
Board: 1	♠ A87	Partner bids first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: None	♦ AQ72	
HCP: 15	♣ QJ82	

Board: 2	♠ AJ	Partner bids first.
Dealer: South	♥ A43	The opponents are silent.
Vul: N-S	♦ QJ86	
HCP: 17	♣ KQ76	

Board: 3	♠ AQT	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ T8753	
HCP: 14+2	♣ AKJ97	

Board: 4	♠ AKJ9865	You bid first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: Both	♦ J97	
HCP: 15+3	♣ A	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ K4				1 ♥
Vul: None	♥ Q8	♥ KJ753	Pass	2 ♣	Pass	3 ♣
North HCP: 15	♦ AQ72	♦ KJ	Pass	4 ♠	Pass	4 NT
South HCP: 18+1	♣ QJ82	♣ AK54	Pass	5 ♠ ¹	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

1. A=2/5 or 5/5, Q(C)=1

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ KT632				1 ♠
Vul: N-S	♥ A43	♥ KQ2	Pass	2 ♣	Pass	2 NT
North HCP: 17	♦ QJ86	♦ A5	Pass	3 NT	All Pass	
South HCP: 13+1	♣ KQ76	♣ J52				
Contract: 3 NT North			All Pass			

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AQT	♠ 95				1 ♥
Vul: E-W	♥ -	♥ AQT32	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ T8753	♦ AQ64	Pass	4 ♦	Pass	4 ♥
South HCP: 14+1	♣ AKJ97	♣ Q6	Pass	4 ♠	Pass	4 NT
Contract: 6 ♦ South			Pass	5 ♥ ¹	Pass	6 ♦
			All Pass			

1. A=2/5 or 5/5, Q(D)=0

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AKJ9865	♠ -		1 ♠	Pass	2 ♥
Vul: Both	♥ Q7	♥ KT542	Pass	3 ♣	Pass	3 NT
North HCP: 15+3	♦ J97	♦ A2	Pass	4 ♠	Pass	5 ♣
South HCP: 13+3	♣ A	♣ KQJ732	Pass	5 ♥	Pass	5 NT
Contract: 5 NT South			All Pass			

Board: 1 ♠ K4 You bid first.

Dealer: South ♥ KJ753 The opponents are silent.

Vul: None ♦ KJ

HCP: 18+1 ♣ AK54

Board: 2 ♠ KT632 You bid first.

Dealer: South ♥ KQ2 The opponents are silent.

Vul: N-S ♦ A5

HCP: 13+1 ♣ J52

Board: 3 ♠ 95 You bid first.

Dealer: South ♥ AQT32 The opponents are silent.

Vul: E-W ♦ AQ64

HCP: 14+1 ♣ Q6

Board: 4 ♠ - Partner bids first.

Dealer: North ♥ KT542 The opponents are silent.

Vul: Both ♦ A2

HCP: 13+3 ♣ KQJ732

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ K4				1 ♥
Vul: None	♥ Q8	♥ KJ753	Pass	2 ♣	Pass	3 ♣
North HCP: 15	♦ AQ72	♦ KJ	Pass	4 ♠	Pass	4 NT
South HCP: 18+1	♣ QJ82	♣ AK54	Pass	5 ♠ ¹	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

1. A=2/5 or 5/5, Q(C)=1

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ KT632				1 ♠
Vul: N-S	♥ A43	♥ KQ2	Pass	2 ♣	Pass	2 NT
North HCP: 17	♦ QJ86	♦ A5	Pass	3 NT	All Pass	
South HCP: 13+1	♣ KQ76	♣ J52				
Contract: 3 NT North			All Pass			

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AQT	♠ 95				1 ♥
Vul: E-W	♥ -	♥ AQT32	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ T8753	♦ AQ64	Pass	4 ♦	Pass	4 ♥
South HCP: 14+1	♣ AKJ97	♣ Q6	Pass	4 ♠	Pass	4 NT
Contract: 6 ♦ South			Pass	5 ♥ ¹	Pass	6 ♦
			All Pass			

1. A=2/5 or 5/5, Q(D)=0

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AKJ9865	♠ -		1 ♠	Pass	2 ♥
Vul: Both	♥ Q7	♥ KT542	Pass	3 ♣	Pass	3 NT
North HCP: 15+3	♦ J97	♦ A2	Pass	4 ♠	Pass	5 ♣
South HCP: 13+3	♣ A	♣ KQJ732	Pass	5 ♥	Pass	5 NT
Contract: 5 NT South			All Pass			

Board: 5	♠ J9	Partner bids first.
Dealer: South	♥ K63	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 14+1	♣ AK975	

Board: 6	♠ AJ9	Partner bids first.
Dealer: South	♥ KT964	The opponents are silent.
Vul: E-W	♦ 53	
HCP: 11+1	♣ K95	

Board: 7	♠ K962	You bid first.
Dealer: North	♥ AK864	The opponents are silent.
Vul: Both	♦ 982	
HCP: 14+1	♣ A	

Board: 8	♠ Q42	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: None	♦ QT83	
HCP: 11	♣ KT93	

Board: 9	♠ AQT432	You bid first.
Dealer: North	♥ 85	The opponents are silent.
Vul: E-W	♦ A73	
HCP: 13+2	♣ K4	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AKQT4				1 ♠
Vul: N-S	♥ K63	♥ QT95	Pass	2 ♣	Pass	3 ♥
North HCP: 14+1	♦ QJ5	♦ A987	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK975	♣ -				
Contract: 3NT North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ KQ875				1 ♠
Vul: E-W	♥ KT964	♥ A2	Pass	1NT ¹	Pass	3 ♦
North HCP: 11+1	♦ 53	♦ KJ42	Pass	3 ♠	Pass	4 ♣
South HCP: 17+1	♣ K95	♣ AT	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						1. forcing 1NT

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ K962	♠ A		1 ♥	Pass	2 ♣
Vul: Both	♥ AK864	♥ QT9	Pass	2NT	Pass	3 ♥
North HCP: 14+1	♦ 982	♦ AJ	Pass	3NT	Pass	4NT
South HCP: 17+3	♣ A	♣ KQJT832	Pass	5 ♣ ¹	Pass	7 ♥
Contract: 7 ♥ South						All Pass
						1. A=0/5 or 3/5

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ AJ973				1 ♠
Vul: None	♥ A9	♥ KJ6	Pass	1NT ¹	Pass	3NT
North HCP: 11	♦ QT83	♦ AJ5	Pass	6 ♠	All Pass	
South HCP: 19+1	♣ KT93	♣ AJ				
Contract: 6 ♠ North						1. forcing 1NT

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AQT432	♠ KJ		1 ♠	Pass	2 ♣
Vul: E-W	♥ 85	♥ JT9	Pass	2 ♠	Pass	3 ♣
North HCP: 13+2	♦ A73	♦ KT42	Pass	4 ♣	Pass	4 ♦
South HCP: 14	♣ K4	♣ AQ73	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 5 ♠ AKQT4 You bid first.

Dealer: South ♥ QT95 The opponents are silent.

Vul: N-S ♦ A987

HCP: 15+1 ♣ -

Board: 6 ♠ KQ875 You bid first.

Dealer: South ♥ A2 The opponents are silent.

Vul: E-W ♦ KJ42

HCP: 17+1 ♣ AT

Board: 7 ♠ A Partner bids first.

Dealer: North ♥ QT9 The opponents are silent.

Vul: Both ♦ AJ

HCP: 17+3 ♣ KQJT832

Board: 8 ♠ AJ973 You bid first.

Dealer: South ♥ KJ6 The opponents are silent.

Vul: None ♦ AJ5

HCP: 19+1 ♣ AJ

Board: 9 ♠ KJ Partner bids first.

Dealer: North ♥ JT9 The opponents are silent.

Vul: E-W ♦ KT42

HCP: 14 ♣ AQ73

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AKQT4				1 ♠
Vul: N-S	♥ K63	♥ QT95	Pass	2 ♣	Pass	3 ♥
North HCP: 14+1	♦ QJ5	♦ A987	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK975	♣ -				
Contract: 3NT North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ AJ9	♠ KQ875				1 ♠
Vul: E-W	♥ KT964	♥ A2	Pass	1NT ¹	Pass	3 ♦
North HCP: 11+1	♦ 53	♦ KJ42	Pass	3 ♠	Pass	4 ♣
South HCP: 17+1	♣ K95	♣ AT	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						1. forcing 1NT

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ K962	♠ A		1 ♥	Pass	2 ♣
Vul: Both	♥ AK864	♥ QT9	Pass	2NT	Pass	3 ♥
North HCP: 14+1	♦ 982	♦ AJ	Pass	3NT	Pass	4NT
South HCP: 17+3	♣ A	♣ KQJT832	Pass	5 ♣ ¹	Pass	7 ♥
Contract: 7 ♥ South						All Pass
						1. A=0/5 or 3/5

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ AJ973				1 ♠
Vul: None	♥ A9	♥ KJ6	Pass	1NT ¹	Pass	3NT
North HCP: 11	♦ QT83	♦ AJ5	Pass	6 ♠	All Pass	
South HCP: 19+1	♣ KT93	♣ AJ				
Contract: 6 ♠ North						1. forcing 1NT

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ AQT432	♠ KJ		1 ♠	Pass	2 ♣
Vul: E-W	♥ 85	♥ JT9	Pass	2 ♠	Pass	3 ♣
North HCP: 13+2	♦ A73	♦ KT42	Pass	4 ♣	Pass	4 ♦
South HCP: 14	♣ K4	♣ AQ73	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 10	♠ T	Partner bids first.
Dealer: South	♥ 32	The opponents are silent.
Vul: Both	♦ AQ74	
HCP: 13+2	♣ AK9872	

Board: 11	♠ A2	Partner bids first.
Dealer: South	♥ A76	The opponents are silent.
Vul: None	♦ KQ52	
HCP: 13	♣ 9853	

Board: 12	♠ Q4	Partner bids first.
Dealer: South	♥ QT32	The opponents are silent.
Vul: N-S	♦ Q4	
HCP: 16+1	♣ AKQJ4	

Board: 13	♠ AKQ92	You bid first.
Dealer: North	♥ AQ53	The opponents are silent.
Vul: Both	♦ 852	
HCP: 15+1	♣ 7	

Both hands (Answers Page)

Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ QJ863				1 ♠
Vul: Both	♥ 32	♥ AK75	Pass	2 ♣	Pass	2 ♥
North HCP: 13+2	♦ AQ74	♦ K53	Pass	3 ♣	Pass	3 NT
South HCP: 13+1	♣ AK9872	♣ T	All Pass			

Contract: 3NT South

Board: 11

	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ QJ643				1 ♠
Vul: None	♥ A76	♥ KQJ9	Pass	2 ♣	Pass	3 ♥
North HCP: 13	♦ KQ52	♦ A	Pass	3 NT	All Pass	
South HCP: 16+1	♣ 9853	♣ KT7				

Contract: 3NT North

Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ AK2				1 ♥
Vul: N-S	♥ QT32	♥ KJ9875	Pass	2 NT ¹	Pass	3 ♣ ²
North HCP: 16+1	♦ Q4	♦ AJ83	Pass	3 ♥	Pass	4 NT
South HCP: 16+2	♣ AKQJ4	♣ -	Pass	5 ♦ ³	Pass	6 ♥

Contract: 6 ♥ South

1. Jacoby 2NT

2. shortness !C

3. A=1/5 or 4/5

Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ92	♠ 4		1 ♠	Pass	2 ♣
Vul: Both	♥ AQ53	♥ K976	Pass	3 ♥	Pass	4 NT
North HCP: 15+1	♦ 852	♦ A7	Pass	5 ♪ ¹	Pass	7 ♥
South HCP: 14+2	♣ 7	♣ AQJ986	All Pass			

Contract: 7 ♥ South

1. A=2/5 or 5/5, Q(H)=1

Board: 10 ♠ QJ863 You bid first.

Dealer: South ♥ AK75 The opponents are silent.

Vul: Both ♦ K53

HCP: 13+1 ♣ T

Board: 11 ♠ QJ643 You bid first.

Dealer: South ♥ KQJ9 The opponents are silent.

Vul: None ♦ A

HCP: 16+1 ♣ KT7

Board: 12 ♠ AK2 You bid first.

Dealer: South ♥ KJ9875 The opponents are silent.

Vul: N-S ♦ AJ83

HCP: 16+2 ♣ -

Board: 13 ♠ 4 Partner bids first.

Dealer: North ♥ K976 The opponents are silent.

Vul: Both ♦ A7

HCP: 14+2 ♣ AQJ986

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ QJ863				1 ♠
Vul: Both	♥ 32	♥ AK75	Pass	2 ♣	Pass	2 ♥
North HCP: 13+2	♦ AQ74	♦ K53	Pass	3 ♣	Pass	3 NT
South HCP: 13+1	♣ AK9872	♣ T	All Pass			
Contract:	3 NT South					

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ QJ643				1 ♠
Vul: None	♥ A76	♥ KQJ9	Pass	2 ♣	Pass	3 ♥
North HCP: 13	♦ KQ52	♦ A	Pass	3 NT	All Pass	
South HCP: 16+1	♣ 9853	♣ KT7				
Contract:	3 NT North					

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ AK2				1 ♥
Vul: N-S	♥ QT32	♥ KJ9875	Pass	2 NT ¹	Pass	3 ♣ ²
North HCP: 16+1	♦ Q4	♦ AJ83	Pass	3 ♥	Pass	4 NT
South HCP: 16+2	♣ AKQJ4	♣ -	Pass	5 ♦ ³	Pass	6 ♥
Contract:	6 ♥ South		All Pass			

1. Jacoby 2 NT
2. shortness !C
3. A=1/5 or 4/5

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ AKQ92	♠ 4		1 ♠	Pass	2 ♣
Vul: Both	♥ AQ53	♥ K976	Pass	3 ♥	Pass	4 NT
North HCP: 15+1	♦ 852	♦ A7	Pass	5 ♠ ¹	Pass	7 ♥
South HCP: 14+2	♣ 7	♣ AQJ986	All Pass			
Contract:	7 ♥ South		1. A=2/5 or 5/5, Q(H)=1			

Board: 14	♠ J3	Partner bids first.
Dealer: South	♥ KT65	The opponents are silent.
Vul: None	♦ KQT5	
HCP: 15	♣ AQT	

Board: 15	♠ K7	Partner bids first.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: N-S	♦ AT92	
HCP: 17	♣ KQJT	

Board: 16	♠ 93	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ AK73	
HCP: 13+2	♣ AQ8762	

Board: 17	♠ KJ972	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: None	♦ AK98	
HCP: 18+1	♣ 7	

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ K9854				1 ♠
Vul: None	♥ KT65	♥ AJ43	Pass	2 ♦	Pass	2 ♥
North HCP: 15	♦ KQT5	♦ A7	Pass	3 ♥	Pass	3 ♠
South HCP: 13+1	♣ AQT	♣ J4	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AQJ94				1 ♠
Vul: N-S	♥ KJ5	♥ A9	Pass	2 ♣	Pass	3 ♦
North HCP: 17	♦ AT92	♦ 7643	Pass	3NT	All Pass	
South HCP: 15+1	♣ KQJT	♣ A4				
Contract: 3NT North			All Pass			

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ QJ754				1 ♠
Vul: E-W	♥ 8	♥ AQ9	Pass	2 ♣	Pass	2NT
North HCP: 13+2	♦ AK73	♦ QT8	Pass	3 ♦	Pass	3NT
South HCP: 14+1	♣ AQ8762	♣ K9	All Pass			
Contract: 3NT South			All Pass			

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ KJ972	♠ Q63		1 ♠	Pass	2 ♣
Vul: None	♥ AK4	♥ 532	Pass	3 ♦	Pass	3 ♠
North HCP: 18+1	♦ AK98	♦ Q	Pass	4NT	Pass	5 ♦ ¹
South HCP: 14+2	♣ 7	♣ AKQJ32	Pass	5 ♥	Pass	6 ♣ ²
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 14 ♠ K9854 You bid first.

Dealer: South ♥ AJ43 The opponents are silent.

Vul: None ♦ A7

HCP: 13+1 ♣ J4

Board: 15 ♠ AQJ94 You bid first.

Dealer: South ♥ A9 The opponents are silent.

Vul: N-S ♦ 7643

HCP: 15+1 ♣ A4

Board: 16 ♠ QJ754 You bid first.

Dealer: South ♥ AQ9 The opponents are silent.

Vul: E-W ♦ QT8

HCP: 14+1 ♣ K9

Board: 17 ♠ Q63 Partner bids first.

Dealer: North ♥ 532 The opponents are silent.

Vul: None ♦ Q

HCP: 14+2 ♣ AKQJ32

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ K9854				1 ♠
Vul: None	♥ KT65	♥ AJ43	Pass	2 ♦	Pass	2 ♥
North HCP: 15	♦ KQT5	♦ A7	Pass	3 ♥	Pass	3 ♠
South HCP: 13+1	♣ AQT	♣ J4	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AQJ94				1 ♠
Vul: N-S	♥ KJ5	♥ A9	Pass	2 ♣	Pass	3 ♦
North HCP: 17	♦ AT92	♦ 7643	Pass	3NT	All Pass	
South HCP: 15+1	♣ KQJT	♣ A4				
Contract: 3NT North			All Pass			

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ QJ754				1 ♠
Vul: E-W	♥ 8	♥ AQ9	Pass	2 ♣	Pass	2NT
North HCP: 13+2	♦ AK73	♦ QT8	Pass	3 ♦	Pass	3NT
South HCP: 14+1	♣ AQ8762	♣ K9	All Pass			
Contract: 3NT South			All Pass			

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ KJ972	♠ Q63		1 ♠	Pass	2 ♣
Vul: None	♥ AK4	♥ 532	Pass	3 ♦	Pass	3 ♠
North HCP: 18+1	♦ AK98	♦ Q	Pass	4NT	Pass	5 ♦ ¹
South HCP: 14+2	♣ 7	♣ AKQJ32	Pass	5 ♥	Pass	6 ♣ ²
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 18	♠ T82	Partner bids first.
Dealer: South	♥ QJ74	The opponents are silent.
Vul: N-S	♦ AK93	
HCP: 11	♣ J8	

Board: 19	♠ A65	You bid first.
Dealer: North	♥ AKQJ8	The opponents are silent.
Vul: E-W	♦ 643	
HCP: 18+1	♣ AT	

Board: 20	♠ K64	Partner bids first.
Dealer: South	♥ K9	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 13+1	♣ AT952	

Board: 21	♠ QT65	You bid first.
Dealer: North	♥ AKT63	The opponents are silent.
Vul: N-S	♦ A82	
HCP: 13+1	♣ 5	

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ T82	♠ AKJ63				1 ♠
Vul: N-S	♥ QJ74	♥ K652	Pass	1NT ¹	Pass	3 ♥
North HCP: 11	♦ AK93	♦ Q	Pass	3 ♠	Pass	4 ♣
South HCP: 18+1	♣ J8	♣ KQ4	Pass	4 ♦	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. forcing 1NT

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ 943		1 ♥	Pass	2 ♥
Vul: E-W	♥ AKQJ8	♥ 754	Pass	2NT	Pass	3 ♥
North HCP: 18+1	♦ 643	♦ AT2	Pass	4 ♥	All Pass	
South HCP: 10	♣ AT	♣ KQJ3				
Contract: 4 ♥ North						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ AT832				1 ♠
Vul: Both	♥ K9	♥ QT5	Pass	2 ♣	Pass	2NT
North HCP: 13+1	♦ QJ6	♦ KT	Pass	4 ♠	All Pass	
South HCP: 14+1	♣ AT952	♣ KQ4				
Contract: 4 ♠ North						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ QT65	♠ J97		1 ♥	Pass	2 ♥
Vul: N-S	♥ AKT63	♥ 954	All Pass			
North HCP: 13+1	♦ A82	♦ KQ5				
South HCP: 10	♣ 5	♣ A973				
Contract: 2 ♥ South						

Board: 18 ♠ AKJ63 You bid first.

Dealer: South ♥ K652 The opponents are silent.

Vul: N-S ♦ Q

HCP: 18+1 ♣ KQ4

Board: 19 ♠ 943 Partner bids first.

Dealer: North ♥ 754 The opponents are silent.

Vul: E-W ♦ AT2

HCP: 10 ♣ KQJ3

Board: 20 ♠ AT832 You bid first.

Dealer: South ♥ QT5 The opponents are silent.

Vul: Both ♦ KT

HCP: 14+1 ♣ KQ4

Board: 21 ♠ J97 Partner bids first.

Dealer: North ♥ 954 The opponents are silent.

Vul: N-S ♦ KQ5

HCP: 10 ♣ A973

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ T82	♠ AKJ63				1 ♠
Vul: N-S	♥ QJ74	♥ K652	Pass	1NT ¹	Pass	3 ♥
North HCP: 11	♦ AK93	♦ Q	Pass	3 ♠	Pass	4 ♣
South HCP: 18+1	♣ J8	♣ KQ4	Pass	4 ♦	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. forcing 1NT

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ 943		1 ♥	Pass	2 ♥
Vul: E-W	♥ AKQJ8	♥ 754	Pass	2NT	Pass	3 ♥
North HCP: 18+1	♦ 643	♦ AT2	Pass	4 ♥	All Pass	
South HCP: 10	♣ AT	♣ KQJ3				
Contract: 4 ♥ North						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ AT832				1 ♠
Vul: Both	♥ K9	♥ QT5	Pass	2 ♣	Pass	2NT
North HCP: 13+1	♦ QJ6	♦ KT	Pass	4 ♠	All Pass	
South HCP: 14+1	♣ AT952	♣ KQ4				
Contract: 4 ♠ North						

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ QT65	♠ J97		1 ♥	Pass	2 ♥
Vul: N-S	♥ AKT63	♥ 954	All Pass			
North HCP: 13+1	♦ A82	♦ KQ5				
South HCP: 10	♣ 5	♣ A973				
Contract: 2 ♥ South						

Board: 22	♠ 52	Partner bids first.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: E-W	♦ K864	
HCP: 16	♣ AQJ8	

Board: 23	♠ J973	You bid first.
Dealer: North	♥ AJT76	The opponents are silent.
Vul: Both	♦ A74	
HCP: 13+1	♣ K	

Board: 24	♠ KJ9	Partner bids first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: None	♦ AQJT	
HCP: 16	♣ KT93	

Board: 25	♠ Q3	Partner bids first.
Dealer: South	♥ A876	The opponents are silent.
Vul: E-W	♦ AQT	
HCP: 13	♣ J952	

Both hands (Answers Page)

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ KQ864				1 ♠
Vul: E-W	♥ AQ4	♥ 3	Pass	2 ♣	Pass	3 ♦
North HCP: 16	♦ K864	♦ AQJT7	Pass	4 ♦	Pass	4NT
South HCP: 15+2	♣ AQJ8	♣ K6	Pass	5 ♣ ¹	Pass	6 ♦
Contract: 6♦ South			All Pass			

1. A=0/5 or 3/5

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ J973	♠ A8		1 ♥	Pass	2 ♣
Vul: Both	♥ AJT76	♥ K54	Pass	2NT	Pass	3 ♥
North HCP: 13+1	♦ A74	♦ QT9	Pass	4 ♣	Pass	4 ♦
South HCP: 14+1	♣ K	♣ AJ542	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ A7				1 ♥
Vul: None	♥ Q4	♥ AJT987	Pass	2 ♣	Pass	3 ♥
North HCP: 16	♦ AQJT	♦ K8	Pass	4NT	Pass	5 ♣ ¹
South HCP: 16+2	♣ KT93	♣ A65	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						

1. A=0/5 or 3/5

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ KT864				1 ♠
Vul: E-W	♥ A876	♥ KQ	Pass	2 ♣	Pass	3 ♣
North HCP: 13	♦ AQT	♦ 75	Pass	3NT	All Pass	
South HCP: 15+1	♣ J952	♣ AK86				
Contract: 3NT North						

Board: 22 ♠ KQ864 You bid first.

Dealer: South ♥ 3 The opponents are silent.

Vul: E-W ♦ AQJT7

HCP: 15+2 ♣ K6

Board: 23 ♠ A8 Partner bids first.

Dealer: North ♥ K54 The opponents are silent.

Vul: Both ♦ QT9

HCP: 14+1 ♣ AJ542

Board: 24 ♠ A7 You bid first.

Dealer: South ♥ AJT987 The opponents are silent.

Vul: None ♦ K8

HCP: 16+2 ♣ A65

Board: 25 ♠ KT864 You bid first.

Dealer: South ♥ KQ The opponents are silent.

Vul: E-W ♦ 75

HCP: 15+1 ♣ AK86

Both hands (Answers Page)

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ KQ864				1 ♠
Vul: E-W	♥ AQ4	♥ 3	Pass	2 ♣	Pass	3 ♦
North HCP: 16	♦ K864	♦ AQJT7	Pass	4 ♦	Pass	4NT
South HCP: 15+2	♣ AQJ8	♣ K6	Pass	5 ♣ ¹	Pass	6 ♦
Contract: 6♦ South			All Pass			

1. A=0/5 or 3/5

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ J973	♠ A8		1 ♥	Pass	2 ♣
Vul: Both	♥ AJT76	♥ K54	Pass	2NT	Pass	3 ♥
North HCP: 13+1	♦ A74	♦ QT9	Pass	4 ♣	Pass	4 ♦
South HCP: 14+1	♣ K	♣ AJ542	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ A7				1 ♥
Vul: None	♥ Q4	♥ AJT987	Pass	2 ♣	Pass	3 ♥
North HCP: 16	♦ AQJT	♦ K8	Pass	4NT	Pass	5 ♣ ¹
South HCP: 16+2	♣ KT93	♣ A65	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						

1. A=0/5 or 3/5

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ KT864				1 ♠
Vul: E-W	♥ A876	♥ KQ	Pass	2 ♣	Pass	3 ♣
North HCP: 13	♦ AQT	♦ 75	Pass	3NT	All Pass	
South HCP: 15+1	♣ J952	♣ AK86				
Contract: 3NT North						

Board: 26	♠ K	Partner bids first.
Dealer: South	♥ KQ95	The opponents are silent.
Vul: Both	♦ A964	
HCP: 16	♣ KJ74	

Board: 27	♠ KQJT76	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ 7532	
HCP: 15+2	♣ AQ	

Board: 28	♠ J7	Partner bids first.
Dealer: South	♥ Q76	The opponents are silent.
Vul: N-S	♦ AK6	
HCP: 17+1	♣ AQJT5	

Board: 29	♠ QT	Partner bids first.
Dealer: South	♥ A84	The opponents are silent.
Vul: Both	♦ AJ86	
HCP: 13	♣ Q852	

Board: 30	♠ K4	Partner bids first.
Dealer: South	♥ J6	The opponents are silent.
Vul: None	♦ AQ74	
HCP: 14+1	♣ AT962	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♦ K	♦ AQT9752				1 ♠
Vul: Both	♦ KQ95	♦ J32	Pass	2 ♣	Pass	3 ♠
North HCP: 16	♦ A964	♦ K	Pass	4NT	Pass	5 ♠ ¹
South HCP: 14+3	♣ KJ74	♣ A8	All Pass			
Contract: 5 ♠ South			1. A=2/5 or 5/5, Q(S)=1			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♦ KQJT76	♦ A2		1 ♠	Pass	2 ♣
Vul: None	♦ K	♦ AT42	Pass	3 ♠	Pass	4NT
North HCP: 15+2	♦ 7532	♦ KQT	Pass	5 ♠ ¹	All Pass	
South HCP: 13	♣ AQ	♣ 8652	1. A=2/5 or 5/5, Q(S)=1			
Contract: 5 ♠ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♦ J7	♦ A4				1 ♥
Vul: N-S	♦ Q76	♦ AKT98	Pass	2 ♣	Pass	3 ♦
North HCP: 17+1	♦ AK6	♦ QT932	Pass	3 ♥	Pass	3 ♠
South HCP: 13+2	♣ AQJT5	♣ 6	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 29	North:	South:	W	N	E	S
Dealer: South	♦ QT	♦ K9654				1 ♠
Vul: Both	♦ A84	♦ KJ53	Pass	2 ♣	Pass	2 ♥
North HCP: 13	♦ AJ86	♦ Q75	Pass	3NT	All Pass	
South HCP: 13+1	♣ Q852	♣ A				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♦ K4	♦ QJT32				1 ♠
Vul: None	♦ J6	♦ AQ2	Pass	2 ♣	Pass	2NT
North HCP: 14+1	♦ AQ74	♦ J2	Pass	3 ♦	Pass	3NT
South HCP: 13+1	♣ AT962	♣ QJ4	All Pass			
Contract: 3NT South						

Board: 26 ♠ AQT9752 You bid first.

Dealer: South ♥ J32 The opponents are silent.

Vul: Both ♦ K

HCP: 14+3 ♣ A8

Board: 27 ♠ A2 Partner bids first.

Dealer: North ♥ AT42 The opponents are silent.

Vul: None ♦ KQT

HCP: 13 ♣ 8652

Board: 28 ♠ A4 You bid first.

Dealer: South ♥ AKT98 The opponents are silent.

Vul: N-S ♦ QT932

HCP: 13+2 ♣ 6

Board: 29 ♠ K9654 You bid first.

Dealer: South ♥ KJ53 The opponents are silent.

Vul: Both ♦ Q75

HCP: 13+1 ♣ A

Board: 30 ♠ QJT32 You bid first.

Dealer: South ♥ AQ2 The opponents are silent.

Vul: None ♦ J2

HCP: 13+1 ♣ QJ4

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: South	♦ K	♦ AQT9752				1 ♠
Vul: Both	♦ KQ95	♦ J32	Pass	2 ♣	Pass	3 ♠
North HCP: 16	♦ A964	♦ K	Pass	4NT	Pass	5 ♠ ¹
South HCP: 14+3	♣ KJ74	♣ A8	All Pass			
Contract: 5 ♠ South			1. A=2/5 or 5/5, Q(S)=1			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♦ KQJT76	♦ A2		1 ♠	Pass	2 ♣
Vul: None	♦ K	♦ AT42	Pass	3 ♠	Pass	4NT
North HCP: 15+2	♦ 7532	♦ KQT	Pass	5 ♠ ¹	All Pass	
South HCP: 13	♣ AQ	♣ 8652	1. A=2/5 or 5/5, Q(S)=1			
Contract: 5 ♠ North						

Board: 28	North:	South:	W	N	E	S
Dealer: South	♦ J7	♦ A4				1 ♥
Vul: N-S	♦ Q76	♦ AKT98	Pass	2 ♣	Pass	3 ♦
North HCP: 17+1	♦ AK6	♦ QT932	Pass	3 ♥	Pass	3 ♠
South HCP: 13+2	♣ AQJT5	♣ 6	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 29	North:	South:	W	N	E	S
Dealer: South	♦ QT	♦ K9654				1 ♠
Vul: Both	♦ A84	♦ KJ53	Pass	2 ♣	Pass	2 ♥
North HCP: 13	♦ AJ86	♦ Q75	Pass	3NT	All Pass	
South HCP: 13+1	♣ Q852	♣ A				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: South	♦ K4	♦ QJT32				1 ♠
Vul: None	♦ J6	♦ AQ2	Pass	2 ♣	Pass	2NT
North HCP: 14+1	♦ AQ74	♦ J2	Pass	3 ♦	Pass	3NT
South HCP: 13+1	♣ AT962	♣ QJ4	All Pass			
Contract: 3NT South						

Board: 31 ♠ 863 You bid first.

Dealer: North ♥ AKQT4 The opponents are silent.

Vul: N-S ♦ Q7

HCP: 14+1 ♣ QJ8

Board: 32 ♠ J75 You bid first.

Dealer: North ♥ AK653 The opponents are silent.

Vul: E-W ♦ AQJ42

HCP: 15+2 ♣ -

Board: 33 ♠ 63 Partner bids first.

Dealer: South ♥ AQ8 The opponents are silent.

Vul: None ♦ A763

HCP: 15 ♣ KQ96

Board: 34 ♠ 73 Partner bids first.

Dealer: South ♥ AK32 The opponents are silent.

Vul: N-S ♦ 86

HCP: 14+1 ♣ AQJ96

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 863	♠ KJ		1 ♥	Pass	2 ♣
Vul: N-S	♥ AKQT4	♥ J8	Pass	2NT	Pass	3 ♣
North HCP: 14+1	♦ Q7	♦ KT8	Pass	3NT	All Pass	
South HCP: 15+2	♣ QJ8	♣ AKT732				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ J75	♠ AQ643		1 ♥	Pass	1 ♠
Vul: E-W	♥ AK653	♥ -	Pass	2 ♦	Pass	3 ♣ ¹
North HCP: 15+2	♦ AQJ42	♦ K5	Pass	3 ♠	Pass	4 ♠
South HCP: 14+3	♣ -	♣ KQT954	Pass	4NT	Pass	5 ♦ ²
Contract: 6 ♠ North			Pass	5 ♥	Pass	6 ♣ ³
			Pass	6 ♠	All Pass	

1. Fourth suit game force

2. A=1/5 or 4/5

3. !S queen and !C king

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AKJT5				1 ♠
Vul: None	♥ AQ8	♥ KT972	Pass	2 ♣	Pass	3 ♥
North HCP: 15	♦ A763	♦ KQ2	Pass	3NT	All Pass	
South HCP: 16+2	♣ KQ96	♣ -				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AK52				1 ♥
Vul: N-S	♥ AK32	♥ QT865	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 14+1	♦ 86	♦ KJT2	Pass	3 ♥	Pass	4NT
South HCP: 13+1	♣ AQJ96	♣ -	Pass	5 ♣ ³	Pass	6 ♥
Contract: 6 ♥ South			All Pass			

1. Jacoby 2NT

2. shortness !C

3. A=0/5 or 3/5

Board: 31	♠ KJ	Partner bids first.
Dealer: North	♥ J8	The opponents are silent.
Vul: N-S	♦ KT8	
HCP: 15+2	♣ AKT732	

Board: 32	♠ AQ643	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 14+3	♣ KQT954	

Board: 33	♠ AKJT5	You bid first.
Dealer: South	♥ KT972	The opponents are silent.
Vul: None	♦ KQ2	
HCP: 16+2	♣ -	

Board: 34	♠ AK52	You bid first.
Dealer: South	♥ QT865	The opponents are silent.
Vul: N-S	♦ KJT2	
HCP: 13+1	♣ -	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ 863	♠ KJ		1 ♥	Pass	2 ♣
Vul: N-S	♥ AKQT4	♥ J8	Pass	2NT	Pass	3 ♣
North HCP: 14+1	♦ Q7	♦ KT8	Pass	3NT	All Pass	
South HCP: 15+2	♣ QJ8	♣ AKT732				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ J75	♠ AQ643		1 ♥	Pass	1 ♠
Vul: E-W	♥ AK653	♥ -	Pass	2 ♦	Pass	3 ♣ ¹
North HCP: 15+2	♦ AQJ42	♦ K5	Pass	3 ♠	Pass	4 ♠
South HCP: 14+3	♣ -	♣ KQT954	Pass	4NT	Pass	5 ♦ ²
Contract: 6 ♠ North			Pass	5 ♥	Pass	6 ♣ ³
			Pass	6 ♠	All Pass	

1. Fourth suit game force

2. A=1/5 or 4/5

3. !S queen and !C king

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ AKJT5				1 ♠
Vul: None	♥ AQ8	♥ KT972	Pass	2 ♣	Pass	3 ♥
North HCP: 15	♦ A763	♦ KQ2	Pass	3NT	All Pass	
South HCP: 16+2	♣ KQ96	♣ -				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AK52				1 ♥
Vul: N-S	♥ AK32	♥ QT865	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 14+1	♦ 86	♦ KJT2	Pass	3 ♥	Pass	4NT
South HCP: 13+1	♣ AQJ96	♣ -	Pass	5 ♣ ³	Pass	6 ♥
Contract: 6 ♥ South			All Pass			

1. Jacoby 2NT

2. shortness !C

3. A=0/5 or 3/5

Board: 35 ♠ AKQJ74 You bid first.

Dealer: North ♥ 8 The opponents are silent.

Vul: E-W ♦ QJ

HCP: 17+2 ♣ KJ84

Board: 36 ♠ 643 Partner bids first.

Dealer: South ♥ QJ83 The opponents are silent.

Vul: Both ♦ QJ87

HCP: 10 ♣ A3

Board: 37 ♠ Q9765 You bid first.

Dealer: North ♥ AQT4 The opponents are silent.

Vul: N-S ♦ AJ

HCP: 14+1 ♣ J5

Board: 38 ♠ AQ763 You bid first.

Dealer: North ♥ AJ9 The opponents are silent.

Vul: E-W ♦ K542

HCP: 14+1 ♣ 7

Board: 39 ♠ Q3 You bid first.

Dealer: North ♥ AKJ765 The opponents are silent.

Vul: Both ♦ JT63

HCP: 15+2 ♣ A

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ74	♠ 52		1 ♠	Pass	2 ♦
Vul: E-W	♥ 8	♥ AQT7	Pass	3 ♠	Pass	4 ♠
North HCP: 17+2	♦ QJ	♦ KT54	Pass	4NT	Pass	5 ♥ ¹
South HCP: 13	♣ KJ84	♣ A97	Pass	6 ♠	All Pass	
Contract: 6 ♠ North			1. A=2/5 or 5/5, Q(S)=0			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 643	♠ KQ9872				1 ♠
Vul: Both	♥ QJ83	♥ A72	Pass	1NT ¹	Pass	3 ♠
North HCP: 10	♦ QJ87	♦ AK6	Pass	4 ♠	All Pass	
South HCP: 19+2	♣ A3	♣ K	1. forcing 1NT			
Contract: 4 ♠ North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ Q9765	♠ 432		1 ♠	Pass	1NT ¹
Vul: N-S	♥ AQT4	♥ 87	Pass	2 ♥	Pass	3 ♠
North HCP: 14+1	♦ AJ	♦ KQ9	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ J5	♣ KQ943	1. forcing 1NT			
Contract: 4 ♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AQ763	♠ K2		1 ♠	Pass	2 ♣
Vul: E-W	♥ AJ9	♥ K2	Pass	3 ♦	Pass	3NT
North HCP: 14+1	♦ K542	♦ Q96	All Pass			
South HCP: 18+2	♣ 7	♣ AKQJ92				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ A9		1 ♥	Pass	2 ♣
Vul: Both	♥ AKJ765	♥ Q8	Pass	3 ♥	Pass	4 ♥
North HCP: 15+2	♦ JT63	♦ A854	All Pass			
South HCP: 13+1	♣ A	♣ QJ984				
Contract: 4 ♥ South						

Board: 35	♠ 52	Partner bids first.
Dealer: North	♥ AQT7	The opponents are silent.
Vul: E-W	♦ KT54	
HCP: 13	♣ A97	

Board: 36	♠ KQ9872	You bid first.
Dealer: South	♥ A72	The opponents are silent.
Vul: Both	♦ AK6	
HCP: 19+2	♣ K	

Board: 37	♠ 432	Partner bids first.
Dealer: North	♥ 87	The opponents are silent.
Vul: N-S	♦ KQ9	
HCP: 10+1	♣ KQ943	

Board: 38	♠ K2	Partner bids first.
Dealer: North	♥ K2	The opponents are silent.
Vul: E-W	♦ Q96	
HCP: 18+2	♣ AKQJ92	

Board: 39	♠ A9	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ A854	
HCP: 13+1	♣ QJ984	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ74	♠ 52		1 ♠	Pass	2 ♦
Vul: E-W	♥ 8	♥ AQT7	Pass	3 ♠	Pass	4 ♠
North HCP: 17+2	♦ QJ	♦ KT54	Pass	4NT	Pass	5 ♥ ¹
South HCP: 13	♣ KJ84	♣ A97	Pass	6 ♠	All Pass	
Contract: 6 ♠ North			1. A=2/5 or 5/5, Q(S)=0			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ 643	♠ KQ9872				1 ♠
Vul: Both	♥ QJ83	♥ A72	Pass	1NT ¹	Pass	3 ♠
North HCP: 10	♦ QJ87	♦ AK6	Pass	4 ♠	All Pass	
South HCP: 19+2	♣ A3	♣ K	1. forcing 1NT			
Contract: 4 ♠ North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ Q9765	♠ 432		1 ♠	Pass	1NT ¹
Vul: N-S	♥ AQT4	♥ 87	Pass	2 ♥	Pass	3 ♠
North HCP: 14+1	♦ AJ	♦ KQ9	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ J5	♣ KQ943	1. forcing 1NT			
Contract: 4 ♠ North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ AQ763	♠ K2		1 ♠	Pass	2 ♣
Vul: E-W	♥ AJ9	♥ K2	Pass	3 ♦	Pass	3NT
North HCP: 14+1	♦ K542	♦ Q96	All Pass			
South HCP: 18+2	♣ 7	♣ AKQJ92				
Contract: 3NT South						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ A9		1 ♥	Pass	2 ♣
Vul: Both	♥ AKJ765	♥ Q8	Pass	3 ♥	Pass	4 ♥
North HCP: 15+2	♦ JT63	♦ A854	All Pass			
South HCP: 13+1	♣ A	♣ QJ984				
Contract: 4 ♥ South						

Board: 40 ♠ AKJ974 You bid first.

Dealer: North ♥ J94 The opponents are silent.

Vul: E-W ♦ A94

HCP: 14+2 ♣ J

Board: 41 ♠ AQ964 You bid first.

Dealer: North ♥ KQ43 The opponents are silent.

Vul: Both ♦ J85

HCP: 13+1 ♣ J

Board: 42 ♠ KT Partner bids first.

Dealer: South ♥ AQ52 The opponents are silent.

Vul: None ♦ QJT

HCP: 16 ♣ KJ76

Board: 43 ♠ 6 Partner bids first.

Dealer: South ♥ AK7 The opponents are silent.

Vul: N-S ♦ QJ92

HCP: 15+1 ♣ KQT93

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AKJ974	♠ 63		1 ♠	Pass	2 ♥
Vul: E-W	♥ J94	♥ AK876	Pass	4 ♣ ¹	Pass	4 ♥
North HCP: 14+2	♦ A94	♦ Q		All Pass		
South HCP: 13+2	♣ J	♣ A8652				1. Splinter
Contract: 4 ♥ South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AQ964	♠ K873		1 ♠	Pass	2 NT ¹
Vul: Both	♥ KQ43	♥ AT7	Pass	3 ♣ ²	Pass	3 ♠
North HCP: 13+1	♦ J85	♦ K	Pass	4 ♥	Pass	4 NT
South HCP: 16+1	♣ J	♣ AQ972	Pass	5 ♦ ³	Pass	5 ♥
Contract: 6 ♠ South			Pass	6 ♥ ⁴	Pass	6 ♠
				All Pass		
						1. Jacoby 2NT
						2. shortness !C
						3. A=1/5 or 4/5
						4. !S queen and !H king

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ A9865				1 ♠
Vul: None	♥ AQ52	♥ KJ87	Pass	2 ♣	Pass	2 ♥
North HCP: 16	♦ QJT	♦ A7	Pass	3 ♥	Pass	3 NT
South HCP: 14+1	♣ KJ76	♣ Q2	Pass	4 ♣	Pass	4 ♦
Contract: 6 ♥ North			Pass	4 NT	Pass	5 ♣ ¹
			Pass	6 ♥	All Pass	
						1. A=0/5 or 3/5

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KQT942				1 ♠
Vul: N-S	♥ AK7	♥ 8	Pass	2 ♣	Pass	3 ♠
North HCP: 15+1	♦ QJ92	♦ AK5	Pass	3 NT	All Pass	
South HCP: 17+2	♣ KQT93	♣ AJ5				
Contract: 3 NT North						

Board: 40	♠ 63	Partner bids first.
Dealer: North	♥ AK876	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 13+2	♣ A8652	

Board: 41	♠ K873	Partner bids first.
Dealer: North	♥ AT7	The opponents are silent.
Vul: Both	♦ K	
HCP: 16+1	♣ AQ972	

Board: 42	♠ A9865	You bid first.
Dealer: South	♥ KJ87	The opponents are silent.
Vul: None	♦ A7	
HCP: 14+1	♣ Q2	

Board: 43	♠ KQT942	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 17+2	♣ AJ5	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AKJ974	♠ 63		1 ♠	Pass	2 ♥
Vul: E-W	♥ J94	♥ AK876	Pass	4 ♣ ¹	Pass	4 ♥
North HCP: 14+2	♦ A94	♦ Q		All Pass		
South HCP: 13+2	♣ J	♣ A8652				1. Splinter
Contract: 4 ♥ South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AQ964	♠ K873		1 ♠	Pass	2 NT ¹
Vul: Both	♥ KQ43	♥ AT7	Pass	3 ♣ ²	Pass	3 ♠
North HCP: 13+1	♦ J85	♦ K	Pass	4 ♥	Pass	4 NT
South HCP: 16+1	♣ J	♣ AQ972	Pass	5 ♦ ³	Pass	5 ♥
Contract: 6 ♠ South			Pass	6 ♥ ⁴	Pass	6 ♠
				All Pass		
						1. Jacoby 2NT
						2. shortness !C
						3. A=1/5 or 4/5
						4. !S queen and !H king

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ A9865				1 ♠
Vul: None	♥ AQ52	♥ KJ87	Pass	2 ♣	Pass	2 ♥
North HCP: 16	♦ QJT	♦ A7	Pass	3 ♥	Pass	3 NT
South HCP: 14+1	♣ KJ76	♣ Q2	Pass	4 ♣	Pass	4 ♦
Contract: 6 ♥ North			Pass	4 NT	Pass	5 ♣ ¹
			Pass	6 ♥	All Pass	
						1. A=0/5 or 3/5

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KQT942				1 ♠
Vul: N-S	♥ AK7	♥ 8	Pass	2 ♣	Pass	3 ♠
North HCP: 15+1	♦ QJ92	♦ AK5	Pass	3 NT	All Pass	
South HCP: 17+2	♣ KQT93	♣ AJ5				
Contract: 3 NT North						

Board: 44	♠ 74	Partner bids first.
Dealer: South	♥ 872	The opponents are silent.
Vul: Both	♦ QT762	
HCP: 10+1	♣ AKJ	

Board: 45	♠ Q2	Partner bids first.
Dealer: South	♥ A73	The opponents are silent.
Vul: None	♦ AT85	
HCP: 14	♣ A876	

Board: 46	♠ 43	Partner bids first.
Dealer: South	♥ AQT	The opponents are silent.
Vul: N-S	♦ QJ983	
HCP: 12+1	♣ K43	

Board: 47	♠ AK653	You bid first.
Dealer: North	♥ T7	The opponents are silent.
Vul: E-W	♦ A64	
HCP: 12+1	♣ J97	

Board: 48	♠ K5	You bid first.
Dealer: North	♥ KQJ752	The opponents are silent.
Vul: None	♦ Q	
HCP: 14+2	♣ K732	

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ QJT6				1 ♥
Vul: Both	♥ 872	♥ AKQJ9	Pass	1NT ¹	Pass	2 ♠
North HCP: 10+1	♦ QT762	♦ A84	Pass	6 ♥	All Pass	
South HCP: 17+1	♣ AKJ	♣ 7				1. forcing 1NT
Contract: 6 ♥ North						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AKJ84				1 ♠
Vul: None	♥ A73	♥ QT92	Pass	2 ♣	Pass	3 ♥
North HCP: 14	♦ AT85	♦ J6	Pass	3NT	All Pass	
South HCP: 15+1	♣ A876	♣ KJ				
Contract: 3NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ K85				1 ♥
Vul: N-S	♥ AQT	♥ KJ642	Pass	1NT ¹	Pass	2 ♣
North HCP: 12+1	♦ QJ983	♦ 5	Pass	3 ♥	Pass	4 ♥
South HCP: 13+1	♣ K43	♣ AQT5	All Pass			
Contract: 4 ♥ South						1. forcing 1NT

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AK653	♠ J4		1 ♠	Pass	2 ♣
Vul: E-W	♥ T7	♥ A86	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ A64	♦ KJ85	All Pass			
South HCP: 16	♣ J97	♣ AK86				
Contract: 3NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ QJ7		1 ♥	Pass	2 ♣
Vul: None	♥ KQJ752	♥ -	Pass	3 ♥	Pass	4 ♣
North HCP: 14+2	♦ Q	♦ AT52	Pass	4NT	Pass	5 ♠ ¹
South HCP: 14+2	♣ K732	♣ AQJT94	Pass	6 ♣	All Pass	
Contract: 6 ♣ North						1. A=2/5 or 5/5, Q(C)=1

Board: 44 ♠ QJT6 You bid first.

Dealer: South ♥ AKQJ9 The opponents are silent.

Vul: Both ♦ A84

HCP: 17+1 ♣ 7

Board: 45 ♠ AKJ84 You bid first.

Dealer: South ♥ QT92 The opponents are silent.

Vul: None ♦ J6

HCP: 15+1 ♣ KJ

Board: 46 ♠ K85 You bid first.

Dealer: South ♥ KJ642 The opponents are silent.

Vul: N-S ♦ 5

HCP: 13+1 ♣ AQT5

Board: 47 ♠ J4 Partner bids first.

Dealer: North ♥ A86 The opponents are silent.

Vul: E-W ♦ KJ85

HCP: 16 ♣ AK86

Board: 48 ♠ QJ7 Partner bids first.

Dealer: North ♥ - The opponents are silent.

Vul: None ♦ AT52

HCP: 14+2 ♣ AQJT94

Both hands (Answers Page)

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ QJT6				1 ♥
Vul: Both	♥ 872	♥ AKQJ9	Pass	1NT ¹	Pass	2 ♠
North HCP: 10+1	♦ QT762	♦ A84	Pass	6 ♥	All Pass	
South HCP: 17+1	♣ AKJ	♣ 7				1. forcing 1NT
Contract: 6 ♥ North						

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AKJ84				1 ♠
Vul: None	♥ A73	♥ QT92	Pass	2 ♣	Pass	3 ♥
North HCP: 14	♦ AT85	♦ J6	Pass	3NT	All Pass	
South HCP: 15+1	♣ A876	♣ KJ				
Contract: 3NT North						

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ K85				1 ♥
Vul: N-S	♥ AQT	♥ KJ642	Pass	1NT ¹	Pass	2 ♣
North HCP: 12+1	♦ QJ983	♦ 5	Pass	3 ♥	Pass	4 ♥
South HCP: 13+1	♣ K43	♣ AQT5	All Pass			
Contract: 4 ♥ South						1. forcing 1NT

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AK653	♠ J4		1 ♠	Pass	2 ♣
Vul: E-W	♥ T7	♥ A86	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ A64	♦ KJ85	All Pass			
South HCP: 16	♣ J97	♣ AK86				
Contract: 3NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ QJ7		1 ♥	Pass	2 ♣
Vul: None	♥ KQJ752	♥ -	Pass	3 ♥	Pass	4 ♣
North HCP: 14+2	♦ Q	♦ AT52	Pass	4NT	Pass	5 ♠ ¹
South HCP: 14+2	♣ K732	♣ AQJT94	Pass	6 ♣	All Pass	
Contract: 6 ♣ North						1. A=2/5 or 5/5, Q(C)=1

Board: 49	♠ 95	Partner bids first.
Dealer: South	♥ Q75	The opponents are silent.
Vul: N-S	♦ A95	
HCP: 14+1	♣ AKJ84	

Board: 50	♠ AJT53	You bid first.
Dealer: North	♥ A62	The opponents are silent.
Vul: E-W	♦ K	
HCP: 13+1	♣ JT52	

Board: 51	♠ AKJ9763	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ KJ752	
HCP: 16+4	♣ -	

Board: 52	♠ AQ	Partner bids first.
Dealer: South	♥ A98	The opponents are silent.
Vul: N-S	♦ AQJ9	
HCP: 24	♣ AQJ4	

Both hands (Answers Page)

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ AQJ72				1 ♠
Vul: N-S	♥ Q75	♥ KT94	Pass	2 ♣	Pass	2 ♥
North HCP: 14+1	♦ A95	♦ KJ	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ AKJ84	♣ 73	All Pass			
Contract: 3NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ AJT53	♠ 92		1 ♠	Pass	2 ♣
Vul: E-W	♥ A62	♥ KQ7	Pass	3 ♣	Pass	3NT
North HCP: 13+1	♦ K	♦ AQ64	All Pass			
South HCP: 16	♣ JT52	♣ KQ64				
Contract: 3NT South						

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ AKJ9763	♠ 84		1 ♠	Pass	2 ♣
Vul: Both	♥ A	♥ KQT9	Pass	3 ♠	Pass	4 ♠
North HCP: 16+4	♦ KJ752	♦ QT3	Pass	4NT	Pass	5 ♣ ¹
South HCP: 13	♣ -	♣ KQJ3	Pass	5 ♦	Pass	5 ♠ ²
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. A=0/5 or 3/5

2. no !S queen

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ KJT985				1 ♠
Vul: N-S	♥ A98	♥ KQ	Pass	2 ♣	Pass	3 ♠
North HCP: 24	♦ AQJ9	♦ K	Pass	4NT	Pass	5 ♦ ¹
South HCP: 15+2	♣ AQJ4	♣ KT95	Pass	7 ♠	All Pass	
Contract: 7 ♠ North			1. A=1/5 or 4/5			

Board: 49 ♠ AQJ72 You bid first.

Dealer: South ♥ KT94 The opponents are silent.

Vul: N-S ♦ KJ

HCP: 14+1 ♣ 73

Board: 50 ♠ 92 Partner bids first.

Dealer: North ♥ KQ7 The opponents are silent.

Vul: E-W ♦ AQ64

HCP: 16 ♣ KQ64

Board: 51 ♠ 84 Partner bids first.

Dealer: North ♥ KQT9 The opponents are silent.

Vul: Both ♦ QT3

HCP: 13 ♣ KQJ3

Board: 52 ♠ KJT985 You bid first.

Dealer: South ♥ KQ The opponents are silent.

Vul: N-S ♦ K

HCP: 15+2 ♣ KT95

Both hands (Answers Page)

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ AQJ72				1 ♠
Vul: N-S	♥ Q75	♥ KT94	Pass	2 ♣	Pass	2 ♥
North HCP: 14+1	♦ A95	♦ KJ	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ AKJ84	♣ 73	All Pass			
Contract: 3NT South						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ AJT53	♠ 92		1 ♠	Pass	2 ♣
Vul: E-W	♥ A62	♥ KQ7	Pass	3 ♣	Pass	3NT
North HCP: 13+1	♦ K	♦ AQ64	All Pass			
South HCP: 16	♣ JT52	♣ KQ64				
Contract: 3NT South						

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ AKJ9763	♠ 84		1 ♠	Pass	2 ♣
Vul: Both	♥ A	♥ KQT9	Pass	3 ♠	Pass	4 ♠
North HCP: 16+4	♦ KJ752	♦ QT3	Pass	4NT	Pass	5 ♣ ¹
South HCP: 13	♣ -	♣ KQJ3	Pass	5 ♦	Pass	5 ♠ ²
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. A=0/5 or 3/5

2. no !S queen

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ KJT985				1 ♠
Vul: N-S	♥ A98	♥ KQ	Pass	2 ♣	Pass	3 ♠
North HCP: 24	♦ AQJ9	♦ K	Pass	4NT	Pass	5 ♦ ¹
South HCP: 15+2	♣ AQJ4	♣ KT95	Pass	7 ♠	All Pass	
Contract: 7 ♠ North			1. A=1/5 or 4/5			

Board: 53 ♠ KQ75 You bid first.

Dealer: North ♥ AKQ85 The opponents are silent.

Vul: E-W ♦ Q8

HCP: 17+1 ♣ J8

Board: 54 ♠ 953 Partner bids first.

Dealer: South ♥ K2 The opponents are silent.

Vul: Both ♦ AK4

HCP: 15+1 ♣ AJ542

Board: 55 ♠ QJ3 Partner bids first.

Dealer: South ♥ - The opponents are silent.

Vul: None ♦ AKQ64

HCP: 19+2 ♣ AQJT7

Board: 56 ♠ AK9543 You bid first.

Dealer: North ♥ 2 The opponents are silent.

Vul: E-W ♦ AQJT

HCP: 14+2 ♣ 54

Both hands (Answers Page)

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ KQ75	♠ 93		1♥	Pass	2♣
Vul: E-W	♥ AKQ85	♥ J62	Pass	2♠	Pass	3♥
North HCP: 17+1	♦ Q8	♦ AJ5	Pass	3♠	Pass	4♣
South HCP: 15+1	♣ J8	♣ AKQ64	Pass	4NT	Pass	5♥ ¹
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=2/5 or 5/5, Q(H)=0

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ 953	♠ A8				1♥
Vul: Both	♥ K2	♥ AQJT974	Pass	2♣	Pass	3♥
North HCP: 15+1	♦ AK4	♦ J87	Pass	4NT	Pass	5♠ ¹
South HCP: 14+3	♣ AJ542	♣ Q	Pass	5NT ²	Pass	6♣ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=2/5 or 5/5, Q(H)=1

2. King ask by 5NT

3. K=0

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ AKT8				1♥
Vul: None	♥ -	♥ AK852	Pass	2♦	Pass	2♠
North HCP: 19+2	♦ AKQ64	♦ 53	Pass	5♣	Pass	5♦
South HCP: 17+1	♣ AQJT7	♣ K8	Pass	6NT	All Pass	
Contract: 6NT North						

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ AK9543	♠ -		1♠	Pass	2♥
Vul: E-W	♥ 2	♥ AKQJ9	Pass	3♦	Pass	3NT
North HCP: 14+2	♦ AQJT	♦ 42	All Pass			
South HCP: 15+3	♣ 54	♣ AJ9763				
Contract: 3NT South						

Board: 53	♠ 93	Partner bids first.
Dealer: North	♥ J62	The opponents are silent.
Vul: E-W	♦ AJ5	
HCP: 15+1	♣ AKQ64	

Board: 54	♠ A8	You bid first.
Dealer: South	♥ AQJT974	The opponents are silent.
Vul: Both	♦ J87	
HCP: 14+3	♣ Q	

Board: 55	♠ AKT8	You bid first.
Dealer: South	♥ AK852	The opponents are silent.
Vul: None	♦ 53	
HCP: 17+1	♣ K8	

Board: 56	♠ -	Partner bids first.
Dealer: North	♥ AKQJ9	The opponents are silent.
Vul: E-W	♦ 42	
HCP: 15+3	♣ AJ9763	

Both hands (Answers Page)

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ KQ75	♠ 93		1♥	Pass	2♣
Vul: E-W	♥ AKQ85	♥ J62	Pass	2♠	Pass	3♥
North HCP: 17+1	♦ Q8	♦ AJ5	Pass	3♠	Pass	4♣
South HCP: 15+1	♣ J8	♣ AKQ64	Pass	4NT	Pass	5♥ ¹
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=2/5 or 5/5, Q(H)=0

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ 953	♠ A8				1♥
Vul: Both	♥ K2	♥ AQJT974	Pass	2♣	Pass	3♥
North HCP: 15+1	♦ AK4	♦ J87	Pass	4NT	Pass	5♠ ¹
South HCP: 14+3	♣ AJ542	♣ Q	Pass	5NT ²	Pass	6♣ ³
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=2/5 or 5/5, Q(H)=1

2. King ask by 5NT

3. K=0

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ QJ3	♠ AKT8				1♥
Vul: None	♥ -	♥ AK852	Pass	2♦	Pass	2♠
North HCP: 19+2	♦ AKQ64	♦ 53	Pass	5♣	Pass	5♦
South HCP: 17+1	♣ AQJT7	♣ K8	Pass	6NT	All Pass	
Contract: 6NT North						

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ AK9543	♠ -		1♠	Pass	2♥
Vul: E-W	♥ 2	♥ AKQJ9	Pass	3♦	Pass	3NT
North HCP: 14+2	♦ AQJT	♦ 42	All Pass			
South HCP: 15+3	♣ 54	♣ AJ9763				
Contract: 3NT South						

Board: 57 ♠ AK9742 You bid first.

Dealer: North ♥ - The opponents are silent.

Vul: Both ♦ KT86

HCP: 14+2 ♣ AT2

Board: 58 ♠ 72 Partner bids first.

Dealer: South ♥ KQ98 The opponents are silent.

Vul: None ♦ AQ72

HCP: 14 ♣ K83

Board: 59 ♠ Q Partner bids first.

Dealer: South ♥ Q862 The opponents are silent.

Vul: N-S ♦ AJ43

HCP: 14 ♣ KQT2

Board: 60 ♠ 943 Partner bids first.

Dealer: South ♥ A985 The opponents are silent.

Vul: Both ♦ A42

HCP: 10 ♣ Q75

Board: 61 ♠ KQ4 You bid first.

Dealer: North ♥ KJT54 The opponents are silent.

Vul: None ♦ QJT2

HCP: 12+1 ♣ 4

Both hands (Answers Page)

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ AK9742	♠ Q		1 ♠	Pass	2 ♣
Vul: Both	♥ -	♥ AJ95	Pass	3 ♦	Pass	4 ♦
North HCP: 14+2	♦ KT86	♦ AQ53	Pass	4NT	Pass	5 ♠ ¹
South HCP: 16	♣ AT2	♣ K964	Pass	7 ♦	All Pass	
Contract: 7 ♦ North			1. A=2/5 or 5/5, Q(D)=1			

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AKJ54				1 ♠
Vul: None	♥ KQ98	♥ J2	Pass	2 ♦	Pass	2NT
North HCP: 14	♦ AQ72	♦ 95	Pass	3NT	All Pass	
South HCP: 12+1	♣ K83	♣ QJ52				
Contract: 3NT North						

Board: 59	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AJ654				1 ♠
Vul: N-S	♥ Q862	♥ A	Pass	2 ♣	Pass	3 ♦
North HCP: 14	♦ AJ43	♦ KT52	Pass	3NT	All Pass	
South HCP: 17+1	♣ KQT2	♣ AJ3				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ 943	♠ AQJ76				1 ♠
Vul: Both	♥ A985	♥ KJ42	Pass	2 ♠	All Pass	
North HCP: 10	♦ A42	♦ K8				
South HCP: 14+1	♣ Q75	♣ 63				
Contract: 2 ♠ North						

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ JT7		1 ♥	Pass	2 ♣
Vul: None	♥ KJT54	♥ AQ	Pass	3 ♦	Pass	4 ♦
North HCP: 12+1	♦ QJT2	♦ K964	Pass	4 ♥	Pass	4NT
South HCP: 17	♣ 4	♣ AK62	Pass	5 ♣ ¹	Pass	5 ♦
Contract: 5 ♦ South			All Pass			

1. A=0/5 or 3/5

Board: 57	♠ Q	Partner bids first.
Dealer: North	♥ AJ95	The opponents are silent.
Vul: Both	♦ AQ53	
HCP: 16	♣ K964	

Board: 58	♠ AKJ54	You bid first.
Dealer: South	♥ J2	The opponents are silent.
Vul: None	♦ 95	
HCP: 12+1	♣ QJ52	

Board: 59	♠ AJ654	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ KT52	
HCP: 17+1	♣ AJ3	

Board: 60	♠ AQJ76	You bid first.
Dealer: South	♥ KJ42	The opponents are silent.
Vul: Both	♦ K8	
HCP: 14+1	♣ 63	

Board: 61	♠ JT7	Partner bids first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ K964	
HCP: 17	♣ AK62	

Both hands (Answers Page)

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ AK9742	♠ Q		1 ♠	Pass	2 ♣
Vul: Both	♥ -	♥ AJ95	Pass	3 ♦	Pass	4 ♦
North HCP: 14+2	♦ KT86	♦ AQ53	Pass	4NT	Pass	5 ♠ ¹
South HCP: 16	♣ AT2	♣ K964	Pass	7 ♦	All Pass	
Contract: 7 ♦ North			1. A=2/5 or 5/5, Q(D)=1			

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AKJ54			1 ♠	
Vul: None	♥ KQ98	♥ J2	Pass	2 ♦	Pass	2NT
North HCP: 14	♦ AQ72	♦ 95	Pass	3NT	All Pass	
South HCP: 12+1	♣ K83	♣ QJ52				
Contract: 3NT North						

Board: 59	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AJ654			1 ♠	
Vul: N-S	♥ Q862	♥ A	Pass	2 ♣	Pass	3 ♦
North HCP: 14	♦ AJ43	♦ KT52	Pass	3NT	All Pass	
South HCP: 17+1	♣ KQT2	♣ AJ3				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ 943	♠ AJ76			1 ♠	
Vul: Both	♥ A985	♥ KJ42	Pass	2 ♠	All Pass	
North HCP: 10	♦ A42	♦ K8				
South HCP: 14+1	♣ Q75	♣ 63				
Contract: 2 ♠ North						

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ JT7		1 ♥	Pass	2 ♣
Vul: None	♥ KJT54	♥ AQ	Pass	3 ♦	Pass	4 ♦
North HCP: 12+1	♦ QJT2	♦ K964	Pass	4 ♥	Pass	4NT
South HCP: 17	♣ 4	♣ AK62	Pass	5 ♣ ¹	Pass	5 ♦
Contract: 5 ♦ South			All Pass			

1. A=0/5 or 3/5

Board: 62	♠ K4	Partner bids first.
Dealer: South	♥ KQT4	The opponents are silent.
Vul: N-S	♦ KJ6	
HCP: 16	♣ A752	

Board: 63	♠ AJ864	You bid first.
Dealer: North	♥ QT5	The opponents are silent.
Vul: E-W	♦ K63	
HCP: 12+1	♣ Q4	

Board: 64	♠ A9	Partner bids first.
Dealer: South	♥ K95	The opponents are silent.
Vul: None	♦ AQ72	
HCP: 15	♣ QT42	

Board: 65	♠ QT752	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ K65	
HCP: 14+1	♣ A43	

Board: 66	♠ AKJT8	You bid first.
Dealer: North	♥ A53	The opponents are silent.
Vul: E-W	♦ A854	
HCP: 16+1	♣ 3	

Both hands (Answers Page)

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ AQJT65				1 ♠
Vul: N-S	♥ KQT4	♥ AJ8	Pass	2 ♣	Pass	3 ♠
North HCP: 16	♦ KJ6	♦ QT53	Pass	4NT	Pass	5 ♠ ¹
South HCP: 14+2	♣ A752	♣ -	All Pass			
Contract: 5 ♠ South			1. A=2/5 or 5/5, Q(S)=1			

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ AJ864	♠ T52		1 ♠	Pass	1NT ¹
Vul: E-W	♥ QT5	♥ AK84	Pass	2 ♦	Pass	3 ♠
North HCP: 12+1	♦ K63	♦ 75	All Pass			
South HCP: 10	♣ Q4	♣ KT53	1. forcing 1NT			
Contract: 3 ♠ South						

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ QT532				1 ♠
Vul: None	♥ K95	♥ AQJ	Pass	2 ♣	Pass	2NT
North HCP: 15	♦ AQ72	♦ KJ6	Pass	3NT	All Pass	
South HCP: 14+1	♣ QT42	♣ J8				
Contract: 3NT North						

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ QT752	♠ K		1 ♠	Pass	2 ♣
Vul: N-S	♥ AJ	♥ T843	Pass	2NT	Pass	3 ♥
North HCP: 14+1	♦ K65	♦ AQJ	Pass	3NT	All Pass	
South HCP: 15+1	♣ A43	♣ KQT87				
Contract: 3NT North						

Board: 66	North:	South:	W	N	E	S
Dealer: North	♠ AKJT8	♠ Q6		1 ♠	Pass	2 ♣
Vul: E-W	♥ A53	♥ KT86	Pass	3 ♦	Pass	3NT
North HCP: 16+1	♦ A854	♦ J62	All Pass			
South HCP: 13	♣ 3	♣ AQJ7				
Contract: 3NT South						

Board: 62 ♠ AQJT65 You bid first.

Dealer: South ♥ AJ8 The opponents are silent.

Vul: N-S ♦ QT53

HCP: 14+2 ♣ -

Board: 63 ♠ T52 Partner bids first.

Dealer: North ♥ AK84 The opponents are silent.

Vul: E-W ♦ 75

HCP: 10 ♣ KT53

Board: 64 ♠ QT532 You bid first.

Dealer: South ♥ AQJ The opponents are silent.

Vul: None ♦ KJ6

HCP: 14+1 ♣ J8

Board: 65 ♠ K Partner bids first.

Dealer: North ♥ T843 The opponents are silent.

Vul: N-S ♦ AQJ

HCP: 15+1 ♣ KQT87

Board: 66 ♠ Q6 Partner bids first.

Dealer: North ♥ KT86 The opponents are silent.

Vul: E-W ♦ J62

HCP: 13 ♣ AQJ7

Both hands (Answers Page)

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ AQJT65				1 ♠
Vul: N-S	♥ KQT4	♥ AJ8	Pass	2 ♣	Pass	3 ♠
North HCP: 16	♦ KJ6	♦ QT53	Pass	4NT	Pass	5 ♠ ¹
South HCP: 14+2	♣ A752	♣ -	All Pass			
Contract: 5 ♠ South			1. A=2/5 or 5/5, Q(S)=1			

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ AJ864	♠ T52		1 ♠	Pass	1NT ¹
Vul: E-W	♥ QT5	♥ AK84	Pass	2 ♦	Pass	3 ♠
North HCP: 12+1	♦ K63	♦ 75	All Pass			
South HCP: 10	♣ Q4	♣ KT53	1. forcing 1NT			
Contract: 3 ♠ South						

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ QT532				1 ♠
Vul: None	♥ K95	♥ AQJ	Pass	2 ♣	Pass	2NT
North HCP: 15	♦ AQ72	♦ KJ6	Pass	3NT	All Pass	
South HCP: 14+1	♣ QT42	♣ J8				
Contract: 3NT North						

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ QT752	♠ K		1 ♠	Pass	2 ♣
Vul: N-S	♥ AJ	♥ T843	Pass	2NT	Pass	3 ♥
North HCP: 14+1	♦ K65	♦ AQJ	Pass	3NT	All Pass	
South HCP: 15+1	♣ A43	♣ KQT87				
Contract: 3NT North						

Board: 66	North:	South:	W	N	E	S
Dealer: North	♠ AKJT8	♠ Q6		1 ♠	Pass	2 ♣
Vul: E-W	♥ A53	♥ KT86	Pass	3 ♦	Pass	3NT
North HCP: 16+1	♦ A854	♦ J62	All Pass			
South HCP: 13	♣ 3	♣ AQJ7				
Contract: 3NT South						

Board: 67 ♠ 75 You bid first.

Dealer: North ♥ AKQ987 The opponents are silent.

Vul: Both ♦ AT4

HCP: 13+2 ♣ 97

Board: 68 ♠ K2 Partner bids first.

Dealer: South ♥ KJ97 The opponents are silent.

Vul: N-S ♦ AQJ9

HCP: 18 ♣ A82

Board: 69 ♠ KT942 You bid first.

Dealer: North ♥ K63 The opponents are silent.

Vul: E-W ♦ AK6

HCP: 13+1 ♣ T7

Board: 70 ♠ AQ643 You bid first.

Dealer: North ♥ AJT4 The opponents are silent.

Vul: Both ♦ 42

HCP: 13+1 ♣ Q7

Both hands (Answers Page)

Board: 67

	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ KJ9		1 ♥	Pass	2 ♣
Vul: Both	♥ AKQ987	♥ T4	Pass	2 ♥	Pass	3 ♥
North HCP: 13+2	♦ AT4	♦ QJ82	Pass	4 ♦	Pass	4 ♠
South HCP: 14	♣ 97	♣ AK62	Pass	5 ♥	All Pass	

Contract: 5 ♥ North

Board: 68

	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ AQJT94				1 ♠
Vul: N-S	♥ KJ97	♥ A	Pass	2 ♦	Pass	3 ♠
North HCP: 18	♦ AQJ9	♦ 6	Pass	4 NT	Pass	5 ♠ ¹
South HCP: 14+3	♣ A82	♣ K7654	Pass	5 NT ²	Pass	6 ♦ ³
Contract: 7 ♠ North			Pass	7 ♠	All Pass	

1. A=2/5 or 5/5, Q(S)=1

2. King ask by 5NT

3. K=1

Board: 69

	North:	South:	W	N	E	S
Dealer: North	♠ KT942	♠ QJ6		1 ♠	Pass	1 NT ¹
Vul: E-W	♥ K63	♥ AQJ	Pass	2 ♦	Pass	3 ♠
North HCP: 13+1	♦ AK6	♦ JT73	Pass	4 ♠	All Pass	
South HCP: 11	♣ T7	♣ 843				1. forcing 1NT
Contract: 4 ♠ North						

Board: 70

	North:	South:	W	N	E	S
Dealer: North	♠ AQ643	♠ K5		1 ♠	Pass	2 ♦
Vul: Both	♥ AJT4	♥ -	Pass	2 ♥	Pass	4 ♦
North HCP: 13+1	♦ 42	♦ AKJ965	Pass	4 NT	Pass	5 ♣ ¹
South HCP: 15+3	♣ Q7	♣ A9543	Pass	5 ♦	Pass	6 ♦
Contract: 6 ♦ South				All Pass		

1. A=0/5 or 3/5

Board: 67	♠ KJ9	Partner bids first.
Dealer: North	♥ T4	The opponents are silent.
Vul: Both	♦ QJ82	
HCP: 14	♣ AK62	

Board: 68	♠ AQJT94	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 14+3	♣ K7654	

Board: 69	♠ QJ6	Partner bids first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: E-W	♦ JT73	
HCP: 11	♣ 843	

Board: 70	♠ K5	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ AKJ965	
HCP: 15+3	♣ A9543	

Both hands (Answers Page)

Board: 67

	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ KJ9		1 ♥	Pass	2 ♣
Vul: Both	♥ AKQ987	♥ T4	Pass	2 ♥	Pass	3 ♥
North HCP: 13+2	♦ AT4	♦ QJ82	Pass	4 ♦	Pass	4 ♠
South HCP: 14	♣ 97	♣ AK62	Pass	5 ♥	All Pass	

Contract: 5 ♥ North

Board: 68

	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ AQJT94				1 ♠
Vul: N-S	♥ KJ97	♥ A	Pass	2 ♦	Pass	3 ♠
North HCP: 18	♦ AQJ9	♦ 6	Pass	4 NT	Pass	5 ♠ ¹
South HCP: 14+3	♣ A82	♣ K7654	Pass	5 NT ²	Pass	6 ♦ ³
Contract: 7 ♠ North			Pass	7 ♠	All Pass	

1. A=2/5 or 5/5, Q(S)=1

2. King ask by 5NT

3. K=1

Board: 69

	North:	South:	W	N	E	S
Dealer: North	♠ KT942	♠ QJ6		1 ♠	Pass	1 NT ¹
Vul: E-W	♥ K63	♥ AQJ	Pass	2 ♦	Pass	3 ♠
North HCP: 13+1	♦ AK6	♦ JT73	Pass	4 ♠	All Pass	
South HCP: 11	♣ T7	♣ 843				1. forcing 1NT
Contract: 4 ♠ North						

Board: 70

	North:	South:	W	N	E	S
Dealer: North	♠ AQ643	♠ K5		1 ♠	Pass	2 ♦
Vul: Both	♥ AJT4	♥ -	Pass	2 ♥	Pass	4 ♦
North HCP: 13+1	♦ 42	♦ AKJ965	Pass	4 NT	Pass	5 ♣ ¹
South HCP: 15+3	♣ Q7	♣ A9543	Pass	5 ♦	Pass	6 ♦
Contract: 6 ♦ South				All Pass		

1. A=0/5 or 3/5

Board: 71	♠ QJ	Partner bids first.
Dealer: South	♥ AT52	The opponents are silent.
Vul: None	♦ KQ4	
HCP: 15	♣ QJ96	

Board: 72	♠ 8	Partner bids first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: None	♦ Q986	
HCP: 13+1	♣ AKJ63	

Board: 73	♠ T	Partner bids first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: N-S	♦ QT9	
HCP: 15+2	♣ KQJT76	

Board: 74	♠ JT5	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 17+2	♣ AKQJ84	

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ AKT86				1 ♠
Vul: None	♥ AT52	♥ KQ	Pass	2 ♣	Pass	3 ♦
North HCP: 15	♦ KQ4	♦ JT92	Pass	3NT	All Pass	
South HCP: 13+1	♣ QJ96	♣ T4				
Contract: 3NT North						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AQJ94				1 ♠
Vul: None	♥ QJ5	♥ K87	Pass	2 ♣	Pass	3 ♦
North HCP: 13+1	♦ Q986	♦ AJ742	Pass	3NT	Pass	4 ♦
South HCP: 15+2	♣ AKJ63	♣ -	Pass	4NT	Pass	5 ♥ ¹
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. A=2/5 or 5/5, Q(D)=0

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKJ43				1 ♠
Vul: N-S	♥ AK2	♥ JT	Pass	2 ♣	Pass	3 ♦
North HCP: 15+2	♦ QT9	♦ AJ82	Pass	3NT	Pass	4NT
South HCP: 18+1	♣ KQJT76	♣ A2	Pass	6NT	All Pass	
Contract: 6NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ JT5	♠ AKQ982				1 ♠
Vul: Both	♥ A9	♥ J65	Pass	2 ♣	Pass	2 ♠
North HCP: 17+2	♦ Q6	♦ AT9	Pass	3 ♠	Pass	3NT
South HCP: 14+2	♣ AKQJ84	♣ 9	Pass	4 ♣	Pass	4 ♦
Contract: 7 ♠ North			Pass	4NT	Pass	5 ♣ ¹
			Pass	5 ♦	Pass	5NT ²
			Pass	7 ♠	All Pass	

1. A=0/5 or 3/5

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

Board: 71 ♠ AKT86 You bid first.

Dealer: South ♥ KQ The opponents are silent.

Vul: None ♦ JT92

HCP: 13+1 ♣ T4

Board: 72 ♠ AQJ94 You bid first.

Dealer: South ♥ K87 The opponents are silent.

Vul: None ♦ AJ742

HCP: 15+2 ♣ -

Board: 73 ♠ AKJ43 You bid first.

Dealer: South ♥ JT The opponents are silent.

Vul: N-S ♦ AJ82

HCP: 18+1 ♣ A2

Board: 74 ♠ AKQ982 You bid first.

Dealer: South ♥ J65 The opponents are silent.

Vul: Both ♦ AT9

HCP: 14+2 ♣ 9

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ AKT86				1 ♠
Vul: None	♥ AT52	♥ KQ	Pass	2 ♣	Pass	3 ♦
North HCP: 15	♦ KQ4	♦ JT92	Pass	3NT	All Pass	
South HCP: 13+1	♣ QJ96	♣ T4				
Contract: 3NT North						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AQJ94				1 ♠
Vul: None	♥ QJ5	♥ K87	Pass	2 ♣	Pass	3 ♦
North HCP: 13+1	♦ Q986	♦ AJ742	Pass	3NT	Pass	4 ♦
South HCP: 15+2	♣ AKJ63	♣ -	Pass	4NT	Pass	5 ♥ ¹
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. A=2/5 or 5/5, Q(D)=0

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKJ43				1 ♠
Vul: N-S	♥ AK2	♥ JT	Pass	2 ♣	Pass	3 ♦
North HCP: 15+2	♦ QT9	♦ AJ82	Pass	3NT	Pass	4NT
South HCP: 18+1	♣ KQJT76	♣ A2	Pass	6NT	All Pass	
Contract: 6NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ JT5	♠ AKQ982				1 ♠
Vul: Both	♥ A9	♥ J65	Pass	2 ♣	Pass	2 ♠
North HCP: 17+2	♦ Q6	♦ AT9	Pass	3 ♠	Pass	3NT
South HCP: 14+2	♣ AKQJ84	♣ 9	Pass	4 ♣	Pass	4 ♦
Contract: 7 ♠ North			Pass	4NT	Pass	5 ♣ ¹
			Pass	5 ♦	Pass	5NT ²
			Pass	7 ♠	All Pass	

1. A=0/5 or 3/5

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

Board: 75 ♠ AQ3 You bid first.

Dealer: North ♥ AJT53 The opponents are silent.

Vul: None ♦ Q5

HCP: 13+1 ♣ 854

Board: 76 ♠ AQT92 You bid first.

Dealer: North ♥ AK4 The opponents are silent.

Vul: N-S ♦ 5432

HCP: 17+1 ♣ A

Board: 77 ♠ KQ Partner bids first.

Dealer: South ♥ 9432 The opponents are silent.

Vul: E-W ♦ AT5

HCP: 14 ♣ KQT9

Board: 78 ♠ Q97 You bid first.

Dealer: North ♥ QJ864 The opponents are silent.

Vul: None ♦ AK85

HCP: 14+1 ♣ Q

Both hands (Answers Page)

Board: 75

Dealer: North

North:

♠ AQ3

South:

♠ K54

W N E S

1♥ Pass 2♣

Vul: None

♥ AJT53

♥ K4

Pass 2NT Pass 3NT

North HCP: 13+1

♦ Q5

♦ KJT2

All Pass

South HCP: 15

♣ 854

♣ KQ73

Contract: 3NT South

Board: 76

Dealer: North

North:

♠ AQT92

South:

♠ K4

W N E S

1♠ Pass 2♣

Vul: N-S

♥ AK4

♥ 973

Pass 3♦ Pass 3NT

North HCP: 17+1

♦ 5432

♦ AK7

All Pass

South HCP: 13+1

♣ A

♣ QJ985

Contract: 3NT South

Board: 77

Dealer: South

North:

♠ KQ

South:

♠ AT764

W N E S

1♠

Vul: E-W

♥ 9432

♥ A8

Pass 2♣ Pass 3♦

North HCP: 14

♦ AT5

♦ KQ97

Pass 3NT Pass 4NT

South HCP: 18+1

♣ KQT9

♣ AJ

Pass 6NT All Pass

Contract: 6NT North

Board: 78

Dealer: North

North:

♠ Q97

South:

♠ A3

W N E S

1♥ Pass 2♣

Vul: None

♥ QJ864

♥ AK

Pass 3♦ Pass 3NT

North HCP: 14+1

♦ AK85

♦ Q973

All Pass

South HCP: 14+1

♣ Q

♣ JT654

Contract: 3NT South

Board: 75	♠ K54	Partner bids first.
Dealer: North	♥ K4	The opponents are silent.
Vul: None	♦ KJT2	
HCP: 15	♣ KQ73	

Board: 76	♠ K4	Partner bids first.
Dealer: North	♥ 973	The opponents are silent.
Vul: N-S	♦ AK7	
HCP: 13+1	♣ QJ985	

Board: 77	♠ AT764	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: E-W	♦ KQ97	
HCP: 18+1	♣ AJ	

Board: 78	♠ A3	Partner bids first.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ Q973	
HCP: 14+1	♣ JT654	

Both hands (Answers Page)

Board: 75

Dealer: North

North:

♠ AQ3

South:

♠ K54

W N E S

1♥ Pass 2♣

Vul: None

♥ AJT53

♥ K4

Pass 2NT Pass 3NT

North HCP: 13+1

♦ Q5

♦ KJT2

All Pass

South HCP: 15

♣ 854

♣ KQ73

Contract: 3NT South

Board: 76

Dealer: North

North:

♠ AQT92

South:

♠ K4

W N E S

1♠ Pass 2♣

Vul: N-S

♥ AK4

♥ 973

Pass 3♦ Pass 3NT

North HCP: 17+1

♦ 5432

♦ AK7

All Pass

South HCP: 13+1

♣ A

♣ QJ985

Contract: 3NT South

Board: 77

Dealer: South

North:

♠ KQ

South:

♠ AT764

W N E S

1♠

Vul: E-W

♥ 9432

♥ A8

Pass 2♣ Pass 3♦

North HCP: 14

♦ AT5

♦ KQ97

Pass 3NT Pass 4NT

South HCP: 18+1

♣ KQT9

♣ AJ

Pass 6NT All Pass

Contract: 6NT North

Board: 78

Dealer: North

North:

♠ Q97

South:

♠ A3

W N E S

1♥ Pass 2♣

Vul: None

♥ QJ864

♥ AK

Pass 3♦ Pass 3NT

North HCP: 14+1

♦ AK85

♦ Q973

All Pass

South HCP: 14+1

♣ Q

♣ JT654

Contract: 3NT South

Board: 79 ♠ 87543 You bid first.

Dealer: North ♥ AK87 The opponents are silent.

Vul: N-S ♦ K4

HCP: 14+1 ♣ A4

Board: 80 ♠ A2 Partner bids first.

Dealer: South ♥ AK84 The opponents are silent.

Vul: E-W ♦ Q96

HCP: 14 ♣ JT85

Board: 81 ♠ KJT62 You bid first.

Dealer: North ♥ AJ The opponents are silent.

Vul: Both ♦ KJ94

HCP: 13+1 ♣ 98

Board: 82 ♠ Q76 Partner bids first.

Dealer: South ♥ A63 The opponents are silent.

Vul: N-S ♦ AQT3

HCP: 12 ♣ 984

Both hands (Answers Page)

Board: 79

	North:	South:	W	N	E	S
Dealer: North	♠ 87543	♠ AQ		1 ♠	Pass	2 ♦
Vul: N-S	♥ AK87	♥ 6532	Pass	2 ♥	Pass	3 ♥
North HCP: 14+1	♦ K4	♦ AQJ3	Pass	3NT	Pass	4NT
South HCP: 14	♣ A4	♣ J62	Pass	5 ♣ ¹	Pass	5 ♦
Contract: 5 ♥ North			Pass	5 ♥ ²	All Pass	

1. A=0/5 or 3/5

2. no !H queen

Board: 80

	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ KQJ754				1 ♠
Vul: E-W	♥ AK84	♥ T	Pass	2 ♣	Pass	3 ♠
North HCP: 14	♦ Q96	♦ AK742	Pass	4NT	Pass	5 ♠ ¹
South HCP: 15+3	♣ JT85	♣ Q	All Pass			
Contract: 5 ♠ South			1. A=2/5 or 5/5, Q(S)=1			

Board: 81

	North:	South:	W	N	E	S
Dealer: North	♠ KJT62	♠ A		1 ♠	Pass	2 ♣
Vul: Both	♥ AJ	♥ Q862	Pass	3 ♦	Pass	3 ♥
North HCP: 13+1	♦ KJ94	♦ AQ5	Pass	3NT	All Pass	
South HCP: 15+1	♣ 98	♣ QJ732				
Contract: 3NT North						

Board: 82

	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ JT5				1 ♥
Vul: N-S	♥ A63	♥ QJT74	Pass	1NT ¹	Pass	2 ♦
North HCP: 12	♦ AQT3	♦ K75	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ 984	♣ KQ				
Contract: 4 ♥ North			1. forcing 1NT			

Board: 79	♠ AQ	Partner bids first.
Dealer: North	♥ 6532	The opponents are silent.
Vul: N-S	♦ AQJ3	
HCP: 14	♣ J62	

Board: 80	♠ KQJ754	You bid first.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ AK742	
HCP: 15+3	♣ Q	

Board: 81	♠ A	Partner bids first.
Dealer: North	♥ Q862	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 15+1	♣ QJ732	

Board: 82	♠ JT5	You bid first.
Dealer: South	♥ QJT74	The opponents are silent.
Vul: N-S	♦ K75	
HCP: 12+1	♣ KQ	

Both hands (Answers Page)

Board: 79

	North:	South:	W	N	E	S
Dealer: North	♠ 87543	♠ AQ		1 ♠	Pass	2 ♦
Vul: N-S	♥ AK87	♥ 6532	Pass	2 ♥	Pass	3 ♥
North HCP: 14+1	♦ K4	♦ AQJ3	Pass	3NT	Pass	4NT
South HCP: 14	♣ A4	♣ J62	Pass	5 ♣ ¹	Pass	5 ♦
Contract: 5 ♥ North			Pass	5 ♥ ²	All Pass	

1. A=0/5 or 3/5

2. no !H queen

Board: 80

	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ KQJ754				1 ♠
Vul: E-W	♥ AK84	♥ T	Pass	2 ♣	Pass	3 ♠
North HCP: 14	♦ Q96	♦ AK742	Pass	4NT	Pass	5 ♠ ¹
South HCP: 15+3	♣ JT85	♣ Q	All Pass			
Contract: 5 ♠ South			1. A=2/5 or 5/5, Q(S)=1			

Board: 81

	North:	South:	W	N	E	S
Dealer: North	♠ KJT62	♠ A		1 ♠	Pass	2 ♣
Vul: Both	♥ AJ	♥ Q862	Pass	3 ♦	Pass	3 ♥
North HCP: 13+1	♦ KJ94	♦ AQ5	Pass	3NT	All Pass	
South HCP: 15+1	♣ 98	♣ QJ732				
Contract: 3NT North						

Board: 82

	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ JT5				1 ♥
Vul: N-S	♥ A63	♥ QJT74	Pass	1NT ¹	Pass	2 ♦
North HCP: 12	♦ AQT3	♦ K75	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ 984	♣ KQ	1. forcing 1NT			
Contract: 4 ♥ North						

Board: 83	♠ Q	Partner bids first.
Dealer: South	♥ A8	The opponents are silent.
Vul: E-W	♦ K72	
HCP: 19+3	♣ AKQJT64	

Board: 84	♠ J	Partner bids first.
Dealer: South	♥ AQ953	The opponents are silent.
Vul: Both	♦ K9	
HCP: 13+2	♣ QJ986	

Board: 85	♠ AJT	Partner bids first.
Dealer: South	♥ 64	The opponents are silent.
Vul: None	♦ A982	
HCP: 16	♣ AK84	

Board: 86	♠ KQ62	You bid first.
Dealer: North	♥ AKT98	The opponents are silent.
Vul: E-W	♦ T98	
HCP: 14+1	♣ Q	

Board: 87	♠ AJ984	You bid first.
Dealer: North	♥ K732	The opponents are silent.
Vul: Both	♦ 32	
HCP: 14+1	♣ AQ	

Both hands (Answers Page)

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ JT842				1 ♠
Vul: E-W	♥ A8	♥ KQJ95	Pass	2 ♣	Pass	2 ♥
North HCP: 19+3	♦ K72	♦ AQJ	Pass	4 ♣	Pass	4 ♥
South HCP: 14+2	♣ AKQJT64	♣ -	Pass	4NT	Pass	5 ♠ ¹
Contract: 6NT North			Pass	6NT	All Pass	

1. A=2/5 or 5/5, Q(H)=1

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ KT9843				1 ♠
Vul: Both	♥ AQ953	♥ K	Pass	2 ♥	Pass	2 ♣
North HCP: 13+2	♦ K9	♦ QJ6	Pass	3 ♣	Pass	3NT
South HCP: 13+2	♣ QJ986	♣ A43	All Pass			
Contract: 3NT South						

Board: 85	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ K7				1 ♥
Vul: None	♥ 64	♥ KJ753	Pass	2 ♣	Pass	3 ♣
North HCP: 16	♦ A982	♦ KQ	Pass	4 ♠	Pass	5 ♣
South HCP: 13+1	♣ AK84	♣ J952	All Pass			
Contract: 5 ♣ South						

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ KQ62	♠ A8		1 ♥	Pass	2 ♣
Vul: E-W	♥ AKT98	♥ 6	Pass	2NT	Pass	4 ♣
North HCP: 14+1	♦ T98	♦ AKQJ	Pass	4 ♠	Pass	5 ♣
South HCP: 18+2	♣ Q	♣ KJT862	Pass	6 ♣	All Pass	
Contract: 6 ♣ North						

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ AJ984	♠ QT5		1 ♠	Pass	1NT ¹
Vul: Both	♥ K732	♥ 5	Pass	2 ♥	Pass	4 ♠
North HCP: 14+1	♦ 32	♦ AKQT	All Pass			
South HCP: 12+1	♣ AQ	♣ J9875				
Contract: 4 ♠ South			1. forcing 1NT			

Board: 83	♠ JT842	You bid first.
Dealer: South	♥ KQJ95	The opponents are silent.
Vul: E-W	♦ AQJ	
HCP: 14+2	♣ -	

Board: 84	♠ KT9843	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 13+2	♣ A43	

Board: 85	♠ K7	You bid first.
Dealer: South	♥ KJ753	The opponents are silent.
Vul: None	♦ KQ	
HCP: 13+1	♣ J952	

Board: 86	♠ A8	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ AKQJ	
HCP: 18+2	♣ KJT862	

Board: 87	♠ QT5	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ AKQT	
HCP: 12+1	♣ J9875	

Both hands (Answers Page)

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ JT842				1 ♠
Vul: E-W	♥ A8	♥ KQJ95	Pass	2 ♣	Pass	2 ♥
North HCP: 19+3	♦ K72	♦ AQJ	Pass	4 ♣	Pass	4 ♥
South HCP: 14+2	♣ AKQJT64	♣ -	Pass	4NT	Pass	5 ♠ ¹
Contract: 6NT North			Pass	6NT	All Pass	

1. A=2/5 or 5/5, Q(H)=1

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ KT9843				1 ♠
Vul: Both	♥ AQ953	♥ K	Pass	2 ♥	Pass	2 ♣
North HCP: 13+2	♦ K9	♦ QJ6	Pass	3 ♣	Pass	3NT
South HCP: 13+2	♣ QJ986	♣ A43	All Pass			
Contract: 3NT South						

Board: 85	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ K7				1 ♥
Vul: None	♥ 64	♥ KJ753	Pass	2 ♣	Pass	3 ♣
North HCP: 16	♦ A982	♦ KQ	Pass	4 ♠	Pass	5 ♣
South HCP: 13+1	♣ AK84	♣ J952	All Pass			
Contract: 5 ♣ South						

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ KQ62	♠ A8		1 ♥	Pass	2 ♣
Vul: E-W	♥ AKT98	♥ 6	Pass	2NT	Pass	4 ♣
North HCP: 14+1	♦ T98	♦ AKQJ	Pass	4 ♠	Pass	5 ♣
South HCP: 18+2	♣ Q	♣ KJT862	Pass	6 ♣	All Pass	
Contract: 6 ♣ North						

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ AJ984	♠ QT5		1 ♠	Pass	1NT ¹
Vul: Both	♥ K732	♥ 5	Pass	2 ♥	Pass	4 ♠
North HCP: 14+1	♦ 32	♦ AKQT	All Pass			
South HCP: 12+1	♣ AQ	♣ J9875				
Contract: 4 ♠ South			1. forcing 1NT			

Board: 88 ♠ AJ95 You bid first.

Dealer: North ♥ KJ754 The opponents are silent.

Vul: None ♦ A6

HCP: 13+1 ♣ T7

Board: 89 ♠ K Partner bids first.

Dealer: South ♥ Q97 The opponents are silent.

Vul: N-S ♦ QT76

HCP: 14+1 ♣ AK942

Board: 90 ♠ AKQ Partner bids first.

Dealer: South ♥ 82 The opponents are silent.

Vul: Both ♦ KJ74

HCP: 16 ♣ K752

Board: 91 ♠ A6 Partner bids first.

Dealer: South ♥ K The opponents are silent.

Vul: None ♦ AKT82

HCP: 19+2 ♣ AJ986

Board: 92 ♠ QT86 Partner bids first.

Dealer: South ♥ A6 The opponents are silent.

Vul: N-S ♦ Q

HCP: 13+2 ♣ AJ8762

Both hands (Answers Page)

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ AJ95	♠ K876		1♥	Pass	2♣
Vul: None	♥ KJ754	♥ -	Pass	2NT	Pass	3♠
North HCP: 13+1	♦ A6	♦ KQ97	Pass	4♠	All Pass	
South HCP: 15+1	♣ T7	♣ AQJ65				
Contract: 4♠ North						

Board: 89	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AT8642			1♠	
Vul: N-S	♥ Q97	♥ AT32	Pass	2♣	Pass	2♥
North HCP: 14+1	♦ QT76	♦ AJ	Pass	3♦	Pass	3♠
South HCP: 13+2	♣ AK942	♣ 6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ AKQ	♠ 9			1♥	
Vul: Both	♥ 82	♥ AKQJ76543	Pass	2♣	Pass	3♥
North HCP: 16	♦ KJ74	♦ Q8	Pass	4NT	Pass	5♠ ¹
South HCP: 14+5	♣ K752	♣ Q	Pass	6♥	All Pass	
Contract: 6♥ North			1. A=2/5 or 5/5, Q(H)=1			

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ KJ842			1♠	
Vul: None	♥ K	♥ AT4	Pass	2♦	Pass	2NT
North HCP: 19+2	♦ AKT82	♦ 943	Pass	3♣	Pass	3NT
South HCP: 13+1	♣ AJ986	♣ KQ	Pass	4NT	Pass	6♦
Contract: 6♦ South			All Pass			

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ QT86	♠ K3			1♥	
Vul: N-S	♥ A6	♥ KQJ92	Pass	2♣	Pass	3♦
North HCP: 13+2	♦ Q	♦ A752	Pass	3♠	Pass	3NT
South HCP: 13+1	♣ AJ8762	♣ T5	All Pass			
Contract: 3NT South						

Board: 88	♠ K876	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ KQ97	
HCP: 15+1	♣ AQJ65	

Board: 89	♠ AT8642	You bid first.
Dealer: South	♥ AT32	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 13+2	♣ 6	

Board: 90	♠ 9	You bid first.
Dealer: South	♥ AKQJ76543	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 14+5	♣ Q	

Board: 91	♠ KJ842	You bid first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: None	♦ 943	
HCP: 13+1	♣ KQ	

Board: 92	♠ K3	You bid first.
Dealer: South	♥ KQJ92	The opponents are silent.
Vul: N-S	♦ A752	
HCP: 13+1	♣ T5	

Both hands (Answers Page)

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ AJ95	♠ K876		1♥	Pass	2♣
Vul: None	♥ KJ754	♥ -	Pass	2NT	Pass	3♠
North HCP: 13+1	♦ A6	♦ KQ97	Pass	4♠	All Pass	
South HCP: 15+1	♣ T7	♣ AQJ65				
Contract: 4♠ North						

Board: 89	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AT8642			1♠	
Vul: N-S	♥ Q97	♥ AT32	Pass	2♣	Pass	2♥
North HCP: 14+1	♦ QT76	♦ AJ	Pass	3♦	Pass	3♠
South HCP: 13+2	♣ AK942	♣ 6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ AKQ	♠ 9			1♥	
Vul: Both	♥ 82	♥ AKQJ76543	Pass	2♣	Pass	3♥
North HCP: 16	♦ KJ74	♦ Q8	Pass	4NT	Pass	5♠ ¹
South HCP: 14+5	♣ K752	♣ Q	Pass	6♥	All Pass	
Contract: 6♥ North			1. A=2/5 or 5/5, Q(H)=1			

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ KJ842			1♠	
Vul: None	♥ K	♥ AT4	Pass	2♦	Pass	2NT
North HCP: 19+2	♦ AKT82	♦ 943	Pass	3♣	Pass	3NT
South HCP: 13+1	♣ AJ986	♣ KQ	Pass	4NT	Pass	6♦
Contract: 6♦ South			All Pass			

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ QT86	♠ K3			1♥	
Vul: N-S	♥ A6	♥ KQJ92	Pass	2♣	Pass	3♦
North HCP: 13+2	♦ Q	♦ A752	Pass	3♠	Pass	3NT
South HCP: 13+1	♣ AJ8762	♣ T5	All Pass			
Contract: 3NT South						

Board: 93	♠ Q	Partner bids first.
Dealer: South	♥ AQJ2	The opponents are silent.
Vul: E-W	♦ A742	
HCP: 13	♣ 8743	

Board: 94	♠ AT	Partner bids first.
Dealer: South	♥ AQT5	The opponents are silent.
Vul: None	♦ KQ53	
HCP: 17	♣ QT2	

Board: 95	♠ AK8643	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ QJ6	
HCP: 14+2	♣ 98	

Board: 96	♠ AQ2	Partner bids first.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ Q965	
HCP: 15	♣ K852	

Board: 97	♠ A2	Partner bids first.
Dealer: South	♥ KJT2	The opponents are silent.
Vul: Both	♦ KQ4	
HCP: 16	♣ K742	

Both hands (Answers Page)

Board: 93	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AK9853				1 ♠
Vul: E-W	♥ AQJ2	♥ K53	Pass	2 ♣	Pass	3 ♠
North HCP: 13	♦ A742	♦ 8	Pass	3NT	All Pass	
South HCP: 15+2	♣ 8743	♣ AJ9				
Contract: 3NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ KQJ965				1 ♠
Vul: None	♥ AQT5	♥ K87	Pass	2 ♦	Pass	3 ♠
North HCP: 17	♦ KQ53	♦ 6	Pass	4NT	Pass	5 ♠ ¹
South HCP: 13+2	♣ QT2	♣ A95	Pass	6 ♠	All Pass	
Contract: 6 ♠ North						1. A=2/5 or 5/5, Q(S)=1

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ AK8643	♠ QJ5		1 ♠	Pass	1NT ¹
Vul: N-S	♥ A4	♥ KQT2	Pass	2 ♠	Pass	3 ♠
North HCP: 14+2	♦ QJ6	♦ 54	Pass	4 ♠	All Pass	
South HCP: 11	♣ 98	♣ QJT5				1. forcing 1NT
Contract: 4 ♠ North						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ AQ2	♠ 653				1 ♥
Vul: E-W	♥ A7	♥ KQT54	Pass	2 ♣	Pass	2NT
North HCP: 15	♦ Q965	♦ AKT	Pass	3NT	All Pass	
South HCP: 13+1	♣ K852	♣ J6				
Contract: 3NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ J8765				1 ♠
Vul: Both	♥ KJT2	♥ A	Pass	2 ♣	Pass	3 ♣
North HCP: 16	♦ KQ4	♦ A5	Pass	3NT	All Pass	
South HCP: 12+2	♣ K742	♣ QJT95				
Contract: 3NT North						

Board: 93 ♠ AK9853 You bid first.

Dealer: South ♥ K53 The opponents are silent.

Vul: E-W ♦ 8

HCP: 15+2 ♣ AJ9

Board: 94 ♠ KQJ965 You bid first.

Dealer: South ♥ K87 The opponents are silent.

Vul: None ♦ 6

HCP: 13+2 ♣ A95

Board: 95 ♠ QJ5 Partner bids first.

Dealer: North ♥ KQT2 The opponents are silent.

Vul: N-S ♦ 54

HCP: 11 ♣ QJT5

Board: 96 ♠ 653 You bid first.

Dealer: South ♥ KQT54 The opponents are silent.

Vul: E-W ♦ AKT

HCP: 13+1 ♣ J6

Board: 97 ♠ J8765 You bid first.

Dealer: South ♥ A The opponents are silent.

Vul: Both ♦ A5

HCP: 12+2 ♣ QJT95

Both hands (Answers Page)

Board: 93	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AK9853				1 ♠
Vul: E-W	♥ AQJ2	♥ K53	Pass	2 ♣	Pass	3 ♠
North HCP: 13	♦ A742	♦ 8	Pass	3NT	All Pass	
South HCP: 15+2	♣ 8743	♣ AJ9				
Contract: 3NT North						

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ KQJ965				1 ♠
Vul: None	♥ AQT5	♥ K87	Pass	2 ♦	Pass	3 ♠
North HCP: 17	♦ KQ53	♦ 6	Pass	4NT	Pass	5 ♠ ¹
South HCP: 13+2	♣ QT2	♣ A95	Pass	6 ♠	All Pass	
Contract: 6 ♠ North						1. A=2/5 or 5/5, Q(S)=1

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ AK8643	♠ QJ5		1 ♠	Pass	1NT ¹
Vul: N-S	♥ A4	♥ KQT2	Pass	2 ♠	Pass	3 ♠
North HCP: 14+2	♦ QJ6	♦ 54	Pass	4 ♠	All Pass	
South HCP: 11	♣ 98	♣ QJT5				1. forcing 1NT
Contract: 4 ♠ North						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ AQ2	♠ 653				1 ♥
Vul: E-W	♥ A7	♥ KQT54	Pass	2 ♣	Pass	2NT
North HCP: 15	♦ Q965	♦ AKT	Pass	3NT	All Pass	
South HCP: 13+1	♣ K852	♣ J6				
Contract: 3NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ J8765				1 ♠
Vul: Both	♥ KJT2	♥ A	Pass	2 ♣	Pass	3 ♣
North HCP: 16	♦ KQ4	♦ A5	Pass	3NT	All Pass	
South HCP: 12+2	♣ K742	♣ QJT95				
Contract: 3NT North						

Board: 98 ♠ KQ You bid first.

Dealer: North ♥ KQ843 The opponents are silent.

Vul: N-S ♦ AJ754

HCP: 15+2 ♣ 7

Board: 99 ♠ QJ72 You bid first.

Dealer: North ♥ KQJT5 The opponents are silent.

Vul: E-W ♦ 42

HCP: 13+1 ♣ A2

Board: 100 ♠ KJT82 You bid first.

Dealer: North ♥ AJ4 The opponents are silent.

Vul: Both ♦ KJ92

HCP: 14+1 ♣ J

Board: 101 ♠ KQ3 You bid first.

Dealer: North ♥ AK9876 The opponents are silent.

Vul: None ♦ QJ8

HCP: 15+2 ♣ 6

Board: 102 ♠ AKT Partner bids first.

Dealer: South ♥ Q64 The opponents are silent.

Vul: E-W ♦ 6

HCP: 13+2 ♣ KJT742

Both hands (Answers Page)

Board: 98	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ A6		1 ♥	Pass	2 ♣
Vul: N-S	♥ KQ843	♥ J9	Pass	3 ♦	Pass	3NT
North HCP: 15+2	♦ AJ754	♦ KT9		All Pass		
South HCP: 16+2	♣ 7	♣ AKJ843				
Contract: 3NT South						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ QJ72	♠ AK6		1 ♥	Pass	2 ♣
Vul: E-W	♥ KQJT5	♥ 93	Pass	2NT	Pass	3NT
North HCP: 13+1	♦ 42	♦ QT8		All Pass		
South HCP: 14+1	♣ A2	♣ KQ873				
Contract: 3NT South						

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ KJT82	♠ 94		1 ♠	Pass	2 ♣
Vul: Both	♥ AJ4	♥ KT95	Pass	3 ♦	Pass	3NT
North HCP: 14+1	♦ KJ92	♦ AT8		All Pass		
South HCP: 13	♣ J	♣ AQ96				
Contract: 3NT South						

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ A96		1 ♥	Pass	2 ♣
Vul: None	♥ AK9876	♥ J5	Pass	3 ♥	Pass	4 ♥
North HCP: 15+2	♦ QJ8	♦ KT6		All Pass		
South HCP: 13+1	♣ 6	♣ KQ754				
Contract: 4 ♥ South						

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ AKT	♠ QJ983			1 ♠	
Vul: E-W	♥ Q64	♥ AK	Pass	2 ♣	Pass	3 ♦
North HCP: 13+2	♦ 6	♦ AK754	Pass	4 ♠	Pass	4NT
South HCP: 17+2	♣ KJT742	♣ 6	Pass	5 ♥ ¹	Pass	6 ♠
Contract: 6 ♠ South				All Pass		

1. A=2/5 or 5/5, Q(S)=0

Board: 98	♠ A6	Partner bids first.
Dealer: North	♥ J9	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 16+2	♣ AKJ843	

Board: 99	♠ AK6	Partner bids first.
Dealer: North	♥ 93	The opponents are silent.
Vul: E-W	♦ QT8	
HCP: 14+1	♣ KQ873	

Board: 100	♠ 94	Partner bids first.
Dealer: North	♥ KT95	The opponents are silent.
Vul: Both	♦ AT8	
HCP: 13	♣ AQ96	

Board: 101	♠ A96	Partner bids first.
Dealer: North	♥ J5	The opponents are silent.
Vul: None	♦ KT6	
HCP: 13+1	♣ KQ754	

Board: 102	♠ QJ983	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ AK754	
HCP: 17+2	♣ 6	

Both hands (Answers Page)

Board: 98	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ A6		1 ♥	Pass	2 ♣
Vul: N-S	♥ KQ843	♥ J9	Pass	3 ♦	Pass	3NT
North HCP: 15+2	♦ AJ754	♦ KT9		All Pass		
South HCP: 16+2	♣ 7	♣ AKJ843				
Contract: 3NT South						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ QJ72	♠ AK6		1 ♥	Pass	2 ♣
Vul: E-W	♥ KQJT5	♥ 93	Pass	2NT	Pass	3NT
North HCP: 13+1	♦ 42	♦ QT8		All Pass		
South HCP: 14+1	♣ A2	♣ KQ873				
Contract: 3NT South						

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ KJT82	♠ 94		1 ♠	Pass	2 ♣
Vul: Both	♥ AJ4	♥ KT95	Pass	3 ♦	Pass	3NT
North HCP: 14+1	♦ KJ92	♦ AT8		All Pass		
South HCP: 13	♣ J	♣ AQ96				
Contract: 3NT South						

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ A96		1 ♥	Pass	2 ♣
Vul: None	♥ AK9876	♥ J5	Pass	3 ♥	Pass	4 ♥
North HCP: 15+2	♦ QJ8	♦ KT6		All Pass		
South HCP: 13+1	♣ 6	♣ KQ754				
Contract: 4 ♥ South						

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ AKT	♠ QJ983			1 ♠	
Vul: E-W	♥ Q64	♥ AK	Pass	2 ♣	Pass	3 ♦
North HCP: 13+2	♦ 6	♦ AK754	Pass	4 ♠	Pass	4NT
South HCP: 17+2	♣ KJT742	♣ 6	Pass	5 ♥ ¹	Pass	6 ♠
Contract: 6 ♠ South				All Pass		

1. A=2/5 or 5/5, Q(S)=0

Board: 103	♠ 5	Partner bids first.
Dealer: South	♥ AKJ5	The opponents are silent.
Vul: Both	♦ AQ83	
HCP: 20	♣ AQ53	

Board: 104	♠ K8542	You bid first.
Dealer: North	♥ J7	The opponents are silent.
Vul: None	♦ J	
HCP: 12+2	♣ AQJ42	

Board: 105	♠ AQT632	You bid first.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 16+2	♣ Q93	

Board: 106	♠ J7	Partner bids first.
Dealer: South	♥ AQJ3	The opponents are silent.
Vul: Both	♦ J875	
HCP: 13	♣ A42	

Both hands (Answers Page)

Board: 103

	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AK986				1 ♠
Vul: Both	♥ AKJ5	♥ Q	Pass	2 ♣	Pass	3 ♣
North HCP: 20	♦ AQ83	♦ K2	Pass	4 ♣	Pass	4 ♦
South HCP: 13+2	♣ AQ53	♣ JT874	Pass	4 ♥	Pass	4 NT
Contract: 6 ♣ South			Pass	5 ♣ ¹	Pass	5 ♦
			Pass	5 ♥ ²	Pass	6 ♣
			All Pass			

1. A=0/5 or 3/5

2. !C queen and !H king

Board: 104

	North:	South:	W	N	E	S
Dealer: North	♠ K8542	♠ 63		1 ♠	Pass	2 ♦
Vul: None	♥ J7	♥ KQ54	Pass	3 ♣	Pass	3 NT
North HCP: 12+2	♦ J	♦ AK75	All Pass			
South HCP: 15	♣ AQJ42	♣ KT9				
Contract: 3 NT South						

Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ AQT632	♠ 84		1 ♠	Pass	2 ♣
Vul: N-S	♥ K9	♥ A8	Pass	3 ♣	Pass	4 ♠
North HCP: 16+2	♦ KQ	♦ J972	All Pass			
South HCP: 13+1	♣ Q93	♣ AKJT2				
Contract: 4 ♠ South						

Board: 106

	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ KQ8643				1 ♠
Vul: Both	♥ AQJ3	♥ K7	Pass	2 ♦	Pass	2 ♠
North HCP: 13	♦ J875	♦ 632	Pass	4 ♠	All Pass	
South HCP: 13+2	♣ A42	♣ KQ				
Contract: 4 ♠ North						

Board: 103 ♠ AK986 You bid first.

Dealer: South ♥ Q The opponents are silent.

Vul: Both ♦ K2

HCP: 13+2 ♣ JT874

Board: 104 ♠ 63 Partner bids first.

Dealer: North ♥ KQ54 The opponents are silent.

Vul: None ♦ AK75

HCP: 15 ♣ KT9

Board: 105 ♠ 84 Partner bids first.

Dealer: North ♥ A8 The opponents are silent.

Vul: N-S ♦ J972

HCP: 13+1 ♣ AKJT2

Board: 106 ♠ KQ8643 You bid first.

Dealer: South ♥ K7 The opponents are silent.

Vul: Both ♦ 632

HCP: 13+2 ♣ KQ

Both hands (Answers Page)

Board: 103

	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AK986				1 ♠
Vul: Both	♥ AKJ5	♥ Q	Pass	2 ♣	Pass	3 ♣
North HCP: 20	♦ AQ83	♦ K2	Pass	4 ♣	Pass	4 ♦
South HCP: 13+2	♣ AQ53	♣ JT874	Pass	4 ♥	Pass	4 NT
Contract: 6 ♣ South			Pass	5 ♣ ¹	Pass	5 ♦
			Pass	5 ♥ ²	Pass	6 ♣
			All Pass			

1. A=0/5 or 3/5

2. !C queen and !H king

Board: 104

	North:	South:	W	N	E	S
Dealer: North	♠ K8542	♠ 63		1 ♠	Pass	2 ♦
Vul: None	♥ J7	♥ KQ54	Pass	3 ♣	Pass	3 NT
North HCP: 12+2	♦ J	♦ AK75	All Pass			
South HCP: 15	♣ AQJ42	♣ KT9				
Contract: 3 NT South						

Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ AQT632	♠ 84		1 ♠	Pass	2 ♣
Vul: N-S	♥ K9	♥ A8	Pass	3 ♣	Pass	4 ♠
North HCP: 16+2	♦ KQ	♦ J972	All Pass			
South HCP: 13+1	♣ Q93	♣ AKJT2				
Contract: 4 ♠ South						

Board: 106

	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ KQ8643				1 ♠
Vul: Both	♥ AQJ3	♥ K7	Pass	2 ♦	Pass	2 ♠
North HCP: 13	♦ J875	♦ 632	Pass	4 ♠	All Pass	
South HCP: 13+2	♣ A42	♣ KQ				
Contract: 4 ♠ North						

Board: 107	♠ A8	Partner bids first.
Dealer: South	♥ AJ97	The opponents are silent.
Vul: None	♦ AT94	
HCP: 18	♣ AJ2	

Board: 108	♠ 3	Partner bids first.
Dealer: South	♥ A653	The opponents are silent.
Vul: N-S	♦ KQT2	
HCP: 14	♣ KQT7	

Board: 109	♠ AKJT7652	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 15+4	♣ 7	

Board: 110	♠ AK6	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: None	♦ KT5	
HCP: 19+2	♣ AKQ972	

Both hands (Answers Page)

Board: 107

	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ KT976				1 ♠
Vul: None	♥ AJ97	♥ 52	Pass	2 ♦	Pass	3 ♦
North HCP: 18	♦ AT94	♦ KQJ53	Pass	4 ♦	Pass	4 ♠
South HCP: 12+2	♣ AJ2	♣ K	Pass	4NT	Pass	5 ♦ ¹
Contract: 6♦ North			Pass	5 ♥	Pass	5 ♠ ²
			Pass	6 ♦	All Pass	

1. A=1/5 or 4/5

2. !D queen and !S king

Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKQ95				1 ♠
Vul: N-S	♥ A653	♥ KQT74	Pass	2 ♣	Pass	2 ♥
North HCP: 14	♦ KQT2	♦ 8	Pass	3 ♥	Pass	3NT
South HCP: 14+2	♣ KQT7	♣ 65	Pass	4NT	Pass	5 ♠ ¹
Contract: 6♥ North			Pass	6 ♥	All Pass	

1. A=2/5 or 5/5, Q(H)=1

Board: 109

	North:	South:	W	N	E	S
Dealer: North	♠ AKJT7652	♠ Q		1 ♠	Pass	2 ♣
Vul: E-W	♥ AK	♥ T84	Pass	3 ♠	Pass	4 ♣
North HCP: 15+4	♦ T2	♦ AK8	Pass	4 ♠	Pass	4NT
South HCP: 14+2	♣ 7	♣ KQ9643	Pass	5 ♣ ¹	Pass	6 ♠
Contract: 6♠ South			All Pass			

1. A=0/5 or 3/5

Board: 110

	North:	South:	W	N	E	S
Dealer: South	♠ AK6	♠ JT2				1 ♥
Vul: None	♥ 3	♥ AKJ82	Pass	2 ♣	Pass	3 ♦
North HCP: 19+2	♦ KT5	♦ AQJ32	Pass	4NT	Pass	5 ♠ ¹
South HCP: 16+2	♣ AKQ972	♣ -	Pass	6 ♦	All Pass	
Contract: 6♦ North			1. A=2/5 or 5/5, Q(D)=1			

Board: 107 ♠ KT976 You bid first.

Dealer: South ♥ 52 The opponents are silent.

Vul: None ♦ KQJ53

HCP: 12+2 ♣ K

Board: 108 ♠ AKQ95 You bid first.

Dealer: South ♥ KQT74 The opponents are silent.

Vul: N-S ♦ 8

HCP: 14+2 ♣ 65

Board: 109 ♠ Q Partner bids first.

Dealer: North ♥ T84 The opponents are silent.

Vul: E-W ♦ AK8

HCP: 14+2 ♣ KQ9643

Board: 110 ♠ JT2 You bid first.

Dealer: South ♥ AKJ82 The opponents are silent.

Vul: None ♦ AQJ32

HCP: 16+2 ♣ -

Both hands (Answers Page)

Board: 107

	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ KT976				1 ♠
Vul: None	♥ AJ97	♥ 52	Pass	2 ♦	Pass	3 ♦
North HCP: 18	♦ AT94	♦ KQJ53	Pass	4 ♦	Pass	4 ♠
South HCP: 12+2	♣ AJ2	♣ K	Pass	4NT	Pass	5 ♦ ¹
Contract: 6♦ North			Pass	5 ♥	Pass	5 ♠ ²
			Pass	6 ♦	All Pass	

1. A=1/5 or 4/5

2. !D queen and !S king

Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKQ95				1 ♠
Vul: N-S	♥ A653	♥ KQT74	Pass	2 ♣	Pass	2 ♥
North HCP: 14	♦ KQT2	♦ 8	Pass	3 ♥	Pass	3NT
South HCP: 14+2	♣ KQT7	♣ 65	Pass	4NT	Pass	5 ♠ ¹
Contract: 6♥ North			Pass	6 ♥	All Pass	

1. A=2/5 or 5/5, Q(H)=1

Board: 109

	North:	South:	W	N	E	S
Dealer: North	♠ AKJT7652	♠ Q		1 ♠	Pass	2 ♣
Vul: E-W	♥ AK	♥ T84	Pass	3 ♠	Pass	4 ♣
North HCP: 15+4	♦ T2	♦ AK8	Pass	4 ♠	Pass	4NT
South HCP: 14+2	♣ 7	♣ KQ9643	Pass	5 ♣ ¹	Pass	6 ♠
Contract: 6♠ South			All Pass			

1. A=0/5 or 3/5

Board: 110

	North:	South:	W	N	E	S
Dealer: South	♠ AK6	♠ JT2				1 ♥
Vul: None	♥ 3	♥ AKJ82	Pass	2 ♣	Pass	3 ♦
North HCP: 19+2	♦ KT5	♦ AQJ32	Pass	4NT	Pass	5 ♠ ¹
South HCP: 16+2	♣ AKQ972	♣ -	Pass	6 ♦	All Pass	
Contract: 6♦ North						

1. A=2/5 or 5/5, Q(D)=1

Board: 111 ♠ AT You bid first.

Dealer: North ♥ AJT64 The opponents are silent.

Vul: N-S ♦ A862

HCP: 17+1 ♣ A6

Board: 112 ♠ T9 Partner bids first.

Dealer: South ♥ AT The opponents are silent.

Vul: E-W ♦ AKT2

HCP: 15+1 ♣ KJ642

Board: 113 ♠ AJ972 You bid first.

Dealer: North ♥ K6 The opponents are silent.

Vul: Both ♦ QJ986

HCP: 14+2 ♣ K

Board: 114 ♠ Q763 Partner bids first.

Dealer: South ♥ K The opponents are silent.

Vul: N-S ♦ K92

HCP: 14+1 ♣ AQT72

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQ6		1♥	Pass	2♣
Vul: N-S	♥ AJT64	♥ K92	Pass	3♦	Pass	3♥
North HCP: 17+1	♦ A862	♦ Q9	Pass	4NT	Pass	5♦ ¹
South HCP: 15+1	♣ A6	♣ KQT98	Pass	5♠	Pass	6♥ ²
Contract: 6♥ South			All Pass			
				1. A=1/5 or 4/5		
				2. no !H queen		

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ Q87				1♥
Vul: E-W	♥ AT	♥ KJ974	Pass	2♣	Pass	2NT
North HCP: 15+1	♦ AKT2	♦ Q94	Pass	3♦	Pass	3NT
South HCP: 14+1	♣ KJ642	♣ AQ	All Pass			
Contract: 3NT South						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ AJ972	♠ 3		1♠	Pass	2♣
Vul: Both	♥ K6	♥ QJT3	Pass	3♦	Pass	3♥
North HCP: 14+2	♦ QJ986	♦ K7	Pass	3NT	All Pass	
South HCP: 13+2	♣ K	♣ AQJ875				
Contract: 3NT North						

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ Q763	♠ A				1♥
Vul: N-S	♥ K	♥ AQT843	Pass	2♣	Pass	3♥
North HCP: 14+1	♦ K92	♦ AJ64	Pass	3♠	Pass	3NT
South HCP: 16+2	♣ AQT72	♣ J5	All Pass			
Contract: 3NT South						

Board: 111	♠ KQ6	Partner bids first.
Dealer: North	♥ K92	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 15+1	♣ KQT98	

Board: 112	♠ Q87	You bid first.
Dealer: South	♥ KJ974	The opponents are silent.
Vul: E-W	♦ Q94	
HCP: 14+1	♣ AQ	

Board: 113	♠ 3	Partner bids first.
Dealer: North	♥ QJT3	The opponents are silent.
Vul: Both	♦ K7	
HCP: 13+2	♣ AQJ875	

Board: 114	♠ A	You bid first.
Dealer: South	♥ AQT843	The opponents are silent.
Vul: N-S	♦ AJ64	
HCP: 16+2	♣ J5	

Both hands (Answers Page)

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQ6		1♥	Pass	2♣
Vul: N-S	♥ AJT64	♥ K92	Pass	3♦	Pass	3♥
North HCP: 17+1	♦ A862	♦ Q9	Pass	4NT	Pass	5♦ ¹
South HCP: 15+1	♣ A6	♣ KQT98	Pass	5♠	Pass	6♥ ²
Contract: 6♥ South			All Pass			
				1. A=1/5 or 4/5		
				2. no !H queen		

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ Q87				1♥
Vul: E-W	♥ AT	♥ KJ974	Pass	2♣	Pass	2NT
North HCP: 15+1	♦ AKT2	♦ Q94	Pass	3♦	Pass	3NT
South HCP: 14+1	♣ KJ642	♣ AQ	All Pass			
Contract: 3NT South						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ AJ972	♠ 3		1♠	Pass	2♣
Vul: Both	♥ K6	♥ QJT3	Pass	3♦	Pass	3♥
North HCP: 14+2	♦ QJ986	♦ K7	Pass	3NT	All Pass	
South HCP: 13+2	♣ K	♣ AQJ875				
Contract: 3NT North						

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ Q763	♠ A				1♥
Vul: N-S	♥ K	♥ AQT843	Pass	2♣	Pass	3♥
North HCP: 14+1	♦ K92	♦ AJ64	Pass	3♠	Pass	3NT
South HCP: 16+2	♣ AQT72	♣ J5	All Pass			
Contract: 3NT South						

Board: 115 ♠ AKJT6 You bid first.

Dealer: North ♥ QJ8 The opponents are silent.

Vul: E-W ♦ QJ8

HCP: 14+1 ♣ T7

Board: 116 ♠ T54 Partner bids first.

Dealer: South ♥ K975 The opponents are silent.

Vul: Both ♦ A

HCP: 11+1 ♣ KJ943

Board: 117 ♠ AKT62 You bid first.

Dealer: North ♥ K6 The opponents are silent.

Vul: None ♦ KJT54

HCP: 15+2 ♣ J

Board: 118 ♠ 94 Partner bids first.

Dealer: South ♥ KJT4 The opponents are silent.

Vul: E-W ♦ AQJT

HCP: 15 ♣ A53

Board: 119 ♠ KQJ97 You bid first.

Dealer: North ♥ 97 The opponents are silent.

Vul: Both ♦ KJ82

HCP: 13+1 ♣ K2

Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ AKJT6	♠ Q2		1 ♠	Pass	2 ♦
Vul: E-W	♥ QJ8	♥ K	Pass	2NT	Pass	3 ♣
North HCP: 14+1	♦ QJ8	♦ KT542	Pass	3NT	All Pass	
South HCP: 17+2	♣ T7	♣ AKQ92				
Contract: 3NT North						

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ AK973			1 ♠	
Vul: Both	♥ K975	♥ -	Pass	1NT ¹	Pass	2 ♣
North HCP: 11+1	♦ A	♦ KT53	Pass	4 ♠	All Pass	
South HCP: 14+1	♣ KJ943	♣ AT85				
Contract: 4 ♠ North			1. forcing 1NT			

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ AKT62	♠ Q5		1 ♠	Pass	2 ♣
Vul: None	♥ K6	♥ AQ3	Pass	3 ♦	Pass	3NT
North HCP: 15+2	♦ KJT54	♦ Q983	Pass	4 ♦	Pass	4NT
South HCP: 14	♣ J	♣ A873	Pass	5 ♥ ¹	Pass	6 ♦
Contract: 6 ♦ South			All Pass			

1. A=2/5 or 5/5, Q(D)=0

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ AKQT7653			1 ♠	
Vul: E-W	♥ KJT4	♥ 32	Pass	2 ♦	Pass	4 ♠
North HCP: 15	♦ AQJT	♦ 2		All Pass		
South HCP: 12+4	♣ A53	♣ QJ				
Contract: 4 ♠ South						

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ KQJ97	♠ A		1 ♠	Pass	2 ♣
Vul: Both	♥ 97	♥ AKQ8	Pass	3 ♦	Pass	4 ♦
North HCP: 13+1	♦ KJ82	♦ QT63	Pass	4 ♠	Pass	5 ♣
South HCP: 16	♣ K2	♣ J963	Pass	5 ♦	All Pass	
Contract: 5 ♦ North						

Board: 115	♠ Q2	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ KT542	
HCP: 17+2	♣ AKQ92	

Board: 116	♠ AK973	You bid first.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ KT53	
HCP: 14+1	♣ AT85	

Board: 117	♠ Q5	Partner bids first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: None	♦ Q983	
HCP: 14	♣ A873	

Board: 118	♠ AKQT7653	You bid first.
Dealer: South	♥ 32	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 12+4	♣ QJ	

Board: 119	♠ A	Partner bids first.
Dealer: North	♥ AKQ8	The opponents are silent.
Vul: Both	♦ QT63	
HCP: 16	♣ J963	

Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ AKJT6	♠ Q2		1 ♠	Pass	2 ♦
Vul: E-W	♥ QJ8	♥ K	Pass	2NT	Pass	3 ♣
North HCP: 14+1	♦ QJ8	♦ KT542	Pass	3NT	All Pass	
South HCP: 17+2	♣ T7	♣ AKQ92				
Contract: 3NT North						

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ T54	♠ AK973			1 ♠	
Vul: Both	♥ K975	♥ -	Pass	1NT ¹	Pass	2 ♣
North HCP: 11+1	♦ A	♦ KT53	Pass	4 ♠	All Pass	
South HCP: 14+1	♣ KJ943	♣ AT85				
Contract: 4 ♠ North			1. forcing 1NT			

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ AKT62	♠ Q5		1 ♠	Pass	2 ♣
Vul: None	♥ K6	♥ AQ3	Pass	3 ♦	Pass	3NT
North HCP: 15+2	♦ KJT54	♦ Q983	Pass	4 ♦	Pass	4NT
South HCP: 14	♣ J	♣ A873	Pass	5 ♥ ¹	Pass	6 ♦
Contract: 6 ♦ South			All Pass			

1. A=2/5 or 5/5, Q(D)=0

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ AKQT7653			1 ♠	
Vul: E-W	♥ KJT4	♥ 32	Pass	2 ♦	Pass	4 ♠
North HCP: 15	♦ AQJT	♦ 2		All Pass		
South HCP: 12+4	♣ A53	♣ QJ				
Contract: 4 ♠ South						

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ KQJ97	♠ A		1 ♠	Pass	2 ♣
Vul: Both	♥ 97	♥ AKQ8	Pass	3 ♦	Pass	4 ♦
North HCP: 13+1	♦ KJ82	♦ QT63	Pass	4 ♠	Pass	5 ♣
South HCP: 16	♣ K2	♣ J963	Pass	5 ♦	All Pass	
Contract: 5 ♦ North						

Board: 120	♠ KQT	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: None	♦ AT654	
HCP: 11+1	♣ 74	

Board: 121	♠ Q2	Partner bids first.
Dealer: South	♥ AQ76	The opponents are silent.
Vul: N-S	♦ QJ6	
HCP: 18	♣ AK54	

Board: 122	♠ AT5	Partner bids first.
Dealer: South	♥ 87	The opponents are silent.
Vul: Both	♦ K987	
HCP: 14	♣ AK93	

Board: 123	♠ AKQJ9	You bid first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: None	♦ 976	
HCP: 12+1	♣ 72	

Board: 124	♠ AT	Partner bids first.
Dealer: South	♥ KT2	The opponents are silent.
Vul: N-S	♦ A987	
HCP: 14	♣ K875	

Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A9842				1 ♠
Vul: None	♥ Q85	♥ K	Pass	1NT ¹	Pass	2 ♣
North HCP: 11+1	♦ AT654	♦ J92	Pass	3 ♠	Pass	3NT
South HCP: 15+1	♣ 74	♣ AK63	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. forcing 1NT			

Board: 121	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AKJT5				1 ♠
Vul: N-S	♥ AQ76	♥ K	Pass	2 ♣	Pass	3 ♦
North HCP: 18	♦ QJ6	♦ A982	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK54	♣ T93				
Contract: 3NT North						

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ AT5	♠ QJ98				1 ♥
Vul: Both	♥ 87	♥ KQT32	Pass	2 ♣	Pass	2NT
North HCP: 14	♦ K987	♦ A	Pass	3NT	All Pass	
South HCP: 13+1	♣ AK93	♣ J85				
Contract: 3NT North						

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ9	♠ 65		1 ♠	Pass	2 ♣
Vul: None	♥ Q53	♥ A864	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ 976	♦ AJT	All Pass			
South HCP: 15	♣ 72	♣ AQ86				
Contract: 3NT South						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ KQ953				1 ♠
Vul: N-S	♥ KT2	♥ QJ7	Pass	2 ♣	Pass	2NT
North HCP: 14	♦ A987	♦ KJ2	Pass	3NT	All Pass	
South HCP: 14+1	♣ K875	♣ Q3				
Contract: 3NT North						

Board: 120 ♠ A9842 You bid first.

Dealer: South ♥ K The opponents are silent.

Vul: None ♦ J92

HCP: 15+1 ♣ AK63

Board: 121 ♠ AKJT5 You bid first.

Dealer: South ♥ K The opponents are silent.

Vul: N-S ♦ A982

HCP: 15+1 ♣ T93

Board: 122 ♠ QJ98 You bid first.

Dealer: South ♥ KQT32 The opponents are silent.

Vul: Both ♦ A

HCP: 13+1 ♣ J85

Board: 123 ♠ 65 Partner bids first.

Dealer: North ♥ A864 The opponents are silent.

Vul: None ♦ AJT

HCP: 15 ♣ AQ86

Board: 124 ♠ KQ953 You bid first.

Dealer: South ♥ QJ7 The opponents are silent.

Vul: N-S ♦ KJ2

HCP: 14+1 ♣ Q3

Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ A9842				1 ♠
Vul: None	♥ Q85	♥ K	Pass	1NT ¹	Pass	2 ♣
North HCP: 11+1	♦ AT654	♦ J92	Pass	3 ♠	Pass	3NT
South HCP: 15+1	♣ 74	♣ AK63	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. forcing 1NT			

Board: 121	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AKJT5				1 ♠
Vul: N-S	♥ AQ76	♥ K	Pass	2 ♣	Pass	3 ♦
North HCP: 18	♦ QJ6	♦ A982	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK54	♣ T93				
Contract: 3NT North						

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ AT5	♠ QJ98				1 ♥
Vul: Both	♥ 87	♥ KQT32	Pass	2 ♣	Pass	2NT
North HCP: 14	♦ K987	♦ A	Pass	3NT	All Pass	
South HCP: 13+1	♣ AK93	♣ J85				
Contract: 3NT North						

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ9	♠ 65		1 ♠	Pass	2 ♣
Vul: None	♥ Q53	♥ A864	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ 976	♦ AJT	All Pass			
South HCP: 15	♣ 72	♣ AQ86				
Contract: 3NT South						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ KQ953				1 ♠
Vul: N-S	♥ KT2	♥ QJ7	Pass	2 ♣	Pass	2NT
North HCP: 14	♦ A987	♦ KJ2	Pass	3NT	All Pass	
South HCP: 14+1	♣ K875	♣ Q3				
Contract: 3NT North						

Board: 125	♠ 53	Partner bids first.
Dealer: South	♥ Q54	The opponents are silent.
Vul: E-W	♦ AQ63	
HCP: 13	♣ AJ93	

Board: 126	♠ T86	Partner bids first.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: None	♦ AQT542	
HCP: 11+2	♣ 8	

Board: 127	♠ 85	Partner bids first.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: N-S	♦ AK98	
HCP: 19	♣ AQ65	

Board: 128	♠ AJ	Partner bids first.
Dealer: South	♥ JT52	The opponents are silent.
Vul: E-W	♦ KJ9	
HCP: 16	♣ AQT9	

Both hands (Answers Page)

Board: 125

Dealer: South
Vul: E-W
North HCP: 13
South HCP: 17+1
Contract: 3NT North

North:

♠ 53
♥ Q54
♦ AQ63
♣ AJ93

South:

♠ KT982
♥ AKJ7
♦ KT
♣ K4

W N E S

1 ♠

Pass 2 ♣ Pass 3 ♥

Pass 3NT All Pass

Board: 126

Dealer: South
Vul: None
North HCP: 11+2
South HCP: 14+1
Contract: 4 ♠ North

North:

♠ T86
♥ KQ2
♦ AQT542
♣ 8

South:

♠ A5432
♥ 74
♦ K6
♣ AK53

W N E S

1 ♠

Pass 1NT¹ Pass 2 ♣

Pass 4 ♠ All Pass

1. forcing 1NT

Board: 127

Dealer: South
Vul: N-S
North HCP: 19
South HCP: 13+1
Contract: 6NT South

North:

♠ 85
♥ AQ5
♦ AK98
♣ AQ65

South:

♠ AQ963
♥ K762
♦ 5
♣ KJ7

W N E S

1 ♠

Pass 2 ♣ Pass 2 ♥

Pass 2NT Pass 3NT

Pass 4NT Pass 6NT

All Pass

Board: 128

Dealer: South
Vul: E-W
North HCP: 16
South HCP: 18+1
Contract: 6 ♥ North

North:

♠ AJ
♥ JT52
♦ KJ9
♣ AQT9

South:

♠ 97654
♥ AKQ8
♦ AQ6
♣ K

W N E S

1 ♠

Pass 2 ♣ Pass 3 ♥

Pass 4NT Pass 5 ♣¹

Pass 5 ♦ Pass 6 ♣²

Pass 6 ♥ All Pass

1. A=0/5 or 3/5

2. !H queen and !C king

Board: 125 ♠ KT982 You bid first.

Dealer: South ♥ AKJ7 The opponents are silent.

Vul: E-W ♦ KT

HCP: 17+1 ♣ K4

Board: 126 ♠ A5432 You bid first.

Dealer: South ♥ 74 The opponents are silent.

Vul: None ♦ K6

HCP: 14+1 ♣ AK53

Board: 127 ♠ AQ963 You bid first.

Dealer: South ♥ K762 The opponents are silent.

Vul: N-S ♦ 5

HCP: 13+1 ♣ KJ7

Board: 128 ♠ 97654 You bid first.

Dealer: South ♥ AKQ8 The opponents are silent.

Vul: E-W ♦ AQ6

HCP: 18+1 ♣ K

Both hands (Answers Page)

Board: 125

Dealer: South
Vul: E-W
North HCP: 13
South HCP: 17+1
Contract: 3NT North

North:

♠ 53
♥ Q54
♦ AQ63
♣ AJ93

South:

♠ KT982
♥ AKJ7
♦ KT
♣ K4

W N E S

1 ♠

Pass 2 ♣ Pass 3 ♥

Pass 3NT All Pass

Board: 126

Dealer: South
Vul: None
North HCP: 11+2
South HCP: 14+1
Contract: 4 ♠ North

North:

♠ T86
♥ KQ2
♦ AQT542
♣ 8

South:

♠ A5432
♥ 74
♦ K6
♣ AK53

W N E S

1 ♠

Pass 1NT¹ Pass 2 ♣

Pass 4 ♠ All Pass

1. forcing 1NT

Board: 127

Dealer: South
Vul: N-S
North HCP: 19
South HCP: 13+1
Contract: 6NT South

North:

♠ 85
♥ AQ5
♦ AK98
♣ AQ65

South:

♠ AQ963
♥ K762
♦ 5
♣ KJ7

W N E S

1 ♠

Pass 2 ♣ Pass 2 ♥

Pass 2NT Pass 3NT

Pass 4NT Pass 6NT

All Pass

Board: 128

Dealer: South
Vul: E-W
North HCP: 16
South HCP: 18+1
Contract: 6 ♥ North

North:

♠ AJ
♥ JT52
♦ KJ9
♣ AQT9

South:

♠ 97654
♥ AKQ8
♦ AQ6
♣ K

W N E S

1 ♠

Pass 2 ♣ Pass 3 ♥

Pass 4NT Pass 5 ♣¹

Pass 5 ♦ Pass 6 ♣²

Pass 6 ♥ All Pass

1. A=0/5 or 3/5

2. !H queen and !C king

Board: 129 ♠ J54 You bid first.

Dealer: North ♥ KQJ842 The opponents are silent.

Vul: Both ♦ Q

HCP: 12+2 ♣ K93

Board: 130 ♠ K4 You bid first.

Dealer: North ♥ Q86532 The opponents are silent.

Vul: N-S ♦ AQ96

HCP: 13+2 ♣ Q

Board: 131 ♠ KJT95 You bid first.

Dealer: North ♥ K8 The opponents are silent.

Vul: E-W ♦ K98

HCP: 14+1 ♣ A92

Board: 132 ♠ A95 Partner bids first.

Dealer: South ♥ K3 The opponents are silent.

Vul: Both ♦ AQ84

HCP: 14 ♣ J876

Board: 133 ♠ K6 You bid first.

Dealer: North ♥ AT753 The opponents are silent.

Vul: None ♦ QJ64

HCP: 13+1 ♣ K4

Both hands (Answers Page)

Board: 129

Dealer: North

North:

♠ J54

South:

♠ 973

W N E S

1♥ Pass 2♣

Vul: Both

♥ KQJ842

♥ A5

Pass 2♥ Pass 3♥

North HCP: 12+2

♦ Q

♦ AT94

Pass 4♥ All Pass

South HCP: 14

♣ K93

♣ AQ64

Contract: 4♥ North

Board: 130

Dealer: North

North:

♠ K4

South:

♠ Q5

W N E S

1♥ Pass 2♣

Vul: N-S

♥ Q86532

♥ AJ

Pass 3♦ Pass 3NT

North HCP: 13+2

♦ AQ96

♦ KT7

All Pass

South HCP: 15+2

♣ Q

♣ AJ9762

Contract: 3NT South

Board: 131

Dealer: North

North:

♠ KJT95

South:

♠ Q8

W N E S

1♠ Pass 2♦

Vul: E-W

♥ K8

♥ A953

Pass 2NT Pass 3NT

North HCP: 14+1

♦ K98

♦ AJT2

All Pass

South HCP: 14

♣ A92

♣ KT7

Contract: 3NT South

Board: 132

Dealer: South

North:

♠ A95

South:

♠ KQ

W N E S

1♥

Vul: Both

♥ K3

♥ AJT8764

Pass 2♣ Pass 3♥

North HCP: 14

♦ AQ84

♦ K9

 Pass 4NT Pass 5♥¹

South HCP: 17+3

♣ J876

♣ A9

All Pass

Contract: 5♥ South

1. A=2/5 or 5/5, Q(H)=0

Board: 133

Dealer: North

North:

♠ K6

South:

♠ 872

W N E S

1♥ Pass 2♣

Vul: None

♥ AT753

♥ K4

Pass 3♦ Pass 5♦

North HCP: 13+1

♦ QJ64

♦ AK85

All Pass

South HCP: 16

♣ K4

♣ AQT8

Contract: 5♦ South

Board: 129	♠ 973	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ AT94	
HCP: 14	♣ AQ64	

Board: 130	♠ Q5	Partner bids first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ KT7	
HCP: 15+2	♣ AJ9762	

Board: 131	♠ Q8	Partner bids first.
Dealer: North	♥ A953	The opponents are silent.
Vul: E-W	♦ AJT2	
HCP: 14	♣ KT7	

Board: 132	♠ KQ	You bid first.
Dealer: South	♥ AJT8764	The opponents are silent.
Vul: Both	♦ K9	
HCP: 17+3	♣ A9	

Board: 133	♠ 872	Partner bids first.
Dealer: North	♥ K4	The opponents are silent.
Vul: None	♦ AK85	
HCP: 16	♣ AQT8	

Both hands (Answers Page)

Board: 129

Dealer: North

North:

♠ J54

South:

♠ 973

W N E S

1♥ Pass 2♣

Vul: Both

♥ KQJ842

♥ A5

Pass 2♥ Pass 3♥

North HCP: 12+2

♦ Q

♦ AT94

Pass 4♥ All Pass

South HCP: 14

♣ K93

♣ AQ64

Contract: 4♥ North

Board: 130

Dealer: North

North:

♠ K4

South:

♠ Q5

W N E S

1♥ Pass 2♣

Vul: N-S

♥ Q86532

♥ AJ

Pass 3♦ Pass 3NT

North HCP: 13+2

♦ AQ96

♦ KT7

All Pass

South HCP: 15+2

♣ Q

♣ AJ9762

Contract: 3NT South

Board: 131

Dealer: North

North:

♠ KJT95

South:

♠ Q8

W N E S

1♠ Pass 2♦

Vul: E-W

♥ K8

♥ A953

Pass 2NT Pass 3NT

North HCP: 14+1

♦ K98

♦ AJT2

All Pass

South HCP: 14

♣ A92

♣ KT7

Contract: 3NT South

Board: 132

Dealer: South

North:

♠ A95

South:

♠ KQ

W N E S

1♥

Vul: Both

♥ K3

♥ AJT8764

Pass 2♣ Pass 3♥

North HCP: 14

♦ AQ84

♦ K9

 Pass 4NT Pass 5♥¹

South HCP: 17+3

♣ J876

♣ A9

All Pass

Contract: 5♥ South

1. A=2/5 or 5/5, Q(H)=0

Board: 133

Dealer: North

North:

♠ K6

South:

♠ 872

W N E S

1♥ Pass 2♣

Vul: None

♥ AT753

♥ K4

Pass 3♦ Pass 5♦

North HCP: 13+1

♦ QJ64

♦ AK85

All Pass

South HCP: 16

♣ K4

♣ AQT8

Contract: 5♦ South

Board: 134	♠ Q	Partner bids first.
Dealer: South	♥ K965	The opponents are silent.
Vul: E-W	♦ A54	
HCP: 14+1	♣ AJ942	

Board: 135	♠ A	You bid first.
Dealer: North	♥ AKT97543	The opponents are silent.
Vul: Both	♦ Q76	
HCP: 14+4	♣ J	

Board: 136	♠ AJ8	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ AQT3	
HCP: 12+1	♣ JT876	

Board: 137	♠ A87	You bid first.
Dealer: North	♥ AKQJ43	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 14+2	♣ 96	

Both hands (Answers Page)

Board: 134

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ A8653				1 ♠
Vul: E-W	♥ K965	♥ A72	Pass	2 ♣	Pass	3 ♦
North HCP: 14+1	♦ A54	♦ KJT2	Pass	3 ♥	Pass	3NT
South HCP: 15+1	♣ AJ942	♣ K	All Pass			

Contract: 3NT South

Board: 135

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ K54		1 ♥	Pass	2 ♣
Vul: Both	♥ AKT97543	♥ J6	Pass	3 ♥	Pass	4NT
North HCP: 14+4	♦ Q76	♦ AJ85	Pass	5 ♣ ¹	Pass	5 ♦
South HCP: 16	♣ J	♣ AK42	Pass	5 ♥ ²	Pass	6 ♥

Contract: 6 ♥ South

1. A=0/5 or 3/5

2. no !H queen

Board: 136

	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ KQT65				1 ♠
Vul: None	♥ 4	♥ AJ5	Pass	1NT ¹	Pass	2 ♣
North HCP: 12+1	♦ AQT3	♦ 62	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ JT876	♣ Q94				1. forcing 1NT

Contract: 4 ♠ North

Board: 137

	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ JT2		1 ♥	Pass	2 ♣
Vul: N-S	♥ AKQJ43	♥ 72	Pass	2 ♥	Pass	4 ♥
North HCP: 14+2	♦ 84	♦ KQT2	All Pass			
South HCP: 13	♣ 96	♣ AK73				

Contract: 4 ♥ South

Board: 134 ♠ A8653 You bid first.

Dealer: South ♥ A72 The opponents are silent.

Vul: E-W ♦ KJT2

HCP: 15+1 ♣ K

Board: 135 ♠ K54 Partner bids first.

Dealer: North ♥ J6 The opponents are silent.

Vul: Both ♦ AJ85

HCP: 16 ♣ AK42

Board: 136 ♠ KQT65 You bid first.

Dealer: South ♥ AJ5 The opponents are silent.

Vul: None ♦ 62

HCP: 12+1 ♣ Q94

Board: 137 ♠ JT2 Partner bids first.

Dealer: North ♥ 72 The opponents are silent.

Vul: N-S ♦ KQT2

HCP: 13 ♣ AK73

Both hands (Answers Page)

Board: 134

	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ A8653				1 ♠
Vul: E-W	♥ K965	♥ A72	Pass	2 ♣	Pass	3 ♦
North HCP: 14+1	♦ A54	♦ KJT2	Pass	3 ♥	Pass	3NT
South HCP: 15+1	♣ AJ942	♣ K	All Pass			

Contract: 3NT South

Board: 135

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ K54		1 ♥	Pass	2 ♣
Vul: Both	♥ AKT97543	♥ J6	Pass	3 ♥	Pass	4NT
North HCP: 14+4	♦ Q76	♦ AJ85	Pass	5 ♣ ¹	Pass	5 ♦
South HCP: 16	♣ J	♣ AK42	Pass	5 ♥ ²	Pass	6 ♥

Contract: 6 ♥ South

1. A=0/5 or 3/5

2. no !H queen

Board: 136

	North:	South:	W	N	E	S
Dealer: South	♠ AJ8	♠ KQT65				1 ♠
Vul: None	♥ 4	♥ AJ5	Pass	1NT ¹	Pass	2 ♣
North HCP: 12+1	♦ AQT3	♦ 62	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ JT876	♣ Q94				1. forcing 1NT

Contract: 4 ♠ North

Board: 137

	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ JT2		1 ♥	Pass	2 ♣
Vul: N-S	♥ AKQJ43	♥ 72	Pass	2 ♥	Pass	4 ♥
North HCP: 14+2	♦ 84	♦ KQT2	All Pass			
South HCP: 13	♣ 96	♣ AK73				

Contract: 4 ♥ South

Board: 138 ♠ AJ You bid first.

Dealer: North ♥ QT942 The opponents are silent.

Vul: Both ♦ AQT6

HCP: 13+1 ♣ 85

Board: 139 ♠ KQ9654 You bid first.

Dealer: North ♥ AT5 The opponents are silent.

Vul: None ♦ K

HCP: 15+2 ♣ QJ6

Board: 140 ♠ QT5 Partner bids first.

Dealer: South ♥ K5 The opponents are silent.

Vul: N-S ♦ KT6

HCP: 13+1 ♣ KQ742

Board: 141 ♠ AT5 Partner bids first.

Dealer: South ♥ KJ The opponents are silent.

Vul: E-W ♦ K952

HCP: 15 ♣ A932

Both hands (Answers Page)

Board: 138

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KT		1♥	Pass	2♣
Vul: Both	♥ QT942	♥ 65	Pass	3♦	Pass	3NT
North HCP: 13+1	♦ AQT6	♦ K975		All Pass		
South HCP: 15+1	♣ 85	♣ AKQ43				
Contract: 3NT South						

Board: 139

	North:	South:	W	N	E	S
Dealer: North	♠ KQ9654	♠ AJ		1♠	Pass	2♣
Vul: None	♥ AT5	♥ QJ84	Pass	3♠	Pass	4NT
North HCP: 15+2	♦ K	♦ AT3	Pass	5♠ ¹	Pass	5NT ²
South HCP: 16	♣ QJ6	♣ A942	Pass	6♦ ³	Pass	6♠
Contract: 6♠ South			All Pass			

1. A=2/5 or 5/5, Q(S)=1

2. King ask by 5NT

3. K=1

Board: 140

	North:	South:	W	N	E	S
Dealer: South	♠ QT5	♠ AJ4				1♥
Vul: N-S	♥ K5	♥ AT964	Pass	2♣	Pass	2NT
North HCP: 13+1	♦ KT6	♦ A7	Pass	3NT	All Pass	
South HCP: 13+1	♣ KQ742	♣ T63				
Contract: 3NT North						

Board: 141

	North:	South:	W	N	E	S
Dealer: South	♠ AT5	♠ Q7				1♥
Vul: E-W	♥ KJ	♥ A7652	Pass	2♣	Pass	3♣
North HCP: 15	♦ K952	♦ Q3	Pass	4♠	Pass	5♣
South HCP: 13+1	♣ A932	♣ KQ74	All Pass			
Contract: 5♣ South						

Board: 138	♠ KT	Partner bids first.
Dealer: North	♥ 65	The opponents are silent.
Vul: Both	♦ K975	
HCP: 15+1	♣ AKQ43	

Board: 139	♠ AJ	Partner bids first.
Dealer: North	♥ QJ84	The opponents are silent.
Vul: None	♦ AT3	
HCP: 16	♣ A942	

Board: 140	♠ AJ4	You bid first.
Dealer: South	♥ AT964	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 13+1	♣ T63	

Board: 141	♠ Q7	You bid first.
Dealer: South	♥ A7652	The opponents are silent.
Vul: E-W	♦ Q3	
HCP: 13+1	♣ KQ74	

Both hands (Answers Page)

Board: 138

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KT		1 ♥	Pass	2 ♣
Vul: Both	♥ QT942	♥ 65	Pass	3 ♦	Pass	3 NT
North HCP: 13+1	♦ AQT6	♦ K975		All Pass		
South HCP: 15+1	♣ 85	♣ AKQ43				
Contract: 3NT South						

Board: 139

	North:	South:	W	N	E	S
Dealer: North	♠ KQ9654	♠ AJ		1 ♠	Pass	2 ♣
Vul: None	♥ AT5	♥ QJ84	Pass	3 ♠	Pass	4 NT
North HCP: 15+2	♦ K	♦ AT3	Pass	5 ♠ ¹	Pass	5 NT ²
South HCP: 16	♣ QJ6	♣ A942	Pass	6 ♦ ³	Pass	6 ♠
Contract: 6 ♠ South				All Pass		

1. A=2/5 or 5/5, Q(S)=1

2. King ask by 5NT

3. K=1

Board: 140

	North:	South:	W	N	E	S
Dealer: South	♠ QT5	♠ AJ4				1 ♥
Vul: N-S	♥ K5	♥ AT964	Pass	2 ♣	Pass	2 NT
North HCP: 13+1	♦ KT6	♦ A7	Pass	3 NT	All Pass	
South HCP: 13+1	♣ KQ742	♣ T63				
Contract: 3NT North						

Board: 141

	North:	South:	W	N	E	S
Dealer: South	♠ AT5	♠ Q7				1 ♥
Vul: E-W	♥ KJ	♥ A7652	Pass	2 ♣	Pass	3 ♣
North HCP: 15	♦ K952	♦ Q3	Pass	4 ♠	Pass	5 ♠
South HCP: 13+1	♣ A932	♣ KQ74	All Pass			
Contract: 5 ♣ South						

Board: 142	♠ 6	Partner bids first.
Dealer: South	♥ K2	The opponents are silent.
Vul: None	♦ QJ87	
HCP: 15+2	♣ AKQ873	

Board: 143	♠ K	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: N-S	♦ KQJT	
HCP: 13+1	♣ J9754	

Board: 144	♠ AKQJ97	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 17+3	♣ KJ974	

Board: 145	♠ JT	Partner bids first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: Both	♦ Q87	
HCP: 13+1	♣ AT962	

Board: 146	♠ 5	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ KQ95	
HCP: 13+3	♣ AKJ9865	

Both hands (Answers Page)

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AKJ754				1 ♠
Vul: None	♥ K2	♥ AJT7	Pass	2 ♣	Pass	2 ♥
North HCP: 15+2	♦ QJ87	♦ T52	Pass	4 ♣	Pass	4 ♠
South HCP: 13+2	♣ AKQ873	♣ -	All Pass			
Contract: 4 ♠ South						

Board: 143	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJ976				1 ♠
Vul: N-S	♥ K52	♥ A43	Pass	2 ♣	Pass	3 ♦
North HCP: 13+1	♦ KQJT	♦ 8542	Pass	3NT	All Pass	
South HCP: 13+1	♣ J9754	♣ A				
Contract: 3NT North						

Board: 144	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ97	♠ 5		1 ♠	Pass	2 ♣
Vul: E-W	♥ K	♥ A643	Pass	3 ♠	Pass	3NT
North HCP: 17+3	♦ 9	♦ K654	Pass	4 ♣	Pass	4NT
South HCP: 13	♣ KJ974	♣ AQ62	Pass	5 ♥ ¹	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

1. A=2/5 or 5/5, Q(C)=0

Board: 145	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AQ765				1 ♠
Vul: Both	♥ AQ6	♥ K952	Pass	2 ♣	Pass	3 ♥
North HCP: 13+1	♦ Q87	♦ K5	Pass	3NT	All Pass	
South HCP: 17+1	♣ AT962	♣ KQ				
Contract: 3NT North						

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AJ874				1 ♠
Vul: N-S	♥ 6	♥ AJ5	Pass	2 ♣	Pass	3 ♦
North HCP: 13+3	♦ KQ95	♦ A7432	Pass	5 ♦	All Pass	
South HCP: 14+2	♣ AKJ9865	♣ -				
Contract: 5 ♦ North						

Board: 142 ♠ AKJ754 You bid first.

Dealer: South ♥ AJT7 The opponents are silent.

Vul: None ♦ T52

HCP: 13+2 ♣ -

Board: 143 ♠ AJ976 You bid first.

Dealer: South ♥ A43 The opponents are silent.

Vul: N-S ♦ 8542

HCP: 13+1 ♣ A

Board: 144 ♠ 5 Partner bids first.

Dealer: North ♥ A643 The opponents are silent.

Vul: E-W ♦ K654

HCP: 13 ♣ AQ62

Board: 145 ♠ AQ765 You bid first.

Dealer: South ♥ K952 The opponents are silent.

Vul: Both ♦ K5

HCP: 17+1 ♣ KQ

Board: 146 ♠ AJ874 You bid first.

Dealer: South ♥ AJ5 The opponents are silent.

Vul: N-S ♦ A7432

HCP: 14+2 ♣ -

Both hands (Answers Page)

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AKJ754				1 ♠
Vul: None	♥ K2	♥ AJT7	Pass	2 ♣	Pass	2 ♥
North HCP: 15+2	♦ QJ87	♦ T52	Pass	4 ♣	Pass	4 ♠
South HCP: 13+2	♣ AKQ873	♣ -	All Pass			
Contract: 4 ♠ South						

Board: 143	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJ976				1 ♠
Vul: N-S	♥ K52	♥ A43	Pass	2 ♣	Pass	3 ♦
North HCP: 13+1	♦ KQJT	♦ 8542	Pass	3NT	All Pass	
South HCP: 13+1	♣ J9754	♣ A				
Contract: 3NT North						

Board: 144	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ97	♠ 5		1 ♠	Pass	2 ♣
Vul: E-W	♥ K	♥ A643	Pass	3 ♠	Pass	3NT
North HCP: 17+3	♦ 9	♦ K654	Pass	4 ♣	Pass	4NT
South HCP: 13	♣ KJ974	♣ AQ62	Pass	5 ♥ ¹	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

1. A=2/5 or 5/5, Q(C)=0

Board: 145	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AQ765				1 ♠
Vul: Both	♥ AQ6	♥ K952	Pass	2 ♣	Pass	3 ♥
North HCP: 13+1	♦ Q87	♦ K5	Pass	3NT	All Pass	
South HCP: 17+1	♣ AT962	♣ KQ				
Contract: 3NT North						

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AJ874				1 ♠
Vul: N-S	♥ 6	♥ AJ5	Pass	2 ♣	Pass	3 ♦
North HCP: 13+3	♦ KQ95	♦ A7432	Pass	5 ♦	All Pass	
South HCP: 14+2	♣ AKJ9865	♣ -				
Contract: 5 ♦ North						

Board: 147 ♠ Q9762 You bid first.

Dealer: North ♥ A4 The opponents are silent.

Vul: E-W ♦ Q98

HCP: 12+1 ♣ A73

Board: 148 ♠ QT4 Partner bids first.

Dealer: South ♥ K3 The opponents are silent.

Vul: Both ♦ AQT3

HCP: 12 ♣ JT98

Board: 149 ♠ AKJ76 You bid first.

Dealer: North ♥ A The opponents are silent.

Vul: None ♦ QT2

HCP: 14+1 ♣ 9753

Board: 150 ♠ AQ Partner bids first.

Dealer: South ♥ 9762 The opponents are silent.

Vul: E-W ♦ Q86

HCP: 13 ♣ AJT9

Board: 151 ♠ - Partner bids first.

Dealer: South ♥ KJ982 The opponents are silent.

Vul: Both ♦ K75

HCP: 14+2 ♣ AK652

Both hands (Answers Page)

Board: 147

Dealer: North

North:

♠ Q9762

South:

♠ 85

W N E S

1♠ Pass 2♣

Vul: E-W

♥ A4

♥ K98

Pass 2NT Pass 3NT

North HCP: 12+1

♦ Q98

♦ AKJ2

All Pass

South HCP: 14

♣ A73

♣ KT65

Contract: 3NT South

Board: 148

Dealer: South

North:

♠ QT4

South:

♠ AK983

W N E S

1♠

Vul: Both

♥ K3

♥ AQJT8

 Pass 1NT¹ Pass 2♥

North HCP: 12

♦ AQT3

♦ 9

Pass 4♠ All Pass

South HCP: 14+2

♣ JT98

♣ 75

1. forcing 1NT

Contract: 4♠ North

Board: 149

Dealer: North

North:

♠ AKJ76

South:

♠ 52

W N E S

1♠ Pass 2♦

Vul: None

♥ A

♥ JT94

Pass 2NT Pass 3NT

North HCP: 14+1

♦ QT2

♦ AK93

All Pass

South HCP: 14

♣ 9753

♣ AQT

Contract: 3NT South

Board: 150

Dealer: South

North:

♠ AQ

South:

♠ JT752

W N E S

1♠

Vul: E-W

♥ 9762

♥ AJT

Pass 2♣ Pass 2NT

North HCP: 13

♦ Q86

♦ A3

Pass 3NT All Pass

South HCP: 12+1

♣ AJT9

♣ Q76

Contract: 3NT North

Board: 151

Dealer: South

North:

♠ -

South:

♠ AQ972

W N E S

1♠

Vul: Both

♥ KJ982

♥ AT

Pass 2♥ Pass 3♦

North HCP: 14+2

♦ K75

♦ AQ82

Pass 3NT All Pass

South HCP: 16+1

♣ AK652

♣ 84

Contract: 3NT North

Board: 147	♠ 85	Partner bids first.
Dealer: North	♥ K98	The opponents are silent.
Vul: E-W	♦ AKJ2	
HCP: 14	♣ KT65	

Board: 148	♠ AK983	You bid first.
Dealer: South	♥ AQJT8	The opponents are silent.
Vul: Both	♦ 9	
HCP: 14+2	♣ 75	

Board: 149	♠ 52	Partner bids first.
Dealer: North	♥ JT94	The opponents are silent.
Vul: None	♦ AK93	
HCP: 14	♣ AQT	

Board: 150	♠ JT752	You bid first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 12+1	♣ Q76	

Board: 151	♠ AQ972	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ AQ82	
HCP: 16+1	♣ 84	

Both hands (Answers Page)

Board: 147

Dealer: North

North:

♠ Q9762

South:

♠ 85

W N E S

1♠ Pass 2♣

Vul: E-W

♥ A4

♥ K98

Pass 2NT Pass 3NT

North HCP: 12+1

♦ Q98

♦ AKJ2

All Pass

South HCP: 14

♣ A73

♣ KT65

Contract: 3NT South

Board: 148

Dealer: South

North:

♠ QT4

South:

♠ AK983

W N E S

1♠

Vul: Both

♥ K3

♥ AQJT8

 Pass 1NT¹ Pass 2♥

North HCP: 12

♦ AQT3

♦ 9

Pass 4♠ All Pass

South HCP: 14+2

♣ JT98

♣ 75

1. forcing 1NT

Contract: 4♠ North

Board: 149

Dealer: North

North:

♠ AKJ76

South:

♠ 52

W N E S

1♠ Pass 2♦

Vul: None

♥ A

♥ JT94

Pass 2NT Pass 3NT

North HCP: 14+1

♦ QT2

♦ AK93

All Pass

South HCP: 14

♣ 9753

♣ AQT

Contract: 3NT South

Board: 150

Dealer: South

North:

♠ AQ

South:

♠ JT752

W N E S

1♠

Vul: E-W

♥ 9762

♥ AJT

Pass 2♣ Pass 2NT

North HCP: 13

♦ Q86

♦ A3

Pass 3NT All Pass

South HCP: 12+1

♣ AJT9

♣ Q76

Contract: 3NT North

Board: 151

Dealer: South

North:

♠ -

South:

♠ AQ972

W N E S

1♠

Vul: Both

♥ KJ982

♥ AT

Pass 2♥ Pass 3♦

North HCP: 14+2

♦ K75

♦ AQ82

Pass 3NT All Pass

South HCP: 16+1

♣ AK652

♣ 84

Contract: 3NT North

Board: 152	♠ T9	Partner bids first.
Dealer: South	♥ AKT9	The opponents are silent.
Vul: None	♦ K75	
HCP: 13	♣ KT52	

Board: 153	♠ A	Partner bids first.
Dealer: South	♥ AKJ5	The opponents are silent.
Vul: N-S	♦ QT54	
HCP: 21	♣ AQJ4	

Board: 154	♠ 65	Partner bids first.
Dealer: South	♥ AKJ5	The opponents are silent.
Vul: None	♦ T874	
HCP: 13	♣ AJ2	

Board: 155	♠ 93	You bid first.
Dealer: North	♥ AJ742	The opponents are silent.
Vul: E-W	♦ Q85	
HCP: 14+1	♣ AQJ	

Board: 156	♠ 73	Partner bids first.
Dealer: South	♥ AJ98	The opponents are silent.
Vul: None	♦ KQ82	
HCP: 14	♣ KJ4	

Both hands (Answers Page)

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AKQ654				1 ♠
Vul: None	♥ AKT9	♥ J7	Pass	2 ♣	Pass	3 ♠
North HCP: 13	♦ K75	♦ A93	Pass	4 ♠	All Pass	
South HCP: 15+2	♣ KT52	♣ J7				
Contract: 4 ♠	North					

Board: 153	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KQJ842				1 ♠
Vul: N-S	♥ AKJ5	♥ 976	Pass	2 ♣	Pass	2 ♠
North HCP: 21	♦ QT54	♦ K3	Pass	2NT	Pass	3NT
South HCP: 12+2	♣ AQJ4	♣ K3	Pass	6NT	All Pass	
Contract: 6NT	North					

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ AQJT3				1 ♠
Vul: None	♥ AKJ5	♥ Q9	Pass	2 ♦	Pass	2NT
North HCP: 13	♦ T874	♦ A2	Pass	3NT	All Pass	
South HCP: 13+1	♣ AJ2	♣ 9853				
Contract: 3NT	North					

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ 93	♠ AT85		1 ♥	Pass	2 ♣
Vul: E-W	♥ AJ742	♥ 5	Pass	2NT	Pass	3 ♠
North HCP: 14+1	♦ Q85	♦ AKT	Pass	3NT	All Pass	
South HCP: 14+1	♣ AQJ	♣ KT874				
Contract: 3NT	North					

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AQ652				1 ♠
Vul: None	♥ AJ98	♥ K5	Pass	2 ♦	Pass	3NT
North HCP: 14	♦ KQ82	♦ AJ5	Pass	6NT	All Pass	
South HCP: 18+1	♣ KJ4	♣ A62				
Contract: 6NT	North					

Board: 152 ♠ AKQ654 You bid first.

Dealer: South ♥ J7 The opponents are silent.

Vul: None ♦ A93

HCP: 15+2 ♣ J7

Board: 153 ♠ KQJ842 You bid first.

Dealer: South ♥ 976 The opponents are silent.

Vul: N-S ♦ K3

HCP: 12+2 ♣ K3

Board: 154 ♠ AQJT3 You bid first.

Dealer: South ♥ Q9 The opponents are silent.

Vul: None ♦ A2

HCP: 13+1 ♣ 9853

Board: 155 ♠ AT85 Partner bids first.

Dealer: North ♥ 5 The opponents are silent.

Vul: E-W ♦ AKT

HCP: 14+1 ♣ KT874

Board: 156 ♠ AQ652 You bid first.

Dealer: South ♥ K5 The opponents are silent.

Vul: None ♦ AJ5

HCP: 18+1 ♣ A62

Both hands (Answers Page)

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AKQ654				1 ♠
Vul: None	♥ AKT9	♥ J7	Pass	2 ♣	Pass	3 ♠
North HCP: 13	♦ K75	♦ A93	Pass	4 ♠	All Pass	
South HCP: 15+2	♣ KT52	♣ J7				
Contract: 4 ♠	North					

Board: 153	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KQJ842				1 ♠
Vul: N-S	♥ AKJ5	♥ 976	Pass	2 ♣	Pass	2 ♠
North HCP: 21	♦ QT54	♦ K3	Pass	2NT	Pass	3NT
South HCP: 12+2	♣ AQJ4	♣ K3	Pass	6NT	All Pass	
Contract: 6NT	North					

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ AQJT3				1 ♠
Vul: None	♥ AKJ5	♥ Q9	Pass	2 ♦	Pass	2NT
North HCP: 13	♦ T874	♦ A2	Pass	3NT	All Pass	
South HCP: 13+1	♣ AJ2	♣ 9853				
Contract: 3NT	North					

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ 93	♠ AT85		1 ♥	Pass	2 ♣
Vul: E-W	♥ AJ742	♥ 5	Pass	2NT	Pass	3 ♠
North HCP: 14+1	♦ Q85	♦ AKT	Pass	3NT	All Pass	
South HCP: 14+1	♣ AQJ	♣ KT874				
Contract: 3NT	North					

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AQ652				1 ♠
Vul: None	♥ AJ98	♥ K5	Pass	2 ♦	Pass	3NT
North HCP: 14	♦ KQ82	♦ AJ5	Pass	6NT	All Pass	
South HCP: 18+1	♣ KJ4	♣ A62				
Contract: 6NT	North					

Board: 157 ♠ AK You bid first.

Dealer: North ♥ AKT832 The opponents are silent.

Vul: N-S ♦ Q965

HCP: 18+2 ♣ Q

Board: 158 ♠ AKT Partner bids first.

Dealer: South ♥ 63 The opponents are silent.

Vul: E-W ♦ AQJ8

HCP: 16 ♣ QT74

Board: 159 ♠ A532 You bid first.

Dealer: North ♥ AJ842 The opponents are silent.

Vul: Both ♦ AK76

HCP: 16+1 ♣ -

Board: 160 ♠ 72 Partner bids first.

Dealer: South ♥ KQ72 The opponents are silent.

Vul: N-S ♦ AK9

HCP: 16 ♣ KJ93

Both hands (Answers Page)

Board: 157

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QT75		1♥	Pass	2♣
Vul: N-S	♥ AKT832	♥ 65	Pass	3♥	Pass	4NT
North HCP: 18+2	♦ Q965	♦ AK	Pass	5♣ ¹	Pass	5♦
South HCP: 14+1	♣ Q	♣ AJT65	Pass	5♥ ²	All Pass	
Contract: 5♥ North			1. A=0/5 or 3/5			
			2. no !H queen			

Board: 158

	North:	South:	W	N	E	S
Dealer: South	♠ AKT	♠ Q5				1♥
Vul: E-W	♥ 63	♥ AK942	Pass	2♣	Pass	2NT
North HCP: 16	♦ AQJ8	♦ 975	Pass	3NT	All Pass	
South HCP: 13+1	♣ QT74	♣ KJ8				
Contract: 3NT North						

Board: 159

	North:	South:	W	N	E	S
Dealer: North	♠ A532	♠ QT4		1♥	Pass	1NT ¹
Vul: Both	♥ AJ842	♥ KQ3	Pass	2♦	Pass	4♥
North HCP: 16+1	♦ AK76	♦ 82	Pass	4NT	Pass	5♠ ²
South HCP: 12+1	♣ -	♣ AJT84	Pass	6♥	All Pass	
Contract: 6♥ North			1. forcing 1NT			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 160

	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AKQJT86				1♠
Vul: N-S	♥ KQ72	♥ 85	Pass	2♣	Pass	3♠
North HCP: 16	♦ AK9	♦ Q75	Pass	4NT	Pass	5♠ ¹
South HCP: 14+3	♣ KJ93	♣ Q	All Pass			
Contract: 5♠ South			1. A=2/5 or 5/5, Q(S)=1			

Board: 157	♠ QT75	Partner bids first.
Dealer: North	♥ 65	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 14+1	♣ AJT65	

Board: 158	♠ Q5	You bid first.
Dealer: South	♥ AK942	The opponents are silent.
Vul: E-W	♦ 975	
HCP: 13+1	♣ KJ8	

Board: 159	♠ QT4	Partner bids first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: Both	♦ 82	
HCP: 12+1	♣ AJT84	

Board: 160	♠ AKQJT86	You bid first.
Dealer: South	♥ 85	The opponents are silent.
Vul: N-S	♦ Q75	
HCP: 14+3	♣ Q	

Both hands (Answers Page)

Board: 157

Dealer: North

Vul: N-S

North HCP: 18+2

South HCP: 14+1

Contract: 5♥ North

North:

♠ AK

♥ AKT832

♦ Q965

♣ Q

South:

♠ QT75

♥ 65

♦ AK

♣ AJT65

W

N

E

S

1♥ Pass 2♣

Pass 3♥ Pass 4NT

Pass 5♣¹ Pass 5♦

Pass 5♥² All Pass

1. A=0/5 or 3/5

2. no !H queen

Board: 158

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 13+1

Contract: 3NT North

North:

♠ AKT

♥ 63

♦ AQJ8

♣ QT74

South:

♠ Q5

♥ AK942

♦ 975

♣ KJ8

W

N

E

S

1♥

Pass 2♣ Pass 2NT

Pass 3NT All Pass

Board: 159

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 12+1

Contract: 6♥ North

North:

♠ A532

♥ AJ842

♦ AK76

♣ -

South:

♠ QT4

♥ KQ3

♦ 82

♣ AJT84

W

N

E

S

1♥ Pass 1NT¹

Pass 2♦ Pass 4♥

Pass 4NT Pass 5♠²

Pass 6♥ All Pass

1. forcing 1NT

2. A=2/5 or 5/5, Q(H)=1

Board: 160

Dealer: South

Vul: N-S

North HCP: 16

South HCP: 14+3

Contract: 5♠ South

North:

♠ 72

♥ KQ72

♦ AK9

♣ KJ93

South:

♠ AKQJT86

♥ 85

♦ Q75

♣ Q

W

N

E

S

1♠

Pass 2♣ Pass 3♠

Pass 4NT Pass 5♠¹

All Pass

1. A=2/5 or 5/5, Q(S)=1

Board: 161 ♠ T8 Partner bids first.

Dealer: South ♥ Q84 The opponents are silent.

Vul: E-W ♦ AQ74

HCP: 16 ♣ AKJ6

Board: 162 ♠ 52 Partner bids first.

Dealer: South ♥ KJ The opponents are silent.

Vul: Both ♦ KJ74

HCP: 15+1 ♣ AK863

Board: 163 ♠ AKQ52 You bid first.

Dealer: North ♥ AJT4 The opponents are silent.

Vul: None ♦ 4

HCP: 16+1 ♣ QT6

Board: 164 ♠ J54 Partner bids first.

Dealer: South ♥ AK6 The opponents are silent.

Vul: Both ♦ T32

HCP: 10 ♣ Q543

Both hands (Answers Page)

Board: 161	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ AKJ74				1 ♠
Vul: E-W	♥ Q84	♥ AKT7	Pass	2 ♣	Pass	3 ♥
North HCP: 16	♦ AQ74	♦ JT5	Pass	4NT	Pass	5 ♣ ¹
South HCP: 16+1	♣ AKJ6	♣ T	Pass	5NT ²	Pass	6 ♦ ³
Contract: 6NT North			Pass	6NT	All Pass	
			1. A=0/5 or 3/5			
			2. King ask by 5NT			
			3. K=1			

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ AKQ87				1 ♠
Vul: Both	♥ KJ	♥ AT52	Pass	2 ♣	Pass	2 ♥
North HCP: 15+1	♦ KJ74	♦ T2	Pass	3 ♦	Pass	3NT
South HCP: 13+1	♣ AK863	♣ 92	All Pass			
Contract: 3NT South						

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ AKQ52	♠ 8		1 ♠	Pass	2 ♣
Vul: None	♥ AJT4	♥ Q973	Pass	3 ♥	Pass	4 ♥
North HCP: 16+1	♦ 4	♦ AK75	All Pass			
South HCP: 13	♣ QT6	♣ KJ53				
Contract: 4 ♥ South						

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ J54	♠ AK62				1 ♥
Vul: Both	♥ AK6	♥ T9432	Pass	2 ♥	All Pass	
North HCP: 10	♦ T32	♦ Q5				
South HCP: 12+1	♣ Q543	♣ K7				
Contract: 2 ♥ North						

Board: 161 ♠ AKJ74 You bid first.

Dealer: South ♥ AKT7 The opponents are silent.

Vul: E-W ♦ JT5

HCP: 16+1 ♣ T

Board: 162 ♠ AKQ87 You bid first.

Dealer: South ♥ AT52 The opponents are silent.

Vul: Both ♦ T2

HCP: 13+1 ♣ 92

Board: 163 ♠ 8 Partner bids first.

Dealer: North ♥ Q973 The opponents are silent.

Vul: None ♦ AK75

HCP: 13 ♣ KJ53

Board: 164 ♠ AK62 You bid first.

Dealer: South ♥ T9432 The opponents are silent.

Vul: Both ♦ Q5

HCP: 12+1 ♣ K7

Both hands (Answers Page)

Board: 161	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ AKJ74				1 ♠
Vul: E-W	♥ Q84	♥ AKT7	Pass	2 ♣	Pass	3 ♥
North HCP: 16	♦ AQ74	♦ JT5	Pass	4NT	Pass	5 ♣ ¹
South HCP: 16+1	♣ AKJ6	♣ T	Pass	5NT ²	Pass	6 ♦ ³
Contract: 6NT North			Pass	6NT	All Pass	

1. A=0/5 or 3/5
2. King ask by 5NT
3. K=1

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ AKQ87				1 ♠
Vul: Both	♥ KJ	♥ AT52	Pass	2 ♣	Pass	2 ♥
North HCP: 15+1	♦ KJ74	♦ T2	Pass	3 ♦	Pass	3NT
South HCP: 13+1	♣ AK863	♣ 92	All Pass			
Contract: 3NT South						

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ AKQ52	♠ 8		1 ♠	Pass	2 ♣
Vul: None	♥ AJT4	♥ Q973	Pass	3 ♥	Pass	4 ♥
North HCP: 16+1	♦ 4	♦ AK75	All Pass			
South HCP: 13	♣ QT6	♣ KJ53				
Contract: 4 ♥ South						

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ J54	♠ AK62				1 ♥
Vul: Both	♥ AK6	♥ T9432	Pass	2 ♥	All Pass	
North HCP: 10	♦ T32	♦ Q5				
South HCP: 12+1	♣ Q543	♣ K7				
Contract: 2 ♥ North						

Board: 165	♠ AKJ96	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ AT4	
HCP: 17+2	♣ KQ432	

Board: 166	♠ T64	Partner bids first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: None	♦ K53	
HCP: 14+1	♣ AKQ98	

Board: 167	♠ KQJT82	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: N-S	♦ KQ43	
HCP: 13+2	♣ 5	

Board: 168	♠ A94	Partner bids first.
Dealer: South	♥ KQ8742	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 12+2	♣ T9	

Both hands (Answers Page)

Board: 165

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ96	♠ -				1 ♥
Vul: N-S	♥ -	♥ KQJT42	Pass	2 ♠	Pass	3 ♦
North HCP: 17+2	♦ AT4	♦ K982	Pass	3NT	All Pass	
South HCP: 13+2	♣ KQ432	♣ A95				
Contract: 3NT North						

Board: 166

	North:	South:	W	N	E	S
Dealer: South	♠ T64	♠ AKJ83				1 ♠
Vul: None	♥ Q4	♥ AJT9	Pass	2 ♣	Pass	3 ♥
North HCP: 14+1	♦ K53	♦ QJ9	Pass	3 ♠	Pass	4 ♣
South HCP: 16+1	♣ AKQ98	♣ 2	Pass	4 ♦	Pass	4NT
Contract: 5 ♠ South			Pass	5 ♦ ¹	Pass	5 ♠
				All Pass		

1. A=1/5 or 4/5

Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ KQJT82	♠ 6		1 ♠	Pass	2 ♣
Vul: N-S	♥ Q8	♥ AK5	Pass	3 ♠	Pass	4NT
North HCP: 13+2	♦ KQ43	♦ A872	Pass	5 ♦ ¹	Pass	5 ♠
South HCP: 15+1	♣ 5	♣ A7642	All Pass			
Contract: 5 ♠ South			1. A=1/5 or 4/5			

Board: 168

	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ KQT73				1 ♠
Vul: E-W	♥ KQ8742	♥ AT	Pass	2 ♥	Pass	2NT
North HCP: 12+2	♦ K7	♦ 96	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ T9	♣ K765				
Contract: 4 ♠ North						

Board: 165 ♠ - You bid first.

Dealer: South ♥ KQJT42 The opponents are silent.

Vul: N-S ♦ K982

HCP: 13+2 ♣ A95

Board: 166 ♠ AKJ83 You bid first.

Dealer: South ♥ AJT9 The opponents are silent.

Vul: None ♦ QJ9

HCP: 16+1 ♣ 2

Board: 167 ♠ 6 Partner bids first.

Dealer: North ♥ AK5 The opponents are silent.

Vul: N-S ♦ A872

HCP: 15+1 ♣ A7642

Board: 168 ♠ KQT73 You bid first.

Dealer: South ♥ AT The opponents are silent.

Vul: E-W ♦ 96

HCP: 12+1 ♣ K765

Both hands (Answers Page)

Board: 165

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ96	♠ -				1 ♥
Vul: N-S	♥ -	♥ KQJT42	Pass	2 ♠	Pass	3 ♦
North HCP: 17+2	♦ AT4	♦ K982	Pass	3NT	All Pass	
South HCP: 13+2	♣ KQ432	♣ A95				
Contract: 3NT North						

Board: 166

	North:	South:	W	N	E	S
Dealer: South	♠ T64	♠ AKJ83				1 ♠
Vul: None	♥ Q4	♥ AJT9	Pass	2 ♣	Pass	3 ♥
North HCP: 14+1	♦ K53	♦ QJ9	Pass	3 ♠	Pass	4 ♣
South HCP: 16+1	♣ AKQ98	♣ 2	Pass	4 ♦	Pass	4NT
Contract: 5 ♠ South			Pass	5 ♦ ¹	Pass	5 ♠
				All Pass		

1. A=1/5 or 4/5

Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ KQJT82	♠ 6		1 ♠	Pass	2 ♣
Vul: N-S	♥ Q8	♥ AK5	Pass	3 ♠	Pass	4NT
North HCP: 13+2	♦ KQ43	♦ A872	Pass	5 ♦ ¹	Pass	5 ♠
South HCP: 15+1	♣ 5	♣ A7642	All Pass			
Contract: 5 ♠ South			1. A=1/5 or 4/5			

Board: 168

	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ KQT73				1 ♠
Vul: E-W	♥ KQ8742	♥ AT	Pass	2 ♥	Pass	2NT
North HCP: 12+2	♦ K7	♦ 96	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ T9	♣ K765				
Contract: 4 ♠ North						

Board: 169	♠ Q5	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ AQJ982	
HCP: 16+3	♣ AQJ98	

Board: 170	♠ 42	Partner bids first.
Dealer: South	♥ AKJ2	The opponents are silent.
Vul: N-S	♦ AJ63	
HCP: 17	♣ AT7	

Board: 171	♠ AQJ854	You bid first.
Dealer: North	♥ A93	The opponents are silent.
Vul: E-W	♦ -	
HCP: 17+2	♣ AQ94	

Board: 172	♠ AJ983	You bid first.
Dealer: North	♥ J5	The opponents are silent.
Vul: Both	♦ AJ763	
HCP: 12+2	♣ J	

Both hands (Answers Page)

Board: 169	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ AT7				1♥
Vul: None	♥ -	♥ AK972	Pass	2♦	Pass	2NT
North HCP: 16+3	♦ AQJ982	♦ 64	Pass	4♦	Pass	4NT
South HCP: 14+1	♣ AQJ98	♣ KT6	Pass	5♠ ¹	Pass	6♦
Contract: 6♦ South			All Pass			

1. A=2/5 or 5/5, Q(D)=1

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AKT87				1♠
Vul: N-S	♥ AKJ2	♥ Q73	Pass	2♦	Pass	2NT
North HCP: 17	♦ AJ63	♦ K5	Pass	3NT	All Pass	
South HCP: 13+1	♣ AT7	♣ J96				
Contract: 3NT North			All Pass			

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ AQJ854	♠ K73		1♠	Pass	1NT ¹
Vul: E-W	♥ A93	♥ Q84	Pass	3♠	Pass	4NT
North HCP: 17+2	♦ -	♦ AQ9862	Pass	5♣ ²	Pass	5♦
South HCP: 11+2	♣ AQ94	♣ 5	Pass	5NT ³	Pass	6♠
Contract: 6♠ South			All Pass			

1. forcing 1NT
2. A=0/5 or 3/5
3. !S queen no !H king no !C king no !D king

Board: 172	North:	South:	W	N	E	S
Dealer: North	♠ AJ983	♠ K7		1♠	Pass	2♣
Vul: Both	♥ J5	♥ KT96	Pass	3♦	Pass	3NT
North HCP: 12+2	♦ AJ763	♦ KQ8	All Pass			
South HCP: 14	♣ J	♣ K652				
Contract: 3NT South			All Pass			

Board: 169 ♠ AT7 You bid first.

Dealer: South ♥ AK972 The opponents are silent.

Vul: None ♦ 64

HCP: 14+1 ♣ KT6

Board: 170 ♠ AKT87 You bid first.

Dealer: South ♥ Q73 The opponents are silent.

Vul: N-S ♦ K5

HCP: 13+1 ♣ J96

Board: 171 ♠ K73 Partner bids first.

Dealer: North ♥ Q84 The opponents are silent.

Vul: E-W ♦ AQ9862

HCP: 11+2 ♣ 5

Board: 172 ♠ K7 Partner bids first.

Dealer: North ♥ KT96 The opponents are silent.

Vul: Both ♦ KQ8

HCP: 14 ♣ K652

Both hands (Answers Page)

Board: 169	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ AT7				1 ♥
Vul: None	♥ -	♥ AK972	Pass	2 ♦	Pass	2NT
North HCP: 16+3	♦ AQJ982	♦ 64	Pass	4 ♦	Pass	4NT
South HCP: 14+1	♣ AQJ98	♣ KT6	Pass	5 ♠ ¹	Pass	6 ♦
Contract: 6 ♦ South			All Pass			

1. A=2/5 or 5/5, Q(D)=1

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ AKT87				1 ♠
Vul: N-S	♥ AKJ2	♥ Q73	Pass	2 ♦	Pass	2NT
North HCP: 17	♦ AJ63	♦ K5	Pass	3NT	All Pass	
South HCP: 13+1	♣ AT7	♣ J96				
Contract: 3NT North			All Pass			

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ AQJ854	♠ K73		1 ♠	Pass	1NT ¹
Vul: E-W	♥ A93	♥ Q84	Pass	3 ♠	Pass	4NT
North HCP: 17+2	♦ -	♦ AQ9862	Pass	5 ♣ ²	Pass	5 ♦
South HCP: 11+2	♣ AQ94	♣ 5	Pass	5NT ³	Pass	6 ♠
Contract: 6 ♠ South			All Pass			

1. forcing 1NT
2. A=0/5 or 3/5
3. !S queen no !H king no !C king no !D king

Board: 172	North:	South:	W	N	E	S
Dealer: North	♠ AJ983	♠ K7		1 ♠	Pass	2 ♣
Vul: Both	♥ J5	♥ KT96	Pass	3 ♦	Pass	3NT
North HCP: 12+2	♦ AJ763	♦ KQ8	All Pass			
South HCP: 14	♣ J	♣ K652				
Contract: 3NT South			All Pass			

Board: 173	♠ KQJ	Partner bids first.
Dealer: South	♥ 75	The opponents are silent.
Vul: N-S	♦ JT95	
HCP: 13	♣ AQ73	

Board: 174	♠ T6	You bid first.
Dealer: North	♥ AQ862	The opponents are silent.
Vul: E-W	♦ 985	
HCP: 13+1	♣ AK6	

Board: 175	♠ KQJ973	You bid first.
Dealer: North	♥ J643	The opponents are silent.
Vul: Both	♦ K	
HCP: 13+2	♣ K8	

Board: 176	♠ 985	Partner bids first.
Dealer: South	♥ K42	The opponents are silent.
Vul: None	♦ AJ96	
HCP: 12	♣ A75	

Both hands (Answers Page)

Board: 173	North:	South:	W	N	E	S
Dealer: South	♠ KQJ	♠ A762				1 ♥
Vul: N-S	♥ 75	♥ AKQT2	Pass	2 ♣	Pass	2 ♠
North HCP: 13	♦ JT95	♦ -	Pass	3NT	Pass	4 ♣
South HCP: 17+1	♣ AQ73	♣ KJ96	Pass	4NT	Pass	5 ♣ ¹
Contract: 7 ♣ North			Pass	7 ♣	All Pass	

1. A=0/5 or 3/5

Board: 174	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ KQ9		1 ♥	Pass	2 ♣
Vul: E-W	♥ AQ862	♥ K9	Pass	2NT	Pass	3 ♣
North HCP: 13+1	♦ 985	♦ AQT	All Pass			
South HCP: 16+1	♣ AK6	♣ QT432				
Contract: 3 ♣ South						

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ KQJ973	♠ 65		1 ♠	Pass	2 ♦
Vul: Both	♥ J643	♥ AK87	Pass	2 ♥	Pass	4 ♥
North HCP: 13+2	♦ K	♦ QT96	All Pass			
South HCP: 13	♣ K8	♣ A64				
Contract: 4 ♥ South						

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ 985	♠ KQJ32				1 ♠
Vul: None	♥ K42	♥ AQ63	Pass	1NT ¹	Pass	2 ♥
North HCP: 12	♦ AJ96	♦ 5	Pass	4 ♠	All Pass	
South HCP: 15+1	♣ A75	♣ K86				
Contract: 4 ♠ North			1. forcing 1NT			

Board: 173 ♠ A762 You bid first.

Dealer: South ♥ AKQT2 The opponents are silent.

Vul: N-S ♦ -

HCP: 17+1 ♣ KJ96

Board: 174 ♠ KQ9 Partner bids first.

Dealer: North ♥ K9 The opponents are silent.

Vul: E-W ♦ AQT

HCP: 16+1 ♣ QT432

Board: 175 ♠ 65 Partner bids first.

Dealer: North ♥ AK87 The opponents are silent.

Vul: Both ♦ QT96

HCP: 13 ♣ A64

Board: 176 ♠ KQJ32 You bid first.

Dealer: South ♥ AQ63 The opponents are silent.

Vul: None ♦ 5

HCP: 15+1 ♣ K86

Both hands (Answers Page)

Board: 173	North:	South:	W	N	E	S
Dealer: South	♠ KQJ	♠ A762				1 ♥
Vul: N-S	♥ 75	♥ AKQT2	Pass	2 ♣	Pass	2 ♠
North HCP: 13	♦ JT95	♦ -	Pass	3NT	Pass	4 ♣
South HCP: 17+1	♣ AQ73	♣ KJ96	Pass	4NT	Pass	5 ♣ ¹
Contract: 7 ♣ North			Pass	7 ♣	All Pass	

1. A=0/5 or 3/5

Board: 174	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ KQ9		1 ♥	Pass	2 ♣
Vul: E-W	♥ AQ862	♥ K9	Pass	2NT	Pass	3 ♣
North HCP: 13+1	♦ 985	♦ AQT	All Pass			
South HCP: 16+1	♣ AK6	♣ QT432				
Contract: 3 ♣ South						

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ KQJ973	♠ 65		1 ♠	Pass	2 ♦
Vul: Both	♥ J643	♥ AK87	Pass	2 ♥	Pass	4 ♥
North HCP: 13+2	♦ K	♦ QT96	All Pass			
South HCP: 13	♣ K8	♣ A64				
Contract: 4 ♥ South						

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ 985	♠ KQJ32				1 ♠
Vul: None	♥ K42	♥ AQ63	Pass	1NT ¹	Pass	2 ♥
North HCP: 12	♦ AJ96	♦ 5	Pass	4 ♠	All Pass	
South HCP: 15+1	♣ A75	♣ K86				
Contract: 4 ♠ North			1. forcing 1NT			

Board: 177 ♠ KT6 You bid first.

Dealer: North ♥ AKQ984 The opponents are silent.

Vul: E-W ♦ 9

HCP: 12+2 ♣ 864

Board: 178 ♠ Q8 Partner bids first.

Dealer: South ♥ AK97 The opponents are silent.

Vul: Both ♦ QT93

HCP: 13 ♣ Q93

Board: 179 ♠ AKT432 You bid first.

Dealer: North ♥ KQ7 The opponents are silent.

Vul: None ♦ K542

HCP: 15+2 ♣ -

Board: 180 ♠ KJ Partner bids first.

Dealer: South ♥ 986 The opponents are silent.

Vul: N-S ♦ KQ76

HCP: 18 ♣ AKQ5

Both hands (Answers Page)

Board: 177

Dealer: North
Vul: E-W
North HCP: 12+2
South HCP: 21
Contract: 7♥ North

North:

♠ KT6
♥ AKQ984
♦ 9
♣ 864

South:

♠ AQ2
♥ 53
♦ AKQ8
♣ AQT7

W N E S

	1♥	Pass	2♣
Pass	2♥	Pass	3♥
Pass	3♠	Pass	3NT
Pass	4NT	Pass	5♣ ¹
Pass	5NT ²	Pass	6♦ ³
Pass	7♥	All Pass	

1. A=0/5 or 3/5
2. King ask by 5NT
3. K=1

Board: 178

Dealer: South
Vul: Both
North HCP: 13
South HCP: 12+2
Contract: 4♠ North

North:

♠ Q8
♥ AK97
♦ QT93
♣ Q93

South:

♠ KJ7542
♥ QJ
♦ 542
♣ AJ

W N E S

		1♠	
Pass	2♦	Pass	2♠
Pass	4♠	All Pass	

Board: 179

Dealer: North
Vul: None
North HCP: 15+2
South HCP: 22+1
Contract: 7♠ South

North:

♠ AKT432
♥ KQ7
♦ K542
♣ -

South:

♠ QJ9
♥ A2
♦ AJ9
♣ AKQJ3

W N E S

	1♠	Pass	2♣
Pass	3♠	Pass	4NT
Pass	5♥ ¹	Pass	7♠
All Pass			

1. A=2/5 or 5/5, Q(S)=0

Board: 180

Dealer: South
Vul: N-S
North HCP: 18
South HCP: 13+1
Contract: 6♦ North

North:

♠ KJ
♥ 986
♦ KQ76
♣ AKQ5

South:

♠ Q6532
♥ AQT
♦ AJ42
♣ 8

W N E S

		1♠	
Pass	2♣	Pass	3♦
Pass	4♦	Pass	4♥
Pass	4NT	Pass	5♥ ¹
Pass	6♦	All Pass	

1. A=2/5 or 5/5, Q(D)=0

Board: 177	♠ AQ2	Partner bids first.
Dealer: North	♥ 53	The opponents are silent.
Vul: E-W	♦ AKQ8	
HCP: 21	♣ AQT7	

Board: 178	♠ KJ7542	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ 542	
HCP: 12+2	♣ AJ	

Board: 179	♠ QJ9	Partner bids first.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ AJ9	
HCP: 22+1	♣ AKQJ3	

Board: 180	♠ Q6532	You bid first.
Dealer: South	♥ AQT	The opponents are silent.
Vul: N-S	♦ AJ42	
HCP: 13+1	♣ 8	

Both hands (Answers Page)

Board: 177

Dealer: North
Vul: E-W
North HCP: 12+2
South HCP: 21
Contract: 7♥ North

North:

♠ KT6
♥ AKQ984
♦ 9
♣ 864

South:

♠ AQ2
♥ 53
♦ AKQ8
♣ AQT7

W N E S

	1♥	Pass	2♣
Pass	2♥	Pass	3♥
Pass	3♠	Pass	3NT
Pass	4NT	Pass	5♣ ¹
Pass	5NT ²	Pass	6♦ ³
Pass	7♥	All Pass	

1. A=0/5 or 3/5
2. King ask by 5NT
3. K=1

Board: 178

Dealer: South
Vul: Both
North HCP: 13
South HCP: 12+2
Contract: 4♠ North

North:

♠ Q8
♥ AK97
♦ QT93
♣ Q93

South:

♠ KJ7542
♥ QJ
♦ 542
♣ AJ

W N E S

		1♠	
Pass	2♦	Pass	2♠
Pass	4♠	All Pass	

Board: 179

Dealer: North
Vul: None
North HCP: 15+2
South HCP: 22+1
Contract: 7♠ South

North:

♠ AKT432
♥ KQ7
♦ K542
♣ -

South:

♠ QJ9
♥ A2
♦ AJ9
♣ AKQJ3

W N E S

	1♠	Pass	2♣
Pass	3♠	Pass	4NT
Pass	5♥ ¹	Pass	7♠
All Pass			

1. A=2/5 or 5/5, Q(S)=0

Board: 180

Dealer: South
Vul: N-S
North HCP: 18
South HCP: 13+1
Contract: 6♦ North

North:

♠ KJ
♥ 986
♦ KQ76
♣ AKQ5

South:

♠ Q6532
♥ AQT
♦ AJ42
♣ 8

W N E S

		1♠	
Pass	2♣	Pass	3♦
Pass	4♦	Pass	4♥
Pass	4NT	Pass	5♥ ¹
Pass	6♦	All Pass	

1. A=2/5 or 5/5, Q(D)=0

Board: 181 ♠ KQJ76 You bid first.

Dealer: North ♥ J84 The opponents are silent.

Vul: Both ♦ AJT4

HCP: 13+1 ♣ J

Board: 182 ♠ 5 Partner bids first.

Dealer: South ♥ QJ86 The opponents are silent.

Vul: None ♦ A54

HCP: 14+1 ♣ AKT64

Board: 183 ♠ AKT62 You bid first.

Dealer: North ♥ AQ753 The opponents are silent.

Vul: N-S ♦ 5

HCP: 14+2 ♣ J6

Board: 184 ♠ KJ4 Partner bids first.

Dealer: South ♥ K82 The opponents are silent.

Vul: E-W ♦ 92

HCP: 14+1 ♣ AKT52

Both hands (Answers Page)

Board: 181

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ76	♠ A432		1 ♠	Pass	4 ♦ ¹
Vul: Both	♥ J84	♥ A2	Pass	4 ♠	Pass	4NT
North HCP: 13+1	♦ AJT4	♦ 2	Pass	5 ♠ ²	Pass	6 ♠
South HCP: 14+2	♣ J	♣ AQT974	All Pass			
Contract: 6 ♠ South						

1. Splinter

2. A=2/5 or 5/5, Q(S)=1

Board: 182

	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ KJT832				1 ♠
Vul: None	♥ QJ86	♥ A2	Pass	2 ♣	Pass	2 ♠
North HCP: 14+1	♦ A54	♦ K76	Pass	3 ♣	Pass	3NT
South HCP: 13+2	♣ AKT64	♣ Q9	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 183

	North:	South:	W	N	E	S
Dealer: North	♠ AKT62	♠ J97		1 ♠	Pass	1NT ¹
Vul: N-S	♥ AQ753	♥ K8	Pass	2 ♥	Pass	3 ♠
North HCP: 14+2	♦ 5	♦ QT963	Pass	3NT	Pass	4 ♠
South HCP: 10+1	♣ J6	♣ AT8	All Pass			
Contract: 4 ♠ South						

1. forcing 1NT

Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ KJ4	♠ AQT82				1 ♠
Vul: E-W	♥ K82	♥ J96	Pass	2 ♣	Pass	2NT
North HCP: 14+1	♦ 92	♦ AQ5	Pass	3 ♠	Pass	4 ♦
South HCP: 13+1	♣ AKT52	♣ 76	Pass	4 ♥	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

Board: 181	♠ A432	Partner bids first.
Dealer: North	♥ A2	The opponents are silent.
Vul: Both	♦ 2	
HCP: 14+2	♣ AQT974	

Board: 182	♠ KJT832	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: None	♦ K76	
HCP: 13+2	♣ Q9	

Board: 183	♠ J97	Partner bids first.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ QT963	
HCP: 10+1	♣ AT8	

Board: 184	♠ AQT82	You bid first.
Dealer: South	♥ J96	The opponents are silent.
Vul: E-W	♦ AQ5	
HCP: 13+1	♣ 76	

Both hands (Answers Page)

Board: 181

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ76	♠ A432		1 ♠	Pass	4 ♦ ¹
Vul: Both	♥ J84	♥ A2	Pass	4 ♠	Pass	4NT
North HCP: 13+1	♦ AJT4	♦ 2	Pass	5 ♠ ²	Pass	6 ♠
South HCP: 14+2	♣ J	♣ AQT974	All Pass			
Contract: 6 ♠ South						

1. Splinter

2. A=2/5 or 5/5, Q(S)=1

Board: 182

	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ KJT832				1 ♠
Vul: None	♥ QJ86	♥ A2	Pass	2 ♣	Pass	2 ♠
North HCP: 14+1	♦ A54	♦ K76	Pass	3 ♣	Pass	3NT
South HCP: 13+2	♣ AKT64	♣ Q9	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 183

	North:	South:	W	N	E	S
Dealer: North	♠ AKT62	♠ J97		1 ♠	Pass	1NT ¹
Vul: N-S	♥ AQ753	♥ K8	Pass	2 ♥	Pass	3 ♠
North HCP: 14+2	♦ 5	♦ QT963	Pass	3NT	Pass	4 ♠
South HCP: 10+1	♣ J6	♣ AT8	All Pass			
Contract: 4 ♠ South						

1. forcing 1NT

Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ KJ4	♠ AQT82				1 ♠
Vul: E-W	♥ K82	♥ J96	Pass	2 ♣	Pass	2NT
North HCP: 14+1	♦ 92	♦ AQ5	Pass	3 ♠	Pass	4 ♦
South HCP: 13+1	♣ AKT52	♣ 76	Pass	4 ♥	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

Board: 185 ♠ J8532 You bid first.

Dealer: North ♥ KJ The opponents are silent.

Vul: None ♦ AQT7

HCP: 14+1 ♣ KT

Board: 186 ♠ A3 Partner bids first.

Dealer: South ♥ T62 The opponents are silent.

Vul: N-S ♦ KQ76

HCP: 16 ♣ AK98

Board: 187 ♠ AKQT8 You bid first.

Dealer: North ♥ J93 The opponents are silent.

Vul: E-W ♦ QJ

HCP: 13+1 ♣ T82

Board: 188 ♠ KQ6 Partner bids first.

Dealer: South ♥ Q3 The opponents are silent.

Vul: Both ♦ T84

HCP: 15+1 ♣ AKJ64

Board: 189 ♠ AK832 You bid first.

Dealer: North ♥ AKT The opponents are silent.

Vul: N-S ♦ T85

HCP: 14+1 ♣ 73

Both hands (Answers Page)

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ J8532	♠ AT		1 ♠	Pass	2 ♣
Vul: None	♥ KJ	♥ A9	Pass	3 ♦	Pass	4 ♦
North HCP: 14+1	♦ AQT7	♦ KJ64	Pass	4 ♥	Pass	4 ♠
South HCP: 17+1	♣ KT	♣ AJ876	Pass	4NT	Pass	5 ♦ ¹
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. A=1/5 or 4/5

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ QT854				1 ♠
Vul: N-S	♥ T62	♥ AJ983	Pass	2 ♣	Pass	2 ♥
North HCP: 16	♦ KQ76	♦ AJ8	Pass	2NT	Pass	3 ♥
South HCP: 12+2	♣ AK98	♣ -	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ AKQT8	♠ 3		1 ♠	Pass	2 ♦
Vul: E-W	♥ J93	♥ A5	Pass	2NT	Pass	3NT
North HCP: 13+1	♦ QJ	♦ K9865	All Pass			
South HCP: 13+2	♣ T82	♣ AQ975				
Contract: 3NT South						

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ KQ6	♠ T9432				1 ♠
Vul: Both	♥ Q3	♥ AT5	Pass	2 ♣	Pass	2NT
North HCP: 15+1	♦ T84	♦ AK	Pass	3 ♠	Pass	4 ♦
South HCP: 13+1	♣ AKJ64	♣ Q95	Pass	4 ♥	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ AK832	♠ 94		1 ♠	Pass	2 ♣
Vul: N-S	♥ AKT	♥ Q63	Pass	2NT	Pass	3NT
North HCP: 14+1	♦ T85	♦ K942	All Pass			
South HCP: 14	♣ 73	♣ AKQ9				
Contract: 3NT South						

Board: 185	♠ AT	Partner bids first.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ KJ64	
HCP: 17+1	♣ AJ876	

Board: 186	♠ QT854	You bid first.
Dealer: South	♥ AJ983	The opponents are silent.
Vul: N-S	♦ AJ8	
HCP: 12+2	♣ -	

Board: 187	♠ 3	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: E-W	♦ K9865	
HCP: 13+2	♣ AQ975	

Board: 188	♠ T9432	You bid first.
Dealer: South	♥ AT5	The opponents are silent.
Vul: Both	♦ AK	
HCP: 13+1	♣ Q95	

Board: 189	♠ 94	Partner bids first.
Dealer: North	♥ Q63	The opponents are silent.
Vul: N-S	♦ K942	
HCP: 14	♣ AKQ9	

Both hands (Answers Page)

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ J8532	♠ AT		1 ♠	Pass	2 ♣
Vul: None	♥ KJ	♥ A9	Pass	3 ♦	Pass	4 ♦
North HCP: 14+1	♦ AQT7	♦ KJ64	Pass	4 ♥	Pass	4 ♠
South HCP: 17+1	♣ KT	♣ AJ876	Pass	4NT	Pass	5 ♦ ¹
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. A=1/5 or 4/5

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ QT854				1 ♠
Vul: N-S	♥ T62	♥ AJ983	Pass	2 ♣	Pass	2 ♥
North HCP: 16	♦ KQ76	♦ AJ8	Pass	2NT	Pass	3 ♥
South HCP: 12+2	♣ AK98	♣ -	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ AKQT8	♠ 3		1 ♠	Pass	2 ♦
Vul: E-W	♥ J93	♥ A5	Pass	2NT	Pass	3NT
North HCP: 13+1	♦ QJ	♦ K9865	All Pass			
South HCP: 13+2	♣ T82	♣ AQ975				
Contract: 3NT South						

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ KQ6	♠ T9432				1 ♠
Vul: Both	♥ Q3	♥ AT5	Pass	2 ♣	Pass	2NT
North HCP: 15+1	♦ T84	♦ AK	Pass	3 ♠	Pass	4 ♦
South HCP: 13+1	♣ AKJ64	♣ Q95	Pass	4 ♥	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ AK832	♠ 94		1 ♠	Pass	2 ♣
Vul: N-S	♥ AKT	♥ Q63	Pass	2NT	Pass	3NT
North HCP: 14+1	♦ T85	♦ K942	All Pass			
South HCP: 14	♣ 73	♣ AKQ9				
Contract: 3NT South						

Board: 190	♠ 5	Partner bids first.
Dealer: South	♥ AT9	The opponents are silent.
Vul: E-W	♦ K842	
HCP: 16+1	♣ AKQ98	

Board: 191	♠ AT872	You bid first.
Dealer: North	♥ KT762	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 13+2	♣ A	

Board: 192	♠ AKJ4	You bid first.
Dealer: North	♥ AT9742	The opponents are silent.
Vul: None	♦ 83	
HCP: 16+2	♣ A	

Board: 193	♠ QJ9	You bid first.
Dealer: North	♥ AJT432	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 14+2	♣ K5	

Board: 194	♠ AKT43	You bid first.
Dealer: North	♥ 4	The opponents are silent.
Vul: Both	♦ KJ53	
HCP: 12+1	♣ J72	

Both hands (Answers Page)

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKJT6				1 ♠
Vul: E-W	♥ AT9	♥ QJ3	Pass	2 ♣	Pass	3 ♦
North HCP: 16+1	♦ K842	♦ AQT6	Pass	4NT	Pass	5 ♠ ¹
South HCP: 18+1	♣ AKQ98	♣ J	Pass	6 ♦	All Pass	
Contract: 6 ♦ North			1. A=2/5 or 5/5, Q(D)=1			

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ AT872	♠ K5		1 ♠	Pass	2 ♣
Vul: Both	♥ KT762	♥ J53	Pass	2 ♥	Pass	2NT
North HCP: 13+2	♦ Q5	♦ AK72	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ A	♣ QJ63	All Pass			
Contract: 4 ♥ South						

Board: 192	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ Q87		1 ♥	Pass	2 ♦
Vul: None	♥ AT9742	♥ -	Pass	2 ♣	Pass	3 ♣
North HCP: 16+2	♦ 83	♦ KQJ54	Pass	3 ♥	Pass	3NT
South HCP: 13+2	♣ A	♣ KQT86	All Pass			
Contract: 3NT South						

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ K53		1 ♥	Pass	2 ♣
Vul: E-W	♥ AJT432	♥ Q9	Pass	2 ♥	Pass	3 ♥
North HCP: 14+2	♦ K9	♦ AJ43	Pass	3NT	Pass	4NT
South HCP: 14	♣ K5	♣ A643	Pass	5 ♦ ¹	Pass	5 ♥
Contract: 5 ♥ South			All Pass			

1. A=1/5 or 4/5

Board: 194	North:	South:	W	N	E	S
Dealer: North	♠ AKT43	♠ 65		1 ♠	Pass	2 ♦
Vul: Both	♥ 4	♥ AQ93	Pass	3 ♦	Pass	3NT
North HCP: 12+1	♦ KJ53	♦ QT92	All Pass			
South HCP: 13	♣ J72	♣ KQ6				
Contract: 3NT South						

Board: 190 ♠ AKJT6 You bid first.

Dealer: South ♥ QJ3 The opponents are silent.

Vul: E-W ♦ AQT6

HCP: 18+1 ♣ J

Board: 191 ♠ K5 Partner bids first.

Dealer: North ♥ J53 The opponents are silent.

Vul: Both ♦ AK72

HCP: 14 ♣ QJ63

Board: 192 ♠ Q87 Partner bids first.

Dealer: North ♥ - The opponents are silent.

Vul: None ♦ KQJ54

HCP: 13+2 ♣ KQT86

Board: 193 ♠ K53 Partner bids first.

Dealer: North ♥ Q9 The opponents are silent.

Vul: E-W ♦ AJ43

HCP: 14 ♣ A643

Board: 194 ♠ 65 Partner bids first.

Dealer: North ♥ AQ93 The opponents are silent.

Vul: Both ♦ QT92

HCP: 13 ♣ KQ6

Both hands (Answers Page)

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKJT6				1 ♠
Vul: E-W	♥ AT9	♥ QJ3	Pass	2 ♣	Pass	3 ♦
North HCP: 16+1	♦ K842	♦ AQT6	Pass	4NT	Pass	5 ♠ ¹
South HCP: 18+1	♣ AKQ98	♣ J	Pass	6 ♦	All Pass	
Contract: 6 ♦ North			1. A=2/5 or 5/5, Q(D)=1			

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ AT872	♠ K5		1 ♠	Pass	2 ♣
Vul: Both	♥ KT762	♥ J53	Pass	2 ♥	Pass	2NT
North HCP: 13+2	♦ Q5	♦ AK72	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ A	♣ QJ63	All Pass			
Contract: 4 ♥ South						

Board: 192	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ Q87		1 ♥	Pass	2 ♦
Vul: None	♥ AT9742	♥ -	Pass	2 ♣	Pass	3 ♣
North HCP: 16+2	♦ 83	♦ KQJ54	Pass	3 ♥	Pass	3NT
South HCP: 13+2	♣ A	♣ KQT86	All Pass			
Contract: 3NT South						

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ K53		1 ♥	Pass	2 ♣
Vul: E-W	♥ AJT432	♥ Q9	Pass	2 ♥	Pass	3 ♥
North HCP: 14+2	♦ K9	♦ AJ43	Pass	3NT	Pass	4NT
South HCP: 14	♣ K5	♣ A643	Pass	5 ♦ ¹	Pass	5 ♥
Contract: 5 ♥ South			All Pass			

1. A=1/5 or 4/5

Board: 194	North:	South:	W	N	E	S
Dealer: North	♠ AKT43	♠ 65		1 ♠	Pass	2 ♦
Vul: Both	♥ 4	♥ AQ93	Pass	3 ♦	Pass	3NT
North HCP: 12+1	♦ KJ53	♦ QT92	All Pass			
South HCP: 13	♣ J72	♣ KQ6				
Contract: 3NT South						

Board: 195 ♠ AKQT You bid first.

Dealer: North ♥ AQ763 The opponents are silent.

Vul: None ♦ JT64

HCP: 16+1 ♣ -

Board: 196 ♠ AK98 Partner bids first.

Dealer: South ♥ 87 The opponents are silent.

Vul: N-S ♦ J2

HCP: 16+1 ♣ AKJ54

Board: 197 ♠ AKJ86 You bid first.

Dealer: North ♥ AT5 The opponents are silent.

Vul: Both ♦ 97

HCP: 14+1 ♣ Q96

Board: 198 ♠ 865 Partner bids first.

Dealer: South ♥ A98 The opponents are silent.

Vul: None ♦ K9

HCP: 16+1 ♣ AKQ54

Both hands (Answers Page)

Board: 195

	North:	South:	W	N	E	S
Dealer: North	♠ AKQT	♠ 974		1 ♥	Pass	2 ♣
Vul: None	♥ AQ763	♥ T9	Pass	2 ♠	Pass	4 ♣
North HCP: 16+1	♦ JT64	♦ A7	Pass	4 ♦	Pass	4 ♠
South HCP: 13+2	♣ -	♣ AKQT54	All Pass			
Contract: 4 ♠ South						

Board: 196

	North:	South:	W	N	E	S
Dealer: South	♠ AK98	♠ 43				1 ♥
Vul: N-S	♥ 87	♥ AKQT94	Pass	2 ♣	Pass	3 ♥
North HCP: 16+1	♦ J2	♦ AKQ4	Pass	4 NT	Pass	5 ♣ ¹
South HCP: 18+2	♣ AKJ54	♣ 8	Pass	5 ♦	Pass	6 ♦ ²
Contract: 6 ♥ North			Pass	6 ♥	All Pass	

1. A=0/5 or 3/5

2. !H queen and !D king

Board: 197

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ86	♠ T3		1 ♠	Pass	2 ♦
Vul: Both	♥ AT5	♥ KQ93	Pass	2 NT	Pass	3 NT
North HCP: 14+1	♦ 97	♦ AKT4	All Pass			
South HCP: 16	♣ Q96	♣ AT8				
Contract: 3 NT South						

Board: 198

	North:	South:	W	N	E	S
Dealer: South	♠ 865	♠ AKQJT7				1 ♠
Vul: None	♥ A98	♥ KT52	Pass	2 ♣	Pass	2 ♥
North HCP: 16+1	♦ K9	♦ A5	Pass	2 ♠	Pass	4 NT
South HCP: 18+2	♣ AKQ54	♣ J	Pass	5 ♥ ¹	Pass	5 NT ²
Contract: 7 ♠ South			Pass	6 ♥ ³	Pass	7 ♠
			All Pass			

1. A=2/5 or 5/5, Q(S)=0

2. King ask by 5 NT

3. K=2

Board: 195	♠ 974	Partner bids first.
Dealer: North	♥ T9	The opponents are silent.
Vul: None	♦ A7	
HCP: 13+2	♣ AKQT54	

Board: 196	♠ 43	You bid first.
Dealer: South	♥ AKQT94	The opponents are silent.
Vul: N-S	♦ AKQ4	
HCP: 18+2	♣ 8	

Board: 197	♠ T3	Partner bids first.
Dealer: North	♥ KQ93	The opponents are silent.
Vul: Both	♦ AKT4	
HCP: 16	♣ AT8	

Board: 198	♠ AKQJT7	You bid first.
Dealer: South	♥ KT52	The opponents are silent.
Vul: None	♦ A5	
HCP: 18+2	♣ J	

Both hands (Answers Page)

Board: 195

	North:	South:	W	N	E	S
Dealer: North	♠ AKQT	♠ 974		1 ♥	Pass	2 ♣
Vul: None	♥ AQ763	♥ T9	Pass	2 ♠	Pass	4 ♣
North HCP: 16+1	♦ JT64	♦ A7	Pass	4 ♦	Pass	4 ♠
South HCP: 13+2	♣ -	♣ AKQT54	All Pass			
Contract: 4 ♠ South						

Board: 196

	North:	South:	W	N	E	S
Dealer: South	♠ AK98	♠ 43				1 ♥
Vul: N-S	♥ 87	♥ AKQT94	Pass	2 ♣	Pass	3 ♥
North HCP: 16+1	♦ J2	♦ AKQ4	Pass	4 NT	Pass	5 ♣ ¹
South HCP: 18+2	♣ AKJ54	♣ 8	Pass	5 ♦	Pass	6 ♦ ²
Contract: 6 ♥ North			Pass	6 ♥	All Pass	

1. A=0/5 or 3/5

2. !H queen and !D king

Board: 197

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ86	♠ T3		1 ♠	Pass	2 ♦
Vul: Both	♥ AT5	♥ KQ93	Pass	2 NT	Pass	3 NT
North HCP: 14+1	♦ 97	♦ AKT4	All Pass			
South HCP: 16	♣ Q96	♣ AT8				
Contract: 3 NT South						

Board: 198

	North:	South:	W	N	E	S
Dealer: South	♠ 865	♠ AKQJT7				1 ♠
Vul: None	♥ A98	♥ KT52	Pass	2 ♣	Pass	2 ♥
North HCP: 16+1	♦ K9	♦ A5	Pass	2 ♠	Pass	4 NT
South HCP: 18+2	♣ AKQ54	♣ J	Pass	5 ♥ ¹	Pass	5 NT ²
Contract: 7 ♠ South			Pass	6 ♥ ³	Pass	7 ♠
			All Pass			

1. A=2/5 or 5/5, Q(S)=0

2. King ask by 5 NT

3. K=2

Board: 199 ♠ J63 You bid first.

Dealer: North ♥ A8654 The opponents are silent.

Vul: N-S ♦ KJ2

HCP: 13+1 ♣ A5

Board: 200 ♠ JT752 You bid first.

Dealer: North ♥ KJ5 The opponents are silent.

Vul: E-W ♦ K

HCP: 12+1 ♣ A983

Board: 201 ♠ K9843 You bid first.

Dealer: North ♥ AKJ4 The opponents are silent.

Vul: None ♦ -

HCP: 12+1 ♣ J642

Board: 202 ♠ K9 Partner bids first.

Dealer: South ♥ A7 The opponents are silent.

Vul: N-S ♦ Q963

HCP: 13+1 ♣ A9875

Board: 203 ♠ AJ5 Partner bids first.

Dealer: South ♥ 85 The opponents are silent.

Vul: E-W ♦ K852

HCP: 14 ♣ AQ75

Both hands (Answers Page)

Board: 199

Dealer: North

North:

♠ J63

South:

♠ AQ7

W N E S

1♥ Pass 2♣

Vul: N-S

♥ A8654

♥ KT

Pass 2NT Pass 3♣

North HCP: 13+1

♦ KJ2

♦ A64

Pass 3NT All Pass

South HCP: 18+1

♣ A5

♣ KQ743

Contract: 3NT North

Board: 200

Dealer: North

North:

♠ JT752

South:

♠ A

W N E S

1♠ Pass 2♣

Vul: E-W

♥ KJ5

♥ A874

Pass 3♣ Pass 3NT

North HCP: 12+1

♦ K

♦ Q653

All Pass

South HCP: 13

♣ A983

♣ K542

Contract: 3NT South

Board: 201

Dealer: North

North:

♠ K9843

South:

♠ AQ

W N E S

1♦ Pass 2♦

Vul: None

♥ AKJ4

♥ QT98

Pass 2♥ Pass 3♥

North HCP: 12+1

♦ -

♦ K743

Pass 3♠ Pass 4♣

South HCP: 15

♣ J642

♣ A95

Pass 4♥ All Pass

Contract: 4♥ North

Board: 202

Dealer: South

North:

♠ K9

South:

♠ AQ84

W N E S

1♥

Vul: N-S

♥ A7

♥ KQJ93

Pass 2♣ Pass 2♠

North HCP: 13+1

♦ Q963

♦ KJT

Pass 3♦ Pass 4NT

South HCP: 18+1

♣ A9875

♣ Q

 Pass 5♠¹ All Pass

Contract: 5♠ North

1. A=2/5 or 5/5, Q(D)=1

Board: 203

Dealer: South

North:

♠ AJ5

South:

♠ KQ

W N E S

1♥

Vul: E-W

♥ 85

♥ KQ764

Pass 2♣ Pass 3♦

North HCP: 14

♦ K852

♦ AQJ6

Pass 3NT All Pass

South HCP: 17+1

♣ AQ75

♣ 94

Contract: 3NT North

Board: 199	♠ AQ7	Partner bids first.
Dealer: North	♥ KT	The opponents are silent.
Vul: N-S	♦ A64	
HCP: 18+1	♣ KQ743	

Board: 200	♠ A	Partner bids first.
Dealer: North	♥ A874	The opponents are silent.
Vul: E-W	♦ Q653	
HCP: 13	♣ K542	

Board: 201	♠ AQ	Partner bids first.
Dealer: North	♥ QT98	The opponents are silent.
Vul: None	♦ K743	
HCP: 15	♣ A95	

Board: 202	♠ AQ84	You bid first.
Dealer: South	♥ KQJ93	The opponents are silent.
Vul: N-S	♦ KJT	
HCP: 18+1	♣ Q	

Board: 203	♠ KQ	You bid first.
Dealer: South	♥ KQ764	The opponents are silent.
Vul: E-W	♦ AQJ6	
HCP: 17+1	♣ 94	

Both hands (Answers Page)

Board: 199

Dealer: North

North:

♠ J63

South:

♠ AQ7

W N E S

1♥ Pass 2♣

Vul: N-S

♥ A8654

♥ KT

Pass 2NT Pass 3♣

North HCP: 13+1

♦ KJ2

♦ A64

Pass 3NT All Pass

South HCP: 18+1

♣ A5

♣ KQ743

Contract: 3NT North

Board: 200

Dealer: North

North:

♠ JT752

South:

♠ A

W N E S

1♠ Pass 2♣

Vul: E-W

♥ KJ5

♥ A874

Pass 3♣ Pass 3NT

North HCP: 12+1

♦ K

♦ Q653

All Pass

South HCP: 13

♣ A983

♣ K542

Contract: 3NT South

Board: 201

Dealer: North

North:

♠ K9843

South:

♠ AQ

W N E S

1♦ Pass 2♦

Vul: None

♥ AKJ4

♥ QT98

Pass 2♥ Pass 3♥

North HCP: 12+1

♦ -

♦ K743

Pass 3♠ Pass 4♣

South HCP: 15

♣ J642

♣ A95

Pass 4♥ All Pass

Contract: 4♥ North

Board: 202

Dealer: South

North:

♠ K9

South:

♠ AQ84

W N E S

1♥

Vul: N-S

♥ A7

♥ KQJ93

Pass 2♣ Pass 2♠

North HCP: 13+1

♦ Q963

♦ KJT

Pass 3♦ Pass 4NT

South HCP: 18+1

♣ A9875

♣ Q

 Pass 5♠¹ All Pass

Contract: 5♠ North

1. A=2/5 or 5/5, Q(D)=1

Board: 203

Dealer: South

North:

♠ AJ5

South:

♠ KQ

W N E S

1♥

Vul: E-W

♥ 85

♥ KQ764

Pass 2♣ Pass 3♦

North HCP: 14

♦ K852

♦ AQJ6

Pass 3NT All Pass

South HCP: 17+1

♣ AQ75

♣ 94

Contract: 3NT North

Board: 204	♠ Q3	Partner bids first.
Dealer: South	♥ AQJ2	The opponents are silent.
Vul: Both	♦ T832	
HCP: 16	♣ AK4	

Board: 205	♠ QJ942	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: N-S	♦ K	
HCP: 12+2	♣ KT853	

Board: 206	♠ 6	Partner bids first.
Dealer: South	♥ K875	The opponents are silent.
Vul: E-W	♦ AQT4	
HCP: 16	♣ AK98	

Board: 207	♠ 632	You bid first.
Dealer: North	♥ AKQJT86	The opponents are silent.
Vul: Both	♦ A2	
HCP: 14+3	♣ 8	

Both hands (Answers Page)

Board: 204

	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AJT82				1 ♠
Vul: Both	♥ AQJ2	♥ K98	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ T832	♦ Q7	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK4	♣ Q52				
Contract: 3NT North						

Board: 205

	North:	South:	W	N	E	S
Dealer: North	♠ QJ942	♠ AK8		1 ♠	Pass	1NT ¹
Vul: N-S	♥ KT	♥ 9532	Pass	2 ♣	Pass	3 ♠
North HCP: 12+2	♦ K	♦ JT753	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ KT853	♣ Q				
Contract: 4 ♠ North			1. forcing 1NT			

Board: 206

	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AJ752				1 ♠
Vul: E-W	♥ K875	♥ A932	Pass	2 ♣	Pass	2 ♥
North HCP: 16	♦ AQT4	♦ 9	Pass	3 ♥	Pass	3 ♠
South HCP: 13+2	♣ AK98	♣ QT	Pass	4 ♣	Pass	4 ♥
Contract: 6 ♥ North			Pass	4NT	Pass	5 ♥ ¹
			Pass	6 ♥	All Pass	
			1. A=2/5 or 5/5, Q(H)=0			

Board: 207

	North:	South:	W	N	E	S
Dealer: North	♠ 632	♠ AK94		1 ♥	Pass	2 ♣
Vul: Both	♥ AKQJT86	♥ 43	Pass	3 ♥	Pass	4NT
North HCP: 14+3	♦ A2	♦ KQ	Pass	5 ♣ ¹	Pass	5 ♦
South HCP: 21+1	♣ 8	♣ AKQT5	Pass	5NT ²	Pass	6 ♣ ³
Contract: 7 ♥ South			Pass	6 ♦ ⁴	Pass	7 ♥
			All Pass			

1. A=0/5 or 3/5

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

3. King ask by available bid

4. K=0

Board: 204 ♠ AJT82 You bid first.

Dealer: South ♥ K98 The opponents are silent.

Vul: Both ♦ Q7

HCP: 12+1 ♣ Q52

Board: 205 ♠ AK8 Partner bids first.

Dealer: North ♥ 9532 The opponents are silent.

Vul: N-S ♦ JT753

HCP: 10+1 ♣ Q

Board: 206 ♠ AQJ752 You bid first.

Dealer: South ♥ A932 The opponents are silent.

Vul: E-W ♦ 9

HCP: 13+2 ♣ QT

Board: 207 ♠ AK94 Partner bids first.

Dealer: North ♥ 43 The opponents are silent.

Vul: Both ♦ KQ

HCP: 21+1 ♣ AKQT5

Both hands (Answers Page)

Board: 204

	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AJT82				1 ♠
Vul: Both	♥ AQJ2	♥ K98	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ T832	♦ Q7	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK4	♣ Q52				
Contract: 3NT North						

Board: 205

	North:	South:	W	N	E	S
Dealer: North	♠ QJ942	♠ AK8		1 ♠	Pass	1NT ¹
Vul: N-S	♥ KT	♥ 9532	Pass	2 ♣	Pass	3 ♠
North HCP: 12+2	♦ K	♦ JT753	Pass	4 ♠	All Pass	
South HCP: 10+1	♣ KT853	♣ Q				
Contract: 4 ♠ North			1. forcing 1NT			

Board: 206

	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AJ752				1 ♠
Vul: E-W	♥ K875	♥ A932	Pass	2 ♣	Pass	2 ♥
North HCP: 16	♦ AQT4	♦ 9	Pass	3 ♥	Pass	3 ♠
South HCP: 13+2	♣ AK98	♣ QT	Pass	4 ♣	Pass	4 ♥
Contract: 6 ♥ North			Pass	4NT	Pass	5 ♥ ¹
			Pass	6 ♥	All Pass	
			1. A=2/5 or 5/5, Q(H)=0			

Board: 207

	North:	South:	W	N	E	S
Dealer: North	♠ 632	♠ AK94		1 ♥	Pass	2 ♣
Vul: Both	♥ AKQJT86	♥ 43	Pass	3 ♥	Pass	4NT
North HCP: 14+3	♦ A2	♦ KQ	Pass	5 ♣ ¹	Pass	5 ♦
South HCP: 21+1	♣ 8	♣ AKQT5	Pass	5NT ²	Pass	6 ♣ ³
Contract: 7 ♥ South			Pass	6 ♦ ⁴	Pass	7 ♥
			All Pass			

1. A=0/5 or 3/5

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

3. King ask by available bid

4. K=0

Board: 208 ♠ AKQ85 You bid first.

Dealer: North ♥ KJ The opponents are silent.

Vul: None ♦ Q865

HCP: 18+1 ♣ K9

Board: 209 ♠ AKQ542 You bid first.

Dealer: North ♥ Q The opponents are silent.

Vul: E-W ♦ JT52

HCP: 15+2 ♣ K9

Board: 210 ♠ AKJT3 You bid first.

Dealer: North ♥ J The opponents are silent.

Vul: Both ♦ AQ95

HCP: 19+1 ♣ KJ3

Board: 211 ♠ K3 Partner bids first.

Dealer: South ♥ JT8 The opponents are silent.

Vul: None ♦ AQ6

HCP: 14+1 ♣ A9742

Board: 212 ♠ AK3 Partner bids first.

Dealer: South ♥ 97 The opponents are silent.

Vul: N-S ♦ QJ83

HCP: 13 ♣ QJ83

Both hands (Answers Page)

Board: 208	North:	South:	W	N	E	S
Dealer: North	♠ AKQ85	♠ 73		1 ♠	Pass	2 ♣
Vul: None	♥ KJ	♥ A65	Pass	3 ♦	Pass	3NT
North HCP: 18+1	♦ Q865	♦ AKT	Pass	4NT	Pass	6NT
South HCP: 13+1	♣ K9	♣ Q8532	All Pass			

Contract: 6NT South

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ AKQ542	♠ J8		1 ♠	Pass	2 ♦
Vul: E-W	♥ Q	♥ AKJ9	Pass	3 ♠	Pass	4NT
North HCP: 15+2	♦ JT52	♦ KQ63	Pass	5 ♠ ¹	All Pass	
South HCP: 14	♣ K9	♣ T82				1. A=2/5 or 5/5, Q(S)=1

Contract: 5 ♠ North

Board: 210	North:	South:	W	N	E	S
Dealer: North	♠ AKJT3	♠ 65		1 ♠	Pass	2 ♣
Vul: Both	♥ J	♥ AKQ9	Pass	3 ♦	Pass	3NT
North HCP: 19+1	♦ AQ95	♦ KJT	Pass	4NT	All Pass	
South HCP: 13	♣ KJ3	♣ 9874				

Contract: 4NT North

Board: 211	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AJ642				1 ♠
Vul: None	♥ JT8	♥ KQ765	Pass	2 ♣	Pass	3 ♥
North HCP: 14+1	♦ AQ6	♦ K	Pass	3NT	All Pass	
South HCP: 16+2	♣ A9742	♣ QJ				

Contract: 3NT North

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ AK3	♠ Q52				1 ♥
Vul: N-S	♥ 97	♥ AQJ32	Pass	2 ♣	Pass	2NT
North HCP: 13	♦ QJ83	♦ T7	Pass	3NT	All Pass	
South HCP: 13+1	♣ QJ83	♣ A64				

Contract: 3NT North

Board: 208	♠ 73	Partner bids first.
Dealer: North	♥ A65	The opponents are silent.
Vul: None	♦ AKT	
HCP: 13+1	♣ Q8532	

Board: 209	♠ J8	Partner bids first.
Dealer: North	♥ AKJ9	The opponents are silent.
Vul: E-W	♦ KQ63	
HCP: 14	♣ T82	

Board: 210	♠ 65	Partner bids first.
Dealer: North	♥ AKQ9	The opponents are silent.
Vul: Both	♦ KJT	
HCP: 13	♣ 9874	

Board: 211	♠ AJ642	You bid first.
Dealer: South	♥ KQ765	The opponents are silent.
Vul: None	♦ K	
HCP: 16+2	♣ QJ	

Board: 212	♠ Q52	You bid first.
Dealer: South	♥ AQJ32	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 13+1	♣ A64	

Both hands (Answers Page)

Board: 208	North:	South:	W	N	E	S
Dealer: North	♠ AKQ85	♠ 73		1 ♠	Pass	2 ♣
Vul: None	♥ KJ	♥ A65	Pass	3 ♦	Pass	3NT
North HCP: 18+1	♦ Q865	♦ AKT	Pass	4NT	Pass	6NT
South HCP: 13+1	♣ K9	♣ Q8532	All Pass			

Contract: 6NT South

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ AKQ542	♠ J8		1 ♠	Pass	2 ♦
Vul: E-W	♥ Q	♥ AKJ9	Pass	3 ♠	Pass	4NT
North HCP: 15+2	♦ JT52	♦ KQ63	Pass	5 ♠ ¹	All Pass	
South HCP: 14	♣ K9	♣ T82				1. A=2/5 or 5/5, Q(S)=1

Contract: 5 ♠ North

Board: 210	North:	South:	W	N	E	S
Dealer: North	♠ AKJT3	♠ 65		1 ♠	Pass	2 ♣
Vul: Both	♥ J	♥ AKQ9	Pass	3 ♦	Pass	3NT
North HCP: 19+1	♦ AQ95	♦ KJT	Pass	4NT	All Pass	
South HCP: 13	♣ KJ3	♣ 9874				

Contract: 4NT North

Board: 211	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AJ642				1 ♠
Vul: None	♥ JT8	♥ KQ765	Pass	2 ♣	Pass	3 ♥
North HCP: 14+1	♦ AQ6	♦ K	Pass	3NT	All Pass	
South HCP: 16+2	♣ A9742	♣ QJ				

Contract: 3NT North

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ AK3	♠ Q52				1 ♥
Vul: N-S	♥ 97	♥ AQJ32	Pass	2 ♣	Pass	2NT
North HCP: 13	♦ QJ83	♦ T7	Pass	3NT	All Pass	
South HCP: 13+1	♣ QJ83	♣ A64				

Contract: 3NT North

Board: 213 ♠ AQT42 You bid first.

Dealer: North ♥ AJ8654 The opponents are silent.

Vul: Both ♦ A

HCP: 15+3 ♣ 2

Board: 214 ♠ AKJT53 You bid first.

Dealer: North ♥ Q The opponents are silent.

Vul: None ♦ AJ95

HCP: 15+2 ♣ 76

Board: 215 ♠ KQJT7 You bid first.

Dealer: North ♥ KJT65 The opponents are silent.

Vul: N-S ♦ KT

HCP: 14+2 ♣ J

Board: 216 ♠ K4 Partner bids first.

Dealer: South ♥ KJ75 The opponents are silent.

Vul: E-W ♦ AQ42

HCP: 14 ♣ J74

Board: 217 ♠ A You bid first.

Dealer: North ♥ AQ987432 The opponents are silent.

Vul: None ♦ K94

HCP: 13+4 ♣ 4

Both hands (Answers Page)

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ AQT42	♠ J53		1 ♥	Pass	2 ♣
Vul: Both	♥ AJ8654	♥ Q9	Pass	2 ♠	Pass	3NT
North HCP: 15+3	♦ A	♦ KT53	Pass	4 ♥	Pass	4NT
South HCP: 13	♣ 2	♣ AKT3	Pass	5 ♣ ¹	Pass	6 ♥
Contract: 6 ♥ South			All Pass			

1. A=0/5 or 3/5

Board: 214	North:	South:	W	N	E	S
Dealer: North	♠ AKJT53	♠ -		1 ♠	Pass	2 ♥
Vul: None	♥ Q	♥ KT872	Pass	3 ♠	Pass	4NT
North HCP: 15+2	♦ AJ95	♦ K4	Pass	5 ♣ ¹	Pass	6NT
South HCP: 16+3	♣ 76	♣ AKQJ82	All Pass			
Contract: 6NT South			1. A=0/5 or 3/5			

Board: 215	North:	South:	W	N	E	S
Dealer: North	♠ KQJT7	♠ 532		1 ♠	Pass	2 ♣
Vul: N-S	♥ KJT65	♥ 83	Pass	2 ♥	Pass	3 ♠
North HCP: 14+2	♦ KT	♦ AQJ	Pass	3NT	Pass	4 ♣
South HCP: 14+1	♣ J	♣ AKT84	Pass	4 ♦	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ AJT75				1 ♠
Vul: E-W	♥ KJ75	♥ AQT	Pass	2 ♦	Pass	2NT
North HCP: 14	♦ AQ42	♦ 7	Pass	3NT	All Pass	
South HCP: 16+1	♣ J74	♣ KQ65				
Contract: 3NT North						

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQT75		1 ♥	Pass	2 ♠
Vul: None	♥ AQ987432	♥ -	Pass	3 ♥	Pass	3NT
North HCP: 13+4	♦ K94	♦ A86	Pass	6 ♥	All Pass	
South HCP: 15+2	♣ 4	♣ KQJ62				
Contract: 6 ♥ North						

Board: 213	♠ J53	Partner bids first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ KT53	
HCP: 13	♣ AKT3	

Board: 214	♠ -	Partner bids first.
Dealer: North	♥ KT872	The opponents are silent.
Vul: None	♦ K4	
HCP: 16+3	♣ AKQJ82	

Board: 215	♠ 532	Partner bids first.
Dealer: North	♥ 83	The opponents are silent.
Vul: N-S	♦ AQJ	
HCP: 14+1	♣ AKT84	

Board: 216	♠ AJT75	You bid first.
Dealer: South	♥ AQT	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 16+1	♣ KQ65	

Board: 217	♠ KQT75	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ A86	
HCP: 15+2	♣ KQJ62	

Both hands (Answers Page)

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ AQT42	♠ J53		1 ♥	Pass	2 ♣
Vul: Both	♥ AJ8654	♥ Q9	Pass	2 ♠	Pass	3NT
North HCP: 15+3	♦ A	♦ KT53	Pass	4 ♥	Pass	4NT
South HCP: 13	♣ 2	♣ AKT3	Pass	5 ♣ ¹	Pass	6 ♥
Contract: 6 ♥ South			All Pass			

1. A=0/5 or 3/5

Board: 214	North:	South:	W	N	E	S
Dealer: North	♠ AKJT53	♠ -		1 ♠	Pass	2 ♥
Vul: None	♥ Q	♥ KT872	Pass	3 ♠	Pass	4NT
North HCP: 15+2	♦ AJ95	♦ K4	Pass	5 ♣ ¹	Pass	6NT
South HCP: 16+3	♣ 76	♣ AKQJ82	All Pass			
Contract: 6NT South			1. A=0/5 or 3/5			

Board: 215	North:	South:	W	N	E	S
Dealer: North	♠ KQJT7	♠ 532		1 ♠	Pass	2 ♣
Vul: N-S	♥ KJT65	♥ 83	Pass	2 ♥	Pass	3 ♠
North HCP: 14+2	♦ KT	♦ AQJ	Pass	3NT	Pass	4 ♣
South HCP: 14+1	♣ J	♣ AKT84	Pass	4 ♦	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ AJT75				1 ♠
Vul: E-W	♥ KJ75	♥ AQT	Pass	2 ♦	Pass	2NT
North HCP: 14	♦ AQ42	♦ 7	Pass	3NT	All Pass	
South HCP: 16+1	♣ J74	♣ KQ65				
Contract: 3NT North						

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQT75		1 ♥	Pass	2 ♠
Vul: None	♥ AQ987432	♥ -	Pass	3 ♥	Pass	3NT
North HCP: 13+4	♦ K94	♦ A86	Pass	6 ♥	All Pass	
South HCP: 15+2	♣ 4	♣ KQJ62				
Contract: 6 ♥ North						

Board: 218	♠ 5	Partner bids first.
Dealer: South	♥ AQ53	The opponents are silent.
Vul: N-S	♦ KT73	
HCP: 14	♣ AJT9	

Board: 219	♠ AK854	You bid first.
Dealer: North	♥ A65	The opponents are silent.
Vul: E-W	♦ Q3	
HCP: 13+1	♣ 972	

Board: 220	♠ 42	Partner bids first.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ AJ64	
HCP: 15+1	♣ AK985	

Board: 221	♠ Q72	You bid first.
Dealer: North	♥ AQ7542	The opponents are silent.
Vul: N-S	♦ QJT	
HCP: 15+2	♣ A	

Board: 222	♠ 74	Partner bids first.
Dealer: South	♥ K2	The opponents are silent.
Vul: E-W	♦ A654	
HCP: 16+1	♣ AKQT7	

Both hands (Answers Page)

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQ9763				1 ♠
Vul: N-S	♥ AQ53	♥ KJ	Pass	2 ♣	Pass	3 ♠
North HCP: 14	♦ KT73	♦ QJ5	Pass	4NT	Pass	5 ♦ ¹
South HCP: 16+2	♣ AJT9	♣ K7	Pass	5 ♠	All Pass	
Contract: 5 ♠ North			1. A=1/5 or 4/5			

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ AK854	♠ -		1 ♠	Pass	2 ♦
Vul: E-W	♥ A65	♥ K94	Pass	2NT	Pass	3 ♣
North HCP: 13+1	♦ Q3	♦ K7652	Pass	3NT	All Pass	
South HCP: 15+2	♣ 972	♣ AKQ64				
Contract: 3NT North						

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ KQT5				1 ♥
Vul: Both	♥ K7	♥ AQJ92	Pass	2 ♣	Pass	2 ♠
North HCP: 15+1	♦ AJ64	♦ KQ7	Pass	3 ♦	Pass	3NT
South HCP: 17+1	♣ AK985	♣ T	Pass	4NT	Pass	6NT
Contract: 6NT South			All Pass			

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ AK63		1 ♥	Pass	2 ♣
Vul: N-S	♥ AQ7542	♥ T	Pass	3 ♥	Pass	3 ♠
North HCP: 15+2	♦ QJT	♦ A65	Pass	3NT	Pass	6NT
South HCP: 16+1	♣ A	♣ KQT74	All Pass			
Contract: 6NT South						

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AJT853				1 ♠
Vul: E-W	♥ K2	♥ AQJT	Pass	2 ♣	Pass	2 ♥
North HCP: 16+1	♦ A654	♦ K7	Pass	3 ♦	Pass	3 ♠
South HCP: 15+2	♣ AKQT7	♣ 6	Pass	4NT	Pass	5 ♥ ¹
Contract: 5 ♠ North			Pass	5 ♠	All Pass	

1. A=2/5 or 5/5, Q(S)=0

Board: 218 ♠ AQ9763 You bid first.

Dealer: South ♥ KJ The opponents are silent.

Vul: N-S ♦ QJ5

HCP: 16+2 ♣ K7

Board: 219 ♠ - Partner bids first.

Dealer: North ♥ K94 The opponents are silent.

Vul: E-W ♦ K7652

HCP: 15+2 ♣ AKQ64

Board: 220 ♠ KQT5 You bid first.

Dealer: South ♥ AQJ92 The opponents are silent.

Vul: Both ♦ KQ7

HCP: 17+1 ♣ T

Board: 221 ♠ AK63 Partner bids first.

Dealer: North ♥ T The opponents are silent.

Vul: N-S ♦ A65

HCP: 16+1 ♣ KQT74

Board: 222 ♠ AJT853 You bid first.

Dealer: South ♥ AQJT The opponents are silent.

Vul: E-W ♦ K7

HCP: 15+2 ♣ 6

Both hands (Answers Page)

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQ9763				1 ♠
Vul: N-S	♥ AQ53	♥ KJ	Pass	2 ♣	Pass	3 ♠
North HCP: 14	♦ KT73	♦ QJ5	Pass	4NT	Pass	5 ♦ ¹
South HCP: 16+2	♣ AJT9	♣ K7	Pass	5 ♠	All Pass	
Contract: 5 ♠ North			1. A=1/5 or 4/5			

Board: 219	North:	South:	W	N	E	S
Dealer: North	♠ AK854	♠ -		1 ♠	Pass	2 ♦
Vul: E-W	♥ A65	♥ K94	Pass	2NT	Pass	3 ♣
North HCP: 13+1	♦ Q3	♦ K7652	Pass	3NT	All Pass	
South HCP: 15+2	♣ 972	♣ AKQ64				
Contract: 3NT North						

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ 42	♠ KQT5				1 ♥
Vul: Both	♥ K7	♥ AQJ92	Pass	2 ♣	Pass	2 ♠
North HCP: 15+1	♦ AJ64	♦ KQ7	Pass	3 ♦	Pass	3NT
South HCP: 17+1	♣ AK985	♣ T	Pass	4NT	Pass	6NT
Contract: 6NT South			All Pass			

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ AK63		1 ♥	Pass	2 ♣
Vul: N-S	♥ AQ7542	♥ T	Pass	3 ♥	Pass	3 ♠
North HCP: 15+2	♦ QJT	♦ A65	Pass	3NT	Pass	6NT
South HCP: 16+1	♣ A	♣ KQT74	All Pass			
Contract: 6NT South						

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AJT853				1 ♠
Vul: E-W	♥ K2	♥ AQJT	Pass	2 ♣	Pass	2 ♥
North HCP: 16+1	♦ A654	♦ K7	Pass	3 ♦	Pass	3 ♠
South HCP: 15+2	♣ AKQT7	♣ 6	Pass	4NT	Pass	5 ♥ ¹
Contract: 5 ♠ North			Pass	5 ♠	All Pass	

1. A=2/5 or 5/5, Q(S)=0

Board: 223	♠ Q65	Partner bids first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ AQJT	
HCP: 15	♣ 8764	

Board: 224	♠ J65	Partner bids first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: None	♦ AQ98	
HCP: 13	♣ A974	

Board: 225	♠ KT5	Partner bids first.
Dealer: South	♥ J8	The opponents are silent.
Vul: E-W	♦ A72	
HCP: 15+1	♣ AK952	

Board: 226	♠ J5	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: Both	♦ QJ97	
HCP: 13+2	♣ AKQ985	

Both hands (Answers Page)

Board: 223	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ KJ94				1♥
Vul: Both	♥ AQ	♥ KJT93	Pass	2♣	Pass	2♠
North HCP: 15	♦ AQJT	♦ K	Pass	2NT	Pass	6NT
South HCP: 20+1	♣ 8764	♣ AKQ	All Pass			
Contract: 6NT South						

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ AK4				1♥
Vul: None	♥ Q7	♥ AKJT93	Pass	2♣	Pass	3♥
North HCP: 13	♦ AQ98	♦ 2	Pass	4NT	Pass	5♣ ¹
South HCP: 18+2	♣ A974	♣ QJ5	Pass	5♥	Pass	6♥
Contract: 6♥ South			All Pass			

1. A=0/5 or 3/5

Board: 225	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ A8				1♥
Vul: E-W	♥ J8	♥ AK543	Pass	2♣	Pass	3♣
North HCP: 15+1	♦ A72	♦ 85	Pass	4♣	Pass	4♥
South HCP: 14+1	♣ AK952	♣ QJT6	Pass	4♠	Pass	4NT
Contract: 6♣ South			Pass	5♣ ¹	Pass	6♣
			All Pass			

1. A=0/5 or 3/5

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ A94				1♥
Vul: Both	♥ T	♥ KQ9743	Pass	2♣	Pass	2♥
North HCP: 13+2	♦ QJ97	♦ A63	Pass	3♦	Pass	3NT
South HCP: 14+2	♣ AKQ985	♣ J	All Pass			
Contract: 3NT South						

Board: 223 ♠ KJ94 You bid first.

Dealer: South ♥ KJT93 The opponents are silent.

Vul: Both ♦ K

HCP: 20+1 ♣ AKQ

Board: 224 ♠ AK4 You bid first.

Dealer: South ♥ AKJT93 The opponents are silent.

Vul: None ♦ 2

HCP: 18+2 ♣ QJ5

Board: 225 ♠ A8 You bid first.

Dealer: South ♥ AK543 The opponents are silent.

Vul: E-W ♦ 85

HCP: 14+1 ♣ QJT6

Board: 226 ♠ A94 You bid first.

Dealer: South ♥ KQ9743 The opponents are silent.

Vul: Both ♦ A63

HCP: 14+2 ♣ J

Both hands (Answers Page)

Board: 223	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ KJ94				1♥
Vul: Both	♥ AQ	♥ KJT93	Pass	2♣	Pass	2♠
North HCP: 15	♦ AQJT	♦ K	Pass	2NT	Pass	6NT
South HCP: 20+1	♣ 8764	♣ AKQ	All Pass			
Contract: 6NT South						

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ J65	♠ AK4				1♥
Vul: None	♥ Q7	♥ AKJT93	Pass	2♣	Pass	3♥
North HCP: 13	♦ AQ98	♦ 2	Pass	4NT	Pass	5♣ ¹
South HCP: 18+2	♣ A974	♣ QJ5	Pass	5♥	Pass	6♥
Contract: 6♥ South			All Pass			

1. A=0/5 or 3/5

Board: 225	North:	South:	W	N	E	S
Dealer: South	♠ KT5	♠ A8				1♥
Vul: E-W	♥ J8	♥ AK543	Pass	2♣	Pass	3♣
North HCP: 15+1	♦ A72	♦ 85	Pass	4♣	Pass	4♥
South HCP: 14+1	♣ AK952	♣ QJT6	Pass	4♠	Pass	4NT
Contract: 6♣ South			Pass	5♣ ¹	Pass	6♣
			All Pass			

1. A=0/5 or 3/5

Board: 226	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ A94				1♥
Vul: Both	♥ T	♥ KQ9743	Pass	2♣	Pass	2♥
North HCP: 13+2	♦ QJ97	♦ A63	Pass	3♦	Pass	3NT
South HCP: 14+2	♣ AKQ985	♣ J	All Pass			
Contract: 3NT South						

Board: 227 ♠ AKJ86 You bid first.

Dealer: North ♥ KJ The opponents are silent.

Vul: None ♦ A8642

HCP: 18+2 ♣ Q

Board: 228 ♠ AT5 Partner bids first.

Dealer: South ♥ KQ The opponents are silent.

Vul: N-S ♦ AJ42

HCP: 18 ♣ A532

Board: 229 ♠ AQJ932 You bid first.

Dealer: North ♥ K98 The opponents are silent.

Vul: Both ♦ 96

HCP: 14+2 ♣ A2

Board: 230 ♠ KT2 Partner bids first.

Dealer: South ♥ 76 The opponents are silent.

Vul: None ♦ K62

HCP: 14+1 ♣ AKJ98

Both hands (Answers Page)

Board: 227	North:	South:	W	N	E	S
Dealer: North	♠ AKJ86	♠ 2		1 ♠	Pass	2 ♣
Vul: None	♥ KJ	♥ Q642	Pass	3 ♦	Pass	3 ♥
North HCP: 18+2	♦ A8642	♦ KQT	Pass	4NT	Pass	5 ♦ ¹
South HCP: 14+1	♣ Q	♣ AK754	Pass	6NT	All Pass	
Contract: 6NT North			1. A=1/5 or 4/5			

Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ AT5	♠ KQ				1 ♥
Vul: N-S	♥ KQ	♥ AJ854	Pass	2 ♣	Pass	2NT
North HCP: 18	♦ AJ42	♦ QT7	Pass	3NT	All Pass	
South HCP: 13+1	♣ A532	♣ J76				
Contract: 3NT North						

Board: 229	North:	South:	W	N	E	S
Dealer: North	♠ AQJ932	♠ K5		1 ♠	Pass	2 ♣
Vul: Both	♥ K98	♥ Q64	Pass	2 ♠	Pass	3 ♠
North HCP: 14+2	♦ 96	♦ KQ3	Pass	3NT	Pass	4 ♠
South HCP: 15+1	♣ A2	♣ KQ985	Pass	4NT	Pass	5 ♦ ¹
Contract: 5 ♠ North			Pass	5 ♠	All Pass	

1. A=1/5 or 4/5

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ KT2	♠ Q73				1 ♥
Vul: None	♥ 76	♥ AKQT53	Pass	2 ♣	Pass	3 ♥
North HCP: 14+1	♦ K62	♦ A98	Pass	4NT	Pass	5 ♣ ¹
South HCP: 15+2	♣ AKJ98	♣ 3	Pass	5 ♦	Pass	5NT ²
Contract: 6 ♥ North			Pass	6 ♥	All Pass	

1. A=0/5 or 3/5

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

Board: 227	♠ 2	Partner bids first.
Dealer: North	♥ Q642	The opponents are silent.
Vul: None	♦ KQT	
HCP: 14+1	♣ AK754	

Board: 228	♠ KQ	You bid first.
Dealer: South	♥ AJ854	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 13+1	♣ J76	

Board: 229	♠ K5	Partner bids first.
Dealer: North	♥ Q64	The opponents are silent.
Vul: Both	♦ KQ3	
HCP: 15+1	♣ KQ985	

Board: 230	♠ Q73	You bid first.
Dealer: South	♥ AKQT53	The opponents are silent.
Vul: None	♦ A98	
HCP: 15+2	♣ 3	

Both hands (Answers Page)

Board: 227	North:	South:	W	N	E	S
Dealer: North	♠ AKJ86	♠ 2		1 ♠	Pass	2 ♣
Vul: None	♥ KJ	♥ Q642	Pass	3 ♦	Pass	3 ♥
North HCP: 18+2	♦ A8642	♦ KQT	Pass	4NT	Pass	5 ♦ ¹
South HCP: 14+1	♣ Q	♣ AK754	Pass	6NT	All Pass	
Contract: 6NT North			1. A=1/5 or 4/5			

Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ AT5	♠ KQ				1 ♥
Vul: N-S	♥ KQ	♥ AJ854	Pass	2 ♣	Pass	2NT
North HCP: 18	♦ AJ42	♦ QT7	Pass	3NT	All Pass	
South HCP: 13+1	♣ A532	♣ J76				
Contract: 3NT North						

Board: 229	North:	South:	W	N	E	S
Dealer: North	♠ AQJ932	♠ K5		1 ♠	Pass	2 ♣
Vul: Both	♥ K98	♥ Q64	Pass	2 ♠	Pass	3 ♠
North HCP: 14+2	♦ 96	♦ KQ3	Pass	3NT	Pass	4 ♠
South HCP: 15+1	♣ A2	♣ KQ985	Pass	4NT	Pass	5 ♦ ¹
Contract: 5 ♠ North			Pass	5 ♠	All Pass	

1. A=1/5 or 4/5

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ KT2	♠ Q73				1 ♥
Vul: None	♥ 76	♥ AKQT53	Pass	2 ♣	Pass	3 ♥
North HCP: 14+1	♦ K62	♦ A98	Pass	4NT	Pass	5 ♣ ¹
South HCP: 15+2	♣ AKJ98	♣ 3	Pass	5 ♦	Pass	5NT ²
Contract: 6 ♥ North			Pass	6 ♥	All Pass	

1. A=0/5 or 3/5

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

Board: 231 ♠ 76 You bid first.

Dealer: North ♥ AQJ43 The opponents are silent.

Vul: N-S ♦ K65

HCP: 13+1 ♣ K32

Board: 232 ♠ K6 Partner bids first.

Dealer: South ♥ AJ85 The opponents are silent.

Vul: E-W ♦ Q74

HCP: 14 ♣ KJ53

Board: 233 ♠ A Partner bids first.

Dealer: South ♥ J5 The opponents are silent.

Vul: None ♦ QJT42

HCP: 15+2 ♣ AQJ62

Board: 234 ♠ KQ53 Partner bids first.

Dealer: South ♥ Q75 The opponents are silent.

Vul: N-S ♦ 7

HCP: 14+1 ♣ AK875

Both hands (Answers Page)

Board: 231

Dealer: North

North:

♠ 76

South:

♠ AT54

W N E S

1♥ Pass 2♣

Vul: N-S

♥ AQJ43

♥ K

Pass 2NT Pass 3♠

North HCP: 13+1

♦ K65

♦ AQ2

Pass 3NT All Pass

South HCP: 15+1

♣ K32

♣ QT964

Contract: 3NT North

Board: 232

Dealer: South

North:

♠ K6

South:

♠ AQT82

W N E S

1♠

Vul: E-W

♥ AJ85

♥ 972

Pass 2♣ Pass 2NT

North HCP: 14

♦ Q74

♦ AT5

Pass 3NT All Pass

South HCP: 14+1

♣ KJ53

♣ A4

Contract: 3NT North

Board: 233

Dealer: South

North:

♠ A

South:

♠ KJ9

W N E S

1♥

Vul: None

♥ J5

♥ KQ632

Pass 2♦ Pass 3♦

North HCP: 15+2

♦ QJT42

♦ AK96

Pass 4♦ Pass 4NT

South HCP: 16+1

♣ AQJ62

♣ 4

 Pass 5♠¹ Pass 6♦

Contract: 6♦ South

All Pass

1. A=2/5 or 5/5, Q(D)=1

Board: 234

Dealer: South

North:

♠ KQ53

South:

♠ 76

W N E S

1♥

Vul: N-S

♥ Q75

♥ AKT963

Pass 2♣ Pass 2♥

North HCP: 14+1

♦ 7

♦ A96

 Pass 4♦¹ Pass 4NT

South HCP: 13+2

♣ AK875

♣ Q9

 Pass 5♦² Pass 5♠

Contract: 6♥ South

 Pass 6♣³ Pass 6♥

All Pass

1. Splinter

2. A=1/5 or 4/5

3. !H queen and !C king

Board: 231	♠ AT54	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ AQ2	
HCP: 15+1	♣ QT964	

Board: 232	♠ AQT82	You bid first.
Dealer: South	♥ 972	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 14+1	♣ A4	

Board: 233	♠ KJ9	You bid first.
Dealer: South	♥ KQ632	The opponents are silent.
Vul: None	♦ AK96	
HCP: 16+1	♣ 4	

Board: 234	♠ 76	You bid first.
Dealer: South	♥ AKT963	The opponents are silent.
Vul: N-S	♦ A96	
HCP: 13+2	♣ Q9	

Both hands (Answers Page)

Board: 231

Dealer: North

North:

♠ 76

South:

♠ AT54

W N E S

1♥ Pass 2♣

Vul: N-S

♥ AQJ43

♥ K

Pass 2NT Pass 3♠

North HCP: 13+1

♦ K65

♦ AQ2

Pass 3NT All Pass

South HCP: 15+1

♣ K32

♣ QT964

Contract: 3NT North

Board: 232

Dealer: South

North:

♠ K6

South:

♠ AQT82

W N E S

1♠

Vul: E-W

♥ AJ85

♥ 972

Pass 2♣ Pass 2NT

North HCP: 14

♦ Q74

♦ AT5

Pass 3NT All Pass

South HCP: 14+1

♣ KJ53

♣ A4

Contract: 3NT North

Board: 233

Dealer: South

North:

♠ A

South:

♠ KJ9

W N E S

1♥

Vul: None

♥ J5

♥ KQ632

Pass 2♦ Pass 3♦

North HCP: 15+2

♦ QJT42

♦ AK96

Pass 4♦ Pass 4NT

South HCP: 16+1

♣ AQJ62

♣ 4

 Pass 5♠¹ Pass 6♦

Contract: 6♦ South

All Pass

1. A=2/5 or 5/5, Q(D)=1

Board: 234

Dealer: South

North:

♠ KQ53

South:

♠ 76

W N E S

1♥

Vul: N-S

♥ Q75

♥ AKT963

Pass 2♣ Pass 2♥

North HCP: 14+1

♦ 7

♦ A96

 Pass 4♦¹ Pass 4NT

South HCP: 13+2

♣ AK875

♣ Q9

 Pass 5♦² Pass 5♠

Contract: 6♥ South

 Pass 6♣³ Pass 6♥

All Pass

1. Splinter

2. A=1/5 or 4/5

3. !H queen and !C king

Board: 235 ♠ AKQJ3 You bid first.

Dealer: North ♥ T85 The opponents are silent.

Vul: E-W ♦ 876

HCP: 14+1 ♣ A7

Board: 236 ♠ K84 You bid first.

Dealer: North ♥ KJ942 The opponents are silent.

Vul: Both ♦ AQT9

HCP: 13+1 ♣ 2

Board: 237 ♠ A8 Partner bids first.

Dealer: South ♥ Q972 The opponents are silent.

Vul: N-S ♦ A32

HCP: 14 ♣ A832

Board: 238 ♠ J8 Partner bids first.

Dealer: South ♥ A873 The opponents are silent.

Vul: E-W ♦ J754

HCP: 14 ♣ AKJ

Board: 239 ♠ QJT94 You bid first.

Dealer: North ♥ AKJT6 The opponents are silent.

Vul: Both ♦ KQ

HCP: 16+2 ♣ 9

Both hands (Answers Page)

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ3	♠ 872		1 ♠	Pass	2 ♣
Vul: E-W	♥ T85	♥ AK2	Pass	2NT	Pass	3 ♠
North HCP: 14+1	♦ 876	♦ A4	Pass	3NT	Pass	4 ♠
South HCP: 14+1	♣ A7	♣ QJ942	All Pass			
Contract: 4 ♠ South						

Board: 236	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ AT		1 ♥	Pass	2 ♣
Vul: Both	♥ KJ942	♥ T3	Pass	3 ♦	Pass	3NT
North HCP: 13+1	♦ AQT9	♦ K62	All Pass			
South HCP: 14+2	♣ 2	♣ AQJ964				
Contract: 3NT South						

Board: 237	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ KQJ95			1 ♠	
Vul: N-S	♥ Q972	♥ K5	Pass	2 ♣	Pass	3 ♦
North HCP: 14	♦ A32	♦ QJ95	Pass	3NT	All Pass	
South HCP: 15+1	♣ A832	♣ K6				
Contract: 3NT North						

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ KQT74			1 ♠	
Vul: E-W	♥ A873	♥ KT962	Pass	2 ♦	Pass	2 ♥
North HCP: 14	♦ J754	♦ A	Pass	3 ♥	Pass	3 ♠
South HCP: 12+2	♣ AKJ	♣ T7	Pass	4 ♣	Pass	4NT
Contract: 5 ♥ North			Pass	5 ♥ ¹	All Pass	

1. A=2/5 or 5/5, Q(H)=0

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ QJT94	♠ A83		1 ♠	Pass	2 ♣
Vul: Both	♥ AKJT6	♥ Q92	Pass	3 ♥	Pass	3 ♠
North HCP: 16+2	♦ KQ	♦ 97	Pass	4NT	Pass	5 ♥ ¹
South HCP: 14+1	♣ 9	♣ AKJ74	Pass	5 ♠	All Pass	
Contract: 5 ♠ North						

1. A=2/5 or 5/5, Q(S)=0

Board: 235	♠ 872	Partner bids first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 14+1	♣ QJ942	

Board: 236	♠ AT	Partner bids first.
Dealer: North	♥ T3	The opponents are silent.
Vul: Both	♦ K62	
HCP: 14+2	♣ AQJ964	

Board: 237	♠ KQJ95	You bid first.
Dealer: South	♥ K5	The opponents are silent.
Vul: N-S	♦ QJ95	
HCP: 15+1	♣ K6	

Board: 238	♠ KQT74	You bid first.
Dealer: South	♥ KT962	The opponents are silent.
Vul: E-W	♦ A	
HCP: 12+2	♣ T7	

Board: 239	♠ A83	Partner bids first.
Dealer: North	♥ Q92	The opponents are silent.
Vul: Both	♦ 97	
HCP: 14+1	♣ AKJ74	

Both hands (Answers Page)

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ3	♠ 872		1 ♠	Pass	2 ♣
Vul: E-W	♥ T85	♥ AK2	Pass	2NT	Pass	3 ♠
North HCP: 14+1	♦ 876	♦ A4	Pass	3NT	Pass	4 ♠
South HCP: 14+1	♣ A7	♣ QJ942	All Pass			
Contract: 4 ♠ South						

Board: 236	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ AT		1 ♥	Pass	2 ♣
Vul: Both	♥ KJ942	♥ T3	Pass	3 ♦	Pass	3NT
North HCP: 13+1	♦ AQT9	♦ K62	All Pass			
South HCP: 14+2	♣ 2	♣ AQJ964				
Contract: 3NT South						

Board: 237	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ KQJ95			1 ♠	
Vul: N-S	♥ Q972	♥ K5	Pass	2 ♣	Pass	3 ♦
North HCP: 14	♦ A32	♦ QJ95	Pass	3NT	All Pass	
South HCP: 15+1	♣ A832	♣ K6				
Contract: 3NT North						

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ KQT74			1 ♠	
Vul: E-W	♥ A873	♥ KT962	Pass	2 ♦	Pass	2 ♥
North HCP: 14	♦ J754	♦ A	Pass	3 ♥	Pass	3 ♠
South HCP: 12+2	♣ AKJ	♣ T7	Pass	4 ♣	Pass	4NT
Contract: 5 ♥ North			Pass	5 ♥ ¹	All Pass	

1. A=2/5 or 5/5, Q(H)=0

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ QJT94	♠ A83		1 ♠	Pass	2 ♣
Vul: Both	♥ AKJT6	♥ Q92	Pass	3 ♥	Pass	3 ♠
North HCP: 16+2	♦ KQ	♦ 97	Pass	4NT	Pass	5 ♥ ¹
South HCP: 14+1	♣ 9	♣ AKJ74	Pass	5 ♠	All Pass	
Contract: 5 ♠ North						

1. A=2/5 or 5/5, Q(S)=0

Board: 240	♠ QT95	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ KT9	
HCP: 14+1	♣ AJT94	

Board: 241	♠ AQ9	Partner bids first.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ 864	
HCP: 13+1	♣ KJT54	

Board: 242	♠ AK965	You bid first.
Dealer: North	♥ K32	The opponents are silent.
Vul: Both	♦ 2	
HCP: 15+1	♣ AJ94	

Board: 243	♠ AKT32	You bid first.
Dealer: North	♥ QT8	The opponents are silent.
Vul: None	♦ 6	
HCP: 14+1	♣ AJT8	

Board: 244	♠ T9	Partner bids first.
Dealer: South	♥ K85	The opponents are silent.
Vul: N-S	♦ AKQ8	
HCP: 16	♣ KJ62	

Both hands (Answers Page)

Board: 240	North:	South:	W	N	E	S
Dealer: South	♠ QT95	♠ J74				1♥
Vul: None	♥ A	♥ KQT943	Pass	2♣	Pass	3♦
North HCP: 14+1	♦ KT9	♦ AQJ2	Pass	3♠	Pass	4♥
South HCP: 13+2	♣ AJT94	♣ -	All Pass			
Contract: 4♥ South						

Board: 241	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ 74				1♥
Vul: E-W	♥ K6	♥ AQT983	Pass	2♣	Pass	3♦
North HCP: 13+1	♦ 864	♦ A975	Pass	3NT	All Pass	
South HCP: 14+2	♣ KJT54	♣ A				
Contract: 3NT North						

Board: 242	North:	South:	W	N	E	S
Dealer: North	♠ AK965	♠ Q7		1♠	Pass	2♣
Vul: Both	♥ K32	♥ AT64	Pass	3♣	Pass	3NT
North HCP: 15+1	♦ 2	♦ A96	All Pass			
South HCP: 15	♣ AJ94	♣ KQ85				
Contract: 3NT South						

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ AKT32	♠ J65		1♠	Pass	1NT ¹
Vul: None	♥ QT8	♥ A965	Pass	2♣	Pass	3♠
North HCP: 14+1	♦ 6	♦ AJ985	Pass	4♠	All Pass	
South HCP: 10+1	♣ AJT8	♣ 9	1. forcing 1NT			
Contract: 4♠ North						

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ KQJ42				1♠
Vul: N-S	♥ K85	♥ AQT32	Pass	2♣	Pass	2♥
North HCP: 16	♦ AKQ8	♦ 6	Pass	2NT	Pass	3♥
South HCP: 12+2	♣ KJ62	♣ 83	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 240 ♠ J74 You bid first.

Dealer: South ♥ KQT943 The opponents are silent.

Vul: None ♦ AQJ2

HCP: 13+2 ♣ -

Board: 241 ♠ 74 You bid first.

Dealer: South ♥ AQT983 The opponents are silent.

Vul: E-W ♦ A975

HCP: 14+2 ♣ A

Board: 242 ♠ Q7 Partner bids first.

Dealer: North ♥ AT64 The opponents are silent.

Vul: Both ♦ A96

HCP: 15 ♣ KQ85

Board: 243 ♠ J65 Partner bids first.

Dealer: North ♥ A965 The opponents are silent.

Vul: None ♦ AJ985

HCP: 10+1 ♣ 9

Board: 244 ♠ KQJ42 You bid first.

Dealer: South ♥ AQT32 The opponents are silent.

Vul: N-S ♦ 6

HCP: 12+2 ♣ 83

Both hands (Answers Page)

Board: 240	North:	South:	W	N	E	S
Dealer: South	♠ QT95	♠ J74				1♥
Vul: None	♥ A	♥ KQT943	Pass	2♣	Pass	3♦
North HCP: 14+1	♦ KT9	♦ AQJ2	Pass	3♠	Pass	4♥
South HCP: 13+2	♣ AJT94	♣ -	All Pass			
Contract: 4♥ South						

Board: 241	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ 74				1♥
Vul: E-W	♥ K6	♥ AQT983	Pass	2♣	Pass	3♦
North HCP: 13+1	♦ 864	♦ A975	Pass	3NT	All Pass	
South HCP: 14+2	♣ KJT54	♣ A				
Contract: 3NT North						

Board: 242	North:	South:	W	N	E	S
Dealer: North	♠ AK965	♠ Q7		1♠	Pass	2♣
Vul: Both	♥ K32	♥ AT64	Pass	3♣	Pass	3NT
North HCP: 15+1	♦ 2	♦ A96	All Pass			
South HCP: 15	♣ AJ94	♣ KQ85				
Contract: 3NT South						

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ AKT32	♠ J65		1♠	Pass	1NT ¹
Vul: None	♥ QT8	♥ A965	Pass	2♣	Pass	3♠
North HCP: 14+1	♦ 6	♦ AJ985	Pass	4♠	All Pass	
South HCP: 10+1	♣ AJT8	♣ 9	1. forcing 1NT			
Contract: 4♠ North						

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ KQJ42				1♠
Vul: N-S	♥ K85	♥ AQT32	Pass	2♣	Pass	2♥
North HCP: 16	♦ AKQ8	♦ 6	Pass	2NT	Pass	3♥
South HCP: 12+2	♣ KJ62	♣ 83	Pass	4♥	All Pass	
Contract: 4♥ North						

Board: 245 ♠ AQ742

You bid first.

Dealer: North ♥ AQ

The opponents are silent.

Vul: Both ♦ AK6

HCP: 19+1 ♣ 974

Board: 246 ♠ AKJT98

You bid first.

Dealer: North ♥ AJ7

The opponents are silent.

Vul: None ♦ T96

HCP: 14+2 ♣ J

Board: 247 ♠ KT63

You bid first.

Dealer: North ♥ J7642

The opponents are silent.

Vul: N-S ♦ KQ5

HCP: 13+1 ♣ A

Board: 248 ♠ A6

Partner bids first.

Dealer: South ♥ KJ94

The opponents are silent.

Vul: E-W ♦ KT94

HCP: 14 ♣ K86

Both hands (Answers Page)

Board: 245

Dealer: North

North:

♠ AQ742

South:

♠ KJ

W N E S

1 ♠ Pass 2 ♣

Vul: Both

♥ AQ

♥ K973

Pass 3NT Pass 6NT

North HCP: 19+1

♦ AK6

♦ 74

All Pass

South HCP: 13+1

♣ 974

♣ AQT62

Contract: 6NT South

Board: 246

Dealer: North

North:

♠ AKJT98

South:

♠ -

W N E S

1 ♠ Pass 2 ♥

Vul: None

♥ AJ7

♥ Q8654

 Pass 4 ♣¹ Pass 4 ♦

North HCP: 14+2

♦ T96

♦ AQ

Pass 4 ♥ Pass 4NT

South HCP: 15+3

♣ J

♣ AK9753

 Pass 5 ♥² Pass 6 ♥

Contract: 6 ♥ South

All Pass

1. Splinter

2. A=2/5 or 5/5, Q(H)=0

Board: 247

Dealer: North

North:

♠ KT63

South:

♠ QJ4

W N E S

1 ♥ Pass 2 ♣

Vul: N-S

♥ J7642

♥ AQ

Pass 2NT Pass 3NT

North HCP: 13+1

♦ KQ5

♦ J874

All Pass

South HCP: 13

♣ A

♣ K982

Contract: 3NT South

Board: 248

Dealer: South

North:

♠ A6

South:

♠ KJT95

W N E S

1 ♠

Vul: E-W

♥ KJ94

♥ A

Pass 2 ♦ Pass 2NT

North HCP: 14

♦ KT94

♦ 862

Pass 3NT All Pass

South HCP: 12+1

♣ K86

♣ A432

Contract: 3NT North

Board: 245	♠ KJ	Partner bids first.
Dealer: North	♥ K973	The opponents are silent.
Vul: Both	♦ 74	
HCP: 13+1	♣ AQT62	

Board: 246	♠ -	Partner bids first.
Dealer: North	♥ Q8654	The opponents are silent.
Vul: None	♦ AQ	
HCP: 15+3	♣ AK9753	

Board: 247	♠ QJ4	Partner bids first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: N-S	♦ J874	
HCP: 13	♣ K982	

Board: 248	♠ KJT95	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ 862	
HCP: 12+1	♣ A432	

Both hands (Answers Page)

Board: 245

Dealer: North

North:

♠ AQ742

South:

♠ KJ

W N E S

1 ♠ Pass 2 ♣

Vul: Both

♥ AQ

♥ K973

Pass 3NT Pass 6NT

North HCP: 19+1

♦ AK6

♦ 74

All Pass

South HCP: 13+1

♣ 974

♣ AQT62

Contract: 6NT South

Board: 246

Dealer: North

North:

♠ AKJT98

South:

♠ -

W N E S

1 ♠ Pass 2 ♥

Vul: None

♥ AJ7

♥ Q8654

 Pass 4 ♣¹ Pass 4 ♦

North HCP: 14+2

♦ T96

♦ AQ

Pass 4 ♥ Pass 4NT

South HCP: 15+3

♣ J

♣ AK9753

 Pass 5 ♥² Pass 6 ♥

Contract: 6 ♥ South

All Pass

1. Splinter

2. A=2/5 or 5/5, Q(H)=0

Board: 247

Dealer: North

North:

♠ KT63

South:

♠ QJ4

W N E S

1 ♥ Pass 2 ♣

Vul: N-S

♥ J7642

♥ AQ

Pass 2NT Pass 3NT

North HCP: 13+1

♦ KQ5

♦ J874

All Pass

South HCP: 13

♣ A

♣ K982

Contract: 3NT South

Board: 248

Dealer: South

North:

♠ A6

South:

♠ KJT95

W N E S

1 ♠

Vul: E-W

♥ KJ94

♥ A

Pass 2 ♦ Pass 2NT

North HCP: 14

♦ KT94

♦ 862

Pass 3NT All Pass

South HCP: 12+1

♣ K86

♣ A432

Contract: 3NT North

Board: 249	♠ 6	Partner bids first.
Dealer: South	♥ QT53	The opponents are silent.
Vul: None	♦ KQT8	
HCP: 15	♣ AKJ3	

Board: 250	♠ AQJ8	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: N-S	♦ K64	
HCP: 15+1	♣ AJT83	

Board: 251	♠ 84	You bid first.
Dealer: North	♥ AKQ94	The opponents are silent.
Vul: E-W	♦ 853	
HCP: 12+1	♣ K54	

Board: 252	♠ AQ	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ K865	
HCP: 16+2	♣ AQJT42	

Both hands (Answers Page)

Board: 249	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AKQJ9				1 ♠
Vul: None	♥ QT53	♥ AJ9	Pass	2 ♣	Pass	3 ♣
North HCP: 15	♦ KQT8	♦ 7	Pass	3NT	Pass	4 ♣
South HCP: 15+1	♣ AKJ3	♣ 9642	Pass	4 ♦	Pass	4 ♥
Contract: 6♣ North			Pass	4NT	Pass	5 ♥ ¹
			Pass	6 ♣	All Pass	

1. A=2/5 or 5/5, Q(C)=0

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ AQJ8	♠ K954				1 ♥
Vul: N-S	♥ 2	♥ AK874	Pass	2 ♣	Pass	2 ♣
North HCP: 15+1	♦ K64	♦ Q5	Pass	3 ♣	Pass	4 ♣
South HCP: 15+1	♣ AJT83	♣ K9	Pass	4 ♦	Pass	4NT
Contract: 6 ♠ South			Pass	5 ♠ ¹	Pass	6 ♠
			All Pass			

1. A=2/5 or 5/5, Q(S)=1

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AK2		1 ♥	Pass	2 ♣
Vul: E-W	♥ AKQ94	♥ 32	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ 853	♦ KT94	All Pass			
South HCP: 14	♣ K54	♣ AT63				
Contract: 3NT South						

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ KT8754				1 ♠
Vul: Both	♥ 5	♥ AT63	Pass	2 ♣	Pass	2 ♥
North HCP: 16+2	♦ K865	♦ AQ	Pass	4 ♣	Pass	4 ♠
South HCP: 13+2	♣ AQJT42	♣ 7	Pass	4NT	Pass	5 ♣ ¹
Contract: 6 ♠ South			Pass	5 ♠	Pass	6 ♠
			All Pass			

1. A=0/5 or 3/5

Board: 249 ♠ AKQJ9 You bid first.

Dealer: South ♥ AJ9 The opponents are silent.

Vul: None ♦ 7

HCP: 15+1 ♣ 9642

Board: 250 ♠ K954 You bid first.

Dealer: South ♥ AK874 The opponents are silent.

Vul: N-S ♦ Q5

HCP: 15+1 ♣ K9

Board: 251 ♠ AK2 Partner bids first.

Dealer: North ♥ 32 The opponents are silent.

Vul: E-W ♦ KT94

HCP: 14 ♣ AT63

Board: 252 ♠ KT8754 You bid first.

Dealer: South ♥ AT63 The opponents are silent.

Vul: Both ♦ AQ

HCP: 13+2 ♣ 7

Both hands (Answers Page)

Board: 249	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AKQJ9				1 ♠
Vul: None	♥ QT53	♥ AJ9	Pass	2 ♣	Pass	3 ♣
North HCP: 15	♦ KQT8	♦ 7	Pass	3NT	Pass	4 ♣
South HCP: 15+1	♣ AKJ3	♣ 9642	Pass	4 ♦	Pass	4 ♥
Contract: 6♣ North			Pass	4NT	Pass	5 ♥ ¹
			Pass	6 ♣	All Pass	

1. A=2/5 or 5/5, Q(C)=0

Board: 250	North:	South:	W	N	E	S
Dealer: South	♠ AQJ8	♠ K954				1 ♥
Vul: N-S	♥ 2	♥ AK874	Pass	2 ♣	Pass	2 ♣
North HCP: 15+1	♦ K64	♦ Q5	Pass	3 ♣	Pass	4 ♣
South HCP: 15+1	♣ AJT83	♣ K9	Pass	4 ♦	Pass	4NT
Contract: 6 ♠ South			Pass	5 ♠ ¹	Pass	6 ♠
			All Pass			

1. A=2/5 or 5/5, Q(S)=1

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AK2		1 ♥	Pass	2 ♣
Vul: E-W	♥ AKQ94	♥ 32	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ 853	♦ KT94	All Pass			
South HCP: 14	♣ K54	♣ AT63				
Contract: 3NT South						

Board: 252	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ KT8754				1 ♠
Vul: Both	♥ 5	♥ AT63	Pass	2 ♣	Pass	2 ♥
North HCP: 16+2	♦ K865	♦ AQ	Pass	4 ♣	Pass	4 ♠
South HCP: 13+2	♣ AQJT42	♣ 7	Pass	4NT	Pass	5 ♣ ¹
Contract: 6 ♠ South			Pass	5 ♠	Pass	6 ♠
			All Pass			

1. A=0/5 or 3/5

Board: 253 ♠ AKJ853 You bid first.

Dealer: North ♥ Q63 The opponents are silent.

Vul: N-S ♦ A

HCP: 14+2 ♣ T85

Board: 254 ♠ A84 Partner bids first.

Dealer: South ♥ JT The opponents are silent.

Vul: Both ♦ A82

HCP: 16+1 ♣ AKT95

Board: 255 ♠ AKJ983 You bid first.

Dealer: North ♥ J43 The opponents are silent.

Vul: None ♦ K

HCP: 13+2 ♣ J86

Board: 256 ♠ Q7 Partner bids first.

Dealer: South ♥ A753 The opponents are silent.

Vul: E-W ♦ AT9

HCP: 15 ♣ KQ95

Both hands (Answers Page)

Board: 253

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ853	♠ 2		1 ♠	Pass	2 ♦
Vul: N-S	♥ Q63	♥ K5	Pass	2 ♠	Pass	3 ♣
North HCP: 14+2	♦ A	♦ KQJT2	Pass	3NT	Pass	4 ♠
South HCP: 14+2	♣ T85	♣ AJ972	All Pass			

Contract: 4 ♠ South

Board: 254

	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ KQ				1 ♥
Vul: Both	♥ JT	♥ KQ832	Pass	2 ♣	Pass	2NT
North HCP: 16+1	♦ A82	♦ T76	Pass	3 ♣	Pass	3NT
South HCP: 13+1	♣ AKT95	♣ QJ7	All Pass			

Contract: 3NT South

Board: 255

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ983	♠ 42		1 ♠	Pass	2 ♣
Vul: None	♥ J43	♥ AKT	Pass	2 ♠	Pass	3 ♠
North HCP: 13+2	♦ K	♦ AQJ2	Pass	4 ♦	Pass	4 ♥
South HCP: 19	♣ J86	♣ KQ95	Pass	4 ♠	Pass	4NT
Contract: 5 ♠ South			Pass	5 ♥ ¹	Pass	5 ♠
			All Pass			

1. A=2/5 or 5/5, Q(S)=0

Board: 256

	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ K8652				1 ♠
Vul: E-W	♥ A753	♥ KQ82	Pass	2 ♣	Pass	2 ♥
North HCP: 15	♦ AT9	♦ J	Pass	3 ♥	Pass	3 ♠
South HCP: 13+1	♣ KQ95	♣ A86	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 253	♠ 2	Partner bids first.
Dealer: North	♥ K5	The opponents are silent.
Vul: N-S	♦ KQJT2	
HCP: 14+2	♣ AJ972	

Board: 254	♠ KQ	You bid first.
Dealer: South	♥ KQ832	The opponents are silent.
Vul: Both	♦ T76	
HCP: 13+1	♣ QJ7	

Board: 255	♠ 42	Partner bids first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: None	♦ AQJ2	
HCP: 19	♣ KQ95	

Board: 256	♠ K8652	You bid first.
Dealer: South	♥ KQ82	The opponents are silent.
Vul: E-W	♦ J	
HCP: 13+1	♣ A86	

Both hands (Answers Page)

Board: 253

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ853	♠ 2		1 ♠	Pass	2 ♦
Vul: N-S	♥ Q63	♥ K5	Pass	2 ♠	Pass	3 ♣
North HCP: 14+2	♦ A	♦ KQJT2	Pass	3NT	Pass	4 ♠
South HCP: 14+2	♣ T85	♣ AJ972	All Pass			

Contract: 4 ♠ South

Board: 254

	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ KQ				1 ♥
Vul: Both	♥ JT	♥ KQ832	Pass	2 ♣	Pass	2NT
North HCP: 16+1	♦ A82	♦ T76	Pass	3 ♣	Pass	3NT
South HCP: 13+1	♣ AKT95	♣ QJ7	All Pass			

Contract: 3NT South

Board: 255

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ983	♠ 42		1 ♠	Pass	2 ♣
Vul: None	♥ J43	♥ AKT	Pass	2 ♠	Pass	3 ♠
North HCP: 13+2	♦ K	♦ AQJ2	Pass	4 ♦	Pass	4 ♥
South HCP: 19	♣ J86	♣ KQ95	Pass	4 ♠	Pass	4NT
Contract: 5 ♠ South			Pass	5 ♥ ¹	Pass	5 ♠
			All Pass			

1. A=2/5 or 5/5, Q(S)=0

Board: 256

	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ K8652				1 ♠
Vul: E-W	♥ A753	♥ KQ82	Pass	2 ♣	Pass	2 ♥
North HCP: 15	♦ AT9	♦ J	Pass	3 ♥	Pass	3 ♠
South HCP: 13+1	♣ KQ95	♣ A86	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 257 ♠ KQ2 You bid first.

Dealer: North ♥ AK875 The opponents are silent.

Vul: Both ♦ A942

HCP: 16+1 ♣ 3

Board: 258 ♠ KQJ52 You bid first.

Dealer: North ♥ AJ95 The opponents are silent.

Vul: None ♦ 96

HCP: 13+1 ♣ Q8

Board: 259 ♠ AQ8 Partner bids first.

Dealer: South ♥ J9 The opponents are silent.

Vul: N-S ♦ KJT2

HCP: 13 ♣ Q732

Board: 260 ♠ KQJ Partner bids first.

Dealer: South ♥ J8 The opponents are silent.

Vul: Both ♦ AK76

HCP: 19 ♣ KQ54

Both hands (Answers Page)

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ J		1 ♥	Pass	2 ♣
Vul: Both	♥ AK875	♥ Q93	Pass	3 ♦	Pass	3 ♥
North HCP: 16+1	♦ A942	♦ KQT	Pass	4NT	Pass	5 ♦ ¹
South HCP: 17+2	♣ 3	♣ AKQ876	Pass	5 ♠	Pass	6 ♣ ²
Contract: 6 ♥ North			Pass	6 ♥	All Pass	

1. A=1/5 or 4/5
2. !H queen and !C king

Board: 258	North:	South:	W	N	E	S
Dealer: North	♠ KQJ52	♠ A9		1 ♠	Pass	2 ♣
Vul: None	♥ AJ95	♥ QT2	Pass	2 ♥	Pass	2NT
North HCP: 13+1	♦ 96	♦ AT87	Pass	3NT	All Pass	
South HCP: 15	♣ Q8	♣ AJ62				
Contract: 3NT North						

Board: 259	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ KJT3				1 ♥
Vul: N-S	♥ J9	♥ AK864	Pass	2 ♣	Pass	2 ♠
North HCP: 13	♦ KJT2	♦ 873	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q732	♣ A				
Contract: 3NT North						

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ KQJ	♠ T65				1 ♥
Vul: Both	♥ J8	♥ AKQ72	Pass	2 ♣	Pass	3 ♦
North HCP: 19	♦ AK76	♦ Q853	Pass	4 ♦	Pass	4 ♥
South HCP: 12+1	♣ KQ54	♣ J	Pass	4NT	Pass	5 ♦ ¹
Contract: 5 ♦ South			All Pass			

1. A=1/5 or 4/5

Board: 257	♠ J	Partner bids first.
Dealer: North	♥ Q93	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 17+2	♣ AKQ876	

Board: 258	♠ A9	Partner bids first.
Dealer: North	♥ QT2	The opponents are silent.
Vul: None	♦ AT87	
HCP: 15	♣ AJ62	

Board: 259	♠ KJT3	You bid first.
Dealer: South	♥ AK864	The opponents are silent.
Vul: N-S	♦ 873	
HCP: 15+1	♣ A	

Board: 260	♠ T65	You bid first.
Dealer: South	♥ AKQ72	The opponents are silent.
Vul: Both	♦ Q853	
HCP: 12+1	♣ J	

Both hands (Answers Page)

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ J		1 ♥	Pass	2 ♣
Vul: Both	♥ AK875	♥ Q93	Pass	3 ♦	Pass	3 ♥
North HCP: 16+1	♦ A942	♦ KQT	Pass	4NT	Pass	5 ♦ ¹
South HCP: 17+2	♣ 3	♣ AKQ876	Pass	5 ♠	Pass	6 ♣ ²
Contract: 6 ♥ North			Pass	6 ♥	All Pass	

1. A=1/5 or 4/5
2. !H queen and !C king

Board: 258	North:	South:	W	N	E	S
Dealer: North	♠ KQJ52	♠ A9		1 ♠	Pass	2 ♣
Vul: None	♥ AJ95	♥ QT2	Pass	2 ♥	Pass	2NT
North HCP: 13+1	♦ 96	♦ AT87	Pass	3NT	All Pass	
South HCP: 15	♣ Q8	♣ AJ62				
Contract: 3NT North						

Board: 259	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ KJT3				1 ♥
Vul: N-S	♥ J9	♥ AK864	Pass	2 ♣	Pass	2 ♠
North HCP: 13	♦ KJT2	♦ 873	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q732	♣ A				
Contract: 3NT North						

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ KQJ	♠ T65				1 ♥
Vul: Both	♥ J8	♥ AKQ72	Pass	2 ♣	Pass	3 ♦
North HCP: 19	♦ AK76	♦ Q853	Pass	4 ♦	Pass	4 ♥
South HCP: 12+1	♣ KQ54	♣ J	Pass	4NT	Pass	5 ♦ ¹
Contract: 5 ♦ South			All Pass			

1. A=1/5 or 4/5

Board: 261 ♠ A65 You bid first.

Dealer: North ♥ AKT92 The opponents are silent.

Vul: None ♦ JT42

HCP: 16+1 ♣ A

Board: 262 ♠ A93 Partner bids first.

Dealer: South ♥ J4 The opponents are silent.

Vul: N-S ♦ KQJ4

HCP: 17 ♣ AQT2

Board: 263 ♠ AK9 Partner bids first.

Dealer: South ♥ A5 The opponents are silent.

Vul: E-W ♦ 9653

HCP: 15 ♣ A653

Board: 264 ♠ J62 Partner bids first.

Dealer: South ♥ K2 The opponents are silent.

Vul: None ♦ AQJ8

HCP: 17 ♣ AQT8

Board: 265 ♠ A3 Partner bids first.

Dealer: South ♥ A54 The opponents are silent.

Vul: N-S ♦ K963

HCP: 16 ♣ KQ32

Both hands (Answers Page)

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ JT		1♥	Pass	1NT ¹
Vul: None	♥ AKT92	♥ 875	Pass	2♦	Pass	4♥
North HCP: 16+1	♦ JT42	♦ AKQ5		All Pass		
South HCP: 12	♣ A	♣ Q943				1. forcing 1NT
Contract: 4♥ South						

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ KJ5				1♥
Vul: N-S	♥ J4	♥ AK765	Pass	2♣	Pass	2NT
North HCP: 17	♦ KQJ4	♦ 72	Pass	3NT	All Pass	
South HCP: 12+1	♣ AQT2	♣ J98				
Contract: 3NT North						

Board: 263	North:	South:	W	N	E	S
Dealer: South	♠ AK9	♠ QT3				1♥
Vul: E-W	♥ A5	♥ KQJ87	Pass	2♣	Pass	3♦
North HCP: 15	♦ 9653	♦ AKT84	Pass	3NT	All Pass	
South HCP: 15+2	♣ A653	♣ -				
Contract: 3NT North						

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ J62	♠ KQ3				1♥
Vul: None	♥ K2	♥ AQ743	Pass	2♣	Pass	2NT
North HCP: 17	♦ AQJ8	♦ KT2	Pass	3NT	All Pass	
South HCP: 14+1	♣ AQT8	♣ 64				
Contract: 3NT North						

Board: 265	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ KQJ96				1♠
Vul: N-S	♥ A54	♥ K863	Pass	2♣	Pass	3♥
North HCP: 16	♦ K963	♦ AQ2	Pass	4NT	Pass	5♥ ¹
South HCP: 15+1	♣ KQ32	♣ T	Pass	6NT	All Pass	
Contract: 6NT North						1. A=2/5 or 5/5, Q(H)=0

Board: 261	♠ JT	Partner bids first.
Dealer: North	♥ 875	The opponents are silent.
Vul: None	♦ AKQ5	
HCP: 12	♣ Q943	

Board: 262	♠ KJ5	You bid first.
Dealer: South	♥ AK765	The opponents are silent.
Vul: N-S	♦ 72	
HCP: 12+1	♣ J98	

Board: 263	♠ QT3	You bid first.
Dealer: South	♥ KQJ87	The opponents are silent.
Vul: E-W	♦ AKT84	
HCP: 15+2	♣ -	

Board: 264	♠ KQ3	You bid first.
Dealer: South	♥ AQ743	The opponents are silent.
Vul: None	♦ KT2	
HCP: 14+1	♣ 64	

Board: 265	♠ KQJ96	You bid first.
Dealer: South	♥ K863	The opponents are silent.
Vul: N-S	♦ AQ2	
HCP: 15+1	♣ T	

Both hands (Answers Page)

Board: 261	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ JT		1♥	Pass	1NT ¹
Vul: None	♥ AKT92	♥ 875	Pass	2♦	Pass	4♥
North HCP: 16+1	♦ JT42	♦ AKQ5		All Pass		
South HCP: 12	♣ A	♣ Q943				1. forcing 1NT
Contract: 4♥ South						

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ KJ5				1♥
Vul: N-S	♥ J4	♥ AK765	Pass	2♣	Pass	2NT
North HCP: 17	♦ KQJ4	♦ 72	Pass	3NT	All Pass	
South HCP: 12+1	♣ AQT2	♣ J98				
Contract: 3NT North						

Board: 263	North:	South:	W	N	E	S
Dealer: South	♠ AK9	♠ QT3				1♥
Vul: E-W	♥ A5	♥ KQJ87	Pass	2♣	Pass	3♦
North HCP: 15	♦ 9653	♦ AKT84	Pass	3NT	All Pass	
South HCP: 15+2	♣ A653	♣ -				
Contract: 3NT North						

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ J62	♠ KQ3				1♥
Vul: None	♥ K2	♥ AQ743	Pass	2♣	Pass	2NT
North HCP: 17	♦ AQJ8	♦ KT2	Pass	3NT	All Pass	
South HCP: 14+1	♣ AQT8	♣ 64				
Contract: 3NT North						

Board: 265	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ KQJ96				1♠
Vul: N-S	♥ A54	♥ K863	Pass	2♣	Pass	3♥
North HCP: 16	♦ K963	♦ AQ2	Pass	4NT	Pass	5♥ ¹
South HCP: 15+1	♣ KQ32	♣ T	Pass	6NT	All Pass	
Contract: 6NT North						1. A=2/5 or 5/5, Q(H)=0

Board: 266	♠ A97	Partner bids first.
Dealer: South	♥ 97	The opponents are silent.
Vul: E-W	♦ AQJT	
HCP: 14	♣ KT73	

Board: 267	♠ J	Partner bids first.
Dealer: South	♥ AKQ94	The opponents are silent.
Vul: Both	♦ 75	
HCP: 17+2	♣ AQJ84	

Board: 268	♠ JT7	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ AKJ8	
HCP: 20	♣ AQJ5	

Board: 269	♠ AK74	You bid first.
Dealer: North	♥ AQT83	The opponents are silent.
Vul: E-W	♦ K93	
HCP: 16+1	♣ 5	

Board: 270	♠ QJT87	Partner bids first.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ A	
HCP: 14+2	♣ A9854	

Both hands (Answers Page)

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ KJ83				1♥
Vul: E-W	♥ 97	♥ AKQ82	Pass	2♣	Pass	2NT
North HCP: 14	♦ AQJT	♦ 72	Pass	3NT	All Pass	
South HCP: 13+1	♣ KT73	♣ 54				
Contract: 3NT North						

Board: 267	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AQ654				1♠
Vul: Both	♥ AKQ94	♥ JT	Pass	2♥	Pass	3♦
North HCP: 17+2	♦ 75	♦ AT86	Pass	3NT	All Pass	
South HCP: 14+1	♣ AQJ84	♣ K6				
Contract: 3NT North						

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ JT7	♠ AQ3				1♥
Vul: N-S	♥ A4	♥ KQ862	Pass	2♣	Pass	2NT
North HCP: 20	♦ AKJ8	♦ QT2	Pass	4NT	Pass	6NT
South HCP: 13+1	♣ AQJ5	♣ 83	All Pass			
Contract: 6NT South						

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ AK74	♠ Q83		1♥	Pass	1NT ¹
Vul: E-W	♥ AQT83	♥ 542	Pass	2♦	Pass	3♥
North HCP: 16+1	♦ K93	♦ QJ75	Pass	3NT	Pass	4♥
South HCP: 11	♣ 5	♣ AQ8	All Pass			
Contract: 4♥ South			1. forcing 1NT			

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ QJT87	♠ A2				1♥
Vul: Both	♥ K7	♥ AQJ42	Pass	1♠	Pass	2♦
North HCP: 14+2	♦ A	♦ J9432	Pass	3♣ ¹	Pass	3♦
South HCP: 14+2	♣ A9854	♣ Q	Pass	3♠	Pass	3NT
Contract: 3NT South			All Pass			

1. Fourth suit game force

Board: 266 ♠ KJ83 You bid first.

Dealer: South ♥ AKQ82 The opponents are silent.

Vul: E-W ♦ 72

HCP: 13+1 ♣ 54

Board: 267 ♠ AQ654 You bid first.

Dealer: South ♥ JT The opponents are silent.

Vul: Both ♦ AT86

HCP: 14+1 ♣ K6

Board: 268 ♠ AQ3 You bid first.

Dealer: South ♥ KQ862 The opponents are silent.

Vul: N-S ♦ QT2

HCP: 13+1 ♣ 83

Board: 269 ♠ Q83 Partner bids first.

Dealer: North ♥ 542 The opponents are silent.

Vul: E-W ♦ QJ75

HCP: 11 ♣ AQ8

Board: 270 ♠ A2 You bid first.

Dealer: South ♥ AQJ42 The opponents are silent.

Vul: Both ♦ J9432

HCP: 14+2 ♣ Q

Both hands (Answers Page)

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ KJ83				1♥
Vul: E-W	♥ 97	♥ AKQ82	Pass	2♣	Pass	2NT
North HCP: 14	♦ AQJT	♦ 72	Pass	3NT	All Pass	
South HCP: 13+1	♣ KT73	♣ 54				
Contract: 3NT North						

Board: 267	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AQ654				1♠
Vul: Both	♥ AKQ94	♥ JT	Pass	2♥	Pass	3♦
North HCP: 17+2	♦ 75	♦ AT86	Pass	3NT	All Pass	
South HCP: 14+1	♣ AQJ84	♣ K6				
Contract: 3NT North						

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ JT7	♠ AQ3				1♥
Vul: N-S	♥ A4	♥ KQ862	Pass	2♣	Pass	2NT
North HCP: 20	♦ AKJ8	♦ QT2	Pass	4NT	Pass	6NT
South HCP: 13+1	♣ AQJ5	♣ 83	All Pass			
Contract: 6NT South						

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ AK74	♠ Q83		1♥	Pass	1NT ¹
Vul: E-W	♥ AQT83	♥ 542	Pass	2♦	Pass	3♥
North HCP: 16+1	♦ K93	♦ QJ75	Pass	3NT	Pass	4♥
South HCP: 11	♣ 5	♣ AQ8	All Pass			
Contract: 4♥ South			1. forcing 1NT			

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ QJT87	♠ A2				1♥
Vul: Both	♥ K7	♥ AQJ42	Pass	1♠	Pass	2♦
North HCP: 14+2	♦ A	♦ J9432	Pass	3♣ ¹	Pass	3♦
South HCP: 14+2	♣ A9854	♣ Q	Pass	3♠	Pass	3NT
Contract: 3NT South			All Pass			

1. Fourth suit game force

Board: 271	♠ A4	Partner bids first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: None	♦ K765	
HCP: 14	♣ AJ53	

Board: 272	♠ KQJT653	You bid first.
Dealer: North	♥ 97	The opponents are silent.
Vul: E-W	♦ AQJ7	
HCP: 13+3	♣ -	

Board: 273	♠ KJT32	You bid first.
Dealer: North	♥ QJT2	The opponents are silent.
Vul: Both	♦ K	
HCP: 13+1	♣ QJ4	

Board: 274	♠ 72	Partner bids first.
Dealer: South	♥ K62	The opponents are silent.
Vul: None	♦ AJT7	
HCP: 17	♣ AKQ8	

Board: 275	♠ AKQJ873	You bid first.
Dealer: North	♥ 72	The opponents are silent.
Vul: N-S	♦ A53	
HCP: 14+3	♣ 7	

Both hands (Answers Page)

Board: 271	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ KQJ76				1 ♠
Vul: None	♥ Q98	♥ K654	Pass	2 ♣	Pass	3 ♥
North HCP: 14	♦ K765	♦ J3	Pass	3NT	All Pass	
South HCP: 15+1	♣ AJ53	♣ KQ				
Contract: 3NT North						

Board: 272	North:	South:	W	N	E	S
Dealer: North	♠ KQJT653	♠ -		1 ♠	Pass	2 ♥
Vul: E-W	♥ 97	♥ AKT84	Pass	3 ♠	Pass	4NT
North HCP: 13+3	♦ AQJ7	♦ K42	Pass	5 ♠ ¹	Pass	6NT
South HCP: 17+2	♣ -	♣ AK962	All Pass			
Contract: 6NT South						1. A=2/5 or 5/5, Q(S)=1

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ KJT32	♠ -		1 ♠	Pass	2 ♦
Vul: Both	♥ QJT2	♥ A5	Pass	2 ♥	Pass	3 ♣
North HCP: 13+1	♦ K	♦ Q87642	Pass	3NT	All Pass	
South HCP: 13+3	♣ QJ4	♣ AK962				
Contract: 3NT North						

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AKQJ9865				1 ♠
Vul: None	♥ K62	♥ Q5	Pass	2 ♣	Pass	3 ♠
North HCP: 17	♦ AJT7	♦ K4	Pass	4NT	Pass	5 ♠ ¹
South HCP: 15+4	♣ AKQ8	♣ 3	Pass	6 ♠	All Pass	
Contract: 6 ♠ North						1. A=2/5 or 5/5, Q(S)=1

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ873	♠ 5		1 ♠	Pass	2 ♣
Vul: N-S	♥ 72	♥ K985	Pass	4 ♠	All Pass	
North HCP: 14+3	♦ A53	♦ K764				
South HCP: 16	♣ 7	♣ AKQJ				
Contract: 4 ♠ North						

Board: 271 ♠ KQJ76 You bid first.

Dealer: South ♥ K654 The opponents are silent.

Vul: None ♦ J3

HCP: 15+1 ♣ KQ

Board: 272 ♠ - Partner bids first.

Dealer: North ♥ AKT84 The opponents are silent.

Vul: E-W ♦ K42

HCP: 17+2 ♣ AK962

Board: 273 ♠ - Partner bids first.

Dealer: North ♥ A5 The opponents are silent.

Vul: Both ♦ Q87642

HCP: 13+3 ♣ AK962

Board: 274 ♠ AKQJ9865 You bid first.

Dealer: South ♥ Q5 The opponents are silent.

Vul: None ♦ K4

HCP: 15+4 ♣ 3

Board: 275 ♠ 5 Partner bids first.

Dealer: North ♥ K985 The opponents are silent.

Vul: N-S ♦ K764

HCP: 16 ♣ AKQJ

Both hands (Answers Page)

Board: 271	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ KQJ76				1 ♠
Vul: None	♥ Q98	♥ K654	Pass	2 ♣	Pass	3 ♥
North HCP: 14	♦ K765	♦ J3	Pass	3NT	All Pass	
South HCP: 15+1	♣ AJ53	♣ KQ				
Contract: 3NT North						

Board: 272	North:	South:	W	N	E	S
Dealer: North	♠ KQJT653	♠ -		1 ♠	Pass	2 ♥
Vul: E-W	♥ 97	♥ AKT84	Pass	3 ♠	Pass	4NT
North HCP: 13+3	♦ AQJ7	♦ K42	Pass	5 ♠ ¹	Pass	6NT
South HCP: 17+2	♣ -	♣ AK962	All Pass			
Contract: 6NT South						1. A=2/5 or 5/5, Q(S)=1

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ KJT32	♠ -		1 ♠	Pass	2 ♦
Vul: Both	♥ QJT2	♥ A5	Pass	2 ♥	Pass	3 ♣
North HCP: 13+1	♦ K	♦ Q87642	Pass	3NT	All Pass	
South HCP: 13+3	♣ QJ4	♣ AK962				
Contract: 3NT North						

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ AKQJ9865				1 ♠
Vul: None	♥ K62	♥ Q5	Pass	2 ♣	Pass	3 ♠
North HCP: 17	♦ AJT7	♦ K4	Pass	4NT	Pass	5 ♠ ¹
South HCP: 15+4	♣ AKQ8	♣ 3	Pass	6 ♠	All Pass	
Contract: 6 ♠ North						1. A=2/5 or 5/5, Q(S)=1

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ873	♠ 5		1 ♠	Pass	2 ♣
Vul: N-S	♥ 72	♥ K985	Pass	4 ♠	All Pass	
North HCP: 14+3	♦ A53	♦ K764				
South HCP: 16	♣ 7	♣ AKQJ				
Contract: 4 ♠ North						

Board: 276 ♠ QT432 You bid first.

Dealer: North ♥ AK The opponents are silent.

Vul: Both ♦ AJ53

HCP: 15+1 ♣ J8

Board: 277 ♠ KQT842 You bid first.

Dealer: North ♥ AJ7 The opponents are silent.

Vul: None ♦ Q82

HCP: 16+2 ♣ A

Board: 278 ♠ T Partner bids first.

Dealer: South ♥ AQ The opponents are silent.

Vul: N-S ♦ AK853

HCP: 17+2 ♣ KJ865

Board: 279 ♠ AJ6 You bid first.

Dealer: North ♥ AQT963 The opponents are silent.

Vul: E-W ♦ KT4

HCP: 17+2 ♣ K

Both hands (Answers Page)

Board: 276

Dealer: North

North:

♠ QT432

South:

♠ 7

W N E S

1 ♠ Pass 2 ♣

Vul: Both

North:

♥ AK

South:

♥ Q94

Pass 3 ♦ Pass 3NT

North HCP: 15+1

North:

♦ AJ53

South:

♦ K2

All Pass

South HCP: 14+3

North:

♣ J8

South:

♣ AKQ9752

Contract: 3NT South

Board: 277

Dealer: North

North:

♠ KQT842

South:

♠ 96

W N E S

1 ♠ Pass 2 ♣

Vul: None

North:

♥ AJ7

South:

♥ K652

Pass 3 ♠ Pass 4 ♠

North HCP: 16+2

North:

♦ Q82

South:

♦ AT5

All Pass

South HCP: 13

North:

♣ A

South:

♣ KQJ4

Contract: 4 ♠ South

Board: 278

Dealer: South

North:

♠ T

South:

♠ A954

W N E S

1 ♥

Vul: N-S

North:

♥ AQ

South:

♥ KJT92

Pass 2 ♦ Pass 2NT

North HCP: 17+2

North:

♦ AK853

South:

♦ Q7

Pass 3 ♣ Pass 3NT

South HCP: 14+1

North:

♣ KJ865

South:

♣ A7

All Pass

Contract: 3NT South

Board: 279

Dealer: North

North:

♠ AJ6

South:

♠ KQT

W N E S

1 ♥ Pass 2 ♣

Vul: E-W

North:

♥ AQT963

South:

♥ J4

Pass 3 ♥ Pass 4NT

North HCP: 17+2

North:

♦ KT4

South:

♦ AQ5

 Pass 5 ♠¹ Pass 6 ♥

South HCP: 15+1

North:

♣ K

South:

♣ QJT52

All Pass

Contract: 6 ♥ South

1. A=2/5 or 5/5, Q(H)=1

Board: 276 ♠ 7 Partner bids first.

Dealer: North ♥ Q94 The opponents are silent.

Vul: Both ♦ K2

HCP: 14+3 ♣ AKQ9752

Board: 277 ♠ 96 Partner bids first.

Dealer: North ♥ K652 The opponents are silent.

Vul: None ♦ AT5

HCP: 13 ♣ KQJ4

Board: 278 ♠ A954 You bid first.

Dealer: South ♥ KJT92 The opponents are silent.

Vul: N-S ♦ Q7

HCP: 14+1 ♣ A7

Board: 279 ♠ KQT Partner bids first.

Dealer: North ♥ J4 The opponents are silent.

Vul: E-W ♦ AQ5

HCP: 15+1 ♣ QJT52

Both hands (Answers Page)

Board: 276

Dealer: North

North:

♠ QT432

South:

♠ 7

W N E S

1 ♠ Pass 2 ♣

Vul: Both

North:

♥ AK

South:

♥ Q94

Pass 3 ♦ Pass 3NT

North HCP: 15+1

North:

♦ AJ53

South:

♦ K2

All Pass

South HCP: 14+3

North:

♣ J8

South:

♣ AKQ9752

Contract: 3NT South

Board: 277

Dealer: North

North:

♠ KQT842

South:

♠ 96

W N E S

1 ♠ Pass 2 ♣

Vul: None

North:

♥ AJ7

South:

♥ K652

Pass 3 ♠ Pass 4 ♠

North HCP: 16+2

North:

♦ Q82

South:

♦ AT5

All Pass

South HCP: 13

North:

♣ A

South:

♣ KQJ4

Contract: 4 ♠ South

Board: 278

Dealer: South

North:

♠ T

South:

♠ A954

W N E S

1 ♥

Vul: N-S

North:

♥ AQ

South:

♥ KJT92

Pass 2 ♦ Pass 2NT

North HCP: 17+2

North:

♦ AK853

South:

♦ Q7

Pass 3 ♣ Pass 3NT

South HCP: 14+1

North:

♣ KJ865

South:

♣ A7

All Pass

Contract: 3NT South

Board: 279

Dealer: North

North:

♠ AJ6

South:

♠ KQT

W N E S

1 ♥ Pass 2 ♣

Vul: E-W

North:

♥ AQT963

South:

♥ J4

Pass 3 ♥ Pass 4NT

North HCP: 17+2

North:

♦ KT4

South:

♦ AQ5

 Pass 5 ♠¹ Pass 6 ♥

South HCP: 15+1

North:

♣ K

South:

♣ QJT52

All Pass

Contract: 6 ♥ South

1. A=2/5 or 5/5, Q(H)=1

Board: 280	♠ A9	Partner bids first.
Dealer: South	♥ J962	The opponents are silent.
Vul: None	♦ J4	
HCP: 16+1	♣ AKQJ4	

Board: 281	♠ KQ93	You bid first.
Dealer: North	♥ AQ532	The opponents are silent.
Vul: N-S	♦ K64	
HCP: 18+1	♣ A	

Board: 282	♠ KQ9842	You bid first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: E-W	♦ J864	
HCP: 13+2	♣ -	

Board: 283	♠ -	Partner bids first.
Dealer: South	♥ AQT3	The opponents are silent.
Vul: Both	♦ AJ8	
HCP: 13+2	♣ Q86542	

Both hands (Answers Page)

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ KJ				1 ♥
Vul: None	♥ J962	♥ KQT543	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 16+1	♦ J4	♦ A752	Pass	3 ♥	Pass	4 ♦
South HCP: 13+2	♣ AKQJ4	♣ 2	Pass	4 ♠	Pass	4NT
Contract: 5 ♥ North			Pass	5 ♥ ³	All Pass	

1. Jacoby 2NT
2. shortness !C
3. A=2/5 or 5/5, Q(H)=0

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ KQ93	♠ AJ54		1 ♥	Pass	2 ♣
Vul: N-S	♥ AQ532	♥ K8	Pass	2 ♠	Pass	3 ♠
North HCP: 18+1	♦ K64	♦ J8	Pass	4NT	Pass	5 ♦ ¹
South HCP: 14+1	♣ A	♣ KQT64	Pass	6 ♠	All Pass	
Contract: 6 ♠ North			1. A=1/5 or 4/5			

Board: 282	North:	South:	W	N	E	S
Dealer: North	♠ KQ9842	♠ -		1 ♠	Pass	2 ♣
Vul: E-W	♥ AKT	♥ 96	Pass	3 ♦	Pass	4 ♣
North HCP: 13+2	♦ J864	♦ AK5	Pass	4 ♠	Pass	4NT
South HCP: 17+4	♣ -	♣ AKQJ5432	Pass	5 ♠ ¹	Pass	6 ♣
Contract: 6 ♣ South			All Pass			
			1. A=2/5 or 5/5, Q(S)=1			

Board: 283	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQJ72				1 ♠
Vul: Both	♥ AQT3	♥ 8	Pass	2 ♣	Pass	3 ♠
North HCP: 13+2	♦ AJ8	♦ KT75	Pass	3NT	All Pass	
South HCP: 14+2	♣ Q86542	♣ J9				
Contract: 3NT North						

Board: 280 ♠ KJ You bid first.

Dealer: South ♥ KQT543 The opponents are silent.

Vul: None ♦ A752

HCP: 13+2 ♣ 2

Board: 281 ♠ AJ54 Partner bids first.

Dealer: North ♥ K8 The opponents are silent.

Vul: N-S ♦ J8

HCP: 14+1 ♣ KQT64

Board: 282 ♠ - Partner bids first.

Dealer: North ♥ 96 The opponents are silent.

Vul: E-W ♦ AK5

HCP: 17+4 ♣ AKQJ5432

Board: 283 ♠ AKQJ72 You bid first.

Dealer: South ♥ 8 The opponents are silent.

Vul: Both ♦ KT75

HCP: 14+2 ♣ J9

Both hands (Answers Page)

Board: 280	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ KJ				1 ♥
Vul: None	♥ J962	♥ KQT543	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 16+1	♦ J4	♦ A752	Pass	3 ♥	Pass	4 ♦
South HCP: 13+2	♣ AKQJ4	♣ 2	Pass	4 ♠	Pass	4NT
Contract: 5 ♥ North			Pass	5 ♥ ³	All Pass	

1. Jacoby 2NT
2. shortness !C
3. A=2/5 or 5/5, Q(H)=0

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ KQ93	♠ AJ54		1 ♥	Pass	2 ♣
Vul: N-S	♥ AQ532	♥ K8	Pass	2 ♠	Pass	3 ♠
North HCP: 18+1	♦ K64	♦ J8	Pass	4NT	Pass	5 ♦ ¹
South HCP: 14+1	♣ A	♣ KQT64	Pass	6 ♠	All Pass	
Contract: 6 ♠ North			1. A=1/5 or 4/5			

Board: 282	North:	South:	W	N	E	S
Dealer: North	♠ KQ9842	♠ -		1 ♠	Pass	2 ♣
Vul: E-W	♥ AKT	♥ 96	Pass	3 ♦	Pass	4 ♣
North HCP: 13+2	♦ J864	♦ AK5	Pass	4 ♠	Pass	4NT
South HCP: 17+4	♣ -	♣ AKQJ5432	Pass	5 ♠ ¹	Pass	6 ♣
Contract: 6 ♣ South			All Pass			
			1. A=2/5 or 5/5, Q(S)=1			

Board: 283	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQJ72				1 ♠
Vul: Both	♥ AQT3	♥ 8	Pass	2 ♣	Pass	3 ♠
North HCP: 13+2	♦ AJ8	♦ KT75	Pass	3NT	All Pass	
South HCP: 14+2	♣ Q86542	♣ J9				
Contract: 3NT North						

Board: 284 ♠ K4 You bid first.

Dealer: North ♥ AQT864 The opponents are silent.

Vul: N-S ♦ K6

HCP: 14+2 ♣ Q43

Board: 285 ♠ AKJ You bid first.

Dealer: North ♥ QJ9753 The opponents are silent.

Vul: E-W ♦ A

HCP: 15+2 ♣ T83

Board: 286 ♠ 72 Partner bids first.

Dealer: South ♥ AK93 The opponents are silent.

Vul: Both ♦ AJ2

HCP: 16 ♣ AT42

Board: 287 ♠ 7 Partner bids first.

Dealer: South ♥ AJ32 The opponents are silent.

Vul: None ♦ K73

HCP: 13+1 ♣ AJT82

Both hands (Answers Page)

Board: 284

Dealer: North

North:

♠ K4

South:

♠ AQT97

W N E S

1♥ Pass 2♠

Vul: N-S

♥ AQT864

♥ 9

Pass 3♥ Pass 3NT

North HCP: 14+2

♦ K6

♦ A

All Pass

South HCP: 15+3

♣ Q43

♣ AJ8752

Contract: 3NT South

Board: 285

Dealer: North

North:

♠ AKJ

South:

♠ Q

W N E S

1♥ Pass 2♣

Vul: E-W

♥ QJ9753

♥ AK8

Pass 3♥ Pass 4NT

North HCP: 15+2

♦ A

♦ JT64

 Pass 5♠¹ Pass 5NT²

South HCP: 16+1

♣ T83

♣ AQ754

 Pass 6♦³ Pass 6♥

Contract: 6♥ South

All Pass

1. A=2/5 or 5/5, Q(H)=1

2. King ask by 5NT

3. K=1

Board: 286

Dealer: South

North:

♠ 72

South:

♠ KQ8543

W N E S

1♠

Vul: Both

♥ AK93

♥ 76

Pass 2♣ Pass 2♠

North HCP: 16

♦ AJ2

♦ K3

Pass 3♠ Pass 4♣

South HCP: 12+2

♣ AT42

♣ KJ8

Pass 4♦ Pass 4♠

Contract: 6♠ North

 Pass 4NT Pass 5♦¹

Pass 6♠ All Pass

1. A=1/5 or 4/5

Board: 287

Dealer: South

North:

♠ 7

South:

♠ A98632

W N E S

1♠

Vul: None

♥ AJ32

♥ K94

Pass 2♣ Pass 3♠

North HCP: 13+1

♦ K73

♦ AQ

Pass 3NT All Pass

South HCP: 16+2

♣ AJT82

♣ K9

Contract: 3NT North

Board: 284	♠ AQT97	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ A	
HCP: 15+3	♣ AJ8752	

Board: 285	♠ Q	Partner bids first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: E-W	♦ JT64	
HCP: 16+1	♣ AQ754	

Board: 286	♠ KQ8543	You bid first.
Dealer: South	♥ 76	The opponents are silent.
Vul: Both	♦ K3	
HCP: 12+2	♣ KJ8	

Board: 287	♠ A98632	You bid first.
Dealer: South	♥ K94	The opponents are silent.
Vul: None	♦ AQ	
HCP: 16+2	♣ K9	

Both hands (Answers Page)

Board: 284

Dealer: North

North:

♠ K4

South:

♠ AQT97

W N E S

1♥ Pass 2♠

Vul: N-S

♥ AQT864

♥ 9

Pass 3♥ Pass 3NT

North HCP: 14+2

♦ K6

♦ A

All Pass

South HCP: 15+3

♣ Q43

♣ AJ8752

Contract: 3NT South

Board: 285

Dealer: North

North:

♠ AKJ

South:

♠ Q

W N E S

1♥ Pass 2♣

Vul: E-W

♥ QJ9753

♥ AK8

Pass 3♥ Pass 4NT

North HCP: 15+2

♦ A

♦ JT64

 Pass 5♠¹ Pass 5NT²

South HCP: 16+1

♣ T83

♣ AQ754

 Pass 6♦³ Pass 6♥

Contract: 6♥ South

All Pass

1. A=2/5 or 5/5, Q(H)=1

2. King ask by 5NT

3. K=1

Board: 286

Dealer: South

North:

♠ 72

South:

♠ KQ8543

W N E S

1♠

Vul: Both

♥ AK93

♥ 76

Pass 2♣ Pass 2♠

North HCP: 16

♦ AJ2

♦ K3

Pass 3♠ Pass 4♣

South HCP: 12+2

♣ AT42

♣ KJ8

Pass 4♦ Pass 4♠

Contract: 6♠ North

 Pass 4NT Pass 5♦¹

Pass 6♠ All Pass

1. A=1/5 or 4/5

Board: 287

Dealer: South

North:

♠ 7

South:

♠ A98632

W N E S

1♠

Vul: None

♥ AJ32

♥ K94

Pass 2♣ Pass 3♠

North HCP: 13+1

♦ K73

♦ AQ

Pass 3NT All Pass

South HCP: 16+2

♣ AJT82

♣ K9

Contract: 3NT North

Board: 288	♠ JT2	Partner bids first.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ A9852	
HCP: 11+1	♣ K53	

Board: 289	♠ KQJ86	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ Q98	
HCP: 12+1	♣ 532	

Board: 290	♠ A93	Partner bids first.
Dealer: South	♥ 874	The opponents are silent.
Vul: None	♦ QT	
HCP: 10+1	♣ AT765	

Board: 291	♠ KJ653	You bid first.
Dealer: North	♥ A86	The opponents are silent.
Vul: N-S	♦ KT4	
HCP: 13+1	♣ Q7	

Board: 292	♠ AKQ73	You bid first.
Dealer: North	♥ J7	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 15+1	♣ T954	

Both hands (Answers Page)

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ JT2	♠ K7653				1 ♠
Vul: E-W	♥ K6	♥ Q2	Pass	1NT ¹	Pass	2 ♣
North HCP: 11+1	♦ A9852	♦ KJ	Pass	3 ♠	Pass	4 ♠
South HCP: 13+1	♣ K53	♣ A974	All Pass			
Contract: 4 ♠ South			1. forcing 1NT			

Board: 289	North:	South:	W	N	E	S
Dealer: North	♠ KQJ86	♠ A3		1 ♠	Pass	2 ♣
Vul: Both	♥ AT	♥ K96	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ Q98	♦ AKT5	All Pass			
South HCP: 18	♣ 532	♣ KJ97				
Contract: 3NT South						

Board: 290	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ KJT42				1 ♠
Vul: None	♥ 874	♥ Q	Pass	1NT ¹	Pass	2 ♦
North HCP: 10+1	♦ QT	♦ AK42	Pass	3 ♠	Pass	4 ♠
South HCP: 14+1	♣ AT765	♣ J98	All Pass			
Contract: 4 ♠ South			1. forcing 1NT			

Board: 291	North:	South:	W	N	E	S
Dealer: North	♠ KJ653	♠ 82		1 ♠	Pass	2 ♣
Vul: N-S	♥ A86	♥ KQT3	Pass	2NT	Pass	3NT
North HCP: 13+1	♦ KT4	♦ AJ3	All Pass			
South HCP: 14	♣ Q7	♣ A984				
Contract: 3NT South						

Board: 292	North:	South:	W	N	E	S
Dealer: North	♠ AKQ73	♠ 6		1 ♠	Pass	2 ♣
Vul: Both	♥ J7	♥ AKQ4	Pass	3 ♣	Pass	3NT
North HCP: 15+1	♦ KQ	♦ 6532	All Pass			
South HCP: 15	♣ T954	♣ AQ32				
Contract: 3NT South						

Board: 288 ♠ K7653 You bid first.

Dealer: South ♥ Q2 The opponents are silent.

Vul: E-W ♦ KJ

HCP: 13+1 ♣ A974

Board: 289 ♠ A3 Partner bids first.

Dealer: North ♥ K96 The opponents are silent.

Vul: Both ♦ AKT5

HCP: 18 ♣ KJ97

Board: 290 ♠ KJT42 You bid first.

Dealer: South ♥ Q The opponents are silent.

Vul: None ♦ AK42

HCP: 14+1 ♣ J98

Board: 291 ♠ 82 Partner bids first.

Dealer: North ♥ KQT3 The opponents are silent.

Vul: N-S ♦ AJ3

HCP: 14 ♣ A984

Board: 292 ♠ 6 Partner bids first.

Dealer: North ♥ AKQ4 The opponents are silent.

Vul: Both ♦ 6532

HCP: 15 ♣ AQ32

Both hands (Answers Page)

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ JT2	♠ K7653				1 ♠
Vul: E-W	♥ K6	♥ Q2	Pass	1NT ¹	Pass	2 ♣
North HCP: 11+1	♦ A9852	♦ KJ	Pass	3 ♠	Pass	4 ♠
South HCP: 13+1	♣ K53	♣ A974	All Pass			
Contract: 4 ♠ South			1. forcing 1NT			

Board: 289	North:	South:	W	N	E	S
Dealer: North	♠ KQJ86	♠ A3		1 ♠	Pass	2 ♣
Vul: Both	♥ AT	♥ K96	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ Q98	♦ AKT5	All Pass			
South HCP: 18	♣ 532	♣ KJ97				
Contract: 3NT South						

Board: 290	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ KJT42				1 ♠
Vul: None	♥ 874	♥ Q	Pass	1NT ¹	Pass	2 ♦
North HCP: 10+1	♦ QT	♦ AK42	Pass	3 ♠	Pass	4 ♠
South HCP: 14+1	♣ AT765	♣ J98	All Pass			
Contract: 4 ♠ South			1. forcing 1NT			

Board: 291	North:	South:	W	N	E	S
Dealer: North	♠ KJ653	♠ 82		1 ♠	Pass	2 ♣
Vul: N-S	♥ A86	♥ KQT3	Pass	2NT	Pass	3NT
North HCP: 13+1	♦ KT4	♦ AJ3	All Pass			
South HCP: 14	♣ Q7	♣ A984				
Contract: 3NT South						

Board: 292	North:	South:	W	N	E	S
Dealer: North	♠ AKQ73	♠ 6		1 ♠	Pass	2 ♣
Vul: Both	♥ J7	♥ AKQ4	Pass	3 ♣	Pass	3NT
North HCP: 15+1	♦ KQ	♦ 6532	All Pass			
South HCP: 15	♣ T954	♣ AQ32				
Contract: 3NT South						

Board: 293 ♠ A9643 You bid first.

Dealer: North ♥ A8 The opponents are silent.

Vul: N-S ♦ AJ5

HCP: 13+1 ♣ 763

Board: 294 ♠ AK4 You bid first.

Dealer: North ♥ AQT76 The opponents are silent.

Vul: E-W ♦ A

HCP: 20+1 ♣ K764

Board: 295 ♠ AKT You bid first.

Dealer: North ♥ KJ8532 The opponents are silent.

Vul: None ♦ 6

HCP: 15+2 ♣ A52

Board: 296 ♠ K53 Partner bids first.

Dealer: South ♥ K753 The opponents are silent.

Vul: N-S ♦ Q862

HCP: 12 ♣ A3

Both hands (Answers Page)

Board: 293

Dealer: North

North:

♠ A9643

South:

♠ K2

W N E S

1 ♠ Pass 2 ♣

Vul: N-S

♥ A8

♥ K632

Pass 2NT Pass 3NT

North HCP: 13+1

♦ AJ5

♦ Q93

All Pass

South HCP: 13

♣ 763

♣ AJ42

Contract: 3NT South

Board: 294

Dealer: North

North:

♠ AK4

South:

♠ T73

W N E S

 1 ♥ Pass 1NT¹

Vul: E-W

♥ AQT76

♥ K32

Pass 3NT Pass 4NT

North HCP: 20+1

♦ A

♦ QJ987

Pass 6NT All Pass

South HCP: 12+1

♣ K764

♣ AQ

1. forcing 1NT

Contract: 6NT North

Board: 295

Dealer: North

North:

♠ AKT

South:

♠ J92

W N E S

1 ♥ Pass 2 ♣

Vul: None

♥ KJ8532

♥ AQ

Pass 3 ♥ Pass 4NT

North HCP: 15+2

♦ 6

♦ AKQ2

 Pass 5 ♣¹ Pass 5NT²

South HCP: 19

♣ A52

♣ QJ64

 Pass 6 ♦³ Pass 7 ♥

Contract: 7 ♥ South

All Pass

1. A=0/5 or 3/5

2. King ask by 5NT

3. K=1

Board: 296

Dealer: South

North:

♠ K53

South:

♠ A9764

W N E S

1 ♠

Vul: N-S

♥ K753

♥ QJ

Pass 2 ♦ Pass 2NT

North HCP: 12

♦ Q862

♦ AJ

Pass 4 ♠ All Pass

South HCP: 14+1

♣ A3

♣ Q754

Contract: 4 ♠ North

Board: 293	♠ K2	Partner bids first.
Dealer: North	♥ K632	The opponents are silent.
Vul: N-S	♦ Q93	
HCP: 13	♣ AJ42	

Board: 294	♠ T73	Partner bids first.
Dealer: North	♥ K32	The opponents are silent.
Vul: E-W	♦ QJ987	
HCP: 12+1	♣ AQ	

Board: 295	♠ J92	Partner bids first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ AKQ2	
HCP: 19	♣ QJ64	

Board: 296	♠ A9764	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 14+1	♣ Q754	

Both hands (Answers Page)

Board: 293

Dealer: North

North:

♠ A9643

South:

♠ K2

W N E S

1 ♠ Pass 2 ♣

Vul: N-S

♥ A8

♥ K632

Pass 2NT Pass 3NT

North HCP: 13+1

♦ AJ5

♦ Q93

All Pass

South HCP: 13

♣ 763

♣ AJ42

Contract: 3NT South

Board: 294

Dealer: North

North:

♠ AK4

South:

♠ T73

W N E S

 1 ♥ Pass 1NT¹

Vul: E-W

♥ AQT76

♥ K32

Pass 3NT Pass 4NT

North HCP: 20+1

♦ A

♦ QJ987

Pass 6NT All Pass

South HCP: 12+1

♣ K764

♣ AQ

1. forcing 1NT

Contract: 6NT North

Board: 295

Dealer: North

North:

♠ AKT

South:

♠ J92

W N E S

1 ♥ Pass 2 ♣

Vul: None

♥ KJ8532

♥ AQ

Pass 3 ♥ Pass 4NT

North HCP: 15+2

♦ 6

♦ AKQ2

 Pass 5 ♣¹ Pass 5NT²

South HCP: 19

♣ A52

♣ QJ64

 Pass 6 ♦³ Pass 7 ♥

Contract: 7 ♥ South

All Pass

1. A=0/5 or 3/5

2. King ask by 5NT

3. K=1

Board: 296

Dealer: South

North:

♠ K53

South:

♠ A9764

W N E S

1 ♠

Vul: N-S

♥ K753

♥ QJ

Pass 2 ♦ Pass 2NT

North HCP: 12

♦ Q862

♦ AJ

Pass 4 ♠ All Pass

South HCP: 14+1

♣ A3

♣ Q754

Contract: 4 ♠ North

Board: 297	♠ J7	Partner bids first.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ 64	
HCP: 16+3	♣ AKJ9542	

Board: 298	♠ A95	Partner bids first.
Dealer: South	♥ AK8654	The opponents are silent.
Vul: Both	♦ 752	
HCP: 11+2	♣ 3	

Board: 299	♠ AQJ92	You bid first.
Dealer: North	♥ T98	The opponents are silent.
Vul: N-S	♦ J64	
HCP: 12+1	♣ A6	

Board: 300	♠ 9653	Partner bids first.
Dealer: South	♥ K85	The opponents are silent.
Vul: E-W	♦ A	
HCP: 16+1	♣ AKQ87	

Both hands (Answers Page)

Board: 297	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ AQ9				1 ♥
Vul: E-W	♥ AK	♥ QJ8542	Pass	2 ♣	Pass	3 ♥
North HCP: 16+3	♦ 64	♦ AK7	Pass	4NT	Pass	5 ♠ ¹
South HCP: 16+2	♣ AKJ9542	♣ 3	Pass	5NT ²	Pass	6 ♦ ³
Contract: 7NT North			Pass	7NT	All Pass	
						1. A=2/5 or 5/5, Q(H)=1
						2. King ask by 5NT
						3. K=1

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ KJ8763				1 ♠
Vul: Both	♥ AK8654	♥ -	Pass	1NT ¹	Pass	2 ♣
North HCP: 11+2	♦ 752	♦ J3	Pass	3 ♠	Pass	4 ♠
South HCP: 12+3	♣ 3	♣ AKT95	All Pass			
Contract: 4 ♠ South						1. forcing 1NT

Board: 299	North:	South:	W	N	E	S
Dealer: North	♠ AQJ92	♠ 53		1 ♠	Pass	2 ♣
Vul: N-S	♥ T98	♥ AK42	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ J64	♦ K98	All Pass			
South HCP: 15	♣ A6	♣ KQ97				
Contract: 3NT South						

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ 9653	♠ AKQJ7				1 ♠
Vul: E-W	♥ K85	♥ AT	Pass	2NT ¹	Pass	3NT
North HCP: 16+1	♦ A	♦ 976	Pass	6 ♠	All Pass	
South HCP: 14+1	♣ AKQ87	♣ T42				
Contract: 6 ♠ North						1. Jacoby 2NT

Board: 297 ♠ AQ9 You bid first.

Dealer: South ♥ QJ8542 The opponents are silent.

Vul: E-W ♦ AK7

HCP: 16+2 ♣ 3

Board: 298 ♠ KJ8763 You bid first.

Dealer: South ♥ - The opponents are silent.

Vul: Both ♦ J3

HCP: 12+3 ♣ AKT95

Board: 299 ♠ 53 Partner bids first.

Dealer: North ♥ AK42 The opponents are silent.

Vul: N-S ♦ K98

HCP: 15 ♣ KQ97

Board: 300 ♠ AKQJ7 You bid first.

Dealer: South ♥ AT The opponents are silent.

Vul: E-W ♦ 976

HCP: 14+1 ♣ T42

Both hands (Answers Page)

Board: 297	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ AQ9				1 ♥
Vul: E-W	♥ AK	♥ QJ8542	Pass	2 ♣	Pass	3 ♥
North HCP: 16+3	♦ 64	♦ AK7	Pass	4NT	Pass	5 ♠ ¹
South HCP: 16+2	♣ AKJ9542	♣ 3	Pass	5NT ²	Pass	6 ♦ ³
Contract: 7NT North			Pass	7NT	All Pass	
						1. A=2/5 or 5/5, Q(H)=1
						2. King ask by 5NT
						3. K=1

Board: 298	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ KJ8763				1 ♠
Vul: Both	♥ AK8654	♥ -	Pass	1NT ¹	Pass	2 ♣
North HCP: 11+2	♦ 752	♦ J3	Pass	3 ♠	Pass	4 ♠
South HCP: 12+3	♣ 3	♣ AKT95	All Pass			
Contract: 4 ♠ South						1. forcing 1NT

Board: 299	North:	South:	W	N	E	S
Dealer: North	♠ AQJ92	♠ 53		1 ♠	Pass	2 ♣
Vul: N-S	♥ T98	♥ AK42	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ J64	♦ K98	All Pass			
South HCP: 15	♣ A6	♣ KQ97				
Contract: 3NT South						

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ 9653	♠ AKQJ7				1 ♠
Vul: E-W	♥ K85	♥ AT	Pass	2NT ¹	Pass	3NT
North HCP: 16+1	♦ A	♦ 976	Pass	6 ♠	All Pass	
South HCP: 14+1	♣ AKQ87	♣ T42				
Contract: 6 ♠ North						1. Jacoby 2NT

Board: 301	♠ AQ	Partner bids first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: Both	♦ KT	
HCP: 13+2	♣ Q87632	

Board: 302	♠ KT8764	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ Q93	
HCP: 12+2	♣ A3	

Board: 303	♠ A6	Partner bids first.
Dealer: South	♥ J973	The opponents are silent.
Vul: Both	♦ AK65	
HCP: 16	♣ A65	

Board: 304	♠ AKQ73	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: None	♦ Q6	
HCP: 15+1	♣ 8764	

Both hands (Answers Page)

Board: 301	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ KJT75				1 ♠
Vul: Both	♥ Q62	♥ KT5	Pass	2 ♣	Pass	3 ♦
North HCP: 13+2	♦ KT	♦ A854	Pass	3NT	All Pass	
South HCP: 14+1	♣ Q87632	♣ K				
Contract: 3NT North						

Board: 302	North:	South:	W	N	E	S
Dealer: North	♠ KT8764	♠ Q		1 ♠	Pass	2 ♣
Vul: None	♥ K7	♥ Q983	Pass	2 ♠	Pass	3NT
North HCP: 12+2	♦ Q93	♦ AJ84		All Pass		
South HCP: 13	♣ A3	♣ KJ94				
Contract: 3NT South						

Board: 303	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ QJT75				1 ♠
Vul: Both	♥ J973	♥ AK	Pass	2 ♦	Pass	3 ♦
North HCP: 16	♦ AK65	♦ QJ97	Pass	4 ♣	Pass	4 ♥
South HCP: 13+1	♣ A65	♣ 74	Pass	4NT	Pass	5 ♦ ¹
Contract: 6♦ North			Pass	5 ♥	Pass	5NT ²
			Pass	6 ♦	All Pass	

1. A=1/5 or 4/5

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

Board: 304	North:	South:	W	N	E	S
Dealer: North	♠ AKQ73	♠ 82		1 ♠	Pass	2 ♣
Vul: None	♥ A3	♥ KJ86	Pass	3 ♣	Pass	3NT
North HCP: 15+1	♦ Q6	♦ A3		All Pass		
South HCP: 13+1	♣ 8764	♣ AJT92				
Contract: 3NT South						

Board: 301 ♠ KJT75 You bid first.

Dealer: South ♥ KT5 The opponents are silent.

Vul: Both ♦ A854

HCP: 14+1 ♣ K

Board: 302 ♠ Q Partner bids first.

Dealer: North ♥ Q983 The opponents are silent.

Vul: None ♦ AJ84

HCP: 13 ♣ KJ94

Board: 303 ♠ QJT75 You bid first.

Dealer: South ♥ AK The opponents are silent.

Vul: Both ♦ QJ97

HCP: 13+1 ♣ 74

Board: 304 ♠ 82 Partner bids first.

Dealer: North ♥ KJ86 The opponents are silent.

Vul: None ♦ A3

HCP: 13+1 ♣ AJT92

Both hands (Answers Page)

Board: 301	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ KJT75				1 ♠
Vul: Both	♥ Q62	♥ KT5	Pass	2 ♣	Pass	3 ♦
North HCP: 13+2	♦ KT	♦ A854	Pass	3NT	All Pass	
South HCP: 14+1	♣ Q87632	♣ K				
Contract: 3NT North						

Board: 302	North:	South:	W	N	E	S
Dealer: North	♠ KT8764	♠ Q		1 ♠	Pass	2 ♣
Vul: None	♥ K7	♥ Q983	Pass	2 ♠	Pass	3NT
North HCP: 12+2	♦ Q93	♦ AJ84		All Pass		
South HCP: 13	♣ A3	♣ KJ94				
Contract: 3NT South						

Board: 303	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ QJT75				1 ♠
Vul: Both	♥ J973	♥ AK	Pass	2 ♦	Pass	3 ♦
North HCP: 16	♦ AK65	♦ QJ97	Pass	4 ♣	Pass	4 ♥
South HCP: 13+1	♣ A65	♣ 74	Pass	4NT	Pass	5 ♦ ¹
Contract: 6♦ North			Pass	5 ♥	Pass	5NT ²
			Pass	6 ♦	All Pass	

1. A=1/5 or 4/5

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

Board: 304	North:	South:	W	N	E	S
Dealer: North	♠ AKQ73	♠ 82		1 ♠	Pass	2 ♣
Vul: None	♥ A3	♥ KJ86	Pass	3 ♣	Pass	3NT
North HCP: 15+1	♦ Q6	♦ A3		All Pass		
South HCP: 13+1	♣ 8764	♣ AJT92				
Contract: 3NT South						

Board: 305 ♠ K84 You bid first.

Dealer: North ♥ AQ765 The opponents are silent.

Vul: N-S ♦ QJ5

HCP: 14+1 ♣ Q4

Board: 306 ♠ Q9 You bid first.

Dealer: North ♥ AK9652 The opponents are silent.

Vul: Both ♦ K2

HCP: 13+2 ♣ J76

Board: 307 ♠ AT963 You bid first.

Dealer: North ♥ 64 The opponents are silent.

Vul: None ♦ A3

HCP: 12+1 ♣ AT74

Board: 308 ♠ 96 Partner bids first.

Dealer: South ♥ 965 The opponents are silent.

Vul: N-S ♦ AKQ6

HCP: 13 ♣ A432

Board: 309 ♠ AQT732 You bid first.

Dealer: North ♥ K6 The opponents are silent.

Vul: E-W ♦ T65

HCP: 13+2 ♣ A2

Both hands (Answers Page)

Board: 305

Dealer: North

North:

♠ K84

South:

♠ AQT9

W N E S

1♥ Pass 2♣

Vul: N-S

♥ AQ765

♥ 43

Pass 2NT Pass 3♠

North HCP: 14+1

♦ QJ5

♦ K6

Pass 3NT All Pass

South HCP: 17+1

♣ Q4

♣ AKJ98

Contract: 3NT North

Board: 306

Dealer: North

North:

♠ Q9

South:

♠ A6

W N E S

1♥ Pass 2♣

Vul: Both

♥ AK9652

♥ -

Pass 2♥ Pass 3♦

North HCP: 13+2

♦ K2

♦ QJ987

All Pass

South HCP: 16+3

♣ J76

♣ AKQ542

Contract: 3♦ South

Board: 307

Dealer: North

North:

♠ AT963

South:

♠ KQ

W N E S

1♠ Pass 2♦

Vul: None

♥ 64

♥ A953

Pass 2NT Pass 3NT

North HCP: 12+1

♦ A3

♦ K742

All Pass

South HCP: 16

♣ AT74

♣ KJ3

Contract: 3NT South

Board: 308

Dealer: South

North:

♠ 96

South:

♠ KQJT53

W N E S

1♠

Vul: N-S

♥ 965

♥ AQJ

Pass 2♣ Pass 3♠

North HCP: 13

♦ AKQ6

♦ 72

 Pass 4NT Pass 5♠¹

South HCP: 16+2

♣ A432

♣ K6

Pass 6♠ All Pass

Contract: 6♠ North

1. A=2/5 or 5/5, Q(S)=1

Board: 309

Dealer: North

North:

♠ AQT732

South:

♠ KJ

W N E S

1♠ Pass 2♣

Vul: E-W

♥ K6

♥ AQ98

Pass 2♠ Pass 3♠

North HCP: 13+2

♦ T65

♦ K4

Pass 4♣ Pass 4♦

South HCP: 16+1

♣ A2

♣ KT975

Pass 4♠ All Pass

Contract: 4♠ North

Board: 305	♠ AQT9	Partner bids first.
Dealer: North	♥ 43	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 17+1	♣ AKJ98	

Board: 306	♠ A6	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ QJ987	
HCP: 16+3	♣ AKQ542	

Board: 307	♠ KQ	Partner bids first.
Dealer: North	♥ A953	The opponents are silent.
Vul: None	♦ K742	
HCP: 16	♣ KJ3	

Board: 308	♠ KQJT53	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: N-S	♦ 72	
HCP: 16+2	♣ K6	

Board: 309	♠ KJ	Partner bids first.
Dealer: North	♥ AQ98	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 16+1	♣ KT975	

Both hands (Answers Page)

Board: 305

Dealer: North

North:

♠ K84

South:

♠ AQT9

W N E S

1♥ Pass 2♣

Vul: N-S

♥ AQ765

♥ 43

Pass 2NT Pass 3♠

North HCP: 14+1

♦ QJ5

♦ K6

Pass 3NT All Pass

South HCP: 17+1

♣ Q4

♣ AKJ98

Contract: 3NT North

Board: 306

Dealer: North

North:

♠ Q9

South:

♠ A6

W N E S

1♥ Pass 2♣

Vul: Both

♥ AK9652

♥ -

Pass 2♥ Pass 3♦

North HCP: 13+2

♦ K2

♦ QJ987

All Pass

South HCP: 16+3

♣ J76

♣ AKQ542

Contract: 3♦ South

Board: 307

Dealer: North

North:

♠ AT963

South:

♠ KQ

W N E S

1♠ Pass 2♦

Vul: None

♥ 64

♥ A953

Pass 2NT Pass 3NT

North HCP: 12+1

♦ A3

♦ K742

All Pass

South HCP: 16

♣ AT74

♣ KJ3

Contract: 3NT South

Board: 308

Dealer: South

North:

♠ 96

South:

♠ KQJT53

W N E S

1♠

Vul: N-S

♥ 965

♥ AQJ

Pass 2♣ Pass 3♠

North HCP: 13

♦ AKQ6

♦ 72

 Pass 4NT Pass 5♠¹

South HCP: 16+2

♣ A432

♣ K6

Pass 6♠ All Pass

Contract: 6♠ North

1. A=2/5 or 5/5, Q(S)=1

Board: 309

Dealer: North

North:

♠ AQT732

South:

♠ KJ

W N E S

1♠ Pass 2♣

Vul: E-W

♥ K6

♥ AQ98

Pass 2♠ Pass 3♠

North HCP: 13+2

♦ T65

♦ K4

Pass 4♣ Pass 4♦

South HCP: 16+1

♣ A2

♣ KT975

Pass 4♠ All Pass

Contract: 4♠ North

Board: 310	♠ 954	Partner bids first.
Dealer: South	♥ AJT3	The opponents are silent.
Vul: None	♦ K93	
HCP: 12	♣ A85	

Board: 311	♠ QJT65432	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 13+4	♣ 6	

Board: 312	♠ JT4	You bid first.
Dealer: North	♥ AT842	The opponents are silent.
Vul: E-W	♦ AKQ6	
HCP: 14+1	♣ 8	

Board: 313	♠ AQT92	You bid first.
Dealer: North	♥ AK3	The opponents are silent.
Vul: Both	♦ 75	
HCP: 14+1	♣ J85	

Board: 314	♠ 652	Partner bids first.
Dealer: South	♥ AT7	The opponents are silent.
Vul: N-S	♦ Q865	
HCP: 10	♣ KJ4	

Both hands (Answers Page)

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ 954	♠ AKQT8				1 ♠
Vul: None	♥ AJT3	♥ 5	Pass	1NT ¹	Pass	2 ♣
North HCP: 12	♦ K93	♦ QT4	Pass	4 ♠	All Pass	
South HCP: 16+1	♣ A85	♣ KQ73				1. forcing 1NT
Contract: 4 ♠ North						

Board: 311	North:	South:	W	N	E	S
Dealer: North	♠ QJT65432	♠ K		1 ♠	Pass	2 ♣
Vul: N-S	♥ A4	♥ KQT	Pass	3 ♠	Pass	5 ♦
North HCP: 13+4	♦ AQ	♦ J972	Pass	6 ♠	All Pass	
South HCP: 17+1	♣ 6	♣ AKJ92				
Contract: 6 ♠ North						

Board: 312	North:	South:	W	N	E	S
Dealer: North	♠ JT4	♠ AQ7		1 ♥	Pass	2 ♣
Vul: E-W	♥ AT842	♥ K3	Pass	3 ♦	Pass	3NT
North HCP: 14+1	♦ AKQ6	♦ 84		All Pass		
South HCP: 14+2	♣ 8	♣ KQT975				
Contract: 3NT South						

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ AQT92	♠ J83		1 ♠	Pass	2 ♠
Vul: Both	♥ AK3	♥ QJ97		All Pass		
North HCP: 14+1	♦ 75	♦ K62				
South HCP: 10	♣ J85	♣ K63				
Contract: 2 ♠ South						

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ 652	♠ KJ987				1 ♠
Vul: N-S	♥ AT7	♥ K5	Pass	2 ♠	All Pass	
North HCP: 10	♦ Q865	♦ K9				
South HCP: 14+1	♣ KJ4	♣ A865				
Contract: 2 ♠ North						

Board: 310 ♠ AKQT8 You bid first.

Dealer: South ♥ 5 The opponents are silent.

Vul: None ♦ QT4

HCP: 16+1 ♣ KQ73

Board: 311 ♠ K Partner bids first.

Dealer: North ♥ KQT The opponents are silent.

Vul: N-S ♦ J972

HCP: 17+1 ♣ AKJ92

Board: 312 ♠ AQ7 Partner bids first.

Dealer: North ♥ K3 The opponents are silent.

Vul: E-W ♦ 84

HCP: 14+2 ♣ KQT975

Board: 313 ♠ J83 Partner bids first.

Dealer: North ♥ QJ97 The opponents are silent.

Vul: Both ♦ K62

HCP: 10 ♣ K63

Board: 314 ♠ KJ987 You bid first.

Dealer: South ♥ K5 The opponents are silent.

Vul: N-S ♦ K9

HCP: 14+1 ♣ A865

Both hands (Answers Page)

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ 954	♠ AKQT8				1 ♠
Vul: None	♥ AJT3	♥ 5	Pass	1NT ¹	Pass	2 ♣
North HCP: 12	♦ K93	♦ QT4	Pass	4 ♠	All Pass	
South HCP: 16+1	♣ A85	♣ KQ73				1. forcing 1NT
Contract: 4 ♠ North						

Board: 311	North:	South:	W	N	E	S
Dealer: North	♠ QJT65432	♠ K		1 ♠	Pass	2 ♣
Vul: N-S	♥ A4	♥ KQT	Pass	3 ♠	Pass	5 ♦
North HCP: 13+4	♦ AQ	♦ J972	Pass	6 ♠	All Pass	
South HCP: 17+1	♣ 6	♣ AKJ92				
Contract: 6 ♠ North						

Board: 312	North:	South:	W	N	E	S
Dealer: North	♠ JT4	♠ AQ7		1 ♥	Pass	2 ♣
Vul: E-W	♥ AT842	♥ K3	Pass	3 ♦	Pass	3NT
North HCP: 14+1	♦ AKQ6	♦ 84		All Pass		
South HCP: 14+2	♣ 8	♣ KQT975				
Contract: 3NT South						

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ AQT92	♠ J83		1 ♠	Pass	2 ♠
Vul: Both	♥ AK3	♥ QJ97		All Pass		
North HCP: 14+1	♦ 75	♦ K62				
South HCP: 10	♣ J85	♣ K63				
Contract: 2 ♠ South						

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ 652	♠ KJ987				1 ♠
Vul: N-S	♥ AT7	♥ K5	Pass	2 ♠	All Pass	
North HCP: 10	♦ Q865	♦ K9				
South HCP: 14+1	♣ KJ4	♣ A865				
Contract: 2 ♠ North						

Board: 315	♠ 4	Partner bids first.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ QT2	
HCP: 14+3	♣ AKJ9754	

Board: 316	♠ AK4	Partner bids first.
Dealer: South	♥ T64	The opponents are silent.
Vul: Both	♦ K32	
HCP: 10	♣ 9754	

Board: 317	♠ KQT87	You bid first.
Dealer: North	♥ J76	The opponents are silent.
Vul: None	♦ J2	
HCP: 13+1	♣ AQ2	

Board: 318	♠ AK3	Partner bids first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ AKT9	
HCP: 22	♣ QJT9	

Both hands (Answers Page)

Board: 315	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AKQJ87				1 ♠
Vul: E-W	♥ A7	♥ Q842	Pass	2 ♣	Pass	2 ♥
North HCP: 14+3	♦ QT2	♦ 43	Pass	3 ♣	Pass	3 ♦ ¹
South HCP: 14+2	♣ AKJ9754	♣ Q	Pass	3NT	All Pass	
Contract: 3NT North			1. Fourth suit game force			

Board: 316	North:	South:	W	N	E	S
Dealer: South	♠ AK4	♠ QJT963				1 ♠
Vul: Both	♥ T64	♥ AQJ5	Pass	2 ♠	Pass	4 ♠
North HCP: 10	♦ K32	♦ 94	All Pass			
South HCP: 14+2	♣ 9754	♣ A				
Contract: 4 ♠ South						

Board: 317	North:	South:	W	N	E	S
Dealer: North	♠ KQT87	♠ A6		1 ♠	Pass	2 ♣
Vul: None	♥ J76	♥ AK2	Pass	2NT	Pass	3NT
North HCP: 13+1	♦ J2	♦ A864	All Pass			
South HCP: 18	♣ AQ2	♣ KT87				
Contract: 3NT South						

Board: 318	North:	South:	W	N	E	S
Dealer: South	♠ AK3	♠ QJ76				1 ♥
Vul: E-W	♥ KQ	♥ AJT9752	Pass	2 ♣	Pass	4 ♥
North HCP: 22	♦ AKT9	♦ 6	Pass	4NT	Pass	5 ♥ ¹
South HCP: 12+3	♣ QJT9	♣ A	Pass	5NT ²	Pass	6 ♣ ³
Contract: 7 ♥ North			Pass	7 ♥	All Pass	

1. A=2/5 or 5/5, Q(H)=0

2. King ask by 5NT

3. K=0

Board: 315 ♠ AKQJ87 You bid first.

Dealer: South ♥ Q842 The opponents are silent.

Vul: E-W ♦ 43

HCP: 14+2 ♣ Q

Board: 316 ♠ QJT963 You bid first.

Dealer: South ♥ AQJ5 The opponents are silent.

Vul: Both ♦ 94

HCP: 14+2 ♣ A

Board: 317 ♠ A6 Partner bids first.

Dealer: North ♥ AK2 The opponents are silent.

Vul: None ♦ A864

HCP: 18 ♣ KT87

Board: 318 ♠ QJ76 You bid first.

Dealer: South ♥ AJT9752 The opponents are silent.

Vul: E-W ♦ 6

HCP: 12+3 ♣ A

Both hands (Answers Page)

Board: 315	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AKQJ87				1 ♠
Vul: E-W	♥ A7	♥ Q842	Pass	2 ♣	Pass	2 ♥
North HCP: 14+3	♦ QT2	♦ 43	Pass	3 ♣	Pass	3 ♦ ¹
South HCP: 14+2	♣ AKJ9754	♣ Q	Pass	3NT	All Pass	
Contract: 3NT North			1. Fourth suit game force			

Board: 316	North:	South:	W	N	E	S
Dealer: South	♠ AK4	♠ QJT963				1 ♠
Vul: Both	♥ T64	♥ AQJ5	Pass	2 ♠	Pass	4 ♠
North HCP: 10	♦ K32	♦ 94	All Pass			
South HCP: 14+2	♣ 9754	♣ A				
Contract: 4 ♠ South						

Board: 317	North:	South:	W	N	E	S
Dealer: North	♠ KQT87	♠ A6		1 ♠	Pass	2 ♣
Vul: None	♥ J76	♥ AK2	Pass	2NT	Pass	3NT
North HCP: 13+1	♦ J2	♦ A864	All Pass			
South HCP: 18	♣ AQ2	♣ KT87				
Contract: 3NT South						

Board: 318	North:	South:	W	N	E	S
Dealer: South	♠ AK3	♠ QJ76				1 ♥
Vul: E-W	♥ KQ	♥ AJT9752	Pass	2 ♣	Pass	4 ♥
North HCP: 22	♦ AKT9	♦ 6	Pass	4NT	Pass	5 ♥ ¹
South HCP: 12+3	♣ QJT9	♣ A	Pass	5NT ²	Pass	6 ♣ ³
Contract: 7 ♥ North			Pass	7 ♥	All Pass	

1. A=2/5 or 5/5, Q(H)=0

2. King ask by 5NT

3. K=0

Board: 319 ♠ AKJ7 You bid first.

Dealer: North ♥ QT9852 The opponents are silent.

Vul: Both ♦ AK6

HCP: 17+2 ♣ -

Board: 320 ♠ AKT543 You bid first.

Dealer: North ♥ QJ The opponents are silent.

Vul: None ♦ A862

HCP: 14+2 ♣ 7

Board: 321 ♠ T Partner bids first.

Dealer: South ♥ 2 The opponents are silent.

Vul: N-S ♦ KJ75

HCP: 14+3 ♣ AKQJ853

Board: 322 ♠ Q86 Partner bids first.

Dealer: South ♥ A3 The opponents are silent.

Vul: Both ♦ K92

HCP: 14+1 ♣ AJ532

Both hands (Answers Page)

Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ Q64		1 ♥	Pass	2 ♣
Vul: Both	♥ QT9852	♥ KJ	Pass	2 ♠	Pass	2 NT
North HCP: 17+2	♦ AK6	♦ T74	Pass	3 ♥	Pass	4 NT
South HCP: 15+1	♣ -	♣ AKQ43	Pass	5 ♠ ¹	Pass	6 ♥
Contract: 6 ♥ South			All Pass			

1. A=2/5 or 5/5, Q(H)=1

Board: 320

	North:	South:	W	N	E	S
Dealer: North	♠ AKT543	♠ -		1 ♠	Pass	2 ♣
Vul: None	♥ QJ	♥ AK95	Pass	3 ♦	Pass	3 ♥
North HCP: 14+2	♦ A862	♦ QJ	Pass	3 ♠	Pass	3 NT
South HCP: 13+3	♣ 7	♣ QJT8653	All Pass			
Contract: 3 NT South						

Board: 321

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKQ976				1 ♠
Vul: N-S	♥ 2	♥ AQT5	Pass	2 ♣	Pass	2 ♥
North HCP: 14+3	♦ KJ75	♦ 8	Pass	4 ♣	Pass	4 NT
South HCP: 15+2	♣ AKQJ853	♣ 42	Pass	5 ♠ ¹	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

1. A=2/5 or 5/5, Q(C)=1

Board: 322

	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ AK974				1 ♠
Vul: Both	♥ A3	♥ J872	Pass	2 ♣	Pass	2 ♥
North HCP: 14+1	♦ K92	♦ AJ8	Pass	3 ♠	Pass	4 ♣
South HCP: 13+1	♣ AJ532	♣ T	Pass	4 ♦	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

Board: 319	♠ Q64	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: Both	♦ T74	
HCP: 15+1	♣ AKQ43	

Board: 320	♠ -	Partner bids first.
Dealer: North	♥ AK95	The opponents are silent.
Vul: None	♦ QJ	
HCP: 13+3	♣ QJT8653	

Board: 321	♠ AKQ976	You bid first.
Dealer: South	♥ AQT5	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 15+2	♣ 42	

Board: 322	♠ AK974	You bid first.
Dealer: South	♥ J872	The opponents are silent.
Vul: Both	♦ AJ8	
HCP: 13+1	♣ T	

Both hands (Answers Page)

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ Q64		1 ♥	Pass	2 ♣
Vul: Both	♥ QT9852	♥ KJ	Pass	2 ♠	Pass	2NT
North HCP: 17+2	♦ AK6	♦ T74	Pass	3 ♥	Pass	4NT
South HCP: 15+1	♣ -	♣ AKQ43	Pass	5 ♠ ¹	Pass	6 ♥
Contract: 6 ♥ South			All Pass			

1. A=2/5 or 5/5, Q(H)=1

Board: 320	North:	South:	W	N	E	S
Dealer: North	♠ AKT543	♠ -		1 ♠	Pass	2 ♣
Vul: None	♥ QJ	♥ AK95	Pass	3 ♦	Pass	3 ♥
North HCP: 14+2	♦ A862	♦ QJ	Pass	3 ♠	Pass	3NT
South HCP: 13+3	♣ 7	♣ QJT8653	All Pass			
Contract: 3NT South						

Board: 321	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AKQ976				1 ♠
Vul: N-S	♥ 2	♥ AQT5	Pass	2 ♣	Pass	2 ♥
North HCP: 14+3	♦ KJ75	♦ 8	Pass	4 ♣	Pass	4NT
South HCP: 15+2	♣ AKQJ853	♣ 42	Pass	5 ♠ ¹	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

1. A=2/5 or 5/5, Q(C)=1

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ AK974				1 ♠
Vul: Both	♥ A3	♥ J872	Pass	2 ♣	Pass	2 ♥
North HCP: 14+1	♦ K92	♦ AJ8	Pass	3 ♠	Pass	4 ♣
South HCP: 13+1	♣ AJ532	♣ T	Pass	4 ♦	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

Board: 323	♠ T	Partner bids first.
Dealer: South	♥ KQJ2	The opponents are silent.
Vul: None	♦ KQJ5	
HCP: 18	♣ AQ64	

Board: 324	♠ AQ74	Partner bids first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 15+1	♣ QJT92	

Board: 325	♠ KJ32	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ Q85	
HCP: 13+2	♣ AQJ952	

Board: 326	♠ K74	Partner bids first.
Dealer: South	♥ T95	The opponents are silent.
Vul: None	♦ AKJ852	
HCP: 11+2	♣ 6	

Both hands (Answers Page)

Board: 323	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AK943				1 ♠
Vul: None	♥ KQJ2	♥ 75	Pass	2 ♣	Pass	3 ♣
North HCP: 18	♦ KQJ5	♦ A6	Pass	4 ♣	Pass	4 ♦
South HCP: 14+1	♣ AQ64	♣ K532	Pass	4 ♥	Pass	4 NT
Contract: 6 ♣ South			Pass	5 ♦ ¹	Pass	5 ♥
			Pass	5 NT ²	Pass	6 ♣
			All Pass			
			1. A=1/5 or 4/5			
			2. !C queen no !S king			

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ AQ74	♠ K8				1 ♥
Vul: N-S	♥ Q2	♥ AJ643	Pass	2 ♣	Pass	3 ♦
North HCP: 15+1	♦ A2	♦ KQ986	Pass	3 ♠	Pass	3 NT
South HCP: 13+2	♣ QJT92	♣ 5	All Pass			
Contract: 3 NT South						

Board: 325	North:	South:	W	N	E	S		
Dealer: South	♠ KJ32	♠ -				1 ♥		
Vul: E-W	♥ -	♥ AJ865	Pass	2 ♣	Pass	3 ♦		
North HCP: 13+2	♦ Q85	♦ AJ974	Pass	3 NT	All Pass			
South HCP: 13+2	♣ AQJ952	♣ KT4						
Contract: 3 NT North								

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ QJT96				1 ♠
Vul: None	♥ T95	♥ KJ	Pass	1 NT ¹	Pass	2 ♣
North HCP: 11+2	♦ AKJ852	♦ 9	Pass	3 ♠	Pass	4 ♠
South HCP: 13+2	♣ 6	♣ KQJ74	All Pass			
Contract: 4 ♠ South			1. forcing 1NT			

Board: 323 ♠ AK943 You bid first.

Dealer: South ♥ 75 The opponents are silent.

Vul: None ♦ A6

HCP: 14+1 ♣ K532

Board: 324 ♠ K8 You bid first.

Dealer: South ♥ AJ643 The opponents are silent.

Vul: N-S ♦ KQ986

HCP: 13+2 ♣ 5

Board: 325 ♠ - You bid first.

Dealer: South ♥ AJ865 The opponents are silent.

Vul: E-W ♦ AJ974

HCP: 13+2 ♣ KT4

Board: 326 ♠ QJT96 You bid first.

Dealer: South ♥ KJ The opponents are silent.

Vul: None ♦ 9

HCP: 13+2 ♣ KQJ74

Both hands (Answers Page)

Board: 323	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AK943				1 ♠
Vul: None	♥ KQJ2	♥ 75	Pass	2 ♣	Pass	3 ♣
North HCP: 18	♦ KQJ5	♦ A6	Pass	4 ♣	Pass	4 ♦
South HCP: 14+1	♣ AQ64	♣ K532	Pass	4 ♥	Pass	4 NT
Contract: 6 ♣ South			Pass	5 ♦ ¹	Pass	5 ♥
			Pass	5 NT ²	Pass	6 ♣
			All Pass			
			1. A=1/5 or 4/5			
			2. !C queen no !S king			

Board: 324	North:	South:	W	N	E	S
Dealer: South	♠ AQ74	♠ K8				1 ♥
Vul: N-S	♥ Q2	♥ AJ643	Pass	2 ♣	Pass	3 ♦
North HCP: 15+1	♦ A2	♦ KQ986	Pass	3 ♣	Pass	3 NT
South HCP: 13+2	♣ QJT92	♣ 5	All Pass			
Contract: 3 NT South						

Board: 325	North:	South:	W	N	E	S		
Dealer: South	♠ KJ32	♠ -				1 ♥		
Vul: E-W	♥ -	♥ AJ865	Pass	2 ♣	Pass	3 ♦		
North HCP: 13+2	♦ Q85	♦ AJ974	Pass	3 NT	All Pass			
South HCP: 13+2	♣ AQJ952	♣ KT4						
Contract: 3 NT North								

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ QJT96				1 ♠
Vul: None	♥ T95	♥ KJ	Pass	1 NT ¹	Pass	2 ♣
North HCP: 11+2	♦ AKJ852	♦ 9	Pass	3 ♣	Pass	4 ♠
South HCP: 13+2	♣ 6	♣ KQJ74	All Pass			
Contract: 4 ♠ South			1. forcing 1NT			

Board: 327 ♠ AKQ6432 You bid first.

Dealer: North ♥ 95 The opponents are silent.

Vul: N-S ♦ K8

HCP: 14+3 ♣ Q5

Board: 328 ♠ AT Partner bids first.

Dealer: South ♥ AKQ7 The opponents are silent.

Vul: Both ♦ Q62

HCP: 21 ♣ KQJ4

Board: 329 ♠ QT765 You bid first.

Dealer: North ♥ QJ65 The opponents are silent.

Vul: N-S ♦ AJ

HCP: 16+1 ♣ AQ

Board: 330 ♠ Q973 You bid first.

Dealer: North ♥ AQ832 The opponents are silent.

Vul: E-W ♦ J64

HCP: 13+1 ♣ A

Both hands (Answers Page)

Board: 327

Dealer: North

North:

♠ AKQ6432

South:

♠ T

W
N
E
S

1 ♠ Pass 2 ♣

Vul: N-S

♥ 95

♥ AT63

Pass

3 ♠

Pass 3NT

North HCP: 14+3

♦ K8

♦ QJT9

Pass

4 ♠

All Pass

South HCP: 14

♣ Q5

♣ AK76

Contract: 4 ♠ North

Board: 328

Dealer: South

North:

♠ AT

South:

♠ KQJ5432

W
N
E
S

1 ♠

Vul: Both

♥ AKQ7

♥ T

Pass

2 ♣

Pass 3 ♠

North HCP: 21

♦ Q62

♦ A73

Pass

4NT

 Pass 5 ♣¹

South HCP: 14+3

♣ KQJ4

♣ AT

Pass

5 ♦

 Pass 5NT²

Contract: 7 ♠ North

 Pass 6 ♣³ Pass 6 ♦⁴

Pass 7 ♠ All Pass

1. A=0/5 or 3/5

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

3. King ask by available bid

4. K=0

Board: 329

Dealer: North

North:

♠ QT765

South:

♠ 8

W
N
E
S

1 ♠ Pass 2 ♣

Vul: N-S

♥ QJ65

♥ AK2

Pass

3 ♥

Pass 5 ♦

North HCP: 16+1

♦ AJ

♦ KQ82

Pass

6NT

All Pass

South HCP: 16+1

♣ AQ

♣ KJ985

Contract: 6NT North

Board: 330

Dealer: North

North:

♠ Q973

South:

♠ AKJ8

W
N
E
S

1 ♥ Pass 2 ♣

Vul: E-W

♥ AQ832

♥ JT

Pass

2NT

Pass 3 ♠

North HCP: 13+1

♦ J64

♦ A7

Pass

4 ♠

All Pass

South HCP: 15+1

♣ A

♣ Q9654

Contract: 4 ♠ North

Board: 327	♠ T	Partner bids first.
Dealer: North	♥ AT63	The opponents are silent.
Vul: N-S	♦ QJT9	
HCP: 14	♣ AK76	

Board: 328	♠ KQJ5432	You bid first.
Dealer: South	♥ T	The opponents are silent.
Vul: Both	♦ A73	
HCP: 14+3	♣ AT	

Board: 329	♠ 8	Partner bids first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: N-S	♦ KQ82	
HCP: 16+1	♣ KJ985	

Board: 330	♠ AKJ8	Partner bids first.
Dealer: North	♥ JT	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 15+1	♣ Q9654	

Both hands (Answers Page)

Board: 327

Dealer: North

North:

♠ AKQ6432

South:

♠ T

W
N
E
S

1 ♠ Pass 2 ♣

Vul: N-S

♥ 95

♥ AT63

Pass

3 ♠

Pass 3NT

North HCP: 14+3

♦ K8

♦ QJT9

Pass

4 ♠

All Pass

South HCP: 14

♣ Q5

♣ AK76

Contract: 4 ♠ North

Board: 328

Dealer: South

North:

♠ AT

South:

♠ KQJ5432

W
N
E
S

1 ♠

Vul: Both

♥ AKQ7

♥ T

Pass

2 ♣

Pass 3 ♠

North HCP: 21

♦ Q62

♦ A73

Pass

4NT

 Pass 5 ♣¹

South HCP: 14+3

♣ KQJ4

♣ AT

Pass

5 ♦

 Pass 5NT²

Contract: 7 ♠ North

 Pass 6 ♣³ Pass 6 ♦⁴

Pass 7 ♠ All Pass

1. A=0/5 or 3/5

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

3. King ask by available bid

4. K=0

Board: 329

Dealer: North

North:

♠ QT765

South:

♠ 8

W
N
E
S

1 ♠ Pass 2 ♣

Vul: N-S

♥ QJ65

♥ AK2

Pass

3 ♥

Pass 5 ♦

North HCP: 16+1

♦ AJ

♦ KQ82

Pass

6NT

All Pass

South HCP: 16+1

♣ AQ

♣ KJ985

Contract: 6NT North

Board: 330

Dealer: North

North:

♠ Q973

South:

♠ AKJ8

W
N
E
S

1 ♥ Pass 2 ♣

Vul: E-W

♥ AQ832

♥ JT

Pass

2NT

Pass 3 ♠

North HCP: 13+1

♦ J64

♦ A7

Pass

4 ♠

All Pass

South HCP: 15+1

♣ A

♣ Q9654

Contract: 4 ♠ North

Board: 331 ♠ AK94 You bid first.

Dealer: North ♥ QJ986 The opponents are silent.

Vul: Both ♦ QJ4

HCP: 14+1 ♣ J

Board: 332 ♠ 76 Partner bids first.

Dealer: South ♥ QJ4 The opponents are silent.

Vul: None ♦ AQ2

HCP: 13+1 ♣ A9842

Board: 333 ♠ KQJ9754 You bid first.

Dealer: North ♥ AQJ The opponents are silent.

Vul: E-W ♦ K

HCP: 16+3 ♣ 32

Board: 334 ♠ K94 Partner bids first.

Dealer: South ♥ A62 The opponents are silent.

Vul: Both ♦ J53

HCP: 12 ♣ KJT3

Both hands (Answers Page)

Board: 331	North:	South:	W	N	E	S
Dealer: North	♠ AK94	♠ J8		1 ♥	Pass	1NT ¹
Vul: Both	♥ QJ986	♥ T32	Pass	2 ♦	Pass	3 ♥
North HCP: 14+1	♦ QJ4	♦ K732	Pass	4 ♥	All Pass	
South HCP: 11	♣ J	♣ AKT4				1. forcing 1NT
Contract: 4 ♥ North						

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ QJT432				1 ♠
Vul: None	♥ QJ4	♥ A	Pass	2 ♣	Pass	3 ♠
North HCP: 13+1	♦ AQ2	♦ J6	Pass	4 ♠	All Pass	
South HCP: 14+2	♣ A9842	♣ KQJT				
Contract: 4 ♠ North						

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ KQJ9754	♠ A2		1 ♠	Pass	2 ♣
Vul: E-W	♥ AQJ	♥ K965	Pass	3 ♠	Pass	4NT
North HCP: 16+3	♦ K	♦ AT7	Pass	5 ♠ ¹	Pass	5NT ²
South HCP: 16	♣ 32	♣ AJT8	Pass	6 ♦ ³	Pass	6 ♠
Contract: 6 ♠ South						All Pass

1. A=2/5 or 5/5, Q(S)=1
2. King ask by 5NT
3. K=1

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ QT7				1 ♥
Vul: Both	♥ A62	♥ KQJT8	Pass	1NT ¹	Pass	3NT
North HCP: 12	♦ J53	♦ AK72	Pass	6 ♥	All Pass	
South HCP: 19+1	♣ KJT3	♣ A				1. forcing 1NT
Contract: 6 ♥ North						

Board: 331	♠ J8	Partner bids first.
Dealer: North	♥ T32	The opponents are silent.
Vul: Both	♦ K732	
HCP: 11	♣ AKT4	

Board: 332	♠ QJT432	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ J6	
HCP: 14+2	♣ KQJT	

Board: 333	♠ A2	Partner bids first.
Dealer: North	♥ K965	The opponents are silent.
Vul: E-W	♦ AT7	
HCP: 16	♣ AJT8	

Board: 334	♠ QT7	You bid first.
Dealer: South	♥ KQJT8	The opponents are silent.
Vul: Both	♦ AK72	
HCP: 19+1	♣ A	

Both hands (Answers Page)

Board: 331	North:	South:	W	N	E	S
Dealer: North	♠ AK94	♠ J8		1♥	Pass	1NT ¹
Vul: Both	♥ QJ986	♥ T32	Pass	2♦	Pass	3♥
North HCP: 14+1	♦ QJ4	♦ K732	Pass	4♥	All Pass	
South HCP: 11	♣ J	♣ AKT4				1. forcing 1NT
Contract: 4♥ North						

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ QJT432				1♠
Vul: None	♥ QJ4	♥ A	Pass	2♣	Pass	3♠
North HCP: 13+1	♦ AQ2	♦ J6	Pass	4♠	All Pass	
South HCP: 14+2	♣ A9842	♣ KQJT				
Contract: 4♠ North						

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ KQJ9754	♠ A2		1♠	Pass	2♣
Vul: E-W	♥ AQJ	♥ K965	Pass	3♠	Pass	4NT
North HCP: 16+3	♦ K	♦ AT7	Pass	5♠ ¹	Pass	5NT ²
South HCP: 16	♣ 32	♣ AJT8	Pass	6♦ ³	Pass	6♠
Contract: 6♠ South						All Pass
						1. A=2/5 or 5/5, Q(S)=1
						2. King ask by 5NT
						3. K=1

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ QT7				1♥
Vul: Both	♥ A62	♥ KQJT8	Pass	1NT ¹	Pass	3NT
North HCP: 12	♦ J53	♦ AK72	Pass	6♥	All Pass	
South HCP: 19+1	♣ KJT3	♣ A				1. forcing 1NT
Contract: 6♥ North						

Board: 335 ♠ 3 You bid first.

Dealer: North ♥ KQ853 The opponents are silent.

Vul: None ♦ AK64

HCP: 14+1 ♣ Q98

Board: 336 ♠ AJ5 You bid first.

Dealer: North ♥ AJ87654 The opponents are silent.

Vul: N-S ♦ A65

HCP: 14+3 ♣ -

Board: 337 ♠ K2 Partner bids first.

Dealer: South ♥ KQJ9 The opponents are silent.

Vul: Both ♦ QJT5

HCP: 14 ♣ Q94

Board: 338 ♠ 94 You bid first.

Dealer: North ♥ KT875 The opponents are silent.

Vul: None ♦ AQ62

HCP: 12+1 ♣ KT

Both hands (Answers Page)

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ AK		1 ♥	Pass	2 ♣
Vul: None	♥ KQ853	♥ J62	Pass	3 ♦	Pass	3 ♥
North HCP: 14+1	♦ AK64	♦ JT9	Pass	3NT	Pass	4 ♣
South HCP: 16+1	♣ Q98	♣ AK752	Pass	4 ♦	Pass	4NT
Contract: 6 ♥ South			Pass	5 ♠ ¹	Pass	6 ♥
			All Pass			

1. A=2/5 or 5/5, Q(H)=1

Board: 336	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ KQ873		1 ♥	Pass	2 ♠
Vul: N-S	♥ AJ87654	♥ -	Pass	3 ♠	Pass	4NT
North HCP: 14+3	♦ A65	♦ K42	Pass	5 ♣ ¹	Pass	7 ♠
South HCP: 15+2	♣ -	♣ AK983	All Pass			
Contract: 7 ♠ South			1. A=0/5 or 3/5			

Board: 337	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ T9643				1 ♠
Vul: Both	♥ KQJ9	♥ A5	Pass	2 ♦	Pass	3 ♦
North HCP: 14	♦ QJT5	♦ A432	Pass	3NT	All Pass	
South HCP: 12+1	♣ Q94	♣ A2				
Contract: 3NT North						

Board: 338	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ AKQ		1 ♥	Pass	2 ♣
Vul: None	♥ KT875	♥ A6	Pass	3 ♦	Pass	3NT
North HCP: 12+1	♦ AQ62	♦ 8754	All Pass			
South HCP: 15	♣ KT	♣ Q432				
Contract: 3NT South						

Board: 335	♠ AK	Partner bids first.
Dealer: North	♥ J62	The opponents are silent.
Vul: None	♦ JT9	
HCP: 16+1	♣ AK752	

Board: 336	♠ KQ873	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ K42	
HCP: 15+2	♣ AK983	

Board: 337	♠ T9643	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: Both	♦ A432	
HCP: 12+1	♣ A2	

Board: 338	♠ AKQ	Partner bids first.
Dealer: North	♥ A6	The opponents are silent.
Vul: None	♦ 8754	
HCP: 15	♣ Q432	

Both hands (Answers Page)

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ AK		1 ♥	Pass	2 ♣
Vul: None	♥ KQ853	♥ J62	Pass	3 ♦	Pass	3 ♥
North HCP: 14+1	♦ AK64	♦ JT9	Pass	3NT	Pass	4 ♣
South HCP: 16+1	♣ Q98	♣ AK752	Pass	4 ♦	Pass	4NT
Contract: 6 ♥ South			Pass	5 ♠ ¹	Pass	6 ♥
			All Pass			

1. A=2/5 or 5/5, Q(H)=1

Board: 336	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ KQ873		1 ♥	Pass	2 ♠
Vul: N-S	♥ AJ87654	♥ -	Pass	3 ♠	Pass	4NT
North HCP: 14+3	♦ A65	♦ K42	Pass	5 ♣ ¹	Pass	7 ♠
South HCP: 15+2	♣ -	♣ AK983	All Pass			
Contract: 7 ♠ South			1. A=0/5 or 3/5			

Board: 337	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ T9643				1 ♠
Vul: Both	♥ KQJ9	♥ A5	Pass	2 ♦	Pass	3 ♦
North HCP: 14	♦ QJT5	♦ A432	Pass	3NT	All Pass	
South HCP: 12+1	♣ Q94	♣ A2				
Contract: 3NT North						

Board: 338	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ AKQ		1 ♥	Pass	2 ♣
Vul: None	♥ KT875	♥ A6	Pass	3 ♦	Pass	3NT
North HCP: 12+1	♦ AQ62	♦ 8754	All Pass			
South HCP: 15	♣ KT	♣ Q432				
Contract: 3NT South						

Board: 339 ♠ AKQ873 You bid first.

Dealer: North ♥ T2 The opponents are silent.

Vul: N-S ♦ K753

HCP: 13+2 ♣ J

Board: 340 ♠ 74 Partner bids first.

Dealer: South ♥ KJ72 The opponents are silent.

Vul: E-W ♦ AQ8

HCP: 17 ♣ AK87

Board: 341 ♠ A9632 You bid first.

Dealer: North ♥ Q932 The opponents are silent.

Vul: None ♦ A3

HCP: 13+1 ♣ K8

Board: 342 ♠ A92 Partner bids first.

Dealer: South ♥ T7 The opponents are silent.

Vul: N-S ♦ KQT6

HCP: 13 ♣ A765

Board: 343 ♠ JT754 You bid first.

Dealer: North ♥ A84 The opponents are silent.

Vul: E-W ♦ AT5

HCP: 13+1 ♣ A9

Both hands (Answers Page)

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ AKQ873	♠ T52		1 ♠	Pass	1NT ¹
Vul: N-S	♥ T2	♥ AJ53	Pass	2 ♦	Pass	4 ♠
North HCP: 13+2	♦ K753	♦ Q		All Pass		
South HCP: 12+1	♣ J	♣ KT87				1. forcing 1NT
Contract: 4 ♠ South						

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AKT863				1 ♠
Vul: E-W	♥ KJ72	♥ A6	Pass	2 ♣	Pass	2 ♠
North HCP: 17	♦ AQ8	♦ 92	Pass	3 ♠	Pass	4 ♠
South HCP: 12+2	♣ AK87	♣ J52		All Pass		
Contract: 4 ♠ South						

Board: 341	North:	South:	W	N	E	S
Dealer: North	♠ A9632	♠ K		1 ♠	Pass	2 ♣
Vul: None	♥ Q932	♥ KJT5	Pass	2 ♥	Pass	3 ♥
North HCP: 13+1	♦ A3	♦ Q874	Pass	3 ♠	Pass	4 ♣
South HCP: 16	♣ K8	♣ AQJ2	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ KQ				1 ♥
Vul: N-S	♥ T7	♥ KQJ943	Pass	2 ♣	Pass	3 ♥
North HCP: 13	♦ KQT6	♦ J8	Pass	4 ♥	Pass	4NT
South HCP: 17+2	♣ A765	♣ KQT	Pass	5 ♥ ¹	All Pass	
Contract: 5 ♥ North						1. A=2/5 or 5/5, Q(H)=0

Board: 343	North:	South:	W	N	E	S
Dealer: North	♠ JT754	♠ Q8		1 ♠	Pass	2 ♦
Vul: E-W	♥ A84	♥ KQ32	Pass	2NT	Pass	3NT
North HCP: 13+1	♦ AT5	♦ KJ86		All Pass		
South HCP: 14	♣ A9	♣ QJ8				
Contract: 3NT South						

Board: 339	♠ T52	Partner bids first.
Dealer: North	♥ AQJ53	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 12+1	♣ KT87	

Board: 340	♠ AKT863	You bid first.
Dealer: South	♥ A6	The opponents are silent.
Vul: E-W	♦ 92	
HCP: 12+2	♣ J52	

Board: 341	♠ K	Partner bids first.
Dealer: North	♥ KJT5	The opponents are silent.
Vul: None	♦ Q874	
HCP: 16	♣ AQJ2	

Board: 342	♠ KQ	You bid first.
Dealer: South	♥ KQJ943	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 17+2	♣ KQT	

Board: 343	♠ Q8	Partner bids first.
Dealer: North	♥ KQ32	The opponents are silent.
Vul: E-W	♦ KJ86	
HCP: 14	♣ QJ8	

Both hands (Answers Page)

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ AKQ873	♠ T52		1 ♠	Pass	1NT ¹
Vul: N-S	♥ T2	♥ AJ53	Pass	2 ♦	Pass	4 ♠
North HCP: 13+2	♦ K753	♦ Q		All Pass		
South HCP: 12+1	♣ J	♣ KT87				1. forcing 1NT
Contract: 4 ♠ South						

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AKT863				1 ♠
Vul: E-W	♥ KJ72	♥ A6	Pass	2 ♣	Pass	2 ♠
North HCP: 17	♦ AQ8	♦ 92	Pass	3 ♠	Pass	4 ♠
South HCP: 12+2	♣ AK87	♣ J52		All Pass		
Contract: 4 ♠ South						

Board: 341	North:	South:	W	N	E	S
Dealer: North	♠ A9632	♠ K		1 ♠	Pass	2 ♣
Vul: None	♥ Q932	♥ KJT5	Pass	2 ♥	Pass	3 ♥
North HCP: 13+1	♦ A3	♦ Q874	Pass	3 ♠	Pass	4 ♣
South HCP: 16	♣ K8	♣ AQJ2	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ KQ				1 ♥
Vul: N-S	♥ T7	♥ KQJ943	Pass	2 ♣	Pass	3 ♥
North HCP: 13	♦ KQT6	♦ J8	Pass	4 ♥	Pass	4NT
South HCP: 17+2	♣ A765	♣ KQT	Pass	5 ♥ ¹	All Pass	
Contract: 5 ♥ North						1. A=2/5 or 5/5, Q(H)=0

Board: 343	North:	South:	W	N	E	S
Dealer: North	♠ JT754	♠ Q8		1 ♠	Pass	2 ♦
Vul: E-W	♥ A84	♥ KQ32	Pass	2NT	Pass	3NT
North HCP: 13+1	♦ AT5	♦ KJ86		All Pass		
South HCP: 14	♣ A9	♣ QJ8				
Contract: 3NT South						

Board: 344 ♠ KQ9542 You bid first.

Dealer: North ♥ T5 The opponents are silent.

Vul: Both ♦ J73

HCP: 12+2 ♣ AQ

Board: 345 ♠ AQJT643 You bid first.

Dealer: North ♥ 92 The opponents are silent.

Vul: N-S ♦ J83

HCP: 12+3 ♣ A

Board: 346 ♠ J72 Partner bids first.

Dealer: South ♥ Q87 The opponents are silent.

Vul: E-W ♦ AJ

HCP: 12+1 ♣ KJ973

Board: 347 ♠ Q9 You bid first.

Dealer: North ♥ KQJ53 The opponents are silent.

Vul: Both ♦ KT4

HCP: 12+1 ♣ JT4

Board: 348 ♠ A9 Partner bids first.

Dealer: South ♥ KT86 The opponents are silent.

Vul: None ♦ Q953

HCP: 15 ♣ AQ2

Both hands (Answers Page)

Board: 344

Dealer: North

North:

♠ KQ9542

South:

♠ A

W N E S

1 ♠ Pass 2 ♣

Vul: Both

♥ T5

♥ A973

Pass 2 ♠ Pass 2NT

North HCP: 12+2

♦ J73

♦ AK95

Pass 3NT All Pass

South HCP: 16

♣ AQ

♣ J763

Contract: 3NT North

Board: 345

Dealer: North

North:

♠ AQJT643

South:

♠ 7

W N E S

1 ♠ Pass 2 ♣

Vul: N-S

♥ 92

♥ AQ87

Pass 4 ♠ All Pass

North HCP: 12+3

♦ J83

♦ A762

South HCP: 13

♣ A

♣ KT53

Contract: 4 ♠ North

Board: 346

Dealer: South

North:

♠ J72

South:

♠ AKQ864

W N E S

1 ♠

Vul: E-W

♥ Q87

♥ A

 Pass 1NT¹ Pass 3 ♠

North HCP: 12+1

♦ AJ

♦ T874

 Pass 4NT Pass 5 ♦²

South HCP: 17+2

♣ KJ973

♣ A8

Pass 6 ♠ All Pass

Contract: 6 ♠ North

1. forcing 1NT

2. A=1/5 or 4/5

Board: 347

Dealer: North

North:

♠ Q9

South:

♠ AJ3

W N E S

1 ♥ Pass 2 ♣

Vul: Both

♥ KQJ53

♥ A6

Pass 2NT Pass 3NT

North HCP: 12+1

♦ KT4

♦ A762

All Pass

South HCP: 18

♣ JT4

♣ KQ97

Contract: 3NT South

Board: 348

Dealer: South

North:

♠ A9

South:

♠ KT642

W N E S

1 ♠

Vul: None

♥ KT86

♥ AQ5

Pass 2 ♦ Pass 2NT

North HCP: 15

♦ Q953

♦ J82

Pass 3NT All Pass

South HCP: 13+1

♣ AQ2

♣ K9

Contract: 3NT North

Board: 344	♠ A	Partner bids first.
Dealer: North	♥ A973	The opponents are silent.
Vul: Both	♦ AK95	
HCP: 16	♣ J763	

Board: 345	♠ 7	Partner bids first.
Dealer: North	♥ AQ87	The opponents are silent.
Vul: N-S	♦ A762	
HCP: 13	♣ KT53	

Board: 346	♠ AKQ864	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ T874	
HCP: 17+2	♣ A8	

Board: 347	♠ AJ3	Partner bids first.
Dealer: North	♥ A6	The opponents are silent.
Vul: Both	♦ A762	
HCP: 18	♣ KQ97	

Board: 348	♠ KT642	You bid first.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: None	♦ J82	
HCP: 13+1	♣ K9	

Both hands (Answers Page)

Board: 344

Dealer: North

North:

♠ KQ9542

South:

♠ A

W N E S

1 ♠ Pass 2 ♣

Vul: Both

♥ T5

♥ A973

Pass 2 ♠ Pass 2NT

North HCP: 12+2

♦ J73

♦ AK95

Pass 3NT All Pass

South HCP: 16

♣ AQ

♣ J763

Contract: 3NT North

Board: 345

Dealer: North

North:

♠ AQJT643

South:

♠ 7

W N E S

1 ♠ Pass 2 ♣

Vul: N-S

♥ 92

♥ AQ87

Pass 4 ♠ All Pass

North HCP: 12+3

♦ J83

♦ A762

South HCP: 13

♣ A

♣ KT53

Contract: 4 ♠ North

Board: 346

Dealer: South

North:

♠ J72

South:

♠ AKQ864

W N E S

1 ♠

Vul: E-W

♥ Q87

♥ A

 Pass 1NT¹ Pass 3 ♠

North HCP: 12+1

♦ AJ

♦ T874

 Pass 4NT Pass 5 ♦²

South HCP: 17+2

♣ KJ973

♣ A8

Pass 6 ♠ All Pass

Contract: 6 ♠ North

1. forcing 1NT

2. A=1/5 or 4/5

Board: 347

Dealer: North

North:

♠ Q9

South:

♠ AJ3

W N E S

1 ♥ Pass 2 ♣

Vul: Both

♥ KQJ53

♥ A6

Pass 2NT Pass 3NT

North HCP: 12+1

♦ KT4

♦ A762

All Pass

South HCP: 18

♣ JT4

♣ KQ97

Contract: 3NT South

Board: 348

Dealer: South

North:

♠ A9

South:

♠ KT642

W N E S

1 ♠

Vul: None

♥ KT86

♥ AQ5

Pass 2 ♦ Pass 2NT

North HCP: 15

♦ Q953

♦ J82

Pass 3NT All Pass

South HCP: 13+1

♣ AQ2

♣ K9

Contract: 3NT North

Board: 349 ♠ AQ932 You bid first.

Dealer: North ♥ AJ94 The opponents are silent.

Vul: E-W ♦ A

HCP: 19+1 ♣ KJ5

Board: 350 ♠ AQ Partner bids first.

Dealer: South ♥ JT87 The opponents are silent.

Vul: Both ♦ A

HCP: 16+2 ♣ KQ9854

Board: 351 ♠ AJ765 You bid first.

Dealer: North ♥ K876 The opponents are silent.

Vul: None ♦ 43

HCP: 15+1 ♣ AK

Board: 352 ♠ AQJ97 You bid first.

Dealer: North ♥ J8 The opponents are silent.

Vul: N-S ♦ J942

HCP: 12+1 ♣ K2

Board: 353 ♠ 942 Partner bids first.

Dealer: South ♥ 32 The opponents are silent.

Vul: Both ♦ AKJ8

HCP: 15 ♣ AQJ9

Both hands (Answers Page)

Board: 349

Dealer: North
Vul: E-W
North HCP: 19+1
South HCP: 10+1
Contract: 6♠ North

North:

♠ AQ932
♥ AJ94
♦ A
♣ KJ5

South:

♠ KJ7
♥ 6
♦ T732
♣ AQ973

W N E S

1 ♠ Pass 1NT¹
Pass 3 ♥ Pass 3 ♠
Pass 4NT Pass 5 ♥²
Pass 6 ♠ All Pass

1. forcing 1NT
2. A=2/5 or 5/5, Q(S)=0

Board: 350

Dealer: South
Vul: Both
North HCP: 16+2
South HCP: 14+1
Contract: 6♥ North

North:

♠ AQ
♥ JT87
♦ A
♣ KQ9854

South:

♠ T864
♥ AK953
♦ K2
♣ AT

W N E S

1 ♥
Pass 2NT¹ Pass 3NT
Pass 6 ♥ All Pass
1. Jacoby 2NT

Board: 351

Dealer: North
Vul: None
North HCP: 15+1
South HCP: 13+1
Contract: 4♠ South

North:

♠ AJ765
♥ K876
♦ 43
♣ AK

South:

♠ KT8
♥ QT
♦ AQ5
♣ QT875

W N E S

1 ♠ Pass 2 ♣
Pass 3 ♥ Pass 4 ♠
All Pass

Board: 352

Dealer: North
Vul: N-S
North HCP: 12+1
South HCP: 14
Contract: 3NT South

North:

♠ AQJ97
♥ J8
♦ J942
♣ K2

South:

♠ K8
♥ A753
♦ AT5
♣ QJT7

W N E S

1 ♠ Pass 2 ♣
Pass 3 ♦ Pass 3NT
All Pass

Board: 353

Dealer: South
Vul: Both
North HCP: 15
South HCP: 13+1
Contract: 5♣ North

North:

♠ 942
♥ 32
♦ AKJ8
♣ AQJ9

South:

♠ AJ53
♥ KQ975
♦ -
♣ KT63

W N E S

1 ♥
Pass 2 ♣ Pass 4 ♦¹
Pass 5 ♣ All Pass
1. Splinter

Board: 349	♠ KJ7	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ T732	
HCP: 10+1	♣ AQ973	

Board: 350	♠ T864	You bid first.
Dealer: South	♥ AK953	The opponents are silent.
Vul: Both	♦ K2	
HCP: 14+1	♣ AT	

Board: 351	♠ KT8	Partner bids first.
Dealer: North	♥ QT	The opponents are silent.
Vul: None	♦ AQ5	
HCP: 13+1	♣ QT875	

Board: 352	♠ K8	Partner bids first.
Dealer: North	♥ A753	The opponents are silent.
Vul: N-S	♦ AT5	
HCP: 14	♣ QJT7	

Board: 353	♠ AJ53	You bid first.
Dealer: South	♥ KQ975	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+1	♣ KT63	

Both hands (Answers Page)

Board: 349

Dealer: North
Vul: E-W
North HCP: 19+1
South HCP: 10+1
Contract: 6♠ North

North:

♠ AQ932
♥ AJ94
♦ A
♣ KJ5

South:

♠ KJ7
♥ 6
♦ T732
♣ AQ973

W N E S

1 ♠ Pass 1NT¹
Pass 3 ♥ Pass 3 ♠
Pass 4NT Pass 5 ♥²
Pass 6 ♠ All Pass

1. forcing 1NT
2. A=2/5 or 5/5, Q(S)=0

Board: 350

Dealer: South
Vul: Both
North HCP: 16+2
South HCP: 14+1
Contract: 6♥ North

North:

♠ AQ
♥ JT87
♦ A
♣ KQ9854

South:

♠ T864
♥ AK953
♦ K2
♣ AT

W N E S

1 ♥
Pass 2NT¹ Pass 3NT
Pass 6 ♥ All Pass
1. Jacoby 2NT

Board: 351

Dealer: North
Vul: None
North HCP: 15+1
South HCP: 13+1
Contract: 4♠ South

North:

♠ AJ765
♥ K876
♦ 43
♣ AK

South:

♠ KT8
♥ QT
♦ AQ5
♣ QT875

W N E S

1 ♠ Pass 2 ♣
Pass 3 ♥ Pass 4 ♠
All Pass

Board: 352

Dealer: North
Vul: N-S
North HCP: 12+1
South HCP: 14
Contract: 3NT South

North:

♠ AQJ97
♥ J8
♦ J942
♣ K2

South:

♠ K8
♥ A753
♦ AT5
♣ QJT7

W N E S

1 ♠ Pass 2 ♣
Pass 3 ♦ Pass 3NT
All Pass

Board: 353

Dealer: South
Vul: Both
North HCP: 15
South HCP: 13+1
Contract: 5♣ North

North:

♠ 942
♥ 32
♦ AKJ8
♣ AQJ9

South:

♠ AJ53
♥ KQ975
♦ -
♣ KT63

W N E S

1 ♥
Pass 2 ♣ Pass 4 ♦¹
Pass 5 ♣ All Pass
1. Splinter

Board: 354	♠ K	Partner bids first.
Dealer: South	♥ T976	The opponents are silent.
Vul: None	♦ KJT3	
HCP: 13	♣ AQ94	

Board: 355	♠ A9873	You bid first.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 12+1	♣ K87	

Board: 356	♠ A8	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ A7632	
HCP: 15+2	♣ AK954	

Board: 357	♠ AKJ85	You bid first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: None	♦ 9843	
HCP: 15+1	♣ A	

Board: 358	♠ KQT	You bid first.
Dealer: North	♥ AKQJ8	The opponents are silent.
Vul: N-S	♦ Q854	
HCP: 17+1	♣ 6	

Both hands (Answers Page)

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AT652				1 ♠
Vul: None	♥ T976	♥ AQ43	Pass	2 ♣	Pass	2 ♥
North HCP: 13	♦ KJT3	♦ Q8	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ AQ94	♣ T2				
Contract: 4 ♥ North						

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ A9873	♠ Q4		1 ♠	Pass	2 ♣
Vul: N-S	♥ KJ5	♥ Q764	Pass	2 NT	Pass	3 NT
North HCP: 12+1	♦ J4	♦ AK3	All Pass			
South HCP: 13	♣ K87	♣ QT52				
Contract: 3 NT South						

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ KJ5				1 ♥
Vul: E-W	♥ 2	♥ AKJ865	Pass	2 ♦	Pass	3 ♥
North HCP: 15+2	♦ A7632	♦ K4	Pass	4 NT	Pass	5 ♥ ¹
South HCP: 16+2	♣ AK954	♣ J7	All Pass			
Contract: 5 ♥ South			1. A=2/5 or 5/5, Q(H)=0			

Board: 357	North:	South:	W	N	E	S
Dealer: North	♠ AKJ85	♠ 7		1 ♠	Pass	2 ♣
Vul: None	♥ KT5	♥ J8	Pass	3 ♦	All Pass	
North HCP: 15+1	♦ 9843	♦ AKJ7				
South HCP: 13+2	♣ A	♣ KJ6542				
Contract: 3 ♦ North						

Board: 358	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ A732		1 ♥	Pass	2 ♣
Vul: N-S	♥ AKQJ8	♥ 5	Pass	3 ♦	Pass	3 ♠
North HCP: 17+1	♦ Q854	♦ A	Pass	4 NT	Pass	5 ♣ ¹
South HCP: 16+3	♣ 6	♣ AKJT953	Pass	6 ♠	All Pass	
Contract: 6 ♠ North			1. A=0/5 or 3/5			

Board: 354 ♠ AT652 You bid first.

Dealer: South ♥ AQ43 The opponents are silent.

Vul: None ♦ Q8

HCP: 12+1 ♣ T2

Board: 355 ♠ Q4 Partner bids first.

Dealer: North ♥ Q764 The opponents are silent.

Vul: N-S ♦ AK3

HCP: 13 ♣ QT52

Board: 356 ♠ KJ5 You bid first.

Dealer: South ♥ AKJ865 The opponents are silent.

Vul: E-W ♦ K4

HCP: 16+2 ♣ J7

Board: 357 ♠ 7 Partner bids first.

Dealer: North ♥ J8 The opponents are silent.

Vul: None ♦ AKJ7

HCP: 13+2 ♣ KJ6542

Board: 358 ♠ A732 Partner bids first.

Dealer: North ♥ 5 The opponents are silent.

Vul: N-S ♦ A

HCP: 16+3 ♣ AKJT953

Both hands (Answers Page)

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AT652				1 ♠
Vul: None	♥ T976	♥ AQ43	Pass	2 ♣	Pass	2 ♥
North HCP: 13	♦ KJT3	♦ Q8	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ AQ94	♣ T2				
Contract: 4 ♥ North						

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ A9873	♠ Q4		1 ♠	Pass	2 ♣
Vul: N-S	♥ KJ5	♥ Q764	Pass	2 NT	Pass	3 NT
North HCP: 12+1	♦ J4	♦ AK3	All Pass			
South HCP: 13	♣ K87	♣ QT52				
Contract: 3 NT South						

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ KJ5				1 ♥
Vul: E-W	♥ 2	♥ AKJ865	Pass	2 ♦	Pass	3 ♥
North HCP: 15+2	♦ A7632	♦ K4	Pass	4 NT	Pass	5 ♥ ¹
South HCP: 16+2	♣ AK954	♣ J7	All Pass			
Contract: 5 ♥ South			1. A=2/5 or 5/5, Q(H)=0			

Board: 357	North:	South:	W	N	E	S
Dealer: North	♠ AKJ85	♠ 7		1 ♠	Pass	2 ♣
Vul: None	♥ KT5	♥ J8	Pass	3 ♦	All Pass	
North HCP: 15+1	♦ 9843	♦ AKJ7				
South HCP: 13+2	♣ A	♣ KJ6542				
Contract: 3 ♦ North						

Board: 358	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ A732		1 ♥	Pass	2 ♣
Vul: N-S	♥ AKQJ8	♥ 5	Pass	3 ♦	Pass	3 ♠
North HCP: 17+1	♦ Q854	♦ A	Pass	4 NT	Pass	5 ♣ ¹
South HCP: 16+3	♣ 6	♣ AKJT953	Pass	6 ♠	All Pass	
Contract: 6 ♠ North			1. A=0/5 or 3/5			

Board: 359	♠ A	Partner bids first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: E-W	♦ J96	
HCP: 16+2	♣ KQ9654	

Board: 360	♠ A3	Partner bids first.
Dealer: South	♥ AT72	The opponents are silent.
Vul: Both	♦ AJ9	
HCP: 14	♣ J643	

Board: 361	♠ 92	You bid first.
Dealer: North	♥ KQ874	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 15+1	♣ A543	

Board: 362	♠ 65	Partner bids first.
Dealer: South	♥ A854	The opponents are silent.
Vul: E-W	♦ A92	
HCP: 15	♣ AK64	

Both hands (Answers Page)

Board: 359

Dealer: South

North:

♠ A

South:

♠ K9742

W N E S

1 ♠

Vul: E-W

♥ AQ8

♥ 54

Pass 2 ♣ Pass 3 ♦

North HCP: 16+2

♦ J96

♦ AQT8

Pass 3NT All Pass

South HCP: 14+1

♣ KQ9654

♣ AJ

Contract: 3NT North

Board: 360

Dealer: South

North:

♠ A3

South:

♠ K9854

W N E S

1 ♠

Vul: Both

♥ AT72

♥ K4

Pass 2 ♣ Pass 2NT

North HCP: 14

♦ AJ9

♦ KQ5

Pass 3NT All Pass

South HCP: 13+1

♣ J643

♣ Q85

Contract: 3NT North

Board: 361

Dealer: North

North:

♠ 92

South:

♠ KQJ53

W N E S

1 ♠

Vul: N-S

♥ KQ874

♥ -

 Pass 2 ♣ Pass 2 ♦¹

North HCP: 15+1

♦ AQ

♦ KJ8

Pass 2NT Pass 4 ♣

South HCP: 14+2

♣ A543

♣ KJ982

Pass 4 ♦ Pass 4 ♠

Contract: 6 ♣ North

 Pass 4NT Pass 5 ♦²

Pass 6 ♣ All Pass

1. Fourth suit game force

2. A=1/5 or 4/5

Board: 362

Dealer: South

North:

♠ 65

South:

♠ AQ973

W N E S

1 ♠

Vul: E-W

♥ A854

♥ K76

Pass 2 ♣ Pass 2NT

North HCP: 15

♦ A92

♦ J54

Pass 3NT All Pass

South HCP: 12+1

♣ AK64

♣ Q7

Contract: 3NT North

Board: 359 ♠ K9742 You bid first.

Dealer: South ♥ 54 The opponents are silent.

Vul: E-W ♦ AQT8

HCP: 14+1 ♣ AJ

Board: 360 ♠ K9854 You bid first.

Dealer: South ♥ K4 The opponents are silent.

Vul: Both ♦ KQ5

HCP: 13+1 ♣ Q85

Board: 361 ♠ KQJ53 Partner bids first.

Dealer: North ♥ - The opponents are silent.

Vul: N-S ♦ KJ8

HCP: 14+2 ♣ KJ982

Board: 362 ♠ AQ973 You bid first.

Dealer: South ♥ K76 The opponents are silent.

Vul: E-W ♦ J54

HCP: 12+1 ♣ Q7

Both hands (Answers Page)

Board: 359	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ K9742				1 ♠
Vul: E-W	♥ AQ8	♥ 54	Pass	2 ♣	Pass	3 ♦
North HCP: 16+2	♦ J96	♦ AQT8	Pass	3NT	All Pass	
South HCP: 14+1	♣ KQ9654	♣ AJ				
Contract: 3NT North						

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ K9854				1 ♠
Vul: Both	♥ AT72	♥ K4	Pass	2 ♣	Pass	2NT
North HCP: 14	♦ AJ9	♦ KQ5	Pass	3NT	All Pass	
South HCP: 13+1	♣ J643	♣ Q85				
Contract: 3NT North						

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ KQJ53		1 ♥	Pass	1 ♠
Vul: N-S	♥ KQ874	♥ -	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 15+1	♦ AQ	♦ KJ8	Pass	2NT	Pass	4 ♣
South HCP: 14+2	♣ A543	♣ KJ982	Pass	4 ♦	Pass	4 ♠
Contract: 6 ♣ North			Pass	4NT	Pass	5 ♦ ²
			Pass	6 ♣	All Pass	

1. Fourth suit game force

2. A=1/5 or 4/5

Board: 362	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ AQ973				1 ♠
Vul: E-W	♥ A854	♥ K76	Pass	2 ♣	Pass	2NT
North HCP: 15	♦ A92	♦ J54	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK64	♣ Q7				
Contract: 3NT North						

Board: 363 ♠ AKQ873 You bid first.

Dealer: North ♥ 654 The opponents are silent.

Vul: Both ♦ A9

HCP: 13+2 ♣ 76

Board: 364 ♠ A4 Partner bids first.

Dealer: South ♥ K73 The opponents are silent.

Vul: None ♦ 965

HCP: 13+1 ♣ AQT96

Board: 365 ♠ Q952 You bid first.

Dealer: North ♥ AJT62 The opponents are silent.

Vul: E-W ♦ KQ

HCP: 16+1 ♣ A6

Board: 366 ♠ J Partner bids first.

Dealer: South ♥ 54 The opponents are silent.

Vul: Both ♦ A9754

HCP: 13+2 ♣ AKJ54

Board: 367 ♠ QJ984 You bid first.

Dealer: North ♥ QT The opponents are silent.

Vul: N-S ♦ AJ84

HCP: 14+1 ♣ A7

Both hands (Answers Page)

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ AKQ873	♠ J6		1 ♠	Pass	2 ♦
Vul: Both	♥ 654	♥ AQ83	Pass	2 ♠	Pass	3 ♠
North HCP: 13+2	♦ A9	♦ KQ84	Pass	4 ♦	Pass	4 ♥
South HCP: 16	♣ 76	♣ A84	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ KJ2				1 ♥
Vul: None	♥ K73	♥ AQ842	Pass	2 ♣	Pass	2 NT
North HCP: 13+1	♦ 965	♦ QJ	Pass	4 ♥	All Pass	
South HCP: 13+1	♣ AQT96	♣ 532				
Contract: 4 ♥ North						

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ Q952	♠ K43		1 ♥	Pass	2 ♣
Vul: E-W	♥ AJT62	♥ KQ	Pass	2 ♠	Pass	4 NT
North HCP: 16+1	♦ KQ	♦ A963	Pass	5 ♠ ¹	All Pass	
South HCP: 16	♣ A6	♣ KJ72				
Contract: 5 ♠ North			1. A=2/5 or 5/5, Q(S)=1			

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A74				1 ♥
Vul: Both	♥ 54	♥ AKQJ2	Pass	2 ♦	Pass	3 NT
North HCP: 13+2	♦ A9754	♦ Q6	Pass	6 NT	All Pass	
South HCP: 18+1	♣ AKJ54	♣ QT3				
Contract: 6 NT North						

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ QJ984	♠ AK2		1 ♠	Pass	2 ♣
Vul: N-S	♥ QT	♥ K9	Pass	3 ♦	Pass	3 ♠
North HCP: 14+1	♦ AJ84	♦ Q92	Pass	3 NT	Pass	4 ♠
South HCP: 14+1	♣ A7	♣ QT654	All Pass			
Contract: 4 ♠ South						

Board: 363	♠ J6	Partner bids first.
Dealer: North	♥ AQ83	The opponents are silent.
Vul: Both	♦ KQ84	
HCP: 16	♣ A84	

Board: 364	♠ KJ2	You bid first.
Dealer: South	♥ AQ842	The opponents are silent.
Vul: None	♦ QJ	
HCP: 13+1	♣ 532	

Board: 365	♠ K43	Partner bids first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ A963	
HCP: 16	♣ KJ72	

Board: 366	♠ A74	You bid first.
Dealer: South	♥ AKQJ2	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 18+1	♣ QT3	

Board: 367	♠ AK2	Partner bids first.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ Q92	
HCP: 14+1	♣ QT654	

Both hands (Answers Page)

Board: 363	North:	South:	W	N	E	S
Dealer: North	♠ AKQ873	♠ J6		1 ♠	Pass	2 ♦
Vul: Both	♥ 654	♥ AQ83	Pass	2 ♠	Pass	3 ♠
North HCP: 13+2	♦ A9	♦ KQ84	Pass	4 ♦	Pass	4 ♥
South HCP: 16	♣ 76	♣ A84	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ KJ2				1 ♥
Vul: None	♥ K73	♥ AQ842	Pass	2 ♣	Pass	2 NT
North HCP: 13+1	♦ 965	♦ QJ	Pass	4 ♥	All Pass	
South HCP: 13+1	♣ AQT96	♣ 532				
Contract: 4 ♥ North						

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ Q952	♠ K43		1 ♥	Pass	2 ♣
Vul: E-W	♥ AJT62	♥ KQ	Pass	2 ♠	Pass	4 NT
North HCP: 16+1	♦ KQ	♦ A963	Pass	5 ♠ ¹	All Pass	
South HCP: 16	♣ A6	♣ KJ72				
Contract: 5 ♠ North			1. A=2/5 or 5/5, Q(S)=1			

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A74				1 ♥
Vul: Both	♥ 54	♥ AKQJ2	Pass	2 ♦	Pass	3 NT
North HCP: 13+2	♦ A9754	♦ Q6	Pass	6 NT	All Pass	
South HCP: 18+1	♣ AKJ54	♣ QT3				
Contract: 6 NT North						

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ QJ984	♠ AK2		1 ♠	Pass	2 ♣
Vul: N-S	♥ QT	♥ K9	Pass	3 ♦	Pass	3 ♠
North HCP: 14+1	♦ AJ84	♦ Q92	Pass	3 NT	Pass	4 ♠
South HCP: 14+1	♣ A7	♣ QT654	All Pass			
Contract: 4 ♠ South						

Board: 368	♠ A2	Partner bids first.
Dealer: South	♥ QJ97	The opponents are silent.
Vul: Both	♦ QJ93	
HCP: 17	♣ AK9	

Board: 369	♠ AKT942	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ T985	
HCP: 14+2	♣ A4	

Board: 370	♠ K3	Partner bids first.
Dealer: South	♥ QJT2	The opponents are silent.
Vul: N-S	♦ KJ7	
HCP: 15	♣ KQ65	

Board: 371	♠ 2	Partner bids first.
Dealer: South	♥ Q543	The opponents are silent.
Vul: E-W	♦ Q642	
HCP: 13	♣ AKQ3	

Board: 372	♠ 74	Partner bids first.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: None	♦ AJ83	
HCP: 13	♣ K754	

Both hands (Answers Page)

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ KJT85				1 ♠
Vul: Both	♥ QJ97	♥ K	Pass	2 ♦	Pass	3 ♣
North HCP: 17	♦ QJ93	♦ A2	Pass	4 ♣	Pass	4 NT
South HCP: 13+2	♣ AK9	♣ Q8763	Pass	5 ♣ ¹	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

1. A=0/5 or 3/5

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ AKT942	♠ J85		1 ♠	Pass	1 NT ¹
Vul: None	♥ K	♥ J42	Pass	2 ♦	Pass	3 ♣
North HCP: 14+2	♦ T985	♦ AJ3	Pass	3 NT	Pass	4 ♠
South HCP: 11	♣ A4	♣ KJT5	All Pass			
Contract: 4 ♠ South			1. forcing 1NT			

Board: 370	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ A9752				1 ♠
Vul: N-S	♥ QJT2	♥ AK63	Pass	2 ♣	Pass	3 ♥
North HCP: 15	♦ KJ7	♦ 4	Pass	4 ♥	All Pass	
South HCP: 15+1	♣ KQ65	♣ AT4				
Contract: 4 ♥ North						

Board: 371	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ KQJ853				1 ♠
Vul: E-W	♥ Q543	♥ K87	Pass	2 ♣	Pass	3 ♣
North HCP: 13	♦ Q642	♦ AK9	Pass	3 NT	All Pass	
South HCP: 16+2	♣ AKQ3	♣ 2				
Contract: 3 NT North						

Board: 372	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AQ983				1 ♠
Vul: None	♥ AJ8	♥ Q97	Pass	2 ♣	Pass	2 NT
North HCP: 13	♦ AJ83	♦ 965	Pass	3 NT	All Pass	
South HCP: 12+1	♣ K754	♣ A8				
Contract: 3 NT North						

Board: 368 ♠ KJT85 You bid first.

Dealer: South ♥ K The opponents are silent.

Vul: Both ♦ A2

HCP: 13+2 ♣ Q8763

Board: 369 ♠ J85 Partner bids first.

Dealer: North ♥ J42 The opponents are silent.

Vul: None ♦ AJ3

HCP: 11 ♣ KJT5

Board: 370 ♠ A9752 You bid first.

Dealer: South ♥ AK63 The opponents are silent.

Vul: N-S ♦ 4

HCP: 15+1 ♣ AT4

Board: 371 ♠ KQJ853 You bid first.

Dealer: South ♥ K87 The opponents are silent.

Vul: E-W ♦ AK9

HCP: 16+2 ♣ 2

Board: 372 ♠ AQ983 You bid first.

Dealer: South ♥ Q97 The opponents are silent.

Vul: None ♦ 965

HCP: 12+1 ♣ A8

Both hands (Answers Page)

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ KJT85				1 ♠
Vul: Both	♥ QJ97	♥ K	Pass	2 ♦	Pass	3 ♣
North HCP: 17	♦ QJ93	♦ A2	Pass	4 ♣	Pass	4 NT
South HCP: 13+2	♣ AK9	♣ Q8763	Pass	5 ♣ ¹	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

1. A=0/5 or 3/5

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ AKT942	♠ J85		1 ♠	Pass	1 NT ¹
Vul: None	♥ K	♥ J42	Pass	2 ♦	Pass	3 ♣
North HCP: 14+2	♦ T985	♦ AJ3	Pass	3 NT	Pass	4 ♠
South HCP: 11	♣ A4	♣ KJT5	All Pass			
Contract: 4 ♠ South			1. forcing 1NT			

Board: 370	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ A9752				1 ♠
Vul: N-S	♥ QJT2	♥ AK63	Pass	2 ♣	Pass	3 ♥
North HCP: 15	♦ KJ7	♦ 4	Pass	4 ♥	All Pass	
South HCP: 15+1	♣ KQ65	♣ AT4				
Contract: 4 ♥ North						

Board: 371	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ KQJ853				1 ♠
Vul: E-W	♥ Q543	♥ K87	Pass	2 ♣	Pass	3 ♣
North HCP: 13	♦ Q642	♦ AK9	Pass	3 NT	All Pass	
South HCP: 16+2	♣ AKQ3	♣ 2				
Contract: 3 NT North						

Board: 372	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AQ983				1 ♠
Vul: None	♥ AJ8	♥ Q97	Pass	2 ♣	Pass	2 NT
North HCP: 13	♦ AJ83	♦ 965	Pass	3 NT	All Pass	
South HCP: 12+1	♣ K754	♣ A8				
Contract: 3 NT North						

Board: 373 ♠ Q653 You bid first.

Dealer: North ♥ AKJT7 The opponents are silent.

Vul: N-S ♦ A53

HCP: 14+1 ♣ 6

Board: 374 ♠ J Partner bids first.

Dealer: South ♥ T95 The opponents are silent.

Vul: E-W ♦ KQT9

HCP: 12+1 ♣ KQJ98

Board: 375 ♠ 852 You bid first.

Dealer: North ♥ AT974 The opponents are silent.

Vul: Both ♦ J3

HCP: 14+1 ♣ AKQ

Board: 376 ♠ K3 Partner bids first.

Dealer: South ♥ AJ54 The opponents are silent.

Vul: N-S ♦ AJ8

HCP: 17 ♣ KJ73

Both hands (Answers Page)

Board: 373	North:	South:	W	N	E	S
Dealer: North	♠ Q653	♠ A4		1 ♥	Pass	2 ♣
Vul: N-S	♥ AKJT7	♥ 943	Pass	2NT	Pass	3 ♥
North HCP: 14+1	♦ A53	♦ KT	Pass	3NT	Pass	4NT
South HCP: 17+2	♣ 6	♣ AKQJ97	Pass	5 ♣ ¹	Pass	5 ♦
Contract: 6 ♥ South			Pass	5 ♥ ²	Pass	6 ♥
			All Pass			

1. A=0/5 or 3/5

2. no !H queen

Board: 374	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ KQ74				1 ♥
Vul: E-W	♥ T95	♥ QJ874	Pass	1NT ¹	Pass	2 ♠
North HCP: 12+1	♦ KQT9	♦ AJ8	Pass	4 ♥	All Pass	
South HCP: 17+1	♣ KQJ98	♣ A	1. forcing 1NT			
Contract: 4 ♥ North						

Board: 375	North:	South:	W	N	E	S
Dealer: North	♠ 852	♠ AK4		1 ♥	Pass	2 ♣
Vul: Both	♥ AT974	♥ 85	Pass	2NT	Pass	3NT
North HCP: 14+1	♦ J3	♦ AKQ8	All Pass			
South HCP: 16	♣ AKQ	♣ T985				
Contract: 3NT South						

Board: 376	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AJT642				1 ♠
Vul: N-S	♥ AJ54	♥ T2	Pass	2 ♣	Pass	3 ♠
North HCP: 17	♦ AJ8	♦ KQ9	Pass	4NT	Pass	5 ♥ ¹
South HCP: 16+2	♣ KJ73	♣ AQ	Pass	6 ♠	All Pass	
Contract: 6 ♠ North			1. A=2/5 or 5/5, Q(S)=0			

Board: 373	♠ A4	Partner bids first.
Dealer: North	♥ 943	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 17+2	♣ AKQJ97	

Board: 374	♠ KQ74	You bid first.
Dealer: South	♥ QJ874	The opponents are silent.
Vul: E-W	♦ AJ8	
HCP: 17+1	♣ A	

Board: 375	♠ AK4	Partner bids first.
Dealer: North	♥ 85	The opponents are silent.
Vul: Both	♦ AKQ8	
HCP: 16	♣ T985	

Board: 376	♠ AJT642	You bid first.
Dealer: South	♥ T2	The opponents are silent.
Vul: N-S	♦ KQ9	
HCP: 16+2	♣ AQ	

Both hands (Answers Page)

Board: 373

Dealer: North

North:

♠ Q653

South:

♠ A4

W N E S

1♥ Pass 2♣

Vul: N-S

♥ AKJT7

♥ 943

Pass 2NT Pass 3♥

North HCP: 14+1

♦ A53

♦ KT

Pass 3NT Pass 4NT

South HCP: 17+2

♣ 6

♣ AKQJ97

 Pass 5♣¹ Pass 5♦

Contract: 6♥ South

 Pass 5♥² Pass 6♥

All Pass

1. A=0/5 or 3/5

2. no !H queen

Board: 374

Dealer: South

North:

♠ J

South:

♠ KQ74

W N E S

1♥

Vul: E-W

♥ T95

♥ QJ874

 Pass 1NT¹ Pass 2♠

North HCP: 12+1

♦ KQT9

♦ AJ8

Pass 4♥ All Pass

South HCP: 17+1

♣ KQJ98

♣ A

1. forcing 1NT

Contract: 4♥ North

Board: 375

Dealer: North

North:

♠ 852

South:

♠ AK4

W N E S

1♥ Pass 2♣

Vul: Both

♥ AT974

♥ 85

Pass 2NT Pass 3NT

North HCP: 14+1

♦ J3

♦ AKQ8

All Pass

South HCP: 16

♣ AKQ

♣ T985

Contract: 3NT South

Board: 376

Dealer: South

North:

♠ K3

South:

♠ AJT642

W N E S

1♠

Vul: N-S

♥ AJ54

♥ T2

Pass 2♣ Pass 3♠

North HCP: 17

♦ AJ8

♦ KQ9

 Pass 4NT Pass 5♥¹

South HCP: 16+2

♣ KJ73

♣ AQ

Pass 6♠ All Pass

Contract: 6♠ North

1. A=2/5 or 5/5, Q(S)=0

Board: 377 ♠ AKT7654 You bid first.

Dealer: North ♥ AQ2 The opponents are silent.

Vul: E-W ♦ T5

HCP: 13+3 ♣ 3

Board: 378 ♠ AJ653 You bid first.

Dealer: North ♥ T653 The opponents are silent.

Vul: Both ♦ AKQ2

HCP: 14+1 ♣ -

Board: 379 ♠ AK87 You bid first.

Dealer: North ♥ KJ743 The opponents are silent.

Vul: None ♦ KT9

HCP: 16+1 ♣ Q

Board: 380 ♠ 532 Partner bids first.

Dealer: South ♥ AJ7 The opponents are silent.

Vul: E-W ♦ K8

HCP: 16+1 ♣ AKJ96

Board: 381 ♠ AQT865 You bid first.

Dealer: North ♥ - The opponents are silent.

Vul: Both ♦ KJT

HCP: 14+2 ♣ A985

Both hands (Answers Page)

Board: 377

Dealer: North

North:

♠ AKT7654

South:

♠ 8

W N E S

1 ♠ Pass 2 ♣

Vul: E-W

♥ AQ2

♥ T765

Pass 4 ♠ All Pass

North HCP: 13+3

♦ T5

♦ AKQJ

South HCP: 15

♣ 3

♣ KQ62

Contract: 4 ♠ North

Board: 378

Dealer: North

North:

♠ AJ653

South:

♠ KQ

W N E S

1 ♠ Pass 2 ♣

Vul: Both

♥ T653

♥ KQ4

Pass 2 ♥ Pass 2NT

North HCP: 14+1

♦ AKQ2

♦ J85

Pass 3 ♦ Pass 3NT

South HCP: 18+1

♣ -

♣ AK864

All Pass

Contract: 3NT South

Board: 379

Dealer: North

North:

♠ AK87

South:

♠ Q

W N E S

1 ♥ Pass 2 ♣

Vul: None

♥ KJ743

♥ A82

Pass 2 ♠ Pass 3 ♥

North HCP: 16+1

♦ KT9

♦ A54

 Pass 4NT Pass 5 ♥¹

South HCP: 14+2

♣ Q

♣ KJT732

Pass 6 ♥ All Pass

Contract: 6 ♥ North

1. A=2/5 or 5/5, Q(H)=0

Board: 380

Dealer: South

North:

♠ 532

South:

♠ KJ974

W N E S

1 ♠

Vul: E-W

♥ AJ7

♥ KQ

Pass 2 ♣ Pass 3 ♦

North HCP: 16+1

♦ K8

♦ QJ932

Pass 3 ♠ Pass 3NT

South HCP: 14+2

♣ AKJ96

♣ Q

 Pass 4NT Pass 5 ♦¹

Contract: 5 ♠ North

Pass 5 ♠ All Pass

1. A=1/5 or 4/5

Board: 381

Dealer: North

North:

♠ AQT865

South:

♠ K2

W N E S

1 ♠ Pass 2 ♣

Vul: Both

♥ -

♥ AKJ5

 Pass 4 ♥¹ Pass 4 ♠

North HCP: 14+2

♦ KJT

♦ A87

All Pass

South HCP: 17

♣ A985

♣ Q642

1. Splinter

Contract: 4 ♠ South

Board: 377	♠ 8	Partner bids first.
Dealer: North	♥ T765	The opponents are silent.
Vul: E-W	♦ AKQJ	
HCP: 15	♣ KQ62	

Board: 378	♠ KQ	Partner bids first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: Both	♦ J85	
HCP: 18+1	♣ AK864	

Board: 379	♠ Q	Partner bids first.
Dealer: North	♥ A82	The opponents are silent.
Vul: None	♦ A54	
HCP: 14+2	♣ KJT732	

Board: 380	♠ KJ974	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ QJ932	
HCP: 14+2	♣ Q	

Board: 381	♠ K2	Partner bids first.
Dealer: North	♥ AKJ5	The opponents are silent.
Vul: Both	♦ A87	
HCP: 17	♣ Q642	

Both hands (Answers Page)

Board: 377

Dealer: North

North:

♠ AKT7654

South:

♠ 8

W N E S

1 ♠ Pass 2 ♣

Vul: E-W

♥ AQ2

♥ T765

Pass 4 ♠ All Pass

North HCP: 13+3

♦ T5

♦ AKQJ

South HCP: 15

♣ 3

♣ KQ62

Contract: 4 ♠ North

Board: 378

Dealer: North

North:

♠ AJ653

South:

♠ KQ

W N E S

1 ♠ Pass 2 ♣

Vul: Both

♥ T653

♥ KQ4

Pass 2 ♥ Pass 2NT

North HCP: 14+1

♦ AKQ2

♦ J85

Pass 3 ♦ Pass 3NT

South HCP: 18+1

♣ -

♣ AK864

All Pass

Contract: 3NT South

Board: 379

Dealer: North

North:

♠ AK87

South:

♠ Q

W N E S

1 ♥ Pass 2 ♣

Vul: None

♥ KJ743

♥ A82

Pass 2 ♠ Pass 3 ♥

North HCP: 16+1

♦ KT9

♦ A54

 Pass 4NT Pass 5 ♥¹

South HCP: 14+2

♣ Q

♣ KJT732

Pass 6 ♥ All Pass

Contract: 6 ♥ North

1. A=2/5 or 5/5, Q(H)=0

Board: 380

Dealer: South

North:

♠ 532

South:

♠ KJ974

W N E S

1 ♠

Vul: E-W

♥ AJ7

♥ KQ

Pass 2 ♣ Pass 3 ♦

North HCP: 16+1

♦ K8

♦ QJ932

Pass 3 ♠ Pass 3NT

South HCP: 14+2

♣ AKJ96

♣ Q

 Pass 4NT Pass 5 ♦¹

Contract: 5 ♠ North

Pass 5 ♠ All Pass

1. A=1/5 or 4/5

Board: 381

Dealer: North

North:

♠ AQT865

South:

♠ K2

W N E S

1 ♠ Pass 2 ♣

Vul: Both

♥ -

♥ AKJ5

 Pass 4 ♥¹ Pass 4 ♠

North HCP: 14+2

♦ KJT

♦ A87

All Pass

South HCP: 17

♣ A985

♣ Q642

1. Splinter

Contract: 4 ♠ South

Board: 382	♠ QT	Partner bids first.
Dealer: South	♥ QT6	The opponents are silent.
Vul: None	♦ AKJ8	
HCP: 13	♣ JT53	

Board: 383	♠ KQJ98	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: N-S	♦ T3	
HCP: 15+1	♣ AQ92	

Board: 384	♠ 9	You bid first.
Dealer: North	♥ AKQJ82	The opponents are silent.
Vul: Both	♦ AQ92	
HCP: 16+2	♣ 52	

Board: 385	♠ A84	You bid first.
Dealer: North	♥ QJ873	The opponents are silent.
Vul: None	♦ 74	
HCP: 13+1	♣ AQ3	

Board: 386	♠ QJT73	You bid first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: N-S	♦ QJ64	
HCP: 14+1	♣ K	

Both hands (Answers Page)

Board: 382	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ AK9874				1 ♠
Vul: None	♥ QT6	♥ A853	Pass	2 ♣	Pass	2 ♥
North HCP: 13	♦ AKJ8	♦ 5	Pass	3NT	Pass	4 ♠
South HCP: 14+2	♣ JT53	♣ K2	All Pass			
Contract: 4 ♠ South						

Board: 383	North:	South:	W	N	E	S
Dealer: North	♠ KQJ98	♠ A7		1 ♠	Pass	2 ♦
Vul: N-S	♥ KT	♥ AQJ6	Pass	2NT	Pass	3NT
North HCP: 15+1	♦ T3	♦ K764	All Pass			
South HCP: 18	♣ AQ92	♣ KJT				
Contract: 3NT South						

Board: 384	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ KQJ65		1 ♥	Pass	2 ♠
Vul: Both	♥ AKQJ82	♥ -	Pass	3 ♦	Pass	3NT
North HCP: 16+2	♦ AQ92	♦ KT8	Pass	6NT	All Pass	
South HCP: 17+2	♣ 52	♣ AKJ97				
Contract: 6NT North						

Board: 385	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ 72		1 ♥	Pass	2 ♣
Vul: None	♥ QJ873	♥ AK9	Pass	2NT	Pass	3 ♥
North HCP: 13+1	♦ 74	♦ QJ8	Pass	3 ♠	Pass	4 ♣
South HCP: 14+1	♣ AQ3	♣ KJ842	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 386	North:	South:	W	N	E	S
Dealer: North	♠ QJT73	♠ A6		1 ♠	Pass	2 ♣
Vul: N-S	♥ AJ4	♥ K97	Pass	3 ♦	Pass	5 ♣
North HCP: 14+1	♦ QJ64	♦ -	All Pass			
South HCP: 14+4	♣ K	♣ AQJT9832				
Contract: 5 ♣ South						

Board: 382 ♠ AK9874 You bid first.

Dealer: South ♥ A853 The opponents are silent.

Vul: None ♦ 5

HCP: 14+2 ♣ K2

Board: 383 ♠ A7 Partner bids first.

Dealer: North ♥ AQJ6 The opponents are silent.

Vul: N-S ♦ K764

HCP: 18 ♣ KJT

Board: 384 ♠ KQJ65 Partner bids first.

Dealer: North ♥ - The opponents are silent.

Vul: Both ♦ KT8

HCP: 17+2 ♣ AKJ97

Board: 385 ♠ 72 Partner bids first.

Dealer: North ♥ AK9 The opponents are silent.

Vul: None ♦ QJ8

HCP: 14+1 ♣ KJ842

Board: 386 ♠ A6 Partner bids first.

Dealer: North ♥ K97 The opponents are silent.

Vul: N-S ♦ -

HCP: 14+4 ♣ AQJT9832

Both hands (Answers Page)

Board: 382	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ AK9874				1 ♠
Vul: None	♥ QT6	♥ A853	Pass	2 ♣	Pass	2 ♥
North HCP: 13	♦ AKJ8	♦ 5	Pass	3NT	Pass	4 ♠
South HCP: 14+2	♣ JT53	♣ K2	All Pass			
Contract: 4 ♠ South						

Board: 383	North:	South:	W	N	E	S
Dealer: North	♠ KQJ98	♠ A7		1 ♠	Pass	2 ♦
Vul: N-S	♥ KT	♥ AQJ6	Pass	2NT	Pass	3NT
North HCP: 15+1	♦ T3	♦ K764	All Pass			
South HCP: 18	♣ AQ92	♣ KJT				
Contract: 3NT South						

Board: 384	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ KQJ65		1 ♥	Pass	2 ♠
Vul: Both	♥ AKQJ82	♥ -	Pass	3 ♦	Pass	3NT
North HCP: 16+2	♦ AQ92	♦ KT8	Pass	6NT	All Pass	
South HCP: 17+2	♣ 52	♣ AKJ97				
Contract: 6NT North						

Board: 385	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ 72		1 ♥	Pass	2 ♣
Vul: None	♥ QJ873	♥ AK9	Pass	2NT	Pass	3 ♥
North HCP: 13+1	♦ 74	♦ QJ8	Pass	3 ♠	Pass	4 ♣
South HCP: 14+1	♣ AQ3	♣ KJ842	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 386	North:	South:	W	N	E	S
Dealer: North	♠ QJT73	♠ A6		1 ♠	Pass	2 ♣
Vul: N-S	♥ AJ4	♥ K97	Pass	3 ♦	Pass	5 ♣
North HCP: 14+1	♦ QJ64	♦ -	All Pass			
South HCP: 14+4	♣ K	♣ AQJT9832				
Contract: 5 ♣ South						

Board: 387 ♠ KQJ73 You bid first.

Dealer: North ♥ KJT The opponents are silent.

Vul: E-W ♦ A98

HCP: 18+1 ♣ A2

Board: 388 ♠ AK9 Partner bids first.

Dealer: South ♥ 94 The opponents are silent.

Vul: None ♦ AQ86

HCP: 13 ♣ 8654

Board: 389 ♠ AQ You bid first.

Dealer: North ♥ A9732 The opponents are silent.

Vul: N-S ♦ 873

HCP: 13+1 ♣ KT4

Board: 390 ♠ A7 Partner bids first.

Dealer: South ♥ KQ97 The opponents are silent.

Vul: E-W ♦ 765

HCP: 14 ♣ KQ65

Both hands (Answers Page)

Board: 387

Dealer: North

North:

♠ KQJ73

South:

♠ A4

W N E S

1 ♠ Pass 2 ♣

Vul: E-W

North:

♥ KJT

South:

♥ A32

Pass 3NT Pass 6NT

North HCP: 18+1

North:

♦ A98

South:

♦ KQ3

All Pass

South HCP: 19+1

North:

♣ A2

South:

♣ KQJ54

Contract: 6NT South

Board: 388

Dealer: South

North:

♠ AK9

South:

♠ J652

W N E S

1 ♥

Vul: None

North:

♥ 94

South:

♥ AK532

Pass 2 ♣ Pass 2NT

North HCP: 13

North:

♦ AQ86

South:

♦ T2

Pass 3NT All Pass

South HCP: 12+1

North:

♣ 8654

South:

♣ A7

Contract: 3NT North

Board: 389

Dealer: North

North:

♠ AQ

South:

♠ 875

W N E S

1 ♥ Pass 2 ♣

Vul: N-S

North:

♥ A9732

South:

♥ K5

Pass 2NT Pass 3 ♣

North HCP: 13+1

North:

♦ 873

South:

♦ A64

Pass 3NT All Pass

South HCP: 13+1

North:

♣ KT4

South:

♣ AQ976

Contract: 3NT North

Board: 390

Dealer: South

North:

♠ A7

South:

♠ KJT985

W N E S

1 ♠

Vul: E-W

North:

♥ KQ97

South:

♥ 53

Pass 2 ♣ Pass 2 ♠

North HCP: 14

North:

♦ 765

South:

♦ AKQ

Pass 3 ♠ Pass 4 ♦

South HCP: 13+2

North:

♣ KQ65

South:

♣ 92

Pass 4 ♥ Pass 4 ♠

Contract: 4 ♠ South

All Pass

Board: 387	♠ A4	Partner bids first.
Dealer: North	♥ A32	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 19+1	♣ KQJ54	

Board: 388	♠ J652	You bid first.
Dealer: South	♥ AK532	The opponents are silent.
Vul: None	♦ T2	
HCP: 12+1	♣ A7	

Board: 389	♠ 875	Partner bids first.
Dealer: North	♥ K5	The opponents are silent.
Vul: N-S	♦ A64	
HCP: 13+1	♣ AQ976	

Board: 390	♠ KJT985	You bid first.
Dealer: South	♥ 53	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 13+2	♣ 92	

Both hands (Answers Page)

Board: 387

Dealer: North

North:

♠ KQJ73

South:

♠ A4

W N E S

1 ♠ Pass 2 ♣

Vul: E-W

North:

♥ KJT

South:

♥ A32

Pass 3NT Pass 6NT

North HCP: 18+1

North:

♦ A98

South:

♦ KQ3

All Pass

South HCP: 19+1

North:

♣ A2

South:

♣ KQJ54

Contract: 6NT South

Board: 388

Dealer: South

North:

♠ AK9

South:

♠ J652

W N E S

1 ♥

Vul: None

North:

♥ 94

South:

♥ AK532

Pass 2 ♣ Pass 2NT

North HCP: 13

North:

♦ AQ86

South:

♦ T2

Pass 3NT All Pass

South HCP: 12+1

North:

♣ 8654

South:

♣ A7

Contract: 3NT North

Board: 389

Dealer: North

North:

♠ AQ

South:

♠ 875

W N E S

1 ♥ Pass 2 ♣

Vul: N-S

North:

♥ A9732

South:

♥ K5

Pass 2NT Pass 3 ♣

North HCP: 13+1

North:

♦ 873

South:

♦ A64

Pass 3NT All Pass

South HCP: 13+1

North:

♣ KT4

South:

♣ AQ976

Contract: 3NT North

Board: 390

Dealer: South

North:

♠ A7

South:

♠ KJT985

W N E S

1 ♠

Vul: E-W

North:

♥ KQ97

South:

♥ 53

Pass 2 ♣ Pass 2 ♠

North HCP: 14

North:

♦ 765

South:

♦ AKQ

Pass 3 ♠ Pass 4 ♦

South HCP: 13+2

North:

♣ KQ65

South:

♣ 92

Pass 4 ♥ Pass 4 ♠

Contract: 4 ♠ South

All Pass

Board: 391	♠ -	Partner bids first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: Both	♦ A752	
HCP: 16+3	♣ AKQJ873	

Board: 392	♠ KQ	Partner bids first.
Dealer: South	♥ KJT8	The opponents are silent.
Vul: N-S	♦ AT42	
HCP: 19	♣ AQ7	

Board: 393	♠ Q7642	You bid first.
Dealer: North	♥ K3	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 12+1	♣ AQJ7	

Board: 394	♠ A74	Partner bids first.
Dealer: South	♥ QJT7	The opponents are silent.
Vul: Both	♦ 62	
HCP: 10	♣ KT63	

Both hands (Answers Page)

Board: 391	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQT32				1 ♠
Vul: Both	♥ Q3	♥ A9	Pass	2 ♣	Pass	3 ♠
North HCP: 16+3	♦ A752	♦ KQ98	Pass	4 ♣	Pass	4 ♦
South HCP: 18+2	♣ AKQJ873	♣ 6	Pass	4NT	Pass	5 ♣ ¹
Contract: 7NT North			Pass	5 ♥	Pass	5 ♠ ²
			Pass	5NT ³	Pass	6 ♦ ⁴
			Pass	7NT	All Pass	
						1. A=0/5 or 3/5
						2. !D queen and !S king
						3. King ask by 5NT
						4. K=1

Board: 392	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ AT984				1 ♠
Vul: N-S	♥ KJT8	♥ A72	Pass	2 ♦	Pass	2NT
North HCP: 19	♦ AT42	♦ K	Pass	4NT	Pass	6NT
South HCP: 12+1	♣ AQ7	♣ J643	All Pass			
Contract: 6NT South						

Board: 393	North:	South:	W	N	E	S
Dealer: North	♠ Q7642	♠ A5		1 ♠	Pass	2 ♣
Vul: E-W	♥ K3	♥ 964	Pass	3 ♣	Pass	3 ♦
North HCP: 12+1	♦ 52	♦ AKJ4	Pass	3NT	All Pass	
South HCP: 15	♣ AQJ7	♣ KT83				
Contract: 3NT North						

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ A74	♠ KQT93				1 ♠
Vul: Both	♥ QJT7	♥ A3	Pass	1NT ¹	Pass	2NT
North HCP: 10	♦ 62	♦ AJ53	Pass	4 ♠	All Pass	
South HCP: 16+1	♣ KT63	♣ Q5				
Contract: 4 ♠ North						1. forcing 1NT

Board: 391 ♠ AKQT32 You bid first.

Dealer: South ♥ A9 The opponents are silent.

Vul: Both ♦ KQ98

HCP: 18+2 ♣ 6

Board: 392 ♠ AT984 You bid first.

Dealer: South ♥ A72 The opponents are silent.

Vul: N-S ♦ K

HCP: 12+1 ♣ J643

Board: 393 ♠ A5 Partner bids first.

Dealer: North ♥ 964 The opponents are silent.

Vul: E-W ♦ AKJ4

HCP: 15 ♣ KT83

Board: 394 ♠ KQT93 You bid first.

Dealer: South ♥ A3 The opponents are silent.

Vul: Both ♦ AJ53

HCP: 16+1 ♣ Q5

Both hands (Answers Page)

Board: 391	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQT32				1 ♠
Vul: Both	♥ Q3	♥ A9	Pass	2 ♣	Pass	3 ♠
North HCP: 16+3	♦ A752	♦ KQ98	Pass	4 ♣	Pass	4 ♦
South HCP: 18+2	♣ AKQJ873	♣ 6	Pass	4NT	Pass	5 ♣ ¹
Contract: 7NT North			Pass	5 ♥	Pass	5 ♠ ²
			Pass	5NT ³	Pass	6 ♦ ⁴
			Pass	7NT	All Pass	

1. A=0/5 or 3/5
2. !D queen and !S king
3. King ask by 5NT
4. K=1

Board: 392	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ AT984				1 ♠
Vul: N-S	♥ KJT8	♥ A72	Pass	2 ♦	Pass	2NT
North HCP: 19	♦ AT42	♦ K	Pass	4NT	Pass	6NT
South HCP: 12+1	♣ AQ7	♣ J643	All Pass			
Contract: 6NT South						

Board: 393	North:	South:	W	N	E	S
Dealer: North	♠ Q7642	♠ A5		1 ♠	Pass	2 ♣
Vul: E-W	♥ K3	♥ 964	Pass	3 ♣	Pass	3 ♦
North HCP: 12+1	♦ 52	♦ AKJ4	Pass	3NT	All Pass	
South HCP: 15	♣ AQJ7	♣ KT83				
Contract: 3NT North						

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ A74	♠ KQT93				1 ♠
Vul: Both	♥ QJT7	♥ A3	Pass	1NT ¹	Pass	2NT
North HCP: 10	♦ 62	♦ AJ53	Pass	4 ♠	All Pass	
South HCP: 16+1	♣ KT63	♣ Q5				
Contract: 4 ♠ North			1. forcing 1NT			

Board: 395 ♠ AKQ94 You bid first.

Dealer: North ♥ 9532 The opponents are silent.

Vul: None ♦ KT

HCP: 14+1 ♣ QT

Board: 396 ♠ QJ8 Partner bids first.

Dealer: South ♥ AJ85 The opponents are silent.

Vul: E-W ♦ K753

HCP: 12 ♣ J7

Board: 397 ♠ AKQJT2 You bid first.

Dealer: North ♥ 742 The opponents are silent.

Vul: Both ♦ T

HCP: 13+2 ♣ QJ9

Board: 398 ♠ AK9843 You bid first.

Dealer: North ♥ AQ82 The opponents are silent.

Vul: None ♦ J

HCP: 14+2 ♣ T5

Both hands (Answers Page)

Board: 395

Dealer: North
Vul: None
North HCP: 14+1
South HCP: 10
Contract: 2♠ South

North:

♠ AKQ94
♥ 9532
♦ KT
♣ QT

South:

♠ J52
♥ KJ86
♦ A92
♣ J96

W N E S

1♠ Pass 2♠

All Pass

Board: 396

Dealer: South
Vul: E-W
North HCP: 12
South HCP: 17+1
Contract: 6♠ North

North:

♠ QJ8
♥ AJ85
♦ K753
♣ J7

South:

♠ KT743
♥ 4
♦ AJT
♣ AKQ9

W N E S

1♠

Pass 1NT¹ Pass 3♣

Pass 3♠ Pass 4♣

Pass 4♦ Pass 4♠

Pass 4NT Pass 5♣²

Pass 6♠ All Pass

1. forcing 1NT

2. A=0/5 or 3/5

Board: 397

Dealer: North
Vul: Both
North HCP: 13+2
South HCP: 15
Contract: 4♠ North

North:

♠ AKQJT2
♥ 742
♦ T
♣ QJ9

South:

♠ 53
♥ AJT3
♦ AQ98
♣ A54

W N E S

1♠ Pass 2♦

Pass 2♠ Pass 3♠

Pass 4♦ Pass 4♥

Pass 4♠ All Pass

Board: 398

Dealer: North
Vul: None
North HCP: 14+2
South HCP: 15+2
Contract: 3NT South

North:

♠ AK9843
♥ AQ82
♦ J
♣ T5

South:

♠ J
♥ JT
♦ AK942
♣ KQJ97

W N E S

1♠ Pass 2♦

Pass 2♥ Pass 3♣

Pass 3♠ Pass 3NT

All Pass

Board: 395	♠ J52	Partner bids first.
Dealer: North	♥ KJ86	The opponents are silent.
Vul: None	♦ A92	
HCP: 10	♣ J96	

Board: 396	♠ KT743	You bid first.
Dealer: South	♥ 4	The opponents are silent.
Vul: E-W	♦ AJT	
HCP: 17+1	♣ AKQ9	

Board: 397	♠ 53	Partner bids first.
Dealer: North	♥ AJT3	The opponents are silent.
Vul: Both	♦ AQ98	
HCP: 15	♣ A54	

Board: 398	♠ J	Partner bids first.
Dealer: North	♥ JT	The opponents are silent.
Vul: None	♦ AK942	
HCP: 15+2	♣ KQJ97	

Both hands (Answers Page)

Board: 395

Dealer: North
Vul: None
North HCP: 14+1
South HCP: 10
Contract: 2♠ South

North:

♠ AKQ94
♥ 9532
♦ KT
♣ QT

South:

♠ J52
♥ KJ86
♦ A92
♣ J96

W N E S

1♠ Pass 2♠

All Pass

Board: 396

Dealer: South
Vul: E-W
North HCP: 12
South HCP: 17+1
Contract: 6♠ North

North:

♠ QJ8
♥ AJ85
♦ K753
♣ J7

South:

♠ KT743
♥ 4
♦ AJT
♣ AKQ9

W N E S

1♠

Pass 1NT¹ Pass 3♣

Pass 3♠ Pass 4♣

Pass 4♦ Pass 4♠

Pass 4NT Pass 5♣²

Pass 6♠ All Pass

1. forcing 1NT

2. A=0/5 or 3/5

Board: 397

Dealer: North
Vul: Both
North HCP: 13+2
South HCP: 15
Contract: 4♠ North

North:

♠ AKQJT2
♥ 742
♦ T
♣ QJ9

South:

♠ 53
♥ AJT3
♦ AQ98
♣ A54

W N E S

1♠ Pass 2♦

Pass 2♠ Pass 3♠

Pass 4♦ Pass 4♥

Pass 4♠ All Pass

Board: 398

Dealer: North
Vul: None
North HCP: 14+2
South HCP: 15+2
Contract: 3NT South

North:

♠ AK9843
♥ AQ82
♦ J
♣ T5

South:

♠ J
♥ JT
♦ AK942
♣ KQJ97

W N E S

1♠ Pass 2♦

Pass 2♥ Pass 3♣

Pass 3♠ Pass 3NT

All Pass

Board: 399	♠ K3	Partner bids first.
Dealer: South	♥ AQT8	The opponents are silent.
Vul: N-S	♦ A842	
HCP: 18	♣ KQT	

Board: 400	♠ A542	Partner bids first.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ J8	
HCP: 18+1	♣ AKQ97	

Board: 401	♠ AKT865	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: None	♦ K43	
HCP: 14+2	♣ J7	

Board: 402	♠ AQJ976	You bid first.
Dealer: North	♥ T7	The opponents are silent.
Vul: N-S	♦ AT62	
HCP: 13+2	♣ Q	

Board: 403	♠ AT862	You bid first.
Dealer: North	♥ AQJ6	The opponents are silent.
Vul: E-W	♦ T54	
HCP: 13+1	♣ Q	

Both hands (Answers Page)

Board: 399	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AQJ87				1 ♠
Vul: N-S	♥ AQT8	♥ 952	Pass	2 ♦	Pass	3 ♦
North HCP: 18	♦ A842	♦ QT93	Pass	4 ♦	Pass	4 ♠
South HCP: 13+1	♣ KQT	♣ A	Pass	4NT	Pass	5 ♠ ¹
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. A=2/5 or 5/5, Q(D)=1

Board: 400	North:	South:	W	N	E	S
Dealer: South	♠ A542	♠ KQ6				1 ♥
Vul: Both	♥ A8	♥ KJ976	Pass	2 ♣	Pass	2NT
North HCP: 18+1	♦ J8	♦ A3	Pass	3 ♠	Pass	3NT
South HCP: 14+1	♣ AKQ97	♣ JT8	All Pass			
Contract: 3NT South						

Board: 401	North:	South:	W	N	E	S
Dealer: North	♠ AKT865	♠ 32		1 ♠	Pass	2 ♣
Vul: None	♥ KT	♥ A754	Pass	2 ♠	Pass	3 ♠
North HCP: 14+2	♦ K43	♦ QJT	Pass	3NT	Pass	4 ♣
South HCP: 14	♣ J7	♣ AK65	Pass	4 ♦	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

Board: 402	North:	South:	W	N	E	S
Dealer: North	♠ AQJ976	♠ K4		1 ♠	Pass	2 ♣
Vul: N-S	♥ T7	♥ AQ43	Pass	3 ♦	Pass	3NT
North HCP: 13+2	♦ AT62	♦ Q83	All Pass			
South HCP: 14	♣ Q	♣ K983				
Contract: 3NT South						

Board: 403	North:	South:	W	N	E	S
Dealer: North	♠ AT862	♠ KJ		1 ♠	Pass	2 ♣
Vul: E-W	♥ AQJ6	♥ K3	Pass	2 ♥	Pass	3 ♣
North HCP: 13+1	♦ T54	♦ KJ3	Pass	3NT	Pass	4 ♠
South HCP: 18+2	♣ Q	♣ AK9875	All Pass			
Contract: 4 ♠ South						

Board: 399 ♠ AQJ87 You bid first.

Dealer: South ♥ 952 The opponents are silent.

Vul: N-S ♦ QT93

HCP: 13+1 ♣ A

Board: 400 ♠ KQ6 You bid first.

Dealer: South ♥ KJ976 The opponents are silent.

Vul: Both ♦ A3

HCP: 14+1 ♣ JT8

Board: 401 ♠ 32 Partner bids first.

Dealer: North ♥ A754 The opponents are silent.

Vul: None ♦ QJT

HCP: 14 ♣ AK65

Board: 402 ♠ K4 Partner bids first.

Dealer: North ♥ AQ43 The opponents are silent.

Vul: N-S ♦ Q83

HCP: 14 ♣ K983

Board: 403 ♠ KJ Partner bids first.

Dealer: North ♥ K3 The opponents are silent.

Vul: E-W ♦ KJ3

HCP: 18+2 ♣ AK9875

Both hands (Answers Page)

Board: 399	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AQJ87				1 ♠
Vul: N-S	♥ AQT8	♥ 952	Pass	2 ♦	Pass	3 ♦
North HCP: 18	♦ A842	♦ QT93	Pass	4 ♦	Pass	4 ♠
South HCP: 13+1	♣ KQT	♣ A	Pass	4NT	Pass	5 ♠ ¹
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. A=2/5 or 5/5, Q(D)=1

Board: 400	North:	South:	W	N	E	S
Dealer: South	♠ A542	♠ KQ6				1 ♥
Vul: Both	♥ A8	♥ KJ976	Pass	2 ♣	Pass	2NT
North HCP: 18+1	♦ J8	♦ A3	Pass	3 ♠	Pass	3NT
South HCP: 14+1	♣ AKQ97	♣ JT8	All Pass			
Contract: 3NT South						

Board: 401	North:	South:	W	N	E	S
Dealer: North	♠ AKT865	♠ 32		1 ♠	Pass	2 ♣
Vul: None	♥ KT	♥ A754	Pass	2 ♠	Pass	3 ♠
North HCP: 14+2	♦ K43	♦ QJT	Pass	3NT	Pass	4 ♣
South HCP: 14	♣ J7	♣ AK65	Pass	4 ♦	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

Board: 402	North:	South:	W	N	E	S
Dealer: North	♠ AQJ976	♠ K4		1 ♠	Pass	2 ♣
Vul: N-S	♥ T7	♥ AQ43	Pass	3 ♦	Pass	3NT
North HCP: 13+2	♦ AT62	♦ Q83	All Pass			
South HCP: 14	♣ Q	♣ K983				
Contract: 3NT South						

Board: 403	North:	South:	W	N	E	S
Dealer: North	♠ AT862	♠ KJ		1 ♠	Pass	2 ♣
Vul: E-W	♥ AQJ6	♥ K3	Pass	2 ♥	Pass	3 ♣
North HCP: 13+1	♦ T54	♦ KJ3	Pass	3NT	Pass	4 ♠
South HCP: 18+2	♣ Q	♣ AK9875	All Pass			
Contract: 4 ♠ South						

Board: 404	♠ J8	Partner bids first.
Dealer: South	♥ K762	The opponents are silent.
Vul: None	♦ AKT3	
HCP: 16	♣ KQ8	

Board: 405	♠ Q42	You bid first.
Dealer: North	♥ AQT43	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 14+1	♣ J83	

Board: 406	♠ AT9	Partner bids first.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ 7432	
HCP: 15	♣ AT83	

Board: 407	♠ KQJ632	You bid first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: Both	♦ AK7	
HCP: 16+2	♣ J9	

Board: 408	♠ AKT865	You bid first.
Dealer: North	♥ J6	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 17+2	♣ AQ3	

Both hands (Answers Page)

Board: 404

	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AQT76				1 ♠
Vul: None	♥ K762	♥ QT5	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ AKT3	♦ Q	Pass	3NT	All Pass	
South HCP: 14+1	♣ KQ8	♣ A732				

Contract: 3NT North

Board: 405

	North:	South:	W	N	E	S
Dealer: North	♠ Q42	♠ K		1 ♥	Pass	2NT ¹
Vul: N-S	♥ AQT43	♥ KJ876	Pass	3NT	Pass	6 ♥
North HCP: 14+1	♦ AJ	♦ KT	All Pass			
South HCP: 16+2	♣ J83	♣ AQT64				

Contract: 6 ♥ South

Board: 406

	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ J3				1 ♥
Vul: E-W	♥ AK	♥ QT8653	Pass	2 ♣	Pass	2 ♥
North HCP: 15	♦ 7432	♦ AQJ	Pass	3 ♥	Pass	4 ♣
South HCP: 13+2	♣ AT83	♣ K5	Pass	4 ♦	Pass	4 ♥

Contract: 4 ♥ South

Board: 407

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ632	♠ T9		1 ♠	Pass	2 ♦
Vul: Both	♥ Q5	♥ AK32	Pass	3 ♠	Pass	4NT
North HCP: 16+2	♦ AK7	♦ QT63	Pass	5 ♠ ¹	All Pass	
South HCP: 15	♣ J9	♣ AQ8				

Contract: 5 ♠ North

Board: 408

	North:	South:	W	N	E	S
Dealer: North	♠ AKT865	♠ Q		1 ♠	Pass	2 ♣
Vul: N-S	♥ J6	♥ AK75	Pass	3 ♠	Pass	3NT
North HCP: 17+2	♦ KT	♦ AJ74	All Pass			
South HCP: 14	♣ AQ3	♣ T952				

Contract: 3NT South

Board: 404 ♠ AQT76 You bid first.

Dealer: South ♥ QT5 The opponents are silent.

Vul: None ♦ Q

HCP: 14+1 ♣ A732

Board: 405 ♠ K Partner bids first.

Dealer: North ♥ KJ876 The opponents are silent.

Vul: N-S ♦ KT

HCP: 16+2 ♣ AQT64

Board: 406 ♠ J3 You bid first.

Dealer: South ♥ QT8653 The opponents are silent.

Vul: E-W ♦ AQJ

HCP: 13+2 ♣ K5

Board: 407 ♠ T9 Partner bids first.

Dealer: North ♥ AK32 The opponents are silent.

Vul: Both ♦ QT63

HCP: 15 ♣ AQ8

Board: 408 ♠ Q Partner bids first.

Dealer: North ♥ AK75 The opponents are silent.

Vul: N-S ♦ AJ74

HCP: 14 ♣ T952

Both hands (Answers Page)

Board: 404

	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AQT76				1 ♠
Vul: None	♥ K762	♥ QT5	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ AKT3	♦ Q	Pass	3NT	All Pass	
South HCP: 14+1	♣ KQ8	♣ A732				

Contract: 3NT North

Board: 405

	North:	South:	W	N	E	S
Dealer: North	♠ Q42	♠ K		1 ♥	Pass	2NT ¹
Vul: N-S	♥ AQT43	♥ KJ876	Pass	3NT	Pass	6 ♥
North HCP: 14+1	♦ AJ	♦ KT	All Pass			
South HCP: 16+2	♣ J83	♣ AQT64				

Contract: 6 ♥ South

Board: 406

	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ J3				1 ♥
Vul: E-W	♥ AK	♥ QT8653	Pass	2 ♣	Pass	2 ♥
North HCP: 15	♦ 7432	♦ AQJ	Pass	3 ♥	Pass	4 ♣
South HCP: 13+2	♣ AT83	♣ K5	Pass	4 ♦	Pass	4 ♥

Contract: 4 ♥ South

Board: 407

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ632	♠ T9		1 ♠	Pass	2 ♦
Vul: Both	♥ Q5	♥ AK32	Pass	3 ♠	Pass	4NT
North HCP: 16+2	♦ AK7	♦ QT63	Pass	5 ♠ ¹	All Pass	
South HCP: 15	♣ J9	♣ AQ8				

Contract: 5 ♠ North

Board: 408

	North:	South:	W	N	E	S
Dealer: North	♠ AKT865	♠ Q		1 ♠	Pass	2 ♣
Vul: N-S	♥ J6	♥ AK75	Pass	3 ♠	Pass	3NT
North HCP: 17+2	♦ KT	♦ AJ74	All Pass			
South HCP: 14	♣ AQ3	♣ T952				

Contract: 3NT South

Board: 409 ♠ KQ653 You bid first.

Dealer: North ♥ AJ8 The opponents are silent.

Vul: E-W ♦ QT

HCP: 12+1 ♣ 876

Board: 410 ♠ K Partner bids first.

Dealer: South ♥ AT63 The opponents are silent.

Vul: Both ♦ J543

HCP: 13 ♣ KQT4

Board: 411 ♠ AQJ9643 You bid first.

Dealer: North ♥ Q The opponents are silent.

Vul: None ♦ 2

HCP: 12+3 ♣ K652

Board: 412 ♠ KJ3 Partner bids first.

Dealer: South ♥ Q5 The opponents are silent.

Vul: E-W ♦ Q7632

HCP: 12+1 ♣ A86

Board: 413 ♠ AKQ98 You bid first.

Dealer: North ♥ T2 The opponents are silent.

Vul: Both ♦ Q62

HCP: 18+1 ♣ AKT

Both hands (Answers Page)

Board: 409

Dealer: North

North:

♠ KQ653

South:

♠ AJ

W N E S

1 ♠ Pass 2 ♣

Vul: E-W

♥ AJ8

♥ KQT

Pass 2NT Pass 3NT

North HCP: 12+1

♦ QT

♦ K963

All Pass

South HCP: 14

♣ 876

♣ JT52

Contract: 3NT South

Board: 410

Dealer: South

North:

♠ K

South:

♠ AQ754

W N E S

1 ♠

Vul: Both

♥ AT63

♥ KJ8

Pass 2 ♣ Pass 3NT

North HCP: 13

♦ J543

♦ AK9

Pass 4NT All Pass

South HCP: 18+1

♣ KQT4

♣ J7

Contract: 4NT North

Board: 411

Dealer: North

North:

♠ AQJ9643

South:

♠ K8

W N E S

1 ♠ Pass 2 ♦

Vul: None

♥ Q

♥ J542

Pass 4 ♠ Pass 4NT

North HCP: 12+3

♦ 2

♦ AKT8

 Pass 5 ♦¹ Pass 5 ♠

South HCP: 16

♣ K652

♣ AJ3

All Pass

Contract: 5 ♠ South

1. A=1/5 or 4/5

Board: 412

Dealer: South

North:

♠ KJ3

South:

♠ A8654

W N E S

1 ♠

Vul: E-W

♥ Q5

♥ AJ72

 Pass 1NT¹ Pass 2 ♥

North HCP: 12+1

♦ Q7632

♦ A8

Pass 4 ♠ All Pass

South HCP: 14+1

♣ A86

♣ J7

1. forcing 1NT

Contract: 4 ♠ North

Board: 413

Dealer: North

North:

♠ AKQ98

South:

♠ 5

W N E S

1 ♠ Pass 2 ♣

Vul: Both

♥ T2

♥ AK93

Pass 3NT Pass 4NT

North HCP: 18+1

♦ Q62

♦ AT87

Pass 6NT All Pass

South HCP: 13

♣ AKT

♣ Q432

Contract: 6NT North

Board: 409	♠ AJ	Partner bids first.
Dealer: North	♥ KQT	The opponents are silent.
Vul: E-W	♦ K963	
HCP: 14	♣ JT52	

Board: 410	♠ AQ754	You bid first.
Dealer: South	♥ KJ8	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 18+1	♣ J7	

Board: 411	♠ K8	Partner bids first.
Dealer: North	♥ J542	The opponents are silent.
Vul: None	♦ AKT8	
HCP: 16	♣ AJ3	

Board: 412	♠ A8654	You bid first.
Dealer: South	♥ AJ72	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 14+1	♣ J7	

Board: 413	♠ 5	Partner bids first.
Dealer: North	♥ AK93	The opponents are silent.
Vul: Both	♦ AT87	
HCP: 13	♣ Q432	

Both hands (Answers Page)

Board: 409

Dealer: North

North:

♠ KQ653

South:

♠ AJ

W N E S

1 ♠ Pass 2 ♣

Vul: E-W

♥ AJ8

♥ KQT

Pass 2NT Pass 3NT

North HCP: 12+1

♦ QT

♦ K963

All Pass

South HCP: 14

♣ 876

♣ JT52

Contract: 3NT South

Board: 410

Dealer: South

North:

♠ K

South:

♠ AQ754

W N E S

1 ♠

Vul: Both

♥ AT63

♥ KJ8

Pass 2 ♣ Pass 3NT

North HCP: 13

♦ J543

♦ AK9

Pass 4NT All Pass

South HCP: 18+1

♣ KQT4

♣ J7

Contract: 4NT North

Board: 411

Dealer: North

North:

♠ AQJ9643

South:

♠ K8

W N E S

1 ♠ Pass 2 ♦

Vul: None

♥ Q

♥ J542

Pass 4 ♠ Pass 4NT

North HCP: 12+3

♦ 2

♦ AKT8

 Pass 5 ♦¹ Pass 5 ♠

South HCP: 16

♣ K652

♣ AJ3

All Pass

Contract: 5 ♠ South

1. A=1/5 or 4/5

Board: 412

Dealer: South

North:

♠ KJ3

South:

♠ A8654

W N E S

1 ♠

Vul: E-W

♥ Q5

♥ AJ72

 Pass 1NT¹ Pass 2 ♥

North HCP: 12+1

♦ Q7632

♦ A8

Pass 4 ♠ All Pass

South HCP: 14+1

♣ A86

♣ J7

1. forcing 1NT

Contract: 4 ♠ North

Board: 413

Dealer: North

North:

♠ AKQ98

South:

♠ 5

W N E S

1 ♠ Pass 2 ♣

Vul: Both

♥ T2

♥ AK93

Pass 3NT Pass 4NT

North HCP: 18+1

♦ Q62

♦ AT87

Pass 6NT All Pass

South HCP: 13

♣ AKT

♣ Q432

Contract: 6NT North

Board: 414	♠ T8	Partner bids first.
Dealer: South	♥ KQT4	The opponents are silent.
Vul: None	♦ AQ7	
HCP: 17	♣ KQJ8	

Board: 415	♠ A	You bid first.
Dealer: North	♥ QJT97	The opponents are silent.
Vul: N-S	♦ AQT8	
HCP: 13+1	♣ 652	

Board: 416	♠ AK2	Partner bids first.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ KQJ4	
HCP: 17	♣ T642	

Board: 417	♠ AJT976	Partner bids first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: None	♦ -	
HCP: 13+3	♣ AQT97	

Board: 418	♠ AQ9	Partner bids first.
Dealer: South	♥ J6	The opponents are silent.
Vul: N-S	♦ Q854	
HCP: 13	♣ A532	

Both hands (Answers Page)

Board: 414	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ AJ762				1 ♠
Vul: None	♥ KQT4	♥ J7	Pass	2 ♣	Pass	2NT
North HCP: 17	♦ AQ7	♦ KT6	Pass	3NT	All Pass	
South HCP: 13+1	♣ KQJ8	♣ A73				
Contract: 3NT North						

Board: 415	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ K954		1 ♥	Pass	2 ♣
Vul: N-S	♥ QJT97	♥ A43	Pass	3 ♦	Pass	3 ♥
North HCP: 13+1	♦ AQT8	♦ 2	Pass	3 ♠	Pass	4 ♣
South HCP: 16+1	♣ 652	♣ AKQT4	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 416	North:	South:	W	N	E	S
Dealer: South	♠ AK2	♠ QJ4				1 ♥
Vul: Both	♥ AT	♥ KQJ32	Pass	2 ♣	Pass	3NT
North HCP: 17	♦ KQJ4	♦ 32	Pass	6NT	All Pass	
South HCP: 18+1	♣ T642	♣ AKQ				
Contract: 6NT North						

Board: 417	North:	South:	W	N	E	S
Dealer: South	♠ AJT976	♠ Q				1 ♥
Vul: None	♥ Q2	♥ AKT874	Pass	1 ♠	Pass	2 ♦
North HCP: 13+3	♦ -	♦ KQ862	Pass	3 ♠	Pass	4 ♠
South HCP: 14+3	♣ AQT97	♣ 4	All Pass			
Contract: 4 ♠ South						

Board: 418	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ KT87				1 ♥
Vul: N-S	♥ J6	♥ A5432	Pass	2 ♣	Pass	2NT
North HCP: 13	♦ Q854	♦ K7	Pass	3NT	All Pass	
South HCP: 13+1	♣ A532	♣ KT				
Contract: 3NT North						

Board: 414 ♠ AJ762 You bid first.

Dealer: South ♥ J7 The opponents are silent.

Vul: None ♦ KT6

HCP: 13+1 ♣ A73

Board: 415 ♠ K954 Partner bids first.

Dealer: North ♥ A43 The opponents are silent.

Vul: N-S ♦ 2

HCP: 16+1 ♣ AKQT4

Board: 416 ♠ QJ4 You bid first.

Dealer: South ♥ KQJ32 The opponents are silent.

Vul: Both ♦ 32

HCP: 18+1 ♣ AKQ

Board: 417 ♠ Q You bid first.

Dealer: South ♥ AKT874 The opponents are silent.

Vul: None ♦ KQ862

HCP: 14+3 ♣ 4

Board: 418 ♠ KT87 You bid first.

Dealer: South ♥ A5432 The opponents are silent.

Vul: N-S ♦ K7

HCP: 13+1 ♣ KT

Both hands (Answers Page)

Board: 414	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ AJ762				1 ♠
Vul: None	♥ KQT4	♥ J7	Pass	2 ♣	Pass	2NT
North HCP: 17	♦ AQ7	♦ KT6	Pass	3NT	All Pass	
South HCP: 13+1	♣ KQJ8	♣ A73				
Contract: 3NT North						

Board: 415	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ K954		1 ♥	Pass	2 ♣
Vul: N-S	♥ QJT97	♥ A43	Pass	3 ♦	Pass	3 ♥
North HCP: 13+1	♦ AQT8	♦ 2	Pass	3 ♠	Pass	4 ♣
South HCP: 16+1	♣ 652	♣ AKQT4	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

Board: 416	North:	South:	W	N	E	S
Dealer: South	♠ AK2	♠ QJ4				1 ♥
Vul: Both	♥ AT	♥ KQJ32	Pass	2 ♣	Pass	3NT
North HCP: 17	♦ KQJ4	♦ 32	Pass	6NT	All Pass	
South HCP: 18+1	♣ T642	♣ AKQ				
Contract: 6NT North						

Board: 417	North:	South:	W	N	E	S
Dealer: South	♠ AJT976	♠ Q				1 ♥
Vul: None	♥ Q2	♥ AKT874	Pass	1 ♠	Pass	2 ♦
North HCP: 13+3	♦ -	♦ KQ862	Pass	3 ♠	Pass	4 ♠
South HCP: 14+3	♣ AQT97	♣ 4	All Pass			
Contract: 4 ♠ South						

Board: 418	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ KT87				1 ♥
Vul: N-S	♥ J6	♥ A5432	Pass	2 ♣	Pass	2NT
North HCP: 13	♦ Q854	♦ K7	Pass	3NT	All Pass	
South HCP: 13+1	♣ A532	♣ KT				
Contract: 3NT North						

Board: 419	♠ QJ8	Partner bids first.
Dealer: South	♥ A8	The opponents are silent.
Vul: E-W	♦ AJ96	
HCP: 15	♣ K764	

Board: 420	♠ AJ	Partner bids first.
Dealer: South	♥ QT86	The opponents are silent.
Vul: None	♦ AQ82	
HCP: 16	♣ K97	

Board: 421	♠ J3	Partner bids first.
Dealer: South	♥ AT65	The opponents are silent.
Vul: N-S	♦ A32	
HCP: 15	♣ AQ85	

Board: 422	♠ 98	Partner bids first.
Dealer: South	♥ J83	The opponents are silent.
Vul: E-W	♦ KJ64	
HCP: 12	♣ AK97	

Board: 423	♠ AJT5	You bid first.
Dealer: North	♥ AK764	The opponents are silent.
Vul: Both	♦ J652	
HCP: 13+1	♣ -	

Both hands (Answers Page)

Board: 419	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ A3				1 ♥
Vul: E-W	♥ A8	♥ KJT74	Pass	2 ♣	Pass	3 ♣
North HCP: 15	♦ AJ96	♦ Q5	Pass	3NT	All Pass	
South HCP: 16+1	♣ K764	♣ AQ53				
Contract: 3NT North						

Board: 420	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ Q9752				1 ♠
Vul: None	♥ QT86	♥ AJ	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ AQ82	♦ J96	Pass	3NT	All Pass	
South HCP: 12+1	♣ K97	♣ A64				
Contract: 3NT North						

Board: 421	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ AQ872				1 ♠
Vul: N-S	♥ AT65	♥ J93	Pass	2 ♣	Pass	3 ♦
North HCP: 15	♦ A32	♦ KJ97	Pass	3NT	All Pass	
South HCP: 14+1	♣ AQ85	♣ K				
Contract: 3NT North						

Board: 422	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AJT				1 ♥
Vul: E-W	♥ J83	♥ AK9754	Pass	1NT ¹	Pass	2 ♥
North HCP: 12	♦ KJ64	♦ T8	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ AK97	♣ 63				1. forcing 1NT
Contract: 4 ♥ North						

Board: 423	North:	South:	W	N	E	S
Dealer: North	♠ AJT5	♠ 82		1♥	Pass	2NT ¹
Vul: Both	♥ AK764	♥ QJ82	Pass	3♣ ²	Pass	3♥
North HCP: 13+1	♦ J652	♦ T8	Pass	4♥	All Pass	
South HCP: 13+1	♣ -	♣ AKQJ4				
Contract: 4♥ North				1. Jacoby 2NT		
				2. shortness !C		

Board: 419 ♠ A3 You bid first.

Dealer: South ♥ KJT74 The opponents are silent.

Vul: E-W ♦ Q5

HCP: 16+1 ♣ AQ53

Board: 420 ♠ Q9752 You bid first.

Dealer: South ♥ AJ The opponents are silent.

Vul: None ♦ J96

HCP: 12+1 ♣ A64

Board: 421 ♠ AQ872 You bid first.

Dealer: South ♥ J93 The opponents are silent.

Vul: N-S ♦ KJ97

HCP: 14+1 ♣ K

Board: 422 ♠ AJT You bid first.

Dealer: South ♥ AK9754 The opponents are silent.

Vul: E-W ♦ T8

HCP: 12+2 ♣ 63

Board: 423 ♠ 82 Partner bids first.

Dealer: North ♥ QJ82 The opponents are silent.

Vul: Both ♦ T8

HCP: 13+1 ♣ AKQJ4

Both hands (Answers Page)

Board: 419	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ A3				1 ♥
Vul: E-W	♥ A8	♥ KJT74	Pass	2 ♣	Pass	3 ♣
North HCP: 15	♦ AJ96	♦ Q5	Pass	3NT	All Pass	
South HCP: 16+1	♣ K764	♣ AQ53				
Contract: 3NT North						

Board: 420	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ Q9752				1 ♠
Vul: None	♥ QT86	♥ AJ	Pass	2 ♦	Pass	2NT
North HCP: 16	♦ AQ82	♦ J96	Pass	3NT	All Pass	
South HCP: 12+1	♣ K97	♣ A64				
Contract: 3NT North						

Board: 421	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ AQ872				1 ♠
Vul: N-S	♥ AT65	♥ J93	Pass	2 ♣	Pass	3 ♦
North HCP: 15	♦ A32	♦ KJ97	Pass	3NT	All Pass	
South HCP: 14+1	♣ AQ85	♣ K				
Contract: 3NT North						

Board: 422	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AJT				1 ♥
Vul: E-W	♥ J83	♥ AK9754	Pass	1NT ¹	Pass	2 ♥
North HCP: 12	♦ KJ64	♦ T8	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ AK97	♣ 63				1. forcing 1NT
Contract: 4 ♥ North						

Board: 423	North:	South:	W	N	E	S
Dealer: North	♠ AJT5	♠ 82		1♥	Pass	2NT ¹
Vul: Both	♥ AK764	♥ QJ82	Pass	3♣ ²	Pass	3♥
North HCP: 13+1	♦ J652	♦ T8	Pass	4♥	All Pass	
South HCP: 13+1	♣ -	♣ AKQJ4				
Contract: 4♥ North				1. Jacoby 2NT		
				2. shortness !C		

Board: 424	♠ T3	Partner bids first.
Dealer: South	♥ AK53	The opponents are silent.
Vul: N-S	♦ KQ85	
HCP: 17	♣ AJT	

Board: 425	♠ A6	Partner bids first.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: Both	♦ AQ73	
HCP: 17	♣ QJ63	

Board: 426	♠ 96	Partner bids first.
Dealer: South	♥ JT65	The opponents are silent.
Vul: E-W	♦ KQ2	
HCP: 13	♣ AK92	

Board: 427	♠ AT3	You bid first.
Dealer: North	♥ AQ8642	The opponents are silent.
Vul: Both	♦ 2	
HCP: 14+2	♣ A74	

Both hands (Answers Page)

Board: 424

Dealer: South

North:

♠ T3

South:

♠ AKQ82

W N E S

1 ♠

Vul: N-S

♥ AK53

♥ J97

Pass 2 ♦ Pass 2NT

North HCP: 17

♦ KQ85

♦ 643

Pass 3NT All Pass

South HCP: 13+1

♣ AJT

♣ K4

Contract: 3NT North

Board: 425

Dealer: South

North:

♠ A6

South:

♠ KJ943

W N E S

1 ♠

Vul: Both

♥ KJ5

♥ A2

Pass 2 ♣ Pass 3 ♣

North HCP: 17

♦ AQ73

♦ T4

Pass 4 ♣ Pass 4 ♥

South HCP: 12+1

♣ QJ63

♣ A985

Pass 4 ♠ Pass 5 ♣

Contract: 5 ♣ South

All Pass

Board: 426

Dealer: South

North:

♠ 96

South:

♠ AK8753

W N E S

1 ♠

Vul: E-W

♥ JT65

♥ KQ

Pass 2 ♣ Pass 2 ♠

North HCP: 13

♦ KQ2

♦ T86

Pass 4 ♠ All Pass

South HCP: 12+2

♣ AK92

♣ T6

Contract: 4 ♠ North

Board: 427

Dealer: North

North:

♠ AT3

South:

♠ Q42

W N E S

1 ♥ Pass 2 ♣

Vul: Both

♥ AQ8642

♥ T9

Pass 2 ♥ Pass 3 ♥

North HCP: 14+2

♦ 2

♦ AKJ5

Pass 3NT Pass 4 ♥

South HCP: 14

♣ A74

♣ KJ62

All Pass

Contract: 4 ♥ South

Board: 424 ♠ AKQ82 You bid first.

Dealer: South ♥ J97 The opponents are silent.

Vul: N-S ♦ 643

HCP: 13+1 ♣ K4

Board: 425 ♠ KJ943 You bid first.

Dealer: South ♥ A2 The opponents are silent.

Vul: Both ♦ T4

HCP: 12+1 ♣ A985

Board: 426 ♠ AK8753 You bid first.

Dealer: South ♥ KQ The opponents are silent.

Vul: E-W ♦ T86

HCP: 12+2 ♣ T6

Board: 427 ♠ Q42 Partner bids first.

Dealer: North ♥ T9 The opponents are silent.

Vul: Both ♦ AKJ5

HCP: 14 ♣ KJ62

Both hands (Answers Page)

Board: 424

Dealer: South

North:

♠ T3

South:

♠ AKQ82

W N E S

1 ♠

Vul: N-S

♥ AK53

♥ J97

Pass 2 ♦ Pass 2NT

North HCP: 17

♦ KQ85

♦ 643

Pass 3NT All Pass

South HCP: 13+1

♣ AJT

♣ K4

Contract: 3NT North

Board: 425

Dealer: South

North:

♠ A6

South:

♠ KJ943

W N E S

1 ♠

Vul: Both

♥ KJ5

♥ A2

Pass 2 ♣ Pass 3 ♣

North HCP: 17

♦ AQ73

♦ T4

Pass 4 ♣ Pass 4 ♥

South HCP: 12+1

♣ QJ63

♣ A985

Pass 4 ♠ Pass 5 ♣

Contract: 5 ♣ South

All Pass

Board: 426

Dealer: South

North:

♠ 96

South:

♠ AK8753

W N E S

1 ♠

Vul: E-W

♥ JT65

♥ KQ

Pass 2 ♣ Pass 2 ♠

North HCP: 13

♦ KQ2

♦ T86

Pass 4 ♠ All Pass

South HCP: 12+2

♣ AK92

♣ T6

Contract: 4 ♠ North

Board: 427

Dealer: North

North:

♠ AT3

South:

♠ Q42

W N E S

1 ♥ Pass 2 ♣

Vul: Both

♥ AQ8642

♥ T9

Pass 2 ♥ Pass 3 ♥

North HCP: 14+2

♦ 2

♦ AKJ5

Pass 3NT Pass 4 ♥

South HCP: 14

♣ A74

♣ KJ62

All Pass

Contract: 4 ♥ South

Board: 428	♠ AKQ9	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: None	♦ -	
HCP: 17+4	♣ AKJ98763	

Board: 429	♠ AKQJ6	You bid first.
Dealer: North	♥ T42	The opponents are silent.
Vul: N-S	♦ J74	
HCP: 14+1	♣ K2	

Board: 430	♠ JT	Partner bids first.
Dealer: South	♥ 743	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 13+2	♣ AKQ754	

Board: 431	♠ AKQ9875	You bid first.
Dealer: North	♥ JT7	The opponents are silent.
Vul: None	♦ -	
HCP: 15+3	♣ AJ7	

Both hands (Answers Page)

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ AKQ9	♠ T82				1 ♥
Vul: None	♥ 7	♥ AKQJ5	Pass	2 ♣	Pass	3 ♦
North HCP: 17+4	♦ -	♦ KJ97	Pass	3 ♠	Pass	3NT
South HCP: 14+1	♣ AKJ98763	♣ 5	Pass	4 ♣	Pass	4NT
Contract: 6NT South			Pass	5 ♣ ¹	Pass	6NT
			All Pass			

1. A=0/5 or 3/5

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ6	♠ 43		1 ♠	Pass	2 ♣
Vul: N-S	♥ T42	♥ AK96	Pass	2NT	Pass	3NT
North HCP: 14+1	♦ J74	♦ AT2	All Pass			
South HCP: 13	♣ K2	♣ Q987				
Contract: 3NT South						

Board: 430	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ A9854				1 ♠
Vul: Both	♥ 743	♥ AJT2	Pass	2 ♣	Pass	2 ♥
North HCP: 13+2	♦ QJ	♦ A95	Pass	3 ♣	Pass	3NT
South HCP: 14+1	♣ AKQ754	♣ J	All Pass			
Contract: 3NT South						

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ AKQ9875	♠ J6		1 ♠	Pass	2 ♦
Vul: None	♥ JT7	♥ AQ96	Pass	3 ♠	Pass	4NT
North HCP: 15+3	♦ -	♦ AK94	Pass	5 ♣ ¹	Pass	5 ♦
South HCP: 16	♣ AJ7	♣ QT4	Pass	5NT ²	Pass	6 ♠
Contract: 6 ♠ South			All Pass			

1. A=0/5 or 3/5

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

Board: 428 ♠ T82 You bid first.

Dealer: South ♥ AKQJ5 The opponents are silent.

Vul: None ♦ KJ97

HCP: 14+1 ♣ 5

Board: 429 ♠ 43 Partner bids first.

Dealer: North ♥ AK96 The opponents are silent.

Vul: N-S ♦ AT2

HCP: 13 ♣ Q987

Board: 430 ♠ A9854 You bid first.

Dealer: South ♥ AJT2 The opponents are silent.

Vul: Both ♦ A95

HCP: 14+1 ♣ J

Board: 431 ♠ J6 Partner bids first.

Dealer: North ♥ AQ96 The opponents are silent.

Vul: None ♦ AK94

HCP: 16 ♣ QT4

Both hands (Answers Page)

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ AKQ9	♠ T82				1 ♥
Vul: None	♥ 7	♥ AKQJ5	Pass	2 ♣	Pass	3 ♦
North HCP: 17+4	♦ -	♦ KJ97	Pass	3 ♠	Pass	3NT
South HCP: 14+1	♣ AKJ98763	♣ 5	Pass	4 ♣	Pass	4NT
Contract: 6NT South			Pass	5 ♣ ¹	Pass	6NT
			All Pass			

1. A=0/5 or 3/5

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ6	♠ 43		1 ♠	Pass	2 ♣
Vul: N-S	♥ T42	♥ AK96	Pass	2NT	Pass	3NT
North HCP: 14+1	♦ J74	♦ AT2	All Pass			
South HCP: 13	♣ K2	♣ Q987				
Contract: 3NT South						

Board: 430	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ A9854				1 ♠
Vul: Both	♥ 743	♥ AJT2	Pass	2 ♣	Pass	2 ♥
North HCP: 13+2	♦ QJ	♦ A95	Pass	3 ♣	Pass	3NT
South HCP: 14+1	♣ AKQ754	♣ J	All Pass			
Contract: 3NT South						

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ AKQ9875	♠ J6		1 ♠	Pass	2 ♦
Vul: None	♥ JT7	♥ AQ96	Pass	3 ♠	Pass	4NT
North HCP: 15+3	♦ -	♦ AK94	Pass	5 ♣ ¹	Pass	5 ♦
South HCP: 16	♣ AJ7	♣ QT4	Pass	5NT ²	Pass	6 ♠
Contract: 6 ♠ South			All Pass			

1. A=0/5 or 3/5

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

Board: 432 ♠ AQT84 You bid first.

Dealer: North ♥ KQ The opponents are silent.

Vul: N-S ♦ 8643

HCP: 13+1 ♣ Q4

Board: 433 ♠ KQJ62 You bid first.

Dealer: North ♥ AQ2 The opponents are silent.

Vul: E-W ♦ 876

HCP: 12+1 ♣ 95

Board: 434 ♠ A7 You bid first.

Dealer: North ♥ AKQ98 The opponents are silent.

Vul: None ♦ 8642

HCP: 16+1 ♣ KT

Board: 435 ♠ QJ98 You bid first.

Dealer: North ♥ Q8532 The opponents are silent.

Vul: N-S ♦ K8

HCP: 12+1 ♣ A9

Both hands (Answers Page)

Board: 432

Dealer: North

North:

♠ AQT84

South:

♠ J9

W N E S

1 ♠ Pass 2 ♦

Vul: N-S

♥ KQ

♥ AJ98

Pass 3 ♦ Pass 4 ♣

North HCP: 13+1

♦ 8643

♦ AJT5

Pass 4 ♥ Pass 5 ♦

South HCP: 15

♣ Q4

♣ KJ8

All Pass

Contract: 5 ♦ South

Board: 433

Dealer: North

North:

♠ KQJ62

South:

♠ 98

W N E S

1 ♠ Pass 2 ♣

Vul: E-W

♥ AQ2

♥ KJ4

Pass 2NT Pass 3NT

North HCP: 12+1

♦ 876

♦ AT92

All Pass

South HCP: 14

♣ 95

♣ AQ83

Contract: 3NT South

Board: 434

Dealer: North

North:

♠ A7

South:

♠ Q843

W N E S

1 ♥ Pass 2 ♣

Vul: None

♥ AKQ98

♥ 6

Pass 3 ♦ Pass 3NT

North HCP: 16+1

♦ 8642

♦ A75

All Pass

South HCP: 13+1

♣ KT

♣ AQJ83

Contract: 3NT South

Board: 435

Dealer: North

North:

♠ QJ98

South:

♠ K63

W N E S

1 ♥ Pass 2 ♣

Vul: N-S

♥ Q8532

♥ AT

Pass 2NT Pass 3NT

North HCP: 12+1

♦ K8

♦ AJ52

All Pass

South HCP: 15

♣ A9

♣ K762

Contract: 3NT South

Board: 432	♠ J9	Partner bids first.
Dealer: North	♥ AJ98	The opponents are silent.
Vul: N-S	♦ AJT5	
HCP: 15	♣ KJ8	

Board: 433	♠ 98	Partner bids first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: E-W	♦ AT92	
HCP: 14	♣ AQ83	

Board: 434	♠ Q843	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: None	♦ A75	
HCP: 13+1	♣ AQJ83	

Board: 435	♠ K63	Partner bids first.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ AJ52	
HCP: 15	♣ K762	

Both hands (Answers Page)

Board: 432

	North:	South:	W	N	E	S
Dealer: North	♠ AQT84	♠ J9		1 ♠	Pass	2 ♦
Vul: N-S	♥ KQ	♥ AJ98	Pass	3 ♦	Pass	4 ♣
North HCP: 13+1	♦ 8643	♦ AJT5	Pass	4 ♥	Pass	5 ♦
South HCP: 15	♣ Q4	♣ KJ8	All Pass			

Contract: 5♦ South

Board: 433

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ62	♠ 98		1 ♠	Pass	2 ♣
Vul: E-W	♥ AQ2	♥ KJ4	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ 876	♦ AT92	All Pass			
South HCP: 14	♣ 95	♣ AQ83				

Contract: 3NT South

Board: 434

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ Q843		1 ♥	Pass	2 ♣
Vul: None	♥ AKQ98	♥ 6	Pass	3 ♦	Pass	3NT
North HCP: 16+1	♦ 8642	♦ A75	All Pass			
South HCP: 13+1	♣ KT	♣ AQJ83				

Contract: 3NT South

Board: 435

	North:	South:	W	N	E	S
Dealer: North	♠ QJ98	♠ K63		1 ♥	Pass	2 ♣
Vul: N-S	♥ Q8532	♥ AT	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ K8	♦ AJ52	All Pass			
South HCP: 15	♣ A9	♣ K762				

Contract: 3NT South

Board: 436	♠ AK75	Partner bids first.
Dealer: South	♥ JT	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 14+1	♣ AQ976	

Board: 437	♠ KT6543	You bid first.
Dealer: North	♥ AJ76	The opponents are silent.
Vul: Both	♦ 3	
HCP: 13+2	♣ AJ	

Board: 438	♠ Q4	Partner bids first.
Dealer: South	♥ KQT5	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 13	♣ QJT9	

Board: 439	♠ A5	Partner bids first.
Dealer: South	♥ AT72	The opponents are silent.
Vul: E-W	♦ KJ43	
HCP: 15	♣ K85	

Both hands (Answers Page)

Board: 436

	North:	South:	W	N	E	S
Dealer: South	♠ AK75	♠ 62				1♥
Vul: E-W	♥ JT	♥ AKQ632	Pass	2♣	Pass	3♥
North HCP: 14+1	♦ 65	♦ AQT8	Pass	4NT	Pass	5♣ ¹
South HCP: 15+2	♣ AQ976	♣ 3	Pass	5♦	Pass	5NT ²
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=0/5 or 3/5

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

Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ KT6543	♠ QJ		1♠	Pass	2♦
Vul: Both	♥ AJ76	♥ K982	Pass	2♥	Pass	3♥
North HCP: 13+2	♦ 3	♦ AK92	Pass	3♠	Pass	3NT
South HCP: 18	♣ AJ	♣ KQ3	Pass	4NT	Pass	5♥ ¹
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=2/5 or 5/5, Q(H)=0

Board: 438

	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ AT8763				1♠
Vul: N-S	♥ KQT5	♥ A94	Pass	2♣	Pass	2♠
North HCP: 13	♦ K74	♦ QT9	Pass	4♠	All Pass	
South HCP: 14+2	♣ QJT9	♣ A				
Contract: 4♠ North						

Board: 439

	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ Q8762				1♠
Vul: E-W	♥ AT72	♥ KQ	Pass	2♦	Pass	3♦
North HCP: 15	♦ KJ43	♦ QT96	Pass	4♣	Pass	4♥
South HCP: 14+1	♣ K85	♣ AJ	Pass	5♦	All Pass	
Contract: 5♦ North						

Board: 436 ♠ 62 You bid first.

Dealer: South ♥ AKQ632 The opponents are silent.

Vul: E-W ♦ AQT8

HCP: 15+2 ♣ 3

Board: 437 ♠ QJ Partner bids first.

Dealer: North ♥ K982 The opponents are silent.

Vul: Both ♦ AK92

HCP: 18 ♣ KQ3

Board: 438 ♠ AT8763 You bid first.

Dealer: South ♥ A94 The opponents are silent.

Vul: N-S ♦ QT9

HCP: 14+2 ♣ A

Board: 439 ♠ Q8762 You bid first.

Dealer: South ♥ KQ The opponents are silent.

Vul: E-W ♦ QT96

HCP: 14+1 ♣ AJ

Both hands (Answers Page)

Board: 436

	North:	South:	W	N	E	S
Dealer: South	♠ AK75	♠ 62				1♥
Vul: E-W	♥ JT	♥ AKQ632	Pass	2♣	Pass	3♥
North HCP: 14+1	♦ 65	♦ AQT8	Pass	4NT	Pass	5♣ ¹
South HCP: 15+2	♣ AQ976	♣ 3	Pass	5♦	Pass	5NT ²
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=0/5 or 3/5

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

Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ KT6543	♠ QJ		1♠	Pass	2♦
Vul: Both	♥ AJ76	♥ K982	Pass	2♥	Pass	3♥
North HCP: 13+2	♦ 3	♦ AK92	Pass	3♠	Pass	3NT
South HCP: 18	♣ AJ	♣ KQ3	Pass	4NT	Pass	5♥ ¹
Contract: 6♥ North			Pass	6♥	All Pass	

1. A=2/5 or 5/5, Q(H)=0

Board: 438

	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ AT8763				1♠
Vul: N-S	♥ KQT5	♥ A94	Pass	2♣	Pass	2♠
North HCP: 13	♦ K74	♦ QT9	Pass	4♠	All Pass	
South HCP: 14+2	♣ QJT9	♣ A				
Contract: 4♠ North						

Board: 439

	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ Q8762				1♠
Vul: E-W	♥ AT72	♥ KQ	Pass	2♦	Pass	3♦
North HCP: 15	♦ KJ43	♦ QT96	Pass	4♣	Pass	4♥
South HCP: 14+1	♣ K85	♣ AJ	Pass	5♦	All Pass	
Contract: 5♦ North						

Board: 440 ♠ JT532 You bid first.

Dealer: North ♥ A5 The opponents are silent.

Vul: Both ♦ Q6

HCP: 12+1 ♣ KQ86

Board: 441 ♠ AK3 You bid first.

Dealer: North ♥ AJ642 The opponents are silent.

Vul: None ♦ A75

HCP: 19+1 ♣ QJ

Board: 442 ♠ J93 Partner bids first.

Dealer: South ♥ KQT4 The opponents are silent.

Vul: E-W ♦ K

HCP: 15+1 ♣ AQ952

Board: 443 ♠ KQT82 You bid first.

Dealer: North ♥ KQ863 The opponents are silent.

Vul: Both ♦ 76

HCP: 13+2 ♣ K

Both hands (Answers Page)

Board: 440	North:	South:	W	N	E	S
Dealer: North	♠ JT532	♠ Q7		1 ♠	Pass	2 ♣
Vul: Both	♥ A5	♥ K98	Pass	3 ♣	Pass	4 ♣
North HCP: 12+1	♦ Q6	♦ AKJ8	Pass	4 ♥	Pass	4 ♠
South HCP: 17	♣ KQ86	♣ A952	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						

Board: 441	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ J82		1 ♥	Pass	1 NT ¹
Vul: None	♥ AJ642	♥ K73	Pass	3 NT	Pass	6 ♥
North HCP: 19+1	♦ A75	♦ QJ9	All Pass			
South HCP: 11	♣ QJ	♣ AT95	1. forcing 1NT			
Contract: 6 ♥ South						

Board: 442	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ AKT75			1 ♠	
Vul: E-W	♥ KQT4	♥ A832	Pass	2 ♣	Pass	2 ♥
North HCP: 15+1	♦ K	♦ Q92	Pass	3 ♥	Pass	3 ♠
South HCP: 13+1	♣ AQ952	♣ 7	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 443	North:	South:	W	N	E	S
Dealer: North	♠ KQT82	♠ J4		1 ♠	Pass	2 ♣
Vul: Both	♥ KQ863	♥ AT9	Pass	2 ♥	Pass	2 NT
North HCP: 13+2	♦ 76	♦ AK42	Pass	3 ♥	Pass	4 NT
South HCP: 16	♣ K	♣ A943	Pass	5 ♦ ¹	Pass	5 ♠
Contract: 6 ♥ South			Pass	6 ♣ ²	Pass	6 ♥
			All Pass			

1. A=1/5 or 4/5
2. !H queen and !C king

Board: 440	♠ Q7	Partner bids first.
Dealer: North	♥ K98	The opponents are silent.
Vul: Both	♦ AKJ8	
HCP: 17	♣ A952	

Board: 441	♠ J82	Partner bids first.
Dealer: North	♥ K73	The opponents are silent.
Vul: None	♦ QJ9	
HCP: 11	♣ AT95	

Board: 442	♠ AKT75	You bid first.
Dealer: South	♥ A832	The opponents are silent.
Vul: E-W	♦ Q92	
HCP: 13+1	♣ 7	

Board: 443	♠ J4	Partner bids first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: Both	♦ AK42	
HCP: 16	♣ A943	

Both hands (Answers Page)

Board: 440	North:	South:	W	N	E	S
Dealer: North	♠ JT532	♠ Q7		1 ♠	Pass	2 ♣
Vul: Both	♥ A5	♥ K98	Pass	3 ♣	Pass	4 ♣
North HCP: 12+1	♦ Q6	♦ AKJ8	Pass	4 ♥	Pass	4 ♠
South HCP: 17	♣ KQ86	♣ A952	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						

Board: 441	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ J82		1 ♥	Pass	1 NT ¹
Vul: None	♥ AJ642	♥ K73	Pass	3 NT	Pass	6 ♥
North HCP: 19+1	♦ A75	♦ QJ9	All Pass			
South HCP: 11	♣ QJ	♣ AT95	1. forcing 1NT			
Contract: 6 ♥ South						

Board: 442	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ AKT75			1 ♠	
Vul: E-W	♥ KQT4	♥ A832	Pass	2 ♣	Pass	2 ♥
North HCP: 15+1	♦ K	♦ Q92	Pass	3 ♥	Pass	3 ♠
South HCP: 13+1	♣ AQ952	♣ 7	Pass	4 ♣	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

Board: 443	North:	South:	W	N	E	S
Dealer: North	♠ KQT82	♠ J4		1 ♠	Pass	2 ♣
Vul: Both	♥ KQ863	♥ AT9	Pass	2 ♥	Pass	2 NT
North HCP: 13+2	♦ 76	♦ AK42	Pass	3 ♥	Pass	4 NT
South HCP: 16	♣ K	♣ A943	Pass	5 ♦ ¹	Pass	5 ♠
Contract: 6 ♥ South			Pass	6 ♣ ²	Pass	6 ♥
			All Pass			

1. A=1/5 or 4/5
2. !H queen and !C king

Board: 444	♠ 83	Partner bids first.
Dealer: South	♥ Q43	The opponents are silent.
Vul: N-S	♦ AT976	
HCP: 12+1	♣ AQ6	

Board: 445	♠ AJ876	You bid first.
Dealer: North	♥ A543	The opponents are silent.
Vul: Both	♦ 2	
HCP: 15+1	♣ AQ7	

Board: 446	♠ 87	Partner bids first.
Dealer: South	♥ A843	The opponents are silent.
Vul: None	♦ KJ4	
HCP: 15	♣ AK32	

Board: 447	♠ QT7	You bid first.
Dealer: North	♥ AKQ743	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 18+2	♣ K8	

Both hands (Answers Page)

Board: 444	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ AKQJ				1 ♥
Vul: N-S	♥ Q43	♥ AJ982	Pass	1NT ¹	Pass	2 ♣
North HCP: 12+1	♦ AT976	♦ 5	Pass	4 ♥	All Pass	
South HCP: 15+1	♣ AQ6	♣ T53				1. forcing 1NT
Contract: 4 ♥ North						

Board: 445	North:	South:	W	N	E	S
Dealer: North	♠ AJ876	♠ KT4		1 ♠	Pass	1NT ¹
Vul: Both	♥ A543	♥ QJT	Pass	2 ♥	Pass	3 ♠
North HCP: 15+1	♦ 2	♦ AT76	Pass	3NT	Pass	4 ♠
South HCP: 11	♣ AQ7	♣ J85		All Pass		
Contract: 4 ♠ South						1. forcing 1NT

Board: 446	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AKQ65				1 ♠
Vul: None	♥ A843	♥ J72	Pass	2 ♣	Pass	2NT
North HCP: 15	♦ KJ4	♦ Q96	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK32	♣ 96				
Contract: 3NT North						

Board: 447	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ AK43		1 ♥	Pass	2 ♣
Vul: N-S	♥ AKQ743	♥ J9	Pass	3 ♥	Pass	4NT
North HCP: 18+2	♦ A2	♦ Q5	Pass	5 ♣ ¹	Pass	5 ♦
South HCP: 17+1	♣ K8	♣ AQJ62	Pass	6 ♣ ²	Pass	6 ♥
Contract: 6 ♥ South				All Pass		

1. A=0/5 or 3/5
2. !H queen and !C king

Board: 444 ♠ AKQJ You bid first.

Dealer: South ♥ AJ982 The opponents are silent.

Vul: N-S ♦ 5

HCP: 15+1 ♣ T53

Board: 445 ♠ KT4 Partner bids first.

Dealer: North ♥ QJT The opponents are silent.

Vul: Both ♦ AT76

HCP: 11 ♣ J85

Board: 446 ♠ AKQ65 You bid first.

Dealer: South ♥ J72 The opponents are silent.

Vul: None ♦ Q96

HCP: 12+1 ♣ 96

Board: 447 ♠ AK43 Partner bids first.

Dealer: North ♥ J9 The opponents are silent.

Vul: N-S ♦ Q5

HCP: 17+1 ♣ AQJ62

Both hands (Answers Page)

Board: 444	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ AKQJ				1 ♥
Vul: N-S	♥ Q43	♥ AJ982	Pass	1NT ¹	Pass	2 ♣
North HCP: 12+1	♦ AT976	♦ 5	Pass	4 ♥	All Pass	
South HCP: 15+1	♣ AQ6	♣ T53				1. forcing 1NT
Contract: 4 ♥ North						

Board: 445	North:	South:	W	N	E	S
Dealer: North	♠ AJ876	♠ KT4		1 ♠	Pass	1NT ¹
Vul: Both	♥ A543	♥ QJT	Pass	2 ♥	Pass	3 ♠
North HCP: 15+1	♦ 2	♦ AT76	Pass	3NT	Pass	4 ♠
South HCP: 11	♣ AQ7	♣ J85	All Pass			
Contract: 4 ♠ South						1. forcing 1NT

Board: 446	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AKQ65				1 ♠
Vul: None	♥ A843	♥ J72	Pass	2 ♣	Pass	2NT
North HCP: 15	♦ KJ4	♦ Q96	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK32	♣ 96				
Contract: 3NT North						

Board: 447	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ AK43		1 ♥	Pass	2 ♣
Vul: N-S	♥ AKQ743	♥ J9	Pass	3 ♥	Pass	4NT
North HCP: 18+2	♦ A2	♦ Q5	Pass	5 ♣ ¹	Pass	5 ♦
South HCP: 17+1	♣ K8	♣ AQJ62	Pass	6 ♣ ²	Pass	6 ♥
Contract: 6 ♥ South			All Pass			

1. A=0/5 or 3/5
2. !H queen and !C king

Board: 448 ♠ AKT763 You bid first.

Dealer: North ♥ AK97 The opponents are silent.

Vul: E-W ♦ -

HCP: 14+2 ♣ 953

Board: 449 ♠ QJ982 You bid first.

Dealer: North ♥ KJ76 The opponents are silent.

Vul: None ♦ K

HCP: 14+1 ♣ A52

Board: 450 ♠ KJ6 Partner bids first.

Dealer: South ♥ 3 The opponents are silent.

Vul: N-S ♦ QJ752

HCP: 10+1 ♣ KT74

Board: 451 ♠ A8 Partner bids first.

Dealer: South ♥ A7 The opponents are silent.

Vul: E-W ♦ AT54

HCP: 16+1 ♣ AT632

Both hands (Answers Page)

Board: 448	North:	South:	W	N	E	S
Dealer: North	♠ AKT763	♠ -		1 ♠	Pass	2 ♣
Vul: E-W	♥ AK97	♥ QJ	Pass	2 ♥	Pass	3 ♦
North HCP: 14+2	♦ -	♦ KJ984	Pass	3 ♠	Pass	3NT
South HCP: 14+3	♣ 953	♣ AKT864	Pass	4 ♣	Pass	4 ♦
Contract: 6 ♣ South			Pass	4 ♥	Pass	4NT
			Pass	5 ♥ ¹	Pass	6 ♣
			All Pass			

1. A=2/5 or 5/5, Q(C)=0

Board: 449	North:	South:	W	N	E	S
Dealer: North	♠ QJ982	♠ 65		1 ♠	Pass	2 ♦
Vul: None	♥ KJ76	♥ AQT2	Pass	2 ♥	Pass	4 ♥
North HCP: 14+1	♦ K	♦ A954	All Pass			
South HCP: 13	♣ A52	♣ K63				
Contract: 4 ♥ South						

Board: 450	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ A9872				1 ♠
Vul: N-S	♥ 3	♥ KJ64	Pass	1NT ¹	Pass	2 ♥
North HCP: 10+1	♦ QJ752	♦ A4	Pass	3 ♠	Pass	3NT
South HCP: 16+1	♣ KT74	♣ A9	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. forcing 1NT			

Board: 451	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ KJ762				1 ♠
Vul: E-W	♥ A7	♥ K2	Pass	2 ♣	Pass	3 ♣
North HCP: 16+1	♦ AT54	♦ Q	Pass	4 ♣	Pass	4NT
South HCP: 13+2	♣ AT632	♣ KJ754	Pass	5 ♦ ¹	Pass	5 ♥
Contract: 7 ♣ South			Pass	6 ♣ ²	Pass	7 ♣
			All Pass			

1. A=1/5 or 4/5

2. no !C queen

Board: 448 ♠ - Partner bids first.

Dealer: North ♥ QJ The opponents are silent.

Vul: E-W ♦ KJ984

HCP: 14+3 ♣ AKT864

Board: 449 ♠ 65 Partner bids first.

Dealer: North ♥ AQT2 The opponents are silent.

Vul: None ♦ A954

HCP: 13 ♣ K63

Board: 450 ♠ A9872 You bid first.

Dealer: South ♥ KJ64 The opponents are silent.

Vul: N-S ♦ A4

HCP: 16+1 ♣ A9

Board: 451 ♠ KJ762 You bid first.

Dealer: South ♥ K2 The opponents are silent.

Vul: E-W ♦ Q

HCP: 13+2 ♣ KJ754

Both hands (Answers Page)

Board: 448	North:	South:	W	N	E	S
Dealer: North	♠ AKT763	♠ -		1 ♠	Pass	2 ♣
Vul: E-W	♥ AK97	♥ QJ	Pass	2 ♥	Pass	3 ♦
North HCP: 14+2	♦ -	♦ KJ984	Pass	3 ♠	Pass	3NT
South HCP: 14+3	♣ 953	♣ AKT864	Pass	4 ♣	Pass	4 ♦
Contract: 6 ♣ South			Pass	4 ♥	Pass	4NT
			Pass	5 ♥ ¹	Pass	6 ♣
			All Pass			

1. A=2/5 or 5/5, Q(C)=0

Board: 449	North:	South:	W	N	E	S
Dealer: North	♠ QJ982	♠ 65		1 ♠	Pass	2 ♦
Vul: None	♥ KJ76	♥ AQT2	Pass	2 ♥	Pass	4 ♥
North HCP: 14+1	♦ K	♦ A954	All Pass			
South HCP: 13	♣ A52	♣ K63				
Contract: 4 ♥ South						

Board: 450	North:	South:	W	N	E	S
Dealer: South	♠ KJ6	♠ A9872				1 ♠
Vul: N-S	♥ 3	♥ KJ64	Pass	1NT ¹	Pass	2 ♥
North HCP: 10+1	♦ QJ752	♦ A4	Pass	3 ♠	Pass	3NT
South HCP: 16+1	♣ KT74	♣ A9	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. forcing 1NT			

Board: 451	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ KJ762				1 ♠
Vul: E-W	♥ A7	♥ K2	Pass	2 ♣	Pass	3 ♣
North HCP: 16+1	♦ AT54	♦ Q	Pass	4 ♣	Pass	4NT
South HCP: 13+2	♣ AT632	♣ KJ754	Pass	5 ♦ ¹	Pass	5 ♥
Contract: 7 ♣ South			Pass	6 ♣ ²	Pass	7 ♣
			All Pass			

1. A=1/5 or 4/5

2. no !C queen

Board: 452 ♠ AJ8 You bid first.

Dealer: North ♥ AK975 The opponents are silent.

Vul: Both ♦ AJT4

HCP: 17+1 ♣ 6

Board: 453 ♠ KQT96 You bid first.

Dealer: North ♥ J765 The opponents are silent.

Vul: N-S ♦ K

HCP: 12+1 ♣ KT7

Board: 454 ♠ K5 Partner bids first.

Dealer: South ♥ KJT The opponents are silent.

Vul: E-W ♦ KQT7

HCP: 14 ♣ QT85

Board: 455 ♠ KQ98543 You bid first.

Dealer: North ♥ - East (LHO) Doubles 6♣ if possible.

Vul: Both ♦ KJ2

HCP: 14+3 ♣ KQ3

Both hands (Answers Page)

Board: 452

Dealer: North

North:

♠ AJ8

South:

♠ K75

W N E S

1♥ Pass 2♣

Vul: Both

♥ AK975

♥ Q4

Pass 3♦ Pass 3NT

North HCP: 17+1

♦ AJT4

♦ KQ73

All Pass

South HCP: 17

♣ 6

♣ AQJ3

Contract: 3NT South

Board: 453

Dealer: North

North:

♠ KQT96

South:

♠ 8

W N E S

1♠ Pass 2♣

Vul: N-S

♥ J765

♥ AKT9

Pass 2♥ Pass 3♥

North HCP: 12+1

♦ K

♦ J532

Pass 4♥ All Pass

South HCP: 14

♣ KT7

♣ AQ52

Contract: 4♥ North

Board: 454

Dealer: South

North:

♠ K5

South:

♠ AJ9874

W N E S

1♠

Vul: E-W

♥ KJT

♥ AQ

Pass 2♣ Pass 3♠

North HCP: 14

♦ KQT7

♦ A86

 Pass 4NT Pass 5♣¹

South HCP: 15+2

♣ QT85

♣ 73

Pass 5♠ Pass 6♠

Contract: 6♠ South

All Pass

1. A=0/5 or 3/5

Board: 455

Dealer: North

North:

♠ KQ98543

South:

♠ AT

W N E S

1♠ Pass 2♣

Vul: Both

♥ -

♥ KJ43

Pass 3♠ Pass 4NT

North HCP: 14+3

♦ KJ2

♦ A94

 Pass 5♦¹ Pass 5♥

South HCP: 16

♣ KQ3

♣ AT64

 Pass 6♣² X 6♠

Contract: 6♠ South

All Pass

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 452	♠ K75	Partner bids first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: Both	♦ KQ73	
HCP: 17	♣ AQJ3	

Board: 453	♠ 8	Partner bids first.
Dealer: North	♥ AKT9	The opponents are silent.
Vul: N-S	♦ J532	
HCP: 14	♣ AQ52	

Board: 454	♠ AJ9874	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ A86	
HCP: 15+2	♣ 73	

Board: 455	♠ AT	Partner bids first.
Dealer: North	♥ KJ43	East (RHO) Doubles 6♣ if possible.
Vul: Both	♦ A94	
HCP: 16	♣ AT64	

Both hands (Answers Page)

Board: 452

Dealer: North

North:

♠ AJ8

South:

♠ K75

W N E S

1♥ Pass 2♣

Vul: Both

♥ AK975

♥ Q4

Pass 3♦ Pass 3NT

North HCP: 17+1

♦ AJT4

♦ KQ73

All Pass

South HCP: 17

♣ 6

♣ AQJ3

Contract: 3NT South

Board: 453

Dealer: North

North:

♠ KQT96

South:

♠ 8

W N E S

1♠ Pass 2♣

Vul: N-S

♥ J765

♥ AKT9

Pass 2♥ Pass 3♥

North HCP: 12+1

♦ K

♦ J532

Pass 4♥ All Pass

South HCP: 14

♣ KT7

♣ AQ52

Contract: 4♥ North

Board: 454

Dealer: South

North:

♠ K5

South:

♠ AJ9874

W N E S

1♠

Vul: E-W

♥ KJT

♥ AQ

Pass 2♣ Pass 3♠

North HCP: 14

♦ KQT7

♦ A86

 Pass 4NT Pass 5♣¹

South HCP: 15+2

♣ QT85

♣ 73

Pass 5♠ Pass 6♠

Contract: 6♠ South

All Pass

1. A=0/5 or 3/5

Board: 455

Dealer: North

North:

♠ KQ98543

South:

♠ AT

W N E S

1♠ Pass 2♣

Vul: Both

♥ -

♥ KJ43

Pass 3♠ Pass 4NT

North HCP: 14+3

♦ KJ2

♦ A94

 Pass 5♦¹ Pass 5♥

South HCP: 16

♣ KQ3

♣ AT64

 Pass 6♣² X 6♠

Contract: 6♠ South

All Pass

1. A=1/5 or 4/5

2. !S queen and !C king

Board: 456	♠ JT	Partner bids first.
Dealer: South	♥ 43	The opponents are silent.
Vul: None	♦ AKT5	
HCP: 14+1	♣ AQ962	

Board: 457	♠ AQT742	You bid first.
Dealer: North	♥ J54	The opponents are silent.
Vul: E-W	♦ AQ2	
HCP: 13+2	♣ 4	

Board: 458	♠ AQJ87	You bid first.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ AT764	
HCP: 13+2	♣ 5	

Board: 459	♠ A972	You bid first.
Dealer: North	♥ AKQT964	The opponents are silent.
Vul: None	♦ 92	
HCP: 13+3	♣ -	

Both hands (Answers Page)

Board: 456

	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AKQ865				1 ♠
Vul: None	♥ 43	♥ AQ75	Pass	2 ♣	Pass	2 ♥
North HCP: 14+1	♦ AKT5	♦ Q4	Pass	3 ♦	Pass	3 ♠
South HCP: 17+2	♣ AQ962	♣ 3	Pass	4 ♠	Pass	4 NT
Contract: 6NT South			Pass	5 ♥ ¹	Pass	5 NT ²
			Pass	6 ♦ ³	Pass	6 NT
			All Pass			

1. A=2/5 or 5/5, Q(S)=0

2. King ask by 5NT

3. K=1

Board: 457

	North:	South:	W	N	E	S
Dealer: North	♠ AQT742	♠ 5		1 ♠	Pass	2 ♣
Vul: E-W	♥ J54	♥ KQ73	Pass	2 ♠	Pass	3 ♣
North HCP: 13+2	♦ AQ2	♦ 964	Pass	3 NT	All Pass	
South HCP: 13+1	♣ 4	♣ AKJ92				
Contract: 3NT North						

Board: 458

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ87	♠ K6		1 ♠	Pass	2 ♣
Vul: Both	♥ QT	♥ AK97	Pass	3 ♦	Pass	3 ♥
North HCP: 13+2	♦ AT764	♦ 9	Pass	3 NT	Pass	4 ♣
South HCP: 17+2	♣ 5	♣ AKT874	Pass	5 ♣	All Pass	
Contract: 5♣ North						

Board: 459

	North:	South:	W	N	E	S
Dealer: North	♠ A972	♠ K6		1 ♥	Pass	2 ♣
Vul: None	♥ AKQT964	♥ 75	Pass	3 ♥	Pass	4 NT
North HCP: 13+3	♦ 92	♦ KQJ8	Pass	5 ♣ ¹	Pass	5 ♦
South HCP: 17+1	♣ -	♣ AKJT3	Pass	5 NT ²	Pass	6 ♥
Contract: 6♥ South			All Pass			

1. A=0/5 or 3/5

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

Board: 456 ♠ AKQ865 You bid first.

Dealer: South ♥ AQ75 The opponents are silent.

Vul: None ♦ Q4

HCP: 17+2 ♣ 3

Board: 457 ♠ 5 Partner bids first.

Dealer: North ♥ KQ73 The opponents are silent.

Vul: E-W ♦ 964

HCP: 13+1 ♣ AKJ92

Board: 458 ♠ K6 Partner bids first.

Dealer: North ♥ AK97 The opponents are silent.

Vul: Both ♦ 9

HCP: 17+2 ♣ AKT874

Board: 459 ♠ K6 Partner bids first.

Dealer: North ♥ 75 The opponents are silent.

Vul: None ♦ KQJ8

HCP: 17+1 ♣ AKJT3

Both hands (Answers Page)

Board: 456

	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AKQ865				1 ♠
Vul: None	♥ 43	♥ AQ75	Pass	2 ♣	Pass	2 ♥
North HCP: 14+1	♦ AKT5	♦ Q4	Pass	3 ♦	Pass	3 ♠
South HCP: 17+2	♣ AQ962	♣ 3	Pass	4 ♠	Pass	4 NT
Contract: 6NT South			Pass	5 ♥ ¹	Pass	5 NT ²
			Pass	6 ♦ ³	Pass	6 NT
			All Pass			

1. A=2/5 or 5/5, Q(S)=0

2. King ask by 5NT

3. K=1

Board: 457

	North:	South:	W	N	E	S
Dealer: North	♠ AQT742	♠ 5		1 ♠	Pass	2 ♣
Vul: E-W	♥ J54	♥ KQ73	Pass	2 ♠	Pass	3 ♣
North HCP: 13+2	♦ AQ2	♦ 964	Pass	3 NT	All Pass	
South HCP: 13+1	♣ 4	♣ AKJ92				
Contract: 3NT North						

Board: 458

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ87	♠ K6		1 ♠	Pass	2 ♣
Vul: Both	♥ QT	♥ AK97	Pass	3 ♦	Pass	3 ♥
North HCP: 13+2	♦ AT764	♦ 9	Pass	3 NT	Pass	4 ♣
South HCP: 17+2	♣ 5	♣ AKT874	Pass	5 ♣	All Pass	
Contract: 5♣ North						

Board: 459

	North:	South:	W	N	E	S
Dealer: North	♠ A972	♠ K6		1 ♥	Pass	2 ♣
Vul: None	♥ AKQT964	♥ 75	Pass	3 ♥	Pass	4 NT
North HCP: 13+3	♦ 92	♦ KQJ8	Pass	5 ♣ ¹	Pass	5 ♦
South HCP: 17+1	♣ -	♣ AKJT3	Pass	5 NT ²	Pass	6 ♥
Contract: 6♥ South			All Pass			

1. A=0/5 or 3/5

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

Board: 460	♠ 73	Partner bids first.
Dealer: South	♥ KJ95	The opponents are silent.
Vul: N-S	♦ AJ3	
HCP: 16	♣ AK83	

Board: 461	♠ AK9842	You bid first.
Dealer: North	♥ AQ96	The opponents are silent.
Vul: Both	♦ K8	
HCP: 16+2	♣ 8	

Board: 462	♠ KQJ83	You bid first.
Dealer: North	♥ KT3	The opponents are silent.
Vul: None	♦ T542	
HCP: 13+1	♣ A	

Board: 463	♠ KQJ	Partner bids first.
Dealer: South	♥ J9	The opponents are silent.
Vul: N-S	♦ AT6	
HCP: 17+1	♣ AQT32	

Both hands (Answers Page)

Board: 460	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AKQ52				1 ♠
Vul: N-S	♥ KJ95	♥ AT84	Pass	2 ♣	Pass	3 ♥
North HCP: 16	♦ AJ3	♦ Q6	Pass	4NT	Pass	5 ♥ ¹
South HCP: 17+1	♣ AK83	♣ Q2	Pass	5NT ²	Pass	6 ♦ ³
Contract: 6 ♥ North			Pass	6 ♥	All Pass	

1. A=2/5 or 5/5, Q(H)=0

2. King ask by 5NT

3. K=1

Board: 461	North:	South:	W	N	E	S
Dealer: North	♠ AK9842	♠ Q6		1 ♠	Pass	2 ♣
Vul: Both	♥ AQ96	♥ KJT3	Pass	2 ♥	Pass	3 ♥
North HCP: 16+2	♦ K8	♦ Q2	Pass	4NT	Pass	5 ♥ ¹
South HCP: 17+1	♣ 8	♣ AKQ65	Pass	6 ♥	All Pass	
Contract: 6 ♥ North			1. A=2/5 or 5/5, Q(H)=0			

Board: 462	North:	South:	W	N	E	S
Dealer: North	♠ KQJ83	♠ A		1 ♠	Pass	2 ♣
Vul: None	♥ KT3	♥ J94	Pass	3 ♦	Pass	3NT
North HCP: 13+1	♦ T542	♦ AJ7	All Pass			
South HCP: 15+2	♣ A	♣ KQ9863				
Contract: 3NT South						

Board: 463	North:	South:	W	N	E	S
Dealer: South	♠ KQJ	♠ A				1 ♥
Vul: N-S	♥ J9	♥ AQT54	Pass	2 ♣	Pass	3 ♦
North HCP: 17+1	♦ AT6	♦ Q852	Pass	3NT	All Pass	
South HCP: 13+1	♣ AQT32	♣ J95				
Contract: 3NT North						

Board: 460 ♠ AKQ52 You bid first.

Dealer: South ♥ AT84 The opponents are silent.

Vul: N-S ♦ Q6

HCP: 17+1 ♣ Q2

Board: 461 ♠ Q6 Partner bids first.

Dealer: North ♥ KJT3 The opponents are silent.

Vul: Both ♦ Q2

HCP: 17+1 ♣ AKQ65

Board: 462 ♠ A Partner bids first.

Dealer: North ♥ J94 The opponents are silent.

Vul: None ♦ AJ7

HCP: 15+2 ♣ KQ9863

Board: 463 ♠ A You bid first.

Dealer: South ♥ AQT54 The opponents are silent.

Vul: N-S ♦ Q852

HCP: 13+1 ♣ J95

Both hands (Answers Page)

Board: 460	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AKQ52				1 ♠
Vul: N-S	♥ KJ95	♥ AT84	Pass	2 ♣	Pass	3 ♥
North HCP: 16	♦ AJ3	♦ Q6	Pass	4NT	Pass	5 ♥ ¹
South HCP: 17+1	♣ AK83	♣ Q2	Pass	5NT ²	Pass	6 ♦ ³
Contract: 6 ♥ North			Pass	6 ♥	All Pass	

1. A=2/5 or 5/5, Q(H)=0

2. King ask by 5NT

3. K=1

Board: 461	North:	South:	W	N	E	S
Dealer: North	♠ AK9842	♠ Q6		1 ♠	Pass	2 ♣
Vul: Both	♥ AQ96	♥ KJT3	Pass	2 ♥	Pass	3 ♥
North HCP: 16+2	♦ K8	♦ Q2	Pass	4NT	Pass	5 ♥ ¹
South HCP: 17+1	♣ 8	♣ AKQ65	Pass	6 ♥	All Pass	
Contract: 6 ♥ North			1. A=2/5 or 5/5, Q(H)=0			

Board: 462	North:	South:	W	N	E	S
Dealer: North	♠ KQJ83	♠ A		1 ♠	Pass	2 ♣
Vul: None	♥ KT3	♥ J94	Pass	3 ♦	Pass	3NT
North HCP: 13+1	♦ T542	♦ AJ7	All Pass			
South HCP: 15+2	♣ A	♣ KQ9863				
Contract: 3NT South						

Board: 463	North:	South:	W	N	E	S
Dealer: South	♠ KQJ	♠ A				1 ♥
Vul: N-S	♥ J9	♥ AQT54	Pass	2 ♣	Pass	3 ♦
North HCP: 17+1	♦ AT6	♦ Q852	Pass	3NT	All Pass	
South HCP: 13+1	♣ AQT32	♣ J95				
Contract: 3NT North						

Board: 464	♠ J53	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ KJ86	
HCP: 18+1	♣ AKQJ4	

Board: 465	♠ Q4	You bid first.
Dealer: North	♥ AKT87	The opponents are silent.
Vul: None	♦ Q764	
HCP: 12+1	♣ JT	

Board: 466	♠ A4	Partner bids first.
Dealer: South	♥ KQJ4	The opponents are silent.
Vul: N-S	♦ T93	
HCP: 17	♣ AK42	

Board: 467	♠ J86	Partner bids first.
Dealer: South	♥ J8	The opponents are silent.
Vul: E-W	♦ AK43	
HCP: 14	♣ KQ92	

Both hands (Answers Page)

Board: 464

	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ A986				1♥
Vul: E-W	♥ K	♥ AJ942	Pass	2♣	Pass	2NT
North HCP: 18+1	♦ KJ86	♦ A4	Pass	3♦	Pass	3NT
South HCP: 13+1	♣ AKQJ4	♣ 65	All Pass			

Contract: 3NT South

Board: 465

	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ J63		1♥	Pass	2♣
Vul: None	♥ AKT87	♥ 62	Pass	3♦	Pass	5♦
North HCP: 12+1	♦ Q764	♦ AKT2	All Pass			
South HCP: 15	♣ JT	♣ AK87				

Contract: 5♦ South

Board: 466

	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ KQ953				1♠
Vul: N-S	♥ KQJ4	♥ A953	Pass	2♣	Pass	2♥
North HCP: 17	♦ T93	♦ A82	Pass	3♥	Pass	3♠
South HCP: 13+1	♣ AK42	♣ 3	Pass	3NT	Pass	4NT
Contract: 6♥ South			Pass	5♣ ¹	Pass	5♦
			Pass	6♣ ²	Pass	6♥
			All Pass			

1. A=0/5 or 3/5

2. !H queen and !C king

Board: 467

	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ AKQ5				1♥
Vul: E-W	♥ J8	♥ K9543	Pass	2♣	Pass	2♠
North HCP: 14	♦ AK43	♦ 6	Pass	2NT	Pass	4NT
South HCP: 16+1	♣ KQ92	♣ AT5	Pass	5♥	Pass	5NT
Contract: 5NT South			All Pass			

Board: 464 ♠ A986 You bid first.

Dealer: South ♥ AJ942 The opponents are silent.

Vul: E-W ♦ A4

HCP: 13+1 ♣ 65

Board: 465 ♠ J63 Partner bids first.

Dealer: North ♥ 62 The opponents are silent.

Vul: None ♦ AKT2

HCP: 15 ♣ AK87

Board: 466 ♠ KQ953 You bid first.

Dealer: South ♥ A953 The opponents are silent.

Vul: N-S ♦ A82

HCP: 13+1 ♣ 3

Board: 467 ♠ AKQ5 You bid first.

Dealer: South ♥ K9543 The opponents are silent.

Vul: E-W ♦ 6

HCP: 16+1 ♣ AT5

Both hands (Answers Page)

Board: 464

	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ A986				1♥
Vul: E-W	♥ K	♥ AJ942	Pass	2♣	Pass	2NT
North HCP: 18+1	♦ KJ86	♦ A4	Pass	3♦	Pass	3NT
South HCP: 13+1	♣ AKQJ4	♣ 65	All Pass			

Contract: 3NT South

Board: 465

	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ J63		1♥	Pass	2♣
Vul: None	♥ AKT87	♥ 62	Pass	3♦	Pass	5♦
North HCP: 12+1	♦ Q764	♦ AKT2	All Pass			
South HCP: 15	♣ JT	♣ AK87				

Contract: 5♦ South

Board: 466

	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ KQ953				1♠
Vul: N-S	♥ KQJ4	♥ A953	Pass	2♣	Pass	2♥
North HCP: 17	♦ T93	♦ A82	Pass	3♥	Pass	3♠
South HCP: 13+1	♣ AK42	♣ 3	Pass	3NT	Pass	4NT
Contract: 6♥ South			Pass	5♣ ¹	Pass	5♦
			Pass	6♣ ²	Pass	6♥
			All Pass			

1. A=0/5 or 3/5

2. !H queen and !C king

Board: 467

	North:	South:	W	N	E	S
Dealer: South	♠ J86	♠ AKQ5				1♥
Vul: E-W	♥ J8	♥ K9543	Pass	2♣	Pass	2♠
North HCP: 14	♦ AK43	♦ 6	Pass	2NT	Pass	4NT
South HCP: 16+1	♣ KQ92	♣ AT5	Pass	5♥	Pass	5NT
Contract: 5NT South			All Pass			

Board: 468	♠ AK	Partner bids first.
Dealer: South	♥ AJ96	The opponents are silent.
Vul: Both	♦ AKJ6	
HCP: 20	♣ 853	

Board: 469	♠ AQ6	You bid first.
Dealer: North	♥ AK862	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 18+1	♣ J85	

Board: 470	♠ Q83	Partner bids first.
Dealer: South	♥ 84	The opponents are silent.
Vul: E-W	♦ KQ94	
HCP: 15	♣ AKJT	

Board: 471	♠ KJ96	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ AK6	
HCP: 17+1	♣ QT975	

Both hands (Answers Page)

Board: 468

	North:	South:	W	N	E	S
Dealer: South	♠ AK	♠ Q9872				1 ♠
Vul: Both	♥ AJ96	♥ KT7	Pass	2 ♦	Pass	2NT
North HCP: 20	♦ AKJ6	♦ T	Pass	4NT	Pass	6NT
South HCP: 14+1	♣ 853	♣ AKQ4	All Pass			

Contract: 6NT South

Board: 469

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ K94		1 ♥	Pass	2 ♥
Vul: N-S	♥ AK862	♥ 973	Pass	2NT	Pass	3 ♥
North HCP: 18+1	♦ A4	♦ J95	Pass	4 ♥	All Pass	
South HCP: 10	♣ J85	♣ AQ96				

Contract: 4 ♥ North

Board: 470

	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ T				1 ♥
Vul: E-W	♥ 84	♥ AKQJT93	Pass	2 ♣	Pass	3 ♥
North HCP: 15	♦ KQ94	♦ J6	Pass	4NT	Pass	5 ♠ ¹
South HCP: 13+3	♣ AKJT	♣ Q98	Pass	6 ♥	All Pass	

Contract: 6 ♥ North

1. A=2/5 or 5/5, Q(H)=1

Board: 471

	North:	South:	W	N	E	S
Dealer: South	♠ KJ96	♠ T84				1 ♥
Vul: Both	♥ A	♥ KQJT9	Pass	2 ♣	Pass	3 ♣
North HCP: 17+1	♦ AK6	♦ 7	Pass	4 ♣	Pass	4 ♦
South HCP: 13+1	♣ QT975	♣ AK62	Pass	4 ♥	Pass	5 ♣

Contract: 5 ♣ South

All Pass

Board: 468 ♠ Q9872 You bid first.

Dealer: South ♥ KT7 The opponents are silent.

Vul: Both ♦ T

HCP: 14+1 ♣ AKQ4

Board: 469 ♠ K94 Partner bids first.

Dealer: North ♥ 973 The opponents are silent.

Vul: N-S ♦ J95

HCP: 10 ♣ AQ96

Board: 470 ♠ T You bid first.

Dealer: South ♥ AKQJT93 The opponents are silent.

Vul: E-W ♦ J6

HCP: 13+3 ♣ Q98

Board: 471 ♠ T84 You bid first.

Dealer: South ♥ KQJT9 The opponents are silent.

Vul: Both ♦ 7

HCP: 13+1 ♣ AK62

Both hands (Answers Page)

Board: 468

	North:	South:	W	N	E	S
Dealer: South	♠ AK	♠ Q9872				1 ♠
Vul: Both	♥ AJ96	♥ KT7	Pass	2 ♦	Pass	2NT
North HCP: 20	♦ AKJ6	♦ T	Pass	4NT	Pass	6NT
South HCP: 14+1	♣ 853	♣ AKQ4	All Pass			

Contract: 6NT South

Board: 469

	North:	South:	W	N	E	S
Dealer: North	♠ AQ6	♠ K94		1 ♥	Pass	2 ♥
Vul: N-S	♥ AK862	♥ 973	Pass	2NT	Pass	3 ♥
North HCP: 18+1	♦ A4	♦ J95	Pass	4 ♥	All Pass	
South HCP: 10	♣ J85	♣ AQ96				

Contract: 4 ♥ North

Board: 470

	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ T				1 ♥
Vul: E-W	♥ 84	♥ AKQJT93	Pass	2 ♣	Pass	3 ♥
North HCP: 15	♦ KQ94	♦ J6	Pass	4NT	Pass	5 ♠ ¹
South HCP: 13+3	♣ AKJT	♣ Q98	Pass	6 ♥	All Pass	

Contract: 6 ♥ North

1. A=2/5 or 5/5, Q(H)=1

Board: 471

	North:	South:	W	N	E	S
Dealer: South	♠ KJ96	♠ T84				1 ♥
Vul: Both	♥ A	♥ KQJT9	Pass	2 ♣	Pass	3 ♣
North HCP: 17+1	♦ AK6	♦ 7	Pass	4 ♣	Pass	4 ♦
South HCP: 13+1	♣ QT975	♣ AK62	Pass	4 ♥	Pass	5 ♣

Contract: 5 ♣ South

All Pass

Board: 472	♠ K6	Partner bids first.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ A8	
HCP: 17+3	♣ AQJT864	

Board: 473	♠ KJ7632	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: E-W	♦ AJ7	
HCP: 13+2	♣ 74	

Board: 474	♠ Q65	Partner bids first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ AJ8	
HCP: 14+1	♣ AT974	

Board: 475	♠ A7	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ AJ543	
HCP: 13+2	♣ A9876	

Both hands (Answers Page)

Board: 472	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ AQ52				1♥
Vul: None	♥ KT	♥ AQJ432	Pass	2♣	Pass	3♥
North HCP: 17+3	♦ A8	♦ T62	Pass	4NT	Pass	5♠ ¹
South HCP: 13+2	♣ AQJT864	♣ -	Pass	5NT ²	Pass	6♣ ³
Contract: 7♥ North			Pass	7♥	All Pass	

1. A=2/5 or 5/5, Q(H)=1

2. King ask by 5NT

3. K=0

Board: 473	North:	South:	W	N	E	S
Dealer: North	♠ KJ7632	♠ AT8		1♠	Pass	2♣
Vul: E-W	♥ A8	♥ QJT	Pass	2♠	Pass	4♣
North HCP: 13+2	♦ AJ7	♦ Q4		All Pass		
South HCP: 13+1	♣ 74	♣ KJ983				
Contract: 4♣ South						

Board: 474	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ AKT97				1♠
Vul: Both	♥ K4	♥ Q86	Pass	2♣	Pass	2NT
North HCP: 14+1	♦ AJ8	♦ KQ	Pass	3♠	Pass	3NT
South HCP: 14+1	♣ AT974	♣ 852	Pass	4♣	Pass	4♦
Contract: 4♣ North			Pass	4♠	All Pass	

Board: 475	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ Q2				1♥
Vul: None	♥ 8	♥ AKQ974	Pass	2♦	Pass	3♥
North HCP: 13+2	♦ AJ543	♦ Q8	Pass	3NT	All Pass	
South HCP: 17+2	♣ A9876	♣ KJ5				
Contract: 3NT North						

Board: 472	♠ AQ52	You bid first.
Dealer: South	♥ AQJ432	The opponents are silent.
Vul: None	♦ T62	
HCP: 13+2	♣ -	

Board: 473	♠ AT8	Partner bids first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 13+1	♣ KJ983	

Board: 474	♠ AKT97	You bid first.
Dealer: South	♥ Q86	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 14+1	♣ 852	

Board: 475	♠ Q2	You bid first.
Dealer: South	♥ AKQ974	The opponents are silent.
Vul: None	♦ Q8	
HCP: 17+2	♣ KJ5	

Both hands (Answers Page)

Board: 472	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ AQ52				1♥
Vul: None	♥ KT	♥ AQJ432	Pass	2♣	Pass	3♥
North HCP: 17+3	♦ A8	♦ T62	Pass	4NT	Pass	5♠ ¹
South HCP: 13+2	♣ AQJT864	♣ -	Pass	5NT ²	Pass	6♣ ³
Contract: 7♥ North			Pass	7♥	All Pass	

1. A=2/5 or 5/5, Q(H)=1

2. King ask by 5NT

3. K=0

Board: 473	North:	South:	W	N	E	S
Dealer: North	♠ KJ7632	♠ AT8		1♠	Pass	2♣
Vul: E-W	♥ A8	♥ QJT	Pass	2♠	Pass	4♣
North HCP: 13+2	♦ AJ7	♦ Q4		All Pass		
South HCP: 13+1	♣ 74	♣ KJ983				
Contract: 4♣ South						

Board: 474	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ AKT97				1♠
Vul: Both	♥ K4	♥ Q86	Pass	2♣	Pass	2NT
North HCP: 14+1	♦ AJ8	♦ KQ	Pass	3♠	Pass	3NT
South HCP: 14+1	♣ AT974	♣ 852	Pass	4♣	Pass	4♦
Contract: 4♣ North			Pass	4♠	All Pass	

Board: 475	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ Q2				1♥
Vul: None	♥ 8	♥ AKQ974	Pass	2♦	Pass	3♥
North HCP: 13+2	♦ AJ543	♦ Q8	Pass	3NT	All Pass	
South HCP: 17+2	♣ A9876	♣ KJ5				
Contract: 3NT North						

Board: 476	♠ AQ8	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ AT6	
HCP: 13+3	♣ K987653	

Board: 477	♠ A6	You bid first.
Dealer: North	♥ AK863	The opponents are silent.
Vul: Both	♦ T742	
HCP: 15+1	♣ A8	

Board: 478	♠ A73	Partner bids first.
Dealer: South	♥ Q43	The opponents are silent.
Vul: None	♦ T5	
HCP: 11+1	♣ AJT94	

Board: 479	♠ AJT76	You bid first.
Dealer: North	♥ QT	The opponents are silent.
Vul: N-S	♦ AQ97	
HCP: 18+1	♣ KQ	

Both hands (Answers Page)

Board: 476

	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ K4				1♥
Vul: N-S	♥ -	♥ KQ97654	Pass	2♣	Pass	4♥
North HCP: 13+3	♦ AT6	♦ KQJ7		All Pass		
South HCP: 14+3	♣ K987653	♣ -				
Contract: 4♥ South						

Board: 477

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KQ54		1♥	Pass	2♣
Vul: Both	♥ AK863	♥ JT	Pass	3♦	Pass	3♠
North HCP: 15+1	♦ T742	♦ KJ	Pass	3NT	All Pass	
South HCP: 13+1	♣ A8	♣ QJ973				
Contract: 3NT North						

Board: 478

	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ T9				1♥
Vul: None	♥ Q43	♥ AJT85	Pass	1NT ¹	Pass	2♦
North HCP: 11+1	♦ T5	♦ AK762	Pass	3♥	Pass	3NT
South HCP: 15+2	♣ AJT94	♣ K	Pass	4♥	Pass	4NT
Contract: 6♥ South			Pass	5♠ ²	Pass	6♥
				All Pass		

1. forcing 1NT

2. A=2/5 or 5/5, Q(H)=1

Board: 479

	North:	South:	W	N	E	S
Dealer: North	♠ AJT76	♠ Q94		1♠	Pass	1NT ¹
Vul: N-S	♥ QT	♥ A75	Pass	3♦	Pass	3♠
North HCP: 18+1	♦ AQ97	♦ J6	Pass	4♣	Pass	4♣
South HCP: 11+1	♣ KQ	♣ A9875		All Pass		
Contract: 4♣ South			1. forcing 1NT			

Board: 476 ♠ K4 You bid first.

Dealer: South ♥ KQ97654 The opponents are silent.

Vul: N-S ♦ KQJ7

HCP: 14+3 ♣ -

Board: 477 ♠ KQ54 Partner bids first.

Dealer: North ♥ JT The opponents are silent.

Vul: Both ♦ KJ

HCP: 13+1 ♣ QJ973

Board: 478 ♠ T9 You bid first.

Dealer: South ♥ AJT85 The opponents are silent.

Vul: None ♦ AK762

HCP: 15+2 ♣ K

Board: 479 ♠ Q94 Partner bids first.

Dealer: North ♥ A75 The opponents are silent.

Vul: N-S ♦ J6

HCP: 11+1 ♣ A9875

Both hands (Answers Page)

Board: 476

	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ K4				1♥
Vul: N-S	♥ -	♥ KQ97654	Pass	2♣	Pass	4♥
North HCP: 13+3	♦ AT6	♦ KQJ7		All Pass		
South HCP: 14+3	♣ K987653	♣ -				
Contract: 4♥ South						

Board: 477

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KQ54		1♥	Pass	2♣
Vul: Both	♥ AK863	♥ JT	Pass	3♦	Pass	3♠
North HCP: 15+1	♦ T742	♦ KJ	Pass	3NT	All Pass	
South HCP: 13+1	♣ A8	♣ QJ973				
Contract: 3NT North						

Board: 478

	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ T9				1♥
Vul: None	♥ Q43	♥ AJT85	Pass	1NT ¹	Pass	2♦
North HCP: 11+1	♦ T5	♦ AK762	Pass	3♥	Pass	3NT
South HCP: 15+2	♣ AJT94	♣ K	Pass	4♥	Pass	4NT
Contract: 6♥ South			Pass	5♠ ²	Pass	6♥
				All Pass		

1. forcing 1NT

2. A=2/5 or 5/5, Q(H)=1

Board: 479

	North:	South:	W	N	E	S
Dealer: North	♠ AJT76	♠ Q94		1♠	Pass	1NT ¹
Vul: N-S	♥ QT	♥ A75	Pass	3♦	Pass	3♠
North HCP: 18+1	♦ AQ97	♦ J6	Pass	4♣	Pass	4♣
South HCP: 11+1	♣ KQ	♣ A9875		All Pass		
Contract: 4♣ South			1. forcing 1NT			

Board: 480 ♠ AQ852 You bid first.

Dealer: North ♥ K6 The opponents are silent.

Vul: E-W ♦ J87

HCP: 13+1 ♣ KT7

Board: 481 ♠ AKQ642 You bid first.

Dealer: North ♥ QT93 The opponents are silent.

Vul: None ♦ 4

HCP: 14+2 ♣ K2

Board: 482 ♠ AT8 Partner bids first.

Dealer: South ♥ K83 The opponents are silent.

Vul: N-S ♦ Q

HCP: 13+2 ♣ A98432

Board: 483 ♠ AJ965 You bid first.

Dealer: North ♥ QT9 The opponents are silent.

Vul: E-W ♦ A

HCP: 16+1 ♣ KQ53

Board: 484 ♠ A Partner bids first.

Dealer: South ♥ K54 The opponents are silent.

Vul: Both ♦ AQT4

HCP: 18+1 ♣ AJ974

Both hands (Answers Page)

Board: 480	North:	South:	W	N	E	S
Dealer: North	♠ AQ852	♠ K7		1 ♠	Pass	2 ♣
Vul: E-W	♥ K6	♥ 8742	Pass	2NT	Pass	3 ♥
North HCP: 13+1	♦ J87	♦ AK		All Pass		
South HCP: 17+1	♣ KT7	♣ AQJ84				
Contract: 3 ♥ South						

Board: 481	North:	South:	W	N	E	S
Dealer: North	♠ AKQ642	♠ T		1 ♠	Pass	2 ♣
Vul: None	♥ QT93	♥ AJ52	Pass	2 ♥	Pass	3 ♥
North HCP: 14+2	♦ 4	♦ KJ76	Pass	3NT	Pass	4NT
South HCP: 15	♣ K2	♣ AQ94	Pass	5 ♦ ¹	Pass	5 ♥
Contract: 5 ♥ South				All Pass		

1. A=1/5 or 4/5

Board: 482	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ KJ964				1 ♠
Vul: N-S	♥ K83	♥ QJ4	Pass	2 ♣	Pass	2NT
North HCP: 13+2	♦ Q	♦ AK6	Pass	4 ♠	All Pass	
South HCP: 14+1	♣ A98432	♣ 65				
Contract: 4 ♠ North						

Board: 483	North:	South:	W	N	E	S
Dealer: North	♠ AJ965	♠ 432		1 ♠	Pass	2 ♠
Vul: E-W	♥ QT9	♥ A42	Pass	4 ♠	All Pass	
North HCP: 16+1	♦ A	♦ Q542				
South HCP: 10	♣ KQ53	♣ A74				
Contract: 4 ♠ North						

Board: 484	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KQJ753				1 ♠
Vul: Both	♥ K54	♥ Q	Pass	2 ♣	Pass	3 ♠
North HCP: 18+1	♦ AQT4	♦ 873	Pass	5 ♦	Pass	5NT
South HCP: 13+2	♣ AJ974	♣ KQ6	Pass	6NT	All Pass	
Contract: 6NT North						

Board: 480	♠ K7	Partner bids first.
Dealer: North	♥ 8742	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 17+1	♣ AQJ84	

Board: 481	♠ T	Partner bids first.
Dealer: North	♥ AJ52	The opponents are silent.
Vul: None	♦ KJ76	
HCP: 15	♣ AQ94	

Board: 482	♠ KJ964	You bid first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: N-S	♦ AK6	
HCP: 14+1	♣ 65	

Board: 483	♠ 432	Partner bids first.
Dealer: North	♥ A42	The opponents are silent.
Vul: E-W	♦ Q542	
HCP: 10	♣ A74	

Board: 484	♠ KQJ753	You bid first.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ 873	
HCP: 13+2	♣ KQ6	

Both hands (Answers Page)

Board: 480

Dealer: North

North:

♠ AQ852

South:

♠ K7

W N E S

1 ♠ Pass 2 ♣

Vul: E-W

♥ K6

♥ 8742

Pass 2NT Pass 3 ♥

North HCP: 13+1

♦ J87

♦ AK

All Pass

South HCP: 17+1

♣ KT7

♣ AQJ84

Contract: 3 ♥ South

Board: 481

Dealer: North

North:

♠ AKQ642

South:

♠ T

W N E S

1 ♠ Pass 2 ♣

Vul: None

♥ QT93

♥ AJ52

Pass 2 ♥ Pass 3 ♥

North HCP: 14+2

♦ 4

♦ KJ76

Pass 3NT Pass 4NT

South HCP: 15

♣ K2

♣ AQ94

 Pass 5 ♦¹ Pass 5 ♥

Contract: 5 ♥ South

All Pass

1. A=1/5 or 4/5

Board: 482

Dealer: South

North:

♠ AT8

South:

♠ KJ964

W N E S

1 ♠

Vul: N-S

♥ K83

♥ QJ4

Pass 2 ♣ Pass 2NT

North HCP: 13+2

♦ Q

♦ AK6

Pass 4 ♠ All Pass

South HCP: 14+1

♣ A98432

♣ 65

Contract: 4 ♠ North

Board: 483

Dealer: North

North:

♠ AJ965

South:

♠ 432

W N E S

1 ♠ Pass 2 ♠

Vul: E-W

♥ QT9

♥ A42

Pass 4 ♠ All Pass

North HCP: 16+1

♦ A

♦ Q542

South HCP: 10

♣ KQ53

♣ A74

Contract: 4 ♠ North

Board: 484

Dealer: South

North:

♠ A

South:

♠ KQJ753

W N E S

1 ♠

Vul: Both

♥ K54

♥ Q

Pass 2 ♣ Pass 3 ♠

North HCP: 18+1

♦ AQT4

♦ 873

Pass 5 ♦ Pass 5NT

South HCP: 13+2

♣ AJ974

♣ KQ6

Pass 6NT All Pass

Contract: 6NT North