

<b>Board: 1</b>	♠ Q4	You bid first.
Dealer: North	♥ A97	The opponents are silent.
Vul: None	♦ KT76	
HCP: 13	♣ A964	

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<b>Board: 2</b>	♠ KQJ87	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: N-S	♦ A832	
HCP: 10+1	♣ T75	

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<b>Board: 3</b>	♠ 864	Partner bids first.
Dealer: South	♥ A98	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 10+2	♣ AQ9872	

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<b>Board: 4</b>	♠ QT87	Partner bids first.
Dealer: South	♥ 7532	The opponents are silent.
Vul: Both	♦ AJ974	
HCP: 7+1	♣ -	

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<b>Board: 5</b>	♠ Q6	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: N-S	♦ AKJ842	
HCP: 19+2	♣ KJ9	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 13

South HCP: 7+1

Contract: 1NT North

North:

♠ Q4

♥ A97

♦ KT76

♣ A964

South:

♠ JT962

♥ QJ5

♦ 8

♣ QJT8

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

### Board: 2

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 17+1

Contract: 2 ♣ South

North:

♠ KQJ87

♥ 9

♦ A832

♣ T75

South:

♠ A62

♥ AJ432

♦ K

♣ KQ82

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

### Board: 3

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 17+2

Contract: 3NT North

North:

♠ 864

♥ A98

♦ 5

♣ AQ9872

South:

♠ AK7

♥ KT5

♦ AQT432

♣ J

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

### Board: 4

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 18+2

Contract: 4 ♠ North

North:

♠ QT87

♥ 7532

♦ AJ974

♣ -

South:

♠ A432

♥ A4

♦ Q

♣ AKJ654

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

### Board: 5

Dealer: North

Vul: N-S

North HCP: 19+2

South HCP: 10+1

Contract: 3NT North

North:

♠ Q6

♥ KQ

♦ AKJ842

♣ KJ9

South:

♠ KJ53

♥ A8754

♦ Q

♣ 876

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

<b>Board: 1</b>	♠ JT962	Partner bids first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: None	♦ 8	
HCP: 7+1	♣ QJT8	

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<b>Board: 2</b>	♠ A62	You bid first.
Dealer: South	♥ AJ432	The opponents are silent.
Vul: N-S	♦ K	
HCP: 17+1	♣ KQ82	

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<b>Board: 3</b>	♠ AK7	You bid first.
Dealer: South	♥ KT5	The opponents are silent.
Vul: E-W	♦ AQT432	
HCP: 17+2	♣ J	

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<b>Board: 4</b>	♠ A432	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ Q	
HCP: 18+2	♣ AKJ654	

---

<b>Board: 5</b>	♠ KJ53	Partner bids first.
Dealer: North	♥ A8754	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 10+1	♣ 876	

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ JT962		1 ♦	Pass	1 ♠
Vul: None	♥ A97	♥ QJ5	Pass	1NT	All Pass	
North HCP: 13	♦ KT76	♦ 8				
South HCP: 7+1	♣ A964	♣ QJT8				
Contract: 1NT North						

### Board: 2

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ87	♠ A62				1 ♥
Vul: N-S	♥ 9	♥ AJ432	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ A832	♦ K	All Pass			
South HCP: 17+1	♣ T75	♣ KQ82				
Contract: 2 ♣ South						

### Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ AK7				1 ♦
Vul: E-W	♥ A98	♥ KT5	Pass	1NT	Pass	3 ♦
North HCP: 10+2	♦ 5	♦ AQT432	Pass	3NT	All Pass	
South HCP: 17+2	♣ AQ9872	♣ J				
Contract: 3NT North						

### Board: 4

	North:	South:	W	N	E	S
Dealer: South	♠ QT87	♠ A432				1 ♣
Vul: Both	♥ 7532	♥ A4	Pass	1 ♦	Pass	2 ♠
North HCP: 7+1	♦ AJ974	♦ Q	Pass	4 ♠	All Pass	
South HCP: 18+2	♣ -	♣ AKJ654				
Contract: 4 ♠ North						

### Board: 5

	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ KJ53		1 ♦	Pass	1 ♥
Vul: N-S	♥ KQ	♥ A8754	Pass	3NT	All Pass	
North HCP: 19+2	♦ AKJ842	♦ Q				
South HCP: 10+1	♣ KJ9	♣ 876				
Contract: 3NT North						

<b>Board: 6</b>	♠ 83	You bid first.
Dealer: North	♥ KQJ54	The opponents are silent.
Vul: E-W	♦ A42	
HCP: 19+1	♣ AKQ	

---

<b>Board: 7</b>	♠ -	Partner bids first.
Dealer: South	♥ 64	The opponents are silent.
Vul: Both	♦ J842	
HCP: 6+3	♣ AJ97652	

---

<b>Board: 8</b>	♠ K	You bid first.
Dealer: North	♥ AT94	The opponents are silent.
Vul: None	♦ AKQT97	
HCP: 16+2	♣ 86	

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<b>Board: 9</b>	♠ AJ6	You bid first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: E-W	♦ AKQ98	
HCP: 18+1	♣ J8	

---

<b>Board: 10</b>	♠ QJ72	Partner bids first.
Dealer: South	♥ JT6	The opponents are silent.
Vul: Both	♦ J	
HCP: 10+1	♣ KQT93	

## Both hands (Answers Page)

### Board: 6

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 8+1

Contract: 3NT North

North:

♠ 83

♥ KQJ54

♦ A42

♣ AKQ

South:

♠ Q96

♥ 2

♦ KQJT7

♣ T842

W N E S

1 ♥ Pass 1NT<sup>1</sup>

Pass 3NT All Pass

1. forcing 1NT

### Board: 7

Dealer: South

Vul: Both

North HCP: 6+3

South HCP: 19+2

Contract: 3♣ North

North:

♠ -

♥ 64

♦ J842

♣ AJ97652

South:

♠ AKT76

♥ AJ985

♦ KQ

♣ Q

W N E S

1 ♠

Pass 3♣<sup>1</sup> All Pass

1. Weak Jump Shifts 3

### Board: 8

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 9+2

Contract: 3NT South

North:

♠ K

♥ AT94

♦ AKQT97

♣ 86

South:

♠ Q7542

♥ 83

♦ J

♣ AQT97

W N E S

1 ♦ Pass 1 ♠

Pass 2 ♥ Pass 3♣<sup>1</sup>

Pass 3 ♦ Pass 3NT

All Pass

1. Fourth suit game force

### Board: 9

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 6+1

Contract: 3NT North

North:

♠ AJ6

♥ KT5

♦ AKQ98

♣ J8

South:

♠ K854

♥ J64

♦ 5

♣ Q9754

W N E S

1 ♦ Pass 1 ♠

Pass 2NT Pass 3♣

Pass 3NT All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14+2

Contract: 2♦ South

North:

♠ QJ72

♥ JT6

♦ J

♣ KQT93

South:

♠ 86

♥ KQ9

♦ KQ7653

♣ A4

W N E S

1 ♦

Pass 1 ♠ Pass 2 ♦

All Pass

<b>Board: 6</b>	♠ Q96	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ KQJT7	
HCP: 8+1	♣ T842	

---

<b>Board: 7</b>	♠ AKT76	You bid first.
Dealer: South	♥ AJ985	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 19+2	♣ Q	

---

<b>Board: 8</b>	♠ Q7542	Partner bids first.
Dealer: North	♥ 83	The opponents are silent.
Vul: None	♦ J	
HCP: 9+2	♣ AQT97	

---

<b>Board: 9</b>	♠ K854	Partner bids first.
Dealer: North	♥ J64	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 6+1	♣ Q9754	

---

<b>Board: 10</b>	♠ 86	You bid first.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: Both	♦ KQ7653	
HCP: 14+2	♣ A4	

## Both hands (Answers Page)

### Board: 6

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 8+1

Contract: 3NT North

North:

♠ 83

♥ KQJ54

♦ A42

♣ AKQ

South:

♠ Q96

♥ 2

♦ KQJT7

♣ T842

W N E S

1 ♥ Pass 1NT<sup>1</sup>

Pass 3NT All Pass

1. forcing 1NT

### Board: 7

Dealer: South

Vul: Both

North HCP: 6+3

South HCP: 19+2

Contract: 3♣ North

North:

♠ -

♥ 64

♦ J842

♣ AJ97652

South:

♠ AKT76

♥ AJ985

♦ KQ

♣ Q

W N E S

1 ♠

Pass 3♣<sup>1</sup> All Pass

1. Weak Jump Shifts 3

### Board: 8

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 9+2

Contract: 3NT South

North:

♠ K

♥ AT94

♦ AKQT97

♣ 86

South:

♠ Q7542

♥ 83

♦ J

♣ AQT97

W N E S

1 ♦ Pass 1 ♠

Pass 2 ♥ Pass 3♣<sup>1</sup>

Pass 3 ♦ Pass 3NT

All Pass

1. Fourth suit game force

### Board: 9

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 6+1

Contract: 3NT North

North:

♠ AJ6

♥ KT5

♦ AKQ98

♣ J8

South:

♠ K854

♥ J64

♦ 5

♣ Q9754

W N E S

1 ♦ Pass 1 ♠

Pass 2NT Pass 3♣

Pass 3NT All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14+2

Contract: 2♦ South

North:

♠ QJ72

♥ JT6

♦ J

♣ KQT93

South:

♠ 86

♥ KQ9

♦ KQ7653

♣ A4

W N E S

1 ♦

Pass 1 ♠ Pass 2 ♦

All Pass



<b>Board: 11</b>	♠ AT83	Partner bids first.
Dealer: South	♥ QT652	The opponents are silent.
Vul: None	♦ 8	
HCP: 9+1	♣ QJ2	

---

<b>Board: 12</b>	♠ A6432	You bid first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 15+1	♣ AQ96	

---

<b>Board: 13</b>	♠ AT6	You bid first.
Dealer: North	♥ 97654	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 12+1	♣ AQ6	

---

<b>Board: 14</b>	♠ KQJ6	You bid first.
Dealer: North	♥ 98	The opponents are silent.
Vul: None	♦ QJT76	
HCP: 12+1	♣ K3	

---

<b>Board: 15</b>	♠ AJ6	You bid first.
Dealer: North	♥ AJT93	The opponents are silent.
Vul: N-S	♦ T9	
HCP: 14+1	♣ A96	

## Both hands (Answers Page)

### Board: 11

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+2

Contract: 3NT North

North:

♠ AT83

♥ QT652

♦ 8

♣ QJ2

South:

♠ 75

♥ AK

♦ KJ9653

♣ A43

W N E S

Pass 1♥ Pass 1♦

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 12

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+3

Contract: 2♦ South

North:

♠ A6432

♥ AJ4

♦ 9

♣ AQ96

South:

♠ -

♥ Q8732

♦ KT6542

♣ K4

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♦

All Pass

1. forcing 1NT

### Board: 13

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10+1

Contract: 1NT North

North:

♠ AT6

♥ 97654

♦ Q3

♣ AQ6

South:

♠ KQ94

♥ T

♦ AJ654

♣ 753

W N E S

Pass 1♥ Pass 1♠

Pass 1NT All Pass

### Board: 14

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 10+1

Contract: 2♠ North

North:

♠ KQJ6

♥ 98

♦ QJT76

♣ K3

South:

♠ 9532

♥ AK2

♦ 4

♣ QJT76

W N E S

Pass 1♦ Pass 1♠

Pass 2♠ All Pass

### Board: 15

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8+1

Contract: 2♣ North

North:

♠ AJ6

♥ AJT93

♦ T9

♣ A96

South:

♠ 843

♥ 7

♦ K832

♣ KQ842

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 2♣ All Pass

1. forcing 1NT

<b>Board: 11</b>	♠ 75	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: None	♦ KJ9653	
HCP: 15+2	♣ A43	

---

<b>Board: 12</b>	♠ -	Partner bids first.
Dealer: North	♥ Q8732	The opponents are silent.
Vul: N-S	♦ KT6542	
HCP: 8+3	♣ K4	

---

<b>Board: 13</b>	♠ KQ94	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ AJ654	
HCP: 10+1	♣ 753	

---

<b>Board: 14</b>	♠ 9532	Partner bids first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: None	♦ 4	
HCP: 10+1	♣ QJT76	

---

<b>Board: 15</b>	♠ 843	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: N-S	♦ K832	
HCP: 8+1	♣ KQ842	

## Both hands (Answers Page)

### Board: 11

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15+2

Contract: 3NT North

North:

♠ AT83

♥ QT652

♦ 8

♣ QJ2

South:

♠ 75

♥ AK

♦ KJ9653

♣ A43

W N E S

Pass 1♥ Pass 1♦

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 12

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+3

Contract: 2♦ South

North:

♠ A6432

♥ AJ4

♦ 9

♣ AQ96

South:

♠ -

♥ Q8732

♦ KT6542

♣ K4

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 2♣ Pass 2♦

All Pass

1. forcing 1NT

### Board: 13

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 10+1

Contract: 1NT North

North:

♠ AT6

♥ 97654

♦ Q3

♣ AQ6

South:

♠ KQ94

♥ T

♦ AJ654

♣ 753

W N E S

Pass 1♥ Pass 1♠

Pass 1NT All Pass

### Board: 14

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 10+1

Contract: 2♠ North

North:

♠ KQJ6

♥ 98

♦ QJT76

♣ K3

South:

♠ 9532

♥ AK2

♦ 4

♣ QJT76

W N E S

Pass 1♦ Pass 1♠

Pass 2♠ All Pass

### Board: 15

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8+1

Contract: 2♣ North

North:

♠ AJ6

♥ AJT93

♦ T9

♣ A96

South:

♠ 843

♥ 7

♦ K832

♣ KQ842

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 2♣ All Pass

1. forcing 1NT

<b>Board: 16</b>	♠ 7653	Partner bids first.
Dealer: South	♥ KT92	The opponents are silent.
Vul: E-W	♦ AT92	
HCP: 7	♣ 6	

---

<b>Board: 17</b>	♠ JT976	Partner bids first.
Dealer: South	♥ 93	The opponents are silent.
Vul: None	♦ 5	
HCP: 10+2	♣ AKQ65	

---

<b>Board: 18</b>	♠ A64	Partner bids first.
Dealer: South	♥ QT97	The opponents are silent.
Vul: N-S	♦ T	
HCP: 10+1	♣ A9762	

---

<b>Board: 19</b>	♠ A	You bid first.
Dealer: North	♥ AQ98654	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 17+3	♣ AK54	

---

<b>Board: 20</b>	♠ Q932	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ KT83	
HCP: 6+1	♣ J8752	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 14+2

Contract: 2♣ South

North:

♠ 7653

♥ KT92

♦ AT92

♣ 6

South:

♠ K8

♥ QJ6

♦ J8

♣ AK9873

W N E S

Pass 1♥ Pass 1♣

Pass 1♥ Pass 2♣

All Pass

### Board: 17

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 19

Contract: 4♠ South

North:

♠ JT976

♥ 93

♦ 5

♣ AKQ65

South:

♠ AKQ8

♥ Q862

♦ AKJ3

♣ 7

W N E S

Pass 1♠ Pass 1♦<sup>1</sup>

Pass 4♦ Pass 4♠

All Pass

1. Splinter

### Board: 18

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 19+2

Contract: 3NT South

North:

♠ A64

♥ QT97

♦ T

♣ A9762

South:

♠ Q

♥ AK

♦ AKQJ64

♣ T854

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 3NT

All Pass

### Board: 19

Dealer: North

Vul: E-W

North HCP: 17+3

South HCP: 8+1

Contract: 4♥ North

North:

♠ A

♥ AQ98654

♦ 9

♣ AK54

South:

♠ QT87

♥ J

♦ KQ832

♣ 832

W N E S

Pass 1♥ Pass 1♠

Pass 4♥ All Pass

### Board: 20

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 19+1

Contract: 5♣ South

North:

♠ Q932

♥ -

♦ KT83

♣ J8752

South:

♠ AK

♥ AK754

♦ 92

♣ KQ94

W N E S

Pass 1♥ Pass 1♠

Pass 4♣ Pass 3♣

Pass 4♣ Pass 5♣

All Pass

<b>Board: 16</b>	♠ K8	You bid first.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 14+2	♣ AK9873	

---

<b>Board: 17</b>	♠ AKQ8	You bid first.
Dealer: South	♥ Q862	The opponents are silent.
Vul: None	♦ AKJ3	
HCP: 19	♣ 7	

---

<b>Board: 18</b>	♠ Q	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: N-S	♦ AKQJ64	
HCP: 19+2	♣ T854	

---

<b>Board: 19</b>	♠ QT87	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ KQ832	
HCP: 8+1	♣ 832	

---

<b>Board: 20</b>	♠ AK	You bid first.
Dealer: South	♥ AK754	The opponents are silent.
Vul: Both	♦ 92	
HCP: 19+1	♣ KQ94	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 14+2

Contract: 2♣ South

North:

♠ 7653

♥ KT92

♦ AT92

♣ 6

South:

♠ K8

♥ QJ6

♦ J8

♣ AK9873

W N E S

Pass 1♥ Pass 1♣

Pass 1♥ Pass 2♣

All Pass

### Board: 17

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 19

Contract: 4♠ South

North:

♠ JT976

♥ 93

♦ 5

♣ AKQ65

South:

♠ AKQ8

♥ Q862

♦ AKJ3

♣ 7

W N E S

Pass 1♠ Pass 1♦<sup>1</sup>

Pass 4♦ Pass 4♠

All Pass

1. Splinter

### Board: 18

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 19+2

Contract: 3NT South

North:

♠ A64

♥ QT97

♦ T

♣ A9762

South:

♠ Q

♥ AK

♦ AKQJ64

♣ T854

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 3NT

All Pass

### Board: 19

Dealer: North

Vul: E-W

North HCP: 17+3

South HCP: 8+1

Contract: 4♥ North

North:

♠ A

♥ AQ98654

♦ 9

♣ AK54

South:

♠ QT87

♥ J

♦ KQ832

♣ 832

W N E S

Pass 1♥ Pass 1♠

Pass 4♥ All Pass

### Board: 20

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 19+1

Contract: 5♣ South

North:

♠ Q932

♥ -

♦ KT83

♣ J8752

South:

♠ AK

♥ AK754

♦ 92

♣ KQ94

W N E S

Pass 1♥ Pass 1♠

Pass 4♣ Pass 3♣

Pass 4♣ Pass 5♣

All Pass



<b>Board: 21</b>	♠ AKT974	Partner bids first.
Dealer: South	♥ T982	The opponents are silent.
Vul: N-S	♦ 86	
HCP: 7+2	♣ 6	

---

<b>Board: 22</b>	♠ J532	Partner bids first.
Dealer: South	♥ KQ73	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 6	♣ 9643	

---

<b>Board: 23</b>	♠ 2	Partner bids first.
Dealer: South	♥ JT6	The opponents are silent.
Vul: Both	♦ J9862	
HCP: 8+1	♣ AQ97	

---

<b>Board: 24</b>	♠ K4	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ KQJ8	
HCP: 18+1	♣ AJT43	

---

<b>Board: 25</b>	♠ 52	You bid first.
Dealer: North	♥ AKJ983	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 12+2	♣ T54	

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 16+1

Contract: 2♠ North

North:

♠ AKT974

♥ T982

♦ 86

♣ 6

South:

♠ 8

♥ AKJ

♦ KJ74

♣ KJ982

W N E S

Pass 1♠ Pass 1♣

Pass 2♠ All Pass

Pass 2♠ All Pass

### Board: 22

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 19

Contract: 2NT South

North:

♠ J532

♥ KQ73

♦ 9

♣ 9643

South:

♠ A7

♥ AT4

♦ A865

♣ AK75

W N E S

Pass 1♥ Pass 1♦

Pass 2NT

All Pass

### Board: 23

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 19+1

Contract: 3NT South

North:

♠ 2

♥ JT6

♦ J9862

♣ AQ97

South:

♠ QT983

♥ AKQ

♦ AK

♣ J43

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 3NT

All Pass

1. forcing 1NT

### Board: 24

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 7+2

Contract: 4♠ South

North:

♠ K4

♥ AT

♦ KQJ8

♣ AJT43

South:

♠ QJT532

♥ 432

♦ AT64

♣ -

W N E S

Pass 1♣ Pass 1♠

Pass 2NT Pass 3♦

Pass 3NT Pass 4♠

All Pass

### Board: 25

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 10+1

Contract: 2♥ North

North:

♠ 52

♥ AKJ983

♦ A8

♣ T54

South:

♠ AQ94

♥ 5

♦ KT973

♣ J62

W N E S

Pass 1♥ Pass 1♠

Pass 2♥ All Pass

<b>Board: 21</b>	♠ 8	You bid first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: N-S	♦ KJ74	
HCP: 16+1	♣ KJ982	

---

<b>Board: 22</b>	♠ A7	You bid first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: E-W	♦ A865	
HCP: 19	♣ AK75	

---

<b>Board: 23</b>	♠ QT983	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ AK	
HCP: 19+1	♣ J43	

---

<b>Board: 24</b>	♠ QJT532	Partner bids first.
Dealer: North	♥ 432	The opponents are silent.
Vul: None	♦ AT64	
HCP: 7+2	♣ -	

---

<b>Board: 25</b>	♠ AQ94	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ KT973	
HCP: 10+1	♣ J62	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ AKT974	♠ 8				1 ♣
Vul: N-S	♥ T982	♥ AKJ	Pass	1 ♠	Pass	2 ♦
North HCP: 7+2	♦ 86	♦ KJ74	Pass	2 ♠	All Pass	
South HCP: 16+1	♣ 6	♣ KJ982				
Contract: 2 ♠ North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ J532	♠ A7				1 ♦
Vul: E-W	♥ KQ73	♥ AT4	Pass	1 ♥	Pass	2NT
North HCP: 6	♦ 9	♦ A865	All Pass			
South HCP: 19	♣ 9643	♣ AK75				
Contract: 2NT South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ QT983				1 ♠
Vul: Both	♥ JT6	♥ AKQ	Pass	1NT <sup>1</sup>	Pass	3NT
North HCP: 8+1	♦ J9862	♦ AK	All Pass			
South HCP: 19+1	♣ AQ97	♣ J43				
Contract: 3NT South						

1. forcing 1NT

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ K4	♠ QJT532		1 ♣	Pass	1 ♠
Vul: None	♥ AT	♥ 432	Pass	2NT	Pass	3 ♦
North HCP: 18+1	♦ KQJ8	♦ AT64	Pass	3NT	Pass	4 ♠
South HCP: 7+2	♣ AJT43	♣ -	All Pass			
Contract: 4 ♠ South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ AQ94		1 ♥	Pass	1 ♠
Vul: E-W	♥ AKJ983	♥ 5	Pass	2 ♥	All Pass	
North HCP: 12+2	♦ A8	♦ KT973				
South HCP: 10+1	♣ T54	♣ J62				
Contract: 2 ♥ North						

<b>Board: 26</b>	♠ Q965	Partner bids first.
Dealer: South	♥ J762	The opponents are silent.
Vul: Both	♦ AT62	
HCP: 7	♣ 7	

---

<b>Board: 27</b>	♠ A98543	Partner bids first.
Dealer: South	♥ A63	The opponents are silent.
Vul: None	♦ J32	
HCP: 9+2	♣ 4	

---

<b>Board: 28</b>	♠ T973	Partner bids first.
Dealer: South	♥ T643	The opponents are silent.
Vul: N-S	♦ K742	
HCP: 7	♣ A	

---

<b>Board: 29</b>	♠ AQ2	You bid first.
Dealer: North	♥ 82	The opponents are silent.
Vul: Both	♦ T8	
HCP: 13+2	♣ AKT742	

---

<b>Board: 30</b>	♠ A	You bid first.
Dealer: North	♥ AK9842	The opponents are silent.
Vul: None	♦ Q43	
HCP: 17+2	♣ A93	

## Both hands (Answers Page)

### Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ Q965	♠ AKJ3				1 ♣
Vul: Both	♥ J762	♥ K95	Pass	1 ♥	Pass	1 ♠
North HCP: 7	♦ AT62	♦ 3	Pass	2 ♠	All Pass	
South HCP: 16+1	♣ 7	♣ KQT54				
Contract: 2 ♠ North						

### Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ A98543	♠ J				1 ♣
Vul: None	♥ A63	♥ K72	Pass	1 ♠	Pass	1 NT
North HCP: 9+2	♦ J32	♦ KQ74	Pass	2 ♠	All Pass	
South HCP: 13+1	♣ 4	♣ A8732				
Contract: 2 ♠ North						

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ T973	♠ AK85				1 ♣
Vul: N-S	♥ T643	♥ J95	Pass	1 ♥	Pass	2 NT
North HCP: 7	♦ K742	♦ A3	Pass	3 NT	All Pass	
South HCP: 18	♣ A	♣ KQJ8				
Contract: 3 NT North						

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 87		1 ♣	Pass	1 ♦
Vul: Both	♥ 82	♥ KQ93	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ T8	♦ Q97542				
South HCP: 8+2	♣ AKT742	♣ J				
Contract: 2 ♣ North						

### Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQJ83		1 ♥	Pass	1 ♠
Vul: None	♥ AK9842	♥ T	Pass	3 ♥	Pass	3 NT
North HCP: 17+2	♦ Q43	♦ 965	All Pass			
South HCP: 9+1	♣ A93	♣ K752				
Contract: 3 NT South						

<b>Board: 26</b>	♠ AKJ3	You bid first.
Dealer: South	♥ K95	The opponents are silent.
Vul: Both	♦ 3	
HCP: 16+1	♣ KQT54	

---

<b>Board: 27</b>	♠ J	You bid first.
Dealer: South	♥ K72	The opponents are silent.
Vul: None	♦ KQ74	
HCP: 13+1	♣ A8732	

---

<b>Board: 28</b>	♠ AK85	You bid first.
Dealer: South	♥ J95	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 18	♣ KQJ8	

---

<b>Board: 29</b>	♠ 87	Partner bids first.
Dealer: North	♥ KQ93	The opponents are silent.
Vul: Both	♦ Q97542	
HCP: 8+2	♣ J	

---

<b>Board: 30</b>	♠ KQJ83	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ 965	
HCP: 9+1	♣ K752	

## Both hands (Answers Page)

### Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ Q965	♠ AKJ3				1 ♣
Vul: Both	♥ J762	♥ K95	Pass	1 ♥	Pass	1 ♠
North HCP: 7	♦ AT62	♦ 3	Pass	2 ♠	All Pass	
South HCP: 16+1	♣ 7	♣ KQT54				
Contract: 2 ♠ North						

### Board: 27

	North:	South:	W	N	E	S
Dealer: South	♠ A98543	♠ J				1 ♣
Vul: None	♥ A63	♥ K72	Pass	1 ♠	Pass	1 NT
North HCP: 9+2	♦ J32	♦ KQ74	Pass	2 ♠	All Pass	
South HCP: 13+1	♣ 4	♣ A8732				
Contract: 2 ♠ North						

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ T973	♠ AK85				1 ♣
Vul: N-S	♥ T643	♥ J95	Pass	1 ♥	Pass	2 NT
North HCP: 7	♦ K742	♦ A3	Pass	3 NT	All Pass	
South HCP: 18	♣ A	♣ KQJ8				
Contract: 3 NT North						

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 87		1 ♣	Pass	1 ♦
Vul: Both	♥ 82	♥ KQ93	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ T8	♦ Q97542				
South HCP: 8+2	♣ AKT742	♣ J				
Contract: 2 ♣ North						

### Board: 30

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQJ83		1 ♥	Pass	1 ♠
Vul: None	♥ AK9842	♥ T	Pass	3 ♥	Pass	3 NT
North HCP: 17+2	♦ Q43	♦ 965	All Pass			
South HCP: 9+1	♣ A93	♣ K752				
Contract: 3 NT South						



<b>Board: 31</b>	♠ Q86	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ T9862	
HCP: 8+1	♣ AQ86	

---

<b>Board: 32</b>	♠ QT8	Partner bids first.
Dealer: South	♥ QT75	The opponents are silent.
Vul: E-W	♦ J	
HCP: 6+1	♣ J8543	

---

<b>Board: 33</b>	♠ AK743	Partner bids first.
Dealer: South	♥ 54	The opponents are silent.
Vul: None	♦ 8	
HCP: 8+2	♣ J9542	

---

<b>Board: 34</b>	♠ -	You bid first.
Dealer: North	♥ K5	The opponents are silent.
Vul: N-S	♦ KQJ83	
HCP: 16+3	♣ AK9732	

---

<b>Board: 35</b>	♠ AKT3	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ K954	
HCP: 10	♣ 9763	

## Both hands (Answers Page)

### Board: 31

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 19+1

Contract: 3NT North

North:

♠ Q86

♥ 7

♦ T9862

♣ AQ86

South:

♠ K952

♥ AKQJ3

♦ K74

♣ K

W N E S

1 ♥

Pass 1NT<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. forcing 1NT

### Board: 32

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 19

Contract: 3NT South

North:

♠ QT8

♥ QT75

♦ J

♣ J8543

South:

♠ AK9

♥ K6

♦ QT75

♣ AK76

W N E S

1 ♦

Pass 1 ♥ Pass 2NT

Pass 3 ♣ Pass 3NT

All Pass

### Board: 33

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 19+1

Contract: 3NT North

North:

♠ AK743

♥ 54

♦ 8

♣ J9542

South:

♠ 2

♥ A982

♦ AKJ93

♣ AK7

W N E S

1 ♦

Pass 1 ♠ Pass 2 ♥

Pass 3NT All Pass

### Board: 34

Dealer: North

Vul: N-S

North HCP: 16+3

South HCP: 10+3

Contract: 4 ♠ South

North:

♠ -

♥ K5

♦ KQJ83

♣ AK9732

South:

♠ AKJ7432

♥ Q86

♦ 976

♣ -

W N E S

1 ♣ Pass 1 ♠

Pass 2 ♦ Pass 2 ♥<sup>1</sup>

Pass 3NT Pass 4 ♠

All Pass

1. Fourth suit game force

### Board: 35

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 14+1

Contract: 4 ♠ North

North:

♠ AKT3

♥ 9

♦ K954

♣ 9763

South:

♠ Q982

♥ AKT43

♦ A

♣ JT4

W N E S

1 ♥

Pass 1 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

<b>Board: 31</b>	♠ K952	You bid first.
Dealer: South	♥ AKQJ3	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 19+1	♣ K	

---

<b>Board: 32</b>	♠ AK9	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ QT75	
HCP: 19	♣ AK76	

---

<b>Board: 33</b>	♠ 2	You bid first.
Dealer: South	♥ A982	The opponents are silent.
Vul: None	♦ AKJ93	
HCP: 19+1	♣ AK7	

---

<b>Board: 34</b>	♠ AKJ7432	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: N-S	♦ 976	
HCP: 10+3	♣ -	

---

<b>Board: 35</b>	♠ Q982	You bid first.
Dealer: South	♥ AKT43	The opponents are silent.
Vul: E-W	♦ A	
HCP: 14+1	♣ JT4	

## Both hands (Answers Page)

### Board: 31

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 19+1

Contract: 3NT North

North:

♠ Q86

♥ 7

♦ T9862

♣ AQ86

South:

♠ K952

♥ AKQJ3

♦ K74

♣ K

W N E S

Pass 1NT<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. forcing 1NT

### Board: 32

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 19

Contract: 3NT South

North:

♠ QT8

♥ QT75

♦ J

♣ J8543

South:

♠ AK9

♥ K6

♦ QT75

♣ AK76

W N E S

Pass 1♥ Pass 2♦

Pass 3♣ Pass 3NT

All Pass

### Board: 33

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 19+1

Contract: 3NT North

North:

♠ AK743

♥ 54

♦ 8

♣ J9542

South:

♠ 2

♥ A982

♦ AKJ93

♣ AK7

W N E S

Pass 1♠ Pass 2♥

Pass 3NT All Pass

### Board: 34

Dealer: North

Vul: N-S

North HCP: 16+3

South HCP: 10+3

Contract: 4♠ South

North:

♠ -

♥ K5

♦ KQJ83

♣ AK9732

South:

♠ AKJ7432

♥ Q86

♦ 976

♣ -

W N E S

Pass 1♣ Pass 1♠

Pass 2♦ Pass 2♥<sup>1</sup>

Pass 3NT Pass 4♠

All Pass

1. Fourth suit game force

### Board: 35

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 14+1

Contract: 4♠ North

North:

♠ AKT3

♥ 9

♦ K954

♣ 9763

South:

♠ Q982

♥ AKT43

♦ A

♣ JT4

W N E S

Pass 1♥ Pass 3♠

Pass 4♠ All Pass

<b>Board: 36</b>	♠ QT	Partner bids first.
Dealer: South	♥ T986	The opponents are silent.
Vul: Both	♦ 6	
HCP: 6+2	♣ KJT963	

---

<b>Board: 37</b>	♠ A93	Partner bids first.
Dealer: South	♥ KT762	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 9+1	♣ Q752	

---

<b>Board: 38</b>	♠ AJ83	Partner bids first.
Dealer: South	♥ 8762	The opponents are silent.
Vul: E-W	♦ K654	
HCP: 8	♣ 9	

---

<b>Board: 39</b>	♠ JT85	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ 9843	
HCP: 10	♣ AKQ5	

---

<b>Board: 40</b>	♠ Q976	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ KT9832	
HCP: 8+2	♣ K94	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 17+3

Contract: 3 ♦ South

North:

♠ QT

♥ T986

♦ 6

♣ KJT963

South:

♠ A84

♥ K2

♦ AKQJT85

♣ 2

W N E S

Pass 1 ♥ Pass 3 ♦

All Pass

### Board: 37

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 1NT North

North:

♠ A93

♥ KT762

♦ 7

♣ Q752

South:

♠ K862

♥ 5

♦ AJ532

♣ AJ8

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 1NT All Pass

### Board: 38

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+1

Contract: 1NT South

North:

♠ AJ83

♥ 8762

♦ K654

♣ 9

South:

♠ K4

♥ T93

♦ JT3

♣ AKQ63

W N E S

Pass 1 ♥ Pass 1NT

All Pass

### Board: 39

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15+2

Contract: 3NT North

North:

♠ JT85

♥ 2

♦ 9843

♣ AKQ5

South:

♠ AK7

♥ AT9654

♦ A7

♣ 32

W N E S

Pass 1 ♠ Pass 3 ♥

Pass 3NT All Pass

### Board: 40

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 14+1

Contract: 1NT South

North:

♠ Q976

♥ -

♦ KT9832

♣ K94

South:

♠ AJT

♥ A9642

♦ A4

♣ JT6

W N E S

Pass 1 ♠ Pass 1NT

All Pass

<b>Board: 36</b>	♠ A84	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: Both	♦ AKQJT85	
HCP: 17+3	♣ 2	

---

<b>Board: 37</b>	♠ K862	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: N-S	♦ AJ532	
HCP: 13+1	♣ AJ8	

---

<b>Board: 38</b>	♠ K4	You bid first.
Dealer: South	♥ T93	The opponents are silent.
Vul: E-W	♦ JT3	
HCP: 13+1	♣ AKQ63	

---

<b>Board: 39</b>	♠ AK7	You bid first.
Dealer: South	♥ AT9654	The opponents are silent.
Vul: Both	♦ A7	
HCP: 15+2	♣ 32	

---

<b>Board: 40</b>	♠ AJT	You bid first.
Dealer: South	♥ A9642	The opponents are silent.
Vul: None	♦ A4	
HCP: 14+1	♣ JT6	

## Both hands (Answers Page)

### Board: 36

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 17+3

Contract: 3 ♦ South

North:

♠ QT

♥ T986

♦ 6

♣ KJT963

South:

♠ A84

♥ K2

♦ AKQJT85

♣ 2

W N E S

Pass 1 ♥ Pass 3 ♦

All Pass

### Board: 37

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 13+1

Contract: 1NT North

North:

♠ A93

♥ KT762

♦ 7

♣ Q752

South:

♠ K862

♥ 5

♦ AJ532

♣ AJ8

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 1NT All Pass

### Board: 38

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 13+1

Contract: 1NT South

North:

♠ AJ83

♥ 8762

♦ K654

♣ 9

South:

♠ K4

♥ T93

♦ JT3

♣ AKQ63

W N E S

Pass 1 ♥ Pass 1NT

All Pass

### Board: 39

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15+2

Contract: 3NT North

North:

♠ JT85

♥ 2

♦ 9843

♣ AKQ5

South:

♠ AK7

♥ AT9654

♦ A7

♣ 32

W N E S

Pass 1 ♠ Pass 3 ♥

Pass 3NT All Pass

### Board: 40

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 14+1

Contract: 1NT South

North:

♠ Q976

♥ -

♦ KT9832

♣ K94

South:

♠ AJT

♥ A9642

♦ A4

♣ JT6

W N E S

Pass 1 ♠ Pass 1NT

All Pass



<b>Board: 41</b>	♠ K3	You bid first.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: E-W	♦ QJ765	
HCP: 18+1	♣ A62	

---

<b>Board: 42</b>	♠ A2	You bid first.
Dealer: North	♥ K92	The opponents are silent.
Vul: Both	♦ AQ5432	
HCP: 17+2	♣ AT	

---

<b>Board: 43</b>	♠ AQT74	You bid first.
Dealer: North	♥ A876	The opponents are silent.
Vul: None	♦ AQ3	
HCP: 20+1	♣ A	

---

<b>Board: 44</b>	♠ Q8743	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 9+3	♣ AQJ752	

---

<b>Board: 45</b>	♠ A872	Partner bids first.
Dealer: South	♥ J954	The opponents are silent.
Vul: Both	♦ AJ982	
HCP: 10+1	♣ -	

## Both hands (Answers Page)

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AQ92		1 ♦	Pass	1 ♥
Vul: E-W	♥ AKJ	♥ Q632	Pass	2NT	Pass	3 ♣
North HCP: 18+1	♦ QJ765	♦ 2	Pass	3NT	All Pass	
South HCP: 10	♣ A62	♣ Q943				
Contract: 3NT North						

### Board: 42

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ 876		1 ♦	Pass	1 ♥
Vul: Both	♥ K92	♥ AQ873	Pass	3 ♦	Pass	3NT
North HCP: 17+2	♦ AQ5432	♦ T	All Pass			
South HCP: 9+1	♣ AT	♣ K987				
Contract: 3NT South						

### Board: 43

	North:	South:	W	N	E	S
Dealer: North	♠ AQT74	♠ 9		1 ♠	All Pass	
Vul: None	♥ A876	♥ JT32				
North HCP: 20+1	♦ AQ3	♦ T94				
South HCP: 6+1	♣ A	♣ KQ874				
Contract: 1 ♠ North						

### Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ Q8743	♠ K2				1 ♥
Vul: N-S	♥ 3	♥ AKQJ72	Pass	1 ♠	Pass	2 ♥
North HCP: 9+3	♦ 2	♦ JT3	All Pass			
South HCP: 14+2	♣ AQJ752	♣ T8				
Contract: 2 ♥ South						

### Board: 45

	North:	South:	W	N	E	S
Dealer: South	♠ A872	♠ Q				1 ♣
Vul: Both	♥ J954	♥ QT8	Pass	1 ♦	Pass	3 ♣
North HCP: 10+1	♦ AJ982	♦ Q76	Pass	3 ♥	Pass	4 ♥
South HCP: 15+2	♣ -	♣ AKQT85	All Pass			
Contract: 4 ♥ South						

<b>Board: 41</b>	♠ AQ92	Partner bids first.
Dealer: North	♥ Q632	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 10	♣ Q943	

---

<b>Board: 42</b>	♠ 876	Partner bids first.
Dealer: North	♥ AQ873	The opponents are silent.
Vul: Both	♦ T	
HCP: 9+1	♣ K987	

---

<b>Board: 43</b>	♠ 9	Partner bids first.
Dealer: North	♥ JT32	The opponents are silent.
Vul: None	♦ T94	
HCP: 6+1	♣ KQ874	

---

<b>Board: 44</b>	♠ K2	You bid first.
Dealer: South	♥ AKQJ72	The opponents are silent.
Vul: N-S	♦ JT3	
HCP: 14+2	♣ T8	

---

<b>Board: 45</b>	♠ Q	You bid first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 15+2	♣ AKQT85	

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 10

Contract: 3NT North

North:

♠ K3

♥ AKJ

♦ QJ765

♣ A62

South:

♠ AQ92

♥ Q632

♦ 2

♣ Q943

W N E S

1 ♦ Pass 1 ♥

Pass 2NT Pass 3 ♣

Pass 3NT All Pass

### Board: 42

Dealer: North

Vul: Both

North HCP: 17+2

South HCP: 9+1

Contract: 3NT South

North:

♠ A2

♥ K92

♦ AQ5432

♣ AT

South:

♠ 876

♥ AQ873

♦ T

♣ K987

W N E S

1 ♦ Pass 1 ♥

Pass 3 ♦ Pass 3NT

All Pass

### Board: 43

Dealer: North

Vul: None

North HCP: 20+1

South HCP: 6+1

Contract: 1 ♠ North

North:

♠ AQT74

♥ A876

♦ AQ3

♣ A

South:

♠ 9

♥ JT32

♦ T94

♣ KQ874

W N E S

1 ♠ All Pass

### Board: 44

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 14+2

Contract: 2 ♥ South

North:

♠ Q8743

♥ 3

♦ 2

♣ AQJ752

South:

♠ K2

♥ AKQJ72

♦ JT3

♣ T8

W N E S

1 ♥

Pass 1 ♠ Pass 2 ♥

All Pass

### Board: 45

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+2

Contract: 4 ♥ South

North:

♠ A872

♥ J954

♦ AJ982

♣ -

South:

♠ Q

♥ QT8

♦ Q76

♣ AKQT85

W N E S

1 ♣

Pass 1 ♦ Pass 3 ♣

Pass 3 ♥ Pass 4 ♥

All Pass

<b>Board: 46</b>	♠ J	Partner bids first.
Dealer: South	♥ Q754	East (LHO) Doubles 1 ♠ if possible.
Vul: None	♦ 87432	
HCP: 6+1	♣ QJ2	

---

<b>Board: 47</b>	♠ J	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ AKJT32	
HCP: 10+4	♣ JT9732	

---

<b>Board: 48</b>	♠ KQ8	You bid first.
Dealer: North	♥ AKT865	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 16+2	♣ 86	

---

<b>Board: 49</b>	♠ J	Partner bids first.
Dealer: South	♥ KQ62	The opponents are silent.
Vul: None	♦ J972	
HCP: 9	♣ Q973	

---

<b>Board: 50</b>	♠ KQ974	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: N-S	♦ AKQ98	
HCP: 14+2	♣ 85	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16+1

Contract: 2♣ South

North:

♠ J

♥ Q754

♦ 87432

♣ QJ2

South:

♠ K8542

♥ T

♦ AQ5

♣ AK75

W N E S

Pass Pass X 1♠

Pass Pass X 2♣

All Pass

### Board: 47

Dealer: South

Vul: N-S

North HCP: 10+4

South HCP: 13+3

Contract: 3♦ North

North:

♠ J

♥ -

♦ AKJT32

♣ JT9732

South:

♠ AQ9842

♥ KJ765

♦ -

♣ K4

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 3♦ All Pass

1. forcing 1NT

### Board: 48

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 10+1

Contract: 3NT South

North:

♠ KQ8

♥ AKT865

♦ A6

♣ 86

South:

♠ JT2

♥ Q

♦ KT53

♣ AT932

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 3♥ Pass 3NT

All Pass

1. forcing 1NT

### Board: 49

Dealer: South

Vul: None

North HCP: 9

South HCP: 16+1

Contract: 3NT North

North:

♠ J

♥ KQ62

♦ J972

♣ Q973

South:

♠ AT862

♥ 95

♦ AKQT

♣ K5

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 3NT All Pass

1. forcing 1NT

### Board: 50

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 8+3

Contract: 4♥ South

North:

♠ KQ974

♥ 3

♦ AKQ98

♣ 85

South:

♠ 6

♥ AQJT942

♦ J4

♣ T94

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 2♦ Pass 4♥

All Pass

1. forcing 1NT

<b>Board: 46</b>	♠ K8542	You bid first.
Dealer: South	♥ T	East (RHO) Doubles 1 ♠ if possible.
Vul: None	♦ AQ5	
HCP: 16+1	♣ AK75	

---

<b>Board: 47</b>	♠ AQ9842	You bid first.
Dealer: South	♥ KJ765	The opponents are silent.
Vul: N-S	♦ -	
HCP: 13+3	♣ K4	

---

<b>Board: 48</b>	♠ JT2	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ KT53	
HCP: 10+1	♣ AT932	

---

<b>Board: 49</b>	♠ AT862	You bid first.
Dealer: South	♥ 95	The opponents are silent.
Vul: None	♦ AKQT	
HCP: 16+1	♣ K5	

---

<b>Board: 50</b>	♠ 6	Partner bids first.
Dealer: North	♥ AQJT942	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 8+3	♣ T94	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16+1

Contract: 2♣ South

North:

♠ J

♥ Q754

♦ 87432

♣ QJ2

South:

♠ K8542

♥ T

♦ AQ5

♣ AK75

W N E S

Pass Pass X 1♠

Pass Pass X 2♣

All Pass

### Board: 47

Dealer: South

Vul: N-S

North HCP: 10+4

South HCP: 13+3

Contract: 3♦ North

North:

♠ J

♥ -

♦ AKJT32

♣ JT9732

South:

♠ AQ9842

♥ KJ765

♦ -

♣ K4

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 3♦ All Pass

1. forcing 1NT

### Board: 48

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 10+1

Contract: 3NT South

North:

♠ KQ8

♥ AKT865

♦ A6

♣ 86

South:

♠ JT2

♥ Q

♦ KT53

♣ AT932

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 3♥ Pass 3NT

All Pass

1. forcing 1NT

### Board: 49

Dealer: South

Vul: None

North HCP: 9

South HCP: 16+1

Contract: 3NT North

North:

♠ J

♥ KQ62

♦ J972

♣ Q973

South:

♠ AT862

♥ 95

♦ AKQT

♣ K5

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 3NT All Pass

1. forcing 1NT

### Board: 50

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 8+3

Contract: 4♥ South

North:

♠ KQ974

♥ 3

♦ AKQ98

♣ 85

South:

♠ 6

♥ AQJT942

♦ J4

♣ T94

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 2♦ Pass 4♥

All Pass

1. forcing 1NT



<b>Board: 51</b>	♠ K2	You bid first.
Dealer: North	♥ JT985	The opponents are silent.
Vul: E-W	♦ AQ86	
HCP: 13+1	♣ K9	

---

<b>Board: 52</b>	♠ AK4	You bid first.
Dealer: North	♥ AQT86	The opponents are silent.
Vul: Both	♦ KQ84	
HCP: 18+1	♣ T	

---

<b>Board: 53</b>	♠ KQ85	Partner bids first.
Dealer: South	♥ AJ8542	The opponents are silent.
Vul: N-S	♦ 42	
HCP: 10+2	♣ 3	

---

<b>Board: 54</b>	♠ AKJ652	You bid first.
Dealer: North	♥ K73	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 16+2	♣ KQ8	

---

<b>Board: 55</b>	♠ A64	Partner bids first.
Dealer: South	♥ A98752	The opponents are silent.
Vul: Both	♦ 5	
HCP: 10+2	♣ Q85	

## Both hands (Answers Page)

### Board: 51

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 2 ♦ North

North:

♠ K2

♥ JT985

♦ AQ86

♣ K9

South:

♠ T64

♥ A

♦ 7532

♣ AT643

W N E S

1 ♥ Pass 1NT<sup>1</sup>

Pass 2 ♦ All Pass

1. forcing 1NT

### Board: 52

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 9+1

Contract: 3NT South

North:

♠ AK4

♥ AQT86

♦ KQ84

♣ T

South:

♠ Q8752

♥ -

♦ AJT6

♣ Q974

W N E S

1 ♥ Pass 1 ♠

Pass 3 ♦ Pass 3NT

All Pass

### Board: 53

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ KQ85

♥ AJ8542

♦ 42

♣ 3

South:

♠ A96

♥ 6

♦ Q763

♣ AK752

W N E S

1 ♣

Pass 1 ♥ Pass 1NT

Pass 2 ♥ All Pass

### Board: 54

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 10+2

Contract: 3NT South

North:

♠ AKJ652

♥ K73

♦ 9

♣ KQ8

South:

♠ -

♥ JT982

♦ KQ832

♣ A96

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 3 ♠ Pass 3NT

All Pass

1. forcing 1NT

### Board: 55

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 15+2

Contract: 4 ♥ South

North:

♠ A64

♥ A98752

♦ 5

♣ Q85

South:

♠ K82

♥ K6

♦ KQJT82

♣ K6

W N E S

1 ♦

Pass 1 ♥ Pass 3 ♦

Pass 3 ♥ Pass 4 ♥

All Pass

<b>Board: 51</b>	♠ T64	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ 7532	
HCP: 8+1	♣ AT643	

---

<b>Board: 52</b>	♠ Q8752	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ AJT6	
HCP: 9+1	♣ Q974	

---

<b>Board: 53</b>	♠ A96	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ Q763	
HCP: 13+1	♣ AK752	

---

<b>Board: 54</b>	♠ -	Partner bids first.
Dealer: North	♥ JT982	The opponents are silent.
Vul: E-W	♦ KQ832	
HCP: 10+2	♣ A96	

---

<b>Board: 55</b>	♠ K82	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: Both	♦ KQJT82	
HCP: 15+2	♣ K6	

## Both hands (Answers Page)

### Board: 51

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+1

Contract: 2 ♦ North

North:

♠ K2

♥ JT985

♦ AQ86

♣ K9

South:

♠ T64

♥ A

♦ 7532

♣ AT643

W N E S

1 ♥ Pass 1NT<sup>1</sup>

Pass 2 ♦ All Pass

1. forcing 1NT

### Board: 52

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 9+1

Contract: 3NT South

North:

♠ AK4

♥ AQT86

♦ KQ84

♣ T

South:

♠ Q8752

♥ -

♦ AJT6

♣ Q974

W N E S

1 ♥ Pass 1 ♠

Pass 3 ♦ Pass 3NT

All Pass

### Board: 53

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 13+1

Contract: 2 ♥ North

North:

♠ KQ85

♥ AJ8542

♦ 42

♣ 3

South:

♠ A96

♥ 6

♦ Q763

♣ AK752

W N E S

1 ♣

Pass 1 ♥ Pass 1NT

Pass 2 ♥ All Pass

### Board: 54

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 10+2

Contract: 3NT South

North:

♠ AKJ652

♥ K73

♦ 9

♣ KQ8

South:

♠ -

♥ JT982

♦ KQ832

♣ A96

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 3 ♠ Pass 3NT

All Pass

1. forcing 1NT

### Board: 55

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 15+2

Contract: 4 ♥ South

North:

♠ A64

♥ A98752

♦ 5

♣ Q85

South:

♠ K82

♥ K6

♦ KQJT82

♣ K6

W N E S

1 ♦

Pass 1 ♥ Pass 3 ♦

Pass 3 ♥ Pass 4 ♥

All Pass

<b>Board: 56</b>	♠ KJ8	Partner bids first.
Dealer: South	♥ A9876	The opponents are silent.
Vul: None	♦ 3	
HCP: 10+1	♣ Q842	

---

<b>Board: 57</b>	♠ J987	You bid first.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ KQ942	
HCP: 15+1	♣ AKQ7	

---

<b>Board: 58</b>	♠ AT75	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ 9873	
HCP: 10	♣ AQ85	

---

<b>Board: 59</b>	♠ AQJ76	You bid first.
Dealer: North	♥ AQ72	The opponents are silent.
Vul: None	♦ T2	
HCP: 16+1	♣ K9	

---

<b>Board: 60</b>	♠ KQJ4	Partner bids first.
Dealer: South	♥ JT83	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 7	♣ 8765	

## Both hands (Answers Page)

### Board: 56

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16+2

Contract: 5 ♣ North

North:

♠ KJ8

♥ A9876

♦ 3

♣ Q842

South:

♠ AQ

♥ K

♦ AQ9542

♣ J976

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 3 ♣ Pass 2 ♣

Pass 4 ♥ Pass 4 ♦

Pass 5 ♣ All Pass

### Board: 57

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ J987

♥ -

♦ KQ942

♣ AKQ7

South:

♠ K642

♥ KQJ42

♦ 3

♣ J98

W N E S

Pass 1 ♥ Pass 1 ♥

Pass 1 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

### Board: 58

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15+2

Contract: 5 ♦ South

North:

♠ AT75

♥ 5

♦ 9873

♣ AQ85

South:

♠ -

♥ AKJ432

♦ A642

♣ K43

W N E S

Pass 1 ♠ Pass 1 ♥

Pass 3 ♦ Pass 2 ♦

Pass 4 ♣ Pass 3 ♥

Pass 4 ♠ Pass 4 ♥

Pass 5 ♦

### Board: 59

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 10+2

Contract: 4 ♥ South

North:

♠ AQJ76

♥ AQ72

♦ T2

♣ K9

South:

♠ -

♥ KJ964

♦ 843

♣ AQT86

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♥ Pass 4 ♥

All Pass

1. forcing 1NT

### Board: 60

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 19+1

Contract: 3NT North

North:

♠ KQJ4

♥ JT83

♦ 8

♣ 8765

South:

♠ A92

♥ A5

♦ AQJ32

♣ A94

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 3NT All Pass

<b>Board: 56</b>	♠ AQ	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ AQ9542	
HCP: 16+2	♣ J976	

---

<b>Board: 57</b>	♠ K642	Partner bids first.
Dealer: North	♥ KQJ42	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 10+1	♣ J98	

---

<b>Board: 58</b>	♠ -	You bid first.
Dealer: South	♥ AKJ432	The opponents are silent.
Vul: Both	♦ A642	
HCP: 15+2	♣ K43	

---

<b>Board: 59</b>	♠ -	Partner bids first.
Dealer: North	♥ KJ964	The opponents are silent.
Vul: None	♦ 843	
HCP: 10+2	♣ AQT86	

---

<b>Board: 60</b>	♠ A92	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: N-S	♦ AQJ32	
HCP: 19+1	♣ A94	

## Both hands (Answers Page)

### Board: 56

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16+2

Contract: 5 ♣ North

North:

♠ KJ8

♥ A9876

♦ 3

♣ Q842

South:

♠ AQ

♥ K

♦ AQ9542

♣ J976

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 3 ♣ Pass 2 ♣

Pass 4 ♥ Pass 4 ♦

Pass 5 ♣ All Pass

### Board: 57

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ J987

♥ -

♦ KQ942

♣ AKQ7

South:

♠ K642

♥ KQJ42

♦ 3

♣ J98

W N E S

Pass 1 ♥ Pass 1 ♥

Pass 1 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

### Board: 58

Dealer: South

Vul: Both

North HCP: 10

South HCP: 15+2

Contract: 5 ♦ South

North:

♠ AT75

♥ 5

♦ 9873

♣ AQ85

South:

♠ -

♥ AKJ432

♦ A642

♣ K43

W N E S

Pass 1 ♠ Pass 1 ♥

Pass 3 ♦ Pass 2 ♦

Pass 4 ♣ Pass 3 ♥

Pass 4 ♠ Pass 4 ♥

Pass 5 ♦

### Board: 59

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 10+2

Contract: 4 ♥ South

North:

♠ AQJ76

♥ AQ72

♦ T2

♣ K9

South:

♠ -

♥ KJ964

♦ 843

♣ AQT86

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♥ Pass 4 ♥

All Pass

1. forcing 1NT

### Board: 60

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 19+1

Contract: 3NT North

North:

♠ KQJ4

♥ JT83

♦ 8

♣ 8765

South:

♠ A92

♥ A5

♦ AQJ32

♣ A94

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 3NT All Pass



<b>Board: 61</b>	♠ AQJ863	You bid first.
Dealer: North	♥ 4	The opponents are silent.
Vul: Both	♦ AJT	
HCP: 16+2	♣ A73	

---

<b>Board: 62</b>	♠ J	Partner bids first.
Dealer: South	♥ J63	The opponents are silent.
Vul: None	♦ K9752	
HCP: 7+1	♣ Q832	

---

<b>Board: 63</b>	♠ 5	Partner bids first.
Dealer: South	♥ A8742	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 9+3	♣ AJ8432	

---

<b>Board: 64</b>	♠ AKQ62	You bid first.
Dealer: North	♥ T63	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 16+1	♣ AKT6	

---

<b>Board: 65</b>	♠ 8765	Partner bids first.
Dealer: South	♥ J63	The opponents are silent.
Vul: None	♦ AKJ83	
HCP: 9+1	♣ 7	

## Both hands (Answers Page)

### Board: 61

Dealer: North  
 Vul: Both  
 North HCP: 16+2  
 South HCP: 8+1  
 Contract: 4 ♠ South

North:

♠ AQJ863  
 ♥ 4  
 ♦ AJT  
 ♣ A73

South:

♠ 2  
 ♥ KQ965  
 ♦ 8654  
 ♣ K62

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

### Board: 62

Dealer: South  
 Vul: None  
 North HCP: 7+1  
 South HCP: 15+2  
 Contract: 2 ♠ South

North:

♠ J  
 ♥ J63  
 ♦ K9752  
 ♣ Q832

South:

♠ AKT642  
 ♥ KQ4  
 ♦ 3  
 ♣ KT9

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

### Board: 63

Dealer: South  
 Vul: N-S  
 North HCP: 9+3  
 South HCP: 17+1  
 Contract: 3NT South

North:

♠ 5  
 ♥ A8742  
 ♦ 6  
 ♣ AJ8432

South:

♠ AKJ9  
 ♥ J3  
 ♦ AQ732  
 ♣ QT

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

### Board: 64

Dealer: North  
 Vul: E-W  
 North HCP: 16+1  
 South HCP: 8+3  
 Contract: 4 ♦ South

North:

♠ AKQ62  
 ♥ T63  
 ♦ 4  
 ♣ AKT6

South:

♠ T  
 ♥ J98  
 ♦ AKT8653  
 ♣ 72

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

### Board: 65

Dealer: South  
 Vul: None  
 North HCP: 9+1  
 South HCP: 14  
 Contract: 1NT North

North:

♠ 8765  
 ♥ J63  
 ♦ AKJ83  
 ♣ 7

South:

♠ A42  
 ♥ A842  
 ♦ T7  
 ♣ KQJ8

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

<b>Board: 61</b>	♠ 2	Partner bids first.
Dealer: North	♥ KQ965	The opponents are silent.
Vul: Both	♦ 8654	
HCP: 8+1	♣ K62	

---

<b>Board: 62</b>	♠ AKT642	You bid first.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: None	♦ 3	
HCP: 15+2	♣ KT9	

---

<b>Board: 63</b>	♠ AKJ9	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: N-S	♦ AQ732	
HCP: 17+1	♣ QT	

---

<b>Board: 64</b>	♠ T	Partner bids first.
Dealer: North	♥ J98	The opponents are silent.
Vul: E-W	♦ AKT8653	
HCP: 8+3	♣ 72	

---

<b>Board: 65</b>	♠ A42	You bid first.
Dealer: South	♥ A842	The opponents are silent.
Vul: None	♦ T7	
HCP: 14	♣ KQJ8	

## Both hands (Answers Page)

### Board: 61

Dealer: North  
Vul: Both  
North HCP: 16+2  
South HCP: 8+1  
Contract: 4 ♠ South

#### North:

♠ AQJ863  
♥ 4  
♦ AJT  
♣ A73

#### South:

♠ 2  
♥ KQ965  
♦ 8654  
♣ K62

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

### Board: 62

Dealer: South  
Vul: None  
North HCP: 7+1  
South HCP: 15+2  
Contract: 2 ♠ South

#### North:

♠ J  
♥ J63  
♦ K9752  
♣ Q832

#### South:

♠ AKT642  
♥ KQ4  
♦ 3  
♣ KT9

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

### Board: 63

Dealer: South  
Vul: N-S  
North HCP: 9+3  
South HCP: 17+1  
Contract: 3NT South

#### North:

♠ 5  
♥ A8742  
♦ 6  
♣ AJ8432

#### South:

♠ AKJ9  
♥ J3  
♦ AQ732  
♣ QT

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

### Board: 64

Dealer: North  
Vul: E-W  
North HCP: 16+1  
South HCP: 8+3  
Contract: 4 ♦ South

#### North:

♠ AKQ62  
♥ T63  
♦ 4  
♣ AKT6

#### South:

♠ T  
♥ J98  
♦ AKT8653  
♣ 72

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

### Board: 65

Dealer: South  
Vul: None  
North HCP: 9+1  
South HCP: 14  
Contract: 1NT North

#### North:

♠ 8765  
♥ J63  
♦ AKJ83  
♣ 7

#### South:

♠ A42  
♥ A842  
♦ T7  
♣ KQJ8

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

<b>Board: 66</b>	♠ KJ542	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ AKQT	
HCP: 17+1	♣ T8	

---

<b>Board: 67</b>	♠ A97	You bid first.
Dealer: North	♥ AQ9832	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 16+2	♣ KQJ	

---

<b>Board: 68</b>	♠ QJT2	You bid first.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: Both	♦ Q	
HCP: 20+1	♣ AKT92	

---

<b>Board: 69</b>	♠ 983	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 14+2	♣ AJ9762	

---

<b>Board: 70</b>	♠ 5	Partner bids first.
Dealer: South	♥ KJT84	The opponents are silent.
Vul: Both	♦ A86	
HCP: 8+1	♣ T984	

## Both hands (Answers Page)

### Board: 66

Dealer: North  
Vul: N-S  
North HCP: 17+1  
South HCP: 10  
Contract: 3NT South

North:

♠ KJ542  
♥ A5  
♦ AKQT  
♣ T8

South:

♠ 9  
♥ J732  
♦ J854  
♣ AKJ3

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

### Board: 67

Dealer: North  
Vul: E-W  
North HCP: 16+2  
South HCP: 9  
Contract: 4♥ South

North:

♠ A97  
♥ AQ9832  
♦ 3  
♣ KQJ

South:

♠ KQJ3  
♥ K  
♦ 9754  
♣ 9742

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

### Board: 68

Dealer: North  
Vul: Both  
North HCP: 20+1  
South HCP: 10+2  
Contract: 6♠ North

North:

♠ QJT2  
♥ AKJ  
♦ Q  
♣ AKT92

South:

♠ AK8753  
♥ Q865  
♦ JT5  
♣ -

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
Pass	4NT	Pass	5 ♠ <sup>2</sup>
Pass	6 ♠	All Pass	
1. Splinter			
2. A=2/5 or 5/5, Q(S)=1			

### Board: 69

Dealer: North  
Vul: N-S  
North HCP: 14+2  
South HCP: 10+1  
Contract: 2♣ North

North:

♠ 983  
♥ A3  
♦ KQ  
♣ AJ9762

South:

♠ AQ42  
♥ QJT98  
♦ JT6  
♣ 3

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

### Board: 70

Dealer: South  
Vul: Both  
North HCP: 8+1  
South HCP: 13+1  
Contract: 2♣ South

North:

♠ 5  
♥ KJT84  
♦ A86  
♣ T984

South:

♠ AQJ92  
♥ 73  
♦ T7  
♣ AQ73

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

<b>Board: 66</b>	♠ 9	Partner bids first.
Dealer: North	♥ J732	The opponents are silent.
Vul: N-S	♦ J854	
HCP: 10	♣ AKJ3	

---

<b>Board: 67</b>	♠ KQJ3	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ 9754	
HCP: 9	♣ 9742	

---

<b>Board: 68</b>	♠ AK8753	Partner bids first.
Dealer: North	♥ Q865	The opponents are silent.
Vul: Both	♦ JT5	
HCP: 10+2	♣ -	

---

<b>Board: 69</b>	♠ AQ42	Partner bids first.
Dealer: North	♥ QJT98	The opponents are silent.
Vul: N-S	♦ JT6	
HCP: 10+1	♣ 3	

---

<b>Board: 70</b>	♠ AQJ92	You bid first.
Dealer: South	♥ 73	The opponents are silent.
Vul: Both	♦ T7	
HCP: 13+1	♣ AQ73	

## Both hands (Answers Page)

### Board: 66

Dealer: North  
Vul: N-S  
North HCP: 17+1  
South HCP: 10  
Contract: 3NT South

North:

♠ KJ542  
♥ A5  
♦ AKQT  
♣ T8

South:

♠ 9  
♥ J732  
♦ J854  
♣ AKJ3

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

### Board: 67

Dealer: North  
Vul: E-W  
North HCP: 16+2  
South HCP: 9  
Contract: 4♥ South

North:

♠ A97  
♥ AQ9832  
♦ 3  
♣ KQJ

South:

♠ KQJ3  
♥ K  
♦ 9754  
♣ 9742

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

### Board: 68

Dealer: North  
Vul: Both  
North HCP: 20+1  
South HCP: 10+2  
Contract: 6♠ North

North:

♠ QJT2  
♥ AKJ  
♦ Q  
♣ AKT92

South:

♠ AK8753  
♥ Q865  
♦ JT5  
♣ -

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	4 ♦ <sup>1</sup>	Pass	4 ♥
Pass	4NT	Pass	5 ♠ <sup>2</sup>
Pass	6 ♠	All Pass	
1. Splinter			
2. A=2/5 or 5/5, Q(S)=1			

### Board: 69

Dealer: North  
Vul: N-S  
North HCP: 14+2  
South HCP: 10+1  
Contract: 2♣ North

North:

♠ 983  
♥ A3  
♦ KQ  
♣ AJ9762

South:

♠ AQ42  
♥ QJT98  
♦ JT6  
♣ 3

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

### Board: 70

Dealer: South  
Vul: Both  
North HCP: 8+1  
South HCP: 13+1  
Contract: 2♣ South

North:

♠ 5  
♥ KJT84  
♦ A86  
♣ T984

South:

♠ AQJ92  
♥ 73  
♦ T7  
♣ AQ73

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



<b>Board: 71</b>	♠ K942	You bid first.
Dealer: North	♥ KQT	The opponents are silent.
Vul: None	♦ AKT872	
HCP: 15+2	♣ -	

---

<b>Board: 72</b>	♠ QJ5	You bid first.
Dealer: North	♥ J8	The opponents are silent.
Vul: E-W	♦ AKQJ93	
HCP: 17+2	♣ KT	

---

<b>Board: 73</b>	♠ KQ9432	You bid first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: Both	♦ 3	
HCP: 16+2	♣ AT7	

---

<b>Board: 74</b>	♠ QJT	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ 6	
HCP: 14+3	♣ AQJ9432	

---

<b>Board: 75</b>	♠ J4	You bid first.
Dealer: North	♥ AQJ72	The opponents are silent.
Vul: N-S	♦ J	
HCP: 13+2	♣ KJT95	

## Both hands (Answers Page)

### Board: 71

Dealer: North

Vul: None

North HCP: 15+2

South HCP: 10+3

Contract: 2♦ North

North:

♠ K942

♥ KQT

♦ AKT872

♣ -

South:

♠ T3

♥ A8763

♦ -

♣ KQJ543

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

### Board: 72

Dealer: North

Vul: E-W

North HCP: 17+2

South HCP: 10+2

Contract: 3NT South

North:

♠ QJ5

♥ J8

♦ AKQJ93

♣ KT

South:

♠ A963

♥ 53

♦ 7

♣ AQ5432

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

### Board: 73

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 9+1

Contract: 4♠ South

North:

♠ KQ9432

♥ AQJ

♦ 3

♣ AT7

South:

♠ T

♥ K8653

♦ K92

♣ K653

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

1. forcing 1NT

### Board: 74

Dealer: North

Vul: None

North HCP: 14+3

South HCP: 10

Contract: 3NT South

North:

♠ QJT

♥ A9

♦ 6

♣ AQJ9432

South:

♠ K742

♥ J743

♦ AQ82

♣ 8

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

### Board: 75

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 10+2

Contract: 2♣ North

North:

♠ J4

♥ AQJ72

♦ J

♣ KJT95

South:

♠ Q9865

♥ T

♦ A8432

♣ A7

W	N	E	S
	1♥	Pass	1♠
Pass	2♣	All Pass	

<b>Board: 71</b>	♠ T3	Partner bids first.
Dealer: North	♥ A8763	The opponents are silent.
Vul: None	♦ -	
HCP: 10+3	♣ KQJ543	

---

<b>Board: 72</b>	♠ A963	Partner bids first.
Dealer: North	♥ 53	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 10+2	♣ AQ5432	

---

<b>Board: 73</b>	♠ T	Partner bids first.
Dealer: North	♥ K8653	The opponents are silent.
Vul: Both	♦ K92	
HCP: 9+1	♣ K653	

---

<b>Board: 74</b>	♠ K742	Partner bids first.
Dealer: North	♥ J743	The opponents are silent.
Vul: None	♦ AQ82	
HCP: 10	♣ 8	

---

<b>Board: 75</b>	♠ Q9865	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: N-S	♦ A8432	
HCP: 10+2	♣ A7	

## Both hands (Answers Page)

### Board: 71

	North:	South:	W	N	E	S
Dealer: North	♠ K942	♠ T3		1 ♦	Pass	1 ♥
Vul: None	♥ KQT	♥ A8763	Pass	1 ♠	Pass	1NT
North HCP: 15+2	♦ AKT872	♦ -	Pass	2 ♦	All Pass	
South HCP: 10+3	♣ -	♣ KQJ543				
Contract: 2 ♦ North						

### Board: 72

	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ A963		1 ♦	Pass	1 ♠
Vul: E-W	♥ J8	♥ 53	Pass	3 ♦	Pass	3NT
North HCP: 17+2	♦ AKQJ93	♦ 7	All Pass			
South HCP: 10+2	♣ KT	♣ AQ5432				
Contract: 3NT South						

### Board: 73

	North:	South:	W	N	E	S
Dealer: North	♠ KQ9432	♠ T		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ AQJ	♥ K8653	Pass	3 ♠	Pass	4 ♠
North HCP: 16+2	♦ 3	♦ K92	All Pass			
South HCP: 9+1	♣ AT7	♣ K653				
Contract: 4 ♠ South						1. forcing 1NT

### Board: 74

	North:	South:	W	N	E	S
Dealer: North	♠ QJT	♠ K742		1 ♣	Pass	1 ♥
Vul: None	♥ A9	♥ J743	Pass	3 ♣	Pass	3NT
North HCP: 14+3	♦ 6	♦ AQ82	All Pass			
South HCP: 10	♣ AQJ9432	♣ 8				
Contract: 3NT South						

### Board: 75

	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ Q9865		1 ♥	Pass	1 ♠
Vul: N-S	♥ AQJ72	♥ T	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ J	♦ A8432				
South HCP: 10+2	♣ KJT95	♣ A7				
Contract: 2 ♣ North						

<b>Board: 76</b>	♠ Q4	You bid first.
Dealer: North	♥ KT73	The opponents are silent.
Vul: Both	♦ AQ872	
HCP: 18+1	♣ AK	

---

<b>Board: 77</b>	♠ AKT	You bid first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: None	♦ AKQ864	
HCP: 18+2	♣ 54	

---

<b>Board: 78</b>	♠ K	Partner bids first.
Dealer: South	♥ K863	The opponents are silent.
Vul: N-S	♦ J9852	
HCP: 7+1	♣ T73	

---

<b>Board: 79</b>	♠ K98532	Partner bids first.
Dealer: South	♥ KQJ65	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 10+3	♣ J	

## Both hands (Answers Page)

### Board: 76

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 6+3

Contract: 4 ♠ South

North:

♠ Q4

♥ KT73

♦ AQ872

♣ AK

South:

♠ KT76532

♥ Q9

♦ T

♣ J73

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

### Board: 77

Dealer: North

Vul: None

North HCP: 18+2

South HCP: 8+1

Contract: 3NT North

North:

♠ AKT

♥ Q4

♦ AKQ864

♣ 54

South:

♠ J8764

♥ KJT3

♦ T

♣ KT2

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

### Board: 78

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 16+1

Contract: 2 ♠ North

North:

♠ K

♥ K863

♦ J9852

♣ T73

South:

♠ AQT87

♥ Q52

♦ Q

♣ KQJ8

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

1. forcing 1NT

### Board: 79

Dealer: South

Vul: E-W

North HCP: 10+3

South HCP: 18+1

Contract: 5 ♠ South

North:

♠ K98532

♥ KQJ65

♦ 4

♣ J

South:

♠ A74

♥ 9

♦ AKJ98

♣ AQ86

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	3 ♣
Pass	3 ♥ <sup>1</sup>	Pass	3 ♠
Pass	4NT	Pass	5 ♣ <sup>2</sup>
Pass	5 ♦	Pass	5 ♠ <sup>3</sup>
All Pass			

1. Fourth suit game force
2. A=0/5 or 3/5
3. no !S queen

**Board: 76**      ♠ KT76532      Partner bids first.  
Dealer: North      ♥ Q9      The opponents are silent.  
Vul: Both      ♦ T  
HCP: 6+3      ♣ J73

---

**Board: 77**      ♠ J8764      Partner bids first.  
Dealer: North      ♥ KJT3      The opponents are silent.  
Vul: None      ♦ T  
HCP: 8+1      ♣ KT2

---

**Board: 78**      ♠ AQT87      You bid first.  
Dealer: South      ♥ Q52      The opponents are silent.  
Vul: N-S      ♦ Q  
HCP: 16+1      ♣ KQJ8

---

**Board: 79**      ♠ A74      You bid first.  
Dealer: South      ♥ 9      The opponents are silent.  
Vul: E-W      ♦ AKJ98  
HCP: 18+1      ♣ AQ86

## Both hands (Answers Page)

### Board: 76

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 6+3

Contract: 4 ♠ South

North:

♠ Q4

♥ KT73

♦ AQ872

♣ AK

South:

♠ KT76532

♥ Q9

♦ T

♣ J73

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

### Board: 77

Dealer: North

Vul: None

North HCP: 18+2

South HCP: 8+1

Contract: 3NT North

North:

♠ AKT

♥ Q4

♦ AKQ864

♣ 54

South:

♠ J8764

♥ KJT3

♦ T

♣ KT2

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

### Board: 78

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 16+1

Contract: 2 ♠ North

North:

♠ K

♥ K863

♦ J9852

♣ T73

South:

♠ AQT87

♥ Q52

♦ Q

♣ KQJ8

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

1. forcing 1NT

### Board: 79

Dealer: South

Vul: E-W

North HCP: 10+3

South HCP: 18+1

Contract: 5 ♠ South

North:

♠ K98532

♥ KQJ65

♦ 4

♣ J

South:

♠ A74

♥ 9

♦ AKJ98

♣ AQ86

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	3 ♣
Pass	3 ♥ <sup>1</sup>	Pass	3 ♠
Pass	4NT	Pass	5 ♣ <sup>2</sup>
Pass	5 ♦	Pass	5 ♠ <sup>3</sup>
All Pass			

1. Fourth suit game force
2. A=0/5 or 3/5
3. no !S queen



<b>Board: 80</b>	♠ KQ3	You bid first.
Dealer: North	♥ AQT964	The opponents are silent.
Vul: None	♦ AJ	
HCP: 16+2	♣ T2	

---

<b>Board: 81</b>	♠ KQ7	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: N-S	♦ K93	
HCP: 19+2	♣ AKT752	

---

<b>Board: 82</b>	♠ Q76	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 17+2	♣ KQ9843	

---

<b>Board: 83</b>	♠ QJ86	You bid first.
Dealer: North	♥ KT9542	The opponents are silent.
Vul: Both	♦ A5	
HCP: 14+2	♣ A	

---

<b>Board: 84</b>	♠ AKQT3	You bid first.
Dealer: North	♥ 53	The opponents are silent.
Vul: N-S	♦ AK965	
HCP: 16+2	♣ 5	

## Both hands (Answers Page)

### Board: 80

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 10+1

Contract: 3NT South

North:

♠ KQ3

♥ AQT964

♦ AJ

♣ T2

South:

♠ J7542

♥ J

♦ QT7

♣ KQJ5

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

### Board: 81

Dealer: North

Vul: N-S

North HCP: 19+2

South HCP: 10+1

Contract: 3NT North

North:

♠ KQ7

♥ A

♦ K93

♣ AKT752

South:

♠ A9642

♥ Q43

♦ AT65

♣ 8

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

### Board: 82

Dealer: North

Vul: E-W

North HCP: 17+2

South HCP: 8+1

Contract: 3NT South

North:

♠ Q76

♥ AQ

♦ A3

♣ KQ9843

South:

♠ AJ4

♥ J965

♦ QT764

♣ 5

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

### Board: 83

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 9+3

Contract: 2 ♥ North

North:

♠ QJ86

♥ KT9542

♦ A5

♣ A

South:

♠ 32

♥ A

♦ KT2

♣ QT86532

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

### Board: 84

Dealer: North

Vul: N-S

North HCP: 16+2

South HCP: 9+2

Contract: 3 ♣ South

North:

♠ AKQT3

♥ 53

♦ AK965

♣ 5

South:

♠ 4

♥ AQ98

♦ T3

♣ QJT982

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

<b>Board: 80</b>	♠ J7542	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ QT7	
HCP: 10+1	♣ KQJ5	

---

<b>Board: 81</b>	♠ A9642	Partner bids first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: N-S	♦ AT65	
HCP: 10+1	♣ 8	

---

<b>Board: 82</b>	♠ AJ4	Partner bids first.
Dealer: North	♥ J965	The opponents are silent.
Vul: E-W	♦ QT764	
HCP: 8+1	♣ 5	

---

<b>Board: 83</b>	♠ 32	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ KT2	
HCP: 9+3	♣ QT86532	

---

<b>Board: 84</b>	♠ 4	Partner bids first.
Dealer: North	♥ AQ98	The opponents are silent.
Vul: N-S	♦ T3	
HCP: 9+2	♣ QJT982	

## Both hands (Answers Page)

### Board: 80

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 10+1

Contract: 3NT South

North:

♠ KQ3

♥ AQT964

♦ AJ

♣ T2

South:

♠ J7542

♥ J

♦ QT7

♣ KQJ5

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

### Board: 81

Dealer: North

Vul: N-S

North HCP: 19+2

South HCP: 10+1

Contract: 3NT North

North:

♠ KQ7

♥ A

♦ K93

♣ AKT752

South:

♠ A9642

♥ Q43

♦ AT65

♣ 8

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

### Board: 82

Dealer: North

Vul: E-W

North HCP: 17+2

South HCP: 8+1

Contract: 3NT South

North:

♠ Q76

♥ AQ

♦ A3

♣ KQ9843

South:

♠ AJ4

♥ J965

♦ QT764

♣ 5

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

### Board: 83

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 9+3

Contract: 2 ♥ North

North:

♠ QJ86

♥ KT9542

♦ A5

♣ A

South:

♠ 32

♥ A

♦ KT2

♣ QT86532

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

### Board: 84

Dealer: North

Vul: N-S

North HCP: 16+2

South HCP: 9+2

Contract: 3 ♣ South

North:

♠ AKQT3

♥ 53

♦ AK965

♣ 5

South:

♠ 4

♥ AQ98

♦ T3

♣ QJT982

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

<b>Board: 85</b>	♠ A43	You bid first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: E-W	♦ A8542	
HCP: 19+1	♣ A6	

---

<b>Board: 86</b>	♠ AKQ974	You bid first.
Dealer: North	♥ Q83	The opponents are silent.
Vul: Both	♦ 32	
HCP: 17+2	♣ AQ	

---

<b>Board: 87</b>	♠ AKQ	You bid first.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: None	♦ 9	
HCP: 18+1	♣ QJT87	

---

<b>Board: 88</b>	♠ Q	You bid first.
Dealer: North	♥ KT95	The opponents are silent.
Vul: Both	♦ A2	
HCP: 13+2	♣ KJ7532	

---

<b>Board: 89</b>	♠ AK8652	You bid first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: None	♦ KQ2	
HCP: 15+2	♣ J7	

## Both hands (Answers Page)

### Board: 85

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 8

Contract: 3NT South

North:

♠ A43

♥ AK2

♦ A8542

♣ A6

South:

♠ QT75

♥ QJT5

♦ 9

♣ KT74

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

### Board: 86

Dealer: North

Vul: Both

North HCP: 17+2

South HCP: 10+3

Contract: 4 ♥ South

North:

♠ AKQ974

♥ Q83

♦ 32

♣ AQ

South:

♠ -

♥ AKJ9542

♦ Q864

♣ 98

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

### Board: 87

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 8+1

Contract: 3NT North

North:

♠ AKQ

♥ AQ86

♦ 9

♣ QJT87

South:

♠ T852

♥ 974

♦ KQT53

♣ K

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	2 ♥	Pass	2 ♠ <sup>1</sup>
Pass	3NT	All Pass	
1. Fourth suit game force			

### Board: 88

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 9+2

Contract: 2 ♠ South

North:

♠ Q

♥ KT95

♦ A2

♣ KJ7532

South:

♠ AJ7432

♥ 86

♦ Q953

♣ Q

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

### Board: 89

Dealer: North

Vul: None

North HCP: 15+2

South HCP: 6+1

Contract: 1 ♠ North

North:

♠ AK8652

♥ Q3

♦ KQ2

♣ J7

South:

♠ 9

♥ AJ2

♦ J8753

♣ 8653

W	N	E	S
	1 ♠	All Pass	

<b>Board: 85</b>	♠ QT75	Partner bids first.
Dealer: North	♥ QJT5	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 8	♣ KT74	

---

<b>Board: 86</b>	♠ -	Partner bids first.
Dealer: North	♥ AKJ9542	The opponents are silent.
Vul: Both	♦ Q864	
HCP: 10+3	♣ 98	

---

<b>Board: 87</b>	♠ T852	Partner bids first.
Dealer: North	♥ 974	The opponents are silent.
Vul: None	♦ KQT53	
HCP: 8+1	♣ K	

---

<b>Board: 88</b>	♠ AJ7432	Partner bids first.
Dealer: North	♥ 86	The opponents are silent.
Vul: Both	♦ Q953	
HCP: 9+2	♣ Q	

---

<b>Board: 89</b>	♠ 9	Partner bids first.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: None	♦ J8753	
HCP: 6+1	♣ 8653	

## Both hands (Answers Page)

### Board: 85

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 8

Contract: 3NT South

North:

♠ A43

♥ AK2

♦ A8542

♣ A6

South:

♠ QT75

♥ QJT5

♦ 9

♣ KT74

W N E S

1 ♦ Pass 1 ♥

Pass 2NT Pass 3NT

All Pass

### Board: 86

Dealer: North

Vul: Both

North HCP: 17+2

South HCP: 10+3

Contract: 4 ♥ South

North:

♠ AKQ974

♥ Q83

♦ 32

♣ AQ

South:

♠ -

♥ AKJ9542

♦ Q864

♣ 98

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 3 ♠ Pass 4 ♥

All Pass

1. forcing 1NT

### Board: 87

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 8+1

Contract: 3NT North

North:

♠ AKQ

♥ AQ86

♦ 9

♣ QJT87

South:

♠ T852

♥ 974

♦ KQT53

♣ K

W N E S

1 ♣ Pass 1 ♦

Pass 2 ♥ Pass 2 ♠<sup>1</sup>

Pass 3NT All Pass

1. Fourth suit game force

### Board: 88

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 9+2

Contract: 2 ♠ South

North:

♠ Q

♥ KT95

♦ A2

♣ KJ7532

South:

♠ AJ7432

♥ 86

♦ Q953

♣ Q

W N E S

1 ♣ Pass 1 ♠

Pass 2 ♣ Pass 2 ♠

All Pass

### Board: 89

Dealer: North

Vul: None

North HCP: 15+2

South HCP: 6+1

Contract: 1 ♠ North

North:

♠ AK8652

♥ Q3

♦ KQ2

♣ J7

South:

♠ 9

♥ AJ2

♦ J8753

♣ 8653

W N E S

1 ♠ All Pass



<b>Board: 90</b>	♠ KT4	Partner bids first.
Dealer: South	♥ Q764	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 10+1	♣ AJ983	

---

<b>Board: 91</b>	♠ -	Partner bids first.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: Both	♦ J754	
HCP: 9+2	♣ KT8543	

---

<b>Board: 92</b>	♠ 953	Partner bids first.
Dealer: South	♥ AKT85	The opponents are silent.
Vul: None	♦ J	
HCP: 8+1	♣ 9632	

---

<b>Board: 93</b>	♠ QJ8	Partner bids first.
Dealer: South	♥ JT754	The opponents are silent.
Vul: N-S	♦ AQT2	
HCP: 10+1	♣ 4	

---

<b>Board: 94</b>	♠ AJ65	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ AK52	
HCP: 19	♣ Q86	

## Both hands (Answers Page)

### Board: 90

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 14+2

Contract: 2♦ South

North:

♠ KT4

♥ Q764

♦ 5

♣ AJ983

South:

♠ Q76

♥ 3

♦ AKQ974

♣ K72

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 2♦

All Pass

### Board: 91

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 12+1

Contract: 3♣ North

North:

♠ -

♥ AJ6

♦ J754

♣ KT8543

South:

♠ AQ965

♥ Q43

♦ 986

♣ A7

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 1NT<sup>1</sup> Pass 2♦

Pass 3♣ All Pass

1. forcing 1NT

### Board: 92

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 13+1

Contract: 1NT South

North:

♠ 953

♥ AKT85

♦ J

♣ 9632

South:

♠ QJ7

♥ J97

♦ KQ764

♣ AT

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 1NT

All Pass

### Board: 93

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 16+1

Contract: 3NT South

North:

♠ QJ8

♥ JT754

♦ AQT2

♣ 4

South:

♠ T974

♥ A

♦ K63

♣ AKQT7

W N E S

Pass 1♥ Pass 1♣

Pass 1♥ Pass 1♠

Pass 1NT Pass 2NT

Pass 3♥ Pass 3NT

All Pass

### Board: 94

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 7+1

Contract: 4♠ North

North:

♠ AJ65

♥ KQ

♦ AK52

♣ Q86

South:

♠ QT874

♥ A952

♦ J

♣ T94

W N E S

Pass 1♦ Pass 1♠

Pass 4♠ All Pass

<b>Board: 90</b>	♠ Q76	You bid first.
Dealer: South	♥ 3	The opponents are silent.
Vul: N-S	♦ AKQ974	
HCP: 14+2	♣ K72	

---

<b>Board: 91</b>	♠ AQ965	You bid first.
Dealer: South	♥ Q43	The opponents are silent.
Vul: Both	♦ 986	
HCP: 12+1	♣ A7	

---

<b>Board: 92</b>	♠ QJ7	You bid first.
Dealer: South	♥ J97	The opponents are silent.
Vul: None	♦ KQ764	
HCP: 13+1	♣ AT	

---

<b>Board: 93</b>	♠ T974	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ K63	
HCP: 16+1	♣ AKQT7	

---

<b>Board: 94</b>	♠ QT874	Partner bids first.
Dealer: North	♥ A952	The opponents are silent.
Vul: E-W	♦ J	
HCP: 7+1	♣ T94	

## Both hands (Answers Page)

### Board: 90

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 14+2

Contract: 2♦ South

North:

♠ KT4

♥ Q764

♦ 5

♣ AJ983

South:

♠ Q76

♥ 3

♦ AKQ974

♣ K72

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 2♦

All Pass

### Board: 91

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 12+1

Contract: 3♣ North

North:

♠ -

♥ AJ6

♦ J754

♣ KT8543

South:

♠ AQ965

♥ Q43

♦ 986

♣ A7

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 1NT<sup>1</sup> Pass 2♦

Pass 3♣ All Pass

1. forcing 1NT

### Board: 92

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 13+1

Contract: 1NT South

North:

♠ 953

♥ AKT85

♦ J

♣ 9632

South:

♠ QJ7

♥ J97

♦ KQ764

♣ AT

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 1NT

All Pass

### Board: 93

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 16+1

Contract: 3NT South

North:

♠ QJ8

♥ JT754

♦ AQT2

♣ 4

South:

♠ T974

♥ A

♦ K63

♣ AKQT7

W N E S

Pass 1♥ Pass 1♣

Pass 1♥ Pass 1♠

Pass 1NT Pass 2NT

Pass 3♥ Pass 3NT

All Pass

### Board: 94

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 7+1

Contract: 4♠ North

North:

♠ AJ65

♥ KQ

♦ AK52

♣ Q86

South:

♠ QT874

♥ A952

♦ J

♣ T94

W N E S

Pass 1♦ Pass 1♠

Pass 4♠ All Pass

<b>Board: 95</b>	♠ Q95	Partner bids first.
Dealer: South	♥ KT5	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 8+2	♣ K86532	

---

<b>Board: 96</b>	♠ KT942	Partner bids first.
Dealer: South	♥ 62	The opponents are silent.
Vul: E-W	♦ K8432	
HCP: 6+2	♣ 7	

---

<b>Board: 97</b>	♠ AKJ72	You bid first.
Dealer: North	♥ JT	The opponents are silent.
Vul: Both	♦ K	
HCP: 20+2	♣ AKJ87	

---

<b>Board: 98</b>	♠ 8	Partner bids first.
Dealer: South	♥ Q532	The opponents are silent.
Vul: N-S	♦ 8632	
HCP: 6	♣ AT83	

---

<b>Board: 99</b>	♠ 4	Partner bids first.
Dealer: South	♥ K98732	The opponents are silent.
Vul: E-W	♦ J4	
HCP: 9+2	♣ AJ92	

## Both hands (Answers Page)

### Board: 95

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 13+2

Contract: 3♣ North

North:

♠ Q95

♥ KT5

♦ 3

♣ K86532

South:

♠ JT83

♥ AQ3

♦ AQT952

♣ -

W N E S

Pass 1NT Pass 2♦

Pass 3♣ All Pass

### Board: 96

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 17+2

Contract: 3♣ South

North:

♠ KT942

♥ 62

♦ K8432

♣ 7

South:

♠ Q8

♥ K974

♦ A

♣ AKJT52

W N E S

Pass 1♠ Pass 2♥

Pass 2NT Pass 3♣

All Pass

### Board: 97

Dealer: North

Vul: Both

North HCP: 20+2

South HCP: 7+2

Contract: 5♣ South

North:

♠ AKJ72

♥ JT

♦ K

♣ AKJ87

South:

♠ -

♥ AK9853

♦ T85

♣ T643

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 3♣ Pass 5♣

All Pass

1. forcing 1NT

### Board: 98

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 14+2

Contract: 1♠ South

North:

♠ 8

♥ Q532

♦ 8632

♣ AT83

South:

♠ AKJ754

♥ 8

♦ KQT4

♣ J7

W N E S

Pass 1NT<sup>1</sup> Pass 2♠

All Pass

### Board: 99

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14+2

Contract: 3♥ North

North:

♠ 4

♥ K98732

♦ J4

♣ AJ92

South:

♠ AKQJ86

♥ A4

♦ 986

♣ T5

W N E S

Pass 1NT<sup>1</sup> Pass 2♠

Pass 3♥ All Pass

1. forcing 1NT

<b>Board: 95</b>	♠ JT83	You bid first.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: N-S	♦ AQT952	
HCP: 13+2	♣ -	

---

<b>Board: 96</b>	♠ Q8	You bid first.
Dealer: South	♥ K974	The opponents are silent.
Vul: E-W	♦ A	
HCP: 17+2	♣ AKJT52	

---

<b>Board: 97</b>	♠ -	Partner bids first.
Dealer: North	♥ AK9853	The opponents are silent.
Vul: Both	♦ T85	
HCP: 7+2	♣ T643	

---

<b>Board: 98</b>	♠ AKJ754	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ KQT4	
HCP: 14+2	♣ J7	

---

<b>Board: 99</b>	♠ AKQJ86	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: E-W	♦ 986	
HCP: 14+2	♣ T5	

## Both hands (Answers Page)

### Board: 95

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 13+2

Contract: 3♣ North

North:

♠ Q95

♥ KT5

♦ 3

♣ K86532

South:

♠ JT83

♥ AQ3

♦ AQT952

♣ -

W N E S

Pass 1NT Pass 2♦

Pass 3♣ All Pass

### Board: 96

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 17+2

Contract: 3♣ South

North:

♠ KT942

♥ 62

♦ K8432

♣ 7

South:

♠ Q8

♥ K974

♦ A

♣ AKJT52

W N E S

Pass 1♠ Pass 2♥

Pass 2NT Pass 3♣

All Pass

### Board: 97

Dealer: North

Vul: Both

North HCP: 20+2

South HCP: 7+2

Contract: 5♣ South

North:

♠ AKJ72

♥ JT

♦ K

♣ AKJ87

South:

♠ -

♥ AK9853

♦ T85

♣ T643

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 3♣ Pass 5♣

All Pass

1. forcing 1NT

### Board: 98

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 14+2

Contract: 1♠ South

North:

♠ 8

♥ Q532

♦ 8632

♣ AT83

South:

♠ AKJ754

♥ 8

♦ KQT4

♣ J7

W N E S

Pass 1NT<sup>1</sup> Pass 2♠

All Pass

### Board: 99

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14+2

Contract: 3♥ North

North:

♠ 4

♥ K98732

♦ J4

♣ AJ92

South:

♠ AKQJ86

♥ A4

♦ 986

♣ T5

W N E S

Pass 1NT<sup>1</sup> Pass 2♠

Pass 3♥ All Pass

1. forcing 1NT



<b>Board: 100</b>	♠ QJ973	Partner bids first.
Dealer: South	♥ 98	The opponents are silent.
Vul: Both	♦ K9876	
HCP: 6+2	♣ 6	

---

<b>Board: 101</b>	♠ QJ6	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: None	♦ KT9432	
HCP: 10+2	♣ A84	

---

<b>Board: 102</b>	♠ QT7	Partner bids first.
Dealer: South	♥ A5432	The opponents are silent.
Vul: E-W	♦ K872	
HCP: 9+1	♣ 2	

---

<b>Board: 103</b>	♠ QT3	Partner bids first.
Dealer: South	♥ T6	The opponents are silent.
Vul: Both	♦ 4	
HCP: 8+3	♣ KQJ8763	

---

<b>Board: 104</b>	♠ A6	You bid first.
Dealer: North	♥ AKJT73	The opponents are silent.
Vul: None	♦ Q8	
HCP: 14+2	♣ 754	

## Both hands (Answers Page)

### Board: 100

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 17+2

Contract: 3 ♣ South

North:

♠ QJ973

♥ 98

♦ K9876

♣ 6

South:

♠ K4

♥ K52

♦ Q2

♣ AKQT54

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1 ♠ Pass 3 ♣

All Pass

### Board: 101

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 14+1

Contract: 2 ♦ North

North:

♠ QJ6

♥ 3

♦ KT9432

♣ A84

South:

♠ K982

♥ AQT84

♦ A

♣ J96

W N E S

Pass 1NT<sup>1</sup> Pass 1 ♥

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♦ All Pass

1. forcing 1NT

### Board: 102

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 12+1

Contract: 1NT South

North:

♠ QT7

♥ A5432

♦ K872

♣ 2

South:

♠ J6

♥ J8

♦ AT95

♣ KQJ85

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 1 ♥ Pass 1NT

All Pass

### Board: 103

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 16

Contract: 3 ♣ North

North:

♠ QT3

♥ T6

♦ 4

♣ KQJ8763

South:

♠ AK82

♥ AJ54

♦ KJ52

♣ 5

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♥

Pass 3 ♣ All Pass

### Board: 104

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 9+2

Contract: 4 ♠ South

North:

♠ A6

♥ AKJT73

♦ Q8

♣ 754

South:

♠ JT8752

♥ 8

♦ A652

♣ A9

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 2 ♥ Pass 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

<b>Board: 100</b>	♠ K4	You bid first.
Dealer: South	♥ K52	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 17+2	♣ AKQT54	

---

<b>Board: 101</b>	♠ K982	You bid first.
Dealer: South	♥ AQT84	The opponents are silent.
Vul: None	♦ A	
HCP: 14+1	♣ J96	

---

<b>Board: 102</b>	♠ J6	You bid first.
Dealer: South	♥ J8	The opponents are silent.
Vul: E-W	♦ AT95	
HCP: 12+1	♣ KQJ85	

---

<b>Board: 103</b>	♠ AK82	You bid first.
Dealer: South	♥ AJ54	The opponents are silent.
Vul: Both	♦ KJ52	
HCP: 16	♣ 5	

---

<b>Board: 104</b>	♠ JT8752	Partner bids first.
Dealer: North	♥ 8	The opponents are silent.
Vul: None	♦ A652	
HCP: 9+2	♣ A9	

## Both hands (Answers Page)

### Board: 100

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 17+2

Contract: 3 ♣ South

North:

♠ QJ973

♥ 98

♦ K9876

♣ 6

South:

♠ K4

♥ K52

♦ Q2

♣ AKQT54

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1 ♠ Pass 3 ♣

All Pass

### Board: 101

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 14+1

Contract: 2 ♦ North

North:

♠ QJ6

♥ 3

♦ KT9432

♣ A84

South:

♠ K982

♥ AQT84

♦ A

♣ J96

W N E S

Pass 1NT<sup>1</sup> Pass 1 ♥

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♦ All Pass

1. forcing 1NT

### Board: 102

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 12+1

Contract: 1NT South

North:

♠ QT7

♥ A5432

♦ K872

♣ 2

South:

♠ J6

♥ J8

♦ AT95

♣ KQJ85

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 1 ♥ Pass 1NT

All Pass

### Board: 103

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 16

Contract: 3 ♣ North

North:

♠ QT3

♥ T6

♦ 4

♣ KQJ8763

South:

♠ AK82

♥ AJ54

♦ KJ52

♣ 5

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♥

Pass 3 ♣ All Pass

### Board: 104

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 9+2

Contract: 4 ♠ South

North:

♠ A6

♥ AKJT73

♦ Q8

♣ 754

South:

♠ JT8752

♥ 8

♦ A652

♣ A9

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 2 ♥ Pass 2 ♠

Pass 3 ♠ Pass 4 ♠

All Pass

<b>Board: 105</b>	♠ 63	Partner bids first.
Dealer: South	♥ KJ98742	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 9+3	♣ K83	

---

<b>Board: 106</b>	♠ K842	Partner bids first.
Dealer: South	♥ T75	The opponents are silent.
Vul: Both	♦ KQ963	
HCP: 8+1	♣ 8	

---

<b>Board: 107</b>	♠ -	Partner bids first.
Dealer: South	♥ KJ653	The opponents are silent.
Vul: None	♦ A54	
HCP: 10+2	♣ Q9643	

---

<b>Board: 108</b>	♠ QJT65	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: N-S	♦ 983	
HCP: 9+1	♣ AQ75	

---

<b>Board: 109</b>	♠ T8654	Partner bids first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: E-W	♦ AQT6	
HCP: 10+1	♣ Q	

## Both hands (Answers Page)

### Board: 105

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 18

Contract: 4♥ North

North:

♠ 63

♥ KJ98742

♦ Q

♣ K83

South:

♠ AKQ9

♥ A6

♦ 9653

♣ AJ4

W N E S

Pass 1♥ Pass 1♦

Pass 4♥ All Pass

Pass 4♥ All Pass

### Board: 106

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 14+1

Contract: 1NT South

North:

♠ K842

♥ T75

♦ KQ963

♣ 8

South:

♠ AT6

♥ AQ6

♦ 52

♣ KJT43

W N E S

Pass 1♦ Pass 1♣

Pass 1♦ Pass 1NT

All Pass

### Board: 107

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 19+2

Contract: 3NT North

North:

♠ -

♥ KJ653

♦ A54

♣ Q9643

South:

♠ AQT962

♥ A92

♦ Q3

♣ AK

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 3NT All Pass

Pass 3NT All Pass

1. forcing 1NT

### Board: 108

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+1

Contract: 2♦ South

North:

♠ QJT65

♥ 5

♦ 983

♣ AQ75

South:

♠ A

♥ KQJ96

♦ JT42

♣ KJT

W N E S

Pass 1♠ Pass 1♥

Pass 1♠ Pass 2♦

All Pass

### Board: 109

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 17+2

Contract: 3NT North

North:

♠ T8654

♥ Q62

♦ AQT6

♣ Q

South:

♠ QJ9

♥ A4

♦ K4

♣ AKT874

W N E S

Pass 1♠ Pass 1♣

Pass 1♠ Pass 3♣

Pass 3NT All Pass

<b>Board: 105</b>	♠ AKQ9	You bid first.
Dealer: South	♥ A6	The opponents are silent.
Vul: N-S	♦ 9653	
HCP: 18	♣ AJ4	

---

<b>Board: 106</b>	♠ AT6	You bid first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: Both	♦ 52	
HCP: 14+1	♣ KJT43	

---

<b>Board: 107</b>	♠ AQT962	You bid first.
Dealer: South	♥ A92	The opponents are silent.
Vul: None	♦ Q3	
HCP: 19+2	♣ AK	

---

<b>Board: 108</b>	♠ A	You bid first.
Dealer: South	♥ KQJ96	The opponents are silent.
Vul: N-S	♦ JT42	
HCP: 15+1	♣ KJT	

---

<b>Board: 109</b>	♠ QJ9	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 17+2	♣ AKT874	

## Both hands (Answers Page)

### Board: 105

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 18

Contract: 4♥ North

North:

♠ 63

♥ KJ98742

♦ Q

♣ K83

South:

♠ AKQ9

♥ A6

♦ 9653

♣ AJ4

W N E S

Pass 1♥ Pass 1♦

Pass 4♥ All Pass

Pass 4♥ All Pass

### Board: 106

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 14+1

Contract: 1NT South

North:

♠ K842

♥ T75

♦ KQ963

♣ 8

South:

♠ AT6

♥ AQ6

♦ 52

♣ KJT43

W N E S

Pass 1♦ Pass 1♣

Pass 1♦ Pass 1NT

All Pass

### Board: 107

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 19+2

Contract: 3NT North

North:

♠ -

♥ KJ653

♦ A54

♣ Q9643

South:

♠ AQT962

♥ A92

♦ Q3

♣ AK

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 3NT All Pass

Pass 3NT All Pass

1. forcing 1NT

### Board: 108

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+1

Contract: 2♦ South

North:

♠ QJT65

♥ 5

♦ 983

♣ AQ75

South:

♠ A

♥ KQJ96

♦ JT42

♣ KJT

W N E S

Pass 1♠ Pass 1♥

Pass 1♠ Pass 2♦

All Pass

### Board: 109

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 17+2

Contract: 3NT North

North:

♠ T8654

♥ Q62

♦ AQT6

♣ Q

South:

♠ QJ9

♥ A4

♦ K4

♣ AKT874

W N E S

Pass 1♠ Pass 1♣

Pass 1♠ Pass 3♣

Pass 3NT All Pass



<b>Board: 110</b>	♠ K985	You bid first.
Dealer: North	♥ AKQJ2	The opponents are silent.
Vul: None	♦ 72	
HCP: 16+1	♣ K4	

---

<b>Board: 111</b>	♠ 3	Partner bids first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: N-S	♦ AK932	
HCP: 10+1	♣ JT96	

---

<b>Board: 112</b>	♠ A95	Partner bids first.
Dealer: South	♥ A974	The opponents are silent.
Vul: E-W	♦ QT873	
HCP: 10+1	♣ 5	

---

<b>Board: 113</b>	♠ 92	You bid first.
Dealer: North	♥ AKQJ93	The opponents are silent.
Vul: Both	♦ 8	
HCP: 15+2	♣ AJT7	

---

<b>Board: 114</b>	♠ K754	Partner bids first.
Dealer: South	♥ AK7653	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 10+2	♣ T6	

## Both hands (Answers Page)

### Board: 110

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8+1

Contract: 4 ♠ South

North:

♠ K985

♥ AKQJ2

♦ 72

♣ K4

South:

♠ Q643

♥ -

♦ AQ54

♣ 98765

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

### Board: 111

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 17+2

Contract: 3NT North

North:

♠ 3

♥ Q53

♦ AK932

♣ JT96

South:

♠ AQT985

♥ A862

♦ -

♣ AK3

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

### Board: 112

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13+1

Contract: 3 ♥ North

North:

♠ A95

♥ A974

♦ QT873

♣ 5

South:

♠ 7

♥ J852

♦ AK9

♣ AJT94

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1 ♥
Pass	3 ♥	All Pass	

### Board: 113

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 9+2

Contract: 2 ♣ North

North:

♠ 92

♥ AKQJ93

♦ 8

♣ AJT7

South:

♠ AK754

♥ 6

♦ Q6532

♣ 54

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

### Board: 114

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 15+2

Contract: 3NT South

North:

♠ K754

♥ AK7653

♦ 6

♣ T6

South:

♠ AT

♥ QJ

♦ AT9432

♣ A53

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

<b>Board: 110</b>	♠ Q643	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ AQ54	
HCP: 8+1	♣ 98765	

---

<b>Board: 111</b>	♠ AQT985	You bid first.
Dealer: South	♥ A862	The opponents are silent.
Vul: N-S	♦ -	
HCP: 17+2	♣ AK3	

---

<b>Board: 112</b>	♠ 7	You bid first.
Dealer: South	♥ J852	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 13+1	♣ AJT94	

---

<b>Board: 113</b>	♠ AK754	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: Both	♦ Q6532	
HCP: 9+2	♣ 54	

---

<b>Board: 114</b>	♠ AT	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ AT9432	
HCP: 15+2	♣ A53	

## Both hands (Answers Page)

### Board: 110

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8+1

Contract: 4 ♠ South

North:

♠ K985

♥ AKQJ2

♦ 72

♣ K4

South:

♠ Q643

♥ -

♦ AQ54

♣ 98765

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

### Board: 111

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 17+2

Contract: 3NT North

North:

♠ 3

♥ Q53

♦ AK932

♣ JT96

South:

♠ AQT985

♥ A862

♦ -

♣ AK3

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

### Board: 112

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13+1

Contract: 3 ♥ North

North:

♠ A95

♥ A974

♦ QT873

♣ 5

South:

♠ 7

♥ J852

♦ AK9

♣ AJT94

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1 ♥
Pass	3 ♥	All Pass	

### Board: 113

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 9+2

Contract: 2 ♣ North

North:

♠ 92

♥ AKQJ93

♦ 8

♣ AJT7

South:

♠ AK754

♥ 6

♦ Q6532

♣ 54

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

### Board: 114

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 15+2

Contract: 3NT South

North:

♠ K754

♥ AK7653

♦ 6

♣ T6

South:

♠ AT

♥ QJ

♦ AT9432

♣ A53

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

<b>Board: 115</b>	♠ 8	You bid first.
Dealer: North	♥ AQJ9	The opponents are silent.
Vul: E-W	♦ AKT742	
HCP: 18+2	♣ A8	

---

<b>Board: 116</b>	♠ Q954	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ A9843	
HCP: 9+1	♣ K42	

---

<b>Board: 117</b>	♠ QJT973	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ A764	
HCP: 7+2	♣ T93	

---

<b>Board: 118</b>	♠ AT987	Partner bids first.
Dealer: South	♥ QT52	The opponents are silent.
Vul: E-W	♦ -	
HCP: 10+1	♣ KJT2	

---

<b>Board: 119</b>	♠ Q2	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: Both	♦ KQ876543	
HCP: 7+4	♣ 92	

## Both hands (Answers Page)

### Board: 115

Dealer: North

Vul: E-W

North HCP: 18+2

South HCP: 9+2

Contract: 4♥ South

North:

♠ 8

♥ AQJ9

♦ AKT742

♣ A8

South:

♠ KJT942

♥ K852

♦ 9

♣ Q3

W	N	E	S
---	---	---	---

	1♦	Pass	1♠
--	----	------	----

Pass	2♥	Pass	3♣ <sup>1</sup>
------	----	------	-----------------

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

All Pass

1. Fourth suit game force

### Board: 116

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 17+3

Contract: 4♥ South

North:

♠ Q954

♥ 3

♦ A9843

♣ K42

South:

♠ KJ

♥ AKQT975

♦ 5

♣ AT5

W	N	E	S
---	---	---	---

1♥

Pass	1♠	Pass	4♥
------	----	------	----

All Pass

### Board: 117

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 14+1

Contract: 4♠ North

North:

♠ QJT973

♥ -

♦ A764

♣ T93

South:

♠ K2

♥ A9764

♦ Q9

♣ AJ74

W	N	E	S
---	---	---	---

1♥

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

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

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

### Board: 118

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16+4

Contract: 5♦ South

North:

♠ AT987

♥ QT52

♦ -

♣ KJT2

South:

♠ K5

♥ A4

♦ AKQT9842

♣ 3

W	N	E	S
---	---	---	---

1♦

Pass	1♠	Pass	5♦
------	----	------	----

All Pass

### Board: 119

Dealer: South

Vul: Both

North HCP: 7+4

South HCP: 15+1

Contract: 3♦ North

North:

♠ Q2

♥ 9

♦ KQ876543

♣ 92

South:

♠ A976

♥ AQ642

♦ -

♣ AJT3

W	N	E	S
---	---	---	---

1♥

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

Pass	2♦	Pass	2NT
------	----	------	-----

Pass	3♦	All Pass	
------	----	----------	--

1. forcing 1NT

<b>Board: 115</b>	♠ KJT942	Partner bids first.
Dealer: North	♥ K852	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 9+2	♣ Q3	

---

<b>Board: 116</b>	♠ KJ	You bid first.
Dealer: South	♥ AKQT975	The opponents are silent.
Vul: Both	♦ 5	
HCP: 17+3	♣ AT5	

---

<b>Board: 117</b>	♠ K2	You bid first.
Dealer: South	♥ A9764	The opponents are silent.
Vul: None	♦ Q9	
HCP: 14+1	♣ AJ74	

---

<b>Board: 118</b>	♠ K5	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: E-W	♦ AKQT9842	
HCP: 16+4	♣ 3	

---

<b>Board: 119</b>	♠ A976	You bid first.
Dealer: South	♥ AQ642	The opponents are silent.
Vul: Both	♦ -	
HCP: 15+1	♣ AJT3	

## Both hands (Answers Page)

### Board: 115

Dealer: North

Vul: E-W

North HCP: 18+2

South HCP: 9+2

Contract: 4♥ South

North:

♠ 8

♥ AQJ9

♦ AKT742

♣ A8

South:

♠ KJT942

♥ K852

♦ 9

♣ Q3

W	N	E	S
---	---	---	---

	1♦	Pass	1♠
--	----	------	----

Pass	2♥	Pass	3♣ <sup>1</sup>
------	----	------	-----------------

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

All Pass

1. Fourth suit game force

### Board: 116

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 17+3

Contract: 4♥ South

North:

♠ Q954

♥ 3

♦ A9843

♣ K42

South:

♠ KJ

♥ AKQT975

♦ 5

♣ AT5

W	N	E	S
---	---	---	---

1♥

Pass	1♠	Pass	4♥
------	----	------	----

All Pass

### Board: 117

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 14+1

Contract: 4♠ North

North:

♠ QJT973

♥ -

♦ A764

♣ T93

South:

♠ K2

♥ A9764

♦ Q9

♣ AJ74

W	N	E	S
---	---	---	---

1♥

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

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

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

### Board: 118

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16+4

Contract: 5♦ South

North:

♠ AT987

♥ QT52

♦ -

♣ KJT2

South:

♠ K5

♥ A4

♦ AKQT9842

♣ 3

W	N	E	S
---	---	---	---

1♦

Pass	1♠	Pass	5♦
------	----	------	----

All Pass

### Board: 119

Dealer: South

Vul: Both

North HCP: 7+4

South HCP: 15+1

Contract: 3♦ North

North:

♠ Q2

♥ 9

♦ KQ876543

♣ 92

South:

♠ A976

♥ AQ642

♦ -

♣ AJT3

W	N	E	S
---	---	---	---

1♥

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

Pass	2♦	Pass	2NT
------	----	------	-----

Pass	3♦	All Pass	
------	----	----------	--

1. forcing 1NT



<b>Board: 120</b>	♠ AQ732	You bid first.
Dealer: North	♥ A94	The opponents are silent.
Vul: None	♦ K	
HCP: 17+1	♣ A832	

---

<b>Board: 121</b>	♠ A94	You bid first.
Dealer: North	♥ 73	The opponents are silent.
Vul: N-S	♦ AK7	
HCP: 13+1	♣ Q7432	

---

<b>Board: 122</b>	♠ A	You bid first.
Dealer: North	♥ A54	The opponents are silent.
Vul: Both	♦ K9632	
HCP: 18+1	♣ AKT2	

---

<b>Board: 123</b>	♠ 83	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ AK6	
HCP: 18+3	♣ AKJ7653	

---

<b>Board: 124</b>	♠ KJ863	You bid first.
Dealer: North	♥ 74	The opponents are silent.
Vul: N-S	♦ QJ87	
HCP: 14+1	♣ AK	

## Both hands (Answers Page)

### Board: 120

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 7+1

Contract: 3NT South

North:

♠ AQ732

♥ A94

♦ K

♣ A832

South:

♠ 4

♥ QJ63

♦ J9876

♣ K75

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 3 ♣ Pass 3NT

All Pass

1. forcing 1NT

### Board: 121

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10

Contract: 1NT North

North:

♠ A94

♥ 73

♦ AK7

♣ Q7432

South:

♠ KQT6

♥ A952

♦ J982

♣ 8

W N E S

1 ♣ Pass 1 ♥

Pass 1NT All Pass

### Board: 122

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 10+3

Contract: 4 ♠ South

North:

♠ A

♥ A54

♦ K9632

♣ AKT2

South:

♠ KQJ9865

♥ QJ7

♦ J

♣ 65

W N E S

1 ♦ Pass 1 ♠

Pass 3 ♣ Pass 3 ♥<sup>1</sup>

Pass 3NT Pass 4 ♠

All Pass

1. Fourth suit game force

### Board: 123

Dealer: North

Vul: None

North HCP: 18+3

South HCP: 7+2

Contract: 3NT North

North:

♠ 83

♥ K

♦ AK6

♣ AKJ7653

South:

♠ KQ42

♥ Q75432

♦ 95

♣ 4

W N E S

1 ♣ Pass 1 ♥

Pass 3NT All Pass

### Board: 124

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 7+2

Contract: 3 ♣ South

North:

♠ KJ863

♥ 74

♦ QJ87

♣ AK

South:

♠ T

♥ Q62

♦ K95

♣ QT9542

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

All Pass

1. forcing 1NT

<b>Board: 120</b>	♠ 4	Partner bids first.
Dealer: North	♥ QJ63	The opponents are silent.
Vul: None	♦ J9876	
HCP: 7+1	♣ K75	

---

<b>Board: 121</b>	♠ KQT6	Partner bids first.
Dealer: North	♥ A952	The opponents are silent.
Vul: N-S	♦ J982	
HCP: 10	♣ 8	

---

<b>Board: 122</b>	♠ KQJ9865	Partner bids first.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: Both	♦ J	
HCP: 10+3	♣ 65	

---

<b>Board: 123</b>	♠ KQ42	Partner bids first.
Dealer: North	♥ Q75432	The opponents are silent.
Vul: None	♦ 95	
HCP: 7+2	♣ 4	

---

<b>Board: 124</b>	♠ T	Partner bids first.
Dealer: North	♥ Q62	The opponents are silent.
Vul: N-S	♦ K95	
HCP: 7+2	♣ QT9542	

## Both hands (Answers Page)

### Board: 120

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 7+1

Contract: 3NT South

North:

♠ AQ732

♥ A94

♦ K

♣ A832

South:

♠ 4

♥ QJ63

♦ J9876

♣ K75

W	N	E	S
---	---	---	---

	1 ♠	Pass	1NT <sup>1</sup>
--	-----	------	------------------

Pass	3 ♣	Pass	3NT
------	-----	------	-----

All Pass

1. forcing 1NT

### Board: 121

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 10

Contract: 1NT North

North:

♠ A94

♥ 73

♦ AK7

♣ Q7432

South:

♠ KQT6

♥ A952

♦ J982

♣ 8

W	N	E	S
---	---	---	---

	1 ♣	Pass	1 ♥
--	-----	------	-----

Pass	1NT	All Pass	
------	-----	----------	--

### Board: 122

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 10+3

Contract: 4 ♠ South

North:

♠ A

♥ A54

♦ K9632

♣ AKT2

South:

♠ KQJ9865

♥ QJ7

♦ J

♣ 65

W	N	E	S
---	---	---	---

	1 ♦	Pass	1 ♠
--	-----	------	-----

Pass	3 ♣	Pass	3 ♥ <sup>1</sup>
------	-----	------	------------------

Pass	3NT	Pass	4 ♠
------	-----	------	-----

All Pass

1. Fourth suit game force

### Board: 123

Dealer: North

Vul: None

North HCP: 18+3

South HCP: 7+2

Contract: 3NT North

North:

♠ 83

♥ K

♦ AK6

♣ AKJ7653

South:

♠ KQ42

♥ Q75432

♦ 95

♣ 4

W	N	E	S
---	---	---	---

	1 ♣	Pass	1 ♥
--	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 124

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 7+2

Contract: 3 ♣ South

North:

♠ KJ863

♥ 74

♦ QJ87

♣ AK

South:

♠ T

♥ Q62

♦ K95

♣ QT9542

W	N	E	S
---	---	---	---

	1 ♠	Pass	1NT <sup>1</sup>
--	-----	------	------------------

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

All Pass

1. forcing 1NT

<b>Board: 125</b>	♠ J	Partner bids first.
Dealer: South	♥ KQJ85	The opponents are silent.
Vul: E-W	♦ Q9752	
HCP: 9+2	♣ 72	

---

<b>Board: 126</b>	♠ 9872	You bid first.
Dealer: North	♥ T4	The opponents are silent.
Vul: None	♦ AKQJ	
HCP: 14	♣ A76	

---

<b>Board: 127</b>	♠ AJ9	Partner bids first.
Dealer: South	♥ 982	The opponents are silent.
Vul: N-S	♦ A	
HCP: 10+2	♣ J98732	

---

<b>Board: 128</b>	♠ K86	Partner bids first.
Dealer: South	♥ K872	The opponents are silent.
Vul: Both	♦ 9	
HCP: 10+1	♣ AT987	

---

<b>Board: 129</b>	♠ AJT863	You bid first.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 15+2	♣ A963	

## Both hands (Answers Page)

### Board: 125

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14+1

Contract: 4 ♦ South

North:

♠ J

♥ KQJ85

♦ Q9752

♣ 72

South:

♠ AQ643

♥ 63

♦ T86

♣ AKJ

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♦ Pass 4 ♦

All Pass

1. forcing 1NT

### Board: 126

Dealer: North

Vul: None

North HCP: 14

South HCP: 10+1

Contract: 1NT South

North:

♠ 9872

♥ T4

♦ AKQJ

♣ A76

South:

♠ QT6

♥ A8653

♦ 8

♣ KJ98

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 127

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 16+3

Contract: 3NT North

North:

♠ AJ9

♥ 982

♦ A

♣ J98732

South:

♠ Q5

♥ A4

♦ KQJ9853

♣ A6

W N E S

Pass 1NT Pass 3 ♦

Pass 3NT All Pass

### Board: 128

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 12+1

Contract: 1NT South

North:

♠ K86

♥ K872

♦ 9

♣ AT987

South:

♠ T3

♥ A94

♦ AQT72

♣ Q62

W N E S

Pass 1 ♥ Pass 1NT

All Pass

### Board: 129

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ AJT863

♥ Q

♦ A8

♣ A963

South:

♠ 2

♥ KJT94

♦ K632

♣ K75

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2NT

Pass 3 ♣ Pass 3 ♥

Pass 4 ♠ All Pass

1. forcing 1NT

<b>Board: 125</b>	♠ AQ643	You bid first.
Dealer: South	♥ 63	The opponents are silent.
Vul: E-W	♦ T86	
HCP: 14+1	♣ AKJ	

---

<b>Board: 126</b>	♠ QT6	Partner bids first.
Dealer: North	♥ A8653	The opponents are silent.
Vul: None	♦ 8	
HCP: 10+1	♣ KJ98	

---

<b>Board: 127</b>	♠ Q5	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ KQJ9853	
HCP: 16+3	♣ A6	

---

<b>Board: 128</b>	♠ T3	You bid first.
Dealer: South	♥ A94	The opponents are silent.
Vul: Both	♦ AQT72	
HCP: 12+1	♣ Q62	

---

<b>Board: 129</b>	♠ 2	Partner bids first.
Dealer: North	♥ KJT94	The opponents are silent.
Vul: N-S	♦ K632	
HCP: 10+1	♣ K75	

## Both hands (Answers Page)

### Board: 125

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14+1

Contract: 4 ♦ South

North:

♠ J

♥ KQJ85

♦ Q9752

♣ 72

South:

♠ AQ643

♥ 63

♦ T86

♣ AKJ

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♦ Pass 4 ♦

All Pass

1. forcing 1NT

### Board: 126

Dealer: North

Vul: None

North HCP: 14

South HCP: 10+1

Contract: 1NT South

North:

♠ 9872

♥ T4

♦ AKQJ

♣ A76

South:

♠ QT6

♥ A8653

♦ 8

♣ KJ98

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 127

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 16+3

Contract: 3NT North

North:

♠ AJ9

♥ 982

♦ A

♣ J98732

South:

♠ Q5

♥ A4

♦ KQJ9853

♣ A6

W N E S

Pass 1NT Pass 3 ♦

Pass 3NT All Pass

### Board: 128

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 12+1

Contract: 1NT South

North:

♠ K86

♥ K872

♦ 9

♣ AT987

South:

♠ T3

♥ A94

♦ AQT72

♣ Q62

W N E S

Pass 1 ♥ Pass 1NT

All Pass

### Board: 129

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ AJT863

♥ Q

♦ A8

♣ A963

South:

♠ 2

♥ KJT94

♦ K632

♣ K75

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2NT

Pass 3 ♣ Pass 3 ♥

Pass 4 ♠ All Pass

1. forcing 1NT



<b>Board: 130</b>	♠ KQ8	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 17+3	♣ KQJT762	
<hr/>		
<b>Board: 131</b>	♠ K94	Partner bids first.
Dealer: South	♥ 6	West (RHO) Doubles 6♣ if possible.
Vul: Both	♦ J5	
HCP: 9+3	♣ KQT9743	
<hr/>		
<b>Board: 132</b>	♠ T93	Partner bids first.
Dealer: South	♥ J9654	The opponents are silent.
Vul: None	♦ T	
HCP: 6+1	♣ KQT4	
<hr/>		
<b>Board: 133</b>	♠ Q5	Partner bids first.
Dealer: South	♥ AKJ8754	The opponents are silent.
Vul: E-W	♦ T76	
HCP: 10+3	♣ 4	
<hr/>		
<b>Board: 134</b>	♠ T9642	Partner bids first.
Dealer: South	♥ AT5	The opponents are silent.
Vul: Both	♦ Q	
HCP: 6+1	♣ T754	

## Both hands (Answers Page)

### Board: 130

Dealer: North

Vul: E-W

North HCP: 17+3

South HCP: 9+2

Contract: 4 ♠ North

North:

♠ KQ8

♥ AQ

♦ 4

♣ KQJT762

South:

♠ AJ7543

♥ J54

♦ QJT5

♣ -

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

### Board: 131

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 19+1

Contract: 6 ♣ X North

North:

♠ K94

♥ 6

♦ J5

♣ KQT9743

South:

♠ A73

♥ AKQJ4

♦ KQ97

♣ 8

W	N	E	S
			1 ♥
Pass	1 NT <sup>1</sup>	Pass	3 ♦
Pass	4 ♣	Pass	5 ♣
Pass	6 ♣	Pass	Pass
X	All Pass		

1. forcing 1NT

### Board: 132

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 17+3

Contract: 3 ♦ South

North:

♠ T93

♥ J9654

♦ T

♣ KQT4

South:

♠ KJ

♥ 73

♦ AKQ7643

♣ A7

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

### Board: 133

Dealer: South

Vul: E-W

North HCP: 10+3

South HCP: 14+1

Contract: 4 ♥ North

North:

♠ Q5

♥ AKJ8754

♦ T76

♣ 4

South:

♠ AJ73

♥ 93

♦ K8

♣ AQ863

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

### Board: 134

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 14+2

Contract: 2 ♦ South

North:

♠ T9642

♥ AT5

♦ Q

♣ T754

South:

♠ A7

♥ 972

♦ AK9542

♣ K2

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

<b>Board: 130</b>	♠ AJ7543	Partner bids first.
Dealer: North	♥ J54	The opponents are silent.
Vul: E-W	♦ QJT5	
HCP: 9+2	♣ -	

---

<b>Board: 131</b>	♠ A73	You bid first.
Dealer: South	♥ AKQJ4	West (LHO) Doubles 6♣ if possible.
Vul: Both	♦ KQ97	
HCP: 19+1	♣ 8	

---

<b>Board: 132</b>	♠ KJ	You bid first.
Dealer: South	♥ 73	The opponents are silent.
Vul: None	♦ AKQ7643	
HCP: 17+3	♣ A7	

---

<b>Board: 133</b>	♠ AJ73	You bid first.
Dealer: South	♥ 93	The opponents are silent.
Vul: E-W	♦ K8	
HCP: 14+1	♣ AQ863	

---

<b>Board: 134</b>	♠ A7	You bid first.
Dealer: South	♥ 972	The opponents are silent.
Vul: Both	♦ AK9542	
HCP: 14+2	♣ K2	

## Both hands (Answers Page)

### Board: 130

	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ AJ7543		1 ♣	Pass	1 ♠
Vul: E-W	♥ AQ	♥ J54	Pass	3 ♣	Pass	3 ♠
North HCP: 17+3	♦ 4	♦ QJT5	Pass	4 ♠	All Pass	
South HCP: 9+2	♣ KQJT762	♣ -				
Contract: 4 ♠ North						

### Board: 131

	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ A73				1 ♥
Vul: Both	♥ 6	♥ AKQJ4	Pass	1NT <sup>1</sup>	Pass	3 ♦
North HCP: 9+3	♦ J5	♦ KQ97	Pass	4 ♣	Pass	5 ♣
South HCP: 19+1	♣ KQT9743	♣ 8	Pass	6 ♣	Pass	Pass
Contract: 6 ♣ X North			X	All Pass		

1. forcing 1NT

### Board: 132

	North:	South:	W	N	E	S
Dealer: South	♠ T93	♠ KJ				1 ♦
Vul: None	♥ J9654	♥ 73	Pass	1 ♥	Pass	3 ♦
North HCP: 6+1	♦ T	♦ AKQ7643	All Pass			
South HCP: 17+3	♣ KQT4	♣ A7				
Contract: 3 ♦ South						

### Board: 133

	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ AJ73				1 ♣
Vul: E-W	♥ AKJ8754	♥ 93	Pass	1 ♥	Pass	1 ♠
North HCP: 10+3	♦ T76	♦ K8	Pass	4 ♥	All Pass	
South HCP: 14+1	♣ 4	♣ AQ863				
Contract: 4 ♥ North						

### Board: 134

	North:	South:	W	N	E	S
Dealer: South	♠ T9642	♠ A7				1 ♦
Vul: Both	♥ AT5	♥ 972	Pass	1 ♠	Pass	2 ♦
North HCP: 6+1	♦ Q	♦ AK9542	All Pass			
South HCP: 14+2	♣ T754	♣ K2				
Contract: 2 ♦ South						

<b>Board: 135</b>	♠ 83	Partner bids first.
Dealer: South	♥ KT92	The opponents are silent.
Vul: None	♦ KJT953	
HCP: 7+2	♣ 3	
<hr/>		
<b>Board: 136</b>	♠ T5	Partner bids first.
Dealer: South	♥ Q8743	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 6+2	♣ AT753	
<hr/>		
<b>Board: 137</b>	♠ KQ96	You bid first.
Dealer: North	♥ AQ9843	West (RHO) Doubles 1♥ if possible.
Vul: None	♦ T5	
HCP: 14+2	♣ K	
<hr/>		
<b>Board: 138</b>	♠ AK732	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ AQ532	
HCP: 18+2	♣ KJ	
<hr/>		
<b>Board: 139</b>	♠ 752	Partner bids first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: E-W	♦ AJ9853	
HCP: 9+2	♣ 4	

## Both hands (Answers Page)

### Board: 135

	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ KQT7				1 ♣
Vul: None	♥ KT92	♥ A4	Pass	1 ♦	Pass	1 ♠
North HCP: 7+2	♦ KJT953	♦ 8	Pass	2 ♦	All Pass	
South HCP: 15+2	♣ 3	♣ KQJ862				
Contract: 2 ♦ North						

### Board: 136

	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ AQ76				1 ♦
Vul: N-S	♥ Q8743	♥ AJ	Pass	1 ♥	Pass	1 ♠
North HCP: 6+2	♦ 4	♦ A97532	Pass	1NT	Pass	2 ♦
South HCP: 17+2	♣ AT753	♣ Q	All Pass			
Contract: 2 ♦ South						

### Board: 137

	North:	South:	W	N	E	S
Dealer: North	♠ KQ96	♠ 854		1 ♥	Pass	Pass
Vul: None	♥ AQ9843	♥ T	X	1 ♠	All Pass	
North HCP: 14+2	♦ T5	♦ KJ43				
South HCP: 6+1	♣ K	♣ Q8654				
Contract: 1 ♠ North						

### Board: 138

	North:	South:	W	N	E	S
Dealer: North	♠ AK732	♠ 8		1 ♠	Pass	1NT <sup>1</sup>
Vul: N-S	♥ J	♥ KQ7432	Pass	3 ♦	Pass	3 ♥
North HCP: 18+2	♦ AQ532	♦ -	Pass	4 ♦	Pass	4 ♥
South HCP: 9+4	♣ KJ	♣ A98743	All Pass			
Contract: 4 ♥ South						
						1. forcing 1NT

### Board: 139

	North:	South:	W	N	E	S
Dealer: South	♠ 752	♠ QJT				1 ♣
Vul: E-W	♥ AT2	♥ QJ97	Pass	1 ♦	Pass	1 ♥
North HCP: 9+2	♦ AJ9853	♦ Q	Pass	2 ♦	All Pass	
South HCP: 13+1	♣ 4	♣ AJ853				
Contract: 2 ♦ North						

<b>Board: 135</b>	♠ KQT7	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ 8	
HCP: 15+2	♣ KQJ862	
<hr/>		
<b>Board: 136</b>	♠ AQ76	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ A97532	
HCP: 17+2	♣ Q	
<hr/>		
<b>Board: 137</b>	♠ 854	Partner bids first.
Dealer: North	♥ T	West (LHO) Doubles 1♥ if possible.
Vul: None	♦ KJ43	
HCP: 6+1	♣ Q8654	
<hr/>		
<b>Board: 138</b>	♠ 8	Partner bids first.
Dealer: North	♥ KQ7432	The opponents are silent.
Vul: N-S	♦ -	
HCP: 9+4	♣ A98743	
<hr/>		
<b>Board: 139</b>	♠ QJT	You bid first.
Dealer: South	♥ QJ97	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 13+1	♣ AJ853	

## Both hands (Answers Page)

### Board: 135

Dealer: South

Vul: None

North HCP: 7+2

South HCP: 15+2

Contract: 2 ♦ North

North:

♠ 83

♥ KT92

♦ KJT953

♣ 3

South:

♠ KQT7

♥ A4

♦ 8

♣ KQJ862

W N E S

Pass 1 ♦ Pass 1 ♣

Pass 1 ♥ Pass 1 ♠

Pass 2 ♦ All Pass

### Board: 136

Dealer: South

Vul: N-S

North HCP: 6+2

South HCP: 17+2

Contract: 2 ♦ South

North:

♠ T5

♥ Q8743

♦ 4

♣ AT753

South:

♠ AQ76

♥ AJ

♦ A97532

♣ Q

W N E S

Pass 1 ♦ Pass 1 ♣

Pass 1 ♥ Pass 1 ♠

Pass 1NT Pass 2 ♦

All Pass

### Board: 137

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 6+1

Contract: 1 ♠ North

North:

♠ KQ96

♥ AQ9843

♦ T5

♣ K

South:

♠ 854

♥ T

♦ KJ43

♣ Q8654

W N E S

Pass 1 ♥ Pass Pass

X 1 ♠ All Pass

### Board: 138

Dealer: North

Vul: N-S

North HCP: 18+2

South HCP: 9+4

Contract: 4 ♥ South

North:

♠ AK732

♥ J

♦ AQ532

♣ KJ

South:

♠ 8

♥ KQ7432

♦ -

♣ A98743

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 3 ♦ Pass 3 ♥

Pass 4 ♦ Pass 4 ♥

All Pass

1. forcing 1NT

### Board: 139

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 13+1

Contract: 2 ♦ North

North:

♠ 752

♥ AT2

♦ AJ9853

♣ 4

South:

♠ QJT

♥ QJ97

♦ Q

♣ AJ853

W N E S

Pass 1 ♦ Pass 1 ♣

Pass 1 ♥ Pass 1 ♠

Pass 2 ♦ All Pass



<b>Board: 140</b>	♠ 6	Partner bids first.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: None	♦ K83	
HCP: 8+2	♣ T86532	

---

<b>Board: 141</b>	♠ KQJ9876	You bid first.
Dealer: North	♥ K2	The opponents are silent.
Vul: N-S	♦ 87	
HCP: 12+3	♣ K9	

---

<b>Board: 142</b>	♠ KQT	You bid first.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 15+2	♣ AQJ852	

---

<b>Board: 143</b>	♠ 52	You bid first.
Dealer: North	♥ J98	The opponents are silent.
Vul: Both	♦ AKQ86	
HCP: 14+1	♣ A83	

---

<b>Board: 144</b>	♠ AKQ74	Partner bids first.
Dealer: South	♥ 96	The opponents are silent.
Vul: N-S	♦ J8654	
HCP: 10+2	♣ 4	

## Both hands (Answers Page)

### Board: 140

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 14+2

Contract: 2♥ South

North:

♠ 6

♥ KQ5

♦ K83

♣ T86532

South:

♠ AJT87

♥ A9764

♦ A2

♣ J

W N E S

Pass 1NT<sup>1</sup> Pass 2♥

All Pass

1. forcing 1NT

### Board: 141

Dealer: North

Vul: N-S

North HCP: 12+3

South HCP: 9+1

Contract: 2♠ North

North:

♠ KQJ9876

♥ K2

♦ 87

♣ K9

South:

♠ 4

♥ QT93

♦ AJT64

♣ Q82

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 2♠ All Pass

1. forcing 1NT

### Board: 142

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 10+2

Contract: 4♥ North

North:

♠ KQT

♥ QJ8

♦ 6

♣ AQJ852

South:

♠ 86

♥ AKT974

♦ QJ43

♣ 4

W N E S

Pass 1♣ Pass 1♥

Pass 3♣ Pass 3♥

Pass 4♥ All Pass

### Board: 143

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10+1

Contract: 1NT North

North:

♠ 52

♥ J98

♦ AKQ86

♣ A83

South:

♠ AK973

♥ K43

♦ 4

♣ 9752

W N E S

Pass 1♦ Pass 1♠

Pass 1NT All Pass

### Board: 144

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 12+1

Contract: 1NT South

North:

♠ AKQ74

♥ 96

♦ J8654

♣ 4

South:

♠ J6

♥ AQJ5

♦ K2

♣ JT986

W N E S

Pass 1♠ Pass 1NT

All Pass

<b>Board: 140</b>	♠ AJT87	You bid first.
Dealer: South	♥ A9764	The opponents are silent.
Vul: None	♦ A2	
HCP: 14+2	♣ J	

---

<b>Board: 141</b>	♠ 4	Partner bids first.
Dealer: North	♥ QT93	The opponents are silent.
Vul: N-S	♦ AJT64	
HCP: 9+1	♣ Q82	

---

<b>Board: 142</b>	♠ 86	Partner bids first.
Dealer: North	♥ AKT974	The opponents are silent.
Vul: E-W	♦ QJ43	
HCP: 10+2	♣ 4	

---

<b>Board: 143</b>	♠ AK973	Partner bids first.
Dealer: North	♥ K43	The opponents are silent.
Vul: Both	♦ 4	
HCP: 10+1	♣ 9752	

---

<b>Board: 144</b>	♠ J6	You bid first.
Dealer: South	♥ AQJ5	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 12+1	♣ JT986	

## Both hands (Answers Page)

### Board: 140

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 14+2

Contract: 2♥ South

North:

♠ 6

♥ KQ5

♦ K83

♣ T86532

South:

♠ AJT87

♥ A9764

♦ A2

♣ J

W N E S

Pass 1NT<sup>1</sup> Pass 2♥

All Pass

1. forcing 1NT

### Board: 141

Dealer: North

Vul: N-S

North HCP: 12+3

South HCP: 9+1

Contract: 2♠ North

North:

♠ KQJ9876

♥ K2

♦ 87

♣ K9

South:

♠ 4

♥ QT93

♦ AJT64

♣ Q82

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 2♠ All Pass

1. forcing 1NT

### Board: 142

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 10+2

Contract: 4♥ North

North:

♠ KQT

♥ QJ8

♦ 6

♣ AQJ852

South:

♠ 86

♥ AKT974

♦ QJ43

♣ 4

W N E S

Pass 1♣ Pass 1♥

Pass 3♣ Pass 3♥

Pass 4♥ All Pass

### Board: 143

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10+1

Contract: 1NT North

North:

♠ 52

♥ J98

♦ AKQ86

♣ A83

South:

♠ AK973

♥ K43

♦ 4

♣ 9752

W N E S

Pass 1♦ Pass 1♠

Pass 1NT All Pass

### Board: 144

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 12+1

Contract: 1NT South

North:

♠ AKQ74

♥ 96

♦ J8654

♣ 4

South:

♠ J6

♥ AQJ5

♦ K2

♣ JT986

W N E S

Pass 1♠ Pass 1NT

All Pass

<b>Board: 145</b>	♠ A	You bid first.
Dealer: North	♥ AQT874	The opponents are silent.
Vul: E-W	♦ K74	
HCP: 16+2	♣ KT3	

---

<b>Board: 146</b>	♠ J5	Partner bids first.
Dealer: South	♥ T942	The opponents are silent.
Vul: Both	♦ AKQ965	
HCP: 10+2	♣ T	

---

<b>Board: 147</b>	♠ A97	You bid first.
Dealer: North	♥ 4	The opponents are silent.
Vul: None	♦ KJ732	
HCP: 12+1	♣ A975	

---

<b>Board: 148</b>	♠ KQ6	You bid first.
Dealer: North	♥ AK953	The opponents are silent.
Vul: E-W	♦ Q53	
HCP: 18+1	♣ A8	

---

<b>Board: 149</b>	♠ A3	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ KQ83	
HCP: 18+2	♣ AKQ763	

## Both hands (Answers Page)

### Board: 145

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 8+1

Contract: 3♥ North

North:

♠ A

♥ AQT874

♦ K74

♣ KT3

South:

♠ QT865

♥ 6

♦ AJT5

♣ J98

W	N	E	S
	1♥	Pass	1♠
Pass	3♥	All Pass	

### Board: 146

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 18+2

Contract: 3NT South

North:

♠ J5

♥ T942

♦ AKQ965

♣ T

South:

♠ A4

♥ AQ6

♦ J4

♣ AQJ542

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

### Board: 147

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9+1

Contract: 2♣ North

North:

♠ A97

♥ 4

♦ KJ732

♣ A975

South:

♠ QJT84

♥ Q875

♦ 5

♣ KJT

W	N	E	S
	1♦	Pass	1♠
Pass	2♣	All Pass	

### Board: 148

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 7+1

Contract: 2NT North

North:

♠ KQ6

♥ AK953

♦ Q53

♣ A8

South:

♠ 875

♥ J

♦ KJ72

♣ QT932

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

### Board: 149

Dealer: North

Vul: Both

North HCP: 18+2

South HCP: 8

Contract: 3NT North

North:

♠ A3

♥ 7

♦ KQ83

♣ AKQ763

South:

♠ QT42

♥ KQ86

♦ J972

♣ 4

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

<b>Board: 145</b>	♠ QT865	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ AJT5	
HCP: 8+1	♣ J98	

---

<b>Board: 146</b>	♠ A4	You bid first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: Both	♦ J4	
HCP: 18+2	♣ AQJ542	

---

<b>Board: 147</b>	♠ QJT84	Partner bids first.
Dealer: North	♥ Q875	The opponents are silent.
Vul: None	♦ 5	
HCP: 9+1	♣ KJT	

---

<b>Board: 148</b>	♠ 875	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ KJ72	
HCP: 7+1	♣ QT932	

---

<b>Board: 149</b>	♠ QT42	Partner bids first.
Dealer: North	♥ KQ86	The opponents are silent.
Vul: Both	♦ J972	
HCP: 8	♣ 4	

## Both hands (Answers Page)

### Board: 145

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 8+1

Contract: 3♥ North

North:

♠ A

♥ AQT874

♦ K74

♣ KT3

South:

♠ QT865

♥ 6

♦ AJT5

♣ J98

W	N	E	S
	1♥	Pass	1♠
Pass	3♥	All Pass	

### Board: 146

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 18+2

Contract: 3NT South

North:

♠ J5

♥ T942

♦ AKQ965

♣ T

South:

♠ A4

♥ AQ6

♦ J4

♣ AQJ542

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

### Board: 147

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9+1

Contract: 2♣ North

North:

♠ A97

♥ 4

♦ KJ732

♣ A975

South:

♠ QJT84

♥ Q875

♦ 5

♣ KJT

W	N	E	S
	1♦	Pass	1♠
Pass	2♣	All Pass	

### Board: 148

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 7+1

Contract: 2NT North

North:

♠ KQ6

♥ AK953

♦ Q53

♣ A8

South:

♠ 875

♥ J

♦ KJ72

♣ QT932

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

### Board: 149

Dealer: North

Vul: Both

North HCP: 18+2

South HCP: 8

Contract: 3NT North

North:

♠ A3

♥ 7

♦ KQ83

♣ AKQ763

South:

♠ QT42

♥ KQ86

♦ J972

♣ 4

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



<b>Board: 150</b>	♠ 5	You bid first.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: None	♦ AQT	
HCP: 18+1	♣ AQ643	

---

<b>Board: 151</b>	♠ AKQ987	You bid first.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: N-S	♦ KJ5	
HCP: 17+2	♣ 2	

---

<b>Board: 152</b>	♠ A95	Partner bids first.
Dealer: South	♥ KJ865	The opponents are silent.
Vul: Both	♦ 9	
HCP: 10+1	♣ QT96	

---

<b>Board: 153</b>	♠ 863	Partner bids first.
Dealer: South	♥ AJT943	The opponents are silent.
Vul: None	♦ K93	
HCP: 8+2	♣ 9	

## Both hands (Answers Page)

### Board: 150

Dealer: North  
 Vul: None  
 North HCP: 18+1  
 South HCP: 10  
 Contract: 6♥ North

#### North:

♠ 5  
 ♥ AQ82  
 ♦ AQT  
 ♣ AQ643

#### South:

♠ AQ93  
 ♥ JT54  
 ♦ K975  
 ♣ 2

W	N	E	S
	1♣	Pass	1♥
Pass	3♠ <sup>1</sup>	Pass	3NT
Pass	4♣	Pass	4♦
Pass	4NT	Pass	5♦ <sup>2</sup>
Pass	6♥	All Pass	

1. Splinter

2. A=1/5 or 4/5

### Board: 151

Dealer: North  
 Vul: N-S  
 North HCP: 17+2  
 South HCP: 7+2  
 Contract: 3♠ North

#### North:

♠ AKQ987  
 ♥ KJ2  
 ♦ KJ5  
 ♣ 2

#### South:

♠ 4  
 ♥ 53  
 ♦ Q8432  
 ♣ AJT94

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

1. forcing 1NT

### Board: 152

Dealer: South  
 Vul: Both  
 North HCP: 10+1  
 South HCP: 16+2  
 Contract: 2♦ South

#### North:

♠ A95  
 ♥ KJ865  
 ♦ 9  
 ♣ QT96

#### South:

♠ KQT6  
 ♥ 2  
 ♦ AQJ543  
 ♣ A2

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

### Board: 153

Dealer: South  
 Vul: None  
 North HCP: 8+2  
 South HCP: 14+1  
 Contract: 3♥ South

#### North:

♠ 863  
 ♥ AJT943  
 ♦ K93  
 ♣ 9

#### South:

♠ 75  
 ♥ KQ5  
 ♦ AT2  
 ♣ KQT72

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

<b>Board: 150</b>	♠ AQ93	Partner bids first.
Dealer: North	♥ JT54	The opponents are silent.
Vul: None	♦ K975	
HCP: 10	♣ 2	

---

<b>Board: 151</b>	♠ 4	Partner bids first.
Dealer: North	♥ 53	The opponents are silent.
Vul: N-S	♦ Q8432	
HCP: 7+2	♣ AJT94	

---

<b>Board: 152</b>	♠ KQT6	You bid first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ AQJ543	
HCP: 16+2	♣ A2	

---

<b>Board: 153</b>	♠ 75	You bid first.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: None	♦ AT2	
HCP: 14+1	♣ KQT72	

## Both hands (Answers Page)

### Board: 150

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 10

Contract: 6♥ North

North:

♠ 5

♥ AQ82

♦ AQT

♣ AQ643

South:

♠ AQ93

♥ JT54

♦ K975

♣ 2

W N E S

1♣ Pass 1♥

Pass 3♠<sup>1</sup> Pass 3NT

Pass 4♣ Pass 4♦

Pass 4NT Pass 5♦<sup>2</sup>

Pass 6♥ All Pass

1. Splinter

2. A=1/5 or 4/5

### Board: 151

Dealer: North

Vul: N-S

North HCP: 17+2

South HCP: 7+2

Contract: 3♠ North

North:

♠ AKQ987

♥ KJ2

♦ KJ5

♣ 2

South:

♠ 4

♥ 53

♦ Q8432

♣ AJT94

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 3♠ All Pass

1. forcing 1NT

### Board: 152

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16+2

Contract: 2♦ South

North:

♠ A95

♥ KJ865

♦ 9

♣ QT96

South:

♠ KQT6

♥ 2

♦ AQJ543

♣ A2

W N E S

1♦

Pass 1♥ Pass 1♠

Pass 1NT Pass 2♦

All Pass

### Board: 153

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 14+1

Contract: 3♥ South

North:

♠ 863

♥ AJT943

♦ K93

♣ 9

South:

♠ 75

♥ KQ5

♦ AT2

♣ KQT72

W N E S

1♣

Pass 1♥ Pass 1NT

Pass 2♥ Pass 3♥

All Pass

<b>Board: 154</b>	♠ J972	Partner bids first.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ JT9832	
HCP: 6+2	♣ 6	

---

<b>Board: 155</b>	♠ KQ65	You bid first.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ AK96	
HCP: 19	♣ AK3	

---

<b>Board: 156</b>	♠ Q742	Partner bids first.
Dealer: South	♥ A843	The opponents are silent.
Vul: None	♦ 9832	
HCP: 6	♣ 8	

---

<b>Board: 157</b>	♠ Q7	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: N-S	♦ AKT843	
HCP: 18+2	♣ K6	

---

<b>Board: 158</b>	♠ J	You bid first.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: E-W	♦ AQ982	
HCP: 20+1	♣ KJ53	

## Both hands (Answers Page)

### Board: 154

Dealer: South

Vul: N-S

North HCP: 6+2

South HCP: 18

Contract: 3NT South

North:

♠ J972

♥ A2

♦ JT9832

♣ 6

South:

♠ A53

♥ QT43

♦ AK

♣ KQ83

W N E S

Pass 1♦ Pass 1♣

Pass 3♦ Pass 2NT

Pass 3♦ Pass 3NT

All Pass

### Board: 155

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ65

♥ T9

♦ AK96

♣ AK3

South:

♠ J87

♥ AK8742

♦ -

♣ 8652

W N E S

Pass 1♦ Pass 1♥

Pass 2NT Pass 3♣

Pass 3♠ Pass 3NT

All Pass

### Board: 156

Dealer: South

Vul: None

North HCP: 6

South HCP: 16+1

Contract: 3♠ South

North:

♠ Q742

♥ A843

♦ 9832

♣ 8

South:

♠ AJ93

♥ KT7

♦ K

♣ AJ653

W N E S

Pass 1♥ Pass 1♣

Pass 2♠ Pass 1♠

Pass 3♠

All Pass

### Board: 157

Dealer: North

Vul: N-S

North HCP: 18+2

South HCP: 6+1

Contract: 3NT North

North:

♠ Q7

♥ AQ3

♦ AKT843

♣ K6

South:

♠ J98

♥ T864

♦ 9

♣ AJ854

W N E S

Pass 1♦ Pass 1♥

Pass 3NT All Pass

### Board: 158

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 9+3

Contract: 4♠ South

North:

♠ J

♥ AKQ

♦ AQ982

♣ KJ53

South:

♠ AKQT942

♥ T96

♦ 4

♣ 72

W N E S

Pass 1♦ Pass 1♠

Pass 3♣ Pass 3♥<sup>1</sup>

Pass 3NT Pass 4♠

All Pass

1. Fourth suit game force

<b>Board: 154</b>	♠ A53	You bid first.
Dealer: South	♥ QT43	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 18	♣ KQ83	

---

<b>Board: 155</b>	♠ J87	Partner bids first.
Dealer: North	♥ AK8742	The opponents are silent.
Vul: E-W	♦ -	
HCP: 8+2	♣ 8652	

---

<b>Board: 156</b>	♠ AJ93	You bid first.
Dealer: South	♥ KT7	The opponents are silent.
Vul: None	♦ K	
HCP: 16+1	♣ AJ653	

---

<b>Board: 157</b>	♠ J98	Partner bids first.
Dealer: North	♥ T864	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 6+1	♣ AJ854	

---

<b>Board: 158</b>	♠ AKQT942	Partner bids first.
Dealer: North	♥ T96	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 9+3	♣ 72	

## Both hands (Answers Page)

### Board: 154

Dealer: South

Vul: N-S

North HCP: 6+2

South HCP: 18

Contract: 3NT South

North:

♠ J972

♥ A2

♦ JT9832

♣ 6

South:

♠ A53

♥ QT43

♦ AK

♣ KQ83

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

### Board: 155

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ65

♥ T9

♦ AK96

♣ AK3

South:

♠ J87

♥ AK8742

♦ -

♣ 8652

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

### Board: 156

Dealer: South

Vul: None

North HCP: 6

South HCP: 16+1

Contract: 3 ♠ South

North:

♠ Q742

♥ A843

♦ 9832

♣ 8

South:

♠ AJ93

♥ KT7

♦ K

♣ AJ653

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

### Board: 157

Dealer: North

Vul: N-S

North HCP: 18+2

South HCP: 6+1

Contract: 3NT North

North:

♠ Q7

♥ AQ3

♦ AKT843

♣ K6

South:

♠ J98

♥ T864

♦ 9

♣ AJ854

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

### Board: 158

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 9+3

Contract: 4 ♠ South

North:

♠ J

♥ AKQ

♦ AQ982

♣ KJ53

South:

♠ AKQT942

♥ T96

♦ 4

♣ 72

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

1. Fourth suit game force



<b>Board: 159</b>	♠ AK843	You bid first.
Dealer: North	♥ QJ43	The opponents are silent.
Vul: Both	♦ KT6	
HCP: 15+1	♣ Q	

---

<b>Board: 160</b>	♠ 8	Partner bids first.
Dealer: South	♥ T764	The opponents are silent.
Vul: N-S	♦ Q932	
HCP: 8	♣ AQT2	

---

<b>Board: 161</b>	♠ KQJ3	Partner bids first.
Dealer: South	♥ J752	The opponents are silent.
Vul: E-W	♦ Q742	
HCP: 9	♣ 8	

---

<b>Board: 162</b>	♠ K9	You bid first.
Dealer: North	♥ J943	The opponents are silent.
Vul: Both	♦ A	
HCP: 15+2	♣ AQJ743	

---

<b>Board: 163</b>	♠ Q965	Partner bids first.
Dealer: South	♥ AK53	The opponents are silent.
Vul: None	♦ 5	
HCP: 10	♣ JT83	

## Both hands (Answers Page)

### Board: 159

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+1

Contract: 4♥ North

North:

♠ AK843

♥ QJ43

♦ KT6

♣ Q

South:

♠ -

♥ K876

♦ AQ932

♣ T654

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: N-S

North HCP: 8

South HCP: 14+1

Contract: 2♦ South

North:

♠ 8

♥ T764

♦ Q932

♣ AQT2

South:

♠ AKQ92

♥ J53

♦ KJ7

♣ 95

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♦

All Pass

1. forcing 1NT

### Board: 161

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+2

Contract: 3NT North

North:

♠ KQJ3

♥ J752

♦ Q742

♣ 8

South:

♠ 9

♥ K4

♦ AK98

♣ KQ9642

W N E S

1♣

Pass 1♥ Pass 3♣

Pass 3NT All Pass

### Board: 162

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 10+2

Contract: 3NT South

North:

♠ K9

♥ J943

♦ A

♣ AQJ743

South:

♠ AT843

♥ QT5

♦ KJ763

♣ -

W N E S

1♣ Pass 1♠

Pass 3♣ Pass 3NT

All Pass

### Board: 163

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+2

Contract: 3NT North

North:

♠ Q965

♥ AK53

♦ 5

♣ JT83

South:

♠ T

♥ J4

♦ AKQT98

♣ A764

W N E S

1♦

Pass 1♥ Pass 2♣

Pass 3♣ Pass 3♦

Pass 3NT All Pass

<b>Board: 159</b>	♠ -	Partner bids first.
Dealer: North	♥ K876	The opponents are silent.
Vul: Both	♦ AQ932	
HCP: 9+1	♣ T654	

---

<b>Board: 160</b>	♠ AKQ92	You bid first.
Dealer: South	♥ J53	The opponents are silent.
Vul: N-S	♦ KJ7	
HCP: 14+1	♣ 95	

---

<b>Board: 161</b>	♠ 9	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ AK98	
HCP: 15+2	♣ KQ9642	

---

<b>Board: 162</b>	♠ AT843	Partner bids first.
Dealer: North	♥ QT5	The opponents are silent.
Vul: Both	♦ KJ763	
HCP: 10+2	♣ -	

---

<b>Board: 163</b>	♠ T	You bid first.
Dealer: South	♥ J4	The opponents are silent.
Vul: None	♦ AKQT98	
HCP: 14+2	♣ A764	

## Both hands (Answers Page)

### Board: 159

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+1

Contract: 4♥ North

North:

♠ AK843

♥ QJ43

♦ KT6

♣ Q

South:

♠ -

♥ K876

♦ AQ932

♣ T654

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: N-S

North HCP: 8

South HCP: 14+1

Contract: 2♦ South

North:

♠ 8

♥ T764

♦ Q932

♣ AQT2

South:

♠ AKQ92

♥ J53

♦ KJ7

♣ 95

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♦

All Pass

1. forcing 1NT

### Board: 161

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 15+2

Contract: 3NT North

North:

♠ KQJ3

♥ J752

♦ Q742

♣ 8

South:

♠ 9

♥ K4

♦ AK98

♣ KQ9642

W N E S

1♣

Pass 1♥ Pass 3♣

Pass 3NT All Pass

### Board: 162

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 10+2

Contract: 3NT South

North:

♠ K9

♥ J943

♦ A

♣ AQJ743

South:

♠ AT843

♥ QT5

♦ KJ763

♣ -

W N E S

1♣ Pass 1♠

Pass 3♣ Pass 3NT

All Pass

### Board: 163

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+2

Contract: 3NT North

North:

♠ Q965

♥ AK53

♦ 5

♣ JT83

South:

♠ T

♥ J4

♦ AKQT98

♣ A764

W N E S

1♦

Pass 1♥ Pass 2♣

Pass 3♣ Pass 3♦

Pass 3NT All Pass

<b>Board: 164</b>	♠ JT42	Partner bids first.
Dealer: South	♥ AKT52	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 9+1	♣ J74	

---

<b>Board: 165</b>	♠ AK7	You bid first.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: Both	♦ T8	
HCP: 14+1	♣ K9754	

---

<b>Board: 166</b>	♠ KJT9	Partner bids first.
Dealer: South	♥ K92	The opponents are silent.
Vul: None	♦ 5	
HCP: 8+1	♣ JT986	

---

<b>Board: 167</b>	♠ AJ	You bid first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: N-S	♦ AKQ974	
HCP: 19+2	♣ 75	

---

<b>Board: 168</b>	♠ AK87	You bid first.
Dealer: North	♥ T6	The opponents are silent.
Vul: Both	♦ KJT7	
HCP: 14	♣ K32	

## Both hands (Answers Page)

### Board: 164

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13+1

Contract: 1NT South

North:

♠ JT42

♥ AKT52

♦ 6

♣ J74

South:

♠ K65

♥ 96

♦ QJ943

♣ AK9

W N E S

1 ♦

Pass 1 ♥ Pass 1NT

All Pass

### Board: 165

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10+2

Contract: 3NT North

North:

♠ AK7

♥ KJ5

♦ T8

♣ K9754

South:

♠ J85

♥ 973

♦ AJ7642

♣ A

W N E S

1 ♣ Pass 1 ♦

Pass 1NT Pass 2 ♦

Pass 3NT All Pass

### Board: 166

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 14

Contract: 1NT South

North:

♠ KJT9

♥ K92

♦ 5

♣ JT986

South:

♠ A83

♥ J53

♦ KQ73

♣ A53

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

All Pass

### Board: 167

Dealer: North

Vul: N-S

North HCP: 19+2

South HCP: 9

Contract: 3NT North

North:

♠ AJ

♥ KQ3

♦ AKQ974

♣ 75

South:

♠ K532

♥ A984

♦ 3

♣ Q943

W N E S

1 ♦ Pass 1 ♥

Pass 3NT All Pass

### Board: 168

Dealer: North

Vul: Both

North HCP: 14

South HCP: 6+2

Contract: 1NT South

North:

♠ AK87

♥ T6

♦ KJT7

♣ K32

South:

♠ 53

♥ AJ985

♦ 6

♣ J9765

W N E S

1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 1NT

All Pass

<b>Board: 164</b>	♠ K65	You bid first.
Dealer: South	♥ 96	The opponents are silent.
Vul: E-W	♦ QJ943	
HCP: 13+1	♣ AK9	

---

<b>Board: 165</b>	♠ J85	Partner bids first.
Dealer: North	♥ 973	The opponents are silent.
Vul: Both	♦ AJ7642	
HCP: 10+2	♣ A	

---

<b>Board: 166</b>	♠ A83	You bid first.
Dealer: South	♥ J53	The opponents are silent.
Vul: None	♦ KQ73	
HCP: 14	♣ A53	

---

<b>Board: 167</b>	♠ K532	Partner bids first.
Dealer: North	♥ A984	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 9	♣ Q943	

---

<b>Board: 168</b>	♠ 53	Partner bids first.
Dealer: North	♥ AJ985	The opponents are silent.
Vul: Both	♦ 6	
HCP: 6+2	♣ J9765	

## Both hands (Answers Page)

### Board: 164

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13+1

Contract: 1NT South

North:

♠ JT42

♥ AKT52

♦ 6

♣ J74

South:

♠ K65

♥ 96

♦ QJ943

♣ AK9

W N E S

1 ♦

Pass 1 ♥ Pass 1NT

All Pass

### Board: 165

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10+2

Contract: 3NT North

North:

♠ AK7

♥ KJ5

♦ T8

♣ K9754

South:

♠ J85

♥ 973

♦ AJ7642

♣ A

W N E S

1 ♣ Pass 1 ♦

Pass 1NT Pass 2 ♦

Pass 3NT All Pass

### Board: 166

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 14

Contract: 1NT South

North:

♠ KJT9

♥ K92

♦ 5

♣ JT986

South:

♠ A83

♥ J53

♦ KQ73

♣ A53

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

All Pass

### Board: 167

Dealer: North

Vul: N-S

North HCP: 19+2

South HCP: 9

Contract: 3NT North

North:

♠ AJ

♥ KQ3

♦ AKQ974

♣ 75

South:

♠ K532

♥ A984

♦ 3

♣ Q943

W N E S

1 ♦ Pass 1 ♥

Pass 3NT All Pass

### Board: 168

Dealer: North

Vul: Both

North HCP: 14

South HCP: 6+2

Contract: 1NT South

North:

♠ AK87

♥ T6

♦ KJT7

♣ K32

South:

♠ 53

♥ AJ985

♦ 6

♣ J9765

W N E S

1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 1NT

All Pass



<b>Board: 169</b>	♠ A97532	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: None	♦ 96	
HCP: 9+2	♣ AJ74	

---

<b>Board: 170</b>	♠ KQ	You bid first.
Dealer: North	♥ AQT6	The opponents are silent.
Vul: N-S	♦ KJ9876	
HCP: 15+2	♣ T	

---

<b>Board: 171</b>	♠ AJ3	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ A643	
HCP: 18	♣ AK64	

---

<b>Board: 172</b>	♠ A8632	You bid first.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: None	♦ Q952	
HCP: 14+1	♣ 5	

---

<b>Board: 173</b>	♠ K6	You bid first.
Dealer: North	♥ AKQ64	The opponents are silent.
Vul: N-S	♦ 98	
HCP: 15+1	♣ K864	

## Both hands (Answers Page)

### Board: 169

	North:	South:	W	N	E	S
Dealer: South	♠ A97532	♠ 86				1 ♥
Vul: None	♥ 6	♥ QJ9872	Pass	1 ♠	Pass	3 ♥
North HCP: 9+2	♦ 96	♦ AK	Pass	3 ♠	Pass	4 ♠
South HCP: 15+2	♣ AJ74	♣ KQ9	All Pass			
Contract: 4 ♠ South						

### Board: 170

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ AT9632		1 ♦	Pass	1 ♠
Vul: N-S	♥ AQT6	♥ K75	Pass	3 ♦	Pass	3 ♠
North HCP: 15+2	♦ KJ9876	♦ -	Pass	4 ♠	All Pass	
South HCP: 8+2	♣ T	♣ J542				
Contract: 4 ♠ North						

### Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ T876		1 ♦	Pass	1 ♥
Vul: E-W	♥ Q2	♥ K953	Pass	2NT	All Pass	
North HCP: 18	♦ A643	♦ J				
South HCP: 6	♣ AK64	♣ Q953				
Contract: 2NT North						

### Board: 172

	North:	South:	W	N	E	S
Dealer: North	♠ A8632	♠ J		1 ♠	Pass	1NT <sup>1</sup>
Vul: None	♥ AKJ	♥ 876542	Pass	2 ♦	Pass	2 ♥
North HCP: 14+1	♦ Q952	♦ K8	All Pass			
South HCP: 8+2	♣ 5	♣ A432				
Contract: 2 ♥ South						

1. forcing 1NT

### Board: 173

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ AJ542		1 ♥	Pass	1 ♠
Vul: N-S	♥ AKQ64	♥ 3	Pass	2 ♣	All Pass	
North HCP: 15+1	♦ 98	♦ JT532				
South HCP: 8+2	♣ K864	♣ Q2				
Contract: 2 ♣ North						

<b>Board: 169</b>	♠ 86	You bid first.
Dealer: South	♥ QJ9872	The opponents are silent.
Vul: None	♦ AK	
HCP: 15+2	♣ KQ9	

---

<b>Board: 170</b>	♠ AT9632	Partner bids first.
Dealer: North	♥ K75	The opponents are silent.
Vul: N-S	♦ -	
HCP: 8+2	♣ J542	

---

<b>Board: 171</b>	♠ T876	Partner bids first.
Dealer: North	♥ K953	The opponents are silent.
Vul: E-W	♦ J	
HCP: 6	♣ Q953	

---

<b>Board: 172</b>	♠ J	Partner bids first.
Dealer: North	♥ 876542	The opponents are silent.
Vul: None	♦ K8	
HCP: 8+2	♣ A432	

---

<b>Board: 173</b>	♠ AJ542	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: N-S	♦ JT532	
HCP: 8+2	♣ Q2	

## Both hands (Answers Page)

### Board: 169

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+2

Contract: 4 ♠ South

North:

♠ A97532

♥ 6

♦ 96

♣ AJ74

South:

♠ 86

♥ QJ9872

♦ AK

♣ KQ9

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

### Board: 170

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 8+2

Contract: 4 ♠ North

North:

♠ KQ

♥ AQT6

♦ KJ9876

♣ T

South:

♠ AT9632

♥ K75

♦ -

♣ J542

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

### Board: 171

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 6

Contract: 2NT North

North:

♠ AJ3

♥ Q2

♦ A643

♣ AK64

South:

♠ T876

♥ K953

♦ J

♣ Q953

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

### Board: 172

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 8+2

Contract: 2 ♥ South

North:

♠ A8632

♥ AKJ

♦ Q952

♣ 5

South:

♠ J

♥ 876542

♦ K8

♣ A432

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

1. forcing 1NT

### Board: 173

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+2

Contract: 2 ♣ North

North:

♠ K6

♥ AKQ64

♦ 98

♣ K864

South:

♠ AJ542

♥ 3

♦ JT532

♣ Q2

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

<b>Board: 174</b>	♠ AT64	Partner bids first.
Dealer: South	♥ Q9762	The opponents are silent.
Vul: E-W	♦ T86	
HCP: 6+1	♣ 2	

---

<b>Board: 175</b>	♠ AKJ763	You bid first.
Dealer: North	♥ J87	The opponents are silent.
Vul: Both	♦ AQ43	
HCP: 15+2	♣ -	

---

<b>Board: 176</b>	♠ 8732	Partner bids first.
Dealer: South	♥ Q942	The opponents are silent.
Vul: N-S	♦ A	
HCP: 10	♣ KJT7	

---

<b>Board: 177</b>	♠ AQJ976432	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ T96	
HCP: 10+5	♣ -	

---

<b>Board: 178</b>	♠ 943	Partner bids first.
Dealer: South	♥ AJT85	The opponents are silent.
Vul: Both	♦ -	
HCP: 10+2	♣ AJT98	

## Both hands (Answers Page)

### Board: 174

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 16+2

Contract: 3 ♣ South

North:

♠ AT64

♥ Q9762

♦ T86

♣ 2

South:

♠ 987

♥ A5

♦ KQ

♣ AK9754

W N E S

Pass 1 ♥ Pass 3 ♣

All Pass

### Board: 175

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 9+1

Contract: 3 ♠ North

North:

♠ AKJ763

♥ J87

♦ AQ43

♣ -

South:

♠ 8

♥ KT62

♦ K85

♣ QJ542

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

Pass 3 ♠ All Pass

1. forcing 1NT

### Board: 176

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13+2

Contract: 2 ♦ South

North:

♠ 8732

♥ Q942

♦ A

♣ KJT7

South:

♠ AQ4

♥ A6

♦ QJT542

♣ 65

W N E S

Pass 1 ♥ Pass 2 ♦

All Pass

### Board: 177

Dealer: South

Vul: E-W

North HCP: 10+5

South HCP: 13+2

Contract: 4 ♠ North

North:

♠ AQJ976432

♥ K

♦ T96

♣ -

South:

♠ -

♥ T863

♦ A53

♣ AKQ873

W N E S

Pass 1 ♠ Pass 2 ♣

Pass 4 ♠ All Pass

### Board: 178

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 14

Contract: 1NT South

North:

♠ 943

♥ AJT85

♦ -

♣ AJT98

South:

♠ AJ7

♥ K6

♦ J752

♣ KQ74

W N E S

Pass 1 ♥ Pass 1NT

All Pass

<b>Board: 174</b>	♠ 987	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 16+2	♣ AK9754	

---

<b>Board: 175</b>	♠ 8	Partner bids first.
Dealer: North	♥ KT62	The opponents are silent.
Vul: Both	♦ K85	
HCP: 9+1	♣ QJ542	

---

<b>Board: 176</b>	♠ AQ4	You bid first.
Dealer: South	♥ A6	The opponents are silent.
Vul: N-S	♦ QJT542	
HCP: 13+2	♣ 65	

---

<b>Board: 177</b>	♠ -	You bid first.
Dealer: South	♥ T863	The opponents are silent.
Vul: E-W	♦ A53	
HCP: 13+2	♣ AKQ873	

---

<b>Board: 178</b>	♠ AJ7	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: Both	♦ J752	
HCP: 14	♣ KQ74	

## Both hands (Answers Page)

### Board: 174

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 16+2

Contract: 3 ♣ South

North:

♠ AT64

♥ Q9762

♦ T86

♣ 2

South:

♠ 987

♥ A5

♦ KQ

♣ AK9754

W N E S

Pass 1 ♥ Pass 3 ♣

All Pass

### Board: 175

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 9+1

Contract: 3 ♠ North

North:

♠ AKJ763

♥ J87

♦ AQ43

♣ -

South:

♠ 8

♥ KT62

♦ K85

♣ QJ542

W N E S

Pass 1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♠

Pass 3 ♠ All Pass

1. forcing 1NT

### Board: 176

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13+2

Contract: 2 ♦ South

North:

♠ 8732

♥ Q942

♦ A

♣ KJT7

South:

♠ AQ4

♥ A6

♦ QJT542

♣ 65

W N E S

Pass 1 ♥ Pass 2 ♦

All Pass

### Board: 177

Dealer: South

Vul: E-W

North HCP: 10+5

South HCP: 13+2

Contract: 4 ♠ North

North:

♠ AQJ976432

♥ K

♦ T96

♣ -

South:

♠ -

♥ T863

♦ A53

♣ AKQ873

W N E S

Pass 1 ♠ Pass 2 ♣

Pass 4 ♠ All Pass

### Board: 178

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 14

Contract: 1NT South

North:

♠ 943

♥ AJT85

♦ -

♣ AJT98

South:

♠ AJ7

♥ K6

♦ J752

♣ KQ74

W N E S

Pass 1 ♥ Pass 1NT

All Pass



<b>Board: 179</b>	♠ 97	You bid first.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: None	♦ AK7	
HCP: 14+1	♣ JT543	

---

<b>Board: 180</b>	♠ A73	Partner bids first.
Dealer: South	♥ J	The opponents are silent.
Vul: E-W	♦ JT643	
HCP: 9+1	♣ QJ87	

---

<b>Board: 181</b>	♠ AKJ32	You bid first.
Dealer: North	♥ A765	The opponents are silent.
Vul: Both	♦ A9	
HCP: 17+1	♣ J4	

---

<b>Board: 182</b>	♠ AQJ85	Partner bids first.
Dealer: South	♥ J53	The opponents are silent.
Vul: None	♦ 9	
HCP: 9+1	♣ J962	

---

<b>Board: 183</b>	♠ KQ652	You bid first.
Dealer: North	♥ AKJ8	The opponents are silent.
Vul: N-S	♦ 72	
HCP: 13+1	♣ 72	

## Both hands (Answers Page)

### Board: 179

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 7+2

Contract: 1NT North

North:

♠ 97

♥ KQJ

♦ AK7

♣ JT543

South:

♠ AJ86

♥ 64

♦ Q98653

♣ 7

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

### Board: 180

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 12+2

Contract: 2 ♥ South

North:

♠ A73

♥ J

♦ JT643

♣ QJ87

South:

♠ 54

♥ AT9653

♦ A97

♣ A5

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

1. forcing 1NT

### Board: 181

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 10+1

Contract: 4 ♥ South

North:

♠ AKJ32

♥ A765

♦ A9

♣ J4

South:

♠ 4

♥ KQJ82

♦ KJ4

♣ 8763

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

1. forcing 1NT

### Board: 182

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+2

Contract: 3NT South

North:

♠ AQJ85

♥ J53

♦ 9

♣ J962

South:

♠ 9

♥ AQ

♦ KJ8765

♣ A873

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

### Board: 183

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9+2

Contract: 2 ♥ North

North:

♠ KQ652

♥ AKJ8

♦ 72

♣ 72

South:

♠ 7

♥ 96

♦ AT954

♣ KQ865

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

1. forcing 1NT

<b>Board: 179</b>	♠ AJ86	Partner bids first.
Dealer: North	♥ 64	The opponents are silent.
Vul: None	♦ Q98653	
HCP: 7+2	♣ 7	

---

<b>Board: 180</b>	♠ 54	You bid first.
Dealer: South	♥ AT9653	The opponents are silent.
Vul: E-W	♦ A97	
HCP: 12+2	♣ A5	

---

<b>Board: 181</b>	♠ 4	Partner bids first.
Dealer: North	♥ KQJ82	The opponents are silent.
Vul: Both	♦ KJ4	
HCP: 10+1	♣ 8763	

---

<b>Board: 182</b>	♠ 9	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: None	♦ KJ8765	
HCP: 14+2	♣ A873	

---

<b>Board: 183</b>	♠ 7	Partner bids first.
Dealer: North	♥ 96	The opponents are silent.
Vul: N-S	♦ AT954	
HCP: 9+2	♣ KQ865	

## Both hands (Answers Page)

### Board: 179

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 7+2

Contract: 1NT North

North:

♠ 97

♥ KQJ

♦ AK7

♣ JT543

South:

♠ AJ86

♥ 64

♦ Q98653

♣ 7

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

### Board: 180

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 12+2

Contract: 2 ♥ South

North:

♠ A73

♥ J

♦ JT643

♣ QJ87

South:

♠ 54

♥ AT9653

♦ A97

♣ A5

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

1. forcing 1NT

### Board: 181

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 10+1

Contract: 4 ♥ South

North:

♠ AKJ32

♥ A765

♦ A9

♣ J4

South:

♠ 4

♥ KQJ82

♦ KJ4

♣ 8763

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

1. forcing 1NT

### Board: 182

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+2

Contract: 3NT South

North:

♠ AQJ85

♥ J53

♦ 9

♣ J962

South:

♠ 9

♥ AQ

♦ KJ8765

♣ A873

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

### Board: 183

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9+2

Contract: 2 ♥ North

North:

♠ KQ652

♥ AKJ8

♦ 72

♣ 72

South:

♠ 7

♥ 96

♦ AT954

♣ KQ865

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

1. forcing 1NT

<b>Board: 184</b>	♠ AQ752	Partner bids first.
Dealer: South	♥ KT43	The opponents are silent.
Vul: Both	♦ 832	
HCP: 9+1	♣ 3	

---

<b>Board: 185</b>	♠ A94	You bid first.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: None	♦ -	
HCP: 13+3	♣ AT98532	

---

<b>Board: 186</b>	♠ T72	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ QJT5	
HCP: 8+2	♣ AJT876	

---

<b>Board: 187</b>	♠ 5	Partner bids first.
Dealer: South	♥ JT65	The opponents are silent.
Vul: E-W	♦ AKQT3	
HCP: 10+1	♣ T63	

---

<b>Board: 188</b>	♠ 9842	Partner bids first.
Dealer: South	♥ QT42	The opponents are silent.
Vul: None	♦ K	
HCP: 6	♣ JT92	

## Both hands (Answers Page)

### Board: 184

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 12+2

Contract: 2♣ South

North:

♠ AQ752

♥ KT43

♦ 832

♣ 3

South:

♠ J4

♥ Q2

♦ QT6

♣ AKT764

W N E S

Pass 1♣ Pass 1♣

Pass 1♠ Pass 2♣

All Pass

### Board: 185

Dealer: North

Vul: None

North HCP: 13+3

South HCP: 7+1

Contract: 2♣ North

North:

♠ A94

♥ KQ2

♦ -

♣ AT98532

South:

♠ QJ62

♥ AT64

♦ T9873

♣ -

W N E S

Pass 1♣ Pass 1♦

Pass 2♣ All Pass

### Board: 186

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 15+2

Contract: 2♥ South

North:

♠ T72

♥ -

♦ QJT5

♣ AJT876

South:

♠ J5

♥ AKJ532

♦ K6

♣ K93

W N E S

Pass 1NT<sup>1</sup> Pass 1♥

Pass 1NT<sup>1</sup> Pass 2♥

All Pass

1. forcing 1NT

### Board: 187

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13+1

Contract: 2NT North

North:

♠ 5

♥ JT65

♦ AKQT3

♣ T63

South:

♠ AKT62

♥ AQ8

♦ 52

♣ 972

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 1NT<sup>1</sup> Pass 2♣

Pass 2NT All Pass

1. forcing 1NT

### Board: 188

Dealer: South

Vul: None

North HCP: 6

South HCP: 14+1

Contract: 2♣ South

North:

♠ 9842

♥ QT42

♦ K

♣ JT92

South:

♠ Q75

♥ J

♦ AJ632

♣ AQ76

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 2♣

All Pass

<b>Board: 184</b>	♠ J4	You bid first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: Both	♦ QT6	
HCP: 12+2	♣ AKT764	

---

<b>Board: 185</b>	♠ QJ62	Partner bids first.
Dealer: North	♥ AT64	The opponents are silent.
Vul: None	♦ T9873	
HCP: 7+1	♣ -	

---

<b>Board: 186</b>	♠ J5	You bid first.
Dealer: South	♥ AKJ532	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 15+2	♣ K93	

---

<b>Board: 187</b>	♠ AKT62	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 13+1	♣ 972	

---

<b>Board: 188</b>	♠ Q75	You bid first.
Dealer: South	♥ J	The opponents are silent.
Vul: None	♦ AJ632	
HCP: 14+1	♣ AQ76	

## Both hands (Answers Page)

### Board: 184

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 12+2

Contract: 2♣ South

North:

♠ AQ752

♥ KT43

♦ 832

♣ 3

South:

♠ J4

♥ Q2

♦ QT6

♣ AKT764

W N E S

Pass 1♣ Pass 1♣

Pass 1♠ Pass 2♣

All Pass

### Board: 185

Dealer: North

Vul: None

North HCP: 13+3

South HCP: 7+1

Contract: 2♣ North

North:

♠ A94

♥ KQ2

♦ -

♣ AT98532

South:

♠ QJ62

♥ AT64

♦ T9873

♣ -

W N E S

Pass 1♣ Pass 1♦

Pass 2♣ All Pass

### Board: 186

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 15+2

Contract: 2♥ South

North:

♠ T72

♥ -

♦ QJT5

♣ AJT876

South:

♠ J5

♥ AKJ532

♦ K6

♣ K93

W N E S

Pass 1NT<sup>1</sup> Pass 1♥

Pass 1NT<sup>1</sup> Pass 2♥

All Pass

1. forcing 1NT

### Board: 187

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13+1

Contract: 2NT North

North:

♠ 5

♥ JT65

♦ AKQT3

♣ T63

South:

♠ AKT62

♥ AQ8

♦ 52

♣ 972

W N E S

Pass 1NT<sup>1</sup> Pass 1♠

Pass 1NT<sup>1</sup> Pass 2♣

Pass 2NT All Pass

1. forcing 1NT

### Board: 188

Dealer: South

Vul: None

North HCP: 6

South HCP: 14+1

Contract: 2♣ South

North:

♠ 9842

♥ QT42

♦ K

♣ JT92

South:

♠ Q75

♥ J

♦ AJ632

♣ AQ76

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 2♣

All Pass



<b>Board: 189</b>	♠ 962	Partner bids first.
Dealer: South	♥ KQJ4	The opponents are silent.
Vul: N-S	♦ KJ962	
HCP: 10+1	♣ 5	

---

<b>Board: 190</b>	♠ AQJ9	You bid first.
Dealer: North	♥ AKT84	The opponents are silent.
Vul: E-W	♦ K	
HCP: 20+1	♣ KT2	

---

<b>Board: 191</b>	♠ KJT93	Partner bids first.
Dealer: South	♥ QT5	The opponents are silent.
Vul: Both	♦ 9	
HCP: 8+1	♣ QT83	

---

<b>Board: 192</b>	♠ 973	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: N-S	♦ KJT	
HCP: 14+1	♣ AKJ65	

## Both hands (Answers Page)

### Board: 189

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12+1

Contract: 1NT North

North:

♠ 962

♥ KQJ4

♦ KJ962

♣ 5

South:

♠ QJT4

♥ A7

♦ 74

♣ KQT76

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

### Board: 190

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 7+1

Contract: 3NT South

North:

♠ AQJ9

♥ AKT84

♦ K

♣ KT2

South:

♠ T43

♥ 2

♦ QJ865

♣ A973

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

1. forcing 1NT

### Board: 191

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 19+1

Contract: 6 ♠ South

North:

♠ KJT93

♥ QT5

♦ 9

♣ QT83

South:

♠ A85

♥ A

♦ KQJT5

♣ AJ72

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	3 ♣
Pass	3 ♥ <sup>1</sup>	Pass	3 ♠
Pass	4 ♠	Pass	4NT
Pass	5 ♦ <sup>2</sup>	Pass	6 ♠

All Pass

1. Fourth suit game force  
2. A=1/5 or 4/5

### Board: 192

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ 973

♥ Q8

♦ KJT

♣ AKJ65

South:

♠ KJT52

♥ JT97

♦ A52

♣ 8

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	1NT	Pass	2 ♥
Pass	3 ♠	Pass	4 ♠

All Pass

<b>Board: 189</b>	♠ QJT4	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 12+1	♣ KQT76	

---

<b>Board: 190</b>	♠ T43	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ QJ865	
HCP: 7+1	♣ A973	

---

<b>Board: 191</b>	♠ A85	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ KQJT5	
HCP: 19+1	♣ AJ72	

---

<b>Board: 192</b>	♠ KJT52	Partner bids first.
Dealer: North	♥ JT97	The opponents are silent.
Vul: N-S	♦ A52	
HCP: 9+1	♣ 8	

## Both hands (Answers Page)

### Board: 189

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12+1

Contract: 1NT North

North:

♠ 962

♥ KQJ4

♦ KJ962

♣ 5

South:

♠ QJT4

♥ A7

♦ 74

♣ KQT76

W N E S

Pass 1♦ Pass 1♣

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

### Board: 190

Dealer: North

Vul: E-W

North HCP: 20+1

South HCP: 7+1

Contract: 3NT South

North:

♠ AQJ9

♥ AKT84

♦ K

♣ KT2

South:

♠ T43

♥ 2

♦ QJ865

♣ A973

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. forcing 1NT

1. forcing 1NT

### Board: 191

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 19+1

Contract: 6♠ South

North:

♠ KJT93

♥ QT5

♦ 9

♣ QT83

South:

♠ A85

♥ A

♦ KQJT5

♣ AJ72

W N E S

Pass 1♠ Pass 3♦

Pass 3♥<sup>1</sup> Pass 3♠

Pass 4♠ Pass 4NT

Pass 5♦<sup>2</sup> Pass 6♠

All Pass

All Pass

1. Fourth suit game force

2. A=1/5 or 4/5

### Board: 192

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 9+1

Contract: 4♠ South

North:

♠ 973

♥ Q8

♦ KJT

♣ AKJ65

South:

♠ KJT52

♥ JT97

♦ A52

♣ 8

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♥

Pass 3♠ Pass 4♠

All Pass

<b>Board: 193</b>	♠ 5	Partner bids first.
Dealer: South	♥ J7	The opponents are silent.
Vul: E-W	♦ KQ9873	
HCP: 6+2	♣ 7643	

---

<b>Board: 194</b>	♠ AJ	You bid first.
Dealer: North	♥ KQT5	The opponents are silent.
Vul: Both	♦ 763	
HCP: 14	♣ A832	

---

<b>Board: 195</b>	♠ 98754	Partner bids first.
Dealer: South	♥ AJ9865	The opponents are silent.
Vul: None	♦ 9	
HCP: 6+3	♣ J	

---

<b>Board: 196</b>	♠ KQJ7	You bid first.
Dealer: North	♥ AQJT83	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 18+2	♣ Q	

---

<b>Board: 197</b>	♠ 4	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ 5432	
HCP: 7+3	♣ AK87432	

## Both hands (Answers Page)

### Board: 193

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 15+1

Contract: 3♦ North

North:

♠ 5

♥ J7

♦ KQ9873

♣ 7643

South:

♠ AJ984

♥ AQ62

♦ 4

♣ A92

W N E S

Pass 1NT<sup>1</sup> Pass 2♠

Pass 3♦ All Pass

1. forcing 1NT

### Board: 194

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9

Contract: 2♥ North

North:

♠ AJ

♥ KQT5

♦ 763

♣ A832

South:

♠ T984

♥ A432

♦ KJT5

♣ J

W N E S

Pass 1♣ Pass 1♥

Pass 2♥ All Pass

### Board: 195

Dealer: South

Vul: None

North HCP: 6+3

South HCP: 20+2

Contract: 4♠ North

North:

♠ 98754

♥ AJ9865

♦ 9

♣ J

South:

♠ AJ

♥ K

♦ KQJ752

♣ AQT8

W N E S

Pass 1♥ Pass 3NT

Pass 4♠ All Pass

### Board: 196

Dealer: North

Vul: E-W

North HCP: 18+2

South HCP: 9+4

Contract: 5♣ South

North:

♠ KQJ7

♥ AQJT83

♦ K2

♣ Q

South:

♠ 8

♥ -

♦ A6543

♣ AJ87653

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 2♠ Pass 3NT

Pass 4♥ Pass 5♣

All Pass

1. forcing 1NT

### Board: 197

Dealer: South

Vul: Both

North HCP: 7+3

South HCP: 19+1

Contract: 3NT South

North:

♠ 4

♥ 3

♦ 5432

♣ AK87432

South:

♠ QJ62

♥ AK765

♦ AKQ

♣ 9

W N E S

Pass 1NT<sup>1</sup> Pass 2♠

Pass 3♣ Pass 3NT

All Pass

1. forcing 1NT

<b>Board: 193</b>	♠ AJ984	You bid first.
Dealer: South	♥ AQ62	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 15+1	♣ A92	

---

<b>Board: 194</b>	♠ T984	Partner bids first.
Dealer: North	♥ A432	The opponents are silent.
Vul: Both	♦ KJT5	
HCP: 9	♣ J	

---

<b>Board: 195</b>	♠ AJ	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ KQJ752	
HCP: 20+2	♣ AQT8	

---

<b>Board: 196</b>	♠ 8	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ A6543	
HCP: 9+4	♣ AJ87653	

---

<b>Board: 197</b>	♠ QJ62	You bid first.
Dealer: South	♥ AK765	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 19+1	♣ 9	

## Both hands (Answers Page)

### Board: 193

Dealer: South

Vul: E-W

North HCP: 6+2

South HCP: 15+1

Contract: 3♦ North

North:

♠ 5

♥ J7

♦ KQ9873

♣ 7643

South:

♠ AJ984

♥ AQ62

♦ 4

♣ A92

W N E S

Pass 1NT<sup>1</sup> Pass 2♠

Pass 3♦ All Pass

1. forcing 1NT

### Board: 194

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9

Contract: 2♥ North

North:

♠ AJ

♥ KQT5

♦ 763

♣ A832

South:

♠ T984

♥ A432

♦ KJT5

♣ J

W N E S

Pass 1♣ Pass 1♥

Pass 2♥ All Pass

### Board: 195

Dealer: South

Vul: None

North HCP: 6+3

South HCP: 20+2

Contract: 4♠ North

North:

♠ 98754

♥ AJ9865

♦ 9

♣ J

South:

♠ AJ

♥ K

♦ KQJ752

♣ AQT8

W N E S

Pass 1♥ Pass 3NT

Pass 4♠ All Pass

### Board: 196

Dealer: North

Vul: E-W

North HCP: 18+2

South HCP: 9+4

Contract: 5♣ South

North:

♠ KQJ7

♥ AQJT83

♦ K2

♣ Q

South:

♠ 8

♥ -

♦ A6543

♣ AJ87653

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 2♠ Pass 3NT

Pass 4♥ Pass 5♣

All Pass

1. forcing 1NT

### Board: 197

Dealer: South

Vul: Both

North HCP: 7+3

South HCP: 19+1

Contract: 3NT South

North:

♠ 4

♥ 3

♦ 5432

♣ AK87432

South:

♠ QJ62

♥ AK765

♦ AKQ

♣ 9

W N E S

Pass 1NT<sup>1</sup> Pass 2♠

Pass 3♣ Pass 3NT

All Pass

1. forcing 1NT



<b>Board: 198</b>	♠ J42	You bid first.
Dealer: North	♥ K94	The opponents are silent.
Vul: None	♦ A9	
HCP: 14+1	♣ AQ743	

---

<b>Board: 199</b>	♠ AK	You bid first.
Dealer: North	♥ KJ532	The opponents are silent.
Vul: N-S	♦ AT86	
HCP: 17+1	♣ Q5	

---

<b>Board: 200</b>	♠ A87	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ AT95432	
HCP: 17+3	♣ A	

---

<b>Board: 201</b>	♠ 9	Partner bids first.
Dealer: South	♥ KQJT63	The opponents are silent.
Vul: None	♦ QJ83	
HCP: 9+2	♣ T8	

## Both hands (Answers Page)

### Board: 198

	North:	South:	W	N	E	S
Dealer: North	♠ J42	♠ 9		1 ♣	Pass	1 ♥
Vul: None	♥ K94	♥ AQ8762	Pass	1NT	Pass	2 ♥
North HCP: 14+1	♦ A9	♦ KJ543	Pass	4 ♥	All Pass	
South HCP: 10+3	♣ AQ743	♣ 6				
Contract: 4 ♥ North						

### Board: 199

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QT75		1 ♥	Pass	1 ♠
Vul: N-S	♥ KJ532	♥ 6	Pass	2 ♦	All Pass	
North HCP: 17+1	♦ AT86	♦ Q32				
South HCP: 8+1	♣ Q5	♣ AT763				
Contract: 2 ♦ North						

### Board: 200

	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ KQT43		1 ♦	Pass	1 ♠
Vul: Both	♥ AJ	♥ 9843	Pass	3 ♦	Pass	3 ♥
North HCP: 17+3	♦ AT95432	♦ J	Pass	3 ♠	Pass	4 ♠
South HCP: 9+1	♣ A	♣ QJ5	Pass	4NT	Pass	5 ♦ <sup>1</sup>
Contract: 6 ♠ North			Pass	5 ♥	Pass	5NT <sup>2</sup>
			Pass	6 ♠	All Pass	

1. A=1/5 or 4/5

2. !S queen no !C king no !D king no !H king

### Board: 201

	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AKQT3				1 ♠
Vul: None	♥ KQJT63	♥ 75	Pass	1NT <sup>1</sup>	Pass	2 ♣
North HCP: 9+2	♦ QJ83	♦ A76	Pass	2 ♥	All Pass	
South HCP: 14+1	♣ T8	♣ J54				
Contract: 2 ♥ North						

1. forcing 1NT

<b>Board: 198</b>	♠ 9	Partner bids first.
Dealer: North	♥ AQ8762	The opponents are silent.
Vul: None	♦ KJ543	
HCP: 10+3	♣ 6	

---

<b>Board: 199</b>	♠ QT75	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ Q32	
HCP: 8+1	♣ AT763	

---

<b>Board: 200</b>	♠ KQT43	Partner bids first.
Dealer: North	♥ 9843	The opponents are silent.
Vul: Both	♦ J	
HCP: 9+1	♣ QJ5	

---

<b>Board: 201</b>	♠ AKQT3	You bid first.
Dealer: South	♥ 75	The opponents are silent.
Vul: None	♦ A76	
HCP: 14+1	♣ J54	

## Both hands (Answers Page)

### Board: 198

	North:	South:	W	N	E	S
Dealer: North	♠ J42	♠ 9		1 ♣	Pass	1 ♥
Vul: None	♥ K94	♥ AQ8762	Pass	1NT	Pass	2 ♥
North HCP: 14+1	♦ A9	♦ KJ543	Pass	4 ♥	All Pass	
South HCP: 10+3	♣ AQ743	♣ 6				
Contract: 4 ♥ North						

### Board: 199

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QT75		1 ♥	Pass	1 ♠
Vul: N-S	♥ KJ532	♥ 6	Pass	2 ♦	All Pass	
North HCP: 17+1	♦ AT86	♦ Q32				
South HCP: 8+1	♣ Q5	♣ AT763				
Contract: 2 ♦ North						

### Board: 200

	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ KQT43		1 ♦	Pass	1 ♠
Vul: Both	♥ AJ	♥ 9843	Pass	3 ♦	Pass	3 ♥
North HCP: 17+3	♦ AT95432	♦ J	Pass	3 ♠	Pass	4 ♠
South HCP: 9+1	♣ A	♣ QJ5	Pass	4NT	Pass	5 ♦ <sup>1</sup>
Contract: 6 ♠ North			Pass	5 ♥	Pass	5NT <sup>2</sup>
			Pass	6 ♠	All Pass	

1. A=1/5 or 4/5

2. !S queen no !C king no !D king no !H king

### Board: 201

	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AKQT3				1 ♠
Vul: None	♥ KQJT63	♥ 75	Pass	1NT <sup>1</sup>	Pass	2 ♣
North HCP: 9+2	♦ QJ83	♦ A76	Pass	2 ♥	All Pass	
South HCP: 14+1	♣ T8	♣ J54				
Contract: 2 ♥ North						

1. forcing 1NT

<b>Board: 202</b>	♠ J94	You bid first.
Dealer: North	♥ AKJ7	The opponents are silent.
Vul: N-S	♦ AQ75	
HCP: 19	♣ A7	

---

<b>Board: 203</b>	♠ T	Partner bids first.
Dealer: South	♥ K742	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 10+2	♣ KQJ964	

---

<b>Board: 204</b>	♠ J85	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ KQ542	
HCP: 6+1	♣ 9532	

---

<b>Board: 205</b>	♠ AJT	You bid first.
Dealer: North	♥ AKQJ72	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 17+2	♣ T8	

## Both hands (Answers Page)

### Board: 202

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 10+2

Contract: 6♣ North

North:

♠ J94

♥ AKJ7

♦ AQ75

♣ A7

South:

♠ AK75

♥ Q8

♦ 2

♣ JT8532

W N E S

1♦ Pass 1♠

Pass 2NT Pass 3♣

Pass 3NT Pass 4♣

Pass 4♦ Pass 4♠

Pass 4NT Pass 5♦<sup>1</sup>

Pass 6♣ All Pass

1. A=1/5 or 4/5

### Board: 203

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 14+2

Contract: 3♣ North

North:

♠ T

♥ K742

♦ J6

♣ KQJ964

South:

♠ AK9863

♥ QT9

♦ KQ82

♣ -

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♦

Pass 3♣ All Pass

1. forcing 1NT

### Board: 204

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16+1

Contract: 1♥ South

North:

♠ J85

♥ 4

♦ KQ542

♣ 9532

South:

♠ K32

♥ AQ873

♦ 7

♣ AK76

W N E S

1♥

All Pass

### Board: 205

Dealer: North

Vul: N-S

North HCP: 17+2

South HCP: 10+1

Contract: 4♥ South

North:

♠ AJT

♥ AKQJ72

♦ Q8

♣ T8

South:

♠ KQ872

♥ 5

♦ JT2

♣ A963

W N E S

1♥ Pass 1♠

Pass 3♥ Pass 4♥

All Pass

<b>Board: 202</b>	♠ AK75	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 10+2	♣ JT8532	

---

<b>Board: 203</b>	♠ AK9863	You bid first.
Dealer: South	♥ QT9	The opponents are silent.
Vul: E-W	♦ KQ82	
HCP: 14+2	♣ -	

---

<b>Board: 204</b>	♠ K32	You bid first.
Dealer: South	♥ AQ873	The opponents are silent.
Vul: None	♦ 7	
HCP: 16+1	♣ AK76	

---

<b>Board: 205</b>	♠ KQ872	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: N-S	♦ JT2	
HCP: 10+1	♣ A963	

## Both hands (Answers Page)

### Board: 202

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 10+2

Contract: 6♣ North

North:

♠ J94

♥ AKJ7

♦ AQ75

♣ A7

South:

♠ AK75

♥ Q8

♦ 2

♣ JT8532

W	N	E	S
---	---	---	---

	1♦	Pass	1♠
--	----	------	----

Pass	2NT	Pass	3♣
------	-----	------	----

Pass	3NT	Pass	4♣
------	-----	------	----

Pass	4♦	Pass	4♠
------	----	------	----

Pass	4NT	Pass	5♦ <sup>1</sup>
------	-----	------	-----------------

Pass	6♣	All Pass	
------	----	----------	--

1. A=1/5 or 4/5

### Board: 203

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 14+2

Contract: 3♣ North

North:

♠ T

♥ K742

♦ J6

♣ KQJ964

South:

♠ AK9863

♥ QT9

♦ KQ82

♣ -

W	N	E	S
---	---	---	---

			1♠
--	--	--	----

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

Pass	3♣	All Pass	
------	----	----------	--

1. forcing 1NT

### Board: 204

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 16+1

Contract: 1♥ South

North:

♠ J85

♥ 4

♦ KQ542

♣ 9532

South:

♠ K32

♥ AQ873

♦ 7

♣ AK76

W	N	E	S
---	---	---	---

			1♥
--	--	--	----

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

### Board: 205

Dealer: North

Vul: N-S

North HCP: 17+2

South HCP: 10+1

Contract: 4♥ South

North:

♠ AJT

♥ AKQJ72

♦ Q8

♣ T8

South:

♠ KQ872

♥ 5

♦ JT2

♣ A963

W	N	E	S
---	---	---	---

	1♥	Pass	1♠
--	----	------	----

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

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



<b>Board: 206</b>	♠ AJ	You bid first.
Dealer: North	♥ AT632	The opponents are silent.
Vul: E-W	♦ QJ52	
HCP: 13+1	♣ J2	

---

<b>Board: 207</b>	♠ A6	You bid first.
Dealer: North	♥ J97	The opponents are silent.
Vul: Both	♦ KQJT96	
HCP: 18+2	♣ AK	

---

<b>Board: 208</b>	♠ A4	You bid first.
Dealer: North	♥ JT953	The opponents are silent.
Vul: N-S	♦ AK84	
HCP: 16+1	♣ AT	

---

<b>Board: 209</b>	♠ QJ5	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: E-W	♦ AK932	
HCP: 18+1	♣ AT3	

---

<b>Board: 210</b>	♠ AK6	You bid first.
Dealer: North	♥ AKT52	The opponents are silent.
Vul: Both	♦ 32	
HCP: 18+1	♣ A52	

## Both hands (Answers Page)

### Board: 206

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 8+2

Contract: 4 ♠ South

North:

♠ AJ

♥ AT632

♦ QJ52

♣ J2

South:

♠ KQ9862

♥ 5

♦ KT9

♣ 863

W	N	E	S
	1 ♥	Pass	1 ♠
Pass	2 ♦	Pass	2 ♠
Pass	3 ♠	Pass	4 ♠
All Pass			

### Board: 207

Dealer: North

Vul: Both

North HCP: 18+2

South HCP: 9+1

Contract: 3NT North

North:

♠ A6

♥ J97

♦ KQJT96

♣ AK

South:

♠ KJ32

♥ A32

♦ 8

♣ JT984

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

### Board: 208

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8+1

Contract: 2NT North

North:

♠ A4

♥ JT953

♦ AK84

♣ AT

South:

♠ Q73

♥ 4

♦ J652

♣ KQ653

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

1. forcing 1NT

### Board: 209

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 7+1

Contract: 3NT North

North:

♠ QJ5

♥ A3

♦ AK932

♣ AT3

South:

♠ 7642

♥ KQT94

♦ 6

♣ Q65

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

### Board: 210

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 10+1

Contract: 3NT South

North:

♠ AK6

♥ AKT52

♦ 32

♣ A52

South:

♠ J98

♥ 4

♦ AK64

♣ Q7643

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

1. forcing 1NT

<b>Board: 206</b>	♠ KQ9862	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ KT9	
HCP: 8+2	♣ 863	

---

<b>Board: 207</b>	♠ KJ32	Partner bids first.
Dealer: North	♥ A32	The opponents are silent.
Vul: Both	♦ 8	
HCP: 9+1	♣ JT984	

---

<b>Board: 208</b>	♠ Q73	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: N-S	♦ J652	
HCP: 8+1	♣ KQ653	

---

<b>Board: 209</b>	♠ 7642	Partner bids first.
Dealer: North	♥ KQT94	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 7+1	♣ Q65	

---

<b>Board: 210</b>	♠ J98	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: Both	♦ AK64	
HCP: 10+1	♣ Q7643	

## Both hands (Answers Page)

### Board: 206

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KQ9862		1 ♥	Pass	1 ♠
Vul: E-W	♥ AT632	♥ 5	Pass	2 ♦	Pass	2 ♠
North HCP: 13+1	♦ QJ52	♦ KT9	Pass	3 ♠	Pass	4 ♠
South HCP: 8+2	♣ J2	♣ 863	All Pass			
Contract: 4 ♠ South						

### Board: 207

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KJ32		1 ♦	Pass	1 ♠
Vul: Both	♥ J97	♥ A32	Pass	3NT	All Pass	
North HCP: 18+2	♦ KQJT96	♦ 8				
South HCP: 9+1	♣ AK	♣ JT984				
Contract: 3NT North						

### Board: 208

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ Q73		1 ♥	Pass	1NT <sup>1</sup>
Vul: N-S	♥ JT953	♥ 4	Pass	2NT	All Pass	
North HCP: 16+1	♦ AK84	♦ J652				
South HCP: 8+1	♣ AT	♣ KQ653				
Contract: 2NT North						

1. forcing 1NT

### Board: 209

	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ 7642		1 ♦	Pass	1 ♥
Vul: E-W	♥ A3	♥ KQT94	Pass	2NT	Pass	3 ♠
North HCP: 18+1	♦ AK932	♦ 6	Pass	3NT	All Pass	
South HCP: 7+1	♣ AT3	♣ Q65				
Contract: 3NT North						

### Board: 210

	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ J98		1 ♥	Pass	1NT <sup>1</sup>
Vul: Both	♥ AKT52	♥ 4	Pass	2NT	Pass	3NT
North HCP: 18+1	♦ 32	♦ AK64	All Pass			
South HCP: 10+1	♣ A52	♣ Q7643				
Contract: 3NT South						

1. forcing 1NT

<b>Board: 211</b>	♠ KJT3	Partner bids first.
Dealer: South	♥ AQT9872	The opponents are silent.
Vul: None	♦ -	
HCP: 10+3	♣ T7	

---

<b>Board: 212</b>	♠ AKJ	You bid first.
Dealer: North	♥ K9632	The opponents are silent.
Vul: E-W	♦ AK952	
HCP: 18+2	♣ -	

---

<b>Board: 213</b>	♠ AQ8763	You bid first.
Dealer: North	♥ KT9	The opponents are silent.
Vul: Both	♦ A75	
HCP: 15+2	♣ Q	

---

<b>Board: 214</b>	♠ 82	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ K85	
HCP: 8+3	♣ AJT9432	

---

<b>Board: 215</b>	♠ K95432	Partner bids first.
Dealer: South	♥ K53	The opponents are silent.
Vul: N-S	♦ Q932	
HCP: 8+2	♣ -	

## Both hands (Answers Page)

### Board: 211

	North:	South:	W	N	E	S
Dealer: South	♠ KJT3	♠ 4				1 ♦
Vul: None	♥ AQT9872	♥ K6	Pass	1 ♥	Pass	3 ♦
North HCP: 10+3	♦ -	♦ AKQT986	Pass	4 ♥	All Pass	
South HCP: 16+3	♣ T7	♣ A84				
Contract: 4 ♥ North						

### Board: 212

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ T862		1 ♥	Pass	1 ♠
Vul: E-W	♥ K9632	♥ -	Pass	3 ♦	Pass	3NT
North HCP: 18+2	♦ AK952	♦ Q84	All Pass			
South HCP: 9+2	♣ -	♣ AQJT87				
Contract: 3NT South						

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8763	♠ T		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ KT9	♥ AJ52	Pass	2 ♠	All Pass	
North HCP: 15+2	♦ A75	♦ KQ862				
South HCP: 10+1	♣ Q	♣ 972				
Contract: 2 ♠ North						

1. forcing 1NT

### Board: 214

	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ QT9				1 ♥
Vul: None	♥ 4	♥ AKQJ953	Pass	1NT <sup>1</sup>	Pass	4 ♥
North HCP: 8+3	♦ K85	♦ AQ	All Pass			
South HCP: 18+3	♣ AJT9432	♣ 5				
Contract: 4 ♥ South						

1. forcing 1NT

### Board: 215

	North:	South:	W	N	E	S
Dealer: South	♠ K95432	♠ A				1 ♣
Vul: N-S	♥ K53	♥ AJ62	Pass	1 ♠	Pass	1NT
North HCP: 8+2	♦ Q932	♦ T85	Pass	2 ♠	All Pass	
South HCP: 15+1	♣ -	♣ AQ765				
Contract: 2 ♠ North						

<b>Board: 211</b>	♠ 4	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ AKQT986	
HCP: 16+3	♣ A84	

---

<b>Board: 212</b>	♠ T862	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ Q84	
HCP: 9+2	♣ AQJT87	

---

<b>Board: 213</b>	♠ T	Partner bids first.
Dealer: North	♥ AJ52	The opponents are silent.
Vul: Both	♦ KQ862	
HCP: 10+1	♣ 972	

---

<b>Board: 214</b>	♠ QT9	You bid first.
Dealer: South	♥ AKQJ953	The opponents are silent.
Vul: None	♦ AQ	
HCP: 18+3	♣ 5	

---

<b>Board: 215</b>	♠ A	You bid first.
Dealer: South	♥ AJ62	The opponents are silent.
Vul: N-S	♦ T85	
HCP: 15+1	♣ AQ765	

## Both hands (Answers Page)

### Board: 211

	North:	South:	W	N	E	S
Dealer: South	♠ KJT3	♠ 4				1 ♦
Vul: None	♥ AQT9872	♥ K6	Pass	1 ♥	Pass	3 ♦
North HCP: 10+3	♦ -	♦ AKQT986	Pass	4 ♥	All Pass	
South HCP: 16+3	♣ T7	♣ A84				
Contract: 4 ♥ North						

### Board: 212

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ T862		1 ♥	Pass	1 ♠
Vul: E-W	♥ K9632	♥ -	Pass	3 ♦	Pass	3NT
North HCP: 18+2	♦ AK952	♦ Q84	All Pass			
South HCP: 9+2	♣ -	♣ AQJT87				
Contract: 3NT South						

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8763	♠ T		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ KT9	♥ AJ52	Pass	2 ♠	All Pass	
North HCP: 15+2	♦ A75	♦ KQ862				
South HCP: 10+1	♣ Q	♣ 972				
Contract: 2 ♠ North						

1. forcing 1NT

### Board: 214

	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ QT9				1 ♥
Vul: None	♥ 4	♥ AKQJ953	Pass	1NT <sup>1</sup>	Pass	4 ♥
North HCP: 8+3	♦ K85	♦ AQ	All Pass			
South HCP: 18+3	♣ AJT9432	♣ 5				
Contract: 4 ♥ South						

1. forcing 1NT

### Board: 215

	North:	South:	W	N	E	S
Dealer: South	♠ K95432	♠ A				1 ♣
Vul: N-S	♥ K53	♥ AJ62	Pass	1 ♠	Pass	1NT
North HCP: 8+2	♦ Q932	♦ T85	Pass	2 ♠	All Pass	
South HCP: 15+1	♣ -	♣ AQ765				
Contract: 2 ♠ North						



<b>Board: 216</b>	♠ AJ8	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: Both	♦ 7543	
HCP: 10+1	♣ KQ652	

---

<b>Board: 217</b>	♠ AK85	You bid first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: None	♦ A9	
HCP: 19+1	♣ AQ432	

---

<b>Board: 218</b>	♠ T43	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ AQJ86	
HCP: 7+1	♣ 9543	

---

<b>Board: 219</b>	♠ 7	Partner bids first.
Dealer: South	♥ KQ9432	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 7+2	♣ 974	

---

<b>Board: 220</b>	♠ 9	You bid first.
Dealer: North	♥ KQJ32	The opponents are silent.
Vul: None	♦ AQ54	
HCP: 19+1	♣ AK5	

## Both hands (Answers Page)

### Board: 216

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14+1

Contract: 2 ♦ South

North:

♠ AJ8

♥ 6

♦ 7543

♣ KQ652

South:

♠ Q73

♥ Q8532

♦ AKQ

♣ J3

W N E S

1 ♥

Pass 1NT<sup>1</sup> Pass 2 ♦

All Pass

1. forcing 1NT

### Board: 217

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 7+2

Contract: 3NT North

North:

♠ AK85

♥ Q5

♦ A9

♣ AQ432

South:

♠ JT

♥ AT764

♦ Q8753

♣ 9

W N E S

1 ♥

Pass 2 ♣ Pass 3 ♦<sup>1</sup>

Pass 3NT All Pass

1. Fourth suit game force

### Board: 218

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 16+2

Contract: 4 ♥ North

North:

♠ T43

♥ 6

♦ AQJ86

♣ 9543

South:

♠ QJ62

♥ AKQ432

♦ 2

♣ A6

W N E S

1 ♥

Pass 1NT<sup>1</sup> Pass 3 ♥

Pass 4 ♥ All Pass

1. forcing 1NT

### Board: 219

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 18+1

Contract: 3NT South

North:

♠ 7

♥ KQ9432

♦ Q83

♣ 974

South:

♠ AKQJ9

♥ J

♦ KJ5

♣ K853

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 3 ♣

Pass 3 ♥ Pass 3NT

All Pass

1. forcing 1NT

### Board: 220

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 9+1

Contract: 3NT South

North:

♠ 9

♥ KQJ32

♦ AQ54

♣ AK5

South:

♠ KJ54

♥ -

♦ KJ863

♣ JT94

W N E S

1 ♥

Pass 3 ♦ Pass 3NT

All Pass

<b>Board: 216</b>	♠ Q73	You bid first.
Dealer: South	♥ Q8532	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 14+1	♣ J3	

---

<b>Board: 217</b>	♠ JT	Partner bids first.
Dealer: North	♥ AT764	The opponents are silent.
Vul: None	♦ Q8753	
HCP: 7+2	♣ 9	

---

<b>Board: 218</b>	♠ QJ62	You bid first.
Dealer: South	♥ AKQ432	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 16+2	♣ A6	

---

<b>Board: 219</b>	♠ AKQJ9	You bid first.
Dealer: South	♥ J	The opponents are silent.
Vul: E-W	♦ KJ5	
HCP: 18+1	♣ K853	

---

<b>Board: 220</b>	♠ KJ54	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ KJ863	
HCP: 9+1	♣ JT94	

## Both hands (Answers Page)

### Board: 216

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14+1

Contract: 2 ♦ South

North:

♠ AJ8

♥ 6

♦ 7543

♣ KQ652

South:

♠ Q73

♥ Q8532

♦ AKQ

♣ J3

W N E S

1 ♥

Pass 1NT<sup>1</sup> Pass 2 ♦

All Pass

1. forcing 1NT

### Board: 217

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 7+2

Contract: 3NT North

North:

♠ AK85

♥ Q5

♦ A9

♣ AQ432

South:

♠ JT

♥ AT764

♦ Q8753

♣ 9

W N E S

1 ♥

Pass 1 ♣ Pass 2 ♠ Pass 3 ♦<sup>1</sup>

Pass 3NT All Pass

1. Fourth suit game force

### Board: 218

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 16+2

Contract: 4 ♥ North

North:

♠ T43

♥ 6

♦ AQJ86

♣ 9543

South:

♠ QJ62

♥ AKQ432

♦ 2

♣ A6

W N E S

1 ♥

Pass 1NT<sup>1</sup> Pass 3 ♥

Pass 4 ♥ All Pass

1. forcing 1NT

### Board: 219

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 18+1

Contract: 3NT South

North:

♠ 7

♥ KQ9432

♦ Q83

♣ 974

South:

♠ AKQJ9

♥ J

♦ KJ5

♣ K853

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 3 ♣

Pass 3 ♥ Pass 3NT

All Pass

1. forcing 1NT

### Board: 220

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 9+1

Contract: 3NT South

North:

♠ 9

♥ KQJ32

♦ AQ54

♣ AK5

South:

♠ KJ54

♥ -

♦ KJ863

♣ JT94

W N E S

1 ♥

Pass 3 ♦ Pass 3NT

All Pass

<b>Board: 221</b>	♠ QT5	You bid first.
Dealer: North	♥ KQT97	The opponents are silent.
Vul: N-S	♦ K732	
HCP: 13+1	♣ K	

---

<b>Board: 222</b>	♠ KQ52	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ 87643	
HCP: 7+1	♣ Q95	

---

<b>Board: 223</b>	♠ K93	You bid first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ AKQ964	
HCP: 18+2	♣ A9	

---

<b>Board: 224</b>	♠ QT542	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: N-S	♦ K732	
HCP: 8+1	♣ KT9	

---

<b>Board: 225</b>	♠ QJT964	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 8+2	♣ JT97	

## Both hands (Answers Page)

### Board: 221

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♦ North

North:

♠ QT5

♥ KQT97

♦ K732

♣ K

South:

♠ K932

♥ 3

♦ QT6

♣ AT982

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

### Board: 222

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 14+2

Contract: 2 ♥ South

North:

♠ KQ52

♥ 3

♦ 87643

♣ Q95

South:

♠ A4

♥ K98742

♦ KJ

♣ K42

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

### Board: 223

Dealer: North

Vul: Both

North HCP: 18+2

South HCP: 9+1

Contract: 3NT North

North:

♠ K93

♥ Q9

♦ AKQ964

♣ A9

South:

♠ AJ74

♥ JT753

♦ J

♣ Q52

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

### Board: 224

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 17+1

Contract: 2 ♣ South

North:

♠ QT542

♥ 9

♦ K732

♣ KT9

South:

♠ 93

♥ AKQJT

♦ A4

♣ QJ75

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

### Board: 225

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15+2

Contract: 2 ♠ North

North:

♠ QJT964

♥ 9

♦ A2

♣ JT97

South:

♠ 5

♥ KQT643

♦ KQJ6

♣ A6

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

<b>Board: 221</b>	♠ K932	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: N-S	♦ QT6	
HCP: 9+1	♣ AT982	

---

<b>Board: 222</b>	♠ A4	You bid first.
Dealer: South	♥ K98742	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 14+2	♣ K42	

---

<b>Board: 223</b>	♠ AJ74	Partner bids first.
Dealer: North	♥ JT753	The opponents are silent.
Vul: Both	♦ J	
HCP: 9+1	♣ Q52	

---

<b>Board: 224</b>	♠ 93	You bid first.
Dealer: South	♥ AKQJT	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 17+1	♣ QJ75	

---

<b>Board: 225</b>	♠ 5	You bid first.
Dealer: South	♥ KQT643	The opponents are silent.
Vul: E-W	♦ KQJ6	
HCP: 15+2	♣ A6	

## Both hands (Answers Page)

### Board: 221

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 9+1

Contract: 2 ♦ North

North:

♠ QT5

♥ KQT97

♦ K732

♣ K

South:

♠ K932

♥ 3

♦ QT6

♣ AT982

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

### Board: 222

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 14+2

Contract: 2 ♥ South

North:

♠ KQ52

♥ 3

♦ 87643

♣ Q95

South:

♠ A4

♥ K98742

♦ KJ

♣ K42

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

### Board: 223

Dealer: North

Vul: Both

North HCP: 18+2

South HCP: 9+1

Contract: 3NT North

North:

♠ K93

♥ Q9

♦ AKQ964

♣ A9

South:

♠ AJ74

♥ JT753

♦ J

♣ Q52

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

### Board: 224

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 17+1

Contract: 2 ♣ South

North:

♠ QT542

♥ 9

♦ K732

♣ KT9

South:

♠ 93

♥ AKQJT

♦ A4

♣ QJ75

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

### Board: 225

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15+2

Contract: 2 ♠ North

North:

♠ QJT964

♥ 9

♦ A2

♣ JT97

South:

♠ 5

♥ KQT643

♦ KQJ6

♣ A6

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



<b>Board: 226</b>	♠ -	Partner bids first.
Dealer: South	♥ AJ932	The opponents are silent.
Vul: Both	♦ Q6532	
HCP: 10+2	♣ K74	

---

<b>Board: 227</b>	♠ A9	You bid first.
Dealer: North	♥ A97	The opponents are silent.
Vul: None	♦ KQ	
HCP: 20+2	♣ AKT872	

---

<b>Board: 228</b>	♠ QT7543	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 7+2	♣ Q643	

---

<b>Board: 229</b>	♠ AJ2	You bid first.
Dealer: North	♥ AKQT7	The opponents are silent.
Vul: Both	♦ -	
HCP: 18+2	♣ KJ764	

---

<b>Board: 230</b>	♠ J87652	Partner bids first.
Dealer: South	♥ AJ62	The opponents are silent.
Vul: None	♦ A4	
HCP: 10+2	♣ 6	

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 15+2

Contract: 4♥ North

North:

♠ -

♥ AJ932

♦ Q6532

♣ K74

South:

♠ KQT85

♥ KQ764

♦ AJ

♣ 8

W N E S

Pass 1NT<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. forcing 1NT

### Board: 227

Dealer: North

Vul: None

North HCP: 20+2

South HCP: 7+2

Contract: 3NT North

North:

♠ A9

♥ A97

♦ KQ

♣ AKT872

South:

♠ Q75

♥ J54

♦ AT9432

♣ 3

W N E S

Pass 1♣ Pass 1♦

Pass 3NT All Pass

### Board: 228

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 18+1

Contract: 3NT South

North:

♠ QT7543

♥ 6

♦ QJ

♣ Q643

South:

♠ K

♥ K8532

♦ AK76

♣ AJ8

W N E S

Pass 1♠ Pass 3♦

Pass 3♠ Pass 3NT

All Pass

### Board: 229

Dealer: North

Vul: Both

North HCP: 18+2

South HCP: 9+2

Contract: 5♣ South

North:

♠ AJ2

♥ AKQT7

♦ -

♣ KJ764

South:

♠ 543

♥ -

♦ AKQT4

♣ 98532

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 3♣ Pass 5♣

All Pass

1. forcing 1NT

### Board: 230

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 18+2

Contract: 3NT South

North:

♠ J87652

♥ AJ62

♦ A4

♣ 6

South:

♠ A

♥ K95

♦ KJ5

♣ AQJT75

W N E S

Pass 1♠ Pass 3NT

All Pass

<b>Board: 226</b>	♠ KQT85	You bid first.
Dealer: South	♥ KQ764	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 15+2	♣ 8	

---

<b>Board: 227</b>	♠ Q75	Partner bids first.
Dealer: North	♥ J54	The opponents are silent.
Vul: None	♦ AT9432	
HCP: 7+2	♣ 3	

---

<b>Board: 228</b>	♠ K	You bid first.
Dealer: South	♥ K8532	The opponents are silent.
Vul: E-W	♦ AK76	
HCP: 18+1	♣ AJ8	

---

<b>Board: 229</b>	♠ 543	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ AKQT4	
HCP: 9+2	♣ 98532	

---

<b>Board: 230</b>	♠ A	You bid first.
Dealer: South	♥ K95	The opponents are silent.
Vul: None	♦ KJ5	
HCP: 18+2	♣ AQJT75	

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 15+2

Contract: 4♥ North

North:

♠ -

♥ AJ932

♦ Q6532

♣ K74

South:

♠ KQT85

♥ KQ764

♦ AJ

♣ 8

W N E S

Pass 1NT<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. forcing 1NT

### Board: 227

Dealer: North

Vul: None

North HCP: 20+2

South HCP: 7+2

Contract: 3NT North

North:

♠ A9

♥ A97

♦ KQ

♣ AKT872

South:

♠ Q75

♥ J54

♦ AT9432

♣ 3

W N E S

Pass 1♣ Pass 1♦

Pass 3NT All Pass

### Board: 228

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 18+1

Contract: 3NT South

North:

♠ QT7543

♥ 6

♦ QJ

♣ Q643

South:

♠ K

♥ K8532

♦ AK76

♣ AJ8

W N E S

Pass 1♠ Pass 3♦

Pass 3♠ Pass 3NT

All Pass

### Board: 229

Dealer: North

Vul: Both

North HCP: 18+2

South HCP: 9+2

Contract: 5♣ South

North:

♠ AJ2

♥ AKQT7

♦ -

♣ KJ764

South:

♠ 543

♥ -

♦ AKQT4

♣ 98532

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 3♣ Pass 5♣

All Pass

1. forcing 1NT

### Board: 230

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 18+2

Contract: 3NT South

North:

♠ J87652

♥ AJ62

♦ A4

♣ 6

South:

♠ A

♥ K95

♦ KJ5

♣ AQJT75

W N E S

Pass 1♠ Pass 3NT

All Pass

<b>Board: 231</b>	♠ KJ3	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ AQ752	
HCP: 14+1	♣ 986	

---

<b>Board: 232</b>	♠ QJ95	You bid first.
Dealer: North	♥ K6	The opponents are silent.
Vul: Both	♦ K3	
HCP: 18+1	♣ AKQ54	

---

<b>Board: 233</b>	♠ 2	Partner bids first.
Dealer: South	♥ Q984	The opponents are silent.
Vul: None	♦ KQT932	
HCP: 10+2	♣ K2	

---

<b>Board: 234</b>	♠ AQJT2	Partner bids first.
Dealer: South	♥ 976	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 8+1	♣ J873	

---

<b>Board: 235</b>	♠ 2	Partner bids first.
Dealer: South	♥ 84	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 10+3	♣ KQJT932	

## Both hands (Answers Page)

### Board: 231

	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ Q9542		1 ♦	Pass	1 ♠
Vul: N-S	♥ AT	♥ QJ5	Pass	1NT	All Pass	
North HCP: 14+1	♦ AQ752	♦ 9				
South HCP: 9+1	♣ 986	♣ A732				
Contract: 1NT North						

### Board: 232

	North:	South:	W	N	E	S
Dealer: North	♠ QJ95	♠ T72		1 ♣	Pass	1 ♥
Vul: Both	♥ K6	♥ AT974	Pass	2 ♠	Pass	3NT
North HCP: 18+1	♦ K3	♦ Q965	All Pass			
South HCP: 6+1	♣ AKQ54	♣ 3				
Contract: 3NT South						

### Board: 233

	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKQJ3				1 ♠
Vul: None	♥ Q984	♥ J7	Pass	1NT <sup>1</sup>	Pass	3 ♣
North HCP: 10+2	♦ KQT932	♦ A8	Pass	3 ♦	Pass	4 ♦
South HCP: 17+1	♣ K2	♣ QT65	Pass	5 ♦	All Pass	
Contract: 5 ♦ North						

1. forcing 1NT

### Board: 234

	North:	South:	W	N	E	S
Dealer: South	♠ AQJT2	♠ 96				1 ♦
Vul: N-S	♥ 976	♥ KQJ5	Pass	1 ♠	Pass	2NT
North HCP: 8+1	♦ 5	♦ AK92	Pass	3 ♣	Pass	3NT
South HCP: 18	♣ J873	♣ KQ2	All Pass			
Contract: 3NT South						

### Board: 235

	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AT654				1 ♠
Vul: E-W	♥ 84	♥ AQJ5	Pass	1NT <sup>1</sup>	Pass	2 ♥
North HCP: 10+3	♦ KJT	♦ 973	Pass	3 ♣	All Pass	
South HCP: 15+1	♣ KQJT932	♣ A				
Contract: 3 ♣ North						

1. forcing 1NT

<b>Board: 231</b>	♠ Q9542	Partner bids first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 9+1	♣ A732	

---

<b>Board: 232</b>	♠ T72	Partner bids first.
Dealer: North	♥ AT974	The opponents are silent.
Vul: Both	♦ Q965	
HCP: 6+1	♣ 3	

---

<b>Board: 233</b>	♠ AKQJ3	You bid first.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ A8	
HCP: 17+1	♣ QT65	

---

<b>Board: 234</b>	♠ 96	You bid first.
Dealer: South	♥ KQJ5	The opponents are silent.
Vul: N-S	♦ AK92	
HCP: 18	♣ KQ2	

---

<b>Board: 235</b>	♠ AT654	You bid first.
Dealer: South	♥ AQJ5	The opponents are silent.
Vul: E-W	♦ 973	
HCP: 15+1	♣ A	

## Both hands (Answers Page)

### Board: 231

	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ Q9542		1 ♦	Pass	1 ♠
Vul: N-S	♥ AT	♥ QJ5	Pass	1NT	All Pass	
North HCP: 14+1	♦ AQ752	♦ 9				
South HCP: 9+1	♣ 986	♣ A732				
Contract: 1NT North						

### Board: 232

	North:	South:	W	N	E	S
Dealer: North	♠ QJ95	♠ T72		1 ♣	Pass	1 ♥
Vul: Both	♥ K6	♥ AT974	Pass	2 ♠	Pass	3NT
North HCP: 18+1	♦ K3	♦ Q965	All Pass			
South HCP: 6+1	♣ AKQ54	♣ 3				
Contract: 3NT South						

### Board: 233

	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKQJ3				1 ♠
Vul: None	♥ Q984	♥ J7	Pass	1NT <sup>1</sup>	Pass	3 ♣
North HCP: 10+2	♦ KQT932	♦ A8	Pass	3 ♦	Pass	4 ♦
South HCP: 17+1	♣ K2	♣ QT65	Pass	5 ♦	All Pass	
Contract: 5 ♦ North						

1. forcing 1NT

### Board: 234

	North:	South:	W	N	E	S
Dealer: South	♠ AQJT2	♠ 96				1 ♦
Vul: N-S	♥ 976	♥ KQJ5	Pass	1 ♠	Pass	2NT
North HCP: 8+1	♦ 5	♦ AK92	Pass	3 ♣	Pass	3NT
South HCP: 18	♣ J873	♣ KQ2	All Pass			
Contract: 3NT South						

### Board: 235

	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AT654				1 ♠
Vul: E-W	♥ 84	♥ AQJ5	Pass	1NT <sup>1</sup>	Pass	2 ♥
North HCP: 10+3	♦ KJT	♦ 973	Pass	3 ♣	All Pass	
South HCP: 15+1	♣ KQJT932	♣ A				
Contract: 3 ♣ North						

1. forcing 1NT



<b>Board: 236</b>	♠ K7643	Partner bids first.
Dealer: South	♥ QT98	The opponents are silent.
Vul: None	♦ J62	
HCP: 6+1	♣ 5	

---

<b>Board: 237</b>	♠ AQJ765	You bid first.
Dealer: North	♥ 53	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 17+2	♣ AQ6	

---

<b>Board: 238</b>	♠ T73	Partner bids first.
Dealer: South	♥ J962	The opponents are silent.
Vul: E-W	♦ AKJT8	
HCP: 9+1	♣ 8	

---

<b>Board: 239</b>	♠ A82	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ AK6532	
HCP: 14+2	♣ T43	

---

<b>Board: 240</b>	♠ A5	Partner bids first.
Dealer: South	♥ Q6432	The opponents are silent.
Vul: N-S	♦ J7543	
HCP: 7+2	♣ 2	

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 17+1

Contract: 4♥ North

North:

♠ K7643

♥ QT98

♦ J62

♣ 5

South:

♠ 9

♥ J654

♦ AKQ

♣ AQJ42

W N E S

Pass 1♠ Pass 1♣

Pass 4♥ All Pass

Pass 4♥ All Pass

### Board: 237

Dealer: North

Vul: N-S

North HCP: 17+2

South HCP: 9+3

Contract: 4♠ South

North:

♠ AQJ765

♥ 53

♦ KJ

♣ AQ6

South:

♠ K

♥ J8

♦ AT96432

♣ JT4

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 3♠ Pass 4♠

All Pass

1. forcing 1NT

### Board: 238

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 18+1

Contract: 4♥ North

North:

♠ T73

♥ J962

♦ AKJT8

♣ 8

South:

♠ Q64

♥ AKQT

♦ Q

♣ AJ954

W N E S

Pass 1♦ Pass 1♣

Pass 2♠<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

1. Fourth suit game force

### Board: 239

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 9

Contract: 2♦ North

North:

♠ A82

♥ K

♦ AK6532

♣ T43

South:

♠ T753

♥ QT32

♦ 8

♣ AQJ7

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ All Pass

### Board: 240

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 15+2

Contract: 3♣ South

North:

♠ A5

♥ Q6432

♦ J7543

♣ 2

South:

♠ Q76

♥ AT

♦ K2

♣ AQ9863

W N E S

Pass 1♥ Pass 1♣

Pass 3♣

All Pass

<b>Board: 236</b>	♠ 9	You bid first.
Dealer: South	♥ J654	The opponents are silent.
Vul: None	♦ AKQ	
HCP: 17+1	♣ AQJ42	

---

<b>Board: 237</b>	♠ K	Partner bids first.
Dealer: North	♥ J8	The opponents are silent.
Vul: N-S	♦ AT96432	
HCP: 9+3	♣ JT4	

---

<b>Board: 238</b>	♠ Q64	You bid first.
Dealer: South	♥ AKQT	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 18+1	♣ AJ954	

---

<b>Board: 239</b>	♠ T753	Partner bids first.
Dealer: North	♥ QT32	The opponents are silent.
Vul: Both	♦ 8	
HCP: 9	♣ AQJ7	

---

<b>Board: 240</b>	♠ Q76	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 15+2	♣ AQ9863	

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 17+1

Contract: 4♥ North

North:

♠ K7643

♥ QT98

♦ J62

♣ 5

South:

♠ 9

♥ J654

♦ AKQ

♣ AQJ42

W N E S

Pass 1♠ Pass 1♣

Pass 4♥ All Pass

Pass 4♥ All Pass

### Board: 237

Dealer: North

Vul: N-S

North HCP: 17+2

South HCP: 9+3

Contract: 4♠ South

North:

♠ AQJ765

♥ 53

♦ KJ

♣ AQ6

South:

♠ K

♥ J8

♦ AT96432

♣ JT4

W N E S

Pass 1♠ Pass 1NT<sup>1</sup>

Pass 3♠ Pass 4♠

All Pass

1. forcing 1NT

### Board: 238

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 18+1

Contract: 4♥ North

North:

♠ T73

♥ J962

♦ AKJT8

♣ 8

South:

♠ Q64

♥ AKQT

♦ Q

♣ AJ954

W N E S

Pass 1♦ Pass 1♣

Pass 2♠<sup>1</sup> Pass 2♥

Pass 4♥ All Pass

Pass 4♥ All Pass

1. Fourth suit game force

### Board: 239

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 9

Contract: 2♦ North

North:

♠ A82

♥ K

♦ AK6532

♣ T43

South:

♠ T753

♥ QT32

♦ 8

♣ AQJ7

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ All Pass

Pass 2♦ All Pass

Pass 2♦ All Pass

### Board: 240

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 15+2

Contract: 3♣ South

North:

♠ A5

♥ Q6432

♦ J7543

♣ 2

South:

♠ Q76

♥ AT

♦ K2

♣ AQ9863

W N E S

Pass 1♥ Pass 1♣

Pass 1♥ Pass 3♣

All Pass

<b>Board: 241</b>	♠ QJ4	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ A42	
HCP: 14+1	♣ QJ962	

---

<b>Board: 242</b>	♠ AQ7642	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ AK93	
HCP: 16+2	♣ 6	

---

<b>Board: 243</b>	♠ AKT3	Partner bids first.
Dealer: South	♥ QJ32	The opponents are silent.
Vul: None	♦ 9852	
HCP: 10	♣ 3	

---

<b>Board: 244</b>	♠ KJT95	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ K973	
HCP: 9+1	♣ QT7	

---

<b>Board: 245</b>	♠ J3	You bid first.
Dealer: North	♥ AK75	The opponents are silent.
Vul: None	♦ 2	
HCP: 18+2	♣ AKQJ73	

## Both hands (Answers Page)

### Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ 86		1 ♣	Pass	1 ♦
Vul: E-W	♥ A6	♥ KJT8	Pass	1NT	All Pass	
North HCP: 14+1	♦ A42	♦ KQT865				
South HCP: 9+2	♣ QJ962	♣ 4				
Contract: 1NT North						

### Board: 242

	North:	South:	W	N	E	S
Dealer: North	♠ AQ7642	♠ J		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ K4	♥ AJ9	Pass	3 ♠	Pass	3NT
North HCP: 16+2	♦ AK93	♦ Q742	All Pass			
South HCP: 9+1	♣ 6	♣ JT754				
Contract: 3NT South						1. forcing 1NT

### Board: 243

	North:	South:	W	N	E	S
Dealer: South	♠ AKT3	♠ Q4				1 ♣
Vul: None	♥ QJ32	♥ A986	Pass	1 ♥	Pass	2 ♥
North HCP: 10	♦ 9852	♦ AJ4	Pass	3 ♥	All Pass	
South HCP: 12	♣ 3	♣ JT97				
Contract: 3 ♥ North						

### Board: 244

	North:	South:	W	N	E	S
Dealer: South	♠ KJT95	♠ -				1 ♥
Vul: Both	♥ 5	♥ AK872	Pass	1 ♠	Pass	2 ♦
North HCP: 9+1	♦ K973	♦ QJ654	Pass	3 ♦	Pass	4NT
South HCP: 15+2	♣ QT7	♣ AJ3	Pass	5 ♦ <sup>1</sup>	All Pass	
Contract: 5 ♦ North						1. A=1/5 or 4/5

### Board: 245

	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ 98752		1 ♣	Pass	1 ♠
Vul: None	♥ AK75	♥ 64	Pass	2 ♥	Pass	2NT
North HCP: 18+2	♦ 2	♦ AQ983	Pass	3 ♣	All Pass	
South HCP: 6+2	♣ AKQJ73	♣ 9				
Contract: 3 ♣ North						

<b>Board: 241</b>	♠ 86	Partner bids first.
Dealer: North	♥ KJT8	The opponents are silent.
Vul: E-W	♦ KQT865	
HCP: 9+2	♣ 4	

---

<b>Board: 242</b>	♠ J	Partner bids first.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: Both	♦ Q742	
HCP: 9+1	♣ JT754	

---

<b>Board: 243</b>	♠ Q4	You bid first.
Dealer: South	♥ A986	The opponents are silent.
Vul: None	♦ AJ4	
HCP: 12	♣ JT97	

---

<b>Board: 244</b>	♠ -	You bid first.
Dealer: South	♥ AK872	The opponents are silent.
Vul: Both	♦ QJ654	
HCP: 15+2	♣ AJ3	

---

<b>Board: 245</b>	♠ 98752	Partner bids first.
Dealer: North	♥ 64	The opponents are silent.
Vul: None	♦ AQ983	
HCP: 6+2	♣ 9	

## Both hands (Answers Page)

### Board: 241

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 9+2

Contract: 1NT North

North:

♠ QJ4

♥ A6

♦ A42

♣ QJ962

South:

♠ 86

♥ KJT8

♦ KQT865

♣ 4

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

### Board: 242

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 9+1

Contract: 3NT South

North:

♠ AQ7642

♥ K4

♦ AK93

♣ 6

South:

♠ J

♥ AJ9

♦ Q742

♣ JT754

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

1. forcing 1NT

### Board: 243

Dealer: South

Vul: None

North HCP: 10

South HCP: 12

Contract: 3♥ North

North:

♠ AKT3

♥ QJ32

♦ 9852

♣ 3

South:

♠ Q4

♥ A986

♦ AJ4

♣ JT97

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

### Board: 244

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15+2

Contract: 5♦ North

North:

♠ KJT95

♥ 5

♦ K973

♣ QT7

South:

♠ -

♥ AK872

♦ QJ654

♣ AJ3

W	N	E	S
			1 ♥
Pass	1 ♠	Pass	2 ♦
Pass	3 ♦	Pass	4NT
Pass	5 ♦ <sup>1</sup>	All Pass	

1. A=1/5 or 4/5

### Board: 245

Dealer: North

Vul: None

North HCP: 18+2

South HCP: 6+2

Contract: 3♣ North

North:

♠ J3

♥ AK75

♦ 2

♣ AKQJ73

South:

♠ 98752

♥ 64

♦ AQ983

♣ 9

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



<b>Board: 246</b>	♠ QJ5	Partner bids first.
Dealer: South	♥ QT972	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 10+1	♣ KQT8	

---

<b>Board: 247</b>	♠ J3	You bid first.
Dealer: North	♥ 87	The opponents are silent.
Vul: Both	♦ AKQ753	
HCP: 14+2	♣ A63	

---

<b>Board: 248</b>	♠ KJ974	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ K8642	
HCP: 10+2	♣ K6	

---

<b>Board: 249</b>	♠ A43	You bid first.
Dealer: North	♥ KJ8	The opponents are silent.
Vul: N-S	♦ 652	
HCP: 12	♣ A862	

---

<b>Board: 250</b>	♠ T976	Partner bids first.
Dealer: South	♥ T873	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 6	♣ AQ32	

## Both hands (Answers Page)

### Board: 246

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 18+1

Contract: 3NT South

North:

♠ QJ5

♥ QT972

♦ 4

♣ KQT8

South:

♠ AK2

♥ AJ8

♦ AQ965

♣ 72

W N E S

Pass 1♥ Pass 1♦

Pass 3♣ Pass 2NT

Pass 3NT

All Pass

### Board: 247

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 6

Contract: 2♦ North

North:

♠ J3

♥ 87

♦ AKQ753

♣ A63

South:

♠ 7642

♥ KJT5

♦ T

♣ QT85

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ All Pass

### Board: 248

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 16+2

Contract: 4♥ North

North:

♠ KJ974

♥ T

♦ K8642

♣ K6

South:

♠ 62

♥ AKQJ93

♦ J5

♣ AJ3

W N E S

Pass 1♠ Pass 1♥

Pass 3♥

Pass 4♥ All Pass

### Board: 249

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 9+1

Contract: 1NT North

North:

♠ A43

♥ KJ8

♦ 652

♣ A862

South:

♠ KJ96

♥ T7532

♦ KQ4

♣ 9

W N E S

Pass 1♣ Pass 1♥

Pass 1NT All Pass

### Board: 250

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 19+1

Contract: 2NT South

North:

♠ T976

♥ T873

♦ 6

♣ AQ32

South:

♠ AJ5

♥ AQ5

♦ AJ954

♣ K5

W N E S

Pass 1♥ Pass 1♦

Pass 2NT

All Pass

<b>Board: 246</b>	♠ AK2	You bid first.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: N-S	♦ AQ965	
HCP: 18+1	♣ 72	

---

<b>Board: 247</b>	♠ 7642	Partner bids first.
Dealer: North	♥ KJT5	The opponents are silent.
Vul: Both	♦ T	
HCP: 6	♣ QT85	

---

<b>Board: 248</b>	♠ 62	You bid first.
Dealer: South	♥ AKQJ93	The opponents are silent.
Vul: None	♦ J5	
HCP: 16+2	♣ AJ3	

---

<b>Board: 249</b>	♠ KJ96	Partner bids first.
Dealer: North	♥ T7532	The opponents are silent.
Vul: N-S	♦ KQ4	
HCP: 9+1	♣ 9	

---

<b>Board: 250</b>	♠ AJ5	You bid first.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: E-W	♦ AJ954	
HCP: 19+1	♣ K5	

## Both hands (Answers Page)

### Board: 246

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 18+1

Contract: 3NT South

North:

♠ QJ5

♥ QT972

♦ 4

♣ KQT8

South:

♠ AK2

♥ AJ8

♦ AQ965

♣ 72

W N E S

Pass 1♥ Pass 1♦

Pass 3♣ Pass 2NT

Pass 3NT

All Pass

### Board: 247

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 6

Contract: 2♦ North

North:

♠ J3

♥ 87

♦ AKQ753

♣ A63

South:

♠ 7642

♥ KJT5

♦ T

♣ QT85

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ All Pass

### Board: 248

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 16+2

Contract: 4♥ North

North:

♠ KJ974

♥ T

♦ K8642

♣ K6

South:

♠ 62

♥ AKQJ93

♦ J5

♣ AJ3

W N E S

Pass 1♠ Pass 1♥

Pass 3♥

Pass 4♥ All Pass

### Board: 249

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 9+1

Contract: 1NT North

North:

♠ A43

♥ KJ8

♦ 652

♣ A862

South:

♠ KJ96

♥ T7532

♦ KQ4

♣ 9

W N E S

Pass 1♣ Pass 1♥

Pass 1NT All Pass

### Board: 250

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 19+1

Contract: 2NT South

North:

♠ T976

♥ T873

♦ 6

♣ AQ32

South:

♠ AJ5

♥ AQ5

♦ AJ954

♣ K5

W N E S

Pass 1♥ Pass 1♦

Pass 2NT

All Pass

<b>Board: 251</b>	♠ KQ85	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ KT632	
HCP: 18+1	♣ AQ	

---

<b>Board: 252</b>	♠ -	Partner bids first.
Dealer: South	♥ Q864	The opponents are silent.
Vul: N-S	♦ Q9543	
HCP: 9+1	♣ KQT5	

---

<b>Board: 253</b>	♠ AJT	You bid first.
Dealer: North	♥ J3	The opponents are silent.
Vul: E-W	♦ AKJ987	
HCP: 21+2	♣ AK	

---

<b>Board: 254</b>	♠ J	Partner bids first.
Dealer: South	♥ Q86532	The opponents are silent.
Vul: Both	♦ J42	
HCP: 9+2	♣ KQ7	

---

<b>Board: 255</b>	♠ 653	Partner bids first.
Dealer: South	♥ AKJ64	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 9+1	♣ JT32	

## Both hands (Answers Page)

### Board: 251

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 8+2

Contract: 3NT North

North:

♠ KQ85

♥ A9

♦ KT632

♣ AQ

South:

♠ 973

♥ KQT762

♦ 8

♣ K93

W	N	E	S
---	---	---	---

	1 ♦	Pass	1 ♥
--	-----	------	-----

Pass	2 ♠	Pass	3 ♣ <sup>1</sup>
------	-----	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. Fourth suit game force

### Board: 252

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ -

♥ Q864

♦ Q9543

♣ KQT5

South:

♠ AK742

♥ KJT5

♦ AT

♣ 72

W	N	E	S
---	---	---	---

			1 ♠
--	--	--	-----

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

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

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

1. forcing 1NT

### Board: 253

Dealer: North

Vul: E-W

North HCP: 21+2

South HCP: 7+2

Contract: 3NT North

North:

♠ AJT

♥ J3

♦ AKJ987

♣ AK

South:

♠ K7542

♥ A8742

♦ -

♣ 862

W	N	E	S
---	---	---	---

	1 ♦	Pass	1 ♠
--	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 254

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14+2

Contract: 2 ♠ South

North:

♠ J

♥ Q86532

♦ J42

♣ KQ7

South:

♠ AKQT95

♥ -

♦ T93

♣ AJ98

W	N	E	S
---	---	---	---

			1 ♠
--	--	--	-----

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

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

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

1. forcing 1NT

### Board: 255

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 17+2

Contract: 3NT North

North:

♠ 653

♥ AKJ64

♦ 5

♣ JT32

South:

♠ KJ8

♥ Q5

♦ AQJ762

♣ A9

W	N	E	S
---	---	---	---

			1 ♦
--	--	--	-----

Pass	1 ♥	Pass	3 ♦
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

<b>Board: 251</b>	♠ 973	Partner bids first.
Dealer: North	♥ KQT762	The opponents are silent.
Vul: None	♦ 8	
HCP: 8+2	♣ K93	

---

<b>Board: 252</b>	♠ AK742	You bid first.
Dealer: South	♥ KJT5	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 15+1	♣ 72	

---

<b>Board: 253</b>	♠ K7542	Partner bids first.
Dealer: North	♥ A8742	The opponents are silent.
Vul: E-W	♦ -	
HCP: 7+2	♣ 862	

---

<b>Board: 254</b>	♠ AKQT95	You bid first.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ T93	
HCP: 14+2	♣ AJ98	

---

<b>Board: 255</b>	♠ KJ8	You bid first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ AQJ762	
HCP: 17+2	♣ A9	

## Both hands (Answers Page)

### Board: 251

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 8+2

Contract: 3NT North

North:

♠ KQ85

♥ A9

♦ KT632

♣ AQ

South:

♠ 973

♥ KQT762

♦ 8

♣ K93

W N E S

1 ♦ Pass 1 ♥

Pass 2 ♠ Pass 3 ♣<sup>1</sup>

Pass 3NT All Pass

1. Fourth suit game force

### Board: 252

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15+1

Contract: 4 ♥ South

North:

♠ -

♥ Q864

♦ Q9543

♣ KQT5

South:

♠ AK742

♥ KJT5

♦ AT

♣ 72

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♥

Pass 3 ♥ Pass 4 ♥

All Pass

1. forcing 1NT

### Board: 253

Dealer: North

Vul: E-W

North HCP: 21+2

South HCP: 7+2

Contract: 3NT North

North:

♠ AJT

♥ J3

♦ AKJ987

♣ AK

South:

♠ K7542

♥ A8742

♦ -

♣ 862

W N E S

1 ♦ Pass 1 ♠

Pass 3NT All Pass

### Board: 254

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14+2

Contract: 2 ♠ South

North:

♠ J

♥ Q86532

♦ J42

♣ KQ7

South:

♠ AKQT95

♥ -

♦ T93

♣ AJ98

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♣

Pass 2 ♥ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 255

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 17+2

Contract: 3NT North

North:

♠ 653

♥ AKJ64

♦ 5

♣ JT32

South:

♠ KJ8

♥ Q5

♦ AQJ762

♣ A9

W N E S

1 ♦

Pass 1 ♥ Pass 3 ♦

Pass 3NT All Pass



<b>Board: 256</b>	♠ AQ64	You bid first.
Dealer: North	♥ Q72	The opponents are silent.
Vul: E-W	♦ AQ83	
HCP: 14	♣ 83	

---

<b>Board: 257</b>	♠ KJ4	Partner bids first.
Dealer: South	♥ QT9653	The opponents are silent.
Vul: Both	♦ 8	
HCP: 6+2	♣ 763	

---

<b>Board: 258</b>	♠ A73	You bid first.
Dealer: North	♥ Q6	The opponents are silent.
Vul: None	♦ KQ	
HCP: 16+2	♣ AJT543	

---

<b>Board: 259</b>	♠ QT9	You bid first.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: E-W	♦ KQ7652	
HCP: 14+2	♣ K	

---

<b>Board: 260</b>	♠ KT952	Partner bids first.
Dealer: South	♥ A543	The opponents are silent.
Vul: Both	♦ 2	
HCP: 10+1	♣ KT4	

## Both hands (Answers Page)

### Board: 256

	North:	South:	W	N	E	S
Dealer: North	♠ AQ64	♠ J85		1 ♦	Pass	1 ♥
Vul: E-W	♥ Q72	♥ AJ654	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ AQ83	♦ 9	All Pass			
South HCP: 9+1	♣ 83	♣ K976				
Contract: 1NT South						

### Board: 257

	North:	South:	W	N	E	S
Dealer: South	♠ KJ4	♠ AT9				1 ♦
Vul: Both	♥ QT9653	♥ A	Pass	1 ♥	Pass	2 ♣
North HCP: 6+2	♦ 8	♦ K7432	Pass	2 ♥	All Pass	
South HCP: 17+1	♣ 763	♣ AQ92				
Contract: 2 ♥ North						

### Board: 258

	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ K852		1 ♣	Pass	1 ♦
Vul: None	♥ Q6	♥ AJ8	Pass	3 ♣	Pass	3NT
North HCP: 16+2	♦ KQ	♦ J9876	All Pass			
South HCP: 9+1	♣ AJT543	♣ 2				
Contract: 3NT South						

### Board: 259

	North:	South:	W	N	E	S
Dealer: North	♠ QT9	♠ K732		1 ♦	Pass	1 ♥
Vul: E-W	♥ KJ5	♥ A8643	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ KQ7652	♦ -				
South HCP: 9+1	♣ K	♣ Q986				
Contract: 2 ♦ North						

### Board: 260

	North:	South:	W	N	E	S
Dealer: South	♠ KT952	♠ Q				1 ♦
Vul: Both	♥ A543	♥ Q8	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ 2	♦ KQ965	All Pass			
South HCP: 15+2	♣ KT4	♣ AQ985				
Contract: 2 ♣ South						

<b>Board: 256</b>	♠ J85	Partner bids first.
Dealer: North	♥ AJ654	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 9+1	♣ K976	

---

<b>Board: 257</b>	♠ AT9	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ K7432	
HCP: 17+1	♣ AQ92	

---

<b>Board: 258</b>	♠ K852	Partner bids first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: None	♦ J9876	
HCP: 9+1	♣ 2	

---

<b>Board: 259</b>	♠ K732	Partner bids first.
Dealer: North	♥ A8643	The opponents are silent.
Vul: E-W	♦ -	
HCP: 9+1	♣ Q986	

---

<b>Board: 260</b>	♠ Q	You bid first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: Both	♦ KQ965	
HCP: 15+2	♣ AQ985	

## Both hands (Answers Page)

### Board: 256

	North:	South:	W	N	E	S
Dealer: North	♠ AQ64	♠ J85		1 ♦	Pass	1 ♥
Vul: E-W	♥ Q72	♥ AJ654	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ AQ83	♦ 9	All Pass			
South HCP: 9+1	♣ 83	♣ K976				
Contract: 1NT South						

### Board: 257

	North:	South:	W	N	E	S
Dealer: South	♠ KJ4	♠ AT9				1 ♦
Vul: Both	♥ QT9653	♥ A	Pass	1 ♥	Pass	2 ♣
North HCP: 6+2	♦ 8	♦ K7432	Pass	2 ♥	All Pass	
South HCP: 17+1	♣ 763	♣ AQ92				
Contract: 2 ♥ North						

### Board: 258

	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ K852		1 ♣	Pass	1 ♦
Vul: None	♥ Q6	♥ AJ8	Pass	3 ♣	Pass	3NT
North HCP: 16+2	♦ KQ	♦ J9876	All Pass			
South HCP: 9+1	♣ AJT543	♣ 2				
Contract: 3NT South						

### Board: 259

	North:	South:	W	N	E	S
Dealer: North	♠ QT9	♠ K732		1 ♦	Pass	1 ♥
Vul: E-W	♥ KJ5	♥ A8643	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ KQ7652	♦ -				
South HCP: 9+1	♣ K	♣ Q986				
Contract: 2 ♦ North						

### Board: 260

	North:	South:	W	N	E	S
Dealer: South	♠ KT952	♠ Q				1 ♦
Vul: Both	♥ A543	♥ Q8	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ 2	♦ KQ965	All Pass			
South HCP: 15+2	♣ KT4	♣ AQ985				
Contract: 2 ♣ South						

<b>Board: 261</b>	♠ K63	Partner bids first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: None	♦ Q	
HCP: 10+2	♣ JT9543	

---

<b>Board: 262</b>	♠ 976	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: N-S	♦ A754	
HCP: 10+1	♣ KQJT2	

---

<b>Board: 263</b>	♠ KT7542	Partner bids first.
Dealer: South	♥ T87	The opponents are silent.
Vul: Both	♦ A75	
HCP: 7+2	♣ 9	

---

<b>Board: 264</b>	♠ AJ874	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: None	♦ AT984	
HCP: 9+2	♣ 5	

---

<b>Board: 265</b>	♠ J542	Partner bids first.
Dealer: South	♥ KJT532	The opponents are silent.
Vul: N-S	♦ -	
HCP: 9+2	♣ KJT	

## Both hands (Answers Page)

### Board: 261

	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ A4				1 ♦
Vul: None	♥ AT3	♥ Q62	Pass	1NT	Pass	3 ♦
North HCP: 10+2	♦ Q	♦ AJ8732	Pass	3NT	All Pass	
South HCP: 16+2	♣ JT9543	♣ KQ				
Contract: 3NT North						

### Board: 262

	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ K43				1 ♥
Vul: N-S	♥ 4	♥ AQJ97	Pass	1NT <sup>1</sup>	Pass	2 ♣
North HCP: 10+1	♦ A754	♦ K3	Pass	3 ♣	All Pass	
South HCP: 13+1	♣ KQJT2	♣ 974				
Contract: 3 ♣ North						1. forcing 1NT

### Board: 263

	North:	South:	W	N	E	S
Dealer: South	♠ KT7542	♠ AQ3				1 ♣
Vul: Both	♥ T87	♥ AK42	Pass	1 ♠	Pass	2NT
North HCP: 7+2	♦ A75	♦ T4	Pass	3 ♠	Pass	4 ♠
South HCP: 18	♣ 9	♣ AJ82	All Pass			
Contract: 4 ♠ South						

### Board: 264

	North:	South:	W	N	E	S
Dealer: South	♠ AJ874	♠ K9				1 ♣
Vul: None	♥ 72	♥ AJ54	Pass	1 ♠	Pass	2 ♥
North HCP: 9+2	♦ AT984	♦ Q7	Pass	3 ♦ <sup>1</sup>	Pass	3NT
South HCP: 18+1	♣ 5	♣ AKJ42	All Pass			
Contract: 3NT South						1. Fourth suit game force

### Board: 265

	North:	South:	W	N	E	S
Dealer: South	♠ J542	♠ KT				1 ♦
Vul: N-S	♥ KJT532	♥ Q9	Pass	1 ♥	Pass	2 ♣
North HCP: 9+2	♦ -	♦ KQ754	Pass	2 ♥	Pass	3 ♥
South HCP: 14+1	♣ KJT	♣ A973	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

<b>Board: 261</b>	♠ A4	You bid first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: None	♦ AJ8732	
HCP: 16+2	♣ KQ	

---

<b>Board: 262</b>	♠ K43	You bid first.
Dealer: South	♥ AQJ97	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 13+1	♣ 974	

---

<b>Board: 263</b>	♠ AQ3	You bid first.
Dealer: South	♥ AK42	The opponents are silent.
Vul: Both	♦ T4	
HCP: 18	♣ AJ82	

---

<b>Board: 264</b>	♠ K9	You bid first.
Dealer: South	♥ AJ54	The opponents are silent.
Vul: None	♦ Q7	
HCP: 18+1	♣ AKJ42	

---

<b>Board: 265</b>	♠ KT	You bid first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: N-S	♦ KQ754	
HCP: 14+1	♣ A973	

## Both hands (Answers Page)

### Board: 261

	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ A4				1 ♦
Vul: None	♥ AT3	♥ Q62	Pass	1NT	Pass	3 ♦
North HCP: 10+2	♦ Q	♦ AJ8732	Pass	3NT	All Pass	
South HCP: 16+2	♣ JT9543	♣ KQ				
Contract: 3NT North						

### Board: 262

	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ K43				1 ♥
Vul: N-S	♥ 4	♥ AQJ97	Pass	1NT <sup>1</sup>	Pass	2 ♣
North HCP: 10+1	♦ A754	♦ K3	Pass	3 ♣	All Pass	
South HCP: 13+1	♣ KQJT2	♣ 974				
Contract: 3 ♣ North						1. forcing 1NT

### Board: 263

	North:	South:	W	N	E	S
Dealer: South	♠ KT7542	♠ AQ3				1 ♣
Vul: Both	♥ T87	♥ AK42	Pass	1 ♠	Pass	2NT
North HCP: 7+2	♦ A75	♦ T4	Pass	3 ♠	Pass	4 ♠
South HCP: 18	♣ 9	♣ AJ82	All Pass			
Contract: 4 ♠ South						

### Board: 264

	North:	South:	W	N	E	S
Dealer: South	♠ AJ874	♠ K9				1 ♣
Vul: None	♥ 72	♥ AJ54	Pass	1 ♠	Pass	2 ♥
North HCP: 9+2	♦ AT984	♦ Q7	Pass	3 ♦ <sup>1</sup>	Pass	3NT
South HCP: 18+1	♣ 5	♣ AKJ42	All Pass			
Contract: 3NT South						1. Fourth suit game force

### Board: 265

	North:	South:	W	N	E	S
Dealer: South	♠ J542	♠ KT				1 ♦
Vul: N-S	♥ KJT532	♥ Q9	Pass	1 ♥	Pass	2 ♣
North HCP: 9+2	♦ -	♦ KQ754	Pass	2 ♥	Pass	3 ♥
South HCP: 14+1	♣ KJT	♣ A973	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						



<b>Board: 266</b>	♠ AQ2	You bid first.
Dealer: North	♥ KT53	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 13	♣ A873	

---

<b>Board: 267</b>	♠ 9	Partner bids first.
Dealer: South	♥ K842	The opponents are silent.
Vul: None	♦ 94	
HCP: 6+2	♣ QJ9864	

---

<b>Board: 268</b>	♠ AQT2	You bid first.
Dealer: North	♥ QJ53	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 14	♣ AJ5	

---

<b>Board: 269</b>	♠ A87653	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ AK54	
HCP: 17+2	♣ K6	

---

<b>Board: 270</b>	♠ 7543	Partner bids first.
Dealer: South	♥ AK973	The opponents are silent.
Vul: Both	♦ K87	
HCP: 10+1	♣ 4	

## Both hands (Answers Page)

### Board: 266

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 7

Contract: 2♥ North

North:

♠ AQ2

♥ KT53

♦ T2

♣ A873

South:

♠ T854

♥ A876

♦ QJ53

♣ T

W	N	E	S
	1♣	Pass	1♥
Pass	2♥	All Pass	

### Board: 267

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 17+2

Contract: 3NT North

North:

♠ 9

♥ K842

♦ 94

♣ QJ9864

South:

♠ AKQ64

♥ J3

♦ AQJ73

♣ 3

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

1. forcing 1NT

### Board: 268

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9+1

Contract: 4♠ North

North:

♠ AQT2

♥ QJ53

♦ 92

♣ AJ5

South:

♠ J8753

♥ K94

♦ AJ74

♣ 6

W	N	E	S
	1♣	Pass	1♠
Pass	2♠	Pass	3♠
Pass	4♠	All Pass	

### Board: 269

Dealer: North

Vul: E-W

North HCP: 17+2

South HCP: 6+2

Contract: 3♠ North

North:

♠ A87653

♥ K

♦ AK54

♣ K6

South:

♠ K

♥ QT6542

♦ 93

♣ JT94

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

1. forcing 1NT

### Board: 270

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16+2

Contract: 3NT South

North:

♠ 7543

♥ AK973

♦ K87

♣ 4

South:

♠ AQT

♥ 5

♦ AJ9

♣ KQT865

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

<b>Board: 266</b>	♠ T854	Partner bids first.
Dealer: North	♥ A876	The opponents are silent.
Vul: E-W	♦ QJ53	
HCP: 7	♣ T	

---

<b>Board: 267</b>	♠ AKQ64	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: None	♦ AQJ73	
HCP: 17+2	♣ 3	

---

<b>Board: 268</b>	♠ J8753	Partner bids first.
Dealer: North	♥ K94	The opponents are silent.
Vul: N-S	♦ AJ74	
HCP: 9+1	♣ 6	

---

<b>Board: 269</b>	♠ K	Partner bids first.
Dealer: North	♥ QT6542	The opponents are silent.
Vul: E-W	♦ 93	
HCP: 6+2	♣ JT94	

---

<b>Board: 270</b>	♠ AQT	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ AJ9	
HCP: 16+2	♣ KQT865	

## Both hands (Answers Page)

### Board: 266

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 7

Contract: 2♥ North

North:

♠ AQ2

♥ KT53

♦ T2

♣ A873

South:

♠ T854

♥ A876

♦ QJ53

♣ T

W	N	E	S
	1♣	Pass	1♥
Pass	2♥	All Pass	

### Board: 267

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 17+2

Contract: 3NT North

North:

♠ 9

♥ K842

♦ 94

♣ QJ9864

South:

♠ AKQ64

♥ J3

♦ AQJ73

♣ 3

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

1. forcing 1NT

### Board: 268

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9+1

Contract: 4♠ North

North:

♠ AQT2

♥ QJ53

♦ 92

♣ AJ5

South:

♠ J8753

♥ K94

♦ AJ74

♣ 6

W	N	E	S
	1♣	Pass	1♠
Pass	2♠	Pass	3♠
Pass	4♠	All Pass	

### Board: 269

Dealer: North

Vul: E-W

North HCP: 17+2

South HCP: 6+2

Contract: 3♠ North

North:

♠ A87653

♥ K

♦ AK54

♣ K6

South:

♠ K

♥ QT6542

♦ 93

♣ JT94

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

1. forcing 1NT

### Board: 270

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16+2

Contract: 3NT South

North:

♠ 7543

♥ AK973

♦ K87

♣ 4

South:

♠ AQT

♥ 5

♦ AJ9

♣ KQT865

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

<b>Board: 271</b>	♠ Q8762	Partner bids first.
Dealer: South	♥ T65	The opponents are silent.
Vul: N-S	♦ AKJ63	
HCP: 10+2	♣ -	

---

<b>Board: 272</b>	♠ QJ2	Partner bids first.
Dealer: South	♥ QJ87	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 7+1	♣ JT975	

---

<b>Board: 273</b>	♠ KQ32	You bid first.
Dealer: North	♥ KQ97654	The opponents are silent.
Vul: Both	♦ 8	
HCP: 14+3	♣ A	

---

<b>Board: 274</b>	♠ J8432	Partner bids first.
Dealer: South	♥ T64	The opponents are silent.
Vul: None	♦ A	
HCP: 8+1	♣ QJ42	

---

<b>Board: 275</b>	♠ 3	Partner bids first.
Dealer: South	♥ QT632	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 10+2	♣ AK753	

## Both hands (Answers Page)

### Board: 271

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 15+2

Contract: 3NT North

North:

♠ Q8762

♥ T65

♦ AKJ63

♣ -

South:

♠ A5

♥ J942

♦ 2

♣ AKQJ95

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1 ♠ Pass 3 ♣

Pass 3NT All Pass

### Board: 272

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 19+1

Contract: 3NT North

North:

♠ QJ2

♥ QJ87

♦ 6

♣ JT975

South:

♠ A4

♥ A95

♦ AKQ42

♣ Q42

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1 ♥ Pass 2NT

Pass 3NT All Pass

### Board: 273

Dealer: North

Vul: Both

North HCP: 14+3

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ KQ32

♥ KQ97654

♦ 8

♣ A

South:

♠ 975

♥ 8

♦ AQJ6

♣ KT543

W N E S

Pass 1 ♥ Pass 1NT<sup>1</sup>

Pass 4 ♥ All Pass

1. forcing 1NT

### Board: 274

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 14

Contract: 1NT South

North:

♠ J8432

♥ T64

♦ A

♣ QJ42

South:

♠ 65

♥ AJ72

♦ KQ62

♣ A97

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1 ♠ Pass 1NT

All Pass

### Board: 275

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 16+1

Contract: 3NT South

North:

♠ 3

♥ QT632

♦ J6

♣ AK753

South:

♠ AK842

♥ 75

♦ AK43

♣ Q2

W N E S

Pass 1NT<sup>1</sup> Pass 1 ♠

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

Pass 3 ♥ Pass 3NT

All Pass

1. forcing 1NT

<b>Board: 271</b>	♠ A5	You bid first.
Dealer: South	♥ J942	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 15+2	♣ AKQJ95	

---

<b>Board: 272</b>	♠ A4	You bid first.
Dealer: South	♥ A95	The opponents are silent.
Vul: E-W	♦ AKQ42	
HCP: 19+1	♣ Q42	

---

<b>Board: 273</b>	♠ 975	Partner bids first.
Dealer: North	♥ 8	The opponents are silent.
Vul: Both	♦ AQJ6	
HCP: 10+1	♣ KT543	

---

<b>Board: 274</b>	♠ 65	You bid first.
Dealer: South	♥ AJ72	The opponents are silent.
Vul: None	♦ KQ62	
HCP: 14	♣ A97	

---

<b>Board: 275</b>	♠ AK842	You bid first.
Dealer: South	♥ 75	The opponents are silent.
Vul: E-W	♦ AK43	
HCP: 16+1	♣ Q2	

## Both hands (Answers Page)

### Board: 271

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 15+2

Contract: 3NT North

North:

♠ Q8762

♥ T65

♦ AKJ63

♣ -

South:

♠ A5

♥ J942

♦ 2

♣ AKQJ95

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1 ♠ Pass 3 ♣

Pass 3NT All Pass

### Board: 272

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 19+1

Contract: 3NT North

North:

♠ QJ2

♥ QJ87

♦ 6

♣ JT975

South:

♠ A4

♥ A95

♦ AKQ42

♣ Q42

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1 ♥ Pass 2NT

Pass 3NT All Pass

### Board: 273

Dealer: North

Vul: Both

North HCP: 14+3

South HCP: 10+1

Contract: 4 ♥ North

North:

♠ KQ32

♥ KQ97654

♦ 8

♣ A

South:

♠ 975

♥ 8

♦ AQJ6

♣ KT543

W N E S

Pass 1 ♥ Pass 1NT<sup>1</sup>

Pass 4 ♥ All Pass

1. forcing 1NT

### Board: 274

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 14

Contract: 1NT South

North:

♠ J8432

♥ T64

♦ A

♣ QJ42

South:

♠ 65

♥ AJ72

♦ KQ62

♣ A97

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1 ♠ Pass 1NT

All Pass

### Board: 275

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 16+1

Contract: 3NT South

North:

♠ 3

♥ QT632

♦ J6

♣ AK753

South:

♠ AK842

♥ 75

♦ AK43

♣ Q2

W N E S

Pass 1NT<sup>1</sup> Pass 1 ♠

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

Pass 3 ♥ Pass 3NT

All Pass

1. forcing 1NT



<b>Board: 276</b>	♠ 865	Partner bids first.
Dealer: South	♥ AQJ98	The opponents are silent.
Vul: Both	♦ KT976	
HCP: 10+2	♣ -	

---

<b>Board: 277</b>	♠ 6	You bid first.
Dealer: North	♥ AKJT98	The opponents are silent.
Vul: None	♦ AT8	
HCP: 15+2	♣ KT8	

---

<b>Board: 278</b>	♠ AKJT	Partner bids first.
Dealer: South	♥ 98765	The opponents are silent.
Vul: N-S	♦ J74	
HCP: 9+1	♣ 5	

---

<b>Board: 279</b>	♠ AT83	Partner bids first.
Dealer: South	♥ 9643	The opponents are silent.
Vul: Both	♦ K862	
HCP: 9	♣ Q	

---

<b>Board: 280</b>	♠ T	Partner bids first.
Dealer: South	♥ 7643	The opponents are silent.
Vul: None	♦ 986	
HCP: 7+1	♣ AK842	

## Both hands (Answers Page)

### Board: 276

	North:	South:	W	N	E	S
Dealer: South	♠ 865	♠ AKJ3				1 ♣
Vul: Both	♥ AQJ98	♥ K	Pass	1 ♥	Pass	1 ♠
North HCP: 10+2	♦ KT976	♦ J3	Pass	1NT	Pass	2 ♣
South HCP: 16+2	♣ -	♣ KJT943	Pass	2 ♠	All Pass	
Contract: 2 ♠ North						

### Board: 277

	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ QT9854		1 ♥	Pass	1 ♠
Vul: None	♥ AKJT98	♥ 4	Pass	3 ♥	Pass	3 ♠
North HCP: 15+2	♦ AT8	♦ KQ3	Pass	3NT	All Pass	
South HCP: 10+2	♣ KT8	♣ QJ2				
Contract: 3NT North						

### Board: 278

	North:	South:	W	N	E	S
Dealer: South	♠ AKJT	♠ Q6				1 ♣
Vul: N-S	♥ 98765	♥ KT3	Pass	1 ♥	Pass	1NT
North HCP: 9+1	♦ J74	♦ 832	All Pass			
South HCP: 14+1	♣ 5	♣ AKQ74				
Contract: 1NT South						

### Board: 279

	North:	South:	W	N	E	S
Dealer: South	♠ AT83	♠ 76				1 ♣
Vul: Both	♥ 9643	♥ AKT2	Pass	1 ♥	Pass	2 ♥
North HCP: 9	♦ K862	♦ QJ	All Pass			
South HCP: 14+1	♣ Q	♣ KJ763				
Contract: 2 ♥ South						

### Board: 280

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ QJ954				1 ♠
Vul: None	♥ 7643	♥ AQ9	Pass	1NT <sup>1</sup>	Pass	2 ♦
North HCP: 7+1	♦ 986	♦ A742	Pass	2 ♠	All Pass	
South HCP: 13+1	♣ AK842	♣ T				
Contract: 2 ♠ North						

1. forcing 1NT

<b>Board: 276</b>	♠ AKJ3	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: Both	♦ J3	
HCP: 16+2	♣ KJT943	

---

<b>Board: 277</b>	♠ QT9854	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 10+2	♣ QJ2	

---

<b>Board: 278</b>	♠ Q6	You bid first.
Dealer: South	♥ KT3	The opponents are silent.
Vul: N-S	♦ 832	
HCP: 14+1	♣ AKQ74	

---

<b>Board: 279</b>	♠ 76	You bid first.
Dealer: South	♥ AKT2	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 14+1	♣ KJ763	

---

<b>Board: 280</b>	♠ QJ954	You bid first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: None	♦ A742	
HCP: 13+1	♣ T	

## Both hands (Answers Page)

### Board: 276

	North:	South:	W	N	E	S
Dealer: South	♠ 865	♠ AKJ3				1 ♣
Vul: Both	♥ AQJ98	♥ K	Pass	1 ♥	Pass	1 ♠
North HCP: 10+2	♦ KT976	♦ J3	Pass	1NT	Pass	2 ♣
South HCP: 16+2	♣ -	♣ KJT943	Pass	2 ♠	All Pass	
Contract: 2 ♠ North						

### Board: 277

	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ QT9854		1 ♥	Pass	1 ♠
Vul: None	♥ AKJT98	♥ 4	Pass	3 ♥	Pass	3 ♠
North HCP: 15+2	♦ AT8	♦ KQ3	Pass	3NT	All Pass	
South HCP: 10+2	♣ KT8	♣ QJ2				
Contract: 3NT North						

### Board: 278

	North:	South:	W	N	E	S
Dealer: South	♠ AKJT	♠ Q6				1 ♣
Vul: N-S	♥ 98765	♥ KT3	Pass	1 ♥	Pass	1NT
North HCP: 9+1	♦ J74	♦ 832	All Pass			
South HCP: 14+1	♣ 5	♣ AKQ74				
Contract: 1NT South						

### Board: 279

	North:	South:	W	N	E	S
Dealer: South	♠ AT83	♠ 76				1 ♣
Vul: Both	♥ 9643	♥ AKT2	Pass	1 ♥	Pass	2 ♥
North HCP: 9	♦ K862	♦ QJ	All Pass			
South HCP: 14+1	♣ Q	♣ KJ763				
Contract: 2 ♥ South						

### Board: 280

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ QJ954				1 ♠
Vul: None	♥ 7643	♥ AQ9	Pass	1NT <sup>1</sup>	Pass	2 ♦
North HCP: 7+1	♦ 986	♦ A742	Pass	2 ♠	All Pass	
South HCP: 13+1	♣ AK842	♣ T				
Contract: 2 ♠ North						

1. forcing 1NT

<b>Board: 281</b>	♠ QJ6542	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ A9432	
HCP: 7+3	♣ 7	

---

<b>Board: 282</b>	♠ AQJ9	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ T983	
HCP: 14	♣ QJT4	

---

<b>Board: 283</b>	♠ AK973	Partner bids first.
Dealer: South	♥ J954	The opponents are silent.
Vul: None	♦ Q98	
HCP: 10+1	♣ 6	

---

<b>Board: 284</b>	♠ Q853	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ Q94	
HCP: 9+1	♣ KQT72	

## Both hands (Answers Page)

### Board: 281

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 20+2

Contract: 4 ♠ South

North:

♠ QJ6542

♥ 6

♦ A9432

♣ 7

South:

♠ A

♥ AKJ2

♦ Q5

♣ KQJT53

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♠ Pass 2 ♥

Pass 3NT Pass 3 ♦<sup>1</sup>

Pass 4 ♦ Pass 4 ♣

Pass 4 ♠

All Pass

1. Fourth suit game force

### Board: 282

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8+1

Contract: 2 ♠ North

North:

♠ AQJ9

♥ A

♦ T983

♣ QJT4

South:

♠ KT843

♥ JT63

♦ 7

♣ A72

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♠ All Pass

### Board: 283

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ AK973

♥ J954

♦ Q98

♣ 6

South:

♠ T865

♥ Q7

♦ AJ

♣ AKJ52

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 4 ♣ Pass 3 ♠

Pass 4 ♠ Pass 4 ♦

All Pass

### Board: 284

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+1

Contract: 2 ♦ South

North:

♠ Q853

♥ 6

♦ Q94

♣ KQT72

South:

♠ KT9

♥ KQJ97

♦ K872

♣ 6

W N E S

Pass 1 ♠ Pass 1 ♥

Pass 2 ♦

All Pass

<b>Board: 281</b>	♠ A	You bid first.
Dealer: South	♥ AKJ2	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 20+2	♣ KQJT53	

---

<b>Board: 282</b>	♠ KT843	Partner bids first.
Dealer: North	♥ JT63	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 8+1	♣ A72	

---

<b>Board: 283</b>	♠ T865	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: None	♦ AJ	
HCP: 15+1	♣ AKJ52	

---

<b>Board: 284</b>	♠ KT9	You bid first.
Dealer: South	♥ KQJ97	The opponents are silent.
Vul: N-S	♦ K872	
HCP: 12+1	♣ 6	

## Both hands (Answers Page)

### Board: 281

Dealer: South

Vul: N-S

North HCP: 7+3

South HCP: 20+2

Contract: 4 ♠ South

North:

♠ QJ6542

♥ 6

♦ A9432

♣ 7

South:

♠ A

♥ AKJ2

♦ Q5

♣ KQJT53

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♠ Pass 2 ♥

Pass 3NT Pass 3 ♦<sup>1</sup>

Pass 4 ♦ Pass 4 ♣

Pass 4 ♠

All Pass

1. Fourth suit game force

### Board: 282

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8+1

Contract: 2 ♠ North

North:

♠ AQJ9

♥ A

♦ T983

♣ QJT4

South:

♠ KT843

♥ JT63

♦ 7

♣ A72

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♠ All Pass

### Board: 283

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ AK973

♥ J954

♦ Q98

♣ 6

South:

♠ T865

♥ Q7

♦ AJ

♣ AKJ52

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 4 ♣ Pass 3 ♠

Pass 4 ♠ Pass 4 ♦

All Pass

### Board: 284

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+1

Contract: 2 ♦ South

North:

♠ Q853

♥ 6

♦ Q94

♣ KQT72

South:

♠ KT9

♥ KQJ97

♦ K872

♣ 6

W N E S

Pass 1 ♠ Pass 1 ♥

Pass 2 ♦

All Pass



<b>Board: 285</b>	♠ 6	Partner bids first.
Dealer: South	♥ J642	The opponents are silent.
Vul: E-W	♦ K85	
HCP: 8+1	♣ KJ743	

---

<b>Board: 286</b>	♠ A63	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ Q8654	
HCP: 9+1	♣ QJ92	

---

<b>Board: 287</b>	♠ 2	Partner bids first.
Dealer: South	♥ QT53	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 7+2	♣ KJT532	

---

<b>Board: 288</b>	♠ 6	You bid first.
Dealer: North	♥ A876	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 16+2	♣ AKQ975	

---

<b>Board: 289</b>	♠ AQT43	Partner bids first.
Dealer: South	♥ T8	The opponents are silent.
Vul: Both	♦ A98432	
HCP: 10+3	♣ -	

## Both hands (Answers Page)

### Board: 285

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 17+1

Contract: 3NT North

North:

♠ 6

♥ J642

♦ K85

♣ KJ743

South:

♠ KQ974

♥ A95

♦ A632

♣ A

W N E S

Pass 1NT<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. forcing 1NT

### Board: 286

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+1

Contract: 2♣ South

North:

♠ A63

♥ 3

♦ Q8654

♣ QJ92

South:

♠ 54

♥ KT876

♦ AK

♣ K753

W N E S

Pass 1NT<sup>1</sup> Pass 2♣

All Pass

1. forcing 1NT

### Board: 287

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 19+1

Contract: 3NT South

North:

♠ 2

♥ QT53

♦ J2

♣ KJT532

South:

♠ AK643

♥ A7

♦ Q85

♣ AQ4

W N E S

Pass 1NT<sup>1</sup> Pass 3NT

All Pass

1. forcing 1NT

### Board: 288

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 9+3

Contract: 4♠ South

North:

♠ 6

♥ A876

♦ K3

♣ AKQ975

South:

♠ AQT843

♥ 9

♦ QJ765

♣ 2

W N E S

Pass 1♣ Pass 1♠

Pass 2♥ Pass 3♦<sup>1</sup>

Pass 3NT Pass 4♠

All Pass

1. Fourth suit game force

### Board: 289

Dealer: South

Vul: Both

North HCP: 10+3

South HCP: 13+2

Contract: 2♠ South

North:

♠ AQT43

♥ T8

♦ A98432

♣ -

South:

♠ J8

♥ A76

♦ Q6

♣ AQT973

W N E S

Pass 1♠ Pass 2♣

Pass 2♦ Pass 2♠

All Pass

<b>Board: 285</b>	♠ KQ974	You bid first.
Dealer: South	♥ A95	The opponents are silent.
Vul: E-W	♦ A632	
HCP: 17+1	♣ A	

---

<b>Board: 286</b>	♠ 54	You bid first.
Dealer: South	♥ KT876	The opponents are silent.
Vul: Both	♦ AK	
HCP: 13+1	♣ K753	

---

<b>Board: 287</b>	♠ AK643	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 19+1	♣ AQ4	

---

<b>Board: 288</b>	♠ AQT843	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ QJ765	
HCP: 9+3	♣ 2	

---

<b>Board: 289</b>	♠ J8	You bid first.
Dealer: South	♥ A76	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 13+2	♣ AQT973	

## Both hands (Answers Page)

### Board: 285

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 17+1

Contract: 3NT North

North:

♠ 6

♥ J642

♦ K85

♣ KJ743

South:

♠ KQ974

♥ A95

♦ A632

♣ A

W N E S

Pass 1NT<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. forcing 1NT

### Board: 286

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+1

Contract: 2♣ South

North:

♠ A63

♥ 3

♦ Q8654

♣ QJ92

South:

♠ 54

♥ KT876

♦ AK

♣ K753

W N E S

Pass 1NT<sup>1</sup> Pass 2♥

All Pass

1. forcing 1NT

### Board: 287

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 19+1

Contract: 3NT South

North:

♠ 2

♥ QT53

♦ J2

♣ KJT532

South:

♠ AK643

♥ A7

♦ Q85

♣ AQ4

W N E S

Pass 1NT<sup>1</sup> Pass 3NT

All Pass

1. forcing 1NT

### Board: 288

Dealer: North

Vul: E-W

North HCP: 16+2

South HCP: 9+3

Contract: 4♠ South

North:

♠ 6

♥ A876

♦ K3

♣ AKQ975

South:

♠ AQT843

♥ 9

♦ QJ765

♣ 2

W N E S

Pass 1♣ Pass 1♠

Pass 2♥ Pass 3♦<sup>1</sup>

Pass 3NT Pass 4♠

All Pass

1. Fourth suit game force

### Board: 289

Dealer: South

Vul: Both

North HCP: 10+3

South HCP: 13+2

Contract: 2♠ South

North:

♠ AQT43

♥ T8

♦ A98432

♣ -

South:

♠ J8

♥ A76

♦ Q6

♣ AQT973

W N E S

Pass 1♠ Pass 2♣

Pass 2♦ Pass 2♠

All Pass

<b>Board: 290</b>	♠ T862	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ KQ42	
HCP: 7	♣ Q532	

---

<b>Board: 291</b>	♠ AKT954	You bid first.
Dealer: North	♥ T2	The opponents are silent.
Vul: E-W	♦ AK73	
HCP: 14+2	♣ T	

---

<b>Board: 292</b>	♠ 5	Partner bids first.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: Both	♦ Q8643	
HCP: 10+1	♣ Q752	

---

<b>Board: 293</b>	♠ -	Partner bids first.
Dealer: South	♥ K42	The opponents are silent.
Vul: None	♦ K87543	
HCP: 8+2	♣ Q854	

---

<b>Board: 294</b>	♠ KJ943	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: N-S	♦ QJ63	
HCP: 10+1	♣ T	

## Both hands (Answers Page)

### Board: 290

Dealer: South

Vul: None

North HCP: 7

South HCP: 16+2

Contract: 3♥ South

North:

♠ T862

♥ 4

♦ KQ42

♣ Q532

South:

♠ K5

♥ KQT983

♦ AT6

♣ A6

W N E S

Pass 1♥

Pass 1♠ Pass 3♥

All Pass

### Board: 291

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 6

Contract: 1♠ North

North:

♠ AKT954

♥ T2

♦ AK73

♣ T

South:

♠ 6

♥ K753

♦ Q542

♣ J873

W N E S

1♠ All Pass

### Board: 292

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 12+1

Contract: 2♣ South

North:

♠ 5

♥ AQ7

♦ Q8643

♣ Q752

South:

♠ A9642

♥ KT

♦ AT2

♣ JT8

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♣

All Pass

1. forcing 1NT

### Board: 293

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 19+2

Contract: 3NT North

North:

♠ -

♥ K42

♦ K87543

♣ Q854

South:

♠ A98542

♥ AQ6

♦ AT

♣ AJ

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 3♠

Pass 3NT All Pass

1. forcing 1NT

### Board: 294

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12+1

Contract: 1NT South

North:

♠ KJ943

♥ K52

♦ QJ63

♣ T

South:

♠ 72

♥ A8

♦ KT54

♣ KQ954

W N E S

1♣

Pass 1♠ Pass 1NT

All Pass

<b>Board: 290</b>	♠ K5	You bid first.
Dealer: South	♥ KQT983	The opponents are silent.
Vul: None	♦ AT6	
HCP: 16+2	♣ A6	

---

<b>Board: 291</b>	♠ 6	Partner bids first.
Dealer: North	♥ K753	The opponents are silent.
Vul: E-W	♦ Q542	
HCP: 6	♣ J873	

---

<b>Board: 292</b>	♠ A9642	You bid first.
Dealer: South	♥ KT	The opponents are silent.
Vul: Both	♦ AT2	
HCP: 12+1	♣ JT8	

---

<b>Board: 293</b>	♠ A98542	You bid first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: None	♦ AT	
HCP: 19+2	♣ AJ	

---

<b>Board: 294</b>	♠ 72	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: N-S	♦ KT54	
HCP: 12+1	♣ KQ954	

## Both hands (Answers Page)

### Board: 290

Dealer: South

Vul: None

North HCP: 7

South HCP: 16+2

Contract: 3♥ South

North:

♠ T862

♥ 4

♦ KQ42

♣ Q532

South:

♠ K5

♥ KQT983

♦ AT6

♣ A6

W N E S

Pass 1♥

Pass 1♠ Pass 3♥

All Pass

### Board: 291

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 6

Contract: 1♠ North

North:

♠ AKT954

♥ T2

♦ AK73

♣ T

South:

♠ 6

♥ K753

♦ Q542

♣ J873

W N E S

Pass 1♠ All Pass

### Board: 292

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 12+1

Contract: 2♣ South

North:

♠ 5

♥ AQ7

♦ Q8643

♣ Q752

South:

♠ A9642

♥ KT

♦ AT2

♣ JT8

W N E S

Pass 1NT<sup>1</sup> Pass 2♣

All Pass

1. forcing 1NT

### Board: 293

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 19+2

Contract: 3NT North

North:

♠ -

♥ K42

♦ K87543

♣ Q854

South:

♠ A98542

♥ AQ6

♦ AT

♣ AJ

W N E S

Pass 1NT<sup>1</sup> Pass 3♠

Pass 3NT All Pass

1. forcing 1NT

### Board: 294

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12+1

Contract: 1NT South

North:

♠ KJ943

♥ K52

♦ QJ63

♣ T

South:

♠ 72

♥ A8

♦ KT54

♣ KQ954

W N E S

Pass 1♠ Pass 1NT

All Pass



<b>Board: 295</b>	♠ 4	You bid first.
Dealer: North	♥ A96	The opponents are silent.
Vul: Both	♦ AK8764	
HCP: 15+2	♣ A92	

---

<b>Board: 296</b>	♠ A865	You bid first.
Dealer: North	♥ AK865	The opponents are silent.
Vul: None	♦ K4	
HCP: 15+1	♣ J2	

---

<b>Board: 297</b>	♠ Q76	You bid first.
Dealer: North	♥ AKQT87	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 13+2	♣ 42	

---

<b>Board: 298</b>	♠ 2	You bid first.
Dealer: North	♥ A86	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 16+2	♣ AQ9872	

---

<b>Board: 299</b>	♠ QJ762	Partner bids first.
Dealer: South	♥ JT6	The opponents are silent.
Vul: None	♦ K	
HCP: 10+1	♣ KT63	

## Both hands (Answers Page)

### Board: 295

	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ KQJT86		1 ♦	Pass	1 ♠
Vul: Both	♥ A96	♥ QT43	Pass	3 ♦	Pass	3 ♥
North HCP: 15+2	♦ AK8764	♦ Q	Pass	3NT	All Pass	
South HCP: 10+2	♣ A92	♣ 65				
Contract: 3NT North						

### Board: 296

	North:	South:	W	N	E	S
Dealer: North	♠ A865	♠ T7432		1 ♥	Pass	1 ♠
Vul: None	♥ AK865	♥ -	Pass	3 ♠	Pass	4 ♣
North HCP: 15+1	♦ K4	♦ QJ85	Pass	4 ♦	Pass	4NT
South HCP: 10+1	♣ J2	♣ AK54	Pass	5 ♥ <sup>1</sup>	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

1. A=2/5 or 5/5, Q(S)=0

### Board: 297

	North:	South:	W	N	E	S
Dealer: North	♠ Q76	♠ 532		1 ♥	Pass	1NT <sup>1</sup>
Vul: N-S	♥ AKQT87	♥ 9	Pass	2 ♥	All Pass	
North HCP: 13+2	♦ Q2	♦ KT97				
South HCP: 7+1	♣ 42	♣ KJ873				
Contract: 2 ♥ North			1. forcing 1NT			

### Board: 298

	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AJ7654		1 ♣	Pass	1 ♠
Vul: E-W	♥ A86	♥ Q9752	Pass	3 ♣	Pass	4 ♥
North HCP: 16+2	♦ KQJ	♦ 2	All Pass			
South HCP: 10+3	♣ AQ9872	♣ K				
Contract: 4 ♥ South						

### Board: 299

	North:	South:	W	N	E	S
Dealer: South	♠ QJ762	♠ 43				1 ♦
Vul: None	♥ JT6	♥ A3	Pass	1 ♠	Pass	3 ♦
North HCP: 10+1	♦ K	♦ AQT98532	Pass	3NT	All Pass	
South HCP: 12+4	♣ KT63	♣ Q				
Contract: 3NT North						

<b>Board: 295</b>	♠ KQJT86	Partner bids first.
Dealer: North	♥ QT43	The opponents are silent.
Vul: Both	♦ Q	
HCP: 10+2	♣ 65	

---

<b>Board: 296</b>	♠ T7432	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ QJ85	
HCP: 10+1	♣ AK54	

---

<b>Board: 297</b>	♠ 532	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ KT97	
HCP: 7+1	♣ KJ873	

---

<b>Board: 298</b>	♠ AJ7654	Partner bids first.
Dealer: North	♥ Q9752	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 10+3	♣ K	

---

<b>Board: 299</b>	♠ 43	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ AQT98532	
HCP: 12+4	♣ Q	

## Both hands (Answers Page)

### Board: 295

	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ KQJT86		1 ♦	Pass	1 ♠
Vul: Both	♥ A96	♥ QT43	Pass	3 ♦	Pass	3 ♥
North HCP: 15+2	♦ AK8764	♦ Q	Pass	3NT	All Pass	
South HCP: 10+2	♣ A92	♣ 65				
Contract: 3NT North						

### Board: 296

	North:	South:	W	N	E	S
Dealer: North	♠ A865	♠ T7432		1 ♥	Pass	1 ♠
Vul: None	♥ AK865	♥ -	Pass	3 ♠	Pass	4 ♣
North HCP: 15+1	♦ K4	♦ QJ85	Pass	4 ♦	Pass	4NT
South HCP: 10+1	♣ J2	♣ AK54	Pass	5 ♥ <sup>1</sup>	Pass	5 ♠
Contract: 5 ♠ South			All Pass			

1. A=2/5 or 5/5, Q(S)=0

### Board: 297

	North:	South:	W	N	E	S
Dealer: North	♠ Q76	♠ 532		1 ♥	Pass	1NT <sup>1</sup>
Vul: N-S	♥ AKQT87	♥ 9	Pass	2 ♥	All Pass	
North HCP: 13+2	♦ Q2	♦ KT97				
South HCP: 7+1	♣ 42	♣ KJ873				
Contract: 2 ♥ North						

1. forcing 1NT

### Board: 298

	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AJ7654		1 ♣	Pass	1 ♠
Vul: E-W	♥ A86	♥ Q9752	Pass	3 ♣	Pass	4 ♥
North HCP: 16+2	♦ KQJ	♦ 2	All Pass			
South HCP: 10+3	♣ AQ9872	♣ K				
Contract: 4 ♥ South						

### Board: 299

	North:	South:	W	N	E	S
Dealer: South	♠ QJ762	♠ 43				1 ♦
Vul: None	♥ JT6	♥ A3	Pass	1 ♠	Pass	3 ♦
North HCP: 10+1	♦ K	♦ AQT98532	Pass	3NT	All Pass	
South HCP: 12+4	♣ KT63	♣ Q				
Contract: 3NT North						

<b>Board: 300</b>	♠ 8	You bid first.
Dealer: North	♥ AJT53	The opponents are silent.
Vul: N-S	♦ KJT85	
HCP: 13+2	♣ AT	

---

<b>Board: 301</b>	♠ 7	Partner bids first.
Dealer: South	♥ K42	The opponents are silent.
Vul: E-W	♦ K95	
HCP: 10+2	♣ KJ8763	

---

<b>Board: 302</b>	♠ K9	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ AJ743	
HCP: 10+2	♣ Q5432	

---

<b>Board: 303</b>	♠ AJ	You bid first.
Dealer: North	♥ J75	The opponents are silent.
Vul: N-S	♦ A973	
HCP: 19	♣ AKQ6	

---

<b>Board: 304</b>	♠ 6542	You bid first.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ AKQ92	
HCP: 16+1	♣ A9	

## Both hands (Answers Page)

### Board: 300

	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AQ7653		1 ♥	Pass	1 ♠
Vul: N-S	♥ AJT53	♥ K	Pass	2 ♦	Pass	2 ♠
North HCP: 13+2	♦ KJT85	♦ 64	All Pass			
South HCP: 9+2	♣ AT	♣ 9853				
Contract: 2 ♠ South						

### Board: 301

	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ A86543				1 ♠
Vul: E-W	♥ K42	♥ AQ7	Pass	1NT <sup>1</sup>	Pass	2 ♦
North HCP: 10+2	♦ K95	♦ QJ42	Pass	3 ♣	All Pass	
South HCP: 13+2	♣ KJ8763	♣ -				
Contract: 3 ♣ North				1. forcing 1NT		

### Board: 302

	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ AQ4				1 ♥
Vul: Both	♥ 2	♥ AQJ64	Pass	1NT <sup>1</sup>	Pass	2 ♦
North HCP: 10+2	♦ AJ743	♦ T92	Pass	3 ♦	All Pass	
South HCP: 13+1	♣ Q5432	♣ 86				
Contract: 3 ♦ North				1. forcing 1NT		

### Board: 303

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K7543		1 ♦	Pass	1 ♠
Vul: N-S	♥ J75	♥ A943	Pass	2NT	Pass	3 ♥
North HCP: 19	♦ A973	♦ 2	Pass	3NT	All Pass	
South HCP: 7+1	♣ AKQ6	♣ T87				
Contract: 3NT North						

### Board: 304

	North:	South:	W	N	E	S
Dealer: North	♠ 6542	♠ K9		1 ♦	Pass	1 ♥
Vul: E-W	♥ K5	♥ JT964	Pass	1 ♠	Pass	1NT
North HCP: 16+1	♦ AKQ92	♦ J	Pass	2NT	All Pass	
South HCP: 7+2	♣ A9	♣ QT875				
Contract: 2NT North						

<b>Board: 300</b>	♠ AQ7653	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 9+2	♣ 9853	

---

<b>Board: 301</b>	♠ A86543	You bid first.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: E-W	♦ QJ42	
HCP: 13+2	♣ -	

---

<b>Board: 302</b>	♠ AQ4	You bid first.
Dealer: South	♥ AQJ64	The opponents are silent.
Vul: Both	♦ T92	
HCP: 13+1	♣ 86	

---

<b>Board: 303</b>	♠ K7543	Partner bids first.
Dealer: North	♥ A943	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 7+1	♣ T87	

---

<b>Board: 304</b>	♠ K9	Partner bids first.
Dealer: North	♥ JT964	The opponents are silent.
Vul: E-W	♦ J	
HCP: 7+2	♣ QT875	

## Both hands (Answers Page)

### Board: 300

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 9+2

Contract: 2 ♠ South

North:

♠ 8

♥ AJT53

♦ KJT85

♣ AT

South:

♠ AQ7653

♥ K

♦ 64

♣ 9853

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

### Board: 301

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 13+2

Contract: 3 ♣ North

North:

♠ 7

♥ K42

♦ K95

♣ KJ8763

South:

♠ A86543

♥ AQ7

♦ QJ42

♣ -

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

### Board: 302

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ K9

♥ 2

♦ AJ743

♣ Q5432

South:

♠ AQ4

♥ AQJ64

♦ T92

♣ 86

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

### Board: 303

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 7+1

Contract: 3NT North

North:

♠ AJ

♥ J75

♦ A973

♣ AKQ6

South:

♠ K7543

♥ A943

♦ 2

♣ T87

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

### Board: 304

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 7+2

Contract: 2NT North

North:

♠ 6542

♥ K5

♦ AKQ92

♣ A9

South:

♠ K9

♥ JT964

♦ J

♣ QT875

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



<b>Board: 305</b>	♠ A	You bid first.
Dealer: North	♥ AJ752	The opponents are silent.
Vul: Both	♦ T87	
HCP: 14+1	♣ KQ96	

---

<b>Board: 306</b>	♠ J986	Partner bids first.
Dealer: South	♥ AKT875	The opponents are silent.
Vul: None	♦ T9	
HCP: 8+2	♣ 4	

---

<b>Board: 307</b>	♠ J9652	Partner bids first.
Dealer: South	♥ 985	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 6+1	♣ AJT7	

---

<b>Board: 308</b>	♠ AJ742	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 9+2	♣ Q6542	

---

<b>Board: 309</b>	♠ AJ	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: None	♦ A	
HCP: 17+4	♣ KQJ87532	

## Both hands (Answers Page)

### Board: 305

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQT32		1 ♥	Pass	1 ♠
Vul: Both	♥ AJ752	♥ 8	Pass	2 ♣	All Pass	
North HCP: 14+1	♦ T87	♦ AJ962				
South HCP: 10+2	♣ KQ96	♣ T3				
Contract: 2 ♣ North						

### Board: 306

	North:	South:	W	N	E	S
Dealer: South	♠ J986	♠ AKT7				1 ♣
Vul: None	♥ AKT875	♥ J	Pass	1 ♥	Pass	1 ♠
North HCP: 8+2	♦ T9	♦ J63	Pass	2 ♠	Pass	3 ♠
South HCP: 16+1	♣ 4	♣ AKT32	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

### Board: 307

	North:	South:	W	N	E	S
Dealer: South	♠ J9652	♠ KT				1 ♦
Vul: E-W	♥ 985	♥ AQT6	Pass	1 ♠	Pass	2 ♥
North HCP: 6+1	♦ 5	♦ AKJT3	Pass	2NT	Pass	3NT
South HCP: 19+1	♣ AJT7	♣ Q4	All Pass			
Contract: 3NT South						

### Board: 308

	North:	South:	W	N	E	S
Dealer: South	♠ AJ742	♠ T				1 ♥
Vul: Both	♥ 6	♥ Q9853	Pass	1 ♠	Pass	2 ♣
North HCP: 9+2	♦ Q4	♦ A72	Pass	3 ♣	All Pass	
South HCP: 14+1	♣ Q6542	♣ AKJ8				
Contract: 3 ♣ North						

### Board: 309

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ 763		1 ♣	Pass	1 ♥
Vul: None	♥ Q2	♥ KJT85	Pass	6 ♣	All Pass	
North HCP: 17+4	♦ A	♦ K832				
South HCP: 7+1	♣ KQJ87532	♣ 6				
Contract: 6 ♣ North						

<b>Board: 305</b>	♠ KQT32	Partner bids first.
Dealer: North	♥ 8	The opponents are silent.
Vul: Both	♦ AJ962	
HCP: 10+2	♣ T3	

---

<b>Board: 306</b>	♠ AKT7	You bid first.
Dealer: South	♥ J	The opponents are silent.
Vul: None	♦ J63	
HCP: 16+1	♣ AKT32	

---

<b>Board: 307</b>	♠ KT	You bid first.
Dealer: South	♥ AQT6	The opponents are silent.
Vul: E-W	♦ AKJT3	
HCP: 19+1	♣ Q4	

---

<b>Board: 308</b>	♠ T	You bid first.
Dealer: South	♥ Q9853	The opponents are silent.
Vul: Both	♦ A72	
HCP: 14+1	♣ AKJ8	

---

<b>Board: 309</b>	♠ 763	Partner bids first.
Dealer: North	♥ KJT85	The opponents are silent.
Vul: None	♦ K832	
HCP: 7+1	♣ 6	

## Both hands (Answers Page)

### Board: 305

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQT32		1 ♥	Pass	1 ♠
Vul: Both	♥ AJ752	♥ 8	Pass	2 ♣	All Pass	
North HCP: 14+1	♦ T87	♦ AJ962				
South HCP: 10+2	♣ KQ96	♣ T3				
Contract: 2 ♣ North						

### Board: 306

	North:	South:	W	N	E	S
Dealer: South	♠ J986	♠ AKT7				1 ♣
Vul: None	♥ AKT875	♥ J	Pass	1 ♥	Pass	1 ♠
North HCP: 8+2	♦ T9	♦ J63	Pass	2 ♠	Pass	3 ♠
South HCP: 16+1	♣ 4	♣ AKT32	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

### Board: 307

	North:	South:	W	N	E	S
Dealer: South	♠ J9652	♠ KT				1 ♦
Vul: E-W	♥ 985	♥ AQT6	Pass	1 ♠	Pass	2 ♥
North HCP: 6+1	♦ 5	♦ AKJT3	Pass	2NT	Pass	3NT
South HCP: 19+1	♣ AJT7	♣ Q4	All Pass			
Contract: 3NT South						

### Board: 308

	North:	South:	W	N	E	S
Dealer: South	♠ AJ742	♠ T				1 ♥
Vul: Both	♥ 6	♥ Q9853	Pass	1 ♠	Pass	2 ♣
North HCP: 9+2	♦ Q4	♦ A72	Pass	3 ♣	All Pass	
South HCP: 14+1	♣ Q6542	♣ AKJ8				
Contract: 3 ♣ North						

### Board: 309

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ 763		1 ♣	Pass	1 ♥
Vul: None	♥ Q2	♥ KJT85	Pass	6 ♣	All Pass	
North HCP: 17+4	♦ A	♦ K832				
South HCP: 7+1	♣ KQJ87532	♣ 6				
Contract: 6 ♣ North						

<b>Board: 310</b>	♠ Q42	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: N-S	♦ AQT72	
HCP: 18+1	♣ AQ9	

---

<b>Board: 311</b>	♠ Q5	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: Both	♦ KJT732	
HCP: 13+2	♣ 53	

---

<b>Board: 312</b>	♠ J3	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: None	♦ KJT87	
HCP: 6+2	♣ JT654	

---

<b>Board: 313</b>	♠ KQT973	You bid first.
Dealer: North	♥ QT	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 15+2	♣ A94	

---

<b>Board: 314</b>	♠ A862	Partner bids first.
Dealer: South	♥ 9653	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 6	♣ Q762	

## Both hands (Answers Page)

### Board: 310

Dealer: North

Vul: N-S

North HCP: 18+1

South HCP: 10+2

Contract: 4♥ South

North:

♠ Q42

♥ KJ

♦ AQT72

♣ AQ9

South:

♠ J9

♥ AQ8742

♦ 8

♣ KT83

W	N	E	S
---	---	---	---

	1♦	Pass	1♥
--	----	------	----

Pass	2NT	Pass	3♣
------	-----	------	----

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

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

### Board: 311

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 10+1

Contract: 2NT North

North:

♠ Q5

♥ AK6

♦ KJT732

♣ 53

South:

♠ K8642

♥ Q874

♦ Q

♣ QJ2

W	N	E	S
---	---	---	---

	1♦	Pass	1♠
--	----	------	----

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

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 312

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 18+1

Contract: 1♥ South

North:

♠ J3

♥ 2

♦ KJT87

♣ JT654

South:

♠ AQ9

♥ KQ986

♦ Q

♣ KQ82

W	N	E	S
---	---	---	---

			1♥
--	--	--	----

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

### Board: 313

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 8+1

Contract: 2♠ North

North:

♠ KQT973

♥ QT

♦ A6

♣ A94

South:

♠ 4

♥ K432

♦ QT753

♣ KT2

W	N	E	S
---	---	---	---

	1♠	Pass	1NT <sup>1</sup>
--	----	------	------------------

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

1. forcing 1NT

### Board: 314

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 18+1

Contract: 2NT South

North:

♠ A862

♥ 9653

♦ 2

♣ Q762

South:

♠ JT3

♥ K7

♦ AQJ64

♣ AK9

W	N	E	S
---	---	---	---

			1♦
--	--	--	----

Pass	1♥	Pass	2NT
------	----	------	-----

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

<b>Board: 310</b>	♠ J9	Partner bids first.
Dealer: North	♥ AQ8742	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 10+2	♣ KT83	

---

<b>Board: 311</b>	♠ K8642	Partner bids first.
Dealer: North	♥ Q874	The opponents are silent.
Vul: Both	♦ Q	
HCP: 10+1	♣ QJ2	

---

<b>Board: 312</b>	♠ AQ9	You bid first.
Dealer: South	♥ KQ986	The opponents are silent.
Vul: None	♦ Q	
HCP: 18+1	♣ KQ82	

---

<b>Board: 313</b>	♠ 4	Partner bids first.
Dealer: North	♥ K432	The opponents are silent.
Vul: N-S	♦ QT753	
HCP: 8+1	♣ KT2	

---

<b>Board: 314</b>	♠ JT3	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: E-W	♦ AQJ64	
HCP: 18+1	♣ AK9	

## Both hands (Answers Page)

### Board: 310

Dealer: North

Vul: N-S

North HCP: 18+1

South HCP: 10+2

Contract: 4♥ South

North:

♠ Q42

♥ KJ

♦ AQT72

♣ AQ9

South:

♠ J9

♥ AQ8742

♦ 8

♣ KT83

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

### Board: 311

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 10+1

Contract: 2NT North

North:

♠ Q5

♥ AK6

♦ KJT732

♣ 53

South:

♠ K8642

♥ Q874

♦ Q

♣ QJ2

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

### Board: 312

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 18+1

Contract: 1♥ South

North:

♠ J3

♥ 2

♦ KJT87

♣ JT654

South:

♠ AQ9

♥ KQ986

♦ Q

♣ KQ82

W	N	E	S
			1♥
All Pass			

### Board: 313

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 8+1

Contract: 2♠ North

North:

♠ KQT973

♥ QT

♦ A6

♣ A94

South:

♠ 4

♥ K432

♦ QT753

♣ KT2

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

### Board: 314

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 18+1

Contract: 2NT South

North:

♠ A862

♥ 9653

♦ 2

♣ Q762

South:

♠ JT3

♥ K7

♦ AQJ64

♣ AK9

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



<b>Board: 315</b>	♠ K	You bid first.
Dealer: North	♥ QJT62	The opponents are silent.
Vul: None	♦ AKQT76	
HCP: 15+3	♣ 5	

---

<b>Board: 316</b>	♠ T	Partner bids first.
Dealer: South	♥ AT874	The opponents are silent.
Vul: N-S	♦ KQJ87	
HCP: 10+2	♣ 52	

---

<b>Board: 317</b>	♠ JT32	You bid first.
Dealer: North	♥ JT	The opponents are silent.
Vul: E-W	♦ AQJT53	
HCP: 13+2	♣ A	

---

<b>Board: 318</b>	♠ 84	You bid first.
Dealer: North	♥ AKQ3	The opponents are silent.
Vul: Both	♦ T	
HCP: 16+2	♣ AQJ763	

---

<b>Board: 319</b>	♠ AKQJ53	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ T98	
HCP: 15+2	♣ J6	

## Both hands (Answers Page)

### Board: 315

Dealer: North

Vul: None

North HCP: 15+3

South HCP: 6+2

Contract: 4♥ South

North:

♠ K

♥ QJT62

♦ AKQT76

♣ 5

South:

♠ T8763

♥ 854

♦ -

♣ KQJ62

W N E S

1♦ Pass 1♠

Pass 2♥ Pass 2NT

Pass 3♥ Pass 4♥

All Pass

### Board: 316

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 12+2

Contract: 2♠ South

North:

♠ T

♥ AT874

♦ KQJ87

♣ 52

South:

♠ AQ9765

♥ Q6

♦ A2

♣ T97

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♠

All Pass

1. forcing 1NT

### Board: 317

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 9+1

Contract: 3♠ South

North:

♠ JT32

♥ JT

♦ AQJT53

♣ A

South:

♠ K986

♥ AQ43

♦ -

♣ 87654

W N E S

1♦ Pass 1♥

Pass 1♠ Pass 3♠

All Pass

### Board: 318

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 8+2

Contract: 3NT South

North:

♠ 84

♥ AKQ3

♦ T

♣ AQJ763

South:

♠ AT975

♥ 97

♦ KJ853

♣ 4

W N E S

1♣ Pass 1♠

Pass 2♥ Pass 3NT

All Pass

### Board: 319

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 9

Contract: 2♠ North

North:

♠ AKQJ53

♥ A3

♦ T98

♣ J6

South:

♠ 6

♥ Q742

♦ QJ75

♣ AT54

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♠ All Pass

1. forcing 1NT

<b>Board: 315</b>	♠ T8763	Partner bids first.
Dealer: North	♥ 854	The opponents are silent.
Vul: None	♦ -	
HCP: 6+2	♣ KQJ62	

---

<b>Board: 316</b>	♠ AQ9765	You bid first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 12+2	♣ T97	

---

<b>Board: 317</b>	♠ K986	Partner bids first.
Dealer: North	♥ AQ43	The opponents are silent.
Vul: E-W	♦ -	
HCP: 9+1	♣ 87654	

---

<b>Board: 318</b>	♠ AT975	Partner bids first.
Dealer: North	♥ 97	The opponents are silent.
Vul: Both	♦ KJ853	
HCP: 8+2	♣ 4	

---

<b>Board: 319</b>	♠ 6	Partner bids first.
Dealer: North	♥ Q742	The opponents are silent.
Vul: N-S	♦ QJ75	
HCP: 9	♣ AT54	

## Both hands (Answers Page)

### Board: 315

Dealer: North

Vul: None

North HCP: 15+3

South HCP: 6+2

Contract: 4♥ South

North:

♠ K

♥ QJT62

♦ AKQT76

♣ 5

South:

♠ T8763

♥ 854

♦ -

♣ KQJ62

W N E S

1♦ Pass 1♠

Pass 2♥ Pass 2NT

Pass 3♥ Pass 4♥

All Pass

### Board: 316

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 12+2

Contract: 2♠ South

North:

♠ T

♥ AT874

♦ KQJ87

♣ 52

South:

♠ AQ9765

♥ Q6

♦ A2

♣ T97

W N E S

1♠

Pass 1NT<sup>1</sup> Pass 2♠

All Pass

1. forcing 1NT

### Board: 317

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 9+1

Contract: 3♠ South

North:

♠ JT32

♥ JT

♦ AQJT53

♣ A

South:

♠ K986

♥ AQ43

♦ -

♣ 87654

W N E S

1♦ Pass 1♥

Pass 1♠ Pass 3♠

All Pass

### Board: 318

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 8+2

Contract: 3NT South

North:

♠ 84

♥ AKQ3

♦ T

♣ AQJ763

South:

♠ AT975

♥ 97

♦ KJ853

♣ 4

W N E S

1♣ Pass 1♠

Pass 2♥ Pass 3NT

All Pass

### Board: 319

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 9

Contract: 2♠ North

North:

♠ AKQJ53

♥ A3

♦ T98

♣ J6

South:

♠ 6

♥ Q742

♦ QJ75

♣ AT54

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♠ All Pass

1. forcing 1NT

<b>Board: 320</b>	♠ J9763	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ A742	
HCP: 8+1	♣ K74	

---

<b>Board: 321</b>	♠ QJ93	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: Both	♦ A	
HCP: 20+2	♣ AKT862	

---

<b>Board: 322</b>	♠ K9652	Partner bids first.
Dealer: South	♥ A73	The opponents are silent.
Vul: None	♦ 3	
HCP: 10+1	♣ K942	

---

<b>Board: 323</b>	♠ J9542	Partner bids first.
Dealer: South	♥ KJT8	The opponents are silent.
Vul: E-W	♦ -	
HCP: 7+1	♣ QT74	

---

<b>Board: 324</b>	♠ J854	You bid first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ AQJ72	
HCP: 14+1	♣ KQJ	

## Both hands (Answers Page)

### Board: 320

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 18+2

Contract: 4♥ North

North:

♠ J9763

♥ 3

♦ A742

♣ K74

South:

♠ AT

♥ AKT976

♦ K3

♣ A86

W N E S

Pass 1♥

Pass 1♠ Pass 3♥

Pass 4♥ All Pass

### Board: 321

Dealer: North

Vul: Both

North HCP: 20+2

South HCP: 8+1

Contract: 4♠ South

North:

♠ QJ93

♥ AQ

♦ A

♣ AKT862

South:

♠ A862

♥ KT873

♦ J65

♣ 5

W N E S

Pass 1♣ Pass 1♥

Pass 2♠ Pass 3♦<sup>1</sup>

Pass 3NT Pass 4♠

All Pass

1. Fourth suit game force

### Board: 322

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 18+1

Contract: 3NT South

North:

♠ K9652

♥ A73

♦ 3

♣ K942

South:

♠ A87

♥ KJ

♦ AJ654

♣ AJ7

W N E S

Pass 1♦

Pass 1♠ Pass 2NT

Pass 3♣ Pass 3NT

All Pass

### Board: 323

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 14+1

Contract: 3♥ South

North:

♠ J9542

♥ KJT8

♦ -

♣ QT74

South:

♠ A

♥ AQ62

♦ QJT52

♣ J63

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2♥ Pass 3♥

All Pass

### Board: 324

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7+1

Contract: 1NT South

North:

♠ J854

♥ 5

♦ AQJ72

♣ KQJ

South:

♠ KT7

♥ 97643

♦ 8

♣ A754

W N E S

Pass 1♦ Pass 1♥

Pass 1♠ Pass 1NT

All Pass

<b>Board: 320</b>	♠ AT	You bid first.
Dealer: South	♥ AKT976	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 18+2	♣ A86	

---

<b>Board: 321</b>	♠ A862	Partner bids first.
Dealer: North	♥ KT873	The opponents are silent.
Vul: Both	♦ J65	
HCP: 8+1	♣ 5	

---

<b>Board: 322</b>	♠ A87	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ AJ654	
HCP: 18+1	♣ AJ7	

---

<b>Board: 323</b>	♠ A	You bid first.
Dealer: South	♥ AQ62	The opponents are silent.
Vul: E-W	♦ QJT52	
HCP: 14+1	♣ J63	

---

<b>Board: 324</b>	♠ KT7	Partner bids first.
Dealer: North	♥ 97643	The opponents are silent.
Vul: Both	♦ 8	
HCP: 7+1	♣ A754	

## Both hands (Answers Page)

### Board: 320

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 18+2

Contract: 4♥ North

North:

♠ J9763

♥ 3

♦ A742

♣ K74

South:

♠ AT

♥ AKT976

♦ K3

♣ A86

W N E S

Pass 1♥

Pass 1♠ Pass 3♥

Pass 4♥ All Pass

### Board: 321

Dealer: North

Vul: Both

North HCP: 20+2

South HCP: 8+1

Contract: 4♠ South

North:

♠ QJ93

♥ AQ

♦ A

♣ AKT862

South:

♠ A862

♥ KT873

♦ J65

♣ 5

W N E S

Pass 1♣ Pass 1♥

Pass 2♠ Pass 3♦<sup>1</sup>

Pass 3NT Pass 4♠

All Pass

1. Fourth suit game force

### Board: 322

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 18+1

Contract: 3NT South

North:

♠ K9652

♥ A73

♦ 3

♣ K942

South:

♠ A87

♥ KJ

♦ AJ654

♣ AJ7

W N E S

Pass 1♦

Pass 1♠ Pass 2NT

Pass 3♣ Pass 3NT

All Pass

### Board: 323

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 14+1

Contract: 3♥ South

North:

♠ J9542

♥ KJT8

♦ -

♣ QT74

South:

♠ A

♥ AQ62

♦ QJT52

♣ J63

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2♥ Pass 3♥

All Pass

### Board: 324

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 7+1

Contract: 1NT South

North:

♠ J854

♥ 5

♦ AQJ72

♣ KQJ

South:

♠ KT7

♥ 97643

♦ 8

♣ A754

W N E S

Pass 1♦ Pass 1♥

Pass 1♠ Pass 1NT

All Pass



<b>Board: 325</b>	♠ AQJ	You bid first.
Dealer: North	♥ A65	The opponents are silent.
Vul: None	♦ J4	
HCP: 19+1	♣ AKT96	

---

<b>Board: 326</b>	♠ KQ4	You bid first.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: N-S	♦ 643	
HCP: 14	♣ KQ64	

---

<b>Board: 327</b>	♠ A9652	You bid first.
Dealer: North	♥ AK87	The opponents are silent.
Vul: Both	♦ J9	
HCP: 15+1	♣ K7	

---

<b>Board: 328</b>	♠ AKJ54	You bid first.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: None	♦ K65	
HCP: 18+1	♣ Q8	

---

<b>Board: 329</b>	♠ KJ32	Partner bids first.
Dealer: South	♥ Q9863	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 7+1	♣ J42	

## Both hands (Answers Page)

### Board: 325

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ K652		1 ♣	Pass	1 ♥
Vul: None	♥ A65	♥ KT82	Pass	2NT	All Pass	
North HCP: 19+1	♦ J4	♦ T862				
South HCP: 6	♣ AKT96	♣ 7				
Contract: 2NT North						

### Board: 326

	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ A8762		1 ♣	Pass	1 ♠
Vul: N-S	♥ KJ5	♥ 9642	Pass	1NT	Pass	2 ♥
North HCP: 14	♦ 643	♦ QT2	Pass	2 ♠	All Pass	
South HCP: 6+1	♣ KQ64	♣ 2				
Contract: 2 ♠ North						

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ A9652	♠ 7		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ AK87	♥ 642	Pass	2 ♥	All Pass	
North HCP: 15+1	♦ J9	♦ AK743				
South HCP: 8+1	♣ K7	♣ JT52				
Contract: 2 ♥ North						

1. forcing 1NT

### Board: 328

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ54	♠ T		1 ♠	Pass	1NT <sup>1</sup>
Vul: None	♥ AJ7	♥ T98	Pass	2NT	Pass	3NT
North HCP: 18+1	♦ K65	♦ QT92	All Pass			
South HCP: 10+1	♣ Q8	♣ AKJ73				
Contract: 3NT South						

1. forcing 1NT

### Board: 329

	North:	South:	W	N	E	S
Dealer: South	♠ KJ32	♠ Q985				1 ♦
Vul: E-W	♥ Q9863	♥ K2	Pass	1 ♥	Pass	2NT
North HCP: 7+1	♦ 4	♦ AKQ5	Pass	3 ♠	Pass	4 ♠
South HCP: 18	♣ J42	♣ A95	All Pass			
Contract: 4 ♠ South						

<b>Board: 325</b>	♠ K652	Partner bids first.
Dealer: North	♥ KT82	The opponents are silent.
Vul: None	♦ T862	
HCP: 6	♣ 7	

---

<b>Board: 326</b>	♠ A8762	Partner bids first.
Dealer: North	♥ 9642	The opponents are silent.
Vul: N-S	♦ QT2	
HCP: 6+1	♣ 2	

---

<b>Board: 327</b>	♠ 7	Partner bids first.
Dealer: North	♥ 642	The opponents are silent.
Vul: Both	♦ AK743	
HCP: 8+1	♣ JT52	

---

<b>Board: 328</b>	♠ T	Partner bids first.
Dealer: North	♥ T98	The opponents are silent.
Vul: None	♦ QT92	
HCP: 10+1	♣ AKJ73	

---

<b>Board: 329</b>	♠ Q985	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: E-W	♦ AKQ5	
HCP: 18	♣ A95	

## Both hands (Answers Page)

### Board: 325

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ K652		1 ♣	Pass	1 ♥
Vul: None	♥ A65	♥ KT82	Pass	2NT	All Pass	
North HCP: 19+1	♦ J4	♦ T862				
South HCP: 6	♣ AKT96	♣ 7				
Contract: 2NT North						

### Board: 326

	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ A8762		1 ♣	Pass	1 ♠
Vul: N-S	♥ KJ5	♥ 9642	Pass	1NT	Pass	2 ♥
North HCP: 14	♦ 643	♦ QT2	Pass	2 ♠	All Pass	
South HCP: 6+1	♣ KQ64	♣ 2				
Contract: 2 ♠ North						

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ A9652	♠ 7		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ AK87	♥ 642	Pass	2 ♥	All Pass	
North HCP: 15+1	♦ J9	♦ AK743				
South HCP: 8+1	♣ K7	♣ JT52				
Contract: 2 ♥ North						

1. forcing 1NT

### Board: 328

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ54	♠ T		1 ♠	Pass	1NT <sup>1</sup>
Vul: None	♥ AJ7	♥ T98	Pass	2NT	Pass	3NT
North HCP: 18+1	♦ K65	♦ QT92	All Pass			
South HCP: 10+1	♣ Q8	♣ AKJ73				
Contract: 3NT South						

1. forcing 1NT

### Board: 329

	North:	South:	W	N	E	S
Dealer: South	♠ KJ32	♠ Q985				1 ♦
Vul: E-W	♥ Q9863	♥ K2	Pass	1 ♥	Pass	2NT
North HCP: 7+1	♦ 4	♦ AKQ5	Pass	3 ♠	Pass	4 ♠
South HCP: 18	♣ J42	♣ A95	All Pass			
Contract: 4 ♠ South						

<b>Board: 330</b>	♠ KJ6	You bid first.
Dealer: North	♥ KT9	The opponents are silent.
Vul: None	♦ 76	
HCP: 14+1	♣ AK432	

---

<b>Board: 331</b>	♠ QT73	Partner bids first.
Dealer: South	♥ QJ93	The opponents are silent.
Vul: N-S	♦ KJ64	
HCP: 9	♣ 8	

---

<b>Board: 332</b>	♠ 654	You bid first.
Dealer: North	♥ AKT6	The opponents are silent.
Vul: E-W	♦ A	
HCP: 16+1	♣ KQ987	

---

<b>Board: 333</b>	♠ 92	You bid first.
Dealer: North	♥ AQ9854	The opponents are silent.
Vul: Both	♦ A4	
HCP: 13+2	♣ QJ7	

---

<b>Board: 334</b>	♠ AT82	You bid first.
Dealer: North	♥ J73	The opponents are silent.
Vul: N-S	♦ KQT8	
HCP: 13	♣ K5	

## Both hands (Answers Page)

### Board: 330

	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ AT752		1 ♣	Pass	1 ♠
Vul: None	♥ KT9	♥ Q742	Pass	1NT	Pass	2 ♥
North HCP: 14+1	♦ 76	♦ Q94	Pass	3 ♠	All Pass	
South HCP: 8+1	♣ AK432	♣ 5				
Contract: 3 ♠ North						

### Board: 331

	North:	South:	W	N	E	S
Dealer: South	♠ QT73	♠ AJ6				1 ♣
Vul: N-S	♥ QJ93	♥ KT62	Pass	1 ♥	Pass	4 ♥
North HCP: 9	♦ KJ64	♦ A8	All Pass			
South HCP: 19	♣ 8	♣ AKT9				
Contract: 4 ♥ South						

### Board: 332

	North:	South:	W	N	E	S
Dealer: North	♠ 654	♠ AQJ73		1 ♣	Pass	1 ♠
Vul: E-W	♥ AKT6	♥ Q875	Pass	2 ♥	Pass	3 ♦ <sup>1</sup>
North HCP: 16+1	♦ A	♦ J64	Pass	3 ♠	Pass	4 ♠
South HCP: 10+1	♣ KQ987	♣ 6	All Pass			
Contract: 4 ♠ South						

1. Fourth suit game force

### Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AQ873		1 ♥	Pass	1 ♠
Vul: Both	♥ AQ9854	♥ 2	Pass	2 ♥	All Pass	
North HCP: 13+2	♦ A4	♦ J76				
South HCP: 10+1	♣ QJ7	♣ K862				
Contract: 2 ♥ North						

### Board: 334

	North:	South:	W	N	E	S
Dealer: North	♠ AT82	♠ K76		1 ♦	Pass	1 ♥
Vul: N-S	♥ J73	♥ AT94	Pass	1 ♠	Pass	1NT
North HCP: 13	♦ KQT8	♦ 6	All Pass			
South HCP: 8+1	♣ K5	♣ JT872				
Contract: 1NT South						

<b>Board: 330</b>	♠ AT752	Partner bids first.
Dealer: North	♥ Q742	The opponents are silent.
Vul: None	♦ Q94	
HCP: 8+1	♣ 5	

---

<b>Board: 331</b>	♠ AJ6	You bid first.
Dealer: South	♥ KT62	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 19	♣ AKT9	

---

<b>Board: 332</b>	♠ AQJ73	Partner bids first.
Dealer: North	♥ Q875	The opponents are silent.
Vul: E-W	♦ J64	
HCP: 10+1	♣ 6	

---

<b>Board: 333</b>	♠ AQ873	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ J76	
HCP: 10+1	♣ K862	

---

<b>Board: 334</b>	♠ K76	Partner bids first.
Dealer: North	♥ AT94	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 8+1	♣ JT872	

## Both hands (Answers Page)

### Board: 330

	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ AT752		1 ♣	Pass	1 ♠
Vul: None	♥ KT9	♥ Q742	Pass	1NT	Pass	2 ♥
North HCP: 14+1	♦ 76	♦ Q94	Pass	3 ♠	All Pass	
South HCP: 8+1	♣ AK432	♣ 5				
Contract: 3 ♠ North						

### Board: 331

	North:	South:	W	N	E	S
Dealer: South	♠ QT73	♠ AJ6				1 ♣
Vul: N-S	♥ QJ93	♥ KT62	Pass	1 ♥	Pass	4 ♥
North HCP: 9	♦ KJ64	♦ A8	All Pass			
South HCP: 19	♣ 8	♣ AKT9				
Contract: 4 ♥ South						

### Board: 332

	North:	South:	W	N	E	S
Dealer: North	♠ 654	♠ AQJ73		1 ♣	Pass	1 ♠
Vul: E-W	♥ AKT6	♥ Q875	Pass	2 ♥	Pass	3 ♦ <sup>1</sup>
North HCP: 16+1	♦ A	♦ J64	Pass	3 ♠	Pass	4 ♠
South HCP: 10+1	♣ KQ987	♣ 6	All Pass			
Contract: 4 ♠ South						

1. Fourth suit game force

### Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AQ873		1 ♥	Pass	1 ♠
Vul: Both	♥ AQ9854	♥ 2	Pass	2 ♥	All Pass	
North HCP: 13+2	♦ A4	♦ J76				
South HCP: 10+1	♣ QJ7	♣ K862				
Contract: 2 ♥ North						

### Board: 334

	North:	South:	W	N	E	S
Dealer: North	♠ AT82	♠ K76		1 ♦	Pass	1 ♥
Vul: N-S	♥ J73	♥ AT94	Pass	1 ♠	Pass	1NT
North HCP: 13	♦ KQT8	♦ 6	All Pass			
South HCP: 8+1	♣ K5	♣ JT872				
Contract: 1NT South						



<b>Board: 335</b>	♠ 3	Partner bids first.
Dealer: South	♥ T92	The opponents are silent.
Vul: E-W	♦ QT76	
HCP: 9+1	♣ AQJ73	

---

<b>Board: 336</b>	♠ KJ985	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: Both	♦ K83	
HCP: 10+1	♣ QJ86	

---

<b>Board: 337</b>	♠ 6	Partner bids first.
Dealer: South	♥ AJ76	The opponents are silent.
Vul: None	♦ T432	
HCP: 9	♣ AT73	

---

<b>Board: 338</b>	♠ T986	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ 953	
HCP: 9+1	♣ AKQ94	

---

<b>Board: 339</b>	♠ AJ	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 16+2	♣ QJ9653	

## Both hands (Answers Page)

### Board: 335

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 18+2

Contract: 3NT North

North:

♠ 3

♥ T92

♦ QT76

♣ AQJ73

South:

♠ QJT62

♥ AKJ87

♦ A9

♣ K

W N E S

Pass 1NT<sup>1</sup> Pass 3♥

Pass 3NT All Pass

1. forcing 1NT

### Board: 336

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 18+1

Contract: 3NT South

North:

♠ KJ985

♥ 4

♦ K83

♣ QJ86

South:

♠ AQ2

♥ AKQT8

♦ 765

♣ K7

W N E S

Pass 1♥ Pass 2NT

Pass 3♣ Pass 3NT

All Pass

### Board: 337

Dealer: South

Vul: None

North HCP: 9

South HCP: 17+2

Contract: 3NT North

North:

♠ 6

♥ AJ76

♦ T432

♣ AT73

South:

♠ QJ8743

♥ KQ8

♦ AQ

♣ QJ

W N E S

Pass 1NT<sup>1</sup> Pass 3♠

Pass 3NT All Pass

1. forcing 1NT

### Board: 338

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 2♦ South

North:

♠ T986

♥ 8

♦ 953

♣ AKQ94

South:

♠ KJ

♥ AQJ62

♦ KJ86

♣ 85

W N E S

Pass 1♥ Pass 2♦

Pass 1♠ Pass

All Pass

### Board: 339

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 7+2

Contract: 3♣ North

North:

♠ AJ

♥ Q2

♦ AQ3

♣ QJ9653

South:

♠ KT842

♥ J83

♦ K7642

♣ -

W N E S

Pass 1♣ Pass 1♠

Pass 3♣ All Pass

<b>Board: 335</b>	♠ QJT62	You bid first.
Dealer: South	♥ AKJ87	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 18+2	♣ K	

---

<b>Board: 336</b>	♠ AQ2	You bid first.
Dealer: South	♥ AKQT8	The opponents are silent.
Vul: Both	♦ 765	
HCP: 18+1	♣ K7	

---

<b>Board: 337</b>	♠ QJ8743	You bid first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: None	♦ AQ	
HCP: 17+2	♣ QJ	

---

<b>Board: 338</b>	♠ KJ	You bid first.
Dealer: South	♥ AQJ62	The opponents are silent.
Vul: E-W	♦ KJ86	
HCP: 15+1	♣ 85	

---

<b>Board: 339</b>	♠ KT842	Partner bids first.
Dealer: North	♥ J83	The opponents are silent.
Vul: Both	♦ K7642	
HCP: 7+2	♣ -	

## Both hands (Answers Page)

### Board: 335

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 18+2

Contract: 3NT North

North:

♠ 3

♥ T92

♦ QT76

♣ AQJ73

South:

♠ QJT62

♥ AKJ87

♦ A9

♣ K

W N E S

Pass 1NT<sup>1</sup> Pass 3♥

Pass 3NT All Pass

1. forcing 1NT

### Board: 336

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 18+1

Contract: 3NT South

North:

♠ KJ985

♥ 4

♦ K83

♣ QJ86

South:

♠ AQ2

♥ AKQT8

♦ 765

♣ K7

W N E S

Pass 1♥ 2NT

Pass 3♣ Pass 3NT

All Pass

### Board: 337

Dealer: South

Vul: None

North HCP: 9

South HCP: 17+2

Contract: 3NT North

North:

♠ 6

♥ AJ76

♦ T432

♣ AT73

South:

♠ QJ8743

♥ KQ8

♦ AQ

♣ QJ

W N E S

Pass 1NT<sup>1</sup> Pass 3♠

Pass 3NT All Pass

1. forcing 1NT

### Board: 338

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15+1

Contract: 2♦ South

North:

♠ T986

♥ 8

♦ 953

♣ AKQ94

South:

♠ KJ

♥ AQJ62

♦ KJ86

♣ 85

W N E S

Pass 1♥ 2♦

Pass 1♠ Pass 2♦

All Pass

### Board: 339

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 7+2

Contract: 3♣ North

North:

♠ AJ

♥ Q2

♦ AQ3

♣ QJ9653

South:

♠ KT842

♥ J83

♦ K7642

♣ -

W N E S

Pass 1♣ Pass 1♠

Pass 3♣ All Pass

<b>Board: 340</b>	♠ J	Partner bids first.
Dealer: South	♥ K54	The opponents are silent.
Vul: None	♦ KJ875	
HCP: 10+1	♣ Q875	

---

<b>Board: 341</b>	♠ J7	You bid first.
Dealer: North	♥ AKT9532	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 15+3	♣ KJ	

---

<b>Board: 342</b>	♠ JT	You bid first.
Dealer: North	♥ AK985	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 14+1	♣ KJT8	

---

<b>Board: 343</b>	♠ 4	Partner bids first.
Dealer: South	♥ AJT873	The opponents are silent.
Vul: None	♦ 92	
HCP: 8+2	♣ KT85	

---

<b>Board: 344</b>	♠ 8	You bid first.
Dealer: North	♥ AKJT98	The opponents are silent.
Vul: N-S	♦ AJ94	
HCP: 13+2	♣ 82	

## Both hands (Answers Page)

### Board: 340

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ J

♥ K54

♦ KJ875

♣ Q875

South:

♠ Q9654

♥ AJ8

♦ AQT

♣ 93

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♠

Pass 3 ♦ All Pass

1. forcing 1NT

### Board: 341

Dealer: North

Vul: N-S

North HCP: 15+3

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ J7

♥ AKT9532

♦ K3

♣ KJ

South:

♠ K6532

♥ 4

♦ Q94

♣ A873

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 4 ♥ All Pass

### Board: 342

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10+3

Contract: 3NT North

North:

♠ JT

♥ AK985

♦ Q2

♣ KJT8

South:

♠ K9874

♥ 7

♦ AKT986

♣ 5

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 2 ♣ Pass 2NT

Pass 3NT All Pass

### Board: 343

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ 4

♥ AJT873

♦ 92

♣ KT85

South:

♠ KJ976

♥ Q9

♦ AJ76

♣ J2

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♦

Pass 2 ♥ All Pass

1. forcing 1NT

### Board: 344

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 9+1

Contract: 3NT South

North:

♠ 8

♥ AKJT98

♦ AJ94

♣ 82

South:

♠ QT94

♥ -

♦ K863

♣ KJ543

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 2 ♦ Pass 3 ♦

Pass 3 ♥ Pass 3NT

All Pass

<b>Board: 340</b>	♠ Q9654	You bid first.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: None	♦ AQT	
HCP: 13+1	♣ 93	

---

<b>Board: 341</b>	♠ K6532	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: N-S	♦ Q94	
HCP: 9+1	♣ A873	

---

<b>Board: 342</b>	♠ K9874	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ AKT986	
HCP: 10+3	♣ 5	

---

<b>Board: 343</b>	♠ KJ976	You bid first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: None	♦ AJ76	
HCP: 12+1	♣ J2	

---

<b>Board: 344</b>	♠ QT94	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ K863	
HCP: 9+1	♣ KJ543	

## Both hands (Answers Page)

### Board: 340

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ J

♥ K54

♦ KJ875

♣ Q875

South:

♠ Q9654

♥ AJ8

♦ AQT

♣ 93

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♠

Pass 3 ♦ All Pass

1. forcing 1NT

### Board: 341

Dealer: North

Vul: N-S

North HCP: 15+3

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ J7

♥ AKT9532

♦ K3

♣ KJ

South:

♠ K6532

♥ 4

♦ Q94

♣ A873

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 4 ♥ All Pass

### Board: 342

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 10+3

Contract: 3NT North

North:

♠ JT

♥ AK985

♦ Q2

♣ KJT8

South:

♠ K9874

♥ 7

♦ AKT986

♣ 5

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 2 ♣ Pass 2NT

Pass 3NT All Pass

### Board: 343

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 12+1

Contract: 2 ♥ North

North:

♠ 4

♥ AJT873

♦ 92

♣ KT85

South:

♠ KJ976

♥ Q9

♦ AJ76

♣ J2

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♦

Pass 2 ♥ All Pass

1. forcing 1NT

### Board: 344

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 9+1

Contract: 3NT South

North:

♠ 8

♥ AKJT98

♦ AJ94

♣ 82

South:

♠ QT94

♥ -

♦ K863

♣ KJ543

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 2 ♦ Pass 3 ♦

Pass 3 ♥ Pass 3NT

All Pass



<b>Board: 345</b>	♠ AJT95	You bid first.
Dealer: North	♥ AQ73	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 16+1	♣ A8	

---

<b>Board: 346</b>	♠ AQT4	You bid first.
Dealer: North	♥ K6	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 16+1	♣ KJ643	

---

<b>Board: 347</b>	♠ AJ	You bid first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: E-W	♦ QJ4	
HCP: 18+2	♣ AK8542	

---

<b>Board: 348</b>	♠ T9863	Partner bids first.
Dealer: South	♥ KQ94	The opponents are silent.
Vul: Both	♦ 3	
HCP: 7+1	♣ Q82	

---

<b>Board: 349</b>	♠ AJ4	You bid first.
Dealer: North	♥ T9	The opponents are silent.
Vul: N-S	♦ AKQJ972	
HCP: 15+3	♣ 2	

## Both hands (Answers Page)

### Board: 345

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 9+2

Contract: 4♥ South

North:

♠ AJT95

♥ AQ73

♦ J8

♣ A8

South:

♠ 3

♥ KT64

♦ KT9652

♣ QJ

W	N	E	S
---	---	---	---

	1♠	Pass	1NT <sup>1</sup>
--	----	------	------------------

Pass	2♥	Pass	3♥
------	----	------	----

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

All Pass

1. forcing 1NT

### Board: 346

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8+2

Contract: 4♥ South

North:

♠ AQT4

♥ K6

♦ KT

♣ KJ643

South:

♠ 853

♥ T75432

♦ A96

♣ A

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

Pass	1♠	Pass	2♥
------	----	------	----

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

All Pass

### Board: 347

Dealer: North

Vul: E-W

North HCP: 18+2

South HCP: 7+1

Contract: 3NT North

North:

♠ AJ

♥ QJ

♦ QJ4

♣ AK8542

South:

♠ T76

♥ 87532

♦ AK92

♣ 6

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 348

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+2

Contract: 2♣ South

North:

♠ T9863

♥ KQ94

♦ 3

♣ Q82

South:

♠ -

♥ A63

♦ QJ987

♣ AKT65

W	N	E	S
---	---	---	---

			1♦
--	--	--	----

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

All Pass

### Board: 349

Dealer: North

Vul: N-S

North HCP: 15+3

South HCP: 8+1

Contract: 3♦ North

North:

♠ AJ4

♥ T9

♦ AKQJ972

♣ 2

South:

♠ 865

♥ KQ874

♦ 3

♣ QJ43

W	N	E	S
---	---	---	---

	1♦	Pass	1♥
--	----	------	----

Pass	3♦	All Pass	
------	----	----------	--

<b>Board: 345</b>	♠ 3	Partner bids first.
Dealer: North	♥ KT64	The opponents are silent.
Vul: E-W	♦ KT9652	
HCP: 9+2	♣ QJ	

---

<b>Board: 346</b>	♠ 853	Partner bids first.
Dealer: North	♥ T75432	The opponents are silent.
Vul: N-S	♦ A96	
HCP: 8+2	♣ A	

---

<b>Board: 347</b>	♠ T76	Partner bids first.
Dealer: North	♥ 87532	The opponents are silent.
Vul: E-W	♦ AK92	
HCP: 7+1	♣ 6	

---

<b>Board: 348</b>	♠ -	You bid first.
Dealer: South	♥ A63	The opponents are silent.
Vul: Both	♦ QJ987	
HCP: 14+2	♣ AKT65	

---

<b>Board: 349</b>	♠ 865	Partner bids first.
Dealer: North	♥ KQ874	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 8+1	♣ QJ43	

## Both hands (Answers Page)

### Board: 345

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 9+2

Contract: 4♥ South

North:

♠ AJT95

♥ AQ73

♦ J8

♣ A8

South:

♠ 3

♥ KT64

♦ KT9652

♣ QJ

W	N	E	S
---	---	---	---

	1♠	Pass	1NT <sup>1</sup>
--	----	------	------------------

Pass	2♥	Pass	3♥
------	----	------	----

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

All Pass

1. forcing 1NT

### Board: 346

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8+2

Contract: 4♥ South

North:

♠ AQT4

♥ K6

♦ KT

♣ KJ643

South:

♠ 853

♥ T75432

♦ A96

♣ A

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

Pass	1♠	Pass	2♥
------	----	------	----

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

All Pass

### Board: 347

Dealer: North

Vul: E-W

North HCP: 18+2

South HCP: 7+1

Contract: 3NT North

North:

♠ AJ

♥ QJ

♦ QJ4

♣ AK8542

South:

♠ T76

♥ 87532

♦ AK92

♣ 6

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 348

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+2

Contract: 2♣ South

North:

♠ T9863

♥ KQ94

♦ 3

♣ Q82

South:

♠ -

♥ A63

♦ QJ987

♣ AKT65

W	N	E	S
---	---	---	---

			1♦
--	--	--	----

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

All Pass

### Board: 349

Dealer: North

Vul: N-S

North HCP: 15+3

South HCP: 8+1

Contract: 3♦ North

North:

♠ AJ4

♥ T9

♦ AKQJ972

♣ 2

South:

♠ 865

♥ KQ874

♦ 3

♣ QJ43

W	N	E	S
---	---	---	---

	1♦	Pass	1♥
--	----	------	----

Pass	3♦	All Pass	
------	----	----------	--

<b>Board: 350</b>	♠ QJ76	You bid first.
Dealer: North	♥ 72	The opponents are silent.
Vul: E-W	♦ AKJ72	
HCP: 16+1	♣ KQ	

---

<b>Board: 351</b>	♠ 4	Partner bids first.
Dealer: South	♥ 854	The opponents are silent.
Vul: Both	♦ AJ7543	
HCP: 10+2	♣ AJ7	

---

<b>Board: 352</b>	♠ Q76	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: None	♦ T864	
HCP: 8+1	♣ KQJ75	

---

<b>Board: 353</b>	♠ J65	Partner bids first.
Dealer: South	♥ KQJ4	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 10+1	♣ QJ832	

---

<b>Board: 354</b>	♠ KQ5	You bid first.
Dealer: North	♥ K9	The opponents are silent.
Vul: Both	♦ 8	
HCP: 16+3	♣ AKJ9432	

## Both hands (Answers Page)

### Board: 350

	North:	South:	W	N	E	S
Dealer: North	♠ QJ76	♠ K83		1 ♦	Pass	1 ♥
Vul: E-W	♥ 72	♥ AQ95	Pass	1 ♠	Pass	1NT
North HCP: 16+1	♦ AKJ72	♦ 6	All Pass			
South HCP: 10+1	♣ KQ	♣ JT752				
Contract: 1NT South						

### Board: 351

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AK932				1 ♠
Vul: Both	♥ 854	♥ K976	Pass	1NT <sup>1</sup>	Pass	2 ♥
North HCP: 10+2	♦ AJ7543	♦ K	Pass	3 ♦	All Pass	
South HCP: 13+1	♣ AJ7	♣ 953				
Contract: 3 ♦ North						1. forcing 1NT

### Board: 352

	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ AK4				1 ♥
Vul: None	♥ 6	♥ AK7543	Pass	1NT <sup>1</sup>	Pass	3 ♥
North HCP: 8+1	♦ T864	♦ Q3	Pass	4 ♥	All Pass	
South HCP: 16+2	♣ KQJ75	♣ 82				
Contract: 4 ♥ North						1. forcing 1NT

### Board: 353

	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ KQ				1 ♦
Vul: E-W	♥ KQJ4	♥ A7	Pass	1 ♥	Pass	3 ♦
North HCP: 10+1	♦ 7	♦ KQJT43	Pass	3NT	All Pass	
South HCP: 15+2	♣ QJ832	♣ T97				
Contract: 3NT North						

### Board: 354

	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ J642		1 ♣	Pass	1 ♥
Vul: Both	♥ K9	♥ AT42	Pass	3 ♣	Pass	3NT
North HCP: 16+3	♦ 8	♦ A652	All Pass			
South HCP: 9	♣ AKJ9432	♣ 5				
Contract: 3NT South						

<b>Board: 350</b>	♠ K83	Partner bids first.
Dealer: North	♥ AQ95	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 10+1	♣ JT752	

---

<b>Board: 351</b>	♠ AK932	You bid first.
Dealer: South	♥ K976	The opponents are silent.
Vul: Both	♦ K	
HCP: 13+1	♣ 953	

---

<b>Board: 352</b>	♠ AK4	You bid first.
Dealer: South	♥ AK7543	The opponents are silent.
Vul: None	♦ Q3	
HCP: 16+2	♣ 82	

---

<b>Board: 353</b>	♠ KQ	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ KQJT43	
HCP: 15+2	♣ T97	

---

<b>Board: 354</b>	♠ J642	Partner bids first.
Dealer: North	♥ AT42	The opponents are silent.
Vul: Both	♦ A652	
HCP: 9	♣ 5	

## Both hands (Answers Page)

### Board: 350

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 10+1

Contract: 1NT South

North:

♠ QJ76

♥ 72

♦ AKJ72

♣ KQ

South:

♠ K83

♥ AQ95

♦ 6

♣ JT752

W N E S

1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 1NT

All Pass

### Board: 351

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ 4

♥ 854

♦ AJ7543

♣ AJ7

South:

♠ AK932

♥ K976

♦ K

♣ 953

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 2 ♥

Pass 3 ♦ All Pass

1. forcing 1NT

### Board: 352

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 16+2

Contract: 4 ♥ North

North:

♠ Q76

♥ 6

♦ T864

♣ KQJ75

South:

♠ AK4

♥ AK7543

♦ Q3

♣ 82

W N E S

1 ♥

Pass 1NT<sup>1</sup> Pass 3 ♥

Pass 4 ♥ All Pass

1. forcing 1NT

### Board: 353

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 15+2

Contract: 3NT North

North:

♠ J65

♥ KQJ4

♦ 7

♣ QJ832

South:

♠ KQ

♥ A7

♦ KQJT43

♣ T97

W N E S

1 ♦

Pass 1 ♥ Pass 3 ♦

Pass 3NT All Pass

### Board: 354

Dealer: North

Vul: Both

North HCP: 16+3

South HCP: 9

Contract: 3NT South

North:

♠ KQ5

♥ K9

♦ 8

♣ AKJ9432

South:

♠ J642

♥ AT42

♦ A652

♣ 5

W N E S

1 ♣ Pass 1 ♥

Pass 3 ♣ Pass 3NT

All Pass



<b>Board: 355</b>	♠ 7	Partner bids first.
Dealer: South	♥ AJT7532	The opponents are silent.
Vul: None	♦ AJ82	
HCP: 10+3	♣ 7	

---

<b>Board: 356</b>	♠ KQT3	You bid first.
Dealer: North	♥ KQJ62	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 19+1	♣ 4	

---

<b>Board: 357</b>	♠ 5	You bid first.
Dealer: North	♥ AKQ986	The opponents are silent.
Vul: Both	♦ K96	
HCP: 16+2	♣ A94	

---

<b>Board: 358</b>	♠ QT654	Partner bids first.
Dealer: South	♥ KQ732	The opponents are silent.
Vul: N-S	♦ T	
HCP: 8+2	♣ J7	

---

<b>Board: 359</b>	♠ K73	You bid first.
Dealer: North	♥ A654	The opponents are silent.
Vul: E-W	♦ AK42	
HCP: 14	♣ 95	

## Both hands (Answers Page)

### Board: 355

Dealer: South

Vul: None

North HCP: 10+3

South HCP: 13+2

Contract: 4♥ North

North:

♠ 7

♥ AJT7532

♦ AJ82

♣ 7

South:

♠ A652

♥ 6

♦ K5

♣ KQJT32

W N E S

Pass 1♥ Pass 1♣

Pass 4♥ All Pass

### Board: 356

Dealer: North

Vul: N-S

North HCP: 19+1

South HCP: 8+2

Contract: 3NT South

North:

♠ KQT3

♥ KQJ62

♦ AKJ

♣ 4

South:

♠ A8

♥ 5

♦ 86432

♣ KJ652

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. forcing 1NT

### Board: 357

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 7+1

Contract: 3♥ North

North:

♠ 5

♥ AKQ986

♦ K96

♣ A94

South:

♠ Q7643

♥ -

♦ Q732

♣ KT62

W N E S

Pass 1♥ Pass 1♠

Pass 3♥ All Pass

### Board: 358

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 19+2

Contract: 3NT South

North:

♠ QT654

♥ KQ732

♦ T

♣ J7

South:

♠ AK

♥ AT5

♦ KQ9873

♣ K6

W N E S

Pass 1♠ Pass 1♦

Pass 1♥ Pass 3NT

All Pass

### Board: 359

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8+2

Contract: 1NT North

North:

♠ K73

♥ A654

♦ AK42

♣ 95

South:

♠ QJ84

♥ 83

♦ 8

♣ AJT764

W N E S

Pass 1♦ Pass 1♠

Pass 1NT All Pass

<b>Board: 355</b>	♠ A652	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: None	♦ K5	
HCP: 13+2	♣ KQJT32	

---

<b>Board: 356</b>	♠ A8	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: N-S	♦ 86432	
HCP: 8+2	♣ KJ652	

---

<b>Board: 357</b>	♠ Q7643	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ Q732	
HCP: 7+1	♣ KT62	

---

<b>Board: 358</b>	♠ AK	You bid first.
Dealer: South	♥ AT5	The opponents are silent.
Vul: N-S	♦ KQ9873	
HCP: 19+2	♣ K6	

---

<b>Board: 359</b>	♠ QJ84	Partner bids first.
Dealer: North	♥ 83	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 8+2	♣ AJT764	

## Both hands (Answers Page)

### Board: 355

Dealer: South

Vul: None

North HCP: 10+3

South HCP: 13+2

Contract: 4♥ North

North:

♠ 7

♥ AJT7532

♦ AJ82

♣ 7

South:

♠ A652

♥ 6

♦ K5

♣ KQJT32

W N E S

Pass 1♥ Pass 1♣

Pass 4♥ All Pass

### Board: 356

Dealer: North

Vul: N-S

North HCP: 19+1

South HCP: 8+2

Contract: 3NT South

North:

♠ KQT3

♥ KQJ62

♦ AKJ

♣ 4

South:

♠ A8

♥ 5

♦ 86432

♣ KJ652

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. forcing 1NT

### Board: 357

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 7+1

Contract: 3♥ North

North:

♠ 5

♥ AKQ986

♦ K96

♣ A94

South:

♠ Q7643

♥ -

♦ Q732

♣ KT62

W N E S

Pass 1♥ Pass 1♠

Pass 3♥ All Pass

### Board: 358

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 19+2

Contract: 3NT South

North:

♠ QT654

♥ KQ732

♦ T

♣ J7

South:

♠ AK

♥ AT5

♦ KQ9873

♣ K6

W N E S

Pass 1♠ Pass 1♦

Pass 1♥ Pass 3NT

All Pass

### Board: 359

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8+2

Contract: 1NT North

North:

♠ K73

♥ A654

♦ AK42

♣ 95

South:

♠ QJ84

♥ 83

♦ 8

♣ AJT764

W N E S

Pass 1♦ Pass 1♠

Pass 1NT All Pass

<b>Board: 360</b>	♠ 85	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ K643	
HCP: 9+2	♣ AQ7532	

---

<b>Board: 361</b>	♠ K73	You bid first.
Dealer: North	♥ 65	The opponents are silent.
Vul: N-S	♦ AQT632	
HCP: 13+2	♣ A9	

---

<b>Board: 362</b>	♠ A973	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ KJT98	
HCP: 9+1	♣ JT6	

---

<b>Board: 363</b>	♠ AJ2	Partner bids first.
Dealer: South	♥ T9854	The opponents are silent.
Vul: Both	♦ -	
HCP: 10+2	♣ AJ974	

---

<b>Board: 364</b>	♠ AK93	Partner bids first.
Dealer: South	♥ 8432	The opponents are silent.
Vul: N-S	♦ Q643	
HCP: 9	♣ 4	

## Both hands (Answers Page)

### Board: 360

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 14+2

Contract: 2♥ South

North:

♠ 85

♥ 4

♦ K643

♣ AQ7532

South:

♠ A63

♥ AK9762

♦ QJ2

♣ 8

W N E S

Pass 1NT<sup>1</sup> Pass 2♥

All Pass

1. forcing 1NT

### Board: 361

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ K73

♥ 65

♦ AQT632

♣ A9

South:

♠ AQJ65

♥ 732

♦ K

♣ 8753

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ All Pass

### Board: 362

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13+2

Contract: 2♥ South

North:

♠ A973

♥ 3

♦ KJT98

♣ JT6

South:

♠ T5

♥ AQJ842

♦ AQ6

♣ 87

W N E S

Pass 1♠ Pass 2♥

All Pass

### Board: 363

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 16+3

Contract: 3NT North

North:

♠ AJ2

♥ T9854

♦ -

♣ AJ974

South:

♠ T5

♥ A

♦ AKT9432

♣ KQ6

W N E S

Pass 1♥ Pass 3♦

Pass 3NT All Pass

### Board: 364

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14+2

Contract: 2♣ South

North:

♠ AK93

♥ 8432

♦ Q643

♣ 4

South:

♠ QJT

♥ A

♦ A72

♣ KT8763

W N E S

Pass 1♥ Pass 2♣

All Pass

<b>Board: 360</b>	♠ A63	You bid first.
Dealer: South	♥ AK9762	The opponents are silent.
Vul: None	♦ QJ2	
HCP: 14+2	♣ 8	

---

<b>Board: 361</b>	♠ AQJ65	Partner bids first.
Dealer: North	♥ 732	The opponents are silent.
Vul: N-S	♦ K	
HCP: 10+1	♣ 8753	

---

<b>Board: 362</b>	♠ T5	You bid first.
Dealer: South	♥ AQJ842	The opponents are silent.
Vul: E-W	♦ AQ6	
HCP: 13+2	♣ 87	

---

<b>Board: 363</b>	♠ T5	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ AKT9432	
HCP: 16+3	♣ KQ6	

---

<b>Board: 364</b>	♠ QJT	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ A72	
HCP: 14+2	♣ KT8763	

## Both hands (Answers Page)

### Board: 360

	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ A63				1 ♥
Vul: None	♥ 4	♥ AK9762	Pass	1NT <sup>1</sup>	Pass	2 ♥
North HCP: 9+2	♦ K643	♦ QJ2	All Pass			
South HCP: 14+2	♣ AQ7532	♣ 8				
Contract: 2 ♥ South						1. forcing 1NT

### Board: 361

	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ AQJ65		1 ♦	Pass	1 ♠
Vul: N-S	♥ 65	♥ 732	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AQT632	♦ K				
South HCP: 10+1	♣ A9	♣ 8753				
Contract: 2 ♦ North						

### Board: 362

	North:	South:	W	N	E	S
Dealer: South	♠ A973	♠ T5				1 ♥
Vul: E-W	♥ 3	♥ AQJ842	Pass	1 ♠	Pass	2 ♥
North HCP: 9+1	♦ KJT98	♦ AQ6	All Pass			
South HCP: 13+2	♣ JT6	♣ 87				
Contract: 2 ♥ South						

### Board: 363

	North:	South:	W	N	E	S
Dealer: South	♠ AJ2	♠ T5				1 ♦
Vul: Both	♥ T9854	♥ A	Pass	1 ♥	Pass	3 ♦
North HCP: 10+2	♦ -	♦ AKT9432	Pass	3NT	All Pass	
South HCP: 16+3	♣ AJ974	♣ KQ6				
Contract: 3NT North						

### Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ AK93	♠ QJT				1 ♣
Vul: N-S	♥ 8432	♥ A	Pass	1 ♥	Pass	2 ♣
North HCP: 9	♦ Q643	♦ A72	All Pass			
South HCP: 14+2	♣ 4	♣ KT8763				
Contract: 2 ♣ South						



<b>Board: 365</b>	♠ A3	You bid first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 19+2	♣ AKJ952	

---

<b>Board: 366</b>	♠ AJT95	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ T42	
HCP: 15+1	♣ AQJT	

---

<b>Board: 367</b>	♠ KQ74	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: None	♦ KJ7632	
HCP: 10+2	♣ J5	

---

<b>Board: 368</b>	♠ KT7	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ 964	
HCP: 12+2	♣ AKQT74	

---

<b>Board: 369</b>	♠ K6	You bid first.
Dealer: North	♥ QJ85	The opponents are silent.
Vul: None	♦ AQT76	
HCP: 13+1	♣ J7	

## Both hands (Answers Page)

### Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KQT962		1 ♣	Pass	1 ♠
Vul: E-W	♥ AKT	♥ QJ4	Pass	3NT	All Pass	
North HCP: 19+2	♦ 95	♦ 832				
South HCP: 10+2	♣ AKJ952	♣ Q				
Contract: 3NT North						

### Board: 366

	North:	South:	W	N	E	S
Dealer: North	♠ AJT95	♠ 7		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ K	♥ AQT75	Pass	2 ♣	Pass	2 ♦
North HCP: 15+1	♦ T42	♦ QJ653	Pass	4 ♦	All Pass	
South HCP: 9+2	♣ AQJT	♣ 75				
Contract: 4 ♦ North						1. forcing 1NT

### Board: 367

	North:	South:	W	N	E	S
Dealer: South	♠ KQ74	♠ AJ82				1 ♥
Vul: None	♥ 3	♥ AKQ95	Pass	1 ♠	Pass	4 ♦ <sup>1</sup>
North HCP: 10+2	♦ KJ7632	♦ -	Pass	4 ♥	Pass	4 ♠
South HCP: 16+1	♣ J5	♣ Q963	All Pass			
Contract: 4 ♠ South						1. Splinter

### Board: 368

	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ A6		1 ♣	Pass	1 ♥
Vul: E-W	♥ 2	♥ AT7643	Pass	2 ♣	Pass	2 ♥
North HCP: 12+2	♦ 964	♦ Q875	All Pass			
South HCP: 10+2	♣ AKQT74	♣ 6				
Contract: 2 ♥ South						

### Board: 369

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ AQ75		1 ♦	Pass	1 ♠
Vul: None	♥ QJ85	♥ KT2	Pass	1NT	All Pass	
North HCP: 13+1	♦ AQT76	♦ 3				
South HCP: 9+1	♣ J7	♣ T9654				
Contract: 1NT North						

<b>Board: 365</b>	♠ KQT962	Partner bids first.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: E-W	♦ 832	
HCP: 10+2	♣ Q	

---

<b>Board: 366</b>	♠ 7	Partner bids first.
Dealer: North	♥ AQT75	The opponents are silent.
Vul: Both	♦ QJ653	
HCP: 9+2	♣ 75	

---

<b>Board: 367</b>	♠ AJ82	You bid first.
Dealer: South	♥ AKQ95	The opponents are silent.
Vul: None	♦ -	
HCP: 16+1	♣ Q963	

---

<b>Board: 368</b>	♠ A6	Partner bids first.
Dealer: North	♥ AT7643	The opponents are silent.
Vul: E-W	♦ Q875	
HCP: 10+2	♣ 6	

---

<b>Board: 369</b>	♠ AQ75	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: None	♦ 3	
HCP: 9+1	♣ T9654	

## Both hands (Answers Page)

### Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KQT962		1 ♣	Pass	1 ♠
Vul: E-W	♥ AKT	♥ QJ4	Pass	3NT	All Pass	
North HCP: 19+2	♦ 95	♦ 832				
South HCP: 10+2	♣ AKJ952	♣ Q				
Contract: 3NT North						

### Board: 366

	North:	South:	W	N	E	S
Dealer: North	♠ AJT95	♠ 7		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ K	♥ AQT75	Pass	2 ♣	Pass	2 ♦
North HCP: 15+1	♦ T42	♦ QJ653	Pass	4 ♦	All Pass	
South HCP: 9+2	♣ AQJT	♣ 75				
Contract: 4 ♦ North						1. forcing 1NT

### Board: 367

	North:	South:	W	N	E	S
Dealer: South	♠ KQ74	♠ AJ82				1 ♥
Vul: None	♥ 3	♥ AKQ95	Pass	1 ♠	Pass	4 ♦ <sup>1</sup>
North HCP: 10+2	♦ KJ7632	♦ -	Pass	4 ♥	Pass	4 ♠
South HCP: 16+1	♣ J5	♣ Q963	All Pass			
Contract: 4 ♠ South						1. Splinter

### Board: 368

	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ A6		1 ♣	Pass	1 ♥
Vul: E-W	♥ 2	♥ AT7643	Pass	2 ♣	Pass	2 ♥
North HCP: 12+2	♦ 964	♦ Q875	All Pass			
South HCP: 10+2	♣ AKQT74	♣ 6				
Contract: 2 ♥ South						

### Board: 369

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ AQ75		1 ♦	Pass	1 ♠
Vul: None	♥ QJ85	♥ KT2	Pass	1NT	All Pass	
North HCP: 13+1	♦ AQT76	♦ 3				
South HCP: 9+1	♣ J7	♣ T9654				
Contract: 1NT North						

<b>Board: 370</b>	♠ K764	You bid first.
Dealer: North	♥ T8	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 13	♣ KQ94	
<hr/>		
<b>Board: 371</b>	♠ J5	You bid first.
Dealer: North	♥ AK3	The opponents are silent.
Vul: Both	♦ AQ974	
HCP: 19+1	♣ AJ6	
<hr/>		
<b>Board: 372</b>	♠ 86	RHO opens the bidding 1 ♦ .
Dealer: West	♥ AT43	You bid next.
Vul: None	♦ A86	East (LHO) bids 1 ♥ if possible.
HCP: 10	♣ QT72	West (RHO) bids 1 ♠ if possible.
		East (LHO) bids 2 ♠ if possible.
		West (RHO) Doubles 3 ♦ if possible.
<hr/>		
<b>Board: 373</b>	♠ T953	Partner bids first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 10+1	♣ AT932	

## Both hands (Answers Page)

### Board: 370

	North:	South:	W	N	E	S
Dealer: North	♠ K764	♠ AQ853		1 ♣	Pass	1 ♠
Vul: N-S	♥ T8	♥ Q742	Pass	2 ♠	All Pass	
North HCP: 13	♦ AJ7	♦ T83				
South HCP: 8+1	♣ KQ94	♣ 3				
Contract: 2 ♠ North						

### Board: 371

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AQ742		1 ♦	Pass	1 ♠
Vul: Both	♥ AK3	♥ J87	Pass	2NT	Pass	3 ♣
North HCP: 19+1	♦ AQ974	♦ J	Pass	3NT	All Pass	
South HCP: 8+1	♣ AJ6	♣ 9842				
Contract: 3NT North						

### Board: 372

	North:	South:	W	N	E	S
Dealer: West	♠ 86	♠ JT2	1 ♦	Pass	1 ♥	Pass
Vul: None	♥ AT43	♥ J96	1 ♠	Pass	2 ♠	Pass
North HCP: 10	♦ A86	♦ QJ54	Pass	X	Pass	3 ♦
South HCP: 9	♣ QT72	♣ KJ9	X	All Pass		
Contract: 3 ♦ X South						

### Board: 373

	North:	South:	W	N	E	S
Dealer: South	♠ T953	♠ AK87				1 ♦
Vul: N-S	♥ AQ9	♥ 7	Pass	1 ♠	Pass	4 ♥ <sup>1</sup>
North HCP: 10+1	♦ 3	♦ AKQ975	Pass	4NT	Pass	5 ♣ <sup>2</sup>
South HCP: 18+2	♣ AT932	♣ Q4	Pass	6 ♠	All Pass	
Contract: 6 ♠ North						

1. Splinter

2. A=0/5 or 3/5

<b>Board: 370</b>	♠ AQ853	Partner bids first.
Dealer: North	♥ Q742	The opponents are silent.
Vul: N-S	♦ T83	
HCP: 8+1	♣ 3	
<hr/>		
<b>Board: 371</b>	♠ AQ742	Partner bids first.
Dealer: North	♥ J87	The opponents are silent.
Vul: Both	♦ J	
HCP: 8+1	♣ 9842	
<hr/>		
<b>Board: 372</b>	♠ JT2	LHO opens the bidding 1 ♦.
Dealer: West	♥ J96	Partner bids next.
Vul: None	♦ QJ54	East (RHO) bids 1 ♥ if possible.
HCP: 9	♣ KJ9	West (LHO) bids 1 ♠ if possible.
		East (RHO) bids 2 ♠ if possible.
		West (LHO) Doubles 3 ♦ if possible.
<hr/>		
<b>Board: 373</b>	♠ AK87	You bid first.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ AKQ975	
HCP: 18+2	♣ Q4	

## Both hands (Answers Page)

### Board: 370

	North:	South:	W	N	E	S
Dealer: North	♠ K764	♠ AQ853		1 ♣	Pass	1 ♠
Vul: N-S	♥ T8	♥ Q742	Pass	2 ♠	All Pass	
North HCP: 13	♦ AJ7	♦ T83				
South HCP: 8+1	♣ KQ94	♣ 3				
Contract: 2 ♠ North						

### Board: 371

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AQ742		1 ♦	Pass	1 ♠
Vul: Both	♥ AK3	♥ J87	Pass	2NT	Pass	3 ♣
North HCP: 19+1	♦ AQ974	♦ J	Pass	3NT	All Pass	
South HCP: 8+1	♣ AJ6	♣ 9842				
Contract: 3NT North						

### Board: 372

	North:	South:	W	N	E	S
Dealer: West	♠ 86	♠ JT2	1 ♦	Pass	1 ♥	Pass
Vul: None	♥ AT43	♥ J96	1 ♠	Pass	2 ♠	Pass
North HCP: 10	♦ A86	♦ QJ54	Pass	X	Pass	3 ♦
South HCP: 9	♣ QT72	♣ KJ9	X	All Pass		
Contract: 3 ♦ X South						

### Board: 373

	North:	South:	W	N	E	S
Dealer: South	♠ T953	♠ AK87				1 ♦
Vul: N-S	♥ AQ9	♥ 7	Pass	1 ♠	Pass	4 ♥ <sup>1</sup>
North HCP: 10+1	♦ 3	♦ AKQ975	Pass	4NT	Pass	5 ♣ <sup>2</sup>
South HCP: 18+2	♣ AT932	♣ Q4	Pass	6 ♠	All Pass	
Contract: 6 ♠ North						

1. Splinter

2. A=0/5 or 3/5



<b>Board: 374</b>	♠ J9632	Partner bids first.
Dealer: South	♥ K73	The opponents are silent.
Vul: E-W	♦ J	
HCP: 10+1	♣ KQ93	

---

<b>Board: 375</b>	♠ KQJ	You bid first.
Dealer: North	♥ 54	The opponents are silent.
Vul: None	♦ AQ5	
HCP: 12+1	♣ T8652	

---

<b>Board: 376</b>	♠ 75	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: N-S	♦ A7543	
HCP: 10+2	♣ AQ432	

---

<b>Board: 377</b>	♠ QT	Partner bids first.
Dealer: South	♥ J984	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 10+2	♣ AKT986	

## Both hands (Answers Page)

### Board: 374

	North:	South:	W	N	E	S
Dealer: South	♠ J9632	♠ A				1 ♦
Vul: E-W	♥ K73	♥ A982	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ J	♦ Q842	Pass	3 ♣	Pass	3NT
South HCP: 14	♣ KQ93	♣ A872	All Pass			
Contract: 3NT South						

### Board: 375

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ 9762		1 ♣	Pass	1 ♥
Vul: None	♥ 54	♥ AJ98	Pass	1NT	All Pass	
North HCP: 12+1	♦ AQ5	♦ K987				
South HCP: 8	♣ T8652	♣ 3				
Contract: 1NT North						

### Board: 376

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ K632				1 ♥
Vul: N-S	♥ 5	♥ AKQT7	Pass	1NT <sup>1</sup>	Pass	2 ♦
North HCP: 10+2	♦ A7543	♦ JT9	Pass	3 ♦	All Pass	
South HCP: 13+1	♣ AQ432	♣ 6				
Contract: 3 ♦ North						

1. forcing 1NT

### Board: 377

	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ A742				1 ♦
Vul: E-W	♥ J984	♥ AQ	Pass	1 ♥	Pass	1 ♠
North HCP: 10+2	♦ 8	♦ AJT43	Pass	1NT	All Pass	
South HCP: 16+1	♣ AKT986	♣ J3				
Contract: 1NT North						

<b>Board: 374</b>	♠ A	You bid first.
Dealer: South	♥ A982	The opponents are silent.
Vul: E-W	♦ Q842	
HCP: 14	♣ A872	

---

<b>Board: 375</b>	♠ 9762	Partner bids first.
Dealer: North	♥ AJ98	The opponents are silent.
Vul: None	♦ K987	
HCP: 8	♣ 3	

---

<b>Board: 376</b>	♠ K632	You bid first.
Dealer: South	♥ AKQT7	The opponents are silent.
Vul: N-S	♦ JT9	
HCP: 13+1	♣ 6	

---

<b>Board: 377</b>	♠ A742	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ AJT43	
HCP: 16+1	♣ J3	

## Both hands (Answers Page)

### Board: 374

	North:	South:	W	N	E	S
Dealer: South	♠ J9632	♠ A				1 ♦
Vul: E-W	♥ K73	♥ A982	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ J	♦ Q842	Pass	3 ♣	Pass	3NT
South HCP: 14	♣ KQ93	♣ A872	All Pass			
Contract: 3NT South						

### Board: 375

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ 9762		1 ♣	Pass	1 ♥
Vul: None	♥ 54	♥ AJ98	Pass	1NT	All Pass	
North HCP: 12+1	♦ AQ5	♦ K987				
South HCP: 8	♣ T8652	♣ 3				
Contract: 1NT North						

### Board: 376

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ K632				1 ♥
Vul: N-S	♥ 5	♥ AKQT7	Pass	1NT <sup>1</sup>	Pass	2 ♦
North HCP: 10+2	♦ A7543	♦ JT9	Pass	3 ♦	All Pass	
South HCP: 13+1	♣ AQ432	♣ 6				
Contract: 3 ♦ North						

1. forcing 1NT

### Board: 377

	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ A742				1 ♦
Vul: E-W	♥ J984	♥ AQ	Pass	1 ♥	Pass	1 ♠
North HCP: 10+2	♦ 8	♦ AJT43	Pass	1NT	All Pass	
South HCP: 16+1	♣ AKT986	♣ J3				
Contract: 1NT North						

<b>Board: 378</b>	♠ KT	You bid first.
Dealer: North	♥ AJ85	The opponents are silent.
Vul: Both	♦ K9	
HCP: 19+1	♣ AKJ76	

---

<b>Board: 379</b>	♠ KT9875	Partner bids first.
Dealer: South	♥ 872	The opponents are silent.
Vul: N-S	♦ K	
HCP: 10+2	♣ A73	

---

<b>Board: 380</b>	♠ AT9	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ AQT863	
HCP: 10+2	♣ 753	

---

<b>Board: 381</b>	♠ A8	You bid first.
Dealer: North	♥ AT654	The opponents are silent.
Vul: Both	♦ KQJ64	
HCP: 14+2	♣ 2	

## Both hands (Answers Page)

### Board: 378

Dealer: North

Vul: Both

North HCP: 19+1

South HCP: 9+3

Contract: 5 ♠ North

North:

♠ KT

♥ AJ85

♦ K9

♣ AKJ76

South:

♠ AJ98763

♥ 32

♦ A872

♣ -

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2 ♥	Pass	3 ♦ <sup>1</sup>
Pass	3NT	Pass	4 ♠
Pass	4NT	Pass	5 ♥ <sup>2</sup>
Pass	5 ♠	All Pass	

1. Fourth suit game force

2. A=2/5 or 5/5, Q(S)=0

### Board: 379

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 17+1

Contract: 4 ♠ South

North:

♠ KT9875

♥ 872

♦ K

♣ A73

South:

♠ A4

♥ 63

♦ AQJ97

♣ KQJ4

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

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

1. forcing 1NT

### Board: 381

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 8

Contract: 5 ♦ North

North:

♠ A8

♥ AT654

♦ KQJ64

♣ 2

South:

♠ JT42

♥ K

♦ T875

♣ A763

W	N	E	S
	1 ♥	Pass	1 ♠
Pass	2 ♦	Pass	3 ♦
Pass	5 ♦	All Pass	

<b>Board: 378</b>	♠ AJ98763	Partner bids first.
Dealer: North	♥ 32	The opponents are silent.
Vul: Both	♦ A872	
HCP: 9+3	♣ -	

---

<b>Board: 379</b>	♠ A4	You bid first.
Dealer: South	♥ 63	The opponents are silent.
Vul: N-S	♦ AQJ97	
HCP: 17+1	♣ KQJ4	

---

<b>Board: 380</b>	♠ 65	You bid first.
Dealer: South	♥ AK98754	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 13+3	♣ AQ2	

---

<b>Board: 381</b>	♠ JT42	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ T875	
HCP: 8	♣ A763	

## Both hands (Answers Page)

### Board: 378

Dealer: North

Vul: Both

North HCP: 19+1

South HCP: 9+3

Contract: 5 ♠ North

North:

♠ KT

♥ AJ85

♦ K9

♣ AKJ76

South:

♠ AJ98763

♥ 32

♦ A872

♣ -

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2 ♥	Pass	3 ♦ <sup>1</sup>
Pass	3NT	Pass	4 ♠
Pass	4NT	Pass	5 ♥ <sup>2</sup>
Pass	5 ♠	All Pass	

1. Fourth suit game force

2. A=2/5 or 5/5, Q(S)=0

### Board: 379

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 17+1

Contract: 4 ♠ South

North:

♠ KT9875

♥ 872

♦ K

♣ A73

South:

♠ A4

♥ 63

♦ AQJ97

♣ KQJ4

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

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

1. forcing 1NT

### Board: 381

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 8

Contract: 5 ♦ North

North:

♠ A8

♥ AT654

♦ KQJ64

♣ 2

South:

♠ JT42

♥ K

♦ T875

♣ A763

W	N	E	S
	1 ♥	Pass	1 ♠
Pass	2 ♦	Pass	3 ♦
Pass	5 ♦	All Pass	



<b>Board: 382</b>	♠ AQJ74	You bid first.
Dealer: North	♥ 8	The opponents are silent.
Vul: None	♦ Q8	
HCP: 14+2	♣ AJ974	

---

<b>Board: 383</b>	♠ KT6	You bid first.
Dealer: North	♥ AQ8542	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 15+2	♣ Q	

---

<b>Board: 384</b>	♠ -	Partner bids first.
Dealer: South	♥ AJT75	The opponents are silent.
Vul: Both	♦ T96	
HCP: 8+2	♣ KT872	

---

<b>Board: 385</b>	♠ AKQJ95	You bid first.
Dealer: North	♥ J65	The opponents are silent.
Vul: None	♦ A	
HCP: 17+2	♣ Q96	

---

<b>Board: 386</b>	♠ AT8	You bid first.
Dealer: North	♥ QJ32	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 17+1	♣ AKQJ4	

## Both hands (Answers Page)

### Board: 382

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ74	♠ 3		1 ♠	Pass	1NT <sup>1</sup>
Vul: None	♥ 8	♥ Q9632	Pass	2 ♣	Pass	2 ♦
North HCP: 14+2	♦ Q8	♦ KJT94	Pass	3 ♦	All Pass	
South HCP: 9+2	♣ AJ974	♣ K2				
Contract: 3 ♦ North						1. forcing 1NT

### Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ KT6	♠ AJ93		1 ♥	Pass	1 ♠
Vul: E-W	♥ AQ8542	♥ T	Pass	3 ♥	All Pass	
North HCP: 15+2	♦ KJ4	♦ QT9				
South HCP: 7+1	♣ Q	♣ T8732				
Contract: 3 ♥ North						

### Board: 384

	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQJT876				1 ♠
Vul: Both	♥ AJT75	♥ 2	Pass	1NT <sup>1</sup>	Pass	4 ♠
North HCP: 8+2	♦ T96	♦ AJ7	All Pass			
South HCP: 15+3	♣ KT872	♣ QJ				
Contract: 4 ♠ South						1. forcing 1NT

### Board: 385

	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ95	♠ 2		1 ♠	Pass	1NT <sup>1</sup>
Vul: None	♥ J65	♥ K9	Pass	3 ♠	All Pass	
North HCP: 17+2	♦ A	♦ QT9643				
South HCP: 8+2	♣ Q96	♣ KT53				
Contract: 3 ♠ North						1. forcing 1NT

### Board: 386

	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ Q432		1 ♣	Pass	1 ♦
Vul: N-S	♥ QJ32	♥ A54	Pass	1 ♥	Pass	1NT
North HCP: 17+1	♦ 4	♦ K8632	Pass	3NT	All Pass	
South HCP: 9+1	♣ AKQJ4	♣ 3				
Contract: 3NT North						

<b>Board: 382</b>	♠ 3	Partner bids first.
Dealer: North	♥ Q9632	The opponents are silent.
Vul: None	♦ KJT94	
HCP: 9+2	♣ K2	

---

<b>Board: 383</b>	♠ AJ93	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: E-W	♦ QT9	
HCP: 7+1	♣ T8732	

---

<b>Board: 384</b>	♠ AQJT876	You bid first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ AJ7	
HCP: 15+3	♣ QJ	

---

<b>Board: 385</b>	♠ 2	Partner bids first.
Dealer: North	♥ K9	The opponents are silent.
Vul: None	♦ QT9643	
HCP: 8+2	♣ KT53	

---

<b>Board: 386</b>	♠ Q432	Partner bids first.
Dealer: North	♥ A54	The opponents are silent.
Vul: N-S	♦ K8632	
HCP: 9+1	♣ 3	

## Both hands (Answers Page)

### Board: 382

Dealer: North  
 Vul: None  
 North HCP: 14+2  
 South HCP: 9+2  
 Contract: 3 ♦ North

North:

♠ AQJ74  
 ♥ 8  
 ♦ Q8  
 ♣ AJ974

South:

♠ 3  
 ♥ Q9632  
 ♦ KJT94  
 ♣ K2

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

1. forcing 1NT

### Board: 383

Dealer: North  
 Vul: E-W  
 North HCP: 15+2  
 South HCP: 7+1  
 Contract: 3 ♥ North

North:

♠ KT6  
 ♥ AQ8542  
 ♦ KJ4  
 ♣ Q

South:

♠ AJ93  
 ♥ T  
 ♦ QT9  
 ♣ T8732

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

### Board: 384

Dealer: South  
 Vul: Both  
 North HCP: 8+2  
 South HCP: 15+3  
 Contract: 4 ♠ South

North:

♠ -  
 ♥ AJT75  
 ♦ T96  
 ♣ KT872

South:

♠ AQJT876  
 ♥ 2  
 ♦ AJ7  
 ♣ QJ

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

1. forcing 1NT

### Board: 385

Dealer: North  
 Vul: None  
 North HCP: 17+2  
 South HCP: 8+2  
 Contract: 3 ♠ North

North:

♠ AKQJ95  
 ♥ J65  
 ♦ A  
 ♣ Q96

South:

♠ 2  
 ♥ K9  
 ♦ QT9643  
 ♣ KT53

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

1. forcing 1NT

### Board: 386

Dealer: North  
 Vul: N-S  
 North HCP: 17+1  
 South HCP: 9+1  
 Contract: 3NT North

North:

♠ AT8  
 ♥ QJ32  
 ♦ 4  
 ♣ AKQJ4

South:

♠ Q432  
 ♥ A54  
 ♦ K8632  
 ♣ 3

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

<b>Board: 387</b>	♠ A8	You bid first.
Dealer: North	♥ AKQ854	The opponents are silent.
Vul: Both	♦ T742	
HCP: 16+2	♣ K	

---

<b>Board: 388</b>	♠ Q	Partner bids first.
Dealer: South	♥ J764	The opponents are silent.
Vul: None	♦ KQ754	
HCP: 8+1	♣ 982	

---

<b>Board: 389</b>	♠ J5	You bid first.
Dealer: North	♥ AT32	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 13	♣ J432	

---

<b>Board: 390</b>	♠ A	You bid first.
Dealer: North	♥ JT94	The opponents are silent.
Vul: E-W	♦ K32	
HCP: 18+1	♣ AKQJ9	

---

<b>Board: 391</b>	♠ AK9853	You bid first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: None	♦ K96	
HCP: 14+2	♣ 6	

## Both hands (Answers Page)

### Board: 387

	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KJ754		1 ♥	Pass	1 ♠
Vul: Both	♥ AKQ854	♥ -	Pass	2 ♦	Pass	2NT
North HCP: 16+2	♦ T742	♦ J	Pass	4 ♥	All Pass	
South HCP: 10+4	♣ K	♣ AJ98432				
Contract: 4 ♥ North						

### Board: 388

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AJ965				1 ♠
Vul: None	♥ J764	♥ AKT2	Pass	1NT <sup>1</sup>	Pass	2 ♥
North HCP: 8+1	♦ KQ754	♦ 93	All Pass			
South HCP: 16+1	♣ 982	♣ A6				
Contract: 2 ♥ South						

1. forcing 1NT

### Board: 389

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AQ832		1 ♣	Pass	1 ♠
Vul: N-S	♥ AT32	♥ J7	Pass	1NT	All Pass	
North HCP: 13	♦ AK2	♦ Q7543				
South HCP: 9+2	♣ J432	♣ 8				
Contract: 1NT North						

### Board: 390

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KJ983		1 ♣	Pass	1 ♠
Vul: E-W	♥ JT94	♥ A83	Pass	2 ♥	Pass	3NT
North HCP: 18+1	♦ K32	♦ T854	All Pass			
South HCP: 8+1	♣ AKQJ9	♣ 8				
Contract: 3NT South						

### Board: 391

	North:	South:	W	N	E	S
Dealer: North	♠ AK9853	♠ 2		1 ♠	Pass	1NT <sup>1</sup>
Vul: None	♥ AT9	♥ 85432	Pass	2 ♠	All Pass	
North HCP: 14+2	♦ K96	♦ A84				
South HCP: 8+1	♣ 6	♣ A987				
Contract: 2 ♠ North						

1. forcing 1NT

<b>Board: 387</b>	♠ KJ754	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ J	
HCP: 10+4	♣ AJ98432	

---

<b>Board: 388</b>	♠ AJ965	You bid first.
Dealer: South	♥ AKT2	The opponents are silent.
Vul: None	♦ 93	
HCP: 16+1	♣ A6	

---

<b>Board: 389</b>	♠ AQ832	Partner bids first.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ Q7543	
HCP: 9+2	♣ 8	

---

<b>Board: 390</b>	♠ KJ983	Partner bids first.
Dealer: North	♥ A83	The opponents are silent.
Vul: E-W	♦ T854	
HCP: 8+1	♣ 8	

---

<b>Board: 391</b>	♠ 2	Partner bids first.
Dealer: North	♥ 85432	The opponents are silent.
Vul: None	♦ A84	
HCP: 8+1	♣ A987	

## Both hands (Answers Page)

### Board: 387

	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KJ754		1 ♥	Pass	1 ♠
Vul: Both	♥ AKQ854	♥ -	Pass	2 ♦	Pass	2NT
North HCP: 16+2	♦ T742	♦ J	Pass	4 ♥	All Pass	
South HCP: 10+4	♣ K	♣ AJ98432				
Contract: 4 ♥ North						

### Board: 388

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AJ965				1 ♠
Vul: None	♥ J764	♥ AKT2	Pass	1NT <sup>1</sup>	Pass	2 ♥
North HCP: 8+1	♦ KQ754	♦ 93	All Pass			
South HCP: 16+1	♣ 982	♣ A6				
Contract: 2 ♥ South						

1. forcing 1NT

### Board: 389

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AQ832		1 ♣	Pass	1 ♠
Vul: N-S	♥ AT32	♥ J7	Pass	1NT	All Pass	
North HCP: 13	♦ AK2	♦ Q7543				
South HCP: 9+2	♣ J432	♣ 8				
Contract: 1NT North						

### Board: 390

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KJ983		1 ♣	Pass	1 ♠
Vul: E-W	♥ JT94	♥ A83	Pass	2 ♥	Pass	3NT
North HCP: 18+1	♦ K32	♦ T854	All Pass			
South HCP: 8+1	♣ AKQJ9	♣ 8				
Contract: 3NT South						

### Board: 391

	North:	South:	W	N	E	S
Dealer: North	♠ AK9853	♠ 2		1 ♠	Pass	1NT <sup>1</sup>
Vul: None	♥ AT9	♥ 85432	Pass	2 ♠	All Pass	
North HCP: 14+2	♦ K96	♦ A84				
South HCP: 8+1	♣ 6	♣ A987				
Contract: 2 ♠ North						

1. forcing 1NT



<b>Board: 392</b>	♠ 986	You bid first.
Dealer: North	♥ AKQT8	The opponents are silent.
Vul: N-S	♦ A	
HCP: 16+1	♣ KT85	

---

<b>Board: 393</b>	♠ 42	You bid first.
Dealer: North	♥ AKJ943	The opponents are silent.
Vul: E-W	♦ A	
HCP: 14+2	♣ Q986	

---

<b>Board: 394</b>	♠ AKJ9	Partner bids first.
Dealer: South	♥ JT64	The opponents are silent.
Vul: Both	♦ 9653	
HCP: 9	♣ 3	

---

<b>Board: 395</b>	♠ 87652	Partner bids first.
Dealer: South	♥ AQ973	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 10+2	♣ A6	

## Both hands (Answers Page)

### Board: 392

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 10+3

Contract: 3NT South

North:

♠ 986

♥ AKQT8

♦ A

♣ KT85

South:

♠ QJT2

♥ 5

♦ KQ98432

♣ Q

W N E S

1 ♥ Pass 1 ♠

Pass 2 ♣ Pass 2NT

Pass 3 ♠ Pass 3NT

All Pass

### Board: 393

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 10+3

Contract: 4 ♥ North

North:

♠ 42

♥ AKJ943

♦ A

♣ Q986

South:

♠ AT85

♥ Q

♦ KJT9863

♣ T

W N E S

1 ♥ Pass 1 ♠

Pass 2 ♣ Pass 2NT

Pass 4 ♥ All Pass

### Board: 394

Dealer: South

Vul: Both

North HCP: 9

South HCP: 19+1

Contract: 6 ♠ South

North:

♠ AKJ9

♥ JT64

♦ 9653

♣ 3

South:

♠ 8642

♥ AQ5

♦ A

♣ AKQ87

W N E S

1 ♣

Pass 1 ♥ Pass 2 ♠

Pass 3 ♦<sup>1</sup> Pass 3 ♥

Pass 3 ♠ Pass 4 ♣

Pass 4 ♠ Pass 4NT

Pass 5 ♥<sup>2</sup> Pass 6 ♠

All Pass

1. Fourth suit game force

2. A=2/5 or 5/5, Q(S)=0

### Board: 395

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 17+2

Contract: 5 ♠ South

North:

♠ 87652

♥ AQ973

♦ 8

♣ A6

South:

♠ AKJ3

♥ -

♦ AQ9643

♣ KT7

W N E S

1 ♦

Pass 1 ♠ Pass 4 ♥<sup>1</sup>

Pass 4NT Pass 5 ♣<sup>2</sup>

Pass 5 ♦ Pass 5 ♠<sup>3</sup>

All Pass

1. Splinter

2. A=0/5 or 3/5

3. no !S queen

<b>Board: 392</b>	♠ QJT2	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: N-S	♦ KQ98432	
HCP: 10+3	♣ Q	

---

<b>Board: 393</b>	♠ AT85	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ KJT9863	
HCP: 10+3	♣ T	

---

<b>Board: 394</b>	♠ 8642	You bid first.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: Both	♦ A	
HCP: 19+1	♣ AKQ87	

---

<b>Board: 395</b>	♠ AKJ3	You bid first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ AQ9643	
HCP: 17+2	♣ KT7	

## Both hands (Answers Page)

### Board: 392

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 10+3

Contract: 3NT South

North:

♠ 986

♥ AKQT8

♦ A

♣ KT85

South:

♠ QJT2

♥ 5

♦ KQ98432

♣ Q

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

### Board: 393

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 10+3

Contract: 4 ♥ North

North:

♠ 42

♥ AKJ943

♦ A

♣ Q986

South:

♠ AT85

♥ Q

♦ KJT9863

♣ T

W	N	E	S
	1 ♥	Pass	1 ♠
Pass	2 ♣	Pass	2NT
Pass	4 ♥	All Pass	

### Board: 394

Dealer: South

Vul: Both

North HCP: 9

South HCP: 19+1

Contract: 6 ♠ South

North:

♠ AKJ9

♥ JT64

♦ 9653

♣ 3

South:

♠ 8642

♥ AQ5

♦ A

♣ AKQ87

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	2 ♠
Pass	3 ♦ <sup>1</sup>	Pass	3 ♥
Pass	3 ♠	Pass	4 ♣
Pass	4 ♠	Pass	4NT
Pass	5 ♥ <sup>2</sup>	Pass	6 ♠
All Pass			

1. Fourth suit game force

2. A=2/5 or 5/5, Q(S)=0

### Board: 395

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 17+2

Contract: 5 ♠ South

North:

♠ 87652

♥ AQ973

♦ 8

♣ A6

South:

♠ AKJ3

♥ -

♦ AQ9643

♣ KT7

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	4 ♥ <sup>1</sup>
Pass	4NT	Pass	5 ♣ <sup>2</sup>
Pass	5 ♦	Pass	5 ♠ <sup>3</sup>
All Pass			

1. Splinter

2. A=0/5 or 3/5

3. no !S queen

<b>Board: 396</b>	♠ T982	Partner bids first.
Dealer: South	♥ KJ842	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 8+1	♣ 5	

---

<b>Board: 397</b>	♠ KQT	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ AKQJ83	
HCP: 17+2	♣ Q95	

---

<b>Board: 398</b>	♠ J	Partner bids first.
Dealer: South	♥ K986	The opponents are silent.
Vul: None	♦ KQJ982	
HCP: 10+2	♣ 93	

---

<b>Board: 399</b>	♠ K932	You bid first.
Dealer: North	♥ AKQJT75	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 13+3	♣ 7	

---

<b>Board: 400</b>	♠ 5	Partner bids first.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: Both	♦ 8632	
HCP: 9	♣ KJ65	

## Both hands (Answers Page)

### Board: 396

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 17+2

Contract: 3 ♣ South

North:

♠ T982

♥ KJ842

♦ AT8

♣ 5

South:

♠ QJ5

♥ Q

♦ QJ3

♣ AKQT62

W N E S

Pass 1 ♥ Pass 3 ♣

All Pass

### Board: 397

Dealer: North

Vul: Both

North HCP: 17+2

South HCP: 7+1

Contract: 3 ♦ North

North:

♠ KQT

♥ 7

♦ AKQJ83

♣ Q95

South:

♠ 542

♥ QJ863

♦ 5

♣ KJ32

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 3 ♦ All Pass

### Board: 398

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 13+1

Contract: 4 ♥ South

North:

♠ J

♥ K986

♦ KQJ982

♣ 93

South:

♠ AK842

♥ AQ72

♦ 76

♣ 82

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♥

Pass 3 ♥ Pass 4 ♥

All Pass

1. forcing 1NT

### Board: 399

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 9+2

Contract: 2 ♥ North

North:

♠ K932

♥ AKQJT75

♦ 6

♣ 7

South:

♠ A8

♥ 2

♦ 98753

♣ KQ963

W N E S

Pass 1 ♥ Pass 1NT<sup>1</sup>

Pass 2 ♥ All Pass

1. forcing 1NT

### Board: 400

Dealer: South

Vul: Both

North HCP: 9

South HCP: 16+2

Contract: 4 ♠ North

North:

♠ 5

♥ AJ95

♦ 8632

♣ KJ65

South:

♠ AQ9642

♥ QT8

♦ AT

♣ AT

W N E S

Pass 1NT<sup>1</sup> Pass 3 ♠

Pass 4 ♠ All Pass

1. forcing 1NT

<b>Board: 396</b>	♠ QJ5	You bid first.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ QJ3	
HCP: 17+2	♣ AKQT62	

---

<b>Board: 397</b>	♠ 542	Partner bids first.
Dealer: North	♥ QJ863	The opponents are silent.
Vul: Both	♦ 5	
HCP: 7+1	♣ KJ32	

---

<b>Board: 398</b>	♠ AK842	You bid first.
Dealer: South	♥ AQ72	The opponents are silent.
Vul: None	♦ 76	
HCP: 13+1	♣ 82	

---

<b>Board: 399</b>	♠ A8	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ 98753	
HCP: 9+2	♣ KQ963	

---

<b>Board: 400</b>	♠ AQ9642	You bid first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: Both	♦ AT	
HCP: 16+2	♣ AT	

## Both hands (Answers Page)

### Board: 396

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 17+2

Contract: 3 ♣ South

North:

♠ T982

♥ KJ842

♦ AT8

♣ 5

South:

♠ QJ5

♥ Q

♦ QJ3

♣ AKQT62

W N E S

Pass 1 ♥ Pass 3 ♣

All Pass

### Board: 397

Dealer: North

Vul: Both

North HCP: 17+2

South HCP: 7+1

Contract: 3 ♦ North

North:

♠ KQT

♥ 7

♦ AKQJ83

♣ Q95

South:

♠ 542

♥ QJ863

♦ 5

♣ KJ32

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 3 ♦ All Pass

### Board: 398

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 13+1

Contract: 4 ♥ South

North:

♠ J

♥ K986

♦ KQJ982

♣ 93

South:

♠ AK842

♥ AQ72

♦ 76

♣ 82

W N E S

Pass 1NT<sup>1</sup> Pass 2 ♥

Pass 3 ♥ Pass 4 ♥

All Pass

1. forcing 1NT

### Board: 399

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 9+2

Contract: 2 ♥ North

North:

♠ K932

♥ AKQJT75

♦ 6

♣ 7

South:

♠ A8

♥ 2

♦ 98753

♣ KQ963

W N E S

Pass 1 ♥ Pass 1NT<sup>1</sup>

Pass 2 ♥ All Pass

1. forcing 1NT

### Board: 400

Dealer: South

Vul: Both

North HCP: 9

South HCP: 16+2

Contract: 4 ♠ North

North:

♠ 5

♥ AJ95

♦ 8632

♣ KJ65

South:

♠ AQ9642

♥ QT8

♦ AT

♣ AT

W N E S

Pass 1NT<sup>1</sup> Pass 3 ♠

Pass 4 ♠ All Pass

1. forcing 1NT



<b>Board: 401</b>	♠ 4	Partner bids first.
Dealer: South	♥ AJT932	The opponents are silent.
Vul: None	♦ AT542	
HCP: 10+3	♣ J	

---

<b>Board: 402</b>	♠ 8743	Partner bids first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: N-S	♦ QJ432	
HCP: 10+1	♣ Q	

---

<b>Board: 403</b>	♠ AK853	Partner bids first.
Dealer: South	♥ QJT983	The opponents are silent.
Vul: Both	♦ 9	
HCP: 10+3	♣ 5	

---

<b>Board: 404</b>	♠ KJ3	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: None	♦ A8632	
HCP: 10+1	♣ Q853	

---

<b>Board: 405</b>	♠ K	You bid first.
Dealer: North	♥ AJ76	The opponents are silent.
Vul: N-S	♦ QJ52	
HCP: 13	♣ Q873	

## Both hands (Answers Page)

### Board: 401

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AJT2				1 ♣
Vul: None	♥ AJT932	♥ 6	Pass	1 ♥	Pass	1 ♠
North HCP: 10+3	♦ AT542	♦ J6	Pass	2 ♥	All Pass	
South HCP: 13+2	♣ J	♣ AKT985				
Contract: 2 ♥ North						

### Board: 402

	North:	South:	W	N	E	S
Dealer: South	♠ 8743	♠ AQT5				1 ♣
Vul: N-S	♥ KQ7	♥ A432	Pass	1 ♦	Pass	1 ♥
North HCP: 10+1	♦ QJ432	♦ T	Pass	1NT	Pass	2 ♠
South HCP: 17	♣ Q	♣ AK72	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

### Board: 403

	North:	South:	W	N	E	S
Dealer: South	♠ AK853	♠ 9				1 ♦
Vul: Both	♥ QJT983	♥ K2	Pass	1 ♥	Pass	3NT
North HCP: 10+3	♦ 9	♦ KQJ643	Pass	4 ♥	All Pass	
South HCP: 18+2	♣ 5	♣ AKQ9				
Contract: 4 ♥ North						

### Board: 404

	North:	South:	W	N	E	S
Dealer: South	♠ KJ3	♠ 72				1 ♥
Vul: None	♥ 9	♥ AKQ8743	Pass	1NT <sup>1</sup>	Pass	4 ♥
North HCP: 10+1	♦ A8632	♦ -	All Pass			
South HCP: 14+3	♣ Q853	♣ AJ92				
Contract: 4 ♥ South						

1. forcing 1NT

### Board: 405

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ JT632		1 ♦	Pass	1 ♠
Vul: N-S	♥ AJ76	♥ Q942	Pass	2 ♣	All Pass	
North HCP: 13	♦ QJ52	♦ A				
South HCP: 10+1	♣ Q873	♣ KT6				
Contract: 2 ♣ North						

<b>Board: 401</b>	♠ AJT2	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: None	♦ J6	
HCP: 13+2	♣ AKT985	

---

<b>Board: 402</b>	♠ AQT5	You bid first.
Dealer: South	♥ A432	The opponents are silent.
Vul: N-S	♦ T	
HCP: 17	♣ AK72	

---

<b>Board: 403</b>	♠ 9	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: Both	♦ KQJ643	
HCP: 18+2	♣ AKQ9	

---

<b>Board: 404</b>	♠ 72	You bid first.
Dealer: South	♥ AKQ8743	The opponents are silent.
Vul: None	♦ -	
HCP: 14+3	♣ AJ92	

---

<b>Board: 405</b>	♠ JT632	Partner bids first.
Dealer: North	♥ Q942	The opponents are silent.
Vul: N-S	♦ A	
HCP: 10+1	♣ KT6	

## Both hands (Answers Page)

### Board: 401

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AJT2				1 ♣
Vul: None	♥ AJT932	♥ 6	Pass	1 ♥	Pass	1 ♠
North HCP: 10+3	♦ AT542	♦ J6	Pass	2 ♥	All Pass	
South HCP: 13+2	♣ J	♣ AKT985				
Contract: 2 ♥ North						

### Board: 402

	North:	South:	W	N	E	S
Dealer: South	♠ 8743	♠ AQT5				1 ♣
Vul: N-S	♥ KQ7	♥ A432	Pass	1 ♦	Pass	1 ♥
North HCP: 10+1	♦ QJ432	♦ T	Pass	1NT	Pass	2 ♠
South HCP: 17	♣ Q	♣ AK72	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

### Board: 403

	North:	South:	W	N	E	S
Dealer: South	♠ AK853	♠ 9				1 ♦
Vul: Both	♥ QJT983	♥ K2	Pass	1 ♥	Pass	3NT
North HCP: 10+3	♦ 9	♦ KQJ643	Pass	4 ♥	All Pass	
South HCP: 18+2	♣ 5	♣ AKQ9				
Contract: 4 ♥ North						

### Board: 404

	North:	South:	W	N	E	S
Dealer: South	♠ KJ3	♠ 72				1 ♥
Vul: None	♥ 9	♥ AKQ8743	Pass	1NT <sup>1</sup>	Pass	4 ♥
North HCP: 10+1	♦ A8632	♦ -	All Pass			
South HCP: 14+3	♣ Q853	♣ AJ92				
Contract: 4 ♥ South						

1. forcing 1NT

### Board: 405

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ JT632		1 ♦	Pass	1 ♠
Vul: N-S	♥ AJ76	♥ Q942	Pass	2 ♣	All Pass	
North HCP: 13	♦ QJ52	♦ A				
South HCP: 10+1	♣ Q873	♣ KT6				
Contract: 2 ♣ North						

<b>Board: 406</b>	♠ KQJ	You bid first.
Dealer: North	♥ AK97	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 18	♣ Q852	

---

<b>Board: 407</b>	♠ T7	Partner bids first.
Dealer: South	♥ K7632	The opponents are silent.
Vul: None	♦ AQ952	
HCP: 9+2	♣ 3	

---

<b>Board: 408</b>	♠ T5	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ K9542	
HCP: 6+2	♣ QJT95	

---

<b>Board: 409</b>	♠ K	Partner bids first.
Dealer: South	♥ J865432	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 8+3	♣ KJ96	

---

<b>Board: 410</b>	♠ 3	You bid first.
Dealer: North	♥ AKQ87	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 18+2	♣ AT853	

## Both hands (Answers Page)

### Board: 406

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ A43		1 ♣	Pass	1 ♦
Vul: E-W	♥ AK97	♥ JT32	Pass	2NT	Pass	3 ♥
North HCP: 18	♦ K3	♦ QT986	Pass	4 ♥	All Pass	
South HCP: 7+1	♣ Q852	♣ 3				
Contract: 4 ♥ North						

### Board: 407

	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ AJ83				1 ♣
Vul: None	♥ K7632	♥ A954	Pass	1 ♥	Pass	3 ♥
North HCP: 9+2	♦ AQ952	♦ K	Pass	4 ♥	All Pass	
South HCP: 16	♣ 3	♣ A976				
Contract: 4 ♥ North						

### Board: 408

	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ KQJ8				1 ♥
Vul: N-S	♥ T	♥ Q7643	All Pass			
North HCP: 6+2	♦ K9542	♦ A3				
South HCP: 16+1	♣ QJT95	♣ A8				
Contract: 1 ♥ South						

### Board: 409

	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ A952				1 ♦
Vul: E-W	♥ J865432	♥ KQ	Pass	1 ♥	Pass	2NT
North HCP: 8+3	♦ 7	♦ KQ52	Pass	4 ♥	All Pass	
South HCP: 18	♣ KJ96	♣ AT7				
Contract: 4 ♥ North						

### Board: 410

	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ K765		1 ♥	Pass	1 ♠
Vul: Both	♥ AKQ87	♥ 2	Pass	3 ♣	Pass	3NT
North HCP: 18+2	♦ KQ	♦ A9862	All Pass			
South HCP: 10+1	♣ AT853	♣ QJ9				
Contract: 3NT South						

<b>Board: 406</b>	♠ A43	Partner bids first.
Dealer: North	♥ JT32	The opponents are silent.
Vul: E-W	♦ QT986	
HCP: 7+1	♣ 3	

---

<b>Board: 407</b>	♠ AJ83	You bid first.
Dealer: South	♥ A954	The opponents are silent.
Vul: None	♦ K	
HCP: 16	♣ A976	

---

<b>Board: 408</b>	♠ KQJ8	You bid first.
Dealer: South	♥ Q7643	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 16+1	♣ A8	

---

<b>Board: 409</b>	♠ A952	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ KQ52	
HCP: 18	♣ AT7	

---

<b>Board: 410</b>	♠ K765	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ A9862	
HCP: 10+1	♣ QJ9	

## Both hands (Answers Page)

### Board: 406

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ A43		1 ♣	Pass	1 ♦
Vul: E-W	♥ AK97	♥ JT32	Pass	2NT	Pass	3 ♥
North HCP: 18	♦ K3	♦ QT986	Pass	4 ♥	All Pass	
South HCP: 7+1	♣ Q852	♣ 3				
Contract: 4 ♥ North						

### Board: 407

	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ AJ83				1 ♣
Vul: None	♥ K7632	♥ A954	Pass	1 ♥	Pass	3 ♥
North HCP: 9+2	♦ AQ952	♦ K	Pass	4 ♥	All Pass	
South HCP: 16	♣ 3	♣ A976				
Contract: 4 ♥ North						

### Board: 408

	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ KQJ8				1 ♥
Vul: N-S	♥ T	♥ Q7643	All Pass			
North HCP: 6+2	♦ K9542	♦ A3				
South HCP: 16+1	♣ QJT95	♣ A8				
Contract: 1 ♥ South						

### Board: 409

	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ A952				1 ♦
Vul: E-W	♥ J865432	♥ KQ	Pass	1 ♥	Pass	2NT
North HCP: 8+3	♦ 7	♦ KQ52	Pass	4 ♥	All Pass	
South HCP: 18	♣ KJ96	♣ AT7				
Contract: 4 ♥ North						

### Board: 410

	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ K765		1 ♥	Pass	1 ♠
Vul: Both	♥ AKQ87	♥ 2	Pass	3 ♣	Pass	3NT
North HCP: 18+2	♦ KQ	♦ A9862	All Pass			
South HCP: 10+1	♣ AT853	♣ QJ9				
Contract: 3NT South						



<b>Board: 411</b>	♠ KT8642	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ KQ965	
HCP: 8+3	♣ 4	

---

<b>Board: 412</b>	♠ J9432	Partner bids first.
Dealer: South	♥ K98	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 10+1	♣ AQT4	

---

<b>Board: 413</b>	♠ 5	Partner bids first.
Dealer: South	♥ KQJ986	The opponents are silent.
Vul: Both	♦ 74	
HCP: 10+2	♣ A974	

---

<b>Board: 414</b>	♠ Q4	You bid first.
Dealer: North	♥ QJ94	The opponents are silent.
Vul: None	♦ K965	
HCP: 12	♣ KJT	

---

<b>Board: 415</b>	♠ AT5	You bid first.
Dealer: North	♥ A97643	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 15+2	♣ A2	

## Both hands (Answers Page)

### Board: 411

Dealer: South

Vul: N-S

North HCP: 8+3

South HCP: 19+1

Contract: 4 ♠ North

North:

♠ KT8642

♥ T

♦ KQ965

♣ 4

South:

♠ AQ

♥ AQ643

♦ A43

♣ KT3

W

N

E

S

1 ♥

Pass

1 ♠

Pass

2NT

Pass

3 ♦

Pass

3NT

Pass

4 ♠

All Pass

### Board: 412

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 19+1

Contract: 3NT South

North:

♠ J9432

♥ K98

♦ 8

♣ AQT4

South:

♠ A6

♥ AJ2

♦ AKT42

♣ K96

W

N

E

S

1 ♦

Pass

1 ♠

Pass

2NT

Pass

3 ♣

Pass

3NT

All Pass

### Board: 413

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 16+2

Contract: 2 ♥ North

North:

♠ 5

♥ KQJ986

♦ 74

♣ A974

South:

♠ AK943

♥ T

♦ KQJ62

♣ KT

W

N

E

S

1 ♠

Pass

1NT<sup>1</sup>

Pass

2 ♦

Pass

2 ♥

All Pass

1. forcing 1NT

### Board: 414

Dealer: North

Vul: None

North HCP: 12

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ Q4

♥ QJ94

♦ K965

♣ KJT

South:

♠ 98632

♥ AK86

♦ Q

♣ 876

W

N

E

S

1 ♦

Pass

1 ♠

Pass

1NT

Pass

2 ♥

All Pass

### Board: 415

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 7+1

Contract: 3 ♥ North

North:

♠ AT5

♥ A97643

♦ K2

♣ A2

South:

♠ Q8762

♥ Q

♦ T873

♣ KT7

W

N

E

S

1 ♥

Pass

1 ♠

Pass

3 ♥

All Pass

<b>Board: 411</b>	♠ AQ	You bid first.
Dealer: South	♥ AQ643	The opponents are silent.
Vul: N-S	♦ A43	
HCP: 19+1	♣ KT3	

---

<b>Board: 412</b>	♠ A6	You bid first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: E-W	♦ AKT42	
HCP: 19+1	♣ K96	

---

<b>Board: 413</b>	♠ AK943	You bid first.
Dealer: South	♥ T	The opponents are silent.
Vul: Both	♦ KQJ62	
HCP: 16+2	♣ KT	

---

<b>Board: 414</b>	♠ 98632	Partner bids first.
Dealer: North	♥ AK86	The opponents are silent.
Vul: None	♦ Q	
HCP: 9+1	♣ 876	

---

<b>Board: 415</b>	♠ Q8762	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ T873	
HCP: 7+1	♣ KT7	

## Both hands (Answers Page)

### Board: 411

Dealer: South

Vul: N-S

North HCP: 8+3

South HCP: 19+1

Contract: 4 ♠ North

North:

♠ KT8642

♥ T

♦ KQ965

♣ 4

South:

♠ AQ

♥ AQ643

♦ A43

♣ KT3

W

N

E

S

1 ♥

Pass

1 ♠

Pass

2NT

Pass

3 ♦

Pass

3NT

Pass

4 ♠

All Pass

### Board: 412

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 19+1

Contract: 3NT South

North:

♠ J9432

♥ K98

♦ 8

♣ AQT4

South:

♠ A6

♥ AJ2

♦ AKT42

♣ K96

W

N

E

S

1 ♦

Pass

1 ♠

Pass

2NT

Pass

3 ♣

Pass

3NT

All Pass

### Board: 413

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 16+2

Contract: 2 ♥ North

North:

♠ 5

♥ KQJ986

♦ 74

♣ A974

South:

♠ AK943

♥ T

♦ KQJ62

♣ KT

W

N

E

S

1 ♠

Pass

1NT<sup>1</sup>

Pass

2 ♦

Pass

2 ♥

All Pass

1. forcing 1NT

### Board: 414

Dealer: North

Vul: None

North HCP: 12

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ Q4

♥ QJ94

♦ K965

♣ KJT

South:

♠ 98632

♥ AK86

♦ Q

♣ 876

W

N

E

S

1 ♦

Pass

1 ♠

Pass

1NT

Pass

2 ♥

All Pass

### Board: 415

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 7+1

Contract: 3 ♥ North

North:

♠ AT5

♥ A97643

♦ K2

♣ A2

South:

♠ Q8762

♥ Q

♦ T873

♣ KT7

W

N

E

S

1 ♥

Pass

1 ♠

Pass

3 ♥

All Pass

<b>Board: 416</b>	♠ AQ9862	You bid first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: Both	♦ AKT4	
HCP: 15+2	♣ T	

---

<b>Board: 417</b>	♠ AJ962	You bid first.
Dealer: North	♥ J3	The opponents are silent.
Vul: None	♦ 82	
HCP: 13+1	♣ AK43	

---

<b>Board: 418</b>	♠ J8654	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ AT2	
HCP: 10+1	♣ J752	

---

<b>Board: 419</b>	♠ 9	Partner bids first.
Dealer: South	♥ AT764	The opponents are silent.
Vul: Both	♦ Q53	
HCP: 7+1	♣ J764	

---

<b>Board: 420</b>	♠ AK763	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: None	♦ J7543	
HCP: 16+2	♣ A	

## Both hands (Answers Page)

### Board: 416

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 10+1

Contract: 3NT South

North:

♠ AQ9862

♥ Q4

♦ AKT4

♣ T

South:

♠ K

♥ 8753

♦ J93

♣ AQ987

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2NT

Pass 3 ♦ Pass 3NT

All Pass

1. forcing 1NT

### Board: 417

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 10+1

Contract: 2 ♣ North

North:

♠ AJ962

♥ J3

♦ 82

♣ AK43

South:

♠ 3

♥ K75

♦ KQ965

♣ Q976

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ All Pass

1. forcing 1NT

### Board: 418

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+2

Contract: 4 ♣ South

North:

♠ J8654

♥ A

♦ AT2

♣ J752

South:

♠ 9

♥ Q8732

♦ KJ

♣ AK863

W N E S

1 ♥

Pass 1 ♠ Pass 2 ♣

Pass 3 ♣ Pass 4 ♣

All Pass

### Board: 419

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 19+1

Contract: 3NT North

North:

♠ 9

♥ AT764

♦ Q53

♣ J764

South:

♠ AKJ53

♥ J

♦ KJ2

♣ AQ52

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 3 ♣

Pass 3NT All Pass

1. forcing 1NT

### Board: 420

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ AK763

♥ A8

♦ J7543

♣ A

South:

♠ 4

♥ KQJ95

♦ Q82

♣ J954

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♥

All Pass

1. forcing 1NT

<b>Board: 416</b>	♠ K	Partner bids first.
Dealer: North	♥ 8753	The opponents are silent.
Vul: Both	♦ J93	
HCP: 10+1	♣ AQ987	

---

<b>Board: 417</b>	♠ 3	Partner bids first.
Dealer: North	♥ K75	The opponents are silent.
Vul: None	♦ KQ965	
HCP: 10+1	♣ Q976	

---

<b>Board: 418</b>	♠ 9	You bid first.
Dealer: South	♥ Q8732	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 13+2	♣ AK863	

---

<b>Board: 419</b>	♠ AKJ53	You bid first.
Dealer: South	♥ J	The opponents are silent.
Vul: Both	♦ KJ2	
HCP: 19+1	♣ AQ52	

---

<b>Board: 420</b>	♠ 4	Partner bids first.
Dealer: North	♥ KQJ95	The opponents are silent.
Vul: None	♦ Q82	
HCP: 9+1	♣ J954	

## Both hands (Answers Page)

### Board: 416

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 10+1

Contract: 3NT South

North:

♠ AQ9862

♥ Q4

♦ AKT4

♣ T

South:

♠ K

♥ 8753

♦ J93

♣ AQ987

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2NT

Pass 3 ♦ Pass 3NT

All Pass

1. forcing 1NT

### Board: 417

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 10+1

Contract: 2 ♣ North

North:

♠ AJ962

♥ J3

♦ 82

♣ AK43

South:

♠ 3

♥ K75

♦ KQ965

♣ Q976

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ All Pass

1. forcing 1NT

### Board: 418

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+2

Contract: 4 ♣ South

North:

♠ J8654

♥ A

♦ AT2

♣ J752

South:

♠ 9

♥ Q8732

♦ KJ

♣ AK863

W N E S

1 ♥

Pass 1 ♠ Pass 2 ♣

Pass 3 ♣ Pass 4 ♣

All Pass

### Board: 419

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 19+1

Contract: 3NT North

North:

♠ 9

♥ AT764

♦ Q53

♣ J764

South:

♠ AKJ53

♥ J

♦ KJ2

♣ AQ52

W N E S

1 ♠

Pass 1NT<sup>1</sup> Pass 3 ♣

Pass 3NT All Pass

1. forcing 1NT

### Board: 420

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 9+1

Contract: 2 ♥ South

North:

♠ AK763

♥ A8

♦ J7543

♣ A

South:

♠ 4

♥ KQJ95

♦ Q82

♣ J954

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♦ Pass 2 ♥

All Pass

1. forcing 1NT



<b>Board: 421</b>	♠ J	Partner bids first.
Dealer: South	♥ A97	The opponents are silent.
Vul: N-S	♦ QT83	
HCP: 10+1	♣ K8752	

---

<b>Board: 422</b>	♠ Q	Partner bids first.
Dealer: South	♥ J7	The opponents are silent.
Vul: E-W	♦ 98652	
HCP: 10+2	♣ AK872	

---

<b>Board: 423</b>	♠ KQ8	You bid first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: None	♦ K65	
HCP: 14	♣ J653	

---

<b>Board: 424</b>	♠ J73	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: N-S	♦ AK842	
HCP: 15+1	♣ AK98	

---

<b>Board: 425</b>	♠ 973	Partner bids first.
Dealer: South	♥ QT8643	The opponents are silent.
Vul: Both	♦ Q	
HCP: 7+2	♣ K97	

## Both hands (Answers Page)

### Board: 421

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 18+1

Contract: 3NT North

North:

♠ J

♥ A97

♦ QT83

♣ K8752

South:

♠ AKQT6

♥ JT2

♦ J9

♣ AQJ

W N E S

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

Pass 3NT All Pass

1. forcing 1NT

### Board: 422

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 12+1

Contract: 3♣ North

North:

♠ Q

♥ J7

♦ 98652

♣ AK872

South:

♠ T9752

♥ AKQ

♦ QJ

♣ T64

W N E S

Pass 1NT<sup>1</sup> Pass 2♣

Pass 3♣ All Pass

1. forcing 1NT

### Board: 423

Dealer: North

Vul: None

North HCP: 14

South HCP: 9+1

Contract: 1NT North

North:

♠ KQ8

♥ AJ8

♦ K65

♣ J653

South:

♠ 974

♥ K732

♦ AT432

♣ Q

W N E S

Pass 1♣ Pass 1♦

Pass 1NT All Pass

### Board: 424

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+2

Contract: 2♥ South

North:

♠ J73

♥ 7

♦ AK842

♣ AK98

South:

♠ Q94

♥ KQJ632

♦ J

♣ 532

W N E S

Pass 1♦ Pass 1♥

Pass 2♣ Pass 2♥

All Pass

### Board: 425

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 14+1

Contract: 3♥ South

North:

♠ 973

♥ QT8643

♦ Q

♣ K97

South:

♠ 62

♥ J5

♦ AK432

♣ AQ42

W N E S

Pass 1♥ Pass 2♣

Pass 2♥ Pass 3♥

All Pass

<b>Board: 421</b>	♠ AKQT6	You bid first.
Dealer: South	♥ JT2	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 18+1	♣ AQJ	

---

<b>Board: 422</b>	♠ T9752	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 12+1	♣ T64	

---

<b>Board: 423</b>	♠ 974	Partner bids first.
Dealer: North	♥ K732	The opponents are silent.
Vul: None	♦ AT432	
HCP: 9+1	♣ Q	

---

<b>Board: 424</b>	♠ Q94	Partner bids first.
Dealer: North	♥ KQJ632	The opponents are silent.
Vul: N-S	♦ J	
HCP: 9+2	♣ 532	

---

<b>Board: 425</b>	♠ 62	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: Both	♦ AK432	
HCP: 14+1	♣ AQ42	

## Both hands (Answers Page)

### Board: 421

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 18+1

Contract: 3NT North

North:

♠ J

♥ A97

♦ QT83

♣ K8752

South:

♠ AKQT6

♥ JT2

♦ J9

♣ AQJ

W N E S

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

Pass 3NT All Pass

1. forcing 1NT

### Board: 422

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 12+1

Contract: 3♣ North

North:

♠ Q

♥ J7

♦ 98652

♣ AK872

South:

♠ T9752

♥ AKQ

♦ QJ

♣ T64

W N E S

Pass 1NT<sup>1</sup> Pass 2♣

Pass 3♣ All Pass

1. forcing 1NT

### Board: 423

Dealer: North

Vul: None

North HCP: 14

South HCP: 9+1

Contract: 1NT North

North:

♠ KQ8

♥ AJ8

♦ K65

♣ J653

South:

♠ 974

♥ K732

♦ AT432

♣ Q

W N E S

Pass 1♣ Pass 1♦

Pass 1NT All Pass

### Board: 424

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+2

Contract: 2♥ South

North:

♠ J73

♥ 7

♦ AK842

♣ AK98

South:

♠ Q94

♥ KQJ632

♦ J

♣ 532

W N E S

Pass 1♦ Pass 1♥

Pass 2♣ Pass 2♥

All Pass

### Board: 425

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 14+1

Contract: 3♥ South

North:

♠ 973

♥ QT8643

♦ Q

♣ K97

South:

♠ 62

♥ J5

♦ AK432

♣ AQ42

W N E S

Pass 1♥ Pass 2♣

Pass 2♥ Pass 3♥

All Pass

<b>Board: 426</b>	♠ KQ5	You bid first.
Dealer: North	♥ AK86	The opponents are silent.
Vul: N-S	♦ KQ942	
HCP: 17+1	♣ 3	

---

<b>Board: 427</b>	♠ A8	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ KQJ975	
HCP: 19+2	♣ A98	

---

<b>Board: 428</b>	♠ T986	Partner bids first.
Dealer: South	♥ AK74	The opponents are silent.
Vul: Both	♦ 9	
HCP: 8	♣ JT92	

---

<b>Board: 429</b>	♠ J987642	Partner bids first.
Dealer: South	♥ A62	The opponents are silent.
Vul: None	♦ QT	
HCP: 7+3	♣ 5	

---

<b>Board: 430</b>	♠ AK542	You bid first.
Dealer: North	♥ AK94	The opponents are silent.
Vul: E-W	♦ Q76	
HCP: 16+1	♣ 5	

## Both hands (Answers Page)

### Board: 426

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 8+1

Contract: 3NT South

North:

♠ KQ5

♥ AK86

♦ KQ942

♣ 3

South:

♠ 9432

♥ T52

♦ 8

♣ AKJT2

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

### Board: 427

Dealer: North

Vul: E-W

North HCP: 19+2

South HCP: 9+1

Contract: 3NT North

North:

♠ A8

♥ KQ

♦ KQJ975

♣ A98

South:

♠ KQJ43

♥ T853

♦ -

♣ QJ54

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

### Board: 428

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13+2

Contract: 2 ♦ South

North:

♠ T986

♥ AK74

♦ 9

♣ JT92

South:

♠ J4

♥ 62

♦ KQJT43

♣ AQ4

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

### Board: 429

Dealer: South

Vul: None

North HCP: 7+3

South HCP: 17+1

Contract: 4 ♠ North

North:

♠ J987642

♥ A62

♦ QT

♣ 5

South:

♠ -

♥ QJ54

♦ AK53

♣ AQJ73

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	2 ♥
Pass	2 ♠	Pass	2NT
Pass	4 ♠	All Pass	

### Board: 430

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 10+1

Contract: 3NT North

North:

♠ AK542

♥ AK94

♦ Q76

♣ 5

South:

♠ T

♥ Q87

♦ AJ942

♣ KT96

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

1. forcing 1NT

<b>Board: 426</b>	♠ 9432	Partner bids first.
Dealer: North	♥ T52	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 8+1	♣ AKJT2	

---

<b>Board: 427</b>	♠ KQJ43	Partner bids first.
Dealer: North	♥ T853	The opponents are silent.
Vul: E-W	♦ -	
HCP: 9+1	♣ QJ54	

---

<b>Board: 428</b>	♠ J4	You bid first.
Dealer: South	♥ 62	The opponents are silent.
Vul: Both	♦ KQJT43	
HCP: 13+2	♣ AQ4	

---

<b>Board: 429</b>	♠ -	You bid first.
Dealer: South	♥ QJ54	The opponents are silent.
Vul: None	♦ AK53	
HCP: 17+1	♣ AQJ73	

---

<b>Board: 430</b>	♠ T	Partner bids first.
Dealer: North	♥ Q87	The opponents are silent.
Vul: E-W	♦ AJ942	
HCP: 10+1	♣ KT96	

## Both hands (Answers Page)

### Board: 426

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 8+1

Contract: 3NT South

North:

♠ KQ5

♥ AK86

♦ KQ942

♣ 3

South:

♠ 9432

♥ T52

♦ 8

♣ AKJT2

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

### Board: 427

Dealer: North

Vul: E-W

North HCP: 19+2

South HCP: 9+1

Contract: 3NT North

North:

♠ A8

♥ KQ

♦ KQJ975

♣ A98

South:

♠ KQJ43

♥ T853

♦ -

♣ QJ54

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

### Board: 428

Dealer: South

Vul: Both

North HCP: 8

South HCP: 13+2

Contract: 2 ♦ South

North:

♠ T986

♥ AK74

♦ 9

♣ JT92

South:

♠ J4

♥ 62

♦ KQJT43

♣ AQ4

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

### Board: 429

Dealer: South

Vul: None

North HCP: 7+3

South HCP: 17+1

Contract: 4 ♠ North

North:

♠ J987642

♥ A62

♦ QT

♣ 5

South:

♠ -

♥ QJ54

♦ AK53

♣ AQJ73

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	2 ♥
Pass	2 ♠	Pass	2NT
Pass	4 ♠	All Pass	

### Board: 430

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 10+1

Contract: 3NT North

North:

♠ AK542

♥ AK94

♦ Q76

♣ 5

South:

♠ T

♥ Q87

♦ AJ942

♣ KT96

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

1. forcing 1NT



<b>Board: 431</b>	♠ A7	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ AQT942	
HCP: 12+2	♣ QT63	

---

<b>Board: 432</b>	♠ KJ	You bid first.
Dealer: North	♥ J832	The opponents are silent.
Vul: None	♦ A82	
HCP: 13	♣ KJ74	

---

<b>Board: 433</b>	♠ Q965	Partner bids first.
Dealer: South	♥ KT532	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 7+1	♣ Q96	

---

<b>Board: 434</b>	♠ A62	You bid first.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ JT93	
HCP: 13+1	♣ AKJ84	

---

<b>Board: 435</b>	♠ KQ9842	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: None	♦ A87	
HCP: 9+2	♣ T97	

## Both hands (Answers Page)

### Board: 431

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ T8653		1 ♦	Pass	1 ♠
Vul: Both	♥ 3	♥ AK65	Pass	2 ♣	All Pass	
North HCP: 12+2	♦ AQT942	♦ K				
South HCP: 10+1	♣ QT63	♣ 872				
Contract: 2 ♣ North						

### Board: 432

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ QT974		1 ♣	Pass	1 ♠
Vul: None	♥ J832	♥ KT96	Pass	1NT	Pass	2 ♥
North HCP: 13	♦ A82	♦ J74	All Pass			
South HCP: 8+1	♣ KJ74	♣ Q				
Contract: 2 ♥ South						

### Board: 433

	North:	South:	W	N	E	S
Dealer: South	♠ Q965	♠ AK74				1 ♦
Vul: N-S	♥ KT532	♥ AQ	Pass	1 ♥	Pass	2NT
North HCP: 7+1	♦ 7	♦ AJ85	Pass	3 ♠	Pass	4 ♠
South HCP: 19	♣ Q96	♣ J53	All Pass			
Contract: 4 ♠ South						

### Board: 434

	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ JT843		1 ♣	Pass	1 ♠
Vul: Both	♥ T	♥ A762	Pass	1NT	Pass	2 ♥
North HCP: 13+1	♦ JT93	♦ A86	Pass	2 ♠	All Pass	
South HCP: 9+1	♣ AKJ84	♣ 9				
Contract: 2 ♠ North						

### Board: 435

	North:	South:	W	N	E	S
Dealer: South	♠ KQ9842	♠ JT				1 ♥
Vul: None	♥ 3	♥ KQJ94	Pass	1 ♠	Pass	1NT
North HCP: 9+2	♦ A87	♦ Q95	Pass	2 ♠	All Pass	
South HCP: 12+1	♣ T97	♣ K85				
Contract: 2 ♠ North						

<b>Board: 431</b>	♠ T8653	Partner bids first.
Dealer: North	♥ AK65	The opponents are silent.
Vul: Both	♦ K	
HCP: 10+1	♣ 872	

---

<b>Board: 432</b>	♠ QT974	Partner bids first.
Dealer: North	♥ KT96	The opponents are silent.
Vul: None	♦ J74	
HCP: 8+1	♣ Q	

---

<b>Board: 433</b>	♠ AK74	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: N-S	♦ AJ85	
HCP: 19	♣ J53	

---

<b>Board: 434</b>	♠ JT843	Partner bids first.
Dealer: North	♥ A762	The opponents are silent.
Vul: Both	♦ A86	
HCP: 9+1	♣ 9	

---

<b>Board: 435</b>	♠ JT	You bid first.
Dealer: South	♥ KQJ94	The opponents are silent.
Vul: None	♦ Q95	
HCP: 12+1	♣ K85	

## Both hands (Answers Page)

### Board: 431

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ T8653		1 ♦	Pass	1 ♠
Vul: Both	♥ 3	♥ AK65	Pass	2 ♣	All Pass	
North HCP: 12+2	♦ AQT942	♦ K				
South HCP: 10+1	♣ QT63	♣ 872				
Contract: 2 ♣ North						

### Board: 432

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ QT974		1 ♣	Pass	1 ♠
Vul: None	♥ J832	♥ KT96	Pass	1NT	Pass	2 ♥
North HCP: 13	♦ A82	♦ J74	All Pass			
South HCP: 8+1	♣ KJ74	♣ Q				
Contract: 2 ♥ South						

### Board: 433

	North:	South:	W	N	E	S
Dealer: South	♠ Q965	♠ AK74				1 ♦
Vul: N-S	♥ KT532	♥ AQ	Pass	1 ♥	Pass	2NT
North HCP: 7+1	♦ 7	♦ AJ85	Pass	3 ♠	Pass	4 ♠
South HCP: 19	♣ Q96	♣ J53	All Pass			
Contract: 4 ♠ South						

### Board: 434

	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ JT843		1 ♣	Pass	1 ♠
Vul: Both	♥ T	♥ A762	Pass	1NT	Pass	2 ♥
North HCP: 13+1	♦ JT93	♦ A86	Pass	2 ♠	All Pass	
South HCP: 9+1	♣ AKJ84	♣ 9				
Contract: 2 ♠ North						

### Board: 435

	North:	South:	W	N	E	S
Dealer: South	♠ KQ9842	♠ JT				1 ♥
Vul: None	♥ 3	♥ KQJ94	Pass	1 ♠	Pass	1NT
North HCP: 9+2	♦ A87	♦ Q95	Pass	2 ♠	All Pass	
South HCP: 12+1	♣ T97	♣ K85				
Contract: 2 ♠ North						

<b>Board: 436</b>	♠ KJT83	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ KQ97	
HCP: 16+1	♣ A75	

---

<b>Board: 437</b>	♠ KQT964	Partner bids first.
Dealer: South	♥ 863	The opponents are silent.
Vul: E-W	♦ Q53	
HCP: 7+2	♣ T	

---

<b>Board: 438</b>	♠ AK65	Partner bids first.
Dealer: South	♥ KT863	The opponents are silent.
Vul: None	♦ 964	
HCP: 10+1	♣ 7	

---

<b>Board: 439</b>	♠ KJ543	Partner bids first.
Dealer: South	♥ T2	The opponents are silent.
Vul: N-S	♦ AQ832	
HCP: 10+2	♣ 4	

---

<b>Board: 440</b>	♠ AKT62	You bid first.
Dealer: North	♥ JT3	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 19+1	♣ AK6	

## Both hands (Answers Page)

### Board: 436

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 10+2

Contract: 2♥ South

North:

♠ KJT83

♥ K

♦ KQ97

♣ A75

South:

♠ 9

♥ AQT754

♦ JT5

♣ QJ8

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♥ Pass 2♥

All Pass

1. forcing 1NT

### Board: 437

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 18+1

Contract: 4♠ South

North:

♠ KQT964

♥ 863

♦ Q53

♣ T

South:

♠ J8

♥ A2

♦ AKJ7

♣ AJ974

W N E S

1♣

Pass 1♠ Pass 2NT

Pass 3♠ Pass 4♠

All Pass

### Board: 438

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 20+2

Contract: 3NT South

North:

♠ AK65

♥ KT863

♦ 964

♣ 7

South:

♠ Q74

♥ A

♦ AK7

♣ AQJT83

W N E S

1♣

Pass 1♥ Pass 3NT

All Pass

### Board: 439

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 18

Contract: 4♠ South

North:

♠ KJ543

♥ T2

♦ AQ832

♣ 4

South:

♠ Q962

♥ AK84

♦ K9

♣ KQJ

W N E S

1♣

Pass 1♠ Pass 4♠

All Pass

### Board: 440

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 10

Contract: 3NT North

North:

♠ AKT62

♥ JT3

♦ A2

♣ AK6

South:

♠ 8

♥ KQ76

♦ KQ83

♣ 9874

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 3NT All Pass

1. forcing 1NT

<b>Board: 436</b>	♠ 9	Partner bids first.
Dealer: North	♥ AQT754	The opponents are silent.
Vul: N-S	♦ JT5	
HCP: 10+2	♣ QJ8	

---

<b>Board: 437</b>	♠ J8	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: E-W	♦ AKJ7	
HCP: 18+1	♣ AJ974	

---

<b>Board: 438</b>	♠ Q74	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ AK7	
HCP: 20+2	♣ AQJT83	

---

<b>Board: 439</b>	♠ Q962	You bid first.
Dealer: South	♥ AK84	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 18	♣ KQJ	

---

<b>Board: 440</b>	♠ 8	Partner bids first.
Dealer: North	♥ KQ76	The opponents are silent.
Vul: E-W	♦ KQ83	
HCP: 10	♣ 9874	

## Both hands (Answers Page)

### Board: 436

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 10+2

Contract: 2♥ South

North:

♠ KJT83

♥ K

♦ KQ97

♣ A75

South:

♠ 9

♥ AQT754

♦ JT5

♣ QJ8

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♥ Pass 2♥

All Pass

1. forcing 1NT

### Board: 437

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 18+1

Contract: 4♠ South

North:

♠ KQT964

♥ 863

♦ Q53

♣ T

South:

♠ J8

♥ A2

♦ AKJ7

♣ AJ974

W N E S

1♣

Pass 1♠ Pass 2NT

Pass 3♠ Pass 4♠

All Pass

### Board: 438

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 20+2

Contract: 3NT South

North:

♠ AK65

♥ KT863

♦ 964

♣ 7

South:

♠ Q74

♥ A

♦ AK7

♣ AQJT83

W N E S

1♣

Pass 1♥ Pass 3NT

All Pass

### Board: 439

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 18

Contract: 4♠ South

North:

♠ KJ543

♥ T2

♦ AQ832

♣ 4

South:

♠ Q962

♥ AK84

♦ K9

♣ KQJ

W N E S

1♣

Pass 1♠ Pass 4♠

All Pass

### Board: 440

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 10

Contract: 3NT North

North:

♠ AKT62

♥ JT3

♦ A2

♣ AK6

South:

♠ 8

♥ KQ76

♦ KQ83

♣ 9874

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 3NT All Pass

1. forcing 1NT



<b>Board: 441</b>	♠ KT94	You bid first.
Dealer: North	♥ AJT	The opponents are silent.
Vul: Both	♦ 5	
HCP: 17+1	♣ AKQ97	

---

<b>Board: 442</b>	♠ JT62	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: N-S	♦ A8763	
HCP: 8+1	♣ T62	

---

<b>Board: 443</b>	♠ T96	Partner bids first.
Dealer: South	♥ A75	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 8+2	♣ QT9642	

---

<b>Board: 444</b>	♠ A72	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: Both	♦ KQT742	
HCP: 16+2	♣ K7	

---

<b>Board: 445</b>	♠ Q76	Partner bids first.
Dealer: South	♥ A962	The opponents are silent.
Vul: None	♦ KJT76	
HCP: 10+1	♣ 2	

## Both hands (Answers Page)

### Board: 441

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 6+1

Contract: 4 ♠ North

North:

♠ KT94

♥ AJT

♦ 5

♣ AKQ97

South:

♠ 8763

♥ K98

♦ QJT94

♣ T

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

### Board: 442

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15+1

Contract: 2 ♣ South

North:

♠ JT62

♥ K

♦ A8763

♣ T62

South:

♠ K7

♥ AQT93

♦ 94

♣ AQ54

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

### Board: 443

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 14

Contract: 1NT North

North:

♠ T96

♥ A75

♦ Q

♣ QT9642

South:

♠ AQJ3

♥ KT94

♦ K982

♣ J

W	N	E	S
			1 ♦
Pass	1NT	All Pass	

### Board: 444

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 8+1

Contract: 3NT South

North:

♠ A72

♥ A3

♦ KQT742

♣ K7

South:

♠ T85

♥ J862

♦ 9

♣ AQJT5

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

### Board: 445

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 12+1

Contract: 1NT North

North:

♠ Q76

♥ A962

♦ KJT76

♣ 2

South:

♠ AJ52

♥ QJ4

♦ Q

♣ Q6543

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

<b>Board: 441</b>	♠ 8763	Partner bids first.
Dealer: North	♥ K98	The opponents are silent.
Vul: Both	♦ QJT94	
HCP: 6+1	♣ T	

---

<b>Board: 442</b>	♠ K7	You bid first.
Dealer: South	♥ AQT93	The opponents are silent.
Vul: N-S	♦ 94	
HCP: 15+1	♣ AQ54	

---

<b>Board: 443</b>	♠ AQJ3	You bid first.
Dealer: South	♥ KT94	The opponents are silent.
Vul: E-W	♦ K982	
HCP: 14	♣ J	

---

<b>Board: 444</b>	♠ T85	Partner bids first.
Dealer: North	♥ J862	The opponents are silent.
Vul: Both	♦ 9	
HCP: 8+1	♣ AQJT5	

---

<b>Board: 445</b>	♠ AJ52	You bid first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: None	♦ Q	
HCP: 12+1	♣ Q6543	

## Both hands (Answers Page)

### Board: 441

Dealer: North

Vul: Both

North HCP: 17+1

South HCP: 6+1

Contract: 4 ♠ North

North:

♠ KT94

♥ AJT

♦ 5

♣ AKQ97

South:

♠ 8763

♥ K98

♦ QJT94

♣ T

W N E S

1 ♣ Pass 1 ♦

Pass 1 ♠ Pass 2 ♠

Pass 4 ♠ All Pass

### Board: 442

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 15+1

Contract: 2 ♣ South

North:

♠ JT62

♥ K

♦ A8763

♣ T62

South:

♠ K7

♥ AQT93

♦ 94

♣ AQ54

W N E S

1 ♥

Pass 1 ♠ Pass 2 ♣

All Pass

### Board: 443

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 14

Contract: 1NT North

North:

♠ T96

♥ A75

♦ Q

♣ QT9642

South:

♠ AQJ3

♥ KT94

♦ K982

♣ J

W N E S

1 ♦

Pass 1NT All Pass

### Board: 444

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 8+1

Contract: 3NT South

North:

♠ A72

♥ A3

♦ KQT742

♣ K7

South:

♠ T85

♥ J862

♦ 9

♣ AQJT5

W N E S

1 ♦ Pass 1 ♥

Pass 3 ♦ Pass 3NT

All Pass

### Board: 445

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 12+1

Contract: 1NT North

North:

♠ Q76

♥ A962

♦ KJT76

♣ 2

South:

♠ AJ52

♥ QJ4

♦ Q

♣ Q6543

W N E S

1 ♣

Pass 1 ♦ Pass 1 ♠

Pass 1NT All Pass

<b>Board: 446</b>	♠ AKQ96	You bid first.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ KJ986	
HCP: 15+2	♣ Q8	

---

<b>Board: 447</b>	♠ AKQ986	You bid first.
Dealer: North	♥ K43	The opponents are silent.
Vul: Both	♦ J3	
HCP: 17+2	♣ A4	

---

<b>Board: 448</b>	♠ KT4	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ K86	
HCP: 9+2	♣ T87543	

---

<b>Board: 449</b>	♠ Q864	You bid first.
Dealer: North	♥ AJ94	The opponents are silent.
Vul: N-S	♦ -	
HCP: 14+1	♣ AKT83	

---

<b>Board: 450</b>	♠ QJ	You bid first.
Dealer: North	♥ AKQJ97	The opponents are silent.
Vul: Both	♦ Q	
HCP: 18+2	♣ KT86	

## Both hands (Answers Page)

### Board: 446

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 9+1

Contract: 2♥ South

North:

♠ AKQ96

♥ 4

♦ KJ986

♣ Q8

South:

♠ J

♥ JT653

♦ 752

♣ AK43

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 2♦ Pass 2♥

All Pass

1. forcing 1NT

### Board: 447

Dealer: North

Vul: Both

North HCP: 17+2

South HCP: 8+1

Contract: 4♠ South

North:

♠ AKQ986

♥ K43

♦ J3

♣ A4

South:

♠ 7

♥ A976

♦ K9854

♣ J92

W N E S

1♠ Pass 1NT<sup>1</sup>

Pass 3♠ Pass 4♠

All Pass

1. forcing 1NT

### Board: 448

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 12+1

Contract: 2♣ South

North:

♠ KT4

♥ K

♦ K86

♣ T87543

South:

♠ A53

♥ QJ864

♦ T9

♣ KQ6

W N E S

1♥

Pass 1NT<sup>1</sup> Pass 2♣

All Pass

1. forcing 1NT

### Board: 449

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10+2

Contract: 3NT North

North:

♠ Q864

♥ AJ94

♦ -

♣ AKT83

South:

♠ AJ3

♥ Q62

♦ QJT974

♣ 5

W N E S

1♣ Pass 1♦

Pass 1♥ Pass 3♦

Pass 3NT All Pass

### Board: 450

Dealer: North

Vul: Both

North HCP: 18+2

South HCP: 7+2

Contract: 3NT South

North:

♠ QJ

♥ AKQJ97

♦ Q

♣ KT86

South:

♠ T743

♥ 2

♦ KT9843

♣ A2

W N E S

1♥ Pass 1♠

Pass 3♣ Pass 3NT

All Pass

<b>Board: 446</b>	♠ J	Partner bids first.
Dealer: North	♥ JT653	The opponents are silent.
Vul: E-W	♦ 752	
HCP: 9+1	♣ AK43	

---

<b>Board: 447</b>	♠ 7	Partner bids first.
Dealer: North	♥ A976	The opponents are silent.
Vul: Both	♦ K9854	
HCP: 8+1	♣ J92	

---

<b>Board: 448</b>	♠ A53	You bid first.
Dealer: South	♥ QJ864	The opponents are silent.
Vul: None	♦ T9	
HCP: 12+1	♣ KQ6	

---

<b>Board: 449</b>	♠ AJ3	Partner bids first.
Dealer: North	♥ Q62	The opponents are silent.
Vul: N-S	♦ QJT974	
HCP: 10+2	♣ 5	

---

<b>Board: 450</b>	♠ T743	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ KT9843	
HCP: 7+2	♣ A2	

## Both hands (Answers Page)

### Board: 446

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 9+1

Contract: 2♥ South

North:

♠ AKQ96

♥ 4

♦ KJ986

♣ Q8

South:

♠ J

♥ JT653

♦ 752

♣ AK43

W	N	E	S
---	---	---	---

	1♠	Pass	1NT <sup>1</sup>
--	----	------	------------------

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

All Pass

1. forcing 1NT

### Board: 447

Dealer: North

Vul: Both

North HCP: 17+2

South HCP: 8+1

Contract: 4♠ South

North:

♠ AKQ986

♥ K43

♦ J3

♣ A4

South:

♠ 7

♥ A976

♦ K9854

♣ J92

W	N	E	S
---	---	---	---

	1♠	Pass	1NT <sup>1</sup>
--	----	------	------------------

Pass	3♠	Pass	4♠
------	----	------	----

All Pass

1. forcing 1NT

### Board: 448

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 12+1

Contract: 2♣ South

North:

♠ KT4

♥ K

♦ K86

♣ T87543

South:

♠ A53

♥ QJ864

♦ T9

♣ KQ6

W	N	E	S
---	---	---	---

			1♥
--	--	--	----

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

All Pass

1. forcing 1NT

### Board: 449

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 10+2

Contract: 3NT North

North:

♠ Q864

♥ AJ94

♦ -

♣ AKT83

South:

♠ AJ3

♥ Q62

♦ QJT974

♣ 5

W	N	E	S
---	---	---	---

	1♣	Pass	1♦
--	----	------	----

Pass	1♥	Pass	3♦
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 450

Dealer: North

Vul: Both

North HCP: 18+2

South HCP: 7+2

Contract: 3NT South

North:

♠ QJ

♥ AKQJ97

♦ Q

♣ KT86

South:

♠ T743

♥ 2

♦ KT9843

♣ A2

W	N	E	S
---	---	---	---

	1♥	Pass	1♠
--	----	------	----

Pass	3♣	Pass	3NT
------	----	------	-----

All Pass



<b>Board: 451</b>	♠ AT92	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ Q5	
HCP: 8+2	♣ QT9763	

---

<b>Board: 452</b>	♠ T987	Partner bids first.
Dealer: South	♥ A54	The opponents are silent.
Vul: N-S	♦ QT753	
HCP: 6+1	♣ 8	

---

<b>Board: 453</b>	♠ T5	Partner bids first.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 8+2	♣ K98542	

---

<b>Board: 454</b>	♠ K3	Partner bids first.
Dealer: South	♥ AT873	The opponents are silent.
Vul: None	♦ 5	
HCP: 10+2	♣ KT654	

---

<b>Board: 455</b>	♠ K863	Partner bids first.
Dealer: South	♥ QJ9842	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 10+2	♣ A3	

## Both hands (Answers Page)

### Board: 451

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 19+1

Contract: 3NT North

North:

♠ AT92

♥ 4

♦ Q5

♣ QT9763

South:

♠ KQ

♥ AQ963

♦ KJ73

♣ A8

W N E S

Pass 1♥

Pass 1♠ Pass 3♦

Pass 3NT All Pass

### Board: 452

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 17+2

Contract: 4♠ South

North:

♠ T987

♥ A54

♦ QT753

♣ 8

South:

♠ AK64

♥ QJ6

♦ -

♣ AQJ643

W N E S

Pass 1♣

Pass 1♦ Pass 1♠

Pass 2♠ Pass 4♠

All Pass

### Board: 453

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 12+1

Contract: 2♥ South

North:

♠ T5

♥ KQT6

♦ 2

♣ K98542

South:

♠ AJ6

♥ 7543

♦ AJ753

♣ Q

W N E S

Pass 1♦

Pass 1♥ Pass 2♥

All Pass

### Board: 454

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 13+1

Contract: 1NT South

North:

♠ K3

♥ AT873

♦ 5

♣ KT654

South:

♠ A52

♥ KQ

♦ QT963

♣ Q97

W N E S

Pass 1♦

Pass 1♥ Pass 1NT

All Pass

### Board: 455

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 19+1

Contract: 4♥ North

North:

♠ K863

♥ QJ9842

♦ 4

♣ A3

South:

♠ Q5

♥ K5

♦ AKQ76

♣ KQ75

W N E S

Pass 1♦

Pass 1♥ Pass 2NT

Pass 3♠ Pass 3NT

Pass 4♥ All Pass

<b>Board: 451</b>	♠ KQ	You bid first.
Dealer: South	♥ AQ963	The opponents are silent.
Vul: None	♦ KJ73	
HCP: 19+1	♣ A8	

---

<b>Board: 452</b>	♠ AK64	You bid first.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: N-S	♦ -	
HCP: 17+2	♣ AQJ643	

---

<b>Board: 453</b>	♠ AJ6	You bid first.
Dealer: South	♥ 7543	The opponents are silent.
Vul: E-W	♦ AJ753	
HCP: 12+1	♣ Q	

---

<b>Board: 454</b>	♠ A52	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ QT963	
HCP: 13+1	♣ Q97	

---

<b>Board: 455</b>	♠ Q5	You bid first.
Dealer: South	♥ K5	The opponents are silent.
Vul: N-S	♦ AKQ76	
HCP: 19+1	♣ KQ75	

## Both hands (Answers Page)

### Board: 451

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 19+1

Contract: 3NT North

North:

♠ AT92

♥ 4

♦ Q5

♣ QT9763

South:

♠ KQ

♥ AQ963

♦ KJ73

♣ A8

W N E S

Pass 1♥

Pass 1♠ Pass 3♦

Pass 3NT All Pass

### Board: 452

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 17+2

Contract: 4♠ South

North:

♠ T987

♥ A54

♦ QT753

♣ 8

South:

♠ AK64

♥ QJ6

♦ -

♣ AQJ643

W N E S

Pass 1♣

Pass 1♦ Pass 1♠

Pass 2♠ Pass 4♠

All Pass

### Board: 453

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 12+1

Contract: 2♥ South

North:

♠ T5

♥ KQT6

♦ 2

♣ K98542

South:

♠ AJ6

♥ 7543

♦ AJ753

♣ Q

W N E S

Pass 1♦

Pass 1♥ Pass 2♥

All Pass

### Board: 454

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 13+1

Contract: 1NT South

North:

♠ K3

♥ AT873

♦ 5

♣ KT654

South:

♠ A52

♥ KQ

♦ QT963

♣ Q97

W N E S

Pass 1♦

Pass 1♥ Pass 1NT

All Pass

### Board: 455

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 19+1

Contract: 4♥ North

North:

♠ K863

♥ QJ9842

♦ 4

♣ A3

South:

♠ Q5

♥ K5

♦ AKQ76

♣ KQ75

W N E S

Pass 1♦

Pass 1♥ Pass 2NT

Pass 3♠ Pass 3NT

Pass 4♥ All Pass

<b>Board: 456</b>	♠ AKQ4	You bid first.
Dealer: North	♥ 43	The opponents are silent.
Vul: E-W	♦ KT4	
HCP: 18	♣ AQ64	

---

<b>Board: 457</b>	♠ AKQ975	You bid first.
Dealer: North	♥ QJ5432	The opponents are silent.
Vul: Both	♦ 7	
HCP: 12+4	♣ -	

---

<b>Board: 458</b>	♠ JT976	Partner bids first.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ A86	
HCP: 8+1	♣ QT86	

---

<b>Board: 459</b>	♠ KJT63	You bid first.
Dealer: North	♥ AQ84	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 12+1	♣ Q5	

---

<b>Board: 460</b>	♠ KT76	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ AT53	
HCP: 9+1	♣ QT732	

## Both hands (Answers Page)

### Board: 456

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 10+2

Contract: 4♥ North

North:

♠ AKQ4

♥ 43

♦ KT4

♣ AQ64

South:

♠ JT2

♥ AQJT98

♦ Q92

♣ 3

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

### Board: 457

Dealer: North

Vul: Both

North HCP: 12+4

South HCP: 9+3

Contract: 4♠ South

North:

♠ AKQ975

♥ QJ5432

♦ 7

♣ -

South:

♠ 4

♥ A

♦ JT853

♣ KJ9873

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

1. forcing 1NT

### Board: 458

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 18+1

Contract: 3NT South

North:

♠ JT976

♥ J

♦ A86

♣ QT86

South:

♠ K2

♥ AKT32

♦ JT2

♣ AK9

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

### Board: 459

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 10

Contract: 3♥ South

North:

♠ KJT63

♥ AQ84

♦ T6

♣ Q5

South:

♠ 8

♥ T632

♦ AKQ9

♣ JT73

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

1. forcing 1NT

### Board: 460

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 14+2

Contract: 2♥ South

North:

♠ KT76

♥ -

♦ AT53

♣ QT732

South:

♠ 83

♥ AJ9854

♦ KQ4

♣ A4

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

<b>Board: 456</b>	♠ JT2	Partner bids first.
Dealer: North	♥ AQJT98	The opponents are silent.
Vul: E-W	♦ Q92	
HCP: 10+2	♣ 3	

---

<b>Board: 457</b>	♠ 4	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ JT853	
HCP: 9+3	♣ KJ9873	

---

<b>Board: 458</b>	♠ K2	You bid first.
Dealer: South	♥ AKT32	The opponents are silent.
Vul: N-S	♦ JT2	
HCP: 18+1	♣ AK9	

---

<b>Board: 459</b>	♠ 8	Partner bids first.
Dealer: North	♥ T632	The opponents are silent.
Vul: E-W	♦ AKQ9	
HCP: 10	♣ JT73	

---

<b>Board: 460</b>	♠ 83	You bid first.
Dealer: South	♥ AJ9854	The opponents are silent.
Vul: Both	♦ KQ4	
HCP: 14+2	♣ A4	

## Both hands (Answers Page)

### Board: 456

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ4	♠ JT2		1 ♣	Pass	1 ♥
Vul: E-W	♥ 43	♥ AQJT98	Pass	2NT	Pass	3 ♥
North HCP: 18	♦ KT4	♦ Q92	Pass	4 ♥	All Pass	
South HCP: 10+2	♣ AQ64	♣ 3				
Contract: 4 ♥ North						

### Board: 457

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ975	♠ 4		1 ♠	Pass	1NT <sup>1</sup>
Vul: Both	♥ QJ5432	♥ A	Pass	2 ♥	Pass	3 ♣
North HCP: 12+4	♦ 7	♦ JT853	Pass	4 ♥	Pass	4 ♠
South HCP: 9+3	♣ -	♣ KJ9873	All Pass			
Contract: 4 ♠ South						

1. forcing 1NT

### Board: 458

	North:	South:	W	N	E	S
Dealer: South	♠ JT976	♠ K2				1 ♥
Vul: N-S	♥ J	♥ AKT32	Pass	1 ♠	Pass	2NT
North HCP: 8+1	♦ A86	♦ JT2	Pass	3 ♣	Pass	3NT
South HCP: 18+1	♣ QT86	♣ AK9	All Pass			
Contract: 3NT South						

### Board: 459

	North:	South:	W	N	E	S
Dealer: North	♠ KJT63	♠ 8		1 ♠	Pass	1NT <sup>1</sup>
Vul: E-W	♥ AQ84	♥ T632	Pass	2 ♥	Pass	3 ♥
North HCP: 12+1	♦ T6	♦ AKQ9	All Pass			
South HCP: 10	♣ Q5	♣ JT73				
Contract: 3 ♥ South						

1. forcing 1NT

### Board: 460

	North:	South:	W	N	E	S
Dealer: South	♠ KT76	♠ 83				1 ♥
Vul: Both	♥ -	♥ AJ9854	Pass	1 ♠	Pass	2 ♥
North HCP: 9+1	♦ AT53	♦ KQ4	All Pass			
South HCP: 14+2	♣ QT732	♣ A4				
Contract: 2 ♥ South						



<b>Board: 461</b>	♠ T98	Partner bids first.
Dealer: South	♥ AT9874	The opponents are silent.
Vul: None	♦ KT4	
HCP: 8+2	♣ J	

---

<b>Board: 462</b>	♠ JT964	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ AJ632	
HCP: 10+2	♣ KJ	

---

<b>Board: 463</b>	♠ K653	You bid first.
Dealer: North	♥ AT9864	The opponents are silent.
Vul: Both	♦ K	
HCP: 14+2	♣ A9	

---

<b>Board: 464</b>	♠ T983	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 10+1	♣ KQ543	

---

<b>Board: 465</b>	♠ 2	Partner bids first.
Dealer: South	♥ JT	The opponents are silent.
Vul: N-S	♦ AJ764	
HCP: 10+2	♣ AT982	

## Both hands (Answers Page)

### Board: 461

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 14

Contract: 3♥ South

North:

♠ T98

♥ AT9874

♦ KT4

♣ J

South:

♠ AQJ6

♥ QJ

♦ J72

♣ KT87

W N E S

Pass 1♥ Pass 1♣

Pass 2♥ Pass 3♥

All Pass

### Board: 462

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 13+2

Contract: 2♣ South

North:

♠ JT964

♥ 2

♦ AJ632

♣ KJ

South:

♠ Q

♥ AK953

♦ Q4

♣ Q8764

W N E S

Pass 1♠ Pass 2♣

All Pass

### Board: 463

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 8+2

Contract: 2♥ North

North:

♠ K653

♥ AT9864

♦ K

♣ A9

South:

♠ 972

♥ K

♦ QJ8632

♣ QT4

W N E S

Pass 1♥ Pass 1NT<sup>1</sup>

Pass 2♥ All Pass

1. forcing 1NT

### Board: 464

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14+1

Contract: 1NT South

North:

♠ T983

♥ 5

♦ AJ6

♣ KQ543

South:

♠ QJ5

♥ AJ962

♦ Q73

♣ A6

W N E S

Pass 1♠ Pass 1NT

All Pass

### Board: 465

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 18+1

Contract: 3NT North

North:

♠ 2

♥ JT

♦ AJ764

♣ AT982

South:

♠ AKJT7

♥ KQ4

♦ KT3

♣ Q6

W N E S

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

Pass 3NT All Pass

1. forcing 1NT

<b>Board: 461</b>	♠ AQJ6	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ J72	
HCP: 14	♣ KT87	

---

<b>Board: 462</b>	♠ Q	You bid first.
Dealer: South	♥ AK953	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 13+2	♣ Q8764	

---

<b>Board: 463</b>	♠ 972	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ QJ8632	
HCP: 8+2	♣ QT4	

---

<b>Board: 464</b>	♠ QJ5	You bid first.
Dealer: South	♥ AJ962	The opponents are silent.
Vul: None	♦ Q73	
HCP: 14+1	♣ A6	

---

<b>Board: 465</b>	♠ AKJT7	You bid first.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: N-S	♦ KT3	
HCP: 18+1	♣ Q6	

## Both hands (Answers Page)

### Board: 461

	North:	South:	W	N	E	S
Dealer: South	♠ T98	♠ AQJ6				1 ♣
Vul: None	♥ AT9874	♥ QJ	Pass	1 ♥	Pass	1 ♠
North HCP: 8+2	♦ KT4	♦ J72	Pass	2 ♥	Pass	3 ♥
South HCP: 14	♣ J	♣ KT87	All Pass			
Contract: 3 ♥ South						

### Board: 462

	North:	South:	W	N	E	S
Dealer: South	♠ JT964	♠ Q				1 ♥
Vul: E-W	♥ 2	♥ AK953	Pass	1 ♠	Pass	2 ♣
North HCP: 10+2	♦ AJ632	♦ Q4	All Pass			
South HCP: 13+2	♣ KJ	♣ Q8764				
Contract: 2 ♣ South						

### Board: 463

	North:	South:	W	N	E	S
Dealer: North	♠ K653	♠ 972		1 ♥	Pass	1NT <sup>1</sup>
Vul: Both	♥ AT9864	♥ K	Pass	2 ♥	All Pass	
North HCP: 14+2	♦ K	♦ QJ8632				
South HCP: 8+2	♣ A9	♣ QT4				
Contract: 2 ♥ North						

1. forcing 1NT

### Board: 464

	North:	South:	W	N	E	S
Dealer: South	♠ T983	♠ QJ5				1 ♥
Vul: None	♥ 5	♥ AJ962	Pass	1 ♠	Pass	1NT
North HCP: 10+1	♦ AJ6	♦ Q73	All Pass			
South HCP: 14+1	♣ KQ543	♣ A6				
Contract: 1NT South						

### Board: 465

	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKJT7				1 ♠
Vul: N-S	♥ JT	♥ KQ4	Pass	1NT <sup>1</sup>	Pass	2NT
North HCP: 10+2	♦ AJ764	♦ KT3	Pass	3NT	All Pass	
South HCP: 18+1	♣ AT982	♣ Q6				
Contract: 3NT North						

1. forcing 1NT

<b>Board: 466</b>	♠ AQ74	You bid first.
Dealer: North	♥ AJT764	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 13+2	♣ T	

---

<b>Board: 467</b>	♠ 9875	Partner bids first.
Dealer: South	♥ KQJ654	The opponents are silent.
Vul: None	♦ Q73	
HCP: 8+2	♣ -	

---

<b>Board: 468</b>	♠ K2	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: N-S	♦ AT853	
HCP: 10+2	♣ 98732	

---

<b>Board: 469</b>	♠ 8	Partner bids first.
Dealer: South	♥ Q964	The opponents are silent.
Vul: E-W	♦ A7654	
HCP: 9+1	♣ KT7	

---

<b>Board: 470</b>	♠ A	You bid first.
Dealer: North	♥ 876	The opponents are silent.
Vul: None	♦ KQ743	
HCP: 12+1	♣ K632	

## Both hands (Answers Page)

### Board: 466

	North:	South:	W	N	E	S
Dealer: North	♠ AQ74	♠ T965		1 ♥	Pass	1 ♠
Vul: Both	♥ AJT764	♥ K	Pass	4 ♠	All Pass	
North HCP: 13+2	♦ Q9	♦ KT63				
South HCP: 9	♣ T	♣ QJ64				
Contract: 4 ♠ North						

### Board: 467

	North:	South:	W	N	E	S
Dealer: South	♠ 9875	♠ J6				1 ♣
Vul: None	♥ KQJ654	♥ A	Pass	1 ♥	Pass	2 ♦
North HCP: 8+2	♦ Q73	♦ AKJ6	Pass	2 ♥	All Pass	
South HCP: 16+2	♣ -	♣ KT9864				
Contract: 2 ♥ North						

### Board: 468

	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ AQJT3				1 ♥
Vul: N-S	♥ K	♥ AQJT97	Pass	1NT <sup>1</sup>	Pass	3 ♥
North HCP: 10+2	♦ AT853	♦ Q	Pass	3NT	Pass	4 ♠
South HCP: 16+3	♣ 98732	♣ 5	Pass	5 ♥	All Pass	
Contract: 5 ♥ North						

1. forcing 1NT

### Board: 469

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKQ93				1 ♠
Vul: E-W	♥ Q964	♥ K73	Pass	1NT <sup>1</sup>	Pass	3NT
North HCP: 9+1	♦ A7654	♦ J2	All Pass			
South HCP: 19+1	♣ KT7	♣ AQ8				
Contract: 3NT South						

1. forcing 1NT

### Board: 470

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ J98642		1 ♦	Pass	1 ♠
Vul: None	♥ 876	♥ Q32	Pass	2 ♣	Pass	2 ♠
North HCP: 12+1	♦ KQ743	♦ -	All Pass			
South HCP: 9+2	♣ K632	♣ AQT8				
Contract: 2 ♠ South						

<b>Board: 466</b>	♠ T965	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ KT63	
HCP: 9	♣ QJ64	

---

<b>Board: 467</b>	♠ J6	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ AKJ6	
HCP: 16+2	♣ KT9864	

---

<b>Board: 468</b>	♠ AQJT3	You bid first.
Dealer: South	♥ AQJT97	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 16+3	♣ 5	

---

<b>Board: 469</b>	♠ AKQ93	You bid first.
Dealer: South	♥ K73	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 19+1	♣ AQ8	

---

<b>Board: 470</b>	♠ J98642	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: None	♦ -	
HCP: 9+2	♣ AQT8	

## Both hands (Answers Page)

### Board: 466

	North:	South:	W	N	E	S
Dealer: North	♠ AQ74	♠ T965		1 ♥	Pass	1 ♠
Vul: Both	♥ AJT764	♥ K	Pass	4 ♠	All Pass	
North HCP: 13+2	♦ Q9	♦ KT63				
South HCP: 9	♣ T	♣ QJ64				
Contract: 4 ♠ North						

### Board: 467

	North:	South:	W	N	E	S
Dealer: South	♠ 9875	♠ J6				1 ♣
Vul: None	♥ KQJ654	♥ A	Pass	1 ♥	Pass	2 ♦
North HCP: 8+2	♦ Q73	♦ AKJ6	Pass	2 ♥	All Pass	
South HCP: 16+2	♣ -	♣ KT9864				
Contract: 2 ♥ North						

### Board: 468

	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ AQJT3				1 ♥
Vul: N-S	♥ K	♥ AQJT97	Pass	1NT <sup>1</sup>	Pass	3 ♥
North HCP: 10+2	♦ AT853	♦ Q	Pass	3NT	Pass	4 ♠
South HCP: 16+3	♣ 98732	♣ 5	Pass	5 ♥	All Pass	
Contract: 5 ♥ North						

1. forcing 1NT

### Board: 469

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKQ93				1 ♠
Vul: E-W	♥ Q964	♥ K73	Pass	1NT <sup>1</sup>	Pass	3NT
North HCP: 9+1	♦ A7654	♦ J2	All Pass			
South HCP: 19+1	♣ KT7	♣ AQ8				
Contract: 3NT South						

1. forcing 1NT

### Board: 470

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ J98642		1 ♦	Pass	1 ♠
Vul: None	♥ 876	♥ Q32	Pass	2 ♣	Pass	2 ♠
North HCP: 12+1	♦ KQ743	♦ -	All Pass			
South HCP: 9+2	♣ K632	♣ AQT8				
Contract: 2 ♠ South						



<b>Board: 471</b>	♠ KJ5	Partner bids first.
Dealer: South	♥ K943	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 10+1	♣ J9873	

---

<b>Board: 472</b>	♠ JT63	Partner bids first.
Dealer: South	♥ 9543	The opponents are silent.
Vul: E-W	♦ KQ82	
HCP: 10	♣ A	

---

<b>Board: 473</b>	♠ AKJ	You bid first.
Dealer: North	♥ AT543	The opponents are silent.
Vul: Both	♦ A83	
HCP: 18+1	♣ Q2	

---

<b>Board: 474</b>	♠ -	You bid first.
Dealer: North	♥ KJT8	The opponents are silent.
Vul: N-S	♦ AKQJ87	
HCP: 16+2	♣ QT8	

---

<b>Board: 475</b>	♠ J3	You bid first.
Dealer: North	♥ AT5	The opponents are silent.
Vul: E-W	♦ AQ42	
HCP: 14	♣ KT82	

## Both hands (Answers Page)

### Board: 471

	North:	South:	W	N	E	S
Dealer: South	♠ KJ5	♠ Q743				1 ♦
Vul: N-S	♥ K943	♥ AQ5	Pass	1 ♥	Pass	1 ♠
North HCP: 10+1	♦ Q	♦ J762	Pass	1NT	All Pass	
South HCP: 13	♣ J9873	♣ A5				
Contract: 1NT North						

### Board: 472

	North:	South:	W	N	E	S
Dealer: South	♠ JT63	♠ Q854				1 ♣
Vul: E-W	♥ 9543	♥ AQ	Pass	1 ♥	Pass	1 ♠
North HCP: 10	♦ KQ82	♦ A3	Pass	3 ♠	Pass	4 ♠
South HCP: 16+1	♣ A	♣ KJ932	All Pass			
Contract: 4 ♠ South						

### Board: 473

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q873		1 ♥	Pass	1 ♠
Vul: Both	♥ AT543	♥ 2	Pass	2NT	Pass	3 ♣
North HCP: 18+1	♦ A83	♦ J75	Pass	3NT	All Pass	
South HCP: 6+1	♣ Q2	♣ KT653				
Contract: 3NT North						

### Board: 474

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ J852		1 ♦	Pass	1 ♥
Vul: N-S	♥ KJT8	♥ AQ74	Pass	3 ♠ <sup>1</sup>	Pass	3NT
North HCP: 16+2	♦ AKQJ87	♦ 6	Pass	4NT	Pass	5 ♦ <sup>2</sup>
South HCP: 10	♣ QT8	♣ K753	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						

1. Splinter

2. A=1/5 or 4/5

### Board: 475

	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ K7542		1 ♦	Pass	1 ♠
Vul: E-W	♥ AT5	♥ J43	Pass	1NT	All Pass	
North HCP: 14	♦ AQ42	♦ 7				
South HCP: 9+1	♣ KT82	♣ AJ65				
Contract: 1NT North						

<b>Board: 471</b>	♠ Q743	You bid first.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: N-S	♦ J762	
HCP: 13	♣ A5	

---

<b>Board: 472</b>	♠ Q854	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 16+1	♣ KJ932	

---

<b>Board: 473</b>	♠ Q873	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ J75	
HCP: 6+1	♣ KT653	

---

<b>Board: 474</b>	♠ J852	Partner bids first.
Dealer: North	♥ AQ74	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 10	♣ K753	

---

<b>Board: 475</b>	♠ K7542	Partner bids first.
Dealer: North	♥ J43	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 9+1	♣ AJ65	

## Both hands (Answers Page)

### Board: 471

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13

Contract: 1NT North

North:

♠ KJ5

♥ K943

♦ Q

♣ J9873

South:

♠ Q743

♥ AQ5

♦ J762

♣ A5

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 1♠

Pass 1NT All Pass

### Board: 472

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 16+1

Contract: 4♠ South

North:

♠ JT63

♥ 9543

♦ KQ82

♣ A

South:

♠ Q854

♥ AQ

♦ A3

♣ KJ932

W N E S

Pass 1♥ Pass 1♣

Pass 1♥ Pass 1♠

Pass 3♠ Pass 4♠

All Pass

### Board: 473

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 6+1

Contract: 3NT North

North:

♠ AKJ

♥ AT543

♦ A83

♣ Q2

South:

♠ Q873

♥ 2

♦ J75

♣ KT653

W N E S

Pass 1♥ Pass 1♠

Pass 2NT Pass 3♣

Pass 3NT All Pass

### Board: 474

Dealer: North

Vul: N-S

North HCP: 16+2

South HCP: 10

Contract: 6♥ North

North:

♠ -

♥ KJT8

♦ AKQJ87

♣ QT8

South:

♠ J852

♥ AQ74

♦ 6

♣ K753

W N E S

Pass 1♦ Pass 1♥

Pass 3♠<sup>1</sup> Pass 3NT

Pass 4NT Pass 5♦<sup>2</sup>

Pass 6♥ All Pass

1. Splinter

2. A=1/5 or 4/5

### Board: 475

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9+1

Contract: 1NT North

North:

♠ J3

♥ AT5

♦ AQ42

♣ KT82

South:

♠ K7542

♥ J43

♦ 7

♣ AJ65

W N E S

Pass 1♦ Pass 1♠

Pass 1NT All Pass

<b>Board: 476</b>	♠ A763	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ A84	
HCP: 9+1	♣ J6543	

---

<b>Board: 477</b>	♠ AT762	Partner bids first.
Dealer: South	♥ QT94	The opponents are silent.
Vul: E-W	♦ K82	
HCP: 9+1	♣ 7	

---

<b>Board: 478</b>	♠ AT875	Partner bids first.
Dealer: South	♥ 932	The opponents are silent.
Vul: Both	♦ 5	
HCP: 9+1	♣ KQT2	

---

<b>Board: 479</b>	♠ 3	Partner bids first.
Dealer: South	♥ QJ432	The opponents are silent.
Vul: None	♦ AQT75	
HCP: 9+2	♣ T7	

## Both hands (Answers Page)

### Board: 476

	North:	South:	W	N	E	S
Dealer: South	♠ A763	♠ KJ				1 ♥
Vul: None	♥ 4	♥ AKQ962	Pass	1 ♠	Pass	2 ♥
North HCP: 9+1	♦ A84	♦ JT9	All Pass			
South HCP: 14+2	♣ J6543	♣ T2				
Contract: 2 ♥ South						

### Board: 477

	North:	South:	W	N	E	S
Dealer: South	♠ AT762	♠ Q53				1 ♣
Vul: E-W	♥ QT94	♥ A	Pass	1 ♠	Pass	2 ♦
North HCP: 9+1	♦ K82	♦ A743	Pass	2 ♥ <sup>1</sup>	Pass	2 ♠
South HCP: 19+1	♣ 7	♣ AKQT6	Pass	4 ♠	Pass	4NT
Contract: 6 ♠ South			Pass	5 ♦ <sup>2</sup>	Pass	6 ♠
			All Pass			

1. Fourth suit game force

2. A=1/5 or 4/5

### Board: 478

	North:	South:	W	N	E	S
Dealer: South	♠ AT875	♠ K2				1 ♦
Vul: Both	♥ 932	♥ A85	Pass	1 ♠	Pass	2NT
North HCP: 9+1	♦ 5	♦ AKJ42	Pass	3 ♣	Pass	3NT
South HCP: 19+1	♣ KQT2	♣ A93	All Pass			
Contract: 3NT South						

### Board: 479

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ QJ974				1 ♠
Vul: None	♥ QJ432	♥ AK8	Pass	1NT <sup>1</sup>	Pass	3 ♣
North HCP: 9+2	♦ AQT75	♦ J	Pass	3NT	All Pass	
South HCP: 18+1	♣ T7	♣ AK63				
Contract: 3NT North						

1. forcing 1NT

<b>Board: 476</b>	♠ KJ	You bid first.
Dealer: South	♥ AKQ962	The opponents are silent.
Vul: None	♦ JT9	
HCP: 14+2	♣ T2	

---

<b>Board: 477</b>	♠ Q53	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ A743	
HCP: 19+1	♣ AKQT6	

---

<b>Board: 478</b>	♠ K2	You bid first.
Dealer: South	♥ A85	The opponents are silent.
Vul: Both	♦ AKJ42	
HCP: 19+1	♣ A93	

---

<b>Board: 479</b>	♠ QJ974	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: None	♦ J	
HCP: 18+1	♣ AK63	

## Both hands (Answers Page)

### Board: 476

	North:	South:	W	N	E	S
Dealer: South	♠ A763	♠ KJ				1 ♥
Vul: None	♥ 4	♥ AKQ962	Pass	1 ♠	Pass	2 ♥
North HCP: 9+1	♦ A84	♦ JT9	All Pass			
South HCP: 14+2	♣ J6543	♣ T2				
Contract: 2 ♥ South						

### Board: 477

	North:	South:	W	N	E	S
Dealer: South	♠ AT762	♠ Q53				1 ♣
Vul: E-W	♥ QT94	♥ A	Pass	1 ♠	Pass	2 ♦
North HCP: 9+1	♦ K82	♦ A743	Pass	2 ♥ <sup>1</sup>	Pass	2 ♠
South HCP: 19+1	♣ 7	♣ AKQT6	Pass	4 ♠	Pass	4NT
Contract: 6 ♠ South			Pass	5 ♦ <sup>2</sup>	Pass	6 ♠
			All Pass			

1. Fourth suit game force

2. A=1/5 or 4/5

### Board: 478

	North:	South:	W	N	E	S
Dealer: South	♠ AT875	♠ K2				1 ♦
Vul: Both	♥ 932	♥ A85	Pass	1 ♠	Pass	2NT
North HCP: 9+1	♦ 5	♦ AKJ42	Pass	3 ♣	Pass	3NT
South HCP: 19+1	♣ KQT2	♣ A93	All Pass			
Contract: 3NT South						

### Board: 479

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ QJ974				1 ♠
Vul: None	♥ QJ432	♥ AK8	Pass	1NT <sup>1</sup>	Pass	3 ♣
North HCP: 9+2	♦ AQT75	♦ J	Pass	3NT	All Pass	
South HCP: 18+1	♣ T7	♣ AK63				
Contract: 3NT North						

1. forcing 1NT



<b>Board: 480</b>	♠ A3	You bid first.
Dealer: North	♥ T	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 16+3	♣ AT96432	

---

<b>Board: 481</b>	♠ T53	Partner bids first.
Dealer: South	♥ AKJT842	The opponents are silent.
Vul: Both	♦ J	
HCP: 9+3	♣ 62	

---

<b>Board: 482</b>	♠ Q73	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: None	♦ AKJT743	
HCP: 17+3	♣ K	

---

<b>Board: 483</b>	♠ AQJ84	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 15+2	♣ J9843	

---

<b>Board: 484</b>	♠ K82	Partner bids first.
Dealer: South	♥ 32	The opponents are silent.
Vul: E-W	♦ -	
HCP: 10+4	♣ AQJT9843	

## Both hands (Answers Page)

### Board: 480

Dealer: North

Vul: N-S

North HCP: 16+3

South HCP: 10+1

Contract: 3NT South

North:

♠ A3

♥ T

♦ AKJ

♣ AT96432

South:

♠ KQT

♥ KQ943

♦ 9752

♣ 5

W N E S

1 ♣ Pass 1 ♥

Pass 3 ♣ Pass 3NT

All Pass

### Board: 481

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 19

Contract: 4 ♥ North

North:

♠ T53

♥ AKJT842

♦ J

♣ 62

South:

♠ AK86

♥ Q

♦ AKQ9

♣ JT74

W N E S

1 ♦

Pass 1 ♥ Pass 2NT

Pass 4 ♥ All Pass

### Board: 482

Dealer: North

Vul: None

North HCP: 17+3

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ Q73

♥ A6

♦ AKJT743

♣ K

South:

♠ AK85

♥ KT754

♦ 2

♣ 654

W N E S

1 ♦ Pass 1 ♥

Pass 3 ♦ Pass 3 ♠

Pass 4 ♠ All Pass

### Board: 483

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ AQJ84

♥ K

♦ A6

♣ J9843

South:

♠ 2

♥ QJ842

♦ Q932

♣ QT6

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 484

Dealer: South

Vul: E-W

North HCP: 10+4

South HCP: 15+2

Contract: 1 ♦ South

North:

♠ K82

♥ 32

♦ -

♣ AQJT9843

South:

♠ A4

♥ A865

♦ A97654

♣ K

W N E S

1 ♦

All Pass

<b>Board: 480</b>	♠ KQT	Partner bids first.
Dealer: North	♥ KQ943	The opponents are silent.
Vul: N-S	♦ 9752	
HCP: 10+1	♣ 5	

---

<b>Board: 481</b>	♠ AK86	You bid first.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ AKQ9	
HCP: 19	♣ JT74	

---

<b>Board: 482</b>	♠ AK85	Partner bids first.
Dealer: North	♥ KT754	The opponents are silent.
Vul: None	♦ 2	
HCP: 10+1	♣ 654	

---

<b>Board: 483</b>	♠ 2	Partner bids first.
Dealer: North	♥ QJ842	The opponents are silent.
Vul: N-S	♦ Q932	
HCP: 7+1	♣ QT6	

---

<b>Board: 484</b>	♠ A4	You bid first.
Dealer: South	♥ A865	The opponents are silent.
Vul: E-W	♦ A97654	
HCP: 15+2	♣ K	

## Both hands (Answers Page)

### Board: 480

Dealer: North

Vul: N-S

North HCP: 16+3

South HCP: 10+1

Contract: 3NT South

North:

♠ A3

♥ T

♦ AKJ

♣ AT96432

South:

♠ KQT

♥ KQ943

♦ 9752

♣ 5

W N E S

1 ♣ Pass 1 ♥

Pass 3 ♣ Pass 3NT

All Pass

### Board: 481

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 19

Contract: 4 ♥ North

North:

♠ T53

♥ AKJT842

♦ J

♣ 62

South:

♠ AK86

♥ Q

♦ AKQ9

♣ JT74

W N E S

1 ♦

Pass 1 ♥ Pass 2NT

Pass 4 ♥ All Pass

### Board: 482

Dealer: North

Vul: None

North HCP: 17+3

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ Q73

♥ A6

♦ AKJT743

♣ K

South:

♠ AK85

♥ KT754

♦ 2

♣ 654

W N E S

1 ♦ Pass 1 ♥

Pass 3 ♦ Pass 3 ♠

Pass 4 ♠ All Pass

### Board: 483

Dealer: North

Vul: N-S

North HCP: 15+2

South HCP: 7+1

Contract: 2 ♠ South

North:

♠ AQJ84

♥ K

♦ A6

♣ J9843

South:

♠ 2

♥ QJ842

♦ Q932

♣ QT6

W N E S

1 ♠ Pass 1NT<sup>1</sup>

Pass 2 ♣ Pass 2 ♠

All Pass

1. forcing 1NT

### Board: 484

Dealer: South

Vul: E-W

North HCP: 10+4

South HCP: 15+2

Contract: 1 ♦ South

North:

♠ K82

♥ 32

♦ -

♣ AQJT9843

South:

♠ A4

♥ A865

♦ A97654

♣ K

W N E S

1 ♦

All Pass

<b>Board: 485</b>	♠ J984	You bid first.
Dealer: North	♥ 8	The opponents are silent.
Vul: None	♦ KJT83	
HCP: 12+1	♣ AQJ	

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<b>Board: 486</b>	♠ AQJ9	Partner bids first.
Dealer: South	♥ 9654	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 7	♣ 9652	

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<b>Board: 487</b>	♠ QT863	Partner bids first.
Dealer: South	♥ A9873	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 10+2	♣ A8	

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<b>Board: 488</b>	♠ K95	Partner bids first.
Dealer: South	♥ JT7543	The opponents are silent.
Vul: Both	♦ -	
HCP: 10+2	♣ AQ75	

## Both hands (Answers Page)

### Board: 485

	North:	South:	W	N	E	S
Dealer: North	♠ J984	♠ A765		1 ♦	Pass	1 ♥
Vul: None	♥ 8	♥ K9754	Pass	1 ♠	Pass	3 ♠
North HCP: 12+1	♦ KJT83	♦ 4	All Pass			
South HCP: 10+1	♣ AQJ	♣ K52				
Contract: 3 ♠ South						

### Board: 486

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ9	♠ K74				1 ♦
Vul: N-S	♥ 9654	♥ J7	Pass	1 ♥	Pass	1NT
North HCP: 7	♦ 9	♦ AQJ73	All Pass			
South HCP: 14+1	♣ 9652	♣ QJ4				
Contract: 1NT South						

### Board: 487

	North:	South:	W	N	E	S
Dealer: South	♠ QT863	♠ J				1 ♦
Vul: E-W	♥ A9873	♥ J42	Pass	1 ♠	Pass	3 ♦
North HCP: 10+2	♦ 8	♦ AKQJ93	Pass	4 ♥	All Pass	
South HCP: 17+2	♣ A8	♣ KQ4				
Contract: 4 ♥ North						

### Board: 488

	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ A32				1 ♦
Vul: Both	♥ JT7543	♥ AK	Pass	1 ♥	Pass	3NT
North HCP: 10+2	♦ -	♦ AKT975	All Pass			
South HCP: 18+2	♣ AQ75	♣ T3				
Contract: 3NT South						

<b>Board: 485</b>	♠ A765	Partner bids first.
Dealer: North	♥ K9754	The opponents are silent.
Vul: None	♦ 4	
HCP: 10+1	♣ K52	

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<b>Board: 486</b>	♠ K74	You bid first.
Dealer: South	♥ J7	The opponents are silent.
Vul: N-S	♦ AQJ73	
HCP: 14+1	♣ QJ4	

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<b>Board: 487</b>	♠ J	You bid first.
Dealer: South	♥ J42	The opponents are silent.
Vul: E-W	♦ AKQJ93	
HCP: 17+2	♣ KQ4	

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<b>Board: 488</b>	♠ A32	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ AKT975	
HCP: 18+2	♣ T3	

## Both hands (Answers Page)

### Board: 485

Board: 485	North:	South:	W	N	E	S
Dealer: North	♠ J984	♠ A765		1 ♦	Pass	1 ♥
Vul: None	♥ 8	♥ K9754	Pass	1 ♠	Pass	3 ♠
North HCP: 12+1	♦ KJT83	♦ 4	All Pass			
South HCP: 10+1	♣ AQJ	♣ K52				
Contract: 3 ♠ South						

### Board: 486

Board: 486	North:	South:	W	N	E	S
Dealer: South	♠ AQJ9	♠ K74				1 ♦
Vul: N-S	♥ 9654	♥ J7	Pass	1 ♥	Pass	1NT
North HCP: 7	♦ 9	♦ AQJ73	All Pass			
South HCP: 14+1	♣ 9652	♣ QJ4				
Contract: 1NT South						

### Board: 487

Board: 487	North:	South:	W	N	E	S
Dealer: South	♠ QT863	♠ J				1 ♦
Vul: E-W	♥ A9873	♥ J42	Pass	1 ♠	Pass	3 ♦
North HCP: 10+2	♦ 8	♦ AKQJ93	Pass	4 ♥	All Pass	
South HCP: 17+2	♣ A8	♣ KQ4				
Contract: 4 ♥ North						

### Board: 488

Board: 488	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ A32				1 ♦
Vul: Both	♥ JT7543	♥ AK	Pass	1 ♥	Pass	3NT
North HCP: 10+2	♦ -	♦ AKT975	All Pass			
South HCP: 18+2	♣ AQ75	♣ T3				
Contract: 3NT South						