

<b>Board: 1</b>	♠ Q54	You are dealer.
Dealer: North	♥ AK732	The opponents are silent.
Vul: None	♦ A6	
HCP: 13+1	♣ T72	

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<b>Board: 2</b>	♠ A4	Partner is dealer.
Dealer: South	♥ T84	The opponents are silent.
Vul: N-S	♦ KQT52	
HCP: 10+1	♣ J94	

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<b>Board: 3</b>	♠ Q83	You are dealer.
Dealer: North	♥ AT984	The opponents are silent.
Vul: E-W	♦ QT4	
HCP: 12+1	♣ AT	

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<b>Board: 4</b>	♠ QJ5	Partner is dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: Both	♦ 83	
HCP: 8+2	♣ KJT954	

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<b>Board: 5</b>	♠ QJ	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ JT75	
HCP: 8+2	♣ KT7652	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7

Contract: 2♥ South

North:

♠ Q54

♥ AK732

♦ A6

♣ T72

South:

♠ T872

♥ J54

♦ KT87

♣ K5

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 2

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 14+1

Contract: 4♥ South

North:

♠ A4

♥ T84

♦ KQT52

♣ J94

South:

♠ QT7

♥ KQJ62

♦ A4

♣ QT2

W	N	E	S
			1♥

Pass	1NT <sup>1</sup>	Pass	2♣
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Pass	3♥	Pass	4♥
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All Pass

1. forcing 1NT

### Board: 3

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ Q83

♥ AT984

♦ QT4

♣ AT

South:

♠ A9

♥ QJ72

♦ 86

♣ J8754

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 4

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 12+2

Contract: 2♥ South

North:

♠ QJ5

♥ J8

♦ 83

♣ KJT954

South:

♠ 62

♥ AKQ963

♦ K95

♣ 63

W	N	E	S
			1♥

Pass	1NT <sup>1</sup>	Pass	2♥
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All Pass

1. forcing 1NT

### Board: 5

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 12+2

Contract: 3♣ North

North:

♠ QJ

♥ J

♦ JT75

♣ KT7652

South:

♠ AK865

♥ Q9732

♦ K9

♣ 3

W	N	E	S
			1♠

Pass	1NT <sup>1</sup>	Pass	2♥
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Pass	3♣	All Pass	
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1. forcing 1NT

<b>Board: 1</b>	♠ T872	Partner is dealer.
Dealer: North	♥ J54	The opponents are silent.
Vul: None	♦ KT87	
HCP: 7	♣ K5	

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<b>Board: 2</b>	♠ QT7	You are dealer.
Dealer: South	♥ KQJ62	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 14+1	♣ QT2	

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<b>Board: 3</b>	♠ A9	Partner is dealer.
Dealer: North	♥ QJ72	The opponents are silent.
Vul: E-W	♦ 86	
HCP: 8+1	♣ J8754	

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<b>Board: 4</b>	♠ 62	You are dealer.
Dealer: South	♥ AKQ963	The opponents are silent.
Vul: Both	♦ K95	
HCP: 12+2	♣ 63	

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<b>Board: 5</b>	♠ AK865	You are dealer.
Dealer: South	♥ Q9732	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 12+2	♣ 3	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7

Contract: 2♥ South

North:

♠ Q54

♥ AK732

♦ A6

♣ T72

South:

♠ T872

♥ J54

♦ KT87

♣ K5

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 2

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 14+1

Contract: 4♥ South

North:

♠ A4

♥ T84

♦ KQT52

♣ J94

South:

♠ QT7

♥ KQJ62

♦ A4

♣ QT2

W	N	E	S
			1♥

Pass	1NT <sup>1</sup>	Pass	2♣
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Pass	3♥	Pass	4♥
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All Pass

1. forcing 1NT

### Board: 3

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ Q83

♥ AT984

♦ QT4

♣ AT

South:

♠ A9

♥ QJ72

♦ 86

♣ J8754

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 4

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 12+2

Contract: 2♥ South

North:

♠ QJ5

♥ J8

♦ 83

♣ KJT954

South:

♠ 62

♥ AKQ963

♦ K95

♣ 63

W	N	E	S
			1♥

Pass	1NT <sup>1</sup>	Pass	2♥
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All Pass

1. forcing 1NT

### Board: 5

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 12+2

Contract: 3♣ North

North:

♠ QJ

♥ J

♦ JT75

♣ KT7652

South:

♠ AK865

♥ Q9732

♦ K9

♣ 3

W	N	E	S
			1♠

Pass	1NT <sup>1</sup>	Pass	2♥
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Pass	3♣	All Pass	
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1. forcing 1NT

<b>Board: 6</b>	♠ A85	Partner is dealer.
Dealer: South	♥ Q65	The opponents are silent.
Vul: E-W	♦ 974	
HCP: 10	♣ AT94	

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<b>Board: 7</b>	♠ Q2	You are dealer.
Dealer: North	♥ AT842	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 14+1	♣ AQ52	

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<b>Board: 8</b>	♠ T75	Partner is dealer.
Dealer: South	♥ T75	The opponents are silent.
Vul: None	♦ K852	
HCP: 8	♣ KQT	

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<b>Board: 9</b>	♠ KQ985	You are dealer.
Dealer: North	♥ J984	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 13+1	♣ A	

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<b>Board: 10</b>	♠ T43	Partner is dealer.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: Both	♦ K42	
HCP: 9	♣ JT73	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ A85

♥ Q65

♦ 974

♣ AT94

South:

♠ J9764

♥ AKJ

♦ KJ2

♣ 76

W	N	E	S
			1 ♠

Pass	2 ♠	All Pass	
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### Board: 7

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ Q2

♥ AT842

♦ Q7

♣ AQ52

South:

♠ KJ3

♥ KJ9

♦ J986

♣ 987

W	N	E	S
	1 ♥	Pass	2 ♥

All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ T75

♥ T75

♦ K852

♣ KQT

South:

♠ Q9

♥ QJ962

♦ A97

♣ A95

W	N	E	S
			1 ♥

Pass	2 ♥	All Pass	
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### Board: 9

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ KQ985

♥ J984

♦ K42

♣ A

South:

♠ T62

♥ A7

♦ AT6

♣ 76542

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ T43

♥ KQ8

♦ K42

♣ JT73

South:

♠ AQ962

♥ J7

♦ Q963

♣ KQ

W	N	E	S
			1 ♠

Pass	2 ♠	All Pass	
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<b>Board: 6</b>	♠ J9764	You are dealer.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: E-W	♦ KJ2	
HCP: 13+1	♣ 76	

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<b>Board: 7</b>	♠ KJ3	Partner is dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: Both	♦ J986	
HCP: 9	♣ 987	

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<b>Board: 8</b>	♠ Q9	You are dealer.
Dealer: South	♥ QJ962	The opponents are silent.
Vul: None	♦ A97	
HCP: 13+1	♣ A95	

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<b>Board: 9</b>	♠ T62	Partner is dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ AT6	
HCP: 8+1	♣ 76542	

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<b>Board: 10</b>	♠ AQ962	You are dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: Both	♦ Q963	
HCP: 14+1	♣ KQ	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ A85

♥ Q65

♦ 974

♣ AT94

South:

♠ J9764

♥ AKJ

♦ KJ2

♣ 76

W	N	E	S
			1 ♠

Pass	2 ♠	All Pass	
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### Board: 7

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ Q2

♥ AT842

♦ Q7

♣ AQ52

South:

♠ KJ3

♥ KJ9

♦ J986

♣ 987

W	N	E	S
	1 ♥	Pass	2 ♥

All Pass

### Board: 8

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ T75

♥ T75

♦ K852

♣ KQT

South:

♠ Q9

♥ QJ962

♦ A97

♣ A95

W	N	E	S
			1 ♥

Pass	2 ♥	All Pass	
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### Board: 9

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ KQ985

♥ J984

♦ K42

♣ A

South:

♠ T62

♥ A7

♦ AT6

♣ 76542

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ T43

♥ KQ8

♦ K42

♣ JT73

South:

♠ AQ962

♥ J7

♦ Q963

♣ KQ

W	N	E	S
			1 ♠

Pass	2 ♠	All Pass	
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<b>Board: 11</b>	♠ Q82	You are dealer.
Dealer: North	♥ AK872	The opponents are silent.
Vul: None	♦ A6	
HCP: 13+1	♣ 532	

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<b>Board: 12</b>	♠ AQ92	Partner is dealer.
Dealer: South	♥ T64	The opponents are silent.
Vul: N-S	♦ 643	
HCP: 9	♣ KT4	

---

<b>Board: 13</b>	♠ KJ8	You are dealer.
Dealer: North	♥ KJ984	The opponents are silent.
Vul: Both	♦ A	
HCP: 13+1	♣ J876	

---

<b>Board: 14</b>	♠ KT86	Partner is dealer.
Dealer: South	♥ 873	West (RHO) Doubles 2♥ if possible.
Vul: None	♦ QJ	East (LHO) bids 3♣ if possible.
HCP: 8	♣ QT65	

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<b>Board: 15</b>	♠ A8652	You are dealer.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: N-S	♦ 974	
HCP: 14+1	♣ AJ	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 2♣ North

North:

♠ Q82

♥ AK872

♦ A6

♣ 532

South:

♠ J93

♥ 3

♦ 9754

♣ KQJ98

W N E S

1♥ Pass 1NT<sup>1</sup>

Pass 2♣ All Pass

1. forcing 1NT

### Board: 12

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12+1

Contract: 2♥ North

North:

♠ AQ92

♥ T64

♦ 643

♣ KT4

South:

♠ JT6

♥ AKQ82

♦ 87

♣ Q97

W N E S

1♥

Pass 2♥ All Pass

### Board: 13

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ KJ8

♥ KJ984

♦ A

♣ J876

South:

♠ 954

♥ A63

♦ KJT64

♣ 42

W N E S

1♥ Pass 2♥

All Pass

### Board: 14

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+2

Contract: 3♥ South

North:

♠ KT86

♥ 873

♦ QJ

♣ QT65

South:

♠ AJ

♥ KJ962

♦ KT742

♣ 8

W N E S

1♥

Pass 2♥ Pass Pass

X Pass 3♣ 3♥

All Pass

### Board: 15

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 7

Contract: 2♠ South

North:

♠ A8652

♥ AJ4

♦ 974

♣ AJ

South:

♠ Q7

♥ Q97

♦ KT62

♣ T973

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♦ Pass 2♠

All Pass

1. forcing 1NT

<b>Board: 11</b>	♠ J93	Partner is dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ 9754	
HCP: 7+1	♣ KQJ98	

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<b>Board: 12</b>	♠ JT6	You are dealer.
Dealer: South	♥ AKQ82	The opponents are silent.
Vul: N-S	♦ 87	
HCP: 12+1	♣ Q97	

---

<b>Board: 13</b>	♠ 954	Partner is dealer.
Dealer: North	♥ A63	The opponents are silent.
Vul: Both	♦ KJT64	
HCP: 8+1	♣ 42	

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<b>Board: 14</b>	♠ AJ	You are dealer.
Dealer: South	♥ KJ962	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ KT742	East (RHO) bids 3♣ if possible.
HCP: 12+2	♣ 8	

---

<b>Board: 15</b>	♠ Q7	Partner is dealer.
Dealer: North	♥ Q97	The opponents are silent.
Vul: N-S	♦ KT62	
HCP: 7	♣ T973	

## Both hands (Answers Page)

### Board: 11

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 2♣ North

North:

♠ Q82

♥ AK872

♦ A6

♣ 532

South:

♠ J93

♥ 3

♦ 9754

♣ KQJ98

W N E S

1♥ Pass 1NT<sup>1</sup>

Pass 2♣ All Pass

1. forcing 1NT

### Board: 12

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12+1

Contract: 2♥ North

North:

♠ AQ92

♥ T64

♦ 643

♣ KT4

South:

♠ JT6

♥ AKQ82

♦ 87

♣ Q97

W N E S

1♥

Pass 2♥ All Pass

### Board: 13

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ KJ8

♥ KJ984

♦ A

♣ J876

South:

♠ 954

♥ A63

♦ KJT64

♣ 42

W N E S

1♥ Pass 2♥

All Pass

### Board: 14

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+2

Contract: 3♥ South

North:

♠ KT86

♥ 873

♦ QJ

♣ QT65

South:

♠ AJ

♥ KJ962

♦ KT742

♣ 8

W N E S

1♥

Pass 2♥ Pass Pass

X Pass 3♣ 3♥

All Pass

### Board: 15

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 7

Contract: 2♠ South

North:

♠ A8652

♥ AJ4

♦ 974

♣ AJ

South:

♠ Q7

♥ Q97

♦ KT62

♣ T973

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♦ Pass 2♠

All Pass

1. forcing 1NT

<b>Board: 16</b>	♠ J32	Partner is dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: E-W	♦ KJ9	
HCP: 10	♣ Q953	

---

<b>Board: 17</b>	♠ AQ973	You are dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ QJ8	
HCP: 12+1	♣ 9742	

---

<b>Board: 18</b>	♠ AK5	Partner is dealer.
Dealer: South	♥ 9543	The opponents are silent.
Vul: N-S	♦ KT5	
HCP: 10	♣ 432	

---

<b>Board: 19</b>	♠ QJ642	You are dealer.
Dealer: North	♥ QJ87	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 14+1	♣ J9	

---

<b>Board: 20</b>	♠ A43	Partner is dealer.
Dealer: South	♥ KT6	The opponents are silent.
Vul: Both	♦ T763	
HCP: 9	♣ Q64	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+1

Contract: 2♥ North

North:

♠ J32

♥ K92

♦ KJ9

♣ Q953

South:

♠ KQT

♥ AT643

♦ T8

♣ KT8

W	N	E	S
			1♥

Pass	2♥	All Pass	
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### Board: 17

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9

Contract: 2♠ South

North:

♠ AQ973

♥ K

♦ QJ8

♣ 9742

South:

♠ K64

♥ QT86

♦ 943

♣ AT3

W	N	E	S
	1♠	Pass	2♠

All Pass

### Board: 18

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12+1

Contract: 2♠ North

North:

♠ AK5

♥ 9543

♦ KT5

♣ 432

South:

♠ QJT64

♥ QJ

♦ Q62

♣ A96

W	N	E	S
			1♠

Pass	1NT <sup>1</sup>	Pass	2♣
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Pass	2♠	All Pass	
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1. forcing 1NT

### Board: 19

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 10

Contract: 2♠ South

North:

♠ QJ642

♥ QJ87

♦ AK

♣ J9

South:

♠ A73

♥ 952

♦ Q85

♣ A763

W	N	E	S
	1♠	Pass	2♠

All Pass

### Board: 20

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2♠ North

North:

♠ A43

♥ KT6

♦ T763

♣ Q64

South:

♠ J9872

♥ A3

♦ Q9

♣ AK83

W	N	E	S
			1♠

Pass	2♠	All Pass	
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<b>Board: 16</b>	♠ KQT	You are dealer.
Dealer: South	♥ AT643	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 12+1	♣ KT8	

---

<b>Board: 17</b>	♠ K64	Partner is dealer.
Dealer: North	♥ QT86	The opponents are silent.
Vul: None	♦ 943	
HCP: 9	♣ AT3	

---

<b>Board: 18</b>	♠ QJT64	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ Q62	
HCP: 12+1	♣ A96	

---

<b>Board: 19</b>	♠ A73	Partner is dealer.
Dealer: North	♥ 952	The opponents are silent.
Vul: E-W	♦ Q85	
HCP: 10	♣ A763	

---

<b>Board: 20</b>	♠ J9872	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 14+1	♣ AK83	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+1

Contract: 2♥ North

North:

♠ J32

♥ K92

♦ KJ9

♣ Q953

South:

♠ KQT

♥ AT643

♦ T8

♣ KT8

W	N	E	S
			1♥

Pass	2♥	All Pass	
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### Board: 17

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9

Contract: 2♠ South

North:

♠ AQ973

♥ K

♦ QJ8

♣ 9742

South:

♠ K64

♥ QT86

♦ 943

♣ AT3

W	N	E	S
	1♠	Pass	2♠

All Pass

### Board: 18

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12+1

Contract: 2♠ North

North:

♠ AK5

♥ 9543

♦ KT5

♣ 432

South:

♠ QJT64

♥ QJ

♦ Q62

♣ A96

W	N	E	S
			1♠

Pass	1NT <sup>1</sup>	Pass	2♣
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Pass	2♠	All Pass	
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1. forcing 1NT

### Board: 19

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 10

Contract: 2♠ South

North:

♠ QJ642

♥ QJ87

♦ AK

♣ J9

South:

♠ A73

♥ 952

♦ Q85

♣ A763

W	N	E	S
	1♠	Pass	2♠

All Pass

### Board: 20

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2♠ North

North:

♠ A43

♥ KT6

♦ T763

♣ Q64

South:

♠ J9872

♥ A3

♦ Q9

♣ AK83

W	N	E	S
			1♠

Pass	2♠	All Pass	
------	----	----------	--



<b>Board: 21</b>	♠ AJ	You are dealer.
Dealer: North	♥ A8753	The opponents are silent.
Vul: N-S	♦ A52	
HCP: 13+1	♣ 864	

---

<b>Board: 22</b>	♠ Q982	Partner is dealer.
Dealer: South	♥ AQT2	The opponents are silent.
Vul: E-W	♦ 632	
HCP: 8	♣ 64	

---

<b>Board: 23</b>	♠ QT942	You are dealer.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: Both	♦ K2	
HCP: 12+1	♣ A92	

---

<b>Board: 24</b>	♠ J93	Partner is dealer.
Dealer: South	♥ QT82	The opponents are silent.
Vul: None	♦ J87	
HCP: 10	♣ AQ8	

---

<b>Board: 25</b>	♠ AQ52	You are dealer.
Dealer: North	♥ Q9543	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 13+1	♣ 53	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q7642		1 ♥	Pass	1 ♠
Vul: N-S	♥ A8753	♥ T4	Pass	1NT	All Pass	
North HCP: 13+1	♦ A52	♦ Q9				
South HCP: 8+1	♣ 864	♣ A932				
Contract: 1NT North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ Q982	♠ AKJ73				1 ♠
Vul: E-W	♥ AQT2	♥ 86	Pass	2 ♠	All Pass	
North HCP: 8	♦ 632	♦ AJ4				
South HCP: 13+1	♣ 64	♣ 753				
Contract: 2 ♠ North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ QT942	♠ K763		1 ♠	Pass	2 ♠
Vul: Both	♥ QJ9	♥ T5	All Pass			
North HCP: 12+1	♦ K2	♦ AJ6				
South HCP: 8	♣ A92	♣ T763				
Contract: 2 ♠ South						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ AQT62				1 ♠
Vul: None	♥ QT82	♥ A3	Pass	2 ♠	All Pass	
North HCP: 10	♦ J87	♦ QT6				
South HCP: 12+1	♣ AQ8	♣ T75				
Contract: 2 ♠ North						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ AQ52	♠ J83		1 ♥	Pass	2 ♥
Vul: E-W	♥ Q9543	♥ T87	All Pass			
North HCP: 13+1	♦ KQ	♦ AT85				
South HCP: 9	♣ 53	♣ A84				
Contract: 2 ♥ South						

<b>Board: 21</b>	♠ Q7642	Partner is dealer.
Dealer: North	♥ T4	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 8+1	♣ A932	

---

<b>Board: 22</b>	♠ AKJ73	You are dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 13+1	♣ 753	

---

<b>Board: 23</b>	♠ K763	Partner is dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: Both	♦ AJ6	
HCP: 8	♣ T763	

---

<b>Board: 24</b>	♠ AQT62	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ QT6	
HCP: 12+1	♣ T75	

---

<b>Board: 25</b>	♠ J83	Partner is dealer.
Dealer: North	♥ T87	The opponents are silent.
Vul: E-W	♦ AT85	
HCP: 9	♣ A84	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8+1

Contract: 1NT North

North:

♠ AJ

♥ A8753

♦ A52

♣ 864

South:

♠ Q7642

♥ T4

♦ Q9

♣ A932

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

### Board: 22

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ Q982

♥ AQT2

♦ 632

♣ 64

South:

♠ AKJ73

♥ 86

♦ AJ4

♣ 753

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 23

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ QT942

♥ QJ9

♦ K2

♣ A92

South:

♠ K763

♥ T5

♦ AJ6

♣ T763

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 24

Dealer: South

Vul: None

North HCP: 10

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ J93

♥ QT82

♦ J87

♣ AQ8

South:

♠ AQT62

♥ A3

♦ QT6

♣ T75

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 25

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ AQ52

♥ Q9543

♦ KQ

♣ 53

South:

♠ J83

♥ T87

♦ AT85

♣ A84

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

<b>Board: 26</b>	♠ J9843	Partner is dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: Both	♦ A8	
HCP: 8+1	♣ 743	

---

<b>Board: 27</b>	♠ Q6	Partner is dealer.
Dealer: South	♥ 53	The opponents are silent.
Vul: None	♦ J98743	
HCP: 7+2	♣ A92	

---

<b>Board: 28</b>	♠ Q6	Partner is dealer.
Dealer: South	♥ KT874	The opponents are silent.
Vul: N-S	♦ T643	
HCP: 9+1	♣ A9	

---

<b>Board: 29</b>	♠ A7643	You are dealer.
Dealer: North	♥ A85	The opponents are silent.
Vul: Both	♦ AJT	
HCP: 13+1	♣ T9	

---

<b>Board: 30</b>	♠ Q9	Partner is dealer.
Dealer: South	♥ Q954	The opponents are silent.
Vul: None	♦ J6	
HCP: 9+1	♣ KJ852	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 14+1

Contract: 2♥ North

North:

♠ J9843

♥ K72

♦ A8

♣ 743

South:

♠ KQ

♥ T8654

♦ K76

♣ AQ8

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 27

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 14+1

Contract: 3♦ South

North:

♠ Q6

♥ 53

♦ J98743

♣ A92

South:

♠ KJ852

♥ AQ8

♦ Q2

♣ Q74

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	2♦	Pass	3♦
All Pass			

1. forcing 1NT

### Board: 28

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ Q6

♥ KT874

♦ T643

♣ A9

South:

♠ A9752

♥ A2

♦ A98

♣ T74

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	2♠	All Pass	

1. forcing 1NT

### Board: 29

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10+1

Contract: 4♠ North

North:

♠ A7643

♥ A85

♦ AJT

♣ T9

South:

♠ KQ8

♥ K6

♦ 743

♣ Q8765

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♦	Pass	3♠
Pass	4♠	All Pass	

1. forcing 1NT

### Board: 30

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ Q9

♥ Q954

♦ J6

♣ KJ852

South:

♠ A8654

♥ T6

♦ A984

♣ A6

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♦
Pass	2♠	All Pass	

1. forcing 1NT

<b>Board: 26</b>	♠ KQ	You are dealer.
Dealer: South	♥ T8654	The opponents are silent.
Vul: Both	♦ K76	
HCP: 14+1	♣ AQ8	

---

<b>Board: 27</b>	♠ KJ852	You are dealer.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: None	♦ Q2	
HCP: 14+1	♣ Q74	

---

<b>Board: 28</b>	♠ A9752	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ A98	
HCP: 12+1	♣ T74	

---

<b>Board: 29</b>	♠ KQ8	Partner is dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: Both	♦ 743	
HCP: 10+1	♣ Q8765	

---

<b>Board: 30</b>	♠ A8654	You are dealer.
Dealer: South	♥ T6	The opponents are silent.
Vul: None	♦ A984	
HCP: 12+1	♣ A6	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 14+1

Contract: 2♥ North

North:

♠ J9843

♥ K72

♦ A8

♣ 743

South:

♠ KQ

♥ T8654

♦ K76

♣ AQ8

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 27

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 14+1

Contract: 3♦ South

North:

♠ Q6

♥ 53

♦ J98743

♣ A92

South:

♠ KJ852

♥ AQ8

♦ Q2

♣ Q74

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	2♦	Pass	3♦
All Pass			

1. forcing 1NT

### Board: 28

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ Q6

♥ KT874

♦ T643

♣ A9

South:

♠ A9752

♥ A2

♦ A98

♣ T74

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	2♠	All Pass	

1. forcing 1NT

### Board: 29

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10+1

Contract: 4♠ North

North:

♠ A7643

♥ A85

♦ AJT

♣ T9

South:

♠ KQ8

♥ K6

♦ 743

♣ Q8765

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♦	Pass	3♠
Pass	4♠	All Pass	

1. forcing 1NT

### Board: 30

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ Q9

♥ Q954

♦ J6

♣ KJ852

South:

♠ A8654

♥ T6

♦ A984

♣ A6

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♦
Pass	2♠	All Pass	

1. forcing 1NT



<b>Board: 31</b>	♠ AK954	You are dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 14+1	♣ A84	

---

<b>Board: 32</b>	♠ J97	Partner is dealer.
Dealer: South	♥ AKJ7	The opponents are silent.
Vul: E-W	♦ 862	
HCP: 9	♣ 983	

---

<b>Board: 33</b>	♠ AQJ85	You are dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: None	♦ KJ86	
HCP: 14+1	♣ Q2	

---

<b>Board: 34</b>	♠ Q87	Partner is dealer.
Dealer: South	♥ QT987	The opponents are silent.
Vul: N-S	♦ A832	
HCP: 8+1	♣ 3	

---

<b>Board: 35</b>	♠ 753	You are dealer.
Dealer: North	♥ AKJT53	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 14+2	♣ A8	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ AK954

♥ J6

♦ Q82

♣ A84

South:

♠ JT7

♥ KT743

♦ KJ7

♣ Q3

W

N

E

S

1 ♠

Pass

1NT<sup>1</sup>

Pass

2 ♣

Pass

3 ♠

Pass

4 ♠

All Pass

1. forcing 1NT

### Board: 32

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ J97

♥ AKJ7

♦ 862

♣ 983

South:

♠ Q8653

♥ 653

♦ K7

♣ AKQ

W

N

E

S

1 ♠

Pass

2 ♠

All Pass

### Board: 33

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 4 ♠ North

North:

♠ AQJ85

♥ J8

♦ KJ86

♣ Q2

South:

♠ 9432

♥ Q97

♦ QT3

♣ AJ6

W

N

E

S

1 ♠

Pass

3 ♠

Pass

4 ♠

All Pass

### Board: 34

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ Q87

♥ QT987

♦ A832

♣ 3

South:

♠ AT952

♥ A

♦ Q74

♣ K652

W

N

E

S

1 ♠

Pass

2 ♠

All Pass

### Board: 35

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 10

Contract: 4 ♥ South

North:

♠ 753

♥ AKJT53

♦ Q9

♣ A8

South:

♠ AJ

♥ 986

♦ T872

♣ KQ62

W

N

E

S

1 ♥

Pass

1NT<sup>1</sup>

Pass

2 ♥

Pass

4 ♥

All Pass

1. forcing 1NT

<b>Board: 31</b>	♠ JT7	Partner is dealer.
Dealer: North	♥ KT743	The opponents are silent.
Vul: N-S	♦ KJ7	
HCP: 10+1	♣ Q3	

---

<b>Board: 32</b>	♠ Q8653	You are dealer.
Dealer: South	♥ 653	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 14+1	♣ AKQ	

---

<b>Board: 33</b>	♠ 9432	Partner is dealer.
Dealer: North	♥ Q97	The opponents are silent.
Vul: None	♦ QT3	
HCP: 9	♣ AJ6	

---

<b>Board: 34</b>	♠ AT952	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ Q74	
HCP: 13+1	♣ K652	

---

<b>Board: 35</b>	♠ AJ	Partner is dealer.
Dealer: North	♥ 986	The opponents are silent.
Vul: E-W	♦ T872	
HCP: 10	♣ KQ62	

## Both hands (Answers Page)

### Board: 31

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ AK954

♥ J6

♦ Q82

♣ A84

South:

♠ JT7

♥ KT743

♦ KJ7

♣ Q3

W

N

E

S

1 ♠

Pass

1NT<sup>1</sup>

Pass

2 ♣

Pass

3 ♠

Pass

4 ♠

All Pass

1. forcing 1NT

### Board: 32

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ J97

♥ AKJ7

♦ 862

♣ 983

South:

♠ Q8653

♥ 653

♦ K7

♣ AKQ

W

N

E

S

1 ♠

Pass

2 ♠

All Pass

### Board: 33

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 4 ♠ North

North:

♠ AQJ85

♥ J8

♦ KJ86

♣ Q2

South:

♠ 9432

♥ Q97

♦ QT3

♣ AJ6

W

N

E

S

1 ♠

Pass

3 ♠

Pass

4 ♠

All Pass

### Board: 34

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ Q87

♥ QT987

♦ A832

♣ 3

South:

♠ AT952

♥ A

♦ Q74

♣ K652

W

N

E

S

1 ♠

Pass

2 ♠

All Pass

### Board: 35

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 10

Contract: 4 ♥ South

North:

♠ 753

♥ AKJT53

♦ Q9

♣ A8

South:

♠ AJ

♥ 986

♦ T872

♣ KQ62

W

N

E

S

1 ♥

Pass

1NT<sup>1</sup>

Pass

2 ♥

Pass

4 ♥

All Pass

1. forcing 1NT

**Board: 36**

♠ Q63

Partner is dealer.

Dealer: South

♥ Q984

The opponents are silent.

Vul: Both

♦ J5

HCP: 8

♣ KT74

**Board: 37**

♠ T7432

You are dealer.

Dealer: North

♥ AQ7

The opponents are silent.

Vul: N-S

♦ A3

HCP: 13+1

♣ KT7

**Board: 38**

♠ K875

Partner is dealer.

Dealer: South

♥ J32

The opponents are silent.

Vul: E-W

♦ QT86

HCP: 6

♣ T6

**Board: 39**

♠ KQJ76

You are dealer.

Dealer: North

♥ 98

The opponents are silent.

Vul: Both

♦ K9

HCP: 13+1

♣ KJT8

**Board: 40**

♠ 8654

Partner is dealer.

Dealer: South

♥ AQ2

West (RHO) Doubles 2♥ if possible.

Vul: None

♦ AT8

East (LHO) bids 3♣ if possible.

HCP: 10

♣ 873

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ Q63

♥ Q984

♦ J5

♣ KT74

South:

♠ T9842

♥ AJ5

♦ K96

♣ A3

W N E S

Pass 2 ♠ All Pass 1 ♠

Pass 2 ♣ All Pass 3 ♠

Pass 4 ♠ All Pass

1. forcing 1NT

### Board: 37

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ T7432

♥ AQ7

♦ A3

♣ KT7

South:

♠ K85

♥ K5

♦ J9852

♣ QJ4

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 3 ♠

Pass 4 ♠ All Pass

1. forcing 1NT

### Board: 38

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ K875

♥ J32

♦ QT86

♣ T6

South:

♠ Q6

♥ AKQ64

♦ K7

♣ 9874

W N E S

Pass 2 ♥ All Pass 1 ♥

Pass 2 ♥ All Pass

Pass 4 ♠ All Pass

1. forcing 1NT

### Board: 39

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ KQJ76

♥ 98

♦ K9

♣ KJT8

South:

♠ A98

♥ QJ

♦ QJT83

♣ 753

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 3 ♠

Pass 4 ♠ All Pass

1. forcing 1NT

### Board: 40

Dealer: South

Vul: None

North HCP: 10

South HCP: 12+1

Contract: 4 ♥ North

North:

♠ 8654

♥ AQ2

♦ AT8

♣ 873

South:

♠ A2

♥ J9863

♦ KQ6

♣ Q96

W N E S

Pass 2 ♥ Pass Pass 1 ♥

Pass 2 ♥ Pass Pass

X Pass 3 ♣ 3 ♥

Pass 4 ♥ All Pass

<b>Board: 36</b>	♠ T9842	You are dealer.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: Both	♦ K96	
HCP: 12+1	♣ A3	

---

<b>Board: 37</b>	♠ K85	Partner is dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: N-S	♦ J9852	
HCP: 10+1	♣ QJ4	

---

<b>Board: 38</b>	♠ Q6	You are dealer.
Dealer: South	♥ AKQ64	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 14+1	♣ 9874	

---

<b>Board: 39</b>	♠ A98	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: Both	♦ QJT83	
HCP: 10+1	♣ 753	

---

<b>Board: 40</b>	♠ A2	You are dealer.
Dealer: South	♥ J9863	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ KQ6	East (RHO) bids 3♣ if possible.
HCP: 12+1	♣ Q96	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ Q63

♥ Q984

♦ J5

♣ KT74

South:

♠ T9842

♥ AJ5

♦ K96

♣ A3

W	N	E	S
			1 ♠

Pass	2 ♠	All Pass	
------	-----	----------	--

### Board: 37

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ T7432

♥ AQ7

♦ A3

♣ KT7

South:

♠ K85

♥ K5

♦ J9852

♣ QJ4

W	N	E	S
	1 ♠	Pass	1NT <sup>1</sup>

Pass	2 ♣	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. forcing 1NT

### Board: 38

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ K875

♥ J32

♦ QT86

♣ T6

South:

♠ Q6

♥ AKQ64

♦ K7

♣ 9874

W	N	E	S
			1 ♥

Pass	2 ♥	All Pass	
------	-----	----------	--

### Board: 39

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ KQJ76

♥ 98

♦ K9

♣ KJT8

South:

♠ A98

♥ QJ

♦ QJT83

♣ 753

W	N	E	S
	1 ♠	Pass	1NT <sup>1</sup>

Pass	2 ♣	Pass	3 ♠
------	-----	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. forcing 1NT

### Board: 40

Dealer: South

Vul: None

North HCP: 10

South HCP: 12+1

Contract: 4 ♥ North

North:

♠ 8654

♥ AQ2

♦ AT8

♣ 873

South:

♠ A2

♥ J9863

♦ KQ6

♣ Q96

W	N	E	S
			1 ♥

Pass	2 ♥	Pass	Pass
------	-----	------	------

X	Pass	3 ♣	3 ♥
---	------	-----	-----

Pass	4 ♥	All Pass	
------	-----	----------	--



<b>Board: 41</b>	♠ KQT95	You are dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: E-W	♦ AJT92	
HCP: 12+2	♣ 7	

---

<b>Board: 42</b>	♠ Q9	Partner is dealer.
Dealer: South	♥ T85	The opponents are silent.
Vul: Both	♦ AJ964	
HCP: 7+1	♣ 972	

---

<b>Board: 43</b>	♠ 97	You are dealer.
Dealer: North	♥ KQJT4	The opponents are silent.
Vul: None	♦ KJ9	
HCP: 12+1	♣ Q64	

---

<b>Board: 44</b>	♠ JT4	Partner is dealer.
Dealer: South	♥ A76	The opponents are silent.
Vul: N-S	♦ KJ75	
HCP: 9	♣ T76	

---

<b>Board: 45</b>	♠ JT987	You are dealer.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: Both	♦ J3	
HCP: 12+1	♣ QT5	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ KQT95

♥ Q9

♦ AJT92

♣ 7

South:

♠ 84

♥ J53

♦ KQ6

♣ QT864

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 42

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ Q9

♥ T85

♦ AJ964

♣ 972

South:

♠ AK82

♥ KJ942

♦ QT

♣ J3

W N E S

1 ♥

Pass 2 ♥ All Pass

### Board: 43

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ 97

♥ KQJT4

♦ KJ9

♣ Q64

South:

♠ K843

♥ A92

♦ Q74

♣ T85

W N E S

1 ♥ Pass 2 ♥

All Pass

### Board: 44

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ JT4

♥ A76

♦ KJ75

♣ T76

South:

♠ K8632

♥ K94

♦ A2

♣ K42

W N E S

1 ♠

Pass 2 ♠ All Pass

### Board: 45

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ JT987

♥ AKJ

♦ J3

♣ QT5

South:

♠ K65

♥ Q5

♦ 8754

♣ A932

W N E S

1 ♠ Pass 2 ♠

All Pass

<b>Board: 41</b>	♠ 84	Partner is dealer.
Dealer: North	♥ J53	The opponents are silent.
Vul: E-W	♦ KQ6	
HCP: 8+1	♣ QT864	

---

<b>Board: 42</b>	♠ AK82	You are dealer.
Dealer: South	♥ KJ942	The opponents are silent.
Vul: Both	♦ QT	
HCP: 14+1	♣ J3	

---

<b>Board: 43</b>	♠ K843	Partner is dealer.
Dealer: North	♥ A92	The opponents are silent.
Vul: None	♦ Q74	
HCP: 9	♣ T85	

---

<b>Board: 44</b>	♠ K8632	You are dealer.
Dealer: South	♥ K94	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 13+1	♣ K42	

---

<b>Board: 45</b>	♠ K65	Partner is dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: Both	♦ 8754	
HCP: 9	♣ A932	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ KQT95

♥ Q9

♦ AJT92

♣ 7

South:

♠ 84

♥ J53

♦ KQ6

♣ QT864

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 42

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ Q9

♥ T85

♦ AJ964

♣ 972

South:

♠ AK82

♥ KJ942

♦ QT

♣ J3

W N E S

1 ♥

Pass 2 ♥ All Pass

### Board: 43

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ 97

♥ KQJT4

♦ KJ9

♣ Q64

South:

♠ K843

♥ A92

♦ Q74

♣ T85

W N E S

1 ♥ Pass 2 ♥

All Pass

### Board: 44

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ JT4

♥ A76

♦ KJ75

♣ T76

South:

♠ K8632

♥ K94

♦ A2

♣ K42

W N E S

1 ♠

Pass 2 ♠ All Pass

### Board: 45

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ JT987

♥ AKJ

♦ J3

♣ QT5

South:

♠ K65

♥ Q5

♦ 8754

♣ A932

W N E S

1 ♠ Pass 2 ♠

All Pass

<b>Board: 46</b>	♠ K763	Partner is dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: None	♦ QT852	
HCP: 8+1	♣ 85	

---

<b>Board: 47</b>	♠ A92	You are dealer.
Dealer: North	♥ Q5432	The opponents are silent.
Vul: N-S	♦ AQ3	
HCP: 13+1	♣ J3	

---

<b>Board: 48</b>	♠ J84	Partner is dealer.
Dealer: South	♥ AK932	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 10+1	♣ T32	

---

<b>Board: 49</b>	♠ J8753	You are dealer.
Dealer: North	♥ A95	The opponents are silent.
Vul: None	♦ AK2	
HCP: 13+1	♣ J4	

---

<b>Board: 50</b>	♠ A2	Partner is dealer.
Dealer: South	♥ QT7	The opponents are silent.
Vul: N-S	♦ J832	
HCP: 9	♣ Q954	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 13+1

Contract: 1NT South

North:

♠ K763

♥ K2

♦ QT852

♣ 85

South:

♠ Q42

♥ AT653

♦ J3

♣ AQ3

W N E S

1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 47

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ A92

♥ Q5432

♦ AQ3

♣ J3

South:

♠ QJ4

♥ K87

♦ K86

♣ T974

W N E S

1 ♥ Pass 2 ♥

All Pass

### Board: 48

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ J84

♥ AK932

♦ Q9

♣ T32

South:

♠ A9532

♥ QT

♦ K652

♣ A5

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♦

Pass 3 ♠ Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 49

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ J8753

♥ A95

♦ AK2

♣ J4

South:

♠ KQ

♥ 643

♦ 843

♣ A9865

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 50

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ A2

♥ QT7

♦ J832

♣ Q954

South:

♠ KT654

♥ K8

♦ A754

♣ K6

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♦

Pass 2 ♠ All Pass

1. forcing 1NT

<b>Board: 46</b>	♠ Q42	You are dealer.
Dealer: South	♥ AT653	The opponents are silent.
Vul: None	♦ J3	
HCP: 13+1	♣ AQ3	

---

<b>Board: 47</b>	♠ QJ4	Partner is dealer.
Dealer: North	♥ K87	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 9	♣ T974	

---

<b>Board: 48</b>	♠ A9532	You are dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: E-W	♦ K652	
HCP: 13+1	♣ A5	

---

<b>Board: 49</b>	♠ KQ	Partner is dealer.
Dealer: North	♥ 643	The opponents are silent.
Vul: None	♦ 843	
HCP: 9+1	♣ A9865	

---

<b>Board: 50</b>	♠ KT654	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ A754	
HCP: 13+1	♣ K6	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 13+1

Contract: 1NT South

North:

♠ K763

♥ K2

♦ QT852

♣ 85

South:

♠ Q42

♥ AT653

♦ J3

♣ AQ3

W N E S

1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 47

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ A92

♥ Q5432

♦ AQ3

♣ J3

South:

♠ QJ4

♥ K87

♦ K86

♣ T974

W N E S

1 ♥ Pass 2 ♥

All Pass

### Board: 48

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ J84

♥ AK932

♦ Q9

♣ T32

South:

♠ A9532

♥ QT

♦ K652

♣ A5

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♦

Pass 3 ♠ Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 49

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ J8753

♥ A95

♦ AK2

♣ J4

South:

♠ KQ

♥ 643

♦ 843

♣ A9865

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 50

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ A2

♥ QT7

♦ J832

♣ Q954

South:

♠ KT654

♥ K8

♦ A754

♣ K6

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♦

Pass 2 ♠ All Pass

1. forcing 1NT



<b>Board: 51</b>	♠ KT742	You are dealer.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 13+1	♣ Q65	

---

<b>Board: 52</b>	♠ J97	Partner is dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: Both	♦ K53	
HCP: 9+1	♣ K9542	

---

<b>Board: 53</b>	♠ 3	You are dealer.
Dealer: North	♥ KQJ85	The opponents are silent.
Vul: N-S	♦ JT5	
HCP: 12+1	♣ AJ86	

---

<b>Board: 54</b>	♠ QT8	Partner is dealer.
Dealer: South	♥ T53	The opponents are silent.
Vul: E-W	♦ KT2	
HCP: 10	♣ KQ83	

---

<b>Board: 55</b>	♠ QT653	You are dealer.
Dealer: North	♥ A975	The opponents are silent.
Vul: Both	♦ A	
HCP: 13+1	♣ QJ8	

## Both hands (Answers Page)

### Board: 51

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 7

Contract: 2 ♠ South

North:

♠ KT742

♥ AJ8

♦ KT

♣ Q65

South:

♠ J8

♥ Q765

♦ 9642

♣ KJ2

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 52

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+1

Contract: 3 ♣ North

North:

♠ J97

♥ QT

♦ K53

♣ K9542

South:

♠ Q62

♥ AK732

♦ 87

♣ AT8

W N E S

1 ♥

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 3 ♣ All Pass

1. forcing 1NT

### Board: 53

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ 3

♥ KQJ85

♦ JT5

♣ AJ86

South:

♠ AQ964

♥ T62

♦ K32

♣ 32

W N E S

1 ♥ Pass 2 ♥

All Pass

### Board: 54

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ QT8

♥ T53

♦ KT2

♣ KQ83

South:

♠ AJ743

♥ AK

♦ 9754

♣ 95

W N E S

1 ♠

Pass 2 ♠ All Pass

### Board: 55

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ QT653

♥ A975

♦ A

♣ QJ8

South:

♠ J72

♥ K8

♦ QT42

♣ KT65

W N E S

1 ♠ Pass 2 ♠

All Pass

<b>Board: 51</b>	♠ J8	Partner is dealer.
Dealer: North	♥ Q765	The opponents are silent.
Vul: E-W	♦ 9642	
HCP: 7	♣ KJ2	

---

<b>Board: 52</b>	♠ Q62	You are dealer.
Dealer: South	♥ AK732	The opponents are silent.
Vul: Both	♦ 87	
HCP: 13+1	♣ AT8	

---

<b>Board: 53</b>	♠ AQ964	Partner is dealer.
Dealer: North	♥ T62	The opponents are silent.
Vul: N-S	♦ K32	
HCP: 9+1	♣ 32	

---

<b>Board: 54</b>	♠ AJ743	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ 9754	
HCP: 12+1	♣ 95	

---

<b>Board: 55</b>	♠ J72	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ QT42	
HCP: 9	♣ KT65	

## Both hands (Answers Page)

### Board: 51

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 7

Contract: 2 ♠ South

North:

♠ KT742

♥ AJ8

♦ KT

♣ Q65

South:

♠ J8

♥ Q765

♦ 9642

♣ KJ2

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 52

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+1

Contract: 3 ♣ North

North:

♠ J97

♥ QT

♦ K53

♣ K9542

South:

♠ Q62

♥ AK732

♦ 87

♣ AT8

W N E S

1 ♥

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 3 ♣ All Pass

1. forcing 1NT

### Board: 53

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ 3

♥ KQJ85

♦ JT5

♣ AJ86

South:

♠ AQ964

♥ T62

♦ K32

♣ 32

W N E S

1 ♥ Pass 2 ♥

All Pass

### Board: 54

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ QT8

♥ T53

♦ KT2

♣ KQ83

South:

♠ AJ743

♥ AK

♦ 9754

♣ 95

W N E S

1 ♠

Pass 2 ♠ All Pass

### Board: 55

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ QT653

♥ A975

♦ A

♣ QJ8

South:

♠ J72

♥ K8

♦ QT42

♣ KT65

W N E S

1 ♠ Pass 2 ♠

All Pass

<b>Board: 56</b>	♠ 42	RHO is dealer. You bid second.
Dealer: West	♥ J76	West (RHO) opens 1 ♠ if possible.
Vul: None	♦ T975	East (LHO) bids 2 ♠ if possible.
HCP: 10	♣ AKQ6	East (LHO) Doubles 3 ♥ if possible.

---

<b>Board: 57</b>	♠ J8	You are dealer.
Dealer: North	♥ K9872	The opponents are silent.
Vul: E-W	♦ AKJ7	
HCP: 12+1	♣ T9	

---

<b>Board: 58</b>	♠ AQ6	Partner is dealer.
Dealer: South	♥ JT432	The opponents are silent.
Vul: Both	♦ Q86	
HCP: 9+1	♣ 74	

---

<b>Board: 59</b>	♠ KJ8	You are dealer.
Dealer: North	♥ KQJ93	The opponents are silent.
Vul: None	♦ A8	
HCP: 14+1	♣ T74	

---

<b>Board: 60</b>	♠ KT5	Partner is dealer.
Dealer: South	♥ T54	The opponents are silent.
Vul: N-S	♦ AT8	
HCP: 9	♣ Q964	

## Both hands (Answers Page)

### Board: 56

	North:	South:	W	N	E	S
Dealer: West	♠ 42	♠ QJ6	1 ♠	Pass	2 ♠	Pass
Vul: None	♥ J76	♥ AT42	Pass	X	Pass	3 ♥
North HCP: 10	♦ T975	♦ J862	Pass	Pass	X	All Pass
South HCP: 8	♣ AKQ6	♣ 87				
Contract: 3 ♥ X South						

### Board: 57

	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ KT974		1 ♥	Pass	1 ♠
Vul: E-W	♥ K9872	♥ QT	Pass	2 ♦	Pass	2 ♥
North HCP: 12+1	♦ AKJ7	♦ Q93	All Pass			
South HCP: 9+1	♣ T9	♣ Q86				
Contract: 2 ♥ South						

### Board: 58

	North:	South:	W	N	E	S
Dealer: South	♠ AQ6	♠ JT942				1 ♠
Vul: Both	♥ JT432	♥ K7	Pass	2 ♠	All Pass	
North HCP: 9+1	♦ Q86	♦ J9				
South HCP: 12+1	♣ 74	♣ AK65				
Contract: 2 ♠ North						

### Board: 59

	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ AQ653		1 ♥	Pass	2 ♥
Vul: None	♥ KQJ93	♥ T87	All Pass			
North HCP: 14+1	♦ A8	♦ KT9				
South HCP: 9+1	♣ T74	♣ 63				
Contract: 2 ♥ South						

### Board: 60

	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ QJ74				1 ♥
Vul: N-S	♥ T54	♥ AK862	Pass	2 ♥	All Pass	
North HCP: 9	♦ AT8	♦ K2				
South HCP: 13+1	♣ Q964	♣ 52				
Contract: 2 ♥ North						

<b>Board: 56</b>	♠ QJ6	LHO is dealer.
Dealer: West	♥ AT42	West (LHO) opens 1 ♠ if possible.
Vul: None	♦ J862	East (RHO) bids 2 ♠ if possible.
HCP: 8	♣ 87	East (RHO) Doubles 3 ♥ if possible.

---

<b>Board: 57</b>	♠ KT974	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ Q93	
HCP: 9+1	♣ Q86	

---

<b>Board: 58</b>	♠ JT942	You are dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ J9	
HCP: 12+1	♣ AK65	

---

<b>Board: 59</b>	♠ AQ653	Partner is dealer.
Dealer: North	♥ T87	The opponents are silent.
Vul: None	♦ KT9	
HCP: 9+1	♣ 63	

---

<b>Board: 60</b>	♠ QJ74	You are dealer.
Dealer: South	♥ AK862	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 13+1	♣ 52	

## Both hands (Answers Page)

### Board: 56

	North:	South:	W	N	E	S
Dealer: West	♠ 42	♠ QJ6	1 ♠	Pass	2 ♠	Pass
Vul: None	♥ J76	♥ AT42	Pass	X	Pass	3 ♥
North HCP: 10	♦ T975	♦ J862	Pass	Pass	X	All Pass
South HCP: 8	♣ AKQ6	♣ 87				
Contract: 3 ♥ X South						

### Board: 57

	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ KT974		1 ♥	Pass	1 ♠
Vul: E-W	♥ K9872	♥ QT	Pass	2 ♦	Pass	2 ♥
North HCP: 12+1	♦ AKJ7	♦ Q93	All Pass			
South HCP: 9+1	♣ T9	♣ Q86				
Contract: 2 ♥ South						

### Board: 58

	North:	South:	W	N	E	S
Dealer: South	♠ AQ6	♠ JT942				1 ♠
Vul: Both	♥ JT432	♥ K7	Pass	2 ♠	All Pass	
North HCP: 9+1	♦ Q86	♦ J9				
South HCP: 12+1	♣ 74	♣ AK65				
Contract: 2 ♠ North						

### Board: 59

	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ AQ653		1 ♥	Pass	2 ♥
Vul: None	♥ KQJ93	♥ T87	All Pass			
North HCP: 14+1	♦ A8	♦ KT9				
South HCP: 9+1	♣ T74	♣ 63				
Contract: 2 ♥ South						

### Board: 60

	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ QJ74				1 ♥
Vul: N-S	♥ T54	♥ AK862	Pass	2 ♥	All Pass	
North HCP: 9	♦ AT8	♦ K2				
South HCP: 13+1	♣ Q964	♣ 52				
Contract: 2 ♥ North						



<b>Board: 61</b>	♠ KQ985	You are dealer.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: Both	♦ 96	
HCP: 13+1	♣ Q84	

---

<b>Board: 62</b>	♠ 965	Partner is dealer.
Dealer: South	♥ A872	The opponents are silent.
Vul: None	♦ Q984	
HCP: 10	♣ A2	

---

<b>Board: 63</b>	♠ JT876	You are dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ KQ5	
HCP: 14+1	♣ A87	

---

<b>Board: 64</b>	♠ 96	Partner is dealer.
Dealer: South	♥ A763	The opponents are silent.
Vul: E-W	♦ T95	
HCP: 7	♣ K972	

---

<b>Board: 65</b>	♠ 65	You are dealer.
Dealer: North	♥ KQJ98	The opponents are silent.
Vul: None	♦ A653	
HCP: 13+1	♣ K3	

## Both hands (Answers Page)

### Board: 61

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ KQ985

♥ AQ3

♦ 96

♣ Q84

South:

♠ 6

♥ T852

♦ AK532

♣ 653

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 62

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+1

Contract: 3 ♠ North

North:

♠ 965

♥ A872

♦ Q984

♣ A2

South:

♠ AKT87

♥ J6

♦ KJT

♣ J86

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 3 ♠ All Pass

1. forcing 1NT

### Board: 63

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 7+1

Contract: 2 ♣ North

North:

♠ JT876

♥ A3

♦ KQ5

♣ A87

South:

♠ A3

♥ T94

♦ T86

♣ QJT93

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ All Pass

1. forcing 1NT

### Board: 64

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 13+2

Contract: 2 ♠ North

North:

♠ 96

♥ A763

♦ T95

♣ K972

South:

♠ Q87542

♥ K

♦ A2

♣ A865

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 65

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 2 ♥ South

North:

♠ 65

♥ KQJ98

♦ A653

♣ K3

South:

♠ AK973

♥ 64

♦ 87

♣ T972

W N E S

1 ♥ Pass 1 ♠

Pass 2 ♦ Pass 2 ♥

All Pass

<b>Board: 61</b>	♠ 6	Partner is dealer.
Dealer: North	♥ T852	The opponents are silent.
Vul: Both	♦ AK532	
HCP: 7+1	♣ 653	

---

<b>Board: 62</b>	♠ AKT87	You are dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: None	♦ KJT	
HCP: 13+1	♣ J86	

---

<b>Board: 63</b>	♠ A3	Partner is dealer.
Dealer: North	♥ T94	The opponents are silent.
Vul: N-S	♦ T86	
HCP: 7+1	♣ QJT93	

---

<b>Board: 64</b>	♠ Q87542	You are dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 13+2	♣ A865	

---

<b>Board: 65</b>	♠ AK973	Partner is dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: None	♦ 87	
HCP: 7+1	♣ T972	

## Both hands (Answers Page)

### Board: 61

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ KQ985

♥ AQ3

♦ 96

♣ Q84

South:

♠ 6

♥ T852

♦ AK532

♣ 653

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 62

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+1

Contract: 3 ♠ North

North:

♠ 965

♥ A872

♦ Q984

♣ A2

South:

♠ AKT87

♥ J6

♦ KJT

♣ J86

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 3 ♠ All Pass

1. forcing 1NT

### Board: 63

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 7+1

Contract: 2 ♣ North

North:

♠ JT876

♥ A3

♦ KQ5

♣ A87

South:

♠ A3

♥ T94

♦ T86

♣ QJT93

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ All Pass

1. forcing 1NT

### Board: 64

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 13+2

Contract: 2 ♠ North

North:

♠ 96

♥ A763

♦ T95

♣ K972

South:

♠ Q87542

♥ K

♦ A2

♣ A865

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 65

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 2 ♥ South

North:

♠ 65

♥ KQJ98

♦ A653

♣ K3

South:

♠ AK973

♥ 64

♦ 87

♣ T972

W N E S

1 ♥ Pass 1 ♠

Pass 2 ♦ Pass 2 ♥

All Pass

<b>Board: 66</b>	♠ K6	Partner is dealer.
Dealer: South	♥ A832	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 9	♣ T642	

---

<b>Board: 67</b>	♠ T9732	You are dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ AQT7	
HCP: 12+1	♣ AQ7	

---

<b>Board: 68</b>	♠ Q853	Partner is dealer.
Dealer: South	♥ QT3	The opponents are silent.
Vul: Both	♦ KJT5	
HCP: 8	♣ 52	

---

<b>Board: 69</b>	♠ 54	You are dealer.
Dealer: North	♥ A9754	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 13+1	♣ AJ72	

---

<b>Board: 70</b>	♠ 87	Partner is dealer.
Dealer: South	♥ J93	The opponents are silent.
Vul: E-W	♦ Q743	
HCP: 9	♣ AQ87	

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14+1

Contract: 4♥ South

North:

♠ K6

♥ A832

♦ Q82

♣ T642

South:

♠ AT87

♥ KQ975

♦ J9

♣ A9

W N E S

1♥

Pass 3♥ Pass 4♥

All Pass

### Board: 67

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ T9732

♥ 5

♦ AQT7

♣ AQ7

South:

♠ KJ

♥ J8762

♦ 432

♣ K32

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♦ Pass 2♠

All Pass

1. forcing 1NT

### Board: 68

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14+1

Contract: 2♥ North

North:

♠ Q853

♥ QT3

♦ KJT5

♣ 52

South:

♠ AT

♥ A9754

♦ A86

♣ QT4

W N E S

1♥

Pass 2♥ All Pass

### Board: 69

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 3♣ South

North:

♠ 54

♥ A9754

♦ KJ

♣ AJ72

South:

♠ QT83

♥ K6

♦ A98

♣ T643

W N E S

1♥ Pass 1♠

Pass 2♣ Pass 3♣

All Pass

### Board: 70

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 11+1

Contract: 2♥ North

North:

♠ 87

♥ J93

♦ Q743

♣ AQ87

South:

♠ AT62

♥ AK864

♦ T

♣ 963

W N E S

1♥

Pass 2♥ All Pass

<b>Board: 66</b>	♠ AT87	You are dealer.
Dealer: South	♥ KQ975	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 14+1	♣ A9	

---

<b>Board: 67</b>	♠ KJ	Partner is dealer.
Dealer: North	♥ J8762	The opponents are silent.
Vul: E-W	♦ 432	
HCP: 8+1	♣ K32	

---

<b>Board: 68</b>	♠ AT	You are dealer.
Dealer: South	♥ A9754	The opponents are silent.
Vul: Both	♦ A86	
HCP: 14+1	♣ QT4	

---

<b>Board: 69</b>	♠ QT83	Partner is dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: N-S	♦ A98	
HCP: 9	♣ T643	

---

<b>Board: 70</b>	♠ AT62	You are dealer.
Dealer: South	♥ AK864	The opponents are silent.
Vul: E-W	♦ T	
HCP: 11+1	♣ 963	

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14+1

Contract: 4♥ South

North:

♠ K6

♥ A832

♦ Q82

♣ T642

South:

♠ AT87

♥ KQ975

♦ J9

♣ A9

W N E S

1♥

Pass 3♥ Pass 4♥

All Pass

### Board: 67

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ T9732

♥ 5

♦ AQT7

♣ AQ7

South:

♠ KJ

♥ J8762

♦ 432

♣ K32

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♦ Pass 2♠

All Pass

1. forcing 1NT

### Board: 68

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14+1

Contract: 2♥ North

North:

♠ Q853

♥ QT3

♦ KJT5

♣ 52

South:

♠ AT

♥ A9754

♦ A86

♣ QT4

W N E S

1♥

Pass 2♥ All Pass

### Board: 69

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 3♣ South

North:

♠ 54

♥ A9754

♦ KJ

♣ AJ72

South:

♠ QT83

♥ K6

♦ A98

♣ T643

W N E S

1♥ Pass 1♠

Pass 2♣ Pass 3♣

All Pass

### Board: 70

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 11+1

Contract: 2♥ North

North:

♠ 87

♥ J93

♦ Q743

♣ AQ87

South:

♠ AT62

♥ AK864

♦ T

♣ 963

W N E S

1♥

Pass 2♥ All Pass



<b>Board: 71</b>	♠ KT9	You are dealer.
Dealer: North	♥ AJ763	The opponents are silent.
Vul: Both	♦ 5	
HCP: 12+1	♣ KJ72	

---

<b>Board: 72</b>	♠ 763	Partner is dealer.
Dealer: South	♥ 932	The opponents are silent.
Vul: None	♦ AQ93	
HCP: 7	♣ J87	

---

<b>Board: 73</b>	♠ KT3	You are dealer.
Dealer: North	♥ AT842	The opponents are silent.
Vul: E-W	♦ J4	
HCP: 12+1	♣ A63	

---

<b>Board: 74</b>	♠ Q83	Partner is dealer.
Dealer: South	♥ 732	The opponents are silent.
Vul: Both	♦ Q983	
HCP: 10	♣ AQ8	

---

<b>Board: 75</b>	♠ Q8763	You are dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: None	♦ A5	
HCP: 14+1	♣ AQ84	

## Both hands (Answers Page)

### Board: 71

	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ 742		1 ♥	Pass	2 ♥
Vul: Both	♥ AJ763	♥ Q95	All Pass			
North HCP: 12+1	♦ 5	♦ QJ72				
South HCP: 9	♣ KJ72	♣ A53				
Contract: 2 ♥ South						

### Board: 72

	North:	South:	W	N	E	S
Dealer: South	♠ 763	♠ JT2				1 ♥
Vul: None	♥ 932	♥ KJ654	Pass	2 ♥	All Pass	
North HCP: 7	♦ AQ93	♦ K5				
South HCP: 14+1	♣ J87	♣ AQ4				
Contract: 2 ♥ North						

### Board: 73

	North:	South:	W	N	E	S
Dealer: North	♠ KT3	♠ A82		1 ♥	Pass	2 ♥
Vul: E-W	♥ AT842	♥ K76	All Pass			
North HCP: 12+1	♦ J4	♦ K962				
South HCP: 10	♣ A63	♣ 972				
Contract: 2 ♥ South						

### Board: 74

	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ AJ				1 ♥
Vul: Both	♥ 732	♥ QJT64	Pass	2 ♥	All Pass	
North HCP: 10	♦ Q983	♦ 6				
South HCP: 12+2	♣ AQ8	♣ KJ632				
Contract: 2 ♥ North						

### Board: 75

	North:	South:	W	N	E	S
Dealer: North	♠ Q8763	♠ AJ		1 ♠	Pass	1NT <sup>1</sup>
Vul: None	♥ QT	♥ A863	Pass	2 ♣	Pass	2 ♠
North HCP: 14+1	♦ A5	♦ T92	All Pass			
South HCP: 9	♣ AQ84	♣ T732				
Contract: 2 ♠ South						

1. forcing 1NT

<b>Board: 71</b>	♠ 742	Partner is dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: Both	♦ QJ72	
HCP: 9	♣ A53	

---

<b>Board: 72</b>	♠ JT2	You are dealer.
Dealer: South	♥ KJ654	The opponents are silent.
Vul: None	♦ K5	
HCP: 14+1	♣ AQ4	

---

<b>Board: 73</b>	♠ A82	Partner is dealer.
Dealer: North	♥ K76	The opponents are silent.
Vul: E-W	♦ K962	
HCP: 10	♣ 972	

---

<b>Board: 74</b>	♠ AJ	You are dealer.
Dealer: South	♥ QJT64	The opponents are silent.
Vul: Both	♦ 6	
HCP: 12+2	♣ KJ632	

---

<b>Board: 75</b>	♠ AJ	Partner is dealer.
Dealer: North	♥ A863	The opponents are silent.
Vul: None	♦ T92	
HCP: 9	♣ T732	

## Both hands (Answers Page)

### Board: 71

	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ 742		1 ♥	Pass	2 ♥
Vul: Both	♥ AJ763	♥ Q95	All Pass			
North HCP: 12+1	♦ 5	♦ QJ72				
South HCP: 9	♣ KJ72	♣ A53				
Contract: 2 ♥ South						

### Board: 72

	North:	South:	W	N	E	S
Dealer: South	♠ 763	♠ JT2				1 ♥
Vul: None	♥ 932	♥ KJ654	Pass	2 ♥	All Pass	
North HCP: 7	♦ AQ93	♦ K5				
South HCP: 14+1	♣ J87	♣ AQ4				
Contract: 2 ♥ North						

### Board: 73

	North:	South:	W	N	E	S
Dealer: North	♠ KT3	♠ A82		1 ♥	Pass	2 ♥
Vul: E-W	♥ AT842	♥ K76	All Pass			
North HCP: 12+1	♦ J4	♦ K962				
South HCP: 10	♣ A63	♣ 972				
Contract: 2 ♥ South						

### Board: 74

	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ AJ				1 ♥
Vul: Both	♥ 732	♥ QJT64	Pass	2 ♥	All Pass	
North HCP: 10	♦ Q983	♦ 6				
South HCP: 12+2	♣ AQ8	♣ KJ632				
Contract: 2 ♥ North						

### Board: 75

	North:	South:	W	N	E	S
Dealer: North	♠ Q8763	♠ AJ		1 ♠	Pass	1NT <sup>1</sup>
Vul: None	♥ QT	♥ A863	Pass	2 ♣	Pass	2 ♠
North HCP: 14+1	♦ A5	♦ T92	All Pass			
South HCP: 9	♣ AQ84	♣ T732				
Contract: 2 ♠ South						

1. forcing 1NT

<b>Board: 76</b>	♠ KT965	Partner is dealer.
Dealer: South	♥ 964	The opponents are silent.
Vul: N-S	♦ 76	
HCP: 7+1	♣ A98	

---

<b>Board: 77</b>	♠ 654	You are dealer.
Dealer: North	♥ AQJ854	The opponents are silent.
Vul: Both	♦ A97	
HCP: 11+2	♣ 2	

---

<b>Board: 78</b>	♠ A98	Partner is dealer.
Dealer: South	♥ 732	The opponents are silent.
Vul: None	♦ AT72	
HCP: 8	♣ 642	

---

<b>Board: 79</b>	♠ Q98652	You are dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 14+2	♣ A72	

---

<b>Board: 80</b>	♠ 642	Partner is dealer.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: E-W	♦ J732	
HCP: 9	♣ KT2	

## Both hands (Answers Page)

### Board: 76

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 14+1

Contract: 2♥ North

North:

♠ KT965

♥ 964

♦ 76

♣ A98

South:

♠ AQ

♥ AJT85

♦ 953

♣ QJ2

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 77

Dealer: North

Vul: Both

North HCP: 11+2

South HCP: 10

Contract: 2♥ South

North:

♠ 654

♥ AQJ854

♦ A97

♣ 2

South:

♠ AT9

♥ T97

♦ KT8

♣ K975

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 78

Dealer: South

Vul: None

North HCP: 8

South HCP: 14+1

Contract: 2♠ North

North:

♠ A98

♥ 732

♦ AT72

♣ 642

South:

♠ QJ752

♥ AT5

♦ K86

♣ A9

W	N	E	S
			1♠
Pass	2♠	All Pass	

### Board: 79

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10

Contract: 4♠ North

North:

♠ Q98652

♥ A3

♦ A9

♣ A72

South:

♠ A74

♥ JT9

♦ T854

♣ KQT

W	N	E	S
	1♠	Pass	2♠
Pass	4♠	All Pass	

### Board: 80

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 2♥ North

North:

♠ 642

♥ AJ3

♦ J732

♣ KT2

South:

♠ A73

♥ KQ965

♦ Q6

♣ Q96

W	N	E	S
			1♥
Pass	2♥	All Pass	

<b>Board: 76</b>	♠ AQ	You are dealer.
Dealer: South	♥ AJT85	The opponents are silent.
Vul: N-S	♦ 953	
HCP: 14+1	♣ QJ2	

---

<b>Board: 77</b>	♠ AT9	Partner is dealer.
Dealer: North	♥ T97	The opponents are silent.
Vul: Both	♦ KT8	
HCP: 10	♣ K975	

---

<b>Board: 78</b>	♠ QJ752	You are dealer.
Dealer: South	♥ AT5	The opponents are silent.
Vul: None	♦ K86	
HCP: 14+1	♣ A9	

---

<b>Board: 79</b>	♠ A74	Partner is dealer.
Dealer: North	♥ JT9	The opponents are silent.
Vul: N-S	♦ T854	
HCP: 10	♣ KQT	

---

<b>Board: 80</b>	♠ A73	You are dealer.
Dealer: South	♥ KQ965	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 13+1	♣ Q96	

## Both hands (Answers Page)

### Board: 76

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 14+1

Contract: 2♥ North

North:

♠ KT965

♥ 964

♦ 76

♣ A98

South:

♠ AQ

♥ AJT85

♦ 953

♣ QJ2

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 77

Dealer: North

Vul: Both

North HCP: 11+2

South HCP: 10

Contract: 2♥ South

North:

♠ 654

♥ AQJ854

♦ A97

♣ 2

South:

♠ AT9

♥ T97

♦ KT8

♣ K975

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 78

Dealer: South

Vul: None

North HCP: 8

South HCP: 14+1

Contract: 2♠ North

North:

♠ A98

♥ 732

♦ AT72

♣ 642

South:

♠ QJ752

♥ AT5

♦ K86

♣ A9

W	N	E	S
			1♠
Pass	2♠	All Pass	

### Board: 79

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10

Contract: 4♠ North

North:

♠ Q98652

♥ A3

♦ A9

♣ A72

South:

♠ A74

♥ JT9

♦ T854

♣ KQT

W	N	E	S
	1♠	Pass	2♠
Pass	4♠	All Pass	

### Board: 80

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 2♥ North

North:

♠ 642

♥ AJ3

♦ J732

♣ KT2

South:

♠ A73

♥ KQ965

♦ Q6

♣ Q96

W	N	E	S
			1♥
Pass	2♥	All Pass	



<b>Board: 81</b>	♠ AQJ63	You are dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: None	♦ JT74	
HCP: 14+1	♣ KJ	

---

<b>Board: 82</b>	♠ J83	Partner is dealer.
Dealer: South	♥ KJ75	The opponents are silent.
Vul: N-S	♦ K542	
HCP: 10	♣ Q6	

---

<b>Board: 83</b>	♠ KQ754	You are dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: E-W	♦ K62	
HCP: 14+1	♣ KQ8	

---

<b>Board: 84</b>	♠ 94	Partner is dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ K9763	
HCP: 8+1	♣ 8763	

---

<b>Board: 85</b>	♠ KQ763	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ Q92	
HCP: 14+1	♣ Q94	

## Both hands (Answers Page)

### Board: 81

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ AQJ63

♥ Q7

♦ JT74

♣ KJ

South:

♠ 42

♥ J96

♦ K53

♣ A8762

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 82

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ J83

♥ KJ75

♦ K542

♣ Q6

South:

♠ AK942

♥ QT

♦ JT7

♣ K73

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 3 ♠ Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 83

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ KQ754

♥ J6

♦ K62

♣ KQ8

South:

♠ T6

♥ KT53

♦ AJ85

♣ T43

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 84

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 12+2

Contract: 3 ♠ North

North:

♠ 94

♥ AJ

♦ K9763

♣ 8763

South:

♠ KJ7532

♥ T54

♦ A4

♣ AT

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♠

Pass 3 ♠ All Pass

1. forcing 1NT

### Board: 85

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ KQ763

♥ AJ

♦ Q92

♣ Q94

South:

♠ T82

♥ K42

♦ KT84

♣ K53

W N E S

1 ♠ Pass 2 ♠

All Pass

<b>Board: 81</b>	♠ 42	Partner is dealer.
Dealer: North	♥ J96	The opponents are silent.
Vul: None	♦ K53	
HCP: 8+1	♣ A8762	

---

<b>Board: 82</b>	♠ AK942	You are dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: N-S	♦ JT7	
HCP: 13+1	♣ K73	

---

<b>Board: 83</b>	♠ T6	Partner is dealer.
Dealer: North	♥ KT53	The opponents are silent.
Vul: E-W	♦ AJ85	
HCP: 8	♣ T43	

---

<b>Board: 84</b>	♠ KJ7532	You are dealer.
Dealer: South	♥ T54	The opponents are silent.
Vul: Both	♦ A4	
HCP: 12+2	♣ AT	

---

<b>Board: 85</b>	♠ T82	Partner is dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: N-S	♦ KT84	
HCP: 9	♣ K53	

## Both hands (Answers Page)

### Board: 81

Dealer: North  
 Vul: None  
 North HCP: 14+1  
 South HCP: 8+1  
 Contract: 2 ♠ South

#### North:

♠ AQJ63  
 ♥ Q7  
 ♦ JT74  
 ♣ KJ

#### South:

♠ 42  
 ♥ J96  
 ♦ K53  
 ♣ A8762

W	N	E	S
	1 ♠	Pass	1NT <sup>1</sup>
Pass	2 ♦	Pass	2 ♠
All Pass			
1. forcing 1NT			

### Board: 82

Dealer: South  
 Vul: N-S  
 North HCP: 10  
 South HCP: 13+1  
 Contract: 4 ♠ South

#### North:

♠ J83  
 ♥ KJ75  
 ♦ K542  
 ♣ Q6

#### South:

♠ AK942  
 ♥ QT  
 ♦ JT7  
 ♣ K73

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♣
Pass	3 ♠	Pass	4 ♠
All Pass			
1. forcing 1NT			

### Board: 83

Dealer: North  
 Vul: E-W  
 North HCP: 14+1  
 South HCP: 8  
 Contract: 2 ♠ South

#### North:

♠ KQ754  
 ♥ J6  
 ♦ K62  
 ♣ KQ8

#### South:

♠ T6  
 ♥ KT53  
 ♦ AJ85  
 ♣ T43

W	N	E	S
	1 ♠	Pass	1NT <sup>1</sup>
Pass	2 ♣	Pass	2 ♠
All Pass			
1. forcing 1NT			

### Board: 84

Dealer: South  
 Vul: Both  
 North HCP: 8+1  
 South HCP: 12+2  
 Contract: 3 ♠ North

#### North:

♠ 94  
 ♥ AJ  
 ♦ K9763  
 ♣ 8763

#### South:

♠ KJ7532  
 ♥ T54  
 ♦ A4  
 ♣ AT

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♠
Pass	3 ♠	All Pass	
1. forcing 1NT			

### Board: 85

Dealer: North  
 Vul: N-S  
 North HCP: 14+1  
 South HCP: 9  
 Contract: 2 ♠ South

#### North:

♠ KQ763  
 ♥ AJ  
 ♦ Q92  
 ♣ Q94

#### South:

♠ T82  
 ♥ K42  
 ♦ KT84  
 ♣ K53

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

<b>Board: 86</b>	♠ KJ94	Partner is dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: E-W	♦ 9543	
HCP: 9	♣ J32	

---

<b>Board: 87</b>	♠ AJT82	You are dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: Both	♦ 42	
HCP: 13+1	♣ KQ97	

---

<b>Board: 88</b>	♠ J943	Partner is dealer.
Dealer: South	♥ T862	The opponents are silent.
Vul: None	♦ Q4	
HCP: 9	♣ AQ8	

---

<b>Board: 89</b>	♠ AKQT9	You are dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: E-W	♦ T65	
HCP: 13+1	♣ A64	

---

<b>Board: 90</b>	♠ 8652	Partner is dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: Both	♦ AJ53	
HCP: 9	♣ Q62	

## Both hands (Answers Page)

### Board: 86

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 1NT South

North:

♠ KJ94

♥ AT

♦ 9543

♣ J32

South:

♠ A72

♥ KQ764

♦ QT

♣ QT6

W N E S

1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 87

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10

Contract: 2 ♠ South

North:

♠ AJT82

♥ K6

♦ 42

♣ KQ97

South:

♠ K64

♥ QT97

♦ KJT

♣ J84

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 88

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ J943

♥ T862

♦ Q4

♣ AQ8

South:

♠ A

♥ K9543

♦ AJT6

♣ T53

W N E S

1 ♥

Pass 2 ♥ All Pass

### Board: 89

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ AKQT9

♥ 64

♦ T65

♣ A64

South:

♠ J76

♥ QT3

♦ A84

♣ Q983

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 90

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 1NT South

North:

♠ 8652

♥ Q7

♦ AJ53

♣ Q62

South:

♠ A94

♥ KT965

♦ K8

♣ K74

W N E S

1 ♥

Pass 1 ♠ Pass 1NT

All Pass

<b>Board: 86</b>	♠ A72	You are dealer.
Dealer: South	♥ KQ764	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 13+1	♣ QT6	

---

<b>Board: 87</b>	♠ K64	Partner is dealer.
Dealer: North	♥ QT97	The opponents are silent.
Vul: Both	♦ KJT	
HCP: 10	♣ J84	

---

<b>Board: 88</b>	♠ A	You are dealer.
Dealer: South	♥ K9543	The opponents are silent.
Vul: None	♦ AJT6	
HCP: 12+1	♣ T53	

---

<b>Board: 89</b>	♠ J76	Partner is dealer.
Dealer: North	♥ QT3	The opponents are silent.
Vul: E-W	♦ A84	
HCP: 9	♣ Q983	

---

<b>Board: 90</b>	♠ A94	You are dealer.
Dealer: South	♥ KT965	The opponents are silent.
Vul: Both	♦ K8	
HCP: 13+1	♣ K74	

## Both hands (Answers Page)

### Board: 86

	North:	South:	W	N	E	S
Dealer: South	♠ KJ94	♠ A72				1 ♥
Vul: E-W	♥ AT	♥ KQ764	Pass	1 ♠	Pass	1NT
North HCP: 9	♦ 9543	♦ QT	All Pass			
South HCP: 13+1	♣ J32	♣ QT6				
Contract: 1NT South						

### Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ AJT82	♠ K64		1 ♠	Pass	2 ♠
Vul: Both	♥ K6	♥ QT97	All Pass			
North HCP: 13+1	♦ 42	♦ KJT				
South HCP: 10	♣ KQ97	♣ J84				
Contract: 2 ♠ South						

### Board: 88

	North:	South:	W	N	E	S
Dealer: South	♠ J943	♠ A				1 ♥
Vul: None	♥ T862	♥ K9543	Pass	2 ♥	All Pass	
North HCP: 9	♦ Q4	♦ AJT6				
South HCP: 12+1	♣ AQ8	♣ T53				
Contract: 2 ♥ North						

### Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ AKQT9	♠ J76		1 ♠	Pass	2 ♠
Vul: E-W	♥ 64	♥ QT3	All Pass			
North HCP: 13+1	♦ T65	♦ A84				
South HCP: 9	♣ A64	♣ Q983				
Contract: 2 ♠ South						

### Board: 90

	North:	South:	W	N	E	S
Dealer: South	♠ 8652	♠ A94				1 ♥
Vul: Both	♥ Q7	♥ KT965	Pass	1 ♠	Pass	1NT
North HCP: 9	♦ AJ53	♦ K8	All Pass			
South HCP: 13+1	♣ Q62	♣ K74				
Contract: 1NT South						



<b>Board: 91</b>	♠ A84	You are dealer.
Dealer: North	♥ AQJ73	The opponents are silent.
Vul: None	♦ K9	
HCP: 14+1	♣ 983	

---

<b>Board: 92</b>	♠ K8	Partner is dealer.
Dealer: South	♥ 853	The opponents are silent.
Vul: N-S	♦ J632	
HCP: 8	♣ KJ96	

---

<b>Board: 93</b>	♠ AQ632	You are dealer.
Dealer: North	♥ A962	The opponents are silent.
Vul: Both	♦ J7	
HCP: 14+1	♣ K9	

---

<b>Board: 94</b>	♠ T986	Partner is dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: None	♦ Q5	
HCP: 10	♣ KQ85	

---

<b>Board: 95</b>	♠ KT654	You are dealer.
Dealer: North	♥ 84	The opponents are silent.
Vul: N-S	♦ QJT7	
HCP: 13+1	♣ AK	

## Both hands (Answers Page)

### Board: 91

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 2♥ South

North:

♠ A84

♥ AQJ73

♦ K9

♣ 983

South:

♠ 963

♥ K95

♦ J764

♣ AQ2

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 92

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+1

Contract: 2♠ North

North:

♠ K8

♥ 853

♦ J632

♣ KJ96

South:

♠ QJT63

♥ J2

♦ A9

♣ AQ54

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	2♠	All Pass	
1. forcing 1NT			

### Board: 93

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7+1

Contract: 2♥ North

North:

♠ AQ632

♥ A962

♦ J7

♣ K9

South:

♠ 4

♥ J54

♦ AT53

♣ Q8642

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♥	All Pass	
1. forcing 1NT			

### Board: 94

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+2

Contract: 2♥ North

North:

♠ T986

♥ K76

♦ Q5

♣ KQ85

South:

♠ Q2

♥ T9532

♦ AK876

♣ A

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 95

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10

Contract: 2♠ South

North:

♠ KT654

♥ 84

♦ QJT7

♣ AK

South:

♠ A72

♥ Q95

♦ A864

♣ 654

W	N	E	S
	1♠	Pass	2♠
All Pass			

<b>Board: 91</b>	♠ 963	Partner is dealer.
Dealer: North	♥ K95	The opponents are silent.
Vul: None	♦ J764	
HCP: 10	♣ AQ2	

---

<b>Board: 92</b>	♠ QJT63	You are dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 14+1	♣ AQ54	

---

<b>Board: 93</b>	♠ 4	Partner is dealer.
Dealer: North	♥ J54	The opponents are silent.
Vul: Both	♦ AT53	
HCP: 7+1	♣ Q8642	

---

<b>Board: 94</b>	♠ Q2	You are dealer.
Dealer: South	♥ T9532	The opponents are silent.
Vul: None	♦ AK876	
HCP: 13+2	♣ A	

---

<b>Board: 95</b>	♠ A72	Partner is dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: N-S	♦ A864	
HCP: 10	♣ 654	

## Both hands (Answers Page)

### Board: 91

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 2♥ South

North:

♠ A84

♥ AQJ73

♦ K9

♣ 983

South:

♠ 963

♥ K95

♦ J764

♣ AQ2

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 92

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+1

Contract: 2♠ North

North:

♠ K8

♥ 853

♦ J632

♣ KJ96

South:

♠ QJT63

♥ J2

♦ A9

♣ AQ54

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	2♠	All Pass	
1. forcing 1NT			

### Board: 93

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7+1

Contract: 2♥ North

North:

♠ AQ632

♥ A962

♦ J7

♣ K9

South:

♠ 4

♥ J54

♦ AT53

♣ Q8642

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♥	All Pass	
1. forcing 1NT			

### Board: 94

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+2

Contract: 2♥ North

North:

♠ T986

♥ K76

♦ Q5

♣ KQ85

South:

♠ Q2

♥ T9532

♦ AK876

♣ A

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 95

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10

Contract: 2♠ South

North:

♠ KT654

♥ 84

♦ QJT7

♣ AK

South:

♠ A72

♥ Q95

♦ A864

♣ 654

W	N	E	S
	1♠	Pass	2♠
All Pass			

<b>Board: 96</b>	♠ 9653	Partner is dealer.
Dealer: South	♥ K43	The opponents are silent.
Vul: E-W	♦ 862	
HCP: 10	♣ AK9	

---

<b>Board: 97</b>	♠ KT83	You are dealer.
Dealer: North	♥ AQ642	The opponents are silent.
Vul: None	♦ AT	
HCP: 13+1	♣ 52	

---

<b>Board: 98</b>	♠ 753	Partner is dealer.
Dealer: South	♥ Q432	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 9	♣ AT96	

---

<b>Board: 99</b>	♠ KT742	You are dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ QT54	
HCP: 13+1	♣ AKT	

---

<b>Board: 100</b>	♠ 983	Partner is dealer.
Dealer: South	♥ AT3	The opponents are silent.
Vul: Both	♦ J85	
HCP: 10	♣ KQ97	

## Both hands (Answers Page)

### Board: 96

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 2♥ North

North:

♠ 9653

♥ K43

♦ 862

♣ AK9

South:

♠ KJ4

♥ QJ865

♦ KJ9

♣ Q5

W	N	E	S
			1♥

Pass	2♥	All Pass	
------	----	----------	--

### Board: 97

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 2♥ South

North:

♠ KT83

♥ AQ642

♦ AT

♣ 52

South:

♠ 74

♥ 87

♦ Q9754

♣ AJT6

W	N	E	S
	1♥	Pass	1NT <sup>1</sup>

Pass	2♣	Pass	2♥
------	----	------	----

All Pass

1. forcing 1NT

### Board: 98

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2♠ North

North:

♠ 753

♥ Q432

♦ K6

♣ AT96

South:

♠ JT864

♥ KJ

♦ AJT8

♣ K7

W	N	E	S
			1♠

Pass	2♠	All Pass	
------	----	----------	--

### Board: 99

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ KT742

♥ J

♦ QT54

♣ AKT

South:

♠ 86

♥ QT73

♦ K8

♣ QJ843

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>

Pass	2♦	Pass	2♠
------	----	------	----

All Pass

1. forcing 1NT

### Board: 100

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13+1

Contract: 2♠ North

North:

♠ 983

♥ AT3

♦ J85

♣ KQ97

South:

♠ AKJ62

♥ Q42

♦ QT4

♣ JT

W	N	E	S
			1♠

Pass	2♠	All Pass	
------	----	----------	--

<b>Board: 96</b>	♠ KJ4	You are dealer.
Dealer: South	♥ QJ865	The opponents are silent.
Vul: E-W	♦ KJ9	
HCP: 13+1	♣ Q5	

---

<b>Board: 97</b>	♠ 74	Partner is dealer.
Dealer: North	♥ 87	The opponents are silent.
Vul: None	♦ Q9754	
HCP: 7+1	♣ AJT6	

---

<b>Board: 98</b>	♠ JT864	You are dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: N-S	♦ AJT8	
HCP: 13+1	♣ K7	

---

<b>Board: 99</b>	♠ 86	Partner is dealer.
Dealer: North	♥ QT73	The opponents are silent.
Vul: E-W	♦ K8	
HCP: 8+1	♣ QJ843	

---

<b>Board: 100</b>	♠ AKJ62	You are dealer.
Dealer: South	♥ Q42	The opponents are silent.
Vul: Both	♦ QT4	
HCP: 13+1	♣ JT	

## Both hands (Answers Page)

### Board: 96

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 2♥ North

North:

♠ 9653

♥ K43

♦ 862

♣ AK9

South:

♠ KJ4

♥ QJ865

♦ KJ9

♣ Q5

W	N	E	S
			1♥

Pass	2♥	All Pass	
------	----	----------	--

### Board: 97

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 2♥ South

North:

♠ KT83

♥ AQ642

♦ AT

♣ 52

South:

♠ 74

♥ 87

♦ Q9754

♣ AJT6

W	N	E	S
	1♥	Pass	1NT <sup>1</sup>

Pass	2♣	Pass	2♥
------	----	------	----

All Pass

1. forcing 1NT

### Board: 98

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2♠ North

North:

♠ 753

♥ Q432

♦ K6

♣ AT96

South:

♠ JT864

♥ KJ

♦ AJT8

♣ K7

W	N	E	S
			1♠

Pass	2♠	All Pass	
------	----	----------	--

### Board: 99

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ KT742

♥ J

♦ QT54

♣ AKT

South:

♠ 86

♥ QT73

♦ K8

♣ QJ843

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>

Pass	2♦	Pass	2♠
------	----	------	----

All Pass

1. forcing 1NT

### Board: 100

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13+1

Contract: 2♠ North

North:

♠ 983

♥ AT3

♦ J85

♣ KQ97

South:

♠ AKJ62

♥ Q42

♦ QT4

♣ JT

W	N	E	S
			1♠

Pass	2♠	All Pass	
------	----	----------	--



<b>Board: 101</b>	♠ KT6	You are dealer.
Dealer: North	♥ Q9753	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 11+1	♣ AQ86	

---

<b>Board: 102</b>	♠ 964	Partner is dealer.
Dealer: South	♥ JT8	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 9	♣ A874	

---

<b>Board: 103</b>	♠ A43	You are dealer.
Dealer: North	♥ KQJ83	The opponents are silent.
Vul: Both	♦ 854	
HCP: 14+1	♣ A6	

---

<b>Board: 104</b>	♠ 7542	You are dealer.
Dealer: North	♥ AQT63	The opponents are silent.
Vul: None	♦ AJ	
HCP: 14+1	♣ KT	

---

<b>Board: 105</b>	♠ A7	You are dealer.
Dealer: North	♥ KJ743	The opponents are silent.
Vul: E-W	♦ Q97	
HCP: 13+1	♣ KT2	

## Both hands (Answers Page)

### Board: 101

	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ A954		1 ♥	Pass	2 ♥
Vul: N-S	♥ Q9753	♥ KJ4	All Pass			
North HCP: 11+1	♦ 7	♦ J984				
South HCP: 9	♣ AQ86	♣ 74				
Contract: 2 ♥ South						

### Board: 102

	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ QJT83				1 ♠
Vul: E-W	♥ JT8	♥ AQ43	Pass	2 ♠	All Pass	
North HCP: 9	♦ A83	♦ J9				
South HCP: 13+1	♣ A874	♣ QJ				
Contract: 2 ♠ North						

### Board: 103

	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ J652		1 ♥	Pass	2 ♥
Vul: Both	♥ KQJ83	♥ A65	All Pass			
North HCP: 14+1	♦ 854	♦ KT6				
South HCP: 9	♣ A6	♣ J54				
Contract: 2 ♥ South						

### Board: 104

	North:	South:	W	N	E	S
Dealer: North	♠ 7542	♠ AT		1 ♥	Pass	1NT <sup>1</sup>
Vul: None	♥ AQT63	♥ 4	Pass	2 ♣	Pass	2 ♦
North HCP: 14+1	♦ AJ	♦ QT8754	Pass	3 ♦	All Pass	
South HCP: 7+2	♣ KT	♣ J932				
Contract: 3 ♦ North						

1. forcing 1NT

### Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ 98654		1 ♥	Pass	1 ♠
Vul: E-W	♥ KJ743	♥ AT	Pass	1NT	All Pass	
North HCP: 13+1	♦ Q97	♦ J53				
South HCP: 8+1	♣ KT2	♣ QJ5				
Contract: 1NT North						

<b>Board: 101</b>	♠ A954	Partner is dealer.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: N-S	♦ J984	
HCP: 9	♣ 74	

---

<b>Board: 102</b>	♠ QJT83	You are dealer.
Dealer: South	♥ AQ43	The opponents are silent.
Vul: E-W	♦ J9	
HCP: 13+1	♣ QJ	

---

<b>Board: 103</b>	♠ J652	Partner is dealer.
Dealer: North	♥ A65	The opponents are silent.
Vul: Both	♦ KT6	
HCP: 9	♣ J54	

---

<b>Board: 104</b>	♠ AT	Partner is dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: None	♦ QT8754	
HCP: 7+2	♣ J932	

---

<b>Board: 105</b>	♠ 98654	Partner is dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: E-W	♦ J53	
HCP: 8+1	♣ QJ5	

## Both hands (Answers Page)

### Board: 101

Dealer: North

Vul: N-S

North HCP: 11+1

South HCP: 9

Contract: 2♥ South

North:

♠ KT6

♥ Q9753

♦ 7

♣ AQ86

South:

♠ A954

♥ KJ4

♦ J984

♣ 74

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 102

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 2♠ North

North:

♠ 964

♥ JT8

♦ A83

♣ A874

South:

♠ QJT83

♥ AQ43

♦ J9

♣ QJ

W	N	E	S
			1♠

Pass 2♠ All Pass

### Board: 103

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9

Contract: 2♥ South

North:

♠ A43

♥ KQJ83

♦ 854

♣ A6

South:

♠ J652

♥ A65

♦ KT6

♣ J54

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 104

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 7+2

Contract: 3♦ North

North:

♠ 7542

♥ AQT63

♦ AJ

♣ KT

South:

♠ AT

♥ 4

♦ QT8754

♣ J932

W	N	E	S
	1♥	Pass	1NT <sup>1</sup>

Pass 2♣ Pass 2♦

Pass 3♦ All Pass

1. forcing 1NT

### Board: 105

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 1NT North

North:

♠ A7

♥ KJ743

♦ Q97

♣ KT2

South:

♠ 98654

♥ AT

♦ J53

♣ QJ5

W	N	E	S
	1♥	Pass	1♠

Pass 1NT All Pass

<b>Board: 106</b>	♠ 86	Partner is dealer.
Dealer: South	♥ J65	The opponents are silent.
Vul: Both	♦ AJ976	
HCP: 9+1	♣ QJ3	

---

<b>Board: 107</b>	♠ KJ874	You are dealer.
Dealer: North	♥ 872	The opponents are silent.
Vul: None	♦ AK3	
HCP: 13+1	♣ Q4	

---

<b>Board: 108</b>	♠ T	Partner is dealer.
Dealer: South	♥ KT86	The opponents are silent.
Vul: N-S	♦ 8532	
HCP: 7	♣ KJT6	

---

<b>Board: 109</b>	♠ AK54	You are dealer.
Dealer: North	♥ JT854	The opponents are silent.
Vul: Both	♦ A93	
HCP: 12+1	♣ 3	

---

<b>Board: 110</b>	♠ K87	Partner is dealer.
Dealer: South	♥ A963	The opponents are silent.
Vul: None	♦ 93	
HCP: 9	♣ Q762	

## Both hands (Answers Page)

### Board: 106

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ 86

♥ J65

♦ AJ976

♣ QJ3

South:

♠ KQ43

♥ KQ943

♦ KT

♣ 75

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 107

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 2♠ South

North:

♠ KJ874

♥ 872

♦ AK3

♣ Q4

South:

♠ A92

♥ 53

♦ 962

♣ AJT98

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 108

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 14+1

Contract: 2♠ North

North:

♠ T

♥ KT86

♦ 8532

♣ KJT6

South:

♠ AJ762

♥ Q3

♦ KT7

♣ A42

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	2♠	All Pass	

1. forcing 1NT

### Board: 109

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ AK54

♥ JT854

♦ A93

♣ 3

South:

♠ T98

♥ K3

♦ KQ7

♣ T9862

W	N	E	S
	1♥	Pass	1NT <sup>1</sup>
Pass	2♦	Pass	2♥
All Pass			

1. forcing 1NT

### Board: 110

Dealer: South

Vul: None

North HCP: 9

South HCP: 13+1

Contract: 2♠ North

North:

♠ K87

♥ A963

♦ 93

♣ Q762

South:

♠ QJ432

♥ KQ

♦ AT4

♣ J84

W	N	E	S
			1♠
Pass	2♠	All Pass	

<b>Board: 106</b>	♠ KQ43	You are dealer.
Dealer: South	♥ KQ943	The opponents are silent.
Vul: Both	♦ KT	
HCP: 13+1	♣ 75	

---

<b>Board: 107</b>	♠ A92	Partner is dealer.
Dealer: North	♥ 53	The opponents are silent.
Vul: None	♦ 962	
HCP: 9+1	♣ AJT98	

---

<b>Board: 108</b>	♠ AJ762	You are dealer.
Dealer: South	♥ Q3	The opponents are silent.
Vul: N-S	♦ KT7	
HCP: 14+1	♣ A42	

---

<b>Board: 109</b>	♠ T98	Partner is dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: Both	♦ KQ7	
HCP: 8+1	♣ T9862	

---

<b>Board: 110</b>	♠ QJ432	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ AT4	
HCP: 13+1	♣ J84	

## Both hands (Answers Page)

### Board: 106

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ 86

♥ J65

♦ AJ976

♣ QJ3

South:

♠ KQ43

♥ KQ943

♦ KT

♣ 75

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 107

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 2♠ South

North:

♠ KJ874

♥ 872

♦ AK3

♣ Q4

South:

♠ A92

♥ 53

♦ 962

♣ AJT98

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 108

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 14+1

Contract: 2♠ North

North:

♠ T

♥ KT86

♦ 8532

♣ KJT6

South:

♠ AJ762

♥ Q3

♦ KT7

♣ A42

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	2♠	All Pass	
1. forcing 1NT			

### Board: 109

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ AK54

♥ JT854

♦ A93

♣ 3

South:

♠ T98

♥ K3

♦ KQ7

♣ T9862

W	N	E	S
	1♥	Pass	1NT <sup>1</sup>
Pass	2♦	Pass	2♥
All Pass			
1. forcing 1NT			

### Board: 110

Dealer: South

Vul: None

North HCP: 9

South HCP: 13+1

Contract: 2♠ North

North:

♠ K87

♥ A963

♦ 93

♣ Q762

South:

♠ QJ432

♥ KQ

♦ AT4

♣ J84

W	N	E	S
			1♠
Pass	2♠	All Pass	



<b>Board: 111</b>	♠ 87432	You are dealer.
Dealer: North	♥ KT9	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 14+1	♣ A72	

---

<b>Board: 112</b>	♠ AQ8	Partner is dealer.
Dealer: South	♥ KT87	The opponents are silent.
Vul: E-W	♦ 974	
HCP: 9	♣ T93	

---

<b>Board: 113</b>	♠ K	You are dealer.
Dealer: North	♥ QJ652	The opponents are silent.
Vul: None	♦ QJ874	
HCP: 12+2	♣ K7	

---

<b>Board: 114</b>	♠ T853	Partner is dealer.
Dealer: South	♥ 62	The opponents are silent.
Vul: N-S	♦ KQ87	
HCP: 7	♣ Q98	

---

<b>Board: 115</b>	♠ 64	You are dealer.
Dealer: North	♥ AQT952	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 13+2	♣ JT8	

## Both hands (Answers Page)

### Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ 87432	♠ KJ6		1 ♠	Pass	2 ♠
Vul: N-S	♥ KT9	♥ J62	All Pass			
North HCP: 14+1	♦ AK	♦ 732				
South HCP: 8	♣ A72	♣ QJT4				
Contract: 2 ♠ South						

### Board: 112

	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ JT642				1 ♠
Vul: E-W	♥ KT87	♥ A3	Pass	2 ♠	All Pass	
North HCP: 9	♦ 974	♦ Q62				
South HCP: 12+1	♣ T93	♣ KQ4				
Contract: 2 ♠ North						

### Board: 113

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AQ75		1 ♥	Pass	2 ♥
Vul: None	♥ QJ652	♥ 873	All Pass			
North HCP: 12+2	♦ QJ874	♦ A53				
South HCP: 10	♣ K7	♣ 952				
Contract: 2 ♥ South						

### Board: 114

	North:	South:	W	N	E	S
Dealer: South	♠ T853	♠ K2				1 ♥
Vul: N-S	♥ 62	♥ KJ97543	Pass	1 ♠	Pass	4 ♥
North HCP: 7	♦ KQ87	♦ A6	All Pass			
South HCP: 14+3	♣ Q98	♣ K5				
Contract: 4 ♥ South						

### Board: 115

	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ Q8532		1 ♥	Pass	1 ♠
Vul: E-W	♥ AQT952	♥ J7	Pass	2 ♥	Pass	3 ♥
North HCP: 13+2	♦ AQ	♦ 932	Pass	4 ♥	All Pass	
South HCP: 8+1	♣ JT8	♣ KQ9				
Contract: 4 ♥ North						

<b>Board: 111</b>	♠ KJ6	Partner is dealer.
Dealer: North	♥ J62	The opponents are silent.
Vul: N-S	♦ 732	
HCP: 8	♣ QJT4	

---

<b>Board: 112</b>	♠ JT642	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: E-W	♦ Q62	
HCP: 12+1	♣ KQ4	

---

<b>Board: 113</b>	♠ AQ75	Partner is dealer.
Dealer: North	♥ 873	The opponents are silent.
Vul: None	♦ A53	
HCP: 10	♣ 952	

---

<b>Board: 114</b>	♠ K2	You are dealer.
Dealer: South	♥ KJ97543	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 14+3	♣ K5	

---

<b>Board: 115</b>	♠ Q8532	Partner is dealer.
Dealer: North	♥ J7	The opponents are silent.
Vul: E-W	♦ 932	
HCP: 8+1	♣ KQ9	

## Both hands (Answers Page)

### Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ 87432	♠ KJ6		1 ♠	Pass	2 ♠
Vul: N-S	♥ KT9	♥ J62	All Pass			
North HCP: 14+1	♦ AK	♦ 732				
South HCP: 8	♣ A72	♣ QJT4				
Contract: 2 ♠ South						

### Board: 112

	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ JT642				1 ♠
Vul: E-W	♥ KT87	♥ A3	Pass	2 ♠	All Pass	
North HCP: 9	♦ 974	♦ Q62				
South HCP: 12+1	♣ T93	♣ KQ4				
Contract: 2 ♠ North						

### Board: 113

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AQ75		1 ♥	Pass	2 ♥
Vul: None	♥ QJ652	♥ 873	All Pass			
North HCP: 12+2	♦ QJ874	♦ A53				
South HCP: 10	♣ K7	♣ 952				
Contract: 2 ♥ South						

### Board: 114

	North:	South:	W	N	E	S
Dealer: South	♠ T853	♠ K2				1 ♥
Vul: N-S	♥ 62	♥ KJ97543	Pass	1 ♠	Pass	4 ♥
North HCP: 7	♦ KQ87	♦ A6	All Pass			
South HCP: 14+3	♣ Q98	♣ K5				
Contract: 4 ♥ South						

### Board: 115

	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ Q8532		1 ♥	Pass	1 ♠
Vul: E-W	♥ AQT952	♥ J7	Pass	2 ♥	Pass	3 ♥
North HCP: 13+2	♦ AQ	♦ 932	Pass	4 ♥	All Pass	
South HCP: 8+1	♣ JT8	♣ KQ9				
Contract: 4 ♥ North						

<b>Board: 116</b>	♠ J8	Partner is dealer.
Dealer: South	♥ AJ974	The opponents are silent.
Vul: Both	♦ T54	
HCP: 9+1	♣ K84	

---

<b>Board: 117</b>	♠ 97653	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 12+1	♣ AQ87	

---

<b>Board: 118</b>	♠ KJ632	Partner is dealer.
Dealer: South	♥ T5	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 7+1	♣ T63	

---

<b>Board: 119</b>	♠ K75	You are dealer.
Dealer: North	♥ KQT98	The opponents are silent.
Vul: Both	♦ J7	
HCP: 14+1	♣ AJ4	

---

<b>Board: 120</b>	♠ AT75	Partner is dealer.
Dealer: South	♥ J3	The opponents are silent.
Vul: None	♦ Q874	
HCP: 9	♣ Q53	

## Both hands (Answers Page)

### Board: 116

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ J8

♥ AJ974

♦ T54

♣ K84

South:

♠ AK974

♥ K8

♦ Q862

♣ J7

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♠

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 117

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 2 ♠ South

North:

♠ 97653

♥ AJ

♦ J6

♣ AQ87

South:

♠ QT8

♥ 762

♦ KQ52

♣ K64

W N E S

Pass 1 ♠ Pass 2 ♠

All Pass

### Board: 118

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 14+1

Contract: 1NT South

North:

♠ KJ632

♥ T5

♦ K98

♣ T63

South:

♠ Q4

♥ K9863

♦ QJ2

♣ AQ9

W N E S

Pass 1 ♠ Pass 1NT

All Pass

### Board: 119

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ K75

♥ KQT98

♦ J7

♣ AJ4

South:

♠ JT

♥ 532

♦ AK932

♣ Q65

W N E S

Pass 1 ♥ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 3 ♥

Pass 4 ♥ All Pass

1. forcing 1NT

### Board: 120

Dealer: South

Vul: None

North HCP: 9

South HCP: 13+1

Contract: 1NT South

North:

♠ AT75

♥ J3

♦ Q874

♣ Q53

South:

♠ 962

♥ AQ862

♦ K52

♣ A2

W N E S

Pass 1 ♠ Pass 1NT

All Pass

<b>Board: 116</b>	♠ AK974	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ Q862	
HCP: 13+1	♣ J7	

---

<b>Board: 117</b>	♠ QT8	Partner is dealer.
Dealer: North	♥ 762	The opponents are silent.
Vul: N-S	♦ KQ52	
HCP: 10	♣ K64	

---

<b>Board: 118</b>	♠ Q4	You are dealer.
Dealer: South	♥ K9863	The opponents are silent.
Vul: E-W	♦ QJ2	
HCP: 14+1	♣ AQ9	

---

<b>Board: 119</b>	♠ JT	Partner is dealer.
Dealer: North	♥ 532	The opponents are silent.
Vul: Both	♦ AK932	
HCP: 10+1	♣ Q65	

---

<b>Board: 120</b>	♠ 962	You are dealer.
Dealer: South	♥ AQ862	The opponents are silent.
Vul: None	♦ K52	
HCP: 13+1	♣ A2	

## Both hands (Answers Page)

### Board: 116

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ J8

♥ AJ974

♦ T54

♣ K84

South:

♠ AK974

♥ K8

♦ Q862

♣ J7

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♠

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 117

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 2 ♠ South

North:

♠ 97653

♥ AJ

♦ J6

♣ AQ87

South:

♠ QT8

♥ 762

♦ KQ52

♣ K64

W N E S

Pass 1 ♠ Pass 2 ♠

All Pass

### Board: 118

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 14+1

Contract: 1NT South

North:

♠ KJ632

♥ T5

♦ K98

♣ T63

South:

♠ Q4

♥ K9863

♦ QJ2

♣ AQ9

W N E S

Pass 1 ♠ Pass 1NT

All Pass

### Board: 119

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ K75

♥ KQT98

♦ J7

♣ AJ4

South:

♠ JT

♥ 532

♦ AK932

♣ Q65

W N E S

Pass 1 ♥ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 3 ♥

Pass 4 ♥ All Pass

1. forcing 1NT

### Board: 120

Dealer: South

Vul: None

North HCP: 9

South HCP: 13+1

Contract: 1NT South

North:

♠ AT75

♥ J3

♦ Q874

♣ Q53

South:

♠ 962

♥ AQ862

♦ K52

♣ A2

W N E S

Pass 1 ♠ Pass 1NT

All Pass



<b>Board: 121</b>	♠ A2	You are dealer.
Dealer: North	♥ J8742	The opponents are silent.
Vul: E-W	♦ A642	
HCP: 14+1	♣ AJ	

---

<b>Board: 122</b>	♠ 9876	Partner is dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ T65	
HCP: 8	♣ KQ93	

---

<b>Board: 123</b>	♠ AJ876	You are dealer.
Dealer: North	♥ KQ6	The opponents are silent.
Vul: None	♦ Q5	
HCP: 13+1	♣ J87	

---

<b>Board: 124</b>	♠ K8	Partner is dealer.
Dealer: South	♥ J73	The opponents are silent.
Vul: N-S	♦ AJT72	
HCP: 9+1	♣ 987	

---

<b>Board: 125</b>	♠ KQJ97	You are dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: Both	♦ 85	
HCP: 12+1	♣ KQ96	

## Both hands (Answers Page)

### Board: 121

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9

Contract: 4♥ North

North:

♠ A2

♥ J8742

♦ A642

♣ AJ

South:

♠ QJ97

♥ T963

♦ K7

♣ K64

W	N	E	S
	1♥	Pass	3♥
Pass	3♠	Pass	4♣
Pass	4♥	All Pass	

### Board: 122

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+1

Contract: 2♥ North

North:

♠ 9876

♥ QJ

♦ T65

♣ KQ93

South:

♠ A3

♥ AT543

♦ KJ72

♣ T4

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

### Board: 123

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ AJ876

♥ KQ6

♦ Q5

♣ J87

South:

♠ 32

♥ 98732

♦ KJ3

♣ A52

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♣	Pass	2♠
All Pass			

1. forcing 1NT

### Board: 124

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ K8

♥ J73

♦ AJT72

♣ 987

South:

♠ QT972

♥ K962

♦ K

♣ A54

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♥
Pass	2♠	All Pass	

1. forcing 1NT

### Board: 125

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10

Contract: 3♠ South

North:

♠ KQJ97

♥ J6

♦ 85

♣ KQ96

South:

♠ 532

♥ Q985

♦ A743

♣ A4

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♣	Pass	3♠
All Pass			

1. forcing 1NT

<b>Board: 121</b>	♠ QJ97	Partner is dealer.
Dealer: North	♥ T963	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 9	♣ K64	

---

<b>Board: 122</b>	♠ A3	You are dealer.
Dealer: South	♥ AT543	The opponents are silent.
Vul: Both	♦ KJ72	
HCP: 12+1	♣ T4	

---

<b>Board: 123</b>	♠ 32	Partner is dealer.
Dealer: North	♥ 98732	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 8+1	♣ A52	

---

<b>Board: 124</b>	♠ QT972	You are dealer.
Dealer: South	♥ K962	The opponents are silent.
Vul: N-S	♦ K	
HCP: 12+1	♣ A54	

---

<b>Board: 125</b>	♠ 532	Partner is dealer.
Dealer: North	♥ Q985	The opponents are silent.
Vul: Both	♦ A743	
HCP: 10	♣ A4	

## Both hands (Answers Page)

### Board: 121

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9

Contract: 4♥ North

North:

♠ A2

♥ J8742

♦ A642

♣ AJ

South:

♠ QJ97

♥ T963

♦ K7

♣ K64

W	N	E	S
	1♥	Pass	3♥
Pass	3♠	Pass	4♣
Pass	4♥	All Pass	

### Board: 122

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+1

Contract: 2♥ North

North:

♠ 9876

♥ QJ

♦ T65

♣ KQ93

South:

♠ A3

♥ AT543

♦ KJ72

♣ T4

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

### Board: 123

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ AJ876

♥ KQ6

♦ Q5

♣ J87

South:

♠ 32

♥ 98732

♦ KJ3

♣ A52

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♣	Pass	2♠
All Pass			

1. forcing 1NT

### Board: 124

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ K8

♥ J73

♦ AJT72

♣ 987

South:

♠ QT972

♥ K962

♦ K

♣ A54

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♥
Pass	2♠	All Pass	

1. forcing 1NT

### Board: 125

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10

Contract: 3♠ South

North:

♠ KQJ97

♥ J6

♦ 85

♣ KQ96

South:

♠ 532

♥ Q985

♦ A743

♣ A4

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♣	Pass	3♠
All Pass			

1. forcing 1NT

<b>Board: 126</b>	♠ T32	Partner is dealer.
Dealer: South	♥ J76	The opponents are silent.
Vul: None	♦ QT	
HCP: 10+1	♣ AK963	

---

<b>Board: 127</b>	♠ 6	You are dealer.
Dealer: North	♥ AK9854	The opponents are silent.
Vul: N-S	♦ A952	
HCP: 12+2	♣ J3	

---

<b>Board: 128</b>	♠ AJ3	Partner is dealer.
Dealer: South	♥ A95	The opponents are silent.
Vul: E-W	♦ T832	
HCP: 9	♣ 975	

---

<b>Board: 129</b>	♠ AQ	You are dealer.
Dealer: North	♥ AKT95	The opponents are silent.
Vul: None	♦ 975	
HCP: 13+1	♣ T98	

---

<b>Board: 130</b>	♠ K743	Partner is dealer.
Dealer: South	♥ K74	West (RHO) Doubles 2♠ if possible.
Vul: N-S	♦ T4	East (LHO) bids 3♥ if possible.
HCP: 8	♣ Q432	

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ T32

♥ J76

♦ QT

♣ AK963

South:

♠ AJ974

♥ Q94

♦ A985

♣ Q

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 127

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ 6

♥ AK9854

♦ A952

♣ J3

South:

♠ QT85

♥ JT6

♦ Q

♣ AT954

W N E S

Pass 1 ♥ Pass 2 ♥

All Pass

### Board: 128

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+2

Contract: 2 ♠ North

North:

♠ AJ3

♥ A95

♦ T832

♣ 975

South:

♠ KT8742

♥ T2

♦ KQJ

♣ K2

W N E S

Pass 2 ♠ All Pass

### Board: 129

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8

Contract: 1NT North

North:

♠ AQ

♥ AKT95

♦ 975

♣ T98

South:

♠ 9764

♥ 76

♦ AKJ2

♣ 754

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 1NT All Pass

### Board: 130

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13+1

Contract: 3 ♠ North

North:

♠ K743

♥ K74

♦ T4

♣ Q432

South:

♠ QJT86

♥ J6

♦ AQ75

♣ K5

W N E S

Pass 2 ♠ Pass Pass

X Pass 3 ♥ Pass

Pass 3 ♠ All Pass

<b>Board: 126</b>	♠ AJ974	You are dealer.
Dealer: South	♥ Q94	The opponents are silent.
Vul: None	♦ A985	
HCP: 13+1	♣ Q	
<hr/>		
<b>Board: 127</b>	♠ QT85	Partner is dealer.
Dealer: North	♥ JT6	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 9+1	♣ AT954	
<hr/>		
<b>Board: 128</b>	♠ KT8742	You are dealer.
Dealer: South	♥ T2	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 12+2	♣ K2	
<hr/>		
<b>Board: 129</b>	♠ 9764	Partner is dealer.
Dealer: North	♥ 76	The opponents are silent.
Vul: None	♦ AKJ2	
HCP: 8	♣ 754	
<hr/>		
<b>Board: 130</b>	♠ QJT86	You are dealer.
Dealer: South	♥ J6	West (LHO) Doubles 2♠ if possible.
Vul: N-S	♦ AQ75	East (RHO) bids 3♥ if possible.
HCP: 13+1	♣ K5	

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ T32

♥ J76

♦ QT

♣ AK963

South:

♠ AJ974

♥ Q94

♦ A985

♣ Q

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 127

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ 6

♥ AK9854

♦ A952

♣ J3

South:

♠ QT85

♥ JT6

♦ Q

♣ AT954

W N E S

Pass 1 ♥ Pass 2 ♥

All Pass

### Board: 128

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+2

Contract: 2 ♠ North

North:

♠ AJ3

♥ A95

♦ T832

♣ 975

South:

♠ KT8742

♥ T2

♦ KQJ

♣ K2

W N E S

Pass 2 ♠ All Pass

### Board: 129

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8

Contract: 1NT North

North:

♠ AQ

♥ AKT95

♦ 975

♣ T98

South:

♠ 9764

♥ 76

♦ AKJ2

♣ 754

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 1NT All Pass

### Board: 130

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13+1

Contract: 3 ♠ North

North:

♠ K743

♥ K74

♦ T4

♣ Q432

South:

♠ QJT86

♥ J6

♦ AQ75

♣ K5

W N E S

Pass 2 ♠ Pass Pass

X Pass 3 ♥ Pass

Pass 3 ♠ All Pass



<b>Board: 131</b>	♠ AK9	You are dealer.
Dealer: North	♥ T7543	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 14+1	♣ K53	

---

<b>Board: 132</b>	♠ 963	Partner is dealer.
Dealer: South	♥ AJT7	The opponents are silent.
Vul: Both	♦ QT8	
HCP: 10	♣ K84	

---

<b>Board: 133</b>	♠ 975	You are dealer.
Dealer: North	♥ AQ865	The opponents are silent.
Vul: N-S	♦ A83	
HCP: 14+1	♣ A4	

---

<b>Board: 134</b>	♠ KT65	Partner is dealer.
Dealer: South	♥ Q82	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 8	♣ QJ83	

---

<b>Board: 135</b>	♠ AT8	You are dealer.
Dealer: North	♥ A7643	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 13+1	♣ 864	

## Both hands (Answers Page)

### Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ T543		1 ♥	Pass	2 ♥
Vul: E-W	♥ T7543	♥ AJ8	All Pass			
North HCP: 14+1	♦ A4	♦ K96				
South HCP: 8	♣ K53	♣ T76				
Contract: 2 ♥ South						

### Board: 132

	North:	South:	W	N	E	S
Dealer: South	♠ 963	♠ AQT74				1 ♠
Vul: Both	♥ AJT7	♥ Q	Pass	2 ♠	All Pass	
North HCP: 10	♦ QT8	♦ K964				
South HCP: 13+1	♣ K84	♣ QT2				
Contract: 2 ♠ North						

### Board: 133

	North:	South:	W	N	E	S
Dealer: North	♠ 975	♠ K6		1 ♥	Pass	1NT <sup>1</sup>
Vul: N-S	♥ AQ865	♥ J42	Pass	2 ♦	Pass	3 ♥
North HCP: 14+1	♦ A83	♦ KQJT7	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ A4	♣ T75				
Contract: 4 ♥ North						1. forcing 1NT

### Board: 134

	North:	South:	W	N	E	S
Dealer: South	♠ KT65	♠ AJ832				1 ♠
Vul: E-W	♥ Q82	♥ AK	Pass	2 ♠	All Pass	
North HCP: 8	♦ T8	♦ 7532				
South HCP: 12+1	♣ QJ83	♣ 65				
Contract: 2 ♠ North						

### Board: 135

	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ Q543		1 ♥	Pass	2 ♥
Vul: Both	♥ A7643	♥ KJ9	All Pass			
North HCP: 13+1	♦ KQ	♦ T54				
South HCP: 9	♣ 864	♣ K92				
Contract: 2 ♥ South						

<b>Board: 131</b>	♠ T543	Partner is dealer.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: E-W	♦ K96	
HCP: 8	♣ T76	

---

<b>Board: 132</b>	♠ AQT74	You are dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ K964	
HCP: 13+1	♣ QT2	

---

<b>Board: 133</b>	♠ K6	Partner is dealer.
Dealer: North	♥ J42	The opponents are silent.
Vul: N-S	♦ KQJT7	
HCP: 10+1	♣ T75	

---

<b>Board: 134</b>	♠ AJ832	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ 7532	
HCP: 12+1	♣ 65	

---

<b>Board: 135</b>	♠ Q543	Partner is dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: Both	♦ T54	
HCP: 9	♣ K92	

## Both hands (Answers Page)

### Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ T543		1 ♥	Pass	2 ♥
Vul: E-W	♥ T7543	♥ AJ8	All Pass			
North HCP: 14+1	♦ A4	♦ K96				
South HCP: 8	♣ K53	♣ T76				
Contract: 2 ♥ South						

### Board: 132

	North:	South:	W	N	E	S
Dealer: South	♠ 963	♠ AQT74				1 ♠
Vul: Both	♥ AJT7	♥ Q	Pass	2 ♠	All Pass	
North HCP: 10	♦ QT8	♦ K964				
South HCP: 13+1	♣ K84	♣ QT2				
Contract: 2 ♠ North						

### Board: 133

	North:	South:	W	N	E	S
Dealer: North	♠ 975	♠ K6		1 ♥	Pass	1NT <sup>1</sup>
Vul: N-S	♥ AQ865	♥ J42	Pass	2 ♦	Pass	3 ♥
North HCP: 14+1	♦ A83	♦ KQJT7	Pass	4 ♥	All Pass	
South HCP: 10+1	♣ A4	♣ T75				
Contract: 4 ♥ North						1. forcing 1NT

### Board: 134

	North:	South:	W	N	E	S
Dealer: South	♠ KT65	♠ AJ832				1 ♠
Vul: E-W	♥ Q82	♥ AK	Pass	2 ♠	All Pass	
North HCP: 8	♦ T8	♦ 7532				
South HCP: 12+1	♣ QJ83	♣ 65				
Contract: 2 ♠ North						

### Board: 135

	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ Q543		1 ♥	Pass	2 ♥
Vul: Both	♥ A7643	♥ KJ9	All Pass			
North HCP: 13+1	♦ KQ	♦ T54				
South HCP: 9	♣ 864	♣ K92				
Contract: 2 ♥ South						

<b>Board: 136</b>	♠ T432	Partner is dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ T94	
HCP: 7	♣ KT86	

---

<b>Board: 137</b>	♠ A643	You are dealer.
Dealer: North	♥ KJT92	The opponents are silent.
Vul: E-W	♦ J98	
HCP: 13+1	♣ A	

---

<b>Board: 138</b>	♠ AJ	Partner is dealer.
Dealer: South	♥ JT8	The opponents are silent.
Vul: Both	♦ J94	
HCP: 10+1	♣ KT983	

---

<b>Board: 139</b>	♠ JT7	You are dealer.
Dealer: North	♥ KQT93	The opponents are silent.
Vul: None	♦ AT3	
HCP: 13+1	♣ K9	

---

<b>Board: 140</b>	♠ J9	Partner is dealer.
Dealer: South	♥ J64	The opponents are silent.
Vul: N-S	♦ KJ875	
HCP: 9+1	♣ K53	

## Both hands (Answers Page)

### Board: 136

Dealer: South

Vul: None

North HCP: 7

South HCP: 14+1

Contract: 1NT South

North:

♠ T432

♥ A3

♦ T94

♣ KT86

South:

♠ KQJ

♥ KT972

♦ KJ7

♣ J9

W N E S

1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 137

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ A643

♥ KJT92

♦ J98

♣ A

South:

♠ QT8

♥ A75

♦ T7

♣ K9763

W N E S

1 ♥ Pass 2 ♥

All Pass

### Board: 138

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 11+1

Contract: 3 ♥ North

North:

♠ AJ

♥ JT8

♦ J94

♣ KT983

South:

♠ 753

♥ KQ976

♦ AQ52

♣ 2

W N E S

1 ♥

Pass 1NT<sup>1</sup> Pass 2 ♦

Pass 3 ♥ All Pass

1. forcing 1NT

### Board: 139

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ JT7

♥ KQT93

♦ AT3

♣ K9

South:

♠ AQ

♥ J74

♦ J62

♣ J7542

W N E S

1 ♥ Pass 2 ♥

All Pass

### Board: 140

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ J9

♥ J64

♦ KJ875

♣ K53

South:

♠ KQ652

♥ Q83

♦ A2

♣ QT7

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

<b>Board: 136</b>	♠ KQJ	You are dealer.
Dealer: South	♥ KT972	The opponents are silent.
Vul: None	♦ KJ7	
HCP: 14+1	♣ J9	

---

<b>Board: 137</b>	♠ QT8	Partner is dealer.
Dealer: North	♥ A75	The opponents are silent.
Vul: E-W	♦ T7	
HCP: 9+1	♣ K9763	

---

<b>Board: 138</b>	♠ 753	You are dealer.
Dealer: South	♥ KQ976	The opponents are silent.
Vul: Both	♦ AQ52	
HCP: 11+1	♣ 2	

---

<b>Board: 139</b>	♠ AQ	Partner is dealer.
Dealer: North	♥ J74	The opponents are silent.
Vul: None	♦ J62	
HCP: 9+1	♣ J7542	

---

<b>Board: 140</b>	♠ KQ652	You are dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 13+1	♣ QT7	

## Both hands (Answers Page)

### Board: 136

Dealer: South

Vul: None

North HCP: 7

South HCP: 14+1

Contract: 1NT South

North:

♠ T432

♥ A3

♦ T94

♣ KT86

South:

♠ KQJ

♥ KT972

♦ KJ7

♣ J9

W N E S

1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 137

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ A643

♥ KJT92

♦ J98

♣ A

South:

♠ QT8

♥ A75

♦ T7

♣ K9763

W N E S

1 ♥ Pass 2 ♥

All Pass

### Board: 138

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 11+1

Contract: 3 ♥ North

North:

♠ AJ

♥ JT8

♦ J94

♣ KT983

South:

♠ 753

♥ KQ976

♦ AQ52

♣ 2

W N E S

1 ♥

Pass 1NT<sup>1</sup> Pass 2 ♦

Pass 3 ♥ All Pass

1. forcing 1NT

### Board: 139

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ JT7

♥ KQT93

♦ AT3

♣ K9

South:

♠ AQ

♥ J74

♦ J62

♣ J7542

W N E S

1 ♥ Pass 2 ♥

All Pass

### Board: 140

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ J9

♥ J64

♦ KJ875

♣ K53

South:

♠ KQ652

♥ Q83

♦ A2

♣ QT7

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT



<b>Board: 141</b>	♠ AQT632	You are dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ QT42	
HCP: 12+2	♣ K4	

---

<b>Board: 142</b>	♠ K2	Partner is dealer.
Dealer: South	♥ 9876	The opponents are silent.
Vul: None	♦ J964	
HCP: 8	♣ KJ4	

---

<b>Board: 143</b>	♠ J9	You are dealer.
Dealer: North	♥ AQ854	The opponents are silent.
Vul: N-S	♦ QJ8	
HCP: 14+1	♣ KJ5	

---

<b>Board: 144</b>	♠ Q6	Partner is dealer.
Dealer: South	♥ QT6	The opponents are silent.
Vul: E-W	♦ Q9532	
HCP: 8+1	♣ Q82	

---

<b>Board: 145</b>	♠ AJT82	You are dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ 743	
HCP: 13+1	♣ A98	

## Both hands (Answers Page)

### Board: 141

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ AQT632

♥ J

♦ QT42

♣ K4

South:

♠ J7

♥ A8752

♦ J6

♣ Q875

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 142

Dealer: South

Vul: None

North HCP: 8

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ K2

♥ 9876

♦ J964

♣ KJ4

South:

♠ A8754

♥ KQJ

♦ A5

♣ 932

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 143

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8+1

Contract: 1NT North

North:

♠ J9

♥ AQ854

♦ QJ8

♣ KJ5

South:

♠ K8532

♥ J

♦ 9752

♣ A83

W N E S

1 ♥ Pass 1 ♠

Pass 1NT All Pass

### Board: 144

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ Q6

♥ QT6

♦ Q9532

♣ Q82

South:

♠ K54

♥ AJ543

♦ K84

♣ KT

W N E S

1 ♥

Pass 2 ♥ All Pass

### Board: 145

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7

Contract: 2 ♠ South

North:

♠ AJT82

♥ AT

♦ 743

♣ A98

South:

♠ K5

♥ 8754

♦ JT92

♣ K72

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

<b>Board: 141</b>	♠ J7	Partner is dealer.
Dealer: North	♥ A8752	The opponents are silent.
Vul: Both	♦ J6	
HCP: 8+1	♣ Q875	

---

<b>Board: 142</b>	♠ A8754	You are dealer.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: None	♦ A5	
HCP: 14+1	♣ 932	

---

<b>Board: 143</b>	♠ K8532	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ 9752	
HCP: 8+1	♣ A83	

---

<b>Board: 144</b>	♠ K54	You are dealer.
Dealer: South	♥ AJ543	The opponents are silent.
Vul: E-W	♦ K84	
HCP: 14+1	♣ KT	

---

<b>Board: 145</b>	♠ K5	Partner is dealer.
Dealer: North	♥ 8754	The opponents are silent.
Vul: None	♦ JT92	
HCP: 7	♣ K72	

## Both hands (Answers Page)

### Board: 141

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ AQT632

♥ J

♦ QT42

♣ K4

South:

♠ J7

♥ A8752

♦ J6

♣ Q875

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 142

Dealer: South

Vul: None

North HCP: 8

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ K2

♥ 9876

♦ J964

♣ KJ4

South:

♠ A8754

♥ KQJ

♦ A5

♣ 932

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 143

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8+1

Contract: 1NT North

North:

♠ J9

♥ AQ854

♦ QJ8

♣ KJ5

South:

♠ K8532

♥ J

♦ 9752

♣ A83

W N E S

1 ♥ Pass 1 ♠

Pass 1NT All Pass

### Board: 144

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ Q6

♥ QT6

♦ Q9532

♣ Q82

South:

♠ K54

♥ AJ543

♦ K84

♣ KT

W N E S

1 ♥

Pass 2 ♥ All Pass

### Board: 145

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7

Contract: 2 ♠ South

North:

♠ AJT82

♥ AT

♦ 743

♣ A98

South:

♠ K5

♥ 8754

♦ JT92

♣ K72

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

<b>Board: 146</b>	♠ AJ943	Partner is dealer.
Dealer: South	♥ K93	The opponents are silent.
Vul: N-S	♦ 93	
HCP: 8+1	♣ T97	

---

<b>Board: 147</b>	♠ 9	You are dealer.
Dealer: North	♥ QJ652	The opponents are silent.
Vul: E-W	♦ KQ93	
HCP: 11+1	♣ K54	

---

<b>Board: 148</b>	♠ J4	Partner is dealer.
Dealer: South	♥ QJT	The opponents are silent.
Vul: Both	♦ A9653	
HCP: 9+1	♣ J63	

---

<b>Board: 149</b>	♠ KT	Partner is dealer.
Dealer: South	♥ KJT5	The opponents are silent.
Vul: N-S	♦ 98732	
HCP: 9+1	♣ Q9	

---

<b>Board: 150</b>	♠ T42	Partner is dealer.
Dealer: South	♥ K983	The opponents are silent.
Vul: E-W	♦ AQJ	
HCP: 10	♣ T54	

## Both hands (Answers Page)

### Board: 146

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 12+1

Contract: 2♥ North

North:

♠ AJ943

♥ K93

♦ 93

♣ T97

South:

♠ K

♥ QT854

♦ A64

♣ QJ42

W	N	E	S
			1♥

Pass	2♥	All Pass	
------	----	----------	--

### Board: 147

Dealer: North

Vul: E-W

North HCP: 11+1

South HCP: 10+1

Contract: 2♥ South

North:

♠ 9

♥ QJ652

♦ KQ93

♣ K54

South:

♠ AQ853

♥ T97

♦ A2

♣ 873

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 148

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 11+2

Contract: 2♠ North

North:

♠ J4

♥ QJT

♦ A9653

♣ J63

South:

♠ AK8532

♥ 975

♦ -

♣ AT52

W	N	E	S
			1♠

Pass	1NT <sup>1</sup>	Pass	2♣
------	------------------	------	----

Pass	2♠	All Pass	
------	----	----------	--

1. forcing 1NT

### Board: 149

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 3♦ South

North:

♠ KT

♥ KJT5

♦ 98732

♣ Q9

South:

♠ A9752

♥ Q3

♦ AQ6

♣ J72

W	N	E	S
			1♠

Pass	1NT <sup>1</sup>	Pass	2♣
------	------------------	------	----

Pass	2♦	Pass	3♦
------	----	------	----

All Pass

1. forcing 1NT

### Board: 150

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 2♠ North

North:

♠ T42

♥ K983

♦ AQJ

♣ T54

South:

♠ AK976

♥ Q

♦ T85

♣ A987

W	N	E	S
			1♠

Pass	2♠	All Pass	
------	----	----------	--

<b>Board: 146</b>	♠ K	You are dealer.
Dealer: South	♥ QT854	The opponents are silent.
Vul: N-S	♦ A64	
HCP: 12+1	♣ QJ42	

---

<b>Board: 147</b>	♠ AQ853	Partner is dealer.
Dealer: North	♥ T97	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 10+1	♣ 873	

---

<b>Board: 148</b>	♠ AK8532	You are dealer.
Dealer: South	♥ 975	The opponents are silent.
Vul: Both	♦ -	
HCP: 11+2	♣ AT52	

---

<b>Board: 149</b>	♠ A9752	You are dealer.
Dealer: South	♥ Q3	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 13+1	♣ J72	

---

<b>Board: 150</b>	♠ AK976	You are dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ T85	
HCP: 13+1	♣ A987	

## Both hands (Answers Page)

### Board: 146

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 12+1

Contract: 2♥ North

North:

♠ AJ943

♥ K93

♦ 93

♣ T97

South:

♠ K

♥ QT854

♦ A64

♣ QJ42

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 147

Dealer: North

Vul: E-W

North HCP: 11+1

South HCP: 10+1

Contract: 2♥ South

North:

♠ 9

♥ QJ652

♦ KQ93

♣ K54

South:

♠ AQ853

♥ T97

♦ A2

♣ 873

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 148

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 11+2

Contract: 2♠ North

North:

♠ J4

♥ QJT

♦ A9653

♣ J63

South:

♠ AK8532

♥ 975

♦ -

♣ AT52

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	2♠	All Pass	

1. forcing 1NT

### Board: 149

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 3♦ South

North:

♠ KT

♥ KJT5

♦ 98732

♣ Q9

South:

♠ A9752

♥ Q3

♦ AQ6

♣ J72

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	2♦	Pass	3♦
All Pass			

1. forcing 1NT

### Board: 150

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 2♠ North

North:

♠ T42

♥ K983

♦ AQJ

♣ T54

South:

♠ AK976

♥ Q

♦ T85

♣ A987

W	N	E	S
			1♠
Pass	2♠	All Pass	



<b>Board: 151</b>	♠ J7	You are dealer.
Dealer: North	♥ AQJ84	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 14+1	♣ T97	
<hr/>		
<b>Board: 152</b>	♠ A8543	You are dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ AQ	
HCP: 14+1	♣ J862	
<hr/>		
<b>Board: 153</b>	♠ KT2	You are dealer.
Dealer: North	♥ J8765	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 12+1	♣ A96	
<hr/>		
<b>Board: 154</b>	♠ JT7	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: Both	♦ Q953	
HCP: 7+1	♣ KJT42	
<hr/>		
<b>Board: 155</b>	♠ AQJT84	You are dealer.
Dealer: North	♥ 65	East (LHO) Doubles 2♠ if possible.
Vul: None	♦ A86	West (RHO) bids 3♣ if possible.
HCP: 13+2	♣ Q4	

## Both hands (Answers Page)

### Board: 151

	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ KQ543		1 ♥	Pass	1 ♠
Vul: Both	♥ AQJ84	♥ 53	Pass	1NT	All Pass	
North HCP: 14+1	♦ AQ3	♦ J82				
South HCP: 7+1	♣ T97	♣ J43				
Contract: 1NT North						

### Board: 152

	North:	South:	W	N	E	S
Dealer: North	♠ A8543	♠ JT		1 ♠	Pass	1NT <sup>1</sup>
Vul: None	♥ K7	♥ AQ83	Pass	2 ♣	Pass	2 ♦
North HCP: 14+1	♦ AQ	♦ T6432	Pass	3 ♦	All Pass	
South HCP: 7+1	♣ J862	♣ T7				
Contract: 3 ♦ North						

1. forcing 1NT

### Board: 153

	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ J95		1 ♥	Pass	1NT <sup>1</sup>
Vul: E-W	♥ J8765	♥ Q2	Pass	2 ♣	Pass	2 ♥
North HCP: 12+1	♦ A9	♦ KQ73	All Pass			
South HCP: 9	♣ A96	♣ J852				
Contract: 2 ♥ South						

1. forcing 1NT

### Board: 154

	North:	South:	W	N	E	S
Dealer: South	♠ JT7	♠ K5				1 ♥
Vul: Both	♥ 7	♥ QJ832	Pass	1NT <sup>1</sup>	Pass	2 ♣
North HCP: 7+1	♦ Q953	♦ KJ6	All Pass			
South HCP: 14+1	♣ KJT42	♣ A87				
Contract: 2 ♣ South						

1. forcing 1NT

### Board: 155

	North:	South:	W	N	E	S
Dealer: North	♠ AQJT84	♠ 973		1 ♠	Pass	2 ♠
Vul: None	♥ 65	♥ JT93	Pass	Pass	X	Pass
North HCP: 13+2	♦ A86	♦ Q9	3 ♣	3 ♠	All Pass	
South HCP: 8	♣ Q4	♣ AJT7				
Contract: 3 ♠ North						

<b>Board: 151</b>	♠ KQ543	Partner is dealer.
Dealer: North	♥ 53	The opponents are silent.
Vul: Both	♦ J82	
HCP: 7+1	♣ J43	

---

<b>Board: 152</b>	♠ JT	Partner is dealer.
Dealer: North	♥ AQ83	The opponents are silent.
Vul: None	♦ T6432	
HCP: 7+1	♣ T7	

---

<b>Board: 153</b>	♠ J95	Partner is dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ KQ73	
HCP: 9	♣ J852	

---

<b>Board: 154</b>	♠ K5	You are dealer.
Dealer: South	♥ QJ832	The opponents are silent.
Vul: Both	♦ KJ6	
HCP: 14+1	♣ A87	

---

<b>Board: 155</b>	♠ 973	Partner is dealer.
Dealer: North	♥ JT93	East (RHO) Doubles 2♠ if possible.
Vul: None	♦ Q9	West (LHO) bids 3♣ if possible.
HCP: 8	♣ AJT7	

## Both hands (Answers Page)

### Board: 151

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7+1

Contract: 1NT North

North:

♠ J7

♥ AQJ84

♦ AQ3

♣ T97

South:

♠ KQ543

♥ 53

♦ J82

♣ J43

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

### Board: 152

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 7+1

Contract: 3 ♦ North

North:

♠ A8543

♥ K7

♦ AQ

♣ J862

South:

♠ JT

♥ AQ83

♦ T6432

♣ T7

W	N	E	S
	1 ♠	Pass	1NT <sup>1</sup>
Pass	2 ♣	Pass	2 ♦
Pass	3 ♦	All Pass	

1. forcing 1NT

### Board: 153

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ KT2

♥ J8765

♦ A9

♣ A96

South:

♠ J95

♥ Q2

♦ KQ73

♣ J852

W	N	E	S
	1 ♥	Pass	1NT <sup>1</sup>
Pass	2 ♣	Pass	2 ♥
All Pass			

1. forcing 1NT

### Board: 154

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+1

Contract: 2 ♣ South

North:

♠ JT7

♥ 7

♦ Q953

♣ KJT42

South:

♠ K5

♥ QJ832

♦ KJ6

♣ A87

W	N	E	S
			1 ♥
Pass	1NT <sup>1</sup>	Pass	2 ♣
All Pass			

1. forcing 1NT

### Board: 155

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 8

Contract: 3 ♠ North

North:

♠ AQJT84

♥ 65

♦ A86

♣ Q4

South:

♠ 973

♥ JT93

♦ Q9

♣ AJT7

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

<b>Board: 156</b>	♠ KQ98	Partner is dealer.
Dealer: South	♥ K75	The opponents are silent.
Vul: N-S	♦ JT95	
HCP: 9	♣ 63	
<hr/>		
<b>Board: 157</b>	♠ K32	You are dealer.
Dealer: North	♥ AK976	The opponents are silent.
Vul: Both	♦ K87	
HCP: 14+1	♣ J6	
<hr/>		
<b>Board: 158</b>	♠ Q973	You are dealer.
Dealer: North	♥ AQJ54	West (RHO) Doubles 2♠ if possible.
Vul: None	♦ 65	East (LHO) bids 3♦ if possible.
HCP: 13+1	♣ A4	
<hr/>		
<b>Board: 159</b>	♠ AJT82	You are dealer.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 14+1	♣ QT8	
<hr/>		
<b>Board: 160</b>	♠ K543	Partner is dealer.
Dealer: South	♥ K5	The opponents are silent.
Vul: E-W	♦ K862	
HCP: 9	♣ 753	

## Both hands (Answers Page)

### Board: 156

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12+1

Contract: 2♥ North

North:

♠ KQ98

♥ K75

♦ JT95

♣ 63

South:

♠ AT7

♥ AJT96

♦ 86

♣ K94

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 157

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7

Contract: 2♥ South

North:

♠ K32

♥ AK976

♦ K87

♣ J6

South:

♠ QT7

♥ JT4

♦ T643

♣ A92

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 158

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 3♠ South

North:

♠ Q973

♥ AQJ54

♦ 65

♣ A4

South:

♠ KJ862

♥ 6

♦ KT4

♣ 9752

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

### Board: 159

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10+1

Contract: 4♠ North

North:

♠ AJT82

♥ KJ6

♦ KT

♣ QT8

South:

♠ Q73

♥ T7542

♦ A63

♣ A5

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♣	Pass	3♠
Pass	4♠	All Pass	

1. forcing 1NT

### Board: 160

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+2

Contract: 3♥ North

North:

♠ K543

♥ K5

♦ K862

♣ 753

South:

♠ 6

♥ AQT874

♦ Q93

♣ KJ9

W	N	E	S
			1♥
Pass	1♠	Pass	2♥
Pass	3♥	All Pass	

<b>Board: 156</b>	♠ AT7	You are dealer.
Dealer: South	♥ AJT96	The opponents are silent.
Vul: N-S	♦ 86	
HCP: 12+1	♣ K94	

---

<b>Board: 157</b>	♠ QT7	Partner is dealer.
Dealer: North	♥ JT4	The opponents are silent.
Vul: Both	♦ T643	
HCP: 7	♣ A92	

---

<b>Board: 158</b>	♠ KJ862	Partner is dealer.
Dealer: North	♥ 6	West (LHO) Doubles 2 ♠ if possible.
Vul: None	♦ KT4	East (RHO) bids 3 ♦ if possible.
HCP: 7+1	♣ 9752	

---

<b>Board: 159</b>	♠ Q73	Partner is dealer.
Dealer: North	♥ T7542	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 10+1	♣ A5	

---

<b>Board: 160</b>	♠ 6	You are dealer.
Dealer: South	♥ AQT874	The opponents are silent.
Vul: E-W	♦ Q93	
HCP: 12+2	♣ KJ9	

## Both hands (Answers Page)

### Board: 156

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12+1

Contract: 2♥ North

North:

♠ KQ98

♥ K75

♦ JT95

♣ 63

South:

♠ AT7

♥ AJT96

♦ 86

♣ K94

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 157

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7

Contract: 2♥ South

North:

♠ K32

♥ AK976

♦ K87

♣ J6

South:

♠ QT7

♥ JT4

♦ T643

♣ A92

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 158

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 3♠ South

North:

♠ Q973

♥ AQJ54

♦ 65

♣ A4

South:

♠ KJ862

♥ 6

♦ KT4

♣ 9752

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

### Board: 159

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10+1

Contract: 4♠ North

North:

♠ AJT82

♥ KJ6

♦ KT

♣ QT8

South:

♠ Q73

♥ T7542

♦ A63

♣ A5

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♣	Pass	3♠
Pass	4♠	All Pass	
1. forcing 1NT			

### Board: 160

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+2

Contract: 3♥ North

North:

♠ K543

♥ K5

♦ K862

♣ 753

South:

♠ 6

♥ AQT874

♦ Q93

♣ KJ9

W	N	E	S
			1♥
Pass	1♠	Pass	2♥
Pass	3♥	All Pass	



<b>Board: 161</b>	♠ AQJ92	You are dealer.
Dealer: North	♥ 874	The opponents are silent.
Vul: None	♦ Q	
HCP: 13+1	♣ A973	

---

<b>Board: 162</b>	♠ KQ532	Partner is dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: N-S	♦ Q92	
HCP: 8+1	♣ T74	

---

<b>Board: 163</b>	♠ Q9765	You are dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: E-W	♦ AQJ5	
HCP: 13+1	♣ J5	

---

<b>Board: 164</b>	♠ J7	Partner is dealer.
Dealer: South	♥ K93	The opponents are silent.
Vul: Both	♦ QT95	
HCP: 10	♣ KJ82	

---

<b>Board: 165</b>	♠ AQ8	You are dealer.
Dealer: North	♥ AJ982	The opponents are silent.
Vul: N-S	♦ 873	
HCP: 14+1	♣ K5	

## Both hands (Answers Page)

### Board: 161

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+3

Contract: 2 ♠ South

North:

♠ AQJ92

♥ 874

♦ Q

♣ A973

South:

♠ K85

♥ JT

♦ J876532

♣ K

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 162

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 12+1

Contract: 1NT South

North:

♠ KQ532

♥ J6

♦ Q92

♣ T74

South:

♠ AJ

♥ KQ983

♦ J84

♣ J93

W	N	E	S
			1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 163

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ Q9765

♥ KT

♦ AQJ5

♣ J5

South:

♠ AJ2

♥ 963

♦ T972

♣ K87

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 164

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13+1

Contract: 4 ♥ South

North:

♠ J7

♥ K93

♦ QT95

♣ KJ82

South:

♠ QT9

♥ AQJ52

♦ A6

♣ 643

W	N	E	S
			1 ♥

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 3 ♥ Pass 4 ♥

All Pass

1. forcing 1NT

### Board: 165

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ AQ8

♥ AJ982

♦ 873

♣ K5

South:

♠ J4

♥ 743

♦ AK96

♣ J743

W	N	E	S
	1 ♥	Pass	2 ♥

All Pass

<b>Board: 161</b>	♠ K85	Partner is dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: None	♦ J876532	
HCP: 8+3	♣ K	

---

<b>Board: 162</b>	♠ AJ	You are dealer.
Dealer: South	♥ KQ983	The opponents are silent.
Vul: N-S	♦ J84	
HCP: 12+1	♣ J93	

---

<b>Board: 163</b>	♠ AJ2	Partner is dealer.
Dealer: North	♥ 963	The opponents are silent.
Vul: E-W	♦ T972	
HCP: 8	♣ K87	

---

<b>Board: 164</b>	♠ QT9	You are dealer.
Dealer: South	♥ AQJ52	The opponents are silent.
Vul: Both	♦ A6	
HCP: 13+1	♣ 643	

---

<b>Board: 165</b>	♠ J4	Partner is dealer.
Dealer: North	♥ 743	The opponents are silent.
Vul: N-S	♦ AK96	
HCP: 9	♣ J743	

## Both hands (Answers Page)

### Board: 161

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+3

Contract: 2 ♠ South

North:

♠ AQJ92

♥ 874

♦ Q

♣ A973

South:

♠ K85

♥ JT

♦ J876532

♣ K

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 162

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 12+1

Contract: 1NT South

North:

♠ KQ532

♥ J6

♦ Q92

♣ T74

South:

♠ AJ

♥ KQ983

♦ J84

♣ J93

W	N	E	S
			1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 163

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ Q9765

♥ KT

♦ AQJ5

♣ J5

South:

♠ AJ2

♥ 963

♦ T972

♣ K87

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 164

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13+1

Contract: 4 ♥ South

North:

♠ J7

♥ K93

♦ QT95

♣ KJ82

South:

♠ QT9

♥ AQJ52

♦ A6

♣ 643

W	N	E	S
			1 ♥

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 3 ♥ Pass 4 ♥

All Pass

1. forcing 1NT

### Board: 165

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ AQ8

♥ AJ982

♦ 873

♣ K5

South:

♠ J4

♥ 743

♦ AK96

♣ J743

W	N	E	S
	1 ♥	Pass	2 ♥

All Pass

<b>Board: 166</b>	♠ AK	Partner is dealer.
Dealer: South	♥ J653	The opponents are silent.
Vul: E-W	♦ T984	
HCP: 9	♣ J32	

---

<b>Board: 167</b>	♠ AT9	You are dealer.
Dealer: North	♥ KJ653	The opponents are silent.
Vul: Both	♦ A4	
HCP: 14+1	♣ Q95	

---

<b>Board: 168</b>	♠ A83	Partner is dealer.
Dealer: South	♥ JT3	The opponents are silent.
Vul: None	♦ JT32	
HCP: 10	♣ AT4	

---

<b>Board: 169</b>	♠ 3	Partner is dealer.
Dealer: South	♥ K83	The opponents are silent.
Vul: E-W	♦ KJT965	
HCP: 7+2	♣ T87	

---

<b>Board: 170</b>	♠ K7	Partner is dealer.
Dealer: South	♥ 764	The opponents are silent.
Vul: Both	♦ 842	
HCP: 7+1	♣ KJ864	

## Both hands (Answers Page)

### Board: 166

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 11+1

Contract: 3♥ North

North:

♠ AK

♥ J653

♦ T984

♣ J32

South:

♠ QT762

♥ AKQ4

♦ 76

♣ 75

W N E S

Pass 1NT<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. forcing 1NT

### Board: 167

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7

Contract: 1NT North

North:

♠ AT9

♥ KJ653

♦ A4

♣ Q95

South:

♠ QJ76

♥ 7

♦ 9753

♣ A843

W N E S

Pass 1♥ Pass 1♠

Pass 1NT All Pass

### Board: 168

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+1

Contract: 2♥ North

North:

♠ A83

♥ JT3

♦ JT32

♣ AT4

South:

♠ Q97

♥ AQ876

♦ Q84

♣ KJ

W N E S

Pass 2♥ All Pass

### Board: 169

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 14+1

Contract: 3♦ South

North:

♠ 3

♥ K83

♦ KJT965

♣ T87

South:

♠ KT982

♥ Q9

♦ Q8

♣ AK94

W N E S

Pass 1NT<sup>1</sup> Pass 2♣

Pass 2♦ Pass 3♦

All Pass

1. forcing 1NT

### Board: 170

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+1

Contract: 2♥ North

North:

♠ K7

♥ 764

♦ 842

♣ KJ864

South:

♠ 643

♥ AK932

♦ AJ

♣ Q75

W N E S

Pass 2♥ All Pass

<b>Board: 166</b>	♠ QT762	You are dealer.
Dealer: South	♥ AKQ4	The opponents are silent.
Vul: E-W	♦ 76	
HCP: 11+1	♣ 75	

---

<b>Board: 167</b>	♠ QJ76	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ 9753	
HCP: 7	♣ A843	

---

<b>Board: 168</b>	♠ Q97	You are dealer.
Dealer: South	♥ AQ876	The opponents are silent.
Vul: None	♦ Q84	
HCP: 14+1	♣ KJ	

---

<b>Board: 169</b>	♠ KT982	You are dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 14+1	♣ AK94	

---

<b>Board: 170</b>	♠ 643	You are dealer.
Dealer: South	♥ AK932	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 14+1	♣ Q75	

## Both hands (Answers Page)

### Board: 166

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 11+1

Contract: 3♥ North

North:

♠ AK

♥ J653

♦ T984

♣ J32

South:

♠ QT762

♥ AKQ4

♦ 76

♣ 75

W N E S

Pass 1NT<sup>1</sup> Pass 2♥

Pass 3♥ All Pass

1. forcing 1NT

### Board: 167

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7

Contract: 1NT North

North:

♠ AT9

♥ KJ653

♦ A4

♣ Q95

South:

♠ QJ76

♥ 7

♦ 9753

♣ A843

W N E S

Pass 1♥ Pass 1♠

Pass 1NT All Pass

### Board: 168

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+1

Contract: 2♥ North

North:

♠ A83

♥ JT3

♦ JT32

♣ AT4

South:

♠ Q97

♥ AQ876

♦ Q84

♣ KJ

W N E S

Pass 2♥ All Pass

### Board: 169

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 14+1

Contract: 3♦ South

North:

♠ 3

♥ K83

♦ KJT965

♣ T87

South:

♠ KT982

♥ Q9

♦ Q8

♣ AK94

W N E S

Pass 1NT<sup>1</sup> Pass 2♣

Pass 2♦ Pass 3♦

All Pass

1. forcing 1NT

### Board: 170

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+1

Contract: 2♥ North

North:

♠ K7

♥ 764

♦ 842

♣ KJ864

South:

♠ 643

♥ AK932

♦ AJ

♣ Q75

W N E S

Pass 2♥ All Pass



<b>Board: 171</b>	♠ KJ954	You are dealer.
Dealer: North	♥ A52	The opponents are silent.
Vul: None	♦ A763	
HCP: 12+1	♣ 2	

---

<b>Board: 172</b>	♠ T72	Partner is dealer.
Dealer: South	♥ K85	The opponents are silent.
Vul: N-S	♦ Q73	
HCP: 9	♣ A632	

---

<b>Board: 173</b>	♠ J9	You are dealer.
Dealer: North	♥ AKQ43	The opponents are silent.
Vul: Both	♦ KT2	
HCP: 13+1	♣ T83	

---

<b>Board: 174</b>	♠ AT963	Partner is dealer.
Dealer: South	♥ 87	The opponents are silent.
Vul: None	♦ 832	
HCP: 8+1	♣ KJ8	

---

<b>Board: 175</b>	♠ K87	You are dealer.
Dealer: North	♥ J8643	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 12+1	♣ Q62	

## Both hands (Answers Page)

### Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ KJ954	♠ T76		1 ♠	Pass	2 ♠
Vul: None	♥ A52	♥ 976	All Pass			
North HCP: 12+1	♦ A763	♦ J				
South HCP: 8+2	♣ 2	♣ AQJ986				
Contract: 2 ♠ South						

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ KJ643				1 ♠
Vul: N-S	♥ K85	♥ Q6	Pass	2 ♠	All Pass	
North HCP: 9	♦ Q73	♦ K64				
South HCP: 13+1	♣ A632	♣ KJ8				
Contract: 2 ♠ North						

### Board: 173

	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ AT83		1 ♥	Pass	2 ♥
Vul: Both	♥ AKQ43	♥ 975	All Pass			
North HCP: 13+1	♦ KT2	♦ A983				
South HCP: 10	♣ T83	♣ Q7				
Contract: 2 ♥ South						

### Board: 174

	North:	South:	W	N	E	S
Dealer: South	♠ AT963	♠ J75				1 ♥
Vul: None	♥ 87	♥ AQJ94	Pass	1 ♠	Pass	1NT
North HCP: 8+1	♦ 832	♦ AQ	All Pass			
South HCP: 14+1	♣ KJ8	♣ 432				
Contract: 1NT South						

### Board: 175

	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ Q65		1 ♥	Pass	2 ♥
Vul: N-S	♥ J8643	♥ K72	All Pass			
North HCP: 12+1	♦ AQ	♦ 832				
South HCP: 9	♣ Q62	♣ KJ73				
Contract: 2 ♥ South						

<b>Board: 171</b>	♠ T76	Partner is dealer.
Dealer: North	♥ 976	The opponents are silent.
Vul: None	♦ J	
HCP: 8+2	♣ AQJ986	

---

<b>Board: 172</b>	♠ KJ643	You are dealer.
Dealer: South	♥ Q6	The opponents are silent.
Vul: N-S	♦ K64	
HCP: 13+1	♣ KJ8	

---

<b>Board: 173</b>	♠ AT83	Partner is dealer.
Dealer: North	♥ 975	The opponents are silent.
Vul: Both	♦ A983	
HCP: 10	♣ Q7	

---

<b>Board: 174</b>	♠ J75	You are dealer.
Dealer: South	♥ AQJ94	The opponents are silent.
Vul: None	♦ AQ	
HCP: 14+1	♣ 432	

---

<b>Board: 175</b>	♠ Q65	Partner is dealer.
Dealer: North	♥ K72	The opponents are silent.
Vul: N-S	♦ 832	
HCP: 9	♣ KJ73	

## Both hands (Answers Page)

### Board: 171

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8+2

Contract: 2 ♠ South

North:

♠ KJ954

♥ A52

♦ A763

♣ 2

South:

♠ T76

♥ 976

♦ J

♣ AQJ986

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 172

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ T72

♥ K85

♦ Q73

♣ A632

South:

♠ KJ643

♥ Q6

♦ K64

♣ KJ8

W	N	E	S
			1 ♠

Pass 2 ♠ All Pass

### Board: 173

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10

Contract: 2 ♥ South

North:

♠ J9

♥ AKQ43

♦ KT2

♣ T83

South:

♠ AT83

♥ 975

♦ A983

♣ Q7

W	N	E	S
	1 ♥	Pass	2 ♥

All Pass

### Board: 174

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 14+1

Contract: 1NT South

North:

♠ AT963

♥ 87

♦ 832

♣ KJ8

South:

♠ J75

♥ AQJ94

♦ AQ

♣ 432

W	N	E	S
			1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 175

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ K87

♥ J8643

♦ AQ

♣ Q62

South:

♠ Q65

♥ K72

♦ 832

♣ KJ73

W	N	E	S
	1 ♥	Pass	2 ♥

All Pass

<b>Board: 176</b>	♠ QJ432	Partner is dealer.
Dealer: South	♥ JT2	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 10+1	♣ AT9	

---

<b>Board: 177</b>	♠ 6543	Partner is dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: None	♦ K64	
HCP: 9	♣ AT62	

---

<b>Board: 178</b>	♠ KJ9	Partner is dealer.
Dealer: South	♥ 964	The opponents are silent.
Vul: N-S	♦ K753	
HCP: 10	♣ QJ3	

---

<b>Board: 179</b>	♠ AJ8	You are dealer.
Dealer: North	♥ KQT86	The opponents are silent.
Vul: E-W	♦ K43	
HCP: 13+1	♣ 52	

---

<b>Board: 180</b>	♠ K8	Partner is dealer.
Dealer: South	♥ 842	The opponents are silent.
Vul: Both	♦ KJ95	
HCP: 10	♣ K983	

## Both hands (Answers Page)

### Board: 176

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 12+2

Contract: 2♥ North

North:

♠ QJ432

♥ JT2

♦ Q9

♣ AT9

South:

♠ 7

♥ KQ9543

♦ A83

♣ K62

W	N	E	S
			1♥

Pass	2♥	All Pass	
------	----	----------	--

### Board: 177

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+1

Contract: 2♠ South

North:

♠ 6543

♥ Q9

♦ K64

♣ AT62

South:

♠ Q97

♥ AJ875

♦ QJ83

♣ Q

W	N	E	S
			1♥

Pass	1♠	Pass	2♦
------	----	------	----

Pass	2♥	Pass	2♠
------	----	------	----

All Pass			
----------	--	--	--

### Board: 178

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12+1

Contract: 2♥ North

North:

♠ KJ9

♥ 964

♦ K753

♣ QJ3

South:

♠ AQ53

♥ KQ853

♦ J

♣ 975

W	N	E	S
			1♥

Pass	2♥	All Pass	
------	----	----------	--

### Board: 179

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9

Contract: 4♥ North

North:

♠ AJ8

♥ KQT86

♦ K43

♣ 52

South:

♠ 632

♥ A975

♦ Q82

♣ K87

W	N	E	S
	1♥	Pass	3♥

Pass	4♥	All Pass	
------	----	----------	--

### Board: 180

Dealer: South

Vul: Both

North HCP: 10

South HCP: 12+1

Contract: 3♥ North

North:

♠ K8

♥ 842

♦ KJ95

♣ K983

South:

♠ J52

♥ AKT65

♦ A63

♣ 76

W	N	E	S
			1♥

Pass	1NT <sup>1</sup>	Pass	2♦
------	------------------	------	----

Pass	3♥	All Pass	
------	----	----------	--

1. forcing 1NT

<b>Board: 176</b>	♠ 7	You are dealer.
Dealer: South	♥ KQ9543	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 12+2	♣ K62	

---

<b>Board: 177</b>	♠ Q97	You are dealer.
Dealer: South	♥ AJ875	The opponents are silent.
Vul: None	♦ QJ83	
HCP: 12+1	♣ Q	

---

<b>Board: 178</b>	♠ AQ53	You are dealer.
Dealer: South	♥ KQ853	The opponents are silent.
Vul: N-S	♦ J	
HCP: 12+1	♣ 975	

---

<b>Board: 179</b>	♠ 632	Partner is dealer.
Dealer: North	♥ A975	The opponents are silent.
Vul: E-W	♦ Q82	
HCP: 9	♣ K87	

---

<b>Board: 180</b>	♠ J52	You are dealer.
Dealer: South	♥ AKT65	The opponents are silent.
Vul: Both	♦ A63	
HCP: 12+1	♣ 76	

## Both hands (Answers Page)

### Board: 176

	North:	South:	W	N	E	S
Dealer: South	♠ QJ432	♠ 7				1 ♥
Vul: E-W	♥ JT2	♥ KQ9543	Pass	2 ♥	All Pass	
North HCP: 10+1	♦ Q9	♦ A83				
South HCP: 12+2	♣ AT9	♣ K62				
Contract: 2 ♥ North						

### Board: 177

	North:	South:	W	N	E	S
Dealer: South	♠ 6543	♠ Q97				1 ♥
Vul: None	♥ Q9	♥ AJ875	Pass	1 ♠	Pass	2 ♦
North HCP: 9	♦ K64	♦ QJ83	Pass	2 ♥	Pass	2 ♠
South HCP: 12+1	♣ AT62	♣ Q	All Pass			
Contract: 2 ♠ South						

### Board: 178

	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ AQ53				1 ♥
Vul: N-S	♥ 964	♥ KQ853	Pass	2 ♥	All Pass	
North HCP: 10	♦ K753	♦ J				
South HCP: 12+1	♣ QJ3	♣ 975				
Contract: 2 ♥ North						

### Board: 179

	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ 632		1 ♥	Pass	3 ♥
Vul: E-W	♥ KQT86	♥ A975	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ K43	♦ Q82				
South HCP: 9	♣ 52	♣ K87				
Contract: 4 ♥ North						

### Board: 180

	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ J52				1 ♥
Vul: Both	♥ 842	♥ AKT65	Pass	1NT <sup>1</sup>	Pass	2 ♦
North HCP: 10	♦ KJ95	♦ A63	Pass	3 ♥	All Pass	
South HCP: 12+1	♣ K983	♣ 76				
Contract: 3 ♥ North						

1. forcing 1NT



<b>Board: 181</b>	♠ AK876	You are dealer.
Dealer: North	♥ 82	The opponents are silent.
Vul: N-S	♦ 95	
HCP: 12+1	♣ KQ43	

---

<b>Board: 182</b>	♠ 985	Partner is dealer.
Dealer: South	♥ 974	The opponents are silent.
Vul: E-W	♦ A74	
HCP: 9	♣ AJT8	

---

<b>Board: 183</b>	♠ Q86542	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ J32	
HCP: 13+2	♣ K2	

---

<b>Board: 184</b>	♠ QJ54	Partner is dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: None	♦ KT87	
HCP: 7	♣ 962	

---

<b>Board: 185</b>	♠ T98	You are dealer.
Dealer: North	♥ A7654	The opponents are silent.
Vul: E-W	♦ AQ7	
HCP: 14+1	♣ A2	

## Both hands (Answers Page)

### Board: 181

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ AK876

♥ 82

♦ 95

♣ KQ43

South:

♠ 52

♥ QT764

♦ KQ74

♣ J9

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 182

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ 985

♥ 974

♦ A74

♣ AJT8

South:

♠ K7643

♥ QJ8

♦ KJ

♣ Q74

W N E S

1 ♠

Pass 2 ♠ All Pass

### Board: 183

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ Q86542

♥ AK

♦ J32

♣ K2

South:

♠ JT

♥ Q75

♦ Q9764

♣ A54

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

1. forcing 1NT

### Board: 184

Dealer: South

Vul: None

North HCP: 7

South HCP: 14+1

Contract: 1NT South

North:

♠ QJ54

♥ JT

♦ KT87

♣ 962

South:

♠ AK7

♥ Q8732

♦ A43

♣ J7

W N E S

1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 185

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8+1

Contract: 2 ♥ South

North:

♠ T98

♥ A7654

♦ AQ7

♣ A2

South:

♠ A3

♥ T98

♦ K53

♣ J9765

W N E S

1 ♥ Pass 2 ♥

All Pass

<b>Board: 181</b>	♠ 52	Partner is dealer.
Dealer: North	♥ QT764	The opponents are silent.
Vul: N-S	♦ KQ74	
HCP: 8+1	♣ J9	

---

<b>Board: 182</b>	♠ K7643	You are dealer.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 12+1	♣ Q74	

---

<b>Board: 183</b>	♠ JT	Partner is dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: Both	♦ Q9764	
HCP: 9+1	♣ A54	

---

<b>Board: 184</b>	♠ AK7	You are dealer.
Dealer: South	♥ Q8732	The opponents are silent.
Vul: None	♦ A43	
HCP: 14+1	♣ J7	

---

<b>Board: 185</b>	♠ A3	Partner is dealer.
Dealer: North	♥ T98	The opponents are silent.
Vul: E-W	♦ K53	
HCP: 8+1	♣ J9765	

## Both hands (Answers Page)

### Board: 181

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ AK876

♥ 82

♦ 95

♣ KQ43

South:

♠ 52

♥ QT764

♦ KQ74

♣ J9

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 182

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ 985

♥ 974

♦ A74

♣ AJT8

South:

♠ K7643

♥ QJ8

♦ KJ

♣ Q74

W N E S

1 ♠

Pass 2 ♠ All Pass

### Board: 183

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 9+1

Contract: 4 ♠ North

North:

♠ Q86542

♥ AK

♦ J32

♣ K2

South:

♠ JT

♥ Q75

♦ Q9764

♣ A54

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

1. forcing 1NT

### Board: 184

Dealer: South

Vul: None

North HCP: 7

South HCP: 14+1

Contract: 1NT South

North:

♠ QJ54

♥ JT

♦ KT87

♣ 962

South:

♠ AK7

♥ Q8732

♦ A43

♣ J7

W N E S

1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 185

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8+1

Contract: 2 ♥ South

North:

♠ T98

♥ A7654

♦ AQ7

♣ A2

South:

♠ A3

♥ T98

♦ K53

♣ J9765

W N E S

1 ♥ Pass 2 ♥

All Pass

<b>Board: 186</b>	♠ AT32	Partner is dealer.
Dealer: South	♥ T4	The opponents are silent.
Vul: Both	♦ KT94	
HCP: 7	♣ T83	

---

<b>Board: 187</b>	♠ KJ653	You are dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: None	♦ KJ54	
HCP: 13+1	♣ Q3	

---

<b>Board: 188</b>	♠ J85	Partner is dealer.
Dealer: South	♥ AK94	The opponents are silent.
Vul: N-S	♦ 65	
HCP: 8	♣ 8532	

---

<b>Board: 189</b>	♠ AJ9874	You are dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: Both	♦ J	
HCP: 12+2	♣ QJ94	

---

<b>Board: 190</b>	♠ T86	Partner is dealer.
Dealer: South	♥ 97	The opponents are silent.
Vul: None	♦ AT	
HCP: 8+2	♣ A98653	

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: Both

North HCP: 7

South HCP: 13+1

Contract: 1NT South

North:

♠ AT32

♥ T4

♦ KT94

♣ T83

South:

♠ 64

♥ AK875

♦ A73

♣ Q72

W N E S

1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 187

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ KJ653

♥ K6

♦ KJ54

♣ Q3

South:

♠ AT7

♥ QJ5

♦ Q76

♣ T874

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 188

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ J85

♥ AK94

♦ 65

♣ 8532

South:

♠ AKQ94

♥ 873

♦ QJ3

♣ QT

W N E S

1 ♠

Pass 2 ♠ All Pass

### Board: 189

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 10

Contract: 3 ♠ South

North:

♠ AJ9874

♥ QJ

♦ J

♣ QJ94

South:

♠ Q52

♥ 7654

♦ A985

♣ A2

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 3 ♠

All Pass

1. forcing 1NT

### Board: 190

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 13+1

Contract: 2 ♣ South

North:

♠ T86

♥ 97

♦ AT

♣ A98653

South:

♠ 93

♥ A8632

♦ KQ9

♣ KJ7

W N E S

1 ♥

Pass 1NT<sup>1</sup> Pass 2 ♣

All Pass

1. forcing 1NT

<b>Board: 186</b>	♠ 64	You are dealer.
Dealer: South	♥ AK875	The opponents are silent.
Vul: Both	♦ A73	
HCP: 13+1	♣ Q72	

---

<b>Board: 187</b>	♠ AT7	Partner is dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: None	♦ Q76	
HCP: 9	♣ T874	

---

<b>Board: 188</b>	♠ AKQ94	You are dealer.
Dealer: South	♥ 873	The opponents are silent.
Vul: N-S	♦ QJ3	
HCP: 14+1	♣ QT	

---

<b>Board: 189</b>	♠ Q52	Partner is dealer.
Dealer: North	♥ 7654	The opponents are silent.
Vul: Both	♦ A985	
HCP: 10	♣ A2	

---

<b>Board: 190</b>	♠ 93	You are dealer.
Dealer: South	♥ A8632	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 13+1	♣ KJ7	

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: Both

North HCP: 7

South HCP: 13+1

Contract: 1NT South

North:

♠ AT32

♥ T4

♦ KT94

♣ T83

South:

♠ 64

♥ AK875

♦ A73

♣ Q72

W N E S

1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 187

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ KJ653

♥ K6

♦ KJ54

♣ Q3

South:

♠ AT7

♥ QJ5

♦ Q76

♣ T874

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 188

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ J85

♥ AK94

♦ 65

♣ 8532

South:

♠ AKQ94

♥ 873

♦ QJ3

♣ QT

W N E S

1 ♠

Pass 2 ♠ All Pass

### Board: 189

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 10

Contract: 3 ♠ South

North:

♠ AJ9874

♥ QJ

♦ J

♣ QJ94

South:

♠ Q52

♥ 7654

♦ A985

♣ A2

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 3 ♠

All Pass

1. forcing 1NT

### Board: 190

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 13+1

Contract: 2 ♣ South

North:

♠ T86

♥ 97

♦ AT

♣ A98653

South:

♠ 93

♥ A8632

♦ KQ9

♣ KJ7

W N E S

1 ♥

Pass 1NT<sup>1</sup> Pass 2 ♣

All Pass

1. forcing 1NT



<b>Board: 191</b>	♠ AKJT4	You are dealer.
Dealer: North	♥ J2	The opponents are silent.
Vul: N-S	♦ A86	
HCP: 14+1	♣ J62	

---

<b>Board: 192</b>	♠ Q6532	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ J642	
HCP: 6+1	♣ KT3	

---

<b>Board: 193</b>	♠ AQ3	You are dealer.
Dealer: North	♥ QJ7432	The opponents are silent.
Vul: None	♦ A	
HCP: 13+2	♣ T53	

---

<b>Board: 194</b>	♠ K43	Partner is dealer.
Dealer: South	♥ J532	The opponents are silent.
Vul: N-S	♦ KT7	
HCP: 8	♣ J97	

---

<b>Board: 195</b>	♠ K85	You are dealer.
Dealer: North	♥ AJ982	The opponents are silent.
Vul: E-W	♦ K96	
HCP: 13+1	♣ Q4	

## Both hands (Answers Page)

### Board: 191

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ AKJT4

♥ J2

♦ A86

♣ J62

South:

♠ 965

♥ A97

♦ KT952

♣ 73

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 192

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 14+1

Contract: 2 ♣ South

North:

♠ Q6532

♥ 6

♦ J642

♣ KT3

South:

♠ KJ

♥ A9743

♦ A9

♣ Q975

W	N	E	S
			1 ♥

Pass	1 ♠	Pass	2 ♣
------	-----	------	-----

All Pass

### Board: 193

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ AQ3

♥ QJ7432

♦ A

♣ T53

South:

♠ 85

♥ 965

♦ QT974

♣ AK6

W	N	E	S
	1 ♥	Pass	2 ♥

All Pass

### Board: 194

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ K43

♥ J532

♦ KT7

♣ J97

South:

♠ AQ986

♥ A6

♦ J43

♣ K85

W	N	E	S
			1 ♠

Pass	2 ♠	All Pass	
------	-----	----------	--

### Board: 195

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8

Contract: 2 ♥ South

North:

♠ K85

♥ AJ982

♦ K96

♣ Q4

South:

♠ 972

♥ K3

♦ T875

♣ AJ63

W	N	E	S
	1 ♥	Pass	1NT <sup>1</sup>

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

All Pass

1. forcing 1NT

<b>Board: 191</b>	♠ 965	Partner is dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: N-S	♦ KT952	
HCP: 7+1	♣ 73	

---

<b>Board: 192</b>	♠ KJ	You are dealer.
Dealer: South	♥ A9743	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 14+1	♣ Q975	

---

<b>Board: 193</b>	♠ 85	Partner is dealer.
Dealer: North	♥ 965	The opponents are silent.
Vul: None	♦ QT974	
HCP: 9+1	♣ AK6	

---

<b>Board: 194</b>	♠ AQ986	You are dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: N-S	♦ J43	
HCP: 14+1	♣ K85	

---

<b>Board: 195</b>	♠ 972	Partner is dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: E-W	♦ T875	
HCP: 8	♣ AJ63	

## Both hands (Answers Page)

### Board: 191

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ AKJT4

♥ J2

♦ A86

♣ J62

South:

♠ 965

♥ A97

♦ KT952

♣ 73

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 192

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 14+1

Contract: 2 ♣ South

North:

♠ Q6532

♥ 6

♦ J642

♣ KT3

South:

♠ KJ

♥ A9743

♦ A9

♣ Q975

W	N	E	S
			1 ♥

Pass	1 ♠	Pass	2 ♣
------	-----	------	-----

All Pass

### Board: 193

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ AQ3

♥ QJ7432

♦ A

♣ T53

South:

♠ 85

♥ 965

♦ QT974

♣ AK6

W	N	E	S
	1 ♥	Pass	2 ♥

All Pass

### Board: 194

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ K43

♥ J532

♦ KT7

♣ J97

South:

♠ AQ986

♥ A6

♦ J43

♣ K85

W	N	E	S
			1 ♠

Pass	2 ♠	All Pass	
------	-----	----------	--

### Board: 195

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8

Contract: 2 ♥ South

North:

♠ K85

♥ AJ982

♦ K96

♣ Q4

South:

♠ 972

♥ K3

♦ T875

♣ AJ63

W	N	E	S
	1 ♥	Pass	1NT <sup>1</sup>

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

All Pass

1. forcing 1NT

<b>Board: 196</b>	♠ KT3	Partner is dealer.
Dealer: South	♥ 972	The opponents are silent.
Vul: Both	♦ K	
HCP: 9+2	♣ QJT632	
<hr/>		
<b>Board: 197</b>	♠ Q3	You are dealer.
Dealer: North	♥ QJ652	East (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ KQ	West (RHO) bids 2♠ if possible.
HCP: 12+1	♣ Q753	
<hr/>		
<b>Board: 198</b>	♠ AKT	Partner is dealer.
Dealer: South	♥ 95	The opponents are silent.
Vul: E-W	♦ J6543	
HCP: 8+1	♣ T65	
<hr/>		
<b>Board: 199</b>	♠ QJ	You are dealer.
Dealer: North	♥ KQJ52	The opponents are silent.
Vul: Both	♦ KT74	
HCP: 12+1	♣ 73	
<hr/>		
<b>Board: 200</b>	♠ J954	Partner is dealer.
Dealer: South	♥ KJT	West (RHO) Doubles 2♥ if possible.
Vul: None	♦ Q2	East (LHO) bids 3♦ if possible.
HCP: 10	♣ K953	

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ KT3

♥ 972

♦ K

♣ QJT632

South:

♠ Q7652

♥ AJ6

♦ AJ98

♣ 9

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 197

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9

Contract: 3 ♥ North

North:

♠ Q3

♥ QJ652

♦ KQ

♣ Q753

South:

♠ AT6

♥ 873

♦ A765

♣ JT6

W	N	E	S
	1 ♥	Pass	2 ♥
Pass	Pass	X	Pass
2 ♠	3 ♥	All Pass	

### Board: 198

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ AKT

♥ 95

♦ J6543

♣ T65

South:

♠ 876

♥ 87642

♦ AK

♣ AQ7

W	N	E	S
			1 ♥
Pass	1NT <sup>1</sup>	Pass	2 ♣
Pass	2 ♥	All Pass	

1. forcing 1NT

### Board: 199

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10

Contract: 2 ♥ South

North:

♠ QJ

♥ KQJ52

♦ KT74

♣ 73

South:

♠ AT62

♥ 873

♦ Q32

♣ KJ8

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

### Board: 200

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+1

Contract: 3 ♥ South

North:

♠ J954

♥ KJT

♦ Q2

♣ K953

South:

♠ K82

♥ AQ942

♦ A54

♣ 84

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

**Board: 196**      ♠ Q7652      You are dealer.  
Dealer: South      ♥ AJ6      The opponents are silent.  
Vul: Both      ♦ AJ98  
HCP: 12+1      ♣ 9

---

**Board: 197**      ♠ AT6      Partner is dealer.  
Dealer: North      ♥ 873      East (RHO) Doubles 2♥ if possible.  
Vul: N-S      ♦ A765      West (LHO) bids 2♠ if possible.  
HCP: 9      ♣ JT6

---

**Board: 198**      ♠ 876      You are dealer.  
Dealer: South      ♥ 87642      The opponents are silent.  
Vul: E-W      ♦ AK  
HCP: 13+1      ♣ AQ7

---

**Board: 199**      ♠ AT62      Partner is dealer.  
Dealer: North      ♥ 873      The opponents are silent.  
Vul: Both      ♦ Q32  
HCP: 10      ♣ KJ8

---

**Board: 200**      ♠ K82      You are dealer.  
Dealer: South      ♥ AQ942      West (LHO) Doubles 2♥ if possible.  
Vul: None      ♦ A54      East (RHO) bids 3♦ if possible.  
HCP: 13+1      ♣ 84

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ KT3

♥ 972

♦ K

♣ QJT632

South:

♠ Q7652

♥ AJ6

♦ AJ98

♣ 9

W N E S

Pass 2 ♠ All Pass 1 ♠

### Board: 197

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9

Contract: 3 ♥ North

North:

♠ Q3

♥ QJ652

♦ KQ

♣ Q753

South:

♠ AT6

♥ 873

♦ A765

♣ JT6

W N E S

Pass 1 ♥ Pass 2 ♥

Pass Pass X Pass

2 ♠ 3 ♥ All Pass

### Board: 198

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ AKT

♥ 95

♦ J6543

♣ T65

South:

♠ 876

♥ 87642

♦ AK

♣ AQ7

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♥ All Pass

1. forcing 1NT

### Board: 199

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10

Contract: 2 ♥ South

North:

♠ QJ

♥ KQJ52

♦ KT74

♣ 73

South:

♠ AT62

♥ 873

♦ Q32

♣ KJ8

W N E S

Pass 1 ♥ Pass 2 ♥

All Pass

### Board: 200

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+1

Contract: 3 ♥ South

North:

♠ J954

♥ KJT

♦ Q2

♣ K953

South:

♠ K82

♥ AQ942

♦ A54

♣ 84

W N E S

Pass 2 ♥ Pass Pass 1 ♥

X Pass 3 ♦ 3 ♥

All Pass



<b>Board: 201</b>	♠ AK9874	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ 865	
HCP: 14+2	♣ K5	

---

<b>Board: 202</b>	♠ Q7	Partner is dealer.
Dealer: South	♥ J873	The opponents are silent.
Vul: Both	♦ A853	
HCP: 9	♣ Q42	

---

<b>Board: 203</b>	♠ AK762	You are dealer.
Dealer: North	♥ T7	The opponents are silent.
Vul: None	♦ 76	
HCP: 11+1	♣ KJ64	

---

<b>Board: 204</b>	♠ 97	Partner is dealer.
Dealer: South	♥ 7652	The opponents are silent.
Vul: N-S	♦ A85	
HCP: 8	♣ AT62	

---

<b>Board: 205</b>	♠ 8764	You are dealer.
Dealer: North	♥ AKQ65	The opponents are silent.
Vul: Both	♦ A8	
HCP: 13+1	♣ 73	

## Both hands (Answers Page)

### Board: 201

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ AK9874

♥ A6

♦ 865

♣ K5

South:

♠ Q6

♥ T53

♦ QT2

♣ QJT83

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 202

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ Q7

♥ J873

♦ A853

♣ Q42

South:

♠ AK8652

♥ T6

♦ KQ6

♣ 96

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 203

Dealer: North

Vul: None

North HCP: 11+1

South HCP: 10

Contract: 2 ♠ South

North:

♠ AK762

♥ T7

♦ 76

♣ KJ64

South:

♠ J98

♥ J92

♦ KJ82

♣ AT2

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 204

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13+2

Contract: 4 ♠ South

North:

♠ 97

♥ 7652

♦ A85

♣ AT62

South:

♠ AQ6432

♥ A84

♦ 632

♣ K

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 205

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8

Contract: 2 ♥ South

North:

♠ 8764

♥ AKQ65

♦ A8

♣ 73

South:

♠ A9

♥ J432

♦ Q542

♣ JT6

W N E S

1 ♥ Pass 2 ♥

All Pass

<b>Board: 201</b>	♠ Q6	Partner is dealer.
Dealer: North	♥ T53	The opponents are silent.
Vul: E-W	♦ QT2	
HCP: 7+1	♣ QJT83	

---

<b>Board: 202</b>	♠ AK8652	You are dealer.
Dealer: South	♥ T6	The opponents are silent.
Vul: Both	♦ KQ6	
HCP: 12+2	♣ 96	

---

<b>Board: 203</b>	♠ J98	Partner is dealer.
Dealer: North	♥ J92	The opponents are silent.
Vul: None	♦ KJ82	
HCP: 10	♣ AT2	

---

<b>Board: 204</b>	♠ AQ6432	You are dealer.
Dealer: South	♥ A84	The opponents are silent.
Vul: N-S	♦ 632	
HCP: 13+2	♣ K	

---

<b>Board: 205</b>	♠ A9	Partner is dealer.
Dealer: North	♥ J432	The opponents are silent.
Vul: Both	♦ Q542	
HCP: 8	♣ JT6	

## Both hands (Answers Page)

### Board: 201

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ AK9874

♥ A6

♦ 865

♣ K5

South:

♠ Q6

♥ T53

♦ QT2

♣ QJT83

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 202

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ Q7

♥ J873

♦ A853

♣ Q42

South:

♠ AK8652

♥ T6

♦ KQ6

♣ 96

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 203

Dealer: North

Vul: None

North HCP: 11+1

South HCP: 10

Contract: 2 ♠ South

North:

♠ AK762

♥ T7

♦ 76

♣ KJ64

South:

♠ J98

♥ J92

♦ KJ82

♣ AT2

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 204

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13+2

Contract: 4 ♠ South

North:

♠ 97

♥ 7652

♦ A85

♣ AT62

South:

♠ AQ6432

♥ A84

♦ 632

♣ K

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 205

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8

Contract: 2 ♥ South

North:

♠ 8764

♥ AKQ65

♦ A8

♣ 73

South:

♠ A9

♥ J432

♦ Q542

♣ JT6

W N E S

1 ♥ Pass 2 ♥

All Pass

<b>Board: 206</b>	♠ 95	Partner is dealer.
Dealer: South	♥ J43	The opponents are silent.
Vul: None	♦ Q983	
HCP: 9	♣ AQT3	

---

<b>Board: 207</b>	♠ T76	You are dealer.
Dealer: North	♥ A8632	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 12+1	♣ AKJ4	

---

<b>Board: 208</b>	♠ T97	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ AT874	
HCP: 7+1	♣ 7532	

---

<b>Board: 209</b>	♠ KJT83	You are dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ AK73	
HCP: 11+1	♣ 632	

---

<b>Board: 210</b>	♠ 92	Partner is dealer.
Dealer: South	♥ J52	The opponents are silent.
Vul: N-S	♦ Q532	
HCP: 8	♣ KQ43	

## Both hands (Answers Page)

### Board: 206

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+2

Contract: 2♥ North

North:

♠ 95

♥ J43

♦ Q983

♣ AQT3

South:

♠ J83

♥ KQT985

♦ K4

♣ K4

W      N      E      S

Pass    2♥    All Pass    1♥

### Board: 207

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 2♥ South

North:

♠ T76

♥ A8632

♦ 5

♣ AKJ4

South:

♠ Q52

♥ J94

♦ AQJ8

♣ 752

W      N      E      S

Pass    1♥    Pass    2♥

All Pass

### Board: 208

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 13+1

Contract: 2♠ North

North:

♠ T97

♥ K

♦ AT874

♣ 7532

South:

♠ AJ842

♥ AJ83

♦ K5

♣ 98

W      N      E      S

Pass    2♠    All Pass    1♠

### Board: 209

Dealer: North

Vul: None

North HCP: 11+1

South HCP: 10

Contract: 2♠ South

North:

♠ KJT83

♥ T

♦ AK73

♣ 632

South:

♠ 975

♥ AQ87

♦ 962

♣ A84

W      N      E      S

Pass    1♠    Pass    2♠

All Pass

### Board: 210

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13+2

Contract: 2♠ South

North:

♠ 92

♥ J52

♦ Q532

♣ KQ43

South:

♠ AKQJ85

♥ 98

♦ K9

♣ 872

W      N      E      S

Pass    1NT<sup>1</sup>    Pass    1♠

All Pass    2♠

1. forcing 1NT

<b>Board: 206</b>	♠ J83	You are dealer.
Dealer: South	♥ KQT985	The opponents are silent.
Vul: None	♦ K4	
HCP: 12+2	♣ K4	

---

<b>Board: 207</b>	♠ Q52	Partner is dealer.
Dealer: North	♥ J94	The opponents are silent.
Vul: N-S	♦ AQJ8	
HCP: 10	♣ 752	

---

<b>Board: 208</b>	♠ AJ842	You are dealer.
Dealer: South	♥ AJ83	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 13+1	♣ 98	

---

<b>Board: 209</b>	♠ 975	Partner is dealer.
Dealer: North	♥ AQ87	The opponents are silent.
Vul: None	♦ 962	
HCP: 10	♣ A84	

---

<b>Board: 210</b>	♠ AKQJ85	You are dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 13+2	♣ 872	

## Both hands (Answers Page)

### Board: 206

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+2

Contract: 2♥ North

North:

♠ 95

♥ J43

♦ Q983

♣ AQT3

South:

♠ J83

♥ KQT985

♦ K4

♣ K4

W N E S

1♥

Pass 2♥ All Pass

### Board: 207

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 2♥ South

North:

♠ T76

♥ A8632

♦ 5

♣ AKJ4

South:

♠ Q52

♥ J94

♦ AQJ8

♣ 752

W N E S

1♥ Pass 2♥

All Pass

### Board: 208

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 13+1

Contract: 2♠ North

North:

♠ T97

♥ K

♦ AT874

♣ 7532

South:

♠ AJ842

♥ AJ83

♦ K5

♣ 98

W N E S

1♠

Pass 2♠ All Pass

### Board: 209

Dealer: North

Vul: None

North HCP: 11+1

South HCP: 10

Contract: 2♠ South

North:

♠ KJT83

♥ T

♦ AK73

♣ 632

South:

♠ 975

♥ AQ87

♦ 962

♣ A84

W N E S

1♠ Pass 2♠

All Pass

### Board: 210

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13+2

Contract: 2♠ South

North:

♠ 92

♥ J52

♦ Q532

♣ KQ43

South:

♠ AKQJ85

♥ 98

♦ K9

♣ 872

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♠

All Pass

1. forcing 1NT



<b>Board: 211</b>	♠ JT3	You are dealer.
Dealer: North	♥ AQ982	The opponents are silent.
Vul: E-W	♦ AT6	
HCP: 14+1	♣ KT	

---

<b>Board: 212</b>	♠ Q3	Partner is dealer.
Dealer: South	♥ A964	The opponents are silent.
Vul: Both	♦ J97	
HCP: 9	♣ Q954	

---

<b>Board: 213</b>	♠ KQT64	You are dealer.
Dealer: North	♥ 9864	The opponents are silent.
Vul: N-S	♦ A87	
HCP: 12+1	♣ K	

---

<b>Board: 214</b>	♠ K32	Partner is dealer.
Dealer: South	♥ KT753	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 9+1	♣ K43	

---

<b>Board: 215</b>	♠ KQ875	You are dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: Both	♦ T7	
HCP: 13+1	♣ Q32	

## Both hands (Answers Page)

### Board: 211

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 2♥ South

North:

♠ JT3

♥ AQ982

♦ AT6

♣ KT

South:

♠ K972

♥ T74

♦ K95

♣ Q83

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 212

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+2

Contract: 4♠ South

North:

♠ Q3

♥ A964

♦ J97

♣ Q954

South:

♠ AKJT82

♥ J

♦ 864

♣ AT6

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♠
Pass	3♠	Pass	4♠

All Pass

1. forcing 1NT

### Board: 213

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 10+1

Contract: 4♠ North

North:

♠ KQT64

♥ 9864

♦ A87

♣ K

South:

♠ A52

♥ AJ

♦ J43

♣ T8754

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♥	Pass	3♠
Pass	4♠	All Pass	

1. forcing 1NT

### Board: 214

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13+1

Contract: 2♠ North

North:

♠ K32

♥ KT753

♦ T4

♣ K43

South:

♠ Q9874

♥ A

♦ J86

♣ AQ62

W	N	E	S
			1♠
Pass	2♠	All Pass	

### Board: 215

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8

Contract: 2♠ South

North:

♠ KQ875

♥ AQT

♦ T7

♣ Q32

South:

♠ A43

♥ K954

♦ 632

♣ J84

W	N	E	S
	1♠	Pass	2♠

All Pass

<b>Board: 211</b>	♠ K972	Partner is dealer.
Dealer: North	♥ T74	The opponents are silent.
Vul: E-W	♦ K95	
HCP: 8	♣ Q83	

---

<b>Board: 212</b>	♠ AKJT82	You are dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: Both	♦ 864	
HCP: 13+2	♣ AT6	

---

<b>Board: 213</b>	♠ A52	Partner is dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ J43	
HCP: 10+1	♣ T8754	

---

<b>Board: 214</b>	♠ Q9874	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ J86	
HCP: 13+1	♣ AQ62	

---

<b>Board: 215</b>	♠ A43	Partner is dealer.
Dealer: North	♥ K954	The opponents are silent.
Vul: Both	♦ 632	
HCP: 8	♣ J84	

## Both hands (Answers Page)

### Board: 211

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 2♥ South

North:

♠ JT3

♥ AQ982

♦ AT6

♣ KT

South:

♠ K972

♥ T74

♦ K95

♣ Q83

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 212

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+2

Contract: 4♠ South

North:

♠ Q3

♥ A964

♦ J97

♣ Q954

South:

♠ AKJT82

♥ J

♦ 864

♣ AT6

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♠
Pass	3♠	Pass	4♠

All Pass

1. forcing 1NT

### Board: 213

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 10+1

Contract: 4♠ North

North:

♠ KQT64

♥ 9864

♦ A87

♣ K

South:

♠ A52

♥ AJ

♦ J43

♣ T8754

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♥	Pass	3♠
Pass	4♠	All Pass	

1. forcing 1NT

### Board: 214

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13+1

Contract: 2♠ North

North:

♠ K32

♥ KT753

♦ T4

♣ K43

South:

♠ Q9874

♥ A

♦ J86

♣ AQ62

W	N	E	S
			1♠
Pass	2♠	All Pass	

### Board: 215

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8

Contract: 2♠ South

North:

♠ KQ875

♥ AQT

♦ T7

♣ Q32

South:

♠ A43

♥ K954

♦ 632

♣ J84

W	N	E	S
	1♠	Pass	2♠

All Pass

<b>Board: 216</b>	♠ J98	Partner is dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: None	♦ KT93	
HCP: 9	♣ A642	

---

<b>Board: 217</b>	♠ A4	You are dealer.
Dealer: North	♥ K9632	The opponents are silent.
Vul: E-W	♦ QJ6	
HCP: 13+1	♣ K72	

---

<b>Board: 218</b>	♠ QT96	Partner is dealer.
Dealer: South	♥ 53	The opponents are silent.
Vul: Both	♦ AJ864	
HCP: 7+1	♣ 83	

---

<b>Board: 219</b>	♠ A9732	You are dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: None	♦ AQ	
HCP: 14+1	♣ 753	

---

<b>Board: 220</b>	♠ K94	Partner is dealer.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: N-S	♦ 653	
HCP: 8	♣ J862	

## Both hands (Answers Page)

### Board: 216

Dealer: South

Vul: None

North HCP: 9

South HCP: 14+1

Contract: 2♥ North

North:

♠ J98

♥ JT

♦ KT93

♣ A642

South:

♠ KQ6

♥ A9765

♦ Q8

♣ KT3

W N E S

1♥

Pass 1NT<sup>1</sup> Pass 2♣

Pass 2♥ All Pass

1. forcing 1NT

### Board: 217

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ A4

♥ K9632

♦ QJ6

♣ K72

South:

♠ Q87

♥ JT

♦ 854

♣ AJ953

W N E S

1♥ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♥

All Pass

1. forcing 1NT

### Board: 218

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+1

Contract: 1NT South

North:

♠ QT96

♥ 53

♦ AJ864

♣ 83

South:

♠ A72

♥ AKJ92

♦ Q2

♣ T42

W N E S

1♥

Pass 1♠ Pass 1NT

All Pass

### Board: 219

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 4♠ North

North:

♠ A9732

♥ A76

♦ AQ

♣ 753

South:

♠ K65

♥ K932

♦ J2

♣ K862

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 3♠

Pass 4♠ All Pass

1. forcing 1NT

### Board: 220

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+1

Contract: 2♠ North

North:

♠ K94

♥ KJ6

♦ 653

♣ J862

South:

♠ AJ832

♥ T54

♦ KQ9

♣ A7

W N E S

1♠

Pass 2♠ All Pass

<b>Board: 216</b>	♠ KQ6	You are dealer.
Dealer: South	♥ A9765	The opponents are silent.
Vul: None	♦ Q8	
HCP: 14+1	♣ KT3	

---

<b>Board: 217</b>	♠ Q87	Partner is dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: E-W	♦ 854	
HCP: 8+1	♣ AJ953	

---

<b>Board: 218</b>	♠ A72	You are dealer.
Dealer: South	♥ AKJ92	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 14+1	♣ T42	

---

<b>Board: 219</b>	♠ K65	Partner is dealer.
Dealer: North	♥ K932	The opponents are silent.
Vul: None	♦ J2	
HCP: 10	♣ K862	

---

<b>Board: 220</b>	♠ AJ832	You are dealer.
Dealer: South	♥ T54	The opponents are silent.
Vul: N-S	♦ KQ9	
HCP: 14+1	♣ A7	

## Both hands (Answers Page)

### Board: 216

Dealer: South

Vul: None

North HCP: 9

South HCP: 14+1

Contract: 2♥ North

North:

♠ J98

♥ JT

♦ KT93

♣ A642

South:

♠ KQ6

♥ A9765

♦ Q8

♣ KT3

W N E S

1♥

Pass 1NT<sup>1</sup> Pass 2♣

Pass 2♥ All Pass

1. forcing 1NT

### Board: 217

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ A4

♥ K9632

♦ QJ6

♣ K72

South:

♠ Q87

♥ JT

♦ 854

♣ AJ953

W N E S

1♥ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♥

All Pass

1. forcing 1NT

### Board: 218

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+1

Contract: 1NT South

North:

♠ QT96

♥ 53

♦ AJ864

♣ 83

South:

♠ A72

♥ AKJ92

♦ Q2

♣ T42

W N E S

1♥

Pass 1♠ Pass 1NT

All Pass

### Board: 219

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 4♠ North

North:

♠ A9732

♥ A76

♦ AQ

♣ 753

South:

♠ K65

♥ K932

♦ J2

♣ K862

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 3♠

Pass 4♠ All Pass

1. forcing 1NT

### Board: 220

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+1

Contract: 2♠ North

North:

♠ K94

♥ KJ6

♦ 653

♣ J862

South:

♠ AJ832

♥ T54

♦ KQ9

♣ A7

W N E S

1♠

Pass 2♠ All Pass



<b>Board: 221</b>	♠ QJ2	You are dealer.
Dealer: North	♥ AK653	The opponents are silent.
Vul: Both	♦ A5	
HCP: 14+1	♣ 654	

---

<b>Board: 222</b>	♠ T84	Partner is dealer.
Dealer: South	♥ J9754	The opponents are silent.
Vul: None	♦ K92	
HCP: 9+1	♣ AJ	

---

<b>Board: 223</b>	♠ 98654	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: N-S	♦ AT4	
HCP: 13+1	♣ KJ3	

---

<b>Board: 224</b>	♠ AKQT8	You are dealer.
Dealer: North	♥ JT	West (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ 763	East (LHO) bids 2 ♥ if possible.
HCP: 14+1	♣ KJ4	

---

<b>Board: 225</b>	♠ Q52	You are dealer.
Dealer: North	♥ QJT98	The opponents are silent.
Vul: None	♦ A3	
HCP: 14+1	♣ AJ3	

## Both hands (Answers Page)

### Board: 221

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ QJ2

♥ AK653

♦ A5

♣ 654

South:

♠ A75

♥ T9

♦ JT872

♣ K73

W N E S

1♥ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♥

All Pass

1. forcing 1NT

### Board: 222

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+2

Contract: 4♠ North

North:

♠ T84

♥ J9754

♦ K92

♣ AJ

South:

♠ AK7532

♥ Q2

♦ QJ3

♣ Q4

W N E S

1♠

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

### Board: 223

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 7

Contract: 2♠ South

North:

♠ 98654

♥ KQ

♦ AT4

♣ KJ3

South:

♠ 32

♥ T753

♦ K53

♣ A864

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♠

All Pass

1. forcing 1NT

### Board: 224

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 6

Contract: 3♣ South

North:

♠ AKQT8

♥ JT

♦ 763

♣ KJ4

South:

♠ 4

♥ 9432

♦ T942

♣ AQ96

W N E S

1♠ Pass Pass

X Pass 2♥ Pass

Pass X Pass 3♣

All Pass

### Board: 225

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 6+1

Contract: 1♥ North

North:

♠ Q52

♥ QJT98

♦ A3

♣ AJ3

South:

♠ 986

♥ 7

♦ KT876

♣ K952

W N E S

1♥ All Pass

<b>Board: 221</b>	♠ A75	Partner is dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: Both	♦ JT872	
HCP: 8+1	♣ K73	

---

<b>Board: 222</b>	♠ AK7532	You are dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: None	♦ QJ3	
HCP: 14+2	♣ Q4	

---

<b>Board: 223</b>	♠ 32	Partner is dealer.
Dealer: North	♥ T753	The opponents are silent.
Vul: N-S	♦ K53	
HCP: 7	♣ A864	

---

<b>Board: 224</b>	♠ 4	Partner is dealer.
Dealer: North	♥ 9432	West (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ T942	East (RHO) bids 2 ♥ if possible.
HCP: 6	♣ AQ96	

---

<b>Board: 225</b>	♠ 986	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ KT876	
HCP: 6+1	♣ K952	

## Both hands (Answers Page)

### Board: 221

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ QJ2

♥ AK653

♦ A5

♣ 654

South:

♠ A75

♥ T9

♦ JT872

♣ K73

W N E S

1♥ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♥

All Pass

1. forcing 1NT

### Board: 222

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+2

Contract: 4♠ North

North:

♠ T84

♥ J9754

♦ K92

♣ AJ

South:

♠ AK7532

♥ Q2

♦ QJ3

♣ Q4

W N E S

1♠

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

### Board: 223

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 7

Contract: 2♠ South

North:

♠ 98654

♥ KQ

♦ AT4

♣ KJ3

South:

♠ 32

♥ T753

♦ K53

♣ A864

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♠

All Pass

1. forcing 1NT

### Board: 224

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 6

Contract: 3♣ South

North:

♠ AKQT8

♥ JT

♦ 763

♣ KJ4

South:

♠ 4

♥ 9432

♦ T942

♣ AQ96

W N E S

1♠ Pass Pass

X Pass 2♥ Pass

Pass X Pass 3♣

All Pass

### Board: 225

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 6+1

Contract: 1♥ North

North:

♠ Q52

♥ QJT98

♦ A3

♣ AJ3

South:

♠ 986

♥ 7

♦ KT876

♣ K952

W N E S

1♥ All Pass

<b>Board: 226</b>	♠ J92	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: N-S	♦ JT432	
HCP: 8+1	♣ A752	

---

<b>Board: 227</b>	♠ AK864	You are dealer.
Dealer: North	♥ 632	The opponents are silent.
Vul: E-W	♦ AT87	
HCP: 12+1	♣ J	

---

<b>Board: 228</b>	♠ 9743	Partner is dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: Both	♦ AJ63	
HCP: 9	♣ 765	

---

<b>Board: 229</b>	♠ 954	You are dealer.
Dealer: North	♥ AQT96	The opponents are silent.
Vul: N-S	♦ AQ8	
HCP: 14+1	♣ Q6	

---

<b>Board: 230</b>	♠ QT8	Partner is dealer.
Dealer: South	♥ 8632	The opponents are silent.
Vul: E-W	♦ KJ2	
HCP: 9	♣ K54	

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ J92

♥ Q

♦ JT432

♣ A752

South:

♠ AK753

♥ KT72

♦ 85

♣ K8

W	N	E	S
			1 ♠

Pass	2 ♠	All Pass	
------	-----	----------	--

### Board: 227

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 10

Contract: 2 ♠ South

North:

♠ AK864

♥ 632

♦ AT87

♣ J

South:

♠ T72

♥ QJ4

♦ K43

♣ AT98

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 228

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12+1

Contract: 1NT South

North:

♠ 9743

♥ A5

♦ AJ63

♣ 765

South:

♠ AQT

♥ T7632

♦ Q8

♣ KJ3

W	N	E	S
			1 ♥

Pass	1 ♠	Pass	1NT
------	-----	------	-----

All Pass

### Board: 229

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8+1

Contract: 2 ♥ South

North:

♠ 954

♥ AQT96

♦ AQ8

♣ Q6

South:

♠ 832

♥ K7

♦ KJ653

♣ J75

W	N	E	S
	1 ♥	Pass	1NT <sup>1</sup>

Pass	2 ♦	Pass	2 ♥
------	-----	------	-----

All Pass

1. forcing 1NT

### Board: 230

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 4 ♥ South

North:

♠ QT8

♥ 8632

♦ KJ2

♣ K54

South:

♠ 96

♥ AKQ74

♦ AT3

♣ 932

W	N	E	S
			1 ♥

Pass	3 ♥	Pass	4 ♥
------	-----	------	-----

All Pass

<b>Board: 226</b>	♠ AK753	You are dealer.
Dealer: South	♥ KT72	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 13+1	♣ K8	

---

<b>Board: 227</b>	♠ T72	Partner is dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: E-W	♦ K43	
HCP: 10	♣ AT98	

---

<b>Board: 228</b>	♠ AQT	You are dealer.
Dealer: South	♥ T7632	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 12+1	♣ KJ3	

---

<b>Board: 229</b>	♠ 832	Partner is dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: N-S	♦ KJ653	
HCP: 8+1	♣ J75	

---

<b>Board: 230</b>	♠ 96	You are dealer.
Dealer: South	♥ AKQ74	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 13+1	♣ 932	

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ J92

♥ Q

♦ JT432

♣ A752

South:

♠ AK753

♥ KT72

♦ 85

♣ K8

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 227

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 10

Contract: 2 ♠ South

North:

♠ AK864

♥ 632

♦ AT87

♣ J

South:

♠ T72

♥ QJ4

♦ K43

♣ AT98

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 228

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12+1

Contract: 1NT South

North:

♠ 9743

♥ A5

♦ AJ63

♣ 765

South:

♠ AQT

♥ T7632

♦ Q8

♣ KJ3

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

### Board: 229

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8+1

Contract: 2 ♥ South

North:

♠ 954

♥ AQT96

♦ AQ8

♣ Q6

South:

♠ 832

♥ K7

♦ KJ653

♣ J75

W	N	E	S
	1 ♥	Pass	1NT <sup>1</sup>
Pass	2 ♦	Pass	2 ♥
All Pass			

1. forcing 1NT

### Board: 230

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 4 ♥ South

North:

♠ QT8

♥ 8632

♦ KJ2

♣ K54

South:

♠ 96

♥ AKQ74

♦ AT3

♣ 932

W	N	E	S
			1 ♥
Pass	3 ♥	Pass	4 ♥
All Pass			



<b>Board: 231</b>	♠ AQ2	You are dealer.
Dealer: North	♥ AQJ74	The opponents are silent.
Vul: Both	♦ 987	
HCP: 14+1	♣ J6	
<hr/>		
<b>Board: 232</b>	♠ AJT9	Partner is dealer.
Dealer: South	♥ Q963	West (RHO) Doubles 2♠ if possible.
Vul: None	♦ J64	East (LHO) bids 3♥ if possible.
HCP: 8	♣ T2	
<hr/>		
<b>Board: 233</b>	♠ AK765	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ 8732	
HCP: 14+1	♣ K2	
<hr/>		
<b>Board: 234</b>	♠ 964	Partner is dealer.
Dealer: South	♥ JT5	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 9	♣ KQT6	
<hr/>		
<b>Board: 235</b>	♠ AKT63	You are dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: None	♦ A432	
HCP: 13+1	♣ 53	

## Both hands (Answers Page)

### Board: 231

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 6

Contract: 2♥ South

North:

♠ AQ2

♥ AQJ74

♦ 987

♣ J6

South:

♠ T7

♥ T62

♦ Q642

♣ AT84

W

N

E

S

1♥

Pass

1NT<sup>1</sup>

Pass

2♦

Pass

2♥

All Pass

1. forcing 1NT

### Board: 232

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+1

Contract: 3♠ South

North:

♠ AJT9

♥ Q963

♦ J64

♣ T2

South:

♠ KQ875

♥ 74

♦ K32

♣ A96

W

N

E

S

1♠

Pass

2♠

Pass

Pass

X

Pass

3♥

3♠

All Pass

### Board: 233

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 6+1

Contract: 1♠ North

North:

♠ AK765

♥ A2

♦ 8732

♣ K2

South:

♠ 84

♥ J7654

♦ Q4

♣ QJ64

W

N

E

S

1♠

All Pass

### Board: 234

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2♠ North

North:

♠ 964

♥ JT5

♦ QJ6

♣ KQT6

South:

♠ AQJ32

♥ AQ9

♦ 874

♣ 98

W

N

E

S

1♠

Pass

2♠

All Pass

### Board: 235

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 10

Contract: 4♠ North

North:

♠ AKT63

♥ Q9

♦ A432

♣ 53

South:

♠ 954

♥ JT

♦ KJT8

♣ KQ64

W

N

E

S

1♠

Pass

1NT<sup>1</sup>

Pass

2♦

Pass

3♠

Pass

4♠

All Pass

1. forcing 1NT

<b>Board: 231</b>	♠ T7	Partner is dealer.
Dealer: North	♥ T62	The opponents are silent.
Vul: Both	♦ Q642	
HCP: 6	♣ AT84	

---

<b>Board: 232</b>	♠ KQ875	You are dealer.
Dealer: South	♥ 74	West (LHO) Doubles 2♠ if possible.
Vul: None	♦ K32	East (RHO) bids 3♥ if possible.
HCP: 12+1	♣ A96	

---

<b>Board: 233</b>	♠ 84	Partner is dealer.
Dealer: North	♥ J7654	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 6+1	♣ QJ64	

---

<b>Board: 234</b>	♠ AQJ32	You are dealer.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: Both	♦ 874	
HCP: 13+1	♣ 98	

---

<b>Board: 235</b>	♠ 954	Partner is dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: None	♦ KJT8	
HCP: 10	♣ KQ64	

## Both hands (Answers Page)

### Board: 231

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 6

Contract: 2♥ South

North:

♠ AQ2

♥ AQJ74

♦ 987

♣ J6

South:

♠ T7

♥ T62

♦ Q642

♣ AT84

W

N

E

S

1♥

Pass

1NT<sup>1</sup>

Pass

2♦

Pass

2♥

All Pass

1. forcing 1NT

### Board: 232

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+1

Contract: 3♠ South

North:

♠ AJT9

♥ Q963

♦ J64

♣ T2

South:

♠ KQ875

♥ 74

♦ K32

♣ A96

W

N

E

S

1♠

Pass

2♠

Pass

Pass

X

Pass

3♥

3♠

All Pass

### Board: 233

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 6+1

Contract: 1♠ North

North:

♠ AK765

♥ A2

♦ 8732

♣ K2

South:

♠ 84

♥ J7654

♦ Q4

♣ QJ64

W

N

E

S

1♠

All Pass

### Board: 234

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2♠ North

North:

♠ 964

♥ JT5

♦ QJ6

♣ KQT6

South:

♠ AQJ32

♥ AQ9

♦ 874

♣ 98

W

N

E

S

1♠

Pass

2♠

All Pass

### Board: 235

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 10

Contract: 4♠ North

North:

♠ AKT63

♥ Q9

♦ A432

♣ 53

South:

♠ 954

♥ JT

♦ KJT8

♣ KQ64

W

N

E

S

1♠

Pass

1NT<sup>1</sup>

Pass

2♦

Pass

3♠

Pass

4♠

All Pass

1. forcing 1NT

<b>Board: 236</b>	♠ 642	Partner is dealer.
Dealer: South	♥ T9	The opponents are silent.
Vul: N-S	♦ AQJ4	
HCP: 8	♣ J632	

---

<b>Board: 237</b>	♠ A9543	You are dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ KJ95	
HCP: 12+1	♣ T6	

---

<b>Board: 238</b>	♠ KT	Partner is dealer.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: None	♦ T942	
HCP: 9	♣ J854	

---

<b>Board: 239</b>	♠ KT	You are dealer.
Dealer: North	♥ AQJ76	The opponents are silent.
Vul: N-S	♦ J943	
HCP: 14+1	♣ K6	

---

<b>Board: 240</b>	♠ AQ9	Partner is dealer.
Dealer: South	♥ 752	The opponents are silent.
Vul: E-W	♦ J53	
HCP: 10	♣ KT74	

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 12+1

Contract: 2♥ North

North:

♠ 642

♥ T9

♦ AQJ4

♣ J632

South:

♠ Q97

♥ AK765

♦ KT9

♣ 74

W N E S

Pass 1NT<sup>1</sup> Pass 2♥

Pass 2♥ All Pass

1. forcing 1NT

### Board: 237

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 9

Contract: 2♠ South

North:

♠ A9543

♥ A5

♦ KJ95

♣ T6

South:

♠ Q2

♥ J964

♦ Q864

♣ A75

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 2♦ Pass 2♠

All Pass

1. forcing 1NT

### Board: 238

Dealer: South

Vul: None

North HCP: 9

South HCP: 14+1

Contract: 2♠ North

North:

♠ KT

♥ KQ9

♦ T942

♣ J854

South:

♠ Q7543

♥ A76

♦ A87

♣ A9

W N E S

Pass 1NT<sup>1</sup> Pass 2♦

Pass 2♠ All Pass

1. forcing 1NT

### Board: 239

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10+1

Contract: 4♥ North

North:

♠ KT

♥ AQJ76

♦ J943

♣ K6

South:

♠ J52

♥ K54

♦ Q6

♣ A9732

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 2♦ Pass 3♥

Pass 4♥ All Pass

1. forcing 1NT

### Board: 240

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+2

Contract: 2♠ North

North:

♠ AQ9

♥ 752

♦ J53

♣ KT74

South:

♠ KJ8753

♥ A9

♦ K62

♣ J8

W N E S

Pass 2♠ All Pass

<b>Board: 236</b>	♠ Q97	You are dealer.
Dealer: South	♥ AK765	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 12+1	♣ 74	

---

<b>Board: 237</b>	♠ Q2	Partner is dealer.
Dealer: North	♥ J964	The opponents are silent.
Vul: Both	♦ Q864	
HCP: 9	♣ A75	

---

<b>Board: 238</b>	♠ Q7543	You are dealer.
Dealer: South	♥ A76	The opponents are silent.
Vul: None	♦ A87	
HCP: 14+1	♣ A9	

---

<b>Board: 239</b>	♠ J52	Partner is dealer.
Dealer: North	♥ K54	The opponents are silent.
Vul: N-S	♦ Q6	
HCP: 10+1	♣ A9732	

---

<b>Board: 240</b>	♠ KJ8753	You are dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: E-W	♦ K62	
HCP: 12+2	♣ J8	

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 12+1

Contract: 2♥ North

North:

♠ 642

♥ T9

♦ AQJ4

♣ J632

South:

♠ Q97

♥ AK765

♦ KT9

♣ 74

W N E S

Pass 1NT<sup>1</sup> Pass 2♥

Pass 2♥ All Pass

1. forcing 1NT

### Board: 237

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 9

Contract: 2♠ South

North:

♠ A9543

♥ A5

♦ KJ95

♣ T6

South:

♠ Q2

♥ J964

♦ Q864

♣ A75

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 2♦ Pass 2♠

All Pass

1. forcing 1NT

### Board: 238

Dealer: South

Vul: None

North HCP: 9

South HCP: 14+1

Contract: 2♠ North

North:

♠ KT

♥ KQ9

♦ T942

♣ J854

South:

♠ Q7543

♥ A76

♦ A87

♣ A9

W N E S

Pass 1NT<sup>1</sup> Pass 2♥

Pass 2♠ All Pass

1. forcing 1NT

### Board: 239

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10+1

Contract: 4♥ North

North:

♠ KT

♥ AQJ76

♦ J943

♣ K6

South:

♠ J52

♥ K54

♦ Q6

♣ A9732

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 2♦ Pass 3♥

Pass 4♥ All Pass

1. forcing 1NT

### Board: 240

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+2

Contract: 2♠ North

North:

♠ AQ9

♥ 752

♦ J53

♣ KT74

South:

♠ KJ8753

♥ A9

♦ K62

♣ J8

W N E S

Pass 2♠ All Pass



<b>Board: 241</b>	♠ KT	You are dealer.
Dealer: North	♥ AJ542	The opponents are silent.
Vul: None	♦ A72	
HCP: 14+1	♣ Q85	

---

<b>Board: 242</b>	♠ Q43	Partner is dealer.
Dealer: South	♥ AT854	The opponents are silent.
Vul: N-S	♦ QT9	
HCP: 8+1	♣ 75	

---

<b>Board: 243</b>	♠ T8	You are dealer.
Dealer: North	♥ AQJ862	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 13+2	♣ A84	

---

<b>Board: 244</b>	♠ K7	Partner is dealer.
Dealer: South	♥ J843	The opponents are silent.
Vul: Both	♦ A873	
HCP: 9	♣ J84	

---

<b>Board: 245</b>	♠ QJ953	You are dealer.
Dealer: North	♥ J63	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 13+1	♣ A86	

## Both hands (Answers Page)

### Board: 241

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 1NT North

North:

♠ KT

♥ AJ542

♦ A72

♣ Q85

South:

♠ 7543

♥ QT

♦ K86

♣ A632

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

### Board: 242

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ Q43

♥ AT854

♦ QT9

♣ 75

South:

♠ KT852

♥ J92

♦ K8

♣ AKT

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 243

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 10

Contract: 2 ♥ South

North:

♠ T8

♥ AQJ862

♦ QT

♣ A84

South:

♠ KJ73

♥ K95

♦ J75

♣ Q95

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

### Board: 244

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ K7

♥ J843

♦ A873

♣ J84

South:

♠ J6432

♥ AQ9

♦ T4

♣ AQ5

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♣
Pass	2 ♠	All Pass	

1. forcing 1NT

### Board: 245

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ QJ953

♥ J63

♦ AJ

♣ A86

South:

♠ K82

♥ AQT

♦ 985

♣ T732

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

<b>Board: 241</b>	♠ 7543	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: None	♦ K86	
HCP: 9	♣ A632	

---

<b>Board: 242</b>	♠ KT852	You are dealer.
Dealer: South	♥ J92	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 14+1	♣ AKT	

---

<b>Board: 243</b>	♠ KJ73	Partner is dealer.
Dealer: North	♥ K95	The opponents are silent.
Vul: E-W	♦ J75	
HCP: 10	♣ Q95	

---

<b>Board: 244</b>	♠ J6432	You are dealer.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: Both	♦ T4	
HCP: 13+1	♣ AQ5	

---

<b>Board: 245</b>	♠ K82	Partner is dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: N-S	♦ 985	
HCP: 9	♣ T732	

## Both hands (Answers Page)

### Board: 241

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 1NT North

North:

♠ KT

♥ AJ542

♦ A72

♣ Q85

South:

♠ 7543

♥ QT

♦ K86

♣ A632

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

### Board: 242

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ Q43

♥ AT854

♦ QT9

♣ 75

South:

♠ KT852

♥ J92

♦ K8

♣ AKT

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 243

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 10

Contract: 2 ♥ South

North:

♠ T8

♥ AQJ862

♦ QT

♣ A84

South:

♠ KJ73

♥ K95

♦ J75

♣ Q95

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

### Board: 244

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ K7

♥ J843

♦ A873

♣ J84

South:

♠ J6432

♥ AQ9

♦ T4

♣ AQ5

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♣
Pass	2 ♠	All Pass	

1. forcing 1NT

### Board: 245

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ QJ953

♥ J63

♦ AJ

♣ A86

South:

♠ K82

♥ AQT

♦ 985

♣ T732

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

<b>Board: 246</b>	♠ J983	Partner is dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: E-W	♦ 652	
HCP: 9	♣ AT65	

---

<b>Board: 247</b>	♠ KQT742	You are dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: Both	♦ K9	
HCP: 14+2	♣ A54	

---

<b>Board: 248</b>	♠ A95	Partner is dealer.
Dealer: South	♥ Q95	The opponents are silent.
Vul: None	♦ 873	
HCP: 9	♣ K853	

---

<b>Board: 249</b>	♠ AKQT9	You are dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: E-W	♦ Q73	
HCP: 14+1	♣ T32	

---

<b>Board: 250</b>	♠ 643	Partner is dealer.
Dealer: South	♥ KQ97	The opponents are silent.
Vul: Both	♦ KT8	
HCP: 8	♣ 954	

## Both hands (Answers Page)

### Board: 246

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ J983

♥ KJ

♦ 652

♣ AT65

South:

♠ AQT74

♥ A632

♦ J8

♣ Q2

W N E S

Pass 3 ♠ Pass 4 ♠

All Pass

### Board: 247

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 7+1

Contract: 3 ♠ North

North:

♠ KQT742

♥ Q4

♦ K9

♣ A54

South:

♠ A53

♥ 752

♦ QJ865

♣ 63

W N E S

Pass 1 ♠ Pass 2 ♠

Pass 3 ♠ All Pass

### Board: 248

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ A95

♥ Q95

♦ 873

♣ K853

South:

♠ K64

♥ AJ842

♦ K4

♣ J97

W N E S

Pass 2 ♥ All Pass

### Board: 249

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ AKQT9

♥ K6

♦ Q73

♣ T32

South:

♠ 76

♥ 97543

♦ KJ6

♣ A75

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 250

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ 643

♥ KQ97

♦ KT8

♣ 954

South:

♠ K85

♥ AJ542

♦ A4

♣ QT2

W N E S

Pass 2 ♥ All Pass

<b>Board: 246</b>	♠ AQT74	You are dealer.
Dealer: South	♥ A632	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 13+1	♣ Q2	

---

<b>Board: 247</b>	♠ A53	Partner is dealer.
Dealer: North	♥ 752	The opponents are silent.
Vul: Both	♦ QJ865	
HCP: 7+1	♣ 63	

---

<b>Board: 248</b>	♠ K64	You are dealer.
Dealer: South	♥ AJ842	The opponents are silent.
Vul: None	♦ K4	
HCP: 12+1	♣ J97	

---

<b>Board: 249</b>	♠ 76	Partner is dealer.
Dealer: North	♥ 97543	The opponents are silent.
Vul: E-W	♦ KJ6	
HCP: 8+1	♣ A75	

---

<b>Board: 250</b>	♠ K85	You are dealer.
Dealer: South	♥ AJ542	The opponents are silent.
Vul: Both	♦ A4	
HCP: 14+1	♣ QT2	

## Both hands (Answers Page)

### Board: 246

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ J983

♥ KJ

♦ 652

♣ AT65

South:

♠ AQT74

♥ A632

♦ J8

♣ Q2

W      N      E      S

Pass   3 ♠   Pass   1 ♠

Pass   3 ♠   Pass   4 ♠

All Pass

### Board: 247

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 7+1

Contract: 3 ♠ North

North:

♠ KQT742

♥ Q4

♦ K9

♣ A54

South:

♠ A53

♥ 752

♦ QJ865

♣ 63

W      N      E      S

Pass   1 ♠   Pass   2 ♠

Pass   3 ♠   All Pass

### Board: 248

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ A95

♥ Q95

♦ 873

♣ K853

South:

♠ K64

♥ AJ842

♦ K4

♣ J97

W      N      E      S

Pass   2 ♥   1 ♥

Pass   2 ♥   All Pass

### Board: 249

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ AKQT9

♥ K6

♦ Q73

♣ T32

South:

♠ 76

♥ 97543

♦ KJ6

♣ A75

W      N      E      S

Pass   1 ♠   Pass   1NT<sup>1</sup>

Pass   2 ♣   Pass   2 ♠

All Pass

1. forcing 1NT

### Board: 250

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ 643

♥ KQ97

♦ KT8

♣ 954

South:

♠ K85

♥ AJ542

♦ A4

♣ QT2

W      N      E      S

Pass   2 ♥   1 ♥

Pass   2 ♥   All Pass



<b>Board: 251</b>	♠ QJ953	You are dealer.
Dealer: North	♥ Q6	The opponents are silent.
Vul: None	♦ QJ	
HCP: 13+1	♣ AJ53	

---

<b>Board: 252</b>	♠ AJT5	Partner is dealer.
Dealer: South	♥ A97	The opponents are silent.
Vul: N-S	♦ T75	
HCP: 9	♣ 954	

---

<b>Board: 253</b>	♠ AT96532	Partner is dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: Both	♦ Q83	
HCP: 7+3	♣ J9	

---

<b>Board: 254</b>	♠ KJ982	Partner is dealer.
Dealer: South	♥ 642	West (RHO) Doubles 2♥ if possible.
Vul: None	♦ AJ8	East (LHO) bids 2♠ if possible.
HCP: 9+1	♣ T5	

---

<b>Board: 255</b>	♠ 754	You are dealer.
Dealer: North	♥ AJ532	The opponents are silent.
Vul: N-S	♦ A87	
HCP: 13+1	♣ A5	

## Both hands (Answers Page)

### Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ QJ953	♠ A62		1 ♠	Pass	2 ♠
Vul: None	♥ Q6	♥ 852	All Pass			
North HCP: 13+1	♦ QJ	♦ AT83				
South HCP: 8	♣ AJ53	♣ T64				
Contract: 2 ♠ South						

### Board: 252

	North:	South:	W	N	E	S
Dealer: South	♠ AJT5	♠ 4				1 ♥
Vul: N-S	♥ A97	♥ KQT42	Pass	2 ♥	All Pass	
North HCP: 9	♦ T75	♦ AJ863				
South HCP: 12+2	♣ 954	♣ QT				
Contract: 2 ♥ North						

### Board: 253

	North:	South:	W	N	E	S
Dealer: South	♠ AT96532	♠ J7				1 ♥
Vul: Both	♥ T	♥ AKQ72	Pass	1 ♠	Pass	1NT
North HCP: 7+3	♦ Q83	♦ KJ2	Pass	2 ♠	Pass	3 ♠
South HCP: 14+1	♣ J9	♣ 532	All Pass			
Contract: 3 ♠ South						

### Board: 254

	North:	South:	W	N	E	S
Dealer: South	♠ KJ982	♠ -				1 ♥
Vul: None	♥ 642	♥ KQ975	Pass	2 ♥	Pass	Pass
North HCP: 9+1	♦ AJ8	♦ Q943	X	Pass	2 ♠	3 ♥
South HCP: 11+1	♣ T5	♣ A642	All Pass			
Contract: 3 ♥ South						

### Board: 255

	North:	South:	W	N	E	S
Dealer: North	♠ 754	♠ AKQ8		1 ♥	Pass	2 ♥
Vul: N-S	♥ AJ532	♥ T98	All Pass			
North HCP: 13+1	♦ A87	♦ T63				
South HCP: 9	♣ A5	♣ 876				
Contract: 2 ♥ South						

<b>Board: 251</b>	♠ A62	Partner is dealer.
Dealer: North	♥ 852	The opponents are silent.
Vul: None	♦ AT83	
HCP: 8	♣ T64	

---

<b>Board: 252</b>	♠ 4	You are dealer.
Dealer: South	♥ KQT42	The opponents are silent.
Vul: N-S	♦ AJ863	
HCP: 12+2	♣ QT	

---

<b>Board: 253</b>	♠ J7	You are dealer.
Dealer: South	♥ AKQ72	The opponents are silent.
Vul: Both	♦ KJ2	
HCP: 14+1	♣ 532	

---

<b>Board: 254</b>	♠ -	You are dealer.
Dealer: South	♥ KQ975	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ Q943	East (RHO) bids 2♠ if possible.
HCP: 11+1	♣ A642	

---

<b>Board: 255</b>	♠ AKQ8	Partner is dealer.
Dealer: North	♥ T98	The opponents are silent.
Vul: N-S	♦ T63	
HCP: 9	♣ 876	

## Both hands (Answers Page)

### Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ QJ953	♠ A62		1 ♠	Pass	2 ♠
Vul: None	♥ Q6	♥ 852	All Pass			
North HCP: 13+1	♦ QJ	♦ AT83				
South HCP: 8	♣ AJ53	♣ T64				
Contract: 2 ♠ South						

### Board: 252

	North:	South:	W	N	E	S
Dealer: South	♠ AJT5	♠ 4				1 ♥
Vul: N-S	♥ A97	♥ KQT42	Pass	2 ♥	All Pass	
North HCP: 9	♦ T75	♦ AJ863				
South HCP: 12+2	♣ 954	♣ QT				
Contract: 2 ♥ North						

### Board: 253

	North:	South:	W	N	E	S
Dealer: South	♠ AT96532	♠ J7				1 ♥
Vul: Both	♥ T	♥ AKQ72	Pass	1 ♠	Pass	1NT
North HCP: 7+3	♦ Q83	♦ KJ2	Pass	2 ♠	Pass	3 ♠
South HCP: 14+1	♣ J9	♣ 532	All Pass			
Contract: 3 ♠ South						

### Board: 254

	North:	South:	W	N	E	S
Dealer: South	♠ KJ982	♠ -				1 ♥
Vul: None	♥ 642	♥ KQ975	Pass	2 ♥	Pass	Pass
North HCP: 9+1	♦ AJ8	♦ Q943	X	Pass	2 ♠	3 ♥
South HCP: 11+1	♣ T5	♣ A642	All Pass			
Contract: 3 ♥ South						

### Board: 255

	North:	South:	W	N	E	S
Dealer: North	♠ 754	♠ AKQ8		1 ♥	Pass	2 ♥
Vul: N-S	♥ AJ532	♥ T98	All Pass			
North HCP: 13+1	♦ A87	♦ T63				
South HCP: 9	♣ A5	♣ 876				
Contract: 2 ♥ South						

<b>Board: 256</b>	♠ 3	Partner is dealer.
Dealer: South	♥ K5	The opponents are silent.
Vul: E-W	♦ Q7632	
HCP: 7+2	♣ QT975	

---

<b>Board: 257</b>	♠ A9	You are dealer.
Dealer: North	♥ JT852	The opponents are silent.
Vul: None	♦ KJ53	
HCP: 13+1	♣ A6	

---

<b>Board: 258</b>	♠ K86	You are dealer.
Dealer: North	♥ AKT84	The opponents are silent.
Vul: N-S	♦ Q94	
HCP: 14+1	♣ Q7	

---

<b>Board: 259</b>	♠ K63	You are dealer.
Dealer: North	♥ J9852	The opponents are silent.
Vul: E-W	♦ A92	
HCP: 12+1	♣ A9	

---

<b>Board: 260</b>	♠ Q74	Partner is dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: Both	♦ K843	
HCP: 9	♣ J72	

## Both hands (Answers Page)

### Board: 256

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 13+1

Contract: 2♣ South

North:

♠ 3

♥ K5

♦ Q7632

♣ QT975

South:

♠ AJT52

♥ AT2

♦ 84

♣ A86

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♣

All Pass

1. forcing 1NT

### Board: 257

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ A9

♥ JT852

♦ KJ53

♣ A6

South:

♠ QT54

♥ Q6

♦ QT

♣ Q9532

W N E S

1♥

Pass 2♦ Pass 2♥

All Pass

### Board: 258

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 7+2

Contract: 3♣ South

North:

♠ K86

♥ AKT84

♦ Q94

♣ Q7

South:

♠ JT7

♥ 96

♦ J8

♣ AJT952

W N E S

1♥

Pass 2♦ Pass 3♣

All Pass

1. forcing 1NT

### Board: 259

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 10

Contract: 2♥ South

North:

♠ K63

♥ J9852

♦ A92

♣ A9

South:

♠ T98

♥ AKT

♦ 653

♣ KT43

W N E S

1♥

Pass 2♥

All Pass

### Board: 260

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2♠ North

North:

♠ Q74

♥ K72

♦ K843

♣ J72

South:

♠ AK962

♥ J6

♦ A6

♣ Q864

W N E S

1♠

Pass 2♠ All Pass

<b>Board: 256</b>	♠ AJT52	You are dealer.
Dealer: South	♥ AT2	The opponents are silent.
Vul: E-W	♦ 84	
HCP: 13+1	♣ A86	

---

<b>Board: 257</b>	♠ QT54	Partner is dealer.
Dealer: North	♥ Q6	The opponents are silent.
Vul: None	♦ QT	
HCP: 8+1	♣ Q9532	

---

<b>Board: 258</b>	♠ JT7	Partner is dealer.
Dealer: North	♥ 96	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 7+2	♣ AJT952	

---

<b>Board: 259</b>	♠ T98	Partner is dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: E-W	♦ 653	
HCP: 10	♣ KT43	

---

<b>Board: 260</b>	♠ AK962	You are dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: Both	♦ A6	
HCP: 14+1	♣ Q864	

## Both hands (Answers Page)

### Board: 256

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 13+1

Contract: 2♣ South

North:

♠ 3

♥ K5

♦ Q7632

♣ QT975

South:

♠ AJT52

♥ AT2

♦ 84

♣ A86

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♣

All Pass

1. forcing 1NT

### Board: 257

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ A9

♥ JT852

♦ KJ53

♣ A6

South:

♠ QT54

♥ Q6

♦ QT

♣ Q9532

W N E S

1♥

Pass 2♦ Pass 2♥

All Pass

### Board: 258

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 7+2

Contract: 3♣ South

North:

♠ K86

♥ AKT84

♦ Q94

♣ Q7

South:

♠ JT7

♥ 96

♦ J8

♣ AJT952

W N E S

1♥

Pass 2♦ Pass 3♣

All Pass

1. forcing 1NT

### Board: 259

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 10

Contract: 2♥ South

North:

♠ K63

♥ J9852

♦ A92

♣ A9

South:

♠ T98

♥ AKT

♦ 653

♣ KT43

W N E S

1♥

Pass 2♥

All Pass

### Board: 260

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2♠ North

North:

♠ Q74

♥ K72

♦ K843

♣ J72

South:

♠ AK962

♥ J6

♦ A6

♣ Q864

W N E S

1♠

Pass 2♠ All Pass



<b>Board: 261</b>	♠ AT986	You are dealer.
Dealer: North	♥ J3	The opponents are silent.
Vul: N-S	♦ AKJ5	
HCP: 14+1	♣ J2	

---

<b>Board: 262</b>	♠ K42	Partner is dealer.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: E-W	♦ 543	
HCP: 10	♣ Q875	

---

<b>Board: 263</b>	♠ T9	You are dealer.
Dealer: North	♥ AQ874	The opponents are silent.
Vul: Both	♦ AJ72	
HCP: 13+1	♣ Q2	

---

<b>Board: 264</b>	♠ QT43	Partner is dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: None	♦ K32	
HCP: 9	♣ KT92	

---

<b>Board: 265</b>	♠ AQ	You are dealer.
Dealer: North	♥ AQT76	The opponents are silent.
Vul: E-W	♦ 9543	
HCP: 12+1	♣ 73	

## Both hands (Answers Page)

### Board: 261

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ AT986

♥ J3

♦ AKJ5

♣ J2

South:

♠ K75

♥ QT95

♦ 92

♣ K875

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 262

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ K42

♥ KQ9

♦ 543

♣ Q875

South:

♠ AQ85

♥ A5432

♦ J7

♣ K9

W	N	E	S
			1 ♥

Pass 2 ♥ All Pass

### Board: 263

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8

Contract: 2 ♥ South

North:

♠ T9

♥ AQ874

♦ AJ72

♣ Q2

South:

♠ A432

♥ KJ6

♦ T63

♣ T54

W	N	E	S
	1 ♥	Pass	2 ♥

All Pass

### Board: 264

Dealer: South

Vul: None

North HCP: 9

South HCP: 13+1

Contract: 1NT South

North:

♠ QT43

♥ J8

♦ K32

♣ KT92

South:

♠ J72

♥ T6542

♦ AQ6

♣ AQ

W	N	E	S
			1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 265

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ AQ

♥ AQT76

♦ 9543

♣ 73

South:

♠ J87

♥ K83

♦ J8

♣ KJT62

W	N	E	S
	1 ♥	Pass	2 ♥

All Pass

<b>Board: 261</b>	♠ K75	Partner is dealer.
Dealer: North	♥ QT95	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 8	♣ K875	

---

<b>Board: 262</b>	♠ AQ85	You are dealer.
Dealer: South	♥ A5432	The opponents are silent.
Vul: E-W	♦ J7	
HCP: 14+1	♣ K9	

---

<b>Board: 263</b>	♠ A432	Partner is dealer.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: Both	♦ T63	
HCP: 8	♣ T54	

---

<b>Board: 264</b>	♠ J72	You are dealer.
Dealer: South	♥ T6542	The opponents are silent.
Vul: None	♦ AQ6	
HCP: 13+1	♣ AQ	

---

<b>Board: 265</b>	♠ J87	Partner is dealer.
Dealer: North	♥ K83	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 9+1	♣ KJT62	

## Both hands (Answers Page)

### Board: 261

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ AT986

♥ J3

♦ AKJ5

♣ J2

South:

♠ K75

♥ QT95

♦ 92

♣ K875

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 262

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ K42

♥ KQ9

♦ 543

♣ Q875

South:

♠ AQ85

♥ A5432

♦ J7

♣ K9

W	N	E	S
			1 ♥

Pass 2 ♥ All Pass

### Board: 263

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8

Contract: 2 ♥ South

North:

♠ T9

♥ AQ874

♦ AJ72

♣ Q2

South:

♠ A432

♥ KJ6

♦ T63

♣ T54

W	N	E	S
	1 ♥	Pass	2 ♥

All Pass

### Board: 264

Dealer: South

Vul: None

North HCP: 9

South HCP: 13+1

Contract: 1NT South

North:

♠ QT43

♥ J8

♦ K32

♣ KT92

South:

♠ J72

♥ T6542

♦ AQ6

♣ AQ

W	N	E	S
			1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 265

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ AQ

♥ AQT76

♦ 9543

♣ 73

South:

♠ J87

♥ K83

♦ J8

♣ KJT62

W	N	E	S
	1 ♥	Pass	2 ♥

All Pass

<b>Board: 266</b>	♠ 832	Partner is dealer.
Dealer: South	♥ JT85	The opponents are silent.
Vul: Both	♦ K87	
HCP: 9	♣ AJ6	

---

<b>Board: 267</b>	♠ A9	You are dealer.
Dealer: North	♥ AQ643	The opponents are silent.
Vul: None	♦ QT54	
HCP: 14+1	♣ Q8	

---

<b>Board: 268</b>	♠ K987	Partner is dealer.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 10	♣ 9542	

---

<b>Board: 269</b>	♠ KQ6	You are dealer.
Dealer: North	♥ AJT65	The opponents are silent.
Vul: Both	♦ A7	
HCP: 14+1	♣ 764	

---

<b>Board: 270</b>	♠ Q8	Partner is dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: None	♦ QJT9	
HCP: 8+1	♣ JT843	

## Both hands (Answers Page)

### Board: 266

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+2

Contract: 2♠ North

North:

♠ 832

♥ JT85

♦ K87

♣ AJ6

South:

♠ AJ7654

♥ A72

♦ A4

♣ 73

W N E S

Pass 2♠ All Pass 1♠

### Board: 267

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 2♥ South

North:

♠ A9

♥ AQ643

♦ QT54

♣ Q8

South:

♠ KT7

♥ 875

♦ A86

♣ KT95

W N E S

All Pass 1♥ Pass 2♥

### Board: 268

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13+1

Contract: 2♥ North

North:

♠ K987

♥ KQ2

♦ Q2

♣ 9542

South:

♠ QT5

♥ AT985

♦ K97

♣ A6

W N E S

Pass 2♥ All Pass 1♥

### Board: 269

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7+1

Contract: 2♥ South

North:

♠ KQ6

♥ AJT65

♦ A7

♣ 764

South:

♠ 98

♥ 32

♦ K9632

♣ A953

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♥

All Pass

1. forcing 1NT

### Board: 270

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 12+1

Contract: 2♥ North

North:

♠ Q8

♥ Q8

♦ QJT9

♣ JT843

South:

♠ 9762

♥ AJ532

♦ K86

♣ A

W N E S

Pass 1NT<sup>1</sup> Pass 2♦

Pass 2♥ All Pass

1. forcing 1NT

<b>Board: 266</b>	♠ AJ7654	You are dealer.
Dealer: South	♥ A72	The opponents are silent.
Vul: Both	♦ A4	
HCP: 13+2	♣ 73	

---

<b>Board: 267</b>	♠ KT7	Partner is dealer.
Dealer: North	♥ 875	The opponents are silent.
Vul: None	♦ A86	
HCP: 10	♣ KT95	

---

<b>Board: 268</b>	♠ QT5	You are dealer.
Dealer: South	♥ AT985	The opponents are silent.
Vul: N-S	♦ K97	
HCP: 13+1	♣ A6	

---

<b>Board: 269</b>	♠ 98	Partner is dealer.
Dealer: North	♥ 32	The opponents are silent.
Vul: Both	♦ K9632	
HCP: 7+1	♣ A953	

---

<b>Board: 270</b>	♠ 9762	You are dealer.
Dealer: South	♥ AJ532	The opponents are silent.
Vul: None	♦ K86	
HCP: 12+1	♣ A	

## Both hands (Answers Page)

### Board: 266

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+2

Contract: 2 ♠ North

North:

♠ 832

♥ JT85

♦ K87

♣ AJ6

South:

♠ AJ7654

♥ A72

♦ A4

♣ 73

W N E S

Pass 2 ♠ All Pass 1 ♠

### Board: 267

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 2 ♥ South

North:

♠ A9

♥ AQ643

♦ QT54

♣ Q8

South:

♠ KT7

♥ 875

♦ A86

♣ KT95

W N E S

All Pass 1 ♥ Pass 2 ♥

### Board: 268

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ K987

♥ KQ2

♦ Q2

♣ 9542

South:

♠ QT5

♥ AT985

♦ K97

♣ A6

W N E S

Pass 2 ♥ All Pass 1 ♥

### Board: 269

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7+1

Contract: 2 ♥ South

North:

♠ KQ6

♥ AJT65

♦ A7

♣ 764

South:

♠ 98

♥ 32

♦ K9632

♣ A953

W N E S

Pass 1 ♥ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♥

All Pass

1. forcing 1NT

### Board: 270

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ Q8

♥ Q8

♦ QJT9

♣ JT843

South:

♠ 9762

♥ AJ532

♦ K86

♣ A

W N E S

Pass 1NT<sup>1</sup> Pass 1 ♥

Pass 2 ♥ All Pass 2 ♦

1. forcing 1NT



<b>Board: 271</b>	♠ Q4	You are dealer.
Dealer: North	♥ K9765	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 12+1	♣ Q92	

---

<b>Board: 272</b>	♠ Q42	Partner is dealer.
Dealer: South	♥ K753	The opponents are silent.
Vul: E-W	♦ J42	
HCP: 9	♣ QJ4	

---

<b>Board: 273</b>	♠ AT6	You are dealer.
Dealer: North	♥ A8532	The opponents are silent.
Vul: None	♦ Q4	
HCP: 13+1	♣ KT8	

---

<b>Board: 274</b>	♠ A9	Partner is dealer.
Dealer: South	♥ J732	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 8+1	♣ KT976	

---

<b>Board: 275</b>	♠ K2	You are dealer.
Dealer: North	♥ AKQJ98	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 13+2	♣ T94	

## Both hands (Answers Page)

### Board: 271

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9

Contract: 1NT North

North:

♠ Q4

♥ K9765

♦ KQ6

♣ Q92

South:

♠ A873

♥ J3

♦ 942

♣ KJT5

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

### Board: 272

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ Q42

♥ K753

♦ J42

♣ QJ4

South:

♠ AK975

♥ Q62

♦ 95

♣ AT5

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 273

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8

Contract: 2 ♥ South

North:

♠ AT6

♥ A8532

♦ Q4

♣ KT8

South:

♠ 97

♥ KJ9

♦ A876

♣ 9762

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

### Board: 274

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 12+2

Contract: 2 ♠ North

North:

♠ A9

♥ J732

♦ T5

♣ KT976

South:

♠ T8743

♥ T6

♦ AKJ97

♣ A

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♦
Pass	2 ♠	All Pass	

1. forcing 1NT

### Board: 275

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 7

Contract: 2 ♥ South

North:

♠ K2

♥ AKQJ98

♦ T3

♣ T94

South:

♠ T954

♥ 432

♦ K76

♣ KJ3

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

<b>Board: 271</b>	♠ A873	Partner is dealer.
Dealer: North	♥ J3	The opponents are silent.
Vul: N-S	♦ 942	
HCP: 9	♣ KJT5	

---

<b>Board: 272</b>	♠ AK975	You are dealer.
Dealer: South	♥ Q62	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 13+1	♣ AT5	

---

<b>Board: 273</b>	♠ 97	Partner is dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: None	♦ A876	
HCP: 8	♣ 9762	

---

<b>Board: 274</b>	♠ T8743	You are dealer.
Dealer: South	♥ T6	The opponents are silent.
Vul: N-S	♦ AKJ97	
HCP: 12+2	♣ A	

---

<b>Board: 275</b>	♠ T954	Partner is dealer.
Dealer: North	♥ 432	The opponents are silent.
Vul: E-W	♦ K76	
HCP: 7	♣ KJ3	

## Both hands (Answers Page)

### Board: 271

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9

Contract: 1NT North

North:

♠ Q4

♥ K9765

♦ KQ6

♣ Q92

South:

♠ A873

♥ J3

♦ 942

♣ KJT5

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

### Board: 272

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ Q42

♥ K753

♦ J42

♣ QJ4

South:

♠ AK975

♥ Q62

♦ 95

♣ AT5

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 273

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8

Contract: 2 ♥ South

North:

♠ AT6

♥ A8532

♦ Q4

♣ KT8

South:

♠ 97

♥ KJ9

♦ A876

♣ 9762

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

### Board: 274

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 12+2

Contract: 2 ♠ North

North:

♠ A9

♥ J732

♦ T5

♣ KT976

South:

♠ T8743

♥ T6

♦ AKJ97

♣ A

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♦
Pass	2 ♠	All Pass	

1. forcing 1NT

### Board: 275

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 7

Contract: 2 ♥ South

North:

♠ K2

♥ AKQJ98

♦ T3

♣ T94

South:

♠ T954

♥ 432

♦ K76

♣ KJ3

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

<b>Board: 276</b>	♠ T9	Partner is dealer.
Dealer: South	♥ 982	The opponents are silent.
Vul: Both	♦ KJT87	
HCP: 8+1	♣ AT6	

---

<b>Board: 277</b>	♠ Q32	You are dealer.
Dealer: North	♥ AKQ43	The opponents are silent.
Vul: N-S	♦ QT5	
HCP: 13+1	♣ 94	

---

<b>Board: 278</b>	♠ Q9	Partner is dealer.
Dealer: South	♥ A975	The opponents are silent.
Vul: E-W	♦ JT42	
HCP: 8	♣ J83	

---

<b>Board: 279</b>	♠ Q9862	You are dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ A76	
HCP: 13+1	♣ AT94	

---

<b>Board: 280</b>	♠ AQ6	Partner is dealer.
Dealer: South	♥ 872	The opponents are silent.
Vul: None	♦ K87	
HCP: 10	♣ J874	

## Both hands (Answers Page)

### Board: 276

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ T9

♥ 982

♦ KJT87

♣ AT6

South:

♠ AQ743

♥ 6543

♦ A9

♣ KJ

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♠

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 277

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ Q32

♥ AKQ43

♦ QT5

♣ 94

South:

♠ AT6

♥ J75

♦ 43

♣ KJT72

W N E S

Pass 1 ♥ Pass 2 ♥

All Pass

### Board: 278

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ Q9

♥ A975

♦ JT42

♣ J83

South:

♠ KJT63

♥ Q2

♦ A7

♣ KT72

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 279

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ Q9862

♥ K

♦ A76

♣ AT94

South:

♠ K5

♥ JT832

♦ QJ84

♣ J7

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 280

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ AQ6

♥ 872

♦ K87

♣ J874

South:

♠ KJT97

♥ QJ4

♦ Q4

♣ KQ2

W N E S

Pass 2 ♠ All Pass

<b>Board: 276</b>	♠ AQ743	You are dealer.
Dealer: South	♥ 6543	The opponents are silent.
Vul: Both	♦ A9	
HCP: 14+1	♣ KJ	

---

<b>Board: 277</b>	♠ AT6	Partner is dealer.
Dealer: North	♥ J75	The opponents are silent.
Vul: N-S	♦ 43	
HCP: 9+1	♣ KJT72	

---

<b>Board: 278</b>	♠ KJT63	You are dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 13+1	♣ KT72	

---

<b>Board: 279</b>	♠ K5	Partner is dealer.
Dealer: North	♥ JT832	The opponents are silent.
Vul: Both	♦ QJ84	
HCP: 8+1	♣ J7	

---

<b>Board: 280</b>	♠ KJT97	You are dealer.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: None	♦ Q4	
HCP: 14+1	♣ KQ2	

## Both hands (Answers Page)

### Board: 276

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ T9

♥ 982

♦ KJT87

♣ AT6

South:

♠ AQ743

♥ 6543

♦ A9

♣ KJ

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♥

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 277

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ Q32

♥ AKQ43

♦ QT5

♣ 94

South:

♠ AT6

♥ J75

♦ 43

♣ KJT72

W N E S

1 ♥ Pass 2 ♥

All Pass

### Board: 278

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ Q9

♥ A975

♦ JT42

♣ J83

South:

♠ KJT63

♥ Q2

♦ A7

♣ KT72

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 279

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ Q9862

♥ K

♦ A76

♣ AT94

South:

♠ K5

♥ JT832

♦ QJ84

♣ J7

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 280

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ AQ6

♥ 872

♦ K87

♣ J874

South:

♠ KJT97

♥ QJ4

♦ Q4

♣ KQ2

W N E S

1 ♠

Pass 2 ♠ All Pass



<b>Board: 281</b>	♠ KQT75	You are dealer.
Dealer: North	♥ T92	The opponents are silent.
Vul: E-W	♦ AQ3	
HCP: 14+1	♣ K2	

---

<b>Board: 282</b>	♠ 953	Partner is dealer.
Dealer: South	♥ KJ852	The opponents are silent.
Vul: Both	♦ A76	
HCP: 10+1	♣ Q5	

---

<b>Board: 283</b>	♠ KQT54	You are dealer.
Dealer: North	♥ 75	The opponents are silent.
Vul: None	♦ AK5	
HCP: 13+1	♣ J97	

---

<b>Board: 284</b>	♠ J5	Partner is dealer.
Dealer: South	♥ KJ76	The opponents are silent.
Vul: N-S	♦ A95	
HCP: 9	♣ T872	

---

<b>Board: 285</b>	♠ 6	Partner is dealer.
Dealer: South	♥ AJ9862	The opponents are silent.
Vul: Both	♦ 54	
HCP: 6+2	♣ J762	

## Both hands (Answers Page)

### Board: 281

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ KQT75

♥ T92

♦ AQ3

♣ K2

South:

♠ J9

♥ AJ84

♦ J742

♣ Q85

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 282

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13+2

Contract: 4 ♠ South

North:

♠ 953

♥ KJ852

♦ A76

♣ Q5

South:

♠ KQ7642

♥ Q6

♦ J

♣ AJ73

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 3 ♠ Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 283

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ KQT54

♥ 75

♦ AK5

♣ J97

South:

♠ A96

♥ AT986

♦ 64

♣ 654

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 284

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ J5

♥ KJ76

♦ A95

♣ T872

South:

♠ AQT83

♥ AT2

♦ Q4

♣ 643

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 285

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ 6

♥ AJ9862

♦ 54

♣ J762

South:

♠ AQJ75

♥ Q75

♦ QT6

♣ K5

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♦

Pass 2 ♥ All Pass

1. forcing 1NT

<b>Board: 281</b>	♠ J9	Partner is dealer.
Dealer: North	♥ AJ84	The opponents are silent.
Vul: E-W	♦ J742	
HCP: 9	♣ Q85	

---

<b>Board: 282</b>	♠ KQ7642	You are dealer.
Dealer: South	♥ Q6	The opponents are silent.
Vul: Both	♦ J	
HCP: 13+2	♣ AJ73	

---

<b>Board: 283</b>	♠ A96	Partner is dealer.
Dealer: North	♥ AT986	The opponents are silent.
Vul: None	♦ 64	
HCP: 8+1	♣ 654	

---

<b>Board: 284</b>	♠ AQT83	You are dealer.
Dealer: South	♥ AT2	The opponents are silent.
Vul: N-S	♦ Q4	
HCP: 12+1	♣ 643	

---

<b>Board: 285</b>	♠ AQJ75	You are dealer.
Dealer: South	♥ Q75	The opponents are silent.
Vul: Both	♦ QT6	
HCP: 14+1	♣ K5	

## Both hands (Answers Page)

### Board: 281

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ KQT75

♥ T92

♦ AQ3

♣ K2

South:

♠ J9

♥ AJ84

♦ J742

♣ Q85

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 282

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13+2

Contract: 4 ♠ South

North:

♠ 953

♥ KJ852

♦ A76

♣ Q5

South:

♠ KQ7642

♥ Q6

♦ J

♣ AJ73

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 3 ♠ Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 283

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 2 ♠ South

North:

♠ KQT54

♥ 75

♦ AK5

♣ J97

South:

♠ A96

♥ AT986

♦ 64

♣ 654

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 284

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ J5

♥ KJ76

♦ A95

♣ T872

South:

♠ AQT83

♥ AT2

♦ Q4

♣ 643

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 285

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ 6

♥ AJ9862

♦ 54

♣ J762

South:

♠ AQJ75

♥ Q75

♦ QT6

♣ K5

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♦

Pass 2 ♥ All Pass

1. forcing 1NT

<b>Board: 286</b>	♠ JT32	Partner is dealer.
Dealer: South	♥ K85	West (RHO) Doubles 2♥ if possible.
Vul: None	♦ T6	East (LHO) bids 2♠ if possible.
HCP: 8	♣ AT93	

---

<b>Board: 287</b>	♠ K3	You are dealer.
Dealer: North	♥ K8764	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 13+1	♣ AJ97	

---

<b>Board: 288</b>	♠ Q9	Partner is dealer.
Dealer: South	♥ KT2	The opponents are silent.
Vul: E-W	♦ J762	
HCP: 10	♣ AT86	

---

<b>Board: 289</b>	♠ AT2	You are dealer.
Dealer: North	♥ KJ875	The opponents are silent.
Vul: None	♦ 32	
HCP: 13+1	♣ AJT	

---

<b>Board: 290</b>	♠ 64	Partner is dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ J954	
HCP: 7+1	♣ KT982	

## Both hands (Answers Page)

### Board: 286

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+1

Contract: 3♥ South

North:

♠ JT32

♥ K85

♦ T6

♣ AT93

South:

♠ 76

♥ AQJ42

♦ KQ7

♣ 852

W N E S

Pass 2♥ Pass Pass 1♥

X Pass 2♠ 3♥

All Pass

### Board: 287

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 7

Contract: 2♣ North

North:

♠ K3

♥ K8764

♦ Q9

♣ AJ97

South:

♠ Q842

♥ J

♦ JT53

♣ KT32

W N E S

Pass 1♥ Pass 1♠

Pass 2♣ All Pass

### Board: 288

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 4♥ South

North:

♠ Q9

♥ KT2

♦ J762

♣ AT86

South:

♠ AK5

♥ QJ985

♦ Q98

♣ J7

W N E S

Pass 1NT<sup>1</sup> Pass 2♦

Pass 3♥ Pass 4♥

All Pass

1. forcing 1NT

### Board: 289

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8

Contract: 2♥ South

North:

♠ AT2

♥ KJ875

♦ 32

♣ AJT

South:

♠ 86

♥ Q62

♦ AQ98

♣ 8654

W N E S

Pass 1♥ Pass 2♥

All Pass

### Board: 290

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 13+1

Contract: 2♣ South

North:

♠ 64

♥ K6

♦ J954

♣ KT982

South:

♠ AQ75

♥ QJ954

♦ A6

♣ 73

W N E S

Pass 1NT<sup>1</sup> Pass 2♣

All Pass

1. forcing 1NT

<b>Board: 286</b>	♠ 76	You are dealer.
Dealer: South	♥ AQJ42	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ KQ7	East (RHO) bids 2♠ if possible.
HCP: 12+1	♣ 852	

---

<b>Board: 287</b>	♠ Q842	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ JT53	
HCP: 7	♣ KT32	

---

<b>Board: 288</b>	♠ AK5	You are dealer.
Dealer: South	♥ QJ985	The opponents are silent.
Vul: E-W	♦ Q98	
HCP: 13+1	♣ J7	

---

<b>Board: 289</b>	♠ 86	Partner is dealer.
Dealer: North	♥ Q62	The opponents are silent.
Vul: None	♦ AQ98	
HCP: 8	♣ 8654	

---

<b>Board: 290</b>	♠ AQ75	You are dealer.
Dealer: South	♥ QJ954	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 13+1	♣ 73	

## Both hands (Answers Page)

### Board: 286

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+1

Contract: 3♥ South

North:

♠ JT32

♥ K85

♦ T6

♣ AT93

South:

♠ 76

♥ AQJ42

♦ KQ7

♣ 852

W N E S

Pass 2♥ Pass Pass 1♥

X Pass 2♠ 3♥

All Pass

### Board: 287

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 7

Contract: 2♣ North

North:

♠ K3

♥ K8764

♦ Q9

♣ AJ97

South:

♠ Q842

♥ J

♦ JT53

♣ KT32

W N E S

Pass 1♥ Pass 1♠

Pass 2♣ All Pass

### Board: 288

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 4♥ South

North:

♠ Q9

♥ KT2

♦ J762

♣ AT86

South:

♠ AK5

♥ QJ985

♦ Q98

♣ J7

W N E S

Pass 1NT<sup>1</sup> Pass 2♦

Pass 3♥ Pass 4♥

All Pass

1. forcing 1NT

### Board: 289

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8

Contract: 2♥ South

North:

♠ AT2

♥ KJ875

♦ 32

♣ AJT

South:

♠ 86

♥ Q62

♦ AQ98

♣ 8654

W N E S

Pass 1♥ Pass 2♥

All Pass

### Board: 290

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 13+1

Contract: 2♣ South

North:

♠ 64

♥ K6

♦ J954

♣ KT982

South:

♠ AQ75

♥ QJ954

♦ A6

♣ 73

W N E S

Pass 1NT<sup>1</sup> Pass 2♣

All Pass

1. forcing 1NT



<b>Board: 291</b>	♠ KJ653	You are dealer.
Dealer: North	♥ 53	The opponents are silent.
Vul: E-W	♦ AT9	
HCP: 13+1	♣ KQ7	

---

<b>Board: 292</b>	♠ JT875	You are dealer.
Dealer: North	♥ A85	The opponents are silent.
Vul: Both	♦ A	
HCP: 13+1	♣ A653	

---

<b>Board: 293</b>	♠ Q9643	You are dealer.
Dealer: North	♥ J4	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 14+1	♣ AQJ9	

---

<b>Board: 294</b>	♠ A96	Partner is dealer.
Dealer: South	♥ T87	The opponents are silent.
Vul: E-W	♦ A854	
HCP: 9	♣ J86	

---

<b>Board: 295</b>	♠ KJ764	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: Both	♦ K92	
HCP: 13+1	♣ 632	

## Both hands (Answers Page)

### Board: 291

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 7+1

Contract: 2♣ North

North:

♠ KJ653

♥ 53

♦ AT9

♣ KQ7

South:

♠ 74

♥ Q64

♦ 852

♣ AJ863

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♣ All Pass

1. forcing 1NT

### Board: 292

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8+1

Contract: 2♦ South

North:

♠ JT875

♥ A85

♦ A

♣ A653

South:

♠ Q2

♥ J964

♦ KJ974

♣ J2

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♦

All Pass

1. forcing 1NT

### Board: 293

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10

Contract: 2♠ South

North:

♠ Q9643

♥ J4

♦ A2

♣ AQJ9

South:

♠ KJ2

♥ QT9

♦ JT8

♣ KT52

W N E S

1♠ Pass 2♠

All Pass

### Board: 294

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+1

Contract: 2♥ North

North:

♠ A96

♥ T87

♦ A854

♣ J86

South:

♠ KT3

♥ QJ953

♦ KQ

♣ K42

W N E S

1♥

Pass 2♥ All Pass

### Board: 295

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8

Contract: 2♠ South

North:

♠ KJ764

♥ AQ

♦ K92

♣ 632

South:

♠ A853

♥ J832

♦ Q5

♣ J75

W N E S

1♠ Pass 2♠

All Pass

<b>Board: 291</b>	♠ 74	Partner is dealer.
Dealer: North	♥ Q64	The opponents are silent.
Vul: E-W	♦ 852	
HCP: 7+1	♣ AJ863	

---

<b>Board: 292</b>	♠ Q2	Partner is dealer.
Dealer: North	♥ J964	The opponents are silent.
Vul: Both	♦ KJ974	
HCP: 8+1	♣ J2	

---

<b>Board: 293</b>	♠ KJ2	Partner is dealer.
Dealer: North	♥ QT9	The opponents are silent.
Vul: N-S	♦ JT8	
HCP: 10	♣ KT52	

---

<b>Board: 294</b>	♠ KT3	You are dealer.
Dealer: South	♥ QJ953	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 14+1	♣ K42	

---

<b>Board: 295</b>	♠ A853	Partner is dealer.
Dealer: North	♥ J832	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 8	♣ J75	

## Both hands (Answers Page)

### Board: 291

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 7+1

Contract: 2♣ North

North:

♠ KJ653

♥ 53

♦ AT9

♣ KQ7

South:

♠ 74

♥ Q64

♦ 852

♣ AJ863

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♣ All Pass

1. forcing 1NT

### Board: 292

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8+1

Contract: 2♦ South

North:

♠ JT875

♥ A85

♦ A

♣ A653

South:

♠ Q2

♥ J964

♦ KJ974

♣ J2

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♦

All Pass

1. forcing 1NT

### Board: 293

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10

Contract: 2♠ South

North:

♠ Q9643

♥ J4

♦ A2

♣ AQJ9

South:

♠ KJ2

♥ QT9

♦ JT8

♣ KT52

W N E S

1♠ Pass 2♠

All Pass

### Board: 294

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14+1

Contract: 2♥ North

North:

♠ A96

♥ T87

♦ A854

♣ J86

South:

♠ KT3

♥ QJ953

♦ KQ

♣ K42

W N E S

1♥

Pass 2♥ All Pass

### Board: 295

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8

Contract: 2♠ South

North:

♠ KJ764

♥ AQ

♦ K92

♣ 632

South:

♠ A853

♥ J832

♦ Q5

♣ J75

W N E S

1♠ Pass 2♠

All Pass

<b>Board: 296</b>	♠ AT8	Partner is dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: None	♦ J874	
HCP: 8	♣ J963	

---

<b>Board: 297</b>	♠ 642	You are dealer.
Dealer: North	♥ AKJ986	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 12+2	♣ 5	

---

<b>Board: 298</b>	♠ J5	Partner is dealer.
Dealer: South	♥ QJ73	The opponents are silent.
Vul: Both	♦ A52	
HCP: 9	♣ JT87	

---

<b>Board: 299</b>	♠ AKJT2	You are dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ QJ85	
HCP: 13+1	♣ J92	

---

<b>Board: 300</b>	♠ JT65	You are dealer.
Dealer: North	♥ AQ732	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 13+1	♣ A5	

## Both hands (Answers Page)

### Board: 296

Dealer: South

Vul: None

North HCP: 8

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ AT8

♥ QT

♦ J874

♣ J963

South:

♠ QJ973

♥ A62

♦ KQ6

♣ Q2

W N E S

Pass 2 ♠ All Pass 1 ♠

### Board: 297

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 9

Contract: 2 ♥ South

North:

♠ 642

♥ AKJ986

♦ KJ3

♣ 5

South:

♠ K8

♥ QT4

♦ A984

♣ 7642

W N E S

All Pass 1 ♥ Pass 2 ♥

### Board: 298

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ J5

♥ QJ73

♦ A52

♣ JT87

South:

♠ AQ876

♥ 54

♦ K6

♣ A963

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 299

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ AKJT2

♥ J

♦ QJ85

♣ J92

South:

♠ 954

♥ Q932

♦ AK6

♣ 754

W N E S

All Pass 1 ♠ Pass 2 ♠

### Board: 300

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 7+2

Contract: 2 ♦ South

North:

♠ JT65

♥ AQ732

♦ Q3

♣ A5

South:

♠ Q9

♥ J5

♦ J87652

♣ K63

W N E S

Pass 2 ♣ Pass 2 ♦

All Pass 1NT<sup>1</sup>

1. forcing 1NT

<b>Board: 296</b>	♠ QJ973	You are dealer.
Dealer: South	♥ A62	The opponents are silent.
Vul: None	♦ KQ6	
HCP: 14+1	♣ Q2	

---

<b>Board: 297</b>	♠ K8	Partner is dealer.
Dealer: North	♥ QT4	The opponents are silent.
Vul: E-W	♦ A984	
HCP: 9	♣ 7642	

---

<b>Board: 298</b>	♠ AQ876	You are dealer.
Dealer: South	♥ 54	The opponents are silent.
Vul: Both	♦ K6	
HCP: 13+1	♣ A963	

---

<b>Board: 299</b>	♠ 954	Partner is dealer.
Dealer: North	♥ Q932	The opponents are silent.
Vul: None	♦ AK6	
HCP: 9	♣ 754	

---

<b>Board: 300</b>	♠ Q9	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: N-S	♦ J87652	
HCP: 7+2	♣ K63	

## Both hands (Answers Page)

### Board: 296

Dealer: South

Vul: None

North HCP: 8

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ AT8

♥ QT

♦ J874

♣ J963

South:

♠ QJ973

♥ A62

♦ KQ6

♣ Q2

W N E S

Pass 2 ♠ All Pass 1 ♠

### Board: 297

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 9

Contract: 2 ♥ South

North:

♠ 642

♥ AKJ986

♦ KJ3

♣ 5

South:

♠ K8

♥ QT4

♦ A984

♣ 7642

W N E S

All Pass 1 ♥ Pass 2 ♥

### Board: 298

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ J5

♥ QJ73

♦ A52

♣ JT87

South:

♠ AQ876

♥ 54

♦ K6

♣ A963

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 299

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ AKJT2

♥ J

♦ QJ85

♣ J92

South:

♠ 954

♥ Q932

♦ AK6

♣ 754

W N E S

All Pass 1 ♠ Pass 2 ♠

### Board: 300

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 7+2

Contract: 2 ♦ South

North:

♠ JT65

♥ AQ732

♦ Q3

♣ A5

South:

♠ Q9

♥ J5

♦ J87652

♣ K63

W N E S

Pass 2 ♣ Pass 2 ♦

All Pass 1NT<sup>1</sup>

1. forcing 1NT



<b>Board: 301</b>	♠ T32	You are dealer.
Dealer: North	♥ AKT632	The opponents are silent.
Vul: Both	♦ A3	
HCP: 12+2	♣ J7	

---

<b>Board: 302</b>	♠ A2	Partner is dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: None	♦ 86543	
HCP: 9+1	♣ J532	

---

<b>Board: 303</b>	♠ AQ8	You are dealer.
Dealer: North	♥ QJT98	The opponents are silent.
Vul: N-S	♦ T3	
HCP: 12+1	♣ K73	

---

<b>Board: 304</b>	♠ J42	Partner is dealer.
Dealer: South	♥ 42	The opponents are silent.
Vul: E-W	♦ AQJT7	
HCP: 8+1	♣ 842	

---

<b>Board: 305</b>	♠ 984	You are dealer.
Dealer: North	♥ AK9652	The opponents are silent.
Vul: None	♦ KQ	
HCP: 14+2	♣ Q8	

## Both hands (Answers Page)

### Board: 301

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 10+1

Contract: 4♥ North

North:

♠ T32

♥ AKT632

♦ A3

♣ J7

South:

♠ Q8

♥ J95

♦ 875

♣ AK943

W N E S

1♥ Pass 1NT<sup>1</sup>

Pass 2♥ Pass 3♥

Pass 4♥ All Pass

1. forcing 1NT

### Board: 302

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ A2

♥ A5

♦ 86543

♣ J532

South:

♠ QJT43

♥ Q72

♦ A

♣ KT96

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♣

Pass 2♠ All Pass

1. forcing 1NT

### Board: 303

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 2♥ South

North:

♠ AQ8

♥ QJT98

♦ T3

♣ K73

South:

♠ KJ7

♥ 643

♦ KJ62

♣ QT9

W N E S

1♥ Pass 2♥

All Pass

### Board: 304

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ J42

♥ 42

♦ AQJT7

♣ 842

South:

♠ K85

♥ AJ975

♦ K6

♣ QT3

W N E S

1♥

Pass 1NT<sup>1</sup> Pass 2♣

Pass 2♥ All Pass

1. forcing 1NT

### Board: 305

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 9

Contract: 4♥ South

North:

♠ 984

♥ AK9652

♦ KQ

♣ Q8

South:

♠ Q75

♥ J84

♦ J54

♣ AJ95

W N E S

1♥ Pass 2♥

Pass 3♥ Pass 4♥

All Pass

<b>Board: 301</b>	♠ Q8	Partner is dealer.
Dealer: North	♥ J95	The opponents are silent.
Vul: Both	♦ 875	
HCP: 10+1	♣ AK943	

---

<b>Board: 302</b>	♠ QJT43	You are dealer.
Dealer: South	♥ Q72	The opponents are silent.
Vul: None	♦ A	
HCP: 12+1	♣ KT96	

---

<b>Board: 303</b>	♠ KJ7	Partner is dealer.
Dealer: North	♥ 643	The opponents are silent.
Vul: N-S	♦ KJ62	
HCP: 10	♣ QT9	

---

<b>Board: 304</b>	♠ K85	You are dealer.
Dealer: South	♥ AJ975	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 13+1	♣ QT3	

---

<b>Board: 305</b>	♠ Q75	Partner is dealer.
Dealer: North	♥ J84	The opponents are silent.
Vul: None	♦ J54	
HCP: 9	♣ AJ95	

## Both hands (Answers Page)

### Board: 301

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 10+1

Contract: 4♥ North

North:

♠ T32

♥ AKT632

♦ A3

♣ J7

South:

♠ Q8

♥ J95

♦ 875

♣ AK943

W N E S

1♥ Pass 1NT<sup>1</sup>

Pass 2♥ Pass 3♥

Pass 4♥ All Pass

1. forcing 1NT

### Board: 302

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ A2

♥ A5

♦ 86543

♣ J532

South:

♠ QJT43

♥ Q72

♦ A

♣ KT96

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♣

Pass 2♠ All Pass

1. forcing 1NT

### Board: 303

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 2♥ South

North:

♠ AQ8

♥ QJT98

♦ T3

♣ K73

South:

♠ KJ7

♥ 643

♦ KJ62

♣ QT9

W N E S

1♥ Pass 2♥

All Pass

### Board: 304

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ J42

♥ 42

♦ AQJT7

♣ 842

South:

♠ K85

♥ AJ975

♦ K6

♣ QT3

W N E S

1♥

Pass 1NT<sup>1</sup> Pass 2♣

Pass 2♥ All Pass

1. forcing 1NT

### Board: 305

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 9

Contract: 4♥ South

North:

♠ 984

♥ AK9652

♦ KQ

♣ Q8

South:

♠ Q75

♥ J84

♦ J54

♣ AJ95

W N E S

1♥ Pass 2♥

Pass 3♥ Pass 4♥

All Pass

<b>Board: 306</b>	♠ AT65	Partner is dealer.
Dealer: South	♥ 762	The opponents are silent.
Vul: N-S	♦ AJT8	
HCP: 9	♣ T3	

---

<b>Board: 307</b>	♠ JT842	You are dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: E-W	♦ AK6	
HCP: 14+1	♣ K62	

---

<b>Board: 308</b>	♠ JT97	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: Both	♦ T532	
HCP: 8	♣ KQJT	

---

<b>Board: 309</b>	♠ KT752	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 14+1	♣ K875	

---

<b>Board: 310</b>	♠ QJT42	Partner is dealer.
Dealer: South	♥ QJ32	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 7+1	♣ J6	

## Both hands (Answers Page)

### Board: 306

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2♥ North

North:

♠ AT65

♥ 762

♦ AJT8

♣ T3

South:

♠ QJ7

♥ QJ984

♦ Q5

♣ KQ6

W	N	E	S
			1♥

Pass	2♥	All Pass
------	----	----------

### Board: 307

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9

Contract: 2♠ South

North:

♠ JT842

♥ K3

♦ AK6

♣ K62

South:

♠ K7

♥ 9864

♦ T542

♣ AQT

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>

Pass	2♣	Pass	2♠
------	----	------	----

All Pass

1. forcing 1NT

### Board: 308

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+2

Contract: 2♠ North

North:

♠ JT97

♥ J

♦ T532

♣ KQJT

South:

♠ AK862

♥ 96532

♦ J7

♣ A

W	N	E	S
			1♠

Pass	2♠	All Pass
------	----	----------

### Board: 309

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10

Contract: 2♠ South

North:

♠ KT752

♥ A2

♦ AT

♣ K875

South:

♠ AJ8

♥ 543

♦ KQ83

♣ T43

W	N	E	S
	1♠	Pass	2♠

All Pass

### Board: 310

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ QJT42

♥ QJ32

♦ T6

♣ J6

South:

♠ A5

♥ T9764

♦ AJ2

♣ A93

W	N	E	S
			1♥

Pass	2♥	All Pass
------	----	----------

<b>Board: 306</b>	♠ QJ7	You are dealer.
Dealer: South	♥ QJ984	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 13+1	♣ KQ6	

---

<b>Board: 307</b>	♠ K7	Partner is dealer.
Dealer: North	♥ 9864	The opponents are silent.
Vul: E-W	♦ T542	
HCP: 9	♣ AQT	

---

<b>Board: 308</b>	♠ AK862	You are dealer.
Dealer: South	♥ 96532	The opponents are silent.
Vul: Both	♦ J7	
HCP: 12+2	♣ A	

---

<b>Board: 309</b>	♠ AJ8	Partner is dealer.
Dealer: North	♥ 543	The opponents are silent.
Vul: N-S	♦ KQ83	
HCP: 10	♣ T43	

---

<b>Board: 310</b>	♠ A5	You are dealer.
Dealer: South	♥ T9764	The opponents are silent.
Vul: E-W	♦ AJ2	
HCP: 13+1	♣ A93	

## Both hands (Answers Page)

### Board: 306

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2♥ North

North:

♠ AT65

♥ 762

♦ AJT8

♣ T3

South:

♠ QJ7

♥ QJ984

♦ Q5

♣ KQ6

W	N	E	S
			1♥

Pass	2♥	All Pass	
------	----	----------	--

### Board: 307

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9

Contract: 2♠ South

North:

♠ JT842

♥ K3

♦ AK6

♣ K62

South:

♠ K7

♥ 9864

♦ T542

♣ AQT

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>

Pass	2♣	Pass	2♠
------	----	------	----

All Pass

1. forcing 1NT

### Board: 308

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+2

Contract: 2♠ North

North:

♠ JT97

♥ J

♦ T532

♣ KQJT

South:

♠ AK862

♥ 96532

♦ J7

♣ A

W	N	E	S
			1♠

Pass	2♠	All Pass	
------	----	----------	--

### Board: 309

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10

Contract: 2♠ South

North:

♠ KT752

♥ A2

♦ AT

♣ K875

South:

♠ AJ8

♥ 543

♦ KQ83

♣ T43

W	N	E	S
	1♠	Pass	2♠

All Pass

### Board: 310

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ QJT42

♥ QJ32

♦ T6

♣ J6

South:

♠ A5

♥ T9764

♦ AJ2

♣ A93

W	N	E	S
			1♥

Pass	2♥	All Pass	
------	----	----------	--



<b>Board: 311</b>	♠ AKQ932	You are dealer.
Dealer: North	♥ J7	The opponents are silent.
Vul: Both	♦ 543	
HCP: 14+2	♣ A8	

---

<b>Board: 312</b>	♠ Q2	Partner is dealer.
Dealer: South	♥ AQT72	The opponents are silent.
Vul: None	♦ T73	
HCP: 9+1	♣ J76	

---

<b>Board: 313</b>	♠ K7	You are dealer.
Dealer: North	♥ A7643	The opponents are silent.
Vul: E-W	♦ A986	
HCP: 13+1	♣ Q6	

---

<b>Board: 314</b>	♠ A965	Partner is dealer.
Dealer: South	♥ 732	The opponents are silent.
Vul: Both	♦ T93	
HCP: 9	♣ AJ3	

---

<b>Board: 315</b>	♠ K83	You are dealer.
Dealer: North	♥ KJ752	The opponents are silent.
Vul: None	♦ A82	
HCP: 14+1	♣ QJ	

## Both hands (Answers Page)

### Board: 311

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 7

Contract: 2 ♠ North

North:

♠ AKQ932

♥ J7

♦ 543

♣ A8

South:

♠ 76

♥ AT96

♦ QT72

♣ J63

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 312

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ Q2

♥ AQT72

♦ T73

♣ J76

South:

♠ AK643

♥ K83

♦ A5

♣ T82

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 313

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ K7

♥ A7643

♦ A986

♣ Q6

South:

♠ AQ982

♥ QT

♦ J32

♣ T95

W N E S

1 ♥ Pass 1 ♠

Pass 2 ♦ Pass 2 ♥

All Pass

### Board: 314

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ A965

♥ 732

♦ T93

♣ AJ3

South:

♠ Q7

♥ AKQ54

♦ QJ5

♣ 986

W N E S

1 ♥

Pass 2 ♥ All Pass

### Board: 315

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 7

Contract: 2 ♥ South

North:

♠ K83

♥ KJ752

♦ A82

♣ QJ

South:

♠ A95

♥ T983

♦ K94

♣ 743

W N E S

1 ♥ Pass 2 ♥

All Pass

<b>Board: 311</b>	♠ 76	Partner is dealer.
Dealer: North	♥ AT96	The opponents are silent.
Vul: Both	♦ QT72	
HCP: 7	♣ J63	

---

<b>Board: 312</b>	♠ AK643	You are dealer.
Dealer: South	♥ K83	The opponents are silent.
Vul: None	♦ A5	
HCP: 14+1	♣ T82	

---

<b>Board: 313</b>	♠ AQ982	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ J32	
HCP: 9+1	♣ T95	

---

<b>Board: 314</b>	♠ Q7	You are dealer.
Dealer: South	♥ AKQ54	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 14+1	♣ 986	

---

<b>Board: 315</b>	♠ A95	Partner is dealer.
Dealer: North	♥ T983	The opponents are silent.
Vul: None	♦ K94	
HCP: 7	♣ 743	

## Both hands (Answers Page)

### Board: 311

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 7

Contract: 2 ♠ North

North:

♠ AKQ932

♥ J7

♦ 543

♣ A8

South:

♠ 76

♥ AT96

♦ QT72

♣ J63

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 312

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ Q2

♥ AQT72

♦ T73

♣ J76

South:

♠ AK643

♥ K83

♦ A5

♣ T82

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 313

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ K7

♥ A7643

♦ A986

♣ Q6

South:

♠ AQ982

♥ QT

♦ J32

♣ T95

W N E S

1 ♥ Pass 1 ♠

Pass 2 ♦ Pass 2 ♥

All Pass

### Board: 314

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ A965

♥ 732

♦ T93

♣ AJ3

South:

♠ Q7

♥ AKQ54

♦ QJ5

♣ 986

W N E S

1 ♥

Pass 2 ♥ All Pass

### Board: 315

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 7

Contract: 2 ♥ South

North:

♠ K83

♥ KJ752

♦ A82

♣ QJ

South:

♠ A95

♥ T983

♦ K94

♣ 743

W N E S

1 ♥ Pass 2 ♥

All Pass

<b>Board: 316</b>	♠ A6543	Partner is dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: N-S	♦ Q32	
HCP: 9+1	♣ 973	

---

<b>Board: 317</b>	♠ AQ	You are dealer.
Dealer: North	♥ K8654	The opponents are silent.
Vul: Both	♦ J5	
HCP: 14+1	♣ A432	

---

<b>Board: 318</b>	♠ A75	Partner is dealer.
Dealer: South	♥ J73	The opponents are silent.
Vul: None	♦ J52	
HCP: 10	♣ KJT8	

---

<b>Board: 319</b>	♠ AQ732	You are dealer.
Dealer: North	♥ A96	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 13+1	♣ Q64	

---

<b>Board: 320</b>	♠ KQ973	Partner is dealer.
Dealer: South	♥ 863	The opponents are silent.
Vul: E-W	♦ K	
HCP: 9+1	♣ JT93	

## Both hands (Answers Page)

### Board: 316

	North:	South:	W	N	E	S
Dealer: South	♠ A6543	♠ Q7				1 ♥
Vul: N-S	♥ KT	♥ AQJ82	Pass	1 ♠	Pass	2 ♣
North HCP: 9+1	♦ Q32	♦ 74	Pass	2 ♥	All Pass	
South HCP: 13+1	♣ 973	♣ KJ84				
Contract: 2 ♥ North						

### Board: 317

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ T852		1 ♥	Pass	1 ♠
Vul: Both	♥ K8654	♥ A2	Pass	2 ♣	Pass	2 ♥
North HCP: 14+1	♦ J5	♦ K732	All Pass			
South HCP: 7	♣ A432	♣ T86				
Contract: 2 ♥ South						

### Board: 318

	North:	South:	W	N	E	S
Dealer: South	♠ A75	♠ J96				1 ♥
Vul: None	♥ J73	♥ KQT965	Pass	2 ♥	Pass	3 ♥
North HCP: 10	♦ J52	♦ A3	Pass	3 ♠	Pass	4 ♣
South HCP: 14+2	♣ KJT8	♣ A2	Pass	4 ♦	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

### Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ AQ732	♠ J9		1 ♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ A96	♥ Q85	Pass	2 ♣	Pass	2 ♠
North HCP: 13+1	♦ J6	♦ QT32	All Pass			
South HCP: 9	♣ Q64	♣ AT83				
Contract: 2 ♠ South						1. forcing 1NT

### Board: 320

	North:	South:	W	N	E	S
Dealer: South	♠ KQ973	♠ 86				1 ♥
Vul: E-W	♥ 863	♥ AJ972	Pass	2 ♥	All Pass	
North HCP: 9+1	♦ K	♦ A642				
South HCP: 13+1	♣ JT93	♣ A4				
Contract: 2 ♥ North						

<b>Board: 316</b>	♠ Q7	You are dealer.
Dealer: South	♥ AQJ82	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 13+1	♣ KJ84	

---

<b>Board: 317</b>	♠ T852	Partner is dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: Both	♦ K732	
HCP: 7	♣ T86	

---

<b>Board: 318</b>	♠ J96	You are dealer.
Dealer: South	♥ KQT965	The opponents are silent.
Vul: None	♦ A3	
HCP: 14+2	♣ A2	

---

<b>Board: 319</b>	♠ J9	Partner is dealer.
Dealer: North	♥ Q85	The opponents are silent.
Vul: N-S	♦ QT32	
HCP: 9	♣ AT83	

---

<b>Board: 320</b>	♠ 86	You are dealer.
Dealer: South	♥ AJ972	The opponents are silent.
Vul: E-W	♦ A642	
HCP: 13+1	♣ A4	

## Both hands (Answers Page)

### Board: 316

	North:	South:	W	N	E	S
Dealer: South	♠ A6543	♠ Q7				1 ♥
Vul: N-S	♥ KT	♥ AQJ82	Pass	1 ♠	Pass	2 ♣
North HCP: 9+1	♦ Q32	♦ 74	Pass	2 ♥	All Pass	
South HCP: 13+1	♣ 973	♣ KJ84				
Contract: 2 ♥ North						

### Board: 317

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ T852		1 ♥	Pass	1 ♠
Vul: Both	♥ K8654	♥ A2	Pass	2 ♣	Pass	2 ♥
North HCP: 14+1	♦ J5	♦ K732	All Pass			
South HCP: 7	♣ A432	♣ T86				
Contract: 2 ♥ South						

### Board: 318

	North:	South:	W	N	E	S
Dealer: South	♠ A75	♠ J96				1 ♥
Vul: None	♥ J73	♥ KQT965	Pass	2 ♥	Pass	3 ♥
North HCP: 10	♦ J52	♦ A3	Pass	3 ♠	Pass	4 ♣
South HCP: 14+2	♣ KJT8	♣ A2	Pass	4 ♦	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

### Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ AQ732	♠ J9		1 ♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ A96	♥ Q85	Pass	2 ♣	Pass	2 ♠
North HCP: 13+1	♦ J6	♦ QT32	All Pass			
South HCP: 9	♣ Q64	♣ AT83				
Contract: 2 ♠ South						1. forcing 1NT

### Board: 320

	North:	South:	W	N	E	S
Dealer: South	♠ KQ973	♠ 86				1 ♥
Vul: E-W	♥ 863	♥ AJ972	Pass	2 ♥	All Pass	
North HCP: 9+1	♦ K	♦ A642				
South HCP: 13+1	♣ JT93	♣ A4				
Contract: 2 ♥ North						



<b>Board: 321</b>	♠ AQJT	You are dealer.
Dealer: North	♥ K9872	The opponents are silent.
Vul: None	♦ 76	
HCP: 13+1	♣ K2	

---

<b>Board: 322</b>	♠ A6	Partner is dealer.
Dealer: South	♥ 732	The opponents are silent.
Vul: N-S	♦ KT96	
HCP: 9	♣ Q832	

---

<b>Board: 323</b>	♠ KT543	You are dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ AT6	
HCP: 11+1	♣ KJ75	

---

<b>Board: 324</b>	♠ 853	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: Both	♦ A852	
HCP: 8+1	♣ J7632	

---

<b>Board: 325</b>	♠ Q8765	You are dealer.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ A53	
HCP: 13+1	♣ AQT	

## Both hands (Answers Page)

### Board: 321

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 10

Contract: 2♥ South

North:

♠ AQJT

♥ K9872

♦ 76

♣ K2

South:

♠ 8752

♥ T63

♦ AKJ8

♣ Q3

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 322

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+2

Contract: 4♠ South

North:

♠ A6

♥ 732

♦ KT96

♣ Q832

South:

♠ J97543

♥ K65

♦ AJ7

♣ A

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♠
Pass	3♠	Pass	4♠
All Pass			
1. forcing 1NT			

### Board: 323

Dealer: North

Vul: E-W

North HCP: 11+1

South HCP: 10+2

Contract: 3♠ South

North:

♠ KT543

♥ 5

♦ AT6

♣ KJ75

South:

♠ 987

♥ KQ9762

♦ K4

♣ Q8

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♣	Pass	3♠
All Pass			
1. forcing 1NT			

### Board: 324

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 12+1

Contract: 2♦ South

North:

♠ 853

♥ K

♦ A852

♣ J7632

South:

♠ AQ

♥ AJ853

♦ JT74

♣ 54

W	N	E	S
			1♥
Pass	1NT <sup>1</sup>	Pass	2♦
All Pass			
1. forcing 1NT			

### Board: 325

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8+2

Contract: 2♣ North

North:

♠ Q8765

♥ J7

♦ A53

♣ AQT

South:

♠ J

♥ T32

♦ K72

♣ KJ8532

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♣	All Pass	
1. forcing 1NT			

<b>Board: 321</b>	♠ 8752	Partner is dealer.
Dealer: North	♥ T63	The opponents are silent.
Vul: None	♦ AKJ8	
HCP: 10	♣ Q3	

---

<b>Board: 322</b>	♠ J97543	You are dealer.
Dealer: South	♥ K65	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 13+2	♣ A	

---

<b>Board: 323</b>	♠ 987	Partner is dealer.
Dealer: North	♥ KQ9762	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 10+2	♣ Q8	

---

<b>Board: 324</b>	♠ AQ	You are dealer.
Dealer: South	♥ AJ853	The opponents are silent.
Vul: Both	♦ JT74	
HCP: 12+1	♣ 54	

---

<b>Board: 325</b>	♠ J	Partner is dealer.
Dealer: North	♥ T32	The opponents are silent.
Vul: N-S	♦ K72	
HCP: 8+2	♣ KJ8532	

## Both hands (Answers Page)

### Board: 321

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 10

Contract: 2♥ South

North:

♠ AQJT

♥ K9872

♦ 76

♣ K2

South:

♠ 8752

♥ T63

♦ AKJ8

♣ Q3

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 322

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+2

Contract: 4♠ South

North:

♠ A6

♥ 732

♦ KT96

♣ Q832

South:

♠ J97543

♥ K65

♦ AJ7

♣ A

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♠
Pass	3♠	Pass	4♠
All Pass			
1. forcing 1NT			

### Board: 323

Dealer: North

Vul: E-W

North HCP: 11+1

South HCP: 10+2

Contract: 3♠ South

North:

♠ KT543

♥ 5

♦ AT6

♣ KJ75

South:

♠ 987

♥ KQ9762

♦ K4

♣ Q8

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♣	Pass	3♠
All Pass			
1. forcing 1NT			

### Board: 324

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 12+1

Contract: 2♦ South

North:

♠ 853

♥ K

♦ A852

♣ J7632

South:

♠ AQ

♥ AJ853

♦ JT74

♣ 54

W	N	E	S
			1♥
Pass	1NT <sup>1</sup>	Pass	2♦
All Pass			
1. forcing 1NT			

### Board: 325

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8+2

Contract: 2♣ North

North:

♠ Q8765

♥ J7

♦ A53

♣ AQT

South:

♠ J

♥ T32

♦ K72

♣ KJ8532

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♣	All Pass	
1. forcing 1NT			

**Board: 326**

♠ K

Partner is dealer.

Dealer: South

♥ 9542

The opponents are silent.

Vul: E-W

♦ QJT

HCP: 7+1

♣ J7543

**Board: 327**

♠ KQJ965

You are dealer.

Dealer: North

♥ AQ

The opponents are silent.

Vul: Both

♦ JT8

HCP: 14+2

♣ J6

**Board: 328**

♠ K2

RHO is dealer. You bid second.

Dealer: West

♥ QJ72

West (RHO) opens 1 ♠ if possible.

Vul: None

♦ Q43

East (LHO) bids 2 ♠ if possible.

HCP: 10

♣ QT74

East (LHO) Doubles 3 ♣ if possible.

**Board: 329**

♠ AJ654

You are dealer.

Dealer: North

♥ A2

The opponents are silent.

Vul: E-W

♦ J86

HCP: 14+1

♣ A98

**Board: 330**

♠ KT7

Partner is dealer.

Dealer: South

♥ 84

The opponents are silent.

Vul: Both

♦ 8743

HCP: 7

♣ KJ98

## Both hands (Answers Page)

### Board: 326

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ K

♥ 9542

♦ QJT

♣ J7543

South:

♠ QJT74

♥ AQ3

♦ A73

♣ T6

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♠

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 327

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 9

Contract: 2 ♠ South

North:

♠ KQJ965

♥ AQ

♦ JT8

♣ J6

South:

♠ T87

♥ KT86

♦ Q95

♣ AT4

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 328

Dealer: West

Vul: None

North HCP: 10

South HCP: 10

Contract: 3 ♣ X South

North:

♠ K2

♥ QJ72

♦ Q43

♣ QT74

South:

♠ Q5

♥ 986

♦ KJ87

♣ A965

W N E S

1 ♠ Pass 2 ♠ Pass

Pass X Pass 3 ♣

Pass Pass X All Pass

### Board: 329

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ AJ654

♥ A2

♦ J86

♣ A98

South:

♠ Q93

♥ 8643

♦ AQ72

♣ T4

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 330

Dealer: South

Vul: Both

North HCP: 7

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ KT7

♥ 84

♦ 8743

♣ KJ98

South:

♠ A8

♥ AT965

♦ K652

♣ Q6

W N E S

1 ♥

Pass 1NT<sup>1</sup> Pass 2 ♦

Pass 2 ♥ All Pass

1. forcing 1NT

<b>Board: 326</b>	♠ QJT74	You are dealer.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: E-W	♦ A73	
HCP: 13+1	♣ T6	
<hr/>		
<b>Board: 327</b>	♠ T87	Partner is dealer.
Dealer: North	♥ KT86	The opponents are silent.
Vul: Both	♦ Q95	
HCP: 9	♣ AT4	
<hr/>		
<b>Board: 328</b>	♠ Q5	LHO is dealer.
Dealer: West	♥ 986	West (LHO) opens 1 ♠ if possible.
Vul: None	♦ KJ87	East (RHO) bids 2 ♠ if possible.
HCP: 10	♣ A965	East (RHO) Doubles 3 ♣ if possible.
<hr/>		
<b>Board: 329</b>	♠ Q93	Partner is dealer.
Dealer: North	♥ 8643	The opponents are silent.
Vul: E-W	♦ AQ72	
HCP: 8	♣ T4	
<hr/>		
<b>Board: 330</b>	♠ A8	You are dealer.
Dealer: South	♥ AT965	The opponents are silent.
Vul: Both	♦ K652	
HCP: 13+1	♣ Q6	

## Both hands (Answers Page)

### Board: 326

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ K

♥ 9542

♦ QJT

♣ J7543

South:

♠ QJT74

♥ AQ3

♦ A73

♣ T6

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♠

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 327

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 9

Contract: 2 ♠ South

North:

♠ KQJ965

♥ AQ

♦ JT8

♣ J6

South:

♠ T87

♥ KT86

♦ Q95

♣ AT4

W N E S

Pass 1 ♠ Pass 2 ♠

All Pass

### Board: 328

Dealer: West

Vul: None

North HCP: 10

South HCP: 10

Contract: 3 ♣X South

North:

♠ K2

♥ QJ72

♦ Q43

♣ QT74

South:

♠ Q5

♥ 986

♦ KJ87

♣ A965

W N E S

1 ♠ Pass 2 ♠ Pass

Pass X Pass 3 ♣

Pass Pass X All Pass

### Board: 329

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ AJ654

♥ A2

♦ J86

♣ A98

South:

♠ Q93

♥ 8643

♦ AQ72

♣ T4

W N E S

Pass 1 ♠ Pass 2 ♠

All Pass

### Board: 330

Dealer: South

Vul: Both

North HCP: 7

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ KT7

♥ 84

♦ 8743

♣ KJ98

South:

♠ A8

♥ AT965

♦ K652

♣ Q6

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♥

Pass 2 ♥ All Pass

1. forcing 1NT



<b>Board: 331</b>	♠ JT652	You are dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: None	♦ AK86	
HCP: 13+1	♣ A2	

---

<b>Board: 332</b>	♠ KQJ	Partner is dealer.
Dealer: South	♥ J965	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 10	♣ J53	

---

<b>Board: 333</b>	♠ AJ9832	You are dealer.
Dealer: North	♥ AT3	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 13+2	♣ Q	

---

<b>Board: 334</b>	♠ 8642	Partner is dealer.
Dealer: South	♥ KQ4	West (RHO) Doubles 2♥ if possible.
Vul: None	♦ 73	East (LHO) bids 3♦ if possible.
HCP: 7	♣ Q743	

---

<b>Board: 335</b>	♠ K5	You are dealer.
Dealer: North	♥ KQ8632	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 13+2	♣ A97	

## Both hands (Answers Page)

### Board: 331

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ JT652

♥ J6

♦ AK86

♣ A2

South:

♠ Q9

♥ AT8

♦ T72

♣ J8765

W	N	E	S
	1 ♠	Pass	1NT <sup>1</sup>
Pass	2 ♦	Pass	2 ♠
All Pass			
1. forcing 1NT			

### Board: 332

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ KQJ

♥ J965

♦ Q82

♣ J53

South:

♠ AT987

♥ 432

♦ K3

♣ AK7

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 333

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 10

Contract: 2 ♠ South

North:

♠ AJ9832

♥ AT3

♦ Q76

♣ Q

South:

♠ QT7

♥ 862

♦ A83

♣ KJ65

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 334

Dealer: South

Vul: None

North HCP: 7

South HCP: 13+1

Contract: 3 ♥ South

North:

♠ 8642

♥ KQ4

♦ 73

♣ Q743

South:

♠ AJ3

♥ AT653

♦ J98

♣ K8

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

### Board: 335

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 10+1

Contract: 4 ♥ South

North:

♠ K5

♥ KQ8632

♦ J6

♣ A97

South:

♠ J72

♥ JT5

♦ AQT75

♣ QT

W	N	E	S
	1 ♥	Pass	1NT <sup>1</sup>
Pass	2 ♥	Pass	4 ♥
All Pass			
1. forcing 1NT			

<b>Board: 331</b>	♠ Q9	Partner is dealer.
Dealer: North	♥ AT8	The opponents are silent.
Vul: None	♦ T72	
HCP: 7+1	♣ J8765	

---

<b>Board: 332</b>	♠ AT987	You are dealer.
Dealer: South	♥ 432	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 14+1	♣ AK7	

---

<b>Board: 333</b>	♠ QT7	Partner is dealer.
Dealer: North	♥ 862	The opponents are silent.
Vul: Both	♦ A83	
HCP: 10	♣ KJ65	

---

<b>Board: 334</b>	♠ AJ3	You are dealer.
Dealer: South	♥ AT653	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ J98	East (RHO) bids 3♦ if possible.
HCP: 13+1	♣ K8	

---

<b>Board: 335</b>	♠ J72	Partner is dealer.
Dealer: North	♥ JT5	The opponents are silent.
Vul: N-S	♦ AQT75	
HCP: 10+1	♣ QT	

## Both hands (Answers Page)

### Board: 331

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ JT652

♥ J6

♦ AK86

♣ A2

South:

♠ Q9

♥ AT8

♦ T72

♣ J8765

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 332

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ KQJ

♥ J965

♦ Q82

♣ J53

South:

♠ AT987

♥ 432

♦ K3

♣ AK7

W N E S

1 ♠

Pass 2 ♠ All Pass

### Board: 333

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 10

Contract: 2 ♠ South

North:

♠ AJ9832

♥ AT3

♦ Q76

♣ Q

South:

♠ QT7

♥ 862

♦ A83

♣ KJ65

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 334

Dealer: South

Vul: None

North HCP: 7

South HCP: 13+1

Contract: 3 ♥ South

North:

♠ 8642

♥ KQ4

♦ 73

♣ Q743

South:

♠ AJ3

♥ AT653

♦ J98

♣ K8

W N E S

1 ♥

Pass 2 ♥ Pass Pass

X Pass 3 ♦ 3 ♥

All Pass

### Board: 335

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 10+1

Contract: 4 ♥ South

North:

♠ K5

♥ KQ8632

♦ J6

♣ A97

South:

♠ J72

♥ JT5

♦ AQT75

♣ QT

W N E S

1 ♥ Pass 1NT<sup>1</sup>

Pass 2 ♥ Pass 4 ♥

All Pass

1. forcing 1NT

<b>Board: 336</b>	♠ QJ5	Partner is dealer.
Dealer: South	♥ J5	The opponents are silent.
Vul: E-W	♦ 743	
HCP: 8+1	♣ A9753	

---

<b>Board: 337</b>	♠ Q9	You are dealer.
Dealer: North	♥ AK964	The opponents are silent.
Vul: None	♦ AT8	
HCP: 14+1	♣ J75	

---

<b>Board: 338</b>	♠ AJ9	Partner is dealer.
Dealer: South	♥ 863	The opponents are silent.
Vul: N-S	♦ T8743	
HCP: 10+1	♣ KQ	

---

<b>Board: 339</b>	♠ T84	You are dealer.
Dealer: North	♥ KJ8764	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 13+2	♣ Q5	

---

<b>Board: 340</b>	♠ Q98	Partner is dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: Both	♦ 62	
HCP: 9+1	♣ KQT82	

## Both hands (Answers Page)

### Board: 336

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ QJ5

♥ J5

♦ 743

♣ A9753

South:

♠ T9842

♥ AQ87

♦ AK

♣ J6

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 337

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 2 ♥ South

North:

♠ Q9

♥ AK964

♦ AT8

♣ J75

South:

♠ KT53

♥ J53

♦ K6

♣ K632

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

### Board: 338

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ AJ9

♥ 863

♦ T8743

♣ KQ

South:

♠ KQT75

♥ AK2

♦ J

♣ 6432

W	N	E	S
			1 ♠
Pass	1 NT <sup>1</sup>	Pass	2 ♣
Pass	3 ♠	Pass	4 ♠
All Pass			

1. forcing 1NT

### Board: 339

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 7+1

Contract: 2 ♥ North

North:

♠ T84

♥ KJ8764

♦ AK

♣ Q5

South:

♠ A62

♥ 32

♦ T75

♣ KT973

W	N	E	S
	1 ♥	Pass	1 NT <sup>1</sup>
Pass	2 ♥	All Pass	

1. forcing 1NT

### Board: 340

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 12+2

Contract: 2 ♠ North

North:

♠ Q98

♥ Q83

♦ 62

♣ KQT82

South:

♠ AJT653

♥ AK

♦ T43

♣ 74

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

<b>Board: 336</b>	♠ T9842	You are dealer.
Dealer: South	♥ AQ87	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 14+1	♣ J6	

---

<b>Board: 337</b>	♠ KT53	Partner is dealer.
Dealer: North	♥ J53	The opponents are silent.
Vul: None	♦ K6	
HCP: 10	♣ K632	

---

<b>Board: 338</b>	♠ KQT75	You are dealer.
Dealer: South	♥ AK2	The opponents are silent.
Vul: N-S	♦ J	
HCP: 13+1	♣ 6432	

---

<b>Board: 339</b>	♠ A62	Partner is dealer.
Dealer: North	♥ 32	The opponents are silent.
Vul: E-W	♦ T75	
HCP: 7+1	♣ KT973	

---

<b>Board: 340</b>	♠ AJT653	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ T43	
HCP: 12+2	♣ 74	

## Both hands (Answers Page)

### Board: 336

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ QJ5

♥ J5

♦ 743

♣ A9753

South:

♠ T9842

♥ AQ87

♦ AK

♣ J6

W N E S

Pass 2 ♠ All Pass 1 ♠

### Board: 337

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 2 ♥ South

North:

♠ Q9

♥ AK964

♦ AT8

♣ J75

South:

♠ KT53

♥ J53

♦ K6

♣ K632

W N E S

1 ♥ Pass 2 ♥

All Pass

### Board: 338

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ AJ9

♥ 863

♦ T8743

♣ KQ

South:

♠ KQT75

♥ AK2

♦ J

♣ 6432

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 3 ♠ Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 339

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 7+1

Contract: 2 ♥ North

North:

♠ T84

♥ KJ8764

♦ AK

♣ Q5

South:

♠ A62

♥ 32

♦ T75

♣ KT973

W N E S

1 ♥ Pass 1NT<sup>1</sup>

Pass 2 ♥ All Pass

1. forcing 1NT

### Board: 340

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 12+2

Contract: 2 ♠ North

North:

♠ Q98

♥ Q83

♦ 62

♣ KQT82

South:

♠ AJT653

♥ AK

♦ T43

♣ 74

W N E S

Pass 2 ♠ All Pass 1 ♠



<b>Board: 341</b>	♠ AQJ95	You are dealer.
Dealer: North	♥ J94	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 14+1	♣ QJ5	

---

<b>Board: 342</b>	♠ J92	Partner is dealer.
Dealer: South	♥ Q97	The opponents are silent.
Vul: E-W	♦ QT42	
HCP: 10	♣ AJ9	

---

<b>Board: 343</b>	♠ Q875	You are dealer.
Dealer: North	♥ KQJ62	The opponents are silent.
Vul: Both	♦ A7	
HCP: 14+1	♣ Q4	

---

<b>Board: 344</b>	♠ JT75	Partner is dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: None	♦ J8	
HCP: 9	♣ KJ84	

---

<b>Board: 345</b>	♠ K3	You are dealer.
Dealer: North	♥ AQJT8	The opponents are silent.
Vul: E-W	♦ QJT6	
HCP: 13+1	♣ 72	

## Both hands (Answers Page)

### Board: 341

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10

Contract: 4 ♠ North

North:

♠ AQJ95

♥ J94

♦ K6

♣ QJ5

South:

♠ 742

♥ AT87

♦ QJT8

♣ K2

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 3 ♠

Pass 4 ♠ All Pass

1. forcing 1NT

### Board: 342

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ J92

♥ Q97

♦ QT42

♣ AJ9

South:

♠ AQT8

♥ K6532

♦ A8

♣ 86

W N E S

1 ♥

Pass 2 ♥ All Pass

### Board: 343

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9

Contract: 4 ♥ North

North:

♠ Q875

♥ KQJ62

♦ A7

♣ Q4

South:

♠ J92

♥ A743

♦ KJT

♣ 632

W N E S

1 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

### Board: 344

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ JT75

♥ K72

♦ J8

♣ KJ84

South:

♠ A6

♥ AQ653

♦ 743

♣ Q63

W N E S

1 ♥

Pass 2 ♥ All Pass

### Board: 345

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 7+1

Contract: 2 ♥ South

North:

♠ K3

♥ AQJT8

♦ QJT6

♣ 72

South:

♠ 864

♥ K3

♦ 952

♣ A9863

W N E S

1 ♥ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♥

All Pass

1. forcing 1NT

<b>Board: 341</b>	♠ 742	Partner is dealer.
Dealer: North	♥ AT87	The opponents are silent.
Vul: N-S	♦ QJT8	
HCP: 10	♣ K2	

---

<b>Board: 342</b>	♠ AQT8	You are dealer.
Dealer: South	♥ K6532	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 13+1	♣ 86	

---

<b>Board: 343</b>	♠ J92	Partner is dealer.
Dealer: North	♥ A743	The opponents are silent.
Vul: Both	♦ KJT	
HCP: 9	♣ 632	

---

<b>Board: 344</b>	♠ A6	You are dealer.
Dealer: South	♥ AQ653	The opponents are silent.
Vul: None	♦ 743	
HCP: 12+1	♣ Q63	

---

<b>Board: 345</b>	♠ 864	Partner is dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: E-W	♦ 952	
HCP: 7+1	♣ A9863	

## Both hands (Answers Page)

### Board: 341

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10

Contract: 4 ♠ North

North:

♠ AQJ95

♥ J94

♦ K6

♣ QJ5

South:

♠ 742

♥ AT87

♦ QJT8

♣ K2

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 3 ♠

Pass 4 ♠ All Pass

1. forcing 1NT

### Board: 342

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ J92

♥ Q97

♦ QT42

♣ AJ9

South:

♠ AQT8

♥ K6532

♦ A8

♣ 86

W N E S

1 ♥

Pass 2 ♥ All Pass

### Board: 343

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9

Contract: 4 ♥ North

North:

♠ Q875

♥ KQJ62

♦ A7

♣ Q4

South:

♠ J92

♥ A743

♦ KJT

♣ 632

W N E S

1 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

### Board: 344

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ JT75

♥ K72

♦ J8

♣ KJ84

South:

♠ A6

♥ AQ653

♦ 743

♣ Q63

W N E S

1 ♥

Pass 2 ♥ All Pass

### Board: 345

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 7+1

Contract: 2 ♥ South

North:

♠ K3

♥ AQJT8

♦ QJT6

♣ 72

South:

♠ 864

♥ K3

♦ 952

♣ A9863

W N E S

1 ♥ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♥

All Pass

1. forcing 1NT

<b>Board: 346</b>	♠ Q87	Partner is dealer.
Dealer: South	♥ AT96	The opponents are silent.
Vul: Both	♦ T762	
HCP: 9	♣ K4	

---

<b>Board: 347</b>	♠ 72	You are dealer.
Dealer: North	♥ AQ986	The opponents are silent.
Vul: None	♦ 97	
HCP: 12+1	♣ AQ64	

---

<b>Board: 348</b>	♠ 872	Partner is dealer.
Dealer: South	♥ 95	The opponents are silent.
Vul: N-S	♦ 732	
HCP: 7+1	♣ AK932	

---

<b>Board: 349</b>	♠ Q86	Partner is dealer.
Dealer: South	♥ Q3	The opponents are silent.
Vul: Both	♦ J86	
HCP: 9+1	♣ KJ976	

---

<b>Board: 350</b>	♠ QT	Partner is dealer.
Dealer: South	♥ J843	The opponents are silent.
Vul: None	♦ T7	
HCP: 7+1	♣ KJ865	

## Both hands (Answers Page)

### Board: 346

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ Q87

♥ AT96

♦ T762

♣ K4

South:

♠ AKJ62

♥ Q5

♦ 53

♣ Q763

W N E S

Pass 2 ♠ All Pass 1 ♠

### Board: 347

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8

Contract: 2 ♥ South

North:

♠ 72

♥ AQ986

♦ 97

♣ AQ64

South:

♠ K654

♥ JT4

♦ KT52

♣ J5

W N E S

All Pass 1 ♥ Pass 2 ♥

### Board: 348

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 13+2

Contract: 2 ♥ South

North:

♠ 872

♥ 95

♦ 732

♣ AK932

South:

♠ K4

♥ KQT862

♦ A9

♣ JT8

W N E S

Pass 1NT<sup>1</sup> Pass 1 ♥ 2 ♥

All Pass

1. forcing 1NT

### Board: 349

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 14+1

Contract: 3NT South

North:

♠ Q86

♥ Q3

♦ J86

♣ KJ976

South:

♠ T932

♥ AKT76

♦ K3

♣ A8

W N E S

Pass 1NT<sup>1</sup> Pass 1 ♥ 2 ♣

Pass 3 ♣ Pass 3NT

All Pass

1. forcing 1NT

### Board: 350

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ QT

♥ J843

♦ T7

♣ KJ865

South:

♠ A7653

♥ AT

♦ A542

♣ Q2

W N E S

Pass 1NT<sup>1</sup> Pass 1 ♠ 2 ♦

Pass 2 ♠ All Pass

1. forcing 1NT

<b>Board: 346</b>	♠ AKJ62	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: Both	♦ 53	
HCP: 12+1	♣ Q763	

---

<b>Board: 347</b>	♠ K654	Partner is dealer.
Dealer: North	♥ JT4	The opponents are silent.
Vul: None	♦ KT52	
HCP: 8	♣ J5	

---

<b>Board: 348</b>	♠ K4	You are dealer.
Dealer: South	♥ KQT862	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 13+2	♣ JT8	

---

<b>Board: 349</b>	♠ T932	You are dealer.
Dealer: South	♥ AKT76	The opponents are silent.
Vul: Both	♦ K3	
HCP: 14+1	♣ A8	

---

<b>Board: 350</b>	♠ A7653	You are dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: None	♦ A542	
HCP: 14+1	♣ Q2	

## Both hands (Answers Page)

### Board: 346

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ Q87

♥ AT96

♦ T762

♣ K4

South:

♠ AKJ62

♥ Q5

♦ 53

♣ Q763

W N E S

Pass 2 ♠ All Pass 1 ♠

### Board: 347

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8

Contract: 2 ♥ South

North:

♠ 72

♥ AQ986

♦ 97

♣ AQ64

South:

♠ K654

♥ JT4

♦ KT52

♣ J5

W N E S

All Pass 1 ♥ Pass 2 ♥

### Board: 348

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 13+2

Contract: 2 ♥ South

North:

♠ 872

♥ 95

♦ 732

♣ AK932

South:

♠ K4

♥ KQT862

♦ A9

♣ JT8

W N E S

Pass 1NT<sup>1</sup> Pass 1 ♥ 2 ♥

All Pass

1. forcing 1NT

### Board: 349

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 14+1

Contract: 3NT South

North:

♠ Q86

♥ Q3

♦ J86

♣ KJ976

South:

♠ T932

♥ AKT76

♦ K3

♣ A8

W N E S

Pass 1NT<sup>1</sup> Pass 1 ♥ 2 ♣

Pass 3 ♣ Pass 3NT

All Pass

1. forcing 1NT

### Board: 350

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ QT

♥ J843

♦ T7

♣ KJ865

South:

♠ A7653

♥ AT

♦ A542

♣ Q2

W N E S

Pass 1NT<sup>1</sup> Pass 1 ♠ 2 ♦

Pass 2 ♠ All Pass

1. forcing 1NT



<b>Board: 351</b>	♠ 96432	You are dealer.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: N-S	♦ Q32	
HCP: 14+1	♣ AK	

---

<b>Board: 352</b>	♠ K	You are dealer.
Dealer: North	♥ AQJT8	The opponents are silent.
Vul: E-W	♦ Q872	
HCP: 13+1	♣ J63	

---

<b>Board: 353</b>	♠ AJ982	You are dealer.
Dealer: North	♥ AK94	The opponents are silent.
Vul: None	♦ J	
HCP: 13+1	♣ 753	

---

<b>Board: 354</b>	♠ AK9	Partner is dealer.
Dealer: South	♥ J94	The opponents are silent.
Vul: N-S	♦ 7432	
HCP: 9	♣ J63	

---

<b>Board: 355</b>	♠ KT852	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ KT4	
HCP: 13+1	♣ T43	

## Both hands (Answers Page)

### Board: 351

	North:	South:	W	N	E	S
Dealer: North	♠ 96432	♠ QJ		1 ♠	All Pass	
Vul: N-S	♥ KQ5	♥ 62				
North HCP: 14+1	♦ Q32	♦ J865				
South HCP: 6+1	♣ AK	♣ QT432				
Contract: 1 ♠ North						

### Board: 352

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ QJ6432		1 ♥	Pass	1 ♠
Vul: E-W	♥ AQJT8	♥ 4	Pass	2 ♦	Pass	2 ♠
North HCP: 13+1	♦ Q872	♦ KJT	All Pass			
South HCP: 7+2	♣ J63	♣ 982				
Contract: 2 ♠ South						

### Board: 353

	North:	South:	W	N	E	S
Dealer: North	♠ AJ982	♠ K6		1 ♠	Pass	1NT <sup>1</sup>
Vul: None	♥ AK94	♥ QJ5	Pass	2 ♥	Pass	2 ♠
North HCP: 13+1	♦ J	♦ QT9532	All Pass			
South HCP: 8+2	♣ 753	♣ 94				
Contract: 2 ♠ South						

1. forcing 1NT

### Board: 354

	North:	South:	W	N	E	S
Dealer: South	♠ AK9	♠ 87				1 ♥
Vul: N-S	♥ J94	♥ AKT76	Pass	2 ♥	All Pass	
North HCP: 9	♦ 7432	♦ KJ96				
South HCP: 11+1	♣ J63	♣ T7				
Contract: 2 ♥ North						

### Board: 355

	North:	South:	W	N	E	S
Dealer: North	♠ KT852	♠ QJ63		1 ♠	Pass	2 ♠
Vul: E-W	♥ AK	♥ 642	All Pass			
North HCP: 13+1	♦ KT4	♦ J532				
South HCP: 8	♣ T43	♣ A8				
Contract: 2 ♠ South						

<b>Board: 351</b>	♠ QJ	Partner is dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: N-S	♦ J865	
HCP: 6+1	♣ QT432	

---

<b>Board: 352</b>	♠ QJ6432	Partner is dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 7+2	♣ 982	

---

<b>Board: 353</b>	♠ K6	Partner is dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: None	♦ QT9532	
HCP: 8+2	♣ 94	

---

<b>Board: 354</b>	♠ 87	You are dealer.
Dealer: South	♥ AKT76	The opponents are silent.
Vul: N-S	♦ KJ96	
HCP: 11+1	♣ T7	

---

<b>Board: 355</b>	♠ QJ63	Partner is dealer.
Dealer: North	♥ 642	The opponents are silent.
Vul: E-W	♦ J532	
HCP: 8	♣ A8	

## Both hands (Answers Page)

### Board: 351

	North:	South:	W	N	E	S
Dealer: North	♠ 96432	♠ QJ		1 ♠	All Pass	
Vul: N-S	♥ KQ5	♥ 62				
North HCP: 14+1	♦ Q32	♦ J865				
South HCP: 6+1	♣ AK	♣ QT432				
Contract: 1 ♠ North						

### Board: 352

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ QJ6432		1 ♥	Pass	1 ♠
Vul: E-W	♥ AQJT8	♥ 4	Pass	2 ♦	Pass	2 ♠
North HCP: 13+1	♦ Q872	♦ KJT	All Pass			
South HCP: 7+2	♣ J63	♣ 982				
Contract: 2 ♠ South						

### Board: 353

	North:	South:	W	N	E	S
Dealer: North	♠ AJ982	♠ K6		1 ♠	Pass	1NT <sup>1</sup>
Vul: None	♥ AK94	♥ QJ5	Pass	2 ♥	Pass	2 ♠
North HCP: 13+1	♦ J	♦ QT9532	All Pass			
South HCP: 8+2	♣ 753	♣ 94				
Contract: 2 ♠ South						

1. forcing 1NT

### Board: 354

	North:	South:	W	N	E	S
Dealer: South	♠ AK9	♠ 87				1 ♥
Vul: N-S	♥ J94	♥ AKT76	Pass	2 ♥	All Pass	
North HCP: 9	♦ 7432	♦ KJ96				
South HCP: 11+1	♣ J63	♣ T7				
Contract: 2 ♥ North						

### Board: 355

	North:	South:	W	N	E	S
Dealer: North	♠ KT852	♠ QJ63		1 ♠	Pass	2 ♠
Vul: E-W	♥ AK	♥ 642	All Pass			
North HCP: 13+1	♦ KT4	♦ J532				
South HCP: 8	♣ T43	♣ A8				
Contract: 2 ♠ South						

<b>Board: 356</b>	♠ AQ72	Partner is dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: Both	♦ 732	
HCP: 8	♣ 9643	

---

<b>Board: 357</b>	♠ AKQ942	You are dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 12+2	♣ 873	

---

<b>Board: 358</b>	♠ 87	Partner is dealer.
Dealer: South	♥ KJ52	The opponents are silent.
Vul: E-W	♦ T96	
HCP: 7	♣ KT94	

---

<b>Board: 359</b>	♠ AK5432	You are dealer.
Dealer: North	♥ 763	The opponents are silent.
Vul: Both	♦ K7	
HCP: 13+2	♣ K6	

---

<b>Board: 360</b>	♠ QJ7	Partner is dealer.
Dealer: South	♥ Q72	The opponents are silent.
Vul: None	♦ T972	
HCP: 9	♣ AT3	

## Both hands (Answers Page)

### Board: 356

	North:	South:	W	N	E	S
Dealer: South	♠ AQ72	♠ J3				1 ♥
Vul: Both	♥ Q7	♥ KT962	Pass	1 ♠	Pass	1NT
North HCP: 8	♦ 732	♦ AK5	All Pass			
South HCP: 13+1	♣ 9643	♣ QT5				
Contract: 1NT South						

### Board: 357

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ942	♠ T3		1 ♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ KT	♥ A862	Pass	2 ♠	Pass	3 ♠
North HCP: 12+2	♦ 92	♦ 753	Pass	4 ♠	All Pass	
South HCP: 8	♣ 873	♣ A542				
Contract: 4 ♠ North						1. forcing 1NT

### Board: 358

	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AKT				1 ♥
Vul: E-W	♥ KJ52	♥ AQ763	Pass	2 ♥	All Pass	
North HCP: 7	♦ T96	♦ 432				
South HCP: 14+1	♣ KT94	♣ J2				
Contract: 2 ♥ North						

### Board: 359

	North:	South:	W	N	E	S
Dealer: North	♠ AK5432	♠ 9		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ 763	♥ K42	Pass	2 ♠	All Pass	
North HCP: 13+2	♦ K7	♦ QT63				
South HCP: 7+1	♣ K6	♣ QT983				
Contract: 2 ♠ North						1. forcing 1NT

### Board: 360

	North:	South:	W	N	E	S
Dealer: South	♠ QJ7	♠ AK5432				1 ♠
Vul: None	♥ Q72	♥ 953	Pass	2 ♠	Pass	3 ♠
North HCP: 9	♦ T972	♦ A6	Pass	4 ♠	All Pass	
South HCP: 14+2	♣ AT3	♣ QJ				
Contract: 4 ♠ North						

<b>Board: 356</b>	♠ J3	You are dealer.
Dealer: South	♥ KT962	The opponents are silent.
Vul: Both	♦ AK5	
HCP: 13+1	♣ QT5	

---

<b>Board: 357</b>	♠ T3	Partner is dealer.
Dealer: North	♥ A862	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 8	♣ A542	

---

<b>Board: 358</b>	♠ AKT	You are dealer.
Dealer: South	♥ AQ763	The opponents are silent.
Vul: E-W	♦ 432	
HCP: 14+1	♣ J2	

---

<b>Board: 359</b>	♠ 9	Partner is dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: Both	♦ QT63	
HCP: 7+1	♣ QT983	

---

<b>Board: 360</b>	♠ AK5432	You are dealer.
Dealer: South	♥ 953	The opponents are silent.
Vul: None	♦ A6	
HCP: 14+2	♣ QJ	

## Both hands (Answers Page)

### Board: 356

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13+1

Contract: 1NT South

North:

♠ AQ72

♥ Q7

♦ 732

♣ 9643

South:

♠ J3

♥ KT962

♦ AK5

♣ QT5

W N E S

1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 357

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 8

Contract: 4 ♠ North

North:

♠ AKQ942

♥ KT

♦ 92

♣ 873

South:

♠ T3

♥ A862

♦ 753

♣ A542

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

1. forcing 1NT

### Board: 358

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ 87

♥ KJ52

♦ T96

♣ KT94

South:

♠ AKT

♥ AQ763

♦ 432

♣ J2

W N E S

1 ♥

Pass 2 ♥ All Pass

### Board: 359

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 7+1

Contract: 2 ♠ North

North:

♠ AK5432

♥ 763

♦ K7

♣ K6

South:

♠ 9

♥ K42

♦ QT63

♣ QT983

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 360

Dealer: South

Vul: None

North HCP: 9

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ QJ7

♥ Q72

♦ T972

♣ AT3

South:

♠ AK5432

♥ 953

♦ A6

♣ QJ

W N E S

1 ♠

Pass 2 ♠ Pass 3 ♠

Pass 4 ♠ All Pass



**Board: 361**

♠ J

Partner is dealer.

Dealer: South

♥ AT843

The opponents are silent.

Vul: E-W

♦ T7654

HCP: 8+2

♣ K9

**Board: 362**

♠ J94

Partner is dealer.

Dealer: South

♥ Q985

The opponents are silent.

Vul: Both

♦ 975

HCP: 10

♣ AK6

**Board: 363**

♠ QJT

You are dealer.

Dealer: North

♥ AQJ64

East (LHO) Doubles 2♥ if possible.

Vul: None

♦ 97

West (RHO) bids 2♠ if possible.

HCP: 13+1

♣ K76

**Board: 364**

♠ 96

Partner is dealer.

Dealer: South

♥ 764

The opponents are silent.

Vul: N-S

♦ QJ9

HCP: 9+1

♣ AQT86

**Board: 365**

♠ AQ9

You are dealer.

Dealer: North

♥ JT7652

The opponents are silent.

Vul: Both

♦ JT6

HCP: 12+2

♣ A

## Both hands (Answers Page)

### Board: 361

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 14+1

Contract: 3 ♦ South

North:

♠ J

♥ AT843

♦ T7654

♣ K9

South:

♠ AQ973

♥ Q5

♦ Q8

♣ A864

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♦ Pass 3 ♦

All Pass

1. forcing 1NT

### Board: 362

Dealer: South

Vul: Both

North HCP: 10

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ J94

♥ Q985

♦ 975

♣ AK6

South:

♠ AKQ63

♥ 7

♦ K863

♣ 984

W N E S

Pass 2 ♠ All Pass

### Board: 363

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8

Contract: 3 ♥ South

North:

♠ QJT

♥ AQJ64

♦ 97

♣ K76

South:

♠ K74

♥ K752

♦ 653

♣ Q83

W N E S

Pass 1 ♥ Pass 2 ♥

Pass Pass X Pass

2 ♠ Pass Pass 3 ♥

All Pass

### Board: 364

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ 96

♥ 764

♦ QJ9

♣ AQT86

South:

♠ AKT5

♥ QT983

♦ A2

♣ J9

W N E S

Pass 2 ♥ All Pass

### Board: 365

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ AQ9

♥ JT7652

♦ JT6

♣ A

South:

♠ K84

♥ A3

♦ Q72

♣ T7542

W N E S

Pass 1 ♥ Pass 1NT<sup>1</sup>

Pass 2 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

1. forcing 1NT

**Board: 361**      ♠ AQ973      You are dealer.  
Dealer: South      ♥ Q5      The opponents are silent.  
Vul: E-W      ♦ Q8  
HCP: 14+1      ♣ A864

---

**Board: 362**      ♠ AKQ63      You are dealer.  
Dealer: South      ♥ 7      The opponents are silent.  
Vul: Both      ♦ K863  
HCP: 12+1      ♣ 984

---

**Board: 363**      ♠ K74      Partner is dealer.  
Dealer: North      ♥ K752      East (RHO) Doubles 2♥ if possible.  
Vul: None      ♦ 653      West (LHO) bids 2♠ if possible.  
HCP: 8      ♣ Q83

---

**Board: 364**      ♠ AKT5      You are dealer.  
Dealer: South      ♥ QT983      The opponents are silent.  
Vul: N-S      ♦ A2  
HCP: 14+1      ♣ J9

---

**Board: 365**      ♠ K84      Partner is dealer.  
Dealer: North      ♥ A3      The opponents are silent.  
Vul: Both      ♦ Q72  
HCP: 9+1      ♣ T7542

## Both hands (Answers Page)

### Board: 361

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 14+1

Contract: 3 ♦ South

North:

♠ J

♥ AT843

♦ T7654

♣ K9

South:

♠ AQ973

♥ Q5

♦ Q8

♣ A864

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♦ Pass 3 ♦

All Pass

1. forcing 1NT

### Board: 362

Dealer: South

Vul: Both

North HCP: 10

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ J94

♥ Q985

♦ 975

♣ AK6

South:

♠ AKQ63

♥ 7

♦ K863

♣ 984

W N E S

Pass 2 ♠ All Pass

### Board: 363

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8

Contract: 3 ♥ South

North:

♠ QJT

♥ AQJ64

♦ 97

♣ K76

South:

♠ K74

♥ K752

♦ 653

♣ Q83

W N E S

Pass 1 ♥ Pass 2 ♥

Pass Pass X Pass

2 ♠ Pass Pass 3 ♥

All Pass

### Board: 364

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ 96

♥ 764

♦ QJ9

♣ AQT86

South:

♠ AKT5

♥ QT983

♦ A2

♣ J9

W N E S

Pass 2 ♥ All Pass

### Board: 365

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ AQ9

♥ JT7652

♦ JT6

♣ A

South:

♠ K84

♥ A3

♦ Q72

♣ T7542

W N E S

Pass 1 ♥ Pass 1NT<sup>1</sup>

Pass 2 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

1. forcing 1NT

**Board: 366**

♠ Q6

Partner is dealer.

Dealer: South

♥ QJ75

The opponents are silent.

Vul: None

♦ J97

HCP: 9

♣ K984

**Board: 367**

♠ QJ952

You are dealer.

Dealer: North

♥ A93

The opponents are silent.

Vul: N-S

♦ KQ7

HCP: 13+1

♣ J7

**Board: 368**

♠ 974

Partner is dealer.

Dealer: South

♥ A863

The opponents are silent.

Vul: E-W

♦ K94

HCP: 9

♣ Q75

**Board: 369**

♠ J8532

You are dealer.

Dealer: North

♥ J93

The opponents are silent.

Vul: None

♦ AK7

HCP: 13+1

♣ KJ

**Board: 370**

♠ 865

Partner is dealer.

Dealer: South

♥ KJT3

West (RHO) Doubles 2♥ if possible.

Vul: N-S

♦ 874

East (LHO) bids 2♠ if possible.

HCP: 8

♣ A94

## Both hands (Answers Page)

### Board: 366

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ Q6

♥ QJ75

♦ J97

♣ K984

South:

♠ AT972

♥ 64

♦ AT6

♣ A63

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 367

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 7

Contract: 2 ♦ North

North:

♠ QJ952

♥ A93

♦ KQ7

♣ J7

South:

♠ T

♥ J642

♦ AT94

♣ Q985

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ All Pass

1. forcing 1NT

### Board: 368

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ 974

♥ A863

♦ K94

♣ Q75

South:

♠ AK852

♥ J94

♦ J62

♣ KJ

W N E S

Pass 2 ♠ All Pass

Pass 2 ♠ All Pass

### Board: 369

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ J8532

♥ J93

♦ AK7

♣ KJ

South:

♠ K9

♥ T654

♦ JT42

♣ AT8

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 370

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 12+1

Contract: 3 ♥ North

North:

♠ 865

♥ KJT3

♦ 874

♣ A94

South:

♠ Q9

♥ AQ876

♦ QJ32

♣ J7

W N E S

Pass 2 ♥ Pass Pass

X Pass 2 ♠ Pass

Pass 3 ♥ All Pass

<b>Board: 366</b>	♠ AT972	You are dealer.
Dealer: South	♥ 64	The opponents are silent.
Vul: None	♦ AT6	
HCP: 12+1	♣ A63	

---

<b>Board: 367</b>	♠ T	Partner is dealer.
Dealer: North	♥ J642	The opponents are silent.
Vul: N-S	♦ AT94	
HCP: 7	♣ Q985	

---

<b>Board: 368</b>	♠ AK852	You are dealer.
Dealer: South	♥ J94	The opponents are silent.
Vul: E-W	♦ J62	
HCP: 13+1	♣ KJ	

---

<b>Board: 369</b>	♠ K9	Partner is dealer.
Dealer: North	♥ T654	The opponents are silent.
Vul: None	♦ JT42	
HCP: 8	♣ AT8	

---

<b>Board: 370</b>	♠ Q9	You are dealer.
Dealer: South	♥ AQ876	West (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ QJ32	East (RHO) bids 2♠ if possible.
HCP: 12+1	♣ J7	

## Both hands (Answers Page)

### Board: 366

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ Q6

♥ QJ75

♦ J97

♣ K984

South:

♠ AT972

♥ 64

♦ AT6

♣ A63

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 367

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 7

Contract: 2 ♦ North

North:

♠ QJ952

♥ A93

♦ KQ7

♣ J7

South:

♠ T

♥ J642

♦ AT94

♣ Q985

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ All Pass

1. forcing 1NT

### Board: 368

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ 974

♥ A863

♦ K94

♣ Q75

South:

♠ AK852

♥ J94

♦ J62

♣ KJ

W N E S

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 369

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ J8532

♥ J93

♦ AK7

♣ KJ

South:

♠ K9

♥ T654

♦ JT42

♣ AT8

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 370

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 12+1

Contract: 3 ♥ North

North:

♠ 865

♥ KJT3

♦ 874

♣ A94

South:

♠ Q9

♥ AQ876

♦ QJ32

♣ J7

W N E S

Pass 2 ♥ Pass Pass

X Pass 2 ♠ Pass

Pass 3 ♥ All Pass



<b>Board: 371</b>	♠ AKJ83	You are dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ Q75	
HCP: 13+1	♣ Q962	

---

<b>Board: 372</b>	♠ T9432	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: Both	♦ AT83	
HCP: 7+1	♣ K96	

---

<b>Board: 373</b>	♠ K5	You are dealer.
Dealer: North	♥ JT764	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 13+1	♣ AKQ9	

---

<b>Board: 374</b>	♠ Q	Partner is dealer.
Dealer: South	♥ 642	The opponents are silent.
Vul: E-W	♦ KJ9872	
HCP: 8+2	♣ Q43	

---

<b>Board: 375</b>	♠ T5432	You are dealer.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: Both	♦ A43	
HCP: 14+1	♣ KQ	

## Both hands (Answers Page)

### Board: 371

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 10

Contract: 2 ♠ South

North:

♠ AKJ83

♥ J

♦ Q75

♣ Q962

South:

♠ Q52

♥ T765

♦ K42

♣ AJ4

W	N	E	S
	1 ♠	Pass	2 ♠

All Pass

### Board: 372

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 13+1

Contract: 1NT South

North:

♠ T9432

♥ 7

♦ AT83

♣ K96

South:

♠ K6

♥ KQJT8

♦ 964

♣ A87

W	N	E	S
			1 ♥
Pass	1 ♠	Pass	1NT

All Pass

### Board: 373

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10

Contract: 2 ♥ South

North:

♠ K5

♥ JT764

♦ 92

♣ AKQ9

South:

♠ AQ4

♥ 985

♦ QJ3

♣ J642

W	N	E	S
	1 ♥	Pass	2 ♥

All Pass

### Board: 374

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 12+2

Contract: 2 ♥ South

North:

♠ Q

♥ 642

♦ KJ9872

♣ Q43

South:

♠ AK8642

♥ T983

♦ 3

♣ AJ

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♥

All Pass

1. forcing 1NT

### Board: 375

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7

Contract: 2 ♠ South

North:

♠ T5432

♥ KQ2

♦ A43

♣ KQ

South:

♠ AJ

♥ T64

♦ J852

♣ JT73

W	N	E	S
	1 ♠	Pass	1NT <sup>1</sup>
Pass	2 ♦	Pass	2 ♠

All Pass

1. forcing 1NT

<b>Board: 371</b>	♠ Q52	Partner is dealer.
Dealer: North	♥ T765	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 10	♣ AJ4	

---

<b>Board: 372</b>	♠ K6	You are dealer.
Dealer: South	♥ KQJT8	The opponents are silent.
Vul: Both	♦ 964	
HCP: 13+1	♣ A87	

---

<b>Board: 373</b>	♠ AQ4	Partner is dealer.
Dealer: North	♥ 985	The opponents are silent.
Vul: N-S	♦ QJ3	
HCP: 10	♣ J642	

---

<b>Board: 374</b>	♠ AK8642	You are dealer.
Dealer: South	♥ T983	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 12+2	♣ AJ	

---

<b>Board: 375</b>	♠ AJ	Partner is dealer.
Dealer: North	♥ T64	The opponents are silent.
Vul: Both	♦ J852	
HCP: 7	♣ JT73	

## Both hands (Answers Page)

### Board: 371

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ83	♠ Q52		1 ♠	Pass	2 ♠
Vul: E-W	♥ J	♥ T765	All Pass			
North HCP: 13+1	♦ Q75	♦ K42				
South HCP: 10	♣ Q962	♣ AJ4				
Contract: 2 ♠ South						

### Board: 372

	North:	South:	W	N	E	S
Dealer: South	♠ T9432	♠ K6				1 ♥
Vul: Both	♥ 7	♥ KQJT8	Pass	1 ♠	Pass	1NT
North HCP: 7+1	♦ AT83	♦ 964	All Pass			
South HCP: 13+1	♣ K96	♣ A87				
Contract: 1NT South						

### Board: 373

	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AQ4		1 ♥	Pass	2 ♥
Vul: N-S	♥ JT764	♥ 985	All Pass			
North HCP: 13+1	♦ 92	♦ QJ3				
South HCP: 10	♣ AKQ9	♣ J642				
Contract: 2 ♥ South						

### Board: 374

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AK8642				1 ♠
Vul: E-W	♥ 642	♥ T983	Pass	1NT <sup>1</sup>	Pass	2 ♥
North HCP: 8+2	♦ KJ9872	♦ 3	All Pass			
South HCP: 12+2	♣ Q43	♣ AJ				
Contract: 2 ♥ South						

1. forcing 1NT

### Board: 375

	North:	South:	W	N	E	S
Dealer: North	♠ T5432	♠ AJ		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ KQ2	♥ T64	Pass	2 ♦	Pass	2 ♠
North HCP: 14+1	♦ A43	♦ J852	All Pass			
South HCP: 7	♣ KQ	♣ JT73				
Contract: 2 ♠ South						

1. forcing 1NT

<b>Board: 376</b>	♠ 8542	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: None	♦ QT9	
HCP: 6	♣ AT42	

---

<b>Board: 377</b>	♠ AJT752	You are dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: E-W	♦ K	
HCP: 12+2	♣ T73	

---

<b>Board: 378</b>	♠ Q863	Partner is dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: Both	♦ T97	
HCP: 7	♣ KT62	

---

<b>Board: 379</b>	♠ KJ853	You are dealer.
Dealer: North	♥ Q983	The opponents are silent.
Vul: None	♦ KJ	
HCP: 14+1	♣ A9	

---

<b>Board: 380</b>	♠ J82	Partner is dealer.
Dealer: South	♥ AJ5	West (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ JT75	East (LHO) bids 2♠ if possible.
HCP: 8	♣ J76	

## Both hands (Answers Page)

### Board: 376

Dealer: South

Vul: None

North HCP: 6

South HCP: 14+1

Contract: 1NT South

North:

♠ 8542

♥ 73

♦ QT9

♣ AT42

South:

♠ AT7

♥ KT982

♦ AJ6

♣ Q6

W N E S

1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 377

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 9

Contract: 2 ♠ South

North:

♠ AJT752

♥ A32

♦ K

♣ T73

South:

♠ KQ6

♥ QJ97

♦ 8752

♣ J5

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 378

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+1

Contract: 2 ♣ South

North:

♠ Q863

♥ Q2

♦ T97

♣ KT62

South:

♠ J9

♥ AJ953

♦ AK

♣ J543

W N E S

1 ♥

Pass 1 ♠ Pass 2 ♣

All Pass

### Board: 379

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 4 ♠ South

North:

♠ KJ853

♥ Q983

♦ KJ

♣ A9

South:

♠ AQ7

♥ A7

♦ T954

♣ 8542

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♥ Pass 3 ♠

Pass 3NT Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 380

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13+1

Contract: 3 ♥ South

North:

♠ J82

♥ AJ5

♦ JT75

♣ J76

South:

♠ T4

♥ KQT97

♦ A92

♣ A85

W N E S

1 ♥

Pass 2 ♥ Pass Pass

X Pass 2 ♠ 3 ♥

All Pass

<b>Board: 376</b>	♠ AT7	You are dealer.
Dealer: South	♥ KT982	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 14+1	♣ Q6	

---

<b>Board: 377</b>	♠ KQ6	Partner is dealer.
Dealer: North	♥ QJ97	The opponents are silent.
Vul: E-W	♦ 8752	
HCP: 9	♣ J5	

---

<b>Board: 378</b>	♠ J9	You are dealer.
Dealer: South	♥ AJ953	The opponents are silent.
Vul: Both	♦ AK	
HCP: 14+1	♣ J543	

---

<b>Board: 379</b>	♠ AQ7	Partner is dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ T954	
HCP: 10	♣ 8542	

---

<b>Board: 380</b>	♠ T4	You are dealer.
Dealer: South	♥ KQT97	West (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ A92	East (RHO) bids 2♠ if possible.
HCP: 13+1	♣ A85	

## Both hands (Answers Page)

### Board: 376

Dealer: South

Vul: None

North HCP: 6

South HCP: 14+1

Contract: 1NT South

North:

♠ 8542

♥ 73

♦ QT9

♣ AT42

South:

♠ AT7

♥ KT982

♦ AJ6

♣ Q6

W N E S

1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 377

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 9

Contract: 2 ♠ South

North:

♠ AJT752

♥ A32

♦ K

♣ T73

South:

♠ KQ6

♥ QJ97

♦ 8752

♣ J5

W N E S

1 ♠ Pass 2 ♠

All Pass

### Board: 378

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+1

Contract: 2 ♣ South

North:

♠ Q863

♥ Q2

♦ T97

♣ KT62

South:

♠ J9

♥ AJ953

♦ AK

♣ J543

W N E S

1 ♥

Pass 1 ♠ Pass 2 ♣

All Pass

### Board: 379

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 10

Contract: 4 ♠ South

North:

♠ KJ853

♥ Q983

♦ KJ

♣ A9

South:

♠ AQ7

♥ A7

♦ T954

♣ 8542

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♥ Pass 3 ♠

Pass 3NT Pass 4 ♠

All Pass

1. forcing 1NT

### Board: 380

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13+1

Contract: 3 ♥ South

North:

♠ J82

♥ AJ5

♦ JT75

♣ J76

South:

♠ T4

♥ KQT97

♦ A92

♣ A85

W N E S

1 ♥

Pass 2 ♥ Pass Pass

X Pass 2 ♠ 3 ♥

All Pass



<b>Board: 381</b>	♠ QJ863	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ 74	
HCP: 13+1	♣ AJ95	

---

<b>Board: 382</b>	♠ AQ98	Partner is dealer.
Dealer: South	♥ JT8	The opponents are silent.
Vul: None	♦ J974	
HCP: 8	♣ 53	

---

<b>Board: 383</b>	♠ KJ6543	You are dealer.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: N-S	♦ Q76	
HCP: 13+2	♣ A	

---

<b>Board: 384</b>	♠ 52	Partner is dealer.
Dealer: South	♥ K743	The opponents are silent.
Vul: E-W	♦ KQ2	
HCP: 8	♣ 8742	

---

<b>Board: 385</b>	♠ 9852	Partner is dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ AT53	
HCP: 9	♣ A62	

## Both hands (Answers Page)

### Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ QJ863	♠ A72		1 ♠	Pass	2 ♠
Vul: Both	♥ AJ	♥ 943	All Pass			
North HCP: 13+1	♦ 74	♦ A965				
South HCP: 8	♣ AJ95	♣ 743				
Contract: 2 ♠ South						

### Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ AQ98	♠ KT763				1 ♠
Vul: None	♥ JT8	♥ AK4	Pass	2 ♠	All Pass	
North HCP: 8	♦ J974	♦ 63				
South HCP: 12+1	♣ 53	♣ Q64				
Contract: 2 ♠ North						

### Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ KJ6543	♠ Q7		1 ♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ QJ6	♥ 9842	Pass	2 ♠	Pass	3 ♠
North HCP: 13+2	♦ Q76	♦ AK5	Pass	4 ♠	All Pass	
South HCP: 9	♣ A	♣ 8642				
Contract: 4 ♠ North						1. forcing 1NT

### Board: 384

	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ KT876				1 ♠
Vul: E-W	♥ K743	♥ 86	Pass	1NT <sup>1</sup>	Pass	2 ♣
North HCP: 8	♦ KQ2	♦ A5	Pass	2 ♠	All Pass	
South HCP: 13+1	♣ 8742	♣ KQJT				
Contract: 2 ♠ North						1. forcing 1NT

### Board: 385

	North:	South:	W	N	E	S
Dealer: South	♠ 9852	♠ JT6				1 ♥
Vul: None	♥ J7	♥ AK653	Pass	1 ♠	Pass	2 ♣
North HCP: 9	♦ AT53	♦ Q	Pass	2 ♥	Pass	2 ♠
South HCP: 13+1	♣ A62	♣ QJ94	All Pass			
Contract: 2 ♠ South						

<b>Board: 381</b>	♠ A72	Partner is dealer.
Dealer: North	♥ 943	The opponents are silent.
Vul: Both	♦ A965	
HCP: 8	♣ 743	

---

<b>Board: 382</b>	♠ KT763	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: None	♦ 63	
HCP: 12+1	♣ Q64	

---

<b>Board: 383</b>	♠ Q7	Partner is dealer.
Dealer: North	♥ 9842	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 9	♣ 8642	

---

<b>Board: 384</b>	♠ KT876	You are dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: E-W	♦ A5	
HCP: 13+1	♣ KQJT	

---

<b>Board: 385</b>	♠ JT6	You are dealer.
Dealer: South	♥ AK653	The opponents are silent.
Vul: None	♦ Q	
HCP: 13+1	♣ QJ94	

## Both hands (Answers Page)

### Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ QJ863	♠ A72		1 ♠	Pass	2 ♠
Vul: Both	♥ AJ	♥ 943	All Pass			
North HCP: 13+1	♦ 74	♦ A965				
South HCP: 8	♣ AJ95	♣ 743				
Contract: 2 ♠ South						

### Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ AQ98	♠ KT763				1 ♠
Vul: None	♥ JT8	♥ AK4	Pass	2 ♠	All Pass	
North HCP: 8	♦ J974	♦ 63				
South HCP: 12+1	♣ 53	♣ Q64				
Contract: 2 ♠ North						

### Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ KJ6543	♠ Q7		1 ♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ QJ6	♥ 9842	Pass	2 ♠	Pass	3 ♠
North HCP: 13+2	♦ Q76	♦ AK5	Pass	4 ♠	All Pass	
South HCP: 9	♣ A	♣ 8642				
Contract: 4 ♠ North						1. forcing 1NT

### Board: 384

	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ KT876				1 ♠
Vul: E-W	♥ K743	♥ 86	Pass	1NT <sup>1</sup>	Pass	2 ♣
North HCP: 8	♦ KQ2	♦ A5	Pass	2 ♠	All Pass	
South HCP: 13+1	♣ 8742	♣ KQJT				
Contract: 2 ♠ North						1. forcing 1NT

### Board: 385

	North:	South:	W	N	E	S
Dealer: South	♠ 9852	♠ JT6				1 ♥
Vul: None	♥ J7	♥ AK653	Pass	1 ♠	Pass	2 ♣
North HCP: 9	♦ AT53	♦ Q	Pass	2 ♥	Pass	2 ♠
South HCP: 13+1	♣ A62	♣ QJ94	All Pass			
Contract: 2 ♠ South						

<b>Board: 386</b>	♠ Q43	Partner is dealer.
Dealer: South	♥ J97	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 7+1	♣ AT432	

---

<b>Board: 387</b>	♠ AKJT6	You are dealer.
Dealer: North	♥ 965	The opponents are silent.
Vul: E-W	♦ K75	
HCP: 13+1	♣ QT	

---

<b>Board: 388</b>	♠ K52	Partner is dealer.
Dealer: South	♥ A853	The opponents are silent.
Vul: Both	♦ T95	
HCP: 7	♣ T82	

---

<b>Board: 389</b>	♠ 96	You are dealer.
Dealer: North	♥ AQJT97	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 13+2	♣ K9	

---

<b>Board: 390</b>	♠ A2	Partner is dealer.
Dealer: South	♥ A53	The opponents are silent.
Vul: E-W	♦ Q954	
HCP: 10	♣ 9762	

## Both hands (Answers Page)

### Board: 386

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 14+1

Contract: 2♥ North

North:

♠ Q43

♥ J97

♦ 84

♣ AT432

South:

♠ J6

♥ A6532

♦ KJ92

♣ KQ

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 387

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ AKJT6

♥ 965

♦ K75

♣ QT

South:

♠ 542

♥ T84

♦ A9

♣ KJ987

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 388

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+1

Contract: 2♠ North

North:

♠ K52

♥ A853

♦ T95

♣ T82

South:

♠ AQJ86

♥ QJ

♦ A84

♣ 765

W	N	E	S
			1♠
Pass	2♠	All Pass	

### Board: 389

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 8+1

Contract: 2♥ North

North:

♠ 96

♥ AQJT97

♦ QJ5

♣ K9

South:

♠ K43

♥ 62

♦ T74

♣ AJ542

W	N	E	S
	1♥	Pass	1NT <sup>1</sup>
Pass	2♥	All Pass	
1. forcing 1NT			

### Board: 390

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 4♥ South

North:

♠ A2

♥ A53

♦ Q954

♣ 9762

South:

♠ KJ4

♥ QT984

♦ K6

♣ A54

W	N	E	S
			1♥
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	3♥	Pass	4♥
All Pass			
1. forcing 1NT			

<b>Board: 386</b>	♠ J6	You are dealer.
Dealer: South	♥ A6532	The opponents are silent.
Vul: N-S	♦ KJ92	
HCP: 14+1	♣ KQ	

---

<b>Board: 387</b>	♠ 542	Partner is dealer.
Dealer: North	♥ T84	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 8+1	♣ KJ987	

---

<b>Board: 388</b>	♠ AQJ86	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ A84	
HCP: 14+1	♣ 765	

---

<b>Board: 389</b>	♠ K43	Partner is dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: N-S	♦ T74	
HCP: 8+1	♣ AJ542	

---

<b>Board: 390</b>	♠ KJ4	You are dealer.
Dealer: South	♥ QT984	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 13+1	♣ A54	

## Both hands (Answers Page)

### Board: 386

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 14+1

Contract: 2♥ North

North:

♠ Q43

♥ J97

♦ 84

♣ AT432

South:

♠ J6

♥ A6532

♦ KJ92

♣ KQ

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 387

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ AKJT6

♥ 965

♦ K75

♣ QT

South:

♠ 542

♥ T84

♦ A9

♣ KJ987

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 388

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+1

Contract: 2♠ North

North:

♠ K52

♥ A853

♦ T95

♣ T82

South:

♠ AQJ86

♥ QJ

♦ A84

♣ 765

W	N	E	S
			1♠
Pass	2♠	All Pass	

### Board: 389

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 8+1

Contract: 2♥ North

North:

♠ 96

♥ AQJT97

♦ QJ5

♣ K9

South:

♠ K43

♥ 62

♦ T74

♣ AJ542

W	N	E	S
	1♥	Pass	1NT <sup>1</sup>
Pass	2♥	All Pass	
1. forcing 1NT			

### Board: 390

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 13+1

Contract: 4♥ South

North:

♠ A2

♥ A53

♦ Q954

♣ 9762

South:

♠ KJ4

♥ QT984

♦ K6

♣ A54

W	N	E	S
			1♥
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	3♥	Pass	4♥
All Pass			
1. forcing 1NT			



<b>Board: 391</b>	♠ AQJT8	You are dealer.
Dealer: North	♥ J65	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 14+1	♣ J92	

---

<b>Board: 392</b>	♠ Q6	Partner is dealer.
Dealer: South	♥ T75	The opponents are silent.
Vul: None	♦ AQ64	
HCP: 8	♣ T532	

---

<b>Board: 393</b>	♠ QJT87	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 14+1	♣ AT32	

---

<b>Board: 394</b>	♠ JT5	Partner is dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: Both	♦ AQJ53	
HCP: 9+1	♣ J86	

---

<b>Board: 395</b>	♠ QJ8	You are dealer.
Dealer: North	♥ AQJ63	The opponents are silent.
Vul: None	♦ KT	
HCP: 13+1	♣ 942	

## Both hands (Answers Page)

### Board: 391

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10

Contract: 3 ♠ South

North:

♠ AQJT8

♥ J65

♦ KQ

♣ J92

South:

♠ K95

♥ K7

♦ JT43

♣ KT64

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 3 ♠

All Pass

1. forcing 1NT

### Board: 392

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ Q6

♥ T75

♦ AQ64

♣ T532

South:

♠ AK842

♥ AJ8

♦ 987

♣ 97

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♦

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 393

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ QJT87

♥ A7

♦ K2

♣ AT32

South:

♠ A2

♥ J6543

♦ 653

♣ Q98

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 394

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ JT5

♥ 83

♦ AQJ53

♣ J86

South:

♠ AK964

♥ Q976

♦ K2

♣ 75

W N E S

1 ♠

Pass 2 ♠ All Pass

### Board: 395

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 1NT North

North:

♠ QJ8

♥ AQJ63

♦ KT

♣ 942

South:

♠ A7652

♥ T7

♦ 9853

♣ QJ

W N E S

1 ♥ Pass 1 ♠

Pass 1NT All Pass

<b>Board: 391</b>	♠ K95	Partner is dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ JT43	
HCP: 10	♣ KT64	

---

<b>Board: 392</b>	♠ AK842	You are dealer.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: None	♦ 987	
HCP: 12+1	♣ 97	

---

<b>Board: 393</b>	♠ A2	Partner is dealer.
Dealer: North	♥ J6543	The opponents are silent.
Vul: E-W	♦ 653	
HCP: 7+1	♣ Q98	

---

<b>Board: 394</b>	♠ AK964	You are dealer.
Dealer: South	♥ Q976	The opponents are silent.
Vul: Both	♦ K2	
HCP: 12+1	♣ 75	

---

<b>Board: 395</b>	♠ A7652	Partner is dealer.
Dealer: North	♥ T7	The opponents are silent.
Vul: None	♦ 9853	
HCP: 7+1	♣ QJ	

## Both hands (Answers Page)

### Board: 391

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10

Contract: 3 ♠ South

North:

♠ AQJT8

♥ J65

♦ KQ

♣ J92

South:

♠ K95

♥ K7

♦ JT43

♣ KT64

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 3 ♠

All Pass

1. forcing 1NT

### Board: 392

Dealer: South

Vul: None

North HCP: 8

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ Q6

♥ T75

♦ AQ64

♣ T532

South:

♠ AK842

♥ AJ8

♦ 987

♣ 97

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♦

Pass 2 ♠ All Pass

1. forcing 1NT

### Board: 393

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ QJT87

♥ A7

♦ K2

♣ AT32

South:

♠ A2

♥ J6543

♦ 653

♣ Q98

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 394

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ JT5

♥ 83

♦ AQJ53

♣ J86

South:

♠ AK964

♥ Q976

♦ K2

♣ 75

W N E S

1 ♠

Pass 2 ♠ All Pass

### Board: 395

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 1NT North

North:

♠ QJ8

♥ AQJ63

♦ KT

♣ 942

South:

♠ A7652

♥ T7

♦ 9853

♣ QJ

W N E S

1 ♥ Pass 1 ♠

Pass 1NT All Pass

<b>Board: 396</b>	♠ QJ83	Partner is dealer.
Dealer: South	♥ 876	The opponents are silent.
Vul: N-S	♦ JT95	
HCP: 8	♣ KJ	

---

<b>Board: 397</b>	♠ K3	You are dealer.
Dealer: North	♥ AKJT5	The opponents are silent.
Vul: Both	♦ JT3	
HCP: 12+1	♣ T72	

---

<b>Board: 398</b>	♠ 62	Partner is dealer.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: None	♦ KJT62	
HCP: 7+1	♣ 854	

---

<b>Board: 399</b>	♠ K754	You are dealer.
Dealer: North	♥ A8763	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 13+1	♣ A3	

---

<b>Board: 400</b>	♠ A9	Partner is dealer.
Dealer: South	♥ T86	The opponents are silent.
Vul: E-W	♦ 852	
HCP: 7+1	♣ QJ982	

## Both hands (Answers Page)

### Board: 396

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 12+1

Contract: 2♥ North

North:

♠ QJ83

♥ 876

♦ JT95

♣ KJ

South:

♠ 92

♥ AKJ53

♦ A7

♣ T953

W N E S

1♥

Pass 2♥ All Pass

### Board: 397

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10

Contract: 2♥ South

North:

♠ K3

♥ AKJT5

♦ JT3

♣ T72

South:

♠ 975

♥ 943

♦ KQ74

♣ KQ5

W N E S

1♥ Pass 2♥

All Pass

### Board: 398

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 13+1

Contract: 2♠ North

North:

♠ 62

♥ QJ3

♦ KJT62

♣ 854

South:

♠ A9854

♥ A54

♦ Q4

♣ QJ6

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♣

Pass 2♠ All Pass

1. forcing 1NT

### Board: 399

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ K754

♥ A8763

♦ Q3

♣ A3

South:

♠ QJT

♥ 92

♦ AJT62

♣ T94

W N E S

1♥ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♥

All Pass

1. forcing 1NT

### Board: 400

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 14+1

Contract: 2♠ North

North:

♠ A9

♥ T86

♦ 852

♣ QJ982

South:

♠ KT865

♥ AK2

♦ JT3

♣ KT

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♦

Pass 2♠ All Pass

1. forcing 1NT

<b>Board: 396</b>	♠ 92	You are dealer.
Dealer: South	♥ AKJ53	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 12+1	♣ T953	

---

<b>Board: 397</b>	♠ 975	Partner is dealer.
Dealer: North	♥ 943	The opponents are silent.
Vul: Both	♦ KQ74	
HCP: 10	♣ KQ5	

---

<b>Board: 398</b>	♠ A9854	You are dealer.
Dealer: South	♥ A54	The opponents are silent.
Vul: None	♦ Q4	
HCP: 13+1	♣ QJ6	

---

<b>Board: 399</b>	♠ QJT	Partner is dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: N-S	♦ AJT62	
HCP: 8+1	♣ T94	

---

<b>Board: 400</b>	♠ KT865	You are dealer.
Dealer: South	♥ AK2	The opponents are silent.
Vul: E-W	♦ JT3	
HCP: 14+1	♣ KT	

## Both hands (Answers Page)

### Board: 396

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 12+1

Contract: 2♥ North

North:

♠ QJ83

♥ 876

♦ JT95

♣ KJ

South:

♠ 92

♥ AKJ53

♦ A7

♣ T953

W N E S

Pass 2♥ All Pass

### Board: 397

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10

Contract: 2♥ South

North:

♠ K3

♥ AKJT5

♦ JT3

♣ T72

South:

♠ 975

♥ 943

♦ KQ74

♣ KQ5

W N E S

1♥ Pass 2♥

All Pass

### Board: 398

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 13+1

Contract: 2♠ North

North:

♠ 62

♥ QJ3

♦ KJT62

♣ 854

South:

♠ A9854

♥ A54

♦ Q4

♣ QJ6

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♣

Pass 2♠ All Pass

1. forcing 1NT

### Board: 399

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ K754

♥ A8763

♦ Q3

♣ A3

South:

♠ QJT

♥ 92

♦ AJT62

♣ T94

W N E S

1♥ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♥

All Pass

1. forcing 1NT

### Board: 400

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 14+1

Contract: 2♠ North

North:

♠ A9

♥ T86

♦ 852

♣ QJ982

South:

♠ KT865

♥ AK2

♦ JT3

♣ KT

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♦

Pass 2♠ All Pass

1. forcing 1NT



<b>Board: 401</b>	♠ A4	You are dealer.
Dealer: North	♥ JT985	The opponents are silent.
Vul: None	♦ Q73	
HCP: 12+1	♣ KQT	

---

<b>Board: 402</b>	♠ T2	Partner is dealer.
Dealer: South	♥ T87	The opponents are silent.
Vul: N-S	♦ AT832	
HCP: 8+1	♣ A54	

---

<b>Board: 403</b>	♠ KQ975	You are dealer.
Dealer: North	♥ Q74	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 14+1	♣ K72	

---

<b>Board: 404</b>	♠ JT84	Partner is dealer.
Dealer: South	♥ JT3	The opponents are silent.
Vul: Both	♦ A732	
HCP: 6	♣ 97	

---

<b>Board: 405</b>	♠ T5	You are dealer.
Dealer: North	♥ AK432	The opponents are silent.
Vul: N-S	♦ KQ2	
HCP: 12+1	♣ 982	

## Both hands (Answers Page)

### Board: 401

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8+1

Contract: 1NT North

North:

♠ A4

♥ JT985

♦ Q73

♣ KQT

South:

♠ Q7652

♥ K2

♦ KT5

♣ 963

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

### Board: 402

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ T2

♥ T87

♦ AT832

♣ A54

South:

♠ AQ986

♥ A32

♦ Q7

♣ J76

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♣
Pass	2 ♠	All Pass	

1. forcing 1NT

### Board: 403

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ KQ975

♥ Q74

♦ A4

♣ K72

South:

♠ A64

♥ A96

♦ J532

♣ T64

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 404

Dealer: South

Vul: Both

North HCP: 6

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ JT84

♥ JT3

♦ A732

♣ 97

South:

♠ KQ532

♥ K52

♦ K4

♣ QJ6

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 405

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 2 ♥ South

North:

♠ T5

♥ AK432

♦ KQ2

♣ 982

South:

♠ A962

♥ QT5

♦ J4

♣ QJ76

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

<b>Board: 401</b>	♠ Q7652	Partner is dealer.
Dealer: North	♥ K2	The opponents are silent.
Vul: None	♦ KT5	
HCP: 8+1	♣ 963	

---

<b>Board: 402</b>	♠ AQ986	You are dealer.
Dealer: South	♥ A32	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 13+1	♣ J76	

---

<b>Board: 403</b>	♠ A64	Partner is dealer.
Dealer: North	♥ A96	The opponents are silent.
Vul: E-W	♦ J532	
HCP: 9	♣ T64	

---

<b>Board: 404</b>	♠ KQ532	You are dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: Both	♦ K4	
HCP: 14+1	♣ QJ6	

---

<b>Board: 405</b>	♠ A962	Partner is dealer.
Dealer: North	♥ QT5	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 10	♣ QJ76	

## Both hands (Answers Page)

### Board: 401

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8+1

Contract: 1NT North

North:

♠ A4

♥ JT985

♦ Q73

♣ KQT

South:

♠ Q7652

♥ K2

♦ KT5

♣ 963

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

### Board: 402

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ T2

♥ T87

♦ AT832

♣ A54

South:

♠ AQ986

♥ A32

♦ Q7

♣ J76

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♣
Pass	2 ♠	All Pass	

1. forcing 1NT

### Board: 403

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ KQ975

♥ Q74

♦ A4

♣ K72

South:

♠ A64

♥ A96

♦ J532

♣ T64

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 404

Dealer: South

Vul: Both

North HCP: 6

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ JT84

♥ JT3

♦ A732

♣ 97

South:

♠ KQ532

♥ K52

♦ K4

♣ QJ6

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 405

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 10

Contract: 2 ♥ South

North:

♠ T5

♥ AK432

♦ KQ2

♣ 982

South:

♠ A962

♥ QT5

♦ J4

♣ QJ76

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

<b>Board: 406</b>	♠ K73	Partner is dealer.
Dealer: South	♥ T87	The opponents are silent.
Vul: E-W	♦ AQ8	
HCP: 10	♣ J742	

---

<b>Board: 407</b>	♠ AQ973	You are dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: Both	♦ A72	
HCP: 14+1	♣ JT9	

---

<b>Board: 408</b>	♠ Q642	Partner is dealer.
Dealer: South	♥ J9	The opponents are silent.
Vul: None	♦ QT3	
HCP: 7	♣ Q872	

---

<b>Board: 409</b>	♠ K98432	Partner is dealer.
Dealer: South	♥ Q6	The opponents are silent.
Vul: E-W	♦ K43	
HCP: 8+2	♣ 96	

---

<b>Board: 410</b>	♠ 962	You are dealer.
Dealer: North	♥ AKJT2	The opponents are silent.
Vul: Both	♦ J75	
HCP: 13+1	♣ A9	

## Both hands (Answers Page)

### Board: 406

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+1

Contract: 2♥ North

North:

♠ K73

♥ T87

♦ AQ8

♣ J742

South:

♠ 62

♥ KQJ93

♦ JT

♣ KQ86

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 407

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10

Contract: 2♠ South

North:

♠ AQ973

♥ K9

♦ A72

♣ JT9

South:

♠ K86

♥ AJ2

♦ T53

♣ Q762

W	N	E	S
	1♠	Pass	2♠
All Pass			

### Board: 408

Dealer: South

Vul: None

North HCP: 7

South HCP: 14+2

Contract: 2♥ South

North:

♠ Q642

♥ J9

♦ QT3

♣ Q872

South:

♠ A5

♥ AQ8432

♦ J84

♣ K3

W	N	E	S
			1♥
Pass	1♠	Pass	2♥
All Pass			

### Board: 409

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 14+1

Contract: 3♠ South

North:

♠ K98432

♥ Q6

♦ K43

♣ 96

South:

♠ AT

♥ AK982

♦ J92

♣ Q54

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

### Board: 410

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 7+2

Contract: 3♣ South

North:

♠ 962

♥ AKJT2

♦ J75

♣ A9

South:

♠ Q4

♥ Q

♦ Q963

♣ JT8642

W	N	E	S
	1♥	Pass	1NT <sup>1</sup>
Pass	2♦	Pass	3♣
All Pass			

1. forcing 1NT

<b>Board: 406</b>	♠ 62	You are dealer.
Dealer: South	♥ KQJ93	The opponents are silent.
Vul: E-W	♦ JT	
HCP: 12+1	♣ KQ86	

---

<b>Board: 407</b>	♠ K86	Partner is dealer.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: Both	♦ T53	
HCP: 10	♣ Q762	

---

<b>Board: 408</b>	♠ A5	You are dealer.
Dealer: South	♥ AQ8432	The opponents are silent.
Vul: None	♦ J84	
HCP: 14+2	♣ K3	

---

<b>Board: 409</b>	♠ AT	You are dealer.
Dealer: South	♥ AK982	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 14+1	♣ Q54	

---

<b>Board: 410</b>	♠ Q4	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: Both	♦ Q963	
HCP: 7+2	♣ JT8642	

## Both hands (Answers Page)

### Board: 406

	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ 62				1 ♥
Vul: E-W	♥ T87	♥ KQJ93	Pass	2 ♥	All Pass	
North HCP: 10	♦ AQ8	♦ JT				
South HCP: 12+1	♣ J742	♣ KQ86				
Contract: 2 ♥ North						

### Board: 407

	North:	South:	W	N	E	S
Dealer: North	♠ AQ973	♠ K86		1 ♠	Pass	2 ♠
Vul: Both	♥ K9	♥ AJ2	All Pass			
North HCP: 14+1	♦ A72	♦ T53				
South HCP: 10	♣ JT9	♣ Q762				
Contract: 2 ♠ South						

### Board: 408

	North:	South:	W	N	E	S
Dealer: South	♠ Q642	♠ A5				1 ♥
Vul: None	♥ J9	♥ AQ8432	Pass	1 ♠	Pass	2 ♥
North HCP: 7	♦ QT3	♦ J84	All Pass			
South HCP: 14+2	♣ Q872	♣ K3				
Contract: 2 ♥ South						

### Board: 409

	North:	South:	W	N	E	S
Dealer: South	♠ K98432	♠ AT				1 ♥
Vul: E-W	♥ Q6	♥ AK982	Pass	1 ♠	Pass	1NT
North HCP: 8+2	♦ K43	♦ J92	Pass	2 ♠	Pass	3 ♠
South HCP: 14+1	♣ 96	♣ Q54	All Pass			
Contract: 3 ♠ South						

### Board: 410

	North:	South:	W	N	E	S
Dealer: North	♠ 962	♠ Q4		1 ♥	Pass	1NT <sup>1</sup>
Vul: Both	♥ AKJT2	♥ Q	Pass	2 ♦	Pass	3 ♣
North HCP: 13+1	♦ J75	♦ Q963	All Pass			
South HCP: 7+2	♣ A9	♣ JT8642				
Contract: 3 ♣ South						

1. forcing 1NT



<b>Board: 411</b>	♠ KT842	You are dealer.
Dealer: North	♥ AK2	The opponents are silent.
Vul: None	♦ 63	
HCP: 13+1	♣ KT2	

---

<b>Board: 412</b>	♠ 75	Partner is dealer.
Dealer: South	♥ 832	The opponents are silent.
Vul: N-S	♦ 8763	
HCP: 7	♣ AK83	

---

<b>Board: 413</b>	♠ AJ632	You are dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: Both	♦ AQ85	
HCP: 13+1	♣ 53	

---

<b>Board: 414</b>	♠ QT2	Partner is dealer.
Dealer: South	♥ J95	The opponents are silent.
Vul: None	♦ Q93	
HCP: 10	♣ KQ62	

---

<b>Board: 415</b>	♠ KQT64	You are dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: N-S	♦ KJ4	
HCP: 14+1	♣ A76	

## Both hands (Answers Page)

### Board: 411

Dealer: North  
 Vul: None  
 North HCP: 13+1  
 South HCP: 9+1  
 Contract: 2 ♠ South

#### North:

♠ KT842  
 ♥ AK2  
 ♦ 63  
 ♣ KT2

#### South:

♠ A7  
 ♥ T97  
 ♦ AJ985  
 ♣ 865

W	N	E	S
	1 ♠	Pass	1NT <sup>1</sup>
Pass	2 ♣	Pass	2 ♠
All Pass			
1. forcing 1NT			

### Board: 412

Dealer: South  
 Vul: N-S  
 North HCP: 7  
 South HCP: 13+1  
 Contract: 2 ♥ North

#### North:

♠ 75  
 ♥ 832  
 ♦ 8763  
 ♣ AK83

#### South:

♠ QJ2  
 ♥ AQJT5  
 ♦ J  
 ♣ Q975

W	N	E	S
			1 ♥
Pass	2 ♥	All Pass	

### Board: 413

Dealer: North  
 Vul: Both  
 North HCP: 13+1  
 South HCP: 7  
 Contract: 2 ♦ North

#### North:

♠ AJ632  
 ♥ Q3  
 ♦ AQ85  
 ♣ 53

#### South:

♠ 9  
 ♥ KT96  
 ♦ J932  
 ♣ K864

W	N	E	S
	1 ♠	Pass	1NT <sup>1</sup>
Pass	2 ♦	All Pass	
1. forcing 1NT			

### Board: 414

Dealer: South  
 Vul: None  
 North HCP: 10  
 South HCP: 12+1  
 Contract: 2 ♥ North

#### North:

♠ QT2  
 ♥ J95  
 ♦ Q93  
 ♣ KQ62

#### South:

♠ 73  
 ♥ AKQT6  
 ♦ K5  
 ♣ T543

W	N	E	S
			1 ♥
Pass	2 ♥	All Pass	

### Board: 415

Dealer: North  
 Vul: N-S  
 North HCP: 14+1  
 South HCP: 9+1  
 Contract: 2 ♠ South

#### North:

♠ KQT64  
 ♥ J8  
 ♦ KJ4  
 ♣ A76

#### South:

♠ 953  
 ♥ K7432  
 ♦ AQ5  
 ♣ 53

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

<b>Board: 411</b>	♠ A7	Partner is dealer.
Dealer: North	♥ T97	The opponents are silent.
Vul: None	♦ AJ985	
HCP: 9+1	♣ 865	

---

<b>Board: 412</b>	♠ QJ2	You are dealer.
Dealer: South	♥ AQJT5	The opponents are silent.
Vul: N-S	♦ J	
HCP: 13+1	♣ Q975	

---

<b>Board: 413</b>	♠ 9	Partner is dealer.
Dealer: North	♥ KT96	The opponents are silent.
Vul: Both	♦ J932	
HCP: 7	♣ K864	

---

<b>Board: 414</b>	♠ 73	You are dealer.
Dealer: South	♥ AKQT6	The opponents are silent.
Vul: None	♦ K5	
HCP: 12+1	♣ T543	

---

<b>Board: 415</b>	♠ 953	Partner is dealer.
Dealer: North	♥ K7432	The opponents are silent.
Vul: N-S	♦ AQ5	
HCP: 9+1	♣ 53	

## Both hands (Answers Page)

### Board: 411

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ KT842

♥ AK2

♦ 63

♣ KT2

South:

♠ A7

♥ T97

♦ AJ985

♣ 865

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 412

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ 75

♥ 832

♦ 8763

♣ AK83

South:

♠ QJ2

♥ AQJT5

♦ J

♣ Q975

W N E S

1 ♥

Pass 2 ♥ All Pass

### Board: 413

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 7

Contract: 2 ♦ North

North:

♠ AJ632

♥ Q3

♦ AQ85

♣ 53

South:

♠ 9

♥ KT96

♦ J932

♣ K864

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ All Pass

1. forcing 1NT

### Board: 414

Dealer: South

Vul: None

North HCP: 10

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ QT2

♥ J95

♦ Q93

♣ KQ62

South:

♠ 73

♥ AKQT6

♦ K5

♣ T543

W N E S

1 ♥

Pass 2 ♥ All Pass

### Board: 415

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ KQT64

♥ J8

♦ KJ4

♣ A76

South:

♠ 953

♥ K7432

♦ AQ5

♣ 53

W N E S

1 ♠ Pass 2 ♠

All Pass

<b>Board: 416</b>	♠ QT874	Partner is dealer.
Dealer: South	♥ A76	The opponents are silent.
Vul: E-W	♦ Q87	
HCP: 9+1	♣ JT	

---

<b>Board: 417</b>	♠ KQ963	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: None	♦ KJ	
HCP: 14+1	♣ 9875	

---

<b>Board: 418</b>	♠ J9	Partner is dealer.
Dealer: South	♥ J65	The opponents are silent.
Vul: N-S	♦ 863	
HCP: 9+1	♣ AK832	

---

<b>Board: 419</b>	♠ AJ5	You are dealer.
Dealer: North	♥ QJ652	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 13+1	♣ J72	

---

<b>Board: 420</b>	♠ QT6	Partner is dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: Both	♦ JT94	
HCP: 9	♣ Q32	

## Both hands (Answers Page)

### Board: 416

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ QT874

♥ A76

♦ Q87

♣ JT

South:

♠ K6

♥ KQT54

♦ J2

♣ A963

W N E S

1♥

Pass 2♥ All Pass

### Board: 417

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 7+1

Contract: 2♠ South

North:

♠ KQ963

♥ AJ

♦ KJ

♣ 9875

South:

♠ J5

♥ Q9642

♦ A984

♣ 64

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♠

All Pass

1. forcing 1NT

### Board: 418

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 2♠ North

North:

♠ J9

♥ J65

♦ 863

♣ AK832

South:

♠ AT742

♥ AQ42

♦ K4

♣ 96

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♥

Pass 2♠ All Pass

1. forcing 1NT

### Board: 419

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8

Contract: 2♥ South

North:

♠ AJ5

♥ QJ652

♦ A7

♣ J72

South:

♠ 972

♥ K9

♦ QJ42

♣ QT83

W N E S

1♥ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♥

All Pass

1. forcing 1NT

### Board: 420

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2♥ North

North:

♠ QT6

♥ A96

♦ JT94

♣ Q32

South:

♠ AK

♥ T8532

♦ KQ73

♣ J5

W N E S

1♥

Pass 2♥ All Pass

<b>Board: 416</b>	♠ K6	You are dealer.
Dealer: South	♥ KQT54	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 13+1	♣ A963	

---

<b>Board: 417</b>	♠ J5	Partner is dealer.
Dealer: North	♥ Q9642	The opponents are silent.
Vul: None	♦ A984	
HCP: 7+1	♣ 64	

---

<b>Board: 418</b>	♠ AT742	You are dealer.
Dealer: South	♥ AQ42	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 13+1	♣ 96	

---

<b>Board: 419</b>	♠ 972	Partner is dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: E-W	♦ QJ42	
HCP: 8	♣ QT83	

---

<b>Board: 420</b>	♠ AK	You are dealer.
Dealer: South	♥ T8532	The opponents are silent.
Vul: Both	♦ KQ73	
HCP: 13+1	♣ J5	

## Both hands (Answers Page)

### Board: 416

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ QT874

♥ A76

♦ Q87

♣ JT

South:

♠ K6

♥ KQT54

♦ J2

♣ A963

W      N      E      S

Pass      2♥      All Pass      1♥

### Board: 417

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 7+1

Contract: 2♠ South

North:

♠ KQ963

♥ AJ

♦ KJ

♣ 9875

South:

♠ J5

♥ Q9642

♦ A984

♣ 64

W      N      E      S

Pass      1♠      Pass      1NT<sup>1</sup>

Pass      2♣      Pass      2♠

All Pass

1. forcing 1NT

### Board: 418

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 2♠ North

North:

♠ J9

♥ J65

♦ 863

♣ AK832

South:

♠ AT742

♥ AQ42

♦ K4

♣ 96

W      N      E      S

Pass      1NT<sup>1</sup>      Pass      1♠

Pass      2♥      All Pass      2♥

Pass      2♠      All Pass

1. forcing 1NT

### Board: 419

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8

Contract: 2♥ South

North:

♠ AJ5

♥ QJ652

♦ A7

♣ J72

South:

♠ 972

♥ K9

♦ QJ42

♣ QT83

W      N      E      S

Pass      1♥      Pass      1NT<sup>1</sup>

Pass      2♣      Pass      2♥

All Pass

1. forcing 1NT

### Board: 420

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2♥ North

North:

♠ QT6

♥ A96

♦ JT94

♣ Q32

South:

♠ AK

♥ T8532

♦ KQ73

♣ J5

W      N      E      S

Pass      2♥      All Pass      1♥



<b>Board: 421</b>	♠ KQ3	You are dealer.
Dealer: North	♥ KJ987	The opponents are silent.
Vul: N-S	♦ 83	
HCP: 13+1	♣ AT8	

---

<b>Board: 422</b>	♠ JT96	Partner is dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: E-W	♦ 73	
HCP: 8+1	♣ KQ742	

---

<b>Board: 423</b>	♠ Q8764	You are dealer.
Dealer: North	♥ K643	The opponents are silent.
Vul: Both	♦ K	
HCP: 13+1	♣ KQ2	

---

<b>Board: 424</b>	♠ 85	Partner is dealer.
Dealer: South	♥ 8732	The opponents are silent.
Vul: None	♦ KJT	
HCP: 8	♣ AT64	

---

<b>Board: 425</b>	♠ A3	You are dealer.
Dealer: North	♥ 87532	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 14+1	♣ QJ9	

## Both hands (Answers Page)

### Board: 421

	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ JT642		1 ♥	Pass	1 ♠
Vul: N-S	♥ KJ987	♥ A3	Pass	1NT	All Pass	
North HCP: 13+1	♦ 83	♦ T42				
South HCP: 7+1	♣ AT8	♣ Q54				
Contract: 1NT North						

### Board: 422

	North:	South:	W	N	E	S
Dealer: South	♠ JT96	♠ A2				1 ♥
Vul: E-W	♥ Q8	♥ AKJ53	Pass	1 ♠	Pass	2 ♦
North HCP: 8+1	♦ 73	♦ 9654	Pass	2 ♥	All Pass	
South HCP: 12+1	♣ KQ742	♣ 85				
Contract: 2 ♥ North						

### Board: 423

	North:	South:	W	N	E	S
Dealer: North	♠ Q8764	♠ A32		1 ♠	Pass	2 ♠
Vul: Both	♥ K643	♥ QT5	All Pass			
North HCP: 13+1	♦ K	♦ Q763				
South HCP: 8	♣ KQ2	♣ T84				
Contract: 2 ♠ South						

### Board: 424

	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ AKQT2				1 ♠
Vul: None	♥ 8732	♥ JT6	Pass	1NT <sup>1</sup>	Pass	2 ♦
North HCP: 8	♦ KJT	♦ 876	Pass	2 ♠	All Pass	
South HCP: 13+1	♣ AT64	♣ K9				
Contract: 2 ♠ North						

1. forcing 1NT

### Board: 425

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KJ52		1 ♥	Pass	2 ♥
Vul: E-W	♥ 87532	♥ KQ9	All Pass			
North HCP: 14+1	♦ AK8	♦ 432				
South HCP: 9	♣ QJ9	♣ T84				
Contract: 2 ♥ South						

<b>Board: 421</b>	♠ JT642	Partner is dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ T42	
HCP: 7+1	♣ Q54	

---

<b>Board: 422</b>	♠ A2	You are dealer.
Dealer: South	♥ AKJ53	The opponents are silent.
Vul: E-W	♦ 9654	
HCP: 12+1	♣ 85	

---

<b>Board: 423</b>	♠ A32	Partner is dealer.
Dealer: North	♥ QT5	The opponents are silent.
Vul: Both	♦ Q763	
HCP: 8	♣ T84	

---

<b>Board: 424</b>	♠ AKQT2	You are dealer.
Dealer: South	♥ JT6	The opponents are silent.
Vul: None	♦ 876	
HCP: 13+1	♣ K9	

---

<b>Board: 425</b>	♠ KJ52	Partner is dealer.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: E-W	♦ 432	
HCP: 9	♣ T84	

## Both hands (Answers Page)

### Board: 421

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 7+1

Contract: 1NT North

North:

♠ KQ3

♥ KJ987

♦ 83

♣ AT8

South:

♠ JT642

♥ A3

♦ T42

♣ Q54

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

### Board: 422

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ JT96

♥ Q8

♦ 73

♣ KQ742

South:

♠ A2

♥ AKJ53

♦ 9654

♣ 85

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

### Board: 423

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ Q8764

♥ K643

♦ K

♣ KQ2

South:

♠ A32

♥ QT5

♦ Q763

♣ T84

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 424

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ 85

♥ 8732

♦ KJT

♣ AT64

South:

♠ AKQT2

♥ JT6

♦ 876

♣ K9

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♦
Pass	2 ♠	All Pass	

1. forcing 1NT

### Board: 425

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9

Contract: 2 ♥ South

North:

♠ A3

♥ 87532

♦ AK8

♣ QJ9

South:

♠ KJ52

♥ KQ9

♦ 432

♣ T84

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

<b>Board: 426</b>	♠ 942	Partner is dealer.
Dealer: South	♥ 742	The opponents are silent.
Vul: Both	♦ AT97	
HCP: 10	♣ AQ6	

---

<b>Board: 427</b>	♠ AJ954	You are dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: None	♦ Q43	
HCP: 12+1	♣ AJT4	

---

<b>Board: 428</b>	♠ Q943	Partner is dealer.
Dealer: South	♥ A654	The opponents are silent.
Vul: N-S	♦ 964	
HCP: 9	♣ K8	

---

<b>Board: 429</b>	♠ AQJ97	You are dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ JT72	
HCP: 12+1	♣ A64	

---

<b>Board: 430</b>	♠ Q64	You are dealer.
Dealer: North	♥ Q9876	The opponents are silent.
Vul: None	♦ A	
HCP: 12+1	♣ KJ72	

## Both hands (Answers Page)

### Board: 426

Dealer: South

Vul: Both

North HCP: 10

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ 942

♥ 742

♦ AT97

♣ AQ6

South:

♠ KQT73

♥ A9

♦ Q854

♣ K7

W      N      E      S

Pass   2 ♠   All Pass   1 ♠

### Board: 427

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ AJ954

♥ 5

♦ Q43

♣ AJT4

South:

♠ 863

♥ AKJ8

♦ 9852

♣ 73

W      N      E      S

Pass   1 ♠   Pass   2 ♠

All Pass

### Board: 428

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14+1

Contract: 4 ♥ South

North:

♠ Q943

♥ A654

♦ 964

♣ K8

South:

♠ A85

♥ QJ732

♦ KQ

♣ QT2

W      N      E      S

Pass   3 ♥   Pass   1 ♥

All Pass   4 ♥

### Board: 429

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ AQJ97

♥ 2

♦ JT72

♣ A64

South:

♠ 852

♥ KT974

♦ K8

♣ KT2

W      N      E      S

Pass   1 ♠   Pass   2 ♠

All Pass

### Board: 430

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8+2

Contract: 2 ♦ South

North:

♠ Q64

♥ Q9876

♦ A

♣ KJ72

South:

♠ T83

♥ J5

♦ QJT972

♣ A3

W      N      E      S

Pass   1 ♥   Pass   1NT<sup>1</sup>

All Pass   2 ♣   Pass   2 ♦

1. forcing 1NT

<b>Board: 426</b>	♠ KQT73	You are dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: Both	♦ Q854	
HCP: 14+1	♣ K7	

---

<b>Board: 427</b>	♠ 863	Partner is dealer.
Dealer: North	♥ AKJ8	The opponents are silent.
Vul: None	♦ 9852	
HCP: 8	♣ 73	

---

<b>Board: 428</b>	♠ A85	You are dealer.
Dealer: South	♥ QJ732	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 14+1	♣ QT2	

---

<b>Board: 429</b>	♠ 852	Partner is dealer.
Dealer: North	♥ KT974	The opponents are silent.
Vul: Both	♦ K8	
HCP: 9+1	♣ KT2	

---

<b>Board: 430</b>	♠ T83	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: None	♦ QJT972	
HCP: 8+2	♣ A3	

## Both hands (Answers Page)

### Board: 426

Dealer: South

Vul: Both

North HCP: 10

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ 942

♥ 742

♦ AT97

♣ AQ6

South:

♠ KQT73

♥ A9

♦ Q854

♣ K7

W N E S

Pass 2 ♠ All Pass 1 ♠

### Board: 427

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ AJ954

♥ 5

♦ Q43

♣ AJT4

South:

♠ 863

♥ AKJ8

♦ 9852

♣ 73

W N E S

All Pass 1 ♠ Pass 2 ♠

### Board: 428

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14+1

Contract: 4 ♥ South

North:

♠ Q943

♥ A654

♦ 964

♣ K8

South:

♠ A85

♥ QJ732

♦ KQ

♣ QT2

W N E S

All Pass 3 ♥ Pass 4 ♥

### Board: 429

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 9+1

Contract: 2 ♠ South

North:

♠ AQJ97

♥ 2

♦ JT72

♣ A64

South:

♠ 852

♥ KT974

♦ K8

♣ KT2

W N E S

All Pass 1 ♠ Pass 2 ♠

### Board: 430

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 8+2

Contract: 2 ♦ South

North:

♠ Q64

♥ Q9876

♦ A

♣ KJ72

South:

♠ T83

♥ J5

♦ QJT972

♣ A3

W N E S

All Pass 1 ♥ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♦

1. forcing 1NT



<b>Board: 431</b>	♠ A8765	You are dealer.
Dealer: North	♥ 964	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 14+1	♣ AJ3	

---

<b>Board: 432</b>	♠ Q5	Partner is dealer.
Dealer: South	♥ 742	The opponents are silent.
Vul: E-W	♦ AT984	
HCP: 9+1	♣ K65	

---

<b>Board: 433</b>	♠ 8	You are dealer.
Dealer: North	♥ AKJ42	The opponents are silent.
Vul: None	♦ KJ84	
HCP: 12+1	♣ 764	

---

<b>Board: 434</b>	♠ KT73	Partner is dealer.
Dealer: South	♥ T3	The opponents are silent.
Vul: N-S	♦ A752	
HCP: 8	♣ J32	

---

<b>Board: 435</b>	♠ A54	You are dealer.
Dealer: North	♥ A9542	The opponents are silent.
Vul: E-W	♦ 976	
HCP: 12+1	♣ AT	

## Both hands (Answers Page)

### Board: 431

Dealer: North  
Vul: N-S  
North HCP: 14+1  
South HCP: 9  
Contract: 2 ♠ South

#### North:

♠ A8765  
♥ 964  
♦ KQ  
♣ AJ3

#### South:

♠ KT  
♥ AT87  
♦ 7654  
♣ Q65

W	N	E	S
	1 ♠	Pass	1NT <sup>1</sup>
Pass	2 ♣	Pass	2 ♠
All Pass			
1. forcing 1NT			

### Board: 432

Dealer: South  
Vul: E-W  
North HCP: 9+1  
South HCP: 12+2  
Contract: 3 ♠ North

#### North:

♠ Q5  
♥ 742  
♦ AT984  
♣ K65

#### South:

♠ KJT974  
♥ J5  
♦ KQ  
♣ Q83

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♠
Pass	3 ♠	All Pass	
1. forcing 1NT			

### Board: 433

Dealer: North  
Vul: None  
North HCP: 12+1  
South HCP: 9+2  
Contract: 2 ♥ South

#### North:

♠ 8  
♥ AKJ42  
♦ KJ84  
♣ 764

#### South:

♠ QJ6432  
♥ QT9  
♦ 95  
♣ A9

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

### Board: 434

Dealer: South  
Vul: N-S  
North HCP: 8  
South HCP: 13+1  
Contract: 1NT South

#### North:

♠ KT73  
♥ T3  
♦ A752  
♣ J32

#### South:

♠ AJ5  
♥ AQ874  
♦ 63  
♣ Q75

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

### Board: 435

Dealer: North  
Vul: E-W  
North HCP: 12+1  
South HCP: 8+1  
Contract: 1NT North

#### North:

♠ A54  
♥ A9542  
♦ 976  
♣ AT

#### South:

♠ QJT32  
♥ J  
♦ J32  
♣ QJ94

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

<b>Board: 431</b>	♠ KT	Partner is dealer.
Dealer: North	♥ AT87	The opponents are silent.
Vul: N-S	♦ 7654	
HCP: 9	♣ Q65	

---

<b>Board: 432</b>	♠ KJT974	You are dealer.
Dealer: South	♥ J5	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 12+2	♣ Q83	

---

<b>Board: 433</b>	♠ QJ6432	Partner is dealer.
Dealer: North	♥ QT9	The opponents are silent.
Vul: None	♦ 95	
HCP: 9+2	♣ A9	

---

<b>Board: 434</b>	♠ AJ5	You are dealer.
Dealer: South	♥ AQ874	The opponents are silent.
Vul: N-S	♦ 63	
HCP: 13+1	♣ Q75	

---

<b>Board: 435</b>	♠ QJT32	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ J32	
HCP: 8+1	♣ QJ94	

## Both hands (Answers Page)

### Board: 431

Dealer: North  
 Vul: N-S  
 North HCP: 14+1  
 South HCP: 9  
 Contract: 2 ♠ South

#### North:

♠ A8765  
 ♥ 964  
 ♦ KQ  
 ♣ AJ3

#### South:

♠ KT  
 ♥ AT87  
 ♦ 7654  
 ♣ Q65

W	N	E	S
	1 ♠	Pass	1NT <sup>1</sup>
Pass	2 ♣	Pass	2 ♠
All Pass			
1. forcing 1NT			

### Board: 432

Dealer: South  
 Vul: E-W  
 North HCP: 9+1  
 South HCP: 12+2  
 Contract: 3 ♠ North

#### North:

♠ Q5  
 ♥ 742  
 ♦ AT984  
 ♣ K65

#### South:

♠ KJT974  
 ♥ J5  
 ♦ KQ  
 ♣ Q83

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♠
Pass	3 ♠	All Pass	
1. forcing 1NT			

### Board: 433

Dealer: North  
 Vul: None  
 North HCP: 12+1  
 South HCP: 9+2  
 Contract: 2 ♥ South

#### North:

♠ 8  
 ♥ AKJ42  
 ♦ KJ84  
 ♣ 764

#### South:

♠ QJ6432  
 ♥ QT9  
 ♦ 95  
 ♣ A9

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

### Board: 434

Dealer: South  
 Vul: N-S  
 North HCP: 8  
 South HCP: 13+1  
 Contract: 1NT South

#### North:

♠ KT73  
 ♥ T3  
 ♦ A752  
 ♣ J32

#### South:

♠ AJ5  
 ♥ AQ874  
 ♦ 63  
 ♣ Q75

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

### Board: 435

Dealer: North  
 Vul: E-W  
 North HCP: 12+1  
 South HCP: 8+1  
 Contract: 1NT North

#### North:

♠ A54  
 ♥ A9542  
 ♦ 976  
 ♣ AT

#### South:

♠ QJT32  
 ♥ J  
 ♦ J32  
 ♣ QJ94

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

<b>Board: 436</b>	♠ KJ987	Partner is dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: Both	♦ Q85	
HCP: 9+1	♣ J65	

---

<b>Board: 437</b>	♠ 652	LHO is dealer.
Dealer: East	♥ JT8	East (LHO) opens 1 ♠ if possible.
Vul: E-W	♦ AQ6	West (RHO) bids 2 ♠ if possible.
HCP: 10	♣ K953	

---

<b>Board: 438</b>	♠ KQJ9	Partner is dealer.
Dealer: South	♥ 952	The opponents are silent.
Vul: E-W	♦ QJ63	
HCP: 9	♣ 52	

---

<b>Board: 439</b>	♠ A5	You are dealer.
Dealer: North	♥ AT763	The opponents are silent.
Vul: Both	♦ T85	
HCP: 14+1	♣ AQ6	

---

<b>Board: 440</b>	♠ Q32	Partner is dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: None	♦ QJT43	
HCP: 9+1	♣ 972	

## Both hands (Answers Page)

### Board: 436

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 12+1

Contract: 2♥ North

North:

♠ KJ987

♥ Q2

♦ Q85

♣ J65

South:

♠ 6

♥ AKJ87

♦ A976

♣ T83

W N E S

Pass 1♥ 1♥

Pass 1♠ Pass 2♦

Pass 2♥ All Pass

### Board: 437

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 10

Contract: 3♣ North

North:

♠ 652

♥ JT8

♦ AQ6

♣ K953

South:

♠ T3

♥ AK96

♦ K842

♣ 864

W N E S

Pass 1♠ Pass

2♠ Pass Pass X

Pass 3♣ All Pass

### Board: 438

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+2

Contract: 2♥ North

North:

♠ KQJ9

♥ 952

♦ QJ63

♣ 52

South:

♠ A54

♥ AT7643

♦ A

♣ 743

W N E S

Pass 1♥ 1♥

Pass 2♥ All Pass

### Board: 439

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10

Contract: 2♥ South

North:

♠ A5

♥ AT763

♦ T85

♣ AQ6

South:

♠ JT63

♥ K98

♦ K4

♣ K532

W N E S

Pass 1♥ Pass 2♥

All Pass

### Board: 440

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ Q32

♥ AT

♦ QJT43

♣ 972

South:

♠ AJ865

♥ J84

♦ K9

♣ K64

W N E S

Pass 1♠ 1♠

Pass 2♠ All Pass

<b>Board: 436</b>	♠ 6	You are dealer.
Dealer: South	♥ AKJ87	The opponents are silent.
Vul: Both	♦ A976	
HCP: 12+1	♣ T83	

---

<b>Board: 437</b>	♠ T3	RHO is dealer. You bid second.
Dealer: East	♥ AK96	East (RHO) opens 1 ♠ if possible.
Vul: E-W	♦ K842	West (LHO) bids 2 ♠ if possible.
HCP: 10	♣ 864	

---

<b>Board: 438</b>	♠ A54	You are dealer.
Dealer: South	♥ AT7643	The opponents are silent.
Vul: E-W	♦ A	
HCP: 12+2	♣ 743	

---

<b>Board: 439</b>	♠ JT63	Partner is dealer.
Dealer: North	♥ K98	The opponents are silent.
Vul: Both	♦ K4	
HCP: 10	♣ K532	

---

<b>Board: 440</b>	♠ AJ865	You are dealer.
Dealer: South	♥ J84	The opponents are silent.
Vul: None	♦ K9	
HCP: 12+1	♣ K64	

## Both hands (Answers Page)

### Board: 436

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 12+1

Contract: 2♥ North

North:

♠ KJ987

♥ Q2

♦ Q85

♣ J65

South:

♠ 6

♥ AKJ87

♦ A976

♣ T83

W N E S

Pass 1♥ 1♥

Pass 1♠ Pass 2♦

Pass 2♥ All Pass

### Board: 437

Dealer: East

Vul: E-W

North HCP: 10

South HCP: 10

Contract: 3♣ North

North:

♠ 652

♥ JT8

♦ AQ6

♣ K953

South:

♠ T3

♥ AK96

♦ K842

♣ 864

W N E S

Pass 1♠ Pass

2♠ Pass Pass X

Pass 3♣ All Pass

### Board: 438

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+2

Contract: 2♥ North

North:

♠ KQJ9

♥ 952

♦ QJ63

♣ 52

South:

♠ A54

♥ AT7643

♦ A

♣ 743

W N E S

Pass 1♥ 1♥

Pass 2♥ All Pass

### Board: 439

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10

Contract: 2♥ South

North:

♠ A5

♥ AT763

♦ T85

♣ AQ6

South:

♠ JT63

♥ K98

♦ K4

♣ K532

W N E S

Pass 1♥ Pass 2♥

All Pass

### Board: 440

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ Q32

♥ AT

♦ QJT43

♣ 972

South:

♠ AJ865

♥ J84

♦ K9

♣ K64

W N E S

Pass 1♠ 1♠

Pass 2♠ All Pass



**Board: 441**      ♠ Q8      You are dealer.  
Dealer: North      ♥ AKQ85      The opponents are silent.  
Vul: E-W      ♦ J7  
HCP: 14+1      ♣ Q943

---

**Board: 442**      ♠ T32      Partner is dealer.  
Dealer: South      ♥ KJ65      The opponents are silent.  
Vul: Both      ♦ Q74  
HCP: 9      ♣ QJ6

---

**Board: 443**      ♠ A53      You are dealer.  
Dealer: North      ♥ AKQT6      The opponents are silent.  
Vul: None      ♦ T43  
HCP: 13+1      ♣ 84

---

**Board: 444**      ♠ AT7      Partner is dealer.  
Dealer: South      ♥ K86      West (RHO) Doubles 2 ♠ if possible.  
Vul: N-S      ♦ T54      East (LHO) bids 3 ♥ if possible.  
HCP: 8      ♣ JT98

---

**Board: 445**      ♠ T9862      You are dealer.  
Dealer: North      ♥ A82      The opponents are silent.  
Vul: Both      ♦ AT  
HCP: 12+1      ♣ A65

## Both hands (Answers Page)

### Board: 441

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 2♣ North

North:

♠ Q8

♥ AKQ85

♦ J7

♣ Q943

South:

♠ J742

♥ T7

♦ 652

♣ AK65

W	N	E	S
	1♥	Pass	1♠
Pass	2♣	All Pass	

### Board: 442

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2♠ North

North:

♠ T32

♥ KJ65

♦ Q74

♣ QJ6

South:

♠ K9765

♥ AQ2

♦ A96

♣ 85

W	N	E	S
			1♠
Pass	2♠	All Pass	

### Board: 443

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ A53

♥ AKQT6

♦ T43

♣ 84

South:

♠ J74

♥ J5

♦ AJ6

♣ JT932

W	N	E	S
	1♥	Pass	1NT <sup>1</sup>
Pass	2♦	Pass	2♥
All Pass			

1. forcing 1NT

### Board: 444

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13+1

Contract: 3♠ South

North:

♠ AT7

♥ K86

♦ T54

♣ JT98

South:

♠ KJ943

♥ 43

♦ AK63

♣ Q3

W	N	E	S
			1♠
Pass	2♠	Pass	Pass
X	Pass	3♥	3♠
All Pass			

### Board: 445

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ T9862

♥ A82

♦ AT

♣ A65

South:

♠ K3

♥ KT7

♦ Q7643

♣ 842

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♣	Pass	2♠
All Pass			

1. forcing 1NT

<b>Board: 441</b>	♠ J742	Partner is dealer.
Dealer: North	♥ T7	The opponents are silent.
Vul: E-W	♦ 652	
HCP: 8	♣ AK65	

---

<b>Board: 442</b>	♠ K9765	You are dealer.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: Both	♦ A96	
HCP: 13+1	♣ 85	

---

<b>Board: 443</b>	♠ J74	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 8+1	♣ JT932	

---

<b>Board: 444</b>	♠ KJ943	You are dealer.
Dealer: South	♥ 43	West (LHO) Doubles 2♠ if possible.
Vul: N-S	♦ AK63	East (RHO) bids 3♥ if possible.
HCP: 13+1	♣ Q3	

---

<b>Board: 445</b>	♠ K3	Partner is dealer.
Dealer: North	♥ KT7	The opponents are silent.
Vul: Both	♦ Q7643	
HCP: 8+1	♣ 842	

## Both hands (Answers Page)

### Board: 441

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 2♣ North

North:

♠ Q8

♥ AKQ85

♦ J7

♣ Q943

South:

♠ J742

♥ T7

♦ 652

♣ AK65

W	N	E	S
	1♥	Pass	1♠
Pass	2♣	All Pass	

### Board: 442

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13+1

Contract: 2♠ North

North:

♠ T32

♥ KJ65

♦ Q74

♣ QJ6

South:

♠ K9765

♥ AQ2

♦ A96

♣ 85

W	N	E	S
			1♠
Pass	2♠	All Pass	

### Board: 443

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 2♥ South

North:

♠ A53

♥ AKQT6

♦ T43

♣ 84

South:

♠ J74

♥ J5

♦ AJ6

♣ JT932

W	N	E	S
	1♥	Pass	1NT <sup>1</sup>
Pass	2♦	Pass	2♥
All Pass			

1. forcing 1NT

### Board: 444

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 13+1

Contract: 3♠ South

North:

♠ AT7

♥ K86

♦ T54

♣ JT98

South:

♠ KJ943

♥ 43

♦ AK63

♣ Q3

W	N	E	S
			1♠
Pass	2♠	Pass	Pass
X	Pass	3♥	3♠
All Pass			

### Board: 445

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 8+1

Contract: 2♠ South

North:

♠ T9862

♥ A82

♦ AT

♣ A65

South:

♠ K3

♥ KT7

♦ Q7643

♣ 842

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♣	Pass	2♠
All Pass			

1. forcing 1NT

<b>Board: 446</b>	♠ K65	Partner is dealer.
Dealer: South	♥ K75	The opponents are silent.
Vul: None	♦ J762	
HCP: 10	♣ K93	
<hr/>		
<b>Board: 447</b>	♠ K8	You are dealer.
Dealer: North	♥ KJ643	East (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ K7	West (RHO) bids 2♠ if possible.
HCP: 13+1	♣ K543	
<hr/>		
<b>Board: 448</b>	♠ A85	Partner is dealer.
Dealer: South	♥ K64	The opponents are silent.
Vul: E-W	♦ 652	
HCP: 7	♣ 9864	
<hr/>		
<b>Board: 449</b>	♠ A8543	You are dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: None	♦ Q875	
HCP: 12+1	♣ K5	
<hr/>		
<b>Board: 450</b>	♠ AT	Partner is dealer.
Dealer: South	♥ T9876	The opponents are silent.
Vul: N-S	♦ QJT4	
HCP: 8+1	♣ J6	

## Both hands (Answers Page)

### Board: 446

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ K65

♥ K75

♦ J762

♣ K93

South:

♠ J8743

♥ AJ3

♦ QT

♣ AJT

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 447

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10

Contract: 4 ♥ South

North:

♠ K8

♥ KJ643

♦ K7

♣ K543

South:

♠ A32

♥ 985

♦ 9842

♣ AQ7

W	N	E	S
	1 ♥	Pass	2 ♥
Pass	Pass	X	Pass
2 ♠	3 ♥	Pass	4 ♥
All Pass			

### Board: 448

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ A85

♥ K64

♦ 652

♣ 9864

South:

♠ KQT94

♥ 983

♦ AT4

♣ A3

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 449

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 10

Contract: 2 ♠ South

North:

♠ A8543

♥ K3

♦ Q875

♣ K5

South:

♠ J97

♥ AT2

♦ KJ63

♣ JT7

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 450

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ AT

♥ T9876

♦ QJT4

♣ J6

South:

♠ K9842

♥ K3

♦ K9

♣ KQ75

W	N	E	S
			1 ♠
Pass	1NT <sup>1</sup>	Pass	2 ♣
Pass	2 ♠	All Pass	

1. forcing 1NT

<b>Board: 446</b>	♠ J8743	You are dealer.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: None	♦ QT	
HCP: 13+1	♣ AJT	

---

<b>Board: 447</b>	♠ A32	Partner is dealer.
Dealer: North	♥ 985	East (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ 9842	West (LHO) bids 2♠ if possible.
HCP: 10	♣ AQ7	

---

<b>Board: 448</b>	♠ KQT94	You are dealer.
Dealer: South	♥ 983	The opponents are silent.
Vul: E-W	♦ AT4	
HCP: 13+1	♣ A3	

---

<b>Board: 449</b>	♠ J97	Partner is dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: None	♦ KJ63	
HCP: 10	♣ JT7	

---

<b>Board: 450</b>	♠ K9842	You are dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 14+1	♣ KQ75	

## Both hands (Answers Page)

### Board: 446

	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ J8743				1 ♠
Vul: None	♥ K75	♥ AJ3	Pass	2 ♠	All Pass	
North HCP: 10	♦ J762	♦ QT				
South HCP: 13+1	♣ K93	♣ AJT				
Contract: 2 ♠ North						

### Board: 447

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ A32		1 ♥	Pass	2 ♥
Vul: N-S	♥ KJ643	♥ 985	Pass	Pass	X	Pass
North HCP: 13+1	♦ K7	♦ 9842	2 ♠	3 ♥	Pass	4 ♥
South HCP: 10	♣ K543	♣ AQ7	All Pass			
Contract: 4 ♥ South						

### Board: 448

	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ KQT94				1 ♠
Vul: E-W	♥ K64	♥ 983	Pass	2 ♠	All Pass	
North HCP: 7	♦ 652	♦ AT4				
South HCP: 13+1	♣ 9864	♣ A3				
Contract: 2 ♠ North						

### Board: 449

	North:	South:	W	N	E	S
Dealer: North	♠ A8543	♠ J97		1 ♠	Pass	2 ♠
Vul: None	♥ K3	♥ AT2	All Pass			
North HCP: 12+1	♦ Q875	♦ KJ63				
South HCP: 10	♣ K5	♣ JT7				
Contract: 2 ♠ South						

### Board: 450

	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ K9842				1 ♠
Vul: N-S	♥ T9876	♥ K3	Pass	1NT <sup>1</sup>	Pass	2 ♣
North HCP: 8+1	♦ QJT4	♦ K9	Pass	2 ♠	All Pass	
South HCP: 14+1	♣ J6	♣ KQ75				
Contract: 2 ♠ North						

1. forcing 1NT



<b>Board: 451</b>	♠ Q52	You are dealer.
Dealer: North	♥ AK642	The opponents are silent.
Vul: E-W	♦ Q73	
HCP: 14+1	♣ K9	

---

<b>Board: 452</b>	♠ T874	Partner is dealer.
Dealer: South	♥ A92	The opponents are silent.
Vul: Both	♦ J72	
HCP: 7	♣ Q76	

---

<b>Board: 453</b>	♠ AK	You are dealer.
Dealer: North	♥ QJ864	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 13+1	♣ J864	

---

<b>Board: 454</b>	♠ KQJ98	Partner is dealer.
Dealer: South	♥ Q76	The opponents are silent.
Vul: E-W	♦ J32	
HCP: 10+1	♣ J2	

---

<b>Board: 455</b>	♠ QJT832	You are dealer.
Dealer: North	♥ A42	The opponents are silent.
Vul: Both	♦ A	
HCP: 13+2	♣ Q85	

## Both hands (Answers Page)

### Board: 451

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 2♥ South

North:

♠ Q52

♥ AK642

♦ Q73

♣ K9

South:

♠ A4

♥ T75

♦ A952

♣ T763

W	N	E	S
	1♥	Pass	2♥

All Pass

### Board: 452

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+2

Contract: 3♥ South

North:

♠ T874

♥ A92

♦ J72

♣ Q76

South:

♠ K5

♥ KQJ753

♦ A3

♣ J95

W	N	E	S
			1♥

Pass	2♥	Pass	3♥
------	----	------	----

All Pass

### Board: 453

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 7+1

Contract: 2♥ South

North:

♠ AK

♥ QJ864

♦ Q2

♣ J864

South:

♠ T94

♥ 32

♦ AT983

♣ K75

W	N	E	S
	1♥	Pass	1NT <sup>1</sup>

Pass	2♣	Pass	2♥
------	----	------	----

All Pass

1. forcing 1NT

### Board: 454

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 14+1

Contract: 2♥ North

North:

♠ KQJ98

♥ Q76

♦ J32

♣ J2

South:

♠ A3

♥ J9832

♦ KQ94

♣ A5

W	N	E	S
			1♥

Pass	2♥	All Pass	
------	----	----------	--

### Board: 455

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 9+1

Contract: 4♠ North

North:

♠ QJT832

♥ A42

♦ A

♣ Q85

South:

♠ A7

♥ J75

♦ T8652

♣ AT7

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>

Pass	2♠	Pass	3♠
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

1. forcing 1NT

<b>Board: 451</b>	♠ A4	Partner is dealer.
Dealer: North	♥ T75	The opponents are silent.
Vul: E-W	♦ A952	
HCP: 8	♣ T763	

---

<b>Board: 452</b>	♠ K5	You are dealer.
Dealer: South	♥ KQJ753	The opponents are silent.
Vul: Both	♦ A3	
HCP: 14+2	♣ J95	

---

<b>Board: 453</b>	♠ T94	Partner is dealer.
Dealer: North	♥ 32	The opponents are silent.
Vul: N-S	♦ AT983	
HCP: 7+1	♣ K75	

---

<b>Board: 454</b>	♠ A3	You are dealer.
Dealer: South	♥ J9832	The opponents are silent.
Vul: E-W	♦ KQ94	
HCP: 14+1	♣ A5	

---

<b>Board: 455</b>	♠ A7	Partner is dealer.
Dealer: North	♥ J75	The opponents are silent.
Vul: Both	♦ T8652	
HCP: 9+1	♣ AT7	

## Both hands (Answers Page)

### Board: 451

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 2♥ South

North:

♠ Q52

♥ AK642

♦ Q73

♣ K9

South:

♠ A4

♥ T75

♦ A952

♣ T763

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 452

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+2

Contract: 3♥ South

North:

♠ T874

♥ A92

♦ J72

♣ Q76

South:

♠ K5

♥ KQJ753

♦ A3

♣ J95

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

### Board: 453

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 7+1

Contract: 2♥ South

North:

♠ AK

♥ QJ864

♦ Q2

♣ J864

South:

♠ T94

♥ 32

♦ AT983

♣ K75

W	N	E	S
	1♥	Pass	1NT <sup>1</sup>
Pass	2♣	Pass	2♥
All Pass			
1. forcing 1NT			

### Board: 454

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 14+1

Contract: 2♥ North

North:

♠ KQJ98

♥ Q76

♦ J32

♣ J2

South:

♠ A3

♥ J9832

♦ KQ94

♣ A5

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 455

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 9+1

Contract: 4♠ North

North:

♠ QJT832

♥ A42

♦ A

♣ Q85

South:

♠ A7

♥ J75

♦ T8652

♣ AT7

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♠	Pass	3♠
Pass	4♠	All Pass	
1. forcing 1NT			

<b>Board: 456</b>	♠ KJ7	You are dealer.
Dealer: North	♥ Q7654	The opponents are silent.
Vul: None	♦ K	
HCP: 13+1	♣ A853	

---

<b>Board: 457</b>	♠ K96	You are dealer.
Dealer: North	♥ AT983	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 14+1	♣ 972	

---

<b>Board: 458</b>	♠ 943	Partner is dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: Both	♦ AQ85	
HCP: 9	♣ T942	

---

<b>Board: 459</b>	♠ AKJ42	You are dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: None	♦ KT2	
HCP: 14+1	♣ 954	

---

<b>Board: 460</b>	♠ 96	Partner is dealer.
Dealer: South	♥ 97653	The opponents are silent.
Vul: N-S	♦ KJT	
HCP: 8+1	♣ KJ4	

## Both hands (Answers Page)

### Board: 456

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 3 ♠ South

North:

♠ KJ7

♥ Q7654

♦ K

♣ A853

South:

♠ A8543

♥ AT

♦ 9874

♣ T2

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

### Board: 457

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 2 ♥ South

North:

♠ K96

♥ AT983

♦ AK

♣ 972

South:

♠ 5432

♥ KQ7

♦ 753

♣ QJ8

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

### Board: 458

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ 943

♥ K9

♦ AQ85

♣ T942

South:

♠ AK86

♥ JT753

♦ K3

♣ K7

W	N	E	S
			1 ♥
Pass	1 NT <sup>1</sup>	Pass	2 ♣
Pass	2 ♥	All Pass	
1. forcing 1NT			

### Board: 459

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ AKJ42

♥ K9

♦ KT2

♣ 954

South:

♠ 975

♥ A8

♦ 7643

♣ KQT3

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 460

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ 96

♥ 97653

♦ KJT

♣ KJ4

South:

♠ AQ532

♥ AT2

♦ Q5

♣ Q62

W	N	E	S
			1 ♠
Pass	1 NT <sup>1</sup>	Pass	2 ♣
Pass	2 ♠	All Pass	
1. forcing 1NT			

<b>Board: 456</b>	♠ A8543	Partner is dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ 9874	
HCP: 8+1	♣ T2	

---

<b>Board: 457</b>	♠ 5432	Partner is dealer.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: E-W	♦ 753	
HCP: 8	♣ QJ8	

---

<b>Board: 458</b>	♠ AK86	You are dealer.
Dealer: South	♥ JT753	The opponents are silent.
Vul: Both	♦ K3	
HCP: 14+1	♣ K7	

---

<b>Board: 459</b>	♠ 975	Partner is dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: None	♦ 7643	
HCP: 9	♣ KQT3	

---

<b>Board: 460</b>	♠ AQ532	You are dealer.
Dealer: South	♥ AT2	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 14+1	♣ Q62	

## Both hands (Answers Page)

### Board: 456

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 8+1

Contract: 3 ♠ South

North:

♠ KJ7

♥ Q7654

♦ K

♣ A853

South:

♠ A8543

♥ AT

♦ 9874

♣ T2

W      N      E      S

1 ♥      Pass      1 ♠

Pass      2 ♣      Pass      2 ♥

Pass      2 ♠      Pass      3 ♠

All Pass

### Board: 457

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 8

Contract: 2 ♥ South

North:

♠ K96

♥ AT983

♦ AK

♣ 972

South:

♠ 5432

♥ KQ7

♦ 753

♣ QJ8

W      N      E      S

1 ♥      Pass      2 ♥

All Pass

### Board: 458

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+1

Contract: 2 ♥ North

North:

♠ 943

♥ K9

♦ AQ85

♣ T942

South:

♠ AK86

♥ JT753

♦ K3

♣ K7

W      N      E      S

1 ♥

Pass      1NT<sup>1</sup>      Pass      2 ♣

Pass      2 ♥      All Pass

1. forcing 1NT

### Board: 459

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ AKJ42

♥ K9

♦ KT2

♣ 954

South:

♠ 975

♥ A8

♦ 7643

♣ KQT3

W      N      E      S

1 ♠      Pass      2 ♠

All Pass

### Board: 460

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ 96

♥ 97653

♦ KJT

♣ KJ4

South:

♠ AQ532

♥ AT2

♦ Q5

♣ Q62

W      N      E      S

1 ♠

Pass      1NT<sup>1</sup>      Pass      2 ♣

Pass      2 ♠      All Pass

1. forcing 1NT



<b>Board: 461</b>	♠ A	You are dealer.
Dealer: North	♥ KJT97	The opponents are silent.
Vul: Both	♦ KJ842	
HCP: 12+2	♣ T8	

---

<b>Board: 462</b>	♠ J	Partner is dealer.
Dealer: South	♥ A873	The opponents are silent.
Vul: None	♦ KT93	
HCP: 8	♣ T873	

---

<b>Board: 463</b>	♠ 64	Partner is dealer.
Dealer: South	♥ KJT975	The opponents are silent.
Vul: N-S	♦ 98	
HCP: 7+2	♣ K74	

---

<b>Board: 464</b>	♠ AT42	Partner is dealer.
Dealer: South	♥ Q62	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 9	♣ KT54	

---

<b>Board: 465</b>	♠ KQT54	You are dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: None	♦ A863	
HCP: 12+1	♣ T9	

## Both hands (Answers Page)

### Board: 461

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 9+1

Contract: 2♥ South

North:

♠ A

♥ KJT97

♦ KJ842

♣ T8

South:

♠ QT754

♥ 854

♦ A

♣ QJ75

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 462

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+1

Contract: 2♥ South

North:

♠ J

♥ A873

♦ KT93

♣ T873

South:

♠ KQT54

♥ KT95

♦ J4

♣ A6

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♥
All Pass			
1. forcing 1NT			

### Board: 463

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 13+1

Contract: 2♥ North

North:

♠ 64

♥ KJT975

♦ 98

♣ K74

South:

♠ AKT93

♥ 63

♦ AT53

♣ Q3

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♦
Pass	2♥	All Pass	
1. forcing 1NT			

### Board: 464

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 2♥ North

North:

♠ AT42

♥ Q62

♦ 75

♣ KT54

South:

♠ K

♥ KJ954

♦ KT8

♣ QJ76

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 465

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9

Contract: 4♠ North

North:

♠ KQT54

♥ K3

♦ A863

♣ T9

South:

♠ J962

♥ T82

♦ JT

♣ AK72

W	N	E	S
	1♠	Pass	3♠
Pass	4♠	All Pass	

<b>Board: 461</b>	♠ QT754	Partner is dealer.
Dealer: North	♥ 854	The opponents are silent.
Vul: Both	♦ A	
HCP: 9+1	♣ QJ75	

---

<b>Board: 462</b>	♠ KQT54	You are dealer.
Dealer: South	♥ KT95	The opponents are silent.
Vul: None	♦ J4	
HCP: 13+1	♣ A6	

---

<b>Board: 463</b>	♠ AKT93	You are dealer.
Dealer: South	♥ 63	The opponents are silent.
Vul: N-S	♦ AT53	
HCP: 13+1	♣ Q3	

---

<b>Board: 464</b>	♠ K	You are dealer.
Dealer: South	♥ KJ954	The opponents are silent.
Vul: E-W	♦ KT8	
HCP: 13+1	♣ QJ76	

---

<b>Board: 465</b>	♠ J962	Partner is dealer.
Dealer: North	♥ T82	The opponents are silent.
Vul: None	♦ JT	
HCP: 9	♣ AK72	

## Both hands (Answers Page)

### Board: 461

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 9+1

Contract: 2♥ South

North:

♠ A

♥ KJT97

♦ KJ842

♣ T8

South:

♠ QT754

♥ 854

♦ A

♣ QJ75

W	N	E	S
	1♥	Pass	2♥
All Pass			

### Board: 462

Dealer: South

Vul: None

North HCP: 8

South HCP: 13+1

Contract: 2♥ South

North:

♠ J

♥ A873

♦ KT93

♣ T873

South:

♠ KQT54

♥ KT95

♦ J4

♣ A6

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♥
All Pass			
1. forcing 1NT			

### Board: 463

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 13+1

Contract: 2♥ North

North:

♠ 64

♥ KJT975

♦ 98

♣ K74

South:

♠ AKT93

♥ 63

♦ AT53

♣ Q3

W	N	E	S
			1♠
Pass	1NT <sup>1</sup>	Pass	2♦
Pass	2♥	All Pass	
1. forcing 1NT			

### Board: 464

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+1

Contract: 2♥ North

North:

♠ AT42

♥ Q62

♦ 75

♣ KT54

South:

♠ K

♥ KJ954

♦ KT8

♣ QJ76

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 465

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9

Contract: 4♠ North

North:

♠ KQT54

♥ K3

♦ A863

♣ T9

South:

♠ J962

♥ T82

♦ JT

♣ AK72

W	N	E	S
	1♠	Pass	3♠
Pass	4♠	All Pass	

<b>Board: 466</b>	♠ AK9	Partner is dealer.
Dealer: South	♥ J32	The opponents are silent.
Vul: N-S	♦ J9654	
HCP: 9+1	♣ 96	

---

<b>Board: 467</b>	♠ A8432	You are dealer.
Dealer: North	♥ QT3	The opponents are silent.
Vul: E-W	♦ T95	
HCP: 12+1	♣ AQ	

---

<b>Board: 468</b>	♠ Q86	Partner is dealer.
Dealer: South	♥ KT9	The opponents are silent.
Vul: Both	♦ QT54	
HCP: 10	♣ K52	

---

<b>Board: 469</b>	♠ J2	You are dealer.
Dealer: North	♥ AKQ76	The opponents are silent.
Vul: N-S	♦ KJ6	
HCP: 14+1	♣ 654	

---

<b>Board: 470</b>	♠ AT732	Partner is dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: E-W	♦ T85	
HCP: 8+1	♣ 843	

## Both hands (Answers Page)

### Board: 466

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+2

Contract: 2 ♠ North

North:

♠ AK9

♥ J32

♦ J9654

♣ 96

South:

♠ J8532

♥ K9

♦ A

♣ KJ853

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 467

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ A8432

♥ QT3

♦ T95

♣ AQ

South:

♠ 975

♥ A5

♦ A842

♣ T975

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 468

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13+2

Contract: 2 ♠ North

North:

♠ Q86

♥ KT9

♦ QT54

♣ K52

South:

♠ AKJ74

♥ J8632

♦ K

♣ J6

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 469

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10

Contract: 2 ♥ South

North:

♠ J2

♥ AKQ76

♦ KJ6

♣ 654

South:

♠ T986

♥ J92

♦ A72

♣ KQT

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

### Board: 470

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+2

Contract: 4 ♥ South

North:

♠ AT732

♥ A2

♦ T85

♣ 843

South:

♠ 65

♥ KQT876

♦ AJ2

♣ KT

W	N	E	S
			1 ♥
Pass	1 ♠	Pass	2 ♥
Pass	3 ♥	Pass	4 ♥
All Pass			

<b>Board: 466</b>	♠ J8532	You are dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: N-S	♦ A	
HCP: 12+2	♣ KJ853	

---

<b>Board: 467</b>	♠ 975	Partner is dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: E-W	♦ A842	
HCP: 8	♣ T975	

---

<b>Board: 468</b>	♠ AKJ74	You are dealer.
Dealer: South	♥ J8632	The opponents are silent.
Vul: Both	♦ K	
HCP: 13+2	♣ J6	

---

<b>Board: 469</b>	♠ T986	Partner is dealer.
Dealer: North	♥ J92	The opponents are silent.
Vul: N-S	♦ A72	
HCP: 10	♣ KQT	

---

<b>Board: 470</b>	♠ 65	You are dealer.
Dealer: South	♥ KQT876	The opponents are silent.
Vul: E-W	♦ AJ2	
HCP: 13+2	♣ KT	

## Both hands (Answers Page)

### Board: 466

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+2

Contract: 2 ♠ North

North:

♠ AK9

♥ J32

♦ J9654

♣ 96

South:

♠ J8532

♥ K9

♦ A

♣ KJ853

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 467

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ A8432

♥ QT3

♦ T95

♣ AQ

South:

♠ 975

♥ A5

♦ A842

♣ T975

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 468

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13+2

Contract: 2 ♠ North

North:

♠ Q86

♥ KT9

♦ QT54

♣ K52

South:

♠ AKJ74

♥ J8632

♦ K

♣ J6

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 469

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10

Contract: 2 ♥ South

North:

♠ J2

♥ AKQ76

♦ KJ6

♣ 654

South:

♠ T986

♥ J92

♦ A72

♣ KQT

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

### Board: 470

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+2

Contract: 4 ♥ South

North:

♠ AT732

♥ A2

♦ T85

♣ 843

South:

♠ 65

♥ KQT876

♦ AJ2

♣ KT

W	N	E	S
			1 ♥
Pass	1 ♠	Pass	2 ♥
Pass	3 ♥	Pass	4 ♥
All Pass			



<b>Board: 471</b>	♠ KQ974	You are dealer.
Dealer: North	♥ K97	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 14+1	♣ J53	

---

<b>Board: 472</b>	♠ 983	Partner is dealer.
Dealer: South	♥ A74	The opponents are silent.
Vul: None	♦ JT53	
HCP: 10	♣ KQ9	

---

<b>Board: 473</b>	♠ J3	You are dealer.
Dealer: North	♥ AK9653	The opponents are silent.
Vul: E-W	♦ Q2	
HCP: 14+2	♣ A74	

---

<b>Board: 474</b>	♠ QJ9	Partner is dealer.
Dealer: South	♥ KT9	The opponents are silent.
Vul: Both	♦ K65	
HCP: 10	♣ J753	

---

<b>Board: 475</b>	♠ K8	You are dealer.
Dealer: North	♥ AQT76	The opponents are silent.
Vul: None	♦ AT2	
HCP: 13+1	♣ 982	

## Both hands (Answers Page)

### Board: 471

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7

Contract: 2 ♠ South

North:

♠ KQ974

♥ K97

♦ KQ

♣ J53

South:

♠ T62

♥ AJ4

♦ 8642

♣ QT6

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 472

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ 983

♥ A74

♦ JT53

♣ KQ9

South:

♠ QT6

♥ QJT92

♦ AK

♣ J82

W	N	E	S
			1 ♥
Pass	2 ♥	All Pass	

### Board: 473

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 7

Contract: 2 ♥ North

North:

♠ J3

♥ AK9653

♦ Q2

♣ A74

South:

♠ Q94

♥ T2

♦ A986

♣ JT32

W	N	E	S
	1 ♥	Pass	1NT <sup>1</sup>
Pass	2 ♥	All Pass	
1. forcing 1NT			

### Board: 474

Dealer: South

Vul: Both

North HCP: 10

South HCP: 12+2

Contract: 2 ♥ North

North:

♠ QJ9

♥ KT9

♦ K65

♣ J753

South:

♠ A6

♥ QJ6532

♦ JT3

♣ A6

W	N	E	S
			1 ♥
Pass	2 ♥	All Pass	

### Board: 475

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 1NT North

North:

♠ K8

♥ AQT76

♦ AT2

♣ 982

South:

♠ Q7643

♥ 95

♦ J65

♣ A76

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

<b>Board: 471</b>	♠ T62	Partner is dealer.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: Both	♦ 8642	
HCP: 7	♣ QT6	

---

<b>Board: 472</b>	♠ QT6	You are dealer.
Dealer: South	♥ QJT92	The opponents are silent.
Vul: None	♦ AK	
HCP: 13+1	♣ J82	

---

<b>Board: 473</b>	♠ Q94	Partner is dealer.
Dealer: North	♥ T2	The opponents are silent.
Vul: E-W	♦ A986	
HCP: 7	♣ JT32	

---

<b>Board: 474</b>	♠ A6	You are dealer.
Dealer: South	♥ QJ6532	The opponents are silent.
Vul: Both	♦ JT3	
HCP: 12+2	♣ A6	

---

<b>Board: 475</b>	♠ Q7643	Partner is dealer.
Dealer: North	♥ 95	The opponents are silent.
Vul: None	♦ J65	
HCP: 7+1	♣ A76	

## Both hands (Answers Page)

### Board: 471

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7

Contract: 2 ♠ South

North:

♠ KQ974

♥ K97

♦ KQ

♣ J53

South:

♠ T62

♥ AJ4

♦ 8642

♣ QT6

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 472

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ 983

♥ A74

♦ JT53

♣ KQ9

South:

♠ QT6

♥ QJT92

♦ AK

♣ J82

W	N	E	S
			1 ♥
Pass	2 ♥	All Pass	

### Board: 473

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 7

Contract: 2 ♥ North

North:

♠ J3

♥ AK9653

♦ Q2

♣ A74

South:

♠ Q94

♥ T2

♦ A986

♣ JT32

W	N	E	S
	1 ♥	Pass	1NT <sup>1</sup>
Pass	2 ♥	All Pass	
1. forcing 1NT			

### Board: 474

Dealer: South

Vul: Both

North HCP: 10

South HCP: 12+2

Contract: 2 ♥ North

North:

♠ QJ9

♥ KT9

♦ K65

♣ J753

South:

♠ A6

♥ QJ6532

♦ JT3

♣ A6

W	N	E	S
			1 ♥
Pass	2 ♥	All Pass	

### Board: 475

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 1NT North

North:

♠ K8

♥ AQT76

♦ AT2

♣ 982

South:

♠ Q7643

♥ 95

♦ J65

♣ A76

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

<b>Board: 476</b>	♠ 863	Partner is dealer.
Dealer: South	♥ Q3	The opponents are silent.
Vul: N-S	♦ KQ32	
HCP: 9	♣ Q543	

---

<b>Board: 477</b>	♠ AK875	You are dealer.
Dealer: North	♥ 743	The opponents are silent.
Vul: Both	♦ AJ9	
HCP: 12+1	♣ T8	

---

<b>Board: 478</b>	♠ QJ875	Partner is dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: None	♦ 65	
HCP: 7+1	♣ AT97	

---

<b>Board: 479</b>	♠ AJ854	You are dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: N-S	♦ AJT6	
HCP: 12+1	♣ 53	

---

<b>Board: 480</b>	♠ AJ9	Partner is dealer.
Dealer: South	♥ Q82	The opponents are silent.
Vul: E-W	♦ 984	
HCP: 10	♣ K972	

## Both hands (Answers Page)

### Board: 476

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ 863

♥ Q3

♦ KQ32

♣ Q543

South:

♠ AJ942

♥ K98

♦ J76

♣ A8

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 477

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ AK875

♥ 743

♦ AJ9

♣ T8

South:

♠ JT6

♥ AT5

♦ 652

♣ A965

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 478

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ QJ875

♥ 83

♦ 65

♣ AT97

South:

♠ A3

♥ AJT96

♦ KT93

♣ J5

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

### Board: 479

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ AJ854

♥ Q8

♦ AJT6

♣ 53

South:

♠ T32

♥ 9642

♦ K93

♣ AJ6

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 480

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ AJ9

♥ Q82

♦ 984

♣ K972

South:

♠ K8764

♥ 943

♦ KQ6

♣ A5

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

<b>Board: 476</b>	♠ AJ942	You are dealer.
Dealer: South	♥ K98	The opponents are silent.
Vul: N-S	♦ J76	
HCP: 13+1	♣ A8	

---

<b>Board: 477</b>	♠ JT6	Partner is dealer.
Dealer: North	♥ AT5	The opponents are silent.
Vul: Both	♦ 652	
HCP: 9	♣ A965	

---

<b>Board: 478</b>	♠ A3	You are dealer.
Dealer: South	♥ AJT96	The opponents are silent.
Vul: None	♦ KT93	
HCP: 13+1	♣ J5	

---

<b>Board: 479</b>	♠ T32	Partner is dealer.
Dealer: North	♥ 9642	The opponents are silent.
Vul: N-S	♦ K93	
HCP: 8	♣ AJ6	

---

<b>Board: 480</b>	♠ K8764	You are dealer.
Dealer: South	♥ 943	The opponents are silent.
Vul: E-W	♦ KQ6	
HCP: 12+1	♣ A5	

## Both hands (Answers Page)

### Board: 476

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ 863

♥ Q3

♦ KQ32

♣ Q543

South:

♠ AJ942

♥ K98

♦ J76

♣ A8

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	

### Board: 477

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 9

Contract: 2 ♠ South

North:

♠ AK875

♥ 743

♦ AJ9

♣ T8

South:

♠ JT6

♥ AT5

♦ 652

♣ A965

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 478

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ QJ875

♥ 83

♦ 65

♣ AT97

South:

♠ A3

♥ AJT96

♦ KT93

♣ J5

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

### Board: 479

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 8

Contract: 2 ♠ South

North:

♠ AJ854

♥ Q8

♦ AJT6

♣ 53

South:

♠ T32

♥ 9642

♦ K93

♣ AJ6

W	N	E	S
	1 ♠	Pass	2 ♠
All Pass			

### Board: 480

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ AJ9

♥ Q82

♦ 984

♣ K972

South:

♠ K8764

♥ 943

♦ KQ6

♣ A5

W	N	E	S
			1 ♠
Pass	2 ♠	All Pass	



<b>Board: 481</b>	♠ Q7	You are dealer.
Dealer: North	♥ A76532	East (LHO) Doubles 2♥ if possible.
Vul: None	♦ A6	West (RHO) bids 3♣ if possible.
HCP: 12+2	♣ Q84	

---

<b>Board: 482</b>	♠ KQ87	Partner is dealer.
Dealer: South	♥ A86	The opponents are silent.
Vul: N-S	♦ 8542	
HCP: 9	♣ 52	

---

<b>Board: 483</b>	♠ A4	You are dealer.
Dealer: North	♥ AJ854	The opponents are silent.
Vul: E-W	♦ T94	
HCP: 13+1	♣ KJ2	

---

<b>Board: 484</b>	♠ J7	Partner is dealer.
Dealer: South	♥ T87	The opponents are silent.
Vul: Both	♦ A853	
HCP: 9	♣ A975	

---

<b>Board: 485</b>	♠ AQ5	You are dealer.
Dealer: North	♥ QT965	The opponents are silent.
Vul: N-S	♦ A97	
HCP: 12+1	♣ 92	

## Both hands (Answers Page)

### Board: 481

	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ 6543		1 ♥	Pass	2 ♥
Vul: None	♥ A76532	♥ QJ8	Pass	Pass	X	Pass
North HCP: 12+2	♦ A6	♦ J542	3 ♣	3 ♥	All Pass	
South HCP: 8	♣ Q84	♣ AT				
Contract: 3 ♥ North						

### Board: 482

	North:	South:	W	N	E	S
Dealer: South	♠ KQ87	♠ A6				1 ♥
Vul: N-S	♥ A86	♥ KQJ97	Pass	2 ♥	All Pass	
North HCP: 9	♦ 8542	♦ Q9				
South HCP: 12+1	♣ 52	♣ T764				
Contract: 2 ♥ North						

### Board: 483

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ 8532		1 ♥	Pass	1 ♠
Vul: E-W	♥ AJ854	♥ K9	Pass	1NT	All Pass	
North HCP: 13+1	♦ T94	♦ Q76				
South HCP: 9	♣ KJ2	♣ A943				
Contract: 1NT North						

### Board: 484

	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ AK95				1 ♥
Vul: Both	♥ T87	♥ J9532	Pass	2 ♥	All Pass	
North HCP: 9	♦ A853	♦ Q7				
South HCP: 12+1	♣ A975	♣ QT				
Contract: 2 ♥ North						

### Board: 485

	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ 942		1 ♥	Pass	2 ♥
Vul: N-S	♥ QT965	♥ K83	All Pass			
North HCP: 12+1	♦ A97	♦ KQ				
South HCP: 9+1	♣ 92	♣ JT865				
Contract: 2 ♥ South						

<b>Board: 481</b>	♠ 6543	Partner is dealer.
Dealer: North	♥ QJ8	East (RHO) Doubles 2♥ if possible.
Vul: None	♦ J542	West (LHO) bids 3♣ if possible.
HCP: 8	♣ AT	

---

<b>Board: 482</b>	♠ A6	You are dealer.
Dealer: South	♥ KQJ97	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 12+1	♣ T764	

---

<b>Board: 483</b>	♠ 8532	Partner is dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: E-W	♦ Q76	
HCP: 9	♣ A943	

---

<b>Board: 484</b>	♠ AK95	You are dealer.
Dealer: South	♥ J9532	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 12+1	♣ QT	

---

<b>Board: 485</b>	♠ 942	Partner is dealer.
Dealer: North	♥ K83	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 9+1	♣ JT865	

## Both hands (Answers Page)

### Board: 481

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 8

Contract: 3♥ North

North:

♠ Q7

♥ A76532

♦ A6

♣ Q84

South:

♠ 6543

♥ QJ8

♦ J542

♣ AT

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

### Board: 482

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 12+1

Contract: 2♥ North

North:

♠ KQ87

♥ A86

♦ 8542

♣ 52

South:

♠ A6

♥ KQJ97

♦ Q9

♣ T764

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 483

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9

Contract: 1NT North

North:

♠ A4

♥ AJ854

♦ T94

♣ KJ2

South:

♠ 8532

♥ K9

♦ Q76

♣ A943

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

### Board: 484

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12+1

Contract: 2♥ North

North:

♠ J7

♥ T87

♦ A853

♣ A975

South:

♠ AK95

♥ J9532

♦ Q7

♣ QT

W	N	E	S
			1♥
Pass	2♥	All Pass	

### Board: 485

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 9+1

Contract: 2♥ South

North:

♠ AQ5

♥ QT965

♦ A97

♣ 92

South:

♠ 942

♥ K83

♦ KQ

♣ JT865

W	N	E	S
	1♥	Pass	2♥
All Pass			

<b>Board: 486</b>	♠ KJ854	Partner is dealer.
Dealer: South	♥ Q32	The opponents are silent.
Vul: E-W	♦ J65	
HCP: 10+1	♣ K7	

---

<b>Board: 487</b>	♠ Q53	You are dealer.
Dealer: North	♥ AK985	The opponents are silent.
Vul: Both	♦ A86	
HCP: 14+1	♣ JT	

---

<b>Board: 488</b>	♠ T86	Partner is dealer.
Dealer: South	♥ QJ54	The opponents are silent.
Vul: None	♦ A875	
HCP: 9	♣ Q7	

---

<b>Board: 489</b>	♠ AT8	You are dealer.
Dealer: North	♥ AJ873	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 13+1	♣ 863	

---

<b>Board: 490</b>	♠ Q53	Partner is dealer.
Dealer: South	♥ 843	The opponents are silent.
Vul: Both	♦ AKT87	
HCP: 9+1	♣ 54	

## Both hands (Answers Page)

### Board: 486

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 12+1

Contract: 2♥ North

North:

♠ KJ854

♥ Q32

♦ J65

♣ K7

South:

♠ 7

♥ A9754

♦ Q42

♣ AQ63

W N E S

1♥

Pass 2♥ All Pass

### Board: 487

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 6

Contract: 1NT North

North:

♠ Q53

♥ AK985

♦ A86

♣ JT

South:

♠ 9862

♥ T3

♦ Q53

♣ A985

W N E S

1♥ Pass 1♠

Pass 1NT All Pass

### Board: 488

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+1

Contract: 2♠ North

North:

♠ T86

♥ QJ54

♦ A875

♣ Q7

South:

♠ AKJ93

♥ K97

♦ 2

♣ JT65

W N E S

1♠

Pass 2♠ All Pass

### Board: 489

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9

Contract: 2♥ South

North:

♠ AT8

♥ AJ873

♦ A3

♣ 863

South:

♠ K74

♥ K6

♦ K876

♣ T742

W N E S

1♥ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♥

All Pass

1. forcing 1NT

### Board: 490

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 14+1

Contract: 2♠ North

North:

♠ Q53

♥ 843

♦ AKT87

♣ 54

South:

♠ AJ874

♥ K72

♦ J2

♣ AJ6

W N E S

1♠

Pass 2♠ All Pass

<b>Board: 486</b>	♠ 7	You are dealer.
Dealer: South	♥ A9754	The opponents are silent.
Vul: E-W	♦ Q42	
HCP: 12+1	♣ AQ63	

---

<b>Board: 487</b>	♠ 9862	Partner is dealer.
Dealer: North	♥ T3	The opponents are silent.
Vul: Both	♦ Q53	
HCP: 6	♣ A985	

---

<b>Board: 488</b>	♠ AKJ93	You are dealer.
Dealer: South	♥ K97	The opponents are silent.
Vul: None	♦ 2	
HCP: 12+1	♣ JT65	

---

<b>Board: 489</b>	♠ K74	Partner is dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: E-W	♦ K876	
HCP: 9	♣ T742	

---

<b>Board: 490</b>	♠ AJ874	You are dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: Both	♦ J2	
HCP: 14+1	♣ AJ6	

## Both hands (Answers Page)

### Board: 486

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 12+1

Contract: 2♥ North

North:

♠ KJ854

♥ Q32

♦ J65

♣ K7

South:

♠ 7

♥ A9754

♦ Q42

♣ AQ63

W	N	E	S
			1♥

Pass	2♥	All Pass	
------	----	----------	--

### Board: 487

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 6

Contract: 1NT North

North:

♠ Q53

♥ AK985

♦ A86

♣ JT

South:

♠ 9862

♥ T3

♦ Q53

♣ A985

W	N	E	S
	1♥	Pass	1♠

Pass	1NT	All Pass	
------	-----	----------	--

### Board: 488

Dealer: South

Vul: None

North HCP: 9

South HCP: 12+1

Contract: 2♠ North

North:

♠ T86

♥ QJ54

♦ A875

♣ Q7

South:

♠ AKJ93

♥ K97

♦ 2

♣ JT65

W	N	E	S
			1♠

Pass	2♠	All Pass	
------	----	----------	--

### Board: 489

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 9

Contract: 2♥ South

North:

♠ AT8

♥ AJ873

♦ A3

♣ 863

South:

♠ K74

♥ K6

♦ K876

♣ T742

W	N	E	S
	1♥	Pass	1NT <sup>1</sup>

Pass	2♣	Pass	2♥
------	----	------	----

All Pass

1. forcing 1NT

### Board: 490

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 14+1

Contract: 2♠ North

North:

♠ Q53

♥ 843

♦ AKT87

♣ 54

South:

♠ AJ874

♥ K72

♦ J2

♣ AJ6

W	N	E	S
			1♠

Pass	2♠	All Pass	
------	----	----------	--



<b>Board: 491</b>	♠ Q9	You are dealer.
Dealer: North	♥ AQT763	The opponents are silent.
Vul: None	♦ KJT4	
HCP: 13+2	♣ J	

---

<b>Board: 492</b>	♠ K5	Partner is dealer.
Dealer: South	♥ J95	The opponents are silent.
Vul: N-S	♦ 7542	
HCP: 10	♣ AQT2	

---

<b>Board: 493</b>	♠ K4	You are dealer.
Dealer: North	♥ T7652	The opponents are silent.
Vul: Both	♦ AK7	
HCP: 14+1	♣ KJ6	

---

<b>Board: 494</b>	♠ KT6	Partner is dealer.
Dealer: South	♥ Q9874	The opponents are silent.
Vul: None	♦ 64	
HCP: 8+1	♣ K93	

---

<b>Board: 495</b>	♠ T9832	You are dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: N-S	♦ KQ4	
HCP: 14+1	♣ AQ2	

## Both hands (Answers Page)

### Board: 491

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 7+1

Contract: 3♥ North

North:

♠ Q9

♥ AQT763

♦ KJT4

♣ J

South:

♠ K872

♥ 82

♦ A5

♣ 85432

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

### Board: 492

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12+1

Contract: 4♥ South

North:

♠ K5

♥ J95

♦ 7542

♣ AQT2

South:

♠ 7432

♥ AKQ72

♦ 96

♣ K5

W	N	E	S
			1♥
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	3♥	Pass	4♥
All Pass			

1. forcing 1NT

### Board: 493

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 8+1

Contract: 1NT North

North:

♠ K4

♥ T7652

♦ AK7

♣ KJ6

South:

♠ A9853

♥ K4

♦ JT2

♣ 987

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

### Board: 494

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 14+1

Contract: 2♠ North

North:

♠ KT6

♥ Q9874

♦ 64

♣ K93

South:

♠ AJ984

♥ AJ

♦ QT32

♣ Q8

W	N	E	S
			1♠
Pass	2♠	All Pass	

### Board: 495

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8

Contract: 2♣ North

North:

♠ T9832

♥ K3

♦ KQ4

♣ AQ2

South:

♠ K

♥ JT97

♦ A873

♣ 8654

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♣	All Pass	

1. forcing 1NT

<b>Board: 491</b>	♠ K872	Partner is dealer.
Dealer: North	♥ 82	The opponents are silent.
Vul: None	♦ A5	
HCP: 7+1	♣ 85432	

---

<b>Board: 492</b>	♠ 7432	You are dealer.
Dealer: South	♥ AKQ72	The opponents are silent.
Vul: N-S	♦ 96	
HCP: 12+1	♣ K5	

---

<b>Board: 493</b>	♠ A9853	Partner is dealer.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ JT2	
HCP: 8+1	♣ 987	

---

<b>Board: 494</b>	♠ AJ984	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: None	♦ QT32	
HCP: 14+1	♣ Q8	

---

<b>Board: 495</b>	♠ K	Partner is dealer.
Dealer: North	♥ JT97	The opponents are silent.
Vul: N-S	♦ A873	
HCP: 8	♣ 8654	

## Both hands (Answers Page)

### Board: 491

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 7+1

Contract: 3♥ North

North:

♠ Q9

♥ AQT763

♦ KJT4

♣ J

South:

♠ K872

♥ 82

♦ A5

♣ 85432

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

### Board: 492

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12+1

Contract: 4♥ South

North:

♠ K5

♥ J95

♦ 7542

♣ AQT2

South:

♠ 7432

♥ AKQ72

♦ 96

♣ K5

W	N	E	S
			1♥
Pass	1NT <sup>1</sup>	Pass	2♣
Pass	3♥	Pass	4♥
All Pass			

1. forcing 1NT

### Board: 493

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 8+1

Contract: 1NT North

North:

♠ K4

♥ T7652

♦ AK7

♣ KJ6

South:

♠ A9853

♥ K4

♦ JT2

♣ 987

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

### Board: 494

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 14+1

Contract: 2♠ North

North:

♠ KT6

♥ Q9874

♦ 64

♣ K93

South:

♠ AJ984

♥ AJ

♦ QT32

♣ Q8

W	N	E	S
			1♠
Pass	2♠	All Pass	

### Board: 495

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8

Contract: 2♣ North

North:

♠ T9832

♥ K3

♦ KQ4

♣ AQ2

South:

♠ K

♥ JT97

♦ A873

♣ 8654

W	N	E	S
	1♠	Pass	1NT <sup>1</sup>
Pass	2♣	All Pass	

1. forcing 1NT

<b>Board: 496</b>	♠ J75	Partner is dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 9+1	♣ A7432	

---

<b>Board: 497</b>	♠ AJ954	You are dealer.
Dealer: North	♥ 75	The opponents are silent.
Vul: None	♦ AT4	
HCP: 13+1	♣ A76	

---

<b>Board: 498</b>	♠ Q754	Partner is dealer.
Dealer: South	♥ J72	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 8	♣ AJ63	

---

<b>Board: 499</b>	♠ 9	You are dealer.
Dealer: North	♥ AKT43	The opponents are silent.
Vul: E-W	♦ K84	
HCP: 11+1	♣ J543	

---

<b>Board: 500</b>	♠ T92	Partner is dealer.
Dealer: South	♥ AK654	The opponents are silent.
Vul: Both	♦ J7	
HCP: 8+1	♣ T86	

## Both hands (Answers Page)

### Board: 496

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ J75

♥ QJ

♦ J92

♣ A7432

South:

♠ AQT

♥ T8765

♦ AK5

♣ 96

W N E S

1♥

Pass 1NT<sup>1</sup> Pass 2♦

Pass 2♥ All Pass

1. forcing 1NT

### Board: 497

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 2♣ North

North:

♠ AJ954

♥ 75

♦ AT4

♣ A76

South:

♠ 3

♥ 963

♦ K832

♣ KJT95

W N E S

1NT<sup>1</sup>

Pass 2♣ All Pass

1. forcing 1NT

### Board: 498

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 12+1

Contract: 2♥ North

North:

♠ Q754

♥ J72

♦ 64

♣ AJ63

South:

♠ KJ

♥ AT864

♦ Q98

♣ Q94

W N E S

1♥

Pass 2♥ All Pass

### Board: 499

Dealer: North

Vul: E-W

North HCP: 11+1

South HCP: 10+1

Contract: 2♥ South

North:

♠ 9

♥ AKT43

♦ K84

♣ J543

South:

♠ AT843

♥ Q95

♦ QT9

♣ Q2

W N E S

2♥

All Pass

### Board: 500

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 13+1

Contract: 2♠ North

North:

♠ T92

♥ AK654

♦ J7

♣ T86

South:

♠ QJ873

♥ QJ

♦ K983

♣ A2

W N E S

1♠

Pass 2♠ All Pass

<b>Board: 496</b>	♠ AQT	You are dealer.
Dealer: South	♥ T8765	The opponents are silent.
Vul: E-W	♦ AK5	
HCP: 13+1	♣ 96	

---

<b>Board: 497</b>	♠ 3	Partner is dealer.
Dealer: North	♥ 963	The opponents are silent.
Vul: None	♦ K832	
HCP: 7+1	♣ KJT95	

---

<b>Board: 498</b>	♠ KJ	You are dealer.
Dealer: South	♥ AT864	The opponents are silent.
Vul: N-S	♦ Q98	
HCP: 12+1	♣ Q94	

---

<b>Board: 499</b>	♠ AT843	Partner is dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: E-W	♦ QT9	
HCP: 10+1	♣ Q2	

---

<b>Board: 500</b>	♠ QJ873	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ K983	
HCP: 13+1	♣ A2	

## Both hands (Answers Page)

### Board: 496

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13+1

Contract: 2♥ North

North:

♠ J75

♥ QJ

♦ J92

♣ A7432

South:

♠ AQT

♥ T8765

♦ AK5

♣ 96

W N E S

1♥

Pass 1NT<sup>1</sup> Pass 2♦

Pass 2♥ All Pass

1. forcing 1NT

### Board: 497

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 7+1

Contract: 2♣ North

North:

♠ AJ954

♥ 75

♦ AT4

♣ A76

South:

♠ 3

♥ 963

♦ K832

♣ KJT95

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♣ All Pass

1. forcing 1NT

### Board: 498

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 12+1

Contract: 2♥ North

North:

♠ Q754

♥ J72

♦ 64

♣ AJ63

South:

♠ KJ

♥ AT864

♦ Q98

♣ Q94

W N E S

1♥

Pass 2♥ All Pass

### Board: 499

Dealer: North

Vul: E-W

North HCP: 11+1

South HCP: 10+1

Contract: 2♥ South

North:

♠ 9

♥ AKT43

♦ K84

♣ J543

South:

♠ AT843

♥ Q95

♦ QT9

♣ Q2

W N E S

1♥ Pass 2♥

All Pass

### Board: 500

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 13+1

Contract: 2♠ North

North:

♠ T92

♥ AK654

♦ J7

♣ T86

South:

♠ QJ873

♥ QJ

♦ K983

♣ A2

W N E S

1♠

Pass 2♠ All Pass