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

Board: 1 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N N	North:	South:  ♠ KQ1042  ♥ A  ♠ KJ74  ♣ J64	West North East South  1♣  Pass 1NT¹ Pass 2◆  Pass 2NT Pass 3NT  AP  1. forcing 1NT
Board: 2 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 4 N	North: <b>♣</b> J95 <b>♥</b> K87632 <b>♣</b> A3 <b>♣</b> KQ	South:  ♠ Q104  ♥ J4  ♠ K864  ♠ A1095	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 3 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ 2  ♥ 73  • J1074  ♠ AQ9743	South:  ♠ K7643  ♥ QJ  ♠ AKQ  ♠ K82	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 4 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N S	North:  ♠ KQ832  ♥ A643  ♠ 4  ♣ AQ7	South:  ♠ A9  ♥ 105  ♠ K753  ♠ KJ1084	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2NT  Pass 3NT AP  1. forcing 1NT
Board: 5 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2♠ S	North:  ♠ Q10  ♥ J1074  ♠ QJ4  ♣ J875	South:  ◆ J5432  ◆ A32  ◆ A106  ◆ K9	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT

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

Board: 1 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N N	North:	South:  ♠ KQ1042  ♥ A  ♠ KJ74  ♣ J64	West North East South  1♣  Pass 1NT¹ Pass 2◆  Pass 2NT Pass 3NT  AP  1. forcing 1NT
Board: 2 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 4 N	North: <b>♣</b> J95 <b>♥</b> K87632 <b>♣</b> A3 <b>♣</b> KQ	South:  ♠ Q104  ♥ J4  ♠ K864  ♠ A1095	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 3 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ 2  ♥ 73  • J1074  ♠ AQ9743	South:  ♠ K7643  ♥ QJ  ♠ AKQ  ♠ K82	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 4 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N S	North:  ♠ KQ832  ♥ A643  ♠ 4  ♣ AQ7	South:  ♠ A9  ♥ 105  ♠ K753  ♠ KJ1084	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2NT  Pass 3NT AP  1. forcing 1NT
Board: 5 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2♠ S	North:  ♠ Q10  ♥ J1074  ♠ QJ4  ♣ J875	South:  ◆ J5432  ◆ A32  ◆ A106  ◆ K9	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT

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

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

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

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

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

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

#### Forcing NT (Leveled)

HCP: 14

**♣** J4

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

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

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

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

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

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

#### Forcing NT (Leveled)

HCP: 11

♣ AJ87

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

Partner bids first.

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

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

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

Board: 26 Dealer: N Vul: NS HCP: 16	<ul><li>AQ9763</li><li>✓ AK8</li><li>✓ K5</li><li>№ 84</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 9	<ul><li>♠ AK7</li><li>♥ 32</li><li>♦ J853</li><li>♠ J954</li></ul>	East Doubles 1NT if possible. West Bids 2♣ if possible.  Partner bids first.
Board: 28 Dealer: N Vul: EW HCP: 18	<ul><li>AQ65</li><li>✓ AK963</li><li>✓ 2</li><li>✓ KQ3</li></ul>	West Doubles 5♦ if possible.  You bid first.
Board: 29 Dealer: S Vul: None HCP: 11	<ul><li>★ K94</li><li>♥ 64</li><li>◆ Q42</li><li>◆ AQ1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: NS HCP: 17	<ul><li>★ AK10974</li><li>▼ AJ</li><li>◆ QJ74</li><li>◆ Q</li></ul>	The opponents are silent. You bid first.

Board: 26 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N S	North:  ♠ AQ9763  ♥ AK8  ♠ K5  ♣ 84	South:  ♠ K  ♥ 732  ♠ AJ1083  ♣ QJ76	West Pass AP 1. forci	North 1♠ 3♠ ng 1NT	Pass Pass	South 1NT <sup>1</sup> 3NT
Board: 27 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3N N	North:  ♠ AK7  ♥ 32  ♦ J853  ♣ J954	South:  ♣ J984  ♥ Q9854  ♠ A9  ♣ AK	West Pass 2♣ AP 1. forcin	North  1NT <sup>1</sup> X  ng 1NT	X Pass	South 1♥ Pass 3NT
Board: 28 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 5♥ N	North:  ♠ AQ65  ♥ AK963  ♠ 2  ♠ KQ3	South:  ♠ K3  ♥ 854  ♠ K73  ♣ AJ876	Pass Pass X 1. forcin 2. Blach 3. A=1/	kwood (	Pass Pass Pass AP	1NT <sup>1</sup> 4♥ 5♦ <sup>3</sup>
Board: 29 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 4♠ S	North:  ♠ K94  ♥ 64  ♠ Q42  ♠ AQ1074	South:  ♠ AQJ85  ♥ A97  ♠ A73  ♠ KJ	West Pass Pass 1. forcin	North  1NT <sup>1</sup> 4♠ ng 1NT	Pass AP	1♠
Board: 30 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 44 N	North:  ♠ AK10974  ♥ AJ  ♠ QJ74  ♠ Q	South:  ◆ 863  ▼ K653  ◆ 83  ◆ AKJ5	West Pass AP 1. forci	North 1♠ 3♠ ng 1NT	Pass Pass	$1NT^1$

Board: 26 Dealer: N Vul: NS HCP: 11	<b>♣</b> K <b>♥</b> 732 <b>♦</b> AJ1083 <b>♣</b> QJ76	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 14	<ul><li>▶ J984</li><li>♥ Q9854</li><li>◆ A9</li><li>◆ AK</li></ul>	East Doubles 1NT if possible. West Bids 2♣ if possible. You bid first.
Board: 28 Dealer: N Vul: EW HCP: 11	<ul><li>★ K3</li><li>▼ 854</li><li>◆ K73</li><li>◆ AJ876</li></ul>	West Doubles 5♦ if possible.  Partner bids first.
Board: 29 Dealer: S Vul: None HCP: 19	<ul><li>AQJ85</li><li>✓ A97</li><li>A73</li><li>KJ</li></ul>	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: NS HCP: 11	<ul><li>★ 863</li><li>★ K653</li><li>★ 83</li><li>★ AKJ5</li></ul>	The opponents are silent.  Partner bids first.

Board: 26 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N S	North:  ♠ AQ9763  ♥ AK8  ♠ K5  ♣ 84	South:  ♠ K  ♥ 732  ♠ AJ1083  ♣ QJ76	West Pass AP 1. forci	North 1♠ 3♠ ng 1NT	Pass Pass	South 1NT <sup>1</sup> 3NT
Board: 27 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3N N	North:  ♠ AK7  ♥ 32  ♦ J853  ♣ J954	South:  ♣ J984  ♥ Q9854  ♠ A9  ♣ AK	West Pass 2♣ AP 1. forcin	North  1NT <sup>1</sup> X  ng 1NT	X Pass	South 1♥ Pass 3NT
Board: 28 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 5♥ N	North:  ♠ AQ65  ♥ AK963  ♠ 2  ♠ KQ3	South:  ♠ K3  ♥ 854  ♠ K73  ♣ AJ876	Pass Pass X 1. forcin 2. Blach 3. A=1/	kwood (	Pass Pass Pass AP	1NT <sup>1</sup> 4♥ 5♦ <sup>3</sup>
Board: 29 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 4♠ S	North:  ♠ K94  ♥ 64  ♠ Q42  ♠ AQ1074	South:  ♠ AQJ85  ♥ A97  ♠ A73  ♠ KJ	West Pass Pass 1. forcin	North  1NT <sup>1</sup> 4♠ ng 1NT	Pass AP	1♠
Board: 30 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 44 N	North:  ♠ AK10974  ♥ AJ  ♠ QJ74  ♠ Q	South:  ◆ 863  ▼ K653  ◆ 83  ◆ AKJ5	West Pass AP 1. forci	North 1♠ 3♠ ng 1NT	Pass Pass	$1NT^1$

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

Board: 31 Dealer: S Vul: EW North HCP: 12 South HCP: 19 Contract: 6♥ S	North:  ♠ A4  ♥ K84  ♦ J10753  ♠ A94	South:  ♠ KQ  ♥ AQ1062  ♠ AK  ♣ J1063	Pass Pass Pass 1. forci 2. Gerb	North  1NT¹  4♣²  6♥  ng 1NT  oer  out of 4	Pass Pass AP	1 <b>♥</b> 3NT
Board: 32 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 \( \varphi \) N	North:  ♠ 87  ♥ AJ7652  ♠ KJ6  ♠ KQ	South:  ♠ KQJ  ♥ K104  ♠ Q974  ♣ 764	Pass AP	North 1♥ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 33 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 3 S	North:	South:  ♠ AK865  ♥ 102  ♠ A1075  ♠ Q4	Pass Pass	North  1NT <sup>1</sup> 3  ng 1NT	East Pass AP	South 1♠ 2♦
Board: 34 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ A108642  ♥ K  ♠ A6  ♣ AQJ10	South:  ♣ 7  ♥ AQJ103  ♣ 9754  ♣ 865	Pass AP	North 1♠ 3♠ ng 1NT	Pass Pass	South 1NT <sup>1</sup> 3NT
Board: 35 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2 S	North:	South:  ♠ AKQ95  ♥ K2  ♠ J7  ♣ Q1075	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT		1♠

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

Board: 31 Dealer: S Vul: EW North HCP: 12 South HCP: 19 Contract: 6♥ S	North:  ♠ A4  ♥ K84  ♦ J10753  ♠ A94	South:  ♠ KQ  ♥ AQ1062  ♠ AK  ♣ J1063	Pass Pass Pass 1. forci 2. Gerb	North  1NT¹  4♣²  6♥  ng 1NT  oer  out of 4	Pass Pass AP	1 <b>♥</b> 3NT
Board: 32 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 \( \varphi \) N	North:  ♠ 87  ♥ AJ7652  ♠ KJ6  ♠ KQ	South:  ♠ KQJ  ♥ K104  ♠ Q974  ♣ 764	Pass AP	North 1♥ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 33 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 3 S	North:	South:  ♠ AK865  ♥ 102  ♠ A1075  ♠ Q4	Pass Pass	North  1NT <sup>1</sup> 3  ng 1NT	East Pass AP	South 1♠ 2♦
Board: 34 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ A108642  ♥ K  ♠ A6  ♣ AQJ10	South:  ♣ 7  ♥ AQJ103  ♣ 9754  ♣ 865	Pass AP	North 1♠ 3♠ ng 1NT	Pass Pass	South 1NT <sup>1</sup> 3NT
Board: 35 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2 S	North:	South:  ♠ AKQ95  ♥ K2  ♠ J7  ♣ Q1075	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT		1♠

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

Board: 36 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ KJ973  ♥ AKJ2  ♦ J9  ♣ J8	South:  ♠ A62  ♥ Q3  ♠ KQ8643  ♠ 105	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 4♠  AP  1. forcing 1NT
Board: 37 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2 S	North:	South:  ♠ AK842  ♥ QJ7  ♦ Q63  ♠ 65	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 38 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  • 109743  • KJ8  • A107  • A4	South:  ♠ KJ8  ♥ Q73  • Q9864  ♣ K3	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 39 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 6♥ S	North:  ♠ A3  ♥ J73  ♠ A93  ♣ QJ1097	South:  ♠ Q72  ♥ KQ10854  ♠ Q10  ♠ AK	West North East South  1 $\checkmark$ Pass $1NT^1$ Pass $3\checkmark$ Pass $4NT^2$ Pass $5•3$ Pass $6\checkmark$ AP  1. forcing $1NT$ 2. Blackwood $0314$ , for $\checkmark$ 3. A=2/5 or 5/5, Q(H)=1
Board: 40 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ A4  ♥ KQJ10865  ♠ AK10  ♠ 10	South:	West North East South  1♥ Pass 1NT¹  Pass 4♥ AP  1. forcing 1NT

Board: 36 Dealer: N Vul: EW HCP: 11	<ul><li>A62</li><li>♥ Q3</li><li>★ KQ8643</li><li>♣ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: Both HCP: 12	<ul><li>♠ AK842</li><li>♥ QJ7</li><li>♦ Q63</li><li>♠ 65</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: None HCP: 11	<ul><li>★ KJ8</li><li>♥ Q73</li><li>◆ Q9864</li><li>★ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: NS HCP: 16	<ul><li>♣ Q72</li><li>♥ KQ10854</li><li>◆ Q10</li><li>♣ AK</li></ul>	The opponents are silent.  You bid first.
Board: 40 Dealer: N Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ KJ973  ♥ AKJ2  ♦ J9  ♣ J8	South:  ♠ A62  ♥ Q3  ♠ KQ8643  ♠ 105	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 4♠  AP  1. forcing 1NT
Board: 37 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2 S	North:	South:  ♠ AK842  ♥ QJ7  ♦ Q63  ♠ 65	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 38 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  • 109743  • KJ8  • A107  • A4	South:  ♠ KJ8  ♥ Q73  • Q9864  ♣ K3	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 39 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 6♥ S	North:  ♠ A3  ♥ J73  ♠ A93  ♣ QJ1097	South:  ♠ Q72  ♥ KQ10854  ♠ Q10  ♠ AK	West North East South  1 $\checkmark$ Pass $1NT^1$ Pass $3\checkmark$ Pass $4NT^2$ Pass $5•3$ Pass $6\checkmark$ AP  1. forcing $1NT$ 2. Blackwood $0314$ , for $\checkmark$ 3. A=2/5 or 5/5, Q(H)=1
Board: 40 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ A4  ♥ KQJ10865  ♠ AK10  ♠ 10	South:	West North East South  1♥ Pass 1NT¹  Pass 4♥ AP  1. forcing 1NT

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

Board: 41 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4 S	North:	South:  ♠ AQ42  ♥ AK842  ♠ Q6  ♠ Q2	Pass Pass	North  1NT <sup>1</sup> 4♥ ng 1NT		1♥
Board: 42 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ KJ842  ♥ AQJ2  ♠ K8  ♣ K3	South:  ♠ Q5  ♥ 9863  ♦ Q104  ♠ A954	Pass AP	North 1♠ 3♥ ng 1NT	Pass Pass	$1NT^1$
Board: 43 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 3N N	North:  ♠ 103  ♥ 1084  ♠ AJ7652  ♣ J6	South:  ♠ QJ986  ♥ AK2  ♠ KQ3  ♣ K3	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 44 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♠ N	North:  ♠ AJ732  ♥ KQ4  ♦ J  ♣ K1096	South:  ♠ 1084  ♥ 872  ♠ AQ94  ♣ AQ4	Pass AP	North 1♣ 2♣ ng 1NT		$1NT^1$
Board: 45 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 6♥ S	North:  ♣ 762  ♥ K109  ♣ A9852  ♣ AJ	South:  ♠ AKJ3  ♥ AQ762  ♠ 7  ♠ K102	Pass Pass	North  1NT <sup>1</sup> 6♥ ng 1NT		1♥

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

Board: 41 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4 S	North:	South:  ♠ AQ42  ♥ AK842  ♠ Q6  ♠ Q2	Pass Pass	North  1NT <sup>1</sup> 4♥ ng 1NT		1♥
Board: 42 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ KJ842  ♥ AQJ2  ♠ K8  ♣ K3	South:  ♠ Q5  ♥ 9863  ♦ Q104  ♠ A954	Pass AP	North 1♠ 3♥ ng 1NT	Pass Pass	$1NT^1$
Board: 43 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 3N N	North:  ♠ 103  ♥ 1084  ♠ AJ7652  ♣ J6	South:  ♠ QJ986  ♥ AK2  ♠ KQ3  ♣ K3	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 44 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♠ N	North:  ♠ AJ732  ♥ KQ4  ♦ J  ♣ K1096	South:  ♠ 1084  ♥ 872  ♠ AQ94  ♣ AQ4	Pass AP	North 1♣ 2♣ ng 1NT		$1NT^1$
Board: 45 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 6♥ S	North:  ♣ 762  ♥ K109  ♣ A9852  ♣ AJ	South:  ♠ AKJ3  ♥ AQ762  ♠ 7  ♠ K102	Pass Pass	North  1NT <sup>1</sup> 6♥ ng 1NT		1♥

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

Board: 46 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ KQ10432  ♥ AJ8  ♦ J  ♣ A85	South:  ♣ J6  ♥ K9765  • Q8654  ♣ K	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 47 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2♥ S	North:  ♣ 5  ♥ 9  ♦ K108753  ♣ AJ974	South:  ♠ AJ10  ♥ AJ8763  ♠ QJ  ♠ Q6	West North East South  1♥  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 48 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 3 N	North:  ♠ K975  ♥ AJ1054  ♠ KQ  ♣ 106	South:  ◆ 862  ▼ Q6  ◆ A107  ◆ KJ973	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 49 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3♥ S	North:  ♠ Q  ♥ 109754  ♦ K105  ♠ QJ106	South:  ♠ KJ1085  ♥ KJ63  ♠ A8  ♣ 85	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 3♥ AP  1. forcing 1NT
Board: 50 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 5◆ S	North:  ♠ K9  ♥ KJ984  ♠ AQ  ♠ AJ102	South:  ♠ A10  ♥ 102  • 987642  ♠ K84	West North East South  1♥ Pass 1NT¹  Pass 3♣ Pass 3♦  Pass 4♦ Pass 5♦  AP  1. forcing 1NT

Board: 46 Dealer: N Vul: EW HCP: 9	<b>♣</b> J6 <b>♥</b> K9765 <b>♦</b> Q8654 <b>♣</b> K	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: Both HCP: 15	<ul><li>AJ10</li><li>✓ AJ8763</li><li>✓ QJ</li><li>♠ Q6</li></ul>	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: None HCP: 10	<ul><li>♣862</li><li>♥Q6</li><li>◆A107</li><li>◆KJ973</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: EW HCP: 12	<ul><li>★ KJ1085</li><li>★ KJ63</li><li>◆ A8</li><li>◆ 85</li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: Both HCP: 7	<ul><li>★ A10</li><li>▼ 102</li><li>◆ 987642</li><li>★ K84</li></ul>	The opponents are silent.  Partner bids first.

Board: 46 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ KQ10432  ♥ AJ8  ♦ J  ♣ A85	South:  ♣ J6  ♥ K9765  ♦ Q8654  ♣ K	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 47 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2♥ S	North:  ♣ 5  ♥ 9  ♦ K108753  ♣ AJ974	South:  ♠ AJ10  ♥ AJ8763  ♠ QJ  ♠ Q6	West North East South  1♥  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 48 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 3 N	North:  ♠ K975  ♥ AJ1054  ♠ KQ  ♣ 106	South:  ◆ 862  ▼ Q6  ◆ A107  ◆ KJ973	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 49 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3♥ S	North:  ♠ Q  ♥ 109754  ♦ K105  ♠ QJ106	South:  ♠ KJ1085  ♥ KJ63  ♠ A8  ♣ 85	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 3♥ AP  1. forcing 1NT
Board: 50 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 5◆ S	North:  ♠ K9  ♥ KJ984  ♠ AQ  ♠ AJ102	South:  ♠ A10  ♥ 102  • 987642  ♠ K84	West North East South  1♥ Pass 1NT¹  Pass 3♣ Pass 3♦  Pass 4♦ Pass 5♦  AP  1. forcing 1NT

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

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

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

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

Board: 56 Dealer: N Vul: NS HCP: 18	<ul><li>♣ 2</li><li>♥ AQJ984</li><li>♦ AK63</li><li>♣ A8</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q73</li><li>♥ 1062</li><li>♦ K876</li><li>♣ AK8</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 18	<ul><li>★ A9763</li><li>★ AQ7</li><li>★ A3</li><li>★ A74</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q42</li><li>♥ K2</li><li>◆ AQ1073</li><li>♣ 864</li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: EW HCP: 15	<ul><li>A1098732</li><li>♥ 9</li><li>A</li><li>AK76</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 4 N	North:  ♠ 2  ♥ AQJ984  ♠ AK63  ♠ A8	South:  ♠ QJ6  ♥ 75  ♦ QJ94  ♣ Q954	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 57 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♥ S	North:  ♠ Q73  ♥ 1062  ♠ K876  ♣ AK8	South:  ♠ KJ6  ♥ KQJ87  ♠ A4  ♣ 753	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 4♥ AP  1. forcing 1NT
Board: 58 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 44 N	North:  ♠ A9763  ♥ AQ7  ♠ A3  ♣ A74	South:  ♠ KJ8  ♥ K8642  ♠ Q82  ♠ Q8	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 59 Dealer: S Vul: NS North HCP: 11 South HCP: 19 Contract: 6♠ S	North:  ♠ Q42  ♥ K2  ♠ AQ1073  ♣ 864	South:  ♠ AK986  ♥ A3  ♠ K54  ♣ KQ3	West North East South  1♣  Pass 1NT¹ Pass 3NT  Pass 4♠ Pass 4NT²  Pass 5♠³ Pass 6♠  AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=1/5 or 4/5
Board: 60 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North:  ♠ A1098732  ♥ 9  ♠ A  ♣ AK76	South:  ♠ K  ▼ 107432  ♠ KQ6  ♣ 10943	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT

Board: 56 Dealer: N Vul: NS HCP: 8	<ul><li>♣ QJ6</li><li>♥ 75</li><li>◆ QJ94</li><li>♣ Q954</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: EW HCP: 14	<ul><li>★ KJ6</li><li>▼ KQJ87</li><li>◆ A4</li><li>◆ 753</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: Both HCP: 11	<ul><li>★ KJ8</li><li>▼ K8642</li><li>◆ Q82</li><li>◆ Q8</li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 19	<ul><li>★ AK986</li><li>♥ A3</li><li>♦ K54</li><li>★ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: EW HCP: 8	<b>♠</b> K   ♥ 107432   ♦ KQ6 <b>♣</b> 10943	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 4 N	North:  ♠ 2  ♥ AQJ984  ♠ AK63  ♠ A8	South:  ♠ QJ6  ♥ 75  ♦ QJ94  ♣ Q954	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 57 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♥ S	North:  ♠ Q73  ♥ 1062  ♠ K876  ♣ AK8	South:  ♠ KJ6  ♥ KQJ87  ♠ A4  ♣ 753	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 4♥ AP  1. forcing 1NT
Board: 58 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 44 N	North:  ♠ A9763  ♥ AQ7  ♠ A3  ♣ A74	South:  ♠ KJ8  ♥ K8642  ♠ Q82  ♠ Q8	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 59 Dealer: S Vul: NS North HCP: 11 South HCP: 19 Contract: 6♠ S	North:  ♠ Q42  ♥ K2  ♠ AQ1073  ♣ 864	South:  ♠ AK986  ♥ A3  ♠ K54  ♣ KQ3	West North East South  1♣  Pass 1NT¹ Pass 3NT  Pass 4♠ Pass 4NT²  Pass 5♠³ Pass 6♠  AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=1/5 or 4/5
Board: 60 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North:  ♠ A1098732  ♥ 9  ♠ A  ♣ AK76	South:  ♠ K  ▼ 107432  ♠ KQ6  ♣ 10943	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT

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

			West North East South
Board: 61 Dealer: S	North:	South:	west Norm East Soun.
Vul: Both	<b>♠</b> Q107	<b>♦</b> AK9854	Pass 1NT <sup>1</sup> Pass 2♠
North HCP: 10	<b>♥</b> J7	<b>♥</b> K6	Pass 34 Pass 44
South HCP: 15	♦ A984	◆ KQ5	AP
Contract: 4♠ S	<b>♣</b> QJ64	<b>♣</b> 98	1. forcing 1NT
			<del></del>
Board: 62	NT 4	G 4	West North East South
Dealer: N	North:	South: ♠ 75	1♠ Pass 1NT
Vul: None	<b>♠</b> AQJ103 <b>♥</b> 7	♣ /3 ♥ A864	Pass 2 Pass 2
North HCP: 12	◆ J986	• Q107	AP
South HCP: 9	♣ A107	• K964	1. forcing 1NT
Contract: 2♠ N			1. loreing 11v1
Board: 63	No odlo	Carella	West North East South
Dealer: S	North: ♠ 64	South: ♠ AK1083	14
Vul: EW	<b>₹</b> 04 <b>∀</b> Q	♥ AK2	Pass 1NT <sup>1</sup> Pass 3NT
North HCP: 8	♦ A752	◆ 1083	AP
South HCP: 18	<b>♣</b> Q106532	<b>♣</b> A9	1. forcing 1NT
Contract: 3N N			1. Ioreng 11v1
Board: 64	NT 4	Q 4	West North East South
Dealer: N	North:	South:	1♥ Pass 1NT <sup>1</sup>
Vul: Both	<b>♠</b> Q84 <b>♥</b> AKJ543	<b>♠</b> 75 <b>♥</b> 92	Pass 3 Pass 4
North HCP: 19	◆ AKJ343 ◆ AK	◆ QJ10964	AP
South HCP: 7	<b>♣</b> Q5	♣ A106	1. forcing 1NT
Contract: 4♥ N			1. loreng 11v1
			West North East South
			1♥
Board: 65	North:	South:	Pass 1NT <sup>1</sup> Pass 2♠
Dealer: S	<b>★</b> 5	<b>♦</b> AK106	Pass 4♥ Pass 4NT <sup>2</sup>
Vul: None North HCP: 10	<b>♥</b> K74	<b>♥</b> QJ983	Pass 5♥³ Pass 6♥
South HCP: 18	◆ AJ1086	<b>♦</b> K	AP
Contract: 6 S	<b>♦</b> Q874	<b>♣</b> AJ10	1. forcing 1NT
			2. Blackwood 0314, for ♥

Board: 61	The opponents are silent. You bid first.
Board: 62	The opponents are silent.  Partner bids first.
Board: 63	The opponents are silent. You bid first.
Board: 64	The opponents are silent.  Partner bids first.
Board: 65	The opponents are silent. You bid first.

			West North East South
Board: 61 Dealer: S	North:	South:	west Norm East Soun.
Vul: Both	<b>♠</b> Q107	<b>♦</b> AK9854	Pass 1NT <sup>1</sup> Pass 2♠
North HCP: 10	<b>♥</b> J7	<b>♥</b> K6	Pass 34 Pass 44
South HCP: 15	♦ A984	◆ KQ5	AP
Contract: 4♠ S	<b>♣</b> QJ64	<b>♣</b> 98	1. forcing 1NT
			<del></del>
Board: 62	NT 4	G 4	West North East South
Dealer: N	North:	South: ♠ 75	1♠ Pass 1NT
Vul: None	<b>♠</b> AQJ103 <b>♥</b> 7	♣ /3 ♥ A864	Pass 2 Pass 2
North HCP: 12	◆ J986	• Q107	AP
South HCP: 9	♣ A107	• K964	1. forcing 1NT
Contract: 2♠ N			1. loreing 11v1
Board: 63	No odlo	Carella	West North East South
Dealer: S	North: ♠ 64	South: ♠ AK1083	14
Vul: EW	<b>₹</b> 04 <b>∀</b> Q	♥ AK2	Pass 1NT <sup>1</sup> Pass 3NT
North HCP: 8	♦ A752	◆ 1083	AP
South HCP: 18	<b>♣</b> Q106532	<b>♣</b> A9	1. forcing 1NT
Contract: 3N N			1. Ioreng 11v1
Board: 64	NT 4	Q 4	West North East South
Dealer: N	North:	South:	1♥ Pass 1NT <sup>1</sup>
Vul: Both	<b>♠</b> Q84 <b>♥</b> AKJ543	<b>♠</b> 75 <b>♥</b> 92	Pass 3 Pass 4
North HCP: 19	◆ AKJ343 ◆ AK	◆ QJ10964	AP
South HCP: 7	<b>♣</b> Q5	♣ A106	1. forcing 1NT
Contract: 4♥ N			1. loreng 11v1
			West North East South
			1♥
Board: 65	North:	South:	Pass 1NT <sup>1</sup> Pass 2♠
Dealer: S	<b>★</b> 5	<b>♦</b> AK106	Pass 4♥ Pass 4NT <sup>2</sup>
Vul: None North HCP: 10	<b>♥</b> K74	<b>♥</b> QJ983	Pass 5♥³ Pass 6♥
South HCP: 18	◆ AJ1086	<b>♦</b> K	AP
Contract: 6 S	<b>♦</b> Q874	<b>♣</b> AJ10	1. forcing 1NT
			2. Blackwood 0314, for ♥

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

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

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

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

#### Forcing NT (Leveled)

Vul: NS → AQJ10864 Partner bids first.

HCP: 7 • 87 Partner bids first

Vul: EW → A9 HCP: 17 → AJ You bid first.

Vul: EW → AJ HCP: 18 → A10 You bid first.

Board: 71 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2 S	North:  • 1063  • 5  • AQJ10864  • 87	South:  ♣ 74  ♥ AK10964  ♦ 75  ♣ KQ4	West North East Sor 1♥ Pass 1NT¹ Pass 2♥ AP 1. forcing 1NT	uth
Board: 72 Dealer: N Vul: EW North HCP: 17 South HCP: 6 Contract: 4 S	North:  ♠ K853  ▼ AJ832  ♠ A9  ♣ AJ	South:  ♠ QJ10  ♥ —  ♦ K108643  ♣ 9732	West North East Sor 1♥ Pass 1N Pass 2♠ Pass 3♦ Pass 4♦ AP 1. forcing 1NT	
Board: 73 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3 S	North:  ♠ Q2  ♥ 104  ♠ AJ95  ♣ A10873	South:  ♠ A103  ♥ J9876  ♠ K  ♣ KQ64	West North East Sor 1♥ Pass 1NT¹ Pass 2♣ Pass 3♣ AP 1. forcing 1NT	
Board: 74 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 4 N	North:  ♠ Q974  ♥ AK982  ♠ AJ  ♣ A10	South:  ♠ KJ6  ♥ 753  ♠ KQ1065  ♣ J4	West North East Sor 1♥ Pass 1N Pass 2♠ Pass 4♥ AP 1. forcing 1NT	
Board: 75 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 4 S	North:	South:	West North East Sor 1 Pass 1NT <sup>1</sup> Pass 3 Pass 4 AP 1. forcing 1NT	uth

Board: 71 Dealer: S Vul: NS HCP: 12	<ul><li>↑74</li><li>↑ AK10964</li><li>↑75</li><li>↑ KQ4</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: EW HCP: 6	◆ QJ10 ▼ — ◆ K108643 ◆ 9732	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: NS HCP: 13	<ul><li>▲ A103</li><li>✔ J9876</li><li>♦ K</li><li>▲ KQ64</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: EW HCP: 10	<ul><li>★ KJ6</li><li>▼ 753</li><li>◆ KQ1065</li><li>★ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: EW HCP: 18	<ul><li></li></ul>	The opponents are silent. You bid first.

Board: 71 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2 S	North:  • 1063  • 5  • AQJ10864  • 87	South:  ♣ 74  ♥ AK10964  ♦ 75  ♣ KQ4	West North East Sor 1♥ Pass 1NT¹ Pass 2♥ AP 1. forcing 1NT	uth
Board: 72 Dealer: N Vul: EW North HCP: 17 South HCP: 6 Contract: 4 S	North:  ♠ K853  ▼ AJ832  ♠ A9  ♣ AJ	South:  ♠ QJ10  ♥ —  ♦ K108643  ♣ 9732	West North East Sor 1♥ Pass 1N Pass 2♠ Pass 3♦ Pass 4♦ AP 1. forcing 1NT	
Board: 73 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3 S	North:  ♠ Q2  ♥ 104  ♠ AJ95  ♣ A10873	South:  ♠ A103  ♥ J9876  ♠ K  ♣ KQ64	West North East Sor 1♥ Pass 1NT¹ Pass 2♣ Pass 3♣ AP 1. forcing 1NT	
Board: 74 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 4 N	North:  ♠ Q974  ♥ AK982  ♠ AJ  ♣ A10	South:  ♠ KJ6  ♥ 753  ♠ KQ1065  ♣ J4	West North East Sor 1♥ Pass 1N Pass 2♠ Pass 4♥ AP 1. forcing 1NT	
Board: 75 Dealer: S Vul: EW North HCP: 8 South HCP: 18 Contract: 4 S	North:	South:	West North East Sor 1 Pass 1NT <sup>1</sup> Pass 3 Pass 4 AP 1. forcing 1NT	uth

Board: 76	t.
Vul: NS	
Board: 77 Dealer: S  Vul: None HCP: 11  ★ K32  The opponents are silent Partner bids first.	t.
Board: 78	e.
Board: 79 ♣ 104 Dealer: S ▼ KJ9875 Vul: EW ◆ 987 HCP: 6 ♣ Q10  The opponents are silen Partner bids first.	t.
Board: 80	e.

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

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

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

Board: 81 Dealer: S Vul: NS HCP: 7	<ul><li>♠ A9</li><li>♥ 9762</li><li>♠ K954</li><li>♠ 1086</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 14	<ul><li>▲ AJ983</li><li>♥ AKQ8652</li><li>◆ 5</li><li>◆ —</li></ul>	West Bids 2NT if possible. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 8	<ul><li>★ A8</li><li>♥ 85</li><li>◆ J84</li><li>◆ K109873</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: EW HCP: 14	<ul><li>◆ 54</li><li>♥ K97632</li><li>◆ AQJ3</li><li>◆ A</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: Both HCP: 7	<ul><li>★ 53</li><li>▼ J9742</li><li>◆ Q106</li><li>◆ A65</li></ul>	The opponents are silent.  Partner bids first.

Board: 81 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 3 W	North:  ♠ A9  ♥ 9762  ♠ K954  ♣ 1086	South:  ♠ K10854  ♥ A10  ♦ J3  ♣ KQJ4	West North East South  1♠  Pass 1NT¹ 2♠² Pass  3♥ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 82 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 6 N	North:  ♠ AJ983  ♥ AKQ8652  ♠ 5  ♣ —	South:  ♠ Q4  ♥ 104  ♠ AK104  ♣ 106543	West North East South $1 \checkmark$ Pass $1NT^1$ $2NT^2$ $3 \spadesuit$ Pass $4 \checkmark$ Pass $5 \spadesuit^3$ Pass $5 \checkmark^4$ Pass $6 \checkmark$ AP  1. forcing $1NT$ 2. Unusual $2NT$ 3. Exclusion, for $\checkmark$ 4. 1 out of 4
Board: 83 Dealer: S Vul: Both North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ A8  ♥ 85  ♦ J84  ♣ K109873	South:  ♠ K52  ♥ AQ973  ♠ AQ7  ♣ QJ	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 84 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 4 N	North:	South:  ♠ A73  ♥ A4  ♠ 1097  ♣ Q10865	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♥  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 85 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 4 S	North:	South:  ♠ AKQ942  ♥ A  ♦ J7  ♣ KJ104	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 81 Dealer: S Vul: NS HCP: 14	<ul><li>★ K10854</li><li>★ A10</li><li>★ J3</li><li>★ KQJ4</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 9	◆ Q4 ▼ 104 ◆ AK104 ◆ 106543	West Bids 2NT if possible.  Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 18	<ul><li>★ K52</li><li>▼ AQ973</li><li>◆ AQ7</li><li>◆ QJ</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: EW HCP: 10	<ul><li>A73</li><li>✓ A4</li><li>♦ 1097</li><li>♠ Q10865</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: Both HCP: 18	<ul><li>★ AKQ942</li><li>★ A</li><li>◆ J7</li><li>★ KJ104</li></ul>	The opponents are silent. You bid first.

Board: 81 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 3 W	North:  ♠ A9  ♥ 9762  ♠ K954  ♣ 1086	South:  ♠ K10854  ♥ A10  ♦ J3  ♣ KQJ4	West North East South  1♠  Pass 1NT¹ 2♠² Pass  3♥ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 82 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 6 N	North:  ♠ AJ983  ♥ AKQ8652  ♠ 5  ♣ —	South:  ♠ Q4  ♥ 104  ♠ AK104  ♣ 106543	West North East South $1 \checkmark$ Pass $1NT^1$ $2NT^2$ $3 \spadesuit$ Pass $4 \checkmark$ Pass $5 \spadesuit^3$ Pass $5 \checkmark^4$ Pass $6 \checkmark$ AP  1. forcing $1NT$ 2. Unusual $2NT$ 3. Exclusion, for $\checkmark$ 4. 1 out of 4
Board: 83 Dealer: S Vul: Both North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ A8  ♥ 85  ♦ J84  ♣ K109873	South:  ♠ K52  ♥ AQ973  ♠ AQ7  ♣ QJ	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 84 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 4 N	North:	South:  ♠ A73  ♥ A4  ♠ 1097  ♣ Q10865	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♥  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 85 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 4 S	North:	South:  ♠ AKQ942  ♥ A  ♦ J7  ♣ KJ104	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 86 Dealer: N Vul: None HCP: 19	<ul><li>★ AQ843</li><li>★ KJ8</li><li>★ 82</li><li>★ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: EW HCP: 11	<ul><li>♣ Q73</li><li>♥ AK108</li><li>◆ Q65</li><li>♣ 963</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: Both HCP: 13	<ul><li>★ A10843</li><li>★ A9</li><li>◆ QJ</li><li>★ Q854</li></ul>	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: NS HCP: 11	<ul><li>1083</li><li>✓ AKJ976</li><li>✓ K5</li><li>✓ 109</li></ul>	East Bids 2NT if possible. West Bids 3♦ if possible. Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 16	<ul><li>★ KQJ87</li><li>★ 4</li><li>◆ AKQ105</li><li>★ J9</li></ul>	The opponents are silent. You bid first.

Board: 86 Dealer: N Vul: None North HCP: 19 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ843  ♥ KJ8  ♠ 82  ♣ AKQ	South:  ♣ J76  ✔ A6  ♣ AQJ  ♣ 106432	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 87 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ Q73  ♥ AK108  ♠ Q65  ♠ 963	South:  ♠ KJ10965  ♥ Q6  ♠ A94  ♣ A5	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 88 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ A10843  ♥ A9  ♠ QJ  ♠ Q854	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 89 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ QJ7654  ♥ 32  ♠ A8  ♠ AJ5	West North East South  1♠  Pass 1NT¹ 2NT² Pass  3♠ 3♠ Pass 4♠  AP  1. forcing 1NT  2. Unusual 2NT
Board: 90 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2♠ N	North:  ♠ KQJ87  ♥ 4  ♠ AKQ105  ♣ J9	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT

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

Board: 86 Dealer: N Vul: None North HCP: 19 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ843  ♥ KJ8  ♠ 82  ♣ AKQ	South:  ♣ J76  ✔ A6  ♣ AQJ  ♣ 106432	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 87 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ Q73  ♥ AK108  ♠ Q65  ♠ 963	South:  ♠ KJ10965  ♥ Q6  ♠ A94  ♣ A5	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 88 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ A10843  ♥ A9  ♠ QJ  ♠ Q854	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 89 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ QJ7654  ♥ 32  ♠ A8  ♠ AJ5	West North East South  1♠  Pass 1NT¹ 2NT² Pass  3♠ 3♠ Pass 4♠  AP  1. forcing 1NT  2. Unusual 2NT
Board: 90 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2♠ N	North:  ♠ KQJ87  ♥ 4  ♠ AKQ105  ♣ J9	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT

Board: 91 Dealer: S Vul: NS HCP: 9	<ul><li>1095</li><li>✓ A7</li><li>✓ K1085</li><li>✓ Q1076</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ10873</li><li>▼ K7</li><li>◆ 843</li><li>◆ A6</li></ul>	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: NS HCP: 10	<ul><li>↓ J5</li><li>↓ J103</li><li>↓ J5</li><li>♠ AK9764</li></ul>	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: EW HCP: 19	<ul><li>♣ AQJ65</li><li>♥ Q2</li><li>◆ AK106</li><li>♣ K2</li></ul>	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: Both HCP: 7	<ul><li>♣82</li><li>♥1042</li><li>♦ AQJ3</li><li>♣10987</li></ul>	The opponents are silent.  Partner bids first.

Board: 91 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ S	North:  ♠ 1095  ♥ A7  • K1085  ♣ Q1076	South:  ♠ AJ7  ♥ QJ1042  ♠ A43  ♣ 95	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 2♥ AP  1. forcing 1NT
Board: 92 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3♠ N	North:  ♠ KQ10873  ♥ K7  ♦ 843  ♣ A6	South:  ♠ 65  ♥ Q10943  ♠ AK105  ♠ 95	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 93 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 4♥ S	North:	South:  ♠ K2  ♥ K8762  ♠ AQ976  ♣ 5	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 94 Dealer: N Vul: EW North HCP: 19 South HCP: 10 Contract: 44 N	North:  ♠ AQJ65  ♥ Q2  ♠ AK106  ♣ K2	South:	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠² Pass 4♠  AP  1. forcing 1NT  2. Cue bid, a ♠ stopper
Board: 95 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 2♠ S	North:	South:  ♠ KJ1076  ♥ J853  ♠ K7  ♣ AJ	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 2♠ AP  1. forcing 1NT

Board: 91 Dealer: S Vul: NS HCP: 12	<ul><li>AJ7</li><li>♥ QJ1042</li><li>A43</li><li>₱ 95</li></ul>	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: None HCP: 9	<ul><li>♠ 65</li><li>♥ Q10943</li><li>♠ AK105</li><li>♠ 95</li></ul>	The opponents are silent.  Partner bids first.
Board: 93 Dealer: S Vul: NS HCP: 12	<ul><li>★ K2</li><li>★ K8762</li><li>★ AQ976</li><li>★ 5</li></ul>	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: EW HCP: 10	<ul><li>1043</li><li>KJ</li><li>94</li><li>AQ9873</li></ul>	The opponents are silent.  Partner bids first.
Board: 95 Dealer: S Vul: Both HCP: 13	<ul><li>★ KJ1076</li><li>♥ J853</li><li>♦ K7</li><li>♣ AJ</li></ul>	The opponents are silent.  You bid first.

Board: 91 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ S	North:  ♠ 1095  ♥ A7  • K1085  ♣ Q1076	South:  ♠ AJ7  ♥ QJ1042  ♠ A43  ♣ 95	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 2♥ AP  1. forcing 1NT
Board: 92 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3♠ N	North:  ♠ KQ10873  ♥ K7  ♦ 843  ♣ A6	South:  ♠ 65  ♥ Q10943  ♠ AK105  ♠ 95	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 93 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 4♥ S	North:	South:  ♠ K2  ♥ K8762  ♠ AQ976  ♣ 5	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 94 Dealer: N Vul: EW North HCP: 19 South HCP: 10 Contract: 44 N	North:  ♠ AQJ65  ♥ Q2  ♠ AK106  ♣ K2	South:	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠² Pass 4♠  AP  1. forcing 1NT  2. Cue bid, a ♠ stopper
Board: 95 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 2♠ S	North:	South:  ♠ KJ1076  ♥ J853  ♠ K7  ♣ AJ	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 2♠ AP  1. forcing 1NT

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

Board: 96 Dealer: N Vul: NS North HCP: 15	North:  ♠ AKJ63  ♥ 54	South:  ♣ 754  ▼ KJ98	Pass	North 1♠ 2♣	Pass Pass	1NT <sup>1</sup>
South HCP: 12 Contract: 4♠ N	◆ QJ ◆ KJ103	◆ A76 <b>♣</b> A64	Pass 1. forci	4 <b>♠</b> ng 1NT	AP	
Board: 97 Dealer: S	North: ♠ A4	South: ♠ KJ1095	West	North	East	South 1♠
Vul: EW North HCP: 8	<b>v</b> 1072	<b>♥</b> A964	Pass	1NT <sup>1</sup>	Pass	2♥
South HCP: 12	<b>♦</b> J84	<b>♦</b> 75	Pass	2♠	AP	
Contract: 2♠ S	<b>♣</b> QJ984	<b>♣</b> A3	1. forci	ng 1NT		
Board: 98	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♦</b> AQ52	<b>♠</b> 7		1♥	Pass	1NT <sup>1</sup>
North HCP: 18	<b>♥</b> KQ1043	<b>♥</b> 65	Pass	2♠	Pass	3♣
South HCP: 6	♦ A6	♦ K92	Pass		AP	
Contract: 5♣ S	<b>♣</b> K9	♣ QJ75432	1. forci	ng 1NT		
			West	North	East	South 1♠
			Pass	1NT <sup>1</sup>	Pass	3♠
Board: 99	North:	South:	Pass	$4NT^2$	Pass	5 <b>♣</b> <sup>3</sup>
Dealer: S	<b>★</b> K87	<b>♠</b> AQJ943	Pass	5NT <sup>4</sup>	Pass	6 <b>\</b> 5
Vul: None North HCP: 11	<b>♥</b> K10832	♥ AJ4	Pass	6♠	AP	
North HCP: 11 South HCP: 19 Contract: 6♠ S	◆ A54 ◆ J8	◆ K7 ◆ A10	2. Blac 3. A=0	ng 1NT kwood ( /5 or 3/5 gask by	0314, i 5	for <b>♠</b>

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

Board: 96 Dealer: N Vul: NS North HCP: 15	North:  ♠ AKJ63  ♥ 54	South:  ♣ 754  ▼ KJ98	Pass	North 1♠ 2♣	Pass Pass	1NT <sup>1</sup>
South HCP: 12 Contract: 4♠ N	◆ QJ ◆ KJ103	◆ A76 <b>♣</b> A64	Pass 1. forci	4 <b>♠</b> ng 1NT	AP	
Board: 97 Dealer: S	North: ♠ A4	South: ♠ KJ1095	West	North	East	South 1♠
Vul: EW North HCP: 8	<b>v</b> 1072	<b>♥</b> A964	Pass	1NT <sup>1</sup>	Pass	2♥
South HCP: 12	<b>♦</b> J84	<b>♦</b> 75	Pass	2♠	AP	
Contract: 2♠ S	<b>♣</b> QJ984	<b>♣</b> A3	1. forci	ng 1NT		
Board: 98	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♦</b> AQ52	<b>♠</b> 7		1♥	Pass	1NT <sup>1</sup>
North HCP: 18	<b>♥</b> KQ1043	<b>♥</b> 65	Pass	2♠	Pass	3♣
South HCP: 6	♦ A6	♦ K92	Pass		AP	
Contract: 5♣ S	<b>♣</b> K9	♣ QJ75432	1. forci	ng 1NT		
			West	North	East	South 1♠
			Pass	1NT <sup>1</sup>	Pass	3♠
Board: 99	North:	South:	Pass	$4NT^2$	Pass	5 <b>♣</b> <sup>3</sup>
Dealer: S	<b>★</b> K87	<b>♠</b> AQJ943	Pass	5NT <sup>4</sup>	Pass	6 <b>\</b> 5
Vul: None North HCP: 11	<b>♥</b> K10832	♥ AJ4	Pass	6♠	AP	
North HCP: 11 South HCP: 19 Contract: 6♠ S	◆ A54 ◆ J8	◆ K7 ◆ A10	2. Blac 3. A=0	ng 1NT kwood ( /5 or 3/5 gask by	0314, i 5	for <b>♠</b>

#### Forcing NT (Leveled)

Board: 101 ♠ Q103 The opponents are silent.

			West	North 1♥		South 1NT <sup>1</sup>
Board: 100			Pass	2♠	Pass	
Dealer: N	North: <b>♠</b> A975	South:	Pass	4NT <sup>2</sup>		
Vul: EW	<b>★</b> AS 73 <b>★</b> AK 1093	<b>♠</b> QJ10 <b>♥</b> J62	Pass	5♠	Pass	<b>6</b> ♥ <sup>4</sup>
North HCP: 18	♦ K83	◆ AQJ75	AP			
South HCP: 11 Contract: 6♥ N	♣ A	<b>♣</b> 84	1. forci	ng 1NT		
Conduct. 0 • 1 •				kwood (		for 🔻
				/5 or 4/5	5	
			4. no ♥	queen		
Board: 101	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> Q103	<b>♦</b> 6				1♥
Vul: Both North HCP: 8	<b>4</b> 2	<b>♥</b> KJ976	Pass	1NT <sup>1</sup>	Pass	3♣
South HCP: 18	◆ QJ1043	♦ AK	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> QJ6	<b>♣</b> AK1084	1. forci	ng 1NT		
Board: 102			West	North	Foot	Courth
Dealer: N	North:	South:	West	Norui 1♠		1NT <sup>1</sup>
Vul: None	<b>♦</b> AKQ862 <b>♥</b> J1052	<b>♦</b> 1073 <b>♥</b> A8	X	1 <b>₹</b> 2 <b>∀</b>	Pass	
North HCP: 12	• Q8	◆ 63	AP	∠ ▼	1 ass	<del>1</del> 2
South HCP: 11 Contract: 4♠ N	<b>♣</b> 9	♣ AK10743		ng 1NT		
Contract, 42 IN			1. 10101	115 1111		
Board: 103	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> 987	<b>♠</b> AK106				1 🗸
Vul: NS	<b>♥</b> 62	<b>♥</b> AJ754	Pass	1NT <sup>1</sup>	Pass	
North HCP: 9 South HCP: 12	♦ AJ4	<b>◆</b> 1086	Pass	2	AP	
Contract: 2 S	♣ A10963	<b>♣</b> 4		ng 1NT		

#### Forcing NT (Leveled)

Board: 100 ♠ QJ10

Dealer: N ♥ J62

Vul: EW → AQJ75

Partner bids first.

HCP: 11 ♣ 84

Board: 101 ♠ 6
Dealer: S ▼ KJ976

The opponents are silent.

The opponents are silent.

HCP: 11 ♣ AK10743 Partner bids first.

Board: 103 ♠ AK106
Dealer: S ♥ AJ754

The opponents are silent.

			West	North 1♥		South 1NT <sup>1</sup>
Board: 100			Pass	2♠	Pass	
Dealer: N	North: <b>♠</b> A975	South:	Pass	4NT <sup>2</sup>		
Vul: EW	<b>★</b> AS 73 <b>★</b> AK 1093	<b>♠</b> QJ10 <b>♥</b> J62	Pass	5♠	Pass	<b>6</b> ♥ <sup>4</sup>
North HCP: 18	♦ K83	◆ AQJ75	AP			
South HCP: 11 Contract: 6♥ N	♣ A	<b>♣</b> 84	1. forci	ng 1NT		
Conduct. 0 • 1 •				kwood (		for 🔻
				/5 or 4/5	5	
			4. no ♥	queen		
Board: 101	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> Q103	<b>♦</b> 6				1♥
Vul: Both North HCP: 8	<b>4</b> 2	<b>♥</b> KJ976	Pass	1NT <sup>1</sup>	Pass	3♣
South HCP: 18	◆ QJ1043	♦ AK	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> QJ6	<b>♣</b> AK1084	1. forci	ng 1NT		
Board: 102			West	North	Foot	Courth
Dealer: N	North:	South:	West	Norui 1♠		1NT <sup>1</sup>
Vul: None	<b>♦</b> AKQ862 <b>♥</b> J1052	<b>♦</b> 1073 <b>♥</b> A8	X	1 <b>₹</b> 2 <b>∀</b>	Pass	
North HCP: 12	• Q8	◆ 63	AP	∠ ▼	1 ass	<del>1</del> 2
South HCP: 11 Contract: 4♠ N	<b>♣</b> 9	♣ AK10743		ng 1NT		
Contract, 42 IN			1. 10101	115 1111		
Board: 103	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> 987	<b>♠</b> AK106				1 🗸
Vul: NS	<b>♥</b> 62	<b>♥</b> AJ754	Pass	1NT <sup>1</sup>	Pass	
North HCP: 9 South HCP: 12	♦ AJ4	<b>◆</b> 1086	Pass	2	AP	
Contract: 2 S	♣ A10963	<b>♣</b> 4		ng 1NT		

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

			West North East South
Board: 104			1♠ Pass 1NT <sup>1</sup>
Dealer: N	North:	South:	Pass 3♦ Pass 3♠
Vul: Both	<b>♠</b> AQ752 <b>♥</b> 94	<b>★</b> 863	Pass $4 \stackrel{?}{\bullet}^2$ Pass $4 \stackrel{?}{\bullet}^3$
North HCP: 18	▼ 94 ♦ AJ62	<ul><li>✓ AKQ3</li><li>✓ K95</li></ul>	Pass 4♠ AP
South HCP: 12	<b>♦</b> AK	<b>♦</b> 652	1. forcing 1NT
Contract: 4♠ N			2. Cue bid, a ♣ stopper
			3. Cue bid, a ♦ stopper
			West North East South
Board: 105	North:	South:	1♠
Dealer: S	Norui.	AK1063	Pass 1NT <sup>1</sup> Pass 3NT
Vul: None	<b>♥</b> A765	<b>♥</b> K32	Pass $4 \clubsuit^2$ Pass $4NT^3$
North HCP: 12 South HCP: 18	♦ KQJ7	◆ A5	Pass 6♠ AP
Contract: 6♠ S	<b>♣</b> Q6	♣ A53	1. forcing 1NT
			2. Gerber 3. A=3 out of 4
			3. A=3 Out 014
Board: 106	North:	South:	West North East South
Dealer: N	<b>A</b> AK64	<b>♦</b> 85	$1$ ♥ Pass $1$ NT $^1$
Vul: NS North HCP: 17	<b>▼</b> A10873	<b>v</b> 2	Pass 2♠ Pass 3♣
South HCP: 7	<b>♦</b> AQ9	<b>♦</b> 7542	AP
Contract: 3♣ S	<b>♣</b> 10	<b>♣</b> AQJ865	1. forcing 1NT
Board: 107 Dealer: S	North: ♠ 2	South: ♠ KQJ106	West North East South 1♠
Vul: EW	<b>♥</b> KQ7654	<b>♥</b> 83	Pass 1NT¹ Pass 2♣
North HCP: 8 South HCP: 14	♦ K105	♦ QJ	Pass 2♥ AP
Contract: 2♥ N	<b>♣</b> 873	♣ AJ104	1. forcing 1NT
Board: 108	North:	South:	West North East South
Dealer: N	• KJ1064	50un. ♠ Q2	$1$ ♠ Pass $1$ NT $^1$
Vul: None North HCP: 19	♥ AK	<b>♥</b> 62	Pass 3♣ Pass 3♦
South HCP: 19	<b>→</b> J10	◆ A98765	Pass 5♦ AP
Contract: 5♦ S	♣ AQJ7	<b>♣</b> 986	1. forcing 1NT

Board: 104 Dealer: N Vul: Both HCP: 12  AKQ3  Val: Both HCP: 12  AK1063  Val: None HCP: 18  AK1063  Val: None A5		
Dealer: S	<b>♥</b> AKQ3 <b>♦</b> K95	The opponents are silent.  Partner bids first
Dealer: N	<ul><li>★ K32</li><li>★ A5</li></ul>	The opponents are silent.  You hid first
HCP: 7 ♣ AQJ865 Partner bids first.	♥ 2 ♦ 7542	The opponents are silent.  542  Partner bids first
Board: 107	♥ 83 • QJ	Ine opponents are silent.  You hid first
Board: 108	♥ 62 ♦ A98765	1 ne opponents are silent.  198765 Partner bids first

			West North East South
Board: 104			1♠ Pass 1NT <sup>1</sup>
Dealer: N	North:	South:	Pass 3♦ Pass 3♠
Vul: Both	<b>♠</b> AQ752 <b>♥</b> 94	<b>★</b> 863	Pass $4 \stackrel{?}{\bullet}^2$ Pass $4 \stackrel{?}{\bullet}^3$
North HCP: 18	▼ 94 ♦ AJ62	<ul><li>✓ AKQ3</li><li>✓ K95</li></ul>	Pass 4♠ AP
South HCP: 12	<b>♦</b> AK	<b>♦</b> 652	1. forcing 1NT
Contract: 4♠ N			2. Cue bid, a ♣ stopper
			3. Cue bid, a ♦ stopper
			West North East South
Board: 105	North:	South:	1♠
Dealer: S	Norui.	AK1063	Pass 1NT <sup>1</sup> Pass 3NT
Vul: None	<b>♥</b> A765	<b>♥</b> K32	Pass $4 \clubsuit^2$ Pass $4NT^3$
North HCP: 12 South HCP: 18	♦ KQJ7	◆ A5	Pass 6♠ AP
Contract: 6♠ S	<b>♣</b> Q6	♣ A53	1. forcing 1NT
			2. Gerber 3. A=3 out of 4
			3. A=3 Out 014
Board: 106	North:	South:	West North East South
Dealer: N	• AK64	<b>♦</b> 85	$1$ ♥ Pass $1$ NT $^1$
Vul: NS North HCP: 17	<b>▼</b> A10873	<b>v</b> 2	Pass 2♠ Pass 3♣
South HCP: 7	<b>♦</b> AQ9	<b>♦</b> 7542	AP
Contract: 3♣ S	<b>♣</b> 10	<b>♣</b> AQJ865	1. forcing 1NT
Board: 107 Dealer: S	North: ♠ 2	South: ♠ KQJ106	West North East South 1♠
Vul: EW	<b>♥</b> KQ7654	<b>♥</b> 83	Pass 1NT¹ Pass 2♣
North HCP: 8 South HCP: 14	♦ K105	♦ QJ	Pass 2♥ AP
Contract: 2♥ N	<b>♣</b> 873	♣ AJ104	1. forcing 1NT
Board: 108	North:	South:	West North East South
Dealer: N	• KJ1064	50un. ♠ Q2	$1$ ♠ Pass $1$ NT $^1$
Vul: None North HCP: 19	♥ AK	<b>♥</b> 62	Pass 3♣ Pass 3♦
South HCP: 19	<b>→</b> J10	◆ A98765	Pass 5♦ AP
Contract: 5♦ S	♣ AQJ7	<b>♣</b> 986	1. forcing 1NT

#### Forcing NT (Leveled)

HCP: 7 ♣ AQ10642 Partner bids first.

Board: 111 ♣ A7 The opponents are silent.

Board: 112 ♠ KQJ87 The opponents are silent.

Vul: None → J9 HCP: 18 → AJ You bid first.

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

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

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

Board: 114 Dealer: N Vul: NS HCP: 13	<ul><li>AK652</li><li>Q</li><li>J105</li><li>K865</li></ul>	West Bids 2♠ if possible. East Bids 3♥ if possible.  You bid first.
Board: 115 Dealer: S Vul: Both HCP: 6	<ul><li>10</li><li>104</li><li>A109874</li><li>Q1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 116 Dealer: N Vul: None HCP: 19	<ul><li>AQJ42</li><li>✓ A3</li><li>A1098</li><li>A8</li></ul>	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: NS HCP: 10	♣ 8 ♥ Q92 ♦ AJ1087 ♣ QJ54	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: EW HCP: 12	<ul><li>★ K9875</li><li>★ A632</li><li>◆ Q6</li><li>★ K3</li></ul>	The opponents are silent.  You bid first.

Board: 114 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3 V X E	North:  ♠ AK652  ♥ Q  ♦ J105  ♠ K865	South:  ♠ Q9  ♥ A1064  ♦ 974  ♠ AJ74	West North East South  1♠ Pass 1NT¹  2♠² Pass 3♥ X  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 115 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 3N N	North:  ♠ 10  ♥ 104  ♠ A109874  ♣ Q1074	South:  ♠ AQ982  ♥ AJ2  ♠ QJ3  ♣ A9	West North East South  1♠  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 116 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AQJ42  ♥ A3  ♠ A1098  ♣ A8	South:	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 117 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 2♠ S	North:  ♠ 8  ♥ Q92  ♠ AJ1087  ♠ QJ54	South:  ♠ AQ109752  ♥ 5  ♠ K64 ♠ A7	West North East South  1♣  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT
Board: 118 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 2 N	North:  ♠ K9875  ✔ A632  ♠ Q6  ♣ K3	South:  ♠ Q3  ♥ 10875  ♠ KJ  ♣ J10875	West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT

Board: 114  ♠ Q9  West Bids 2♠ if possible.  Dealer: N  ▼ A1064  East Bids 3♥ if possible.  Vul: NS  ♦ 974	
HCP: 11 ♣ AJ74 Partner bids first.	
Board: 115	lent.
Board: 116	lent.
Board: 117	lent.
Board: 118	lent.

Board: 114 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3 V X E	North:  ♠ AK652  ♥ Q  ♦ J105  ♠ K865	South:  ♠ Q9  ♥ A1064  ♦ 974  ♠ AJ74	West North East South  1♠ Pass 1NT¹  2♠² Pass 3♥ X  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 115 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 3N N	North:  ♠ 10  ♥ 104  ♠ A109874  ♣ Q1074	South:  ♠ AQ982  ♥ AJ2  ♠ QJ3  ♣ A9	West North East South  1♠  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 116 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AQJ42  ♥ A3  ♠ A1098  ♣ A8	South:	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 117 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 2♠ S	North:  ♠ 8  ♥ Q92  ♠ AJ1087  ♠ QJ54	South:  ♠ AQ109752  ♥ 5  ♠ K64 ♠ A7	West North East South  1♣  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT
Board: 118 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 2 N	North:  ♠ K9875  ✔ A632  ♠ Q6  ♣ K3	South:  ♠ Q3  ♥ 10875  ♠ KJ  ♣ J10875	West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT

Dealer: S Vul: None	<ul><li>1098</li><li>✓ AK42</li><li>72</li><li>▲ A874</li></ul>	The opponents are silent.  Partner bids first.
Dealer: N Vul: EW	<ul><li>★ K9853</li><li>★ K104</li><li>◆ AK75</li><li>★ 10</li></ul>	The opponents are silent. You bid first.
Dealer: S Vul: Both	<ul><li>↓ J43</li><li>▼ AKQ64</li><li>↓ J7</li><li>♣ 653</li></ul>	The opponents are silent.  Partner bids first.
Dealer: N Vul: NS	<b>♠</b> KQJ32 <b>♥</b> AQ1032 <b>♦</b> K <b>♣</b> 105	The opponents are silent. You bid first.
Dealer: S Vul: Both	<ul><li>432</li><li>✓ J10</li><li>✓ KQJ87</li><li>▲ 1064</li></ul>	East Doubles 1NT if possible. East Doubles Pass if possible. Partner bids first.

Board: 119 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 6♠ S	North:	South:  ♠ AKQJ4  ♥ Q96  ♠ K96  ♣ K2	Pass	ng 1NT er	1 <b>♠</b> 3NT
Board: 120 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ K9853  ♥ K104  ♠ AK75  ♣ 10	South:  ♠ A76  ♥ A6  ♦ 10984  ♣ K864		North 1♠ 2♦ ng 1NT	1NT <sup>1</sup>
Board: 121 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 S	North:  ◆ J43  ◆ AKQ64  ◆ J7  ◆ 653	South:  ♠ AK10965  ♥ J5  ♠ A8  ♣ KJ7	Pass		1♠
Board: 122 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 2♠ N	North:  ♠ KQJ32  ♥ AQ1032  ♠ K  ♣ 105	South:  ♠ A8  ♥ 87  ♠ A963  ♣ Q9764		North 1♠ 2♥ ng 1NT	 1NT <sup>1</sup>
Board: 123 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3 S	North:  ♠ 432  ♥ J10  ♦ KQJ87  ♣ 1064	South:  ♠ K6  ♥ AK98654  ♦ 54  ♣ QJ	Pass	North  1NT <sup>1</sup> Pass  ng 1NT	South 1♥ 2♥ 3♥

Board: 119 Dealer: S Vul: None HCP: 18	<ul><li>★ AKQJ4</li><li>♥ Q96</li><li>★ K96</li><li>★ K2</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: EW HCP: 11	<ul><li>★ A76</li><li>♥ A6</li><li>♦ 10984</li><li>★ K864</li></ul>	The opponents are silent.  Partner bids first.
Board: 121 Dealer: S Vul: Both HCP: 16	<ul><li>★ AK10965</li><li>♥ J5</li><li>★ A8</li><li>★ KJ7</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: NS HCP: 10	<ul><li>★ A8</li><li>♥ 87</li><li>★ A963</li><li>★ Q9764</li></ul>	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: Both HCP: 13	<b>★</b> K6 <b>♥</b> AK98654 <b>♦</b> 54 <b>♣</b> QJ	East Doubles 1NT if possible. East Doubles Pass if possible. You bid first.

Board: 119 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 6♠ S	North:	South:  ♠ AKQJ4  ♥ Q96  ♠ K96  ♣ K2	Pass	ng 1NT er		1 <b>♠</b> 3NT
Board: 120 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ K9853  ♥ K104  ♠ AK75  ♣ 10	South:  ♠ A76  ♥ A6  ♦ 10984  ♣ K864		North 1♠ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 121 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 S	North:  ◆ J43  ◆ AKQ64  ◆ J7  ◆ 653	South:  ♠ AK10965  ♥ J5  ♠ A8  ♣ KJ7	Pass		Pass AP	1♠
Board: 122 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 2♠ N	North:  ♠ KQJ32  ♥ AQ1032  ♠ K  ♣ 105	South:  ♠ A8  ♥ 87  ♠ A963  ♣ Q9764		North 1♠ 2♥ ng 1NT	Pass	1NT <sup>1</sup>
Board: 123 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3 S	North:  ♠ 432  ♥ J10  ♦ KQJ87  ♣ 1064	South:  ♠ K6  ♥ AK98654  ♦ 54  ♣ QJ	Pass	North  1NT <sup>1</sup> Pass  ng 1NT	X X	South 1♥ 2♥ 3♥

Board: 124 Dealer: N Vul: None HCP: 13	<ul><li>♠ A72</li><li>♥ A10642</li><li>♠ A</li><li>♠ J1083</li></ul>	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: EW HCP: 8	<b>♦</b> 87 <b>♥</b> Q84 <b>♦</b> KQ10 <b>♣</b> J10875	The opponents are silent.  Partner bids first.
Board: 126 Dealer: N Vul: Both HCP: 18	<ul><li>♣ QJ</li><li>♥ AJ542</li><li>♦ KQJ</li><li>♣ A95</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 127 Dealer: S Vul: None HCP: 8	<ul><li>◆ 97</li><li>♥ 104</li><li>◆ A973</li><li>◆ A10964</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: Both HCP: 12	<ul><li>10873</li><li>✓ AQJ42</li><li>✓ KQ7</li><li>№ 8</li></ul>	West Doubles 1NT if possible. East Bids 2♣ if possible. You bid first.

Board: 124 Dealer: N Vul: None	North: ♠ A72 ▼ A10642	South: <b>★</b> 84 <b>∀</b> K98	West Pass	North 1♥ 2♣		1NT <sup>1</sup>
North HCP: 13	◆ A	◆ K10654	Pass		AP	<i>5</i> <b>(</b>
South HCP: 10 Contract: 4♥ N	<b>♣</b> J1083	<b>♣</b> A64		ng 1NT		
Board: 125 Dealer: S	North: ♠ 87	South: ♠ AQJ62	West	North	East	South 1♠
Vul: EW	♥ Q84	♥ KJ105	Pass	1NT <sup>1</sup>	Pass	<b>3♥</b>
North HCP: 8 South HCP: 18	<b>♦</b> KQ10	<b>♦</b> 4	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> J10875	♣ AK4	1. forci	ng 1NT		
			West	North		
Board: 126	North:	South:		1♥		1NT <sup>1</sup>
Dealer: N	• QJ	<b>A</b> 8	3♠	3NT	Pass	<b>4♣</b> <sup>2</sup>
Vul: Both North HCP: 18	<b>♥</b> AJ542	<b>♥</b> 963	Pass	<b>4♠</b> <sup>3</sup>	Pass	<b>6</b> ♥
South HCP: 11	♦ KQJ	♦ A1095	AP	13.77		
Contract: 6♥ N	♣ A95	<b>♣</b> QJ72	<ol> <li>forcing 1NT</li> <li>Gerber</li> </ol>			
				out of 4	ļ	
Board: 127	North:	South:	West	North	East	
Dealer: S	<b>♠</b> 97	<b>★</b> 1052	Pass	1NT <sup>1</sup>	Pass	1 <b>∀</b> 2♣
Vul: None North HCP: 8	<b>♥</b> 104 <b>♦</b> A973	<b>♥</b> AKQJ9 <b>♦</b> J6	Pass	3 <b>♣</b>	AP	21
South HCP: 14 Contract: 3♣ S	♣ A10964	<b>♣</b> QJ7	1. forci	ng 1NT		
			West	North	East	South
Board: 128	North:	South:		1♥	Pass	1NT <sup>1</sup>
Dealer: N Vul: Both	<b>▲</b> 10873	<b>♠</b> AJ6	X	Pass	2♣	<b>2</b>
North HCP: 12	♥ AQJ42	♥ 98	Pass	3 <b>♣</b> <sup>2</sup>	Pass	3♠
South HCP: 11	<b>♦</b> KQ7 <b>♣</b> 8	◆ AJ983 ◆ J106	Pass	<b>4</b> ♦	AP	
Contract: 4♦ S	<b>~</b> 0	<del>∡</del> 1100		ng 1NT raise or		

Board: 124  ♠ 84 Dealer: N  ▼ K98  The opponents are silent.	
Vul: None	
Board: 125	
Board: 126	
Board: 127 ♣ 1052 Dealer: S ▼ AKQJ9 Vul: None → J6 HCP: 14 ♣ QJ7  The opponents are silent. You bid first.	
Board: 128	

Board: 124 Dealer: N Vul: None	North: ♠ A72 ▼ A10642	South: <b>★</b> 84 <b>∀</b> K98	West Pass	North 1♥ 2♣		1NT <sup>1</sup>
North HCP: 13	◆ A	◆ K10654	Pass		AP	<i>5</i> <b>(</b>
South HCP: 10 Contract: 4♥ N	<b>♣</b> J1083	<b>♣</b> A64		ng 1NT		
Board: 125 Dealer: S	North: ♠ 87	South: ♠ AQJ62	West	North	East	South 1♠
Vul: EW	♥ Q84	♥ KJ105	Pass	1NT <sup>1</sup>	Pass	<b>3♥</b>
North HCP: 8 South HCP: 18	<b>♦</b> KQ10	<b>♦</b> 4	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> J10875	♣ AK4	1. forci	ng 1NT		
			West	North		
Board: 126	North:	South:		1♥		1NT <sup>1</sup>
Dealer: N	• QJ	<b>A</b> 8	3♠	3NT	Pass	<b>4♣</b> <sup>2</sup>
Vul: Both North HCP: 18	<b>♥</b> AJ542	<b>♥</b> 963	Pass	<b>4♠</b> <sup>3</sup>	Pass	<b>6</b> ♥
South HCP: 11	♦ KQJ	♦ A1095	AP	13.77		
Contract: 6♥ N	♣ A95	<b>♣</b> QJ72	<ol> <li>forcing 1NT</li> <li>Gerber</li> </ol>			
				out of 4	ļ	
Board: 127	North:	South:	West	North	East	
Dealer: S	<b>♠</b> 97	<b>★</b> 1052	Pass	1NT <sup>1</sup>	Pass	1 <b>∀</b> 2♣
Vul: None North HCP: 8	<b>♥</b> 104 <b>♦</b> A973	<b>♥</b> AKQJ9 <b>♦</b> J6	Pass	3 <b>♣</b>	AP	21
South HCP: 14 Contract: 3♣ S	♣ A10964	<b>♣</b> QJ7	1. forci	ng 1NT		
			West	North	East	South
Board: 128	North:	South:		1♥	Pass	1NT <sup>1</sup>
Dealer: N Vul: Both	<b>▲</b> 10873	<b>♠</b> AJ6	X	Pass	2♣	<b>2</b>
North HCP: 12	♥ AQJ42	♥ 98	Pass	3 <b>♣</b> <sup>2</sup>	Pass	3♠
South HCP: 11	<b>♦</b> KQ7 <b>♣</b> 8	◆ AJ983 ◆ J106	Pass	<b>4</b> ♦	AP	
Contract: 4♦ S	<b>~</b> 0	<del>∡</del> 1100		ng 1NT raise or		

#### Forcing NT (Leveled)

HCP: 8 ♣ A108742 Partner bids first.

Board: 130 ♠ AK6
Dealer: N ♥ QJ10853 The opponents are silent.

Board: 133 ♠ 65
Dealer: S ▼ K75

The opponents are silent.

Vul: NS • A109765

Partner bids first.

HCP: 8 ♣ J2

Board: 129 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♣—  ▼ 10764  ◆ KJ4  ♣ A108742	South:  ♠ AKQJ4  ♥ AK3  ♦ 52  ♣ Q95	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 130 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AK6  ♥ QJ10853  ♠ K105  ♣ 7	South:  ◆ 873  ▼ AK7  ◆ Q43  ◆ Q1043	West North East South  1  Pass 1NT¹  Pass 2 Pass 4 AP  1. forcing 1NT
Board: 131 Dealer: S Vul: NS North HCP: 11 South HCP: 18 Contract: 4♠ S	North:  ♣ J65  ♥ AQ53  ♦ 97  ♣ KJ108	South:  ♠ AKQ1098  ♥ KJ7  ♦ J8  ♣ A7	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 132 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2♠ N	North:  ♠ QJ983  ♥ K64  ♦ J7  ♠ AQ6	South:  ♠ 65  ▼ AJ873  ♠ A10  ♠ J843	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 133 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ 65  ♥ K75  ♠ A109765  ♣ J2	South:  ♠ AK1074  ♥ AJ  ♠ KJ  ♣ Q1098	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 3NT AP  1. forcing 1NT

Board: 129 Dealer: S Vul: None HCP: 19	<ul><li>★ AKQJ4</li><li>★ AK3</li><li>★ 52</li><li>★ Q95</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: NS HCP: 11	<ul><li>★873</li><li>★AK7</li><li>◆Q43</li><li>◆Q1043</li></ul>	The opponents are silent.  Partner bids first.
Board: 131 Dealer: S Vul: NS HCP: 18	<ul><li>★ AKQ1098</li><li>♥ KJ7</li><li>◆ J8</li><li>♣ A7</li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: EW HCP: 10	<ul><li>♠ 65</li><li>♥ AJ873</li><li>♦ A10</li><li>♠ J843</li></ul>	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: NS HCP: 18	<ul><li>★ AK1074</li><li>♥ AJ</li><li>♦ KJ</li><li>★ Q1098</li></ul>	The opponents are silent. You bid first.

Board: 129 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♣—  ▼ 10764  ◆ KJ4  ♣ A108742	South:  ♠ AKQJ4  ♥ AK3  ♦ 52  ♣ Q95	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 130 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 \(\neq \) N	North:  ♠ AK6  ♥ QJ10853  ♠ K105  ♣ 7	South:  ◆ 873  ▼ AK7  ◆ Q43  ◆ Q1043	West North East South  1  Pass 1NT¹  Pass 2 Pass 4 AP  1. forcing 1NT
Board: 131 Dealer: S Vul: NS North HCP: 11 South HCP: 18 Contract: 4♠ S	North:  ♣ J65  ♥ AQ53  ♦ 97  ♣ KJ108	South:  ♠ AKQ1098  ♥ KJ7  ♦ J8  ♣ A7	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 132 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2♠ N	North:  ♠ QJ983  ♥ K64  ♦ J7  ♠ AQ6	South:  ♠ 65  ▼ AJ873  ♠ A10  ♠ J843	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 133 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ 65  ♥ K75  ♠ A109765  ♣ J2	South:  ♠ AK1074  ♥ AJ  ♠ KJ  ♣ Q1098	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 3NT AP  1. forcing 1NT

Board: 134 Dealer: N Vul: EW HCP: 17	<ul><li>★ K10542</li><li>★ AQJ54</li><li>★ 6</li><li>★ AK</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: NS HCP: 9	<ul><li>J10</li><li>♥ Q5</li><li>★ K10754</li><li>★ K974</li></ul>	East Bids 2♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 136 Dealer: N Vul: EW HCP: 12	<ul><li>★ AJ1097</li><li>▼ K105</li><li>◆ 943</li><li>◆ KJ</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: None HCP: 10	<ul><li>108</li><li>✓ Q104</li><li>AJ54</li><li>✓ QJ83</li></ul>	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: NS HCP: 19	<ul><li>★ K543</li><li>▼ KQJ86</li><li>◆ AQ</li><li>◆ A10</li></ul>	The opponents are silent. You bid first.

Board: 134 Dealer: N Vul: EW	North: ♠ K10542	South: ♠ 6		North 1♠	Pass	1NT <sup>1</sup>
North HCP: 17 South HCP: 9 Contract: 3N S	<ul><li>◆ AQJ54</li><li>◆ 6</li><li>◆ AK</li></ul>	<ul><li>★ K62</li><li>★ KQJ87</li><li>★ 9765</li></ul>	Pass AP 1. forci	3♥ ng 1NT		3NT
Board: 135 Dealer: S	North:	South:	West	North	East	
Vul: NS North HCP: 9 South HCP: 13	<b>♣</b> J10 <b>♥</b> Q5 <b>♦</b> K10754	<b>♠</b> K7 <b>♥</b> AKJ8642 <b>♦</b> Q9	Pass 4♠	1NT <sup>1</sup>	2♠ AP	1 <b>♥</b> 3 <b>♥</b>
Contract: 4♠X E	<b>♣</b> K974	<b>♣</b> 65	1. forci	ng 1NT		
Board: 136 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  ♠ AJ1097  ♥ K105  ♦ 943  ♠ KJ	South:  ♠ Q8  ♥ Q42  ♠ Q107  ♠ Q10654	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 137 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3 S	North:  • 108  • Q104  • AJ54  • QJ83	South:  ♠ AJ2  ♥ AJ8763  ♠ Q7  ♠ 76	West Pass Pass	North  1NT <sup>1</sup> 3♥ ng 1NT	East	1♥
Board: 138 Dealer: N Vul: NS North HCP: 19 South HCP: 11 Contract: 6 N	North:  ♠ K543  ♥ KQJ86  ♠ AQ  ♠ A10	South:  ♠ AQ2  ♥ A94  ♦ 963  ♣ J973	Pass AP	North 1♥ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>

Board: 134 Dealer: N Vul: EW HCP: 9	<ul><li>♠ 6</li><li>♥ K62</li><li>♦ KQJ87</li><li>♠ 9765</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: NS HCP: 13	<ul><li>★ K7</li><li>★ AKJ8642</li><li>◆ Q9</li><li>★ 65</li></ul>	East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 136 Dealer: N Vul: EW HCP: 8	• Q8 • Q42 • Q107 • Q10654	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: None HCP: 12	<ul><li>AJ2</li><li>✓ AJ8763</li><li>✓ Q7</li><li>✓ 76</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: NS HCP: 11	<ul><li>AQ2</li><li>A94</li><li>963</li><li>J973</li></ul>	The opponents are silent.  Partner bids first.

Board: 134 Dealer: N Vul: EW	North: ♠ K10542	South: ♠ 6		North 1♠	Pass	1NT <sup>1</sup>
North HCP: 17 South HCP: 9 Contract: 3N S	<ul><li>◆ AQJ54</li><li>◆ 6</li><li>◆ AK</li></ul>	<ul><li>★ K62</li><li>★ KQJ87</li><li>★ 9765</li></ul>	Pass AP 1. forci	3♥ ng 1NT		3NT
Board: 135 Dealer: S	North:	South:	West	North	East	
Vul: NS North HCP: 9 South HCP: 13	<b>♣</b> J10 <b>♥</b> Q5 <b>♦</b> K10754	<b>♠</b> K7 <b>♥</b> AKJ8642 <b>♦</b> Q9	Pass 4♠	1NT <sup>1</sup>	2♠ AP	1 <b>♥</b> 3 <b>♥</b>
Contract: 4♠X E	<b>♣</b> K974	<b>♣</b> 65	1. forci	ng 1NT		
Board: 136 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  ♠ AJ1097  ♥ K105  ♦ 943  ♠ KJ	South:  ♠ Q8  ♥ Q42  ♠ Q107  ♠ Q10654	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 137 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3 S	North:  • 108  • Q104  • AJ54  • QJ83	South:  ♠ AJ2  ♥ AJ8763  ♠ Q7  ♠ 76	West Pass Pass	North  1NT <sup>1</sup> 3♥ ng 1NT	East	1♥
Board: 138 Dealer: N Vul: NS North HCP: 19 South HCP: 11 Contract: 6 N	North:  ♠ K543  ♥ KQJ86  ♠ AQ  ♠ A10	South:  ♠ AQ2  ♥ A94  ♦ 963  ♣ J973	Pass AP	North 1♥ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>

#### Forcing NT (Leveled)

Board: 139 ◆—
Dealer: S ▼ J763

Vul: EW ◆ Q3

HCP: 7 ♣ A1087652 Partner bids first.

The opponents are silent.

Board: 141 ♠ K93
Dealer: S 

The opponents are silent.

Board: 139 Dealer: S Vul: EW	North: ♠—	South: ♠ AKQ96	West North East South 1♣
North HCP: 7 South HCP: 19 Contract: 3N N	▼ J763 ◆ Q3 ◆ A1087652	<ul><li>★ A85</li><li>★ K97</li><li>★ K3</li></ul>	Pass 1NT <sup>1</sup> Pass 3NT AP 1. forcing 1NT
Board: 140 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 6 N	North:  ♠ KQ43  ♥ KJ987  ♠ AJ7  ♠ K	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 6♥  AP  1. forcing 1NT
Board: 141 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ K93  ♥ J  • Q103  ♣ J108543	South:  ♠ A10  ♥ KQ963  ♠ AJ92  ♣ A6	West North East South  1♥  Pass 1NT¹ Pass 3♦  Pass 3NT AP  1. forcing 1NT
Board: 142 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 2 S	North:  ♠ AKQ64  ♥ 763  ♠ Q95  ♣ J8	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT
Board: 143 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 5 N	North:  • 108  • 73  • AQJ98642  • 3	South:  ♠ AQJ3  ♥ AQJ96  ♦ —  ♠ QJ107	West North East South $1 \checkmark$ Pass $1NT^1$ Pass $2 \spadesuit$ Pass $5 \spadesuit$ AP 1. forcing $1NT$

Board: 139 Dealer: S Vul: EW HCP: 19	<ul><li>★ AKQ96</li><li>★ A85</li><li>★ K97</li><li>★ K3</li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: NS HCP: 11	<ul><li> ♣ J52</li><li> ♥ A63</li><li> ♦ Q103</li><li> ♣ A976</li></ul>	The opponents are silent.  Partner bids first.
Board: 141 Dealer: S Vul: EW HCP: 18	<ul><li>★ A10</li><li>★ KQ963</li><li>★ AJ92</li><li>★ A6</li></ul>	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: Both HCP: 8	<ul><li>★ 5</li><li>▼ AJ1052</li><li>◆ J76</li><li>◆ Q654</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: EW HCP: 17	<ul><li>★ AQJ3</li><li>▼ AQJ96</li><li>◆ —</li><li>◆ QJ107</li></ul>	The opponents are silent. You bid first.

Board: 139 Dealer: S Vul: EW	North: ♠—	South: ♠ AKQ96	West North East South 1♣
North HCP: 7 South HCP: 19 Contract: 3N N	▼ J763 ◆ Q3 ◆ A1087652	<ul><li>★ A85</li><li>★ K97</li><li>★ K3</li></ul>	Pass 1NT <sup>1</sup> Pass 3NT AP 1. forcing 1NT
Board: 140 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 6 N	North:  ♠ KQ43  ♥ KJ987  ♠ AJ7  ♠ K	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 6♥  AP  1. forcing 1NT
Board: 141 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ K93  ♥ J  • Q103  ♣ J108543	South:  ♠ A10  ♥ KQ963  ♠ AJ92  ♣ A6	West North East South  1♥  Pass 1NT¹ Pass 3♦  Pass 3NT AP  1. forcing 1NT
Board: 142 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 2 S	North:  ♠ AKQ64  ♥ 763  ♠ Q95  ♣ J8	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT
Board: 143 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 5 N	North:  • 108  • 73  • AQJ98642  • 3	South:  ♠ AQJ3  ♥ AQJ96  ♦ —  ♠ QJ107	West North East South $1 \checkmark$ Pass $1NT^1$ Pass $2 \spadesuit$ Pass $5 \spadesuit$ AP 1. forcing $1NT$

Board: 144 Dealer: N Vul: Both HCP: 15	♣2 ♥ AQ743 ♦ AK865 ♣ Q10	The opponents are silent.  You bid first.
Board: 145 Dealer: S Vul: None HCP: 11	<ul><li>103</li><li>★ K98</li><li>★ K876</li><li>★ AJ109</li></ul>	The opponents are silent.  Partner bids first.
Board: 146 Dealer: N Vul: NS HCP: 14	<ul><li>★ AQJ10</li><li>▼ K10972</li><li>◆ 105</li><li>◆ A7</li></ul>	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: Both HCP: 8	<ul><li>♣75</li><li>♥ A9754</li><li>◆95</li><li>♣ KJ73</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 148 Dealer: N Vul: None HCP: 13	<ul><li>★ AKQ643</li><li>♥ 95</li><li>◆ KJ10</li><li>◆ 95</li></ul>	The opponents are silent. You bid first.

Board: 144 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2♥ N	North:  ♠ 2  ♥ AQ743  ♠ AK865  ♣ Q10	South:  ♣ J98  ♥ 86  • 1097  ♣ AK973	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♥  AP  1. forcing 1NT
Board: 145 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 2N N	North:  ♠ 103  ♥ K98  ♠ K876  ♣ AJ109	South:  ♠ AQJ92  ♥ A642  ♠ Q54  ♣ 7	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 2NT AP  1. forcing 1NT
Board: 146 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 24 N	North:  ♠ AQJ10  ♥ K10972  ♦ 105  ♣ A7	South:  ◆ 962  ▼ 5  ◆ AK963  ◆ Q1096	West North East South  1♥ Pass 1NT¹  Pass 2♣ AP  1. forcing 1NT
Board: 147 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 N	North:  ♣ 75  ♥ A9754  ♦ 95  ♣ KJ73	South:  ♠ AKQ98  ♥ Q2  ♦ J1076  ♣ 54	West North East South  1♠  Pass 1NT¹ 2♦ Pass  Pass 2♥ AP  1. forcing 1NT
Board: 148 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 3♠ N	North:  ♠ AKQ643  ♥ 95  ♠ KJ10  ♠ 95	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT

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

Board: 144 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2♥ N	North:  ♠ 2  ♥ AQ743  ♠ AK865  ♣ Q10	South:  ♣ J98  ♥ 86  • 1097  ♣ AK973	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♥  AP  1. forcing 1NT
Board: 145 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 2N N	North:  ♠ 103  ♥ K98  ♠ K876  ♣ AJ109	South:  ♠ AQJ92  ♥ A642  ♠ Q54  ♣ 7	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 2NT AP  1. forcing 1NT
Board: 146 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 24 N	North:  ♠ AQJ10  ♥ K10972  • 105  ♣ A7	South:  ◆ 962  ▼ 5  ◆ AK963  ◆ Q1096	West North East South  1♥ Pass 1NT¹  Pass 2♣ AP  1. forcing 1NT
Board: 147 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 N	North:  ♣ 75  ♥ A9754  ♦ 95  ♣ KJ73	South:  ♠ AKQ98  ♥ Q2  ♦ J1076  ♣ 54	West North East South  1♠  Pass 1NT¹ 2♦ Pass  Pass 2♥ AP  1. forcing 1NT
Board: 148 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 3♠ N	North:  ♠ AKQ643  ♥ 95  ♠ KJ10  ♠ 95	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT

Board: 149 Dealer: S Vul: NS HCP: 7	<b>♦</b> K5 <b>♥</b> 8 <b>♦</b> J109654 <b>♣</b> K1032	East Bids 2♥ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 150 Dealer: N Vul: EW HCP: 14	<ul><li>AK975</li><li>✓ 643</li><li>✓ 96</li><li>AQJ</li></ul>	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: None HCP: 10	<ul><li>102</li><li>✓ QJ8</li><li>◆ A108</li><li>◆ QJ754</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: NS HCP: 12	<ul><li>AQ9643</li><li>✓ AQ104</li><li>106</li><li>5</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 153 Dealer: S Vul: NS HCP: 8	<ul><li>★ K2</li><li>♥ 96</li><li>◆ AJ10985</li><li>◆ 953</li></ul>	The opponents are silent.  Partner bids first.

Board: 149 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 3•X W	North:  ♠ K5  ♥ 8  ♦ J109654  ♠ K1032	South:	West North East South  1♥  Pass 1NT¹ 2♥² Pass  3♠ Pass Pass X  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 150 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 44 N	North:  ♠ AK975  ♥ 643  ♠ 96  ♠ AQJ	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 151 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2♠ S	North:	South:  ♠ AKQ87  ♥ 107  ♦ QJ96  ♣ 106	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♠ AP  1. forcing 1NT
Board: 152 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 3 • W	North:  ♠ AQ9643  ♥ AQ104  ♠ 106  ♠ 5	South:  ♠ K2  ♥ J63  • QJ8  ♣ QJ943	West North East South  1♠ Pass 1NT¹  3♠ AP  1. forcing 1NT
Board: 153 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ K2  ♥ 96  ♠ AJ10985  ♣ 953	South:  ♠ AQJ53  ♥ K84  ♠ K4  ♣ KQ8	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT

Board: 149 Dealer: S Vul: NS HCP: 18	<ul><li>♠ 632</li><li>♥ AKQ75</li><li>♦ KQ3</li><li>♠ A4</li></ul>	East Bids 2♥ if possible. West Bids 3♠ if possible.  You bid first.
Board: 150 Dealer: N Vul: EW HCP: 11	<ul><li>★ 862</li><li>♥ J85</li><li>◆ AKQJ5</li><li>★ 87</li></ul>	The opponents are silent.  Partner bids first.
Board: 151 Dealer: S Vul: None HCP: 12	<ul><li>★ AKQ87</li><li>▼ 107</li><li>◆ QJ96</li><li>◆ 106</li></ul>	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: NS HCP: 10	<ul><li>★ K2</li><li>▼ J63</li><li>◆ QJ8</li><li>◆ QJ943</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 153 Dealer: S Vul: NS HCP: 18	<ul><li>♠ AQJ53</li><li>♥ K84</li><li>♠ K4</li><li>♠ KQ8</li></ul>	The opponents are silent. You bid first.

Board: 149 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 3•X W	North:  ♠ K5  ♥ 8  ♦ J109654  ♠ K1032	South:	West North East South  1♥  Pass 1NT¹ 2♥² Pass  3♠ Pass Pass X  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 150 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 44 N	North:  ♠ AK975  ♥ 643  ♠ 96  ♠ AQJ	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 151 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2♠ S	North:	South:  ♠ AKQ87  ♥ 107  ♦ QJ96  ♣ 106	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♠ AP  1. forcing 1NT
Board: 152 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 3 • W	North:  ♠ AQ9643  ♥ AQ104  ♠ 106  ♠ 5	South:  ♠ K2  ♥ J63  • QJ8  ♣ QJ943	West North East South  1♠ Pass 1NT¹  3♠ AP  1. forcing 1NT
Board: 153 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ K2  ♥ 96  ♠ AJ10985  ♣ 953	South:  ♠ AQJ53  ♥ K84  ♠ K4  ♣ KQ8	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT

Board: 154 Dealer: N Vul: Both HCP: 12	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 155 Dealer: S Vul: None HCP: 10	<ul><li>♣ J73</li><li>♥ A107</li><li>♦ 109</li><li>♣ AJ1065</li></ul>	East Bids 2♦ if possible. East Bids 2♠ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 156 Dealer: N Vul: EW HCP: 13	<ul><li>▲ AJ1065</li><li>♥ K7</li><li>◆ A1084</li><li>♣ J5</li></ul>	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: Both HCP: 11	<ul><li>▶ J65</li><li>♥ K106</li><li>◆ AK93</li><li>♣ 864</li></ul>	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: None HCP: 18	<ul><li>★ AK32</li><li>▼ AKJ108</li><li>◆ J</li><li>◆ Q53</li></ul>	The opponents are silent.  You bid first.

Board: 154 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3♠ N	North:  ♣ J1098754  ♥ K7  • A5  ♣ A9	South:  ♠ K6  ♥ J54  ♦ J93  ♣ KQJ87	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	$1NT^1$
Board: 155 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3▼ S	North:  ♣ J73  ♥ A107  • 109  ♣ AJ1065	South:  ♠ Q962  ♥ KJ842  ♠ KJ7  ♠ Q	Pass Pass 3	North  1NT <sup>1</sup> 2♥ 3♥ ng 1NT	2 <b>♦</b> 2 <b>♠</b> AP	South 1♥ Pass Pass
Board: 156 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2♠ N	North:  ♠ AJ1065  ♥ K7  ♠ A1084  ♣ J5	South:  ◆ 87  ▼ J10432  ◆ KJ  ◆ A986	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	$1NT^1$
Board: 157 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♣ J65  ♥ K106  • AK93  ♣ 864	South:  ♠ KQ10843  ♥ J3  • Q8  ♣ AQ9	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT	Pass AP	1♠
Board: 158 Dealer: N Vul: None North HCP: 18 South HCP: 6 Contract: 5♣ S	North:  ♠ AK32  ♥ AKJ108  ♦ J  ♣ Q53	South:  ♣ 87  ♥ 4  • Q65  ♣ KJ98762	Pass Pass	North 1♥ 2♠ 5♠ ng 1NT	Pass Pass AP	$1NT^1$

Board: 154 Dealer: N Vul: Both HCP: 11  Board: 155 Dealer: S Vul. Name	
Dealer: S VKJ842 East Bids 24 if possible.  West Bids 34 if possible	
Vul: None	
Board: 156	
Board: 157 Dealer: S  Vul: Both HCP: 14  ★ KQ10843  ▼ J3  The opponents are silent.  You bid first.	
Board: 158	

Board: 154 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3♠ N	North:  ♣ J1098754  ♥ K7  • A5  ♣ A9	South:  ♠ K6  ♥ J54  ♦ J93  ♣ KQJ87	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	$1NT^1$
Board: 155 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3▼ S	North:  ♣ J73  ♥ A107  • 109  ♣ AJ1065	South:  ♠ Q962  ♥ KJ842  ♠ KJ7  ♠ Q	Pass Pass 3	North  1NT <sup>1</sup> 2♥ 3♥ ng 1NT	2 <b>♦</b> 2 <b>♠</b> AP	South 1♥ Pass Pass
Board: 156 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2♠ N	North:  ♠ AJ1065  ♥ K7  ♠ A1084  ♣ J5	South:  ◆ 87  ▼ J10432  ◆ KJ  ◆ A986	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	$1NT^1$
Board: 157 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♣ J65  ♥ K106  • AK93  ♣ 864	South:  ♠ KQ10843  ♥ J3  • Q8  ♣ AQ9	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT	Pass AP	1♠
Board: 158 Dealer: N Vul: None North HCP: 18 South HCP: 6 Contract: 5♣ S	North:  ♠ AK32  ♥ AKJ108  ♦ J  ♣ Q53	South:  ♣ 87  ♥ 4  • Q65  ♣ KJ98762	Pass Pass	North 1♥ 2♠ 5♠ ng 1NT	Pass Pass AP	$1NT^1$

Board: 159 Dealer: S Vul: NS HCP: 11	<ul><li>♠ 653</li><li>♥ 532</li><li>♦ A865</li><li>♠ AK5</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: Both HCP: 14	<ul><li>♠ A9632</li><li>♥ Q107</li><li>♦ AK7</li><li>♠ J7</li></ul>	The opponents are silent. You bid first.
Board: 161 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q96</li><li>♥ 95</li><li>◆ A654</li><li>♣ Q643</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: NS HCP: 15	<ul><li>★KQ1052</li><li>✓ AKQJ103</li><li>✓ —</li><li>★ 104</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 163 Dealer: S Vul: EW HCP: 10	<ul><li>★ 53</li><li>★ A632</li><li>★ K1098</li><li>★ K84</li></ul>	The opponents are silent.  Partner bids first.

Board: 159 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 S	North:	South:  ♠ KQ1087  ♥ A9  ♠ K9  ♣ 9764	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 160 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 2 N	North:  ♠ A9632  ♥ Q107  ♠ AK7  ♣ J7	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 161 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 2♥ S	North:  ♠ Q96  ♥ 95  ♠ A654  ♠ Q643	South:  ◆ 532  ▼ Q6432  • K  ◆ AK97	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♥ AP  1. forcing 1NT
Board: 162 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 44 N	North:  ♠ KQ1052  ❤ AKQJ103  ←—  ♣ 104	South:	West North East South  1  Pass 1NT¹  3  Pass 3NT  Pass 4  AP  1. forcing 1NT
Board: 163 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4♠ S	North:	South:  ♠ AJ10872  ♥ K10  ♠ 6  ♠ AQJ3	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 159 Dealer: S Vul: NS HCP: 12	<b>♣</b> KQ1087 <b>♥</b> A9 <b>♦</b> K9 <b>♣</b> 9764	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: Both HCP: 7	<ul><li>★ 5</li><li>▼ A986</li><li>◆ J853</li><li>♣ Q985</li></ul>	The opponents are silent.  Partner bids first.
Board: 161 Dealer: S Vul: None HCP: 12	<ul><li>\$532</li><li>♥ Q6432</li><li>♦ K</li><li>♣ AK97</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: NS HCP: 9	<ul><li></li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 163 Dealer: S Vul: EW HCP: 15	<ul><li>★ AJ10872</li><li>▼ K10</li><li>◆ 6</li><li>◆ AQJ3</li></ul>	The opponents are silent. You bid first.

Board: 159 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 S	North:	South:  ♠ KQ1087  ♥ A9  ♠ K9  ♣ 9764	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 160 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 2 N	North:  ♠ A9632  ♥ Q107  ♠ AK7  ♣ J7	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 161 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 2♥ S	North:  ♠ Q96  ♥ 95  ♠ A654  ♠ Q643	South:  ◆ 532  ▼ Q6432  • K  ◆ AK97	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♥ AP  1. forcing 1NT
Board: 162 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 44 N	North:  ♠ KQ1052  ❤ AKQJ103  ←—  ♣ 104	South:	West North East South  1  Pass 1NT¹  3  Pass 3NT  Pass 4  AP  1. forcing 1NT
Board: 163 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4♠ S	North:	South:  ♠ AJ10872  ♥ K10  ♠ 6  ♠ AQJ3	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 164 Dealer: N Vul: None HCP: 18	<ul><li>★ KQJ75</li><li>★ KQ4</li><li>★ K84</li><li>★ A6</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: NS HCP: 11	<ul><li>♠ 62</li><li>♥ QJ4</li><li>◆ QJ973</li><li>♠ AJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 166 Dealer: N Vul: EW HCP: 13	<ul><li>AQJ10642</li><li>J</li><li>A1054</li><li>J</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: Both HCP: 11	<b>♠</b> QJ <b>♥</b> AQJ87 <b>♦</b> 7654 <b>♣</b> J9	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: EW HCP: 19	<ul><li>♠ A5</li><li>♥ KQJ83</li><li>♦ Q54</li><li>♠ AK7</li></ul>	The opponents are silent.  You bid first.

Board: 164 Dealer: N Vul: None North HCP: 18 South HCP: 11 Contract: 4 N	North:  ♠ KQJ75  ♥ KQ4  ♠ K84  ♣ A6	South:  ♠ A83  ♥ J73  ♦ J62  ♠ KQ42	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 165 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 S	North:	South:  ♣ J7  ▼ K97652  ♣ AK8  ♣ Q10	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT
Board: 166 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4 N	North:  ♠ AQJ10642  ♥ J  ♠ A1054  ♣ J	South:  ♠ K9  ▼ A1074  ♦ J63  ♣ Q875	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 167 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ QJ  ♥ AQJ87  ♦ 7654  ♣ J9	South:  ♠ AK10763  ▼ 10942  ◆ Q  ♠ A10	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT
Board: 168 Dealer: N Vul: EW North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ A5  ▼ KQJ83  • Q54  ♣ AK7	South:  ♠ Q107  ♥ 6  ♠ A98  ♣ Q108654	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 164 Dealer: N Vul: None HCP: 11	<ul><li>★ A83</li><li>♥ J73</li><li>♦ J62</li><li>★ KQ42</li></ul>	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: NS HCP: 13	<ul><li>♣ J7</li><li>♥ K97652</li><li>♦ AK8</li><li>♣ Q10</li></ul>	The opponents are silent. You bid first.
Board: 166 Dealer: N Vul: EW HCP: 10	<ul><li>★ K9</li><li>★ A1074</li><li>◆ J63</li><li>◆ Q875</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: Both HCP: 13	<ul><li>AK10763</li><li>▼ 10942</li><li>◆ Q</li><li>◆ A10</li></ul>	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: EW HCP: 8	<b>♦</b> Q107 <b>♥</b> 6 <b>♦</b> A98 <b>♣</b> Q108654	The opponents are silent.  Partner bids first.

Board: 164 Dealer: N Vul: None North HCP: 18 South HCP: 11 Contract: 4 N	North:  ♠ KQJ75  ♥ KQ4  ♠ K84  ♣ A6	South:  ♠ A83  ♥ J73  ♦ J62  ♠ KQ42	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 165 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 S	North:	South:  ♣ J7  ▼ K97652  ♣ AK8  ♣ Q10	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT
Board: 166 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4 N	North:  ♠ AQJ10642  ♥ J  ♠ A1054  ♣ J	South:  ♠ K9  ▼ A1074  ♦ J63  ♣ Q875	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 167 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ QJ  ♥ AQJ87  ♦ 7654  ♣ J9	South:  ♠ AK10763  ▼ 10942  ◆ Q  ♠ A10	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT
Board: 168 Dealer: N Vul: EW North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ A5  ▼ KQJ83  • Q54  ♣ AK7	South:  ♠ Q107  ♥ 6  ♠ A98  ♣ Q108654	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 169 Dealer: S Vul: Both HCP: 12	<ul><li>★ A84</li><li>♥ QJ107</li><li>◆ Q96</li><li>◆ K73</li></ul>	The opponents are silent.  Partner bids first.
Board: 170 Dealer: N Vul: None HCP: 14	<ul><li>♣ QJ873</li><li>♥ AQ3</li><li>◆ Q9</li><li>♣ QJ4</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 171 Dealer: S Vul: EW HCP: 11	<ul><li>▲ A63</li><li>♥ J84</li><li>◆ AQ975</li><li>♣ 86</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: Both HCP: 14	<ul><li>♣ AQJ972</li><li>♥ 82</li><li>♦ A83</li><li>♣ K7</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: None HCP: 9	<ul><li>★ A43</li><li>♥ 93</li><li>◆ J95</li><li>◆ KJ1074</li></ul>	East Bids 2♥ if possible.  Partner bids first.

Board: 169 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 6♠ S	North:  ♠ A84  ♥ QJ107  • Q96  ♣ K73	South:  ♠ K109732  ✔ A  ♠ K73  ♣ AQ9	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4NT² Pass 5♠³  Pass 6♠ AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=0/5 or 3/5
Board: 170 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 2 • W	North:  ♠ QJ873  ♥ AQ3  ♠ Q9  ♠ QJ4	South:  ♠ 64  ♥ J96  ♠ A1063  ♣ A1086	West North East South  1♠ Pass 1NT¹  2♠ AP  1. forcing 1NT
Board: 171 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 5♠ S	North:  ♠ A63  ♥ J84  ♠ AQ975  ♠ 86	South:  ♠ QJ10952  ♥ K  ♠ K10  ♠ AQJ3	West North East South  1 Pass $1NT^1$ Pass $3   Pass  4NT^2$ Pass $5   AP$ 1. forcing $1NT$ 2. Blackwood $0314$ , for $4$ 3. $A=1/5$ or $4/5$
Board: 172 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 2♠ N	North:  ♠ AQJ972  ♥ 82  ♠ A83  ♣ K7	South:  ♠ 3  ♥ KQJ109  ♦ 105  ♠ Q9654	West North East South 1♠ Pass 1NT¹ Pass 2♠ AP 1. forcing 1NT
Board: 173 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ A43  ♥ 93  ♦ J95  ♣ KJ1074	South:  ♠ Q2  ♥ AKQ1082  ♠ A1086  ♠ Q	West North East South  1♥  Pass 1NT¹ 2♥² 3♥  Pass 4♥ AP  1. forcing 1NT  2. Michaels Cuebid

Board: 169 Dealer: S Vul: Both HCP: 16	<ul><li>★ K109732</li><li>★ A</li><li>★ K73</li><li>★ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: None HCP: 9	<ul><li>♠ 64</li><li>♥ J96</li><li>♠ A1063</li><li>♠ A1086</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 171 Dealer: S Vul: EW HCP: 16	<ul><li>♣ QJ10952</li><li>♥ K</li><li>◆ K10</li><li>♣ AQJ3</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: Both HCP: 8	<b>♣</b> 3 <b>♥</b> KQJ109 <b>♦</b> 105 <b>♣</b> Q9654	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: None HCP: 17	<b>♦</b> Q2 <b>♥</b> AKQ1082 <b>♦</b> A1086 <b>♣</b> Q	East Bids 2♥ if possible.  You bid first.

Board: 169 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 6♠ S	North:  ♠ A84  ♥ QJ107  • Q96  ♣ K73	South:  ♠ K109732  ✔ A  ♠ K73  ♣ AQ9	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4NT² Pass 5♠³  Pass 6♠ AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=0/5 or 3/5
Board: 170 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 2 • W	North:  ♠ QJ873  ♥ AQ3  ♠ Q9  ♠ QJ4	South:  ♠ 64  ♥ J96  ♠ A1063  ♣ A1086	West North East South  1♠ Pass 1NT¹  2♠ AP  1. forcing 1NT
Board: 171 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 5♠ S	North:  ♠ A63  ♥ J84  ♠ AQ975  ♠ 86	South:  ♠ QJ10952  ♥ K  ♠ K10  ♠ AQJ3	West North East South  1 Pass $1NT^1$ Pass $3   Pass  4NT^2$ Pass $5   AP$ 1. forcing $1NT$ 2. Blackwood $0314$ , for $4$ 3. $A=1/5$ or $4/5$
Board: 172 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 2♠ N	North:  ♠ AQJ972  ♥ 82  ♠ A83  ♣ K7	South:  ♠ 3  ♥ KQJ109  ♦ 105  ♠ Q9654	West North East South 1♠ Pass 1NT¹ Pass 2♠ AP 1. forcing 1NT
Board: 173 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ A43  ♥ 93  ♦ J95  ♣ KJ1074	South:  ♠ Q2  ♥ AKQ1082  ♠ A1086  ♠ Q	West North East South  1♥  Pass 1NT¹ 2♥² 3♥  Pass 4♥ AP  1. forcing 1NT  2. Michaels Cuebid

Board: 174 Dealer: N Vul: NS HCP: 14	<ul><li>★KQ10984</li><li>▼K1096</li><li>◆9</li><li>◆AQ</li></ul>	West Bids 2♦ if possible. East Bids 5♦ if possible. You bid first.
Board: 175 Dealer: S Vul: None HCP: 7	<ul><li>109</li><li>♥ 93</li><li>◆ QJ9643</li><li>◆ A64</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 176 Dealer: N Vul: NS HCP: 13	<ul><li>★ AK6</li><li>▼ KQJ1082</li><li>★ 1097</li><li>★ 9</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 177 Dealer: S Vul: None HCP: 9	<ul><li>♠ A7</li><li>♥ 643</li><li>♦ 8763</li><li>♠ KQ95</li></ul>	The opponents are silent.  Partner bids first.
Board: 178 Dealer: N Vul: Both HCP: 12	<ul><li>★ A10754</li><li>♥ Q83</li><li>◆ AJ9</li><li>◆ J9</li></ul>	The opponents are silent. You bid first.

Board: 174 Dealer: N Vul: NS North HCP: 14	North: ♠ KQ10984 ♥ K1096	South: ♠ 2 ▼ QJ7432	West 2	North 1♠ 2♥		South 1NT <sup>1</sup> Pass
South HCP: 8 Contract: 5•X W	• 9 • AQ	◆ A6 ◆ J1054	Pass 1. forci	X ng 1NT	AP	
Board: 175 Dealer: S	North: ♠ 109	South: ♠ AK843	West	North	East	South 1♠
Vul: None North HCP: 7	<b>♥</b> 93	<b>♥</b> Q2	Pass	1NT <sup>1</sup>	3♥	3NT
South HCP: 18	♦ QJ9643 • A64	◆ AK10 ◆ Q52	AP	43.77		
Contract: 3N N	₹ AO <del>T</del>	<b>₹</b> Q32	1. forci	ng 1NT		
Board: 176	NI4l	C 41	West	North	East	South
Dealer: N	North: ♠ AK6	South: ♠ J53		1♥		1NT <sup>1</sup>
Vul: NS North HCP: 13	<b>♥</b> KQJ1082	<b>♥</b> A94	2♠	3♥	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 11	<b>♦</b> 1097	♦ K4	Pass	4 <b>♥</b>	AP	
Contract: 4♥ N	<b>♣</b> 9	<b>♣</b> QJ853		ng 1NT gth cue		
Board: 177 Dealer: S	North: ♠ A7	South: ♠ KQ642	West	North	East	South 1♠
Vul: None	♥ 643	<b>♥</b> KQ042	Pass	1NT <sup>1</sup>	Pass	3♦
North HCP: 9 South HCP: 17	<b>♦</b> 8763	<b>♦</b> KQ105	Pass	5♦	AP	
Contract: 5 S	<b>♣</b> KQ95	<b>♣</b> A4	1. forci	ng 1NT		
Board: 178	North:	South:	West	North	East	South
Dealer: N	• A10754	Soum. ♠ J		1•		1NT <sup>1</sup>
Vul: Both North HCP: 12	<b>♥</b> Q83	<b>▼</b> A109	Pass	2•	Pass	
South HCP: 10	♦ AJ9	♦ K1076	AP			
Contract: 2♠ N	<b>♣</b> J9	<b>♣</b> Q8643	1. forci	ng 1NT		

Board: 174 Dealer: N Vul: NS Vul: None Vul: None Vul: None Vul: None Vul: NS Vul: None Vul: NS Vul: None Vul: NS Vul: None Vu			
Dealer: S Vul: None HCP: 18  AK10 HCP: 18  AV052  West Bids 3♥ if possible.  You bid first.  West Bids 2♠ if possible.  You bid first.  West Bids 2♠ if possible.  West Bids 2♠ if possible.  Partner bids first.  Board: 177 ♠ KQ642 Dealer: S Vul: None KQ105 HCP: 17  A4  Board: 178 Dealer: N Vul: Both  A109 Vul: Both  Partner bids first.  Partner bids first.	Dealer: N Vul: NS	♥ QJ7432 ♦ A6	East Bids 5♦ if possible.
Dealer: N Vul: NS HCP: 11  Board: 177 Dealer: S Vul: None HCP: 17  Board: 178 Dealer: N Vul: Both  West Bids 2♣ if possible.  Partner bids first.  Partner bids first.  Partner bids first.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.	Dealer: S Vul: None	♥ Q2 • AK10	•
Dealer: S	Dealer: N Vul: NS	<b>∨</b> A94 <b>♦</b> K4	•
Dealer: N ▼ A109  Vul: Both ★ K1076  Partner bids first	Dealer: S Vul: None	<ul><li>★ K7</li><li>★ KQ105</li></ul>	
	Dealer: N Vul: Both	<b>▼</b> A109 <b>★</b> K1076	

Board: 174 Dealer: N Vul: NS North HCP: 14	North: ♠ KQ10984 ♥ K1096	South: ♠ 2 ▼ QJ7432	West 2	North 1♠ 2♥		South 1NT <sup>1</sup> Pass
South HCP: 8 Contract: 5•X W	• 9 • AQ	◆ A6 ◆ J1054	Pass 1. forci	X ng 1NT	AP	
Board: 175 Dealer: S	North: ♠ 109	South: ♠ AK843	West	North	East	South 1♠
Vul: None North HCP: 7	<b>♥</b> 93	<b>♥</b> Q2	Pass	1NT <sup>1</sup>	3♥	3NT
South HCP: 18	♦ QJ9643 • A64	◆ AK10 ◆ Q52	AP	43.77		
Contract: 3N N	₹ AO <del>T</del>	<b>₹</b> Q32	1. forci	ng 1NT		
Board: 176	NI4l	C 41	West	North	East	South
Dealer: N	North: ♠ AK6	South: ♠ J53		1♥		1NT <sup>1</sup>
Vul: NS North HCP: 13	<b>♥</b> KQJ1082	<b>♥</b> A94	2♠	3♥	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 11	<b>♦</b> 1097	♦ K4	Pass	4 <b>♥</b>	AP	
Contract: 4♥ N	<b>♣</b> 9	<b>♣</b> QJ853		ng 1NT gth cue		
Board: 177 Dealer: S	North: ♠ A7	South: ♠ KQ642	West	North	East	South 1♠
Vul: None	♥ 643	<b>♥</b> KQ042	Pass	1NT <sup>1</sup>	Pass	3♦
North HCP: 9 South HCP: 17	<b>♦</b> 8763	<b>♦</b> KQ105	Pass	5♦	AP	
Contract: 5 S	<b>♣</b> KQ95	<b>♣</b> A4	1. forci	ng 1NT		
Board: 178	North:	South:	West	North	East	South
Dealer: N	• A10754	Soum. ♠ J		1•		1NT <sup>1</sup>
Vul: Both North HCP: 12	<b>♥</b> Q83	<b>▼</b> A109	Pass	2•	Pass	
South HCP: 10	♦ AJ9	♦ K1076	AP			
Contract: 2♠ N	<b>♣</b> J9	<b>♣</b> Q8643	1. forci	ng 1NT		

Board: 179 Dealer: S Vul: NS HCP: 12	<ul><li>★843</li><li>★ A6532</li><li>★ A96</li><li>★ A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 180 Dealer: N Vul: EW HCP: 12	<ul><li>◆ QJ832</li><li>◆ A8765</li><li>◆ AJ</li><li>◆ 7</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 181 Dealer: S Vul: Both HCP: 10	<ul><li>★ AK6</li><li>★ 632</li><li>★ 4</li><li>★ QJ7543</li></ul>	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: Both HCP: 19	<ul><li>★ AKQ10</li><li>▼ A10742</li><li>★ K</li><li>★ K102</li></ul>	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: None HCP: 10	<ul><li>♠96</li><li>♥Q1093</li><li>◆J8</li><li>♠ AK1097</li></ul>	The opponents are silent.  Partner bids first.

Board: 179 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4♠ S	North:  ♠ 843  ♥ A6532  ♠ A96  ♣ A7	South:  ♠ AQ965  ♥ KQ8  ♠ J8  ♠ Q108	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 180 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 4 \( \mathbb{N} \) N	North:  ♠ QJ832  ♥ A8765  ♠ AJ  ♣ 7	South:	West North East South  1♠ Pass 1NT¹  2♠ 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 181 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 6♠ S	North:  ♠ AK6  ♥ 632  ♠ 4  ♣ QJ7543	South:  ♠ QJ10973  ♥ A85  ♠ AKQ ♠ 9	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 4NT² Pass 5♣³  Pass 6♠ AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=2/5 or 5/5, Q(S)=1
Board: 182 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AKQ10  ♥ A10742  ♠ K  ♣ K102	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3NT  AP  1. forcing 1NT
Board: 183 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 3♠ S	North:	South:  ♠ AQ8543  ♥ 76  ♠ A109  ♠ QJ	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT

Board: 179 Dealer: S Vul: NS HCP: 14	<ul><li>AQ965</li><li>KQ8</li><li>J8</li><li>Q108</li></ul>	The opponents are silent. You bid first.
Board: 180 Dealer: N Vul: EW HCP: 9	<b>♦</b> 5 <b>♥</b> KJ92 <b>♦</b> K10854 <b>♣</b> Q106	West Bids 2♣ if possible.  Partner bids first.
Board: 181 Dealer: S Vul: Both HCP: 16	<ul><li>♣ QJ10973</li><li>♥ A85</li><li>♦ AKQ</li><li>♣ 9</li></ul>	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: Both HCP: 8	<ul><li>↓ J4</li><li>♥ 9</li><li>◆ QJ10982</li><li>◆ A973</li></ul>	The opponents are silent.  Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 13	<ul><li>AQ8543</li><li>76</li><li>A109</li><li>QJ</li></ul>	The opponents are silent. You bid first.

Board: 179 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4♠ S	North:  ♠ 843  ♥ A6532  ♠ A96  ♣ A7	South:  ♠ AQ965  ♥ KQ8  ♠ J8  ♠ Q108	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 180 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 4 \( \mathbb{N} \) N	North:  ♠ QJ832  ♥ A8765  ♠ AJ  ♣ 7	South:	West North East South  1♠ Pass 1NT¹  2♠ 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 181 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 6♠ S	North:  ♠ AK6  ♥ 632  ♠ 4  ♣ QJ7543	South:  ♠ QJ10973  ♥ A85  ♠ AKQ ♠ 9	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 4NT² Pass 5♣³  Pass 6♠ AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=2/5 or 5/5, Q(S)=1
Board: 182 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AKQ10  ♥ A10742  ♠ K  ♣ K102	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3NT  AP  1. forcing 1NT
Board: 183 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 3♠ S	North:	South:  ♠ AQ8543  ♥ 76  ♠ A109  ♠ QJ	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT

Board: 184 Dealer: N Vul: NS HCP: 13	<ul><li>★ KJ974</li><li>▼ —</li><li>★ A108</li><li>★ KQ1085</li></ul>	West Bids 2♥ if possible. East Bids 3♥ if possible.  You bid first.
Board: 185 Dealer: S Vul: Both HCP: 8	<b>♠</b> Q <b>♥</b> Q3 <b>♦</b> QJ9765 <b>♣</b> J542	The opponents are silent.  Partner bids first.
Board: 186 Dealer: N Vul: None HCP: 18	<ul><li>★ AK1065</li><li>▼ 75</li><li>◆ AKQ</li><li>★ Q106</li></ul>	The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: NS HCP: 6	<b>♠</b> K <b>♥</b> 863 <b>♦</b> K98732 <b>♣</b> 975	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: EW HCP: 19	<ul><li>AQ97</li><li>✓ AKJ73</li><li>✓ 4</li><li>✓ KQ7</li></ul>	The opponents are silent. You bid first.

Board: 184 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ KJ974  ♥ —  ♠ A108  ♠ KQ1085	South:  ♠ A62  ♥ J863  ♠ KJ964  ♣ J	West North East South  1♠ Pass 1NT¹  2♥ Pass Pass 2♠  Pass Pass 3♥ 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 185 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N N	North:  ♠ Q  ♥ Q3  ♠ QJ9765  ♠ J542	South:  ♠ K1093  ♥ AJ1052  ♦ 3  ♣ AKQ	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 186 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 6♠ N	North:  ♠ AK1065  ♥ 75  ♠ AKQ  ♠ Q106	South:  ♠ 732  ♥ A92  ♦ J92  ♣ AK42	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♣²  Pass 4♠³ Pass 6♠  AP  1. forcing 1NT  2. Gerber  3. A=2 out of 4
Board: 187 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 4 N	North:  ♠ K  ♥ 863  ♠ K98732  ♣ 975	South:  ♠ AQ532  ♥ AK9  ♠ QJ  ♠ Q82	West North East South  1♠  Pass 1NT¹ Pass 3NT  Pass 4♠ AP  1. forcing 1NT
Board: 188 Dealer: N Vul: EW North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AQ97  ♥ AKJ73  ♠ 4  ♣ KQ7	South:  ♠ K32  ♥ 109  ♠ AJ10963  ♣ 64	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3NT  AP  1. forcing 1NT

Board: 184 Dealer: N Vul: NS HCP: 10	<ul><li>★ A62</li><li>♥ J863</li><li>♦ KJ964</li><li>♣ J</li></ul>	West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 185 Dealer: S Vul: Both HCP: 17	<ul><li>★ K1093</li><li>▼ AJ1052</li><li>◆ 3</li><li>◆ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 186 Dealer: N Vul: None HCP: 12	<ul><li>★ 732</li><li>▼ A92</li><li>◆ J92</li><li>◆ AK42</li></ul>	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: NS HCP: 18	<ul><li>AQ532</li><li>✓ AK9</li><li>QJ</li><li>Q82</li></ul>	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: EW HCP: 8	<ul><li>★ K32</li><li>▼ 109</li><li>◆ AJ10963</li><li>◆ 64</li></ul>	The opponents are silent.  Partner bids first.

Board: 184 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ KJ974  ♥ —  ♠ A108  ♠ KQ1085	South:  ♠ A62  ♥ J863  ♠ KJ964  ♣ J	West North East South  1♠ Pass 1NT¹  2♥ Pass Pass 2♠  Pass Pass 3♥ 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 185 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N N	North:  ♠ Q  ♥ Q3  ♠ QJ9765  ♠ J542	South:  ♠ K1093  ♥ AJ1052  ♦ 3  ♣ AKQ	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 186 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 6♠ N	North:  ♠ AK1065  ♥ 75  ♠ AKQ  ♠ Q106	South:  ♠ 732  ♥ A92  ♦ J92  ♣ AK42	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♣²  Pass 4♠³ Pass 6♠  AP  1. forcing 1NT  2. Gerber  3. A=2 out of 4
Board: 187 Dealer: S Vul: NS North HCP: 6 South HCP: 18 Contract: 4 N	North:  ♠ K  ♥ 863  ♠ K98732  ♣ 975	South:  ♠ AQ532  ♥ AK9  ♠ QJ  ♠ Q82	West North East South  1♠  Pass 1NT¹ Pass 3NT  Pass 4♠ AP  1. forcing 1NT
Board: 188 Dealer: N Vul: EW North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AQ97  ♥ AKJ73  ♠ 4  ♣ KQ7	South:  ♠ K32  ♥ 109  ♠ AJ10963  ♣ 64	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3NT  AP  1. forcing 1NT

Board: 189 Dealer: S Vul: None HCP: 8	<ul><li>▲ A109</li><li>♥ 3</li><li>◆ 965</li><li>♣ KJ10972</li></ul>	The opponents are silent.  Partner bids first.
Board: 190 Dealer: N Vul: NS HCP: 18	<ul><li>AQJ63</li><li>✓ AKJ7</li><li>✓ K10</li><li>№ 109</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 191 Dealer: S Vul: EW HCP: 9	<ul><li>♠ AJ</li><li>♥ J5</li><li>♦ Q86</li><li>♠ J107532</li></ul>	The opponents are silent.  Partner bids first.
Board: 192 Dealer: N Vul: Both HCP: 19	<ul><li>♠ AK865</li><li>♥ AJ</li><li>♦ AQ6</li><li>♠ J83</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: NS HCP: 11	<ul><li>★ 764</li><li>★ KQ4</li><li>★ Q1087</li><li>★ A107</li></ul>	The opponents are silent.  Partner bids first.

Board: 189 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♠ A109  ♥ 3  ♦ 965  ♠ KJ10972	South:  ♠ 763  ♥ AK954  ♠ AKJ  ♣ A8	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 190 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3 S	North:  ♠ AQJ63  ♥ AKJ7  ♠ K10  ♠ 109	South:  • 102  • 8  • 9875  • AQJ872	West North East South  1♠ Pass 1NT¹  2♠² 2NT Pass 3♠  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 191 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 3N N	North:  ♠ AJ  ♥ J5  ♦ Q86  ♣ J107532	South:	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 192 Dealer: N Vul: Both North HCP: 19 South HCP: 11 Contract: 44 N	North:  ♠ AK865  ♥ AJ  ♠ AQ6  ♠ J83	South:  ♠ QJ4  ♥ K10753  ♦ J9  ♠ A75	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 193 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♣ 764  ♥ KQ4  ♦ Q1087  ♣ A107	South:  ♠ KJ2  ♥ AJ986  ♠ KJ96  ♣ 4	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 3♥ Pass 4♥  AP  1. forcing 1NT

Board: 189 Dealer: S Vul: None HCP: 19	<ul><li>♣ 763</li><li>♥ AK954</li><li>◆ AKJ</li><li>♣ A8</li></ul>	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: NS HCP: 7	<ul><li>★ 102</li><li>★ 8</li><li>★ 9875</li><li>★ AQJ872</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 191 Dealer: S Vul: EW HCP: 18	<ul><li>♣ Q9854</li><li>♥ KQ6</li><li>◆ AJ7</li><li>♣ AQ</li></ul>	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: Both HCP: 11	♣ QJ4 ♥ K10753 ♦ J9 ♣ A75	The opponents are silent.  Partner bids first.
Board: 193 Dealer: S Vul: NS HCP: 13	<ul><li>★ KJ2</li><li>▼ AJ986</li><li>◆ KJ96</li><li>◆ 4</li></ul>	The opponents are silent. You bid first.

Board: 189 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♠ A109  ♥ 3  ♦ 965  ♠ KJ10972	South:  ♠ 763  ♥ AK954  ♠ AKJ  ♣ A8	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 190 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3 S	North:  ♠ AQJ63  ♥ AKJ7  ♠ K10  ♠ 109	South:  • 102  • 8  • 9875  • AQJ872	West North East South  1♠ Pass 1NT¹  2♠² 2NT Pass 3♠  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 191 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 3N N	North:  ♠ AJ  ♥ J5  ♦ Q86  ♣ J107532	South:	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 192 Dealer: N Vul: Both North HCP: 19 South HCP: 11 Contract: 44 N	North:  ♠ AK865  ♥ AJ  ♠ AQ6  ♠ J83	South:  ♠ QJ4  ♥ K10753  ♦ J9  ♠ A75	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 193 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♣ 764  ♥ KQ4  ♦ Q1087  ♣ A107	South:  ♠ KJ2  ♥ AJ986  ♠ KJ96  ♣ 4	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 3♥ Pass 4♥  AP  1. forcing 1NT

Board: 194 Dealer: N Vul: EW HCP: 13	<ul><li>★ A106</li><li>♥ K8752</li><li>◆ QJ93</li><li>★ K</li></ul>	The opponents are silent. You bid first.
Board: 195 Dealer: S Vul: Both HCP: 7	♣ J ♥ J32 ♦ J108643 ♣ A83	East Bids 2♥ if possible.  Partner bids first.
Board: 196 Dealer: N Vul: None HCP: 14	<ul><li>★ AK1054</li><li>♥ 76</li><li>◆ 976</li><li>★ AK6</li></ul>	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: EW HCP: 12	<ul><li>★ A105</li><li>▼ 752</li><li>★ A984</li><li>★ A97</li></ul>	The opponents are silent.  Partner bids first.
Board: 198 Dealer: N Vul: Both HCP: 14	<ul><li>★ KQ10974</li><li>♥ Q8</li><li>◆ AQJ10</li><li>◆ 4</li></ul>	The opponents are silent.  You bid first.

Board: 194 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4♥ N	North:  ♠ A106  ♥ K8752  ♠ QJ93  ♠ K	South:  ♣ J87  ♥ AJ4  • 1087  ♣ AQ106	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 195 Dealer: S Vul: Both North HCP: 7 South HCP: 19 Contract: 4 N	North:  ♣ J  ▼ J32  • J108643  ♣ A83	South:  ♠ KQ1062  ♥ K4  ♠ AK  ♣ KJ62	West North East South  1♠  Pass 1NT¹ 2♥ 3♣  Pass 3♦ Pass 3♥²  Pass 4♦ AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 196 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 2♠ N	North:  ♠ AK1054  ♥ 76  ♦ 976  ♣ AK6	South:  ♠ 83  ♥ QJ83  ♠ K108  ♠ Q1094	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 197 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4 S	North:  ♠ A105  ♥ 752  ♠ A984  ♣ A97	South:  ♠ Q7  ▼ AKQ1043  ♠ K75  ♠ 63	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT
Board: 198 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 44 N	North:  ♠ KQ10974  ♥ Q8  ♠ AQJ10  ♣ 4	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  Pass 4♠ AP  1. forcing 1NT

Board: 194 Dealer: N Vul: EW HCP: 12	<ul><li> ♣ J87</li><li> ♥ AJ4</li><li> ♦ 1087</li><li> ♣ AQ106</li></ul>	The opponents are silent.  Partner bids first.
Board: 195 Dealer: S Vul: Both HCP: 19	<ul><li>★ KQ1062</li><li>★ K4</li><li>◆ AK</li><li>◆ KJ62</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 196 Dealer: N Vul: None HCP: 8	♦ 83 ♥ QJ83 ♦ K108 ♣ Q1094	The opponents are silent.  Partner bids first.
Board: 197 Dealer: S Vul: EW HCP: 14	<ul><li>♣ Q7</li><li>♥ AKQ1043</li><li>♦ K75</li><li>♣ 63</li></ul>	The opponents are silent. You bid first.
Board: 198 Dealer: N Vul: Both HCP: 9	<ul><li>♦ 82</li><li>♥ J742</li><li>♦ 85</li><li>♠ AKJ106</li></ul>	The opponents are silent.  Partner bids first.

Board: 194 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4♥ N	North:  ♠ A106  ♥ K8752  ♠ QJ93  ♠ K	South:  ♣ J87  ♥ AJ4  • 1087  ♣ AQ106	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 195 Dealer: S Vul: Both North HCP: 7 South HCP: 19 Contract: 4 N	North:  ♣ J  ▼ J32  • J108643  ♣ A83	South:  ♠ KQ1062  ♥ K4  ♠ AK  ♣ KJ62	West North East South  1♠  Pass 1NT¹ 2♥ 3♣  Pass 3♦ Pass 3♥²  Pass 4♦ AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 196 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 2♠ N	North:  ♠ AK1054  ♥ 76  ♦ 976  ♣ AK6	South:  ♠ 83  ♥ QJ83  ♠ K108  ♠ Q1094	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 197 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4 S	North:  ♠ A105  ♥ 752  ♠ A984  ♣ A97	South:  ♠ Q7  ▼ AKQ1043  ♠ K75  ♠ 63	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT
Board: 198 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 44 N	North:  ♠ KQ10974  ♥ Q8  ♠ AQJ10  ♣ 4	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  Pass 4♠ AP  1. forcing 1NT

Board: 199 Dealer: S Vul: None HCP: 10	<b>♠</b> KQ <b>♥</b> 6432 <b>♦</b> A109 <b>♣</b> J1094	The opponents are silent.  Partner bids first.
Board: 200 Dealer: N Vul: NS HCP: 14	<ul><li>A10743</li><li>AK65</li><li>6</li><li>K107</li></ul>	The opponents are silent. You bid first.
Board: 201 Dealer: S Vul: Both HCP: 10	<b>♦</b> 85 <b>∀</b> KJ108 <b>♦</b> 98 <b>♣</b> KQJ97	The opponents are silent.  Partner bids first.
Board: 202 Dealer: N Vul: None HCP: 14	<ul><li>♣ QJ43</li><li>♥ AKJ94</li><li>♦ K5</li><li>♣ 63</li></ul>	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: NS HCP: 11	<ul><li>★ K65</li><li>♥ QJ9</li><li>◆ J32</li><li>◆ KJ92</li></ul>	The opponents are silent.  Partner bids first.

Board: 199 Dealer: S Vul: None	North: ♠ KQ	South: ♠ A8542	West	North	East	South 1♠
North HCP: 10	<b>4</b> 6432	<b>v</b> 105	Pass	1NT <sup>1</sup>	Pass	2♣
South HCP: 13	♦ A109	◆ KQ4	Pass	2♠	AP	
Contract: 2♠ S	<b>♣</b> J1094	<b>♣</b> A73	1. forci	ng 1NT		
Board: 200 Dealer: N Vul: NS	North: ♠ A10743	South: ♠ KQ	West	North 1♠		South
North HCP: 14	<b>♥</b> AK65	▼ J832	Pass	2 <b>y</b>	AP	1111
South HCP: 7 Contract: 2♥ N	• 6 • K107	<ul><li>◆ J108754</li><li>◆ 9</li></ul>		ng 1NT		
Board: 201 Dealer: S	North: ♠ 85	South: ♠ KQ1072	West	North	East	South 1♠
Vul: Both	<b>♥</b> KJ108	<b>♥</b> A74	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 10 South HCP: 13	<b>♦</b> 98	<b>♦</b> 63	Pass	3♣	AP	
Contract: 3♣ S	<b>♣</b> KQJ97	<b>♣</b> A84	1. forci	ng 1NT		
Board: 202 Dealer: N	North:	South:	West	North		
Vul: None	<b>♠</b> QJ43	<b>♦</b> K		1♥		1NT <sup>1</sup>
North HCP: 14	<b>♥</b> AKJ94 <b>♦</b> K5	♥ Q53 ♦ J109874	Pass	2♣	Pass	2♥
South HCP: 10	◆ K3 ◆ 63	◆ J109874 ◆ KJ8	AP	ng 1NT		
Contract: 2♥ N	1 00	1100	1. 10101	ng m		
Board: 203 Dealer: S	North: ♠ K65	South: ♠ QJ2	West	North	East	South 1
Vul: NS	<b>♥</b> QJ9	▼ A10832	Pass	1NT <sup>1</sup>	Pass	3NT
North HCP: 11 South HCP: 18	<b>♦</b> J32	<b>♦</b> AK7	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> KJ92	<b>♣</b> A4	1. forci	ng 1NT		

Board: 199 Dealer: S Vul: None HCP: 13	<ul><li>★ A8542</li><li>▼ 105</li><li>◆ KQ4</li><li>★ A73</li></ul>	The opponents are silent. You bid first.
Board: 200 Dealer: N Vul: NS HCP: 7	<b>♠</b> KQ ♥ J832 ♦ J108754 <b>♣</b> 9	The opponents are silent.  Partner bids first.
Board: 201 Dealer: S Vul: Both HCP: 13	<ul><li>★ KQ1072</li><li>▼ A74</li><li>◆ 63</li><li>◆ A84</li></ul>	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: None HCP: 10	<b>♠</b> K <b>♥</b> Q53 <b>♦</b> J109874 <b>♣</b> KJ8	The opponents are silent.  Partner bids first.
Board: 203 Dealer: S Vul: NS HCP: 18	<ul><li>◆ QJ2</li><li>▼ A10832</li><li>◆ AK7</li><li>◆ A4</li></ul>	The opponents are silent. You bid first.

Board: 199 Dealer: S Vul: None	North: ♠ KQ	South: ♠ A8542	West	North	East	South 1♠
North HCP: 10	<b>4</b> 6432	<b>v</b> 105	Pass	1NT <sup>1</sup>	Pass	2♣
South HCP: 13	♦ A109	◆ KQ4	Pass	2♠	AP	
Contract: 2♠ S	<b>♣</b> J1094	<b>♣</b> A73	1. forci	ng 1NT		
Board: 200 Dealer: N Vul: NS	North: ♠ A10743	South: ♠ KQ	West	North 1♠		South
North HCP: 14	<b>♥</b> AK65	▼ J832	Pass	2 🗸	AP	1111
South HCP: 7 Contract: 2♥ N	• 6 • K107	<ul><li>◆ J108754</li><li>◆ 9</li></ul>		ng 1NT		
Board: 201 Dealer: S	North: ♠ 85	South: ♠ KQ1072	West	North	East	South 1♠
Vul: Both	<b>♥</b> KJ108	<b>♥</b> A74	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 10 South HCP: 13	<b>♦</b> 98	<b>♦</b> 63	Pass	3♣	AP	
Contract: 3♣ S	<b>♣</b> KQJ97	<b>♣</b> A84	1. forci	ng 1NT		
Board: 202 Dealer: N	North:	South:	West	North		
Vul: None	<b>♠</b> QJ43	<b>♦</b> K		1♥		1NT <sup>1</sup>
North HCP: 14	<b>♥</b> AKJ94 <b>♦</b> K5	♥ Q53 ♦ J109874	Pass	2♣	Pass	2♥
South HCP: 10	◆ K3 ◆ 63	◆ J109874 ◆ KJ8	AP	ng 1NT		
Contract: 2♥ N	1 00	1100	1. 10101	ng m		
Board: 203 Dealer: S	North: ♠ K65	South: ♠ QJ2	West	North	East	South 1
Vul: NS	<b>♥</b> QJ9	▼ A10832	Pass	1NT <sup>1</sup>	Pass	3NT
North HCP: 11 South HCP: 18	<b>♦</b> J32	<b>♦</b> AK7	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> KJ92	<b>♣</b> A4	1. forci	ng 1NT		

Board: 204 Dealer: N Vul: EW HCP: 19	<ul><li></li></ul>	The opponents are silent.  You bid first.
Board: 205 Dealer: S Vul: None HCP: 11	<ul><li>★ K95</li><li>♥ Q52</li><li>◆ KJ7</li><li>◆ Q532</li></ul>	The opponents are silent.  Partner bids first.
Board: 206 Dealer: N Vul: NS HCP: 13	<ul><li>★ K752</li><li>▼ AJ765</li><li>◆ J94</li><li>♣ A</li></ul>	West Doubles 1NT if possible. East Bids 2♣ if possible. You bid first.
Board: 207 Dealer: S Vul: EW HCP: 10	<b>♠</b> Q <b>♥</b> 98432 <b>♦</b> KQ <b>♣</b> K10754	The opponents are silent.  Partner bids first.
Board: 208 Dealer: N Vul: Both HCP: 13	<ul><li>AKQ765</li><li>₹743</li><li>A</li><li>875</li></ul>	West Bids 2NT if possible. You bid first.

Board: 204 Dealer: N Vul: EW North HCP: 19 South HCP: 10 Contract: 4♠ N	North:  ♠ J8432  ♥ AJ  ♠ AQ64  ♠ AK	South:  ♠ K107  ♥ KQ85  ♠ 10  ♣ Q10842	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 205 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 6♥ S	North:  ♠ K95  ♥ Q52  ♠ KJ7  ♣ Q532	South:  ♠ AQ83  ♥ AKJ86  ♠ A92  ♠ J	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 4♥ Pass 4NT²  Pass 5♠³ Pass 6♥  AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=0/5 or 3/5
Board: 206 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2  E	North:  ♠ K752  ♥ AJ765  ♦ J94  ♣ A	South:  ♣ J104  ♥ 82  • Q85  ♣ KQ1054	West North East South  1  Pass 1NT¹  X Pass 2♣ AP  1. forcing 1NT
Board: 207 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4♥ S	North:  ♠ Q  ♥ 98432  ♠ KQ  ♠ K10754	South:  ♠ AJ1072  ♥ AJ1076  ♠ AJ  ♣ 8	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT
Board: 208 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4♠ N	North:  ♠ AKQ765  ♥ 743  ♠ A  ♣ 875	South:	West North East South  1♠ Pass 1NT¹  2NT² 3♠ Pass 4♠  AP  1. forcing 1NT  2. Unusual 2NT

Board: 204 Dealer: N Vul: EW HCP: 10	<b>★</b> K107 <b>★</b> KQ85 <b>★</b> 10 <b>♣</b> Q10842	The opponents are silent.  Partner bids first.
Board: 205 Dealer: S Vul: None HCP: 19	<ul><li>AQ83</li><li>✓ AKJ86</li><li>A92</li><li>✓ J</li></ul>	The opponents are silent. You bid first.
Board: 206 Dealer: N Vul: NS HCP: 8	<ul><li>♣ J104</li><li>♥ 82</li><li>♦ Q85</li><li>♣ KQ1054</li></ul>	West Doubles 1NT if possible. East Bids 2♣ if possible.  Partner bids first.
Board: 207 Dealer: S Vul: EW HCP: 15	<ul><li>AJ1072</li><li>✓ AJ1076</li><li>AJ</li><li>A</li><li>8</li></ul>	The opponents are silent.  You bid first.
Board: 208 Dealer: N Vul: Both HCP: 12	<ul><li>▶ J92</li><li>♥ AQ1095</li><li>◆ Q75</li><li>♣ K3</li></ul>	West Bids 2NT if possible.  Partner bids first.

Board: 204 Dealer: N Vul: EW North HCP: 19 South HCP: 10 Contract: 4♠ N	North:  ♠ J8432  ♥ AJ  ♠ AQ64  ♠ AK	South:  ♠ K107  ♥ KQ85  ♠ 10  ♣ Q10842	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 205 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 6♥ S	North:  ♠ K95  ♥ Q52  ♠ KJ7  ♣ Q532	South:  ♠ AQ83  ♥ AKJ86  ♠ A92  ♠ J	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 4♥ Pass 4NT²  Pass 5♠³ Pass 6♥  AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=0/5 or 3/5
Board: 206 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2  E	North:  ♠ K752  ♥ AJ765  ♦ J94  ♣ A	South:  ♣ J104  ♥ 82  • Q85  ♣ KQ1054	West North East South  1  Pass 1NT¹  X Pass 2♣ AP  1. forcing 1NT
Board: 207 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4♥ S	North:  ♠ Q  ♥ 98432  ♠ KQ  ♠ K10754	South:  ♠ AJ1072  ♥ AJ1076  ♠ AJ  ♣ 8	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT
Board: 208 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4♠ N	North:  ♠ AKQ765  ♥ 743  ♠ A  ♣ 875	South:	West North East South  1♠ Pass 1NT¹  2NT² 3♠ Pass 4♠  AP  1. forcing 1NT  2. Unusual 2NT

Board: 209 Dealer: S Vul: NS HCP: 7	<b>♦</b> K98 <b>♥</b> 9 <b>♦</b> J42 <b>♣</b> K109764	The opponents are silent.  Partner bids first.
Board: 210 Dealer: N Vul: EW HCP: 14	<ul><li>▲ AJ874</li><li>♥ QJ5</li><li>◆ QJ3</li><li>◆ K8</li></ul>	The opponents are silent. You bid first.
Board: 211 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q73</li><li>♥ 876</li><li>♦ 105</li><li>♣ AKQ109</li></ul>	East Bids 2NT if possible.  Partner bids first.
Board: 212 Dealer: N Vul: None HCP: 18	<ul><li>★ AKQ72</li><li>♥ 95</li><li>★ A8</li><li>★ KQ42</li></ul>	The opponents are silent. You bid first.
Board: 213 Dealer: S Vul: EW HCP: 11	<ul><li>♦ 943</li><li>♥ A53</li><li>♦ KQ53</li><li>♠ Q98</li></ul>	The opponents are silent.  Partner bids first.

Board: 209 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ K98  ♥ 9  ♦ J42  ♣ K109764	South:  ♠ 1043  ♥ KQ753  ♠ AK10  ♠ AQ	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 210 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 3 N	North:  ♠ AJ874  ♥ QJ5  • QJ3  ♣ K8	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 211 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ Q73  ♥ 876  • 105  ♠ AKQ109	South:  ♠ AJ8642  ♥ AKJ9  ♦ 987  ♣ —	West North East South  1♠  Pass 1NT¹ 2NT² 3♠  Pass 4♠ AP  1. forcing 1NT  2. Unusual 2NT
Board: 212 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 4♠ N	North:  ♠ AKQ72  ♥ 95  ♠ A8  ♣ KQ42	South:  ♣ J105  ♥ AJ6  ♠ Q76  ♣ A1073	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 213 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♥ S	North: ♠ 943 ♥ A53 ♦ KQ53 ♣ Q98	South:  ♠ AQJ6  ♥ KJ1084  ♦ J87  ♠ 6	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 3♥ Pass 4♥  AP  1. forcing 1NT

Board: 209 Dealer: S Vul: NS HCP: 18	<ul><li>1043</li><li>KQ753</li><li>AK10</li><li>AQ</li></ul>	The opponents are silent. You bid first.
Board: 210 Dealer: N Vul: EW HCP: 9	<ul><li>◆93</li><li>▼1092</li><li>◆A9764</li><li>◆AJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 211 Dealer: S Vul: Both HCP: 13	<ul><li>AJ8642</li><li>✓ AKJ9</li><li>◆ 987</li><li>◆ —</li></ul>	East Bids 2NT if possible. You bid first.
Board: 212 Dealer: N Vul: None HCP: 12	<ul><li>♣ J105</li><li>♥ AJ6</li><li>♦ Q76</li><li>♣ A1073</li></ul>	The opponents are silent.  Partner bids first.
Board: 213 Dealer: S Vul: EW HCP: 12	<ul><li>AQJ6</li><li>✓ KJ1084</li><li>J87</li><li>♠ 6</li></ul>	The opponents are silent. You bid first.

Board: 209 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ K98  ♥ 9  ♦ J42  ♣ K109764	South:  ♠ 1043  ♥ KQ753  ♠ AK10  ♠ AQ	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 210 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 3 N	North:  ♠ AJ874  ♥ QJ5  • QJ3  ♣ K8	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 211 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ Q73  ♥ 876  • 105  ♠ AKQ109	South:  ♠ AJ8642  ♥ AKJ9  ♦ 987  ♣ —	West North East South  1♠  Pass 1NT¹ 2NT² 3♠  Pass 4♠ AP  1. forcing 1NT  2. Unusual 2NT
Board: 212 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 4♠ N	North:  ♠ AKQ72  ♥ 95  ♠ A8  ♣ KQ42	South:  ♣ J105  ♥ AJ6  ♠ Q76  ♣ A1073	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 213 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♥ S	North: ♠ 943 ♥ A53 ♦ KQ53 ♣ Q98	South:  ♠ AQJ6  ♥ KJ1084  ♦ J87  ♠ 6	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 3♥ Pass 4♥  AP  1. forcing 1NT

#### Forcing NT (Leveled)

Dealer: S

Vul: Both

HCP: 9

**7** 106

♦ AQJ95

**♣** J103

Board: 214 Dealer: N Vul: Both HCP: 18	<ul><li>★ AKJ5</li><li>▼ K10983</li><li>◆ 9</li><li>◆ AK10</li></ul>	The opponents are silent. You bid first.
Board: 215 Dealer: S Vul: None HCP: 12	<b>★</b> K3 <b>♥</b> QJ3 <b>♦</b> Q10754 <b>♣</b> A107	East Bids 2♥ if possible.  Partner bids first.
Board: 216 Dealer: N Vul: NS HCP: 19	<ul><li>▲ A97</li><li>▼ AKQJ2</li><li>◆ 98</li><li>▲ AJ8</li></ul>	The opponents are silent. You bid first.
Board: 217 Dealer: S	<b>♦</b> J84 <b>♥</b> 106	East Bids 2♥ if possible.

Partner bids first.

Board: 214 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 4 \( \bar{V} \) N	North:  ♠ AKJ5  ♥ K10983  ♦ 9  ♣ AK10	South:  ♠ Q72  ♥ AQ4  ♠ K743  ♣ 652	Pass AP 1. forcin	North 1♥ 2♠ ng 1NT		1NT <sup>1</sup>
Board: 215 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♠ K3  ♥ QJ3  • Q10754  ♣ A107	South:  ♠ A52  ♥ AK872  ←—  ♠ KJ985	West Pass Pass 1. forcir 2. Mich	_	2♥² AP	1♥
Board: 216 Dealer: N Vul: NS North HCP: 19 South HCP: 12 Contract: 6 \( \mathbb{N} \) N	North:  ♣ A97  ✔ AKQJ2  ◆ 98  ♣ AJ8	South:  ♠ KQ8  ♥ 1093  ♠ AK6  ♣ 9532	Pass Pass Pass 1. forcir 2. Black 3. A=1/	cwood (	Pass Pass Pass AP	1NT¹ 4♥ 5♦³
Board: 217 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3 S	North:	South:  ♠ K9  ♥ AKQJ42  ♠ 4  ♠ K654	West Pass AP 1. forcin 2. Mich	_	2 <b>▼</b> <sup>2</sup>	1♥

Board: 214 Dealer: N Vul: Both HCP: 11	<ul><li>♣ Q72</li><li>♥ AQ4</li><li>♦ K743</li><li>♣ 652</li></ul>	The opponents are silent.  Partner bids first.
Board: 215 Dealer: S Vul: None HCP: 15	<ul><li>A52</li><li>✓ AK872</li><li>✓ —</li><li>✓ KJ985</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 216 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ8</li><li>▼ 1093</li><li>◆ AK6</li><li>◆ 9532</li></ul>	The opponents are silent.  Partner bids first.
Board: 217 Dealer: S Vul: Both HCP: 16	<ul><li>★ K9</li><li>▼ AKQJ42</li><li>◆ 4</li><li>◆ K654</li></ul>	East Bids 2♥ if possible.  You bid first.

Board: 214 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 4 \( \bar{V} \) N	North:  ♠ AKJ5  ♥ K10983  ♦ 9  ♣ AK10	South:  ♠ Q72  ♥ AQ4  ♠ K743  ♣ 652	Pass AP 1. forcin	North 1♥ 2♠ ng 1NT		1NT <sup>1</sup>
Board: 215 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♠ K3  ♥ QJ3  • Q10754  ♣ A107	South:  ♠ A52  ♥ AK872  ←—  ♠ KJ985	West Pass Pass 1. forcir 2. Mich	_	2♥² AP	1♥
Board: 216 Dealer: N Vul: NS North HCP: 19 South HCP: 12 Contract: 6 \( \mathbb{N} \) N	North:  ♣ A97  ✔ AKQJ2  ◆ 98  ♣ AJ8	South:  ♠ KQ8  ♥ 1093  ♠ AK6  ♣ 9532	Pass Pass Pass 1. forcir 2. Black 3. A=1/	cwood (	Pass Pass Pass AP	1NT¹ 4♥ 5♦³
Board: 217 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3 S	North:	South:  ♠ K9  ♥ AKQJ42  ♠ 4  ♠ K654	West Pass AP 1. forcin 2. Mich	_	2 <b>▼</b> <sup>2</sup>	1♥

#### Forcing NT (Leveled)

Board: 220 • J75

West Rids 2• if possible

Dealer: N 

West Bids 2♦ if possible.

Board: 221 • 98 The opponents are silent.

Dealer: S VKQ109

			West	North 1♥		South 1NT <sup>1</sup>
			Pass	3♦	Pass	
Board: 218	North:	South:	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>
Dealer: N Vul: None	<b>♠</b> AQ	<b>♠</b> J8	Pass	4NT <sup>4</sup>		
North HCP: 19	▼ AJ852	<b>♥</b> KQ10	Pass	<b>6</b> ♥	AP	
South HCP: 10	♦ AKJ9 <b>♣</b> 86	♦ 8765 ♣ A1032	1. forci	ng 1NT		
Contract: 6♥ N	<b>7</b> 00	₩ A1032		bid, a ♠		er
				bid, a ♣		
				kwood ( /5 or 5/:		
Board: 219 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♣ 7  ▼ K9  ♣ 765  ♣ AJ87632	South:  ♠ AK953  ♥ J6  ♠ AK8  ♠ K95	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 220 Dealer: N	North:	South:	West	North	East	South
Vul: EW	<b>♣</b> J75	<b>♦</b> A84		1♥	Pass	1NT <sup>1</sup>
North HCP: 16	♥ KQ865 ♦ K	<b>♥</b> J <b>♦</b> QJ1086	2♦	X	AP	
South HCP: 8 Contract: 2♦X W	◆ AQJ4	<b>◆</b> 9873	1. forci	ng 1NT		
Board: 221	North:	South:	West	North	East	
Dealer: S Vul: None	<b>♦</b> 98	<b>♦</b> AK753	-	1	_	1♠
North HCP: 10	<b>♥</b> KQ109	<b>♥</b> 76		1NT <sup>1</sup>		2♣
South HCP: 12	♦ A9654	• K		<b>2</b> ♦	AP	
Contract: 2♦ N	<b>♣</b> J5	♣ Q10874	1. forci	ng 1NT		

Board: 218 Dealer: N Vul: None HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 219 Dealer: S Vul: NS HCP: 18	<ul><li>★ AK953</li><li>♥ J6</li><li>◆ AK8</li><li>◆ K95</li></ul>	The opponents are silent.  You bid first.
Board: 220 Dealer: N Vul: EW HCP: 8	<ul><li>★ A84</li><li>♥ J</li><li>◆ QJ1086</li><li>◆ 9873</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 221 Dealer: S Vul: None HCP: 12	<ul><li>★ AK753</li><li>▼ 76</li><li>★ K</li><li>★ Q10874</li></ul>	The opponents are silent.  You bid first.

			West	North 1♥		South 1NT <sup>1</sup>
			Pass	3♦	Pass	
Board: 218	North:	South:	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>
Dealer: N Vul: None	<b>♠</b> AQ	<b>♠</b> J8	Pass	4NT <sup>4</sup>		
North HCP: 19	▼ AJ852	<b>♥</b> KQ10	Pass	<b>6</b> ♥	AP	
South HCP: 10	♦ AKJ9 <b>♣</b> 86	♦ 8765 ♣ A1032	1. forci	ng 1NT		
Contract: 6♥ N	<b>7</b> 00	₩ A1032		bid, a ♠		er
				bid, a ♣		
				kwood ( /5 or 5/:		
Board: 219 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♣ 7  ▼ K9  ♣ 765  ♣ AJ87632	South:  ♠ AK953  ♥ J6  ♠ AK8  ♠ K95	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 220 Dealer: N	North:	South:	West	North	East	South
Vul: EW	<b>♣</b> J75	<b>♦</b> A84		1♥	Pass	1NT <sup>1</sup>
North HCP: 16	♥ KQ865 ♦ K	<b>♥</b> J <b>♦</b> QJ1086	2♦	X	AP	
South HCP: 8 Contract: 2♦X W	◆ AQJ4	<b>◆</b> 9873	1. forci	ng 1NT		
Board: 221	North:	South:	West	North	East	
Dealer: S Vul: None	<b>♦</b> 98	<b>♦</b> AK753	-	1	_	1♠
North HCP: 10	<b>♥</b> KQ109	<b>♥</b> 76		1NT <sup>1</sup>		2♣
South HCP: 12	♦ A9654	• K		<b>2</b> ♦	AP	
Contract: 2♦ N	<b>♣</b> J5	♣ Q10874	1. forci	ng 1NT		

Board: 222 Dealer: N Vul: Both HCP: 13	<ul><li>AK10854</li><li>✓ A4</li><li>◆ Q10874</li><li>◆ —</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 223 Dealer: S Vul: NS HCP: 8	<ul><li> ♣ J2</li><li> ♥ Q3</li><li> ♦ A8543</li><li> ♣ J1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: N Vul: EW HCP: 18	<ul><li>108</li><li>KQ762</li><li>AQ</li><li>AK102</li></ul>	The opponents are silent. You bid first.
Board: 225 Dealer: S Vul: Both HCP: 10	<b>♣</b> J <b>♥</b> J73 <b>♦</b> KQ1065 <b>♣</b> QJ95	The opponents are silent.  Partner bids first.
Board: 226 Dealer: N Vul: EW HCP: 17	<ul><li>★ AKQJ4</li><li>▼ K1086</li><li>◆ 96</li><li>◆ A7</li></ul>	The opponents are silent. You bid first.

Board: 222 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 6♠ N	North:  ♠ AK10854  ♥ A4  • Q10874  ♣ —	South:  ♠ QJ6  ♥ K10983  ♠ A  ♠ 9854	1 <u>4</u> 2 <b>4</b> 2 <b>6</b>	Pass Pass AP  1NT  on, for •	1NT <sup>1</sup> 4♠
Board: 223 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♣ J2  ♥ Q3  • A8543  ♣ J1094	South:  ♠ AK103  ♥ K10875  ♠ Q  ♠ AK8	Pass 11	Forth East  NT  Pass  NT  AP  1NT	1♥
Board: 224 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 4 \( \varphi \) N	North:	South:  ♠ K53  ♥ A109  ♠ K107652  ♣ 3	West N 1 Pass 3 Pass 4 1. forcing	Pass AP	1NT <sup>1</sup>
Board: 225 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 2 S	North:  ♣ J  ♥ J73  ♦ KQ1065  ♣ QJ95	South:  ♠ AK843  ♥ KQ84  ♦ 98  ♣ K3		forth East  NT <sup>1</sup> Pass  1NT	1♠
Board: 226 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 4 \( \) N	North:  ♠ AKQJ4  ♥ K1086  ♦ 96  ♣ A7	South:	West N 19 Pass 3 AP 1. forcing	Pass	1NT <sup>1</sup>

Board: 222 Dealer: N Vul: Both HCP: 10	<ul><li>♣ QJ6</li><li>♥ K10983</li><li>◆ A</li><li>♣ 9854</li></ul>	West Bids 2♣ if possible.  Partner bids first.
Board: 223 Dealer: S Vul: NS HCP: 19	<ul><li>★ AK103</li><li>▼ K10875</li><li>◆ Q</li><li>◆ AK8</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: EW HCP: 10	<ul><li>★ K53</li><li>★ A109</li><li>★ K107652</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 225 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK843</li><li>★ KQ84</li><li>◆ 98</li><li>★ K3</li></ul>	The opponents are silent. You bid first.
Board: 226 Dealer: N Vul: EW HCP: 9	<ul><li>★ 32</li><li>▼ A7432</li><li>◆ QJ103</li><li>◆ Q9</li></ul>	The opponents are silent.  Partner bids first.

Board: 222 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 6♠ N	North:  ♠ AK10854  ♥ A4  • Q10874  ♣ —	South:  ♠ QJ6  ♥ K10983  ♠ A  ♠ 9854	1 <u>4</u> 2 <b>4</b> 2 <b>6</b>	Pass Pass AP  1NT  on, for •	1NT <sup>1</sup> 4♠
Board: 223 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♣ J2  ♥ Q3  • A8543  ♣ J1094	South:  ♠ AK103  ♥ K10875  ♠ Q  ♠ AK8	Pass 11	Forth East  NT  Pass  NT  AP  1NT	1♥
Board: 224 Dealer: N Vul: EW North HCP: 18 South HCP: 10 Contract: 4 \( \varphi \) N	North:	South:  ♠ K53  ♥ A109  ♠ K107652  ♣ 3	West N 1 Pass 3 Pass 4 1. forcing	Pass AP	1NT <sup>1</sup>
Board: 225 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 2 S	North:  ♣ J  ♥ J73  ♦ KQ1065  ♣ QJ95	South:  ♠ AK843  ♥ KQ84  ♦ 98  ♣ K3		forth East  NT <sup>1</sup> Pass  1NT	1♠
Board: 226 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 4 \( \varphi \) N	North:  ♠ AKQJ4  ♥ K1086  ♦ 96  ♣ A7	South:	West N 19 Pass 3 AP 1. forcing	Pass	1NT <sup>1</sup>

Board: 227 Dealer: S Vul: Both HCP: 9	♣ 7 ♥ QJ542 ♦ Q76 ♣ A985	The opponents are silent.  Partner bids first.
Board: 228 Dealer: N Vul: None HCP: 14	<ul><li>AKJ87</li><li>♥ 972</li><li>A94</li><li>Q6</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 229 Dealer: S Vul: NS HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 230 Dealer: N Vul: None HCP: 14	<ul><li>♠ AQJ62</li><li>♥ 874</li><li>♠ KQ108</li><li>♠ Q</li></ul>	The opponents are silent. You bid first.
Board: 231 Dealer: S Vul: EW HCP: 10	<ul><li>♣75</li><li>♥ AQ5</li><li>♦ 10986</li><li>♣ KJ107</li></ul>	The opponents are silent.  Partner bids first.

Board: 227 Dealer: S Vul: Both	North: ♠ 7	South: ♠ Q10862		North		South 1♣ 2◆
North HCP: 9	♥ QJ542 ♦ Q76	<b>♥</b> A9 ♦ AK109	Pass	1NT <sup>1</sup>		2♥
South HCP: 13	◆ A985	◆ 74	Pass	2 <b>♥</b> ng 1NT	AP	
Contract: 2♥ N			1. 10101	ng m		
Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AKJ87	<b>№</b> 964		1♠	Pass	1NT <sup>1</sup>
Vul: None North HCP: 14	<b>♥</b> 972	<b>♥</b> A85	2♥	Pass	Pass	
South HCP: 10	♦ A94	◆ KQ1087	AP			
Contract: 2♠ N	<b>♣</b> Q6	<b>♣</b> J9	1. forci	ng 1NT		
Board: 229 Dealer: S	North:	South:	West	North	East	South 1
Vul: NS	<b>≜</b> J83 <b>♥</b> Q95	<b>♠</b> Q106 <b>♥</b> AKJ874	Pass	1NT <sup>1</sup>	Pass	
North HCP: 12	• Q73	◆ K9	Pass	4 <b>Y</b>	AP	<b>-</b> '
South HCP: 13 Contract: 4♥ S	♣ AK54	<b>♣</b> 106		ng 1NT		
Board: 230	NI d	G 4	West	North	Fast	South
Dealer: N	North: ♠ AQJ62	South: ◆ 84	,,,,,,,	1.		1NT <sup>1</sup>
Vul: None	<b>♥</b> 874	♥ QJ53	Pass	2•	Pass	2NT
North HCP: 14 South HCP: 11	<b>♦</b> KQ108	• A7	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q	<b>♣</b> KJ873	1. forci	ng 1NT		
Board: 231	Nawb.	Courtle	West	North	Fast	South
Dealer: S	North: ♠ 75	South: ♠ AJ832	,, 050	1,0141		1 <b>♠</b>
Vul: EW	<b>♥</b> AQ5	♥ KJ96	Pass	1NT <sup>1</sup>	Pass	<b>3♥</b>
North HCP: 10 South HCP: 19	<b>♦</b> 10986	♦ AKJ	Pass	3NT	AP	
Contract: 3N N	♣ KJ107	<b>♣</b> Q	1. forci	ng 1NT		

Board: 227 Dealer: S Vul: Both HCP: 13	<ul><li>♣ Q10862</li><li>♥ A9</li><li>◆ AK109</li><li>♣ 74</li></ul>	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: None HCP: 10	<ul><li>♦ 964</li><li>♥ A85</li><li>♦ KQ1087</li><li>♦ J9</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 229 Dealer: S Vul: NS HCP: 13	<ul><li>♣ Q106</li><li>♥ AKJ874</li><li>◆ K9</li><li>♣ 106</li></ul>	The opponents are silent. You bid first.
Board: 230 Dealer: N Vul: None HCP: 11	<ul><li>♦ 84</li><li>♥ QJ53</li><li>♦ A7</li><li>♠ KJ873</li></ul>	The opponents are silent.  Partner bids first.
Board: 231 Dealer: S Vul: EW HCP: 19	<ul><li>▲ AJ832</li><li>♥ KJ96</li><li>◆ AKJ</li><li>▲ Q</li></ul>	The opponents are silent. You bid first.

Board: 227 Dealer: S Vul: Both	North: ♠ 7	South: ♠ Q10862		North		South 1♣ 2◆
North HCP: 9	♥ QJ542 ♦ Q76	<b>♥</b> A9 ♦ AK109	Pass	1NT <sup>1</sup>		2♥
South HCP: 13	◆ A985	◆ 74	Pass	2 <b>♥</b> ng 1NT	AP	
Contract: 2♥ N			1. 10101	ng m		
Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ AKJ87	<b>№</b> 964		1♠	Pass	1NT <sup>1</sup>
Vul: None North HCP: 14	<b>♥</b> 972	<b>♥</b> A85	2♥	Pass	Pass	
South HCP: 10	♦ A94	◆ KQ1087	AP			
Contract: 2♠ N	<b>♣</b> Q6	<b>♣</b> J9	1. forci	ng 1NT		
Board: 229 Dealer: S	North:	South:	West	North	East	South 1
Vul: NS	<b>≜</b> J83 <b>♥</b> Q95	<b>♠</b> Q106 <b>♥</b> AKJ874	Pass	1NT <sup>1</sup>	Pass	
North HCP: 12	• Q73	◆ K9	Pass	4 <b>Y</b>	AP	<b>-</b> '
South HCP: 13 Contract: 4♥ S	♣ AK54	<b>♣</b> 106		ng 1NT		
Board: 230	NI d	G 4	West	North	Fast	South
Dealer: N	North: ♠ AQJ62	South: ◆ 84	,,,,,,,	1.		1NT <sup>1</sup>
Vul: None	<b>♥</b> 874	♥ QJ53	Pass	2•	Pass	2NT
North HCP: 14 South HCP: 11	<b>♦</b> KQ108	• A7	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q	<b>♣</b> KJ873	1. forci	ng 1NT		
Board: 231	Nawb.	Courtle	West	North	Fast	South
Dealer: S	North: ♠ 75	South: ♠ AJ832	,, 050	1,0141		1 <b>♠</b>
Vul: EW	<b>♥</b> AQ5	♥ KJ96	Pass	1NT <sup>1</sup>	Pass	<b>3♥</b>
North HCP: 10 South HCP: 19	<b>♦</b> 10986	♦ AKJ	Pass	3NT	AP	
Contract: 3N N	♣ KJ107	<b>♣</b> Q	1. forci	ng 1NT		

Board: 232	
	t.
Board: 233 Dealer: S Vul: NS HCP: 8	ıt.
Board: 234	e.
Board: 235  ♦ 972 Dealer: S  ▼ A2 Vul: Both	ıt.
Board: 236	ıt.

Board: 232 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 44 N	North:  ♠ KJ865  ♥ A94  ♠ A9  ♣ 986	South:  ♣ 742  ♥ KQ105  ♦ KQ7  ♣ Q75	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 233 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 3N N	North:	South:  ♠ AQJ103  ♥ AK  ♠ QJ5  ♠ J103	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 234 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ AQ10972  ♥ K4  ♦ 109  ♠ AQ9	South:  ♠ K5  ▼ 752  ♠ A865  ♣ K1087	West North East South  1♠ Pass 1NT¹  2♠² 3♠ Pass 4♠  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 235 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 4♠ S	North:  ◆ 972  ▼ A2  ◆ J83  ◆ J8753	South:  ♠ AJ643  ♥ KJ76  ♠ KQ  ♠ A9	West North East South  1♠  Pass 1NT¹ Pass 3♥  Pass 4♠ AP  1. forcing 1NT
Board: 236 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♥ N	North:  ♠ K93  ▼ A9854  ◆ J  ♣ KQ74	South:  ♠ Q5  ♥ Q2  ♠ KQ986  ♠ 9863	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♥  AP  1. forcing 1NT

Board: 232 Dealer: N Vul: None HCP: 12	<ul><li>↑742</li><li>✓ KQ105</li><li>↑ KQ7</li><li>♠ Q75</li></ul>	The opponents are silent.  Partner bids first.
Board: 233 Dealer: S Vul: NS HCP: 18	<ul><li>AQJ103</li><li>✓ AK</li><li>QJ5</li><li>J103</li></ul>	The opponents are silent. You bid first.
Board: 234 Dealer: N Vul: EW HCP: 10	<ul><li>★ K5</li><li>▼ 752</li><li>◆ A865</li><li>◆ K1087</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 235 Dealer: S Vul: Both HCP: 18	<ul><li>▲ AJ643</li><li>♥ KJ76</li><li>♦ KQ</li><li>▲ A9</li></ul>	The opponents are silent. You bid first.
Board: 236 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q5</li><li>♥ Q2</li><li>♦ KQ986</li><li>♣ 9863</li></ul>	The opponents are silent.  Partner bids first.

Board: 232 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 44 N	North:  ♠ KJ865  ♥ A94  ♠ A9  ♣ 986	South:  ♣ 742  ♥ KQ105  ♦ KQ7  ♣ Q75	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 233 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 3N N	North:	South:  ♠ AQJ103  ♥ AK  ♠ QJ5  ♠ J103	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 234 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ AQ10972  ♥ K4  ♦ 109  ♠ AQ9	South:  ♠ K5  ▼ 752  ♠ A865  ♣ K1087	West North East South  1♠ Pass 1NT¹  2♠² 3♠ Pass 4♠  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 235 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 4♠ S	North:  ◆ 972  ▼ A2  ◆ J83  ◆ J8753	South:  ♠ AJ643  ♥ KJ76  ♠ KQ  ♠ A9	West North East South  1♠  Pass 1NT¹ Pass 3♥  Pass 4♠ AP  1. forcing 1NT
Board: 236 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♥ N	North:  ♠ K93  ▼ A9854  ◆ J  ♣ KQ74	South:  ♠ Q5  ♥ Q2  ♠ KQ986  ♠ 9863	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♥  AP  1. forcing 1NT

Board: 237 Dealer: S Vul: EW HCP: 12	<ul><li>★ 1064</li><li>♥ K74</li><li>◆ Q873</li><li>◆ AK7</li></ul>	The opponents are silent.  Partner bids first.
Board: 238 Dealer: N Vul: Both HCP: 16	<ul><li>♣ QJ1095</li><li>♥ AKQ3</li><li>♦ 4</li><li>♣ A108</li></ul>	The opponents are silent. You bid first.
Board: 239 Dealer: S Vul: None HCP: 12	<ul><li>▶ J96</li><li>♥ 872</li><li>◆ AKQ108</li><li>♠ Q6</li></ul>	East Bids 2♣ if possible.  Partner bids first.
Board: 240 Dealer: N Vul: None HCP: 16	<ul><li>★ AKQ107</li><li>♥ QJ987</li><li>♦ 10</li><li>♣ A5</li></ul>	West Bids 2♦ if possible. East Bids 4♦ if possible.  You bid first.
Board: 241 Dealer: S Vul: NS HCP: 7	<ul><li>Q2</li><li>♥ 86</li><li>▶ J74</li><li>♠ A108743</li></ul>	The opponents are silent.  Partner bids first.

Board: 237 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♠ S	North:  • 1064  • K74  • Q873  • AK7	South:  ♠ AQJ97  ♥ Q9  ♠ AJ4  ♠ 654	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 238 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 N	North:  ♠ QJ1095  ♥ AKQ3  ♦ 4  ♠ A108	South:  ♠ A6  ♥ 10752  ♠ KQ63  ♣ J97	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♥  Pass 3NT² Pass 4♥  AP  1. forcing 1NT  2. Cue bid, surplus
Board: 239 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 44 S	North:  ♣ J96  ♥ 872  ♠ AKQ108  ♣ Q6	South:  ♠ AKQ753  ♥ K3  ♠ 43  ♠ K83	West North East South  1♠  Pass 1NT¹ 2♠ 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 240 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 4•X W	North:  ♠ AKQ107  ♥ QJ987  • 10  ♣ A5	South:  ◆ J4  ◆ K1043  ◆ 65  ◆ K10843	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 241 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 3 N	North:  ♠ Q2  ♥ 86  ♦ J74  ♣ A108743	South:  ♠ AK953  ♥ KQ1073  ♠ 9  ♣ Q6	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 3♣ AP  1. forcing 1NT

Board: 237 Dealer: S Vul: EW HCP: 14	<ul><li>AQJ97</li><li>Q9</li><li>AJ4</li><li>654</li></ul>	The opponents are silent. You bid first.
Board: 238 Dealer: N Vul: Both HCP: 10	<ul><li>★ A6</li><li>▼ 10752</li><li>◆ KQ63</li><li>◆ J97</li></ul>	The opponents are silent.  Partner bids first.
Board: 239 Dealer: S Vul: None HCP: 15	<ul><li>★ AKQ753</li><li>★ K3</li><li>★ 43</li><li>★ K83</li></ul>	East Bids 2♣ if possible.  You bid first.
Board: 240 Dealer: N Vul: None HCP: 7	<ul><li>↓ J4</li><li>♥ K1043</li><li>↓ 65</li><li>♠ K10843</li></ul>	West Bids 2♦ if possible. East Bids 4♦ if possible. Partner bids first.
Board: 241 Dealer: S Vul: NS HCP: 14	<ul><li>AK953</li><li>KQ1073</li><li>9</li><li>Q6</li></ul>	The opponents are silent. You bid first.

Board: 237 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♠ S	North:  • 1064  • K74  • Q873  • AK7	South:  ♠ AQJ97  ♥ Q9  ♠ AJ4  ♠ 654	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 238 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 N	North:  ♠ QJ1095  ♥ AKQ3  ♦ 4  ♠ A108	South:  ♠ A6  ♥ 10752  ♠ KQ63  ♣ J97	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♥  Pass 3NT² Pass 4♥  AP  1. forcing 1NT  2. Cue bid, surplus
Board: 239 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 44 S	North:  ♣ J96  ♥ 872  ♠ AKQ108  ♣ Q6	South:  ♠ AKQ753  ♥ K3  ♠ 43  ♠ K83	West North East South  1♠  Pass 1NT¹ 2♠ 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 240 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 4•X W	North:  ♠ AKQ107  ♥ QJ987  • 10  ♣ A5	South:  ◆ J4  ◆ K1043  ◆ 65  ◆ K10843	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 241 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 3 N	North:  ♠ Q2  ♥ 86  ♦ J74  ♣ A108743	South:  ♠ AK953  ♥ KQ1073  ♠ 9  ♣ Q6	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 3♣ AP  1. forcing 1NT

Board: 242 Dealer: N Vul: Both HCP: 19	<ul><li>♠ AKJ65</li><li>♥ QJ</li><li>◆ Q93</li><li>♠ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: None HCP: 8	♦ 85 ▼ K42 ◆ 1094 ♣ AJ1054	The opponents are silent.  Partner bids first.
Board: 244 Dealer: N Vul: NS HCP: 16	<ul><li>AQ94</li><li>✓ AKJ72</li><li>Q7</li><li>94</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 245 Dealer: S Vul: None HCP: 8	<ul><li>43</li><li>9</li><li>AQ1065</li><li>Q9854</li></ul>	East Bids 2♥ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 246 Dealer: N Vul: NS HCP: 13	<ul><li>★ AQJ1082</li><li>★ K104</li><li>◆ QJ98</li><li>◆ —</li></ul>	The opponents are silent. You bid first.

Board: 242 Dealer: N Vul: Both North HCP: 19 South HCP: 11 Contract: 4♠ N	North:  ♠ AKJ65  ♥ QJ  ♠ Q93  ♣ AQ3	South:  ♠ Q82  ♥ A83  ♦ J62  ♣ KJ104	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 243 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N N	North:  ♣ 85  ▼ K42  • 1094  ♣ AJ1054	South:  ♠ AKJ102  ♥ A5  ♠ KJ75  ♣ 96	West North East South  1♣  Pass 1NT¹ Pass 2NT  AP  1. forcing 1NT
Board: 244 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2 • W	North:  ♠ AQ94  ♥ AKJ72  ♠ Q7  ♠ 94	South:  ♠ K86  ♥ Q4  ♦ 108654  ♣ K105	West North East South  1  Pass 1NT¹  2  AP  1. forcing 1NT
Board: 245 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3♠ W	North:	South:  ♠ 752  ♥ KQ1063  ♠ K9  ♣ KJ10	West North East South  1♥  Pass 1NT¹ 2♥² Pass  3♠ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 246 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ AQJ1082  ♥ K104  ♠ QJ98  ♣ —	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 242 Dealer: N Vul: Both HCP: 11	<ul><li>♣ Q82</li><li>★ A83</li><li>◆ J62</li><li>♣ KJ104</li></ul>	The opponents are silent.  Partner bids first.
Board: 243 Dealer: S Vul: None HCP: 16	<ul><li>AKJ102</li><li>✓ A5</li><li>✓ KJ75</li><li>№ 96</li></ul>	The opponents are silent. You bid first.
Board: 244 Dealer: N Vul: NS HCP: 8	<b>★</b> K86 <b>♥</b> Q4 <b>♦</b> 108654 <b>♣</b> K105	West Bids 2♦ if possible.  Partner bids first.
Board: 245 Dealer: S Vul: None HCP: 12	<ul><li>↑752</li><li>✓ KQ1063</li><li>✓ K9</li><li>◆ KJ10</li></ul>	East Bids 2♥ if possible. West Bids 3♠ if possible. You bid first.
Board: 246 Dealer: N Vul: NS HCP: 10	<ul><li>◆ 954</li><li>▼ AJ73</li><li>◆ 10</li><li>◆ AJ765</li></ul>	The opponents are silent.  Partner bids first.

Board: 242 Dealer: N Vul: Both North HCP: 19 South HCP: 11 Contract: 4♠ N	North:  ♠ AKJ65  ♥ QJ  ♠ Q93  ♣ AQ3	South:  ♠ Q82  ♥ A83  ♦ J62  ♣ KJ104	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 243 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N N	North:  ♣ 85  ▼ K42  • 1094  ♣ AJ1054	South:  ♠ AKJ102  ♥ A5  ♠ KJ75  ♣ 96	West North East South  1♣  Pass 1NT¹ Pass 2NT  AP  1. forcing 1NT
Board: 244 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2 • W	North:  ♠ AQ94  ♥ AKJ72  ♠ Q7  ♠ 94	South:  ♠ K86  ♥ Q4  ♦ 108654  ♣ K105	West North East South  1  Pass 1NT¹  2  AP  1. forcing 1NT
Board: 245 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3♠ W	North:	South:  ♠ 752  ♥ KQ1063  ♠ K9  ♣ KJ10	West North East South  1♥  Pass 1NT¹ 2♥² Pass  3♠ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 246 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ AQJ1082  ♥ K104  ♠ QJ98  ♣ —	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 247 Dealer: S Vul: EW HCP: 9	<ul><li>★ A83</li><li>★ A6</li><li>★ J98432</li><li>★ 102</li></ul>	The opponents are silent.  Partner bids first.
Board: 248 Dealer: N Vul: Both HCP: 14	<ul><li>★ K83</li><li>♥ J10973</li><li>◆ AQ6</li><li>◆ A9</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 249 Dealer: S Vul: NS HCP: 10	<ul><li>♣ J7</li><li>♥ A964</li><li>◆ J9854</li><li>♣ KJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 250 Dealer: N Vul: EW HCP: 14	<ul><li>★ KQJ953</li><li>★ A2</li><li>★ J3</li><li>★ K85</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 251 Dealer: S Vul: Both HCP: 10	<ul><li>♣ Q106</li><li>♥ J7542</li><li>♦ 10</li><li>♣ AK102</li></ul>	The opponents are silent.  Partner bids first.

Board: 247 Dealer: S Vul: EW	North: ♠ A83	South: ♠ K.J	West	North	East	South 1
North HCP: 9	<b>♥</b> A6	<b>♥</b> QJ432	Pass	1NT <sup>1</sup>	Pass	3♣
South HCP: 18	◆ J98432	♦ A10	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> 102	<b>♣</b> AK84	1. forci	ng 1NT		
Board: 248	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K83	<b>◆</b> 765		1♥	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 14	<b>♥</b> J10973	<b>♥</b> AQ	2♦	Pass	Pass	3♣
South HCP: 8	<b>♦</b> AQ6	<b>♦</b> 75	AP			
Contract: 3♣ S	<b>♣</b> A9	<b>♣</b> Q108763	1. forci	ng 1NT		
Board: 249 Dealer: S	North: ♠ J7	South: ♠ AK863	West	North	East	South 1♠
Vul: NS North HCP: 10	<b>♥</b> A964	<b>♥</b> KQ8	Pass	1NT <sup>1</sup>	Pass	<b>2</b>
South HCP: 14	<b>♦</b> J9854	◆ Q63	Pass	3♦	AP	
Contract: 3♦ S	<b>♣</b> KJ	<b>♣</b> 74	1. forci	ng 1NT		
Board: 250	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> KQJ953	<b>♠</b> 106		1♠	Pass	1NT <sup>1</sup>
Vul: EW North HCP: 14	<b>♥</b> A2	<b>♥</b> KQ5	3♦	3♠	Pass	4♠
South HCP: 10	◆ J3	♦ 854	AP			
Contract: 4♠ N	<b>♣</b> K85	♣ AJ1076	1. forci	ng 1NT		
Board: 251	North:	South:	West	North	East	South
Dealer: S	• Q106	<b>♦</b> AK732				1♠
Vul: Both North HCP: 10	<b>♥</b> J7542	<b>♥</b> Q3	Pass	1NT <sup>1</sup>	Pass	3NT
South HCP: 19	<b>◆</b> 10	♦ AK2	Pass	4♠	AP	
Contract: 4♠ S	♣ AK102	<b>♣</b> QJ3	1. forci	ng 1NT		

Board: 247	The opponents are silent.  You bid first.
Board: 248	West Bids 2♦ if possible.  Partner bids first.
Board: 249	The opponents are silent. You bid first.
Board: 250	West Bids 3♦ if possible.  Partner bids first.
Board: 251	The opponents are silent.  You bid first.

Board: 247 Dealer: S Vul: EW	North: ♠ A83	South: ♠ K.J	West	North	East	South 1
North HCP: 9	<b>♥</b> A6	<b>♥</b> QJ432	Pass	1NT <sup>1</sup>	Pass	3♣
South HCP: 18	◆ J98432	♦ A10	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> 102	<b>♣</b> AK84	1. forci	ng 1NT		
Board: 248	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K83	<b>♠</b> 765		1♥	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 14	<b>♥</b> J10973	<b>♥</b> AQ	2♦	Pass	Pass	3♣
South HCP: 8	<b>♦</b> AQ6	<b>♦</b> 75	AP			
Contract: 3♣ S	<b>♣</b> A9	<b>♣</b> Q108763	1. forci	ng 1NT		
Board: 249 Dealer: S	North: ♠ J7	South: ♠ AK863	West	North	East	South 1♠
Vul: NS North HCP: 10	<b>♥</b> A964	<b>♥</b> KQ8	Pass	1NT <sup>1</sup>	Pass	<b>2</b>
South HCP: 14	<b>♦</b> J9854	◆ Q63	Pass	3♦	AP	
Contract: 3♦ S	<b>♣</b> KJ	<b>♣</b> 74	1. forci	ng 1NT		
Board: 250	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> KQJ953	<b>♠</b> 106		1♠	Pass	1NT <sup>1</sup>
Vul: EW North HCP: 14	<b>♥</b> A2	<b>♥</b> KQ5	3♦	3♠	Pass	4♠
South HCP: 10	◆ J3	♦ 854	AP			
Contract: 4♠ N	<b>♣</b> K85	♣ AJ1076	1. forci	ng 1NT		
Board: 251	North:	South:	West	North	East	South
Dealer: S	• Q106	<b>♦</b> AK732				1♠
Vul: Both North HCP: 10	<b>♥</b> J7542	<b>♥</b> Q3	Pass	1NT <sup>1</sup>	Pass	3NT
South HCP: 19	<b>◆</b> 10	♦ AK2	Pass	4♠	AP	
Contract: 4♠ S	♣ AK102	<b>♣</b> QJ3	1. forci	ng 1NT		

Board: 252 Dealer: N Vul: None HCP: 13	<ul><li>♣ QJ9</li><li>♥ AQJ864</li><li>♦ 75</li><li>♣ K6</li></ul>	West Doubles 1NT if possible. You bid first.
Board: 253 Dealer: S Vul: Both HCP: 9	<b>♣</b> Q3 <b>♥</b> Q765 <b>♦</b> 107 <b>♣</b> KQ1094	The opponents are silent.  Partner bids first.
Board: 254 Dealer: N Vul: None HCP: 17	<ul><li>★ AK82</li><li>★ AKQ62</li><li>◆ J84</li><li>★ 7</li></ul>	The opponents are silent. You bid first.
Board: 255 Dealer: S Vul: NS HCP: 12	<ul><li>AQ9</li><li>♥ 8654</li><li>◆ Q107</li><li>◆ A106</li></ul>	The opponents are silent.  Partner bids first.
Board: 256 Dealer: N Vul: Both HCP: 14	<ul><li>★ AKJ105</li><li>★ KQ832</li><li>★ —</li><li>★ J105</li></ul>	The opponents are silent. You bid first.

Board: 252 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 3♥ N	North:  ♠ QJ9  ♥ AQJ864  ♠ 75  ♠ K6	South:  ◆ 865  ▼ K9  ◆ KJ94  ◆ Q974	West North East South  1♥ Pass 1NT¹  X 2♥ Pass 3♥  AP  1. forcing 1NT
Board: 253 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ S	North:  ♠ Q3  ♥ Q765  • 107  ♠ KQ1094	South:  ♠ A107654  ♥ AK3  ♠ K93  ♣ J	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 254 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 6 N	North:  ♠ AK82  ♥ AKQ62  ♦ J84  ♣ 7	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 6♥  AP  1. forcing 1NT
Board: 255 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♠ AQ9  ♥ 8654  ♠ Q107  ♠ A106	South:  ♣ J10862  ♥ AJ97  ♠ A  ♣ Q74	West North East South  1♣  Pass 1NT¹ Pass 2▼  Pass 4♠ AP  1. forcing 1NT
Board: 256 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4♠ N	North:  ♠ AKJ105  ♥ KQ832  ♠ —  ♣ J105	South:  ♣ 762  ♥ 97  ♠ KQJ1098  ♣ A7	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: 252 Dealer: N Vul: None HCP: 9	<ul><li>★ 865</li><li>★ K9</li><li>★ KJ94</li><li>★ Q974</li></ul>	West Doubles 1NT if possible.  Partner bids first.
Board: 253 Dealer: S Vul: Both HCP: 15	<ul><li>★ A107654</li><li>★ AK3</li><li>★ K93</li><li>★ J</li></ul>	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: None HCP: 11	<ul><li>1063</li><li>₹753</li><li>A5</li><li>AK543</li></ul>	The opponents are silent.  Partner bids first.
Board: 255 Dealer: S Vul: NS HCP: 12	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 256 Dealer: N Vul: Both HCP: 10	<ul><li>★ 762</li><li>♥ 97</li><li>◆ KQJ1098</li><li>★ A7</li></ul>	The opponents are silent.  Partner bids first.

Board: 252 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 3♥ N	North:  ♠ QJ9  ♥ AQJ864  ♠ 75  ♠ K6	South:  ◆ 865  ▼ K9  ◆ KJ94  ◆ Q974	West North East South  1♥ Pass 1NT¹  X 2♥ Pass 3♥  AP  1. forcing 1NT
Board: 253 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ S	North:  ♠ Q3  ♥ Q765  • 107  ♠ KQ1094	South:  ♠ A107654  ♥ AK3  ♠ K93  ♣ J	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 254 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 6 N	North:  ♠ AK82  ♥ AKQ62  ♦ J84  ♣ 7	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 6♥  AP  1. forcing 1NT
Board: 255 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♠ AQ9  ♥ 8654  ♠ Q107  ♠ A106	South:  ♣ J10862  ♥ AJ97  ♠ A  ♣ Q74	West North East South  1♣  Pass 1NT¹ Pass 2▼  Pass 4♠ AP  1. forcing 1NT
Board: 256 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4♠ N	North:  ♠ AKJ105  ♥ KQ832  ♠ —  ♣ J105	South:  ♣ 762  ♥ 97  ♠ KQJ1098  ♣ A7	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: 257 Dealer: S VII: None HCP: 9  Board: 258 Dealer: N Val: NS  AJ986 Dealer: N Val: NS  AJ986 Dealer: N VAKQ3 VII: NS  VIII S	
Dealer: N	
HCP: 18	
Board: 259 Dealer: S Vul: EW HCP: 9  ♣ 4  The opponents are silent.  Partner bids first.	
Board: 260	
Board: 261	

Board: 257 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ♠ 98 ♥ K1098 ♦ J954 ♠ KQ4	South:  ♠ KQJ754  ♥ Q  ♠ A103  ♣ A106	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 4♠ AP  1. forcing 1NT
Board: 258 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AJ986  ♥ AKQ3  ♠ 108  ♠ A6	South:  ♠ 105  ♥ 106  ♠ AJ6  ♣ K109752	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 3NT  AP  1. forcing 1NT
Board: 259 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 6♣ N	North:  ♣ 4  ♥ A6  ♠ A1062  ♣ J109862	South:  ♠ AJ6  ♥ KJ975  ♠ K4  ♠ AQ3	West North East South  1♥  Pass 1NT¹ Pass 3NT  Pass 6♠ AP  1. forcing 1NT
Board: 260 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  ♠ AKQ854  ♥ 6  ♠ 8  ♣ KQJ97	South:  ♠ J9  ♥ J109832  ♠ AQ10  ♠ 83	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 261 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ Q2  ♥ K8  ♠ KQ865  ♠ J987	South:  ♠ AK9543  ♥ 92  ♠ A  ♣ KQ54	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 257 Dealer: S Vul: None HCP: 16	<ul><li>★ KQJ754</li><li>♥ Q</li><li>◆ A103</li><li>◆ A106</li></ul>	The opponents are silent. You bid first.
Board: 258 Dealer: N Vul: NS HCP: 8	<ul><li>105</li><li>106</li><li>AJ6</li><li>K109752</li></ul>	The opponents are silent.  Partner bids first.
Board: 259 Dealer: S Vul: EW HCP: 18	<ul><li>▲ AJ6</li><li>♥ KJ975</li><li>◆ K4</li><li>▲ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 260 Dealer: N Vul: NS HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 261 Dealer: S Vul: EW HCP: 16	<ul><li>★ AK9543</li><li>♥ 92</li><li>♦ A</li><li>◆ KQ54</li></ul>	The opponents are silent. You bid first.

Board: 257 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ♠ 98 ♥ K1098 ♦ J954 ♠ KQ4	South:  ♠ KQJ754  ♥ Q  ♠ A103  ♣ A106	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 4♠ AP  1. forcing 1NT
Board: 258 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AJ986  ♥ AKQ3  ♠ 108  ♠ A6	South:  ♠ 105  ♥ 106  ♠ AJ6  ♣ K109752	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 3NT  AP  1. forcing 1NT
Board: 259 Dealer: S Vul: EW North HCP: 9 South HCP: 18 Contract: 6♣ N	North:  ♣ 4  ♥ A6  ♠ A1062  ♣ J109862	South:  ♠ AJ6  ♥ KJ975  ♠ K4  ♠ AQ3	West North East South  1♥  Pass 1NT¹ Pass 3NT  Pass 6♠ AP  1. forcing 1NT
Board: 260 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  ♠ AKQ854  ♥ 6  ♠ 8  ♣ KQJ97	South:  ♠ J9  ♥ J109832  ♠ AQ10  ♠ 83	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 261 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ Q2  ♥ K8  ♠ KQ865  ♠ J987	South:  ♠ AK9543  ♥ 92  ♠ A  ♣ KQ54	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 262 Dealer: N Vul: NS HCP: 14  Board: 263 Dealer: S Vul: None HCP: 8  AKJ75 West Bids 2♦ if possible.  You bid first.  You bid first.  The opponents are silent.  Partner bids first.	
Dealer: S Vul: None 105  The opponents are silent.  Partner bids first	
Board: 264	
Board: 265	
Board: 266	

Board: 262 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2• W	North:  ♠ AKJ75  ♥ J  ♦ J5  ♣ KJ987	South:  ♠ Q6  ♥ Q853  ♦ Q1074  ♣ A43	West North East South  1♠ Pass 1NT¹  2♠ AP  1. forcing 1NT
Board: 263 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3N N	North:	South:  ♠ AJ109  ♥ AKQ83  ♠ K632  ♠ —	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 264 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 24 N	North:  ♠ AJ853  ♥ Q9753  ♦ Q  ♠ K5	South:  ♠ K10  ♥ J64  ♠ KJ1063  ♠ Q86	West North East South  1♠ Pass 1NT¹  X 2♥ Pass 2♠  AP  1. forcing 1NT
Board: 265 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3•X E	North:  ♠ K3  ♥ A64  ♦ 10974  ♣ J1096	South:  ♠ AQJ106  ♥ Q98  ♠ —  ♣ AQ753	West North East South  1♠  Pass 1NT¹ 3♠ Pass  Pass X AP  1. forcing 1NT
Board: 266 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3♣ S	North:  ♣ J73  ✔ AQ543  ♣ A1065  ♣ A	South:  ♠ Q8  ♥ 72  ♦ J7  ♣ K1098753	West North East South  1  Pass 1NT¹  Pass 2 Pass 3♣  AP  1. forcing 1NT

Board: 262 Dealer: N Vul: NS HCP: 10	<ul><li>♠ Q6</li><li>♥ Q853</li><li>♦ Q1074</li><li>♠ A43</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 263 Dealer: S Vul: None HCP: 17	<ul><li>★ AJ109</li><li>★ AKQ83</li><li>★ K632</li><li>★ —</li></ul>	The opponents are silent. You bid first.
Board: 264 Dealer: N Vul: EW HCP: 10	<ul><li>★ K10</li><li>▼ J64</li><li>◆ KJ1063</li><li>◆ Q86</li></ul>	West Doubles 1NT if possible.  Partner bids first.
Board: 265 Dealer: S Vul: Both HCP: 15	<ul><li>AQJ106</li><li>♥ Q98</li><li>← —</li><li>AQ753</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 266 Dealer: N Vul: None HCP: 6	• Q8 • 72 • J7 • K1098753	The opponents are silent.  Partner bids first.

Board: 262 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2• W	North:  ♠ AKJ75  ♥ J  ♦ J5  ♣ KJ987	South:  ♠ Q6  ♥ Q853  ♦ Q1074  ♣ A43	West North East South  1♠ Pass 1NT¹  2♠ AP  1. forcing 1NT
Board: 263 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3N N	North:	South:  ♠ AJ109  ♥ AKQ83  ♠ K632  ♠ —	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 264 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 24 N	North:  ♠ AJ853  ♥ Q9753  ♦ Q  ♠ K5	South:  ♠ K10  ♥ J64  ♠ KJ1063  ♠ Q86	West North East South  1♠ Pass 1NT¹  X 2♥ Pass 2♠  AP  1. forcing 1NT
Board: 265 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3•X E	North:  ♠ K3  ♥ A64  ♦ 10974  ♣ J1096	South:  ♠ AQJ106  ♥ Q98  ♠ —  ♣ AQ753	West North East South  1♠  Pass 1NT¹ 3♠ Pass  Pass X AP  1. forcing 1NT
Board: 266 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3♣ S	North:  ♣ J73  ✔ AQ543  ♣ A1065  ♣ A	South:  ♠ Q8  ♥ 72  ♦ J7  ♣ K1098753	West North East South  1  Pass 1NT¹  Pass 2 Pass 3♣  AP  1. forcing 1NT

Board: 267 Dealer: S Vul: NS HCP: 9	<ul><li>\$82</li><li>♥ Q963</li><li>♦ AK9</li><li>\$9876</li></ul>	The opponents are silent.  Partner bids first.
Board: 268 Dealer: N Vul: Both HCP: 18	<ul><li>★ A42</li><li>★ AK982</li><li>★ K3</li><li>★ A106</li></ul>	The opponents are silent. You bid first.
Board: 269 Dealer: S Vul: None HCP: 11	<ul><li>A74</li><li>✓ J10</li><li>✓ Q10974</li><li>▲ A105</li></ul>	The opponents are silent.  Partner bids first.
Board: 270 Dealer: N Vul: EW HCP: 12	<ul><li>★K10953</li><li>▼AQ108</li><li>◆ 5</li><li>★ K84</li></ul>	The opponents are silent. You bid first.
Board: 271 Dealer: S Vul: None HCP: 12	<ul><li>▲ AJ3</li><li>✓ A76</li><li>◆ 765</li><li>▲ QJ63</li></ul>	The opponents are silent.  Partner bids first.

Board: 267 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 4♠ S	North:  ♠ 82  ♥ Q963  ♠ AK9  ♣ 9876	South:  ♠ AK97543  ♥ —  ♦ J853  ♣ A10	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT		1 <b>♠</b> 2 <b>♠</b>
Board: 268 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 4 S	North:  ♠ A42  ♥ AK982  ♠ K3  ♣ A106	South:  ♠ Q87  ♥ J7  ♦ J109854  ♠ Q7	Pass AP	North 1♥ 3NT ng 1NT		1NT <sup>1</sup>
Board: 269 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 4♠ S	North:  ♠ A74  ♥ J10  • Q10974  ♣ A105	South:  ♠ KQJ86  ♥ AK5  ♠ AJ  ♣ J92	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT		1♠
Board: 270 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ K10953  ♥ AQ108  ♦ 5  ♣ K84	South:  ♠ A42  ♥ 93  ♠ AJ107  ♣ Q1075	Pass Pass	North 1♣ 2♥ 4♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 271 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4♠ S	North:  ♠ AJ3  ♥ A76  ♦ 765  ♣ QJ63	South:  ♠ Q10952  ♥ K  ♠ AKJ9  ♠ K104	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♦</b>

Board: 267 Dealer: S Vul: NS HCP: 12	<ul><li>★ AK97543</li><li>▼ —</li><li>◆ J853</li><li>◆ A10</li></ul>	The opponents are silent. You bid first.
Board: 268 Dealer: N Vul: Both HCP: 6	<ul><li>♣ Q87</li><li>♥ J7</li><li>♦ J109854</li><li>♣ Q7</li></ul>	The opponents are silent.  Partner bids first.
Board: 269 Dealer: S Vul: None HCP: 19	<ul><li>★ KQJ86</li><li>▼ AK5</li><li>◆ AJ</li><li>◆ J92</li></ul>	The opponents are silent. You bid first.
Board: 270 Dealer: N Vul: EW HCP: 11	<ul><li>★ A42</li><li>♥ 93</li><li>◆ AJ107</li><li>◆ Q1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 271 Dealer: S Vul: None HCP: 16	<ul><li>♣ Q10952</li><li>♥ K</li><li>◆ AKJ9</li><li>♣ K104</li></ul>	The opponents are silent. You bid first.

Board: 267 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 4♠ S	North:  ♠ 82  ♥ Q963  ♠ AK9  ♣ 9876	South:  ♠ AK97543  ♥ —  ♦ J853  ♣ A10	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT		1 <b>♠</b> 2 <b>♠</b>
Board: 268 Dealer: N Vul: Both North HCP: 18 South HCP: 6 Contract: 4 S	North:  ♠ A42  ♥ AK982  ♠ K3  ♣ A106	South:  ♠ Q87  ♥ J7  ♦ J109854  ♠ Q7	Pass AP	North 1♥ 3NT ng 1NT		1NT <sup>1</sup>
Board: 269 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 4♠ S	North:  ♠ A74  ♥ J10  • Q10974  ♣ A105	South:  ♠ KQJ86  ♥ AK5  ♠ AJ  ♣ J92	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT		1♠
Board: 270 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ K10953  ♥ AQ108  ♦ 5  ♣ K84	South:  ♠ A42  ♥ 93  ♠ AJ107  ♣ Q1075	Pass Pass	North 1♣ 2♥ 4♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 271 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4♠ S	North:  ♠ AJ3  ♥ A76  ♦ 765  ♣ QJ63	South:  ♠ Q10952  ♥ K  ♠ AKJ9  ♠ K104	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♦</b>

#### Forcing NT (Leveled)

Board: 272

**♦**8

Dealer: N

**♥** KQJ86532

The opponents are silent.

The opponents are silent.

The opponents are silent.

The opponents are silent.

Vul: EW HCP: 14

♦ AK4

You bid first.

Board: 273

**♦** J8

• J

Dealer: S

**♥** J54

Vul: Both

♦ QJ10976

HCP: 8 **♣** K3 Partner bids first.

Board: 274

**♠** KQJ

Dealer: N

**♥** AQ1094

Vul: NS

**♦** AQ8

HCP: 18

**♣** 82

You bid first.

Board: 275

**♦** 65

Dealer: S

**♥** Q10

Vul: EW HCP: 8

♦ AQ865 **♣** 8653

Partner bids first.

Board: 276

**♦** AJ95

Dealer: N

**♥** KQ1032

Vul: Both

**♦** 52

♣ AK HCP: 17

The opponents are silent.

You bid first.

Board: 272 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 6♥ N	North:  ♠ 8  ♥ KQJ86532  ♠ AK4  ♣ J	South:  ♠ A63  ♥ A107  • 10863  ♠ A107	West North East South  1 Pass 1NT  Pass 4 Pass 4NT  Pass $4 \times Pass 4NT^2$ Pass $5 \triangleq ^3$ Pass $5 \times Pass 6 \times AP$ 1. forcing 1NT  2. Blackwood 0314, for $\times Pass 6 \times $
Board: 273 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2 S	North:	South:  ♠ AK965  ♥ AQ86  ♦ 5  ♠ 965	West North East South 1♠ Pass 1NT¹ Pass 2♥ AP 1. forcing 1NT
Board: 274 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ KQJ  ♥ AQ1094  ♠ AQ8  ♣ 82	South:  ♠ A42  ♥ KJ7  ♦ K6  ♠ 109643	West North East South  1♥ Pass 1NT¹  Pass 3NT Pass 4♥  AP  1. forcing 1NT
Board: 275 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 2 S	North:  ♠ 65  ♥ Q10  ♠ AQ865  ♠ 8653	South:  ♠ AQJ3  ♥ J9653  ♦ 4  ♣ AQ4	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♥ AP  1. forcing 1NT
Board: 276 Dealer: N Vul: Both North HCP: 17 South HCP: 6 Contract: 3 S	North:  ♠ AJ95  ♥ KQ1032  ♠ 52  ♣ AK	South:  • 1082  • J  • KJ109743  • J6	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♦  AP  1. forcing 1NT

Board: 272 Dealer: N Vul: EW HCP: 12	<ul><li>★ A63</li><li>▼ A107</li><li>◆ 10863</li><li>◆ A107</li></ul>	The opponents are silent.  Partner bids first.
Board: 273 Dealer: S Vul: Both HCP: 13	<ul><li>AK965</li><li>✓ AQ86</li><li>✓ 5</li><li>№ 965</li></ul>	The opponents are silent. You bid first.
Board: 274 Dealer: N Vul: NS HCP: 11	<ul><li>★ A42</li><li>▼ KJ7</li><li>★ K6</li><li>★ 109643</li></ul>	The opponents are silent.  Partner bids first.
Board: 275 Dealer: S Vul: EW HCP: 14	<ul><li>AQJ3</li><li>✓ J9653</li><li>4</li><li>AQ4</li></ul>	The opponents are silent. You bid first.
Board: 276 Dealer: N Vul: Both HCP: 6	<ul><li>1082</li><li>J</li><li>KJ109743</li><li>J6</li></ul>	The opponents are silent.  Partner bids first.

Board: 272 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 6♥ N	North:  ♠ 8  ♥ KQJ86532  ♠ AK4  ♣ J	South:  ♠ A63  ♥ A107  • 10863  ♠ A107	West North East South  1 Pass 1NT  Pass 4 Pass 4NT  Pass $4 \times Pass 4NT^2$ Pass $5 \triangleq ^3$ Pass $5 \times Pass 6 \times AP$ 1. forcing 1NT  2. Blackwood 0314, for $\times Pass 6 \times $
Board: 273 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2 S	North:	South:  ♠ AK965  ♥ AQ86  ♦ 5  ♠ 965	West North East South 1♠ Pass 1NT¹ Pass 2♥ AP 1. forcing 1NT
Board: 274 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ KQJ  ♥ AQ1094  ♠ AQ8  ♣ 82	South:  ♠ A42  ♥ KJ7  ♦ K6  ♠ 109643	West North East South  1♥ Pass 1NT¹  Pass 3NT Pass 4♥  AP  1. forcing 1NT
Board: 275 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 2 S	North:  ♠ 65  ♥ Q10  ♠ AQ865  ♠ 8653	South:  ♠ AQJ3  ♥ J9653  ♦ 4  ♣ AQ4	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♥ AP  1. forcing 1NT
Board: 276 Dealer: N Vul: Both North HCP: 17 South HCP: 6 Contract: 3 S	North:  ♠ AJ95  ♥ KQ1032  ♠ 52  ♣ AK	South:  • 1082  • J  • KJ109743  • J6	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♦  AP  1. forcing 1NT

Board: 277 Dealer: S Vul: None HCP: 8	<ul><li>103</li><li>✓ QJ109642</li><li>→ 3</li><li>♠ KQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 278 Dealer: N Vul: Both HCP: 16	<ul><li>★ A43</li><li>★ AKJ876</li><li>★ 108</li><li>★ A7</li></ul>	The opponents are silent. You bid first.
Board: 279 Dealer: S Vul: None HCP: 9	<ul><li>★ K4</li><li>♥ Q4</li><li>★ K96</li><li>★ J98754</li></ul>	The opponents are silent.  Partner bids first.
Board: 280 Dealer: N Vul: NS HCP: 14	<ul><li>★ AKQ1083</li><li>★ K4</li><li>◆ Q109</li><li>◆ 84</li></ul>	The opponents are silent. You bid first.
Board: 281 Dealer: S Vul: None HCP: 11	<ul><li>★ A8</li><li>♥ Q65</li><li>◆ J652</li><li>◆ KJ83</li></ul>	The opponents are silent.  Partner bids first.

Board: 277 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4 \( \mathbb{N} \) N	North:	South:  ♠ AKJ75  ♥ K8  ♠ Q96  ♣ 1084	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 4♥ AP  1. forcing 1NT
Board: 278 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 N	North:  ♠ A43  ♥ AKJ876  ♦ 108  ♠ A7	South:  ♠ Q10  ♥ Q95  ♠ AJ753  ♣ Q104	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 279 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3 N	North:  ♠ K4  ♥ Q4  ♠ K96  ♣ J98754	South:  ♠ QJ1082  ♥ A1093  ♠ 43  ♠ KQ	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 3♠ AP  1. forcing 1NT
Board: 280 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 4 N	North:  ♠ AKQ1083  ♥ K4  ♠ Q109  ♠ 84	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 281 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 6♥ S	North:  ♠ A8  ♥ Q65  ♦ J652  ♠ KJ83	South:	West North East South  1 ♥  Pass 1NT¹ Pass 2 ♠  Pass 4 ♥ Pass 4NT²  Pass 5 ♦ ³ Pass 6 ♥  AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=1/5 or 4/5

Board: 277 Dealer: S Vul: None HCP: 13	<ul><li>AKJ75</li><li>✓ K8</li><li>Q96</li><li>1084</li></ul>	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: Both HCP: 11	<ul><li>◆ Q10</li><li>♥ Q95</li><li>◆ AJ753</li><li>◆ Q104</li></ul>	The opponents are silent.  Partner bids first.
Board: 279 Dealer: S Vul: None HCP: 12	♣ QJ1082 ♥ A1093 ♦ 43 ♣ KQ	The opponents are silent. You bid first.
Board: 280 Dealer: N Vul: NS HCP: 8	<ul><li>◆ 52</li><li>♥ A753</li><li>◆ 764</li><li>◆ A1073</li></ul>	The opponents are silent.  Partner bids first.
Board: 281 Dealer: S Vul: None HCP: 17	<ul><li>♣ J1042</li><li>♥ AKJ107</li><li>◆ A93</li><li>♣ A</li></ul>	The opponents are silent. You bid first.

Board: 277 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4 \( \mathbb{N} \) N	North:	South:  ♠ AKJ75  ♥ K8  ♠ Q96  ♣ 1084	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 4♥ AP  1. forcing 1NT
Board: 278 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 N	North:  ♠ A43  ♥ AKJ876  ♦ 108  ♠ A7	South:  ♠ Q10  ♥ Q95  ♠ AJ753  ♣ Q104	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 279 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3 N	North:  ♠ K4  ♥ Q4  ♠ K96  ♣ J98754	South:  ♠ QJ1082  ♥ A1093  ♠ 43  ♠ KQ	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 3♠ AP  1. forcing 1NT
Board: 280 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 4 N	North:  ♠ AKQ1083  ♥ K4  ♠ Q109  ♠ 84	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 281 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 6♥ S	North:  ♠ A8  ♥ Q65  ♦ J652  ♠ KJ83	South:	West North East South  1 ♥  Pass 1NT¹ Pass 2 ♠  Pass 4 ♥ Pass 4NT²  Pass 5 ♦ ³ Pass 6 ♥  AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=1/5 or 4/5

Board: 282 Dealer: N Vul: None HCP: 14	<ul><li>4</li><li>✓ A98765</li><li>✓ AQ</li><li>✓ KJ96</li></ul>	West Bids 2♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 283 Dealer: S Vul: NS HCP: 8	<ul><li>10</li><li>✓ A1085</li><li>✓ J96</li><li>✓ K10976</li></ul>	The opponents are silent.  Partner bids first.
Board: 284 Dealer: N Vul: EW HCP: 19	<ul><li>★ AKQ10</li><li>★ A9754</li><li>★ K</li><li>★ QJ2</li></ul>	The opponents are silent. You bid first.
Board: 285 Dealer: S Vul: EW HCP: 8	<ul><li>▶ J6</li><li>♥ Q2</li><li>♦ 65</li><li>♣ AJ109632</li></ul>	The opponents are silent.  Partner bids first.
Board: 286 Dealer: N Vul: None HCP: 18	<ul><li>★ KQ9</li><li>★ AQJ83</li><li>★ K5</li><li>★ K98</li></ul>	The opponents are silent. You bid first.

Board: 282 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4•X E	North:  ♣ 4  ▼ A98765  ♠ AQ  ♣ KJ96	South:  ♠ K8  ♥ J2  ♦ 9843  ♣ AQ1075	West North East South  1♥ Pass 1NT¹  2♥² 3♥ 4♠ X  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 283 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2♠ S	North:  ♠ 10  ♥ A1085  ♦ J96  ♠ K10976	South:  ♠ AK953  ♥ J9  ♠ Q743  ♣ Q5	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♠ AP  1. forcing 1NT
Board: 284 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 4♠ N	North:  ♠ AKQ10  ♥ A9754  ♠ K  ♣ QJ2	South: <b>♣</b> J65 <b>♥</b> 2 <b>♦</b> QJ7432 <b>♣</b> K97	West North East South  1  Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 285 Dealer: S Vul: EW North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♣ J6  ♥ Q2  ♠ 65  ♣ AJ109632	South:  ♠ AK8  ♥ AKJ95  ♠ Q108  ♠ Q4	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 286 Dealer: N Vul: None North HCP: 18 South HCP: 10 Contract: 4 \( \mathbf{N} \) N	North:  ♠ KQ9  ✔ AQJ83  ♠ K5  ♣ K98	South:  ♠ 107  ▼ K94  ♠ Q763  ♣ AJ42	West North East South  1♥ Pass 1NT¹  Pass 3NT Pass 4♥  AP  1. forcing 1NT

Board: 282 Dealer: N Vul: None HCP: 10	<ul><li>★ K8</li><li>♥ J2</li><li>◆ 9843</li><li>◆ AQ1075</li></ul>	West Bids 2♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 283 Dealer: S Vul: NS HCP: 12	<ul><li>♠ AK953</li><li>♥ J9</li><li>♦ Q743</li><li>♠ Q5</li></ul>	The opponents are silent. You bid first.
Board: 284 Dealer: N Vul: EW HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 285 Dealer: S Vul: EW HCP: 19	<ul><li>AK8</li><li>✓ AKJ95</li><li>✓ Q108</li><li>✓ Q4</li></ul>	The opponents are silent. You bid first.
Board: 286 Dealer: N Vul: None HCP: 10	<ul><li>★ 107</li><li>▼ K94</li><li>◆ Q763</li><li>◆ AJ42</li></ul>	The opponents are silent.  Partner bids first.

Board: 282 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4•X E	North:  ♣ 4  ▼ A98765  ♠ AQ  ♣ KJ96	South:  ♠ K8  ♥ J2  ♦ 9843  ♣ AQ1075	West North East South  1♥ Pass 1NT¹  2♥² 3♥ 4♠ X  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 283 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2♠ S	North:  ♠ 10  ♥ A1085  ♦ J96  ♠ K10976	South:  ♠ AK953  ♥ J9  ♠ Q743  ♣ Q5	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♠ AP  1. forcing 1NT
Board: 284 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 4♠ N	North:  ♠ AKQ10  ♥ A9754  ♠ K  ♣ QJ2	South: <b>♣</b> J65 <b>♥</b> 2 <b>♦</b> QJ7432 <b>♣</b> K97	West North East South  1  Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 285 Dealer: S Vul: EW North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♣ J6  ♥ Q2  ♠ 65  ♣ AJ109632	South:  ♠ AK8  ♥ AKJ95  ♠ Q108  ♠ Q4	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 286 Dealer: N Vul: None North HCP: 18 South HCP: 10 Contract: 4 \( \mathbf{N} \) N	North:  ♠ KQ9  ✔ AQJ83  ♠ K5  ♣ K98	South:  ♠ 107  ▼ K94  ♠ Q763  ♣ AJ42	West North East South  1♥ Pass 1NT¹  Pass 3NT Pass 4♥  AP  1. forcing 1NT

Board: 287 Dealer: S Vul: EW HCP: 10	<ul><li>★ K93</li><li>▼ AJ82</li><li>◆ 96</li><li>◆ Q754</li></ul>	The opponents are silent.  Partner bids first.
Board: 288 Dealer: N Vul: Both HCP: 16	<ul><li>▲ AJ852</li><li>✔ A53</li><li>◆ —</li><li>▲ AK864</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 289 Dealer: S Vul: None HCP: 10	<ul><li>♣ 7</li><li>♥ J85</li><li>◆ A108</li><li>♣ AJ9876</li></ul>	The opponents are silent.  Partner bids first.
Board: 290 Dealer: N Vul: NS HCP: 17	<ul><li>★ AKJ983</li><li>▼ A109</li><li>◆ 8</li><li>◆ AJ10</li></ul>	The opponents are silent. You bid first.
Board: 291 Dealer: S Vul: Both HCP: 12	<ul><li>♠ 654</li><li>♥ KJ1054</li><li>♦ KJ</li><li>♠ A93</li></ul>	The opponents are silent.  Partner bids first.

Board: 287 Dealer: S	North: ♠ K93	South: ♠ AQJ742	West	North		1♠
Vul: EW	♥ AJ82	♥ 10953	Pass	1NT <sup>1</sup>	Pass	2♥
North HCP: 10 South HCP: 13	<b>♦</b> 96	<b>♦</b> K3	Pass	3♠	Pass	4♠
Contract: 4♠ S	<b>♣</b> Q754	<b>♣</b> K	AP	43.75		
			1. torci	ng 1NT		
Board: 288	North:	South:	***	NI 4	ъ.	G 4
Dealer: N	♣ AJ852	<b>\$64</b>	West	North		
Vul: Both North HCP: 16	<b>♥</b> A53	<b>♥</b> Q972	2.4	1 <b>♠</b>		1NT <sup>1</sup>
South HCP: 7	<b>•</b> —	◆ AJ73	3 <b>♦</b> 1 forci	4 <b>♣</b> ng 1NT	AP	
Contract: 4♣ N	<b>♣</b> AK864	<b>♣</b> 1097	1. 10101	ng m		
Board: 289	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ 7	AQ54				1♥
Vul: None North HCP: 10	<b>♥</b> J85	<b>♥</b> AK974	Pass	1NT <sup>1</sup>	Pass	2♠
South HCP: 19	◆ A108	<b>♦</b> QJ2	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>♣</b> AJ9876	<b>♣</b> K	1. forci	ng 1NT		
Board: 290	North:	South:	West	North	East	South
Dealer: N	Norui: <b>♠</b> AKJ983	Soum: ♠—		1♠	Pass	1NT <sup>1</sup>
Vul: NS	<b>♥</b> A109	<b>♥</b> Q542	Pass	3♠	Pass	3NT
North HCP: 17 South HCP: 9	<b>♦</b> 8	♦ AK964	AP			
Contract: 3N S	<b>♣</b> AJ10	<b>◆</b> 9853	1. forci	ng 1NT		
Board: 291	NI 4	G 4	Wast	North	Fact	South
Dealer: S	North: <b>♠</b> 654	South: ♠ AKJ983	WEST	rvorul	Lasi	30uiii 1 <b>♠</b>
Vul: Both	<b>▼</b> 634 <b>▼</b> KJ1054	◆ ANJ983 ▼ A72	Pass	1NT <sup>1</sup>	Pass	
North HCP: 12	♦ KJ	<b>♦</b> 76	Pass		AP	
South HCP: 12 Contract: 4♠ S	♣ A93	<b>♣</b> 106		ng 1NT		

Board: 287 Dealer: S Vul: EW HCP: 13	<ul><li>AQJ742</li><li>10953</li><li>K3</li><li>K</li></ul>	The opponents are silent.  You bid first.
Board: 288 Dealer: N Vul: Both HCP: 7	<ul><li>♠ 64</li><li>♥ Q972</li><li>♠ AJ73</li><li>♠ 1097</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 289 Dealer: S Vul: None HCP: 19	<ul><li>AQ54</li><li>✓ AK974</li><li>✓ QJ2</li><li>✓ K</li></ul>	The opponents are silent. You bid first.
Board: 290 Dealer: N Vul: NS HCP: 9	◆— ♥ Q542 ◆ AK964 • 9853	The opponents are silent.  Partner bids first.
Board: 291 Dealer: S Vul: Both HCP: 12	<ul><li>★ AKJ983</li><li>▼ A72</li><li>◆ 76</li><li>◆ 106</li></ul>	The opponents are silent.  You bid first.

Board: 287 Dealer: S	North: ♠ K93	South: ♠ AQJ742	West	North		1♠
Vul: EW	♥ AJ82	♥ 10953	Pass	1NT <sup>1</sup>	Pass	2♥
North HCP: 10 South HCP: 13	<b>♦</b> 96	<b>♦</b> K3	Pass	3♠	Pass	4♠
Contract: 4♠ S	<b>♣</b> Q754	<b>♣</b> K	AP	43.75		
			1. torci	ng 1NT		
Board: 288	North:	South:	***	NI 4	ъ.	G 4
Dealer: N	♣ AJ852	<b>\$64</b>	West	North		
Vul: Both North HCP: 16	<b>♥</b> A53	<b>♥</b> Q972	2.4	1 <b>♠</b>		1NT <sup>1</sup>
South HCP: 7	<b>•</b> —	◆ AJ73	3 <b>♦</b> 1 forci	4 <b>♣</b> ng 1NT	AP	
Contract: 4♣ N	<b>♣</b> AK864	<b>♣</b> 1097	1. 10101	ng m		
Board: 289	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ 7	AQ54				1♥
Vul: None North HCP: 10	<b>♥</b> J85	<b>♥</b> AK974	Pass	1NT <sup>1</sup>	Pass	2♠
South HCP: 19	◆ A108	<b>♦</b> QJ2	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>♣</b> AJ9876	<b>♣</b> K	1. forci	ng 1NT		
Board: 290	North:	South:	West	North	East	South
Dealer: N	Norui: <b>♠</b> AKJ983	Soum: ♠—		1♠	Pass	1NT <sup>1</sup>
Vul: NS	<b>♥</b> A109	<b>♥</b> Q542	Pass	3♠	Pass	3NT
North HCP: 17 South HCP: 9	<b>♦</b> 8	♦ AK964	AP			
Contract: 3N S	<b>♣</b> AJ10	<b>◆</b> 9853	1. forci	ng 1NT		
Board: 291	NI 4	G 4	Wast	North	Fact	South
Dealer: S	North: <b>♠</b> 654	South: ♠ AKJ983	WEST	rvorul	Lasi	30uiii 1 <b>♠</b>
Vul: Both	<b>▼</b> 634 <b>▼</b> KJ1054	◆ ANJ983 ▼ A72	Pass	1NT <sup>1</sup>	Pass	
North HCP: 12	♦ KJ	<b>♦</b> 76	Pass		AP	
South HCP: 12 Contract: 4♠ S	♣ A93	<b>♣</b> 106		ng 1NT		

Board: 292 Dealer: N Vul: NS HCP: 17	<ul><li>A852</li><li>✓ AKQ94</li><li>✓ 985</li><li>A</li></ul>	The opponents are silent. You bid first.
Board: 293 Dealer: S Vul: EW HCP: 11	<ul><li>A2</li><li>✓ J103</li><li>✓ K86</li><li>✓ QJ975</li></ul>	The opponents are silent.  Partner bids first.
Board: 294 Dealer: N Vul: NS HCP: 18	<ul><li>♠ AQ</li><li>♥ AK943</li><li>♦ 842</li><li>♠ AJ5</li></ul>	The opponents are silent. You bid first.
Board: 295 Dealer: S Vul: EW HCP: 12	<ul><li>♠ 965</li><li>♥ QJ10</li><li>♦ K8</li><li>♠ KQJ43</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 296 Dealer: N Vul: NS HCP: 15	<ul><li>♠ AKQ765</li><li>♥ Q8</li><li>♦ J63</li><li>♠ K4</li></ul>	West Bids 2♥ if possible. East Bids 4♥ if possible.  You bid first.

Board: 292	NI 4	G 4	West	North 1♥		South 1NT <sup>1</sup>
Dealer: N	North: <b>♠</b> A852	South: ♠ Q43	Pass	2♠	Pass	4♥
Vul: NS	<b>♥</b> AKQ94	♥ J107	Pass	$4NT^2$	Pass	5 <b>♣</b> <sup>3</sup>
North HCP: 17	<b>♦</b> 985	◆ KQ4	Pass	6♥	AP	
South HCP: 11 Contract: 6♥ N	<b>♣</b> A	<b>♣</b> K653		ng 1NT		0
				kwood ( /5 or 3/5		tor 🔻
			3. A-0	/3 OF 3/.	)	
Board: 293	North:	South:	West	North	East	South
Dealer: S	<b>★</b> A2	<b>★</b> KQ109854				1♠
Vul: EW North HCP: 11	<b>♥</b> J103	<b>♥</b> AK	Pass	1NT <sup>1</sup>	Pass	4♠
South HCP: 15	♦ K86	♦ 7 • K100	AP			
Contract: 4♠ S	<b>♣</b> QJ975	<b>♣</b> K108	1. forci	ng 1NT		
			West	North	East	South
Board: 294				1♥	Pass	1NT <sup>1</sup>
Dealer: N	North:	South:	Pass	3NT	Pass	<b>4♣</b> <sup>2</sup>
Vul: NS	<b>♠</b> AQ <b>♥</b> AK943	<b>★</b> 432 <b>▼</b> 752	Pass	4NT <sup>3</sup>	Pass	<b>6♥</b>
North HCP: 18	◆ 842	♦ AKQJ6	AP			
South HCP: 12 Contract: 6♥ N	<b>♣</b> AJ5	<b>♣</b> Q10	1. forci	ng 1NT		
Contract. 0 V IV			2. Gerb			
			3. A=3	out of 4	ŀ	
Board: 295 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♦</b> 965	<b>♠</b> 3				1♥
North HCP: 12	♥ QJ10	▼ K9843		1NT <sup>1</sup>		Pass
South HCP: 13	<b>♦</b> K8 <b>♣</b> KQJ43	♦ AQ54 ♣ A85	Pass	<b>4♥</b>	AP	
Contract: 4♥ S	T IZVIJ	Ŧ 110J	1. torci	ng 1NT		
Board: 296	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AKQ765	<b>♦</b> J82		1♠	Pass	1NT <sup>1</sup>
Vul: NS North HCP: 15	<b>♥</b> Q8	<b>♥</b> J4	2♥	2♠	4♥	4♠
South HCP: 11	<b>♦</b> J63	♦ AQ10	AP			
Contract: 4♠ N	<b>♣</b> K4	<b>♣</b> QJ1097	1. forci	ng 1NT		

Board: 292 Dealer: N Vul: NS HCP: 11	<ul><li>♣ Q43</li><li>♥ J107</li><li>♦ KQ4</li><li>♣ K653</li></ul>	The opponents are silent.  Partner bids first.
Board: 293 Dealer: S Vul: EW HCP: 15	<ul><li>★KQ109854</li><li>★ AK</li><li>↑ 7</li><li>★ K108</li></ul>	The opponents are silent. You bid first.
Board: 294 Dealer: N Vul: NS HCP: 12	<ul><li>432</li><li>√752</li><li>AKQJ6</li><li>Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 295 Dealer: S Vul: EW HCP: 13	<ul><li>★3</li><li>★ K9843</li><li>★ AQ54</li><li>★ A85</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 296 Dealer: N Vul: NS HCP: 11	<ul><li></li></ul>	West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.

Board: 292	NI 4	G 4	West	North 1♥		South 1NT <sup>1</sup>
Dealer: N	North: <b>♠</b> A852	South: ♠ Q43	Pass	2♠	Pass	4♥
Vul: NS	<b>♥</b> AKQ94	♥ J107	Pass	$4NT^2$	Pass	5 <b>♣</b> <sup>3</sup>
North HCP: 17	<b>♦</b> 985	◆ KQ4	Pass	6♥	AP	
South HCP: 11 Contract: 6♥ N	<b>♣</b> A	<b>♣</b> K653		ng 1NT		0
				kwood ( /5 or 3/5		tor 🔻
			3. A-0	/3 OF 3/.	)	
Board: 293	North:	South:	West	North	East	South
Dealer: S	<b>★</b> A2	<b>★</b> KQ109854				1♠
Vul: EW North HCP: 11	<b>♥</b> J103	<b>♥</b> AK	Pass	1NT <sup>1</sup>	Pass	4♠
South HCP: 15	♦ K86	♦ 7 • K100	AP			
Contract: 4♠ S	<b>♣</b> QJ975	<b>♣</b> K108	1. forci	ng 1NT		
			West	North	East	South
Board: 294				1♥	Pass	1NT <sup>1</sup>
Dealer: N	North:	South:	Pass	3NT	Pass	<b>4♣</b> <sup>2</sup>
Vul: NS	<b>♠</b> AQ <b>♥</b> AK943	<b>★</b> 432 <b>▼</b> 752	Pass	4NT <sup>3</sup>	Pass	<b>6♥</b>
North HCP: 18	◆ 842	♦ AKQJ6	AP			
South HCP: 12 Contract: 6♥ N	<b>♣</b> AJ5	<b>♣</b> Q10	1. forci	ng 1NT		
Contract. 0 V IV			2. Gerb			
			3. A=3	out of 4	ŀ	
Board: 295 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♦</b> 965	<b>♠</b> 3				1♥
North HCP: 12	♥ QJ10	▼ K9843		1NT <sup>1</sup>		Pass
South HCP: 13	<b>♦</b> K8 <b>♣</b> KQJ43	♦ AQ54 ♣ A85	Pass	<b>4♥</b>	AP	
Contract: 4♥ S	T IZVIJ	Ŧ 110J	1. torci	ng 1NT		
Board: 296	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AKQ765	<b>♦</b> J82		1♠	Pass	1NT <sup>1</sup>
Vul: NS North HCP: 15	<b>♥</b> Q8	<b>♥</b> J4	2♥	2♠	4♥	4♠
South HCP: 11	<b>♦</b> J63	♦ AQ10	AP			
Contract: 4♠ N	<b>♣</b> K4	<b>♣</b> QJ1097	1. forci	ng 1NT		

Board: 297 Dealer: S	<b>♠</b> A2 <b>♥</b> 2	The opponents are silent.
Vul: EW	♦ Q102	Doute on hide Coat
HCP: 7	♣ J1098742	Partner bids first.

Board: 298	<b>♠</b> AKJ432	The ennements are gilent
Dealer: N	<b>♥</b> A9	The opponents are silent.

Vul: Both	♦ KQ	You bid first.
HCP: 18	<b>♣</b> J53	i ou bla ilist.

Board: 299	<b>♠</b> 1086	The ennements are silent
Dealer: S	<b>♥</b> AKQ74	The opponents are silent.

Vul: None	<b>♦</b> J5	Doute on hide finat
HCP: 11	<b>♣</b> J87	Partner bids first.

Board: 300	<b>♦</b> AJ1054	The emperors are silent
Dealer: N	<b>♥</b> K64	The opponents are silent.

200101.11	, 110 .	
Vul: EW	<b>♦</b> A	Var hid Gust
HCP: 15	<b>♣</b> K954	You bid first.

Board: 301	<b>♦</b> A4	The emperors are silent
Dealer: S	<b>♥</b> K104	The opponents are silent.

Vul: Both	<b>♦</b> J865	Donto on hide Cost
HCP: 8	<b>♣</b> 8543	Partner bids first.

Board: 297 Dealer: S Vul: EW North HCP: 7 South HCP: 19 Contract: 3N N	North:  ♠ A2  ♥ 2  • Q102  ♣ J1098742	South:  ♠ KJ65  ♥ KQ1085  ♠ K8  ♣ AK	West North East South  1  Pass 1NT¹ Pass 2  Pass 3  Pass 3NT  AP  1. forcing 1NT
Board: 298 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 3♠ N	North:  ♠ AKJ432  ♥ A9  ♠ KQ  ♣ J53	South: ♠ Q ♥ Q84 ♦ 9854 ♣ K9876	West North East South  1♠ Pass 1NT¹  Pass 3♠ AP  1. forcing 1NT
Board: 299 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  • 1086  • AKQ74  • J5  • J87	South:  ♠ AKQ932  ♥ 85  ♠ A983  ♣ 5	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 300 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 2 S	North:  ♠ AJ1054  ♥ K64  ♠ A  ♣ K954	South: ♠ 9 ♥ 853 ♦ KQJ10854 ♠ 106	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 301 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 2♠ S	North:  ♠ A4  ♥ K104  ♦ J865  ♣ 8543	South:  ♠ K.J963  ♥ J95  ♠ AKQ97  ♣ —	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♠ AP  1. forcing 1NT

Board: 297 Dealer: S Vul: EW HCP: 19	<ul><li>★ KJ65</li><li>▼ KQ1085</li><li>◆ K8</li><li>◆ AK</li></ul>	The opponents are silent. You bid first.
Board: 298 Dealer: N Vul: Both HCP: 7	<b>♠</b> Q <b>♥</b> Q84 <b>♦</b> 9854 <b>♣</b> K9876	The opponents are silent.  Partner bids first.
Board: 299 Dealer: S Vul: None HCP: 13	<ul><li>★ AKQ932</li><li>★ 85</li><li>★ A983</li><li>★ 5</li></ul>	The opponents are silent. You bid first.
Board: 300 Dealer: N Vul: EW HCP: 6	♦9 ▼853 • KQJ10854 • 106	The opponents are silent.  Partner bids first.
Board: 301 Dealer: S Vul: Both HCP: 14	<ul><li>★ KJ963</li><li>♥ J95</li><li>◆ AKQ97</li><li>◆ —</li></ul>	The opponents are silent. You bid first.

Board: 297 Dealer: S Vul: EW North HCP: 7 South HCP: 19 Contract: 3N N	North:  ♠ A2  ♥ 2  • Q102  ♣ J1098742	South:  ♠ KJ65  ♥ KQ1085  ♠ K8  ♣ AK	West North East South  1  Pass 1NT¹ Pass 2  Pass 3  Pass 3NT  AP  1. forcing 1NT
Board: 298 Dealer: N Vul: Both North HCP: 18 South HCP: 7 Contract: 3♠ N	North:  ♠ AKJ432  ♥ A9  ♠ KQ  ♣ J53	South: ♠ Q ♥ Q84 ♦ 9854 ♣ K9876	West North East South  1♠ Pass 1NT¹  Pass 3♠ AP  1. forcing 1NT
Board: 299 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  • 1086  • AKQ74  • J5  • J87	South:  ♠ AKQ932  ♥ 85  ♠ A983  ♣ 5	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 300 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 2 S	North:  ♠ AJ1054  ♥ K64  ♠ A  ♣ K954	South: ♠ 9 ♥ 853 ♦ KQJ10854 ♠ 106	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 301 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 2♠ S	North:  ♠ A4  ♥ K104  ♦ J865  ♣ 8543	South:  ♠ K.J963  ♥ J95  ♠ AKQ97  ♣ —	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♠ AP  1. forcing 1NT

Board: 302 Dealer: N Vul: NS HCP: 14	<ul><li>★ KJ8632</li><li>★ K82</li><li>★ K4</li><li>★ A9</li></ul>	The opponents are silent. You bid first.
Board: 303 Dealer: S Vul: Both HCP: 10	<ul><li>◆ Q4</li><li>♥ A7</li><li>◆ 10875</li><li>◆ A10983</li></ul>	The opponents are silent.  Partner bids first.
Board: 304 Dealer: N Vul: None HCP: 12	<ul><li>AJ1065</li><li>♥ Q65</li><li>★ KJ6</li><li>♣ J9</li></ul>	The opponents are silent. You bid first.
Board: 305 Dealer: S Vul: NS HCP: 10	<ul><li>◆ 985</li><li>♥ AQ1076</li><li>◆ 72</li><li>◆ A106</li></ul>	The opponents are silent.  Partner bids first.
Board: 306 Dealer: N Vul: EW HCP: 15	<ul><li>AJ104</li><li>✓ AK1042</li><li>◆ 874</li><li>♠ K</li></ul>	The opponents are silent. You bid first.

Board: 302 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2♠ N	North:  ♠ KJ8632  ♥ K82  ♠ K4  ♠ A9	South:  ♠ 4  ♥ QJ94  ♠ AQ875  ♣ J54	Pass	North 1♠ 2♠ ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 303 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3♠ S	North:  ♠ Q4  ♥ A7  ♦ 10875  ♠ A10983	South:  ♠ AK9863  ♥ J10  ♠ KJ4  ♠ QJ	Pass Pass	North  1NT <sup>1</sup> 3♠ ng 1NT	Pass AP	1♠
Board: 304 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 2 N	North:  ♠ AJ1065  ♥ Q65  ♠ KJ6  ♣ J9	South:  ♣ 4  ▼ J1074  ◆ A1087  ♣ K876	Pass	North 1♠ 2♦ ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 305 Dealer: S Vul: NS North HCP: 10 South HCP: 18 Contract: 4♠ S	North:	South:  ♠ KJ432  ♥ K5  ♠ AKQ3  ♣ Q3	Pass Pass Pass AP 1. forci 2. Cue	North  1NT¹ 3♣ 4♥³  ng 1NT bid, a ♦ bid, a ♣	Pass Pass Pass	1♠ 3♦ 4♦² 4♠
Board: 306 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 5 N	North:  ♠ AJ104  ♥ AK1042  ♠ 874  ♣ K	South:  ♠ Q9  ♥ 6  ♦ J9653  ♣ AQ654	Pass Pass AP	North 1♥ 2♦ 3♠ ng 1NT	Pass Pass Pass	1NT¹ 3♦

Board: 302	The opponents are silent.  Partner bids first.
Board: 303	The opponents are silent.  You bid first.
Board: 304	The opponents are silent.  Partner bids first.
Board: 305	The opponents are silent. You bid first.
Board: 306	The opponents are silent.  Partner bids first.

Board: 302 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2♠ N	North:  ♠ KJ8632  ♥ K82  ♠ K4  ♠ A9	South:  ♠ 4  ♥ QJ94  ♠ AQ875  ♣ J54	Pass	North 1♠ 2♠ ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 303 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3♠ S	North:  ♠ Q4  ♥ A7  ♦ 10875  ♠ A10983	South:  ♠ AK9863  ♥ J10  ♠ KJ4  ♠ QJ	Pass Pass	North  1NT <sup>1</sup> 3♠ ng 1NT	Pass AP	1♠
Board: 304 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 2 N	North:  ♠ AJ1065  ♥ Q65  ♠ KJ6  ♣ J9	South:  ♣ 4  ▼ J1074  ◆ A1087  ♣ K876	Pass	North 1♠ 2♦ ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 305 Dealer: S Vul: NS North HCP: 10 South HCP: 18 Contract: 4♠ S	North:	South:  ♠ KJ432  ♥ K5  ♠ AKQ3  ♣ Q3	Pass Pass Pass AP 1. forci 2. Cue	North  1NT¹ 3♣ 4♥³  ng 1NT bid, a ♦ bid, a ♣	Pass Pass Pass	1♠ 3♦ 4♦² 4♠
Board: 306 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 5 N	North:  ♠ AJ104  ♥ AK1042  ♠ 874  ♣ K	South:  ♠ Q9  ♥ 6  ♦ J9653  ♣ AQ654	Pass Pass AP	North 1♥ 2♦ 3♠ ng 1NT	Pass Pass Pass	1NT¹ 3♦

Board: 307 Dealer: S Vul: None HCP: 12	<ul><li>A54</li><li>✓ 532</li><li>AJ8</li><li>QJ108</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 308 Dealer: N Vul: NS HCP: 18	<ul><li>AJ1084</li><li>✓ A64</li><li>AQ95</li><li>K</li></ul>	The opponents are silent. You bid first.
Board: 309 Dealer: S Vul: EW HCP: 7	<ul><li>♣76</li><li>♥2</li><li>♦ AQJ543</li><li>♣9874</li></ul>	The opponents are silent.  Partner bids first.
Board: 310 Dealer: N Vul: Both HCP: 17	<ul><li>★ KQ10</li><li>★ A97632</li><li>★ A9</li><li>★ A6</li></ul>	The opponents are silent. You bid first.
Board: 311 Dealer: S Vul: NS HCP: 9	<ul><li>★ 5</li><li>★ AK82</li><li>★ J753</li><li>★ J1074</li></ul>	The opponents are silent.  Partner bids first.

Board: 307 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4♥ S	North:  ♠ A54  ♥ 532  ♠ AJ8  ♣ QJ108	South:  ♠ QJ107  ♥ AKQ1097  ← —  ♠ A43	West North East South  1♥  Pass 1NT¹ 3♦ 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 308 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ1084  ♥ A64  ♠ AQ95  ♣ K	South:  ♠ Q96  ♥ J3  ♠ KJ764  ♣ A74	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠² Pass 4♠³  Pass 4♠ AP  1. forcing 1NT  2. Cue bid, a ♠ stopper  3. Cue bid, a ♠ stopper
Board: 309 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 3▼ S	North:	South:  ♠ AQ8  ♥ KQ10543  ♠ K8  ♣ Q5	West North East South  1♥  Pass 1NT¹ Pass 3♥  AP  1. forcing 1NT
Board: 310 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 3 N	North:  ♠ KQ10  ♥ A97632  ♠ A9  ♣ A6	South:	West North East South  1♥ Pass 1NT¹  Pass 3♥ AP  1. forcing 1NT
Board: 311 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ AQJ94  ♥ QJ93  ♠ 8  ♠ AK9	West North East South 1♣  Pass 1NT¹ Pass 3♥  Pass 4♥ AP  1. forcing 1NT

Board: 307 Dealer: S Vul: None HCP: 16	<ul><li>♣ QJ107</li><li>♥ AKQ1097</li><li>♦ —</li><li>♣ A43</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 308 Dealer: N Vul: NS HCP: 11	<ul><li>♣ Q96</li><li>♥ J3</li><li>♦ KJ764</li><li>♣ A74</li></ul>	The opponents are silent.  Partner bids first.
Board: 309 Dealer: S Vul: EW HCP: 16	<ul><li>AQ8</li><li>KQ10543</li><li>K8</li><li>Q5</li></ul>	The opponents are silent. You bid first.
Board: 310 Dealer: N Vul: Both HCP: 7	♦932 ♥ Q • Q104 • K109853	The opponents are silent.  Partner bids first.
Board: 311 Dealer: S Vul: NS HCP: 17	<ul><li>♠ AQJ94</li><li>♥ QJ93</li><li>♦ 8</li><li>♠ AK9</li></ul>	The opponents are silent. You bid first.

Board: 307 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4♥ S	North:  ♠ A54  ♥ 532  ♠ AJ8  ♣ QJ108	South:  ♠ QJ107  ♥ AKQ1097  ← —  ♠ A43	West North East South  1♥  Pass 1NT¹ 3♦ 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 308 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ1084  ♥ A64  ♠ AQ95  ♣ K	South:  ♠ Q96  ♥ J3  ♠ KJ764  ♣ A74	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3♠  Pass 4♠² Pass 4♠³  Pass 4♠ AP  1. forcing 1NT  2. Cue bid, a ♠ stopper  3. Cue bid, a ♠ stopper
Board: 309 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 3▼ S	North:	South:  ♠ AQ8  ♥ KQ10543  ♠ K8  ♣ Q5	West North East South  1♥  Pass 1NT¹ Pass 3♥  AP  1. forcing 1NT
Board: 310 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 3 N	North:  ♠ KQ10  ♥ A97632  ♠ A9  ♣ A6	South:	West North East South  1♥ Pass 1NT¹  Pass 3♥ AP  1. forcing 1NT
Board: 311 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ AQJ94  ♥ QJ93  ♠ 8  ♠ AK9	West North East South 1♣  Pass 1NT¹ Pass 3♥  Pass 4♥ AP  1. forcing 1NT

Board: 312 Dealer: N Vul: Both HCP: 18	<ul><li>★ AKJ106</li><li>▼ AJ1085</li><li>★ A</li><li>♣ J9</li></ul>	The opponents are silent.  You bid first.
Board: 313 Dealer: S Vul: None HCP: 10	<ul><li>★ 74</li><li>♥ K54</li><li>◆ KQ109</li><li>◆ Q983</li></ul>	The opponents are silent.  Partner bids first.
Board: 314 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ864</li><li>♥ QJ107</li><li>◆ AK</li><li>◆ 54</li></ul>	The opponents are silent. You bid first.
Board: 315 Dealer: S Vul: Both HCP: 7	<ul><li>★ 102</li><li>▼ J8543</li><li>◆ A963</li><li>◆ Q10</li></ul>	East Doubles 1NT if possible. West Doubles 4♠ if possible.  Partner bids first.
Board: 316 Dealer: N Vul: NS HCP: 18	<ul><li>★ AKJ</li><li>▼ KQJ53</li><li>◆ K10</li><li>◆ J32</li></ul>	West Bids 2♣ if possible.  You bid first.

Board: 312 Dealer: N Vul: Both North HCP: 18	North: ♠ AKJ106 ♥ AJ1085	South:  ♠ 7  ♥ 92  ♠ K 110065	Pass	North 1♠ 3♥	Pass	South 1NT <sup>1</sup> 3NT
South HCP: 8 Contract: 3N S	<b>♦</b> A <b>♣</b> J9	◆ KJ10965 ◆ A1065	AP 1. forci	ng 1NT		
Board: 313 Dealer: S	North: ♠ 74	South: ♠ A98	West	North	East	South
Vul: None North HCP: 10	♥ K54	<b>♥</b> AQJ76	Pass	1NT <sup>1</sup>	Pass	
South HCP: 19	◆ KQ109	♦ AJ3	AP			
Contract: 3N N	<b>♣</b> Q983	<b>♣</b> K6	1. forci	ng 1NT		
Board: 314	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♦</b> KQ864	<b>♦</b> J93		1♠	Pass	$1NT^{1}$
North HCP: 15	<b>♥</b> QJ107	<b>♥</b> 82	Pass	2♥	Pass	3♠
South HCP: 10	♦ AK • 54	◆ Q8 ◆ AQ1063	Pass	4♠	AP	
Contract: 4♠ N	₹ 34	<b>♣</b> AQJ963	1. forci	ng 1NT		
Board: 315	North:	South:	West	North	East	South 1♠
Dealer: S Vul: Both	<b>♠</b> 102	<b>♠</b> AKQJ8765 <b>♥</b> —	Pass	1NT <sup>1</sup>	X	4♠
North HCP: 7	♥ J8543 ♦ A963	<b>▼</b> — <b>♦</b> K4	X	AP		
South HCP: 13 Contract: 4♠X S	◆ Q10	<b>♣</b> 986	1. forci	ng 1NT		
Board: 316	North:	South:	West	North	East	South
Dealer: N	AKJ	<b>♦</b> Q62		1♥	Pass	1NT <sup>1</sup>
Vul: NS North HCP: 18	♥ KQJ53	<b>v</b> 9	2♣	Pass	Pass	2♦
South HCP: 8	◆ K10	♦ A98543	AP			
Contract: 2♦ S	<b>♣</b> J32	<b>♣</b> Q97	1. forci	ng 1NT		

#### Forcing NT (Leveled)

Board: 312 ♠ 7
Dealer: N ♥ 92

The opponents are silent.

Board: 312 Dealer: N Vul: Both North HCP: 18	North: ♠ AKJ106 ♥ AJ1085	South:  ♠ 7  ♥ 92  ♠ K 110065	Pass	North 1♠ 3♥	Pass	South 1NT <sup>1</sup> 3NT
South HCP: 8 Contract: 3N S	<b>♦</b> A <b>♣</b> J9	◆ KJ10965 ◆ A1065	AP 1. forci	ng 1NT		
Board: 313 Dealer: S	North: ♠ 74	South: ♠ A98	West	North	East	South
Vul: None North HCP: 10	♥ K54	<b>♥</b> AQJ76	Pass	1NT <sup>1</sup>	Pass	
South HCP: 19	◆ KQ109	♦ AJ3	AP			
Contract: 3N N	<b>♣</b> Q983	<b>♣</b> K6	1. forci	ng 1NT		
Board: 314	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♦</b> KQ864	<b>♦</b> J93		1♠	Pass	$1NT^{1}$
North HCP: 15	<b>♥</b> QJ107	<b>♥</b> 82	Pass	2♥	Pass	3♠
South HCP: 10	♦ AK • 54	◆ Q8 ◆ AQ1063	Pass	4♠	AP	
Contract: 4♠ N	₹ 34	<b>♣</b> AQJ963	1. forci	ng 1NT		
Board: 315	North:	South:	West	North	East	South 1♠
Dealer: S Vul: Both	<b>♠</b> 102	<b>♠</b> AKQJ8765 <b>♥</b> —	Pass	1NT <sup>1</sup>	X	4♠
North HCP: 7	♥ J8543 ♦ A963	<b>▼</b> — <b>♦</b> K4	X	AP		
South HCP: 13 Contract: 4♠X S	◆ Q10	<b>♣</b> 986	1. forci	ng 1NT		
Board: 316	North:	South:	West	North	East	South
Dealer: N	AKJ	<b>♦</b> Q62		1♥	Pass	1NT <sup>1</sup>
Vul: NS North HCP: 18	♥ KQJ53	<b>v</b> 9	2♣	Pass	Pass	2♦
South HCP: 8	◆ K10	♦ A98543	AP			
Contract: 2♦ S	<b>♣</b> J32	<b>♣</b> Q97	1. forci	ng 1NT		

Board: 317 Dealer: S Val: Both Vul: Both HCP: 11  Board: 318 Dealer: N Vul: None HCP: 12  Board: 319 Dealer: S Vul: NS HCP: 8  Board: 320 Dealer: N Vul: EW HCP: 13  Board: 321 Dealer: S Vul: EW HCP: 13  Board: 321 Dealer: S Vul: EW HCP: 13  Board: 321 Dealer: S Vul: NS HCP: 10  Board: 321 Dealer: N Vul: EW HCP: 13  Board: 321 Dealer: S Vul: None  Board: 321 Dealer: S Vul: None			
Dealer: N Vul: None HCP: 12  AQJ3 You bid first.  Board: 319 Dealer: S Vul: NS Vul: NS HCP: 8  AK8763 Dealer: N Vul: EW HCP: 13  AK8763 Vul: EW HCP: 13  AK8765  Board: 321 AK8765  Board: 321 AK8765  Board: 321 AK8765  Board: 321 AK8765  Fartner bids first.  The opponents are silent.  You bid first.  You bid first.  Fast Bids 3 • if possible.  You bid first.  Fast Bids 3 • if possible.	Dealer: S Vul: Both	<ul><li>★ AK106</li><li>★ J764</li></ul>	
Dealer: S Vul: NS HCP: 8  AK8763 Dealer: N Vul: EW HCP: 13  Board: 321 Dealer: S  Vul: None  AK8763 The opponents are silent.  Partner bids first.  Partner bids first.  You bid first.  You bid first.  East Bids 3♦ if possible.  Vul: None  86	Dealer: N Vul: None	<ul><li>▼ J42</li><li>◆ AQJ3</li></ul>	
Dealer: N	Dealer: S Vul: NS	♥ Q1093 ♦ KJ53	
Dealer: S Vul: None • 86	Dealer: N Vul: EW	▼ J3 ◆ 10	
HCP: 6 ♣ AQ8643 Partner bids first.	Dealer: S Vul: None	▼ 1094 ◆ 86	East Bids 3♦ if possible.  Partner bids first.

Board: 317 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ 1032  ♥ AK106  ♠ J764  ♠ K7	South:  ♠ AKQ86  ♥ Q987  ♠ KQ  ♠ 109	West North East South  1♣  Pass 1NT¹ 3♦ 3♥  Pass 4♠ AP  1. forcing 1NT
Board: 318 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S	North:  ♠ A10765  ♥ J42  ♠ AQJ3  ♣ 7	South:  ♠ 8  ♥ AQ1087  ♠ K984  ♣ 1086	West North East South  1  Pass 1NT¹  Pass 2 Pass 2  AP  1. forcing 1NT
Board: 319 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4♠ S	North:  ♠ J9  ♥ Q1093  ♠ KJ53  ♣ J96	South:  ♠ AQ10752  ♥ AK  ♦ 10  ♠ A1054	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 320 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AK8763  ♥ J3  ♦ 10  ♠ KQ65	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 321 Dealer: S Vul: None North HCP: 6 South HCP: 17 Contract: 3♥ S	North:  ♠ 42  ♥ 1094  ♠ 86  ♣ AQ8643	South:  ♠ AKQ96  ♥ A852  ♦ 4  ♣ KJ7	West North East South  1♠  Pass 1NT¹ 3♦ 3♥  AP  1. forcing 1NT

Board: 317 Dealer: S Vul: Both HCP: 16	<ul><li>★ AKQ86</li><li>♥ Q987</li><li>♦ KQ</li><li>★ 109</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 318 Dealer: N Vul: None HCP: 9	<b>♦</b> 8 <b>♥</b> AQ1087 <b>♦</b> K984 <b>♣</b> 1086	The opponents are silent.  Partner bids first.
Board: 319 Dealer: S Vul: NS HCP: 17	<ul><li>AQ10752</li><li>✓ AK</li><li>10</li><li>A1054</li></ul>	The opponents are silent. You bid first.
Board: 320 Dealer: N Vul: EW HCP: 11	<ul><li>109</li><li>✓ AK1065</li><li>✓ K85</li><li>✓ J43</li></ul>	The opponents are silent.  Partner bids first.
Board: 321 Dealer: S Vul: None HCP: 17	<ul><li>★ AKQ96</li><li>▼ A852</li><li>◆ 4</li><li>♣ KJ7</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 317 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ 1032  ♥ AK106  ♠ J764  ♠ K7	South:  ♠ AKQ86  ♥ Q987  ♠ KQ  ♠ 109	West North East South  1♣  Pass 1NT¹ 3♦ 3♥  Pass 4♠ AP  1. forcing 1NT
Board: 318 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S	North:  ♠ A10765  ♥ J42  ♠ AQJ3  ♣ 7	South:  ♠ 8  ♥ AQ1087  ♠ K984  ♣ 1086	West North East South  1  Pass 1NT¹  Pass 2 Pass 2  AP  1. forcing 1NT
Board: 319 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4♠ S	North:  ♠ J9  ♥ Q1093  ♠ KJ53  ♣ J96	South:  ♠ AQ10752  ♥ AK  ♦ 10  ♠ A1054	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 320 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AK8763  ♥ J3  ♦ 10  ♠ KQ65	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 321 Dealer: S Vul: None North HCP: 6 South HCP: 17 Contract: 3♥ S	North:  ♠ 42  ♥ 1094  ♠ 86  ♣ AQ8643	South:  ♠ AKQ96  ♥ A852  ♦ 4  ♣ KJ7	West North East South  1♠  Pass 1NT¹ 3♦ 3♥  AP  1. forcing 1NT

Board: 322 Dealer: N Vul: NS HCP: 19	<ul><li>AKJ10974</li><li>✓ AJ5</li><li>✓ KQ</li><li>✓ J</li></ul>	The opponents are silent.  You bid first.
Board: 323 Dealer: S Vul: EW HCP: 9	<ul><li>♠ Q6</li><li>♥ J1043</li><li>♦ K94</li><li>♠ K873</li></ul>	The opponents are silent.  Partner bids first.
Board: 324 Dealer: N Vul: Both HCP: 13	<ul><li>★ A86542</li><li>♥ 5</li><li>◆ Q103</li><li>◆ AK10</li></ul>	The opponents are silent. You bid first.
Board: 325 Dealer: S Vul: NS HCP: 10	<ul><li>★ K82</li><li>▼ KJ974</li><li>◆ QJ8</li><li>◆ 103</li></ul>	East Doubles 1NT if possible.  Partner bids first.
Board: 326 Dealer: N Vul: EW HCP: 13	<b>♦</b> 63 <b>♥</b> A8643 <b>•</b> 98 <b>♣</b> AKQ8	The opponents are silent. You bid first.

Board: 322 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 44 N	North:  ♠ AKJ10974  ♥ AJ5  ♠ KQ  ♣ J	South:  ♣ —  ▼ 763  ◆ A8764  ♣ K10753	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT
Board: 323 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♠ Q6  ♥ J1043  ♠ K94  ♣ K873	South:  ♠ AJ542  ♥ KQ72  ♠ AJ6  ♣ 4	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 324 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ◆ A86542  ▼ 5  ◆ Q103  ◆ AK10	South:  ♠ K7  ♥ Q7642  ♠ A5  ♣ J874	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 325 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 44 S	North:  ♠ K82  ♥ KJ974  ♠ QJ8  ♣ 103	South:  ♠ Q97653  ✔ A  ♠ K54  ♣ KQ5	West North East South  1♠  Pass 1NT¹ X 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 326 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 \(\neq \) N	North:	South:	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 3♥  Pass 4♥ AP  1. forcing 1NT

Board: 322 Dealer: N Vul: NS HCP: 7	◆— ▼ 763 ◆ A8764 ◆ K10753	The opponents are silent.  Partner bids first.
Board: 323 Dealer: S Vul: EW HCP: 15	<ul><li>AJ542</li><li>✓ KQ72</li><li>AJ6</li><li>4</li></ul>	The opponents are silent. You bid first.
Board: 324 Dealer: N Vul: Both HCP: 10	<ul><li>★ K7</li><li>♥ Q7642</li><li>◆ A5</li><li>◆ J874</li></ul>	The opponents are silent.  Partner bids first.
Board: 325 Dealer: S Vul: NS HCP: 14	<ul><li>♣ Q97653</li><li>♥ A</li><li>♦ K54</li><li>♣ KQ5</li></ul>	East Doubles 1NT if possible. You bid first.
Board: 326 Dealer: N Vul: EW HCP: 11	<ul><li>↓ J4</li><li>▼ K109</li><li>↓ AK1053</li><li>♠ 1096</li></ul>	The opponents are silent.  Partner bids first.

Board: 322 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 44 N	North:  ♠ AKJ10974  ♥ AJ5  ♠ KQ  ♣ J	South:  ♣ —  ▼ 763  ◆ A8764  ♣ K10753	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT
Board: 323 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♠ Q6  ♥ J1043  ♠ K94  ♣ K873	South:  ♠ AJ542  ♥ KQ72  ♠ AJ6  ♣ 4	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 324 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ◆ A86542  ▼ 5  ◆ Q103  ◆ AK10	South:  ♠ K7  ♥ Q7642  ♠ A5  ♣ J874	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 325 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 44 S	North:  ♠ K82  ♥ KJ974  ♠ QJ8  ♣ 103	South:  ♠ Q97653  ✔ A  ♠ K54  ♣ KQ5	West North East South  1♠  Pass 1NT¹ X 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 326 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 \(\neq \) N	North:	South:	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 3♥  Pass 4♥ AP  1. forcing 1NT

Vul: Both ◆ J	A1053	e opponents are silent. rtner bids first.
Dealer: N ♥ A Vul: None • I	AJ9/5 K	e opponents are silent. ou bid first.
	10 AO754	e opponents are silent. rtner bids first.
Dealer: N	986 A654 Yo	est Doubles Pass if possible. ou bid first.
Dealer: S ♥ I Vul: None • 0	K864 ∩5	e opponents are silent. rtner bids first.

Board: 327	NT - Al-	C4	West	North	East	South 1♠
Dealer: S	North: ♠ 3	South: ♠ AQJ97	Pass	1NT <sup>1</sup>	Pass	3♣
Vul: Both	♥ A1053	<b>¥</b> AQJ97 <b>∀</b> J8	Pass	$4NT^2$	Pass	5 <b>♣</b> <sup>3</sup>
North HCP: 8	◆ J97	◆ A5	Pass	6♣	AP	
South HCP: 17	<b>♣</b> K8653	♣ AJ94	1. forcin	ng 1NT		
Contract: 6♣ S			2. Black			for 🕭
			3. A=0/	5 or 3/5	5	
Board: 328			West	North	Fast	South
Dealer: N	North:	South:	,, <b>c</b>	1		1NT <sup>1</sup>
Vul: None	<b>♦</b> AQ96	<b>♠</b> 4	Pass	2♠	Pass	
North HCP: 18	<b>♥</b> AJ975	<b>♥</b> 63		2 <b>₽</b> 5 <b>♣</b>	Pass	
South HCP: 6	<b>♦</b> K <b>♣</b> A83	◆ J1054 ◆ KQ10952	AP		1 455	01
Contract: 6♣ S	<b>A</b> A63	₩ KQ10932	1. forcin	ng 1NT		
				S		
Board: 329	North:	South:	West	North	East	South
Dealer: S	Notui. • 84	♣ AJ1092				1♥
Vul: EW	<b>▼</b> 10	<b>♥</b> AKJ943	Pass	1NT <sup>1</sup>	Pass	3♥
North HCP: 9 South HCP: 16	◆ AQ754	<b>♦</b> J		3NT	Pass	4♠
Soun HCP: 16 Contract: 4♠ S	<b>♣</b> K8654	<b>♣</b> Q	AP			
Contract. 12 5			1. forcin	ng 1NT		
			West	North	East	South
Board: 330	North:	South:		1♠	Pass	1NT <sup>1</sup>
Dealer: N	AKJ93	<b>\$</b>	Pass	2•	Pass	
Vul: Both	<b>♥</b> 986	<b>▼</b> 73	Pass	<b>5\(\phi\)</b>	Pass	Pass
North HCP: 14 South HCP: 8	♦ A654	<b>◆</b> J10873	X	AP		
Contract: 5•X N	<b>♣</b> Q	♣ AK10985	1.0.	13.77		
			1. forcin	ig IN I		
Doords 221						
Board: 331 Dealer: S	North:	South:	West	North	East	South
Vul: None	<b>♠</b> A7	<b>♠</b> KJ852		_		1♠
	<b>♥</b> K864	♥ AQJ2	Pass	1NT <sup>1</sup>	Pass	3♥
North HCP: 11		A 1 ( )	ъ	4	۸D	
North HCP: 11 South HCP: 18	◆ Q5 <b>♣</b> Q10965	<b>♦</b> 10 <b>♣</b> AK4	Pass	4♥	AP	

#### Forcing NT (Leveled)

HCP: 18

♣ AK4

Board: 327 Dealer: S Vul: Both HCP: 17	<ul><li>♠ AQJ97</li><li>♥ J8</li><li>♠ A5</li><li>♠ AJ94</li></ul>	The opponents are silent. You bid first.
Board: 328 Dealer: N Vul: None HCP: 6	<ul><li>★ 4</li><li>♥ 63</li><li>♦ J1054</li><li>★ KQ10952</li></ul>	The opponents are silent.  Partner bids first.
Board: 329 Dealer: S Vul: EW HCP: 16	<ul><li>▲ AJ1092</li><li>✔ AKJ943</li><li>◆ J</li><li>♣ Q</li></ul>	The opponents are silent. You bid first.
Board: 330 Dealer: N Vul: Both HCP: 8	◆— ▼ 73 ◆ J10873 ◆ AK10985	West Doubles Pass if possible.  Partner bids first.
Board: 331 Dealer: S Vul: None HCP: 18	<ul><li>★ KJ852</li><li>▼ AQJ2</li><li>◆ 10</li><li>◆ AK4</li></ul>	The opponents are silent.  You bid first.

Board: 327	NT - Al-	C4	West	North	East	South 1♠
Dealer: S	North: ♠ 3	South: ♠ AQJ97	Pass	1NT <sup>1</sup>	Pass	3♣
Vul: Both	♥ A1053	<b>¥</b> AQJ97 <b>∀</b> J8	Pass	$4NT^2$	Pass	5 <b>♣</b> <sup>3</sup>
North HCP: 8	◆ J97	◆ A5	Pass	6♣	AP	
South HCP: 17	<b>♣</b> K8653	♣ AJ94	1. forcin	ng 1NT		
Contract: 6♣ S			2. Black			for 🕭
			3. A=0/	5 or 3/5	5	
Board: 328			West	North	Fast	South
Dealer: N	North:	South:	,,,	1		1NT <sup>1</sup>
Vul: None	<b>♦</b> AQ96	<b>♠</b> 4	Pass	2♠	Pass	
North HCP: 18	<b>♥</b> AJ975	<b>♥</b> 63		2 <b>₽</b> 5 <b>♣</b>	Pass	
South HCP: 6	<b>♦</b> K <b>♣</b> A83	◆ J1054 ◆ KQ10952	AP		1 455	01
Contract: 6♣ S	<b>A</b> A63	₩ KQ10932	1. forcin	ng 1NT		
				S		
Board: 329	North:	South:	West	North	East	South
Dealer: S	Notui. • 84	♣ AJ1092				1♥
Vul: EW	<b>▼</b> 10	<b>♥</b> AKJ943	Pass	1NT <sup>1</sup>	Pass	3♥
North HCP: 9 South HCP: 16	◆ AQ754	<b>♦</b> J		3NT	Pass	4♠
Soun HCP: 16 Contract: 4♠ S	<b>♣</b> K8654	<b>♣</b> Q	AP			
Contract. 12 5			1. forcin	ng 1NT		
			West	North	East	South
Board: 330	North:	South:		1♠	Pass	1NT <sup>1</sup>
Dealer: N	AKJ93	<b>\$</b>	Pass	2•	Pass	
Vul: Both	<b>♥</b> 986	<b>▼</b> 73	Pass	<b>5\(\phi\)</b>	Pass	Pass
North HCP: 14 South HCP: 8	♦ A654	<b>◆</b> J10873	X	AP		
Contract: 5•X N	<b>♣</b> Q	♣ AK10985	1.0.	13.77		
			1. forcin	ig IN I		
Doords 221						
Board: 331 Dealer: S	North:	South:	West	North	East	South
Vul: None	<b>♠</b> A7	<b>♠</b> KJ852		_		1♠
	<b>♥</b> K864	♥ AQJ2	Pass	1NT <sup>1</sup>	Pass	3♥
North HCP: 11		A 1 ( )	ъ	4	۸D	
North HCP: 11 South HCP: 18	◆ Q5 <b>♣</b> Q10965	<b>♦</b> 10 <b>♣</b> AK4	Pass	4♥	AP	

Board: 332 Dealer: N Vul: NS HCP: 12	<ul><li>★ AK654</li><li>▼ 10972</li><li>◆ J7</li><li>◆ KJ</li></ul>	West Bids 2♣ if possible. East Bids 4♣ if possible. You bid first.
Board: 333 Dealer: S Vul: Both HCP: 11	<ul><li>★ KJ5</li><li>▼ AJ</li><li>◆ Q1063</li><li>◆ 10964</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 334 Dealer: N Vul: NS HCP: 12	<ul><li>★ KJ9764</li><li>▼ A98</li><li>◆ KJ87</li><li>◆ —</li></ul>	The opponents are silent. You bid first.
Board: 335 Dealer: S Vul: EW HCP: 7	<ul><li>♠ 62</li><li>♥ Q63</li><li>♦ Q9873</li><li>♠ K86</li></ul>	The opponents are silent.  Partner bids first.
Board: 336 Dealer: N Vul: None HCP: 14	<ul><li>AQ753</li><li>♥ Q98</li><li>K4</li><li>K76</li></ul>	The opponents are silent. You bid first.

Board: 332 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 4♥ N	North:  ♠ AK654  ♥ 10972  ♦ J7  ♣ KJ	South:	2♣ AP	North 1♣ 2♥ ng 1NT	Pass 4♣	South 1NT <sup>1</sup>
Board: 333 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2♠ E	North:  ♠ KJ5  ♥ AJ  • Q1063  ♣ 10964	South:  ♠ 743  ♥ Q9643  ♠ K7  ♣ AK7	Pass	North 1NT <sup>1</sup> ng 1NT	2♠	South 1♥ AP
Board: 334 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ KJ9764  ♥ A98  ♠ KJ87  ♣ —	South:  ♠ A5  ♥ J752  ♦ 943  ♠ KQJ6	Pass Pass AP	North 1♠ 2♦ 3♠ ng 1NT	Pass Pass Pass	1NT <sup>1</sup> 2NT
Board: 335 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 2♠ S	North:  ♠ 62  ♥ Q63  ♦ Q9873  ♠ K86	South:  ♠ AK9543  ♥ 75  ♦ J10  ♣ AJ10	Pass AP	North 1NT <sup>1</sup> ng 1NT		1♠
Board: 336 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 2♠ N	North:  ♠ AQ753  ♥ Q98  ♠ K4  ♠ K76	South: ♠ 96 ♥ K10643 ♦ J98 ♠ A43	Pass AP	North 1♠ 2♣ ng 1NT	Pass Pass	$1NT^1$

Board: 332 Dealer: N Vul: NS HCP: 6	<ul><li>♣ J3</li><li>♥ Q86543</li><li>♦ K65</li><li>♣ 65</li></ul>	West Bids 2♣ if possible. East Bids 4♣ if possible.  Partner bids first.
Board: 333 Dealer: S Vul: Both HCP: 12	<ul><li>★ 743</li><li>♥ Q9643</li><li>★ K7</li><li>★ AK7</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 334 Dealer: N Vul: NS HCP: 11	<ul><li>♣ A5</li><li>♥ J752</li><li>◆ 943</li><li>♣ KQJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 335 Dealer: S Vul: EW HCP: 13	<ul><li>★ AK9543</li><li>▼ 75</li><li>◆ J10</li><li>◆ AJ10</li></ul>	The opponents are silent. You bid first.
Board: 336 Dealer: N Vul: None HCP: 8	<ul><li>◆ 96</li><li>♥ K10643</li><li>◆ J98</li><li>◆ A43</li></ul>	The opponents are silent.  Partner bids first.

Board: 332 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 4♥ N	North:  ♠ AK654  ♥ 10972  ♦ J7  ♣ KJ	South:	2♣ AP	North 1♣ 2♥ ng 1NT	Pass 4♣	South 1NT <sup>1</sup>
Board: 333 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2♠ E	North:  ♠ KJ5  ♥ AJ  • Q1063  ♣ 10964	South:  ♠ 743  ♥ Q9643  ♠ K7  ♣ AK7	Pass	North 1NT <sup>1</sup> ng 1NT	2♠	South 1♥ AP
Board: 334 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ KJ9764  ♥ A98  ♠ KJ87  ♣ —	South:  ♠ A5  ♥ J752  ♦ 943  ♠ KQJ6	Pass Pass AP	North 1♠ 2♦ 3♠ ng 1NT	Pass Pass Pass	1NT <sup>1</sup> 2NT
Board: 335 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 2♠ S	North:  ♠ 62  ♥ Q63  ♦ Q9873  ♠ K86	South:  ♠ AK9543  ♥ 75  ♦ J10  ♣ AJ10	Pass AP	North 1NT <sup>1</sup> ng 1NT		1♠
Board: 336 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 2♠ N	North:  ♠ AQ753  ♥ Q98  ♠ K4  ♠ K76	South: ♠ 96 ♥ K10643 ♦ J98 ♠ A43	Pass AP	North 1♠ 2♣ ng 1NT	Pass Pass	$1NT^1$

#### Forcing NT (Leveled)

Board: 337 ♠ KJ10 The opponents are silent.

Board: 339
Dealer: S

A

▼ Q10986543

The opponents are silent.

Board: 340 ♠ AJ432 West Doubles 1NT if possible.

V A63

			West	North	East	South 1
Board: 337	North:	South:	Pass	1NT <sup>1</sup>	Pass	<b>2</b> ♦
Dealer: S	Norui. ♠ KJ10	50un. <b>♦</b> 93	Pass	3♥	Pass	$3NT^2$
Vul: NS	<b>♥</b> 742	<b>♥</b> AKQ106	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	<b>4</b> ◆ <sup>4</sup>
North HCP: 12 South HCP: 15	<b>♦</b> K983	◆ AQ64	Pass	4♥	AP	
Contract: 4 S	<b>♣</b> KQ5	<b>♣</b> 107	1. forci	ng 1NT		
Commun. 17 5				bid, sur	-	
				bid, a ♣		
			4. Cue	bid, a ♦	stoppe	er
Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ KQ852	<b>★</b> 1074		1♠	Pass	1NT <sup>1</sup>
Vul: EW	<b>♥</b> AQ73	<b>♥</b> K9	Pass	2 <b>y</b>	Pass	
North HCP: 14 South HCP: 11	<b>♦</b> Q96	◆ A1074	AP			
Contract: 4♠ N	<b>♣</b> J	♣ A1095	1. forcing 1NT			
Board: 339	Mautha	Courtle	West	North	Fast	South
Dealer: S	North: ♠ A	South: ♠ KQJ63	*** <b>C</b> St	rvorur	Last	1 <b>♠</b>
Vul: Both	♥ Q10986543	<b>¥ A</b>	Pass	1NT <sup>1</sup>	Pass	
North HCP: 7	<b>♦</b> 104	♦ A863	Pass	<b>4</b> ♥	AP	
South HCP: 17 Contract: 4♥ N	<b>♣</b> J4	<b>♣</b> K65		ng 1NT		
Board: 340	North:	South:				
Dealer: N	♣ AJ432	<b>★</b> 10	West	North	East	South
Vul: NS	<b>♥</b> A63	<b>v</b> 9754		1♠	Pass	$1NT^{1}$
North HCP: 14	<b>♦</b> QJ	♦ A9753	X	AP		
South HCP: 8	<b>♣</b> Q87	♣ KJ4	1. forci	ng 1NT		

Board: 337 Dealer: S Vul: NS HCP: 15	<ul><li>◆93</li><li>✓ AKQ106</li><li>◆ AQ64</li><li>◆ 107</li></ul>	The opponents are silent. You bid first.
Board: 338 Dealer: N Vul: EW HCP: 11	<ul><li>1074</li><li>K9</li><li>A1074</li><li>A1095</li></ul>	The opponents are silent.  Partner bids first.
Board: 339 Dealer: S Vul: Both HCP: 17	<ul><li>★ KQJ63</li><li>★ A</li><li>★ A863</li><li>★ K65</li></ul>	The opponents are silent. You bid first.
Board: 340 Dealer: N Vul: NS HCP: 8	<ul><li>10</li><li>♥ 9754</li><li>★ A9753</li><li>♣ KJ4</li></ul>	West Doubles 1NT if possible.  Partner bids first.

			West	North	East	South 1
Board: 337	North:	South:	Pass	1NT <sup>1</sup>	Pass	<b>2</b> ♦
Dealer: S	Norui. ♠ KJ10	50un. <b>♦</b> 93	Pass	3♥	Pass	$3NT^2$
Vul: NS	<b>♥</b> 742	<b>♥</b> AKQ106	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	<b>4</b> ◆ <sup>4</sup>
North HCP: 12 South HCP: 15	<b>♦</b> K983	◆ AQ64	Pass	4♥	AP	
Contract: 4 S	<b>♣</b> KQ5	<b>♣</b> 107	1. forci	ng 1NT		
Commun. 17 5				bid, sur	-	
				bid, a ♣		
			4. Cue	bid, a ♦	stoppe	er
Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ KQ852	<b>★</b> 1074		1♠	Pass	1NT <sup>1</sup>
Vul: EW	<b>♥</b> AQ73	<b>♥</b> K9	Pass	2 <b>y</b>	Pass	
North HCP: 14 South HCP: 11	<b>♦</b> Q96	◆ A1074	AP			
Contract: 4♠ N	<b>♣</b> J	♣ A1095	1. forcing 1NT			
Board: 339	Mautha	Courtle	West	North	Fast	South
Dealer: S	North: ♠ A	South: ♠ KQJ63	*** <b>C</b> St	rvorur	Last	1 <b>♠</b>
Vul: Both	♥ Q10986543	<b>¥ A</b>	Pass	1NT <sup>1</sup>	Pass	
North HCP: 7	<b>♦</b> 104	♦ A863	Pass	<b>4</b> ♥	AP	
South HCP: 17 Contract: 4♥ N	<b>♣</b> J4	<b>♣</b> K65		ng 1NT		
Board: 340	North:	South:				
Dealer: N	♣ AJ432	<b>★</b> 10	West	North	East	South
Vul: NS	<b>♥</b> A63	<b>v</b> 9754		1♠	Pass	$1NT^{1}$
North HCP: 14	<b>♦</b> QJ	♦ A9753	X	AP		
South HCP: 8	<b>♣</b> Q87	♣ KJ4	1. forci	ng 1NT		

Board: 341 Dealer: S Val: EW Vul: EW HCP: 12  AKQ54 Dealer: N Vul: None HCP: 18  Board: 343 Dealer: S Val: EW Vul: None HCP: 18  Board: 343 Dealer: S Val: EW Val: Both Val: Board: 345 Val: Board: 345 Val: None Val: Non			
Dealer: N Vul: None HCP: 18  Val: None HCP: 18  Val: None HCP: 18  Vou bid first.  You bid first.  Wou bid first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Vul: EW AJ53 HCP: 10  AJ54  Partner bids first.  The opponents are silent. You bid first.  You bid first.  The opponents are silent. You bid first.  Partner bids first.  Partner bids first.	Dealer: S Vul: EW	<ul><li>✓ AJ96</li><li>✓ 9842</li></ul>	
Dealer: S Vul: EW HCP: 10  AJ53 HCP: 10  AJ54  Partner bids first.  Board: 344 Dealer: N Vul: Both HCP: 15  AS4  Pouble opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  You bid first.  Partner bids first.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Partner bids first.	Dealer: N Vul: None	<b>∨</b> KQ <b>♦</b> QJ10	
Dealer: N	Dealer: S Vul: EW	♥ 862 ♦ AJ53	
Dealer: S	Dealer: N Vul: Both	<b>♥</b> AKJ103 <b>♦</b> Q5	
	Dealer: S Vul: None	<b>♥</b> AJ10 <b>♦</b> Q965	

Board: 341 Dealer: S Vul: EW North HCP: 12 South HCP: 19 Contract: 6♠ S	North:  ♠ A87  ♥ AJ96  ♦ 9842  ♠ K3	South:  ♠ KQJ32  ♥ 107  ♠ AKQ  ♣ A72	West North  Pass 1NT¹  Pass 4♣²  Pass 6♠  1. forcing 1NT  2. Gerber  3. A=2 out of 4	Pass Pass AP	1 <b>♠</b> 3NT
Board: 342 Dealer: N Vul: None North HCP: 18 South HCP: 6 Contract: 4 S	North:  ♠ AKQ54  ♥ KQ  ♠ QJ10  ♠ J32	South:	West North 1♠ Pass 3NT AP 1. forcing 1NT	Pass Pass	1NT <sup>1</sup>
Board: 343 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 2♠ S	North:	South:  ♠ AKQ104  ♥ Q1097  ♠ KQ9  ♠ 6	West North  Pass 1NT <sup>1</sup> Pass 2♠  1. forcing 1NT	Pass AP	South 1♠ 2♥
Board: 344 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 2 N	North:  ♠ QJ1072  ♥ AKJ103  ♠ Q5  ♠ Q	South:  ♣—  ▼ Q72  • 10764  • AJ10765	West North 1♠ Pass 2♥ 1. forcing 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 345 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 44 S	North:  ♠ A84  ♥ AJ10  ♠ Q965  ♣ 876	South:  ♠ KQ762  ♥ 854  ♠ A7  ♣ QJ3	West North  Pass 1NT <sup>1</sup> Pass 3  AP  1. forcing 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>

Dealer: S ▼ 10 / Vul· FW ◆ AKO	The opponents are silent.  You bid first.
Dealer: N ▼ 10952 Vul: None ◆ A76432	The opponents are silent.  Partner bids first.
Dealer: S	The opponents are silent.  You bid first.
Dealer: N	The opponents are silent.  Partner bids first.
Vul. None • A7	The opponents are silent.  You bid first.

Board: 341 Dealer: S Vul: EW North HCP: 12 South HCP: 19 Contract: 6♠ S	North:  ♠ A87  ♥ AJ96  ♦ 9842  ♠ K3	South:  ♠ KQJ32  ♥ 107  ♠ AKQ  ♣ A72	West North  Pass 1NT¹  Pass 4♣²  Pass 6♠  1. forcing 1NT  2. Gerber  3. A=2 out of 4	Pass Pass AP	1 <b>♠</b> 3NT
Board: 342 Dealer: N Vul: None North HCP: 18 South HCP: 6 Contract: 4 S	North:  ♠ AKQ54  ♥ KQ  ♠ QJ10  ♠ J32	South:	West North 1♠ Pass 3NT AP 1. forcing 1NT	Pass Pass	1NT <sup>1</sup>
Board: 343 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 2♠ S	North:	South:  ♠ AKQ104  ♥ Q1097  ♠ KQ9  ♠ 6	West North  Pass 1NT <sup>1</sup> Pass 2♠  1. forcing 1NT	Pass AP	South 1♠ 2♥
Board: 344 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 2 N	North:  ♠ QJ1072  ♥ AKJ103  ♠ Q5  ♠ Q	South:  ♣—  ▼ Q72  • 10764  • AJ10765	West North 1♠ Pass 2♥ 1. forcing 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 345 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 44 S	North:  ♠ A84  ♥ AJ10  ♠ Q965  ♣ 876	South:  ♠ KQ762  ♥ 854  ♠ A7  ♣ QJ3	West North  Pass 1NT <sup>1</sup> Pass 3  AP  1. forcing 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>

#### Forcing NT (Leveled)

Board: 346 Dealer: N Vul: NS HCP: 12	<ul><li></li></ul>	The opponents are silent.  You bid first.
Board: 347 Dealer: S Vul: None HCP: 6	<ul><li>↓ J4</li><li>♥ Q2</li><li>↓ J43</li><li>♠ Q108542</li></ul>	The opponents are silent.  Partner bids first.
Board: 348	<b>♠</b> A106	West Rids 2 if possible

Board: 348	<b>♠</b> A106	West Dids 200 if pessible
Dealer: N	<b>♥</b> AJ876	West Bids 2♥ if possible.
Vul. NS	• 0	

Vul: NS	♦ Q	You bid first.
HCP: 18	<b>♣</b> AK65	i ou bid ilist.

<b>♠</b> J3	East Dida 24 if nagaible
<b>♥</b> 8632	East Bids 2♦ if possible.
<b>♦</b> 98	Donto an hide finat
♣ AKQ95	Partner bids first.
	♥ 8632 ♦ 98

Board: 350	<b>♠</b> 10	W4 D: 1- 24 : 6 : 1-1-
Dealer: N	<b>♥</b> AKOJ109852	West Bids 2♦ if possible.

North:	South:	West	North	East	South
<b>♦</b> J9754	<b>♠</b> A6		1♠	Pass	1NT <sup>1</sup>
<b>♥</b> A8	<b>♥</b> J10743	Pass	2•	Pass	2♠
♦ KQJ8	<b>♦</b> 965	AP			
<b>♣</b> J9	<b>♣</b> K107	1. forci	ng 1NT		
North:	South	West	North	East	South
					1♠
<b>♥</b> Q2	<b>▼</b> A107	Pass	1NT <sup>1</sup>	Pass	3NT
<b>♦</b> J43	<b>♦</b> A76	AP			
♣ Q108542	<b>♣</b> AJ	1. forci	ng 1NT		
		West	North	East	South
North:	South:		1♥	Pass	1NT <sup>1</sup>
		2 <b>v</b> 2	3♣		3NT
	•				
•			ng 1NT		
		2. Mich	naels Cu	ebid	
		West	North	East	South
North:	South:				1♠
		Pass	1NT <sup>1</sup>	<b>2</b> ♦	2♥
		Pass	3♥	Pass	4♥
		AP			
1111000	1 100	1. forci	ng 1NT		
		West	North	East	South
	~ -		1♥	Pass	1NT <sup>1</sup>
		2♦	4♥		$4NT^2$
		Pass	5 <b>♠</b> <sup>3</sup>	Pass	
`		AP	~ -		
<b>♣</b> K7			ng 1NT		
			_	0314,	for 💙
		3. A=2	/5 or 5/5	5, Q(H	)=1
	<ul> <li>A8</li> <li>KQJ8</li> <li>J9</li> <li>North:</li> <li>J4</li> <li>Q2</li> <li>J43</li> <li>Q108542</li> <li>North:</li> <li>A106</li> <li>AJ876</li> <li>Q</li> <li>AK65</li> <li>North:</li> <li>J3</li> <li>8632</li> <li>98</li> <li>AKQ95</li> <li>North:</li> <li>Q</li> <li>AKQ95</li> </ul>	♣ J9754       ♣ A6         ♥ KQJ8       • 965         ♣ J9       ♣ K107         North:       ♣ KQ1087         ♣ J4       ♠ KQ1087         ♥ Q2       ♥ A107         ♣ J43       ♠ A76         ♣ Q108542       ♣ AJ         North:       ♠ Q98         ♥ AJ876       ♥ KQ         ♠ Q       ♠ J1054         ♠ AK65       ♠ QJ87         North:       ♠ J3         ♠ 8632       ♥ KQJ7         ♠ 98       ♠ Q5         ♠ AKQ95       ♠ 106         North:       ♠ 852         ♥ AKQJ109852       ♥ 74         ♠ Q       ♠ A83	♦ J9754       ♠ A6         ♥ A8       ♥ J10743       Pass         ♠ KQJ8       ♠ 965       AP         ♠ J9       ♠ K107       1. forci         North:       ♠ KQ1087       ₩est         ♠ J4       ♠ KQ1087       Pass         ♠ Q2       ♥ A107       Pass         ♠ Q108542       ♠ AJ       1. forci         North:       ♠ Q98       ♥ KQ         ♠ A106       ♠ Q98       ♥ KQ         ♠ AK65       ♠ QJ87       1. forci         North:       ♠ AK65       ♠ QJ87         ♠ AK65       ♠ AK1052       Pass         North:       ♠ AK1052       Pass         ♠ 8632       ♥ KQJ7       Pass         ♠ 98       ♠ Q5       AP         ♠ AKQ95       ♠ 106       West         North:       ♠ 852       ♠ AP         ♠ AKQJ109852       ♥ 74       Pass         ♠ Q       ♠ A83       AP         ♠ AQJ104       1. forci         ♠ R7       ♠ AR3       AP         ♠ AQJ104       1. forci	♦ J9754       ♠ A6       1♠         ♦ J9754       ♠ A6       1♠         ♦ KQJ8       ♠ 965       AP         ♠ K107       1. forcing 1NT         North:       ♣ K107       West North         ♠ J4       ♠ KQ1087       Pass 1NT¹         ♠ Q2       ♠ A107       Pass 1NT¹         ♠ A76       AP       1. forcing 1NT         North:       ♠ A9       1. forcing 1NT         North:       ♠ Q98       2♠² 3♠         ♠ AK65       ♠ Q187       1. forcing 1NT         North:       ♠ AK65       ♠ Q187       1. forcing 1NT         North:       ♠ AK1052       Pass 1NT¹       Pass 3♥         ♠ AK295       ♠ 106       AP       1. forcing 1NT         North:       ♠ AKQ95       ♠ 106       AP       1. forcing 1NT         North:       ♠ 10       ♠ 852       ♠ 4       AP       1. forcing 1NT         North:       ♠ 10       ♠ 852       ♠ 4       AP       1. forcing 1NT       2. degree 4       AP         ♠ AKQJ109852       ♠ 74       ♠ A83       AP       ♠ AQJ104       1. forcing 1NT       2. Blackwood 0	♣ J9754       ♣ A6       1♠ Pass         • A8       • J10743       Pass 2♠ Pass         • KQJ8       • 965       AP         • J9       ♣ K107       1. forcing 1NT         North:       South:       West North East         • J4       • KQ1087       Pass 1NT¹ Pass         • J43       • A76       AP         • Q108542       • AJ       1. forcing 1NT         North:       South:       1♥ Pass         • A106       • Q98       2♥² 3♠ Pass         • Q       • J1054       AP         • AK65       • QJ87       1. forcing 1NT         2. Michaels Cuebid       West North East         North:       South:       AK1052       Pass 1NT¹       2♠         • AK295       • 106       Pass 1NT¹       2♠       Pass AP         1. forcing 1NT       West North East       North:       Pass AP         1. forcing 1NT       West North East       North:       Pass AP         1. forcing 1NT       Pass AP       Pass AP

Board: 346 Dealer: N Vul: NS HCP: 8	<ul><li>▲ A6</li><li>▼ J10743</li><li>◆ 965</li><li>▲ K107</li></ul>	The opponents are silent.  Partner bids first.
Board: 347 Dealer: S Vul: None HCP: 18	<ul><li>★ KQ1087</li><li>★ A107</li><li>★ A76</li><li>★ AJ</li></ul>	The opponents are silent. You bid first.
Board: 348 Dealer: N Vul: NS HCP: 11	<ul><li>♣ Q98</li><li>♥ KQ</li><li>◆ J1054</li><li>♣ QJ87</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 349 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK1052</li><li>★ KQJ7</li><li>◆ Q5</li><li>★ 106</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 350 Dealer: N Vul: None HCP: 11	<ul><li>♦ 852</li><li>▼ 74</li><li>◆ A83</li><li>◆ AQJ104</li></ul>	West Bids 2♦ if possible.  Partner bids first.

North:	South:	West	North	East	South
<b>♦</b> J9754	<b>♠</b> A6		1♠	Pass	1NT <sup>1</sup>
<b>♥</b> A8	<b>♥</b> J10743	Pass	2•	Pass	2♠
♦ KQJ8	<b>♦</b> 965	AP			
<b>♣</b> J9	<b>♣</b> K107	1. forci	ng 1NT		
North:	South	West	North	East	South
					1♠
<b>♥</b> Q2	<b>▼</b> A107	Pass	1NT <sup>1</sup>	Pass	3NT
<b>♦</b> J43	<b>♦</b> A76	AP			
♣ Q108542	<b>♣</b> AJ	1. forci	ng 1NT		
		West	North	East	South
North:	South:		1♥	Pass	1NT <sup>1</sup>
		2 <b>v</b> 2	3♣		3NT
	•				
•			ng 1NT		
		2. Mich	naels Cu	ebid	
		West	North	East	South
North:	South:				1♠
		Pass	1NT <sup>1</sup>	<b>2</b> ♦	2♥
		Pass	3♥	Pass	4♥
		AP			
1111000	1 100	1. forci	ng 1NT		
		West	North	East	South
	~ -		1♥	Pass	1NT <sup>1</sup>
		2♦	4♥		$4NT^2$
		Pass	5 <b>♠</b> <sup>3</sup>	Pass	
`		AP	~ -		
<b>♣</b> K7			ng 1NT		
			_	0314,	for 💙
		3. A=2	/5 or 5/5	5, Q(H	)=1
	<ul> <li>A8</li> <li>KQJ8</li> <li>J9</li> <li>North:</li> <li>J4</li> <li>Q2</li> <li>J43</li> <li>Q108542</li> <li>North:</li> <li>A106</li> <li>AJ876</li> <li>Q</li> <li>AK65</li> <li>North:</li> <li>J3</li> <li>8632</li> <li>98</li> <li>AKQ95</li> <li>North:</li> <li>Q</li> <li>AKQ95</li> </ul>	♣ J9754       ♣ A6         ♥ KQJ8       • 965         ♣ J9       ♣ K107         North:       ♣ KQ1087         ♣ J4       ♠ KQ1087         ♥ Q2       ♥ A107         ♣ J43       ♠ A76         ♣ Q108542       ♣ AJ         North:       ♠ Q98         ♥ AJ876       ♥ KQ         ♠ Q       ♠ J1054         ♠ AK65       ♠ QJ87         North:       ♠ J3         ♠ 8632       ♥ KQJ7         ♠ 98       ♠ Q5         ♠ AKQ95       ♠ 106         North:       ♠ 852         ♥ AKQJ109852       ♥ 74         ♠ Q       ♠ A83	♦ J9754       ♠ A6         ♥ A8       ♥ J10743       Pass         ♠ KQJ8       ♠ 965       AP         ♠ J9       ♠ K107       1. forci         North:       ♠ KQ1087       ₩est         ♠ J4       ♠ KQ1087       Pass         ♠ Q2       ♥ A107       Pass         ♠ Q108542       ♠ AJ       1. forci         North:       ♠ Q98       ♥ KQ         ♠ A106       ♠ Q98       ♥ KQ         ♠ AK65       ♠ QJ87       1. forci         North:       ♠ AK65       ♠ QJ87         ♠ AK65       ♠ AK1052       Pass         North:       ♠ AK1052       Pass         ♠ 8632       ♥ KQJ7       Pass         ♠ 98       ♠ Q5       AP         ♠ AKQ95       ♠ 106       West         North:       ♠ 852       ♠ AP         ♠ AKQJ109852       ♥ 74       Pass         ♠ Q       ♠ A83       AP         ♠ AQJ104       1. forci         ♠ R7       ♠ AR3       AP         ♠ AQJ104       1. forci	♦ J9754       ♠ A6       1♠         ♦ J9754       ♠ A6       1♠         ♦ KQJ8       ♠ 965       AP         ♠ K107       1. forcing 1NT         North:       ♣ K107       West North         ♠ J4       ♠ KQ1087       Pass 1NT¹         ♠ Q2       ♠ A107       Pass 1NT¹         ♠ A76       AP       1. forcing 1NT         North:       ♠ A9       1. forcing 1NT         North:       ♠ Q98       2♠² 3♠         ♠ AK65       ♠ Q187       1. forcing 1NT         North:       ♠ AK65       ♠ Q187       1. forcing 1NT         North:       ♠ AK1052       Pass 1NT¹       Pass 3♥         ♠ AK295       ♠ 106       AP       1. forcing 1NT         North:       ♠ AKQ95       ♠ 106       AP       1. forcing 1NT         North:       ♠ 10       ♠ 852       ♠ 4       AP       1. forcing 1NT         North:       ♠ 10       ♠ 852       ♠ 4       AP       1. forcing 1NT       2. degree 4       AP         ♠ AKQJ109852       ♠ 74       ♠ A83       AP       ♠ AQJ104       1. forcing 1NT       2. Blackwood 0	♣ J9754       ♣ A6       1♠ Pass         • A8       • J10743       Pass 2♠ Pass         • KQJ8       • 965       AP         • J9       ♣ K107       1. forcing 1NT         North:       South:       West North East         • J4       • KQ1087       Pass 1NT¹ Pass         • J43       • A76       AP         • Q108542       • AJ       1. forcing 1NT         North:       South:       1♥ Pass         • A106       • Q98       2♥² 3♠ Pass         • Q       • J1054       AP         • AK65       • QJ87       1. forcing 1NT         2. Michaels Cuebid       West North East         North:       South:       AK1052       Pass 1NT¹       2♠         • AK295       • 106       Pass 1NT¹       2♠       Pass AP         1. forcing 1NT       West North East       North:       Pass AP         1. forcing 1NT       West North East       North:       Pass AP         1. forcing 1NT       Pass AP       Pass AP

Board: 351 Dealer: S Vul: NS HCP: 8	<ul><li>◆93</li><li>▼J109765</li><li>◆105</li><li>◆AQJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 352 Dealer: N Vul: EW HCP: 19	<ul><li>★32</li><li>✓ AKJ107</li><li>◆ A10</li><li>◆ AK92</li></ul>	The opponents are silent. You bid first.
Board: 353 Dealer: S Vul: Both HCP: 7	<ul><li>♣ Q75</li><li>♥ 7</li><li>♦ Q107</li><li>♣ QJ10842</li></ul>	The opponents are silent.  Partner bids first.
Board: 354 Dealer: N Vul: NS HCP: 18	<ul><li>★ KJ</li><li>▼ AQ643</li><li>◆ J2</li><li>◆ AK73</li></ul>	The opponents are silent. You bid first.
Board: 355 Dealer: S Vul: EW HCP: 7	<ul><li>43</li><li>✓—</li><li>10976532</li><li>AK108</li></ul>	The opponents are silent.  Partner bids first.

Board: 351 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2 N	North:	South:  ♠ K8764  ♥ K  ♠ K84  ♣ K754	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♥ AP  1. forcing 1NT
Board: 352 Dealer: N Vul: EW North HCP: 19 South HCP: 11 Contract: 6 N	North:	South:  ♠ AJ6  ♥ 943  ♠ KQJ  ♣ 10743	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 3♥  Pass 4♠² Pass 4♠³  Pass 4NT⁴ Pass 5♠⁵  Pass 6♥ AP  1. forcing 1NT  2. Cue bid, a ♠ stopper  3. Cue bid, a ♠ stopper  4. Blackwood 0314, for ♥  5. A=1/5 or 4/5
Board: 353 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ Q75  ♥ 7  • Q107  ♣ QJ10842	South:  ♠ K6  ♥ AKJ94  ♠ A98  ♣ K65	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 354 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 5 N	North:  ♠ KJ  ♥ AQ643  ♦ J2  ♣ AK73	South:	West North East South  1♥ Pass 1NT¹  Pass 3♣ Pass 5♣  AP  1. forcing 1NT
Board: 355 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 5 S	North:      43	South:  ♠ QJ  ♥ AJ532  ♠ AKQJ  ♣ 74	West North East South  1♥  Pass 1NT¹ Pass 3♦  Pass 5♦ AP  1. forcing 1NT

Board: 351 Dealer: S Vul: NS HCP: 12	<ul><li>★ K8764</li><li>✓ K</li><li>★ K84</li><li>★ K754</li></ul>	The opponents are silent. You bid first.
Board: 352 Dealer: N Vul: EW HCP: 11	<ul><li>AJ6</li><li>♥ 943</li><li>★ KQJ</li><li>★ 10743</li></ul>	The opponents are silent.  Partner bids first.
Board: 353 Dealer: S Vul: Both HCP: 18	<ul><li>★ K6</li><li>✓ AKJ94</li><li>◆ A98</li><li>◆ K65</li></ul>	The opponents are silent. You bid first.
Board: 354 Dealer: N Vul: NS HCP: 8	<ul><li>1097</li><li>✓—</li><li>AQ8643</li><li>Q1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 355 Dealer: S Vul: EW HCP: 18	<ul><li>♣ QJ</li><li>♥ AJ532</li><li>◆ AKQJ</li><li>♣ 74</li></ul>	The opponents are silent. You bid first.

Board: 351 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2 N	North:	South:  ♠ K8764  ♥ K  ♦ K84  ♣ K754	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♥ AP  1. forcing 1NT
Board: 352 Dealer: N Vul: EW North HCP: 19 South HCP: 11 Contract: 6 N	North:	South:  ♠ AJ6  ♥ 943  ♠ KQJ  ♣ 10743	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 3♥  Pass 4♠² Pass 4♠³  Pass 4NT⁴ Pass 5♠⁵  Pass 6♥ AP  1. forcing 1NT  2. Cue bid, a ♠ stopper  3. Cue bid, a ♠ stopper  4. Blackwood 0314, for ♥  5. A=1/5 or 4/5
Board: 353 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ Q75  ♥ 7  • Q107  ♣ QJ10842	South:  ♠ K6  ♥ AKJ94  ♠ A98  ♣ K65	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 354 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 5 N	North:  ♠ KJ  ♥ AQ643  ♦ J2  ♣ AK73	South:	West North East South  1♥ Pass 1NT¹  Pass 3♣ Pass 5♣  AP  1. forcing 1NT
Board: 355 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 5 S	North:      43	South:  ♠ QJ  ♥ AJ532  ♠ AKQJ  ♣ 74	West North East South  1♥  Pass 1NT¹ Pass 3♦  Pass 5♦ AP  1. forcing 1NT

Board: 356 Dealer: N Vul: None HCP: 16	<ul><li>★ AKQ42</li><li>★ A874</li><li>★ K3</li><li>★ 104</li></ul>	The opponents are silent. You bid first.
Board: 357 Dealer: S Vul: EW HCP: 7	♣ Q6 ♥ QJ ♦ J82 ♣ J109653	The opponents are silent.  Partner bids first.
Board: 358 Dealer: N Vul: Both HCP: 19	<ul><li>★ AK72</li><li>▼ AQJ43</li><li>◆ KQ10</li><li>◆ 2</li></ul>	The opponents are silent. You bid first.
Board: 359 Dealer: S Vul: None HCP: 7	<ul><li>★ K3</li><li>♥ 985</li><li>◆ QJ86</li><li>◆ J764</li></ul>	The opponents are silent.  Partner bids first.
Board: 360 Dealer: N Vul: NS HCP: 14	<ul><li>▲ AJ76532</li><li>✔ AK9</li><li>◆ Q</li><li>▲ 108</li></ul>	The opponents are silent. You bid first.

Board: 356 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4♠ N	North:  ♠ AKQ42  ♥ A874  ♠ K3  ♣ 104	South:  ◆ 875  ▼ 93  ◆ A75  ♣ KQJ65	Pass Pass Pass AP 1. forci 2. Cue 3. Cue	North 1♠ 2♥ 3NT² 4♠⁴  ng 1NT bid, surj bid, a♠ bid, a♠	Pass Pass Pass Pass Pass stopp	1NT¹ 3♠ 4♣³ 4♠
Board: 357 Dealer: S Vul: EW North HCP: 7 South HCP: 19 Contract: 3N N	North:  ♠ Q6  ♥ QJ  ♦ J82  ♣ J109653	South:	Pass AP	North 1NT <sup>1</sup> ng 1NT		1♥
Board: 358 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AK72  ♥ AQJ43  ♠ KQ10  ♣ 2	South:	Pass AP	North 1♥ 2♠ ng 1NT	Pass	South 1NT <sup>1</sup> 3NT
Board: 359 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 3N N	North:  ♠ K3  ♥ 985  • QJ86  ♣ J764	South:  ♠ A8754  ♥ AQ63  ♠ AK  ♠ 109	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT	Pass AP	1♠
Board: 360 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♠ N	North:  ♠ AJ76532  ♥ AK9  ♠ Q  ♠ 108	South:  ♠ K109  ♥ Q6  ♠ A97643  ♣ K6	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	$1NT^1$

Board: 356 Dealer: N Vul: None HCP: 10	<ul><li>♣875</li><li>♥93</li><li>♦A75</li><li>♣KQJ65</li></ul>	The opponents are silent.  Partner bids first.
Board: 357 Dealer: S Vul: EW HCP: 19	<ul><li>♣ 102</li><li>♥ K7653</li><li>♦ AK7</li><li>♣ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 358 Dealer: N Vul: Both HCP: 8	<ul><li>1086</li><li>2</li><li>AJ9754</li><li>K76</li></ul>	The opponents are silent.  Partner bids first.
Board: 359 Dealer: S Vul: None HCP: 17	<ul><li>A8754</li><li>✓ AQ63</li><li>AK</li><li>№ 109</li></ul>	The opponents are silent. You bid first.
Board: 360 Dealer: N Vul: NS HCP: 12	<ul><li>★K109</li><li>♥Q6</li><li>◆A97643</li><li>★K6</li></ul>	The opponents are silent.  Partner bids first.

Board: 356 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4♠ N	North:  ♠ AKQ42  ♥ A874  ♠ K3  ♣ 104	South:  ◆ 875  ▼ 93  ◆ A75  ♣ KQJ65	Pass Pass Pass AP 1. forci 2. Cue 3. Cue	North 1♠ 2♥ 3NT² 4♠⁴  ng 1NT bid, surj bid, a♠ bid, a♠	Pass Pass Pass Pass Pass stopp	1NT¹ 3♠ 4♣³ 4♠
Board: 357 Dealer: S Vul: EW North HCP: 7 South HCP: 19 Contract: 3N N	North:  ♠ Q6  ♥ QJ  ♦ J82  ♣ J109653	South:	Pass AP	North 1NT <sup>1</sup> ng 1NT		1♥
Board: 358 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AK72  ♥ AQJ43  ♠ KQ10  ♣ 2	South:	Pass AP	North 1♥ 2♠ ng 1NT	Pass	South 1NT <sup>1</sup> 3NT
Board: 359 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 3N N	North:  ♠ K3  ♥ 985  • QJ86  ♣ J764	South:  ♠ A8754  ♥ AQ63  ♠ AK  ♠ 109	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT	Pass AP	1♠
Board: 360 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♠ N	North:  ♠ AJ76532  ♥ AK9  ♠ Q  ♠ 108	South:  ♠ K109  ♥ Q6  ♠ A97643  ♣ K6	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	$1NT^1$

Board: 361 Dealer: S Vul: Both HCP: 11	<ul><li>1092</li><li>KQ4</li><li>J7</li><li>KQ987</li></ul>	The opponents are silent.  Partner bids first.
Board: 362 Dealer: N Vul: None HCP: 14	<ul><li>J3</li><li>✓ AKQ1083</li><li>✓ 5</li><li>▲ A954</li></ul>	The opponents are silent. You bid first.
Board: 363 Dealer: S Vul: NS HCP: 7	<b>★</b> 3 <b>∀</b> KQ1096 <b>♦</b> Q108764 <b>♣</b> 7	The opponents are silent.  Partner bids first.
Board: 364 Dealer: N Vul: EW HCP: 18	<ul><li>▶ J8632</li><li>♥ AKQJ</li><li>◆ A9</li><li>♣ K4</li></ul>	The opponents are silent. You bid first.
Board: 365 Dealer: S Vul: None HCP: 10	<b>♦</b> K54 <b>♥</b> A <b>♦</b> 109654 <b>♣</b> K1065	The opponents are silent.  Partner bids first.

Board: 361			West	North	East	
Dealer: S	North: <b>♠</b> 1092	South: ♠ AKJ65	Pass	1NT <sup>1</sup>	Pagg	1 <b>♠</b> 3 <b>♠</b>
Vul: Both	▼ 1092 ▼ KQ4	◆ AKJ63 ▼ A62	Pass	1N1 <sup>-</sup>	Pass	
North HCP: 11	◆ J7	◆ Q654	Pass		AP	4 <b>7</b>
South HCP: 18 Contract: 4♠ S	<b>♣</b> KQ987	♣ A		ng 1NT		
				bid, a ♣		er
Board: 362			<b>11</b> 7 4	<b>X</b> I. 4	F. (	C - 4
Dealer: N	North:	South:	west	North 1♥		South 1NT <sup>1</sup>
Vul: None	<b>♠</b> J3 <b>♥</b> AKQ1083	<b>♠</b> Q86 <b>♥</b> J97	Pass	1 <b>▼</b> 2♣	Pass Pass	
North HCP: 14	♦ 5	◆ AQ986	Pass Pass	2 <b>₹</b> 4 <b>∀</b>	AP	<b>3</b> ▼
South HCP: 11 Contract: 4♥ N	♣ A954	<b>♣</b> Q8		ng 1NT	<i>1</i> <b>U</b>	
Conitact. 4▼ IN			1, 10101			
Board: 363	<b>N</b> I41	C41-	West	North	East	South
Dealer: S	North: ♠ 3	South: ♠ AQ1074				1♠
Vul: NS	♥ KQ1096	<b>¥</b> AQ1074 <b>∀</b> —	Pass	1NT <sup>1</sup>		
North HCP: 7 South HCP: 18	◆ Q108764	<b>♦</b> KJ9	Pass	3♦	Pass	5♦
Contract: 5 N	<b>♣</b> 7	<b>♣</b> AKJ98	AP	13 100		
			1. torci	ng 1NT		
Board: 364	North	South:	West	North	East	South
Dealer: N	North: <b>♦</b> J8632	Soun: • 10		1♠	Pass	$1NT^1$
Vul: EW	<b>♥</b> AKQJ	<b>♥</b> 64	Pass	3♥	Pass	3NT
North HCP: 18 South HCP: 8	<b>♦</b> A9	<b>♦</b> K632	AP			
Contract: 3N S	<b>♣</b> K4	♣ AJ10962	1. forci	ng 1NT		
Board: 365			•••	<b>3.</b> 7. <i>1</i>	-	a .
Board: 363 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♦</b> K54	<b>♦</b> J63	D	431	D	1 <b>Y</b>
North HCP: 10	♥ A ♦ 109654	<b>♥</b> KQJ652 <b>♦</b> Q		1NT <sup>1</sup>	Pass	2▼
South HCP: 13	♦ K1065	<b>♦</b> A74	AP	na 1NT		
Contract: 2♥ S	2 121 000	A 1.1/ 1	1. Iorci	ng 1NT		

Board: 361 Dealer: S Vul: Both HCP: 18	<ul><li>AKJ65</li><li>✓ A62</li><li>Q654</li><li>A</li></ul>	The opponents are silent. You bid first.
Board: 362 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q86</li><li>♥ J97</li><li>♦ AQ986</li><li>♣ Q8</li></ul>	The opponents are silent.  Partner bids first.
Board: 363 Dealer: S Vul: NS HCP: 18	<ul><li>AQ1074</li><li>✓ —</li><li>KJ9</li><li>AKJ98</li></ul>	The opponents are silent. You bid first.
Board: 364 Dealer: N Vul: EW HCP: 8	<ul><li>10</li><li>64</li><li>K632</li><li>AJ10962</li></ul>	The opponents are silent.  Partner bids first.
Board: 365 Dealer: S Vul: None HCP: 13	<ul><li> ♣ J63</li><li> ♥ KQJ652</li><li> ♦ Q</li><li> ♣ A74</li></ul>	The opponents are silent.  You bid first.

Board: 361			West	North	East	
Dealer: S	North: <b>♠</b> 1092	South: ♠ AKJ65	Pass	1NT <sup>1</sup>	Pagg	1 <b>♠</b> 3 <b>♠</b>
Vul: Both	▼ 1092 ▼ KQ4	◆ AKJ63 ▼ A62	Pass	1N1 <sup>-</sup>	Pass	
North HCP: 11	◆ J7	◆ Q654	Pass		AP	4 <b>7</b>
South HCP: 18 Contract: 4♠ S	<b>♣</b> KQ987	♣ Â		ng 1NT		
				bid, a ♣		er
Board: 362			<b>11</b> 7 4	<b>X</b> I. 4	F. (	C - 4
Dealer: N	North:	South:	west	North 1♥		South 1NT <sup>1</sup>
Vul: None	<b>♠</b> J3 <b>♥</b> AKQ1083	<b>♠</b> Q86 <b>♥</b> J97	Pass	1 <b>▼</b> 2♣	Pass Pass	
North HCP: 14	♦ 5	◆ AQ986	Pass Pass	2 <b>₹</b> 4 <b>∀</b>	AP	<b>3</b> ▼
South HCP: 11 Contract: 4♥ N	♣ A954	<b>♣</b> Q8		ng 1NT	<i>1</i> <b>U</b>	
Conitact. 4▼ IN			1, 10101			
Board: 363	<b>N</b> I41	C41-	West	North	East	South
Dealer: S	North: ♠ 3	South: ♠ AQ1074				1♠
Vul: NS	♥ KQ1096	<b>¥</b> AQ1074 <b>∀</b> —	Pass	1NT <sup>1</sup>		
North HCP: 7 South HCP: 18	◆ Q108764	<b>♦</b> KJ9	Pass	3♦	Pass	5♦
Contract: 5 N	<b>♣</b> 7	<b>♣</b> AKJ98	AP	13 100		
			1. torci	ng 1NT		
Board: 364	North	South:	West	North	East	South
Dealer: N	North: <b>♦</b> J8632	Soun: • 10		1♠	Pass	$1NT^1$
Vul: EW	<b>♥</b> AKQJ	<b>♥</b> 64	Pass	3♥	Pass	3NT
North HCP: 18 South HCP: 8	<b>♦</b> A9	<b>♦</b> K632	AP			
Contract: 3N S	<b>♣</b> K4	♣ AJ10962	1. forci	ng 1NT		
Board: 365			•••	<b>3.</b> 7. <i>1</i>	-	a .
Board: 363 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♦</b> K54	<b>♦</b> J63	D	431	D	1 <b>Y</b>
North HCP: 10	♥ A ♦ 109654	<b>♥</b> KQJ652 <b>♦</b> Q		1NT <sup>1</sup>	Pass	2♥
South HCP: 13	♦ K1065	<b>♦</b> A74	AP	na 1NT		
Contract: 2♥ S	2 121 000	A 1.1/ 1	1. Iorci	ng 1NT		

Board: 366 Dealer: N Vul: NS HCP: 18	<ul><li>★ AKJ953</li><li>★ K7</li><li>★ J6</li><li>★ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 367 Dealer: S Vul: EW HCP: 12	<ul><li>★ K93</li><li>★ K76</li><li>★ KQJ8</li><li>★ 764</li></ul>	The opponents are silent.  Partner bids first.
Board: 368 Dealer: N Vul: Both HCP: 12	<ul><li>★ A108532</li><li>♥ 7</li><li>♦ Q</li><li>★ KQJ97</li></ul>	The opponents are silent. You bid first.
Board: 369 Dealer: S Vul: NS HCP: 10	<ul><li>J7</li><li>✓ Q2</li><li>A10987</li><li>✓ K987</li></ul>	The opponents are silent.  Partner bids first.
Board: 370 Dealer: N Vul: EW HCP: 18	<ul><li>★ A3</li><li>★ KJ876</li><li>★ AK5</li><li>★ K65</li></ul>	The opponents are silent. You bid first.

Board: 366 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 5 N	North:  ♠ AKJ953  ♥ K7  ♦ J6  ♣ AQ9	South:  ♠ 108  ♥ A10  ♠ A10975  ♣ K873	Pass Pass Pass 1. forci 2. Blace	North 1♣ 3♣ 5♣³ 5♣⁴ ng 1NT kwood 0	Pass Pass Pass AP	1NT¹ 4NT² 5◆
			3. A=0 4. no ♠	/5 or 3/5 queen	)	
Board: 367 Dealer: S	North: ♠ K93	South: ♠ AJ1054	West	North	East	South 1♠
Vul: EW North HCP: 12	<b>♥</b> K76	<b>♥</b> AQ95	Pass Pass	1NT <sup>1</sup> 3♠	Pass Pass	2 <b>♥</b> 4♠
South HCP: 13 Contract: 4♠ S	<b>♦</b> KQJ8 <b>♣</b> 764	◆ 73 <b>◆</b> Q5	AP			
			1. forcing 1NT			
Board: 368 Dealer: N	North:	South:	West	North 1♠		_
Vul: Both North HCP: 12	◆ A108532 ♥ 7	♠ K74 ♥ AQ1063	Pass	2 <b>♣</b>	Pass	1NT¹ 4♠
South HCP: 12 Contract: 4♠ N	• Q • KQJ97	◆ K4 ◆ 543	AP 1. forcing 1NT			
Board: 369 Dealer: S	North: ♠ J7	South: ♠ AKQ92	West	North	East	South 1♠
Vul: NS North HCP: 10	♥ Q2 • A10987	<b>♥</b> J763	Pass	1NT <sup>1</sup>		2♥
South HCP: 12 Contract: 2♠ S	◆ K987	◆ Q63 <b>♣</b> 5	Pass 1. forci	2♠ ng 1NT	AP	
Board: 370	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> A3	<b>♠</b> J10		1♥	Pass	$1NT^{1}$
North HCP: 18 South HCP: 11	<ul><li>▼ KJ876</li><li>◆ AK5</li><li>• V.65</li></ul>	<ul><li>★ A42</li><li>★ J106</li><li>★ A11002</li></ul>	Pass AP	3NT	Pass	4♥
Contract: 4♥ N	<b>♣</b> K65	♣ AJ1092	1. forci	ng 1NT		

Board: 366 Dealer: N Vul: NS HCP: 11	<ul><li>108</li><li>✓ A10</li><li>✓ A10975</li><li>✓ K873</li></ul>	The opponents are silent.  Partner bids first.
Board: 367 Dealer: S Vul: EW HCP: 13	<ul><li>AJ1054</li><li>✓ AQ95</li><li>✓ 73</li><li>✓ Q5</li></ul>	The opponents are silent. You bid first.
Board: 368 Dealer: N Vul: Both HCP: 12	<ul><li>★ K74</li><li>✓ AQ1063</li><li>◆ K4</li><li>◆ 543</li></ul>	The opponents are silent.  Partner bids first.
Board: 369 Dealer: S Vul: NS HCP: 12	<ul><li>♠ AKQ92</li><li>♥ J763</li><li>♦ Q63</li><li>♠ 5</li></ul>	The opponents are silent. You bid first.
Board: 370 Dealer: N Vul: EW HCP: 11	<ul><li>♣ J10</li><li>♥ A42</li><li>◆ J106</li><li>♣ AJ1092</li></ul>	The opponents are silent.  Partner bids first.

Board: 366 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 5 N	North:  ♠ AKJ953  ♥ K7  ♦ J6  ♣ AQ9	South:  ♠ 108  ♥ A10  ♠ A10975  ♣ K873	Pass Pass Pass 1. forci 2. Blace	North 1♣ 3♣ 5♣³ 5♣⁴ ng 1NT kwood 0	Pass Pass Pass AP	1NT¹ 4NT² 5◆
			3. A=0 4. no ♠	/5 or 3/5 queen	)	
Board: 367 Dealer: S	North: ♠ K93	South: ♠ AJ1054	West	North	East	South 1♠
Vul: EW North HCP: 12	<b>♥</b> K76	<b>♥</b> AQ95	Pass Pass	1NT <sup>1</sup> 3♠	Pass Pass	2 <b>♥</b> 4♠
South HCP: 13 Contract: 4♠ S	<b>♦</b> KQJ8 <b>♣</b> 764	◆ 73 <b>◆</b> Q5	AP			
			1. forcing 1NT			
Board: 368 Dealer: N	North:	South:	West	North 1♠		_
Vul: Both North HCP: 12	◆ A108532 ♥ 7	♠ K74 ♥ AQ1063	Pass	2 <b>♣</b>	Pass	1NT¹ 4♠
South HCP: 12 Contract: 4♠ N	• Q • KQJ97	◆ K4 ◆ 543	AP 1. forcing 1NT			
Board: 369 Dealer: S	North: ♠ J7	South: ♠ AKQ92	West	North	East	South 1♠
Vul: NS North HCP: 10	♥ Q2 • A10987	<b>♥</b> J763	Pass	1NT <sup>1</sup>		2♥
South HCP: 12 Contract: 2♠ S	◆ K987	◆ Q63 <b>♣</b> 5	Pass 1. forci	2♠ ng 1NT	AP	
Board: 370	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> A3	<b>♠</b> J10		1♥	Pass	$1NT^{1}$
North HCP: 18 South HCP: 11	<ul><li>▼ KJ876</li><li>◆ AK5</li><li>• V.65</li></ul>	<ul><li>★ A42</li><li>★ J106</li><li>★ A11002</li></ul>	Pass AP	3NT	Pass	4♥
Contract: 4♥ N	<b>♣</b> K65	♣ AJ1092	1. forci	ng 1NT		

Board: 371 Dealer: S Vul: Both HCP: 9	<b>♦</b> 85 <b>♥</b> A10643 <b>♦</b> QJ9 <b>♣</b> Q95	The opponents are silent.  Partner bids first.
Board: 372 Dealer: N Vul: None HCP: 16	<ul><li>108</li><li>★ AK1076</li><li>★ KQ</li><li>★ A865</li></ul>	The opponents are silent. You bid first.
Board: 373 Dealer: S Vul: None HCP: 11	♣ QJ4 ♥ Q5 ♦ J10987 ♣ KQ10	The opponents are silent.  Partner bids first.
Board: 374 Dealer: N Vul: Both HCP: 18	<ul><li>♠ AK</li><li>♥ QJ10853</li><li>♦ K85</li><li>♠ AJ</li></ul>	The opponents are silent. You bid first.
Board: 375 Dealer: S Vul: None HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 371 Dealer: S Vul: Both	North: ♠ 85	South: ♠ AKJ32		North		1♠
North HCP: 9	♥ A10643 ♦ QJ9	<b>♥</b> 2 <b>♦</b> A63		1NT <sup>1</sup> 3NT	Pass AP	3♣
South HCP: 17 Contract: 3N N	♣ Q95	♣ AJ87	1. forcin		AP	
Board: 372 Dealer: N Vul: None	North: ♠ 108	South: ♠ A64	West	North 1♥		South 1NT <sup>1</sup>
North HCP: 16 South HCP: 8 Contract: 2N S	<ul><li>★ AK1076</li><li>★ KQ</li><li>★ A865</li></ul>	<b>♥</b> J3 <b>♦</b> 9864 <b>♣</b> QJ74	Pass 1. forcin	2NT ng 1NT	AP	
Board: 373 Dealer: S Vul: None	North: ♠ QJ4	South: ♠ A75	West	North	East	South 1
Vul: None North HCP: 11 South HCP: 12 Contract: 2N N	♥ Q5 ♦ J10987 ♣ KQ10	<ul><li>✓ AJ764</li><li>◆ K43</li><li>◆ 95</li></ul>		1NT <sup>1</sup> 2NT ng 1NT	Pass AP	2♦
Board: 374 Dealer: N	North:	South: ◆ 743	West	North		South 1NT <sup>1</sup>
Vul: Both North HCP: 18 South HCP: 12	<b>♠</b> AK <b>♥</b> QJ10853 <b>♦</b> K85	<b>♥</b> K42 <b>♦</b> AQJ3	Pass AP	3♥	Pass	
Contract: 4♥ N	<b>♣</b> AJ	<b>♣</b> Q109	1. forcin	ng 1NT		
Board: 375 Dealer: S	North: ♠ J62	South: ♠ K109	West	North	East	South 1
Vul: None North HCP: 10 South HCP: 12	<ul><li>✓ J8</li><li>✓ A983</li></ul>	<b>♥</b> AQ763 <b>♦</b> QJ106		1NT¹ 2♥	Pass AP	2•
Contract: 2♥ S	<b>♣</b> KJ98	<b>♣</b> 10	1. forcin	ıg 1NT		

Board: 371 Dealer: S Vul: Both HCP: 17  AAKJ32 The opponents are silent.  You bid first.  You bid first.  Board: 372 AA64 The opponents are silent.				
The opponents are silent	Dealer: S Vul: Both	♥ 2 • A63		
Dealer: N	Dealer: N Vul: None	♥ J3 ♦ 9864	The opponents are silent.  Partner bids first.	
Board: 373 Dealer: S Vul: None HCP: 12  A75  ✓ AJ764  ✓ AJ764  ✓ You bid first.  You bid first.	Dealer: S Vul: None	<b>♥</b> AJ764 <b>♦</b> K43		
Board: 374 ♣ 743 Dealer: N ♥ K42 Vul: Both	Dealer: N Vul: Both	<ul><li>▼ K42</li><li>◆ AQJ3</li></ul>		
Board: 375 Dealer: S Vul: None HCP: 12  ★ K109 ★ AQ763  V AQ763  You bid first.	Dealer: S Vul: None	<b>♥</b> AQ763 <b>♦</b> QJ106		

Board: 371 Dealer: S Vul: Both	North: ♠ 85	South: ♠ AKJ32		North		1♠
North HCP: 9	♥ A10643 ♦ QJ9	<b>♥</b> 2 <b>♦</b> A63		1NT <sup>1</sup> 3NT	Pass AP	3♣
South HCP: 17 Contract: 3N N	♣ Q95	♣ AJ87	1. forcin		AP	
Board: 372 Dealer: N Vul: None	North: ♠ 108	South: ♠ A64	West	North 1♥		South 1NT <sup>1</sup>
North HCP: 16 South HCP: 8 Contract: 2N S	<ul><li>★ AK1076</li><li>★ KQ</li><li>★ A865</li></ul>	<b>♥</b> J3 <b>♦</b> 9864 <b>♣</b> QJ74	Pass 1. forcin	2NT ng 1NT	AP	
Board: 373 Dealer: S Vul: None	North: ♠ QJ4	South: ♠ A75	West	North	East	South 1
Vul: None North HCP: 11 South HCP: 12 Contract: 2N N	♥ Q5 ♦ J10987 ♣ KQ10	<ul><li>✓ AJ764</li><li>◆ K43</li><li>◆ 95</li></ul>		1NT <sup>1</sup> 2NT ng 1NT	Pass AP	2♦
Board: 374 Dealer: N	North:	South: ◆ 743	West	North		South 1NT <sup>1</sup>
Vul: Both North HCP: 18 South HCP: 12	<b>♠</b> AK	<b>♥</b> K42 <b>♦</b> AQJ3	Pass AP	3♥	Pass	
Contract: 4♥ N	<b>♣</b> AJ	<b>♣</b> Q109	1. forcin	ng 1NT		
Board: 375 Dealer: S	North: ♠ J62	South: ♠ K109	West	North	East	South 1
Vul: None North HCP: 10 South HCP: 12	<ul><li>✓ J8</li><li>✓ A983</li></ul>	<b>♥</b> AQ763 <b>♦</b> QJ106		1NT¹ 2♥	Pass AP	2•
Contract: 2♥ S	<b>♣</b> KJ98	<b>♣</b> 10	1. forcin	ıg 1NT		

Board: 376 Dealer: N Vul: NS HCP: 13	◆ Q10984 ◆ Q986 ◆ — ◆ AKQ3	West Bids 5♦ if possible.  You bid first.
Board: 377 Dealer: S Vul: EW HCP: 8	<ul><li>◆ 5</li><li>♥ Q82</li><li>◆ J764</li><li>◆ KQ1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 378 Dealer: N Vul: None HCP: 19	<ul><li>★ AKQ104</li><li>▼ 103</li><li>◆ AK9</li><li>★ K76</li></ul>	The opponents are silent. You bid first.
Board: 379 Dealer: S Vul: NS HCP: 9	<ul><li>◆ 94</li><li>♥ QJ982</li><li>◆ A76</li><li>◆ Q84</li></ul>	The opponents are silent.  Partner bids first.
Board: 380 Dealer: N Vul: EW HCP: 18	<ul><li>♠ AKQ75</li><li>♥ 103</li><li>♦ Q62</li><li>♠ AK5</li></ul>	The opponents are silent. You bid first.

♣ AKQ3	♦ K10 ♣ J8765	5♦ AP	Pass	Pass	1NT <sup>1</sup>
	<b>₹ 3</b> 0703	1. forci	ng 1NT		
North: <b>★</b> 5 <b>♥</b> Q82	South: ♠ AJ983 ♥ K754				1♠
<b>♦</b> J764	<b>◆</b> 1098	AP			
<b>♣</b> KQ1075	<b>♣</b> A	1. forci	ng 1NT		
		West	North 1♠		South 1NT <sup>1</sup>
North:		Pass	3NT		
-		Pass	$4NT^2$	Pass	5 <b>♦</b> ³
<b>♦</b> AK9	<b>♦</b> Q6	Pass	5♠	AP	
<b>♣</b> K76	♣ AJ8		_		for A
					101 🕏
North:	South:	West	North	East	South 1♠
<b>♦</b> 94	♠ AKQ10753	Pass	1NT <sup>1</sup>	Pass	2♠
			3♠	Pass	4♠
<b>♣</b> Q84	<b>♣</b> 7		no 1NT		
		1. 10101	ug 11 <b>1</b> 1		
North:	South:	West	North	East	South
AKQ75	<b>♣</b> J103		1♠	Pass	1NT <sup>1</sup>
<b>♥</b> 103	<b>♥</b> AJ	Pass	3NT	Pass	4♠
-			na 1NT		
	<ul> <li>♣ 5</li> <li>♥ Q82</li> <li>◆ J764</li> <li>♣ KQ1075</li> </ul> North: <ul> <li>♠ AKQ104</li> <li>♥ 103</li> <li>◆ AK9</li> <li>♣ K76</li> </ul> North: <ul> <li>♠ 94</li> <li>♥ QJ982</li> <li>◆ A76</li> <li>♣ Q84</li> </ul> North: <ul> <li>♠ AKQ75</li> </ul>	<ul> <li>♣ 5</li> <li>♣ AJ983</li> <li>♣ K754</li> <li>♣ 1098</li> <li>♣ KQ1075</li> <li>♣ A</li> </ul> North: <ul> <li>♠ AKQ104</li> <li>♠ 872</li> <li>♠ 103</li> <li>♠ KJ862</li> <li>♠ AK9</li> <li>♠ Q6</li> <li>♣ K76</li> <li>♣ AJ8</li> </ul> North: <ul> <li>♠ 94</li> <li>♠ AKQ10753</li> <li>♠ Q1982</li> <li>♠ K6</li> <li>♠ J108</li> <li>♠ Q84</li> <li>♠ 7</li> </ul> North: <ul> <li>♠ AKQ75</li> <li>♠ J103</li> <li>♠ AJ</li> <li>♠ Q62</li> <li>♠ 10954</li> </ul>	♦ 5       ♠ AJ983         ♥ Q82       ♥ K754       Pass         ♦ J764       ♠ 1098       AP         ♠ KQ1075       ♠ A       1. forcing         West         North:       ♠ AKQ104       ♠ 872       Pass         ♠ AK9       ♠ Q6       Pass         ♠ K76       ♠ AJ8       1. forcing         North:       ♠ AKQ10753       Pass         ♠ AKQ10753       Pass       Pass         ♠ A76       ♠ J108       AP         ♠ A76       ♠ J108       AP         ♠ Q84       ♠ 7       1. forcing         North:       ♠ South:       ♠ ARQ75         ♠ J103       ♠ AJ       Pass         ♠ AKQ75       ♠ J103       ♠ AJ         ♠ AKQ75       ♠ J103       ♠ AJ         ♠ AKQ5       ♠ 10954       AP	ASSOLIANT  ASSOLIANT  ASSOLIANT  ASSOLIANT  AJ983  VQ82  K754  1098  AP  1. forcing 1NT  West North  AKQ1075  AKQ104  AKQ104  AKQ104  KJ862  AK9  KK76  AK9  AK9  AK9  AK9  AK9  AK9  AK9  AK	♣ 5       ♣ AJ983         ♥ Q82       ♥ K754       Pass 1NT¹ Pass         ♦ J764       ♠ 1098       AP         ♣ KQ1075       ♣ A       1. forcing 1NT         West North East       1♣ Pass         North:       ♠ 372       Pass 3NT Pass         ♠ 103       ♠ KJ862       Pass 4NT² Pass         ♠ AK9       ♠ Q6       Pass 5♠ AP         ♣ K76       ♣ AJ8       1. forcing 1NT         2. Blackwood 0314, 1       3. A=1/5 or 4/5         North:       ♣ AKQ10753       Pass 1NT¹ Pass         ♠ Q94       ♠ AKQ10753       Pass 1NT¹ Pass         ♠ Q984       ♣ 7       Pass 3♠ Pass         ♠ A76       ♣ J108       AP         ♠ Q84       ♣ 7       Inforcing 1NT         North:       ♣ ARQ75       ♣ J103       ♣ ARQ75         ♠ J103       ♠ AR       1♠ Pass         ♠ 103       ♠ AR       1♠ Pass         ♠ 103       ♠ AR       1♠ Pass         ♠ ARQ75       ♠ J103       ♠ AR         ♠ 103       ♠ AR       1♠ Pass         ♠ 103       ♠ AR       1♠ Pass         ♠ ARQ75       ♠ J103       ♠ AR         ♠ Q62       ♠ 109

Board: 376 Dealer: N Vul: NS HCP: 8	<ul><li>★ K2</li><li>▼ J742</li><li>◆ K10</li><li>◆ J8765</li></ul>	West Bids 5♦ if possible.  Partner bids first.
Board: 377 Dealer: S Vul: EW HCP: 12	<ul><li>AJ983</li><li>K754</li><li>1098</li><li>A</li></ul>	The opponents are silent. You bid first.
Board: 378 Dealer: N Vul: None HCP: 11	<ul><li>♣ 872</li><li>♥ KJ862</li><li>◆ Q6</li><li>♣ AJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 379 Dealer: S Vul: NS HCP: 13	<ul><li>★ AKQ10753</li><li>★ K6</li><li>★ J108</li><li>★ 7</li></ul>	The opponents are silent. You bid first.
Board: 380 Dealer: N Vul: EW HCP: 6	<ul><li>▲ J103</li><li>✓ AJ</li><li>♦ 10954</li><li>♠ 9873</li></ul>	The opponents are silent.  Partner bids first.

♣ AKQ3	♦ K10 ♣ J8765	5♦ AP	Pass	Pass	1NT <sup>1</sup>
	<b>₹ 3</b> 0703	1. forci	ng 1NT		
North: <b>★</b> 5 <b>♥</b> Q82	South: ♠ AJ983 ♥ K754				1♠
<b>♦</b> J764	<b>◆</b> 1098	AP			
<b>♣</b> KQ1075	<b>♣</b> A	1. forci	ng 1NT		
		West	North 1♠		South 1NT <sup>1</sup>
North:		Pass	3NT		
-		Pass	$4NT^2$	Pass	5 <b>♦</b> ³
<b>♦</b> AK9	<b>♦</b> Q6	Pass	5♠	AP	
<b>♣</b> K76	♣ AJ8		_		for A
					101 🕏
North:	South:	West	North	East	South 1♠
<b>♦</b> 94	♠ AKQ10753	Pass	1NT <sup>1</sup>	Pass	2♠
			3♠	Pass	4♠
<b>♣</b> Q84	<b>♣</b> 7		no 1NT		
		1. 10101	ug 11 <b>1</b> 1		
North:	South:	West	North	East	South
AKQ75	<b>♣</b> J103		1♠	Pass	1NT <sup>1</sup>
<b>♥</b> 103	<b>♥</b> AJ	Pass	3NT	Pass	4♠
-			na 1NT		
	<ul> <li>♣ 5</li> <li>♥ Q82</li> <li>◆ J764</li> <li>♣ KQ1075</li> </ul> North: <ul> <li>♠ AKQ104</li> <li>♥ 103</li> <li>◆ AK9</li> <li>♣ K76</li> </ul> North: <ul> <li>♠ 94</li> <li>♥ QJ982</li> <li>◆ A76</li> <li>♣ Q84</li> </ul> North: <ul> <li>♠ AKQ75</li> </ul>	<ul> <li>♣ 5</li> <li>♣ AJ983</li> <li>♣ K754</li> <li>♣ 1098</li> <li>♣ KQ1075</li> <li>♣ A</li> </ul> North: <ul> <li>♠ AKQ104</li> <li>♠ 872</li> <li>♠ 103</li> <li>♠ KJ862</li> <li>♠ AK9</li> <li>♠ Q6</li> <li>♣ K76</li> <li>♣ AJ8</li> </ul> North: <ul> <li>♠ 94</li> <li>♠ AKQ10753</li> <li>♠ Q1982</li> <li>♠ K6</li> <li>♠ J108</li> <li>♠ Q84</li> <li>♠ 7</li> </ul> North: <ul> <li>♠ AKQ75</li> <li>♠ J103</li> <li>♠ AJ</li> <li>♠ Q62</li> <li>♠ 10954</li> </ul>	♦ 5       ♠ AJ983         ♥ Q82       ♥ K754       Pass         ♦ J764       ♠ 1098       AP         ♠ KQ1075       ♠ A       1. forcing         West         North:       ♠ AKQ104       ♠ 872       Pass         ♠ AK9       ♠ Q6       Pass         ♠ K76       ♠ AJ8       1. forcing         North:       ♠ AKQ10753       Pass         ♠ AKQ10753       Pass       Pass         ♠ A76       ♠ J108       AP         ♠ A76       ♠ J108       AP         ♠ Q84       ♠ 7       1. forcing         North:       ♠ South:       ♠ ARQ75         ♠ J103       ♠ AJ       Pass         ♠ AKQ75       ♠ J103       ♠ AJ         ♠ AKQ75       ♠ J103       ♠ AJ         ♠ AKQ5       ♠ 10954       AP	ASSOLIANT  ASSOLIANT  ASSOLIANT  ASSOLIANT  AJ983  VQ82  K754  1098  AP  1. forcing 1NT  West North  AKQ1075  AKQ104  AKQ104  AKQ104  KJ862  AK9  KK76  AK9  AK9  AK9  AK9  AK9  AK9  AK9  AK	♣ 5       ♣ AJ983         ♥ Q82       ♥ K754       Pass 1NT¹ Pass         ♦ J764       ♠ 1098       AP         ♣ KQ1075       ♣ A       1. forcing 1NT         West North East       1♣ Pass         North:       ♠ 372       Pass 3NT Pass         ♠ 103       ♠ KJ862       Pass 4NT² Pass         ♠ AK9       ♠ Q6       Pass 5♠ AP         ♣ K76       ♣ AJ8       1. forcing 1NT         2. Blackwood 0314, 1       3. A=1/5 or 4/5         North:       ♣ AKQ10753       Pass 1NT¹ Pass         ♠ Q94       ♠ AKQ10753       Pass 1NT¹ Pass         ♠ Q984       ♣ 7       Pass 3♠ Pass         ♠ A76       ♣ J108       AP         ♠ Q84       ♣ 7       Inforcing 1NT         North:       ♣ ARQ75       ♣ J103       ♣ ARQ75         ♠ J103       ♠ AR       1♠ Pass         ♠ 103       ♠ AR       1♠ Pass         ♠ 103       ♠ AR       1♠ Pass         ♠ ARQ75       ♠ J103       ♠ AR         ♠ 103       ♠ AR       1♠ Pass         ♠ 103       ♠ AR       1♠ Pass         ♠ ARQ75       ♠ J103       ♠ AR         ♠ Q62       ♠ 109

Board: 381 Dealer: S Vul: Both HCP: 12	<ul><li>♣ 864</li><li>♥ A963</li><li>◆ A65</li><li>♣ KJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 382 Dealer: N Vul: NS HCP: 13	<ul><li>★ 76</li><li>▼ AQ1032</li><li>★ 6</li><li>★ AK864</li></ul>	The opponents are silent.  You bid first.
Board: 383 Dealer: S Vul: Both HCP: 10	<ul><li>♣ J97</li><li>♥ KJ653</li><li>♦ 9</li><li>♣ KQ95</li></ul>	The opponents are silent.  Partner bids first.
Board: 384 Dealer: N Vul: None HCP: 15	<ul><li>AQ873</li><li>✓ A</li><li>★ K93</li><li>◆ Q1084</li></ul>	The opponents are silent. You bid first.
Board: 385 Dealer: S Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 381			West	North	East	South
Dealer: S	North:	South:	Pass	1NT <sup>1</sup>	Pass	3♠
Vul: Both	<b>♦</b> 864 <b>♥</b> A963	<b>♠</b> AQ10952 <b>♥</b> J	Pass	$4NT^2$	Pass	5 <b>♠</b> <sup>3</sup>
North HCP: 12	◆ A65	♦ K84	Pass	6♠	AP	
South HCP: 16 Contract: 6♠ S	<b>♣</b> KJ7	♣ AQ8	1. forci	ng 1NT		
Comract. 07 S				kwood		
			3. A=2	/5 or 5/:	5, Q(S	)=1
Board: 382	North:	South:	West	North	East	South
Dealer: N	Norui. <b>•</b> 76	50un. ♠ J53	,,,,,,,,	1♥		1NT <sup>1</sup>
Vul: NS	▼ AQ1032	<b>♥</b> J98	Pass	2 <b>♣</b>	Pass	
North HCP: 13 South HCP: 11	<b>♦</b> 6	◆ AK5	Pass		AP	
Contract: 4♥ N	<b>♣</b> AK864	<b>♣</b> Q753	1. forci	ng 1NT		
			Wast	NI a sella	East	C - 1-41-
Board: 383	North:	South:	West	North	East	Soum 1♠
Dealer: S Vul: Both	<b>♦</b> J97	♠ AKQ84	Pass	1NT <sup>1</sup>	Pagg	1 <b>₹</b> 2 <b>♦</b>
North HCP: 10	<b>♥</b> KJ653	<b>♥</b> 107	Pass	1N1° 3♠	Pass	
South HCP: 13	• 9 • KO05	◆ 10854 • ^2	AP	3 <b>x</b>	1 ass	77
Contract: 4♠ S	<b>♣</b> KQ95	<b>♣</b> A3		ng 1NT		
Board: 384		C4	West	North	Foot	South
Dealer: N	North:	South: ♠ 105	West	Norui 1♠		1NT <sup>1</sup>
Vul: None	<b>♠</b> AQ873 <b>♥</b> A	♥ KQ963	Pass		Pass	11 1 1
North HCP: 15	◆ K93	<b>♦</b> J5	AP	24	1 433	2 <b>x</b>
South HCP: 10	<b>♣</b> Q1084	<b>♣</b> KJ65		ng 1NT		
Contract: 2♠ N				-6		
Board: 385	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> J86	♣ A532				1♥
Vul: EW North HCP: 8	<b>♥</b> 62	<b>♥</b> AQ973	Pass	$1NT^1$	Pass	2♣
South HCP: 14	<b>◆</b> 1074	♦ Q9	Pass	3♣	AP	
Contract: 3♣ S	<b>♣</b> AK987	<b>♣</b> Q5	1 forci	ng 1NT		

Board: 381 Dealer: S Vul: Both HCP: 16	<ul><li>AQ10952</li><li>J</li><li>K84</li><li>AQ8</li></ul>	The opponents are silent. You bid first.
Board: 382 Dealer: N Vul: NS HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 383 Dealer: S Vul: Both HCP: 13	<ul><li>★ AKQ84</li><li>▼ 107</li><li>◆ 10854</li><li>◆ A3</li></ul>	The opponents are silent. You bid first.
Board: 384 Dealer: N Vul: None HCP: 10	<ul><li>▲ 105</li><li>♥ KQ963</li><li>◆ J5</li><li>♣ KJ65</li></ul>	The opponents are silent.  Partner bids first.
Board: 385 Dealer: S Vul: EW HCP: 14	<ul><li>A532</li><li>✓ AQ973</li><li>✓ Q9</li><li>✓ Q5</li></ul>	The opponents are silent. You bid first.

Board: 381			West	North	East	South 1♠
Dealer: S	North:	South:	Pass	1NT <sup>1</sup>	Pass	3♠
Vul: Both	<b>♦</b> 864 <b>♥</b> A963	<b>♠</b> AQ10952 <b>♥</b> J	Pass	$4NT^2$	Pass	5 <b>♠</b> <sup>3</sup>
North HCP: 12	◆ A65	♦ K84	Pass	6♠	AP	
South HCP: 16 Contract: 6♠ S	<b>♣</b> KJ7	♣ AQ8	1. forci	ng 1NT		
Comract. 07 S				kwood		
			3. A=2	/5 or 5/:	5, Q(S	)=1
Board: 382	North:	South:	West	North	East	South
Dealer: N	1001ui. <b>•</b> 76	50un. ♠ J53	,,,,,,,,	1♥		1NT <sup>1</sup>
Vul: NS	▼ AQ1032	<b>♥</b> J98	Pass	2 <b>♣</b>	Pass	
North HCP: 13 South HCP: 11	<b>♦</b> 6	◆ AK5	Pass		AP	
Contract: 4♥ N	<b>♣</b> AK864	<b>♣</b> Q753	1. forci	ng 1NT		
			Wast	NI a sella	East	C - 1-41-
Board: 383	North:	South:	West	North	East	Soum 1♠
Dealer: S Vul: Both	<b>♦</b> J97	♠ AKQ84	Pass	1NT <sup>1</sup>	Pagg	1 <b>₹</b> 2 <b>♦</b>
North HCP: 10	<b>♥</b> KJ653	<b>♥</b> 107	Pass	1N1° 3♠	Pass	
South HCP: 13	• 9 • KO05	◆ 10854 • ^2	AP	3 <b>x</b>	1 ass	77
Contract: 4♠ S	<b>♣</b> KQ95	<b>♣</b> A3		ng 1NT		
Board: 384		C4	West	North	Foot	South
Dealer: N	North:	South: ♠ 105	West	Norui 1♠		1NT <sup>1</sup>
Vul: None	<b>♠</b> AQ873 <b>♥</b> A	♥ KQ963	Pass		Pass	11 1 1
North HCP: 15	◆ K93	<b>♦</b> J5	AP	24	1 433	2 <b>x</b>
South HCP: 10	<b>♣</b> Q1084	<b>♣</b> KJ65		ng 1NT		
Contract: 2♠ N				-6		
Board: 385	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> J86	♣ A532				1♥
Vul: EW North HCP: 8	<b>♥</b> 62	<b>♥</b> AQ973	Pass	$1NT^1$	Pass	2♣
South HCP: 14	<b>◆</b> 1074	♦ Q9	Pass	3♣	AP	
Contract: 3♣ S	<b>♣</b> AK987	<b>♣</b> Q5	1 forci	ng 1NT		

Board: 386 Dealer: N Vul: Both HCP: 14	<ul><li>1098532</li><li>★ A64</li><li>★ A6</li><li>★ AQ</li></ul>	The opponents are silent. You bid first.
Board: 387 Dealer: S Vul: None HCP: 6	<ul><li>★ 2</li><li>♥ J107</li><li>◆ 874</li><li>★ AJ10973</li></ul>	The opponents are silent.  Partner bids first.
Board: 388 Dealer: N Vul: NS HCP: 19	<ul><li>♣ Q965</li><li>♥ AKQJ8</li><li>◆ KQ9</li><li>♣ Q</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 389 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q84</li><li>♥ A92</li><li>◆ A8</li><li>♣ J10876</li></ul>	The opponents are silent.  Partner bids first.
Board: 390 Dealer: N Vul: None HCP: 13	<ul><li>AQJ975</li><li>✓ 43</li><li>Q8</li><li>KJ6</li></ul>	The opponents are silent. You bid first.

Board: 386 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 24 N	North:  • 1098532  • A64  • A6  • AQ	South:  ♠ K7  ♥ J1083  ♦ 1054  ♣ K765	Pass	North 1♠ 2♠ ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 387 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 3N N	North:  ♠ 2  ♥ J107  ♠ 874  ♠ AJ10973	South:  ♠ AJ854  ♥ Q643  ♠ AQ  ♠ KQ	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT	Pass AP	1♠
Board: 388 Dealer: N Vul: NS North HCP: 19 South HCP: 11 Contract: 6 N	North:  ♠ Q965  ♥ AKQJ8  ♠ KQ9  ♠ Q	South:  ♠ AK4  ♥ 976  ♠ A32  ♣ 10843	3♣ Pass AP		Pass Pass Pass	1NT¹ 4♣²
Board: 389 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ Q84  ♥ A92  ♠ A8  ♣ J10876	South:  ♠ AKJ32  ♥ 6  • Q10974  ♣ K4	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT	Pass AP	1♠
Board: 390 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 4♥ S	North:  ♠ AQJ975  ♥ 43  ♠ Q8  ♣ KJ6	South:  ♠ 6  ♥ KQJ10962  ♠ 65  ♠ Q95	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>

Board: 386 Dealer: N	<b>★</b> K7 <b>∀</b> J1083	The opponents are silent.
Vul: Both HCP: 7	<ul><li>1054</li><li>★ K765</li></ul>	Partner bids first.
Board: 387 Dealer: S	<b>♦</b> AJ854 <b>♥</b> Q643	The opponents are silent.
Vul: None HCP: 18	◆ AQ ◆ KQ	You bid first.
Board: 388 Dealer: N	<b>♦</b> AK4 ♥ 976	West Bids 3♣ if possible.
Vul: NS HCP: 11	◆ A32 ◆ 10843	Partner bids first.
Board: 389 Dealer: S	<b>♦</b> AKJ32 <b>♥</b> 6	The opponents are silent.
Vul: Both HCP: 13	◆ Q10974 <b>◆</b> K4	You bid first.
Board: 390 Dealer: N	<b>♠</b> 6 <b>♥</b> KQJ10962	The opponents are silent.
Vul: None HCP: 8	♦ 65 ♣ Q95	Partner bids first.

Board: 386 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 24 N	North:  • 1098532  • A64  • A6  • AQ	South:  ♠ K7  ♥ J1083  ♦ 1054  ♣ K765	Pass	North 1♠ 2♠ ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 387 Dealer: S Vul: None North HCP: 6 South HCP: 18 Contract: 3N N	North:  ♠ 2  ♥ J107  ♠ 874  ♠ AJ10973	South:  ♠ AJ854  ♥ Q643  ♠ AQ  ♠ KQ	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT	Pass AP	1♠
Board: 388 Dealer: N Vul: NS North HCP: 19 South HCP: 11 Contract: 6 N	North:  ♠ Q965  ♥ AKQJ8  ♠ KQ9  ♠ Q	South:  ♠ AK4  ♥ 976  ♠ A32  ♣ 10843	3♣ Pass AP		Pass Pass Pass	1NT¹ 4♣²
Board: 389 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ Q84  ♥ A92  ♠ A8  ♣ J10876	South:  ♠ AKJ32  ♥ 6  • Q10974  ♣ K4	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT	Pass AP	1♠
Board: 390 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 4♥ S	North:  ♠ AQJ975  ♥ 43  ♠ Q8  ♣ KJ6	South:  ♠ 6  ♥ KQJ10962  ♠ 65  ♠ Q95	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>

Board: 391 Dealer: S Vul: NS HCP: 9	<ul><li>108</li><li>✓ K10962</li><li>✓ Q5</li><li>✓ KJ75</li></ul>	The opponents are silent.  Partner bids first.
Board: 392 Dealer: N Vul: None HCP: 12	<ul><li>AQJ109</li><li>83</li><li>AJ8</li><li>1063</li></ul>	West Doubles 1NT if possible. East Bids 2♥ if possible.  You bid first.
Board: 393 Dealer: S Vul: NS HCP: 11	<b>♣</b> 85 <b>♥</b> KQ865 <b>♦</b> KJ8 <b>♣</b> Q106	East Bids 2NT if possible.  Partner bids first.
Board: 394 Dealer: N Vul: EW HCP: 16	<ul><li>★ KQJ83</li><li>▼ AK62</li><li>◆ 6</li><li>◆ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 395 Dealer: S Vul: Both HCP: 8	<ul><li>♦ 876</li><li>♥ K</li><li>◆ Q98763</li><li>◆ K54</li></ul>	The opponents are silent.  Partner bids first.

Board: 391 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2♠ S	North:	South:  ♠ KJ632  ♥ Q74  ♠ KJ84  ♣ A	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 392 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 2 E	North:  ♠ AQJ109  ♥ 83  ♠ AJ8  ♣ 1063	South:  ♣ 7  ▼ J954  ◆ KQ765  ♣ Q95	West North East South  1♠ Pass 1NT¹  X Pass 2♥ AP  1. forcing 1NT
Board: 393 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	North:	South:  ♠ AKQ943  ♥ A72  ♦ 543  ♠ K	West North East South  1♠  Pass 1NT¹ 2NT² 3♠  Pass 4♠ AP  1. forcing 1NT  2. Unusual 2NT
Board: 394 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 5♠ N	North:  ♠ KQJ83  ♥ AK62  ♠ 6  ♣ QJ10	South:  ♠ A64  ♥ Q743  ♠ KJ973  ♣ 9	West North East South  1  Pass $1NT^1$ Pass $2 \checkmark$ Pass $4 \spadesuit$ Pass $4NT^2$ Pass $5 \spadesuit^3$ Pass $5 \spadesuit$ AP  1. forcing $1NT$ 2. Blackwood $0314$ , for $\spadesuit$ 3. $A=1/5$ or $4/5$
Board: 395 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N N	North:  ♠ 876  ♥ K  ♦ Q98763  ♣ K54	South:  ♠ AK104  ♥ A10763  ♠ 5  ♣ AQ10	West North East South  1  Pass 1NT¹ Pass 2  Pass 3NT AP  1. forcing 1NT

Board: 391 Dealer: S Vul: NS HCP: 14	<ul><li>★ KJ632</li><li>♥ Q74</li><li>◆ KJ84</li><li>◆ A</li></ul>	The opponents are silent.  You bid first.
Board: 392 Dealer: N Vul: None HCP: 8	<b>♣</b> 7 <b>♥</b> J954 <b>♦</b> KQ765 <b>♣</b> Q95	West Doubles 1NT if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 393 Dealer: S Vul: NS HCP: 16	<ul><li>♠ AKQ943</li><li>♥ A72</li><li>♦ 543</li><li>♠ K</li></ul>	East Bids 2NT if possible. You bid first.
Board: 394 Dealer: N Vul: EW HCP: 10	<ul><li>▲ A64</li><li>♥ Q743</li><li>◆ KJ973</li><li>▲ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 395 Dealer: S Vul: Both HCP: 17	<ul><li>AK104</li><li>✓ A10763</li><li>✓ 5</li><li>AQ10</li></ul>	The opponents are silent. You bid first.

Board: 391 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2♠ S	North:	South:  ♠ KJ632  ♥ Q74  ♠ KJ84  ♣ A	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 392 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 2 E	North:  ♠ AQJ109  ♥ 83  ♠ AJ8  ♣ 1063	South:  ♣ 7  ▼ J954  ◆ KQ765  ♣ Q95	West North East South  1♠ Pass 1NT¹  X Pass 2♥ AP  1. forcing 1NT
Board: 393 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	North:	South:  ♠ AKQ943  ♥ A72  ♦ 543  ♠ K	West North East South  1♠  Pass 1NT¹ 2NT² 3♠  Pass 4♠ AP  1. forcing 1NT  2. Unusual 2NT
Board: 394 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 5♠ N	North:  ♠ KQJ83  ♥ AK62  ♠ 6  ♣ QJ10	South:  ♠ A64  ♥ Q743  ♠ KJ973  ♣ 9	West North East South  1  Pass $1NT^1$ Pass $2 \checkmark$ Pass $4 \spadesuit$ Pass $4NT^2$ Pass $5 \spadesuit^3$ Pass $5 \spadesuit$ AP  1. forcing $1NT$ 2. Blackwood $0314$ , for $\spadesuit$ 3. $A=1/5$ or $4/5$
Board: 395 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N N	North:  ♠ 876  ♥ K  ♦ Q98763  ♣ K54	South:  ♠ AK104  ♥ A10763  ♠ 5  ♣ AQ10	West North East South  1  Pass 1NT¹ Pass 2  Pass 3NT AP  1. forcing 1NT

Board: 396 Dealer: N Vul: NS HCP: 12	<ul><li>★ K932</li><li>★ K9743</li><li>★ K6</li><li>★ K3</li></ul>	The opponents are silent. You bid first.
Board: 397 Dealer: S Vul: EW HCP: 8	<ul><li>♠ Q6</li><li>♥ QJ</li><li>♦ K87642</li><li>♠ 652</li></ul>	The opponents are silent.  Partner bids first.
Board: 398 Dealer: N Vul: Both HCP: 13	<ul><li>AQ10864</li><li>♥ 954</li><li>AK108</li><li>♣ —</li></ul>	The opponents are silent. You bid first.
Board: 399 Dealer: S Vul: EW HCP: 12	<b>♠</b> KJ <b>♥</b> K93 <b>♦</b> KJ864 <b>♣</b> J87	The opponents are silent.  Partner bids first.
Board: 400 Dealer: N Vul: Both HCP: 14	<ul><li>★ 102</li><li>▼ KQJ1076</li><li>★ A9</li><li>★ A105</li></ul>	The opponents are silent. You bid first.

Board: 396 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3 N	North:  ♠ K932  ♥ K9743  ♠ K6  ♠ K3	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♣  AP  1. forcing 1NT
Board: 397 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 3N N	North:  ♠ Q6  ♥ QJ  ♠ K87642  ♠ 652	South:  ♠ AJ93  ♥ A10732  ♠ AQJ  ♠ J	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 398 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AQ10864  ♥ 954  ♠ AK108  ♣ —	South:  ♠ K5  ♥ J1082  ♠ Q9  ♠ KQ1093	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 399 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4 S	North:  ♠ KJ  ♥ K93  ♠ KJ864  ♣ J87	South:  ♠ A1083  ♥ AQ654  ♠ 109  ♠ K3	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 400 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 3 S	North:  ♠ 102  ♥ KQJ1076  ♠ A9  ♣ A105	South:  ♠ AK8  ♥ 4  ♠ K76  ♣ 987643	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 3♣  AP  1. forcing 1NT

Board: 396 Dealer: N Vul: NS HCP: 8	<ul><li>54</li><li>✓ 108</li><li>◆ AJ107</li><li>◆ QJ1097</li></ul>	The opponents are silent.  Partner bids first.
Board: 397 Dealer: S Vul: EW HCP: 17	<ul><li>▲ AJ93</li><li>♥ A10732</li><li>◆ AQJ</li><li>▲ J</li></ul>	The opponents are silent. You bid first.
Board: 398 Dealer: N Vul: Both HCP: 11	<ul><li>★ K5</li><li>▼ J1082</li><li>◆ Q9</li><li>★ KQ1093</li></ul>	The opponents are silent.  Partner bids first.
Board: 399 Dealer: S Vul: EW HCP: 13	<ul><li>▲ A1083</li><li>▼ AQ654</li><li>◆ 109</li><li>◆ K3</li></ul>	The opponents are silent. You bid first.
Board: 400 Dealer: N Vul: Both HCP: 10	<ul><li>AK8</li><li>✓ 4</li><li>✓ K76</li><li>✓ 987643</li></ul>	The opponents are silent.  Partner bids first.

Board: 396 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3 N	North:  ♠ K932  ♥ K9743  ♠ K6  ♠ K3	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♣  AP  1. forcing 1NT
Board: 397 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 3N N	North:  ♠ Q6  ♥ QJ  ♠ K87642  ♠ 652	South:  ♠ AJ93  ♥ A10732  ♠ AQJ  ♠ J	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 398 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AQ10864  ♥ 954  ♠ AK108  ♣ —	South:  ♠ K5  ♥ J1082  ♠ Q9  ♠ KQ1093	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 399 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4 S	North:  ♠ KJ  ♥ K93  ♠ KJ864  ♣ J87	South:  ♠ A1083  ♥ AQ654  ♠ 109  ♠ K3	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 400 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 3 S	North:  ♠ 102  ♥ KQJ1076  ♠ A9  ♣ A105	South:  ♠ AK8  ♥ 4  ♠ K76  ♣ 987643	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 3♣  AP  1. forcing 1NT

# North hands (Practice Page)

### Forcing NT (Leveled)

Board: 401 Dealer: S Vul: NS HCP: 11	<ul><li>105</li><li>♥ Q96</li><li>★ KQ543</li><li>♣ KJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 402 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQJ973</li><li>▼ K42</li><li>◆ K</li><li>★ K54</li></ul>	The opponents are silent. You bid first.
Board: 403 Dealer: S Vul: None HCP: 11	<ul><li>★ K105</li><li>▼ J63</li><li>◆ K106</li><li>◆ A653</li></ul>	The opponents are silent.  Partner bids first.
Board: 404 Dealer: N Vul: NS HCP: 14	<ul><li>♣ J76542</li><li>♥ 3</li><li>♦ AKQ8</li><li>♣ A6</li></ul>	The opponents are silent. You bid first.

Board: 401 Dealer: S	North:	South:	West	North	East	South 1
Vul: NS	<b>♠</b> 105 <b>♥</b> Q96	<b>♠</b> AKQ <b>♥</b> K10732	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 11	◆ KQ543	◆ R10732 ◆ 97	Pass	3♥	Pass	4♥
South HCP: 14	• KJ5	♣ Q106	AP			
Contract: 4♥ S		_ (	1. forcing 1NT			
Board: 402	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KQJ973	<b>\$86</b>		1♠	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 15	<b>∨</b> K42	<b>♥</b> 765	Pass	2♠	Pass	4♠
South HCP: 13	♦ K	♦ AQJ7	AP			
Contract: 4♠ N	<b>♣</b> K54	♣ A1093	1. forci	ng 1NT		
Board: 403 Dealer: S	North: ♠ K105	South: ♠ AQ743	West	North	East	South 1♠
Vul: None North HCP: 11	<b>♥</b> J63	<b>♥</b> AQ	Pass	1NT <sup>1</sup>	Pass	3NT
South HCP: 19	◆ K106	♦ A95	AP			
Contract: 3N N	♣ A653	<b>♣</b> QJ10	1. forci	ng 1NT		
Board: 404	NI o velle v	Cardle	West	North	East	South
Dealer: N	North: <b>♠</b> J76542	South: ♠ KQ		1♠	Pass	1NT <sup>1</sup>
Vul: NS	♥ 3	♥ Q864	Pass	2•	Pass	2♠
North HCP: 14	♦ AKQ8	◆ J104	Pass	3♠	AP	
South HCP: 8 Contract: 3♠ N	♣ A6	<b>♣</b> 8754	1. forci	ng 1NT		

## South hands (Practice Page)

### Forcing NT (Leveled)

Board: 401 Dealer: S Vul: NS HCP: 14	<ul><li>★ AKQ</li><li>▼ K10732</li><li>◆ 97</li><li>◆ Q106</li></ul>	The opponents are silent.  You bid first.
Board: 402 Dealer: N Vul: Both HCP: 11	<ul><li>★ 86</li><li>▼ 765</li><li>★ AQJ7</li><li>★ A1093</li></ul>	The opponents are silent.  Partner bids first.
Board: 403 Dealer: S Vul: None HCP: 19	<ul><li>♠ AQ743</li><li>♥ AQ</li><li>♠ A95</li><li>♠ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 404 Dealer: N Vul: NS HCP: 8	<b>★</b> KQ <b>♥</b> Q864 <b>♦</b> J104 <b>♣</b> 8754	The opponents are silent.  Partner bids first.

Board: 401 Dealer: S	North:	South:	West	North	East	South 1
Vul: NS	<b>♠</b> 105 <b>♥</b> Q96	<b>♠</b> AKQ <b>♥</b> K10732	Pass	1NT <sup>1</sup>	Pass	2♣
North HCP: 11	◆ KQ543	◆ R10732 ◆ 97	Pass	3♥	Pass	4♥
South HCP: 14	• KJ5	♣ Q106	AP			
Contract: 4♥ S		_ (	1. forcing 1NT			
Board: 402	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KQJ973	<b>\$86</b>		1♠	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 15	<b>∨</b> K42	<b>♥</b> 765	Pass	2♠	Pass	4♠
South HCP: 13	♦ K	♦ AQJ7	AP			
Contract: 4♠ N	<b>♣</b> K54	♣ A1093	1. forci	ng 1NT		
Board: 403 Dealer: S	North: ♠ K105	South: ♠ AQ743	West	North	East	South 1♠
Vul: None North HCP: 11	<b>♥</b> J63	<b>♥</b> AQ	Pass	1NT <sup>1</sup>	Pass	3NT
South HCP: 19	◆ K106	♦ A95	AP			
Contract: 3N N	♣ A653	<b>♣</b> QJ10	1. forci	ng 1NT		
Board: 404	NI o velle v	Cardle	West	North	East	South
Dealer: N	North: <b>♠</b> J76542	South: ♠ KQ		1♠	Pass	1NT <sup>1</sup>
Vul: NS	♥ 3	♥ Q864	Pass	2•	Pass	2♠
North HCP: 14	♦ AKQ8	◆ J104	Pass	3♠	AP	
South HCP: 8 Contract: 3♠ N	♣ A6	<b>♣</b> 8754	1. forci	ng 1NT		

#### North hands (Practice Page)

#### Forcing NT (Leveled)

Board: 405 **♠** A

Dealer: S **♥** 532

Vul: EW **♦** 85

HCP: 10 ♣ KQJ10742

Board: 406 **♦** AK965

Dealer: N **♥** A87 Vul: None **•** 96

HCP: 18 ♣ AK6

Board: 407

**♥** K9 Dealer: S

Vul: NS ◆ A76542 HCP: 7 **♣** 109863

Board: 408

Dealer: N

Vul: EW HCP: 14

♠ —

**♦** J75

♦ KQ

**♣** K63

**♥** AJ853

The opponents are silent.

You bid first.

The opponents are silent.

The opponents are silent.

Partner bids first.

Partner bids first.

West Bids 2♠ if possible.

You bid first.

			West North East South 1♥
			Pass 1NT¹ Pass 3♦
Board: 405	North:	South:	Pass $3 \checkmark$ Pass $4 \clubsuit^2$
Dealer: S	Norui: ♠ A	50un: <b>♦</b> 32	Pass $4 \stackrel{3}{•}$ Pass $4NT^4$
Vul: EW	<b>▼</b> 532	<b>♥</b> AKQ87	Pass 5♦ <sup>5</sup> Pass 6♥
North HCP: 10 South HCP: 19	<b>♦</b> 85	◆ AQ32	AP
Contract: 6♥ S	♣ KQJ10742	<b>♣</b> A3	1. forcing 1NT
			2. Cue bid, a ♣ stopper
			<ul><li>3. Cue bid, a ♠ stopper</li><li>4. Blackwood 0314, for ♥</li></ul>
			5. A=1/5 or 4/5
Board: 406 Dealer: N Vul: None North HCP: 18	North: ♠ AK965 ♥ A87	South: <b>▲</b> J7 <b>♥</b> 932	West North East South  1♠ Pass 1NT  Page 2NT AP
North HCP: 18 South HCP: 7	<b>♦</b> 96	◆ KQJ1052	Pass 3NT AP
Contract: 3N S	<b>♣</b> AK6	<b>♣</b> 98	1. forcing 1NT
			West North East South
Board: 407	North:	South:	1♠
Dealer: S	Norui.	& KQ632	Pass 1NT <sup>1</sup> Pass 3♣
Vul: NS North HCP: 7	<b>▼</b> K9	♥ AQ	Pass $4NT^2$ Pass $5 \stackrel{3}{\bullet}$
South HCP: 18	♦ A76542	♦ KQ	Pass 6♣ AP
Contract: 6♣ S	<b>♣</b> 109863	<b>♣</b> Q754	<ol> <li>forcing 1NT</li> <li>Blackwood 0314, for ◆</li> </ol>
			3. A=1/5 or 4/5
Board: 408	North:	South:	West North East South
Dealer: N Vul: EW	<b>♦</b> J75	<b>★</b> 863	1♥ Pass 1NT <sup>1</sup>
North HCP: 14	♥ AJ853	<b>∀</b> K4	2♠ AP
South HCP: 10	◆ KQ <b>◆</b> K63	◆ J1087 <b>♣</b> AQ74	1. forcing 1NT
Contract: 2♠ W	* KUJ	<b>T</b> AQ/4	

## South hands (Practice Page)

### Forcing NT (Leveled)

Board: 405 Dealer: S Vul: EW HCP: 19	<ul><li>★ 32</li><li>★ AKQ87</li><li>★ AQ32</li><li>★ A3</li></ul>	The opponents are silent. You bid first.
Board: 406 Dealer: N Vul: None HCP: 7	<ul><li>♣ J7</li><li>♥ 932</li><li>♦ KQJ1052</li><li>♣ 98</li></ul>	The opponents are silent.  Partner bids first.
Board: 407 Dealer: S Vul: NS HCP: 18	<ul><li>★ KQ632</li><li>★ AQ</li><li>★ KQ</li><li>★ Q754</li></ul>	The opponents are silent. You bid first.
Board: 408 Dealer: N Vul: EW HCP: 10	<ul><li>★ 863</li><li>▼ K4</li><li>◆ J1087</li><li>◆ AQ74</li></ul>	West Bids 2♠ if possible.  Partner bids first.

			West North East South 1♥
			Pass 1NT¹ Pass 3♦
Board: 405	North:	South:	Pass $3 \checkmark$ Pass $4 \clubsuit^2$
Dealer: S	Norui: ♠ A	50un: <b>♦</b> 32	Pass $4 \stackrel{3}{\checkmark}$ Pass $4 \text{NT}^4$
Vul: EW	<b>▼</b> 532	<b>♥</b> AKQ87	Pass 5♦ <sup>5</sup> Pass 6♥
North HCP: 10 South HCP: 19	<b>♦</b> 85	◆ AQ32	AP
Contract: 6♥ S	♣ KQJ10742	<b>♣</b> A3	1. forcing 1NT
			2. Cue bid, a ♣ stopper
			<ul><li>3. Cue bid, a ♠ stopper</li><li>4. Blackwood 0314, for ♥</li></ul>
			5. A=1/5 or 4/5
Board: 406 Dealer: N Vul: None North HCP: 18	North: ♠ AK965 ♥ A87	South: <b>▲</b> J7 <b>♥</b> 932	West North East South  1♠ Pass 1NT  Page 2NT AP
North HCP: 18 South HCP: 7	<b>♦</b> 96	◆ KQJ1052	Pass 3NT AP
Contract: 3N S	<b>♣</b> AK6	<b>♣</b> 98	1. forcing 1NT
			West North East South
Board: 407	North:	South:	1♠
Dealer: S	Norui.	& KQ632	Pass 1NT <sup>1</sup> Pass 3♣
Vul: NS North HCP: 7	<b>▼</b> K9	♥ AQ	Pass $4NT^2$ Pass $5 \stackrel{3}{\bullet}$
South HCP: 18	♦ A76542	♦ KQ	Pass 6♣ AP
Contract: 6♣ S	<b>♣</b> 109863	<b>♣</b> Q754	<ol> <li>forcing 1NT</li> <li>Blackwood 0314, for ◆</li> </ol>
			3. A=1/5 or 4/5
Board: 408	North:	South:	West North East South
Dealer: N Vul: EW	<b>♦</b> J75	<b>★</b> 863	1♥ Pass 1NT <sup>1</sup>
North HCP: 14	♥ AJ853	<b>∀</b> K4	2♠ AP
South HCP: 10	◆ KQ <b>◆</b> K63	◆ J1087 <b>♣</b> AQ74	1. forcing 1NT
Contract: 2♠ W	* KUJ	<b>T</b> AQ/4	

# North hands (Practice Page)

#### Forcing NT (Leveled)

Board: 409 ♠ J82

Dealer: S ♥ 732

Vul: Both ◆ AK

HCP: 12 ♣ A10765

The opponents are silent.

Partner bids first.

Board: 409 West North East South South: North: Dealer: S 1♠ **♦** J82 **♦** AK1094 Vul: Both **♥** 732 **♥** Q4 Pass 1NT¹ Pass 2◆ North HCP: 12 ♦ AK ◆ Q1084 Pass 4♠ AP South HCP: 12 ♣ A10765 **♣** J3 1. forcing 1NT Contract: 4♠ S

### South hands (Practice Page)

#### Forcing NT (Leveled)

Board: 409 ♠ AK1094

Dealer: S ♥ Q4

Vul: Both ◆ Q1084

**♣** J3

HCP: 12

The opponents are silent.

You bid first.

Board: 409 West North East South South: North: Dealer: S 1♠ **♦** J82 **♦** AK1094 Vul: Both **♥** 732 **♥** Q4 Pass 1NT¹ Pass 2◆ North HCP: 12 ♦ AK ◆ Q1084 Pass 4♠ AP South HCP: 12 ♣ A10765 **♣** J3 1. forcing 1NT Contract: 4♠ S