Board: 1 Dealer: S Vul: None HCP: 11	<ul><li>J3</li><li>♥ Q7542</li><li>AQ108</li><li>Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 13	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: EW HCP: 7	<ul><li>★2</li><li>▼73</li><li>◆J1074</li><li>★AQ9743</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQ832</li><li>★ A643</li><li>★ 4</li><li>★ AQ7</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: NS HCP: 7	<ul><li>◆ Q10</li><li>▼ J1074</li><li>◆ QJ4</li><li>◆ J875</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N N	North:	South:  ♠ KQ1042  ♥ A  ♠ KJ74  ♣ J64	West North East South  1♣  Pass 1NT¹ Pass 2◆  Pass 2NT Pass 3NT  AP  1. forcing 1NT
Board: 2 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 4 N	North:	South:  ♠ Q104  ♥ J4  ♠ K864  ♠ A1095	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 3 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ 2  ♥ 73  ♦ J1074  ♠ AQ9743	South:  ♠ K7643  ♥ QJ  ♠ AKQ  ♠ K82	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 4 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N S	North:  ♠ KQ832  ♥ A643  ♠ 4  ♣ AQ7	South:  ♠ A9  ♥ 105  ♠ K753  ♠ KJ1084	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2NT  Pass 3NT AP  1. forcing 1NT
Board: 5 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2♠ S	North:  ♠ Q10  ♥ J1074  ♠ QJ4  ♣ J875	South:  ♣ J5432  ♥ A32  ♠ A106  ♣ K9	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT

Board: 1 Dealer: S Vul: None HCP: 14	<ul><li>★ KQ1042</li><li>▼ A</li><li>◆ KJ74</li><li>◆ J64</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: NS HCP: 10	<ul><li>♣ Q104</li><li>♥ J4</li><li>◆ K864</li><li>♣ A1095</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 18	<ul><li>★ K7643</li><li>♥ QJ</li><li>◆ AKQ</li><li>◆ K82</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: Both HCP: 11	<ul><li>★ A9</li><li>▼ 105</li><li>◆ K753</li><li>◆ KJ1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: NS HCP: 12	<ul><li>▲ J5432</li><li>▼ A32</li><li>◆ A106</li><li>◆ K9</li></ul>	The opponents are silent.  You bid first.

Board: 1 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N N	North:	South:  ♠ KQ1042  ♥ A  ♠ KJ74  ♣ J64	West North East South  1♣  Pass 1NT¹ Pass 2◆  Pass 2NT Pass 3NT  AP  1. forcing 1NT
Board: 2 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 4 N	North:	South:  ♠ Q104  ♥ J4  ♠ K864  ♠ A1095	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 3 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ 2  ♥ 73  ♦ J1074  ♠ AQ9743	South:  ♠ K7643  ♥ QJ  ♠ AKQ  ♠ K82	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 4 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N S	North:  ♠ KQ832  ♥ A643  ♠ 4  ♣ AQ7	South:  ♠ A9  ♥ 105  ♠ K753  ♠ KJ1084	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2NT  Pass 3NT AP  1. forcing 1NT
Board: 5 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2♠ S	North:  ♠ Q10  ♥ J1074  ♠ QJ4  ♣ J875	South:  ♣ J5432  ♥ A32  ♠ A106  ♣ K9	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT

Board: 6 Dealer: N Vul: EW HCP: 19	<ul><li>♠ AKQ102</li><li>♥ QJ5</li><li>♦ K3</li><li>♠ KJ9</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 7 Dealer: S Vul: Both HCP: 11	<b>♦</b> QJ7 <b>♥</b> 9642 <b>♦</b> AJ75 <b>♣</b> K4	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 19	<ul><li>★ K94</li><li>▼ KQJ95</li><li>◆ A8</li><li>◆ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: EW HCP: 11	<ul><li>★ A8</li><li>▼ AJ864</li><li>◆ 83</li><li>◆ Q974</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: Both HCP: 15	<ul><li>AQJ96</li><li>✓ AQJ8</li><li>J98</li><li>9</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 3N S	North:  ♠ AKQ102  ♥ QJ5  ♠ K3  ♣ KJ9	South:  ♠ 6  ♥ K876  • Q  ♠ Q1086432	West North East South  1♠ Pass 1NT¹  3♠ 3NT AP  1. forcing 1NT
Board: 7 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3♠ S	North:  ♠ QJ7  ♥ 9642  ♠ AJ75  ♣ K4	South:	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT
Board: 8 Dealer: N Vul: None North HCP: 19 South HCP: 6 Contract: 3N S	North:  ♠ K94  ♥ KQJ95  ♠ A8  ♣ AQ3	South:  ♠ A53  ♥ 10  • Q106542  ♠ 942	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 9 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2N N	North:  ♠ A8  ♥ AJ864  ♦ 83  ♠ Q974	South:  ♠ K10943  ♥ K73  ♦ J107  ♠ AJ	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2NT AP  1. forcing 1NT
Board: 10 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4 N	North:  ♠ AQJ96  ♥ AQJ8  ♠ J98  ♣ 9	South:  ♠ 72  ♥ K7652  • Q104  ♣ A105	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT

Board: 6 Dealer: N Vul: EW HCP: 7	<b>♠</b> 6 <b>♥</b> K876 <b>♦</b> Q <b>♠</b> Q1086432	West Bids 3♦ if possible.  Partner bids first.
Board: 7 Dealer: S Vul: Both HCP: 12	<ul><li>★ 86432</li><li>♥ Q7</li><li>♦ KQ</li><li>★ AJ97</li></ul>	The opponents are silent.  You bid first.
Board: 8 Dealer: N Vul: None HCP: 6	<ul><li>♣ A53</li><li>♥ 10</li><li>◆ Q106542</li><li>♣ 942</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 12	<ul><li>★ K10943</li><li>★ K73</li><li>★ J107</li><li>★ AJ</li></ul>	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: Both HCP: 9	<ul><li>★ 72</li><li>▼ K7652</li><li>◆ Q104</li><li>◆ A105</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 3N S	North:  ♠ AKQ102  ♥ QJ5  ♠ K3  ♣ KJ9	South:  ♠ 6  ♥ K876  • Q  ♠ Q1086432	West North East South  1♠ Pass 1NT¹  3♠ 3NT AP  1. forcing 1NT
Board: 7 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3♠ S	North:  ♠ QJ7  ♥ 9642  ♠ AJ75  ♣ K4	South:	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT
Board: 8 Dealer: N Vul: None North HCP: 19 South HCP: 6 Contract: 3N S	North:  ♠ K94  ♥ KQJ95  ♠ A8  ♣ AQ3	South:  ♠ A53  ♥ 10  • Q106542  ♠ 942	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 9 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2N N	North:  ♠ A8  ♥ AJ864  ♦ 83  ♠ Q974	South:  ♠ K10943  ♥ K73  ♦ J107  ♠ AJ	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2NT AP  1. forcing 1NT
Board: 10 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4 N	North:  ♠ AQJ96  ♥ AQJ8  ♠ J98  ♣ 9	South:  ♠ 72  ♥ K7652  • Q104  ♣ A105	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT

Board: 11 Dealer: S Vul: None HCP: 6	♣— ♥ A72 ♦ 9876542 ♣ Q96	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: None HCP: 14	<ul><li>★ KQJ98</li><li>▼ A643</li><li>◆ A</li><li>★ 1074</li></ul>	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: NS HCP: 9	<ul><li>10</li><li>J9</li><li>Q10964</li><li>KQJ104</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: EW HCP: 14	<ul><li>★ KJ542</li><li>★ KQJ</li><li>◆ J74</li><li>★ K10</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: None HCP: 9	<ul><li>103</li><li>★ A873</li><li>★ J97</li><li>★ A1085</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: S Vul: None North HCP: 6 South HCP: 19 Contract: 5 N	North:  ♣ —  ▼ A72  ◆ 9876542  ♣ Q96	South:  ♠ A8762  ♥ K9  ♠ AKJ  ♣ KJ3	Pass Pass AP	North  1NT <sup>1</sup> 4  ng 1NT	Pass Pass	1♠ 3NT
Board: 12 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 2♠ N	North:  ♠ KQJ98  ♥ A643  ♠ A  ♣ 1074	South:  ♣ 72  ♥ Q2  • QJ654  ♣ AJ93	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 13 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♠ 10  ♥ J9  ♠ Q10964  ♣ KQJ104	South:  ♠ K4  ♥ AKQ7653  ♠ K7  ♣ 96	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♥
Board: 14 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 2♠ N	North:  ♠ KJ542  ♥ KQJ  ♠ J74  ♠ K10	South:	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 15 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 3♠ S	North:  ♠ 103  ♥ A873  ♠ J97  ♣ A1085	South:  ♠ AQ87652  ♥ KJ10  ♠ K  ♣ J4	Pass Pass	North  1NT <sup>1</sup> 3♠ ng 1NT		1♠

#### Forcing NT (Leveled)

HCP: 14

**♣** J4

Board: 11 Dealer: S Vul: None HCP: 19	<ul><li>★ A8762</li><li>★ K9</li><li>★ AKJ</li><li>★ KJ3</li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: None HCP: 10	<ul><li>♣ 72</li><li>♥ Q2</li><li>◆ QJ654</li><li>♣ AJ93</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: NS HCP: 15	<ul><li>★ K4</li><li>★ AKQ7653</li><li>★ K7</li><li>★ 96</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: EW HCP: 7	♦ 86 ▼ 9543 ♦ AK105 ♣ 953	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: None HCP: 14	<ul><li>AQ87652</li><li>✓ KJ10</li><li>✓ K</li><li>▲ I4</li></ul>	The opponents are silent.  You bid first.

Board: 11 Dealer: S Vul: None North HCP: 6 South HCP: 19 Contract: 5 N	North:  ♣ —  ▼ A72  ◆ 9876542  ♣ Q96	South:  ♠ A8762  ♥ K9  ♠ AKJ  ♣ KJ3	Pass Pass AP	North  1NT <sup>1</sup> 4  ng 1NT	Pass Pass	1♠ 3NT
Board: 12 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 2♠ N	North:  ♠ KQJ98  ♥ A643  ♠ A  ♣ 1074	South:  ♣ 72  ♥ Q2  • QJ654  ♣ AJ93	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 13 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♠ 10  ♥ J9  ♠ Q10964  ♣ KQJ104	South:  ♠ K4  ♥ AKQ7653  ♠ K7  ♣ 96	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♥
Board: 14 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 2♠ N	North:  ♠ KJ542  ♥ KQJ  ♠ J74  ♠ K10	South:	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 15 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 3♠ S	North:  ♠ 103  ♥ A873  ♠ J97  ♣ A1085	South:  ♠ AQ87652  ♥ KJ10  ♠ K  ♣ J4	Pass Pass	North  1NT <sup>1</sup> 3♠ ng 1NT		1♠

Board: 16 Dealer: N Val: NS Vul: NS HCP: 18  Board: 17 Dealer: S Vul: EW Vul: EW Vul: EW Dealer: N Vul: Both HCP: 15  Board: 19 Dealer: S Vul: Both HCP: 15  AKQ632 Dealer: N Vul: Both HCP: 15  AKQ632 Dealer: N Vul: Both HCP: 15  AKQ632 The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Board: 19 Dealer: S Val: NS Vul: NS			
Dealer: S	Dealer: N Vul: NS	<b>∀</b> A8	••
Dealer: N Vul: Both HCP: 15  A54 You bid first.  Board: 19 Dealer: S Vul: NS Vul: NS HCP: 8  AK10986 HCP: 8  AK1052 Dealer: N Vul: EW  K7  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  You bid first.  You bid first.  You bid first.	Dealer: S Vul: EW	▼ A82 ◆ J109643	11
Dealer: S	Dealer: N Vul: Both	♥ Q5 ♦ A54	••
Dealer: N Vul: EW K4  Vul: EW You bid first	Dealer: S Vul: NS	♥ 96 ♦ K10986	••
	Dealer: N Vul: EW	<b>∀</b> K4 <b>♦</b> K7	

Board: 16 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ986  ♥ A8  ♠ AQ76  ♠ K8	South:  ♠ K53  ♥ KQJ73  ♦ 1052  ♣ Q4	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 17 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♥ S	North:	South:  ♠ AK10762  ♥ QJ105  ♠ A  ♣ Q5	West North East South  1♠  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 18 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 2♠ N	North:  ♠ AKQ632  ♥ Q5  ♠ A54  ♣ 73	South:  ◆ 94  ▼ AJ972  • Q1097  • 108	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 19 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 2 S	North:  ♠ Q6  ♥ 96  ♠ K10986  ♠ QJ93	South:  ♣ 75  ▼ KQ752  ◆ AQ4  ♣ K75	West North East South  1  Pass 1NT¹ Pass 2  Pass 2  AP  1. forcing 1NT
Board: 20 Dealer: N Vul: EW North HCP: 19 South HCP: 8 Contract: 4 S	North:  ♠ AK1052  ♥ K4  ♠ K7  ♣ AQ87	South:  ♣ —  ▼ AJ765  • QJ9432  • 42	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT

Board: 16 Dealer: N Vul: NS HCP: 11	<ul><li>★ K53</li><li>▼ KQJ73</li><li>◆ 1052</li><li>◆ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: EW HCP: 16	<ul><li>★ AK10762</li><li>♥ QJ105</li><li>★ A</li><li>★ Q5</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: Both HCP: 7	<ul><li>◆94</li><li>♥ AJ972</li><li>◆ Q1097</li><li>◆ 108</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: NS HCP: 14	<ul><li>↑75</li><li>∀KQ752</li><li>↑AQ4</li><li>↑K75</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: EW HCP: 8	<ul><li>♣—</li><li>✓ AJ765</li><li>◆ QJ9432</li><li>◆ 42</li></ul>	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ986  ♥ A8  ♠ AQ76  ♠ K8	South:  ♠ K53  ♥ KQJ73  ♦ 1052  ♣ Q4	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 17 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♥ S	North:	South:  ♠ AK10762  ♥ QJ105  ♠ A  ♣ Q5	West North East South  1♠  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 18 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 2♠ N	North:  ♠ AKQ632  ♥ Q5  ♠ A54  ♣ 73	South:  ◆ 94  ▼ AJ972  • Q1097  • 108	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 19 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 2 S	North:  ♠ Q6  ♥ 96  ♠ K10986  ♠ QJ93	South:  ♣ 75  ▼ KQ752  ◆ AQ4  ♣ K75	West North East South  1  Pass 1NT¹ Pass 2  Pass 2  AP  1. forcing 1NT
Board: 20 Dealer: N Vul: EW North HCP: 19 South HCP: 8 Contract: 4 S	North:  ♠ AK1052  ♥ K4  ♠ K7  ♣ AQ87	South:  ♣ —  ▼ AJ765  • QJ9432  • 42	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT

#### Forcing NT (Leveled)

HCP: 11

♣ AJ87

Board: 21 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q72</li><li>♥ KJ75</li><li>♦ K854</li><li>♣ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 12	<ul><li>AKQ1054</li><li>♥ 972</li><li>K7</li><li>♣ 106</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: EW HCP: 11	<ul><li>▶ J73</li><li>♥ AJ6</li><li>◆ 83</li><li>♣ KQ754</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: Both HCP: 19	<ul><li>AQ95</li><li>KQ1053</li><li>A8</li><li>KJ</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: None	<ul><li>1082</li><li>✓ J9</li><li>✓ KQ65</li></ul>	East Doubles 1NT if possible.  Partner bids first.

Partner bids first.

Board: 21 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ Q72  ♥ KJ75  ♦ K854  ♣ K4	South:  ♣ J10964  ♥ A84  ♦ J73  ♣ AQ	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 22 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4 N	North:  ♠ AKQ1054  ♥ 972  ♠ K7  ♣ 106	South:  ♣ J97  ♥ AJ3  ♠ Q86  ♣ QJ95	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT
Board: 23 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♣ J73  ♥ AJ6  ♦ 83  ♣ KQ754	South:  ♠ A9865  ♥ 102  ♠ KQJ5  ♠ A10	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 24 Dealer: N Vul: Both North HCP: 19 South HCP: 11 Contract: 6♥ N	North:  ♠ AQ95  ♥ KQ1053  ♠ A8  ♠ KJ	South:  ♠ K2  ♥ A98  ♠ Q65  ♠ Q10643	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 4♥  Pass 4NT² Pass 5♠³  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=1/5 or 4/5
Board: 25 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♥ S	North:	South:  ♠ A6  ♥ KQ107432  ♠ J7  ♣ Q10	West North East South  1♥  Pass 1NT¹ X 2♥  Pass 4♥ AP  1. forcing 1NT

Board: 21 Dealer: S		The opponents are silent.
Vul: Both HCP: 12	<ul><li>J73</li><li>♣ AQ</li></ul>	You bid first.
Board: 22 Dealer: N	<b>♦</b> J97 <b>♥</b> AJ3	The opponents are silent.
Vul: None HCP: 11	♦ Q86 • QJ95	Partner bids first.
Board: 23 Dealer: S	<b>★</b> A9865 <b>♥</b> 102	The opponents are silent.
Vul: EW HCP: 14	<ul><li>• KQJ5</li><li>• A10</li></ul>	You bid first.
Board: 24 Dealer: N	<b>♠</b> K2 ♥ A98	The opponents are silent.
Vul: Both HCP: 11	◆ Q65 ◆ Q10643	Partner bids first.
Board: 25 Dealer: S	<b>★</b> A6 <b>∀</b> KQ107432	East Doubles 1NT if possible.
Vul: None HCP: 12	◆ J7 ◆ Q10	You bid first.

Board: 21 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ Q72  ♥ KJ75  ♦ K854  ♣ K4	South:  ♣ J10964  ♥ A84  ♦ J73  ♣ AQ	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 22 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4 N	North:  ♠ AKQ1054  ♥ 972  ♠ K7  ♣ 106	South:  ♣ J97  ♥ AJ3  ♠ Q86  ♣ QJ95	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT
Board: 23 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♣ J73  ♥ AJ6  ♦ 83  ♣ KQ754	South:  ♠ A9865  ♥ 102  ♠ KQJ5  ♠ A10	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 24 Dealer: N Vul: Both North HCP: 19 South HCP: 11 Contract: 6♥ N	North:  ♠ AQ95  ♥ KQ1053  ♠ A8  ♠ KJ	South:  ♠ K2  ♥ A98  ♠ Q65  ♠ Q10643	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 4♥  Pass 4NT² Pass 5♠³  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=1/5 or 4/5
Board: 25 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♥ S	North:	South:  ♠ A6  ♥ KQ107432  ♠ J7  ♣ Q10	West North East South  1♥  Pass 1NT¹ X 2♥  Pass 4♥ AP  1. forcing 1NT

Board: 26 Dealer: N Vul: NS HCP: 16	<ul><li>AQ9763</li><li>✓ AK8</li><li>✓ K5</li><li>№ 84</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 9	<ul><li>★ AK7</li><li>▼ 32</li><li>◆ J853</li><li>◆ J954</li></ul>	East Doubles 1NT if possible. West Bids 2♣ if possible.  Partner bids first.
Board: 28 Dealer: N Vul: NS HCP: 18	<ul><li>AQ65</li><li>✓ AK963</li><li>✓ 2</li><li>✓ KQ3</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 29 Dealer: S Vul: EW HCP: 11	<ul><li>★ K94</li><li>♥ 64</li><li>◆ Q42</li><li>◆ AQ1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: None HCP: 17	<ul><li>★ AK10974</li><li>♥ AJ</li><li>◆ QJ74</li><li>◆ Q</li></ul>	The opponents are silent. You bid first.

Board: 26 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N S	North:  ♠ AQ9763  ♥ AK8  ♠ K5  ♣ 84	South:  ♠ K  ♥ 732  ♠ AJ1083  ♣ QJ76	Pass AP	North 1♠ 3♠ ng 1NT	Pass Pass	South 1NT <sup>1</sup> 3NT
Board: 27 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3N N	North:  ♠ AK7  ▼ 32  ♦ J853  ♣ J954	South:  ♣ J984  ♥ Q9854  ♠ A9  ♣ AK	Pass 2♣ AP	North  1NT <sup>1</sup> X  ng 1NT	X Pass	South 1♥ Pass 3NT
Board: 28 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 4♥ N	North:  ♠ AQ65  ♥ AK963  ♠ 2  ♠ KQ3	South:  ♠ K3  ♥ 854  ♠ K73  ♣ AJ876	2♥² AP 1. forci	North 1♥ 2NT  ng 1NT  naels Cu	Pass Pass	1NT <sup>1</sup>
Board: 29 Dealer: S Vul: EW North HCP: 11 South HCP: 19 Contract: 4♠ S	North:  ♠ K94  ♥ 64  ♦ Q42  ♣ AQ1074	South:  ♠ AQJ85  ♥ A97  ♠ A73  ♣ KJ	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT	Pass AP	South 1♠ 3NT
Board: 30 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 44 N	North:  ♠ AK10974  ♥ AJ  ♠ QJ74  ♠ Q	South:  ◆ 863  ▼ K653  ◆ 83  ◆ AKJ5	Pass AP	North 1♣ 3♠ ng 1NT	Pass Pass	$1NT^1$

Board: 26 Dealer: N Vul: NS HCP: 11	<b>♠</b> K <b>♥</b> 732 <b>♦</b> AJ1083 <b>♣</b> QJ76	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 14	<ul><li></li></ul>	East Doubles 1NT if possible. West Bids 2♣ if possible. You bid first.
Board: 28 Dealer: N Vul: NS HCP: 11	<ul><li>★ K3</li><li>▼ 854</li><li>◆ K73</li><li>◆ AJ876</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 29 Dealer: S Vul: EW HCP: 19	<ul><li>AQJ85</li><li>✓ A97</li><li>A73</li><li>KJ</li></ul>	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: None HCP: 11	<ul><li>★ 863</li><li>★ K653</li><li>★ 83</li><li>★ AKJ5</li></ul>	The opponents are silent.  Partner bids first.

Board: 26 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N S	North:  ♠ AQ9763  ♥ AK8  ♠ K5  ♣ 84	South:  ♠ K  ♥ 732  ♠ AJ1083  ♣ QJ76	Pass AP	North 1♠ 3♠ ng 1NT	Pass Pass	South 1NT <sup>1</sup> 3NT
Board: 27 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3N N	North:  ♠ AK7  ▼ 32  ♦ J853  ♣ J954	South:  ♣ J984  ♥ Q9854  ♠ A9  ♣ AK	Pass 2♣ AP	North  1NT <sup>1</sup> X  ng 1NT	X Pass	South 1♥ Pass 3NT
Board: 28 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 4♥ N	North:  ♠ AQ65  ♥ AK963  ♠ 2  ♠ KQ3	South:  ♠ K3  ♥ 854  ♠ K73  ♣ AJ876	2♥² AP 1. forci	North 1♥ 2NT  ng 1NT  naels Cu	Pass Pass	1NT <sup>1</sup>
Board: 29 Dealer: S Vul: EW North HCP: 11 South HCP: 19 Contract: 4♠ S	North:  ♠ K94  ♥ 64  ♦ Q42  ♣ AQ1074	South:  ♠ AQJ85  ♥ A97  ♠ A73  ♣ KJ	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT	Pass AP	South 1♠ 3NT
Board: 30 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 44 N	North:  ♠ AK10974  ♥ AJ  ♠ QJ74  ♠ Q	South:  ◆ 863  ▼ K653  ◆ 83  ◆ AKJ5	Pass AP	North 1♣ 3♠ ng 1NT	Pass Pass	$1NT^1$

Board: 31 Dealer: S Vul: NS HCP: 12	<ul><li>★ A4</li><li>▼ K84</li><li>◆ J10753</li><li>◆ A94</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: EW HCP: 14	<ul><li>♣87</li><li>♥ AJ7652</li><li>♦ KJ6</li><li>♣ KQ</li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: Both HCP: 7	<ul><li>♣ 4</li><li>♥ KQ8</li><li>◆ J9863</li><li>♣ J875</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: NS HCP: 18	<ul><li>★ A108642</li><li>★ K</li><li>★ A6</li><li>★ AQJ10</li></ul>	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: EW HCP: 8	<ul><li>★ 32</li><li>▼ 854</li><li>◆ K965</li><li>◆ AJ96</li></ul>	The opponents are silent.  Partner bids first.

Board: 31 Dealer: S Vul: NS North HCP: 12 South HCP: 19 Contract: 6♥ S	North:  ♠ A4  ♥ K84  ♦ J10753  ♣ A94	South:  ♠ KQ  ♥ AQ1062  ♠ AK  ♣ J1063	Pass Pass Pass 1. forci 2. Gerb	North  1NT <sup>1</sup> 4♣ <sup>2</sup> 6♥  ng 1NT  oer  out of 4	Pass Pass AP	1 <b>♥</b> 3NT
Board: 32 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4 \( \mathbb{N} \)	North:  ♠ 87  ♥ AJ7652  ♠ KJ6  ♠ KQ	South:  ♠ KQJ  ♥ K104  ♠ Q974  ♣ 764	Pass AP	North 1♥ 2♥ ng 1NT		1NT <sup>1</sup>
Board: 33 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3 S	North:	South:  ♠ AK865  ♥ 102  ♠ A1075  ♠ Q4	Pass Pass	North  1NT <sup>1</sup> 3  ng 1NT		1♠
Board: 34 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ A108642  ♥ K  ♠ A6  ♣ AQJ10	South:  ♠ 7  ▼ AQJ103  ◆ 9754  ♣ 865	Pass AP	North 1♠ 3♠ ng 1NT	Pass	South 1NT <sup>1</sup> 3NT
Board: 35 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2♠ S	North:  ♠ 32  ♥ 854  ♠ K965  ♠ AJ96	South:  ♠ AKQ95  ♥ K2  ♦ J7  ♠ Q1075	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT		1♠

Board: 31 Dealer: S Vul: NS HCP: 19	<b>♣</b> KQ <b>♥</b> AQ1062 <b>♦</b> AK <b>♣</b> J1063	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 11	<b>♠</b> KQJ <b>♥</b> K104 <b>♦</b> Q974 <b>♣</b> 764	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: Both HCP: 13	<ul><li>AK865</li><li>▼ 102</li><li>◆ A1075</li><li>♣ Q4</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 7	♣7 ▼ AQJ103 ◆ 9754 ♣ 865	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: EW HCP: 15	<ul><li>★ AKQ95</li><li>★ K2</li><li>◆ J7</li><li>◆ Q1075</li></ul>	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: NS North HCP: 12 South HCP: 19 Contract: 6♥ S	North:  ♠ A4  ♥ K84  ♦ J10753  ♣ A94	South:  ♠ KQ  ♥ AQ1062  ♠ AK  ♣ J1063	Pass Pass Pass 1. forci 2. Gerb	North  1NT <sup>1</sup> 4♣ <sup>2</sup> 6♥  ng 1NT  oer  out of 4	Pass Pass AP	1 <b>♥</b> 3NT
Board: 32 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4 \( \mathbb{N} \)	North:  ♠ 87  ♥ AJ7652  ♠ KJ6  ♠ KQ	South:  ♠ KQJ  ♥ K104  ♠ Q974  ♣ 764	Pass AP	North 1♥ 2♥ ng 1NT		1NT <sup>1</sup>
Board: 33 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3 S	North:	South:  ♠ AK865  ♥ 102  ♠ A1075  ♠ Q4	Pass Pass	North  1NT <sup>1</sup> 3  ng 1NT		1♠
Board: 34 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ A108642  ♥ K  ♠ A6  ♣ AQJ10	South:  ♠ 7  ▼ AQJ103  ◆ 9754  ♣ 865	Pass AP	North 1♠ 3♠ ng 1NT	Pass	South 1NT <sup>1</sup> 3NT
Board: 35 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2♠ S	North:  ♠ 32  ♥ 854  ♠ K965  ♠ AJ96	South:  ♠ AKQ95  ♥ K2  ♦ J7  ♠ Q1075	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT		1♠

Board: 36 Dealer: N Vul: Both HCP: 14	<ul><li>★ KJ973</li><li>★ AKJ2</li><li>◆ J9</li><li>★ J8</li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: None HCP: 10	<ul><li>★ 53</li><li>▼ 10983</li><li>◆ K10</li><li>★ AQJ74</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: EW HCP: 12	<ul><li>109743</li><li>KJ8</li><li>A107</li><li>A4</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: Both HCP: 12	<ul><li>A3</li><li>✓ J73</li><li>✓ A93</li><li>✓ QJ1097</li></ul>	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: None HCP: 17	<ul><li>A4</li><li>KQJ10865</li><li>AK10</li><li>10</li></ul>	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 44 N	North:  ♠ KJ973  ♥ AKJ2  ♠ J9  ♣ J8	South:  ♠ A62  ♥ Q3  ♠ KQ8643  ♣ 105	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 4♠  AP  1. forcing 1NT
Board: 37 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 24 S	North:	South:  ♠ AK842  ♥ QJ7  ♦ Q63  ♠ 65	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 38 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 44 N	North:	South:  ♠ KJ8  ♥ Q73  ♦ Q9864  ♠ K3	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 39 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 6♥ S	North:  ♠ A3  ♥ J73  ♠ A93  ♣ QJ1097	South:  ♠ Q72  ♥ KQ10854  ♠ Q10  ♠ AK	West North East South  1♥  Pass 1NT¹ Pass 3♥  Pass 4NT² Pass 5♣³  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=2/5 or 5/5, Q(H)=1
Board: 40 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ A4  ♥ KQJ10865  ♠ AK10  ♣ 10	South:	West North East South  1♥ Pass 1NT¹  Pass 4♥ AP  1. forcing 1NT

#### **Forcing NT (Leveled)**

Vul: None

HCP: 8

♦ J75

♣ AQJ86543

Board: 36 Dealer: N Vul: Both HCP: 11	<ul><li>A62</li><li>♥ Q3</li><li>★ KQ8643</li><li>♣ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 12	<ul><li>♠ AK842</li><li>♥ QJ7</li><li>♦ Q63</li><li>♠ 65</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: EW HCP: 11	<ul><li>★ KJ8</li><li>♥ Q73</li><li>◆ Q9864</li><li>◆ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: Both HCP: 16	<ul><li>♣ Q72</li><li>♥ KQ10854</li><li>◆ Q10</li><li>♣ AK</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: N	<b>♦</b> 32 <b>▼</b> —	The opponents are silent.

Partner bids first.

Board: 36 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 44 N	North:  ♠ KJ973  ♥ AKJ2  ♠ J9  ♣ J8	South:  ♠ A62  ♥ Q3  ♠ KQ8643  ♣ 105	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 4♠  AP  1. forcing 1NT
Board: 37 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 24 S	North:	South:  ♠ AK842  ♥ QJ7  ♦ Q63  ♠ 65	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 38 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 44 N	North:	South:  ♠ KJ8  ♥ Q73  ♦ Q9864  ♠ K3	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 39 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 6♥ S	North:  ♠ A3  ♥ J73  ♠ A93  ♣ QJ1097	South:  ♠ Q72  ♥ KQ10854  ♠ Q10  ♠ AK	West North East South  1♥  Pass 1NT¹ Pass 3♥  Pass 4NT² Pass 5♣³  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=2/5 or 5/5, Q(H)=1
Board: 40 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ A4  ♥ KQJ10865  ♠ AK10  ♣ 10	South:	West North East South  1♥ Pass 1NT¹  Pass 4♥ AP  1. forcing 1NT

Board: 41 Dealer: S Vul: NS HCP: 10	<ul><li> ♣ J63</li><li> ♥ Q95</li><li> ♦ 108</li><li> ♣ AK854</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: Both HCP: 17	<ul><li>★ KJ842</li><li>▼ AQJ2</li><li>◆ K8</li><li>◆ K3</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: None HCP: 6	<ul><li>103</li><li>1084</li><li>AJ7652</li><li>J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: NS HCP: 14	<ul><li>AJ732</li><li>KQ4</li><li>J</li><li>K1096</li></ul>	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: EW HCP: 12	<ul><li>★ 762</li><li>★ K109</li><li>★ A9852</li><li>★ AJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 41 Dealer: S	North: ♠ J63	South: ♠ AQ42	West	North	East	South 1
Vul: NS North HCP: 10	<b>♥</b> Q95	♥ AK842	Pass	1NT <sup>1</sup>	Pass	2♠
South HCP: 17	♦ 108 • AK054	♦ Q6	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> AK854	<b>♣</b> Q2	1. forci	ng 1NT		
Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ KJ842	<b>♦</b> Q5		1♠	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 17	♥ AQJ2	<b>♥</b> 9863	Pass	3♥	Pass	4♥
South HCP: 8	♦ K8	• Q104	AP			
Contract: 4♥ N	<b>♣</b> K3	♣ A954	1. forci	ng 1NT		
Board: 43 Dealer: S	North: ♠ 103	South: ♠ QJ986	West	North	East	South 1♠
Vul: None North HCP: 6	<b>v</b> 1084	♥ AK2	Pass	1NT <sup>1</sup>	Pass	3NT
South HCP: 18	◆ AJ7652	♦ KQ3	AP			
Contract: 3N N	<b>♣</b> J6	<b>♣</b> K3	1. forci	ng 1NT		
Board: 44	North:	South:	West	North	East	South
Dealer: N	AJ732	± 1084		1♠	Pass	$1NT^1$
Vul: NS North HCP: 14	♥ KQ4	<b>♥</b> 872	Pass	2♣	Pass	4♠
South HCP: 12	<b>♦</b> J	◆ AQ94	AP	43.7		
Contract: 4♠ N	<b>♣</b> K1096	♣ AQ4	1. forci	ng 1NT		
Board: 45	North.	Contle	West	North	Fast	South
Dealer: S	North: <b>♠</b> 762	South: ♠ AKJ3	,, est	1,0141		1 <b>Y</b>
Vul: EW	♥ K109	<b>♥</b> AQ762	Pass	1NT <sup>1</sup>	Pass	
North HCP: 12 South HCP: 17	◆ A9852	<b>♦</b> 7	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>♣</b> AJ	<b>♣</b> K102	1. forci	ng 1NT		

Board: 41 Dealer: S Vul: NS HCP: 17	<ul><li>AQ42</li><li>AK842</li><li>Q6</li><li>Q2</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: Both HCP: 8	<ul><li>♣ Q5</li><li>♥ 9863</li><li>◆ Q104</li><li>♣ A954</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: None HCP: 18	<ul><li>♣ QJ986</li><li>♥ AK2</li><li>♦ KQ3</li><li>♣ K3</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: NS HCP: 12	<ul><li>1084</li><li>▼872</li><li>AQ94</li><li>AQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 17	<ul><li>♠ AKJ3</li><li>♥ AQ762</li><li>♠ 7</li><li>♠ K102</li></ul>	The opponents are silent. You bid first.

Board: 41 Dealer: S	North: ♠ J63	South: ♠ AQ42	West	North	East	South 1
Vul: NS North HCP: 10	<b>♥</b> Q95	♥ AK842	Pass	1NT <sup>1</sup>	Pass	2♠
South HCP: 17	♦ 108 • AK054	♦ Q6	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> AK854	<b>♣</b> Q2	1. forci	ng 1NT		
Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ KJ842	<b>♦</b> Q5		1♠	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 17	♥ AQJ2	<b>♥</b> 9863	Pass	3♥	Pass	4♥
South HCP: 8	♦ K8	• Q104	AP			
Contract: 4♥ N	<b>♣</b> K3	♣ A954	1. forci	ng 1NT		
Board: 43 Dealer: S	North: ♠ 103	South: ♠ QJ986	West	North	East	South 1♠
Vul: None North HCP: 6	<b>v</b> 1084	♥ AK2	Pass	1NT <sup>1</sup>	Pass	3NT
South HCP: 18	◆ AJ7652	♦ KQ3	AP			
Contract: 3N N	<b>♣</b> J6	<b>♣</b> K3	1. forci	ng 1NT		
Board: 44	North:	South:	West	North	East	South
Dealer: N	AJ732	± 1084		1♠	Pass	$1NT^1$
Vul: NS North HCP: 14	♥ KQ4	<b>♥</b> 872	Pass	2♣	Pass	4♠
South HCP: 12	<b>♦</b> J	◆ AQ94	AP	43.7		
Contract: 4♠ N	<b>♣</b> K1096	♣ AQ4	1. forci	ng 1NT		
Board: 45	North.	Contle	West	North	Fast	South
Dealer: S	North: <b>♠</b> 762	South: ♠ AKJ3	,, est	1,0141		1 <b>Y</b>
Vul: EW	♥ K109	<b>♥</b> AQ762	Pass	1NT <sup>1</sup>	Pass	
North HCP: 12 South HCP: 17	◆ A9852	<b>♦</b> 7	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>♣</b> AJ	<b>♣</b> K102	1. forci	ng 1NT		

Board: 46 Dealer: N Vul: None HCP: 15	<ul><li>★ KQ10432</li><li>★ AJ8</li><li>◆ J</li><li>◆ A85</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 8	<ul><li>◆ 5</li><li>♥ 9</li><li>◆ K108753</li><li>◆ AJ974</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: EW HCP: 13	<ul><li>★ K975</li><li>★ AJ1054</li><li>★ KQ</li><li>★ 106</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: Both HCP: 8	<b>♠</b> Q <b>♥</b> 109754 <b>♦</b> K105 <b>♠</b> QJ106	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: NS HCP: 18	<ul><li>★ K9</li><li>✓ KJ984</li><li>◆ AQ</li><li>◆ AJ102</li></ul>	The opponents are silent. You bid first.

Board: 46 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ KQ10432  ♥ AJ8  ♦ J  ♣ A85	South:  ♣ J6  ♥ K9765  ♦ Q8654  ♣ K	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 47 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2♥ S	North:	South:  ♠ AJ10  ♥ AJ8763  ♠ QJ  ♠ Q6	West North East South  1♥  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 48 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 3 N	North:  ♠ K975  ▼ AJ1054  ◆ KQ  ♣ 106	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 49 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 3 S	North:  ♠ Q  ♥ 109754  ♦ K105  ♠ QJ106	South:  ♠ KJ1085  ♥ KJ63  ♠ A8  ♣ 85	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 3♥ AP  1. forcing 1NT
Board: 50 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 5 S	North:  ♠ K9  ♥ KJ984  ♠ AQ  ♣ AJ102	South:  ♣ A10  ▼ 102  ◆ 987642  ♣ K84	West North East South  1♥ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠ Pass 5♠  AP  1. forcing 1NT

Board: 46 Dealer: N	The opponents are silent.  Partner bids first.
Board: 47	The opponents are silent. You bid first.
Board: 48	The opponents are silent.  Partner bids first.
Board: 49	The opponents are silent. You bid first.
Board: 50	The opponents are silent.  Partner bids first.

Board: 46 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ KQ10432  ♥ AJ8  ♦ J  ♣ A85	South:  ♣ J6  ♥ K9765  ♦ Q8654  ♣ K	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 47 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2♥ S	North:	South:  ♠ AJ10  ♥ AJ8763  ♠ QJ  ♠ Q6	West North East South  1♥  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 48 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 3 N	North:  ♠ K975  ▼ AJ1054  ◆ KQ  ♣ 106	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 49 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 3 S	North:  ♠ Q  ♥ 109754  ♦ K105  ♠ QJ106	South:  ♠ KJ1085  ♥ KJ63  ♠ A8  ♣ 85	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 3♥ AP  1. forcing 1NT
Board: 50 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 5 S	North:  ♠ K9  ♥ KJ984  ♠ AQ  ♣ AJ102	South:  ♣ A10  ▼ 102  ◆ 987642  ♣ K84	West North East South  1♥ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠ Pass 5♠  AP  1. forcing 1NT

Board: 51 Dealer: S Vul: EW HCP: 8	<b>♣</b> KQJ <b>♥</b> 85 <b>♦</b> 73 <b>♣</b> Q109653	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 13	<ul><li>★ AKQ103</li><li>♥ 9</li><li>♦ 1086</li><li>★ A1063</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: None HCP: 12	<ul><li>★ K65</li><li>★ AK9</li><li>★ 1043</li><li>★ Q976</li></ul>	East Bids 2♦ if possible. West Bids 4♦ if possible.  Partner bids first.
Board: 54 Dealer: N Vul: EW HCP: 12	<ul><li>★ K98743</li><li>♥ Q75</li><li>◆ QJ</li><li>◆ A4</li></ul>	The opponents are silent.  You bid first.
Board: 55 Dealer: S Vul: Both HCP: 10	<b>♦</b> 82 <b>♥</b> K109 <b>♦</b> K9643 <b>♣</b> A64	The opponents are silent.  Partner bids first.

Board: 51 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ KQJ  ♥ 85  • 73  ♣ Q109653	South:  ♠ A3  ♥ AK1093  ♠ QJ105  ♠ A4	West North East  Pass 1NT <sup>1</sup> Pass  Pass 3NT AP  1. forcing 1NT	1♥
Board: 52 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 24 N	North:  ♠ AKQ103  ♥ 9  • 1086  ♠ A1063	South:  ♠ 6  ♥ K832  ♠ K954  ♠ KJ94	West North East 1♠ Pass Pass 2♠ AP 1. forcing 1NT	South 1NT <sup>1</sup>
Board: 53 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♠ S	North:  ♠ K65  ♥ AK9  • 1043  ♣ Q976	South:  ♠ AQJ1093  ♥ QJ5  ♠ Q  ♣ J108	West North East  Pass $1NT^1$ $2 \leftarrow$ $4 \leftarrow$ $4 \leftarrow$ AP  1. forcing 1NT	South 1♠ 2♠
Board: 54 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ K98743  ♥ Q75  • QJ  ♣ A4	South:  ◆ A62  ◆ AJ32  ◆ 1098  ◆ Q95	West North East  1♠ Pass  Pass 2♠ Pass  AP  1. forcing 1NT	1NT <sup>1</sup>
Board: 55 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 2♠ S	North:  ♠ 82  ♥ K109  ♠ K9643  ♣ A64	South:  ♠ KQ1053  ♥ 32  ♠ AQ10  ♣ K95	West North East  Pass 1NT¹ Pass  Pass 2♠ AP  1. forcing 1NT	1♠

Board: 51 Dealer: S Vul: EW HCP: 18	<ul><li>A3</li><li>✓ AK1093</li><li>✓ QJ105</li><li>A4</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: Both HCP: 10	<b>♦</b> 6 <b>♥</b> K832 <b>♦</b> K954 <b>♣</b> KJ94	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: None HCP: 13	<ul><li>AQJ1093</li><li>♥ QJ5</li><li>Q</li><li>J108</li></ul>	East Bids 2♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 54 Dealer: N Vul: EW HCP: 11	<ul><li>A62</li><li>✓ AJ32</li><li>✓ 1098</li><li>✓ Q95</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: Both HCP: 14	<b>★</b> KQ1053 <b>★</b> 32 <b>★</b> AQ10 <b>★</b> K95	The opponents are silent. You bid first.

Board: 51 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ KQJ  ♥ 85  • 73  ♣ Q109653	South:  ♠ A3  ♥ AK1093  ♠ QJ105  ♠ A4	West North East  Pass 1NT <sup>1</sup> Pass  Pass 3NT AP  1. forcing 1NT	1♥
Board: 52 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 24 N	North:  ♠ AKQ103  ♥ 9  • 1086  ♠ A1063	South:  ♠ 6  ♥ K832  ♠ K954  ♠ KJ94	West North East 1♠ Pass Pass 2♠ AP 1. forcing 1NT	South 1NT <sup>1</sup>
Board: 53 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♠ S	North:  ♠ K65  ♥ AK9  • 1043  ♣ Q976	South:  ♠ AQJ1093  ♥ QJ5  ♠ Q  ♣ J108	West North East  Pass $1NT^1$ $2 \leftarrow$ $4 \leftarrow$ $4 \leftarrow$ AP  1. forcing 1NT	South 1♠ 2♠
Board: 54 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ K98743  ♥ Q75  • QJ  ♣ A4	South:  ◆ A62  ◆ AJ32  ◆ 1098  ◆ Q95	West North East  1♠ Pass  Pass 2♠ Pass  AP  1. forcing 1NT	1NT <sup>1</sup>
Board: 55 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 2♠ S	North:  ♠ 82  ♥ K109  ♠ K9643  ♣ A64	South:  ♠ KQ1053  ♥ 32  ♠ AQ10  ♣ K95	West North East  Pass 1NT¹ Pass  Pass 2♠ AP  1. forcing 1NT	1♠

Board: 56 Dealer: N Vul: None HCP: 18	<ul><li>★2</li><li>▼ AQJ984</li><li>◆ AK63</li><li>♠ A8</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q73</li><li>♥ 1062</li><li>♦ K876</li><li>♣ AK8</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 18	<ul><li>★ A9763</li><li>★ AQ7</li><li>★ A3</li><li>★ A74</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: None HCP: 11	<ul><li>♣ Q42</li><li>♥ K2</li><li>◆ AQ1073</li><li>♣ 864</li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: NS HCP: 15	<ul><li>★ A1098732</li><li>♥ 9</li><li>★ A</li><li>★ AK76</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: None North HCP: 18 South HCP: 8 Contract: 4 \( \mathbf{N} \) N	North:  ♠ 2  ♥ AQJ984  ♠ AK63  ♠ A8	South:  ♠ QJ6  ♥ 75  ♦ QJ94  ♠ Q954	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 57 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4♥ S	North:  ♠ Q73  ♥ 1062  ♠ K876  ♣ AK8	South:  ♠ KJ6  ♥ KQJ87  ♠ A4  ♣ 753	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 4♥ AP  1. forcing 1NT
Board: 58 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 4♠ N	North:  ♠ A9763  ♥ AQ7  ♠ A3  ♠ A74	South:  ♠ KJ8  ♥ K8642  ♠ Q82  ♠ Q8	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 59 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 6♠ S	North:  ♠ Q42  ♥ K2  ♠ AQ1073  ♣ 864	South:  ♠ AK986  ♥ A3  ♠ K54  ♣ KQ3	West North East South  1♣  Pass 1NT¹ Pass 3NT  Pass 4♠ Pass 4NT²  Pass 5♠³ Pass 6♠  AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=1/5 or 4/5
Board: 60 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  ♠ A1098732  ♥ 9  ♠ A  ♣ AK76	South:  ♠ K  ▼ 107432  ♠ KQ6  ♣ 10943	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT

Board: 56 Dealer: N Vul: None HCP: 8	<ul><li>♣ QJ6</li><li>♥ 75</li><li>◆ QJ94</li><li>♣ Q954</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: NS HCP: 14	<ul><li>★ KJ6</li><li>★ KQJ87</li><li>◆ A4</li><li>★ 753</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: Both HCP: 11	<ul><li>★ KJ8</li><li>▼ K8642</li><li>◆ Q82</li><li>◆ Q8</li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: None HCP: 19	<ul><li>★ AK986</li><li>★ A3</li><li>★ K54</li><li>★ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: NS HCP: 8	<b>♣</b> K <b>▼</b> 107432 <b>♦</b> KQ6 <b>♣</b> 10943	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: None North HCP: 18 South HCP: 8 Contract: 4 \( \mathbf{N} \) N	North:  ♠ 2  ♥ AQJ984  ♠ AK63  ♠ A8	South:  ♠ QJ6  ♥ 75  ♦ QJ94  ♠ Q954	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 57 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4♥ S	North:  ♠ Q73  ♥ 1062  ♠ K876  ♣ AK8	South:  ♠ KJ6  ♥ KQJ87  ♠ A4  ♣ 753	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 4♥ AP  1. forcing 1NT
Board: 58 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 4♠ N	North:  ♠ A9763  ♥ AQ7  ♠ A3  ♠ A74	South:  ♠ KJ8  ♥ K8642  ♠ Q82  ♠ Q8	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 59 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 6♠ S	North:  ♠ Q42  ♥ K2  ♠ AQ1073  ♣ 864	South:  ♠ AK986  ♥ A3  ♠ K54  ♣ KQ3	West North East South  1♣  Pass 1NT¹ Pass 3NT  Pass 4♠ Pass 4NT²  Pass 5♠³ Pass 6♠  AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=1/5 or 4/5
Board: 60 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  ♠ A1098732  ♥ 9  ♠ A  ♣ AK76	South:  ♠ K  ▼ 107432  ♠ KQ6  ♣ 10943	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT

Board: 61 Dealer: S Vul: EW HCP: 10	<ul><li>♣ Q107</li><li>♥ J7</li><li>◆ A984</li><li>♣ QJ64</li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: None HCP: 12	<ul><li>AQJ103</li><li>7</li><li>J986</li><li>A107</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: NS HCP: 8	<ul><li>♠ 64</li><li>♥ Q</li><li>♠ A752</li><li>♠ Q106532</li></ul>	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: EW HCP: 19	<ul><li>◆ Q84</li><li>♥ AKJ543</li><li>◆ AK</li><li>◆ Q5</li></ul>	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: Both HCP: 10	<b>♣</b> 5 <b>♥</b> K74 <b>♦</b> AJ1086 <b>♣</b> Q874	The opponents are silent.  Partner bids first.

Board: 61 Dealer: S Vul: EW North HCP: 10	North:  ♠ Q107  ♥ J7  ♠ A984	South:  ♠ AK9854  ♥ K6  ♠ KQ5	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠
South HCP: 15	◆ QJ64	• RQ3 ♣ 98	AP
Contract: 4♠ S			1. forcing 1NT
Board: 62	N. 4	G 4	West North East South
Dealer: N	North: ♠ AQJ103	South: ♠ 75	1♠ Pass 1NT <sup>1</sup>
Vul: None	<b>₹</b> 7 <b>Q</b> 3103	♥ A864	Pass 2♦ Pass 2♠
North HCP: 12 South HCP: 9	<b>♦</b> J986	◆ Q107	AP
Contract: 2♠ N	<b>♣</b> A107	<b>♣</b> K964	1. forcing 1NT
Board: 63	North:	South:	West North East South
Dealer: S	Norui. <b>♠</b> 64	AK1083	1♠
Vul: NS North HCP: 8	<b>♥</b> Q	♥ AK2	Pass 1NT <sup>1</sup> Pass 3NT
South HCP: 18	♦ A752	<b>♦</b> 1083	AP
Contract: 3N N	♣ Q106532	<b>♣</b> A9	1. forcing 1NT
Board: 64	North:	South:	West North East South
Dealer: N	• Q84	<b>♦</b> 75	1♥ Pass 1NT <sup>1</sup>
Vul: EW North HCP: 19	<b>♥</b> AKJ543 <b>♦</b> AK	♥ 92 ♦ QJ10964	Pass 3♥ Pass 4♥ AP
South HCP: 7 Contract: 4♥ N	<b>♣</b> Q5	♣ A106	1. forcing 1NT
			West North East South
Board: 65		G . 1	Dogg 1NED Dogg 2♠
Dealer: S	North: ♠ 5	South: ♠ AK106	Pass 1NT¹ Pass 2♠ Pass 4♥ Pass 4NT²
Vul: Both	♥ K74	♥ QJ983	Pass $4$ Pass $4$ NT <sup>2</sup> Pass $5$ Pass $6$ Pass $6$
North HCP: 10 South HCP: 18	◆ AJ1086	♦ K	AP
Contract: 6 S	<b>♣</b> Q874	♣ AJ10	1. forcing 1NT
			2. Blackwood 0314, for ♥
			3. $A=2/5$ or $5/5$ , $Q(H)=0$

Board: 61 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK9854</li><li>★ K6</li><li>★ KQ5</li><li>★ 98</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: None HCP: 9	<ul><li>↑75</li><li>↑A864</li><li>◆Q107</li><li>↑K964</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: NS HCP: 18	<ul><li>♠ AK1083</li><li>♥ AK2</li><li>♦ 1083</li><li>♠ A9</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: EW HCP: 7	<ul><li>♣75</li><li>♥92</li><li>◆QJ10964</li><li>♣ A106</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: Both HCP: 18	<ul><li>♠ AK106</li><li>♥ QJ983</li><li>♠ K</li><li>♠ AJ10</li></ul>	The opponents are silent. You bid first.

Board: 61 Dealer: S Vul: EW North HCP: 10	North:  ♠ Q107  ♥ J7  ♠ A984	South:  ♠ AK9854  ♥ K6  ♠ KQ5	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠
South HCP: 15	◆ QJ64	• RQ3 ♣ 98	AP
Contract: 4♠ S			1. forcing 1NT
Board: 62	N. 4	G 4	West North East South
Dealer: N	North: ♠ AQJ103	South: ♠ 75	1♠ Pass 1NT <sup>1</sup>
Vul: None	<b>₹</b> 7 <b>Q</b> 3103	♥ A864	Pass 2♦ Pass 2♠
North HCP: 12 South HCP: 9	<b>♦</b> J986	◆ Q107	AP
Contract: 2♠ N	<b>♣</b> A107	<b>♣</b> K964	1. forcing 1NT
Board: 63	North:	South:	West North East South
Dealer: S	Norui. <b>♠</b> 64	AK1083	1♠
Vul: NS North HCP: 8	<b>♥</b> Q	♥ AK2	Pass 1NT <sup>1</sup> Pass 3NT
South HCP: 18	♦ A752	<b>♦</b> 1083	AP
Contract: 3N N	♣ Q106532	<b>♣</b> A9	1. forcing 1NT
Board: 64	North:	South:	West North East South
Dealer: N	• Q84	<b>★</b> 75	1♥ Pass 1NT <sup>1</sup>
Vul: EW North HCP: 19	<b>♥</b> AKJ543 <b>♦</b> AK	♥ 92 ♦ QJ10964	Pass 3♥ Pass 4♥ AP
South HCP: 7 Contract: 4♥ N	<b>♣</b> Q5	♣ A106	1. forcing 1NT
			West North East South
Board: 65		G . 1	Dogg 1NED Dogg 2♠
Dealer: S	North: ♠ 5	South: ♠ AK106	Pass 1NT¹ Pass 2♠ Pass 4♥ Pass 4NT²
Vul: Both	♥ K74	♥ QJ983	Pass $4$ Pass $4$ NT <sup>2</sup> Pass $5$ Pass $6$ Pass $6$
North HCP: 10 South HCP: 18	◆ AJ1086	♦ K	AP
Contract: 6 S	<b>♣</b> Q874	♣ AJ10	1. forcing 1NT
			2. Blackwood 0314, for ♥
			3. $A=2/5$ or $5/5$ , $Q(H)=0$

Board: 66 Dealer: N Vul: NS HCP: 13	<ul><li>★ K109872</li><li>★ KQ4</li><li>★ —</li><li>★ KQ64</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: EW HCP: 11	<ul><li>109</li><li>✓ AK7</li><li>✓ J973</li><li>✓ K1032</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 68 Dealer: N Vul: Both HCP: 12	<ul><li>★ AQJ864</li><li>♥ Q93</li><li>◆ —</li><li>★ K963</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: None HCP: 9	♣ J ♥ QJ2 ♦ KQ1075 ♣ 10974	East Doubles 1NT if possible. East Bids 2NT if possible. Partner bids first.
Board: 70 Dealer: N Vul: EW HCP: 16	<ul><li>★ K1054</li><li>★ AKQJ98</li><li>★ K95</li><li>★ —</li></ul>	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 3♠ N	North:  ♠ K109872  ♥ KQ4  ←—  ♠ KQ64	South:  ♠ Q  ♥ J10963  ♠ Q754  ♣ AJ9	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  Pass 3♠ AP  1. forcing 1NT
Board: 67 Dealer: S Vul: EW North HCP: 11 South HCP: 18 Contract: 4♥ S	North:  • 109  • AK7  • J973  • K1032	South:  ♠ QJ  ♥ QJ1065  ♠ AKQ8  ♠ QJ	West North East South  1  Pass 1NT¹ 3  3  3NT  Pass 4  AP  1. forcing 1NT
Board: 68 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 24 N	North:  ♠ AQJ864  ♥ Q93  ♠ —  ♠ K963	South:  ♠ K9  ♥ 865  ♠ AJ1074  ♣ Q54	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 69 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3 S	North:  ♣ J  ♥ QJ2  ♠ KQ1075  ♣ 10974	South:  ♠ AQ1084  ♥ 96  ♦ J4  ♠ KQJ6	West North East South  1♣  Pass 1NT¹ X 2♣  Pass Pass 2NT Pass  Pass 3♣ AP  1. forcing 1NT
Board: 70 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 4 N	North:  ♠ K1054  ✔ AKQJ98  ♠ K95  ♣ —	South:  ♠ A87  ▼ 102  ◆ Q87  ♣ KJ653	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT

Board: 66 Dealer: N Vul: NS HCP: 10	<b>♠</b> Q <b>♥</b> J10963 <b>♦</b> Q754 <b>♣</b> AJ9	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: EW HCP: 18	<ul><li>◆ QJ</li><li>◆ QJ1065</li><li>◆ AKQ8</li><li>◆ QJ</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 68 Dealer: N Vul: Both HCP: 10	<ul><li>★ K9</li><li>★ 865</li><li>◆ AJ1074</li><li>◆ Q54</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: None HCP: 13	<ul><li>AQ1084</li><li>♥ 96</li><li>↓ J4</li><li>♣ KQJ6</li></ul>	East Doubles 1NT if possible. East Bids 2NT if possible. You bid first.
Board: 70 Dealer: N Vul: EW HCP: 10	<ul><li>A87</li><li>▼ 102</li><li>◆ Q87</li><li>◆ KJ653</li></ul>	The opponents are silent.  Partner bids first.

Board: 66 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 3♠ N	North:  ♠ K109872  ♥ KQ4  ←—  ♠ KQ64	South:  ♠ Q  ♥ J10963  ♠ Q754  ♣ AJ9	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  Pass 3♠ AP  1. forcing 1NT
Board: 67 Dealer: S Vul: EW North HCP: 11 South HCP: 18 Contract: 4♥ S	North:  • 109  • AK7  • J973  • K1032	South:  ♠ QJ  ♥ QJ1065  ♠ AKQ8  ♠ QJ	West North East South  1  Pass 1NT¹ 3  3  3NT  Pass 4  AP  1. forcing 1NT
Board: 68 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 24 N	North:  ♠ AQJ864  ♥ Q93  ♠ —  ♠ K963	South:  ♠ K9  ♥ 865  ♠ AJ1074  ♣ Q54	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 69 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3 S	North:  ♣ J  ♥ QJ2  ♠ KQ1075  ♣ 10974	South:  ♠ AQ1084  ♥ 96  ♦ J4  ♠ KQJ6	West North East South  1♣  Pass 1NT¹ X 2♣  Pass Pass 2NT Pass  Pass 3♣ AP  1. forcing 1NT
Board: 70 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 4 N	North:  ♠ K1054  ✔ AKQJ98  ♠ K95  ♣ —	South:  ♠ A87  ▼ 102  ◆ Q87  ♣ KJ653	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT

#### Forcing NT (Leveled)

Board: 71 **★** 1063

Dealer: S 🔻 5

HCP: 7 ♣ 87

The opponents are silent.

Board: 71 Dealer: S Vul: Both	North: <b>♠</b> 1063	South: ♠ 74		North		1♥
North HCP: 7 South HCP: 12	♥ 5 ♦ AQJ10864	<ul><li>✓ AK10964</li><li>◆ 75</li><li>◆ KO4</li></ul>	Pass AP	1NT <sup>1</sup>	Pass	2♥
Contract: 2♥ S	<b>♣</b> 87	<b>♣</b> KQ4	1. forcii	ng 1NT		
Board: 72	North:	South:	West	North	Fast	South
Dealer: N	Norui. ♠ K853	Souii. ♠ QJ10	,,,	1 <b>♥</b>		1NT <sup>1</sup>
Vul: None North HCP: 17	<b>♥</b> AJ832	<b>~</b> —	Pass	2♠	Pass	
South HCP: 6	♦ A9	◆ K108643	Pass	<b>4</b>	AP	
Contract: 4♦ S	<b>♣</b> AJ	<b>♣</b> 9732	1. forci	ng 1NT		
Board: 73	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♠</b> Q2	<b>♠</b> A103	_	á		1♥
North HCP: 11	♥ 104 ♦ AJ95	♥ J9876 ♦ K			Pass	2♣
South HCP: 13	◆ AJ93 ◆ A10873	<b>▼ K ♣</b> KQ64	Pass	3 <b>♣</b>	AP	
Contract: 3♣ S	_ 1110070	_ 1240.	1. forci	ng IIV I		
Board: 74	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♦</b> Q974	<b>♦</b> KJ6		1♥	Pass	1NT <sup>1</sup>
North HCP: 18	♥ AK982 ♦ AJ	<b>♥</b> 753	Pass	2♠	Pass	4♥
South HCP: 10	<b>♦</b> A10	♦ KQ1065 ♣ J4	AP	43.7		
Contract: 4♥ N	_ 1110	<b>▼</b> J4	1. forcii	ng 1NT		
Board: 75	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ J32	<b>\$</b> 5				1♥
Vul: NS North HCP: 8	<b>v</b> 65	<b>♥</b> KQJ1087	Pass	1NT <sup>1</sup>	Pass	3♥
South HCP: 18	♦ A963	♦ KQJ	Pass	4♥	AP	
Contract: 4 S	<b>♣</b> K984	<b>♣</b> AQ10	1. forcii	ng 1NT		

#### Forcing NT (Leveled)

Board: 71 Dealer: S Vul: Both HCP: 12	<ul><li>★ 74</li><li>✓ AK10964</li><li>◆ 75</li><li>◆ KQ4</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: None HCP: 6	♣ QJ10 ♥— • K108643 ♣ 9732	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: NS HCP: 13	<ul><li>▲ A103</li><li>♥ J9876</li><li>♦ K</li><li>♣ KQ64</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: Both HCP: 10	<ul><li>★ KJ6</li><li>▼ 753</li><li>◆ KQ1065</li><li>◆ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S	<b>♦</b> 5 <b>∀</b> KQJ1087	The opponents are silent.

You bid first.

♦ KQJ

**♣** AQ10

Vul: NS

HCP: 18

Board: 71 Dealer: S Vul: Both	North: <b>♠</b> 1063	South: ♠ 74		North		1♥
North HCP: 7 South HCP: 12	♥ 5 ♦ AQJ10864	<ul><li>✓ AK10964</li><li>◆ 75</li><li>◆ KO4</li></ul>	Pass AP	1NT <sup>1</sup>	Pass	2♥
Contract: 2♥ S	<b>♣</b> 87	<b>♣</b> KQ4	1. forcii	ng 1NT		
Board: 72	North:	South:	West	North	Fast	South
Dealer: N	Norui. ♠ K853	Souii. ♠ QJ10	,,,	1 <b>♥</b>		1NT <sup>1</sup>
Vul: None North HCP: 17	<b>♥</b> AJ832	<b>~</b> —	Pass	2♠	Pass	
South HCP: 6	♦ A9	◆ K108643	Pass	<b>4</b>	AP	
Contract: 4♦ S	<b>♣</b> AJ	<b>♣</b> 9732	1. forci	ng 1NT		
Board: 73	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♠</b> Q2	<b>♠</b> A103	_	á		1♥
North HCP: 11	♥ 104 ♦ AJ95	♥ J9876 ♦ K			Pass	2♣
South HCP: 13	◆ AJ93 ◆ A10873	<b>▼ K ♣</b> KQ64	Pass	3 <b>♣</b>	AP	
Contract: 3♣ S	_ 11100,0	_ 1240.	1. forci	ng IIV I		
Board: 74	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♦</b> Q974	<b>♦</b> KJ6		1♥	Pass	1NT <sup>1</sup>
North HCP: 18	♥ AK982 ♦ AJ	<b>♥</b> 753	Pass	2♠	Pass	4♥
South HCP: 10	<b>♦</b> A10	♦ KQ1065 ♣ J4	AP	43.7		
Contract: 4♥ N	_ 1110	<b>▼</b> J4	1. forcii	ng 1NT		
Board: 75	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ J32	<b>\$</b> 5				1♥
Vul: NS North HCP: 8	<b>v</b> 65	<b>♥</b> KQJ1087	Pass	1NT <sup>1</sup>	Pass	3♥
South HCP: 18	♦ A963	♦ KQJ	Pass	4♥	AP	
Contract: 4 S	<b>♣</b> K984	<b>♣</b> AQ10	1. forcii	ng 1NT		

Board: 76 Dealer: N Vul: None HCP: 12	<ul><li>★ KJ9532</li><li>▼ A95</li><li>★ K9</li><li>★ J10</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: EW HCP: 11	<b>★</b> K32 <b>♥</b> A <b>♦</b> J1098653 <b>♣</b> K4	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: Both HCP: 16	<ul><li>★ AKQ8765</li><li>▼ K76</li><li>★ A</li><li>★ 98</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 79 Dealer: S Vul: NS HCP: 6	<ul><li>104</li><li>✓ KJ9875</li><li>◆ 987</li><li>◆ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: EW HCP: 12	<ul><li>★ K10652</li><li>♥ J5</li><li>◆ Q103</li><li>◆ AQ6</li></ul>	West Bids 2♦ if possible.  You bid first.

Board: 76 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 4♥ S	North:  ♠ KJ9532  ♥ A95  ♠ K9  ♣ J10	South: ♠ Q ♥ KJ108642 ♦ Q1043 ♠ 6	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♥  AP  1. forcing 1NT
Board: 77 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♥ S	North:  ♠ K32  ✔ A  ♣ J1098653  ♣ K4	South:  ♠ Q7  ♥ KQ98642  ♠ AK  ♣ 95	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 3♦ Pass 4♥  AP  1. forcing 1NT
Board: 78 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ AKQ8765  ♥ K76  ♠ A  ♠ 98	South:	West North East South  1♠ Pass 1NT¹  2♦ 4♠ AP  1. forcing 1NT
Board: 79 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 2 N	North:  • 104  • KJ9875  • 987  • Q10	South:  ♠ KQ532  ♥ A  ♠ AJ54  ♣ 765	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♥ AP  1. forcing 1NT
Board: 80 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2 S	North:  ♠ K10652  ♥ J5  • Q103  ♣ AQ6	South: ♠ 93 ♥ KQ643 ♦ K9 ♠ K1085	West North East South  1♠ Pass 1NT¹  2♠ Pass Pass 2♥  AP  1. forcing 1NT

Board: 76 Dealer: N Vul: None HCP: 8	<b>♣</b> Q <b>♥</b> KJ108642 <b>♦</b> Q1043 <b>♣</b> 6	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: EW HCP: 14	<ul><li>♣ Q7</li><li>♥ KQ98642</li><li>♦ AK</li><li>♣ 95</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: Both HCP: 9	<ul><li>102</li><li>✓ J842</li><li>✓ K87</li><li>✓ KQ76</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 79 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQ532</li><li>★ A</li><li>★ AJ54</li><li>★ 765</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: EW HCP: 11	<ul><li>◆93</li><li>✓ KQ643</li><li>◆ K9</li><li>◆ K1085</li></ul>	West Bids 2♦ if possible.  Partner bids first.

Board: 76 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 4♥ S	North:  ♠ KJ9532  ♥ A95  ♠ K9  ♣ J10	South: ♠ Q ♥ KJ108642 ♦ Q1043 ♠ 6	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♥  AP  1. forcing 1NT
Board: 77 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♥ S	North:  ♠ K32  ✔ A  ♣ J1098653  ♣ K4	South:  ♠ Q7  ♥ KQ98642  ♠ AK  ♣ 95	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 3♦ Pass 4♥  AP  1. forcing 1NT
Board: 78 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ AKQ8765  ♥ K76  ♠ A  ♠ 98	South:	West North East South  1♠ Pass 1NT¹  2♦ 4♠ AP  1. forcing 1NT
Board: 79 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 2 N	North:  • 104  • KJ9875  • 987  • Q10	South:  ♠ KQ532  ♥ A  ♠ AJ54  ♣ 765	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♥ AP  1. forcing 1NT
Board: 80 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2 S	North:  ♠ K10652  ♥ J5  • Q103  ♣ AQ6	South: ♠ 93 ♥ KQ643 ♦ K9 ♠ K1085	West North East South  1♠ Pass 1NT¹  2♠ Pass Pass 2♥  AP  1. forcing 1NT

Board: 81 Dealer: S Vul: Both HCP: 7	<ul><li>★ A9</li><li>♥ 9762</li><li>★ K954</li><li>★ 1086</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 82 Dealer: N Vul: None HCP: 14	<ul><li>▲ AJ983</li><li>♥ AKQ8652</li><li>◆ 5</li><li>♣ —</li></ul>	West Bids 2NT if possible. You bid first.
Board: 83 Dealer: S Vul: EW HCP: 8	<ul><li>▲ A8</li><li>♥ 85</li><li>◆ J84</li><li>◆ K109873</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 14	<ul><li>★ 54</li><li>★ K97632</li><li>★ AQJ3</li><li>★ A</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: NS HCP: 7	<ul><li>★ 53</li><li>♥ J9742</li><li>◆ Q106</li><li>◆ A65</li></ul>	The opponents are silent.  Partner bids first.

Board: 81 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3 W	North:  ♠ A9  ♥ 9762  ♠ K954  ♣ 1086	South:  ♠ K10854  ♥ A10  ♦ J3  ♣ KQJ4	West North East South  1♣  Pass 1NT¹ 2♠² Pass  3♥ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 82 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 6♥ N	North:  ♠ AJ983  ♥ AKQ8652  ♠ 5  ♣ —	South:  ♠ Q4  ♥ 104  ♠ AK104  ♣ 106543	West North East South $1 \checkmark$ Pass $1NT^1$ $2NT^2$ $3 \spadesuit$ Pass $4 \checkmark$ Pass $5 \spadesuit^3$ Pass $5 \checkmark^4$ Pass $6 \checkmark$ AP  1. forcing $1NT$ 2. Unusual $2NT$ 3. Exclusion, for $\checkmark$ 4. 1 out of 4
Board: 83 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ A8  ♥ 85  ♦ J84  ♠ K109873	South:  ♠ K52  ♥ AQ973  ♠ AQ7  ♠ QJ	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 84 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4♥ N	North:  ◆ 54  ▼ K97632  ◆ AQJ3  ◆ A	South:  ♠ A73  ♥ A4  ♦ 1097  ♣ Q10865	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 2♥  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 85 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 4 S	North:	South:  ♠ AKQ942  ♥ A  ♦ J7  ♣ KJ104	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 81 Dealer: S Vul: Both HCP: 14	<ul><li>★ K10854</li><li>▼ A10</li><li>◆ J3</li><li>◆ KQJ4</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible. You bid first.
Board: 82 Dealer: N Vul: None HCP: 9	<b>♦</b> Q4 <b>♥</b> 104 <b>♦</b> AK104 <b>♣</b> 106543	West Bids 2NT if possible.  Partner bids first.
Board: 83 Dealer: S Vul: EW HCP: 18	<ul><li>★ K52</li><li>✓ AQ973</li><li>◆ AQ7</li><li>◆ QJ</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: None HCP: 10	<ul><li>★ A73</li><li>★ A4</li><li>★ 1097</li><li>★ Q10865</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: NS HCP: 18	<ul><li>★ AKQ942</li><li>▼ A</li><li>◆ J7</li><li>◆ KJ104</li></ul>	The opponents are silent. You bid first.

Board: 81 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3 W	North:  ♠ A9  ♥ 9762  ♠ K954  ♣ 1086	South:  ♠ K10854  ♥ A10  ♦ J3  ♣ KQJ4	West North East South  1♣  Pass 1NT¹ 2♠² Pass  3♥ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 82 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 6♥ N	North:  ♠ AJ983  ♥ AKQ8652  ♠ 5  ♣ —	South:  ♠ Q4  ♥ 104  ♠ AK104  ♣ 106543	West North East South $1 \checkmark$ Pass $1NT^1$ $2NT^2$ $3 \spadesuit$ Pass $4 \checkmark$ Pass $5 \spadesuit^3$ Pass $5 \checkmark^4$ Pass $6 \checkmark$ AP  1. forcing $1NT$ 2. Unusual $2NT$ 3. Exclusion, for $\checkmark$ 4. 1 out of 4
Board: 83 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ A8  ♥ 85  ♦ J84  ♠ K109873	South:  ♠ K52  ♥ AQ973  ♠ AQ7  ♠ QJ	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 84 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4♥ N	North:  ◆ 54  ▼ K97632  ◆ AQJ3  ◆ A	South:  ♠ A73  ♥ A4  ♦ 1097  ♣ Q10865	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 2♥  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 85 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 4 S	North:	South:  ♠ AKQ942  ♥ A  ♦ J7  ♣ KJ104	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 86 Dealer: N Vul: Both HCP: 19	<ul><li>★ AQ843</li><li>★ KJ8</li><li>★ 82</li><li>★ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: None HCP: 11	<ul><li>♣ Q73</li><li>♥ AK108</li><li>♦ Q65</li><li>♣ 963</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: NS HCP: 13	<ul><li>▲ A10843</li><li>▼ A9</li><li>◆ QJ</li><li>▲ Q854</li></ul>	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: EW HCP: 11	<ul><li>1083</li><li>✓ AKJ976</li><li>✓ K5</li><li>№ 109</li></ul>	East Bids 2NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 16	<ul><li>★ KQJ87</li><li>★ 4</li><li>◆ AKQ105</li><li>★ J9</li></ul>	The opponents are silent. You bid first.

Board: 86 Dealer: N Vul: Both North HCP: 19 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ843  ♥ KJ8  ♠ 82  ♠ AKQ	South:  ♠ J76  ♥ A6  ♠ AQJ  ♣ 106432	Pass AP	North 1♣ 3NT ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 87 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ Q73  ♥ AK108  ♠ Q65  ♠ 963	South:  ♠ KJ10965  ♥ Q6  ♠ A94  ♣ A5	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT		1♠
Board: 88 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ A10843  ♥ A9  ♠ QJ  ♠ Q854	South:  ◆ 962  ▼ K754  ◆ 9  ◆ AK763	Pass Pass	North 1♠ 2♣ 4♠ ng 1NT		1NT <sup>1</sup>
Board: 89 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ QJ7654  ♥ 32  ♠ A8  ♠ AJ5	Pass 3 AP 1. forcing	North  1NT <sup>1</sup> 3♠  ng 1NT sual 2N	2NT <sup>2</sup> Pass	South 1♠ Pass 4♠
Board: 90 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2♠ N	North:  ♠ KQJ87  ♥ 4  ♠ AKQ105  ♠ J9	South:	Pass AP	North 1♣ 2◆ ng 1NT	Pass Pass	1NT <sup>1</sup>

Board: 86 Dealer: N Vul: Both HCP: 12	<ul><li>♣ J76</li><li>♥ A6</li><li>♦ AQJ</li><li>♣ 106432</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: None HCP: 14	<ul><li>★KJ10965</li><li>♥ Q6</li><li>◆ A94</li><li>◆ A5</li></ul>	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: NS HCP: 10	<ul><li>♦ 962</li><li>♥ K754</li><li>♦ 9</li><li>♣ AK763</li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ7654</li><li>♥ 32</li><li>♦ A8</li><li>♣ AJ5</li></ul>	East Bids 2NT if possible. West Bids 3♦ if possible.  You bid first.
Board: 90 Dealer: N Vul: None HCP: 10	<ul><li>◆ 92</li><li>♥ QJ1073</li><li>◆ J93</li><li>◆ AQ7</li></ul>	The opponents are silent.  Partner bids first.

Board: 86 Dealer: N Vul: Both North HCP: 19 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ843  ♥ KJ8  ♠ 82  ♠ AKQ	South:  ♠ J76  ♥ A6  ♠ AQJ  ♣ 106432	Pass AP	North 1♣ 3NT ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 87 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ Q73  ♥ AK108  ♠ Q65  ♠ 963	South:  ♠ KJ10965  ♥ Q6  ♠ A94  ♣ A5	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT		1♠
Board: 88 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ A10843  ♥ A9  ♠ QJ  ♠ Q854	South:  ◆ 962  ▼ K754  ◆ 9  ◆ AK763	Pass Pass	North 1♠ 2♣ 4♠ ng 1NT		1NT <sup>1</sup>
Board: 89 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ QJ7654  ♥ 32  ♠ A8  ♠ AJ5	Pass 3 AP 1. forcing	North  1NT <sup>1</sup> 3♠  ng 1NT sual 2N	2NT <sup>2</sup> Pass	South 1♠ Pass 4♠
Board: 90 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2♠ N	North:  ♠ KQJ87  ♥ 4  ♠ AKQ105  ♠ J9	South:	Pass AP	North 1♣ 2◆ ng 1NT	Pass Pass	1NT <sup>1</sup>

Board: 91 Dealer: S Vul: NS HCP: 9	<ul><li>1095</li><li>✓ A7</li><li>✓ K1085</li><li>✓ Q1076</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: EW HCP: 12	<ul><li>★ KQ10873</li><li>★ K7</li><li>◆ 843</li><li>◆ A6</li></ul>	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: Both HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: NS HCP: 19	<ul><li>AQJ65</li><li>Q2</li><li>AK106</li><li>K2</li></ul>	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: EW HCP: 7	<ul><li>★ 82</li><li>▼ 1042</li><li>◆ AQJ3</li><li>◆ 10987</li></ul>	The opponents are silent.  Partner bids first.

Board: 91 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ S	North:  ♠ 1095  ♥ A7  • K1085  ♣ Q1076	South:  ♠ AJ7  ♥ QJ1042  ♠ A43  ♣ 95	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 2♥ AP  1. forcing 1NT
Board: 92 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3♠ N	North:  ♠ KQ10873  ♥ K7  ♦ 843  ♣ A6	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 93 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 4 S	North:	South:  ♠ K2  ♥ K8762  ♠ AQ976  ♣ 5	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 94 Dealer: N Vul: NS North HCP: 19 South HCP: 10 Contract: 44 N	North:  ♠ AQJ65  ♥ Q2  ♠ AK106  ♣ K2	South:  ♠ 1043  ♥ KJ  ♦ 94  ♣ AQ9873	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠² Pass 4♠  AP  1. forcing 1NT  2. Cue bid, a ♠ stopper
Board: 95 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 2♠ S	North:	South:  ♠ KJ1076  ♥ J853  ♠ K7  ♣ AJ	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 2♠ AP  1. forcing 1NT

Board: 91 Dealer: S Vul: NS Vul: NS HCP: 12  Board: 92 Dealer: N VQ10943 Vul: EW Vul: EW HCP: 9  Board: 93 Dealer: S VXB762 Vul: Both HCP: 12  Board: 94 CVUI: NS HCP: 10  Board: 95 CVUI: NS HCP: 10  C			
Dealer: N Vul: EW HCP: 9 AK105 HCP: 9 AK2 Dealer: S Vul: Both HCP: 12 AQ976 HCP: 12 AQ976 HCP: 12 AQ9873 The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.  The opponents are silent.  Partner bids first.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.	Dealer: S Vul: NS	♥ QJ1042 ♦ A43	
Dealer: S Vul: Both HCP: 12  AQ976 HCP: 12  Vou bid first.  You bid first.  You bid first.  You bid first.  You bid first.  The opponents are silent. You bid first.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Partner bids first.  Board: 95 AQ9873  AQ9873  The opponents are silent.  Partner bids first.  The opponents are silent.	Dealer: N Vul: EW	♥ Q10943 ♦ AK105	**
Dealer: N	Dealer: S Vul: Both	<ul><li>★ K8762</li><li>★ AQ976</li></ul>	
Dealer: S Vul. FW • K7	Dealer: N Vul: NS	<b>∀</b> KJ <b>♦</b> 94	
HCP: 13 ♣ AJ You bid first.	Dealer: S Vul: EW	▼ J853 ◆ K7	The opponents are silent. You bid first.

Board: 91 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ S	North:  ♠ 1095  ♥ A7  • K1085  ♣ Q1076	South:  ♠ AJ7  ♥ QJ1042  ♠ A43  ♣ 95	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 2♥ AP  1. forcing 1NT
Board: 92 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3♠ N	North:  ♠ KQ10873  ♥ K7  ♦ 843  ♣ A6	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 93 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 4 S	North:	South:  ♠ K2  ♥ K8762  ♠ AQ976  ♣ 5	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 94 Dealer: N Vul: NS North HCP: 19 South HCP: 10 Contract: 44 N	North:  ♠ AQJ65  ♥ Q2  ♠ AK106  ♣ K2	South:  ♠ 1043  ♥ KJ  ♦ 94  ♣ AQ9873	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠² Pass 4♠  AP  1. forcing 1NT  2. Cue bid, a ♠ stopper
Board: 95 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 2♠ S	North:	South:  ♠ KJ1076  ♥ J853  ♠ K7  ♣ AJ	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 2♠ AP  1. forcing 1NT

Board: 96 Dealer: N Vul: Both HCP: 15	<ul><li>♠ AKJ63</li><li>♥ 54</li><li>♦ QJ</li><li>♠ KJ103</li></ul>	The opponents are silent.  You bid first.
Board: 97 Dealer: S Vul: None HCP: 8	<ul><li>★ A4</li><li>▼ 1072</li><li>◆ J84</li><li>◆ QJ984</li></ul>	East Bids 2♦ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 98 Dealer: N Vul: EW HCP: 18	<ul><li>AQ52</li><li>KQ1043</li><li>A6</li><li>K9</li></ul>	The opponents are silent.  You bid first.
Board: 99 Dealer: S Vul: Both HCP: 11	<b>★</b> K87 <b>∀</b> K10832 <b>♦</b> A54 <b>♣</b> J8	The opponents are silent.  Partner bids first.

Board: 96 Dealer: N Vul: Both North HCP: 15	North: ♠ AKJ63 ♥ 54	South: <b>♠</b> 754 <b>♥</b> KJ98	West Pass	North 1♠ 2♣		1NT <sup>1</sup>
South HCP: 12 Contract: 4♠ N	◆ QJ <b>◆</b> KJ103	◆ A76 ♣ A64	Pass 1. forci	4 <b>♠</b> ng 1NT	AP	
Board: 97 Dealer: S Vul: None	North: ♠ A4	South: ♠ KJ1095	West	North	East	South 1♠
North HCP: 8	<b>♥</b> 1072	<b>♥</b> A964	Pass	1NT <sup>1</sup>	<b>2</b>	2♥
South HCP: 12	◆ J84 • OJ094	♦ 75 • A2	3♦	AP		
Contract: 3♦ E	<b>♣</b> QJ984	<b>♣</b> A3	1. forci	ng 1NT		
Board: 98	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> AQ52	<b>♠</b> 7		1♥	Pass	1NT <sup>1</sup>
North HCP: 18	<b>♥</b> KQ1043	<b>♥</b> 65	Pass	2♠	Pass	3♣
South HCP: 6	♦ A6 • K9	<ul><li>◆ K92</li><li>◆ QJ75432</li></ul>		5♣	AP	
Contract: 5♣ S	₩ K9	<b>₩</b> Q373432	1. forci	ng 1NT		
			West	North	East	South 1♠
			Pass	1NT <sup>1</sup>	Pass	3♠
Board: 99	North:	South:	Pass	$4NT^2$	Pass	5 <b>♣</b> ³
Dealer: S	<b>★</b> K87	<b>♠</b> AQJ943	Pass	5NT <sup>4</sup>	Pass	6 <b>♦</b> <sup>5</sup>
Vul: Both North HCP: 11	<b>♥</b> K10832	♥ AJ4	Pass	6♠	AP	
South HCP: 19	♦ A54	<b>♦</b> K7		ng 1NT		
Contract: 6♠ S	<b>♣</b> J8	♣ A10		kwood (		for <b>♠</b>
				/5 or 3/5 gask by		
			5. K=1		JINI	

Board: 96 Dealer: N Vul: Both HCP: 12	<ul><li>↑ 754</li><li>↑ KJ98</li><li>↑ A76</li><li>♠ A64</li></ul>	The opponents are silent.  Partner bids first.
Board: 97 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ1095</li><li>★ A964</li><li>★ 75</li><li>★ A3</li></ul>	East Bids 2♦ if possible. West Bids 3♦ if possible.  You bid first.
Board: 98 Dealer: N Vul: EW HCP: 6	♣ 7 ♥ 65 ♦ K92 ♣ QJ75432	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: Both HCP: 19	<ul><li>AQJ943</li><li>✓ AJ4</li><li>✓ K7</li><li>♠ A10</li></ul>	The opponents are silent. You bid first.

Board: 96 Dealer: N Vul: Both North HCP: 15	North: ♠ AKJ63 ♥ 54	South: <b>♠</b> 754 <b>♥</b> KJ98	West Pass	North 1♠ 2♣		1NT <sup>1</sup>
South HCP: 12 Contract: 4♠ N	◆ QJ <b>◆</b> KJ103	◆ A76 ♣ A64	Pass 1. forci	4 <b>♠</b> ng 1NT	AP	
Board: 97 Dealer: S Vul: None	North: ♠ A4	South: ♠ KJ1095	West	North	East	South 1♠
North HCP: 8	<b>♥</b> 1072	<b>♥</b> A964	Pass	1NT <sup>1</sup>	<b>2</b>	2♥
South HCP: 12	◆ J84 • OJ094	♦ 75 • A2	3♦	AP		
Contract: 3♦ E	<b>♣</b> QJ984	<b>♣</b> A3	1. forci	ng 1NT		
Board: 98	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> AQ52	<b>♠</b> 7		1♥	Pass	1NT <sup>1</sup>
North HCP: 18	<b>♥</b> KQ1043	<b>♥</b> 65	Pass	2♠	Pass	3♣
South HCP: 6	♦ A6 • K9	<ul><li>◆ K92</li><li>◆ QJ75432</li></ul>		5♣	AP	
Contract: 5♣ S	₩ K9	<b>₩</b> Q373432	1. forci	ng 1NT		
			West	North	East	South 1♠
			Pass	1NT <sup>1</sup>	Pass	3♠
Board: 99	North:	South:	Pass	$4NT^2$	Pass	5 <b>♣</b> ³
Dealer: S	<b>★</b> K87	<b>♠</b> AQJ943	Pass	5NT <sup>4</sup>	Pass	6 <b>♦</b> <sup>5</sup>
Vul: Both North HCP: 11	<b>♥</b> K10832	♥ AJ4	Pass	6♠	AP	
South HCP: 19	♦ A54	<b>♦</b> K7		ng 1NT		
Contract: 6♠ S	<b>♣</b> J8	♣ A10		kwood (		for <b>♠</b>
				/5 or 3/5 gask by		
			5. K=1		JINI	

Board: 100 Dealer: N Vul: None HCP: 18	<ul><li>A975</li><li>✓ AK1093</li><li>✓ K83</li><li>A</li></ul>	The opponents are silent. You bid first.
Board: 101 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q103</li><li>♥ 42</li><li>♦ QJ1043</li><li>♣ QJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: Both HCP: 12	<ul><li>★ AKQ862</li><li>♥ J1052</li><li>◆ Q8</li><li>◆ 9</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: None HCP: 9	<ul><li>◆987</li><li>◆62</li><li>◆AJ4</li><li>◆A10963</li></ul>	The opponents are silent.  Partner bids first.

			West	North 1♥		South 1NT <sup>1</sup>
Board: 100	North:	South:	Pass	2♠	Pass	<b>4♥</b>
Dealer: N	♣ A975	<b>♦</b> QJ10	Pass	$4NT^2$	Pass	5 <b>♦</b> <sup>3</sup>
Vul: None North HCP: 18	<b>♥</b> AK1093	<b>♥</b> J62	Pass	5♠	Pass	6 <b>∀</b> <sup>4</sup>
South HCP: 11	♦ K83	◆ AQJ75	AP			
Contract: 6♥ N	♣ A	<b>♣</b> 84		ng 1NT		C
				kwood ( /5 or 4/:		tor 🔻
			4. no ♥		J	
Board: 101			<b>117</b> 4	NI41	De -4	C a41
Dealer: S	North:	South:	west	North	East	South 1
Vul: NS	<b>♠</b> Q103 <b>♥</b> 42	<b>♠</b> 6 <b>♥</b> KJ976	Dage	1NT <sup>1</sup>	Pagg	
North HCP: 8	• QJ1043	◆ AK	Pass		AP	<b>3</b> **
South HCP: 18 Contract: 3N N	<b>♣</b> QJ6	♣ AK1084		ng 1NT		
D 1400						
Board: 102 Dealer: N	North:	South:	West	North	East	South
Vul: Both	<b>♠</b> AKQ862	<b>▲</b> 1073		1♠	Pass	1NT <sup>1</sup>
North HCP: 12	♥ J1052	<b>∀</b> A8		2♥	Pass	4♠
South HCP: 11	♦ Q8 <b>♣</b> 9	♦ 63 ♣ AK10743	AP	13.700		
Contract: 4♠ N	<b>T</b> )	THEIO/ IS	1. forci	ng 1NT		
Board: 103	27. 4		West	North	East	South
Dealer: S	North:	South:				1♥
Vul: None	<b>★</b> 987 <b>♥</b> 62	♠ AK106	Pass	1NT <sup>1</sup>	Pass	<b>2</b> ♦
North HCP: 9	◆ AJ4	<b>♥</b> AJ754 <b>♦</b> 1086	Pass	2♥	AP	
South HCP: 12 Contract: 2♥ S	♣ A10963	<b>♦</b> 4	1. forci	ng 1NT		

#### Forcing NT (Leveled)

HCP: 18

Board: 101 ♠ 6
Dealer: S ▼ KJ976

Vul: NS ♦ AK
You bid first.

♣ AK1084

Board: 102 ♠ 1073 Dealer: N ▼ A8 The opponents are silent.

			West	North 1♥		South 1NT <sup>1</sup>
Board: 100	North:	South:	Pass	2♠	Pass	<b>4♥</b>
Dealer: N	♣ A975	<b>♦</b> QJ10	Pass	$4NT^2$	Pass	5 <b>♦</b> <sup>3</sup>
Vul: None North HCP: 18	<b>♥</b> AK1093	<b>♥</b> J62	Pass	5♠	Pass	6 <b>∀</b> <sup>4</sup>
South HCP: 11	♦ K83	◆ AQJ75	AP			
Contract: 6♥ N	♣ A	<b>♣</b> 84		ng 1NT		C
				kwood ( /5 or 4/:		tor 🔻
			4. no ♥		J	
Board: 101			<b>117</b> 4	NI41	De -4	C a41
Dealer: S	North:	South:	west	North	East	South 1
Vul: NS	<b>♠</b> Q103 <b>♥</b> 42	<b>♠</b> 6 <b>♥</b> KJ976	Dage	1NT <sup>1</sup>	Pagg	
North HCP: 8	• QJ1043	◆ AK	Pass		AP	<b>3</b> **
South HCP: 18 Contract: 3N N	<b>♣</b> QJ6	♣ AK1084		ng 1NT		
D 1400						
Board: 102 Dealer: N	North:	South:	West	North	East	South
Vul: Both	<b>♠</b> AKQ862	<b>▲</b> 1073		1♠	Pass	1NT <sup>1</sup>
North HCP: 12	♥ J1052	<b>∀</b> A8		2♥	Pass	4♠
South HCP: 11	♦ Q8 <b>♣</b> 9	♦ 63 ♣ AK10743	AP	13.700		
Contract: 4♠ N	<b>T</b> )	THEIO/ IS	1. forci	ng 1NT		
Board: 103	27. 4		West	North	East	South
Dealer: S	North:	South:				1♥
Vul: None	<b>★</b> 987 <b>♥</b> 62	♠ AK106	Pass	1NT <sup>1</sup>	Pass	<b>2</b> ♦
North HCP: 9	◆ AJ4	<b>♥</b> AJ754 <b>♦</b> 1086	Pass	2♥	AP	
South HCP: 12 Contract: 2♥ S	♣ A10963	<b>♦</b> 4	1. forci	ng 1NT		

Board: 104 Dealer: N Vul: NS HCP: 18	<ul><li>AQ752</li><li>♥ 94</li><li>AJ62</li><li>AK</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: EW HCP: 12	<ul><li>♦ 984</li><li>♥ A765</li><li>♦ KQJ7</li><li>♦ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 106 Dealer: N Vul: None HCP: 17	<ul><li>★ AK64</li><li>▼ A10873</li><li>◆ AQ9</li><li>◆ 10</li></ul>	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: NS HCP: 8	♦2 ▼ KQ7654 ◆ K105 • 873	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: EW HCP: 19	<ul><li>★ KJ1064</li><li>★ AK</li><li>◆ J10</li><li>◆ AQJ7</li></ul>	The opponents are silent. You bid first.

Board: 104 Dealer: N Vul: NS North HCP: 18 South HCP: 12 Contract: 44 N	North:  ♠ AQ752  ♥ 94  ♠ AJ62  ♠ AK	South:	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠² Pass 4♠³  Pass 4♠ AP  1. forcing 1NT  2. Cue bid, a ♣ stopper  3. Cue bid, a ♦ stopper
Board: 105 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 6♠ S	North:	South:  ♠ AK1063  ♥ K32  ♠ A5  ♣ A53	West North East South  1♣  Pass 1NT¹ Pass 3NT  Pass 4♣² Pass 4NT³  Pass 6♠ AP  1. forcing 1NT  2. Gerber  3. A=3 out of 4
Board: 106 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 3♣ S	North:  ♠ AK64  ♥ A10873  ♠ AQ9  ♠ 10	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 107 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 2 N	North:  ♠ 2  ♥ KQ7654  ♦ K105  ♠ 873	South:  ♠ KQJ106  ♥ 83  ♠ QJ  ♣ AJ104	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♥ AP  1. forcing 1NT
Board: 108 Dealer: N Vul: EW North HCP: 19 South HCP: 6 Contract: 5 S	North:  ♠ KJ1064  ♥ AK  ♦ J10  ♣ AQJ7	South:  ♠ Q2  ♥ 62  ♠ A98765  ♣ 986	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 5♠ AP  1. forcing 1NT

Board: 104 Dealer: N Vul: NS HCP: 12	<ul><li>★ 863</li><li>★ AKQ3</li><li>★ K95</li><li>★ 652</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: EW HCP: 18	<ul><li>AK1063</li><li>✓ K32</li><li>A5</li><li>A53</li></ul>	The opponents are silent. You bid first.
Board: 106 Dealer: N Vul: None HCP: 7	<ul><li>♣85</li><li>♥2</li><li>↑7542</li><li>♣ AQJ865</li></ul>	The opponents are silent.  Partner bids first.
Board: 107 Dealer: S Vul: NS HCP: 14	<b>♠</b> KQJ106 <b>♥</b> 83 <b>♦</b> QJ <b>♣</b> AJ104	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: EW HCP: 6	<ul><li>♣ Q2</li><li>♥ 62</li><li>◆ A98765</li><li>♣ 986</li></ul>	The opponents are silent.  Partner bids first.

Board: 104 Dealer: N Vul: NS North HCP: 18 South HCP: 12 Contract: 44 N	North:  ♠ AQ752  ♥ 94  ♠ AJ62  ♠ AK	South:	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠² Pass 4♠³  Pass 4♠ AP  1. forcing 1NT  2. Cue bid, a ♣ stopper  3. Cue bid, a ♦ stopper
Board: 105 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 6♠ S	North:	South:  ♠ AK1063  ♥ K32  ♠ A5  ♣ A53	West North East South  1♣  Pass 1NT¹ Pass 3NT  Pass 4♣² Pass 4NT³  Pass 6♠ AP  1. forcing 1NT  2. Gerber  3. A=3 out of 4
Board: 106 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 3♣ S	North:  ♠ AK64  ♥ A10873  ♠ AQ9  ♠ 10	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 107 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 2 N	North:  ♠ 2  ♥ KQ7654  ♦ K105  ♠ 873	South:  ♠ KQJ106  ♥ 83  ♠ QJ  ♣ AJ104	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♥ AP  1. forcing 1NT
Board: 108 Dealer: N Vul: EW North HCP: 19 South HCP: 6 Contract: 5 S	North:  ♠ KJ1064  ♥ AK  ♦ J10  ♣ AQJ7	South:  ♠ Q2  ♥ 62  ♠ A98765  ♣ 986	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 5♠ AP  1. forcing 1NT

#### Forcing NT (Leveled)

HCP: 11

Board: 110 ♠ KJ962
Dealer: N ♥ A8

Vul: NS ♠ A7
HCP: 19 ♠ AK96

The opponents are silent.

You bid first.

Board: 112 ♠ KQJ87 The opponents are silent.

Vul: None → J9
HCP: 18 → AJ

You bid first.

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Board: 109 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ 2  ♥ J85  ♦ 854  ♣ AQ10642	South:  ♠ KJ1065  ♥ AK7  ♠ A72  ♣ K5		North  1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 110 Dealer: N Vul: NS North HCP: 19 South HCP: 6 Contract: 5 S	North:  ♠ KJ962  ♥ A8  ♠ A7  ♣ AK96	South:  ♣ 73  ♥ 10  ♦ KJ108652  ♣ Q54		North 1♠ 3NT 5♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 111 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 2N N	North:  ♠ A7  ♥ KQJ63  ♦ J1074  ♣ 74	South:  ♠ Q9843  ♥ 8  ♠ KQ83  ♣ AQ6	Pass	North  1NT <sup>1</sup> 2NT ng 1NT	Pass AP	1♠
Board: 112 Dealer: N Vul: None North HCP: 18 South HCP: 8 Contract: 4 \( \mathbf{N} \) N	North:  ♠ KQJ87  ♥ AQ109  ♦ J9  ♣ AJ	South:	West Pass AP 1. forcin	North 1♠ 3♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 113 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 2♣ S	North:  ♣ J  ♥ Q102  ♠ KQJ109  ♣ J1074	South:  ♠ AQ1096  ♥ K83  ♠ A  ♣ K965		North 1NT <sup>1</sup> ng 1NT	Pass	1♠

Board: 109 Dealer: S Vul: Both HCP: 18	<ul><li>★ KJ1065</li><li>★ AK7</li><li>★ A72</li><li>★ K5</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: NS HCP: 6	<ul><li>★73</li><li>▼10</li><li>◆KJ108652</li><li>★ Q54</li></ul>	The opponents are silent.  Partner bids first.
Board: 111 Dealer: S Vul: EW HCP: 13	<ul><li>♣ Q9843</li><li>♥ 8</li><li>♦ KQ83</li><li>♣ AQ6</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: None HCP: 8	<ul><li>★ 53</li><li>♥ J865</li><li>♦ AK10872</li><li>★ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: EW HCP: 16	<ul><li>AQ1096</li><li>K83</li><li>A</li><li>K965</li></ul>	The opponents are silent. You bid first.

Board: 109 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ 2  ♥ J85  ♦ 854  ♣ AQ10642	South:  ♠ KJ1065  ♥ AK7  ♠ A72  ♣ K5		North  1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 110 Dealer: N Vul: NS North HCP: 19 South HCP: 6 Contract: 5 S	North:  ♠ KJ962  ♥ A8  ♠ A7  ♣ AK96	South:  ♣ 73  ♥ 10  ♦ KJ108652  ♣ Q54		North 1♠ 3NT 5♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 111 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 2N N	North:  ♠ A7  ♥ KQJ63  ♦ J1074  ♣ 74	South:  ♠ Q9843  ♥ 8  ♠ KQ83  ♣ AQ6	Pass	North  1NT <sup>1</sup> 2NT ng 1NT	Pass AP	1♠
Board: 112 Dealer: N Vul: None North HCP: 18 South HCP: 8 Contract: 4 \( \mathbf{N} \) N	North:  ♠ KQJ87  ♥ AQ109  ♦ J9  ♣ AJ	South:	West Pass AP 1. forcin	North 1♠ 3♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 113 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 2♣ S	North:  ♣ J  ♥ Q102  ♠ KQJ109  ♣ J1074	South:  ♠ AQ1096  ♥ K83  ♠ A  ♣ K965		North 1NT <sup>1</sup> ng 1NT	Pass	1♠

Board: 114 Dealer: N Vul: None HCP: 13	<ul><li>AK652</li><li>Q</li><li>J105</li><li>K865</li></ul>	West Bids 2♠ if possible. East Bids 3♥ if possible.  You bid first.
Board: 115 Dealer: S Vul: NS HCP: 6	<ul><li>10</li><li>104</li><li>A109874</li><li>Q1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 116 Dealer: N Vul: Both HCP: 19	<ul><li>AQJ42</li><li>✓ A3</li><li>A1098</li><li>A8</li></ul>	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: None HCP: 10	♣ 8 ♥ Q92 ♦ AJ1087 ♣ QJ54	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: EW HCP: 18	<ul><li>♠ AKQJ4</li><li>♥ Q96</li><li>♦ K96</li><li>♠ K2</li></ul>	The opponents are silent. You bid first.

Board: 114 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 X E	North:  ♠ AK652  ♥ Q  ♦ J105  ♠ K865	South:  ♠ Q9  ♥ A1064  ♦ 974  ♣ AJ74	West North East South  1♠ Pass 1NT¹  2♠² Pass 3♥ X  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 115 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 3N N	North:	South:  ♠ AQ982  ♥ AJ2  ♠ QJ3  ♣ A9	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 116 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AQJ42  ♥ A3  ♠ A1098  ♣ A8	South:	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 117 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2♠ S	North:  ♣ 8  ♥ Q92  ♠ AJ1087  ♣ QJ54	South:  ♠ AQ109752  ♥ 5  ♠ K64  ♣ A7	West North East South  1♣  Pass 1NT¹ Pass 2♣  AP  1. forcing 1NT
Board: 118 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 6♠ N	North:  ♠ AKQJ4  ♥ Q96  ♠ K96  ♠ K2	South:  ♠ 1098  ♥ AK42  ♠ 72  ♣ A874	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♣²  Pass 4♥³ Pass 6♠  AP  1. forcing 1NT  2. Gerber  3. A=1/4

Board: 114 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q9</li><li>♥ A1064</li><li>♦ 974</li><li>♣ AJ74</li></ul>	West Bids 2♠ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 115 Dealer: S Vul: NS HCP: 18	<ul><li>AQ982</li><li>✓ AJ2</li><li>✓ QJ3</li><li>A9</li></ul>	The opponents are silent. You bid first.
Board: 116 Dealer: N Vul: Both HCP: 8	<ul><li>★ 5</li><li>▼ KQ82</li><li>◆ 42</li><li>♠ QJ9763</li></ul>	The opponents are silent.  Partner bids first.
Board: 117 Dealer: S Vul: None HCP: 13	<ul><li>AQ109752</li><li>✓ 5</li><li>K64</li><li>A7</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: EW HCP: 11	<ul><li>1098</li><li>✓ AK42</li><li>72</li><li>A874</li></ul>	The opponents are silent.  Partner bids first.

Board: 114 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 X E	North:  ♠ AK652  ♥ Q  ♦ J105  ♠ K865	South:  ♠ Q9  ♥ A1064  ♦ 974  ♣ AJ74	West North East South  1♠ Pass 1NT¹  2♠² Pass 3♥ X  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 115 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 3N N	North:	South:  ♠ AQ982  ♥ AJ2  ♠ QJ3  ♣ A9	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 116 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AQJ42  ♥ A3  ♠ A1098  ♣ A8	South:  ◆ 5  ▼ KQ82  ◆ 42  ◆ QJ9763	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 117 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2♠ S	North:  ♣ 8  ♥ Q92  ♠ AJ1087  ♣ QJ54	South:  ♠ AQ109752  ♥ 5  ♠ K64  ♣ A7	West North East South  1♣  Pass 1NT¹ Pass 2♣  AP  1. forcing 1NT
Board: 118 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 6♠ N	North:  ♠ AKQJ4  ♥ Q96  ♠ K96  ♠ K2	South:  ♠ 1098  ♥ AK42  ♠ 72  ♣ A874	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♣²  Pass 4♥³ Pass 6♠  AP  1. forcing 1NT  2. Gerber  3. A=1/4

#### Forcing NT (Leveled)

HCP: 11

Board: 119 <b>♠</b> A76		The appearants are silent
Dealer: S	<b>♥</b> A6	The opponents are silent.
Vul: NS	◆ 10984	Danta an hi da Guat
IIOD 11	• TZOC4	Partner bids first.

Board: 120	<b>♦</b> AK10965	771 · · · · · · · · · · · · · · · · · ·
		The opponents are silent.

**♣** K864

Dealer: N	<b>♥</b> J5	The opponents are shent
Vul: EW	<b>♦</b> A8	Von hid first
HCP: 16	<b>♣</b> KJ7	You bid first.

Board: 121	<b>♠</b> A8	The appearants are silent
Dealer: S	<b>♥</b> 87	The opponents are silent.

Vul: Both HCP: 10 ♣ Q9764 Partner bids first.

Board: 122	<b>♦</b> K6	West Doubles 1NT if possible.
Dealer: N	<b>♥</b> AK98654	West Doubles Pass if possible.

Vul: NS 
◆ 54

HCP: 13 
◆ QJ You bid first.

Board: 123 ♠ 84 The opponents are silent.

Board: 119 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ A76  ♥ A6  ♦ 10984  ♠ K864	South:  ♠ K9853  ♥ K104  ♠ AK75  ♣ 10	West North East South  Pass 1NT¹ Pass 2  Pass 4♠ AP  1. forcing 1NT	
Board: 120 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ AK10965  ♥ J5  ♠ A8  ♠ KJ7	South:  ◆ J43  ◆ AKQ64  ◆ J7  ◆ 653	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4♠  AP  1. forcing 1NT	
Board: 121 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 2♠ S	North:  ♠ A8  ♥ 87  ♠ A963  ♠ Q9764	South:  ♠ KQJ32  ♥ AQ1032  ♠ K  ♣ 105	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 2♠ AP  1. forcing 1NT	
Board: 122 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 3♥ N	North:  ♠ K6  ♥ AK98654  ♦ 54  ♣ QJ	South:	West North East South $ \begin{array}{cccc} 1 & & \text{Pass} & 1\text{NT}^1 \\ X & 2 & & \text{Pass} & \text{Pass} \\ X & 3 & & \text{AP} \\ 1. & \text{forcing 1NT} \end{array} $	
Board: 123 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 4♥ S	North:	South:  ♠ A72  ♥ A10642  ♠ A  ♣ J1083	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT	

Board: 119 Dealer: S Vul: NS HCP: 13	<ul><li>★ K9853</li><li>★ K104</li><li>◆ AK75</li><li>★ 10</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: EW HCP: 11	<ul><li>↓ J43</li><li>↓ AKQ64</li><li>↓ J7</li><li>♠ 653</li></ul>	The opponents are silent.  Partner bids first.
Board: 121 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQJ32</li><li>★ AQ1032</li><li>★ K</li><li>★ 105</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: NS HCP: 7	<ul><li>432</li><li>✓ J10</li><li>✓ KQJ87</li><li>№ 1064</li></ul>	West Doubles 1NT if possible. West Doubles Pass if possible. Partner bids first.
Board: 123 Dealer: S Vul: EW HCP: 13	<ul><li>A72</li><li>✓ A10642</li><li>✓ A</li><li>✓ J1083</li></ul>	The opponents are silent. You bid first.

Board: 119 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ A76  ♥ A6  ♦ 10984  ♠ K864	South:  ♠ K9853  ♥ K104  ♠ AK75  ♣ 10	West North East South  Pass 1NT¹ Pass 2  Pass 4♠ AP  1. forcing 1NT	
Board: 120 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ AK10965  ♥ J5  ♠ A8  ♠ KJ7	South:  ◆ J43  ◆ AKQ64  ◆ J7  ◆ 653	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4♠  AP  1. forcing 1NT	
Board: 121 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 2♠ S	North:  ♠ A8  ♥ 87  ♠ A963  ♠ Q9764	South:  ♠ KQJ32  ♥ AQ1032  ♠ K  ♣ 105	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 2♠ AP  1. forcing 1NT	
Board: 122 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 3♥ N	North:  ♠ K6  ♥ AK98654  ♦ 54  ♣ QJ	South:	West North East South $ \begin{array}{cccc} 1 & & \text{Pass} & 1\text{NT}^1 \\ X & 2 & & \text{Pass} & \text{Pass} \\ X & 3 & & \text{AP} \\ 1. & \text{forcing 1NT} \end{array} $	
Board: 123 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 4♥ S	North:	South:  ♠ A72  ♥ A10642  ♠ A  ♣ J1083	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT	

Board: 124 Dealer: N	<b>♠</b> AQJ62 <b>♥</b> KJ105	The opponents are silent.
Vul: Both	▼ KJ103 ◆ 4	
HCP: 18	♣ AK4	You bid first.
Board: 125	<b>♠</b> A8	East Bids 3♠ if possible.
Dealer: S	♥ 963	Bust Blus 51 II possiole.
Vul: None HCP: 11	<ul><li>◆ A1095</li><li>◆ QJ72</li></ul>	Partner bids first.
1101.11	1 072	
Board: 126	<b>★</b> 1052	The appearants are silent
Dealer: N	♥ AKQJ9	The opponents are silent.
Vul: EW	♦ J6	You bid first.
HCP: 14	<b>♣</b> QJ7	
Board: 127	♠ AJ6	East Doubles 1NT if possible.
Dealer: S	<b>♥</b> 98	West Bids 2♣ if possible.
Vul: None	♦ AJ983	D 111 0
HCP: 11	<b>♣</b> J106	Partner bids first.
Board: 128	<b>♠</b> AKQJ4	
Dealer: N	♥ AK3	The opponents are silent.
Vul: NS	<b>♦</b> 52	You bid first.
HCP: 19	<b>♣</b> Q95	Tou old 1118t.

Board: 124 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AQJ62  ♥ KJ105  ♠ 4  ♣ AK4	South:	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 3NT  AP  1. forcing 1NT
Board: 125 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 6♥ S	North:  ♠ A8  ♥ 963  ♠ A1095  ♣ QJ72	South:  ♠ QJ  ♥ AJ542  ♠ KQJ  ♣ A95	West North East South  1  Pass 1NT¹ 3  3  3NT  Pass 4  Pass 4  Pass 6  AP  1. forcing 1NT  2. Gerber  3. A=2 out of 4
Board: 126 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 3♣ N	North:  ♠ 1052  ♥ AKQJ9  ♦ J6  ♣ QJ7	South:  ◆ 97  ▼ 104  ◆ A973  ◆ A10964	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 3♣  AP  1. forcing 1NT
Board: 127 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4 N	North:  ♠ AJ6  ♥ 98  ♠ AJ983  ♣ J106	South:  • 10873  • AQJ42  • KQ7  • 8	West North East South  1  Pass 1NT¹ X Pass  2  Pass 3  Pass 3  Pass 4  AP  1. forcing 1NT  2. limit raise or better in   •
Board: 128 Dealer: N Vul: NS North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AKQJ4  ♥ AK3  ♦ 52  ♠ Q95	South:	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

#### Forcing NT (Leveled)

HCP: 8

♣ A108742

Board: 124 Dealer: N Vul: Both HCP: 8	♦ 87 ▼ Q84 • KQ10 • J10875	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: None HCP: 18	♣ QJ ♥ AJ542 ♦ KQJ ♣ A95	East Bids 3♠ if possible.  You bid first.
Board: 126 Dealer: N Vul: EW HCP: 8	<ul><li>◆ 97</li><li>▼ 104</li><li>◆ A973</li><li>◆ A10964</li></ul>	The opponents are silent.  Partner bids first.
Board: 127 Dealer: S Vul: None HCP: 12	<ul><li>10873</li><li>✓ AQJ42</li><li>✓ KQ7</li><li>✓ 8</li></ul>	East Doubles 1NT if possible. West Bids 2♣ if possible. You bid first.
Board: 128 Dealer: N Vul: NS	<b>♠</b> — ▼ 10764 ◆ KJ4	The opponents are silent.

Partner bids first.

Board: 124 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AQJ62  ♥ KJ105  ♠ 4  ♣ AK4	South:	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 3NT  AP  1. forcing 1NT
Board: 125 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 6♥ S	North:  ♠ A8  ♥ 963  ♠ A1095  ♣ QJ72	South:  ♠ QJ  ♥ AJ542  ♠ KQJ  ♣ A95	West North East South  1  Pass 1NT¹ 3  3  3NT  Pass 4  Pass 4  Pass 6  AP  1. forcing 1NT  2. Gerber  3. A=2 out of 4
Board: 126 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 3♣ N	North:  ♠ 1052  ♥ AKQJ9  ♦ J6  ♣ QJ7	South:  ◆ 97  ▼ 104  ◆ A973  ◆ A10964	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 3♣  AP  1. forcing 1NT
Board: 127 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4 N	North:  ♠ AJ6  ♥ 98  ♠ AJ983  ♣ J106	South:  • 10873  • AQJ42  • KQ7  • 8	West North East South  1  Pass 1NT¹ X Pass  2  Pass 3  Pass 3  Pass 4  AP  1. forcing 1NT  2. limit raise or better in   •
Board: 128 Dealer: N Vul: NS North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AKQJ4  ♥ AK3  ♦ 52  ♠ Q95	South:	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 129 Dealer: S Vul: Both HCP: 11	♦ 873 ♥ AK7 • Q43 • Q1043	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: None HCP: 18	<ul><li>★ AKQ1098</li><li>♥ KJ7</li><li>◆ J8</li><li>◆ A7</li></ul>	The opponents are silent. You bid first.
Board: 131 Dealer: S Vul: NS HCP: 10	<ul><li>♠ 65</li><li>♥ AJ873</li><li>♠ A10</li><li>♠ J843</li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: EW HCP: 18	<ul><li>★ AK1074</li><li>♥ AJ</li><li>◆ KJ</li><li>◆ Q1098</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: NS HCP: 9	<b>♠</b> 6 <b>♥</b> K62 <b>♦</b> KQJ87 <b>♣</b> 9765	The opponents are silent.  Partner bids first.

Board: 129 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ 873  ♥ AK7  ♦ Q43  ♠ Q1043	South:  ♠ AK6  ♥ QJ10853  ♠ K105  ♣ 7	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT
Board: 130 Dealer: N Vul: None North HCP: 18 South HCP: 11 Contract: 44 N	North:  ♠ AKQ1098  ♥ KJ7  ♦ J8  ♠ A7	South:  ♣ J65  ♥ AQ53  ♦ 97  ♣ KJ108	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 131 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 24 S	North:	South:  ♠ QJ983  ♥ K64  ♦ J7  ♠ AQ6	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 132 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AK1074  ♥ AJ  ♠ KJ  ♣ Q1098	South:  ♠ 65  ♥ K75  ♠ A109765  ♣ J2	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT
Board: 133 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N N	North:  ♠ 6  ♥ K62  ♠ KQJ87  ♣ 9765	South:  ♠ K10542  ♥ AQJ54  ♠ 6  ♠ AK	West North East South  1♠  Pass 1NT¹ Pass 3♥  Pass 3NT AP  1. forcing 1NT

Board: 129 Dealer: S Vul: Both HCP: 13	<ul><li>★ AK6</li><li>♥ QJ10853</li><li>◆ K105</li><li>★ 7</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: None HCP: 11	<ul><li>♣ J65</li><li>♥ AQ53</li><li>♦ 97</li><li>♣ KJ108</li></ul>	The opponents are silent.  Partner bids first.
Board: 131 Dealer: S Vul: NS HCP: 13	<ul><li>♣ QJ983</li><li>♥ K64</li><li>◆ J7</li><li>♣ AQ6</li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: EW HCP: 8	<ul><li>♠ 65</li><li>♥ K75</li><li>♦ A109765</li><li>♠ J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: NS HCP: 17	<ul><li>★ K10542</li><li>★ AQJ54</li><li>★ 6</li><li>★ AK</li></ul>	The opponents are silent. You bid first.

Board: 129 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 S	North:  ◆ 873  ▼ AK7  ◆ Q43  ◆ Q1043	South:  ♠ AK6  ♥ QJ10853  ♠ K105  ♠ 7	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT
Board: 130 Dealer: N Vul: None North HCP: 18 South HCP: 11 Contract: 44 N	North:  ♠ AKQ1098  ♥ KJ7  ♦ J8  ♣ A7	South:  ◆ J65  ▼ AQ53  ◆ 97  ◆ KJ108	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 131 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 24 S	North:  ♠ 65  ♥ AJ873  ♠ A10  ♠ J843	South:  ♠ QJ983  ♥ K64  ♦ J7  ♠ AQ6	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 132 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AK1074  ♥ AJ  ♠ KJ  ♣ Q1098	South:  ♠ 65  ♥ K75  ♠ A109765  ♣ J2	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT
Board: 133 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N N	North:  ♠ 6  ♥ K62  ♠ KQJ87  ♣ 9765	South:  ♠ K10542  ♥ AQJ54  ♠ 6  ♠ AK	West North East South 1♠ Pass 1NT¹ Pass 3♥ Pass 3NT AP 1. forcing 1NT

Board: 134 Dealer: N VakJ8642 Vul: NS HCP: 13  AKJ8642 Vou bid first.  Board: 135 Dealer: S Vul: EW HCP: 8  AKJ8642 Vul bids 2♠ if possible. East Bids 4♠ if possible. You bid first.  The opponents are silent. Partner bids first.	
Dealer: S	•
Board: 136	
Board: 137	
Board: 138	

Board: 134 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 4♠X W	North:  ♠ K7  ♥ AKJ8642  • Q9  ♣ 65	South:  ♣ J10  ♥ Q5  • K10754  ♣ K974	2♠ AP	North 1♥ 3♥ ng 1NT	Pass 4♠	South 1NT <sup>1</sup> X
Board: 135 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2♠ S	North:  ♠ Q8  ♥ Q42  ♦ Q107  ♠ Q10654	South:  ♠ AJ1097  ♥ K105  ♦ 943  ♠ KJ	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT	Pass AP	1♠
Board: 136 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3 N	North:  ♠ AJ2  ♥ AJ8763  ♠ Q7  ♣ 76	South:	Pass AP	North 1♥ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 137 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 6 S	North:  ♠ AQ2  ♥ A94  ♦ 963  ♣ J973	South:  ♠ K543  ♥ KQJ86  ♠ AQ  ♣ A10	Pass Pass	North  1NT <sup>1</sup> 6♥ ng 1NT		1♥
Board: 138 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 3N S	North:  ♠ AKQ96  ♥ A85  ♠ K97  ♠ K3	South:  ♣ —  ▼ J763  ◆ Q3  ♣ A1087652	Pass	North 1♠ 3NT ng 1NT	Pass AP	South 1NT <sup>1</sup>

Board: 134 Dealer: N Vul: NS HCP: 9	<ul><li>↓ J10</li><li>↓ Q5</li><li>↓ K10754</li><li>♠ K974</li></ul>	West Bids 2♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 135 Dealer: S Vul: EW HCP: 12	<ul><li>▲ AJ1097</li><li>♥ K105</li><li>◆ 943</li><li>♣ KJ</li></ul>	The opponents are silent. You bid first.
Board: 136 Dealer: N Vul: Both HCP: 10	<ul><li>108</li><li>✓ Q104</li><li>AJ54</li><li>✓ QJ83</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: None HCP: 19	<ul><li>★ K543</li><li>▼ KQJ86</li><li>◆ AQ</li><li>◆ A10</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: EW HCP: 7	◆— ▼ J763 ◆ Q3 ◆ A1087652	The opponents are silent.  Partner bids first.

Board: 134 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 4♠X W	North:  ♠ K7  ♥ AKJ8642  • Q9  ♣ 65	South:  ♣ J10  ♥ Q5  • K10754  ♣ K974	2♠ AP	North 1♥ 3♥ ng 1NT	Pass 4♠	South 1NT <sup>1</sup> X
Board: 135 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2♠ S	North:  ♠ Q8  ♥ Q42  ♦ Q107  ♠ Q10654	South:  ♠ AJ1097  ♥ K105  ♦ 943  ♠ KJ	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT	Pass AP	1♠
Board: 136 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3 N	North:  ♠ AJ2  ♥ AJ8763  ♠ Q7  ♣ 76	South:	Pass AP	North 1♥ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 137 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 6 S	North:  ♠ AQ2  ♥ A94  ♦ 963  ♣ J973	South:  ♠ K543  ♥ KQJ86  ♠ AQ  ♣ A10	Pass Pass	North  1NT <sup>1</sup> 6♥ ng 1NT		1♥
Board: 138 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 3N S	North:  ♠ AKQ96  ♥ A85  ♠ K97  ♠ K3	South:  ♣ —  ▼ J763  ◆ Q3  ♣ A1087652	Pass	North 1♠ 3NT ng 1NT	Pass AP	South 1NT <sup>1</sup>

Board: 139 Dealer: S Vul: None HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: NS HCP: 18	<ul><li>▲ A10</li><li>♥ KQ963</li><li>◆ AJ92</li><li>▲ A6</li></ul>	The opponents are silent. You bid first.
Board: 141 Dealer: S Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: None HCP: 17	<ul><li>AQJ3</li><li>AQJ96</li><li>—</li><li>QJ107</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: NS HCP: 8	<ul><li>▶ J98</li><li>♥ 86</li><li>♦ 1097</li><li>♣ AK973</li></ul>	The opponents are silent.  Partner bids first.

Board: 139 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 6♥ S	North:  ♣ J52  ♥ A63  • Q103  ♣ A976	South:  ♠ KQ43  ♥ KJ987  ♠ AJ7  ♣ K	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 6♥ AP  1. forcing 1NT
Board: 140 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ A10  ♥ KQ963  ♠ AJ92  ♣ A6	South:  ♠ K93  ♥ J  • Q103  ♣ J108543	West North East South  1♥ Pass 1NT¹  Pass 3♦ Pass 3NT  AP  1. forcing 1NT
Board: 141 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 N	North:	South:  ♠ AKQ64  ♥ 763  ♦ Q95  ♣ J8	West North East South  1♠  Pass 1NT¹ Pass 2♦  Pass 2♥ AP  1. forcing 1NT
Board: 142 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 5 S	North:  ♠ AQJ3  ♥ AQJ96  ←—  ♠ QJ107	South:	West North East South  1  Pass 1NT¹  Pass 2♠ Pass 5♦  AP  1. forcing 1NT
Board: 143 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2 S	North:	South:  ♠ 2  ♥ AQ743  ♠ AK865  ♠ Q10	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 2♥ AP  1. forcing 1NT

Board: 139 Dealer: S Vul: None HCP: 17	<ul><li>★ KQ43</li><li>▼ KJ987</li><li>◆ AJ7</li><li>★ K</li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: NS HCP: 7	<ul><li>★ K93</li><li>♥ J</li><li>◆ Q103</li><li>◆ J108543</li></ul>	The opponents are silent.  Partner bids first.
Board: 141 Dealer: S Vul: Both HCP: 12	<ul><li>★ AKQ64</li><li>▼ 763</li><li>◆ Q95</li><li>◆ J8</li></ul>	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: None HCP: 7	<ul><li>108</li><li>73</li><li>AQJ98642</li><li>3</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: NS HCP: 15	<ul><li>★2</li><li>★ AQ743</li><li>★ AK865</li><li>★ Q10</li></ul>	The opponents are silent. You bid first.

Board: 139 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 6♥ S	North:  ♣ J52  ♥ A63  • Q103  ♣ A976	South:  ♠ KQ43  ♥ KJ987  ♠ AJ7  ♣ K	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 6♥ AP  1. forcing 1NT
Board: 140 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ A10  ♥ KQ963  ♠ AJ92  ♣ A6	South:  ♠ K93  ♥ J  • Q103  ♣ J108543	West North East South  1♥ Pass 1NT¹  Pass 3♦ Pass 3NT  AP  1. forcing 1NT
Board: 141 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 N	North:	South:  ♠ AKQ64  ♥ 763  ♦ Q95  ♣ J8	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♥ AP  1. forcing 1NT
Board: 142 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 5 S	North:  ♠ AQJ3  ♥ AQJ96  ←—  ♠ QJ107	South:	West North East South  1  Pass 1NT¹  Pass 2♠ Pass 5♦  AP  1. forcing 1NT
Board: 143 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2 S	North:	South:  ♠ 2  ♥ AQ743  ♠ AK865  ♠ Q10	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 2♥ AP  1. forcing 1NT

Board: 144 Dealer: N Vul: EW HCP: 13	<ul><li>AQJ92</li><li>✓ A642</li><li>Q54</li><li>7</li></ul>	The opponents are silent.  You bid first.
Board: 145 Dealer: S Vul: None HCP: 9	<ul><li>♦ 962</li><li>♥ 5</li><li>♦ AK963</li><li>♠ Q1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 146 Dealer: N Vul: NS HCP: 12	<ul><li>★ AKQ98</li><li>♥ Q2</li><li>◆ J1076</li><li>◆ 54</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 147 Dealer: S Vul: EW HCP: 8	<ul><li>★ 109</li><li>▼ KQJ743</li><li>◆ 84</li><li>♣ Q104</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: Both HCP: 18	<ul><li>♠ 632</li><li>♥ AKQ75</li><li>♦ KQ3</li><li>♠ A4</li></ul>	The opponents are silent. You bid first.

Board: 144 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 2N S	North:  ♠ AQJ92  ♥ A642  ♠ Q54  ♣ 7	South:  ♠ 103  ♥ K98  ♠ K876  ♣ AJ109	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2NT  AP  1. forcing 1NT
Board: 145 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2♣ S	North:	South:  ♠ AQJ10  ♥ K10972  ♠ 105  ♠ A7	West North East South  1♥  Pass 1NT¹ Pass 2♣  AP  1. forcing 1NT
Board: 146 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2♥ S	North:  ♠ AKQ98  ♥ Q2  • J1076  ♣ 54	South:  ♣ 75  ♥ A9754  ♦ 95  ♣ KJ73	West North East South  1♠ Pass 1NT¹  2♠ Pass Pass 2♥  AP  1. forcing 1NT
Board: 147 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3♠ S	North: <b>▲</b> 109 <b>∨</b> KQJ743 <b>♦</b> 84 <b>♣</b> Q104	South:  ♠ AKQ643  ♥ 95  ♠ KJ10  ♣ 95	West North East South  1♣  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT
Board: 148 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ 632  ♥ AKQ75  ♠ KQ3  ♣ A4	South:  ♠ K5  ♥ 8  ♦ J109654  ♣ K1032	West North East South  1  Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 144 Dealer: N Vul: EW HCP: 11	<ul><li>103</li><li>★ K98</li><li>★ K876</li><li>★ AJ109</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: None HCP: 14	<ul><li>★ AQJ10</li><li>★ K10972</li><li>★ 105</li><li>★ A7</li></ul>	The opponents are silent.  You bid first.
Board: 146 Dealer: N Vul: NS HCP: 8	<ul><li>♣75</li><li>♥ A9754</li><li>◆95</li><li>♣ KJ73</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 147 Dealer: S Vul: EW HCP: 13	<ul><li>★ AKQ643</li><li>♥ 95</li><li>◆ KJ10</li><li>◆ 95</li></ul>	The opponents are silent.  You bid first.
Board: 148 Dealer: N Vul: Both HCP: 7	<b>♦</b> K5 <b>♥</b> 8 <b>♦</b> J109654 <b>♣</b> K1032	The opponents are silent.  Partner bids first.

Board: 144 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 2N S	North:  ♠ AQJ92  ♥ A642  ♠ Q54  ♣ 7	South:  ♠ 103  ♥ K98  ♠ K876  ♣ AJ109	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2NT  AP  1. forcing 1NT
Board: 145 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2♣ S	North:	South:  ♠ AQJ10  ♥ K10972  ♠ 105  ♠ A7	West North East South  1♥  Pass 1NT¹ Pass 2♣  AP  1. forcing 1NT
Board: 146 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2♥ S	North:  ♠ AKQ98  ♥ Q2  • J1076  ♣ 54	South:  ♣ 75  ♥ A9754  ♦ 95  ♣ KJ73	West North East South  1♠ Pass 1NT¹  2♠ Pass Pass 2♥  AP  1. forcing 1NT
Board: 147 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3♠ S	North: <b>▲</b> 109 <b>∨</b> KQJ743 <b>♦</b> 84 <b>♣</b> Q104	South:  ♠ AKQ643  ♥ 95  ♠ KJ10  ♣ 95	West North East South  1♣  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT
Board: 148 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ 632  ♥ AKQ75  ♠ KQ3  ♣ A4	South:  ♠ K5  ♥ 8  ♦ J109654  ♣ K1032	West North East South  1  Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 149  ♠ 862 Dealer: S	t.
HCP: 11 ♣ 87	
Board: 150	t <b>.</b>
Board: 151 Dealer: S Vul: Both HCP: 10  ★ K2  ▼ J63  Fast Bids 3 • if possible.  Partner bids first.	
Board: 152	t.
Board: 153	

Board: 149 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4 S	North:	South:  ♠ AK975  ♥ 643  ♦ 96  ♠ AQJ	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 150 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ N	North:  ♠ AKQ87  ♥ 107  • QJ96  ♣ 106	South:  ♠ 102  ♥ QJ8  ♠ A108  ♣ QJ754	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 151 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 3 • E	North:  ♠ K2  ♥ J63  ♦ QJ8  ♣ QJ943	South:  ♠ AQ9643  ♥ AQ104  ♠ 106  ♣ 5	West North East South  1♠  Pass 1NT¹ 3♦ AP  1. forcing 1NT
Board: 152 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AQJ53  ♥ K84  ♠ K4  ♣ KQ8	South:  ♠ K2  ♥ 96  ♠ AJ10985  ♣ 953	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 153 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ K6  ♥ J54  ♦ J93  ♣ KQJ87	South:  ♣ J1098754  ♥ K7  ♠ A5  ♣ A9	West North East South  1♠  Pass 1NT¹ 2♠² 3♠  Pass 4♠ AP  1. forcing 1NT  2. Michaels Cuebid

Board: 149 Dealer: S Vul: NS HCP: 14	<ul><li>★ AK975</li><li>♥ 643</li><li>◆ 96</li><li>★ AQJ</li></ul>	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: EW HCP: 10	<ul><li>102</li><li>✓ QJ8</li><li>◆ A108</li><li>◆ QJ754</li></ul>	The opponents are silent.  Partner bids first.
Board: 151 Dealer: S Vul: Both HCP: 12	<ul><li>AQ9643</li><li>AQ104</li><li>106</li><li>5</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 152 Dealer: N Vul: Both HCP: 8	<ul><li>★ K2</li><li>♥ 96</li><li>◆ AJ10985</li><li>◆ 953</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: NS HCP: 12	<ul><li></li></ul>	East Bids 2♠ if possible.  You bid first.

Board: 149 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4 S	North:	South:  ♠ AK975  ♥ 643  ♦ 96  ♠ AQJ	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 150 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ N	North:  ♠ AKQ87  ♥ 107  • QJ96  ♣ 106	South:  ♠ 102  ♥ QJ8  ♠ A108  ♣ QJ754	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 151 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 3 • E	North:  ♠ K2  ♥ J63  ♦ QJ8  ♣ QJ943	South:  ♠ AQ9643  ♥ AQ104  ♠ 106  ♣ 5	West North East South  1♠  Pass 1NT¹ 3♦ AP  1. forcing 1NT
Board: 152 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AQJ53  ♥ K84  ♠ K4  ♣ KQ8	South:  ♠ K2  ♥ 96  ♠ AJ10985  ♣ 953	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 153 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ K6  ♥ J54  ♦ J93  ♣ KQJ87	South:  ♣ J1098754  ♥ K7  ♠ A5  ♣ A9	West North East South  1♠  Pass 1NT¹ 2♠² 3♠  Pass 4♠ AP  1. forcing 1NT  2. Michaels Cuebid

Board: 154 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q962</li><li>♥ KJ842</li><li>◆ KJ7</li><li>♣ Q</li></ul>	West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 155 Dealer: S Vul: None HCP: 9	<ul><li>♣87</li><li>♥ J10432</li><li>♦ KJ</li><li>♣ A986</li></ul>	The opponents are silent.  Partner bids first.
Board: 156 Dealer: N Vul: NS HCP: 14	<ul><li>★ KQ10843</li><li>♥ J3</li><li>◆ Q8</li><li>◆ AQ9</li></ul>	West Doubles 1NT if possible. You bid first.
Board: 157 Dealer: S Vul: EW HCP: 6	<ul><li>♣87</li><li>♥4</li><li>♦ Q65</li><li>♣ KJ98762</li></ul>	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: None HCP: 12	<ul><li>★KQ1087</li><li>★ A9</li><li>★ K9</li><li>★ 9764</li></ul>	The opponents are silent. You bid first.

Board: 154 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3 \( \bar{V} \) N	North:  ♠ Q962  ♥ KJ842  ♦ KJ7  ♠ Q	South:  ♠ J73  ♥ A107  ♠ 109  ♠ AJ1065	2♦ Pass AP	North 1♥ Pass Pass Pass	Pass Pass 3	South 1NT¹ 2♥ 3♥
Board: 155 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2♠ S	North:  ◆ 87  ▼ J10432  ◆ KJ  ◆ A986	South:  ♠ AJ1065  ♥ K7  ♠ A1084  ♣ J5	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT	Pass AP	1♠
Board: 156 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4♠ N	North:  ♠ KQ10843  ♥ J3  ♦ Q8  ♣ AQ9	South:  ♣ J65  ♥ K106  ♠ AK93  ♣ 864	X AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 157 Dealer: S Vul: EW North HCP: 6 South HCP: 18 Contract: 5 N	North:  ♠ 87  ♥ 4  • Q65  ♣ KJ98762	South:  ♠ AK32  ♥ AKJ108  ♦ J  ♣ Q53	Pass Pass AP	North  1NT¹ 3♣  ng 1NT	Pass Pass	South 1♥ 2♠ 5♣
Board: 158 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4 N	North:  ♠ KQ1087  ♥ A9  ♠ K9  ♣ 9764	South:	Pass Pass	North 1♠ 2♣ 4♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>

Board: 154 Dealer: N Vul: Both HCP: 10	<ul><li>♣ J73</li><li>♥ A107</li><li>♦ 109</li><li>♣ AJ1065</li></ul>	West Bids 2♦ if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 155 Dealer: S Vul: None HCP: 13	<ul><li>AJ1065</li><li>✓ K7</li><li>A1084</li><li>J5</li></ul>	The opponents are silent. You bid first.
Board: 156 Dealer: N Vul: NS HCP: 11	<ul><li></li></ul>	West Doubles 1NT if possible.  Partner bids first.
Board: 157 Dealer: S Vul: EW HCP: 18	<ul><li>★ AK32</li><li>★ AKJ108</li><li>★ J</li><li>★ Q53</li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: None HCP: 11	<ul><li>♠ 653</li><li>♥ 532</li><li>♠ A865</li><li>♠ AK5</li></ul>	The opponents are silent.  Partner bids first.

Board: 154 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3 \( \bar{V} \) N	North:  ♠ Q962  ♥ KJ842  ♦ KJ7  ♠ Q	South:  ♠ J73  ♥ A107  ♠ 109  ♠ AJ1065	2♦ Pass AP	North 1♥ Pass Pass Pass	Pass Pass 3	South 1NT¹ 2♥ 3♥
Board: 155 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2♠ S	North:  ◆ 87  ▼ J10432  ◆ KJ  ◆ A986	South:  ♠ AJ1065  ♥ K7  ♠ A1084  ♣ J5	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT	Pass AP	1♠
Board: 156 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4♠ N	North:  ♠ KQ10843  ♥ J3  ♦ Q8  ♣ AQ9	South:  ♣ J65  ♥ K106  ♠ AK93  ♣ 864	X AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 157 Dealer: S Vul: EW North HCP: 6 South HCP: 18 Contract: 5 N	North:  ♠ 87  ♥ 4  • Q65  ♣ KJ98762	South:  ♠ AK32  ♥ AKJ108  ♦ J  ♣ Q53	Pass Pass AP	North  1NT¹ 3♣  ng 1NT	Pass Pass	South 1♥ 2♠ 5♣
Board: 158 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4 N	North:  ♠ KQ1087  ♥ A9  ♠ K9  ♣ 9764	South:	Pass Pass	North 1♠ 2♣ 4♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>

Board: 159 Dealer: S Vul: NS HCP: 7	♣5 ♥ A986 ♦ J853 ♣ Q985	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: EW HCP: 12	<ul><li>\$532</li><li>♥ Q6432</li><li>♦ K</li><li>♣ AK97</li></ul>	The opponents are silent. You bid first.
Board: 161 Dealer: S Vul: Both HCP: 9	<ul><li></li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 162 Dealer: N Vul: NS HCP: 15	<ul><li>★ AJ10872</li><li>★ K10</li><li>★ 6</li><li>★ AQJ3</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: EW HCP: 11	<ul><li>★ A83</li><li>▼ J73</li><li>◆ J62</li><li>★ KQ42</li></ul>	The opponents are silent.  Partner bids first.

Board: 159 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 2 S	North:	South:  ♠ A9632  ♥ Q107  ♠ AK7  ♣ J7	West North East South  1♠  Pass 1NT¹ Pass 2♦  AP  1. forcing 1NT
Board: 160 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♥ N	North:	South:  ♠ Q96  ♥ 95  ♠ A654  ♣ Q643	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 2♥  AP  1. forcing 1NT
Board: 161 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ S	North: <b>▲</b> J64 <b>♥</b> 54 <b>♦</b> Q974 <b>♣</b> AQ96	South:  ♠ KQ1052  ✔ AKQJ103  ←—  ♣ 104	West North East South  1♥  Pass 1NT¹ 3♦ 3♠  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 162 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 N	North:  ♠ AJ10872  ♥ K10  ♠ 6  ♠ AQJ3	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 163 Dealer: S Vul: EW North HCP: 11 South HCP: 18 Contract: 4♠ S	North:  ♠ A83  ♥ J73  ♦ J62  ♠ KQ42	South:  ♠ KQJ75  ♥ KQ4  ♠ K84  ♣ A6	West North East South  1♠  Pass 1NT¹ Pass 3NT  Pass 4♠ AP  1. forcing 1NT

Board: 159 Dealer: S Vul: NS HCP: 14	<ul><li>♣ A9632</li><li>♥ Q107</li><li>◆ AK7</li><li>♣ J7</li></ul>	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: EW HCP: 8	<ul><li>♣ Q96</li><li>♥ 95</li><li>◆ A654</li><li>♣ Q643</li></ul>	The opponents are silent.  Partner bids first.
Board: 161 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ1052</li><li>★ AKQJ103</li><li>★ —</li><li>★ 104</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 162 Dealer: N Vul: NS HCP: 10	<ul><li>★ 53</li><li>★ A632</li><li>★ K1098</li><li>★ K84</li></ul>	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: EW HCP: 18	<ul><li>★ KQJ75</li><li>▼ KQ4</li><li>◆ K84</li><li>◆ A6</li></ul>	The opponents are silent. You bid first.

Board: 159 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 2 S	North:	South:  ♠ A9632  ♥ Q107  ♠ AK7  ♣ J7	West North East South  1♠  Pass 1NT¹ Pass 2♦  AP  1. forcing 1NT
Board: 160 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♥ N	North:	South:  ♠ Q96  ♥ 95  ♠ A654  ♣ Q643	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 2♥  AP  1. forcing 1NT
Board: 161 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ S	North: <b>▲</b> J64 <b>♥</b> 54 <b>♦</b> Q974 <b>♣</b> AQ96	South:  ♠ KQ1052  ✔ AKQJ103  ←—  ♣ 104	West North East South  1♥  Pass 1NT¹ 3♦ 3♠  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 162 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 N	North:  ♠ AJ10872  ♥ K10  ♠ 6  ♠ AQJ3	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 163 Dealer: S Vul: EW North HCP: 11 South HCP: 18 Contract: 4♠ S	North:  ♠ A83  ♥ J73  ♦ J62  ♠ KQ42	South:  ♠ KQJ75  ♥ KQ4  ♠ K84  ♣ A6	West North East South  1♠  Pass 1NT¹ Pass 3NT  Pass 4♠ AP  1. forcing 1NT

Board: 164 Dealer: N Vul: Both HCP: 13	<ul><li>J7</li><li>✓ K97652</li><li>AK8</li><li>Q10</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: None HCP: 10	<ul><li>★ K9</li><li>★ A1074</li><li>◆ J63</li><li>★ Q875</li></ul>	The opponents are silent.  Partner bids first.
Board: 166 Dealer: N Vul: EW HCP: 13	<ul><li>★ AK10763</li><li>▼ 10942</li><li>◆ Q</li><li>★ A10</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q107</li><li>♥ 6</li><li>♦ A98</li><li>♣ Q108654</li></ul>	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: NS HCP: 16	<ul><li>★ K109732</li><li>★ A</li><li>★ K73</li><li>★ AQ9</li></ul>	The opponents are silent. You bid first.

Board: 164	North:	South:	West North East South
Dealer: N Vul: Both	<b>★</b> J7	<b>★</b> 62	$1$ ♥ Pass $1$ NT $^1$
North HCP: 13	<b>♥</b> K97652	<b>♥</b> QJ4	Pass 2♥ Pass 4♥
South HCP: 11	◆ AK8	♦ QJ973 ♣ AJ5	AP
Contract: 4♥ N	<b>♣</b> Q10	₹ AJS	1. forcing 1NT
Board: 165			West North East South
Dealer: S	North:	South:	1♠
Vul: None	<b>♦</b> K9 <b>∀</b> A1074	<b>♠</b> AQJ10642 <b>♥</b> J	Pass 1NT¹ Pass 2♠
North HCP: 10	◆ J63	♦ A1054	Pass 3♠ Pass 4♠
South HCP: 13 Contract: 4♠ S	<b>♣</b> Q875	<b>♣</b> J	AP
Commact. 42 S			1. forcing 1NT
Board: 166	North:	South:	West North East South
Dealer: N	<b>★</b> AK10763	<b>♠</b> QJ	$1$ ♠ Pass $1$ NT $^1$
Vul: EW North HCP: 13	<b>▼</b> 10942	♥ AQJ87	Pass 2♥ Pass 4♥
South HCP: 11	• Q	◆ 7654	AP
Contract: 4♥ N	♣ A10	<b>♣</b> J9	1. forcing 1NT
Doord, 167			West North East South
Board: 167 Dealer: S	North:	South:	1♥
Vul: None	<b>♠</b> Q107 <b>♥</b> 6	<b>♦</b> A5	Pass 1NT <sup>1</sup> Pass 3NT
North HCP: 8	♦ A98	<b>♥</b> KQJ83 <b>♦</b> Q54	AP
South HCP: 19 Contract: 3N N	♣ Q108654	♣ AK7	1. forcing 1NT
			West North East South
Board: 168	North:	Courth	$1$ ♠ Pass $1$ NT $^1$
Dealer: N	Norui: ♠ K109732	South: ♠ A84	Pass $3 \clubsuit$ Pass $4NT^2$
Vul: NS	♥ A	♥ QJ107	Pass 5♣³ Pass 6♠
North HCP: 16 South HCP: 12	♦ K73	♦ Q96	AP
Contract: 6♠ N	♣ AQ9	<b>♣</b> K73	1. forcing 1NT
			2. Blackwood 0314, for ♠ 3. A=0/5 or 3/5
			5.11 0/5 01 5/5

Board: 164 Dealer: N Vul: Both HCP: 11	<ul><li>♠ 62</li><li>♥ QJ4</li><li>♦ QJ973</li><li>♠ AJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: None HCP: 13	<ul><li>AQJ10642</li><li>J</li><li>A1054</li><li>J</li></ul>	The opponents are silent. You bid first.
Board: 166 Dealer: N Vul: EW HCP: 11	<ul><li>♣ QJ</li><li>♥ AQJ87</li><li>◆ 7654</li><li>♣ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: None HCP: 19	<ul><li>A5</li><li>✓ KQJ83</li><li>◆ Q54</li><li>◆ AK7</li></ul>	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: NS HCP: 12	<ul><li>★ A84</li><li>♥ QJ107</li><li>◆ Q96</li><li>★ K73</li></ul>	The opponents are silent.  Partner bids first.

Board: 164	North:	South:	West North East South
Dealer: N Vul: Both	<b>★</b> J7	<b>★</b> 62	$1$ ♥ Pass $1$ NT $^1$
North HCP: 13	<b>♥</b> K97652	<b>♥</b> QJ4	Pass 2♥ Pass 4♥
South HCP: 11	◆ AK8	♦ QJ973 ♣ AJ5	AP
Contract: 4♥ N	<b>♣</b> Q10	₹ AJS	1. forcing 1NT
Board: 165			West North East South
Dealer: S	North:	South:	1♠
Vul: None	<b>♦</b> K9 <b>∀</b> A1074	<b>♠</b> AQJ10642 <b>♥</b> J	Pass 1NT¹ Pass 2♠
North HCP: 10	◆ J63	♦ A1054	Pass 3♠ Pass 4♠
South HCP: 13 Contract: 4♠ S	<b>♣</b> Q875	<b>♣</b> J	AP
Commact. 42 S			1. forcing 1NT
Board: 166	North:	South:	West North East South
Dealer: N	<b>★</b> AK10763	<b>♠</b> QJ	$1$ ♠ Pass $1$ NT $^1$
Vul: EW North HCP: 13	<b>▼</b> 10942	♥ AQJ87	Pass 2♥ Pass 4♥
South HCP: 11	• Q	◆ 7654	AP
Contract: 4♥ N	♣ A10	<b>♣</b> J9	1. forcing 1NT
Doord, 167			West North East South
Board: 167 Dealer: S	North:	South:	1♥
Vul: None	<b>♠</b> Q107 <b>♥</b> 6	<b>♦</b> A5	Pass 1NT <sup>1</sup> Pass 3NT
North HCP: 8	♦ A98	<b>♥</b> KQJ83 <b>♦</b> Q54	AP
South HCP: 19 Contract: 3N N	♣ Q108654	♣ AK7	1. forcing 1NT
			West North East South
Board: 168	North:	Courth	$1$ ♠ Pass $1$ NT $^1$
Dealer: N	Norui: ♠ K109732	South: ♠ A84	Pass $3 \clubsuit$ Pass $4NT^2$
Vul: NS	♥ A	♥ QJ107	Pass 5♣³ Pass 6♠
North HCP: 16 South HCP: 12	♦ K73	♦ Q96	AP
Contract: 6♠ N	♣ AQ9	<b>♣</b> K73	1. forcing 1NT
			2. Blackwood 0314, for ♠ 3. A=0/5 or 3/5
			5.11 0/5 01 5/5

Board: 169 Dealer: S Vul: Both HCP: 9	<ul><li>♠ 64</li><li>♥ J96</li><li>♠ A1063</li><li>♠ A1086</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 170 Dealer: N Vul: None HCP: 16	<ul><li>♣ QJ10952</li><li>♥ K</li><li>♦ K10</li><li>♣ AQJ3</li></ul>	The opponents are silent. You bid first.
Board: 171 Dealer: S Vul: NS HCP: 8	<b>♣</b> 3 <b>♥</b> KQJ109 <b>♦</b> 105 <b>♣</b> Q9654	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: EW HCP: 17	<ul><li>♠ Q2</li><li>♥ AKQ1082</li><li>♦ A1086</li><li>♠ Q</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: None HCP: 8	♣2 ♥ QJ7432 ♦ A6 ♣ J1054	East Bids 2♦ if possible. West Bids 5♦ if possible. East Doubles 5♥ if possible.  Partner bids first.

Board: 169 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 2  E	North:	South:  ♠ QJ873  ♥ AQ3  ♠ Q9  ♠ QJ4	West North East South 1♠ Pass 1NT¹ 2♠ AP 1. forcing 1NT
Board: 170 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 5♠ N	North:  ♠ QJ10952  ♥ K  ♠ K10  ♠ AQJ3	South:  ♠ A63  ♥ J84  ♠ AQ975  ♠ 86	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4NT²  Pass 5♠³ Pass 5♠  AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=1/5 or 4/5
Board: 171 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 2♠ S	North:	South:  ♠ AQJ972  ♥ 82  ♠ A83  ♣ K7	West North East South  1♠  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT
Board: 172 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 4 N	North:  ♠ Q2  ♥ AKQ1082  ♠ A1086  ♠ Q	South:  ♠ A43  ♥ 93  ♦ J95  ♣ KJ1074	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 173 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 5 X S	North:  ♠ 2  ♥ QJ7432  ♠ A6  ♠ J1054	South:  ♠ KQ10984  ♥ K1096  ♦ 9  ♠ AQ	West North East South  1  Pass $1NT^1$ $2 \leftarrow 2 \checkmark$ $5 \leftarrow 5 \checkmark X$ AP  1. forcing $1NT$

Board: 169 Dealer: S Vul: Both HCP: 14	<ul><li>♣ QJ873</li><li>♥ AQ3</li><li>◆ Q9</li><li>♣ QJ4</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 170 Dealer: N Vul: None HCP: 11	<ul><li>★ A63</li><li>♥ J84</li><li>◆ AQ975</li><li>◆ 86</li></ul>	The opponents are silent.  Partner bids first.
Board: 171 Dealer: S Vul: NS HCP: 14	<ul><li>♣ AQJ972</li><li>♥ 82</li><li>◆ A83</li><li>♣ K7</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: EW HCP: 9	<ul><li>★ A43</li><li>♥ 93</li><li>◆ J95</li><li>◆ KJ1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: None HCP: 14	<ul><li>★ KQ10984</li><li>▼ K1096</li><li>◆ 9</li><li>◆ AQ</li></ul>	East Bids 2♦ if possible. West Bids 5♦ if possible. East Doubles 5♥ if possible. You bid first.

Board: 169 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 2  E	North:	South:  ♠ QJ873  ♥ AQ3  ♠ Q9  ♠ QJ4	West North East South 1♠ Pass 1NT¹ 2♠ AP 1. forcing 1NT
Board: 170 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 5♠ N	North:  ♠ QJ10952  ♥ K  ♠ K10  ♠ AQJ3	South:  ♠ A63  ♥ J84  ♠ AQ975  ♠ 86	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4NT²  Pass 5♠³ Pass 5♠  AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=1/5 or 4/5
Board: 171 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 2♠ S	North:	South:  ♠ AQJ972  ♥ 82  ♠ A83  ♣ K7	West North East South  1♠  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT
Board: 172 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 4 N	North:  ♠ Q2  ♥ AKQ1082  ♠ A1086  ♠ Q	South:  ♠ A43  ♥ 93  ♦ J95  ♣ KJ1074	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 173 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 5 X S	North:  ♠ 2  ♥ QJ7432  ♠ A6  ♠ J1054	South:  ♠ KQ10984  ♥ K1096  ♦ 9  ♠ AQ	West North East South  1  Pass $1NT^1$ $2 \leftarrow 2 \checkmark$ $5 \leftarrow 5 \checkmark X$ AP  1. forcing $1NT$

Board: 174 Dealer: N Vul: EW HCP: 18	<ul><li>♠ AK843</li><li>♥ Q2</li><li>♠ AK10</li><li>♠ Q52</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 175 Dealer: S Vul: Both HCP: 11	<ul><li></li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 176 Dealer: N Vul: EW HCP: 17	<ul><li>★ KQ642</li><li>★ K7</li><li>◆ KQ105</li><li>★ A4</li></ul>	The opponents are silent.  You bid first.
Board: 177 Dealer: S Vul: EW HCP: 10	♣ J ♥ A109 ♦ K1076 ♣ Q8643	The opponents are silent.  Partner bids first.
Board: 178 Dealer: N Vul: Both HCP: 14	<ul><li>AQ965</li><li>KQ8</li><li>J8</li><li>Q108</li></ul>	The opponents are silent. You bid first.

Board: 174 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ AK843  ♥ Q2  ♠ AK10  ♠ Q52	South:  • 109  • 93  • QJ9643  • A64	West North East South  1♠ Pass 1NT¹  3♥ 3NT AP  1. forcing 1NT
Board: 175 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ J53  ♥ A94  ♠ K4  ♠ QJ853	South:  ♠ AK6  ♥ KQJ1082  • 1097  ♣ 9	West North East South  1  Pass 1NT¹ 2  Pass 3  Pass 3  Pass 3  Pass 4  AP  1. forcing 1NT  2. strength cue bid
Board: 176 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 5 N	North:  ♠ KQ642  ♥ K7  ♦ KQ105  ♣ A4	South:  ♠ A7  ♥ 643  ♠ 8763  ♣ KQ95	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 5♠  AP  1. forcing 1NT
Board: 177 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ S	North:  ♣ J  ▼ A109  • K1076  ♣ Q8643	South:  ♠ A10754  ♥ Q83  ♠ AJ9  ♣ J9	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 178 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ965  ♥ KQ8  ♦ J8  ♠ Q108	South:  ◆ 843  ▼ A6532  ◆ A96  ◆ A7	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT

Board: 174 Dealer: N Vul: EW HCP: 7	<ul><li>109</li><li>93</li><li>QJ9643</li><li>A64</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 175 Dealer: S Vul: Both HCP: 13	<ul><li>★ AK6</li><li>▼ KQJ1082</li><li>◆ 1097</li><li>◆ 9</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 176 Dealer: N Vul: EW HCP: 9	<ul><li>♠ A7</li><li>♥ 643</li><li>♦ 8763</li><li>♠ KQ95</li></ul>	The opponents are silent.  Partner bids first.
Board: 177 Dealer: S Vul: EW HCP: 12	<ul><li>★ A10754</li><li>♥ Q83</li><li>◆ AJ9</li><li>◆ J9</li></ul>	The opponents are silent. You bid first.
Board: 178 Dealer: N Vul: Both HCP: 12	<ul><li>★843</li><li>★ A6532</li><li>★ A96</li><li>★ A7</li></ul>	The opponents are silent.  Partner bids first.

Board: 174 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ AK843  ♥ Q2  ♠ AK10  ♠ Q52	South:  • 109  • 93  • QJ9643  • A64	West North East South  1♠ Pass 1NT¹  3♥ 3NT AP  1. forcing 1NT
Board: 175 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ J53  ♥ A94  ♠ K4  ♠ QJ853	South:  ♠ AK6  ♥ KQJ1082  • 1097  ♣ 9	West North East South  1  Pass 1NT¹ 2  Pass 3  Pass 3  Pass 3  Pass 4  AP  1. forcing 1NT  2. strength cue bid
Board: 176 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 5 N	North:  ♠ KQ642  ♥ K7  ♦ KQ105  ♣ A4	South:  ♠ A7  ♥ 643  ♠ 8763  ♣ KQ95	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 5♠  AP  1. forcing 1NT
Board: 177 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ S	North:  ♣ J  ▼ A109  • K1076  ♣ Q8643	South:  ♠ A10754  ♥ Q83  ♠ AJ9  ♣ J9	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 178 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ965  ♥ KQ8  ♦ J8  ♠ Q108	South:  ◆ 843  ▼ A6532  ◆ A96  ◆ A7	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT

Board: 179 Dealer: S Vul: None HCP: 9	<b>♦</b> 5 <b>♥</b> KJ92 <b>♦</b> K10854 <b>♣</b> Q106	East Bids 2♣ if possible.  Partner bids first.
Board: 180 Dealer: N Vul: NS HCP: 16	<ul><li>◆ QJ10973</li><li>♥ A85</li><li>◆ AKQ</li><li>◆ 9</li></ul>	The opponents are silent. You bid first.
Board: 181 Dealer: S Vul: NS HCP: 8	<ul><li>↓ J4</li><li>♥ 9</li><li>◆ QJ10982</li><li>◆ A973</li></ul>	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: EW HCP: 13	<ul><li>AQ8543</li><li>76</li><li>A109</li><li>QJ</li></ul>	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: None HCP: 10	<ul><li>★ A62</li><li>▼ J863</li><li>◆ KJ964</li><li>◆ J</li></ul>	East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.

Board: 179 Dealer: S	North: ♠ 5	South: ♠ QJ832	West North East South 1♠
Vul: None North HCP: 9 South HCP: 12 Contract: 4♥ S	▼ KJ92 ◆ K10854 ♣ Q106	<ul><li>✓ A8765</li><li>◆ AJ</li><li>◆ 7</li></ul>	Pass 1NT¹ 2♣ 2♥ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 180 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 6♠ N	North:  ♠ QJ10973  ♥ A85  ♠ AKQ  ♠ 9	South:  ♠ AK6  ♥ 632  ♠ 4  ♠ QJ7543	West North East South  1 Pass $1NT^1$ Pass $3   Pass 4NT^2$ Pass $5   Pass 6   AP$ 1. forcing $1NT$ 2. Blackwood $0314$ , for $  AP$ 3. $A=2/5$ or $5/5$ , $Q(S)=1$
Board: 181 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♣ J4  ♥ 9  ♦ QJ10982  ♣ A973	South:  ♠ AKQ10  ♥ A10742  ♠ K  ♠ K102	West North East South  1  Pass 1NT¹ Pass 2  Pass 3NT AP  1. forcing 1NT
Board: 182 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 3♠ N	North:  ♠ AQ8543  ♥ 76  ♠ A109  ♠ QJ	South:  ◆ 96  ▼ Q1093  ◆ J8  ◆ AK1097	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 183 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4♠ S	North:  ♠ A62  ♥ J863  ♠ KJ964  ♣ J	South:  ♠ KJ974  ♥ —  ♠ A108  ♠ KQ1085	West North East South  1♣  Pass 1NT¹ 2♥ Pass  Pass 2♠ Pass Pass  3♥ 3♠ Pass 4♠  AP  1. forcing 1NT

Board: 179 Dealer: S Vul: None HCP: 12	<ul><li>♣ QJ832</li><li>♥ A8765</li><li>◆ AJ</li><li>♣ 7</li></ul>	East Bids 2♣ if possible.  You bid first.
Board: 180 Dealer: N Vul: NS HCP: 10	<ul><li>★ AK6</li><li>★ 632</li><li>★ 4</li><li>★ QJ7543</li></ul>	The opponents are silent.  Partner bids first.
Board: 181 Dealer: S Vul: NS HCP: 19	<ul><li>★ AKQ10</li><li>★ A10742</li><li>★ K</li><li>★ K102</li></ul>	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: EW HCP: 10	<ul><li>♠ 96</li><li>♥ Q1093</li><li>◆ J8</li><li>♠ AK1097</li></ul>	The opponents are silent.  Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 13	<ul><li>★ KJ974</li><li>▼ —</li><li>◆ A108</li><li>◆ KQ1085</li></ul>	East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.

Board: 179 Dealer: S	North: ♠ 5	South: ♠ QJ832	West North East South 1♠
Vul: None North HCP: 9 South HCP: 12 Contract: 4♥ S	▼ KJ92 ◆ K10854 ♣ Q106	<ul><li>✓ A8765</li><li>◆ AJ</li><li>◆ 7</li></ul>	Pass 1NT¹ 2♣ 2♥ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 180 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 6♠ N	North:  ♠ QJ10973  ♥ A85  ♠ AKQ  ♠ 9	South:  ♠ AK6  ♥ 632  ♠ 4  ♠ QJ7543	West North East South  1 Pass $1NT^1$ Pass $3   Pass 4NT^2$ Pass $5   Pass 6   AP$ 1. forcing $1NT$ 2. Blackwood $0314$ , for $  AP$ 3. $A=2/5$ or $5/5$ , $Q(S)=1$
Board: 181 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♣ J4  ♥ 9  ♦ QJ10982  ♣ A973	South:  ♠ AKQ10  ♥ A10742  ♠ K  ♠ K102	West North East South  1  Pass 1NT¹ Pass 2  Pass 3NT AP  1. forcing 1NT
Board: 182 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 3♠ N	North:  ♠ AQ8543  ♥ 76  ♠ A109  ♠ QJ	South:  ◆ 96  ▼ Q1093  ◆ J8  ◆ AK1097	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 183 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4♠ S	North:  ♠ A62  ♥ J863  ♠ KJ964  ♣ J	South:  ♠ KJ974  ♥ —  ♠ A108  ♠ KQ1085	West North East South  1♣  Pass 1NT¹ 2♥ Pass  Pass 2♠ Pass Pass  3♥ 3♠ Pass 4♠  AP  1. forcing 1NT

Board: 184 Dealer: N Vul: NS HCP: 17	<ul><li>★ K1093</li><li>★ AJ1052</li><li>★ 3</li><li>★ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 185 Dealer: S Vul: EW HCP: 12	<ul><li>★ 732</li><li>▼ A92</li><li>◆ J92</li><li>◆ AK42</li></ul>	The opponents are silent.  Partner bids first.
Board: 186 Dealer: N Vul: Both HCP: 18	<ul><li>AQ532</li><li>✓ AK9</li><li>QJ</li><li>Q82</li></ul>	The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: NS HCP: 8	<ul><li>★ K32</li><li>▼ 109</li><li>◆ AJ10963</li><li>◆ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: EW HCP: 19	<ul><li>★ 763</li><li>★ AK954</li><li>★ AKJ</li><li>★ A8</li></ul>	The opponents are silent. You bid first.

Board: 184 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N S	North:  ♠ K1093  ♥ AJ1052  ♠ 3  ♣ AKQ	South:  ♠ Q  ♥ Q3  ♦ QJ9765  ♣ J542	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3NT  AP  1. forcing 1NT
Board: 185 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 6♠ S	North:  ♠ 732  ♥ A92  ♦ J92  ♣ AK42	South:  ♠ AK1065  ♥ 75  ♠ AKQ  ♣ Q106	West North East South  1♣  Pass 1NT¹ Pass 3NT  Pass 4♣² Pass 4♠³  Pass 6♠ AP  1. forcing 1NT  2. Gerber  3. A=2 out of 4
Board: 186 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 4 S	North:  ♠ AQ532  ♥ AK9  ♠ QJ  ♣ Q82	South:  ♣ K  ♥ 863  ♦ K98732  ♣ 975	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 187 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♠ K32  ▼ 109  ◆ AJ10963  ♣ 64	South:  ♠ AQ97  ♥ AKJ73  ♠ 4  ♣ KQ7	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 188 Dealer: N Vul: EW North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ 763  ♥ AK954  ♠ AKJ  ♣ A8	South:  ♠ A109  ♥ 3  ♦ 965  ♣ KJ10972	West North East South  1  Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 184 Dealer: N Vul: NS HCP: 8	<b>♠</b> Q <b>♥</b> Q3 <b>♦</b> QJ9765 <b>♣</b> J542	The opponents are silent.  Partner bids first.
Board: 185 Dealer: S Vul: EW HCP: 18	<ul><li>★ AK1065</li><li>♥ 75</li><li>◆ AKQ</li><li>◆ Q106</li></ul>	The opponents are silent. You bid first.
Board: 186 Dealer: N Vul: Both HCP: 6	<b>★</b> K <b>♥</b> 863 <b>♦</b> K98732 <b>♣</b> 975	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: NS HCP: 19	<ul><li>AQ97</li><li>AKJ73</li><li>4</li><li>KQ7</li></ul>	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: EW HCP: 8	<ul><li>★ A109</li><li>♥ 3</li><li>♦ 965</li><li>★ KJ10972</li></ul>	The opponents are silent.  Partner bids first.

Board: 184 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N S	North:  ♠ K1093  ♥ AJ1052  ♠ 3  ♣ AKQ	South:  ♠ Q  ♥ Q3  ♦ QJ9765  ♣ J542	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3NT  AP  1. forcing 1NT
Board: 185 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 6♠ S	North:  ♠ 732  ♥ A92  ♦ J92  ♣ AK42	South:  ♠ AK1065  ♥ 75  ♠ AKQ  ♣ Q106	West North East South  1♣  Pass 1NT¹ Pass 3NT  Pass 4♣² Pass 4♠³  Pass 6♠ AP  1. forcing 1NT  2. Gerber  3. A=2 out of 4
Board: 186 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 4 S	North:  ♠ AQ532  ♥ AK9  ♠ QJ  ♣ Q82	South:  ♣ K  ♥ 863  ♦ K98732  ♣ 975	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 187 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♠ K32  ▼ 109  ◆ AJ10963  ♣ 64	South:  ♠ AQ97  ♥ AKJ73  ♠ 4  ♣ KQ7	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 188 Dealer: N Vul: EW North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ 763  ♥ AK954  ♠ AKJ  ♣ A8	South:  ♠ A109  ♥ 3  ♦ 965  ♣ KJ10972	West North East South  1  Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 189 Dealer: S Vul: Both HCP: 7	<ul><li>102</li><li>8</li><li>9875</li><li>AQJ872</li></ul>	The opponents are silent.  Partner bids first.
Board: 190 Dealer: N Vul: None HCP: 18	<ul><li>♣ Q9854</li><li>♥ KQ6</li><li>◆ AJ7</li><li>♣ AQ</li></ul>	The opponents are silent. You bid first.
Board: 191 Dealer: S Vul: EW HCP: 11	<ul><li>◆ QJ4</li><li>▼ K10753</li><li>◆ J9</li><li>◆ A75</li></ul>	The opponents are silent.  Partner bids first.
Board: 192 Dealer: N Vul: Both HCP: 13	<ul><li>★ KJ2</li><li>▼ AJ986</li><li>◆ KJ96</li><li>◆ 4</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: None HCP: 12	<ul><li>▶ J87</li><li>♥ AJ4</li><li>◆ 1087</li><li>♣ AQ106</li></ul>	The opponents are silent.  Partner bids first.

Board: 189 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 5♣ N	North:	South:  ♠ AQJ63  ♥ AKJ7  ♠ K10  ♣ 109	Pass Pass AP	North  1NT <sup>1</sup> 4♣  ng 1NT	Pass Pass	1 <b>♠</b> 3♥
Board: 190 Dealer: N Vul: None North HCP: 18 South HCP: 9 Contract: 3N S	North:  ♠ Q9854  ♥ KQ6  ♠ AJ7  ♣ AQ	South:  ♠ AJ  ♥ J5  • Q86  ♣ J107532	Pass	North 1♣ 3NT ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 191 Dealer: S Vul: EW North HCP: 11 South HCP: 19 Contract: 4♠ S	North:  ♠ QJ4  ♥ K10753  ♦ J9  ♠ A75	South:  ♠ AK865  ♥ AJ  ♠ AQ6  ♠ J83	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT		1♠
Board: 192 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ KJ2  ♥ AJ986  ♠ KJ96  ♣ 4	South:  ♠ 764  ♥ KQ4  ♦ Q1087  ♣ A107	Pass Pass	North 1♥ 2♦ 4♥ ng 1NT		1NT <sup>1</sup>
Board: 193 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4 S	North:	South:  ♠ A106  ♥ K8752  ♠ QJ93  ♠ K	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT		1 <b>♥</b> 2 <b>♦</b>

Board: 189 • AQJ63  The opponents are silver.	ent.
Dealer: S	
Board: 190 ♠ AJ  Dealer: N ♥ J5  Vul: None  HCP: 9 ♠ J107532  The opponents are sile  Partner bids first.	ent.
Board: 191	ent.
Board: 192	ent.
Board: 193	ent.

Board: 189 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 5♣ N	North:	South:  ♠ AQJ63  ♥ AKJ7  ♠ K10  ♣ 109	Pass Pass AP	North  1NT <sup>1</sup> 4♣  ng 1NT	Pass Pass	1 <b>♠</b> 3♥
Board: 190 Dealer: N Vul: None North HCP: 18 South HCP: 9 Contract: 3N S	North:  ♠ Q9854  ♥ KQ6  ♠ AJ7  ♣ AQ	South:  ♠ AJ  ♥ J5  • Q86  ♣ J107532	Pass	North 1♣ 3NT ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 191 Dealer: S Vul: EW North HCP: 11 South HCP: 19 Contract: 4♠ S	North:  ♠ QJ4  ♥ K10753  ♦ J9  ♠ A75	South:  ♠ AK865  ♥ AJ  ♠ AQ6  ♠ J83	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT		1♠
Board: 192 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ KJ2  ♥ AJ986  ♠ KJ96  ♣ 4	South:  ♠ 764  ♥ KQ4  ♦ Q1087  ♣ A107	Pass Pass	North 1♥ 2♦ 4♥ ng 1NT		1NT <sup>1</sup>
Board: 193 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4 S	North:	South:  ♠ A106  ♥ K8752  ♠ QJ93  ♠ K	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT		1 <b>♥</b> 2 <b>♦</b>

Board: 194 Dealer: N Vul: NS HCP: 19	<ul><li>★ KQ1062</li><li>★ K4</li><li>◆ AK</li><li>◆ KJ62</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 195 Dealer: S Vul: Both HCP: 8	♦ 83 ♥ QJ83 ♦ K108 • Q1094	The opponents are silent.  Partner bids first.
Board: 196 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q7</li><li>♥ AKQ1043</li><li>♦ K75</li><li>♣ 63</li></ul>	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: NS HCP: 9	<ul><li>♦ 82</li><li>♥ J742</li><li>♦ 85</li><li>♠ AKJ106</li></ul>	The opponents are silent.  Partner bids first.
Board: 198 Dealer: N Vul: EW HCP: 13	<ul><li>A8542</li><li>▼ 105</li><li>★ KQ4</li><li>♣ A73</li></ul>	The opponents are silent. You bid first.

Board: 194 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 4 S	North:  ♠ KQ1062  ♥ K4  ♠ AK  ♣ KJ62	South:  ♣ J  ▼ J32  ◆ J108643  ♣ A83	2♥ Pass AP 1. forci	North 1♠ 3♣ 3♥²  ng 1NT raise or	Pass Pass Pass	1NT¹ 3♦ 4♦
Board: 195 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 2 S	North:  ♣ 83  ♥ QJ83  ♠ K108  ♣ Q1094	South:  ♠ AK1054  ♥ 76  ♦ 976  ♣ AK6	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT		1♠
Board: 196 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ Q7  ▼ AKQ1043  • K75  ♠ 63	South:  ◆ A105  ▼ 752  ◆ A984  ◆ A97	Pass AP	North 1♥ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 197 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 4 S	North:  ♣ 82  ♥ J742  • 85  ♣ AKJ106	South:  ♠ KQ10974  ♥ Q8  ♠ AQJ10  ♣ 4	Pass Pass AP	North  1NT <sup>1</sup> 2♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♦</b>
Board: 198 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2♠ N	North:  ♠ A8542  ♥ 105  ♠ KQ4  ♣ A73	South:  ♠ KQ  ♥ 6432  ♠ A109  ♣ J1094	Pass AP	North 1♣ 2♣ ng 1NT	Pass Pass	1NT <sup>1</sup>

Board: 194 Dealer: N Vul: NS HCP: 7	♣ J ♥ J32 ♦ J108643 ♣ A83	West Bids 2♥ if possible.  Partner bids first.
Board: 195 Dealer: S Vul: Both HCP: 14	<ul><li>★ AK1054</li><li>♥ 76</li><li>◆ 976</li><li>★ AK6</li></ul>	The opponents are silent. You bid first.
Board: 196 Dealer: N Vul: None HCP: 12	<ul><li>★ A105</li><li>▼ 752</li><li>★ A984</li><li>★ A97</li></ul>	The opponents are silent.  Partner bids first.
Board: 197 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQ10974</li><li>♥ Q8</li><li>◆ AQJ10</li><li>◆ 4</li></ul>	The opponents are silent. You bid first.
Board: 198 Dealer: N Vul: EW HCP: 10	<b>★</b> KQ <b>♥</b> 6432 <b>♦</b> A109 <b>♣</b> J1094	The opponents are silent.  Partner bids first.

Board: 194 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 4 S	North:  ♠ KQ1062  ♥ K4  ♠ AK  ♣ KJ62	South:  ♣ J  ▼ J32  ◆ J108643  ♣ A83	2♥ Pass AP 1. forci	North 1♠ 3♣ 3♥²  ng 1NT raise or	Pass Pass Pass	1NT¹ 3♦ 4♦
Board: 195 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 2 S	North:  ♣ 83  ♥ QJ83  ♠ K108  ♣ Q1094	South:  ♠ AK1054  ♥ 76  ♦ 976  ♣ AK6	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT		1♠
Board: 196 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ Q7  ▼ AKQ1043  • K75  ♠ 63	South:  ◆ A105  ▼ 752  ◆ A984  ◆ A97	Pass AP	North 1♥ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 197 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 4 S	North:  ♣ 82  ♥ J742  • 85  ♣ AKJ106	South:  ♠ KQ10974  ♥ Q8  ♠ AQJ10  ♣ 4	Pass Pass AP	North  1NT <sup>1</sup> 2♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♦</b>
Board: 198 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2♠ N	North:  ♠ A8542  ♥ 105  ♠ KQ4  ♣ A73	South:  ♠ KQ  ♥ 6432  ♠ A109  ♣ J1094	Pass AP	North 1♣ 2♣ ng 1NT	Pass Pass	1NT <sup>1</sup>

Board: 199 Dealer: S Vul: None HCP: 7	<b>♣</b> KQ <b>♥</b> J832 <b>♦</b> J108754 <b>♣</b> 9	The opponents are silent.  Partner bids first.
Board: 200 Dealer: N Vul: NS HCP: 13	<ul><li>★ KQ1072</li><li>★ A74</li><li>★ 63</li><li>★ A84</li></ul>	The opponents are silent. You bid first.
Board: 201 Dealer: S Vul: EW HCP: 10	<b>♠</b> K <b>♥</b> Q53 <b>♦</b> J109874 <b>♣</b> KJ8	The opponents are silent.  Partner bids first.
Board: 202 Dealer: N Vul: Both HCP: 18	<ul><li>♣ QJ2</li><li>♥ A10832</li><li>◆ AK7</li><li>♣ A4</li></ul>	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: NS HCP: 10	<b>★</b> K107 <b>∀</b> KQ85 <b>♦</b> 10 <b>♣</b> Q10842	The opponents are silent.  Partner bids first.

Board: 199 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 2 S	North:  ♠ KQ  ♥ J832  ♦ J108754  ♣ 9	South:  ♠ A10743  ♥ AK65  ♠ 6  ♠ K107	Pass AP	North  1NT <sup>1</sup> ng 1NT	1♠
Board: 200 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 3 N	North:  ♠ KQ1072  ♥ A74  ♠ 63  ♣ A84	South:	Pass AP	North 1♠ 2♣ ng 1NT	1NT <sup>1</sup>
Board: 201 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 2 S	North:  ♠ K  ♥ Q53  ♦ J109874  ♠ KJ8	South:  ♠ QJ43  ♥ AKJ94  ♠ K5  ♠ 63	Pass Pass	North  1NT <sup>1</sup> 2♥ ng 1NT	1♥
Board: 202 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 4 \( \mathbf{N} \)	North:  ♠ QJ2  ♥ A10832  ♠ AK7  ♠ A4	South:  ♠ K65  ♥ QJ9  ♦ J32  ♠ KJ92	Pass AP	North 1♥ 3NT ng 1NT	1NT <sup>1</sup>
Board: 203 Dealer: S Vul: NS North HCP: 10 South HCP: 19 Contract: 4 S	North:  ♠ K107  ▼ KQ85  ♦ 10  ♣ Q10842	South:	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT	1♠

Board: 199 Dealer: S Vul: None HCP: 14	<ul><li>★ A10743</li><li>★ AK65</li><li>★ 6</li><li>★ K107</li></ul>	The opponents are silent. You bid first.
Board: 200 Dealer: N Vul: NS HCP: 10	<b>♦</b> 85 <b>∀</b> KJ108 <b>•</b> 98 <b>♣</b> KQJ97	The opponents are silent.  Partner bids first.
Board: 201 Dealer: S Vul: EW HCP: 14	<ul><li>♣ QJ43</li><li>♥ AKJ94</li><li>♦ K5</li><li>♣ 63</li></ul>	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: Both HCP: 11	<ul><li>★ K65</li><li>♥ QJ9</li><li>◆ J32</li><li>◆ KJ92</li></ul>	The opponents are silent.  Partner bids first.
Board: 203 Dealer: S Vul: NS HCP: 19	<ul><li> J8432</li><li> ✓ AJ</li><li> AQ64</li><li> AK</li></ul>	The opponents are silent. You bid first.

Board: 199 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 2 S	North:  ♠ KQ  ♥ J832  ♦ J108754  ♣ 9	South:  ♠ A10743  ♥ AK65  ♠ 6  ♠ K107	Pass AP	North  1NT <sup>1</sup> ng 1NT	1♠
Board: 200 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 3 N	North:  ♠ KQ1072  ♥ A74  ♠ 63  ♣ A84	South:	Pass AP	North 1♠ 2♣ ng 1NT	1NT <sup>1</sup>
Board: 201 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 2 S	North:  ♠ K  ♥ Q53  ♦ J109874  ♠ KJ8	South:  ♠ QJ43  ♥ AKJ94  ♠ K5  ♠ 63	Pass Pass	North  1NT <sup>1</sup> 2♥ ng 1NT	1♥
Board: 202 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 4 \( \mathbf{N} \)	North:  ♠ QJ2  ♥ A10832  ♠ AK7  ♠ A4	South:  ♠ K65  ♥ QJ9  ♦ J32  ♠ KJ92	Pass AP	North 1♥ 3NT ng 1NT	1NT <sup>1</sup>
Board: 203 Dealer: S Vul: NS North HCP: 10 South HCP: 19 Contract: 4 S	North:  ♠ K107  ▼ KQ85  ♦ 10  ♣ Q10842	South:	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT	1♠

Board: 204 Dealer: N Vul: EW HCP: 19	<ul><li>AQ83</li><li>AKJ86</li><li>A92</li><li>J</li></ul>	The opponents are silent. You bid first.
Board: 205 Dealer: S Vul: Both HCP: 8	<ul><li>♣ J104</li><li>♥ 82</li><li>♦ Q85</li><li>♣ KQ1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 206 Dealer: N Vul: None HCP: 15	<ul><li>★ AJ1072</li><li>▼ AJ1076</li><li>◆ AJ</li><li>◆ 8</li></ul>	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: EW HCP: 12	<ul><li>J92</li><li>✓ AQ1095</li><li>✓ Q75</li><li>✓ K3</li></ul>	East Bids 2NT if possible.  Partner bids first.
Board: 208 Dealer: N Vul: Both HCP: 18	<ul><li>1043</li><li>KQ753</li><li>AK10</li><li>AQ</li></ul>	The opponents are silent. You bid first.

Board: 204 Dealer: N Vul: EW North HCP: 19 South HCP: 11 Contract: 6♥ N	North:  ♠ AQ83  ♥ AKJ86  ♠ A92  ♣ J	South:  ♠ K95  ♥ Q52  ♠ KJ7  ♣ Q532	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 4♥  Pass 4NT² Pass 5♣³  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=0/5 or 3/5
Board: 205 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2 S	North:  ♠ J104  ♥ 82  ♠ Q85  ♠ KQ1054	South:  ♠ K752  ♥ AJ765  ♦ J94  ♣ A	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 2♥ AP  1. forcing 1NT
Board: 206 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AJ1072  ♥ AJ1076  ♠ AJ  ♣ 8	South: ♠ Q ♥ 98432 ♠ KQ ♠ K10754	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 207 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4♠ S	North:	South:  ♠ AKQ765  ♥ 743  ♠ A  ♣ 875	West North East South  1♣  Pass 1NT¹ 2NT² 3♣  Pass 4♠ AP  1. forcing 1NT  2. Unusual 2NT
Board: 208 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 3N S	North:  • 1043  • KQ753  • AK10  • AQ	South:  ♠ K98  ♥ 9  ♦ J42  ♣ K109764	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 204 Dealer: N Vul: EW HCP: 11	<ul><li>★ K95</li><li>♥ Q52</li><li>◆ KJ7</li><li>◆ Q532</li></ul>	The opponents are silent.  Partner bids first.
Board: 205 Dealer: S Vul: Both HCP: 13	<ul><li>★ K752</li><li>▼ AJ765</li><li>◆ J94</li><li>◆ A</li></ul>	The opponents are silent. You bid first.
Board: 206 Dealer: N Vul: None HCP: 10	<b>♠</b> Q <b>♥</b> 98432 <b>♦</b> KQ <b>♣</b> K10754	The opponents are silent.  Partner bids first.
Board: 207 Dealer: S Vul: EW HCP: 13	<ul><li>★ AKQ765</li><li>▼ 743</li><li>★ A</li><li>♣ 875</li></ul>	East Bids 2NT if possible. You bid first.
Board: 208 Dealer: N Vul: Both HCP: 7	<ul><li>★ K98</li><li>♥ 9</li><li>◆ J42</li><li>◆ K109764</li></ul>	The opponents are silent.  Partner bids first.

Board: 204 Dealer: N Vul: EW North HCP: 19 South HCP: 11 Contract: 6♥ N	North:  ♠ AQ83  ♥ AKJ86  ♠ A92  ♣ J	South:  ♠ K95  ♥ Q52  ♠ KJ7  ♣ Q532	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 4♥  Pass 4NT² Pass 5♣³  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=0/5 or 3/5
Board: 205 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2 S	North:  ♠ J104  ♥ 82  ♠ Q85  ♠ KQ1054	South:  ♠ K752  ♥ AJ765  ♦ J94  ♣ A	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 2♥ AP  1. forcing 1NT
Board: 206 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AJ1072  ♥ AJ1076  ♠ AJ  ♣ 8	South: ♠ Q ♥ 98432 ♠ KQ ♠ K10754	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 207 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4♠ S	North:	South:  ♠ AKQ765  ♥ 743  ♠ A  ♣ 875	West North East South  1♣  Pass 1NT¹ 2NT² 3♣  Pass 4♠ AP  1. forcing 1NT  2. Unusual 2NT
Board: 208 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 3N S	North:  • 1043  • KQ753  • AK10  • AQ	South:  ♠ K98  ♥ 9  ♦ J42  ♣ K109764	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 209 Dealer: S Vul: None HCP: 9	<ul><li>◆ 93</li><li>♥ 1092</li><li>◆ A9764</li><li>◆ AJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 210 Dealer: N Vul: NS HCP: 13	<ul><li>▲ AJ8642</li><li>♥ AKJ9</li><li>◆ 987</li><li>♣ —</li></ul>	West Bids 2NT if possible. You bid first.
Board: 211 Dealer: S Vul: Both HCP: 12	<ul><li>♣ J105</li><li>♥ AJ6</li><li>♦ Q76</li><li>♣ A1073</li></ul>	The opponents are silent.  Partner bids first.
Board: 212 Dealer: N Vul: None HCP: 12	<ul><li>AQJ6</li><li>✓ KJ1084</li><li>J87</li><li>♠ 6</li></ul>	The opponents are silent.  You bid first.
Board: 213 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q72</li><li>♥ AQ4</li><li>♦ K743</li><li>♣ 652</li></ul>	The opponents are silent.  Partner bids first.

Board: 209 Dealer: S Vul: None	North: ♠ 93	South: ♠ AJ874		North		1♠
North HCP: 9	<b>♥</b> 1092	♥ QJ5	Pass	1NT <sup>1</sup>	Pass	2♦
South HCP: 14	• A9764	• QJ3	Pass	3♦	AP	
Contract: 3♦ S	<b>♣</b> AJ9	<b>♣</b> K8	1. forci	ng 1NT		
Board: 210	NT 4	G 4	West	North	East	South
Dealer: N	North: <b>♠</b> AJ8642	South:		1♠	Pass	1NT <sup>1</sup>
Vul: NS	<b>♣</b> AJ80 <del>4</del> 2 <b>♥</b> AKJ9	<b>♠</b> Q73 <b>♥</b> 876	$2NT^2$	3♠	Pass	4♠
North HCP: 13	◆ 987	<ul><li>♦ 105</li></ul>	AP			
South HCP: 11 Contract: 4♠ N	<b>.</b> —	<b>♣</b> AKQ109		ng 1NT		
Comract. 47 IN			2. Unus	sual 2N7		
Board: 211	North:	South:	West	North	East	South
Dealer: S	Notui. <b>♠</b> J105	AKQ72	_		_	1♠
Vul: Both	<b>♥</b> AJ6	<b>♥</b> 95	Pass			3♣
North HCP: 12 South HCP: 18	<b>♦</b> Q76	<b>♦</b> A8	Pass	3♠	Pass	4♠
Contract: 4♠ S	♣ A1073	<b>♣</b> KQ42	AP	1NT		
			1. IOICI	ng 1NT		
Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	<b>♦</b> 943		1♥	Pass	1NT <sup>1</sup>
Vul: None North HCP: 12	<b>♥</b> KJ1084	<b>♥</b> A53	Pass	<b>2</b> ♦	Pass	3♥
South HCP: 11	<b>♦</b> J87	♦ KQ53	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> 6	<b>♣</b> Q98	1. forci	ng 1NT		
Board: 213	North:	South:	West	North	East	South
Dealer: S	• Q72	AKJ5				1♥
Vul: NS	♥ AQ4	<b>♥</b> K10983	Pass	1NT <sup>1</sup>	Pass	2♠
North HCP: 11 South HCP: 18	<b>♦</b> K743	<b>♦</b> 9	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 652	<b>♣</b> AK10	1. forci	ng 1NT		

Board: 209  Dealer: S  Vul: None  HCP: 14  AJ874  ♥ QJ5  • QJ3  • K8	The opponents are silent.  You bid first.
Board: 210	West Bids 2NT if possible.  Partner bids first.
Board: 211	The opponents are silent.  You bid first.
Board: 212	The opponents are silent.  Partner bids first.
Board: 213	The opponents are silent.  You bid first.

Board: 209 Dealer: S Vul: None	North: ♠ 93	South: ♠ AJ874		North		1♠
North HCP: 9	<b>♥</b> 1092	♥ QJ5	Pass	1NT <sup>1</sup>	Pass	2♦
South HCP: 14	• A9764	• QJ3	Pass	3♦	AP	
Contract: 3♦ S	<b>♣</b> AJ9	<b>♣</b> K8	1. forci	ng 1NT		
Board: 210	NT 4	G 4	West	North	East	South
Dealer: N	North: <b>♠</b> AJ8642	South:		1♠	Pass	1NT <sup>1</sup>
Vul: NS	<b>♣</b> AJ80 <del>4</del> 2 <b>♥</b> AKJ9	<b>♠</b> Q73 <b>♥</b> 876	$2NT^2$	3♠	Pass	4♠
North HCP: 13	◆ 987	<ul><li>♦ 105</li></ul>	AP			
South HCP: 11 Contract: 4♠ N	<b>.</b> —	<b>♣</b> AKQ109		ng 1NT		
Comract. 47 IN			2. Unus	sual 2N7		
Board: 211	North:	South:	West	North	East	South
Dealer: S	Notui. <b>♠</b> J105	AKQ72	_		_	1♠
Vul: Both	<b>♥</b> AJ6	<b>♥</b> 95	Pass			3♣
North HCP: 12 South HCP: 18	<b>♦</b> Q76	<b>♦</b> A8	Pass	3♠	Pass	4♠
Contract: 4♠ S	♣ A1073	<b>♣</b> KQ42	AP	1NT		
			1. IOICI	ng 1NT		
Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	<b>♦</b> 943		1♥	Pass	1NT <sup>1</sup>
Vul: None North HCP: 12	<b>♥</b> KJ1084	<b>♥</b> A53	Pass	<b>2</b> ♦	Pass	3♥
South HCP: 11	<b>♦</b> J87	♦ KQ53	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> 6	<b>♣</b> Q98	1. forci	ng 1NT		
Board: 213	North:	South:	West	North	East	South
Dealer: S	• Q72	AKJ5				1♥
Vul: NS	♥ AQ4	<b>♥</b> K10983	Pass	1NT <sup>1</sup>	Pass	2♠
North HCP: 11 South HCP: 18	<b>♦</b> K743	<b>♦</b> 9	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 652	<b>♣</b> AK10	1. forci	ng 1NT		

#### Forcing NT (Leveled)

Board: 215 ♠ KQ8 The opponents are silent.

Board: 216 ★ K9 West Bids 2♥ if possible.

Dealer: N 

✓ AKQJ42 

Vul: NS 

✓ 4 

✓ AKQJ42 

Vulians 

✓ AKQJ42 

✓ AKQJ42

HCP: 16 ★ K654 You bid first.

Vul: EW HCP: 10 ♦ 8765 A1032 Partner bids first.

Board: 214 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4♥ N	North:  ◆ A52  ▼ AK872  ◆ —  ◆ KJ985	South:  ♠ K3  ♥ QJ3  ♦ Q10754  ♣ A107	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 4♥  AP  1. forcing 1NT
Board: 215 Dealer: S Vul: None North HCP: 12 South HCP: 19 Contract: 6♥ S	North:  ♠ KQ8  ♥ 1093  ♠ AK6  ♠ 9532	South:  ♠ A97  ♥ AKQJ2  ♦ 98  ♠ AJ8	West North East South  1♥  Pass 1NT¹ Pass 3NT  Pass 4♥ Pass 4NT²  Pass 5♦³ Pass 6♥  AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=1/5 or 4/5
Board: 216 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3♥ N	North:  ♠ K9  ▼ AKQJ42  ♠ 4  ♣ K654	South:	West North East South  1♥ Pass 1NT¹  2♥² 3♥ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 217 Dealer: S Vul: EW North HCP: 10 South HCP: 19 Contract: 6♥ S	North:  ♣ J8  ♥ KQ10  ♦ 8765  ♣ A1032	South:  ♠ AQ  ♥ AJ852  ♠ AKJ9  ♣ 86	West North East South  1 ♥  Pass 1NT¹ Pass 3 ♦  Pass 3 ♥ Pass 3♠²  Pass 4♠³ Pass 4NT⁴  Pass 5♠⁵ Pass 6 ♥  AP  1. forcing 1NT  2. Cue bid, a ♠ stopper  3. Cue bid, a ♠ stopper  4. Blackwood 0314, for ♥  5. A=2/5 or 5/5, Q(H)=1

Board: 214 Dealer: N Vul: EW HCP: 12	<ul><li>★ K3</li><li>♥ QJ3</li><li>◆ Q10754</li><li>◆ A107</li></ul>	The opponents are silent.  Partner bids first.
Board: 215 Dealer: S Vul: None HCP: 19	<ul><li>♣ A97</li><li>♥ AKQJ2</li><li>◆ 98</li><li>♣ AJ8</li></ul>	The opponents are silent. You bid first.
Board: 216 Dealer: N Vul: NS HCP: 9	<ul><li></li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 217 Dealer: S Vul: EW HCP: 19	<ul><li>♠ AQ</li><li>♥ AJ852</li><li>♦ AKJ9</li><li>♠ 86</li></ul>	The opponents are silent. You bid first.

Board: 214 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4♥ N	North:  ◆ A52  ▼ AK872  ◆ —  ◆ KJ985	South:  ♠ K3  ♥ QJ3  ♦ Q10754  ♣ A107	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 4♥  AP  1. forcing 1NT
Board: 215 Dealer: S Vul: None North HCP: 12 South HCP: 19 Contract: 6♥ S	North:  ♠ KQ8  ♥ 1093  ♠ AK6  ♠ 9532	South:  ♠ A97  ♥ AKQJ2  ♦ 98  ♠ AJ8	West North East South  1♥  Pass 1NT¹ Pass 3NT  Pass 4♥ Pass 4NT²  Pass 5♦³ Pass 6♥  AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=1/5 or 4/5
Board: 216 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3♥ N	North:  ♠ K9  ▼ AKQJ42  ♠ 4  ♣ K654	South:	West North East South  1♥ Pass 1NT¹  2♥² 3♥ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 217 Dealer: S Vul: EW North HCP: 10 South HCP: 19 Contract: 6♥ S	North:  ♣ J8  ♥ KQ10  ♦ 8765  ♣ A1032	South:  ♠ AQ  ♥ AJ852  ♠ AKJ9  ♣ 86	West North East South  1 ♥  Pass 1NT¹ Pass 3 ♦  Pass 3 ♥ Pass 3♠²  Pass 4♠³ Pass 4NT⁴  Pass 5♠⁵ Pass 6 ♥  AP  1. forcing 1NT  2. Cue bid, a ♠ stopper  3. Cue bid, a ♠ stopper  4. Blackwood 0314, for ♥  5. A=2/5 or 5/5, Q(H)=1

Board: 218 Dealer: N Vul: Both HCP: 18	<ul><li>▲ AK953</li><li>♥ J6</li><li>◆ AK8</li><li>▲ K95</li></ul>	The opponents are silent.  You bid first.
Board: 219 Dealer: S Vul: NS HCP: 8	<ul><li>★ A84</li><li>♥ J</li><li>◆ QJ1086</li><li>◆ 9873</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 220 Dealer: N Vul: EW HCP: 12	<ul><li>AK753</li><li>✓ 76</li><li>✓ K</li><li>✓ Q10874</li></ul>	The opponents are silent. You bid first.
Board: 221 Dealer: S Vul: EW HCP: 10	<b>♦</b> QJ6 <b>♥</b> K10983 <b>♦</b> A <b>♣</b> 9854	East Bids 2♣ if possible.  Partner bids first.
Board: 222 Dealer: N Vul: Both HCP: 19	<ul><li>★ AK103</li><li>▼ K10875</li><li>◆ Q</li><li>◆ AK8</li></ul>	The opponents are silent. You bid first.

Board: 218 Dealer: N Vul: Both	North: ♠ AK953	South: ♠ 7	West	North		South 1NT <sup>1</sup>
North HCP: 18	<b>♥</b> J6	<b>♥</b> K9	Dogg	3NT	AP	INI
South HCP: 8	◆ AK8	♦ 765 • A197633		ng 1NT		
Contract: 3N S	<b>♣</b> K95	<b>♣</b> AJ87632	1. 10101	iig iivi		
Board: 219 Dealer: S	North: ♠ A84	South: ♣ J75	West	North	East	South 1♥
Vul: NS	<b>♥</b> J	<b>♥</b> KQ865	Pass	1NT <sup>1</sup>	2•	X
North HCP: 8 South HCP: 16	◆ QJ1086	♦ K	AP			
Contract: 2♦X E	<b>♦</b> 9873	♣ AQJ4	1. forci	ng 1NT		
Board: 220			<b>33</b> 7 4	NT 4	Г .	G 4
Dealer: N	North:	South:	west	North		
Vul: EW	<b>♦</b> AK753 <b>♥</b> 76	<b>♦</b> 98 <b>♥</b> KQ109	Pass	1 <b>♠</b> 2 <b>♣</b>	Pass Pass	1NT <sup>1</sup>
North HCP: 12	• K	◆ A9654	AP	<b>∠</b> ▼	rass	2▼
South HCP: 10 Contract: 2♦ S	♣ Q10874	<b>♣</b> J5		ng 1NT		
COIMACH 2 V S						
			West	North	East	South 1♠
Board: 221			Pass	1NT <sup>1</sup>	2♣	2•
Dealer: S	North:	South:	Pass	4♠	Pass	<b>5♣</b> <sup>2</sup>
Vul: EW	<b>♠</b> QJ6 <b>♥</b> K10983	<b>♦</b> AK10854 <b>♥</b> A4	Pass	5 <b>∀</b> ³	Pass	-
North HCP: 10	• A	• Q10874	AP	<b>3</b> •		-
South HCP: 13 Contract: 6♠ S	<b>♣</b> 9854	<b>♣</b> —		ng 1NT		
Contract. 02 5			2. Excl	usion, fo		
			3. 1 ou	t of 4		
Board: 222	North:	South:	West	North	East	South
Dealer: N	<b>★</b> AK103	<b>♣</b> J2		1♥	Pass	$1NT^1$
Vul: Both North HCP: 19	<b>♥</b> K10875	<b>♥</b> Q3	Pass	2♠	Pass	3NT
South HCP: 8	♦ Q	♦ A8543	AP			
Contract: 3N S	♣ AK8	<b>♣</b> J1094	1. forci	ng 1NT		

Board: 218 Dealer: N Vul: Both HCP: 8	♣7 ♥ K9 ♦ 765 ♣ AJ87632	The opponents are silent.  Partner bids first.
Board: 219 Dealer: S Vul: NS HCP: 16	<ul><li>♣ J75</li><li>♥ KQ865</li><li>♦ K</li><li>♣ AQJ4</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 220 Dealer: N Vul: EW HCP: 10	<ul><li>◆ 98</li><li>♥ KQ109</li><li>◆ A9654</li><li>◆ J5</li></ul>	The opponents are silent.  Partner bids first.
Board: 221 Dealer: S Vul: EW HCP: 13	<ul><li>★ AK10854</li><li>♥ A4</li><li>◆ Q10874</li><li>◆ —</li></ul>	East Bids 2♣ if possible.  You bid first.
Board: 222 Dealer: N Vul: Both HCP: 8	<ul><li>J2</li><li>✓ Q3</li><li>A8543</li><li>J1094</li></ul>	The opponents are silent.  Partner bids first.

Board: 218 Dealer: N Vul: Both	North: ♠ AK953	South: ♠ 7	West	North		South 1NT <sup>1</sup>
North HCP: 18	<b>♥</b> J6	<b>♥</b> K9	Dogg	3NT	AP	INI
South HCP: 8	◆ AK8	♦ 765 • A197633		ng 1NT		
Contract: 3N S	<b>♣</b> K95	<b>♣</b> AJ87632	1. 10101	iig iivi		
Board: 219 Dealer: S	North: ♠ A84	South: ♣ J75	West	North	East	South 1♥
Vul: NS	<b>♥</b> J	<b>♥</b> KQ865	Pass	1NT <sup>1</sup>	2•	X
North HCP: 8 South HCP: 16	◆ QJ1086	♦ K	AP			
Contract: 2♦X E	<b>♦</b> 9873	♣ AQJ4	1. forci	ng 1NT		
Board: 220			<b>33</b> 7 4	NT 4	Г .	G 4
Dealer: N	North:	South:	west	North		
Vul: EW	<b>♦</b> AK753 <b>♥</b> 76	<b>♦</b> 98 <b>♥</b> KQ109	Pass	1 <b>♠</b> 2 <b>♣</b>	Pass Pass	1NT <sup>1</sup>
North HCP: 12	• K	◆ A9654	AP	<b>∠</b> ▼	rass	2▼
South HCP: 10 Contract: 2♦ S	♣ Q10874	<b>♣</b> J5		ng 1NT		
COIMACH 2 V S						
			West	North	East	South 1♠
Board: 221			Pass	1NT <sup>1</sup>	2♣	2•
Dealer: S	North:	South:	Pass	4♠	Pass	<b>5♣</b> <sup>2</sup>
Vul: EW	<b>♠</b> QJ6 <b>♥</b> K10983	<b>♦</b> AK10854 <b>♥</b> A4	Pass	5 <b>∀</b> ³	Pass	-
North HCP: 10	• A	• Q10874	AP	<b>3</b> •		-
South HCP: 13 Contract: 6♠ S	<b>♣</b> 9854	<b>♣</b> —		ng 1NT		
Contract. 02 5			2. Excl	usion, fo		
			3. 1 ou	t of 4		
Board: 222	North:	South:	West	North	East	South
Dealer: N	<b>★</b> AK103	<b>♣</b> J2		1♥	Pass	$1NT^1$
Vul: Both North HCP: 19	<b>♥</b> K10875	<b>♥</b> Q3	Pass	2♠	Pass	3NT
South HCP: 8	♦ Q	♦ A8543	AP			
Contract: 3N S	♣ AK8	<b>♣</b> J1094	1. forci	ng 1NT		

Board: 223 Dealer: S Vul: None HCP: 10	<ul><li>★ K53</li><li>★ A109</li><li>★ K107652</li><li>★ 3</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 224 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK843</li><li>★ KQ84</li><li>◆ 98</li><li>★ K3</li></ul>	The opponents are silent. You bid first.
Board: 225 Dealer: S Vul: Both HCP: 9	<ul><li>★ 32</li><li>▼ A7432</li><li>◆ QJ103</li><li>◆ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 226 Dealer: N Vul: None HCP: 13	<ul><li>♣ Q10862</li><li>♥ A9</li><li>♦ AK109</li><li>♣ 74</li></ul>	The opponents are silent. You bid first.
Board: 227 Dealer: S Vul: NS HCP: 10	<ul><li>♠ 964</li><li>♥ A85</li><li>♦ KQ1087</li><li>♠ J9</li></ul>	East Bids 2♥ if possible.  Partner bids first.

Board: 223 Dealer: S Vul: None North HCP: 10 South HCP: 18 Contract: 4♥ S	North:  ♠ K53  ♥ A109  ♠ K107652  ♣ 3	South:  ♠ 108  ♥ KQ762  ♠ AQ  ♣ AK102	West North East South  1♥  Pass 1NT¹ 2♥² 3♣  Pass 4♥ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 224 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 2♥ N	North:  ♠ AK843  ♥ KQ84  ♦ 98  ♣ K3	South:  ♣ J  ♥ J73  ♠ KQ1065  ♣ QJ95	West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT
Board: 225 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4♥ S	North:  ◆ 32  ▼ A7432  ◆ QJ103  ◆ Q9	South:  ♠ AKQJ4  ♥ K1086  ♦ 96  ♣ A7	West North East South  1♠  Pass 1NT¹ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 226 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2♥ S	North:  ♠ Q10862  ♥ A9  ♠ AK109  ♠ 74	South:  ♣ 7  ♥ QJ542  • Q76  ♣ A985	West North East South  1 ♣ Pass 1NT¹  Pass 2 ◆ Pass 2 ▼  AP  1. forcing 1NT
Board: 227 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ S	North:	South:  ♠ AKJ87  ♥ 972  ♠ A94  ♣ Q6	West North East South 1♠ Pass 1NT¹ 2♥ Pass Pass 2♠ AP 1. forcing 1NT

Board: 223 Dealer: S Vul: None HCP: 18	<ul><li>▲ 108</li><li>♥ KQ762</li><li>◆ AQ</li><li>▲ AK102</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 224 Dealer: N Vul: NS HCP: 10	<ul><li>↓ J</li><li>↓ J73</li><li>↓ KQ1065</li><li>♠ QJ95</li></ul>	The opponents are silent.  Partner bids first.
Board: 225 Dealer: S Vul: Both HCP: 17	<ul><li>★ AKQJ4</li><li>▼ K1086</li><li>◆ 96</li><li>♣ A7</li></ul>	The opponents are silent. You bid first.
Board: 226 Dealer: N Vul: None HCP: 9	<b>♣</b> 7 <b>♥</b> QJ542 <b>♦</b> Q76 <b>♣</b> A985	The opponents are silent.  Partner bids first.
Board: 227 Dealer: S Vul: NS HCP: 14	<ul><li>AKJ87</li><li>♥ 972</li><li>A94</li><li>Q6</li></ul>	East Bids 2♥ if possible.  You bid first.

Board: 223 Dealer: S Vul: None North HCP: 10 South HCP: 18 Contract: 4♥ S	North:  ♠ K53  ♥ A109  ♠ K107652  ♣ 3	South:  ♠ 108  ♥ KQ762  ♠ AQ  ♣ AK102	West North East South  1♥  Pass 1NT¹ 2♥² 3♣  Pass 4♥ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 224 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 2♥ N	North:  ♠ AK843  ♥ KQ84  ♦ 98  ♣ K3	South:  ♣ J  ♥ J73  ♠ KQ1065  ♣ QJ95	West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT
Board: 225 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4♥ S	North:  ◆ 32  ▼ A7432  ◆ QJ103  ◆ Q9	South:  ♠ AKQJ4  ♥ K1086  ♦ 96  ♣ A7	West North East South  1♠  Pass 1NT¹ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 226 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2♥ S	North:  ♠ Q10862  ♥ A9  ♠ AK109  ♠ 74	South:  ♣ 7  ♥ QJ542  • Q76  ♣ A985	West North East South  1 ♣ Pass 1NT¹  Pass 2 ◆ Pass 2 ▼  AP  1. forcing 1NT
Board: 227 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ S	North:	South:  ♠ AKJ87  ♥ 972  ♠ A94  ♣ Q6	West North East South 1♠ Pass 1NT¹ 2♥ Pass Pass 2♠ AP 1. forcing 1NT

Board: 228 Dealer: N Vul: EW HCP: 13  Board: 229 Dealer: S Vul: NS HCP: 11  Board: 230 Dealer: N Vul: Both HCP: 19  Board: 231 Dealer: S Vul: NS HCP: 19  AKJ HCP: 12  ACJ HCP: 10  AKJ HCP: 10  AKJ HCP: 12  ACJ HCP: 10  AKJ HCP: 10  AKJ HCP: 12  ACJ HCP: 10  AKJ HC			
Dealer: S Vul: NS Vul: NS HCP: 11  A7 HCP: 12  A7 HCP: 19  A7 HCP: 12  A7 HCP:	Dealer: N Vul: EW	<b>♥</b> AKJ874 <b>♦</b> K9	
Dealer: N Vul: Both HCP: 19  AKJ You bid first.  Wou bid first.  Board: 231 Dealer: S Vul: NS Vul: NS HCP: 12  AQJ103 Dealer: N Vul: EW  AKJ You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  You bid first.  You bid first.  You bid first.	Dealer: S Vul: NS	♥ QJ53 ♦ A7	
Dealer: S Vul: NS HCP: 12   AQJ103  Partner bids first.  Partner bids first.  Board: 232 AQJ103 Dealer: N Vul: EW  AQJ5  The opponents are silent.  Partner bids first.  You bid first	Dealer: N Vul: Both	<b>♥</b> KJ96 <b>♦</b> AKJ	•
Dealer: N	Dealer: S Vul: NS	<b>♥</b> KQ105 <b>♦</b> KQ7	11
	Dealer: N Vul: EW	♥ AK • QJ5	

Board: 228 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ Q106  ♥ AKJ874  ♠ K9  ♣ 106	South:  ♠ J83  ♥ Q95  ♠ Q73  ♣ AK54	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 229 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3N N	North:  ♠ 84  ♥ QJ53  ♠ A7  ♠ KJ873	South:  ♠ AQJ62  ♥ 874  ♠ KQ108  ♠ Q	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2NT Pass 3NT  AP  1. forcing 1NT
Board: 230 Dealer: N Vul: Both North HCP: 19 South HCP: 10 Contract: 3N S	North:  ♠ AJ832  ♥ KJ96  ♠ AKJ  ♠ Q	South:  ♣ 75  ♥ AQ5  • 10986  ♣ KJ107	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 3NT  AP  1. forcing 1NT
Board: 231 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ 742  ♥ KQ105  ♠ KQ7  ♣ Q75	South:  ♠ KJ865  ♥ A94  ♠ A9  ♣ 986	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 232 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AQJ103  ♥ AK  ♠ QJ5  ♣ J103	South:	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 228 Dealer: N Vul: EW HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 229 Dealer: S Vul: NS HCP: 14	<ul><li>AQJ62</li><li>♥ 874</li><li>KQ108</li><li>Q</li></ul>	The opponents are silent. You bid first.
Board: 230 Dealer: N Vul: Both HCP: 10	<ul><li>♠ 75</li><li>♥ AQ5</li><li>♦ 10986</li><li>♠ KJ107</li></ul>	The opponents are silent.  Partner bids first.
Board: 231 Dealer: S Vul: NS HCP: 12	<ul><li>★ KJ865</li><li>▼ A94</li><li>◆ A9</li><li>◆ 986</li></ul>	The opponents are silent. You bid first.
Board: 232 Dealer: N Vul: EW HCP: 8	<ul><li>★ 52</li><li>▼ 1097</li><li>◆ K9</li><li>◆ KQ8542</li></ul>	The opponents are silent.  Partner bids first.

Board: 228 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ Q106  ♥ AKJ874  ♠ K9  ♣ 106	South:  ♠ J83  ♥ Q95  ♠ Q73  ♣ AK54	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 229 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3N N	North:  ♠ 84  ♥ QJ53  ♠ A7  ♠ KJ873	South:  ♠ AQJ62  ♥ 874  ♠ KQ108  ♠ Q	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2NT Pass 3NT  AP  1. forcing 1NT
Board: 230 Dealer: N Vul: Both North HCP: 19 South HCP: 10 Contract: 3N S	North:  ♠ AJ832  ♥ KJ96  ♠ AKJ  ♠ Q	South:  ♣ 75  ♥ AQ5  • 10986  ♣ KJ107	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 3NT  AP  1. forcing 1NT
Board: 231 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ 742  ♥ KQ105  ♠ KQ7  ♣ Q75	South:  ♠ KJ865  ♥ A94  ♠ A9  ♣ 986	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 232 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AQJ103  ♥ AK  ♠ QJ5  ♣ J103	South:	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 233 Dealer: S Vul: Both HCP: 10	<ul><li>★ K5</li><li>▼ 752</li><li>◆ A865</li><li>◆ K1087</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 234 Dealer: N Vul: None HCP: 13	<ul><li>★ K93</li><li>★ A9854</li><li>◆ J</li><li>★ KQ74</li></ul>	The opponents are silent. You bid first.
Board: 235 Dealer: S Vul: EW HCP: 12	<ul><li>1064</li><li>K74</li><li>Q873</li><li>AK7</li></ul>	The opponents are silent.  Partner bids first.
Board: 236 Dealer: N Vul: Both HCP: 16	<ul><li>♣ QJ1095</li><li>♥ AKQ3</li><li>♦ 4</li><li>♣ A108</li></ul>	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: None HCP: 12	<ul><li>▶ J96</li><li>♥ 872</li><li>◆ AKQ108</li><li>♣ Q6</li></ul>	East Bids 2♣ if possible.  Partner bids first.

Board: 233 Dealer: S	North: ♠ K5	South: ♠ AQ10972	West	North	East	South 1♠
Vul: Both	♥ 752	♥ K4	Pass	1NT <sup>1</sup>	2 <b>♠</b> <sup>2</sup>	3♠
North HCP: 10	♦ A865	<b>♦</b> 109	Pass	4♠	AP	
South HCP: 15 Contract: 4♠ S	<b>♣</b> K1087	♣ AQ9		ng 1NT		
Connact. 44 S			2. Mich	naels Cu	ebid	
Board: 234	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K93	<b>♦</b> Q5		1♥	Pass	1NT <sup>1</sup>
Vul: None North HCP: 13	<b>♥</b> A9854	<b>♥</b> Q2	Pass	2♣	Pass	2♥
South HCP: 9	<b>♦</b> J	◆ KQ986	AP			
Contract: 2♥ N	<b>♣</b> KQ74	<b>♣</b> 9863	1. forci	ng 1NT		
Board: 235 Dealer: S	North: • 1064	South: ♠ AQJ97	West	North	East	South 1♠
Vul: EW	<b>♥</b> K74	<b>♥</b> Q9	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 12 South HCP: 14	◆ Q873	◆ AJ4	Pass	4♠	AP	
Contract: 4♠ S	♣ AK7	<b>♣</b> 654	1. forci	ng 1NT		
			West	North	East	South
Board: 236	North:	South:		1♠	Pass	1NT <sup>1</sup>
Dealer: N	♠ QJ1095	<b>♠</b> A6	Pass	2 <b>y</b>	Pass	3♥
Vul: Both North HCP: 16	♥ AKQ3	<b>♥</b> 10752	Pass	$3NT^2$	Pass	4♥
South HCP: 10	<b>♦</b> 4	◆ KQ63	AP			
Contract: 4♥ N	♣ A108	<b>♣</b> J97	1. forci	ng 1NT		
			2. Cue	bid, surj	plus	
Board: 237	North:	South:	West	North	East	
Dealer: S Vul: None	<b>♠</b> J96	<b>♠</b> AKQ753				1♠
North HCP: 12	<b>♥</b> 872	<b>∀</b> K3	Pass	1NT <sup>1</sup>	2♣	3♠
South HCP: 15	• AKQ108	♦ 43 • ¥82	Pass		AP	
Contract: 4♠ S	<b>♣</b> Q6	<b>♣</b> K83	1. forci	ng 1NT		

Board: 233 Dealer: S Vul: Both HCP: 15	<ul><li>AQ10972</li><li>K4</li><li>109</li><li>AQ9</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 234 Dealer: N Vul: None HCP: 9	<ul><li>♣ Q5</li><li>♥ Q2</li><li>♦ KQ986</li><li>♣ 9863</li></ul>	The opponents are silent.  Partner bids first.
Board: 235 Dealer: S Vul: EW HCP: 14	<ul><li>♠ AQJ97</li><li>♥ Q9</li><li>♠ AJ4</li><li>♠ 654</li></ul>	The opponents are silent. You bid first.
Board: 236 Dealer: N Vul: Both HCP: 10	<ul><li>▲ A6</li><li>▼ 10752</li><li>◆ KQ63</li><li>▲ J97</li></ul>	The opponents are silent.  Partner bids first.
Board: 237 Dealer: S Vul: None HCP: 15	<ul><li>★ AKQ753</li><li>★ K3</li><li>★ 43</li><li>★ K83</li></ul>	East Bids 2♣ if possible.  You bid first.

Board: 233 Dealer: S	North: ♠ K5	South: ♠ AQ10972	West	North	East	South 1♠
Vul: Both	♥ 752	♥ K4	Pass	1NT <sup>1</sup>	2 <b>♠</b> <sup>2</sup>	3♠
North HCP: 10	♦ A865	<b>♦</b> 109	Pass	4♠	AP	
South HCP: 15 Contract: 4♠ S	<b>♣</b> K1087	♣ AQ9		ng 1NT		
Connact. 44 S			2. Mich	naels Cu	ebid	
Board: 234	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K93	<b>♦</b> Q5		1♥	Pass	1NT <sup>1</sup>
Vul: None North HCP: 13	<b>♥</b> A9854	<b>♥</b> Q2	Pass	2♣	Pass	2♥
South HCP: 9	<b>♦</b> J	◆ KQ986	AP			
Contract: 2♥ N	<b>♣</b> KQ74	<b>♣</b> 9863	1. forci	ng 1NT		
Board: 235 Dealer: S	North: <b>♠</b> 1064	South: ♠ AQJ97	West	North	East	South 1♠
Vul: EW	<b>♥</b> K74	<b>♥</b> Q9	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 12 South HCP: 14	◆ Q873	◆ AJ4	Pass	4♠	AP	
Contract: 4♠ S	♣ AK7	<b>♣</b> 654	1. forci	ng 1NT		
			West	North	East	South
Board: 236	North:	South:		1♠	Pass	1NT <sup>1</sup>
Dealer: N	♠ QJ1095	<b>♠</b> A6	Pass	2 <b>y</b>	Pass	3♥
Vul: Both North HCP: 16	♥ AKQ3	<b>♥</b> 10752	Pass	$3NT^2$	Pass	4♥
South HCP: 10	<b>♦</b> 4	◆ KQ63	AP			
Contract: 4♥ N	♣ A108	<b>♣</b> J97	1. forci	ng 1NT		
			2. Cue	bid, surj	plus	
Board: 237	North:	South:	West	North	East	
Dealer: S Vul: None	<b>♠</b> J96	<b>♠</b> AKQ753				1♠
North HCP: 12	<b>♥</b> 872	<b>∀</b> K3	Pass	1NT <sup>1</sup>	2♣	3♠
South HCP: 15	• AKQ108	♦ 43 • ¥82	Pass		AP	
Contract: 4♠ S	<b>♣</b> Q6	<b>♣</b> K83	1. forci	ng 1NT		

Board: 238 Dealer: N Vul: NS HCP: 16	<ul><li>★ AKQ107</li><li>♥ QJ987</li><li>◆ 10</li><li>◆ A5</li></ul>	West Bids 2♦ if possible. East Bids 4♦ if possible.  You bid first.
Board: 239 Dealer: S Vul: Both HCP: 7	<ul><li>♣ Q2</li><li>♥ 86</li><li>♦ J74</li><li>♣ A108743</li></ul>	The opponents are silent.  Partner bids first.
Board: 240 Dealer: N Vul: None HCP: 19	<ul><li>♠ AKJ65</li><li>♥ QJ</li><li>◆ Q93</li><li>♠ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 241 Dealer: S Vul: NS HCP: 8	<ul><li>♣ 85</li><li>♥ K42</li><li>♦ 1094</li><li>♣ AJ1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 242 Dealer: N Vul: EW HCP: 16	<ul><li>AQ94</li><li>✓ AKJ72</li><li>✓ Q7</li><li>✓ 94</li></ul>	West Bids 2♦ if possible.  You bid first.

Board: 238 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 4•X W	North:  ♠ AKQ107  ♥ QJ987  • 10  ♠ A5	South:	2♦ Pass	North 1♠ 2♥ X ng 1NT	Pass 4 AP	South 1NT <sup>1</sup> Pass
Board: 239 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3 N	North:  ♠ Q2  ♥ 86  ♦ J74  ♣ A108743	South:  ♠ AK953  ♥ KQ1073  ♠ 9  ♠ Q6	Pass Pass	North  1NT <sup>1</sup> 3♣  ng 1NT	Pass AP	South 1♠ 2♥
Board: 240 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 44 N	North:  ♠ AKJ65  ♥ QJ  ♠ Q93  ♣ AQ3	South:  ♠ Q82  ♥ A83  ♦ J62  ♣ KJ104	Pass AP	North 1♣ 3NT ng 1NT		1NT <sup>1</sup>
Board: 241 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N N	North:	South:  ♠ AKJ102  ♥ A5  ♠ KJ75  ♣ 96	Pass AP	North  1NT <sup>1</sup> ng 1NT		1♠
Board: 242 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2 • W	North:  ♠ AQ94  ♥ AKJ72  ♠ Q7  ♣ 94	South:  ♠ K86  ♥ Q4  ♦ 108654  ♠ K105	2•	North 1♥ AP ng 1NT	Pass	South 1NT <sup>1</sup>

Board: 238 Dealer: N Vul: NS HCP: 7	<ul><li>↓ J4</li><li>♥ K1043</li><li>↓ 65</li><li>♠ K10843</li></ul>	West Bids 2♦ if possible. East Bids 4♦ if possible. Partner bids first.
Board: 239 Dealer: S Vul: Both HCP: 14	<ul><li>★ AK953</li><li>▼ KQ1073</li><li>◆ 9</li><li>♠ Q6</li></ul>	The opponents are silent. You bid first.
Board: 240 Dealer: N Vul: None HCP: 11	♣ Q82 ♥ A83 ♦ J62 ♣ KJ104	The opponents are silent.  Partner bids first.
Board: 241 Dealer: S Vul: NS HCP: 16	<ul><li>★ AKJ102</li><li>★ A5</li><li>★ KJ75</li><li>★ 96</li></ul>	The opponents are silent. You bid first.
Board: 242 Dealer: N Vul: EW HCP: 8	<b>★</b> K86 <b>♥</b> Q4 <b>♦</b> 108654 <b>♣</b> K105	West Bids 2♦ if possible.  Partner bids first.

Board: 238 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 4•X W	North:  ♠ AKQ107  ♥ QJ987  • 10  ♠ A5	South:	2♦ Pass	North 1♠ 2♥ X ng 1NT	Pass 4 AP	South 1NT <sup>1</sup> Pass
Board: 239 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3 N	North:  ♠ Q2  ♥ 86  ♦ J74  ♣ A108743	South:  ♠ AK953  ♥ KQ1073  ♠ 9  ♠ Q6	Pass Pass	North  1NT <sup>1</sup> 3♣  ng 1NT	Pass AP	South 1♠ 2♥
Board: 240 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 44 N	North:  ♠ AKJ65  ♥ QJ  ♠ Q93  ♣ AQ3	South:  ♠ Q82  ♥ A83  ♦ J62  ♣ KJ104	Pass AP	North 1♣ 3NT ng 1NT		1NT <sup>1</sup>
Board: 241 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N N	North:	South:  ♠ AKJ102  ♥ A5  ♠ KJ75  ♣ 96	Pass AP	North  1NT <sup>1</sup> ng 1NT		1♠
Board: 242 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2 • W	North:  ♠ AQ94  ♥ AKJ72  ♠ Q7  ♣ 94	South:  ♠ K86  ♥ Q4  ♦ 108654  ♠ K105	2•	North 1♥ AP ng 1NT	Pass	South 1NT <sup>1</sup>

Board: 243 Dealer: S Vul: NS HCP: 8	<ul><li>43</li><li>9</li><li>AQ1065</li><li>Q9854</li></ul>	East Bids 2♥ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 244 Dealer: N Vul: EW HCP: 13	<ul><li>★ AQJ1082</li><li>★ K104</li><li>◆ QJ98</li><li>◆ —</li></ul>	The opponents are silent. You bid first.
Board: 245 Dealer: S Vul: Both HCP: 9	<ul><li>★ A83</li><li>★ A6</li><li>★ J98432</li><li>★ 102</li></ul>	The opponents are silent.  Partner bids first.
Board: 246 Dealer: N Vul: NS HCP: 14	<ul><li>★ K83</li><li>♥ J10973</li><li>◆ AQ6</li><li>◆ A9</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 247 Dealer: S Vul: EW HCP: 10	<ul><li>♣ J7</li><li>▼ A964</li><li>◆ J9854</li><li>♣ KJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 243 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 3♠ W	North:	South:  ♣ 752  ▼ KQ1063  ◆ K9  ♣ KJ10	West North East South  1♥  Pass 1NT¹ 2♥² Pass  3♠ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 244 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 44 N	North:  ♠ AQJ1082  ♥ K104  ♠ QJ98  ♣ —	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 245 Dealer: S Vul: Both North HCP: 9 South HCP: 18 Contract: 3N N	North:  ◆ A83  ▼ A6  ◆ J98432  ◆ 102	South:  ♠ KJ  ♥ QJ432  ♠ A10  ♣ AK84	West North East South  1♥  Pass 1NT¹ Pass 3♣  Pass 3NT AP  1. forcing 1NT
Board: 246 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 3 S	North:  ♠ K83  ▼ J10973  ♠ AQ6  ♠ A9	South:  ♣ 765  ▼ AQ  • 75  ♣ Q108763	West North East South  1♥ Pass 1NT¹  2♦ Pass Pass 3♣  AP  1. forcing 1NT
Board: 247 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 3 S	North:  ♣ J7  ▼ A964  ♣ J9854  ♣ KJ	South:  ♠ AK863  ♥ KQ8  ♠ Q63  ♣ 74	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♠ AP  1. forcing 1NT

Board: 243 Dealer: S Vul: NS HCP: 12	<ul><li>★752</li><li>▼ KQ1063</li><li>◆ K9</li><li>◆ KJ10</li></ul>	East Bids 2♥ if possible. West Bids 3♠ if possible. You bid first.
Board: 244 Dealer: N Vul: EW HCP: 10	<ul><li>◆ 954</li><li>♥ AJ73</li><li>◆ 10</li><li>◆ AJ765</li></ul>	The opponents are silent.  Partner bids first.
Board: 245 Dealer: S Vul: Both HCP: 18	<ul><li>★ KJ</li><li>♥ QJ432</li><li>◆ A10</li><li>◆ AK84</li></ul>	The opponents are silent. You bid first.
Board: 246 Dealer: N Vul: NS HCP: 8	<ul><li>♣ 765</li><li>♥ AQ</li><li>♦ 75</li><li>♣ Q108763</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 247 Dealer: S Vul: EW HCP: 14	<ul><li>★ AK863</li><li>★ KQ8</li><li>◆ Q63</li><li>★ 74</li></ul>	The opponents are silent. You bid first.

Board: 243 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 3♠ W	North:	South:  ♣ 752  ▼ KQ1063  ◆ K9  ♣ KJ10	West North East South  1♥  Pass 1NT¹ 2♥² Pass  3♠ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 244 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 44 N	North:  ♠ AQJ1082  ♥ K104  ♠ QJ98  ♣ —	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 245 Dealer: S Vul: Both North HCP: 9 South HCP: 18 Contract: 3N N	North:  ◆ A83  ▼ A6  ◆ J98432  ◆ 102	South:  ♠ KJ  ♥ QJ432  ♠ A10  ♣ AK84	West North East South  1♥  Pass 1NT¹ Pass 3♣  Pass 3NT AP  1. forcing 1NT
Board: 246 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 3 S	North:  ♠ K83  ▼ J10973  ♠ AQ6  ♠ A9	South:  ♣ 765  ▼ AQ  • 75  ♣ Q108763	West North East South  1♥ Pass 1NT¹  2♦ Pass Pass 3♣  AP  1. forcing 1NT
Board: 247 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 3 S	North:  ♣ J7  ▼ A964  ♣ J9854  ♣ KJ	South:  ♠ AK863  ♥ KQ8  ♠ Q63  ♣ 74	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♠ AP  1. forcing 1NT

Board: 248 Dealer: N Vul: Both HCP: 14	<ul><li>★ KQJ953</li><li>★ A2</li><li>★ J3</li><li>★ K85</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 249 Dealer: S Vul: None HCP: 10	<ul><li>♣ Q106</li><li>♥ J7542</li><li>♦ 10</li><li>♣ AK102</li></ul>	The opponents are silent.  Partner bids first.
Board: 250 Dealer: N Vul: EW HCP: 13	<ul><li>♣ QJ9</li><li>♥ AQJ864</li><li>♦ 75</li><li>♣ K6</li></ul>	West Doubles 1NT if possible. You bid first.
Board: 251 Dealer: S Vul: None HCP: 9	<b>♣</b> Q3 <b>♥</b> Q765 <b>♦</b> 107 <b>♣</b> KQ1094	The opponents are silent.  Partner bids first.
Board: 252 Dealer: N Vul: NS HCP: 17	<ul><li>★ AK82</li><li>★ AKQ62</li><li>◆ J84</li><li>★ 7</li></ul>	The opponents are silent. You bid first.

Board: 248 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4♠ N	North:  ♠ KQJ953  ♥ A2  ♠ J3  ♣ K85	South:  ♠ 106  ♥ KQ5  ♦ 854  ♠ AJ1076	West  3♦ AP 1. forcin	North 1♠ 3♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 249 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 4♠ S	North:  ♠ Q106  ♥ J7542  ♦ 10  ♠ AK102	South:  ♠ AK732  ♥ Q3  ♠ AK2  ♣ QJ3		North  1NT <sup>1</sup> 4♠ ng 1NT		South 1♠ 3NT
Board: 250 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 3♥ N	North:  ♠ QJ9  ♥ AQJ864  ♠ 75  ♣ K6	South:  ◆ 865  ▼ K9  ◆ KJ94  ◆ Q974	West  X  AP  1. forcin	North 1♥ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 251 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ S	North:  ♠ Q3  ♥ Q765  ♠ 107  ♠ KQ1094	South:  ♠ A107654  ♥ AK3  ♠ K93  ♣ J	West Pass Pass AP 1. forcin	North  1NT <sup>1</sup> 3♠  ng 1NT		1 <b>♠</b> 2 <b>♠</b>
Board: 252 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 6♥ N	North:  ♠ AK82  ♥ AKQ62  ♦ J84  ♣ 7	South:  ♠ 1063  ♥ 753  ♠ A5  ♣ AK543	West Pass AP 1. forcin	North 1♥ 2♠ ng 1NT	Pass Pass	$1NT^1$

Board: 248 Dealer: N Vul: Both HCP: 10	<ul><li>106</li><li>KQ5</li><li>854</li><li>AJ1076</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 249 Dealer: S Vul: None HCP: 19	<ul><li>♠ AK732</li><li>♥ Q3</li><li>♠ AK2</li><li>♠ QJ3</li></ul>	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: EW HCP: 9	<ul><li>★ 865</li><li>★ K9</li><li>★ KJ94</li><li>★ Q974</li></ul>	West Doubles 1NT if possible.  Partner bids first.
Board: 251 Dealer: S Vul: None HCP: 15	<ul><li>★ A107654</li><li>★ AK3</li><li>★ K93</li><li>★ J</li></ul>	The opponents are silent. You bid first.
Board: 252 Dealer: N Vul: NS HCP: 11	<ul><li>1063</li><li>₹753</li><li>A5</li><li>AK543</li></ul>	The opponents are silent.  Partner bids first.

Board: 248 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4♠ N	North:  ♠ KQJ953  ♥ A2  ♠ J3  ♣ K85	South:  ♠ 106  ♥ KQ5  ♦ 854  ♠ AJ1076	West  3♦ AP 1. forcin	North 1♠ 3♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 249 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 4♠ S	North:  ♠ Q106  ♥ J7542  ♦ 10  ♠ AK102	South:  ♠ AK732  ♥ Q3  ♠ AK2  ♣ QJ3		North  1NT <sup>1</sup> 4♠ ng 1NT		South 1♠ 3NT
Board: 250 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 3♥ N	North:  ♠ QJ9  ♥ AQJ864  ♠ 75  ♣ K6	South:  ◆ 865  ▼ K9  ◆ KJ94  ◆ Q974	West  X  AP  1. forcin	North 1♥ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 251 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ S	North:  ♠ Q3  ♥ Q765  ♠ 107  ♠ KQ1094	South:  ♠ A107654  ♥ AK3  ♠ K93  ♣ J	West Pass Pass AP 1. forcin	North  1NT <sup>1</sup> 3♠  ng 1NT		1 <b>♠</b> 2 <b>♠</b>
Board: 252 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 6♥ N	North:  ♠ AK82  ♥ AKQ62  ♦ J84  ♣ 7	South:  ♠ 1063  ♥ 753  ♠ A5  ♣ AK543	West Pass AP 1. forcin	North 1♥ 2♠ ng 1NT	Pass Pass	$1NT^1$

Board: 253 Dealer: S Vul: Both HCP: 12	♣ AQ9 ♥ 8654 • Q107 ♣ A106	The opponents are silent.  Partner bids first.
Board: 254 Dealer: N Vul: None HCP: 14	<ul><li>★ AKJ105</li><li>★ KQ832</li><li>★ —</li><li>★ J105</li></ul>	West Doubles 1NT if possible. You bid first.
Board: 255 Dealer: S Vul: NS HCP: 9	<ul><li>◆ 98</li><li>♥ K1098</li><li>◆ J954</li><li>◆ KQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 256 Dealer: N Vul: EW HCP: 18	<ul><li>AJ986</li><li>✓ AKQ3</li><li>108</li><li>A6</li></ul>	The opponents are silent.  You bid first.
Board: 257 Dealer: S Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 253			W - N 4 F - G 4
Dealer: S	North:	South:	West North East South 1♠
Vul: Both	<b>♠</b> AQ9 <b>♥</b> 8654	<b>♠</b> J10862 <b>♥</b> AJ97	Pass 1NT¹ Pass 2♥
North HCP: 12 South HCP: 12	◆ Q107	• A	Pass 4♠ AP
Contract: 4♠ S	♣ A106	<b>♣</b> Q74	1. forcing 1NT
			-
			West North East South
			$1$ ♠ Pass $1NT^1$
Board: 254	North:	South:	X 2♥ Pass 3♠
Dealer: N	• AKJ105	<b>★</b> 762	Pass $3NT^2$ Pass $4 \clubsuit^3$
Vul: None North HCP: 14	<b>♥</b> KQ832	<b>♥</b> 97	Pass 4♦⁴ Pass 4♠
South HCP: 10	<b>•</b> —	◆ KQJ1098	AP
Contract: 4♠ N	<b>♣</b> J105	<b>♣</b> A7	1. forcing 1NT
			<ul><li>2. Cue bid, surplus</li><li>3. Cue bid, a ♣ stopper</li></ul>
			4. Cue bid, a ♦ stopper
			Tr.
Board: 255	NI41	C41	West North East South
Dealer: S	North: ◆ 98	South: ♠ KQJ754	vest ivorai East Souli
Vul: NS	▼ K1098	<b>♥</b> Q	Pass 1NT¹ Pass 3♠
North HCP: 9 South HCP: 16	<b>♦</b> J954	♦ A103	Pass 4♠ AP
Contract: 4♠ S	<b>♣</b> KQ4	♣ A106	1. forcing 1NT
Board: 256			West North East South
Dealer: N	North:	South: ♠ 105	1♠ Pass 1NT <sup>1</sup>
Vul: EW	<b>♠</b> AJ986 <b>♥</b> AKQ3	<b>▼</b> 105 <b>▼</b> 106	Pass 3♥ Pass 3NT
North HCP: 18	<ul><li>108</li></ul>	◆ AJ6	AP
South HCP: 8 Contract: 3N S	<b>♣</b> A6	<b>♣</b> K109752	1. forcing 1NT
Condact. 51 V S			
			West Newford Deed C. d.
Board: 257	NI 4	C 4	West North East South 1♠
Dealer: S	North: ♠ J9	South: ♠ AKQ854	Pass 1NT <sup>1</sup> Pass 2♣
Vul: EW	♥ J109832	♥ 6	Pass 2♥ Pass 2♠
North HCP: 8	◆ AQ10	<b>♦</b> 8	Pass 3 Pass 4
South HCP: 15 Contract: 4♠ S	<b>♣</b> 83	♣ KQJ97	AP
Commen IT D			1. forcing 1NT

Board: 253 Dealer: S Vul: Both HCP: 12	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: None HCP: 10	<ul><li>♣ 762</li><li>♥ 97</li><li>♦ KQJ1098</li><li>♣ A7</li></ul>	West Doubles 1NT if possible.  Partner bids first.
Board: 255 Dealer: S Vul: NS HCP: 16	<ul><li>★ KQJ754</li><li>♥ Q</li><li>◆ A103</li><li>◆ A106</li></ul>	The opponents are silent.  You bid first.
Board: 256 Dealer: N Vul: EW HCP: 8	<ul><li>105</li><li>106</li><li>AJ6</li><li>K109752</li></ul>	The opponents are silent.  Partner bids first.
Board: 257 Dealer: S Vul: EW HCP: 15	<ul><li>★ AKQ854</li><li>♥ 6</li><li>◆ 8</li><li>★ KQJ97</li></ul>	The opponents are silent. You bid first.

Board: 253			W - N 4 F - G 4
Dealer: S	North:	South:	West North East South 1♠
Vul: Both	<b>♠</b> AQ9 <b>♥</b> 8654	<b>♠</b> J10862 <b>♥</b> AJ97	Pass 1NT¹ Pass 2♥
North HCP: 12 South HCP: 12	◆ Q107	• A	Pass 4♠ AP
Contract: 4♠ S	♣ A106	<b>♣</b> Q74	1. forcing 1NT
			-
			West North East South
			$1$ ♠ Pass $1NT^1$
Board: 254	North:	South:	X 2♥ Pass 3♠
Dealer: N	• AKJ105	<b>★</b> 762	Pass $3NT^2$ Pass $4 \clubsuit^3$
Vul: None North HCP: 14	<b>♥</b> KQ832	<b>♥</b> 97	Pass 4♦⁴ Pass 4♠
South HCP: 10	<b>•</b> —	◆ KQJ1098	AP
Contract: 4♠ N	<b>♣</b> J105	<b>♣</b> A7	1. forcing 1NT
			<ul><li>2. Cue bid, surplus</li><li>3. Cue bid, a ♣ stopper</li></ul>
			4. Cue bid, a ♦ stopper
			Tr.
Board: 255	NI41	C41	West North East South
Dealer: S	North: ◆ 98	South: ♠ KQJ754	vest ivorai East Souli
Vul: NS	▼ K1098	<b>₹ IQ</b> 3731	Pass 1NT¹ Pass 3♠
North HCP: 9 South HCP: 16	<b>♦</b> J954	♦ A103	Pass 4♠ AP
Contract: 4♠ S	<b>♣</b> KQ4	♣ A106	1. forcing 1NT
Board: 256			West North East South
Dealer: N	North:	South: ♠ 105	1♠ Pass 1NT <sup>1</sup>
Vul: EW	<b>♠</b> AJ986 <b>♥</b> AKQ3	<b>▼</b> 105 <b>▼</b> 106	Pass 3♥ Pass 3NT
North HCP: 18	<ul><li>108</li></ul>	◆ AJ6	AP
South HCP: 8 Contract: 3N S	<b>♣</b> A6	<b>♣</b> K109752	1. forcing 1NT
Condact. 51 V S			
			West Newford Deed C. d.
Board: 257	NI 4	C 4	West North East South 1♠
Dealer: S	North: ♠ J9	South: ♠ AKQ854	Pass 1NT <sup>1</sup> Pass 2♣
Vul: EW	♥ J109832	♥ 6	Pass 2♥ Pass 2♠
North HCP: 8	◆ AQ10	<b>♦</b> 8	Pass 3 Pass 4
South HCP: 15 Contract: 4♠ S	<b>♣</b> 83	♣ KQJ97	AP
Commen IT D			1. forcing 1NT

Board: 258 Dealer: N Vul: Both HCP: 16	<ul><li>★ AK9543</li><li>♥ 92</li><li>★ A</li><li>★ KQ54</li></ul>	The opponents are silent.  You bid first.
Board: 259 Dealer: S Vul: NS HCP: 10	<ul><li>♠ Q6</li><li>♥ Q853</li><li>♦ Q1074</li><li>♠ A43</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 260 Dealer: N Vul: None HCP: 17	<ul><li>★ AJ109</li><li>★ AKQ83</li><li>★ K632</li><li>★ —</li></ul>	The opponents are silent. You bid first.
Board: 261 Dealer: S Vul: EW HCP: 10	<b>♦</b> K10 <b>♥</b> J64 <b>♦</b> KJ1063 <b>♣</b> Q86	East Doubles 1NT if possible.  Partner bids first.
Board: 262 Dealer: N Vul: Both HCP: 15	<ul><li>AQJ106</li><li>♥ Q98</li><li>← —</li><li>AQ753</li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 258 Dealer: N Vul: Both North HCP: 16 South HCP: 11	North:  ♠ AK9543  ♥ 92  ♠ A  ♣ KQ54	South:  ♠ Q2  ♥ K8  ♦ KQ865  ♣ J987	Pass AP	North 1♣ 3♣	Pass Pass	1NT <sup>1</sup>
Contract: 4♠ N  Board: 259  Dealer: S  Vul: NS  North HCP: 10  South HCP: 14  Contract: 2♠ E	North:  ♠ Q6  ♥ Q853  • Q1074  ♣ A43	South:  ♠ AKJ75  ♥ J  ♦ J5  ♣ KJ987	West Pass	ng 1NT North 1NT <sup>1</sup> ng 1NT	East	South 1♠ AP
Board: 260 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 3N S	North:  ♠ AJ109  ♥ AKQ83  ♠ K632  ♣ —	South:	Pass AP	North 1♥ 2♠ ng 1NT	Pass	South 1NT <sup>1</sup> 3NT
Board: 261 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ S	North:  ♠ K10  ♥ J64  ♠ KJ1063  ♠ Q86	South:  ♠ AJ853  ♥ Q9753  ♦ Q  ♠ K5	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT	East X AP	South 1♣ 2♥
Board: 262 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North:  ♠ AQJ106  ♥ Q98  ♠ —  ♣ AQ753	South:  ♠ K3  ▼ A64  ♦ 10974  ♣ J1096	3♦ AP	North 1♣ Pass ng 1NT		1NT <sup>1</sup>

Board: 258 Dealer: N Vul: Both HCP: 11	<b>♠</b> Q2 <b>♥</b> K8 <b>♦</b> KQ865 <b>♣</b> J987	The opponents are silent.  Partner bids first.
Board: 259 Dealer: S Vul: NS HCP: 14	<ul><li>♠ AKJ75</li><li>♥ J</li><li>♦ J5</li><li>♠ KJ987</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 260 Dealer: N Vul: None HCP: 8	<ul><li>◆ 52</li><li>♥ 105</li><li>◆ J9</li><li>◆ AQJ9643</li></ul>	The opponents are silent.  Partner bids first.
Board: 261 Dealer: S Vul: EW HCP: 12	<ul><li>AJ853</li><li>♥ Q9753</li><li>♦ Q</li><li>★ K5</li></ul>	East Doubles 1NT if possible. You bid first.
Board: 262 Dealer: N Vul: Both HCP: 8	<ul><li>★ K3</li><li>▼ A64</li><li>◆ 10974</li><li>◆ J1096</li></ul>	West Bids 3♦ if possible.  Partner bids first.

Board: 258 Dealer: N Vul: Both North HCP: 16 South HCP: 11	North:  ♠ AK9543  ♥ 92  ♠ A  ♣ KQ54	South:  ♠ Q2  ♥ K8  ♦ KQ865  ♣ J987	Pass AP	North 1♣ 3♣	Pass Pass	1NT <sup>1</sup>
Contract: 4♠ N  Board: 259  Dealer: S  Vul: NS  North HCP: 10  South HCP: 14  Contract: 2♠ E	North:  ♠ Q6  ♥ Q853  • Q1074  ♣ A43	South:  ♠ AKJ75  ♥ J  ♦ J5  ♣ KJ987	West Pass	ng 1NT North 1NT <sup>1</sup> ng 1NT	East	South 1♠ AP
Board: 260 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 3N S	North:  ♠ AJ109  ♥ AKQ83  ♠ K632  ♣ —	South:	Pass AP	North 1♥ 2♠ ng 1NT	Pass	South 1NT <sup>1</sup> 3NT
Board: 261 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ S	North:  ♠ K10  ♥ J64  ♠ KJ1063  ♠ Q86	South:  ♠ AJ853  ♥ Q9753  ♦ Q  ♠ K5	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT	East X AP	South 1♣ 2♥
Board: 262 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North:  ♠ AQJ106  ♥ Q98  ♠ —  ♣ AQ753	South:  ♠ K3  ▼ A64  ♦ 10974  ♣ J1096	3♦ AP	North 1♣ Pass ng 1NT		1NT <sup>1</sup>

#### Forcing NT (Leveled)

Board: 263 ♠ Q8
Dealer: S ♥ 72

The opponents are silent.

Vul: NS 

Vul: NS

→ J853

HCP: 12

→ A10

You bid first.

Board: 265 ♠ Q87 The opponents are silent.

Board: 267 ♠ A42
Dealer: S ♥ 93

The opponents are silent.

Board: 263 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3♣ N	North:  ♠ Q8  ♥ 72  ♠ J7  ♠ K1098753	South:  ♣ J73  ✔ AQ543  ♣ A1065  ♣ A	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 3♣ AP  1. forcing 1NT
Board: 264 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 4♠ N	North:  ♠ AK97543  ♥ —  ♦ J853  ♣ A10	South:  ♣ 82  ♥ Q963  ♣ AK9  ♣ 9876	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 265 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 4 N	North:  ♠ Q87  ♥ J7  ♦ J109854  ♠ Q7	South:  ♠ A42  ♥ AK982  ♠ K3  ♣ A106	West North East South  1♥  Pass 1NT¹ Pass 3NT  Pass 4♦ AP  1. forcing 1NT
Board: 266 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 4♠ N	North:  ♠ KQJ86  ♥ AK5  ♠ AJ  ♣ J92	South:  ♠ A74  ♥ J10  • Q10974  ♣ A105	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 267 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ A42  ♥ 93  ♠ AJ107  ♣ Q1075	South:  ♠ K10953  ♥ AQ108  ♦ 5  ♠ K84	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 3♠ Pass 4♠  AP  1. forcing 1NT

Board: 263 Dealer: S Vul: None HCP: 15	<ul><li>▶ J73</li><li>♥ AQ543</li><li>◆ A1065</li><li>◆ A</li></ul>	The opponents are silent. You bid first.
Board: 264 Dealer: N Vul: NS HCP: 9	<ul><li>♣82</li><li>♥Q963</li><li>♠AK9</li><li>♣9876</li></ul>	The opponents are silent.  Partner bids first.
Board: 265 Dealer: S Vul: Both HCP: 18	<ul><li>★ A42</li><li>★ AK982</li><li>★ K3</li><li>★ A106</li></ul>	The opponents are silent. You bid first.
Board: 266 Dealer: N Vul: None HCP: 11	<ul><li>A74</li><li>✓ J10</li><li>✓ Q10974</li><li>✓ A105</li></ul>	The opponents are silent.  Partner bids first.
Board: 267 Dealer: S Vul: NS HCP: 12	<ul><li>★ K10953</li><li>★ AQ108</li><li>★ 5</li><li>★ K84</li></ul>	The opponents are silent. You bid first.

Board: 263 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3♣ N	North:  ♠ Q8  ♥ 72  ♠ J7  ♠ K1098753	South:  ♣ J73  ✔ AQ543  ♣ A1065  ♣ A	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 3♣ AP  1. forcing 1NT
Board: 264 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 4♠ N	North:  ♠ AK97543  ♥ —  ♦ J853  ♣ A10	South:  ♣ 82  ♥ Q963  ♣ AK9  ♣ 9876	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 265 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 4 N	North:  ♠ Q87  ♥ J7  ♦ J109854  ♠ Q7	South:  ♠ A42  ♥ AK982  ♠ K3  ♣ A106	West North East South  1♥  Pass 1NT¹ Pass 3NT  Pass 4♦ AP  1. forcing 1NT
Board: 266 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 4♠ N	North:  ♠ KQJ86  ♥ AK5  ♠ AJ  ♣ J92	South:  ♠ A74  ♥ J10  • Q10974  ♣ A105	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 267 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ A42  ♥ 93  ♠ AJ107  ♣ Q1075	South:  ♠ K10953  ♥ AQ108  ♦ 5  ♠ K84	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 3♠ Pass 4♠  AP  1. forcing 1NT

Board: 268 Dealer: N Vul: EW HCP: 16	<ul><li>♣ Q10952</li><li>♥ K</li><li>♦ AKJ9</li><li>♣ K104</li></ul>	The opponents are silent. You bid first.
Board: 269 Dealer: S Vul: None HCP: 12	<ul><li>★ A63</li><li>★ A107</li><li>★ 10863</li><li>★ A107</li></ul>	The opponents are silent.  Partner bids first.
Board: 270 Dealer: N Vul: NS HCP: 13	<ul><li>AK965</li><li>✓ AQ86</li><li>✓ 5</li><li>№ 965</li></ul>	West Doubles 1NT if possible. You bid first.
Board: 271 Dealer: S Vul: EW HCP: 11	<ul><li>★ A42</li><li>★ KJ7</li><li>★ K6</li><li>★ 109643</li></ul>	The opponents are silent.  Partner bids first.
Board: 272 Dealer: N Vul: Both HCP: 14	<ul><li>♠ AQJ3</li><li>♥ J9653</li><li>♦ 4</li><li>♠ AQ4</li></ul>	The opponents are silent. You bid first.

Board: 268 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 4♠ N	North:  ♠ Q10952  ♥ K  ♠ AKJ9  ♣ K104	South:  ♠ AJ3  ♥ A76  ♠ 765  ♠ QJ63	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 269 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 6♥ S	North:  ♠ A63  ♥ A107  • 10863  ♣ A107	South:  ♣ 8  ♥ KQJ86532  ♠ AK4  ♣ J	West North East South  1 $\checkmark$ Pass $1NT^1$ Pass $4\checkmark$ Pass $4NT^2$ Pass $5 \clubsuit^3$ Pass $5NT^4$ Pass $6 \clubsuit^5$ Pass $6 \checkmark$ AP  1. forcing $1NT$ 2. Blackwood $0314$ , for $\checkmark$ 3. A=2/5 or 5/5, Q(H)=1  4. King ask by $5NT$ 5. K=1
Board: 270 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 3 S	North:  ♠ AK965  ♥ AQ86  ♦ 5  ♣ 965	South:  ♣ J8  ♥ J54  ♦ QJ10976  ♣ K3	West North East South  1♠ Pass 1NT¹  X 2♥ Pass 3♠  AP  1. forcing 1NT
Board: 271 Dealer: S Vul: EW North HCP: 11 South HCP: 18 Contract: 4 S	North:  ♠ A42  ♥ KJ7  ♦ K6  ♣ 109643	South:  ♠ KQJ  ♥ AQ1094  ♠ AQ8  ♣ 82	West North East South  1♥  Pass 1NT¹ Pass 3NT  Pass 4♥ AP  1. forcing 1NT
Board: 272 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 2 N	North:  ♠ AQJ3  ♥ J9653  ♦ 4  ♣ AQ4	South:	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♥  AP  1. forcing 1NT

#### Forcing NT (Leveled)

Vul: EW
HCP: 12

→ 765
A QJ63

Partner bids first.

Board: 269
Dealer: S

★ 8

▼ KQJ86532

The opponents are silent.

Board: 270 ◆ J8
Dealer: N ▼ J54 West Doubles 1NT if possible.

Board: 271 ♠ KQJ
Dealer: S ↑ AQ1094 The opponents are silent.

Vul: EW → AQ8 HCP: 18 → 82 You bid first.

Board: 272 ♠ 65
Dealer: N ♥ Q10

The opponents are silent.

Board: 268 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 4♠ N	North:  ♠ Q10952  ♥ K  ♠ AKJ9  ♣ K104	South:  ♠ AJ3  ♥ A76  ♠ 765  ♠ QJ63	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 269 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 6♥ S	North:  ♠ A63  ♥ A107  • 10863  ♣ A107	South:  ♣ 8  ♥ KQJ86532  ♠ AK4  ♣ J	West North East South  1 $\checkmark$ Pass $1NT^1$ Pass $4\checkmark$ Pass $4NT^2$ Pass $5 \clubsuit^3$ Pass $5NT^4$ Pass $6 \clubsuit^5$ Pass $6 \checkmark$ AP  1. forcing $1NT$ 2. Blackwood $0314$ , for $\checkmark$ 3. A=2/5 or 5/5, Q(H)=1  4. King ask by $5NT$ 5. K=1
Board: 270 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 3 S	North:  ♠ AK965  ♥ AQ86  ♦ 5  ♣ 965	South:  ♣ J8  ♥ J54  ♦ QJ10976  ♣ K3	West North East South  1♠ Pass 1NT¹  X 2♥ Pass 3♠  AP  1. forcing 1NT
Board: 271 Dealer: S Vul: EW North HCP: 11 South HCP: 18 Contract: 4 S	North:  ♠ A42  ♥ KJ7  ♦ K6  ♣ 109643	South:  ♠ KQJ  ♥ AQ1094  ♠ AQ8  ♣ 82	West North East South  1♥  Pass 1NT¹ Pass 3NT  Pass 4♥ AP  1. forcing 1NT
Board: 272 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 2 N	North:  ♠ AQJ3  ♥ J9653  ♦ 4  ♣ AQ4	South:	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♥  AP  1. forcing 1NT

Board: 273 Dealer: S Vul: NS HCP: 6	<ul><li>▲ 1082</li><li>♥ J</li><li>◆ KJ109743</li><li>♣ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 274 Dealer: N Vul: EW HCP: 13	<ul><li>★ AKJ75</li><li>▼ K8</li><li>◆ Q96</li><li>◆ 1084</li></ul>	The opponents are silent.  You bid first.
Board: 275 Dealer: S Vul: None HCP: 11	<ul><li>♠ Q10</li><li>♥ Q95</li><li>♠ AJ753</li><li>♠ Q104</li></ul>	The opponents are silent.  Partner bids first.
Board: 276 Dealer: N Vul: EW HCP: 12	<ul><li>◆ QJ1082</li><li>▼ A1093</li><li>◆ 43</li><li>◆ KQ</li></ul>	The opponents are silent.  You bid first.
Board: 277 Dealer: S Vul: Both HCP: 8	<ul><li>★ 52</li><li>▼ A753</li><li>◆ 764</li><li>◆ A1073</li></ul>	The opponents are silent.  Partner bids first.

Board: 273 Dealer: S Vul: NS	North: <b>♠</b> 1082	South: ♠ AJ95	West 1			1♥
North HCP: 6 South HCP: 17 Contract: 3 N	♥ J • KJ109743 • J6	<ul><li>▼ KQ1032</li><li>◆ 52</li><li>◆ AK</li></ul>		1NT <sup>1</sup> 3 <b>♦</b> g 1NT	Pass AP	2♠
Board: 274 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 4 S	North:  ♠ AKJ75  ♥ K8  ♦ Q96  ♣ 1084	South:		1 <b>♠</b> 2 <b>♣</b>		1NT <sup>1</sup>
Board: 275 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 4 S	North:  ♠ Q10  ♥ Q95  ♠ AJ753  ♠ Q104	South:  ♠ A43  ♥ AKJ876  ♦ 108  ♠ A7		1NT <sup>1</sup> 4 <b>∀</b>		1♥
Board: 276 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3 S	North:  ♠ QJ1082  ♥ A1093  ♠ 43  ♠ KQ	South:  ♠ K4  ♥ Q4  ♠ K96  ♣ J98754		1 <b>♠</b> 2 <b>♥</b>		$1NT^1$
Board: 277 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 4♠ S	North:	South:  ♠ AKQ1083  ♥ K4  ♠ Q109  ♠ 84		1NT¹ 3♠		1 <b>♠</b> 2 <b>♠</b>

Board: 273 Dealer: S Vul: NS HCP: 17	<ul><li>▲ AJ95</li><li>♥ KQ1032</li><li>◆ 52</li><li>◆ AK</li></ul>	The opponents are silent. You bid first.
Board: 274 Dealer: N Vul: EW HCP: 8	<ul><li>103</li><li>✓ QJ109642</li><li>→ 3</li><li>♠ KQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 275 Dealer: S Vul: None HCP: 16	<ul><li>★ A43</li><li>▼ AKJ876</li><li>◆ 108</li><li>◆ A7</li></ul>	The opponents are silent. You bid first.
Board: 276 Dealer: N Vul: EW HCP: 9	<ul><li>★ K4</li><li>♥ Q4</li><li>◆ K96</li><li>◆ J98754</li></ul>	The opponents are silent.  Partner bids first.
Board: 277 Dealer: S Vul: Both HCP: 14	<ul><li>★ AKQ1083</li><li>★ K4</li><li>◆ Q109</li><li>◆ 84</li></ul>	The opponents are silent. You bid first.

Board: 273 Dealer: S Vul: NS	North: <b>♠</b> 1082	South: ♠ AJ95	West 1			1♥
North HCP: 6 South HCP: 17 Contract: 3 N	♥ J • KJ109743 • J6	<ul><li>▼ KQ1032</li><li>◆ 52</li><li>◆ AK</li></ul>		1NT <sup>1</sup> 3 <b>♦</b> g 1NT	Pass AP	2♠
Board: 274 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 4 S	North:  ♠ AKJ75  ♥ K8  ♦ Q96  ♣ 1084	South:		1 <b>♠</b> 2 <b>♣</b>		1NT <sup>1</sup>
Board: 275 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 4 S	North:  ♠ Q10  ♥ Q95  ♠ AJ753  ♠ Q104	South:  ♠ A43  ♥ AKJ876  ♦ 108  ♠ A7		1NT <sup>1</sup> 4 <b>∀</b>		1♥
Board: 276 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3 S	North:  ♠ QJ1082  ♥ A1093  ♠ 43  ♠ KQ	South:  ♠ K4  ♥ Q4  ♠ K96  ♣ J98754		1 <b>♠</b> 2 <b>♥</b>		$1NT^1$
Board: 277 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 4♠ S	North:	South:  ♠ AKQ1083  ♥ K4  ♠ Q109  ♠ 84		1NT¹ 3♠		1 <b>♠</b> 2 <b>♠</b>

Board: 278 Dealer: N Vul: None HCP: 17	<ul><li>♣ J1042</li><li>♥ AKJ107</li><li>◆ A93</li><li>♣ A</li></ul>	The opponents are silent. You bid first.
Board: 279 Dealer: S Vul: Both HCP: 10	<b>★</b> K8 <b>♥</b> J2 <b>♦</b> 9843 <b>♣</b> AQ1075	East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 280 Dealer: N Vul: None HCP: 12	<ul><li>★ AK953</li><li>▼ J9</li><li>◆ Q743</li><li>◆ Q5</li></ul>	The opponents are silent. You bid first.
Board: 281 Dealer: S Vul: NS HCP: 7	<ul><li>▶ J65</li><li>♥ 2</li><li>◆ QJ7432</li><li>◆ K97</li></ul>	The opponents are silent.  Partner bids first.
Board: 282 Dealer: N Vul: NS HCP: 19	<ul><li>♠ AK8</li><li>♥ AKJ95</li><li>♠ Q108</li><li>♠ Q4</li></ul>	The opponents are silent. You bid first.

Board: 278 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 6♥ N	North:  ♣ J1042  ✔ AKJ107  ♣ A93 ♣ A	South:  ♠ A8  ♥ Q65  ♦ J652  ♣ KJ83	West North  1 ♥ Pass 2 ♠ Pass 4NT Pass 6 ♥ 1. forcing 1N 2. Blackwood 3. A=1/5 or 4	Pass Pass Pass AP T 1 0314,	1NT¹ 4♥ 5♦³
Board: 279 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4♠X W	North:  ♠ K8  ▼ J2  ◆ 9843  ♠ AQ1075	South:	West North Pass 1NT 3♠ 4♥ Pass X 1. forcing 1N 2. Michaels C	1 2 <b>♥</b> <sup>2</sup> 4♠ AP	1♥
Board: 280 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  ♠ AK953  ♥ J9  ♠ Q743  ♠ Q5	South:  ♠ 10  ♥ A1085  ♦ J96  ♠ K10976	West North 1♣ Pass 2♦ AP 1. forcing 1N	Pass Pass	$1NT^1$
Board: 281 Dealer: S Vul: NS North HCP: 7 South HCP: 19 Contract: 4♠ S	North:  ♣ J65  ♥ 2  • QJ7432  ♣ K97	South:  ♠ AKQ10  ♥ A9754  ♠ K  ♠ QJ2	West North Pass 1NT Pass 3♦ Pass 4♣ 1. forcing 1N	Pass Pass AP	1♥
Board: 282 Dealer: N Vul: NS North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AK8  ♥ AKJ95  ♠ Q108  ♠ Q4	South:	West Nort  1♥  Pass 3NT  1. forcing 1N	Pass AP	South 1NT <sup>1</sup>

Board: 278 Dealer: N Vul: None HCP: 11	<ul><li>★ A8</li><li>♥ Q65</li><li>◆ J652</li><li>◆ KJ83</li></ul>	The opponents are silent.  Partner bids first.
Board: 279 Dealer: S Vul: Both HCP: 14	<ul><li>4</li><li>✓ A98765</li><li>✓ AQ</li><li>✓ KJ96</li></ul>	East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 280 Dealer: N Vul: None HCP: 8	<ul><li>10</li><li>✓ A1085</li><li>✓ J96</li><li>✓ K10976</li></ul>	The opponents are silent.  Partner bids first.
Board: 281 Dealer: S Vul: NS HCP: 19	<ul><li>★ AKQ10</li><li>★ A9754</li><li>★ K</li><li>★ QJ2</li></ul>	The opponents are silent.  You bid first.
Board: 282 Dealer: N Vul: NS HCP: 8	<ul><li>▶ J6</li><li>♥ Q2</li><li>♦ 65</li><li>♣ AJ109632</li></ul>	The opponents are silent.  Partner bids first.

Board: 278 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 6♥ N	North:  ♠ J1042  ♥ AKJ107  ♠ A93  ♠ A	South:  ♠ A8  ♥ Q65  ♦ J652  ♣ KJ83	West North  1 ♥ Pass 2 ♠ Pass 4NT Pass 6 ♥ 1. forcing 1N 2. Blackwood 3. A=1/5 or 4	Pass Pass Pass AP T 1 0314,	1NT¹ 4♥ 5♦³
Board: 279 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4♠X W	North:  ♠ K8  ▼ J2  ◆ 9843  ♠ AQ1075	South:	West North Pass 1NT 3♠ 4♥ Pass X 1. forcing 1N 2. Michaels C	1 2 <b>♥</b> <sup>2</sup> 4♠ AP	1♥
Board: 280 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  ♠ AK953  ♥ J9  ♠ Q743  ♠ Q5	South:  ♠ 10  ♥ A1085  ♦ J96  ♠ K10976	West North 1♣ Pass 2♦ AP 1. forcing 1N	Pass Pass	$1NT^1$
Board: 281 Dealer: S Vul: NS North HCP: 7 South HCP: 19 Contract: 4♠ S	North:  ♣ J65  ♥ 2  • QJ7432  ♣ K97	South:  ♠ AKQ10  ♥ A9754  ♠ K  ♠ QJ2	West North Pass 1NT Pass 3♦ Pass 4♣ 1. forcing 1N	Pass Pass AP	1♥
Board: 282 Dealer: N Vul: NS North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AK8  ♥ AKJ95  ♠ Q108  ♠ Q4	South:	West Nort  1♥  Pass 3NT  1. forcing 1N	Pass AP	South 1NT <sup>1</sup>

Board: 283 Dealer: S Vul: EW HCP: 10	<ul><li>107</li><li>✓ K94</li><li>✓ Q763</li><li>▲ AJ42</li></ul>	The opponents are silent.  Partner bids first.
Board: 284 Dealer: N Vul: Both HCP: 13	<ul><li>AQJ742</li><li>✓ 10953</li><li>✓ K3</li><li>✓ K</li></ul>	The opponents are silent. You bid first.
Board: 285 Dealer: S Vul: NS HCP: 7	<ul><li>♠ 64</li><li>♥ Q972</li><li>♠ AJ73</li><li>♠ 1097</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 286 Dealer: N Vul: EW HCP: 19	<ul><li>AQ54</li><li>✓ AK974</li><li>✓ QJ2</li><li>✓ K</li></ul>	The opponents are silent. You bid first.
Board: 287 Dealer: S Vul: Both HCP: 9	◆— ♥ Q542 ◆ AK964 • 9853	The opponents are silent.  Partner bids first.

Board: 283 Dealer: S Vul: EW	North: ♠ 107	South: ♠ KQ9	West	North	East	South 1♥
North HCP: 10	<b>♥</b> K94	♥ AQJ83	Pass	1NT <sup>1</sup>	Pass	3NT
South HCP: 18	• Q763	◆ K5	Pass	<b>4♥</b>	AP	
Contract: 4♥ S	<b>♣</b> AJ42	<b>♣</b> K98	1. forci	ng 1NT		
Board: 284	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AQJ742	<b>★</b> K93		1♠	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 13	<b>v</b> 10953	<b>♥</b> AJ82	Pass	2♥	Pass	
South HCP: 10	<b>♦</b> K3	<b>♦</b> 96	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> K	<b>♣</b> Q754	1. forci	ng 1NT		
Board: 285 Dealer: S	North: ♠ 64	South: ♠ AJ852	West	North	East	South 1♠
Vul: NS North HCP: 7	<b>♥</b> Q972	<b>♥</b> A53	Pass	1NT <sup>1</sup>	3♦	4♣
South HCP: 16	◆ AJ73	<b>\</b>	AP			
Contract: 4♣ S	<b>♣</b> 1097	<b>♣</b> AK864	1. forci	ng 1NT		
Board: 286	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AQ54	<b>♣</b> 7		1♥	Pass	1NT <sup>1</sup>
Vul: EW North HCP: 19	<b>♥</b> AK974	<b>♥</b> J85	Pass	2♠	Pass	<b>6♥</b>
South HCP: 10	• QJ2	♦ A108	AP			
Contract: 6♥ N	<b>♣</b> K	<b>♣</b> AJ9876	1. forci	ng 1NT		
Board: 287	North:	South:	West	North	East	South
Dealer: S	<b>♣</b> —	<b>♦</b> AKJ983				1♠
Vul: Both North HCP: 9	<b>♥</b> Q542	<b>♥</b> A109	Pass	1NT <sup>1</sup>	Pass	3♠
South HCP: 17	◆ AK964	<b>♦</b> 8	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> 9853	<b>♣</b> AJ10	1. forci	ng 1NT		

Board: 283 Dealer: S Vul: EW HCP: 18	<ul><li>★ KQ9</li><li>▼ AQJ83</li><li>◆ K5</li><li>◆ K98</li></ul>	The opponents are silent.  You bid first.
Board: 284 Dealer: N Vul: Both HCP: 10	<ul><li>★ K93</li><li>▼ AJ82</li><li>◆ 96</li><li>◆ Q754</li></ul>	The opponents are silent.  Partner bids first.
Board: 285 Dealer: S Vul: NS HCP: 16	<ul><li>AJ852</li><li>✓ A53</li><li>✓ —</li><li>AK864</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 286 Dealer: N Vul: EW HCP: 10	<ul><li>♣ 7</li><li>♥ J85</li><li>♦ A108</li><li>♣ AJ9876</li></ul>	The opponents are silent.  Partner bids first.
Board: 287 Dealer: S Vul: Both HCP: 17	<ul><li>★ AKJ983</li><li>▼ A109</li><li>◆ 8</li><li>◆ AJ10</li></ul>	The opponents are silent. You bid first.

Board: 283 Dealer: S Vul: EW	North: ♠ 107	South: ♠ KQ9	West	North	East	South 1♥
North HCP: 10	<b>♥</b> K94	♥ AQJ83	Pass	1NT <sup>1</sup>	Pass	3NT
South HCP: 18	• Q763	◆ K5	Pass	<b>4♥</b>	AP	
Contract: 4♥ S	<b>♣</b> AJ42	<b>♣</b> K98	1. forci	ng 1NT		
Board: 284	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AQJ742	<b>★</b> K93		1♠	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 13	<b>v</b> 10953	<b>♥</b> AJ82	Pass	2♥	Pass	
South HCP: 10	<b>♦</b> K3	<b>♦</b> 96	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> K	<b>♣</b> Q754	1. forci	ng 1NT		
Board: 285 Dealer: S	North: ♠ 64	South: ♠ AJ852	West	North	East	South 1♠
Vul: NS North HCP: 7	<b>♥</b> Q972	<b>♥</b> A53	Pass	1NT <sup>1</sup>	3♦	4♣
South HCP: 16	◆ AJ73	<b>\</b>	AP			
Contract: 4♣ S	<b>♣</b> 1097	<b>♣</b> AK864	1. forci	ng 1NT		
Board: 286	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AQ54	<b>♣</b> 7		1♥	Pass	1NT <sup>1</sup>
Vul: EW North HCP: 19	<b>♥</b> AK974	<b>♥</b> J85	Pass	2♠	Pass	<b>6♥</b>
South HCP: 10	• QJ2	♦ A108	AP			
Contract: 6♥ N	<b>♣</b> K	<b>♣</b> AJ9876	1. forci	ng 1NT		
Board: 287	North:	South:	West	North	East	South
Dealer: S	<b>♣</b> —	<b>♠</b> AKJ983				1♠
Vul: Both North HCP: 9	<b>♥</b> Q542	<b>♥</b> A109	Pass	1NT <sup>1</sup>	Pass	3♠
South HCP: 17	◆ AK964	<b>♦</b> 8	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> 9853	<b>♣</b> AJ10	1. forci	ng 1NT		

Board: 288 Dealer: N Vul: None HCP: 12	<ul><li>★ AKJ983</li><li>★ A72</li><li>★ 76</li><li>★ 106</li></ul>	The opponents are silent. You bid first.
Board: 289 Dealer: S Vul: EW HCP: 11	<ul><li>◆ Q43</li><li>◆ J107</li><li>◆ KQ4</li><li>◆ K653</li></ul>	The opponents are silent.  Partner bids first.
Board: 290 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQ109854</li><li>★ AK</li><li>↑ 7</li><li>★ K108</li></ul>	The opponents are silent. You bid first.
Board: 291 Dealer: S Vul: NS HCP: 12	<ul><li>432</li><li>√752</li><li>AKQJ6</li><li>Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 292 Dealer: N Vul: Both HCP: 13	<b>♣</b> 3 <b>♥</b> K9843 <b>♦</b> AQ54 <b>♣</b> A85	West Bids 3♠ if possible.  You bid first.

Board: 288 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ N	North:  ♠ AKJ983  ♥ A72  ♠ 76  ♠ 106	South:  ♠ 654  ♥ KJ1054  ♠ KJ  ♣ A93	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT
Board: 289 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 6♥ S	North:  ♠ Q43  ♥ J107  ♠ KQ4  ♣ K653	South:  ♠ A852  ♥ AKQ94  ♦ 985  ♠ A	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 4♥ Pass 4NT²  Pass 5♣³ Pass 6♥  AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=0/5 or 3/5
Board: 290 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♠ N	North:  ♠ KQ109854  ♥ AK  ♠ 7  ♣ K108	South:  ♠ A2  ♥ J103  ♦ K86  ♠ QJ975	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT
Board: 291 Dealer: S Vul: NS North HCP: 12 South HCP: 18 Contract: 6♥ S	North:	South:  ♠ AQ  ♥ AK943  ♦ 842  ♣ AJ5	West North East South  1♥  Pass 1NT¹ Pass 3NT  Pass 4♣² Pass 4NT³  Pass 6♥ AP  1. forcing 1NT  2. Gerber  3. A=3 out of 4
Board: 292 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 3♠ W	North:	South:	West North East South  1♥ Pass 1NT <sup>1</sup> 3♠ AP  1. forcing 1NT

Board: 288 Dealer: N Vul: None HCP: 12	<ul><li>♠ 654</li><li>♥ KJ1054</li><li>♦ KJ</li><li>♠ A93</li></ul>	The opponents are silent.  Partner bids first.
Board: 289 Dealer: S Vul: EW HCP: 17	<ul><li>A852</li><li>✓ AKQ94</li><li>✓ 985</li><li>A</li></ul>	The opponents are silent. You bid first.
Board: 290 Dealer: N Vul: Both HCP: 11	<ul><li>A2</li><li>✓ J103</li><li>✓ K86</li><li>✓ QJ975</li></ul>	The opponents are silent.  Partner bids first.
Board: 291 Dealer: S Vul: NS HCP: 18	<ul><li>AQ</li><li>✓ AK943</li><li>✓ 842</li><li>✓ AJ5</li></ul>	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: Both HCP: 12	<ul><li>♠ 965</li><li>♥ QJ10</li><li>♦ K8</li><li>♠ KQJ43</li></ul>	West Bids 3♠ if possible.  Partner bids first.

Board: 288 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ N	North:  ♠ AKJ983  ♥ A72  ♠ 76  ♠ 106	South:  ♠ 654  ♥ KJ1054  ♠ KJ  ♣ A93	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT
Board: 289 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 6♥ S	North:  ♠ Q43  ♥ J107  ♠ KQ4  ♣ K653	South:  ♠ A852  ♥ AKQ94  ♦ 985  ♠ A	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 4♥ Pass 4NT²  Pass 5♣³ Pass 6♥  AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=0/5 or 3/5
Board: 290 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♠ N	North:  ♠ KQ109854  ♥ AK  ♠ 7  ♣ K108	South:  ♠ A2  ♥ J103  ♦ K86  ♠ QJ975	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT
Board: 291 Dealer: S Vul: NS North HCP: 12 South HCP: 18 Contract: 6♥ S	North:	South:  ♠ AQ  ♥ AK943  ♦ 842  ♣ AJ5	West North East South  1♥  Pass 1NT¹ Pass 3NT  Pass 4♣² Pass 4NT³  Pass 6♥ AP  1. forcing 1NT  2. Gerber  3. A=3 out of 4
Board: 292 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 3♠ W	North:	South:	West North East South  1♥ Pass 1NT <sup>1</sup> 3♠ AP  1. forcing 1NT

HCP: 7 **♣** K9876

#### Forcing NT (Leveled)

Board: 293	<b>♦</b> J82	East Bids 2♥ if possible.
Dealer: S	<b>∀</b> J4	West Bids 4♥ if possible.
Vul: None	<b>♦</b> AQ10	
HCP: 11	<b>♣</b> QJ1097	Partner bids first.
Roard: 294	<b>▲</b> K 165	

Board: 294	<b>₹ NJ</b> 03	The empenents are silent
Dealer: N	<b>♥</b> KQ1085	The opponents are silent.
V1. NIC	A IZO	

Vul: NS	<b>♦ K</b> 8	You bid first.
HCP: 19	<b>♣</b> AK	i ou bla iirst.

Board: 295	<b>♠</b> Q	The engage of an ailant
Dealer: S	<b>♥</b> Q84	The opponents are silent.
Vul: EW	<b>♦</b> 9854	Doute on hide Cost
HCD. 7	• V0076	Partner bids first.

Board: 296	<b>♦</b> AKQ932	The envergers are all out
D 1 M	•• 0.5	The opponents are silent.

Dealer: N	<b>♥</b> 85	rr
Vul: None	♦ A983	You bid first.
HCP: 13	<b>♣</b> 5	i ou old ilist.

Board: 297 ♠ 9
Dealer: S ♥ 853

The opponents are silent.

Board: 293 Dealer: S Vul: None	North: <b>♠</b> J82	South: ♠ AKQ765		North		1♠
North HCP: 11	♥ J4 ♦ AQ10	♥ Q8 ♦ J63		1NT <sup>l</sup>		2♠
South HCP: 15	◆ QJ1097	• 303 • K4	4 <b>♥</b> 1. fomai	4 <b>♠</b> ••≈ 1NT	AP	
Contract: 4♠ S			1. 10101	ng 1NT		
Board: 294	North:	South:	West	North	East	South
Dealer: N	• KJ65	<b>♦</b> A2		1♥		1NT <sup>1</sup>
Vul: NS	<b>♥</b> KQ1085	<b>♥</b> 2	Pass	2♠		3♣
North HCP: 19 South HCP: 7	<b>♦</b> K8	◆ Q102	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> AK	<b>♣</b> J1098742	1. forci	ng 1NT		
Board: 295	N. 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ Q	South: ♠ AKJ432	West	rvorur	Last	1 <b>♠</b>
Vul: EW	♥ Q84	♥ A9	Pass	1NT <sup>1</sup>	Pass	
North HCP: 7 South HCP: 18	<b>♦</b> 9854	♦ KQ	AP	1111		
Contract: 3♠ S	<b>♣</b> K9876	<b>♣</b> J53		ng 1NT		
Board: 296	Nouth	Contla	West	North	Fast	South
Dealer: N	North: ♠ AKQ932	South: <b>♠</b> 1086	***************************************	1 <b>♦</b>		1NT <sup>1</sup>
Vul: None	♥ 85	♥ AKQ74	Pass	2•		3 <b>♠</b>
North HCP: 13 South HCP: 11	♦ A983	<b>♦</b> J5	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> 5	<b>♣</b> J87	1. forci	ng 1NT		
Board: 297	27. 4	G 4	Wast	North	Foot	South
Dealer: S	North:	South:	WEST	INOIUI	Lasi	Souiii 1♠
Vul: NS	<b>♦</b> 9 <b>♥</b> 853	<b>♠</b> AJ1054 <b>♥</b> K64	Pass	1NT <sup>1</sup>	Pagg	
North HCP: 6	♦ KQJ10854	◆ A	Pass	1N1° 2♦	AP	4 <b>T</b>
South HCP: 15 Contract: 2♦ N	<b>♣</b> 106	<b>♦</b> K954		ng 1NT	ΛI	

Board: 293 Dealer: S Vul: None HCP: 15	<ul><li>★ AKQ765</li><li>♥ Q8</li><li>◆ J63</li><li>◆ K4</li></ul>	East Bids 2♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 294 Dealer: N Vul: NS HCP: 7	<ul><li>A2</li><li>✓ 2</li><li>✓ Q102</li><li>✓ J1098742</li></ul>	The opponents are silent.  Partner bids first.
Board: 295 Dealer: S Vul: EW HCP: 18	<ul><li>♠ AKJ432</li><li>♥ A9</li><li>♠ KQ</li><li>♠ J53</li></ul>	The opponents are silent. You bid first.
Board: 296 Dealer: N Vul: None HCP: 11	<ul><li>1086</li><li>✓ AKQ74</li><li>J5</li><li>J87</li></ul>	The opponents are silent.  Partner bids first.
Board: 297 Dealer: S Vul: NS HCP: 15	<ul><li>★ AJ1054</li><li>★ K64</li><li>★ A</li><li>★ K954</li></ul>	The opponents are silent. You bid first.

Board: 293 Dealer: S Vul: None	North: <b>♠</b> J82	South: ♠ AKQ765		North		1♠
North HCP: 11	♥ J4 ♦ AQ10	♥ Q8 ♦ J63		1NT <sup>l</sup>		2♠
South HCP: 15	◆ QJ1097	• 303 • K4	4 <b>♥</b> 1. fomai	4 <b>♠</b> ••≈ 1NT	AP	
Contract: 4♠ S			1. 10101	ng 1NT		
Board: 294	North:	South:	West	North	East	South
Dealer: N	• KJ65	<b>♦</b> A2		1♥		1NT <sup>1</sup>
Vul: NS	<b>♥</b> KQ1085	<b>♥</b> 2	Pass	2♠		3♣
North HCP: 19 South HCP: 7	<b>♦</b> K8	◆ Q102	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> AK	<b>♣</b> J1098742	1. forci	ng 1NT		
Board: 295	N. 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ Q	South: ♠ AKJ432	West	rvorur	Last	1 <b>♠</b>
Vul: EW	♥ Q84	♥ A9	Pass	1NT <sup>1</sup>	Pass	
North HCP: 7 South HCP: 18	<b>♦</b> 9854	♦ KQ	AP	1111		
Contract: 3♠ S	<b>♣</b> K9876	<b>♣</b> J53		ng 1NT		
Board: 296	Nouth	Contla	West	North	Fast	South
Dealer: N	North: ♠ AKQ932	South: <b>♠</b> 1086	***************************************	1 <b>♦</b>		1NT <sup>1</sup>
Vul: None	♥ 85	♥ AKQ74	Pass	2•		3 <b>♠</b>
North HCP: 13 South HCP: 11	♦ A983	<b>♦</b> J5	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> 5	<b>♣</b> J87	1. forci	ng 1NT		
Board: 297	27. 4	G 4	Wast	North	Foot	South
Dealer: S	North:	South:	WEST	INOIUI	Lasi	Souiii 1♠
Vul: NS	<b>♦</b> 9 <b>♥</b> 853	<b>♠</b> AJ1054 <b>♥</b> K64	Pass	1NT <sup>1</sup>	Pagg	
North HCP: 6	♦ KQJ10854	◆ A	Pass	1N1° 2♦	AP	4 <b>T</b>
South HCP: 15 Contract: 2♦ N	<b>♣</b> 106	<b>♦</b> K954		ng 1NT	ΛI	

Board: 298 Dealer: N Vul: EW HCP: 14	<ul><li>★ KJ963</li><li>▼ J95</li><li>◆ AKQ97</li><li>◆ —</li></ul>	The opponents are silent. You bid first.
Board: 299 Dealer: S Vul: NS HCP: 10	<ul><li>♠ 4</li><li>♥ QJ94</li><li>♠ AQ875</li><li>♠ J54</li></ul>	The opponents are silent.  Partner bids first.
Board: 300 Dealer: N Vul: EW HCP: 15	<ul><li>♠ AK9863</li><li>♥ J10</li><li>♠ KJ4</li><li>♠ QJ</li></ul>	The opponents are silent. You bid first.
Board: 301 Dealer: S Vul: Both HCP: 8	<ul><li>4</li><li>♥ J1074</li><li>♦ A1087</li><li>♠ K876</li></ul>	The opponents are silent.  Partner bids first.
Board: 302 Dealer: N Vul: None HCP: 18	<ul><li>★ KJ432</li><li>★ K5</li><li>★ AKQ3</li><li>★ Q3</li></ul>	The opponents are silent. You bid first.

Board: 298 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 2♠ N	North:  ♠ KJ963  ♥ J95  ♠ AKQ97  ♣ —	South:  ♠ A4  ♥ K104  ♦ J865  ♣ 8543	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 299 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ S	North:  ♠ 4  ♥ QJ94  ♠ AQ875  ♣ J54	South:  ♠ KJ8632  ♥ K82  ♠ K4  ♠ A9	West North East South  1♠  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT
Board: 300 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3♠ N	North:  ♠ AK9863  ♥ J10  ♠ KJ4  ♠ QJ	South:  ♠ Q4  ♥ A7  ♦ 10875  ♠ A10983	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 301 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 S	North:  ♣ 4  ♥ J1074  ♠ A1087  ♣ K876	South:  ♠ AJ1065  ♥ Q65  ♠ KJ6  ♠ J9	West North East South  1♠  Pass 1NT¹ Pass 2♦  AP  1. forcing 1NT
Board: 302 Dealer: N Vul: None North HCP: 18 South HCP: 10 Contract: 4♠ N	North:  ♠ KJ432  ♥ K5  ♠ AKQ3  ♣ Q3	South:	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠² Pass 4♥³  Pass 4♠ AP  1. forcing 1NT  2. Cue bid, a ♠ stopper  3. Cue bid, a ♠ stopper

Board: 298 Dealer: N Vul: EW HCP: 8	<ul><li>★ A4</li><li>▼ K104</li><li>◆ J865</li><li>◆ 8543</li></ul>	The opponents are silent.  Partner bids first.
Board: 299 Dealer: S Vul: NS HCP: 14	<ul><li>★ KJ8632</li><li>★ K82</li><li>★ K4</li><li>★ A9</li></ul>	The opponents are silent. You bid first.
Board: 300 Dealer: N Vul: EW HCP: 10	<ul><li>◆ Q4</li><li>▼ A7</li><li>◆ 10875</li><li>◆ A10983</li></ul>	The opponents are silent.  Partner bids first.
Board: 301 Dealer: S Vul: Both HCP: 12	<ul><li>AJ1065</li><li>♥ Q65</li><li>★ KJ6</li><li>♣ J9</li></ul>	The opponents are silent. You bid first.
Board: 302 Dealer: N Vul: None HCP: 10	<ul><li>♦ 985</li><li>♥ AQ1076</li><li>♦ 72</li><li>♠ A106</li></ul>	The opponents are silent.  Partner bids first.

Board: 298 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 2♠ N	North:  ♠ KJ963  ♥ J95  ♠ AKQ97  ♣ —	South:  ♠ A4  ♥ K104  ♦ J865  ♣ 8543	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 299 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ S	North:  ♠ 4  ♥ QJ94  ♠ AQ875  ♣ J54	South:  ♠ KJ8632  ♥ K82  ♠ K4  ♠ A9	West North East South  1♠  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT
Board: 300 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3♠ N	North:  ♠ AK9863  ♥ J10  ♠ KJ4  ♠ QJ	South:  ♠ Q4  ♥ A7  ♦ 10875  ♠ A10983	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 301 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 S	North:  ♣ 4  ♥ J1074  ♠ A1087  ♣ K876	South:  ♠ AJ1065  ♥ Q65  ♠ KJ6  ♠ J9	West North East South  1♠  Pass 1NT¹ Pass 2♦  AP  1. forcing 1NT
Board: 302 Dealer: N Vul: None North HCP: 18 South HCP: 10 Contract: 4♠ N	North:  ♠ KJ432  ♥ K5  ♠ AKQ3  ♣ Q3	South:	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠² Pass 4♥³  Pass 4♠ AP  1. forcing 1NT  2. Cue bid, a ♠ stopper  3. Cue bid, a ♠ stopper

#### Forcing NT (Leveled)

Board: 307

Dealer: S

HCP: 7

Vul: Both

**♦**932

◆ Q104

♣ K109853

**♥** Q

Board: 303 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q9</li><li>♥ 6</li><li>◆ J9653</li><li>♣ AQ654</li></ul>	The opponents are silent.  Partner bids first.
Board: 304 Dealer: N Vul: Both HCP: 16	<ul><li>♣ QJ107</li><li>♥ AKQ1097</li><li>♦ —</li><li>♣ A43</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 305 Dealer: S Vul: None HCP: 11	<ul><li>♣ Q96</li><li>♥ J3</li><li>♦ KJ764</li><li>♣ A74</li></ul>	The opponents are silent.  Partner bids first.
Board: 306 Dealer: N Vul: NS HCP: 16	<ul><li>AQ8</li><li>KQ10543</li><li>K8</li><li>Q5</li></ul>	The opponents are silent. You bid first.

The opponents are silent.

Partner bids first.

Board: 303 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 S	North:  ♠ Q9  ♦ 6  ♦ J9653  ♣ AQ654	South:  ♠ AJ104  ♥ AK1042  ♠ 874  ♠ K	West North East South  1  Pass 1NT¹ Pass 2  Pass 3  Pass 3  AP  1. forcing 1NT
Board: 304 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ QJ107  ♥ AKQ1097  ←—  ♠ A43	South:  ♠ A54  ♥ 532  ♠ AJ8  ♣ QJ108	West North East South  1♥ Pass 1NT¹  3♦ 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 305 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 4♠ S	North:  ♠ Q96  ♥ J3  ♠ KJ764  ♣ A74	South:  ♠ AJ1084  ♥ A64  ♠ AQ95  ♣ K	West North East South  Pass 1NT¹ Pass 3.  Pass 3.  Pass 4.  AP  1. forcing 1NT  2. Cue bid, a ♣ stopper  3. Cue bid, a ♦ stopper
Board: 306 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3 N	North:  ♠ AQ8  ♥ KQ10543  ♠ K8  ♠ Q5	South:  ♣ 76  ♥ 2  ♠ AQJ543  ♣ 9874	West North East South  1♥ Pass 1NT¹  Pass 3♥ AP  1. forcing 1NT
Board: 307 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 3 S	North:	South:  ♠ KQ10  ♥ A97632  ♠ A9  ♣ A6	West North East South  1♥  Pass 1NT¹ Pass 3♥  AP  1. forcing 1NT

Board: 303 Dealer: S Vul: EW HCP: 15	♣ AJ104 ♥ AK1042 • 874 ♣ K	The opponents are silent.  You bid first.
Board: 304 Dealer: N Vul: Both HCP: 12	<ul><li>★ A54</li><li>▼ 532</li><li>★ AJ8</li><li>★ QJ108</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 305 Dealer: S Vul: None HCP: 18	<ul><li>▲ AJ1084</li><li>♥ A64</li><li>◆ AQ95</li><li>♣ K</li></ul>	The opponents are silent. You bid first.
Board: 306 Dealer: N Vul: NS HCP: 7	<ul><li>★ 76</li><li>♥ 2</li><li>◆ AQJ543</li><li>◆ 9874</li></ul>	The opponents are silent.  Partner bids first.
Board: 307 Dealer: S Vul: Both HCP: 17	<b>★</b> KQ10 <b>▼</b> A97632 <b>♦</b> A9 <b>♣</b> A6	The opponents are silent. You bid first.

Board: 303 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 S	North:  ♠ Q9  ♦ 6  ♦ J9653  ♣ AQ654	South:  ♠ AJ104  ♥ AK1042  ♠ 874  ♠ K	West North East South  1  Pass 1NT¹ Pass 2  Pass 3  Pass 3  AP  1. forcing 1NT
Board: 304 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ QJ107  ♥ AKQ1097  ←—  ♠ A43	South:  ♠ A54  ♥ 532  ♠ AJ8  ♣ QJ108	West North East South  1♥ Pass 1NT¹  3♦ 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 305 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 4♠ S	North:  ♠ Q96  ♥ J3  ♠ KJ764  ♣ A74	South:  ♠ AJ1084  ♥ A64  ♠ AQ95  ♣ K	West North East South  Pass 1NT¹ Pass 3.  Pass 3.  Pass 4.  AP  1. forcing 1NT  2. Cue bid, a ♣ stopper  3. Cue bid, a ♦ stopper
Board: 306 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3 N	North:  ♠ AQ8  ♥ KQ10543  ♠ K8  ♠ Q5	South:  ♣ 76  ♥ 2  ♠ AQJ543  ♣ 9874	West North East South  1♥ Pass 1NT¹  Pass 3♥ AP  1. forcing 1NT
Board: 307 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 3 S	North:	South:  ♠ KQ10  ♥ A97632  ♠ A9  ♣ A6	West North East South  1♥  Pass 1NT¹ Pass 3♥  AP  1. forcing 1NT

#### Forcing NT (Leveled)

Vul: NS

HCP: 13

**♦** K4

**♣** 986

Board: 308 Dealer: N Vul: None HCP: 17	<ul><li>♠ AQJ94</li><li>♥ QJ93</li><li>♦ 8</li><li>♠ AK9</li></ul>	The opponents are silent. You bid first.
Board: 309 Dealer: S Vul: NS HCP: 8	♣ 7 ♥ 92 ♦ KJ10965 ♣ A1065	The opponents are silent.  Partner bids first.
Board: 310 Dealer: N Vul: EW HCP: 19	<ul><li>▲ A98</li><li>♥ AQJ76</li><li>◆ AJ3</li><li>▲ K6</li></ul>	The opponents are silent.  You bid first.
Board: 311 Dealer: S Vul: None HCP: 10	<ul><li>♣ J93</li><li>♥ 82</li><li>♦ Q8</li><li>♣ AQJ963</li></ul>	The opponents are silent.  Partner bids first.
Board: 312 Dealer: N	<b>♠</b> AKQJ8765 <b>♥</b> —	West Doubles 1NT if possible.

You bid first.

Board: 308 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4 \( \varphi \) N	North:  ♠ AQJ94  ♥ QJ93  ♠ 8  ♣ AK9	South:	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 309 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♣ 7  ♥ 92  ♣ KJ10965  ♣ A1065	South:  ♠ AKJ106  ♥ AJ1085  ♠ A  ♣ J9	West North East South  1♣  Pass 1NT¹ Pass 3♥  Pass 3NT AP  1. forcing 1NT
Board: 310 Dealer: N Vul: EW North HCP: 19 South HCP: 10 Contract: 3N S	North:  ♠ A98  ♥ AQJ76  ♠ AJ3  ♠ K6	South:  ♣ 74  ♥ K54  ♠ KQ109  ♣ Q983	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 311 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ S	North:	South:  ♠ KQ864  ♥ QJ107  ♠ AK  ♣ 54	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 312 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 4♠ N	North:  ♠ AKQJ8765  ♥ —  ♠ K4  ♣ 986	South:	West North East South  1♠ Pass 1NT¹  X 4♠ AP  1. forcing 1NT

Board: 308	<b>♦</b> 5	The opponents are silent.	
Dealer: N	<b>♥</b> AK82	11	
Vul: None		Partner bids first.	
HCP: 9	<b>♣</b> J1074		
Board: 309	<b>♠</b> AKJ106	T1	
Dealer: S	<b>♥</b> AJ1085	The opponents are silent.	
Vul: NS	<b>♦</b> A	You bid first.	
HCP: 18	<b>♣</b> J9	You old lifst.	
D 1.210	. 7.4		
Board: 310	<b>★</b> 74	The opponents are silent.	
Dealer: N	♥ K54	11	
Vul: EW	• KQ109	Partner bids first.	
HCP: 10	<b>♣</b> Q983		
Board: 311	<b>♦</b> KQ864		
Dealer: S	♥ QJ107	The opponents are silent.	
Vul: None	♦ AK	V 1: 1 C	
HCP: 15	<b>♣</b> 54	You bid first.	
Board: 312	-	West Doubles 1NT if possible.	
Dealer: N	<b>♥</b> J8543	West Bodoles 11v1 if possible.	
Vul: NS	♦ A963	Partner bids first.	
HCP: 7	<b>♣</b> Q10	2 02 12201 0140 11200	

Board: 308 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4 \( \varphi \) N	North:  ♠ AQJ94  ♥ QJ93  ♠ 8  ♣ AK9	South:	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 309 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♣ 7  ♥ 92  ♣ KJ10965  ♣ A1065	South:  ♠ AKJ106  ♥ AJ1085  ♠ A  ♣ J9	West North East South  1♣  Pass 1NT¹ Pass 3♥  Pass 3NT AP  1. forcing 1NT
Board: 310 Dealer: N Vul: EW North HCP: 19 South HCP: 10 Contract: 3N S	North:  ♠ A98  ♥ AQJ76  ♠ AJ3  ♠ K6	South:  ♣ 74  ♥ K54  ♠ KQ109  ♣ Q983	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 311 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ S	North:	South:  ♠ KQ864  ♥ QJ107  ♠ AK  ♣ 54	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 312 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 4♠ N	North:  ♠ AKQJ8765  ♥ —  ♠ K4  ♣ 986	South:	West North East South  1♠ Pass 1NT¹  X 4♠ AP  1. forcing 1NT

#### Forcing NT (Leveled)

Vul: Both

HCP: 11

**♦** K85

**♣** J43

Board: 313 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q62</li><li>♥ 9</li><li>◆ A98543</li><li>♣ Q97</li></ul>	The opponents are silent.  Partner bids first.
Board: 314 Dealer: N Vul: Both HCP: 16	<ul><li>AKQ86</li><li>♥ Q987</li><li>★ KQ</li><li>★ 109</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 315 Dealer: S Vul: NS HCP: 9	♣8 ♥ AQ1087 • K984 ♣ 1086	The opponents are silent.  Partner bids first.
Board: 316 Dealer: N Vul: EW HCP: 17	<ul><li>AQ10752</li><li>AK</li><li>10</li><li>A1054</li></ul>	The opponents are silent. You bid first.
Board: 317 Dealer: S	<b>♠</b> 109 <b>★</b> AK1065	The opponents are silent.

Partner bids first.

Board: 313 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ Q62  ♥ 9  ♠ A98543  ♣ Q97	South:  ♠ AKJ  ♥ KQJ53  ♠ K10  ♣ J32		North 1NT <sup>1</sup> ng 1NT	1♥
Board: 314 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ AKQ86  ♥ Q987  ♠ KQ  ♣ 109	South:  ♠ 1032  ♥ AK106  ♦ J764  ♣ K7	West  3  AP  1. forcir	North 1♠ 3♥ ng 1NT	1NT <sup>1</sup>
Board: 315 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ N	North:  ♣ 8  ▼ AQ1087  ◆ K984  ♣ 1086	South:  ♠ A10765  ♥ J42  ♠ AQJ3  ♣ 7	Pass	North  1NT <sup>1</sup> 2♥ ng 1NT	1♠
Board: 316 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠ N	North:  ♠ AQ10752  ♥ AK  ♠ 10  ♣ A1054	South:  ♣ J9  ♥ Q1093  ♠ KJ53  ♣ J96	West Pass AP 1. forcir	North 1♠ 3♠ ng 1NT	1NT <sup>1</sup>
Board: 317 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ 109  ♥ AK1065  ♠ K85  ♣ J43	South:  ♠ AK8763  ♥ J3  ♦ 10  ♠ KQ65			1 <b>♠</b> 2 <b>♣</b>

Board: 313 Dealer: S	♠ AKJ ♥ KQJ53	The opponents are silent.
Vul: EW HCP: 18	<ul><li>★ K10</li><li>★ J32</li></ul>	You bid first.
Board: 314 Dealer: N	<b>♦</b> 1032 <b>♥</b> AK106	West Bids 3♦ if possible.
Vul: Both HCP: 11	<ul><li>→ J764</li><li>→ K7</li></ul>	Partner bids first.
Board: 315 Dealer: S	<b>♠</b> A10765 <b>♥</b> J42	The opponents are silent.
Vul: NS HCP: 12	<ul><li>AQJ3</li><li>₹ 7</li></ul>	You bid first.
Board: 316 Dealer: N	<b>♦</b> J9 <b>♥</b> Q1093	The opponents are silent.
Vul: EW HCP: 8	<ul><li>★ KJ53</li><li>♣ J96</li></ul>	Partner bids first.
Board: 317 Dealer: S	<b>♦</b> AK8763 <b>♥</b> J3	The opponents are silent.
Vul: Both HCP: 13	<ul><li>10</li><li>KQ65</li></ul>	You bid first.

Board: 313 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ Q62  ♥ 9  ♠ A98543  ♣ Q97	South:  ♠ AKJ  ♥ KQJ53  ♠ K10  ♣ J32		North 1NT <sup>1</sup> ng 1NT	1♥
Board: 314 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ AKQ86  ♥ Q987  ♠ KQ  ♣ 109	South:  ♠ 1032  ♥ AK106  ♦ J764  ♣ K7	West  3  AP  1. forcir	North 1♠ 3♥ ng 1NT	1NT <sup>1</sup>
Board: 315 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ N	North:  ♣ 8  ▼ AQ1087  ◆ K984  ♣ 1086	South:  ♠ A10765  ♥ J42  ♠ AQJ3  ♣ 7	Pass	North  1NT <sup>1</sup> 2♥ ng 1NT	1♠
Board: 316 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠ N	North:  ♠ AQ10752  ♥ AK  ♠ 10  ♣ A1054	South:  ♣ J9  ♥ Q1093  ♠ KJ53  ♣ J96	West Pass AP 1. forcir	North 1♠ 3♠ ng 1NT	1NT <sup>1</sup>
Board: 317 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ 109  ♥ AK1065  ♠ K85  ♣ J43	South:  ♠ AK8763  ♥ J3  ♦ 10  ♠ KQ65			1 <b>♠</b> 2 <b>♣</b>

Board: 318 Dealer: N Vul: None HCP: 17	<ul><li>★ AKQ96</li><li>▼ A852</li><li>◆ 4</li><li>◆ KJ7</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 319 Dealer: S Vul: EW HCP: 7	◆— ▼ 763 ◆ A8764 ◆ K10753	The opponents are silent.  Partner bids first.
Board: 320 Dealer: N Vul: Both HCP: 15	<ul><li>AJ542</li><li>✓ KQ72</li><li>AJ6</li><li>4</li></ul>	The opponents are silent. You bid first.
Board: 321 Dealer: S Vul: None HCP: 10	<ul><li>★ K7</li><li>♥ Q7642</li><li>◆ A5</li><li>◆ J874</li></ul>	The opponents are silent.  Partner bids first.
Board: 322 Dealer: N Vul: NS HCP: 14	<ul><li>♣ Q97653</li><li>♥ A</li><li>♦ K54</li><li>♣ KQ5</li></ul>	West Doubles 1NT if possible. You bid first.

Board: 318 Dealer: N Vul: None North HCP: 17 South HCP: 6 Contract: 3 N	North:  ♠ AKQ96  ♥ A852  ♠ 4  ♣ KJ7	South:  ♠ 42  ♥ 1094  ♦ 86  ♣ AQ8643	West North East South  1♠ Pass 1NT¹  3♠ 3♥ AP  1. forcing 1NT
Board: 319 Dealer: S Vul: EW North HCP: 7 South HCP: 19 Contract: 4♠ S	North:  ♣ —  ▼ 763  • A8764  • K10753	South:  ♠ AKJ10974  ♥ AJ5  ♠ KQ  ♣ J	West North East South  1♠  Pass 1NT¹ Pass 4♠  AP  1. forcing 1NT
Board: 320 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4 N	North:  ♠ AJ542  ♥ KQ72  ♠ AJ6  ♠ 4	South:  ♠ Q6  ♥ J1043  ♠ K94  ♠ K873	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 321 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4♠ S	North:  ♠ K7  ♥ Q7642  ♠ A5  ♣ J874	South:  ♠ A86542  ♥ 5  • Q103  ♣ AK10	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 322 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 44 N	North:  ♠ Q97653  ♥ A  ♠ K54  ♣ KQ5	South:  ♠ K82  ♥ KJ974  ♦ QJ8  ♣ 103	West North East South  1♠ Pass 1NT¹  X 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 318 Dealer: N Vul: None HCP: 6	<ul><li>42</li><li>1094</li><li>86</li><li>AQ8643</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 319 Dealer: S Vul: EW HCP: 19	<ul><li>AKJ10974</li><li>✓ AJ5</li><li>✓ KQ</li><li>✓ J</li></ul>	The opponents are silent. You bid first.
Board: 320 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q6</li><li>♥ J1043</li><li>◆ K94</li><li>♣ K873</li></ul>	The opponents are silent.  Partner bids first.
Board: 321 Dealer: S Vul: None HCP: 13	<ul><li>A86542</li><li>▼ 5</li><li>◆ Q103</li><li>◆ AK10</li></ul>	The opponents are silent. You bid first.
Board: 322 Dealer: N Vul: NS HCP: 10	<ul><li>★ K82</li><li>▼ KJ974</li><li>◆ QJ8</li><li>◆ 103</li></ul>	West Doubles 1NT if possible.  Partner bids first.

Board: 318 Dealer: N Vul: None North HCP: 17 South HCP: 6 Contract: 3 N	North:  ♠ AKQ96  ♥ A852  ♠ 4  ♣ KJ7	South:  ♠ 42  ♥ 1094  ♦ 86  ♣ AQ8643	West North East South  1♠ Pass 1NT¹  3♠ 3♥ AP  1. forcing 1NT
Board: 319 Dealer: S Vul: EW North HCP: 7 South HCP: 19 Contract: 4♠ S	North:  ♣ —  ▼ 763  • A8764  • K10753	South:  ♠ AKJ10974  ♥ AJ5  ♠ KQ  ♣ J	West North East South  1♠  Pass 1NT¹ Pass 4♠  AP  1. forcing 1NT
Board: 320 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4 N	North:  ♠ AJ542  ♥ KQ72  ♠ AJ6  ♠ 4	South:  ♠ Q6  ♥ J1043  ♠ K94  ♠ K873	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 321 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4♠ S	North:  ♠ K7  ♥ Q7642  ♠ A5  ♣ J874	South:  ♠ A86542  ♥ 5  • Q103  ♣ AK10	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 322 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 44 N	North:  ♠ Q97653  ♥ A  ♠ K54  ♣ KQ5	South:  ♠ K82  ♥ KJ974  ♦ QJ8  ♣ 103	West North East South  1♠ Pass 1NT¹  X 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

#### Forcing NT (Leveled)

Board: 323 ♠ J4
Dealer: S ▼ K109

The opponents are silent.

Dealer: N 

Vul: None 

HCP: 17 

A5 

You bid first.

Vul: NS HCP: 6 

→ J1054 → KQ10952

Partner bids first.

Vul: EW → J HCP: 16 → O You bid first.

Board: 327 ♠—
Dealer: S ▼73

East Doubles Pass if possible.

Vul: None → J10873 HCP: 8 → AK10985 Partner bids first.

Board: 323 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 S	North:	South:	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 324 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 6♣ N	North:  ♠ AQJ97  ♥ J8  ♠ A5  ♠ AJ94	South:  ♣ 3  ♥ A1053  ♣ J97  ♣ K8653	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4NT²  Pass 5♠³ Pass 6♠  AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=0/5 or 3/5
Board: 325 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 6♣ N	North:	South:  ♠ AQ96  ♥ AJ975  ♠ K  ♠ A83	West North East South  1  Pass 1NT¹ Pass 2  Pass 3  Pass 5  Pass 6  AP  1. forcing 1NT
Board: 326 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ AJ1092  ♥ AKJ943  ♦ J  ♠ Q	South:	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 3NT  Pass 4♠ AP  1. forcing 1NT
Board: 327 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 5•X S	North:  ♣ —  ▼ 73  ◆ J10873  ♣ AK10985	South:  ♠ AKJ93  ♥ 986  ♠ A654  ♠ Q	West North East South  1♣  Pass 1NT¹ Pass 2◆  Pass 3◆ Pass 5◆  Pass Pass X AP  1. forcing 1NT

Board: 323 Dealer: S Vul: Both HCP: 13	<b>♦</b> 63 <b>♥</b> A8643 <b>♦</b> 98 <b>♣</b> AKQ8	The opponents are silent. You bid first.
Board: 324 Dealer: N Vul: None HCP: 8	<b>♣</b> 3 <b>♥</b> A1053 <b>♦</b> J97 <b>♣</b> K8653	The opponents are silent.  Partner bids first.
Board: 325 Dealer: S Vul: NS HCP: 18	<ul><li>AQ96</li><li>✓ AJ975</li><li>✓ K</li><li>A83</li></ul>	The opponents are silent. You bid first.
Board: 326 Dealer: N Vul: EW HCP: 9	<ul><li>★84</li><li>▼10</li><li>★AQ754</li><li>★K8654</li></ul>	The opponents are silent.  Partner bids first.
Board: 327 Dealer: S Vul: None HCP: 14	<ul><li>★ AKJ93</li><li>♥ 986</li><li>★ A654</li><li>★ Q</li></ul>	East Doubles Pass if possible. You bid first.

Board: 323 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 S	North:	South:	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 324 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 6♣ N	North:  ♠ AQJ97  ♥ J8  ♠ A5  ♠ AJ94	South:  ♣ 3  ♥ A1053  ♣ J97  ♣ K8653	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4NT²  Pass 5♠³ Pass 6♠  AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=0/5 or 3/5
Board: 325 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 6♣ N	North:	South:  ♠ AQ96  ♥ AJ975  ♠ K  ♠ A83	West North East South  1  Pass 1NT¹ Pass 2  Pass 3  Pass 5  Pass 6  AP  1. forcing 1NT
Board: 326 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ N	North:  ♠ AJ1092  ♥ AKJ943  ♦ J  ♠ Q	South:	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 3NT  Pass 4♠ AP  1. forcing 1NT
Board: 327 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 5•X S	North:  ♣ —  ▼ 73  ◆ J10873  ♣ AK10985	South:  ♠ AKJ93  ♥ 986  ♠ A654  ♠ Q	West North East South  1♣  Pass 1NT¹ Pass 2◆  Pass 3◆ Pass 5◆  Pass Pass X AP  1. forcing 1NT

Board: 328 Dealer: N Vul: NS HCP: 18	<ul><li>★ KJ852</li><li>▼ AQJ2</li><li>◆ 10</li><li>◆ AK4</li></ul>	The opponents are silent. You bid first.
Board: 329 Dealer: S Vul: EW HCP: 6	<ul><li>▲ J3</li><li>♥ Q86543</li><li>♦ K65</li><li>♣ 65</li></ul>	East Bids 2♣ if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. Partner bids first.
Board: 330 Dealer: N Vul: Both HCP: 12	<ul><li>↑743</li><li>♥ Q9643</li><li>↑ K7</li><li>♠ AK7</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 331 Dealer: S Vul: NS HCP: 11	<ul><li>▲ A5</li><li>▼ J752</li><li>◆ 943</li><li>▲ KQJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 332 Dealer: N Vul: EW HCP: 13	<ul><li>★ AK9543</li><li>♥ 75</li><li>◆ J10</li><li>◆ AJ10</li></ul>	The opponents are silent. You bid first.

Board: 328 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 4 N	North:  ♠ KJ852  ♥ AQJ2  • 10  ♣ AK4	South:  ♠ A7  ♥ K864  ♠ Q5  ♣ Q10965	Pass AP	North 1♠ 3♥ ng 1NT	Pass Pass	$1NT^{1}$
Board: 329 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 4♥ S	North:	South:  ♠ AK654  ♥ 10972  ♠ J7  ♣ KJ	Pass 3♣ Pass	North  1NT <sup>1</sup> 3♥ 4♥ ng 1NT	2 <b>♣</b> 4 <b>♣</b> AP	South 1♠ 2♥ Pass
Board: 330 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 24 W	North:  ♠ 743  ♥ Q9643  ♠ K7  ♣ AK7	South:  ♠ KJ5  ♥ AJ  ♦ Q1063  ♣ 10964	2♠	North 1♥ AP ng 1NT	Pass	South 1NT <sup>1</sup>
Board: 331 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ A5  ♥ J752  • 943  ♣ KQJ6	South:  ♠ KJ9764  ♥ A98  ♠ KJ87  ♣ —	Pass Pass Pass	North  1NT¹ 2NT 4♠ ng 1NT		1 <b>♠</b> 2 <b>♦</b>
Board: 332 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 2♠ N	North:  ♠ AK9543  ♥ 75  • J10  ♠ AJ10	South:	Pass	North 1♠ 2♠ ng 1NT		South 1NT <sup>1</sup>

Board: 328 Dealer: N Vul: NS HCP: 11	<ul><li>A7</li><li>✓ K864</li><li>✓ Q5</li><li>✓ Q10965</li></ul>	The opponents are silent.  Partner bids first.
Board: 329 Dealer: S Vul: EW HCP: 12	<ul><li>AK654</li><li>▼ 10972</li><li>◆ J7</li><li>◆ KJ</li></ul>	East Bids 2♣ if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. You bid first.
Board: 330 Dealer: N Vul: Both HCP: 11	<b>♦</b> KJ5 <b>♥</b> AJ <b>♦</b> Q1063 <b>♣</b> 10964	West Bids 2♠ if possible.  Partner bids first.
Board: 331 Dealer: S Vul: NS HCP: 12	<ul><li>★ KJ9764</li><li>★ A98</li><li>★ KJ87</li><li>★ —</li></ul>	The opponents are silent. You bid first.
Board: 332 Dealer: N Vul: EW HCP: 7	<ul><li>♠ 62</li><li>♥ Q63</li><li>◆ Q9873</li><li>♠ K86</li></ul>	The opponents are silent.  Partner bids first.

Board: 328 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 4 N	North:  ♠ KJ852  ♥ AQJ2  • 10  ♣ AK4	South:  ♠ A7  ♥ K864  ♠ Q5  ♣ Q10965	Pass AP	North 1♠ 3♥ ng 1NT	Pass Pass	$1NT^{1}$
Board: 329 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 4♥ S	North:	South:  ♠ AK654  ♥ 10972  ♠ J7  ♣ KJ	Pass 3♣ Pass	North  1NT <sup>1</sup> 3♥ 4♥ ng 1NT	2 <b>♣</b> 4 <b>♣</b> AP	South 1♠ 2♥ Pass
Board: 330 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 24 W	North:  ♠ 743  ♥ Q9643  ♠ K7  ♣ AK7	South:  ♠ KJ5  ♥ AJ  ♦ Q1063  ♣ 10964	2♠	North 1♥ AP ng 1NT	Pass	South 1NT <sup>1</sup>
Board: 331 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ A5  ♥ J752  • 943  ♣ KQJ6	South:  ♠ KJ9764  ♥ A98  ♠ KJ87  ♣ —	Pass Pass Pass	North  1NT¹ 2NT 4♠ ng 1NT		1 <b>♠</b> 2 <b>♦</b>
Board: 332 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 2♠ N	North:  ♠ AK9543  ♥ 75  • J10  ♠ AJ10	South:	Pass	North 1♠ 2♠ ng 1NT		South 1NT <sup>1</sup>

Board: 333 Dealer: S Vul: Both HCP: 8	<ul><li>◆ 96</li><li>♥ K10643</li><li>◆ J98</li><li>◆ A43</li></ul>	The opponents are silent.  Partner bids first.
Board: 334 Dealer: N Vul: None HCP: 15	<ul><li>♠ 93</li><li>♥ AKQ106</li><li>♠ AQ64</li><li>♠ 107</li></ul>	The opponents are silent. You bid first.
Board: 335 Dealer: S Vul: EW HCP: 11	<ul><li>1074</li><li>K9</li><li>A1074</li><li>A1095</li></ul>	The opponents are silent.  Partner bids first.
Board: 336 Dealer: N Vul: Both HCP: 17	<ul><li>★ KQJ63</li><li>★ A</li><li>◆ A863</li><li>◆ K65</li></ul>	The opponents are silent. You bid first.
Board: 337 Dealer: S Vul: None HCP: 8	<ul><li>10</li><li>♥ 9754</li><li>◆ A9753</li><li>◆ KJ4</li></ul>	East Doubles 1NT if possible.  Partner bids first.

Board: 333 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 2♠ S	North: ♦ 96 ▼ K10643 ◆ J98 ♣ A43	South:  ♠ AQ753  ♥ Q98  ♠ K4  ♣ K76	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♠ AP  1. forcing 1NT
Board: 334 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 4♥ N	North:  ◆ 93  ▼ AKQ106  ◆ AQ64  ◆ 107	South:  ♠ KJ10  ♥ 742  ♠ K983  ♣ KQ5	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 3♥  Pass 3NT² Pass 4♣³  Pass 4♦⁴ Pass 4♥  AP  1. forcing 1NT  2. Cue bid, surplus  3. Cue bid, a ♣ stopper  4. Cue bid, a ♦ stopper
Board: 335 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 44 S	North:  ♠ 1074  ♥ K9  ♠ A1074  ♣ A1095	South:  ♠ KQ852  ♥ AQ73  ♠ Q96  ♣ J	West North East South 1♣  Pass 1NT¹ Pass 2♥  Pass 4♠ AP 1. forcing 1NT
Board: 336 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 4♥ S	North:  ♠ KQJ63  ♥ A  ♠ A863  ♣ K65	South:  ♠ A  ♥ Q10986543  ♦ 104  ♣ J4	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4♥  AP  1. forcing 1NT
Board: 337 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 1NX N	North:  ♠ 10  ♥ 9754  ♠ A9753  ♣ KJ4	South:  ♠ AJ432  ♥ A63  ♠ QJ  ♣ Q87	West North East South 1♣ Pass 1NT¹ X AP 1. forcing 1NT

Board: 333 Dealer: S Vul: Both HCP: 14	<ul><li>AQ753</li><li>♥ Q98</li><li>K4</li><li>K76</li></ul>	The opponents are silent. You bid first.
Board: 334 Dealer: N Vul: None HCP: 12	<ul><li>★ KJ10</li><li>▼ 742</li><li>★ K983</li><li>★ KQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 335 Dealer: S Vul: EW HCP: 14	<ul><li>★ KQ852</li><li>▼ AQ73</li><li>◆ Q96</li><li>◆ J</li></ul>	The opponents are silent. You bid first.
Board: 336 Dealer: N Vul: Both HCP: 7	♣ A ♥ Q10986543 ♦ 104 ♣ J4	The opponents are silent.  Partner bids first.
Board: 337 Dealer: S Vul: None HCP: 14	<ul><li>AJ432</li><li>✓ A63</li><li>QJ</li><li>Q87</li></ul>	East Doubles 1NT if possible. You bid first.

Board: 333 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 2♠ S	North: ♦ 96 ▼ K10643 ◆ J98 ♣ A43	South:  ♠ AQ753  ♥ Q98  ♠ K4  ♣ K76	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♠ AP  1. forcing 1NT
Board: 334 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 4♥ N	North:  ◆ 93  ▼ AKQ106  ◆ AQ64  ◆ 107	South:  ♠ KJ10  ♥ 742  ♠ K983  ♣ KQ5	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 3♥  Pass 3NT² Pass 4♣³  Pass 4♦⁴ Pass 4♥  AP  1. forcing 1NT  2. Cue bid, surplus  3. Cue bid, a ♣ stopper  4. Cue bid, a ♦ stopper
Board: 335 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 44 S	North:  ♠ 1074  ♥ K9  ♠ A1074  ♣ A1095	South:  ♠ KQ852  ♥ AQ73  ♠ Q96  ♣ J	West North East South 1♣  Pass 1NT¹ Pass 2♥  Pass 4♠ AP 1. forcing 1NT
Board: 336 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 4♥ S	North:  ♠ KQJ63  ♥ A  ♠ A863  ♣ K65	South:  ♠ A  ♥ Q10986543  ♦ 104  ♣ J4	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4♥  AP  1. forcing 1NT
Board: 337 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 1NX N	North:  ♠ 10  ♥ 9754  ♠ A9753  ♣ KJ4	South:  ♠ AJ432  ♥ A63  ♠ QJ  ♣ Q87	West North East South 1♣ Pass 1NT¹ X AP 1. forcing 1NT

Board: 338 Dealer: N Vul: NS HCP: 19	<ul><li>★ KQJ32</li><li>▼ 107</li><li>◆ AKQ</li><li>♣ A72</li></ul>	The opponents are silent. You bid first.
Board: 339 Dealer: S Vul: Both HCP: 6	<b>★</b> 86 <b>♥</b> 10952 <b>♦</b> A76432 <b>♣</b> Q	The opponents are silent.  Partner bids first.
Board: 340 Dealer: N Vul: None HCP: 16	<ul><li>★ AKQ104</li><li>♥ Q1097</li><li>♦ KQ9</li><li>♠ 6</li></ul>	The opponents are silent. You bid first.
Board: 341 Dealer: S Vul: NS HCP: 7	◆— ♥ Q72 • 10764 • AJ10765	The opponents are silent.  Partner bids first.
Board: 342 Dealer: N Vul: EW HCP: 12	<ul><li>★ KQ762</li><li>▼ 854</li><li>◆ A7</li><li>◆ QJ3</li></ul>	The opponents are silent.  You bid first.

Board: 338 Dealer: N Vul: NS North HCP: 19 South HCP: 12 Contract: 6♠ N	North:  ♠ KQJ32  ♥ 107  ♠ AKQ  ♣ A72	South:  ♠ A87  ♥ AJ96  ♦ 9842  ♠ K3	Pass Pass AP 1. forci 2. Gerb	North 1♣ 3NT 4♣³  ng 1NT oer out of 4	Pass Pass Pass	1NT¹ 4♣²
Board: 339 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 4 N	North:	South:  ♠ AKQ54  ♥ KQ  ♠ QJ10  ♣ J32	Pass Pass	North  1NT <sup>1</sup> 4  ng 1NT		14
Board: 340 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2♠ N	North:  ♠ AKQ104  ♥ Q1097  ♠ KQ9  ♠ 6	South:	Pass AP	North 1♠ 2♥ ng 1NT		1NT <sup>1</sup>
Board: 341 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2 S	North:  ♣ —  ♥ Q72  • 10764  • AJ10765	South:  ♠ QJ1072  ♥ AKJ103  ♠ Q5  ♠ Q	Pass AP	North  1NT <sup>1</sup> ng 1NT		1♠
Board: 342 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ KQ762  ♥ 854  ♠ A7  ♠ QJ3	South:  ♠ A84  ♥ AJ10  ♠ Q965  ♣ 876	Pass Pass	North 1♣ 2♣ 4♠ ng 1NT		1NT <sup>1</sup>

Board: 338 Dealer: N Vul: NS HCP: 12	<ul><li>A87</li><li>✓ AJ96</li><li>✓ 9842</li><li>✓ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 339 Dealer: S Vul: Both HCP: 18	<ul><li>♠ AKQ54</li><li>♥ KQ</li><li>◆ QJ10</li><li>♠ J32</li></ul>	The opponents are silent. You bid first.
Board: 340 Dealer: N Vul: None HCP: 10	<ul><li>★ 52</li><li>▼ 862</li><li>◆ AJ53</li><li>◆ AJ54</li></ul>	The opponents are silent.  Partner bids first.
Board: 341 Dealer: S Vul: NS HCP: 15	<ul><li>♣ QJ1072</li><li>♥ AKJ103</li><li>◆ Q5</li><li>♣ Q</li></ul>	The opponents are silent. You bid first.
Board: 342 Dealer: N Vul: EW HCP: 11	<ul><li>A84</li><li>✓ AJ10</li><li>✓ Q965</li><li>◆ 876</li></ul>	The opponents are silent.  Partner bids first.

Board: 338 Dealer: N Vul: NS North HCP: 19 South HCP: 12 Contract: 6♠ N	North:  ♠ KQJ32  ♥ 107  ♠ AKQ  ♣ A72	South:  ♠ A87  ♥ AJ96  ♦ 9842  ♠ K3	Pass Pass AP 1. forci 2. Gerb	North 1♣ 3NT 4♣³  ng 1NT oer out of 4	Pass Pass Pass	1NT¹ 4♣²
Board: 339 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 4 N	North:	South:  ♠ AKQ54  ♥ KQ  ♠ QJ10  ♣ J32	Pass Pass	North  1NT <sup>1</sup> 4  ng 1NT		14
Board: 340 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2♠ N	North:  ♠ AKQ104  ♥ Q1097  ♠ KQ9  ♠ 6	South:	Pass AP	North 1♠ 2♥ ng 1NT		1NT <sup>1</sup>
Board: 341 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2 S	North:  ♣ —  ♥ Q72  • 10764  • AJ10765	South:  ♠ QJ1072  ♥ AKJ103  ♠ Q5  ♠ Q	Pass AP	North  1NT <sup>1</sup> ng 1NT		1♠
Board: 342 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ KQ762  ♥ 854  ♠ A7  ♠ QJ3	South:  ♠ A84  ♥ AJ10  ♠ Q965  ♣ 876	Pass Pass	North 1♣ 2♣ 4♠ ng 1NT		1NT <sup>1</sup>

Board: 343 Dealer: S Vul: None HCP: 8	<ul><li>▲ A6</li><li>▼ J10743</li><li>◆ 965</li><li>▲ K107</li></ul>	The opponents are silent.  Partner bids first.
Board: 344 Dealer: N Vul: EW HCP: 18	<ul><li>★ KQ1087</li><li>★ A107</li><li>◆ A76</li><li>★ AJ</li></ul>	The opponents are silent. You bid first.
Board: 345 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q98</li><li>♥ KQ</li><li>◆ J1054</li><li>♣ QJ87</li></ul>	The opponents are silent.  Partner bids first.
Board: 346 Dealer: N Vul: NS HCP: 15	<ul><li>AK1052</li><li>✓ KQJ7</li><li>✓ Q5</li><li>▲ 106</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 347 Dealer: S Vul: EW HCP: 11	<ul><li>♦ 852</li><li>▼ 74</li><li>♦ A83</li><li>♣ AQJ104</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 343 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 2♠ S	North:  ♠ A6  ♥ J10743  ♦ 965  ♠ K107	South:  ♣ J9754  ♥ A8  • KQJ8  ♣ J9	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT	1♠
Board: 344 Dealer: N Vul: EW North HCP: 18 South HCP: 6 Contract: 3N S	North:  ♠ KQ1087  ♥ A107  ♠ A76  ♣ AJ	South:	Pass	North 1♠ 3NT ng 1NT	South 1NT <sup>1</sup>
Board: 345 Dealer: S Vul: Both North HCP: 11 South HCP: 18 Contract: 3N N	North:  ♠ Q98  ♥ KQ  ♦ J1054  ♣ QJ87	South:  ♠ A106  ♥ AJ876  ♠ Q  ♠ AK65	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT	1♥
Board: 346 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AK1052  ♥ KQJ7  ♠ Q5  ♣ 106	South:	2♦ Pass	North 1♠ 2♥ 4♥ ng 1NT	1NT <sup>1</sup>
Board: 347 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♠ 852  ♥ 74  ♠ A83  ♣ AQJ104	South:  ♠ 10  ♥ AKQJ109852  ♠ Q  ♠ K7	Pass AP	North 1NT <sup>1</sup> ng 1NT	South 1♥ 4♥

#### Forcing NT (Leveled)

Board: 343 Dealer: S Vul: None HCP: 12	<ul><li> ♣ J9754</li><li> ♥ A8</li><li> ♠ KQJ8</li><li> ♣ J9</li></ul>	The opponents are silent. You bid first.
Board: 344 Dealer: N Vul: EW HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 345 Dealer: S Vul: Both HCP: 18	<ul><li>★ A106</li><li>♥ AJ876</li><li>◆ Q</li><li>★ AK65</li></ul>	The opponents are silent. You bid first.
Board: 346 Dealer: N Vul: NS	<b>♣</b> J3 <b>♥</b> 8632 <b>♦</b> 98	West Bids 2♦ if possible.

HCP: 10 ♣ AKQ95 Partner blds first.

Board: 347 ♣ 10
Dealer: S ▼ AKQJ109852 East Bids 2♦ if possible.

Partner bids first.

Board: 343 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 2♠ S	North:  ♠ A6  ♥ J10743  ♦ 965  ♠ K107	South:  ♣ J9754  ♥ A8  • KQJ8  ♣ J9	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT	1♠
Board: 344 Dealer: N Vul: EW North HCP: 18 South HCP: 6 Contract: 3N S	North:  ♠ KQ1087  ♥ A107  ♠ A76  ♣ AJ	South:	Pass	North 1♠ 3NT ng 1NT	South 1NT <sup>1</sup>
Board: 345 Dealer: S Vul: Both North HCP: 11 South HCP: 18 Contract: 3N N	North:  ♠ Q98  ♥ KQ  ♦ J1054  ♣ QJ87	South:  ♠ A106  ♥ AJ876  ♠ Q  ♠ AK65	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT	1♥
Board: 346 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AK1052  ♥ KQJ7  ♠ Q5  ♣ 106	South:	2♦ Pass	North 1♠ 2♥ 4♥ ng 1NT	1NT <sup>1</sup>
Board: 347 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♠ 852  ♥ 74  ♠ A83  ♣ AQJ104	South:  ♠ 10  ♥ AKQJ109852  ♠ Q  ♠ K7	Pass AP	North 1NT <sup>1</sup> ng 1NT	South 1♥ 4♥

Board: 348 Dealer: N Vul: Both HCP: 12	<ul><li>★ K8764</li><li>♥ K</li><li>★ K84</li><li>★ K754</li></ul>	The opponents are silent. You bid first.
Board: 349 Dealer: S Vul: None HCP: 11	<ul><li>♣ AJ6</li><li>♥ 943</li><li>♦ KQJ</li><li>♣ 10743</li></ul>	The opponents are silent.  Partner bids first.
Board: 350 Dealer: N Vul: EW HCP: 18	<ul><li>★ K6</li><li>▼ AKJ94</li><li>◆ A98</li><li>◆ K65</li></ul>	The opponents are silent. You bid first.
Board: 351 Dealer: S Vul: Both HCP: 8	<ul><li>1097</li><li>✓—</li><li>AQ8643</li><li>Q1054</li></ul>	The opponents are silent.  Partner bids first.

Board: 348 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 2♥ S	North:  ♠ K8764  ♥ K  ♦ K84  ♣ K754	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT
Board: 349 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 6♥ S	North:  ♠ AJ6  ♥ 943  ♠ KQJ  ♣ 10743	South:  ◆ 32  ▼ AKJ107  ◆ A10  ◆ AK92	West North East South  1 ♥  Pass 1NT¹ Pass 3♣  Pass 3♥ Pass 4♣²  Pass 4♠³ Pass 4NT⁴  Pass 5♠⁵ Pass 6♥  AP  1. forcing 1NT  2. Cue bid, a ♠ stopper  3. Cue bid, a ♠ stopper  4. Blackwood 0314, for ♥  5. A=1/5 or 4/5
Board: 350 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ K6  ♥ AKJ94  ♠ A98  ♣ K65	South:  ♠ Q75  ♥ 7  ♦ Q107  ♠ QJ10842	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 351 Dealer: S Vul: Both North HCP: 8 South HCP: 18 Contract: 5 S	North:  • 1097  • —  • AQ8643  • Q1054	South:  ♠ KJ  ♥ AQ643  ♦ J2  ♣ AK73	West North East South  1♥  Pass 1NT¹ Pass 3♣  Pass 5♣ AP  1. forcing 1NT

#### Forcing NT (Leveled)

Board: 348

Dealer: N

Vul: Both

HCP: 8

**♦**93

♥J109765

**♦** 105

**♣** AQJ

Partner bids first.

Board: 349

Dealer: S

Vul: None HCP: 19

**★**32

**♥** AKJ107

**♦** A10

**♣** AK92

The opponents are silent.

The opponents are silent.

You bid first.

Board: 350

Dealer: N

Vul: EW

HCP: 7

**♠** Q75

**Y** 7

**♦** Q107

♣ QJ10842

The opponents are silent.

Partner bids first.

Board: 351

Dealer: S

Vul: Both

HCP: 18

**♠** KJ

**♥** AQ643

**♦** J2

**♣** AK73

The opponents are silent.

You bid first.

Board: 348 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 2♥ S	North:  ♠ K8764  ♥ K  ♦ K84  ♣ K754	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT
Board: 349 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 6♥ S	North:  ♠ AJ6  ♥ 943  ♠ KQJ  ♣ 10743	South:  ◆ 32  ▼ AKJ107  ◆ A10  ◆ AK92	West North East South  1 ♥  Pass 1NT¹ Pass 3♣  Pass 3♥ Pass 4♣²  Pass 4♠³ Pass 4NT⁴  Pass 5♠⁵ Pass 6♥  AP  1. forcing 1NT  2. Cue bid, a ♠ stopper  3. Cue bid, a ♠ stopper  4. Blackwood 0314, for ♥  5. A=1/5 or 4/5
Board: 350 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ K6  ♥ AKJ94  ♠ A98  ♣ K65	South:  ♠ Q75  ♥ 7  ♦ Q107  ♠ QJ10842	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 351 Dealer: S Vul: Both North HCP: 8 South HCP: 18 Contract: 5 S	North:  • 1097  • —  • AQ8643  • Q1054	South:  ♠ KJ  ♥ AQ643  ♦ J2  ♣ AK73	West North East South  1♥  Pass 1NT¹ Pass 3♣  Pass 5♣ AP  1. forcing 1NT

Board: 352 Dealer: N Vul: None HCP: 18	<b>♣</b> QJ <b>♥</b> AJ532 <b>♦</b> AKQJ <b>♣</b> 74	The opponents are silent. You bid first.
Board: 353 Dealer: S Vul: NS HCP: 10	<ul><li>♦ 875</li><li>♥ 93</li><li>♦ A75</li><li>♠ KQJ65</li></ul>	The opponents are silent.  Partner bids first.
Board: 354 Dealer: N Vul: Both HCP: 19	<ul><li>102</li><li>★ K7653</li><li>★ AK7</li><li>★ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 355 Dealer: S Vul: None HCP: 8	<ul><li>1086</li><li>2</li><li>AJ9754</li><li>K76</li></ul>	The opponents are silent.  Partner bids first.
Board: 356 Dealer: N Vul: NS HCP: 17	<ul><li>A8754</li><li>✓ AQ63</li><li>AK</li><li>♣ 109</li></ul>	The opponents are silent. You bid first.

Board: 352 Dealer: N Vul: None North HCP: 18 South HCP: 7 Contract: 5 N	North:  ♠ QJ  ♥ AJ532  ♠ AKQJ  ♣ 74	South:	West North East South  1♥ Pass 1NT¹  Pass 3♦ Pass 5♦  AP  1. forcing 1NT
Board: 353 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 44 S	North:  ♣ 875  ♥ 93  ♠ A75  ♣ KQJ65	South:  ♠ AKQ42  ♥ A874  ♠ K3  ♣ 104	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 3♠ Pass 3NT²  Pass 4♠³ Pass 4♠⁴  Pass 4♠ AP  1. forcing 1NT  2. Cue bid, surplus  3. Cue bid, a ♣ stopper  4. Cue bid, a ♦ stopper
Board: 354 Dealer: N Vul: Both North HCP: 19 South HCP: 7 Contract: 3N S	North:  ♠ 102  ♥ K7653  ♠ AK7  ♣ AKQ	South:  ♠ Q6  ♥ QJ  ♦ J82  ♣ J109653	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 355 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N N	North:	South:  ♠ AK72  ♥ AQJ43  ♠ KQ10  ♣ 2	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 356 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 3N S	North:  ◆ A8754  ▼ AQ63  ◆ AK  ◆ 109	South:  ♠ K3  ♥ 985  • QJ86  ♣ J764	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 3NT  AP  1. forcing 1NT

Board: 352 Dealer: N Vul: None HCP: 7	<ul><li>43</li><li>✓—</li><li>10976532</li><li>AK108</li></ul>	The opponents are silent.  Partner bids first.
Board: 353 Dealer: S Vul: NS HCP: 16	<ul><li>★ AKQ42</li><li>★ A874</li><li>★ K3</li><li>★ 104</li></ul>	The opponents are silent. You bid first.
Board: 354 Dealer: N Vul: Both HCP: 7	♣ Q6 ♥ QJ ♦ J82 ♣ J109653	The opponents are silent.  Partner bids first.
Board: 355 Dealer: S Vul: None HCP: 19	<ul><li>★ AK72</li><li>▼ AQJ43</li><li>◆ KQ10</li><li>★ 2</li></ul>	The opponents are silent. You bid first.
Board: 356 Dealer: N Vul: NS HCP: 7	<ul><li>★ K3</li><li>♥ 985</li><li>◆ QJ86</li><li>◆ J764</li></ul>	The opponents are silent.  Partner bids first.

Board: 352 Dealer: N Vul: None North HCP: 18 South HCP: 7 Contract: 5 N	North:  ♠ QJ  ♥ AJ532  ♠ AKQJ  ♣ 74	South:	West North East South  1♥ Pass 1NT¹  Pass 3♦ Pass 5♦  AP  1. forcing 1NT
Board: 353 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 44 S	North:  ♣ 875  ♥ 93  ♠ A75  ♣ KQJ65	South:  ♠ AKQ42  ♥ A874  ♠ K3  ♣ 104	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 3♠ Pass 3NT²  Pass 4♠³ Pass 4♠⁴  Pass 4♠ AP  1. forcing 1NT  2. Cue bid, surplus  3. Cue bid, a ♣ stopper  4. Cue bid, a ♦ stopper
Board: 354 Dealer: N Vul: Both North HCP: 19 South HCP: 7 Contract: 3N S	North:  ♠ 102  ♥ K7653  ♠ AK7  ♣ AKQ	South:  ♠ Q6  ♥ QJ  ♦ J82  ♣ J109653	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 355 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N N	North:	South:  ♠ AK72  ♥ AQJ43  ♠ KQ10  ♣ 2	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 356 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 3N S	North:  ◆ A8754  ▼ AQ63  ◆ AK  ◆ 109	South:  ♠ K3  ♥ 985  • QJ86  ♣ J764	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 3NT  AP  1. forcing 1NT

Board: 357 Dealer: S Vul: EW HCP: 12	<ul><li>★ K109</li><li>♥ Q6</li><li>◆ A97643</li><li>◆ K6</li></ul>	The opponents are silent.  Partner bids first.
Board: 358 Dealer: N Vul: None HCP: 18	<ul><li>AKJ65</li><li>✓ A62</li><li>Q654</li><li>A</li></ul>	The opponents are silent. You bid first.
Board: 359 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q86</li><li>♥ J97</li><li>♦ AQ986</li><li>♣ Q8</li></ul>	The opponents are silent.  Partner bids first.
Board: 360 Dealer: N Vul: EW HCP: 18	<ul><li>AQ1074</li><li>✓—</li><li>KJ9</li><li>AKJ98</li></ul>	The opponents are silent. You bid first.
Board: 361 Dealer: S Vul: Both HCP: 8	<ul><li>10</li><li>64</li><li>K632</li><li>AJ10962</li></ul>	The opponents are silent.  Partner bids first.

Board: 357 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♠ S	North:  ♠ K109  ♥ Q6  ♠ A97643  ♠ K6	South:  ♠ AJ76532  ♥ AK9  ♠ Q  ♠ 108	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 358 Dealer: N Vul: None North HCP: 18 South HCP: 11 Contract: 4♠ N	North:  ♠ AKJ65  ♥ A62  ♠ Q654  ♠ A	South:  ♠ 1092  ♥ KQ4  ♠ J7  ♠ KQ987	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠² Pass 4♠  AP  1. forcing 1NT  2. Cue bid, a ♠ stopper
Board: 359 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ Q86  ♥ J97  ♠ AQ986  ♠ Q8	South:	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 360 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 5 S	North:  ♠ AQ1074  ♥ —  ♠ KJ9  ♣ AKJ98	South:	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 5♠ AP  1. forcing 1NT
Board: 361 Dealer: S Vul: Both North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ 10  ♥ 64  ♠ K632  ♠ AJ10962	South: <b>♠</b> J8632 <b>♥</b> AKQJ <b>♠</b> A9 <b>♣</b> K4	West North East South  1♠  Pass 1NT¹ Pass 3♥  Pass 3NT AP  1. forcing 1NT

Board: 357 Dealer: S Vul: EW HCP: 14	<ul><li>▲ AJ76532</li><li>♥ AK9</li><li>◆ Q</li><li>◆ 108</li></ul>	The opponents are silent. You bid first.
Board: 358 Dealer: N Vul: None HCP: 11	<ul><li>1092</li><li>KQ4</li><li>J7</li><li>KQ987</li></ul>	The opponents are silent.  Partner bids first.
Board: 359 Dealer: S Vul: NS HCP: 14	<ul><li>J3</li><li>✓ AKQ1083</li><li>✓ 5</li><li>▲ A954</li></ul>	The opponents are silent. You bid first.
Board: 360 Dealer: N Vul: EW HCP: 7	<b>♣</b> 3 <b>♥</b> KQ1096 <b>♦</b> Q108764 <b>♣</b> 7	The opponents are silent.  Partner bids first.
Board: 361 Dealer: S Vul: Both HCP: 18	<ul><li>▶ J8632</li><li>♥ AKQJ</li><li>◆ A9</li><li>◆ K4</li></ul>	The opponents are silent. You bid first.

Board: 357 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♠ S	North:  ♠ K109  ♥ Q6  ♠ A97643  ♠ K6	South:  ♠ AJ76532  ♥ AK9  ♠ Q  ♠ 108	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 358 Dealer: N Vul: None North HCP: 18 South HCP: 11 Contract: 4♠ N	North:  ♠ AKJ65  ♥ A62  ♠ Q654  ♠ A	South:  ♠ 1092  ♥ KQ4  ♠ J7  ♠ KQ987	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠² Pass 4♠  AP  1. forcing 1NT  2. Cue bid, a ♠ stopper
Board: 359 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ Q86  ♥ J97  ♠ AQ986  ♠ Q8	South:	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 360 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 5 S	North:  ♠ AQ1074  ♥ —  ♠ KJ9  ♣ AKJ98	South:	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 5♠ AP  1. forcing 1NT
Board: 361 Dealer: S Vul: Both North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ 10  ♥ 64  ♠ K632  ♠ AJ10962	South: <b>♠</b> J8632 <b>♥</b> AKQJ <b>♠</b> A9 <b>♣</b> K4	West North East South  1♠  Pass 1NT¹ Pass 3♥  Pass 3NT AP  1. forcing 1NT

Board: 362 Dealer: N Vul: NS HCP: 13	<ul><li> ♣ J63</li><li> ♥ KQJ652</li><li> ♠ Q</li><li> ♣ A74</li></ul>	The opponents are silent. You bid first.
Board: 363 Dealer: S Vul: EW HCP: 11	<ul><li>108</li><li>✓ A10</li><li>✓ A10975</li><li>✓ K873</li></ul>	The opponents are silent.  Partner bids first.
Board: 364 Dealer: N Vul: Both HCP: 13	<ul><li>AJ1054</li><li>✓ AQ95</li><li>✓ 73</li><li>✓ Q5</li></ul>	The opponents are silent. You bid first.
Board: 365 Dealer: S Vul: None HCP: 12	<ul><li>★ K74</li><li>▼ AQ1063</li><li>◆ K4</li><li>◆ 543</li></ul>	East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.
Board: 366 Dealer: N Vul: EW HCP: 12	<ul><li>★ AKQ92</li><li>♥ J763</li><li>◆ Q63</li><li>◆ 5</li></ul>	The opponents are silent. You bid first.

Board: 362 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2♥ N	North:	South:  ♠ K54  ♥ A  • 109654  ♣ K1065	West North East South  1♥ Pass 1NT <sup>1</sup> Pass 2♥ AP  1. forcing 1NT
Board: 363 Dealer: S Vul: EW North HCP: 11 South HCP: 18 Contract: 5♠ S	North:  • 108  • A10  • A10975  • K873	South:  ♠ AKJ953  ♥ K7  ♦ J6  ♠ AQ9	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 4NT² Pass 5♣³  Pass 5♦ Pass 5♠⁴  AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=0/5 or 3/5  4. no ♠ queen
Board: 364 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 44 N	North:  ♠ AJ1054  ♥ AQ95  ♠ 73  ♠ Q5	South:  ♠ K93  ♥ K76  ♠ KQJ8  ♣ 764	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 365 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 44 S	North:  ♠ K74  ♥ AQ1063  ♠ K4  ♣ 543	South:  ♠ A108532  ♥ 7  • Q  ♠ KQJ97	West North East South  1  Pass $1NT^1$ $2 \stackrel{?}{•}^2$ X $2NT^3$ $4 \stackrel{?}{•}$ AP  1. forcing $1NT$ 2. Michaels Cuebid  3. to the partner's longer
Board: 366 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ N	North:  ♠ AKQ92  ♥ J763  ♦ Q63  ♣ 5	South:  ♣ J7  ♥ Q2  ♠ A10987  ♣ K987	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2♠  AP  1. forcing 1NT

Board: 362 Dealer: N Vul: NS HCP: 10	<b>★</b> K54 <b>♥</b> A <b>♦</b> 109654 <b>♣</b> K1065	The opponents are silent.  Partner bids first.
Board: 363 Dealer: S Vul: EW HCP: 18	<ul><li>♠ AKJ953</li><li>♥ K7</li><li>♦ J6</li><li>♠ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 364 Dealer: N Vul: Both HCP: 12	<ul><li>★ K93</li><li>★ K76</li><li>◆ KQJ8</li><li>★ 764</li></ul>	The opponents are silent.  Partner bids first.
Board: 365 Dealer: S Vul: None HCP: 12	<ul><li>★ A108532</li><li>♥ 7</li><li>♦ Q</li><li>★ KQJ97</li></ul>	East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.
Board: 366 Dealer: N Vul: EW HCP: 10	<ul><li>↓ J7</li><li>♥ Q2</li><li>◆ A10987</li><li>♠ K987</li></ul>	The opponents are silent.  Partner bids first.

Board: 362 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2♥ N	North:	South:  ♠ K54  ♥ A  • 109654  ♣ K1065	West North East South  1♥ Pass 1NT <sup>1</sup> Pass 2♥ AP  1. forcing 1NT
Board: 363 Dealer: S Vul: EW North HCP: 11 South HCP: 18 Contract: 5♠ S	North:  • 108  • A10  • A10975  • K873	South:  ♠ AKJ953  ♥ K7  ♦ J6  ♠ AQ9	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 4NT² Pass 5♣³  Pass 5♦ Pass 5♠⁴  AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=0/5 or 3/5  4. no ♠ queen
Board: 364 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 44 N	North:  ♠ AJ1054  ♥ AQ95  ♠ 73  ♠ Q5	South:  ♠ K93  ♥ K76  ♠ KQJ8  ♣ 764	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 365 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 44 S	North:  ♠ K74  ♥ AQ1063  ♠ K4  ♣ 543	South:  ♠ A108532  ♥ 7  • Q  ♠ KQJ97	West North East South  1  Pass $1NT^1$ $2 \stackrel{?}{•}^2$ X $2NT^3$ $4 \stackrel{?}{•}$ AP  1. forcing $1NT$ 2. Michaels Cuebid  3. to the partner's longer
Board: 366 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ N	North:  ♠ AKQ92  ♥ J763  ♦ Q63  ♣ 5	South:  ♣ J7  ♥ Q2  ♠ A10987  ♣ K987	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2♠  AP  1. forcing 1NT

Board: 367 Dealer: S Vul: Both HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 368 Dealer: N Vul: None HCP: 17	<ul><li>♠ AKJ32</li><li>♥ 2</li><li>♦ A63</li><li>♠ AJ87</li></ul>	The opponents are silent. You bid first.
Board: 369 Dealer: S Vul: NS HCP: 8	<ul><li>★ A64</li><li>♥ J3</li><li>◆ 9864</li><li>◆ QJ74</li></ul>	The opponents are silent.  Partner bids first.
Board: 370 Dealer: N Vul: NS HCP: 12	<ul><li>♣ A75</li><li>♥ AJ764</li><li>♦ K43</li><li>♣ 95</li></ul>	The opponents are silent. You bid first.
Board: 371 Dealer: S Vul: EW HCP: 12	<ul><li>★ 743</li><li>▼ K42</li><li>◆ AQJ3</li><li>◆ Q109</li></ul>	The opponents are silent.  Partner bids first.

Board: 367 Dealer: S Vul: Both	North: ♣ J10	South: ♠ A3	West North East South 1♥
North HCP: 11 South HCP: 18 Contract: 4 S	<ul><li>★ A42</li><li>◆ J106</li><li>◆ AJ1092</li></ul>	<ul><li>★ KJ876</li><li>★ AK5</li><li>★ K65</li></ul>	Pass 1NT¹ Pass 3NT Pass 4♥ AP 1. forcing 1NT
Board: 368 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3N S	North:  ♠ AKJ32  ♥ 2  ♠ A63  ♣ AJ87	South:  ♠ 85  ♥ A10643  ♦ QJ9  ♣ Q95	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT
Board: 369 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N N	North:  ♠ A64  ♥ J3  ♦ 9864  ♣ QJ74	South:	West North East South  1♥  Pass 1NT¹ Pass 2NT  AP  1. forcing 1NT
Board: 370 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2N S	North:  ♠ A75  ♥ AJ764  ♠ K43  ♣ 95	South:  ♠ QJ4  ♥ Q5  ♦ J10987  ♠ KQ10	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2NT  AP  1. forcing 1NT
Board: 371 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 4 S	North:  ♠ 743  ♥ K42  ♠ AQJ3  ♠ Q109	South:  ♠ AK  ♥ QJ10853  ♠ K85  ♣ AJ	West North East South  1♥  Pass 1NT¹ Pass 3♥  Pass 4♥ AP  1. forcing 1NT

Board: 367 Dealer: S Vul: Both HCP: 18  AK5 HCP: 18  AK5 HCP: 18  AK65  Poul bid first.  Board: 368 Dealer: N Val: None HCP: 9  AVIII NONE HCP: 9  AVIII NS Dealer: S Val: NS HCP: 16  AK65  AK7  AK1076  Vul: NS Vul: NS Vul: NS HCP: 16  AK65  AK1076  Vul: NS AK65  Free opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  AK1076  You bid first.  AK1076  Fartner bids first.  Board: 370 Partner bids first.  Board: 371 AK10987 HCP: 11  AK2010  AK2010  AK2010  AK3010  AK3010  AK4010  Board: 371 AK5010  Board: 371 AK5010  AK			
Dealer: N Vul: None HCP: 9 QJ9 Partner bids first.  Board: 369 Dealer: S Vul: NS Vul: NS Vul: NS HCP: 16 A865  Board: 370 Dealer: N Vul: NS Vu	Dealer: S Vul: Both	<ul><li>▼ KJ876</li><li>◆ AK5</li></ul>	
Dealer: S Vul: NS Vul: NS HCP: 16  A865  Waking the opponents are silent.  You bid first.  Wou bid first.  Wou bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Board: 371 ★ KQ10  Board: 371 ★ AK Dealer: S Vul: EW  AK Vou bid first.  You bid first.	Dealer: N Vul: None	▼ A10643 ◆ QJ9	
Dealer: N Vul: NS HCP: 11  Board: 371 Dealer: S Vul: EW  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  You bid first	Dealer: S Vul: NS	<b>♥</b> AK1076 <b>♦</b> KQ	
Dealer: S Vul: EW VS5  Vul: EW Vou bid first	Dealer: N Vul: NS	♥ Q5 ♦ J10987	
	Dealer: S Vul: EW	♥ QJ10853 ♦ K85	

Board: 367 Dealer: S Vul: Both	North: ♣ J10	South: ♠ A3	West North East South 1♥
North HCP: 11 South HCP: 18 Contract: 4 S	<ul><li>★ A42</li><li>◆ J106</li><li>◆ AJ1092</li></ul>	<ul><li>★ KJ876</li><li>★ AK5</li><li>★ K65</li></ul>	Pass 1NT¹ Pass 3NT Pass 4♥ AP 1. forcing 1NT
Board: 368 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3N S	North:  ♠ AKJ32  ♥ 2  ♠ A63  ♣ AJ87	South:  ♠ 85  ♥ A10643  ♦ QJ9  ♣ Q95	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT
Board: 369 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N N	North:  ♠ A64  ♥ J3  ♦ 9864  ♣ QJ74	South:	West North East South  1♥  Pass 1NT¹ Pass 2NT  AP  1. forcing 1NT
Board: 370 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2N S	North:  ♠ A75  ♥ AJ764  ♠ K43  ♣ 95	South:  ♠ QJ4  ♥ Q5  ♦ J10987  ♠ KQ10	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2NT  AP  1. forcing 1NT
Board: 371 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 4 S	North:  ♠ 743  ♥ K42  ♠ AQJ3  ♠ Q109	South:  ♠ AK  ♥ QJ10853  ♠ K85  ♣ AJ	West North East South  1♥  Pass 1NT¹ Pass 3♥  Pass 4♥ AP  1. forcing 1NT

Board: 372 Dealer: N Vul: None HCP: 12	<ul><li>★ K109</li><li>★ AQ763</li><li>◆ QJ106</li><li>◆ 10</li></ul>	The opponents are silent. You bid first.
Board: 373 Dealer: S Vul: NS HCP: 8	<ul><li>★ K2</li><li>▼ J742</li><li>◆ K10</li><li>◆ J8765</li></ul>	East Bids 5♦ if possible.  Partner bids first.
Board: 374 Dealer: N Vul: EW HCP: 12	<ul><li>▲ AJ983</li><li>♥ K754</li><li>♦ 1098</li><li>♠ A</li></ul>	The opponents are silent. You bid first.
Board: 375 Dealer: S Vul: Both HCP: 11	<ul><li>♣ 872</li><li>♥ KJ862</li><li>♦ Q6</li><li>♣ AJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 376 Dealer: N Vul: NS HCP: 13	<ul><li>★ AKQ10753</li><li>★ K6</li><li>★ J108</li><li>★ 7</li></ul>	The opponents are silent. You bid first.

Board: 372 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 \( \mathbb{N} \) N	North:  ♠ K109  ♥ AQ763  • QJ106  ♣ 10	South:  ◆ J62  ▼ J8  ◆ A983  ◆ KJ98	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♥  AP  1. forcing 1NT
Board: 373 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 5•X E	North:  ♠ K2  ♥ J742  ♠ K10  ♣ J8765	South:  ♠ Q10984  ♥ Q986  ←—  ♠ AKQ3	West North East South  1♠  Pass 1NT¹ 5♠ Pass  Pass X AP  1. forcing 1NT
Board: 374 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2 N	North:  ♠ AJ983  ♥ K754  ♦ 1098  ♣ A	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT
Board: 375 Dealer: S Vul: Both North HCP: 11 South HCP: 19 Contract: 5♠ S	North:  ♠ 872  ♥ KJ862  ♦ Q6  ♣ AJ8	South:  ♠ AKQ104  ♥ 103  ♠ AK9  ♣ K76	West North East South  1♣  Pass 1NT¹ Pass 3NT  Pass 4♠ Pass 4NT²  Pass 5♠³ Pass 5♠  AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=1/5 or 4/5
Board: 376 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 44 N	North:  ♠ AKQ10753  ♥ K6  ♦ J108  ♣ 7	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 372 Dealer: N Vul: None	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
HCP: 10  Board: 373  Dealer: S  Vul: NS  HCP: 13	<ul><li>★ KJ98</li><li>★ Q10984</li><li>★ Q986</li><li>★ —</li><li>★ AKQ3</li></ul>	East Bids 5♦ if possible.  You bid first.
Board: 374 Dealer: N Vul: EW HCP: 8	♣ 5 ♥ Q82 ♦ J764 ♣ KQ1075	The opponents are silent.  Partner bids first.
Board: 375 Dealer: S Vul: Both HCP: 19	<ul><li>AKQ104</li><li>103</li><li>AK9</li><li>K76</li></ul>	The opponents are silent. You bid first.
Board: 376 Dealer: N Vul: NS HCP: 9	<ul><li>◆ 94</li><li>♥ QJ982</li><li>◆ A76</li><li>◆ Q84</li></ul>	The opponents are silent.  Partner bids first.

Board: 372 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 \( \mathbb{N} \) N	North:  ♠ K109  ♥ AQ763  • QJ106  ♣ 10	South:  ◆ J62  ▼ J8  ◆ A983  ◆ KJ98	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♥  AP  1. forcing 1NT
Board: 373 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 5•X E	North:  ♠ K2  ♥ J742  ♠ K10  ♣ J8765	South:  ♠ Q10984  ♥ Q986  ←—  ♠ AKQ3	West North East South  1♠  Pass 1NT¹ 5♠ Pass  Pass X AP  1. forcing 1NT
Board: 374 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2 N	North:  ♠ AJ983  ♥ K754  ♦ 1098  ♣ A	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT
Board: 375 Dealer: S Vul: Both North HCP: 11 South HCP: 19 Contract: 5♠ S	North:  ♠ 872  ♥ KJ862  ♦ Q6  ♣ AJ8	South:  ♠ AKQ104  ♥ 103  ♠ AK9  ♣ K76	West North East South  1♣  Pass 1NT¹ Pass 3NT  Pass 4♠ Pass 4NT²  Pass 5♠³ Pass 5♠  AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=1/5 or 4/5
Board: 376 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 44 N	North:  ♠ AKQ10753  ♥ K6  ♦ J108  ♣ 7	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 377 Dealer: S Vul: EW HCP: 12	<ul><li>♣ 864</li><li>♥ A963</li><li>◆ A65</li><li>♣ KJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 378 Dealer: N Vul: Both HCP: 13	<ul><li>★ 76</li><li>▼ AQ1032</li><li>♦ 6</li><li>★ AK864</li></ul>	The opponents are silent. You bid first.
Board: 379 Dealer: S Vul: EW HCP: 10	<ul><li>▲ J97</li><li>♥ KJ653</li><li>◆ 9</li><li>♣ KQ95</li></ul>	The opponents are silent.  Partner bids first.
Board: 380 Dealer: N Vul: Both HCP: 15	<ul><li>AQ873</li><li>✓ A</li><li>★ K93</li><li>◆ Q1084</li></ul>	The opponents are silent. You bid first.
Board: 381 Dealer: S Vul: None HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

			<b>11</b> 7	NI 4	Г ,	G 4
Board: 377			west	North	East	South 1♠
Dealer: S	North:	South:	Pass	1NT <sup>1</sup>	Pass	3♠
Vul: EW	<b>♦</b> 864 <b>∀</b> A963	<b>♠</b> AQ10952 <b>♥</b> J	Pass	$4NT^2$	Pass	5 <b>♠</b> <sup>3</sup>
North HCP: 12	◆ A65	♦ K84	Pass	6 <b>♠</b>	AP	
South HCP: 16 Contract: 6♠ S	♣ KJ7	<b>♣</b> AQ8	1. forcin	_		
Conduct. 04 5			2. Black			
			3. A=2/	'S or 5/3	o, Q(S	)=1
Board: 378	North:	South:	West	North	East	South
Dealer: N	<b>★</b> 76	<b>♣</b> J53		1♥	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 13	<b>♥</b> AQ1032	<b>♥</b> J98	Pass	2♣	Pass	3♥
South HCP: 11	<b>♦</b> 6	♦ AK5	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> AK864	<b>♣</b> Q753	1. forcir	ng 1NT		
Board: 379			West	North	East	South
Dealer: S	North:	South:				1♠
Vul: EW	<b>♦</b> J97 <b>♥</b> KJ653	<b>♠</b> AKQ84 <b>♥</b> 107	Pass	$1NT^{1}$	Pass	<b>2</b>
North HCP: 10	<b>♦</b> 9	◆ 107 ◆ 10854	Pass	3♠	Pass	4♠
South HCP: 13 Contract: 4♠ S	<b>♣</b> KQ95	<b>♣</b> A3	AP			
Comract. 42 S			1. forcin	ng 1NT		
Board: 380	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AQ873	<b>★</b> 105		1♠	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 15	<b>♥</b> A	<b>♥</b> KQ963	Pass	2♣	Pass	2♠
South HCP: 10	♦ K93	<b>♦</b> J5	AP			
Contract: 2♠ N	<b>♣</b> Q1084	<b>♣</b> KJ65	1. forcir	ng 1NT		
Board: 381	NI outle	C outle	West	North	Fast	South
Dealer: S	North: ♠ J86	South: ♠ A532	11030	1 10141	Lust	1 <b>Y</b>
Vul: None	<b>♥</b> 62	<b>♥</b> AQ973	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 8 South HCP: 14	<b>◆</b> 1074	◆ Q9	Pass		AP	
Contract: 3♣ S	<b>♣</b> AK987	<b>♣</b> Q5	1. forcin			

Board: 377 Dealer: S Vul: EW HCP: 16	<ul><li>AQ10952</li><li>J</li><li>K84</li><li>AQ8</li></ul>	The opponents are silent. You bid first.
Board: 378 Dealer: N Vul: Both HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 379 Dealer: S Vul: EW HCP: 13	<ul><li>★ AKQ84</li><li>▼ 107</li><li>◆ 10854</li><li>◆ A3</li></ul>	The opponents are silent. You bid first.
Board: 380 Dealer: N Vul: Both HCP: 10	<ul><li>105</li><li>KQ963</li><li>J5</li><li>KJ65</li></ul>	The opponents are silent.  Partner bids first.
Board: 381 Dealer: S Vul: None HCP: 14	<ul><li>A532</li><li>✓ AQ973</li><li>✓ Q9</li><li>✓ Q5</li></ul>	The opponents are silent. You bid first.

			<b>11</b> 7	NI 4	Г ,	G 4
Board: 377			west	North	East	South 1♠
Dealer: S	North:	South:	Pass	1NT <sup>1</sup>	Pass	3♠
Vul: EW	<b>♦</b> 864 <b>∀</b> A963	<b>♠</b> AQ10952 <b>♥</b> J	Pass	$4NT^2$	Pass	5 <b>♠</b> <sup>3</sup>
North HCP: 12	◆ A65	♦ K84	Pass	6 <b>♠</b>	AP	
South HCP: 16 Contract: 6♠ S	♣ KJ7	<b>♣</b> AQ8	1. forcin	_		
Conduct. 04 5			2. Black			
			3. A=2/	'S or 5/3	o, Q(S	)=1
Board: 378	North:	South:	West	North	East	South
Dealer: N	<b>★</b> 76	<b>♣</b> J53		1♥	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 13	<b>♥</b> AQ1032	<b>♥</b> J98	Pass	2♣	Pass	3♥
South HCP: 11	<b>♦</b> 6	♦ AK5	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> AK864	<b>♣</b> Q753	1. forcir	ng 1NT		
Board: 379			West	North	East	South
Dealer: S	North:	South:				1♠
Vul: EW	<b>♦</b> J97 <b>♥</b> KJ653	<b>♠</b> AKQ84 <b>♥</b> 107	Pass	$1NT^{1}$	Pass	<b>2</b>
North HCP: 10	<b>♦</b> 9	◆ 107 ◆ 10854	Pass	3♠	Pass	4♠
South HCP: 13 Contract: 4♠ S	<b>♣</b> KQ95	<b>♣</b> A3	AP			
Comract. 42 S			1. forcin	ng 1NT		
Board: 380	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AQ873	<b>★</b> 105		1♠	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 15	<b>♥</b> A	<b>♥</b> KQ963	Pass	2♣	Pass	2♠
South HCP: 10	♦ K93	<b>♦</b> J5	AP			
Contract: 2♠ N	<b>♣</b> Q1084	<b>♣</b> KJ65	1. forcir	ng 1NT		
Board: 381	NI outle	C outle	West	North	Fast	South
Dealer: S	North: ♠ J86	South: ♠ A532	11030	1 10141	Lust	1 <b>Y</b>
Vul: None	<b>♥</b> 62	<b>♥</b> AQ973	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 8 South HCP: 14	<b>◆</b> 1074	◆ Q9	Pass		AP	
Contract: 3♣ S	<b>♣</b> AK987	<b>♣</b> Q5	1. forcin			

Board: 382 Dealer: N Vul: NS HCP: 14	<ul><li>1098532</li><li>★ A64</li><li>★ A6</li><li>★ AQ</li></ul>	The opponents are silent.  You bid first.
Board: 383 Dealer: S Vul: Both HCP: 6	<ul><li>★ 2</li><li>♥ J107</li><li>◆ 874</li><li>★ AJ10973</li></ul>	The opponents are silent.  Partner bids first.
Board: 384 Dealer: N Vul: None HCP: 19	<ul><li>♣ Q965</li><li>♥ AKQJ8</li><li>◆ KQ9</li><li>♣ Q</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 385 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q84</li><li>★ A92</li><li>◆ A8</li><li>♣ J10876</li></ul>	East Doubles 1NT if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 386 Dealer: N Vul: EW HCP: 13	<ul><li>▲ AQJ975</li><li>▼ 43</li><li>◆ Q8</li><li>▲ KJ6</li></ul>	The opponents are silent.  You bid first.

Board: 382 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 2♠ N	North:  • 1098532  • A64  • A6  • AQ	South:  ♠ K7  ▼ J1083  ♦ 1054  ♠ K765	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 383 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 3N N	North:  ♠ 2  ♥ J107  ♠ 874  ♠ AJ10973	South:  ♠ AJ854  ♥ Q643  ♠ AQ  ♠ KQ	West North East South  1♣  Pass 1NT¹ Pass 3▼  Pass 3NT AP  1. forcing 1NT
Board: 384 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 6 \( \mathbb{N} \) N	North:  ♠ Q965  ♥ AKQJ8  ♠ KQ9  ♣ Q	South:  ♠ AK4  ♥ 976  ♠ A32  ♣ 10843	West North East South  1  Pass 1NT¹  3  3NT Pass 4 2  Pass 4 3 Pass 6 AP  1. forcing 1NT  2. Gerber  3. A=1/4
Board: 385 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ Q84  ♥ A92  ♠ A8  ♣ J10876	South:  ♠ AKJ32  ♥ 6  ♠ Q10974  ♠ K4	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 386 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 4 S	North:  ♠ AQJ975  ♥ 43  ♠ Q8  ♠ KJ6	South:  ♠ 6  ♥ KQJ10962  ♠ 65  ♠ Q95	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♥  AP  1. forcing 1NT

Board: 382	The opponents are silent.  Partner bids first.
Board: 383	The opponents are silent.  You bid first.
Board: 384	West Bids 3♣ if possible.  Partner bids first.
Board: 385	East Doubles 1NT if possible. West Bids 2♥ if possible.  You bid first.
Board: 386 Dealer: N Vul: EW HCP: 8	The opponents are silent.  Partner bids first.

Board: 382 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 2♠ N	North:  • 1098532  • A64  • A6  • AQ	South:  ♠ K7  ▼ J1083  ♦ 1054  ♠ K765	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 383 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 3N N	North:  ♠ 2  ♥ J107  ♠ 874  ♠ AJ10973	South:  ♠ AJ854  ♥ Q643  ♠ AQ  ♠ KQ	West North East South  1♣  Pass 1NT¹ Pass 3▼  Pass 3NT AP  1. forcing 1NT
Board: 384 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 6 \( \mathbb{N} \) N	North:  ♠ Q965  ♥ AKQJ8  ♠ KQ9  ♣ Q	South:  ♠ AK4  ♥ 976  ♠ A32  ♣ 10843	West North East South  1  Pass 1NT¹  3  3NT Pass 4 2  Pass 4 3 Pass 6 AP  1. forcing 1NT  2. Gerber  3. A=1/4
Board: 385 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ Q84  ♥ A92  ♠ A8  ♣ J10876	South:  ♠ AKJ32  ♥ 6  ♠ Q10974  ♠ K4	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 386 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 4 S	North:  ♠ AQJ975  ♥ 43  ♠ Q8  ♠ KJ6	South:  ♠ 6  ♥ KQJ10962  ♠ 65  ♠ Q95	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♥  AP  1. forcing 1NT

Board: 387 Dealer: S Vul: None HCP: 9	<ul><li>108</li><li>✓ K10962</li><li>✓ Q5</li><li>✓ KJ75</li></ul>	The opponents are silent.  Partner bids first.
Board: 388 Dealer: N Vul: NS HCP: 12	<ul><li>★ AQJ109</li><li>▼ 83</li><li>◆ AJ8</li><li>◆ 1063</li></ul>	West Doubles 1NT if possible. East Bids 2♥ if possible. You bid first.
Board: 389 Dealer: S Vul: EW HCP: 11	<b>♦</b> 85 <b>♥</b> KQ865 <b>♦</b> KJ8 <b>♣</b> Q106	East Bids 2NT if possible.  Partner bids first.
Board: 390 Dealer: N Vul: Both HCP: 16	<ul><li>★ KQJ83</li><li>▼ AK62</li><li>◆ 6</li><li>◆ QJ10</li></ul>	The opponents are silent.  You bid first.
Board: 391 Dealer: S Vul: NS HCP: 8	<ul><li>♦ 876</li><li>♥ K</li><li>◆ Q98763</li><li>◆ K54</li></ul>	The opponents are silent.  Partner bids first.

Board: 387 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2♠ S	North:	South:  ♠ KJ632  ♥ Q74  ♠ KJ84  ♣ A	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 388 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2 E	North:  ♠ AQJ109  ♥ 83  ♠ AJ8  ♣ 1063	South:  ♣ 7  ♥ J954  ♠ KQ765  ♣ Q95	West North East South  1♠ Pass 1NT¹  X Pass 2♥ AP  1. forcing 1NT
Board: 389 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ◆ 85  ▼ KQ865  ◆ KJ8  ◆ Q106	South:  ♠ AKQ943  ♥ A72  ♠ 543  ♣ K	West North East South  1♣  Pass 1NT¹ 2NT² 3♣  Pass 4♠ AP  1. forcing 1NT  2. Unusual 2NT
Board: 390 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 5♠ N	North:  ♠ KQJ83  ♥ AK62  ♠ 6  ♣ QJ10	South:  ♠ A64  ♥ Q743  ♠ KJ973  ♠ 9	West North East South  1 Pass $1NT^1$ Pass $2 \checkmark$ Pass $4 \spadesuit$ Pass $4NT^2$ Pass $5 \spadesuit^3$ Pass $5 \spadesuit$ AP  1. forcing $1NT$ 2. Blackwood $0314$ , for $\spadesuit$ 3. $A=1/5$ or $4/5$
Board: 391 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3N N	North:  ♣ 876  ✔ K  ♣ Q98763  ♣ K54	South:  ♠ AK 104  ♥ A10763  ♦ 5  ♣ AQ10	West North East South  1  Pass 1NT¹ Pass 2  Pass 3NT AP  1. forcing 1NT

Board: 387 Dealer: S Vul: None HCP: 14	<ul><li>★ KJ632</li><li>♥ Q74</li><li>◆ KJ84</li><li>◆ A</li></ul>	The opponents are silent. You bid first.
Board: 388 Dealer: N Vul: NS HCP: 8	<ul><li>♣ 7</li><li>♥ J954</li><li>♦ KQ765</li><li>♣ Q95</li></ul>	West Doubles 1NT if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 389 Dealer: S Vul: EW HCP: 16	<ul><li>♠ AKQ943</li><li>♥ A72</li><li>♦ 543</li><li>♠ K</li></ul>	East Bids 2NT if possible. You bid first.
Board: 390 Dealer: N Vul: Both HCP: 10	<ul><li>★ A64</li><li>♥ Q743</li><li>◆ KJ973</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 391 Dealer: S Vul: NS HCP: 17	<ul><li>★ AK104</li><li>▼ A10763</li><li>◆ 5</li><li>★ AQ10</li></ul>	The opponents are silent.  You bid first.

Board: 387 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2♠ S	North:	South:  ♠ KJ632  ♥ Q74  ♠ KJ84  ♣ A	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 388 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2 E	North:  ♠ AQJ109  ♥ 83  ♠ AJ8  ♣ 1063	South:  ♣ 7  ♥ J954  ♠ KQ765  ♣ Q95	West North East South  1♠ Pass 1NT¹  X Pass 2♥ AP  1. forcing 1NT
Board: 389 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ◆ 85  ▼ KQ865  ◆ KJ8  ◆ Q106	South:  ♠ AKQ943  ♥ A72  ♠ 543  ♣ K	West North East South  1♣  Pass 1NT¹ 2NT² 3♣  Pass 4♠ AP  1. forcing 1NT  2. Unusual 2NT
Board: 390 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 5♠ N	North:  ♠ KQJ83  ♥ AK62  ♠ 6  ♣ QJ10	South:  ♠ A64  ♥ Q743  ♠ KJ973  ♠ 9	West North East South  1 Pass $1NT^1$ Pass $2 \checkmark$ Pass $4 \spadesuit$ Pass $4NT^2$ Pass $5 \spadesuit^3$ Pass $5 \spadesuit$ AP  1. forcing $1NT$ 2. Blackwood $0314$ , for $\spadesuit$ 3. $A=1/5$ or $4/5$
Board: 391 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3N N	North:  ♣ 876  ✔ K  ♣ Q98763  ♣ K54	South:  ♠ AK 104  ♥ A10763  ♦ 5  ♣ AQ10	West North East South  1  Pass 1NT¹ Pass 2  Pass 3NT AP  1. forcing 1NT

Board: 392 Dealer: N Vul: EW HCP: 12	<ul><li>★ K932</li><li>★ K9743</li><li>★ K6</li><li>★ K3</li></ul>	The opponents are silent. You bid first.
Board: 393 Dealer: S Vul: Both HCP: 8	<ul><li>♠ Q6</li><li>♥ QJ</li><li>♦ K87642</li><li>♠ 652</li></ul>	The opponents are silent.  Partner bids first.
Board: 394 Dealer: N Vul: None HCP: 13	<ul><li>AQ10864</li><li>♥ 954</li><li>AK108</li><li>♣ —</li></ul>	The opponents are silent. You bid first.
Board: 395 Dealer: S Vul: Both HCP: 12	<b>♠</b> KJ <b>♥</b> K93 <b>♦</b> KJ864 <b>♣</b> J87	The opponents are silent.  Partner bids first.
Board: 396 Dealer: N Vul: None HCP: 14	<ul><li>▲ 102</li><li>♥ KQJ1076</li><li>◆ A9</li><li>♣ A105</li></ul>	The opponents are silent. You bid first.

Board: 392 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3♣ N	North:  ♠ K932  ♥ K9743  ♠ K6  ♣ K3	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 393 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N N	North:  ♠ Q6  ♥ QJ  ♠ K87642  ♠ 652	South:  ♠ AJ93  ♥ A10732  ♠ AQJ  ♠ J	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 394 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AQ10864  ♥ 954  ♠ AK108  ♣ —	South:  ♠ K5  ▼ J1082  ♠ Q9  ♠ KQ1093	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 395 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 S	North:  ♠ KJ  ♥ K93  ♠ KJ864  ♣ J87	South:  ♠ A1083  ♥ AQ654  ♠ 109  ♠ K3	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 396 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 3 S	North:  ♠ 102  ♥ KQJ1076  ♠ A9  ♣ A105	South:  ♠ AK8  ♥ 4  ♠ K76  ♣ 987643	West North East South  1  Pass 1NT¹  Pass 2 Pass 3♣  AP  1. forcing 1NT

Board: 392 Dealer: N Vul: EW HCP: 8	<ul><li>★ 54</li><li>▼ 108</li><li>◆ AJ107</li><li>♣ QJ1097</li></ul>	The opponents are silent.  Partner bids first.
Board: 393 Dealer: S Vul: Both HCP: 17	<ul><li>AJ93</li><li>✓ A10732</li><li>✓ AQJ</li><li>✓ J</li></ul>	The opponents are silent. You bid first.
Board: 394 Dealer: N Vul: None HCP: 11	<ul><li>★K5</li><li>▼J1082</li><li>◆Q9</li><li>★KQ1093</li></ul>	The opponents are silent.  Partner bids first.
Board: 395 Dealer: S Vul: Both HCP: 13	<ul><li>A1083</li><li>✓ AQ654</li><li>109</li><li>K3</li></ul>	The opponents are silent. You bid first.
Board: 396 Dealer: N Vul: None HCP: 10	<ul><li>♠ AK8</li><li>♥ 4</li><li>♠ K76</li><li>♠ 987643</li></ul>	The opponents are silent.  Partner bids first.

Board: 392 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3♣ N	North:  ♠ K932  ♥ K9743  ♠ K6  ♣ K3	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 393 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N N	North:  ♠ Q6  ♥ QJ  ♠ K87642  ♠ 652	South:  ♠ AJ93  ♥ A10732  ♠ AQJ  ♠ J	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 394 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AQ10864  ♥ 954  ♠ AK108  ♣ —	South:  ♠ K5  ▼ J1082  ♠ Q9  ♠ KQ1093	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 395 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 S	North:  ♠ KJ  ♥ K93  ♠ KJ864  ♣ J87	South:  ♠ A1083  ♥ AQ654  ♠ 109  ♠ K3	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 396 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 3 S	North:  ♠ 102  ♥ KQJ1076  ♠ A9  ♣ A105	South:  ♠ AK8  ♥ 4  ♠ K76  ♣ 987643	West North East South  1  Pass 1NT¹  Pass 2 Pass 3♣  AP  1. forcing 1NT

Board: 397 Dealer: S Vul: Both HCP: 11	<ul><li>105</li><li>♥ Q96</li><li>★ KQ543</li><li>★ KJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 398 Dealer: N Vul: None HCP: 15	<ul><li>★ KQJ973</li><li>★ K42</li><li>★ K</li><li>★ K54</li></ul>	The opponents are silent. You bid first.
Board: 399 Dealer: S Vul: NS HCP: 11	<ul><li>★ K105</li><li>♥ J63</li><li>◆ K106</li><li>◆ A653</li></ul>	The opponents are silent.  Partner bids first.
Board: 400 Dealer: N Vul: EW HCP: 14	<ul><li>♣ J76542</li><li>♥ 3</li><li>♦ AKQ8</li><li>♣ A6</li></ul>	The opponents are silent. You bid first.

Board: 397 Dealer: S	North:	South:	West	North	East	South 1♥
Vul: Both	<b>♠</b> 105 <b>♥</b> Q96	<b>♠</b> AKQ <b>♥</b> K10732	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 11	◆ KQ543	◆ R10732 ◆ 97	Pass	3♥	Pass	4♥
South HCP: 14	• KJ5	♣ Q106	AP			
Contract: 4♥ S			1. forci	ng 1NT		
Board: 398	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KQJ973	<b>\$86</b>		1♠	Pass	1NT <sup>1</sup>
Vul: None North HCP: 15	<b>♥</b> K42	<b>♥</b> 765	Pass	2♠	Pass	4♠
South HCP: 11	<b>♦</b> K	♦ AQJ7	AP			
Contract: 4♠ N	<b>♣</b> K54	♣ A1093	1. forci	ng 1NT		
Board: 399 Dealer: S	North: ♠ K105	South: ♠ AQ743	West	North	East	South 1♠
Vul: NS North HCP: 11	<b>♥</b> J63	<b>♥</b> AQ	Pass	1NT <sup>1</sup>	Pass	3NT
South HCP: 19	◆ K106	♦ A95	AP			
Contract: 3N N	♣ A653	<b>♣</b> QJ10	1. forci	ng 1NT		
Board: 400	NI o selos	Cardle	West	North	East	South
Dealer: N	North: <b>♠</b> J76542	South: ♠ KQ		1♠	Pass	1NT <sup>1</sup>
Vul: EW	♥ 3	♥ Q864	Pass	<b>2</b>	Pass	2♠
North HCP: 14	♦ AKQ8	<b>♦</b> J104	Pass	3♠	AP	
South HCP: 8 Contract: 3♠ N	<b>♣</b> A6	<b>♣</b> 8754	1. forci	ng 1NT		

Board: 397 Dealer: S Vul: Both HCP: 14	<ul><li>★ AKQ</li><li>▼ K10732</li><li>◆ 97</li><li>◆ Q106</li></ul>	The opponents are silent. You bid first.
Board: 398 Dealer: N Vul: None HCP: 11	<ul><li>★86</li><li>▼765</li><li>★AQJ7</li><li>★A1093</li></ul>	The opponents are silent.  Partner bids first.
Board: 399 Dealer: S Vul: NS HCP: 19	<ul><li>AQ743</li><li>✓ AQ</li><li>A95</li><li>QJ10</li></ul>	The opponents are silent. You bid first.
Board: 400 Dealer: N Vul: EW HCP: 8	<b>♦</b> KQ <b>♥</b> Q864 <b>♦</b> J104 <b>♣</b> 8754	The opponents are silent.  Partner bids first.

Board: 397 Dealer: S	North:	South:	West	North	East	South 1♥
Vul: Both	<b>♠</b> 105 <b>♥</b> Q96	<b>♠</b> AKQ <b>♥</b> K10732	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 11	◆ KQ543	◆ R10732 ◆ 97	Pass	3♥	Pass	4♥
South HCP: 14	• KJ5	♣ Q106	AP			
Contract: 4♥ S			1. forci	ng 1NT		
Board: 398	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KQJ973	<b>\$86</b>		1♠	Pass	1NT <sup>1</sup>
Vul: None North HCP: 15	<b>♥</b> K42	<b>♥</b> 765	Pass	2♠	Pass	4♠
South HCP: 11	<b>♦</b> K	♦ AQJ7	AP			
Contract: 4♠ N	<b>♣</b> K54	♣ A1093	1. forci	ng 1NT		
Board: 399 Dealer: S	North: ♠ K105	South: ♠ AQ743	West	North	East	South 1♠
Vul: NS North HCP: 11	<b>♥</b> J63	<b>♥</b> AQ	Pass	1NT <sup>1</sup>	Pass	3NT
South HCP: 19	◆ K106	♦ A95	AP			
Contract: 3N N	♣ A653	<b>♣</b> QJ10	1. forci	ng 1NT		
Board: 400	NI o selos	Cardle	West	North	East	South
Dealer: N	North: <b>♠</b> J76542	South: ♠ KQ		1♠	Pass	1NT <sup>1</sup>
Vul: EW	♥ 3	♥ Q864	Pass	<b>2</b>	Pass	2♠
North HCP: 14	♦ AKQ8	<b>♦</b> J104	Pass	3♠	AP	
South HCP: 8 Contract: 3♠ N	<b>♣</b> A6	<b>♣</b> 8754	1. forci	ng 1NT		

#### Forcing NT (Leveled)

Board: 401 ♠ A

Dealer: S ▼ 532 Vul: None ◆ 85

HCP: 10 ♣ KQJ10742 Partner bids first.

The opponents are silent.

Vul: NS 
HCP: 18 

→ 96

You bid first.

Board: 403 ♠—
Dealer: S ▼ K9

The opponents are silent.

Vul: EW
HCP: 7

A76542

♣ 109863

Partner bids first.

			West North East Sout 1♥
			Pass 1NT¹ Pass 3♦
Board: 401	North:	South:	Pass 3♥ Pass 4♣²
Dealer: S	Norui. ♠ A	50un. <b>♦</b> 32	Pass 4♦³ Pass 4NT
Vul: None North HCP: 10	<b>▼</b> 532	▼ AKQ87	Pass 5♦ <sup>5</sup> Pass 6♥
South HCP: 19	<b>♦</b> 85	◆ AQ32	AP
Contract: 6♥ S	♣ KQJ10742	<b>♣</b> A3	1. forcing 1NT
			2. Cue bid, a ♣ stopper
			<ul><li>3. Cue bid, a ♠ stopper</li><li>4. Blackwood 0314, for ♥</li></ul>
			5. A=1/5 or 4/5
Board: 402 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ AK965  ♥ A87  ♦ 96  ♠ AK6	South:  ♣ J7  ▼ 932  ♣ KQJ1052  ♣ 98	West North East South  1♠ Pass 1NT  Pass 3NT AP  1. forcing 1NT
Board: 403		~ .	West North East Sout
Dealer: S	North:	South:	Pass 1NT¹ Pass 3♣
Vul: EW	<b>◆</b> — <b>∀</b> K9	<b>♠</b> KQ632 <b>♥</b> AQ	Pass $4NT^2$ Pass $5 \stackrel{•}{\bullet}^3$
North HCP: 7 South HCP: 18	◆ A76542	◆ KQ	Pass 6♣ AP
Contract: 6 S	<b>♣</b> 109863	<b>♣</b> Q754	1. forcing 1NT
			2. Blackwood 0314, for ♣ 3. A=1/5 or 4/5
			J. A=1/J UI 4/J
Board: 404	Nowth.	Courth	West North East Sout
Dealer: N	North: ♠ J75	South: <b>★</b> 863	west North East South
Vul: Both	▼ AJ853	¥ 603 ▼ K4	2♠ AP
North HCP: 14 South HCP: 10	<b>♦</b> KQ	<b>♦</b> J1087	
Contract: 2♠ W	<b>♣</b> K63	<b>♣</b> AQ74	1. forcing 1NT

Board: 401 Dealer: S Vul: None HCP: 19	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 402 Dealer: N Vul: NS HCP: 7	<ul><li>♣ J7</li><li>♥ 932</li><li>♦ KQJ1052</li><li>♠ 98</li></ul>	The opponents are silent.  Partner bids first.
Board: 403 Dealer: S Vul: EW HCP: 18	<ul><li>★ KQ632</li><li>★ AQ</li><li>★ KQ</li><li>★ Q754</li></ul>	The opponents are silent. You bid first.
Board: 404 Dealer: N Vul: Both HCP: 10	<b>♦</b> 863 <b>♥</b> K4 <b>♦</b> J1087 <b>♣</b> AQ74	West Bids 2♠ if possible.  Partner bids first.

			West North East Sout 1♥
			Pass 1NT¹ Pass 3♦
Board: 401	North:	South:	Pass 3♥ Pass 4♣²
Dealer: S	Norui. ♠ A	50un. <b>♦</b> 32	Pass 4♦³ Pass 4NT
Vul: None North HCP: 10	<b>▼</b> 532	▼ AKQ87	Pass 5♦ <sup>5</sup> Pass 6♥
South HCP: 19	<b>♦</b> 85	◆ AQ32	AP
Contract: 6♥ S	♣ KQJ10742	<b>♣</b> A3	1. forcing 1NT
			2. Cue bid, a ♣ stopper
			<ul><li>3. Cue bid, a ♠ stopper</li><li>4. Blackwood 0314, for ♥</li></ul>
			5. A=1/5 or 4/5
Board: 402 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ AK965  ♥ A87  ♦ 96  ♠ AK6	South:  ♣ J7  ▼ 932  ♣ KQJ1052  ♣ 98	West North East South  1♠ Pass 1NT  Pass 3NT AP  1. forcing 1NT
Board: 403		~ .	West North East Sout
Dealer: S	North:	South:	Pass 1NT¹ Pass 3♣
Vul: EW	<b>◆</b> — <b>∀</b> K9	<b>♠</b> KQ632 <b>♥</b> AQ	Pass $4NT^2$ Pass $5 \stackrel{•}{\bullet}^3$
North HCP: 7 South HCP: 18	◆ A76542	◆ KQ	Pass 6♣ AP
Contract: 6 S	<b>♣</b> 109863	<b>♣</b> Q754	1. forcing 1NT
			2. Blackwood 0314, for ♣ 3. A=1/5 or 4/5
			J. A=1/J UI 4/J
Board: 404	Nowth.	Courth	West North East Sout
Dealer: N	North: ♠ J75	South: <b>★</b> 863	west North East South
Vul: Both	▼ AJ853	¥ 603 ▼ K4	2♠ AP
North HCP: 14 South HCP: 10	<b>♦</b> KQ	<b>♦</b> J1087	
Contract: 2♠ W	<b>♣</b> K63	<b>♣</b> AQ74	1. forcing 1NT

Board: 405 Dealer: S Vul: NS HCP: 12	<ul><li>J82</li><li>√732</li><li>AK</li><li>A10765</li></ul>	The opponents are silent.  Partner bids first.
Board: 406 Dealer: N Vul: EW HCP: 18	<ul><li>★ AKQ53</li><li>★ KQ9</li><li>★ 76</li><li>★ A94</li></ul>	The opponents are silent.  You bid first.
Board: 407 Dealer: S Vul: Both HCP: 11	<b>★</b> KQ3 <b>♥</b> K103 <b>♦</b> K95 <b>♣</b> 10964	The opponents are silent.  Partner bids first.
Board: 408 Dealer: N Vul: None HCP: 17	<ul><li>★ AKJ3</li><li>★ AK754</li><li>◆ Q8</li><li>★ 75</li></ul>	The opponents are silent. You bid first.
Board: 409 Dealer: S Vul: EW HCP: 8	<ul><li>★ A4</li><li>▼ KJ109842</li><li>◆ 96</li><li>◆ 95</li></ul>	The opponents are silent.  Partner bids first.

Board: 405 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 44 S	North:	South:  ♠ AK1094  ♥ Q4  ♠ Q1084  ♣ J3	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 406 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 6♠ N	North:  ♠ AKQ53  ♥ KQ9  ♠ 76  ♣ A94	South:	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠²  Pass 4♠³ Pass 6♠  AP  1. forcing 1NT  2. Gerber  3. A=2 out of 4
Board: 407 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♥ S	North:  ♠ KQ3  ♥ K103  ♠ K95  ♣ 10964	South:	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT
Board: 408 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 6♥ N	North:  ♠ AKJ3  ♥ AK754  ♠ Q8  ♣ 75	South:  ♠ Q102  ♥ J32  ♠ A1052  ♠ A83	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 6♥  AP  1. forcing 1NT
Board: 409 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 4♥ S	North:  ♠ A4  ♥ KJ109842  ♠ 96  ♠ 95	South:	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT

Board: 405 Dealer: S Vul: NS HCP: 12	<ul><li>★ AK1094</li><li>♥ Q4</li><li>◆ Q1084</li><li>◆ J3</li></ul>	The opponents are silent.  You bid first.
Board: 406 Dealer: N Vul: EW HCP: 12	<ul><li>◆ 986</li><li>♥ 1073</li><li>◆ AK842</li><li>◆ KQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 407 Dealer: S Vul: Both HCP: 12	<ul><li>♣97</li><li>✔ AQJ982</li><li>◆ Q64</li><li>♣ QJ</li></ul>	The opponents are silent. You bid first.
Board: 408 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q102</li><li>♥ J32</li><li>◆ A1052</li><li>♣ A83</li></ul>	The opponents are silent.  Partner bids first.
Board: 409 Dealer: S Vul: EW HCP: 12	<ul><li>♣ J10872</li><li>♥ AQ75</li><li>♦ AJ7</li><li>♣ 6</li></ul>	The opponents are silent.  You bid first.

Board: 405 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 44 S	North:	South:  ♠ AK1094  ♥ Q4  ♠ Q1084  ♣ J3	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 406 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 6♠ N	North:  ♠ AKQ53  ♥ KQ9  ♠ 76  ♣ A94	South:	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠²  Pass 4♠³ Pass 6♠  AP  1. forcing 1NT  2. Gerber  3. A=2 out of 4
Board: 407 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♥ S	North:  ♠ KQ3  ♥ K103  ♠ K95  ♣ 10964	South:	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT
Board: 408 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 6♥ N	North:  ♠ AKJ3  ♥ AK754  ♠ Q8  ♣ 75	South:  ♠ Q102  ♥ J32  ♠ A1052  ♠ A83	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 6♥  AP  1. forcing 1NT
Board: 409 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 4♥ S	North:  ♠ A4  ♥ KJ109842  ♠ 96  ♠ 95	South:	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT

Board: 410 Dealer: N Vul: Both HCP: 15	<ul><li>AQ84</li><li>✓ AK10543</li><li>✓ —</li><li>Q87</li></ul>	The opponents are silent. You bid first.
Board: 411 Dealer: S Vul: None HCP: 12	◆ QJ10 ▼ K102 ◆ 1084 ◆ KQJ6	East Bids 2♦ if possible.  Partner bids first.
Board: 412 Dealer: N Vul: NS HCP: 19	<ul><li>★ AK763</li><li>▼ A4</li><li>◆ AK43</li><li>◆ J8</li></ul>	The opponents are silent. You bid first.
Board: 413 Dealer: S Vul: Both HCP: 11	<ul><li>★ K9</li><li>★ AQ2</li><li>◆ Q875</li><li>◆ 7654</li></ul>	The opponents are silent.  Partner bids first.
Board: 414 Dealer: N Vul: NS HCP: 12	<ul><li>AQJ72</li><li>K8</li><li>J94</li><li>J94</li></ul>	The opponents are silent. You bid first.

Board: 410 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4 \( \vert \) N	North:  ♠ AQ84  ♥ AK10543  ♠ —  ♠ Q87	South:  ◆ 96  ▼ 82  ◆ K10985  ◆ AK64	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 411 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3♥ S	North:  ♠ QJ10  ♥ K102  ♠ 1084  ♣ KQJ6	South:	West North East South  1♥  Pass 1NT¹ 2♦ Pass  Pass 3♥ AP  1. forcing 1NT
Board: 412 Dealer: N Vul: NS North HCP: 19 South HCP: 11 Contract: 6♠ N	North:  ♠ AK763  ♥ A4  ♠ AK43  ♣ J8	South:	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠² Pass 4♥³  Pass 4NT⁴ Pass 5♠⁵  Pass 6♠ AP  1. forcing 1NT  2. Cue bid, a♠ stopper  3. Cue bid, a♠ stopper  4. Blackwood 0314, for ♠  5. A=1/5 or 4/5
Board: 413 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♥ S	North:  ♠ K9  ♥ AQ2  ♠ Q875  ♣ 7654	South:  ♠ Q  ♥ KJ10954  ♠ AK9  ♣ J98	West North East South 1♥ Pass 1NT¹ Pass 2♥  Pass 4♥ AP 1. forcing 1NT
Board: 414 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 4 \( \) N	North:  ♠ AQJ72  ♥ K8  ♦ J94  ♣ J94	South:  ♠ K105  ▼ 109653  ♠ K865  ♣ A	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT

Board: 410 Dealer: N Vul: Both HCP: 10	<ul><li>◆96</li><li>♥82</li><li>◆K10985</li><li>◆AK64</li></ul>	The opponents are silent.  Partner bids first.
Board: 411 Dealer: S Vul: None HCP: 12	<ul><li>★ 5432</li><li>★ AJ754</li><li>★ K</li><li>★ A109</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 412 Dealer: N Vul: NS HCP: 11	<ul><li>▶ J94</li><li>♥ KJ102</li><li>◆ Q95</li><li>♣ A95</li></ul>	The opponents are silent.  Partner bids first.
Board: 413 Dealer: S Vul: Both HCP: 14	<b>♠</b> Q <b>♥</b> KJ10954 <b>♦</b> AK9 <b>♣</b> J98	The opponents are silent. You bid first.
Board: 414 Dealer: N Vul: NS HCP: 10	<b>★</b> K105 <b>★</b> 109653 <b>★</b> K865 <b>♣</b> A	The opponents are silent.  Partner bids first.

Board: 410 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4 \( \vert \) N	North:  ♠ AQ84  ♥ AK10543  ♠ —  ♠ Q87	South:  ◆ 96  ▼ 82  ◆ K10985  ◆ AK64	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 411 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3♥ S	North:  ♠ QJ10  ♥ K102  ♠ 1084  ♣ KQJ6	South:	West North East South  1♥  Pass 1NT¹ 2♦ Pass  Pass 3♥ AP  1. forcing 1NT
Board: 412 Dealer: N Vul: NS North HCP: 19 South HCP: 11 Contract: 6♠ N	North:  ♠ AK763  ♥ A4  ♠ AK43  ♣ J8	South:	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠² Pass 4♥³  Pass 4NT⁴ Pass 5♠⁵  Pass 6♠ AP  1. forcing 1NT  2. Cue bid, a♠ stopper  3. Cue bid, a♠ stopper  4. Blackwood 0314, for ♠  5. A=1/5 or 4/5
Board: 413 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♥ S	North:  ♠ K9  ♥ AQ2  ♠ Q875  ♣ 7654	South:  ♠ Q  ♥ KJ10954  ♠ AK9  ♣ J98	West North East South 1♥ Pass 1NT¹ Pass 2♥  Pass 4♥ AP 1. forcing 1NT
Board: 414 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 4 \( \) N	North:  ♠ AQJ72  ♥ K8  ♦ J94  ♣ J94	South:  ♠ K105  ▼ 109653  ♠ K865  ♣ A	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT

Board: 415 Dealer: S Vul: EW HCP: 11	<ul><li>▲ AJ4</li><li>♥ J874</li><li>♦ K5</li><li>▲ Q987</li></ul>	The opponents are silent.  Partner bids first.
Board: 416 Dealer: N Vul: None HCP: 18	<ul><li>★ AQ10</li><li>★ AKQ643</li><li>★ 6</li><li>★ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 417 Dealer: S Vul: NS HCP: 10	<ul><li>★ A107</li><li>♥ Q864</li><li>◆ J10</li><li>★ K532</li></ul>	The opponents are silent.  Partner bids first.
Board: 418 Dealer: N Vul: EW HCP: 14	<ul><li>♣ Q6543</li><li>★ A9</li><li>◆ A10875</li><li>♣ A</li></ul>	The opponents are silent. You bid first.

Board: 415 Dealer: S Vul: EW North HCP: 11	North: ♠ AJ4 ▼ J874	South: ♠ Q10732 ♥ KQ63	West Pass	North 1NT <sup>1</sup>		South 1♣ 2♥
South HCP: 13 Contract: 4♠ S	◆ K5 <b>♣</b> Q987	• Q9 • A5	Pass 1. forci	4 <b>♠</b> ng 1NT	AP	
Board: 416 Dealer: N	North: ♠ AQ10	South: ♠ 42	West	North 1♥		South 1NT <sup>1</sup>
Vul: None North HCP: 18 South HCP: 10	<b>♥</b> AKQ643 <b>♦</b> 6	<b>♥</b> 107 <b>♦</b> AQJ104	Pass AP	3♥	Pass	
Contract: 4♥ N	<b>♣</b> QJ10	<b>♣</b> K643	1. forci	ng 1NT		
Board: 417 Dealer: S	North:	South:	West	North	East	South 1♠
Vul: NS	<b>♦</b> A107 <b>♥</b> Q864	<b>♠</b> KQJ53 <b>♥</b> 103	Pass	1NT <sup>1</sup>	Pass	3♣
North HCP: 10 South HCP: 18	◆ J10 ◆ K532	◆ AQ ◆ AQ107	Pass AP	3♠	Pass	4♠
Contract: 4♠ S	11002	1110107	1. forci	ng 1NT		
			West	North		
			Pass	1 <b>♠</b> 2 <b>♦</b>	Pass Pass	1NT¹ 3♠
Board: 418 Dealer: N	North:	South:	Pass	$3NT^2$		
Vul: EW	<b>♦</b> Q6543	<b>♦</b> A108	Pass	<b>4</b> ♥ <sup>4</sup>	Pass	4♠
North HCP: 14	<b>♥</b> A9 <b>♦</b> A10875	♥ Q10876 ♦ KQ	AP			
South HCP: 11	• A	<b>◆</b> 973	1. forcing 1NT			
Contract: 4♠ N				bid, surj bid, a ♦	-	er
				bid, a ♣	1 1	

Board: 415 Dealer: S Vul: EW HCP: 13	<ul><li>♣ Q10732</li><li>♥ KQ63</li><li>◆ Q9</li><li>♣ A5</li></ul>	The opponents are silent.  You bid first.
Board: 416 Dealer: N Vul: None HCP: 10	<ul><li>42</li><li>107</li><li>AQJ104</li><li>K643</li></ul>	The opponents are silent.  Partner bids first.
Board: 417 Dealer: S Vul: NS HCP: 18	<ul><li>★ KQJ53</li><li>▼ 103</li><li>◆ AQ</li><li>◆ AQ107</li></ul>	The opponents are silent. You bid first.
Board: 418 Dealer: N Vul: EW HCP: 11	<ul><li>★ A108</li><li>♥ Q10876</li><li>♦ KQ</li><li>★ 973</li></ul>	The opponents are silent.  Partner bids first.

Board: 415 Dealer: S Vul: EW North HCP: 11	North: ♠ AJ4 ▼ J874	South: ♠ Q10732 ♥ KQ63	West Pass	North 1NT <sup>1</sup>		South 1♣ 2♥
South HCP: 13 Contract: 4♠ S	◆ K5 <b>♣</b> Q987	• Q9 • A5	Pass 1. forci	4 <b>♠</b> ng 1NT	AP	
Board: 416 Dealer: N	North: ♠ AQ10	South: ♠ 42	West	North 1♥		South 1NT <sup>1</sup>
Vul: None North HCP: 18 South HCP: 10	<b>♥</b> AKQ643 <b>♦</b> 6	<b>♥</b> 107 <b>♦</b> AQJ104	Pass AP	3♥	Pass	
Contract: 4♥ N	<b>♣</b> QJ10	<b>♣</b> K643	1. forci	ng 1NT		
Board: 417 Dealer: S	North:	South:	West	North	East	South 1♠
Vul: NS	<b>♦</b> A107 <b>♥</b> Q864	<b>♠</b> KQJ53 <b>♥</b> 103	Pass	1NT <sup>1</sup>	Pass	3♣
North HCP: 10 South HCP: 18	◆ J10 ◆ K532	◆ AQ ◆ AQ107	Pass AP	3♠	Pass	4♠
Contract: 4♠ S	11002	1110107	1. forci	ng 1NT		
			West	North		
			Pass	1 <b>♠</b> 2 <b>♦</b>	Pass Pass	1NT¹ 3♠
Board: 418 Dealer: N	North:	South:	Pass	$3NT^2$		
Vul: EW	<b>♦</b> Q6543	<b>♦</b> A108	Pass	<b>4</b> ♥ <sup>4</sup>	Pass	4♠
North HCP: 14	<b>♥</b> A9 <b>♦</b> A10875	♥ Q10876 ♦ KQ	AP			
South HCP: 11	• A	<b>◆</b> 973	1. forcing 1NT			
Contract: 4♠ N				bid, surj bid, a ♦	-	er
				bid, a ♣	1 1	

Board: 419 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q96</li><li>♥ 10752</li><li>◆ Q98</li><li>♣ AK9</li></ul>	The opponents are silent.  Partner bids first.
Board: 420 Dealer: N Vul: NS HCP: 18	<ul><li>♠ AKQJ2</li><li>♥ Q4</li><li>♠ A983</li><li>♠ Q9</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 421 Dealer: S Vul: EW HCP: 12	<ul><li>★ A87</li><li>★ K82</li><li>★ K1064</li><li>★ Q85</li></ul>	The opponents are silent.  Partner bids first.
Board: 422 Dealer: N Vul: Both HCP: 14	<ul><li>★ KQJ9832</li><li>★ A</li><li>◆ 9</li><li>◆ KJ86</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 1♠
Board: 419	North: ♠ Q96	South: <b>♠</b> A8543	Pass	1NT <sup>1</sup>	Pass	<b>2</b> ♦
Dealer: S			Pass	3♠	Pass	$3NT^2$
Vul: Both North HCP: 11	<b>v</b> 10752	<b>♥</b> A43	Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ◆ <sup>4</sup>
South HCP: 15	♦ Q98	◆ AK64	Pass		AP	
Contract: 4♠ S	♣ AK9	<b>♣</b> 3		ng 1NT	1	
				bid, surp		Or.
				bid, a ♣ bid, a ♦		
				, •• •	PP	-
Board: 420	North:	South:	West	North	Fast	South
Dealer: N	Norun: ♠ AKQJ2	Soun: <b>♦</b> 104	***************************************	1 <b>.</b>		1NT <sup>1</sup>
Vul: NS	♥ Q4	<b>♥</b> 873	2♥	<b>3</b> ♦	Pass	
North HCP: 18 South HCP: 6	♦ A983	<b>♦</b> K10	AP		1 0,55	0.1
Contract: 3♠ N	<b>♣</b> Q9	<b>♣</b> K108643	1. forci	ng 1NT		
Board: 421	NI outla	Contla	West	North	Fast	South
Dealer: S	North: ♠ A87	South: ♠ K	,, <b>O</b> St	110141	Last	1
Vul: EW	▼ K82	<b>♥</b> QJ753	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 12 South HCP: 14	♦ K1064	<b>♦</b> QJ7	Pass	<b>4</b> ♥	AP	
Contract: 4 S	<b>♣</b> Q85	♣ AJ43	1. forci	ng 1NT		
				-		
Board: 422	N. d	G 4				
Dealer: N	North:	South:	West	North	East	South
Vul: Both	<b>♠</b> KQJ9832 <b>♥</b> A	<b>♠</b> 10 <b>♥</b> K742		1♠	Pass	$1NT^{1}$
North HCP: 14	<b>∀</b> A <b>♦</b> 9	◆ KQ10843	Pass	4♠	AP	
South HCP: 8 Contract: 4♠ N	<b>♣</b> KJ86	<b>♣</b> 95	1. forci	ng 1NT		

Board: 419 Dealer: S Vul: Both HCP: 15	<ul><li>★ A8543</li><li>★ A43</li><li>★ AK64</li><li>★ 3</li></ul>	The opponents are silent. You bid first.
Board: 420 Dealer: N Vul: NS HCP: 6	<ul><li>★ 104</li><li>▼ 873</li><li>◆ K10</li><li>★ K108643</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 421 Dealer: S Vul: EW HCP: 14	<ul><li>★ K</li><li>♥ QJ753</li><li>◆ QJ7</li><li>◆ AJ43</li></ul>	The opponents are silent. You bid first.
Board: 422 Dealer: N Vul: Both HCP: 8	<ul><li>10</li><li>K742</li><li>KQ10843</li><li>95</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1♠
Board: 419	North: ♠ Q96	South: <b>♠</b> A8543	Pass	1NT <sup>1</sup>	Pass	<b>2</b> ♦
Dealer: S			Pass	3♠	Pass	$3NT^2$
Vul: Both North HCP: 11	<b>v</b> 10752	<b>♥</b> A43	Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ◆ <sup>4</sup>
South HCP: 15	♦ Q98	◆ AK64	Pass		AP	
Contract: 4♠ S	♣ AK9	<b>♣</b> 3		ng 1NT	1	
				bid, surp		Or.
				bid, a ♣ bid, a ♦		
				, •• •	PP	-
Board: 420	North:	South:	West	North	Fast	South
Dealer: N	Norun: ♠ AKQJ2	Soun: <b>♦</b> 104	***************************************	1 <b>.</b>		1NT <sup>1</sup>
Vul: NS	♥ Q4	<b>♥</b> 873	2♥	<b>3</b> ♦	Pass	
North HCP: 18 South HCP: 6	♦ A983	<b>♦</b> K10	AP		1 0,55	0.1
Contract: 3♠ N	<b>♣</b> Q9	<b>♣</b> K108643	1. forci	ng 1NT		
Board: 421	NI outla	Contla	West	North	Fast	South
Dealer: S	North: ♠ A87	South: ♠ K	,, <b>O</b> St	110141	Last	1
Vul: EW	▼ K82	<b>♥</b> QJ753	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 12 South HCP: 14	♦ K1064	<b>♦</b> QJ7	Pass	<b>4</b> ♥	AP	
Contract: 4 S	<b>♣</b> Q85	♣ AJ43	1. forci	ng 1NT		
				-		
Board: 422	N. d	G 4				
Dealer: N	North:	South:	West	North	East	South
Vul: Both	<b>♠</b> KQJ9832 <b>♥</b> A	<b>♠</b> 10 <b>♥</b> K742		1♠	Pass	$1NT^{1}$
North HCP: 14	<b>∀</b> A <b>♦</b> 9	◆ KQ10843	Pass	4♠	AP	
South HCP: 8 Contract: 4♠ N	<b>♣</b> KJ86	<b>♣</b> 95	1. forci	ng 1NT		

Board: 423 Dealer: S Vul: None HCP: 10	<ul><li>★ K4</li><li>★ 432</li><li>★ AQJ862</li><li>★ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 424 Dealer: N Vul: EW HCP: 13	<ul><li>★ KQ762</li><li>★ K10</li><li>◆ J108</li><li>◆ KJ7</li></ul>	West Doubles 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 425 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q103</li><li>♥ Q6</li><li>♦ AK1076</li><li>♣ 1087</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 426 Dealer: N Vul: None HCP: 12	<ul><li>★ K1065432</li><li>★ K7</li><li>★ K6</li><li>★ K8</li></ul>	West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 427 Dealer: S Vul: NS HCP: 12	<ul><li>★ K93</li><li>★ K43</li><li>★ A108</li><li>★ Q1063</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1♥
Board: 423	North:	South:	Pass	1NT <sup>1</sup>	Pass	2♠
Dealer: S Vul: None	<b>♠</b> K4	<b>♠</b> QJ63	Pass	4♥	Pass	$4NT^2$
North HCP: 10	<b>♥</b> 432	<b>♥</b> AKJ97	Pass	5 <b>♦</b> <sup>3</sup>	Pass	<b>5♥</b>
South HCP: 17	♦ AQJ862 ♣ 54	♦ K5 <b>♣</b> K8	AP			
Contract: 5♥ S	<b>₩</b> 34	¥ Ko		ng 1NT		
				kwood (		for 💙
			3. A=1	/5 or 4/5	)	
Board: 424	NI41	C41	West	North	East	South
Dealer: N	North: ♠ KQ762	South: ♠ J		1♠	Pass	1NT <sup>1</sup>
Vul: EW	♥ K10	♥ AJ9753	X	Pass	Pass	
North HCP: 13 South HCP: 8	<b>♦</b> J108	<b>♦</b> Q73	3♦	Pass	Pass	X
Contract: 3•X W	<b>♣</b> KJ7	<b>♣</b> 954	AP	13.17		
Conduction 5 vii vv			1. forcing 1NT			
Board: 425	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♠</b> Q103	♠ AKJ98				1♠
North HCP: 11	<b>♥</b> Q6	♥ KJ3	Pass	1NT <sup>1</sup>	3♣	3NT
South HCP: 18	◆ AK1076	• Q84	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 1087	<b>♣</b> A3	1. forci	ng 1NT		
Board: 426	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K1065432	<b>♦</b> J98		1♠	Pass	1NT <sup>1</sup>
Vul: None North HCP: 12	<b>♥</b> K7	<b>♥</b> AJ1095	2♦	2♠	3♦	4♠
South HCP: 10	<b>♦</b> K6	<b>♦</b> 4	AP			
Contract: 4♠ N	<b>♣</b> K8	♣ A1095	1. forci	ng 1NT		
Board: 427	North:	South:	West	North	East	South
Dealer: S	North: ♠ K93	South: ♠ AJ754	,, 050	1,0141		1 <b>♠</b>
Vul: NS	♥ K43	♥ AJ92	Pass	1NT <sup>1</sup>	Pass	
North HCP: 12	◆ A108	<b>♦</b> 9	Pass	4 <b>♠</b>	AP	
South HCP: 14 Contract: 4♠ S	<b>♣</b> Q1063	♣ A87		ng 1NT		

Board: 423 Dealer: S Vul: None HCP: 17	<ul><li>♣ QJ63</li><li>♥ AKJ97</li><li>♦ K5</li><li>♣ K8</li></ul>	The opponents are silent. You bid first.
Board: 424 Dealer: N Vul: EW HCP: 8	♣ J ▼ AJ9753 ◆ Q73 ♣ 954	West Doubles 1NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 425 Dealer: S Vul: Both HCP: 18	<ul><li>♠ AKJ98</li><li>♥ KJ3</li><li>◆ Q84</li><li>♠ A3</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 426 Dealer: N Vul: None HCP: 10	<ul><li>J98</li><li>✓ AJ1095</li><li>4</li><li>▲ A1095</li></ul>	West Bids 2♦ if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 427 Dealer: S Vul: NS HCP: 14	<ul><li>AJ754</li><li>✓ AJ92</li><li>✓ 9</li><li>A87</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 1♥
Board: 423	North:	South:	Pass	1NT <sup>1</sup>	Pass	2♠
Dealer: S Vul: None	<b>♠</b> K4	<b>♠</b> QJ63	Pass	4♥	Pass	$4NT^2$
North HCP: 10	<b>♥</b> 432	<b>♥</b> AKJ97	Pass	5 <b>♦</b> <sup>3</sup>	Pass	<b>5♥</b>
South HCP: 17	♦ AQJ862 ♣ 54	♦ K5 <b>♣</b> K8	AP			
Contract: 5♥ S	<b>₩</b> 34	¥ Ko		ng 1NT		
				kwood (		for 💙
			3. A=1	/5 or 4/5	)	
Board: 424	NI41	C41	West	North	East	South
Dealer: N	North: ♠ KQ762	South: ♠ J		1♠	Pass	1NT <sup>1</sup>
Vul: EW	♥ K10	♥ AJ9753	X	Pass	Pass	
North HCP: 13 South HCP: 8	<b>♦</b> J108	<b>♦</b> Q73	3♦	Pass	Pass	X
Contract: 3•X W	<b>♣</b> KJ7	<b>♣</b> 954	AP	13.17		
Conduction 5 vii vv			1. forcing 1NT			
Board: 425	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♠</b> Q103	♠ AKJ98				1♠
North HCP: 11	<b>♥</b> Q6	♥ KJ3	Pass	1NT <sup>1</sup>	3♣	3NT
South HCP: 18	◆ AK1076	• Q84	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 1087	<b>♣</b> A3	1. forci	ng 1NT		
Board: 426	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K1065432	<b>♦</b> J98		1♠	Pass	1NT <sup>1</sup>
Vul: None North HCP: 12	<b>♥</b> K7	<b>♥</b> AJ1095	2♦	2♠	3♦	4♠
South HCP: 10	<b>♦</b> K6	<b>♦</b> 4	AP			
Contract: 4♠ N	<b>♣</b> K8	♣ A1095	1. forci	ng 1NT		
Board: 427	North:	South:	West	North	East	South
Dealer: S	North: ♠ K93	South: ♠ AJ754	,, 050	1,0141		1 <b>♠</b>
Vul: NS	♥ K43	♥ AJ92	Pass	1NT <sup>1</sup>	Pass	
North HCP: 12	◆ A108	<b>♦</b> 9	Pass	4 <b>♠</b>	AP	
South HCP: 14 Contract: 4♠ S	<b>♣</b> Q1063	♣ A87		ng 1NT		

Board: 428 Dealer: N Vul: Both HCP: 13	<ul><li>AK10852</li><li>✓ A10</li><li>✓ 10753</li><li>✓ Q</li></ul>	The opponents are silent. You bid first.
Board: 429 Dealer: S Vul: None HCP: 10	<ul><li>★ A9</li><li>♥ QJ942</li><li>◆ QJ96</li><li>◆ 103</li></ul>	The opponents are silent.  Partner bids first.
Board: 430 Dealer: N Vul: NS HCP: 13	<ul><li>★ AKQ1093</li><li>▼ 105</li><li>◆ 104</li><li>◆ A76</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 431 Dealer: S Vul: EW HCP: 10	<ul><li>♠ 62</li><li>♥ K102</li><li>♠ KQ</li><li>♠ Q87543</li></ul>	The opponents are silent.  Partner bids first.
Board: 432 Dealer: N Vul: None HCP: 16	<ul><li>★ A102</li><li>★ AKJ976</li><li>★ A10</li><li>★ 94</li></ul>	The opponents are silent. You bid first.

Board: 428			
Dealer: N	North:	South:	West North East South
Vul: Both	♠ AK10852	<b>♠</b> QJ	1♠ Pass 1NT <sup>1</sup>
North HCP: 13	<ul><li>✓ A10</li><li>◆ 10753</li></ul>	<b>♥</b> QJ742 <b>♦</b> QJ96	Pass 2♦ Pass 2♠
South HCP: 9	▼10755 ♣ Q	<b>♦</b> 76	AP
Contract: 2♠ N	<b>4</b> Q	<b>2</b> 70	1. forcing 1NT
Board: 429 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2♠ S	North:  ♠ A9  ♥ QJ942  • QJ96  ♣ 103	South:  ♠ KJ1085  ♥ K5  ♦ 8754  ♣ KQ	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 430 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 2♠ N	North:  ♠ AKQ1093  ▼ 105  • 104  ♣ A76	South:  ♣ 72  ♥ KJ8764  ♦ 765  ♣ Q5	West North East South  1♠ Pass 1NT¹  2♠ 2♠ AP  1. forcing 1NT
			West North East South
Board: 431	NI41		Pass 1NT¹ Pass 3♣
Dealer: S	North: ♠ 62	South:	Pass 3♥ Pass 3♠²
Vul: EW	♥ K102	♠ AQ ♥ AQJ94	Pass $4  ightharpoonup^3$ Pass $4 \rightharpoonup^3$
North HCP: 10	♦ KQ	◆ A5	AP
South HCP: 18	<b>♣</b> Q87543	<b>♣</b> J962	1. forcing 1NT
Contract: 4♥ S			2. Cue bid, a ♠ stopper
			3. Cue bid, a ♦ stopper
Board: 432 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4 \( \varphi \) N	North:  ♠ A102  ♥ AKJ976  ♠ A10  ♣ 94	South:	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT

Board: 428 Dealer: N Vul: Both HCP: 9	<b>♠</b> QJ <b>♥</b> QJ742 <b>♦</b> QJ96 <b>♣</b> 76	The opponents are silent.  Partner bids first.
Board: 429 Dealer: S Vul: None HCP: 12	<b>♦</b> KJ1085 <b>♥</b> K5 <b>♦</b> 8754 <b>♣</b> KQ	The opponents are silent. You bid first.
Board: 430 Dealer: N Vul: NS HCP: 6	<ul><li>★ 72</li><li>▼ KJ8764</li><li>◆ 765</li><li>◆ Q5</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 431 Dealer: S Vul: EW HCP: 18	<ul><li>♠ AQ</li><li>♥ AQJ94</li><li>♠ A5</li><li>♠ J962</li></ul>	The opponents are silent. You bid first.
Board: 432 Dealer: N Vul: None HCP: 10	<ul><li>♦ 953</li><li>♥ Q2</li><li>♦ Q75</li><li>♦ KQJ85</li></ul>	The opponents are silent.  Partner bids first.

Board: 428			
Dealer: N	North:	South:	West North East South
Vul: Both	♠ AK10852	<b>♠</b> QJ	1♠ Pass 1NT <sup>1</sup>
North HCP: 13	<ul><li>✓ A10</li><li>◆ 10753</li></ul>	<b>♥</b> QJ742 <b>♦</b> QJ96	Pass 2♦ Pass 2♠
South HCP: 9	▼10755 ♣ Q	<b>♦</b> 76	AP
Contract: 2♠ N	<b>4</b> Q	<b>2</b> 70	1. forcing 1NT
Board: 429 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2♠ S	North:  ♠ A9  ♥ QJ942  • QJ96  ♣ 103	South:  ♠ KJ1085  ♥ K5  ♦ 8754  ♣ KQ	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 430 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 2♠ N	North:  ♠ AKQ1093  ▼ 105  • 104  ♣ A76	South:  ♣ 72  ♥ KJ8764  ♦ 765  ♣ Q5	West North East South  1♠ Pass 1NT¹  2♠ 2♠ AP  1. forcing 1NT
			West North East South
Board: 431	NI41		Pass 1NT¹ Pass 3♣
Dealer: S	North: ♠ 62	South:	Pass 3♥ Pass 3♠²
Vul: EW	♥ K102	♠ AQ ♥ AQJ94	Pass $4  ightharpoonup^3$ Pass $4 \rightharpoonup^3$
North HCP: 10	♦ KQ	◆ A5	AP
South HCP: 18	<b>♣</b> Q87543	<b>♣</b> J962	1. forcing 1NT
Contract: 4♥ S			2. Cue bid, a ♠ stopper
			3. Cue bid, a ♦ stopper
Board: 432 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4 \( \varphi \) N	North:  ♠ A102  ♥ AKJ976  ♠ A10  ♣ 94	South:	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT

Board: 433 Dealer: S Vul: NS HCP: 6	♣7 ♥ Q87543 ♦ A75 ♣ 1087	The opponents are silent.  Partner bids first.
Board: 434 Dealer: N Vul: EW HCP: 14	<ul><li>♣ QJ10</li><li>♥ QJ943</li><li>◆ A8</li><li>♣ A98</li></ul>	The opponents are silent. You bid first.
Board: 435 Dealer: S Vul: NS HCP: 6	<ul><li>◆98</li><li>♥ Q83</li><li>◆ Q6</li><li>◆ Q106532</li></ul>	The opponents are silent.  Partner bids first.
Board: 436 Dealer: N Vul: Both HCP: 14	<ul><li>★ AK98764</li><li>▼ 54</li><li>◆ —</li><li>★ AK107</li></ul>	The opponents are silent. You bid first.
Board: 437 Dealer: S Vul: None HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 433 Dealer: S Vul: NS North HCP: 6 South HCP: 19 Contract: 3♠ S	North:  ♣ 7  ♥ Q87543  ♠ A75  ♣ 1087	South:  ♠ AKJ1053  ♥ AJ2  ♠ K  ♣ QJ5	West North East South  1♠  Pass 1NT¹ Pass 3♠  AP  1. forcing 1NT
Board: 434 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 3 N	North:  ♠ QJ10  ♥ QJ943  ♠ A8  ♣ A98	South:  ♠ K52  ▼ 10  ♦ KJ105  ♣ QJ1064	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 435 Dealer: S Vul: NS North HCP: 6 South HCP: 19 Contract: 3N N	North:	South:  ♠ AQJ53  ♥ AJ106  ♠ AK  ♣ 84	West North East South  1♣  Pass 1NT¹ Pass 3♥  Pass 3NT AP  1. forcing 1NT
Board: 436 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 4♠ N	North:  ♠ AK98764  ♥ 54  ← —  ♠ AK107	South:  ♣ J10  ♥ K103  ♣ A876  ♣ 9863	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT
Board: 437 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ S	North:	South:  ♠ AKQ875  ♥ 6  ♦ 3  ♣ A9743	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT

Board: 433 Dealer: S Vul: NS HCP: 19	<ul><li>♠ AKJ1053</li><li>♥ AJ2</li><li>♠ K</li><li>♠ QJ5</li></ul>	The opponents are silent. You bid first.
Board: 434 Dealer: N Vul: EW HCP: 10	<ul><li>★ K52</li><li>▼ 10</li><li>◆ KJ105</li><li>◆ QJ1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 435 Dealer: S Vul: NS HCP: 19	<ul><li>AQJ53</li><li>✓ AJ106</li><li>AK</li><li>♣ 84</li></ul>	The opponents are silent. You bid first.
Board: 436 Dealer: N Vul: Both HCP: 8	<ul><li>♣ J10</li><li>♥ K103</li><li>◆ A876</li><li>♣ 9863</li></ul>	The opponents are silent.  Partner bids first.
Board: 437 Dealer: S Vul: None HCP: 13	<ul><li>★ AKQ875</li><li>★ 6</li><li>★ 3</li><li>★ A9743</li></ul>	The opponents are silent. You bid first.

Board: 433 Dealer: S Vul: NS North HCP: 6 South HCP: 19 Contract: 3♠ S	North:  ♣ 7  ♥ Q87543  ♠ A75  ♣ 1087	South:  ♠ AKJ1053  ♥ AJ2  ♠ K  ♣ QJ5	West North East South  1♠  Pass 1NT¹ Pass 3♠  AP  1. forcing 1NT
Board: 434 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 3 N	North:  ♠ QJ10  ♥ QJ943  ♠ A8  ♣ A98	South:  ♠ K52  ▼ 10  ♦ KJ105  ♣ QJ1064	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 435 Dealer: S Vul: NS North HCP: 6 South HCP: 19 Contract: 3N N	North:	South:  ♠ AQJ53  ♥ AJ106  ♠ AK  ♣ 84	West North East South  1♣  Pass 1NT¹ Pass 3♥  Pass 3NT AP  1. forcing 1NT
Board: 436 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 4♠ N	North:  ♠ AK98764  ♥ 54  ← —  ♠ AK107	South:  ♣ J10  ♥ K103  ♣ A876  ♣ 9863	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT
Board: 437 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ S	North:	South:  ♠ AKQ875  ♥ 6  ♦ 3  ♣ A9743	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT

Board: 438 Dealer: N Vul: EW HCP: 13	<ul><li>♣96</li><li>♥ AKQ102</li><li>♦ 5</li><li>♣ A10853</li></ul>	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 439 Dealer: S Vul: Both HCP: 8	♣ J ♥ 82 ♦ KJ8632 ♣ QJ94	The opponents are silent.  Partner bids first.
Board: 440 Dealer: N Vul: None HCP: 13	<ul><li>♣ QJ10863</li><li>♥ K</li><li>♦ 6</li><li>♣ AQJ75</li></ul>	The opponents are silent. You bid first.
Board: 441 Dealer: S Vul: NS HCP: 9	<ul><li>♦ 82</li><li>♥ Q973</li><li>♦ KJ9</li><li>♠ QJ95</li></ul>	The opponents are silent.  Partner bids first.
Board: 442 Dealer: N Vul: None HCP: 13	<ul><li>♣ Q9854</li><li>♥ 3</li><li>♦ KQJ5</li><li>♣ AJ9</li></ul>	West Doubles 1NT if possible. East Bids 3♣ if possible. You bid first.

Board: 438 Dealer: N Vul: EW North HCP: 13	North: ♠ 96 ▼ AKQ102	South:  ♠ 105  ♥ 86	West Pass	North 1♥ 2♣	Pass	South 1NT <sup>1</sup> 2•
South HCP: 8 Contract: 3♠ W	◆ 5 ◆ A10853	◆ AKJ1087 <b>♣</b> 764	2 <b>♠</b> 1. forci	Pass ng 1NT	3♠	AP
Board: 439 Dealer: S	North: ♠ J	South: ♠ KQ105	West	North	East	South 1
Vul: Both North HCP: 8	<b>♥</b> 82	♥ AKQJ4	Pass	1NT <sup>1</sup>	Pass	2♠
South HCP: 19	◆ KJ8632	<b>♦</b> 7	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> QJ94	♣ A85	1. forci	ng 1NT		
Board: 440	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> QJ10863	<b>★</b> K72		1♠	Pass	1NT <sup>1</sup>
North HCP: 13	<b>♥</b> K	<b>♥</b> 732	Pass	2♣	Pass	3♠
South HCP: 10	♦ 6	◆ AQJ75	Pass	4♠	AP	
Contract: 4♠ N	♣ AQJ75	<b>♣</b> 83	1. forci	ng 1NT		
Board: 441 Dealer: S	North: ♠ 82	South: ♠ AJ975	West	North	East	South 1♠
Vul: NS	<b>♥</b> Q973	<b>♥</b> AK864	Pass	1NT <sup>1</sup>	Pass	3♥
North HCP: 9 South HCP: 18	♦ KJ9	• Q6	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> QJ95	<b>♣</b> A	1. forci	ng 1NT		
Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ Q9854	<b>♦</b> KJ		1♠	Pass	1NT <sup>1</sup>
Vul: None North HCP: 13	<b>v</b> 3	<b>♥</b> KJ9842	X	2•	Pass	2♥
South HCP: 8	♦ KQJ5	<b>♦</b> 974	Pass	Pass	3♣	AP
Contract: 3♣ E	<b>♣</b> AJ9	<b>♣</b> 64	1. forci	ng 1NT		

Board: 438 Dealer: N Vul: EW HCP: 8	<ul><li>105</li><li>86</li><li>AKJ1087</li><li>764</li></ul>	West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 439 Dealer: S Vul: Both HCP: 19	<ul><li>★ KQ105</li><li>★ AKQJ4</li><li>◆ 7</li><li>★ A85</li></ul>	The opponents are silent.  You bid first.
Board: 440 Dealer: N Vul: None HCP: 10	<ul><li>★ K72</li><li>▼ 732</li><li>◆ AQJ75</li><li>◆ 83</li></ul>	The opponents are silent.  Partner bids first.
Board: 441 Dealer: S Vul: NS HCP: 18	<ul><li>▲ AJ975</li><li>♥ AK864</li><li>◆ Q6</li><li>▲ A</li></ul>	The opponents are silent. You bid first.
Board: 442 Dealer: N Vul: None HCP: 8	<b>♠</b> KJ <b>♥</b> KJ9842 <b>♦</b> 974 <b>♣</b> 64	West Doubles 1NT if possible. East Bids 3♣ if possible.  Partner bids first.

Board: 438 Dealer: N Vul: EW North HCP: 13	North: ♠ 96 ▼ AKQ102	South:  ♠ 105  ♥ 86	West Pass	North 1♥ 2♣	Pass	South 1NT <sup>1</sup> 2•
South HCP: 8 Contract: 3♠ W	◆ 5 ◆ A10853	◆ AKJ1087 <b>♣</b> 764	2 <b>♠</b> 1. forci	Pass ng 1NT	3♠	AP
Board: 439 Dealer: S	North: ♠ J	South: ♠ KQ105	West	North	East	South 1
Vul: Both North HCP: 8	<b>♥</b> 82	♥ AKQJ4	Pass	1NT <sup>1</sup>	Pass	2♠
South HCP: 19	◆ KJ8632	<b>♦</b> 7	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> QJ94	♣ A85	1. forci	ng 1NT		
Board: 440	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> QJ10863	<b>★</b> K72		1♠	Pass	1NT <sup>1</sup>
North HCP: 13	<b>♥</b> K	<b>♥</b> 732	Pass	2♣	Pass	3♠
South HCP: 10	♦ 6	◆ AQJ75	Pass	4♠	AP	
Contract: 4♠ N	♣ AQJ75	<b>♣</b> 83	1. forci	ng 1NT		
Board: 441 Dealer: S	North: ♠ 82	South: ♠ AJ975	West	North	East	South 1♠
Vul: NS	<b>♥</b> Q973	<b>♥</b> AK864	Pass	1NT <sup>1</sup>	Pass	3♥
North HCP: 9 South HCP: 18	♦ KJ9	• Q6	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> QJ95	<b>♣</b> A	1. forci	ng 1NT		
Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ Q9854	<b>♦</b> KJ		1♠	Pass	1NT <sup>1</sup>
Vul: None North HCP: 13	<b>v</b> 3	<b>♥</b> KJ9842	X	2•	Pass	2♥
South HCP: 8	♦ KQJ5	<b>♦</b> 974	Pass	Pass	3♣	AP
Contract: 3♣ E	<b>♣</b> AJ9	<b>♣</b> 64	1. forci	ng 1NT		

#### Forcing NT (Leveled)

Board: 443 ♠ 7
Dealer: S ♥ 64

The opponents are silent.

Vul: NS 
→ A1054
HCP: 8 
→ A109754

Partner bids first.

Board: 444 ♠ KQJ6 The opponents are silent.

Board: 445 ♠ KJ6
Dealer: S ♥ Q953

The opponents are silent.

Vul: None → J4
HCP: 10 → QJ76

Partner bids first.

Board: 447
Dealer: S 

★ K7
The opponents are silent.

Board: 443 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2♠ S	North:  ♣ 7  ♥ 64  ♦ A1054  ♣ A109754	South:  ♠ K105432  ♥ Q97  • Q6  ♣ KQ	Pass AP	North  1NT <sup>1</sup> ng 1NT	1♠
Board: 444 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3 S	North:  ♠ KQJ6  ♥ KQ943  ♠ K  ♣ A95	South:	Pass AP	North 1♥ 2♠ ng 1NT	1NT <sup>1</sup>
Board: 445 Dealer: S Vul: None North HCP: 10 South HCP: 18 Contract: 4 S	North:  ♠ KJ6  ♥ Q953  ♦ J4  ♣ QJ76	South:  ♠ AQ1054  ♥ A7  ♠ A8  ♠ A1092	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT	South 1♠ 3♠
Board: 446 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♣ J  ▼ AQJ1094  ♠ AJ9  ♣ A87	South:  ♠ K83  ♥ 6  ♦ 10764  ♠ KQ654	Pass AP	North 1♥ 3♥ ng 1NT	1NT <sup>1</sup>
Board: 447 Dealer: S Vul: EW North HCP: 9 South HCP: 19 Contract: 4 S	North:  ♠ K7  ▼ Q983  ◆ J109  ♣ QJ43	South:  ♠ AQ8654  ♥ A76  ♠ KQ  ♠ A5	Pass Pass	North  1NT <sup>1</sup> 4♣ ng 1NT	1♠

Board: 443 Dealer: S Vul: NS HCP: 12	<ul><li>★ K105432</li><li>♥ Q97</li><li>◆ Q6</li><li>◆ KQ</li></ul>	The opponents are silent. You bid first.
Board: 444 Dealer: N Vul: EW HCP: 7	<ul><li>★ 5</li><li>★ 2</li><li>★ AQJ10987</li><li>★ 10763</li></ul>	The opponents are silent.  Partner bids first.
Board: 445 Dealer: S Vul: None HCP: 18	<ul><li>AQ1054</li><li>✓ A7</li><li>A8</li><li>A1092</li></ul>	The opponents are silent. You bid first.
Board: 446 Dealer: N Vul: NS HCP: 8	<ul><li>★ K83</li><li>★ 6</li><li>★ 10764</li><li>★ KQ654</li></ul>	The opponents are silent.  Partner bids first.
Board: 447 Dealer: S Vul: EW HCP: 19	<ul><li>AQ8654</li><li>✓ A76</li><li>✓ KQ</li><li>A5</li></ul>	The opponents are silent. You bid first.

Board: 443 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2 S	North:  ♣ 7  ♥ 64  ♦ A1054  ♣ A109754	South:  ♠ K105432  ♥ Q97  • Q6  ♠ KQ	Pass AP	North  1NT <sup>1</sup> ng 1NT	1♠
Board: 444 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3 S	North:  ♠ KQJ6  ♥ KQ943  ♠ K  ♣ A95	South:	Pass AP	North 1♥ 2♠ ng 1NT	1NT <sup>1</sup>
Board: 445 Dealer: S Vul: None North HCP: 10 South HCP: 18 Contract: 44 S	North:  ♠ KJ6  ♥ Q953  ♦ J4  ♣ QJ76	South:  ♠ AQ1054  ♥ A7  ♠ A8  ♣ A1092	Pass Pass	North  1NT <sup>1</sup> 4♣ ng 1NT	1♠
Board: 446 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♣ J  ▼ AQJ1094  ♣ AJ9  ♣ A87	South:  ♠ K83  ♥ 6  ♦ 10764  ♣ KQ654	Pass AP	North 1♥ 3♥ ng 1NT	1NT <sup>1</sup>
Board: 447 Dealer: S Vul: EW North HCP: 9 South HCP: 19 Contract: 4♠ S	North:  ♠ K7  ♥ Q983  ♦ J109  ♠ QJ43	South:  ♠ AQ8654  ♥ A76  ♠ KQ  ♠ A5	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT	1♠