None ♦ QT6
 HCP: 12 ♣ K965

Both hands (Answers Page)

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ 92				1 ♦
Vul: Both	♥ K853	♥ Q97	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ Q43	♦ AKJT9	Pass	2NT	Pass	3 ♥
South HCP: 14+1	♣ KJ9	♣ A72	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 85	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ A43				1 ♦
Vul: N-S	♥ K974	♥ JT63	Pass	1 ♥	Pass	4 ♥
North HCP: 12	♦ Q62	♦ AKT4	All Pass			
South HCP: 18	♣ K72	♣ AQ				
Contract: 4 ♥ South						

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ A93		1 ♣	Pass	2 ♣ ¹
Vul: E-W	♥ Q64	♥ K73	Pass	2 ♦	Pass	3NT
North HCP: 18	♦ AJ9	♦ K52	All Pass			
South HCP: 12	♣ AKJ9	♣ Q843				
Contract: 3NT South			1. Inverted minors			

Board: 87	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ AJ63				1 ♦
Vul: Both	♥ K865	♥ Q	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ Q95	♦ A764	Pass	2NT	All Pass	
South HCP: 13	♣ AT2	♣ Q753				
Contract: 2NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ 8				1 ♦
Vul: None	♥ A95	♥ 64	Pass	2NT	Pass	5 ♣
North HCP: 12	♦ QT6	♦ AK732	All Pass			
South HCP: 12+2	♣ K965	♣ AJT43				
Contract: 5 ♣ South						

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

Board: 84 ♠ 92 You are dealer.
Dealer: South ♥ Q97 The opponents are silent.
Vul: Both ♦ AKJT9
HCP: 14+1 ♣ A72

Board: 85 ♠ A43 You are dealer.
Dealer: South ♥ JT63 The opponents are silent.
Vul: N-S ♦ AKT4
HCP: 18 ♣ AQ

Board: 86 ♠ A93 Partner is dealer.
Dealer: North ♥ K73 The opponents are silent.
Vul: E-W ♦ K52
HCP: 12 ♣ Q843

Board: 87 ♠ AJ63 You are dealer.
Dealer: South ♥ Q The opponents are silent.
Vul: Both ♦ A764
HCP: 13 ♣ Q753

Board: 88 ♠ 8 You are dealer.
Dealer: South ♥ 64 The opponents are silent.
Vul: None ♦ AK732
HCP: 12+2 ♣ AJT43

Both hands (Answers Page)

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ 92				1 ♦
Vul: Both	♥ K853	♥ Q97	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ Q43	♦ AKJT9	Pass	2NT	Pass	3 ♥
South HCP: 14+1	♣ KJ9	♣ A72	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 85	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ A43				1 ♦
Vul: N-S	♥ K974	♥ JT63	Pass	1 ♥	Pass	4 ♥
North HCP: 12	♦ Q62	♦ AKT4	All Pass			
South HCP: 18	♣ K72	♣ AQ				
Contract: 4 ♥ South						

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ A93		1 ♣	Pass	2 ♣ ¹
Vul: E-W	♥ Q64	♥ K73	Pass	2 ♦	Pass	3NT
North HCP: 18	♦ AJ9	♦ K52	All Pass			
South HCP: 12	♣ AKJ9	♣ Q843				
Contract: 3NT South			1. Inverted minors			

Board: 87	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ AJ63				1 ♦
Vul: Both	♥ K865	♥ Q	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ Q95	♦ A764	Pass	2NT	All Pass	
South HCP: 13	♣ AT2	♣ Q753				
Contract: 2NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ 8				1 ♦
Vul: None	♥ A95	♥ 64	Pass	2NT	Pass	5 ♣
North HCP: 12	♦ QT6	♦ AK732	All Pass			
South HCP: 12+2	♣ K965	♣ AJT43				
Contract: 5 ♣ South						

North hands

1m - 1|2|3 NT

Board: 89 ♠ A82 You are dealer.
 Dealer: North ♥ 85 The opponents are silent.
 Vul: E-W ♦ JT743
 HCP: 12+1 ♣ AQJ

Board: 90 ♠ A7 You are dealer.
 Dealer: North ♥ Q987 The opponents are silent.
 Vul: Both ♦ AK73
 HCP: 18 ♣ AJ7

Board: 91 ♠ QJ4 You are dealer.
 Dealer: North ♥ A653 The opponents are silent.
 Vul: None ♦ 5
 HCP: 14+1 ♣ AK764

Board: 92 ♠ QJ94 Partner is dealer.
 Dealer: South ♥ A84 The opponents are silent.
 Vul: N-S ♦ K65
 HCP: 12 ♣ Q96

Board: 93 ♠ A7 You are dealer.
 Dealer: North ♥ T752 West (RHO) bids 1 ♠ if possible.
 Vul: Both ♦ QJ5
 HCP: 13 ♣ AQ63

Both hands (Answers Page)

Board: 89

Dealer: North
 Vul: E-W
 North HCP: 12+1
 South HCP: 11
 Contract: 1NT North

North:

♠ A82
 ♥ 85
 ♦ JT743
 ♣ AQJ

South:

♠ K643
 ♥ K93
 ♦ Q85
 ♣ K75

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

Board: 90

Dealer: North
 Vul: Both
 North HCP: 18
 South HCP: 11
 Contract: 3NT South

North:

♠ A7
 ♥ Q987
 ♦ AK73
 ♣ AJ7

South:

♠ K83
 ♥ KT5
 ♦ Q952
 ♣ KT2

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

Board: 91

Dealer: North
 Vul: None
 North HCP: 14+1
 South HCP: 12
 Contract: 3NT South

North:

♠ QJ4
 ♥ A653
 ♦ 5
 ♣ AK764

South:

♠ A862
 ♥ K42
 ♦ K96
 ♣ QT5

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

Board: 92

Dealer: South
 Vul: N-S
 North HCP: 12
 South HCP: 13
 Contract: 1NT South

North:

♠ QJ94
 ♥ A84
 ♦ K65
 ♣ Q96

South:

♠ 765
 ♥ QJ7
 ♦ AQ3
 ♣ AT42

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

Board: 93

Dealer: North
 Vul: Both
 North HCP: 13
 South HCP: 12
 Contract: 2NT South

North:

♠ A7
 ♥ T752
 ♦ QJ5
 ♣ AQ63

South:

♠ KT4
 ♥ K86
 ♦ KT98
 ♣ K85

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

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

Board: 89	♠ K643	Partner is dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: E-W	♦ Q85	
HCP: 11	♣ K75	

Board: 90	♠ K83	Partner is dealer.
Dealer: North	♥ KT5	The opponents are silent.
Vul: Both	♦ Q952	
HCP: 11	♣ KT2	

Board: 91	♠ A862	Partner is dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: None	♦ K96	
HCP: 12	♣ QT5	

Board: 92	♠ 765	You are dealer.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: N-S	♦ AQ3	
HCP: 13	♣ AT42	

Board: 93	♠ KT4	Partner is dealer.
Dealer: North	♥ K86	West (LHO) bids 1 ♠ if possible.
Vul: Both	♦ KT98	
HCP: 12	♣ K85	

Both hands (Answers Page)

Board: 89

Dealer: North
 Vul: E-W
 North HCP: 12+1
 South HCP: 11
 Contract: 1NT North

North:

♠ A82
 ♥ 85
 ♦ JT743
 ♣ AQJ

South:

♠ K643
 ♥ K93
 ♦ Q85
 ♣ K75

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

Board: 90

Dealer: North
 Vul: Both
 North HCP: 18
 South HCP: 11
 Contract: 3NT South

North:

♠ A7
 ♥ Q987
 ♦ AK73
 ♣ AJ7

South:

♠ K83
 ♥ KT5
 ♦ Q952
 ♣ KT2

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

Board: 91

Dealer: North
 Vul: None
 North HCP: 14+1
 South HCP: 12
 Contract: 3NT South

North:

♠ QJ4
 ♥ A653
 ♦ 5
 ♣ AK764

South:

♠ A862
 ♥ K42
 ♦ K96
 ♣ QT5

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

Board: 92

Dealer: South
 Vul: N-S
 North HCP: 12
 South HCP: 13
 Contract: 1NT South

North:

♠ QJ94
 ♥ A84
 ♦ K65
 ♣ Q96

South:

♠ 765
 ♥ QJ7
 ♦ AQ3
 ♣ AT42

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

Board: 93

Dealer: North
 Vul: Both
 North HCP: 13
 South HCP: 12
 Contract: 2NT South

North:

♠ A7
 ♥ T752
 ♦ QJ5
 ♣ AQ63

South:

♠ KT4
 ♥ K86
 ♦ KT98
 ♣ K85

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

North hands

1m - 1|2|3 NT

Board: 94	♠ K963	Partner is dealer.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: None	♦ K86	
HCP: 12	♣ K54	

Board: 95	♠ A98	Partner is dealer.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: N-S	♦ Q72	
HCP: 12	♣ K974	

Board: 96	♠ QT3	You are dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ AJT73	
HCP: 16+1	♣ AQ98	

Board: 97	♠ KT3	Partner is dealer.
Dealer: South	♥ KT93	The opponents are silent.
Vul: None	♦ QJT	
HCP: 12	♣ KT3	

Board: 98	♠ J63	You are dealer.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: N-S	♦ AQ432	
HCP: 12+1	♣ Q9	

Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ K963	♠ 74				1 ♣
Vul: None	♥ QJ3	♥ AK82	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K86	♦ 972	All Pass			
South HCP: 12	♣ K54	♣ AJ87				
Contract: 1NT South						

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ KJ				1 ♦
Vul: N-S	♥ QJ3	♥ 654	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q72	♦ AJ63	All Pass			
South HCP: 13	♣ K974	♣ A532				
Contract: 3NT South						

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ QT3	♠ K82		1 ♦	Pass	1 ♥
Vul: E-W	♥ K	♥ AT92	Pass	2 ♣	Pass	2NT
North HCP: 16+1	♦ AJT73	♦ Q86	Pass	3NT	All Pass	
South HCP: 12	♣ AQ98	♣ K32				
Contract: 3NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ Q764				1 ♦
Vul: None	♥ KT93	♥ AQJ	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ QJT	♦ A752	Pass	2NT	Pass	3 ♥
South HCP: 14	♣ KT3	♣ J6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 98	North:	South:	W	N	E	S
Dealer: North	♠ J63	♠ K72		1 ♦	Pass	2NT
Vul: N-S	♥ QJ9	♥ KT2	All Pass			
North HCP: 12+1	♦ AQ432	♦ K85				
South HCP: 12	♣ Q9	♣ K532				
Contract: 2NT South						

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

Board: 94	♠ 74	You are dealer.
Dealer: South	♥ AK82	The opponents are silent.
Vul: None	♦ 972	
HCP: 12	♣ AJ87	

Board: 95	♠ KJ	You are dealer.
Dealer: South	♥ 654	The opponents are silent.
Vul: N-S	♦ AJ63	
HCP: 13	♣ A532	

Board: 96	♠ K82	Partner is dealer.
Dealer: North	♥ AT92	The opponents are silent.
Vul: E-W	♦ Q86	
HCP: 12	♣ K32	

Board: 97	♠ Q764	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: None	♦ A752	
HCP: 14	♣ J6	

Board: 98	♠ K72	Partner is dealer.
Dealer: North	♥ KT2	The opponents are silent.
Vul: N-S	♦ K85	
HCP: 12	♣ K532	

Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ K963	♠ 74				1 ♣
Vul: None	♥ QJ3	♥ AK82	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K86	♦ 972	All Pass			
South HCP: 12	♣ K54	♣ AJ87				
Contract: 1NT South						

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ A98	♠ KJ				1 ♦
Vul: N-S	♥ QJ3	♥ 654	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q72	♦ AJ63	All Pass			
South HCP: 13	♣ K974	♣ A532				
Contract: 3NT South						

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ QT3	♠ K82		1 ♦	Pass	1 ♥
Vul: E-W	♥ K	♥ AT92	Pass	2 ♣	Pass	2NT
North HCP: 16+1	♦ AJT73	♦ Q86	Pass	3NT	All Pass	
South HCP: 12	♣ AQ98	♣ K32				
Contract: 3NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ Q764				1 ♦
Vul: None	♥ KT93	♥ AQJ	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ QJT	♦ A752	Pass	2NT	Pass	3 ♥
South HCP: 14	♣ KT3	♣ J6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 98	North:	South:	W	N	E	S
Dealer: North	♠ J63	♠ K72		1 ♦	Pass	2NT
Vul: N-S	♥ QJ9	♥ KT2	All Pass			
North HCP: 12+1	♦ AQ432	♦ K85				
South HCP: 12	♣ Q9	♣ K532				
Contract: 2NT South						

North hands

1m - 1|2|3 NT

Board: 99	♠ 75	You are dealer.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: E-W	♦ 643	
HCP: 14+1	♣ AKJT5	

Board: 100	♠ AJ87	You are dealer.
Dealer: North	♥ AT76	The opponents are silent.
Vul: Both	♦ AJ8	
HCP: 14	♣ 94	

Board: 101	♠ K97	Partner is dealer.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: N-S	♦ QT94	
HCP: 12	♣ QJ7	

Board: 102	♠ K96	Partner is dealer.
Dealer: South	♥ K852	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 12	♣ Q95	

Board: 103	♠ K87	Partner is dealer.
Dealer: South	♥ K987	East (LHO) bids 2 ♠ if possible.
Vul: Both	♦ K62	
HCP: 12	♣ K83	

Both hands (Answers Page)

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ K42		1 ♣	Pass	1 ♥
Vul: E-W	♥ AQ7	♥ K643	Pass	1NT	Pass	2NT
North HCP: 14+1	♦ 643	♦ AT8	Pass	3 ♥	Pass	3NT
South HCP: 12	♣ AKJT5	♣ Q76	All Pass			
Contract: 3NT South						

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ AJ87	♠ KT53		1 ♦	Pass	1 ♠
Vul: Both	♥ AT76	♥ QJ4	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ AJ8	♦ K64	Pass	4 ♠	All Pass	
South HCP: 12	♣ 94	♣ K82				
Contract: 4 ♠ North						

Board: 101	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ 6				1 ♦
Vul: N-S	♥ KJ7	♥ 9854	Pass	2 ♦ ¹	Pass	3 ♠ ²
North HCP: 12	♦ QT94	♦ AKJ5	Pass	3NT	All Pass	
South HCP: 15	♣ QJ7	♣ AKT2				
Contract: 3NT North						

1. Inverted minors
2. shortness

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ A8				1 ♣
Vul: E-W	♥ K852	♥ QT6	Pass	1 ♥	Pass	2 ♣
North HCP: 12	♦ KJ3	♦ AQ	Pass	3 ♣	All Pass	
South HCP: 12+2	♣ Q95	♣ T87432				
Contract: 3 ♣ North						

Board: 103	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ 3				1 ♣
Vul: Both	♥ K987	♥ AJ5	Pass	1 ♥	2 ♠	X
North HCP: 12	♦ K62	♦ AQT4	Pass	3NT	All Pass	
South HCP: 17+1	♣ K83	♣ AQT65				
Contract: 3NT North						

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

Board: 99	♠ K42	Partner is dealer.
Dealer: North	♥ K643	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 12	♣ Q76	

Board: 100	♠ KT53	Partner is dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: Both	♦ K64	
HCP: 12	♣ K82	

Board: 101	♠ 6	You are dealer.
Dealer: South	♥ 9854	The opponents are silent.
Vul: N-S	♦ AKJ5	
HCP: 15	♣ AKT2	

Board: 102	♠ A8	You are dealer.
Dealer: South	♥ QT6	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 12+2	♣ T87432	

Board: 103	♠ 3	You are dealer.
Dealer: South	♥ AJ5	East (RHO) bids 2♠ if possible.
Vul: Both	♦ AQT4	
HCP: 17+1	♣ AQT65	

Both hands (Answers Page)

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ K42		1 ♣	Pass	1 ♥
Vul: E-W	♥ AQ7	♥ K643	Pass	1NT	Pass	2NT
North HCP: 14+1	♦ 643	♦ AT8	Pass	3 ♥	Pass	3NT
South HCP: 12	♣ AKJT5	♣ Q76	All Pass			
Contract: 3NT South						

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ AJ87	♠ KT53		1 ♦	Pass	1 ♠
Vul: Both	♥ AT76	♥ QJ4	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ AJ8	♦ K64	Pass	4 ♠	All Pass	
South HCP: 12	♣ 94	♣ K82				
Contract: 4 ♠ North						

Board: 101	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ 6				1 ♦
Vul: N-S	♥ KJ7	♥ 9854	Pass	2 ♦ ¹	Pass	3 ♠ ²
North HCP: 12	♦ QT94	♦ AKJ5	Pass	3NT	All Pass	
South HCP: 15	♣ QJ7	♣ AKT2				
Contract: 3NT North						

1. Inverted minors
2. shortness

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ A8				1 ♣
Vul: E-W	♥ K852	♥ QT6	Pass	1 ♥	Pass	2 ♣
North HCP: 12	♦ KJ3	♦ AQ	Pass	3 ♣	All Pass	
South HCP: 12+2	♣ Q95	♣ T87432				
Contract: 3 ♣ North						

Board: 103	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ 3				1 ♣
Vul: Both	♥ K987	♥ AJ5	Pass	1 ♥	2 ♠	X
North HCP: 12	♦ K62	♦ AQT4	Pass	3NT	All Pass	
South HCP: 17+1	♣ K83	♣ AQT65				
Contract: 3NT North						

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

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

Board: 104 ♠ A762

Partner is dealer.

Dealer: South ♥ K73

The opponents are silent.

Vul: None ♦ Q54

HCP: 12 ♣ K85

Board: 105 ♠ A7

You are dealer.

Dealer: North ♥ KQJ

The opponents are silent.

Vul: E-W ◆ KJT5

HCP: 18 ♣ AT53

Board: 106 ♠ A2

You are dealer.

Dealer: North ♥ AQT5

West (RHO) bids 2♠ if possible.

Vul: Both ♦ A65

HCP: 19 ♣ AJ96

Board: 107 ♠ K93

Partner is dealer.

Dealer: South ♥ K975

The opponents are silent.

Vul: None K85

HCP: 12 ♣ K85

Board: 108 ♠ AJT3

LHO is dealer.

Dealer: East ♥ A986

East (LHO) opens 1 \spadesuit if possible.

Vul: E-W ♦ A2

West (RHO) bids 1 ♥ if possible.

HCP: 13 ♣ T72

East (LHO) bids $2\clubsuit$ if possible.

West (RHO) bids 2NT if possible.

Both hands (Answers Page)

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ A762	♠ Q4				1 ♦
Vul: None	♥ K73	♥ A82	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q54	♦ A8732	All Pass			
South HCP: 12+1	♣ K85	♣ Q63				
Contract: 1NT South						

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ K853		1 ♦	Pass	1 ♠
Vul: E-W	♥ KQJ	♥ A43	Pass	2NT	Pass	3NT
North HCP: 18	♦ KJT5	♦ Q86	All Pass			
South HCP: 12	♣ AT53	♣ K82				
Contract: 3NT South						

Board: 106	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ K75		1 ♣	Pass	1 ♥
Vul: Both	♥ AQT5	♥ KJ64	2 ♠	4 ♥	All Pass	
North HCP: 19	♦ A65	♦ QJ3				
South HCP: 12	♣ AJ96	♣ Q54				
Contract: 4 ♥ North						

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ K93	♠ Q2				1 ♦
Vul: None	♥ K975	♥ AQ64	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ K85	♦ AJT7	Pass	3 ♥	All Pass	
South HCP: 13	♣ K85	♣ 732				
Contract: 3 ♥ North						

Board: 108	North:	South:	W	N	E	S
Dealer: East	♠ AJT3	♠ Q9542			1 ♦	Pass
Vul: E-W	♥ A986	♥ 752	1 ♥	X	2 ♣	2 ♠
North HCP: 13	♦ A2	♦ J5	2NT	3 ♠	All Pass	
South HCP: 4+1	♣ T72	♣ J53				
Contract: 3 ♠ North						

South hands

1m - 1|2|3 NT

Board: 104	♠ Q4	You are dealer.
Dealer: South	♥ A82	The opponents are silent.
Vul: None	♦ A8732	
HCP: 12+1	♣ Q63	

Board: 105	♠ K853	Partner is dealer.
Dealer: North	♥ A43	The opponents are silent.
Vul: E-W	♦ Q86	
HCP: 12	♣ K82	

Board: 106	♠ K75	Partner is dealer.
Dealer: North	♥ KJ64	West (LHO) bids 2♠ if possible.
Vul: Both	♦ QJ3	
HCP: 12	♣ Q54	

Board: 107	♠ Q2	You are dealer.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: None	♦ AJT7	
HCP: 13	♣ 732	

Board: 108	♠ Q9542	RHO is dealer. You bid second.
Dealer: East	♥ 752	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ J5	West (LHO) bids 1♥ if possible.
HCP: 4+1	♣ J53	East (RHO) bids 2♣ if possible.
		West (LHO) bids 2NT if possible.

Both hands (Answers Page)

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ A762	♠ Q4				1 ♦
Vul: None	♥ K73	♥ A82	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q54	♦ A8732	All Pass			
South HCP: 12+1	♣ K85	♣ Q63				
Contract: 1NT South						

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ K853		1 ♦	Pass	1 ♠
Vul: E-W	♥ KQJ	♥ A43	Pass	2NT	Pass	3NT
North HCP: 18	♦ KJT5	♦ Q86	All Pass			
South HCP: 12	♣ AT53	♣ K82				
Contract: 3NT South						

Board: 106	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ K75		1 ♣	Pass	1 ♥
Vul: Both	♥ AQT5	♥ KJ64	2 ♠	4 ♥	All Pass	
North HCP: 19	♦ A65	♦ QJ3				
South HCP: 12	♣ AJ96	♣ Q54				
Contract: 4 ♥ North						

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ K93	♠ Q2				1 ♦
Vul: None	♥ K975	♥ AQ64	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ K85	♦ AJT7	Pass	3 ♥	All Pass	
South HCP: 13	♣ K85	♣ 732				
Contract: 3 ♥ North						

Board: 108	North:	South:	W	N	E	S
Dealer: East	♠ AJT3	♠ Q9542			1 ♦	Pass
Vul: E-W	♥ A986	♥ 752	1 ♥	X	2 ♣	2 ♠
North HCP: 13	♦ A2	♦ J5	2NT	3 ♠	All Pass	
South HCP: 4+1	♣ T72	♣ J53				
Contract: 3 ♠ North						

North hands

1m - 1|2|3 NT

Board: 109 ♠ K532 Partner is dealer.
 Dealer: South ♥ K74 East (LHO) bids 2♥ if possible.
 Vul: Both ♦ QT4
 HCP: 11 ♣ K43

Board: 110 ♠ A6 You are dealer.
 Dealer: North ♥ A52 The opponents are silent.
 Vul: None ♦ AK8763
 HCP: 15+2 ♣ 62

Board: 111 ♠ AJT8 You are dealer.
 Dealer: North ♥ T The opponents are silent.
 Vul: N-S ♦ AKT863
 HCP: 12+2 ♣ 32

Board: 112 ♠ QJ62 You are dealer.
 Dealer: North ♥ J42 The opponents are silent.
 Vul: E-W ♦ Q6
 HCP: 13 ♣ AK76

Board: 113 ♠ A6 You are dealer.
 Dealer: North ♥ KQ8 The opponents are silent.
 Vul: None ♦ KT74
 HCP: 19 ♣ AK74

Both hands (Answers Page)

Board: 109	North:	South:	W	N	E	S
Dealer: South	♠ K532	♠ J6				1 ♦
Vul: Both	♥ K74	♥ A2	Pass	1 ♠	2 ♥	3 ♦
North HCP: 11	♦ QT4	♦ AK98762	Pass	3NT	All Pass	
South HCP: 12+3	♣ K43	♣ 86				
Contract: 3NT North						
<hr/>						
Board: 110	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ K542		1 ♦	Pass	1 ♠
Vul: None	♥ A52	♥ K87	Pass	3 ♦	Pass	3NT
North HCP: 15+2	♦ AK8763	♦ QJ9	All Pass			
South HCP: 12	♣ 62	♣ K97				
Contract: 3NT South						
<hr/>						
Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ AJT8	♠ K97		1 ♦	Pass	2NT
Vul: N-S	♥ T	♥ K65	Pass	5 ♦	All Pass	
North HCP: 12+2	♦ AKT863	♦ Q75				
South HCP: 12	♣ 32	♣ AT96				
Contract: 5 ♦ North						
<hr/>						
Board: 112	North:	South:	W	N	E	S
Dealer: North	♠ QJ62	♠ K84		1 ♣	Pass	1 ♦
Vul: E-W	♥ J42	♥ K95	Pass	1 ♠	Pass	2NT
North HCP: 13	♦ Q6	♦ KT74	All Pass			
South HCP: 11	♣ AK76	♣ QT3				
Contract: 2NT South						
<hr/>						
Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ K42		1 ♦	Pass	2 ♦ ¹
Vul: None	♥ KQ8	♥ A52	Pass	3NT	All Pass	
North HCP: 19	♦ KT74	♦ Q832				
South HCP: 12	♣ AK74	♣ QJ5				
Contract: 3NT North						

1. Inverted minors

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

Board: 109	♠ J6	You are dealer.
Dealer: South	♥ A2	East (RHO) bids 2♥ if possible.
Vul: Both	♦ AK98762	
HCP: 12+3	♣ 86	

Board: 110	♠ K542	Partner is dealer.
Dealer: North	♥ K87	The opponents are silent.
Vul: None	♦ QJ9	
HCP: 12	♣ K97	

Board: 111	♠ K97	Partner is dealer.
Dealer: North	♥ K65	The opponents are silent.
Vul: N-S	♦ Q75	
HCP: 12	♣ AT96	

Board: 112	♠ K84	Partner is dealer.
Dealer: North	♥ K95	The opponents are silent.
Vul: E-W	♦ KT74	
HCP: 11	♣ QT3	

Board: 113	♠ K42	Partner is dealer.
Dealer: North	♥ A52	The opponents are silent.
Vul: None	♦ Q832	
HCP: 12	♣ QJ5	

Both hands (Answers Page)

Board: 109	North:	South:	W	N	E	S
Dealer: South	♠ K532	♠ J6				1 ♦
Vul: Both	♥ K74	♥ A2	Pass	1 ♠	2 ♥	3 ♦
North HCP: 11	♦ QT4	♦ AK98762	Pass	3NT	All Pass	
South HCP: 12+3	♣ K43	♣ 86				
Contract: 3NT North						
<hr/>						
Board: 110	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ K542		1 ♦	Pass	1 ♠
Vul: None	♥ A52	♥ K87	Pass	3 ♦	Pass	3NT
North HCP: 15+2	♦ AK8763	♦ QJ9	All Pass			
South HCP: 12	♣ 62	♣ K97				
Contract: 3NT South						
<hr/>						
Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ AJT8	♠ K97		1 ♦	Pass	2NT
Vul: N-S	♥ T	♥ K65	Pass	5 ♦	All Pass	
North HCP: 12+2	♦ AKT863	♦ Q75				
South HCP: 12	♣ 32	♣ AT96				
Contract: 5 ♦ North						
<hr/>						
Board: 112	North:	South:	W	N	E	S
Dealer: North	♠ QJ62	♠ K84		1 ♣	Pass	1 ♦
Vul: E-W	♥ J42	♥ K95	Pass	1 ♠	Pass	2NT
North HCP: 13	♦ Q6	♦ KT74	All Pass			
South HCP: 11	♣ AK76	♣ QT3				
Contract: 2NT South						
<hr/>						
Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ K42		1 ♦	Pass	2 ♦ ¹
Vul: None	♥ KQ8	♥ A52	Pass	3NT	All Pass	
North HCP: 19	♦ KT74	♦ Q832				
South HCP: 12	♣ AK74	♣ QJ5				
Contract: 3NT North						

1. Inverted minors

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

Board: 114	♠ J983	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ A874	
HCP: 13	♣ KT5	

Board: 115	♠ QJ5	Partner is dealer.
Dealer: South	♥ KT94	The opponents are silent.
Vul: E-W	♦ QT2	
HCP: 11	♣ K52	

Board: 116	♠ K52	Partner is dealer.
Dealer: South	♥ KT72	The opponents are silent.
Vul: Both	♦ Q82	
HCP: 12	♣ A96	

Board: 117	♠ AT3	Partner is dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: N-S	♦ QT9	
HCP: 12	♣ KT65	

Board: 118	♠ K72	Partner is dealer.
Dealer: South	♥ KT83	The opponents are silent.
Vul: E-W	♦ A32	
HCP: 12	♣ Q93	

Both hands (Answers Page)

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ J983	♠ KT5		1 ♦	Pass	2NT
Vul: N-S	♥ AJ	♥ K95	Pass	3 ♠	Pass	3NT
North HCP: 13	♦ A874	♦ K53	All Pass			
South HCP: 12	♣ KT5	♣ QJ86				
Contract: 3NT South						

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ A973				1 ♦
Vul: E-W	♥ KT94	♥ A8	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ QT2	♦ J876	Pass	2NT	All Pass	
South HCP: 13	♣ K52	♣ AT7				
Contract: 2NT North						

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ A73				1 ♦
Vul: Both	♥ KT72	♥ 96	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ Q82	♦ AKJ4	Pass	2NT	All Pass	
South HCP: 13	♣ A96	♣ J874				
Contract: 2NT North						

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ KQ4				1 ♦
Vul: N-S	♥ K52	♥ Q43	Pass	2NT	Pass	3NT
North HCP: 12	♦ QT9	♦ AJ632	All Pass			
South HCP: 14+1	♣ KT65	♣ Q2				
Contract: 3NT South						

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AQJ6				1 ♣
Vul: E-W	♥ KT83	♥ Q4	Pass	1 ♥	Pass	2NT
North HCP: 12	♦ A32	♦ KJ4	Pass	3NT	All Pass	
South HCP: 18	♣ Q93	♣ AJ85				
Contract: 3NT North						

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

Board: 114	♠ KT5	Partner is dealer.
Dealer: North	♥ K95	The opponents are silent.
Vul: N-S	♦ K53	
HCP: 12	♣ QJ86	

Board: 115	♠ A973	You are dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: E-W	♦ J876	
HCP: 13	♣ AT7	

Board: 116	♠ A73	You are dealer.
Dealer: South	♥ 96	The opponents are silent.
Vul: Both	♦ AKJ4	
HCP: 13	♣ J874	

Board: 117	♠ KQ4	You are dealer.
Dealer: South	♥ Q43	The opponents are silent.
Vul: N-S	♦ AJ632	
HCP: 14+1	♣ Q2	

Board: 118	♠ AQJ6	You are dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 18	♣ AJ85	

Both hands (Answers Page)

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ J983	♠ KT5		1 ♦	Pass	2NT
Vul: N-S	♥ AJ	♥ K95	Pass	3 ♠	Pass	3NT
North HCP: 13	♦ A874	♦ K53	All Pass			
South HCP: 12	♣ KT5	♣ QJ86				
Contract: 3NT South						

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ A973				1 ♦
Vul: E-W	♥ KT94	♥ A8	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ QT2	♦ J876	Pass	2NT	All Pass	
South HCP: 13	♣ K52	♣ AT7				
Contract: 2NT North						

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ A73				1 ♦
Vul: Both	♥ KT72	♥ 96	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ Q82	♦ AKJ4	Pass	2NT	All Pass	
South HCP: 13	♣ A96	♣ J874				
Contract: 2NT North						

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ KQ4				1 ♦
Vul: N-S	♥ K52	♥ Q43	Pass	2NT	Pass	3NT
North HCP: 12	♦ QT9	♦ AJ632	All Pass			
South HCP: 14+1	♣ KT65	♣ Q2				
Contract: 3NT South						

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ K72	♠ AQJ6				1 ♣
Vul: E-W	♥ KT83	♥ Q4	Pass	1 ♥	Pass	2NT
North HCP: 12	♦ A32	♦ KJ4	Pass	3NT	All Pass	
South HCP: 18	♣ Q93	♣ AJ85				
Contract: 3NT North						

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

Board: 119 ♠ K87 Partner is dealer.
Dealer: South ♥ KT3 The opponents are silent.
Vul: Both ♦ Q98
HCP: 11 ♣ K985

Board: 120 ♠ KT8 Partner is dealer.
Dealer: South ♥ KT93 The opponents are silent.
Vul: None ♦ K76
HCP: 12 ♣ KT3

Board: 121 ♠ A94 Partner is dealer.
Dealer: South ♥ KT74 The opponents are silent.
Vul: E-W ♦ KT6
HCP: 12 ♣ Q82

Board: 122 ♠ A872 You are dealer.
Dealer: North ♥ A962 The opponents are silent.
Vul: Both ♦ AQ9
HCP: 14 ♣ 65

Board: 123 ♠ QJT8 Partner is dealer.
Dealer: South ♥ QJ4 The opponents are silent.
Vul: None ♦ K97
HCP: 12 ♣ QJ9

Both hands (Answers Page)

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ QT65				1 ♦
Vul: Both	♥ KT3	♥ AQJ9	Pass	1NT	All Pass	
North HCP: 11	♦ Q98	♦ A43				
South HCP: 13	♣ K985	♣ 64				
Contract: 1NT North						

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ KT8	♠ Q75				1 ♦
Vul: None	♥ KT93	♥ J8	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ K76	♦ AQJ9	Pass	2NT	All Pass	
South HCP: 13	♣ KT3	♣ QJ92				
Contract: 2NT North						

Board: 121	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ JT72				1 ♣
Vul: E-W	♥ KT74	♥ A	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ KT6	♦ Q95	Pass	2NT	Pass	3NT
South HCP: 15+1	♣ Q82	♣ AKJT6	All Pass			
Contract: 3NT South						

Board: 122	North:	South:	W	N	E	S
Dealer: North	♠ A872	♠ K94		1 ♦	Pass	2NT
Vul: Both	♥ A962	♥ QJ7	Pass	3NT	All Pass	
North HCP: 14	♦ AQ9	♦ K75				
South HCP: 12	♣ 65	♣ QJ94				
Contract: 3NT North						

Board: 123	North:	South:	W	N	E	S
Dealer: South	♠ QJT8	♠ A932				1 ♦
Vul: None	♥ QJ4	♥ A95	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ K97	♦ AQ63	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ QJ9	♣ 43	All Pass			
Contract: 4 ♠ South						

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

Board: 119 ♠ QT65 You are dealer.
Dealer: South ♥ AQJ9 The opponents are silent.
Vul: Both ♦ A43
HCP: 13 ♣ 64

Board: 120 ♠ Q75 You are dealer.
Dealer: South ♥ J8 The opponents are silent.
Vul: None ♦ AQJ9
HCP: 13 ♣ QJ92

Board: 121 ♠ JT72 You are dealer.
Dealer: South ♥ A The opponents are silent.
Vul: E-W ♦ Q95
HCP: 15+1 ♣ AKJT6

Board: 122 ♠ K94 Partner is dealer.
Dealer: North ♥ QJ7 The opponents are silent.
Vul: Both ♦ K75
HCP: 12 ♣ QJ94

Board: 123 ♠ A932 You are dealer.
Dealer: South ♥ A95 The opponents are silent.
Vul: None ♦ AQ63
HCP: 14 ♣ 43

Both hands (Answers Page)

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ QT65				1 ♦
Vul: Both	♥ KT3	♥ AQJ9	Pass	1NT	All Pass	
North HCP: 11	♦ Q98	♦ A43				
South HCP: 13	♣ K985	♣ 64				
Contract: 1NT North						

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ KT8	♠ Q75				1 ♦
Vul: None	♥ KT93	♥ J8	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ K76	♦ AQJ9	Pass	2NT	All Pass	
South HCP: 13	♣ KT3	♣ QJ92				
Contract: 2NT North						

Board: 121	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ JT72				1 ♣
Vul: E-W	♥ KT74	♥ A	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ KT6	♦ Q95	Pass	2NT	Pass	3NT
South HCP: 15+1	♣ Q82	♣ AKJT6	All Pass			
Contract: 3NT South						

Board: 122	North:	South:	W	N	E	S
Dealer: North	♠ A872	♠ K94		1 ♦	Pass	2NT
Vul: Both	♥ A962	♥ QJ7	Pass	3NT	All Pass	
North HCP: 14	♦ AQ9	♦ K75				
South HCP: 12	♣ 65	♣ QJ94				
Contract: 3NT North						

Board: 123	North:	South:	W	N	E	S
Dealer: South	♠ QJT8	♠ A932				1 ♦
Vul: None	♥ QJ4	♥ A95	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ K97	♦ AQ63	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ QJ9	♣ 43	All Pass			
Contract: 4 ♠ South						

North hands

1m - 1|2|3 NT

Board: 124	♠ JT5	You are dealer.
Dealer: North	♥ A875	The opponents are silent.
Vul: N-S	♦ AJT4	
HCP: 12	♣ QT	

Board: 125	♠ K653	Partner is dealer.
Dealer: South	♥ AT9	The opponents are silent.
Vul: Both	♦ KT5	
HCP: 12	♣ QT8	

Board: 126	♠ AQ63	You are dealer.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: None	♦ 9842	
HCP: 14	♣ Q6	

Board: 127	♠ Q65	You are dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: N-S	♦ AK87	
HCP: 13	♣ A874	

Board: 128	♠ K983	Partner is dealer.
Dealer: South	♥ A98	The opponents are silent.
Vul: E-W	♦ QJ4	
HCP: 12	♣ Q62	

Both hands (Answers Page)

Board: 124	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: 125	North:	South:	W	N	E	S
Dealer: South	♠ K653	♠ A87				1 ♣
Vul: Both	♥ AT9	♥ 8	Pass	1 ♠	Pass	2 ♦
North HCP: 12	♦ KT5	♦ AJ42	Pass	3NT	All Pass	
South HCP: 16+1	♣ QT8	♣ AK632				
Contract: 3NT North						

Board: 126	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ KJ72		1 ♦	Pass	1 ♠
Vul: None	♥ AQ3	♥ K86	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ 9842	♦ QT6	Pass	4 ♠	All Pass	
South HCP: 12	♣ Q6	♣ KT2				
Contract: 4 ♠ North						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ Q65	♠ KT9		1 ♦	Pass	1 ♥
Vul: N-S	♥ 92	♥ KT85	Pass	1NT	Pass	2NT
North HCP: 13	♦ AK87	♦ QT9	All Pass			
South HCP: 12	♣ A874	♣ KJT				
Contract: 2NT South						

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ K983	♠ Q54				1 ♣
Vul: E-W	♥ A98	♥ J2	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ QJ4	♦ K86	All Pass			
South HCP: 14+1	♣ Q62	♣ AKJ97				
Contract: 1 NT South						

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

Board: 124	♠ K42	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ K65	
HCP: 12	♣ K952	

Board: 125	♠ A87	You are dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: Both	♦ AJ42	
HCP: 16+1	♣ AK632	

Board: 126	♠ KJ72	Partner is dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: None	♦ QT6	
HCP: 12	♣ KT2	

Board: 127	♠ KT9	Partner is dealer.
Dealer: North	♥ KT85	The opponents are silent.
Vul: N-S	♦ QT9	
HCP: 12	♣ KJT	

Board: 128	♠ Q54	You are dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: E-W	♦ K86	
HCP: 14+1	♣ AKJ97	

Both hands (Answers Page)

Board: 124	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: 125	North:	South:	W	N	E	S
Dealer: South	♠ K653	♠ A87				1 ♣
Vul: Both	♥ AT9	♥ 8	Pass	1 ♠	Pass	2 ♦
North HCP: 12	♦ KT5	♦ AJ42	Pass	3NT	All Pass	
South HCP: 16+1	♣ QT8	♣ AK632				
Contract: 3NT North						

Board: 126	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ KJ72		1 ♦	Pass	1 ♠
Vul: None	♥ AQ3	♥ K86	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ 9842	♦ QT6	Pass	4 ♠	All Pass	
South HCP: 12	♣ Q6	♣ KT2				
Contract: 4 ♠ North						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ Q65	♠ KT9		1 ♦	Pass	1 ♥
Vul: N-S	♥ 92	♥ KT85	Pass	1NT	Pass	2NT
North HCP: 13	♦ AK87	♦ QT9	All Pass			
South HCP: 12	♣ A874	♣ KJT				
Contract: 2NT South						

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ K983	♠ Q54				1 ♣
Vul: E-W	♥ A98	♥ J2	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ QJ4	♦ K86	All Pass			
South HCP: 14+1	♣ Q62	♣ AKJ97				
Contract: 1 NT South						

North hands

1m - 1|2|3 NT

Board: 129 ♠ KT43 Partner is dealer.
 Dealer: South ♥ QJ4 The opponents are silent.
 Vul: None ♦ Q95
 HCP: 11 ♣ KT8

Board: 130 ♠ AT53 You are dealer.
 Dealer: North ♥ T7 The opponents are silent.
 Vul: N-S ♦ AJ94
 HCP: 13 ♣ A42

Board: 131 ♠ K94 Partner is dealer.
 Dealer: South ♥ K42 East (LHO) bids 1 ♥ if possible.
 Vul: E-W ♦ QJT2 West (RHO) bids 2 ♥ if possible.
 HCP: 11 ♣ QT4 East (LHO) bids 3 ♥ if possible.

Board: 132 ♠ K75 Partner is dealer.
 Dealer: South ♥ K72 The opponents are silent.
 Vul: Both ♦ K93
 HCP: 12 ♣ K764

Board: 133 ♠ QJT3 Partner is dealer.
 Dealer: South ♥ K73 East (LHO) Doubles 1 ♠ if possible.
 Vul: N-S ♦ K52
 HCP: 12 ♣ K52

Both hands (Answers Page)

Board: 129	North:	South:	W	N	E	S
Dealer: South	♠ KT43	♠ -				1 ♦
Vul: None	♥ QJ4	♥ AK93	Pass	1 ♠	Pass	2 ♣
North HCP: 11	♦ Q95	♦ KJ874	Pass	2NT	Pass	3 ♥
South HCP: 15+1	♣ KT8	♣ A964	Pass	3NT	All Pass	
Contract: 3NT North						
<hr/>						
Board: 130	North:	South:	W	N	E	S
Dealer: North	♠ AT53	♠ K62		1 ♦	Pass	1 ♥
Vul: N-S	♥ T7	♥ K984	Pass	1 ♠	Pass	1NT
North HCP: 13	♦ AJ94	♦ K65	All Pass			
South HCP: 12	♣ A42	♣ QJ8				
Contract: 1NT South						
<hr/>						
Board: 131	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ Q72				1 ♣
Vul: E-W	♥ K42	♥ 9	Pass	1 ♦	1 ♥	2 ♦
North HCP: 11	♦ QJT2	♦ AK94	2 ♥	3 ♣	3 ♥	4 ♣
South HCP: 12+1	♣ QT4	♣ K9873	Pass	4 ♦	All Pass	
Contract: 4 ♦ North						
<hr/>						
Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ A2				1 ♦
Vul: Both	♥ K72	♥ A6	Pass	2NT	Pass	4 ♦
North HCP: 12	♦ K93	♦ QJ87652	Pass	5 ♦	Pass	6 ♦
South HCP: 17+3	♣ K764	♣ AQ	All Pass			
Contract: 6 ♦ South						
<hr/>						
Board: 133	North:	South:	W	N	E	S
Dealer: South	♠ QJT3	♠ K987				1 ♦
Vul: N-S	♥ K73	♥ Q6	Pass	1 ♠	X	2 ♠
North HCP: 12	♦ K52	♦ A983	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ K52	♣ AT3	All Pass			
Contract: 4 ♠ South						

South hands

1m - 1|2|3 NT

Board: 129 ♠ - You are dealer.
 Dealer: South ♥ AK93 The opponents are silent.
 Vul: None ♦ KJ874
 HCP: 15+1 ♣ A964

Board: 130 ♠ K62 Partner is dealer.
 Dealer: North ♥ K984 The opponents are silent.
 Vul: N-S ♦ K65
 HCP: 12 ♣ QJ8

Board: 131 ♠ Q72 You are dealer.
 Dealer: South ♥ 9 East (RHO) bids 1 ♥ if possible.
 Vul: E-W ♦ AK94 West (LHO) bids 2 ♥ if possible.
 HCP: 12+1 ♣ K9873 East (RHO) bids 3 ♥ if possible.

Board: 132 ♠ A2 You are dealer.
 Dealer: South ♥ A6 The opponents are silent.
 Vul: Both ♦ QJ87652
 HCP: 17+3 ♣ AQ

Board: 133 ♠ K987 You are dealer.
 Dealer: South ♥ Q6 East (RHO) Doubles 1 ♠ if possible.
 Vul: N-S ♦ A983
 HCP: 13 ♣ AT3

Both hands (Answers Page)

Board: 129	North:	South:	W	N	E	S
Dealer: South	♠ KT43	♠ -				1 ♦
Vul: None	♥ QJ4	♥ AK93	Pass	1 ♠	Pass	2 ♣
North HCP: 11	♦ Q95	♦ KJ874	Pass	2NT	Pass	3 ♥
South HCP: 15+1	♣ KT8	♣ A964	Pass	3NT	All Pass	
Contract: 3NT North						
<hr/>						
Board: 130	North:	South:	W	N	E	S
Dealer: North	♠ AT53	♠ K62		1 ♦	Pass	1 ♥
Vul: N-S	♥ T7	♥ K984	Pass	1 ♠	Pass	1NT
North HCP: 13	♦ AJ94	♦ K65	All Pass			
South HCP: 12	♣ A42	♣ QJ8				
Contract: 1NT South						
<hr/>						
Board: 131	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ Q72				1 ♣
Vul: E-W	♥ K42	♥ 9	Pass	1 ♦	1 ♥	2 ♦
North HCP: 11	♦ QJT2	♦ AK94	2 ♥	3 ♣	3 ♥	4 ♣
South HCP: 12+1	♣ QT4	♣ K9873	Pass	4 ♦	All Pass	
Contract: 4 ♦ North						
<hr/>						
Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ A2				1 ♦
Vul: Both	♥ K72	♥ A6	Pass	2NT	Pass	4 ♦
North HCP: 12	♦ K93	♦ QJ87652	Pass	5 ♦	Pass	6 ♦
South HCP: 17+3	♣ K764	♣ AQ	All Pass			
Contract: 6 ♦ South						
<hr/>						
Board: 133	North:	South:	W	N	E	S
Dealer: South	♠ QJT3	♠ K987				1 ♦
Vul: N-S	♥ K73	♥ Q6	Pass	1 ♠	X	2 ♠
North HCP: 12	♦ K52	♦ A983	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ K52	♣ AT3	All Pass			
Contract: 4 ♠ South						

North hands

1m - 1|2|3 NT

Board: 134 ♠ 3 You are dealer.
 Dealer: North ♥ AK87 The opponents are silent.
 Vul: E-W ♦ AQ43
 HCP: 14 ♣ J975

Board: 135 ♠ K85 Partner is dealer.
 Dealer: South ♥ QJ5 The opponents are silent.
 Vul: Both ♦ K97
 HCP: 12 ♣ QJ75

Board: 136 ♠ JT63 RHO is dealer. You bid second.
 Dealer: West ♥ Q96 West (RHO) opens 1 ♣ if possible.
 Vul: None ♦ Q92 East (LHO) bids 1 ♦ if possible.
 HCP: 8 ♣ K75 West (RHO) bids 1 ♠ if possible.

Board: 137 ♠ K63 Partner is dealer.
 Dealer: South ♥ KT76 East (LHO) bids 1 ♠ if possible.
 Vul: E-W ♦ A83
 HCP: 12 ♣ Q53

Board: 138 ♠ KJ6 Partner is dealer.
 Dealer: South ♥ K64 The opponents are silent.
 Vul: Both ♦ Q953
 HCP: 12 ♣ K72

Both hands (Answers Page)

Board: 134	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: 135	North:	South:	W	N	E	S
Dealer: South	♠ K85	♠ AJ				1 ♣
Vul: Both	♥ QJ5	♥ KT2	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 12	♦ K97	♦ Q4	Pass	3NT	All Pass	
South HCP: 14+2	♣ QJ75	♣ AT9432				
Contract: 3NT North						

1. Inverted minors

Board: 136	North:	South:	W	N	E	S
Dealer: West	♠ JT63	♠ 82	1 ♣	Pass	1 ♦	1 ♥
Vul: None	♥ Q96	♥ AJ8543	1 ♠	2 ♥	All Pass	
North HCP: 8	♦ Q92	♦ AT4				
South HCP: 9+2	♣ K75	♣ 63				
Contract: 2 ♥ North						

Board: 137	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ 84				1 ♣
Vul: E-W	♥ KT76	♥ A83	Pass	1 ♥	1 ♠	X ¹
North HCP: 12	♦ A83	♦ Q52	Pass	2NT	Pass	3 ♥
South HCP: 13+1	♣ Q53	♣ AKT72	All Pass			
Contract: 3 ♥ South						

1. Support double redouble

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ 943				1 ♦
Vul: Both	♥ K64	♥ 982	Pass	2 ♦ ¹	Pass	3 ♦
North HCP: 12	♦ Q953	♦ AK842	All Pass			
South HCP: 13+1	♣ K72	♣ AQ				
Contract: 3 ♦ South						

1. Inverted minors

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

Board: 134	♠ K94	Partner is dealer.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 12	♣ KT32	

Board: 135	♠ AJ	You are dealer.
Dealer: South	♥ KT2	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 14+2	♣ AT9432	

Board: 136	♠ 82	LHO is dealer.
Dealer: West	♥ AJ8543	West (LHO) opens 1 ♣ if possible.
Vul: None	♦ AT4	East (RHO) bids 1 ♦ if possible.
HCP: 9+2	♣ 63	West (LHO) bids 1 ♠ if possible.

Board: 137	♠ 84	You are dealer.
Dealer: South	♥ A83	East (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ Q52	
HCP: 13+1	♣ AKT72	

Board: 138	♠ 943	You are dealer.
Dealer: South	♥ 982	The opponents are silent.
Vul: Both	♦ AK842	
HCP: 13+1	♣ AQ	

Both hands (Answers Page)

Board: 134	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: 135	North:	South:	W	N	E	S
Dealer: South	♠ K85	♠ AJ				1 ♣
Vul: Both	♥ QJ5	♥ KT2	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 12	♦ K97	♦ Q4	Pass	3NT	All Pass	
South HCP: 14+2	♣ QJ75	♣ AT9432				
Contract: 3NT North						

1. Inverted minors

Board: 136	North:	South:	W	N	E	S
Dealer: West	♠ JT63	♠ 82	1 ♣	Pass	1 ♦	1 ♥
Vul: None	♥ Q96	♥ AJ8543	1 ♠	2 ♥	All Pass	
North HCP: 8	♦ Q92	♦ AT4				
South HCP: 9+2	♣ K75	♣ 63				
Contract: 2 ♥ North						

Board: 137	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ 84				1 ♣
Vul: E-W	♥ KT76	♥ A83	Pass	1 ♥	1 ♠	X ¹
North HCP: 12	♦ A83	♦ Q52	Pass	2NT	Pass	3 ♥
South HCP: 13+1	♣ Q53	♣ AKT72	All Pass			
Contract: 3 ♥ South						

1. Support double redouble

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ 943				1 ♦
Vul: Both	♥ K64	♥ 982	Pass	2 ♦ ¹	Pass	3 ♦
North HCP: 12	♦ Q953	♦ AK842	All Pass			
South HCP: 13+1	♣ K72	♣ AQ				
Contract: 3 ♦ South						

1. Inverted minors

North hands

1m - 1|2|3 NT

Board: 139 ♠ QT8 You are dealer.
 Dealer: North ♥ AQJ The opponents are silent.
 Vul: None ♦ 3
 HCP: 14+2 ♣ AJT763

Board: 140 ♠ K942 You are dealer.
 Dealer: North ♥ AT2 The opponents are silent.
 Vul: N-S ♦ AJT98
 HCP: 13+1 ♣ J

Board: 141 ♠ A98 You are dealer.
 Dealer: North ♥ Q87 The opponents are silent.
 Vul: Both ♦ KJ74
 HCP: 13 ♣ K53

Board: 142 ♠ K962 Partner is dealer.
 Dealer: South ♥ K97 The opponents are silent.
 Vul: None ♦ Q85
 HCP: 11 ♣ K73

Board: 143 ♠ AT63 Partner is dealer.
 Dealer: South ♥ K93 The opponents are silent.
 Vul: N-S ♦ QT4
 HCP: 12 ♣ K76

Both hands (Answers Page)

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ K764		1 ♣	Pass	1 ♠
Vul: None	♥ AQJ	♥ K84	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ 3	♦ A75	All Pass			
South HCP: 12	♣ AJT763	♣ Q85				
Contract: 3 ♣ South						

Board: 140	North:	South:	W	N	E	S
Dealer: North	♠ K942	♠ QJT		1 ♦	Pass	1NT
Vul: N-S	♥ AT2	♥ K75	Pass	2 ♦	Pass	2NT
North HCP: 13+1	♦ AJT98	♦ Q752	Pass	3NT	All Pass	
South HCP: 11	♣ J	♣ K52				
Contract: 3NT North						

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ QJ3		1 ♦	Pass	1 ♥
Vul: Both	♥ Q87	♥ K943	Pass	1NT	All Pass	
North HCP: 13	♦ KJ74	♦ Q93				
South HCP: 12	♣ K53	♣ A86				
Contract: 1NT North						

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ K962	♠ 43				1 ♦
Vul: None	♥ K97	♥ QT86	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ Q85	♦ AJ97	All Pass			
South HCP: 12	♣ K73	♣ AJT				
Contract: 1NT South						

Board: 143	North:	South:	W	N	E	S
Dealer: South	♠ AT63	♠ J				1 ♦
Vul: N-S	♥ K93	♥ QJ72	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ QT4	♦ K752	Pass	3NT	All Pass	
South HCP: 12	♣ K76	♣ AJ83				
Contract: 3NT North						

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

Board: 139	♠ K764	Partner is dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: None	♦ A75	
HCP: 12	♣ Q85	

Board: 140	♠ QJT	Partner is dealer.
Dealer: North	♥ K75	The opponents are silent.
Vul: N-S	♦ Q752	
HCP: 11	♣ K52	

Board: 141	♠ QJ3	Partner is dealer.
Dealer: North	♥ K943	The opponents are silent.
Vul: Both	♦ Q93	
HCP: 12	♣ A86	

Board: 142	♠ 43	You are dealer.
Dealer: South	♥ QT86	The opponents are silent.
Vul: None	♦ AJ97	
HCP: 12	♣ AJT	

Board: 143	♠ J	You are dealer.
Dealer: South	♥ QJ72	The opponents are silent.
Vul: N-S	♦ K752	
HCP: 12	♣ AJ83	

Both hands (Answers Page)

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ K764		1 ♣	Pass	1 ♠
Vul: None	♥ AQJ	♥ K84	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ 3	♦ A75	All Pass			
South HCP: 12	♣ AJT763	♣ Q85				
Contract: 3 ♣ South						

Board: 140	North:	South:	W	N	E	S
Dealer: North	♠ K942	♠ QJT		1 ♦	Pass	1NT
Vul: N-S	♥ AT2	♥ K75	Pass	2 ♦	Pass	2NT
North HCP: 13+1	♦ AJT98	♦ Q752	Pass	3NT	All Pass	
South HCP: 11	♣ J	♣ K52				
Contract: 3NT North						

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ QJ3		1 ♦	Pass	1 ♥
Vul: Both	♥ Q87	♥ K943	Pass	1NT	All Pass	
North HCP: 13	♦ KJ74	♦ Q93				
South HCP: 12	♣ K53	♣ A86				
Contract: 1NT North						

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ K962	♠ 43				1 ♦
Vul: None	♥ K97	♥ QT86	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ Q85	♦ AJ97	All Pass			
South HCP: 12	♣ K73	♣ AJT				
Contract: 1NT South						

Board: 143	North:	South:	W	N	E	S
Dealer: South	♠ AT63	♠ J				1 ♦
Vul: N-S	♥ K93	♥ QJ72	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ QT4	♦ K752	Pass	3NT	All Pass	
South HCP: 12	♣ K76	♣ AJ83				
Contract: 3NT North						

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

Board: 144	♠ A82	You are dealer.
Dealer: North	♥ A652	The opponents are silent.
Vul: E-W	♦ J532	
HCP: 13	♣ A8	

Board: 145	♠ J864	You are dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ AJ9	
HCP: 13+1	♣ AK982	

Board: 146	♠ K54	Partner is dealer.
Dealer: South	♥ K876	The opponents are silent.
Vul: N-S	♦ K75	
HCP: 12	♣ K92	

Board: 147	♠ JT3	You are dealer.
Dealer: North	♥ AJ63	The opponents are silent.
Vul: E-W	♦ A953	
HCP: 14	♣ A4	

Both hands (Answers Page)

Board: 144	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ KT4		1 ♦	Pass	2 ♦ ¹
Vul: E-W	♥ A652	♥ QJ3	Pass	2 ♥	Pass	3NT
North HCP: 13	♦ J532	♦ K986	All Pass			
South HCP: 12	♣ A8	♣ QJ9				
Contract: 3NT South						1. Inverted minors

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ J864	♠ K53		1 ♣	Pass	2 ♣ ¹
Vul: None	♥ T	♥ A83	Pass	4 ♥ ²	Pass	4 ♠ ³
North HCP: 13+1	♦ AJ9	♦ KT3	Pass	5 ♣	All Pass	
South HCP: 12	♣ AK982	♣ QT43				
Contract: 5 ♣ North						1. Inverted minors 2. Splinter 3. Cue bid, a !S stopper

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ A9				1 ♣
Vul: N-S	♥ K876	♥ JT	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ K75	♦ Q982	All Pass			
South HCP: 12+1	♣ K92	♣ AJT83				
Contract: 1NT South						

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ JT3	♠ K982		1 ♦	Pass	1 ♠
Vul: E-W	♥ AJ63	♥ KT9	Pass	1NT	Pass	2NT
North HCP: 14	♦ A953	♦ QT4	Pass	3 ♠	Pass	3NT
South HCP: 11	♣ A4	♣ K76	All Pass			
Contract: 3NT South						

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

Board: 144	♠ KT4	Partner is dealer.
Dealer: North	♥ QJ3	The opponents are silent.
Vul: E-W	♦ K986	
HCP: 12	♣ QJ9	

Board: 145	♠ K53	Partner is dealer.
Dealer: North	♥ A83	The opponents are silent.
Vul: None	♦ KT3	
HCP: 12	♣ QT43	

Board: 146	♠ A9	You are dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: N-S	♦ Q982	
HCP: 12+1	♣ AJT83	

Board: 147	♠ K982	Partner is dealer.
Dealer: North	♥ KT9	The opponents are silent.
Vul: E-W	♦ QT4	
HCP: 11	♣ K76	

Both hands (Answers Page)

Board: 144	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ KT4		1 ♦	Pass	2 ♦ ¹
Vul: E-W	♥ A652	♥ QJ3	Pass	2 ♥	Pass	3NT
North HCP: 13	♦ J532	♦ K986	All Pass			
South HCP: 12	♣ A8	♣ QJ9				
Contract: 3NT South						1. Inverted minors

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ J864	♠ K53		1 ♣	Pass	2 ♣ ¹
Vul: None	♥ T	♥ A83	Pass	4 ♥ ²	Pass	4 ♠ ³
North HCP: 13+1	♦ AJ9	♦ KT3	Pass	5 ♣	All Pass	
South HCP: 12	♣ AK982	♣ QT43				
Contract: 5 ♣ North						1. Inverted minors 2. Splinter 3. Cue bid, a !S stopper

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ A9				1 ♣
Vul: N-S	♥ K876	♥ JT	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ K75	♦ Q982	All Pass			
South HCP: 12+1	♣ K92	♣ AJT83				
Contract: 1NT South						

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ JT3	♠ K982		1 ♦	Pass	1 ♠
Vul: E-W	♥ AJ63	♥ KT9	Pass	1NT	Pass	2NT
North HCP: 14	♦ A953	♦ QT4	Pass	3 ♠	Pass	3NT
South HCP: 11	♣ A4	♣ K76	All Pass			
Contract: 3NT South						

North hands

1m - 1|2|3 NT

Board: 148 ♠ JT8 You are dealer.
 Dealer: North ♥ AJ72 The opponents are silent.
 Vul: Both ♦ J3
 HCP: 12 ♣ AJ94

Board: 149 ♠ T62 You are dealer.
 Dealer: North ♥ A86 West (RHO) bids 2♣ if possible.
 Vul: N-S ♦ AKJ762 East (LHO) bids 3♣ if possible.
 HCP: 12+2 ♣ T

Board: 150 ♠ JT9 You are dealer.
 Dealer: North ♥ Q5 The opponents are silent.
 Vul: E-W ♦ AQ9842
 HCP: 13+2 ♣ AT

Board: 151 ♠ KT76 Partner is dealer.
 Dealer: South ♥ K76 The opponents are silent.
 Vul: Both ♦ Q72
 HCP: 11 ♣ KT9

Board: 152 ♠ K87 Partner is dealer.
 Dealer: South ♥ K72 The opponents are silent.
 Vul: None ♦ QJ42
 HCP: 12 ♣ K62

Both hands (Answers Page)

Board: 148

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 1NT South

North:

♠ JT8

♥ AJ72

♦ J3

♣ AJ94

South:

♠ K74

♥ K85

♦ A542

♣ Q65

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	1 ♥	Pass	1NT
All Pass			

Board: 149

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 11

Contract: 4 ♦ North

North:

♠ T62

♥ A86

♦ AKJ762

♣ T

South:

♠ K53

♥ QJ4

♦ Q984

♣ K74

W	N	E	S
	1 ♦	Pass	1NT
2 ♣	2 ♦	3 ♣	4 ♣ ¹
Pass	4 ♦	All Pass	

1. limit raise or better in !D

Board: 150

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 12

Contract: 3NT South

North:

♠ JT9

♥ Q5

♦ AQ9842

♣ AT

South:

♠ K63

♥ KT64

♦ KT3

♣ K87

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3NT
All Pass			

Board: 151

Dealer: South

Vul: Both

North HCP: 11

South HCP: 15

Contract: 3NT North

North:

♠ KT76

♥ K76

♦ Q72

♣ KT9

South:

♠ Q

♥ AQ92

♦ JT54

♣ AQ63

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	2 ♣
Pass	2NT	Pass	3 ♥
Pass	3NT	All Pass	

Board: 152

Dealer: South

Vul: None

North HCP: 12

South HCP: 19+1

Contract: 3NT South

North:

♠ K87

♥ K72

♦ QJ42

♣ K62

South:

♠ A3

♥ AJ85

♦ K7

♣ AQJ43

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	2 ♥
Pass	2 ♠ ¹	Pass	3NT
All Pass			

1. Fourth suit game force

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

Board: 148	♠ K74	Partner is dealer.
Dealer: North	♥ K85	The opponents are silent.
Vul: Both	♦ A542	
HCP: 12	♣ Q65	

Board: 149	♠ K53	Partner is dealer.
Dealer: North	♥ QJ4	West (LHO) bids 2♣ if possible.
Vul: N-S	♦ Q984	East (RHO) bids 3♣ if possible.
HCP: 11	♣ K74	

Board: 150	♠ K63	Partner is dealer.
Dealer: North	♥ KT64	The opponents are silent.
Vul: E-W	♦ KT3	
HCP: 12	♣ K87	

Board: 151	♠ Q	You are dealer.
Dealer: South	♥ AQ92	The opponents are silent.
Vul: Both	♦ JT54	
HCP: 15	♣ AQ63	

Board: 152	♠ A3	You are dealer.
Dealer: South	♥ AJ85	The opponents are silent.
Vul: None	♦ K7	
HCP: 19+1	♣ AQJ43	

Both hands (Answers Page)

Board: 148

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 1NT South

North:

♠ JT8

♥ AJ72

♦ J3

♣ AJ94

South:

♠ K74

♥ K85

♦ A542

♣ Q65

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	1 ♥	Pass	1NT
All Pass			

Board: 149

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 11

Contract: 4 ♦ North

North:

♠ T62

♥ A86

♦ AKJ762

♣ T

South:

♠ K53

♥ QJ4

♦ Q984

♣ K74

W	N	E	S
	1 ♦	Pass	1NT
2 ♣	2 ♦	3 ♣	4 ♣ ¹
Pass	4 ♦	All Pass	

1. limit raise or better in !D

Board: 150

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 12

Contract: 3NT South

North:

♠ JT9

♥ Q5

♦ AQ9842

♣ AT

South:

♠ K63

♥ KT64

♦ KT3

♣ K87

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3NT
All Pass			

Board: 151

Dealer: South

Vul: Both

North HCP: 11

South HCP: 15

Contract: 3NT North

North:

♠ KT76

♥ K76

♦ Q72

♣ KT9

South:

♠ Q

♥ AQ92

♦ JT54

♣ AQ63

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	2 ♣
Pass	2NT	Pass	3 ♥
Pass	3NT	All Pass	

Board: 152

Dealer: South

Vul: None

North HCP: 12

South HCP: 19+1

Contract: 3NT South

North:

♠ K87

♥ K72

♦ QJ42

♣ K62

South:

♠ A3

♥ AJ85

♦ K7

♣ AQJ43

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	2 ♥
Pass	2 ♠ ¹	Pass	3NT
All Pass			

1. Fourth suit game force

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

Board: 153	♠ K42	Partner is dealer.
Dealer: South	♥ K842	East (LHO) Doubles 1♥ if possible.
Vul: E-W	♦ K95	
HCP: 11	♣ Q52	

Board: 154	♠ KJ52	Partner is dealer.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: Both	♦ K53	
HCP: 12	♣ Q63	

Board: 155	♠ QJ	You are dealer.
Dealer: North	♥ KJ8	The opponents are silent.
Vul: None	♦ AQ	
HCP: 18+2	♣ AJT873	

Board: 156	♠ 63	You are dealer.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 17+1	♣ AKT72	

Both hands (Answers Page)

Board: 153	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ AT97				1 ♣
Vul: E-W	♥ K842	♥ T7	Pass	1 ♥	X	1 ♠
North HCP: 11	♦ K95	♦ 62	Pass	1 NT	All Pass	
South HCP: 11+1	♣ Q52	♣ AK986				
Contract: 1 NT North						

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ KJ52	♠ AQT				1 ♣
Vul: Both	♥ QJ5	♥ 743	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ K53	♦ A64	All Pass			
South HCP: 13	♣ Q63	♣ K542				
Contract: 1 NT South						

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ KT93		1 ♣	Pass	1 ♠
Vul: None	♥ KJ8	♥ AT4	Pass	3 NT	Pass	4 ♣
North HCP: 18+2	♦ AQ	♦ K76	Pass	4 ♦ ¹	Pass	4 ♥ ²
South HCP: 12	♣ AJT873	♣ Q92	Pass	5 ♣	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

1. Cue bid, a !D stopper

2. Cue bid, a !H stopper

Board: 156	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ AT9		1 ♣	Pass	1 ♦
Vul: N-S	♥ AQ86	♥ KT5	Pass	1 ♥	Pass	2 NT
North HCP: 17+1	♦ A6	♦ K843	Pass	3 NT	All Pass	
South HCP: 12	♣ AKT72	♣ Q93				
Contract: 3 NT North						

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

Board: 153	♠ AT97	You are dealer.
Dealer: South	♥ T7	East (RHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ 62	
HCP: 11+1	♣ AK986	

Board: 154	♠ AQT	You are dealer.
Dealer: South	♥ 743	The opponents are silent.
Vul: Both	♦ A64	
HCP: 13	♣ K542	

Board: 155	♠ KT93	Partner is dealer.
Dealer: North	♥ AT4	The opponents are silent.
Vul: None	♦ K76	
HCP: 12	♣ Q92	

Board: 156	♠ AT9	Partner is dealer.
Dealer: North	♥ KT5	The opponents are silent.
Vul: N-S	♦ K843	
HCP: 12	♣ Q93	

Both hands (Answers Page)

Board: 153	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ AT97				1 ♣
Vul: E-W	♥ K842	♥ T7	Pass	1 ♥	X	1 ♠
North HCP: 11	♦ K95	♦ 62	Pass	1 NT	All Pass	
South HCP: 11+1	♣ Q52	♣ AK986				
Contract: 1 NT North						

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ KJ52	♠ AQT				1 ♣
Vul: Both	♥ QJ5	♥ 743	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ K53	♦ A64	All Pass			
South HCP: 13	♣ Q63	♣ K542				
Contract: 1 NT South						

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ KT93		1 ♣	Pass	1 ♠
Vul: None	♥ KJ8	♥ AT4	Pass	3 NT	Pass	4 ♣
North HCP: 18+2	♦ AQ	♦ K76	Pass	4 ♦ ¹	Pass	4 ♥ ²
South HCP: 12	♣ AJT873	♣ Q92	Pass	5 ♣	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

1. Cue bid, a !D stopper

2. Cue bid, a !H stopper

Board: 156	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ AT9		1 ♣	Pass	1 ♦
Vul: N-S	♥ AQ86	♥ KT5	Pass	1 ♥	Pass	2 NT
North HCP: 17+1	♦ A6	♦ K843	Pass	3 NT	All Pass	
South HCP: 12	♣ AKT72	♣ Q93				
Contract: 3 NT North						

North hands

1m - 1|2|3 NT

Board: 157	♠ QJT2	Partner is dealer.
Dealer: South	♥ K43	The opponents are silent.
Vul: Both	♦ Q54	
HCP: 12	♣ KJ9	

Board: 158	♠ A52	You are dealer.
Dealer: North	♥ Q85	West (RHO) bids 2♥ if possible.
Vul: None	♦ AT4	
HCP: 13	♣ KT54	

Board: 159	♠ T9754	RHO is dealer. You bid second.
Dealer: West	♥ T72	West (RHO) opens 1♣ if possible.
Vul: E-W	♦ 973	East (LHO) bids 1♥ if possible.
HCP: 0+1	♣ 32	West (RHO) bids 2♥ if possible.
		East (LHO) bids 2NT if possible.

Board: 160	♠ QJ53	Partner is dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 12	♣ Q84	

Both hands (Answers Page)

Board: 157	North:	South:	W	N	E	S
Dealer: South	♠ QJT2	♠ A953				1 ♦
Vul: Both	♥ K43	♥ A987	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ Q54	♦ J72	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ KJ9	♣ A4	All Pass			
Contract: 4 ♠ South						
<hr/>						
Board: 158	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ QJ9		1 ♣	Pass	1 ♥
Vul: None	♥ Q85	♥ A972	2 ♥	X ¹	Pass	2NT
North HCP: 13	♦ AT4	♦ K98	All Pass			
South HCP: 12	♣ KT54	♣ Q96				
Contract: 2NT South						
						1. Support double redouble
<hr/>						
Board: 159	North:	South:	W	N	E	S
Dealer: West	♠ T9754	♠ A62	1 ♣	Pass	1 ♥	X
Vul: E-W	♥ T72	♥ 63	2 ♥	2 ♠	2NT	3 ♠
North HCP: 0+1	♦ 973	♦ AK62	All Pass			
South HCP: 16	♣ 32	♣ AJ96				
Contract: 3 ♠ South						
<hr/>						
Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ QJ53	♠ 2				1 ♣
Vul: E-W	♥ K92	♥ Q74	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ AT8	♦ KQJ2	Pass	2NT	All Pass	
South HCP: 12+1	♣ Q84	♣ A7653				
Contract: 2NT North						

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

Board: 157 ♠ A953 You are dealer.
Dealer: South ♥ A987 The opponents are silent.
Vul: Both ♦ J72
HCP: 13 ♣ A4

Board: 158 ♠ QJ9 Partner is dealer.
Dealer: North ♥ A972 West (LHO) bids 2♥ if possible.
Vul: None ♦ K98
HCP: 12 ♣ Q96

Board: 159 ♠ A62 LHO is dealer.
Dealer: West ♥ 63 West (LHO) opens 1♣ if possible.
Vul: E-W ♦ AK62 East (RHO) bids 1♥ if possible.
HCP: 16 ♣ AJ96 West (LHO) bids 2♥ if possible.
East (RHO) bids 2NT if possible.

Board: 160 ♠ 2 You are dealer.
Dealer: South ♥ Q74 The opponents are silent.
Vul: E-W ♦ KQJ2
HCP: 12+1 ♣ A7653

Both hands (Answers Page)

Board: 157	North:	South:	W	N	E	S
Dealer: South	♠ QJT2	♠ A953				1 ♦
Vul: Both	♥ K43	♥ A987	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ Q54	♦ J72	Pass	3 ♠	Pass	4 ♠
South HCP: 13	♣ KJ9	♣ A4	All Pass			
Contract: 4 ♠ South						
<hr/>						
Board: 158	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ QJ9		1 ♣	Pass	1 ♥
Vul: None	♥ Q85	♥ A972	2 ♥	X ¹	Pass	2NT
North HCP: 13	♦ AT4	♦ K98	All Pass			
South HCP: 12	♣ KT54	♣ Q96				
Contract: 2NT South						
						1. Support double redouble
<hr/>						
Board: 159	North:	South:	W	N	E	S
Dealer: West	♠ T9754	♠ A62	1 ♣	Pass	1 ♥	X
Vul: E-W	♥ T72	♥ 63	2 ♥	2 ♠	2NT	3 ♠
North HCP: 0+1	♦ 973	♦ AK62	All Pass			
South HCP: 16	♣ 32	♣ AJ96				
Contract: 3 ♠ South						
<hr/>						
Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ QJ53	♠ 2				1 ♣
Vul: E-W	♥ K92	♥ Q74	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ AT8	♦ KQJ2	Pass	2NT	All Pass	
South HCP: 12+1	♣ Q84	♣ A7653				
Contract: 2NT North						

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

Board: 161	♠ AJT9	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: None	♦ AJ862	
HCP: 19+1	♣ A2	

Board: 162	♠ K94	Partner is dealer.
Dealer: South	♥ K854	The opponents are silent.
Vul: N-S	♦ A83	
HCP: 12	♣ QT9	

Board: 163	♠ K98	Partner is dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: E-W	♦ AT94	
HCP: 12	♣ Q54	

Board: 164	♠ KT96	Partner is dealer.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: Both	♦ Q32	
HCP: 11	♣ K54	

Both hands (Answers Page)

Board: 161

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 12

Contract: 6 ♦ North

North:

♠ AJT9

♥ KQ

♦ AJ862

♣ A2

South:

♠ K63

♥ A854

♦ QT9

♣ QJ5

W N E S

1 ♦ Pass 1 ♥

Pass 2 ♠ Pass 4 ♦

Pass 4 ♥¹ Pass 5 ♣²

Pass 6 ♦ All Pass

1. Cue bid, a !H stopper

2. surplus

Board: 162

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13+1

Contract: 2NT North

North:

♠ K94

♥ K854

♦ A83

♣ QT9

South:

♠ QT8

♥ A9

♦ KT9

♣ A8753

W N E S

1 ♣

Pass 1 ♥ Pass 1NT

Pass 2NT All Pass

Board: 163

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ K98

♥ QJT

♦ AT94

♣ Q54

South:

♠ AQ73

♥ A8

♦ KJ3

♣ T983

W N E S

1 ♣

Pass 1 ♦ Pass 1 ♠

Pass 2NT Pass 3 ♦

Pass 3NT All Pass

Board: 164

Dealer: South

Vul: Both

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ KT96

♥ QJ9

♦ Q32

♣ K54

South:

♠ A75

♥ K2

♦ K765

♣ Q872

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 2NT All Pass

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

Board: 161	♠ K63	Partner is dealer.
Dealer: North	♥ A854	The opponents are silent.
Vul: None	♦ QT9	
HCP: 12	♣ QJ5	

Board: 162	♠ QT8	You are dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 13+1	♣ A8753	

Board: 163	♠ AQ73	You are dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 14	♣ T983	

Board: 164	♠ A75	You are dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: Both	♦ K765	
HCP: 12	♣ Q872	

Both hands (Answers Page)

Board: 161

Dealer: North
 Vul: None
 North HCP: 19+1
 South HCP: 12
 Contract: 6 ♦ North

North:

♠ AJT9
 ♥ KQ
 ♦ AJ862
 ♣ A2

South:

♠ K63
 ♥ A854
 ♦ QT9
 ♣ QJ5

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♠	Pass	4 ♦
Pass	4 ♥ ¹	Pass	5 ♣ ²
Pass	6 ♦	All Pass	

1. Cue bid, a !H stopper
2. surplus

Board: 162

Dealer: South
 Vul: N-S
 North HCP: 12
 South HCP: 13+1
 Contract: 2NT North

North:

♠ K94
 ♥ K854
 ♦ A83
 ♣ QT9

South:

♠ QT8
 ♥ A9
 ♦ KT9
 ♣ A8753

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

Board: 163

Dealer: South
 Vul: E-W
 North HCP: 12
 South HCP: 14
 Contract: 3NT North

North:

♠ K98
 ♥ QJT
 ♦ AT94
 ♣ Q54

South:

♠ AQ73
 ♥ A8
 ♦ KJ3
 ♣ T983

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

Board: 164

Dealer: South
 Vul: Both
 North HCP: 11
 South HCP: 12
 Contract: 2NT North

North:

♠ KT96
 ♥ QJ9
 ♦ Q32
 ♣ K54

South:

♠ A75
 ♥ K2
 ♦ K765
 ♣ Q872

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

North hands

1m - 1|2|3 NT

Board: 165 ♠ A7 You are dealer.
 Dealer: North ♥ T The opponents are silent.
 Vul: N-S ♦ KJT72
 HCP: 12+2 ♣ KJ832

Board: 166 ♠ KQT3 You are dealer.
 Dealer: North ♥ AQJ3 The opponents are silent.
 Vul: E-W ♦ Q7
 HCP: 14 ♣ 732

Board: 167 ♠ KJ You are dealer.
 Dealer: North ♥ AQ74 The opponents are silent.
 Vul: Both ♦ 652
 HCP: 13 ♣ K542

Board: 168 ♠ QJ43 Partner is dealer.
 Dealer: South ♥ K83 The opponents are silent.
 Vul: None ♦ AT3
 HCP: 12 ♣ Q54

Board: 169 ♠ AJ97643 LHO is dealer.
 Dealer: East ♥ 2 East (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 5 West (RHO) bids 1 ♥ if possible.
 HCP: 9+3 ♣ KJT6

Both hands (Answers Page)

Board: 165	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: 166	North:	South:	W	N	E	S
Dealer: North	♠ KQT3	♠ A864		1 ♣	Pass	1 ♠
Vul: E-W	♥ AQJ3	♥ KT4	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ Q7	♦ K62	Pass	4 ♠	All Pass	
South HCP: 12	♣ 732	♣ QT9				
Contract: 4 ♠ North						

Board: 167	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ AT62		1 ♣	Pass	1 ♠
Vul: Both	♥ AQ74	♥ KT5	Pass	1NT	Pass	2NT
North HCP: 13	♦ 652	♦ QJ9	All Pass			
South HCP: 12	♣ K542	♣ Q97				
Contract: 2NT South						

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ QJ43	♠ 96				1 ♣
Vul: None	♥ K83	♥ A64	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ AT3	♦ KQ6	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ Q54	♣ AJT93	All Pass			
Contract: 3NT South						

Board: 169	North:	South:	W	N	E	S
Dealer: East	♠ AJ97643	♠ 2			1 ♦	Pass
Vul: N-S	♥ 2	♥ KT653	1 ♥	3 ♠	All Pass	
North HCP: 9+3	♦ 5	♦ K983				
South HCP: 6+1	♣ KJT6	♣ 942				
Contract: 3 ♠ North						

South hands

1m - 1|2|3 NT

Board: 165 ♠ K94 Partner is dealer.
 Dealer: North ♥ K76 The opponents are silent.
 Vul: N-S ♦ Q63
 HCP: 12 ♣ AT96

Board: 166 ♠ A864 Partner is dealer.
 Dealer: North ♥ KT4 The opponents are silent.
 Vul: E-W ♦ K62
 HCP: 12 ♣ QT9

Board: 167 ♠ AT62 Partner is dealer.
 Dealer: North ♥ KT5 The opponents are silent.
 Vul: Both ♦ QJ9
 HCP: 12 ♣ Q97

Board: 168 ♠ 96 You are dealer.
 Dealer: South ♥ A64 The opponents are silent.
 Vul: None ♦ KQ6
 HCP: 14+1 ♣ AJT93

Board: 169 ♠ 2 RHO is dealer. You bid second.
 Dealer: East ♥ KT653 East (RHO) opens 1 ♦ if possible.
 Vul: N-S ♦ K983 West (LHO) bids 1 ♥ if possible.
 HCP: 6+1 ♣ 942

Both hands (Answers Page)

Board: 165	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: 166	North:	South:	W	N	E	S
Dealer: North	♠ KQT3	♠ A864		1 ♣	Pass	1 ♠
Vul: E-W	♥ AQJ3	♥ KT4	Pass	2 ♠	Pass	3 ♠
North HCP: 14	♦ Q7	♦ K62	Pass	4 ♠	All Pass	
South HCP: 12	♣ 732	♣ QT9				
Contract: 4 ♠ North						

Board: 167	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ AT62		1 ♣	Pass	1 ♠
Vul: Both	♥ AQ74	♥ KT5	Pass	1NT	Pass	2NT
North HCP: 13	♦ 652	♦ QJ9	All Pass			
South HCP: 12	♣ K542	♣ Q97				
Contract: 2NT South						

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ QJ43	♠ 96				1 ♣
Vul: None	♥ K83	♥ A64	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ AT3	♦ KQ6	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ Q54	♣ AJT93	All Pass			
Contract: 3NT South						

Board: 169	North:	South:	W	N	E	S
Dealer: East	♠ AJ97643	♠ 2			1 ♦	Pass
Vul: N-S	♥ 2	♥ KT653	1 ♥	3 ♠	All Pass	
North HCP: 9+3	♦ 5	♦ K983				
South HCP: 6+1	♣ KJT6	♣ 942				
Contract: 3 ♠ North						

North hands

1m - 1|2|3 NT

Board: 170 ♠ A3 You are dealer.
 Dealer: North ♥ A863 The opponents are silent.
 Vul: Both ♦ A8
 HCP: 17+1 ♣ AJ642

Board: 171 ♠ 2 You are dealer.
 Dealer: North ♥ AT7 The opponents are silent.
 Vul: None ♦ AJT84
 HCP: 13+1 ♣ AT97

Board: 172 ♠ QJ7 You are dealer.
 Dealer: North ♥ AQ5 The opponents are silent.
 Vul: N-S ♦ AJ43
 HCP: 18 ♣ A87

Board: 173 ♠ K962 Partner is dealer.
 Dealer: South ♥ A86 The opponents are silent.
 Vul: Both ♦ Q52
 HCP: 12 ♣ K94

Board: 174 ♠ Q4 You are dealer.
 Dealer: North ♥ A86 The opponents are silent.
 Vul: None ♦ AJ
 HCP: 15+2 ♣ KJ8743

Both hands (Answers Page)

Board: 170

Dealer: North
 Vul: Both
 North HCP: 17+1
 South HCP: 12
 Contract: 4♥ North

North:

♠ A3
 ♥ A863
 ♦ A8
 ♣ AJ642

South:

♠ KJ7
 ♥ QJT9
 ♦ K65
 ♣ QT5

W	N	E	S
	1♣	Pass	1♥
Pass	4♥	All Pass	

Board: 171

Dealer: North
 Vul: None
 North HCP: 13+1
 South HCP: 12
 Contract: 3♣ North

North:

♠ 2
 ♥ AT7
 ♦ AJT84
 ♣ AT97

South:

♠ K63
 ♥ K53
 ♦ K72
 ♣ QJ86

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

Board: 172

Dealer: North
 Vul: N-S
 North HCP: 18
 South HCP: 12
 Contract: 3NT North

North:

♠ QJ7
 ♥ AQ5
 ♦ AJ43
 ♣ A87

South:

♠ K96
 ♥ KT6
 ♦ Q85
 ♣ KJT4

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

Board: 173

Dealer: South
 Vul: Both
 North HCP: 12
 South HCP: 14+3
 Contract: 4♠ South

North:

♠ K962
 ♥ A86
 ♦ Q52
 ♣ K94

South:

♠ A8753
 ♥ Q2
 ♦ AKJT93
 ♣ -

W	N	E	S
			1♦
Pass	1♠	Pass	4♠
All Pass			

Board: 174

Dealer: North
 Vul: None
 North HCP: 15+2
 South HCP: 11
 Contract: 3NT South

North:

♠ Q4
 ♥ A86
 ♦ AJ
 ♣ KJ8743

South:

♠ KT6
 ♥ K74
 ♦ KT9
 ♣ QT95

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

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

Board: 170 ♠ KJ7 Partner is dealer.
Dealer: North ♥ QJT9 The opponents are silent.
Vul: Both ♦ K65
HCP: 12 ♣ QT5

Board: 171 ♠ K63 Partner is dealer.
Dealer: North ♥ K53 The opponents are silent.
Vul: None ♦ K72
HCP: 12 ♣ QJ86

Board: 172 ♠ K96 Partner is dealer.
Dealer: North ♥ KT6 The opponents are silent.
Vul: N-S ♦ Q85
HCP: 12 ♣ KJT4

Board: 173 ♠ A8753 You are dealer.
Dealer: South ♥ Q2 The opponents are silent.
Vul: Both ♦ AKJT93
HCP: 14+3 ♣ -

Board: 174 ♠ KT6 Partner is dealer.
Dealer: North ♥ K74 The opponents are silent.
Vul: None ♦ KT9
HCP: 11 ♣ QT95

Both hands (Answers Page)

Board: 170

Dealer: North
 Vul: Both
 North HCP: 17+1
 South HCP: 12
 Contract: 4♥ North

North:

♠ A3
 ♥ A863
 ♦ A8
 ♣ AJ642

South:

♠ KJ7
 ♥ QJT9
 ♦ K65
 ♣ QT5

W	N	E	S
	1♣	Pass	1♥
Pass	4♥	All Pass	

Board: 171

Dealer: North
 Vul: None
 North HCP: 13+1
 South HCP: 12
 Contract: 3♣ North

North:

♠ 2
 ♥ AT7
 ♦ AJT84
 ♣ AT97

South:

♠ K63
 ♥ K53
 ♦ K72
 ♣ QJ86

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

Board: 172

Dealer: North
 Vul: N-S
 North HCP: 18
 South HCP: 12
 Contract: 3NT North

North:

♠ QJ7
 ♥ AQ5
 ♦ AJ43
 ♣ A87

South:

♠ K96
 ♥ KT6
 ♦ Q85
 ♣ KJT4

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

Board: 173

Dealer: South
 Vul: Both
 North HCP: 12
 South HCP: 14+3
 Contract: 4♠ South

North:

♠ K962
 ♥ A86
 ♦ Q52
 ♣ K94

South:

♠ A8753
 ♥ Q2
 ♦ AKJT93
 ♣ -

W	N	E	S
			1♦
Pass	1♠	Pass	4♠
All Pass			

Board: 174

Dealer: North
 Vul: None
 North HCP: 15+2
 South HCP: 11
 Contract: 3NT South

North:

♠ Q4
 ♥ A86
 ♦ AJ
 ♣ KJ8743

South:

♠ KT6
 ♥ K74
 ♦ KT9
 ♣ QT95

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

North hands

1m - 1|2|3 NT

Board: 175	♠ Q	You are dealer.
Dealer: North	♥ T43	The opponents are silent.
Vul: N-S	♦ AKJT3	
HCP: 15+1	♣ AJ97	

Board: 176	♠ AQ92	You are dealer.
Dealer: North	♥ AK98	The opponents are silent.
Vul: E-W	♦ 92	
HCP: 13	♣ T92	

Board: 177	♠ K65	Partner is dealer.
Dealer: South	♥ KT2	The opponents are silent.
Vul: None	♦ Q43	
HCP: 12	♣ A763	

Board: 178	♠ KQJ7	You are dealer.
Dealer: North	♥ AT96	The opponents are silent.
Vul: N-S	♦ KT82	
HCP: 14	♣ J	

Board: 179	♠ K63	Partner is dealer.
Dealer: South	♥ K43	The opponents are silent.
Vul: E-W	♦ Q63	
HCP: 11	♣ K982	

Both hands (Answers Page)

Board: 175

Dealer: North
 Vul: N-S
 North HCP: 15+1
 South HCP: 12
 Contract: 5 ♦ North

North:

♠ Q
 ♥ T43
 ♦ AKJT3
 ♣ AJ97

South:

♠ K97
 ♥ KJ7
 ♦ Q765
 ♣ KT3

W	N	E	S
	1 ♦	Pass	2 ♦ ¹
Pass	5 ♦	All Pass	

1. Inverted minors

Board: 176

Dealer: North
 Vul: E-W
 North HCP: 13
 South HCP: 11
 Contract: 1NT South

North:

♠ AQ92
 ♥ AK98
 ♦ 92
 ♣ T92

South:

♠ K84
 ♥ QJ7
 ♦ K876
 ♣ Q54

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	1 ♥	Pass	1NT
All Pass			

Board: 177

Dealer: South
 Vul: None
 North HCP: 12
 South HCP: 14+1
 Contract: 3NT South

North:

♠ K65
 ♥ KT2
 ♦ Q43
 ♣ A763

South:

♠ QJ74
 ♥ QJ4
 ♦ AJT95
 ♣ K

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

Board: 178

Dealer: North
 Vul: N-S
 North HCP: 14
 South HCP: 12
 Contract: 4 ♠ North

North:

♠ KQJ7
 ♥ AT96
 ♦ KT82
 ♣ J

South:

♠ AT54
 ♥ QJ8
 ♦ Q75
 ♣ KT3

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	3 ♠	Pass	3NT ¹
Pass	4 ♠	All Pass	

1. surplus

Board: 179

Dealer: South
 Vul: E-W
 North HCP: 11
 South HCP: 13
 Contract: 1NT North

North:

♠ K63
 ♥ K43
 ♦ Q63
 ♣ K982

South:

♠ AJ85
 ♥ J987
 ♦ AK2
 ♣ 64

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

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

Board: 175	♠ K97	Partner is dealer.
Dealer: North	♥ KJ7	The opponents are silent.
Vul: N-S	♦ Q765	
HCP: 12	♣ KT3	

Board: 176	♠ K84	Partner is dealer.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: E-W	♦ K876	
HCP: 11	♣ Q54	

Board: 177	♠ QJ74	You are dealer.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: None	♦ AJT95	
HCP: 14+1	♣ K	

Board: 178	♠ AT54	Partner is dealer.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: N-S	♦ Q75	
HCP: 12	♣ KT3	

Board: 179	♠ AJ85	You are dealer.
Dealer: South	♥ J987	The opponents are silent.
Vul: E-W	♦ AK2	
HCP: 13	♣ 64	

Both hands (Answers Page)

Board: 175

Dealer: North
 Vul: N-S
 North HCP: 15+1
 South HCP: 12
 Contract: 5 ♦ North

North:

♠ Q
 ♥ T43
 ♦ AKJT3
 ♣ AJ97

South:

♠ K97
 ♥ KJ7
 ♦ Q765
 ♣ KT3

W	N	E	S
	1 ♦	Pass	2 ♦ ¹
Pass	5 ♦	All Pass	

1. Inverted minors

Board: 176

Dealer: North
 Vul: E-W
 North HCP: 13
 South HCP: 11
 Contract: 1NT South

North:

♠ AQ92
 ♥ AK98
 ♦ 92
 ♣ T92

South:

♠ K84
 ♥ QJ7
 ♦ K876
 ♣ Q54

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	1 ♥	Pass	1NT
All Pass			

Board: 177

Dealer: South
 Vul: None
 North HCP: 12
 South HCP: 14+1
 Contract: 3NT South

North:

♠ K65
 ♥ KT2
 ♦ Q43
 ♣ A763

South:

♠ QJ74
 ♥ QJ4
 ♦ AJT95
 ♣ K

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

Board: 178

Dealer: North
 Vul: N-S
 North HCP: 14
 South HCP: 12
 Contract: 4 ♠ North

North:

♠ KQJ7
 ♥ AT96
 ♦ KT82
 ♣ J

South:

♠ AT54
 ♥ QJ8
 ♦ Q75
 ♣ KT3

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	3 ♠	Pass	3NT ¹
Pass	4 ♠	All Pass	

1. surplus

Board: 179

Dealer: South
 Vul: E-W
 North HCP: 11
 South HCP: 13
 Contract: 1NT North

North:

♠ K63
 ♥ K43
 ♦ Q63
 ♣ K982

South:

♠ AJ85
 ♥ J987
 ♦ AK2
 ♣ 64

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

North hands

1m - 1|2|3 NT

Board: 180	♠ K95	Partner is dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: Both	♦ QJ94	
HCP: 12	♣ K92	

Board: 181	♠ QJ8	Partner is dealer.
Dealer: South	♥ K975	The opponents are silent.
Vul: N-S	♦ K92	
HCP: 11	♣ Q93	

Board: 182	♠ K84	Partner is dealer.
Dealer: South	♥ K85	The opponents are silent.
Vul: E-W	♦ QJ65	
HCP: 12	♣ K54	

Board: 183	♠ K82	You are dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: Both	♦ J93	
HCP: 13	♣ AJ83	

Board: 184	♠ AQT3	You are dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: None	♦ AJ752	
HCP: 14+1	♣ 3	

Both hands (Answers Page)

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ AJ42				1 ♦
Vul: Both	♥ K52	♥ 96	Pass	2 ♦ ¹	Pass	3 ♦
North HCP: 12	♦ QJ94	♦ AKT75	All Pass			
South HCP: 12+1	♣ K92	♣ 43				
Contract: 3 ♦ South						1. Inverted minors

Board: 181	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ 32				1 ♣
Vul: N-S	♥ K975	♥ J	Pass	1 ♥	Pass	2 ♣
North HCP: 11	♦ K92	♦ AQJT	Pass	2NT	Pass	3NT
South HCP: 15+2	♣ Q93	♣ AK7542	All Pass			
Contract: 3NT South						

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ A3				1 ♦
Vul: E-W	♥ K85	♥ J643	Pass	2 ♦ ¹	Pass	2NT
North HCP: 12	♦ QJ65	♦ AK97	All Pass			
South HCP: 12	♣ K54	♣ 986				
Contract: 2NT South						1. Inverted minors

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ QJ6		1 ♣	Pass	1 ♦
Vul: Both	♥ A32	♥ QJ4	Pass	1NT	Pass	2NT
North HCP: 13	♦ J93	♦ KT52	All Pass			
South HCP: 12	♣ AJ83	♣ K52				
Contract: 2NT South						

Board: 184	North:	South:	W	N	E	S
Dealer: North	♠ AQT3	♠ K96		1 ♦	Pass	2NT
Vul: None	♥ QJ5	♥ K43	Pass	3NT	All Pass	
North HCP: 14+1	♦ AJ752	♦ K83				
South HCP: 12	♣ 3	♣ K862				
Contract: 3NT North						

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

Board: 180 ♠ AJ42 You are dealer.
Dealer: South ♥ 96 The opponents are silent.
Vul: Both ♦ AKT75
HCP: 12+1 ♣ 43

Board: 181 ♠ 32 You are dealer.
Dealer: South ♥ J The opponents are silent.
Vul: N-S ♦ AQJT
HCP: 15+2 ♣ AK7542

Board: 182 ♠ A3 You are dealer.
Dealer: South ♥ J643 The opponents are silent.
Vul: E-W ♦ AK97
HCP: 12 ♣ 986

Board: 183 ♠ QJ6 Partner is dealer.
Dealer: North ♥ QJ4 The opponents are silent.
Vul: Both ♦ KT52
HCP: 12 ♣ K52

Board: 184 ♠ K96 Partner is dealer.
Dealer: North ♥ K43 The opponents are silent.
Vul: None ♦ K83
HCP: 12 ♣ K862

Both hands (Answers Page)

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ AJ42				1 ♦
Vul: Both	♥ K52	♥ 96	Pass	2 ♦ ¹	Pass	3 ♦
North HCP: 12	♦ QJ94	♦ AKT75	All Pass			
South HCP: 12+1	♣ K92	♣ 43				
Contract: 3 ♦ South						1. Inverted minors

Board: 181	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ 32				1 ♣
Vul: N-S	♥ K975	♥ J	Pass	1 ♥	Pass	2 ♣
North HCP: 11	♦ K92	♦ AQJT	Pass	2NT	Pass	3NT
South HCP: 15+2	♣ Q93	♣ AK7542	All Pass			
Contract: 3NT South						

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ K84	♠ A3				1 ♦
Vul: E-W	♥ K85	♥ J643	Pass	2 ♦ ¹	Pass	2NT
North HCP: 12	♦ QJ65	♦ AK97	All Pass			
South HCP: 12	♣ K54	♣ 986				
Contract: 2NT South						1. Inverted minors

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ QJ6		1 ♣	Pass	1 ♦
Vul: Both	♥ A32	♥ QJ4	Pass	1NT	Pass	2NT
North HCP: 13	♦ J93	♦ KT52	All Pass			
South HCP: 12	♣ AJ83	♣ K52				
Contract: 2NT South						

Board: 184	North:	South:	W	N	E	S
Dealer: North	♠ AQT3	♠ K96		1 ♦	Pass	2NT
Vul: None	♥ QJ5	♥ K43	Pass	3NT	All Pass	
North HCP: 14+1	♦ AJ752	♦ K83				
South HCP: 12	♣ 3	♣ K862				
Contract: 3NT North						

North hands

1m - 1|2|3 NT

Board: 185	♠ A65	You are dealer.
Dealer: North	♥ Q72	The opponents are silent.
Vul: E-W	♦ J96	
HCP: 14	♣ AK76	

Board: 186	♠ A84	Partner is dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: Both	♦ Q65	
HCP: 12	♣ QJ83	

Board: 187	♠ Q	You are dealer.
Dealer: North	♥ AQ97	The opponents are silent.
Vul: None	♦ AQJ9	
HCP: 19	♣ AT32	

Board: 188	♠ 2	LHO is dealer.
Dealer: East	♥ AJT6	East (LHO) opens 1 ♣ if possible.
Vul: E-W	♦ 9732	West (RHO) bids 1 ♠ if possible.
HCP: 9	♣ KJ94	East (LHO) bids 2 ♠ if possible.
		West (RHO) Doubles 3 ♦ if possible.

Both hands (Answers Page)

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ KT3		1 ♣	Pass	1 ♥
Vul: E-W	♥ Q72	♥ A653	Pass	1NT	Pass	2NT
North HCP: 14	♦ J96	♦ K75	Pass	3 ♥	Pass	3NT
South HCP: 12	♣ AK76	♣ Q32	All Pass			
Contract: 3NT South						

Board: 186	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: 187	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ K82		1 ♦	Pass	2 ♦ ¹
Vul: None	♥ AQ97	♥ K64	Pass	3 ♠ ²	Pass	3NT
North HCP: 19	♦ AQJ9	♦ KT65	Pass	4 ♦	Pass	4 ♥ ³
South HCP: 12	♣ AT32	♣ K94	Pass	4NT ⁴	Pass	5 ♦ ⁵
Contract: 5 ♦ South			All Pass			

1. Inverted minors
2. shortness
3. Cue bid, a !H stopper
4. Blackwood 0314, for !D
5. A=1/5 or 4/5

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ Q654			1 ♣	Pass
Vul: E-W	♥ AJT6	♥ 854	1 ♠	Pass	2 ♠	Pass
North HCP: 9	♦ 9732	♦ AQ84	Pass	X	Pass	3 ♦
South HCP: 8	♣ KJ94	♣ 86	X	All Pass		
Contract: 3 ♦ X South						

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

Board: 185	♠ KT3	Partner is dealer.
Dealer: North	♥ A653	The opponents are silent.
Vul: E-W	♦ K75	
HCP: 12	♣ Q32	

Board: 186	♠ 6	You are dealer.
Dealer: South	♥ QJT63	The opponents are silent.
Vul: Both	♦ AJ9743	
HCP: 12+3	♣ A	

Board: 187	♠ K82	Partner is dealer.
Dealer: North	♥ K64	The opponents are silent.
Vul: None	♦ KT65	
HCP: 12	♣ K94	

Board: 188	♠ Q654	RHO is dealer. You bid second.
Dealer: East	♥ 854	East (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ AQ84	West (LHO) bids 1 ♠ if possible.
HCP: 8	♣ 86	East (RHO) bids 2 ♠ if possible.
		West (LHO) Doubles 3 ♦ if possible.

Both hands (Answers Page)

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ KT3		1 ♣	Pass	1 ♥
Vul: E-W	♥ Q72	♥ A653	Pass	1NT	Pass	2NT
North HCP: 14	♦ J96	♦ K75	Pass	3 ♥	Pass	3NT
South HCP: 12	♣ AK76	♣ Q32	All Pass			
Contract: 3NT South						

Board: 186	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: 187	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ K82		1 ♦	Pass	2 ♦ ¹
Vul: None	♥ AQ97	♥ K64	Pass	3 ♠ ²	Pass	3NT
North HCP: 19	♦ AQJ9	♦ KT65	Pass	4 ♦	Pass	4 ♥ ³
South HCP: 12	♣ AT32	♣ K94	Pass	4NT ⁴	Pass	5 ♦ ⁵
Contract: 5 ♦ South			All Pass			

1. Inverted minors
2. shortness
3. Cue bid, a !H stopper
4. Blackwood 0314, for !D
5. A=1/5 or 4/5

Board: 188	North:	South:	W	N	E	S
Dealer: East	♠ 2	♠ Q654			1 ♣	Pass
Vul: E-W	♥ AJT6	♥ 854	1 ♠	Pass	2 ♠	Pass
North HCP: 9	♦ 9732	♦ AQ84	Pass	X	Pass	3 ♦
South HCP: 8	♣ KJ94	♣ 86	X	All Pass		
Contract: 3 ♦ X South						

North hands

1m - 1|2|3 NT

Board: 189 ♠ KT6 Partner is dealer.
 Dealer: South ♥ KJ85 The opponents are silent.
 Vul: Both ♦ K65
 HCP: 12 ♣ Q96

Board: 190 ♠ QJ65 Partner is dealer.
 Dealer: South ♥ QJ6 East (LHO) Doubles 1 ♠ if possible.
 Vul: None ♦ Q43
 HCP: 11 ♣ K95

Board: 191 ♠ A965 Partner is dealer.
 Dealer: South ♥ KT4 The opponents are silent.
 Vul: N-S ♦ Q96
 HCP: 12 ♣ K93

Board: 192 ♠ A8765 LHO is dealer.
 Dealer: East ♥ 7 East (LHO) opens 1 ♦ if possible.
 Vul: N-S ♦ 2 West (RHO) bids 1 ♥ if possible.
 HCP: 10+3 ♣ AQT873

Board: 193 ♠ KT7 Partner is dealer.
 Dealer: South ♥ K982 East (LHO) bids 2 ♦ if possible.
 Vul: None ♦ A53
 HCP: 12 ♣ Q53

Both hands (Answers Page)

Board: 189	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ Q983				1 ♣
Vul: Both	♥ KJ85	♥ -	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ K65	♦ AQJ3	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ Q96	♣ AJT32	All Pass			
Contract: 3NT South						

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ QJ65	♠ 9				1 ♦
Vul: None	♥ QJ6	♥ A854	Pass	1 ♠	X	1NT
North HCP: 11	♦ Q43	♦ AJT8	All Pass			
South HCP: 14	♣ K95	♣ AJ32				
Contract: 1NT South						

Board: 191	North:	South:	W	N	E	S
Dealer: South	♠ A965	♠ QJ8				1 ♦
Vul: N-S	♥ KT4	♥ A7	Pass	1 ♠	Pass	2 ♦
North HCP: 12	♦ Q96	♦ AK8543	Pass	3NT	All Pass	
South HCP: 14+2	♣ K93	♣ 42				
Contract: 3NT North						

Board: 192	North:	South:	W	N	E	S
Dealer: East	♠ A8765	♠ Q93			1 ♦	Pass
Vul: N-S	♥ 7	♥ KT95	1 ♥	2NT ¹	Pass	3 ♠
North HCP: 10+3	♦ 2	♦ 76543	All Pass			
South HCP: 6+1	♣ AQT873	♣ J				
Contract: 3 ♠ South						

1. Unusual 2NT

Board: 193	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ AJ82				1 ♣
Vul: None	♥ K982	♥ AJ73	Pass	1 ♥	2 ♦	2 ♥
North HCP: 12	♦ A53	♦ KT	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ Q53	♣ JT9	All Pass			
Contract: 4 ♥ South						

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

Board: 189 ♠ Q983 You are dealer.
Dealer: South ♥ - The opponents are silent.
Vul: Both ♦ AQJ3
HCP: 14+1 ♣ AJT32

Board: 190 ♠ 9 You are dealer.
Dealer: South ♥ A854 East (RHO) Doubles 1 ♠ if possible.
Vul: None ♦ AJT8
HCP: 14 ♣ AJ32

Board: 191 ♠ QJ8 You are dealer.
Dealer: South ♥ A7 The opponents are silent.
Vul: N-S ♦ AK8543
HCP: 14+2 ♣ 42

Board: 192 ♠ Q93 RHO is dealer. You bid second.
Dealer: East ♥ KT95 East (RHO) opens 1 ♦ if possible.
Vul: N-S ♦ 76543 West (LHO) bids 1 ♥ if possible.
HCP: 6+1 ♣ J

Board: 193 ♠ AJ82 You are dealer.
Dealer: South ♥ AJ73 East (RHO) bids 2 ♦ if possible.
Vul: None ♦ KT
HCP: 14 ♣ JT9

Both hands (Answers Page)

Board: 189	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ Q983				1 ♣
Vul: Both	♥ KJ85	♥ -	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ K65	♦ AQJ3	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ Q96	♣ AJT32	All Pass			
Contract: 3NT South						

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ QJ65	♠ 9				1 ♦
Vul: None	♥ QJ6	♥ A854	Pass	1 ♠	X	1NT
North HCP: 11	♦ Q43	♦ AJT8	All Pass			
South HCP: 14	♣ K95	♣ AJ32				
Contract: 1NT South						

Board: 191	North:	South:	W	N	E	S
Dealer: South	♠ A965	♠ QJ8				1 ♦
Vul: N-S	♥ KT4	♥ A7	Pass	1 ♠	Pass	2 ♦
North HCP: 12	♦ Q96	♦ AK8543	Pass	3NT	All Pass	
South HCP: 14+2	♣ K93	♣ 42				
Contract: 3NT North						

Board: 192	North:	South:	W	N	E	S
Dealer: East	♠ A8765	♠ Q93			1 ♦	Pass
Vul: N-S	♥ 7	♥ KT95	1 ♥	2NT ¹	Pass	3 ♠
North HCP: 10+3	♦ 2	♦ 76543	All Pass			
South HCP: 6+1	♣ AQT873	♣ J				
Contract: 3 ♠ South						

1. Unusual 2NT

Board: 193	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ AJ82				1 ♣
Vul: None	♥ K982	♥ AJ73	Pass	1 ♥	2 ♦	2 ♥
North HCP: 12	♦ A53	♦ KT	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ Q53	♣ JT9	All Pass			
Contract: 4 ♥ South						

North hands

1m - 1|2|3 NT

Board: 194 ♠ AJ64 You are dealer.
 Dealer: North ♥ A762 The opponents are silent.
 Vul: N-S ♦ 95
 HCP: 13 ♣ A92

Board: 195 ♠ A72 You are dealer.
 Dealer: North ♥ A6 The opponents are silent.
 Vul: E-W ♦ 9873
 HCP: 12 ♣ A763

Board: 196 ♠ AQ93 You are dealer.
 Dealer: North ♥ Q3 The opponents are silent.
 Vul: Both ♦ Q75
 HCP: 14 ♣ A973

Board: 197 ♠ AT8 Partner is dealer.
 Dealer: South ♥ QJ73 East (LHO) bids 1 ♠ if possible.
 Vul: N-S ♦ QJ9
 HCP: 12 ♣ Q62

Board: 198 ♠ 2 You are dealer.
 Dealer: North ♥ KJ52 The opponents are silent.
 Vul: E-W ♦ AT92
 HCP: 14 ♣ AQ64

Both hands (Answers Page)

Board: 194	North:	South:	W	N	E	S
Dealer: North	♠ AJ64	♠ KT9		1 ♣	Pass	2 ♣ ¹
Vul: N-S	♥ A762	♥ QJ3	Pass	2 ♥	Pass	3NT
North HCP: 13	♦ 95	♦ A84	All Pass			
South HCP: 12	♣ A92	♣ Q743				
Contract: 3NT South						1. Inverted minors

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ KT5		1 ♦	Pass	1 ♥
Vul: E-W	♥ A6	♥ K754	Pass	1NT	All Pass	
North HCP: 12	♦ 9873	♦ Q52				
South HCP: 11	♣ A763	♣ K92				
Contract: 1NT North						

Board: 196	North:	South:	W	N	E	S
Dealer: North	♠ AQ93	♠ KT76		1 ♣	Pass	1 ♠
Vul: Both	♥ Q3	♥ K95	Pass	2 ♠	All Pass	
North HCP: 14	♦ Q75	♦ K92				
South HCP: 11	♣ A973	♣ Q52				
Contract: 2 ♠ North						

Board: 197	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ J9				1 ♣
Vul: N-S	♥ QJ73	♥ K95	Pass	1 ♥	1 ♠	X ¹
North HCP: 12	♦ QJ9	♦ T83	Pass	2NT	All Pass	
South HCP: 12+1	♣ Q62	♣ AKJ83				
Contract: 2NT North						1. Support double redouble

Board: 198	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ K854		1 ♦	Pass	1 ♠
Vul: E-W	♥ KJ52	♥ A93	Pass	2 ♣	Pass	2NT
North HCP: 14	♦ AT92	♦ Q74	Pass	3 ♥	Pass	3NT
South HCP: 12	♣ AQ64	♣ K97	All Pass			
Contract: 3NT South						

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

Board: 194	♠ KT9	Partner is dealer.
Dealer: North	♥ QJ3	The opponents are silent.
Vul: N-S	♦ A84	
HCP: 12	♣ Q743	

Board: 195	♠ KT5	Partner is dealer.
Dealer: North	♥ K754	The opponents are silent.
Vul: E-W	♦ Q52	
HCP: 11	♣ K92	

Board: 196	♠ KT76	Partner is dealer.
Dealer: North	♥ K95	The opponents are silent.
Vul: Both	♦ K92	
HCP: 11	♣ Q52	

Board: 197	♠ J9	You are dealer.
Dealer: South	♥ K95	East (RHO) bids 1 ♠ if possible.
Vul: N-S	♦ T83	
HCP: 12+1	♣ AKJ83	

Board: 198	♠ K854	Partner is dealer.
Dealer: North	♥ A93	The opponents are silent.
Vul: E-W	♦ Q74	
HCP: 12	♣ K97	

Both hands (Answers Page)

Board: 194	North:	South:	W	N	E	S
Dealer: North	♠ AJ64	♠ KT9		1 ♣	Pass	2 ♣ ¹
Vul: N-S	♥ A762	♥ QJ3	Pass	2 ♥	Pass	3NT
North HCP: 13	♦ 95	♦ A84	All Pass			
South HCP: 12	♣ A92	♣ Q743				
Contract: 3NT South						1. Inverted minors

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ KT5		1 ♦	Pass	1 ♥
Vul: E-W	♥ A6	♥ K754	Pass	1NT	All Pass	
North HCP: 12	♦ 9873	♦ Q52				
South HCP: 11	♣ A763	♣ K92				
Contract: 1NT North						

Board: 196	North:	South:	W	N	E	S
Dealer: North	♠ AQ93	♠ KT76		1 ♣	Pass	1 ♠
Vul: Both	♥ Q3	♥ K95	Pass	2 ♠	All Pass	
North HCP: 14	♦ Q75	♦ K92				
South HCP: 11	♣ A973	♣ Q52				
Contract: 2 ♠ North						

Board: 197	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ J9				1 ♣
Vul: N-S	♥ QJ73	♥ K95	Pass	1 ♥	1 ♠	X ¹
North HCP: 12	♦ QJ9	♦ T83	Pass	2NT	All Pass	
South HCP: 12+1	♣ Q62	♣ AKJ83				
Contract: 2NT North						1. Support double redouble

Board: 198	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ K854		1 ♦	Pass	1 ♠
Vul: E-W	♥ KJ52	♥ A93	Pass	2 ♣	Pass	2NT
North HCP: 14	♦ AT92	♦ Q74	Pass	3 ♥	Pass	3NT
South HCP: 12	♣ AQ64	♣ K97	All Pass			
Contract: 3NT South						

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

Board: 199	♠ AT5	LHO is dealer.
Dealer: East	♥ AT943	East (LHO) opens 1 ♦ if possible.
Vul: Both	♦ Q4	West (RHO) bids 1 ♠ if possible.
HCP: 14+1	♣ A95	East (LHO) Doubles 2 ♥ if possible.

Board: 200	♠ A863	You are dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ Q87	
HCP: 15+1	♣ AKJ94	

Board: 201	♠ 96	You are dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: E-W	♦ A94	
HCP: 12+1	♣ KJ943	

Board: 202	♠ QT	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: Both	♦ J3	
HCP: 15+2	♣ AJ9754	

Board: 203	♠ K83	Partner is dealer.
Dealer: South	♥ KT8	East (LHO) bids 3 ♦ if possible.
Vul: None	♦ QJT	
HCP: 11	♣ QT43	

Both hands (Answers Page)

Board: 199	North:	South:	W	N	E	S
Dealer: East	♠ AT5	♠ J63			1 ♦	Pass
Vul: Both	♥ AT943	♥ 65	1 ♠	2 ♥	X ¹	All Pass
North HCP: 14+1	♦ Q4	♦ 8532				
South HCP: 1	♣ A95	♣ T732				
Contract: 2 ♥ X North						1. Support double redouble

Board: 200	North:	South:	W	N	E	S
Dealer: North	♠ A863	♠ KT95		1 ♣	Pass	1 ♠
Vul: None	♥ J	♥ K72	Pass	3 ♠	Pass	3NT ¹
North HCP: 15+1	♦ Q87	♦ A62	Pass	4 ♠	All Pass	
South HCP: 12	♣ AKJ94	♣ Q65				
Contract: 4 ♠ North						1. surplus

Board: 201	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ A873		1 ♣	Pass	1 ♠
Vul: E-W	♥ A32	♥ K87	Pass	1NT	Pass	2NT
North HCP: 12+1	♦ A94	♦ KT6	All Pass			
South HCP: 12	♣ KJ943	♣ Q87				
Contract: 2NT South						

Board: 202	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ KJ2		1 ♣	Pass	1 ♦
Vul: Both	♥ AK6	♥ QJ7	Pass	2 ♣	Pass	2NT
North HCP: 15+2	♦ J3	♦ K942	Pass	3NT	All Pass	
South HCP: 12	♣ AJ9754	♣ Q83				
Contract: 3NT North						

Board: 203	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AQ96				1 ♣
Vul: None	♥ KT8	♥ J762	Pass	1NT	3 ♦	X
North HCP: 11	♦ QJT	♦ 4	Pass	3NT	All Pass	
South HCP: 14	♣ QT43	♣ AK85				
Contract: 3NT North						

South hands

1m - 1|2|3 NT

Board: 199	♠ J63	RHO is dealer. You bid second.
Dealer: East	♥ 65	East (RHO) opens 1♦ if possible.
Vul: Both	♦ 8532	West (LHO) bids 1♠ if possible.
HCP: 1	♣ T732	East (RHO) Doubles 2♥ if possible.

Board: 200	♠ KT95	Partner is dealer.
Dealer: North	♥ K72	The opponents are silent.
Vul: None	♦ A62	
HCP: 12	♣ Q65	

Board: 201	♠ A873	Partner is dealer.
Dealer: North	♥ K87	The opponents are silent.
Vul: E-W	♦ KT6	
HCP: 12	♣ Q87	

Board: 202	♠ KJ2	Partner is dealer.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: Both	♦ K942	
HCP: 12	♣ Q83	

Board: 203	♠ AQ96	You are dealer.
Dealer: South	♥ J762	East (RHO) bids 3♦ if possible.
Vul: None	♦ 4	
HCP: 14	♣ AK85	

Both hands (Answers Page)

Board: 199	North:	South:	W	N	E	S
Dealer: East	♠ AT5	♠ J63			1 ♦	Pass
Vul: Both	♥ AT943	♥ 65	1 ♠	2 ♥	X ¹	All Pass
North HCP: 14+1	♦ Q4	♦ 8532				
South HCP: 1	♣ A95	♣ T732				
Contract: 2 ♥ X North						1. Support double redouble

Board: 200	North:	South:	W	N	E	S
Dealer: North	♠ A863	♠ KT95		1 ♣	Pass	1 ♠
Vul: None	♥ J	♥ K72	Pass	3 ♠	Pass	3NT ¹
North HCP: 15+1	♦ Q87	♦ A62	Pass	4 ♠	All Pass	
South HCP: 12	♣ AKJ94	♣ Q65				
Contract: 4 ♠ North						1. surplus

Board: 201	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ A873		1 ♣	Pass	1 ♠
Vul: E-W	♥ A32	♥ K87	Pass	1NT	Pass	2NT
North HCP: 12+1	♦ A94	♦ KT6	All Pass			
South HCP: 12	♣ KJ943	♣ Q87				
Contract: 2NT South						

Board: 202	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ KJ2		1 ♣	Pass	1 ♦
Vul: Both	♥ AK6	♥ QJ7	Pass	2 ♣	Pass	2NT
North HCP: 15+2	♦ J3	♦ K942	Pass	3NT	All Pass	
South HCP: 12	♣ AJ9754	♣ Q83				
Contract: 3NT North						

Board: 203	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AQ96				1 ♣
Vul: None	♥ KT8	♥ J762	Pass	1NT	3 ♦	X
North HCP: 11	♦ QJT	♦ 4	Pass	3NT	All Pass	
South HCP: 14	♣ QT43	♣ AK85				
Contract: 3NT North						

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

Board: 204	♠ Q74	You are dealer.
Dealer: North	♥ QJ8	West (RHO) bids 1NT if possible.
Vul: N-S	♦ K82	
HCP: 12	♣ A953	

Board: 205	♠ 85	LHO is dealer.
Dealer: East	♥ AT	East (LHO) opens 1♣ if possible.
Vul: Both	♦ K976532	West (RHO) bids 1♥ if possible.
HCP: 7+3	♣ 53	

Board: 206	♠ KJ32	Partner is dealer.
Dealer: South	♥ K74	The opponents are silent.
Vul: None	♦ Q95	
HCP: 12	♣ K64	

Board: 207	♠ K53	Partner is dealer.
Dealer: South	♥ KT32	The opponents are silent.
Vul: N-S	♦ QJ9	
HCP: 12	♣ K43	

Board: 208	♠ K753	Partner is dealer.
Dealer: South	♥ K32	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 12	♣ A93	

Both hands (Answers Page)

Board: 204	North:	South:	W	N	E	S
Dealer: North	♠ Q74	♠ K83		1 ♣	Pass	1 ♥
Vul: N-S	♥ QJ8	♥ K964	1NT	X ¹	Pass	2 ♥
North HCP: 12	♦ K82	♦ QJ5	All Pass			
South HCP: 11	♣ A953	♣ Q76				
Contract: 2 ♥ South						1. Support double redouble

Board: 205	North:	South:	W	N	E	S
Dealer: East	♠ 85	♠ J943			1 ♣	Pass
Vul: Both	♥ AT	♥ K732	1 ♥	3 ♦	All Pass	
North HCP: 7+3	♦ K976532	♦ A8				
South HCP: 10	♣ 53	♣ Q97				
Contract: 3 ♦ North						

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ KJ32	♠ AT4				1 ♦
Vul: None	♥ K74	♥ Q85	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q95	♦ A843	All Pass			
South HCP: 14	♣ K64	♣ AT9				
Contract: 1NT South						

Board: 207	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ AJT				1 ♣
Vul: N-S	♥ KT32	♥ J	Pass	1 ♥	Pass	2 ♦
North HCP: 12	♦ QJ9	♦ AK64	Pass	3NT	All Pass	
South HCP: 16+1	♣ K43	♣ QJT62				
Contract: 3NT North						

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ K753	♠ 82				1 ♦
Vul: E-W	♥ K32	♥ QJT4	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ QT8	♦ AK764	Pass	2NT	All Pass	
South HCP: 13+1	♣ A93	♣ K5				
Contract: 2NT North						

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

Board: 204	♠ K83	Partner is dealer.
Dealer: North	♥ K964	West (LHO) bids 1NT if possible.
Vul: N-S	♦ QJ5	
HCP: 11	♣ Q76	

Board: 205	♠ J943	RHO is dealer. You bid second.
Dealer: East	♥ K732	East (RHO) opens 1♣ if possible.
Vul: Both	♦ A8	West (LHO) bids 1♥ if possible.
HCP: 10	♣ Q97	

Board: 206	♠ AT4	You are dealer.
Dealer: South	♥ Q85	The opponents are silent.
Vul: None	♦ A843	
HCP: 14	♣ AT9	

Board: 207	♠ AJT	You are dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ AK64	
HCP: 16+1	♣ QJT62	

Board: 208	♠ 82	You are dealer.
Dealer: South	♥ QJT4	The opponents are silent.
Vul: E-W	♦ AK764	
HCP: 13+1	♣ K5	

Both hands (Answers Page)

Board: 204	North:	South:	W	N	E	S
Dealer: North	♠ Q74	♠ K83		1 ♣	Pass	1 ♥
Vul: N-S	♥ QJ8	♥ K964	1NT	X ¹	Pass	2 ♥
North HCP: 12	♦ K82	♦ QJ5	All Pass			
South HCP: 11	♣ A953	♣ Q76				
Contract: 2 ♥ South						1. Support double redouble

Board: 205	North:	South:	W	N	E	S
Dealer: East	♠ 85	♠ J943			1 ♣	Pass
Vul: Both	♥ AT	♥ K732	1 ♥	3 ♦	All Pass	
North HCP: 7+3	♦ K976532	♦ A8				
South HCP: 10	♣ 53	♣ Q97				
Contract: 3 ♦ North						

Board: 206	North:	South:	W	N	E	S
Dealer: South	♠ KJ32	♠ AT4				1 ♦
Vul: None	♥ K74	♥ Q85	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q95	♦ A843	All Pass			
South HCP: 14	♣ K64	♣ AT9				
Contract: 1NT South						

Board: 207	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ AJT				1 ♣
Vul: N-S	♥ KT32	♥ J	Pass	1 ♥	Pass	2 ♦
North HCP: 12	♦ QJ9	♦ AK64	Pass	3NT	All Pass	
South HCP: 16+1	♣ K43	♣ QJT62				
Contract: 3NT North						

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ K753	♠ 82				1 ♦
Vul: E-W	♥ K32	♥ QJT4	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ QT8	♦ AK764	Pass	2NT	All Pass	
South HCP: 13+1	♣ A93	♣ K5				
Contract: 2NT North						

North hands

1m - 1|2|3 NT

Board: 209	♠ K63	Partner is dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: None	♦ A864	
HCP: 12	♣ QT8	

Board: 210	♠ AT7	You are dealer.
Dealer: North	♥ AQ63	The opponents are silent.
Vul: N-S	♦ K	
HCP: 17+1	♣ KJ654	

Board: 211	♠ K64	Partner is dealer.
Dealer: South	♥ AT9	East (LHO) bids 1 ♠ if possible.
Vul: E-W	♦ QJ52	
HCP: 12	♣ Q54	

Board: 212	♠ 953	You are dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 12+2	♣ AKJ864	

Board: 213	♠ Q84	You are dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: N-S	♦ AK72	
HCP: 14	♣ Q53	

Both hands (Answers Page)

Board: 209	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ AJ42				1 ♣
Vul: None	♥ K76	♥ QJ83	Pass	1 ♦	Pass	1 ♥
North HCP: 12	♦ A864	♦ Q7	Pass	2NT	Pass	3 ♠
South HCP: 14	♣ QT8	♣ A97	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 210	North:	South:	W	N	E	S
Dealer: North	♠ AT7	♠ K63		1 ♣	Pass	1 ♥
Vul: N-S	♥ AQ63	♥ KT72	Pass	4 ♥	All Pass	
North HCP: 17+1	♦ K	♦ A96				
South HCP: 12	♣ KJ654	♣ Q73				
Contract: 4 ♥ North						

Board: 211	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ 93				1 ♣
Vul: E-W	♥ AT9	♥ QJ42	Pass	1 ♦	1 ♠	X
North HCP: 12	♦ QJ52	♦ AK6	Pass	3NT	All Pass	
South HCP: 14	♣ Q54	♣ KJ82				
Contract: 3NT North						

Board: 212	North:	South:	W	N	E	S
Dealer: North	♠ 953	♠ KT4		1 ♣	Pass	1 ♥
Vul: Both	♥ 74	♥ K953	Pass	2 ♣	Pass	3NT
North HCP: 12+2	♦ KJ	♦ A72	All Pass			
South HCP: 12	♣ AKJ864	♣ Q73				
Contract: 3NT South						

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ Q84	♠ KT96		1 ♦	Pass	1 ♠
Vul: N-S	♥ QJ4	♥ K85	Pass	1NT	Pass	2NT
North HCP: 14	♦ AK72	♦ QT9	Pass	3 ♠	Pass	3NT
South HCP: 11	♣ Q53	♣ KT9	All Pass			
Contract: 3NT South						

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

Board: 209 ♠ AJ42 You are dealer.
Dealer: South ♥ QJ83 The opponents are silent.
Vul: None ♦ Q7
HCP: 14 ♣ A97

Board: 210 ♠ K63 Partner is dealer.
Dealer: North ♥ KT72 The opponents are silent.
Vul: N-S ♦ A96
HCP: 12 ♣ Q73

Board: 211 ♠ 93 You are dealer.
Dealer: South ♥ QJ42 East (RHO) bids 1 ♠ if possible.
Vul: E-W ♦ AK6
HCP: 14 ♣ KJ82

Board: 212 ♠ KT4 Partner is dealer.
Dealer: North ♥ K953 The opponents are silent.
Vul: Both ♦ A72
HCP: 12 ♣ Q73

Board: 213 ♠ KT96 Partner is dealer.
Dealer: North ♥ K85 The opponents are silent.
Vul: N-S ♦ QT9
HCP: 11 ♣ KT9

Both hands (Answers Page)

Board: 209

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ K63

♥ K76

♦ A864

♣ QT8

South:

♠ AJ42

♥ QJ83

♦ Q7

♣ A97

W N E S

Pass 1 ♣ Pass 1 ♣

Pass 1 ♦ Pass 1 ♥

Pass 2NT Pass 3 ♠

Pass 3NT All Pass

Board: 210

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 12

Contract: 4 ♥ North

North:

♠ AT7

♥ AQ63

♦ K

♣ KJ654

South:

♠ K63

♥ KT72

♦ A96

♣ Q73

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 4 ♥ All Pass

Board: 211

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ K64

♥ AT9

♦ QJ52

♣ Q54

South:

♠ 93

♥ QJ42

♦ AK6

♣ KJ82

W N E S

Pass 1 ♣ Pass 1 ♣

Pass 1 ♦ 1 ♠ X

Pass 3NT All Pass

Board: 212

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 12

Contract: 3NT South

North:

♠ 953

♥ 74

♦ KJ

♣ AKJ864

South:

♠ KT4

♥ K953

♦ A72

♣ Q73

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 2 ♣ Pass 3NT

All Pass

Board: 213

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ Q84

♥ QJ4

♦ AK72

♣ Q53

South:

♠ KT96

♥ K85

♦ QT9

♣ KT9

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 2NT

Pass 3 ♠ Pass 3NT

All Pass

North hands

1m - 1|2|3 NT

Board: 214 ♠ QJ3 Partner is dealer.
 Dealer: South ♥ K52 The opponents are silent.
 Vul: E-W ♦ QJT2
 HCP: 12 ♣ QJ2

Board: 215 ♠ K97 Partner is dealer.
 Dealer: South ♥ QJ85 The opponents are silent.
 Vul: Both ♦ Q54
 HCP: 12 ♣ AT7

Board: 216 ♠ A3 You are dealer.
 Dealer: North ♥ QT West (RHO) Doubles 1 ♠ if possible.
 Vul: None ♦ AJ8642
 HCP: 12+2 ♣ J65

Board: 217 ♠ - You are dealer.
 Dealer: North ♥ AQJ4 West (RHO) bids 3 ♠ if possible.
 Vul: E-W ♦ J983
 HCP: 13+1 ♣ AJ873

Board: 218 ♠ K98 Partner is dealer.
 Dealer: South ♥ K43 East (LHO) bids 3 ♣ if possible.
 Vul: Both ♦ Q843
 HCP: 12 ♣ KJT

Both hands (Answers Page)

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ AK7				1 ♣
Vul: E-W	♥ K52	♥ A93	Pass	1 ♦	Pass	1NT
North HCP: 12	♦ QJT2	♦ 743	Pass	2NT	Pass	3 ♦
South HCP: 14	♣ QJ2	♣ K873	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 215	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ 4				1 ♦
Vul: Both	♥ QJ85	♥ 74	Pass	1 ♥	Pass	2 ♣
North HCP: 12	♦ Q54	♦ AKJ83	Pass	2NT	All Pass	
South HCP: 12+2	♣ AT7	♣ KJ962				
Contract: 2NT North						

Board: 216	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KT84		1 ♦	Pass	1 ♠
Vul: None	♥ QT	♥ K95	X	2 ♦	Pass	3NT
North HCP: 12+2	♦ AJ8642	♦ KT3	All Pass			
South HCP: 12	♣ J65	♣ K93				
Contract: 3NT South						

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ K76		1 ♣	Pass	2 ♣ ¹
Vul: E-W	♥ AQJ4	♥ K87	3 ♠	5 ♣	All Pass	
North HCP: 13+1	♦ J983	♦ A52	1. Inverted minors			
South HCP: 12	♣ AJ873	♣ QT95				
Contract: 5 ♣ North						

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ Q76				1 ♦
Vul: Both	♥ K43	♥ A975	Pass	2 ♦ ¹	3 ♣	4 ♣ ²
North HCP: 12	♦ Q843	♦ AK9762	Pass	4 ♦	All Pass	
South HCP: 13+2	♣ KJT	♣ -				
Contract: 4 ♦ North						

1. Inverted minors
2. limit raise or better in !D

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

Board: 214 ♠ AK7 You are dealer.
Dealer: South ♥ A93 The opponents are silent.
Vul: E-W ♦ 743
HCP: 14 ♣ K873

Board: 215 ♠ 4 You are dealer.
Dealer: South ♥ 74 The opponents are silent.
Vul: Both ♦ AKJ83
HCP: 12+2 ♣ KJ962

Board: 216 ♠ KT84 Partner is dealer.
Dealer: North ♥ K95 West (LHO) Doubles 1 ♠ if possible.
Vul: None ♦ KT3
HCP: 12 ♣ K93

Board: 217 ♠ K76 Partner is dealer.
Dealer: North ♥ K87 West (LHO) bids 3 ♠ if possible.
Vul: E-W ♦ A52
HCP: 12 ♣ QT95

Board: 218 ♠ Q76 You are dealer.
Dealer: South ♥ A975 East (RHO) bids 3 ♣ if possible.
Vul: Both ♦ AK9762
HCP: 13+2 ♣ -

Both hands (Answers Page)

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ AK7				1 ♣
Vul: E-W	♥ K52	♥ A93	Pass	1 ♦	Pass	1NT
North HCP: 12	♦ QJT2	♦ 743	Pass	2NT	Pass	3 ♦
South HCP: 14	♣ QJ2	♣ K873	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 215	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ 4				1 ♦
Vul: Both	♥ QJ85	♥ 74	Pass	1 ♥	Pass	2 ♣
North HCP: 12	♦ Q54	♦ AKJ83	Pass	2NT	All Pass	
South HCP: 12+2	♣ AT7	♣ KJ962				
Contract: 2NT North						

Board: 216	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KT84		1 ♦	Pass	1 ♠
Vul: None	♥ QT	♥ K95	X	2 ♦	Pass	3NT
North HCP: 12+2	♦ AJ8642	♦ KT3	All Pass			
South HCP: 12	♣ J65	♣ K93				
Contract: 3NT South						

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ K76		1 ♣	Pass	2 ♣ ¹
Vul: E-W	♥ AQJ4	♥ K87	3 ♠	5 ♣	All Pass	
North HCP: 13+1	♦ J983	♦ A52				
South HCP: 12	♣ AJ873	♣ QT95				
Contract: 5 ♣ North						

1. Inverted minors

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ Q76				1 ♦
Vul: Both	♥ K43	♥ A975	Pass	2 ♦ ¹	3 ♣	4 ♣ ²
North HCP: 12	♦ Q843	♦ AK9762	Pass	4 ♦	All Pass	
South HCP: 13+2	♣ KJT	♣ -				
Contract: 4 ♦ North						

1. Inverted minors

2. limit raise or better in !D

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

Board: 219	♠ A965	You are dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: None	♦ AKT75	
HCP: 18+1	♣ AJ	

Board: 220	♠ 73	You are dealer.
Dealer: North	♥ Q732	The opponents are silent.
Vul: N-S	♦ QJ3	
HCP: 12	♣ AKT2	

Board: 221	♠ KT32	Partner is dealer.
Dealer: South	♥ A76	East (LHO) bids 2♠ if possible.
Vul: Both	♦ QT7	
HCP: 12	♣ KT2	

Board: 222	♠ A85	Partner is dealer.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: None	♦ K94	
HCP: 12	♣ QT87	

Both hands (Answers Page)

Board: 219

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 12

Contract: 4NT South

North:

♠ A965

♥ Q7

♦ AKT75

♣ AJ

South:

♠ K42

♥ KJT4

♦ Q94

♣ K62

W N E S

1 ♦ Pass 1 ♥

Pass 2 ♠ Pass 3 ♣¹

Pass 3NT Pass 4NT²

All Pass

1. Fourth suit game force

2. Quantitative 4NT

Board: 220

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 3 ♥ South

North:

♠ 73

♥ Q732

♦ QJ3

♣ AKT2

South:

♠ AT4

♥ K985

♦ K97

♣ Q65

W N E S

1 ♣ Pass 1 ♥

Pass 2 ♥ Pass 3 ♥

All Pass

Board: 221

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ KT32

♥ A76

♦ QT7

♣ KT2

South:

♠ 98

♥ KQ4

♦ K986

♣ AQ98

W N E S

1 ♦

Pass 1 ♠ 2 ♠ Pass¹

Pass 2NT Pass 3NT

All Pass

1. max 2 !S

Board: 222

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A85

♥ QJ2

♦ K94

♣ QT87

South:

♠ K974

♥ AT94

♦ J5

♣ A94

W N E S

1 ♣

Pass 2 ♣¹ Pass 2NT

All Pass

1. Inverted minors

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

Board: 219	♠ K42	Partner is dealer.
Dealer: North	♥ KJT4	The opponents are silent.
Vul: None	♦ Q94	
HCP: 12	♣ K62	

Board: 220	♠ AT4	Partner is dealer.
Dealer: North	♥ K985	The opponents are silent.
Vul: N-S	♦ K97	
HCP: 12	♣ Q65	

Board: 221	♠ 98	You are dealer.
Dealer: South	♥ KQ4	East (RHO) bids 2 ♠ if possible.
Vul: Both	♦ K986	
HCP: 14	♣ AQ98	

Board: 222	♠ K974	You are dealer.
Dealer: South	♥ AT94	The opponents are silent.
Vul: None	♦ J5	
HCP: 12	♣ A94	

Both hands (Answers Page)

Board: 219

Dealer: North
 Vul: None
 North HCP: 18+1
 South HCP: 12
 Contract: 4NT South

North:

♠ A965
 ♥ Q7
 ♦ AKT75
 ♣ AJ

South:

♠ K42
 ♥ KJT4
 ♦ Q94
 ♣ K62

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♠	Pass	3 ♣ ¹
Pass	3NT	Pass	4NT ²
All Pass			

1. Fourth suit game force
2. Quantitative 4NT

Board: 220

Dealer: North
 Vul: N-S
 North HCP: 12
 South HCP: 12
 Contract: 3 ♥ South

North:

♠ 73
 ♥ Q732
 ♦ QJ3
 ♣ AKT2

South:

♠ AT4
 ♥ K985
 ♦ K97
 ♣ Q65

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

Board: 221

Dealer: South
 Vul: Both
 North HCP: 12
 South HCP: 14
 Contract: 3NT South

North:

♠ KT32
 ♥ A76
 ♦ QT7
 ♣ KT2

South:

♠ 98
 ♥ KQ4
 ♦ K986
 ♣ AQ98

W	N	E	S
			1 ♦
Pass	1 ♠	2 ♠	Pass ¹
Pass	2NT	Pass	3NT
All Pass			

1. max 2 !S

Board: 222

Dealer: South
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 2NT South

North:

♠ A85
 ♥ QJ2
 ♦ K94
 ♣ QT87

South:

♠ K974
 ♥ AT94
 ♦ J5
 ♣ A94

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

1. Inverted minors

North hands

1m - 1|2|3 NT

Board: 223	♠ A52	Partner is dealer.
Dealer: South	♥ K842	The opponents are silent.
Vul: N-S	♦ K93	
HCP: 12	♣ Q52	

Board: 224	♠ 8	You are dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: E-W	♦ AKT9	
HCP: 13+1	♣ K8642	

Board: 225	♠ KT9	Partner is dealer.
Dealer: South	♥ A743	The opponents are silent.
Vul: None	♦ K54	
HCP: 12	♣ Q54	

Board: 226	♠ A4	You are dealer.
Dealer: North	♥ KT4	The opponents are silent.
Vul: N-S	♦ QJ62	
HCP: 12	♣ QT42	

Board: 227	♠ K943	Partner is dealer.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 12	♣ Q43	

Both hands (Answers Page)

Board: 223

Dealer: South
 Vul: N-S
 North HCP: 12
 South HCP: 19
 Contract: 4♥ South

North:

♠ A52
 ♥ K842
 ♦ K93
 ♣ Q52

South:

♠ KQ64
 ♥ AQT6
 ♦ 64
 ♣ AKJ

W	N	E	S
			1♣
Pass	1♥	Pass	4♥
All Pass			

Board: 224

Dealer: North
 Vul: E-W
 North HCP: 13+1
 South HCP: 12
 Contract: 3NT South

North:

♠ 8
 ♥ QJT
 ♦ AKT9
 ♣ K8642

South:

♠ AT4
 ♥ K92
 ♦ QJ62
 ♣ Q97

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

Board: 225

Dealer: South
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 3♥ North

North:

♠ KT9
 ♥ A743
 ♦ K54
 ♣ Q54

South:

♠ J4
 ♥ KQ62
 ♦ Q72
 ♣ AT62

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

Board: 226

Dealer: North
 Vul: N-S
 North HCP: 12
 South HCP: 12
 Contract: 2NT South

North:

♠ A4
 ♥ KT4
 ♦ QJ62
 ♣ QT42

South:

♠ QJ5
 ♥ QJ7
 ♦ K85
 ♣ K876

W	N	E	S
	1♦	Pass	2NT
All Pass			

Board: 227

Dealer: South
 Vul: E-W
 North HCP: 12
 South HCP: 14
 Contract: 4♠ South

North:

♠ K943
 ♥ KJ6
 ♦ K83
 ♣ Q43

South:

♠ T752
 ♥ AQT8
 ♦ 5
 ♣ AKJT

W	N	E	S
			1♣
Pass	1♠	Pass	3♠
Pass	3NT ¹	Pass	4♠
All Pass			

1. surplus

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

Board: 223	♠ KQ64	You are dealer.
Dealer: South	♥ AQT6	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 19	♣ AKJ	

Board: 224	♠ AT4	Partner is dealer.
Dealer: North	♥ K92	The opponents are silent.
Vul: E-W	♦ QJ62	
HCP: 12	♣ Q97	

Board: 225	♠ J4	You are dealer.
Dealer: South	♥ KQ62	The opponents are silent.
Vul: None	♦ Q72	
HCP: 12	♣ AT62	

Board: 226	♠ QJ5	Partner is dealer.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: N-S	♦ K85	
HCP: 12	♣ K876	

Board: 227	♠ T752	You are dealer.
Dealer: South	♥ AQT8	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 14	♣ AKJT	

Both hands (Answers Page)

Board: 223

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 19

Contract: 4♥ South

North:

♠ A52

♥ K842

♦ K93

♣ Q52

South:

♠ KQ64

♥ AQT6

♦ 64

♣ AKJ

W N E S

Pass 1♥ Pass 4♥

All Pass

Board: 224

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 12

Contract: 3NT South

North:

♠ 8

♥ QJT

♦ AKT9

♣ K8642

South:

♠ AT4

♥ K92

♦ QJ62

♣ Q97

W N E S

Pass 1♣ Pass 1♦

Pass 2♦ Pass 3NT

All Pass

Board: 225

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 3♥ North

North:

♠ KT9

♥ A743

♦ K54

♣ Q54

South:

♠ J4

♥ KQ62

♦ Q72

♣ AT62

W N E S

Pass 1♥ Pass 2♥

Pass 3♥ All Pass

Board: 226

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A4

♥ KT4

♦ QJ62

♣ QT42

South:

♠ QJ5

♥ QJ7

♦ K85

♣ K876

W N E S

Pass 1♦ Pass 2NT

All Pass

Board: 227

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 4♠ South

North:

♠ K943

♥ KJ6

♦ K83

♣ Q43

South:

♠ T752

♥ AQT8

♦ 5

♣ AKJT

W N E S

Pass 1♠ Pass 3♠

Pass 3NT¹ Pass 4♠

All Pass

1. surplus

North hands

1m - 1|2|3 NT

Board: 228 ♠ 74 You are dealer.
 Dealer: North ♥ AKT7 The opponents are silent.
 Vul: Both ♦ KJ32
 HCP: 12 ♣ J84

Board: 229 ♠ K97 Partner is dealer.
 Dealer: South ♥ K72 The opponents are silent.
 Vul: N-S ♦ QJ83
 HCP: 12 ♣ K42

Board: 230 ♠ QJ5 Partner is dealer.
 Dealer: South ♥ KT6 The opponents are silent.
 Vul: E-W ♦ Q742
 HCP: 12 ♣ A95

Board: 231 ♠ QJ54 LHO is dealer.
 Dealer: East ♥ A8 East (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ AT9732 West (RHO) bids 1 ♥ if possible.
 HCP: 11+2 ♣ T

Board: 232 ♠ AK54 You are dealer.
 Dealer: North ♥ QJ98 The opponents are silent.
 Vul: None ♦ KJ9
 HCP: 18 ♣ A5

Both hands (Answers Page)

Board: 228

Dealer: North
 Vul: Both
 North HCP: 12
 South HCP: 11
 Contract: 2♥ North

North:

♠ 74
 ♥ AKT7
 ♦ KJ32
 ♣ J84

South:

♠ KT2
 ♥ QJ94
 ♦ Q76
 ♣ K73

W	N	E	S
	1♦	Pass	1♥
Pass	2♥	All Pass	

Board: 229

Dealer: South
 Vul: N-S
 North HCP: 12
 South HCP: 12+1
 Contract: 1NT North

North:

♠ K97
 ♥ K72
 ♦ QJ83
 ♣ K42

South:

♠ A853
 ♥ J64
 ♦ 5
 ♣ AQJ87

W	N	E	S
			1♣
Pass	1♦	Pass	1♠
Pass	1NT	All Pass	

Board: 230

Dealer: South
 Vul: E-W
 North HCP: 12
 South HCP: 18
 Contract: 3NT South

North:

♠ QJ5
 ♥ KT6
 ♦ Q742
 ♣ A95

South:

♠ K843
 ♥ AQJ3
 ♦ AK6
 ♣ J4

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

1. Inverted minors

Board: 231

Dealer: East
 Vul: Both
 North HCP: 11+2
 South HCP: 5+1
 Contract: 2♦ North

North:

♠ QJ54
 ♥ A8
 ♦ AT9732
 ♣ T

South:

♠ 972
 ♥ QT764
 ♦ K
 ♣ 8732

W	N	E	S
		1♣	Pass
1♥	2♦	All Pass	
1. max 2 !H			

Board: 232

Dealer: North
 Vul: None
 North HCP: 18
 South HCP: 12
 Contract: 3NT North

North:

♠ AK54
 ♥ QJ98
 ♦ KJ9
 ♣ A5

South:

♠ QJ6
 ♥ A72
 ♦ Q75
 ♣ QJ84

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

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

Board: 228	♠ KT2	Partner is dealer.
Dealer: North	♥ QJ94	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 11	♣ K73	

Board: 229	♠ A853	You are dealer.
Dealer: South	♥ J64	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 12+1	♣ AQJ87	

Board: 230	♠ K843	You are dealer.
Dealer: South	♥ AQJ3	The opponents are silent.
Vul: E-W	♦ AK6	
HCP: 18	♣ J4	

Board: 231	♠ 972	RHO is dealer. You bid second.
Dealer: East	♥ QT764	East (RHO) opens 1 ♣ if possible.
Vul: Both	♦ K	West (LHO) bids 1 ♥ if possible.
HCP: 5+1	♣ 8732	

Board: 232	♠ QJ6	Partner is dealer.
Dealer: North	♥ A72	The opponents are silent.
Vul: None	♦ Q75	
HCP: 12	♣ QJ84	

Both hands (Answers Page)

Board: 228

Dealer: North
 Vul: Both
 North HCP: 12
 South HCP: 11
 Contract: 2♥ North

North:

♠ 74
 ♥ AKT7
 ♦ KJ32
 ♣ J84

South:

♠ KT2
 ♥ QJ94
 ♦ Q76
 ♣ K73

W	N	E	S
	1♦	Pass	1♥
Pass	2♥	All Pass	

Board: 229

Dealer: South
 Vul: N-S
 North HCP: 12
 South HCP: 12+1
 Contract: 1NT North

North:

♠ K97
 ♥ K72
 ♦ QJ83
 ♣ K42

South:

♠ A853
 ♥ J64
 ♦ 5
 ♣ AQJ87

W	N	E	S
			1♣
Pass	1♦	Pass	1♠
Pass	1NT	All Pass	

Board: 230

Dealer: South
 Vul: E-W
 North HCP: 12
 South HCP: 18
 Contract: 3NT South

North:

♠ QJ5
 ♥ KT6
 ♦ Q742
 ♣ A95

South:

♠ K843
 ♥ AQJ3
 ♦ AK6
 ♣ J4

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

1. Inverted minors

Board: 231

Dealer: East
 Vul: Both
 North HCP: 11+2
 South HCP: 5+1
 Contract: 2♦ North

North:

♠ QJ54
 ♥ A8
 ♦ AT9732
 ♣ T

South:

♠ 972
 ♥ QT764
 ♦ K
 ♣ 8732

W	N	E	S
		1♣	Pass
1♥	2♦	All Pass	
1. max 2 !H			

Board: 232

Dealer: North
 Vul: None
 North HCP: 18
 South HCP: 12
 Contract: 3NT North

North:

♠ AK54
 ♥ QJ98
 ♦ KJ9
 ♣ A5

South:

♠ QJ6
 ♥ A72
 ♦ Q75
 ♣ QJ84

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

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

Board: 233	♠ KT7	Partner is dealer.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: E-W	♦ Q97	
HCP: 12	♣ A976	

Board: 234	♠ K62	Partner is dealer.
Dealer: South	♥ QJ62	The opponents are silent.
Vul: Both	♦ Q42	
HCP: 11	♣ K52	

Board: 235	♠ K65	Partner is dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: None	♦ KJ6	
HCP: 12	♣ Q986	

Board: 236	♠ AK42	You are dealer.
Dealer: North	♥ 84	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 15+1	♣ KJ963	

Both hands (Answers Page)

Board: 233	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: 234	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ AJ8				1 ♦
Vul: Both	♥ QJ62	♥ A	Pass	1 ♥	Pass	3NT
North HCP: 11	♦ Q42	♦ AT9763	Pass	4 ♦	Pass	4 ♥ ¹
South HCP: 19+2	♣ K52	♣ AQ8	Pass	5 ♣ ²	Pass	6NT
Contract: 6NT South			All Pass			

1. Cue bid, a !H stopper

2. surplus

Board: 235	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ AT98				1 ♣
Vul: None	♥ K86	♥ A2	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 12	♦ KJ6	♦ AQ8	Pass	3NT	All Pass	
South HCP: 14	♣ Q986	♣ 7543				
Contract: 3NT North						

1. Inverted minors

Board: 236	North:	South:	W	N	E	S
Dealer: North	♠ AK42	♠ QJ9		1 ♣	Pass	1 ♥
Vul: N-S	♥ 84	♥ K753	Pass	1 ♠	Pass	1NT
North HCP: 15+1	♦ AT	♦ K73	All Pass			
South HCP: 11	♣ KJ963	♣ Q54				
Contract: 1NT South						

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

Board: 233	♠ Q962	You are dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: E-W	♦ AKT6	
HCP: 14	♣ JT4	

Board: 234	♠ AJ8	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ AT9763	
HCP: 19+2	♣ AQ8	

Board: 235	♠ AT98	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 14	♣ 7543	

Board: 236	♠ QJ9	Partner is dealer.
Dealer: North	♥ K753	The opponents are silent.
Vul: N-S	♦ K73	
HCP: 11	♣ Q54	

Both hands (Answers Page)

Board: 233	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: 234	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ AJ8				1 ♦
Vul: Both	♥ QJ62	♥ A	Pass	1 ♥	Pass	3NT
North HCP: 11	♦ Q42	♦ AT9763	Pass	4 ♦	Pass	4 ♥ ¹
South HCP: 19+2	♣ K52	♣ AQ8	Pass	5 ♣ ²	Pass	6NT
Contract: 6NT South			All Pass			

1. Cue bid, a !H stopper

2. surplus

Board: 235	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ AT98				1 ♣
Vul: None	♥ K86	♥ A2	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 12	♦ KJ6	♦ AQ8	Pass	3NT	All Pass	
South HCP: 14	♣ Q986	♣ 7543				
Contract: 3NT North						

1. Inverted minors

Board: 236	North:	South:	W	N	E	S
Dealer: North	♠ AK42	♠ QJ9		1 ♣	Pass	1 ♥
Vul: N-S	♥ 84	♥ K753	Pass	1 ♠	Pass	1NT
North HCP: 15+1	♦ AT	♦ K73	All Pass			
South HCP: 11	♣ KJ963	♣ Q54				
Contract: 1NT South						

North hands

1m - 1|2|3 NT

Board: 237 ♠ QJ95 Partner is dealer.
 Dealer: South ♥ QJ6 The opponents are silent.
 Vul: Both ♦ QT3
 HCP: 11 ♣ K42

Board: 238 ♠ A86 You are dealer.
 Dealer: North ♥ Q83 The opponents are silent.
 Vul: None ♦ 3
 HCP: 12+2 ♣ AQ9853

Board: 239 ♠ K42 Partner is dealer.
 Dealer: South ♥ K43 The opponents are silent.
 Vul: N-S ♦ QT5
 HCP: 12 ♣ AT43

Board: 240 ♠ 952 You are dealer.
 Dealer: North ♥ QJ West (RHO) Doubles 1 ♦ if possible.
 Vul: E-W ♦ KQ3 East (LHO) bids 1 ♥ if possible.
 HCP: 13+1 ♣ AJT94 West (RHO) bids 2 ♥ if possible.

Both hands (Answers Page)

Board: 237	North:	South:	W	N	E	S
Dealer: South	♠ QJ95	♠ T3				1 ♦
Vul: Both	♥ QJ6	♥ A87	Pass	1 ♠	Pass	2 ♦
North HCP: 11	♦ QT3	♦ AK7642	Pass	2NT	All Pass	
South HCP: 11+2	♣ K42	♣ 97				
Contract: 2NT North						
<hr/>						
Board: 238	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ KT3		1 ♣	Pass	1 ♦
Vul: None	♥ Q83	♥ K52	Pass	2 ♣	Pass	3NT
North HCP: 12+2	♦ 3	♦ K954	All Pass			
South HCP: 12	♣ AQ9853	♣ KT7				
Contract: 3NT South						
<hr/>						
Board: 239	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ 65				1 ♦
Vul: N-S	♥ K43	♥ QT96	Pass	2NT	Pass	3 ♥
North HCP: 12	♦ QT5	♦ AK74	Pass	3NT	All Pass	
South HCP: 13	♣ AT43	♣ KJ8				
Contract: 3NT North						
<hr/>						
Board: 240	North:	South:	W	N	E	S
Dealer: North	♠ 952	♠ K84		1 ♣	Pass	1 ♦
Vul: E-W	♥ QJ	♥ K64	X	Pass	1 ♥	X
North HCP: 13+1	♦ KQ3	♦ A972	2 ♥	3 ♣	Pass	3NT
South HCP: 12	♣ AJT94	♣ Q75	All Pass			
Contract: 3NT South						

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

Board: 237	♠ T3	You are dealer.
Dealer: South	♥ A87	The opponents are silent.
Vul: Both	♦ AK7642	
HCP: 11+2	♣ 97	

Board: 238	♠ KT3	Partner is dealer.
Dealer: North	♥ K52	The opponents are silent.
Vul: None	♦ K954	
HCP: 12	♣ KT7	

Board: 239	♠ 65	You are dealer.
Dealer: South	♥ QT96	The opponents are silent.
Vul: N-S	♦ AK74	
HCP: 13	♣ KJ8	

Board: 240	♠ K84	Partner is dealer.
Dealer: North	♥ K64	West (LHO) Doubles 1 ♦ if possible.
Vul: E-W	♦ A972	East (RHO) bids 1 ♥ if possible.
HCP: 12	♣ Q75	West (LHO) bids 2 ♥ if possible.

Both hands (Answers Page)

Board: 237	North:	South:	W	N	E	S
Dealer: South	♠ QJ95	♠ T3				1 ♦
Vul: Both	♥ QJ6	♥ A87	Pass	1 ♠	Pass	2 ♦
North HCP: 11	♦ QT3	♦ AK7642	Pass	2NT	All Pass	
South HCP: 11+2	♣ K42	♣ 97				
Contract: 2NT North						
<hr/>						
Board: 238	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ KT3		1 ♣	Pass	1 ♦
Vul: None	♥ Q83	♥ K52	Pass	2 ♣	Pass	3NT
North HCP: 12+2	♦ 3	♦ K954	All Pass			
South HCP: 12	♣ AQ9853	♣ KT7				
Contract: 3NT South						
<hr/>						
Board: 239	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ 65				1 ♦
Vul: N-S	♥ K43	♥ QT96	Pass	2NT	Pass	3 ♥
North HCP: 12	♦ QT5	♦ AK74	Pass	3NT	All Pass	
South HCP: 13	♣ AT43	♣ KJ8				
Contract: 3NT North						
<hr/>						
Board: 240	North:	South:	W	N	E	S
Dealer: North	♠ 952	♠ K84		1 ♣	Pass	1 ♦
Vul: E-W	♥ QJ	♥ K64	X	Pass	1 ♥	X
North HCP: 13+1	♦ KQ3	♦ A972	2 ♥	3 ♣	Pass	3NT
South HCP: 12	♣ AJT94	♣ Q75	All Pass			
Contract: 3NT South						

North hands

1m - 1|2|3 NT

Board: 241	♠ AQ53	You are dealer.
Dealer: North	♥ -	West (RHO) bids 4♥ if possible.
Vul: None	♦ Q8753	
HCP: 15+1	♣ AQJT	

Board: 242	♠ QJ43	Partner is dealer.
Dealer: South	♥ K42	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 12	♣ A54	

Board: 243	♠ 94	You are dealer.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: E-W	♦ AJ3	
HCP: 14+1	♣ KJT87	

Board: 244	♠ A5	You are dealer.
Dealer: North	♥ AQ97	The opponents are silent.
Vul: Both	♦ 64	
HCP: 17+1	♣ AK732	

Both hands (Answers Page)

Board: 241

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 12

Contract: 6 ♦ North

North:

♠ AQ53

♥ -

♦ Q8753

♣ AQJT

South:

♠ K74

♥ KT7

♦ KT94

♣ K98

W N E S

1 ♦ Pass 2 ♦¹

4 ♥ 4NT² Pass 5 ♦³

Pass 6 ♦ All Pass

1. Inverted minors

2. Blackwood 0314, for !D

3. A=1/5 or 4/5

Board: 242

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 1NT South

North:

♠ QJ43

♥ K42

♦ Q82

♣ A54

South:

♠ A6

♥ AT6

♦ A943

♣ T986

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

All Pass

Board: 243

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 12

Contract: 3NT North

North:

♠ 94

♥ KQ4

♦ AJ3

♣ KJT87

South:

♠ K763

♥ AT9

♦ K85

♣ Q93

W N E S

1 ♣ Pass 1 ♠

Pass 1NT Pass 2NT

Pass 3NT All Pass

Board: 244

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 12

Contract: 4 ♥ North

North:

♠ A5

♥ AQ97

♦ 64

♣ AK732

South:

♠ KT9

♥ KJT6

♦ K75

♣ Q94

W N E S

1 ♣ Pass 1 ♥

Pass 4 ♥ All Pass

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

Board: 241	♠ K74	Partner is dealer.
Dealer: North	♥ KT7	West (LHO) bids 4♥ if possible.
Vul: None	♦ KT94	
HCP: 12	♣ K98	

Board: 242	♠ A6	You are dealer.
Dealer: South	♥ AT6	The opponents are silent.
Vul: N-S	♦ A943	
HCP: 12	♣ T986	

Board: 243	♠ K763	Partner is dealer.
Dealer: North	♥ AT9	The opponents are silent.
Vul: E-W	♦ K85	
HCP: 12	♣ Q93	

Board: 244	♠ KT9	Partner is dealer.
Dealer: North	♥ KJT6	The opponents are silent.
Vul: Both	♦ K75	
HCP: 12	♣ Q94	

Both hands (Answers Page)

Board: 241

Dealer: North
 Vul: None
 North HCP: 15+1
 South HCP: 12
 Contract: 6 ♦ North

North:

♠ AQ53
 ♥ -
 ♦ Q8753
 ♣ AQJT

South:

♠ K74
 ♥ KT7
 ♦ KT94
 ♣ K98

W	N	E	S
	1 ♦	Pass	2 ♦ ¹
4 ♥	4NT ²	Pass	5 ♦ ³
Pass	6 ♦	All Pass	

1. Inverted minors
2. Blackwood 0314, for !D
3. A=1/5 or 4/5

Board: 242

Dealer: South
 Vul: N-S
 North HCP: 12
 South HCP: 12
 Contract: 1NT South

North:

♠ QJ43
 ♥ K42
 ♦ Q82
 ♣ A54

South:

♠ A6
 ♥ AT6
 ♦ A943
 ♣ T986

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

Board: 243

Dealer: North
 Vul: E-W
 North HCP: 14+1
 South HCP: 12
 Contract: 3NT North

North:

♠ 94
 ♥ KQ4
 ♦ AJ3
 ♣ KJT87

South:

♠ K763
 ♥ AT9
 ♦ K85
 ♣ Q93

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

Board: 244

Dealer: North
 Vul: Both
 North HCP: 17+1
 South HCP: 12
 Contract: 4 ♥ North

North:

♠ A5
 ♥ AQ97
 ♦ 64
 ♣ AK732

South:

♠ KT9
 ♥ KJT6
 ♦ K75
 ♣ Q94

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	4 ♥	All Pass	

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

Board: 245	♠ A64	Partner is dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: N-S	♦ QJ4	
HCP: 12	♣ QT82	

Board: 246	♠ 965	You are dealer.
Dealer: North	♥ T32	The opponents are silent.
Vul: E-W	♦ AT4	
HCP: 12	♣ AKJ9	

Board: 247	♠ A72	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ Q764	
HCP: 13	♣ QJT3	

Board: 248	♠ QT	You are dealer.
Dealer: North	♥ AT5	West (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ JT64	
HCP: 12	♣ AJT5	

Board: 249	♠ AJ5	You are dealer.
Dealer: North	♥ A752	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 18	♣ AJ85	

Both hands (Answers Page)

Board: 245

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 18

Contract: 3NT North

North:

♠ A64

♥ K52

♦ QJ4

♣ QT82

South:

♠ KQ3

♥ Q96

♦ K93

♣ AKJ7

W N E S

1 ♣

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

Board: 246

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 1NT South

North:

♠ 965

♥ T32

♦ AT4

♣ AKJ9

South:

♠ QJ4

♥ QJ4

♦ K53

♣ Q742

W N E S

1 ♣

Pass 1NT

All Pass

Board: 247

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ A72

♥ A4

♦ Q764

♣ QJT3

South:

♠ QJ4

♥ KT53

♦ K85

♣ K87

W N E S

1 ♦

Pass 1 ♥

Pass 1NT Pass 2NT

All Pass

Board: 248

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 1NT South

North:

♠ QT

♥ AT5

♦ JT64

♣ AJT5

South:

♠ KJ85

♥ QJ9

♦ Q82

♣ K94

W N E S

1 ♦

Pass 1 ♠

X Pass¹ Pass 1NT

All Pass

1. max 2 !S

Board: 249

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 12

Contract: 3NT South

North:

♠ AJ5

♥ A752

♦ A6

♣ AJ85

South:

♠ K832

♥ K94

♦ K53

♣ K76

W N E S

1 ♣

Pass 1 ♠

Pass 2NT Pass 3NT

All Pass

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

Board: 245	♠ KQ3	You are dealer.
Dealer: South	♥ Q96	The opponents are silent.
Vul: N-S	♦ K93	
HCP: 18	♣ AKJ7	

Board: 246	♠ QJ4	Partner is dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: E-W	♦ K53	
HCP: 11	♣ Q742	

Board: 247	♠ QJ4	Partner is dealer.
Dealer: North	♥ KT53	The opponents are silent.
Vul: Both	♦ K85	
HCP: 12	♣ K87	

Board: 248	♠ KJ85	Partner is dealer.
Dealer: North	♥ QJ9	West (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ Q82	
HCP: 12	♣ K94	

Board: 249	♠ K832	Partner is dealer.
Dealer: North	♥ K94	The opponents are silent.
Vul: E-W	♦ K53	
HCP: 12	♣ K76	

Both hands (Answers Page)

Board: 245

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 18

Contract: 3NT North

North:

♠ A64

♥ K52

♦ QJ4

♣ QT82

South:

♠ KQ3

♥ Q96

♦ K93

♣ AKJ7

W N E S

1 ♣

Pass 2 ♣¹ Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

Board: 246

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 1NT South

North:

♠ 965

♥ T32

♦ AT4

♣ AKJ9

South:

♠ QJ4

♥ QJ4

♦ K53

♣ Q742

W N E S

1 ♣ Pass 1NT

All Pass

Board: 247

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ A72

♥ A4

♦ Q764

♣ QJT3

South:

♠ QJ4

♥ KT53

♦ K85

♣ K87

W N E S

1 ♦ Pass 1 ♥

Pass 1NT Pass 2NT

All Pass

Board: 248

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 1NT South

North:

♠ QT

♥ AT5

♦ JT64

♣ AJT5

South:

♠ KJ85

♥ QJ9

♦ Q82

♣ K94

W N E S

1 ♦ Pass 1 ♠

X Pass¹ Pass 1NT

All Pass

1. max 2 !S

Board: 249

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 12

Contract: 3NT South

North:

♠ AJ5

♥ A752

♦ A6

♣ AJ85

South:

♠ K832

♥ K94

♦ K53

♣ K76

W N E S

1 ♣ Pass 1 ♠

Pass 2NT Pass 3NT

All Pass

North hands

1m - 1|2|3 NT

Board: 250	♠ 43	You are dealer.
Dealer: North	♥ 8	West (RHO) bids 1 ♠ if possible.
Vul: Both	♦ AKJ84	
HCP: 14+2	♣ AQ762	

Board: 251	♠ K85	Partner is dealer.
Dealer: South	♥ QJ87	The opponents are silent.
Vul: None	♦ K93	
HCP: 12	♣ K84	

Board: 252	♠ AK85	You are dealer.
Dealer: North	♥ K63	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 14	♣ KT54	

Board: 253	♠ KJ7	Partner is dealer.
Dealer: South	♥ KT3	East (LHO) bids 1 ♠ if possible.
Vul: Both	♦ KT92	
HCP: 12	♣ Q73	

Board: 254	♠ KQJ7	You are dealer.
Dealer: North	♥ 872	The opponents are silent.
Vul: None	♦ AJT7	
HCP: 13	♣ Q6	

Both hands (Answers Page)

Board: 251	North:	South:	W	N	E	S
Dealer: South	♠ K85	♠ 63				1 ♣
Vul: None	♥ QJ87	♥ A654	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ K93	♦ A42	Pass	3 ♥	Pass	4 ♥
South HCP: 12	♣ K84	♣ A652	All Pass			
Contract: 4 ♥ South						

Board: 253	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ 2				1 ♣
Vul: Both	♥ KT3	♥ AQ52	Pass	1 ♦	1 ♠	X
North HCP: 12	♦ KT92	♦ AQ6	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q73	♣ K6542				
Contract: 3NT North						

Board: 254	North:	South:	W	N	E	S
Dealer: North	♠ KQJ7	♠ A96		1 ♦	Pass	2NT
Vul: None	♥ 872	♥ K94	Pass	3 ♠	Pass	3NT
North HCP: 13	♦ AJT7	♦ Q96	All Pass			
South HCP: 12	♣ Q6	♣ KT42				
Contract: 3NT South						

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

Board: 250	♠ QJ5	Partner is dealer.
Dealer: North	♥ QJ75	West (LHO) bids 1 ♠ if possible.
Vul: Both	♦ Q97	
HCP: 12	♣ KJ5	

Board: 251	♠ 63	You are dealer.
Dealer: South	♥ A654	The opponents are silent.
Vul: None	♦ A42	
HCP: 12	♣ A652	

Board: 252	♠ QJ9	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ A732	
HCP: 12	♣ Q76	

Board: 253	♠ 2	You are dealer.
Dealer: South	♥ AQ52	East (RHO) bids 1 ♠ if possible.
Vul: Both	♦ AQ6	
HCP: 15+1	♣ K6542	

Board: 254	♠ A96	Partner is dealer.
Dealer: North	♥ K94	The opponents are silent.
Vul: None	♦ Q96	
HCP: 12	♣ KT42	

Both hands (Answers Page)

Board: 250	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ QJ5		1 ♦	Pass	1 ♥
Vul: Both	♥ 8	♥ QJ75	1 ♠	2 ♣	Pass	3NT
North HCP: 14+2	♦ AKJ84	♦ Q97	All Pass			
South HCP: 12	♣ AQ762	♣ KJ5				
Contract: 3NT South						

Board: 251	North:	South:	W	N	E	S
Dealer: South	♠ K85	♠ 63				1 ♣
Vul: None	♥ QJ87	♥ A654	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ K93	♦ A42	Pass	3 ♥	Pass	4 ♥
South HCP: 12	♣ K84	♣ A652	All Pass			
Contract: 4 ♥ South						

Board: 252	North:	South:	W	N	E	S
Dealer: North	♠ AK85	♠ QJ9		1 ♣	Pass	1 ♦
Vul: N-S	♥ K63	♥ QJT	Pass	1 ♠	Pass	2NT
North HCP: 14	♦ J8	♦ A732	Pass	3NT	All Pass	
South HCP: 12	♣ KT54	♣ Q76				
Contract: 3NT North						

Board: 253	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ 2				1 ♣
Vul: Both	♥ KT3	♥ AQ52	Pass	1 ♦	1 ♠	X
North HCP: 12	♦ KT92	♦ AQ6	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q73	♣ K6542				
Contract: 3NT North						

Board: 254	North:	South:	W	N	E	S
Dealer: North	♠ KQJ7	♠ A96		1 ♦	Pass	2NT
Vul: None	♥ 872	♥ K94	Pass	3 ♠	Pass	3NT
North HCP: 13	♦ AJT7	♦ Q96	All Pass			
South HCP: 12	♣ Q6	♣ KT42				
Contract: 3NT South						

North hands

1m - 1|2|3 NT

Board: 255	♠ K83	Partner is dealer.
Dealer: South	♥ KT65	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 12	♣ A85	

Board: 256	♠ AT53	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 16+1	♣ A7652	

Board: 257	♠ AQ98	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ QJ76	
HCP: 20	♣ AK82	

Board: 258	♠ K432	Partner is dealer.
Dealer: South	♥ KT9	The opponents are silent.
Vul: N-S	♦ QT4	
HCP: 12	♣ AT6	

Board: 259	♠ A86	You are dealer.
Dealer: North	♥ 54	The opponents are silent.
Vul: E-W	♦ AK94	
HCP: 14	♣ QJ43	

Both hands (Answers Page)

Board: 255	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AT76				1 ♦
Vul: N-S	♥ KT65	♥ A4	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ Q85	♦ AT74	Pass	2NT	All Pass	
South HCP: 13	♣ A85	♣ J32				
Contract: 2NT North						

Board: 256	North:	South:	W	N	E	S
Dealer: North	♠ AT53	♠ QJ2		1 ♣	Pass	2 ♣ ¹
Vul: E-W	♥ AJ	♥ K93	Pass	2 ♦	Pass	3NT
North HCP: 16+1	♦ K4	♦ A95	All Pass			
South HCP: 12	♣ A7652	♣ Q943				
Contract: 3NT South						1. Inverted minors

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ AQ98	♠ K63		1 ♦	Pass	1 ♥
Vul: None	♥ A	♥ K876	Pass	2NT	Pass	3NT
North HCP: 20	♦ QJ76	♦ K94	All Pass			
South HCP: 12	♣ AK82	♣ QJ7				
Contract: 3NT South						

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ K432	♠ 9				1 ♦
Vul: N-S	♥ KT9	♥ AJ63	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ QT4	♦ AK862	Pass	3NT	All Pass	
South HCP: 14+1	♣ AT6	♣ Q72				
Contract: 3NT North						

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ K942		1 ♦	Pass	1 ♠
Vul: E-W	♥ 54	♥ KT3	Pass	1NT	Pass	2NT
North HCP: 14	♦ AK94	♦ Q72	Pass	3 ♣	Pass	3NT
South HCP: 12	♣ QJ43	♣ AT7	All Pass			
Contract: 3NT South						

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

Board: 255	♠ AT76	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ AT74	
HCP: 13	♣ J32	

Board: 256	♠ QJ2	Partner is dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: E-W	♦ A95	
HCP: 12	♣ Q943	

Board: 257	♠ K63	Partner is dealer.
Dealer: North	♥ K876	The opponents are silent.
Vul: None	♦ K94	
HCP: 12	♣ QJ7	

Board: 258	♠ 9	You are dealer.
Dealer: South	♥ AJ63	The opponents are silent.
Vul: N-S	♦ AK862	
HCP: 14+1	♣ Q72	

Board: 259	♠ K942	Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: E-W	♦ Q72	
HCP: 12	♣ AT7	

Both hands (Answers Page)

Board: 255	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AT76				1 ♦
Vul: N-S	♥ KT65	♥ A4	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ Q85	♦ AT74	Pass	2NT	All Pass	
South HCP: 13	♣ A85	♣ J32				
Contract: 2NT North						

Board: 256	North:	South:	W	N	E	S
Dealer: North	♠ AT53	♠ QJ2		1 ♣	Pass	2 ♣ ¹
Vul: E-W	♥ AJ	♥ K93	Pass	2 ♦	Pass	3NT
North HCP: 16+1	♦ K4	♦ A95	All Pass			
South HCP: 12	♣ A7652	♣ Q943				
Contract: 3NT South						1. Inverted minors

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ AQ98	♠ K63		1 ♦	Pass	1 ♥
Vul: None	♥ A	♥ K876	Pass	2NT	Pass	3NT
North HCP: 20	♦ QJ76	♦ K94	All Pass			
South HCP: 12	♣ AK82	♣ QJ7				
Contract: 3NT South						

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ K432	♠ 9				1 ♦
Vul: N-S	♥ KT9	♥ AJ63	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ QT4	♦ AK862	Pass	3NT	All Pass	
South HCP: 14+1	♣ AT6	♣ Q72				
Contract: 3NT North						

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ K942		1 ♦	Pass	1 ♠
Vul: E-W	♥ 54	♥ KT3	Pass	1NT	Pass	2NT
North HCP: 14	♦ AK94	♦ Q72	Pass	3 ♣	Pass	3NT
South HCP: 12	♣ QJ43	♣ AT7	All Pass			
Contract: 3NT South						

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

Board: 260	♠ Q7	You are dealer.
Dealer: North	♥ QT4	West (RHO) bids 1 ♠ if possible.
Vul: Both	♦ A32	
HCP: 12+1	♣ AT987	

Board: 261	♠ KT85	Partner is dealer.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: N-S	♦ AT5	
HCP: 12	♣ Q96	

Board: 262	♠ KT4	Partner is dealer.
Dealer: South	♥ QJ32	The opponents are silent.
Vul: E-W	♦ A43	
HCP: 12	♣ Q62	

Board: 263	♠ KT3	Partner is dealer.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: Both	♦ Q32	
HCP: 11	♣ KT98	

Both hands (Answers Page)

Board: 260	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ K42		1 ♣	Pass	1 ♦
Vul: Both	♥ QT4	♥ K62	1 ♠	Pass	Pass	X
North HCP: 12+1	♦ A32	♦ QJ96	Pass	2 ♣	Pass	2 ♠ ¹
South HCP: 12	♣ AT987	♣ K62	Pass	3 ♥	Pass	3NT
Contract: 3NT South			All Pass			

1. limit raise or better in !C

Board: 261	North:	South:	W	N	E	S
Dealer: South	♠ KT85	♠ AQ73				1 ♣
Vul: N-S	♥ QJ2	♥ K7	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ AT5	♦ J86	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ Q96	♣ A875	All Pass			
Contract: 4 ♠ South						

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ Q65				1 ♣
Vul: E-W	♥ QJ32	♥ 9	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ A43	♦ KT97	Pass	2NT	All Pass	
South HCP: 13+1	♣ Q62	♣ AKJ93				
Contract: 2NT North						

Board: 263	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ A64				1 ♦
Vul: Both	♥ QJ5	♥ 82	Pass	1NT	All Pass	
North HCP: 11	♦ Q32	♦ A764				
South HCP: 12	♣ KT98	♣ A532				
Contract: 1NT North						

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

Board: 260	♠ K42	Partner is dealer.
Dealer: North	♥ K62	West (LHO) bids 1 ♠ if possible.
Vul: Both	♦ QJ96	
HCP: 12	♣ K62	

Board: 261	♠ AQ73	You are dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: N-S	♦ J86	
HCP: 14	♣ A875	

Board: 262	♠ Q65	You are dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ KT97	
HCP: 13+1	♣ AKJ93	

Board: 263	♠ A64	You are dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: Both	♦ A764	
HCP: 12	♣ A532	

Both hands (Answers Page)

Board: 260	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ K42		1 ♣	Pass	1 ♦
Vul: Both	♥ QT4	♥ K62	1 ♠	Pass	Pass	X
North HCP: 12+1	♦ A32	♦ QJ96	Pass	2 ♣	Pass	2 ♠ ¹
South HCP: 12	♣ AT987	♣ K62	Pass	3 ♥	Pass	3NT
Contract: 3NT South			All Pass			

1. limit raise or better in !C

Board: 261	North:	South:	W	N	E	S
Dealer: South	♠ KT85	♠ AQ73				1 ♣
Vul: N-S	♥ QJ2	♥ K7	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ AT5	♦ J86	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ Q96	♣ A875	All Pass			
Contract: 4 ♠ South						

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ Q65				1 ♣
Vul: E-W	♥ QJ32	♥ 9	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ A43	♦ KT97	Pass	2NT	All Pass	
South HCP: 13+1	♣ Q62	♣ AKJ93				
Contract: 2NT North						

Board: 263	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ A64				1 ♦
Vul: Both	♥ QJ5	♥ 82	Pass	1NT	All Pass	
North HCP: 11	♦ Q32	♦ A764				
South HCP: 12	♣ KT98	♣ A532				
Contract: 1NT North						

North hands

1m - 1|2|3 NT

Board: 264 ♠ AT98 You are dealer.
 Dealer: North ♥ AQ84 The opponents are silent.
 Vul: None ♦ 52
 HCP: 14 ♣ A64

Board: 265 ♠ 94 You are dealer.
 Dealer: North ♥ KQ7 West (RHO) bids 3 ♠ if possible.
 Vul: E-W ♦ QJ3
 HCP: 13+1 ♣ AJ742

Board: 266 ♠ A82 You are dealer.
 Dealer: North ♥ K84 The opponents are silent.
 Vul: Both ♦ KT632
 HCP: 12+1 ♣ Q6

Board: 267 ♠ QJ42 Partner is dealer.
 Dealer: South ♥ KT2 The opponents are silent.
 Vul: None ♦ QJ2
 HCP: 12 ♣ K98

Board: 268 ♠ 84 You are dealer.
 Dealer: North ♥ K9 West (RHO) bids 1 ♠ if possible.
 Vul: N-S ♦ AKT6
 HCP: 13+1 ♣ QJ863

Both hands (Answers Page)

Board: 264	North:	South:	W	N	E	S
Dealer: North	♠ AT98	♠ K32		1 ♣	Pass	1 ♦
Vul: None	♥ AQ84	♥ K76	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ 52	♦ QJT9	Pass	3 ♠	Pass	3NT
South HCP: 11	♣ A64	♣ QT9	All Pass			
Contract: 3NT South						

Board: 265	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ K53		1 ♣	Pass	2 ♣ ¹
Vul: E-W	♥ KQ7	♥ A43	3 ♠	4 ♣	All Pass	
North HCP: 13+1	♦ QJ3	♦ K42	1. Inverted minors			
South HCP: 12	♣ AJ742	♣ QT53				
Contract: 4 ♣ North						

Board: 266	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: 267	North:	South:	W	N	E	S
Dealer: South	♠ QJ42	♠ K7				1 ♦
Vul: None	♥ KT2	♥ Q4	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ QJ2	♦ K8743	Pass	2NT	All Pass	
South HCP: 13+1	♣ K98	♣ AJT6				
Contract: 2NT North						

Board: 268	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ QJ3		1 ♣	Pass	1 ♥
Vul: N-S	♥ K9	♥ QJ65	1 ♠	Pass ¹	Pass	X
North HCP: 13+1	♦ AKT6	♦ QJ8	Pass	2 ♦	Pass	3NT
South HCP: 12	♣ QJ863	♣ KT2	All Pass			
Contract: 3NT South						

1. max 2 !H

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

Board: 264	♠ K32	Partner is dealer.
Dealer: North	♥ K76	The opponents are silent.
Vul: None	♦ QJT9	
HCP: 11	♣ QT9	

Board: 265	♠ K53	Partner is dealer.
Dealer: North	♥ A43	West (LHO) bids 3 ♠ if possible.
Vul: E-W	♦ K42	
HCP: 12	♣ QT53	

Board: 266	♠ KJT	Partner is dealer.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: Both	♦ Q74	
HCP: 12	♣ K832	

Board: 267	♠ K7	You are dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: None	♦ K8743	
HCP: 13+1	♣ AJT6	

Board: 268	♠ QJ3	Partner is dealer.
Dealer: North	♥ QJ65	West (LHO) bids 1 ♠ if possible.
Vul: N-S	♦ QJ8	
HCP: 12	♣ KT2	

Both hands (Answers Page)

Board: 264	North:	South:	W	N	E	S
Dealer: North	♠ AT98	♠ K32		1 ♣	Pass	1 ♦
Vul: None	♥ AQ84	♥ K76	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ 52	♦ QJT9	Pass	3 ♠	Pass	3NT
South HCP: 11	♣ A64	♣ QT9	All Pass			
Contract: 3NT South						

Board: 265	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ K53		1 ♣	Pass	2 ♣ ¹
Vul: E-W	♥ KQ7	♥ A43	3 ♠	4 ♣	All Pass	
North HCP: 13+1	♦ QJ3	♦ K42	1. Inverted minors			
South HCP: 12	♣ AJ742	♣ QT53				
Contract: 4 ♣ North						

Board: 266	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: 267	North:	South:	W	N	E	S
Dealer: South	♠ QJ42	♠ K7				1 ♦
Vul: None	♥ KT2	♥ Q4	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ QJ2	♦ K8743	Pass	2NT	All Pass	
South HCP: 13+1	♣ K98	♣ AJT6				
Contract: 2NT North						

Board: 268	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ QJ3		1 ♣	Pass	1 ♥
Vul: N-S	♥ K9	♥ QJ65	1 ♠	Pass ¹	Pass	X
North HCP: 13+1	♦ AKT6	♦ QJ8	Pass	2 ♦	Pass	3NT
South HCP: 12	♣ QJ863	♣ KT2	All Pass			
Contract: 3NT South						

1. max 2 !H

North hands

1m - 1|2|3 NT

Board: 269 ♠ QJ85 Partner is dealer.
 Dealer: South ♥ KJ3 The opponents are silent.
 Vul: Both ♦ K74
 HCP: 12 ♣ Q97

Board: 270 ♠ QJ8 Partner is dealer.
 Dealer: South ♥ K852 The opponents are silent.
 Vul: None ♦ K84
 HCP: 12 ♣ K93

Board: 271 ♠ K73 Partner is dealer.
 Dealer: South ♥ K432 East (LHO) Doubles 1 ♥ if possible.
 Vul: N-S ♦ K75
 HCP: 12 ♣ K42

Board: 272 ♠ Q7 You are dealer.
 Dealer: North ♥ A4 The opponents are silent.
 Vul: E-W ♦ QT8
 HCP: 12+2 ♣ KJ6543

Board: 273 ♠ AT5 You are dealer.
 Dealer: North ♥ JT32 The opponents are silent.
 Vul: None ♦ AK73
 HCP: 12 ♣ 96

Both hands (Answers Page)

Board: 269

Dealer: South
 Vul: Both
 North HCP: 12
 South HCP: 12
 Contract: 3 ♠ North

North:

♠ QJ85
 ♥ KJ3
 ♦ K74
 ♣ Q97

South:

♠ A742
 ♥ QT96
 ♦ Q8
 ♣ KJ3

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

Board: 270

Dealer: South
 Vul: None
 North HCP: 12
 South HCP: 14
 Contract: 1NT South

North:

♠ QJ8
 ♥ K852
 ♦ K84
 ♣ K93

South:

♠ A7
 ♥ A64
 ♦ A762
 ♣ QT64

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

Board: 271

Dealer: South
 Vul: N-S
 North HCP: 12
 South HCP: 12+1
 Contract: 1NT North

North:

♠ K73
 ♥ K432
 ♦ K75
 ♣ K42

South:

♠ AJ54
 ♥ T
 ♦ QJT86
 ♣ A87

W	N	E	S
			1 ♦
Pass	1 ♥	X	1 ♠
Pass	1NT	All Pass	

Board: 272

Dealer: North
 Vul: E-W
 North HCP: 12+2
 South HCP: 11
 Contract: 2NT South

North:

♠ Q7
 ♥ A4
 ♦ QT8
 ♣ KJ6543

South:

♠ KT42
 ♥ K96
 ♦ K97
 ♣ Q72

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

Board: 273

Dealer: North
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 2NT North

North:

♠ AT5
 ♥ JT32
 ♦ AK73
 ♣ 96

South:

♠ K93
 ♥ A84
 ♦ QT98
 ♣ K54

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

1. Inverted minors

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

Board: 269 ♠ A742 You are dealer.
Dealer: South ♥ QT96 The opponents are silent.
Vul: Both ♦ Q8
HCP: 12 ♣ KJ3

Board: 270 ♠ A7 You are dealer.
Dealer: South ♥ A64 The opponents are silent.
Vul: None ♦ A762
HCP: 14 ♣ QT64

Board: 271 ♠ AJ54 You are dealer.
Dealer: South ♥ T East (RHO) Doubles 1 ♥ if possible.
Vul: N-S ♦ QJT86
HCP: 12+1 ♣ A87

Board: 272 ♠ KT42 Partner is dealer.
Dealer: North ♥ K96 The opponents are silent.
Vul: E-W ♦ K97
HCP: 11 ♣ Q72

Board: 273 ♠ K93 Partner is dealer.
Dealer: North ♥ A84 The opponents are silent.
Vul: None ♦ QT98
HCP: 12 ♣ K54

Both hands (Answers Page)

Board: 269	North:	South:	W	N	E	S
Dealer: South	♠ QJ85	♠ A742				1 ♣
Vul: Both	♥ KJ3	♥ QT96	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ K74	♦ Q8	Pass	3 ♠	All Pass	
South HCP: 12	♣ Q97	♣ KJ3				
Contract: 3 ♠ North						

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ A7				1 ♦
Vul: None	♥ K852	♥ A64	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ K84	♦ A762	All Pass			
South HCP: 14	♣ K93	♣ QT64				
Contract: 1NT South						

Board: 271	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ AJ54				1 ♦
Vul: N-S	♥ K432	♥ T	Pass	1 ♥	X	1 ♠
North HCP: 12	♦ K75	♦ QJT86	Pass	1NT	All Pass	
South HCP: 12+1	♣ K42	♣ A87				
Contract: 1NT North						

Board: 272	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ KT42		1 ♣	Pass	1 ♠
Vul: E-W	♥ A4	♥ K96	Pass	2 ♣	Pass	2NT
North HCP: 12+2	♦ QT8	♦ K97	All Pass			
South HCP: 11	♣ KJ6543	♣ Q72				
Contract: 2NT South						

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ K93		1 ♦	Pass	2 ♦ ¹
Vul: None	♥ JT32	♥ A84	Pass	2NT	All Pass	
North HCP: 12	♦ AK73	♦ QT98				
South HCP: 12	♣ 96	♣ K54				
Contract: 2NT North						

1. Inverted minors

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

Board: 274	♠ A964	You are dealer.
Dealer: North	♥ J872	The opponents are silent.
Vul: N-S	♦ -	
HCP: 11+1	♣ AQ642	

Board: 275	♠ K42	Partner is dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: E-W	♦ K754	
HCP: 11	♣ Q84	

Board: 276	♠ AK82	You are dealer.
Dealer: North	♥ KT86	West (RHO) Doubles 5♣ if possible.
Vul: Both	♦ AKJ85	
HCP: 18+1	♣ -	

Board: 277	♠ QJT	Partner is dealer.
Dealer: South	♥ K962	The opponents are silent.
Vul: N-S	♦ Q76	
HCP: 12	♣ KJ2	

Both hands (Answers Page)

Board: 274

Dealer: North
 Vul: N-S
 North HCP: 11+1
 South HCP: 12
 Contract: 3 ♠ South

North:

♠ A964
 ♥ J872
 ♦ -
 ♣ AQ642

South:

♠ QJT3
 ♥ K96
 ♦ KT7
 ♣ K85

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

Board: 275

Dealer: South
 Vul: E-W
 North HCP: 11
 South HCP: 12
 Contract: 1NT North

North:

♠ K42
 ♥ K92
 ♦ K754
 ♣ Q84

South:

♠ QJ7
 ♥ J643
 ♦ QJ
 ♣ AJT7

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1 ♥
Pass	1NT	All Pass	

Board: 276

Dealer: North
 Vul: Both
 North HCP: 18+1
 South HCP: 11
 Contract: 6 ♥ North

North:

♠ AK82
 ♥ KT86
 ♦ AKJ85
 ♣ -

South:

♠ QJ4
 ♥ QJ74
 ♦ Q76
 ♣ K62

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	4 ♣ ¹	Pass	4 ♦ ²
Pass	4NT ³	Pass	5 ♣ ⁴
X	5 ♦	Pass	6 ♣ ⁵
Pass	6 ♥	All Pass	

1. Splinter
2. surplus
3. Blackwood 0314, for !H
4. A=0/5 or 3/5
5. !H queen and !C king

Board: 277

Dealer: South
 Vul: N-S
 North HCP: 12
 South HCP: 12
 Contract: 2NT North

North:

♠ QJT
 ♥ K962
 ♦ Q76
 ♣ KJ2

South:

♠ AK53
 ♥ A4
 ♦ JT85
 ♣ 543

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

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

Board: 274	♠ QJT3	Partner is dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: N-S	♦ KT7	
HCP: 12	♣ K85	

Board: 275	♠ QJ7	You are dealer.
Dealer: South	♥ J643	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 12	♣ AJT7	

Board: 276	♠ QJ4	Partner is dealer.
Dealer: North	♥ QJ74	West (LHO) Doubles 5♣ if possible.
Vul: Both	♦ Q76	
HCP: 11	♣ K62	

Board: 277	♠ AK53	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ JT85	
HCP: 12	♣ 543	

Both hands (Answers Page)

Board: 274

Dealer: North
 Vul: N-S
 North HCP: 11+1
 South HCP: 12
 Contract: 3 ♠ South

North:

♠ A964
 ♥ J872
 ♦ -
 ♣ AQ642

South:

♠ QJT3
 ♥ K96
 ♦ KT7
 ♣ K85

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

Board: 275

Dealer: South
 Vul: E-W
 North HCP: 11
 South HCP: 12
 Contract: 1NT North

North:

♠ K42
 ♥ K92
 ♦ K754
 ♣ Q84

South:

♠ QJ7
 ♥ J643
 ♦ QJ
 ♣ AJT7

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1 ♥
Pass	1NT	All Pass	

Board: 276

Dealer: North
 Vul: Both
 North HCP: 18+1
 South HCP: 11
 Contract: 6 ♥ North

North:

♠ AK82
 ♥ KT86
 ♦ AKJ85
 ♣ -

South:

♠ QJ4
 ♥ QJ74
 ♦ Q76
 ♣ K62

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	4 ♣ ¹	Pass	4 ♦ ²
Pass	4NT ³	Pass	5 ♣ ⁴
X	5 ♦	Pass	6 ♣ ⁵
Pass	6 ♥	All Pass	

1. Splinter
2. surplus
3. Blackwood 0314, for !H
4. A=0/5 or 3/5
5. !H queen and !C king

Board: 277

Dealer: South
 Vul: N-S
 North HCP: 12
 South HCP: 12
 Contract: 2NT North

North:

♠ QJT
 ♥ K962
 ♦ Q76
 ♣ KJ2

South:

♠ AK53
 ♥ A4
 ♦ JT85
 ♣ 543

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

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

Board: 278	♠ 865	You are dealer.
Dealer: North	♥ Q763	The opponents are silent.
Vul: E-W	♦ AK53	
HCP: 13	♣ A2	

Board: 279	♠ K72	Partner is dealer.
Dealer: South	♥ K65	The opponents are silent.
Vul: Both	♦ Q64	
HCP: 12	♣ A932	

Board: 280	♠ 964	You are dealer.
Dealer: North	♥ AQJT	The opponents are silent.
Vul: None	♦ AT53	
HCP: 12	♣ J4	

Board: 281	♠ K86	You are dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: E-W	♦ QJ832	
HCP: 12+1	♣ QJ3	

Board: 282	♠ K52	Partner is dealer.
Dealer: South	♥ QJ53	The opponents are silent.
Vul: Both	♦ Q87	
HCP: 12	♣ KJT	

Both hands (Answers Page)

Board: 278	North:	South:	W	N	E	S
Dealer: North	♠ 865	♠ K74		1 ♦	Pass	2 ♦ ¹
Vul: E-W	♥ Q763	♥ K95	Pass	2 ♥	Pass	3NT
North HCP: 13	♦ AK53	♦ QJT6	All Pass			
South HCP: 12	♣ A2	♣ K75				
Contract: 3NT South						1. Inverted minors

Board: 279	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: 280	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: 281	North:	South:	W	N	E	S
Dealer: North	♠ K86	♠ QJ5		1 ♦	Pass	2 ♦ ¹
Vul: E-W	♥ QJ	♥ K65	Pass	3 ♦	All Pass	
North HCP: 12+1	♦ QJ832	♦ KT95				
South HCP: 12	♣ QJ3	♣ K64				
Contract: 3 ♦ North						1. Inverted minors

Board: 282	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ J4				1 ♦
Vul: Both	♥ QJ53	♥ A76	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ Q87	♦ AJ95	Pass	2NT	Pass	3NT
South HCP: 14	♣ KJT	♣ A852	All Pass			
Contract: 3NT South						

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

Board: 278	♠ K74	Partner is dealer.
Dealer: North	♥ K95	The opponents are silent.
Vul: E-W	♦ QJT6	
HCP: 12	♣ K75	

Board: 279	♠ AQJ4	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: Both	♦ AK532	
HCP: 18+1	♣ 65	

Board: 280	♠ QJ2	Partner is dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: None	♦ K76	
HCP: 12	♣ K753	

Board: 281	♠ QJ5	Partner is dealer.
Dealer: North	♥ K65	The opponents are silent.
Vul: E-W	♦ KT95	
HCP: 12	♣ K64	

Board: 282	♠ J4	You are dealer.
Dealer: South	♥ A76	The opponents are silent.
Vul: Both	♦ AJ95	
HCP: 14	♣ A852	

Both hands (Answers Page)

Board: 278	North:	South:	W	N	E	S
Dealer: North	♠ 865	♠ K74		1 ♦	Pass	2 ♦ ¹
Vul: E-W	♥ Q763	♥ K95	Pass	2 ♥	Pass	3NT
North HCP: 13	♦ AK53	♦ QJT6	All Pass			
South HCP: 12	♣ A2	♣ K75				
Contract: 3NT South						1. Inverted minors

Board: 279	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: 280	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: 281	North:	South:	W	N	E	S
Dealer: North	♠ K86	♠ QJ5		1 ♦	Pass	2 ♦ ¹
Vul: E-W	♥ QJ	♥ K65	Pass	3 ♦	All Pass	
North HCP: 12+1	♦ QJ832	♦ KT95				
South HCP: 12	♣ QJ3	♣ K64				
Contract: 3 ♦ North						1. Inverted minors

Board: 282	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ J4				1 ♦
Vul: Both	♥ QJ53	♥ A76	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ Q87	♦ AJ95	Pass	2NT	Pass	3NT
South HCP: 14	♣ KJT	♣ A852	All Pass			
Contract: 3NT South						

North hands

1m - 1|2|3 NT

Board: 283 ♠ J42 You are dealer.
 Dealer: North ♥ AQ8 The opponents are silent.
 Vul: None ♦ A8
 HCP: 19+1 ♣ AKJ63

Board: 284 ♠ KT92 Partner is dealer.
 Dealer: South ♥ K82 The opponents are silent.
 Vul: N-S ♦ Q86
 HCP: 11 ♣ K63

Board: 285 ♠ K54 You are dealer.
 Dealer: North ♥ 8 The opponents are silent.
 Vul: Both ♦ QJ65
 HCP: 13+1 ♣ AK986

Board: 286 ♠ A3 You are dealer.
 Dealer: North ♥ 954 West (RHO) bids 1 ♠ if possible.
 Vul: None ♦ Q9
 HCP: 13+2 ♣ AQJ975

Board: 287 ♠ Q864 LHO is dealer.
 Dealer: East ♥ AQ543 East (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ 43 West (RHO) bids 1 ♦ if possible.
 HCP: 8+1 ♣ T9 East (LHO) bids 1 ♠ if possible.

Both hands (Answers Page)

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ J42	♠ K97		1 ♣	Pass	1 ♦
Vul: None	♥ AQ8	♥ K96	Pass	2NT	Pass	3NT
North HCP: 19+1	♦ A8	♦ K754	All Pass			
South HCP: 11	♣ AKJ63	♣ Q87				
Contract: 3NT South						

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ KT92	♠ J54				1 ♦
Vul: N-S	♥ K82	♥ AQJT	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ Q86	♦ AJ54	All Pass			
South HCP: 13	♣ K63	♣ 74				
Contract: 1NT South						

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ A97		1 ♣	Pass	1 ♥
Vul: Both	♥ 8	♥ QJT4	Pass	1NT	Pass	2NT
North HCP: 13+1	♦ QJ65	♦ KT8	All Pass			
South HCP: 12	♣ AK986	♣ Q52				
Contract: 2NT South						

Board: 286	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ K74		1 ♣	Pass	1 ♥
Vul: None	♥ 954	♥ K873	1 ♠	X ¹	Pass	3NT
North HCP: 13+2	♦ Q9	♦ K82	All Pass			
South HCP: 12	♣ AQJ975	♣ K83				
Contract: 3NT South						

1. Support double redouble

Board: 287	North:	South:	W	N	E	S
Dealer: East	♠ Q864	♠ 32			1 ♣	Pass
Vul: E-W	♥ AQ543	♥ JT9	1 ♦	1 ♥	1 ♠	2 ♥
North HCP: 8+1	♦ 43	♦ AK82	All Pass			
South HCP: 8	♣ T9	♣ 8762				
Contract: 2 ♥ South						

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

Board: 283	♠ K97	Partner is dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: None	♦ K754	
HCP: 11	♣ Q87	

Board: 284	♠ J54	You are dealer.
Dealer: South	♥ AQJT	The opponents are silent.
Vul: N-S	♦ AJ54	
HCP: 13	♣ 74	

Board: 285	♠ A97	Partner is dealer.
Dealer: North	♥ QJT4	The opponents are silent.
Vul: Both	♦ KT8	
HCP: 12	♣ Q52	

Board: 286	♠ K74	Partner is dealer.
Dealer: North	♥ K873	West (LHO) bids 1 ♠ if possible.
Vul: None	♦ K82	
HCP: 12	♣ K83	

Board: 287	♠ 32	RHO is dealer. You bid second.
Dealer: East	♥ JT9	East (RHO) opens 1 ♣ if possible.
Vul: E-W	♦ AK82	West (LHO) bids 1 ♦ if possible.
HCP: 8	♣ 8762	East (RHO) bids 1 ♠ if possible.

Both hands (Answers Page)

Board: 283	North:	South:	W	N	E	S
Dealer: North	♠ J42	♠ K97		1 ♣	Pass	1 ♦
Vul: None	♥ AQ8	♥ K96	Pass	2NT	Pass	3NT
North HCP: 19+1	♦ A8	♦ K754	All Pass			
South HCP: 11	♣ AKJ63	♣ Q87				
Contract: 3NT South						

Board: 284	North:	South:	W	N	E	S
Dealer: South	♠ KT92	♠ J54				1 ♦
Vul: N-S	♥ K82	♥ AQJT	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ Q86	♦ AJ54	All Pass			
South HCP: 13	♣ K63	♣ 74				
Contract: 1NT South						

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ A97		1 ♣	Pass	1 ♥
Vul: Both	♥ 8	♥ QJT4	Pass	1NT	Pass	2NT
North HCP: 13+1	♦ QJ65	♦ KT8	All Pass			
South HCP: 12	♣ AK986	♣ Q52				
Contract: 2NT South						

Board: 286	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ K74		1 ♣	Pass	1 ♥
Vul: None	♥ 954	♥ K873	1 ♠	X ¹	Pass	3NT
North HCP: 13+2	♦ Q9	♦ K82	All Pass			
South HCP: 12	♣ AQJ975	♣ K83				
Contract: 3NT South						

1. Support double redouble

Board: 287	North:	South:	W	N	E	S
Dealer: East	♠ Q864	♠ 32			1 ♣	Pass
Vul: E-W	♥ AQ543	♥ JT9	1 ♦	1 ♥	1 ♠	2 ♥
North HCP: 8+1	♦ 43	♦ AK82	All Pass			
South HCP: 8	♣ T9	♣ 8762				
Contract: 2 ♥ South						

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

Board: 288	♠ 9	You are dealer.
Dealer: North	♥ J92	The opponents are silent.
Vul: E-W	♦ AJ542	
HCP: 13+1	♣ AK65	

Board: 289	♠ A76	Partner is dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: None	♦ KT93	
HCP: 12	♣ Q42	

Board: 290	♠ J965	You are dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: N-S	♦ AK854	
HCP: 13+1	♣ KQ	

Board: 291	♠ QJ5	Partner is dealer.
Dealer: South	♥ KT6	The opponents are silent.
Vul: E-W	♦ K86	
HCP: 12	♣ QJT8	

Board: 292	♠ A43	Partner is dealer.
Dealer: South	♥ K64	The opponents are silent.
Vul: Both	♦ K53	
HCP: 12	♣ Q875	

Both hands (Answers Page)

Board: 288	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ QJ8		1 ♦	Pass	2 ♦ ¹
Vul: E-W	♥ J92	♥ K43	Pass	3 ♠ ²	Pass	3NT
North HCP: 13+1	♦ AJ542	♦ KT96	All Pass			
South HCP: 12	♣ AK65	♣ QJ8				
Contract: 3NT South						
						1. Inverted minors
						2. shortness

Board: 289	North:	South:	W	N	E	S
Dealer: South	♠ A76	♠ K543				1 ♣
Vul: None	♥ K72	♥ J965	Pass	1 ♦	Pass	1 ♥
North HCP: 12	♦ KT93	♦ A8	Pass	2NT	All Pass	
South HCP: 12	♣ Q42	♣ A76				
Contract: 2NT North						

Board: 290	North:	South:	W	N	E	S
Dealer: North	♠ J965	♠ KT2		1 ♦	Pass	1 ♥
Vul: N-S	♥ 43	♥ QJ82	Pass	1 ♠	Pass	3NT
North HCP: 13+1	♦ AK854	♦ QT7	All Pass			
South HCP: 12	♣ KQ	♣ AT4				
Contract: 3NT South						

Board: 291	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: 292	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ Q87				1 ♣
Vul: Both	♥ K64	♥ AQ92	Pass	2 ♣ ¹	Pass	2NT
North HCP: 12	♦ K53	♦ T4	All Pass			
South HCP: 12	♣ Q875	♣ AT63				
Contract: 2NT South						1. Inverted minors

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

Board: 288	♠ QJ8	Partner is dealer.
Dealer: North	♥ K43	The opponents are silent.
Vul: E-W	♦ KT96	
HCP: 12	♣ QJ8	

Board: 289	♠ K543	You are dealer.
Dealer: South	♥ J965	The opponents are silent.
Vul: None	♦ A8	
HCP: 12	♣ A76	

Board: 290	♠ KT2	Partner is dealer.
Dealer: North	♥ QJ82	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 12	♣ AT4	

Board: 291	♠ K84	You are dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: E-W	♦ AJT92	
HCP: 12+1	♣ 642	

Board: 292	♠ Q87	You are dealer.
Dealer: South	♥ AQ92	The opponents are silent.
Vul: Both	♦ T4	
HCP: 12	♣ AT63	

Both hands (Answers Page)

Board: 288	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ QJ8		1 ♦	Pass	2 ♦ ¹
Vul: E-W	♥ J92	♥ K43	Pass	3 ♠ ²	Pass	3NT
North HCP: 13+1	♦ AJ542	♦ KT96	All Pass			
South HCP: 12	♣ AK65	♣ QJ8				
Contract: 3NT South						1. Inverted minors 2. shortness

Board: 289	North:	South:	W	N	E	S
Dealer: South	♠ A76	♠ K543				1 ♣
Vul: None	♥ K72	♥ J965	Pass	1 ♦	Pass	1 ♥
North HCP: 12	♦ KT93	♦ A8	Pass	2NT	All Pass	
South HCP: 12	♣ Q42	♣ A76				
Contract: 2NT North						

Board: 290	North:	South:	W	N	E	S
Dealer: North	♠ J965	♠ KT2		1 ♦	Pass	1 ♥
Vul: N-S	♥ 43	♥ QJ82	Pass	1 ♠	Pass	3NT
North HCP: 13+1	♦ AK854	♦ QT7	All Pass			
South HCP: 12	♣ KQ	♣ AT4				
Contract: 3NT South						

Board: 291	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: 292	North:	South:	W	N	E	S
Dealer: South	♠ A43	♠ Q87				1 ♣
Vul: Both	♥ K64	♥ AQ92	Pass	2 ♣ ¹	Pass	2NT
North HCP: 12	♦ K53	♦ T4	All Pass			
South HCP: 12	♣ Q875	♣ AT63				
Contract: 2NT South						1. Inverted minors

North hands

1m - 1|2|3 NT

Board: 293 ♠ KT76

Partner is dealer.

Dealer: South ♥ K62

The opponents are silent.

Vul: N-S ♦ KT8

HCP: 12 ♣ K32

Board: 294 ♠ A6

You are dealer.

Dealer: North ♥ J85

The opponents are silent.

Vul: E-W ♦ KJT42

HCP: 13+1 ♣ A62

Board: 295 ♠ T62

RHO is dealer. You bid second.

Dealer: West ♥ J764

West (RHO) opens 1 ♦ if possible.

Vul: Both ♦ 7

East (LHO) bids 1 ♥ if possible.

HCP: 2+1 ♣ J8764

West (RHO) bids 2 ♥ if possible.

East (LHO) Doubles 3 ♣ if possible.

Board: 296 ♠ K92

Partner is dealer.

Dealer: South ♥ QJ2

The opponents are silent.

Vul: None ♦ Q84

HCP: 12 ♣ AT74

Board: 297 ♠ A986

You are dealer.

Dealer: North ♥ AQT

The opponents are silent.

Vul: E-W ♦ Q6

HCP: 19 ♣ AK85

Both hands (Answers Page)

Board: 293	North:	South:	W	N	E	S
Dealer: South	♠ KT76	♠ A942				1 ♦
Vul: N-S	♥ K62	♥ QJ83	Pass	1 ♠	Pass	2 ♦
North HCP: 12	♦ KT8	♦ AJ2	Pass	3 ♠	All Pass	
South HCP: 12	♣ K32	♣ T8				
Contract: 3 ♠ North						

Board: 294	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KT2		1 ♦	Pass	2 ♦ ¹
Vul: E-W	♥ J85	♥ A94	Pass	2 ♠	Pass	3NT
North HCP: 13+1	♦ KJT42	♦ Q873	All Pass			
South HCP: 12	♣ A62	♣ K95				
Contract: 3NT South						1. Inverted minors

Board: 295	North:	South:	W	N	E	S
Dealer: West	♠ T62	♠ A83	1 ♦	Pass	1 ♥	X
Vul: Both	♥ J764	♥ Q	2 ♥	Pass	Pass	X
North HCP: 2+1	♦ 7	♦ AK864	Pass	3 ♣	X	All Pass
South HCP: 15+1	♣ J8764	♣ QT95				
Contract: 3 ♣ X North						

Board: 296	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: 297	North:	South:	W	N	E	S
Dealer: North	♠ A986	♠ QJ3		1 ♣	Pass	2 ♣ ¹
Vul: E-W	♥ AQT	♥ KJ2	Pass	3NT	All Pass	
North HCP: 19	♦ Q6	♦ KT4				
South HCP: 12	♣ AK85	♣ Q762				
Contract: 3NT North						1. Inverted minors

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

Board: 293 ♠ A942 You are dealer.
Dealer: South ♥ QJ83 The opponents are silent.
Vul: N-S ♦ AJ2
HCP: 12 ♣ T8

Board: 294 ♠ KT2 Partner is dealer.
Dealer: North ♥ A94 The opponents are silent.
Vul: E-W ♦ Q873
HCP: 12 ♣ K95

Board: 295 ♠ A83 LHO is dealer.
Dealer: West ♥ Q West (LHO) opens 1 ♦ if possible.
Vul: Both ♦ AK864 East (RHO) bids 1 ♥ if possible.
HCP: 15+1 ♣ QT95 West (LHO) bids 2 ♥ if possible.
East (RHO) Doubles 3 ♣ if possible.

Board: 296 ♠ T You are dealer.
Dealer: South ♥ AK83 The opponents are silent.
Vul: None ♦ AJ72
HCP: 17 ♣ KQ92

Board: 297 ♠ QJ3 Partner is dealer.
Dealer: North ♥ KJ2 The opponents are silent.
Vul: E-W ♦ KT4
HCP: 12 ♣ Q762

Both hands (Answers Page)

Board: 293	North:	South:	W	N	E	S
Dealer: South	♠ KT76	♠ A942				1 ♦
Vul: N-S	♥ K62	♥ QJ83	Pass	1 ♠	Pass	2 ♦
North HCP: 12	♦ KT8	♦ AJ2	Pass	3 ♠	All Pass	
South HCP: 12	♣ K32	♣ T8				
Contract: 3 ♠ North						

Board: 294	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KT2		1 ♦	Pass	2 ♦ ¹
Vul: E-W	♥ J85	♥ A94	Pass	2 ♠	Pass	3NT
North HCP: 13+1	♦ KJT42	♦ Q873	All Pass			
South HCP: 12	♣ A62	♣ K95				
Contract: 3NT South						

1. Inverted minors

Board: 295	North:	South:	W	N	E	S
Dealer: West	♠ T62	♠ A83	1 ♦	Pass	1 ♥	X
Vul: Both	♥ J764	♥ Q	2 ♥	Pass	Pass	X
North HCP: 2+1	♦ 7	♦ AK864	Pass	3 ♣	X	All Pass
South HCP: 15+1	♣ J8764	♣ QT95				
Contract: 3 ♣ X North						

Board: 296	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: 297	North:	South:	W	N	E	S
Dealer: North	♠ A986	♠ QJ3		1 ♣	Pass	2 ♣ ¹
Vul: E-W	♥ AQT	♥ KJ2	Pass	3NT	All Pass	
North HCP: 19	♦ Q6	♦ KT4				
South HCP: 12	♣ AK85	♣ Q762				
Contract: 3NT North						

1. Inverted minors

North hands

1m - 1|2|3 NT

Board: 298 ♠ QJT9 You are dealer.
 Dealer: North ♥ T953 The opponents are silent.
 Vul: Both ♦ A7
 HCP: 12 ♣ AJ3

Board: 299 ♠ A62 Partner is dealer.
 Dealer: South ♥ K95 The opponents are silent.
 Vul: None ♦ Q92
 HCP: 12 ♣ KT87

Board: 300 ♠ K83 Partner is dealer.
 Dealer: South ♥ K63 The opponents are silent.
 Vul: N-S ♦ K43
 HCP: 12 ♣ QJ85

Board: 301 ♠ QJ5 Partner is dealer.
 Dealer: South ♥ A72 The opponents are silent.
 Vul: Both ♦ K42
 HCP: 12 ♣ Q865

Board: 302 ♠ Q5 You are dealer.
 Dealer: North ♥ A2 West (RHO) bids 1 ♠ if possible.
 Vul: None ♦ KJT52
 HCP: 13+1 ♣ QJ96

Both hands (Answers Page)

Board: 298

Dealer: North
 Vul: Both
 North HCP: 12
 South HCP: 12
 Contract: 3♥ South

North:

♠ QJT9
 ♥ T953
 ♦ A7
 ♣ AJ3

South:

♠ A43
 ♥ QJ82
 ♦ K42
 ♣ Q97

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

Board: 299

Dealer: South
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 2NT North

North:

♠ A62
 ♥ K95
 ♦ Q92
 ♣ KT87

South:

♠ KJT8
 ♥ J6
 ♦ AT54
 ♣ QJ6

W	N	E	S
			1♦
Pass	2NT	All Pass	

Board: 300

Dealer: South
 Vul: N-S
 North HCP: 12
 South HCP: 15+2
 Contract: 3♦ South

North:

♠ K83
 ♥ K63
 ♦ K43
 ♣ QJ85

South:

♠ Q75
 ♥ Q9
 ♦ AQJ985
 ♣ A9

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

Board: 301

Dealer: South
 Vul: Both
 North HCP: 12
 South HCP: 13
 Contract: 3NT North

North:

♠ QJ5
 ♥ A72
 ♦ K42
 ♣ Q865

South:

♠ T974
 ♥ KQ3
 ♦ A8
 ♣ A943

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

1. Inverted minors

Board: 302

Dealer: North
 Vul: None
 North HCP: 13+1
 South HCP: 12
 Contract: 3NT North

North:

♠ Q5
 ♥ A2
 ♦ KJT52
 ♣ QJ96

South:

♠ KT8
 ♥ KJ98
 ♦ Q96
 ♣ K32

W	N	E	S
	1♦	Pass	1♥
1♠	Pass ¹	Pass	X
Pass	2♣	Pass	2NT
Pass	3NT	All Pass	

1. max 2 !H

South hands

1m - 1|2|3 NT

Board: 298 ♠ A43 Partner is dealer.
 Dealer: North ♥ QJ82 The opponents are silent.
 Vul: Both ♦ K42
 HCP: 12 ♣ Q97

Board: 299 ♠ KJT8 You are dealer.
 Dealer: South ♥ J6 The opponents are silent.
 Vul: None ♦ AT54
 HCP: 12 ♣ QJ6

Board: 300 ♠ Q75 You are dealer.
 Dealer: South ♥ Q9 The opponents are silent.
 Vul: N-S ♦ AQJ985
 HCP: 15+2 ♣ A9

Board: 301 ♠ T974 You are dealer.
 Dealer: South ♥ KQ3 The opponents are silent.
 Vul: Both ♦ A8
 HCP: 13 ♣ A943

Board: 302 ♠ KT8 Partner is dealer.
 Dealer: North ♥ KJ98 West (LHO) bids 1 ♠ if possible.
 Vul: None ♦ Q96
 HCP: 12 ♣ K32

Both hands (Answers Page)

Board: 298

Dealer: North
 Vul: Both
 North HCP: 12
 South HCP: 12
 Contract: 3♥ South

North:

♠ QJT9
 ♥ T953
 ♦ A7
 ♣ AJ3

South:

♠ A43
 ♥ QJ82
 ♦ K42
 ♣ Q97

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

Board: 299

Dealer: South
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 2NT North

North:

♠ A62
 ♥ K95
 ♦ Q92
 ♣ KT87

South:

♠ KJT8
 ♥ J6
 ♦ AT54
 ♣ QJ6

W	N	E	S
			1♦
Pass	2NT	All Pass	

Board: 300

Dealer: South
 Vul: N-S
 North HCP: 12
 South HCP: 15+2
 Contract: 3♦ South

North:

♠ K83
 ♥ K63
 ♦ K43
 ♣ QJ85

South:

♠ Q75
 ♥ Q9
 ♦ AQJ985
 ♣ A9

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

Board: 301

Dealer: South
 Vul: Both
 North HCP: 12
 South HCP: 13
 Contract: 3NT North

North:

♠ QJ5
 ♥ A72
 ♦ K42
 ♣ Q865

South:

♠ T974
 ♥ KQ3
 ♦ A8
 ♣ A943

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

1. Inverted minors

Board: 302

Dealer: North
 Vul: None
 North HCP: 13+1
 South HCP: 12
 Contract: 3NT North

North:

♠ Q5
 ♥ A2
 ♦ KJT52
 ♣ QJ96

South:

♠ KT8
 ♥ KJ98
 ♦ Q96
 ♣ K32

W	N	E	S
	1♦	Pass	1♥
1♠	Pass ¹	Pass	X
Pass	2♣	Pass	2NT
Pass	3NT	All Pass	

1. max 2 !H

North hands

1m - 1|2|3 NT

Board: 303	♠ AJ7	You are dealer.
Dealer: North	♥ Q92	The opponents are silent.
Vul: N-S	♦ AQJ6	
HCP: 18	♣ A72	

Board: 304	♠ 2	You are dealer.
Dealer: North	♥ 754	West (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ KQ53	East (LHO) bids 2 ♠ if possible.
HCP: 12+1	♣ AKT87	

Board: 305	♠ K52	Partner is dealer.
Dealer: South	♥ K83	The opponents are silent.
Vul: None	♦ K52	
HCP: 12	♣ QJ87	

Board: 306	♠ K32	Partner is dealer.
Dealer: South	♥ K42	East (LHO) bids 2 ♦ if possible.
Vul: N-S	♦ Q84	West (RHO) bids 2 ♠ if possible.
HCP: 11	♣ K752	

Both hands (Answers Page)

Board: 303

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 12

Contract: 3NT North

North:

♠ AJ7

♥ Q92

♦ AQJ6

♣ A72

South:

♠ KT5

♥ K86

♦ K874

♣ KT4

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

1. Inverted minors

Board: 304

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ 2

♥ 754

♦ KQ53

♣ AKT87

South:

♠ K63

♥ K82

♦ AT62

♣ Q53

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

Board: 305

Dealer: South

Vul: None

North HCP: 12

South HCP: 13+1

Contract: 3NT North

North:

♠ K52

♥ K83

♦ K52

♣ QJ87

South:

♠ QT4

♥ T9

♦ A96

♣ AK543

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

1. Inverted minors

Board: 306

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12+1

Contract: 4 ♦ South

North:

♠ K32

♥ K42

♦ Q84

♣ K752

South:

♠ A7

♥ Q87

♦ K7653

♣ QJT

W	N	E	S
			1 ♦
Pass	1NT	2 ♦ ¹	X
2 ♠	3 ♥ ²	Pass	4 ♦
All Pass			

1. Michaels Cuebid

2. limit raise or better in !D

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

Board: 303	♠ KT5	Partner is dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: N-S	♦ K874	
HCP: 12	♣ KT4	

Board: 304	♠ K63	Partner is dealer.
Dealer: North	♥ K82	West (LHO) bids 1 ♠ if possible.
Vul: E-W	♦ AT62	East (RHO) bids 2 ♠ if possible.
HCP: 12	♣ Q53	

Board: 305	♠ QT4	You are dealer.
Dealer: South	♥ T9	The opponents are silent.
Vul: None	♦ A96	
HCP: 13+1	♣ AK543	

Board: 306	♠ A7	You are dealer.
Dealer: South	♥ Q87	East (RHO) bids 2 ♦ if possible.
Vul: N-S	♦ K7653	West (LHO) bids 2 ♠ if possible.
HCP: 12+1	♣ QJT	

Both hands (Answers Page)

Board: 303

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 12

Contract: 3NT North

North:

♠ AJ7

♥ Q92

♦ AQJ6

♣ A72

South:

♠ KT5

♥ K86

♦ K874

♣ KT4

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

1. Inverted minors

Board: 304

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ 2

♥ 754

♦ KQ53

♣ AKT87

South:

♠ K63

♥ K82

♦ AT62

♣ Q53

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

Board: 305

Dealer: South

Vul: None

North HCP: 12

South HCP: 13+1

Contract: 3NT North

North:

♠ K52

♥ K83

♦ K52

♣ QJ87

South:

♠ QT4

♥ T9

♦ A96

♣ AK543

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

1. Inverted minors

Board: 306

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12+1

Contract: 4 ♦ South

North:

♠ K32

♥ K42

♦ Q84

♣ K752

South:

♠ A7

♥ Q87

♦ K7653

♣ QJT

W	N	E	S
			1 ♦
Pass	1NT	2 ♦ ¹	X
2 ♠	3 ♥ ²	Pass	4 ♦
All Pass			

1. Michaels Cuebid

2. limit raise or better in !D

North hands

1m - 1|2|3 NT

Board: 307 ♠ QJT3 Partner is dealer.
 Dealer: South ♥ K52 The opponents are silent.
 Vul: E-W ♦ Q76
 HCP: 12 ♣ A53

Board: 308 ♠ QJ96 Partner is dealer.
 Dealer: South ♥ K65 The opponents are silent.
 Vul: Both ♦ Q82
 HCP: 12 ♣ KJ7

Board: 309 ♠ KJ92 Partner is dealer.
 Dealer: South ♥ K74 East (LHO) bids 2♣ if possible.
 Vul: N-S ♦ Q84
 HCP: 12 ♣ QJ5

Board: 310 ♠ K32 Partner is dealer.
 Dealer: South ♥ K82 The opponents are silent.
 Vul: E-W ♦ QJT3
 HCP: 12 ♣ KT8

Board: 311 ♠ KJ6 Partner is dealer.
 Dealer: South ♥ QJ74 The opponents are silent.
 Vul: Both ♦ Q83
 HCP: 12 ♣ QJ4

Both hands (Answers Page)

Board: 307	North:	South:	W	N	E	S
Dealer: South	♠ QJT3	♠ A64				1 ♦
Vul: E-W	♥ K52	♥ 6	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ Q76	♦ AKJ32	Pass	2NT	Pass	3 ♠
South HCP: 15+1	♣ A53	♣ K842	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 308	North:	South:	W	N	E	S
Dealer: South	♠ QJ96	♠ AK8				1 ♦
Vul: Both	♥ K65	♥ AJ9	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q82	♦ T9763	All Pass			
South HCP: 14+1	♣ KJ7	♣ Q2				
Contract: 1NT South						

Board: 309	North:	South:	W	N	E	S
Dealer: South	♠ KJ92	♠ AQ76				1 ♦
Vul: N-S	♥ K74	♥ QJ83	Pass	1 ♠	2 ♣	2 ♠
North HCP: 12	♦ Q84	♦ KT96	Pass	3 ♠	All Pass	
South HCP: 12	♣ QJ5	♣ 7				
Contract: 3 ♠ North						

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ A65				1 ♦
Vul: E-W	♥ K82	♥ AQ63	Pass	2 ♦ ¹	Pass	4 ♦
North HCP: 12	♦ QJT3	♦ A984	Pass	5 ♦	All Pass	
South HCP: 19	♣ KT8	♣ AJ				
Contract: 5 ♦ North			1. Inverted minors			

Board: 311	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ A874				1 ♦
Vul: Both	♥ QJ74	♥ 952	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ Q83	♦ AJ76	Pass	1NT	All Pass	
South HCP: 13	♣ QJ4	♣ A5				
Contract: 1NT North						

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

Board: 307 ♠ A64 You are dealer.
Dealer: South ♥ 6 The opponents are silent.
Vul: E-W ♦ AKJ32
HCP: 15+1 ♣ K842

Board: 308 ♠ AK8 You are dealer.
Dealer: South ♥ AJ9 The opponents are silent.
Vul: Both ♦ T9763
HCP: 14+1 ♣ Q2

Board: 309 ♠ AQ76 You are dealer.
Dealer: South ♥ QJ83 East (RHO) bids 2♣ if possible.
Vul: N-S ♦ KT96
HCP: 12 ♣ 7

Board: 310 ♠ A65 You are dealer.
Dealer: South ♥ AQ63 The opponents are silent.
Vul: E-W ♦ A984
HCP: 19 ♣ AJ

Board: 311 ♠ A874 You are dealer.
Dealer: South ♥ 952 The opponents are silent.
Vul: Both ♦ AJ76
HCP: 13 ♣ A5

Both hands (Answers Page)

Board: 307	North:	South:	W	N	E	S
Dealer: South	♠ QJT3	♠ A64				1 ♦
Vul: E-W	♥ K52	♥ 6	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ Q76	♦ AKJ32	Pass	2NT	Pass	3 ♠
South HCP: 15+1	♣ A53	♣ K842	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 308	North:	South:	W	N	E	S
Dealer: South	♠ QJ96	♠ AK8				1 ♦
Vul: Both	♥ K65	♥ AJ9	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q82	♦ T9763	All Pass			
South HCP: 14+1	♣ KJ7	♣ Q2				
Contract: 1NT South						

Board: 309	North:	South:	W	N	E	S
Dealer: South	♠ KJ92	♠ AQ76				1 ♦
Vul: N-S	♥ K74	♥ QJ83	Pass	1 ♠	2 ♣	2 ♠
North HCP: 12	♦ Q84	♦ KT96	Pass	3 ♠	All Pass	
South HCP: 12	♣ QJ5	♣ 7				
Contract: 3 ♠ North						

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ A65				1 ♦
Vul: E-W	♥ K82	♥ AQ63	Pass	2 ♦ ¹	Pass	4 ♦
North HCP: 12	♦ QJT3	♦ A984	Pass	5 ♦	All Pass	
South HCP: 19	♣ KT8	♣ AJ				
Contract: 5 ♦ North			1. Inverted minors			

Board: 311	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ A874				1 ♦
Vul: Both	♥ QJ74	♥ 952	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ Q83	♦ AJ76	Pass	1NT	All Pass	
South HCP: 13	♣ QJ4	♣ A5				
Contract: 1NT North						

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

Board: 312	♠ AT3	Partner is dealer.
Dealer: South	♥ KT5	The opponents are silent.
Vul: None	♦ QT2	
HCP: 12	♣ K985	

Board: 313	♠ A753	Partner is dealer.
Dealer: South	♥ K97	The opponents are silent.
Vul: E-W	♦ KT4	
HCP: 12	♣ Q96	

Board: 314	♠ A754	Partner is dealer.
Dealer: South	♥ K75	The opponents are silent.
Vul: Both	♦ Q82	
HCP: 12	♣ KT9	

Board: 315	♠ A964	You are dealer.
Dealer: North	♥ K85	The opponents are silent.
Vul: None	♦ KJ95	
HCP: 12	♣ J5	

Both hands (Answers Page)

Board: 312

Dealer: South

Vul: None

North HCP: 12

South HCP: 12+2

Contract: 3 ♦ South

North:

♠ AT3

♥ KT5

♦ QT2

♣ K985

South:

♠ 8

♥ J87

♦ AK9854

♣ AT6

W N E S

1 ♦

Pass 2NT Pass 3 ♦

All Pass

Board: 313

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3 ♠ North

North:

♠ A753

♥ K97

♦ KT4

♣ Q96

South:

♠ Q864

♥ AJ54

♦ 73

♣ AJ7

W N E S

1 ♣

Pass 1 ♠ Pass 2 ♠

Pass 3 ♠ All Pass

Board: 314

Dealer: South

Vul: Both

North HCP: 12

South HCP: 15+2

Contract: 6 ♦ North

North:

♠ A754

♥ K75

♦ Q82

♣ KT9

South:

♠ 8

♥ AT8

♦ AK9765

♣ A43

W N E S

1 ♦

Pass 1 ♠ Pass 3 ♦

Pass 4NT¹ Pass 5 ♦²

Pass 6 ♦ All Pass

1. Blackwood 0314, for !D

2. A=1/5 or 4/5

Board: 315

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ A964

♥ K85

♦ KJ95

♣ J5

South:

♠ QJT

♥ QJT

♦ QT74

♣ AT2

W N E S

1 ♦ Pass 2 ♦¹

Pass 2NT All Pass

1. Inverted minors

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

Board: 312 ♠ 8 You are dealer.
Dealer: South ♥ J87 The opponents are silent.
Vul: None ♦ AK9854
HCP: 12+2 ♣ AT6

Board: 313 ♠ Q864 You are dealer.
Dealer: South ♥ AJ54 The opponents are silent.
Vul: E-W ♦ 73
HCP: 12 ♣ AJ7

Board: 314 ♠ 8 You are dealer.
Dealer: South ♥ AT8 The opponents are silent.
Vul: Both ♦ AK9765
HCP: 15+2 ♣ A43

Board: 315 ♠ QJT Partner is dealer.
Dealer: North ♥ QJT The opponents are silent.
Vul: None ♦ QT74
HCP: 12 ♣ AT2

Both hands (Answers Page)

Board: 312

Dealer: South

Vul: None

North HCP: 12

South HCP: 12+2

Contract: 3 ♦ South

North:

♠ AT3

♥ KT5

♦ QT2

♣ K985

South:

♠ 8

♥ J87

♦ AK9854

♣ AT6

W N E S

1 ♦

Pass 2NT Pass 3 ♦

All Pass

Board: 313

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3 ♠ North

North:

♠ A753

♥ K97

♦ KT4

♣ Q96

South:

♠ Q864

♥ AJ54

♦ 73

♣ AJ7

W N E S

1 ♣

Pass 1 ♠ Pass 2 ♠

Pass 3 ♠ All Pass

Board: 314

Dealer: South

Vul: Both

North HCP: 12

South HCP: 15+2

Contract: 6 ♦ North

North:

♠ A754

♥ K75

♦ Q82

♣ KT9

South:

♠ 8

♥ AT8

♦ AK9765

♣ A43

W N E S

1 ♦

Pass 1 ♠ Pass 3 ♦

Pass 4NT¹ Pass 5 ♦²

Pass 6 ♦ All Pass

1. Blackwood 0314, for !D

2. A=1/5 or 4/5

Board: 315

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ A964

♥ K85

♦ KJ95

♣ J5

South:

♠ QJT

♥ QJT

♦ QT74

♣ AT2

W N E S

1 ♦ Pass 2 ♦¹

Pass 2NT All Pass

1. Inverted minors

North hands

1m - 1|2|3 NT

Board: 316	♠ QJ75	Partner is dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: N-S	♦ Q95	
HCP: 11	♣ K87	

Board: 317	♠ K73	Partner is dealer.
Dealer: South	♥ K54	The opponents are silent.
Vul: Both	♦ Q872	
HCP: 12	♣ KJ3	

Board: 318	♠ QT93	You are dealer.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: None	♦ AT62	
HCP: 13	♣ Q3	

Board: 319	♠ T84	You are dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: N-S	♦ A83	
HCP: 18	♣ AK82	

Board: 320	♠ QJT2	You are dealer.
Dealer: North	♥ AQ32	The opponents are silent.
Vul: E-W	♦ K72	
HCP: 13	♣ J5	

Both hands (Answers Page)

Board: 316	North:	South:	W	N	E	S
Dealer: South	♠ QJ75	♠ AK4				1 ♦
Vul: N-S	♥ KT3	♥ A972	Pass	1 ♠	Pass	2NT
North HCP: 11	♦ Q95	♦ AK62	Pass	3NT	All Pass	
South HCP: 18	♣ K87	♣ T6				
Contract: 3NT North						

Board: 317	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ A54				1 ♦
Vul: Both	♥ K54	♥ 98	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 12	♦ Q872	♦ AJT3	Pass	3NT	All Pass	
South HCP: 13	♣ KJ3	♣ A976				
Contract: 3NT North						

1. Inverted minors

Board: 318	North:	South:	W	N	E	S
Dealer: North	♠ QT93	♠ KJ76		1 ♦	Pass	1 ♠
Vul: None	♥ AJ9	♥ K32	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ AT62	♦ Q97	Pass	4 ♠	All Pass	
South HCP: 12	♣ Q3	♣ K87				
Contract: 4 ♠ North						

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ T84	♠ KJ3		1 ♣	Pass	1 ♥
Vul: N-S	♥ AQJ	♥ K543	Pass	2NT	Pass	3NT
North HCP: 18	♦ A83	♦ QJ6	All Pass			
South HCP: 12	♣ AK82	♣ Q43				
Contract: 3NT South						

Board: 320	North:	South:	W	N	E	S
Dealer: North	♠ QJT2	♠ K764		1 ♦	Pass	1 ♠
Vul: E-W	♥ AQ32	♥ KT9	Pass	2 ♠	All Pass	
North HCP: 13	♦ K72	♦ QT4				
South HCP: 11	♣ J5	♣ K98				
Contract: 2 ♠ North						

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

Board: 316	♠ AK4	You are dealer.
Dealer: South	♥ A972	The opponents are silent.
Vul: N-S	♦ AK62	
HCP: 18	♣ T6	

Board: 317	♠ A54	You are dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: Both	♦ AJT3	
HCP: 13	♣ A976	

Board: 318	♠ KJ76	Partner is dealer.
Dealer: North	♥ K32	The opponents are silent.
Vul: None	♦ Q97	
HCP: 12	♣ K87	

Board: 319	♠ KJ3	Partner is dealer.
Dealer: North	♥ K543	The opponents are silent.
Vul: N-S	♦ QJ6	
HCP: 12	♣ Q43	

Board: 320	♠ K764	Partner is dealer.
Dealer: North	♥ KT9	The opponents are silent.
Vul: E-W	♦ QT4	
HCP: 11	♣ K98	

Both hands (Answers Page)

Board: 316	North:	South:	W	N	E	S
Dealer: South	♠ QJ75	♠ AK4				1 ♦
Vul: N-S	♥ KT3	♥ A972	Pass	1 ♠	Pass	2NT
North HCP: 11	♦ Q95	♦ AK62	Pass	3NT	All Pass	
South HCP: 18	♣ K87	♣ T6				
Contract: 3NT North						

Board: 317	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ A54				1 ♦
Vul: Both	♥ K54	♥ 98	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 12	♦ Q872	♦ AJT3	Pass	3NT	All Pass	
South HCP: 13	♣ KJ3	♣ A976				
Contract: 3NT North						

1. Inverted minors

Board: 318	North:	South:	W	N	E	S
Dealer: North	♠ QT93	♠ KJ76		1 ♦	Pass	1 ♠
Vul: None	♥ AJ9	♥ K32	Pass	2 ♠	Pass	3 ♠
North HCP: 13	♦ AT62	♦ Q97	Pass	4 ♠	All Pass	
South HCP: 12	♣ Q3	♣ K87				
Contract: 4 ♠ North						

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ T84	♠ KJ3		1 ♣	Pass	1 ♥
Vul: N-S	♥ AQJ	♥ K543	Pass	2NT	Pass	3NT
North HCP: 18	♦ A83	♦ QJ6	All Pass			
South HCP: 12	♣ AK82	♣ Q43				
Contract: 3NT South						

Board: 320	North:	South:	W	N	E	S
Dealer: North	♠ QJT2	♠ K764		1 ♦	Pass	1 ♠
Vul: E-W	♥ AQ32	♥ KT9	Pass	2 ♠	All Pass	
North HCP: 13	♦ K72	♦ QT4				
South HCP: 11	♣ J5	♣ K98				
Contract: 2 ♠ North						

North hands

1m - 1|2|3 NT

Board: 321 ♠ T32 You are dealer.
 Dealer: North ♥ QT The opponents are silent.
 Vul: None ♦ AKJ2
 HCP: 14 ♣ KJ43

Board: 322 ♠ AJ3 You are dealer.
 Dealer: North ♥ AT The opponents are silent.
 Vul: N-S ♦ 8752
 HCP: 12 ♣ K982

Board: 323 ♠ AK32 You are dealer.
 Dealer: North ♥ A8 The opponents are silent.
 Vul: E-W ♦ AT2
 HCP: 19 ♣ A743

Board: 324 ♠ AT96 You are dealer.
 Dealer: North ♥ AQ76 The opponents are silent.
 Vul: Both ♦ A863
 HCP: 18 ♣ A

Board: 325 ♠ AT9852 LHO is dealer.
 Dealer: East ♥ J8 East (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ K82 West (RHO) bids 1 ♥ if possible.
 HCP: 9+2 ♣ J4

Both hands (Answers Page)

Board: 321	North:	South:	W	N	E	S
Dealer: North	♠ T32	♠ QJ75		1 ♦	Pass	1 ♠
Vul: None	♥ QT	♥ K76	Pass	1 NT	All Pass	
North HCP: 14	♦ AKJ2	♦ Q87				
South HCP: 12	♣ KJ43	♣ A97				
Contract: 1 NT North						

Board: 322	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ KT7		1 ♦	Pass	2 NT
Vul: N-S	♥ AT	♥ QJ5	All Pass			
North HCP: 12	♦ 8752	♦ K43				
South HCP: 12	♣ K982	♣ QJ63				
Contract: 2 NT South						

Board: 323	North:	South:	W	N	E	S
Dealer: North	♠ AK32	♠ QJ5		1 ♣	Pass	1 ♥
Vul: E-W	♥ A8	♥ QJ42	Pass	2 NT	Pass	3 NT
North HCP: 19	♦ AT2	♦ K74	All Pass			
South HCP: 11	♣ A743	♣ Q65				
Contract: 3 NT South						

Board: 324	North:	South:	W	N	E	S
Dealer: North	♠ AT96	♠ KJ74		1 ♦	Pass	1 ♠
Vul: Both	♥ AQ76	♥ K42	Pass	4 ♠	All Pass	
North HCP: 18	♦ A863	♦ Q52				
South HCP: 12	♣ A	♣ KT7				
Contract: 4 ♠ North						

Board: 325	North:	South:	W	N	E	S
Dealer: East	♠ AT9852	♠ Q4			1 ♣	Pass
Vul: E-W	♥ J8	♥ Q532	1 ♥	2 ♠	All Pass	
North HCP: 9+2	♦ K82	♦ 9654				
South HCP: 7	♣ J4	♣ K63				
Contract: 2 ♠ North						

South hands

1m - 1|2|3 NT

Board: 321 ♠ QJ75 Partner is dealer.
 Dealer: North ♥ K76 The opponents are silent.
 Vul: None ♦ Q87
 HCP: 12 ♣ A97

Board: 322 ♠ KT7 Partner is dealer.
 Dealer: North ♥ QJ5 The opponents are silent.
 Vul: N-S ♦ K43
 HCP: 12 ♣ QJ63

Board: 323 ♠ QJ5 Partner is dealer.
 Dealer: North ♥ QJ42 The opponents are silent.
 Vul: E-W ♦ K74
 HCP: 11 ♣ Q65

Board: 324 ♠ KJ74 Partner is dealer.
 Dealer: North ♥ K42 The opponents are silent.
 Vul: Both ♦ Q52
 HCP: 12 ♣ KT7

Board: 325 ♠ Q4 RHO is dealer. You bid second.
 Dealer: East ♥ Q532 East (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ 9654 West (LHO) bids 1 ♥ if possible.
 HCP: 7 ♣ K63

Both hands (Answers Page)

Board: 321	North:	South:	W	N	E	S
Dealer: North	♠ T32	♠ QJ75		1 ♦	Pass	1 ♠
Vul: None	♥ QT	♥ K76	Pass	1 NT	All Pass	
North HCP: 14	♦ AKJ2	♦ Q87				
South HCP: 12	♣ KJ43	♣ A97				
Contract: 1 NT North						

Board: 322	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ KT7		1 ♦	Pass	2 NT
Vul: N-S	♥ AT	♥ QJ5	All Pass			
North HCP: 12	♦ 8752	♦ K43				
South HCP: 12	♣ K982	♣ QJ63				
Contract: 2 NT South						

Board: 323	North:	South:	W	N	E	S
Dealer: North	♠ AK32	♠ QJ5		1 ♣	Pass	1 ♥
Vul: E-W	♥ A8	♥ QJ42	Pass	2 NT	Pass	3 NT
North HCP: 19	♦ AT2	♦ K74	All Pass			
South HCP: 11	♣ A743	♣ Q65				
Contract: 3 NT South						

Board: 324	North:	South:	W	N	E	S
Dealer: North	♠ AT96	♠ KJ74		1 ♦	Pass	1 ♠
Vul: Both	♥ AQ76	♥ K42	Pass	4 ♠	All Pass	
North HCP: 18	♦ A863	♦ Q52				
South HCP: 12	♣ A	♣ KT7				
Contract: 4 ♠ North						

Board: 325	North:	South:	W	N	E	S
Dealer: East	♠ AT9852	♠ Q4			1 ♣	Pass
Vul: E-W	♥ J8	♥ Q532	1 ♥	2 ♠	All Pass	
North HCP: 9+2	♦ K82	♦ 9654				
South HCP: 7	♣ J4	♣ K63				
Contract: 2 ♠ North						

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

Board: 326	♠ AK	You are dealer.
Dealer: North	♥ AK2	West (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ 98	
HCP: 19+2	♣ AJT952	

Board: 327	♠ AK4	You are dealer.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: Both	♦ A83	
HCP: 19	♣ K983	

Board: 328	♠ QT3	You are dealer.
Dealer: North	♥ AT3	The opponents are silent.
Vul: None	♦ A964	
HCP: 13	♣ K83	

Board: 329	♠ Q53	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ AK986	
HCP: 19+1	♣ AK9	

Both hands (Answers Page)

Board: 326

Dealer: North

Vul: E-W

North HCP: 19+2

South HCP: 12

Contract: 4NT North

North:

♠ AK

♥ AK2

♦ 98

♣ AJT952

South:

♠ QJ6

♥ QJ87

♦ KJ6

♣ Q87

W N E S

1 ♣ Pass 1 ♥

1 ♠ X¹ Pass 2NT

Pass 4NT² All Pass

1. Support double redouble

2. Quantitative 4NT

Board: 327

Dealer: North

Vul: Both

North HCP: 19

South HCP: 12

Contract: 3NT South

North:

♠ AK4

♥ KQ2

♦ A83

♣ K983

South:

♠ QJ65

♥ A64

♦ KT9

♣ Q75

W N E S

1 ♣ Pass 1 ♠

Pass 2NT Pass 3NT

All Pass

Board: 328

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ QT3

♥ AT3

♦ A964

♣ K83

South:

♠ K65

♥ K84

♦ Q72

♣ AT97

W N E S

1 ♦ Pass 2NT

All Pass

Board: 329

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 12

Contract: 3NT South

North:

♠ Q53

♥ K5

♦ AK986

♣ AK9

South:

♠ A62

♥ QJT9

♦ QT4

♣ QJ5

W N E S

1 ♦ Pass 1 ♥

Pass 2NT Pass 3NT

All Pass

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

Board: 326	♠ QJ6	Partner is dealer.
Dealer: North	♥ QJ87	West (LHO) bids 1 ♠ if possible.
Vul: E-W	♦ KJ6	
HCP: 12	♣ Q87	

Board: 327	♠ QJ65	Partner is dealer.
Dealer: North	♥ A64	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 12	♣ Q75	

Board: 328	♠ K65	Partner is dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: None	♦ Q72	
HCP: 12	♣ AT97	

Board: 329	♠ A62	Partner is dealer.
Dealer: North	♥ QJT9	The opponents are silent.
Vul: E-W	♦ QT4	
HCP: 12	♣ QJ5	

Both hands (Answers Page)

Board: 326

Dealer: North

Vul: E-W

North HCP: 19+2

South HCP: 12

Contract: 4NT North

North:

♠ AK

♥ AK2

♦ 98

♣ AJT952

South:

♠ QJ6

♥ QJ87

♦ KJ6

♣ Q87

W N E S

1 ♣ Pass 1 ♥

1 ♠ X¹ Pass 2NT

Pass 4NT² All Pass

1. Support double redouble

2. Quantitative 4NT

Board: 327

Dealer: North

Vul: Both

North HCP: 19

South HCP: 12

Contract: 3NT South

North:

♠ AK4

♥ KQ2

♦ A83

♣ K983

South:

♠ QJ65

♥ A64

♦ KT9

♣ Q75

W N E S

1 ♣ Pass 1 ♠

Pass 2NT Pass 3NT

All Pass

Board: 328

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ QT3

♥ AT3

♦ A964

♣ K83

South:

♠ K65

♥ K84

♦ Q72

♣ AT97

W N E S

1 ♦ Pass 2NT

All Pass

Board: 329

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 12

Contract: 3NT South

North:

♠ Q53

♥ K5

♦ AK986

♣ AK9

South:

♠ A62

♥ QJT9

♦ QT4

♣ QJ5

W N E S

1 ♦ Pass 1 ♥

Pass 2NT Pass 3NT

All Pass

North hands

1m - 1|2|3 NT

Board: 330	♠ QJT	Partner is dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: Both	♦ QJ96	
HCP: 12	♣ QJ5	

Board: 331	♠ K7	You are dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: None	♦ 632	
HCP: 14+1	♣ AJT83	

Board: 332	♠ J63	You are dealer.
Dealer: North	♥ A642	The opponents are silent.
Vul: N-S	♦ AT76	
HCP: 13	♣ A5	

Board: 333	♠ A4	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ AKJ92	
HCP: 19+2	♣ QJ843	

Both hands (Answers Page)

Board: 330

Dealer: South
 Vul: Both
 North HCP: 12
 South HCP: 18+1
 Contract: 5♦ South

North:

♠ QJT
 ♥ K72
 ♦ QJ96
 ♣ QJ5

South:

♠ AK8
 ♥ J63
 ♦ AKT52
 ♣ K6

W	N	E	S
			1♦
Pass	2♦ ¹	Pass	2♠
Pass	3NT	Pass	4♦
Pass	4♥ ²	Pass	4NT ³
Pass	5♣ ⁴	Pass	5♦
All Pass			

1. Inverted minors
2. Cue bid, a !H stopper
3. Blackwood 0314, for !D
4. A=0/5 or 3/5

Board: 331

Dealer: North
 Vul: None
 North HCP: 14+1
 South HCP: 11
 Contract: 1NT North

North:

♠ K7
 ♥ AQT
 ♦ 632
 ♣ AJT83

South:

♠ QJ63
 ♥ K54
 ♦ QJ5
 ♣ Q42

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

Board: 332

Dealer: North
 Vul: N-S
 North HCP: 13
 South HCP: 11
 Contract: 1NT South

North:

♠ J63
 ♥ A642
 ♦ AT76
 ♣ A5

South:

♠ K74
 ♥ K97
 ♦ Q43
 ♣ K976

W	N	E	S
	1♦	Pass	1NT
All Pass			

Board: 333

Dealer: North
 Vul: Both
 North HCP: 19+2
 South HCP: 12
 Contract: 3NT North

North:

♠ A4
 ♥ A
 ♦ AKJ92
 ♣ QJ843

South:

♠ KT2
 ♥ KT74
 ♦ Q83
 ♣ A62

W	N	E	S
	1♦	Pass	1♥
Pass	3♣	Pass	3♠ ¹
Pass	3NT	All Pass	

1. Fourth suit game force

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

Board: 330	♠ AK8	You are dealer.
Dealer: South	♥ J63	The opponents are silent.
Vul: Both	♦ AKT52	
HCP: 18+1	♣ K6	

Board: 331	♠ QJ63	Partner is dealer.
Dealer: North	♥ K54	The opponents are silent.
Vul: None	♦ QJ5	
HCP: 11	♣ Q42	

Board: 332	♠ K74	Partner is dealer.
Dealer: North	♥ K97	The opponents are silent.
Vul: N-S	♦ Q43	
HCP: 11	♣ K976	

Board: 333	♠ KT2	Partner is dealer.
Dealer: North	♥ KT74	The opponents are silent.
Vul: Both	♦ Q83	
HCP: 12	♣ A62	

Both hands (Answers Page)

Board: 330	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ AK8				1 ♦
Vul: Both	♥ K72	♥ J63	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 12	♦ QJ96	♦ AKT52	Pass	3NT	Pass	4 ♦
South HCP: 18+1	♣ QJ5	♣ K6	Pass	4 ♥ ²	Pass	4NT ³
Contract: 5 ♦ South			Pass	5 ♣ ⁴	Pass	5 ♦
			All Pass			

1. Inverted minors
2. Cue bid, a !H stopper
3. Blackwood 0314, for !D
4. A=0/5 or 3/5

Board: 331	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ QJ63		1 ♣	Pass	1 ♠
Vul: None	♥ AQT	♥ K54	Pass	1NT	All Pass	
North HCP: 14+1	♦ 632	♦ QJ5				
South HCP: 11	♣ AJT83	♣ Q42				
Contract: 1NT North						

Board: 332	North:	South:	W	N	E	S
Dealer: North	♠ J63	♠ K74		1 ♦	Pass	1NT
Vul: N-S	♥ A642	♥ K97	All Pass			
North HCP: 13	♦ AT76	♦ Q43				
South HCP: 11	♣ A5	♣ K976				
Contract: 1NT South						

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KT2		1 ♦	Pass	1 ♥
Vul: Both	♥ A	♥ KT74	Pass	3 ♣	Pass	3 ♠ ¹
North HCP: 19+2	♦ AKJ92	♦ Q83	Pass	3NT	All Pass	
South HCP: 12	♣ QJ843	♣ A62				
Contract: 3NT North			1. Fourth suit game force			

North hands

1m - 1|2|3 NT

Board: 334	♠ K7	You are dealer.
Dealer: North	♥ A987	The opponents are silent.
Vul: None	♦ 5	
HCP: 13+2	♣ AQ7643	

Board: 335	♠ A93	Partner is dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: N-S	♦ K84	
HCP: 12	♣ Q952	

Board: 336	♠ 9862	You are dealer.
Dealer: North	♥ QJ92	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 13	♣ AQ	

Board: 337	♠ QJ8	Partner is dealer.
Dealer: South	♥ K973	The opponents are silent.
Vul: None	♦ QJ4	
HCP: 12	♣ QJ5	

Board: 338	♠ A872	Partner is dealer.
Dealer: South	♥ K82	The opponents are silent.
Vul: N-S	♦ K94	
HCP: 12	♣ QT9	

Both hands (Answers Page)

Board: 334	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ QJ64		1 ♣	Pass	1 ♠
Vul: None	♥ A987	♥ K62	Pass	2 ♣	Pass	3NT
North HCP: 13+2	♦ 5	♦ KT3	All Pass			
South HCP: 12	♣ AQ7643	♣ K85				
Contract: 3NT South						

Board: 335	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ KT87				1 ♣
Vul: N-S	♥ KT8	♥ AJ	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 12	♦ K84	♦ J76	Pass	3NT	All Pass	
South HCP: 13	♣ Q952	♣ KJ86				
Contract: 3NT North						

1. Inverted minors

Board: 336	North:	South:	W	N	E	S
Dealer: North	♠ 9862	♠ KJ3		1 ♦	Pass	1 ♥
Vul: E-W	♥ QJ92	♥ K743	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ KJ3	♦ Q95	All Pass			
South HCP: 12	♣ AQ	♣ K42				
Contract: 3 ♥ South						

Board: 337	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ KT73				1 ♣
Vul: None	♥ K973	♥ AJ85	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ QJ4	♦ A5	Pass	3 ♥	All Pass	
South HCP: 12	♣ QJ5	♣ T92				
Contract: 3 ♥ North						

Board: 338	North:	South:	W	N	E	S
Dealer: South	♠ A872	♠ 93				1 ♣
Vul: N-S	♥ K82	♥ JT76	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K94	♦ AQJ	Pass	2NT	All Pass	
South HCP: 12	♣ QT9	♣ KJ64				
Contract: 2NT North						

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

Board: 334	♠ QJ64	Partner is dealer.
Dealer: North	♥ K62	The opponents are silent.
Vul: None	♦ KT3	
HCP: 12	♣ K85	

Board: 335	♠ KT87	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ J76	
HCP: 13	♣ KJ86	

Board: 336	♠ KJ3	Partner is dealer.
Dealer: North	♥ K743	The opponents are silent.
Vul: E-W	♦ Q95	
HCP: 12	♣ K42	

Board: 337	♠ KT73	You are dealer.
Dealer: South	♥ AJ85	The opponents are silent.
Vul: None	♦ A5	
HCP: 12	♣ T92	

Board: 338	♠ 93	You are dealer.
Dealer: South	♥ JT76	The opponents are silent.
Vul: N-S	♦ AQJ	
HCP: 12	♣ KJ64	

Both hands (Answers Page)

Board: 334	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ QJ64		1 ♣	Pass	1 ♠
Vul: None	♥ A987	♥ K62	Pass	2 ♣	Pass	3NT
North HCP: 13+2	♦ 5	♦ KT3	All Pass			
South HCP: 12	♣ AQ7643	♣ K85				
Contract: 3NT South						

Board: 335	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ KT87				1 ♣
Vul: N-S	♥ KT8	♥ AJ	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 12	♦ K84	♦ J76	Pass	3NT	All Pass	
South HCP: 13	♣ Q952	♣ KJ86				
Contract: 3NT North						

1. Inverted minors

Board: 336	North:	South:	W	N	E	S
Dealer: North	♠ 9862	♠ KJ3		1 ♦	Pass	1 ♥
Vul: E-W	♥ QJ92	♥ K743	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ KJ3	♦ Q95	All Pass			
South HCP: 12	♣ AQ	♣ K42				
Contract: 3 ♥ South						

Board: 337	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ KT73				1 ♣
Vul: None	♥ K973	♥ AJ85	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ QJ4	♦ A5	Pass	3 ♥	All Pass	
South HCP: 12	♣ QJ5	♣ T92				
Contract: 3 ♥ North						

Board: 338	North:	South:	W	N	E	S
Dealer: South	♠ A872	♠ 93				1 ♣
Vul: N-S	♥ K82	♥ JT76	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K94	♦ AQJ	Pass	2NT	All Pass	
South HCP: 12	♣ QT9	♣ KJ64				
Contract: 2NT North						

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

Board: 339	♠ AQJ8	You are dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 14+1	♣ QJT54	

Board: 340	♠ KT5	Partner is dealer.
Dealer: South	♥ KT96	The opponents are silent.
Vul: Both	♦ K87	
HCP: 12	♣ K32	

Board: 341	♠ T42	You are dealer.
Dealer: North	♥ AQ32	The opponents are silent.
Vul: N-S	♦ AJT7	
HCP: 13	♣ QT	

Board: 342	♠ K876	You are dealer.
Dealer: North	♥ AT94	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 14	♣ AK64	

Both hands (Answers Page)

Board: 339

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 12

Contract: 5 ♣ North

North:

♠ AQJ8

♥ 9

♦ A83

♣ QJT54

South:

♠ K32

♥ K75

♦ K95

♣ K986

W	N	E	S
	1 ♣	Pass	2 ♣ ¹
Pass	4 ♥ ²	Pass	4 ♠ ³
Pass	5 ♣	All Pass	

1. Inverted minors

2. Splinter

3. Cue bid, a !S stopper

Board: 340

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ KT5

♥ KT96

♦ K87

♣ K32

South:

♠ J97

♥ A8

♦ QT942

♣ AJT

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

Board: 341

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 1NT North

North:

♠ T42

♥ AQ32

♦ AJT7

♣ QT

South:

♠ K876

♥ KT8

♦ Q63

♣ K97

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

Board: 342

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 4 ♠ North

North:

♠ K876

♥ AT94

♦ 8

♣ AK64

South:

♠ QJT4

♥ QJ5

♦ A32

♣ Q83

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2 ♠	Pass	3 ♠
Pass	4 ♣ ¹	Pass	4 ♦ ²
Pass	4 ♠	All Pass	

1. Cue bid, a !C stopper

2. Cue bid, a !D stopper

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

Board: 339 ♠ K32 Partner is dealer.
Dealer: North ♥ K75 The opponents are silent.
Vul: E-W ♦ K95
HCP: 12 ♣ K986

Board: 340 ♠ J97 You are dealer.
Dealer: South ♥ A8 The opponents are silent.
Vul: Both ♦ QT942
HCP: 12+1 ♣ AJT

Board: 341 ♠ K876 Partner is dealer.
Dealer: North ♥ KT8 The opponents are silent.
Vul: N-S ♦ Q63
HCP: 11 ♣ K97

Board: 342 ♠ QJT4 Partner is dealer.
Dealer: North ♥ QJ5 The opponents are silent.
Vul: E-W ♦ A32
HCP: 12 ♣ Q83

Both hands (Answers Page)

Board: 339

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 12

Contract: 5 ♣ North

North:

♠ AQJ8

♥ 9

♦ A83

♣ QJT54

South:

♠ K32

♥ K75

♦ K95

♣ K986

W	N	E	S
	1 ♣	Pass	2 ♣ ¹
Pass	4 ♥ ²	Pass	4 ♠ ³
Pass	5 ♣	All Pass	

1. Inverted minors

2. Splinter

3. Cue bid, a !S stopper

Board: 340

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ KT5

♥ KT96

♦ K87

♣ K32

South:

♠ J97

♥ A8

♦ QT942

♣ AJT

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

Board: 341

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 1NT North

North:

♠ T42

♥ AQ32

♦ AJT7

♣ QT

South:

♠ K876

♥ KT8

♦ Q63

♣ K97

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

Board: 342

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 4 ♠ North

North:

♠ K876

♥ AT94

♦ 8

♣ AK64

South:

♠ QJT4

♥ QJ5

♦ A32

♣ Q83

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2 ♠	Pass	3 ♠
Pass	4 ♣ ¹	Pass	4 ♦ ²
Pass	4 ♠	All Pass	

1. Cue bid, a !C stopper

2. Cue bid, a !D stopper

North hands

1m - 1|2|3 NT

Board: 343 ♠ A752 Partner is dealer.
 Dealer: South ♥ K72 The opponents are silent.
 Vul: Both ♦ K53
 HCP: 12 ♣ QT9

Board: 344 ♠ A652 You are dealer.
 Dealer: North ♥ J642 The opponents are silent.
 Vul: None ♦ T
 HCP: 12 ♣ AK72

Board: 345 ♠ 53 You are dealer.
 Dealer: North ♥ AJ82 The opponents are silent.
 Vul: E-W ♦ A543
 HCP: 13 ♣ A84

Board: 346 ♠ 73 You are dealer.
 Dealer: North ♥ QJT6 The opponents are silent.
 Vul: Both ♦ 7
 HCP: 11+2 ♣ AKJ652

Board: 347 ♠ K97 Partner is dealer.
 Dealer: South ♥ K43 East (LHO) bids 2 ♠ if possible.
 Vul: None ♦ K752
 HCP: 12 ♣ K52

Both hands (Answers Page)

Board: 343	North:	South:	W	N	E	S
Dealer: South	♠ A752	♠ KT96				1 ♣
Vul: Both	♥ K72	♥ 86	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ K53	♦ AQJ	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ QT9	♣ KJ53	All Pass			
Contract: 4 ♠ South						

Board: 344	North:	South:	W	N	E	S
Dealer: North	♠ A652	♠ KT3		1 ♣	Pass	1NT
Vul: None	♥ J642	♥ KT7	All Pass			
North HCP: 12	♦ T	♦ K72				
South HCP: 11	♣ AK72	♣ Q653				
Contract: 1NT South						

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ QJ64		1 ♦	Pass	1 ♠
Vul: E-W	♥ AJ82	♥ K76	Pass	1NT	All Pass	
North HCP: 13	♦ A543	♦ Q92				
South HCP: 11	♣ A84	♣ KT3				
Contract: 1NT North						

Board: 346	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ A95		1 ♣	Pass	1 ♦
Vul: Both	♥ QJT6	♥ K73	Pass	1 ♥	Pass	2NT
North HCP: 11+2	♦ 7	♦ K964	Pass	3 ♣	Pass	3NT
South HCP: 12	♣ AKJ652	♣ QT4	All Pass			
Contract: 3NT South						

Board: 347	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ A2				1 ♣
Vul: None	♥ K43	♥ A95	Pass	1 ♦	2 ♠	3 ♣
North HCP: 12	♦ K752	♦ A4	Pass	3NT	All Pass	
South HCP: 17+2	♣ K52	♣ AJT963				
Contract: 3NT North						

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

Board: 343	♠ KT96	You are dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: Both	♦ AQJ	
HCP: 14	♣ KJ53	

Board: 344	♠ KT3	Partner is dealer.
Dealer: North	♥ KT7	The opponents are silent.
Vul: None	♦ K72	
HCP: 11	♣ Q653	

Board: 345	♠ QJ64	Partner is dealer.
Dealer: North	♥ K76	The opponents are silent.
Vul: E-W	♦ Q92	
HCP: 11	♣ KT3	

Board: 346	♠ A95	Partner is dealer.
Dealer: North	♥ K73	The opponents are silent.
Vul: Both	♦ K964	
HCP: 12	♣ QT4	

Board: 347	♠ A2	You are dealer.
Dealer: South	♥ A95	East (RHO) bids 2♠ if possible.
Vul: None	♦ A4	
HCP: 17+2	♣ AJT963	

Both hands (Answers Page)

Board: 343	North:	South:	W	N	E	S
Dealer: South	♠ A752	♠ KT96				1 ♣
Vul: Both	♥ K72	♥ 86	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ K53	♦ AQJ	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ QT9	♣ KJ53	All Pass			
Contract: 4 ♠ South						

Board: 344	North:	South:	W	N	E	S
Dealer: North	♠ A652	♠ KT3		1 ♣	Pass	1NT
Vul: None	♥ J642	♥ KT7	All Pass			
North HCP: 12	♦ T	♦ K72				
South HCP: 11	♣ AK72	♣ Q653				
Contract: 1NT South						

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ QJ64		1 ♦	Pass	1 ♠
Vul: E-W	♥ AJ82	♥ K76	Pass	1NT	All Pass	
North HCP: 13	♦ A543	♦ Q92				
South HCP: 11	♣ A84	♣ KT3				
Contract: 1NT North						

Board: 346	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ A95		1 ♣	Pass	1 ♦
Vul: Both	♥ QJT6	♥ K73	Pass	1 ♥	Pass	2NT
North HCP: 11+2	♦ 7	♦ K964	Pass	3 ♣	Pass	3NT
South HCP: 12	♣ AKJ652	♣ QT4	All Pass			
Contract: 3NT South						

Board: 347	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ A2				1 ♣
Vul: None	♥ K43	♥ A95	Pass	1 ♦	2 ♠	3 ♣
North HCP: 12	♦ K752	♦ A4	Pass	3NT	All Pass	
South HCP: 17+2	♣ K52	♣ AJT963				
Contract: 3NT North						

North hands

1m - 1|2|3 NT

Board: 348 ♠ 3 You are dealer.
 Dealer: North ♥ 9 West (RHO) bids 2 ♠ if possible.
 Vul: N-S ♦ AJT852
 HCP: 12+3 ♣ AK983

Board: 349 ♠ K76 Partner is dealer.
 Dealer: South ♥ K73 The opponents are silent.
 Vul: Both ♦ K53
 HCP: 12 ♣ K653

Board: 350 ♠ 9 You are dealer.
 Dealer: North ♥ AQT8 West (RHO) bids 2 ♠ if possible.
 Vul: None ♦ AQ
 HCP: 13+2 ♣ J75432

Board: 351 ♠ Q9 You are dealer.
 Dealer: North ♥ K8754 The opponents are silent.
 Vul: N-S ♦ AKJ864
 HCP: 13+3 ♣ -

Board: 352 ♠ AJ95 You are dealer.
 Dealer: North ♥ A843 The opponents are silent.
 Vul: E-W ♦ AJ6
 HCP: 18 ♣ AT

Both hands (Answers Page)

Board: 348	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ QJ9		1 ♦	Pass	1 ♥
Vul: N-S	♥ 9	♥ QJT4	2 ♠	3 ♣	Pass	3NT
North HCP: 12+3	♦ AJT852	♦ Q74	All Pass			
South HCP: 11	♣ AK983	♣ QJ6				
Contract: 3NT South						

Board: 349	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ 943				1 ♦
Vul: Both	♥ K73	♥ Q9	Pass	2NT	All Pass	
North HCP: 12	♦ K53	♦ AJ986				
South HCP: 12+1	♣ K653	♣ AJ2				
Contract: 2NT North						

Board: 350	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ KT8		1 ♣	Pass	1 ♥
Vul: None	♥ AQT8	♥ K962	2 ♠	3 ♥	All Pass	
North HCP: 13+2	♦ AQ	♦ K76				
South HCP: 11	♣ J75432	♣ Q86				
Contract: 3 ♥ North						

Board: 351	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: 352	North:	South:	W	N	E	S
Dealer: North	♠ AJ95	♠ K32		1 ♦	Pass	1 ♥
Vul: E-W	♥ A843	♥ KJT5	Pass	4 ♥	All Pass	
North HCP: 18	♦ AJ6	♦ Q75				
South HCP: 12	♣ AT	♣ K42				
Contract: 4 ♥ North						

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

Board: 348	♠ QJ9	Partner is dealer.
Dealer: North	♥ QJT4	West (LHO) bids 2♠ if possible.
Vul: N-S	♦ Q74	
HCP: 11	♣ QJ6	

Board: 349	♠ 943	You are dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: Both	♦ AJ986	
HCP: 12+1	♣ AJ2	

Board: 350	♠ KT8	Partner is dealer.
Dealer: North	♥ K962	West (LHO) bids 2♠ if possible.
Vul: None	♦ K76	
HCP: 11	♣ Q86	

Board: 351	♠ K65	Partner is dealer.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: N-S	♦ Q92	
HCP: 12	♣ KJ75	

Board: 352	♠ K32	Partner is dealer.
Dealer: North	♥ KJT5	The opponents are silent.
Vul: E-W	♦ Q75	
HCP: 12	♣ K42	

Both hands (Answers Page)

Board: 348	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ QJ9		1 ♦	Pass	1 ♥
Vul: N-S	♥ 9	♥ QJT4	2 ♠	3 ♣	Pass	3NT
North HCP: 12+3	♦ AJT852	♦ Q74	All Pass			
South HCP: 11	♣ AK983	♣ QJ6				
Contract: 3NT South						

Board: 349	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ 943				1 ♦
Vul: Both	♥ K73	♥ Q9	Pass	2NT	All Pass	
North HCP: 12	♦ K53	♦ AJ986				
South HCP: 12+1	♣ K653	♣ AJ2				
Contract: 2NT North						

Board: 350	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ KT8		1 ♣	Pass	1 ♥
Vul: None	♥ AQT8	♥ K962	2 ♠	3 ♥	All Pass	
North HCP: 13+2	♦ AQ	♦ K76				
South HCP: 11	♣ J75432	♣ Q86				
Contract: 3 ♥ North						

Board: 351	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: 352	North:	South:	W	N	E	S
Dealer: North	♠ AJ95	♠ K32		1 ♦	Pass	1 ♥
Vul: E-W	♥ A843	♥ KJT5	Pass	4 ♥	All Pass	
North HCP: 18	♦ AJ6	♦ Q75				
South HCP: 12	♣ AT	♣ K42				
Contract: 4 ♥ North						

North hands

1m - 1|2|3 NT

Board: 353	♠ AQ6	You are dealer.
Dealer: North	♥ 32	The opponents are silent.
Vul: None	♦ A84	
HCP: 13+1	♣ KT742	

Board: 354	♠ A984	You are dealer.
Dealer: North	♥ AT63	West (RHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ Q	
HCP: 12	♣ Q875	

Board: 355	♠ AT2	You are dealer.
Dealer: North	♥ KJT8	The opponents are silent.
Vul: E-W	♦ 87	
HCP: 12	♣ A853	

Board: 356	♠ K652	Partner is dealer.
Dealer: South	♥ KT4	The opponents are silent.
Vul: Both	♦ A65	
HCP: 12	♣ Q95	

Board: 357	♠ A4	You are dealer.
Dealer: North	♥ Q92	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 12+1	♣ T9754	

Both hands (Answers Page)

Board: 353

Dealer: North
Vul: None
North HCP: 13+1
South HCP: 11
Contract: 2NT South

North:

♠ AQ6
♥ 32
♦ A84
♣ KT742

South:

♠ KT8
♥ K754
♦ KT5
♣ Q96

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

Board: 354

Dealer: North
Vul: N-S
North HCP: 12
South HCP: 12
Contract: 3 ♠ South

North:

♠ A984
♥ AT63
♦ Q
♣ Q875

South:

♠ KT53
♥ K72
♦ K63
♣ KT6

W	N	E	S
	1 ♣	Pass	1 ♠
X	2 ♠	Pass	3 ♠
All Pass			

Board: 355

Dealer: North
Vul: E-W
North HCP: 12
South HCP: 12
Contract: 2NT North

North:

♠ AT2
♥ KJT8
♦ 87
♣ A853

South:

♠ K53
♥ A94
♦ K96
♣ Q742

W	N	E	S
	1 ♣	Pass	2 ♣ ¹
Pass	2NT	All Pass	
1. Inverted minors			

Board: 356

Dealer: South
Vul: Both
North HCP: 12
South HCP: 12+1
Contract: 2NT North

North:

♠ K652
♥ KT4
♦ A65
♣ Q95

South:

♠ AQ
♥ 973
♦ K74
♣ KT762

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

Board: 357

Dealer: North
Vul: N-S
North HCP: 12+1
South HCP: 12
Contract: 1NT North

North:

♠ A4
♥ Q92
♦ AQ7
♣ T9754

South:

♠ QJ2
♥ K73
♦ KJ93
♣ Q32

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

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

Board: 353	♠ KT8	Partner is dealer.
Dealer: North	♥ K754	The opponents are silent.
Vul: None	♦ KT5	
HCP: 11	♣ Q96	

Board: 354	♠ KT53	Partner is dealer.
Dealer: North	♥ K72	West (LHO) Doubles 1 ♠ if possible.
Vul: N-S	♦ K63	
HCP: 12	♣ KT6	

Board: 355	♠ K53	Partner is dealer.
Dealer: North	♥ A94	The opponents are silent.
Vul: E-W	♦ K96	
HCP: 12	♣ Q742	

Board: 356	♠ AQ	You are dealer.
Dealer: South	♥ 973	The opponents are silent.
Vul: Both	♦ K74	
HCP: 12+1	♣ KT762	

Board: 357	♠ QJ2	Partner is dealer.
Dealer: North	♥ K73	The opponents are silent.
Vul: N-S	♦ KJ93	
HCP: 12	♣ Q32	

Both hands (Answers Page)

Board: 353

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 11

Contract: 2NT South

North:

♠ AQ6

♥ 32

♦ A84

♣ KT742

South:

♠ KT8

♥ K754

♦ KT5

♣ Q96

W N E S

1 ♣ Pass 1 ♥

Pass 1NT Pass 2NT

All Pass

Board: 354

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 3 ♠ South

North:

♠ A984

♥ AT63

♦ Q

♣ Q875

South:

♠ KT53

♥ K72

♦ K63

♣ KT6

W N E S

1 ♣ Pass 1 ♠

X 2 ♠ Pass 3 ♠

All Pass

Board: 355

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ AT2

♥ KJT8

♦ 87

♣ A853

South:

♠ K53

♥ A94

♦ K96

♣ Q742

W N E S

1 ♣ Pass 2 ♣¹

Pass 2NT All Pass

1. Inverted minors

Board: 356

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ K652

♥ KT4

♦ A65

♣ Q95

South:

♠ AQ

♥ 973

♦ K74

♣ KT762

W N E S

1 ♣

Pass 1 ♠ Pass 1NT

Pass 2NT All Pass

Board: 357

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 1NT North

North:

♠ A4

♥ Q92

♦ AQ7

♣ T9754

South:

♠ QJ2

♥ K73

♦ KJ93

♣ Q32

W N E S

1 ♣ Pass 1 ♦

Pass 1NT All Pass

North hands

1m - 1|2|3 NT

Board: 358	♠ AJ7	You are dealer.
Dealer: North	♥ J876	West (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ AQ92	
HCP: 14	♣ Q8	

Board: 359	♠ 9	You are dealer.
Dealer: North	♥ A976	The opponents are silent.
Vul: Both	♦ J53	
HCP: 12+1	♣ AK964	

Board: 360	♠ K42	Partner is dealer.
Dealer: South	♥ KT63	The opponents are silent.
Vul: None	♦ QT7	
HCP: 12	♣ A32	

Board: 361	♠ KT4	Partner is dealer.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: E-W	♦ Q87	
HCP: 12	♣ A872	

Board: 362	♠ Q976	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: Both	♦ AT95	
HCP: 14	♣ A42	

Both hands (Answers Page)

Board: 358

Dealer: North
 Vul: E-W
 North HCP: 14
 South HCP: 12
 Contract: 4♥ North

North:

♠ AJ7
 ♥ J876
 ♦ AQ92
 ♣ Q8

South:

♠ KT4
 ♥ K952
 ♦ K74
 ♣ KT4

W	N	E	S
	1♦	Pass	1♥
1♠	2♥	Pass	3♥
Pass	4♥	All Pass	

Board: 359

Dealer: North
 Vul: Both
 North HCP: 12+1
 South HCP: 12
 Contract: 3♣ North

North:

♠ 9
 ♥ A976
 ♦ J53
 ♣ AK964

South:

♠ K64
 ♥ KJ3
 ♦ K76
 ♣ QT87

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

1. Inverted minors

Board: 360

Dealer: South
 Vul: None
 North HCP: 12
 South HCP: 13
 Contract: 2NT North

North:

♠ K42
 ♥ KT63
 ♦ QT7
 ♣ A32

South:

♠ J9
 ♥ AQ4
 ♦ AJ95
 ♣ J765

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

Board: 361

Dealer: South
 Vul: E-W
 North HCP: 12
 South HCP: 14+2
 Contract: 3NT South

North:

♠ KT4
 ♥ QJ9
 ♦ Q87
 ♣ A872

South:

♠ A86
 ♥ A
 ♦ K65432
 ♣ QJT

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

Board: 362

Dealer: North
 Vul: Both
 North HCP: 14
 South HCP: 12
 Contract: 3NT South

North:

♠ Q976
 ♥ A2
 ♦ AT95
 ♣ A42

South:

♠ KT4
 ♥ KT3
 ♦ K864
 ♣ K83

W	N	E	S
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

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

Board: 358 ♠ KT4 Partner is dealer.
Dealer: North ♥ K952 West (LHO) bids 1 ♠ if possible.
Vul: E-W ♦ K74
HCP: 12 ♣ KT4

Board: 359 ♠ K64 Partner is dealer.
Dealer: North ♥ KJ3 The opponents are silent.
Vul: Both ♦ K76
HCP: 12 ♣ QT87

Board: 360 ♠ J9 You are dealer.
Dealer: South ♥ AQ4 The opponents are silent.
Vul: None ♦ AJ95
HCP: 13 ♣ J765

Board: 361 ♠ A86 You are dealer.
Dealer: South ♥ A The opponents are silent.
Vul: E-W ♦ K65432
HCP: 14+2 ♣ QJT

Board: 362 ♠ KT4 Partner is dealer.
Dealer: North ♥ KT3 The opponents are silent.
Vul: Both ♦ K864
HCP: 12 ♣ K83

Both hands (Answers Page)

Board: 358

Dealer: North
 Vul: E-W
 North HCP: 14
 South HCP: 12
 Contract: 4♥ North

North:

♠ AJ7
 ♥ J876
 ♦ AQ92
 ♣ Q8

South:

♠ KT4
 ♥ K952
 ♦ K74
 ♣ KT4

W	N	E	S
	1♦	Pass	1♥
1♠	2♥	Pass	3♥
Pass	4♥	All Pass	

Board: 359

Dealer: North
 Vul: Both
 North HCP: 12+1
 South HCP: 12
 Contract: 3♣ North

North:

♠ 9
 ♥ A976
 ♦ J53
 ♣ AK964

South:

♠ K64
 ♥ KJ3
 ♦ K76
 ♣ QT87

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

1. Inverted minors

Board: 360

Dealer: South
 Vul: None
 North HCP: 12
 South HCP: 13
 Contract: 2NT North

North:

♠ K42
 ♥ KT63
 ♦ QT7
 ♣ A32

South:

♠ J9
 ♥ AQ4
 ♦ AJ95
 ♣ J765

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

Board: 361

Dealer: South
 Vul: E-W
 North HCP: 12
 South HCP: 14+2
 Contract: 3NT South

North:

♠ KT4
 ♥ QJ9
 ♦ Q87
 ♣ A872

South:

♠ A86
 ♥ A
 ♦ K65432
 ♣ QJT

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

Board: 362

Dealer: North
 Vul: Both
 North HCP: 14
 South HCP: 12
 Contract: 3NT South

North:

♠ Q976
 ♥ A2
 ♦ AT95
 ♣ A42

South:

♠ KT4
 ♥ KT3
 ♦ K864
 ♣ K83

W	N	E	S
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

North hands

1m - 1|2|3 NT

Board: 363 ♠ K654 Partner is dealer.
 Dealer: South ♥ A94 The opponents are silent.
 Vul: None ♦ Q42
 HCP: 12 ♣ QJT

Board: 364 ♠ 5 You are dealer.
 Dealer: North ♥ Q West (RHO) bids 1 ♠ if possible.
 Vul: N-S ♦ AJ753
 HCP: 14+3 ♣ AQJ943

Board: 365 ♠ A32 Partner is dealer.
 Dealer: South ♥ K42 The opponents are silent.
 Vul: Both ♦ KT74
 HCP: 12 ♣ Q93

Board: 366 ♠ 6 You are dealer.
 Dealer: North ♥ A53 West (RHO) Doubles 1 ♠ if possible.
 Vul: None ♦ AKJ75
 HCP: 12+1 ♣ T643

Board: 367 ♠ 72 You are dealer.
 Dealer: North ♥ AJ9 The opponents are silent.
 Vul: N-S ♦ KT76
 HCP: 13 ♣ AJ52

Both hands (Answers Page)

Board: 363

Dealer: South
Vul: None
North HCP: 12
South HCP: 15+1
Contract: 4 ♠ South

North:

♠ K654
♥ A94
♦ Q42
♣ QJT

South:

♠ AQT2
♥ Q75
♦ K8753
♣ A

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	3 ♠
Pass	3NT ¹	Pass	4 ♠
All Pass			

1. surplus

Board: 364

Dealer: North
Vul: N-S
North HCP: 14+3
South HCP: 12
Contract: 5 ♦ North

North:

♠ 5
♥ Q
♦ AJ753
♣ AQJ943

South:

♠ K63
♥ KT7
♦ K984
♣ KT5

W	N	E	S
	1 ♣	Pass	1 ♦
1 ♠	5 ♦	All Pass	

Board: 365

Dealer: South
Vul: Both
North HCP: 12
South HCP: 12
Contract: 2NT North

North:

♠ A32
♥ K42
♦ KT74
♣ Q93

South:

♠ 65
♥ J983
♦ A83
♣ AK72

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

Board: 366

Dealer: North
Vul: None
North HCP: 12+1
South HCP: 12
Contract: 2NT South

North:

♠ 6
♥ A53
♦ AKJ75
♣ T643

South:

♠ K873
♥ K64
♦ QT4
♣ KJ2

W	N	E	S
	1 ♦	Pass	1 ♠
X	2 ♣	Pass	2NT
All Pass			

Board: 367

Dealer: North
Vul: N-S
North HCP: 13
South HCP: 12
Contract: 1NT North

North:

♠ 72
♥ AJ9
♦ KT76
♣ AJ52

South:

♠ K954
♥ K86
♦ QJ5
♣ K74

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

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

Board: 363	♠ AQT2	You are dealer.
Dealer: South	♥ Q75	The opponents are silent.
Vul: None	♦ K8753	
HCP: 15+1	♣ A	

Board: 364	♠ K63	Partner is dealer.
Dealer: North	♥ KT7	West (LHO) bids 1 ♠ if possible.
Vul: N-S	♦ K984	
HCP: 12	♣ KT5	

Board: 365	♠ 65	You are dealer.
Dealer: South	♥ J983	The opponents are silent.
Vul: Both	♦ A83	
HCP: 12	♣ AK72	

Board: 366	♠ K873	Partner is dealer.
Dealer: North	♥ K64	West (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ QT4	
HCP: 12	♣ KJ2	

Board: 367	♠ K954	Partner is dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 12	♣ K74	

Both hands (Answers Page)

Board: 363	North:	South:	W	N	E	S
Dealer: South	♠ K654	♠ AQT2				1 ♦
Vul: None	♥ A94	♥ Q75	Pass	1 ♠	Pass	3 ♠
North HCP: 12	♦ Q42	♦ K8753	Pass	3NT ¹	Pass	4 ♠
South HCP: 15+1	♣ QJT	♣ A	All Pass			
Contract: 4 ♠ South						1. surplus
<hr/>						
Board: 364	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ K63		1 ♣	Pass	1 ♦
Vul: N-S	♥ Q	♥ KT7	1 ♠	5 ♦	All Pass	
North HCP: 14+3	♦ AJ753	♦ K984				
South HCP: 12	♣ AQJ943	♣ KT5				
Contract: 5 ♦ North						
<hr/>						
Board: 365	North:	South:	W	N	E	S
Dealer: South	♠ A32	♠ 65				1 ♣
Vul: Both	♥ K42	♥ J983	Pass	1 ♦	Pass	1 ♥
North HCP: 12	♦ KT74	♦ A83	Pass	2NT	All Pass	
South HCP: 12	♣ Q93	♣ AK72				
Contract: 2NT North						
<hr/>						
Board: 366	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ K873		1 ♦	Pass	1 ♠
Vul: None	♥ A53	♥ K64	X	2 ♣	Pass	2NT
North HCP: 12+1	♦ AKJ75	♦ QT4	All Pass			
South HCP: 12	♣ T643	♣ KJ2				
Contract: 2NT South						
<hr/>						
Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ K954		1 ♦	Pass	1 ♠
Vul: N-S	♥ AJ9	♥ K86	Pass	1NT	All Pass	
North HCP: 13	♦ KT76	♦ QJ5				
South HCP: 12	♣ AJ52	♣ K74				
Contract: 1NT North						

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

Board: 368	♠ A765	You are dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: E-W	♦ A752	
HCP: 14	♣ Q76	

Board: 369	♠ KT9	Partner is dealer.
Dealer: South	♥ QJ74	The opponents are silent.
Vul: None	♦ K94	
HCP: 12	♣ K84	

Board: 370	♠ A986	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ 54	
HCP: 16+1	♣ AKT95	

Board: 371	♠ K9	You are dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ A932	
HCP: 12+2	♣ KJ9874	

Both hands (Answers Page)

Board: 368

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11

Contract: 1NT South

North:

♠ A765

♥ AT

♦ A752

♣ Q76

South:

♠ QJ4

♥ K876

♦ Q93

♣ K54

W

N

E

S

1 ♦

Pass

1 ♥

Pass

1 ♠

Pass

1NT

All Pass

Board: 369

Dealer: South

Vul: None

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ KT9

♥ QJ74

♦ K94

♣ K84

South:

♠ A843

♥ AK6

♦ A8752

♣ 2

W

N

E

S

1 ♦

Pass

1 ♥

Pass

1 ♠

Pass

2NT

Pass

3 ♥

Pass

3NT

All Pass

Board: 370

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 12

Contract: 1NT South

North:

♠ A986

♥ AJ

♦ 54

♣ AKT95

South:

♠ K73

♥ K84

♦ KJ82

♣ Q76

W

N

E

S

1 ♣

Pass

1 ♦

Pass

1 ♠

Pass

1NT

All Pass

Board: 371

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 12

Contract: 5 ♣ North

North:

♠ K9

♥ J

♦ A932

♣ KJ9874

South:

♠ A62

♥ K53

♦ QJ6

♣ Q532

W

N

E

S

1 ♣

Pass

2 ♣¹

Pass

4 ♥²

Pass

4 ♠³

Pass

5 ♣

All Pass

1. Inverted minors

2. Splinter

3. Cue bid, a !S stopper

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

Board: 368	♠ QJ4	Partner is dealer.
Dealer: North	♥ K876	The opponents are silent.
Vul: E-W	♦ Q93	
HCP: 11	♣ K54	

Board: 369	♠ A843	You are dealer.
Dealer: South	♥ AK6	The opponents are silent.
Vul: None	♦ A8752	
HCP: 15+1	♣ 2	

Board: 370	♠ K73	Partner is dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: N-S	♦ KJ82	
HCP: 12	♣ Q76	

Board: 371	♠ A62	Partner is dealer.
Dealer: North	♥ K53	The opponents are silent.
Vul: E-W	♦ QJ6	
HCP: 12	♣ Q532	

Both hands (Answers Page)

Board: 368

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11

Contract: 1NT South

North:

♠ A765

♥ AT

♦ A752

♣ Q76

South:

♠ QJ4

♥ K876

♦ Q93

♣ K54

W N E S

1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 1NT

All Pass

Board: 369

Dealer: South

Vul: None

North HCP: 12

South HCP: 15+1

Contract: 3NT North

North:

♠ KT9

♥ QJ74

♦ K94

♣ K84

South:

♠ A843

♥ AK6

♦ A8752

♣ 2

W N E S

1 ♦

Pass 1 ♥ Pass 1 ♠

Pass 2NT Pass 3 ♥

Pass 3NT All Pass

Board: 370

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 12

Contract: 1NT South

North:

♠ A986

♥ AJ

♦ 54

♣ AKT95

South:

♠ K73

♥ K84

♦ KJ82

♣ Q76

W N E S

1 ♣ Pass 1 ♦

Pass 1 ♠ Pass 1NT

All Pass

Board: 371

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 12

Contract: 5 ♣ North

North:

♠ K9

♥ J

♦ A932

♣ KJ9874

South:

♠ A62

♥ K53

♦ QJ6

♣ Q532

W N E S

1 ♣ Pass 2 ♣¹

Pass 4 ♥² Pass 4 ♠³

Pass 5 ♣ All Pass

1. Inverted minors

2. Splinter

3. Cue bid, a !S stopper

North hands

1m - 1|2|3 NT

Board: 372	♠ A752	Partner is dealer.
Dealer: South	♥ KT5	The opponents are silent.
Vul: Both	♦ Q53	
HCP: 12	♣ K65	

Board: 373	♠ K92	Partner is dealer.
Dealer: South	♥ K87	The opponents are silent.
Vul: N-S	♦ Q54	
HCP: 11	♣ QJ82	

Board: 374	♠ K53	Partner is dealer.
Dealer: South	♥ KT4	The opponents are silent.
Vul: E-W	♦ KT9	
HCP: 12	♣ KT84	

Board: 375	♠ T76	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ AJT8	
HCP: 12	♣ Q763	

Board: 376	♠ QJT6	You are dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: None	♦ J82	
HCP: 13	♣ AQ54	

Both hands (Answers Page)

Board: 372	North:	South:	W	N	E	S
Dealer: South	♠ A752	♠ Q9				1 ♦
Vul: Both	♥ KT5	♥ A72	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q53	♦ AK76	Pass	2NT	All Pass	
South HCP: 13	♣ K65	♣ T742				
Contract: 2NT North						

Board: 373	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ J653				1 ♦
Vul: N-S	♥ K87	♥ AQJ2	Pass	1NT	Pass	2 ♥
North HCP: 11	♦ Q54	♦ AKJ2	Pass	3NT	All Pass	
South HCP: 16	♣ QJ82	♣ 6				
Contract: 3NT North						

Board: 374	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ 9				1 ♦
Vul: E-W	♥ KT4	♥ AQ5	Pass	2NT	Pass	5 ♦
North HCP: 12	♦ KT9	♦ AQ7654	All Pass			
South HCP: 14+2	♣ KT84	♣ Q97				
Contract: 5 ♦ South						

Board: 375	North:	South:	W	N	E	S
Dealer: North	♠ T76	♠ QJ9		1 ♦	Pass	2NT
Vul: Both	♥ AJ	♥ K83	Pass	3 ♣	All Pass	
North HCP: 12	♦ AJT8	♦ K43				
South HCP: 12	♣ Q763	♣ KT84				
Contract: 3 ♣ North						

Board: 376	North:	South:	W	N	E	S
Dealer: North	♠ QJT6	♠ K93		1 ♣	Pass	2 ♣ ¹
Vul: None	♥ K3	♥ QJ8	Pass	2 ♥	Pass	3NT
North HCP: 13	♦ J82	♦ KT4	All Pass			
South HCP: 12	♣ AQ54	♣ KT83				
Contract: 3NT South						

1. Inverted minors

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

Board: 372 ♠ Q9 You are dealer.
Dealer: South ♥ A72 The opponents are silent.
Vul: Both ♦ AK76
HCP: 13 ♣ T742

Board: 373 ♠ J653 You are dealer.
Dealer: South ♥ AQJ2 The opponents are silent.
Vul: N-S ♦ AKJ2
HCP: 16 ♣ 6

Board: 374 ♠ 9 You are dealer.
Dealer: South ♥ AQ5 The opponents are silent.
Vul: E-W ♦ AQ7654
HCP: 14+2 ♣ Q97

Board: 375 ♠ QJ9 Partner is dealer.
Dealer: North ♥ K83 The opponents are silent.
Vul: Both ♦ K43
HCP: 12 ♣ KT84

Board: 376 ♠ K93 Partner is dealer.
Dealer: North ♥ QJ8 The opponents are silent.
Vul: None ♦ KT4
HCP: 12 ♣ KT83

Both hands (Answers Page)

Board: 372	North:	South:	W	N	E	S
Dealer: South	♠ A752	♠ Q9				1 ♦
Vul: Both	♥ KT5	♥ A72	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q53	♦ AK76	Pass	2NT	All Pass	
South HCP: 13	♣ K65	♣ T742				
Contract: 2NT North						

Board: 373	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ J653				1 ♦
Vul: N-S	♥ K87	♥ AQJ2	Pass	1NT	Pass	2 ♥
North HCP: 11	♦ Q54	♦ AKJ2	Pass	3NT	All Pass	
South HCP: 16	♣ QJ82	♣ 6				
Contract: 3NT North						

Board: 374	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ 9				1 ♦
Vul: E-W	♥ KT4	♥ AQ5	Pass	2NT	Pass	5 ♦
North HCP: 12	♦ KT9	♦ AQ7654	All Pass			
South HCP: 14+2	♣ KT84	♣ Q97				
Contract: 5 ♦ South						

Board: 375	North:	South:	W	N	E	S
Dealer: North	♠ T76	♠ QJ9		1 ♦	Pass	2NT
Vul: Both	♥ AJ	♥ K83	Pass	3 ♣	All Pass	
North HCP: 12	♦ AJT8	♦ K43				
South HCP: 12	♣ Q763	♣ KT84				
Contract: 3 ♣ North						

Board: 376	North:	South:	W	N	E	S
Dealer: North	♠ QJT6	♠ K93		1 ♣	Pass	2 ♣ ¹
Vul: None	♥ K3	♥ QJ8	Pass	2 ♥	Pass	3NT
North HCP: 13	♦ J82	♦ KT4	All Pass			
South HCP: 12	♣ AQ54	♣ KT83				
Contract: 3NT South						

1. Inverted minors

North hands

1m - 1|2|3 NT

Board: 377	♠ KT7	You are dealer.
Dealer: North	♥ A83	The opponents are silent.
Vul: E-W	♦ J953	
HCP: 12	♣ A87	

Board: 378	♠ K654	Partner is dealer.
Dealer: South	♥ K84	The opponents are silent.
Vul: Both	♦ K97	
HCP: 12	♣ K96	

Board: 379	♠ A98	You are dealer.
Dealer: North	♥ QT9	The opponents are silent.
Vul: None	♦ A98	
HCP: 18	♣ AKJ7	

Board: 380	♠ A862	You are dealer.
Dealer: North	♥ A982	The opponents are silent.
Vul: N-S	♦ KJ64	
HCP: 12	♣ 2	

Board: 381	♠ AJ9	You are dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ A762	
HCP: 14	♣ JT82	

Both hands (Answers Page)

Board: 377	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ QJ9		1 ♦	Pass	1 ♥
Vul: E-W	♥ A83	♥ QJ54	Pass	1NT	Pass	2NT
North HCP: 12	♦ J953	♦ K86	All Pass			
South HCP: 12	♣ A87	♣ K52				
Contract: 2NT South						

Board: 378	North:	South:	W	N	E	S
Dealer: South	♠ K654	♠ Q3				1 ♣
Vul: Both	♥ K84	♥ Q73	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K97	♦ AT5	All Pass			
South HCP: 13+1	♣ K96	♣ AJ854				
Contract: 1NT South						

Board: 379	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ K652		1 ♣	Pass	1 ♠
Vul: None	♥ QT9	♥ K53	Pass	2NT	Pass	3NT
North HCP: 18	♦ A98	♦ K63	All Pass			
South HCP: 11	♣ AKJ7	♣ Q94				
Contract: 3NT South						

Board: 380	North:	South:	W	N	E	S
Dealer: North	♠ A862	♠ QJT		1 ♦	Pass	1 ♥
Vul: N-S	♥ A982	♥ KT76	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ KJ64	♦ Q32	Pass	4 ♥	All Pass	
South HCP: 12	♣ 2	♣ A54				
Contract: 4 ♥ North						

Board: 381	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ K42		1 ♦	Pass	1 ♥
Vul: Both	♥ A4	♥ QJ83	Pass	1NT	Pass	2NT
North HCP: 14	♦ A762	♦ KT9	Pass	3NT	All Pass	
South HCP: 12	♣ JT82	♣ K94				
Contract: 3NT North						

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

Board: 377	♠ QJ9	Partner is dealer.
Dealer: North	♥ QJ54	The opponents are silent.
Vul: E-W	♦ K86	
HCP: 12	♣ K52	

Board: 378	♠ Q3	You are dealer.
Dealer: South	♥ Q73	The opponents are silent.
Vul: Both	♦ AT5	
HCP: 13+1	♣ AJ854	

Board: 379	♠ K652	Partner is dealer.
Dealer: North	♥ K53	The opponents are silent.
Vul: None	♦ K63	
HCP: 11	♣ Q94	

Board: 380	♠ QJT	Partner is dealer.
Dealer: North	♥ KT76	The opponents are silent.
Vul: N-S	♦ Q32	
HCP: 12	♣ A54	

Board: 381	♠ K42	Partner is dealer.
Dealer: North	♥ QJ83	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 12	♣ K94	

Both hands (Answers Page)

Board: 377	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ QJ9		1 ♦	Pass	1 ♥
Vul: E-W	♥ A83	♥ QJ54	Pass	1NT	Pass	2NT
North HCP: 12	♦ J953	♦ K86	All Pass			
South HCP: 12	♣ A87	♣ K52				
Contract: 2NT South						

Board: 378	North:	South:	W	N	E	S
Dealer: South	♠ K654	♠ Q3				1 ♣
Vul: Both	♥ K84	♥ Q73	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K97	♦ AT5	All Pass			
South HCP: 13+1	♣ K96	♣ AJ854				
Contract: 1NT South						

Board: 379	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ K652		1 ♣	Pass	1 ♠
Vul: None	♥ QT9	♥ K53	Pass	2NT	Pass	3NT
North HCP: 18	♦ A98	♦ K63	All Pass			
South HCP: 11	♣ AKJ7	♣ Q94				
Contract: 3NT South						

Board: 380	North:	South:	W	N	E	S
Dealer: North	♠ A862	♠ QJT		1 ♦	Pass	1 ♥
Vul: N-S	♥ A982	♥ KT76	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ KJ64	♦ Q32	Pass	4 ♥	All Pass	
South HCP: 12	♣ 2	♣ A54				
Contract: 4 ♥ North						

Board: 381	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ K42		1 ♦	Pass	1 ♥
Vul: Both	♥ A4	♥ QJ83	Pass	1NT	Pass	2NT
North HCP: 14	♦ A762	♦ KT9	Pass	3NT	All Pass	
South HCP: 12	♣ JT82	♣ K94				
Contract: 3NT North						

North hands

1m - 1|2|3 NT

Board: 382	♠ A	You are dealer.
Dealer: North	♥ J542	The opponents are silent.
Vul: None	♦ A532	
HCP: 12	♣ K982	

Board: 383	♠ Q874	You are dealer.
Dealer: North	♥ AT53	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 12	♣ J62	

Board: 384	♠ QJT2	You are dealer.
Dealer: North	♥ 542	The opponents are silent.
Vul: E-W	♦ AJ43	
HCP: 12	♣ A6	

Board: 385	♠ K98	Partner is dealer.
Dealer: South	♥ K983	The opponents are silent.
Vul: None	♦ K86	
HCP: 12	♣ K73	

Board: 386	♠ AQJ9	You are dealer.
Dealer: North	♥ A985	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 14	♣ 84	

Both hands (Answers Page)

Board: 382

Dealer: North
 Vul: None
 North HCP: 12
 South HCP: 11
 Contract: 2♥ North

North:

♠ A
 ♥ J542
 ♦ A532
 ♣ K982

South:

♠ KT5
 ♥ K987
 ♦ Q94
 ♣ QJ6

W	N	E	S
	1♦	Pass	1♥
Pass	2♥	All Pass	

Board: 383

Dealer: North
 Vul: N-S
 North HCP: 12
 South HCP: 12
 Contract: 2NT North

North:

♠ Q874
 ♥ AT53
 ♦ AJ
 ♣ J62

South:

♠ K32
 ♥ QJ8
 ♦ KT9
 ♣ K987

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

1. Inverted minors

Board: 384

Dealer: North
 Vul: E-W
 North HCP: 12
 South HCP: 12
 Contract: 3♠ South

North:

♠ QJT2
 ♥ 542
 ♦ AJ43
 ♣ A6

South:

♠ A876
 ♥ KT8
 ♦ Q82
 ♣ K54

W	N	E	S
	1♦	Pass	1♠
Pass	2♠	Pass	3♠
All Pass			

Board: 385

Dealer: South
 Vul: None
 North HCP: 12
 South HCP: 17+1
 Contract: 3NT North

North:

♠ K98
 ♥ K983
 ♦ K86
 ♣ K73

South:

♠ AQ52
 ♥ AQT
 ♦ Q
 ♣ QJ542

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

Board: 386

Dealer: North
 Vul: N-S
 North HCP: 14
 South HCP: 12
 Contract: 3NT North

North:

♠ AQJ9
 ♥ A985
 ♦ K86
 ♣ 84

South:

♠ KT4
 ♥ K74
 ♦ QT7
 ♣ AT52

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

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

Board: 382	♠ KT5	Partner is dealer.
Dealer: North	♥ K987	The opponents are silent.
Vul: None	♦ Q94	
HCP: 11	♣ QJ6	

Board: 383	♠ K32	Partner is dealer.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 12	♣ K987	

Board: 384	♠ A876	Partner is dealer.
Dealer: North	♥ KT8	The opponents are silent.
Vul: E-W	♦ Q82	
HCP: 12	♣ K54	

Board: 385	♠ AQ52	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: None	♦ Q	
HCP: 17+1	♣ QJ542	

Board: 386	♠ KT4	Partner is dealer.
Dealer: North	♥ K74	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 12	♣ AT52	

Both hands (Answers Page)

Board: 382

Dealer: North
 Vul: None
 North HCP: 12
 South HCP: 11
 Contract: 2♥ North

North:

♠ A
 ♥ J542
 ♦ A532
 ♣ K982

South:

♠ KT5
 ♥ K987
 ♦ Q94
 ♣ QJ6

W	N	E	S
	1♦	Pass	1♥
Pass	2♥	All Pass	

Board: 383

Dealer: North
 Vul: N-S
 North HCP: 12
 South HCP: 12
 Contract: 2NT North

North:

♠ Q874
 ♥ AT53
 ♦ AJ
 ♣ J62

South:

♠ K32
 ♥ QJ8
 ♦ KT9
 ♣ K987

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

1. Inverted minors

Board: 384

Dealer: North
 Vul: E-W
 North HCP: 12
 South HCP: 12
 Contract: 3♠ South

North:

♠ QJT2
 ♥ 542
 ♦ AJ43
 ♣ A6

South:

♠ A876
 ♥ KT8
 ♦ Q82
 ♣ K54

W	N	E	S
	1♦	Pass	1♠
Pass	2♠	Pass	3♠
All Pass			

Board: 385

Dealer: South
 Vul: None
 North HCP: 12
 South HCP: 17+1
 Contract: 3NT North

North:

♠ K98
 ♥ K983
 ♦ K86
 ♣ K73

South:

♠ AQ52
 ♥ AQT
 ♦ Q
 ♣ QJ542

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

Board: 386

Dealer: North
 Vul: N-S
 North HCP: 14
 South HCP: 12
 Contract: 3NT North

North:

♠ AQJ9
 ♥ A985
 ♦ K86
 ♣ 84

South:

♠ KT4
 ♥ K74
 ♦ QT7
 ♣ AT52

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

North hands

1m - 1|2|3 NT

Board: 387 ♠ K32 Partner is dealer.
 Dealer: South ♥ QJ5 The opponents are silent.
 Vul: E-W ♦ Q63
 HCP: 12 ♣ AT64

Board: 388 ♠ K92 You are dealer.
 Dealer: North ♥ A983 The opponents are silent.
 Vul: Both ♦ Q6
 HCP: 13 ♣ A972

Board: 389 ♠ QJ7 Partner is dealer.
 Dealer: South ♥ QJ84 East (LHO) bids 2♣ if possible.
 Vul: N-S ♦ Q85
 HCP: 11 ♣ QJ7

Board: 390 ♠ J8 You are dealer.
 Dealer: North ♥ AQ73 The opponents are silent.
 Vul: E-W ♦ 97
 HCP: 13+1 ♣ AQ984

Board: 391 ♠ K532 Partner is dealer.
 Dealer: South ♥ QJT The opponents are silent.
 Vul: Both ♦ A97
 HCP: 12 ♣ Q62

Both hands (Answers Page)

Board: 387	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ A87				1 ♦
Vul: E-W	♥ QJ5	♥ AT74	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q63	♦ AJT5	All Pass			
South HCP: 14	♣ AT64	♣ J9				
Contract: 3NT South						

Board: 388	North:	South:	W	N	E	S
Dealer: North	♠ K92	♠ QJ4		1 ♣	Pass	1 ♦
Vul: Both	♥ A983	♥ KT6	Pass	1 ♥	Pass	2NT
North HCP: 13	♦ Q6	♦ KT54	All Pass			
South HCP: 11	♣ A972	♣ Q85				
Contract: 2NT South						

Board: 389	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ AT32				1 ♦
Vul: N-S	♥ QJ84	♥ KT95	Pass	1 ♥	2 ♣	2 ♥
North HCP: 11	♦ Q85	♦ AKJ4	All Pass			
South HCP: 15	♣ QJ7	♣ 3				
Contract: 2 ♥ South						

Board: 390	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ K52		1 ♣	Pass	1 ♦
Vul: E-W	♥ AQ73	♥ K64	Pass	1 ♥	Pass	2NT
North HCP: 13+1	♦ 97	♦ K853	All Pass			
South HCP: 12	♣ AQ984	♣ KT3				
Contract: 2NT South						

Board: 391	North:	South:	W	N	E	S
Dealer: South	♠ K532	♠ AQT7				1 ♣
Vul: Both	♥ QJT	♥ K963	Pass	1 ♠	Pass	3 ♠
North HCP: 12	♦ A97	♦ Q	Pass	3NT ¹	Pass	4 ♠
South HCP: 14	♣ Q62	♣ K975	All Pass			
Contract: 4 ♠ South						

1. surplus

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

Board: 387	♠ A87	You are dealer.
Dealer: South	♥ AT74	The opponents are silent.
Vul: E-W	♦ AJT5	
HCP: 14	♣ J9	

Board: 388	♠ QJ4	Partner is dealer.
Dealer: North	♥ KT6	The opponents are silent.
Vul: Both	♦ KT54	
HCP: 11	♣ Q85	

Board: 389	♠ AT32	You are dealer.
Dealer: South	♥ KT95	East (RHO) bids 2♣ if possible.
Vul: N-S	♦ AKJ4	
HCP: 15	♣ 3	

Board: 390	♠ K52	Partner is dealer.
Dealer: North	♥ K64	The opponents are silent.
Vul: E-W	♦ K853	
HCP: 12	♣ KT3	

Board: 391	♠ AQT7	You are dealer.
Dealer: South	♥ K963	The opponents are silent.
Vul: Both	♦ Q	
HCP: 14	♣ K975	

Both hands (Answers Page)

Board: 387	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ A87				1 ♦
Vul: E-W	♥ QJ5	♥ AT74	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q63	♦ AJT5	All Pass			
South HCP: 14	♣ AT64	♣ J9				
Contract: 3NT South						

Board: 388	North:	South:	W	N	E	S
Dealer: North	♠ K92	♠ QJ4		1 ♣	Pass	1 ♦
Vul: Both	♥ A983	♥ KT6	Pass	1 ♥	Pass	2NT
North HCP: 13	♦ Q6	♦ KT54	All Pass			
South HCP: 11	♣ A972	♣ Q85				
Contract: 2NT South						

Board: 389	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ AT32				1 ♦
Vul: N-S	♥ QJ84	♥ KT95	Pass	1 ♥	2 ♣	2 ♥
North HCP: 11	♦ Q85	♦ AKJ4	All Pass			
South HCP: 15	♣ QJ7	♣ 3				
Contract: 2 ♥ South						

Board: 390	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ K52		1 ♣	Pass	1 ♦
Vul: E-W	♥ AQ73	♥ K64	Pass	1 ♥	Pass	2NT
North HCP: 13+1	♦ 97	♦ K853	All Pass			
South HCP: 12	♣ AQ984	♣ KT3				
Contract: 2NT South						

Board: 391	North:	South:	W	N	E	S
Dealer: South	♠ K532	♠ AQT7				1 ♣
Vul: Both	♥ QJT	♥ K963	Pass	1 ♠	Pass	3 ♠
North HCP: 12	♦ A97	♦ Q	Pass	3NT ¹	Pass	4 ♠
South HCP: 14	♣ Q62	♣ K975	All Pass			
Contract: 4 ♠ South						

1. surplus

North hands

1m - 1|2|3 NT

Board: 392	♠ Q65	You are dealer.
Dealer: North	♥ -	West (RHO) bids 2♥ if possible.
Vul: None	♦ AQ65	
HCP: 15+2	♣ AK7432	

Board: 393	♠ K762	Partner is dealer.
Dealer: South	♥ KT4	The opponents are silent.
Vul: E-W	♦ Q72	
HCP: 12	♣ A32	

Board: 394	♠ KT7	Partner is dealer.
Dealer: South	♥ KT54	East (LHO) Doubles 1♥ if possible.
Vul: Both	♦ K94	West (RHO) bids 1♠ if possible.
HCP: 11	♣ Q92	

Board: 395	♠ K52	Partner is dealer.
Dealer: South	♥ KT84	The opponents are silent.
Vul: None	♦ QJ5	
HCP: 12	♣ K96	

Board: 396	♠ AK54	You are dealer.
Dealer: North	♥ J764	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 14	♣ KT2	

Both hands (Answers Page)

Board: 392

Dealer: North
Vul: None
North HCP: 15+2
South HCP: 12
Contract: 2 ♠ South

North:

♠ Q65
♥ -
♦ AQ65
♣ AK7432

South:

♠ K972
♥ QJ8
♦ KJ8
♣ Q86

W	N	E	S
	1 ♣	Pass	1 ♠
2 ♥	X ¹	Pass	2 ♠
All Pass			
1. Support double redouble			

Board: 393

Dealer: South
Vul: E-W
North HCP: 12
South HCP: 14+1
Contract: 4 ♠ South

North:

♠ K762
♥ KT4
♦ Q72
♣ A32

South:

♠ AT83
♥ 6
♦ AJ963
♣ KQ7

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	2 ♠
Pass	3 ♠	Pass	4 ♠
All Pass			

Board: 394

Dealer: South
Vul: Both
North HCP: 11
South HCP: 13+1
Contract: 3 ♣ North

North:

♠ KT7
♥ KT54
♦ K94
♣ Q92

South:

♠ Q3
♥ A6
♦ T865
♣ AKT76

W	N	E	S
			1 ♣
Pass	1 ♥	X	Pass ¹
1 ♠	X	Pass	2 ♦
Pass	3 ♣	All Pass	
1. max 2 !H			

Board: 395

Dealer: South
Vul: None
North HCP: 12
South HCP: 20+1
Contract: 3NT North

North:

♠ K52
♥ KT84
♦ QJ5
♣ K96

South:

♠ A
♥ A96
♦ AK87
♣ AJT83

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

Board: 396

Dealer: North
Vul: N-S
North HCP: 14
South HCP: 12
Contract: 3NT South

North:

♠ AK54
♥ J764
♦ K3
♣ KT2

South:

♠ QJ3
♥ K82
♦ AT2
♣ Q865

W	N	E	S
	1 ♣	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3NT
All Pass			
1. Inverted minors			

South hands

1m - 1|2|3 NT

Board: 392 ♠ K972 Partner is dealer.
 Dealer: North ♥ QJ8 West (LHO) bids 2♥ if possible.
 Vul: None ♦ KJ8
 HCP: 12 ♣ Q86

Board: 393 ♠ AT83 You are dealer.
 Dealer: South ♥ 6 The opponents are silent.
 Vul: E-W ♦ AJ963
 HCP: 14+1 ♣ KQ7

Board: 394 ♠ Q3 You are dealer.
 Dealer: South ♥ A6 East (RHO) Doubles 1♥ if possible.
 Vul: Both ♦ T865 West (LHO) bids 1♠ if possible.
 HCP: 13+1 ♣ AKT76

Board: 395 ♠ A You are dealer.
 Dealer: South ♥ A96 The opponents are silent.
 Vul: None ♦ AK87
 HCP: 20+1 ♣ AJT83

Board: 396 ♠ QJ3 Partner is dealer.
 Dealer: North ♥ K82 The opponents are silent.
 Vul: N-S ♦ AT2
 HCP: 12 ♣ Q865

Both hands (Answers Page)

Board: 392

Dealer: North
 Vul: None
 North HCP: 15+2
 South HCP: 12
 Contract: 2 ♠ South

North:

♠ Q65
 ♥ -
 ♦ AQ65
 ♣ AK7432

South:

♠ K972
 ♥ QJ8
 ♦ KJ8
 ♣ Q86

W	N	E	S
	1 ♣	Pass	1 ♠
2 ♥	X ¹	Pass	2 ♠
All Pass			
1. Support double redouble			

Board: 393

Dealer: South
 Vul: E-W
 North HCP: 12
 South HCP: 14+1
 Contract: 4 ♠ South

North:

♠ K762
 ♥ KT4
 ♦ Q72
 ♣ A32

South:

♠ AT83
 ♥ 6
 ♦ AJ963
 ♣ KQ7

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	2 ♠
Pass	3 ♠	Pass	4 ♠
All Pass			

Board: 394

Dealer: South
 Vul: Both
 North HCP: 11
 South HCP: 13+1
 Contract: 3 ♣ North

North:

♠ KT7
 ♥ KT54
 ♦ K94
 ♣ Q92

South:

♠ Q3
 ♥ A6
 ♦ T865
 ♣ AKT76

W	N	E	S
			1 ♣
Pass	1 ♥	X	Pass ¹
1 ♠	X	Pass	2 ♦
Pass	3 ♣	All Pass	
1. max 2 !H			

Board: 395

Dealer: South
 Vul: None
 North HCP: 12
 South HCP: 20+1
 Contract: 3NT North

North:

♠ K52
 ♥ KT84
 ♦ QJ5
 ♣ K96

South:

♠ A
 ♥ A96
 ♦ AK87
 ♣ AJT83

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

Board: 396

Dealer: North
 Vul: N-S
 North HCP: 14
 South HCP: 12
 Contract: 3NT South

North:

♠ AK54
 ♥ J764
 ♦ K3
 ♣ KT2

South:

♠ QJ3
 ♥ K82
 ♦ AT2
 ♣ Q865

W	N	E	S
	1 ♣	Pass	2 ♣ ¹
Pass	2 ♦	Pass	3NT
All Pass			
1. Inverted minors			

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

Board: 397	♠ K86	Partner is dealer.
Dealer: South	♥ K95	The opponents are silent.
Vul: Both	♦ K753	
HCP: 11	♣ Q97	

Board: 398	♠ QJ74	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: None	♦ A92	
HCP: 14	♣ K874	

Board: 399	♠ KT5	Partner is dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 12	♣ K943	

Board: 400	♠ 986	You are dealer.
Dealer: North	♥ QJ76	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 12	♣ AK54	

Board: 401	♠ Q3	You are dealer.
Dealer: North	♥ A95	The opponents are silent.
Vul: None	♦ Q832	
HCP: 14	♣ AQ42	

Both hands (Answers Page)

Board: 397

Dealer: South

Vul: Both

North HCP: 11

South HCP: 11+1

Contract: 1NT North

North:

♠ K86

♥ K95

♦ K753

♣ Q97

South:

♠ AT94

♥ 86

♦ 82

♣ AK643

W N E S

Pass 1 ♦ Pass 1 ♣

Pass 1NT All Pass

Board: 398

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 4 ♠ North

North:

♠ QJ74

♥ A8

♦ A92

♣ K874

South:

♠ A952

♥ K75

♦ K75

♣ Q65

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

Board: 399

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ KT5

♥ KT8

♦ K74

♣ K943

South:

♠ AQ7

♥ J742

♦ AT53

♣ Q7

W N E S

Pass 2NT Pass 1 ♦

Pass 3NT All Pass

Board: 400

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ 986

♥ QJ76

♦ Q8

♣ AK54

South:

♠ KT2

♥ K92

♦ KJT4

♣ QT3

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 2NT

All Pass

Board: 401

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ Q3

♥ A95

♦ Q832

♣ AQ42

South:

♠ KT72

♥ QJ2

♦ K75

♣ K93

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 2NT

Pass 3NT All Pass

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

Board: 397	♠ AT94	You are dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: Both	♦ 82	
HCP: 11+1	♣ AK643	

Board: 398	♠ A952	Partner is dealer.
Dealer: North	♥ K75	The opponents are silent.
Vul: None	♦ K75	
HCP: 12	♣ Q65	

Board: 399	♠ AQ7	You are dealer.
Dealer: South	♥ J742	The opponents are silent.
Vul: N-S	♦ AT53	
HCP: 13	♣ Q7	

Board: 400	♠ KT2	Partner is dealer.
Dealer: North	♥ K92	The opponents are silent.
Vul: E-W	♦ KJT4	
HCP: 12	♣ QT3	

Board: 401	♠ KT72	Partner is dealer.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: None	♦ K75	
HCP: 12	♣ K93	

Both hands (Answers Page)

Board: 397

Dealer: South

Vul: Both

North HCP: 11

South HCP: 11+1

Contract: 1NT North

North:

♠ K86

♥ K95

♦ K753

♣ Q97

South:

♠ AT94

♥ 86

♦ 82

♣ AK643

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT All Pass

Board: 398

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 4 ♠ North

North:

♠ QJ74

♥ A8

♦ A92

♣ K874

South:

♠ A952

♥ K75

♦ K75

♣ Q65

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

Board: 399

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ KT5

♥ KT8

♦ K74

♣ K943

South:

♠ AQ7

♥ J742

♦ AT53

♣ Q7

W N E S

Pass 2NT Pass 3 ♥

Pass 3NT All Pass

Board: 400

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ 986

♥ QJ76

♦ Q8

♣ AK54

South:

♠ KT2

♥ K92

♦ KJT4

♣ QT3

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 2NT

All Pass

Board: 401

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ Q3

♥ A95

♦ Q832

♣ AQ42

South:

♠ KT72

♥ QJ2

♦ K75

♣ K93

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 2NT

Pass 3NT All Pass

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

Board: 402	♠ K985	Partner is dealer.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: N-S	♦ QJ2	
HCP: 12	♣ Q87	

Board: 403	♠ A7	You are dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ AJ632	
HCP: 16+2	♣ AQ976	

Board: 404	♠ K92	Partner is dealer.
Dealer: South	♥ K43	East (LHO) bids 1 ♠ if possible.
Vul: Both	♦ A985	
HCP: 12	♣ Q82	

Board: 405	♠ K83	Partner is dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: N-S	♦ QJ2	
HCP: 12	♣ K872	

Both hands (Answers Page)

Board: 402	North:	South:	W	N	E	S
Dealer: South	♠ K985	♠ T3				1 ♣
Vul: N-S	♥ KJ9	♥ AQ	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ QJ2	♦ K975	All Pass			
South HCP: 13+1	♣ Q87	♣ KJ543				
Contract: 1NT South						

Board: 403	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ K964		1 ♦	Pass	1 ♠
Vul: E-W	♥ J	♥ K73	Pass	2 ♣	Pass	2 ♦
North HCP: 16+2	♦ AJ632	♦ Q98	Pass	3 ♦	All Pass	
South HCP: 11	♣ AQ976	♣ K82				
Contract: 3 ♦ North						

Board: 404	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ J4				1 ♣
Vul: Both	♥ K43	♥ A92	Pass	1 ♦	1 ♠	2 ♣
North HCP: 12	♦ A985	♦ T3	Pass	3 ♣	All Pass	
South HCP: 13+2	♣ Q82	♣ AKJ976				
Contract: 3 ♣ North						

Board: 405	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AJ92				1 ♣
Vul: N-S	♥ K92	♥ 75	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 12	♦ QJ2	♦ AT8	Pass	3NT	All Pass	
South HCP: 13	♣ K872	♣ A943				
Contract: 3NT North						

1. Inverted minors

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

Board: 402	♠ T3	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: N-S	♦ K975	
HCP: 13+1	♣ KJ543	

Board: 403	♠ K964	Partner is dealer.
Dealer: North	♥ K73	The opponents are silent.
Vul: E-W	♦ Q98	
HCP: 11	♣ K82	

Board: 404	♠ J4	You are dealer.
Dealer: South	♥ A92	East (RHO) bids 1 ♠ if possible.
Vul: Both	♦ T3	
HCP: 13+2	♣ AKJ976	

Board: 405	♠ AJ92	You are dealer.
Dealer: South	♥ 75	The opponents are silent.
Vul: N-S	♦ AT8	
HCP: 13	♣ A943	

Both hands (Answers Page)

Board: 402	North:	South:	W	N	E	S
Dealer: South	♠ K985	♠ T3				1 ♣
Vul: N-S	♥ KJ9	♥ AQ	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ QJ2	♦ K975	All Pass			
South HCP: 13+1	♣ Q87	♣ KJ543				
Contract: 1NT South						

Board: 403	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ K964		1 ♦	Pass	1 ♠
Vul: E-W	♥ J	♥ K73	Pass	2 ♣	Pass	2 ♦
North HCP: 16+2	♦ AJ632	♦ Q98	Pass	3 ♦	All Pass	
South HCP: 11	♣ AQ976	♣ K82				
Contract: 3 ♦ North						

Board: 404	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ J4				1 ♣
Vul: Both	♥ K43	♥ A92	Pass	1 ♦	1 ♠	2 ♣
North HCP: 12	♦ A985	♦ T3	Pass	3 ♣	All Pass	
South HCP: 13+2	♣ Q82	♣ AKJ976				
Contract: 3 ♣ North						

Board: 405	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AJ92				1 ♣
Vul: N-S	♥ K92	♥ 75	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 12	♦ QJ2	♦ AT8	Pass	3NT	All Pass	
South HCP: 13	♣ K872	♣ A943				
Contract: 3NT North						

1. Inverted minors

North hands

1m - 1|2|3 NT

Board: 406	♠ K743	Partner is dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 12	♣ QT8	

Board: 407	♠ QJ4	Partner is dealer.
Dealer: South	♥ KT6	The opponents are silent.
Vul: Both	♦ KJ86	
HCP: 12	♣ Q65	

Board: 408	♠ K762	Partner is dealer.
Dealer: South	♥ A52	The opponents are silent.
Vul: None	♦ Q96	
HCP: 12	♣ KT6	

Board: 409	♠ K95	Partner is dealer.
Dealer: South	♥ K743	East (LHO) Doubles 1 ♥ if possible.
Vul: E-W	♦ QJ4	West (RHO) bids 2 ♦ if possible.
HCP: 11	♣ Q32	

Both hands (Answers Page)

Board: 406	North:	South:	W	N	E	S
Dealer: South	♠ K743	♠ AJT				1 ♣
Vul: E-W	♥ K72	♥ AQ	Pass	1 ♠	Pass	3NT
North HCP: 12	♦ KJ4	♦ 7	Pass	4 ♣	Pass	4 ♦ ¹
South HCP: 19+3	♣ QT8	♣ AKJ7542	Pass	4 ♥ ²	Pass	4NT ³
Contract: 6 ♣ South			Pass	5 ♣ ⁴	Pass	6 ♣
			All Pass			

1. Cue bid, a !D stopper
2. Cue bid, a !H stopper
3. Blackwood 0314, for !C
4. A=0/5 or 3/5

Board: 407	North:	South:	W	N	E	S
Dealer: South	♠ QJ4	♠ AK32				1 ♣
Vul: Both	♥ KT6	♥ Q3	Pass	1 ♦	Pass	1 ♠
North HCP: 12	♦ KJ86	♦ 95	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ Q65	♣ AJ842	All Pass			
Contract: 3NT South						

Board: 408	North:	South:	W	N	E	S
Dealer: South	♠ K762	♠ QJ8				1 ♦
Vul: None	♥ A52	♥ J87	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q96	♦ A752	Pass	2NT	All Pass	
South HCP: 12	♣ KT6	♣ A74				
Contract: 2NT North						

Board: 409	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ AQ82				1 ♣
Vul: E-W	♥ K743	♥ QJT	Pass	1 ♥	X	XX ¹
North HCP: 11	♦ QJ4	♦ K	2 ♦	Pass	Pass	2 ♠
South HCP: 13+1	♣ Q32	♣ JT875	Pass	2NT	All Pass	
Contract: 2NT North						

1. Support double redouble

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

Board: 406 ♠ AJT You are dealer.
Dealer: South ♥ AQ The opponents are silent.
Vul: E-W ♦ 7
HCP: 19+3 ♣ AKJ7542

Board: 407 ♠ AK32 You are dealer.
Dealer: South ♥ Q3 The opponents are silent.
Vul: Both ♦ 95
HCP: 14+1 ♣ AJ842

Board: 408 ♠ QJ8 You are dealer.
Dealer: South ♥ J87 The opponents are silent.
Vul: None ♦ A752
HCP: 12 ♣ A74

Board: 409 ♠ AQ82 You are dealer.
Dealer: South ♥ QJT East (RHO) Doubles 1 ♥ if possible.
Vul: E-W ♦ K West (LHO) bids 2 ♦ if possible.
HCP: 13+1 ♣ JT875

Both hands (Answers Page)

Board: 406	North:	South:	W	N	E	S
Dealer: South	♠ K743	♠ AJT				1 ♣
Vul: E-W	♥ K72	♥ AQ	Pass	1 ♠	Pass	3NT
North HCP: 12	♦ KJ4	♦ 7	Pass	4 ♣	Pass	4 ♦ ¹
South HCP: 19+3	♣ QT8	♣ AKJ7542	Pass	4 ♥ ²	Pass	4NT ³
Contract: 6 ♣ South			Pass	5 ♣ ⁴	Pass	6 ♣
			All Pass			

1. Cue bid, a !D stopper
2. Cue bid, a !H stopper
3. Blackwood 0314, for !C
4. A=0/5 or 3/5

Board: 407	North:	South:	W	N	E	S
Dealer: South	♠ QJ4	♠ AK32				1 ♣
Vul: Both	♥ KT6	♥ Q3	Pass	1 ♦	Pass	1 ♠
North HCP: 12	♦ KJ86	♦ 95	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ Q65	♣ AJ842	All Pass			
Contract: 3NT South						

Board: 408	North:	South:	W	N	E	S
Dealer: South	♠ K762	♠ QJ8				1 ♦
Vul: None	♥ A52	♥ J87	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q96	♦ A752	Pass	2NT	All Pass	
South HCP: 12	♣ KT6	♣ A74				
Contract: 2NT North						

Board: 409	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ AQ82				1 ♣
Vul: E-W	♥ K743	♥ QJT	Pass	1 ♥	X	XX ¹
North HCP: 11	♦ QJ4	♦ K	2 ♦	Pass	Pass	2 ♠
South HCP: 13+1	♣ Q32	♣ JT875	Pass	2NT	All Pass	
Contract: 2NT North						

1. Support double redouble

North hands

1m - 1|2|3 NT

Board: 410 ♠ AQ98 You are dealer.
 Dealer: North ♥ Q4 The opponents are silent.
 Vul: Both ♦ KT95
 HCP: 13 ♣ QT2

Board: 411 ♠ K74 Partner is dealer.
 Dealer: South ♥ K95 The opponents are silent.
 Vul: None ♦ KT2
 HCP: 12 ♣ QJ86

Board: 412 ♠ KQJ6 You are dealer.
 Dealer: North ♥ A87 The opponents are silent.
 Vul: N-S ♦ J
 HCP: 19+1 ♣ AKJT7

Board: 413 ♠ KT9 Partner is dealer.
 Dealer: South ♥ K74 The opponents are silent.
 Vul: Both ♦ Q72
 HCP: 11 ♣ QJ32

Board: 414 ♠ K763 Partner is dealer.
 Dealer: South ♥ KT9 The opponents are silent.
 Vul: None ♦ Q53
 HCP: 12 ♣ A64

Both hands (Answers Page)

Board: 410	North:	South:	W	N	E	S
Dealer: North	♠ AQ98	♠ K73		1 ♦	Pass	2 ♦ ¹
Vul: Both	♥ Q4	♥ K53	Pass	2 ♠	Pass	3NT
North HCP: 13	♦ KT95	♦ QJ82	All Pass			
South HCP: 12	♣ QT2	♣ K83				
Contract: 3NT South						1. Inverted minors

Board: 411	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ AQ9				1 ♦
Vul: None	♥ K95	♥ 74	Pass	2NT	Pass	3NT
North HCP: 12	♦ KT2	♦ A87643	All Pass			
South HCP: 17+2	♣ QJ86	♣ AK				
Contract: 3NT South						

Board: 412	North:	South:	W	N	E	S
Dealer: North	♠ KQJ6	♠ AT42		1 ♣	Pass	1 ♠
Vul: N-S	♥ A87	♥ K95	Pass	4 ♦ ¹	Pass	4 ♥ ²
North HCP: 19+1	♦ J	♦ K52	Pass	4 ♠	All Pass	
South HCP: 12	♣ AKJT7	♣ Q92				
Contract: 4 ♠ North						1. Splinter 2. surplus

Board: 413	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ 54				1 ♦
Vul: Both	♥ K74	♥ AQT3	Pass	1NT	Pass	2 ♥
North HCP: 11	♦ Q72	♦ AKJ83	Pass	3NT	All Pass	
South HCP: 17+1	♣ QJ32	♣ KT				
Contract: 3NT North						

Board: 414	North:	South:	W	N	E	S
Dealer: South	♠ K763	♠ A94				1 ♦
Vul: None	♥ KT9	♥ Q5	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q53	♦ KT762	Pass	2NT	All Pass	
South HCP: 12+1	♣ A64	♣ K72				
Contract: 2NT North						

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

Board: 410	♠ K73	Partner is dealer.
Dealer: North	♥ K53	The opponents are silent.
Vul: Both	♦ QJ82	
HCP: 12	♣ K83	

Board: 411	♠ AQ9	You are dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: None	♦ A87643	
HCP: 17+2	♣ AK	

Board: 412	♠ AT42	Partner is dealer.
Dealer: North	♥ K95	The opponents are silent.
Vul: N-S	♦ K52	
HCP: 12	♣ Q92	

Board: 413	♠ 54	You are dealer.
Dealer: South	♥ AQT3	The opponents are silent.
Vul: Both	♦ AKJ83	
HCP: 17+1	♣ KT	

Board: 414	♠ A94	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: None	♦ KT762	
HCP: 12+1	♣ K72	

Both hands (Answers Page)

Board: 410	North:	South:	W	N	E	S
Dealer: North	♠ AQ98	♠ K73		1 ♦	Pass	2 ♦ ¹
Vul: Both	♥ Q4	♥ K53	Pass	2 ♠	Pass	3NT
North HCP: 13	♦ KT95	♦ QJ82	All Pass			
South HCP: 12	♣ QT2	♣ K83				
Contract: 3NT South						1. Inverted minors

Board: 411	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ AQ9				1 ♦
Vul: None	♥ K95	♥ 74	Pass	2NT	Pass	3NT
North HCP: 12	♦ KT2	♦ A87643	All Pass			
South HCP: 17+2	♣ QJ86	♣ AK				
Contract: 3NT South						

Board: 412	North:	South:	W	N	E	S
Dealer: North	♠ KQJ6	♠ AT42		1 ♣	Pass	1 ♠
Vul: N-S	♥ A87	♥ K95	Pass	4 ♦ ¹	Pass	4 ♥ ²
North HCP: 19+1	♦ J	♦ K52	Pass	4 ♠	All Pass	
South HCP: 12	♣ AKJT7	♣ Q92				
Contract: 4 ♠ North						1. Splinter 2. surplus

Board: 413	North:	South:	W	N	E	S
Dealer: South	♠ KT9	♠ 54				1 ♦
Vul: Both	♥ K74	♥ AQT3	Pass	1NT	Pass	2 ♥
North HCP: 11	♦ Q72	♦ AKJ83	Pass	3NT	All Pass	
South HCP: 17+1	♣ QJ32	♣ KT				
Contract: 3NT North						

Board: 414	North:	South:	W	N	E	S
Dealer: South	♠ K763	♠ A94				1 ♦
Vul: None	♥ KT9	♥ Q5	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q53	♦ KT762	Pass	2NT	All Pass	
South HCP: 12+1	♣ A64	♣ K72				
Contract: 2NT North						

North hands

1m - 1|2|3 NT

Board: 415	♠ QJ9	Partner is dealer.
Dealer: South	♥ KT9	The opponents are silent.
Vul: N-S	♦ K64	
HCP: 12	♣ KT83	

Board: 416	♠ QJ3	Partner is dealer.
Dealer: South	♥ A43	The opponents are silent.
Vul: E-W	♦ K54	
HCP: 12	♣ Q542	

Board: 417	♠ T9	You are dealer.
Dealer: North	♥ AJ76	The opponents are silent.
Vul: None	♦ A53	
HCP: 13	♣ KJ83	

Board: 418	♠ K74	Partner is dealer.
Dealer: South	♥ K873	The opponents are silent.
Vul: N-S	♦ QT9	
HCP: 12	♣ AT4	

Board: 419	♠ K93	Partner is dealer.
Dealer: South	♥ K75	The opponents are silent.
Vul: E-W	♦ K62	
HCP: 12	♣ QJ54	

Both hands (Answers Page)

Board: 415	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: 416	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ T742				1 ♣
Vul: E-W	♥ A43	♥ KJ2	Pass	2 ♣ ¹	Pass	2NT
North HCP: 12	♦ K54	♦ A9	All Pass			
South HCP: 12	♣ Q542	♣ A976				
Contract: 2NT South						

1. Inverted minors

Board: 417	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ K643		1 ♣	Pass	1 ♠
Vul: None	♥ AJ76	♥ K54	Pass	1NT	All Pass	
North HCP: 13	♦ A53	♦ KJ8				
South HCP: 12	♣ KJ83	♣ Q74				
Contract: 1NT North						

Board: 418	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ Q8				1 ♦
Vul: N-S	♥ K873	♥ QJ5	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ QT9	♦ A763	Pass	2NT	Pass	3NT
South HCP: 14	♣ AT4	♣ KQ86	All Pass			
Contract: 3NT South						

Board: 419	North:	South:	W	N	E	S
Dealer: South	♠ K93	♠ AJ82				1 ♦
Vul: E-W	♥ K75	♥ AQ64	Pass	2NT	Pass	3NT
North HCP: 12	♦ K62	♦ Q874	All Pass			
South HCP: 17	♣ QJ54	♣ A				
Contract: 3NT South						

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

Board: 415	♠ AK	You are dealer.
Dealer: South	♥ J832	The opponents are silent.
Vul: N-S	♦ JT972	
HCP: 13+1	♣ A9	

Board: 416	♠ T742	You are dealer.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 12	♣ A976	

Board: 417	♠ K643	Partner is dealer.
Dealer: North	♥ K54	The opponents are silent.
Vul: None	♦ KJ8	
HCP: 12	♣ Q74	

Board: 418	♠ Q8	You are dealer.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: N-S	♦ A763	
HCP: 14	♣ KQ86	

Board: 419	♠ AJ82	You are dealer.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: E-W	♦ Q874	
HCP: 17	♣ A	

Both hands (Answers Page)

Board: 415	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: 416	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ T742				1 ♣
Vul: E-W	♥ A43	♥ KJ2	Pass	2 ♣ ¹	Pass	2NT
North HCP: 12	♦ K54	♦ A9	All Pass			
South HCP: 12	♣ Q542	♣ A976				
Contract: 2NT South						

1. Inverted minors

Board: 417	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ K643		1 ♣	Pass	1 ♠
Vul: None	♥ AJ76	♥ K54	Pass	1NT	All Pass	
North HCP: 13	♦ A53	♦ KJ8				
South HCP: 12	♣ KJ83	♣ Q74				
Contract: 1NT North						

Board: 418	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ Q8				1 ♦
Vul: N-S	♥ K873	♥ QJ5	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ QT9	♦ A763	Pass	2NT	Pass	3NT
South HCP: 14	♣ AT4	♣ KQ86	All Pass			
Contract: 3NT South						

Board: 419	North:	South:	W	N	E	S
Dealer: South	♠ K93	♠ AJ82				1 ♦
Vul: E-W	♥ K75	♥ AQ64	Pass	2NT	Pass	3NT
North HCP: 12	♦ K62	♦ Q874	All Pass			
South HCP: 17	♣ QJ54	♣ A				
Contract: 3NT South						

North hands

1m - 1|2|3 NT

Board: 420	♠ Q872	You are dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ QT8	
HCP: 12+1	♣ AJ753	

Board: 421	♠ K42	Partner is dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 12	♣ QJ42	

Board: 422	♠ KT86	You are dealer.
Dealer: North	♥ QT65	The opponents are silent.
Vul: E-W	♦ K85	
HCP: 12	♣ A3	

Board: 423	♠ A62	Partner is dealer.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: Both	♦ Q985	
HCP: 12	♣ K95	

Board: 424	♠ AK85	You are dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: None	♦ 9632	
HCP: 13	♣ AQT3	

Both hands (Answers Page)

Board: 420	North:	South:	W	N	E	S
Dealer: North	♠ Q872	♠ KT9		1 ♣	Pass	1 ♥
Vul: Both	♥ K	♥ QJ93	Pass	1 ♠	Pass	2NT
North HCP: 12+1	♦ QT8	♦ A76	All Pass			
South HCP: 12	♣ AJ753	♣ QT4				
Contract: 2NT South						

Board: 421	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: 422	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: 423	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ T98				1 ♦
Vul: Both	♥ QJ5	♥ K4	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 12	♦ Q985	♦ AJ42	Pass	3NT	All Pass	
South HCP: 13	♣ K95	♣ AJT4				
Contract: 3NT North						

1. Inverted minors

Board: 424	North:	South:	W	N	E	S
Dealer: North	♠ AK85	♠ QJ3		1 ♦	Pass	1 ♥
Vul: None	♥ 8	♥ K764	Pass	1 ♠	Pass	2NT
North HCP: 13	♦ 9632	♦ KT5	All Pass			
South HCP: 12	♣ AQT3	♣ K85				
Contract: 2NT South						

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

Board: 420	♠ KT9	Partner is dealer.
Dealer: North	♥ QJ93	The opponents are silent.
Vul: Both	♦ A76	
HCP: 12	♣ QT4	

Board: 421	♠ AJ86	You are dealer.
Dealer: South	♥ 65	The opponents are silent.
Vul: N-S	♦ AJ976	
HCP: 14+1	♣ A9	

Board: 422	♠ QJ9	Partner is dealer.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: E-W	♦ Q73	
HCP: 12	♣ KT75	

Board: 423	♠ T98	You are dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ AJ42	
HCP: 13	♣ AJT4	

Board: 424	♠ QJ3	Partner is dealer.
Dealer: North	♥ K764	The opponents are silent.
Vul: None	♦ KT5	
HCP: 12	♣ K85	

Both hands (Answers Page)

Board: 420	North:	South:	W	N	E	S
Dealer: North	♠ Q872	♠ KT9		1 ♣	Pass	1 ♥
Vul: Both	♥ K	♥ QJ93	Pass	1 ♠	Pass	2NT
North HCP: 12+1	♦ QT8	♦ A76	All Pass			
South HCP: 12	♣ AJ753	♣ QT4				
Contract: 2NT South						

Board: 421	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: 422	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: 423	North:	South:	W	N	E	S
Dealer: South	♠ A62	♠ T98				1 ♦
Vul: Both	♥ QJ5	♥ K4	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 12	♦ Q985	♦ AJ42	Pass	3NT	All Pass	
South HCP: 13	♣ K95	♣ AJT4				
Contract: 3NT North						

1. Inverted minors

Board: 424	North:	South:	W	N	E	S
Dealer: North	♠ AK85	♠ QJ3		1 ♦	Pass	1 ♥
Vul: None	♥ 8	♥ K764	Pass	1 ♠	Pass	2NT
North HCP: 13	♦ 9632	♦ KT5	All Pass			
South HCP: 12	♣ AQT3	♣ K85				
Contract: 2NT South						

North hands

1m - 1|2|3 NT

Board: 425 ♠ K92 Partner is dealer.
 Dealer: South ♥ AT3 The opponents are silent.
 Vul: E-W ♦ QT62
 HCP: 12 ♣ K84

Board: 426 ♠ A8 You are dealer.
 Dealer: North ♥ AQT9 The opponents are silent.
 Vul: Both ♦ 87
 HCP: 17+1 ♣ AK987

Board: 427 ♠ A32 You are dealer.
 Dealer: North ♥ Q The opponents are silent.
 Vul: None ♦ J865
 HCP: 12+1 ♣ AJT95

Board: 428 ♠ QJT2 RHO is dealer. You bid second.
 Dealer: West ♥ T953 West (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ A93 East (LHO) bids 1 ♥ if possible.
 HCP: 7 ♣ T3 East (LHO) Doubles 5 ♣ if possible.

Board: 429 ♠ K52 Partner is dealer.
 Dealer: South ♥ K98 The opponents are silent.
 Vul: Both ♦ Q93
 HCP: 12 ♣ A864

Both hands (Answers Page)

Board: 425	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ AJT4				1 ♦
Vul: E-W	♥ AT3	♥ QJ85	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 12	♦ QT62	♦ A84	Pass	3NT	All Pass	
South HCP: 14	♣ K84	♣ Q2				
Contract: 3NT North						1. Inverted minors

Board: 426	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ K95		1 ♣	Pass	1NT
Vul: Both	♥ AQT9	♥ K42	Pass	2 ♥	Pass	3NT
North HCP: 17+1	♦ 87	♦ K64	All Pass			
South HCP: 11	♣ AK987	♣ Q652				
Contract: 3NT South						

Board: 427	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ K74		1 ♣	Pass	1 ♥
Vul: None	♥ Q	♥ KT93	Pass	1NT	Pass	2NT
North HCP: 12+1	♦ J865	♦ A93	All Pass			
South HCP: 12	♣ AJT95	♣ Q86				
Contract: 2NT South						

Board: 428	North:	South:	W	N	E	S
Dealer: West	♠ QJT2	♠ 853	1 ♦	Pass	1 ♥	5 ♣
Vul: E-W	♥ T953	♥ K	Pass	Pass	X	All Pass
North HCP: 7	♦ A93	♦ T				
South HCP: 10+4	♣ T3	♣ AK987654				
Contract: 5 ♣X South						

Board: 429	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 - 1|2|3 NT**

Board: 425	♠ AJT4	You are dealer.
Dealer: South	♥ QJ85	The opponents are silent.
Vul: E-W	♦ A84	
HCP: 14	♣ Q2	

Board: 426	♠ K95	Partner is dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: Both	♦ K64	
HCP: 11	♣ Q652	

Board: 427	♠ K74	Partner is dealer.
Dealer: North	♥ KT93	The opponents are silent.
Vul: None	♦ A93	
HCP: 12	♣ Q86	

Board: 428	♠ 853	LHO is dealer.
Dealer: West	♥ K	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ T	East (RHO) bids 1♥ if possible.
HCP: 10+4	♣ AK987654	East (RHO) Doubles 5♣ if possible.

Board: 429	♠ 976	You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: Both	♦ KT84	
HCP: 14	♣ KQT	

Both hands (Answers Page)

Board: 425	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ AJT4				1 ♦
Vul: E-W	♥ AT3	♥ QJ85	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 12	♦ QT62	♦ A84	Pass	3NT	All Pass	
South HCP: 14	♣ K84	♣ Q2				
Contract: 3NT North						1. Inverted minors

Board: 426	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ K95		1 ♣	Pass	1NT
Vul: Both	♥ AQT9	♥ K42	Pass	2 ♥	Pass	3NT
North HCP: 17+1	♦ 87	♦ K64	All Pass			
South HCP: 11	♣ AK987	♣ Q652				
Contract: 3NT South						

Board: 427	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ K74		1 ♣	Pass	1 ♥
Vul: None	♥ Q	♥ KT93	Pass	1NT	Pass	2NT
North HCP: 12+1	♦ J865	♦ A93	All Pass			
South HCP: 12	♣ AJT95	♣ Q86				
Contract: 2NT South						

Board: 428	North:	South:	W	N	E	S
Dealer: West	♠ QJT2	♠ 853	1 ♦	Pass	1 ♥	5 ♣
Vul: E-W	♥ T953	♥ K	Pass	Pass	X	All Pass
North HCP: 7	♦ A93	♦ T				
South HCP: 10+4	♣ T3	♣ AK987654				
Contract: 5 ♣X South						

Board: 429	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						

North hands

1m - 1|2|3 NT

Board: 430	♠ QJ5	You are dealer.
Dealer: North	♥ 54	The opponents are silent.
Vul: None	♦ AK972	
HCP: 13+1	♣ QJT	

Board: 431	♠ KJ2	Partner is dealer.
Dealer: South	♥ K93	The opponents are silent.
Vul: N-S	♦ Q86	
HCP: 12	♣ QJ96	

Board: 432	♠ A87	You are dealer.
Dealer: North	♥ AJ93	The opponents are silent.
Vul: E-W	♦ T	
HCP: 14+1	♣ AJ754	

Board: 433	♠ K82	Partner is dealer.
Dealer: South	♥ KT82	The opponents are silent.
Vul: None	♦ Q32	
HCP: 11	♣ KT8	

Board: 434	♠ AJ72	You are dealer.
Dealer: North	♥ J73	The opponents are silent.
Vul: N-S	♦ AKJ32	
HCP: 14+1	♣ 8	

Both hands (Answers Page)

Board: 430	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: 431	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: 432	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ QJ5		1 ♣	Pass	1NT
Vul: E-W	♥ AJ93	♥ KT2	Pass	3 ♣	Pass	3NT
North HCP: 14+1	♦ T	♦ K32	All Pass			
South HCP: 11	♣ AJ754	♣ Q963				
Contract: 3NT South						

Board: 433	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ AJ97				1 ♦
Vul: None	♥ KT82	♥ Q	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ Q32	♦ AKJ9	Pass	2NT	Pass	3NT
South HCP: 15	♣ KT8	♣ 7652	All Pass			
Contract: 3NT South						

Board: 434	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						

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

Board: 430	♠ AT8	Partner is dealer.
Dealer: North	♥ K82	The opponents are silent.
Vul: None	♦ Q54	
HCP: 12	♣ K642	

Board: 431	♠ Q3	You are dealer.
Dealer: South	♥ 854	The opponents are silent.
Vul: N-S	♦ AKT75	
HCP: 13+1	♣ A42	

Board: 432	♠ QJ5	Partner is dealer.
Dealer: North	♥ KT2	The opponents are silent.
Vul: E-W	♦ K32	
HCP: 11	♣ Q963	

Board: 433	♠ AJ97	You are dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ AKJ9	
HCP: 15	♣ 7652	

Board: 434	♠ K54	Partner is dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: N-S	♦ Q96	
HCP: 12	♣ K653	

Both hands (Answers Page)

Board: 430	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: 431	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: 432	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ QJ5		1 ♣	Pass	1NT
Vul: E-W	♥ AJ93	♥ KT2	Pass	3 ♣	Pass	3NT
North HCP: 14+1	♦ T	♦ K32	All Pass			
South HCP: 11	♣ AJ754	♣ Q963				
Contract: 3NT South						

Board: 433	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ AJ97				1 ♦
Vul: None	♥ KT82	♥ Q	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ Q32	♦ AKJ9	Pass	2NT	Pass	3NT
South HCP: 15	♣ KT8	♣ 7652	All Pass			
Contract: 3NT South						

Board: 434	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						

North hands

1m - 1|2|3 NT

Board: 435	♠ A54	You are dealer.
Dealer: North	♥ 76	The opponents are silent.
Vul: E-W	♦ AJ954	
HCP: 13+1	♣ A82	
Board: 436	♠ Q852	RHO is dealer. You bid second.
Dealer: West	♥ QJ8	West (RHO) opens 1♣ if possible.
Vul: Both	♦ J83	East (LHO) bids 1♥ if possible.
HCP: 6	♣ 953	West (RHO) Doubles 2♦ if possible.
Board: 437	♠ AJ	You are dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: N-S	♦ JT6432	
HCP: 12+2	♣ A94	
Board: 438	♠ K63	Partner is dealer.
Dealer: South	♥ A72	The opponents are silent.
Vul: E-W	♦ K643	
HCP: 12	♣ Q93	
Board: 439	♠ K92	Partner is dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: Both	♦ K43	
HCP: 12	♣ KT97	

Both hands (Answers Page)

Board: 435

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 11

Contract: 1NT North

North:

♠ A54

♥ 76

♦ AJ954

♣ A82

South:

♠ QJ93

♥ QJ4

♦ Q63

♣ K73

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

Board: 436

Dealer: West

Vul: Both

North HCP: 6

South HCP: 10+2

Contract: 2 ♦ X South

North:

♠ Q852

♥ QJ8

♦ J83

♣ 953

South:

♠ A96

♥ T52

♦ AQ9762

♣ 7

W	N	E	S
1 ♣	Pass	1 ♥	2 ♦
X ¹	All Pass		

1. Support double redouble

Board: 437

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 12

Contract: 3 ♦ North

North:

♠ AJ

♥ Q2

♦ JT6432

♣ A94

South:

♠ K74

♥ K85

♦ K75

♣ K873

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

Board: 438

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 1NT South

North:

♠ K63

♥ A72

♦ K643

♣ Q93

South:

♠ QT9

♥ K53

♦ QJ8

♣ KJ87

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

Board: 439

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ K92

♥ KT3

♦ K43

♣ KT97

South:

♠ AQT6

♥ QJ94

♦ A952

♣ 5

W	N	E	S
			1 ♦
Pass	2NT	Pass	3 ♥
Pass	3NT	All Pass	

South hands

1m - 1|2|3 NT

Board: 435 ♠ QJ93 Partner is dealer.
 Dealer: North ♥ QJ4 The opponents are silent.
 Vul: E-W ♦ Q63
 HCP: 11 ♣ K73

Board: 436 ♠ A96 LHO is dealer.
 Dealer: West ♥ T52 West (LHO) opens 1 ♣ if possible.
 Vul: Both ♦ AQ9762 East (RHO) bids 1 ♥ if possible.
 HCP: 10+2 ♣ 7 West (LHO) Doubles 2 ♦ if possible.

Board: 437 ♠ K74 Partner is dealer.
 Dealer: North ♥ K85 The opponents are silent.
 Vul: N-S ♦ K75
 HCP: 12 ♣ K873

Board: 438 ♠ QT9 You are dealer.
 Dealer: South ♥ K53 The opponents are silent.
 Vul: E-W ♦ QJ8
 HCP: 12 ♣ KJ87

Board: 439 ♠ AQT6 You are dealer.
 Dealer: South ♥ QJ94 The opponents are silent.
 Vul: Both ♦ A952
 HCP: 13 ♣ 5

Both hands (Answers Page)

Board: 435

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 11

Contract: 1NT North

North:

♠ A54

♥ 76

♦ AJ954

♣ A82

South:

♠ QJ93

♥ QJ4

♦ Q63

♣ K73

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

Board: 436

Dealer: West

Vul: Both

North HCP: 6

South HCP: 10+2

Contract: 2 ♦ X South

North:

♠ Q852

♥ QJ8

♦ J83

♣ 953

South:

♠ A96

♥ T52

♦ AQ9762

♣ 7

W	N	E	S
1 ♣	Pass	1 ♥	2 ♦
X ¹	All Pass		

1. Support double redouble

Board: 437

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 12

Contract: 3 ♦ North

North:

♠ AJ

♥ Q2

♦ JT6432

♣ A94

South:

♠ K74

♥ K85

♦ K75

♣ K873

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

Board: 438

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 1NT South

North:

♠ K63

♥ A72

♦ K643

♣ Q93

South:

♠ QT9

♥ K53

♦ QJ8

♣ KJ87

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

Board: 439

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ K92

♥ KT3

♦ K43

♣ KT97

South:

♠ AQT6

♥ QJ94

♦ A952

♣ 5

W	N	E	S
			1 ♦
Pass	2NT	Pass	3 ♥
Pass	3NT	All Pass	

North hands

1m - 1|2|3 NT

Board: 440	♠ QJ85	Partner is dealer.
Dealer: South	♥ KT2	The opponents are silent.
Vul: None	♦ K76	
HCP: 12	♣ K64	

Board: 441	♠ AJ	You are dealer.
Dealer: North	♥ AK75	The opponents are silent.
Vul: E-W	♦ AT98	
HCP: 18	♣ Q94	

Board: 442	♠ K4	You are dealer.
Dealer: North	♥ K82	The opponents are silent.
Vul: Both	♦ 632	
HCP: 13+1	♣ AK874	

Board: 443	♠ K32	Partner is dealer.
Dealer: South	♥ KT2	The opponents are silent.
Vul: None	♦ K96	
HCP: 12	♣ K964	

Board: 444	♠ KQ42	You are dealer.
Dealer: North	♥ Q82	The opponents are silent.
Vul: N-S	♦ AJ82	
HCP: 12	♣ 84	

Both hands (Answers Page)

Board: 440	North:	South:	W	N	E	S
Dealer: South	♠ QJ85	♠ T97				1 ♣
Vul: None	♥ KT2	♥ A87	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ K76	♦ Q95	Pass	2 NT	All Pass	
South HCP: 12	♣ K64	♣ AQ95				
Contract: 2NT North						

Board: 441	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K932		1 ♦	Pass	1 ♠
Vul: E-W	♥ AK75	♥ QJ8	Pass	2 NT	Pass	3 NT
North HCP: 18	♦ AT98	♦ Q63	All Pass			
South HCP: 11	♣ Q94	♣ KT8				
Contract: 3NT South						

Board: 442	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ QJ9		1 ♣	Pass	2 ♣ ¹
Vul: Both	♥ K82	♥ A73	Pass	2 ♥	Pass	3 NT
North HCP: 13+1	♦ 632	♦ K75	All Pass			
South HCP: 12	♣ AK874	♣ Q953				
Contract: 3NT South						

1. Inverted minors

Board: 443	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ A9				1 ♦
Vul: None	♥ KT2	♥ QJ6	Pass	2 NT	Pass	3 NT
North HCP: 12	♦ K96	♦ AQ8743	All Pass			
South HCP: 15+2	♣ K964	♣ Q8				
Contract: 3NT South						

Board: 444	North:	South:	W	N	E	S
Dealer: North	♠ KQ42	♠ A65		1 ♦	Pass	1 ♥
Vul: N-S	♥ Q82	♥ KT64	Pass	1 ♠	Pass	2 NT
North HCP: 12	♦ AJ82	♦ Q73	All Pass			
South HCP: 12	♣ 84	♣ KT9				
Contract: 2NT South						

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

Board: 440	♠ T97	You are dealer.
Dealer: South	♥ A87	The opponents are silent.
Vul: None	♦ Q95	
HCP: 12	♣ AQ95	

Board: 441	♠ K932	Partner is dealer.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: E-W	♦ Q63	
HCP: 11	♣ KT8	

Board: 442	♠ QJ9	Partner is dealer.
Dealer: North	♥ A73	The opponents are silent.
Vul: Both	♦ K75	
HCP: 12	♣ Q953	

Board: 443	♠ A9	You are dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: None	♦ AQ8743	
HCP: 15+2	♣ Q8	

Board: 444	♠ A65	Partner is dealer.
Dealer: North	♥ KT64	The opponents are silent.
Vul: N-S	♦ Q73	
HCP: 12	♣ KT9	

Both hands (Answers Page)

Board: 440	North:	South:	W	N	E	S
Dealer: South	♠ QJ85	♠ T97				1 ♣
Vul: None	♥ KT2	♥ A87	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ K76	♦ Q95	Pass	2 NT	All Pass	
South HCP: 12	♣ K64	♣ AQ95				
Contract: 2NT North						

Board: 441	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K932		1 ♦	Pass	1 ♠
Vul: E-W	♥ AK75	♥ QJ8	Pass	2 NT	Pass	3 NT
North HCP: 18	♦ AT98	♦ Q63	All Pass			
South HCP: 11	♣ Q94	♣ KT8				
Contract: 3NT South						

Board: 442	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ QJ9		1 ♣	Pass	2 ♣ ¹
Vul: Both	♥ K82	♥ A73	Pass	2 ♥	Pass	3 NT
North HCP: 13+1	♦ 632	♦ K75	All Pass			
South HCP: 12	♣ AK874	♣ Q953				
Contract: 3NT South						1. Inverted minors

Board: 443	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ A9				1 ♦
Vul: None	♥ KT2	♥ QJ6	Pass	2 NT	Pass	3 NT
North HCP: 12	♦ K96	♦ AQ8743	All Pass			
South HCP: 15+2	♣ K964	♣ Q8				
Contract: 3NT South						

Board: 444	North:	South:	W	N	E	S
Dealer: North	♠ KQ42	♠ A65		1 ♦	Pass	1 ♥
Vul: N-S	♥ Q82	♥ KT64	Pass	1 ♠	Pass	2 NT
North HCP: 12	♦ AJ82	♦ Q73	All Pass			
South HCP: 12	♣ 84	♣ KT9				
Contract: 2NT South						

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

Board: 445	♠ AQ4	You are dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ K9753	
HCP: 15+1	♣ AQ62	

Board: 446	♠ AJ76	You are dealer.
Dealer: North	♥ AK76	The opponents are silent.
Vul: None	♦ 87	
HCP: 13	♣ J42	

Board: 447	♠ K42	Partner is dealer.
Dealer: South	♥ KT5	The opponents are silent.
Vul: N-S	♦ QJ93	
HCP: 12	♣ K74	

Board: 448	♠ KJ2	Partner is dealer.
Dealer: South	♥ KT97	The opponents are silent.
Vul: E-W	♦ Q95	
HCP: 12	♣ K73	

Both hands (Answers Page)

Board: 445

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12

Contract: 6 ♦ North

North:

♠ AQ4

♥ 9

♦ K9753

♣ AQ62

South:

♠ K65

♥ A65

♦ Q864

♣ K85

W	N	E	S
	1 ♦	Pass	2 ♦ ¹
Pass	4 ♥ ²	Pass	4 ♠ ³
Pass	4NT ⁴	Pass	5 ♦ ⁵
Pass	6 ♦	All Pass	

1. Inverted minors

2. Splinter

3. Cue bid, a !S stopper

4. Blackwood 0314, for !D

5. A=1/5 or 4/5

Board: 446

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 4 ♥ North

North:

♠ AJ76

♥ AK76

♦ 87

♣ J42

South:

♠ K42

♥ QJ82

♦ KJ3

♣ Q73

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	2 ♥	Pass	3 ♥
Pass	4 ♥	All Pass	

Board: 447

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ K42

♥ KT5

♦ QJ93

♣ K74

South:

♠ AJ7

♥ A972

♦ A4

♣ JT83

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

Board: 448

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 2NT North

North:

♠ KJ2

♥ KT97

♦ Q95

♣ K73

South:

♠ AT6

♥ A63

♦ JT84

♣ A54

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

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

Board: 445	♠ K65	Partner is dealer.
Dealer: North	♥ A65	The opponents are silent.
Vul: Both	♦ Q864	
HCP: 12	♣ K85	

Board: 446	♠ K42	Partner is dealer.
Dealer: North	♥ QJ82	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 12	♣ Q73	

Board: 447	♠ AJ7	You are dealer.
Dealer: South	♥ A972	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 14	♣ JT83	

Board: 448	♠ AT6	You are dealer.
Dealer: South	♥ A63	The opponents are silent.
Vul: E-W	♦ JT84	
HCP: 13	♣ A54	

Both hands (Answers Page)

Board: 445

Dealer: North
 Vul: Both
 North HCP: 15+1
 South HCP: 12
 Contract: 6 ♦ North

North:

♠ AQ4
 ♥ 9
 ♦ K9753
 ♣ AQ62

South:

♠ K65
 ♥ A65
 ♦ Q864
 ♣ K85

W	N	E	S
	1 ♦	Pass	2 ♦ ¹
Pass	4 ♥ ²	Pass	4 ♠ ³
Pass	4NT ⁴	Pass	5 ♦ ⁵
Pass	6 ♦	All Pass	

1. Inverted minors
2. Splinter
3. Cue bid, a !S stopper
4. Blackwood 0314, for !D
5. A=1/5 or 4/5

Board: 446

Dealer: North
 Vul: None
 North HCP: 13
 South HCP: 12
 Contract: 4 ♥ North

North:

♠ AJ76
 ♥ AK76
 ♦ 87
 ♣ J42

South:

♠ K42
 ♥ QJ82
 ♦ KJ3
 ♣ Q73

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	2 ♥	Pass	3 ♥
Pass	4 ♥	All Pass	

Board: 447

Dealer: South
 Vul: N-S
 North HCP: 12
 South HCP: 14
 Contract: 3NT South

North:

♠ K42
 ♥ KT5
 ♦ QJ93
 ♣ K74

South:

♠ AJ7
 ♥ A972
 ♦ A4
 ♣ JT83

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

Board: 448

Dealer: South
 Vul: E-W
 North HCP: 12
 South HCP: 13
 Contract: 2NT North

North:

♠ KJ2
 ♥ KT97
 ♦ Q95
 ♣ K73

South:

♠ AT6
 ♥ A63
 ♦ JT84
 ♣ A54

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

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

Board: 449	♠ K86	Partner is dealer.
Dealer: South	♥ K765	The opponents are silent.
Vul: None	♦ Q76	
HCP: 12	♣ A64	

Board: 450	♠ AJ94	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 15+1	♣ KJ852	

Board: 451	♠ K32	Partner is dealer.
Dealer: South	♥ K82	East (LHO) bids 1 ♥ if possible.
Vul: E-W	♦ A642	
HCP: 12	♣ Q53	

Board: 452	♠ K74	Partner is dealer.
Dealer: South	♥ K87	East (LHO) bids 1 ♠ if possible.
Vul: Both	♦ K954	
HCP: 11	♣ Q98	

Both hands (Answers Page)

Board: 449	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ 2				1 ♦
Vul: None	♥ K765	♥ AQT2	Pass	1 ♥	Pass	3 ♠ ¹
North HCP: 12	♦ Q76	♦ AKJ32	Pass	3NT ²	Pass	4 ♥
South HCP: 17+1	♣ A64	♣ QJT	Pass	4NT ³	Pass	5 ♠ ⁴
Contract: 6 ♥ North			Pass	6 ♥	All Pass	

1. Splinter
2. surplus
3. Blackwood 0314, for !H
4. A=2/5 or 5/5, Q(H)=1

Board: 450	North:	South:	W	N	E	S
Dealer: North	♠ AJ94	♠ KT76		1 ♣	Pass	1 ♠
Vul: N-S	♥ A2	♥ QJ3	Pass	2 ♠	Pass	3 ♠
North HCP: 15+1	♦ Q7	♦ A62	Pass	3NT ¹	Pass	4 ♠
South HCP: 12	♣ KJ852	♣ Q63	All Pass			
Contract: 4 ♠ South						

1. surplus

Board: 451	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ T985				1 ♣
Vul: E-W	♥ K82	♥ AQ	Pass	1 ♦	1 ♥	1 ♠
North HCP: 12	♦ A642	♦ K73	Pass	2NT	Pass	3 ♦
South HCP: 14	♣ Q53	♣ AJ94	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 452	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ A6				1 ♣
Vul: Both	♥ K87	♥ AJT6	Pass	1 ♦	1 ♠	1NT
North HCP: 11	♦ K954	♦ JT	All Pass			
South HCP: 14+1	♣ Q98	♣ KJ752				
Contract: 1NT South						

South hands

1m - 1|2|3 NT

Board: 449 ♠ 2 You are dealer.
 Dealer: South ♥ AQT2 The opponents are silent.
 Vul: None ♦ AKJ32
 HCP: 17+1 ♣ QJT

Board: 450 ♠ KT76 Partner is dealer.
 Dealer: North ♥ QJ3 The opponents are silent.
 Vul: N-S ♦ A62
 HCP: 12 ♣ Q63

Board: 451 ♠ T985 You are dealer.
 Dealer: South ♥ AQ East (RHO) bids 1 ♥ if possible.
 Vul: E-W ♦ K73
 HCP: 14 ♣ AJ94

Board: 452 ♠ A6 You are dealer.
 Dealer: South ♥ AJT6 East (RHO) bids 1 ♠ if possible.
 Vul: Both ♦ JT
 HCP: 14+1 ♣ KJ752

Both hands (Answers Page)

Board: 449	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ 2				1 ♦
Vul: None	♥ K765	♥ AQT2	Pass	1 ♥	Pass	3 ♠ ¹
North HCP: 12	♦ Q76	♦ AKJ32	Pass	3NT ²	Pass	4 ♥
South HCP: 17+1	♣ A64	♣ QJT	Pass	4NT ³	Pass	5 ♠ ⁴
Contract: 6 ♥ North			Pass	6 ♥	All Pass	

1. Splinter
2. surplus
3. Blackwood 0314, for !H
4. A=2/5 or 5/5, Q(H)=1

Board: 450	North:	South:	W	N	E	S
Dealer: North	♠ AJ94	♠ KT76		1 ♣	Pass	1 ♠
Vul: N-S	♥ A2	♥ QJ3	Pass	2 ♠	Pass	3 ♠
North HCP: 15+1	♦ Q7	♦ A62	Pass	3NT ¹	Pass	4 ♠
South HCP: 12	♣ KJ852	♣ Q63	All Pass			
Contract: 4 ♠ South						

1. surplus

Board: 451	North:	South:	W	N	E	S
Dealer: South	♠ K32	♠ T985				1 ♣
Vul: E-W	♥ K82	♥ AQ	Pass	1 ♦	1 ♥	1 ♠
North HCP: 12	♦ A642	♦ K73	Pass	2NT	Pass	3 ♦
South HCP: 14	♣ Q53	♣ AJ94	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 452	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ A6				1 ♣
Vul: Both	♥ K87	♥ AJT6	Pass	1 ♦	1 ♠	1NT
North HCP: 11	♦ K954	♦ JT	All Pass			
South HCP: 14+1	♣ Q98	♣ KJ752				
Contract: 1NT South						

North hands

1m - 1|2|3 NT

Board: 453	♠ AQ8	You are dealer.
Dealer: North	♥ QT8	The opponents are silent.
Vul: N-S	♦ AK72	
HCP: 19	♣ AT6	

Board: 454	♠ KT82	Partner is dealer.
Dealer: South	♥ K74	The opponents are silent.
Vul: E-W	♦ K93	
HCP: 12	♣ K98	

Board: 455	♠ A54	Partner is dealer.
Dealer: South	♥ K532	East (LHO) bids 2 ♦ if possible.
Vul: Both	♦ QJ7	
HCP: 12	♣ QT3	

Board: 456	♠ K87	Partner is dealer.
Dealer: South	♥ QJ96	The opponents are silent.
Vul: None	♦ Q74	
HCP: 11	♣ K72	

Board: 457	♠ K64	Partner is dealer.
Dealer: South	♥ K742	The opponents are silent.
Vul: E-W	♦ K84	
HCP: 12	♣ QJT	

Both hands (Answers Page)

Board: 453	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ K75		1 ♦	Pass	2 ♦ ¹
Vul: N-S	♥ QT8	♥ K32	Pass	3NT	All Pass	
North HCP: 19	♦ AK72	♦ QJ65				
South HCP: 12	♣ AT6	♣ K92				
Contract: 3NT North						1. Inverted minors

Board: 454	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ A43				1 ♦
Vul: E-W	♥ K74	♥ T3	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K93	♦ AJ84	Pass	2NT	Pass	3 ♣
South HCP: 14	♣ K98	♣ AJ42	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 455	North:	South:	W	N	E	S
Dealer: South	♠ A54	♠ Q987				1 ♣
Vul: Both	♥ K532	♥ AQ74	Pass	1 ♥	2 ♦	2 ♥
North HCP: 12	♦ QJ7	♦ T3	Pass	3 ♥	All Pass	
South HCP: 12	♣ QT3	♣ A85				
Contract: 3 ♥ North						

Board: 456	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ AT5				1 ♦
Vul: None	♥ QJ96	♥ A4	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ Q74	♦ 9652	All Pass			
South HCP: 14	♣ K72	♣ AQT8				
Contract: 1NT South						

Board: 457	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ AQ73				1 ♦
Vul: E-W	♥ K742	♥ J	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ K84	♦ QT932	Pass	2NT	All Pass	
South HCP: 12+1	♣ QJT	♣ K74				
Contract: 2NT North						

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

Board: 453 ♠ K75 Partner is dealer.
Dealer: North ♥ K32 The opponents are silent.
Vul: N-S ♦ QJ65
HCP: 12 ♣ K92

Board: 454 ♠ A43 You are dealer.
Dealer: South ♥ T3 The opponents are silent.
Vul: E-W ♦ AJ84
HCP: 14 ♣ AJ42

Board: 455 ♠ Q987 You are dealer.
Dealer: South ♥ AQ74 East (RHO) bids 2 ♦ if possible.
Vul: Both ♦ T3
HCP: 12 ♣ A85

Board: 456 ♠ AT5 You are dealer.
Dealer: South ♥ A4 The opponents are silent.
Vul: None ♦ 9652
HCP: 14 ♣ AQT8

Board: 457 ♠ AQ73 You are dealer.
Dealer: South ♥ J The opponents are silent.
Vul: E-W ♦ QT932
HCP: 12+1 ♣ K74

Both hands (Answers Page)

Board: 453	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ K75		1 ♦	Pass	2 ♦ ¹
Vul: N-S	♥ QT8	♥ K32	Pass	3NT	All Pass	
North HCP: 19	♦ AK72	♦ QJ65				
South HCP: 12	♣ AT6	♣ K92				
Contract: 3NT North						1. Inverted minors

Board: 454	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ A43				1 ♦
Vul: E-W	♥ K74	♥ T3	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K93	♦ AJ84	Pass	2NT	Pass	3 ♣
South HCP: 14	♣ K98	♣ AJ42	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 455	North:	South:	W	N	E	S
Dealer: South	♠ A54	♠ Q987				1 ♣
Vul: Both	♥ K532	♥ AQ74	Pass	1 ♥	2 ♦	2 ♥
North HCP: 12	♦ QJ7	♦ T3	Pass	3 ♥	All Pass	
South HCP: 12	♣ QT3	♣ A85				
Contract: 3 ♥ North						

Board: 456	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ AT5				1 ♦
Vul: None	♥ QJ96	♥ A4	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ Q74	♦ 9652	All Pass			
South HCP: 14	♣ K72	♣ AQT8				
Contract: 1NT South						

Board: 457	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ AQ73				1 ♦
Vul: E-W	♥ K742	♥ J	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ K84	♦ QT932	Pass	2NT	All Pass	
South HCP: 12+1	♣ QJT	♣ K74				
Contract: 2NT North						

North hands

1m - 1|2|3 NT

Board: 458 ♠ AJ You are dealer.
 Dealer: North ♥ AQ3 The opponents are silent.
 Vul: Both ♦ AJ64
 HCP: 19 ♣ K874

Board: 459 ♠ Q75 You are dealer.
 Dealer: North ♥ AT7 The opponents are silent.
 Vul: None ♦ AJ8
 HCP: 19 ♣ AKJ9

Board: 460 ♠ A974 You are dealer.
 Dealer: North ♥ A6 The opponents are silent.
 Vul: N-S ♦ A52
 HCP: 14 ♣ QT84

Board: 461 ♠ K76 Partner is dealer.
 Dealer: South ♥ KT4 The opponents are silent.
 Vul: Both ♦ K75
 HCP: 11 ♣ QT83

Board: 462 ♠ AT6 Partner is dealer.
 Dealer: South ♥ QJ8 East (LHO) bids 2♣ if possible.
 Vul: None ♦ QJT6 West (RHO) bids 4♠ if possible.
 HCP: 12 ♣ Q94

Both hands (Answers Page)

Board: 458	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KT4		1 ♦	Pass	1NT
Vul: Both	♥ AQ3	♥ K97	Pass	2NT	Pass	3NT
North HCP: 19	♦ AJ64	♦ QT9	All Pass			
South HCP: 11	♣ K874	♣ QJ63				
Contract: 3NT South						

Board: 459	North:	South:	W	N	E	S
Dealer: North	♠ Q75	♠ KJ94		1 ♣	Pass	1 ♠
Vul: None	♥ AT7	♥ QJ6	Pass	2NT	Pass	3NT
North HCP: 19	♦ AJ8	♦ KT6	All Pass			
South HCP: 12	♣ AKJ9	♣ Q84				
Contract: 3NT South						

Board: 460	North:	South:	W	N	E	S
Dealer: North	♠ A974	♠ KT5		1 ♣	Pass	2 ♣ ¹
Vul: N-S	♥ A6	♥ K95	Pass	2 ♦	Pass	3NT
North HCP: 14	♦ A52	♦ K87	All Pass			
South HCP: 12	♣ QT84	♣ K975				
Contract: 3NT South						

1. Inverted minors

Board: 461	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ J985				1 ♣
Vul: Both	♥ KT4	♥ J9	Pass	1NT	All Pass	
North HCP: 11	♦ K75	♦ QJ8				
South HCP: 12	♣ QT83	♣ AK52				
Contract: 1NT North						

Board: 462	North:	South:	W	N	E	S
Dealer: South	♠ AT6	♠ -				1 ♣
Vul: None	♥ QJ8	♥ A975	Pass	1 ♦	2 ♣ ¹	3 ♦
North HCP: 12	♦ QJT6	♦ K732	4 ♠	5 ♣	All Pass	
South HCP: 14+1	♣ Q94	♣ AK762				
Contract: 5 ♣ North						

1. Michaels Cuebid

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

Board: 458 ♠ KT4 Partner is dealer.
Dealer: North ♥ K97 The opponents are silent.
Vul: Both ♦ QT9
HCP: 11 ♣ QJ63

Board: 459 ♠ KJ94 Partner is dealer.
Dealer: North ♥ QJ6 The opponents are silent.
Vul: None ♦ KT6
HCP: 12 ♣ Q84

Board: 460 ♠ KT5 Partner is dealer.
Dealer: North ♥ K95 The opponents are silent.
Vul: N-S ♦ K87
HCP: 12 ♣ K975

Board: 461 ♠ J985 You are dealer.
Dealer: South ♥ J9 The opponents are silent.
Vul: Both ♦ QJ8
HCP: 12 ♣ AK52

Board: 462 ♠ - You are dealer.
Dealer: South ♥ A975 East (RHO) bids 2♣ if possible.
Vul: None ♦ K732 West (LHO) bids 4♠ if possible.
HCP: 14+1 ♣ AK762

Both hands (Answers Page)

Board: 458	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KT4		1 ♦	Pass	1NT
Vul: Both	♥ AQ3	♥ K97	Pass	2NT	Pass	3NT
North HCP: 19	♦ AJ64	♦ QT9	All Pass			
South HCP: 11	♣ K874	♣ QJ63				
Contract: 3NT South						

Board: 459	North:	South:	W	N	E	S
Dealer: North	♠ Q75	♠ KJ94		1 ♣	Pass	1 ♠
Vul: None	♥ AT7	♥ QJ6	Pass	2NT	Pass	3NT
North HCP: 19	♦ AJ8	♦ KT6	All Pass			
South HCP: 12	♣ AKJ9	♣ Q84				
Contract: 3NT South						

Board: 460	North:	South:	W	N	E	S
Dealer: North	♠ A974	♠ KT5		1 ♣	Pass	2 ♣ ¹
Vul: N-S	♥ A6	♥ K95	Pass	2 ♦	Pass	3NT
North HCP: 14	♦ A52	♦ K87	All Pass			
South HCP: 12	♣ QT84	♣ K975				
Contract: 3NT South						

1. Inverted minors

Board: 461	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ J985				1 ♣
Vul: Both	♥ KT4	♥ J9	Pass	1NT	All Pass	
North HCP: 11	♦ K75	♦ QJ8				
South HCP: 12	♣ QT83	♣ AK52				
Contract: 1NT North						

Board: 462	North:	South:	W	N	E	S
Dealer: South	♠ AT6	♠ -				1 ♣
Vul: None	♥ QJ8	♥ A975	Pass	1 ♦	2 ♣ ¹	3 ♦
North HCP: 12	♦ QJT6	♦ K732	4 ♠	5 ♣	All Pass	
South HCP: 14+1	♣ Q94	♣ AK762				
Contract: 5 ♣ North						

1. Michaels Cuebid

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

Board: 463	♠ T62	You are dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ A74	
HCP: 14	♣ AK53	

Board: 464	♠ K983	You are dealer.
Dealer: North	♥ AT95	The opponents are silent.
Vul: E-W	♦ 543	
HCP: 12	♣ AJ	

Board: 465	♠ QJ8	Partner is dealer.
Dealer: South	♥ K632	The opponents are silent.
Vul: None	♦ Q54	
HCP: 11	♣ QJT	

Board: 466	♠ K83	Partner is dealer.
Dealer: South	♥ K63	The opponents are silent.
Vul: N-S	♦ QJ32	
HCP: 12	♣ K63	

Both hands (Answers Page)

Board: 463

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11

Contract: 1NT North

North:

♠ T62

♥ QJT

♦ A74

♣ AK53

South:

♠ QJ7

♥ K98

♦ K965

♣ Q62

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

Board: 464

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 2 ♠ North

North:

♠ K983

♥ AT95

♦ 543

♣ AJ

South:

♠ QJ75

♥ K42

♦ Q96

♣ KT3

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

Board: 465

Dealer: South

Vul: None

North HCP: 11

South HCP: 13

Contract: 2 ♥ South

North:

♠ QJ8

♥ K632

♦ Q54

♣ QJT

South:

♠ A74

♥ AT94

♦ AJ97

♣ 95

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

Board: 466

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 19+2

Contract: 5 ♣ South

North:

♠ K83

♥ K63

♦ QJ32

♣ K63

South:

♠ AQ9

♥ AQ8

♦ K

♣ AT8752

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	3NT
Pass	4 ♣	Pass	4 ♦ ¹
Pass	4 ♥ ²	Pass	4 ♠ ³
Pass	4NT ⁴	Pass	5 ♣ ⁵
All Pass			

1. Cue bid, a !D stopper
2. Cue bid, a !H stopper
3. Cue bid, a !S stopper
4. Blackwood 0314, for !C
5. A=0/5 or 3/5

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

Board: 463	♠ QJ7	Partner is dealer.
Dealer: North	♥ K98	The opponents are silent.
Vul: N-S	♦ K965	
HCP: 11	♣ Q62	

Board: 464	♠ QJ75	Partner is dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: E-W	♦ Q96	
HCP: 11	♣ KT3	

Board: 465	♠ A74	You are dealer.
Dealer: South	♥ AT94	The opponents are silent.
Vul: None	♦ AJ97	
HCP: 13	♣ 95	

Board: 466	♠ AQ9	You are dealer.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ K	
HCP: 19+2	♣ AT8752	

Both hands (Answers Page)

Board: 463

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11

Contract: 1NT North

North:

♠ T62

♥ QJT

♦ A74

♣ AK53

South:

♠ QJ7

♥ K98

♦ K965

♣ Q62

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

Board: 464

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 2 ♠ North

North:

♠ K983

♥ AT95

♦ 543

♣ AJ

South:

♠ QJ75

♥ K42

♦ Q96

♣ KT3

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

Board: 465

Dealer: South

Vul: None

North HCP: 11

South HCP: 13

Contract: 2 ♥ South

North:

♠ QJ8

♥ K632

♦ Q54

♣ QJT

South:

♠ A74

♥ AT94

♦ AJ97

♣ 95

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

Board: 466

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 19+2

Contract: 5 ♣ South

North:

♠ K83

♥ K63

♦ QJ32

♣ K63

South:

♠ AQ9

♥ AQ8

♦ K

♣ AT8752

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	3NT
Pass	4 ♣	Pass	4 ♦ ¹
Pass	4 ♥ ²	Pass	4 ♠ ³
Pass	4NT ⁴	Pass	5 ♣ ⁵
All Pass			

1. Cue bid, a !D stopper
2. Cue bid, a !H stopper
3. Cue bid, a !S stopper
4. Blackwood 0314, for !C
5. A=0/5 or 3/5

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

Board: 467	♠ QJ6	Partner is dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: E-W	♦ QT5	
HCP: 12	♣ AT53	

Board: 468	♠ A642	Partner is dealer.
Dealer: South	♥ K32	The opponents are silent.
Vul: Both	♦ Q93	
HCP: 12	♣ K72	

Board: 469	♠ K98	Partner is dealer.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: N-S	♦ QJT	
HCP: 12	♣ K942	

Board: 470	♠ AQ52	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 18+2	♣ AJ9764	

Board: 471	♠ AJ5	You are dealer.
Dealer: North	♥ AQ96	The opponents are silent.
Vul: Both	♦ AQ98	
HCP: 19	♣ Q9	

Both hands (Answers Page)

Board: 467	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ A94				1 ♦
Vul: E-W	♥ KT8	♥ Q2	Pass	2NT	Pass	3NT
North HCP: 12	♦ QT5	♦ AJ76	All Pass			
South HCP: 14	♣ AT53	♣ K876				
Contract: 3NT South						

Board: 468	North:	South:	W	N	E	S
Dealer: South	♠ A642	♠ K5				1 ♦
Vul: Both	♥ K32	♥ AT5	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q93	♦ JT76	All Pass			
South HCP: 12	♣ K72	♣ AT84				
Contract: 1NT South						

Board: 469	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ A43				1 ♣
Vul: N-S	♥ QJ8	♥ A54	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 12	♦ QJT	♦ 983	Pass	3NT	All Pass	
South HCP: 14	♣ K942	♣ AQ63				
Contract: 3NT North						

1. Inverted minors

Board: 470	North:	South:	W	N	E	S
Dealer: North	♠ AQ52	♠ K74		1 ♣	Pass	1 ♥
Vul: E-W	♥ AK	♥ QJT4	Pass	2 ♠	Pass	3NT
North HCP: 18+2	♦ 4	♦ K93	All Pass			
South HCP: 11	♣ AJ9764	♣ Q32				
Contract: 3NT South						

Board: 471	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ K64		1 ♦	Pass	2 ♦ ¹
Vul: Both	♥ AQ96	♥ KT3	Pass	3NT	All Pass	
North HCP: 19	♦ AQ98	♦ KT65				
South HCP: 12	♣ Q9	♣ K85				
Contract: 3NT North						

1. Inverted minors

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

Board: 467	♠ A94	You are dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: E-W	♦ AJ76	
HCP: 14	♣ K876	

Board: 468	♠ K5	You are dealer.
Dealer: South	♥ AT5	The opponents are silent.
Vul: Both	♦ JT76	
HCP: 12	♣ AT84	

Board: 469	♠ A43	You are dealer.
Dealer: South	♥ A54	The opponents are silent.
Vul: N-S	♦ 983	
HCP: 14	♣ AQ63	

Board: 470	♠ K74	Partner is dealer.
Dealer: North	♥ QJT4	The opponents are silent.
Vul: E-W	♦ K93	
HCP: 11	♣ Q32	

Board: 471	♠ K64	Partner is dealer.
Dealer: North	♥ KT3	The opponents are silent.
Vul: Both	♦ KT65	
HCP: 12	♣ K85	

Both hands (Answers Page)

Board: 467	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ A94				1 ♦
Vul: E-W	♥ KT8	♥ Q2	Pass	2NT	Pass	3NT
North HCP: 12	♦ QT5	♦ AJ76	All Pass			
South HCP: 14	♣ AT53	♣ K876				
Contract: 3NT South						

Board: 468	North:	South:	W	N	E	S
Dealer: South	♠ A642	♠ K5				1 ♦
Vul: Both	♥ K32	♥ AT5	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q93	♦ JT76	All Pass			
South HCP: 12	♣ K72	♣ AT84				
Contract: 1NT South						

Board: 469	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ A43				1 ♣
Vul: N-S	♥ QJ8	♥ A54	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 12	♦ QJT	♦ 983	Pass	3NT	All Pass	
South HCP: 14	♣ K942	♣ AQ63				
Contract: 3NT North						

1. Inverted minors

Board: 470	North:	South:	W	N	E	S
Dealer: North	♠ AQ52	♠ K74		1 ♣	Pass	1 ♥
Vul: E-W	♥ AK	♥ QJT4	Pass	2 ♠	Pass	3NT
North HCP: 18+2	♦ 4	♦ K93	All Pass			
South HCP: 11	♣ AJ9764	♣ Q32				
Contract: 3NT South						

Board: 471	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ K64		1 ♦	Pass	2 ♦ ¹
Vul: Both	♥ AQ96	♥ KT3	Pass	3NT	All Pass	
North HCP: 19	♦ AQ98	♦ KT65				
South HCP: 12	♣ Q9	♣ K85				
Contract: 3NT North						

1. Inverted minors

North hands

1m - 1|2|3 NT

Board: 472 ♠ A932 Partner is dealer.
 Dealer: South ♥ KT6 The opponents are silent.
 Vul: None ♦ Q93
 HCP: 12 ♣ K96

Board: 473 ♠ AT4 Partner is dealer.
 Dealer: South ♥ KT5 The opponents are silent.
 Vul: E-W ♦ Q53
 HCP: 12 ♣ QJT3

Board: 474 ♠ A32 You are dealer.
 Dealer: North ♥ 2 The opponents are silent.
 Vul: Both ♦ AK753
 HCP: 18+1 ♣ AK84

Board: 475 ♠ KT4 Partner is dealer.
 Dealer: South ♥ K64 The opponents are silent.
 Vul: None ♦ QT5
 HCP: 11 ♣ K862

Board: 476 ♠ A9652 LHO is dealer.
 Dealer: East ♥ Q9 East (LHO) opens 1 ♣ if possible.
 Vul: E-W ♦ KT954 West (RHO) bids 1 ♥ if possible.
 HCP: 9+2 ♣ 5 West (RHO) Doubles 3 ♠ if possible.

Both hands (Answers Page)

Board: 472	North:	South:	W	N	E	S
Dealer: South	♠ A932	♠ 65				1 ♦
Vul: None	♥ KT6	♥ AQ87	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ Q93	♦ AJ65	Pass	2 NT	All Pass	
South HCP: 13	♣ K96	♣ Q74				
Contract: 2 NT North						

Board: 473	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ QJ6				1 ♦
Vul: E-W	♥ KT5	♥ A76	Pass	2 NT	All Pass	
North HCP: 12	♦ Q53	♦ KT76				
South HCP: 13	♣ QJT3	♣ K92				
Contract: 2 NT North						

Board: 474	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ KT85		1 ♦	Pass	1 ♠
Vul: Both	♥ 2	♥ KT6	Pass	3 ♣	Pass	3 NT
North HCP: 18+1	♦ AK753	♦ Q84	All Pass			
South HCP: 11	♣ AK84	♣ QJ9				
Contract: 3 NT South						

Board: 475	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ AQ65				1 ♦
Vul: None	♥ K64	♥ A53	Pass	1 NT	All Pass	
North HCP: 11	♦ QT5	♦ A432				
South HCP: 14	♣ K862	♣ T4				
Contract: 1 NT North						

Board: 476	North:	South:	W	N	E	S
Dealer: East	♠ A9652	♠ 87			1 ♣	Pass
Vul: E-W	♥ Q9	♥ A6432	1 ♥	2 NT ¹	Pass	3 ♠
North HCP: 9+2	♦ KT954	♦ 83	X	All Pass		
South HCP: 7+1	♣ 5	♣ K876				
Contract: 3 ♠ X South						

1. Unusual 2 NT

South hands

1m - 1|2|3 NT

Board: 472 ♠ 65 You are dealer.
 Dealer: South ♥ AQ87 The opponents are silent.
 Vul: None ♦ AJ65
 HCP: 13 ♣ Q74

Board: 473 ♠ QJ6 You are dealer.
 Dealer: South ♥ A76 The opponents are silent.
 Vul: E-W ♦ KT76
 HCP: 13 ♣ K92

Board: 474 ♠ KT85 Partner is dealer.
 Dealer: North ♥ KT6 The opponents are silent.
 Vul: Both ♦ Q84
 HCP: 11 ♣ QJ9

Board: 475 ♠ AQ65 You are dealer.
 Dealer: South ♥ A53 The opponents are silent.
 Vul: None ♦ A432
 HCP: 14 ♣ T4

Board: 476 ♠ 87 RHO is dealer. You bid second.
 Dealer: East ♥ A6432 East (RHO) opens 1 ♣ if possible.
 Vul: E-W ♦ 83 West (LHO) bids 1 ♥ if possible.
 HCP: 7+1 ♣ K876 West (LHO) Doubles 3 ♠ if possible.

Both hands (Answers Page)

Board: 472	North:	South:	W	N	E	S
Dealer: South	♠ A932	♠ 65				1 ♦
Vul: None	♥ KT6	♥ AQ87	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ Q93	♦ AJ65	Pass	2 NT	All Pass	
South HCP: 13	♣ K96	♣ Q74				
Contract: 2 NT North						

Board: 473	North:	South:	W	N	E	S
Dealer: South	♠ AT4	♠ QJ6				1 ♦
Vul: E-W	♥ KT5	♥ A76	Pass	2 NT	All Pass	
North HCP: 12	♦ Q53	♦ KT76				
South HCP: 13	♣ QJT3	♣ K92				
Contract: 2 NT North						

Board: 474	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ KT85		1 ♦	Pass	1 ♠
Vul: Both	♥ 2	♥ KT6	Pass	3 ♣	Pass	3 NT
North HCP: 18+1	♦ AK753	♦ Q84	All Pass			
South HCP: 11	♣ AK84	♣ QJ9				
Contract: 3 NT South						

Board: 475	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ AQ65				1 ♦
Vul: None	♥ K64	♥ A53	Pass	1 NT	All Pass	
North HCP: 11	♦ QT5	♦ A432				
South HCP: 14	♣ K862	♣ T4				
Contract: 1 NT North						

Board: 476	North:	South:	W	N	E	S
Dealer: East	♠ A9652	♠ 87			1 ♣	Pass
Vul: E-W	♥ Q9	♥ A6432	1 ♥	2 NT ¹	Pass	3 ♠
North HCP: 9+2	♦ KT954	♦ 83	X	All Pass		
South HCP: 7+1	♣ 5	♣ K876				
Contract: 3 ♠ X South						

1. Unusual 2 NT

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

Board: 477	♠ K83	Partner is dealer.
Dealer: South	♥ K642	The opponents are silent.
Vul: Both	♦ K75	
HCP: 12	♣ QJ3	

Board: 478	♠ J874	You are dealer.
Dealer: North	♥ Q975	The opponents are silent.
Vul: None	♦ AJ	
HCP: 12	♣ KJT	

Board: 479	♠ QJ32	Partner is dealer.
Dealer: South	♥ AT4	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 12	♣ K65	

Board: 480	♠ J4	You are dealer.
Dealer: North	♥ AQT9	The opponents are silent.
Vul: E-W	♦ J74	
HCP: 12	♣ A753	

Board: 481	♠ K83	You are dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: None	♦ AJ98	
HCP: 12	♣ Q632	

Both hands (Answers Page)

Board: 477	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AT76				1 ♦
Vul: Both	♥ K642	♥ 9	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ K75	♦ AQ83	Pass	1NT	All Pass	
South HCP: 13	♣ QJ3	♣ K982				
Contract: 1NT North						

Board: 478	North:	South:	W	N	E	S
Dealer: North	♠ J874	♠ K53		1 ♣	Pass	1NT
Vul: None	♥ Q975	♥ KT6	All Pass			
North HCP: 12	♦ AJ	♦ K83				
South HCP: 11	♣ KJT	♣ Q854				
Contract: 1NT South						

Board: 479	North:	South:	W	N	E	S
Dealer: South	♠ QJ32	♠ AK9				1 ♦
Vul: N-S	♥ AT4	♥ 73	Pass	1 ♠	Pass	2 ♦
North HCP: 12	♦ Q82	♦ AJT764	Pass	3NT	All Pass	
South HCP: 14+2	♣ K65	♣ Q7				
Contract: 3NT North						

Board: 480	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ KT9		1 ♣	Pass	1 ♥
Vul: E-W	♥ AQT9	♥ K542	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ J74	♦ KT8	All Pass			
South HCP: 12	♣ A753	♣ QJT				
Contract: 3 ♥ South						

Board: 481	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ QJ2		1 ♦	Pass	1 ♥
Vul: None	♥ Q3	♥ KJ97	Pass	1NT	All Pass	
North HCP: 12	♦ AJ98	♦ Q63				
South HCP: 12	♣ Q632	♣ K74				
Contract: 1NT North						

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

Board: 477 ♠ AT76 You are dealer.
Dealer: South ♥ 9 The opponents are silent.
Vul: Both ♦ AQ83
HCP: 13 ♣ K982

Board: 478 ♠ K53 Partner is dealer.
Dealer: North ♥ KT6 The opponents are silent.
Vul: None ♦ K83
HCP: 11 ♣ Q854

Board: 479 ♠ AK9 You are dealer.
Dealer: South ♥ 73 The opponents are silent.
Vul: N-S ♦ AJT764
HCP: 14+2 ♣ Q7

Board: 480 ♠ KT9 Partner is dealer.
Dealer: North ♥ K542 The opponents are silent.
Vul: E-W ♦ KT8
HCP: 12 ♣ QJT

Board: 481 ♠ QJ2 Partner is dealer.
Dealer: North ♥ KJ97 The opponents are silent.
Vul: None ♦ Q63
HCP: 12 ♣ K74

Both hands (Answers Page)

Board: 477	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ AT76				1 ♦
Vul: Both	♥ K642	♥ 9	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ K75	♦ AQ83	Pass	1NT	All Pass	
South HCP: 13	♣ QJ3	♣ K982				
Contract: 1NT North						

Board: 478	North:	South:	W	N	E	S
Dealer: North	♠ J874	♠ K53		1 ♣	Pass	1NT
Vul: None	♥ Q975	♥ KT6	All Pass			
North HCP: 12	♦ AJ	♦ K83				
South HCP: 11	♣ KJT	♣ Q854				
Contract: 1NT South						

Board: 479	North:	South:	W	N	E	S
Dealer: South	♠ QJ32	♠ AK9				1 ♦
Vul: N-S	♥ AT4	♥ 73	Pass	1 ♠	Pass	2 ♦
North HCP: 12	♦ Q82	♦ AJT764	Pass	3NT	All Pass	
South HCP: 14+2	♣ K65	♣ Q7				
Contract: 3NT North						

Board: 480	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ KT9		1 ♣	Pass	1 ♥
Vul: E-W	♥ AQT9	♥ K542	Pass	2 ♥	Pass	3 ♥
North HCP: 12	♦ J74	♦ KT8	All Pass			
South HCP: 12	♣ A753	♣ QJT				
Contract: 3 ♥ South						

Board: 481	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ QJ2		1 ♦	Pass	1 ♥
Vul: None	♥ Q3	♥ KJ97	Pass	1NT	All Pass	
North HCP: 12	♦ AJ98	♦ Q63				
South HCP: 12	♣ Q632	♣ K74				
Contract: 1NT North						

North hands

1m - 1|2|3 NT

Board: 482 ♠ KQT You are dealer.
 Dealer: North ♥ AK3 The opponents are silent.
 Vul: N-S ♦ KT8743
 HCP: 15+2 ♣ 7

Board: 483 ♠ A76 You are dealer.
 Dealer: North ♥ J64 The opponents are silent.
 Vul: E-W ♦ QJ9
 HCP: 12 ♣ AT85

Board: 484 ♠ A8 You are dealer.
 Dealer: North ♥ 9 West (RHO) Doubles 1 ♠ if possible.
 Vul: Both ♦ AQ92
 HCP: 11+2 ♣ JT8743

Board: 485 ♠ Q65 You are dealer.
 Dealer: North ♥ T72 The opponents are silent.
 Vul: N-S ♦ AK94
 HCP: 13 ♣ A87

Board: 486 ♠ 9752 You are dealer.
 Dealer: North ♥ 5 The opponents are silent.
 Vul: E-W ♦ AKJ6
 HCP: 13 ♣ AJ76

Both hands (Answers Page)

Board: 482	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: 483	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ K95		1 ♣	Pass	2 ♣ ¹
Vul: E-W	♥ J64	♥ K83	Pass	2NT	All Pass	
North HCP: 12	♦ QJ9	♦ KT8				
South HCP: 12	♣ AT85	♣ QJ96				
Contract: 2NT North						

1. Inverted minors

Board: 484	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KJ72		1 ♣	Pass	1 ♠
Vul: Both	♥ 9	♥ K54	X	2 ♣	Pass	2NT
North HCP: 11+2	♦ AQ92	♦ K87	All Pass			
South HCP: 12	♣ JT8743	♣ Q52				
Contract: 2NT South						

Board: 485	North:	South:	W	N	E	S
Dealer: North	♠ Q65	♠ KJT4		1 ♦	Pass	1 ♠
Vul: N-S	♥ T72	♥ K83	Pass	1NT	Pass	2NT
North HCP: 13	♦ AK94	♦ Q86	All Pass			
South HCP: 12	♣ A87	♣ K62				
Contract: 2NT South						

Board: 486	North:	South:	W	N	E	S
Dealer: North	♠ 9752	♠ QJ4		1 ♦	Pass	1 ♥
Vul: E-W	♥ 5	♥ AT74	Pass	1 ♠	Pass	2NT
North HCP: 13	♦ AKJ6	♦ QT2	All Pass			
South HCP: 12	♣ AJ76	♣ KT8				
Contract: 2NT South						

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

Board: 482	♠ A72	Partner is dealer.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ Q96	
HCP: 12	♣ K984	

Board: 483	♠ K95	Partner is dealer.
Dealer: North	♥ K83	The opponents are silent.
Vul: E-W	♦ KT8	
HCP: 12	♣ QJ96	

Board: 484	♠ KJ72	Partner is dealer.
Dealer: North	♥ K54	West (LHO) Doubles 1 ♠ if possible.
Vul: Both	♦ K87	
HCP: 12	♣ Q52	

Board: 485	♠ KJT4	Partner is dealer.
Dealer: North	♥ K83	The opponents are silent.
Vul: N-S	♦ Q86	
HCP: 12	♣ K62	

Board: 486	♠ QJ4	Partner is dealer.
Dealer: North	♥ AT74	The opponents are silent.
Vul: E-W	♦ QT2	
HCP: 12	♣ KT8	

Both hands (Answers Page)

Board: 482	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: 483	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ K95		1 ♣	Pass	2 ♣ ¹
Vul: E-W	♥ J64	♥ K83	Pass	2NT	All Pass	
North HCP: 12	♦ QJ9	♦ KT8				
South HCP: 12	♣ AT85	♣ QJ96				
Contract: 2NT North						

1. Inverted minors

Board: 484	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KJ72		1 ♣	Pass	1 ♠
Vul: Both	♥ 9	♥ K54	X	2 ♣	Pass	2NT
North HCP: 11+2	♦ AQ92	♦ K87	All Pass			
South HCP: 12	♣ JT8743	♣ Q52				
Contract: 2NT South						

Board: 485	North:	South:	W	N	E	S
Dealer: North	♠ Q65	♠ KJT4		1 ♦	Pass	1 ♠
Vul: N-S	♥ T72	♥ K83	Pass	1NT	Pass	2NT
North HCP: 13	♦ AK94	♦ Q86	All Pass			
South HCP: 12	♣ A87	♣ K62				
Contract: 2NT South						

Board: 486	North:	South:	W	N	E	S
Dealer: North	♠ 9752	♠ QJ4		1 ♦	Pass	1 ♥
Vul: E-W	♥ 5	♥ AT74	Pass	1 ♠	Pass	2NT
North HCP: 13	♦ AKJ6	♦ QT2	All Pass			
South HCP: 12	♣ AJ76	♣ KT8				
Contract: 2NT South						

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

Board: 487	♠ K863	Partner is dealer.
Dealer: South	♥ K75	The opponents are silent.
Vul: Both	♦ K42	
HCP: 12	♣ QJ3	

Board: 488	♠ K743	Partner is dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: None	♦ Q87	
HCP: 12	♣ KJ8	

Board: 489	♠ AT94	You are dealer.
Dealer: North	♥ Q876	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 13	♣ AK95	

Board: 490	♠ A92	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: Both	♦ 8	
HCP: 14+3	♣ AKT9842	

Both hands (Answers Page)

Board: 487	North:	South:	W	N	E	S
Dealer: South	♠ K863	♠ 7542				1 ♦
Vul: Both	♥ K75	♥ A	Pass	1 ♠	Pass	2 ♠
North HCP: 12	♦ K42	♦ AJ875	Pass	3 ♠	Pass	4 ♠
South HCP: 13+1	♣ QJ3	♣ A86	All Pass			
Contract: 4 ♠ South						

Board: 488	North:	South:	W	N	E	S
Dealer: South	♠ K743	♠ T2				1 ♦
Vul: None	♥ K92	♥ AQ7	Pass	1 ♠	Pass	3NT
North HCP: 12	♦ Q87	♦ AKJ542	Pass	4 ♦	Pass	4 ♥ ¹
South HCP: 18+2	♣ KJ8	♣ A5	Pass	5 ♣ ²	Pass	6 ♦
Contract: 6 ♦ South			All Pass			

1. Cue bid, a !H stopper

2. surplus

Board: 489	North:	South:	W	N	E	S
Dealer: North	♠ AT94	♠ QJ2		1 ♣	Pass	2 ♣ ¹
Vul: E-W	♥ Q876	♥ A93	Pass	4 ♦ ²	Pass	4 ♥ ³
North HCP: 13	♦ 7	♦ K96	Pass	5 ♣	All Pass	
South HCP: 12	♣ AK95	♣ Q742				
Contract: 5 ♣ North						

1. Inverted minors

2. Splinter

3. Cue bid, a !H stopper

Board: 490	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ QJT		1 ♣	Pass	1 ♥
Vul: Both	♥ K5	♥ AT73	Pass	3 ♣	Pass	3NT
North HCP: 14+3	♦ 8	♦ K52	All Pass			
South HCP: 12	♣ AKT9842	♣ Q53				
Contract: 3NT South						

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

Board: 487	♠ 7542	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ AJ875	
HCP: 13+1	♣ A86	

Board: 488	♠ T2	You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: None	♦ AKJ542	
HCP: 18+2	♣ A5	

Board: 489	♠ QJ2	Partner is dealer.
Dealer: North	♥ A93	The opponents are silent.
Vul: E-W	♦ K96	
HCP: 12	♣ Q742	

Board: 490	♠ QJT	Partner is dealer.
Dealer: North	♥ AT73	The opponents are silent.
Vul: Both	♦ K52	
HCP: 12	♣ Q53	

Both hands (Answers Page)

Board: 487

Dealer: South
 Vul: Both
 North HCP: 12
 South HCP: 13+1
 Contract: 4 ♠ South

North:

♠ K863
 ♥ K75
 ♦ K42
 ♣ QJ3

South:

♠ 7542
 ♥ A
 ♦ AJ875
 ♣ A86

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	2 ♠
Pass	3 ♠	Pass	4 ♠
All Pass			

Board: 488

Dealer: South
 Vul: None
 North HCP: 12
 South HCP: 18+2
 Contract: 6 ♦ South

North:

♠ K743
 ♥ K92
 ♦ Q87
 ♣ KJ8

South:

♠ T2
 ♥ AQ7
 ♦ AKJ542
 ♣ A5

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	3NT
Pass	4 ♦	Pass	4 ♥ ¹
Pass	5 ♣ ²	Pass	6 ♦
All Pass			

1. Cue bid, a !H stopper
2. surplus

Board: 489

Dealer: North
 Vul: E-W
 North HCP: 13
 South HCP: 12
 Contract: 5 ♣ North

North:

♠ AT94
 ♥ Q876
 ♦ 7
 ♣ AK95

South:

♠ QJ2
 ♥ A93
 ♦ K96
 ♣ Q742

W	N	E	S
	1 ♣	Pass	2 ♣ ¹
Pass	4 ♦ ²	Pass	4 ♥ ³
Pass	5 ♣	All Pass	

1. Inverted minors
2. Splinter
3. Cue bid, a !H stopper

Board: 490

Dealer: North
 Vul: Both
 North HCP: 14+3
 South HCP: 12
 Contract: 3NT South

North:

♠ A92
 ♥ K5
 ♦ 8
 ♣ AKT9842

South:

♠ QJT
 ♥ AT73
 ♦ K52
 ♣ Q53

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

North hands

1m - 1|2|3 NT

Board: 491	♠ A95	Partner is dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: None	♦ Q73	
HCP: 12	♣ QJ42	

Board: 492	♠ KJ65	Partner is dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: N-S	♦ Q52	
HCP: 12	♣ K73	

Board: 493	♠ A75	You are dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: Both	♦ QJT	
HCP: 14+1	♣ AK875	

Board: 494	♠ A87	LHO is dealer.
Dealer: East	♥ J4	East (LHO) opens 1 ♦ if possible.
Vul: None	♦ AKJ6	West (RHO) bids 1 ♥ if possible.
HCP: 13	♣ 8762	East (LHO) Redoubles if possible.
		West (RHO) Doubles 1 ♠ if possible.
		East (LHO) bids 2 ♣ if possible.
		West (RHO) bids 2 ♥ if possible.

Both hands (Answers Page)

Board: 491	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						
<hr/>						
Board: 492	North:	South:	W	N	E	S
Dealer: South	♠ KJ65	♠ T9				1 ♦
Vul: N-S	♥ QJ6	♥ T83	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q52	♦ AK74	All Pass			
South HCP: 13	♣ K73	♣ AQT8				
Contract: 1NT South						
<hr/>						
Board: 493	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ QJT3		1 ♣	Pass	1 ♠
Vul: Both	♥ 74	♥ K95	Pass	1NT	Pass	2NT
North HCP: 14+1	♦ QJT	♦ A63	Pass	3 ♠	Pass	3NT
South HCP: 12	♣ AK875	♣ QT3	All Pass			
Contract: 3NT South						
<hr/>						
Board: 494	North:	South:	W	N	E	S
Dealer: East	♠ A87	♠ Q9543			1 ♦	Pass
Vul: None	♥ J4	♥ T953	1 ♥	X	XX ¹	1 ♠
North HCP: 13	♦ AKJ6	♦ 52	X	Pass	2 ♣	Pass
South HCP: 3+1	♣ 8762	♣ J9	2 ♥	Pass	Pass	2 ♠
Contract: 2 ♠ South			All Pass			

1. Support double redouble

1m - 1|2|3 NT

Board: 491	♠ Q6	You are dealer.
Dealer: South	♥ Q986	The opponents are silent.
Vul: None	♦ AJ94	
HCP: 12	♣ K96	

Board: 492	♠ T9	You are dealer.
Dealer: South	♥ T83	The opponents are silent.
Vul: N-S	♦ AK74	
HCP: 13	♣ AQT8	

Board: 493	♠ QJT3	Partner is dealer.
Dealer: North	♥ K95	The opponents are silent.
Vul: Both	♦ A63	
HCP: 12	♣ QT3	

Board: 494	♠ Q9543	RHO is dealer. You bid second.
Dealer: East	♥ T953	East (RHO) opens 1 ♦ if possible.
Vul: None	♦ 52	West (LHO) bids 1 ♥ if possible.
HCP: 3+1	♣ J9	East (RHO) Redoubles if possible.
		West (LHO) Doubles 1 ♠ if possible.
		East (RHO) bids 2 ♣ if possible.
		West (LHO) bids 2 ♥ if possible.

Both hands (Answers Page)

Board: 491	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						
<hr/>						
Board: 492	North:	South:	W	N	E	S
Dealer: South	♠ KJ65	♠ T9				1 ♦
Vul: N-S	♥ QJ6	♥ T83	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q52	♦ AK74	All Pass			
South HCP: 13	♣ K73	♣ AQT8				
Contract: 1NT South						
<hr/>						
Board: 493	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ QJT3		1 ♣	Pass	1 ♠
Vul: Both	♥ 74	♥ K95	Pass	1NT	Pass	2NT
North HCP: 14+1	♦ QJT	♦ A63	Pass	3 ♠	Pass	3NT
South HCP: 12	♣ AK875	♣ QT3	All Pass			
Contract: 3NT South						
<hr/>						
Board: 494	North:	South:	W	N	E	S
Dealer: East	♠ A87	♠ Q9543			1 ♦	Pass
Vul: None	♥ J4	♥ T953	1 ♥	X	XX ¹	1 ♠
North HCP: 13	♦ AKJ6	♦ 52	X	Pass	2 ♣	Pass
South HCP: 3+1	♣ 8762	♣ J9	2 ♥	Pass	Pass	2 ♠
Contract: 2 ♠ South			All Pass			

1. Support double redouble

North hands

1m - 1|2|3 NT

Board: 495 ♠ AQ3 You are dealer.
 Dealer: North ♥ KT4 The opponents are silent.
 Vul: N-S ♦ T4
 HCP: 12+1 ♣ K7432

Board: 496 ♠ AQ You are dealer.
 Dealer: North ♥ K965 The opponents are silent.
 Vul: E-W ♦ A3
 HCP: 17+1 ♣ KJ764

Board: 497 ♠ 976 RHO is dealer. You bid second.
 Dealer: West ♥ T954 West (RHO) opens 1 ♣ if possible.
 Vul: None ♦ T532 East (LHO) bids 1 ♦ if possible.
 HCP: 1 ♣ JT East (LHO) Doubles 1 ♥ if possible.

Board: 498 ♠ QJ74 You are dealer.
 Dealer: North ♥ J92 The opponents are silent.
 Vul: N-S ♦ Q
 HCP: 13+1 ♣ AK852

Board: 499 ♠ K96 Partner is dealer.
 Dealer: South ♥ K64 The opponents are silent.
 Vul: E-W ♦ KJT
 HCP: 12 ♣ Q872

Both hands (Answers Page)

Board: 495	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ K86		1 ♣	Pass	1 ♥
Vul: N-S	♥ KT4	♥ A932	Pass	1NT	All Pass	
North HCP: 12+1	♦ T4	♦ QJ2				
South HCP: 12	♣ K7432	♣ Q98				
Contract: 1NT North						

Board: 496	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K72		1 ♣	Pass	1 ♥
Vul: E-W	♥ K965	♥ A743	Pass	4 ♥	All Pass	
North HCP: 17+1	♦ A3	♦ K86				
South HCP: 12	♣ KJ764	♣ Q53				
Contract: 4 ♥ North						

Board: 497	North:	South:	W	N	E	S
Dealer: West	♠ 976	♠ AQT2	1 ♣	Pass	1 ♦	X
Vul: None	♥ T954	♥ AQJ7	Pass	1 ♥	X	2 ♥
North HCP: 1	♦ T532	♦ 76	All Pass			
South HCP: 15	♣ JT	♣ Q65				
Contract: 2 ♥ South						

Board: 498	North:	South:	W	N	E	S
Dealer: North	♠ QJ74	♠ K92		1 ♣	Pass	1 ♦
Vul: N-S	♥ J92	♥ K83	Pass	1 ♠	Pass	2NT
North HCP: 13+1	♦ Q	♦ A964	All Pass			
South HCP: 12	♣ AK852	♣ QT6				
Contract: 2NT South						

Board: 499	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ QJT8				1 ♣
Vul: E-W	♥ K64	♥ QJT9	Pass	2 ♣ ¹	Pass	2 ♥
North HCP: 12	♦ KJT	♦ Q4	Pass	3NT	All Pass	
South HCP: 13	♣ Q872	♣ AJ5				
Contract: 3NT North						

1. Inverted minors

South hands

1m - 1|2|3 NT

Board: 495 ♠ K86 Partner is dealer.
 Dealer: North ♥ A932 The opponents are silent.
 Vul: N-S ♦ QJ2
 HCP: 12 ♣ Q98

Board: 496 ♠ K72 Partner is dealer.
 Dealer: North ♥ A743 The opponents are silent.
 Vul: E-W ♦ K86
 HCP: 12 ♣ Q53

Board: 497 ♠ AQT2 LHO is dealer.
 Dealer: West ♥ AQJ7 West (LHO) opens 1 ♣ if possible.
 Vul: None ♦ 76 East (RHO) bids 1 ♦ if possible.
 HCP: 15 ♣ Q65 East (RHO) Doubles 1 ♥ if possible.

Board: 498 ♠ K92 Partner is dealer.
 Dealer: North ♥ K83 The opponents are silent.
 Vul: N-S ♦ A964
 HCP: 12 ♣ QT6

Board: 499 ♠ QJT8 You are dealer.
 Dealer: South ♥ QJT9 The opponents are silent.
 Vul: E-W ♦ Q4
 HCP: 13 ♣ AJ5

Both hands (Answers Page)

Board: 495

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 1NT North

North:

♠ AQ3

♥ KT4

♦ T4

♣ K7432

South:

♠ K86

♥ A932

♦ QJ2

♣ Q98

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

Board: 496

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 12

Contract: 4 ♥ North

North:

♠ AQ

♥ K965

♦ A3

♣ KJ764

South:

♠ K72

♥ A743

♦ K86

♣ Q53

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	4 ♥	All Pass	

Board: 497

Dealer: West

Vul: None

North HCP: 1

South HCP: 15

Contract: 2 ♥ South

North:

♠ 976

♥ T954

♦ T532

♣ JT

South:

♠ AQT2

♥ AQJ7

♦ 76

♣ Q65

W	N	E	S
1 ♣	Pass	1 ♦	X
Pass	1 ♥	X	2 ♥
All Pass			

Board: 498

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 12

Contract: 2NT South

North:

♠ QJ74

♥ J92

♦ Q

♣ AK852

South:

♠ K92

♥ K83

♦ A964

♣ QT6

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

Board: 499

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ K96

♥ K64

♦ KJT

♣ Q872

South:

♠ QJT8

♥ QJT9

♦ Q4

♣ AJ5

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

1. Inverted minors

North hands

1m - 1|2|3 NT

Board: 500

♠ K6

You are dealer.

Dealer: North

♥ A98

West (RHO) bids 1 ♠ if possible.

Vul: Both

♦ 9652

HCP: 12

♣ AJ97

Both hands (Answers Page)

Board: 500

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11

Contract: 1NT South

North:

♠ K6

♥ A98

♦ 9652

♣ AJ97

South:

♠ QJ5

♥ KT72

♦ Q87

♣ K65

W

N

E

S

1 ♦

Pass

1 ♥

1 ♠

X¹

Pass

1NT

All Pass

1. Support double redouble

South hands

1m - 1|2|3 NT

Board: 500

♠ QJ5

Partner is dealer.

Dealer: North

♥ KT72

West (LHO) bids 1 ♠ if possible.

Vul: Both

♦ Q87

HCP: 11

♣ K65

Both hands (Answers Page)

Board: 500

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11

Contract: 1NT South

North:

♠ K6

♥ A98

♦ 9652

♣ AJ97

South:

♠ QJ5

♥ KT72

♦ Q87

♣ K65

W

N

E

S

1 ♦

Pass

1 ♥

1 ♠

X¹

Pass

1NT

All Pass

1. Support double redouble