Board: 1 Dealer: S Vul: NS HCP: 12	♣ 75♥ QJ2◆ AKJ953♣ J2	The opponents are silent. Partner bids first.
Board: 2 Dealer: N Vul: Both HCP: 15	★ A10762★ A42★ —★ AK1085	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: NS HCP: 10	♣ QJ2♥ 104◆ AQJ84♣ 987	The opponents are silent. Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 13	★ KQ876♥ 83◆ Q965◆ AQ	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: Both HCP: 12	▲ A10▼ J10632◆ KQJ9◆ J3	The opponents are silent. Partner bids first.

Board: 1 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 3 N	North: ♣ 75 ♥ QJ2 ♣ AKJ953 ♣ J2	South: ♠ AK1043 ♥ 54 ♠ Q4 ♠ K875	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT
Board: 2 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 6♥ S	North: ♠ A10762 ♥ A42 ←— ♠ AK1085	South: ♠ Q ♥ K98753 ♦ K853 ♣ 42	West North East South 1 Pass 1NT Pass 2 Pass 2 Pass 2 Pass $5 \cdot ^2$ Pass $5 \cdot ^3$ Pass $6 \cdot ^4$ AP 1. forcing 1NT 2. Exclusion, for \checkmark 3. 1 out of 4
Board: 3 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 S	North: ♠ QJ2 ♥ 104 ♠ AQJ84 ♣ 987	South: ♠ A10 ♥ KJ862 ♦ 3 ♣ AQ632	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 2♥ AP 1. forcing 1NT
Board: 4 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 24 N	North: ♠ KQ876 ♥ 83 ♠ Q965 ♣ AQ	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 5 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North: ♠ A10 ♥ J10632 ♠ KQJ9 ♣ J3	South: ♠ Q97654 ♥ AK ♦ 108 ♠ K96	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 4♠ AP 1. forcing 1NT

Board: 1
HCP: 12 ♣ K875
Board: 2 Dealer: N Vul: Both HCP: 8 A Q VK98753 The opponents are silent. Partner bids first.
Board: 3 Dealer: S Vul: NS HCP: 14 A10 The opponents are silent. You bid first. You bid first.
Board: 4 ♣ J3 Dealer: N ♥ J10652 Vul: Both ♦ K HCP: 9 ♣ KJ1042 The opponents are silent. Partner bids first.
Board: 5 Dealer: S Vul: Both HCP: 12 ♣ Q97654 ★ AK Vul opponents are silent. You bid first.

Board: 1 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 3 N	North: ♣ 75 ♥ QJ2 ♣ AKJ953 ♣ J2	South: ♠ AK1043 ♥ 54 ♠ Q4 ♠ K875	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT
Board: 2 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 6♥ S	North: ♠ A10762 ♥ A42 ←— ♠ AK1085	South: ♠ Q ♥ K98753 ♦ K853 ♣ 42	West North East South 1 Pass 1NT Pass 2 Pass 2 Pass 2 Pass $5 \cdot ^2$ Pass $5 \cdot ^3$ Pass $6 \cdot ^4$ AP 1. forcing 1NT 2. Exclusion, for \checkmark 3. 1 out of 4
Board: 3 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 S	North: ♠ QJ2 ♥ 104 ♠ AQJ84 ♣ 987	South: ♠ A10 ♥ KJ862 ♦ 3 ♣ AQ632	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 2♥ AP 1. forcing 1NT
Board: 4 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 24 N	North: ♠ KQ876 ♥ 83 ♠ Q965 ♣ AQ	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 5 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North: ♠ A10 ♥ J10632 ♠ KQJ9 ♣ J3	South: ♠ Q97654 ♥ AK ♦ 108 ♠ K96	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 4♠ AP 1. forcing 1NT

Board: 6 Dealer: N Vul: NS HCP: 12	♣ QJ53 ♥ K10652 ♦ A4 ♣ Q5	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: Both HCP: 8	♣ 3 ♥ 86 ♦ J105 ♣ AQJ9643	The opponents are silent. Partner bids first.
Board: 8 Dealer: N Vul: EW HCP: 12	★ A43★ AK542★ J3★ 975	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: NS HCP: 6	 ♣ J82 ♥ Q8 ♦ K98764 ♣ 107	East Doubles 1NT if possible. West Bids 2♣ if possible. Partner bids first.
Board: 10 Dealer: N Vul: EW HCP: 18	▲ A3♥ QJ652◆ AJ10▲ KQJ	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: NS North HCP: 12 South HCP: 11	North: ♠ QJ53 ♥ K10652 ♠ A4	South: ♠ K106 ♥ J3 ♦ 107653	Pass AP	North 1♥ 2♣	Pass	South 1NT ¹ 2NT
Contract: 2N S	♣ Q5	♣ AK4	1. forci	ng 1NT		
Board: 7 Dealer: S	North: ♠ 3	South: ♠ KJ987	West	North	East	South 1♠
Vul: Both North HCP: 8	▼ 86	▼ AKJ54	Pass	1NT ¹	Pass	2♥
South HCP: 14	◆ J105	♦ Q6	Pass	3♣	AP	
Contract: 3♣ N	♣ AQJ9643	♣ 2	1. forci	ng 1NT		
Board: 8	North:	South:	West	North	East	South
Dealer: N	• A43	♦ QJ9		1♥	Pass	1NT ¹
Vul: EW North HCP: 12	♥ AK542	♥ J3	Pass	2♣	Pass	3NT
South HCP: 12	◆ J3	♦ K742	AP			
Contract: 3N S	♣ 975	♣ AJ43	1. forci	ng 1NT		
Board: 9 Dealer: S	North: ♠ J82	South: ◆ 973	West	North	East	South 1
Vul: NS North HCP: 6	♥ Q8	♥ AJ1092	Pass	1NT ¹	X	Pass
South HCP: 12	◆ K98764	♦ AQ	2♣	AP		
Contract: 2♣ W	♣ 107	♣ J32	1. forci	ng 1NT		
			West	North	East	South
Board: 10	NI andle:	Condi		1♥	Pass	1NT ¹
Dealer: N	North: ♠ A3	South: ♠ J	Pass	3NT	Pass	4♣ ²
Vul: EW North HCP: 18	♥ QJ652	¥ 3 ∀ A8	Pass	4♠ ³	Pass	6♥
South HCP: 12	◆ AJ10	◆ K85432	AP			
Contract: 6♥ N	♣ KQJ	♣ A654	2. Gerb	ng 1NT per out of 4		

Board: 6 Dealer: N Vul: NS HCP: 11	★ K106♥ J3◆ 107653◆ AK4	The opponents are silent. Partner bids first.
Board: 7 Dealer: S Vul: Both HCP: 14	★ KJ987★ AKJ54◆ Q6★ 2	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: EW HCP: 12	♣ QJ9♥ J3♦ K742♣ AJ43	The opponents are silent. Partner bids first.
Board: 9 Dealer: S Vul: NS HCP: 12	◆ 973♥ AJ1092◆ AQ◆ J32	East Doubles 1NT if possible. West Bids 2♣ if possible. You bid first.
Board: 10 Dealer: N Vul: EW HCP: 12	♣ J ♥ A8 ♦ K85432 ♣ A654	The opponents are silent. Partner bids first.

Board: 6 Dealer: N Vul: NS North HCP: 12 South HCP: 11	North: ♠ QJ53 ♥ K10652 ♠ A4	South: ♠ K106 ♥ J3 ♦ 107653	Pass AP	North 1♥ 2♣	Pass	South 1NT ¹ 2NT
Contract: 2N S	♣ Q5	♣ AK4	1. forci	ng 1NT		
Board: 7 Dealer: S	North: ♠ 3	South: ♠ KJ987	West	North	East	South 1♠
Vul: Both North HCP: 8	▼ 86	▼ AKJ54	Pass	1NT ¹	Pass	2♥
South HCP: 14	◆ J105	♦ Q6	Pass	3♣	AP	
Contract: 3♣ N	♣ AQJ9643	♣ 2	1. forci	ng 1NT		
Board: 8	North:	South:	West	North	East	South
Dealer: N	• A43	♦ QJ9		1♥	Pass	1NT ¹
Vul: EW North HCP: 12	♥ AK542	♥ J3	Pass	2♣	Pass	3NT
South HCP: 12	◆ J3	♦ K742	AP			
Contract: 3N S	♣ 975	♣ AJ43	1. forci	ng 1NT		
Board: 9 Dealer: S	North: ♠ J82	South: ◆ 973	West	North	East	South 1
Vul: NS North HCP: 6	♥ Q8	♥ AJ1092	Pass	1NT ¹	X	Pass
South HCP: 12	◆ K98764	♦ AQ	2♣	AP		
Contract: 2♣ W	♣ 107	♣ J32	1. forci	ng 1NT		
			West	North	East	South
Board: 10	NI andle:	Condi		1♥	Pass	1NT ¹
Dealer: N	North: ♠ A3	South: ♠ J	Pass	3NT	Pass	4♣ ²
Vul: EW North HCP: 18	♥ QJ652	¥ 3 ∀ A8	Pass	4♠ ³	Pass	6♥
South HCP: 12	◆ AJ10	◆ K85432	AP			
Contract: 6♥ N	♣ KQJ	♣ A654	2. Gerb	ng 1NT per out of 4		

Board: 11 Dealer: S Vul: NS HCP: 12	★ A83♥ J85♦ 653★ AQJ3	East Bids 2NT if possible. West Bids 3♦ if possible. Partner bids first.
Board: 12 Dealer: N Vul: EW HCP: 17	★ AKJ1094♥ KJ84◆ KQ★ 3	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: Both HCP: 9	◆ 94♥ K1072◆ K543◆ K63	The opponents are silent. Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 14	♣ QJ8642♥ QJ◆ A874♣ A	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: Both HCP: 12	A2✓ 6✓ QJ76▲ AJ8754	The opponents are silent. Partner bids first.

Board: 11 Dealer: S	North:	South:	West North East South 1♥
Vul: NS North HCP: 12 South HCP: 14	★ A83▼ J85◆ 653	♠ KJ10 ♥ AK964 ♦ 982	Pass $1NT^1$ $2NT^2$ Pass $3 \checkmark$ Pass $4 \checkmark$ AP
Contract: 4♥ S	♣ AQJ3	♣ K4	 forcing 1NT Unusual 2NT
Board: 12 Dealer: N	North:	South:	West North East South
Vul: EW North HCP: 17 South HCP: 10	♠ AKJ1094 ♥ KJ84 ♦ KQ	◆— ▼ 32 ◆ A1043	Pass 1NT¹ Pass 3♥ Pass 3NT AP
Contract: 3N S	♣ 3	♣ AQ109862	1. forcing 1NT
Board: 13 Dealer: S	North: ◆ 94	South: ♠ AKJ103	West North East South
Vul: Both North HCP: 9	♥ K1072	♥ 65	Pass 1NT ¹ Pass 2◆
South HCP: 12	♦ K543 ♣ K63	♦ A1062 ♣ 95	Pass 2♠ AP
Contract: 2♠ S	2 2200	2 30	1. forcing 1NT
Board: 14	North:	South:	West North East South 1♠ Pass 1NT¹
Dealer: N Vul: None	♠ QJ8642	♦ A7	Pass 2 Pass 2NT
North HCP: 14	♥ QJ ♦ A874	★ A843★ J95	Pass 3♦ Pass 3NT
South HCP: 12 Contract: 3N S	♣ A	♣ K872	AP 1. forcing 1NT
			West North East South
Board: 15	North:	South:	1♥ Pass 1NT¹ Pass 3◆
Dealer: S Vul: Both	♠ A2	♠KQ8	Pass $4NT^2$ Pass $5\checkmark$
North HCP: 12	♥ 6 ♦ QJ76	♥ AKQ87 ♦ A983	Pass 6♦ AP
South HCP: 18 Contract: 6♦ S	♣ AJ8754	♣ 2	1. forcing 1NT
			2. Blackwood 0314, for ◆ 3. A=2/5 or 5/5, Q(D)=0

Board: 11 Dealer: S Vul: NS	★ KJ10 ♥ AK964 ♦ 982	East Bids 2NT if possible. West Bids 3♦ if possible.
HCP: 14	• K4	You bid first.
Board: 12 Dealer: N	★ — ∀ 32	The opponents are silent.
Vul: EW HCP: 10	◆ A1043 ◆ AQ109862	Partner bids first.
Board: 13 Dealer: S	♠ AKJ103 ♥ 65	The opponents are silent.
Vul: Both HCP: 12	♦ A1062 ♣ 95	You bid first.
Board: 14 Dealer: N	♠ A7 ♥ A843	The opponents are silent.
Vul: None HCP: 12	J95★ K872	Partner bids first.
Board: 15 Dealer: S	♠ KQ8 ♥ AKQ87	The opponents are silent.
Vul: Both HCP: 18	◆ A983 ◆ 2	You bid first.

Board: 11 Dealer: S	North:	South:	West North East South 1♥
Vul: NS North HCP: 12 South HCP: 14	★ A83▼ J85◆ 653	♠ KJ10 ♥ AK964 ♦ 982	Pass $1NT^1$ $2NT^2$ Pass $3 \checkmark$ Pass $4 \checkmark$ AP
Contract: 4♥ S	♣ AQJ3	♣ K4	 forcing 1NT Unusual 2NT
Board: 12 Dealer: N	North:	South:	West North East South
Vul: EW North HCP: 17 South HCP: 10	♠ AKJ1094 ♥ KJ84 ♦ KQ	◆— ▼ 32 ◆ A1043	Pass 1NT¹ Pass 3♥ Pass 3NT AP
Contract: 3N S	♣ 3	♣ AQ109862	1. forcing 1NT
Board: 13 Dealer: S	North: ◆ 94	South: ♠ AKJ103	West North East South
Vul: Both North HCP: 9	♥ K1072	♥ 65	Pass 1NT ¹ Pass 2◆
South HCP: 12	♦ K543 ♣ K63	♦ A1062 ♣ 95	Pass 2♠ AP
Contract: 2♠ S	2 2200	2 30	1. forcing 1NT
Board: 14	North:	South:	West North East South 1♠ Pass 1NT¹
Dealer: N Vul: None	♠ QJ8642	♦ A7	Pass 2 Pass 2NT
North HCP: 14	♥ QJ ♦ A874	★ A843★ J95	Pass 3♦ Pass 3NT
South HCP: 12 Contract: 3N S	♣ A	♣ K872	AP 1. forcing 1NT
			West North East South
Board: 15	North:	South:	1♥ Pass 1NT¹ Pass 3◆
Dealer: S Vul: Both	♠ A2	♠KQ8	Pass $4NT^2$ Pass $5\checkmark$
North HCP: 12	♥ 6 ♦ QJ76	♥ AKQ87 ♦ A983	Pass 6♦ AP
South HCP: 18 Contract: 6♦ S	♣ AJ8754	♣ 2	1. forcing 1NT
			2. Blackwood 0314, for ◆ 3. A=2/5 or 5/5, Q(D)=0

Board: 16 Dealer: N Vul: None HCP: 12	★ AKJ1098♥ 8◆ J72◆ K94	West Bids 3♥ if possible. You bid first.
Board: 17 Dealer: S Vul: EW HCP: 10	♣ Q6♥ J6543♦ AK96♣ 87	East Bids 3♣ if possible. Partner bids first.
Board: 18 Dealer: N Vul: None HCP: 12	★ KJ743▼ 108◆ AK7◆ J62	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: NS HCP: 9	♣ Q ♥ Q5 ♦ AJ109762 ♣ 743	The opponents are silent. Partner bids first.
Board: 20 Dealer: N Vul: Both HCP: 12	♠ 64♥ KQJ64♠ A6♠ Q983	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3♠ N	North: ♠ AKJ1098 ♥ 8 • J72 ♣ K94	South:	West North East South 1♠ Pass 1NT¹ 3♥ 3♠ AP 1. forcing 1NT
Board: 17 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 3♣ E	North: ♠ Q6 ♥ J6543 ♠ AK96 ♠ 87	South: ♠ K10952 ♥ AQ98 ♦ 75 ♣ A2	West North East South 1♠ Pass 1NT¹ 3♠ AP 1. forcing 1NT
Board: 18 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2♠ N	North: ♠ KJ743 ♥ 108 ♠ AK7 ♣ J62	South: ♠ 102 ♥ K932 ♦ 852 ♣ A753	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 19 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♥ S	North: ♠ Q ♥ Q5 ♠ AJ109762 ♣ 743	South: ♠ AKJ932 ♥ KJ973 ←— ♣ KQ	West North East South 1♣ Pass 1NT¹ Pass 3♥ Pass 3NT Pass 4♥ AP 1. forcing 1NT
Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 4 N	North: ♠ 64 ♥ KQJ64 ♠ A6 ♠ Q983	South:	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 3♥ Pass 4♥ AP 1. forcing 1NT

Board: 16 Dealer: N Vul: None HCP: 7	♠ 64♥ 109♦ 954♠ AQJ1032	West Bids 3♥ if possible. Partner bids first.
Board: 17 Dealer: S Vul: EW HCP: 13	★ K10952★ AQ98★ 75★ A2	East Bids 3♣ if possible. You bid first.
Board: 18 Dealer: N Vul: None HCP: 7	★ 102▼ K932◆ 852★ A753	The opponents are silent. Partner bids first.
Board: 19 Dealer: S Vul: NS HCP: 17	★ AKJ932▼ KJ973◆ —★ KQ	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: Both HCP: 10	★ 32▼ A108◆ QJ10873◆ K10	The opponents are silent. Partner bids first.

Board: 16 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3♠ N	North: ♠ AKJ1098 ♥ 8 • J72 ♣ K94	South:	West North East South 1♠ Pass 1NT¹ 3♥ 3♠ AP 1. forcing 1NT
Board: 17 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 3♣ E	North: ♠ Q6 ♥ J6543 ♠ AK96 ♠ 87	South: ♠ K10952 ♥ AQ98 ♦ 75 ♣ A2	West North East South 1♠ Pass 1NT¹ 3♠ AP 1. forcing 1NT
Board: 18 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2♠ N	North: ♠ KJ743 ♥ 108 ♠ AK7 ♣ J62	South: ♠ 102 ♥ K932 ♦ 852 ♣ A753	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 19 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♥ S	North: ♠ Q ♥ Q5 ♠ AJ109762 ♣ 743	South: ♠ AKJ932 ♥ KJ973 ←— ♣ KQ	West North East South 1♣ Pass 1NT¹ Pass 3♥ Pass 3NT Pass 4♥ AP 1. forcing 1NT
Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 4 N	North: ♠ 64 ♥ KQJ64 ♠ A6 ♠ Q983	South:	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 3♥ Pass 4♥ AP 1. forcing 1NT

Board: 21 Dealer: S Vul: NS HCP: 11	J3♥ Q7542♦ AQ108♠ Q3	The opponents are silent. Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 13	\$9865♥ AQJ97♦ 4\$KQJ	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: EW HCP: 8	★ K4▼ J1053◆ A6◆ 87543	The opponents are silent. Partner bids first.
Board: 24 Dealer: N Vul: Both HCP: 16	◆ J9543◆ K954◆ AK◆ AJ	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: None HCP: 12	♠ Q ♥ J4 ♦ Q1092 ♣ AK9743	East Bids 2♠ if possible. Partner bids first.

Board: 21 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3N N	North: ♣ J3 ♥ Q7542 ♠ AQ108 ♣ Q3	South: ♠ KQ1042 ✔ A ♠ KJ74 ♣ J64	West North East South 1♣ Pass 1NT¹ Pass 2♣ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 22 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 S	North:	South: ♠ KQJ ♥ K4 ♠ Q97632 ♣ 64	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 3♦ AP 1. forcing 1NT
Board: 23 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 24 S	North: ♠ K4 ♥ J1053 ♠ A6 ♠ 87543	South: ♠ AJ1098 ♥ 7 ♠ K872 ♠ KJ9	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 24 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 2 N	North:	South: ♠ 10 ♥ AJ7 ♦ 10765 ♠ Q10964	West North East South 1♠ Pass 1NT¹ Pass 2♥ AP 1. forcing 1NT
Board: 25 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 44 S	North: ♠ Q ♥ J4 ♦ Q1092 ♠ AK9743	South: ♠ AKJ98752 ♥ AK ♠ 8 ♣ 108	West North East South 1♣ Pass 1NT¹ 2♠² 4♠ AP 1. forcing 1NT 2. Michaels Cuebid

Board: 21 Dealer: S Vul: NS HCP: 14	★ KQ1042★ A◆ KJ74◆ J64	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: None HCP: 11	★ KQJ ∀ K4 ♦ Q97632 ♣ 64	The opponents are silent. Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 12	▲ AJ1098▼ 7◆ K872◆ KJ9	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: Both HCP: 7	10✓ AJ710765✓ Q10964	The opponents are silent. Partner bids first.
Board: 25 Dealer: S Vul: None HCP: 15	★ AKJ98752★ AK◆ 8★ 108	East Bids 2♠ if possible. You bid first.

Board: 21 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3N N	North: ♣ J3 ♥ Q7542 ♠ AQ108 ♣ Q3	South: ♠ KQ1042 ✔ A ♠ KJ74 ♣ J64	West North East South 1♣ Pass 1NT¹ Pass 2♣ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 22 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 S	North:	South: ♠ KQJ ♥ K4 ♠ Q97632 ♣ 64	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 3♦ AP 1. forcing 1NT
Board: 23 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 24 S	North: ♠ K4 ♥ J1053 ♠ A6 ♠ 87543	South: ♠ AJ1098 ♥ 7 ♠ K872 ♠ KJ9	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 24 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 2 N	North:	South: ♠ 10 ♥ AJ7 ♦ 10765 ♠ Q10964	West North East South 1♠ Pass 1NT¹ Pass 2♥ AP 1. forcing 1NT
Board: 25 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 44 S	North: ♠ Q ♥ J4 ♦ Q1092 ♠ AK9743	South: ♠ AKJ98752 ♥ AK ♠ 8 ♣ 108	West North East South 1♣ Pass 1NT¹ 2♠² 4♠ AP 1. forcing 1NT 2. Michaels Cuebid

Board: 26 Dealer: N Vul: NS	♦ AQ10865 ♥ KJ84 ♦ K3	The opponents are silent. You bid first.
HCP: 13 Board: 27 Dealer: S	♣ 9 ♠ 2 ♥ K7542	The opponents are silent.
Vul: Both HCP: 12	◆ AQ1095 ◆ K2	Partner bids first.
Board: 28 Dealer: N Vul: None HCP: 15	★ AKQ542★ KQ6★ 3★ J43	West Bids 2♦ if possible. You bid first.
Board: 29 Dealer: S Vul: NS HCP: 8	♠ AK♥ 96♦ 98764♠ J1092	The opponents are silent. Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 17	★ AQJ▼ KJ862◆ —★ AQ1083	The opponents are silent. You bid first.

Board: 26 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3♥ N	North: ♠ AQ10865 ♥ KJ84 ♠ K3 ♠ 9	South: ◆ 94 ▼ Q10632 ◆ A102 ♣ K87	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♥ AP 1. forcing 1NT
Board: 27 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N N	North: ♠ 2 ♥ K7542 ♠ AQ1095 ♠ K2	South: ♠ AKQJ10 ♥ AJ ♠ 87 ♣ J943	West North East South 1♣ Pass 1NT¹ Pass 2NT Pass 3♥ Pass 3NT AP 1. forcing 1NT
Board: 28 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4♠ N	North: ♠ AKQ542 ♥ KQ6 ♦ 3 ♣ J43	South:	West North East South 1♠ Pass 1NT¹ 2♦ 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 29 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4 S	North: ♠ AK ♥ 96 ♦ 98764 ♣ J1092	South: ♠ Q4 ♥ KJ10874 ♠ AJ3 ♣ A8	West North East South 1♥ Pass 1NT¹ Pass 2♥ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 30 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N S	North: ♠ AQJ ♥ KJ862 ♦ — ♣ AQ1083	South:	West North East South 1♥ Pass 1NT¹ Pass 3♣ Pass 3NT AP 1. forcing 1NT

`	10632 102	The opponents are silent. Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 16 ♣ Al	J 7	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: None HCP: 7 ♣ 96	53 1084	West Bids 2♦ if possible. Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 15 ♣ Q ² ▼ K ★ A	J10874 J3	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 11 ♣ 62 ♣ 62 ♣ 62 ♣ 62 ♣ 7	9 KQ952	The opponents are silent. Partner bids first.

Board: 26 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3♥ N	North: ♠ AQ10865 ♥ KJ84 ♠ K3 ♠ 9	South: ◆ 94 ▼ Q10632 ◆ A102 ♣ K87	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♥ AP 1. forcing 1NT
Board: 27 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N N	North: ♠ 2 ♥ K7542 ♠ AQ1095 ♠ K2	South: ♠ AKQJ10 ♥ AJ ♠ 87 ♣ J943	West North East South 1♣ Pass 1NT¹ Pass 2NT Pass 3♥ Pass 3NT AP 1. forcing 1NT
Board: 28 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4♠ N	North: ♠ AKQ542 ♥ KQ6 ♦ 3 ♣ J43	South:	West North East South 1♠ Pass 1NT¹ 2♦ 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 29 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4 S	North: ♠ AK ♥ 96 ♦ 98764 ♣ J1092	South: ♠ Q4 ♥ KJ10874 ♠ AJ3 ♣ A8	West North East South 1♥ Pass 1NT¹ Pass 2♥ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 30 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N S	North: ♠ AQJ ♥ KJ862 ♦ — ♣ AQ1083	South:	West North East South 1♥ Pass 1NT¹ Pass 3♣ Pass 3NT AP 1. forcing 1NT

Forcing NT (Leveled)

Board: 31 ♠ 2
Dealer: S ♥ 964

The opponents are silent.

Vul: Both • 96
Partner bids first.

HCP: 7 ♣ AK97643 Partner blus first.

Board: 32
Dealer: N

A43

→ AK10952

The opponents are silent.

Board: 33 • Q104 The opponents are silent.

Dealer: S V J4

Board: 34 AKQJ85 The opponents are silent.

Dealer: N ♥ Q4

Vul: None ♦ Q109

HCP: 18 ♣ A7 You bid first.

Board: 35 • 1062 The opponents are silent.

Board: 31 Dealer: S Vul: Both	North: ♠ 2	South: ♠ KJ753	West	North	East	South 1♠
North HCP: 7	♥ 964	♥ K5	Pass	1NT ¹	Pass	2 ♦
South HCP: 13	♦ 96	◆ AQ105	Pass	3♣	AP	
Contract: 3♣ N	♣ AK97643	♣ 82	1. forci	ng 1NT		
Board: 32	North:	South:	West	North	Fact	South
Dealer: N Vul: EW	♠ A43	★ 765	West	1\otal		1NT ¹
North HCP: 17	♥ AK10952	V 8	Pass	3 ♥	AP	INI
South HCP: 7	◆ AJ◆ 17	• Q654		ng 1NT		
Contract: 3♥ N	♣ J7	♣ KQ1083	1. 10101	116 1111		
Board: 33	North:	South:	West	North	East	South
Dealer: S	♦ Q104	♦ J95				1♥
Vul: Both North HCP: 10	♥ J4	♥ K87632	Pass	1NT ¹	Pass	2♥
South HCP: 13	♦ K864	♦ A3	Pass	4♥	AP	
Contract: 4♥ S	♣ A1095	♣ KQ	1. forci	ng 1NT		
Board: 34	North:	South:	West	North	East	South
Dealer: N	AKQJ85	30un. ♠ 109		1♠	Pass	1NT ¹
Vul: None	♥ Q4	▼ A10853	Pass	3♠	Pass	
North HCP: 18 South HCP: 8	◆ Q109	♦ KJ642	AP			
Contract: 4♠ N	♣ A7	♣ 5	1. forci	ng 1NT		
Board: 35	NI 4	G 4	West	North	Fact	South
Dealer: S	North:	South:	WEST	INOIUI	Lasi	30uui 1♥
Vul: None	♠ 1062 ♥ K2	♠ KQJ ♥ AQ763	Pass	1NT ¹	Pass	
North HCP: 11	• KQ974	◆ J3	Pass	2NT	AP	4 T
South HCP: 13 Contract: 2N N	♣ K64	♣ 1072		ng 1NT		

Board: 31 Dealer: S Vul: Both HCP: 13	★ KJ753★ K5★ AQ105★ 82	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 7	★ 765 ★ 8 ♦ Q654 ♣ KQ1083	The opponents are silent. Partner bids first.
Board: 33 Dealer: S Vul: Both HCP: 13	▶ J95♥ K87632♦ A3♣ KQ	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: None HCP: 8	109✓ A10853✓ KJ642✓ 5	The opponents are silent. Partner bids first.
Board: 35 Dealer: S Vul: None HCP: 13	★ KQJ ▼ AQ763 ◆ J3 ♣ 1072	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: Both	North: ♠ 2	South: ♠ KJ753	West	North	East	South 1♠
North HCP: 7	♥ 964	♥ K5	Pass	1NT ¹	Pass	2 ♦
South HCP: 13	♦ 96	◆ AQ105	Pass	3♣	AP	
Contract: 3♣ N	♣ AK97643	♣ 82	1. forci	ng 1NT		
Board: 32	North:	South:	West	North	Fact	South
Dealer: N Vul: EW	♠ A43	★ 765	West	1\otal		1NT ¹
North HCP: 17	♥ AK10952	V 8	Pass	3 ♥	AP	INI
South HCP: 7	◆ AJ◆ 17	• Q654		ng 1NT		
Contract: 3♥ N	♣ J7	♣ KQ1083	1. 10101	116 1111		
Board: 33	North:	South:	West	North	East	South
Dealer: S	♦ Q104	♦ J95				1♥
Vul: Both North HCP: 10	♥ J4	♥ K87632	Pass	1NT ¹	Pass	2♥
South HCP: 13	♦ K864	♦ A3	Pass	4♥	AP	
Contract: 4♥ S	♣ A1095	♣ KQ	1. forci	ng 1NT		
Board: 34	North:	South:	West	North	East	South
Dealer: N	AKQJ85	30un. ♠ 109		1♠	Pass	1NT ¹
Vul: None	♥ Q4	▼ A10853	Pass	3♠	Pass	
North HCP: 18 South HCP: 8	◆ Q109	♦ KJ642	AP			
Contract: 4♠ N	♣ A7	♣ 5	1. forci	ng 1NT		
Board: 35	NI 4	G 4	West	North	Fact	South
Dealer: S	North:	South:	WEST	INOIUI	Lasi	30uui 1♥
Vul: None	♠ 1062 ♥ K2	♠ KQJ ♥ AQ763	Pass	1NT ¹	Pass	
North HCP: 11	• KQ974	◆ J3	Pass	2NT	AP	4 T
South HCP: 13 Contract: 2N N	♣ K64	♣ 1072		ng 1NT		

Board: 36 Dealer: N Vul: Both	♦ AQ874 ♥ 73 ♦ A2	West Doubles 1NT if possible. West Doubles Pass if possible.
HCP: 14	♣ A854	You bid first.
Board: 37 Dealer: S Vul: None HCP: 12	1086♥ Q7AK72K1093	The opponents are silent. Partner bids first.
Board: 38 Dealer: N Vul: NS HCP: 19	AK842✓ A106A✓ KJ32	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: NS HCP: 11	♣ J6♥ A3◆ QJ765♣ K642	The opponents are silent. Partner bids first.
Board: 40 Dealer: N Vul: EW HCP: 16	▲ AJ943♥ A52◆ Q▲ AJ87	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 3 VX S	North: ♠ AQ874 ♥ 73 ♠ A2 ♣ A854	South: ♠ 6 ♥ K109542 ♦ 7653 ♠ K3	X Pass X	North 1♠ 2♠ 3♥ AP ng 1NT	Pass Pass Pass	$1NT^1$
Board: 37 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 2♥ S	North: ♠ 1086 ♥ Q7 ♠ AK72 ♣ K1093	South: ♣ J ♥ K8543 • Q1098 ♣ AQ4	Pass Pass	North 1NT¹ 2♥ ng 1NT	Pass AP	1♥
Board: 38 Dealer: N Vul: NS North HCP: 19 South HCP: 12 Contract: 3N S	North: ♠ AK842 ♥ A106 ♠ A ♣ KJ32	South: ♠ Q10 ♥ KJ8 ♠ Q864 ♠ A874	Pass	North 1♠ 3NT ng 1NT	Pass AP	South 1NT ¹
Board: 39 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2N N	North:	South: ♠ A10872 ♥ KQ84 ♠ K43 ♣ 8	Pass Pass	North 1NT ¹ 2NT ng 1NT	Pass AP	1♠
Board: 40 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 2N S	North: ♠ AJ943 ♥ A52 ♠ Q ♠ AJ87	South:	Pass Pass	North 1♠ 2♠ 2NT ng 1NT	Pass Pass AP	$1NT^1$

Board: 36 Dealer: N Vul: Both HCP: 6	★ 6 ∀ K109542 → 7653 ★ K3	West Doubles 1NT if possible. West Doubles Pass if possible. Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 12	♣ J ♥ K8543 ♦ Q1098 ♣ AQ4	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: NS HCP: 12	♣ Q10♥ KJ8◆ Q864♣ A874	The opponents are silent. Partner bids first.
Board: 39 Dealer: S Vul: NS HCP: 12	★ A10872★ KQ84★ K43★ 8	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: EW HCP: 6	102108A107432Q95	The opponents are silent. Partner bids first.

Board: 36 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 3 VX S	North: ♠ AQ874 ♥ 73 ♠ A2 ♣ A854	South: ♠ 6 ♥ K109542 ♦ 7653 ♠ K3	X Pass X	North 1♠ 2♠ 3♥ AP ng 1NT	Pass Pass Pass	$1NT^1$
Board: 37 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 2♥ S	North: ♠ 1086 ♥ Q7 ♠ AK72 ♣ K1093	South: ♣ J ♥ K8543 • Q1098 ♣ AQ4	Pass Pass	North 1NT¹ 2♥ ng 1NT	Pass AP	1♥
Board: 38 Dealer: N Vul: NS North HCP: 19 South HCP: 12 Contract: 3N S	North: ♠ AK842 ♥ A106 ♠ A ♣ KJ32	South: ♠ Q10 ♥ KJ8 ♠ Q864 ♠ A874	Pass	North 1♠ 3NT ng 1NT	Pass AP	South 1NT ¹
Board: 39 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2N N	North:	South: ♠ A10872 ♥ KQ84 ♠ K43 ♣ 8	Pass Pass	North 1NT ¹ 2NT ng 1NT	Pass AP	1♠
Board: 40 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 2N S	North: ♠ AJ943 ♥ A52 ♠ Q ♠ AJ87	South:	Pass Pass	North 1♠ 2♠ 2NT ng 1NT	Pass Pass AP	$1NT^1$

Forcing NT (Leveled)

Board: 41	♦ J5	The apparents are silent
Dealer: S	▼ A10	The opponents are silent.

Vul: Both → 732 HCP: 11 → AQ10972 Partner bids first.

Board: 43 ♠ 2
Dealer: S ♥ 73

The opponents are silent.

Vul: EW → J1074 HCP: 7 → AQ9743 Partner bids first.

Board: 44
Dealer: N

AKJ8754

▼ QJ

West Bids 4♥ if possible.

Board: 45
Dealer: S

◆ Q74
The opponents are silent.

Board: 41 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2N N	North: ♣ J5 ♥ A10 • 732 ♣ AQ10972	South: ♠ AQ7 ♥ KJ763 ♠ Q105 ♠ 63	Pass Pass	North 1NT ¹ 2NT ng 1NT	1♥
Board: 42 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3 S	North: ♠ 983 ♥ KQJ107 ♦ KJ10 ♠ K4	South: ♠ AQJ ♥ — ♦ 854 ♣ Q987652	Pass AP	North 1♥ 2• ng 1NT	$1NT^1$
Board: 43 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 3N N	North: ♠ 2 ♥ 73 ♦ J1074 ♠ AQ9743	South: ♠ K7643 ♥ QJ ♠ AKQ ♣ K82	Pass AP	North 1NT ¹ ng 1NT	1♠
Board: 44 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4 W	North: ♠ AKJ8754 ♥ QJ ♠ Q9 ♣ 97	South:	4♥	North 1♠ AP ng 1NT	South 1NT ¹
Board: 45 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2 S	North: ♠ Q74 ♥ 7 ♠ AJ962 ♣ 8753	South:	Pass AP	North 1NT ¹ ng 1NT	1♥

Board: 41 Dealer: S Vul: Both HCP: 12	♠ AQ7♥ KJ763♦ Q105♠ 63	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: NS HCP: 9	♠ AQJ♥ —♦ 854♠ Q987652	The opponents are silent. Partner bids first.
Board: 43 Dealer: S Vul: EW HCP: 18	★ K7643♥ QJ◆ AKQ◆ K82	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: None HCP: 9	♣ 3 ♥ 4 ♦ AJ87643 ♣ KJ42	West Bids 4♥ if possible. Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 12	♦ 982♥ AK982♦ Q4♠ K64	The opponents are silent. You bid first.

Board: 41 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2N N	North: ♣ J5 ♥ A10 • 732 ♣ AQ10972	South: ♠ AQ7 ♥ KJ763 ♠ Q105 ♠ 63	Pass Pass	North 1NT ¹ 2NT ng 1NT	1♥
Board: 42 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3 S	North: ♠ 983 ♥ KQJ107 ♦ KJ10 ♣ K4	South: ♠ AQJ ♥ — ♦ 854 ♣ Q987652	Pass AP	North 1♥ 2• ng 1NT	$1NT^1$
Board: 43 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 3N N	North: ♠ 2 ♥ 73 ♦ J1074 ♠ AQ9743	South: ♠ K7643 ♥ QJ ♠ AKQ ♣ K82	Pass AP	North 1NT ¹ ng 1NT	1♠
Board: 44 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4 W	North: ♠ AKJ8754 ♥ QJ ♠ Q9 ♣ 97	South:	4♥	North 1♠ AP ng 1NT	South 1NT ¹
Board: 45 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2 S	North: ♠ Q74 ♥ 7 ♠ AJ962 ♣ 8753	South:	Pass AP	North 1NT ¹ ng 1NT	1♥

Board: 46 Dealer: N Vul: None HCP: 14	★ AKJ93♥ J2★ A102♣ J76	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 6	♦ 84 ♥ Q96 ♦ KJ10965 ♣ 72	The opponents are silent. Partner bids first.
Board: 48 Dealer: N Vul: Both HCP: 13	♣ AJ109632♥ Q8♦ K96♣ K	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: None HCP: 12	◆ 9♥ AK73◆ Q972◆ K932	The opponents are silent. Partner bids first.
Board: 50 Dealer: N Vul: NS HCP: 15	★ KQ832★ A643★ 4★ AQ7	The opponents are silent. You bid first.

Board: 46 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2♠ N	North: ♠ AKJ93 ♥ J2 ♠ A102 ♣ J76	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 47 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 2♠ S	North:	South: ♠ KJ1065 ♥ AKJ105 ♠ A ♣ 85	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 2♠ AP 1. forcing 1NT
Board: 48 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 2♠ N	North: ♠ AJ109632 ♥ Q8 ♠ K96 ♠ K	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ AP 1. forcing 1NT
Board: 49 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 4♠ S	North:	South: ♠ AQJ763 ♥ 10 ♠ AKJ54 ♠ Q	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 3NT Pass 4♠ AP 1. forcing 1NT
Board: 50 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N S	North: ♠ KQ832 ♥ A643 ♠ 4 ♣ AQ7	South: ♠ A9 ♥ 105 ♠ K753 ♣ KJ1084	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 2NT Pass 3NT AP 1. forcing 1NT

Board: 46 Dealer: N Vul: None HCP: 7	1051075K873A832	The opponents are silent. Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 16	★ KJ1065★ AKJ105★ A★ 85	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: Both HCP: 11	◆ 5♥ J953◆ AQ1075◆ A87	The opponents are silent. Partner bids first.
Board: 49 Dealer: S Vul: None HCP: 17	AQJ763▼ 10AKJ54♠ Q	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: NS HCP: 11	★ A9▼ 105◆ K753◆ KJ1084	The opponents are silent. Partner bids first.

Board: 46 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2♠ N	North: ♠ AKJ93 ♥ J2 ♠ A102 ♣ J76	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 47 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 2♠ S	North:	South: ♠ KJ1065 ♥ AKJ105 ♠ A ♣ 85	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 2♠ AP 1. forcing 1NT
Board: 48 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 2♠ N	North: ♠ AJ109632 ♥ Q8 ♠ K96 ♠ K	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ AP 1. forcing 1NT
Board: 49 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 4♠ S	North:	South: ♠ AQJ763 ♥ 10 ♠ AKJ54 ♠ Q	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 3NT Pass 4♠ AP 1. forcing 1NT
Board: 50 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N S	North: ♠ KQ832 ♥ A643 ♠ 4 ♣ AQ7	South: ♠ A9 ♥ 105 ♠ K753 ♣ KJ1084	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 2NT Pass 3NT AP 1. forcing 1NT

Board: 51 Dealer: S Vul: EW HCP: 7	★K9▼KJ876◆96◆9873	The opponents are silent. Partner bids first.
Board: 52 Dealer: N Vul: EW HCP: 15	★ K7652▼ AJ53◆ J♣ AQ7	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 8	♣ 3♥ J765♦ KQ9632♣ Q8	The opponents are silent. Partner bids first.
Board: 54 Dealer: N Vul: Both HCP: 14	↑752↑ AQJ652↑ A♠ K92	West Doubles 1NT if possible. You bid first.
Board: 55 Dealer: S Vul: NS HCP: 12	★ K83▼ 105◆ A10◆ AJ9542	The opponents are silent. Partner bids first.

Board: 51 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2♠ S	North: ♠ K9 ♥ KJ876 ♦ 96 ♣ 9873	South: ♠ AJ8752 ♥ A94 ♠ 852 ♠ K	Pass AP	North 1NT ¹ ng 1NT	Pass	1♠
Board: 52 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 2♥ N	North: ♠ K7652 ♥ AJ53 ♦ J ♣ AQ7	South: ◆ 43 ▼ K862 ◆ AK96 ◆ J96	Pass	North 1♣ 2♥ ng 1NT		South 1NT ¹
Board: 53 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N N	North:	South: ♠ AK1076 ♥ K10 ♠ A5 ♠ K1097	Pass Pass	North 1NT ¹ 3NT ng 1NT		South 1♠ 3♣
Board: 54 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 4 N	North: ♣ 752 ✔ AQJ652 ♣ A ♣ K92	South: ♠ A63 ♥ 98 ♠ Q1085 ♠ Q1084	X Pass	North 1♥ 2♥ 4♥ ng 1NT	Pass	South 1NT¹ 3♥
Board: 55 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3N N	North: ♠ K83 ▼ 105 ♠ A10 ♣ AJ9542	South: ♠ AJ10 ♥ AK764 ♠ Q63 ♠ 63	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass	1♥

Board: 51 Dealer: S Vul: EW HCP: 12	AJ8752✓ A94◆ 852♠ K	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: EW HCP: 11	43✓ K862◆ AK96◆ J96	The opponents are silent. Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 17	★ AK1076▼ K10★ A5★ K1097	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: Both HCP: 8	★ A63♥ 98◆ Q1085◆ Q1084	West Doubles 1NT if possible. Partner bids first.
Board: 55 Dealer: S Vul: NS HCP: 14	AJ10✓ AK764✓ Q63✓ 63	The opponents are silent. You bid first.

Board: 51 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2♠ S	North: ♠ K9 ♥ KJ876 ♦ 96 ♣ 9873	South: ♠ AJ8752 ♥ A94 ♠ 852 ♠ K	Pass AP	North 1NT ¹ ng 1NT	Pass	1♠
Board: 52 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 2♥ N	North: ♠ K7652 ♥ AJ53 ♦ J ♣ AQ7	South: ◆ 43 ▼ K862 ◆ AK96 ◆ J96	Pass	North 1♣ 2♥ ng 1NT		South 1NT ¹
Board: 53 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N N	North:	South: ♠ AK1076 ♥ K10 ♠ A5 ♠ K1097	Pass Pass	North 1NT ¹ 3NT ng 1NT		South 1♠ 3♣
Board: 54 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 4 N	North: ♣ 752 ✔ AQJ652 ♣ A ♣ K92	South: ♠ A63 ♥ 98 ♠ Q1085 ♠ Q1084	X Pass	North 1♥ 2♥ 4♥ ng 1NT	Pass	South 1NT¹ 3♥
Board: 55 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3N N	North: ♠ K83 ▼ 105 ♠ A10 ♣ AJ9542	South: ♠ AJ10 ♥ AK764 ♠ Q63 ♠ 63	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass	1♥

Forcing NT (Leveled)

Board: 56	♦ Q1087654	West Doubles 1NT if possible
Dealer: N	¥ 4	West Doubles 1NT if possible.
Vul. None	A O	

Board: 58
Dealer: N

◆ 97

The opponents are silent.

Dealer: N

Vul: NS

Vul

Vul

HCP: 12 ★ A1072 You bid first.

Board: 56 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 4♠ N	North: ♠ Q1087654 ♥ 4 ♠ Q ♠ AKJ7	South: ♠ AK ♥ 7532 ♦ 742 ♣ 10654	X	1♠ 2♠ 4♠		South 1NT¹ 3♠
Board: 57 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 2♠ S	North: ◆ 54 ▼ KJ975 ◆ Q32 ◆ J76	South: ♠ AQ976 ♥ A6 ♠ A1085 ♣ 109	Pass	1NT¹ 2♠		South 1♠ 2♦
Board: 58 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N S	North: ◆ 97 ▼ AK1096 ◆ AKQ2 ◆ 62	South: ♠ AK8 ♥ 87 ♦ J1095 ♠ Q954		1 ♥ 2NT	Pass Pass	South 1NT ¹ 3NT
Board: 59 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4♠ S	North:	South: ♠ AKQ752 ♥ A632 ♦ 96 ♠ K	Pass Pass	1NT¹ 3♣ 4♠	Pass Pass AP	
Board: 60 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3♠ N	North: ♠ KQ8632 ♥ K ♦ 104 ♣ A1072	South: ♠ A ♥ J932 ♠ KQ9872 ♣ J6	Pass	1♠ 2♠ 3♠		South 1NT ¹ 3

Board: 56 Dealer: N Vul: None HCP: 7	★ AK▼ 7532◆ 742◆ 10654	West Doubles 1NT if possible. Partner bids first.
Board: 57 Dealer: S Vul: NS HCP: 14	AQ976✓ A6A1085109	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: EW HCP: 10	★ AK8♥ 87♦ J1095♠ Q954	The opponents are silent. Partner bids first.
Board: 59 Dealer: S Vul: None HCP: 16	AKQ752✓ A632✓ 96✓ K	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: NS HCP: 11	♠ A♥ J932♦ KQ9872♠ J6	The opponents are silent. Partner bids first.

Board: 56 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 4♠ N	North: ♠ Q1087654 ♥ 4 ♠ Q ♠ AKJ7	South: ♠ AK ♥ 7532 ♦ 742 ♣ 10654	X	1♠ 2♠ 4♠		South 1NT¹ 3♠
Board: 57 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 2♠ S	North: ◆ 54 ▼ KJ975 ◆ Q32 ◆ J76	South: ♠ AQ976 ♥ A6 ♠ A1085 ♣ 109	Pass	1NT¹ 2♠		South 1♠ 2♦
Board: 58 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N S	North: ◆ 97 ▼ AK1096 ◆ AKQ2 ◆ 62	South: ♠ AK8 ♥ 87 ♦ J1095 ♠ Q954		1 ♥ 2NT	Pass Pass	South 1NT ¹ 3NT
Board: 59 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4♠ S	North:	South: ♠ AKQ752 ♥ A632 ♦ 96 ♠ K	Pass Pass	1NT¹ 3♣ 4♠	Pass Pass AP	
Board: 60 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3♠ N	North: ♠ KQ8632 ♥ K ♦ 104 ♣ A1072	South: ♠ A ♥ J932 ♠ KQ9872 ♣ J6	Pass	1♠ 2♠ 3♠		South 1NT ¹ 3

Board: 61 Dealer: S Vul: NS HCP: 6	★ 102▼ K3◆ J109875◆ Q96	The opponents are silent. Partner bids first.
Board: 62 Dealer: N Vul: None HCP: 14	♣ Q6♥ KQ8754◆ 1095♣ AK	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: EW HCP: 11	♣ 7 ▼ A4 ◆ KQJ543 ♣ J1093	The opponents are silent. Partner bids first.
Board: 64 Dealer: N Vul: NS HCP: 14	▲ AJ109652♥ 4◆ K93▲ AQ	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: Both HCP: 10	★ K9 ♥ K32 ♦ J102 ♣ QJ876	East Bids 2NT if possible. Partner bids first.

Board: 61 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 2 N	North: • 102 • K3 • J109875 • Q96	South: ♠ A9763 ♥ AQ6 ♠ 2 ♠ KJ107	West North East South 1♣ Pass 1NT¹ Pass 2♣ Pass 2♦ AP 1. forcing 1NT
Board: 62 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 2 \(\nabla \) N	North: ♠ Q6 ♥ KQ8754 ♦ 1095 ♠ AK	South: ♣ J10 ✔ A6 ♣ QJ762 ♣ J975	West North East South 1♥ Pass 1NT¹ Pass 2♥ AP 1. forcing 1NT
Board: 63 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N N	North: ♣ 7 ▼ A4 ♣ KQJ543 ♣ J1093	South: ♠ AK96 ♥ K8653 ♦ 9 ♠ A54	West North East South 1 Pass 1NT¹ Pass 2 Pass 3 Pass 3NT AP 1. forcing 1NT
Board: 64 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4♠ N	North: ♠ AJ109652 ♥ 4 ♠ K93 ♣ AQ	South: ♠ Q3 ♥ AKQ7 ♠ 62 ♣ 76542	West North East South 1♠ Pass 1NT¹ Pass 4♠ AP 1. forcing 1NT
Board: 65 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4♥ S	North: ♠ K9 ♥ K32 ♦ J102 ♣ QJ876	South: ♠ A83 ♥ AQJ9765 ♠ K ♣ 43	West North East South 1♥ Pass 1NT¹ 2NT² 3♥ Pass 4♥ AP 1. forcing 1NT 2. Unusual 2NT

Board: 61 Dealer: S Vul: NS HCP: 14	★ A9763★ AQ6★ 2★ KJ107	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: None HCP: 9	♣ J10♥ A6◆ QJ762♣ J975	The opponents are silent. Partner bids first.
Board: 63 Dealer: S Vul: EW HCP: 14	★ AK96▼ K8653◆ 9◆ A54	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: NS HCP: 11	♣ Q3♥ AKQ7♦ 62♣ 76542	The opponents are silent. Partner bids first.
Board: 65 Dealer: S Vul: Both HCP: 14	★ A83★ AQJ9765★ K★ 43	East Bids 2NT if possible. You bid first.

Board: 61 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 2 N	North: • 102 • K3 • J109875 • Q96	South: ♠ A9763 ♥ AQ6 ♠ 2 ♠ KJ107	West North East South 1♣ Pass 1NT¹ Pass 2♣ Pass 2♦ AP 1. forcing 1NT
Board: 62 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 2 \(\nabla \) N	North: ♠ Q6 ♥ KQ8754 ♦ 1095 ♠ AK	South: ♣ J10 ✔ A6 ♣ QJ762 ♣ J975	West North East South 1♥ Pass 1NT¹ Pass 2♥ AP 1. forcing 1NT
Board: 63 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N N	North: ♣ 7 ▼ A4 ♣ KQJ543 ♣ J1093	South: ♠ AK96 ♥ K8653 ♦ 9 ♠ A54	West North East South 1 Pass 1NT¹ Pass 2 Pass 3 Pass 3NT AP 1. forcing 1NT
Board: 64 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4♠ N	North: ♠ AJ109652 ♥ 4 ♠ K93 ♣ AQ	South: ♠ Q3 ♥ AKQ7 ♠ 62 ♣ 76542	West North East South 1♠ Pass 1NT¹ Pass 4♠ AP 1. forcing 1NT
Board: 65 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4♥ S	North: ♠ K9 ♥ K32 ♦ J102 ♣ QJ876	South: ♠ A83 ♥ AQJ9765 ♠ K ♣ 43	West North East South 1♥ Pass 1NT¹ 2NT² 3♥ Pass 4♥ AP 1. forcing 1NT 2. Unusual 2NT

Board: 66 Dealer: N Vul: EW HCP: 16	AKQ752✓ A9✓ 4✓ K432	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: None HCP: 11	★ K84♥ J4◆ AK1062◆ 1052	East Bids 2♥ if possible. Partner bids first.
Board: 68 Dealer: N Vul: EW HCP: 13	★ AQ952★ K42◆ J83★ K3	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: Both HCP: 8	♦ 85 ▼ KQ2 • Q87643 • J10	The opponents are silent. Partner bids first.
Board: 70 Dealer: N Vul: NS HCP: 13	★ KJ7432♥ QJ4◆ 8◆ AQ7	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ N	North: ♠ AKQ752 ♥ A9 ♠ 4 ♠ K432	South:	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 67 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♥ S	North: ♠ K84 ♥ J4 ♠ AK1062 ♣ 1052	South: ♣ J3 ✔ AQ109653 ♣ QJ9 ♣ Q	West North East South 1 ♥ Pass 1NT¹ 2 ♥ 2 3 ♥ Pass 4 ♥ AP 1. forcing 1NT 2. Michaels Cuebid
Board: 68 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 2N S	North: ♠ AQ952 ♥ K42 ♦ J83 ♣ K3	South: ♠ 10 ♥ QJ97 ♠ KQ65 ♠ QJ106	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT AP 1. forcing 1NT
Board: 69 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 N	North: ♠ 85 ♥ KQ2 ♠ Q87643 ♣ J10	South: ♠ Q10962 ♥ 7 ♠ AK9 ♣ K942	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 70 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 3♠ N	North: ♠ KJ7432 ♥ QJ4 ♠ 8 ♣ AQ7	South: ◆ 85 ▼ K72 ◆ KJ9752 ◆ K6	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT

Forcing NT (Leveled)

HCP: 10

♣ K6

Board: 66 Dealer: N Vul: EW HCP: 9		The opponents are silent. Partner bids first.
Board: 67 Dealer: S Vul: None HCP: 12	J3✓ AQ109653✓ QJ9✓ Q	East Bids 2♥ if possible. You bid first.
Board: 68 Dealer: N Vul: EW HCP: 11	10✓ QJ97✓ KQ65✓ QJ106	The opponents are silent. Partner bids first.
Board: 69 Dealer: S Vul: Both HCP: 12	♣ Q10962♥ 7♦ AK9♣ K942	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: NS HCP: 10	♦ 85 ♥ K72 ♦ KJ9752 • K6	The opponents are silent. Partner bids first.

Board: 66 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ N	North: ♠ AKQ752 ♥ A9 ♠ 4 ♠ K432	South:	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 67 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♥ S	North: ♠ K84 ♥ J4 ♠ AK1062 ♣ 1052	South: ♣ J3 ✔ AQ109653 ♣ QJ9 ♣ Q	West North East South 1 ♥ Pass 1NT¹ 2 ♥ 2 3 ♥ Pass 4 ♥ AP 1. forcing 1NT 2. Michaels Cuebid
Board: 68 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 2N S	North: ♠ AQ952 ♥ K42 ♦ J83 ♣ K3	South: ♠ 10 ♥ QJ97 ♠ KQ65 ♠ QJ106	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT AP 1. forcing 1NT
Board: 69 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 N	North: ♠ 85 ♥ KQ2 ♠ Q87643 ♣ J10	South: ♠ Q10962 ♥ 7 ♠ AK9 ♣ K942	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 70 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 3♠ N	North: ♠ KJ7432 ♥ QJ4 ♠ 8 ♣ AQ7	South: ◆ 85 ▼ K72 ◆ KJ9752 ◆ K6	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT

Forcing NT (Leveled)

Vul: None ♦ 95 HCP: 15 ♣ AK You bid first.

Board: 74 ♠ KQ9865 The opponents are silent.

Vul: None

HCP: 14

→ 3

You bid first.

Board: 75 ♠ K9
Dealer: S ♥ 943

East Bids 2♠ if possible.

Vul: NS → J754 HCP: 8 → A1052 Partner bids first.

Board: 71 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3 N	North: ♠ 106 ♥ Q • Q742 ♣ KQ10654	South: ♠ K9832 ✔ AJ82 ♠ AKJ ♣ 3	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♠ AP 1. forcing 1NT
Board: 72 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 44 N	North: ♠ KQJ643 ♥ Q75 ♦ 95 ♣ AK	South: ♠ A5 ♥ K1064 ♦ J82 ♠ QJ74	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 73 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2♥ S	North: ♣ 732 ♥ J ♠ AK96 ♣ J9543	South: ♠ AK ♥ A86432 ♠ 1075 ♠ A2	West North East South 1♥ Pass 1NT¹ Pass 2♥ AP 1. forcing 1NT
Board: 74 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 N	North: ♠ KQ9865 ♥ KQ9 ♠ 3 ♣ A62	South: ♣ J4 ♥ J7653 ♠ A95 ♣ KQ5	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 4♠ AP 1. forcing 1NT
Board: 75 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 4 S	North: ♠ K9 ♥ 943 ♦ J754 ♣ A1052	South: ♠ A108742 ♥ 8 ♠ KQ ♠ KQ98	West North East South 1♠ Pass 1NT¹ 2♠² 3♠ Pass 4♠ AP 1. forcing 1NT 2. Michaels Cuebid

Board: 71 Dealer: S Vul: Both HCP: 16	★ K9832★ AJ82◆ AKJ★ 3	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: None HCP: 11	A5★ K1064◆ J82◆ QJ74	The opponents are silent. Partner bids first.
Board: 73 Dealer: S Vul: EW HCP: 15	★ AK▼ A86432★ 1075★ A2	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: None HCP: 11	↓ J4♥ J7653↓ A95♣ KQ5	The opponents are silent. Partner bids first.
Board: 75 Dealer: S Vul: NS HCP: 14	★ A108742♥ 8◆ KQ★ KQ98	East Bids 2♠ if possible. You bid first.

Board: 71 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3 N	North: ♠ 106 ♥ Q • Q742 ♣ KQ10654	South: ♠ K9832 ✔ AJ82 ♠ AKJ ♣ 3	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♠ AP 1. forcing 1NT
Board: 72 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 44 N	North: ♠ KQJ643 ♥ Q75 ♦ 95 ♣ AK	South: ♠ A5 ♥ K1064 ♦ J82 ♠ QJ74	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 73 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2♥ S	North: ♣ 732 ♥ J ♠ AK96 ♣ J9543	South: ♠ AK ♥ A86432 ♠ 1075 ♠ A2	West North East South 1♥ Pass 1NT¹ Pass 2♥ AP 1. forcing 1NT
Board: 74 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 N	North: ♠ KQ9865 ♥ KQ9 ♠ 3 ♣ A62	South: ♣ J4 ♥ J7653 ♠ A95 ♣ KQ5	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 4♠ AP 1. forcing 1NT
Board: 75 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 4 S	North: ♠ K9 ♥ 943 ♦ J754 ♣ A1052	South: ♠ A108742 ♥ 8 ♠ KQ ♠ KQ98	West North East South 1♠ Pass 1NT¹ 2♠² 3♠ Pass 4♠ AP 1. forcing 1NT 2. Michaels Cuebid

Forcing NT (Leveled)

HCP: 17 ♣ A

Board: 76 Dealer: N Vul: Both HCP: 18	▲ A109863♥ K◆ KQJ◆ KQ9	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: None HCP: 7		East Doubles 3♣ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 16	AKQ10543✓ AQ✓ 5✓ J104	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: NS HCP: 7	♣ J ♥ KQJ97 ♦ 10852 ♣ 954	The opponents are silent. Partner bids first.
Board: 80 Dealer: N Vul: Both	A8642✓ AQ6✓ QJ107A	The opponents are silent. You bid first.

Board: 76 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 3N S	North: ♠ A109863 ♥ K ♠ KQJ ♠ KQ9	South: ♣ J ♥ AJ74 ♠ A106 ♣ J10532	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 3NT AP 1. forcing 1NT
Board: 77 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 3 • W	North:	South: ♠ 1043 ♥ AQ1096 ♠ AK4 ♣ 98	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 3♣ X Pass 3♦ AP 1. forcing 1NT
Board: 78 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4♠ N	North: ♠ AKQ10543 ♥ AQ ♦ 5 ♣ J104	South: ♣ J ♥ K874 ♠ KQJ843 ♣ 97	West North East South 1♠ Pass 1NT¹ Pass 4♠ AP 1. forcing 1NT
Board: 79 Dealer: S Vul: NS North HCP: 7 South HCP: 19 Contract: 5 S	North: ♣ J ♥ KQJ97 • 10852 ♣ 954	South: ♠ AK752 ♥ 2 ♠ AK73 ♣ KQ2	West North East South 1♣ Pass 1NT¹ Pass 3♣ Pass 4♣ Pass 5♣ AP 1. forcing 1NT
Board: 80 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3N S	North: ♠ A8642 ♥ AQ6 ♠ QJ107 ♣ A	South: ♠ 73 ♥ KJ942 ♠ K92 ♣ J52	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 3NT AP 1. forcing 1NT

Board: 76 Dealer: N Vul: Both HCP: 11	↓ J↓ AJ74↓ A106↓ J10532	The opponents are silent. Partner bids first.
Board: 77 Dealer: S Vul: None HCP: 13	1043✓ AQ1096→ AK4◆ 98	East Doubles 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 78 Dealer: N Vul: NS HCP: 10	♣ J ♥ K874 ♦ KQJ843 ♣ 97	The opponents are silent. Partner bids first.
Board: 79 Dealer: S Vul: NS HCP: 19	♠ AK752♥ 2♦ AK73♠ KQ2	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: Both HCP: 8	★73▼ KJ942◆ K92★ J52	The opponents are silent. Partner bids first.

Board: 76 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 3N S	North: ♠ A109863 ♥ K ♠ KQJ ♠ KQ9	South: ♣ J ♥ AJ74 ♠ A106 ♣ J10532	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 3NT AP 1. forcing 1NT
Board: 77 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 3 • W	North:	South: ♠ 1043 ♥ AQ1096 ♠ AK4 ♣ 98	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 3♣ X Pass 3♦ AP 1. forcing 1NT
Board: 78 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4♠ N	North: ♠ AKQ10543 ♥ AQ ♦ 5 ♣ J104	South: ♣ J ♥ K874 ♠ KQJ843 ♣ 97	West North East South 1♠ Pass 1NT¹ Pass 4♠ AP 1. forcing 1NT
Board: 79 Dealer: S Vul: NS North HCP: 7 South HCP: 19 Contract: 5 S	North: ♣ J ♥ KQJ97 • 10852 ♣ 954	South: ♠ AK752 ♥ 2 ♠ AK73 ♣ KQ2	West North East South 1♣ Pass 1NT¹ Pass 3♣ Pass 4♣ Pass 5♣ AP 1. forcing 1NT
Board: 80 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3N S	North: ♠ A8642 ♥ AQ6 ♠ QJ107 ♣ A	South: ♠ 73 ♥ KJ942 ♠ K92 ♣ J52	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 3NT AP 1. forcing 1NT

Board: 81 Dealer: S Vul: NS HCP: 9	◆985♥ K6◆ K1062◆ K974	The opponents are silent. Partner bids first.
Board: 82 Dealer: N Vul: Both HCP: 13	★ AKQ97▼ K10963◆ J◆ 106	West Doubles 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 83 Dealer: S Vul: None HCP: 10	♦ 85▼ 1052◆ J864♠ AKQ9	The opponents are silent. Partner bids first.
Board: 84 Dealer: N Vul: Both HCP: 18	♠ AQ♥ AK10973♠ K93♠ Q7	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: None HCP: 9	J7✓ 106✓ Q832✓ KQJ104	The opponents are silent. Partner bids first.

Board: 81 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2 S	North:	South: ♣ 7 ▼ A10943 ♠ AJ4 ♣ AQ85	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 2♥ AP 1. forcing 1NT
Board: 82 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 3•X E	North: ♠ AKQ97 ♥ K10963 ♦ J ♣ 106	South: ▲ J3 ♥ Q85 ◆ 976 ♣ AK952	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 2♠ X Pass 3♠ X AP 1. forcing 1NT
Board: 83 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3 S	North:	South: ♠ Q6 ♥ AQJ983 ♠ Q10 ♣ J65	West North East South 1♥ Pass 1NT¹ Pass 2♥ Pass 3♥ AP 1. forcing 1NT
Board: 84 Dealer: N Vul: Both North HCP: 18 South HCP: 12 Contract: 4 N	North: ♠ AQ ♥ AK10973 ♠ K93 ♠ Q7	South: ♠ K6 ♥ QJ • QJ862 ♠ K985	West North East South 1♥ Pass 1NT¹ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 85 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 3♣ S	North:	South: ♠ AQ2 ♥ QJ752 ♦ J5 ♣ A93	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 3♣ AP 1. forcing 1NT

Board: 81 Dealer: S Vul: NS HCP: 15	♣ 7 ♥ A10943 ♦ AJ4 ♣ AQ85	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: Both HCP: 10	J3♥ Q85♦ 976♣ AK952	West Doubles 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 83 Dealer: S Vul: None HCP: 12	♣ Q6♥ AQJ983◆ Q10♣ J65	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: Both HCP: 12	★ K6♥ QJ◆ QJ862◆ K985	The opponents are silent. Partner bids first.
Board: 85 Dealer: S Vul: None HCP: 14	AQ2✓ QJ752J5A93	The opponents are silent. You bid first.

Board: 81 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2 S	North:	South: ♣ 7 ▼ A10943 ♠ AJ4 ♣ AQ85	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 2♥ AP 1. forcing 1NT
Board: 82 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 3•X E	North: ♠ AKQ97 ♥ K10963 ♦ J ♣ 106	South: ▲ J3 ♥ Q85 ◆ 976 ♣ AK952	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 2♠ X Pass 3♠ X AP 1. forcing 1NT
Board: 83 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3 S	North:	South: ♠ Q6 ♥ AQJ983 ♠ Q10 ♣ J65	West North East South 1♥ Pass 1NT¹ Pass 2♥ Pass 3♥ AP 1. forcing 1NT
Board: 84 Dealer: N Vul: Both North HCP: 18 South HCP: 12 Contract: 4 N	North: ♠ AQ ♥ AK10973 ♠ K93 ♠ Q7	South: ♠ K6 ♥ QJ • QJ862 ♠ K985	West North East South 1♥ Pass 1NT¹ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 85 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 3♣ S	North:	South: ♠ AQ2 ♥ QJ752 ♦ J5 ♣ A93	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 3♣ AP 1. forcing 1NT

Board: 86 Dealer: N Vul: NS HCP: 12	♣ QJ109♥ AK6543◆ Q95♣ —	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: None HCP: 11	★ K92★ K87◆ Q5★ K8752	East Bids 2♠ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 88 Dealer: N Vul: NS HCP: 12	★ KJ109642♥ 92★ KQ★ K10	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: None HCP: 10	♣83♥1087♦ KQJ9♣ A1065	East Doubles 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 90 Dealer: N Vul: EW HCP: 16	♠ Q84♥ KQJ32♦ A1096♠ A	The opponents are silent. You bid first.

Board: 86 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3 N	North: ♠ QJ109 ♥ AK6543 ♠ Q95 ♣ —	South: ♠ A72 ♥ 108 ♦ J102 ♣ KJ852	West North East South 1♥ Pass 1NT¹ Pass 2♥ Pass 3♥ AP 1. forcing 1NT
Board: 87 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ S	North: ♠ K92 ♥ K87 • Q5 ♣ K8752	South: ♠ AQJ763 ♥ 54 ♠ A ♣ J1094	West North East South 1♣ Pass 1NT¹ 2♠² X 3♥ 4♠ AP 1. forcing 1NT 2. Michaels Cuebid
Board: 88 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 44 N	North: ♠ KJ109642 ♥ 92 ♠ KQ ♣ K10	South: ♠ Q83 ♥ AK54 ♦ 9832 ♠ Q5	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 89 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2•X W	North:	South: ♠ AQ1076 ♥ Q93 ♠ 83 ♣ KQ8	West North East South 1♠ Pass 1NT¹ X Pass 2♠ X AP 1. forcing 1NT
Board: 90 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2 N	North: ♠ Q84 ♥ KQJ32 ♠ A1096 ♠ A	South: ♠ 73 ♥ 98 ♠ K852 ♣ KQJ97	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 2♥ AP 1. forcing 1NT

Board: 86 Dealer: N Vul: NS HCP: 9	♣ A72♥ 108◆ J102♣ KJ852	The opponents are silent. Partner bids first.
Board: 87 Dealer: S Vul: None HCP: 12	AQJ763✓ 54AJ1094	East Bids 2♠ if possible. West Bids 3♥ if possible. You bid first.
Board: 88 Dealer: N Vul: NS HCP: 11	♠ Q83♥ AK54♦ 9832♠ Q5	The opponents are silent. Partner bids first.
Board: 89 Dealer: S Vul: None HCP: 13	AQ1076♥ Q9383KQ8	East Doubles 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 90 Dealer: N Vul: EW HCP: 9	♣ 73♥ 98♦ K852♣ KQJ97	The opponents are silent. Partner bids first.

Board: 86 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3♥ N	North: ♠ QJ109 ♥ AK6543 ♠ Q95 ♣ —	South: ♠ A72 ♥ 108 ♦ J102 ♠ KJ852	West North East South 1 ♥ Pass 1NT¹ Pass 2 ♥ Pass 3 ♥ AP 1. forcing 1NT
Board: 87 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ S	North: ♠ K92 ♥ K87 • Q5 ♣ K8752	South: ♠ AQJ763 ♥ 54 ♠ A ♣ J1094	West North East South 1♠ Pass 1NT¹ 2♠² X 3♥ 4♠ AP 1. forcing 1NT 2. Michaels Cuebid
Board: 88 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ N	North: ♠ KJ109642 ♥ 92 ♠ KQ ♣ K10	South: ♠ Q83 ♥ AK54 ♦ 9832 ♣ Q5	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 4♠ AP 1. forcing 1NT
Board: 89 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2•X W	North: ♠ 83 ♥ 1087 ♠ KQJ9 ♠ A1065	South: ♠ AQ1076 ♥ Q93 ♠ 83 ♠ KQ8	West North East South 1♣ Pass 1NT¹ X Pass 2♦ X AP 1. forcing 1NT
Board: 90 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2♥ N	North: ♠ Q84 ♥ KQJ32 ♠ A1096 ♠ A	South: ♠ 73 ♥ 98 ♠ K852 ♠ KQJ97	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 2♥ AP 1. forcing 1NT

Board: 91 Dealer: S Vul: NS HCP: 10	★ K5 ∀ K98 ♦ KJ1086 ♣ 1084	The opponents are silent. Partner bids first.
Board: 92 Dealer: N Vul: EW HCP: 12	↓ J5432↓ A32↓ A106♠ K9	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: Both HCP: 12	♠ QJ ♥ Q7 ♦ A10873 ♣ K653	The opponents are silent. Partner bids first.
Board: 94 Dealer: N Vul: Both HCP: 14	AQ532✓ J10✓ J7✓ KQJ3	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: None HCP: 10	♦ 96♥ 763♦ K1074♠ AQJ5	The opponents are silent. Partner bids first.

Dealer: S Vul: NS	North: ♠ K5 ♥ K98	South: ♠ AQ862	Pass	North 1NT ¹		1♠ 2♥
North HCP: 10	◆ KJ1086	♥ QJ1073 ♦ A5	Pass	1N1 ⁻ 2♠	AP	∠ ▼
South HCP: 14 Contract: 2♠ S	♣ 1084	♣ J		∠ ≠ ng 1NT		
Contract. 24 5				0		
Board: 92	North:	South:	West	North	East	South
Dealer: N	♦ J5432	♦ Q10		1♠	Pass	1NT ¹
Vul: EW North HCP: 12	♥ A32	♥ J1074	Pass	2♦	Pass	2♠
South HCP: 7	◆ A106	◆ QJ4	AP			
Contract: 2♠ N	♣ K9	♣ J875	1. forci	ng 1NT		
Board: 93 Dealer: S	North: ♠ QJ	South: ♠ K3	West	North	East	South 1
Vul: Both North HCP: 12	♥ Q7 ♦ A10873	♥ AKJ109 ♦ QJ6	Pass AP	1NT ¹	Pass	3NT
South HCP: 18 Contract: 3N N	♣ K653	♣ A82		ng 1NT		
Board: 94	North:	South:	West	North	East	South
Dealer: N	A AQ532	♦ 6		1♠	Pass	1NT ¹
Vul: Both North HCP: 14 South HCP: 12	♥ J10 ♦ J7	♥ KQ754 ♦ K8543	Pass AP	2♣	Pass	3NT
Contract: 3N S	♣ KQJ3	♣ A2	1. forci	ng 1NT		
Board: 95	North:	South:	West	North	East	
Dealer: S Vul: None	★ 96	♦ AJ73	Dagg	13.7001	Desc	1 ♥
vur: None North HCP: 10	♥ 763	♥ A10852	Pass Pass	1NT ¹ 3♥	Pass Pass	2 ♣
South HCP: 12	♦ K1074	• 2 • V104	Pass AP	5 ▼	гаѕѕ	4₹
Contract: 4♥ S	♣ AQJ5	♦ K104		ng 1NT		

Board: 91 Dealer: S Vul: NS HCP: 14	AQ862♥ QJ1073A5J	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: EW HCP: 7	◆ Q10▼ J1074◆ QJ4◆ J875	The opponents are silent. Partner bids first.
Board: 93 Dealer: S Vul: Both HCP: 18	★ K3★ AKJ109◆ QJ6★ A82	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: Both HCP: 12	♠ 6♥ KQ754♦ K8543♠ A2	The opponents are silent. Partner bids first.
Board: 95 Dealer: S Vul: None HCP: 12	★ AJ73▼ A10852◆ 2★ K104	The opponents are silent. You bid first.

Dealer: S Vul: NS	North: ♠ K5 ♥ K98	South: ♠ AQ862	Pass	North 1NT ¹		1♠ 2♥
North HCP: 10	◆ KJ1086	♥ QJ1073 ♦ A5	Pass	1N1 ⁻ 2♠	AP	∠ ▼
South HCP: 14 Contract: 2♠ S	♣ 1084	♣ J		∠ ≠ ng 1NT		
Contract. 24 5				0		
Board: 92	North:	South:	West	North	East	South
Dealer: N	♦ J5432	♦ Q10		1♠	Pass	1NT ¹
Vul: EW North HCP: 12	♥ A32	♥ J1074	Pass	2♦	Pass	2♠
South HCP: 7	◆ A106	◆ QJ4	AP			
Contract: 2♠ N	♣ K9	♣ J875	1. forci	ng 1NT		
Board: 93 Dealer: S	North: ♠ QJ	South: ♠ K3	West	North	East	South 1
Vul: Both North HCP: 12	♥ Q7 ♦ A10873	♥ AKJ109 ♦ QJ6	Pass AP	1NT ¹	Pass	3NT
South HCP: 18 Contract: 3N N	♣ K653	♣ A82		ng 1NT		
Board: 94	North:	South:	West	North	East	South
Dealer: N	A AQ532	♦ 6		1♠	Pass	1NT ¹
Vul: Both North HCP: 14 South HCP: 12	♥ J10 ♦ J7	♥ KQ754 ♦ K8543	Pass AP	2♣	Pass	3NT
Contract: 3N S	♣ KQJ3	♣ A2	1. forci	ng 1NT		
Board: 95	North:	South:	West	North	East	
Dealer: S Vul: None	★ 96	♦ AJ73	Dagg	13.7001	Desc	1 ♥
vur: None North HCP: 10	♥ 763	♥ A10852	Pass Pass	1NT ¹ 3♥	Pass Pass	2 ♣
South HCP: 12	♦ K1074	• 2 • V104	Pass AP	5 ▼	гаѕѕ	4₹
Contract: 4♥ S	♣ AQJ5	♦ K104		ng 1NT		

Board: 96 Dealer: N Vul: NS HCP: 12	★ AK1076♥ J975♦ 65★ A2	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: None HCP: 12	▶ J9♥ AK74◆ A83◆ 9853	The opponents are silent. Partner bids first.
Board: 98 Dealer: N Vul: EW HCP: 17	♠ AKJ982♥ Q76♦ Q5♠ AJ	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: NS HCP: 8	♦ K65 ♥ 98 ♦ A8532 ♣ J106	The opponents are silent. Partner bids first.
Board: 100 Dealer: N Vul: EW HCP: 14	♣ Q10942♥ AQ2♦ A6♣ Q94	The opponents are silent. You bid first.

Board: 96 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 4♠ N	North: ♠ AK1076 ♥ J975 ♠ 65 ♣ A2	South: ♠ QJ3 ♥ K3 ♦ K109874 ♣ J7	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 97 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4♥ S	North: ♣ J9 ♣ AK74 ♣ A83 ♣ 9853	South: ♠ AQ763 ♥ 10862 ♠ — ♣ AQ72	West North East South 1♣ Pass 1NT¹ Pass 2♥ Pass 4♥ AP 1. forcing 1NT
Board: 98 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 44 N	North: ♠ AKJ982 ♥ Q76 ♠ Q5 ♣ AJ	South:	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 99 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 3 S	North: ♠ K65 ♥ 98 ♠ A8532 ♣ J106	South: ♠ Q8 ♥ AJ6543 ♠ KJ ♠ Q43	West North East South 1 Pass 1NT¹ Pass 2 Pass 3 AP 1. forcing 1NT
Board: 100 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N S	North: ♠ Q10942 ♥ AQ2 ♠ A6 ♣ Q94	South: ♣ 7 ♥ J8 ♦ K109873 ♣ AKJ7	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ Pass 3NT AP 1. forcing 1NT

Board: 96 Dealer: N Vul: NS HCP: 10	♣ QJ3♥ K3◆ K109874♣ J7	The opponents are silent. Partner bids first.
Board: 97 Dealer: S Vul: None HCP: 12	AQ763▼ 10862◆ —♣ AQ72	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: EW HCP: 8	106✓ AK83✓ J10876№ 96	The opponents are silent. Partner bids first.
Board: 99 Dealer: S Vul: NS HCP: 13	♠ Q8♥ AJ6543♦ KJ♠ Q43	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: EW HCP: 12	♣ 7♥ J8♦ K109873♣ AKJ7	The opponents are silent. Partner bids first.

Board: 96 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 4♠ N	North: ♠ AK1076 ♥ J975 ♠ 65 ♣ A2	South: ♠ QJ3 ♥ K3 ♦ K109874 ♣ J7	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 97 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4♥ S	North: ♣ J9 ♣ AK74 ♣ A83 ♣ 9853	South: ♠ AQ763 ♥ 10862 ♠ — ♣ AQ72	West North East South 1♣ Pass 1NT¹ Pass 2♥ Pass 4♥ AP 1. forcing 1NT
Board: 98 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 44 N	North: ♠ AKJ982 ♥ Q76 ♠ Q5 ♣ AJ	South:	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 99 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 3 S	North: ♠ K65 ♥ 98 ♠ A8532 ♣ J106	South: ♠ Q8 ♥ AJ6543 ♠ KJ ♠ Q43	West North East South 1 Pass 1NT¹ Pass 2 Pass 3 AP 1. forcing 1NT
Board: 100 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N S	North: ♠ Q10942 ♥ AQ2 ♠ A6 ♣ Q94	South: ♣ 7 ♥ J8 ♦ K109873 ♣ AKJ7	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ Pass 3NT AP 1. forcing 1NT

Board: 101 Dealer: S Vul: Both HCP: 11	★ K109★ K106◆ Q532◆ QJ2	The opponents are silent. Partner bids first.
Board: 102 Dealer: N Vul: None HCP: 15	AQJ1085✓ A8◆ 86◆ KJ9	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: EW HCP: 9	◆93✓ K2◆ QJ43◆ QJ987	The opponents are silent. Partner bids first.
Board: 104 Dealer: N Vul: Both HCP: 15	▲ AJ953▼ 10◆ AJ83◆ KQ5	West Bids 2♥ if possible. You bid first.
Board: 105 Dealer: S Vul: None HCP: 7	♦ 93♥ Q103♦ AJ1075♦ 1054	The opponents are silent. Partner bids first.

Board: 101 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 S	North: ♠ K109 ♥ K106 ♦ Q532 ♣ QJ2	South: ◆ 5 ▼ AJ8732 ◆ 86 ◆ AK64	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 102 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 2♠ N	North: ♠ AQJ1085 ♥ A8 ♠ 86 ♠ KJ9	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ AP 1. forcing 1NT
Board: 103 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3N N	North:	South: ♠ AKJ82 ♥ AJ1043 ♠ A ♣ 32	West North East South 1♣ Pass 1NT¹ Pass 3♥ Pass 3NT AP 1. forcing 1NT
Board: 104 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2♥ W	North: ♠ AJ953 ♥ 10 ♠ AJ83 ♠ KQ5	South:	West North East South 1♠ Pass 1NT¹ 2♥ AP 1. forcing 1NT
Board: 105 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 3 S	North:	South: ♠ K10764 ♥ K84 ♠ K32 ♣ KJ	West North East South 1♣ Pass 1NT¹ Pass 2◆ Pass 3◆ AP 1. forcing 1NT

Board: 101 Dealer: S Vul: Both HCP: 12	♣ 5 ♥ AJ8732 ♦ 86 ♣ AK64	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: None HCP: 7	4▼ 7542◆ J7432◆ AQ5	The opponents are silent. Partner bids first.
Board: 103 Dealer: S Vul: EW HCP: 17	♠ AKJ82♥ AJ1043♠ A♠ 32	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: Both HCP: 8	♣87♥KQ987◆Q52♣J72	West Bids 2♥ if possible. Partner bids first.
Board: 105 Dealer: S Vul: None HCP: 13	★K10764▼K84◆K32◆KJ	The opponents are silent. You bid first.

Board: 101 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 S	North: ♠ K109 ♥ K106 ♦ Q532 ♣ QJ2	South: ◆ 5 ▼ AJ8732 ◆ 86 ◆ AK64	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 102 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 2♠ N	North: ♠ AQJ1085 ♥ A8 ♠ 86 ♠ KJ9	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ AP 1. forcing 1NT
Board: 103 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3N N	North:	South: ♠ AKJ82 ♥ AJ1043 ♠ A ♣ 32	West North East South 1♣ Pass 1NT¹ Pass 3♥ Pass 3NT AP 1. forcing 1NT
Board: 104 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2♥ W	North: ♠ AJ953 ♥ 10 ♠ AJ83 ♠ KQ5	South:	West North East South 1♠ Pass 1NT¹ 2♥ AP 1. forcing 1NT
Board: 105 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 3 S	North:	South: ♠ K10764 ♥ K84 ♠ K32 ♣ KJ	West North East South 1♣ Pass 1NT¹ Pass 2◆ Pass 3◆ AP 1. forcing 1NT

Board: 106 Dealer: N Vul: Both HCP: 15	★ KQ852★ K74◆ AK105◆ 5	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: None HCP: 12	♠ 7♥ KQ7◆ QJ87532♠ A4	The opponents are silent. Partner bids first.
Board: 108 Dealer: N Vul: NS HCP: 15	★ KJ765★ A★ KQ64★ Q42	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: EW HCP: 10	♠ 62♥ KJ106♦ KQ84♠ J72	The opponents are silent. Partner bids first.
Board: 110 Dealer: N Vul: None HCP: 12	AQ964✓ K1062✓ QJ2♣ 10	The opponents are silent. You bid first.

Board: 106 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 S	North: ♠ KQ852 ♥ K74 ♠ AK105 ♣ 5	South: ♠ A9 ♥ J9 ♦ J72 ♣ QJ9432	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♣ AP 1. forcing 1NT
Board: 107 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N N	North: ♠ 7 ♥ KQ7 ♦ QJ87532 ♠ A4	South: ♠ AKQ1092 ♥ J ♠ A96 ♣ K63	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 3NT AP 1. forcing 1NT
Board: 108 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 2 S	North: ♠ KJ765 ♥ A ♠ KQ64 ♣ Q42	South: ♠ 2 ♥ 98643 ♠ 103 ♣ AK876	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♥ AP 1. forcing 1NT
Board: 109 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4♠ S	North: ♠ 62 ♥ KJ106 ♠ KQ84 ♣ J72	South: ♠ AQJ1094 ♥ A4 • 103 ♣ K43	West North East South 1♣ Pass 1NT¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 110 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 24 N	North: ♠ AQ964 ♥ K1062 ♠ QJ2 ♣ 10	South: ♣ J5 ♥ AQ9 • 10963 ♣ Q964	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 2♠ AP 1. forcing 1NT

Board: 106 Dealer: N Vul: Both HCP: 9	♠ A9♥ J9♦ J72♠ QJ9432	The opponents are silent. Partner bids first.
Board: 107 Dealer: S Vul: None HCP: 17	★ AKQ1092♥ J★ A96★ K63	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: NS HCP: 7	◆ 2♥ 98643◆ 103◆ AK876	The opponents are silent. Partner bids first.
Board: 109 Dealer: S Vul: EW HCP: 14	AQJ1094✓ A4103K43	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: None HCP: 9	J5✓ AQ910963✓ Q964	The opponents are silent. Partner bids first.

Board: 106 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 S	North: ♠ KQ852 ♥ K74 ♠ AK105 ♣ 5	South: ♠ A9 ♥ J9 ♦ J72 ♣ QJ9432	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♣ AP 1. forcing 1NT
Board: 107 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N N	North: ♠ 7 ♥ KQ7 ♦ QJ87532 ♠ A4	South: ♠ AKQ1092 ♥ J ♠ A96 ♣ K63	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 3NT AP 1. forcing 1NT
Board: 108 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 2 S	North: ♠ KJ765 ♥ A ♠ KQ64 ♣ Q42	South: ♠ 2 ♥ 98643 ♠ 103 ♣ AK876	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♥ AP 1. forcing 1NT
Board: 109 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4♠ S	North: ♠ 62 ♥ KJ106 ♠ KQ84 ♣ J72	South: ♠ AQJ1094 ♥ A4 • 103 ♣ K43	West North East South 1♣ Pass 1NT¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 110 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 24 N	North: ♠ AQ964 ♥ K1062 ♠ QJ2 ♣ 10	South: ♣ J5 ♥ AQ9 • 10963 ♣ Q964	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 2♠ AP 1. forcing 1NT

Board: 111 Dealer: S Vul: NS HCP: 7	A2♥ Q75109763J32	The opponents are silent. Partner bids first.
Board: 112 Dealer: N Vul: Both HCP: 14	★ KJ1096♥ Q◆ Q86◆ AQ104	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: EW HCP: 10	★ K9 ▼ 1052 ◆ K7632 ♣ A32	The opponents are silent. Partner bids first.
Board: 114 Dealer: N Vul: None HCP: 13	AQ964✓ AQ432✓ J10✓ 10	West Bids 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 115 Dealer: S Vul: EW HCP: 12	♣ Q82♥ 7◆ QJ94♣ AK1082	The opponents are silent. Partner bids first.

Board: 111 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 2♠ S	North: ♠ A2 ♥ Q75 • 109763 ♣ J32	South: ♠ K109865 ♥ A10 ♠ K ♣ K1076	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 112 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 2♠ N	North: ♠ KJ1096 ♥ Q • Q86 ♣ AQ104	South: ♠ A7 ♥ J876 ♦ J52 ♠ KJ85	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 113 Dealer: S Vul: EW North HCP: 10 South HCP: 19 Contract: 5♥ S	North: ♠ K9 ▼ 1052 ◆ K7632 ♣ A32	South: ♠ A762 ♥ AKQJ3 ♦ 4 ♠ KQ8	West North East South 1 ♥ Pass 1NT¹ Pass 2♠ Pass 4♥ Pass 4NT² Pass 5♠³ Pass 5♥ AP 1. forcing 1NT 2. Blackwood 0314, for ♥ 3. A=1/5 or 4/5
Board: 114 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 S	North: ♠ AQ964 ♥ AQ432 ♦ J10 ♣ 10	South:	West North East South 1♠ Pass 1NT¹ 2♠² Pass 2NT³ 3♠ AP 1. forcing 1NT 2. Michaels Cuebid 3. to the partner's longer
Board: 115 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N N	North: ♠ Q82 ♥ 7 • QJ94 ♣ AK1082	South: ♠ AK5 ♥ AQ8643 ♠ 87 ♠ 93	West North East South 1♥ Pass 1NT¹ Pass 2♥ Pass 3NT AP 1. forcing 1NT

Board: 111 Dealer: S Vul: NS HCP: 13	★ K109865 ♥ A10 ♦ K ♣ K1076	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: Both HCP: 10	♣ A7♥ J876♦ J52♣ KJ85	The opponents are silent. Partner bids first.
Board: 113 Dealer: S Vul: EW HCP: 19	▲ A762♥ AKQJ3♦ 4♣ KQ8	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: None HCP: 11	1028AK8765KJ86	West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 115 Dealer: S Vul: EW HCP: 13	♠ AK5♥ AQ8643♠ 87♠ 93	The opponents are silent. You bid first.

Board: 111 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 2♠ S	North: ♠ A2 ♥ Q75 • 109763 ♣ J32	South: ♠ K109865 ♥ A10 ♠ K ♣ K1076	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 112 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 2♠ N	North: ♠ KJ1096 ♥ Q • Q86 ♣ AQ104	South: ♠ A7 ♥ J876 ♦ J52 ♠ KJ85	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 113 Dealer: S Vul: EW North HCP: 10 South HCP: 19 Contract: 5♥ S	North: ♠ K9 ▼ 1052 ◆ K7632 ♣ A32	South: ♠ A762 ♥ AKQJ3 ♦ 4 ♠ KQ8	West North East South 1 ♥ Pass 1NT¹ Pass 2♠ Pass 4♥ Pass 4NT² Pass 5♠³ Pass 5♥ AP 1. forcing 1NT 2. Blackwood 0314, for ♥ 3. A=1/5 or 4/5
Board: 114 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 S	North: ♠ AQ964 ♥ AQ432 ♦ J10 ♣ 10	South:	West North East South 1♠ Pass 1NT¹ 2♠² Pass 2NT³ 3♠ AP 1. forcing 1NT 2. Michaels Cuebid 3. to the partner's longer
Board: 115 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N N	North: ♠ Q82 ♥ 7 • QJ94 ♣ AK1082	South: ♠ AK5 ♥ AQ8643 ♠ 87 ♠ 93	West North East South 1♥ Pass 1NT¹ Pass 2♥ Pass 3NT AP 1. forcing 1NT

Board: 116 Dealer: N Vul: Both HCP: 17	AK54✓ A9762✓ K10✓ K7	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: NS HCP: 11	◆ 932♥ AQJ103◆ K2◆ J74	The opponents are silent. Partner bids first.
Board: 118 Dealer: N Vul: Both HCP: 12	★ A83♥ KJ1042◆ KJ102◆ 7	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: NS HCP: 9	42✓ Q1064✓ A1052✓ K93	The opponents are silent. Partner bids first.
Board: 120 Dealer: N Vul: EW HCP: 12	★ 1092▼ AJ762◆ AK4◆ 96	The opponents are silent. You bid first.

Board: 116 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N S	North: ♠ AK54 ♥ A9762 ♠ K10 ♣ K7	South: ♠ 63 ♥ J4 ♦ AQ863 ♣ QJ92	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 3NT AP 1. forcing 1NT
Board: 117 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North: ◆ 932 ▼ AQJ103 • K2 ♣ J74	South: ♠ KQJ8764 ♥ 92 • Q73 ♣ A	West North East South 1♣ Pass 1NT¹ Pass 2♠ Pass 4♠ AP 1. forcing 1NT
Board: 118 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3 N	North: ♠ A83 ♥ KJ1042 ♠ KJ102 ♣ 7	South: • 1062 • A • 98743 • AQ85	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 3♦ AP 1. forcing 1NT
Board: 119 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 4♥ S	North:	South: ♣ J10653 ♥ AKJ3 ♠ KJ ♣ J2	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 120 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3♦ N	North: ♠ 1092 ♥ AJ762 ♠ AK4 ♠ 96	South: ♠ KQ4 ♥ 8 ♦ J9652 ♣ K853	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 3♦ AP 1. forcing 1NT

Board: 116 Dealer: N Vul: Both HCP: 10	♠ 63♥ J4♠ AQ863♠ QJ92	The opponents are silent. Partner bids first.
Board: 117 Dealer: S Vul: NS HCP: 12	★ KQJ8764♥ 92◆ Q73◆ A	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: Both HCP: 10	1062✓ A98743AQ85	The opponents are silent. Partner bids first.
Board: 119 Dealer: S Vul: NS HCP: 14	▲ J10653♥ AKJ3◆ KJ♣ J2	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: EW HCP: 9	★ KQ4▼ 8◆ J9652◆ K853	The opponents are silent. Partner bids first.

Board: 116 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N S	North: ♠ AK54 ♥ A9762 ♠ K10 ♣ K7	South: ♠ 63 ♥ J4 ♦ AQ863 ♣ QJ92	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 3NT AP 1. forcing 1NT
Board: 117 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North: ◆ 932 ▼ AQJ103 • K2 ♣ J74	South: ♠ KQJ8764 ♥ 92 • Q73 ♣ A	West North East South 1♣ Pass 1NT¹ Pass 2♠ Pass 4♠ AP 1. forcing 1NT
Board: 118 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3 N	North: ♠ A83 ♥ KJ1042 ♠ KJ102 ♣ 7	South: • 1062 • A • 98743 • AQ85	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 3♦ AP 1. forcing 1NT
Board: 119 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 4♥ S	North:	South: ♣ J10653 ♥ AKJ3 ♠ KJ ♣ J2	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 120 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3♦ N	North: ♠ 1092 ♥ AJ762 ♠ AK4 ♠ 96	South: ♠ KQ4 ♥ 8 ♦ J9652 ♣ K853	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 3♦ AP 1. forcing 1NT

Board: 121 Dealer: S Vul: None HCP: 9	♣ 2 ♥ 1096 ♦ KQ6 ♣ KJ8763	The opponents are silent. Partner bids first.
Board: 122 Dealer: N Vul: NS HCP: 19	★ AKQ102♥ QJ5★ K3★ KJ9	West Bids 3♦ if possible. You bid first.
Board: 123 Dealer: S Vul: EW HCP: 9	♣75♥ A9843♦ KQ97♣62	The opponents are silent. Partner bids first.
Board: 124 Dealer: N Vul: Both HCP: 15	♠ AKJ985♥ Q3♦ QJ♠ Q84	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: NS HCP: 11	♠ 65♥ Q8754♠ AKQ2♠ 93	The opponents are silent. Partner bids first.

Board: 121 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3N N	North: ♠ 2 ♥ 1096 ♠ KQ6 ♠ KJ8763	South: ♠ AKQ864 ♥ AJ2 ♦ J43 ♠ Q	Pass Pass	North 1NT ¹ 3NT ng 1NT	1♠
Board: 122 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 3N S	North: ♠ AKQ102 ♥ QJ5 ♠ K3 ♣ KJ9	South: ♠ 6 ♥ K876 ♠ Q ♠ Q1086432	3♦	North 1♣ 3NT ng 1NT	 South 1NT ¹
Board: 123 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♠ S	North: ♠ 75 ♥ A9843 ♠ KQ97 ♠ 62	South: ♠ A9642 ♥ K7 ♠ A108 ♣ J87		North 1NT ¹ 2♠ ng 1NT	1♠
Board: 124 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 44 N	North:	South: ♠ Q4 ♥ AJ982 ♠ A754 ♣ 103	Pass AP	North 1♣ 2♠ ng 1NT	$1NT^{1}$
Board: 125 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 44 S	North: ♠ 65 ♥ Q8754 ♠ AKQ2 ♠ 93	South: ♠ AQ10842 ♥ 9 ♦ 108 ♣ AK54			1 ♠ 2 ♣

Forcing NT (Leveled)

Board: 125

Dealer: S

Vul: NS

HCP: 13

Board: 121 Dealer: S Vul: None HCP: 17	AKQ864✓ AJ2J43✓ Q	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: NS HCP: 7	♠ 6♥ K876♠ Q♠ Q1086432	West Bids 3♦ if possible. Partner bids first.
Board: 123 Dealer: S Vul: EW HCP: 12	▲ A9642♥ K7◆ A108◆ J87	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: Both HCP: 11	♠ Q4♥ AJ982♦ A754♠ 103	The opponents are silent. Partner bids first.

The opponents are silent.

You bid first.

♠ AQ10842

y 9

♦ 108

♣ AK54

Board: 121 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3N N	North: ♠ 2 ♥ 1096 ♠ KQ6 ♠ KJ8763	South: ♠ AKQ864 ♥ AJ2 ♦ J43 ♠ Q	Pass Pass	North 1NT ¹ 3NT ng 1NT	1♠
Board: 122 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 3N S	North: ♠ AKQ102 ♥ QJ5 ♠ K3 ♣ KJ9	South: ♠ 6 ♥ K876 ♠ Q ♠ Q1086432	3♦	North 1♣ 3NT ng 1NT	 South 1NT ¹
Board: 123 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♠ S	North: ♠ 75 ♥ A9843 ♠ KQ97 ♠ 62	South: ♠ A9642 ♥ K7 ♠ A108 ♣ J87		North 1NT ¹ 2♠ ng 1NT	1♠
Board: 124 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 44 N	North:	South: ♠ Q4 ♥ AJ982 ♠ A754 ♣ 103	Pass AP	North 1♣ 2♠ ng 1NT	$1NT^{1}$
Board: 125 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 44 S	North: ♠ 65 ♥ Q8754 ♠ AKQ2 ♠ 93	South: ♠ AQ10842 ♥ 9 ♦ 108 ♣ AK54			1 ♠ 2 ♣

Board: 126 Dealer: N Vul: None HCP: 18	★ AK7432★ A87★ A9★ K9	The opponents are silent. You bid first.
Board: 127 Dealer: S Vul: EW HCP: 8	♣— ♥ K9762 ♦ J6 ♣ A108763	The opponents are silent. Partner bids first.
Board: 128 Dealer: N Vul: Both HCP: 15	★ AK10973♥ K★ 32★ KQ105	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: NS HCP: 10	♠ 64♥ 10954♦ 43♠ AKQJ6	The opponents are silent. Partner bids first.
Board: 130 Dealer: N Vul: Both HCP: 12	♣ Q10♥ KQ875♦ Q4♣ K1064	The opponents are silent. You bid first.

Board: 126 Dealer: N Vul: None North HCP: 18 South HCP: 8 Contract: 6♥ S	North: ♠ AK7432 ♥ A87 ♠ A9 ♣ K9	South: ♣ — ▼ J1096543 • K862 ♣ A2	West North East South 1 Pass 1NT Pass 3 Pass 4 Pass 4 Pass 4NT Pass 4NT Pass 6 AP 1. forcing 1NT 2. Blackwood 0314, for \checkmark 3. A=1/5 or 4/5
Board: 127 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 4♥ N	North: ♠ — ▼ K9762 • J6 • A108763	South: ♠ AK10752 ♥ QJ4 ♠ A953 ♣ —	West North East South Pass 1NT¹ Pass 2 Pass 2♥ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 128 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N S	North: ♠ AK10973 ♥ K ♦ 32 ♠ KQ105	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT Pass 3♠ Pass 3NT AP 1. forcing 1NT
Board: 129 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 4 S	North:	South: ♠ KJ9872 ♥ K ♠ AK98 ♣ 43	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 130 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3 N	North: ♠ Q10 ♥ KQ875 ♠ Q4 ♠ K1064	South: ♠ K95 ♥ A43 ♠ AJ5 ♣ 9752	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 3♥ AP 1. forcing 1NT

Board: 126 Dealer: N Vul: None HCP: 8	♣— ♥ J1096543 ♦ K862 ♣ A2	The opponents are silent. Partner bids first.
Board: 127 Dealer: S Vul: EW HCP: 14	★ AK10752♥ QJ4★ A953♣ —	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: Both HCP: 11		The opponents are silent. Partner bids first.
Board: 129 Dealer: S Vul: NS HCP: 14	★ KJ9872★ K◆ AK98◆ 43	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: Both HCP: 12	★ K95★ A43◆ AJ5◆ 9752	The opponents are silent. Partner bids first.

Board: 126 Dealer: N Vul: None North HCP: 18 South HCP: 8 Contract: 6♥ S	North: ♠ AK7432 ♥ A87 ♠ A9 ♣ K9	South:	West North East South 1 Pass 1NT Pass 3 Pass 4 Pass 4 Pass 4NT Pass 4NT Pass 6 AP 1. forcing 1NT 2. Blackwood 0314, for \checkmark 3. A=1/5 or 4/5
Board: 127 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 4♥ N	North: ♠ — ▼ K9762 • J6 • A108763	South: ♠ AK10752 ♥ QJ4 ♠ A953 ♣ —	West North East South Pass 1NT¹ Pass 2 Pass 2♥ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 128 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N S	North: ♠ AK10973 ♥ K ♦ 32 ♠ KQ105	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT Pass 3♠ Pass 3NT AP 1. forcing 1NT
Board: 129 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 4 S	North:	South: ♠ KJ9872 ♥ K ♠ AK98 ♣ 43	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 130 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3 N	North: ♠ Q10 ♥ KQ875 ♠ Q4 ♠ K1064	South: ♠ K95 ♥ A43 ♠ AJ5 ♣ 9752	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 3♥ AP 1. forcing 1NT

Board: 131 Dealer: S Vul: NS	♠ KQ6 ♥ J5 ♦ 9652	The opponents are silent.
HCP: 10 Board: 132	♣ A932♠ AQ983	Partner bids first. The opponents are silent.
Dealer: N Vul: EW HCP: 12	♥ 986 ♦ J53 ♣ AJ	You bid first.
Board: 133 Dealer: S Vul: None HCP: 12	★ A108★ A3★ J63★ K9732	The opponents are silent. Partner bids first.
Board: 134 Dealer: N Vul: EW HCP: 16	♣ AQJ43♥ QJ♦ 10♣ AQ543	West Bids 3♥ if possible. You bid first.
Board: 135 Dealer: S Vul: Both HCP: 7	♣8 ♥ Q109843 ♦ Q1073 ♣ QJ	The opponents are silent. Partner bids first.

Board: 131 Dealer: S Vul: NS	North: ♠ KQ6	South: ♠ A107432		North		1♠
North HCP: 10	♥ J5	♥ AKQ		1NT ¹		3♠
South HCP: 17	♦ 9652 ♣ A932	♦ A8 ♣ 65	Pass	4 ♠	AP	
Contract: 4♠ S	¥1032	¥ 03	1. forci	ng 1NT		
Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AQ983	♣ J7		1♠	Pass	1NT ¹
Vul: EW North HCP: 12	y 986	♥ KJ5	Pass	2	Pass	2♠
South HCP: 10	◆ J53	♦ K84	AP			
Contract: 2♠ N	♣ AJ	♣ Q9542	1. forci	ng 1NT		
Board: 133 Dealer: S	North: ♠ A108	South: ♠ QJ	West	North	East	South 1
Vul: None	♥ A3	♥ KQ954	Pass	1NT ¹	Pass	2♣
North HCP: 12 South HCP: 12	♦ J63	◆ A105	Pass	3NT	AP	
Contract: 3N N	♣ K9732	♣ 1084	1. forci	ng 1NT		
Board: 134	North:	South:	West	North	East	South
Dealer: N	AQJ43	♦ 97		1♠		1NT ¹
Vul: EW	♥ QJ	♥ 9	3♥	Pass	Pass	
North HCP: 16 South HCP: 9	♦ 10	♦ AKQ97532	AP			
Contract: 5♦ S	♣ AQ543	♣ 92	1. forci	ng 1NT		
Board: 135			West	North	East	South
Dealer: S	North:	South:				1♠
Vul: Both	♦ 8 ♥ Q109843	♠ KQJ53 ♥ J2	Pass	1NT ¹	Pass	2♣
North HCP: 7	• Q1073	◆ K86	Pass	2♥	Pass	3♥
South HCP: 14 Contract: 3♥ N	♣ QJ	♣ A63	AP			
Comract: 3 V IN			1. forci	ng 1NT		

Board: 131 Dealer: S Vul: NS HCP: 17	★ A107432★ AKQ★ A8★ 65	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: EW HCP: 10	♣ J7♥ KJ5♦ K84♣ Q9542	The opponents are silent. Partner bids first.
Board: 133 Dealer: S Vul: None HCP: 12	♣ QJ♥ KQ954◆ A105♣ 1084	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: EW HCP: 9	♠ 97♥ 9♦ AKQ97532♠ 92	West Bids 3♥ if possible. Partner bids first.
Board: 135 Dealer: S Vul: Both HCP: 14	★ KQJ53♥ J2◆ K86◆ A63	The opponents are silent. You bid first.

Board: 131 Dealer: S Vul: NS	North: ♠ KQ6	South: ♠ A107432		North		1♠
North HCP: 10	♥ J5	♥ AKQ		1NT ¹		3♠
South HCP: 17	♦ 9652 ♣ A932	♦ A8 ♣ 65	Pass	4 ♠	AP	
Contract: 4♠ S	¥1032	¥ 03	1. forci	ng 1NT		
Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AQ983	♣ J7		1♠	Pass	1NT ¹
Vul: EW North HCP: 12	y 986	♥ KJ5	Pass	2	Pass	2♠
South HCP: 10	◆ J53	♦ K84	AP			
Contract: 2♠ N	♣ AJ	♣ Q9542	1. forci	ng 1NT		
Board: 133 Dealer: S	North: ♠ A108	South: ♠ QJ	West	North	East	South 1
Vul: None	♥ A3	♥ KQ954	Pass	1NT ¹	Pass	2♣
North HCP: 12 South HCP: 12	♦ J63	◆ A105	Pass	3NT	AP	
Contract: 3N N	♣ K9732	♣ 1084	1. forci	ng 1NT		
Board: 134	North:	South:	West	North	East	South
Dealer: N	AQJ43	♦ 97		1♠		1NT ¹
Vul: EW	♥ QJ	♥ 9	3♥	Pass	Pass	
North HCP: 16 South HCP: 9	♦ 10	♦ AKQ97532	AP			
Contract: 5♦ S	♣ AQ543	♣ 92	1. forci	ng 1NT		
Board: 135			West	North	East	South
Dealer: S	North:	South:				1♠
Vul: Both	♦ 8 ♥ Q109843	♠ KQJ53 ♥ J2	Pass	1NT ¹	Pass	2♣
North HCP: 7	• Q1073	◆ K86	Pass	2♥	Pass	3♥
South HCP: 14 Contract: 3♥ N	♣ QJ	♣ A63	AP			
Comract: 3 V IN			1. forci	ng 1NT		

Board: 136 Dealer: N Vul: EW HCP: 12	♣ 4♥ AKJ1042♦ K432♣ J5	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: Both HCP: 8	♠ 64♥ A9876♠ A1093♠ 83	The opponents are silent. Partner bids first.
Board: 138 Dealer: N Vul: None HCP: 14	★ KQ964★ K42★ 1052★ AQ	West Bids 2♣ if possible. You bid first.
Board: 139 Dealer: S Vul: Both HCP: 8	1052AJ983K9764	The opponents are silent. Partner bids first.
Board: 140 Dealer: N Vul: None HCP: 12	★ K5♥ Q8764◆ A52◆ K75	The opponents are silent. You bid first.

Board: 136 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♥ N	North: ♣ 4 ▼ AKJ1042 ◆ K432 ♣ J5	South: ♠ 1098 ♥ 865 ♠ AQ7 ♠ AQ93	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 4♥ AP 1. forcing 1NT
Board: 137 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2♠ S	North: ♠ 64 ♥ A9876 ♠ A1093 ♣ 83	South: ♠ KQJ105 ♥ QJ4 ♠ Q ♠ Q1064	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 138 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 S	North: ♠ KQ964 ♥ K42 ♦ 1052 ♣ AQ	South: ♠ A8 ♥ QJ1063 ♠ K98 ♠ 652	West North East South 1♠ Pass 1NT¹ 2♠ Pass Pass 2♥ Pass 3♠² Pass 4♥ AP 1. forcing 1NT 2. limit raise or better in ♥
Board: 139 Dealer: S Vul: Both North HCP: 8 South HCP: 19 Contract: 4♥ S	North:	South: ♠ A93 ♥ AKJ873 ♠ K6 ♣ A5	West North East South 1♥ Pass 1NT¹ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 140 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3N S	North: ♠ K5 ♥ Q8764 ♠ A52 ♣ K75	South: ♠ A2 ♥ KJ ♠ QJ943 ♣ J1084	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 3NT AP 1. forcing 1NT

Board: 136 Dealer: N Vul: EW HCP: 12	1098865AQ7AQ93	The opponents are silent. Partner bids first.
Board: 137 Dealer: S Vul: Both HCP: 13	★ KQJ105♥ QJ4◆ Q◆ Q1064	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: None HCP: 10	★ A8♥ QJ1063★ K98★ 652	West Bids 2♣ if possible. Partner bids first.
Board: 139 Dealer: S Vul: Both HCP: 19	▲ A93✔ AKJ873♦ K6▲ A5	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: None HCP: 12	A2KJQJ943J1084	The opponents are silent. Partner bids first.

Board: 136 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♥ N	North: ♣ 4 ▼ AKJ1042 ◆ K432 ♣ J5	South: ♠ 1098 ♥ 865 ♠ AQ7 ♠ AQ93	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 4♥ AP 1. forcing 1NT
Board: 137 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2♠ S	North: ♠ 64 ♥ A9876 ♠ A1093 ♣ 83	South: ♠ KQJ105 ♥ QJ4 ♠ Q ♠ Q1064	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 138 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 S	North: ♠ KQ964 ♥ K42 ♦ 1052 ♣ AQ	South: ♠ A8 ♥ QJ1063 ♠ K98 ♠ 652	West North East South 1♠ Pass 1NT¹ 2♠ Pass Pass 2♥ Pass 3♠² Pass 4♥ AP 1. forcing 1NT 2. limit raise or better in ♥
Board: 139 Dealer: S Vul: Both North HCP: 8 South HCP: 19 Contract: 4♥ S	North:	South: ♠ A93 ♥ AKJ873 ♠ K6 ♣ A5	West North East South 1♥ Pass 1NT¹ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 140 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3N S	North: ♠ K5 ♥ Q8764 ♠ A52 ♣ K75	South: ♠ A2 ♥ KJ ♠ QJ943 ♣ J1084	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 3NT AP 1. forcing 1NT

Forcing NT (Leveled)

Board: 141	♦ 97	The empenents are silent
Dealer: S	♥ J5	The opponents are silent.
Vul. NC	▲ 1865	

Dealer: S Vul: None

Vul: Non

HCP: 8 ♣ A985 Partner bids first.

Board: 145 ♠—
Dealer: S ▼ AQ832 The opponents are silent.

Board: 141 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 2♠ S Board: 142 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 2♠ N Board: 143 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 2♠ N Board: 144 Dealer: N	North:	South: ♣ AKQ104 ♥ KQ1087 • J72 ♣ — South: ♣ 7 ♥ A8 • 9843 ♣ Q107432 South: ♣ AQ8 ♥ Q10952 • J ♣ KJ103 South: ♣ 10	Pass 1NT¹ Pass 2♠ 1. forcing 1NT West North Pass 2♠ 1. forcing 1NT West North Pass 1NT¹ Pass 2♠ 1. forcing 1NT West North Pass 1NT¹ Pass 2♠ 1. forcing 1NT	
			C	
	♠ AJ9762 ♥ J	♠ 10 ♥ AK762		Pass Pass AP
South HCP: 10 Contract: 2♠ N	◆ AK10982 ◆ —	• 7 • QJ10972	1. forcing 1N7	
Board: 145 Dealer: S Vul: EW	North:	South: ♠ AKJ1094	West North	East
North HCP: 11	♥ AQ832 ♦ Q1065	♥ 10 ♦ AK	Pass 1NT ¹ Pass 3NT	Pass AP
South HCP: 18	V () ())	V /\lambda \lambda \		

Board: 141 Dealer: S Vul: NS HCP: 15	★ AKQ104♥ KQ1087◆ J72◆ —	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: Both HCP: 6	♣ 7 ♥ A8 ♦ 9843 ♣ Q107432	The opponents are silent. Partner bids first.
Board: 143 Dealer: S Vul: None HCP: 13	AQ8♥ Q10952J★ KJ103	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: NS HCP: 10	10✓ AK762✓ 7✓ QJ10972	The opponents are silent. Partner bids first.
Board: 145 Dealer: S Vul: EW HCP: 18	★ AKJ1094▼ 10◆ AK◆ K872	The opponents are silent. You bid first.

Board: 141 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 2♠ S Board: 142 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 2♠ N Board: 143 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 2♠ N Board: 144 Dealer: N	North:	South: ♣ AKQ104 ♥ KQ1087 • J72 ♣ — South: ♣ 7 ♥ A8 • 9843 ♣ Q107432 South: ♣ AQ8 ♥ Q10952 • J ♣ KJ103 South: ♣ 10	Pass 1NT¹ Pass 2♠ 1. forcing 1NT West North Pass 2♠ 1. forcing 1NT West North Pass 1NT¹ Pass 2♠ 1. forcing 1NT West North Pass 1NT¹ Pass 2♠ 1. forcing 1NT	
			C	
	♠ AJ9762 ♥ J	♠ 10 ♥ AK762		Pass Pass AP
South HCP: 10 Contract: 2♠ N	◆ AK10982 ◆ —	◆ 7 ◆ QJ10972	1. forcing 1N7	
Board: 145 Dealer: S Vul: EW	North:	South: ♠ AKJ1094	West North	East
North HCP: 11	♥ AQ832 ♦ Q1065	♥ 10 ♦ AK	Pass 1NT ¹ Pass 3NT	Pass AP
South HCP: 18	V () ())	V /\lambda \lambda \		

Board: 146 Dealer: N Vul: None HCP: 19 Board: 147 Dealer: S Vul: EW HCP: 9 Board: 148 Dealer: N Vul: Both HCP: 17 Board: 149 Dealer: S Vul: EW HCP: 14 Board: 150 Dealer: N Vul: Both HCP: 14 A9 The opponents are silent. You bid first. The opponents are silent. You bid first. The opponents are silent. Partner bids first.			
Dealer: S Vul: EW HCP: 9 **N932 HCP: 9 **KJ92 **KJ92 **Board: 148 Dealer: N Vul: Both Vul: Both HCP: 17 **96 **Board: 149 Dealer: S VQ8 **AKJ82 The opponents are silent. **You bid first. **The opponents are silent. **You bid first. **The opponents are silent. **You bid first. **The opponents are silent. **You bid first. **Partner bids first. **Part	Dealer: N Vul: None	♥ AQ1092 ♦ AK10	
Dealer: N Vul: Both HCP: 17 Board: 149 Dealer: S Vul: EW HCP: 12 Board: 150 Dealer: N Vul: Both HCP: N Vul: Both Vul: Both Vul: Both Vul: Both Vul: W Vul: Both	Dealer: S Vul: EW	♥ Q8 • K932	
Dealer: S Vul: EW HCP: 12 AA642 Partner bids first. Board: 150 Dealer: N Vul: Both Vul: Both Vou bid first	Dealer: N Vul: Both	♥ K ♦ KQJ82	11
Dealer: N Vul: Both Vou bid first	Dealer: S Vul: EW	♥ Q93 ♦ AJ5	
	Dealer: N	♥ J87	

Board: 146 Dealer: N Vul: None North HCP: 19 South HCP: 7 Contract: 5♣ N	North: ♠ 8 ♥ AQ1092 ♠ AK10 ♠ AQ95	South: ♣ J74 ♥ K8 ♦ 9542 ♣ K1084	West North East South 1 Pass 1NT¹ Pass 3 Pass 4 AP 1. forcing 1NT
Board: 147 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♥ S	North:	South: ♠ AQ5 ♥ A109653 ♠ AJ4 ♣ 3	West North East South 1♥ Pass 1NT¹ Pass 2♥ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 148 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3N S	North: ♠ AKJ82 ♥ K ♠ KQJ82 ♠ 96	South: ♠ 6 ♥ A10763 ←— ♠ KJ107542	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 3NT AP 1. forcing 1NT
Board: 149 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 6♠ S	North: ♠ J63 ♥ Q93 ♠ AJ5 ♣ A642	South: ♠ AKQ754 ♥ A8 ♠ K1083 ♠ J	West North East South 1♣ Pass 1NT¹ Pass 3♣ Pass 4NT² Pass 5♣³ Pass 5NT⁴ Pass 6♠⁵ Pass 6♠ AP 1. forcing 1NT 2. Blackwood 0314, for ♠ 3. A=0/5 or 3/5 4. King ask by 5NT 5. K=1
Board: 150 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 44 N	North: ♠ AKQ86 ♥ J87 ♠ 974 ♠ A9	South: ♠ 742 ♥ K62 ♠ AK65 ♣ Q42	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 4♠ AP 1. forcing 1NT

Forcing NT (Leveled)

Board: 146 Dealer: N Vul: None	♣ J74 ♥ K8 ♦ 9542	The opponents are silent.
HCP: 7 Board: 147 Dealer: S	♣ K1084 ♣ AQ5 ♥ A109653	Partner bids first. The opponents are silent.
Vul: EW HCP: 15	◆ AJ4 ◆ 3	You bid first.
Board: 148 Dealer: N Vul: Both HCP: 8	♠ 6♥ A10763♦ —♠ KJ107542	The opponents are silent. Partner bids first.
Board: 149 Dealer: S Vul: EW HCP: 17	AKQ754✓ A8✓ K1083✓ J	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: Both HCP: 12	★ 742★ K62★ AK65★ Q42	The opponents are silent. Partner bids first.

Board: 146 Dealer: N Vul: None North HCP: 19 South HCP: 7 Contract: 5♣ N	North: ♠ 8 ♥ AQ1092 ♠ AK10 ♠ AQ95	South: ♣ J74 ♥ K8 ♦ 9542 ♣ K1084	West North East South 1 Pass 1NT¹ Pass 3 Pass 4 AP 1. forcing 1NT
Board: 147 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♥ S	North:	South: ♠ AQ5 ♥ A109653 ♠ AJ4 ♣ 3	West North East South 1♥ Pass 1NT¹ Pass 2♥ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 148 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3N S	North: ♠ AKJ82 ♥ K ♠ KQJ82 ♠ 96	South: ♠ 6 ♥ A10763 ←— ♠ KJ107542	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 3NT AP 1. forcing 1NT
Board: 149 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 6♠ S	North: ♠ J63 ♥ Q93 ♠ AJ5 ♣ A642	South: ♠ AKQ754 ♥ A8 ♠ K1083 ♠ J	West North East South 1♣ Pass 1NT¹ Pass 3♣ Pass 4NT² Pass 5♣³ Pass 5NT⁴ Pass 6♠⁵ Pass 6♠ AP 1. forcing 1NT 2. Blackwood 0314, for ♠ 3. A=0/5 or 3/5 4. King ask by 5NT 5. K=1
Board: 150 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 44 N	North: ♠ AKQ86 ♥ J87 ♠ 974 ♠ A9	South: ♠ 742 ♥ K62 ♠ AK65 ♣ Q42	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 4♠ AP 1. forcing 1NT

Board: 151 Dealer: S Vul: None HCP: 10	106✓ A673✓ KQJ9732	The opponents are silent. Partner bids first.
Board: 152 Dealer: N Vul: Both HCP: 12	★ K2▼ KQJ10642◆ QJ◆ 106	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: None HCP: 10	★2★ K54◆ Q73★ KQ10752	The opponents are silent. Partner bids first.
Board: 154 Dealer: N Vul: Both HCP: 14	★ A853★ K10875★ K10★ A2	The opponents are silent. You bid first.
Board: 155 Dealer: S Vul: None HCP: 11	♠ QJ7 ♥ 9642 ♦ AJ75 ♣ K4	The opponents are silent. Partner bids first.

Board: 151 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 4 S	North: ♠ 106 ♥ A6 ♠ 73 ♠ KQJ9732	South: ♠ AJ8 ♥ QJ10942 ♠ AQ4 ♣ 5	Pass Pass AP	North 1NT ¹ 3♥ ng 1NT	Pass Pass	1 ♥ 2 ♥
Board: 152 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4 \(\mathbb{N} \) N	North: ♠ K2 ♥ KQJ10642 ♠ QJ ♣ 106	South: ♠ AQ3 ♥ 3 ♦ 109865 ♣ AQ94	Pass Pass	North 1♥ 2♥ 4♥ ng 1NT	Pass Pass AP	South 1NT ¹ 3NT
Board: 153 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3 N	North: ♠ 2 ♥ K54 ♠ Q73 ♣ KQ10752	South: ♠ AK865 ♥ 93 ♠ K985 ♣ A8	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♠
Board: 154 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 24 N	North: ♠ A853 ♥ K10875 ♠ K10 ♣ A2	South: ♠ KQ9 ♥ 6 ♠ AJ963 ♣ 8543	Pass	North 1♥ 2♣ ng 1NT	Pass AP	South 1NT ¹
Board: 155 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3♠ S	North: ♠ QJ7 ♥ 9642 ♠ AJ75 ♠ K4	South:	Pass Pass	North 1NT ¹ 3♠ ng 1NT		1♠

]	Board: 151 Dealer: S Vul: None HCP: 14	AJ8♥ QJ10942AQ45	The opponents are silent. You bid first.
]	Board: 152 Dealer: N Vul: Both HCP: 12	AQ3♥3109865AQ94	The opponents are silent. Partner bids first.
]	Board: 153 Dealer: S Vul: None HCP: 14	★ AK865♥ 93♦ K985★ A8	The opponents are silent. You bid first.
]	Board: 154 Dealer: N Vul: Both HCP: 10	★ KQ9♥ 6◆ AJ963◆ 8543	The opponents are silent. Partner bids first.
]	Board: 155 Dealer: S Vul: None HCP: 12	♦ 86432♥ Q7♦ KQ♠ AJ97	The opponents are silent. You bid first.

Board: 151 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 4 S	North: ♠ 106 ♥ A6 ♠ 73 ♠ KQJ9732	South: ♠ AJ8 ♥ QJ10942 ♠ AQ4 ♣ 5	Pass Pass AP	North 1NT ¹ 3♥ ng 1NT	Pass Pass	1 ♥ 2 ♥
Board: 152 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4 \(\mathbb{N} \) N	North: ♠ K2 ♥ KQJ10642 ♠ QJ ♣ 106	South: ♠ AQ3 ♥ 3 ♦ 109865 ♣ AQ94	Pass Pass	North 1♥ 2♥ 4♥ ng 1NT	Pass Pass AP	South 1NT ¹ 3NT
Board: 153 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3 N	North: ♠ 2 ♥ K54 ♠ Q73 ♣ KQ10752	South: ♠ AK865 ♥ 93 ♠ K985 ♣ A8	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♠
Board: 154 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 24 N	North: ♠ A853 ♥ K10875 ♠ K10 ♣ A2	South: ♠ KQ9 ♥ 6 ♠ AJ963 ♣ 8543	Pass	North 1♥ 2♣ ng 1NT	Pass AP	South 1NT ¹
Board: 155 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3♠ S	North: ♠ QJ7 ♥ 9642 ♠ AJ75 ♠ K4	South:	Pass Pass	North 1NT ¹ 3♠ ng 1NT		1♠

Board: 156 Dealer: N Vul: EW HCP: 14 A32 For all a silent. A32 A32 A33 A33 A34 A35 A35 A38	
Dealer: S \checkmark 54 Vul: NS \checkmark KO742	
HCP: 11 ♣ J84	
Board: 158	
Board: 159	
Board: 160	

Board: 156 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 2♠ N	North: ♠ AQ864 ♥ A1043 ♠ A32 ♠ 8	South: ♠ K3 ♥ Q7 ♦ QJ954 ♣ Q642	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 2♠ AP 1. forcing 1NT
Board: 157 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 2N N	North: ♠ AJ8 ♥ 54 ♠ KQ742 ♣ J84	South: ♠ Q52 ♥ QJ1073 ♦ J106 ♠ AK	West North East South 1♥ Pass 1NT¹ Pass 2◆ Pass 2NT AP 1. forcing 1NT
Board: 158 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ N	North: ♠ AKQ73 ♥ — ♦ 9874 ♠ QJ97	South:	West North East South 1♠ Pass 1NT¹ 2♥ Pass Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 159 Dealer: S Vul: NS North HCP: 6 South HCP: 19 Contract: 3N N	North: ♠ A53 ♥ 10 ♦ Q106542 ♠ 942	South: ♠ K94 ♥ KQJ95 ♠ A8 ♣ AQ3	West North East South 1♥ Pass 1NT¹ Pass 3NT AP 1. forcing 1NT
Board: 160 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3 S	North: ♠ K9632 ✔ AKQ9 ♠ 109 ♣ K8	South: ♣ 7 ✔ J4 ♣ Q542 ♣ AQJ976	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♣ AP 1. forcing 1NT

Board: 156 Dealer: N Vul: EW HCP: 10	★ K3♥ Q7◆ QJ954◆ Q642	The opponents are silent. Partner bids first.
Board: 157 Dealer: S Vul: NS HCP: 13	♣ Q52♥ QJ1073◆ J106♣ AK	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: Both HCP: 11	♦ 862♥ Q42♦ AKQ♠ 10853	West Bids 2♥ if possible. Partner bids first.
Board: 159 Dealer: S Vul: NS HCP: 19	★ K94★ KQJ95★ A8★ AQ3	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: EW HCP: 10	♠ 7♥ J4♦ Q542♠ AQJ976	The opponents are silent. Partner bids first.

Board: 156 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 2♠ N	North: ♠ AQ864 ♥ A1043 ♠ A32 ♠ 8	South: ♠ K3 ♥ Q7 ♦ QJ954 ♣ Q642	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 2♠ AP 1. forcing 1NT
Board: 157 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 2N N	North: ♠ AJ8 ♥ 54 ♠ KQ742 ♣ J84	South: ♠ Q52 ♥ QJ1073 ♦ J106 ♠ AK	West North East South 1♥ Pass 1NT¹ Pass 2◆ Pass 2NT AP 1. forcing 1NT
Board: 158 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ N	North: ♠ AKQ73 ♥ — ♦ 9874 ♠ QJ97	South:	West North East South 1♠ Pass 1NT¹ 2♥ Pass Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 159 Dealer: S Vul: NS North HCP: 6 South HCP: 19 Contract: 3N N	North: ♠ A53 ♥ 10 ♦ Q106542 ♠ 942	South: ♠ K94 ♥ KQJ95 ♠ A8 ♣ AQ3	West North East South 1♥ Pass 1NT¹ Pass 3NT AP 1. forcing 1NT
Board: 160 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3 S	North: ♠ K9632 ✔ AKQ9 ♠ 109 ♣ K8	South: ♣ 7 ✔ J4 ♣ Q542 ♣ AQJ976	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♣ AP 1. forcing 1NT

Board: 161 Dealer: S Vul: Both HCP: 7	★ 54♥ QJ952◆ 9532♣ A7	The opponents are silent. Partner bids first.
Board: 162 Dealer: N Vul: None HCP: 12	★ K10943★ K73★ J107★ AJ	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: EW HCP: 8	♦3 ♥ Q854 ♦ K10765 • K103	The opponents are silent. Partner bids first.
Board: 164 Dealer: N Vul: Both HCP: 12	★ AKJ852▼ 3◆ KJ7◆ 974	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: NS HCP: 9	₹72₹K7652₹Q104₹A105	East Bids 2♣ if possible. West Bids 3♣ if possible. East Bids 5♣ if possible. Partner bids first.

Board: 161 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2♠ S	North:	South: ♠ KJ1096 ♥ — ♠ KQ6 ♠ K8432	Pass Pass	North 1NT ¹ 2♠ ng 1NT		1♠
Board: 162 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2N S	North: ♠ K10943 ♥ K73 ♦ J107 ♠ AJ	South: ♠ A8 ♥ AJ864 ♦ 83 ♣ Q974	Pass AP	North 1♣ 2♦ ng 1NT	Pass	South 1NT ¹ 2NT
Board: 163 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 3N N	North:	South: ♠ AKQ64 ♥ K32 ♠ Q92 ♣ A5	Pass AP	North 1NT ¹ ng 1NT		1♠
Board: 164 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 4♠ N	North: ♠ AKJ852 ♥ 3 ♠ KJ7 ♣ 974	South: ♠ Q93 ♥ A10954 ♦ 32 ♣ A82	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	$1NT^{1}$
Board: 165 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 5♣X E	North: ♠ 72 ♥ K7652 ♦ Q104 ♣ A105	South: ♠ AQJ96 ♥ AQJ8 ♠ J98 ♣ 9	Pass 3♣ AP	North 1NT ¹ 4♥ ng 1NT	East 2♣ 5♣	South 1♠ 2♥ X

Board: 161 Dealer: S Vul: Both HCP: 12	★ KJ1096▼ —★ KQ6★ K8432	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: None HCP: 11	★ A8♥ AJ864◆ 83◆ Q974	The opponents are silent. Partner bids first.
Board: 163 Dealer: S Vul: EW HCP: 18	★ AKQ64▼ K32◆ Q92♣ A5	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: Both HCP: 10	♣ Q93♥ A10954◆ 32♣ A82	The opponents are silent. Partner bids first.
Board: 165 Dealer: S Vul: NS HCP: 15	AQJ96✓ AQJ8J989	East Bids 2♣ if possible. West Bids 3♣ if possible. East Bids 5♣ if possible. You bid first.

Board: 161 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2♠ S	North:	South: ♠ KJ1096 ♥ — ♠ KQ6 ♠ K8432	Pass Pass	North 1NT ¹ 2♠ ng 1NT		1♠
Board: 162 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2N S	North: ♠ K10943 ♥ K73 ♦ J107 ♠ AJ	South: ♠ A8 ♥ AJ864 ♦ 83 ♣ Q974	Pass AP	North 1♣ 2♦ ng 1NT	Pass	South 1NT ¹ 2NT
Board: 163 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 3N N	North:	South: ♠ AKQ64 ♥ K32 ♠ Q92 ♣ A5	Pass AP	North 1NT ¹ ng 1NT		1♠
Board: 164 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 4♠ N	North: ♠ AKJ852 ♥ 3 ♠ KJ7 ♣ 974	South: ♠ Q93 ♥ A10954 ♦ 32 ♣ A82	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	$1NT^{1}$
Board: 165 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 5♣X E	North: ♠ 72 ♥ K7652 ♦ Q104 ♣ A105	South: ♠ AQJ96 ♥ AQJ8 ♠ J98 ♣ 9	Pass 3♣ AP	North 1NT ¹ 4♥ ng 1NT	East 2♣ 5♣	South 1♠ 2♥ X

Board: 166 Dealer: N Vul: None HCP: 13	AQJ106✓ J7664AJ9	West Bids 2♠ if possible. East Bids 3♥ if possible. You bid first.
Board: 167 Dealer: S Vul: NS HCP: 9	◆94▼ A10974◆ —◆ KQ9543	The opponents are silent. Partner bids first.
Board: 168 Dealer: N Vul: EW HCP: 12	♠ K ♥ KQ952 ♦ 82 ♣ KJ1084	West Bids 2♥ if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 169 Dealer: S Vul: Both HCP: 7	♣ 3♥ Q9763♦ A1072♣ J73	The opponents are silent. Partner bids first.
Board: 170 Dealer: N Vul: NS HCP: 14	A109876♥ Q7A73A7	West Bids 3♣ if possible. You bid first.

Board: 166 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 S	North: ♠ AQJ106 ♥ J76 ♠ 64 ♠ AJ9	South:	West North East South 1♠ Pass 1NT¹ 2♠² Pass 3♥ 4♠ AP 1. forcing 1NT 2. Michaels Cuebid
Board: 167 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3♣ N	North:	South: ♠ AJ1085 ♥ 85 ♠ AQ32 ♣ J2	West North East South 1♠ Pass 1NT¹ Pass 2♦ Pass 3♠ AP 1. forcing 1NT
Board: 168 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 4*X E	North: ♠ K ♥ KQ952 ♠ 82 ♣ KJ1084	South: ♠ AJ8 ♥ J86 • Q10764 ♣ Q6	West North East South $1 \checkmark$ Pass $1NT^1$ $2 \checkmark^2$ Pass $2 \spadesuit$ $3 \checkmark$ Pass Pass $3 \spadesuit$ Pass Pass $4 \checkmark$ $4 \spadesuit$ Pass Pass X AP 1. forcing $1NT$ 2. Michaels Cuebid
Board: 169 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2 N	North:	South: ♠ AJ1054 ♥ K10 ♠ Q654 ♣ Q6	West North East South 1♣ Pass 1NT¹ Pass 2♣ Pass 2♥ AP 1. forcing 1NT
Board: 170 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 44 N	North: ♠ A109876 ♥ Q7 ♠ A73 ♠ A7	South:	West North East South 1♠ Pass 1NT¹ 3♠ 3♠ Pass 4♠ AP 1. forcing 1NT

Board: 166 Dealer: N Vul: None HCP: 11	★ 52★ K5◆ AKJ10752◆ 65	West Bids 2♠ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 167 Dealer: S Vul: NS HCP: 12	♣ AJ1085♥ 85◆ AQ32♣ J2	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: EW HCP: 10	AJ8✓ J86◆ Q10764◆ Q6	West Bids 2♥ if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 169 Dealer: S Vul: Both HCP: 12	▲ AJ1054♥ K10◆ Q654◆ Q6	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: NS HCP: 8	◆ 52♥ A10862◆ KJ85◆ 63	West Bids 3♣ if possible. Partner bids first.

Board: 166 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 S	North: ♠ AQJ106 ♥ J76 ♠ 64 ♠ AJ9	South:	West North East South 1♠ Pass 1NT¹ 2♠² Pass 3♥ 4♠ AP 1. forcing 1NT 2. Michaels Cuebid
Board: 167 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3♣ N	North:	South: ♠ AJ1085 ♥ 85 ♠ AQ32 ♣ J2	West North East South 1♠ Pass 1NT¹ Pass 2♦ Pass 3♠ AP 1. forcing 1NT
Board: 168 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 4*X E	North: ♠ K ♥ KQ952 ♠ 82 ♣ KJ1084	South: ♠ AJ8 ♥ J86 • Q10764 ♣ Q6	West North East South $1 \checkmark$ Pass $1NT^1$ $2 \checkmark^2$ Pass $2 \spadesuit$ $3 \checkmark$ Pass Pass $3 \spadesuit$ Pass Pass $4 \checkmark$ $4 \spadesuit$ Pass Pass X AP 1. forcing $1NT$ 2. Michaels Cuebid
Board: 169 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2 N	North:	South: ♠ AJ1054 ♥ K10 ♠ Q654 ♣ Q6	West North East South 1♣ Pass 1NT¹ Pass 2♣ Pass 2♥ AP 1. forcing 1NT
Board: 170 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 44 N	North: ♠ A109876 ♥ Q7 ♠ A73 ♠ A7	South:	West North East South 1♠ Pass 1NT¹ 3♠ 3♠ Pass 4♠ AP 1. forcing 1NT

Board: 171 Dealer: S Vul: Both HCP: 7		The opponents are silent. Partner bids first.
Board: 172 Dealer: N Vul: Both HCP: 19	★ A8762★ K9★ AKJ★ KJ3	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: NS HCP: 11	♣ 753♥ 7♦ AKQ108♣ Q532	East Bids 2♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 174 Dealer: N Vul: Both HCP: 13	AJ76✓ QJ875106AJ	The opponents are silent. You bid first.
Board: 175 Dealer: S Vul: None HCP: 11	◆ 54♥ Q83◆ A1094◆ KQ104	The opponents are silent. Partner bids first.

Board: 171 Dealer: S Vul: Both	North: ♠ J8	South: ♠ AQ972		North		1♠
North HCP: 7	♥ J43	♥ 762		1NT ¹		2♣
South HCP: 15	♦ KJ754 ♣ J62	♦ Q ♣ AK84	Pass	2 ♠	AP	
Contract: 2♠ S		·	1. IOICI	ng 1NT		
Board: 172	North:	South:	West	North	East	South
Dealer: N	♣ A8762	♦ —		1♠	Pass	1NT ¹
Vul: Both North HCP: 19	♥ K9	▼ A72	Pass	3NT	Pass	4
South HCP: 6	♦ AKJ	◆ 9876542 • 006	Pass	5♦	AP	
Contract: 5♦ S	♣ KJ3	♣ Q96	1. forci	ng 1NT		
Board: 173	Ni ozalo	Cardle	West	North	East	South
Dealer: S	North: ♠ 753	South: ♠ Q				1♥
Vul: NS	♥ 7	▼ KJ8653		1NT ^l	2♠	3♥
North HCP: 11 South HCP: 13	◆ AKQ108	♦ 63	Pass	4♥	4 ♠	Pass
Contract: 4♠X E	♣ Q532	♣ AK94		X ng 1NT	AP	
Board: 174	NI 4	C 4	West	Mouth	Foot	Courth
Dealer: N	North: ♠ AJ76	South: ♠ K82	West	North 1♥		South 1NT ¹
Vul: Both	♥ QJ875	¥ Ko2 ▼ K	Pass	2♣	Pass	
North HCP: 13	♦ 106	♦ QJ84	AP		1 455	31
South HCP: 11 Contract: 3♣ N	♣ AJ	♣ Q9762	1. forci	ng 1NT		
Board: 175	NT 4	G 4	Wast	North	Foot	South
Dealer: S	North:	South: ♠ A	West	INOIUI	Lasi	30um 1♥
Vul: None	₹ 34 ₹ Q83	• A ♥ AKJ1096	Pass	1NT ¹	Pass	2 ♥
North HCP: 11 South HCP: 13	◆ A1094	♦ 532	Pass	4 ♥	AP	
Contract: 4 S	♣ KQ104	♣ J98		ng 1NT		

Board: 171 Dealer: S Vul: Both HCP: 15	AQ972762QAK84	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: Both HCP: 6	♣— ♥ A72 ♦ 9876542 ♣ Q96	The opponents are silent. Partner bids first.
Board: 173 Dealer: S Vul: NS HCP: 13	♠ Q ♥ KJ8653 ♦ 63 ♠ AK94	East Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 174 Dealer: N Vul: Both HCP: 11	★ K82✓ K◆ QJ84◆ Q9762	The opponents are silent. Partner bids first.
Board: 175 Dealer: S Vul: None HCP: 13	A✓ AKJ1096✓ 532✓ J98	The opponents are silent. You bid first.

Board: 171 Dealer: S Vul: Both	North: ♠ J8	South: ♠ AQ972		North		1♠
North HCP: 7	♥ J43	♥ 762		1NT ¹		2♣
South HCP: 15	♦ KJ754 ♣ J62	♦ Q ♣ AK84	Pass	2 ♠	AP	
Contract: 2♠ S		·	1. IOICI	ng 1NT		
Board: 172	North:	South:	West	North	East	South
Dealer: N	♣ A8762	♦ —		1♠	Pass	1NT ¹
Vul: Both North HCP: 19	♥ K9	▼ A72	Pass	3NT	Pass	4
South HCP: 6	♦ AKJ	◆ 9876542 • 006	Pass	5♦	AP	
Contract: 5♦ S	♣ KJ3	♣ Q96	1. forci	ng 1NT		
Board: 173	Ni ozalo	Cardle	West	North	East	South
Dealer: S	North: ♠ 753	South: ♠ Q				1♥
Vul: NS	♥ 7	▼ KJ8653		1NT ^l	2♠	3♥
North HCP: 11 South HCP: 13	◆ AKQ108	♦ 63	Pass	4♥	4 ♠	Pass
Contract: 4♠X E	♣ Q532	♣ AK94		X ng 1NT	AP	
Board: 174	NI 4	C 4	West	Mouth	Foot	Courth
Dealer: N	North: ♠ AJ76	South: ♠ K82	West	North 1♥		South 1NT ¹
Vul: Both	♥ QJ875	¥ Ko2 ▼ K	Pass	2♣	Pass	
North HCP: 13	♦ 106	♦ QJ84	AP		1 455	31
South HCP: 11 Contract: 3♣ N	♣ AJ	♣ Q9762	1. forci	ng 1NT		
Board: 175	NT 4	G 4	Wast	North	Foot	South
Dealer: S	North:	South: ♠ A	West	INOIUI	Lasi	30um 1♥
Vul: None	₹ 34 ₹ Q83	• A ♥ AKJ1096	Pass	1NT ¹	Pass	2 ♥
North HCP: 11 South HCP: 13	◆ A1094	♦ 532	Pass	4 ♥	AP	
Contract: 4 S	♣ KQ104	♣ J98		ng 1NT		

Board: 176 Dealer: N Vul: EW HCP: 15	★ AKQ832★ A63★ 10★ Q65	The opponents are silent. You bid first.
Board: 177 Dealer: S Vul: None HCP: 8		The opponents are silent. Partner bids first.
Board: 178 Dealer: N Vul: EW HCP: 13	AQ984K7Q4Q952	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: Both HCP: 11	 ♣ J5 ♥ 76 ♠ KJ104 ♣ AQ942	The opponents are silent. Partner bids first.
Board: 180 Dealer: N Vul: NS HCP: 12	★ AK10873♥ J1053♦ —★ A54	The opponents are silent. You bid first.

Board: 176 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 44 N	North: ◆ AKQ832 ▼ A63 ◆ 10 ◆ Q65	South: 107	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT ¹
Board: 177 Dealer: S Vul: None North HCP: 8 South HCP: 18 Contract: 4 S	North:	South: ♠ AQ1072 ♠ AK98 ♠ A3 ♣ J4	Pass Pass	North 1NT ¹ 4♥ ng 1NT	Pass AP	1♠
Board: 178 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 2N S	North: ♠ AQ984 ♥ K7 ♦ Q4 ♣ Q952	South: ♠ 7 ▼ AQJ64 ◆ J853 ♠ K64	Pass AP	North 1♠ 2♣ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 179 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3 S	North: ♣ J5 ♥ 76 ♦ KJ104 ♣ AQ942	South: ♠ AQ7 ♥ A9854 ♠ 76 ♠ K76	Pass Pass	North 1NT ¹ 3♣ ng 1NT		1♥
Board: 180 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4 N	North: ♠ AK10873 ♥ J1053 ♦ — ♠ A54	South:	Pass Pass	North 1♠ 2♥ 4♠ ng 1NT	Pass Pass AP	South 1NT ¹ 3NT

Forcing NT (Leveled)

Vul: NS

HCP: 12

♦ A752

♣ KJ83

Board: 176 Dealer: N Vul: EW HCP: 11	107✓—AKJ86432K108	The opponents are silent. Partner bids first.
Board: 177 Dealer: S Vul: None HCP: 18	AQ1072AK98A3J4	The opponents are silent. You bid first.
Board: 178 Dealer: N Vul: EW HCP: 11	♣ 7 ▼ AQJ64 ◆ J853 ♣ K64	The opponents are silent. Partner bids first.
Board: 179 Dealer: S Vul: Both HCP: 13	AQ7✓ A9854✓ 76✓ K76	The opponents are silent. You bid first.
Board: 180 Dealer: N	♣ 52 ♥ A86	The opponents are silent.

Partner bids first.

Board: 176 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 44 N	North: ◆ AKQ832 ▼ A63 ◆ 10 ◆ Q65	South: 107	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT ¹
Board: 177 Dealer: S Vul: None North HCP: 8 South HCP: 18 Contract: 4 S	North:	South: ♠ AQ1072 ♠ AK98 ♠ A3 ♣ J4	Pass Pass	North 1NT ¹ 4♥ ng 1NT	Pass AP	1♠
Board: 178 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 2N S	North: ♠ AQ984 ♥ K7 ♦ Q4 ♣ Q952	South: ♠ 7 ▼ AQJ64 ◆ J853 ♠ K64	Pass AP	North 1♠ 2♣ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 179 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3 S	North: ♣ J5 ♥ 76 ♦ KJ104 ♣ AQ942	South: ♠ AQ7 ♥ A9854 ♠ 76 ♠ K76	Pass Pass	North 1NT ¹ 3♣ ng 1NT		1♥
Board: 180 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4 N	North: ♠ AK10873 ♥ J1053 ♦ — ♠ A54	South:	Pass Pass	North 1♠ 2♥ 4♠ ng 1NT	Pass Pass AP	South 1NT ¹ 3NT

Board: 181 Dealer: S Vul: EW HCP: 9		The opponents are silent. Partner bids first.
Board: 182 Dealer: N Vul: Both HCP: 16	♠ Q985♥ AQJ85♠ A♠ K83	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: None HCP: 12	★ K104♥ Q9◆ AQ10984◆ J9	The opponents are silent. Partner bids first.
Board: 184 Dealer: N Vul: NS HCP: 13	★ AQJ94▼ AJ54◆ J3◆ 106	The opponents are silent. You bid first.
Board: 185 Dealer: S Vul: Both HCP: 10	★873★ A532★ A652★ Q4	The opponents are silent. Partner bids first.

Board: 181 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4 S	North:	South: ♠ AKQ1053 ♥ A4 ♠ — ♠ Q10874	Pass Pass Pass AP	North 1NT¹ 2 3 1NT¹ 1NT¹ 2 1NT¹ 1NT¹ 1NT¹ 1NT¹ 1NT¹	Pass Pass Pass	1♠ 2♣ 2♠
Board: 182 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2 N	North: ♠ Q985 ♥ AQJ85 ♠ A ♣ K83	South: ♠ A2 ♥ 63 ♠ KQ954 ♣ 7642	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	1NT ¹
Board: 183 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4 S	North: ♠ K104 ♥ Q9 ♠ AQ10984 ♣ J9	South: ♠ A72 ♥ KJ832 ♠ K63 ♣ K2	Pass Pass	North 1NT ¹ 4 ng 1NT	Pass AP	1♥
Board: 184 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♠ N	North: ♠ AQJ94 ♥ AJ54 ♦ J3 ♣ 106	South:	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	1NT ¹
Board: 185 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 44 S	North: ♠ 873 ♥ A532 ♠ A652 ♠ Q4	South: ♠ KJ652 ♥ J96 ♠ Q ♣ AK87	Pass Pass AP	North 1NT ¹ 3♠ ng 1NT	Pass Pass	1 ♠ 2 ♣

Board: 181 Dealer: S Vul: EW HCP: 15	★ AKQ1053★ A4★ —★ Q10874	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: Both HCP: 9	A2♥ 63KQ954₹ 7642	The opponents are silent. Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 14	★ A72▼ KJ832◆ K63◆ K2	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: NS HCP: 9	♠ 63♥ 1073♠ A876♠ AJ73	The opponents are silent. Partner bids first.
Board: 185 Dealer: S Vul: Both HCP: 14	★ KJ652♥ J96◆ Q◆ AK87	The opponents are silent. You bid first.

Board: 181 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4 S	North:	South: ♠ AKQ1053 ♥ A4 ♠ — ♠ Q10874	Pass Pass Pass AP	North 1NT¹ 2 3 1NT¹ 1NT¹ 2 1NT¹ 1NT¹ 1NT¹ 1NT¹ 1NT¹	Pass Pass Pass	1♠ 2♣ 2♠
Board: 182 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2 N	North: ♠ Q985 ♥ AQJ85 ♠ A ♣ K83	South: ♠ A2 ♥ 63 ♠ KQ954 ♣ 7642	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	1NT ¹
Board: 183 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4 S	North: ♠ K104 ♥ Q9 ♠ AQ10984 ♣ J9	South: ♠ A72 ♥ KJ832 ♠ K63 ♣ K2	Pass Pass	North 1NT ¹ 4 ng 1NT	Pass AP	1♥
Board: 184 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♠ N	North: ♠ AQJ94 ♥ AJ54 ♦ J3 ♣ 106	South:	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	1NT ¹
Board: 185 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 44 S	North: ♠ 873 ♥ A532 ♠ A652 ♠ Q4	South: ♠ KJ652 ♥ J96 ♠ Q ♣ AK87	Pass Pass AP	North 1NT ¹ 3♠ ng 1NT	Pass Pass	1 ♠ 2 ♣

Board: 186 Dealer: N Vul: None HCP: 14	◆95✓ AQ743◆ KJ3◆ KJ5	The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: NS HCP: 10	♣ 76 ♥ K8 ♦ J102 ♣ AQ8543	East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 12	★ 10843▼ AK752◆ K5★ Q10	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: NS HCP: 8	♦ 6	The opponents are silent. Partner bids first.
Board: 190 Dealer: N Vul: NS HCP: 12	♦ KJ1064 ♥ AK ♦ 874 ♣ J92	The opponents are silent. You bid first.

Board: 186 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 3 N	North: ◆ 95 ▼ AQ743 ◆ KJ3 ◆ KJ5	South: ♠ K7 ▼ 10 ◆ Q8762 ♣ Q10432	Pass AP	North 1♥ 2♣ ng 1NT		$1NT^1$
Board: 187 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 3▼ E	North: ♠ 76 ♥ K8 ♦ J102 ♠ AQ8543	South: ♠ AJ984 ♥ J54 ♠ AQ3 ♣ J7	Pass Pass 3♥	North 1NT¹ 3♣ AP ng 1NT	2♥	South 1♠ Pass Pass
Board: 188 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 N	North: ♠ 10843 ♥ AK752 ♦ K5 ♠ Q10	South: ♠ KQJ ▼ 104 ◆ J1098 ♣ K865	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	$1NT^{1}$
Board: 189 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 3 N	North: ♠ 6 ♥ K9542 ♠ AJ753 ♣ 53	South: ♠ A10843 ♥ AJ7 ♠ 82 ♠ KQ8	Pass Pass AP	North 1NT ¹ 2 ng 1NT	Pass	South 1♣ 2♣ 3♦
Board: 190 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3 S	North: ♠ KJ1064 ♥ AK ♠ 874 ♣ J92	South: ♠ Q5 ♥ J3 ♦ QJ10962 ♠ KQ4	Pass AP	North 1♠ 2♣ ng 1NT	Pass Pass	$1NT^1$

Board: 186 Dealer: N Vul: None HCP: 7	♦ K7 ♥ 10 ♦ Q8762 ♣ Q10432	The opponents are silent. Partner bids first.
Board: 187 Dealer: S Vul: NS HCP: 13	▲ AJ984♥ J54◆ AQ3♣ J7	East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 188 Dealer: N Vul: None HCP: 10	★ KQJ ▼ 104 ◆ J1098 ♣ K865	The opponents are silent. Partner bids first.
Board: 189 Dealer: S Vul: NS HCP: 14	★ A10843♥ AJ7◆ 82★ KQ8	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: NS HCP: 11	♠ Q5 ♥ J3 ♦ QJ10962 ♠ KQ4	The opponents are silent. Partner bids first.

Board: 186 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 3 N	North: ◆ 95 ▼ AQ743 ◆ KJ3 ◆ KJ5	South: ♠ K7 ▼ 10 ◆ Q8762 ♣ Q10432	Pass AP	North 1♥ 2♣ ng 1NT		$1NT^1$
Board: 187 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 3▼ E	North: ♠ 76 ♥ K8 ♦ J102 ♠ AQ8543	South: ♠ AJ984 ♥ J54 ♠ AQ3 ♣ J7	Pass Pass 3♥	North 1NT¹ 3♣ AP ng 1NT	2♥	South 1♠ Pass Pass
Board: 188 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 N	North: ♠ 10843 ♥ AK752 ♦ K5 ♠ Q10	South: ♠ KQJ ▼ 104 ◆ J1098 ♣ K865	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	$1NT^{1}$
Board: 189 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 3 N	North: ♠ 6 ♥ K9542 ♠ AJ753 ♣ 53	South: ♠ A10843 ♥ AJ7 ♠ 82 ♠ KQ8	Pass Pass AP	North 1NT ¹ 2 ng 1NT	Pass	South 1♣ 2♣ 3♦
Board: 190 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3 S	North: ♠ KJ1064 ♥ AK ♠ 874 ♣ J92	South: ♠ Q5 ♥ J3 ♦ QJ10962 ♠ KQ4	Pass AP	North 1♠ 2♣ ng 1NT	Pass Pass	$1NT^1$

Forcing NT (Leveled)

Board: 191 **★** 72 The opponents are silent. Dealer: S **♥** J754

Vul: None ♦ KJ1087 Partner bids first. HCP: 8 **♣** K6

Board: 192 **★** KJ953 The opponents are silent. Dealer: N **♥** QJ85

Vul: EW **♦** 92 You bid first. HCP: 14 ♣ AK

Board: 193 **♠** A3 The opponents are silent. Dealer: S **♥** AJ6

Vul: Both **♦** 107643 Partner bids first. HCP: 12 **♣** K105

Board: 194 **★** 764 The opponents are silent. Dealer: N

♥ AKQJ86 Vul: NS **♦** AJ9 You bid first. HCP: 17

♣ ()

Board: 195 ♠ ---The opponents are silent. Dealer: S **♥** QJ10

♦ AJ1098642 Vul: NS

Partner bids first. HCP: 8 **♣** 96

Board: 191 Dealer: S Vul: None	North: ♠ 72	South: ♠ J10853		North		1♠
North HCP: 8	♥ J754 ♦ KJ1087	♥ K82 ♦ A		1NT ¹		2♣
South HCP: 13	• KJ1087 • K6	⋄ A ♣ AJ95	Pass	2 \	AP	
Contract: 2♦ N		11000	1. Torci	ng 1NT		
Board: 192	North:	South:	West	North	East	South
Dealer: N	• KJ953	A A8		1♠		1NT ¹
Vul: EW	♥ QJ85	♥ 3	Pass	2♥	Pass	
North HCP: 14 South HCP: 10	♦ 92	◆ AQ10754	AP			
Contract: 3♦ S	♣ AK	♣ 10542	1. forci	ng 1NT		
Board: 193 Dealer: S	North: ♠ A3	South: ♠ KQ842	West	North	East	South 1♠
Vul: Both North HCP: 12	♥ AJ6	♥ K4	Pass	1NT ¹	Pass	2♣
South HCP: 13	♦ 107643	♦ KJ	Pass	2♠	AP	
Contract: 2♠ S	♣ K105	♣ J832	1. forci	ng 1NT		
Board: 194	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ 764	South: ♠ K108		1♥	Pass	1NT ¹
Vul: NS	♥ AKQJ86	♥ 97	Pass	3♥	Pass	4♥
North HCP: 17 South HCP: 9	♦ AJ9	◆ Q10875	AP			
Contract: 4♥ N	♣ Q	♣ A98	1. forci	ng 1NT		
Board: 195	North:	South:	West	North	East	South
Dealer: S	★ —	♠ AKJ1085				1♠
Vul: NS North HCP: 8	♥ QJ10	▼ A84	Pass	1NT ¹	Pass	3♠
South HCP: 18	◆ AJ1098642	♦ KQ	Pass	3NT	AP	
Contract: 3N N	♣ 96	♣ J2	1. forci	ng 1NT		

Board: 191 Dealer: S Vul: None HCP: 13		The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: EW HCP: 10	★ A8▼ 3◆ AQ10754◆ 10542	The opponents are silent. Partner bids first.
Board: 193 Dealer: S Vul: Both HCP: 13	★ KQ842▼ K4◆ KJ◆ J832	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: NS HCP: 9	★ K108♥ 97◆ Q10875◆ A98	The opponents are silent. Partner bids first.
Board: 195 Dealer: S Vul: NS HCP: 18	★ AKJ1085▼ A84◆ KQ◆ J2	The opponents are silent. You bid first.

Board: 191 Dealer: S Vul: None	North: ♠ 72	South: ♠ J10853		North		1♠
North HCP: 8	♥ J754 ♦ KJ1087	♥ K82 ♦ A		1NT ¹		2♣
South HCP: 13	• KJ1087 • K6	⋄ A ♣ AJ95	Pass	2 \	AP	
Contract: 2♦ N		11000	1. Torci	ng 1NT		
Board: 192	North:	South:	West	North	East	South
Dealer: N	• KJ953	A A8		1♠		1NT ¹
Vul: EW	♥ QJ85	♥ 3	Pass	2♥	Pass	
North HCP: 14 South HCP: 10	♦ 92	◆ AQ10754	AP			
Contract: 3♦ S	♣ AK	♣ 10542	1. forci	ng 1NT		
Board: 193 Dealer: S	North: ♠ A3	South: ♠ KQ842	West	North	East	South 1♠
Vul: Both North HCP: 12	♥ AJ6	♥ K4	Pass	1NT ¹	Pass	2♣
South HCP: 13	♦ 107643	♦ KJ	Pass	2♠	AP	
Contract: 2♠ S	♣ K105	♣ J832	1. forci	ng 1NT		
Board: 194	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ 764	South: ♠ K108		1♥	Pass	1NT ¹
Vul: NS	♥ AKQJ86	♥ 97	Pass	3♥	Pass	4♥
North HCP: 17 South HCP: 9	♦ AJ9	◆ Q10875	AP			
Contract: 4♥ N	♣ Q	♣ A98	1. forci	ng 1NT		
Board: 195	North:	South:	West	North	East	South
Dealer: S	★ —	♠ AKJ1085				1♠
Vul: NS North HCP: 8	♥ QJ10	▼ A84	Pass	1NT ¹	Pass	3♠
South HCP: 18	◆ AJ1098642	♦ KQ	Pass	3NT	AP	
Contract: 3N N	♣ 96	♣ J2	1. forci	ng 1NT		

Board: 196 Dealer: N Vul: EW HCP: 12	★ K2▼ J9653◆ Q85◆ AQ4	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: None HCP: 8	★ K7 ♥ 10532 ♦ KQ52 ♣ 965	The opponents are silent. Partner bids first.
Board: 198 Dealer: N Vul: NS HCP: 16	★ AK6▼ AJ974★ K★ J832	The opponents are silent. You bid first.
Board: 199 Dealer: S Vul: EW HCP: 8	★ K6 ♥ J ♦ J10762 ♣ K8764	The opponents are silent. Partner bids first.
Board: 200 Dealer: N Vul: Both HCP: 14		The opponents are silent. You bid first.

Board: 196 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N S	North: ♠ K2 ♥ J9653 • Q85 ♣ AQ4	South: ♠ Q74 ♥ 4 ♠ AJ1076 ♠ KJ65	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 197 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 2♠ S	North: ♠ K7 ▼ 10532 ♠ KQ52 ♣ 965	South: ♠ A10543 ♥ Q8 ♠ A107 ♠ K42	Pass Pass	North 1NT ¹ 2♠ ng 1NT	Pass AP	South 1♣ 2♣
Board: 198 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 2♥ N	North: ♠ AK6 ♥ AJ974 ♠ K ♣ J832	South: ♣ J74 ♥ K10 ♦ 108765 ♣ AQ6	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	1NT ¹
Board: 199 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 5♦ S	North: ♠ K6 ♥ J ♦ J10762 ♣ K8764	South: ♠ QJ54 ♥ AK983 ♠ AQ4 ♣ 5	Pass Pass Pass AP	North 1NT ¹ 3 4 4 ng 1NT	Pass Pass Pass	1♥ 2♦ 3♠
Board: 200 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3N S	North:	South: ♠ K5 ▼ 109652 ◆ KQ3 ♣ A75	Pass Pass	North 1♠ 2♦ 3NT ng 1NT	Pass Pass AP	South 1NT ¹ 2NT

Board: 196 Dealer: N Vul: EW HCP: 11	Q74✓ 4✓ AJ1076✓ KJ65	The opponents are silent. Partner bids first.
Board: 197 Dealer: S Vul: None HCP: 13	A10543♥ Q8A107K42	The opponents are silent. You bid first.
Board: 198 Dealer: N Vul: NS HCP: 10	♣ J74 ♥ K10 ♦ 108765 ♣ AQ6	The opponents are silent. Partner bids first.
Board: 199 Dealer: S Vul: EW HCP: 16	♣ QJ54♥ AK983◆ AQ4♣ 5	The opponents are silent. You bid first.
Board: 200 Dealer: N Vul: Both HCP: 12	★ K5▼ 109652◆ KQ3◆ A75	The opponents are silent. Partner bids first.

Board: 196 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N S	North: ♠ K2 ♥ J9653 • Q85 ♣ AQ4	South: ♠ Q74 ♥ 4 ♠ AJ1076 ♠ KJ65	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 197 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 2♠ S	North: ♠ K7 ▼ 10532 ♠ KQ52 ♣ 965	South: ♠ A10543 ♥ Q8 ♠ A107 ♠ K42	Pass Pass	North 1NT ¹ 2♠ ng 1NT	Pass AP	South 1♣ 2♣
Board: 198 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 2♥ N	North: ♠ AK6 ♥ AJ974 ♠ K ♣ J832	South: ♣ J74 ♥ K10 ♦ 108765 ♣ AQ6	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	1NT ¹
Board: 199 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 5♦ S	North: ♠ K6 ♥ J ♦ J10762 ♣ K8764	South: ♠ QJ54 ♥ AK983 ♠ AQ4 ♣ 5	Pass Pass Pass AP	North 1NT ¹ 3 4 4 ng 1NT	Pass Pass Pass	1♥ 2♦ 3♠
Board: 200 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3N S	North:	South: ♠ K5 ▼ 109652 ◆ KQ3 ♣ A75	Pass Pass	North 1♠ 2♦ 3NT ng 1NT	Pass Pass AP	South 1NT ¹ 2NT

Forcing NT (Leveled)

Vul: Both

HCP: 11

♦ AQJ87

♣ J94

Board: 201 Dealer: S Vul: NS HCP: 10	♣ 2 ♥ K3 ♦ KJ7542 ♣ K654	The opponents are silent. Partner bids first.
Board: 202 Dealer: N Vul: Both HCP: 15	♠ K ♥ AKJ432 ♦ J10 ♣ K872	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: EW HCP: 8	♠ 6♥ 107◆ J876♠ AK9862	The opponents are silent. Partner bids first.
Board: 204 Dealer: N Vul: NS HCP: 14	AKQ1075✓ A86◆ 65◆ J3	The opponents are silent. You bid first.
Board: 205 Dealer: S	♠ 108 ♥ QJ9	The opponents are silent.

Partner bids first.

Board: 201 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 3 N	North: ♠ 2 ♥ K3 ♠ KJ7542 ♣ K654	South: ♠ AK8743 ♥ Q6 ♦ 106 ♠ AJ9	West North East South 1♣ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT
Board: 202 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 \(\mathbf{N} \) N	North: ♠ K ♥ AKJ432 ♦ J10 ♣ K872	South: ♠ 764 ♥ 96 ♠ AK9643 ♣ J10	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 2♠ Pass 2♥ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 203 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3♣ N	North: ♠ 6 ♥ 107 ♦ J876 ♠ AK9862	South: ♠ A97 ♥ AJ654 ♠ A952 ♣ 3	West North East South 1♥ Pass 1NT¹ Pass 2◆ Pass 3♣ AP 1. forcing 1NT
Board: 204 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♠ N	North: ♠ AKQ1075 ♥ A86 ♠ 65 ♣ J3	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 4♠ AP 1. forcing 1NT
Board: 205 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♠ S	North:	South: ♠ AKQ9762 ♥ K42 ♦ 9 ♣ K8	West North East South 1♣ Pass 1NT¹ Pass 4♠ AP 1. forcing 1NT

Board: 201 Dealer: S Vul: NS HCP: 14	AK8743♥ Q6106AJ9	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: Both HCP: 8	★ 764♥ 96◆ AK9643◆ J10	The opponents are silent. Partner bids first.
Board: 203 Dealer: S Vul: EW HCP: 13	★ A97▼ AJ654★ A952★ 3	The opponents are silent. You bid first.
Board: 204 Dealer: N Vul: NS HCP: 12	◆964✓ K72◆ KQJ10◆ K42	The opponents are silent. Partner bids first.
Board: 205 Dealer: S Vul: Both HCP: 15	★ AKQ9762▼ K42◆ 9◆ K8	The opponents are silent. You bid first.

Board: 201 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 3 N	North: ♠ 2 ♥ K3 ♠ KJ7542 ♣ K654	South: ♠ AK8743 ♥ Q6 ♦ 106 ♠ AJ9	West North East South 1♣ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT
Board: 202 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 \(\mathbf{N} \) N	North: ♠ K ♥ AKJ432 ♦ J10 ♣ K872	South: ♠ 764 ♥ 96 ♠ AK9643 ♣ J10	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 2♠ Pass 2♥ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 203 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3♣ N	North: ♠ 6 ♥ 107 ♦ J876 ♠ AK9862	South: ♠ A97 ♥ AJ654 ♠ A952 ♣ 3	West North East South 1♥ Pass 1NT¹ Pass 2◆ Pass 3♣ AP 1. forcing 1NT
Board: 204 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♠ N	North: ♠ AKQ1075 ♥ A86 ♠ 65 ♣ J3	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 4♠ AP 1. forcing 1NT
Board: 205 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♠ S	North:	South: ♠ AKQ9762 ♥ K42 ♦ 9 ♣ K8	West North East South 1♣ Pass 1NT¹ Pass 4♠ AP 1. forcing 1NT

Board: 206 Dealer: N Vul: NS HCP: 14	★ K652★ KJ762★ K4★ A7	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: NS HCP: 11	♠ 63♥ K2♠ AQ93♠ Q9854	The opponents are silent. Partner bids first.
Board: 208 Dealer: N Vul: EW HCP: 19	♣ AQ1032♥ KQ9♦ KQ82♣ K	The opponents are silent. You bid first.
Board: 209 Dealer: S Vul: Both HCP: 9	♦ 92♥ 98♦ Q74♠ AQJ973	The opponents are silent. Partner bids first.
Board: 210 Dealer: N Vul: Both HCP: 13	★ AQJ76▼ 109★ K3★ K542	The opponents are silent. You bid first.

Board: 206 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 3♣ N	North: ♠ K652 ♥ KJ762 ♠ K4 ♠ A7	South: ♣ J7 ♥ Q8 ♦ QJ103 ♣ Q9853	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 3♣ AP 1. forcing 1NT
Board: 207 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3♥ S	North:	South: ♠ AJ1092 ♥ A8543 ♠ — ♠ AK10	West North East South 1♣ Pass 1NT¹ Pass 2♥ Pass 2NT Pass 3♥ AP 1. forcing 1NT
Board: 208 Dealer: N Vul: EW North HCP: 19 South HCP: 9 Contract: 5 \cdot N	North: ♠ AQ1032 ♥ KQ9 ♠ KQ82 ♠ K	South:	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 5♠ AP 1. forcing 1NT
Board: 209 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ S	North:	South: ♠ AKJ1054 ♥ A2 ♠ KJ653 ♣ —	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 210 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2♠ N	North: ♠ AQJ76 ♥ 109 ♠ K3 ♣ K542	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT

Board: 206 Dealer: N Vul: NS HCP: 8	▶ J7♥ Q8◆ QJ103♠ Q9853	The opponents are silent. Partner bids first.
Board: 207 Dealer: S Vul: NS HCP: 16	★ AJ1092★ A8543★ —★ AK10	The opponents are silent. You bid first.
Board: 208 Dealer: N Vul: EW HCP: 9	★ 84♥ 64◆ AJ103◆ A7653	The opponents are silent. Partner bids first.
Board: 209 Dealer: S Vul: Both HCP: 16	★ AKJ1054★ A2★ KJ653★ —	The opponents are silent. You bid first.
Board: 210 Dealer: N Vul: Both HCP: 9	★ 102▼ K8742◆ Q764★ A8	The opponents are silent. Partner bids first.

Board: 206 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 3♣ N	North: ♠ K652 ♥ KJ762 ♠ K4 ♠ A7	South: ♣ J7 ♥ Q8 ♦ QJ103 ♣ Q9853	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 3♣ AP 1. forcing 1NT
Board: 207 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3♥ S	North:	South: ♠ AJ1092 ♥ A8543 ♠ — ♠ AK10	West North East South 1♣ Pass 1NT¹ Pass 2♥ Pass 2NT Pass 3♥ AP 1. forcing 1NT
Board: 208 Dealer: N Vul: EW North HCP: 19 South HCP: 9 Contract: 5 \cdot N	North: ♠ AQ1032 ♥ KQ9 ♠ KQ82 ♠ K	South:	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 5♠ AP 1. forcing 1NT
Board: 209 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ S	North:	South: ♠ AKJ1054 ♥ A2 ♠ KJ653 ♣ —	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 210 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2♠ N	North: ♠ AQJ76 ♥ 109 ♠ K3 ♣ K542	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT

Forcing NT (Leveled)

Dealer: S ♥ 5 Vul: None ♦ K108

HCP: 11 ♣ AKJ10873

Board: 212 ♠ KQ7642

Dealer: N ♥ 9
Vul: NS ♦ Q7

HCP: 14 ♣ AQJ9

Board: 213 **★** J10

HCP: 7 ♣ Q63

Board: 214 ♠ AK95

Dealer: N ▼ AK1092

★ K98

◆ AQ8765

♣ QJ84

Y ___

HCP: 14 ♣ 5

Board: 215

Dealer: S

Vul: NS

HCP: 12

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.

The opponents are silent.

Partner bids first.

Board: 211 Dealer: S Vul: None	North: ♠ 86	South: ★ K109743		North		1♠
North HCP: 11	♥ 5 • V100	∀ AQ		1NT ¹		2♦
South HCP: 13	♦ K108 ♣ AKJ10873	♦ A974 ♣ 5	Pass	3 ♣	AP	
Contract: 3♣ N		_ •	1. IOICI	ng 1NT		
Board: 212	North:	South:	West	North	East	South
Dealer: N	• KQ7642	50un. ♠9		1♠		1NT ¹
Vul: NS North HCP: 14	y 9	♥ A753	Pass	2♣	Pass	
South HCP: 7	• Q7	♦ K8642	Pass	3♠	AP	
Contract: 3♠ N	♣ AQJ9	♣ 1053	1. forci	ng 1NT		
Board: 213	North:	South:	West	North	East	South
Dealer: S Vul: Both	♣ J10	♦ AK742				1♠
North HCP: 7	♥ A9863	♥ QJ7		1NT ¹	Pass	3NT
South HCP: 18	♦ 1052 ♣ Q63	♦ AKJ ♣ 97	AP	43.7		
Contract: 3N N	₹ Q03	4 97	1. forci	ng 1NT		
Board: 214	North:	South:	West	North	East	South
Dealer: N	AK95	\$0tan. ♠ Q62		1♥	Pass	1NT ¹
Vul: EW North HCP: 14	▼ AK1092	♥ 64	Pass	2♦		2NT
South HCP: 11	♦ 1082	♦ AK5	Pass	3NT	AP	
Contract: 3N S	♣ 5	♣ Q10732	1. forci	ng 1NT		
Board: 215	N outh.	Courtle	West	North	Fast	South
Dealer: S	North: ♠ K98	South: ★ 643	,, est	1,0141		1 Y
Vul: NS	∀ —	▼ AJ9543	Pass	1NT ¹	Pass	2♥
North HCP: 12 South HCP: 12	◆ AQ8765	♦ 10	Pass	3♦	AP	
Contract: 3♦ N	♣ QJ84	♣ AK5	1. forci	ng 1NT		

Board: 211 Dealer: S Vul: None HCP: 13	★ K109743★ AQ★ A974★ 5	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: NS HCP: 7	♦ 9 ♥ A753 ♦ K8642 ♣ 1053	The opponents are silent. Partner bids first.
Board: 213 Dealer: S Vul: Both HCP: 18	♠ AK742♥ QJ7♠ AKJ♠ 97	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: EW HCP: 11	♣ Q62★ 64◆ AK5♣ Q10732	The opponents are silent. Partner bids first.
Board: 215 Dealer: S Vul: NS HCP: 12	♠ 643♥ AJ9543♦ 10♠ AK5	The opponents are silent. You bid first.

Board: 211 Dealer: S Vul: None	North: ♠ 86	South: ★ K109743		North		1♠
North HCP: 11	♥ 5 • V100	∀ AQ		1NT ¹		2♦
South HCP: 13	♦ K108 ♣ AKJ10873	♦ A974 ♣ 5	Pass	3 ♣	AP	
Contract: 3♣ N	1111111010	10	1. Iorci	ng 1NT		
Board: 212	North:	South:	West	North	East	South
Dealer: N	• KQ7642	4 9		1♠	Pass	1NT ¹
Vul: NS North HCP: 14	y 9	♥ A753	Pass	2♣	Pass	2♠
South HCP: 7	• Q7	♦ K8642	Pass	3♠	AP	
Contract: 3♠ N	♣ AQJ9	♣ 1053	1. forci	ng 1NT		
Board: 213	North:	South:	West	North	East	South
Dealer: S Vul: Both	♣ J10	♦ AK742				1♠
North HCP: 7	♥ A9863	♥ QJ7		1NT ¹	Pass	3NT
South HCP: 18	♦ 1052 ♣ Q63	♦ AKJ ♣ 97	AP			
Contract: 3N N	₹ Q03	4 9/	1. forci	ng 1NT		
Board: 214	North:	South:	West	North	East	South
Dealer: N	AK95	\$0tan. ♠ Q62		1♥	Pass	1NT ¹
Vul: EW North HCP: 14	▼ AK1092	♥ 64	Pass	2♦		2NT
South HCP: 11	♦ 1082	♦ AK5	Pass	3NT	AP	
Contract: 3N S	♣ 5	♣ Q10732	1. forci	ng 1NT		
Board: 215	Novelo	Contle	West	North	Fast	South
Dealer: S	North: ♠ K98	South: ★ 643	11031	1 (0141	Law	1 y
Vul: NS	♥ —	♥ AJ9543	Pass	1NT ¹	Pass	2 y
North HCP: 12 South HCP: 12	◆ AQ8765	♦ 10	Pass	3♦	AP	
Contract: 3 N	♣ QJ84	♣ AK5	1. forci	ng 1NT		

Board: 216 Dealer: N Vul: EW HCP: 17	★ 3★ AQJ52★ AK2♠ QJ102	The opponents are silent. You bid first.
Board: 217 Dealer: S Vul: Both HCP: 11	♠ 97♥ J9♦ K9872♠ AK82	The opponents are silent. Partner bids first.
Board: 218 Dealer: N Vul: Both HCP: 12	♣ QJ942♥ 842◆ AJ♣ A96	The opponents are silent. You bid first.
Board: 219 Dealer: S Vul: None HCP: 10	◆ Q8♥ KQ104◆ 8542◆ K105	The opponents are silent. Partner bids first.
Board: 220 Dealer: N Vul: NS HCP: 12	1086526K4AKQ108	The opponents are silent. You bid first.

Board: 216 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 5♣ N	North: ♠ 3 ♥ AQJ52 ♠ AK2 ♠ QJ102	South: ♣ J7 ▼ K • QJ1086 ♣ K9853	Pass AP	North 1♥ 3♣ ng 1NT	Pass Pass	$1NT^1$
Board: 217 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3♥ S	North: ◆ 97 ▼ J9 ◆ K9872 ◆ AK82	South: ♠ AKQ53 ♥ A10732 ♠ 6 ♣ 65	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass Pass	1 ♠ 2 ♥
Board: 218 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3N S	North: ♠ QJ942 ♥ 842 ♠ AJ ♣ A96	South: ♠ 65 ▼ KQ10 ◆ KQ65 ♠ Q832	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	South 1NT ¹ 3NT
Board: 219 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3♠ S	North: ♠ Q8 ♥ KQ104 ♦ 8542 ♠ K105	South: ♠ AKJ532 ♥ 832 ♠ AQ ♣ 74	Pass Pass	North 1NT ¹ 3♠ ng 1NT	Pass AP	1♠
Board: 220 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 2♥ S	North: • 108652 • 6 • K4 • AKQ108	South: ♠ A9 ♥ KJ8543 ♦ QJ3 ♣ J3	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	$1NT^1$

Board: 216 Dealer: N Vul: EW HCP: 10	♣ J7♥ K◆ QJ1086♣ K9853	The opponents are silent. Partner bids first.
Board: 217 Dealer: S Vul: Both HCP: 13	AKQ53✓ A10732♦ 6♠ 65	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: Both HCP: 12	♠ 65♥ KQ10♠ KQ65♠ Q832	The opponents are silent. Partner bids first.
Board: 219 Dealer: S Vul: None HCP: 14	♠ AKJ532♥ 832♠ AQ♠ 74	The opponents are silent. You bid first.
Board: 220 Dealer: N Vul: NS HCP: 12	♠ A9♥ KJ8543◆ QJ3♠ J3	The opponents are silent. Partner bids first.

Board: 216 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 5♣ N	North: ♠ 3 ♥ AQJ52 ♠ AK2 ♠ QJ102	South: ♣ J7 ▼ K • QJ1086 ♣ K9853	Pass AP	North 1♥ 3♣ ng 1NT	Pass Pass	$1NT^1$
Board: 217 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3♥ S	North: ◆ 97 ▼ J9 ◆ K9872 ◆ AK82	South: ♠ AKQ53 ♥ A10732 ♠ 6 ♣ 65	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass Pass	1 ♠ 2 ♥
Board: 218 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3N S	North: ♠ QJ942 ♥ 842 ♠ AJ ♣ A96	South: ♠ 65 ▼ KQ10 ◆ KQ65 ♠ Q832	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	South 1NT ¹ 3NT
Board: 219 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3♠ S	North: ♠ Q8 ♥ KQ104 ♦ 8542 ♠ K105	South: ♠ AKJ532 ♥ 832 ♠ AQ ♣ 74	Pass Pass	North 1NT ¹ 3♠ ng 1NT	Pass AP	1♠
Board: 220 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 2♥ S	North: • 108652 • 6 • K4 • AKQ108	South: ♠ A9 ♥ KJ8543 ♦ QJ3 ♣ J3	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	$1NT^1$

Board: 221 Dealer: S Vul: NS HCP: 8	♣ Q10♥ Q75◆ 976♣ A9852	The opponents are silent. Partner bids first.
Board: 222 Dealer: N Vul: EW HCP: 14	★ KQ542▼ K73◆ KJ◆ Q108	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: EW HCP: 10	♣ Q96♥ KJ1097◆ 863♣ KJ	East Bids 2♣ if possible. West Bids 3♣ if possible. Partner bids first.
Board: 224 Dealer: N Vul: NS HCP: 13	AQ9654✓ KJ8J84Q	The opponents are silent. You bid first.
Board: 225 Dealer: S Vul: Both HCP: 7	★ 54♥ Q9543◆ AJ8654★ —	The opponents are silent. Partner bids first.

Board: 221 Dealer: S Vul: NS	North: ♠ Q10	South: ♠ KJ973		North		1♠
North HCP: 8	♥ Q75 ♦ 976	✓ J62◆ AQJ2	Pass	1NT ¹		2♦
South HCP: 12 Contract: 2♠ S	♣ A9852	♣ 7	Pass 1. forci	2 ♠ ng 1NT	AP	
Board: 222 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3N S	North: ♠ KQ542 ♥ K73 ♠ KJ ♠ Q108	South: ♠ A6 ♥ J962 ♠ Q1084 ♠ A94	Pass Pass	North 1♠ 2♠ 3NT ng 1NT	Pass Pass AP	South 1NT ¹ 2NT
Board: 223 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 4 S	North: ♠ Q96 ♥ KJ1097 ♦ 863 ♠ KJ	South: ♠ AK1072 ♥ 643 ♠ AQ104 ♠ 4	Pass Pass 3 AP	North 1NT ¹ 2♠ 3♠ ng 1NT		1♠ Pass Pass
Board: 224 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4 N	North: ♠ AQ9654 ♥ KJ8 ♦ J84 ♠ Q	South: ♣ 73 ♥ 7543 ♠ AK10 ♣ AJ76	Pass AP	North 1♠ 2♠ ng 1NT	East Pass Pass	1NT ¹
Board: 225 Dealer: S Vul: Both North HCP: 7 South HCP: 19 Contract: 5 N	North:	South: ♠ AK973 ♥ K108 ♠ K10 ♠ AQ9	Pass Pass AP	North 1NT ¹ 4 ng 1NT	Pass Pass	1 ♠ 3NT

Board: 221 Dealer: S Vul: NS HCP: 12	★ KJ973♥ J62◆ AQJ2◆ 7	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: EW HCP: 11	▲ A6♥ J962◆ Q1084▲ A94	The opponents are silent. Partner bids first.
Board: 223 Dealer: S Vul: EW HCP: 13	AK1072♥ 643AQ1044	East Bids 2♣ if possible. West Bids 3♣ if possible. You bid first.
Board: 224 Dealer: N Vul: NS HCP: 12	↑73↑7543↑AK10↑AJ76	The opponents are silent. Partner bids first.
Board: 225 Dealer: S Vul: Both HCP: 19	★ AK973▼ K108◆ K10★ AQ9	The opponents are silent. You bid first.

Board: 221 Dealer: S Vul: NS	North: ♠ Q10	South: ♠ KJ973		North		1♠
North HCP: 8	♥ Q75 ♦ 976	✓ J62◆ AQJ2	Pass	1NT ¹		2♦
South HCP: 12 Contract: 2♠ S	♣ A9852	♣ 7	Pass 1. forci	2 ♠ ng 1NT	AP	
Board: 222 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3N S	North: ♠ KQ542 ♥ K73 ♠ KJ ♠ Q108	South: ♠ A6 ♥ J962 ♠ Q1084 ♠ A94	Pass Pass	North 1♠ 2♠ 3NT ng 1NT	Pass Pass AP	South 1NT ¹ 2NT
Board: 223 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 4 S	North: ♠ Q96 ♥ KJ1097 ♦ 863 ♠ KJ	South: ♠ AK1072 ♥ 643 ♠ AQ104 ♠ 4	Pass Pass 3 AP	North 1NT ¹ 2♠ 3♠ ng 1NT		1♠ Pass Pass
Board: 224 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4 N	North: ♠ AQ9654 ♥ KJ8 ♦ J84 ♠ Q	South: ♣ 73 ♥ 7543 ♠ AK10 ♣ AJ76	Pass AP	North 1♠ 2♠ ng 1NT	East Pass Pass	1NT ¹
Board: 225 Dealer: S Vul: Both North HCP: 7 South HCP: 19 Contract: 5 N	North:	South: ♠ AK973 ♥ K108 ♠ K10 ♠ AQ9	Pass Pass AP	North 1NT ¹ 4 ng 1NT	Pass Pass	1 ♠ 3NT

Board: 226 Dealer: N Vul: None HCP: 17	★ AKQJ107▼ 32◆ AK7◆ 93	West Bids 2♥ if possible. You bid first.
Board: 227 Dealer: S Vul: EW HCP: 10	♠ 652♥ A653♦ 53♠ KQJ2	The opponents are silent. Partner bids first.
Board: 228 Dealer: N Vul: None HCP: 16	AK1082✓ AQ1076✓ J✓ Q3	The opponents are silent. You bid first.
Board: 229 Dealer: S Vul: Both HCP: 10	★ 76♥ 854★ A1096★ AQ84	East Bids 2♠ if possible. Partner bids first.
Board: 230 Dealer: N Vul: None HCP: 19	♣ QJ7♥ AKQ105◆ A1042♣ K	The opponents are silent. You bid first.

Board: 226 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4♠ N	North: ♠ AKQJ107 ♥ 32 ♠ AK7 ♣ 93	South:	West North East South 1♠ Pass 1NT¹ 2♥ 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 227 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 4♠ S	North:	South: ♠ AKJ87 ♥ KJ10 ♦ J72 ♠ 98	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 228 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4 N	North: ♠ AK1082 ♥ AQ1076 ♦ J ♠ Q3	South: ◆ 953 ▼ 54 ◆ AK532 ◆ K106	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♠ Pass 3NT² Pass 4♠³ Pass 4♠⁴ Pass 4♠ AP 1. forcing 1NT 2. Cue bid, surplus 3. Cue bid, a ♠ stopper 4. Cue bid, a ♦ stopper
Board: 229 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 4♠ S	North:	South: ♠ AKQJ84 ♥ 97 ♠ QJ84 ♣ 7	West North East South 1♠ Pass 1NT¹ 2♠² 3♠ Pass 4♠ AP 1. forcing 1NT 2. Michaels Cuebid
Board: 230 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 3N S	North: ♠ QJ7 ▼ AKQ105 ♠ A1042 ♣ K	South:	West North East South 1♥ Pass 1NT¹ Pass 3♦ Pass 3NT AP 1. forcing 1NT

Board: 226 Dealer: N Vul: None HCP: 9	◆ 94♥ KJ6◆ J6532◆ KJ8	West Bids 2♥ if possible. Partner bids first.
Board: 227 Dealer: S Vul: EW HCP: 13	★ AKJ87♥ KJ10◆ J72◆ 98	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: None HCP: 10	♦ 953♥ 54♦ AK532♠ K106	The opponents are silent. Partner bids first.
Board: 229 Dealer: S Vul: Both HCP: 13	★ AKQJ84♥ 97◆ QJ84◆ 7	East Bids 2♠ if possible. You bid first.
Board: 230 Dealer: N Vul: None HCP: 8	★ 53▼ 42◆ J93◆ AQJ1043	The opponents are silent. Partner bids first.

Board: 226 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4♠ N	North: ♠ AKQJ107 ♥ 32 ♠ AK7 ♣ 93	South:	West North East South 1♠ Pass 1NT¹ 2♥ 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 227 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 4♠ S	North:	South: ♠ AKJ87 ♥ KJ10 ♦ J72 ♠ 98	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 228 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4 N	North: ♠ AK1082 ♥ AQ1076 ♦ J ♠ Q3	South: ◆ 953 ▼ 54 ◆ AK532 ◆ K106	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♠ Pass 3NT² Pass 4♠³ Pass 4♠⁴ Pass 4♠ AP 1. forcing 1NT 2. Cue bid, surplus 3. Cue bid, a ♠ stopper 4. Cue bid, a ♦ stopper
Board: 229 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 4♠ S	North:	South: ♠ AKQJ84 ♥ 97 ♠ QJ84 ♣ 7	West North East South 1♠ Pass 1NT¹ 2♠² 3♠ Pass 4♠ AP 1. forcing 1NT 2. Michaels Cuebid
Board: 230 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 3N S	North: ♠ QJ7 ▼ AKQ105 ♠ A1042 ♣ K	South:	West North East South 1♥ Pass 1NT¹ Pass 3♦ Pass 3NT AP 1. forcing 1NT

Forcing NT (Leveled)

Board: 235

Dealer: S Vul: EW

HCP: 10

♠ 7

♥ AJ1076

♦ AJ72

♣ 1095

Board: 231 Dealer: S Vul: None HCP: 10	♠ — ♥ Q96 ♦ 943 ♣ AKJ8654	The opponents are silent. Partner bids first.
Board: 232 Dealer: N Vul: NS HCP: 13	AJ6✓ K106532✓ Q✓ K64	The opponents are silent. You bid first.
Board: 233 Dealer: S Vul: EW HCP: 10	★ 53▼ K82◆ AK932◆ 542	East Bids 3♣ if possible. Partner bids first.
Board: 234 Dealer: N Vul: Both HCP: 14	♣ 82 ♥ AJ10986 ♦ AQ ♣ K84	West Bids 2♠ if possible. You bid first.

The opponents are silent.

Partner bids first.

Board: 231 Dealer: S Vul: None	North: ♠—	South: ♠ AQ543	West	North		1♠
North HCP: 10	♥ Q96	♥ KJ104	Pass	1NT ¹		2♥
South HCP: 15	♦ 943 ♣ AKJ8654	♦ KQ7 ♣ 7	Pass	3♣	AP	
Contract: 3♣ N	A THEODO	* /	1. forci	ng 1NT		
Board: 232	North:	South:	West	North	East	South
Dealer: N	AJ6	♦ Q98		1♥	Pass	1NT ¹
Vul: NS North HCP: 13	♥ K106532	♥ J	Pass	2♥	Pass	
South HCP: 12	♦ Q	◆ AK8764	AP			
Contract: 3♦ S	♣ K64	♣ Q32	1. forci	ng 1NT		
Board: 233	North:	South:	West	North	East	South
Dealer: S	1\\01\til. ♦ 53	• AQ9842				1♠
Vul: EW North HCP: 10	♥ K82	♥ AQ6	Pass	1NT ¹	3♣	3♠
South HCP: 16	♦ AK932	• Q4	Pass	4♠	AP	
Contract: 4♠ S	♣ 542	♣ Q6	1. forci	ng 1NT		
Board: 234	North:	South:	West	North	East	South
Dealer: N	★ 82	★ K105		1♥	Pass	1NT ¹
Vul: Both North HCP: 14	▼ AJ10986	♥ KQ	2♠	3♥	Pass	4♥
South HCP: 9	♦ AQ	♦ 9832 • 1973	AP			
Contract: 4♥ N	♣ K84	♣ J973	1. forci	ng 1NT		
Board: 235	North:	South	West	North	East	South
Dealer: S	Norun: ♠ 7	South: ♠ KQJ54	,, 050	1,5141		1 ♠
Vul: EW	▼ AJ1076	♥ KQ4	Pass	1NT ¹	Pass	
North HCP: 10 South HCP: 14	◆ AJ72	◆ Q5	Pass	2♠	AP	
Contract: 2♠ S	♣ 1095	♣ J42	1. forci	ng 1NT		

Board: 231 Dealer: S Vul: None HCP: 15	AQ543KJ104KQ77	The opponents are silent. You bid first.
Board: 232 Dealer: N Vul: NS HCP: 12	♣ Q98 ♥ J ♦ AK8764 ♣ Q32	The opponents are silent. Partner bids first.
Board: 233 Dealer: S Vul: EW HCP: 16	AQ9842AQ6Q4Q6	East Bids 3♣ if possible. You bid first.
Board: 234 Dealer: N Vul: Both HCP: 9	★ K105★ KQ◆ 9832◆ J973	West Bids 2♠ if possible. Partner bids first.
Board: 235 Dealer: S Vul: EW HCP: 14	★ KQJ54★ KQ4◆ Q5◆ J42	The opponents are silent. You bid first.

Board: 231 Dealer: S Vul: None	North: ♠—	South: ♠ AQ543	West	North		1♠
North HCP: 10	♥ Q96	♥ KJ104	Pass	1NT ¹		2♥
South HCP: 15	♦ 943 ♣ AKJ8654	♦ KQ7 ♣ 7	Pass	3♣	AP	
Contract: 3♣ N	A THEODO	* /	1. forci	ng 1NT		
Board: 232	North:	South:	West	North	East	South
Dealer: N	AJ6	♦ Q98		1♥	Pass	1NT ¹
Vul: NS North HCP: 13	♥ K106532	♥ J	Pass	2♥	Pass	
South HCP: 12	♦ Q	◆ AK8764	AP			
Contract: 3♦ S	♣ K64	♣ Q32	1. forci	ng 1NT		
Board: 233	North:	South:	West	North	East	South
Dealer: S	1\\01\til. ♦ 53	• AQ9842				1♠
Vul: EW North HCP: 10	♥ K82	♥ AQ6	Pass	1NT ¹	3♣	3♠
South HCP: 16	♦ AK932	• Q4	Pass	4♠	AP	
Contract: 4♠ S	♣ 542	♣ Q6	1. forci	ng 1NT		
Board: 234	North:	South:	West	North	East	South
Dealer: N	★ 82	★ K105		1♥	Pass	1NT ¹
Vul: Both North HCP: 14	▼ AJ10986	♥ KQ	2♠	3♥	Pass	4♥
South HCP: 9	♦ AQ	♦ 9832 • 1973	AP			
Contract: 4♥ N	♣ K84	♣ J973	1. forci	ng 1NT		
Board: 235	North:	South	West	North	East	South
Dealer: S	Norun: ♠ 7	South: ♠ KQJ54	,, 050	1,5141		1 ♠
Vul: EW	▼ AJ1076	♥ KQ4	Pass	1NT ¹	Pass	
North HCP: 10 South HCP: 14	◆ AJ72	◆ Q5	Pass	2♠	AP	
Contract: 2♠ S	♣ 1095	♣ J42	1. forci	ng 1NT		

Board: 236 Dealer: N Vul: Both HCP: 12		The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: None HCP: 11	♣ J64♥ A42♦ KQ106♣ J73	The opponents are silent. Partner bids first.
Board: 238 Dealer: N Vul: EW HCP: 14	★ AQJ54♥ J3◆ K108◆ K72	The opponents are silent. You bid first.
Board: 239 Dealer: S Vul: Both HCP: 11	♣ QJ4♥ Q103◆ 1053♣ AQ104	The opponents are silent. Partner bids first.
Board: 240 Dealer: N Vul: None HCP: 14	AJ1084₹ 7★ K84AQ62	The opponents are silent. You bid first.

Board: 236 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3♣ S	North: ♣ J10432 ♥ AK42 • 1092 ♣ A	South: ♠ 65 ♥ 9 • QJ3 ♣ KQJ10853	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♣ AP 1. forcing 1NT
Board: 237 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♥ S	North: ▲ J64 ♥ A42 ♦ KQ106 ♣ J73	South:	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 238 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 3 N	North: ♠ AQJ54 ♥ J3 ♠ K108 ♣ K72	South: ♠ 6 ♥ 97 ♦ J9763 ♠ AQ1054	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT
Board: 239 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♥ S	North: ♠ QJ4 ♥ Q103 ♠ 1053 ♣ AQ104	South: ◆ 97 ▼ AK965 ◆ KQJ98 ◆ 9	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 240 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 24 N	North: ♠ AJ1084 ♥ 7 ♠ K84 ♣ AQ62	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ AP 1. forcing 1NT

Forcing NT (Leveled)

Vul: EW → J9763 HCP: 7 → AQ1054 Partner bids first.

Board: 239 ◆ 97
Dealer: S ▼ AK965 The opponents are silent.

Vul: None → J52 HCP: 7 → K1094 Partner bids first.

Board: 236 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3♣ S	North: ♣ J10432 ♥ AK42 • 1092 ♣ A	South: ♠ 65 ♥ 9 • QJ3 ♣ KQJ10853	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♣ AP 1. forcing 1NT
Board: 237 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♥ S	North: ▲ J64 ♥ A42 ♦ KQ106 ♣ J73	South:	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 238 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 3 N	North: ♠ AQJ54 ♥ J3 ♠ K108 ♣ K72	South: ♠ 6 ♥ 97 ♦ J9763 ♠ AQ1054	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT
Board: 239 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♥ S	North: ♠ QJ4 ♥ Q103 ♠ 1053 ♣ AQ104	South: ◆ 97 ▼ AK965 ◆ KQJ98 ◆ 9	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 3♥ Pass 4♥ AP 1. forcing 1NT
Board: 240 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 24 N	North: ♠ AJ1084 ♥ 7 ♠ K84 ♣ AQ62	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ AP 1. forcing 1NT

Board: 241 Dealer: S Vul: NS HCP: 8	42✓ Q10842✓ AQ872✓ 10	The opponents are silent. Partner bids first.
Board: 242 Dealer: N Vul: Both HCP: 15	♦ Q8 ♥ AQ8654 ♦ AK432 ♣ —	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: None HCP: 9	♣ AJ♥ 95◆ 8643♣ A9873	The opponents are silent. Partner bids first.
Board: 244 Dealer: N Vul: EW HCP: 12	▲ AJ852♥ KQJ◆ J543◆ 5	The opponents are silent. You bid first.
Board: 245 Dealer: S Vul: None HCP: 11	★ A8▼ K8◆ J10643◆ K1042	The opponents are silent. Partner bids first.

Board: 241 Dealer: S Vul: NS	North: ♠ 42	South: ♠ AKQ98	West	North	East	South 1♠
North HCP: 8	♥ Q10842	♥ 53	Pass	1NT ¹	Pass	2♣
South HCP: 12	◆ AQ872	♦ 6 • O 1054	Pass	2 ♦	AP	
Contract: 2♦ N	♣ 10	♣ QJ854	1. forci	ng 1NT		
Board: 242	North:	South:	West	North	East	South
Dealer: N	♦ Q8	♠ AK7		1♥	Pass	1NT ¹
Vul: Both North HCP: 15	♥ AQ8654	v 2	Pass	2•	Pass	3NT
South HCP: 12	◆ AK432	◆ Q8765	Pass	4 ♥	AP	
Contract: 4♥ N	* —	♣ K1083	1. forci	ng 1NT		
Board: 243 Dealer: S	North: ♠ AJ	South: ♠ KQ1074	West	North	East	South 1♠
Vul: None	♥ 95	♥ KQ	Pass	1NT ¹	Pass	2♣
North HCP: 9 South HCP: 14	♦ 8643	♦ J	Pass	3♣	AP	
Contract: 3♣ S	♣ A9873	♣ QJ654	1. forci	ng 1NT		
Board: 244	North:	South:	West	North	East	South
Dealer: N	♣ AJ852	& KQ		1♠	Pass	1NT ¹
Vul: EW North HCP: 12	♥ KQJ	v 10987	Pass	2 ♦	Pass	2NT
South HCP: 11	♦ J543	♦ K10	AP			
Contract: 2N S	♣ 5	♣ K10742	1. forci	ng 1NT		
Board: 245	Nouth	Courte	West	North	Fast	South
Dealer: S	North: ♠ A8	South: ♠ KQJ9	,, 050	1,5141		1
Vul: None	♥ K8	♥ AQ1032	Pass	1NT ¹	Pass	
North HCP: 11 South HCP: 19	♦ J10643	♦ K75	Pass	3NT	AP	
Contract: 3N N	♣ K1042	♣ A	1. forci	ng 1NT		

Board: 241 Dealer: S Vul: NS HCP: 12	★ AKQ98▼ 53◆ 6◆ QJ854	The opponents are silent. You bid first.
Board: 242 Dealer: N Vul: Both HCP: 12	♠ AK7♥ 2♦ Q8765♠ K1083	The opponents are silent. Partner bids first.
Board: 243 Dealer: S Vul: None HCP: 14	★ KQ1074★ KQ◆ J◆ QJ654	The opponents are silent. You bid first.
Board: 244 Dealer: N Vul: EW HCP: 11	★ KQ ♥ 10987 ♦ K10	The opponents are silent. Partner bids first.
Board: 245 Dealer: S Vul: None HCP: 19	★ KQJ9▼ AQ1032◆ K75♣ A	The opponents are silent. You bid first.

Board: 241 Dealer: S Vul: NS	North: ♠ 42	South: ♠ AKQ98	West	North	East	South 1♠
North HCP: 8	♥ Q10842	♥ 53	Pass	1NT ¹	Pass	2♣
South HCP: 12	◆ AQ872	♦ 6 • O 1054	Pass	2 ♦	AP	
Contract: 2♦ N	♣ 10	♣ QJ854	1. forci	ng 1NT		
Board: 242	North:	South:	West	North	East	South
Dealer: N	♦ Q8	♠ AK7		1♥	Pass	1NT ¹
Vul: Both North HCP: 15	♥ AQ8654	v 2	Pass	2•	Pass	3NT
South HCP: 12	◆ AK432	◆ Q8765	Pass	4 ♥	AP	
Contract: 4♥ N	* —	♣ K1083	1. forci	ng 1NT		
Board: 243 Dealer: S	North: ♠ AJ	South: ♠ KQ1074	West	North	East	South 1♠
Vul: None	♥ 95	♥ KQ	Pass	1NT ¹	Pass	2♣
North HCP: 9 South HCP: 14	♦ 8643	♦ J	Pass	3♣	AP	
Contract: 3♣ S	♣ A9873	♣ QJ654	1. forci	ng 1NT		
Board: 244	North:	South:	West	North	East	South
Dealer: N	♣ AJ852	& KQ		1♠	Pass	1NT ¹
Vul: EW North HCP: 12	♥ KQJ	v 10987	Pass	2 ♦	Pass	2NT
South HCP: 11	♦ J543	♦ K10	AP			
Contract: 2N S	♣ 5	♣ K10742	1. forci	ng 1NT		
Board: 245	Nouth	Courte	West	North	Fast	South
Dealer: S	North: ♠ A8	South: ♠ KQJ9	,, 050	1,5141		1
Vul: None	♥ K8	♥ AQ1032	Pass	1NT ¹	Pass	
North HCP: 11 South HCP: 19	♦ J10643	♦ K75	Pass	3NT	AP	
Contract: 3N N	♣ K1042	♣ A	1. forci	ng 1NT		

Board: 246 Dealer: N Vul: NS HCP: 16	AJ8742✓ Q82AKQ9	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: EW HCP: 11	★85★K32→J76★AK976	The opponents are silent. Partner bids first.
Board: 248 Dealer: N Vul: Both HCP: 15	★ A86▼ AKQ1092◆ Q873★ —	The opponents are silent. You bid first.
Board: 249 Dealer: S Vul: NS HCP: 10	♣ 72♥ Q2◆ QJ654♣ AJ93	The opponents are silent. Partner bids first.
Board: 250 Dealer: N Vul: EW HCP: 17	AQJ954♥ Q83★ KJ2A	West Bids 2♥ if possible. You bid first.

Board: 246 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 5♠ N	North: ♠ AJ8742 ♥ Q82 ♠ AK ♠ Q9	South: ♠ KQ3 ♥ A643 ♠ Q975 ♣ 76	Pass Pass AP 1. forcin 2. Black	North 1♠ 3♠ 5♥³ ng 1NT kwood 0 /5 or 5/5	Pass Pass Pass	1NT ¹ 4NT ² 5♠
Board: 247 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North: ♠ 85 ♥ K32 ♦ J76 ♣ AK976	South: ♠ AQJ10732 ♥ 4 ♠ A3 ♣ Q82	Pass Pass	North 1NT ¹ 4♠ ng 1NT	Pass AP	1♠
Board: 248 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 4 N	North: ♠ A86 ♥ AKQ1092 ♠ Q873 ♣ —	South:	Pass Pass AP	North 1♥ 2♦ 3♥ ng 1NT	Pass Pass Pass	1NT ¹ 3♣
Board: 249 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ S	North: ♠ 72 ♥ Q2 • QJ654 ♣ AJ93	South: ♠ KQJ98 ♥ A643 ♠ A ♣ 1074	Pass Pass	North 1NT ¹ 2♠ ng 1NT	Pass AP	1♠
Board: 250 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 3♠ N	North: ♠ AQJ954 ♥ Q83 ♠ KJ2 ♠ A	South: ♠ 63 ♥ J2 ♠ A875 ♠ Q9872	2♥	North 1♠ 3♠ ng 1NT	Pass AP	South 1NT ¹

Board: 246 Dealer: N Vul: NS HCP: 11	★ KQ3★ A643◆ Q975★ 76	The opponents are silent. Partner bids first.
Board: 247 Dealer: S Vul: EW HCP: 13	AQJ10732✓ 4A3Q82	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: Both HCP: 7	42431042AK9874	The opponents are silent. Partner bids first.
Board: 249 Dealer: S Vul: NS HCP: 14	★ KQJ98★ A643★ A★ 1074	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: EW HCP: 7	♠ 63♥ J2♠ A875♠ Q9872	West Bids 2♥ if possible. Partner bids first.

Board: 246 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 5♠ N	North: ♠ AJ8742 ♥ Q82 ♠ AK ♠ Q9	South: ♠ KQ3 ♥ A643 ♠ Q975 ♣ 76	Pass Pass AP 1. forcin 2. Black	North 1♠ 3♠ 5♥³ ng 1NT kwood 0 /5 or 5/5	Pass Pass Pass	1NT ¹ 4NT ² 5♠
Board: 247 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North: ♠ 85 ♥ K32 ♦ J76 ♣ AK976	South: ♠ AQJ10732 ♥ 4 ♠ A3 ♣ Q82	Pass Pass	North 1NT ¹ 4♠ ng 1NT	Pass AP	1♠
Board: 248 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 4 N	North: ♠ A86 ♥ AKQ1092 ♠ Q873 ♣ —	South:	Pass Pass AP	North 1♥ 2♦ 3♥ ng 1NT	Pass Pass Pass	1NT ¹ 3♣
Board: 249 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ S	North: ♠ 72 ♥ Q2 • QJ654 ♣ AJ93	South: ♠ KQJ98 ♥ A643 ♠ A ♣ 1074	Pass Pass	North 1NT ¹ 2♠ ng 1NT	Pass AP	1♠
Board: 250 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 3♠ N	North: ♠ AQJ954 ♥ Q83 ♠ KJ2 ♠ A	South: ♠ 63 ♥ J2 ♠ A875 ♠ Q9872	2♥	North 1♠ 3♠ ng 1NT	Pass AP	South 1NT ¹

Board: 251 Dealer: S Vul: Both HCP: 8	★ 86♥ AJ962◆ J986◆ Q4	The opponents are silent. Partner bids first.
Board: 252 Dealer: N Vul: None HCP: 14	★862✓ AK982◆ AK32◆ 5	The opponents are silent. You bid first.
Board: 253 Dealer: S Vul: None HCP: 7	4✓ J62✓ 9752✓ KQJ76	The opponents are silent. Partner bids first.
Board: 254 Dealer: N Vul: NS HCP: 13	★ AKQ1075♥ 972◆ 2◆ KJ4	The opponents are silent. You bid first.
Board: 255 Dealer: S Vul: Both HCP: 11	♦ Q9 ♥ K1063 ♦ K72 ♣ K876	The opponents are silent. Partner bids first.

Board: 251 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2♠ S	North: ♣ 86 ♥ AJ962 • J986 ♣ Q4	South: ♠ AQ942 ♥ K84 ♠ 7 ♠ AK87	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 252 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North: ♠ 862 ♥ AK982 ♠ AK32 ♣ 5	South: ♠ Q7 ♥ 103 ♦ J10874 ♠ AKQ2	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 253 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2♥ S	North: ♣ 4 ♥ J62 ♦ 9752 ♣ KQJ76	South: ♠ AKJ865 ♥ AQ987 ♠ Q3 ♣ —	West North East South 1♠ Pass 1NT¹ Pass 2♥ AP 1. forcing 1NT
Board: 254 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N S	North: ♠ AKQ1075 ♥ 972 ♠ 2 ♣ KJ4	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3NT AP 1. forcing 1NT
Board: 255 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♠ S	North: ♠ Q9 ♥ K1063 ♠ K72 ♠ K876	South: ♠ AKJ1086 ♥ 95 ♠ 85 ♣ A93	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 4♠ AP 1. forcing 1NT

Board: 251 Dealer: S Vul: Both HCP: 16 AK87 Board: 252 Dealer: N Vul: None HCP: 12 AKQ987 Board: 253 Dealer: S Val: None HCP: 16 AKJ865 Dealer: S Vul: None Vul: None AKJ865 Dealer: S Vul: None HCP: 16 AKJ865 Dealer: S Val: None AG3 HCP: 16 AG543 HCP: 12 AG108 Board: 255 Dealer: N Vul: NS A6543 HCP: 12 AG108 Board: 255 Dealer: S Val: NS Vul: NS Vul: NS A6543 HCP: 12 AQ108 Board: 255 Dealer: S Val: NS AG543 HCP: 12 AG108 Board: 255 Dealer: S Vul: NS AG543 HCP: 12 AG108 The opponents are silent. Partner bids first. The opponents are silent. Partner bids first. Partner bids first. The opponents are silent. Partner bids first. Partner bids first.			
Dealer: N Vul: None HCP: 12 AKQ2 Partner bids first. Board: 253 Dealer: S Vul: None HCP: 16 AKJ865 Vul: None HCP: 16 Board: 254 Dealer: N Vul: NS HCP: 16 AKJ1086 Partner bids first. The opponents are silent. You bid first. The opponents are silent. You bid first. Partner bids first. The opponents are silent. You bid first. You bid first.	Dealer: S Vul: Both	♥ K84 • 7	
Dealer: S Vul: None HCP: 16 Q3 You bid first. Board: 254 Dealer: N Vul: NS Vul: NS HCP: 12 Partner bids first. Partner bids first. Board: 255 Dealer: S Vul: Both Partner bids first. The opponents are silent. You bid first. You bid first. You bid first.	Dealer: N Vul: None	♥ 103 ♦ J10874	
Dealer: N Vul: NS HCP: 12 AQ105 A6543 HCP: 12 AQ108 Partner bids first. Partner bids first. The opponents are silent. Partner bids first. The opponents are silent. Partner bids first. You bid first	Dealer: S Vul: None	♥ AQ987 ♦ Q3	
Dealer: S \checkmark 95 Vul: Both \checkmark 85 The opponents are silent. You bid first	Dealer: N Vul: NS	♥ Q105 ♦ A6543	
	Dealer: S Vul: Both	♥ 95 ♦ 85	

Board: 251 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2♠ S	North: ♣ 86 ♥ AJ962 • J986 ♣ Q4	South: ♠ AQ942 ♥ K84 ♠ 7 ♠ AK87	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 252 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North: ♠ 862 ♥ AK982 ♠ AK32 ♣ 5	South: ♠ Q7 ♥ 103 ♦ J10874 ♠ AKQ2	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 253 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2♥ S	North: ♣ 4 ♥ J62 ♦ 9752 ♣ KQJ76	South: ♠ AKJ865 ♥ AQ987 ♠ Q3 ♣ —	West North East South 1♠ Pass 1NT¹ Pass 2♥ AP 1. forcing 1NT
Board: 254 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N S	North: ♠ AKQ1075 ♥ 972 ♠ 2 ♣ KJ4	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3NT AP 1. forcing 1NT
Board: 255 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♠ S	North: ♠ Q9 ♥ K1063 ♠ K72 ♠ K876	South: ♠ AKJ1086 ♥ 95 ♠ 85 ♣ A93	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 4♠ AP 1. forcing 1NT

Board: 256 Dealer: N Vul: NS HCP: 15	★ A1093▼ AJ832◆ A87♠ Q	The opponents are silent. You bid first.
Board: 257 Dealer: S Vul: EW HCP: 12	♣ 76♥ 9◆ AK942♣ KQ643	The opponents are silent. Partner bids first.
Board: 258 Dealer: N Vul: None HCP: 16	★ AK10652▼ A94◆ J42♣ A	West Bids 3♣ if possible. You bid first.
Board: 259 Dealer: S Vul: NS HCP: 10	★ 532♥ KJ◆ QJ2◆ K8742	The opponents are silent. Partner bids first.
Board: 260 Dealer: N Vul: EW HCP: 12		The opponents are silent. You bid first.

Board: 256 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N S	North: ♠ A1093 ♥ AJ832 ♠ A87 ♠ Q	South:	Pass Pass AP	North 1♥ 2♦ 3♠ ng 1NT	Pass Pass Pass	1NT ¹
Board: 257 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 4 S	North: ♣ 76 ♥ 9 ♠ AK942 ♣ KQ643	South: ♠ KQ93 ♥ AKQ1064 ♠ 6 ♣ A5	Pass Pass AP	North 1NT ¹ 3NT ng 1NT	Pass Pass	1 ♥ 2♠
Board: 258 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4 N	North: ◆ AK10652 ▼ A94 ◆ J42 ◆ A	South: ♠ Q9 ♥ 10762 ♠ AQ7 ♣ Q942	3♣ AP	North 1♠ 3♠ ng 1NT	Pass Pass	1NT ¹
Board: 259 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 3 S	North:	South: ♣ J107 ✔ AQ10985 ♣ 84 ♣ AJ	Pass Pass	North 1NT¹ 3♥ ng 1NT		1♥
Board: 260 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ N	North: ♣ J10863 ♥ 7 ♦ Q9 ♣ AKQ74	South: ♠ K ♥ J8643 ♠ A874 ♣ 1032	Pass AP	North 1♣ 2♣ ng 1NT	Pass Pass	1NT ¹

Forcing NT (Leveled)

Vul: EW

HCP: 8

♦ A874

♣ 1032

Board: 256 Dealer: N Vul: NS HCP: 10	★ 54★ K7★ K10953★ KJ107	The opponents are silent. Partner bids first.
Board: 257 Dealer: S Vul: EW HCP: 18	★ KQ93▼ AKQ1064♦ 6♣ A5	The opponents are silent. You bid first.
Board: 258 Dealer: N Vul: None HCP: 10	♣ Q9▼ 10762◆ AQ7♣ Q942	West Bids 3♣ if possible. Partner bids first.
Board: 259 Dealer: S Vul: NS HCP: 12	♣ J107♥ AQ10985♦ 84♣ AJ	The opponents are silent. You bid first.
Board: 260 Dealer: N	♠ K ♥ J8643	The opponents are silent.

Partner bids first.

Board: 256 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N S	North: ♠ A1093 ♥ AJ832 ♠ A87 ♠ Q	South:	Pass Pass AP	North 1♥ 2♦ 3♠ ng 1NT	Pass Pass Pass	1NT ¹
Board: 257 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 4 S	North: ♣ 76 ♥ 9 ♠ AK942 ♣ KQ643	South: ♠ KQ93 ♥ AKQ1064 ♠ 6 ♣ A5	Pass Pass AP	North 1NT ¹ 3NT ng 1NT	Pass Pass	1 ♥ 2♠
Board: 258 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4 N	North: ◆ AK10652 ▼ A94 ◆ J42 ◆ A	South: ♠ Q9 ♥ 10762 ♠ AQ7 ♣ Q942	3♣ AP	North 1♠ 3♠ ng 1NT	Pass Pass	1NT ¹
Board: 259 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 3 S	North:	South: ♣ J107 ✔ AQ10985 ♣ 84 ♣ AJ	Pass Pass	North 1NT¹ 3♥ ng 1NT		1♥
Board: 260 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ N	North: ♣ J10863 ♥ 7 ♦ Q9 ♣ AKQ74	South: ♠ K ♥ J8643 ♠ A874 ♣ 1032	Pass AP	North 1♣ 2♣ ng 1NT	Pass Pass	1NT ¹

Board: 261 Dealer: S Vul: Both HCP: 8	▶ J6♥ AQJ32◆ 986◆ 865	East Bids 2♦ if possible. Partner bids first.
Board: 262 Dealer: N Vul: NS HCP: 12	♣ QJ1096♥ AJ9862♦ 7♣ A	The opponents are silent. You bid first.
Board: 263 Dealer: S Vul: None HCP: 8	♣85♥QJ1062←♣AJ10653	The opponents are silent. Partner bids first.
Board: 264 Dealer: N Vul: EW HCP: 17	AQJ73✓ A4A8♣ Q1074	The opponents are silent. You bid first.
Board: 265 Dealer: S Vul: NS HCP: 7	♣ 3	The opponents are silent. Partner bids first.

Board: 261 Dealer: S	North:	South:		North		1♠
Vul: Both North HCP: 8	♠ J6 ♥ AQJ32	♠ AKQ95 ♥ 87		$1NT^{1}$ $3 • ^{2}$	2♦ Pass	3♣ 4♣
South HCP: 17	♦ 986 ♣ 865	♦ 7 ♣ AKJ97	Pass	4 ♠	AP	
Contract: 4♠ S				ng 1NT gth cue		
Board: 262 Dealer: N Vul: NS	North: ♠ QJ1096	South: ♠ K43	West	North 1♥	East Pass	South
North HCP: 12 South HCP: 7 Contract: 2♥ N	✓ AJ9862✓ 7✓ A	♥ — ♦ KJ10643 ♣ 7642	Pass 1. forci	2♥	AP	1111
Board: 263	North:	South:	West	North	East	
Dealer: S Vul: None	♦ 85	♠ AKQ973 ♥ A98	Pass	1NT ¹	Pass	1 ♠ 2 ♠
North HCP: 8 South HCP: 14	♥ QJ1062 ♦—	♦ J102	Pass AP	3♠	Pass	4♠
Contract: 4♠ S	♣ AJ10653	♣ 7		ng 1NT		
Board: 264 Dealer: N	North:	South:	West	North	East	South
Vul: EW	♠ AQJ73 ♥ A4	★ 106 ♥ 982	7	1 ♠		1NT ¹
North HCP: 17 South HCP: 8 Contract: 2N S	◆ A8 ◆ Q1074	◆ KJ1042 ◆ A53		2NT ng 1NT		
Board: 265 Dealer: S	North:	South:	West	North	East	
Vul: NS	♠ 3 ♥ AJ106	♠ AKQ1085 ♥ Q854	Pass	1NT ¹	Pass	1 ♠ 2 ♥
North HCP: 7 South HCP: 15	◆ Q1093	◆ A6	AP			-
Contract: 2♥ S	♣ 6532	♣ 7	1. forci	ng 1NT		

Forcing NT (Leveled)

HCP: 15

♣ 7

Board: 261 Dealer: S Vul: Both HCP: 17	★ AKQ95♥ 87♦ 7★ AKJ97	East Bids 2♦ if possible. You bid first.
Board: 262 Dealer: N Vul: NS HCP: 7	★ K43 ∨ — ♦ KJ10643 ♣ 7642	The opponents are silent. Partner bids first.
Board: 263 Dealer: S Vul: None HCP: 14	★ AKQ973▼ A98◆ J102◆ 7	The opponents are silent. You bid first.
Board: 264 Dealer: N Vul: EW HCP: 8	106♥ 982★ KJ1042♣ A53	The opponents are silent. Partner bids first.
Board: 265 Dealer: S Vul: NS	AKQ1085♥ Q854A67	The opponents are silent. You bid first.

Board: 261 Dealer: S	North:	South:		North		1♠
Vul: Both North HCP: 8	♠ J6 ♥ AQJ32	♠ AKQ95 ♥ 87		$1NT^1$ $3 • ^2$	2♦ Pass	3♣ 4♣
South HCP: 17	♦ 986 ♣ 865	♦ 7 ♣ AKJ97	Pass	4 ♠	AP	
Contract: 4♠ S				ng 1NT gth cue		
Board: 262 Dealer: N Vul: NS	North: ♠ QJ1096	South: ♠ K43	West	North 1♥	East Pass	South
North HCP: 12 South HCP: 7 Contract: 2♥ N	✓ AJ9862✓ 7✓ A	♥ — ♦ KJ10643 ♣ 7642	Pass 1. forci	2♥	AP	1111
Board: 263	North:	South:	West	North	East	
Dealer: S Vul: None	♦ 85	♠ AKQ973 ♥ A98	Pass	1NT ¹	Pass	1 ♠ 2 ♠
North HCP: 8 South HCP: 14	♥ QJ1062 ♦—	♦ J102	Pass AP	3♠	Pass	4♠
Contract: 4♠ S	♣ AJ10653	♣ 7		ng 1NT		
Board: 264 Dealer: N	North:	South:	West	North	East	South
Vul: EW	♠ AQJ73 ♥ A4	★ 106 ♥ 982	7	1 ♠		1NT ¹
North HCP: 17 South HCP: 8 Contract: 2N S	◆ A8 ◆ Q1074	◆ KJ1042 ◆ A53		2NT ng 1NT		
Board: 265 Dealer: S	North:	South:	West	North	East	
Vul: NS	♠ 3 ♥ AJ106	♠ AKQ1085 ♥ Q854	Pass	1NT ¹	Pass	1 ♠ 2 ♥
North HCP: 7 South HCP: 15	◆ Q1093	◆ A6	AP			-
Contract: 2♥ S	♣ 6532	♣ 7	1. forci	ng 1NT		

Forcing NT (Leveled)

Board: 267 ♠ 8
Dealer: S ▼ KJ82

The opponents are silent.

Vul: EW ♦ K1074

You bid first.

HCP: 16 ♣ A10

Board: 269 ♠ A42 The opponents are silent.

Board: 270
Dealer: N

★ K3
★ AKQ109873

The opponents are silent.

Vul: EW ←— HCP: 15 ♠ K96 You bid first.

Board: 266 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4♠ N	North: ♠ AKQ543 ♠ AK43 ♠ 6 ♠ 106	South:	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 2NT Pass 4♠ AP 1. forcing 1NT
Board: 267 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2♠ S	North: ♠ 8 ♥ KJ82 ♠ K1092 ♠ KJ64	South: ♠ QJ10542 ♥ 3 ♠ QJ6 ♠ AQ8	West North East South 1♣ Pass 1NT¹ Pass 2♠ AP 1. forcing 1NT
Board: 268 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 4 S	North: ♠ AJ1092 ♥ KJ ♠ K1074 ♣ A10	South:	West North East South 1♠ Pass 1NT¹ Pass 2NT Pass 4♥ AP 1. forcing 1NT
Board: 269 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 3N N	North: ♠ A42 ♥ 103 ♠ A732 ♣ QJ76	South: ♠ K76 ♥ KQJ82 ♠ KQJ9 ♣ A	West North East South 1♥ Pass 1NT¹ Pass 3NT AP 1. forcing 1NT
Board: 270 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 \(\mathbf{N} \) N	North: ♠ K3 ♥ AKQ109873 • — ♣ K96	South: ♠ Q6 ♥ — ♠ AQJ109642 ♣ J73	West North East South 1♥ Pass 1NT¹ Pass 4♥ AP 1. forcing 1NT

Forcing NT (Leveled)

Board: 266 ♠ — The opponents are silent. Dealer: N **975**

Vul: None ♦ AJ104 Partner bids first. HCP: 11 ♣ AQ9842

Board: 267 **♦** QJ10542 The opponents are silent. Dealer: S **¥** 3

Vul: NS **♦** QJ6 You bid first. ♣ AQ8 HCP: 12

Board: 268 **♦** 5 The opponents are silent. Dealer: N ♥ Q108754

Vul: EW **♦** J93 Partner bids first. HCP: 6 **♣** K93

Board: 269 **★** K76 The opponents are silent.

Dealer: S **♥** KQJ82 Vul: None ♦ KQJ9

You bid first. HCP: 19 **♣** A

Board: 270 **♦** Q6 The opponents are silent. Dealer: N **Y** ____

Vul: EW ◆ AQJ109642 Partner bids first.

♣ J73 HCP: 10

Board: 266 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4♠ N	North: ♠ AKQ543 ♠ AK43 ♠ 6 ♠ 106	South:	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 2NT Pass 4♠ AP 1. forcing 1NT
Board: 267 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2♠ S	North: ♠ 8 ♥ KJ82 ♠ K1092 ♠ KJ64	South: ♠ QJ10542 ♥ 3 ♠ QJ6 ♠ AQ8	West North East South 1♣ Pass 1NT¹ Pass 2♠ AP 1. forcing 1NT
Board: 268 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 4 S	North: ♠ AJ1092 ♥ KJ ♠ K1074 ♣ A10	South:	West North East South 1♠ Pass 1NT¹ Pass 2NT Pass 4♥ AP 1. forcing 1NT
Board: 269 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 3N N	North: ♠ A42 ♥ 103 ♠ A732 ♣ QJ76	South: ♠ K76 ♥ KQJ82 ♠ KQJ9 ♣ A	West North East South 1♥ Pass 1NT¹ Pass 3NT AP 1. forcing 1NT
Board: 270 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 \(\mathbf{N} \) N	North: ♠ K3 ♥ AKQ109873 • — ♣ K96	South: ♠ Q6 ♥ — ♠ AQJ109642 ♣ J73	West North East South 1♥ Pass 1NT¹ Pass 4♥ AP 1. forcing 1NT

Forcing NT (Leveled)

Board: 271 ♠ K9
Dealer: S ▼ AQJ109432 The opponents are silent.

Vul: Both HCP: 11 ♣ 92 Partner bids first.

Board: 273 ♠ A95
Dealer: S ▼ 5 The opponents are silent.

Board: 275 ♠ KQ7
Dealer: S ▼ 863

East Bids 2♣ if possible.

Board: 271 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4 \(\mathbb{N} \) N	North: ♠ K9 ▼ AQJ109432 ♦ J ♣ 92	South: ♠ AJ642 ♥ K7 ♠ A9 ♠ KQ104	West North East South 1♣ Pass 1NT¹ Pass 3♣ Pass 4♥ AP 1. forcing 1NT
Board: 272 Dealer: N Vul: NS North HCP: 19 South HCP: 11 Contract: 3N S	North: ♠ AK4 ♥ AQ1082 ♠ K106 ♠ K6	South: ♠ 763 ♥ KJ ♦ QJ5 ♣ A10985	West North East South 1 Pass 1NT¹ Pass 3NT AP 1. forcing 1NT
Board: 273 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3N N	North: ♠ A95 ♥ 5 ♠ K96542 ♣ KJ8	South: ♠ KQ ♥ QJ1086 ♦ J ♣ A10654	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 3♦ Pass 3NT AP 1. forcing 1NT
Board: 274 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N S	North: ♠ AQJ92 ♥ A3 ♠ 74 ♣ K654	South: ◆ 84 ▼ QJ96 ◆ AQJ10 ◆ J102	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 275 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ S	North: ♠ KQ7 ♥ 863 ♠ A75 ♠ QJ95	South:	West North East South 1♣ Pass 1NT¹ 2♣ Pass Pass 3♠ Pass 4♠ AP 1. forcing 1NT

Board: 271 Dealer: S Vul: Both HCP: 17	▲ AJ642♥ K7◆ A9▲ KQ104	The opponents are silent. You bid first.
Board: 272 Dealer: N Vul: NS HCP: 11	★ 763★ KJ◆ QJ5★ A10985	The opponents are silent. Partner bids first.
Board: 273 Dealer: S Vul: EW HCP: 13	♦ KQ ♥ QJ1086 ♦ J ♣ A10654	The opponents are silent. You bid first.
Board: 274 Dealer: N Vul: Both HCP: 11	★84♥QJ96★AQJ10★J102	The opponents are silent. Partner bids first.
Board: 275 Dealer: S Vul: None HCP: 12		East Bids 2♣ if possible. You bid first.

Board: 271 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4 \(\mathbb{N} \) N	North: ♠ K9 ▼ AQJ109432 ♦ J ♣ 92	South: ♠ AJ642 ♥ K7 ♠ A9 ♠ KQ104	West North East South 1♣ Pass 1NT¹ Pass 3♣ Pass 4♥ AP 1. forcing 1NT
Board: 272 Dealer: N Vul: NS North HCP: 19 South HCP: 11 Contract: 3N S	North: ♠ AK4 ♥ AQ1082 ♠ K106 ♠ K6	South: ♠ 763 ♥ KJ ♦ QJ5 ♣ A10985	West North East South 1 Pass 1NT¹ Pass 3NT AP 1. forcing 1NT
Board: 273 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3N N	North: ♠ A95 ♥ 5 ♠ K96542 ♣ KJ8	South: ♠ KQ ♥ QJ1086 ♦ J ♣ A10654	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 3♦ Pass 3NT AP 1. forcing 1NT
Board: 274 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N S	North: ♠ AQJ92 ♥ A3 ♠ 74 ♣ K654	South: ◆ 84 ▼ QJ96 ◆ AQJ10 ◆ J102	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 275 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ S	North: ♠ KQ7 ♥ 863 ♠ A75 ♠ QJ95	South:	West North East South 1♣ Pass 1NT¹ 2♣ Pass Pass 3♠ Pass 4♠ AP 1. forcing 1NT

Board: 276 Dealer: N	♦ AK632 ♥ AK2	The opponents are silent.
Vul: EW HCP: 19	◆ QJ4 ◆ Q10	You bid first.
Board: 277 Dealer: S	♦ Q93 ∀ K9653	The opponents are silent.
Vul: Both HCP: 10	◆ A98◆ J9	Partner bids first.
Board: 278 Dealer: N	♦ AJ987 ♥ AK62	The opponents are silent.
Vul: None HCP: 14	◆ 7 ◆ Q95	You bid first.
Board: 279 Dealer: S	♠ 10 ♥ J9	The opponents are silent.
Vul: NS HCP: 9	◆ Q10964 ◆ KQJ104	Partner bids first.
Board: 280 Dealer: N	♦ AKJ643 ♥ A94	The opponents are silent.
Vul: Both HCP: 19	◆ A4◆ QJ	You bid first.

Board: 276 Dealer: N Vul: EW North HCP: 19 South HCP: 9 Contract: 3N S	North: ♠ AK632 ♥ AK2 ♠ QJ4 ♠ Q10	South: ♣ J ♥ J85 ♦ 632 ♣ AK9832	West North East South 1♠ Pass 1NT¹ Pass 3NT AP 1. forcing 1NT
Board: 277 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 3♠ S	North: ♠ Q93 ♥ K9653 ♠ A98 ♣ J9	South: ♠ K10742 ♥ Q • 764 ♣ AK86	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT
Board: 278 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4♥ N	North: ♠ AJ987 ♥ AK62 ♠ 7 ♠ Q95	South: ♠ 106 ♥ QJ984 ♠ AKQ10 ♣ 64	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 4♥ AP 1. forcing 1NT
Board: 279 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4 S	North: ♠ 10 ♥ J9 ♠ Q10964 ♠ KQJ104	South: ♠ K4 ▼ AKQ7653 ♠ K7 ♣ 96	West North East South 1♥ Pass 1NT¹ Pass 4♥ AP 1. forcing 1NT
Board: 280 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 4♠ N	North: ♠ AKJ643 ♥ A94 ♠ A4 ♠ QJ	South:	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 4♠ AP 1. forcing 1NT

Forcing NT (Leveled)

HCP: 8

Board: 276 Dealer: N Vul: EW HCP: 9	↓ J↓ J85↓ 632♠ AK9832	The opponents are silent. Partner bids first.
Board: 277 Dealer: S Vul: Both HCP: 12	★K10742♥ Q◆ 764◆ AK86	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: None HCP: 12	106✓ QJ984AKQ1064	The opponents are silent. Partner bids first.
Board: 279 Dealer: S Vul: NS HCP: 15	★ K4★ AKQ7653★ K7★ 96	The opponents are silent. You bid first.
Board: 280 Dealer: N Vul: Both	♦ 85 ♥ K6 ♦ J10876	The opponents are silent.

♣ A1042

Partner bids first.

Board: 276 Dealer: N Vul: EW North HCP: 19 South HCP: 9 Contract: 3N S	North: ♠ AK632 ♥ AK2 ♠ QJ4 ♠ Q10	South: ♣ J ♥ J85 ♦ 632 ♣ AK9832	West North East South 1♠ Pass 1NT¹ Pass 3NT AP 1. forcing 1NT
Board: 277 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 3♠ S	North: ♠ Q93 ♥ K9653 ♠ A98 ♣ J9	South: ♠ K10742 ♥ Q • 764 ♣ AK86	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT
Board: 278 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4♥ N	North: ♠ AJ987 ♥ AK62 ♠ 7 ♠ Q95	South: ♠ 106 ♥ QJ984 ♠ AKQ10 ♣ 64	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 4♥ AP 1. forcing 1NT
Board: 279 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4 S	North: ♠ 10 ♥ J9 ♠ Q10964 ♠ KQJ104	South: ♠ K4 ▼ AKQ7653 ♠ K7 ♣ 96	West North East South 1♥ Pass 1NT¹ Pass 4♥ AP 1. forcing 1NT
Board: 280 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 4♠ N	North: ♠ AKJ643 ♥ A94 ♠ A4 ♠ QJ	South:	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 4♠ AP 1. forcing 1NT

Board: 281 Dealer: S Vul: None HCP: 10	♣ QJ7♥ 32◆ AQJ73♣ 972	The opponents are silent. Partner bids first.
Board: 282 Dealer: N Vul: NS HCP: 12	AQJ946954KQ85	The opponents are silent. You bid first.
Board: 283 Dealer: S Vul: None HCP: 11	♣87♥ KJ32◆Q1097♣ AJ10	The opponents are silent. Partner bids first.
Board: 284 Dealer: N Vul: NS HCP: 13	♣ J ♥ AKJ8643 ♦ Q75 ♣ Q9	West Bids 2♣ if possible. East Bids 4♣ if possible. You bid first.
Board: 285 Dealer: S Vul: EW HCP: 9	★ A4▼ K854◆ 109◆ Q6532	The opponents are silent. Partner bids first.

Board: 281 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3 S	North: ♠ QJ7 ▼ 32 ♠ AQJ73 ♣ 972	South: ♠ K105 ♥ A9654 ♠ K54 ♣ A4	West North East South 1♥ Pass 1NT¹ Pass 2◆ Pass 3♦ AP 1. forcing 1NT
Board: 282 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ N	North: ♠ AQJ94 ♥ 6 ♦ 954 ♣ KQ85	South: ♠ 873 ♥ Q982 ♠ AKQ ♠ 643	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 283 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♠ S	North: ♠ 87 ▼ KJ32 ◆ Q1097 ♣ AJ10	South: ♠ AQJ653 ♥ 109 ♠ AK ♣ 763	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 284 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4♥ N	North: ♣ J ♥ AKJ8643 ♠ Q75 ♣ Q9	South: ♠ AQ6 ♥ 952 ♠ AJ1032 ♣ 43	West North East South 1♥ Pass 1NT¹ 2♣ 2♥ 4♣ 4♥ AP 1. forcing 1NT
Board: 285 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2♠ S	North: ♠ A4 ♥ K854 ♦ 109 ♣ Q6532	South: ♠ KQ952 ♥ QJ10 ♠ Q64 ♣ K4	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT

Board: 281 Dealer: S Vul: None HCP: 14	★ K105▼ A9654◆ K54◆ A4	The opponents are silent. You bid first.
Board: 282 Dealer: N Vul: NS HCP: 11	★873♥ Q982◆ AKQ★ 643	The opponents are silent. Partner bids first.
Board: 283 Dealer: S Vul: None HCP: 14	AQJ653▼ 109AK♣ 763	The opponents are silent. You bid first.
Board: 284 Dealer: N Vul: NS HCP: 11	AQ6♥ 952AJ103243	West Bids 2♣ if possible. East Bids 4♣ if possible. Partner bids first.
Board: 285 Dealer: S Vul: EW HCP: 13	★ KQ952♥ QJ10◆ Q64◆ K4	The opponents are silent. You bid first.

Board: 281 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3 S	North: ♠ QJ7 ▼ 32 ♠ AQJ73 ♣ 972	South: ♠ K105 ♥ A9654 ♠ K54 ♣ A4	West North East South 1♥ Pass 1NT¹ Pass 2◆ Pass 3♦ AP 1. forcing 1NT
Board: 282 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ N	North: ♠ AQJ94 ♥ 6 ♦ 954 ♣ KQ85	South: ♠ 873 ♥ Q982 ♠ AKQ ♠ 643	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 283 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♠ S	North: ♠ 87 ▼ KJ32 ◆ Q1097 ♣ AJ10	South: ♠ AQJ653 ♥ 109 ♠ AK ♣ 763	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 284 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4♥ N	North: ♣ J ♥ AKJ8643 ♠ Q75 ♣ Q9	South: ♠ AQ6 ♥ 952 ♠ AJ1032 ♣ 43	West North East South 1♥ Pass 1NT¹ 2♣ 2♥ 4♣ 4♥ AP 1. forcing 1NT
Board: 285 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2♠ S	North: ♠ A4 ♥ K854 ♦ 109 ♣ Q6532	South: ♠ KQ952 ♥ QJ10 ♠ Q64 ♣ K4	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT

Board: 286 Dealer: N Vul: NS Vul: NS HCP: 16 Dealer: S Vul: EW Vul: EW Vul: EW Dealer: N Vul: EW N N N N N N N N N N N N N N N N N N N			
Dealer: S Vul: EW Vul: EW A63 HCP: 12 A764 Board: 288 Dealer: N Vul: EW VAQ8765 Vul: EW HCP: 13 Board: 289 Dealer: S Vul: Both Vul: Both HCP: 10 AXIO72 A764 Partner bids first. West Bids 2♠ if possible. You bid first. The opponents are silent. Partner bids first. Partner bids first. Partner bids first. Partner bids first.	Dealer: N Vul: NS	♥ K • AK	
Dealer: N Vul: EW HCP: 13 Board: 289 Dealer: S Vul: Both HCP: 10 Board: 290 Dealer: N Vul: Both	Dealer: S Vul: EW	▼ A1072 ◆ A63	
Dealer: S Vul: Both HCP: 10 Board: 290 Dealer: N Vul: Both	Dealer: N Vul: EW	♥ AQ8765 ♦ K42	-
Dealer: N	Dealer: S Vul: Both	♥ 92 • K1073	11
HCP: 14 ♣ 7	Dealer: N	♥ AKQ962	

Board: 286 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N S	North: ♠ QJ653 ♥ K ♠ AK ♠ QJ853	South:	Pass Pass	North 1♠ 2♠ 3NT ng 1NT	Pass	South 1NT ¹ 2NT
Board: 287 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N N	North: ♣ 74 ♥ A1072 ♦ A63 ♣ A764	South: ♠ AQJ32 ♥ J43 ♠ KJ ♣ 982	Pass Pass	North 1NT ¹ 3NT ng 1NT		South 1♣ 2♣
Board: 288 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4 N	North: ♠ K ♥ AQ8765 ♠ K42 ♣ J65	South:	2♠ AP	North 1♥ 3♥ ng 1NT		$1NT^1$
Board: 289 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 44 S	North: ♠ K5 ♥ 92 ♠ K1073 ♣ KJ1074	South: ♠ Q109732 ♥ AKQ104 ♦ J ♠ 8	Pass Pass Pass	North 1NT ¹ 2♠ 4♠ ng 1NT		1 ♠ 2♥
Board: 290 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 \(\mathbb{N} \) N	North: ♣ J74 ♥ AKQ962 ♠ A98 ♣ 7	South: ♠ Q6 ♥ 8 ♦ J106 ♣ AKJ6542	Pass Pass AP	North 1♥ 2♥ 3♥ ng 1NT		1NT ¹ 3♣

Board: 286 Dealer: N Vul: NS HCP: 11	42✓ AQJ76✓ J982✓ K4	The opponents are silent. Partner bids first.
Board: 287 Dealer: S Vul: EW HCP: 12	♠ AQJ32♥ J43♠ KJ♠ 982	The opponents are silent. You bid first.
Board: 288 Dealer: N Vul: EW HCP: 10	 ♣ J85 ♥ K92 ♦ Q10975 ♣ A3	West Bids 2♠ if possible. Partner bids first.
Board: 289 Dealer: S Vul: Both HCP: 12	◆ Q109732♥ AKQ104◆ J◆ 8	The opponents are silent. You bid first.
Board: 290 Dealer: N Vul: Both HCP: 11	♠ Q6♥ 8♦ J106♠ AKJ6542	The opponents are silent. Partner bids first.

Board: 286 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N S	North: ♠ QJ653 ♥ K ♠ AK ♠ QJ853	South:	Pass Pass	North 1♠ 2♠ 3NT ng 1NT	Pass	South 1NT ¹ 2NT
Board: 287 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N N	North: ♣ 74 ♥ A1072 ♦ A63 ♣ A764	South: ♠ AQJ32 ♥ J43 ♠ KJ ♣ 982	Pass Pass	North 1NT ¹ 3NT ng 1NT		South 1♣ 2♣
Board: 288 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4 N	North: ♠ K ♥ AQ8765 ♠ K42 ♣ J65	South:	2♠ AP	North 1♥ 3♥ ng 1NT		$1NT^1$
Board: 289 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 44 S	North: ♠ K5 ♥ 92 ♠ K1073 ♣ KJ1074	South: ♠ Q109732 ♥ AKQ104 ♦ J ♠ 8	Pass Pass Pass	North 1NT ¹ 2♠ 4♠ ng 1NT		1 ♠ 2♥
Board: 290 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 \(\mathbb{N} \) N	North: ♣ J74 ♥ AKQ962 ♠ A98 ♣ 7	South: ♠ Q6 ♥ 8 ♦ J106 ♣ AKJ6542	Pass Pass AP	North 1♥ 2♥ 3♥ ng 1NT		1NT ¹ 3♣

Board: 291 Dealer: S Vul: None HCP: 11	★ K6▼ KJ1082◆ J10◆ QJ93	The opponents are silent. Partner bids first.
Board: 292 Dealer: N Vul: EW HCP: 15	★ KJ8752★ AQ★ J9★ A92	West Bids 2♦ if possible. You bid first.
Board: 293 Dealer: S Vul: NS HCP: 7		The opponents are silent. Partner bids first.
Board: 294 Dealer: N Vul: EW HCP: 13	◆ 5432♥ AKQ964◆ 4◆ A5	The opponents are silent. You bid first.
Board: 295 Dealer: S Vul: EW HCP: 7	♠ 65♥ QJ9643♠ A94♠ 92	The opponents are silent. Partner bids first.

Board: 291 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N N	North: ♠ K6 ♥ KJ1082 • J10 ♣ QJ93	South: ♠ AJ975 ♥ 4 ♠ Q75 ♣ AK72	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 292 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 2♠ N	North: ♠ KJ8752 ♥ AQ ♦ J9 ♣ A92	South: ♣ — ▼ K10654 ◆ A108 ♣ 107643	West North East South 1♠ Pass 1NT¹ 2♠ 2♠ AP 1. forcing 1NT
Board: 293 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 2 \(\) N	North:	South: ♠ AJ1092 ♥ A76 ♠ A ♣ K1083	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 294 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2 N	North:	South: ♠ KJ6 ♥ 7 ♠ AJ8753 ♣ 762	West North East South 1♥ Pass 1NT¹ Pass 2♥ AP 1. forcing 1NT
Board: 295 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2 N	North:	South: ♠ KQJ104 ♥ 105 ♠ KJ8 ♣ Q43	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♥ AP 1. forcing 1NT

Board: 291 Dealer: S Vul: None HCP: 14	AJ975✓ 4Q75AK72	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: EW HCP: 7	◆— ▼ K10654 ◆ A108 • 107643	West Bids 2♦ if possible. Partner bids first.
Board: 293 Dealer: S Vul: NS HCP: 16	AJ1092✓ A76AK1083	The opponents are silent. You bid first.
Board: 294 Dealer: N Vul: EW HCP: 9	★ KJ6♥ 7◆ AJ8753◆ 762	The opponents are silent. Partner bids first.
Board: 295 Dealer: S Vul: EW HCP: 12	★ KQJ104▼ 105◆ KJ8◆ Q43	The opponents are silent. You bid first.

Board: 291 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N N	North: ♠ K6 ♥ KJ1082 • J10 ♣ QJ93	South: ♠ AJ975 ♥ 4 ♠ Q75 ♣ AK72	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 292 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 2♠ N	North: ♠ KJ8752 ♥ AQ ♦ J9 ♣ A92	South: ♣ — ▼ K10654 ◆ A108 ♣ 107643	West North East South 1♠ Pass 1NT¹ 2♠ 2♠ AP 1. forcing 1NT
Board: 293 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 2 \(\) N	North:	South: ♠ AJ1092 ♥ A76 ♠ A ♣ K1083	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♠ AP 1. forcing 1NT
Board: 294 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2 N	North:	South: ♠ KJ6 ♥ 7 ♠ AJ8753 ♣ 762	West North East South 1♥ Pass 1NT¹ Pass 2♥ AP 1. forcing 1NT
Board: 295 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2 N	North:	South: ♠ KQJ104 ♥ 105 ♠ KJ8 ♣ Q43	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2♥ AP 1. forcing 1NT

Board: 296 Dealer: N Vul: None HCP: 17	★ AKJ1086♥ 764★ A★ AJ8	The opponents are silent. You bid first.
Board: 297 Dealer: S Vul: EW HCP: 12	♣— ▼ KQJ54 ◆ QJ1083 ♣ K83	The opponents are silent. Partner bids first.
Board: 298 Dealer: N Vul: Both HCP: 12	★ 105▼ AKQJ10◆ Q1095★ 62	The opponents are silent. You bid first.
Board: 299 Dealer: S Vul: None HCP: 11	♦ 6 ♥ 63 ♦ K1042 ♣ AKJ852	The opponents are silent. Partner bids first.
Board: 300 Dealer: N Vul: Both HCP: 17	★ AKQ1054▼ A2◆ 7★ A743	The opponents are silent. You bid first.

Board: 296 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N S	North: ♠ AKJ1086 ♥ 764 ♠ A ♣ AJ8	South:	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 3NT AP 1. forcing 1NT
Board: 297 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4 S	North: ♣— ▼ KQJ54 • QJ1083 • K83	South: ♠ AQ642 ♥ 9762 ♠ A6 ♠ Q7	West North East South 1♣ Pass 1NT¹ Pass 2♥ Pass 4♥ AP 1. forcing 1NT
Board: 298 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3 S	North:	South: ♠ Q86 ♥ 54 ♠ 8 ♠ AK108753	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 3♣ AP 1. forcing 1NT
Board: 299 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 2N N	North: ♠ 6 ♥ 63 ♠ K1042 ♣ AKJ852	South: ♠ J10743 ♥ AQJ7 ♠ AJ ♠ 93	West North East South 1♣ Pass 1NT¹ Pass 2♥ Pass 2NT AP 1. forcing 1NT
Board: 300 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 4♠ N	North: ♠ AKQ1054 ♥ A2 ♠ 7 ♣ A743	South:	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 4♠ AP 1. forcing 1NT

Forcing NT (Leveled)

Vul: None

→ J85

HCP: 11

→ K10652

Partner bids first.

Board: 300 ♠ 987
Dealer: N ▼ KJ75

The opponents are silent.

Board: 296 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N S	North: ♠ AKJ1086 ♥ 764 ♠ A ♣ AJ8	South:	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 3NT AP 1. forcing 1NT
Board: 297 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4 S	North: ♣— ▼ KQJ54 • QJ1083 • K83	South: ♠ AQ642 ♥ 9762 ♠ A6 ♠ Q7	West North East South 1♣ Pass 1NT¹ Pass 2♥ Pass 4♥ AP 1. forcing 1NT
Board: 298 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3 S	North:	South: ♠ Q86 ♥ 54 ♠ 8 ♠ AK108753	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 3♣ AP 1. forcing 1NT
Board: 299 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 2N N	North: ♠ 6 ♥ 63 ♠ K1042 ♣ AKJ852	South: ♠ J10743 ♥ AQJ7 ♠ AJ ♠ 93	West North East South 1♣ Pass 1NT¹ Pass 2♥ Pass 2NT AP 1. forcing 1NT
Board: 300 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 4♠ N	North: ♠ AKQ1054 ♥ A2 ♠ 7 ♣ A743	South:	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 4♠ AP 1. forcing 1NT

Board: 301 Dealer: S Vul: None HCP: 9	♠ AK9♥ 87♦ J94♠ J10532	The opponents are silent. Partner bids first.
Board: 302 Dealer: N Vul: NS HCP: 15	★ AK1097★ AKJ107★ 42★ 8	The opponents are silent. You bid first.
Board: 303 Dealer: S Vul: EW HCP: 8	★ K5▼ KJ98753◆ 104◆ J5	The opponents are silent. Partner bids first.
Board: 304 Dealer: N Vul: EW HCP: 12	★ A109432★ A97★ 5★ A74	The opponents are silent. You bid first.
Board: 305 Dealer: S Vul: NS HCP: 11	♦ 982♥ 873♦ AKJ108♠ K2	The opponents are silent. Partner bids first.

Board: 301 Dealer: S	North: ♠ AK9	South: ♠ 104	West North East South
Vul: None North HCP: 9	♥ 87	♥ AQJ65	Pass 1NT ¹ Pass 2NT
South HCP: 16	♦ J94 • J10522	♦ A1052	Pass 3NT AP
Contract: 3N N	♣ J10532	♣ KQ	1. forcing 1NT
Board: 302	North:	South:	West North East South
Dealer: N	• AK1097	3 3	1♠ Pass 1NT ¹
Vul: NS North HCP: 15	♥ AKJ107	v 4	Pass 2♥ Pass 3♣
South HCP: 11	♦ 42 • 8	♦ AQ85 • AJ96532	Pass 3♥ Pass 3NT AP
Contract: 3N S	₹ 0	♣ AJ90332	1. forcing 1NT
Board: 303 Dealer: S	North: ♠ K5	South: ♠ AJ842	West North East South
Vul: EW North HCP: 8	♥ KJ98753	~ —	Pass 1NT ¹ Pass 2♣
South HCP: 16	♦ 104 ♣ J5	♦ AK95	Pass 4♥ AP
Contract: 4♥ N	⊉ J3	♣ A1093	1. forcing 1NT
Board: 304	North:	South:	West North East South
Dealer: N Vul: EW	♠ A109432	♠ Q	1 ♠ Pass 1 NT 1
North HCP: 12	♥ A97 ♦ 5	♥ K103 ♦ Q98743	Pass 2♠ Pass 3♦ AP
South HCP: 10 Contract: 3♦ S	♣ A74	♣ QJ5	1. forcing 1NT
			West North East South
Board: 305	North:	South:	Pass 1NT ¹ Pass 2♣
Dealer: S Vul: NS	♦ 982	♦ A6	Pass 3♥ Pass 3NT ²
North HCP: 11	♥ 873 ♦ AKJ108	♥ AQ1065	Pass 4♣³ Pass 4♥
South HCP: 14	♦ K2	◆ Q74 ♣ Q106	AP
Contract: 4♥ S		_	1. forcing 1NT
			2. Cue bid, surplus3. Cue bid, a ♣ stopper

Board: 301 Dealer: S Vul: None HCP: 16 A1052 HCP: 16 KQ You bid first. Board: 302 Dealer: N Vul: NS HCP: 11 AJ96532 Partner bids first. Board: 303 AJ842 Dealer: S Vul: EW AK95 HCP: 16 A1093 Board: 304 Dealer: N Vul: EW OPERATOR A1093 Board: 304 Dealer: N Vul: EW OPERATOR A1093 Board: 304 Dealer: N Vul: EW OPERATOR A1093 The opponents are silent. You bid first. The opponents are silent. You bid first. Board: 304 Partner bids first. Board: 304 Dealer: N Vul: EW OPERATOR A1093 The opponents are silent. Partner bids first. Board: 305 OPERATOR A1095 The opponents are silent. Partner bids first. Board: 305 OPERATOR A1096 The opponents are silent. Partner bids first. Partner bids first. Partner bids first. Partner bids first.			
Dealer: N Vul: NS HCP: 11 Board: 303 AJ842 Dealer: S Vul: EW Vul: EW HCP: 16 Board: 304 Dealer: N Vul: EW Dealer: N Vul: EW Dealer: N Vul: EW AK95 HCP: 16 A1093 The opponents are silent. You bid first. The opponents are silent. You bid first. Partner bids first. The opponents are silent. You bid first. Partner bids first.	Dealer: S Vul: None	♥ AQJ65 ♦ A1052	
Dealer: S Vul: EW HCP: 16 AK95 HCP: 16 A1093 A1093 The opponents are silent. You bid first. You bid first. The opponents are silent. You bid first. The opponents are silent. You bid first. Partner bids first. Board: 305 A6 Dealer: S Vul: NS A6 Vul: NS A7 Vou bid first. You bid first. You bid first.	Dealer: N Vul: NS	∀ 4 ♦ AQ85	11
Dealer: N	Dealer: S Vul: EW	∨ — • AK95	
Dealer: S	Dealer: N Vul: EW	▼ K103◆ Q98743	11
	Dealer: S Vul: NS	♥ AQ1065 • Q74	

Board: 301 Dealer: S	North: ♠ AK9	South: ♠ 104	West North East South 1♥
Vul: None North HCP: 9	♥ 87	♥ AQJ65	Pass 1NT ¹ Pass 2NT
South HCP: 16	♦ J94 • J10522	♦ A1052	Pass 3NT AP
Contract: 3N N	♣ J10532	♣ KQ	1. forcing 1NT
Board: 302	North:	South:	West North East South
Dealer: N	• AK1097	4 3	1♠ Pass 1NT ¹
Vul: NS North HCP: 15	♥ AKJ107	¥ 4	Pass 2♥ Pass 3♣
South HCP: 11	♦ 42	♦ AQ85 ♣ AJ96532	Pass 3♥ Pass 3NT AP
Contract: 3N S	♣ 8	♣ AJ90332	1. forcing 1NT
Board: 303 Dealer: S	North: ♠ K5	South: ♠ AJ842	West North East South
Vul: EW North HCP: 8	♥ KJ98753	~ —	Pass 1NT ¹ Pass 2♣
South HCP: 16	♦ 104	♦ AK95	Pass 4♥ AP
Contract: 4♥ N	♣ J5	♣ A1093	1. forcing 1NT
Board: 304	North:	South:	West North East South
Dealer: N Vul: EW	♦ A109432	♠Q	1 ♠ Pass $1NT^1$
North HCP: 12 South HCP: 10	♦ A97 ♦ 5	∨ K103 ♦ Q98743	Pass 2♠ Pass 3♦ AP
Contract: 3♦ S	♣ A74	♣ QJ5	1. forcing 1NT
			West North East South
Board: 305	North:	South:	Pass 1NT ¹ Pass 2♣
Dealer: S Vul: NS	♦ 982	♦ A6	Pass 3♥ Pass 3NT ²
North HCP: 11	♥ 873 ♦ AKJ108	♥ AQ1065	Pass $4 \clubsuit^3$ Pass $4 \checkmark$
South HCP: 14	◆ AKJ108 ◆ K2	◆ Q74 ♣ Q106	AP
Contract: 4♥ S	<u> </u>	- 4.00	1. forcing 1NT
			2. Cue bid, surplus3. Cue bid, a ♣ stopper

Board: 306 Dealer: N Vul: Both HCP: 12	AJ542♥ 8652AJQ5	The opponents are silent. You bid first.
Board: 307 Dealer: S Vul: None HCP: 8	♠ A♥ Q953♦ J7542♠ J105	The opponents are silent. Partner bids first.
Board: 308 Dealer: N Vul: EW HCP: 15	AQ10854✓ 10AQ10K97	The opponents are silent. You bid first.
Board: 309 Dealer: S Vul: NS HCP: 9	▶ J9▶ K109▶ K63▶ Q5432	The opponents are silent. Partner bids first.
Board: 310 Dealer: N Vul: Both HCP: 14	AQJ10862✓ 32AQJ2	The opponents are silent. You bid first.

Board: 306 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 3 S	North: ♠ AJ542 ♥ 8652 ♠ AJ ♣ Q5	South:	West Pass AP 1. forcin	North 1♠ 2♥ ng 1NT	Pass Pass	1NT ¹
Board: 307 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 2♠ S	North: ♠ A ♥ Q953 ♦ J7542 ♣ J105	South: ♠ Q9532 ♥ 2 ♠ AK6 ♠ KQ76		North 1NT ¹ 2♠ ng 1NT	Pass AP	1♠
Board: 308 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 44 N	North: ♠ AQ10854 ♥ 10 ♠ AQ10 ♣ K97	South: ♠ KJ9 ♥ QJ9742 ♠ K2 ♣ 53	West Pass AP 1. forcin	North 1♠ 2♠ ng 1NT	Pass Pass	1NT ¹
Board: 309 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2♠ S	North: ♣ J9 ♥ K109 ♦ K63 ♣ Q5432	South: ♠ AQ1087 ♥ J632 ♠ A94 ♣ K	West Pass Pass 1. forcin	2♠	East Pass AP	1♠
Board: 310 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 44 N	North: ♠ AQJ10862 ♥ 32 ♠ A ♣ QJ2	South: ♠ 7 ▼ K84 ♦ 743 ♣ AK10973	West Pass Pass 1. forcin			1NT ¹

Board: 306 Dealer: N Vul: Both HCP: 7	◆ 97♥ 7◆ K108652◆ A1084	The opponents are silent. Partner bids first.
Board: 307 Dealer: S Vul: None HCP: 14	♣ Q9532♥ 2♦ AK6♣ KQ76	The opponents are silent. You bid first.
Board: 308 Dealer: N Vul: EW HCP: 10	★ KJ9♥ QJ9742◆ K2◆ 53	The opponents are silent. Partner bids first.
Board: 309 Dealer: S Vul: NS HCP: 14	AQ1087✓ J632A94K	The opponents are silent. You bid first.
Board: 310 Dealer: N Vul: Both HCP: 10	♣7 ▼ K84 ◆ 743 ♣ AK10973	The opponents are silent. Partner bids first.

Board: 306 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 3 S	North: ♠ AJ542 ♥ 8652 ♠ AJ ♣ Q5	South:	West Pass AP 1. forcin	North 1♠ 2♥ ng 1NT	Pass Pass	1NT ¹
Board: 307 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 2♠ S	North: ♠ A ♥ Q953 ♦ J7542 ♣ J105	South: ♠ Q9532 ♥ 2 ♠ AK6 ♠ KQ76		North 1NT ¹ 2♠ ng 1NT	Pass AP	1♠
Board: 308 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 44 N	North: ♠ AQ10854 ♥ 10 ♠ AQ10 ♠ K97	South: ♠ KJ9 ♥ QJ9742 ♠ K2 ♣ 53	West Pass AP 1. forcin	North 1♠ 2♠ ng 1NT	Pass Pass	1NT ¹
Board: 309 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2♠ S	North: ♣ J9 ♥ K109 ♦ K63 ♣ Q5432	South: ♠ AQ1087 ♥ J632 ♠ A94 ♣ K	West Pass Pass 1. forcin	2♠	East Pass AP	1♠
Board: 310 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 44 N	North: ♠ AQJ10862 ♥ 32 ♠ A ♣ QJ2	South: ♠ 7 ▼ K84 ♦ 743 ♣ AK10973	West Pass Pass 1. forcin			1NT ¹

Board: 311 Dealer: S Vul: None HCP: 12	♠ AKQ♥ Q53♦ 1096♠ J1085	The opponents are silent. Partner bids first.
Board: 312 Dealer: N Vul: NS HCP: 12	◆ 983♥ J8753◆ AKQ◆ Q10	The opponents are silent. You bid first.
Board: 313 Dealer: S Vul: EW HCP: 12	J2✓ AJ82✓ KQ6✓ J943	The opponents are silent. Partner bids first.
Board: 314 Dealer: N Vul: NS HCP: 15	♠ Q9♥ AKQJ952♦ K8♠ 63	The opponents are silent. You bid first.
Board: 315 Dealer: S Vul: EW HCP: 7	♠ Q ♥ 854 ♦ QJ32 ♠ Q10953	The opponents are silent. Partner bids first.

Board: 311 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4♠ S	North: ♠ AKQ ♥ Q53 • 1096 ♣ J1085	South: ♠ 86542 ♥ K10 ♠ AK87 ♣ AQ	West North East South 1♠ Pass 1NT¹ Pass 2NT Pass 4♠ AP 1. forcing 1NT
Board: 312 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 2N S	North:	South: ♠ AJ10 ♥ AQ ♠ 1053 ♣ J9865	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 2NT AP 1. forcing 1NT
Board: 313 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 3N N	North:	South: ♠ AK1054 ♥ 7 ♦ A82 ♠ AK107	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 3NT AP 1. forcing 1NT
Board: 314 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 4 N	North: ♠ Q9 ♥ AKQJ952 ♠ K8 ♠ 63	South: ♠ A106 ♥ 7 ♦ Q5432 ♣ J1075	West North East South 1♥ Pass 1NT¹ Pass 4♥ AP 1. forcing 1NT
Board: 315 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 4♥ S	North: ♠ Q ♥ 854 ♠ QJ32 ♠ Q10953	South: ♠ A8753 ♥ AKQ102 ♠ 8 ♠ A2	West North East South 1♣ Pass 1NT¹ Pass 3♥ Pass 3NT Pass 4♥ AP 1. forcing 1NT

Board: 311 Dealer: S Vul: None HCP: 16	★ 86542♥ K10◆ AK87♣ AQ	The opponents are silent. You bid first.
Board: 312 Dealer: N Vul: NS HCP: 12	AJ10✓ AQ1053J9865	The opponents are silent. Partner bids first.
Board: 313 Dealer: S Vul: EW HCP: 18	★ AK1054♥ 7★ A82★ AK107	The opponents are silent. You bid first.
Board: 314 Dealer: N Vul: NS HCP: 7	★ A106♥ 7♦ Q5432★ J1075	The opponents are silent. Partner bids first.
Board: 315 Dealer: S Vul: EW HCP: 17	★ A8753▼ AKQ102◆ 8◆ A2	The opponents are silent. You bid first.

Board: 311 Dealer: S	North: ♠ AKQ	South: ★ 86542	West	North	East	South 1♠
Vul: None North HCP: 12	♥ Q53	♥ K10	Pass	1NT ¹	Pass	2NT
South HCP: 16	♦ 1096 ♣ J1085	◆ AK87	Pass	4♠	AP	
Contract: 4♠ S	₹ 11003	♣ AQ	1. forci	ng 1NT		
Board: 312	North:	South:	West	North	East	South
Dealer: N Vul: NS	★ 983	♠ AJ10		1♥	Pass	1NT ¹
North HCP: 12	♥ J8753	♥ AQ	Pass	2♦	Pass	2NT
South HCP: 12	♦ AKQ	♦ 1053 • 10965	AP			
Contract: 2N S	♣ Q10	♣ J9865	1. forci	ng 1NT		
Board: 313 Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ J2	♦ AK1054	Dogg	13.7721	Dogg	1 ♠
North HCP: 12	♥ AJ82 ♦ KQ6	♥ 7 ♦ A82	Pass Pass	1NT ¹ 3NT	Pass AP	3 क
South HCP: 18	♣ J943	♣ AK107		ng 1NT	AP	
Contract: 3N N			1. IOICI	ng IIVI		
Board: 314 Dealer: N	North:	South:	West	North	East	South
Vul: NS	♦ Q9	♦ A106		1♥	Pass	1NT ¹
North HCP: 15	★ AKQJ952★ K8	♥ 7 ♦ Q5432	Pass	4♥	AP	
South HCP: 7 Contract: 4♥ N	♣ 63	♣ J1075	1. forci	ng 1NT		
Board: 315	N. 4	G . 1	West	North	East	South
Dealer: S	North: ♠ Q	South: ★ A8753				1♠
Vul: EW	♥ 854	♥ A6/33	Pass	1NT ¹	Pass	3♥
North HCP: 7 South HCP: 17	◆ QJ32	♦ 8	Pass	3NT	Pass	4♥
Contract: 4 S	♣ Q10953	♣ A2	AP 1. forci			

North hands (Practice Page)

Board: 316 Dealer: N Vul: Both HCP: 18	★ K102 ♥ AKQ93 ♦ Q ♣ A863	The opponents are silent. You bid first.
Board: 317 Dealer: S Vul: Both HCP: 9	4✓ A96✓ J10543✓ A963	The opponents are silent. Partner bids first.
Board: 318 Dealer: N Vul: EW HCP: 14	★ KQ632▼ J10◆ J876◆ AK	West Bids 2♥ if possible. You bid first.
Board: 319 Dealer: S Vul: Both HCP: 7	42KQ1085654Q104	The opponents are silent. Partner bids first.
Board: 320 Dealer: N Vul: None HCP: 19	♠ AKJ95♥ QJ96♠ KQ4♠ K	The opponents are silent. You bid first.

Board: 316 Dealer: N Vul: Both North HCP: 18 South HCP: 9 Contract: 5♣ N	North: ♠ K102 ✔ AKQ93 ♠ Q ♣ A863	South: ♣ 764 ♥ 76 ♠ AK106 ♣ Q754		1 ∀ 3♣		South 1NT¹ 5♣
Board: 317 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2 S	North: ♠ 4 ♥ A96 • J10543 ♣ A963	South: ♠ AQJ732 ♥ KJ2 ♠ 72 ♠ Q7	West	North 1NT ¹		South 1♠ 2♠
Board: 318 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 2 W	North: ♠ KQ632 ♥ J10 ♦ J876 ♣ AK	South: ♠ AJ ♥ Q8762 ♦ Q43 ♣ J32		1 ♠ AP	Pass	South 1NT ¹
Board: 319 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 4♥ S	North:	South: ♠ AK953 ♥ A732 ♠ Q102 ♣ J	Pass	1NT¹ 3♥	East Pass Pass	
Board: 320 Dealer: N Vul: None North HCP: 19 South HCP: 9 Contract: 3N S	North: ♠ AKJ95 ♥ QJ96 ♠ KQ4 ♠ K	South: ♠ Q6 ♥ 732 ♠ A6 ♠ QJ9732		1 ♠ 3♥	Pass Pass	South 1NT ¹ 3NT

South hands (Practice Page)

Board: 316 Dealer: N Vul: Both	★ 764 ∀ 76 ♦ AK106	The opponents are silent. Partner bids first.
HCP: 9 Board: 317 Dealer: S Vul: Both	♣ Q754♠ AQJ732♥ KJ2♦ 72	The opponents are silent.
HCP: 13 Board: 318 Dealer: N	♣ Q7 ♠ AJ ♥ Q8762	You bid first. West Bids 2♥ if possible.
Vul: EW HCP: 10 Board: 319	◆ Q43◆ J32◆ AK953	Partner bids first. The opponents are silent.
Dealer: S Vul: Both HCP: 14	A732Q102J	You bid first.
Board: 320 Dealer: N Vul: None HCP: 9	♣ Q6♥ 732♦ A6♣ QJ9732	The opponents are silent. Partner bids first.

Board: 316 Dealer: N Vul: Both North HCP: 18 South HCP: 9 Contract: 5♣ N	North: ♠ K102 ✔ AKQ93 ♠ Q ♣ A863	South: ♣ 764 ♥ 76 ♠ AK106 ♣ Q754		1 ∀ 3♣		South 1NT¹ 5♣
Board: 317 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2 S	North: ♠ 4 ♥ A96 • J10543 ♣ A963	South: ♠ AQJ732 ♥ KJ2 ♠ 72 ♠ Q7	West	North 1NT ¹		South 1♠ 2♠
Board: 318 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 2 W	North: ♠ KQ632 ♥ J10 ♦ J876 ♣ AK	South: ♠ AJ ♥ Q8762 ♦ Q43 ♣ J32		1 ♠ AP	Pass	South 1NT ¹
Board: 319 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 4♥ S	North:	South: ♠ AK953 ♥ A732 ♠ Q102 ♣ J	Pass	1NT¹ 3♥	East Pass Pass	
Board: 320 Dealer: N Vul: None North HCP: 19 South HCP: 9 Contract: 3N S	North: ♠ AKJ95 ♥ QJ96 ♠ KQ4 ♠ K	South: ♠ Q6 ♥ 732 ♠ A6 ♠ QJ9732		1 ♠ 3♥	Pass Pass	South 1NT ¹ 3NT

North hands (Practice Page)

Board: 321 ♠ K Best Bids 3♣ if p	ossible.
Dealer: S ♥ Q1052 Vul: NS ♦ AK1098 HCP: 12 ♣ 653 Partner bids first.	
Board: 322 ♣ A105 Dealer: N ♥ AJ965 Vul: Both HCP: 16 ♣ AJ73 The opponents ar You bid first.	e silent.
Board: 323 ♣ J Dealer: S ♥ K874 Vul: NS ♠ A543 HCP: 11 ♣ K872 The opponents ar Partner bids first.	
Board: 324	e silent.
Board: 325	

Board: 321			West	North	East	South 1♠	
Dealer: S	North:	South:	Pass	1NT ¹	3♣	Pass	
Vul: NS	♦ K	♠ AQ752 ♥ KJ8	Pass	X	Pass	3♦	
North HCP: 12	♥ Q1052 ♦ AK1098	◆ Q7542	Pass	4 ♣ ²	Pass	4 ♦	
South HCP: 12	♣ 653	♣ —	Pass	5	AP		
Contract: 5♦ S			1. forci	ng 1NT			
			2. limit	raise or	better	in ♦	
Board: 322	North:	South:	West	North	East	South	
Dealer: N	♦ A105	♠ KQ3		1♥	Pass	1NT ¹	
Vul: Both North HCP: 16	♥ AJ965	♥ Q3	Pass	2♣	Pass	2NT	
South HCP: 11	♦ Q	◆ A10842	Pass	3NT	AP		
Contract: 3N S	♣ AJ73	♣ 1054	1. forci	ng 1NT			
Board: 323 Dealer: S	North: ♠ J	South: ♠ AK10654	West	North	East	South 1♠	
Vul: NS	♥ K874	♥ AQ63	Pass	1NT ¹	Pass	2♥	
North HCP: 11 South HCP: 13	♦ A543	♦ 8	AP				
Contract: 2♥ S	♣ K872	♣ 94	1. forci	1. forcing 1NT			
Board: 324	North:	South:	West	North	Fast	South	
Dealer: N	Norui. ♠ AK1073	50un. ♠ J8	,, 650	1 ♠		1NT ¹	
Vul: EW	♥ K	♥ Q765	Pass	2•	Pass		
North HCP: 12 South HCP: 9	◆ Q1073	♦ J2	AP				
Contract: 2♠ N	♣ 1083	♣ KQ974	1. forci	ng 1NT			
D 1025			Wost	North	Foot	South	
Board: 325	North:	South:	west	INOIUI	Last	South 1♥	
Dealer: S Vul: None	♦ J109	♠ 73	Pass	1NT ¹	Pacc		
North HCP: 10	♥ 54	♥ AQJ1082	Pass	3 ∀	Pass		
	◆ QJ764	♦ A9	AP	<i>5</i> *	1 433	T Y	
South HCP: 14	♣ AQ7	♣ K85					

South hands (Practice Page)

Board: 321 Dealer: S Vul: NS HCP: 12	AQ752KJ8Q7542✓	East Bids 3♣ if possible. You bid first.
Board: 322 Dealer: N Vul: Both HCP: 11	♦ KQ3 ♥ Q3 ♦ A10842 ♣ 1054	The opponents are silent. Partner bids first.
Board: 323 Dealer: S Vul: NS HCP: 13	★ AK10654▼ AQ63◆ 8◆ 94	The opponents are silent. You bid first.
Board: 324 Dealer: N Vul: EW HCP: 9		The opponents are silent. Partner bids first.
Board: 325 Dealer: S Vul: None HCP: 14	♣ 73♥ AQJ1082♠ A9♣ K85	The opponents are silent. You bid first.

Board: 321			West	North	East	South 1♠	
Dealer: S	North:	South:	Pass	1NT ¹	3♣	Pass	
Vul: NS	♦ K	♠ AQ752 ♥ KJ8	Pass	X	Pass	3♦	
North HCP: 12	♥ Q1052 ♦ AK1098	◆ Q7542	Pass	4 ♣ ²	Pass	4 ♦	
South HCP: 12	♣ 653	♣ —	Pass	5	AP		
Contract: 5♦ S			1. forci	ng 1NT			
			2. limit	raise or	better	in ♦	
Board: 322	North:	South:	West	North	East	South	
Dealer: N	♦ A105	♠ KQ3		1♥	Pass	1NT ¹	
Vul: Both North HCP: 16	♥ AJ965	♥ Q3	Pass	2♣	Pass	2NT	
South HCP: 11	♦ Q	◆ A10842	Pass	3NT	AP		
Contract: 3N S	♣ AJ73	♣ 1054	1. forci	ng 1NT			
Board: 323 Dealer: S	North: ♠ J	South: ♠ AK10654	West	North	East	South 1♠	
Vul: NS	♥ K874	♥ AQ63	Pass	1NT ¹	Pass	2♥	
North HCP: 11 South HCP: 13	♦ A543	♦ 8	AP				
Contract: 2♥ S	♣ K872	♣ 94	1. forci	1. forcing 1NT			
Board: 324	North:	South:	West	North	Fast	South	
Dealer: N	Norui. ♠ AK1073	50un. ♠ J8	,, 650	1 ♠		1NT ¹	
Vul: EW	♥ K	♥ Q765	Pass	2•	Pass		
North HCP: 12 South HCP: 9	◆ Q1073	♦ J2	AP				
Contract: 2♠ N	♣ 1083	♣ KQ974	1. forci	ng 1NT			
D 1025			Wost	North	Foot	South	
Board: 325	North:	South:	west	INOIUI	Last	South 1♥	
Dealer: S Vul: None	♦ J109	♠ 73	Pass	1NT ¹	Pacc		
North HCP: 10	♥ 54	♥ AQJ1082	Pass	3 ∀	Pass		
	◆ QJ764	♦ A9	AP	<i>5</i> *	1 433	T Y	
South HCP: 14	♣ AQ7	♣ K85					

North hands (Practice Page)

Forcing NT (Leveled)

Board: 327 ♠ Q
Dealer: S ▼ Q654 The opponents are silent.

Vul: EW → A96 HCP: 9 → J9865 Partner bids first.

Board: 326 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 3♣ N	North: ♠ AQ875 ♥ K2 ♠ K72 ♠ J98	South:	Pass AP 1. forcing	North 1♠ 2♠ ng 1NT		1NT ¹
Board: 327 Dealer: S Vul: EW	North: ♠ Q ♥ Q654	South: ♠ AKJ932 ♥ J108	West Pass	North	East Pass	1♠
North HCP: 9 South HCP: 16 Contract: 3N N	◆ A96 ◆ J9865	◆ K104 ◆ A	Pass		AP	37

South hands (Practice Page)

Forcing NT (Leveled)

Board: 326 **★** J3

Dealer: N ▼ A85

Vul: NS ◆ 106

HCP: 10 ♣ KQ10765

Board: 327 ♠ AKJ932

HCP: 16 ♣ A

The opponents are silent.

Partner bids first.

The opponents are silent.

You bid first.

Board: 326 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 3♣ N	North: ♠ AQ875 ♥ K2 ♠ K72 ♠ J98	South:	Pass AP 1. forcing	North 1♠ 2♠ ng 1NT		1NT ¹
Board: 327 Dealer: S Vul: EW	North: ♠ Q ♥ Q654	South: ♠ AKJ932 ♥ J108	West Pass	North	East Pass	1♠
North HCP: 9 South HCP: 16 Contract: 3N N	◆ A96 ◆ J9865	◆ K104 ◆ A	Pass		AP	37