Board: 1 Dealer: S Vul: None HCP: 12	<ul><li>★ K987</li><li>★ AKQ43</li><li>◆ 953</li><li>★ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 14	<ul><li>A65</li><li>▼ 1042</li><li>A6</li><li>AQ764</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: EW HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 13	<ul><li>♣ 92</li><li>♥ AK6</li><li>◆ AJ65</li><li>♣ J1093</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: NS HCP: 12	<ul><li>★ KJ1054</li><li>★ A97</li><li>★ A853</li><li>★ 7</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ K987  ♥ AKQ43  ♦ 953  ♣ 8	South:  ♠ AQ3  ♥ J9  ♠ KQJ6  ♣ J532	West North East South  1 → Pass 1 ▼ Pass 1NT Pass 2 ♣ 1 Pass 3NT  AP 1. New Minor Forcing
Board: 2 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 6♥ S	North:  ♠ A65  ♥ 1042  ♠ A6  ♣ AQ764	South:  ♣ J9  ♥ AKQ76  ♠ Q95  ♣ 1098	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 4♥  Pass 4NT³ Pass 5♣⁴  Pass 6♥ AP  1. New Minor Forcing  2. 3♥  3. Blackwood 0314, for ♥  4. A=2/5 or 5/5, Q(H)=1
Board: 3 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N S	North:	South:  ♠ A3  ♥ K94  ♠ Q53  ♣ A7542	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♦¹ Pass 3NT  AP  1. New Minor Forcing
Board: 4 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 3N N	North:	South:  ♠ KQ1085  ♥ 74  ♠ K73  ♣ A74	West North East South  1  Pass 1  Pass 1NT Pass 2  Pass 3NT AP  1. New Minor Forcing
Board: 5 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ KJ1054  ♥ A97  ♠ A853  ♣ 7	South:	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♦¹ Pass 3NT  AP  1. New Minor Forcing

Board: 1 Dealer: S Vul: None HCP: 14	<ul><li>♣ AQ3</li><li>♥ J9</li><li>◆ KQJ6</li><li>♣ J532</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: NS HCP: 12	<ul><li>▶ J9</li><li>♥ AKQ76</li><li>◆ Q95</li><li>♣ 1098</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 13	<ul><li>★ A3</li><li>★ K94</li><li>◆ Q53</li><li>★ A7542</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQ1085</li><li>▼ 74</li><li>◆ K73</li><li>◆ A74</li></ul>	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: NS HCP: 13	<ul><li>◆ 93</li><li>▼ KQJ</li><li>◆ K109</li><li>◆ A9853</li></ul>	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ K987  ♥ AKQ43  ♦ 953  ♣ 8	South:  ♠ AQ3  ♥ J9  ♠ KQJ6  ♣ J532	West North East South  1 → Pass 1 ▼ Pass 1NT Pass 2 ♣ 1 Pass 3NT  AP 1. New Minor Forcing
Board: 2 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 6♥ S	North:  ♠ A65  ♥ 1042  ♠ A6  ♣ AQ764	South:  ♣ J9  ♥ AKQ76  ♠ Q95  ♣ 1098	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 4♥  Pass 4NT³ Pass 5♣⁴  Pass 6♥ AP  1. New Minor Forcing  2. 3♥  3. Blackwood 0314, for ♥  4. A=2/5 or 5/5, Q(H)=1
Board: 3 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N S	North:	South:  ♠ A3  ♥ K94  ♠ Q53  ♣ A7542	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♦¹ Pass 3NT  AP  1. New Minor Forcing
Board: 4 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 3N N	North:	South:  ♠ KQ1085  ♥ 74  ♠ K73  ♣ A74	West North East South  1  Pass 1  Pass 1NT Pass 2  Pass 3NT AP  1. New Minor Forcing
Board: 5 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ KJ1054  ♥ A97  ♠ A853  ♣ 7	South:	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♦¹ Pass 3NT  AP  1. New Minor Forcing

Board: 6 Dealer: N Vul: EW HCP: 14	<ul><li>★ K94</li><li>★ AQ9</li><li>★ 1043</li><li>★ KQ85</li></ul>	The opponents are silent.  You bid first.
Board: 7 Dealer: S Vul: Both HCP: 11	<ul><li>★ KQ7</li><li>▼ KQJ52</li><li>◆ 854</li><li>◆ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 13	<ul><li>★ K86</li><li>▼ 1085</li><li>◆ AKQ32</li><li>◆ J2</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: EW HCP: 11	<ul><li>♣ QJ972</li><li>▼ AJ102</li><li>◆ 2</li><li>♣ K53</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4♠ S	North:  ♠ K94  ♥ AQ9  ♦ 1043  ♣ KQ85	South:  ♠ Q7652  ♥ K832  ♠ Q52  ♠ A	Pass Pass AP 1. New 2. 3 ♠	North  1♣  1NT  3♠²  Minor	Pass Pass Pass	1♠ 2♦¹ 4♠
Board: 7 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2 N	North:  ♠ KQ7  ♥ KQJ52  ♦ 854  ♣ 94	South:  • 108  • 1064  • AKJ7  • A873	Pass Pass AP 1. New 2. 3		Pass Pass	1 → 1NT 2 ♥ 2
Board: 8 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♥ S	North:  ♠ K86  ▼ 1085  ♠ AKQ32  ♣ J2	South:  ♠ Q1054  ♥ AKQ93  ♦ 105  ♠ 63	Pass	North  1 →  1NT  3 ▼ 2  Minor	Pass Pass Pass	1♥ 2♣¹ 4♥
Board: 9 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ N	North:  ♠ QJ972  ♥ AJ102  ♠ 2  ♠ K53	South:  ♠ K84  ♥ K76  ♠ AKJ107  ♣ 84	Pass Pass Pass 1. New 2. 3 •	North  1♠  2♣¹  4♠  Minor	Pass Pass AP	1 ↑ 1NT 3 ★ 2

Board: 6 Dealer: N Vul: EW HCP: 11	<ul><li>♣ Q7652</li><li>♥ K832</li><li>◆ Q52</li><li>♣ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 7 Dealer: S Vul: Both HCP: 12	<ul><li>108</li><li>1064</li><li>AKJ7</li><li>A873</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q1054</li><li>♥ AKQ93</li><li>♦ 105</li><li>♣ 63</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 14	<ul><li>★ K84</li><li>▼ K76</li><li>◆ AKJ107</li><li>◆ 84</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4♠ S	North:  ♠ K94  ♥ AQ9  ♦ 1043  ♣ KQ85	South:  ♠ Q7652  ♥ K832  ♠ Q52  ♠ A	Pass Pass AP 1. New 2. 3 ♠	North  1♣  1NT  3♣²  Minor	Pass Pass Pass	1♠ 2♦¹ 4♠
Board: 7 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2 N	North:  ♠ KQ7  ♥ KQJ52  ♦ 854  ♣ 94	South:  • 108  • 1064  • AKJ7  • A873	Pass Pass AP 1. New 2. 3		Pass Pass	1 → 1NT 2 ♥ 2
Board: 8 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♥ S	North:  ♠ K86  ▼ 1085  ♠ AKQ32  ♣ J2	South:  ♠ Q1054  ♥ AKQ93  ♦ 105  ♠ 63	Pass	North  1 →  1NT  3 ▼ 2  Minor	Pass Pass Pass	1♥ 2♣¹ 4♥
Board: 9 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ N	North:  ♠ QJ972  ♥ AJ102  ♠ 2  ♠ K53	South:  ♠ K84  ♥ K76  ♠ AKJ107  ♣ 84	Pass Pass Pass 1. New 2. 3 •	North  1♠  2♣¹  4♠  Minor	Pass Pass AP	1 ↑ 1NT 3 ★ 2

Board: 10 Dealer: N Vul: Both HCP: 13	<ul><li>♠ AK7</li><li>♥ Q82</li><li>◆ 984</li><li>♠ A1085</li></ul>	The opponents are silent. You bid first.
Board: 11 Dealer: S Vul: None HCP: 12	<ul><li>AQ9</li><li>QJ762</li><li>4</li><li>QJ83</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: NS HCP: 12	<b>♠</b> KJ6 <b>♥</b> 107 <b>♦</b> AQ1064 <b>♠</b> Q98	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: Both HCP: 12	<ul><li>★ K98</li><li>♥ KQJ62</li><li>◆ 872</li><li>◆ K7</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 12	<ul><li>♣ Q104</li><li>♥ 932</li><li>◆ A1065</li><li>♣ AQ7</li></ul>	The opponents are silent. You bid first.

Board: 10 Dealer: N Vul: Both	North:  ♠ AK7	South:  ◆ 94	Pass Pass	North 1♣ 1NT 3▼ <sup>2</sup>	Pass Pass Pass	1♥ 2♦¹ 4♣³
North HCP: 13 South HCP: 12 Contract: 4♥ S	<b>♦</b> 984	<ul><li>✓ AKJ63</li><li>◆ J52</li><li>◆ K72</li></ul>	Pass 4. Pass 4. AP  1. New Minor Forcing 2. 3. Cue bid, a ♣ stopper 4. Cue bid, a ♠ stopper			
Board: 11 Dealer: S	North: ♠ AQ9	South: ♠ J85		North		<b>1</b> ♦
Vul: None North HCP: 12 South HCP: 13 Contract: 3N S  VQJ762	<ul><li>✓ A3</li><li>◆ A9862</li><li>◆ A74</li></ul>	Pass Pass AP	1♥ 2♣¹		1NT 3NT	
	-		1. New	1. New Minor Forcing		
Board: 12 Dealer: N Vul: NS	North: ♠ KJ6	South: ♠ A43	West	North 1♦	East Pass	South
North HCP: 12 South HCP: 12 Contract: 3N N	♥ 107 ♦ AQ1064 ♣ Q98	<ul><li>★ AKJ96</li><li>★ 5</li><li>★ 10752</li></ul>	Pass Pass 1. New	1NT 3NT Minor	Pass AP Forcina	
Board: 13	North:	South:	West	North	East	South 1
Dealer: S Vul: Both North HCP: 12 South HCP: 13	<ul><li>★ K98</li><li>♥ KQJ62</li><li>◆ 872</li><li>◆ K7</li></ul>	<ul><li>♣ J107</li><li>♥ 97</li><li>♦ AJ95</li><li>♣ AQJ8</li></ul>	Pass Pass AP	1 <b>♥</b> 2♣¹	Pass Pass	1NT 2NT
Contract: 2N S	,		1. New	Minor 1	Forcing	g
Board: 14 Dealer: N	North:	South:	West	North 1♦	East Pass	South 1♠
Vul: None North HCP: 12	◆ Q104 ▼ 932 ◆ A1065	<ul><li>★ A8532</li><li>★ AJ8</li><li>◆ J82</li></ul>	Pass Pass	1NT 2♠ <sup>2</sup>	Pass AP	2 <b>♣</b> ¹

Board: 10 Dealer: N Vul: Both HCP: 12	<ul><li>◆ 94</li><li>♥ AKJ63</li><li>◆ J52</li><li>◆ K72</li></ul>	The opponents are silent.  Partner bids first.
Board: 11 Dealer: S Vul: None HCP: 13	<ul><li> ♣ J85</li><li> ♥ A3</li><li> ♦ A9862</li><li> ♣ A74</li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: NS HCP: 12	<ul><li>★ A43</li><li>★ AKJ96</li><li>★ 5</li><li>★ 10752</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: Both HCP: 13	<ul><li>♣ J107</li><li>♥ 97</li><li>♦ AJ95</li><li>♣ AQJ8</li></ul>	The opponents are silent.  You bid first.
Board: 14 Dealer: N Vul: None HCP: 11	<ul><li>★ A8532</li><li>★ AJ8</li><li>◆ J82</li><li>◆ J8</li></ul>	The opponents are silent.  Partner bids first.

Board: 10 Dealer: N Vul: Both	North:  ♠ AK7	South:  ◆ 94	Pass Pass	North 1♣ 1NT 3▼ <sup>2</sup>	Pass Pass Pass	1♥ 2♦¹ 4♣³
North HCP: 13 South HCP: 12 Contract: 4♥ S	<b>♦</b> 984	<ul><li>✓ AKJ63</li><li>◆ J52</li><li>◆ K72</li></ul>	Pass 4. Pass 4. AP  1. New Minor Forcing 2. 3. Cue bid, a ♣ stopper 4. Cue bid, a ♠ stopper			
Board: 11 Dealer: S	North: ♠ AQ9	South: ♠ J85		North		<b>1</b> ♦
Vul: None North HCP: 12 South HCP: 13 Contract: 3N S  VQJ762	<ul><li>✓ A3</li><li>◆ A9862</li><li>◆ A74</li></ul>	Pass Pass AP	1♥ 2♣¹		1NT 3NT	
	-		1. New	1. New Minor Forcing		
Board: 12 Dealer: N Vul: NS	North: ♠ KJ6	South: ♠ A43	West	North 1♦	East Pass	South
North HCP: 12 South HCP: 12 Contract: 3N N	♥ 107 ♦ AQ1064 ♣ Q98	<ul><li>★ AKJ96</li><li>★ 5</li><li>★ 10752</li></ul>	Pass Pass 1. New	1NT 3NT Minor	Pass AP Forcina	
Board: 13	North:	South:	West	North	East	South 1
Dealer: S Vul: Both North HCP: 12 South HCP: 13	<ul><li>★ K98</li><li>♥ KQJ62</li><li>◆ 872</li><li>◆ K7</li></ul>	<ul><li>♣ J107</li><li>♥ 97</li><li>♦ AJ95</li><li>♣ AQJ8</li></ul>	Pass Pass AP	1 <b>♥</b> 2♣¹	Pass Pass	1NT 2NT
Contract: 2N S	,		1. New	Minor 1	Forcing	g
Board: 14 Dealer: N	North:	South:	West	North 1♦	East Pass	South 1♠
Vul: None North HCP: 12	◆ Q104 ▼ 932 ◆ A1065	<ul><li>★ A8532</li><li>★ AJ8</li><li>◆ J82</li></ul>	Pass Pass	1NT 2♠ <sup>2</sup>	Pass AP	2 <b>♣</b> ¹

Board: 15 Dealer: S Vul: NS HCP: 12	<ul><li>A985</li><li>✓ KQ753</li><li>Q52</li><li>✓ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 16 Dealer: N Vul: None HCP: 13	<ul><li>★ AK7</li><li>▼ A73</li><li>◆ 762</li><li>◆ Q852</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: NS HCP: 11	<ul><li>◆ QJ42</li><li>▼ A10862</li><li>◆ 85</li><li>◆ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: EW HCP: 13	<ul><li>♣ Q5</li><li>♥ K105</li><li>◆ J72</li><li>♣ AQJ52</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: Both HCP: 11	<ul><li>★ A9653</li><li>▼ 862</li><li>◆ K10</li><li>◆ KJ5</li></ul>	The opponents are silent.  Partner bids first.

Board: 15 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ N	North:  ♠ A985  ♥ KQ753  ♠ Q52  ♠ J	South:  ♣ J2  ♥ A109  ♠ A864  ♣ K864	West North East South  1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 2 Pass 4 AP 1. New Minor Forcing 2. 3 ▼
Board: 16 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4♥ S	North:  ♠ AK7  ♥ A73  ♦ 762  ♠ Q852	South:  ♠ 1098  ♥ KQ1054  ♠ AQJ5  ♣ 3	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 4♦³  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, a ♦ stopper
Board: 17 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♥ N	North:  ♠ QJ42  ♥ A10862  ♦ 85  ♣ A9	South:	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 18 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3N N	North:  ♠ Q5  ♥ K105  ♦ J72  ♣ AQJ52	South:  ♠ AJ932  ♥ A73  ♠ Q963  ♣ 10	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠  Pass 3NT AP  1. New Minor Forcing
Board: 19 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ A9653  ♥ 862  ♠ K10  ♠ KJ5	South:	West North East South  1 → Pass 1 ◆ Pass 1NT Pass 2 ◆ Pass 3NT AP 1. New Minor Forcing

Vul: NS Vul: NS HCP: 12  A864  From None None HCP: 12  A03  Board: 17 Dealer: S Val: None HCP: 12  A03  Board: 17 Dealer: S Val: NS HCP: 13  A03  A04  A04  A04  A05  A05  A07  A07  A08  A08  A09  A09  A09  A09  A09  A09			
Dealer: N Vul: None HCP: 12  AQJ5 Partner bids first.  Board: 17 Dealer: S Vul: NS Vul: NS HCP: 13  AX3 HCP: 13  AAJ932 Dealer: N Vul: EW Vul: EW HCP: 11  AAJ932 Dealer: N Vul: EW HCP: 11  AAJ932 Dealer: N AAJ932 AAJ932 Dealer: N AAJ932 AAJ932 Dealer: N AAJ932 AAJ932 Dealer: N AAJ932 AAJ932 AAJ932 Dealer: N AAJ933 AAJ932 AAJ933 AA	Dealer: S Vul: NS	<ul><li>★ A109</li><li>★ A864</li></ul>	The opponents are silent. You bid first.
Dealer: S	Dealer: N Vul: None	<b>♥</b> KQ1054 <b>♦</b> AQJ5	The opponents are silent.  Partner bids first.
Dealer: N	Dealer: S Vul: NS	♥ Q94 ♦ AK3	The opponents are silent. You bid first.
The opponents are si	Dealer: N Vul: EW	<b>∨</b> A73 <b>→</b> Q963	The opponents are silent.  Partner bids first.
Vul: Both HCP: 12  ♣ A973 You bid first.	Dealer: S Vul: Both	<b>▼</b> AJ9 <b>•</b> Q954	The opponents are silent.  You bid first.

Board: 15 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ N	North:  ♠ A985  ♥ KQ753  ♠ Q52  ♠ J	South:  ♣ J2  ♥ A109  ♠ A864  ♣ K864	West North East South  1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 2 Pass 4 AP 1. New Minor Forcing 2. 3 ▼
Board: 16 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4♥ S	North:  ♠ AK7  ♥ A73  ♦ 762  ♠ Q852	South:  ♠ 1098  ♥ KQ1054  ♠ AQJ5  ♣ 3	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 4♦³  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, a ♦ stopper
Board: 17 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♥ N	North:  ♠ QJ42  ♥ A10862  ♦ 85  ♣ A9	South:	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 18 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3N N	North:  ♠ Q5  ♥ K105  ♦ J72  ♣ AQJ52	South:  ♠ AJ932  ♥ A73  ♠ Q963  ♣ 10	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠  Pass 3NT AP  1. New Minor Forcing
Board: 19 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ A9653  ♥ 862  ♠ K10  ♠ KJ5	South:	West North East South  1 → Pass 1 ◆ Pass 1NT Pass 2 ◆ Pass 3NT AP 1. New Minor Forcing

Board: 20 Dealer: N Vul: NS HCP: 14	<ul><li>♣ Q64</li><li>♥ AJ10</li><li>◆ J9874</li><li>♣ AQ</li></ul>	The opponents are silent. You bid first.
Board: 21 Dealer: S Vul: EW HCP: 11	<ul><li>★K10532</li><li>▼ 5</li><li>◆ J1042</li><li>◆ AK4</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: Both HCP: 13	<ul><li>★ K92</li><li>▼ KQ6</li><li>◆ J6432</li><li>◆ KJ</li></ul>	The opponents are silent.  You bid first.
Board: 23 Dealer: S Vul: None HCP: 11	<ul><li>♣ AQ1043</li><li>♥ 93</li><li>♦ KQ2</li><li>♣ 762</li></ul>	The opponents are silent.  Partner bids first.

Board: 20			West	North 1♦	East Pass	South 1♠
Dealer: N	North:	South:	Pass	1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♠</b> Q64 <b>♥</b> AJ10	<b>♠</b> AK975 <b>♥</b> Q52	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4♣</b> <sup>3</sup>
North HCP: 14	◆ J9874	◆ 1052	Pass	4♠	AP	
South HCP: 12 Contract: 4♠ S	<b>♣</b> AQ	<b>♣</b> K10		Minor 1	Forcing	g
Contract. 72 5			2. 3 ♠	1 . 1 .		
			3. Cue	bid, a ♣	stopp	er
D 1.01			West	North	East	South
Board: 21 Dealer: S	North:	South:				1♥
Vul: EW	<b>♦</b> K10532	<b>♦</b> J87	Pass	1♠	Pass	1NT
North HCP: 11	<b>♥</b> 5	▼ AJ432	Pass	$2^{1}$	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 13	◆ J1042 ◆ AK4	◆ AK8 ◆ 85	Pass	4♠	AP	
Contract: 4♠ N		<b>2</b> 03	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>			
			2.3 %			
			West	North	East	South
				1♦	Pass	1♥
Board: 22	North:	South:	Pass	1NT	Pass	2 <b>♣</b> ¹
Dealer: N	Norui. ♠ K92	<b>♦</b> Q103	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b> ♦ <sup>3</sup>
Vul: Both	<b>♥</b> KQ6	<b>♥</b> AJ1097	Pass	<b>44</b> ⁴	Pass	<b>5</b> ♥
North HCP: 13 South HCP: 12	◆ J6432	<b>♦</b> KQ7	AP			
Contract: 5♥ S	<b>♦</b> KJ	<b>♣</b> 83	1. New Minor Forcing			
			2. 3 <b>V</b>	1 ' 1 .	4	
				bid, a ♦ bid, a ♣		
			T. Cuc	oid, a <del>v</del>	зюрр	CI
			West	North	East	South
Board: 23	North:	South:				1♥
Dealer: S	AQ1043	& K82	Pass	1♠	Pass	1NT
Vul: None North HCP: 11	<b>♥</b> 93	▼ A10654	Pass	<b>2</b> ♦ <sup>1</sup>	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 13	<b>♦</b> KQ2	<b>♦</b> 75	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> 762	♣ AQ4		Minor 1	Forcing	g
			2. 3 🛦			

Board: 20 Dealer: N Vul: NS HCP: 12	<ul><li>★ AK975</li><li>♥ Q52</li><li>★ 1052</li><li>★ K10</li></ul>	The opponents are silent.  Partner bids first.
Board: 21 Dealer: S Vul: EW HCP: 13	<ul><li>▲ J87</li><li>♥ AJ432</li><li>◆ AK8</li><li>♣ 85</li></ul>	The opponents are silent.  You bid first.
Board: 22 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q103</li><li>♥ AJ1097</li><li>♦ KQ7</li><li>♣ 83</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: None HCP: 13	<ul><li>★ K82</li><li>▼ A10654</li><li>◆ 75</li><li>◆ AQ4</li></ul>	The opponents are silent. You bid first.

Board: 20			West	North 1♦	East Pass	South 1♠
Dealer: N	North:	South:	Pass	1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♠</b> Q64 <b>♥</b> AJ10	<b>♠</b> AK975 <b>♥</b> Q52	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4♣</b> <sup>3</sup>
North HCP: 14	◆ J9874	◆ 1052	Pass	4♠	AP	
South HCP: 12 Contract: 4♠ S	<b>♣</b> AQ	<b>♣</b> K10		Minor 1	Forcing	g
Contract. 72 5			2. 3 ♠	1 . 1 .		
			3. Cue	bid, a ♣	stopp	er
D 1.01			West	North	East	South
Board: 21 Dealer: S	North:	South:				1♥
Vul: EW	<b>♦</b> K10532	<b>♦</b> J87	Pass	1♠	Pass	1NT
North HCP: 11	<b>♥</b> 5	▼ AJ432	Pass	$2^{1}$	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 13	◆ J1042 ◆ AK4	◆ AK8 ◆ 85	Pass	4♠	AP	
Contract: 4♠ N		<b>2</b> 03	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>			
			2.3 %			
			West	North	East	South
				1♦	Pass	1♥
Board: 22	North:	South:	Pass	1NT	Pass	2 <b>♣</b> ¹
Dealer: N	Norui. ♠ K92	<b>♦</b> Q103	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b> ♦ <sup>3</sup>
Vul: Both	<b>♥</b> KQ6	<b>♥</b> AJ1097	Pass	<b>44</b> ⁴	Pass	<b>5</b> ♥
North HCP: 13 South HCP: 12	◆ J6432	<b>♦</b> KQ7	AP			
Contract: 5♥ S	<b>♦</b> KJ	<b>♣</b> 83	1. New Minor Forcing			
			2. 3 <b>V</b>	1 ' 1 .	4	
				bid, a ♦ bid, a ♣		
			T. Cuc	oid, a <del>v</del>	зюрр	CI
			West	North	East	South
Board: 23	North:	South:				1♥
Dealer: S	AQ1043	& K82	Pass	1♠	Pass	1NT
Vul: None North HCP: 11	<b>♥</b> 93	▼ A10654	Pass	<b>2</b> ♦ <sup>1</sup>	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 13	<b>♦</b> KQ2	<b>♦</b> 75	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> 762	♣ AQ4		Minor 1	Forcing	g
			2. 3 🛦			

Board: 24 Dealer: N Vul: EW HCP: 13	<ul><li>AQ7</li><li>KQ2</li><li>8762</li><li>Q95</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 11	<ul><li>★ KQ1075</li><li>★ KJ3</li><li>◆ J5</li><li>◆ J75</li></ul>	The opponents are silent.  Partner bids first.
Board: 26 Dealer: N Vul: None HCP: 14	<ul><li>▲ 1092</li><li>♥ AKJ</li><li>◆ 985</li><li>▲ AQ95</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 12	<ul><li>★ A1084</li><li>★ KQ643</li><li>★ 4</li><li>★ K102</li></ul>	The opponents are silent.  Partner bids first.

Board: 24 Dealer: N	North: ♠ AQ7	South: <b>♠</b> 1098	West Pass	North 1  1NT	Pass	1♥
Vul: EW North HCP: 13 South HCP: 11 Contract: 4♥ S	<ul><li>★ KQ2</li><li>◆ 8762</li><li>◆ Q95</li></ul>	<ul><li>★ A10876</li><li>◆ QJ</li><li>★ A104</li></ul>	Pass AP 1. New	3♥ <sup>2</sup> Minor		
			2.3 🔻		•	5
Board: 25 Dealer: S	North:	South:	West	North	East	South 1♣
Vul: Both	<b>♠</b> KQ1075 <b>♥</b> KJ3	<b>♦</b> 86 <b>♥</b> 864	Pass	1♠	Pass	1NT
North HCP: 11 South HCP: 13	<b>♦</b> J5	◆ AK4	Pass	2 <b>♦</b> ¹	Pass	3NT
Contract: 3N S	♣ J75 ♣ AQ932	♣ AQ932	AP		Б.	
Contracti DI V D			I. New	Minor 1	Forcing	g
Board: 26			West	North		
Dealer: N	North:	South:	D	1 <b>♣</b>	Pass	1 <b>♠</b>
Vul: None	<b>♠</b> 1092 <b>♥</b> AKJ	<ul><li>AKQ43</li><li>✓ Q1073</li><li>✓ 2</li><li>✓ 742</li></ul>	Pass	1NT		
North HCP: 14	◆ 985		Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4₹
South HCP: 11 Contract: 4♠ S	<b>♣</b> AQ95		1. New Minor Forcing			
Comacc. 11 5			2. 3 •	1,11101	- 010-7	D
			West	North	East	South 1
Doord, 27			Pass	1♥	Pass	1NT
Board: 27 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	
Vul: Both	<b>♦</b> A1084 <b>♥</b> KQ643	<b>♠</b> QJ7 <b>♥</b> AJ5	Pass	3 <b>♠</b> <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
North HCP: 12	<b>♦</b> 4	◆ AQ1063	Pass	<b>4♥</b>	AP .	
South HCP: 14 Contract: 4♥ N	<b>♣</b> K102	<b>♣</b> 87	1. New 2. 3 ♥	Minor 1	rorcin	g
Conuact. 7 IN			3. Cue	bid, a <b>♠</b> bid, a <b>♦</b>		

Board: 24 Dealer: N Vul: EW HCP: 11	<ul><li>1098</li><li>★ A10876</li><li>◆ QJ</li><li>★ A104</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 13	<ul><li>★86</li><li>▼864</li><li>◆AK4</li><li>◆AQ932</li></ul>	The opponents are silent. You bid first.
Board: 26 Dealer: N Vul: None HCP: 11	<ul><li>★ AKQ43</li><li>♥ Q1073</li><li>★ 2</li><li>★ 742</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 14	<ul><li>♣ QJ7</li><li>♥ AJ5</li><li>◆ AQ1063</li><li>♣ 87</li></ul>	The opponents are silent. You bid first.

Board: 24 Dealer: N	North: ♠ AQ7	South: <b>♠</b> 1098	West Pass	North 1  1NT	Pass	1♥
Vul: EW North HCP: 13 South HCP: 11 Contract: 4♥ S	<ul><li>★ KQ2</li><li>◆ 8762</li><li>◆ Q95</li></ul>	<ul><li>★ A10876</li><li>◆ QJ</li><li>★ A104</li></ul>	Pass AP 1. New	3♥ <sup>2</sup> Minor		
			2.3 🔻		•	5
Board: 25 Dealer: S	North:	South:	West	North	East	South 1♣
Vul: Both	<b>♠</b> KQ1075 <b>♥</b> KJ3	<b>♦</b> 86 <b>♥</b> 864	Pass	1♠	Pass	1NT
North HCP: 11 South HCP: 13	<b>♦</b> J5	◆ AK4	Pass	2 <b>♦</b> ¹	Pass	3NT
Contract: 3N S	♣ J75 ♣ AQ932	♣ AQ932	AP		Б.	
Contracti DI V D			I. New	Minor 1	Forcing	g
Board: 26			West	North		
Dealer: N	North:	South:	D	1 <b>♣</b>	Pass	1 <b>♠</b>
Vul: None	<b>♠</b> 1092 <b>♥</b> AKJ	<ul><li>AKQ43</li><li>✓ Q1073</li><li>✓ 2</li><li>✓ 742</li></ul>	Pass	1NT		
North HCP: 14	◆ 985		Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4₹
South HCP: 11 Contract: 4♠ S	<b>♣</b> AQ95		1. New Minor Forcing			
Comacc. 11 5			2. 3 •	1,11101	- 010-7	D
			West	North	East	South 1
Doord, 27			Pass	1♥	Pass	1NT
Board: 27 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	
Vul: Both	<b>♦</b> A1084 <b>♥</b> KQ643	<b>♠</b> QJ7 <b>♥</b> AJ5	Pass	3 <b>♠</b> <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
North HCP: 12	<b>♦</b> 4	◆ AQ1063	Pass	<b>4♥</b>	AP .	
South HCP: 14 Contract: 4♥ N	<b>♣</b> K102	<b>♣</b> 87	1. New 2. 3 ♥	Minor 1	rorcin	g
Conuact. 7 IN			3. Cue	bid, a <b>♠</b> bid, a <b>♦</b>		

Board: 28	The opponents are silent. You bid first.
Board: 29	The opponents are silent.  Partner bids first.
Board: 30	The opponents are silent. You bid first.
Board: 31	The opponents are silent.  Partner bids first.
Board: 32	The opponents are silent. You bid first.

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Board: 28	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AJ7	<b>♦</b> K952		1♦	Pass	1♥
Vul: None	<b>♥</b> QJ	<b>♥</b> K7643	Pass	1NT	Pass	2 <b>♣</b> ¹
North HCP: 13 South HCP: 11	◆ AJ742	<b>♦</b> Q	Pass	2NT	AP	
Contract: 2N N	<b>♣</b> 653	♣ K108	1. New	Minor 1	Forcing	<u>o</u> r
Comact. 21v iv			2021	111101	- 014	5
Board: 29			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	<b>★</b> 107532	<b>♠</b> Q4	Pass	1♠	Pass	1NT
North HCP: 11	<b>♥</b> AQ	<b>♥</b> 1032	Pass	2 <b>♦</b> 1		3NT
South HCP: 14	♦ AJ84	♦ K32	AP	∠▼	1 455	5111
Contract: 3N S	<b>♣</b> 96	♣ AKQ52		Minor	Forein	Or.
			I. New	Minor 1	FOICII	9
			West	North	East	South
Board: 30				1♥	Pass	1♠
Dealer: N	North:	South:	Pass	1NT	Pass	2 <b>•</b> 1
Vul: EW	<b>♦</b> A87	♠ K10942	Pass	3 <b>♠</b> <sup>2</sup>	Pass	_ ·
North HCP: 13	♥ K10732	<b>♥</b> A9			AP	<b>4</b> ▼
South HCP: 12	◆ K2	◆ AJ8	Pass	4 <b>♠</b>		_
Contract: 4♠ S	<b>♣</b> QJ4	<b>♣</b> 832	1. New 2. 3 ♠	Minor 1	Forcing	g
				bid, a ♦	ctonne	ar
			3. Cue	oid, a ▼	swppe	<b>7</b> 1
			West	North	East	South
Board: 31	North:	South:				1♣
Dealer: S	♠ A9653	<b>♦</b> K84	Pass	1♠	Pass	1NT
Vul: NS	<b>▼</b> AQ9	<b>♥</b> K102	Pass	<b>2</b> ◆ <sup>1</sup>	Pass	<b>3</b> ♠ <sup>2</sup>
North HCP: 12	◆ 9763	◆ K108	Pass		AP	J#
South HCP: 13	<b>♣</b> Q	<b>♣</b> KJ53		Minor 1		nτ
Contract: 4♠ N			2. 3 ♠	IVIIIOI .	rorcing	5
			2. J <del>X</del>			
			West	North	East	South
		South:		1♣	Pass	1♥
Board: 32	North					
Dealer: N	North: ▲ O84		Pass	1NT	Pass	/ <b>*</b>
Dealer: N Vul: EW	<b>♦</b> Q84	<b>♠</b> A96	Pass	1NT		
Dealer: N Vul: EW North HCP: 13	<b>♦</b> Q84 <b>♥</b> Q43	<b>♠</b> A96 <b>♥</b> A9875	Pass	1NT 3 <b>▼</b> <sup>2</sup>	Pass Pass	
Dealer: N Vul: EW North HCP: 13 South HCP: 11	• Q84 ♥ Q43 • 76	<ul><li>▲ A96</li><li>♥ A9875</li><li>♦ K1032</li></ul>	Pass AP	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b> ♥
Dealer: N Vul: EW North HCP: 13	<b>♦</b> Q84 <b>♥</b> Q43	<b>♠</b> A96 <b>♥</b> A9875	Pass AP		Pass	<b>4</b> ♥

Board: 28 Dealer: N Vul: None HCP: 11	<b>★</b> K952 <b>★</b> K7643 <b>♦</b> Q <b>♣</b> K108	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 14	<ul><li>♣ Q4</li><li>♥ 1032</li><li>♦ K32</li><li>♣ AKQ52</li></ul>	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 12	<ul><li>★ K10942</li><li>★ A9</li><li>★ AJ8</li><li>★ 832</li></ul>	The opponents are silent.  Partner bids first.
Board: 31 Dealer: S Vul: NS HCP: 13	<ul><li>★ K84</li><li>★ K102</li><li>★ K108</li><li>★ KJ53</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 11	<ul><li>★ A96</li><li>★ A9875</li><li>★ K1032</li><li>★ 2</li></ul>	The opponents are silent.  Partner bids first.

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Board: 28	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AJ7	<b>♦</b> K952		1♦	Pass	1♥
Vul: None	<b>♥</b> QJ	<b>♥</b> K7643	Pass	1NT	Pass	2 <b>♣</b> ¹
North HCP: 13 South HCP: 11	◆ AJ742	<b>♦</b> Q	Pass	2NT	AP	
Contract: 2N N	<b>♣</b> 653	♣ K108	1. New	Minor 1	Forcing	<u>o</u> r
Comact. 21v iv			2021	111101	- 014	5
Board: 29			West	North	East	South
Dealer: S	North:	South:				1 <b>♣</b>
Vul: NS	<b>★</b> 107532	<b>♠</b> Q4	Pass	1♠	Pass	1NT
North HCP: 11	<b>♥</b> AQ	<b>♥</b> 1032	Pass	2 <b>♦</b> 1		3NT
South HCP: 14	♦ AJ84	♦ K32	AP	∠▼	1 455	5111
Contract: 3N S	<b>♣</b> 96	♣ AKQ52		Minor	Forein	Or.
			I. New	Minor 1	FOICII	9
			West	North	East	South
Board: 30				1♥	Pass	1♠
Dealer: N	North:	South:	Pass	1NT	Pass	2 <b>•</b> 1
Vul: EW	<b>♦</b> A87	♠ K10942	Pass	3 <b>♠</b> <sup>2</sup>	Pass	_ ·
North HCP: 13	♥ K10732	<b>♥</b> A9			AP	<b>4</b> ▼
South HCP: 12	◆ K2	◆ AJ8	Pass	4 <b>♠</b>		_
Contract: 4♠ S	<b>♣</b> QJ4	<b>♣</b> 832	1. New 2. 3 ♠	Minor 1	Forcing	g
				bid, a ♦	ctonne	ar
			3. Cue	oid, a ▼	swppe	<b>7</b> 1
			West	North	East	South
Board: 31	North:	South:				1♣
Dealer: S	♠ A9653	<b>♦</b> K84	Pass	1♠	Pass	1NT
Vul: NS	<b>▼</b> AQ9	<b>♥</b> K102	Pass	<b>2</b> ◆ <sup>1</sup>	Pass	<b>3</b> ♠ <sup>2</sup>
North HCP: 12	◆ 9763	◆ K108	Pass		AP	J#
South HCP: 13	<b>♣</b> Q	<b>♣</b> KJ53		Minor 1		nτ
Contract: 4♠ N			2. 3 ♠	IVIIIOI .	rorcing	5
			2. J <del>X</del>			
			West	North	East	South
		South:		1♣	Pass	1♥
Board: 32	North					
Dealer: N	North: ▲ O84		Pass	1NT	Pass	/ <b>*</b>
Dealer: N Vul: EW	<b>♦</b> Q84	<b>♠</b> A96	Pass	1NT		
Dealer: N Vul: EW North HCP: 13	<b>♦</b> Q84 <b>♥</b> Q43	<b>♠</b> A96 <b>♥</b> A9875	Pass	1NT 3 <b>▼</b> <sup>2</sup>	Pass Pass	
Dealer: N Vul: EW North HCP: 13 South HCP: 11	• Q84 ♥ Q43 • 76	<ul><li>▲ A96</li><li>♥ A9875</li><li>♦ K1032</li></ul>	Pass AP	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b> ♥
Dealer: N Vul: EW North HCP: 13	<b>♦</b> Q84 <b>♥</b> Q43	<b>♠</b> A96 <b>♥</b> A9875	Pass AP		Pass	<b>4</b> ♥

Board: 33 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q9432</li><li>♥ AQ97</li><li>♦ 72</li><li>♣ K6</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q102</li><li>♥ 93</li><li>◆ AK102</li><li>♣ QJ53</li></ul>	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: EW HCP: 12	<ul><li>★84</li><li>★ AQ1062</li><li>★ KJ5</li><li>★ Q32</li></ul>	The opponents are silent.  Partner bids first.
Board: 36 Dealer: N Vul: Both HCP: 12	<ul><li>▲ AJ</li><li>▼ J98</li><li>◆ AJ763</li><li>♣ J73</li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: None HCP: 11	<ul><li>★ AK1093</li><li>♥ KJ42</li><li>◆ 98</li><li>◆ 82</li></ul>	The opponents are silent.  Partner bids first.

Board: 33 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ Q9432  ♥ AQ97  ♠ 72  ♣ K6	South:  ♠ A8  ♥ 832  ♠ QJ5  ♣ AQ1092	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3NT  AP  1. New Minor Forcing
Board: 34 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3N N	North:  ♠ Q102  ♥ 93  ♠ AK102  ♠ QJ53	South:  ◆ A84  ◆ QJ1042  ◆ 73  ◆ A97	West North East South  1 → Pass 1 ▼  Pass 1NT Pass 2 ♣ 1  Pass 3NT AP  1. New Minor Forcing
Board: 35 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3♥ N	North:  ♠ 84  ♥ AQ1062  • KJ5  ♣ Q32	South:  ♣ J97  ♥ KJ4  ♦ 9843  ♣ AK4	West North East South  1 ◆ Pass 1 ♥ Pass 1NT Pass 2 ◆ 1 Pass 2 ♥ 2 Pass 3 ♥ AP 1. New Minor Forcing 2. 3 ♥
Board: 36 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2 S	North:  ♠ AJ  ♥ J98  ♠ AJ763  ♣ J73	South:  ♠ 1075  ♥ AQ1074  ♠ K10  ♣ Q92	West North East South  1 → Pass 1 ♥  Pass 1NT Pass 2 ♣ ¹  Pass 2 ♥ ² AP  1. New Minor Forcing  2. 3 ♥
Board: 37 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ AK 1093  ♥ KJ42  ♦ 98  ♣ 82	South:  ♠ Q84  ♥ 765  ♦ J6  ♠ AKQJ5	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3♠

Board: 33 Dealer: S Vul: Both HCP: 13	<ul><li>★ A8</li><li>♥ 832</li><li>◆ QJ5</li><li>★ AQ1092</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 11	<ul><li>★ A84</li><li>♥ QJ1042</li><li>◆ 73</li><li>★ A97</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: EW HCP: 12	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: Both HCP: 11	<ul><li>1075</li><li>✓ AQ1074</li><li>✓ K10</li><li>✓ Q92</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 13	<ul><li>♠ Q84</li><li>♥ 765</li><li>♦ J6</li><li>♠ AKQJ5</li></ul>	The opponents are silent. You bid first.

Board: 33 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ Q9432  ♥ AQ97  ♠ 72  ♣ K6	South:  ♠ A8  ♥ 832  ♠ QJ5  ♣ AQ1092	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3NT  AP  1. New Minor Forcing
Board: 34 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3N N	North:  ♠ Q102  ♥ 93  ♠ AK102  ♠ QJ53	South:  ◆ A84  ◆ QJ1042  ◆ 73  ◆ A97	West North East South  1 → Pass 1 ▼  Pass 1NT Pass 2 ♣ 1  Pass 3NT AP  1. New Minor Forcing
Board: 35 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3♥ N	North:  ♠ 84  ♥ AQ1062  ♠ KJ5  ♣ Q32	South:  ♣ J97  ♥ KJ4  ♦ 9843  ♣ AK4	West North East South  1 ◆ Pass 1 ♥ Pass 1NT Pass 2 ◆ 1 Pass 2 ♥ 2 Pass 3 ♥ AP 1. New Minor Forcing 2. 3 ♥
Board: 36 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2 S	North:  ♠ AJ  ♥ J98  ♠ AJ763  ♣ J73	South:  ♠ 1075  ♥ AQ1074  ♠ K10  ♣ Q92	West North East South  1 → Pass 1 ♥  Pass 1NT Pass 2 ♣ ¹  Pass 2 ♥ ² AP  1. New Minor Forcing  2. 3 ♥
Board: 37 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ AK 1093  ♥ KJ42  ♦ 98  ♣ 82	South:  ♠ Q84  ♥ 765  ♦ J6  ♠ AKQJ5	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3♠

Board: 38 Dealer: N Vul: EW HCP: 14	<ul><li>♣ Q7</li><li>♥ Q76</li><li>♦ AQ54</li><li>♣ A974</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: Both HCP: 12	<ul><li>◆ Q82</li><li>♥ AQ642</li><li>◆ KJ</li><li>◆ 642</li></ul>	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: None HCP: 14	<ul><li>★ A83</li><li>♥ Q76</li><li>♦ AQ1083</li><li>♣ Q5</li></ul>	The opponents are silent. You bid first.
Board: 41 Dealer: S Vul: NS HCP: 11	<ul><li>★ AK863</li><li>♥ Q83</li><li>♦ Q</li><li>★ 8653</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: Both HCP: 13	<ul><li>★ 103</li><li>▼ K98</li><li>◆ A1094</li><li>◆ AQ62</li></ul>	The opponents are silent. You bid first.

Board: 38 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ Q7  ♥ Q76  ♠ AQ54  ♣ A974	South:  ♠ KJ1086  ♥ KJ95  ♠ K3  ♣ J8	West North East South  1 ◆ Pass 1 ◆  Pass 1NT Pass 2 ◆  Pass 3NT AP  1. New Minor Forcing
Board: 39 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 5 N	North:  ♠ Q82  ♥ AQ642  ♠ KJ  ♣ 642	South:  ♠ A7  ♥ K105  ♠ Q10743  ♣ A53	West North East South  1 →  Pass 1 ♥ Pass 1NT  Pass 2 ♣ 1 Pass 3 ♥ 2  Pass 4 ◆ 3 Pass 4 ♠ 4  Pass 5 ♥ AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, a ◆ stopper  4. Cue bid, a ◆ stopper
Board: 40 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♠ S	North:  ♠ A83  ♥ Q76  ♠ AQ1083  ♣ Q5	South:  ♠ Q9765  ♥ A83  ♦ J6  ♠ A104	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1 Pass 3   2 Pass 4   AP  1. New Minor Forcing  2. 3   4
Board: 41 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ AK863  ♥ Q83  ♦ Q  ♣ 8653	South:  ♠ 102  ♥ A109  ♠ AK32  ♣ J1074	West North East South  1 → Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3NT AP  1. New Minor Forcing

Board: 42 West North East South North: South: Dealer: N **1**♦ Pass 1♠ **★** 103 **♠** KJ965 Vul: Both Pass 2♣¹ **♥** K98 **♥** AJ64 Pass 1NT North HCP: 13 ♦ A1094 **♦** Q8 3NT AP Pass South HCP: 11 **♣** 97 **♣** AQ62 1. New Minor Forcing Contract: 3N N

Board: 38 Dealer: N Vul: EW HCP: 12	<ul><li>★ KJ1086</li><li>♥ KJ95</li><li>◆ K3</li><li>◆ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: Both HCP: 13	<ul><li>A7</li><li>✓ K105</li><li>✓ Q10743</li><li>✓ A53</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q9765</li><li>♥ A83</li><li>♦ J6</li><li>♣ A104</li></ul>	The opponents are silent.  Partner bids first.
Board: 41 Dealer: S Vul: NS HCP: 12	<ul><li>▲ 102</li><li>✓ A109</li><li>◆ AK32</li><li>▲ J1074</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: Both HCP: 11	<ul><li>★ KJ965</li><li>♥ AJ64</li><li>◆ Q8</li><li>◆ 97</li></ul>	The opponents are silent.  Partner bids first.

Board: 38 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ Q7  ♥ Q76  ♠ AQ54  ♠ A974	South:  ♠ KJ1086  ♥ KJ95  ♠ K3  ♣ J8	West North East South  1 ◆ Pass 1 ◆  Pass 1NT Pass 2 ◆ ¹  Pass 3NT AP  1. New Minor Forcing
Board: 39 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 5 N	North:  ♠ Q82  ♥ AQ642  ♠ KJ  ♣ 642	South:  ♠ A7  ♥ K105  ♠ Q10743  ♣ A53	West North East South  1 ↑  Pass 1 ♥ Pass 1NT  Pass 2 ♣ 1 Pass 3 ♥ 2  Pass 4 ♠ 3 Pass 4 ♠ 4  Pass 5 ♥ AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, a ♠ stopper  4. Cue bid, a ♠ stopper
Board: 40 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♠ S	North:  ♠ A83  ♥ Q76  ♠ AQ1083  ♣ Q5	South:  ♠ Q9765  ♥ A83  ♦ J6  ♠ A104	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1 Pass 3   2 Pass 4   AP  1. New Minor Forcing  2. 3   4
Board: 41 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ AK863  ♥ Q83  ♦ Q  ♣ 8653	South:  ♠ 102  ♥ A109  ♠ AK32  ♣ J1074	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3NT AP  1. New Minor Forcing

Board: 42 West North East South North: South: Dealer: N **1**♦ Pass 1♠ **★** 103 **♠** KJ965 Vul: Both Pass 2♣¹ **♥** K98 **♥** AJ64 Pass 1NT North HCP: 13 ♦ A1094 **♦** Q8 3NT AP Pass South HCP: 11 **♣** 97 **♣** AQ62 1. New Minor Forcing Contract: 3N N

The opponents are silent.  Partner bids first.
The opponents are silent. You bid first.
The opponents are silent.  Partner bids first.
The opponents are silent.  You bid first.

Board: 43 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3♠ N	North:  ♠ KJ654  ♥ K97  ♠ A64  ♣ J10	South:  ♠ 873  ♥ A32  ♠ QJ97  ♠ KQ3	Pass Pass Pass	North  1♠  2♣¹  3♠  Minor	Pass Pass AP	1 → 1NT 2 ♣ <sup>2</sup>
Board: 44 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ K9832  ♥ 4  ♠ AJ75  ♣ A97	Pass Pass Pass AP 1. New 2. 3   3. Cue	North  1 NT  1NT  3 2 4 4 4  Minor  bid, a 4 bid, a 4	Pass Pass Pass Pass Stopp	1♠ 2♣¹ 4♣³ 4♠ g
Board: 45 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ 107  ♥ KQJ75  ♠ AQ42  ♣ 105	South:  ♠ K62  ♥ 93  ♦ 1096  ♣ AKQ32	Pass Pass AP	North  1 v  2 • 1  Minor 1	Pass Pass	1♣ 1NT 3NT
Board: 46 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 3N N	North:  ♣ 74  ♥ J107  ♦ KJ53  ♣ AKQ9	South:  ♠ AKQ95  ♥ 9643  ♠ Q107  ♣ 3	Pass Pass	North  1   1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♠</b> <sup>1</sup>

Board: 43 Dealer: S Vul: None HCP: 12	<ul><li>♣ 873</li><li>♥ A32</li><li>◆ QJ97</li><li>♣ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: NS HCP: 12	<ul><li>★ K9832</li><li>★ 4</li><li>◆ AJ75</li><li>◆ A97</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 12	<ul><li>★ K62</li><li>♥ 93</li><li>♦ 1096</li><li>♠ AKQ32</li></ul>	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: None HCP: 11	<ul><li>★ AKQ95</li><li>♥ 9643</li><li>◆ Q107</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.

Board: 43 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3♠ N	North:  ♠ KJ654  ♥ K97  ♠ A64  ♣ J10	South:  ♠ 873  ♥ A32  ♠ QJ97  ♠ KQ3	Pass Pass Pass	North  1♠  2♣¹  3♠  Minor	Pass Pass AP	1 → 1NT 2 ♣ <sup>2</sup>
Board: 44 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ K9832  ♥ 4  ♠ AJ75  ♣ A97	Pass Pass Pass AP 1. New 2. 3   3. Cue	North  1 NT  1NT  3 2 4 4 4  Minor  bid, a 4 bid, a 4	Pass Pass Pass Pass Stopp	1♠ 2♣¹ 4♣³ 4♠ g
Board: 45 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ 107  ♥ KQJ75  ♠ AQ42  ♣ 105	South:  ♠ K62  ♥ 93  ♦ 1096  ♣ AKQ32	Pass Pass AP	North  1 v  2 • 1  Minor 1	Pass Pass	1♣ 1NT 3NT
Board: 46 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 3N N	North:  ♣ 74  ♥ J107  ♦ KJ53  ♣ AKQ9	South:  ♠ AKQ95  ♥ 9643  ♠ Q107  ♣ 3	Pass Pass	North  1   1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♠</b> <sup>1</sup>

Board: 47 Dealer: S Vul: NS HCP: 12	<ul><li>▲ A9863</li><li>♥ J63</li><li>◆ KJ2</li><li>▲ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: EW HCP: 14	<ul><li>♠ AJ5</li><li>♥ K52</li><li>♠ AJ5</li><li>♠ J532</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: Both HCP: 12	<ul><li>A1084</li><li>▼ 109865</li><li>◆ J</li><li>◆ AK4</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: NS HCP: 13	<ul><li>★ KQ</li><li>▼ J76</li><li>◆ 8532</li><li>◆ AK75</li></ul>	The opponents are silent. You bid first.

Board: 47			West	North		1♣
Dealer: S	North:	South:	Pass	1♠		1NT
Vul: NS	<b>♦</b> A9863	<b>♠</b> QJ7	Pass	2 <b>♦</b> ¹	Pass	
North HCP: 12 South HCP: 13	<ul><li>▼ J63</li><li>◆ KJ2</li></ul>	<b>♥</b> AQ2 <b>♦</b> 1094	Pass AP	<b>4♣</b> <sup>3</sup>	Pass	4♠
Contract: 4♠ N	<b>♣</b> K5	♣ A642	1. New	Minor 1	Forcing	g
			2.3 🏚			
			3. Cue	bid, a ♣	stopp	er
			West	North	East	South
Board: 48	North:	South:		1♣	Pass	1♥
Dealer: N Vul: EW	<b>♠</b> AJ5	<b>♦</b> 974	Pass	1NT	Pass	2 <b>♦</b> ¹
North HCP: 14	♥ K52	♥ QJ987	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♥
South HCP: 12	♦ AJ5 ♣ J532	<b>♦</b> Q <b>♣</b> AK106	AP			
Contract: 4♥ S	<b>4 3 3 3 2</b>	A AIC100	1. New 2. 3 ♥	Minor 1	Forcing	g
				North	Foot	South
Board: 49 Dealer: S	North: <b>♠</b> A1084	South: ♠ K62				30uiii 1 <b>♣</b>
Vul: Both	♥ 109865	♥ A2	Pass	1 🗸		1NT
North HCP: 12 South HCP: 13	<b>♦</b> J	♦ K103	Pass	$2^{1}$	Pass	3NT
Contract: 3N S	♣ AK4	<b>♣</b> QJ876	AP			
Conduct. 51 ( 5			1. New	/ Minor	Forcing	g
			West	North	East	South
Board: 50	North:	South:		1♦	Pass	
Dealer: N Vul: NS	<b>♦</b> KQ	<b>♦</b> J105	Pass	1NT	Pass	
North HCP: 13	♥ J76	<b>♥</b> AQ843	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♥
South HCP: 12	♦ 8532 ♣ AK75	<b>♦</b> AJ <b>♣</b> 1094	AP	,	Fa=:	~
Contract: 4♥ S	Z I HY/J	2 1071	1. New 2. 3 ♥	Minor 1	rorcin	3

Board: 47 Dealer: S Vul: NS HCP: 13	<ul><li>♣ QJ7</li><li>♥ AQ2</li><li>♦ 1094</li><li>♣ A642</li></ul>	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: EW HCP: 12	<ul><li>♣ 974</li><li>♥ QJ987</li><li>♦ Q</li><li>♣ AK106</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: Both HCP: 13	<ul><li>★ K62</li><li>★ A2</li><li>★ K103</li><li>★ QJ876</li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: NS HCP: 12	<ul><li>♣ J105</li><li>♥ AQ843</li><li>♦ AJ</li><li>♣ 1094</li></ul>	The opponents are silent.  Partner bids first.

Board: 47			West	North		1♣
Dealer: S	North:	South:	Pass	1♠		1NT
Vul: NS	<b>♦</b> A9863	<b>♠</b> QJ7	Pass	2 <b>♦</b> ¹	Pass	
North HCP: 12 South HCP: 13	<ul><li>▼ J63</li><li>◆ KJ2</li></ul>	<b>♥</b> AQ2 <b>♦</b> 1094	Pass AP	<b>4♣</b> <sup>3</sup>	Pass	4♠
Contract: 4♠ N	<b>♣</b> K5	♣ A642	1. New	Minor 1	Forcing	g
			2.3 🏚			
			3. Cue	bid, a ♣	stopp	er
			West	North	East	South
Board: 48	North:	South:		1♣	Pass	1♥
Dealer: N Vul: EW	<b>♠</b> AJ5	<b>♦</b> 974	Pass	1NT	Pass	2 <b>♦</b> ¹
North HCP: 14	♥ K52	♥ QJ987	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♥
South HCP: 12	♦ AJ5 ♣ J532	<b>♦</b> Q <b>♣</b> AK106	AP			
Contract: 4♥ S	<b>4 3 3 3 2</b>	A AIC100	1. New 2. 3 ♥	Minor 1	Forcing	g
				North	Foot	South
Board: 49 Dealer: S	North: <b>♠</b> A1084	South: ♠ K62				30uiii 1 <b>♣</b>
Vul: Both	♥ 109865	♥ A2	Pass	1 🗸		1NT
North HCP: 12 South HCP: 13	<b>♦</b> J	♦ K103	Pass	$2^{1}$	Pass	3NT
Contract: 3N S	♣ AK4	<b>♣</b> QJ876	AP			
Conduct. 51 ( 5			1. New	/ Minor	Forcing	g
			West	North	East	South
Board: 50	North:	South:		1♦	Pass	
Dealer: N Vul: NS	<b>♦</b> KQ	<b>♦</b> J105	Pass	1NT	Pass	
North HCP: 13	♥ J76	<b>♥</b> AQ843	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♥
South HCP: 12	♦ 8532 ♣ AK75	<b>♦</b> AJ <b>♣</b> 1094	AP	,	Fa=:	~
Contract: 4♥ S	Z I HY/J	2 1071	1. New 2. 3 ♥	Minor 1	rorcin	3

Board: 51 Dealer: S Vul: EW HCP: 12	<ul><li>1053</li><li>★ AKJ72</li><li>★ 72</li><li>★ A42</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 12	<ul><li>AQ2</li><li>▼ 1086</li><li>◆ 32</li><li>◆ AQ763</li></ul>	The opponents are silent.  You bid first.
Board: 53 Dealer: S Vul: None HCP: 12	<ul><li>★ AK1042</li><li>★ AJ72</li><li>★ 1054</li><li>★ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: EW HCP: 14	<ul><li>AQJ</li><li>J4</li><li>1064</li><li>AQ762</li></ul>	The opponents are silent.  You bid first.
Board: 55 Dealer: S Vul: Both HCP: 11	<ul><li>♠ AKJ53</li><li>♥ QJ54</li><li>♠ 74</li><li>♠ 52</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1
Board: 51	North:	South: ♠ A84	Pass	1♥		1NT
Dealer: S	<b>★</b> 1053		Pass	2 <b>♣</b> ¹	Pass	
Vul: EW North HCP: 12	<b>♥</b> AKJ72	<b>♥</b> 965	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
South HCP: 14	<b>♦</b> 72	♦ AKQ9	Pass	<b>4♥</b>	AP	
Contract: 4♥ N	♣ A42	<b>♣</b> J53	1. New 2. 3 ♥	Minor 1	Forcing	g
			3. Cue	bid, a 뢒	stopp	er
			4. Cue	bid, a ♠	stoppe	er
Board: 52			West	North	East	South
Board: 32 Dealer: N	North:	South:		1♣	Pass	1 🗸
Vul: Both	<b>♦</b> AQ2	<b>★</b> 10875	Pass	1NT	Pass	<b>2</b> ♦¹
North HCP: 12	♥ 1086 ♦ 32	<b>♥</b> AQJ74 <b>♦</b> A97	Pass	2 <b>y</b> <sup>2</sup>	AP	
South HCP: 11	♣ AQ763	• A) / • 9	1. New	Minor 1	Forcing	g
Contract: 2♥ S			2.3 🔻			
Doords 52			West	North	East	South
Board: 53 Dealer: S	North:	South:				1♦
Vul: None	<b>♦</b> AK1042	<b>♠</b> Q73	Pass	1♠		1NT
North HCP: 12	<b>♥</b> AJ72 <b>♦</b> 1054	<b>♥</b> K8 <b>♦</b> J962	Pass		Pass	2 <b>♠</b> <sup>2</sup>
South HCP: 12	♥ 1034 ♣ 9	◆ J902 ◆ AQ108	Pass	4♠	AP .	
Contract: 4♠ N	1 )	1110100		Minor 1	Forcing	g
			2.3 •			
Board: 54	NI d	G 4	West	North	East	South
Dealer: N	North:	South: ♠ 96		1♣	Pass	1♥
Vul: EW	<b>♠</b> AQJ <b>♥</b> J4	<b>₹</b> 96 <b>∀</b> KQ965	Pass	1NT	Pass	<b>2</b> ♦¹
North HCP: 14	<b>♦</b> 1064	◆ QJ3	Pass	3NT	AP	
South HCP: 12	<b>♣</b> AQ762	<b>♣</b> KJ9	1 Mars	Minor 1	E a maina	

Board: 55 Dealer: S	North:	South:				1♦
Vul: Both	<b>♠</b> AKJ53	<b>♦</b> 97 <b>♥</b> K73	Pass	1♠	Pass	1NT
North HCP: 11	♥ QJ54 ♦ 74	<ul><li>★ K.73</li><li>★ K.J93</li></ul>	Pass	2 <b>♣</b> ¹	Pass	3NT
South HCP: 12	<b>♦</b> 52	<b>♣</b> AJ84	AP			
Contract: 3N S			1. New	Minor 1	Forcing	g

Board: 51 Dealer: S Vul: EW HCP: 14	<ul><li>★ A84</li><li>♥ 965</li><li>◆ AKQ9</li><li>★ J53</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: Both HCP: 11	<ul><li>10875</li><li>✓ AQJ74</li><li>◆ A97</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q73</li><li>♥ K8</li><li>◆ J962</li><li>♣ AQ108</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: EW HCP: 12	<ul><li>♠ 96</li><li>♥ KQ965</li><li>♦ QJ3</li><li>♠ KJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: Both HCP: 12	<ul><li>◆ 97</li><li>▼ K73</li><li>◆ KJ93</li><li>◆ AJ84</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 1
Board: 51	North:	South:	Pass	1♥		1NT
Dealer: S	<b>★</b> 1053	<b>♦</b> A84	Pass	2 <b>♣</b> ¹	Pass	
Vul: EW North HCP: 12	<b>♥</b> AKJ72	<b>♥</b> 965	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
South HCP: 14	<b>♦</b> 72	♦ AKQ9	Pass	<b>4♥</b>	AP	
Contract: 4♥ N	♣ A42 ♣	<b>♣</b> J53	1. New 2. 3 ♥	Minor 1	Forcing	g
			3. Cue	bid, a 뢒	stopp	er
			4. Cue	bid, a ♠	stoppe	er
Board: 52			West	North	East	South
Board: 32 Dealer: N	North:	South:		1♣	Pass	1 🗸
Vul: Both	<b>♦</b> AQ2	<b>★</b> 10875	Pass	1NT	Pass	<b>2</b> ♦¹
North HCP: 12	♥ 1086 ♦ 32	<b>♥</b> AQJ74 <b>♦</b> A97	Pass	2 <b>y</b> <sup>2</sup>	AP	
South HCP: 11	♣ AQ763	• A) / • 9	1. New	Minor 1	Forcing	g
Contract: 2♥ S			2.3 🔻			
Doords 52			West	North	East	South
Board: 53 Dealer: S	North:	South:				1♦
Vul: None	<b>♠</b> AK1042	<b>♠</b> Q73	Pass	1♠		1NT
North HCP: 12	<b>♥</b> AJ72 <b>♦</b> 1054	<b>♥</b> K8 <b>♦</b> J962	Pass		Pass	2 <b>♠</b> <sup>2</sup>
South HCP: 12	♥ 1034 ♣ 9	◆ J902 ◆ AQ108	Pass	4♠	AP .	
Contract: 4♠ N	1 )	1110100	1. New Millor Folding			
			2.3 •			
Board: 54	NI d	G 4	West	North	East	South
Dealer: N	North:	South: ♠ 96		1♣	Pass	1♥
Vul: EW	<b>♠</b> AQJ <b>♥</b> J4	<b>₹</b> 96 <b>∀</b> KQ965	Pass	1NT	Pass	<b>2</b> ♦¹
North HCP: 14	<b>♦</b> 1064	◆ QJ3	Pass	3NT	AP	
South HCP: 12	<b>♣</b> AQ762	<b>♣</b> KJ9	1 Mars	Minor 1	E a maina	

Board: 55 Dealer: S	North:	South:				1♦
Vul: Both	<b>♠</b> AKJ53	<b>♦</b> 97 <b>♥</b> K73	Pass	1♠	Pass	1NT
North HCP: 11	♥ QJ54 ♦ 74	<ul><li>★ K.73</li><li>★ K.J93</li></ul>	Pass	2 <b>♣</b> ¹	Pass	3NT
South HCP: 12	<b>♦</b> 52	<b>♣</b> AJ84	AP			
Contract: 3N S			1. New	Minor 1	Forcing	g

Board: 56 Dealer: N Vul: NS HCP: 12	<ul><li>▶ J9</li><li>♥ Q104</li><li>◆ AQJ94</li><li>♠ Q97</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: Both HCP: 11	<b>★</b> K10753 <b>∀</b> KQ <b>♦</b> 10832 <b>♣</b> K5	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: None HCP: 13	<ul><li>♠ AK3</li><li>♥ A102</li><li>♦ 1054</li><li>♠ Q742</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 11	<ul><li>♠ 62</li><li>♥ K10765</li><li>◆ QJ104</li><li>♠ AJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: NS North HCP: 12 South HCP: 12	North:  ♣ J9  ♥ Q104  ♠ AQJ94  ♣ Q97	South:  ♠ A64  ♥ KJ876  ♦ K107  ♣ J6	Pass Pass AP	North 1  1NT  2  ✓ 2	Pass Pass Pass	1♥ 2♣¹ 4♥
Contract: 4♥ S	2 401		1. New 2. 3 ♥	Minor 1	Forcing	g
Board: 57	North:	South:	West	North	East	South 1♣
Dealer: S Vul: Both	<b>♠</b> K10753 <b>♥</b> KQ	<b>♠</b> AQ6 <b>♥</b> 1082	Pass Pass	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>	Pass Pass	1NT
North HCP: 11 South HCP: 13	<b>♦</b> 10832	♦ KQ6	AP	2•	1 ass	3₹-
Contract: 3♠ N	<b>♣</b> K5 <b>♣</b> Q986	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>				
			West	North	East Pass	South 1
Board: 58			Pass	1NT	Pass	
Dealer: N	North: ♠ AK3	South: ♠ QJ5	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>
Vul: None North HCP: 13	<b>♥</b> A102	<b>♥</b> K9865	Pass	<b>4</b> ♦ <sup>4</sup>	Pass	4♥
South HCP: 12	<ul><li>1054</li><li>Q742</li></ul>	♦ K6 ♣ K105	AP 1 New	Minor	Forcine	or
Contract: 4♥ S			<ol> <li>New Minor Forcing</li> <li>3 ♥</li> </ol>			
				bid, a <b>♣</b> bid, a ♠		
Board: 59			West	North	East	South 1
Dealer: S	North: ♠ 62	South: ♠ 854	Pass	1♥	Pass	1NT
Vul: NS North HCP: 11	<b>♥</b> K10765	<b>♥</b> J2	Pass	2 <b>♣</b> ¹	Pass	3NT
South HCP: 13	♦ QJ104 ♣ AJ	◆ AK62 ◆ KQ107	AP			
Contract: 3N S	<b>∓</b> 1 ₩	Z 12Q10/	1. New	Minor 1	Forcing	g

Board: 56 Dealer: N Vul: NS HCP: 12	<ul><li>▲ A64</li><li>♥ KJ876</li><li>◆ K107</li><li>▲ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: Both HCP: 13	<ul><li>AQ6</li><li>▼ 1082</li><li>★ KQ6</li><li>♣ Q986</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: None HCP: 12	<ul><li>♣ QJ5</li><li>♥ K9865</li><li>♦ K6</li><li>♣ K105</li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 13	<ul><li>♦ 854</li><li>♥ J2</li><li>♦ AK62</li><li>♠ KQ107</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: NS North HCP: 12 South HCP: 12	North:  ♣ J9  ♥ Q104  ♠ AQJ94  ♣ Q97	South:  ♠ A64  ♥ KJ876  ♦ K107  ♣ J6	Pass Pass AP	North 1  1NT  2  ✓ 2	Pass Pass Pass	1♥ 2♣¹ 4♥
Contract: 4♥ S	2 401		1. New 2. 3 ♥	Minor 1	Forcing	g
Board: 57	North:	South:	West	North	East	South 1♣
Dealer: S Vul: Both	<b>♠</b> K10753 <b>♥</b> KQ	<b>♠</b> AQ6 <b>♥</b> 1082	Pass Pass	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>	Pass Pass	1NT
North HCP: 11 South HCP: 13	<b>♦</b> 10832	♦ KQ6	AP	2•	1 ass	3₹-
Contract: 3♠ N	<b>♣</b> K5 <b>♣</b> Q986	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>				
			West	North	East Pass	South 1
Board: 58			Pass	1NT	Pass	
Dealer: N	North: ♠ AK3	South: ♠ QJ5	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>
Vul: None North HCP: 13	<b>♥</b> A102	<b>♥</b> K9865	Pass	<b>4</b> ♦ <sup>4</sup>	Pass	4♥
South HCP: 12	<ul><li>1054</li><li>Q742</li></ul>	♦ K6 ♣ K105	AP 1 New	Minor	Forcine	or
Contract: 4♥ S			<ol> <li>New Minor Forcing</li> <li>3 ♥</li> </ol>			
				bid, a <b>♣</b> bid, a ♠		
Board: 59			West	North	East	South 1
Dealer: S	North: ♠ 62	South: ♠ 854	Pass	1♥	Pass	1NT
Vul: NS North HCP: 11	<b>♥</b> K10765	<b>♥</b> J2	Pass	2 <b>♣</b> ¹	Pass	3NT
South HCP: 13	♦ QJ104 ♣ AJ	◆ AK62 ◆ KQ107	AP			
Contract: 3N S	<b>∓</b> 1 ₩	Z 12Q10/	1. New	Minor 1	Forcing	g

Board: 60 Dealer: N Vul: EW HCP: 13	<ul><li>◆ 97</li><li>♥ AJ2</li><li>◆ Q98</li><li>◆ KQJ93</li></ul>	The opponents are silent. You bid first.
Board: 61 Dealer: S Vul: NS HCP: 12	<b>♦</b> KJ10 <b>♥</b> Q10843 <b>♦</b> QJ6 <b>♣</b> K2	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 14	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: Both HCP: 12	<ul><li>★ KJ1063</li><li>♥ Q92</li><li>◆ 107</li><li>◆ AQ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: EW HCP: 12	<ul><li>★ K103</li><li>▼ A10954</li><li>◆ K85</li><li>◆ Q7</li></ul>	The opponents are silent. You bid first.

Board: 60 Dealer: N	North: ♣ 97	South: ♠ K10652	West North	East Pass	South 1♠	
Vul: EW	<b>♥</b> AJ2	<b>▼</b> K10632 <b>♥</b> KQ9	Pass 1NT			
North HCP: 13	◆ Q98	◆ A64	Pass 3NT	AP	∠.▼	
South HCP: 12 Contract: 3N N	♣ KQJ93	<b>♣</b> 104	1. New Minor		σ	
Contract. 31v Iv			1.11000101	1 01011	5	
Board: 61		~ .	West North	East	South	
Dealer: S	North:	South:			1♣	
Vul: NS	<b>♠</b> KJ10 <b>♥</b> Q10843	<b>♠</b> Q62 <b>♥</b> 95	Pass 1♥	Pass	1NT	
North HCP: 12	◆ QJ6	◆ AK8	Pass $2^{1}$	Pass	3NT	
South HCP: 14	<b>♣</b> K2	♣ AJ943	AP			
Contract: 3N S			1. New Minor	Forcin	g	
Board: 62	N. 4	G 4	West North	Fact	South	
Dealer: N	North: ♠ J95	South: ♠ K63	west North	Pass	30um 1 <b>∀</b>	
Vul: EW	<b>▼</b> 393	<b>▼</b> K03 <b>▼</b> KQ985	Pass 1NT			
North HCP: 14	• AQ10	• K5	Pass 3NT	AP	∠▼	
South HCP: 11	♣ AK1042	<b>♣</b> 873	1. New Minor		σ	
Contract: 3N N			1. I VOV IVIIIOI	1 Olem	Ь	
			West North	East	South 1	
D1- (2			Pass 1♠	Pass	1NT	
Board: 63 Dealer: S	North:	South:	Pass 2.1			
Vul: Both	<b>♠</b> KJ1063	<b>♦</b> 987				
North HCP: 12	♥ Q92	<b>♥</b> AK5	Pass 4♣³	AP	4•'	
South HCP: 13	<ul><li>107</li><li>♣ AQ7</li></ul>	◆ AQ942 ◆ 52	Pass 44		Œ	
Contract: 4♠ N	₩ AQ7	<b>₩</b> 32	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>			
			<ul><li>2. 3 ♣</li><li>3. Cue bid, a ♣ stopper</li></ul>			
			4. Cue bid, a			
			Wast Naud	Fo.~4	Covela	
Board: 64	North:	South:	West North			
Dealer: N	<b>★</b> K103	♠ AQJ85	l♥ Dogg 1NT	Pass	1 <b>♠</b>	
Vul: EW North HCP: 12	<b>♥</b> A10954	<b>♥</b> J3	Pass 1NT		2♣¹	
South HCP: 11	♦ K85	<b>♦</b> 42	Pass $2 \stackrel{?}{•}^2$	AP		
Contract: 2♠ S	<b>♣</b> Q7	<b>♣</b> K985	1. New Minor	Forcin	g	
Contract. 27 S			2. 3 🛦			

Board: 60 Dealer: N Vul: EW HCP: 12	<ul><li>★ K10652</li><li>★ KQ9</li><li>★ A64</li><li>★ 104</li></ul>	The opponents are silent.  Partner bids first.
Board: 61 Dealer: S Vul: NS HCP: 14	<ul><li>♣ Q62</li><li>♥ 95</li><li>◆ AK8</li><li>♣ AJ943</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: EW HCP: 11	<ul><li>★ K63</li><li>★ KQ985</li><li>★ K5</li><li>★ 873</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: Both HCP: 13	<ul><li>◆ 987</li><li>♥ AK5</li><li>◆ AQ942</li><li>◆ 52</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: EW HCP: 11	<ul><li>AQJ85</li><li>J3</li><li>42</li><li>K985</li></ul>	The opponents are silent.  Partner bids first.

Board: 60 Dealer: N	North: ♣ 97	South: ♠ K10652	West North	East Pass	South 1♠	
Vul: EW	<b>♥</b> AJ2	<b>▼</b> K10632 <b>♥</b> KQ9	Pass 1NT			
North HCP: 13	◆ Q98	◆ A64	Pass 3NT	AP	∠.▼	
South HCP: 12 Contract: 3N N	♣ KQJ93	<b>♣</b> 104	1. New Minor		σ	
Contract. 31v Iv			1.11000101	1 01011	5	
Board: 61		~ .	West North	East	South	
Dealer: S	North:	South:			1♣	
Vul: NS	<b>♠</b> KJ10 <b>♥</b> Q10843	<b>♠</b> Q62 <b>♥</b> 95	Pass 1♥	Pass	1NT	
North HCP: 12	◆ QJ6	◆ AK8	Pass $2^{1}$	Pass	3NT	
South HCP: 14	<b>♣</b> K2	♣ AJ943	AP			
Contract: 3N S			1. New Minor	Forcin	g	
Board: 62	N. 4	G 4	West North	Fact	South	
Dealer: N	North: ♠ J95	South: ♠ K63	west North	Pass	30um 1 <b>∀</b>	
Vul: EW	<b>▼</b> 393	<b>▼</b> K03 <b>▼</b> KQ985	Pass 1NT			
North HCP: 14	• AQ10	• K5	Pass 3NT	AP	∠▼	
South HCP: 11	♣ AK1042	<b>♣</b> 873	1. New Minor		σ	
Contract: 3N N			1. I VOV IVIIIOI	1 Olem	Ь	
			West North	East	South 1	
D1- (2			Pass 1♠	Pass	1NT	
Board: 63 Dealer: S	North:	South:	Pass 2.1			
Vul: Both	<b>♠</b> KJ1063	<b>♦</b> 987				
North HCP: 12	♥ Q92	<b>♥</b> AK5	Pass 4♣³	AP	4•'	
South HCP: 13	<ul><li>107</li><li>♣ AQ7</li></ul>	◆ AQ942 ◆ 52	Pass 44		Œ	
Contract: 4♠ N	₩ AQ7	<b>₩</b> 32	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>			
			<ul><li>2. 3 ♣</li><li>3. Cue bid, a ♣ stopper</li></ul>			
			4. Cue bid, a			
			Wast Naud	Fo.~4	Covela	
Board: 64	North:	South:	West North			
Dealer: N	<b>★</b> K103	♠ AQJ85	l♥ Dogg 1NT	Pass	1 <b>♠</b>	
Vul: EW North HCP: 12	<b>♥</b> A10954	<b>♥</b> J3	Pass 1NT		2♣¹	
South HCP: 11	♦ K85	<b>♦</b> 42	Pass $2 \stackrel{?}{•}^2$	AP		
Contract: 2♠ S	<b>♣</b> Q7	<b>♣</b> K985	1. New Minor	Forcin	g	
Contract. 27 S			2. 3 🛦			

Board: 65 Dealer: S Vul: Both HCP: 12	<ul><li>♣ QJ82</li><li>♥ Q8764</li><li>♦ K76</li><li>♣ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 66 Dealer: N Vul: None HCP: 14	<ul><li>★ 52</li><li>★ AJ8</li><li>★ K53</li><li>★ KQJ83</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: EW HCP: 12	<ul><li>★ KQ1083</li><li>▼ A65</li><li>◆ 106</li><li>◆ K93</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: Both HCP: 13	<ul><li>★ KQ2</li><li>♥ Q85</li><li>◆ Q64</li><li>◆ A754</li></ul>	The opponents are silent. You bid first.

Board: 65 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ QJ82  ♥ Q8764  ♠ K76  ♠ A	South:  ♠ K43  ♥ K92  ♠ A854  ♣ K86	West North East South  1 ◆ Pass 1 ♥ Pass 1NT Pass 2 ♣ ¹ Pass 3 ♥ ² Pass 4 ♣ ³ Pass 4 ◆ ⁴ Pass 4 ♥ AP  1. New Minor Forcing 2. 3 ♥ 3. Cue bid, a ♣ stopper 4. Cue bid, a ♠ stopper
Board: 66 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4♥ S	North:  ♠ 52  ▼ AJ8  ♠ K53  ♣ KQJ83	South:  ♠ AQ96  ♥ K10543  ♠ QJ64  ♣ —	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 3♠³  Pass 4♣⁴ Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, a ♠ stopper  4. Cue bid, a ♠ stopper
Board: 67 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ KQ1083  ♥ A65  • 106  ♠ K93	South:	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3NT  AP  1. New Minor Forcing

			West	North 1♣	East Pass	
Board: 68 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4♥ S	North:  ♠ KQ2  ♥ Q85  ♦ Q64  ♣ A754	South:  ♠ A107  ♥ A10973  ♠ A1072  ♠ 6	2. 3 ♥ 3. Cue	$ \begin{array}{c} 1NT \\ 3 \checkmark^2 \\ 4 \checkmark^4 \end{array} $ Minor bid, a $\checkmark$	Pass Pass Pass Stopped	2◆¹ 3♠³ 4♥ g
				bid, a ♣		

Board: 65 Dealer: S Vul: Both HCP: 13	<ul><li>★ K43</li><li>▼ K92</li><li>◆ A854</li><li>◆ K86</li></ul>	The opponents are silent.  You bid first.
Board: 66 Dealer: N Vul: None HCP: 12	<ul><li>AQ96</li><li>✓ K10543</li><li>◆ QJ64</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: EW HCP: 12	<ul><li>◆ 52</li><li>♥ 942</li><li>◆ AJ8</li><li>◆ AQJ74</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: Both HCP: 12	<ul><li>★ A107</li><li>▼ A10973</li><li>◆ A1072</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.

Board: 65 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ QJ82  ♥ Q8764  ♠ K76  ♠ A	South:  ♠ K43  ♥ K92  ♠ A854  ♣ K86	West North East South  1 ◆ Pass 1 ♥ Pass 1NT Pass 2 ♣ ¹ Pass 3 ♥ ² Pass 4 ♣ ³ Pass 4 ◆ ⁴ Pass 4 ♥ AP  1. New Minor Forcing 2. 3 ♥ 3. Cue bid, a ♣ stopper 4. Cue bid, a ♠ stopper
Board: 66 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4♥ S	North:  ♠ 52  ▼ AJ8  ♠ K53  ♣ KQJ83	South:  ♠ AQ96  ♥ K10543  ♠ QJ64  ♣ —	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 3♠³  Pass 4♣⁴ Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, a ♠ stopper  4. Cue bid, a ♠ stopper
Board: 67 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ KQ1083  ♥ A65  • 106  ♠ K93	South:	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3NT  AP  1. New Minor Forcing

			West	North 1♣	East Pass	
Board: 68 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4♥ S	North:  ♠ KQ2  ♥ Q85  ♦ Q64  ♣ A754	South:  ♠ A107  ♥ A10973  ♠ A1072  ♠ 6	2. 3 ♥ 3. Cue	$ \begin{array}{c} 1NT \\ 3 \checkmark^2 \\ 4 \checkmark^4 \end{array} $ Minor bid, a $\checkmark$	Pass Pass Pass Stopped	2◆¹ 3♠³ 4♥ g
				bid, a ♣		

Board: 69 Dealer: S Vul: None HCP: 11	<ul><li>AJ1075</li><li>✓ A109</li><li>✓ 107</li><li>✓ Q65</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: NS HCP: 12	<ul><li>★ 542</li><li>▼ KQ4</li><li>◆ QJ65</li><li>◆ A86</li></ul>	The opponents are silent. You bid first.
Board: 71 Dealer: S Vul: None HCP: 12	<ul><li>♣ QJ8</li><li>♥ KQJ104</li><li>◆ K102</li><li>♣ 98</li></ul>	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: NS HCP: 13	<ul><li>♠ 64</li><li>♥ AKJ53</li><li>♠ K74</li><li>♠ Q85</li></ul>	The opponents are silent. You bid first.

Board: 69 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2♠ N	North:  ♠ AJ1075  ♥ A109  ♠ 107  ♠ Q65	South:	Pass Pass AP	North  1♠  2♣¹  Minor:	Pass Pass	1♦ 1NT 2♠ <sup>2</sup>
Board: 70 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4 S	North:	South:  ♣ A6  ♥ AJ872  ♠ K932  ♣ 102	Pass Pass AP	North 1  1NT 2  ✓ 2  ✓ Minor	Pass Pass Pass	1♥ 2♣¹ 4♥
Board: 71 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 5 \( \mathbf{N} \) N	North:  ♠ QJ8  ♥ KQJ104  ♠ K102  ♣ 98	South:  ♠ K94  ♥ A85  ♠ Q94  ♣ AJ63	Pass Pass Pass Pass 1. New 2. 3   3. Cue	North  1♥  2♦¹  4♦³  5♥  Minor  bid, a ♦  bid, a ♣	Pass Pass Pass AP Forcing	1♣ 1NT 3♥² 4♣⁴
Board: 72 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N N	North:	South:  ♠ AQ752  ♥ 108  ♠ Q1063  ♣ A2	Pass Pass	North  1 V  1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>

Board: 69 Dealer: S Vul: None HCP: 12	<ul><li>◆ 986</li><li>▼ 52</li><li>◆ AKJ9</li><li>◆ A732</li></ul>	The opponents are silent.  You bid first.
Board: 70 Dealer: N Vul: NS HCP: 12	<ul><li>★ A6</li><li>▼ AJ872</li><li>★ K932</li><li>★ 102</li></ul>	The opponents are silent.  Partner bids first.
Board: 71 Dealer: S Vul: None HCP: 14	<ul><li>★ K94</li><li>★ A85</li><li>◆ Q94</li><li>★ AJ63</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: NS HCP: 12	<ul><li>AQ752</li><li>▼108</li><li>◆Q1063</li><li>A2</li></ul>	The opponents are silent.  Partner bids first.

Board: 69 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2♠ N	North:  ♠ AJ1075  ♥ A109  ♠ 107  ♠ Q65	South:	Pass Pass AP	North  1♠  2♣¹  Minor:	Pass Pass	1♦ 1NT 2♠ <sup>2</sup>
Board: 70 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4 S	North:	South:  ♣ A6  ♥ AJ872  ♠ K932  ♣ 102	Pass Pass AP	North 1  1NT 2  ✓ 2  ✓ Minor	Pass Pass Pass	1♥ 2♣¹ 4♥
Board: 71 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 5 \( \mathbf{N} \) N	North:  ♠ QJ8  ♥ KQJ104  ♠ K102  ♣ 98	South:  ♠ K94  ♥ A85  ♠ Q94  ♣ AJ63	Pass Pass Pass Pass 1. New 2. 3   3. Cue	North  1♥  2♦¹  4♦³  5♥  Minor  bid, a ♦  bid, a ♣	Pass Pass Pass AP Forcing	1♣ 1NT 3♥² 4♣⁴
Board: 72 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N N	North:	South:  ♠ AQ752  ♥ 108  ♠ Q1063  ♣ A2	Pass Pass	North  1 V  1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>

Board: 73 Dealer: S Vul: EW HCP: 12	<ul><li>▲ AJ754</li><li>♥ Q4</li><li>◆ 953</li><li>▲ AJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: None HCP: 13	<ul><li>★ K9</li><li>▼ J85</li><li>◆ AJ6</li><li>◆ A8643</li></ul>	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: NS HCP: 11	<ul><li>108</li><li>✓ A10986</li><li>✓ AQJ6</li><li>✓ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 76 Dealer: N Vul: EW HCP: 14	<ul><li>43</li><li>★ A63</li><li>★ AQ85</li><li>★ A985</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: Both HCP: 12	<ul><li>AQ854</li><li>▼ 1096</li><li>A4</li><li>♣ Q73</li></ul>	The opponents are silent.  Partner bids first.

Board: 73 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ N	North:  ♠ AJ754  ♥ Q4  ♦ 953  ♠ AJ5	South:	Pass Pass Pass	North  1♠  2♣¹  4♠  Minor	Pass Pass AP	1♥ 1NT 2♠²
Board: 74 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3N N	North:  ♠ K9  ♥ J85  ♠ AJ6  ♣ A8643	South:  ♠ QJ1087  ♥ 32  ♠ K1098  ♣ KQ	Pass Pass	North  1  1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 75 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3N S	North:  • 108  • A10986  • AQJ6  • 53	South:  ♠ AJ7  ▼ K4  ◆ 952  ♣ KQJ98	Pass Pass AP	North  1♥ 2◆¹  Minor	Pass Pass	1♣ 1NT 3NT
Board: 76 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North:	South:  ♠ AQ962  ♥ QJ5  ♠ 43  ♣ QJ2	Pass Pass	North  1  1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♣</b> ¹
Board: 77 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ AQ854  ♥ 1096  ♠ A4  ♠ Q73	South:  ♠ K10  ♥ QJ3  • Q10532  ♣ A108	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1♦ 1NT 3NT

Board: 73 Dealer: S Vul: EW HCP: 12	<ul><li>♦ 963</li><li>♥ K10652</li><li>♦ AK10</li><li>♠ Q6</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: None HCP: 11	♣ QJ1087 ♥ 32 ♦ K1098 ♣ KQ	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: NS HCP: 14	<ul><li>▲ AJ7</li><li>▼ K4</li><li>◆ 952</li><li>▲ KQJ98</li></ul>	The opponents are silent.  You bid first.
Board: 76 Dealer: N Vul: EW HCP: 12	<ul><li>AQ962</li><li>♥ QJ5</li><li>43</li><li>QJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: Both HCP: 12	<ul><li>★K10</li><li>♥QJ3</li><li>◆Q10532</li><li>◆A108</li></ul>	The opponents are silent.  You bid first.

Board: 73 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ N	North:  ♠ AJ754  ♥ Q4  ♦ 953  ♣ AJ5	South:	Pass Pass Pass	North  1♠  2♣¹  4♠  Minor	Pass Pass AP	1♥ 1NT 2♣²
Board: 74 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3N N	North:  ♠ K9  ♥ J85  ♠ AJ6  ♣ A8643	South:  ♠ QJ1087  ♥ 32  ♠ K1098  ♣ KQ	Pass Pass	North 1♣ 1NT 3NT Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 75 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3N S	North:  • 108  • A10986  • AQJ6  • 53	South:  ♠ AJ7  ♥ K4  ♦ 952  ♣ KQJ98	Pass Pass AP	North  1♥  2◆¹  Minor	Pass Pass	1♣ 1NT 3NT
Board: 76 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North:	South:  ♠ AQ962  ♥ QJ5  ♦ 43  ♠ QJ2	Pass Pass	North  1  1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♠</b> ¹
Board: 77 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ AQ854  ♥ 1096  ♠ A4  ♣ Q73	South:  ♠ K10  ♥ QJ3  • Q10532  ♣ A108	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1♦ 1NT 3NT

Board: 78 Dealer: N Vul: NS HCP: 13	<ul><li>♣ Q109</li><li>♥ KJ</li><li>◆ AQ7</li><li>♣ J10732</li></ul>	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 11	<ul><li>★ KQ543</li><li>★ A95</li><li>★ J6</li><li>★ J85</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: Both HCP: 14	<ul><li>♠ AK10</li><li>♥ Q65</li><li>♠ A73</li><li>♠ J862</li></ul>	The opponents are silent. You bid first.
Board: 81 Dealer: S Vul: None HCP: 12	<ul><li>★ K64</li><li>★ K9532</li><li>◆ 532</li><li>◆ AQ</li></ul>	The opponents are silent.  Partner bids first.

Board: 78	North:	South:	West	North 1♣	East Pass	South 1♠
Dealer: N	<b>♦</b> Q109	<b>♠</b> AJ743	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
Vul: NS North HCP: 13 South HCP: 11	<b>♥</b> KJ <b>♦</b> AQ7	<b>♥</b> 54 <b>♦</b> KJ98	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♠
Contract: 4♠ S	<b>♣</b> J10732	<b>♣</b> Q5		Minor 1	Forcing	g
Board: 79	North:	South:	West	North	East	South 1
Dealer: S	• KQ543	<b>♦</b> A72	Pass	1♠	Pass	1NT
Vul: EW North HCP: 11	<b>♥</b> A95 <b>♦</b> J6	<b>▼</b> 732 <b>♦</b> AQ42	Pass AP	2 <b>♣</b> ¹	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 14 Contract: 3♠ N	<b>♣</b> J85	♣ A103		Minor 1	Forcing	o
Contract. 54 IV			2. 3 •	1711101	- 01 <b>011</b>	5
			West	North	East	South
			1♣	Pass	1♠	
Board: 80	Board: 80	South:  ♠ Q8762  ▼ K94  ♠ QJ92	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
Dealer: N	North: ♠ AK10		Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4♣</b> <sup>3</sup>
Vul: Both North HCP: 14	♥ Q65 ♦ A73		Pass AP	<b>4</b> ♦ <sup>4</sup>	Pass	4♠
South HCP: 12 Contract: 4♠ S	♣ J862	<b>♣</b> A	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>			
				bid, a ♣	stopp	er
				bid, a ♦		
			West	North	East	South 1
Board: 81	n r	a a	Pass	1♥	Pass	1NT
Dealer: S	North: ♠ K64	South: ◆ 98	Pass	2 <b>♣</b> ¹	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: None	♥ K9532	₹ 96 <b>∀</b> AQ8	Pass	3 <b>♠</b> <sup>3</sup>	Pass	<b>4♣</b> <sup>4</sup>
North HCP: 12	<b>♦</b> 532	◆ KQ1076	Pass	4♥	AP	
South HCP: 14 Contract: 4♥ N	<b>♣</b> AQ	<b>♣</b> K64		Minor 1	Forcing	g
Comment it it			2. 3 <b>V</b>	1.1.	4	
			3. Cue 4. Cue	bid, a ♠		

Board: 78 Dealer: N Vul: NS HCP: 11	<ul><li>▲ AJ743</li><li>▼ 54</li><li>◆ KJ98</li><li>▲ Q5</li></ul>	The opponents are silent.  Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 14	<ul><li>★ A72</li><li>▼ 732</li><li>◆ AQ42</li><li>◆ A103</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q8762</li><li>♥ K94</li><li>◆ QJ92</li><li>♣ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 81 Dealer: S Vul: None HCP: 14	<ul><li>◆ 98</li><li>▼ AQ8</li><li>◆ KQ1076</li><li>◆ K64</li></ul>	The opponents are silent. You bid first.

Board: 78	North:	South:	West	North 1♣	East Pass	South 1♠
Dealer: N	<b>♦</b> Q109	<b>♠</b> AJ743	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
Vul: NS North HCP: 13 South HCP: 11	<b>♥</b> KJ <b>♦</b> AQ7	<b>♥</b> 54 <b>♦</b> KJ98	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♠
Contract: 4♠ S	<b>♣</b> J10732	<b>♣</b> Q5		Minor 1	Forcing	g
Board: 79	North:	South:	West	North	East	South 1
Dealer: S	• KQ543	<b>♦</b> A72	Pass	1♠	Pass	1NT
Vul: EW North HCP: 11	<b>♥</b> A95 <b>♦</b> J6	<b>▼</b> 732 <b>♦</b> AQ42	Pass AP	2 <b>♣</b> ¹	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 14 Contract: 3♠ N	<b>♣</b> J85	♣ A103		Minor 1	Forcing	o
Contract. 54 IV			2. 3 •	1711101	- 01 <b>011</b>	>
			West	North	East	South
			1♣	Pass	1♠	
Board: 80	Board: 80	South:  ♠ Q8762  ▼ K94  ♠ QJ92	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
Dealer: N	North: ♠ AK10		Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4♣</b> <sup>3</sup>
Vul: Both North HCP: 14	♥ Q65 ♦ A73		Pass AP	<b>4</b> ♦ <sup>4</sup>	Pass	4♠
South HCP: 12 Contract: 4♠ S	♣ J862	<b>♣</b> A	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>			
				bid, a ♣	stopp	er
				bid, a ♦		
			West	North	East	South 1
Board: 81	n r	a a	Pass	1♥	Pass	1NT
Dealer: S	North: ♠ K64	South: ◆ 98	Pass	2 <b>♣</b> ¹	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: None	♥ K9532	₹ 96 <b>∀</b> AQ8	Pass	3 <b>♠</b> <sup>3</sup>	Pass	<b>4♣</b> <sup>4</sup>
North HCP: 12	<b>♦</b> 532	◆ KQ1076	Pass	4♥	AP	
South HCP: 14 Contract: 4♥ N	<b>♣</b> AQ	<b>♣</b> K64		Minor 1	Forcing	g
Comment it it			2. 3 <b>V</b>	1.1.	4	
			3. Cue 4. Cue	bid, a ♠		

Board: 82 Dealer: N Vul: EW HCP: 14	<ul><li>♣ A75</li><li>♥ AJ</li><li>◆ K8542</li><li>♣ Q105</li></ul>	The opponents are silent.  You bid first.
Board: 83 Dealer: S Vul: Both HCP: 12	<ul><li>♣ J107</li><li>♥ AK652</li><li>♦ 1042</li><li>♣ A8</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 12	<ul><li>♣ J106</li><li>♥ Q85</li><li>◆ AJ5</li><li>♣ A874</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: Both HCP: 11	<ul><li>♠ AKQ84</li><li>♥ Q42</li><li>♦ 53</li><li>♠ 1082</li></ul>	The opponents are silent.  Partner bids first.
Board: 86 Dealer: N Vul: None HCP: 14	<ul><li>1082</li><li>K10</li><li>AKJ10</li><li>QJ103</li></ul>	The opponents are silent. You bid first.

Board: 82 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ A75  ♥ AJ  ♠ K8542  ♠ Q105	South:  ♠ QJ96  ♥ K9843  ♠ Q109  ♠ A	Pass Pass	North  1   1NT  3NT  Minor	Pass Pass AP	1♥ 2♣¹
Board: 83 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4 \( \mathbb{N} \) N	North:	South:  ♠ Q2  ♥ Q94  ♠ AQJ87  ♣ QJ4	Pass Pass Pass 1. New 2. 3	North  1♥  2♣¹  4♥  Minor	Pass Pass AP	1 ↑ 1NT 3 • 2
Board: 84 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2 S	North: <b>▲</b> J106 <b>♥</b> Q85 <b>♦</b> AJ5 <b>♣</b> A874	South:  ♠ A3  ♥ J10762  ♠ K83  ♠ K105	West Pass Pass 1. New 2. 3 ♥	North 1♣ 1NT 2♥² Minor	Pass Pass AP	1♥ 2◆¹
Board: 85 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ AKQ84  ♥ Q42  ♦ 53  ♣ 1082	South:  ♠ 62  ♥ 1085  ♠ AKJ9  ♠ KJ94	West Pass Pass AP 1. New	North  1♠  2♣¹  Minor	Pass Pass	1♦ 1NT 3NT

Board: 86 Dealer: N Vul: None North HCP: 14 South HCP: 12	North:  ♠ 1082  ♥ K10  ♠ AKJ10  ♠ QJ103	South:  ♠ AQJ95  ♥ Q98  ♦ 92  ♣ K94	Pass Pass Pass AP	North  1  1NT  3  2  4  4  Minor	Pass Pass Pass Pass	1♠ 2♠¹ 4♠³ 4♠	
Contract: 4♠ S	¥ Q3103		<ul> <li>2. 3 ★</li> <li>3. Cue bid, a ★ stopper</li> <li>4. Cue bid, a ♦ stopper</li> </ul>				

Board: 82 Dealer: N Vul: EW HCP: 12	♠ QJ96 ♥ K9843 ♦ Q109 ♠ A	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 14	<ul><li>Q2</li><li>Q94</li><li>AQJ87</li><li>QJ4</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: None HCP: 11	<ul><li>★ A3</li><li>♥ J10762</li><li>♦ K83</li><li>★ K105</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: Both HCP: 12	<ul><li>♠ 62</li><li>♥ 1085</li><li>♠ AKJ9</li><li>♠ KJ94</li></ul>	The opponents are silent. You bid first.
Board: 86 Dealer: N Vul: None HCP: 12	<ul><li>AQJ95</li><li>♥ Q98</li><li>• 92</li><li>★ K94</li></ul>	The opponents are silent.  Partner bids first.

Board: 82 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ A75  ♥ AJ  ♠ K8542  ♠ Q105	South:  ♠ QJ96  ♥ K9843  ♠ Q109  ♠ A	Pass Pass	North  1   1NT  3NT  Minor	Pass Pass AP	1♥ 2♣¹
Board: 83 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4 \( \mathbb{N} \) N	North:	South:  ♠ Q2  ♥ Q94  ♠ AQJ87  ♣ QJ4	Pass Pass Pass 1. New 2. 3	North  1♥  2♣¹  4♥  Minor	Pass Pass AP	1 ↑ 1NT 3 • 2
Board: 84 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2 S	North: <b>▲</b> J106 <b>♥</b> Q85 <b>♦</b> AJ5 <b>♣</b> A874	South:  ♠ A3  ♥ J10762  ♠ K83  ♠ K105	West Pass Pass 1. New 2. 3 ♥	North 1♣ 1NT 2♥² Minor	Pass Pass AP	1♥ 2◆¹
Board: 85 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ AKQ84  ♥ Q42  ♦ 53  ♣ 1082	South:  ♠ 62  ♥ 1085  ♠ AKJ9  ♠ KJ94	West Pass Pass AP 1. New	North  1♠  2♣¹  Minor	Pass Pass	1♦ 1NT 3NT

Board: 86 Dealer: N Vul: None North HCP: 14 South HCP: 12	North:  ♠ 1082  ♥ K10  ♠ AKJ10  ♠ QJ103	South:  ♠ AQJ95  ♥ Q98  ♦ 92  ♣ K94	Pass Pass Pass AP	North  1  1NT  3  2  4  4  Minor	Pass Pass Pass Pass	1♠ 2♠¹ 4♠³ 4♠	
Contract: 4♠ S	1 (3103		<ul> <li>2. 3 ★</li> <li>3. Cue bid, a ★ stopper</li> <li>4. Cue bid, a ♦ stopper</li> </ul>				

Board: 87 Dealer: S Vul: NS HCP: 11	<ul><li>♠ A7</li><li>♥ KQJ65</li><li>♦ J72</li><li>♠ 632</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: EW HCP: 12	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: None HCP: 11	<ul><li>★ A82</li><li>♥ J9863</li><li>◆ A43</li><li>◆ Q8</li></ul>	The opponents are silent.  Partner bids first.
Board: 90 Dealer: N Vul: NS HCP: 13	<ul><li>◆ Q87</li><li>▼ A74</li><li>◆ 93</li><li>◆ AK854</li></ul>	The opponents are silent. You bid first.
Board: 91 Dealer: S Vul: EW HCP: 11	<ul><li>♠ AKJ32</li><li>♥ QJ</li><li>♦ 10532</li><li>♠ 75</li></ul>	The opponents are silent.  Partner bids first.

Board: 87 Dealer: S	North: ♠ A7	South: ♠ Q96		North		1♣
Vul: NS North HCP: 11 South HCP: 13 Contract: 3N S	<ul><li>▼ KQJ65</li><li>◆ J72</li><li>◆ 632</li></ul>	<ul><li>★ A3</li><li>★ 1095</li><li>★ AK854</li></ul>	Pass Pass AP 1. New	1♥ 2♦¹  Minor		1NT 3NT
Board: 88 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3N N	North:	South:  ♠ KQ942  ♥ AJ109  ♠ Q6  ♣ 52	West Pass Pass	North  1  1NT  3NT  Minor	East Pass Pass AP	South 1♠ 2♣¹
Board: 89 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3N S	North:  ◆ A82  ▼ J9863  ◆ A43  ◆ Q8	South:  ♠ QJ4  ♥ K10  ♠ K87  ♠ K9653	Pass Pass AP	North  1♥ 2◆¹  Minor	Pass Pass	1♣ 1NT 3NT
Board: 90 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4♠ S	North:  ♠ Q87  ♥ A74  ♦ 93  ♠ AK854	South:  ♠ KJ1065  ♥ KJ10  ♠ K762  ♠ J	Pass Pass AP	North 1♣ 1NT 3♣²  Minor	Pass Pass Pass	1♠ 2♠¹ 4♠
Board: 91 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ AKJ32  ♥ QJ  • 10532  ♣ 75	South:  ♠ Q4  ♥ K10732  ♠ K94  ♣ KQ3	Pass Pass AP	North  1♠  2♦¹  Minor	Pass Pass	1♥ 1NT 3NT

Board: 87 Dealer: S Vul: NS HCP: 13	<ul><li>♣ Q96</li><li>♥ A3</li><li>♦ 1095</li><li>♣ AK854</li></ul>	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: EW HCP: 12	<ul><li>★ KQ942</li><li>▼ AJ109</li><li>◆ Q6</li><li>◆ 52</li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: None HCP: 12	◆ QJ4 ♥ K10 ◆ K87 ◆ K9653	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: NS HCP: 12	<ul><li>★ KJ1065</li><li>♥ KJ10</li><li>◆ K762</li><li>♣ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 91 Dealer: S Vul: EW HCP: 13	<ul><li>♠ Q4</li><li>♥ K10732</li><li>♦ K94</li><li>♠ KQ3</li></ul>	The opponents are silent. You bid first.

Board: 87 Dealer: S	North: ♠ A7	South: ♠ Q96		North		1♣
Vul: NS North HCP: 11 South HCP: 13 Contract: 3N S	<ul><li>▼ KQJ65</li><li>◆ J72</li><li>◆ 632</li></ul>	<ul><li>★ A3</li><li>★ 1095</li><li>★ AK854</li></ul>	Pass Pass AP 1. New	1♥ 2♦¹  Minor		1NT 3NT
Board: 88 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3N N	North:	South:  ♠ KQ942  ♥ AJ109  ♠ Q6  ♣ 52	West Pass Pass	North  1  1NT  3NT  Minor	East Pass Pass AP	South 1♠ 2♣¹
Board: 89 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3N S	North:  ◆ A82  ▼ J9863  ◆ A43  ◆ Q8	South:  ♠ QJ4  ♥ K10  ♠ K87  ♠ K9653	Pass Pass AP	North  1♥ 2◆¹  Minor	Pass Pass	1♣ 1NT 3NT
Board: 90 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4♠ S	North:  ♠ Q87  ♥ A74  ♦ 93  ♠ AK854	South:  ♠ KJ1065  ♥ KJ10  ♠ K762  ♠ J	Pass Pass AP	North 1♣ 1NT 3♣²  Minor	Pass Pass Pass	1♠ 2♠¹ 4♠
Board: 91 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ AKJ32  ♥ QJ  • 10532  ♣ 75	South:  ♠ Q4  ♥ K10732  ♠ K94  ♣ KQ3	Pass Pass AP	North  1♠  2♦¹  Minor	Pass Pass	1♥ 1NT 3NT

Board: 92 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q2</li><li>♥ K76</li><li>◆ J73</li><li>♣ KQJ94</li></ul>	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: NS HCP: 12	<b>★</b> KQ1042 <b>♥</b> A1093 <b>♦</b> K104 <b>♣</b> 4	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: EW HCP: 14	<ul><li>★ AK4</li><li>★ 43</li><li>★ KQ854</li><li>★ Q32</li></ul>	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: Both HCP: 11	<b>♦</b> 5 <b>♥</b> K10953 <b>♦</b> J84 <b>♣</b> AK63	The opponents are silent.  Partner bids first.
Board: 96 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q8</li><li>♥ AQ7</li><li>◆ AQ1065</li><li>♣ 762</li></ul>	The opponents are silent. You bid first.

Board: 92	North:	South:	West North East South		
Dealer: N	Norui.	<b>50um</b> . <b>♦</b> J8743	1♣ Pass 1♠		
Vul: Both	♥ K76	♥ AQ52	Pass 1NT Pass 2•1		
North HCP: 12	◆ J73	◆ A5			
South HCP: 11	<b>♦</b> KQJ94	◆ 82	Pass 2NT AP		
Contract: 2N N	& IXQ374	₹ 02	1. New Minor Forcing		
			West North East South		
			1♦		
Board: 93	North:	South:	Pass 1♠ Pass 1NT		
Dealer: S	• KQ1042	<b>♦</b> A73	Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$		
Vul: NS	♥ A1093	♥ K64			
North HCP: 12	◆ K104	◆ J965	Pass 4♣³ Pass 4♠		
South HCP: 14	<b>♣</b> 4	<b>♣</b> AQ6	AP		
Contract: 4♠ N		21100	1. New Minor Forcing		
			2.3 •		
			3. Cue bid, a ♣ stopper		
Board: 94	North:	South:	West North East South		
Dealer: N	AK4	<b>№</b> 963	1♦ Pass 1♥		
Vul: EW	♥ 43	♥ KQ1075	Pass 1NT Pass 2♣¹		
North HCP: 14	• KQ854	• A10			
South HCP: 12	◆ Q32	♣ K107			
Contract: 3N N	1 432	11107	1. New Minor Forcing		
			West North East South		
Board: 95	NT d	Q 4	1 <b>♣</b>		
Dealer: S	North:	South:	Pass 1♥ Pass 1NT		
Vul: Both	<b>♦</b> 5	<b>♦</b> 1073	Pass $2^{1}$ Pass $2^{2}$		
North HCP: 11	▼ K10953	♥ AQ4	_, _,		
South HCP: 12	◆ J84	♦ K102			
Contract: 4♥ N	<b>♣</b> AK63	<b>♣</b> QJ109	1. New Minor Forcing		
			2. 3 ♥		
			West New E + C 4		
Board 96					
Board: 96 Dealer: N	North:	South:	West North East South		
Dealer: N	<b>♠</b> Q8	<b>♠</b> AK973	1♦ Pass 1♠		
Dealer: N Vul: None	<b>♠</b> Q8 <b>♥</b> AQ7	<b>♠</b> AK973 <b>♥</b> J85			
Dealer: N	<b>♠</b> Q8	<b>♠</b> AK973	1♦ Pass 1♠		

Board: 92 Dealer: N Vul: Both HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 93 Dealer: S Vul: NS HCP: 14	<ul><li>★ A73</li><li>★ K64</li><li>◆ J965</li><li>◆ AQ6</li></ul>	The opponents are silent.  You bid first.
Board: 94 Dealer: N Vul: EW HCP: 12	<ul><li>♦ 963</li><li>♥ KQ1075</li><li>♦ A10</li><li>♠ K107</li></ul>	The opponents are silent.  Partner bids first.
Board: 95 Dealer: S Vul: Both HCP: 12	<ul><li>1073</li><li>✓ AQ4</li><li>✓ K102</li><li>✓ QJ109</li></ul>	The opponents are silent. You bid first.
Board: 96 Dealer: N Vul: None HCP: 12	<ul><li>★ AK973</li><li>♥ J85</li><li>◆ J3</li><li>◆ K108</li></ul>	The opponents are silent.  Partner bids first.

Board: 92	North:	South:	West North East South		
Dealer: N	Norui.	<b>5</b> 0um. <b>♦</b> J8743	1♣ Pass 1♠		
Vul: Both	♥ K76	♥ AQ52	Pass 1NT Pass 2•1		
North HCP: 12	◆ J73	◆ A5			
South HCP: 11	<b>♦</b> KQJ94	◆ 82	Pass 2NT AP		
Contract: 2N N	& IXQ374	₹ 02	1. New Minor Forcing		
			West North East South		
			1♦		
Board: 93	North:	South:	Pass 1♠ Pass 1NT		
Dealer: S	• KQ1042	<b>♦</b> A73	Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$		
Vul: NS	♥ A1093	♥ K64			
North HCP: 12	◆ K104	◆ J965	Pass 4♣³ Pass 4♠		
South HCP: 14	<b>♣</b> 4	<b>♣</b> AQ6	AP		
Contract: 4♠ N		21100	1. New Minor Forcing		
			2.3 •		
			3. Cue bid, a ♣ stopper		
Board: 94	North:	South:	West North East South		
Dealer: N	AK4	<b>№</b> 963	1♦ Pass 1♥		
Vul: EW	♥ 43	♥ KQ1075	Pass 1NT Pass 2♣¹		
North HCP: 14	• KQ854	• A10			
South HCP: 12	◆ Q32	♣ K107			
Contract: 3N N	1 432	11107	1. New Minor Forcing		
			West North East South		
Board: 95	NT d	Q 4	1 <b>♣</b>		
Dealer: S	North:	South:	Pass 1♥ Pass 1NT		
Vul: Both	<b>♦</b> 5	<b>♦</b> 1073	Pass $2^{1}$ Pass $2^{2}$		
North HCP: 11	▼ K10953	<b>♥</b> AQ4	_, _,		
South HCP: 12	◆ J84	♦ K102			
Contract: 4♥ N	<b>♣</b> AK63	<b>♣</b> QJ109	1. New Minor Forcing		
			2. 3 ♥		
			West New E + C 4		
Board 96					
Board: 96 Dealer: N	North:	South:	West North East South		
Dealer: N	<b>♠</b> Q8	<b>♠</b> AK973	1♦ Pass 1♠		
Dealer: N Vul: None	<b>♠</b> Q8 <b>♥</b> AQ7	<b>♠</b> AK973 <b>♥</b> J85			
Dealer: N	<b>♠</b> Q8	<b>♠</b> AK973	1♦ Pass 1♠		

Board: 97 Dealer: S Vul: EW HCP: 11	<ul><li>AQ942</li><li>A843</li><li>108</li><li>J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: Both HCP: 13	<ul><li>♣ A72</li><li>♥ A5</li><li>◆ K9852</li><li>♣ Q74</li></ul>	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: None HCP: 12	<ul><li>♣ AJ1076</li><li>♥ Q865</li><li>♦ J</li><li>♣ KJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: NS HCP: 13	<ul><li>▶ J8</li><li>♥ K43</li><li>◆ AJ42</li><li>♣ KJ74</li></ul>	The opponents are silent. You bid first.

Board: 97 Dealer: S Vul: EW North HCP: 11 South HCP: 14	North:  ♠ AQ942  ♥ A843  ♦ 108  ♠ J6	South:  ♠ K3  ♥ K105  ♠ A953  ♠ A1094	West North East South  1  Pass 1  Pass 1  Pass 2  1  Pass 3NT  AP
Contract: 3N S	<b>₹</b> 10	₩ A1094	1. New Minor Forcing
Board: 98 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ A72  ♥ A5  ♠ K9852  ♣ Q74	South:  ♠ KQ865  ♥ KJ4  ♦ Q63  ♣ 85	West North East South  1  Pass 1  Pass 1  Pass 2  Pass 3  Pass 3  Pass 4  AP  1. New Minor Forcing  2. 3  Pass 4  Pas
Board: 99 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ AJ1076  ♥ Q865  ♦ J  ♠ KJ2	South:  ♠ K83  ♥ J10  ♠ AK753  ♣ Q74	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3 ◆ 2 Pass 4 ◆ 3 Pass 4 ◆ 4 Pass 4 ◆ Pass 4 ◆ AP 1. New Minor Forcing 2. 3 ◆ 3. Cue bid, a ◆ stopper 4. Cue bid, a ◆ stopper
Board: 100 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4♥ S	North: ♣ J8 ♥ K43 ♦ AJ42 ♣ KJ74	South:	West North East South  1 → Pass 1 ♥  Pass 1NT Pass 2♣¹  Pass 3♥² Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥

Board: 97 Dealer: S Vul: EW HCP: 14	<b>★</b> K3 <b>★</b> K105 <b>★</b> A953 <b>♣</b> A1094	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: Both HCP: 11	<ul><li>★ KQ865</li><li>★ KJ4</li><li>◆ Q63</li><li>◆ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: None HCP: 13	<ul><li>★ K83</li><li>▼ J10</li><li>◆ AK753</li><li>◆ Q74</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: NS HCP: 11	<ul><li>◆ 942</li><li>▼ AQJ72</li><li>◆ 753</li><li>◆ A5</li></ul>	The opponents are silent.  Partner bids first.

Board: 97 Dealer: S Vul: EW North HCP: 11 South HCP: 14	North:  ♠ AQ942  ♥ A843  ♠ 108  ♠ J6	South:  ♠ K3  ♥ K105  ♠ A953  ♠ A1094	West North East South  1  Pass 1  Pass 1  Pass 2  1  Pass 3NT  AP
Contract: 3N S	<b>₹</b> 10	₩ A1094	1. New Minor Forcing
Board: 98 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ A72  ♥ A5  ♠ K9852  ♣ Q74	South:  ♠ KQ865  ♥ KJ4  ♦ Q63  ♣ 85	West North East South  1  Pass 1  Pass 1  Pass 2  Pass 3  Pass 3  Pass 4  AP  1. New Minor Forcing  2. 3  Pass 4  Pas
Board: 99 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ AJ1076  ♥ Q865  ♦ J  ♠ KJ2	South:  ♠ K83  ♥ J10  ♠ AK753  ♣ Q74	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3 ◆ 2 Pass 4 ◆ 3 Pass 4 ◆ 4 Pass 4 ◆ Pass 4 ◆ AP 1. New Minor Forcing 2. 3 ◆ 3. Cue bid, a ◆ stopper 4. Cue bid, a ◆ stopper
Board: 100 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4♥ S	North: ♣ J8 ♥ K43 ♦ AJ42 ♣ KJ74	South:	West North East South  1 → Pass 1 ♥  Pass 1NT Pass 2♣¹  Pass 3♥² Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥

Board: 101 Dealer: S Vul: None HCP: 11	<ul><li>★ K632</li><li>▼ J7432</li><li>◆ A87</li><li>★ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: EW HCP: 12	<ul><li>★ AJ9</li><li>★ A65</li><li>◆ Q52</li><li>★ J432</li></ul>	The opponents are silent.  You bid first.
Board: 103 Dealer: S Vul: None HCP: 11	<ul><li>♣ Q72</li><li>♥ AJ983</li><li>◆ A964</li><li>♣ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: NS HCP: 12	<ul><li>★ K62</li><li>★ K93</li><li>★ A862</li><li>★ Q32</li></ul>	The opponents are silent. You bid first.

Board: 101 Dealer: S Vul: None	North: ♠ K632 ♥ J7432	South: ♠ AJ4 ♥ Q98	West Pass Pass	North  1♥ 2◆¹		1 <b>♣</b> 1NT
North HCP: 11	◆ A87 ◆ K	◆ K64 ◆ A986	Pass	<b>-</b> ·	AP	
Board: 102 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ AJ9  ✔ A65  ♠ Q52  ♣ J432	South:  ♠ KQ762  ♥ QJ8  • 1097  ♣ K9	Pass Pass	North 1♣ 1NT 2♠² Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 103 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4 N	North:  ♠ Q72  ♥ AJ983  ♠ A964  ♠ 8	South:  • 104  • KQ6  • Q853  • AK96	Pass Pass Pass	North  1♥  2♣¹  4♥  Minor	Pass Pass AP	1 <b>♦</b> 1NT 3 <b>♥</b> <sup>2</sup>
Board: 104 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ S	North:  ♠ K62  ♥ K93  ♠ A862  ♣ Q32	South:  ♠ AJ5  ♥ Q10642  ♦ 94  ♣ AJ5	Pass Pass AP	North 1  1NT 2  ✓ 2  ✓ Minor	Pass Pass Pass	1♥ 2♣¹ 4♥

Board: 101 Dealer: S Vul: None HCP: 14	<ul><li>AJ4</li><li>♥ Q98</li><li>★ K64</li><li>★ A986</li></ul>	The opponents are silent.  You bid first.
Board: 102 Dealer: N Vul: EW HCP: 11	<ul><li>★ KQ762</li><li>♥ QJ8</li><li>◆ 1097</li><li>◆ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: None HCP: 14	<ul><li>104</li><li>KQ6</li><li>Q853</li><li>AK96</li></ul>	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: NS HCP: 12	<ul><li>AJ5</li><li>♥ Q10642</li><li>♦ 94</li><li>♣ AJ5</li></ul>	The opponents are silent.  Partner bids first.

Board: 101 Dealer: S Vul: None	North: ♠ K632 ♥ J7432	South: ♠ AJ4 ♥ Q98	West Pass Pass	North  1♥ 2◆¹		1 <b>♣</b> 1NT
North HCP: 11	◆ A87 ◆ K	◆ K64 ◆ A986	Pass	<b>-</b> ·	AP	
Board: 102 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ AJ9  ✔ A65  ♠ Q52  ♣ J432	South:  ♠ KQ762  ♥ QJ8  • 1097  ♣ K9	Pass Pass	North 1♣ 1NT 2♠² Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 103 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4 N	North:  ♠ Q72  ♥ AJ983  ♠ A964  ♠ 8	South:  • 104  • KQ6  • Q853  • AK96	Pass Pass Pass	North  1♥  2♣¹  4♥  Minor	Pass Pass AP	1 <b>♦</b> 1NT 3 <b>♥</b> <sup>2</sup>
Board: 104 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ S	North:  ♠ K62  ♥ K93  ♠ A862  ♣ Q32	South:  ♠ AJ5  ♥ Q10642  ♦ 94  ♣ AJ5	Pass Pass AP	North 1  1NT 2  ✓ 2  ✓ Minor	Pass Pass Pass	1♥ 2♣¹ 4♥

Board: 105 Dealer: S Vul: EW HCP: 12	<ul><li>A2</li><li>▼ J10972</li><li>◆ QJ10</li><li>◆ KJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 106 Dealer: N Vul: Both HCP: 12	<ul><li>A52</li><li>✓ J73</li><li>✓ KQ8</li><li>◆ Q543</li></ul>	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: NS HCP: 12	<ul><li>★ A3</li><li>★ K9876</li><li>◆ 92</li><li>★ AJ65</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: EW HCP: 14	<ul><li>♠ AQ6</li><li>♥ Q9</li><li>♦ 843</li><li>♠ KQJ53</li></ul>	The opponents are silent. You bid first.

Board: 105 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4 N	North:  ♠ A2  ♥ J10972  • QJ10  ♣ KJ8	South:  ♠ KQ7  ♥ Q64  ♠ K763  ♣ A32	West North East South  1 ◆ Pass 1 ♥ Pass 1NT Pass 2 ♣ ¹ Pass 3 ♥ ² Pass 3 ♠ ³ Pass 4 ♣ ⁴ Pass 4 ♥ AP  1. New Minor Forcing 2. 3 ♥ 3. Cue bid, a ♠ stopper 4. Cue bid, a ♠ stopper
Board: 106 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♠ A52  ♥ J73  ♠ KQ8  ♠ Q543	South:  ♠ Q10764  ♥ AQ98  ♠ A105  ♠ 8	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² Pass 4♠  AP  1. New Minor Forcing  2. 3 ♠
Board: 107 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ A3  ♥ K9876  ♦ 92  ♠ AJ65	South:  ♠ K97  ♥ QJ2  ♠ AK83  ♣ 873	West North East South  1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 3 Pass 3 Pass 3 Pass 4 Pa
Board: 108 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ AQ6  ♥ Q9  ♦ 843  ♠ KQJ53	South:  ♠ KJ1075  ♥ AJ6  • QJ9  ♣ 82	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♥³  Pass 4♠ AP  1. New Minor Forcing  2. 3♠  3. Cue bid, a ♥ stopper

Board: 105 Dealer: S Vul: EW HCP: 14	<ul><li>★ KQ7</li><li>♥ Q64</li><li>◆ K763</li><li>◆ A32</li></ul>	The opponents are silent.  You bid first.
Board: 106 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q10764</li><li>♥ AQ98</li><li>◆ A105</li><li>♣ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 107 Dealer: S Vul: NS HCP: 13	<ul><li>★ K97</li><li>♥ QJ2</li><li>◆ AK83</li><li>◆ 873</li></ul>	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: EW HCP: 12	<ul><li>★ KJ1075</li><li>▼ AJ6</li><li>◆ QJ9</li><li>◆ 82</li></ul>	The opponents are silent.  Partner bids first.

Board: 105 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4 N	North:  ♠ A2  ♥ J10972  • QJ10  ♣ KJ8	South:  ♠ KQ7  ♥ Q64  ♠ K763  ♣ A32	West North East South  1 ◆ Pass 1 ♥ Pass 1NT Pass 2 ♣ ¹ Pass 3 ♥ ² Pass 3 ♠ ³ Pass 4 ♣ ⁴ Pass 4 ♥ AP  1. New Minor Forcing 2. 3 ♥ 3. Cue bid, a ♠ stopper 4. Cue bid, a ♠ stopper
Board: 106 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♠ A52  ♥ J73  ♠ KQ8  ♠ Q543	South:  ♠ Q10764  ♥ AQ98  ♠ A105  ♠ 8	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² Pass 4♠  AP  1. New Minor Forcing  2. 3 ♠
Board: 107 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ A3  ♥ K9876  ♦ 92  ♠ AJ65	South:  ♠ K97  ♥ QJ2  ♠ AK83  ♣ 873	West North East South  1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 3 Pass 3 Pass 3 Pass 4 Pa
Board: 108 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ AQ6  ♥ Q9  ♦ 843  ♠ KQJ53	South:  ♠ KJ1075  ♥ AJ6  • QJ9  ♣ 82	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♥³  Pass 4♠ AP  1. New Minor Forcing  2. 3♠  3. Cue bid, a ♥ stopper

Board: 109 Dealer: S Vul: Both HCP: 12	<ul><li>AQJ109</li><li>♥ 98</li><li>J106</li><li>A64</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: None HCP: 13	<ul><li>♣ Q103</li><li>♥ K9</li><li>♦ KQ3</li><li>♣ K9874</li></ul>	The opponents are silent. You bid first.
Board: 111 Dealer: S Vul: EW HCP: 11	<ul><li>★ AK10</li><li>▼ 107542</li><li>◆ 976</li><li>◆ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: Both HCP: 13	<ul><li>▲ J54</li><li>♥ KJ5</li><li>◆ J97</li><li>▲ AK54</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 1♣
Board: 109	North:	South:	Pass	1♠		1NT
Dealer: S Vul: Both	♠ AQJ109	<b>★</b> 875	Pass	2 <b>♦</b> ¹	Pass	
Vui: Bour North HCP: 12	<b>y</b> 98	<b>♥</b> KQ3	Pass	<b>4♣</b> <sup>3</sup>		<b>4</b> ♦ <sup>4</sup>
South HCP: 14	◆ J106	• AQ4	Pass	4 <b>♠</b>	AP	_
Contract: 4♠ N	<b>♣</b> A64	<b>♣</b> QJ92	1. New 2. 3 ♠	Minor 1	Forcing	g
			3. Cue	bid, a ♣		
			4. Cue	bid, a ♦	stoppe	<b>21</b>
Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ Q103	<b>★</b> J42		1♣	Pass	1♥
Vul: None North HCP: 13	<b>♥</b> K9	<b>♥</b> AQ1074	Pass	1NT	Pass	<b>2</b> ◆ <sup>1</sup>
South HCP: 12	◆ KQ3	♦ A92	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> K9874	<b>♣</b> J3	1. New	Minor 1	Forcing	g
D 1444			West	North	East	South
Board: 111 Dealer: S	North:	South:				1♦
Vul: EW	<b>♠</b> AK10	<b>♦</b> J6	Pass	1♥	Pass	1NT
North HCP: 11	<b>♥</b> 107542	♥ J63	Pass	2 <b>♣</b> ¹	Pass	<b>3</b> ♥ <sup>2</sup>
South HCP: 14	♦ 976 ♣ A9	♦ AK854 ♣ KQ3	Pass	<b>4♥</b>	AP .	
Contract: 4♥ N	110	11103	1. New 2. 3 ♥	Minor 1	Forcing	g
			West	North	East	South
Board: 112	North:	South:		1 <b>♣</b>	Pass	
Dealer: N	<b>4</b> J54	<b>♦</b> Q2	Pass	1NT	Pass	2 <b>\ ^</b> 1
Vul: Both North HCP: 13	♥ KJ5	<b>♥</b> A9643	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♥
South HCP: 12	◆ J97	◆ A1054	AP			
Contract: 4♥ S	<b>♣</b> AK54	<b>♣</b> Q6	1. New 2. 3 ♥	Minor 1	Forcing	g

Board: 109 Dealer: S Vul: Both HCP: 14	<ul><li>♣875</li><li>♥ KQ3</li><li>◆ AQ4</li><li>♣ QJ92</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: None HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 111 Dealer: S Vul: EW HCP: 14	<ul><li>▶ J6</li><li>♥ J63</li><li>◆ AK854</li><li>♣ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: Both HCP: 12	<ul><li>Q2</li><li>✓ A9643</li><li>✓ A1054</li><li>✓ Q6</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1♣
Board: 109	North:	South:	Pass	1♠		1NT
Dealer: S Vul: Both	♠ AQJ109	<b>★</b> 875	Pass	2 <b>♦</b> ¹	Pass	
Vui: Bour North HCP: 12	<b>y</b> 98	<b>♥</b> KQ3	Pass	<b>4♣</b> <sup>3</sup>		<b>4</b> ♦ <sup>4</sup>
South HCP: 14	◆ J106	• AQ4	Pass	4 <b>♠</b>	AP	_
Contract: 4♠ N	<b>♣</b> A64	<b>♣</b> QJ92	1. New 2. 3 ♠	Minor 1	Forcing	g
			3. Cue	bid, a ♣		
			4. Cue	bid, a ♦	stoppe	<b>21</b>
Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ Q103	<b>★</b> J42		1♣	Pass	1♥
Vul: None North HCP: 13	<b>♥</b> K9	<b>♥</b> AQ1074	Pass	1NT	Pass	<b>2</b> ◆ <sup>1</sup>
South HCP: 12	◆ KQ3	♦ A92	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> K9874	<b>♣</b> J3	1. New	Minor 1	Forcing	g
D 1444			West	North	East	South
Board: 111 Dealer: S	North:	South:				1♦
Vul: EW	<b>♠</b> AK10	<b>♦</b> J6	Pass	1♥	Pass	1NT
North HCP: 11	<b>♥</b> 107542	♥ J63	Pass	2 <b>♣</b> ¹	Pass	<b>3</b> ♥ <sup>2</sup>
South HCP: 14	♦ 976 ♣ A9	♦ AK854 ♣ KQ3	Pass	<b>4♥</b>	AP .	
Contract: 4♥ N	110	11103	1. New 2. 3 ♥	Minor 1	Forcing	g
			West	North	East	South
Board: 112	North:	South:		1 <b>♣</b>	Pass	
Dealer: N	<b>4</b> J54	<b>♦</b> Q2	Pass	1NT	Pass	2 <b>\ ^</b> 1
Vul: Both North HCP: 13	♥ KJ5	<b>♥</b> A9643	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♥
South HCP: 12	◆ J97	◆ A1054	AP			
Contract: 4♥ S	<b>♣</b> AK54	<b>♣</b> Q6	1. New 2. 3 ♥	Minor 1	Forcing	g

Board: 113 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q108</li><li>♥ KQJ96</li><li>◆ A1096</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: NS HCP: 12	<ul><li>◆ 93</li><li>▼ 542</li><li>◆ A865</li><li>◆ AKJ7</li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: Both HCP: 12	<ul><li>★ A107</li><li>★ K8642</li><li>★ Q9</li><li>★ K106</li></ul>	The opponents are silent.  Partner bids first.
Board: 116 Dealer: N Vul: NS HCP: 13	<ul><li>♠ AQ8</li><li>♥ J6</li><li>♦ AJ1072</li><li>♠ J32</li></ul>	The opponents are silent. You bid first.

Board: 113 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ Q108  ♥ KQJ96  ♠ A1096  ♣ 7	South:  ◆ 542  ▼ A10  ◆ KQ73  ◆ A842	Pass AP	1 <b>∀</b> 2 <b>♣</b> ¹	Pass Pass	1 → 1NT 3NT
Board: 114 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♥ S	North:	South:  ♠ A1072  ♥ A10873  ♠ K97  ♣ 10	Pass	North 1♦ 1NT 2♥ <sup>2</sup>	East Pass Pass Pass	South 1♥ 2♣¹ 4♥
Board: 115 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 \(\neq \) N	North:  ♠ A107  ♥ K8642  ♠ Q9  ♠ K106	South:  ♠ QJ2  ♥ 1053  ♠ A872  ♣ AJ3	Pass	1 <b>∀</b> 2 <b>♣</b> ¹ 4 <b>∀</b>	Pass Pass AP	1 → 1NT 2 ♥ 2
Board: 116 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ AQ8  ♥ J6  ♠ AJ1072  ♣ J32	South:  ♠ K7642  ♥ K2  ♠ K8  ♣ K865	Pass Pass	1 ↑ 1NT 3 ♠ 2 4 ↑ 4 Minor I	Pass Pass Pass Pass Storp	1♠ 2♠¹ 4♣³ 4♠ g er

Board: 113 Dealer: S Vul: None HCP: 13	<ul><li>★ 542</li><li>★ A10</li><li>★ KQ73</li><li>★ A842</li></ul>	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: NS HCP: 11	<ul><li>★ A1072</li><li>▼ A10873</li><li>◆ K97</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: Both HCP: 12	<ul><li>♣ QJ2</li><li>♥ 1053</li><li>◆ A872</li><li>♣ AJ3</li></ul>	The opponents are silent. You bid first.
Board: 116 Dealer: N Vul: NS HCP: 12	<ul><li>★ K7642</li><li>▼ K2</li><li>◆ K8</li><li>◆ K865</li></ul>	The opponents are silent.  Partner bids first.

Board: 113 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ Q108  ♥ KQJ96  ♠ A1096  ♣ 7	South:  ◆ 542  ▼ A10  ◆ KQ73  ◆ A842	Pass AP	1 <b>∀</b> 2 <b>♣</b> ¹	Pass Pass	1 → 1NT 3NT
Board: 114 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♥ S	North:	South:  ♠ A1072  ♥ A10873  ♠ K97  ♣ 10	Pass	North 1♦ 1NT 2♥ <sup>2</sup>	East Pass Pass Pass	South 1♥ 2♣¹ 4♥
Board: 115 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 \(\neq \) N	North:  ♠ A107  ♥ K8642  ♠ Q9  ♠ K106	South:  ♠ QJ2  ♥ 1053  ♠ A872  ♣ AJ3	Pass	1 <b>∀</b> 2 <b>♣</b> ¹ 4 <b>∀</b>	Pass Pass AP	1 → 1NT 2 ♥ 2
Board: 116 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ AQ8  ♥ J6  ♠ AJ1072  ♣ J32	South:  ♠ K7642  ♥ K2  ♠ K8  ♣ K865	Pass Pass	1 ↑ 1NT 3 ♠ 2 4 ↑ 4 Minor I	Pass Pass Pass Pass Storp	1♠ 2♠¹ 4♣³ 4♠ g er

Board: 117 Dealer: S Vul: EW HCP: 12	<ul><li>♣83</li><li>★ AK643</li><li>◆ KJ65</li><li>♣ J7</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: NS HCP: 14	<ul><li>★ A83</li><li>▼ K64</li><li>★ A63</li><li>★ K984</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q5</li><li>♥ AJ987</li><li>◆ Q4</li><li>♣ K752</li></ul>	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: NS HCP: 13	<ul><li>★ K106</li><li>★ AQ762</li><li>★ A98</li><li>★ 85</li></ul>	The opponents are silent. You bid first.

Board: 117 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ 83  ♥ AK643  ♦ KJ65  ♣ J7	South:	West North East South  1 → Pass 1 ▼ Pass 1NT Pass 2 ♣ 1 Pass 3NT  AP 1. New Minor Forcing
Board: 118 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ A83  ♥ K64  ♠ A63  ♣ K984	South:  ◆ 54  ▼ AJ1083  • K10  • A753	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 4♣³  Pass 4♦⁴ Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, a ♣ stopper  4. Cue bid, a ♠ stopper
Board: 119 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ Q5  ♥ AJ987  ♦ Q4  ♠ K752	South:	West North East South  1 →  Pass 1 ♥ Pass 1NT  Pass 2 ♣ 1 Pass 3 ♥ 2  Pass 4 ♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 120 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4♠ S	North:  ♠ K106  ♥ AQ762  ♠ A98  ♣ 85	South:  ♠ Q9754  ♥ J8  ♠ K10  ♠ KQ97	West North East South  1♥ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠  AP  1. New Minor Forcing  2. 3 ♠

Board: 117 Dealer: S Vul: EW HCP: 12	<ul><li>J92</li><li>♥ Q7</li><li>AQ1092</li><li>K86</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: NS HCP: 12	<ul><li>★ 54</li><li>▼ AJ1083</li><li>◆ K10</li><li>◆ A753</li></ul>	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: Both HCP: 13	<ul><li>♣ J96</li><li>♥ 642</li><li>♦ AK62</li><li>♣ AJ9</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: NS HCP: 11	<ul><li>♣ Q9754</li><li>♥ J8</li><li>♦ K10</li><li>♣ KQ97</li></ul>	The opponents are silent.  Partner bids first.

Board: 117 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ 83  ♥ AK643  ♦ KJ65  ♣ J7	South:	West North East South  1 → Pass 1 ▼ Pass 1NT Pass 2 ♣ 1 Pass 3NT  AP 1. New Minor Forcing
Board: 118 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ A83  ♥ K64  ♠ A63  ♣ K984	South:  ◆ 54  ▼ AJ1083  • K10  • A753	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 4♣³  Pass 4♦⁴ Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, a ♣ stopper  4. Cue bid, a ♠ stopper
Board: 119 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ Q5  ♥ AJ987  ♦ Q4  ♠ K752	South:	West North East South  1 →  Pass 1 ♥ Pass 1NT  Pass 2 ♣ 1 Pass 3 ♥ 2  Pass 4 ♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 120 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4♠ S	North:  ♠ K106  ♥ AQ762  ♠ A98  ♣ 85	South:  ♠ Q9754  ♥ J8  ♠ K10  ♠ KQ97	West North East South  1♥ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠  AP  1. New Minor Forcing  2. 3 ♠

Board: 121 Dealer: S Vul: EW HCP: 12	<ul><li>▲ J4</li><li>▼ K9874</li><li>◆ A105</li><li>◆ A106</li></ul>	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: Both HCP: 12	<ul><li>♦ 985</li><li>♥ 92</li><li>♦ AKJ94</li><li>♣ A53</li></ul>	The opponents are silent.  You bid first.
Board: 123 Dealer: S Vul: None HCP: 11	<ul><li>♣ Q87</li><li>♥ AQ964</li><li>♦ K86</li><li>♣ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 124 Dealer: N Vul: EW HCP: 13	<ul><li>★ A62</li><li>★ 62</li><li>★ AJ8</li><li>★ A10853</li></ul>	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: Both HCP: 12	<ul><li>★ K8642</li><li>♥ J86</li><li>♦ K7</li><li>★ KQ6</li></ul>	The opponents are silent.  Partner bids first.

Board: 121 Dealer: S	North:	South:	West	North	East	South 1♣
Vul: EW	<b>♦</b> J4	<b>♠</b> Q98	Pass	1♥	Pass	1NT
North HCP: 12	♥ K9874	<b>∀</b> AJ	Pass	<b>2♦</b> <sup>1</sup>	Pass	3NT
South HCP: 14	◆ A105 ◆ A106	◆ Q86 <b>◆</b> KQ932	AP			
Contract: 3N S	<b>4</b> / 1100	¥ KQ)32	1. New	Minor	Forcing	g
D1, 122						
Board: 122 Dealer: N	North:	South:	West	North		
Vul: Both	<b>♦</b> 985	<b>♠</b> Q63	_	1•	Pass	1♥
North HCP: 12	<b>♥</b> 92	♥ AKQJ4	Pass	1NT	Pass	2 <b>♣</b> ¹
South HCP: 12	◆ AKJ94	♦ 82 • 1062	Pass	3NT	AP	
Contract: 3N N	♣ A53	<b>♣</b> 1062	1. New	Minor 1	Forcing	g
			West	North	East	South
Board: 123	North:	South:				1♣
VIII. NOUG	<b>♠</b> Q87	<b>♠</b> A103	Pass	1♥	Pass	1NT
	<b>♥</b> AQ964	<b>♥</b> J72	Pass	<b>2</b> ◆ <sup>1</sup>	Pass	<b>3</b> ♥ <sup>2</sup>
South HCP: 14	<b>♦</b> K86	<b>♦</b> QJ4	Pass	4♥	AP	
Contract: 4 V	<b>♣</b> 92	<b>♣</b> AQ87	1. New Minor Forcing			
			2.3 🔻			
			West	North	East	South
Board: 124	NT d	C 4		1♣	Pass	1♠
Dealer: N	North: ♠ A62	South: ♠ KQJ93	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
Vul: EW	♥ 62	♥ Q53	Pass	<b>3</b> ♠ <sup>2</sup>	Pass	4♠
North HCP: 13	◆ AJ8	<b>♦</b> 3	AP	31		
South HCP: 11	♣ A10853	<b>♣</b> K974		Minor 1	Forcin	ø
Contract: 4♠ S			2. 3 •	1,1101	- 010	<b>5</b>
			Wast	Month	East	Corth
Board: 125	NI d	G 4	west	North	East	
Dealer: S	North:	South:	Daga	1 🛦	Dogg	1 <b>♦</b>
Vul: Both	<b>★</b> K8642	<b>♠</b> A105 <b>♥</b> A97	Pass	1 <b>♠</b>	Pass	1NT
North HCP: 12	<b>♥</b> J86 <b>♦</b> K7	▼ A9 / ◆ 10964	Pass		Pass	2♠²
South HCP: 12	<b>▼</b> KQ6	◆ 10904 ◆ A103	Pass	<b>3</b> ♠	AP .	
Contract: 3♠ N	- 1140	2 11103		Minor 1	Forcing	g
			2. 3 ♠			

Board: 121 Dealer: S Vul: EW HCP: 14	<ul><li>♣ Q98</li><li>♥ AJ</li><li>◆ Q86</li><li>♣ KQ932</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q63</li><li>♥ AKQJ4</li><li>◆ 82</li><li>♣ 1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: None HCP: 14	<ul><li>▲ A103</li><li>♥ J72</li><li>◆ QJ4</li><li>▲ AQ87</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: EW HCP: 11	<ul><li>★ KQJ93</li><li>♥ Q53</li><li>◆ 3</li><li>◆ K974</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: Both HCP: 12	<ul><li>▲ A105</li><li>✔ A97</li><li>◆ 10964</li><li>◆ A103</li></ul>	The opponents are silent. You bid first.

Board: 121 Dealer: S	North:	South:	West	North	East	South 1♣
Vul: EW	<b>♦</b> J4	<b>♠</b> Q98	Pass	1♥	Pass	1NT
North HCP: 12	♥ K9874	<b>∀</b> AJ	Pass	<b>2♦</b> <sup>1</sup>	Pass	3NT
South HCP: 14	◆ A105 ◆ A106	◆ Q86 <b>◆</b> KQ932	AP			
Contract: 3N S	<b>4</b> / 1100	¥ KQ)32	1. New	Minor	Forcing	g
D1, 122						
Board: 122 Dealer: N	North:	South:	West	North		
Vul: Both	<b>♦</b> 985	<b>♠</b> Q63	_	1•	Pass	1♥
North HCP: 12	<b>♥</b> 92	♥ AKQJ4	Pass	1NT	Pass	2 <b>♣</b> ¹
South HCP: 12	◆ AKJ94	♦ 82 • 1062	Pass	3NT	AP	
Contract: 3N N	♣ A53	<b>♣</b> 1062	1. New	Minor 1	Forcing	g
			West	North	East	South
Board: 123	North:	South:				1♣
VIII. NOUG	<b>♠</b> Q87	<b>♠</b> A103	Pass	1♥	Pass	1NT
	<b>♥</b> AQ964	<b>♥</b> J72	Pass	<b>2</b> ◆ <sup>1</sup>	Pass	<b>3</b> ♥ <sup>2</sup>
South HCP: 14	<b>♦</b> K86	<b>♦</b> QJ4	Pass	4♥	AP	
Contract: 4 V	<b>♣</b> 92	<b>♣</b> AQ87	1. New Minor Forcing			
			2.3 🔻			
			West	North	East	South
Board: 124	NT d	C 4		1♣	Pass	1♠
Dealer: N	North: ♠ A62	South: ♠ KQJ93	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
Vul: EW	♥ 62	♥ Q53	Pass	<b>3</b> ♠ <sup>2</sup>	Pass	4♠
North HCP: 13	◆ AJ8	<b>♦</b> 3	AP	31		
South HCP: 11	♣ A10853	<b>♣</b> K974		Minor 1	Forcin	ø
Contract: 4♠ S			2. 3 •	1,1101	- 010	<b>5</b>
			Wast	Month	East	Corth
Board: 125	NI d	G 4	west	North	East	
Dealer: S	North:	South:	Daga	1 🛦	Dogg	1 <b>♦</b>
Vul: Both	<b>★</b> K8642	<b>♠</b> A105 <b>♥</b> A97	Pass	1 <b>♠</b>	Pass	1NT
North HCP: 12	<b>♥</b> J86 <b>♦</b> K7	▼ A9 / ◆ 10964	Pass		Pass	2♠²
South HCP: 12	<b>▼</b> KQ6	◆ 10904 ◆ A103	Pass	<b>3</b> ♠	AP .	
Contract: 3♠ N	- 1140	2 11103		Minor 1	Forcing	g
			2. 3 ♠			

Board: 126 Dealer: N Vul: None HCP: 12	<ul><li></li></ul>	The opponents are silent.  You bid first.
Board: 127 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ1094</li><li>♥ J42</li><li>♦ 109</li><li>♠ AQ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: Both HCP: 12	<ul><li>★ A5</li><li>▼ K97</li><li>★ 652</li><li>★ KQ863</li></ul>	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q7543</li><li>♥ A862</li><li>◆ A98</li><li>♣ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: NS HCP: 13	<ul><li>★ KJ10</li><li>♥ Q73</li><li>★ K942</li><li>♣ A74</li></ul>	The opponents are silent. You bid first.

			West	North	East	South
Board: 126	North:	South:		1♥	Pass	1♠
Dealer: N	<b>♦</b> J63	<b>★</b> K10974	Pass	1NT	Pass	2 <b>♦</b> ¹
Vul: None North HCP: 12	<b>♥</b> AK652	<b>♥</b> 74	Pass	2 <b>♠</b> <sup>2</sup>	Pass	4♠
South HCP: 12	<b>♦</b> 92	◆ AQ83	AP			
Contract: 4♠ S	♣ A102	<b>♣</b> K3		Minor 1	Forcin	g
Confidence in S			2. 3 •	1,1101	- 010-4	Đ
Board: 127			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	<b>♦</b> KQ1094	<b>♦</b> A7	Pass	1♠	Pass	1NT
North HCP: 12	♥ J42	<b>∨</b> K97 <b>◆</b> AJ6	Pass	<b>2</b> ◆ <sup>1</sup>	Pass	3NT
South HCP: 13	<ul><li>109</li><li>AQ9</li></ul>	◆ AJ0 <b>♣</b> J10754	AP			
Contract: 3N S	₩ AQ9	₩ J10/3 <del>4</del>		Minor 1	Forcin	g
					•	5
Board: 128	North:	South:	West	North	East	South
Dealer: N	<b>A</b> A5	<b>♦</b> J9842		1♣	Pass	1♠
Vul: Both	<b>♥</b> K97	<b>♥</b> A10	Pass	1NT	Pass	<b>2♦</b> <sup>1</sup>
North HCP: 12 South HCP: 12	<b>♦</b> 652	<b>♦</b> AK74	Pass	3NT	AP	_,
Contract: 3N N	<b>♣</b> KQ863	<b>♣</b> 97		Minor 1		g
Confidence 51 V IV					•	
Board: 129			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: None	<b>♦</b> Q7543	<b>♠</b> K2	Pass	1♠	Pass	1NT
North HCP: 12	<b>▼</b> A862	♥ Q105	Pass	2 <b>♣</b> ¹	Pass	3NT
South HCP: 12	♦ A98	◆ KJ52	AP			
Contract: 3N S	<b>♣</b> Q	<b>♣</b> K963	1. New	Minor 1	Forcing	g
			West	North	Fact	South
Board: 130	at a	Q 4	WCSL	1\otal	Pass	
Dealer: N	North:	South:	Pass	1NT	Pass	
Vul: NS	<b>♠</b> KJ10 <b>♥</b> Q73	<b>♠</b> AQ986 <b>♥</b> K106				
North HCP: 13	◆ Q73 ◆ K942	<b>▼ K</b> 100	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4 <b>₽</b>
South HCP: 11	◆ A74	♣ Q1098	AP	3.6	Б.	
Contract: 4♠ S	<del>-, .</del>	_ (10)0		Minor 1	Forcing	g
			2. 3 🛧			

Board: 126 Dealer: N Vul: None HCP: 12	<ul><li>★ K10974</li><li>▼ 74</li><li>◆ AQ83</li><li>◆ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 127 Dealer: S Vul: NS HCP: 13	<ul><li>♠ A7</li><li>♥ K97</li><li>♠ AJ6</li><li>♠ J10754</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: Both HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: None HCP: 12	<ul><li>★ K2</li><li>♥ Q105</li><li>◆ KJ52</li><li>◆ K963</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: NS HCP: 11	<ul><li>AQ986</li><li>✓ K106</li><li>✓ 7</li><li>✓ Q1098</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South
Board: 126	North:	South:		1♥	Pass	1♠
Dealer: N	<b>♦</b> J63	<b>★</b> K10974	Pass	1NT	Pass	2 <b>♦</b> ¹
Vul: None North HCP: 12	<b>♥</b> AK652	<b>♥</b> 74	Pass	2 <b>♠</b> <sup>2</sup>	Pass	4♠
South HCP: 12	<b>♦</b> 92	◆ AQ83	AP			
Contract: 4♠ S	♣ A102	<b>♣</b> K3		Minor 1	Forcin	g
Confidence in S			2. 3 •	1,1101	- 010-4	Đ
Board: 127			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	<b>♦</b> KQ1094	<b>♦</b> A7	Pass	1♠	Pass	1NT
North HCP: 12	♥ J42	<b>∨</b> K97 <b>◆</b> AJ6	Pass	<b>2</b> ◆ <sup>1</sup>	Pass	3NT
South HCP: 13	<ul><li>109</li><li>AQ9</li></ul>	◆ AJ0 <b>♣</b> J10754	AP			
Contract: 3N S	₩ AQ9	₩ J10/3 <del>4</del>		Minor 1	Forcin	g
					•	5
Board: 128	North:	South:	West	North	East	South
Dealer: N	<b>A</b> A5	<b>♦</b> J9842		1♣	Pass	1♠
Vul: Both	<b>♥</b> K97	<b>♥</b> A10	Pass	1NT	Pass	<b>2♦</b> <sup>1</sup>
North HCP: 12 South HCP: 12	<b>♦</b> 652	<b>♦</b> AK74	Pass	3NT	AP	_,
Contract: 3N N	<b>♣</b> KQ863	<b>♣</b> 97		Minor 1		g
Confidence 51 V IV					•	
Board: 129			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: None	<b>♦</b> Q7543	<b>♠</b> K2	Pass	1♠	Pass	1NT
North HCP: 12	<b>▼</b> A862	♥ Q105	Pass	2 <b>♣</b> ¹	Pass	3NT
South HCP: 12	♦ A98	◆ KJ52	AP			
Contract: 3N S	<b>♣</b> Q	<b>♣</b> K963	1. New	Minor 1	Forcing	g
			West	North	Fact	South
Board: 130	at a	Q 4	WCSL	1\otal	Pass	
Dealer: N	North:	South:	Pass	1NT	Pass	
Vul: NS	<b>♠</b> KJ10 <b>♥</b> Q73	<b>♠</b> AQ986 <b>♥</b> K106				
North HCP: 13	◆ Q73 ◆ K942	<b>▼ K</b> 100	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4 <b>₽</b>
South HCP: 11	◆ A74	♣ Q1098	AP	3.6	Б.	
Contract: 4♠ S	<del>-, .</del>	_ (10)0		Minor 1	Forcing	g
			2. 3 🛧			

Board: 131 Dealer: S Vul: EW HCP: 11	<ul><li>★ KJ642</li><li>♥ Q9</li><li>★ K103</li><li>♣ Q73</li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: None HCP: 14	<ul><li>★ K86</li><li>▼ 103</li><li>◆ AQJ7</li><li>◆ KJ95</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: NS HCP: 11	<b>♣</b> 6 <b>♥</b> AK982 <b>♦</b> Q982 <b>♣</b> Q86	The opponents are silent.  Partner bids first.
Board: 134 Dealer: N Vul: EW HCP: 12	<ul><li></li></ul>	The opponents are silent. You bid first.

Board: 131 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3♠ N	North:  ♠ KJ642  ♥ Q9  ♠ K103  ♣ Q73	South:  ♠ Q103  ♥ AK1043  ♦ J82  ♠ K6	West North East South  1  Pass 1  Pass 1  Pass 1NT  Pass 2  1  Pass 3  2  AP  1. New Minor Forcing  2. 3  4
Board: 132 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 44 S	North:  ♠ K86  ▼ 103  ♠ AQJ7  ♣ KJ95	South:  ♠ AJ942  ♥ K96  ♦ 98  ♠ A102	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2  Pass 3  Pass 3  Pass 4  Pas
Board: 133 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4 N	North:  ♠ 6  ♥ AK982  ♠ Q982  ♣ Q86	South:  ♠ A53  ♥ Q107  ♠ A653  ♣ A74	West North East South  1 →  Pass 1 ▼ Pass 1NT  Pass 2 ◆ 1 Pass 3 ▼ 2  Pass 4 ▼ AP  1. New Minor Forcing  2. 3 ▼
Board: 134 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3 S	North:  ♣ J86  ♥ Q65  ♠ A93  ♣ KQ95	South:  ♠ AQ1053  ♥ J8  ♠ KQ8  ♣ 874	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² Pass 3♠  AP  1. New Minor Forcing  2. 3♠

<b>♦</b> Q103 <b>♥</b> AK1043 <b>♦</b> J82	The opponents are silent.
<b>♣</b> K6	You bid first.
<b>♦</b> AJ942 <b>♥</b> K96	The opponents are silent.
◆ 98 ◆ A102	Partner bids first.
<b>♦</b> A53 <b>♥</b> Q107	The opponents are silent.
<ul><li>◆ A653</li><li>◆ A74</li></ul>	You bid first.
<b>♦</b> AQ1053 <b>♥</b> J8	The opponents are silent.
<ul><li>KQ8</li><li>♣ 874</li></ul>	Partner bids first.
	<ul> <li>✓ AK1043</li> <li>→ J82</li> <li>♠ K6</li> <li>♠ AJ942</li> <li>✓ K96</li> <li>◆ 98</li> <li>♠ A102</li> <li>♠ A53</li> <li>✓ Q107</li> <li>◆ A653</li> <li>♠ A74</li> <li>♠ AQ1053</li> <li>✓ J8</li> <li>◆ KQ8</li> </ul>

Board: 131 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3♠ N	North:  ♠ KJ642  ♥ Q9  ♠ K103  ♣ Q73	South:  ♠ Q103  ♥ AK1043  ♦ J82  ♠ K6	West North East South  1  Pass 1  Pass 1  Pass 1NT  Pass 2  1  Pass 3  2  AP  1. New Minor Forcing  2. 3  4
Board: 132 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 44 S	North:  ♠ K86  ▼ 103  ♠ AQJ7  ♣ KJ95	South:  ♠ AJ942  ♥ K96  ♦ 98  ♠ A102	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2  Pass 3  Pass 3  Pass 4  Pas
Board: 133 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4 N	North:  ♠ 6  ♥ AK982  ♠ Q982  ♣ Q86	South:  ♠ A53  ♥ Q107  ♠ A653  ♣ A74	West North East South  1 →  Pass 1 ▼ Pass 1NT  Pass 2 ◆ 1 Pass 3 ▼ 2  Pass 4 ▼ AP  1. New Minor Forcing  2. 3 ▼
Board: 134 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3 S	North:  ♣ J86  ♥ Q65  ♠ A93  ♣ KQ95	South:  ♠ AQ1053  ♥ J8  ♠ KQ8  ♣ 874	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² Pass 3♠  AP  1. New Minor Forcing  2. 3♠

Board: 135 Dealer: S Vul: Both HCP: 11	<ul><li>★ KJ983</li><li>★ K63</li><li>★ A4</li><li>★ 1086</li></ul>	The opponents are silent.  Partner bids first.
Board: 136 Dealer: N Vul: NS HCP: 13	<ul><li>♣ J7</li><li>♥ AKJ64</li><li>♦ K86</li><li>♣ J84</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: EW HCP: 12	<ul><li>♣ J104</li><li>♥ AJ864</li><li>◆ Q87</li><li>♣ KJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: Both HCP: 14	<ul><li>★ K5</li><li>▼ 753</li><li>◆ AKQ2</li><li>◆ Q984</li></ul>	The opponents are silent. You bid first.

Board: 135 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3 N	North:  ♠ KJ983  ♥ K63  ♠ A4  ♣ 1086	South:  ♠ A104  ♥ J109  ♠ KQJ85  ♠ K4	Pass Pass AP	North  1♣  2♣¹  Minor	Pass Pass	1♦ 1NT 3♠ <sup>2</sup>
Board: 136 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N N	North:  ♣ J7  ♥ AKJ64  ♦ K86  ♣ J84	South:  ♠ A10954  ♥ 97  ♠ A3  ♣ A765	Pass Pass	North  1 V  1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♣</b> ¹
Board: 137 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4 \( \mathbf{N} \)	North:  ♠ J104  ♥ AJ864  ♠ Q87  ♣ KJ	South:  ♠ A86  ♥ K102  ♠ AJ2  ♣ Q987	Pass Pass Pass	North  1♥  2♦¹  4♥  Minor	Pass Pass AP	1♣ 1NT 3♥ <sup>2</sup>
Board: 138 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ K5  ▼ 753  ♠ AKQ2  ♣ Q984	South:  ♠ AJ107  ♥ A8642  ♠ 65  ♠ K10	Pass Pass Pass AP 1. New 2. 3   3. Cue	North 1 → 1NT 3 → 2 4 → 4  Minor bid, a → bid, a →	Pass Pass Pass Pass Stopped	1♥ 2♣¹ 3♠³ 4♥

Board: 135 Dealer: S Vul: Both HCP: 14	<ul><li>★ A104</li><li>▼ J109</li><li>◆ KQJ85</li><li>◆ K4</li></ul>	The opponents are silent.  You bid first.
Board: 136 Dealer: N Vul: NS HCP: 12	<ul><li>★ A10954</li><li>♥ 97</li><li>★ A3</li><li>★ A765</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: EW HCP: 14	<ul><li>★ A86</li><li>▼ K102</li><li>◆ AJ2</li><li>★ Q987</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: Both HCP: 12	<ul><li>▲ AJ107</li><li>▼ A8642</li><li>◆ 65</li><li>▲ K10</li></ul>	The opponents are silent.  Partner bids first.

Board: 135 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3 N	North:  ♠ KJ983  ♥ K63  ♠ A4  ♣ 1086	South:  ♠ A104  ♥ J109  ♠ KQJ85  ♠ K4	Pass Pass AP	North  1♣  2♣¹  Minor	Pass Pass	1♦ 1NT 3♠ <sup>2</sup>
Board: 136 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N N	North:  ♣ J7  ♥ AKJ64  ♦ K86  ♣ J84	South:  ♠ A10954  ♥ 97  ♠ A3  ♣ A765	Pass Pass	North  1 V  1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♣</b> ¹
Board: 137 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4 \( \mathbf{N} \)	North:  ♠ J104  ♥ AJ864  ♠ Q87  ♣ KJ	South:  ♠ A86  ♥ K102  ♠ AJ2  ♣ Q987	Pass Pass Pass	North  1♥  2♦¹  4♥  Minor	Pass Pass AP	1♣ 1NT 3♥ <sup>2</sup>
Board: 138 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ K5  ▼ 753  ♠ AKQ2  ♣ Q984	South:  ♠ AJ107  ♥ A8642  ♠ 65  ♠ K10	Pass Pass Pass AP 1. New 2. 3   3. Cue	North 1 → 1NT 3 → 2 4 → 4  Minor bid, a → bid, a →	Pass Pass Pass Pass Stopped	1♥ 2♣¹ 3♠³ 4♥

Board: 139 Dealer: S Vul: None HCP: 11	<ul><li>▲ J10732</li><li>✔ AQ4</li><li>♦ K9</li><li>▲ J98</li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: EW HCP: 12	<ul><li>A5</li><li>★ K103</li><li>★ 8753</li><li>★ AJ92</li></ul>	The opponents are silent. You bid first.
Board: 141 Dealer: S Vul: Both HCP: 12	<ul><li>★ KQJ84</li><li>♥ Q642</li><li>◆ 74</li><li>◆ KJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: None HCP: 13	<ul><li>★76</li><li>♥Q104</li><li>★AJ7</li><li>★AQ1092</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: NS HCP: 11	<ul><li>♠ Q94</li><li>♥ A10654</li><li>♦ J75</li><li>♠ A8</li></ul>	The opponents are silent.  Partner bids first.

Board: 139 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ J10732  ♥ AQ4  ♠ K9  ♣ J98	South:  ♠ Q5  ♥ J76  ♠ A7643  ♠ AQ6	West Pass Pass AP 1. New	North  1♠  2♣¹  Minor	Pass Pass	1 <b>♦</b> 1NT 3NT
Board: 140 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♥ S	North:  ♠ A5  ♥ K103  ♠ 8753  ♠ AJ92	South:  ♠ K97  ♥ 87542  ♠ AQ  ♣ K85	West  Pass Pass Pass 1. New 2. 3 ▼	North  1   1NT  2   2   4   Minor	Pass Pass Pass AP	1♥ 2♣¹ 3♥
Board: 141 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ KQJ84  ♥ Q642  ♠ 74  ♠ KJ	South:  ♠ A5  ♥ A107  ♦ J953  ♠ A986	West Pass Pass AP 1. New	North  1♠  2♣¹  Minor	Pass Pass	1 <b>♦</b> 1NT 3NT
Board: 142 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3N N	North:  ♣ 76  ♥ Q104  ♠ AJ7  ♣ AQ1092	South:  ♠ K10932  ♥ AKJ7  ♠ 63  ♣ 83	West Pass Pass 1. New	North  1   1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 143 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2 N	North:  ♠ Q94  ♥ A10654  ♦ J75  ♠ A8	South:  ♠ A65  ♥ K72  ♠ Q42  ♣ K1074	Pass Pass AP 1. New 2. 3	North  1♥  2•¹  Minor	Pass Pass	1♣ 1NT 2♥ <sup>2</sup>

Board Dealer Vul: N HCP:	:: S	Q5 J76 A7643 AQ6	The opponents are silent. You bid first.
Board Dealer Vul: E HCP:	r: N	K97 87542 AQ K85	The opponents are silent.  Partner bids first.
Board Dealer Vul: E HCP:	r: S	A5 A107 J953 A986	The opponents are silent. You bid first.
Board Dealer Vul: N HCP:	r: N	K10932 AKJ7 63 83	The opponents are silent.  Partner bids first.
Board Dealer Vul: N HCP:	:: S	A65 K72 Q42 K1074	The opponents are silent. You bid first.

Board: 139 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ J10732  ♥ AQ4  ♠ K9  ♣ J98	South:  ♠ Q5  ♥ J76  ♠ A7643  ♠ AQ6	West Pass Pass AP 1. New	North  1♠  2♣¹  Minor	Pass Pass	1 <b>♦</b> 1NT 3NT
Board: 140 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♥ S	North:  ♠ A5  ♥ K103  ♠ 8753  ♠ AJ92	South:  ♠ K97  ♥ 87542  ♠ AQ  ♣ K85	West  Pass Pass Pass 1. New 2. 3 ▼	North  1   1NT  2   2   4   Minor	Pass Pass Pass AP	1♥ 2♣¹ 3♥
Board: 141 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ KQJ84  ♥ Q642  ♠ 74  ♠ KJ	South:  ♠ A5  ♥ A107  ♦ J953  ♠ A986	West Pass Pass AP 1. New	North  1♠  2♣¹  Minor	Pass Pass	1 <b>♦</b> 1NT 3NT
Board: 142 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3N N	North:  ♣ 76  ♥ Q104  ♠ AJ7  ♣ AQ1092	South:  ♠ K10932  ♥ AKJ7  ♠ 63  ♣ 83	West Pass Pass 1. New	North  1   1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 143 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2 N	North:  ♠ Q94  ♥ A10654  ♦ J75  ♠ A8	South:  ♠ A65  ♥ K72  ♠ Q42  ♣ K1074	Pass Pass AP 1. New 2. 3	North  1♥  2•¹  Minor	Pass Pass	1♣ 1NT 2♥ <sup>2</sup>

Board: 144 Dealer: N Vul: Both HCP: 13	<ul><li>★ K97</li><li>★ A83</li><li>★ K104</li><li>★ K1065</li></ul>	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: None HCP: 11	<ul><li>★ K109</li><li>★ A7642</li><li>◆ J42</li><li>★ K2</li></ul>	The opponents are silent.  Partner bids first.
Board: 146 Dealer: N Vul: NS HCP: 12	<ul><li>♣ J52</li><li>♥ QJ8</li><li>◆ Q94</li><li>♣ AQ93</li></ul>	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: EW HCP: 11	<ul><li>▲ AJ843</li><li>✔ J9</li><li>◆ K65</li><li>▲ Q72</li></ul>	The opponents are silent.  Partner bids first.

Board: 144 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ K97  ▼ A83  ♠ K104  ♣ K1065	South:  ♠ A3  ♥ Q9765  ♠ AJ9  ♣ J94	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♠¹  Pass 3♥² Pass 3♠³  Pass 4♠⁴ Pass 4♥  AP  1. New Minor Forcing  2. 3♥  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper
Board: 145 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2 \(\neq \) N	North:  ♠ K109  ♥ A7642  ♦ J42  ♣ K2	South:  ♣ 73  ♥ KJ3  ♣ A1093  ♣ A763	West North East South  1 → Pass 1 ▼ Pass 1NT Pass 2 ◆ 1 Pass 2 ▼ 2  AP 1. New Minor Forcing 2. 3 ▼
Board: 146 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ AQ1074  ♥ K975  ♠ K7  ♣ 42	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² Pass 4♠  AP  1. New Minor Forcing  2. 3♠
Board: 147 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ AJ843  ♥ J9  ♠ K65  ♠ Q72	South:  ◆ 92  ▼ AQ2  ◆ A10972  ◆ KJ9	West North East South  1 → Pass 1 ◆ Pass 1NT Pass 2 ◆ Pass 3NT AP  1. New Minor Forcing

Board: 144 Dealer: N Vul: Both HCP: 12	<ul><li>★ A3</li><li>♥ Q9765</li><li>★ AJ9</li><li>★ J94</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: None HCP: 12	<ul><li>★ 73</li><li>★ KJ3</li><li>★ A1093</li><li>★ A763</li></ul>	The opponents are silent. You bid first.
Board: 146 Dealer: N Vul: NS HCP: 12	<ul><li>AQ1074</li><li>✓ K975</li><li>✓ K7</li><li>42</li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: EW HCP: 14	<ul><li>♠ 92</li><li>♥ AQ2</li><li>♦ A10972</li><li>♠ KJ9</li></ul>	The opponents are silent. You bid first.

Board: 144 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ K97  ▼ A83  ♠ K104  ♣ K1065	South:  ♠ A3  ♥ Q9765  ♠ AJ9  ♣ J94	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♠¹  Pass 3♥² Pass 3♠³  Pass 4♠⁴ Pass 4♥  AP  1. New Minor Forcing  2. 3♥  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper
Board: 145 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2 \(\neq \) N	North:  ♠ K109  ♥ A7642  ♦ J42  ♣ K2	South:  ♣ 73  ♥ KJ3  ♣ A1093  ♣ A763	West North East South  1 → Pass 1 ▼ Pass 1NT Pass 2 ◆ 1 Pass 2 ▼ 2  AP 1. New Minor Forcing 2. 3 ▼
Board: 146 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ AQ1074  ♥ K975  ♠ K7  ♣ 42	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² Pass 4♠  AP  1. New Minor Forcing  2. 3♠
Board: 147 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ AJ843  ♥ J9  ♠ K65  ♠ Q72	South:  ◆ 92  ▼ AQ2  ◆ A10972  ◆ KJ9	West North East South  1 → Pass 1 ◆ Pass 1NT Pass 2 ◆ Pass 3NT AP  1. New Minor Forcing

Board: 148 Dealer: N Vul: None HCP: 12	<ul><li>♣ A75</li><li>♥ J102</li><li>◆ J765</li><li>♣ AQ8</li></ul>	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: NS HCP: 12	<ul><li>1085</li><li>✓ AK1052</li><li>✓ Q985</li><li>✓ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 150 Dealer: N Vul: EW HCP: 13	<ul><li>\$532</li><li>▼ AJ9</li><li>◆ Q98</li><li>♣ AQ87</li></ul>	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: Both HCP: 12	<ul><li>★85</li><li>▼AK865</li><li>★KJ53</li><li>★J10</li></ul>	The opponents are silent.  Partner bids first.

Board: 148 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3♥ S	North:  ♠ A75  ♥ J102  ♦ J765  ♣ AQ8	South:	West North East South  1 → Pass 1 ▼  Pass 1NT Pass 2 ♣ ¹  Pass 2 ▼ ² Pass 3 ▼  AP  1. New Minor Forcing  2. 3 ▼
Board: 149 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4♥ N	North:  ♠ 1085  ♥ AK1052  ♠ Q985  ♠ K	South:  ♠ Q63  ♥ QJ7  ♠ A72  ♣ A1098	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♣³ Pass 4♥  AP  1. New Minor Forcing  2. 3♥  3. Cue bid, a ♣ stopper
Board: 150 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4♥ S	North:	South:  ♠ Q7  ♥ KQ532  ♠ AJ62  ♣ 92	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 4♥  AP  1. New Minor Forcing  2. 3♥
Board: 151 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 5 \( \mathbf{N} \) N	North:  ♠ 85  ♥ AK865  ♦ KJ53  ♣ J10	South:  ♠ 1063  ♥ QJ3  ♠ A762  ♠ AQ6	West North East South  1 ◆ Pass 1 ♥ Pass 1NT Pass 2 ♣ ¹ Pass 3 ♥ ² Pass 4 ♠ ³ Pass 4 ♠ ⁴ Pass 5 ♥ AP  1. New Minor Forcing 2. 3 ♥ 3. Cue bid, a ♠ stopper 4. Cue bid, a ♠ stopper

Board: 148 Dealer: N Vul: None HCP: 12	<ul><li>42</li><li>✓ AQ986</li><li>✓ AQ4</li><li>✓ 765</li></ul>	The opponents are silent.  Partner bids first.
Board: 149 Dealer: S Vul: NS HCP: 13	<ul><li>♣ Q63</li><li>♥ QJ7</li><li>◆ A72</li><li>♣ A1098</li></ul>	The opponents are silent.  You bid first.
Board: 150 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q7</li><li>♥ KQ532</li><li>◆ AJ62</li><li>♣ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 151 Dealer: S Vul: Both HCP: 13	<ul><li>1063</li><li>✓ QJ3</li><li>A762</li><li>AQ6</li></ul>	The opponents are silent.  You bid first.

Board: 148 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3♥ S	North:  ♠ A75  ♥ J102  ♦ J765  ♣ AQ8	South:	West North East South  1 → Pass 1 ▼  Pass 1NT Pass 2 ♣ ¹  Pass 2 ▼ ² Pass 3 ▼  AP  1. New Minor Forcing  2. 3 ▼
Board: 149 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4♥ N	North:  ♠ 1085  ♥ AK1052  ♠ Q985  ♠ K	South:  ♠ Q63  ♥ QJ7  ♠ A72  ♣ A1098	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♣³ Pass 4♥  AP  1. New Minor Forcing  2. 3♥  3. Cue bid, a ♣ stopper
Board: 150 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4♥ S	North:	South:  ♠ Q7  ♥ KQ532  ♠ AJ62  ♣ 92	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 4♥  AP  1. New Minor Forcing  2. 3♥
Board: 151 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 5 \( \mathbf{N} \) N	North:  ♠ 85  ♥ AK865  ♦ KJ53  ♣ J10	South:  ♠ 1063  ♥ QJ3  ♠ A762  ♠ AQ6	West North East South  1 ◆ Pass 1 ♥ Pass 1NT Pass 2 ♣ ¹ Pass 3 ♥ ² Pass 4 ♠ ³ Pass 4 ♠ ⁴ Pass 5 ♥ AP  1. New Minor Forcing 2. 3 ♥ 3. Cue bid, a ♠ stopper 4. Cue bid, a ♠ stopper

Board: 152	The opponents are silent.  You bid first.
Board: 153	The opponents are silent.  Partner bids first.
Board: 154	The opponents are silent. You bid first.
Board: 155	The opponents are silent.  Partner bids first.
Board: 156	The opponents are silent. You bid first.

Board: 152 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N N	North:  ♠ A74  ♥ 42  ♦ J653  ♣ AKJ3	South:  ♠ KJ92  ♥ KQJ109  ♠ 72  ♣ Q8	Pass Pass	North  1   1NT  3NT  Minor	Pass Pass AP	1♥ 2♣¹
Board: 153 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ AQ9  ▼ J9853  • J4  ♣ A103	South:	Pass Pass AP	North  1♥  2•¹  Minor	Pass Pass	1♣ 1NT 3NT
Board: 154 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ K9  ♥ QJ2  ♠ A9632  ♣ K102	South:  ♠ AJ63  ♥ 106543  ♦ J  ♠ AQ8	Pass Pass AP		Pass Pass Pass	1♥ 2♣¹ 4♥
Board: 155 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2N S	North:  ♠ A103  ♥ J9762  ♠ Q2  ♣ A85	South:  ♠ QJ4  ♥ Q4  ♠ AK54  ♣ 10962	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1♦ 1NT 2NT

Board: 156 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 44 S	North: South:  ♣ J96  ♣ KQ432  ♣ KJ52  ♣ K10  ♣ QJ983  ♣ K	<b>♦</b> KQ432	Pass Pass	North 1♣ 1NT 3♣²	Pass Pass Pass	1♠ 2♠¹ 4♣³
		<ul><li>▼ KJ52</li><li>◆ 974</li></ul>	AP 1. New 2. 3 ♠ 3. Cue	y Minor did, a ♣ bid, a ♣	stopp	g er

I	Board: 152 Dealer: N Vul: NS	<b>★</b> KJ92 <b>∀</b> KQJ109 <b>♦</b> 72	The opponents are silent.  Partner bids first.
E I	HCP: 12 Board: 153 Dealer: S Vul: EW	<ul><li>♣ Q8</li><li>♠ J32</li><li>♥ AK</li><li>♦ 1075</li></ul>	The opponents are silent.  You bid first.
E I	HCP: 13 Board: 154 Dealer: N Vul: Both	<ul><li>♣ KQ872</li><li>♠ AJ63</li><li>♥ 106543</li><li>♦ J</li></ul>	The opponents are silent.
E I	HCP: 12  Board: 155  Dealer: S	<ul><li>♣ AQ8</li><li>♠ QJ4</li><li>♥ Q4</li><li>♦ AK54</li></ul>	Partner bids first.  The opponents are silent.
F	Vul: None HCP: 12 Board: 156 Dealer: N	<ul><li>↑ AK54</li><li>♠ 10962</li><li>♠ KQ432</li><li>♥ KJ52</li></ul>	You bid first.  The opponents are silent.
7	Vul: EW HCP: 12	♦ 974 ♣ K	Partner bids first.

Board: 152 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N N	North:  ♠ A74  ♥ 42  ♦ J653  ♣ AKJ3	South:  ♠ KJ92  ♥ KQJ109  ♠ 72  ♣ Q8	Pass Pass	North  1   1NT  3NT  Minor	Pass Pass AP	1♥ 2♣¹
Board: 153 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ AQ9  ▼ J9853  • J4  ♣ A103	South:	Pass Pass AP	North  1♥  2•¹  Minor	Pass Pass	1♣ 1NT 3NT
Board: 154 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ K9  ♥ QJ2  ♠ A9632  ♣ K102	South:  ♠ AJ63  ♥ 106543  ♦ J  ♠ AQ8	Pass Pass AP		Pass Pass Pass	1♥ 2♣¹ 4♥
Board: 155 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2N S	North:  ♠ A103  ♥ J9762  ♠ Q2  ♣ A85	South:  ♠ QJ4  ♥ Q4  ♠ AK54  ♣ 10962	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1♦ 1NT 2NT

Board: 156 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 44 S	North: South:  ♣ J96  ♣ KQ432  ♣ KJ52  ♣ K10  ♣ QJ983  ♣ K	<b>♦</b> KQ432	Pass Pass	North 1♣ 1NT 3♣²	Pass Pass Pass	1♠ 2♠¹ 4♣³
		<ul><li>▼ KJ52</li><li>◆ 974</li></ul>	AP 1. New 2. 3 ♠ 3. Cue	y Minor did, a ♣ bid, a ♣	stopp	g er

Board: 157 Dealer: S Vul: Both HCP: 11  Board: 158 Dealer: N Vul: None HCP: 12  Board: 159 Dealer: S Vul: NS HCP: 11  A3  Board: 160 Dealer: N Vul: NS HCP: 11  Board: 160 Dealer: N Vul: Both HCP: 13  Board: 160 Dealer: N Vul: Both HCP: 13  Board: 160 Dealer: N Vul: NS Vul: NS Vul: NS Val: None V			
Dealer: N	Dealer: S Vul: Both	♥ 93 • AK5	
Dealer: S Vul: NS HCP: 11  Board: 160 Dealer: N Vul: Both HCP: 13  Board: 161 Dealer: S V A6542  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Partner bids first.	Dealer: N Vul: None	<b>∀</b> AQ <b>♦</b> AQ87	
Dealer: N	Dealer: S Vul: NS	<b>▼</b> A6542 <b>→</b> 742	
Dealer: S Vul: None    Vul: None    The opponents are silent.  Partner bids first	Dealer: N Vul: Both	♥ 84 • AQ976	
	Dealer: S Vul: None	♥ 109842 ♦ K98	

Board: 157 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3N S	North:  ◆ A10932  ▼ 93  ◆ AK5  ◆ 853	South:	West North East South  1  Pass 1  Pass 1  Pass 1NT  Pass 2  1  Pass 3NT  AP  1. New Minor Forcing
Board: 158 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♠ 642  ✔ AQ  ♠ AQ87  ♣ 10753	South:  ♠ AKQ53  ♥ 105  ♦ J963  ♣ Q9	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2  Pass 2  Pass 3  Pass 4 AP  1. New Minor Forcing  2. 3  Pass 4  Pass
Board: 159 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2 N	North:  ♠ K75  ▼ A6542  • 742  ♠ A3	South:  ♠ J104  ♥ KJ7  ♠ A105  ♣ K982	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 2♥²  AP  1. New Minor Forcing  2. 3 ♥
Board: 160 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3N N	North:  ♠ K64  ♥ 84  ♠ AQ976  ♠ A52	South:	West North East South  1 → Pass 1 ▼  Pass 1NT Pass 2♣¹  Pass 3NT AP  1. New Minor Forcing
Board: 161 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4 N	North:  ♠ AQ  ♥ 109842  ♠ K98  ♣ K104	South:	West North East South  1 →  Pass 1 ♥ Pass 1NT  Pass 2 ♣ 1 Pass 2 ♥ 2  Pass 3 ♥ Pass 4 ♥  AP  1. New Minor Forcing  2. 3 ♥

Board: 157 Dealer: S Vul: Both HCP: 14	♣ 87 ▼ AK1052 ◆ Q32 ♣ AJ9	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: None HCP: 12	<ul><li>★ AKQ53</li><li>▼ 105</li><li>◆ J963</li><li>◆ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: NS HCP: 12	<ul><li>▲ J104</li><li>♥ KJ7</li><li>◆ A105</li><li>◆ K982</li></ul>	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: Both HCP: 11	<ul><li>♦ 9872</li><li>♥ AK1065</li><li>♦ KJ</li><li>♦ 108</li></ul>	The opponents are silent.  Partner bids first.
Board: 161 Dealer: S Vul: None HCP: 12	<ul><li>★ 53</li><li>▼ KJ6</li><li>◆ A10642</li><li>◆ A86</li></ul>	The opponents are silent. You bid first.

Board: 157 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3N S	North:  ◆ A10932  ▼ 93  ◆ AK5  ◆ 853	South:	West North East South  1  Pass 1  Pass 1  Pass 1NT  Pass 2  1  Pass 3NT  AP  1. New Minor Forcing
Board: 158 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♠ 642  ✔ AQ  ♠ AQ87  ♣ 10753	South:  ♠ AKQ53  ♥ 105  ♦ J963  ♣ Q9	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2  Pass 2  Pass 3  Pass 4 AP  1. New Minor Forcing  2. 3  Pass 4  Pass
Board: 159 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2 N	North:  ♠ K75  ▼ A6542  • 742  ♠ A3	South:  ♠ J104  ♥ KJ7  ♠ A105  ♣ K982	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 2♥²  AP  1. New Minor Forcing  2. 3 ♥
Board: 160 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3N N	North:  ♠ K64  ♥ 84  ♠ AQ976  ♠ A52	South:	West North East South  1 → Pass 1 ▼  Pass 1NT Pass 2♣¹  Pass 3NT AP  1. New Minor Forcing
Board: 161 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4 N	North:  ♠ AQ  ♥ 109842  ♠ K98  ♣ K104	South:	West North East South  1 →  Pass 1 ♥ Pass 1NT  Pass 2 ♣ 1 Pass 2 ♥ 2  Pass 3 ♥ Pass 4 ♥  AP  1. New Minor Forcing  2. 3 ♥

Board: 162 Dealer: N Vul: NS HCP: 12	<ul><li>\$52</li><li>▼862</li><li>◆AJ5</li><li>◆AK875</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: EW HCP: 12	<ul><li>★ AKJ64</li><li>♥ J7</li><li>◆ 986</li><li>◆ K72</li></ul>	The opponents are silent.  Partner bids first.
Board: 164 Dealer: N Vul: None HCP: 13	<ul><li>▲ A9</li><li>▼ 1094</li><li>◆ A54</li><li>▲ AJ1064</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: NS HCP: 11	<ul><li>★ A8763</li><li>♥ Q83</li><li>◆ Q6</li><li>★ K87</li></ul>	The opponents are silent.  Partner bids first.
Board: 166 Dealer: N Vul: EW HCP: 14	<ul><li>♣ Q105</li><li>♥ K10</li><li>◆ A965</li><li>♣ AJ103</li></ul>	The opponents are silent. You bid first.

Board: 162 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3N N	North:	South:  ♠ K10864  ♥ AK5  ♦ 109  ♣ Q103	Pass Pass	North 1♣ 1NT 3NT 7 Minor	Pass Pass AP	1♠ 2♦¹
Board: 163 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ AKJ64  ♥ J7  ♦ 986  ♠ K72	South:  ♠ Q3  ♥ 542  ♠ KQ52  ♣ AQ43	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1♦ 1NT 3NT
Board: 164 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3N N	North:  ♠ A9  ♥ 1094  ♠ A54  ♣ AJ1064	South:  ♠ K8654  ♥ KJ82  ♠ K109  ♠ Q	Pass Pass	North  1  1NT  3NT  Minor	Pass Pass AP	1♠ 2♦¹
Board: 165 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♠ N	North:  ♠ A8763  ♥ Q83  ♦ Q6  ♠ K87	South:  ♠ Q95  ♥ AK4  ♦ K10954  ♣ Q10	Pass Pass Pass	North  1♣  2♣¹  4♠  Minor	Pass Pass AP	1 ↑ 1NT 3 • 2
Board: 166 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ Q105  ♥ K10  ♠ A965  ♠ AJ103	South:  ♠ KJ74  ♥ QJ765  ♠ K74  ♠ Q	Pass Pass	North  1   1NT  3NT  Minor	Pass Pass AP	1♥ 2♣¹

Board: 162 Dealer: N Vul: NS HCP: 12	<ul><li>★ K10864</li><li>★ AK5</li><li>★ 109</li><li>★ Q103</li></ul>	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: EW HCP: 13	<ul><li>♣ Q3</li><li>♥ 542</li><li>♦ KQ52</li><li>♣ AQ43</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: None HCP: 12	<ul><li>★ K8654</li><li>♥ KJ82</li><li>◆ K109</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: NS HCP: 14	<ul><li>♣ Q95</li><li>♥ AK4</li><li>◆ K10954</li><li>♣ Q10</li></ul>	The opponents are silent. You bid first.
Board: 166 Dealer: N Vul: EW HCP: 12	<ul><li>★ KJ74</li><li>♥ QJ765</li><li>★ K74</li><li>♠ Q</li></ul>	The opponents are silent.  Partner bids first.

Board: 162 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3N N	North:	South:  ♠ K10864  ♥ AK5  ♦ 109  ♣ Q103	Pass Pass	North 1♣ 1NT 3NT 7 Minor	Pass Pass AP	1♠ 2♦¹
Board: 163 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ AKJ64  ♥ J7  ♦ 986  ♠ K72	South:  ♠ Q3  ♥ 542  ♠ KQ52  ♣ AQ43	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1♦ 1NT 3NT
Board: 164 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3N N	North:  ♠ A9  ♥ 1094  ♠ A54  ♣ AJ1064	South:  ♠ K8654  ♥ KJ82  ♠ K109  ♠ Q	Pass Pass	North  1  1NT  3NT  Minor	Pass Pass AP	1♠ 2♦¹
Board: 165 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♠ N	North:  ♠ A8763  ♥ Q83  ♦ Q6  ♠ K87	South:  ♠ Q95  ♥ AK4  ♦ K10954  ♣ Q10	Pass Pass Pass	North  1♣  2♣¹  4♠  Minor	Pass Pass AP	1 ↑ 1NT 3 • 2
Board: 166 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ Q105  ♥ K10  ♠ A965  ♠ AJ103	South:  ♠ KJ74  ♥ QJ765  ♠ K74  ♠ Q	Pass Pass	North  1   1NT  3NT  Minor	Pass Pass AP	1♥ 2♣¹

Board: 167 Dealer: S Vul: Both HCP: 12	<ul><li>★ K9762</li><li>♥ Q98</li><li>◆ A9</li><li>◆ K73</li></ul>	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: NS HCP: 13	<ul><li>★ A104</li><li>▼ J9843</li><li>◆ A107</li><li>♣ A5</li></ul>	The opponents are silent.  You bid first.
Board: 169 Dealer: S Vul: EW HCP: 12	<b>★</b> KQ932 <b>▼</b> 1076 <b>♦</b> AK97 <b>♣</b> 10	The opponents are silent.  Partner bids first.
Board: 170 Dealer: N Vul: Both HCP: 12	<ul><li>◆ QJ8</li><li>▼ J9</li><li>◆ KJ1032</li><li>◆ A62</li></ul>	The opponents are silent. You bid first.

Board: 167 Dealer: S Vul: Both North HCP: 12 South HCP: 13	North:  ♠ K9762  ♥ Q98  ♠ A9	South:  ♠ AJ  ♥ J107  ♦ K8654	Pass	North  1♠  2♣¹	Pass	South  1   1NT  3NT
Contract: 3N S	<b>♣</b> K73	♣ A102	1. New	Minor 1	Forcing	g
Board: 168 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ A104  ♥ J9843  ♠ A107  ♣ A5	South:  ♠ KJ876  ♥ Q6  ♦ J3  ♣ KJ84	Pass	1♥ 1NT 3♠²	Pass Pass Pass	4♠
Board: 169 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 44 N	North:  ♠ KQ932  ▼ 1076  ♠ AK97  ♣ 10	South:  ♣ J106  ♥ KQ9  ♠ QJ2  ♣ AJ83	Pass Pass Pass	1♠ 2♦¹ 4♦³ 4♠ Minor bid, a ♦	Pass Pass Pass AP Forcing	4♥ <sup>4</sup> g
Board: 170 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ QJ8  ♥ J9  ♦ KJ1032  ♣ A62	South:  ♠ A  ♥ AQ762  ♠ Q976  ♠ 1053	Pass	1 <b>♦</b> 1NT 3NT	Pass Pass AP	

Board: 167 Dealer: S Vul: Both HCP: 13	♣ AJ ♥ J107 ♦ K8654 ♣ A102	The opponents are silent.  You bid first.
Board: 168 Dealer: N Vul: NS HCP: 11	<ul><li>★ KJ876</li><li>♥ Q6</li><li>◆ J3</li><li>◆ KJ84</li></ul>	The opponents are silent.  Partner bids first.
Board: 169 Dealer: S Vul: EW HCP: 14	<ul><li>♣ J106</li><li>♥ KQ9</li><li>◆ QJ2</li><li>♣ AJ83</li></ul>	The opponents are silent.  You bid first.
Board: 170 Dealer: N Vul: Both HCP: 12	<ul><li>♠ A</li><li>♥ AQ762</li><li>♦ Q976</li><li>♠ 1053</li></ul>	The opponents are silent.  Partner bids first.

Board: 167 Dealer: S Vul: Both North HCP: 12 South HCP: 13	North:  ♠ K9762  ♥ Q98  ♠ A9	South:  ♠ AJ  ♥ J107  ♦ K8654	Pass	North  1♠  2♣¹	Pass	South  1   1NT  3NT
Contract: 3N S	<b>♣</b> K73	♣ A102	1. New	Minor 1	Forcing	g
Board: 168 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ A104  ♥ J9843  ♠ A107  ♣ A5	South:  ♠ KJ876  ♥ Q6  ♦ J3  ♣ KJ84	Pass	1♥ 1NT 3♠²	Pass Pass Pass	4♠
Board: 169 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 44 N	North:  ♠ KQ932  ▼ 1076  ♠ AK97  ♣ 10	South:  ♣ J106  ♥ KQ9  ♠ QJ2  ♣ AJ83	Pass Pass Pass	1♠ 2♦¹ 4♦³ 4♠ Minor bid, a ♦	Pass Pass Pass AP Forcing	4♥ <sup>4</sup> g
Board: 170 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ QJ8  ♥ J9  ♦ KJ1032  ♣ A62	South:  ♠ A  ♥ AQ762  ♠ Q976  ♠ 1053	Pass	1 <b>♦</b> 1NT 3NT	Pass Pass AP	

Board: 171 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ873</li><li>▼ 875</li><li>◆ KJ</li><li>◆ QJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: EW HCP: 12	<ul><li>◆ 92</li><li>♥ A72</li><li>◆ A1087</li><li>◆ A1082</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: Both HCP: 11	<ul><li>▲ A3</li><li>▼ 109853</li><li>◆ AK106</li><li>♣ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: None HCP: 13	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 175 Dealer: S Vul: NS HCP: 11	<ul><li>★ AK764</li><li>▼ A93</li><li>◆ 1072</li><li>◆ 43</li></ul>	The opponents are silent.  Partner bids first.

Board: 171 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ KQ873  ♥ 875  ♠ KJ  ♠ QJ2	South:  ♠ AJ4  ♥ QJ9  ♦ 92  ♣ A10874	Pass Pass Pass AP	North  1♠ 2♦¹ 3♠  Minor	Pass Pass Pass	1♣ 1NT 2♣² 3NT
Board: 172 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3N N	North:	South:  ♠ AJ843  ♥ KQJ9  ♦ 52  ♣ J5	Pass Pass	North  1   1NT  3NT  Minor	Pass Pass AP	1♠ 2♣¹
Board: 173 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ A3  ♥ 109853  ♠ AK106  ♣ 92	South:  ♠ KQ4  ♥ Q2  ♠ Q82  ♣ AJ843	Pass Pass AP	North  1♥  2◆¹  Minor	Pass Pass	1♣ 1NT 3NT
Board: 174 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♠ S	North:  ♣ J107  ♥ AK5  ♦ QJ632  ♣ Q6	South:  ♠ AK953  ♥ 1093  ♦ 104  ♣ KJ9	Pass Pass AP	North 1  1NT 3  2  Minor	Pass Pass Pass	1♠ 2♠¹ 4♠
Board: 175 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3N S	North:  ◆ AK764  ▼ A93  ◆ 1072  ◆ 43	South:	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1 <b>♦</b> 1NT 3NT

Board: 171 Dealer: S Vul: None HCP: 12	<ul><li>▲ AJ4</li><li>♥ QJ9</li><li>◆ 92</li><li>▲ A10874</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: EW HCP: 12	<ul><li>★ AJ843</li><li>★ KQJ9</li><li>★ 52</li><li>★ J5</li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ4</li><li>♥ Q2</li><li>◆ Q82</li><li>◆ AJ843</li></ul>	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: None HCP: 11	<ul><li>♠ AK953</li><li>♥ 1093</li><li>♦ 104</li><li>♠ KJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 175 Dealer: S Vul: NS HCP: 13	<ul><li>◆ 98</li><li>♥ J75</li><li>◆ AK98</li><li>◆ AJ75</li></ul>	The opponents are silent. You bid first.

Board: 171 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ KQ873  ♥ 875  ♠ KJ  ♠ QJ2	South:  ♠ AJ4  ♥ QJ9  ♦ 92  ♣ A10874	Pass Pass Pass AP	North  1♠ 2♦¹ 3♠  Minor	Pass Pass Pass	1♣ 1NT 2♣² 3NT
Board: 172 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3N N	North:	South:  ♠ AJ843  ♥ KQJ9  ♦ 52  ♣ J5	Pass Pass	North  1   1NT  3NT  Minor	Pass Pass AP	1♠ 2♣¹
Board: 173 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ A3  ♥ 109853  ♠ AK106  ♣ 92	South:  ♠ KQ4  ♥ Q2  ♠ Q82  ♣ AJ843	Pass Pass AP	North  1♥  2◆¹  Minor	Pass Pass	1♣ 1NT 3NT
Board: 174 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♠ S	North:  ♣ J107  ♥ AK5  ♦ QJ632  ♣ Q6	South:  ♠ AK953  ♥ 1093  ♦ 104  ♣ KJ9	Pass Pass AP	North 1  1NT 3  2  Minor	Pass Pass Pass	1♠ 2♠¹ 4♠
Board: 175 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3N S	North:  ◆ AK764  ▼ A93  ◆ 1072  ◆ 43	South:	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1 <b>♦</b> 1NT 3NT

Board: 176 Dealer: N Vul: Both HCP: 12	<b>★</b> KQ <b>♥</b> Q7642 <b>♦</b> 965 <b>♣</b> KQ2	The opponents are silent.  You bid first.
Board: 177 Dealer: S Vul: None HCP: 11	<ul><li>★ K73</li><li>♥ QJ842</li><li>◆ KQ2</li><li>◆ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 178 Dealer: N Vul: NS HCP: 12	<ul><li>104</li><li>✓ A93</li><li>✓ AK8</li><li>✓ J8742</li></ul>	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: EW HCP: 12	<ul><li>▲ AJ953</li><li>▼ 1064</li><li>◆ K6</li><li>▲ A96</li></ul>	The opponents are silent.  Partner bids first.
Board: 180 Dealer: N Vul: None HCP: 12	<b>♦</b> KQ <b>♥</b> Q9862 <b>♦</b> 1096 <b>♣</b> KQ9	The opponents are silent. You bid first.

Board: 176 Dealer: N Vul: Both	North: <b>♠</b> KQ <b>♥</b> Q7642	South: <b>♠</b> J10973 <b>♥</b> KJ	West Pass	North 1♥ 1NT		1♠
North HCP: 12 South HCP: 12 Contract: 2N N	◆ 965 ◆ KQ2	◆ QJ10 ◆ A98	Pass 1. New	2NT Minor	AP	
Board: 177	N. 4	G d	West	North	East	South 1
Dealer: S	North: ♠ K73	South: ♠ 85	Pass	1♥	Pass	1NT
Vul: None	♥ QJ842	♥ AK10	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 11 South HCP: 14	♦ KQ2	<b>♦</b> 9653	Pass	<b>4</b> ♥	AP	<i>5</i>
Contract: 4♥ N	♣ 53 ♣ AK96	<ol> <li>New Minor Forcing</li> <li>3 ♥</li> </ol>			g	
D 1 170			West	North	East	South
Board: 178 Dealer: N	North:	South:	_	1♣	Pass	1♥
Vul: NS	<b>★</b> 104	<b>♦</b> Q5	Pass	1NT		
North HCP: 12	<b>♥</b> A93 <b>♦</b> AK8	♥ KQ1082 ♦ 10654	Pass	2 <b>♥</b> <sup>2</sup>	Pass	3♥
South HCP: 12	<b>♦</b> J8742	• 10034 • KQ	Pass	<b>4♥</b>	AP .	
Contract: 4♥ S			1. New 2. 3 ♥	Minor 1	Forcin	5
Board: 179	NI 4	South:	West	North	East	South 1♣
Dealer: S	North: ♠ AJ953	<b>★</b> 742	Pass	1♠	Pass	1NT
Vul: EW	♥ 1064	<b>♥</b> AK8	Pass	2 <b>♦</b> ¹	Pass	
North HCP: 12 South HCP: 12	<b>♦</b> K6	♦ 954 • X 075	Pass	3♠	AP	
Contract: 3♠ N	<b>♣</b> A96	<b>♣</b> KQ75	1. New 2. 3 ♠	Minor 1	Forcing	g
Board: 180 Dealer: N	North:	South:	West	North 1♥		South 1♠
Vul: None	<b>♠</b> KQ <b>♥</b> Q9862	<b>♦</b> 86432 <b>♥</b> A10	Pass	1NT	Pass	_
North HCP: 12	◆ Q9802 ◆ 1096	◆ AK7	Pass	2NT	AP	∠▼
South HCP: 12 Contract: 2N N	♣ KQ9	<b>♣</b> J104		Minor 1		τ.

Board: 176 Dealer: N Vul: Both HCP: 12	<ul><li>▲ J10973</li><li>♥ KJ</li><li>◆ QJ10</li><li>◆ A98</li></ul>	The opponents are silent.  Partner bids first.
Board: 177 Dealer: S Vul: None HCP: 14	♦ 85 ♥ AK10 ♦ 9653 ♠ AK96	The opponents are silent. You bid first.
Board: 178 Dealer: N Vul: NS HCP: 12	♣ Q5 ♥ KQ1082 ♦ 10654 ♣ KQ	The opponents are silent.  Partner bids first.
Board: 179 Dealer: S Vul: EW HCP: 12	<ul><li>★ 742</li><li>★ AK8</li><li>★ 954</li><li>★ KQ75</li></ul>	The opponents are silent. You bid first.
Board: 180 Dealer: N Vul: None HCP: 12	<ul><li>♦ 86432</li><li>♥ A10</li><li>♦ AK7</li><li>♣ J104</li></ul>	The opponents are silent.  Partner bids first.

Board: 176 Dealer: N Vul: Both	North: <b>♠</b> KQ <b>♥</b> Q7642	South: <b>♠</b> J10973 <b>♥</b> KJ	West Pass	North 1♥ 1NT		1♠
North HCP: 12 South HCP: 12 Contract: 2N N	◆ 965 ◆ KQ2	◆ QJ10 ◆ A98	Pass 1. New	2NT Minor	AP	
Board: 177	N. 4	G d	West	North	East	South 1
Dealer: S	North: ♠ K73	South: ♠ 85	Pass	1♥	Pass	1NT
Vul: None	♥ QJ842	♥ AK10	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 11 South HCP: 14	♦ KQ2	<b>♦</b> 9653	Pass	<b>4</b> ♥	AP	<i>5</i>
Contract: 4♥ N	<b>♣</b> 53	<b>♣</b> AK96	1. New 2. 3 ♥	Minor 1	Forcin	g
D 1 170			West	North	East	South
Board: 178 Dealer: N	North:	South:	_	1♣	Pass	1♥
Vul: NS	<b>★</b> 104	<b>♦</b> Q5	Pass	1NT		
North HCP: 12	<b>♥</b> A93 <b>♦</b> AK8	♥ KQ1082 ♦ 10654	Pass	2 <b>♥</b> <sup>2</sup>	Pass	3♥
South HCP: 12	<b>♦</b> J8742	• 10034 • KQ	Pass	<b>4♥</b>	AP .	
Contract: 4♥ S			1. New 2. 3 ♥	Minor 1	Forcin	5
Board: 179	NI 4	South:	West	North	East	South 1♣
Dealer: S	North: ♠ AJ953	<b>★</b> 742	Pass	1♠	Pass	1NT
Vul: EW	♥ 1064	<b>♥</b> AK8	Pass	2 <b>♦</b> ¹	Pass	
North HCP: 12 South HCP: 12	<b>♦</b> K6	♦ 954 • X 075	Pass	3♠	AP	
Contract: 3♠ N	<b>♣</b> A96	<b>♣</b> KQ75	1. New 2. 3 ♠	Minor 1	Forcing	g
Board: 180 Dealer: N	North:	South:	West	North 1♥		South 1♠
Vul: None	<b>♠</b> KQ <b>♥</b> Q9862	<b>♦</b> 86432 <b>♥</b> A10	Pass	1NT	Pass	_
North HCP: 12	◆ Q9802 ◆ 1096	◆ AK7	Pass	2NT	AP	∠▼
South HCP: 12 Contract: 2N N	♣ KQ9	<b>♣</b> J104		Minor 1		τ.

Board: 181 Dealer: S Vul: NS HCP: 11	<ul><li>♣ QJ2</li><li>♥ QJ952</li><li>◆ J8</li><li>♣ A109</li></ul>	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: EW HCP: 12	<ul><li>★ K83</li><li>♥ Q93</li><li>◆ AQ5</li><li>◆ J532</li></ul>	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: Both HCP: 12	<ul><li>★ AK1083</li><li>♥ J96</li><li>★ A65</li><li>★ 107</li></ul>	The opponents are silent.  Partner bids first.
Board: 184 Dealer: N Vul: NS HCP: 13	<ul><li>♣ J109</li><li>♥ AJ</li><li>♦ AQJ74</li><li>♣ 974</li></ul>	The opponents are silent. You bid first.

Board: 181 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♥ N	North:  ♠ QJ2  ♥ QJ952  ♦ J8  ♠ A109	South:  ◆ 96  ▼ AK8  ◆ AQ75  ♣ 8654	Pass Pass	1♥ 2♣¹ 4♥	Pass Pass AP	
Board: 182 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3♥ S	North:  ♠ K83  ♥ Q93  ♠ AQ5  ♣ J532	South:  ♠ QJ5  ♥ AK842  ♠ 763  ♠ Q9		1♣ 1NT 2♥²	Pass Pass Pass	3♥
Board: 183 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4♠ N	North:  ♠ AK1083  ♥ J96  ♠ A65  ♣ 107	South:	Pass Pass Pass	1♠ 2♦¹ 4♦³ 4♠ Minor I	Pass Pass Pass AP Forcing	4 <b>v</b> ⁴
Board: 184 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N N	North: <b>▲</b> J109 <b>♥</b> AJ <b>♦</b> AQJ74 <b>♣</b> 974	South:  ♠ A63  ♥ KQ1032  ♠ 1063  ♣ QJ	Pass	1 <b>♦</b> 1NT 3NT	Pass Pass AP	

Board: 181 Dealer: S Vul: NS HCP: 13	<ul><li>♣96</li><li>♥ AK8</li><li>♦ AQ75</li><li>♣ 8654</li></ul>	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: EW HCP: 12	<b>♦</b> QJ5 <b>♥</b> AK842 <b>♦</b> 763 <b>♣</b> Q9	The opponents are silent.  Partner bids first.
Board: 183 Dealer: S Vul: Both HCP: 13	<ul><li>♣ J97</li><li>♥ 1053</li><li>♦ KQ</li><li>♣ AK652</li></ul>	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: NS HCP: 12	<ul><li>★ A63</li><li>★ KQ1032</li><li>★ 1063</li><li>★ QJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 181 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♥ N	North:  ♠ QJ2  ♥ QJ952  ♦ J8  ♠ A109	South:  ◆ 96  ▼ AK8  ◆ AQ75  ♣ 8654	Pass Pass	1♥ 2♣¹ 4♥	Pass Pass AP	
Board: 182 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3♥ S	North:  ♠ K83  ♥ Q93  ♠ AQ5  ♣ J532	South:  ♠ QJ5  ♥ AK842  ♠ 763  ♠ Q9		1♣ 1NT 2♥²	Pass Pass Pass	3 <b>♥</b>
Board: 183 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4♠ N	North:  ♠ AK1083  ♥ J96  ♠ A65  ♣ 107	South:	Pass Pass Pass	1♠ 2♦¹ 4♦³ 4♠ Minor I	Pass Pass Pass AP Forcing	4 <b>v</b> ⁴
Board: 184 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N N	North: <b>▲</b> J109 <b>♥</b> AJ <b>♦</b> AQJ74 <b>♣</b> 974	South:  ♠ A63  ♥ KQ1032  ♠ 1063  ♣ QJ	Pass	1 <b>♦</b> 1NT 3NT	Pass Pass AP	

Board: 185 Dealer: S	<b>♠</b> J872 <b>♥</b> AKJ106	The opponents are silent.
Vul: Both	◆ Q2	Partner bids first.
HCP: 11	<b>♣</b> 75	i artifer ords inst.
Board: 186	<b>♦</b> Q86	The
Dealer: N	♥ AK9	The opponents are silent.
Vul: None HCP: 13	◆ Q65 <b>◆</b> Q843	You bid first.
ncr. 13	<b>₹</b> Q043	
Board: 187	<b>★</b> K1074	The opponents are silent.
Dealer: S	♥ Q9543	The opponents are shent.
Vul: Both HCP: 11	<b>♦</b> Q <b>♣</b> A104	Partner bids first.
	Z MIOT	
Board: 188	<b>♠</b> A106	The opponents are silent.
Dealer: N	♥ AQ	The opponents are shent.
Vul: None HCP: 13	♦ 876 • K9532	You bid first.
	111/002	

Board: 185 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3N S	North:	South:  ♠ A109  ♥ 32  ♠ KJ7  ♣ KQJ83	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3NT  AP  1. New Minor Forcing
Board: 186 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ Q86  ♥ AK9  ♠ Q65  ♠ Q843	South:  ♠ KJ103  ♥ Q8764  ♠ K102  ♠ K	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 4♥  AP  1. New Minor Forcing  2. 3♥
Board: 187 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 N	North:  ♠ K1074  ♥ Q9543  • Q  ♠ A104	South:  ♣ J85  ♥ AK2  ♦ 942  ♣ KQ97	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 188 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ A106  ♥ AQ  ♠ 876  ♣ K9532	South:  ♠ KQ852  ♥ K985  ♠ A1052  ♣ —	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 4♥⁴ Pass 4♠  AP  1. New Minor Forcing  2. 3♠  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper

Board: 185 Dealer: S Vul: Both HCP: 14	<ul><li>▲ A109</li><li>▼ 32</li><li>◆ KJ7</li><li>▲ KQJ83</li></ul>	The opponents are silent. You bid first.
Board: 186 Dealer: N Vul: None HCP: 12	<ul><li>★ KJ103</li><li>♥ Q8764</li><li>◆ K102</li><li>◆ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: Both HCP: 13	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ852</li><li>★ K985</li><li>◆ A1052</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 185 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3N S	North:	South:  ♠ A109  ♥ 32  ♠ KJ7  ♣ KQJ83	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3NT  AP  1. New Minor Forcing
Board: 186 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ Q86  ♥ AK9  ♠ Q65  ♠ Q843	South:  ♠ KJ103  ♥ Q8764  ♠ K102  ♠ K	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 4♥  AP  1. New Minor Forcing  2. 3♥
Board: 187 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 N	North:  ♠ K1074  ♥ Q9543  • Q  ♠ A104	South:  ♣ J85  ♥ AK2  ♦ 942  ♣ KQ97	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 188 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ A106  ♥ AQ  ♠ 876  ♣ K9532	South:  ♠ KQ852  ♥ K985  ♠ A1052  ♣ —	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 4♥⁴ Pass 4♠  AP  1. New Minor Forcing  2. 3♠  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper

Board: 189 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ1073</li><li>★ A987</li><li>★ 76</li><li>★ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 190 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q96</li><li>♥ A94</li><li>♦ K72</li><li>♣ K743</li></ul>	The opponents are silent. You bid first.
Board: 191 Dealer: S Vul: None HCP: 12	<ul><li>▲ A10543</li><li>♥ 85</li><li>◆ J2</li><li>♣ AK53</li></ul>	The opponents are silent.  Partner bids first.
Board: 192 Dealer: N Vul: NS HCP: 12	<ul><li>AQ2</li><li>K54</li><li>K86</li><li>10932</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: EW HCP: 11	<ul><li>♣ Q98</li><li>♥ K10754</li><li>♦ K6</li><li>♣ QJ9</li></ul>	The opponents are silent.  Partner bids first.

Board: 189 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ KQ1073  ♥ A987  ♠ 76  ♣ K5	South:  ♠ AJ  ♥ J42  ♠ 8543  ♣ AQ43	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ Pass 2NT AP 1. New Minor Forcing
Board: 190 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2♥ S	North:  ♠ Q96  ♥ A94  ♠ K72  ♣ K743	South:  ♠ 1073  ♥ KQJ62  ♠ J9  ♣ A98	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 2♥² AP  1. New Minor Forcing  2. 3 ♥
Board: 191 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♠ N	North:  ♠ A10543  ♥ 85  ♠ J2  ♣ AK53	South:  ♠ J72  ♥ AQ6  ♠ KQ1075  ♣ J10	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ Pass 3 ◆ Pass 3 ◆ Pass 4 ◆ Pass 4 ◆ Pass 4 ◆ AP 1. New Minor Forcing 2. 3 ◆ 3. Cue bid, a ◆ stopper 4. Cue bid, a ◆ stopper
Board: 192 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ AQ2  ♥ K54  ♠ K86  ♣ 10932	South:  ♣ J7643  ♥ J93  ♣ AQ3  ♣ K5	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² AP  1. New Minor Forcing  2. 3 ♠

West North East South Board: 193 1♣ North: South: Dealer: S Pass 1NT Pass 1♥ **♦** Q98 **♦** K106 Vul: EW **♥** K10754 **♥** A98 Pass 2♥<sup>2</sup> Pass  $2^{1}$ North HCP: 11 **♦** K6 **♦** J87 AP South HCP: 12 **♣** QJ9 ♣ A875 1. New Minor Forcing Contract: 2♥ N 2.3 🔻

Board: 189 Dealer: S Vul: NS HCP: 12	<ul><li>AJ</li><li>✓ J42</li><li>◆ 8543</li><li>◆ AQ43</li></ul>	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: Both HCP: 11	<ul><li>1073</li><li>KQJ62</li><li>J9</li><li>A98</li></ul>	The opponents are silent.  Partner bids first.
Board: 191 Dealer: S Vul: None HCP: 13	<ul><li>♣ J72</li><li>♥ AQ6</li><li>♦ KQ1075</li><li>♣ J10</li></ul>	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: NS HCP: 11	<ul><li>♣ J7643</li><li>♥ J93</li><li>♦ AQ3</li><li>♣ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 193 Dealer: S Vul: EW HCP: 12	<ul><li>★ K106</li><li>▼ A98</li><li>◆ J87</li><li>◆ A875</li></ul>	The opponents are silent. You bid first.

Board: 189 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ KQ1073  ♥ A987  ♠ 76  ♣ K5	South:  ♠ AJ  ♥ J42  ♠ 8543  ♣ AQ43	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ Pass 2NT AP 1. New Minor Forcing
Board: 190 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2♥ S	North:  ♠ Q96  ♥ A94  ♠ K72  ♣ K743	South:  ♠ 1073  ♥ KQJ62  ♠ J9  ♣ A98	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 2♥² AP  1. New Minor Forcing  2. 3 ♥
Board: 191 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♠ N	North:  ♠ A10543  ♥ 85  ♠ J2  ♣ AK53	South:  ♠ J72  ♥ AQ6  ♠ KQ1075  ♣ J10	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ Pass 3 ◆ Pass 3 ◆ Pass 4 ◆ Pass 4 ◆ Pass 4 ◆ AP 1. New Minor Forcing 2. 3 ◆ 3. Cue bid, a ◆ stopper 4. Cue bid, a ◆ stopper
Board: 192 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ AQ2  ♥ K54  ♠ K86  ♣ 10932	South:  ♣ J7643  ♥ J93  ♣ AQ3  ♣ K5	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² AP  1. New Minor Forcing  2. 3 ♠

West North East South Board: 193 1♣ North: South: Dealer: S Pass 1NT Pass 1♥ **♦** Q98 **♦** K106 Vul: EW **♥** K10754 **♥** A98 Pass 2♥<sup>2</sup> Pass  $2^{1}$ North HCP: 11 **♦** K6 **♦** J87 AP South HCP: 12 **♣** QJ9 ♣ A875 1. New Minor Forcing Contract: 2♥ N 2.3 🔻

Board: 194 Dealer: N Vul: None HCP: 12	<ul><li>◆ 984</li><li>♥ AQJ98</li><li>◆ AJ10</li><li>◆ 83</li></ul>	The opponents are silent. You bid first.
Board: 195 Dealer: S Vul: NS HCP: 11	<ul><li>★ A10</li><li>▼ A10863</li><li>◆ K643</li><li>◆ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 196 Dealer: N Vul: EW HCP: 12	<ul><li>J74</li><li>✓ AK10</li><li>A65</li><li>№ 10976</li></ul>	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: Both HCP: 11	<ul><li>▲ A10876</li><li>♥ 876</li><li>♦ KJ9</li><li>▲ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 198 Dealer: N Vul: NS HCP: 13	<ul><li>♠ Q63</li><li>♥ KJ6</li><li>♦ K54</li><li>♠ A974</li></ul>	The opponents are silent. You bid first.

Board: 194 Dealer: N Vul: None	North: • 984	South: ♠ AQ1063	Pass	North 1♥ 1NT	Pass Pass	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
North HCP: 12 South HCP: 12 Contract: 4♠ S	<ul><li>AQJ98</li><li>AJ10</li><li>83</li></ul>	<ul><li>▼ 7</li><li>◆ K432</li><li>◆ QJ10</li></ul>	Pass AP 1. New 2. 3 ♠	2 <del>♠</del> <sup>2</sup> Minor	Pass Forcing	
Board: 195 Dealer: S	North: ♠ A10	South:	West	North	East	South 1
Vul: NS North HCP: 11 South HCP: 14	◆ A10 ◆ A10863 ◆ K643 ◆ 75	<b>♠</b> KJ7 <b>♥</b> 75 <b>♦</b> AQJ87 <b>♣</b> K94	Pass Pass AP	1♥ 2♣¹		1NT 3NT
Contract: 3N S	<b>4</b> 73	<b>₹ N</b> 94	1. New	Minor 1	Forcing	g
Board: 196	Months	South:	West	North	East Pass	
Dealer: N Vul: EW	North: ♠ J74	<b>♠</b> A85	Pass	1NT	Pass	<b>2</b> ♦¹
North HCP: 12 South HCP: 12	<ul><li>✓ AK10</li><li>✓ A65</li><li>✓ 10976</li></ul>	♥ 95432 ♦ K2 ♣ KQ5	Pass AP	2♥ <sup>2</sup>	Pass	
Contract: 4♥ S			1. New 2. 3 ♥	IVIIIOI .	FOICII	9
Board: 197 Dealer: S	North:	South:	West	North	East	South 1♣
Vul: Both North HCP: 11	<b>♠</b> A10876 <b>♥</b> 876 <b>♦</b> KJ9	<b>★</b> 32 <b>♥</b> KQ5 <b>♦</b> Q75	Pass Pass	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>	Pass Pass	1NT 3NT
South HCP: 12 Contract: 3N S	<b>♣</b> K4	♣ AJ1065	AP 1. New	Minor 1	Forcing	g
- 4400			West	North	East	South
Board: 198 Dealer: N	North:	South:	Pass	1 <b>♣</b> 1NT	Pass Pass	1 <b>♥</b>
Vul: NS North HCP: 13	<b>♠</b> Q63 <b>♥</b> KJ6 <b>♦</b> K54	<b>♣</b> 75 <b>♥</b> AQ532 <b>♦</b> A3	Pass Pass AP	3 <b>∨</b> <sup>2</sup>	Pass	
South HCP: 11 Contract: 4♥ S	♣ A974	<b>♣</b> J1086	1. New 2. 3 •	Minor 1	Forcing	g

Board: 194 Dealer: N Vul: None HCP: 12	<ul><li>AQ1063</li><li>7</li><li>K432</li><li>QJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 195 Dealer: S Vul: NS HCP: 14	<ul><li>★ KJ7</li><li>▼ 75</li><li>◆ AQJ87</li><li>◆ K94</li></ul>	The opponents are silent. You bid first.
Board: 196 Dealer: N Vul: EW HCP: 12	<ul><li>★ A85</li><li>♥ 95432</li><li>◆ K2</li><li>★ KQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 197 Dealer: S Vul: Both HCP: 12	<ul><li>★ 32</li><li>★ KQ5</li><li>◆ Q75</li><li>★ AJ1065</li></ul>	The opponents are silent. You bid first.
Board: 198 Dealer: N Vul: NS HCP: 11	<ul><li>♣ 75</li><li>♥ AQ532</li><li>♦ A3</li><li>♣ J1086</li></ul>	The opponents are silent.  Partner bids first.

Board: 194 Dealer: N Vul: None	North: • 984	South: ♠ AQ1063	Pass	North 1♥ 1NT	Pass Pass	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
North HCP: 12 South HCP: 12 Contract: 4♠ S	<ul><li>AQJ98</li><li>AJ10</li><li>83</li></ul>	<ul><li>▼ 7</li><li>◆ K432</li><li>◆ QJ10</li></ul>	Pass AP 1. New 2. 3 ♠	2 <del>♠</del> <sup>2</sup> Minor	Pass Forcing	
Board: 195 Dealer: S	North: ♠ A10	South:	West	North	East	South 1
Vul: NS North HCP: 11 South HCP: 14	◆ A10 ◆ A10863 ◆ K643 ◆ 75	<b>♠</b> KJ7 <b>♥</b> 75 <b>♦</b> AQJ87 <b>♣</b> K94	Pass Pass AP	1♥ 2♣¹		1NT 3NT
Contract: 3N S	<b>4</b> 73	<b>₹ N</b> 94	1. New	Minor 1	Forcing	g
Board: 196	Months	South:	West	North	East Pass	
Dealer: N Vul: EW	North: ♠ J74	<b>♠</b> A85	Pass	1NT	Pass	<b>2</b> ♦¹
North HCP: 12 South HCP: 12	<ul><li>✓ AK10</li><li>✓ A65</li><li>✓ 10976</li></ul>	♥ 95432 ♦ K2 ♣ KQ5	Pass AP	2♥ <sup>2</sup>	Pass	
Contract: 4♥ S			1. New 2. 3 ♥	IVIIIOI .	FOICII	9
Board: 197 Dealer: S	North:	South:	West	North	East	South 1♣
Vul: Both North HCP: 11	<b>♠</b> A10876 <b>♥</b> 876 <b>♦</b> KJ9	<b>★</b> 32 <b>♥</b> KQ5 <b>♦</b> Q75	Pass Pass	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>	Pass Pass	1NT 3NT
South HCP: 12 Contract: 3N S	<b>♣</b> K4	♣ AJ1065	AP 1. New	Minor 1	Forcing	g
- 4400			West	North	East	South
Board: 198 Dealer: N	North:	South:	Pass	1 <b>♣</b> 1NT	Pass Pass	1 <b>♥</b>
Vul: NS North HCP: 13	<b>♠</b> Q63 <b>♥</b> KJ6 <b>♦</b> K54	<b>♣</b> 75 <b>♥</b> AQ532 <b>♦</b> A3	Pass Pass AP	3 <b>∨</b> <sup>2</sup>	Pass	
South HCP: 11 Contract: 4♥ S	♣ A974	<b>♣</b> J1086	1. New 2. 3 •	Minor 1	Forcing	g

Board: 199 Dealer: S Vul: EW HCP: 11	<ul><li>★ KJ1097</li><li>★ A74</li><li>◆ 4</li><li>★ K1076</li></ul>	The opponents are silent.  Partner bids first.
Board: 200 Dealer: N Vul: Both HCP: 13	<ul><li>★ KJ6</li><li>♥ 986</li><li>◆ Q984</li><li>◆ AK10</li></ul>	The opponents are silent. You bid first.
Board: 201 Dealer: S Vul: None HCP: 12	<ul><li>AQ932</li><li>✓ 32</li><li>✓ K74</li><li>✓ K104</li></ul>	The opponents are silent.  Partner bids first.
Board: 202 Dealer: N Vul: EW HCP: 14	<ul><li>◆ 98</li><li>♥ QJ6</li><li>◆ KJ7</li><li>◆ AK742</li></ul>	The opponents are silent. You bid first.

Board: 199 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4 N	North:  ♠ KJ1097  ♥ A74  ♠ 4  ♣ K1076	South:  ♠ Q84  ♥ KQ10  ♠ KQJ63  ♣ 43	Pass Pass Pass 1. New 2. 3 ♠	North  1♠  2♣¹  4♠  Minor	Pass Pass AP	1♦ 1NT 3♠ <sup>2</sup>
Board: 200 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 5♥ S	North:  ♠ KJ6  ♥ 986  • Q984  ♣ AK10	South:  ♠ Q98  ♥ KQJ54  ♠ A105  ♣ 97	Pass Pass Pass AP 1. New 2. 3   3. Cue 1 4. Cue 1	bid, a ♦	Pass Pass Pass Pass Stopped	1♥ 2♣¹ 4♦³ 5♥
Board: 201 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ AQ932  ♥ 32  • K74  ♣ K104	South:  ♠ K10  ♥ KJ965  • Q63  ♣ A32	West Pass Pass AP 1. New	North  1♠  2♣¹  Minor	Pass Pass	1♥ 1NT 3NT
Board: 202 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4♥ S	North:	South:  ♠ K1063  ♥ AK754  ♦ 52  ♠ Q3	Pass Pass Pass AP 1. New 2. 3   3. Cue 1 4. Cue 1	bid, a ♠	Pass Pass Pass Pass Stopped	1♥ 2◆¹ 3♠³ 4♥

Board: 199 Dealer: S Vul: EW HCP: 13	<ul><li>♣ Q84</li><li>♥ KQ10</li><li>◆ KQJ63</li><li>♣ 43</li></ul>	The opponents are silent.  You bid first.
Board: 200 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q98</li><li>♥ KQJ54</li><li>◆ A105</li><li>♣ 97</li></ul>	The opponents are silent.  Partner bids first.
Board: 201 Dealer: S Vul: None HCP: 13	<ul><li>★ K10</li><li>★ KJ965</li><li>◆ Q63</li><li>★ A32</li></ul>	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: EW HCP: 12	<ul><li>★ K1063</li><li>★ AK754</li><li>★ 52</li><li>★ Q3</li></ul>	The opponents are silent.  Partner bids first.

Board: 199 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4 N	North:  ♠ KJ1097  ♥ A74  ♠ 4  ♣ K1076	South:  ♠ Q84  ♥ KQ10  ♠ KQJ63  ♣ 43	Pass Pass Pass 1. New 2. 3 ♠	North  1♠  2♣¹  4♠  Minor	Pass Pass AP	1♦ 1NT 3♠ <sup>2</sup>
Board: 200 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 5♥ S	North:  ♠ KJ6  ♥ 986  • Q984  ♣ AK10	South:  ♠ Q98  ♥ KQJ54  ♠ A105  ♣ 97	Pass Pass Pass AP 1. New 2. 3   3. Cue 1 4. Cue 1	bid, a ♦	Pass Pass Pass Pass Stopped	1♥ 2♣¹ 4♦³ 5♥
Board: 201 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ AQ932  ♥ 32  • K74  ♣ K104	South:  ♠ K10  ♥ KJ965  • Q63  ♣ A32	West Pass Pass AP 1. New	North  1♠  2♣¹  Minor	Pass Pass	1♥ 1NT 3NT
Board: 202 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4♥ S	North:	South:  ♠ K1063  ♥ AK754  ♦ 52  ♠ Q3	Pass Pass Pass AP 1. New 2. 3   3. Cue 1 4. Cue 1	bid, a ♠	Pass Pass Pass Pass Stopped	1♥ 2◆¹ 3♠³ 4♥

Board: 203 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ863</li><li>★ K96</li><li>★ K92</li><li>★ J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 204 Dealer: N Vul: NS HCP: 13	<ul><li>★ 764</li><li>▼ K10</li><li>◆ AK1094</li><li>◆ K42</li></ul>	The opponents are silent.  You bid first.
Board: 205 Dealer: S Vul: Both HCP: 11	<ul><li>★ AKQ8</li><li>♥ Q10985</li><li>◆ 1065</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 206 Dealer: N Vul: None HCP: 12	<ul><li> ♣ J3</li><li> ♥ AJ4</li><li> ♠ KQJ9</li><li> ♣ 10432</li></ul>	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: NS HCP: 11	<ul><li>★ K875</li><li>♥ Q8432</li><li>◆ A</li><li>◆ Q63</li></ul>	The opponents are silent.  Partner bids first.

Board: 203 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ KQ863  ♥ K96  ♠ K92  ♣ J2	South:  • 109  • QJ2  • A864  • AQ94	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1 <b>♦</b> 1NT 3NT
Board: 204 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3N N	North:  ♣ 764  ♥ K10  • AK1094  ♣ K42	South:  ♠ Q1085  ♥ A7632  ♠ QJ  ♠ Q10	Pass Pass	North  1  1NT  3NT  Minor	Pass Pass AP	1♥ 2♣¹
Board: 205 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AKQ8  ♥ Q10985  • 1065  ♣ 4	South:  ♣ J4  ♥ AK2  ♠ KJ98  ♣ Q863	Pass Pass Pass	North  1♥  2♣¹  4♥  Minor	Pass Pass AP	1 <b>♦</b> 1NT 3 <b>♦</b> <sup>2</sup>
Board: 206 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2N N	North:  ♣ J3  ♥ AJ4  ♠ KQJ9  ♣ 10432	South:  ♠ AK1092  ♥ 96  ♠ A85  ♣ 876	Pass Pass	North  1  1NT  2NT  Minor	Pass Pass AP	1♠ 2♠¹
Board: 207 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ K875  ♥ Q8432  ♠ A  ♣ Q63	South:  ♠ A106  ♥ K10  ♠ KQ1072  ♣ 1097	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1 <b>♦</b> 1NT 3NT

Board: 203 Dealer: S Vul: None HCP: 13	<ul><li>109</li><li>✓ QJ2</li><li>A864</li><li>AQ94</li></ul>	The opponents are silent. You bid first.
Board: 204 Dealer: N Vul: NS HCP: 11	<ul><li>◆ Q1085</li><li>♥ A7632</li><li>◆ QJ</li><li>◆ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 205 Dealer: S Vul: Both HCP: 14	<ul><li>★ J4</li><li>✓ AK2</li><li>◆ KJ98</li><li>◆ Q863</li></ul>	The opponents are silent. You bid first.
Board: 206 Dealer: N Vul: None HCP: 11	<ul><li>★ AK1092</li><li>♥ 96</li><li>◆ A85</li><li>◆ 876</li></ul>	The opponents are silent.  Partner bids first.
Board: 207 Dealer: S Vul: NS HCP: 12	<ul><li>★ A106</li><li>♥ K10</li><li>★ KQ1072</li><li>★ 1097</li></ul>	The opponents are silent. You bid first.

Board: 203 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ KQ863  ♥ K96  ♠ K92  ♣ J2	South:  • 109  • QJ2  • A864  • AQ94	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1 <b>♦</b> 1NT 3NT
Board: 204 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3N N	North:  ♣ 764  ♥ K10  • AK1094  ♣ K42	South:  ♠ Q1085  ♥ A7632  ♠ QJ  ♠ Q10	Pass Pass	North  1  1NT  3NT  Minor	Pass Pass AP	1♥ 2♣¹
Board: 205 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AKQ8  ♥ Q10985  • 1065  ♣ 4	South:  ♣ J4  ♥ AK2  ♠ KJ98  ♣ Q863	Pass Pass Pass	North  1♥  2♣¹  4♥  Minor	Pass Pass AP	1 <b>♦</b> 1NT 3 <b>♦</b> <sup>2</sup>
Board: 206 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2N N	North:  ♣ J3  ♥ AJ4  ♠ KQJ9  ♣ 10432	South:  ♠ AK1092  ♥ 96  ♠ A85  ♣ 876	Pass Pass	North  1  1NT  2NT  Minor	Pass Pass AP	1♠ 2♠¹
Board: 207 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ K875  ♥ Q8432  ♠ A  ♣ Q63	South:  ♠ A106  ♥ K10  ♠ KQ1072  ♣ 1097	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1 <b>♦</b> 1NT 3NT

Board: 208 Dealer: N Vul: EW HCP: 13	<ul><li>▲ A85</li><li>♥ Q10</li><li>◆ KJ863</li><li>♣ K53</li></ul>	The opponents are silent. You bid first.
Board: 209 Dealer: S Vul: None HCP: 11	<ul><li>★ KQ9</li><li>▼ 108432</li><li>◆ J3</li><li>◆ AJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 210 Dealer: N Vul: NS HCP: 13	<ul><li>▲ A64</li><li>♥ 84</li><li>♦ K52</li><li>▲ KQJ65</li></ul>	The opponents are silent. You bid first.
Board: 211 Dealer: S Vul: EW HCP: 11	<ul><li>★ KJ653</li><li>★ A105</li><li>★ K86</li><li>★ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 212 Dealer: N Vul: Both HCP: 13	<ul><li>★ 765</li><li>★ AK2</li><li>◆ Q42</li><li>★ A643</li></ul>	The opponents are silent. You bid first.

Board: 208 Dealer: N Vul: EW	North: ♠ A85	South: ♠ K632	West	North 1♦	East Pass	South 1
North HCP: 13	<b>♥</b> Q10	♥ AKJ75	Pass	1NT	Pass	2 <b>♣</b> ¹
South HCP: 11	◆ KJ863	<b>♦</b> 104	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> K53	<b>♣</b> 84	1. New	Minor 1	Forcing	g
Board: 209 Dealer: S	North:	South:	West	North	East	South 1
Vul: None	<b>♦</b> KQ9	<b>♠</b> AJ6	Pass	1♥	Pass	1NT
North HCP: 11 South HCP: 12	<ul><li>▼ 108432</li><li>◆ J3</li><li>◆ AJ2</li></ul>	♥ Q7 ♦ KQ84 • 8763	Pass AP	2 <b>♣</b> ¹	Pass	2NT
Contract: 2N S	₩ AJ2	₩ 6703		Minor 1	Forcing	g
Board: 210	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A64	<b>♦</b> 93		1♣	Pass	1♥
Vul: NS North HCP: 13	<b>♥</b> 84	<b>♥</b> KQJ76	Pass	1NT	Pass	<b>2</b> ◆ <sup>1</sup>
South HCP: 12	♦ K52	♦ AQ83	Pass	3NT	AP	
Contract: 3N N	♣ KQJ65	<b>♣</b> 102	1. New	Minor 1	Forcing	g
Board: 211	North:	South:	West	North	East	South 1
Dealer: S Vul: EW	<b>♦</b> KJ653	<b>♠</b> Q107	Pass	1♠	Pass	1NT
North HCP: 11	<b>♥</b> A105	<b>♥</b> 842	Pass	2 <b>♣</b> ¹	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 13	♦ K86	◆ Q975	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> 53	<b>♣</b> AKQ	1. New 2. 3 ♠	Minor 1	Forcing	g
			West	North	Fact	South
Board: 212	NI and la	C 0.141	vv CSt	1\ <b>0</b> 1u1	Pass	
Dealer: N	North: <b>♠</b> 765	South: ♠ J3	Pass	1NT	Pass	
Vul: Both	♥ AK2	♥ Q9853	Pass	3 <b>∀</b> <sup>2</sup>	Pass	
North HCP: 13 South HCP: 12	◆ Q42	♦ A76	AP	J <b>T</b>	1 400	* *
South HCP: 12 Contract: 4♥ S	♣ A643	♣ KQ8		Minor 1	Forcing	g

Board: 208 Dealer: N Vul: EW HCP: 11	<ul><li>★ K632</li><li>★ AKJ75</li><li>★ 104</li><li>★ 84</li></ul>	The opponents are silent.  Partner bids first.
Board: 209 Dealer: S Vul: None HCP: 12	<ul><li>AJ6</li><li>♥ Q7</li><li>♦ KQ84</li><li>♣ 8763</li></ul>	The opponents are silent. You bid first.
Board: 210 Dealer: N Vul: NS HCP: 12	<ul><li>♣93</li><li>♥ KQJ76</li><li>◆ AQ83</li><li>♣ 102</li></ul>	The opponents are silent.  Partner bids first.
Board: 211 Dealer: S Vul: EW HCP: 13	<ul><li>♣ Q107</li><li>♥ 842</li><li>◆ Q975</li><li>♣ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: Both HCP: 12	<ul><li>J3</li><li>♥ Q9853</li><li>♦ A76</li><li>♣ KQ8</li></ul>	The opponents are silent.  Partner bids first.

Board: 208 Dealer: N Vul: EW	North: ♠ A85	South: ♠ K632	West	North 1♦	East Pass	South 1
North HCP: 13	<b>♥</b> Q10	♥ AKJ75	Pass	1NT	Pass	2 <b>♣</b> ¹
South HCP: 11	◆ KJ863	<b>♦</b> 104	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> K53	<b>♣</b> 84	1. New	Minor 1	Forcing	g
Board: 209 Dealer: S	North:	South:	West	North	East	South 1
Vul: None	<b>♦</b> KQ9	<b>♠</b> AJ6	Pass	1♥	Pass	1NT
North HCP: 11 South HCP: 12	<ul><li>▼ 108432</li><li>◆ J3</li><li>◆ AJ2</li></ul>	♥ Q7 ♦ KQ84 • 8763	Pass AP	2 <b>♣</b> ¹	Pass	2NT
Contract: 2N S	₩ AJ2	₩ 6703		Minor 1	Forcing	g
Board: 210	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A64	<b>♦</b> 93		1♣	Pass	1♥
Vul: NS North HCP: 13	<b>♥</b> 84	<b>♥</b> KQJ76	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
South HCP: 12	♦ K52	♦ AQ83	Pass	3NT	AP	
Contract: 3N N	♣ KQJ65	<b>♣</b> 102	1. New	Minor 1	Forcing	g
Board: 211	North:	South:	West	North	East	South 1
Dealer: S Vul: EW	<b>♦</b> KJ653	<b>♠</b> Q107	Pass	1♠	Pass	1NT
North HCP: 11	<b>♥</b> A105	<b>♥</b> 842	Pass	2 <b>♣</b> ¹	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 13	♦ K86	◆ Q975	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> 53	<b>♣</b> AKQ	1. New 2. 3 ♠	Minor 1	Forcing	g
			West	North	Fact	South
Board: 212	NI and la	C 0.141	vv CSt	1\ <b>0</b> 1u1	Pass	
Dealer: N	North: <b>♠</b> 765	South: ♠ J3	Pass	1NT	Pass	
Vul: Both	♥ AK2	♥ Q9853	Pass	3 <b>∀</b> <sup>2</sup>	Pass	
North HCP: 13 South HCP: 12	◆ Q42	♦ A76	AP	J <b>T</b>	1 400	* *
South HCP: 12 Contract: 4♥ S	♣ A643	♣ KQ8		Minor 1	Forcing	g

Board: 213 Dealer: S Vul: NS HCP: 12	<ul><li>1097</li><li>✓ AQ1043</li><li>✓ Q4</li><li>▲ A42</li></ul>	The opponents are silent.  Partner bids first.
Board: 214 Dealer: N Vul: EW HCP: 14	<ul><li>1085</li><li>✓ K92</li><li>✓ KQ4</li><li>△ AQ85</li></ul>	The opponents are silent. You bid first.
Board: 215 Dealer: S Vul: Both HCP: 12	<ul><li>♣ QJ96</li><li>♥ KQJ103</li><li>◆ 85</li><li>♣ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 216 Dealer: N Vul: None HCP: 12	<ul><li>★ A63</li><li>★ K7</li><li>★ J82</li><li>★ A8542</li></ul>	The opponents are silent. You bid first.

			West	North	East	
D 1 212			Pass	1♥	Pass	1 <b>♦</b> 1NT
Board: 213 Dealer: S	North:	South:	Pass	1 <b>√</b> 2♣¹	Pass	
Vul: NS	<b>★</b> 1097	<b>♠</b> KQJ	Pass	2 <b>♣</b> ³	Pass	_
North HCP: 12	♥ AQ1043	<b>♥</b> KJ5 <b>♦</b> A7652	Pass	4 <b>♥</b> *	AP	4♥
South HCP: 14	◆ Q4 ◆ A42	◆ A7032 ◆ 86		Minor i		or
Contract: 4♥ N	111.2	1 00	2. 3	1111101	1 01011	5
				bid, a ♣		
			4. Cue	bid, a ♠	stoppe	er
			West	North	East	South
Board: 214	North:	South:		1♣	Pass	1♠
Dealer: N Vul: EW	<b>♠</b> 1085	<b>♦</b> Q9732	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
North HCP: 14	<b>♥</b> K92	<b>♥</b> AJ65	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♠
North HCP: 11  South HCP: 11  Contract: 4♠ S   ★ KQ4  ♣ AQ85  ♣ KJ	AP					
	* AQOJ	▼ IVJ		Minor 1	Forcing	g
			2.3 •			
			West	North	East	South
Doord 215						1♣
Board: 215 Dealer: S	North:	South:	Pass	1♥	Pass	1NT
Vul: Both	<b>♠</b> QJ96	<b>★</b> 42	Pass	2 <b>♦</b> ¹	Pass	
North HCP: 12	♥ KQJ103 ♦ 85	<b>♥</b> A94 <b>♦</b> AK3	Pass	<b>4♣</b> <sup>3</sup>	Pass	4♥
South HCP: 14	<b>♦</b> K5	◆ QJ982	AP	. N.C	E '	~
Contract: 4♥ N		~	1. New 2. 3 ♥	/ Minor	rorcin	g S
				bid, a 뢒	stopp	er
Board: 216			Wast	North	Foot	South
Dealer: N	North:	South:	west	Norui 1♣	Pass	30um 1♥
	<b>♠</b> A63 <b>♥</b> K7	<b>♠</b> KJ94 <b>♥</b> 109654	Pass	1NT	Pass	
Vul: None	▼ IN /	▼ 1070J <del>1</del>	1 433	11 4 1	1 433	∠▼
North HCP: 12 South HCP: 11	◆ J82	<b>♦</b> KQ6	Pass	3NT	AP	

Board: 213 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQJ</li><li>▼ KJ5</li><li>◆ A7652</li><li>◆ 86</li></ul>	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: EW HCP: 11	<ul><li>◆ Q9732</li><li>◆ AJ65</li><li>◆ 86</li><li>◆ KJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 215 Dealer: S Vul: Both HCP: 14	<ul><li>42</li><li>★ A94</li><li>★ AK3</li><li>★ QJ982</li></ul>	The opponents are silent. You bid first.
Board: 216 Dealer: N Vul: None HCP: 11	<ul><li>★ KJ94</li><li>▼ 109654</li><li>◆ KQ6</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	
D 1 212			Pass	1♥	Pass	1 <b>♦</b> 1NT
Board: 213 Dealer: S	North:	South:	Pass	1 <b>√</b> 2♣¹	Pass	
Vul: NS	<b>★</b> 1097	<b>♠</b> KQJ	Pass	2 <b>♣</b> ³	Pass	_
North HCP: 12	♥ AQ1043	<b>♥</b> KJ5 <b>♦</b> A7652	Pass	4 <b>♥</b> *	AP	4♥
South HCP: 14	◆ Q4 ◆ A42	◆ A7032 ◆ 86		Minor i		or
Contract: 4♥ N	111.2	1 00	2. 3	1111101	1 01011	5
				bid, a ♣		
			4. Cue	bid, a ♠	stoppe	er
			West	North	East	South
Board: 214	North:	South:		1♣	Pass	1♠
Dealer: N Vul: EW	<b>♠</b> 1085	<b>♦</b> Q9732	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
North HCP: 14	<b>♥</b> K92	<b>♥</b> AJ65	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♠
North HCP: 11  South HCP: 11  Contract: 4♠ S   ★ KQ4  ♣ AQ85  ♣ KJ	AP					
	* AQOJ	▼ IVJ		Minor 1	Forcing	g
			2.3 •			
			West	North	East	South
Doord 215						1♣
Board: 215 Dealer: S	North:	South:	Pass	1♥	Pass	1NT
Vul: Both	<b>♠</b> QJ96	<b>★</b> 42	Pass	2 <b>♦</b> ¹	Pass	
North HCP: 12	♥ KQJ103 ♦ 85	<b>♥</b> A94 <b>♦</b> AK3	Pass	<b>4♣</b> <sup>3</sup>	Pass	4♥
South HCP: 14	<b>♦</b> K5	◆ QJ982	AP	. N.C	E '	~
Contract: 4♥ N		~	1. New 2. 3 ♥	/ Minor	rorcin	g S
				bid, a 뢒	stopp	er
Board: 216			Wast	North	Foot	South
Dealer: N	North:	South:	west	Norui 1♣	Pass	30um 1♥
	<b>♠</b> A63 <b>♥</b> K7	<b>♠</b> KJ94 <b>♥</b> 109654	Pass	1NT	Pass	
Vul: None	▼ IN /	▼ 1070J <del>1</del>	1 433	11 4 1	1 433	∠▼
North HCP: 12 South HCP: 11	◆ J82	<b>♦</b> KQ6	Pass	3NT	AP	

Board: 217 Dealer: S Vul: EW HCP: 12	<ul><li>★ KQ1032</li><li>★ AJ95</li><li>◆ J</li><li>♣ J62</li></ul>	The opponents are silent.  Partner bids first.
Board: 218 Dealer: N Vul: Both HCP: 14	<ul><li>1073</li><li>✓ AK9</li><li>A2</li><li>✓ K10854</li></ul>	The opponents are silent. You bid first.
Board: 219 Dealer: S Vul: None HCP: 12	<ul><li>★ 109</li><li>★ K7543</li><li>★ A3</li><li>★ KQ86</li></ul>	The opponents are silent.  Partner bids first.
Board: 220 Dealer: N Vul: NS HCP: 14	<ul><li>★ K8</li><li>▼ KQ3</li><li>◆ A843</li><li>◆ Q953</li></ul>	The opponents are silent. You bid first.

Board: 217 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ KQ1032  ♥ AJ95  ♦ J  ♣ J62	South:  ◆ 84  ▼ KQ2  ◆ A7632  ◆ K74	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2  1  Pass 2NT  AP  1. New Minor Forcing
Board: 218 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ 1073  ♥ AK9  ♠ A2  ♣ K10854	South:  ♠ AK864  ♥ 64  ♠ KJ97  ♣ J6	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 4♥⁴ Pass 4♠  AP  1. New Minor Forcing  2. 3♠  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper
Board: 219 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  • 109  • K7543  • A3  • KQ86	South:  ♠ AJ5  ♥ 1098  ♠ K965  ♣ A43	West North East South  1 →  Pass 1 ♥ Pass 1NT  Pass 2 ♣ 1 Pass 2 ♥ 2  Pass 4 ♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 220 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♥ S	North:  ♠ K8  ♥ KQ3  ♠ A843  ♣ Q953	South:  ♠ A2  ♥ J9862  ♠ Q96  ♠ AJ2	West North East South  1  Pass 1  Pass 1  Pass 2   1 Pass 3   2 Pass 3   2 Pass 3   2 Pass 3   4 Pass 4   AP  1. New Minor Forcing 2. 3   3. Cue bid, a   stopper 4. Cue bid, a   stopper

Board: 217 Dealer: S Vul: EW HCP: 12	♦ 84 ♥ KQ2 ♦ A7632 ♣ K74	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: Both HCP: 12	<ul><li>AK864</li><li>♥ 64</li><li>KJ97</li><li>₱ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 219 Dealer: S Vul: None HCP: 12	<ul><li>♣ AJ5</li><li>♥ 1098</li><li>♦ K965</li><li>♣ A43</li></ul>	The opponents are silent. You bid first.
Board: 220 Dealer: N Vul: NS HCP: 12	<ul><li>A2</li><li>✓ J9862</li><li>✓ Q96</li><li>AJ2</li></ul>	The opponents are silent.  Partner bids first.

Board: 217 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ KQ1032  ♥ AJ95  ♦ J  ♣ J62	South:  ◆ 84  ▼ KQ2  ◆ A7632  ◆ K74	West North East South  1  Pass 1  Pass 1  Pass 1NT  Pass 2  1  Pass 2NT  AP  1. New Minor Forcing
Board: 218 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ 1073  ♥ AK9  ♠ A2  ♣ K10854	South:  ♠ AK864  ♥ 64  ♠ KJ97  ♣ J6	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 4♠⁴ Pass 4♠  AP  1. New Minor Forcing  2. 3♠  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper
Board: 219 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  • 109  • K7543  • A3  • KQ86	South:  ♠ AJ5  ♥ 1098  ♠ K965  ♣ A43	West North East South  1  Pass 1  Pass 1  Pass 1NT  Pass 2  Pass 2  Pass 4  AP  1. New Minor Forcing  2. 3  ✓
Board: 220 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♥ S	North:  ♠ K8  ♥ KQ3  ♠ A843  ♣ Q953	South:  ♠ A2  ♥ J9862  ♠ Q96  ♠ AJ2	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2  Pass 3  Pass 3  Pass 3  Pass 4  AP  1. New Minor Forcing 2. 3  3. Cue bid, a  stopper 4. Cue bid, a  stopper

Board: 221 Dealer: S Vul: Both HCP: 11	<ul><li>♣ 87643</li><li>♥ A8</li><li>♦ A85</li><li>♣ QJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 222 Dealer: N Vul: None HCP: 12	<ul><li>▶ J64</li><li>♥ A105</li><li>◆ KJ652</li><li>♠ K9</li></ul>	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: NS HCP: 12	<ul><li>★ AKJ105</li><li>▼ 843</li><li>◆ 2</li><li>◆ KJ87</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: N Vul: None HCP: 14	<ul><li>★832</li><li>★ AK5</li><li>★ AJ5</li><li>★ Q975</li></ul>	The opponents are silent. You bid first.

Board: 221 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ N	North:  ♣ 87643  ♥ A8  • A85  ♣ QJ8	South:  ♠ KQ2  ♥ K95  ♠ Q1062  ♠ A92	West North East South  1 Pass 1 Pass 1NT Pass 2 Pass 3 Pass 3 Pass 4 AP 1. New Minor Forcing 2. 3  1 Pass South Pass 1NT Pass 3  2 Pass 4 Pass 3  4 Pass 4 P
Board: 222 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2 S	North:  ♣ J64  ♥ A105  • KJ652  ♣ K9	South:  ♠ AQ1093  ♥ 42  ♠ 84  ♣ AJ84	West North East South  1 → Pass 1 →  Pass 1NT Pass 2 →  Pass 2 →  Pass 2 →  1. New Minor Forcing  2. 3 →
Board: 223 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 44 N	North:  ♠ AKJ105  ♥ 843  • 2  ♣ KJ87	South:  ♠ 863  ♥ Q5  ♠ AJ86  ♣ AQ65	West North East South  1 →  Pass 1 ♠ Pass 1NT  Pass 2 ♠ 1 Pass 3 ♠ 2  Pass 4 ♠ 3 Pass 4 ♦ 4  Pass 4 ♠ AP  1. New Minor Forcing  2. 3 ♠  3. Cue bid, a ♠ stopper  4. Cue bid, a ♦ stopper
Board: 224 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4 S	North:	South:  ♠ KQ1054  ♥ Q1087  ♠ 4  ♣ AJ3	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 4♠⁴ Pass 4♠  AP  1. New Minor Forcing  2. 3♠  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper

Board: 221 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ2</li><li>▼ K95</li><li>◆ Q1062</li><li>◆ A92</li></ul>	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: None HCP: 11	<ul><li>AQ1093</li><li>✓ 42</li><li>84</li><li>AJ84</li></ul>	The opponents are silent.  Partner bids first.
Board: 223 Dealer: S Vul: NS HCP: 13	<ul><li>★ 863</li><li>♥ Q5</li><li>◆ AJ86</li><li>◆ AQ65</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: None HCP: 12	<ul><li>★KQ1054</li><li>♥Q1087</li><li>◆ 4</li><li>◆ AJ3</li></ul>	The opponents are silent.  Partner bids first.

Board: 221 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ N	North:  ♣ 87643  ♥ A8  • A85  ♣ QJ8	South:  ♠ KQ2  ♥ K95  ♠ Q1062  ♠ A92	West North East South  1 Pass 1 Pass 1NT Pass 2 Pass 3 Pass 3 Pass 4 AP 1. New Minor Forcing 2. 3  1 Pass South Pass 1NT Pass 3  2 Pass 4 Pass 3  4 Pass 4 P
Board: 222 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2 S	North:  ♣ J64  ♥ A105  • KJ652  ♣ K9	South:  ♠ AQ1093  ♥ 42  ♠ 84  ♣ AJ84	West North East South  1 → Pass 1 →  Pass 1NT Pass 2 →  Pass 2 →  Pass 2 →  1. New Minor Forcing  2. 3 →
Board: 223 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 44 N	North:  ♠ AKJ105  ♥ 843  • 2  ♣ KJ87	South:  ♠ 863  ♥ Q5  ♠ AJ86  ♣ AQ65	West North East South  1 →  Pass 1 ♠ Pass 1NT  Pass 2 ♠ 1 Pass 3 ♠ 2  Pass 4 ♠ 3 Pass 4 ♦ 4  Pass 4 ♠ AP  1. New Minor Forcing  2. 3 ♠  3. Cue bid, a ♠ stopper  4. Cue bid, a ♦ stopper
Board: 224 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4 S	North:	South:  ♠ KQ1054  ♥ Q1087  ♠ 4  ♣ AJ3	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 4♠⁴ Pass 4♠  AP  1. New Minor Forcing  2. 3♠  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper

Board: 225 Dealer: S Vul: NS HCP: 11	<ul><li>★ KJ1074</li><li>▼ AJ105</li><li>◆ 842</li><li>♠ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 226 Dealer: N Vul: EW HCP: 13	<ul><li>♣ Q72</li><li>♥ A63</li><li>◆ Q84</li><li>♣ KQ87</li></ul>	The opponents are silent. You bid first.
Board: 227 Dealer: S Vul: EW HCP: 12	<ul><li>★ KJ763</li><li>★ K53</li><li>★ Q97</li><li>★ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 228 Dealer: N Vul: Both HCP: 14	<ul><li>♠ 632</li><li>♥ 76</li><li>♠ AK93</li><li>♠ AK95</li></ul>	The opponents are silent. You bid first.
Board: 229 Dealer: S Vul: None HCP: 12	<ul><li>★ A8643</li><li>♥ 9832</li><li>★ A3</li><li>★ A8</li></ul>	The opponents are silent.  Partner bids first.

Board: 225 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♠ N	North:  ♠ KJ1074  ♥ AJ105  ♠ 842  ♠ Q	South:  ♠ Q95  ♥ 943  ♠ AK3  ♠ AJ54	Pass Pass Pass		Pass Pass AP	1♣ 1NT 3♣ <sup>2</sup>
Board: 226 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ Q72  ♥ A63  ♠ Q84  ♠ KQ87	South:  ♠ AJ1093  ♥ Q97  ♠ K72  ♣ J9	Pass Pass AP	North 1♣ 1NT 3♣²  Minor	Pass Pass Pass	1♠ 2♦¹ 4♠
Board: 227 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3♠ N	North:  ♠ KJ763  ♥ K53  ♠ Q97  ♠ K5	South:  ♠ Q94  ♥ Q8  ♠ AK10  ♣ J9764	Pass Pass Pass	North  1♠  2♦¹  3♠  Minor	Pass Pass AP	1♣ 1NT 2♣ <sup>2</sup>
Board: 228 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N N	North:	South:  ♠ A984  ♥ KQJ98  ♠ 84  ♣ J4	Pass Pass	North  1  1NT  3NT  Minor	Pass Pass AP	1 <b>∨</b> 2♣¹
Board: 229 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North:  ◆ A8643  ▼ 9832  ◆ A3  ◆ A8	South:  ♠ K5  ♥ K75  ♦ KQ64  ♠ K1043	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1♦ 1NT 3NT

Board: 225 Dealer: S Vul: NS HCP: 14	<ul><li>♣ Q95</li><li>♥ 943</li><li>◆ AK3</li><li>♣ AJ54</li></ul>	The opponents are silent. You bid first.
Board: 226 Dealer: N Vul: EW HCP: 11	<ul><li>★ AJ1093</li><li>♥ Q97</li><li>♦ K72</li><li>♣ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 227 Dealer: S Vul: EW HCP: 12	<ul><li>◆ Q94</li><li>◆ Q8</li><li>◆ AK10</li><li>◆ J9764</li></ul>	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: Both HCP: 11	<ul><li>★ A984</li><li>★ KQJ98</li><li>★ 84</li><li>★ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 229 Dealer: S Vul: None HCP: 14	<ul><li>★ K5</li><li>▼ K75</li><li>◆ KQ64</li><li>◆ K1043</li></ul>	The opponents are silent. You bid first.

Board: 225 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♠ N	North:  ♠ KJ1074  ♥ AJ105  ♠ 842  ♠ Q	South:  ♠ Q95  ♥ 943  ♠ AK3  ♠ AJ54	Pass Pass Pass		Pass Pass AP	1♣ 1NT 3♣ <sup>2</sup>
Board: 226 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ Q72  ♥ A63  ♠ Q84  ♠ KQ87	South:  ♠ AJ1093  ♥ Q97  ♠ K72  ♣ J9	Pass Pass AP	North 1♣ 1NT 3♣²  Minor	Pass Pass Pass	1♠ 2♦¹ 4♠
Board: 227 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3♠ N	North:  ♠ KJ763  ♥ K53  ♠ Q97  ♠ K5	South:  ♠ Q94  ♥ Q8  ♠ AK10  ♣ J9764	Pass Pass Pass	North  1♠  2♦¹  3♠  Minor	Pass Pass AP	1♣ 1NT 2♣ <sup>2</sup>
Board: 228 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N N	North:	South:  ♠ A984  ♥ KQJ98  ♠ 84  ♣ J4	Pass Pass	North  1  1NT  3NT  Minor	Pass Pass AP	1 <b>∨</b> 2♣¹
Board: 229 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North:  ◆ A8643  ▼ 9832  ◆ A3  ◆ A8	South:  ♠ K5  ♥ K75  ♦ KQ64  ♠ K1043	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1♦ 1NT 3NT

Board: 230 Dealer: N Vul: EW HCP: 12	<ul><li>★ A103</li><li>★ K103</li><li>★ Q102</li><li>★ K854</li></ul>	The opponents are silent. You bid first.
Board: 231 Dealer: S Vul: None HCP: 11	<b>★</b> KQ3 <b>★</b> A9743 <b>♦</b> 984 <b>♣</b> Q9	The opponents are silent.  Partner bids first.
Board: 232 Dealer: N Vul: NS HCP: 13	<ul><li>J65</li><li>J84</li><li>AQ4</li><li>KQ54</li></ul>	The opponents are silent. You bid first.
Board: 233 Dealer: S Vul: Both HCP: 12	<ul><li>★ A109</li><li>♥ QJ984</li><li>◆ Q1072</li><li>★ K</li></ul>	The opponents are silent.  Partner bids first.

Board: 230 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ A103  ♥ K103  ♠ Q102  ♠ K854	South:  ♠ KJ865  ♥ A865  ♠ K98  ♣ 7	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² AP  1. New Minor Forcing  2. 3♠
Board: 231 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ KQ3  ♥ A9743  ♦ 984  ♣ Q9	South:  ♠ AJ8  ♥ 85  ♠ AKJ6  ♣ J853	West North East South  1  Pass 1  Pass 1NT  Pass 2  1  Pass 3NT  AP  1. New Minor Forcing
Board: 232 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♣ J65  ♥ J84  ♠ AQ4  ♣ KQ54	South:  ♠ A10832  ♥ A72  ♠ K76  ♣ J6	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 4♠⁴ Pass 4♠  AP  1. New Minor Forcing  2. 3♠  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper
Board: 233 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ A109  ♥ QJ984  ♠ Q1072  ♣ K	South:  ♣ J4  ♥ 1065  ♠ AK4  ♣ AJ532	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥

Board: 230 Dealer: N Vul: EW HCP: 11	<ul><li>★ KJ865</li><li>★ A865</li><li>★ K98</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 231 Dealer: S Vul: None HCP: 14	<ul><li>▲ AJ8</li><li>♥ 85</li><li>◆ AKJ6</li><li>◆ J853</li></ul>	The opponents are silent. You bid first.
Board: 232 Dealer: N Vul: NS HCP: 12	<ul><li>▲ A10832</li><li>♥ A72</li><li>♦ K76</li><li>♣ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 233 Dealer: S Vul: Both HCP: 13	<ul><li>↓ J4</li><li>▼ 1065</li><li>↓ AK4</li><li>♠ AJ532</li></ul>	The opponents are silent.  You bid first.

Board: 230 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ A103  ♥ K103  ♠ Q102  ♠ K854	South:  ♠ KJ865  ♥ A865  ♠ K98  ♣ 7	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² AP  1. New Minor Forcing  2. 3♠
Board: 231 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ KQ3  ♥ A9743  ♦ 984  ♣ Q9	South:  ♠ AJ8  ♥ 85  ♠ AKJ6  ♣ J853	West North East South  1  Pass 1  Pass 1NT  Pass 2  1  Pass 3NT  AP  1. New Minor Forcing
Board: 232 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♣ J65  ♥ J84  ♠ AQ4  ♣ KQ54	South:  ♠ A10832  ♥ A72  ♠ K76  ♣ J6	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 4♠⁴ Pass 4♠  AP  1. New Minor Forcing  2. 3♠  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper
Board: 233 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ A109  ♥ QJ984  ♠ Q1072  ♣ K	South:  ♣ J4  ♥ 1065  ♠ AK4  ♣ AJ532	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥

Board: 234 Dealer: N Vul: None HCP: 12	<ul><li>42</li><li>♥ Q106</li><li>♦ K10432</li><li>♠ AQJ</li></ul>	The opponents are silent. You bid first.
Board: 235 Dealer: S Vul: None HCP: 11	<ul><li>★ K10852</li><li>▼ 763</li><li>◆ AJ8</li><li>◆ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 236 Dealer: N Vul: NS HCP: 12	<ul><li>★ K87</li><li>♥ KQ5</li><li>◆ QJ4</li><li>◆ J875</li></ul>	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: EW HCP: 11	<ul><li>★ K75</li><li>▼ K10754</li><li>◆ AJ84</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.

Board: 234 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4▼ S	North:	South:  ♠ K73  ♥ A9543  ♠ Q6  ♠ K62	Pass Pass Pass	North 1  1NT 2	Pass Pass Pass AP	1♥ 2♣¹ 3♥
Board: 235 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3♠ N	North:  ♠ K10852  ♥ 763  ♠ AJ8  ♣ K4	South:  ♠ AQ4  ♥ QJ5  ♠ K97  ♣ J976	Pass Pass AP	North  1♠  2♠¹  Minor	Pass Pass	1♣ 1NT 3♠ <sup>2</sup>
Board: 236 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3♠ S	North:  ♠ K87  ♥ KQ5  • QJ4  ♣ J875	South:  ♠ J10963  ♥ 83  ♠ K10  ♠ AK63	Pass Pass AP	North 1♣ 1NT 2♠² Minor	Pass Pass Pass	1♠ 2♦¹ 3♠
Board: 237 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2 N	North:  ♠ K75  ♥ K10754  ♠ AJ84  ♣ 9	South:  ♣ J42  ♥ A92  ♣ 32  ♣ AK1065	Pass Pass AP	North  1♥  2•¹  Minor	Pass Pass	1♣ 1NT 2♥ <sup>2</sup>

Board: 234 Dealer: N Vul: None	<b>★</b> K73 <b>★</b> A9543 <b>♦</b> Q6 <b>♣</b> K62	The opponents are silent.  Partner bids first.
HCP: 12  Board: 235  Dealer: S  Vul: None  HCP: 13	♣ AQ4 ♥ QJ5 ♦ K97 ♣ J976	The opponents are silent. You bid first.
Board: 236 Dealer: N Vul: NS HCP: 11	<ul><li>♣ J10963</li><li>♥ 83</li><li>♦ K10</li><li>♠ AK63</li></ul>	The opponents are silent.  Partner bids first.
Board: 237 Dealer: S Vul: EW HCP: 12	<ul><li></li></ul>	The opponents are silent. You bid first.

Board: 234 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4▼ S	North:	South:  ♠ K73  ♥ A9543  ♠ Q6  ♠ K62	Pass Pass Pass	North 1  1NT 2	Pass Pass Pass AP	1♥ 2♣¹ 3♥
Board: 235 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3♠ N	North:  ♠ K10852  ♥ 763  ♠ AJ8  ♣ K4	South:  ♠ AQ4  ♥ QJ5  ♠ K97  ♣ J976	Pass Pass AP	North  1♠  2♠¹  Minor	Pass Pass	1♣ 1NT 3♠ <sup>2</sup>
Board: 236 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3♠ S	North:  ♠ K87  ♥ KQ5  • QJ4  ♣ J875	South:  ♠ J10963  ♥ 83  ♠ K10  ♠ AK63	Pass Pass AP	North 1♣ 1NT 2♠² Minor	Pass Pass Pass	1♠ 2♦¹ 3♠
Board: 237 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2 N	North:  ♠ K75  ♥ K10754  ♠ AJ84  ♣ 9	South:  ♣ J42  ♥ A92  ♣ 32  ♣ AK1065	Pass Pass AP	North  1♥  2•¹  Minor	Pass Pass	1♣ 1NT 2♥ <sup>2</sup>

Board: 238 Dealer: N Vul: NS HCP: 13	<ul><li>★ KQ</li><li>▼ A54</li><li>◆ KJ87</li><li>◆ 8765</li></ul>	The opponents are silent. You bid first.
Board: 239 Dealer: S Vul: EW HCP: 11	<ul><li>AQ1085</li><li>✓ J743</li><li>✓ 96</li><li>♠ A4</li></ul>	The opponents are silent.  Partner bids first.
Board: 240 Dealer: N Vul: Both HCP: 14	<ul><li>▲ A102</li><li>▼ J97</li><li>◆ Q1085</li><li>◆ AK4</li></ul>	The opponents are silent. You bid first.
Board: 241 Dealer: S Vul: None HCP: 11	<ul><li>★ K82</li><li>▼ AQ1062</li><li>◆ 96</li><li>◆ Q76</li></ul>	The opponents are silent.  Partner bids first.

Board: 238 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4♥ S	North:  ♠ KQ  ♥ A54  ♠ KJ87  ♣ 8765	South:	West North East South  1  Pass 1  Pass 1  Pass 2  Pass 2  Pass 3  Pass 3  Pass 4  Pas
Board: 239 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ AQ1085  ♥ J743  ♦ 96  ♠ A4	South:  ♠ K42  ♥ Q6  ♠ Q52  ♣ KQJ97	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3♠
Board: 240 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ A102  ♥ J97  • Q1085  ♠ AK4	South:  ♠ K9  ♥ A8642  ♠ A92  ♣ J92	West North East South  1  Pass 1  Pass 1 Pass 2  Pass 3  Pass 3  Pass 3  Pass 4  Pass
Board: 241 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ K82  ♥ AQ1062  ♦ 96  ♣ Q76	South:  ♠ QJ6  ♥ 75  ♠ AQ104  ♣ A953	West North East South  1 →  Pass 1 ▼ Pass 1NT  Pass 2 ♣ 1 Pass 3NT  AP  1. New Minor Forcing

Board: 238 Dealer: N Vul: NS HCP: 12	<ul><li>♦ 965</li><li>♥ KQ1083</li><li>♦ 5</li><li>♠ AQJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 239 Dealer: S Vul: EW HCP: 13	<ul><li>★ K42</li><li>♥ Q6</li><li>◆ Q52</li><li>◆ KQJ97</li></ul>	The opponents are silent. You bid first.
Board: 240 Dealer: N Vul: Both HCP: 12	<ul><li>★ K9</li><li>▼ A8642</li><li>◆ A92</li><li>◆ J92</li></ul>	The opponents are silent.  Partner bids first.
Board: 241 Dealer: S Vul: None HCP: 13	<ul><li>♣ QJ6</li><li>♥ 75</li><li>◆ AQ104</li><li>♣ A953</li></ul>	The opponents are silent. You bid first.

Board: 238 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4♥ S	North:  ♠ KQ  ♥ A54  ♠ KJ87  ♣ 8765	South:	West North East South  1  Pass 1  Pass 1  Pass 2  Pass 2  Pass 3  Pass 3  Pass 4  Pas
Board: 239 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ AQ1085  ♥ J743  ♦ 96  ♠ A4	South:  ♠ K42  ♥ Q6  ♠ Q52  ♣ KQJ97	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3♠
Board: 240 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ A102  ♥ J97  • Q1085  ♠ AK4	South:  ♠ K9  ♥ A8642  ♠ A92  ♣ J92	West North East South  1  Pass 1  Pass 1 Pass 2  Pass 3  Pass 3  Pass 3  Pass 4  Pass
Board: 241 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ K82  ♥ AQ1062  ♦ 96  ♣ Q76	South:  ♠ QJ6  ♥ 75  ♠ AQ104  ♣ A953	West North East South  1 →  Pass 1 ▼ Pass 1NT  Pass 2 ♣ 1 Pass 3NT  AP  1. New Minor Forcing

Board: 242 Dealer: N Vul: EW HCP: 12	<ul><li>J3</li><li>♥ Q109</li><li>◆ AKJ108</li><li>♣ J105</li></ul>	The opponents are silent.  You bid first.
Board: 243 Dealer: S Vul: Both HCP: 12	<ul><li>★ AKJ109</li><li>★ A72</li><li>◆ 954</li><li>★ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 244 Dealer: N Vul: None HCP: 12	<ul><li>★ A108</li><li>▼ 742</li><li>◆ KQ3</li><li>◆ QJ76</li></ul>	The opponents are silent. You bid first.
Board: 245 Dealer: S Vul: Both HCP: 12	<ul><li>★ A8652</li><li>♥ 85</li><li>♦ KJ6</li><li>★ A98</li></ul>	The opponents are silent.  Partner bids first.
Board: 246 Dealer: N Vul: None HCP: 14	<ul><li>103</li><li>1062</li><li>KQJ</li><li>AKJ84</li></ul>	The opponents are silent. You bid first.

Board: 242 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♣ J3  ♥ Q109  ♠ AKJ108  ♣ J105	South:  ♠ AK862  ♥ 75  ♠ Q63  ♣ K97	West North East South  1 → Pass 1 →  Pass 1NT Pass 2 →  Pass 2NT AP  1. New Minor Forcing
Board: 243 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ AKJ109  ♥ A72  ♦ 954  ♣ 74	South:	West North East South  1  Pass 1  Pass 1NT  Pass 2  1 Pass 3NT  AP  1. New Minor Forcing
Board: 244 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3♥ S	North:  ♠ A108  ♥ 742  ♠ KQ3  ♣ QJ76	South:  ♠ Q7  ♥ AK1063  ♠ 74  ♣ K982	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 2♥² Pass 3♥  AP  1. New Minor Forcing  2. 3♥
Board: 245 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4 N	North:  ♠ A8652  ♥ 85  ♠ KJ6  ♠ A98	South:  ♠ K.J4  ♥ J6  ♠ AQ43  ♣ K543	West North East South  1 Pass 1 Pass 1NT Pass 2 Pass 3 Pass 3 Pass 3 Pass 4 Pa

Board: 246 West North East South North: South: Dealer: N Pass 1♠ 1♣ **★** 103 ♠ AKJ84 Vul: None 1NT Pass  $2^{1}$ **v** 1062 **♥** K53 Pass North HCP: 14 ♦ KQJ **♦** 986 Pass 3NT AP South HCP: 11 ♣ AKJ84 **♣** 75 1. New Minor Forcing Contract: 3N N

Board: 242 Dealer: N Vul: EW HCP: 12	<ul><li>★ AK862</li><li>▼ 75</li><li>◆ Q63</li><li>◆ K97</li></ul>	The opponents are silent.  Partner bids first.
Board: 243 Dealer: S Vul: Both HCP: 12	<ul><li>★ 54</li><li>♥ Q63</li><li>◆ KJ1063</li><li>◆ AQ5</li></ul>	The opponents are silent. You bid first.
Board: 244 Dealer: N Vul: None HCP: 12	<b>♣</b> Q7 <b>♥</b> AK1063 <b>♦</b> 74 <b>♣</b> K982	The opponents are silent.  Partner bids first.
Board: 245 Dealer: S Vul: Both HCP: 14	<ul><li>★ KJ4</li><li>♥ J6</li><li>◆ AQ43</li><li>◆ K543</li></ul>	The opponents are silent. You bid first.
Board: 246 Dealer: N Vul: None HCP: 11	<ul><li>★ AKJ84</li><li>▼ K53</li><li>◆ 986</li><li>◆ 75</li></ul>	The opponents are silent.  Partner bids first.

Board: 242 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♣ J3  ♥ Q109  ♠ AKJ108  ♣ J105	South:  ♠ AK862  ♥ 75  ♠ Q63  ♣ K97	West North East South  1 → Pass 1 →  Pass 1NT Pass 2 →  Pass 2NT AP  1. New Minor Forcing
Board: 243 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ AKJ109  ♥ A72  ♦ 954  ♣ 74	South:	West North East South  1  Pass 1  Pass 1NT  Pass 2  1 Pass 3NT  AP  1. New Minor Forcing
Board: 244 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3♥ S	North:  ♠ A108  ♥ 742  ♠ KQ3  ♣ QJ76	South:  ♠ Q7  ♥ AK1063  ♠ 74  ♣ K982	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 2♥² Pass 3♥  AP  1. New Minor Forcing  2. 3♥
Board: 245 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4 N	North:  ♠ A8652  ♥ 85  ♠ KJ6  ♠ A98	South:  ♠ K.J4  ♥ J6  ♠ AQ43  ♣ K543	West North East South  1 Pass 1 Pass 1NT Pass 2 Pass 3 Pass 3 Pass 3 Pass 4 Pa

Board: 246 West North East South North: South: Dealer: N Pass 1♠ 1♣ **★** 103 ♠ AKJ84 Vul: None 1NT Pass  $2^{1}$ **v** 1062 **♥** K53 Pass North HCP: 14 ♦ KQJ **♦** 986 Pass 3NT AP South HCP: 11 ♣ AKJ84 **♣** 75 1. New Minor Forcing Contract: 3N N

Board: 247 Dealer: S Vul: NS HCP: 12	<b>★</b> KQ5 <b>★</b> AK763 <b>★</b> 1072 <b>♣</b> 96	The opponents are silent.  Partner bids first.
Board: 248 Dealer: N Vul: EW HCP: 14	<ul><li>♦ 95</li><li>♥ K83</li><li>♦ AK97</li><li>♣ A742</li></ul>	The opponents are silent. You bid first.
Board: 249 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ964</li><li>♥ 9</li><li>◆ KJ93</li><li>◆ KJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 250 Dealer: N Vul: EW HCP: 12	<ul><li>▲ AJ10</li><li>♥ J3</li><li>◆ A964</li><li>▲ Q973</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 1♣
Board: 247			Pass	1♥	Pass	1NT
Dealer: S	North:	South:	Pass	<b>2</b> ♦ <sup>1</sup>	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: NS	<b>♠</b> KQ5 <b>♥</b> AK763	<b>★</b> 1043 <b>♥</b> 1054	Pass	3 <b>♠</b> <sup>3</sup>	Pass	4 <b>♣</b> <sup>4</sup>
North HCP: 12	◆ 1072	◆ AQJ	Pass	4♥	AP	
South HCP: 13 Contract: 4♥ N	<b>♣</b> 96	♣ AQ102	1. New	Minor !	Forcing	g
Conduct. 1 v 1 v			2. 3 <b>V</b>	1.1		
				bid, a ♠ bid, a ♣		
			4. Cuc	om, a <del>x</del>	swpp	CI
Board: 248	North:	South:	West	North	Fast	South
Dealer: N	Norui: <b>♦</b> 95	Soun: ♠ KQ1063	,,,	1	Pass	14
Vul: EW	<b>♥</b> K83	<b>♥</b> AJ7	Pass	1NT	Pass	2 <b>♣</b> ¹
North HCP: 14 South HCP: 12	<b>♦</b> AK97	◆ Q108	Pass	3NT	AP	
Contract: 3N N	♣ A742	<b>♣</b> 108	1. New Minor Forcing			
Board: 249			West	North	East	
Dealer: S	North:	South:	D	1.	D	1 <b>V</b>
Vul: None	<b>♠</b> KJ964 <b>♥</b> 9	<b>♦</b> Q85 <b>♥</b> K8752	Pass	1 <b>♠</b>		1NT
North HCP: 12	<b>♦</b> KJ93	◆ A10	Pass	2 <b>♦</b> ¹ 4 <b>♠</b>	Pass AP	<b>3</b> ♠ <sup>2</sup>
South HCP: 13 Contract: 4♠ N	<b>♣</b> KJ10	♣ A87	Pass	4 <b>₹</b> Minor		OT.
Contract: 42 IN			2. 3 ♠	/ IVIIIIOI .	rorcing	5
			_, _,			
Board: 250			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1♠
Vul: EW	<b>♠</b> AJ10 <b>♥</b> J3	<b>♦</b> K9654 <b>♥</b> AQ62	Pass	1NT	Pass	2 <b>♣</b> ¹
North HCP: 12	♦ A964	◆ AQ02 ◆ Q87	Pass	2 <b>♠</b> <sup>2</sup>	AP	
South HCP: 11		<b>♣</b> 2	1. New	Minor !	Forcing	g
Contract: 2♠ S	-		2. 3 🖈			

Board: 247 Dealer: S Vul: NS HCP: 13	<ul><li>1043</li><li>1054</li><li>AQJ</li><li>AQ102</li></ul>	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: EW HCP: 12	<ul><li>★ KQ1063</li><li>▼ AJ7</li><li>◆ Q108</li><li>◆ 108</li></ul>	The opponents are silent.  Partner bids first.
Board: 249 Dealer: S Vul: None HCP: 13	<ul><li>♣ Q85</li><li>♥ K8752</li><li>◆ A10</li><li>♣ A87</li></ul>	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: EW HCP: 11	<ul><li>★ K9654</li><li>▼ AQ62</li><li>◆ Q87</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1♣
Board: 247			Pass	1♥	Pass	1NT
Dealer: S	North:	South:	Pass	<b>2</b> ♦ <sup>1</sup>	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: NS	<b>♠</b> KQ5 <b>♥</b> AK763	<b>★</b> 1043 <b>♥</b> 1054	Pass	3 <b>♠</b> <sup>3</sup>	Pass	4 <b>♣</b> <sup>4</sup>
North HCP: 12	◆ 1072	◆ AQJ	Pass	4♥	AP	
South HCP: 13 Contract: 4♥ N	<b>♣</b> 96	♣ AQ102	1. New	Minor !	Forcing	g
Conduct. 1 v 1 v			2. 3 <b>V</b>	1.1		
				bid, a ♠ bid, a ♣		
			4. Cuc	om, a <del>x</del>	swpp	CI
Board: 248	North:	South:	West	North	Fast	South
Dealer: N	Norui: <b>♦</b> 95	Soun: ♠ KQ1063	,,,	1	Pass	14
Vul: EW	<b>♥</b> K83	<b>♥</b> AJ7	Pass	1NT	Pass	2 <b>♣</b> ¹
North HCP: 14 South HCP: 12	<b>♦</b> AK97	◆ Q108	Pass	3NT	AP	
Contract: 3N N	♣ A742	<b>♣</b> 108	1. New Minor Forcing			
Board: 249			West	North	East	
Dealer: S	North:	South:	D	1.	D	1 <b>V</b>
Vul: None	<b>♠</b> KJ964 <b>♥</b> 9	<b>♦</b> Q85 <b>♥</b> K8752	Pass	1 <b>♠</b>		1NT
North HCP: 12	<b>♦</b> KJ93	◆ A10	Pass	2 <b>♦</b> ¹ 4 <b>♠</b>	Pass AP	<b>3</b> ♠ <sup>2</sup>
South HCP: 13 Contract: 4♠ N	<b>♣</b> KJ10	♣ A87	Pass	4 <b>₹</b> Minor		OT.
Contract: 42 IN			2. 3 ♠	/ IVIIIIOI .	rorcing	5
			_, _,			
Board: 250			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1♠
Vul: EW	<b>♠</b> AJ10 <b>♥</b> J3	<b>♦</b> K9654 <b>♥</b> AQ62	Pass	1NT	Pass	2 <b>♣</b> ¹
North HCP: 12	♦ A964	◆ AQ02 ◆ Q87	Pass	2 <b>♠</b> <sup>2</sup>	AP	
South HCP: 11		<b>♣</b> 2	1. New	Minor !	Forcing	g
Contract: 2♠ S	-		2. 3 🖈			

Board: 251 Dealer: S Vul: Both HCP: 11	<ul><li>◆ Q984</li><li>♥ A9754</li><li>◆ Q2</li><li>◆ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 252 Dealer: N Vul: NS HCP: 12	<ul><li>★ K8</li><li>♥ K86</li><li>◆ AQ3</li><li>◆ 109654</li></ul>	The opponents are silent. You bid first.
Board: 253 Dealer: S Vul: EW HCP: 12	<ul><li>AQ762</li><li>♥ QJ8</li><li>◆ QJ94</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 254 Dealer: N Vul: None HCP: 14	<ul><li>♠ AK9</li><li>♥ 943</li><li>♦ 10975</li><li>♠ AK5</li></ul>	The opponents are silent. You bid first.

Board: 251 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 \( \mathbb{N} \) N	North:  ♠ Q984  ♥ A9754  ♦ Q2  ♠ K3	South:	West North East South  1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 4 AP 1. New Minor Forcing 2. 3  V
Board: 252 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ S	North:  ♠ K8  ♥ K86  ♠ AQ3  ♣ 109654	South:  ♠ 109  ♥ AJ974  ♠ K10  ♣ KJ87	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 2♥² Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥
Board: 253 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♠ N	North:  ♠ AQ762  ♥ QJ8  ♦ QJ94  ♣ 4	South:  ♠ K85  ♥ AK10  ♦ 76  ♣ KJ1076	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3 ♠
Board: 254 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4♥ S	North:  ♠ AK9  ♥ 943  ♦ 10975  ♣ AK5	South:  ♠ 854  ♥ AQJ85  ♠ KJ86  ♣ J	West North East South  1  Pass 1  Pass 1  Pass 2  Pass 3  Pass 3  Pass 4  Pas

Board: 251 Dealer: S Vul: Both HCP: 14	<ul><li>103</li><li>KQJ</li><li>AKJ86</li><li>982</li></ul>	The opponents are silent. You bid first.
Board: 252 Dealer: N Vul: NS HCP: 12	<ul><li>109</li><li>✓ AJ974</li><li>✓ K10</li><li>✓ KJ87</li></ul>	The opponents are silent.  Partner bids first.
Board: 253 Dealer: S Vul: EW HCP: 14	<ul><li>★ K85</li><li>▼ AK10</li><li>◆ 76</li><li>◆ KJ1076</li></ul>	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: None HCP: 12	<ul><li>♦ 854</li><li>♥ AQJ85</li><li>♦ KJ86</li><li>♠ J</li></ul>	The opponents are silent.  Partner bids first.

Board: 251 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 \( \mathbb{N} \) N	North:  ♠ Q984  ♥ A9754  ♦ Q2  ♠ K3	South:	West North East South  1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 4 AP 1. New Minor Forcing 2. 3  V
Board: 252 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ S	North:  ♠ K8  ♥ K86  ♠ AQ3  ♣ 109654	South:  ♠ 109  ♥ AJ974  ♠ K10  ♣ KJ87	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 2♥² Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥
Board: 253 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♠ N	North:  ♠ AQ762  ♥ QJ8  ♦ QJ94  ♣ 4	South:  ♠ K85  ♥ AK10  ♦ 76  ♣ KJ1076	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3 ♠
Board: 254 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4♥ S	North:  ♠ AK9  ♥ 943  ♦ 10975  ♣ AK5	South:  ♠ 854  ♥ AQJ85  ♠ KJ86  ♣ J	West North East South  1  Pass 1  Pass 1  Pass 2  Pass 3  Pass 3  Pass 4  Pas

Board: 255 Dealer: S Vul: EW HCP: 11	♣ AQ954 ♥ 10652 ♦ A103 ♣ J	The opponents are silent.  Partner bids first.
Board: 256 Dealer: N Vul: Both HCP: 13	<ul><li>A52</li><li>✓ AQ943</li><li>✓ J9</li><li>✓ Q95</li></ul>	The opponents are silent. You bid first.
Board: 257 Dealer: S Vul: None HCP: 11	<ul><li>★ KJ1082</li><li>★ A62</li><li>◆ 93</li><li>◆ QJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 258 Dealer: N Vul: NS HCP: 13	<ul><li>♣ Q86</li><li>♥ A7</li><li>◆ A9754</li><li>♣ K83</li></ul>	The opponents are silent. You bid first.
Board: 259 Dealer: S Vul: Both HCP: 11	<ul><li>★ KJ1042</li><li>★ AK4</li><li>◆ 84</li><li>◆ 985</li></ul>	The opponents are silent.  Partner bids first.

Board: 255 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ N	North:  ♠ AQ954  ♥ 10652  ♠ A103  ♣ J	South:  ♠ 732  ♥ 98  ♠ KQ2  ♠ AKQ95	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3 ♠
Board: 256 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ A52  ♥ AQ943  ♦ J9  ♠ Q95	South:  ♠ K10643  ♥ —  ♠ K1065  ♣ AJ32	West North East South  1♥ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠  AP  1. New Minor Forcing  2. 3♠
Board: 257 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ KJ1082  ♥ A62  ♦ 93  ♣ QJ10	South:  ♠ A97  ♥ Q87  ♠ A1052  ♣ K64	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 3  Pass 3  Pass 4  AP  1. New Minor Forcing  2. 3  4
Board: 258 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4♠ S	North:  ♠ Q86  ♥ A7  ♠ A9754  ♣ K83	South:  ♠ AK1092  ♥ K1064  ♠ 2  ♣ J97	West North East South  1  Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠  AP  1. New Minor Forcing  2. 3 ♠

West North East South Board: 259 **1**♦ North: South: Dealer: S Pass 1♠ Pass 1NT **♦** KJ1042 **♦** A87 Vul: Both ♥ AK4 **983** Pass  $3 \stackrel{1}{•}^2$ Pass  $2 \clubsuit^1$ North HCP: 11 **♦**84 ♦ Q653 AP South HCP: 13 **♣** 985 **♣** AK6 1. New Minor Forcing Contract: 3♠ N 2.3 🏚

Board: 255 Dealer: S Vul: EW HCP: 14	<ul><li>♣ 732</li><li>♥ 98</li><li>♦ KQ2</li><li>♣ AKQ95</li></ul>	The opponents are silent. You bid first.
Board: 256 Dealer: N Vul: Both HCP: 11	<ul><li>★ K10643</li><li>▼ —</li><li>★ K1065</li><li>★ AJ32</li></ul>	The opponents are silent.  Partner bids first.
Board: 257 Dealer: S Vul: None HCP: 13	<ul><li>▲ A97</li><li>♥ Q87</li><li>◆ A1052</li><li>◆ K64</li></ul>	The opponents are silent. You bid first.
Board: 258 Dealer: N Vul: NS HCP: 11	<ul><li>★ AK1092</li><li>▼ K1064</li><li>◆ 2</li><li>◆ J97</li></ul>	The opponents are silent.  Partner bids first.
Board: 259 Dealer: S Vul: Both HCP: 13	<ul><li>★ A87</li><li>♥ 983</li><li>◆ Q653</li><li>★ AK6</li></ul>	The opponents are silent. You bid first.

Board: 255 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ N	North:  ♠ AQ954  ♥ 10652  ♠ A103  ♣ J	South:  ♠ 732  ♥ 98  ♠ KQ2  ♠ AKQ95	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3 ♠
Board: 256 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ A52  ♥ AQ943  ♦ J9  ♠ Q95	South:  ♠ K10643  ♥ —  ♠ K1065  ♣ AJ32	West North East South  1♥ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠  AP  1. New Minor Forcing  2. 3♠
Board: 257 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ KJ1082  ♥ A62  ♦ 93  ♣ QJ10	South:  ♠ A97  ♥ Q87  ♠ A1052  ♣ K64	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 3  Pass 3  Pass 4  AP  1. New Minor Forcing  2. 3  4
Board: 258 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4♠ S	North:  ♠ Q86  ♥ A7  ♠ A9754  ♣ K83	South:  ♠ AK1092  ♥ K1064  ♠ 2  ♣ J97	West North East South  1  Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠  AP  1. New Minor Forcing  2. 3 ♠

West North East South Board: 259 **1**♦ North: South: Dealer: S Pass 1♠ Pass 1NT **♦** KJ1042 **♦** A87 Vul: Both ♥ AK4 **983** Pass  $3 \stackrel{1}{•}^2$ Pass  $2 \clubsuit^1$ North HCP: 11 **♦**84 ♦ Q653 AP South HCP: 13 **♣** 985 **♣** AK6 1. New Minor Forcing Contract: 3♠ N 2.3 🏚

Board: 260 Dealer: N Vul: None HCP: 14	<ul><li>★ K8</li><li>▼ KJ852</li><li>◆ QJ6</li><li>◆ KJ6</li></ul>	The opponents are silent. You bid first.
Board: 261 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q964</li><li>♥ K8754</li><li>◆ AQ</li><li>♣ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 262 Dealer: N Vul: EW HCP: 13	<ul><li>♣ Q92</li><li>♥ J5</li><li>♦ AK9</li><li>♣ K10763</li></ul>	The opponents are silent. You bid first.
Board: 263 Dealer: S Vul: None HCP: 12	<ul><li>▲ AJ764</li><li>♥ K32</li><li>◆ Q5</li><li>▲ Q98</li></ul>	The opponents are silent.  Partner bids first.
Board: 264 Dealer: N Vul: NS HCP: 12	<ul><li>★ A109</li><li>♥ Q42</li><li>◆ 764</li><li>★ AQ43</li></ul>	The opponents are silent. You bid first.

Board: 260 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 3N N	North:  ♠ K8  ♥ KJ852  • QJ6  ♣ KJ6	South:  ♠ AQJ75  ♥ 9  ♠ A1074  ♣ 1094	Pass Pass	North  1 V  1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 261 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 N	North:  ♠ Q964  ♥ K8754  ♠ AQ  ♣ 74	South:  ♠ K3  ♥ AQJ  ♦ 1085  ♣ QJ862	Pass Pass Pass	North  1♥  2◆¹  4♥  Minor	Pass Pass AP	1♣ 1NT 3♥ <sup>2</sup>
Board: 262 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3N N	North:  ♠ Q92  ♥ J5  ♠ AK9  ♣ K10763	South:  ♠ K54  ▼ A10872  • 106  ♣ A95	Pass Pass	North 1♣ 1NT 3NT 7 Minor	Pass Pass AP	1♥ 2◆¹
Board: 263 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ AJ764  ♥ K32  ♠ Q5  ♣ Q98	South:  ♠ K10  ♥ Q95  ♠ AKJ94  ♣ J72	Pass Pass AP	North  1♣  2♣¹  Minor	Pass Pass	1 → 1NT 3NT
Board: 264 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3♠ S	North:  ♠ A109  ♥ Q42  • 764  ♣ AQ43	South:  ♠ KQ743  ♥ K5  ♠ A105  ♣ 765	Pass Pass AP	North 1♣ 1NT 2♣²  Minor	Pass Pass Pass	1♠ 2♠¹ 3♠

Board: 260	The opponents are silent.  Partner bids first.
Board: 261	The opponents are silent. You bid first.
Board: 262	The opponents are silent.  Partner bids first.
Board: 263	The opponents are silent.  You bid first.
Board: 264 Dealer: N  Vul: NS  HCP: 12  ★ KQ743  ★ K5  ★ A105  ★ 765	The opponents are silent.  Partner bids first.

Board: 260 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 3N N	North:  ♠ K8  ♥ KJ852  • QJ6  ♣ KJ6	South:  ♠ AQJ75  ♥ 9  ♠ A1074  ♣ 1094	Pass Pass	North  1 V  1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 261 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 N	North:  ♠ Q964  ♥ K8754  ♠ AQ  ♣ 74	South:  ♠ K3  ♥ AQJ  ♦ 1085  ♣ QJ862	Pass Pass Pass	North  1♥  2◆¹  4♥  Minor	Pass Pass AP	1♣ 1NT 3♥ <sup>2</sup>
Board: 262 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3N N	North:  ♠ Q92  ♥ J5  ♠ AK9  ♣ K10763	South:  ♠ K54  ▼ A10872  • 106  ♣ A95	Pass Pass	North 1♣ 1NT 3NT 7 Minor	Pass Pass AP	1♥ 2◆¹
Board: 263 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ AJ764  ♥ K32  ♠ Q5  ♣ Q98	South:  ♠ K10  ♥ Q95  ♠ AKJ94  ♣ J72	Pass Pass AP	North  1♣  2♣¹  Minor	Pass Pass	1 → 1NT 3NT
Board: 264 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3♠ S	North:  ♠ A109  ♥ Q42  • 764  ♣ AQ43	South:  ♠ KQ743  ♥ K5  ♠ A105  ♣ 765	Pass Pass AP	North 1♣ 1NT 2♣²  Minor	Pass Pass Pass	1♠ 2♠¹ 3♠

Board: 265 Dealer: S Vul: Both HCP: 12	<ul><li>★K1032</li><li>▼K9853</li><li>◆KQ6</li><li>◆J</li></ul>	The opponents are silent.  Partner bids first.
Board: 266 Dealer: N Vul: EW HCP: 14	♦ 82 ▼ A98 ♦ K42 • AK1093	The opponents are silent. You bid first.
Board: 267 Dealer: S Vul: Both HCP: 11	<ul><li>★ 53</li><li>▼ A10943</li><li>◆ J107</li><li>♣ AQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 268 Dealer: N Vul: None HCP: 14	<ul><li>★ A105</li><li>▼ K10</li><li>◆ K94</li><li>◆ A10732</li></ul>	The opponents are silent. You bid first.

Board: 265	North:	South:	West	North	East	South 1♣
Dealer: S Vul: Both	<b>♠</b> K1032	<b>♠</b> QJ4	Pass	1♥	Pass	1NT
North HCP: 12	<b>♥</b> K9853	<b>♥</b> J64	Pass	$2^{1}$	Pass	<b>3</b> ♥ <sup>2</sup>
South HCP: 13	♦ KQ6	♦ AJ4	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> J	♣ A985	1. New	Minor !	Forcing	g
			2. 3 🔻			
			West	North	East	South
				1♣	Pass	1♥
Board: 266	North:	South:	Pass	1NT	Pass	$2^{\bullet 1}$
Dealer: N	Norui. <b>♦</b> 82	<b>♠</b> A9	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3 <b>♠</b> <sup>3</sup>
Vul: EW	<b>▼</b> A98	<b>♥</b> KJ432	Pass	4 <b>♣</b> <sup>4</sup>	Pass	4♥
North HCP: 14 South HCP: 12	<b>♦</b> K42	<b>♦</b> J1075	AP			
Contract: 4♥ S	<b>♣</b> AK1093	<b>♣</b> QJ		Minor 1	Forcing	g
			2.3			
				bid, a ♠		
			4. Cue	bid, a ♣	stopp	er
Board: 267	NI41	C41	West	North	East	South
Dealer: S	North: ♠ 53	South: ♠ KJ2				1♣
Vul: Both	♥ A10943	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 11	◆ J107	<b>♦</b> 954	Pass	$2^{\downarrow 1}$	Pass	2NT
South HCP: 12 Contract: 2N S	♣ AQ4	<b>♣</b> KJ832	AP			
Connact. 21V S			1. New	Minor 1	Forcing	g
Board: 268	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> A105	Soum: <b>♠</b> 4 <b>♥</b> AQJ74		1♣	Pass	1 <b>y</b>
Vul: None	<b>♥</b> K10		Pass	1NT	Pass	_
North HCP: 14	♦ K94	◆ A1053	Pass	3NT	AP	
South HCP: 12 Contract: 3N N	♣ A10732	<b>♣</b> J96		Minor 1		OT.

Board: 265 Dealer: S Vul: Both HCP: 13	<ul><li>♣ QJ4</li><li>♥ J64</li><li>◆ AJ4</li><li>♣ A985</li></ul>	The opponents are silent. You bid first.
Board: 266 Dealer: N Vul: EW HCP: 12	<ul><li>★ A9</li><li>▼ KJ432</li><li>◆ J1075</li><li>◆ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 267 Dealer: S Vul: Both HCP: 12	<ul><li>★ KJ2</li><li>★ KJ</li><li>◆ 954</li><li>◆ KJ832</li></ul>	The opponents are silent. You bid first.
Board: 268 Dealer: N Vul: None HCP: 12	<ul><li>♣ 4</li><li>♥ AQJ74</li><li>◆ A1053</li><li>♣ J96</li></ul>	The opponents are silent.  Partner bids first.

Board: 265	North:	South:	West	North	East	South 1♣
Dealer: S Vul: Both	<b>♠</b> K1032	<b>♠</b> QJ4	Pass	1♥	Pass	1NT
North HCP: 12	<b>♥</b> K9853	<b>♥</b> J64	Pass	$2^{\bullet 1}$	Pass	<b>3</b> ♥ <sup>2</sup>
South HCP: 13	♦ KQ6	♦ AJ4	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> J	♣ A985	1. New	Minor !	Forcing	g
			2. 3 🔻			
			West	North	East	South
				1♣	Pass	1♥
Board: 266	North:	South:	Pass	1NT	Pass	$2^{\bullet 1}$
Dealer: N	Norui. <b>♦</b> 82	<b>♠</b> A9	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3 <b>♠</b> <sup>3</sup>
Vul: EW	<b>▼</b> A98	<b>♥</b> KJ432	Pass	4 <b>♣</b> <sup>4</sup>	Pass	4♥
North HCP: 14 South HCP: 12	<b>♦</b> K42	<b>♦</b> J1075	AP			
Contract: 4♥ S	<b>♣</b> AK1093	<b>♣</b> QJ		Minor 1	Forcing	g
			2.3			
				bid, a ♠		
			4. Cue	bid, a ♣	stopp	er
Board: 267	NI41	C41	West	North	East	South
Dealer: S	North: ♠ 53	South: ♠ KJ2				1♣
Vul: Both	♥ A10943	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 11	◆ J107	<b>♦</b> 954	Pass	$2^{\downarrow 1}$	Pass	2NT
South HCP: 12 Contract: 2N S	♣ AQ4	<b>♣</b> KJ832	AP			
Connact. 21V S			1. New	Minor 1	Forcing	g
Board: 268	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> A105	Soum: <b>♠</b> 4 <b>♥</b> AQJ74		1♣	Pass	1 <b>y</b>
Vul: None	<b>♥</b> K10		Pass	1NT	Pass	_
North HCP: 14	♦ K94	◆ A1053	Pass	3NT	AP	
South HCP: 12 Contract: 3N N	♣ A10732	<b>♣</b> J96		Minor 1		OT.

Board: 269 Dealer: S Vul: EW HCP: 12	<ul><li>♣ A75</li><li>♥ QJ1052</li><li>◆ J9</li><li>♣ A87</li></ul>	The opponents are silent.  Partner bids first.
Board: 270 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQ</li><li>▼ J96</li><li>◆ K1064</li><li>◆ K943</li></ul>	The opponents are silent.  You bid first.
Board: 271 Dealer: S Vul: None HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 272 Dealer: N Vul: NS HCP: 13	<ul><li>★ K6</li><li>♥ Q75</li><li>◆ KQ643</li><li>◆ QJ5</li></ul>	The opponents are silent. You bid first.
Board: 273 Dealer: S Vul: Both HCP: 12	<ul><li>▲ AJ762</li><li>✔ A7</li><li>◆ 53</li><li>♣ QJ96</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1
Board: 269			Pass	1♥	Pass	1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: EW	<b>♠</b> A75 <b>♥</b> QJ1052	<b>♦</b> J102 <b>♥</b> A96	Pass	3 <b>♠</b> <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
North HCP: 12	• J9	◆ AKQ74	Pass	<b>4♥</b>	AP	
South HCP: 14 Contract: 4♥ N	♣ A87	<b>♣</b> 65	1. New 2. 3 ♥	Minor 1	Forcing	g
			3. Cue	bid, a ♠	stoppe	er
			4. Cue	bid, a ♦	stoppe	er
Board: 270	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠KQ	<b>♦</b> A8754		1♦	Pass	1♠
North HCP: 12	<b>♥</b> J96	<b>♥</b> K32	Pass	1NT	Pass	2 <b>♣</b> ¹
South HCP: 12	♦ K1064	• Q2	Pass	2NT	AP	
Contract: 2N N	<b>♣</b> K943	<b>♣</b> QJ8	1. New	Minor 1	Forcing	g
Board: 271	North:	South:	West	North	East	
Dealer: S	<b>♣</b> J1075	<b>♦</b> K64	D	1 00	D	1 <b>♦</b>
Vul: None North HCP: 12	<b>♥</b> AQ954	<b>♥</b> J8	Pass Pass	1♥ 2♣¹		1NT 3NT
South HCP: 14	♦ KQ8	◆ J962	AP	<b>∠</b> ••	rass	3111
Contract: 3N S	<b>♣</b> 3	♣ AKQ8		Minor 1	Forcing	g
			West	North	Fast	South
Board: 272	North:	South:	,, est	1		14
Dealer: N Vul: NS	<b>★</b> K6	♠ A10974	Pass	1NT	Pass	2 <b>♣</b> ¹
North HCP: 13	♥ Q75 ♦ KQ643	<b>♥</b> AK8 <b>♦</b> 105	Pass	3NT	AP	
South HCP: 11 Contract: 3N N	<b>♣</b> QJ5	<b>♣</b> 743	1. New	Minor 1	Forcing	g
Board: 273			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: Both	<b>♠</b> AJ762 <b>♥</b> A7	<b>♦</b> K5 <b>♥</b> 954	Pass	1♠	Pass	1NT
North HCP: 12	◆ A/ ◆ 53	▼ 954 ◆ AQJ107	Pass	<b>2♣</b> ¹	Pass	3NT
South HCP: 14	<b>♣</b> QJ96	♣ A43	AP			
Contract: 3N S	•		1. New	Minor 1	Forcing	g

Board: 269 Dealer: S Vul: EW HCP: 14	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 270 Dealer: N Vul: Both HCP: 12	<ul><li>★ A8754</li><li>♥ K32</li><li>◆ Q2</li><li>◆ QJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 271 Dealer: S Vul: None HCP: 14	<ul><li>★ K64</li><li>♥ J8</li><li>◆ J962</li><li>◆ AKQ8</li></ul>	The opponents are silent. You bid first.
Board: 272 Dealer: N Vul: NS HCP: 11	<ul><li>★ A10974</li><li>★ AK8</li><li>★ 105</li><li>★ 743</li></ul>	The opponents are silent.  Partner bids first.
Board: 273 Dealer: S Vul: Both HCP: 14	<ul><li>★ K5</li><li>♥ 954</li><li>◆ AQJ107</li><li>◆ A43</li></ul>	The opponents are silent.  You bid first.

			West	North	East	South 1
Board: 269			Pass	1♥	Pass	1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: EW	<b>♠</b> A75 <b>♥</b> QJ1052	<b>♦</b> J102 <b>♥</b> A96	Pass	3 <b>♠</b> <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
North HCP: 12	• J9	◆ AKQ74	Pass	<b>4♥</b>	AP	
South HCP: 14 Contract: 4♥ N	♣ A87	<b>♣</b> 65	1. New 2. 3 ♥	Minor 1	Forcing	g
			3. Cue	bid, a ♠	stoppe	er
			4. Cue	bid, a ♦	stoppe	er
Board: 270	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠KQ	<b>♦</b> A8754		1♦	Pass	1♠
North HCP: 12	<b>♥</b> J96	<b>♥</b> K32	Pass	1NT	Pass	2 <b>♣</b> ¹
South HCP: 12	♦ K1064	• Q2	Pass	2NT	AP	
Contract: 2N N	<b>♣</b> K943	<b>♣</b> QJ8	1. New	Minor 1	Forcing	g
Board: 271	North:	South:	West	North	East	
Dealer: S	<b>♣</b> J1075	<b>♦</b> K64	D	1 00	D	1 <b>♦</b>
Vul: None North HCP: 12	<b>♥</b> AQ954	<b>♥</b> J8	Pass Pass	1♥ 2♣¹		1NT 3NT
South HCP: 14	♦ KQ8	◆ J962	AP	<b>∠</b> ••	rass	3111
Contract: 3N S	<b>♣</b> 3	♣ AKQ8		Minor 1	Forcing	g
			West	North	Fast	South
Board: 272	North:	South:	,, est	1		14
Dealer: N Vul: NS	<b>★</b> K6	♠ A10974	Pass	1NT	Pass	2 <b>♣</b> ¹
North HCP: 13	♥ Q75 ♦ KQ643	<b>♥</b> AK8 <b>♦</b> 105	Pass	3NT	AP	
South HCP: 11 Contract: 3N N	<b>♣</b> QJ5	<b>♣</b> 743	1. New	Minor 1	Forcing	g
Board: 273			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: Both	<b>♠</b> AJ762 <b>♥</b> A7	<b>♦</b> K5 <b>♥</b> 954	Pass	1♠	Pass	1NT
North HCP: 12	◆ A/ ◆ 53	▼ 954 ◆ AQJ107	Pass	<b>2♣</b> ¹	Pass	3NT
South HCP: 14	<b>♣</b> QJ96	♣ A43	AP			
Contract: 3N S	•		1. New	Minor 1	Forcing	g

Board: 274 Dealer: N Vul: None HCP: 14	<ul><li>♣854</li><li>★ A4</li><li>◆ A53</li><li>♣ AQ532</li></ul>	The opponents are silent. You bid first.
Board: 275 Dealer: S Vul: NS HCP: 11	<ul><li>★ KJ2</li><li>★ AJ653</li><li>◆ 96</li><li>★ Q108</li></ul>	The opponents are silent.  Partner bids first.
Board: 276 Dealer: N Vul: EW HCP: 14	<ul><li>◆953</li><li>✓ AJ</li><li>◆ AKQ54</li><li>◆ 762</li></ul>	The opponents are silent. You bid first.
Board: 277 Dealer: S Vul: None HCP: 11	<ul><li>★K10642</li><li>★K10</li><li>◆KQ108</li><li>◆98</li></ul>	The opponents are silent.  Partner bids first.
Board: 278 Dealer: N Vul: EW HCP: 13	<ul><li>102</li><li>✓ AJ7</li><li>✓ KQ83</li><li>✓ K1076</li></ul>	The opponents are silent.  You bid first.

Board: 274 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♠ S	North:  ◆ 854  ▼ A4  ◆ A53  ◆ AQ532	South:  ♠ KQ762  ♥ K6  ♠ K842  ♣ 87	Pass Pass AP	North 1♣ 1NT 3♣²  Minor	Pass Pass Pass	1♠ 2♠¹ 4♠
Board: 275 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ KJ2  ♥ AJ653  ♦ 96  ♣ Q108	South:  ♠ A104  ♥ Q2  ♠ KJ1083  ♣ K73	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1 <b>♦</b> 1NT 3NT
Board: 276 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North:  ◆ 953  ▼ AJ  ◆ AKQ54  ◆ 762	South:  ♠ AQ107  ♥ Q10972  • J8  ♣ K8	Pass Pass	North  1  1NT  3NT  Minor	Pass Pass AP	1 <b>∨</b> 2♣¹
Board: 277 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ K10642  ♥ K10  ♦ KQ108  ♣ 98	South:  ♠ A7  ♥ J83  ♠ AJ4  ♣ QJ763	Pass Pass AP	North  1♠  2♦¹  Minor	Pass Pass	1♣ 1NT 3NT
Board: 278 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 3N N	North:  ♠ 102  ♥ AJ7  ♠ KQ83  ♣ K1076	South:  ♠ AJ863  ♥ 3  ♠ 652  ♠ AQJ4	Pass Pass	North  1   1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♣</b> ¹

Board: 274 Dealer: N Vul: None HCP: 11	<ul><li>★ KQ762</li><li>★ K6</li><li>★ K842</li><li>★ 87</li></ul>	The opponents are silent.  Partner bids first.
Board: 275 Dealer: S Vul: NS HCP: 13	<ul><li>★ A104</li><li>♥ Q2</li><li>◆ KJ1083</li><li>◆ K73</li></ul>	The opponents are silent. You bid first.
Board: 276 Dealer: N Vul: EW HCP: 12	<ul><li>AQ107</li><li>♥ Q10972</li><li>J8</li><li>★ K8</li></ul>	The opponents are silent.  Partner bids first.
Board: 277 Dealer: S Vul: None HCP: 13	<ul><li>♠ A7</li><li>♥ J83</li><li>♠ AJ4</li><li>♠ QJ763</li></ul>	The opponents are silent.  You bid first.
Board: 278 Dealer: N Vul: EW HCP: 12	<ul><li>▲ AJ863</li><li>▼ 3</li><li>◆ 652</li><li>▲ AQJ4</li></ul>	The opponents are silent.  Partner bids first.

Board: 274 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♠ S	North:  ◆ 854  ▼ A4  ◆ A53  ◆ AQ532	South:  ♠ KQ762  ♥ K6  ♠ K842  ♣ 87	Pass Pass AP	North 1♣ 1NT 3♣²  Minor	Pass Pass Pass	1♠ 2♠¹ 4♠
Board: 275 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ KJ2  ♥ AJ653  ♦ 96  ♣ Q108	South:  ♠ A104  ♥ Q2  ♠ KJ1083  ♣ K73	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1 <b>♦</b> 1NT 3NT
Board: 276 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North:  ◆ 953  ▼ AJ  ◆ AKQ54  ◆ 762	South:  ♠ AQ107  ♥ Q10972  • J8  ♣ K8	Pass Pass	North  1  1NT  3NT  Minor	Pass Pass AP	1 <b>∨</b> 2♣¹
Board: 277 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ K10642  ♥ K10  ♦ KQ108  ♣ 98	South:  ♠ A7  ♥ J83  ♠ AJ4  ♣ QJ763	Pass Pass AP	North  1♠  2♦¹  Minor	Pass Pass	1♣ 1NT 3NT
Board: 278 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 3N N	North:  ♠ 102  ♥ AJ7  ♠ KQ83  ♣ K1076	South:  ♠ AJ863  ♥ 3  ♠ 652  ♠ AQJ4	Pass Pass	North  1   1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♣</b> ¹

Board: 279 Dealer: S Vul: Both HCP: 11  Board: 280 Vul: NS Dealer: N Vul: NS HCP: 12  Board: 281 Dealer: S Vul: EW HCP: 12  Board: 282 Dealer: N Vul: EW HCP: 12  Board: 282 Dealer: N Vul: Both HCP: 12  Board: 283 Vul: Both HCP: 12  Board: 284 Dealer: N Vul: Both HCP: 12  Board: 285 Dealer: N Vul: Both Vul: Partner bids first.			
Dealer: N Vul: NS HCP: 12  AK5 HCP: 12  AK5 Dealer: S Vul: EW HCP: 12  Board: 282 HCP: 12  A92 Dealer: N Vul: Both Vul: None  AJ873 Dealer: S Vul: None  A92  Partner bids first  Partner bids first  Partner bids first	Dealer: S Vul: Both	<ul><li>▼ K95</li><li>◆ Q109</li></ul>	
Dealer: S Vul: EW HCP: 12  Approximately App	Dealer: N Vul: NS	<ul><li>KQ9</li><li>KJ5</li></ul>	
Dealer: N	Dealer: S Vul: EW	<ul><li>★ AJ652</li><li>★ 7654</li></ul>	
Dealer: S Vul: None A92  The opponents are silent.  Partner bids first	Dealer: N Vul: Both	<ul><li>★ A96</li><li>★ J1097</li></ul>	
	Dealer: S Vul: None	<b>▼</b> 102 <b>→</b> A92	

Board: 279 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2♠ N	North:  ♠ AJ874  ♥ K95  ♠ Q109  ♠ J4	South:  ♠ K.53  ♥ QJ4  ♦ J532  ♠ KQ8	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1♦ 1NT 2♠ <sup>2</sup>
Board: 280 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2N N	North:	South:  ♠ K8432  ♥ A2  ♦ 32  ♠ A543	Pass Pass	North  1   1NT  2NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 281 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ AK5  ♥ AJ652  ♦ 7654  ♠ 2	South:  ♣ J43  ♥ K7  ♦ AK9  ♣ J8653	Pass Pass AP	North  1♥  2◆¹  Minor	Pass Pass	1♣ 1NT 3NT
Board: 282 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♠ A92  ♥ A96  ♦ J1097  ♣ QJ5	South:  ♠ K7643  ♥ Q87  ♠ AK64  ♣ 2	Pass Pass AP	North 1  1NT 2  2  ✓ Minor	Pass Pass Pass	1♠ 2♣¹ 4♠
Board: 283 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ AJ873  ♥ 102  ♠ A92  ♠ K103	South:	Pass Pass AP	North  1♠  2♦¹  Minor	Pass Pass	1♥ 1NT 3NT

Board: 279 Dealer: S Vul: Both HCP: 12	<ul><li>★ K53</li><li>♥ QJ4</li><li>◆ J532</li><li>◆ KQ8</li></ul>	The opponents are silent. You bid first.
Board: 280 Dealer: N Vul: NS HCP: 11	<ul><li>★ K8432</li><li>★ A2</li><li>★ 32</li><li>★ A543</li></ul>	The opponents are silent.  Partner bids first.
Board: 281 Dealer: S Vul: EW HCP: 12	<ul><li>↓ J43</li><li>↓ K7</li><li>↓ AK9</li><li>↓ J8653</li></ul>	The opponents are silent.  You bid first.
Board: 282 Dealer: N Vul: Both HCP: 12	<ul><li>★ K7643</li><li>♥ Q87</li><li>◆ AK64</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 283 Dealer: S Vul: None HCP: 14	<ul><li>★ 54</li><li>★ AQ864</li><li>★ K108</li><li>★ AJ5</li></ul>	The opponents are silent. You bid first.

Board: 279 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2♠ N	North:  ♠ AJ874  ♥ K95  ♠ Q109  ♠ J4	South:  ♠ K.53  ♥ QJ4  ♦ J532  ♠ KQ8	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1♦ 1NT 2♠ <sup>2</sup>
Board: 280 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2N N	North:	South:  ♠ K8432  ♥ A2  ♦ 32  ♠ A543	Pass Pass	North  1   1NT  2NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 281 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ AK5  ♥ AJ652  ♦ 7654  ♠ 2	South:  ♣ J43  ♥ K7  ♦ AK9  ♣ J8653	Pass Pass AP	North  1♥  2◆¹  Minor	Pass Pass	1♣ 1NT 3NT
Board: 282 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♠ A92  ♥ A96  ♦ J1097  ♣ QJ5	South:  ♠ K7643  ♥ Q87  ♠ AK64  ♣ 2	Pass Pass AP	North 1  1NT 2  2  ✓ Minor	Pass Pass Pass	1♠ 2♣¹ 4♠
Board: 283 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ AJ873  ♥ 102  ♠ A92  ♠ K103	South:	Pass Pass AP	North  1♠  2♦¹  Minor	Pass Pass	1♥ 1NT 3NT

Board: 284 Dealer: N Vul: EW HCP: 12	<ul><li>52</li><li>✓ J54</li><li>✓ A106</li><li>✓ AK1096</li></ul>	The opponents are silent. You bid first.
Board: 285 Dealer: S Vul: Both HCP: 12	<ul><li>♠ AKJ75</li><li>♥ Q93</li><li>♦ 1092</li><li>♠ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 286 Dealer: N Vul: None HCP: 12	<ul><li>★743</li><li>♥Q107</li><li>★KQ87</li><li>★KQ8</li></ul>	The opponents are silent. You bid first.
Board: 287 Dealer: S Vul: NS HCP: 12	<ul><li>★ K10832</li><li>★ K4</li><li>◆ Q3</li><li>◆ A1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 288 Dealer: N Vul: Both HCP: 12	<ul><li>★ 532</li><li>▼ AQ6</li><li>◆ AJ632</li><li>♣ J7</li></ul>	The opponents are silent. You bid first.

Board: 284 Dealer: N Vul: EW North HCP: 12 South HCP: 11	North:  ◆ 52  ▼ J54  ◆ A106  ◆ AK1096	South:  ♠ KJ873  ♥ A10  ♦ 987  ♣ QJ8	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3NT AP  1. New Minor Forcing
Contract: 3N N  Board: 285 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ AKJ75  ♥ Q93  ♦ 1092  ♠ Q9	South:  ♠ Q4  ♥ K104  ♠ AJ54  ♣ A854	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3NT  AP  1. New Minor Forcing
Board: 286 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ 743  ♥ Q107  ♠ KQ87  ♣ KQ8	South:  ♠ AK1096  ♥ A2  ♠ 953  ♣ 632	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1 Pass 2   1 New Minor Forcing  2.3   1 Pass 2   1
Board: 287 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ K10832  ♥ K4  ♠ Q3  ♣ A1096	South:  ♠ AQ  ♥ 1092  ♠ A9842  ♣ Q54	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3NT  AP  1. New Minor Forcing
Board: 288 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ QJ1098  ♥ 83  ♠ K8  ♣ AQ52	West North East South  1 ◆ Pass 1 ◆  Pass 1NT Pass 2 ◆ ¹  Pass 2 ◆ ² Pass 4 ◆  AP  1. New Minor Forcing  2. 3 ◆

Board: 284	The opponents are silent.  Partner bids first.
Board: 285	The opponents are silent. You bid first.
Board: 286	The opponents are silent.  Partner bids first.
Board: 287	The opponents are silent. You bid first.
Board: 288	The opponents are silent.  Partner bids first.

Board: 284 Dealer: N Vul: EW North HCP: 12 South HCP: 11	North:  ◆ 52  ▼ J54  ◆ A106  ◆ AK1096	South:  ♠ KJ873  ♥ A10  ♦ 987  ♣ QJ8	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3NT AP  1. New Minor Forcing
Contract: 3N N  Board: 285 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ AKJ75  ♥ Q93  ♦ 1092  ♠ Q9	South:  ♠ Q4  ♥ K104  ♠ AJ54  ♣ A854	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3NT  AP  1. New Minor Forcing
Board: 286 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ 743  ♥ Q107  ♠ KQ87  ♣ KQ8	South:  ♠ AK1096  ♥ A2  ♠ 953  ♣ 632	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1 Pass 2   1 New Minor Forcing  2.3   1 Pass 2   1
Board: 287 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ K10832  ♥ K4  ♠ Q3  ♣ A1096	South:  ♠ AQ  ♥ 1092  ♠ A9842  ♣ Q54	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3NT  AP  1. New Minor Forcing
Board: 288 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ QJ1098  ♥ 83  ♠ K8  ♣ AQ52	West North East South  1 ◆ Pass 1 ◆  Pass 1NT Pass 2 ◆ ¹  Pass 2 ◆ ² Pass 4 ◆  AP  1. New Minor Forcing  2. 3 ◆

Board: 289 Dealer: S Vul: None HCP: 12	<ul><li>★ AK742</li><li>▼ —</li><li>★ 10742</li><li>★ KQ52</li></ul>	The opponents are silent.  Partner bids first.
Board: 290 Dealer: N Vul: NS HCP: 13	<ul><li>♠ 63</li><li>♥ KJ5</li><li>♦ K872</li><li>♠ AQ74</li></ul>	The opponents are silent.  You bid first.
Board: 291 Dealer: S Vul: EW HCP: 11	<ul><li>♣ AJ1032</li><li>♥ 94</li><li>♦ K2</li><li>♣ QJ63</li></ul>	The opponents are silent.  Partner bids first.
Board: 292 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q92</li><li>♥ AK5</li><li>◆ KQ65</li><li>♣ 1095</li></ul>	The opponents are silent. You bid first.
Board: 293 Dealer: S Vul: NS HCP: 11	<ul><li>★ K962</li><li>★ KJ876</li><li>◆ 5</li><li>★ KJ9</li></ul>	The opponents are silent.  Partner bids first.

Board: 289 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ AK742  ♥ —  • 10742  ♣ KQ52	South:	West North East South  1  Pass 1  Pass 1NT  Pass 2  1  Pass 3NT  AP  1. New Minor Forcing
Board: 290 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4 S	North:	South:  ♣ KJ5  ▼ AQ743  • Q106  ♣ 106	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1 Pass 3  Pass 3  Pass 3  Pass 4  Pass 4  Pass 4  Pass 4   AP  1. New Minor Forcing 2. 3  3. Cue bid, a   stopper 4. Cue bid, a  stopper
Board: 291 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ AJ1032  ♥ 94  ♠ K2  ♣ QJ63	South:  ♠ K5  ▼ 1073  ◆ Q963  ♣ AK94	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3NT  AP  1. New Minor Forcing
Board: 292 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 S	North:  ♠ Q92  ♥ AK5  ♠ KQ65  ♣ 1095	South:  ♠ A10764  ♥ 62  ♠ A97  ♣ K62	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1 Pass 3   2 Pass 4   AP  1. New Minor Forcing  2. 3   4

Board: 293 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ K962  ♥ KJ876  ♦ 5  ♠ KJ9	South:	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1 → 1NT 3NT
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Board: 289 Dealer: S Vul: None HCP: 12	<b>♥</b> KJ863	The opponents are silent. You bid first.
Board: 29 Dealer: N Vul: NS HCP: 12	0	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: EW HCP: 12	1	The opponents are silent. You bid first.
Board: 29 Dealer: N Vul: None HCP: 11	<b>♥</b> 62	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 13	3	The opponents are silent. You bid first.

Board: 289 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ AK742  ♥ —  • 10742  ♣ KQ52	South:	West North East South  1  Pass 1  Pass 1NT  Pass 2  1  Pass 3NT  AP  1. New Minor Forcing
Board: 290 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4 S	North:	South:  ♣ KJ5  ▼ AQ743  • Q106  ♣ 106	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1 Pass 3  Pass 3  Pass 3  Pass 4  Pass 4  Pass 4  Pass 4   AP  1. New Minor Forcing 2. 3  3. Cue bid, a   stopper 4. Cue bid, a  stopper
Board: 291 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ AJ1032  ♥ 94  ♠ K2  ♣ QJ63	South:  ♠ K5  ▼ 1073  ◆ Q963  ♣ AK94	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3NT  AP  1. New Minor Forcing
Board: 292 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 S	North:  ♠ Q92  ♥ AK5  ♠ KQ65  ♣ 1095	South:  ♠ A10764  ♥ 62  ♠ A97  ♣ K62	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1 Pass 3   2 Pass 4   AP  1. New Minor Forcing  2. 3   4

Board: 293 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ K962  ♥ KJ876  ♦ 5  ♠ KJ9	South:	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1 → 1NT 3NT
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Board: 294 Dealer: N Vul: EW HCP: 13	<ul><li>♣ J106</li><li>♥ KQ5</li><li>◆ QJ4</li><li>♣ KJ92</li></ul>	The opponents are silent. You bid first.
Board: 295 Dealer: S Vul: Both HCP: 12	<ul><li>♣ A72</li><li>♥ AJ632</li><li>◆ Q2</li><li>♣ J53</li></ul>	The opponents are silent.  Partner bids first.
Board: 296 Dealer: N Vul: NS HCP: 12	<ul><li>1032</li><li>♥ Q96</li><li>AKJ8</li><li>Q63</li></ul>	The opponents are silent. You bid first.
Board: 297 Dealer: S Vul: EW HCP: 11	<ul><li>★ KQ4</li><li>▼ AQ862</li><li>◆ 8765</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 298 Dealer: N Vul: Both HCP: 12	<ul><li>♠ Q2</li><li>♥ A83</li><li>◆ J9764</li><li>♠ AJ10</li></ul>	The opponents are silent. You bid first.

Board: 294 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4♠ S	North: <b>▲</b> J106 <b>♥</b> KQ5 <b>♦</b> QJ4 <b>♣</b> KJ92	South:  ♠ AK432  ♥ 842  ♠ 1082  ♠ A10	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠  AP  1. New Minor Forcing  2. 3♠
Board: 295 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ A72  ♥ AJ632  • Q2  ♣ J53	South:	West North East South  1 ◆ Pass 1 ▼ Pass 1NT Pass 2 ♣ ¹ Pass 3 ▼ ² Pass 3 ♣ ³ Pass 4 ♣ ⁴ Pass 4 ▼ AP  1. New Minor Forcing 2. 3 ▼ 3. Cue bid, a ♠ stopper 4. Cue bid, a ♠ stopper
Board: 296 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2♠ S	North:	South:  ♠ K8764  ♥ K87  ♦ 32  ♣ AJ5	West North East South  1  Pass 1  Pass 1  Pass 2   2  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   4
Board: 297 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ KQ4  ♥ AQ862  ♠ 8765  ♣ 4	South:  ♠ AJ2  ♥ J3  ♠ A104  ♣ Q10973	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2•¹ Pass 3NT  AP  1. New Minor Forcing

Board: 298 Dealer: N	North: ♠ Q2	South: <b>♠</b> J9654	West	North 1♦	East Pass	_
Vul: Both North HCP: 12	<b>♥</b> Q2	♥ Q105	Pass	1NT	1 0000	
South HCP: 12	<b>♦</b> J9764	<b>♦</b> AQ5	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AJ10	<b>♣</b> K6	1. New	Minor 1	Forcing	g

Board: 294 Dealer: N Vul: EW HCP: 11	<ul><li>★ AK432</li><li>▼ 842</li><li>★ 1082</li><li>★ A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 295 Dealer: S Vul: Both HCP: 13	<ul><li>♠ 64</li><li>♥ 1085</li><li>♠ AK65</li><li>♠ AQ72</li></ul>	The opponents are silent.  You bid first.
Board: 296 Dealer: N Vul: NS HCP: 11	<ul><li>★ K8764</li><li>★ K87</li><li>★ 32</li><li>★ AJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 297 Dealer: S Vul: EW HCP: 12	<ul><li>AJ2</li><li>J3</li><li>A104</li><li>Q10973</li></ul>	The opponents are silent. You bid first.
Board: 298 Dealer: N Vul: Both HCP: 12	<ul><li>▲ J9654</li><li>♥ Q105</li><li>◆ AQ5</li><li>◆ K6</li></ul>	The opponents are silent.  Partner bids first.

Board: 294 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4♠ S	North: <b>▲</b> J106 <b>♥</b> KQ5 <b>♦</b> QJ4 <b>♣</b> KJ92	South:  ♠ AK432  ♥ 842  ♠ 1082  ♠ A10	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠  AP  1. New Minor Forcing  2. 3♠
Board: 295 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ A72  ♥ AJ632  • Q2  ♣ J53	South:	West North East South  1 ◆ Pass 1 ▼ Pass 1NT Pass 2 ♣ ¹ Pass 3 ▼ ² Pass 3 ♣ ³ Pass 4 ♣ ⁴ Pass 4 ▼ AP  1. New Minor Forcing 2. 3 ▼ 3. Cue bid, a ♠ stopper 4. Cue bid, a ♠ stopper
Board: 296 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2♠ S	North:	South:  ♠ K8764  ♥ K87  ♦ 32  ♣ AJ5	West North East South  1  Pass 1  Pass 1  Pass 2   2  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   4  Pass 2   1  Pass 2   4  Pass 2   4
Board: 297 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ KQ4  ♥ AQ862  ♠ 8765  ♣ 4	South:  ♠ AJ2  ♥ J3  ♠ A104  ♣ Q10973	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2•¹ Pass 3NT  AP  1. New Minor Forcing

Board: 298 Dealer: N	North: ♠ Q2	South: <b>♠</b> J9654	West	North 1♦	East Pass	_
Vul: Both North HCP: 12	<b>♥</b> Q2	♥ Q105	Pass	1NT	1 0000	
South HCP: 12	<b>♦</b> J9764	<b>♦</b> AQ5	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AJ10	<b>♣</b> K6	1. New	Minor 1	Forcing	g

Board: 299 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ876</li><li>▼ KQJ5</li><li>◆ J</li><li>◆ J109</li></ul>	The opponents are silent.  Partner bids first.
Board: 300 Dealer: N Vul: EW HCP: 14	<ul><li>★ 1074</li><li>▼ AK5</li><li>◆ KQJ105</li><li>♣ J10</li></ul>	The opponents are silent.  You bid first.
Board: 301 Dealer: S Vul: Both HCP: 12	<ul><li>♠ A73</li><li>♥ Q7642</li><li>♠ Q73</li><li>♠ KJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 302 Dealer: N Vul: None HCP: 14	<ul><li>▲ J85</li><li>♥ K52</li><li>◆ AK75</li><li>♣ K105</li></ul>	The opponents are silent.  You bid first.

Board: 299 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ KJ876  ♥ KQJ5  ♦ J  ♣ J109	South:  ◆ 92  ▼ A63  ◆ AK108  ◆ K732	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3NT AP 1. New Minor Forcing
Board: 300 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ 1074  ♥ AK5  ♠ KQJ105  ♣ J10	South:  ♠ AK952  ♥ 94  ♦ 76  ♠ KQ43	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 1  Pass 2  Pass 2  Pass 4  Pas
Board: 301 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ A73  ♥ Q7642  ♠ Q73  ♠ KJ	South:  ♠ KQJ  ♥ 85  ♠ KJ10  ♠ Q6542	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♠¹ Pass 3NT  AP  1. New Minor Forcing
Board: 302 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 S	North:	South:  ♠ AK762  ♥ A1087  ♦ 92  ♣ 32	West North East South  1 → Pass 1 →  Pass 1NT Pass 2 →  Pass 3 → Pass 4 →  AP  1. New Minor Forcing  2. 3 →

Board: 299 Dealer: S Vul: None HCP: 14	<ul><li>♣ 92</li><li>♥ A63</li><li>♦ AK108</li><li>♣ K732</li></ul>	The opponents are silent. You bid first.
Board: 300 Dealer: N Vul: EW HCP: 12	<ul><li>♠ AK952</li><li>♥ 94</li><li>♦ 76</li><li>♠ KQ43</li></ul>	The opponents are silent.  Partner bids first.
Board: 301 Dealer: S Vul: Both HCP: 12	<ul><li>★ KQJ</li><li>★ 85</li><li>◆ KJ10</li><li>◆ Q6542</li></ul>	The opponents are silent. You bid first.
Board: 302 Dealer: N Vul: None HCP: 11	<ul><li>★ AK762</li><li>★ A1087</li><li>◆ 92</li><li>★ 32</li></ul>	The opponents are silent.  Partner bids first.

Board: 299 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ KJ876  ♥ KQJ5  ♦ J  ♣ J109	South:  ◆ 92  ▼ A63  ◆ AK108  ◆ K732	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3NT AP 1. New Minor Forcing
Board: 300 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ 1074  ♥ AK5  ♠ KQJ105  ♣ J10	South:  ♠ AK952  ♥ 94  ♦ 76  ♠ KQ43	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 1  Pass 2  Pass 2  Pass 4  Pas
Board: 301 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ A73  ♥ Q7642  ♠ Q73  ♠ KJ	South:  ♠ KQJ  ♥ 85  ♠ KJ10  ♠ Q6542	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♠¹ Pass 3NT  AP  1. New Minor Forcing
Board: 302 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 S	North:	South:  ♠ AK762  ♥ A1087  ♦ 92  ♣ 32	West North East South  1 → Pass 1 →  Pass 1NT Pass 2 →  Pass 3 → Pass 4 →  AP  1. New Minor Forcing  2. 3 →

Board: 303 Dealer: S Vul: NS HCP: 11	<ul><li>◆ QJ1065</li><li>♥ A72</li><li>◆ K4</li><li>◆ J53</li></ul>	The opponents are silent.  Partner bids first.
Board: 304 Dealer: N Vul: Both HCP: 12	<ul><li>★ A3</li><li>▼ K72</li><li>◆ 10973</li><li>◆ AJ32</li></ul>	The opponents are silent. You bid first.
Board: 305 Dealer: S Vul: None HCP: 11	<ul><li>♣ QJ1083</li><li>♥ A1076</li><li>◆ A92</li><li>♣ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 306 Dealer: N Vul: NS HCP: 14	<ul><li>↑74</li><li>∀KJ2</li><li>♦862</li><li>♠AKQJ6</li></ul>	The opponents are silent. You bid first.
Board: 307 Dealer: S Vul: EW HCP: 12	<ul><li>AQ62</li><li>✓ AJ982</li><li>✓ J32</li><li>♠ 8</li></ul>	The opponents are silent.  Partner bids first.

Board: 303 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2♠ N	North:  ♠ QJ1065  ♥ A72  ♠ K4  ♣ J53	South:	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1 <b>♦</b> 1NT 2 <b>♦</b> <sup>2</sup>
Board: 304 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ A3  ♥ K72  • 10973  ♣ AJ32	South:  ♠ KQJ108  ♥ QJ54  ♠ K2  ♣ 109	West Pass Pass	North  1   1NT  2NT  Minor	Pass Pass AP	1♠ 2♠¹
Board: 305 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2♠ N	North:  ♠ QJ1083  ♥ A1076  ♠ A92  ♠ 8	South:  ♠ K62  ♥ 82  ♠ K53  ♣ AQ1065	Pass Pass AP	North  1♠  2♦¹  Minor	Pass Pass	1♣ 1NT 2♠ <sup>2</sup>
Board: 306 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♣ 74  ♥ KJ2  ◆ 862  ♣ AKQJ6	South:  ♠ KJ1063  ♥ Q1075  ♠ AQ5  ♣ 9	Pass Pass	North 1♣ 1NT 3NT 7 Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 307 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ AQ62  ♥ AJ982  ♦ J32  ♣ 8	South:	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1♦ 1NT 3NT

Board: 303 Dealer: S Vul: NS HCP: 12	<ul><li>★842</li><li>▼KQ</li><li>◆QJ762</li><li>★A96</li></ul>	The opponents are silent. You bid first.
Board: 304 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQJ108</li><li>♥ QJ54</li><li>◆ K2</li><li>★ 109</li></ul>	The opponents are silent.  Partner bids first.
Board: 305 Dealer: S Vul: None HCP: 12	<ul><li>★ K62</li><li>★ 82</li><li>★ K53</li><li>★ AQ1065</li></ul>	The opponents are silent. You bid first.
Board: 306 Dealer: N Vul: NS HCP: 12	<ul><li>★ KJ1063</li><li>♥ Q1075</li><li>♦ AQ5</li><li>♠ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 307 Dealer: S Vul: EW HCP: 14	<ul><li>◆ 983</li><li>▼ KQ</li><li>◆ K1076</li><li>◆ KQJ6</li></ul>	The opponents are silent.  You bid first.

Board: 303 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2♠ N	North:  ♠ QJ1065  ♥ A72  ♠ K4  ♣ J53	South:	Pass Pass AP	North  1♠  2♣¹  Minor	Pass Pass	1 <b>♦</b> 1NT 2 <b>♦</b> <sup>2</sup>
Board: 304 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ A3  ♥ K72  • 10973  ♣ AJ32	South:  ♠ KQJ108  ♥ QJ54  ♠ K2  ♣ 109	West Pass Pass	North  1   1NT  2NT  Minor	Pass Pass AP	1♠ 2♠¹
Board: 305 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2♠ N	North:  ♠ QJ1083  ♥ A1076  ♠ A92  ♠ 8	South:  ♠ K62  ♥ 82  ♠ K53  ♣ AQ1065	Pass Pass AP	North  1♠  2♦¹  Minor	Pass Pass	1♣ 1NT 2♠ <sup>2</sup>
Board: 306 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♣ 74  ♥ KJ2  ◆ 862  ♣ AKQJ6	South:  ♠ KJ1063  ♥ Q1075  ♠ AQ5  ♣ 9	Pass Pass	North 1♣ 1NT 3NT 7 Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 307 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ AQ62  ♥ AJ982  ♦ J32  ♣ 8	South:	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1♦ 1NT 3NT

Board: 308 Dealer: N Vul: None HCP: 14	<ul><li>★ K104</li><li>★ AK5</li><li>◆ Q63</li><li>★ Q763</li></ul>	The opponents are silent.  You bid first.
Board: 309 Dealer: S Vul: NS HCP: 12	<ul><li>AJ653</li><li>♥ 8632</li><li>AQJ</li><li>5</li></ul>	The opponents are silent.  Partner bids first.
Board: 310 Dealer: N Vul: Both HCP: 14	<ul><li>♦ 854</li><li>♥ J93</li><li>♦ AQ873</li><li>♠ AK</li></ul>	The opponents are silent. You bid first.
Board: 311 Dealer: S Vul: NS HCP: 12	<ul><li>♠ AKJ53</li><li>♥ K652</li><li>♦ J2</li><li>♠ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 312 Dealer: N Vul: Both HCP: 12	<ul><li>★ K8</li><li>♥ 963</li><li>◆ AQ842</li><li>◆ QJ3</li></ul>	The opponents are silent. You bid first.

Board: 308 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♥ S	North:  ♠ K104  ♥ AK5  ♠ Q63  ♠ Q763	South:  ♠ A863  ♥ Q10732  ♦ J98  ♠ A	Pass Pass AP	North 1♣ 1NT 3♥²  Minor	Pass Pass Pass	1♥ 2◆¹ 4♥
Board: 309 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ AJ653  ♥ 8632  ♠ AQJ  ♣ 5	South:  • 109  • QJ7  • K84  • AK1084	Pass Pass AP	North  1♣  2◆¹  Minor	Pass Pass	1♣ 1NT 3NT
Board: 310 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4♠ S	North:  ♠ 854  ▼ J93  ♠ AQ873  ♠ AK	South:  ♠ KQ1032  ♥ AQ6  ♦ 942  ♣ J9	Pass Pass AP	North 1  1NT 3  2  Minor	Pass Pass Pass	1♠ 2♣¹ 4♠
Board: 311 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ AKJ53  ♥ K652  ♦ J2  ♣ 75	South:  ♠ 1086  ♥ AQ  ♠ Q9864  ♣ KQ3	Pass Pass Pass AP 1. New 2. 3 •	North  1♠  2♣¹  4♥³  Minor  bid, a ♥	Pass Pass Pass Forcing	1 ↑ 1NT 3 ♠ 2 4 ♠

Board: 312 West North East South South: North: Dealer: N 1♦ Pass 1♠ **♦** K8 **♦** AQ1095 Vul: Both 1NT Pass  $2 \clubsuit^1$ **9**63 ♥ AQ2 Pass North HCP: 12 ◆ AQ842 **♦**9 Pass 3NT AP South HCP: 12 **♣** QJ3 **♣** 10952 1. New Minor Forcing Contract: 3N N

Dea Vul	rd: 308 ler: N : None P: 11	<ul><li>A863</li><li>♥ Q10732</li><li>▶ J98</li><li>A</li></ul>	The opponents are silent.  Partner bids first.
Dea Vul	rd: 309 ler: S : NS P: 13	<ul><li>109</li><li>✓ QJ7</li><li>✓ K84</li><li>AK1084</li></ul>	The opponents are silent. You bid first.
Dea Vul	rd: 310 ler: N : Both P: 12	<ul><li>★ KQ1032</li><li>★ AQ6</li><li>◆ 942</li><li>★ J9</li></ul>	The opponents are silent.  Partner bids first.
Dea Vul	rd: 311 ler: S : NS P: 13	<ul><li>1086</li><li>✓ AQ</li><li>Q9864</li><li>★ KQ3</li></ul>	The opponents are silent. You bid first.
Dea Vul	rd: 312 ler: N : Both P: 12	<ul><li>AQ1095</li><li>AQ2</li><li>9</li><li>10952</li></ul>	The opponents are silent.  Partner bids first.

Board: 308 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♥ S	North:  ♠ K104  ♥ AK5  ♠ Q63  ♠ Q763	South:  ♠ A863  ♥ Q10732  ♦ J98  ♠ A	Pass Pass AP	North 1♣ 1NT 3♥²  Minor	Pass Pass Pass	1♥ 2◆¹ 4♥
Board: 309 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ AJ653  ♥ 8632  ♠ AQJ  ♣ 5	South:  • 109  • QJ7  • K84  • AK1084	Pass Pass AP	North  1♣  2◆¹  Minor	Pass Pass	1♣ 1NT 3NT
Board: 310 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4♠ S	North:  ♠ 854  ▼ J93  ♠ AQ873  ♠ AK	South:  ♠ KQ1032  ♥ AQ6  ♦ 942  ♣ J9	Pass Pass AP	North 1  1NT 3  2  Minor	Pass Pass Pass	1♠ 2♣¹ 4♠
Board: 311 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ AKJ53  ♥ K652  ♦ J2  ♣ 75	South:  ♠ 1086  ♥ AQ  ♠ Q9864  ♣ KQ3	Pass Pass Pass AP 1. New 2. 3 •	North  1♠  2♣¹  4♥³  Minor  bid, a ♥	Pass Pass Pass Forcing	1 ↑ 1NT 3 ♠ 2 4 ♠

Board: 312 West North East South South: North: Dealer: N 1♦ Pass 1♠ **♦** K8 **♦** AQ1095 Vul: Both 1NT Pass  $2 \clubsuit^1$ **9**63 ♥ AQ2 Pass North HCP: 12 ◆ AQ842 **♦**9 Pass 3NT AP South HCP: 12 **♣** QJ3 **♣** 10952 1. New Minor Forcing Contract: 3N N

Board: 313 Dealer: S Vul: None HCP: 12	<ul><li>AK972</li><li>✓ A7</li><li>1093</li><li>J85</li></ul>	The opponents are silent.  Partner bids first.
Board: 314 Dealer: N Vul: EW HCP: 12	<ul><li>♠ A95</li><li>♥ Q102</li><li>♠ K9</li><li>♠ K9632</li></ul>	The opponents are silent. You bid first.
Board: 315 Dealer: S Vul: Both HCP: 11	<ul><li>▶ J943</li><li>♥ AQ864</li><li>▶ J7</li><li>♣ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 316 Dealer: N Vul: None HCP: 13	<ul><li>★ K93</li><li>★ K4</li><li>◆ A9853</li><li>◆ K85</li></ul>	The opponents are silent. You bid first.
Board: 317 Dealer: S Vul: NS HCP: 11	<ul><li>AQJ75</li><li>✓ 4</li><li>Q109</li><li>Q762</li></ul>	The opponents are silent.  Partner bids first.

Board: 313 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ AK972  ♥ A7  • 1093  ♣ J85	South:  ♠ Q10  ♥ K32  ♦ J742  ♣ AQ74	West North East South  1  Pass 1  Pass 1  Pass 1NT  Pass 2  1  Pass 3NT  AP  1. New Minor Forcing
Board: 314 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 44 S	North:  ♣ A95  ♥ Q102  ♠ K9  ♣ K9632	South:	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² Pass 4♠  AP  1. New Minor Forcing  2. 3♠
Board: 315 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3N S	North:	South:  ♠ Q65  ♥ 109  ♠ AQ86  ♣ A652	West North East South  1 →  Pass 1 ▼ Pass 1NT  Pass 2 ♣ 1 Pass 3NT  AP  1. New Minor Forcing
Board: 316 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 44 S	North:  ♠ K93  ♥ K4  ♠ A9853  ♣ K85	South:  ♠ QJ654  ♥ AQ2  ♠ Q  ♠ 10763	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2  Pass 3  Pass 4  AP  1. New Minor Forcing  2. 3  Pass 4  Pas
Board: 317 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ AQJ75  ♥ 4  ♠ Q109  ♠ Q762	South:  ♠ 104  ♥ KQJ52  ♠ AK4  ♣ J93	West North East South  1  Pass 1  Pass 1  Pass 1NT  Pass 2  1  Pass 3NT  AP  1. New Minor Forcing

Board: 313 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q10</li><li>♥ K32</li><li>◆ J742</li><li>♣ AQ74</li></ul>	The opponents are silent. You bid first.
Board: 314 Dealer: N Vul: EW HCP: 12	<ul><li>108632</li><li>★ AK63</li><li>★ AJ8</li><li>★ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 315 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q65</li><li>♥ 109</li><li>♦ AQ86</li><li>♣ A652</li></ul>	The opponents are silent. You bid first.
Board: 316 Dealer: N Vul: None HCP: 11	<ul><li>♣ QJ654</li><li>♥ AQ2</li><li>♦ Q</li><li>♣ 10763</li></ul>	The opponents are silent.  Partner bids first.
Board: 317 Dealer: S Vul: NS HCP: 14	<ul><li>104</li><li>KQJ52</li><li>AK4</li><li>J93</li></ul>	The opponents are silent. You bid first.

Board: 313 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ AK972  ♥ A7  • 1093  ♣ J85	South:  ♠ Q10  ♥ K32  ♦ J742  ♣ AQ74	West North East South  1  Pass 1  Pass 1  Pass 1NT  Pass 2  1  Pass 3NT  AP  1. New Minor Forcing
Board: 314 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 44 S	North:  ♣ A95  ♥ Q102  ♠ K9  ♣ K9632	South:	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² Pass 4♠  AP  1. New Minor Forcing  2. 3♠
Board: 315 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3N S	North:	South:  ♠ Q65  ♥ 109  ♠ AQ86  ♣ A652	West North East South  1 →  Pass 1 ▼ Pass 1NT  Pass 2 ♣ 1 Pass 3NT  AP  1. New Minor Forcing
Board: 316 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 44 S	North:  ♠ K93  ♥ K4  ♠ A9853  ♣ K85	South:  ♠ QJ654  ♥ AQ2  ♠ Q  ♠ 10763	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2  Pass 3  Pass 4  AP  1. New Minor Forcing  2. 3  Pass 4  Pas
Board: 317 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ AQJ75  ♥ 4  ♠ Q109  ♠ Q762	South:  ♠ 104  ♥ KQJ52  ♠ AK4  ♣ J93	West North East South  1  Pass 1  Pass 1  Pass 1NT  Pass 2  1  Pass 3NT  AP  1. New Minor Forcing

Board: 318 Dealer: N Vul: Both HCP: 12	<ul><li>1094</li><li>✓ K10</li><li>✓ K54</li><li>✓ KQJ72</li></ul>	The opponents are silent. You bid first.
Board: 319 Dealer: S Vul: None HCP: 11	<b>★</b> KQ1072 <b>∀</b> K642 <b>♦</b> 3 <b>♣</b> K64	The opponents are silent.  Partner bids first.
Board: 320 Dealer: N Vul: NS HCP: 13	<ul><li>★ K5</li><li>♥ 983</li><li>◆ AQ5</li><li>◆ A6432</li></ul>	The opponents are silent. You bid first.
Board: 321 Dealer: S Vul: EW HCP: 12	<ul><li>↑72</li><li>↓ J10652</li><li>↑ A108</li><li>♠ AK9</li></ul>	The opponents are silent.  Partner bids first.

Board: 318 Dealer: N Vul: Both  North:  1094  Vul: Both	South: <b>★</b> K8762 <b>∀</b> 8754	Pass	North 1♣ 1NT	Pass	1♠	
North HCP: 12	<b>∨</b> K10 <b>♦</b> K54	♦ A3	Pass	2 <b>♠</b> <sup>2</sup>	AP	
South HCP: 11 Contract: 2♠ S	♣ KQJ72		1. New 2. 3 ♠	Minor 1	Forcin	g
Board: 319	Nd.	C Al-	West	North	East	South 1
Dealer: S	North: ♠ KQ1072	South: ♠ J85	Pass	1♠	Pass	1NT
Vul: None North HCP: 11	<b>♥</b> K642	♥ Q95	Pass	2 <b>♣</b> ¹	Pass	
South HCP: 12	<b>•</b> 3	◆ AQ92	AP			
Contract: 2♠ N	<b>♣</b> K64	♣ K64 ♣ QJ10	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>			g
			West	North		
D 1.220		South:  ♠ Q32  ♥ AJ1076  ♦ 87	Pass	1 <b>♣</b> 1NT	Pass	1♥ 2▲1
Board: 320 Dealer: N	North:		Pass	3 <b>∀</b> <sup>2</sup>	Pass	
Vul: NS North HCP: 13	<b>★</b> K5 <b>♥</b> 983 <b>♦</b> AQ5		Pass AP	<b>4</b> ♦ <sup>4</sup>	Pass	
South HCP: 12 Contract: 4♥ S	♣ A6432	◆ KQ10		Minor 1	Forcing	g
				bid, a ♣ bid, a ♠		
			West	North	East	South 1
Dogwdi 221		C 4	Pass	1♥	Pass	1NT
Board: 321 Dealer: S	North:	South: ♠ AK9	Pass	2 <b>♣</b> ¹	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: EW	<b>★</b> 72 <b>∀</b> J10652	♥ Q98	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
North HCP: 12	◆ A108	♦ K976	Pass	<b>4♥</b>	AP .	
South HCP: 13 Contract: 4 V N	<b>♣</b> AK9	<b>♣</b> J62	1. New 2. 3 ♥	Minor 1	Forcing	g
Commut. 1 V 1V			3. Cue	bid, a ♣	stopp	er
			4. Cue	bid, a ♠	stoppe	er

Board: 318 Dealer: N Vul: Both HCP: 11	<ul><li>★ K8762</li><li>★ 8754</li><li>★ A3</li><li>★ A8</li></ul>	The opponents are silent.  Partner bids first.
Board: 319 Dealer: S Vul: None HCP: 12	<ul><li> ♣ J85</li><li> ♥ Q95</li><li> ♠ AQ92</li><li> ♣ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 320 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q32</li><li>♥ AJ1076</li><li>◆ 87</li><li>♣ KQ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 321 Dealer: S Vul: EW HCP: 13	<ul><li>♠ AK9</li><li>♥ Q98</li><li>♠ K976</li><li>♠ J62</li></ul>	The opponents are silent.  You bid first.

Board: 318 Dealer: N Vul: Both  North:  1094  Vul: Both	South: <b>★</b> K8762 <b>∀</b> 8754	Pass	North 1♣ 1NT	Pass	1♠	
North HCP: 12	<b>∨</b> K10 <b>♦</b> K54	♦ A3	Pass	2 <b>♠</b> <sup>2</sup>	AP	
South HCP: 11 Contract: 2♠ S	♣ KQJ72		1. New 2. 3 ♠	Minor 1	Forcin	g
Board: 319	Nd.	C Al-	West	North	East	South 1
Dealer: S	North: ♠ KQ1072	South: ♠ J85	Pass	1♠	Pass	1NT
Vul: None North HCP: 11	<b>♥</b> K642	♥ Q95	Pass	2 <b>♣</b> ¹	Pass	
South HCP: 12	<b>•</b> 3	◆ AQ92	AP			
Contract: 2♠ N	<b>♣</b> K64	♣ K64 ♣ QJ10	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>			g
			West	North		
D 1.220		South:  ♠ Q32  ♥ AJ1076  ♦ 87	Pass	1 <b>♣</b> 1NT	Pass	1♥ 2▲1
Board: 320 Dealer: N	North:		Pass	3 <b>∀</b> <sup>2</sup>	Pass	
Vul: NS North HCP: 13	<b>★</b> K5 <b>♥</b> 983 <b>♦</b> AQ5		Pass AP	<b>4</b> ♦ <sup>4</sup>	Pass	
South HCP: 12 Contract: 4♥ S	♣ A6432	◆ KQ10		Minor 1	Forcing	g
				bid, a ♣ bid, a ♠		
			West	North	East	South 1
Dogwdi 221		C 4	Pass	1♥	Pass	1NT
Board: 321 Dealer: S	North:	South: ♠ AK9	Pass	2 <b>♣</b> ¹	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: EW	<b>★</b> 72 <b>∀</b> J10652	♥ Q98	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
North HCP: 12	◆ A108	♦ K976	Pass	<b>4♥</b>	AP .	
South HCP: 13 Contract: 4 V N	<b>♣</b> AK9	<b>♣</b> J62	1. New 2. 3 ♥	Minor 1	Forcing	g
Commut. 1 V 1V			3. Cue	bid, a ♣	stopp	er
			4. Cue	bid, a ♠	stoppe	er

Board: 322	<b>♦</b> K8	The emperors are silent
Dealer: N	<b>♥</b> Q76	The opponents are silent.

Board: 323	<b>♦</b> A54	The engage are gilent
Dealer: S	♥ Q10752	The opponents are silent.

Board: 324	<b>★</b> 103	The emperate are silent
Dealer: N	<b>♥</b> Q94	The opponents are silent.

Board: 325	<b>♠</b> Q	The emperants are silent
Dealer: S	<b>♥</b> KQ986	The opponents are silent.

Vul: Both	◆ A875	Doute on hide finet
HCP: 12	<b>♣</b> J73	Partner bids first.

Board: 322 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ K8  ♥ Q76  ♠ KQJ108  ♣ Q97	South:	Pass Pass Pass AP 1. New 2. 3   3. Cue	North 1  1NT 3  2  4  4  4  Minor  bid, a ♣  bid, a ♣	Pass Pass Pass Pass Pass Stopp	1♥ 2♣¹ 4♣³ 4♥ g
Board: 323 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ A54  ♥ Q10752  • Q  ♠ K1095	South:  ♠ K93  ♥ A6  ♠ K985  ♣ A872	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1 → 1NT 3NT
Board: 324 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  • 103  • Q94  • J72  • AKQ65	South:  ♠ AKJ65  ♥ A1032  ♠ 654  ♣ 10	Pass Pass AP	North 1♣ 1NT 2♠² Minor	Pass Pass Pass	1♠ 2♦¹ 4♠
Board: 325 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ Q  ♥ KQ986  ♠ A875  ♣ J73	South:  ♠ A63  ♥ A4  ♠ K10432  ♠ K96	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1 → 1NT 3NT

Board: 322 Dealer: N Vul: None HCP: 12	<ul><li>◆ 954</li><li>♥ AJ954</li><li>◆ A9</li><li>◆ K52</li></ul>	The opponents are silent.  Partner bids first.
Board: 323 Dealer: S Vul: NS HCP: 14	<ul><li>★ K93</li><li>★ A6</li><li>★ K985</li><li>★ A872</li></ul>	The opponents are silent. You bid first.
Board: 324 Dealer: N Vul: EW HCP: 12	<ul><li>★ AKJ65</li><li>▼ A1032</li><li>◆ 654</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 325 Dealer: S Vul: Both HCP: 14	<ul><li>★ A63</li><li>★ A4</li><li>★ K10432</li><li>★ K96</li></ul>	The opponents are silent.  You bid first.

Board: 322 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ K8  ♥ Q76  ♠ KQJ108  ♣ Q97	South:	Pass Pass Pass AP 1. New 2. 3   3. Cue	North 1  1NT 3  2  4  4  4  Minor  bid, a ♣  bid, a ♣	Pass Pass Pass Pass Pass Stopp	1♥ 2♣¹ 4♣³ 4♥ g
Board: 323 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ A54  ♥ Q10752  • Q  ♠ K1095	South:  ♠ K93  ♥ A6  ♠ K985  ♣ A872	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1 → 1NT 3NT
Board: 324 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  • 103  • Q94  • J72  • AKQ65	South:  ♠ AKJ65  ♥ A1032  ♠ 654  ♣ 10	Pass Pass AP	North 1♣ 1NT 2♠² Minor	Pass Pass Pass	1♠ 2♦¹ 4♠
Board: 325 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ Q  ♥ KQ986  ♠ A875  ♣ J73	South:  ♠ A63  ♥ A4  ♠ K10432  ♠ K96	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1 → 1NT 3NT

Board: 326 Dealer: N Vul: NS HCP: 13	<ul><li>★ 542</li><li>★ A109</li><li>★ KQ2</li><li>★ KJ104</li></ul>	The opponents are silent. You bid first.
Board: 327 Dealer: S Vul: EW HCP: 12	<ul><li>◆ 964</li><li>♥ AJ842</li><li>◆ A3</li><li>◆ K84</li></ul>	The opponents are silent.  Partner bids first.
Board: 328 Dealer: N Vul: Both HCP: 14	<ul><li>★ K108</li><li>▼ 1095</li><li>◆ KJ97</li><li>◆ AK10</li></ul>	The opponents are silent. You bid first.
Board: 329 Dealer: S Vul: None HCP: 11	<ul><li>★ AKQJ3</li><li>♥ J</li><li>◆ 5432</li><li>◆ 863</li></ul>	The opponents are silent.  Partner bids first.

Board: 326 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4♠ S	North:  ◆ 542  ▼ A109  • KQ2  ◆ KJ104	South:  ♠ AK1098  ♥ 752  ♦ J94  ♣ A6	Pass Pass Pass AP 1. New 2. 3 •	North 1♣ 1NT 3♠² 4♠⁴  Minor	Pass Pass Pass Pass Forcing	1♠ 2♠¹ 4♠³ 4♠
Board: 327 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N S	North:  ◆ 964  ▼ AJ842  ◆ A3  ◆ K84	South:  ♠ A73  ♥ Q6  ♠ KQJ8  ♣ J963	4. Cue West Pass Pass AP	bid, a ♣ bid, a ♠  North  1♥ 2♣¹  Minor	East Pass Pass	South  1  1NT  3NT
Board: 328 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 5 S	North:  ♠ K108  ♥ 1095  • KJ97  ♣ AK10	South:  ◆ 52  ◆ AKJ82  ◆ A108  ◆ 842	Pass Pass Pass AP 1. New 2. 3   3. Cue	North  1 NT  1NT  3 V <sup>2</sup> 4 A <sup>4</sup> Minor  bid, a bid, a A	Pass Pass Pass Pass Stopped	1♥ 2♣¹ 4♦³ 5♥
Board: 329 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ AKQJ3  ♥ J  ♦ 5432  ♣ 863	South:	Pass Pass AP	North  1♠ 2◆¹  Minor	Pass Pass	1♥ 1NT 3NT

Board: 326 Dealer: N Vul: NS HCP: 12	<ul><li>★ AK1098</li><li>▼ 752</li><li>◆ J94</li><li>◆ A6</li></ul>	The opponents are silent.  Partner bids first.
Board: 327 Dealer: S Vul: EW HCP: 13	<ul><li>♠ A73</li><li>♥ Q6</li><li>♦ KQJ8</li><li>♠ J963</li></ul>	The opponents are silent.  You bid first.
Board: 328 Dealer: N Vul: Both HCP: 12	<ul><li>★ 52</li><li>▼ AKJ82</li><li>★ A108</li><li>★ 842</li></ul>	The opponents are silent.  Partner bids first.
Board: 329 Dealer: S Vul: None HCP: 12	<ul><li>♣85</li><li>✔A10982</li><li>◆A97</li><li>♣KJ7</li></ul>	The opponents are silent.  You bid first.

Board: 326 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4♠ S	North:  ◆ 542  ▼ A109  • KQ2  ◆ KJ104	South:  ♠ AK1098  ♥ 752  ♦ J94  ♣ A6	Pass Pass Pass AP 1. New 2. 3 •	North 1♣ 1NT 3♠² 4♠⁴  Minor	Pass Pass Pass Pass Forcing	1♠ 2♠¹ 4♠³ 4♠
Board: 327 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N S	North:  ◆ 964  ▼ AJ842  ◆ A3  ◆ K84	South:  ♠ A73  ♥ Q6  ♠ KQJ8  ♣ J963	4. Cue West Pass Pass AP	bid, a ♣ bid, a ♠  North  1♥ 2♣¹  Minor	East Pass Pass	South  1  1NT  3NT
Board: 328 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 5 S	North:  ♠ K108  ♥ 1095  • KJ97  ♣ AK10	South:  ◆ 52  ◆ AKJ82  ◆ A108  ◆ 842	Pass Pass Pass AP 1. New 2. 3   3. Cue	North  1 NT  1NT  3 V <sup>2</sup> 4 A <sup>4</sup> Minor  bid, a bid, a A	Pass Pass Pass Pass Stopped	1♥ 2♣¹ 4♦³ 5♥
Board: 329 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ AKQJ3  ♥ J  ♦ 5432  ♣ 863	South:	Pass Pass AP	North  1♠ 2◆¹  Minor	Pass Pass	1♥ 1NT 3NT

Board: 330	<b>♠</b> Q52	
Dealer: N	<b>♥</b> Q65	The opponents are silent.
Vul: EW HCP: 12	<ul><li>◆ AJ74</li><li>◆ QJ3</li></ul>	You bid first.
Board: 331 Dealer: S	<b>♦</b> AKJ <b>♥</b> K10643	The opponents are silent.
Vul: Both HCP: 11	<ul><li>942</li><li>43</li></ul>	Partner bids first.
Board: 332 Dealer: N	<b>★</b> A63 <b>★</b> K97	The opponents are silent.
Vul: None HCP: 12	<ul><li>1072</li><li>♣ AJ64</li></ul>	You bid first.
D 1 222	444000	
Board: 333 Dealer: S	◆ AKQ82 ▼ 852	The opponents are silent.
Vul: NS HCP: 11	◆ Q1063 ◆ 3	Partner bids first.
Board: 334	<b>♦</b> J94	
Dealer: N	♥ QJ	The opponents are silent.
Vul: Both HCP: 13	<ul><li>◆ A932</li><li>◆ AJ42</li></ul>	You bid first.

Board: 330 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 44 S	North:  ♠ Q52  ♥ Q65  ♠ AJ74  ♣ QJ3	South:  ♠ A10864  ♥ A98  ♠ 6  ♣ A1065	West North East South  1 → Pass 1 ♠  Pass 1NT Pass 2 ♣ 1  Pass 2 ♠ 2  Pass 4 ♠  AP  1. New Minor Forcing  2. 3 ♠
Board: 331 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 \( \nabla \) N	North:  ♠ AKJ  ♥ K10643  ♦ 942  ♣ 43	South:	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 332 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ A63  ♥ K97  ♦ 1072  ♣ AJ64	South:	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♠¹  Pass 2♥² Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥
Board: 333 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 44 N	North:  ♠ AKQ82  ♥ 852  • Q1063  ♣ 3	South:  ♠ 1076  ♥ A9  ♠ KJ75  ♣ KQ109	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3 ◆ 2 Pass 4 ◆ AP 1. New Minor Forcing 2. 3 ◆
Board: 334 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 2N N	North:	South:  ♠ 72  ♥ AK873  • Q6  ♠ Q987	West North East South  1  Pass 1  Pass 1 Pass 2♣¹  Pass 2NT AP  1. New Minor Forcing

Board: 330 Dealer: N Vul: EW HCP: 12	<ul><li>★ A10864</li><li>▼ A98</li><li>♦ 6</li><li>★ A1065</li></ul>	The opponents are silent.  Partner bids first.
Board: 331 Dealer: S Vul: Both HCP: 13	<ul><li>108</li><li>✓ J87</li><li>✓ A103</li><li>✓ AKJ105</li></ul>	The opponents are silent. You bid first.
Board: 332 Dealer: N Vul: None HCP: 12	<ul><li>♣ J72</li><li>♥ AQ853</li><li>♦ KQ54</li><li>♣ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 333 Dealer: S Vul: NS HCP: 13	<ul><li>1076</li><li>✓ A9</li><li>✓ KJ75</li><li>✓ KQ109</li></ul>	The opponents are silent. You bid first.
Board: 334 Dealer: N Vul: Both HCP: 11	<ul><li>★72</li><li>✓ AK873</li><li>◆ Q6</li><li>★ Q987</li></ul>	The opponents are silent.  Partner bids first.

Board: 330 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 44 S	North:  ♠ Q52  ♥ Q65  ♠ AJ74  ♣ QJ3	South:  ♠ A10864  ♥ A98  ♠ 6  ♣ A1065	West North East South  1 → Pass 1 ♠  Pass 1NT Pass 2 ♣ 1  Pass 2 ♠ 2  Pass 4 ♠  AP  1. New Minor Forcing  2. 3 ♠
Board: 331 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 \( \nabla \) N	North:  ♠ AKJ  ♥ K10643  ♦ 942  ♣ 43	South:	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 332 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ A63  ♥ K97  ♦ 1072  ♣ AJ64	South:	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♠¹  Pass 2♥² Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥
Board: 333 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 44 N	North:  ♠ AKQ82  ♥ 852  • Q1063  ♣ 3	South:  ♠ 1076  ♥ A9  ♠ KJ75  ♣ KQ109	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3 ◆ 2 Pass 4 ◆ AP 1. New Minor Forcing 2. 3 ◆
Board: 334 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 2N N	North:	South:  ♠ 72  ♥ AK873  • Q6  ♠ Q987	West North East South  1  Pass 1  Pass 1 Pass 2♣¹  Pass 2NT AP  1. New Minor Forcing

Board: 335 Dealer: S Vul: None HCP: 11	<ul><li>★ KQ865</li><li>▼ 8732</li><li>◆ AQ</li><li>◆ 106</li></ul>	The opponents are silent.  Partner bids first.
Board: 336 Dealer: N Vul: NS HCP: 12	<ul><li>♣ 75</li><li>♥ AK4</li><li>◆ Q986</li><li>♣ QJ108</li></ul>	The opponents are silent. You bid first.
Board: 337 Dealer: S Vul: EW HCP: 12	<ul><li>109543</li><li>AQ6</li><li>Q76</li><li>A4</li></ul>	The opponents are silent.  Partner bids first.
Board: 338 Dealer: N Vul: None HCP: 13	<ul><li>♣ Q85</li><li>★ A65</li><li>★ A104</li><li>♣ K983</li></ul>	The opponents are silent. You bid first.

Board: 335 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ KQ865  ♥ 8732  ♠ AQ  ♣ 106	South:  ♠ AJ10  ♥ Q64  ♠ K94  ♣ K987	Pass Pass Pass	North  1♠ 2♦¹ 4♠ 7 Minor	Pass Pass AP	1♣ 1NT 3♣ <sup>2</sup>
Board: 336 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♣ 75  ▼ AK4  ◆ Q986  ♣ QJ108	South:  ♠ AQ1094  ♥ Q3  ♦ 532  ♠ A96	Pass Pass	North  1  1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♣</b> ¹
Board: 337 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♠ N	North:  ♠ 109543  ♥ AQ6  ♠ Q76  ♠ A4	South:  ♠ AK6  ♥ 874  ♠ A8  ♠ QJ982	Pass Pass Pass Pass 1. New 2. 3	North  1♠  2♦¹  4♣³  4♠  Minor  bid, a ♣  bid, a ♦	Pass Pass Pass AP Forcing	1♣ 1NT 3♣² 4♠⁴
Board: 338 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ Q85  ♥ A65  ♠ A104  ♣ K983	South:  ♠ K9743  ♥ KJ42  ♦ 3  ♣ A75	Pass Pass AP	North 1♣ 1NT 3♣²  Minor	Pass Pass Pass	1♠ 2♦¹ 4♠

Board: 335 Dealer: S Vul: None HCP: 13	<ul><li>♣ AJ10</li><li>♥ Q64</li><li>◆ K94</li><li>♣ K987</li></ul>	The opponents are silent. You bid first.
Board: 336 Dealer: N Vul: NS HCP: 12	<ul><li>AQ1094</li><li>Q3</li><li>532</li><li>A96</li></ul>	The opponents are silent.  Partner bids first.
Board: 337 Dealer: S Vul: EW HCP: 14	<ul><li>★ AK6</li><li>♥ 874</li><li>★ A8</li><li>★ QJ982</li></ul>	The opponents are silent. You bid first.
Board: 338 Dealer: N Vul: None HCP: 11	<ul><li>★ K9743</li><li>★ KJ42</li><li>★ 3</li><li>★ A75</li></ul>	The opponents are silent.  Partner bids first.

Board: 335 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ KQ865  ♥ 8732  ♠ AQ  ♣ 106	South:  ♠ AJ10  ♥ Q64  ♠ K94  ♣ K987	Pass Pass Pass	North  1♠ 2♦¹ 4♠ 7 Minor	Pass Pass AP	1♣ 1NT 3♣ <sup>2</sup>
Board: 336 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♣ 75  ▼ AK4  ◆ Q986  ♣ QJ108	South:  ♠ AQ1094  ♥ Q3  ♦ 532  ♠ A96	Pass Pass	North  1  1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♣</b> ¹
Board: 337 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♠ N	North:  ♠ 109543  ♥ AQ6  ♠ Q76  ♠ A4	South:  ♠ AK6  ♥ 874  ♠ A8  ♠ QJ982	Pass Pass Pass Pass 1. New 2. 3	North  1♠  2♦¹  4♣³  4♠  Minor  bid, a ♣  bid, a ♦	Pass Pass Pass AP Forcing	1♣ 1NT 3♣² 4♠⁴
Board: 338 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ Q85  ♥ A65  ♠ A104  ♣ K983	South:  ♠ K9743  ♥ KJ42  ♦ 3  ♣ A75	Pass Pass AP	North 1♣ 1NT 3♣²  Minor	Pass Pass Pass	1♠ 2♦¹ 4♠

Board: 339 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q9765</li><li>♥ Q93</li><li>♦ A6</li><li>♣ A106</li></ul>	The opponents are silent.  Partner bids first.
Board: 340 Dealer: N Vul: EW HCP: 12	<ul><li>★ KJ5</li><li>♥ QJ</li><li>◆ QJ942</li><li>◆ Q104</li></ul>	The opponents are silent. You bid first.
Board: 341 Dealer: S Vul: Both HCP: 11	<ul><li>★ KQJ73</li><li>♥ 98</li><li>★ K643</li><li>♣ Q2</li></ul>	The opponents are silent.  Partner bids first.
Board: 342 Dealer: N Vul: NS HCP: 14	<ul><li>★ KQ</li><li>♥ Q52</li><li>◆ Q7643</li><li>◆ KQ5</li></ul>	The opponents are silent. You bid first.

Board: 339 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4 N		South:	West	North	East	South 1
	North:		Pass	1♠	Pass	1NT
	• Q9765	<b>A</b> A84	Pass	2 <b>♣</b> ¹	Pass	_
	♥ Q93 ♦ A6 ♣ A106	<ul><li>✓ J2</li><li>✓ KQJ95</li><li>✓ Q93</li></ul>	Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
			Pass	4♠	AP	
			<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>			
			<ul><li>3. Cue bid, a ♣ stopper</li><li>4. Cue bid, a ♦ stopper</li></ul>			
			West	North	Fast	South
Board: 340	Nowth.	Courts.	W CSI	1 <b>\o</b> 1 <b>\o</b> 1	Pass	1 <b>♠</b>
Dealer: N	North: ♠ KJ5	South: <b>♠</b> A8643	Pass	1NT	Pass	
Vul: EW	♥ QJ	♥ A75	Pass	2 <b>♠</b> <sup>2</sup>	Pass	
North HCP: 12 South HCP: 12	◆ QJ942	<b>♦</b> K76	AP	<b>∠∓</b>	1 400	
Contract: 3♠ S	<b>♣</b> Q104	<b>♣</b> J5	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>			
Board: 341			West	North	East	
Dealer: S	North:	South:	Dogg	1 🛦	Dogg	1♣ 1NT
Vul: Both	<b>♠</b> KQJ73 <b>♥</b> 98	<b>♠</b> A92 <b>♥</b> 107	Pass Pass	1 <b>♠</b>	Pass Pass	1NT
North HCP: 11	◆ K643	• QJ8	AP	<b>2</b> ♦¹	rass	2 <b>4</b> 2
South HCP: 12 Contract: 2♠ N	<b>♣</b> Q2	♣ AJ1094		Minor	Forein	OT.
			<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>			
Board: 342	N. d	Co.4L.	West	North	East	South
Dealer: N	North: ♠ KQ	South: <b>♠</b> A8632		1♦	Pass	1♠
Vul: NS	♥ Q52	♥ K104	Pass	1NT	Pass	2 <b>♣</b> ¹
North HCP: 14	• Q7643	<b>♦</b> 9	Pass	3NT	AP	
South HCP: 11 Contract: 3N N	♣ KQ5	♣ A1092	1. New Minor Forcing			

Board: 339 Dealer: S Vul: NS HCP: 13	<ul><li>★ A84</li><li>♥ J2</li><li>♦ KQJ95</li><li>★ Q93</li></ul>	The opponents are silent.  You bid first.
Board: 340 Dealer: N Vul: EW HCP: 12	<ul><li>★ A8643</li><li>★ A75</li><li>★ K76</li><li>★ J5</li></ul>	The opponents are silent.  Partner bids first.
Board: 341 Dealer: S Vul: Both HCP: 12	<ul><li>♣ A92</li><li>♥ 107</li><li>◆ QJ8</li><li>♣ AJ1094</li></ul>	The opponents are silent. You bid first.
Board: 342 Dealer: N Vul: NS HCP: 11	<ul><li>★ A8632</li><li>▼ K104</li><li>◆ 9</li><li>◆ A1092</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1
Board: 339	North:	South:	Pass	1♠	Pass	1NT
Dealer: S	• Q9765	<b>A</b> A84	Pass	2 <b>♣</b> ¹	Pass	_
Vul: NS	<b>♥</b> Q93	<b>♥</b> J2	Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
North HCP: 12 South HCP: 13	<b>♦</b> A6	♦ KQJ95	Pass	4♠	AP	
Contract: 4♠ N	♣ A106	<b>♣</b> Q93	<ol> <li>New</li> <li>3 ♠</li> </ol>	Minor 1	Forcing	g
			<ul><li>3. Cue</li><li>4. Cue</li></ul>	bid, a ♣ bid, a ♦		
			West	North	Fast	South
Board: 340	North:	South:	,, 050	1 <b>\oldot</b>	Pass	1 <b>♠</b>
Dealer: N	Pass	1NT	Pass			
Vul: EW	<b>♥</b> QJ	<b>♥</b> A75	Pass	2 <b>♠</b> <sup>2</sup>	Pass	
North HCP: 12	◆ QJ942	<b>♦</b> K76	AP	21		
South HCP: 12 Contract: 3♠ S	<b>♣</b> Q104	<b>♣</b> J5	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>			
Board: 341			West	North	East	
Dealer: S	North:	South:	Daga	1.4	Dagg	1♣ 1NT
Vul: Both	<b>♠</b> KQJ73 <b>♥</b> 98	<b>♠</b> A92 <b>♥</b> 107	Pass Pass	1 <b>♠</b>	Pass Pass	1NT
North HCP: 11	◆ K643	• QJ8	AP	<b>2</b> ♦¹	rass	2 <b>4</b> 2
South HCP: 12	<b>♣</b> Q2	♣ AJ1094		Minor 1	Forein	OT.
Contract: 2♠ N			2. 3 ♠	IVIIIIOI .	rorcin	S
Board: 342	Nowl.	Courtle	West	North	East	South
Dealer: N	North: ♠ KQ	South: <b>♠</b> A8632		1♦	Pass	1♠
Vul: NS	♥ Q52	♥ K104	Pass	1NT	Pass	2 <b>♣</b> ¹
North HCP: 14	• Q7643	<b>♦</b> 9	Pass	3NT	AP	
South HCP: 11 Contract: 3N N	♣ KQ5	♣ A1092	1. New	Minor I	Forcing	g

Board: 343 Dealer: S Vul: EW HCP: 11	<ul><li>▲ A9873</li><li>♥ 2</li><li>♦ KJ7</li><li>▲ K843</li></ul>	The opponents are silent.  Partner bids first.
Board: 344 Dealer: N Vul: Both HCP: 14	<ul><li>★ K42</li><li>▼ 107</li><li>◆ AK65</li><li>◆ A1062</li></ul>	The opponents are silent. You bid first.
Board: 345 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ52</li><li>▼ K10843</li><li>◆ Q</li><li>◆ QJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 346 Dealer: N Vul: EW HCP: 12	<ul><li>♠ 62</li><li>♥ K74</li><li>♦ KQ876</li><li>♠ KJ9</li></ul>	The opponents are silent. You bid first.
Board: 347 Dealer: S Vul: Both HCP: 12	<ul><li>♣ QJ8</li><li>♥ K8654</li><li>♦ 103</li><li>♣ KQJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 343 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 24 N	North:  ♠ A9873  ♥ 2  ♠ KJ7  ♣ K843	South:  ♠ 1042  ♥ KJ1097  ♠ AQ8  ♣ Q6	West North East South  1♥  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 2♠²  AP  1. New Minor Forcing  2. 3♠
Board: 344 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 44 S	North:  ♠ K42  ▼ 107  ♠ AK65  ♣ A1062	South:  ♠ AQ975  ♥ QJ94  ♠ QJ4  ♣ 8	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1  Pass 3   2  Pass 4   3 Pass 4   4 Pass 4   AP  1. New Minor Forcing 2. 3   3. Cue bid, a   stopper 4. Cue bid, a   stopper
Board: 345 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ KJ52  ♥ K10843  ♠ Q  ♣ QJ2	South:  ♠ Q98  ♥ A9  ♠ A643  ♠ A863	West North East South  1 ◆ Pass 1 ▼ Pass 1NT Pass 2 ◆ 1 Pass 3NT  AP  1. New Minor Forcing
Board: 346 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N N	North:  ♠ 62  ♥ K74  • KQ876  ♣ KJ9	South:  ♠ AKQJ7  ♥ J865  • 104  ♣ 75	West North East South  1 → Pass 1 →  Pass 1NT Pass 2 →  Pass 2NT AP  1. New Minor Forcing

West North East South Board: 347 North: South: **1**♦ Dealer: S **♠** QJ8 **▲** 1073 Pass 1NT Pass 1♥ Vul: Both **♥** K8654 **v** 109 North HCP: 12 Pass 2♣¹ Pass 3NT **♦** 103 **♦** AKQ94 South HCP: 13 AP **♣** KQJ ♣ A74 Contract: 3N S 1. New Minor Forcing

Board: 343 Dealer: S Vul: EW HCP: 12	<ul><li>1042</li><li>KJ1097</li><li>AQ8</li><li>Q6</li></ul>	The opponents are silent. You bid first.
Board: 344 Dealer: N Vul: Both HCP: 12	<ul><li>AQ975</li><li>♥ QJ94</li><li>◆ QJ4</li><li>◆ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 345 Dealer: S Vul: None HCP: 14	<ul><li>♣ Q98</li><li>♥ A9</li><li>♦ A643</li><li>♣ A863</li></ul>	The opponents are silent. You bid first.
Board: 346 Dealer: N Vul: EW HCP: 11	<ul><li>★ AKQJ7</li><li>♥ J865</li><li>♦ 104</li><li>♠ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 347 Dealer: S Vul: Both HCP: 13	<ul><li>1073</li><li>109</li><li>AKQ94</li><li>A74</li></ul>	The opponents are silent. You bid first.

Board: 343 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 24 N	North:  ♠ A9873  ♥ 2  ♠ KJ7  ♣ K843	South:  ♠ 1042  ♥ KJ1097  ♠ AQ8  ♣ Q6	West North East South  1♥  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 2♠²  AP  1. New Minor Forcing  2. 3♠
Board: 344 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 44 S	North:  ♠ K42  ▼ 107  ♠ AK65  ♣ A1062	South:  ♠ AQ975  ♥ QJ94  ♠ QJ4  ♣ 8	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1  Pass 3   2  Pass 4   3 Pass 4   4 Pass 4   AP  1. New Minor Forcing 2. 3   3. Cue bid, a   stopper 4. Cue bid, a   stopper
Board: 345 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North:  ♠ KJ52  ♥ K10843  ♠ Q  ♣ QJ2	South:  ♠ Q98  ♥ A9  ♠ A643  ♠ A863	West North East South  1 ◆ Pass 1 ▼ Pass 1NT Pass 2 ◆ 1 Pass 3NT  AP  1. New Minor Forcing
Board: 346 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N N	North:  ♠ 62  ♥ K74  • KQ876  ♣ KJ9	South:  ♠ AKQJ7  ♥ J865  • 104  ♣ 75	West North East South  1 → Pass 1 →  Pass 1NT Pass 2 →  Pass 2NT AP  1. New Minor Forcing

West North East South Board: 347 North: South: **1**♦ Dealer: S **♠** QJ8 **▲** 1073 Pass 1NT Pass 1♥ Vul: Both **♥** K8654 **v** 109 North HCP: 12 Pass 2♣¹ Pass 3NT **♦** 103 **♦** AKQ94 South HCP: 13 AP **♣** KQJ ♣ A74 Contract: 3N S 1. New Minor Forcing

Board: 348 Dealer: N Vul: None HCP: 13	<ul><li>A63</li><li>♥ Q93</li><li>84</li><li>AK982</li></ul>	The opponents are silent. You bid first.
Board: 349 Dealer: S Vul: NS HCP: 12	<ul><li>♣ QJ2</li><li>♥ AJ873</li><li>♦ 72</li><li>♣ A95</li></ul>	The opponents are silent.  Partner bids first.
Board: 350 Dealer: N Vul: Both HCP: 12	<ul><li>★ A109</li><li>♥ J109</li><li>◆ AQJ82</li><li>◆ 87</li></ul>	The opponents are silent. You bid first.
Board: 351 Dealer: S Vul: None HCP: 12	<ul><li>★ AJ763</li><li>★ K65</li><li>★ J52</li><li>★ K6</li></ul>	The opponents are silent.  Partner bids first.

Board: 348 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♠ S	North:  ♠ A63  ♥ Q93  ♠ 84  ♣ AK982	South:  ♠ KQ952  ♥ K864  ♦ J62  ♣ Q	Pass Pass AP	North 1♣ 1NT 3♣²  Minor	Pass Pass Pass	1♠ 2♦¹ 4♠
Board: 349 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ QJ2  ♥ AJ873  ♦ 72  ♠ A95	South:  ♠ A85  ♥ 64  ♠ AKQ3  ♣ 7632	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1 → 1NT 3NT
Board: 350 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ A109  ♥ J109  ♠ AQJ82  ♣ 87	South:  ♣ J64  ♥ AK863  ♦ 4  ♣ A953	Pass Pass AP	North 1  1NT  2  ✓ 2  ✓ Minor	Pass Pass Pass	1♥ 2♣¹ 4♥
Board: 351 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 44 N	North:  ♠ AJ763  ♥ K65  ♦ J52  ♠ K6	South:  ♠ Q85  ♥ AQ  ♠ Q943  ♣ A1083	Pass Pass Pass AP  1. New 2. 3 •	North  1♣  2♣¹  4♣³  Minor: bid, a ♣	Pass Pass Pass	1 ♦ 1NT 3 ♣ 2 4 ♠

Board: 348 Dealer: N Vul: None HCP: 11	<ul><li>★ KQ952</li><li>★ K864</li><li>◆ J62</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 349 Dealer: S Vul: NS HCP: 13	<ul><li>★ A85</li><li>★ 64</li><li>★ AKQ3</li><li>★ 7632</li></ul>	The opponents are silent. You bid first.
Board: 350 Dealer: N Vul: Both HCP: 12	<ul><li>▶ J64</li><li>♥ AK863</li><li>♦ 4</li><li>♣ A953</li></ul>	The opponents are silent.  Partner bids first.
Board: 351 Dealer: S Vul: None HCP: 14	<ul><li>♣ Q85</li><li>★ AQ</li><li>◆ Q943</li><li>♣ A1083</li></ul>	The opponents are silent. You bid first.

Board: 348 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♠ S	North:  ♠ A63  ♥ Q93  ♠ 84  ♣ AK982	South:  ♠ KQ952  ♥ K864  ♦ J62  ♣ Q	Pass Pass AP	North 1♣ 1NT 3♣²  Minor	Pass Pass Pass	1♠ 2♦¹ 4♠
Board: 349 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♠ QJ2  ♥ AJ873  ♦ 72  ♠ A95	South:  ♠ A85  ♥ 64  ♠ AKQ3  ♣ 7632	Pass Pass AP	North  1♥  2♣¹  Minor	Pass Pass	1 → 1NT 3NT
Board: 350 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ A109  ♥ J109  ♠ AQJ82  ♣ 87	South:  ♣ J64  ♥ AK863  ♦ 4  ♣ A953	Pass Pass AP	North 1  1NT  2  ✓ 2  ✓ Minor	Pass Pass Pass	1♥ 2♣¹ 4♥
Board: 351 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 44 N	North:  ♠ AJ763  ♥ K65  ♦ J52  ♠ K6	South:  ♠ Q85  ♥ AQ  ♠ Q943  ♣ A1083	Pass Pass Pass AP  1. New 2. 3 •	North  1♣  2♣¹  4♣³  Minor: bid, a ♣	Pass Pass Pass	1 ♦ 1NT 3 ♣ 2 4 ♠

Board: 352 Dealer: N Vul: NS HCP: 12	<ul><li>★ AJ10</li><li>▼ A8742</li><li>◆ 62</li><li>◆ K52</li></ul>	The opponents are silent. You bid first.
Board: 353 Dealer: S Vul: None HCP: 12	<ul><li>★ KQJ10</li><li>▼ A10987</li><li>◆ 104</li><li>◆ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 354 Dealer: N Vul: NS HCP: 14	<ul><li>♣ Q94</li><li>♥ A82</li><li>♦ KJ3</li><li>♣ KJ72</li></ul>	The opponents are silent. You bid first.
Board: 355 Dealer: S Vul: EW HCP: 11	<ul><li>♣ Q7652</li><li>♥ AJ</li><li>◆ 974</li><li>♣ A107</li></ul>	The opponents are silent.  Partner bids first.

D 1.252			West	North	East	South
Board: 352 Dealer: N	North:	South:		1♥	Pass	1♠
Vul: NS	<b>♠</b> AJ10	<b>♦</b> Q9542	Pass	1NT	Pass	2 <b>♦</b> ¹
North HCP: 12	<b>♥</b> A8742	♥ 6	Pass	2 • 2	Pass	4♠
South HCP: 11 Contract: 4♠ S	♦ 62 ♣ K52	◆ AQJ10 <b>♣</b> Q108	AP			
	¥ K32	<b>₹</b> Q100	1. New 2. 3 ♠	Minor	Forcing	g
Board: 353	North:	South:	West	North	East	
Dealer: S	Norui.	50un. <b>♦</b> A74				1♦
Vul: None	<b>♥</b> A10987	<b>∀</b> K4	Pass	1♥	Pass	1NT
North HCP: 12 South HCP: 13	<b>♦</b> 104	♦ K9852	Pass	2 <b>♣</b> ¹	Pass	3NT
Contract: 3N S	<b>♣</b> Q3	<b>♣</b> K106	AP	3.6		
Confidence STV S			1. New	Minor	Forcing	g
			West	North	East	South
		~ .		1♣	Pass	1♥
Board: 354	NI 4		Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
Dealer: N	North: ♠ Q94	South: ♠ AJ8	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3 <b>♠</b> <sup>3</sup>
Vul: NS	♥ A82	♥ K7654	Pass	4 <b>♣</b> <sup>4</sup>	Pass	<b>4</b> ♥
North HCP: 14	◆ KJ3	◆ 62	AP			
South HCP: 12 Contract: 4♥ S	<b>♣</b> KJ72	♣ A86	1. New	Minor	Forcing	g
Commact. 7 5			2. 3 🔻			
				bid, a ♠		
			4. Cue	bid, a ♣	stopp	er
D 1255			West	North	East	South
Board: 355	North:	South:				1♦
Dealer: S Vul: EW	<b>♠</b> Q7652	<b>♠</b> K83	Pass	1♠	Pass	1NT
North HCP: 11	<b>♥</b> AJ	<b>♥</b> Q72	Pass	2 <b>♣</b> ¹	Pass	2 <b>♠</b> <sup>2</sup>
South HCP: 12	♦ 974 • A107	♦ A10853	AP			
Contract: 2♠ N	♣ A107	<b>♣</b> QJ		Minor Minor	Forcing	g
			2. 3 🛊			

Board: 352 Dealer: N Vul: NS HCP: 11	<ul><li>♣ Q9542</li><li>♥ 6</li><li>◆ AQJ10</li><li>♣ Q108</li></ul>	The opponents are silent.  Partner bids first.
Board: 353 Dealer: S Vul: None HCP: 13	<ul><li>★ A74</li><li>▼ K4</li><li>◆ K9852</li><li>◆ K106</li></ul>	The opponents are silent. You bid first.
Board: 354 Dealer: N Vul: NS HCP: 12	<ul><li>♣ AJ8</li><li>♥ K7654</li><li>♦ 62</li><li>♣ A86</li></ul>	The opponents are silent.  Partner bids first.
Board: 355 Dealer: S Vul: EW HCP: 12	<ul><li>★ K83</li><li>♥ Q72</li><li>◆ A10853</li><li>◆ QJ</li></ul>	The opponents are silent.  You bid first.

D 1.252			West	North	East	South
Board: 352 Dealer: N	North:	South:		1♥	Pass	1♠
Vul: NS	<b>♠</b> AJ10	<b>♦</b> Q9542	Pass	1NT	Pass	2 <b>♦</b> ¹
North HCP: 12	<b>♥</b> A8742	♥ 6	Pass	2 • 2	Pass	4♠
South HCP: 11	♦ 62 ♣ K52	◆ AQJ10 <b>♣</b> Q108	AP			
Contract: 4♠ S	¥ K32	<b>₹</b> Q100	1. New 2. 3 ♠	Minor	Forcing	g
Board: 353	North:	South:	West	North	East	
Dealer: S	Norui.	50un. <b>♦</b> A74				1♦
Vul: None	<b>♥</b> A10987	<b>∀</b> K4	Pass	1♥	Pass	1NT
North HCP: 12 South HCP: 13	<b>♦</b> 104	♦ K9852	Pass	2 <b>♣</b> ¹	Pass	3NT
Contract: 3N S	<b>♣</b> Q3	<b>♣</b> K106	AP	3.6		
Confidence STV S			1. New	Minor	Forcing	g
			West	North	East	South
				1♣	Pass	1♥
Board: 354	NI 4	G 4	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
Dealer: N	North: ♠ Q94	South: ♠ AJ8	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3 <b>♠</b> <sup>3</sup>
Vul: NS	♥ Q94 ♥ A82	♥ K7654	Pass	4 <b>♣</b> <sup>4</sup>	Pass	<b>4</b> ♥
North HCP: 14	◆ KJ3	◆ 62	AP			
South HCP: 12 Contract: 4♥ S	<b>♣</b> KJ72	♣ A86	1. New	Minor	Forcing	g
Commact. 7 5			2. 3 🔻			
				bid, a ♠		
			4. Cue	bid, a ♣	stopp	er
D 1255			West	North	East	South
Board: 355	North:	South:				1♦
Dealer: S Vul: EW	<b>♠</b> Q7652	<b>♠</b> K83	Pass	1♠	Pass	1NT
North HCP: 11	<b>♥</b> AJ	<b>♥</b> Q72	Pass	2 <b>♣</b> ¹	Pass	2 <b>♠</b> <sup>2</sup>
South HCP: 12	♦ 974 • A107	♦ A10853	AP			
Contract: 2♠ N	♣ A107	<b>♣</b> QJ		Minor Minor	Forcing	g
			2. 3 🛊			

Board: 356 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q5</li><li>♥ A102</li><li>◆ J10963</li><li>♣ AJ8</li></ul>	The opponents are silent. You bid first.
Board: 357 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ763</li><li>♥ 63</li><li>◆ AQJ7</li><li>◆ 95</li></ul>	The opponents are silent.  Partner bids first.
Board: 358 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q95</li><li>♥ K106</li><li>♦ 63</li><li>♣ AK932</li></ul>	The opponents are silent. You bid first.
Board: 359 Dealer: S Vul: Both HCP: 11	<ul><li>AJ87</li><li>♥ Q10643</li><li>★ K3</li><li>♣ J9</li></ul>	The opponents are silent.  Partner bids first.

Board: 356 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ Q5  ♥ A102  ♦ J10963  ♠ AJ8	South:  ♠ AK632  ♥ KQ63  ♦ 42  ♠ 63	West North East South  1 → Pass 1 ♠  Pass 1NT Pass 2 ♣ ¹  Pass 3NT AP  1. New Minor Forcing
Board: 357 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ KQ763  ♥ 63  ♠ AQJ7  ♣ 95	South:  ♠ 1052  ♥ AK4  ♠ 86  ♣ KQJ106	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠³ Pass 4♥⁴  Pass 4♠ AP  1. New Minor Forcing  2. 3♠  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper
Board: 358 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ Q95  ♥ K106  ♠ 63  ♣ AK932	South:  ♠ AJ864  ♥ J854  ♠ AJ8  ♠ 6	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² AP  1. New Minor Forcing  2. 3♠
Board: 359 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 N	North:  ♠ AJ87  ♥ Q10643  ♠ K3  ♠ J9	South:  ♠ K52  ♥ AK8  ♦ 10954  ♣ A103	West North East South  1 →  Pass 1 ▼ Pass 1NT  Pass 2 → 1 Pass 3 ▼ 2  Pass 4 ▼ AP  1. New Minor Forcing  2. 3 ▼

Board: 356 Dealer: N Vul: Both HCP: 12	<ul><li>★ AK632</li><li>★ KQ63</li><li>★ 42</li><li>★ 63</li></ul>	The opponents are silent.  Partner bids first.
Board: 357 Dealer: S Vul: NS HCP: 13	<ul><li>1052</li><li>✓ AK4</li><li>86</li><li>✓ KQJ106</li></ul>	The opponents are silent. You bid first.
Board: 358 Dealer: N Vul: EW HCP: 11	<ul><li>▲ AJ864</li><li>♥ J854</li><li>◆ AJ8</li><li>♣ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 359 Dealer: S Vul: Both HCP: 14	<ul><li>★ K52</li><li>★ AK8</li><li>★ 10954</li><li>★ A103</li></ul>	The opponents are silent. You bid first.

Board: 356 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ Q5  ♥ A102  ♦ J10963  ♠ AJ8	South:  ♠ AK632  ♥ KQ63  ♦ 42  ♠ 63	West North East South  1 → Pass 1 ♠  Pass 1NT Pass 2 ♣ ¹  Pass 3NT AP  1. New Minor Forcing
Board: 357 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ KQ763  ♥ 63  ♠ AQJ7  ♣ 95	South:  ♠ 1052  ♥ AK4  ♠ 86  ♣ KQJ106	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠³ Pass 4♥⁴  Pass 4♠ AP  1. New Minor Forcing  2. 3♠  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper
Board: 358 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ Q95  ♥ K106  ♠ 63  ♣ AK932	South:  ♠ AJ864  ♥ J854  ♠ AJ8  ♠ 6	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² AP  1. New Minor Forcing  2. 3♠
Board: 359 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 N	North:  ♠ AJ87  ♥ Q10643  ♠ K3  ♠ J9	South:  ♠ K52  ♥ AK8  ♦ 10954  ♣ A103	West North East South  1 →  Pass 1 ▼ Pass 1NT  Pass 2 → 1 Pass 3 ▼ 2  Pass 4 ▼ AP  1. New Minor Forcing  2. 3 ▼

Board: 360 Dealer: N Vul: EW Vul: EW HCP: 13  Board: 361 Dealer: S Vul: Both HCP: 12  Board: 362 Dealer: N Vul: NS HCP: 12  Board: 363 Dealer: S Vul: NS HCP: 12  Board: 364 Dealer: S Vul: NS Vul: None Vul: NS Vul: None Vul			
Dealer: S Vul: Both HCP: 12  Board: 362 Dealer: N Vul: NS HCP: 12  Board: 363 Dealer: S Vul: NS HCP: 12  Board: 363 Dealer: S Val: Both HCP: 12  Board: 363 Dealer: S Val: Both HCP: 12  Board: 364 Vul: Both HCP: 12  Board: 364 Vul: None Val: None	Dealer: N Vul: EW	♥ 982 ♦ KJ5	
Dealer: N Vul: NS HCP: 12  Board: 363 Dealer: S Vul: Both HCP: 12  Board: 364 Dealer: N Vul: None  W J62 You bid first.  You bid first.  You bid first.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.	Dealer: S Vul: Both	<b>♥</b> AQ95 <b>♦</b> K6	
Dealer: S	Dealer: N Vul: NS	♥ J62 ♦ Q75	
Dealer: N Vul: None • 1643  The opponents are silent.	Dealer: S Vul: Both	♥ A1096 ♦ QJ	
HCP: 13 ♣ AK102 You bid first.	Dealer: N Vul: None	♥ Q82 ♦ J643	The opponents are silent. You bid first.

Board: 360 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ AQ10  ♥ 982  ♠ KJ5  ♠ K542	South:  ♠ KJ972  ♥ K764  ♠ A4  ♣ 108	Pass Pass AP	North 1♣ 1NT 3♣² Minor	Pass Pass Pass	1♠ 2♠¹ 4♠
Board: 361 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♠ N	North:	South:  ♠ AK3  ♥ 103  ♠ QJ52  ♣ A653	Pass Pass Pass	North  1♠  2♣¹  4♠  Minor	Pass Pass AP	1♦ 1NT 3♠ <sup>2</sup>
Board: 362 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ Q102  ♥ J62  ♠ Q75  ♠ AK102	South:  ♣ J7543  ♥ K974  ♠ A3  ♣ QJ	Pass Pass 1. New 2. 3 •	North 1♣ 1NT 2♠² Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 363 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3♠ N	North:  ♠ KQ1032  ♥ A1096  ♠ QJ  ♣ 72	South:  ♠ A95  ♥ K74  ♦ 1085  ♣ KQ98	Pass Pass Pass	North  1♠  2♦¹  3♠  Minor	Pass Pass AP	1♣ 1NT 2♠ <sup>2</sup>

West North East South Board: 364 1♦ Pass 1♥ North: South: Dealer: N 1NT Pass 2♣¹ Pass **♦** K6 **▲** J1095 Vul: None **♥** A10765 **♥** Q82 **3**♥<sup>2</sup> Pass Pass 4♥ North HCP: 13 **♦** J643 **♦** A5 AP South HCP: 11 ♣ AK102 **♣** Q7 1. New Minor Forcing Contract: 4♥ S 2.3 🔻

Board: 360 Dealer: N Vul: EW HCP: 11	<ul><li>★ KJ972</li><li>▼ K764</li><li>◆ A4</li><li>◆ 108</li></ul>	The opponents are silent.  Partner bids first.
Board: 361 Dealer: S Vul: Both HCP: 14	<ul><li>★ AK3</li><li>▼ 103</li><li>◆ QJ52</li><li>◆ A653</li></ul>	The opponents are silent. You bid first.
Board: 362 Dealer: N Vul: NS HCP: 11	<ul><li>♣ J7543</li><li>♥ K974</li><li>◆ A3</li><li>♣ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 363 Dealer: S Vul: Both HCP: 12	<ul><li>★ A95</li><li>▼ K74</li><li>★ 1085</li><li>★ KQ98</li></ul>	The opponents are silent. You bid first.
Board: 364 Dealer: N Vul: None HCP: 11	<ul><li>♣ J1095</li><li>♥ A10765</li><li>♦ A5</li><li>♣ Q7</li></ul>	The opponents are silent.  Partner bids first.

Board: 360 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ AQ10  ♥ 982  ♠ KJ5  ♠ K542	South:  ♠ KJ972  ♥ K764  ♠ A4  ♣ 108	Pass Pass AP	North 1♣ 1NT 3♣² Minor	Pass Pass Pass	1♠ 2♠¹ 4♠
Board: 361 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♠ N	North:	South:  ♠ AK3  ♥ 103  ♠ QJ52  ♣ A653	Pass Pass Pass	North  1♠  2♣¹  4♠  Minor	Pass Pass AP	1♦ 1NT 3♠ <sup>2</sup>
Board: 362 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ Q102  ♥ J62  ♠ Q75  ♠ AK102	South:  ♣ J7543  ♥ K974  ♠ A3  ♣ QJ	Pass Pass 1. New 2. 3 •	North 1♣ 1NT 2♠² Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 363 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3♠ N	North:  ♠ KQ1032  ♥ A1096  ♠ QJ  ♣ 72	South:  ♠ A95  ♥ K74  ♦ 1085  ♣ KQ98	Pass Pass Pass	North  1♠  2♦¹  3♠  Minor	Pass Pass AP	1♣ 1NT 2♠ <sup>2</sup>

West North East South Board: 364 1♦ Pass 1♥ North: South: Dealer: N 1NT Pass 2♣¹ Pass **♦** K6 **▲** J1095 Vul: None **♥** A10765 **♥** Q82 **3**♥<sup>2</sup> Pass Pass 4♥ North HCP: 13 **♦** J643 **♦** A5 AP South HCP: 11 ♣ AK102 **♣** Q7 1. New Minor Forcing Contract: 4♥ S 2.3 🔻

Board: 365 Dealer: S Vul: NS HCP: 12	<ul><li>♦ 95</li><li>♥ QJ973</li><li>♦ AQ2</li><li>♠ QJ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 366 Dealer: N Vul: EW HCP: 13	<ul><li>♣ Q96</li><li>♥ Q7642</li><li>◆ AJ5</li><li>♣ A5</li></ul>	The opponents are silent. You bid first.
Board: 367 Dealer: S Vul: None HCP: 12	<ul><li>AQ94</li><li>✓ KJ852</li><li>✓ Q82</li><li>✓ 2</li></ul>	The opponents are silent.  Partner bids first.

Board: 365	North:	South:	West North East South  1  Pass 1  Pass 1  Pass 2  2  2  2  2  2  2  2  2  2  2  2  2
Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 5♥ N	<ul><li>♠ 95</li><li>♥ QJ973</li><li>♦ AQ2</li><li>♠ QJ3</li></ul>	AK7  ✓ 864  ✓ K1098  A72	Pass 2♣¹ Pass 3♥² Pass 4♠³ Pass 4♠⁴ Pass 5♥ AP  1. New Minor Forcing 2. 3 ♥ 3. Cue bid, a ♦ stopper 4. Cue bid, a ♣ stopper
Board: 366 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ Q96  ♥ Q7642  ♠ AJ5  ♣ A5	South:  ♠ AKJ43  ♥ —  ♦ Q1084  ♣ J943	West North East South  1  Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠  AP  1. New Minor Forcing  2. 3♠
Board: 367 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♥ N	North:  ♠ AQ94  ♥ KJ852  ♠ Q82  ♠ 2	South:  ♠ J73  ♥ AQ4  ♠ 763  ♠ KQJ3	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 3♠³ Pass 4♠⁴  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, a ♠ stopper  4. Cue bid, a ♠ stopper

Board: 365 Dealer: S Vul: NS HCP: 14	<ul><li>★ AK7</li><li>▼ 864</li><li>★ K1098</li><li>★ A72</li></ul>	The opponents are silent.  You bid first.
Board: 366 Dealer: N Vul: EW HCP: 11	<ul><li>♠ AKJ43</li><li>♥ —</li><li>♦ Q1084</li><li>♠ J943</li></ul>	The opponents are silent.  Partner bids first.
Board: 367 Dealer: S Vul: None HCP: 13	<ul><li>♣ J73</li><li>♥ AQ4</li><li>♦ 763</li><li>♣ KQJ3</li></ul>	The opponents are silent. You bid first.

Board: 365 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 5 \( \mathbf{N} \) N	North:	South:	West North East South  1  Pass 1  Pass 1  Pass 2  2  2  2  2  2  2  2  2  2  2  2  2
	<ul><li>♠ 95</li><li>♥ QJ973</li><li>♦ AQ2</li><li>♠ QJ3</li></ul>	<ul><li>♠ AK7</li><li>♥ 864</li><li>♦ K1098</li><li>♠ A72</li></ul>	Pass 2♣¹ Pass 3♥² Pass 4♠³ Pass 4♠⁴ Pass 5♥ AP  1. New Minor Forcing 2. 3 ♥ 3. Cue bid, a ♦ stopper 4. Cue bid, a ♣ stopper
Board: 366 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ Q96  ♥ Q7642  ♠ AJ5  ♣ A5	South:  ♠ AKJ43  ♥ —  ♦ Q1084  ♣ J943	West North East South  1  Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠  AP  1. New Minor Forcing  2. 3♠
Board: 367 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♥ N	North:  ♠ AQ94  ♥ KJ852  ♠ Q82  ♠ 2	South:  ♠ J73  ♥ AQ4  ♠ 763  ♠ KQJ3	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 3♠³ Pass 4♠⁴  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, a ♠ stopper  4. Cue bid, a ♠ stopper

Board: 368 Dealer: N Vul: NS HCP: 13	<ul><li>★ K105</li><li>♥ Q86</li><li>◆ A63</li><li>◆ A753</li></ul>	The opponents are silent. You bid first.
Board: 369 Dealer: S Vul: EW HCP: 11	<ul><li>★ A764</li><li>♥ KJ863</li><li>◆ K2</li><li>◆ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 370 Dealer: N Vul: Both HCP: 14	<ul><li>AQ4</li><li>K63</li><li>AJ986</li><li>104</li></ul>	The opponents are silent. You bid first.
Board: 371 Dealer: S Vul: EW HCP: 12	<ul><li>★ K10986</li><li>♥ Q9</li><li>★ K3</li><li>★ KJ63</li></ul>	The opponents are silent.  Partner bids first.

- 100				North 1♣ 1NT	Pass	1♥
Board: 368 Dealer: N Vul: NS	North: ♠ K105	South: ♠ A93	Pass Pass	<b>3</b> ♥ <sup>2</sup>	Pass Pass	3 <b>♠</b> <sup>3</sup>
North HCP: 13 South HCP: 12	♥ Q86 ♦ A63	<b>♥</b> K9742 <b>♦</b> K2	Pass AP	4 <b>♣</b> <sup>4</sup>	Pass	4♥
Contract: 4♥ S	♣ A753	<b>♣</b> Q102	1. New 2. 3 ♥	Minor 1	Forcing	g
				bid, a ♠ bid, a ♣		
Board: 369			West	North	East	
Dealer: S	North: ♠ A764	South: ♠ QJ	Pass	1♥	Pass	1 <b>♦</b> 1NT
Vul: EW North HCP: 11	<b>♥</b> KJ863	<b>♥</b> Q42	Pass	2 <b>♣</b> ¹	Pass	<b>3</b> ♥ <sup>2</sup>
South HCP: 13	◆ K2 ◆ 92	◆ AQ87 <b>♣</b> Q1053	Pass	<b>4♥</b>	AP .	
Contract: 4♥ N	¥ )2	¥ Q1033	1. New 2. 3 ♥	Minor 1	Forcing	g
	North:	South:	West	North	East	South
Board: 370 Dealer: N			Pass	1 <b>♦</b> 1NT	Pass	1 <b>♠</b>
Vul: Both	<b>♠</b> AQ4 <b>♥</b> K63	<b>★</b> K10963 <b>∀</b> AJ52	Pass	11N 1 3♠ <sup>2</sup>	Pass Pass	
North HCP: 14 South HCP: 11	♦ AJ986	<b>♦</b> Q	AP	<b>3</b> ₹	1 433	72
Contract: 4♠ S	<b>♣</b> 104	<b>♣</b> J75	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>			
			West	North	East	South 1
Doord 271			Pass	1♠	Pass	1NT
Board: 371 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	3 <b>♠</b> <sup>2</sup>
Vul: EW	<b>≜</b> K10986 <b>♥</b> Q9	<b>♠</b> A74 <b>♥</b> K53	Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
North HCP: 12	• K3	◆ A10764	Pass	<b>4</b> ♠	AP .	
South HCP: 13 Contract: 4♠ N	<b>♣</b> KJ63	<b>♣</b> Q2	1. New 2. 3 ♠	Minor 1	rorcin	g
				bid, a ♣	stopp	er
			4. Cue	bid, a 🔸	stoppe	er

Board: 368 Dealer: N Vul: NS HCP: 12	<ul><li>★ A93</li><li>▼ K9742</li><li>◆ K2</li><li>◆ Q102</li></ul>	The opponents are silent.  Partner bids first.
Board: 369 Dealer: S Vul: EW HCP: 13	<ul><li>♣ QJ</li><li>♥ Q42</li><li>◆ AQ87</li><li>♣ Q1053</li></ul>	The opponents are silent. You bid first.
Board: 370 Dealer: N Vul: Both HCP: 11	<ul><li>★ K10963</li><li>▼ AJ52</li><li>◆ Q</li><li>◆ J75</li></ul>	The opponents are silent.  Partner bids first.
Board: 371 Dealer: S Vul: EW HCP: 13	<ul><li>★ A74</li><li>▼ K53</li><li>◆ A10764</li><li>◆ Q2</li></ul>	The opponents are silent.  You bid first.

- 100				North 1♣ 1NT	Pass	1♥
Board: 368 Dealer: N Vul: NS	North: ♠ K105	South: ♠ A93	Pass Pass	<b>3</b> ♥ <sup>2</sup>	Pass Pass	3 <b>♠</b> <sup>3</sup>
North HCP: 13 South HCP: 12	♥ Q86 ♦ A63	<b>♥</b> K9742 <b>♦</b> K2	Pass AP	4 <b>♣</b> <sup>4</sup>	Pass	4♥
Contract: 4♥ S	♣ A753	<b>♣</b> Q102	1. New 2. 3 ♥	Minor 1	Forcing	g
				bid, a ♠ bid, a ♣		
Board: 369			West	North	East	
Dealer: S	North: ♠ A764	South: ♠ QJ	Pass	1♥	Pass	1 <b>♦</b> 1NT
Vul: EW North HCP: 11	<b>♥</b> KJ863	<b>♥</b> Q42	Pass	2 <b>♣</b> ¹	Pass	<b>3</b> ♥ <sup>2</sup>
South HCP: 13	◆ K2 ◆ 92	◆ AQ87 <b>♣</b> Q1053	Pass	<b>4♥</b>	AP .	
Contract: 4♥ N	¥ )2	¥ Q1033	1. New 2. 3 ♥	Minor 1	Forcing	g
	North:	South:	West	North	East	South
Board: 370 Dealer: N			Pass	1 <b>♦</b> 1NT	Pass	1 <b>♠</b>
Vul: Both	<b>♠</b> AQ4 <b>♥</b> K63	<b>★</b> K10963 <b>∀</b> AJ52	Pass	11N 1 3♠ <sup>2</sup>	Pass Pass	
North HCP: 14 South HCP: 11	♦ AJ986	<b>♦</b> Q	AP	<b>3</b> ₹	1 433	72
Contract: 4♠ S	<b>♣</b> 104	<b>♣</b> J75	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>			
			West	North	East	South 1
Doord 271			Pass	1♠	Pass	1NT
Board: 371 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	3 <b>♠</b> <sup>2</sup>
Vul: EW	<b>≜</b> K10986 <b>♥</b> Q9	<b>♠</b> A74 <b>♥</b> K53	Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
North HCP: 12	• K3	◆ A10764	Pass	<b>4</b> ♠	AP .	
South HCP: 13 Contract: 4♠ N	<b>♣</b> KJ63	<b>♣</b> Q2	1. New 2. 3 ♠	Minor 1	rorcin	g
				bid, a ♣	stopp	er
			4. Cue	bid, a 🔸	stoppe	er

Board: 372 Dealer: N Vul: Both HCP: 14	<ul><li>♣ QJ10</li><li>♥ Q65</li><li>◆ Q42</li><li>♣ AQJ3</li></ul>	The opponents are silent. You bid first.
Board: 373 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ976</li><li>♥ Q8</li><li>◆ AK8</li><li>♣ 942</li></ul>	The opponents are silent.  Partner bids first.
Board: 374 Dealer: N Vul: Both HCP: 14	<ul><li>★ AK</li><li>▼ A10874</li><li>◆ K54</li><li>◆ 1097</li></ul>	The opponents are silent. You bid first.
Board: 375 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ872</li><li>▼ AJ95</li><li>◆ Q43</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.

Board: 372 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4♠ S	North:  ♠ QJ10  ♥ Q65  ♠ Q42  ♠ AQJ3	South:  ◆ 97642  ▼ A98  ◆ AK109  ◆ 8	Pass Pass AP	North 1♣ 1NT 3♠² Minor	Pass Pass Pass	1♠ 2♦¹ 4♠
Board: 373 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♠ N	North:  ♠ QJ976  ♥ Q8  ♠ AK8  ♠ 942	South:  ♠ A32  ♥ K96  ♦ 1096  ♣ AK103	Pass Pass Pass	North  1♠  2♦¹  4♠  Minor	Pass Pass AP	1♣ 1NT 3♣ <sup>2</sup>
Board: 374 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ AK  ▼ A10874  ♠ K54  ♠ 1097	South:	Pass Pass	North  1 V  1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 375 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♠ N	North:  ♠ KQ872  ♥ AJ95  ♠ Q43  ♣ 2	South: <b>♠</b> J106 <b>♥</b> K76 <b>♠</b> A95 <b>♠</b> KQ84	Pass Pass Pass AP 1. New 2. 3 •	North  1♣  2♣¹  4♥³  Minor  bid, a ♥	Pass Pass Pass	1♣ 1NT 3♣² 4♠

Board: 372 Dealer: N Vul: Both HCP: 11	<ul><li>◆ 97642</li><li>▼ A98</li><li>◆ AK109</li><li>◆ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 373 Dealer: S Vul: EW HCP: 14	<ul><li>★ A32</li><li>★ K96</li><li>★ 1096</li><li>★ AK103</li></ul>	The opponents are silent.  You bid first.
Board: 374 Dealer: N Vul: Both HCP: 12	<ul><li>♣ 87652</li><li>♥ QJ</li><li>◆ A1063</li><li>♣ KQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 375 Dealer: S Vul: None HCP: 13	<ul><li>♣ J106</li><li>♥ K76</li><li>◆ A95</li><li>♣ KQ84</li></ul>	The opponents are silent.  You bid first.

Board: 372 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4♠ S	North:  ♠ QJ10  ♥ Q65  ♠ Q42  ♣ AQJ3	South:	Pass Pass AP	North 1♣ 1NT 3♣² Minor	Pass Pass Pass	1♠ 2♦¹ 4♠
Board: 373 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♠ N	North:  ♠ QJ976  ♥ Q8  ♠ AK8  ♠ 942	South:  ♣ A32  ▼ K96  ♣ 1096  ♣ AK103	Pass Pass Pass	North  1♠  2♦¹  4♠  Minor	Pass Pass AP	1♣ 1NT 3♠ <sup>2</sup>
Board: 374 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ AK  ♥ A10874  ♠ K54  ♣ 1097	South:  ♠ 87652  ♥ QJ  ♠ A1063  ♣ KQ	Pass Pass	North  1 V  1NT  3NT  Minor	Pass Pass AP	1 <b>♠</b> 2 <b>♦</b> <sup>1</sup>
Board: 375 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♠ N	North:  ♠ KQ872  ♥ AJ95  • Q43  ♣ 2	South:  ♣ J106  ♥ K76  ♠ A95  ♣ KQ84	Pass Pass Pass AP 1. New 2. 3 •	North  1♣  2♦¹  4♥³  Minor  bid, a ♥	Pass Pass Pass	1♣ 1NT 3♣² 4♠

Board: 376 Dealer: N Vul: NS HCP: 12	<ul><li>★ A63</li><li>▼ KJ</li><li>◆ Q106</li><li>◆ Q10853</li></ul>	The opponents are silent. You bid first.
Board: 377 Dealer: S Vul: Both HCP: 11	<b>★</b> KQ1053 <b>♥</b> J842 <b>♦</b> QJ <b>♣</b> Q3	The opponents are silent.  Partner bids first.
Board: 378 Dealer: N Vul: None HCP: 14	<ul><li>★ K105</li><li>✓ AQ10</li><li>◆ Q43</li><li>◆ QJ106</li></ul>	The opponents are silent. You bid first.
Board: 379 Dealer: S Vul: NS HCP: 12	<ul><li>♣ QJ1086</li><li>♥ 74</li><li>◆ AJ2</li><li>♣ A63</li></ul>	The opponents are silent.  Partner bids first.
Board: 380 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q6</li><li>♥ QJ6</li><li>◆ 743</li><li>♣ AK962</li></ul>	The opponents are silent.  You bid first.

Board: 376 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3♠ S	North:  ♠ A63  ♥ KJ  ♠ Q106  ♠ Q10853	South:  ♠ KQ1087  ♥ 732  ♠ A2  ♣ K42	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² Pass 3♠  AP  1. New Minor Forcing  2. 3♠
Board: 377 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3♠ N	North:  ♠ KQ1053  ♥ J842  ♠ QJ  ♠ Q3	South:	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3 ◆ 2  AP  1. New Minor Forcing 2. 3 ◆
Board: 378 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4♥ S	North:  ♠ K105  ♥ AQ10  ♠ Q43  ♣ QJ106	South:  ♠ A843  ♥ J9762  ♠ K8  ♣ A4	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♠¹  Pass 3♥² Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥
Board: 379 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ QJ1086  ♥ 74  ♠ AJ2  ♣ A63	South:	West North East South  1♥  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 2NT  AP  1. New Minor Forcing
Board: 380 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ Q6  ♥ QJ6  ♦ 743  ♠ AK962	South:  ♠ AK832  ♥ K42  ♠ Q85  ♣ 85	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠  Pass 3NT AP  1. New Minor Forcing

Board: 376 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ1087</li><li>▼ 732</li><li>◆ A2</li><li>◆ K42</li></ul>	The opponents are silent.  Partner bids first.
Board: 377 Dealer: S Vul: Both HCP: 14	<ul><li>★862</li><li>★AK3</li><li>★K432</li><li>★A85</li></ul>	The opponents are silent. You bid first.
Board: 378 Dealer: N Vul: None HCP: 12	<ul><li>★ A843</li><li>♥ J9762</li><li>♦ K8</li><li>★ A4</li></ul>	The opponents are silent.  Partner bids first.
Board: 379 Dealer: S Vul: NS HCP: 12	<ul><li>43</li><li>✓ KJ1053</li><li>✓ KQ5</li><li>✓ K92</li></ul>	The opponents are silent. You bid first.
Board: 380 Dealer: N Vul: EW HCP: 12	<ul><li>★ AK832</li><li>▼ K42</li><li>◆ Q85</li><li>◆ 85</li></ul>	The opponents are silent.  Partner bids first.

Board: 376 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3♠ S	North:  ♠ A63  ♥ KJ  ♠ Q106  ♠ Q10853	South:  ♠ KQ1087  ♥ 732  ♠ A2  ♣ K42	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 2♠² Pass 3♠  AP  1. New Minor Forcing  2. 3♠
Board: 377 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3♠ N	North:  ♠ KQ1053  ♥ J842  ♠ QJ  ♠ Q3	South:	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3 ◆ 2  AP  1. New Minor Forcing 2. 3 ◆
Board: 378 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4♥ S	North:  ♠ K105  ♥ AQ10  ♠ Q43  ♣ QJ106	South:  ♠ A843  ♥ J9762  ♠ K8  ♣ A4	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♠¹  Pass 3♥² Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥
Board: 379 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ QJ1086  ♥ 74  ♠ AJ2  ♣ A63	South:	West North East South  1♥  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 2NT  AP  1. New Minor Forcing
Board: 380 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ Q6  ♥ QJ6  ♦ 743  ♠ AK962	South:  ♠ AK832  ♥ K42  ♠ Q85  ♣ 85	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠  Pass 3NT AP  1. New Minor Forcing

	Board: 381 Dealer: S	<b>♦</b> 8753 <b>♥</b> KJ743	The opponents are silent.
	Vul: None HCP: 11	<ul><li>★ K8</li><li>★ A5</li></ul>	Partner bids first.
	Board: 382 Dealer: N	<b>♦</b> QJ2 <b>♥</b> K108	The opponents are silent.
	Vul: NS HCP: 13	◆ A974 ◆ K97	You bid first.
	Board: 383 Dealer: S	<b>♦</b> A975 <b>♥</b> AQ853	The opponents are silent.
	Vul: EW HCP: 12	◆ Q4 ◆ 43	Partner bids first.
	Board: 384 Dealer: N	<b>♦</b> 97 <b>♥</b> J106	The opponents are silent.
	Vul: Both HCP: 12	◆ AK108 ◆ A843	You bid first.
1			

Board: 381 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4 \( \mathbb{N} \) N	North:  ◆ 8753  ▼ KJ743  ◆ K8  ◆ A5	South:  ♠ KQ10  ♥ A106  ♠ Q75  ♣ K764	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 382 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ QJ2  ♥ K108  ♠ A974  ♣ K97	South:  ♠ A10  ♥ AQ753  ♦ J65  ♣ J52	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2  Pass 3  Pass 3  Pass 3  Pass 4  Pas
Board: 383 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4 N	North:  ♠ A975  ♥ AQ853  • Q4  ♣ 43	South:  ♠ Q8  ♥ K107  ♠ A9753  ♠ K107	West North East South  1 ◆ Pass 1 ▼ Pass 1NT Pass 2 ◆ 1 Pass 2 ▼ 2 Pass 4 ▼ AP 1. New Minor Forcing 2. 3 ▼
Board: 384 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3N N	North:  ◆ 97  ▼ J106  ◆ AK108  ◆ A843	South:  ♠ KQ654  ♥ AQ7  ♦ J5  ♣ 1092	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 3NT AP  1. New Minor Forcing

Board: 381 Dealer: S Vul: None HCP: 14	<ul><li>★ KQ10</li><li>▼ A106</li><li>◆ Q75</li><li>◆ K764</li></ul>	The opponents are silent. You bid first.
Board: 382 Dealer: N Vul: NS HCP: 12	<ul><li>★ A10</li><li>★ AQ753</li><li>◆ J65</li><li>★ J52</li></ul>	The opponents are silent.  Partner bids first.
Board: 383 Dealer: S Vul: EW HCP: 12	<ul><li>◆ Q8</li><li>▼ K107</li><li>◆ A9753</li><li>◆ K107</li></ul>	The opponents are silent. You bid first.
Board: 384 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQ654</li><li>★ AQ7</li><li>◆ J5</li><li>★ 1092</li></ul>	The opponents are silent.  Partner bids first.

Board: 381 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4 \( \mathbb{N} \) N	North:  ◆ 8753  ▼ KJ743  ◆ K8  ◆ A5	South:  ♠ KQ10  ♥ A106  ♠ Q75  ♣ K764	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 382 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4 S	North:  ♠ QJ2  ♥ K108  ♠ A974  ♣ K97	South:  ♠ A10  ♥ AQ753  ♦ J65  ♣ J52	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2  Pass 3  Pass 3  Pass 3  Pass 4  Pas
Board: 383 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4 N	North:  ♠ A975  ♥ AQ853  • Q4  ♣ 43	South:  ♠ Q8  ♥ K107  ♠ A9753  ♠ K107	West North East South  1 ◆ Pass 1 ▼ Pass 1NT Pass 2 ◆ 1 Pass 2 ▼ 2 Pass 4 ▼ AP 1. New Minor Forcing 2. 3 ▼
Board: 384 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3N N	North:  ◆ 97  ▼ J106  ◆ AK108  ◆ A843	South:  ♠ KQ654  ♥ AQ7  ♦ J5  ♣ 1092	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 3NT AP  1. New Minor Forcing

Board: 385 Dealer: S Vul: NS HCP: 12	<ul><li>AQ1075</li><li>72</li><li>K6</li><li>K532</li></ul>	The opponents are silent.  Partner bids first.
Board: 386 Dealer: N Vul: EW HCP: 14	<ul><li>♣ J72</li><li>♥ A74</li><li>♦ A632</li><li>♣ AJ4</li></ul>	The opponents are silent. You bid first.
Board: 387 Dealer: S Vul: Both HCP: 12	<b>★</b> KQJ <b>∀</b> K9852 <b>♦</b> 86 <b>♣</b> K87	The opponents are silent.  Partner bids first.
Board: 388 Dealer: N Vul: None HCP: 13	<ul><li>109</li><li>✓ AKQJ6</li><li>1097</li><li>✓ K75</li></ul>	The opponents are silent. You bid first.
Board: 389 Dealer: S Vul: EW HCP: 11	<ul><li>♠ A7</li><li>♥ K8542</li><li>♦ 875</li><li>♠ A32</li></ul>	The opponents are silent.  Partner bids first.

Board: 385 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ1075  ♥ 72  ♠ K6  ♣ K532	South:  ♠ K64  ♥ KQ5  ♦ 532  ♣ A1087	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 2♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3 ♠
Board: 386 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4♠ S	North:  ♠ J72  ♥ A74  ♠ A632  ♠ AJ4	South:  ♠ AKQ103  ♥ 982  • 108  ♠ Q85	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1  Pass 3   2 Pass 4   AP  1. New Minor Forcing  2. 3   4
Board: 387 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 N	North:  ♠ KQJ  ♥ K9852  ♦ 86  ♣ K87	South:	West North East South  1 ◆ Pass 1 ▼ Pass 1NT Pass 2 ◆ 1 Pass 2 ▼ 2 Pass 3 ▼ Pass 4 ▼ AP 1. New Minor Forcing 2. 3 ▼
Board: 388 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3N N	North:  • 109  • AKQJ6  • 1097  • K75	South:  ♠ KQ852  ♥ 32  ♠ AQ6  ♣ J84	West North East South  1♥ Pass 1♠  Pass 1NT Pass 2♠  Pass 3NT AP  1. New Minor Forcing

West North East South Board: 389 1• South: North: Dealer: S Pass 1♥ Pass 1NT **♠** A7 **♠** KQ3 Vul: EW **Q**109 **♥** K8542 Pass  $2 \stackrel{1}{\clubsuit}^1$ Pass  $3 \checkmark 2$ North HCP: 11 **♦** 875 **♦** AK93 Pass 4♥ AP South HCP: 14 ♣ A32 **♣** 1054 1. New Minor Forcing Contract: 4♥ N 2.3 🔻

Board: 385 Dealer: S Vul: NS HCP: 12	<ul><li>★ K64</li><li>★ KQ5</li><li>★ 532</li><li>★ A1087</li></ul>	The opponents are silent.  You bid first.
Board: 386 Dealer: N Vul: EW HCP: 11	<ul><li>AKQ103</li><li>♥ 982</li><li>108</li><li>Q85</li></ul>	The opponents are silent.  Partner bids first.
Board: 387 Dealer: S Vul: Both HCP: 12	<ul><li>♣87</li><li>♥AQ7</li><li>♦ KQJ105</li><li>♣963</li></ul>	The opponents are silent. You bid first.
Board: 388 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ852</li><li>★ 32</li><li>◆ AQ6</li><li>★ J84</li></ul>	The opponents are silent.  Partner bids first.
Board: 389 Dealer: S Vul: EW HCP: 14	<b>♦</b> KQ3 <b>♥</b> Q109 <b>♦</b> AK93 <b>♣</b> 1054	The opponents are silent. You bid first.

Board: 385 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ1075  ♥ 72  ♠ K6  ♣ K532	South:  ♠ K64  ♥ KQ5  ♦ 532  ♣ A1087	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 2♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3 ♠
Board: 386 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4♠ S	North:  ♠ J72  ♥ A74  ♠ A632  ♠ AJ4	South:  ♠ AKQ103  ♥ 982  • 108  ♠ Q85	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1  Pass 3   2 Pass 4   AP  1. New Minor Forcing  2. 3   4
Board: 387 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 N	North:  ♠ KQJ  ♥ K9852  ♦ 86  ♣ K87	South:	West North East South  1 ◆ Pass 1 ▼ Pass 1NT Pass 2 ◆ 1 Pass 2 ▼ 2 Pass 3 ▼ Pass 4 ▼ AP 1. New Minor Forcing 2. 3 ▼
Board: 388 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3N N	North:  • 109  • AKQJ6  • 1097  • K75	South:  ♠ KQ852  ♥ 32  ♠ AQ6  ♣ J84	West North East South  1♥ Pass 1♠  Pass 1NT Pass 2♠  Pass 3NT AP  1. New Minor Forcing

West North East South Board: 389 1• South: North: Dealer: S Pass 1♥ Pass 1NT **♠** A7 **♠** KQ3 Vul: EW **Q**109 **♥** K8542 Pass  $2 \stackrel{1}{\clubsuit}^1$ Pass  $3 \checkmark 2$ North HCP: 11 **♦** 875 **♦** AK93 Pass 4♥ AP South HCP: 14 ♣ A32 **♣** 1054 1. New Minor Forcing Contract: 4♥ N 2.3 🔻

Board: 390 Dealer: N Vul: Both HCP: 14	<ul><li>♣ 43</li><li>♥ AQJ</li><li>◆ QJ83</li><li>♣ KJ65</li></ul>	The opponents are silent. You bid first.
Board: 391 Dealer: S Vul: None HCP: 11	<ul><li>★ K10765</li><li>★ KJ9</li><li>★ KJ84</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 392 Dealer: N Vul: NS HCP: 12	<ul><li>★ K95</li><li>▼ A104</li><li>◆ Q1062</li><li>◆ K103</li></ul>	The opponents are silent. You bid first.
Board: 393 Dealer: S Vul: Both HCP: 12	<ul><li>★ A10753</li><li>★ A109</li><li>★ A42</li><li>★ 43</li></ul>	The opponents are silent.  Partner bids first.
Board: 394 Dealer: N Vul: None HCP: 14	<ul><li>★ A63</li><li>♥ Q9</li><li>★ A85</li><li>★ A10982</li></ul>	The opponents are silent. You bid first.

Board: 390 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3N N	North:	South:  ♠ KJ1065  ♥ 104  ♠ A64  ♣ A32	West North East South  1 ◆ Pass 1 ◆  Pass 1NT Pass 2 ◆  Pass 3NT AP  1. New Minor Forcing
Board: 391 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♠ N	North:  ♠ K10765  ♥ KJ9  ♠ KJ84  ♣ 9	South:  ♠ QJ3  ♥ A106  ♦ 1073  ♣ AK74	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3♠
Board: 392 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ K95  ♥ A104  ♠ Q1062  ♣ K103	South:  ◆ 86432  ▼ K52  ◆ K4  ◆ AJ2	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1 Pass 2   1 New Minor Forcing 2.3   2  Pass 2   1 Pass 2   2  Pass 2   4 Pass 2
Board: 393 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North:  ◆ A10753  ▼ A109  ◆ A42  ◆ 43	South:  ♠ KJ8  ♥ Q75  ♠ QJ105  ♣ KJ5	West North East South  1 ↑  Pass 1 ↑ Pass 1NT  Pass 2 ↑ Pass 3 ↑  Pass 4 ↑ Pass 4 ↑  Pass 4 ↑ AP  1. New Minor Forcing  2. 3 ↑  3. Cue bid, a ↑ stopper  4. Cue bid, a ◆ stopper

Board: 394 West North East South North: South: Dealer: N 1♣ Pass 1♥ **♦** A63 **★** KQ52 Vul: None Pass 1NT Pass 2♦1 **♥** Q9 **♥** A8765 North HCP: 14 ♦ A85 **♦** K642 3NT AP Pass South HCP: 12 ♣ A10982 ♣— 1. New Minor Forcing Contract: 3N N

Board: 390 Dealer: N Vul: Both HCP: 12	<ul><li>★ KJ1065</li><li>▼ 104</li><li>◆ A64</li><li>◆ A32</li></ul>	The opponents are silent.  Partner bids first.
Board: 391 Dealer: S Vul: None HCP: 14	<ul><li>♣ QJ3</li><li>♥ A106</li><li>♦ 1073</li><li>♣ AK74</li></ul>	The opponents are silent. You bid first.
Board: 392 Dealer: N Vul: NS HCP: 11	<ul><li>★ 86432</li><li>★ K52</li><li>★ K4</li><li>★ AJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 393 Dealer: S Vul: Both HCP: 13	<ul><li>★ KJ8</li><li>♥ Q75</li><li>◆ QJ105</li><li>◆ KJ5</li></ul>	The opponents are silent. You bid first.
Board: 394 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ52</li><li>★ A8765</li><li>★ K642</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 390 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3N N	North:	South:  ♠ KJ1065  ♥ 104  ♠ A64  ♣ A32	West North East South  1 ◆ Pass 1 ◆  Pass 1NT Pass 2 ◆  Pass 3NT AP  1. New Minor Forcing
Board: 391 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♠ N	North:  ♠ K10765  ♥ KJ9  ♠ KJ84  ♣ 9	South:  ♠ QJ3  ♥ A106  ♦ 1073  ♣ AK74	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3♠
Board: 392 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ K95  ♥ A104  ♠ Q1062  ♣ K103	South:  ◆ 86432  ▼ K52  ◆ K4  ◆ AJ2	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1 Pass 2   1 New Minor Forcing 2.3   2  Pass 2   1 Pass 2   2  Pass 2   4 Pass 2
Board: 393 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North:  ◆ A10753  ▼ A109  ◆ A42  ◆ 43	South:  ♠ KJ8  ♥ Q75  ♠ QJ105  ♣ KJ5	West North East South  1 ↑  Pass 1 ↑ Pass 1NT  Pass 2 ↑ Pass 3 ↑  Pass 4 ↑ Pass 4 ↑  Pass 4 ↑ AP  1. New Minor Forcing  2. 3 ↑  3. Cue bid, a ↑ stopper  4. Cue bid, a ◆ stopper

Board: 394 West North East South North: South: Dealer: N 1♣ Pass 1♥ **♦** A63 **★** KQ52 Vul: None Pass 1NT Pass 2♦1 **♥** Q9 **♥** A8765 North HCP: 14 ♦ A85 **♦** K642 3NT AP Pass South HCP: 12 ♣ A10982 ♣— 1. New Minor Forcing Contract: 3N N

Board: 395 Dealer: S Vul: NS HCP: 11	<ul><li>AQ1095</li><li>✓ A5</li><li>962</li><li>J82</li></ul>	The opponents are silent.  Partner bids first.
Board: 396 Dealer: N Vul: EW HCP: 13	<ul><li>★ K93</li><li>♥ Q8</li><li>◆ A984</li><li>◆ A642</li></ul>	The opponents are silent. You bid first.
Board: 397 Dealer: S Vul: None HCP: 12	<ul><li>★KQ1093</li><li>▼83</li><li>◆743</li><li>◆AQJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 398 Dealer: N Vul: NS HCP: 14	<ul><li>★ K74</li><li>★ KJ7</li><li>★ K982</li><li>★ A93</li></ul>	The opponents are silent. You bid first.
Board: 399 Dealer: S Vul: EW HCP: 11	<ul><li>AQ864</li><li>✓ J5</li><li>A108</li><li>854</li></ul>	The opponents are silent.  Partner bids first.

Board: 395 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ AQ1095  ♥ A5  ♦ 962  ♣ J82	South:  ♣ J74  ♥ Q62  ♦ KJ8  ♣ AQ103	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3 ♠
Board: 396 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 3N N	North:  ♠ K93  ♥ Q8  ♠ A984  ♣ A642	South:  ◆ A85  ▼ AKJ43  ◆ 752  ◆ 95	West North East South  1 → Pass 1 ♥  Pass 1NT Pass 2 ♣ ¹  Pass 3NT AP  1. New Minor Forcing
Board: 397 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4♠ N	North:  ♠ KQ1093  ♥ 83  ♠ 743  ♣ AQJ	South:  ♠ A76  ♥ AK6  ♦ QJ105  ♣ 542	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3 ◆ 2 Pass 4 ◆ 3 Pass 4 ◆ AP 1. New Minor Forcing 2. 3 ◆ 3. Cue bid, a ◆ stopper
Board: 398 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4♥ S	North:  ♠ K74  ♥ KJ7  ♠ K982  ♣ A93	South:  ♠ AJ32  ♥ Q8543  ♦ J6  ♠ QJ	West North East South  1 → Pass 1 ▼  Pass 1NT Pass 2 ♣ ¹  Pass 3 ♥ ² Pass 4 ▼  AP  1. New Minor Forcing  2. 3 ▼

West North East South Board: 399 North: South: **1**♥ Dealer: S **♠** J9 **♦** AQ864 Pass 1NT Pass 1♠ Vul: EW **♥** J5 ♥ AKQ64 North HCP: 11 Pass  $2^{1}$ Pass 3NT **♦** A108 **♦** J94 South HCP: 14 AP **♣** K106 **♣** 854 Contract: 3N S 1. New Minor Forcing

Board: 395 Dealer: S Vul: NS HCP: 13	<ul><li>J74</li><li>Q62</li><li>KJ8</li><li>AQ103</li></ul>	The opponents are silent. You bid first.
Board: 396 Dealer: N Vul: EW HCP: 12	<ul><li>▲ A85</li><li>♥ AKJ43</li><li>◆ 752</li><li>♣ 95</li></ul>	The opponents are silent.  Partner bids first.
Board: 397 Dealer: S Vul: None HCP: 14	<ul><li>▲ A76</li><li>♥ AK6</li><li>◆ QJ105</li><li>◆ 542</li></ul>	The opponents are silent. You bid first.
Board: 398 Dealer: N Vul: NS HCP: 11	<ul><li>AJ32</li><li>✓ Q8543</li><li>J6</li><li>✓ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 399 Dealer: S Vul: EW HCP: 14	<ul><li></li></ul>	The opponents are silent. You bid first.

Board: 395 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ AQ1095  ♥ A5  ♦ 962  ♣ J82	South:  ♣ J74  ♥ Q62  ♦ KJ8  ♣ AQ103	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3 ♠
Board: 396 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 3N N	North:  ♠ K93  ♥ Q8  ♠ A984  ♣ A642	South:  ◆ A85  ▼ AKJ43  ◆ 752  ◆ 95	West North East South  1 → Pass 1 ♥  Pass 1NT Pass 2 ♣ ¹  Pass 3NT AP  1. New Minor Forcing
Board: 397 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4♠ N	North:  ♠ KQ1093  ♥ 83  ♠ 743  ♣ AQJ	South:  ♠ A76  ♥ AK6  ♦ QJ105  ♣ 542	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3 ◆ 2 Pass 4 ◆ 3 Pass 4 ◆ AP 1. New Minor Forcing 2. 3 ◆ 3. Cue bid, a ◆ stopper
Board: 398 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4♥ S	North:  ♠ K74  ♥ KJ7  ♠ K982  ♣ A93	South:  ♠ AJ32  ♥ Q8543  ♦ J6  ♠ QJ	West North East South  1 → Pass 1 ▼  Pass 1NT Pass 2 ♣ ¹  Pass 3 ♥ ² Pass 4 ▼  AP  1. New Minor Forcing  2. 3 ▼

West North East South Board: 399 North: South: **1**♥ Dealer: S **♠** J9 **♦** AQ864 Pass 1NT Pass 1♠ Vul: EW **♥** J5 ♥ AKQ64 North HCP: 11 Pass  $2^{1}$ Pass 3NT **♦** A108 **♦** J94 South HCP: 14 AP **♣** K106 **♣** 854 Contract: 3N S 1. New Minor Forcing

Board: 400 Dealer: N Vul: Both HCP: 14	<ul><li>★ A72</li><li>▼ A82</li><li>◆ A63</li><li>◆ Q942</li></ul>	The opponents are silent.  You bid first.
Board: 401 Dealer: S Vul: NS HCP: 12	<ul><li>◆ Q10754</li><li>◆ A762</li><li>◆ 10</li><li>◆ AQ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 402 Dealer: N Vul: EW HCP: 14	<ul><li>♠ AK5</li><li>♥ QJ6</li><li>♦ 43</li><li>♠ A9643</li></ul>	The opponents are silent.  You bid first.
Board: 403 Dealer: S Vul: Both HCP: 11	<ul><li>♠ A7</li><li>♥ KQJ93</li><li>♦ 962</li><li>♠ J106</li></ul>	The opponents are silent.  Partner bids first.

			West	North 1♣	East Pass	South 1♥
Board: 400	North:	South:	Pass	1NT	Pass	
Dealer: N	♠ A72	<b>♦</b> KJ108	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	
Vul: Both North HCP: 14 South HCP: 12	<b>▼</b> A82 <b>♦</b> A63	♥ Q7643 ♦ Q104	Pass AP	<b>4</b> ♦ <sup>4</sup>	Pass	4♥
Contract: 4 S	<b>♣</b> Q942	<b>♣</b> A		Minor 1	Forcing	g
			2. 3 ♥	hid a ▲	stoppe	ar
				bid, a ♠ bid, a ♦		
Board: 401	North:	South:	West	North	East	
Dealer: S	• Q10754	50un. ♠ K2	D	1 .	D	1 <b>♦</b>
Vul: NS North HCP: 12	<b>♥</b> A762	<b>♥</b> J109	Pass Pass	1 <b>♠</b>	Pass	1NT 3NT
South HCP: 13	<b>♦</b> 10	◆ AKQ82	AP	2 <b>♣</b> ¹	rass	3111
Contract: 3N S	♣ AQ8	<b>♣</b> 932	1. New Minor Forcing			
			West	North	East	South
Board: 402	North:	South:		1♣	Pass	1♠
Dealer: N Vul: EW	<b>♦</b> AK5 <b>♦</b> J10432		Pass	1NT	Pass	<b>2</b> ◆ <sup>1</sup>
North HCP: 14 South HCP: 11 Contract: 4♠ S   ✓ QJ6  ♦ 43  ♠ A9643	<b>♥</b> A102 <b>♦</b> KQ8	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♠	
	♣ A9643	<b>♣</b> J7	1. New 2. 3 ♠	Minor 1	Forcing	g
Board: 403			West	North	East	South 1♣
Dealer: S	North:	South:	Pass	1♥	Pass	1NT
Vul: Both	<b>♠</b> A7 <b>♥</b> KQJ93	<b>♠</b> QJ <b>♥</b> A82	Pass	2 <b>♦</b> ¹	Pass	
North HCP: 11	◆ KQ393 ◆ 962	◆ K108	AP	<u> </u>		- •
South HCP: 12 Contract: 2♥ N	<b>♣</b> J106	<b>♣</b> Q9532	1. New Minor Forcing 2. 3 ♥			

Board: 400 Dealer: N Vul: Both HCP: 12	<ul><li>★ KJ108</li><li>♥ Q7643</li><li>◆ Q104</li><li>★ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 401 Dealer: S Vul: NS HCP: 13	<ul><li>★ K2</li><li>▼ J109</li><li>◆ AKQ82</li><li>◆ 932</li></ul>	The opponents are silent.  You bid first.
Board: 402 Dealer: N Vul: EW HCP: 11	<ul><li>♣ J10432</li><li>♥ A102</li><li>♦ KQ8</li><li>♣ J7</li></ul>	The opponents are silent.  Partner bids first.
Board: 403 Dealer: S Vul: Both HCP: 12	♣ QJ ▼ A82 ◆ K108 ♣ Q9532	The opponents are silent. You bid first.

			West	North 1♣	East Pass	South 1♥
Board: 400	North:	South:	Pass	1NT	Pass	
Dealer: N	♠ A72	<b>♦</b> KJ108	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	
Vul: Both North HCP: 14 South HCP: 12	<b>♦</b> A82 <b>♦</b> A63	♥ Q7643 ♦ Q104	Pass AP	<b>4</b> ♦ <sup>4</sup>	Pass	4♥
Contract: 4 S	<b>♣</b> Q942	♣ A	1. New Minor Forcing			
			<ul><li>2. 3 ♥</li><li>3. Cue bid, a ♠ stopper</li></ul>			
				bid, a ◆		
Board: 401	North:	South:	West	North	East	South
Dealer: S	Notul. <b>♦</b> Q10754	Soum. ♠ K2	D.	1.	ъ	1 <b>\(\right)</b>
Vul: NS North HCP: 12	<b>♥</b> A762	<b>♥</b> J109	Pass	1 <b>♠</b>	Pass	1NT
South HCP: 13	<b>♦</b> 10	◆ AKQ82	Pass AP	2 <b>♣</b> ¹	Pass	3NT
Contract: 3N S	♣ AQ8	<b>♣</b> 932	1. New Minor Forcing			
			West	North	East	South
Board: 402	North:	South:		1♣	Pass	1♠
Dealer: N Vul: EW	<b>♠</b> AK5	<b>♣</b> J10432	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
North HCP: 14 South HCP: 11	♥ QJ6 ♦ 43	<b>♥</b> A102 <b>♦</b> KQ8	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♠
Contract: 4♠ S	♣ A9643	<b>♣</b> J7	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>			
Board: 403			West	North	East	South 1♣
Dealer: S	North:	South:	Pass	1♥	Pass	1NT
Vul: Both	<b>♠</b> A7 <b>♥</b> KQJ93	<b>♠</b> QJ <b>♥</b> A82	Pass	2 <b>♦</b> ¹	Pass	
North HCP: 11	◆ 162 ◆ 962	◆ K108	AP			
South HCP: 12 Contract: 2♥ N	<b>♣</b> J106	<b>♣</b> Q9532	<ol> <li>New Minor Forcing</li> <li>3 ♥</li> </ol>			g

Board: 404 Dealer: N Vul: EW HCP: 12	<ul><li>103</li><li>✓ J95</li><li>✓ KQ62</li><li>✓ KQJ5</li></ul>	The opponents are silent. You bid first.
Board: 405 Dealer: S Vul: Both HCP: 12	<ul><li>★ A84</li><li>▼ K10987</li><li>◆ KJ</li><li>★ J84</li></ul>	The opponents are silent.  Partner bids first.
Board: 406 Dealer: N Vul: NS HCP: 14	<ul><li>★ A6</li><li>▼ J65</li><li>★ K843</li><li>★ AQ82</li></ul>	The opponents are silent. You bid first.
Board: 407 Dealer: S Vul: Both HCP: 11	<ul><li>★ K10987</li><li>▼ 10763</li><li>◆ KJ3</li><li>◆ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 408 Dealer: N Vul: None HCP: 14	<ul><li>♦ 95</li><li>♥ AKQ106</li><li>♦ AJ9</li><li>♠ 1054</li></ul>	The opponents are silent. You bid first.

Board: 404 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ 103  ♥ J95  ♠ KQ62  ♠ KQJ5	South:  ♠ KJ765  ♥ A764  ♦ 9  ♣ A94	West North East South  1 → Pass 1 ★  Pass 1NT Pass 2 ★ 1  Pass 2NT AP  1. New Minor Forcing
Board: 405 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 N	North:  ♠ A84  ♥ K10987  ♦ KJ  ♣ J84	South:  ♠ 1052  ♥ Q42  ♠ AQ  ♣ A10632	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 2♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 406 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ A6  ♥ J65  ♠ K843  ♠ AQ82	South:  ♠ K84  ♥ Q10842  ♠ A10  ♣ K95	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1  Pass 3   2 Pass 4   AP  1. New Minor Forcing  2. 3   ✓
Board: 407 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3N S	North:  ★ K10987  ▼ 10763  ◆ KJ3  ♣ A	South:	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3NT  AP  1. New Minor Forcing
Board: 408 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 3N N	North:  ◆ 95  ▼ AKQ106  ◆ AJ9  ◆ 1054	South:  ♠ KJ1087  ♥ 93  ♠ 75  ♣ AK73	West North East South  1♥ Pass 1♠  Pass 1NT Pass 2♠  Pass 3NT AP  1. New Minor Forcing

Dealer: N	LJ765 A764 A94	The opponents are silent.  Partner bids first.
Dealer: S ♥ C Vul: Both ◆ A	~	The opponents are silent.  You bid first.
Vul: NS ◆ A	210842	The opponents are silent.  Partner bids first.
Vul: Both ◆ 1	3 AKQ 084 K8652	The opponents are silent. You bid first.
Dealer: N ♥9 Vul: None ♦ 7		The opponents are silent.  Partner bids first.

Board: 404 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ 103  ♥ J95  ♠ KQ62  ♠ KQJ5	South:  ♠ KJ765  ♥ A764  ♦ 9  ♣ A94	West North East South  1 → Pass 1 ★  Pass 1NT Pass 2 ★ 1  Pass 2NT AP  1. New Minor Forcing
Board: 405 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 N	North:  ♠ A84  ♥ K10987  ♦ KJ  ♣ J84	South:  ♠ 1052  ♥ Q42  ♠ AQ  ♣ A10632	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 2♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 406 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ A6  ♥ J65  ♠ K843  ♠ AQ82	South:  ♠ K84  ♥ Q10842  ♠ A10  ♣ K95	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2   1  Pass 3   2 Pass 4   AP  1. New Minor Forcing  2. 3   ✓
Board: 407 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3N S	North:  ★ K10987  ▼ 10763  ◆ KJ3  ♣ A	South:	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3NT  AP  1. New Minor Forcing
Board: 408 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 3N N	North:  ◆ 95  ▼ AKQ106  ◆ AJ9  ◆ 1054	South:  ♠ KJ1087  ♥ 93  ♠ 75  ♣ AK73	West North East South  1♥ Pass 1♠  Pass 1NT Pass 2♠  Pass 3NT AP  1. New Minor Forcing

Board: 409 Dealer: S Vul: NS HCP: 11	<ul><li>A10754</li><li>✓ A1096</li><li>✓ K109</li><li>2</li></ul>	The opponents are silent.  Partner bids first.
Board: 410 Dealer: N Vul: EW HCP: 14	<ul><li>♣ QJ6</li><li>♥ AK5</li><li>♦ 1094</li><li>♣ KJ109</li></ul>	The opponents are silent. You bid first.
Board: 411 Dealer: S Vul: None HCP: 11	<ul><li>AQJ104</li><li>KJ6</li><li>75</li><li>985</li></ul>	The opponents are silent.  Partner bids first.
Board: 412 Dealer: N Vul: NS HCP: 13	<ul><li>★ 754</li><li>♥ 87</li><li>♦ KJ2</li><li>★ AKQ94</li></ul>	The opponents are silent. You bid first.
Board: 413 Dealer: S Vul: EW HCP: 12	<ul><li>★ K1073</li><li>★ A10653</li><li>★ 74</li><li>★ KQ</li></ul>	The opponents are silent.  Partner bids first.

Board: 409 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 44 N	North:  ♠ A10754  ♥ A1096  ♠ K109  ♣ 2	South:  ♠ K32  ♥ J3  ♦ QJ42  ♣ AK83	West North East South  1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 3 Pass 4 AP 1. New Minor Forcing 2. 3  4
Board: 410 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3♠ S	North:  ♠ QJ6  ♥ AK5  ♦ 1094  ♣ KJ109	South:  ♠ K9852  ♥ 1072  ♠ KJ8  ♣ A4	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² AP  1. New Minor Forcing  2. 3♠
Board: 411 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ AQJ104  ♥ KJ6  ♠ 75  ♣ 985	South:  ♠ 653  ♥ A2  ♠ A93  ♣ KQ1063	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3 ♠
Board: 412 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N N	North:  ♠ 754  ♥ 87  ♦ KJ2  ♣ AKQ94	South:	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♠¹  Pass 3NT AP  1. New Minor Forcing
Board: 413 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4 \( \mathbf{N} \)	North:  ♠ K1073  ♥ A10653  • 74  ♣ KQ	South:  ♠ Q9  ♥ J82  ♠ AJ98  ♣ A542	West North East South  1 →  Pass 1 ▼ Pass 1NT  Pass 2 ♣ 1 Pass 2 ▼ 2  Pass 4 ▼ AP  1. New Minor Forcing  2. 3 ▼

Board: 409 Dealer: S Vul: NS HCP: 14	<ul><li>★ K32</li><li>▼ J3</li><li>◆ QJ42</li><li>◆ AK83</li></ul>	The opponents are silent. You bid first.
Board: 410 Dealer: N Vul: EW HCP: 11	<ul><li>★ K9852</li><li>▼ 1072</li><li>◆ KJ8</li><li>◆ A4</li></ul>	The opponents are silent.  Partner bids first.
Board: 411 Dealer: S Vul: None HCP: 13	♣ 653 ♥ A2 ♦ A93 ♣ KQ1063	The opponents are silent. You bid first.
Board: 412 Dealer: N Vul: NS HCP: 12	<ul><li>▶ J86</li><li>♥ AQJ95</li><li>◆ A764</li><li>♣ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 413 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q9</li><li>♥ J82</li><li>◆ AJ98</li><li>♣ A542</li></ul>	The opponents are silent. You bid first.

Board: 409 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 44 N	North:  ♠ A10754  ♥ A1096  ♠ K109  ♣ 2	South:  ♠ K32  ♥ J3  ♦ QJ42  ♣ AK83	West North East South  1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 3 Pass 4 AP 1. New Minor Forcing 2. 3  4
Board: 410 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3♠ S	North:  ♠ QJ6  ♥ AK5  ♦ 1094  ♣ KJ109	South:  ♠ K9852  ♥ 1072  ♠ KJ8  ♣ A4	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² AP  1. New Minor Forcing  2. 3♠
Board: 411 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ N	North:  ♠ AQJ104  ♥ KJ6  ♠ 75  ♣ 985	South:  ♠ 653  ♥ A2  ♠ A93  ♣ KQ1063	West North East South  1♣  Pass 1♠ Pass 1NT  Pass 2♠¹ Pass 3♠²  Pass 4♠ AP  1. New Minor Forcing  2. 3 ♠
Board: 412 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N N	North:  ♠ 754  ♥ 87  ♦ KJ2  ♣ AKQ94	South:	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♠¹  Pass 3NT AP  1. New Minor Forcing
Board: 413 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4 \( \mathbf{N} \)	North:  ♠ K1073  ♥ A10653  • 74  ♣ KQ	South:  ♠ Q9  ♥ J82  ♠ AJ98  ♣ A542	West North East South  1 →  Pass 1 ▼ Pass 1NT  Pass 2 ♣ 1 Pass 2 ▼ 2  Pass 4 ▼ AP  1. New Minor Forcing  2. 3 ▼

Board: 414 Dealer: N Vul: Both HCP: 13	<ul><li>42</li><li>✓ KQ2</li><li>✓ QJ103</li><li>◆ AJ86</li></ul>	The opponents are silent. You bid first.
Board: 415 Dealer: S Vul: NS HCP: 12	<ul><li>♣ A9753</li><li>♥ 985</li><li>◆ AQ</li><li>♣ Q106</li></ul>	The opponents are silent.  Partner bids first.
Board: 416 Dealer: N Vul: EW HCP: 13	<b>♦</b> Q53 <b>♥</b> KQ1084 <b>♦</b> AQ <b>♣</b> 874	The opponents are silent. You bid first.

Board: 414 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 S	North:	South:  ♠ K53  ▼ A9865  ♠ A62  ♣ 95	West North East South  1 → Pass 1 ♥  Pass 1NT Pass 2 ♣ ¹  Pass 3 ♥ ² Pass 4 ♥  AP  1. New Minor Forcing  2. 3 ♥
Board: 415 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 5♠ N	North:  ♠ A9753  ♥ 985  ♠ AQ  ♠ Q106	South:  ♠ K106  ♥ A43  ♠ K64  ♠ A874	West North East South  1 Pass 1 Pass 1NT  Pass 2 1 Pass 3 2  Pass 4 Pass 4 Pass 4 Pass 4NT  Pass 5 Pass 5 Pass 5 AP  1. New Minor Forcing  2. 3 A  3. Cue bid, a stopper  4. Cue bid, a stopper  5. Blackwood 0314, for 4  6. A=2/5 or 5/5, Q(S)=0
Board: 416 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4♠ S	North:  ♠ Q53  ♥ KQ1084  ♠ AQ  ♠ 874	South:  ♣ AK986  ▼ 32  • 10854  ♣ KQ	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2  Pass 2  Pass 3  Pass 4  Pas

Board: 414 Dealer: N Vul: Both HCP: 11	<ul><li>★ K53</li><li>★ A9865</li><li>★ A62</li><li>♣ 95</li></ul>	The opponents are silent.  Partner bids first.
Board: 415 Dealer: S Vul: NS HCP: 14	<ul><li>★ K106</li><li>★ A43</li><li>★ K64</li><li>★ A874</li></ul>	The opponents are silent.  You bid first.
Board: 416 Dealer: N Vul: EW HCP: 12	<b>♣</b> AK986 <b>♥</b> 32 <b>♦</b> 10854 <b>♣</b> KQ	The opponents are silent.  Partner bids first.

Board: 414 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 S	North:	South:  ♠ K53  ▼ A9865  ♠ A62  ♣ 95	West North East South  1 → Pass 1 ♥  Pass 1NT Pass 2 ♣ ¹  Pass 3 ♥ ² Pass 4 ♥  AP  1. New Minor Forcing  2. 3 ♥
Board: 415 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 5♠ N	North:  ♠ A9753  ♥ 985  ♠ AQ  ♠ Q106	South:  ♠ K106  ♥ A43  ♠ K64  ♠ A874	West North East South  1 Pass 1 Pass 1NT  Pass 2 1 Pass 3 2  Pass 4 Pass 4 Pass 4 Pass 4NT  Pass 5 Pass 5 Pass 5 AP  1. New Minor Forcing  2. 3 A  3. Cue bid, a stopper  4. Cue bid, a stopper  5. Blackwood 0314, for 4  6. A=2/5 or 5/5, Q(S)=0
Board: 416 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4♠ S	North:  ♠ Q53  ♥ KQ1084  ♠ AQ  ♠ 874	South:  ♣ AK986  ▼ 32  • 10854  ♣ KQ	West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2  Pass 2  Pass 3  Pass 4  Pas

Board: 417 Dealer: S Vul: None HCP: 12	<ul><li>42</li><li>✓ AK1095</li><li>✓ J72</li><li>✓ A52</li></ul>	The opponents are silent.  Partner bids first.
Board: 418 Dealer: N Vul: EW HCP: 14	<ul><li>AJ6</li><li>✓ A74</li><li>◆ A962</li><li>◆ J87</li></ul>	The opponents are silent. You bid first.
Board: 419 Dealer: S Vul: Both HCP: 12	<ul><li>A52</li><li>♥ Q10742</li><li>AQ5</li><li>53</li></ul>	The opponents are silent.  Partner bids first.
Board: 420 Dealer: N Vul: NS HCP: 13	<b>★</b> K6 <b>♥</b> 1082 <b>♦</b> A109 <b>♣</b> AQ1085	The opponents are silent. You bid first.

Board: 417 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3♥ N	North:	South:  ♠ A87  ♥ J82  • Q985  ♣ KQ7	West North East South  1 ◆ Pass 1 ▼ Pass 1NT Pass 2 ◆ 1 Pass 2 ▼ 2 Pass 3 ▼ AP  1. New Minor Forcing  2. 3 ▼
Board: 418 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ AJ6  ♥ A74  ♠ A962  ♣ J87	South:  ♠ K9  ♥ K10963  ♠ K5  ♣ K1054	West North East South  1 → Pass 1 ♥  Pass 1NT Pass 2 ♣ ¹  Pass 3 ♥ ² Pass 3 ♣ ³  Pass 4 ◆ ⁴ Pass 4 ♥  AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, a ♠ stopper  4. Cue bid, a ♦ stopper
Board: 419 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ A52  ♥ Q10742  ♠ AQ5  ♣ 53	South:  ♠ K106  ♥ K5  ♦ 8643  ♠ AQ84	West North East South  1 ◆ Pass 1 ▼ Pass 1NT Pass 2 ◆ 1 Pass 2NT  AP  1. New Minor Forcing
Board: 420 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ K6  ♥ 1082  ♠ A109  ♣ AQ1085	South:  ♠ A852  ♥ AJ763  ♠ Q63  ♣ 6	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♠¹  Pass 3♥² Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥

Board: 417 Dealer: S Vul: None HCP: 12	<ul><li>▲ A87</li><li>▼ J82</li><li>◆ Q985</li><li>◆ KQ7</li></ul>	The opponents are silent. You bid first.
Board: 418 Dealer: N Vul: EW HCP: 12	<ul><li>★ K9</li><li>▼ K10963</li><li>◆ K5</li><li>◆ K1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 419 Dealer: S Vul: Both HCP: 12	<ul><li>★ K106</li><li>★ K5</li><li>◆ 8643</li><li>◆ AQ84</li></ul>	The opponents are silent. You bid first.
Board: 420 Dealer: N Vul: NS HCP: 11	<ul><li>★ A852</li><li>▼ AJ763</li><li>◆ Q63</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.

Board: 417 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3♥ N	North:	South:  ♠ A87  ♥ J82  • Q985  ♣ KQ7	West North East South  1 ◆ Pass 1 ▼ Pass 1NT Pass 2 ◆ 1 Pass 2 ▼ 2 Pass 3 ▼ AP  1. New Minor Forcing  2. 3 ▼
Board: 418 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4 S	North:  ♠ AJ6  ♥ A74  ♠ A962  ♣ J87	South:  ♠ K9  ♥ K10963  ♠ K5  ♣ K1054	West North East South  1 → Pass 1 ♥  Pass 1NT Pass 2 ♣ ¹  Pass 3 ♥ ² Pass 3 ♣ ³  Pass 4 ◆ ⁴ Pass 4 ♥  AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, a ♠ stopper  4. Cue bid, a ♦ stopper
Board: 419 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 2N S	North:  ♠ A52  ♥ Q10742  ♠ AQ5  ♣ 53	South:  ♠ K106  ♥ K5  ♦ 8643  ♠ AQ84	West North East South  1 ◆ Pass 1 ▼ Pass 1NT Pass 2 ◆ 1 Pass 2NT  AP  1. New Minor Forcing
Board: 420 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ K6  ♥ 1082  ♠ A109  ♣ AQ1085	South:  ♠ A852  ♥ AJ763  ♠ Q63  ♣ 6	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♠¹  Pass 3♥² Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥

Board: 421 Dealer: S Vul: Both HCP: 11	<ul><li>♣ 72</li><li>♥ AK654</li><li>◆ 986</li><li>♣ A82</li></ul>	The opponents are silent.  Partner bids first.
Board: 422 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q94</li><li>♥ A53</li><li>◆ A98</li><li>♣ KJ82</li></ul>	The opponents are silent. You bid first.
Board: 423 Dealer: S Vul: NS HCP: 11	<ul><li>★ KJ864</li><li>♥ 76</li><li>◆ Q54</li><li>◆ AJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 424 Dealer: N Vul: EW HCP: 14	<ul><li>♣ Q4</li><li>♥ KQ7</li><li>◆ J1073</li><li>♣ AQ102</li></ul>	The opponents are silent. You bid first.
Board: 425 Dealer: S Vul: None HCP: 11	<ul><li>★ KQ2</li><li>▼ J8432</li><li>◆ K5</li><li>◆ Q102</li></ul>	The opponents are silent.  Partner bids first.

Board: 421 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 \( \mathbb{N} \) N	North:  ♣ 72  ♥ AK654  ♦ 986  ♣ A82	South:  ♠ AJ6  ♥ Q32  ♠ AJ4  ♣ J965	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 422 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4♥ S	North:  ♠ Q94  ♥ A53  ♠ A98  ♣ KJ82	South:	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 4♣³  Pass 4♥ AP  1. New Minor Forcing  2. 3♥  3. Cue bid, a♣ stopper
Board: 423 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ KJ864  ♥ 76  ♠ Q54  ♣ AJ2	South:  ♠ A2  ♥ AJ8  ♠ K1093  ♠ Q874	West North East South  1 Pass 1 Pass 1NT Pass 2 1 Pass 3NT AP 1. New Minor Forcing
Board: 424 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ Q4  ♥ KQ7  ♦ J1073  ♠ AQ102	South:  ♠ AJ862  ♥ 642  ♠ A82  ♣ K6	West North East South  1 → Pass 1 ♠  Pass 1NT Pass 2 ♣ 1  Pass 3NT AP  1. New Minor Forcing
Board: 425 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ KQ2  ♥ J8432  ♦ K5  ♣ Q102	South:  ♣ 764  ♥ A7  ♦ A10984  ♣ A98	West North East South  1 → Pass 1 ▼ Pass 1NT Pass 2 ♠ 1 Pass 3NT AP 1. New Minor Forcing

Board: 421 Dealer: S Vul: Both HCP: 13	<ul><li>AJ6</li><li>♥ Q32</li><li>AJ4</li><li>₱ J965</li></ul>	The opponents are silent.  You bid first.
Board: 422 Dealer: N Vul: None HCP: 12	<ul><li>1082</li><li>KQJ98</li><li>73</li><li>AQ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 423 Dealer: S Vul: NS HCP: 14	<ul><li>A2</li><li>✓ AJ8</li><li>✓ K1093</li><li>✓ Q874</li></ul>	The opponents are silent. You bid first.
Board: 424 Dealer: N Vul: EW HCP: 12	<ul><li>AJ862</li><li>✓ 642</li><li>A82</li><li>K6</li></ul>	The opponents are silent.  Partner bids first.
Board: 425 Dealer: S Vul: None HCP: 12	<ul><li>★ 764</li><li>♥ A7</li><li>★ A10984</li><li>♣ A98</li></ul>	The opponents are silent. You bid first.

Board: 421 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 \( \mathbb{N} \) N	North:  ♣ 72  ♥ AK654  ♦ 986  ♣ A82	South:  ♠ AJ6  ♥ Q32  ♠ AJ4  ♣ J965	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 422 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4♥ S	North:  ♠ Q94  ♥ A53  ♠ A98  ♣ KJ82	South:	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 4♣³  Pass 4♥ AP  1. New Minor Forcing  2. 3♥  3. Cue bid, a♣ stopper
Board: 423 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ KJ864  ♥ 76  ♠ Q54  ♣ AJ2	South:  ♠ A2  ♥ AJ8  ♠ K1093  ♠ Q874	West North East South  1 Pass 1 Pass 1NT Pass 2 1 Pass 3NT AP 1. New Minor Forcing
Board: 424 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ Q4  ♥ KQ7  ♦ J1073  ♠ AQ102	South:  ♠ AJ862  ♥ 642  ♠ A82  ♣ K6	West North East South  1 → Pass 1 ♠  Pass 1NT Pass 2 ♣ 1  Pass 3NT AP  1. New Minor Forcing
Board: 425 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3N S	North:  ♠ KQ2  ♥ J8432  ♦ K5  ♣ Q102	South:  ♣ 764  ♥ A7  ♦ A10984  ♣ A98	West North East South  1 → Pass 1 ▼ Pass 1NT Pass 2 ♠ 1 Pass 3NT AP 1. New Minor Forcing

#### **New Minor Forcing**

Board: 429

Dealer: S Vul: EW

HCP: 12

**♦** J103

**♥** AK765

♦ A109

**♣** 96

Board: 426 Dealer: N Vul: NS HCP: 12	<ul><li>♦ 964</li><li>♥ 97</li><li>♦ AJ9</li><li>♦ AQJ102</li></ul>	The opponents are silent. You bid first.
Board: 427 Dealer: S Vul: EW HCP: 11	<ul><li>♠ AKJ85</li><li>♥ Q52</li><li>♦ J62</li><li>♠ 86</li></ul>	The opponents are silent.  Partner bids first.
Board: 428 Dealer: N Vul: Both HCP: 13	<ul><li>★ 764</li><li>▼ 107</li><li>◆ AK83</li><li>◆ AQ102</li></ul>	The opponents are silent. You bid first.

The opponents are silent.

Partner bids first.

Board: 426 Dealer: N Vul: NS	North: <b>♠</b> 964 <b>♥</b> 97	South: <b>♠</b> 1032 <b>♥</b> AKJ86	West Pass	North 1♣ 1NT	East Pass Pass	1♥
North HCP: 12 South HCP: 11	♦ AJ9	◆ K1087	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AQJ102	<b>♣</b> 6	1. New	Minor	Forcing	g
Board: 427 Dealer: S	North:	South:	West	North	East	South 1
Vul: EW	<b>♠</b> AKJ85 <b>♥</b> Q52	<b>♠</b> 42 <b>♥</b> AK8	Pass	1♠	Pass	1NT
North HCP: 11 South HCP: 12	◆ J62 ◆ 86	◆ K754 ◆ Q742	Pass AP	2 <b>♣</b> ¹	Pass	2NT
Contract: 2N S		•	1. New	Minor	Forcing	g
			West	North		
	North:	<b>♠</b> 764 <b>♠</b> J10983	D	1 <b>♦</b>	Pass	1 <b>♠</b>
Board: 428 Dealer: N			Pass	1NT	Pass	
Vul: Both			Pass Pass	$3 \stackrel{2}{•}^2$	Pass Pass	
North HCP: 13	♥ 107 ♦ AK83	<b>♥</b> AK5 <b>♦</b> J65	AP	4•'	rass	<b>42</b>
South HCP: 12 Contract: 4♠ S	♣ AQ102	<b>♦</b> K3		Minor 1	Forcing	g
			3. Cue	bid, a ♣ bid, a ◆		
Board: 429			West	North	East	
Dealer: S	North:	South:	Pass	1♥	Pagg	1 <b>♣</b> 1NT
Vul: EW	<b>♦</b> J103 <b>♥</b> AK765	<b>♠</b> Q75 <b>♥</b> Q92	Pass	1 <b>v</b> 2 <b>v</b> 1	Pass	
North HCP: 12	◆ A109	• KQ6	Pass	<b>3♥</b>	AP	<b>∠</b> ₹
South HCP: 12 Contract: 3♥ N	♣ 96 ♣ QJ52		Minor		g	

Board: 426 Dealer: N Vul: NS HCP: 11	<ul><li>1032</li><li>★ AKJ86</li><li>★ K1087</li><li>★ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 427 Dealer: S Vul: EW HCP: 12	<ul><li>42</li><li>✓ AK8</li><li>✓ K754</li><li>✓ Q742</li></ul>	The opponents are silent.  You bid first.
Board: 428 Dealer: N Vul: Both HCP: 12	<ul><li>♣ J10983</li><li>♥ AK5</li><li>♦ J65</li><li>♣ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 429 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q75</li><li>♥ Q92</li><li>♦ KQ6</li><li>♣ QJ52</li></ul>	The opponents are silent.  You bid first.

Board: 426 Dealer: N Vul: NS	North: <b>♠</b> 964 <b>♥</b> 97	South: <b>♠</b> 1032 <b>♥</b> AKJ86	West Pass	North 1♣ 1NT	East Pass Pass	1♥
North HCP: 12 South HCP: 11	♦ AJ9	◆ K1087	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AQJ102	<b>♣</b> 6	1. New	Minor	Forcing	g
Board: 427 Dealer: S	North:	South:	West	North	East	South 1
Vul: EW	<b>♠</b> AKJ85 <b>♥</b> Q52	<b>♠</b> 42 <b>♥</b> AK8	Pass	1♠	Pass	1NT
North HCP: 11 South HCP: 12	◆ J62 ◆ 86	◆ K754 ◆ Q742	Pass AP	2 <b>♣</b> ¹	Pass	2NT
Contract: 2N S		•	1. New	Minor	Forcing	g
			West	North		
	North:	<b>♠</b> 764 <b>♠</b> J10983	D	1 <b>♦</b>	Pass	1 <b>♠</b>
Board: 428 Dealer: N			Pass	1NT	Pass	
Vul: Both			Pass Pass	$3 \stackrel{2}{•}^2$	Pass Pass	
North HCP: 13	♥ 107 ♦ AK83	<b>♥</b> AK5 <b>♦</b> J65	AP	4•'	rass	<b>42</b>
South HCP: 12 Contract: 4♠ S	♣ AQ102	<b>♦</b> K3		Minor 1	Forcing	g
			3. Cue	bid, a ♣ bid, a ◆		
Board: 429			West	North	East	
Dealer: S	North:	South:	Pass	1♥	Pagg	1 <b>♣</b> 1NT
Vul: EW	<b>♦</b> J103 <b>♥</b> AK765	<b>♠</b> Q75 <b>♥</b> Q92	Pass	1 <b>v</b> 2 <b>v</b> 1	Pass	
North HCP: 12	◆ A109	• KQ6	Pass	<b>3♥</b>	AP	<b>∠</b> ₹
South HCP: 12 Contract: 3♥ N	♣ 96 ♣ QJ52		Minor		g	

Board: 430 Dealer: N Vul: Both HCP: 14	<ul><li>★ A54</li><li>▼ 743</li><li>◆ KJ102</li><li>◆ AQ5</li></ul>	The opponents are silent. You bid first.
Board: 431 Dealer: S Vul: None HCP: 12	<ul><li>★ AKQ86</li><li>♥ 73</li><li>★ K876</li><li>★ 106</li></ul>	The opponents are silent.  Partner bids first.
Board: 432 Dealer: N Vul: EW HCP: 13	<ul><li> ♣ J85</li><li> ♥ KQ5</li><li> ♦ K1083</li><li> ♣ A105</li></ul>	The opponents are silent. You bid first.
Board: 433 Dealer: S Vul: Both HCP: 11	<ul><li>AJ874</li><li>✓ A52</li><li>✓ Q652</li><li>A 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 434 Dealer: N Vul: None HCP: 12	<ul><li>★ A3</li><li>★ KQ7</li><li>★ 1098</li><li>★ K10842</li></ul>	The opponents are silent. You bid first.

Board: 430	North:	South:	West North East South  1   Pass 1  Pass 1  Pass 2
Dealer: N Vul: Both	<b>♦</b> A54	<b>★</b> K10987	Pass $3 \stackrel{?}{\bullet}^2$ Pass $4 \stackrel{?}{\bullet}^3$ Pass $4 \stackrel{?}{\bullet}^4$ Pass $4 \stackrel{?}{\bullet}$
North HCP: 14	♥ 743 ♦ KJ102	<b>♥</b> K986 <b>♦</b> AQ	AP
South HCP: 12 Contract: 4♠ S	♣ AQ5	<b>♣</b> 102	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>
			<ul><li>3. Cue bid, a ◆ stopper</li><li>4. Cue bid, a ◆ stopper</li></ul>
Board: 431	North:	South:	West North East South
Dealer: S Vul: None	AKQ86	<b>★</b> 93	1♣ Pass 1♠ Pass 1NT
North HCP: 12	<b>♥</b> 73	<b>♥</b> AQ6	Pass $2 \stackrel{1}{\bullet}$ Pass 3NT
South HCP: 14	♦ K876 ♣ 106	♦ A109 • A9542	AP
Contract: 3N S	1 100	110012	1. New Minor Forcing
Board: 432	NI a rella i	C and a	West North East South
Dealer: N	North: ♠ J85	South: <b>♠</b> K9732	1♦ Pass 1♠
Vul: EW North HCP: 13	♥ KQ5	<b>1</b> 092	Pass $1NT$ Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ AP
South HCP: 13 Contract: 3♠ S		◆ QJ ◆ KQ4	1. New Minor Forcing 2. 3 ♠
			West North East South
Board: 433	North:	South:	1♣ Pass 1♠ Pass 1NT
Dealer: S Vul: Both	<b>♦</b> AJ874	<b>♦</b> Q63	Pass $2^{1}$ Pass $3^{2}$
North HCP: 11	<b>♥</b> A52 <b>♦</b> Q652	<b>∨</b> K96 <b>♦</b> 104	Pass 4♠ AP
South HCP: 14 Contract: 4♠ N	<b>♣</b> 3	♣ AKQ52	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>

Board: 434 West North East South North: South: Dealer: N Pass 1♠ 1♣ **♠** A3 **★** KQ762 Vul: None 1NT Pass  $2^{1}$ **♥** KQ7 **♥** J853 Pass North HCP: 12 **♦** 1098 **♦** A5 Pass 3NT AP South HCP: 12 ♣ K10842 **♣** Q7 1. New Minor Forcing Contract: 3N N

Board: 430 Dealer: N Vul: Both HCP: 12	<ul><li>★ K10987</li><li>★ K986</li><li>★ AQ</li><li>★ 102</li></ul>	The opponents are silent.  Partner bids first.
Board: 431 Dealer: S Vul: None HCP: 14	<ul><li>♠ 93</li><li>♥ AQ6</li><li>♦ A109</li><li>♠ A9542</li></ul>	The opponents are silent. You bid first.
Board: 432 Dealer: N Vul: EW HCP: 11	<ul><li>★ K9732</li><li>▼ 1092</li><li>◆ QJ</li><li>◆ KQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 433 Dealer: S Vul: Both HCP: 14	<ul><li>♣ Q63</li><li>♥ K96</li><li>♦ 104</li><li>♣ AKQ52</li></ul>	The opponents are silent. You bid first.
Board: 434 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ762</li><li>▼ J853</li><li>◆ A5</li><li>◆ Q7</li></ul>	The opponents are silent.  Partner bids first.

Board: 430	North:	South:	West North East South  1   Pass 1  Pass 1  Pass 2
Dealer: N Vul: Both	<b>♦</b> A54	<b>★</b> K10987	Pass $3 \stackrel{?}{\bullet}^2$ Pass $4 \stackrel{?}{\bullet}^3$ Pass $4 \stackrel{?}{\bullet}^4$ Pass $4 \stackrel{?}{\bullet}$
North HCP: 14	♥ 743 ♦ KJ102	<b>♥</b> K986 <b>♦</b> AQ	AP
South HCP: 12 Contract: 4♠ S	♣ AQ5	<b>♣</b> 102	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>
			<ul><li>3. Cue bid, a ◆ stopper</li><li>4. Cue bid, a ◆ stopper</li></ul>
Board: 431	North:	South:	West North East South
Dealer: S Vul: None	AKQ86	<b>★</b> 93	1♣ Pass 1♠ Pass 1NT
North HCP: 12	<b>♥</b> 73	<b>♥</b> AQ6	Pass $2 \stackrel{1}{\bullet}$ Pass 3NT
South HCP: 14	♦ K876 ♣ 106	♦ A109 • A9542	AP
Contract: 3N S	1 100	110012	1. New Minor Forcing
Board: 432	NI a rella i	C and a	West North East South
Dealer: N	North: ♠ J85	South: <b>♠</b> K9732	1♦ Pass 1♠
Vul: EW North HCP: 13	♥ KQ5	<b>1</b> 092	Pass $1NT$ Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ AP
South HCP: 13 Contract: 3♠ S		◆ QJ ◆ KQ4	1. New Minor Forcing 2. 3 ♠
			West North East South
Board: 433	North:	South:	1♣ Pass 1♠ Pass 1NT
Dealer: S Vul: Both	<b>♦</b> AJ874	<b>♦</b> Q63	Pass $2^{1}$ Pass $3^{2}$
North HCP: 11	<b>♥</b> A52 <b>♦</b> Q652	<b>∨</b> K96 <b>♦</b> 104	Pass 4♠ AP
South HCP: 14 Contract: 4♠ N	<b>♣</b> 3	♣ AKQ52	<ol> <li>New Minor Forcing</li> <li>3 ♠</li> </ol>

Board: 434 West North East South North: South: Dealer: N Pass 1♠ 1♣ **♠** A3 **★** KQ762 Vul: None 1NT Pass  $2^{1}$ **♥** KQ7 **♥** J853 Pass North HCP: 12 **♦** 1098 **♦** A5 Pass 3NT AP South HCP: 12 ♣ K10842 **♣** Q7 1. New Minor Forcing Contract: 3N N

Board: 435 Dealer: S Vul: Both HCP: 11	<ul><li>★ AK432</li><li>▼ 53</li><li>★ A83</li><li>★ 832</li></ul>	The opponents are silent.  Partner bids first.
Board: 436 Dealer: N Vul: None HCP: 14	<ul><li>♠ 62</li><li>♥ 964</li><li>♠ AQ64</li><li>♠ AKJ5</li></ul>	The opponents are silent. You bid first.
Board: 437 Dealer: S Vul: NS HCP: 11	<b>♦</b> K8 <b>♥</b> AK1043 <b>♦</b> 1064 <b>♣</b> J102	The opponents are silent.  Partner bids first.
Board: 438 Dealer: N Vul: EW HCP: 14	<b>♠</b> KJ <b>♥</b> A109 <b>♦</b> QJ106 <b>♣</b> QJ86	The opponents are silent. You bid first.

Board: 435 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ N	North:  ♠ AK432  ♥ 53  ♠ A83  ♣ 832	South:  ♣ J76  ♥ A42  ♠ K64  ♣ AQ64	West North East South  1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 3 Pass 4 AP  1. New Minor Forcing 2. 3
Board: 436 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ 62  ♥ 964  ♠ AQ64  ♣ AKJ5	South:  ♠ KQ1075  ♥ KJ52  ♦ J10  ♣ Q3	West North East South  1 → Pass 1 ♠  Pass 1NT Pass 2 ♣  Pass 3NT AP  1. New Minor Forcing
Board: 437 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♥ N	North:  ♠ K8  ▼ AK1043  • 1064  ♣ J102	South:  ♠ Q93  ♥ J92  ♠ KQJ53  ♣ A7	West North East South  1 → Pass 1 ▼ Pass 1NT Pass 2 ♣ 1 Pass 3 ▼ 2 Pass 4 ▼ AP 1. New Minor Forcing 2. 3 ▼
Board: 438 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4♥ S	North:  ♠ K.J  ♥ A109  ♠ QJ106  ♣ QJ86	South:	West North East South  1  Pass 1  Pass 1  Pass 2  Pass 3  Pass 3  Pass 4  Pas

Board: 435 Dealer: S Vul: Both HCP: 14	<ul><li>♣ J76</li><li>♥ A42</li><li>♦ K64</li><li>♣ AQ64</li></ul>	The opponents are silent. You bid first.
Board: 436 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ1075</li><li>▼ KJ52</li><li>◆ J10</li><li>◆ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 437 Dealer: S Vul: NS HCP: 13	<ul><li>♣ Q93</li><li>♥ J92</li><li>♦ KQJ53</li><li>♣ A7</li></ul>	The opponents are silent. You bid first.
Board: 438 Dealer: N Vul: EW HCP: 12	<ul><li>★ 1042</li><li>★ KQJ42</li><li>★ K74</li><li>★ K4</li></ul>	The opponents are silent.  Partner bids first.

Board: 435 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ N	North:  ♠ AK432  ♥ 53  ♠ A83  ♣ 832	South:  ♣ J76  ♥ A42  ♠ K64  ♣ AQ64	West North East South  1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 3 Pass 4 AP  1. New Minor Forcing 2. 3
Board: 436 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ 62  ♥ 964  ♠ AQ64  ♣ AKJ5	South:  ♠ KQ1075  ♥ KJ52  ♦ J10  ♣ Q3	West North East South  1 → Pass 1 ♠  Pass 1NT Pass 2 ♣  Pass 3NT AP  1. New Minor Forcing
Board: 437 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♥ N	North:  ♠ K8  ▼ AK1043  • 1064  ♣ J102	South:  ♠ Q93  ♥ J92  ♠ KQJ53  ♣ A7	West North East South  1 → Pass 1 ▼ Pass 1NT Pass 2 ♣ 1 Pass 3 ▼ 2 Pass 4 ▼ AP 1. New Minor Forcing 2. 3 ▼
Board: 438 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4♥ S	North:  ♠ K.J  ♥ A109  ♠ QJ106  ♣ QJ86	South:	West North East South  1  Pass 1  Pass 1  Pass 2  Pass 3  Pass 3  Pass 4  Pas

Board: 439 Dealer: S Vul: None HCP: 12	<ul><li>★ K83</li><li>★ A7652</li><li>★ 2</li><li>★ KQ62</li></ul>	The opponents are silent.  Partner bids first.
Board: 440 Dealer: N Vul: NS HCP: 14	<ul><li>♣ QJ6</li><li>♥ QJ</li><li>◆ QJ75</li><li>♣ KQ42</li></ul>	The opponents are silent. You bid first.
Board: 441 Dealer: S Vul: EW HCP: 12	<ul><li>AJ1085</li><li>✓ K9</li><li>◆ 9842</li><li>◆ A6</li></ul>	The opponents are silent.  Partner bids first.
Board: 442 Dealer: N Vul: Both HCP: 12	<ul><li>AQ4</li><li>1053</li><li>Q6</li><li>KJ965</li></ul>	The opponents are silent. You bid first.

Board: 439 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ K83  ♥ A7652  ♠ 2  ♣ KQ62	South:  ♠ Q76  ♥ J93  ♠ AKJ53  ♣ J3	Pass	1♥ 2♠¹ 4♥	Pass Pass AP	1 → 1NT 2 ♥ 2
Board: 440 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ QJ6  ♥ QJ  ♠ QJ75  ♠ KQ42	South:  ♠ A2  ▼ A8432  ♠ A1062  ♣ 108	Pass	1 <b>♦</b> 1NT 3NT	Pass Pass AP	1 <b>∨</b> 2♣¹
Board: 441 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♠ N	North:  ♠ AJ1085  ♥ K9  ♦ 9842  ♣ A6	South:  ♠ K72  ♥ Q106  ♠ AK75  ♣ Q109	Pass Pass	1♠ 2♣¹ 4♣³ 4♠ Minor I	Pass Pass Pass AP Forcing	1 ↑ 1NT 3 ♠ 2 4 • 4  g er
Board: 442 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2 S	North:  ♠ AQ4  ♥ 1053  ♠ Q6  ♠ KJ965	South:  ♠ K10  ♥ Q8642  ♠ A104  ♠ Q107		1♣ 1NT 2♥ <sup>2</sup>	Pass Pass AP	1♥ 2◆¹

Board: 439 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q76</li><li>♥ J93</li><li>◆ AKJ53</li><li>♣ J3</li></ul>	The opponents are silent. You bid first.
Board: 440 Dealer: N Vul: NS HCP: 12	<ul><li>A2</li><li>✓ A8432</li><li>✓ A1062</li><li>✓ 108</li></ul>	The opponents are silent.  Partner bids first.
Board: 441 Dealer: S Vul: EW HCP: 14	<ul><li>★ K72</li><li>♥ Q106</li><li>◆ AK75</li><li>♣ Q109</li></ul>	The opponents are silent. You bid first.
Board: 442 Dealer: N Vul: Both HCP: 11	<b>★</b> K10 <b>♥</b> Q8642 <b>★</b> A104 <b>♣</b> Q107	The opponents are silent.  Partner bids first.

Board: 439 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ K83  ♥ A7652  ♠ 2  ♣ KQ62	South:  ♠ Q76  ♥ J93  ♠ AKJ53  ♣ J3	Pass	1♥ 2♠¹ 4♥	Pass Pass AP	1 → 1NT 2 ♥ 2
Board: 440 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N N	North:  ♠ QJ6  ♥ QJ  ♠ QJ75  ♠ KQ42	South:  ♠ A2  ▼ A8432  ♠ A1062  ♣ 108	Pass	1 <b>♦</b> 1NT 3NT	Pass Pass AP	1 <b>∨</b> 2♣¹
Board: 441 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♠ N	North:  ♠ AJ1085  ♥ K9  ♦ 9842  ♣ A6	South:  ♠ K72  ♥ Q106  ♠ AK75  ♣ Q109	Pass Pass	1♠ 2♣¹ 4♣³ 4♠ Minor I	Pass Pass Pass AP Forcing	1 ↑ 1NT 3 ♠ 2 4 • 4  g er
Board: 442 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2 S	North:  ♠ AQ4  ♥ 1053  ♠ Q6  ♠ KJ965	South:  ♠ K10  ♥ Q8642  ♠ A104  ♠ Q107		1♣ 1NT 2♥ <sup>2</sup>	Pass Pass AP	1♥ 2◆¹

Board: 443 Dealer: S Vul: NS HCP: 12	<ul><li>♣ QJ743</li><li>♥ AQ53</li><li>♦ K7</li><li>♣ 108</li></ul>	The opponents are silent.  Partner bids first.
Board: 444 Dealer: N Vul: EW HCP: 12	<ul><li>★ K75</li><li>▼ J9</li><li>◆ K953</li><li>◆ AJ76</li></ul>	The opponents are silent.  You bid first.
Board: 445 Dealer: S Vul: Both HCP: 12	<ul><li>★ A105</li><li>★ AK974</li><li>◆ J96</li><li>♣ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 446 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q75</li><li>♥ J102</li><li>◆ J6</li><li>♣ AKQJ6</li></ul>	The opponents are silent.  You bid first.

			West	North	East	South 1♣
Board: 443	NT 41	Carth	Pass	1♠	Pass	1NT
Dealer: S	North: ♠ QJ743	South: ♠ A108	Pass	<b>2</b> ♦ <sup>1</sup>	Pass	3 <b>♠</b> <sup>2</sup>
Vul: NS	♥ AQ53	♥ J98	Pass	<b>4</b> ◆ <sup>3</sup>	Pass	<b>4</b> ♥ <sup>4</sup>
North HCP: 12 South HCP: 14	<b>♦</b> K7	◆ A10	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> 108	<b>♣</b> KQ953		Minor 1	Forcing	g
			2. 3 ♠	1'1 .	_	
				bid, a ♦ bid, a ♣		
			4. Cuc	oid, a 🐱	stopp	CI
Board: 444			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1♠
Vul: EW	<b>♠</b> K75 <b>♥</b> J9	◆ Q6432 ▼ 1042	Pass	1NT	Pass	2 <b>♣</b> ¹
North HCP: 12	<ul><li>▼ 19</li><li>◆ K953</li></ul>	◆ 1042 ◆ AQ8	Pass	$2 \spadesuit^2$	AP	
South HCP: 11 Contract: 2♠ S	♣ AJ76 ♣ K2	1. New Minor Forcing				
			2.3 🛊			
Board: 445	NI outle	Courtle	West	North	East	South
Dealer: S	North: ♠ A105	South: ♠ KQ7				1♦
Vul: Both	♥ AK974	<b>♥</b> 108	Pass	1♥		1NT
North HCP: 12 South HCP: 13	<b>♦</b> J96	◆ A1082	Pass	2 <b>♣</b> ¹	Pass	3NT
Contract: 3N S	<b>♣</b> 76	<b>♣</b> KJ85	AP	3.0	<b>.</b>	
COMPACT OF VI			I. New	Minor 1	Forcing	g
			West	North	East	South
Board: 446	North:	South:		1♣	Pass	
Dealer: N	• Q75	♣ AJ1062	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
Vul: None North HCP: 14	<b>♥</b> J102	<b>♥</b> K983	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♠
South HCP: 12	<b>♦</b> J6	◆ A109	AP			
Contract: 4♠ S	<b>♣</b> AKQJ6	<b>♣</b> 4	1. New	Minor 1	Forcing	g
			2.3 🏚		`	-

Board: 443 Dealer: S Vul: NS HCP: 14	<ul><li>▲ A108</li><li>♥ J98</li><li>◆ A10</li><li>▲ KQ953</li></ul>	The opponents are silent. You bid first.
Board: 444 Dealer: N Vul: EW HCP: 11	<ul><li>♣ Q6432</li><li>♥ 1042</li><li>♦ AQ8</li><li>♣ K2</li></ul>	The opponents are silent.  Partner bids first.
Board: 445 Dealer: S Vul: Both HCP: 13	<ul><li>★ KQ7</li><li>▼ 108</li><li>◆ A1082</li><li>◆ KJ85</li></ul>	The opponents are silent. You bid first.
Board: 446 Dealer: N Vul: None HCP: 12	<ul><li>AJ1062</li><li>✓ K983</li><li>A109</li><li>4</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1♣
Board: 443	NT 41	Carth	Pass	1♠	Pass	1NT
Dealer: S	North: ♠ QJ743	South: ♠ A108	Pass	<b>2</b> ♦ <sup>1</sup>	Pass	3 <b>♠</b> <sup>2</sup>
Vul: NS	♥ AQ53	♥ J98	Pass	<b>4</b> ◆ <sup>3</sup>	Pass	<b>4</b> ♥ <sup>4</sup>
North HCP: 12 South HCP: 14	<b>♦</b> K7	◆ A10	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> 108	<b>♣</b> KQ953		Minor 1	Forcing	g
			2. 3 ♠	1'1 .	_	
				bid, a ♦ bid, a ♣		
			4. Cuc	oid, a 🐱	stopp	CI
Board: 444			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1♠
Vul: EW	<b>♠</b> K75 <b>♥</b> J9	◆ Q6432 ▼ 1042	Pass	1NT	Pass	2 <b>♣</b> ¹
North HCP: 12	<ul><li>▼ 19</li><li>◆ K953</li></ul>	◆ 1042 ◆ AQ8	Pass	$2 \spadesuit^2$	AP	
South HCP: 11 Contract: 2♠ S	♣ AJ76 ♣ K2	1. New Minor Forcing				
			2.3 🛊			
Board: 445	NI outle	Courtle	West	North	East	South
Dealer: S	North: ♠ A105	South: ♠ KQ7				1♦
Vul: Both	♥ AK974	<b>♥</b> 108	Pass	1♥		1NT
North HCP: 12 South HCP: 13	<b>♦</b> J96	◆ A1082	Pass	2 <b>♣</b> ¹	Pass	3NT
Contract: 3N S	<b>♣</b> 76	<b>♣</b> KJ85	AP	3.0	<b>.</b>	
COMPACT OF VI			I. New	Minor 1	Forcing	g
			West	North	East	South
Board: 446	North:	South:		1♣	Pass	
Dealer: N	• Q75	♣ AJ1062	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
Vul: None North HCP: 14	<b>♥</b> J102	<b>♥</b> K983	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♠
South HCP: 12	<b>♦</b> J6	◆ A109	AP			
Contract: 4♠ S	<b>♣</b> AKQJ6	<b>♣</b> 4	1. New	Minor 1	Forcing	g
			2.3 🏚		`	-

Board: 447 Dealer: S Vul: Both HCP: 11	<ul><li>A6</li><li>♥ Q10843</li><li>◆ KJ98</li><li>◆ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 448 Dealer: N Vul: NS HCP: 12	<ul><li>1094</li><li>K6</li><li>K96</li><li>KQJ105</li></ul>	The opponents are silent. You bid first.
Board: 449 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q94</li><li>♥ AKJ97</li><li>◆ Q842</li><li>♣ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 450 Dealer: N Vul: None HCP: 14	<ul><li>★ K64</li><li>★ AJ5</li><li>★ AQ98</li><li>★ 762</li></ul>	The opponents are silent. You bid first.
Board: 451 Dealer: S Vul: NS HCP: 11	<ul><li>1085</li><li>✓ AKJ87</li><li>62</li><li>✓ QJ2</li></ul>	The opponents are silent.  Partner bids first.

Board: 447 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 N	North:  ♠ A6  ♥ Q10843  ♠ KJ98  ♣ J8	South:  ♣ J72  ♥ AK7  • Q765  ♣ Q102	West North East South  1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 4 AP 1. New Minor Forcing 2. 3 ▼
Board: 448 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ 1094  ♥ K6  ♠ K96  ♣ KQJ105	South:  ♠ AKQ5  ♥ Q8743  ♦ J108  ♠ 8	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3NT AP  1. New Minor Forcing
Board: 449 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ Q94  ♥ AKJ97  ♠ Q842  ♠ 9	South:  ♠ AJ7  ♥ 865  ♦ J73  ♣ AK32	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 450 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♥ S	North:  ♠ K64  ♥ AJ5  ♠ AQ98  ♣ 762	South:  ♠ A5  ♥ K10832  ♠ KJ32  ♣ 43	West North East South  1  Pass 1  Pass 1  Pass 2   1 Pass 2   1 Pass 3   1 Pass 2   1 Pass 3   1 Pass 4   1 New Minor Forcing 2.3   1 Pass 3   1 Pass 4   1 Pass 4
Board: 451 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2♥ N	North:  • 1085  • AKJ87  • 62  • QJ2	South:  ♠ A7  ♥ 954  ♠ A8754  ♣ A96	West North East South  1 → Pass 1 ▼ Pass 1NT Pass 2 ♣ 1 Pass 2 ▼ 2  AP 1. New Minor Forcing 2. 3 ▼

Board: 447 Dealer: S Vul: Both HCP: 12	<ul><li>J72</li><li>✓ AK7</li><li>Q765</li><li>Q102</li></ul>	The opponents are silent. You bid first.
Board: 448 Dealer: N Vul: NS HCP: 12	<ul><li>★ AKQ5</li><li>♥ Q8743</li><li>◆ J108</li><li>◆ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 449 Dealer: S Vul: Both HCP: 13	<ul><li>▲ AJ7</li><li>▼ 865</li><li>◆ J73</li><li>◆ AK32</li></ul>	The opponents are silent. You bid first.
Board: 450 Dealer: N Vul: None HCP: 11	<ul><li>★ A5</li><li>▼ K10832</li><li>◆ KJ32</li><li>◆ 43</li></ul>	The opponents are silent.  Partner bids first.
Board: 451 Dealer: S Vul: NS HCP: 12	<ul><li>♠ A7</li><li>♥ 954</li><li>♦ A8754</li><li>♠ A96</li></ul>	The opponents are silent. You bid first.

Board: 447 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 N	North:  ♠ A6  ♥ Q10843  ♠ KJ98  ♣ J8	South:  ♣ J72  ♥ AK7  • Q765  ♣ Q102	West North East South  1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 4 AP 1. New Minor Forcing 2. 3 ▼
Board: 448 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ 1094  ♥ K6  ♠ K96  ♣ KQJ105	South:  ♠ AKQ5  ♥ Q8743  ♦ J108  ♠ 8	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3NT AP  1. New Minor Forcing
Board: 449 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North:  ♠ Q94  ♥ AKJ97  ♠ Q842  ♠ 9	South:  ♠ AJ7  ♥ 865  ♦ J73  ♣ AK32	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 450 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♥ S	North:  ♠ K64  ♥ AJ5  ♠ AQ98  ♣ 762	South:  ♠ A5  ♥ K10832  ♠ KJ32  ♣ 43	West North East South  1  Pass 1  Pass 1  Pass 2   1 Pass 2   1 Pass 3   1 Pass 2   1 Pass 3   1 Pass 4   1 New Minor Forcing 2.3   1 Pass 3   1 Pass 4   1 Pass 4
Board: 451 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2♥ N	North:  • 1085  • AKJ87  • 62  • QJ2	South:  ♠ A7  ♥ 954  ♠ A8754  ♣ A96	West North East South  1 → Pass 1 ▼ Pass 1NT Pass 2 ♣ 1 Pass 2 ▼ 2  AP 1. New Minor Forcing 2. 3 ▼

Board: 452 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q106</li><li>♥ QJ8</li><li>◆ QJ1064</li><li>♣ AQ</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 453 Dealer: S Vul: NS HCP: 11	<ul><li>★K10975</li><li>▼A74</li><li>◆A</li><li>◆8762</li></ul>	The opponents are silent.  Partner bids first.
Board: 454 Dealer: N Vul: EW HCP: 14	<ul><li>★ K96</li><li>♥ J75</li><li>◆ AQ</li><li>◆ A6543</li></ul>	The opponents are silent. You bid first.
Board: 455 Dealer: S Vul: Both HCP: 12	<ul><li>★ K10653</li><li>★ A72</li><li>★ K8</li><li>★ Q76</li></ul>	The opponents are silent.  Partner bids first.

Board: 452 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 3♠ S	North:  ♠ Q106  ♥ QJ8  ♠ QJ1064  ♣ AQ	South:  ♠ KJ952  ♥ 654  ♠ AK  ♣ 873	West North East South  1 → Pass 1 ◆  Pass 1NT Pass 2 ◆  X 3 ◆  1. New Minor Forcing  2. 3 ◆
Board: 453 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ K10975  ♥ A74  ♠ A  ♣ 8762	South:  ♠ A2  ♥ J32  ♠ KJ832  ♣ A105	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3NT  AP  1. New Minor Forcing
Board: 454 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 44 S	North:  ♠ K96  ♥ J75  ♠ AQ  ♣ A6543	South:  ♠ QJ543  ♥ 963  ♠ KJ10  ♠ KQ	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 4♠⁴ Pass 4♠  AP  1. New Minor Forcing  2. 3♠  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper
Board: 455 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 44 N	North:  ♠ K10653  ♥ A72  ♠ K8  ♣ Q76	South:  ♠ AJ4  ♥ 93  ♠ A542  ♠ A543	West North East South  1 →  Pass 1 ♠ Pass 1NT  Pass 2 ♠ 1 Pass 3 ♠ 2  Pass 4 ♠ 3 Pass 4 ♠ 4  Pass 4 ♠ AP  1. New Minor Forcing  2. 3 ♠  3. Cue bid, a ♠ stopper  4. Cue bid, a ♠ stopper

Board: 452 Dealer: N Vul: None HCP: 11	<ul><li>★ KJ952</li><li>★ 654</li><li>★ AK</li><li>★ 873</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 453 Dealer: S Vul: NS HCP: 13	<ul><li>A2</li><li>✓ J32</li><li>✓ KJ832</li><li>✓ A105</li></ul>	The opponents are silent. You bid first.
Board: 454 Dealer: N Vul: EW HCP: 12	<ul><li>♣ QJ543</li><li>♥ 963</li><li>◆ KJ10</li><li>♣ KQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 455 Dealer: S Vul: Both HCP: 13	<ul><li>AJ4</li><li>♥ 93</li><li>A542</li><li>A543</li></ul>	The opponents are silent. You bid first.

Board: 452 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 3♠ S	North:  ♠ Q106  ♥ QJ8  ♠ QJ1064  ♣ AQ	South:  ♠ KJ952  ♥ 654  ♠ AK  ♣ 873	West North East South  1 → Pass 1 ◆  Pass 1NT Pass 2 ◆  X 3 ◆  1. New Minor Forcing  2. 3 ◆
Board: 453 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3N S	North:  ♠ K10975  ♥ A74  ♠ A  ♣ 8762	South:  ♠ A2  ♥ J32  ♠ KJ832  ♣ A105	West North East South  1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3NT  AP  1. New Minor Forcing
Board: 454 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 44 S	North:  ♠ K96  ♥ J75  ♠ AQ  ♣ A6543	South:  ♠ QJ543  ♥ 963  ♠ KJ10  ♠ KQ	West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 4♠⁴ Pass 4♠  AP  1. New Minor Forcing  2. 3♠  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper
Board: 455 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 44 N	North:  ♠ K10653  ♥ A72  ♠ K8  ♣ Q76	South:  ♠ AJ4  ♥ 93  ♠ A542  ♠ A543	West North East South  1 →  Pass 1 ♠ Pass 1NT  Pass 2 ♠ 1 Pass 3 ♠ 2  Pass 4 ♠ 3 Pass 4 ♠ 4  Pass 4 ♠ AP  1. New Minor Forcing  2. 3 ♠  3. Cue bid, a ♠ stopper  4. Cue bid, a ♠ stopper