

Board: 1	♠ Q4	You bid first.
Dealer: North	♥ T5	The opponents are silent.
Vul: None	♦ AK87432	
HCP: 12+3	♣ K4	

Board: 2	♠ AQ954	Partner bids first.
Dealer: South	♥ AJ74	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 11+1	♣ T8	

Board: 3	♠ T532	Partner bids first.
Dealer: South	♥ AKQ95	The opponents are silent.
Vul: E-W	♦ Q74	
HCP: 11+1	♣ 6	

Board: 4	♠ J5	Partner bids first.
Dealer: South	♥ AKQT8	The opponents are silent.
Vul: Both	♦ 84	
HCP: 11+1	♣ J973	

Board: 5	♠ 95	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: N-S	♦ K62	
HCP: 13+3	♣ AKQJT54	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ A983		1 ♦	Pass	1 ♥
Vul: None	♥ T5	♥ K732	Pass	2 ♦	All Pass	
North HCP: 12+3	♦ AK87432	♦ 65				
South HCP: 9	♣ K4	♣ Q93				
Contract: 2 ♦ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQ954	♠ 6				1 ♣
Vul: N-S	♥ AJ74	♥ QT3	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ 64	♦ KJ7	Pass	2 ♥	Pass	3NT
South HCP: 14+2	♣ T8	♣ AKJ972	All Pass			
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ T532	♠ AQ4				1 ♣
Vul: E-W	♥ AKQ95	♥ T	Pass	1 ♥	Pass	2 ♣
North HCP: 11+1	♦ Q74	♦ K83	Pass	2NT	Pass	3NT
South HCP: 14+2	♣ 6	♣ KQ7532	All Pass			
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ 83				1 ♦
Vul: Both	♥ AKQT8	♥ J3	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ 84	♦ AKJ975	Pass	3 ♦	All Pass	
South HCP: 13+2	♣ J973	♣ A85				
Contract: 3 ♦ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ A7642		1 ♣	Pass	1 ♠
Vul: N-S	♥ 2	♥ Q863	Pass	2 ♣	All Pass	
North HCP: 13+3	♦ K62	♦ J83				
South HCP: 7+1	♣ AKQJT54	♣ 6				
Contract: 2 ♣ North						

Board: 1	♠ A983	Partner bids first.
Dealer: North	♥ K732	The opponents are silent.
Vul: None	♦ 65	
HCP: 9	♣ Q93	

Board: 2	♠ 6	You bid first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: N-S	♦ KJ7	
HCP: 14+2	♣ AKJ972	

Board: 3	♠ AQ4	You bid first.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 14+2	♣ KQ7532	

Board: 4	♠ 83	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: Both	♦ AKJ975	
HCP: 13+2	♣ A85	

Board: 5	♠ A7642	Partner bids first.
Dealer: North	♥ Q863	The opponents are silent.
Vul: N-S	♦ J83	
HCP: 7+1	♣ 6	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ A983		1 ♦	Pass	1 ♥
Vul: None	♥ T5	♥ K732	Pass	2 ♦	All Pass	
North HCP: 12+3	♦ AK87432	♦ 65				
South HCP: 9	♣ K4	♣ Q93				
Contract: 2 ♦ North						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQ954	♠ 6				1 ♣
Vul: N-S	♥ AJ74	♥ QT3	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ 64	♦ KJ7	Pass	2 ♥	Pass	3NT
South HCP: 14+2	♣ T8	♣ AKJ972	All Pass			
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ T532	♠ AQ4				1 ♣
Vul: E-W	♥ AKQ95	♥ T	Pass	1 ♥	Pass	2 ♣
North HCP: 11+1	♦ Q74	♦ K83	Pass	2NT	Pass	3NT
South HCP: 14+2	♣ 6	♣ KQ7532	All Pass			
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ 83				1 ♦
Vul: Both	♥ AKQT8	♥ J3	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ 84	♦ AKJ975	Pass	3 ♦	All Pass	
South HCP: 13+2	♣ J973	♣ A85				
Contract: 3 ♦ North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ A7642		1 ♣	Pass	1 ♠
Vul: N-S	♥ 2	♥ Q863	Pass	2 ♣	All Pass	
North HCP: 13+3	♦ K62	♦ J83				
South HCP: 7+1	♣ AKQJT54	♣ 6				
Contract: 2 ♣ North						

Board: 6	♠ AJ654	Partner bids first.
Dealer: South	♥ 953	The opponents are silent.
Vul: E-W	♦ 42	
HCP: 8+1	♣ KT6	

Board: 7	♠ KT652	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ T8	
HCP: 12+1	♣ KQT8	

Board: 8	♠ J983	Partner bids first.
Dealer: South	♥ T986	The opponents are silent.
Vul: E-W	♦ AJ87	
HCP: 6	♣ 7	

Board: 9	♠ A9	You bid first.
Dealer: North	♥ Q83	The opponents are silent.
Vul: Both	♦ AQJ942	
HCP: 13+2	♣ 98	

Board: 10	♠ Q	You bid first.
Dealer: North	♥ A63	The opponents are silent.
Vul: N-S	♦ J64	
HCP: 13+2	♣ KQJT75	

Both hands (Answers Page)

Board: 6

	North:	South:	W	N	E	S
Dealer: South	♠ AJ654	♠ 7				1 ♦
Vul: E-W	♥ 953	♥ KT4	Pass	1 ♠	Pass	2 ♦
North HCP: 8+1	♦ 42	♦ AQJT98	All Pass			
South HCP: 14+2	♣ KT6	♣ A94				
Contract: 2 ♦ South						

Board: 7

	North:	South:	W	N	E	S
Dealer: South	♠ KT652	♠ A94				1 ♦
Vul: Both	♥ A4	♥ Q7	Pass	1 ♠	Pass	2 ♦
North HCP: 12+1	♦ T8	♦ AJ7432	Pass	3NT	All Pass	
South HCP: 12+2	♣ KQT8	♣ J6				
Contract: 3NT North						

Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ J983	♠ A4				1 ♣
Vul: E-W	♥ T986	♥ Q3	Pass	1 ♥	Pass	2 ♣
North HCP: 6	♦ AJ87	♦ KT	All Pass			
South HCP: 14+3	♣ 7	♣ KQT8654				
Contract: 2 ♣ South						

Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ QJ83		1 ♦	Pass	1 ♠
Vul: Both	♥ Q83	♥ 974	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AQJ942	♦ KT3				
South HCP: 7	♣ 98	♣ J54				
Contract: 2 ♦ North						

Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AKJ4		1 ♣	Pass	1 ♦
Vul: N-S	♥ A63	♥ J84	Pass	2 ♣	Pass	2 ♦
North HCP: 13+2	♦ J64	♦ Q9732	Pass	3 ♦	All Pass	
South HCP: 11+1	♣ KQJT75	♣ 2				
Contract: 3 ♦ North						

Board: 6	♠ 7	You bid first.
Dealer: South	♥ KT4	The opponents are silent.
Vul: E-W	♦ AQJT98	
HCP: 14+2	♣ A94	

Board: 7	♠ A94	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: Both	♦ AJ7432	
HCP: 12+2	♣ J6	

Board: 8	♠ A4	You bid first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 14+3	♣ KQT8654	

Board: 9	♠ QJ83	Partner bids first.
Dealer: North	♥ 974	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 7	♣ J54	

Board: 10	♠ AKJ4	Partner bids first.
Dealer: North	♥ J84	The opponents are silent.
Vul: N-S	♦ Q9732	
HCP: 11+1	♣ 2	

Both hands (Answers Page)

Board: 6

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 14+2

Contract: 2 ♦ South

North:

♠ AJ654

♥ 953

♦ 42

♣ KT6

South:

♠ 7

♥ KT4

♦ AQJT98

♣ A94

W N E S

Pass 1 ♦

Pass 1 ♠ Pass 2 ♦

All Pass

Board: 7

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ KT652

♥ A4

♦ T8

♣ KQT8

South:

♠ A94

♥ Q7

♦ AJ7432

♣ J6

W N E S

Pass 1 ♦

Pass 1 ♠ Pass 2 ♦

Pass 3NT All Pass

Board: 8

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 14+3

Contract: 2 ♣ South

North:

♠ J983

♥ T986

♦ AJ87

♣ 7

South:

♠ A4

♥ Q3

♦ KT

♣ KQT8654

W N E S

Pass 1 ♣

Pass 1 ♥ Pass 2 ♣

All Pass

Board: 9

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 7

Contract: 2 ♦ North

North:

♠ A9

♥ Q83

♦ AQJ942

♣ 98

South:

♠ QJ83

♥ 974

♦ KT3

♣ J54

W N E S

Pass 1 ♦

Pass 2 ♦ All Pass

Board: 10

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 11+1

Contract: 3 ♦ North

North:

♠ Q

♥ A63

♦ J64

♣ KQJT75

South:

♠ AKJ4

♥ J84

♦ Q9732

♣ 2

W N E S

Pass 1 ♣

Pass 2 ♣ Pass 2 ♦

Pass 3 ♦ All Pass

Board: 11	♠ J6	You bid first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: Both	♦ AQT832	
HCP: 14+2	♣ 53	

Board: 12	♠ Q54	Partner bids first.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: None	♦ T3	
HCP: 10+1	♣ A8743	

Board: 13	♠ 5	You bid first.
Dealer: North	♥ KT4	The opponents are silent.
Vul: N-S	♦ K65	
HCP: 13+2	♣ AKT865	

Board: 14	♠ QJ7	You bid first.
Dealer: North	♥ J5	The opponents are silent.
Vul: None	♦ QT	
HCP: 13+2	♣ AK9876	

Board: 15	♠ AK9	You bid first.
Dealer: North	♥ 93	The opponents are silent.
Vul: N-S	♦ AK9654	
HCP: 14+2	♣ T3	

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 9+1

Contract: 2 ♦ North

North:

♠ J6

♥ AK7

♦ AQT832

♣ 53

South:

♠ KQ874

♥ 852

♦ 4

♣ AT97

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♦	All Pass	

Board: 12

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ Q54

♥ KJ5

♦ T3

♣ A8743

South:

♠ J97

♥ Q93

♦ AQ9764

♣ K

W	N	E	S
			1 ♦
Pass	1 NT	Pass	2 ♦
All Pass			

Board: 13

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 12+1

Contract: 3 ♣ South

North:

♠ 5

♥ KT4

♦ K65

♣ AKT865

South:

♠ KJT7

♥ Q3

♦ AQT43

♣ 92

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	2 ♣	Pass	3 ♣
All Pass			

Board: 14

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ QJ7

♥ J5

♦ QT

♣ AK9876

South:

♠ A9543

♥ AT42

♦ K843

♣ -

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2 ♣	Pass	2 ♥
Pass	4 ♠	All Pass	

Board: 15

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10+1

Contract: 4 ♦ North

North:

♠ AK9

♥ 93

♦ AK9654

♣ T3

South:

♠ 865

♥ AJ642

♦ 83

♣ KQ6

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3 ♦
Pass	4 ♦	All Pass	

Board: 11	♠ KQ874	Partner bids first.
Dealer: North	♥ 852	The opponents are silent.
Vul: Both	♦ 4	
HCP: 9+1	♣ AT97	

Board: 12	♠ J97	You bid first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: None	♦ AQ9764	
HCP: 12+2	♣ K	

Board: 13	♠ KJT7	Partner bids first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: N-S	♦ AQT43	
HCP: 12+1	♣ 92	

Board: 14	♠ A9543	Partner bids first.
Dealer: North	♥ AT42	The opponents are silent.
Vul: None	♦ K843	
HCP: 11+1	♣ -	

Board: 15	♠ 865	Partner bids first.
Dealer: North	♥ AJ642	The opponents are silent.
Vul: N-S	♦ 83	
HCP: 10+1	♣ KQ6	

Both hands (Answers Page)

Board: 11

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 9+1

Contract: 2 ♦ North

North:

♠ J6

♥ AK7

♦ AQT832

♣ 53

South:

♠ KQ874

♥ 852

♦ 4

♣ AT97

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♦	All Pass	

Board: 12

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ Q54

♥ KJ5

♦ T3

♣ A8743

South:

♠ J97

♥ Q93

♦ AQ9764

♣ K

W	N	E	S
			1 ♦
Pass	1 NT	Pass	2 ♦
All Pass			

Board: 13

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 12+1

Contract: 3 ♣ South

North:

♠ 5

♥ KT4

♦ K65

♣ AKT865

South:

♠ KJT7

♥ Q3

♦ AQT43

♣ 92

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	2 ♣	Pass	3 ♣
All Pass			

Board: 14

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ QJ7

♥ J5

♦ QT

♣ AK9876

South:

♠ A9543

♥ AT42

♦ K843

♣ -

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2 ♣	Pass	2 ♥
Pass	4 ♠	All Pass	

Board: 15

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10+1

Contract: 4 ♦ North

North:

♠ AK9

♥ 93

♦ AK9654

♣ T3

South:

♠ 865

♥ AJ642

♦ 83

♣ KQ6

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3 ♦
Pass	4 ♦	All Pass	

Board: 16	♠ 75	Partner bids first.
Dealer: South	♥ A965	The opponents are silent.
Vul: E-W	♦ K9753	
HCP: 11+1	♣ A2	

Board: 17	♠ 9	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ A654	
HCP: 14+2	♣ KQJ874	

Board: 18	♠ J	You bid first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ KQJT84	
HCP: 13+2	♣ QJ2	

Board: 19	♠ T852	Partner bids first.
Dealer: South	♥ A864	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 11	♣ KQ62	

Board: 20	♠ J87	You bid first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 14+2	♣ AKQ843	

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AJ				1 ♣
Vul: E-W	♥ A965	♥ Q7	Pass	1 ♦	Pass	2 ♣
North HCP: 11+1	♦ K9753	♦ A2	Pass	3 ♣	Pass	3NT
South HCP: 14+3	♣ A2	♣ KT87543	All Pass			
Contract: 3NT South						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ K8653		1 ♣	Pass	1 ♠
Vul: Both	♥ A4	♥ K632	Pass	2 ♣	Pass	2 ♥
North HCP: 14+2	♦ A654	♦ J3	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQJ874	♣ A6				
Contract: 3NT North						

Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ AQ943		1 ♦	Pass	1 ♠
Vul: N-S	♥ QJT	♥ K98	Pass	2 ♦	Pass	3NT
North HCP: 13+2	♦ KQJT84	♦ 5	All Pass			
South HCP: 12+1	♣ QJ2	♣ KT83				
Contract: 3NT South						

Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ T852	♠ Q9				1 ♦
Vul: E-W	♥ A864	♥ 932	Pass	1 ♥	Pass	2 ♦
North HCP: 11	♦ Q	♦ AKT9742	Pass	2NT	Pass	3NT
South HCP: 13+3	♣ KQ62	♣ A	All Pass			
Contract: 3NT South						

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ J87	♠ KQ42		1 ♣	Pass	1 ♥
Vul: Both	♥ Q9	♥ AK43	Pass	2 ♣	Pass	2NT
North HCP: 14+2	♦ Q2	♦ T965	Pass	3NT	All Pass	
South HCP: 12	♣ AKQ843	♣ 2				
Contract: 3NT North						

Board: 16	♠ AJ	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 14+3	♣ KT87543	

Board: 17	♠ K8653	Partner bids first.
Dealer: North	♥ K632	The opponents are silent.
Vul: Both	♦ J3	
HCP: 11+1	♣ A6	

Board: 18	♠ AQ943	Partner bids first.
Dealer: North	♥ K98	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 12+1	♣ KT83	

Board: 19	♠ Q9	You bid first.
Dealer: South	♥ 932	The opponents are silent.
Vul: E-W	♦ AKT9742	
HCP: 13+3	♣ A	

Board: 20	♠ KQ42	Partner bids first.
Dealer: North	♥ AK43	The opponents are silent.
Vul: Both	♦ T965	
HCP: 12	♣ 2	

Both hands (Answers Page)

Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AJ				1 ♣
Vul: E-W	♥ A965	♥ Q7	Pass	1 ♦	Pass	2 ♣
North HCP: 11+1	♦ K9753	♦ A2	Pass	3 ♣	Pass	3NT
South HCP: 14+3	♣ A2	♣ KT87543	All Pass			
Contract: 3NT South						

Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ K8653		1 ♣	Pass	1 ♠
Vul: Both	♥ A4	♥ K632	Pass	2 ♣	Pass	2 ♥
North HCP: 14+2	♦ A654	♦ J3	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQJ874	♣ A6				
Contract: 3NT North						

Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ AQ943		1 ♦	Pass	1 ♠
Vul: N-S	♥ QJT	♥ K98	Pass	2 ♦	Pass	3NT
North HCP: 13+2	♦ KQJT84	♦ 5	All Pass			
South HCP: 12+1	♣ QJ2	♣ KT83				
Contract: 3NT South						

Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ T852	♠ Q9				1 ♦
Vul: E-W	♥ A864	♥ 932	Pass	1 ♥	Pass	2 ♦
North HCP: 11	♦ Q	♦ AKT9742	Pass	2NT	Pass	3NT
South HCP: 13+3	♣ KQ62	♣ A	All Pass			
Contract: 3NT South						

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ J87	♠ KQ42		1 ♣	Pass	1 ♥
Vul: Both	♥ Q9	♥ AK43	Pass	2 ♣	Pass	2NT
North HCP: 14+2	♦ Q2	♦ T965	Pass	3NT	All Pass	
South HCP: 12	♣ AKQ843	♣ 2				
Contract: 3NT North						

Board: 21	♠ QJ6	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ AKT653	
HCP: 14+2	♣ AT5	

Board: 22	♠ Q7	Partner bids first.
Dealer: South	♥ AK975	The opponents are silent.
Vul: E-W	♦ KT85	
HCP: 12+1	♣ 53	

Board: 23	♠ A643	Partner bids first.
Dealer: South	♥ A9853	The opponents are silent.
Vul: Both	♦ J6	
HCP: 12+1	♣ K2	

Board: 24	♠ QJ975	Partner bids first.
Dealer: South	♥ AT43	The opponents are silent.
Vul: None	♦ T95	
HCP: 7+1	♣ 2	

Board: 25	♠ AJT64	Partner bids first.
Dealer: South	♥ Q9863	The opponents are silent.
Vul: N-S	♦ -	
HCP: 11+2	♣ A76	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ 932		1 ♦	Pass	1 ♥
Vul: None	♥ 3	♥ AKQ86	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AKT653	♦ 74	All Pass			
South HCP: 9+1	♣ AT5	♣ 742				
Contract: 3 ♦ South						

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ A92				1 ♣
Vul: E-W	♥ AK975	♥ -	Pass	1 ♥	Pass	2 ♣
North HCP: 12+1	♦ KT85	♦ QJ2	Pass	3 ♣	Pass	4 ♣
South HCP: 13+3	♣ 53	♣ AQT9874	All Pass			
Contract: 4 ♣ South						

Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ A643	♠ JT				1 ♦
Vul: Both	♥ A9853	♥ Q76	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ J6	♦ AKT984	Pass	3NT	All Pass	
South HCP: 14+2	♣ K2	♣ A4				
Contract: 3NT North						

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ QJ975	♠ A6				1 ♣
Vul: None	♥ AT43	♥ 62	Pass	1 ♠	Pass	2 ♣
North HCP: 7+1	♦ T95	♦ AQ8	All Pass			
South HCP: 14+2	♣ 2	♣ KJ9843				
Contract: 2 ♣ South						

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ AJT64	♠ Q9				1 ♦
Vul: N-S	♥ Q9863	♥ JT2	Pass	1 ♠	Pass	2 ♦
North HCP: 11+2	♦ -	♦ AQ9732	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ A76	♣ KT				
Contract: 4 ♥ North						

Board: 21	♠ 932	Partner bids first.
Dealer: North	♥ AKQ86	The opponents are silent.
Vul: None	♦ 74	
HCP: 9+1	♣ 742	

Board: 22	♠ A92	You bid first.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ QJ2	
HCP: 13+3	♣ AQT9874	

Board: 23	♠ JT	You bid first.
Dealer: South	♥ Q76	The opponents are silent.
Vul: Both	♦ AKT984	
HCP: 14+2	♣ A4	

Board: 24	♠ A6	You bid first.
Dealer: South	♥ 62	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 14+2	♣ KJ9843	

Board: 25	♠ Q9	You bid first.
Dealer: South	♥ JT2	The opponents are silent.
Vul: N-S	♦ AQ9732	
HCP: 12+2	♣ KT	

Both hands (Answers Page)

Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ 932		1 ♦	Pass	1 ♥
Vul: None	♥ 3	♥ AKQ86	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AKT653	♦ 74	All Pass			
South HCP: 9+1	♣ AT5	♣ 742				
Contract: 3 ♦ South						

Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ A92				1 ♣
Vul: E-W	♥ AK975	♥ -	Pass	1 ♥	Pass	2 ♣
North HCP: 12+1	♦ KT85	♦ QJ2	Pass	3 ♣	Pass	4 ♣
South HCP: 13+3	♣ 53	♣ AQT9874	All Pass			
Contract: 4 ♣ South						

Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ A643	♠ JT				1 ♦
Vul: Both	♥ A9853	♥ Q76	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ J6	♦ AKT984	Pass	3NT	All Pass	
South HCP: 14+2	♣ K2	♣ A4				
Contract: 3NT North						

Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ QJ975	♠ A6				1 ♣
Vul: None	♥ AT43	♥ 62	Pass	1 ♠	Pass	2 ♣
North HCP: 7+1	♦ T95	♦ AQ8	All Pass			
South HCP: 14+2	♣ 2	♣ KJ9843				
Contract: 2 ♣ South						

Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ AJT64	♠ Q9				1 ♦
Vul: N-S	♥ Q9863	♥ JT2	Pass	1 ♠	Pass	2 ♦
North HCP: 11+2	♦ -	♦ AQ9732	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ A76	♣ KT				
Contract: 4 ♥ North						

Board: 26	♠ 62	Partner bids first.
Dealer: South	♥ J9642	The opponents are silent.
Vul: Both	♦ KT	
HCP: 7+1	♣ KT65	

Board: 27	♠ A876	Partner bids first.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: None	♦ 4	
HCP: 12+1	♣ K9764	

Board: 28	♠ K9876	Partner bids first.
Dealer: South	♥ K98	The opponents are silent.
Vul: N-S	♦ 952	
HCP: 7+1	♣ J7	

Board: 29	♠ AK	You bid first.
Dealer: North	♥ 954	The opponents are silent.
Vul: E-W	♦ KQJT83	
HCP: 14+2	♣ J5	

Board: 30	♠ A652	Partner bids first.
Dealer: South	♥ JT86	The opponents are silent.
Vul: None	♦ AQ865	
HCP: 11+1	♣ -	

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+2

Contract: 2♦ South

North:

♠ 62

♥ J9642

♦ KT

♣ KT65

South:

♠ K83

♥ AK

♦ QJ8654

♣ J3

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 2♦

All Pass

Board: 27

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ A876

♥ KQ2

♦ 4

♣ K9764

South:

♠ 94

♥ J3

♦ AJT875

♣ AQ5

W N E S

Pass 1♠ Pass 1♦

Pass 1♠ Pass 2♦

Pass 3NT All Pass

Board: 28

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 14+2

Contract: 2♣ South

North:

♠ K9876

♥ K98

♦ 952

♣ J7

South:

♠ T5

♥ QJ3

♦ KQ

♣ AQ8653

W N E S

Pass 1♠ Pass 1♣

Pass 1♠ Pass 2♣

All Pass

Board: 29

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 7+1

Contract: 2♦ North

North:

♠ AK

♥ 954

♦ KQJT83

♣ J5

South:

♠ 9532

♥ A83

♦ 9

♣ K9742

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ All Pass

Board: 30

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+2

Contract: 3NT South

North:

♠ A652

♥ JT86

♦ AQ865

♣ -

South:

♠ KQ3

♥ Q4

♦ K7

♣ KJ8532

W N E S

Pass 1♦ Pass 1♣

Pass 1♦ Pass 2♣

Pass 2♥ Pass 3NT

All Pass

Board: 26	♠ K83	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ QJ8654	
HCP: 14+2	♣ J3	

Board: 27	♠ 94	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: None	♦ AJT875	
HCP: 12+2	♣ AQ5	

Board: 28	♠ T5	You bid first.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 14+2	♣ AQ8653	

Board: 29	♠ 9532	Partner bids first.
Dealer: North	♥ A83	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 7+1	♣ K9742	

Board: 30	♠ KQ3	You bid first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: None	♦ K7	
HCP: 14+2	♣ KJ8532	

Both hands (Answers Page)

Board: 26

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+2

Contract: 2 ♦ South

North:

♠ 62

♥ J9642

♦ KT

♣ KT65

South:

♠ K83

♥ AK

♦ QJ8654

♣ J3

W N E S

Pass 1 ♥ Pass 2 ♦

All Pass

Board: 27

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ A876

♥ KQ2

♦ 4

♣ K9764

South:

♠ 94

♥ J3

♦ AJT875

♣ AQ5

W N E S

Pass 1 ♠ Pass 2 ♦

Pass 3NT All Pass

Board: 28

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 14+2

Contract: 2 ♣ South

North:

♠ K9876

♥ K98

♦ 952

♣ J7

South:

♠ T5

♥ QJ3

♦ KQ

♣ AQ8653

W N E S

Pass 1 ♠ Pass 2 ♣

All Pass

Board: 29

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 7+1

Contract: 2 ♦ North

North:

♠ AK

♥ 954

♦ KQJT83

♣ J5

South:

♠ 9532

♥ A83

♦ 9

♣ K9742

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♦ All Pass

Board: 30

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+2

Contract: 3NT South

North:

♠ A652

♥ JT86

♦ AQ865

♣ -

South:

♠ KQ3

♥ Q4

♦ K7

♣ KJ8532

W N E S

Pass 1 ♦ Pass 2 ♣

Pass 2 ♥ Pass 3NT

All Pass

Board: 31	♠ A52	You bid first.
Dealer: North	♥ 73	The opponents are silent.
Vul: N-S	♦ KQT985	
HCP: 13+2	♣ A9	

Board: 32	♠ AQ9	Partner bids first.
Dealer: South	♥ J94	The opponents are silent.
Vul: E-W	♦ T63	
HCP: 10	♣ KT87	

Board: 33	♠ A432	Partner bids first.
Dealer: South	♥ QJ76	The opponents are silent.
Vul: Both	♦ A964	
HCP: 11	♣ 9	

Board: 34	♠ AT754	Partner bids first.
Dealer: South	♥ AQ93	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 12+1	♣ Q6	

Board: 35	♠ T42	You bid first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: E-W	♦ AKQ863	
HCP: 13+2	♣ Q2	

Both hands (Answers Page)

Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ QJ9		1 ♦	Pass	1NT
Vul: N-S	♥ 73	♥ A94	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ KQT985	♦ 632				
South HCP: 8	♣ A9	♣ J753				
Contract: 2 ♦ North						

Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ T64				1 ♦
Vul: E-W	♥ J94	♥ 63	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ T63	♦ AKQ954	All Pass			
South HCP: 13+2	♣ KT87	♣ A2				
Contract: 2 ♦ South						

Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ QT8				1 ♣
Vul: Both	♥ QJ76	♥ A9	Pass	1 ♥	Pass	2 ♣
North HCP: 11	♦ A964	♦ K8	Pass	2NT	All Pass	
South HCP: 12+2	♣ 9	♣ K86543				
Contract: 2NT North						

Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ AT754	♠ KQ				1 ♣
Vul: N-S	♥ AQ93	♥ 64	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ 82	♦ J53	Pass	2 ♥	Pass	2NT
South HCP: 13+2	♣ Q6	♣ AK7542	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ T42	♠ K7		1 ♦	Pass	1 ♥
Vul: E-W	♥ Q4	♥ AK98	Pass	2 ♦	Pass	3 ♦
North HCP: 13+2	♦ AKQ863	♦ T75	Pass	3NT	All Pass	
South HCP: 10	♣ Q2	♣ 8643				
Contract: 3NT North						

Board: 31	♠ QJ9	Partner bids first.
Dealer: North	♥ A94	The opponents are silent.
Vul: N-S	♦ 632	
HCP: 8	♣ J753	

Board: 32	♠ T64	You bid first.
Dealer: South	♥ 63	The opponents are silent.
Vul: E-W	♦ AKQ954	
HCP: 13+2	♣ A2	

Board: 33	♠ QT8	You bid first.
Dealer: South	♥ A9	The opponents are silent.
Vul: Both	♦ K8	
HCP: 12+2	♣ K86543	

Board: 34	♠ KQ	You bid first.
Dealer: South	♥ 64	The opponents are silent.
Vul: N-S	♦ J53	
HCP: 13+2	♣ AK7542	

Board: 35	♠ K7	Partner bids first.
Dealer: North	♥ AK98	The opponents are silent.
Vul: E-W	♦ T75	
HCP: 10	♣ 8643	

Both hands (Answers Page)

Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ QJ9		1 ♦	Pass	1NT
Vul: N-S	♥ 73	♥ A94	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ KQT985	♦ 632				
South HCP: 8	♣ A9	♣ J753				
Contract: 2 ♦ North						

Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ AQ9	♠ T64				1 ♦
Vul: E-W	♥ J94	♥ 63	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ T63	♦ AKQ954	All Pass			
South HCP: 13+2	♣ KT87	♣ A2				
Contract: 2 ♦ South						

Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ QT8				1 ♣
Vul: Both	♥ QJ76	♥ A9	Pass	1 ♥	Pass	2 ♣
North HCP: 11	♦ A964	♦ K8	Pass	2NT	All Pass	
South HCP: 12+2	♣ 9	♣ K86543				
Contract: 2NT North						

Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ AT754	♠ KQ				1 ♣
Vul: N-S	♥ AQ93	♥ 64	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ 82	♦ J53	Pass	2 ♥	Pass	2NT
South HCP: 13+2	♣ Q6	♣ AK7542	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ T42	♠ K7		1 ♦	Pass	1 ♥
Vul: E-W	♥ Q4	♥ AK98	Pass	2 ♦	Pass	3 ♦
North HCP: 13+2	♦ AKQ863	♦ T75	Pass	3NT	All Pass	
South HCP: 10	♣ Q2	♣ 8643				
Contract: 3NT North						

Board: 36	♠ K96	Partner bids first.
Dealer: South	♥ A72	The opponents are silent.
Vul: Both	♦ T9	
HCP: 9+1	♣ Q8764	

Board: 37	♠ 86542	Partner bids first.
Dealer: South	♥ AQ953	The opponents are silent.
Vul: E-W	♦ -	
HCP: 10+2	♣ A94	

Board: 38	♠ T	You bid first.
Dealer: North	♥ Q63	The opponents are silent.
Vul: Both	♦ J96	
HCP: 13+2	♣ AKQJT8	

Board: 39	♠ KQ	You bid first.
Dealer: North	♥ 76	The opponents are silent.
Vul: None	♦ Q76432	
HCP: 12+2	♣ KQ7	

Board: 40	♠ Q632	Partner bids first.
Dealer: South	♥ A9542	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 10+1	♣ AT5	

Both hands (Answers Page)

Board: 36

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+2

Contract: 2 ♦ South

North:

♠ K96

♥ A72

♦ T9

♣ Q8764

South:

♠ J7

♥ QT9

♦ AKQ743

♣ JT

W N E S

Pass 1NT Pass 2 ♦

All Pass

Board: 37

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ 86542

♥ AQ953

♦ -

♣ A94

South:

♠ AKT

♥ 6

♦ AJ7543

♣ Q76

W N E S

Pass 1 ♠ Pass 2 ♦

Pass 2 ♥ Pass 3 ♠

Pass 4 ♠ All Pass

Board: 38

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 10+1

Contract: 2 ♥ South

North:

♠ T

♥ Q63

♦ J96

♣ AKQJT8

South:

♠ 97432

♥ KJ87

♦ AQ3

♣ 9

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 2 ♣ Pass 2 ♥

All Pass

Board: 39

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 12+1

Contract: 2 ♦ North

North:

♠ KQ

♥ 76

♦ Q76432

♣ KQ7

South:

♠ AT65

♥ T93

♦ A

♣ A9863

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♦ All Pass

Board: 40

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ Q632

♥ A9542

♦ 8

♣ AT5

South:

♠ K7

♥ T87

♦ AKJ652

♣ J9

W N E S

Pass 1 ♥ Pass 2 ♦

All Pass

Board: 36	♠ J7	You bid first.
Dealer: South	♥ QT9	The opponents are silent.
Vul: Both	♦ AKQ743	
HCP: 13+2	♣ JT	

Board: 37	♠ AKT	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ AJ7543	
HCP: 14+2	♣ Q76	

Board: 38	♠ 97432	Partner bids first.
Dealer: North	♥ KJ87	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 10+1	♣ 9	

Board: 39	♠ AT65	Partner bids first.
Dealer: North	♥ T93	The opponents are silent.
Vul: None	♦ A	
HCP: 12+1	♣ A9863	

Board: 40	♠ K7	You bid first.
Dealer: South	♥ T87	The opponents are silent.
Vul: N-S	♦ AKJ652	
HCP: 12+2	♣ J9	

Both hands (Answers Page)

Board: 36

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+2

Contract: 2 ♦ South

North:

♠ K96

♥ A72

♦ T9

♣ Q8764

South:

♠ J7

♥ QT9

♦ AKQ743

♣ JT

W N E S

Pass 1NT Pass 2 ♦

All Pass

Board: 37

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 14+2

Contract: 4 ♠ North

North:

♠ 86542

♥ AQ953

♦ -

♣ A94

South:

♠ AKT

♥ 6

♦ AJ7543

♣ Q76

W N E S

Pass 1 ♠ Pass 2 ♦

Pass 2 ♥ Pass 3 ♠

Pass 4 ♠ All Pass

Board: 38

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 10+1

Contract: 2 ♥ South

North:

♠ T

♥ Q63

♦ J96

♣ AKQJT8

South:

♠ 97432

♥ KJ87

♦ AQ3

♣ 9

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 2 ♣ Pass 2 ♥

All Pass

Board: 39

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 12+1

Contract: 2 ♦ North

North:

♠ KQ

♥ 76

♦ Q76432

♣ KQ7

South:

♠ AT65

♥ T93

♦ A

♣ A9863

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♦ All Pass

Board: 40

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ Q632

♥ A9542

♦ 8

♣ AT5

South:

♠ K7

♥ T87

♦ AKJ652

♣ J9

W N E S

Pass 1 ♥ Pass 2 ♦

All Pass

Board: 41	♠ 43	Partner bids first.
Dealer: South	♥ QJ732	The opponents are silent.
Vul: Both	♦ AQT84	
HCP: 9+2	♣ T	

Board: 42	♠ J5	You bid first.
Dealer: North	♥ QT2	The opponents are silent.
Vul: None	♦ AKQT75	
HCP: 14+2	♣ Q7	

Board: 43	♠ K84	You bid first.
Dealer: North	♥ 76	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 14+2	♣ AK9754	

Board: 44	♠ KT5	Partner bids first.
Dealer: South	♥ K87	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 8+1	♣ Q8632	

Board: 45	♠ T6	You bid first.
Dealer: North	♥ AT7	The opponents are silent.
Vul: None	♦ AJT863	
HCP: 12+2	♣ K7	

Both hands (Answers Page)

Board: 41

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14+2

Contract: 2♥ South

North:

♠ 43

♥ QJ732

♦ AQT84

♣ T

South:

♠ K52

♥ KT

♦ 53

♣ AKJ762

W N E S

Pass 1♥ Pass 1♣

Pass 2♦ Pass 2♥

All Pass

Board: 42

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 12+1

Contract: 2♥ South

North:

♠ J5

♥ QT2

♦ AKQT75

♣ Q7

South:

♠ KQT87

♥ K743

♦ -

♣ A643

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 2♥

All Pass

Board: 43

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10

Contract: 2♣ North

North:

♠ K84

♥ 76

♦ A5

♣ AK9754

South:

♠ J9

♥ KJ54

♦ KQ93

♣ 632

W N E S

Pass 1♣ Pass 1♥

Pass 2♣ All Pass

Board: 44

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ KT5

♥ K87

♦ 54

♣ Q8632

South:

♠ A72

♥ QJ

♦ AQT762

♣ 95

W N E S

Pass 1NT Pass 1♦

Pass 2♦

All Pass

Board: 45

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ T6

♥ AT7

♦ AJT863

♣ K7

South:

♠ Q73

♥ KQ942

♦ Q

♣ J543

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ All Pass

Board: 41	♠ K52	You bid first.
Dealer: South	♥ KT	The opponents are silent.
Vul: Both	♦ 53	
HCP: 14+2	♣ AKJ762	

Board: 42	♠ KQT87	Partner bids first.
Dealer: North	♥ K743	The opponents are silent.
Vul: None	♦ -	
HCP: 12+1	♣ A643	

Board: 43	♠ J9	Partner bids first.
Dealer: North	♥ KJ54	The opponents are silent.
Vul: N-S	♦ KQ93	
HCP: 10	♣ 632	

Board: 44	♠ A72	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: E-W	♦ AQT762	
HCP: 13+2	♣ 95	

Board: 45	♠ Q73	Partner bids first.
Dealer: North	♥ KQ942	The opponents are silent.
Vul: None	♦ Q	
HCP: 10+1	♣ J543	

Both hands (Answers Page)

Board: 41

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14+2

Contract: 2♥ South

North:

♠ 43

♥ QJ732

♦ AQT84

♣ T

South:

♠ K52

♥ KT

♦ 53

♣ AKJ762

W N E S

Pass 1♥ Pass 1♣

Pass 2♦ Pass 2♥

All Pass

Board: 42

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 12+1

Contract: 2♥ South

North:

♠ J5

♥ QT2

♦ AKQT75

♣ Q7

South:

♠ KQT87

♥ K743

♦ -

♣ A643

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 2♥

All Pass

Board: 43

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10

Contract: 2♣ North

North:

♠ K84

♥ 76

♦ A5

♣ AK9754

South:

♠ J9

♥ KJ54

♦ KQ93

♣ 632

W N E S

Pass 1♣ Pass 1♥

Pass 2♣ All Pass

Board: 44

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ KT5

♥ K87

♦ 54

♣ Q8632

South:

♠ A72

♥ QJ

♦ AQT762

♣ 95

W N E S

Pass 1NT Pass 1♦

Pass 2♦

All Pass

Board: 45

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ T6

♥ AT7

♦ AJT863

♣ K7

South:

♠ Q73

♥ KQ942

♦ Q

♣ J543

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ All Pass

Board: 46	♠ J82	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ KJT832	
HCP: 12+2	♣ KQJ	

Board: 47	♠ A64	You bid first.
Dealer: North	♥ J93	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 14+2	♣ AKQ632	

Board: 48	♠ K5	Partner bids first.
Dealer: South	♥ AK753	The opponents are silent.
Vul: Both	♦ 32	
HCP: 10+1	♣ 8543	

Board: 49	♠ T9	You bid first.
Dealer: North	♥ AT8	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 14+2	♣ AQT873	

Board: 50	♠ K74	Partner bids first.
Dealer: South	♥ 7643	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 9	♣ KJ65	

Both hands (Answers Page)

Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ J82	♠ AQ94		1 ♦	Pass	1 ♥
Vul: N-S	♥ J	♥ Q8542	Pass	2 ♦	Pass	3NT
North HCP: 12+2	♦ KJT832	♦ 5	All Pass			
South HCP: 12+1	♣ KQJ	♣ A94				
Contract: 3NT South						

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ JT92		1 ♣	Pass	1 ♦
Vul: E-W	♥ J93	♥ AT5	Pass	2 ♣	Pass	2 ♦
North HCP: 14+2	♦ 5	♦ KQ862	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKQ632	♣ T				
Contract: 3NT North						

Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ A87				1 ♦
Vul: Both	♥ AK753	♥ 42	Pass	1 ♥	Pass	2 ♦
North HCP: 10+1	♦ 32	♦ AJT976	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ 8543	♣ K9				
Contract: 3 ♦ North						

Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ K84		1 ♣	Pass	1 ♥
Vul: N-S	♥ AT8	♥ Q9764	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ A3	♦ K87	Pass	4 ♣	All Pass	
South HCP: 11+1	♣ AQT873	♣ K5				
Contract: 4 ♣ North						

Board: 50

	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ J82				1 ♦
Vul: E-W	♥ 7643	♥ AQ	Pass	1 ♥	Pass	2 ♦
North HCP: 9	♦ Q4	♦ AJT832	All Pass			
South HCP: 14+2	♣ KJ65	♣ Q7				
Contract: 2 ♦ South						

Board: 46	♠ AQ94	Partner bids first.
Dealer: North	♥ Q8542	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 12+1	♣ A94	

Board: 47	♠ JT92	Partner bids first.
Dealer: North	♥ AT5	The opponents are silent.
Vul: E-W	♦ KQ862	
HCP: 10+1	♣ T	

Board: 48	♠ A87	You bid first.
Dealer: South	♥ 42	The opponents are silent.
Vul: Both	♦ AJT976	
HCP: 12+2	♣ K9	

Board: 49	♠ K84	Partner bids first.
Dealer: North	♥ Q9764	The opponents are silent.
Vul: N-S	♦ K87	
HCP: 11+1	♣ K5	

Board: 50	♠ J82	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ AJT832	
HCP: 14+2	♣ Q7	

Both hands (Answers Page)

Board: 46

	North:	South:	W	N	E	S
Dealer: North	♠ J82	♠ AQ94		1 ♦	Pass	1 ♥
Vul: N-S	♥ J	♥ Q8542	Pass	2 ♦	Pass	3NT
North HCP: 12+2	♦ KJT832	♦ 5	All Pass			
South HCP: 12+1	♣ KQJ	♣ A94				
Contract: 3NT South						

Board: 47

	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ JT92		1 ♣	Pass	1 ♦
Vul: E-W	♥ J93	♥ AT5	Pass	2 ♣	Pass	2 ♦
North HCP: 14+2	♦ 5	♦ KQ862	Pass	3NT	All Pass	
South HCP: 10+1	♣ AKQ632	♣ T				
Contract: 3NT North						

Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ A87				1 ♦
Vul: Both	♥ AK753	♥ 42	Pass	1 ♥	Pass	2 ♦
North HCP: 10+1	♦ 32	♦ AJT976	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ 8543	♣ K9				
Contract: 3 ♦ North						

Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ K84		1 ♣	Pass	1 ♥
Vul: N-S	♥ AT8	♥ Q9764	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ A3	♦ K87	Pass	4 ♣	All Pass	
South HCP: 11+1	♣ AQT873	♣ K5				
Contract: 4 ♣ North						

Board: 50

	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ J82				1 ♦
Vul: E-W	♥ 7643	♥ AQ	Pass	1 ♥	Pass	2 ♦
North HCP: 9	♦ Q4	♦ AJT832	All Pass			
South HCP: 14+2	♣ KJ65	♣ Q7				
Contract: 2 ♦ South						

Board: 51	♠ AJ3	You bid first.
Dealer: North	♥ 85	The opponents are silent.
Vul: Both	♦ A4	
HCP: 14+2	♣ AJ9642	

Board: 52	♠ A7543	Partner bids first.
Dealer: South	♥ J94	The opponents are silent.
Vul: None	♦ T6	
HCP: 8+1	♣ K53	

Board: 53	♠ 5	You bid first.
Dealer: North	♥ AT6	The opponents are silent.
Vul: E-W	♦ A76	
HCP: 13+2	♣ AJ8543	

Board: 54	♠ Q94	Partner bids first.
Dealer: South	♥ AQJT2	The opponents are silent.
Vul: Both	♦ 875	
HCP: 9+1	♣ 32	

Board: 55	♠ 53	You bid first.
Dealer: North	♥ 73	The opponents are silent.
Vul: None	♦ KQJ985	
HCP: 13+2	♣ AK9	

Both hands (Answers Page)

Board: 51

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 9+1

Contract: 2♣ North

North:

♠ AJ3

♥ 85

♦ A4

♣ AJ9642

South:

♠ K852

♥ AT964

♦ Q32

♣ T

W	N	E	S
	1♣	Pass	1♥
Pass	2♣	All Pass	

Board: 52

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ A7543

♥ J94

♦ T6

♣ K53

South:

♠ QT

♥ KT5

♦ AK9872

♣ J2

W	N	E	S
			1♦
Pass	1♠	Pass	2♦
All Pass			

Board: 53

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 9

Contract: 2♣ North

North:

♠ 5

♥ AT6

♦ A76

♣ AJ8543

South:

♠ KQ84

♥ J987

♦ K953

♣ 6

W	N	E	S
	1♣	Pass	1♥
Pass	2♣	All Pass	

Board: 54

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+2

Contract: 2♣ South

North:

♠ Q94

♥ AQJT2

♦ 875

♣ 32

South:

♠ A85

♥ K8

♦ T2

♣ KQJ987

W	N	E	S
			1♣
Pass	1♥	Pass	2♣
All Pass			

Board: 55

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ 53

♥ 73

♦ KQJ985

♣ AK9

South:

♠ A94

♥ AQ842

♦ T

♣ T742

W	N	E	S
	1♦	Pass	1♥
Pass	2♦	All Pass	

Board: 51	♠ K852	Partner bids first.
Dealer: North	♥ AT964	The opponents are silent.
Vul: Both	♦ Q32	
HCP: 9+1	♣ T	

Board: 52	♠ QT	You bid first.
Dealer: South	♥ KT5	The opponents are silent.
Vul: None	♦ AK9872	
HCP: 13+2	♣ J2	

Board: 53	♠ KQ84	Partner bids first.
Dealer: North	♥ J987	The opponents are silent.
Vul: E-W	♦ K953	
HCP: 9	♣ 6	

Board: 54	♠ A85	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ T2	
HCP: 13+2	♣ KQJ987	

Board: 55	♠ A94	Partner bids first.
Dealer: North	♥ AQ842	The opponents are silent.
Vul: None	♦ T	
HCP: 10+1	♣ T742	

Both hands (Answers Page)

Board: 51

	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ K852		1 ♣	Pass	1 ♥
Vul: Both	♥ 85	♥ AT964	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ A4	♦ Q32				
South HCP: 9+1	♣ AJ9642	♣ T				
Contract: 2 ♣ North						

Board: 52

	North:	South:	W	N	E	S
Dealer: South	♠ A7543	♠ QT				1 ♦
Vul: None	♥ J94	♥ KT5	Pass	1 ♠	Pass	2 ♦
North HCP: 8+1	♦ T6	♦ AK9872	All Pass			
South HCP: 13+2	♣ K53	♣ J2				
Contract: 2 ♦ South						

Board: 53

	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ KQ84		1 ♣	Pass	1 ♥
Vul: E-W	♥ AT6	♥ J987	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ A76	♦ K953				
South HCP: 9	♣ AJ8543	♣ 6				
Contract: 2 ♣ North						

Board: 54

	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ A85				1 ♣
Vul: Both	♥ AQJT2	♥ K8	Pass	1 ♥	Pass	2 ♣
North HCP: 9+1	♦ 875	♦ T2	All Pass			
South HCP: 13+2	♣ 32	♣ KQJ987				
Contract: 2 ♣ South						

Board: 55

	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ A94		1 ♦	Pass	1 ♥
Vul: None	♥ 73	♥ AQ842	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ KQJ985	♦ T				
South HCP: 10+1	♣ AK9	♣ T742				
Contract: 2 ♦ North						

Board: 56	♠ K4	Partner bids first.
Dealer: South	♥ J953	The opponents are silent.
Vul: N-S	♦ QT54	
HCP: 6	♣ 965	

Board: 57	♠ Q	You bid first.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ AK94	
HCP: 14+2	♣ KJT943	

Board: 58	♠ K73	You bid first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 12+2	♣ AQJ872	

Board: 59	♠ K96	You bid first.
Dealer: North	♥ K86	The opponents are silent.
Vul: None	♦ AKT975	
HCP: 13+2	♣ 7	

Board: 60	♠ Q987	Partner bids first.
Dealer: South	♥ KT94	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 10	♣ KQ7	

Both hands (Answers Page)

Board: 56

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 14+2

Contract: 2♣ South

North:

♠ K4

♥ J953

♦ QT54

♣ 965

South:

♠ A85

♥ T6

♦ J9

♣ AKQ832

W N E S

Pass 1♥ Pass 2♣

All Pass

Board: 57

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 9

Contract: 2♣ North

North:

♠ Q

♥ J7

♦ AK94

♣ KJT943

South:

♠ AJ62

♥ T64

♦ 8653

♣ A6

W N E S

Pass 1♣ Pass 1♠

Pass 2♣ All Pass

Board: 58

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 11+2

Contract: 2♥ North

North:

♠ K73

♥ Q9

♦ T2

♣ AQJ872

South:

♠ Q94

♥ AKJT4

♦ J9873

♣ -

W N E S

Pass 1♣ Pass 1♥

Pass 2♣ Pass 2♦

Pass 2♥ All Pass

Board: 59

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 8+1

Contract: 2♦ North

North:

♠ K96

♥ K86

♦ AKT975

♣ 7

South:

♠ JT43

♥ 54

♦ Q3

♣ KQT42

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ All Pass

Board: 60

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+2

Contract: 3♣ North

North:

♠ Q987

♥ KT94

♦ T4

♣ KQ7

South:

♠ J

♥ 876

♦ AQ3

♣ AJ9653

W N E S

Pass 1♥ Pass 2♣

Pass 3♣ All Pass

Board: 56	♠ A85	You bid first.
Dealer: South	♥ T6	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 14+2	♣ AKQ832	

Board: 57	♠ AJ62	Partner bids first.
Dealer: North	♥ T64	The opponents are silent.
Vul: N-S	♦ 8653	
HCP: 9	♣ A6	

Board: 58	♠ Q94	Partner bids first.
Dealer: North	♥ AKJT4	The opponents are silent.
Vul: E-W	♦ J9873	
HCP: 11+2	♣ -	

Board: 59	♠ JT43	Partner bids first.
Dealer: North	♥ 54	The opponents are silent.
Vul: None	♦ Q3	
HCP: 8+1	♣ KQT42	

Board: 60	♠ J	You bid first.
Dealer: South	♥ 876	The opponents are silent.
Vul: E-W	♦ AQ3	
HCP: 12+2	♣ AJ9653	

Both hands (Answers Page)

Board: 56

	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ A85				1 ♣
Vul: N-S	♥ J953	♥ T6	Pass	1 ♥	Pass	2 ♣
North HCP: 6	♦ QT54	♦ J9	All Pass			
South HCP: 14+2	♣ 965	♣ AKQ832				
Contract: 2 ♣ South						

Board: 57

	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AJ62		1 ♣	Pass	1 ♠
Vul: N-S	♥ J7	♥ T64	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ AK94	♦ 8653				
South HCP: 9	♣ KJT943	♣ A6				
Contract: 2 ♣ North						

Board: 58

	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ Q94		1 ♣	Pass	1 ♥
Vul: E-W	♥ Q9	♥ AKJT4	Pass	2 ♣	Pass	2 ♦
North HCP: 12+2	♦ T2	♦ J9873	Pass	2 ♥	All Pass	
South HCP: 11+2	♣ AQJ872	♣ -				
Contract: 2 ♥ North						

Board: 59

	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ JT43		1 ♦	Pass	1 ♠
Vul: None	♥ K86	♥ 54	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AKT975	♦ Q3				
South HCP: 8+1	♣ 7	♣ KQT42				
Contract: 2 ♦ North						

Board: 60

	North:	South:	W	N	E	S
Dealer: South	♠ Q987	♠ J				1 ♣
Vul: E-W	♥ KT94	♥ 876	Pass	1 ♥	Pass	2 ♣
North HCP: 10	♦ T4	♦ AQ3	Pass	3 ♣	All Pass	
South HCP: 12+2	♣ KQ7	♣ AJ9653				
Contract: 3 ♣ North						

Board: 61	♠ K63	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ AT8	
HCP: 14+2	♣ AK8752	

Board: 62	♠ 64	Partner bids first.
Dealer: South	♥ KQ974	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 8+2	♣ QJ753	

Board: 63	♠ 2	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ A863	
HCP: 14+2	♣ KQ9832	

Board: 64	♠ 98543	Partner bids first.
Dealer: South	♥ K985	The opponents are silent.
Vul: Both	♦ K5	
HCP: 8+1	♣ Q5	

Board: 65	♠ A9	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ Q96	
HCP: 13+2	♣ K98542	

Both hands (Answers Page)

Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ A874		1 ♣	Pass	1 ♥
Vul: Both	♥ 3	♥ QJT42	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ AT8	♦ K95				
South HCP: 10+1	♣ AK8752	♣ 6				
Contract: 2 ♣ North						

Board: 62

	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ A75				1 ♦
Vul: N-S	♥ KQ974	♥ A5	Pass	1 ♥	Pass	2 ♦
North HCP: 8+2	♦ 5	♦ AQT876	All Pass			
South HCP: 14+2	♣ QJ753	♣ T2				
Contract: 2 ♦ South						

Board: 63

	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ A8765		1 ♣	Pass	1 ♠
Vul: E-W	♥ KQ	♥ T954	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ A863	♦ KJT				
South HCP: 9+1	♣ KQ9832	♣ J				
Contract: 2 ♣ North						

Board: 64

	North:	South:	W	N	E	S
Dealer: South	♠ 98543	♠ A6				1 ♣
Vul: Both	♥ K985	♥ 6	Pass	1 ♠	Pass	2 ♣
North HCP: 8+1	♦ K5	♦ A986	All Pass			
South HCP: 12+2	♣ Q5	♣ KJ9863				
Contract: 2 ♣ South						

Board: 65

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KJ62		1 ♣	Pass	1 ♥
Vul: None	♥ A2	♥ J9653	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ Q96	♦ AT5				
South HCP: 9+1	♣ K98542	♣ T				
Contract: 2 ♣ North						

Board: 61	♠ A874	Partner bids first.
Dealer: North	♥ QJT42	The opponents are silent.
Vul: Both	♦ K95	
HCP: 10+1	♣ 6	

Board: 62	♠ A75	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: N-S	♦ AQT876	
HCP: 14+2	♣ T2	

Board: 63	♠ A8765	Partner bids first.
Dealer: North	♥ T954	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 9+1	♣ J	

Board: 64	♠ A6	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: Both	♦ A986	
HCP: 12+2	♣ KJ9863	

Board: 65	♠ KJ62	Partner bids first.
Dealer: North	♥ J9653	The opponents are silent.
Vul: None	♦ AT5	
HCP: 9+1	♣ T	

Both hands (Answers Page)

Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ A874		1 ♣	Pass	1 ♥
Vul: Both	♥ 3	♥ QJT42	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ AT8	♦ K95				
South HCP: 10+1	♣ AK8752	♣ 6				
Contract: 2 ♣ North						

Board: 62

	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ A75				1 ♦
Vul: N-S	♥ KQ974	♥ A5	Pass	1 ♥	Pass	2 ♦
North HCP: 8+2	♦ 5	♦ AQT876	All Pass			
South HCP: 14+2	♣ QJ753	♣ T2				
Contract: 2 ♦ South						

Board: 63

	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ A8765		1 ♣	Pass	1 ♠
Vul: E-W	♥ KQ	♥ T954	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ A863	♦ KJT				
South HCP: 9+1	♣ KQ9832	♣ J				
Contract: 2 ♣ North						

Board: 64

	North:	South:	W	N	E	S
Dealer: South	♠ 98543	♠ A6				1 ♣
Vul: Both	♥ K985	♥ 6	Pass	1 ♠	Pass	2 ♣
North HCP: 8+1	♦ K5	♦ A986	All Pass			
South HCP: 12+2	♣ Q5	♣ KJ9863				
Contract: 2 ♣ South						

Board: 65

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KJ62		1 ♣	Pass	1 ♥
Vul: None	♥ A2	♥ J9653	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ Q96	♦ AT5				
South HCP: 9+1	♣ K98542	♣ T				
Contract: 2 ♣ North						

Board: 66	♠ KJ98	Partner bids first.
Dealer: South	♥ Q982	The opponents are silent.
Vul: E-W	♦ 73	
HCP: 10	♣ KJ5	

Board: 67	♠ AK73	Partner bids first.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: Both	♦ 7	
HCP: 12+1	♣ T8632	

Board: 68	♠ KT754	Partner bids first.
Dealer: South	♥ QJ93	The opponents are silent.
Vul: None	♦ 2	
HCP: 9+1	♣ QJ3	

Board: 69	♠ AQ8	Partner bids first.
Dealer: South	♥ AT875	The opponents are silent.
Vul: N-S	♦ J853	
HCP: 11+1	♣ 8	

Board: 70	♠ AKJT4	Partner bids first.
Dealer: South	♥ J84	The opponents are silent.
Vul: Both	♦ 2	
HCP: 9+1	♣ 9532	

Both hands (Answers Page)

Board: 66

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 12+2

Contract: 3 ♦ North

North:

♠ KJ98

♥ Q982

♦ 73

♣ KJ5

South:

♠ A3

♥ T4

♦ AKJ982

♣ 987

W N E S

Pass 1 ♥ Pass 2 ♦

Pass 3 ♦ All Pass

Board: 67

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ AK73

♥ AJ7

♦ 7

♣ T8632

South:

♠ 84

♥ 863

♦ AQT962

♣ AQ

W N E S

Pass 1 ♠ Pass 2 ♦

Pass 3NT All Pass

Board: 68

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 13+2

Contract: 2 ♦ South

North:

♠ KT754

♥ QJ93

♦ 2

♣ QJ3

South:

♠ AJ6

♥ 6

♦ AKJ986

♣ 764

W N E S

Pass 1 ♠ Pass 2 ♦

All Pass

Board: 69

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13+2

Contract: 3NT South

North:

♠ AQ8

♥ AT875

♦ J853

♣ 8

South:

♠ JT3

♥ -

♦ KQ62

♣ AKT953

W N E S

Pass 1 ♥ Pass 2 ♣

Pass 2NT Pass 3NT

All Pass

Board: 70

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 14+2

Contract: 2 ♦ South

North:

♠ AKJT4

♥ J84

♦ 2

♣ 9532

South:

♠ 97

♥ T97

♦ AKQ764

♣ AJ

W N E S

Pass 1 ♠ Pass 2 ♦

All Pass

Board: 66	♠ A3	You bid first.
Dealer: South	♥ T4	The opponents are silent.
Vul: E-W	♦ AKJ982	
HCP: 12+2	♣ 987	

Board: 67	♠ 84	You bid first.
Dealer: South	♥ 863	The opponents are silent.
Vul: Both	♦ AQT962	
HCP: 12+2	♣ AQ	

Board: 68	♠ AJ6	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: None	♦ AKJ986	
HCP: 13+2	♣ 764	

Board: 69	♠ JT3	You bid first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ KQ62	
HCP: 13+2	♣ AKT953	

Board: 70	♠ 97	You bid first.
Dealer: South	♥ T97	The opponents are silent.
Vul: Both	♦ AKQ764	
HCP: 14+2	♣ AJ	

Both hands (Answers Page)

Board: 66

	North:	South:	W	N	E	S
Dealer: South	♠ KJ98	♠ A3				1 ♦
Vul: E-W	♥ Q982	♥ T4	Pass	1 ♥	Pass	2 ♦
North HCP: 10	♦ 73	♦ AKJ982	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ KJ5	♣ 987				
Contract: 3 ♦ North						

Board: 67

	North:	South:	W	N	E	S
Dealer: South	♠ AK73	♠ 84				1 ♦
Vul: Both	♥ AJ7	♥ 863	Pass	1 ♠	Pass	2 ♦
North HCP: 12+1	♦ 7	♦ AQT962	Pass	3NT	All Pass	
South HCP: 12+2	♣ T8632	♣ AQ				
Contract: 3NT North						

Board: 68

	North:	South:	W	N	E	S
Dealer: South	♠ KT754	♠ AJ6				1 ♦
Vul: None	♥ QJ93	♥ 6	Pass	1 ♠	Pass	2 ♦
North HCP: 9+1	♦ 2	♦ AKJ986	All Pass			
South HCP: 13+2	♣ QJ3	♣ 764				
Contract: 2 ♦ South						

Board: 69

	North:	South:	W	N	E	S
Dealer: South	♠ AQ8	♠ JT3				1 ♣
Vul: N-S	♥ AT875	♥ -	Pass	1 ♥	Pass	2 ♣
North HCP: 11+1	♦ J853	♦ KQ62	Pass	2NT	Pass	3NT
South HCP: 13+2	♣ 8	♣ AKT953	All Pass			
Contract: 3NT South						

Board: 70

	North:	South:	W	N	E	S
Dealer: South	♠ AKJT4	♠ 97				1 ♦
Vul: Both	♥ J84	♥ T97	Pass	1 ♠	Pass	2 ♦
North HCP: 9+1	♦ 2	♦ AKQ764	All Pass			
South HCP: 14+2	♣ 9532	♣ AJ				
Contract: 2 ♦ South						

Board: 71	♠ Q65	You bid first.
Dealer: North	♥ Q6	The opponents are silent.
Vul: None	♦ K9	
HCP: 14+2	♣ AQJ752	

Board: 72	♠ AT8	Partner bids first.
Dealer: South	♥ KJ863	The opponents are silent.
Vul: N-S	♦ T84	
HCP: 8+1	♣ 97	

Board: 73	♠ KQ972	Partner bids first.
Dealer: South	♥ A9765	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 12+2	♣ 4	

Board: 74	♠ AQ7	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: None	♦ KT3	
HCP: 14+2	♣ AJT983	

Board: 75	♠ 65	You bid first.
Dealer: North	♥ 98	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 13+3	♣ AKT9876	

Both hands (Answers Page)

Board: 71

	North:	South:	W	N	E	S
Dealer: North	♠ Q65	♠ A73		1 ♣	Pass	1 ♥
Vul: None	♥ Q6	♥ T743	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ K9	♦ AQ75	All Pass			
South HCP: 10	♣ AQJ752	♣ T3				
Contract: 3 ♣ South						

Board: 72

	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ J3				1 ♣
Vul: N-S	♥ KJ863	♥ A4	Pass	1 ♥	Pass	2 ♣
North HCP: 8+1	♦ T84	♦ KQ7	All Pass			
South HCP: 12+2	♣ 97	♣ QT8542				
Contract: 2 ♣ South						

Board: 73

	North:	South:	W	N	E	S
Dealer: South	♠ KQ972	♠ A6				1 ♣
Vul: E-W	♥ A9765	♥ KQ	Pass	1 ♠	Pass	2 ♣
North HCP: 12+2	♦ QJ	♦ K64	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ 4	♣ T86532				
Contract: 4 ♥ North						

Board: 74

	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ KT4		1 ♣	Pass	1 ♥
Vul: None	♥ 2	♥ KQ863	Pass	2 ♣	Pass	2NT
North HCP: 14+2	♦ KT3	♦ J98	Pass	3NT	All Pass	
South HCP: 11+1	♣ AJT983	♣ Q2				
Contract: 3NT North						

Board: 75

	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ JT72		1 ♣	Pass	1 ♠
Vul: N-S	♥ 98	♥ AJ4	Pass	2 ♣	All Pass	
North HCP: 13+3	♦ AQ	♦ J874				
South HCP: 10	♣ AKT9876	♣ QJ				
Contract: 2 ♣ North						

Board: 71	♠ A73	Partner bids first.
Dealer: North	♥ T743	The opponents are silent.
Vul: None	♦ AQ75	
HCP: 10	♣ T3	

Board: 72	♠ J3	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 12+2	♣ QT8542	

Board: 73	♠ A6	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ K64	
HCP: 12+2	♣ T86532	

Board: 74	♠ KT4	Partner bids first.
Dealer: North	♥ KQ863	The opponents are silent.
Vul: None	♦ J98	
HCP: 11+1	♣ Q2	

Board: 75	♠ JT72	Partner bids first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: N-S	♦ J874	
HCP: 10	♣ QJ	

Both hands (Answers Page)

Board: 71

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ Q65	♠ A73		1 ♣	Pass	1 ♥
Vul: None	♥ Q6	♥ T743	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ K9	♦ AQ75	All Pass			
South HCP: 10	♣ AQJ752	♣ T3				
Contract: 3 ♣ South						

Board: 72

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ J3				1 ♣
Vul: N-S	♥ KJ863	♥ A4	Pass	1 ♥	Pass	2 ♣
North HCP: 8+1	♦ T84	♦ KQ7	All Pass			
South HCP: 12+2	♣ 97	♣ QT8542				
Contract: 2 ♣ South						

Board: 73

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ KQ972	♠ A6				1 ♣
Vul: E-W	♥ A9765	♥ KQ	Pass	1 ♠	Pass	2 ♣
North HCP: 12+2	♦ QJ	♦ K64	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ 4	♣ T86532				
Contract: 4 ♥ North						

Board: 74

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ KT4		1 ♣	Pass	1 ♥
Vul: None	♥ 2	♥ KQ863	Pass	2 ♣	Pass	2NT
North HCP: 14+2	♦ KT3	♦ J98	Pass	3NT	All Pass	
South HCP: 11+1	♣ AJT983	♣ Q2				
Contract: 3NT North						

Board: 75

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ JT72		1 ♣	Pass	1 ♠
Vul: N-S	♥ 98	♥ AJ4	Pass	2 ♣	All Pass	
North HCP: 13+3	♦ AQ	♦ J874				
South HCP: 10	♣ AKT9876	♣ QJ				
Contract: 2 ♣ North						

Board: 76	♠ Q752	Partner bids first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 9	♣ T654	

Board: 77	♠ KT	You bid first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: Both	♦ AJT743	
HCP: 14+2	♣ A32	

Board: 78	♠ AKJ52	Partner bids first.
Dealer: South	♥ JT64	The opponents are silent.
Vul: N-S	♦ J62	
HCP: 10+1	♣ T	

Board: 79	♠ 4	You bid first.
Dealer: North	♥ T73	The opponents are silent.
Vul: E-W	♦ AQJ543	
HCP: 12+2	♣ AJ2	

Board: 80	♠ KT53	Partner bids first.
Dealer: South	♥ J743	The opponents are silent.
Vul: Both	♦ AJ97	
HCP: 9	♣ 3	

Both hands (Answers Page)

Board: 76

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+2

Contract: 3 ♦ North

North:

♠ Q752

♥ Q93

♦ AJ

♣ T654

South:

♠ AK

♥ 854

♦ KQ9532

♣ 32

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 2 ♦

Pass 3 ♦ All Pass

Board: 77

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 11+1

Contract: 3 ♦ South

North:

♠ KT

♥ Q7

♦ AJT743

♣ A32

South:

♠ 52

♥ AKJ42

♦ K9

♣ T764

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 2 ♦ Pass 3 ♦

All Pass

Board: 78

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 14+2

Contract: 3NT South

North:

♠ AKJ52

♥ JT64

♦ J62

♣ T

South:

♠ 9

♥ Q97

♦ AQ3

♣ AQ9743

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♣

Pass 2 ♥ Pass 3NT

All Pass

Board: 79

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ 4

♥ T73

♦ AQJ543

♣ AJ2

South:

♠ AKT85

♥ Q86

♦ K62

♣ 95

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♦ Pass 3 ♦

All Pass

Board: 80

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+2

Contract: 2 ♣ South

North:

♠ KT53

♥ J743

♦ AJ97

♣ 3

South:

♠ 6

♥ QT

♦ K864

♣ AKQT95

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 2 ♣

All Pass

Board: 76	♠ AK	You bid first.
Dealer: South	♥ 854	The opponents are silent.
Vul: E-W	♦ KQ9532	
HCP: 12+2	♣ 32	

Board: 77	♠ 52	Partner bids first.
Dealer: North	♥ AKJ42	The opponents are silent.
Vul: Both	♦ K9	
HCP: 11+1	♣ T764	

Board: 78	♠ 9	You bid first.
Dealer: South	♥ Q97	The opponents are silent.
Vul: N-S	♦ AQ3	
HCP: 14+2	♣ AQ9743	

Board: 79	♠ AKT85	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: E-W	♦ K62	
HCP: 12+1	♣ 95	

Board: 80	♠ 6	You bid first.
Dealer: South	♥ QT	The opponents are silent.
Vul: Both	♦ K864	
HCP: 14+2	♣ AKQT95	

Both hands (Answers Page)

Board: 76

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 12+2

Contract: 3 ♦ North

North:

♠ Q752

♥ Q93

♦ AJ

♣ T654

South:

♠ AK

♥ 854

♦ KQ9532

♣ 32

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 2 ♦

Pass 3 ♦ All Pass

Board: 77

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 11+1

Contract: 3 ♦ South

North:

♠ KT

♥ Q7

♦ AJT743

♣ A32

South:

♠ 52

♥ AKJ42

♦ K9

♣ T764

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 2 ♦ Pass 3 ♦

All Pass

Board: 78

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 14+2

Contract: 3NT South

North:

♠ AKJ52

♥ JT64

♦ J62

♣ T

South:

♠ 9

♥ Q97

♦ AQ3

♣ AQ9743

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♣

Pass 2 ♥ Pass 3NT

All Pass

Board: 79

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ 4

♥ T73

♦ AQJ543

♣ AJ2

South:

♠ AKT85

♥ Q86

♦ K62

♣ 95

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♦ Pass 3 ♦

All Pass

Board: 80

Dealer: South

Vul: Both

North HCP: 9

South HCP: 14+2

Contract: 2 ♣ South

North:

♠ KT53

♥ J743

♦ AJ97

♣ 3

South:

♠ 6

♥ QT

♦ K864

♣ AKQT95

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 2 ♣

All Pass

Board: 81	♠ 75	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: None	♦ A94	
HCP: 13+2	♣ KQJ983	

Board: 82	♠ J876	Partner bids first.
Dealer: South	♥ KJ654	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 10+1	♣ A8	

Board: 83	♠ J3	Partner bids first.
Dealer: South	♥ QT532	The opponents are silent.
Vul: Both	♦ QJ964	
HCP: 10+2	♣ A	

Board: 84	♠ QJ874	Partner bids first.
Dealer: South	♥ AJ76	The opponents are silent.
Vul: None	♦ KJ43	
HCP: 12+1	♣ -	

Board: 85	♠ 2	You bid first.
Dealer: North	♥ A94	The opponents are silent.
Vul: N-S	♦ AKQ974	
HCP: 13+2	♣ T64	

Both hands (Answers Page)

Board: 81

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 12+1

Contract: 3NT South

North:

♠ 75

♥ K4

♦ A94

♣ KQJ983

South:

♠ KQ943

♥ AJ65

♦ Q86

♣ 6

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2 ♣	Pass	2 ♥
Pass	2NT	Pass	3NT
All Pass			

Board: 82

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 12+2

Contract: 3 ♦ North

North:

♠ J876

♥ KJ654

♦ J5

♣ A8

South:

♠ A9

♥ 72

♦ KQ9832

♣ K94

W	N	E	S
			1 ♦
Pass	1 ♥	Pass	2 ♦
Pass	3 ♦	All Pass	

Board: 83

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 12+2

Contract: 2 ♥ South

North:

♠ J3

♥ QT532

♦ QJ964

♣ A

South:

♠ K94

♥ K4

♦ K5

♣ K97643

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	2 ♣
Pass	2 ♦	Pass	2 ♥
All Pass			

Board: 84

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+3

Contract: 3 ♣ South

North:

♠ QJ874

♥ AJ76

♦ KJ43

♣ -

South:

♠ A9

♥ 53

♦ 87

♣ AKJ9873

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	2 ♣
Pass	2 ♥	Pass	3 ♣
All Pass			

Board: 85

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 11+1

Contract: 4 ♦ North

North:

♠ 2

♥ A94

♦ AKQ974

♣ T64

South:

♠ AT543

♥ K7

♦ 52

♣ A753

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♦	Pass	3 ♦
Pass	4 ♦	All Pass	

Board: 81	♠ KQ943	Partner bids first.
Dealer: North	♥ AJ65	The opponents are silent.
Vul: None	♦ Q86	
HCP: 12+1	♣ 6	

Board: 82	♠ A9	You bid first.
Dealer: South	♥ 72	The opponents are silent.
Vul: E-W	♦ KQ9832	
HCP: 12+2	♣ K94	

Board: 83	♠ K94	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ K5	
HCP: 12+2	♣ K97643	

Board: 84	♠ A9	You bid first.
Dealer: South	♥ 53	The opponents are silent.
Vul: None	♦ 87	
HCP: 12+3	♣ AKJ9873	

Board: 85	♠ AT543	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: N-S	♦ 52	
HCP: 11+1	♣ A753	

Both hands (Answers Page)

Board: 81

	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ KQ943		1 ♣	Pass	1 ♠
Vul: None	♥ K4	♥ AJ65	Pass	2 ♣	Pass	2 ♥
North HCP: 13+2	♦ A94	♦ Q86	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ KQJ983	♣ 6	All Pass			
Contract: 3NT South						

Board: 82

	North:	South:	W	N	E	S
Dealer: South	♠ J876	♠ A9				1 ♦
Vul: E-W	♥ KJ654	♥ 72	Pass	1 ♥	Pass	2 ♦
North HCP: 10+1	♦ J5	♦ KQ9832	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ A8	♣ K94				
Contract: 3 ♦ North						

Board: 83

	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ K94				1 ♣
Vul: Both	♥ QT532	♥ K4	Pass	1 ♥	Pass	2 ♣
North HCP: 10+2	♦ QJ964	♦ K5	Pass	2 ♦	Pass	2 ♥
South HCP: 12+2	♣ A	♣ K97643	All Pass			
Contract: 2 ♥ South						

Board: 84

	North:	South:	W	N	E	S
Dealer: South	♠ QJ874	♠ A9				1 ♣
Vul: None	♥ AJ76	♥ 53	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ KJ43	♦ 87	Pass	2 ♥	Pass	3 ♣
South HCP: 12+3	♣ -	♣ AKJ9873	All Pass			
Contract: 3 ♣ South						

Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AT543		1 ♦	Pass	1 ♠
Vul: N-S	♥ A94	♥ K7	Pass	2 ♦	Pass	3 ♦
North HCP: 13+2	♦ AKQ974	♦ 52	Pass	4 ♦	All Pass	
South HCP: 11+1	♣ T64	♣ A753				
Contract: 4 ♦ North						

Board: 86	♠ 5	Partner bids first.
Dealer: South	♥ AQ973	The opponents are silent.
Vul: Both	♦ A9863	
HCP: 12+2	♣ Q5	

Board: 87	♠ 54	You bid first.
Dealer: North	♥ K87	The opponents are silent.
Vul: None	♦ AJT873	
HCP: 12+2	♣ AT	

Board: 88	♠ A9752	Partner bids first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ Q73	
HCP: 11+1	♣ 532	

Board: 89	♠ A6	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: E-W	♦ KQ7654	
HCP: 14+2	♣ 975	

Both hands (Answers Page)

Board: 86

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13+3

Contract: 6♣ South

North:

♠ 5

♥ AQ973

♦ A9863

♣ Q5

South:

♠ K42

♥ J5

♦ J

♣ AKJT987

W N E S

Pass 1♥ Pass 1♣

Pass 3♠¹ Pass 4♦

Pass 4♥ Pass 4NT

Pass 5♠² Pass 6♣

All Pass

1. Splinter

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

Board: 87

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ 54

♥ K87

♦ AJT873

♣ AT

South:

♠ Q86

♥ J4

♦ KQ5

♣ Q8762

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ All Pass

Board: 88

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+2

Contract: 5♣ North

North:

♠ A9752

♥ AJ

♦ Q73

♣ 532

South:

♠ 3

♥ Q53

♦ JT8

♣ AKQ964

W N E S

Pass 1♠ Pass 2♣

Pass 5♣ All Pass

Board: 89

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 11

Contract: 2♦ North

North:

♠ A6

♥ AJ

♦ KQ7654

♣ 975

South:

♠ QJ87

♥ T853

♦ A

♣ KJT2

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ All Pass

Board: 86	♠ K42	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: Both	♦ J	
HCP: 13+3	♣ AKJT987	

Board: 87	♠ Q86	Partner bids first.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ KQ5	
HCP: 10+1	♣ Q8762	

Board: 88	♠ 3	You bid first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: N-S	♦ JT8	
HCP: 12+2	♣ AKQ964	

Board: 89	♠ QJ87	Partner bids first.
Dealer: North	♥ T853	The opponents are silent.
Vul: E-W	♦ A	
HCP: 11	♣ KJT2	

Both hands (Answers Page)

Board: 86

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13+3

Contract: 6♣ South

North:

♠ 5

♥ AQ973

♦ A9863

♣ Q5

South:

♠ K42

♥ J5

♦ J

♣ AKJT987

W N E S

Pass 1♥ Pass 1♣

Pass 3♠¹ Pass 4♦

Pass 4♥ Pass 4NT

Pass 5♠² Pass 6♣

All Pass

1. Splinter

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

Board: 87

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ 54

♥ K87

♦ AJT873

♣ AT

South:

♠ Q86

♥ J4

♦ KQ5

♣ Q8762

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ All Pass

Board: 88

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+2

Contract: 5♣ North

North:

♠ A9752

♥ AJ

♦ Q73

♣ 532

South:

♠ 3

♥ Q53

♦ JT8

♣ AKQ964

W N E S

Pass 1♠ Pass 2♣

Pass 5♣ All Pass

Board: 89

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 11

Contract: 2♦ North

North:

♠ A6

♥ AJ

♦ KQ7654

♣ 975

South:

♠ QJ87

♥ T853

♦ A

♣ KJT2

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ All Pass

Board: 90	♠ AK7	Partner bids first.
Dealer: South	♥ QT43	The opponents are silent.
Vul: None	♦ T5432	
HCP: 9+1	♣ T	

Board: 91	♠ 8	You bid first.
Dealer: North	♥ 972	The opponents are silent.
Vul: N-S	♦ AK8632	
HCP: 14+2	♣ AKT	

Board: 92	♠ J86	Partner bids first.
Dealer: South	♥ KQT85	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 9+1	♣ K754	

Board: 93	♠ A8	You bid first.
Dealer: North	♥ J83	The opponents are silent.
Vul: Both	♦ AQJ942	
HCP: 13+2	♣ J4	

Board: 94	♠ T4	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ AJ96	
HCP: 12+2	♣ AT9654	

Both hands (Answers Page)

Board: 90

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+3

Contract: 2♣ South

North:

♠ AK7

♥ QT43

♦ T5432

♣ T

South:

♠ Q52

♥ 72

♦ K

♣ AKQ5432

W N E S

Pass 1♦ Pass 2♣

All Pass

Board: 91

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ 8

♥ 972

♦ AK8632

♣ AKT

South:

♠ A9762

♥ K65

♦ 4

♣ QJ32

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ All Pass

Board: 92

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 14+2

Contract: 2♦ South

North:

♠ J86

♥ KQT85

♦ 9

♣ K754

South:

♠ AK7

♥ 3

♦ KJT765

♣ QJ8

W N E S

Pass 1♥ Pass 2♦

All Pass

Board: 93

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 9+1

Contract: 3♦ South

North:

♠ A8

♥ J83

♦ AQJ942

♣ J4

South:

♠ KQ732

♥ T94

♦ 73

♣ A95

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 3♦

All Pass

Board: 94

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 11+1

Contract: 2NT South

North:

♠ T4

♥ K

♦ AJ96

♣ AT9654

South:

♠ AK82

♥ AT653

♦ 8732

♣ -

W N E S

Pass 1♣ Pass 1♥

Pass 2♣ Pass 2NT

All Pass

Board: 90	♠ Q52	You bid first.
Dealer: South	♥ 72	The opponents are silent.
Vul: None	♦ K	
HCP: 14+3	♣ AKQ5432	

Board: 91	♠ A9762	Partner bids first.
Dealer: North	♥ K65	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 10+1	♣ QJ32	

Board: 92	♠ AK7	You bid first.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ KJT765	
HCP: 14+2	♣ QJ8	

Board: 93	♠ KQ732	Partner bids first.
Dealer: North	♥ T94	The opponents are silent.
Vul: Both	♦ 73	
HCP: 9+1	♣ A95	

Board: 94	♠ AK82	Partner bids first.
Dealer: North	♥ AT653	The opponents are silent.
Vul: N-S	♦ 8732	
HCP: 11+1	♣ -	

Both hands (Answers Page)

Board: 90

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14+3

Contract: 2♣ South

North:

♠ AK7

♥ QT43

♦ T5432

♣ T

South:

♠ Q52

♥ 72

♦ K

♣ AKQ5432

W N E S

Pass 1♦ Pass 2♣

All Pass

Board: 91

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ 8

♥ 972

♦ AK8632

♣ AKT

South:

♠ A9762

♥ K65

♦ 4

♣ QJ32

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ All Pass

Board: 92

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 14+2

Contract: 2♦ South

North:

♠ J86

♥ KQT85

♦ 9

♣ K754

South:

♠ AK7

♥ 3

♦ KJT765

♣ QJ8

W N E S

Pass 1♥ Pass 2♦

All Pass

Board: 93

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 9+1

Contract: 3♦ South

North:

♠ A8

♥ J83

♦ AQJ942

♣ J4

South:

♠ KQ732

♥ T94

♦ 73

♣ A95

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 3♦

All Pass

Board: 94

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 11+1

Contract: 2NT South

North:

♠ T4

♥ K

♦ AJ96

♣ AT9654

South:

♠ AK82

♥ AT653

♦ 8732

♣ -

W N E S

Pass 1♣ Pass 1♥

Pass 2♣ Pass 2NT

All Pass

Board: 95	♠ K5	You bid first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: E-W	♦ AQJ987	
HCP: 12+2	♣ T32	

Board: 96	♠ AK75	Partner bids first.
Dealer: South	♥ T73	The opponents are silent.
Vul: Both	♦ QJ82	
HCP: 10	♣ 85	

Board: 97	♠ Q6	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ 753	
HCP: 14+2	♣ AKJT96	

Board: 98	♠ 7	You bid first.
Dealer: North	♥ K94	The opponents are silent.
Vul: E-W	♦ QT9	
HCP: 12+2	♣ AK9863	

Board: 99	♠ K62	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ KJT872	
HCP: 14+2	♣ KJ6	

Both hands (Answers Page)

Board: 95

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ K5

♥ Q4

♦ AQJ987

♣ T32

South:

♠ AQ874

♥ K85

♦ K42

♣ 64

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♦	Pass	3 ♦
All Pass			

Board: 96

Dealer: South

Vul: Both

North HCP: 10

South HCP: 14+2

Contract: 4 ♣ South

North:

♠ AK75

♥ T73

♦ QJ82

♣ 85

South:

♠ 42

♥ AQJ

♦ K6

♣ AT9764

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	2 ♣
Pass	3 ♣	Pass	4 ♣
All Pass			

Board: 97

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 10+1

Contract: 2 ♣ North

North:

♠ Q6

♥ AT

♦ 753

♣ AKJT96

South:

♠ AK95

♥ Q9753

♦ J82

♣ 5

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	2 ♣	All Pass	

Board: 98

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 10+1

Contract: 3 ♦ North

North:

♠ 7

♥ K94

♦ QT9

♣ AK9863

South:

♠ KQ84

♥ JT63

♦ A7432

♣ -

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	2 ♣	Pass	2 ♦
Pass	3 ♦	All Pass	

Board: 99

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ K62

♥ K

♦ KJT872

♣ KJ6

South:

♠ QJ94

♥ AJT74

♦ Q3

♣ Q9

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3 ♦
All Pass			

Board: 95	♠ AQ874	Partner bids first.
Dealer: North	♥ K85	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 12+1	♣ 64	

Board: 96	♠ 42	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: Both	♦ K6	
HCP: 14+2	♣ AT9764	

Board: 97	♠ AK95	Partner bids first.
Dealer: North	♥ Q9753	The opponents are silent.
Vul: None	♦ J82	
HCP: 10+1	♣ 5	

Board: 98	♠ KQ84	Partner bids first.
Dealer: North	♥ JT63	The opponents are silent.
Vul: E-W	♦ A7432	
HCP: 10+1	♣ -	

Board: 99	♠ QJ94	Partner bids first.
Dealer: North	♥ AJT74	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 12+1	♣ Q9	

Both hands (Answers Page)

Board: 95

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ K5

♥ Q4

♦ AQJ987

♣ T32

South:

♠ AQ874

♥ K85

♦ K42

♣ 64

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♦	Pass	3 ♦
All Pass			

Board: 96

Dealer: South

Vul: Both

North HCP: 10

South HCP: 14+2

Contract: 4 ♣ South

North:

♠ AK75

♥ T73

♦ QJ82

♣ 85

South:

♠ 42

♥ AQJ

♦ K6

♣ AT9764

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	2 ♣
Pass	3 ♣	Pass	4 ♣
All Pass			

Board: 97

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 10+1

Contract: 2 ♣ North

North:

♠ Q6

♥ AT

♦ 753

♣ AKJT96

South:

♠ AK95

♥ Q9753

♦ J82

♣ 5

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	2 ♣	All Pass	

Board: 98

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 10+1

Contract: 3 ♦ North

North:

♠ 7

♥ K94

♦ QT9

♣ AK9863

South:

♠ KQ84

♥ JT63

♦ A7432

♣ -

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	2 ♣	Pass	2 ♦
Pass	3 ♦	All Pass	

Board: 99

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ K62

♥ K

♦ KJT872

♣ KJ6

South:

♠ QJ94

♥ AJT74

♦ Q3

♣ Q9

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3 ♦
All Pass			

Board: 100	♠ KJ854	Partner bids first.
Dealer: South	♥ 98	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 10+1	♣ AQ53	

Board: 101	♠ AT	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ KT2	
HCP: 14+2	♣ KQ9875	

Board: 102	♠ K984	Partner bids first.
Dealer: South	♥ A975	The opponents are silent.
Vul: None	♦ K43	
HCP: 10	♣ 54	

Board: 103	♠ Q8	You bid first.
Dealer: North	♥ 432	The opponents are silent.
Vul: N-S	♦ AKJT63	
HCP: 13+2	♣ K5	

Board: 104	♠ 5	You bid first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: E-W	♦ K75	
HCP: 14+2	♣ AK9764	

Both hands (Answers Page)

Board: 100

	North:	South:	W	N	E	S
Dealer: South	♠ KJ854	♠ A9				1 ♦
Vul: N-S	♥ 98	♥ K43	Pass	1 ♠	Pass	2 ♦
North HCP: 10+1	♦ 84	♦ AQJ953	Pass	3 ♦	All Pass	
South HCP: 14+2	♣ AQ53	♣ 76				
Contract: 3 ♦ North						

Board: 101

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ QJ74		1 ♣	Pass	1 ♥
Vul: Both	♥ Q2	♥ J983	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ KT2	♦ AQ75				
South HCP: 10	♣ KQ9875	♣ 6				
Contract: 2 ♣ North						

Board: 102

	North:	South:	W	N	E	S
Dealer: South	♠ K984	♠ AJ5				1 ♣
Vul: None	♥ A975	♥ -	Pass	1 ♥	Pass	2 ♣
North HCP: 10	♦ K43	♦ AQ82	Pass	3 ♣	Pass	5 ♣
South HCP: 14+2	♣ 54	♣ QJT987	All Pass			
Contract: 5 ♣ South						

Board: 103

	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ A9743		1 ♦	Pass	1 ♠
Vul: N-S	♥ 432	♥ AQJ9	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ AKJT63	♦ 42	Pass	2NT	Pass	3NT
South HCP: 11+1	♣ K5	♣ 76	All Pass			
Contract: 3NT South						

Board: 104

	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ AQ92		1 ♣	Pass	1 ♠
Vul: E-W	♥ KJ9	♥ A	Pass	2 ♣	Pass	3NT
North HCP: 14+2	♦ K75	♦ J986	All Pass			
South HCP: 12	♣ AK9764	♣ J532				
Contract: 3NT South						

Board: 100	♠ A9	You bid first.
Dealer: South	♥ K43	The opponents are silent.
Vul: N-S	♦ AQJ953	
HCP: 14+2	♣ 76	

Board: 101	♠ QJ74	Partner bids first.
Dealer: North	♥ J983	The opponents are silent.
Vul: Both	♦ AQ75	
HCP: 10	♣ 6	

Board: 102	♠ AJ5	You bid first.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ AQ82	
HCP: 14+2	♣ QJT987	

Board: 103	♠ A9743	Partner bids first.
Dealer: North	♥ AQJ9	The opponents are silent.
Vul: N-S	♦ 42	
HCP: 11+1	♣ 76	

Board: 104	♠ AQ92	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ J986	
HCP: 12	♣ J532	

Both hands (Answers Page)

Board: 100

	North:	South:	W	N	E	S
Dealer: South	♠ KJ854	♠ A9				1 ♦
Vul: N-S	♥ 98	♥ K43	Pass	1 ♠	Pass	2 ♦
North HCP: 10+1	♦ 84	♦ AQJ953	Pass	3 ♦	All Pass	
South HCP: 14+2	♣ AQ53	♣ 76				
Contract: 3 ♦ North						

Board: 101

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ QJ74		1 ♣	Pass	1 ♥
Vul: Both	♥ Q2	♥ J983	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ KT2	♦ AQ75				
South HCP: 10	♣ KQ9875	♣ 6				
Contract: 2 ♣ North						

Board: 102

	North:	South:	W	N	E	S
Dealer: South	♠ K984	♠ AJ5				1 ♣
Vul: None	♥ A975	♥ -	Pass	1 ♥	Pass	2 ♣
North HCP: 10	♦ K43	♦ AQ82	Pass	3 ♣	Pass	5 ♣
South HCP: 14+2	♣ 54	♣ QJT987	All Pass			
Contract: 5 ♣ South						

Board: 103

	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ A9743		1 ♦	Pass	1 ♠
Vul: N-S	♥ 432	♥ AQJ9	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ AKJT63	♦ 42	Pass	2NT	Pass	3NT
South HCP: 11+1	♣ K5	♣ 76	All Pass			
Contract: 3NT South						

Board: 104

	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ AQ92		1 ♣	Pass	1 ♠
Vul: E-W	♥ KJ9	♥ A	Pass	2 ♣	Pass	3NT
North HCP: 14+2	♦ K75	♦ J986	All Pass			
South HCP: 12	♣ AK9764	♣ J532				
Contract: 3NT South						

Board: 105	♠ AK94	Partner bids first.
Dealer: South	♥ K54	The opponents are silent.
Vul: None	♦ 5	
HCP: 11+1	♣ JT954	

Board: 106	♠ K6	You bid first.
Dealer: North	♥ 76	The opponents are silent.
Vul: E-W	♦ KQJT74	
HCP: 14+2	♣ KQ2	

Board: 107	♠ 965	Partner bids first.
Dealer: South	♥ AK87	The opponents are silent.
Vul: Both	♦ T	
HCP: 11+1	♣ AT976	

Board: 108	♠ 4	You bid first.
Dealer: North	♥ J94	The opponents are silent.
Vul: E-W	♦ AQ5	
HCP: 12+2	♣ AJT765	

Board: 109	♠ KT7	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: Both	♦ AJ7542	
HCP: 14+2	♣ 6	

Both hands (Answers Page)

Board: 105

	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ QT				1 ♦
Vul: None	♥ K54	♥ T97	Pass	1 ♠	Pass	2 ♦
North HCP: 11+1	♦ 5	♦ AKQJ83	Pass	2NT	Pass	3NT
South HCP: 12+2	♣ JT954	♣ 86	All Pass			
Contract: 3NT South						

Board: 106

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ QT8		1 ♦	Pass	1 ♥
Vul: E-W	♥ 76	♥ AKQ4	Pass	2 ♦	Pass	2NT
North HCP: 14+2	♦ KQJT74	♦ 5	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQ2	♣ T9543				
Contract: 3NT North						

Board: 107

	North:	South:	W	N	E	S
Dealer: South	♠ 965	♠ AT7				1 ♦
Vul: Both	♥ AK87	♥ QT3	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ T	♦ KJ7542	Pass	2NT	Pass	3 ♥
South HCP: 13+2	♣ AT976	♣ K	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 108

	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AJ873		1 ♣	Pass	1 ♠
Vul: E-W	♥ J94	♥ A2	Pass	2 ♣	Pass	3NT
North HCP: 12+2	♦ AQ5	♦ K632	All Pass			
South HCP: 12+1	♣ AJT765	♣ 98				
Contract: 3NT South						

Board: 109

	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ AQ82		1 ♦	Pass	1 ♠
Vul: Both	♥ AQ8	♥ JT5	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AJ7542	♦ 86	Pass	5 ♦	All Pass	
South HCP: 9	♣ 6	♣ QT84				
Contract: 5 ♦ North						

Board: 105	♠ QT	You bid first.
Dealer: South	♥ T97	The opponents are silent.
Vul: None	♦ AKQJ83	
HCP: 12+2	♣ 86	

Board: 106	♠ QT8	Partner bids first.
Dealer: North	♥ AKQ4	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 11+1	♣ T9543	

Board: 107	♠ AT7	You bid first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: Both	♦ KJ7542	
HCP: 13+2	♣ K	

Board: 108	♠ AJ873	Partner bids first.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ K632	
HCP: 12+1	♣ 98	

Board: 109	♠ AQ82	Partner bids first.
Dealer: North	♥ JT5	The opponents are silent.
Vul: Both	♦ 86	
HCP: 9	♣ QT84	

Both hands (Answers Page)

Board: 105

	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ QT				1 ♦
Vul: None	♥ K54	♥ T97	Pass	1 ♠	Pass	2 ♦
North HCP: 11+1	♦ 5	♦ AKQJ83	Pass	2NT	Pass	3NT
South HCP: 12+2	♣ JT954	♣ 86	All Pass			
Contract: 3NT South						

Board: 106

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ QT8		1 ♦	Pass	1 ♥
Vul: E-W	♥ 76	♥ AKQ4	Pass	2 ♦	Pass	2NT
North HCP: 14+2	♦ KQJT74	♦ 5	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQ2	♣ T9543				
Contract: 3NT North						

Board: 107

	North:	South:	W	N	E	S
Dealer: South	♠ 965	♠ AT7				1 ♦
Vul: Both	♥ AK87	♥ QT3	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ T	♦ KJ7542	Pass	2NT	Pass	3 ♥
South HCP: 13+2	♣ AT976	♣ K	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 108

	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AJ873		1 ♣	Pass	1 ♠
Vul: E-W	♥ J94	♥ A2	Pass	2 ♣	Pass	3NT
North HCP: 12+2	♦ AQ5	♦ K632	All Pass			
South HCP: 12+1	♣ AJT765	♣ 98				
Contract: 3NT South						

Board: 109

	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ AQ82		1 ♦	Pass	1 ♠
Vul: Both	♥ AQ8	♥ JT5	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AJ7542	♦ 86	Pass	5 ♦	All Pass	
South HCP: 9	♣ 6	♣ QT84				
Contract: 5 ♦ North						

Board: 110	♠ Q74	Partner bids first.
Dealer: South	♥ T9865	The opponents are silent.
Vul: None	♦ T9	
HCP: 9+1	♣ AKT	

Board: 111	♠ A2	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ JT52	
HCP: 14+2	♣ KQJ972	

Board: 112	♠ KQ954	Partner bids first.
Dealer: South	♥ 654	The opponents are silent.
Vul: Both	♦ J32	
HCP: 10+1	♣ A5	

Board: 113	♠ Q5	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ KQ96	
HCP: 14+2	♣ AQJ986	

Board: 114	♠ KJ82	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: N-S	♦ AK975	
HCP: 12+1	♣ J64	

Both hands (Answers Page)

Board: 110

	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ K53				1 ♦
Vul: None	♥ T9865	♥ 2	Pass	1 ♥	Pass	2 ♦
North HCP: 9+1	♦ T9	♦ AKQJ74	Pass	3 ♦	Pass	4 ♦
South HCP: 14+2	♣ AKT	♣ J75	All Pass			
Contract: 4 ♦ South						

Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ J64		1 ♣	Pass	1 ♥
Vul: E-W	♥ K	♥ Q9875	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ JT52	♦ AK4	Pass	4 ♣	All Pass	
South HCP: 10+1	♣ KQJ972	♣ 84				
Contract: 4 ♣ North						

Board: 112

	North:	South:	W	N	E	S
Dealer: South	♠ KQ954	♠ T8				1 ♣
Vul: Both	♥ 654	♥ 93	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ J32	♦ AK7	Pass	3 ♣	All Pass	
South HCP: 12+2	♣ A5	♣ KQT974				
Contract: 3 ♣ North						

Board: 113

	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ AJ63		1 ♣	Pass	1 ♥
Vul: None	♥ 7	♥ J862	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ KQ96	♦ JT7	Pass	4 ♣	All Pass	
South HCP: 10	♣ AQJ986	♣ K3				
Contract: 4 ♣ North						

Board: 114

	North:	South:	W	N	E	S
Dealer: South	♠ KJ82	♠ 975				1 ♣
Vul: N-S	♥ 3	♥ AQ8	Pass	1 ♦	Pass	2 ♣
North HCP: 12+1	♦ AK975	♦ 8	Pass	3 ♥ ¹	Pass	4 ♥
South HCP: 13+2	♣ J64	♣ AKT975	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						

1. Splinter

Board: 110	♠ K53	You bid first.
Dealer: South	♥ 2	The opponents are silent.
Vul: None	♦ AKQJ74	
HCP: 14+2	♣ J75	

Board: 111	♠ J64	Partner bids first.
Dealer: North	♥ Q9875	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 10+1	♣ 84	

Board: 112	♠ T8	You bid first.
Dealer: South	♥ 93	The opponents are silent.
Vul: Both	♦ AK7	
HCP: 12+2	♣ KQT974	

Board: 113	♠ AJ63	Partner bids first.
Dealer: North	♥ J862	The opponents are silent.
Vul: None	♦ JT7	
HCP: 10	♣ K3	

Board: 114	♠ 975	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 13+2	♣ AKT975	

Both hands (Answers Page)

Board: 110

	North:	South:	W	N	E	S
Dealer: South	♠ Q74	♠ K53				1 ♦
Vul: None	♥ T9865	♥ 2	Pass	1 ♥	Pass	2 ♦
North HCP: 9+1	♦ T9	♦ AKQJ74	Pass	3 ♦	Pass	4 ♦
South HCP: 14+2	♣ AKT	♣ J75	All Pass			
Contract: 4 ♦ South						

Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ J64		1 ♣	Pass	1 ♥
Vul: E-W	♥ K	♥ Q9875	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ JT52	♦ AK4	Pass	4 ♣	All Pass	
South HCP: 10+1	♣ KQJ972	♣ 84				
Contract: 4 ♣ North						

Board: 112

	North:	South:	W	N	E	S
Dealer: South	♠ KQ954	♠ T8				1 ♣
Vul: Both	♥ 654	♥ 93	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ J32	♦ AK7	Pass	3 ♣	All Pass	
South HCP: 12+2	♣ A5	♣ KQT974				
Contract: 3 ♣ North						

Board: 113

	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ AJ63		1 ♣	Pass	1 ♥
Vul: None	♥ 7	♥ J862	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ KQ96	♦ JT7	Pass	4 ♣	All Pass	
South HCP: 10	♣ AQJ986	♣ K3				
Contract: 4 ♣ North						

Board: 114

	North:	South:	W	N	E	S
Dealer: South	♠ KJ82	♠ 975				1 ♣
Vul: N-S	♥ 3	♥ AQ8	Pass	1 ♦	Pass	2 ♣
North HCP: 12+1	♦ AK975	♦ 8	Pass	3 ♥ ¹	Pass	4 ♥
South HCP: 13+2	♣ J64	♣ AKT975	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						

1. Splinter

Board: 115	♠ AK875	Partner bids first.
Dealer: South	♥ Q76	The opponents are silent.
Vul: Both	♦ QT	
HCP: 12+1	♣ J64	

Board: 116	♠ JT942	Partner bids first.
Dealer: South	♥ AK53	The opponents are silent.
Vul: None	♦ -	
HCP: 10+1	♣ Q952	

Board: 117	♠ QJ	You bid first.
Dealer: North	♥ J4	The opponents are silent.
Vul: N-S	♦ AK9742	
HCP: 14+2	♣ K53	

Board: 118	♠ KQJ53	Partner bids first.
Dealer: South	♥ J75	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 9+1	♣ QT7	

Board: 119	♠ Q83	Partner bids first.
Dealer: South	♥ AKJ72	The opponents are silent.
Vul: None	♦ J92	
HCP: 12+1	♣ JT	

Both hands (Answers Page)

Board: 115

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ AK875

♥ Q76

♦ QT

♣ J64

South:

♠ JT9

♥ J

♦ AKJ953

♣ Q73

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1 ♠ Pass 2 ♦

Pass 3NT All Pass

Board: 116

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13+2

Contract: 2NT South

North:

♠ JT942

♥ AK53

♦ -

♣ Q952

South:

♠ KQ

♥ 962

♦ AT9532

♣ KJ

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1 ♠ Pass 2 ♦

Pass 2 ♥ Pass 2NT

All Pass

Board: 117

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 11+1

Contract: 3 ♦ South

North:

♠ QJ

♥ J4

♦ AK9742

♣ K53

South:

♠ A6

♥ QT832

♦ QJ

♣ Q764

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 2 ♦ Pass 3 ♦

All Pass

Board: 118

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13+3

Contract: 2 ♦ South

North:

♠ KQJ53

♥ J75

♦ 54

♣ QT7

South:

♠ 2

♥ 92

♦ AKQJT82

♣ K43

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1 ♠ Pass 2 ♦

All Pass

Board: 119

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ Q83

♥ AKJ72

♦ J92

♣ JT

South:

♠ 742

♥ 98

♦ K8

♣ AKQ932

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 1 ♥ Pass 2 ♣

Pass 3NT All Pass

Board: 115	♠ JT9	You bid first.
Dealer: South	♥ J	The opponents are silent.
Vul: Both	♦ AKJ953	
HCP: 12+2	♣ Q73	

Board: 116	♠ KQ	You bid first.
Dealer: South	♥ 962	The opponents are silent.
Vul: None	♦ AT9532	
HCP: 13+2	♣ KJ	

Board: 117	♠ A6	Partner bids first.
Dealer: North	♥ QT832	The opponents are silent.
Vul: N-S	♦ QJ	
HCP: 11+1	♣ Q764	

Board: 118	♠ 2	You bid first.
Dealer: South	♥ 92	The opponents are silent.
Vul: E-W	♦ AKQJT82	
HCP: 13+3	♣ K43	

Board: 119	♠ 742	You bid first.
Dealer: South	♥ 98	The opponents are silent.
Vul: None	♦ K8	
HCP: 12+2	♣ AKQ932	

Both hands (Answers Page)

Board: 115

	North:	South:	W	N	E	S
Dealer: South	♠ AK875	♠ JT9				1 ♦
Vul: Both	♥ Q76	♥ J	Pass	1 ♠	Pass	2 ♦
North HCP: 12+1	♦ QT	♦ AKJ953	Pass	3NT	All Pass	
South HCP: 12+2	♣ J64	♣ Q73				
Contract: 3NT North						

Board: 116

	North:	South:	W	N	E	S
Dealer: South	♠ JT942	♠ KQ				1 ♦
Vul: None	♥ AK53	♥ 962	Pass	1 ♠	Pass	2 ♦
North HCP: 10+1	♦ -	♦ AT9532	Pass	2 ♥	Pass	2NT
South HCP: 13+2	♣ Q952	♣ KJ	All Pass			
Contract: 2NT South						

Board: 117

	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ A6		1 ♦	Pass	1 ♥
Vul: N-S	♥ J4	♥ QT832	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AK9742	♦ QJ	All Pass			
South HCP: 11+1	♣ K53	♣ Q764				
Contract: 3 ♦ South						

Board: 118

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ53	♠ 2				1 ♦
Vul: E-W	♥ J75	♥ 92	Pass	1 ♠	Pass	2 ♦
North HCP: 9+1	♦ 54	♦ AKQJT82	All Pass			
South HCP: 13+3	♣ QT7	♣ K43				
Contract: 2 ♦ South						

Board: 119

	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ 742				1 ♣
Vul: None	♥ AKJ72	♥ 98	Pass	1 ♥	Pass	2 ♣
North HCP: 12+1	♦ J92	♦ K8	Pass	3NT	All Pass	
South HCP: 12+2	♣ JT	♣ AKQ932				
Contract: 3NT North						

Board: 120	♠ Q7652	Partner bids first.
Dealer: South	♥ AKQ2	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 11+1	♣ 54	

Board: 121	♠ J6	You bid first.
Dealer: North	♥ A32	The opponents are silent.
Vul: Both	♦ AJT953	
HCP: 14+2	♣ A3	

Board: 122	♠ KQ	You bid first.
Dealer: North	♥ J83	The opponents are silent.
Vul: N-S	♦ AQ8764	
HCP: 12+2	♣ 75	

Board: 123	♠ T9	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ KQJT52	
HCP: 14+2	♣ KJ8	

Board: 124	♠ J4	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ QJT	
HCP: 12+2	♣ AJ9764	

Both hands (Answers Page)

Board: 120

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+2

Contract: 3NT South

North:

♠ Q7652

♥ AKQ2

♦ 96

♣ 54

South:

♠ T4

♥ J5

♦ AQJ854

♣ AQ7

W N E S

Pass 1♦ Pass 1♦

Pass 1♠ Pass 2♦

Pass 2♥ Pass 3NT

All Pass

Board: 121

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 8+1

Contract: 2♦ North

North:

♠ J6

♥ A32

♦ AJT953

♣ A3

South:

♠ QT843

♥ K8

♦ 87

♣ K985

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ All Pass

Board: 122

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 11+1

Contract: 2NT South

North:

♠ KQ

♥ J83

♦ AQ8764

♣ 75

South:

♠ AJ852

♥ Q52

♦ 3

♣ KJ83

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 2NT

All Pass

Board: 123

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ T9

♥ KJ

♦ KQJT52

♣ KJ8

South:

♠ Q75

♥ T52

♦ A6

♣ AT965

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ All Pass

Board: 124

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 12+1

Contract: 3NT South

North:

♠ J4

♥ K4

♦ QJT

♣ AJ9764

South:

♠ KQ986

♥ A87

♦ K632

♣ 8

W N E S

Pass 1♣ Pass 1♠

Pass 2♣ Pass 3NT

All Pass

Board: 120	♠ T4	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: E-W	♦ AQJ854	
HCP: 14+2	♣ AQ7	

Board: 121	♠ QT843	Partner bids first.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ 87	
HCP: 8+1	♣ K985	

Board: 122	♠ AJ852	Partner bids first.
Dealer: North	♥ Q52	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 11+1	♣ KJ83	

Board: 123	♠ Q75	Partner bids first.
Dealer: North	♥ T52	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 10+1	♣ AT965	

Board: 124	♠ KQ986	Partner bids first.
Dealer: North	♥ A87	The opponents are silent.
Vul: Both	♦ K632	
HCP: 12+1	♣ 8	

Both hands (Answers Page)

Board: 120

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+2

Contract: 3NT South

North:

♠ Q7652

♥ AKQ2

♦ 96

♣ 54

South:

♠ T4

♥ J5

♦ AQJ854

♣ AQ7

W N E S

Pass 1♦ Pass 1♦

Pass 1♠ Pass 2♦

Pass 2♥ Pass 3NT

All Pass

Board: 121

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 8+1

Contract: 2♦ North

North:

♠ J6

♥ A32

♦ AJT953

♣ A3

South:

♠ QT843

♥ K8

♦ 87

♣ K985

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ All Pass

Board: 122

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 11+1

Contract: 2NT South

North:

♠ KQ

♥ J83

♦ AQ8764

♣ 75

South:

♠ AJ852

♥ Q52

♦ 3

♣ KJ83

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 2NT

All Pass

Board: 123

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ T9

♥ KJ

♦ KQJT52

♣ KJ8

South:

♠ Q75

♥ T52

♦ A6

♣ AT965

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ All Pass

Board: 124

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 12+1

Contract: 3NT South

North:

♠ J4

♥ K4

♦ QJT

♣ AJ9764

South:

♠ KQ986

♥ A87

♦ K632

♣ 8

W N E S

Pass 1♣ Pass 1♠

Pass 2♣ Pass 3NT

All Pass

Board: 125	♠ A72	You bid first.
Dealer: North	♥ K86	The opponents are silent.
Vul: None	♦ AQJT63	
HCP: 14+2	♣ 4	

Board: 126	♠ Q754	Partner bids first.
Dealer: South	♥ A974	The opponents are silent.
Vul: None	♦ A9	
HCP: 10	♣ 872	

Board: 127	♠ 98	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: N-S	♦ T9	
HCP: 14+2	♣ AK7654	

Board: 128	♠ AQT2	Partner bids first.
Dealer: South	♥ J9762	The opponents are silent.
Vul: Both	♦ K432	
HCP: 10+1	♣ -	

Board: 129	♠ QJ543	Partner bids first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: None	♦ QJ63	
HCP: 12+1	♣ T	

Both hands (Answers Page)

Board: 125

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 8+1

Contract: 2 ♦ North

North:

♠ A72

♥ K86

♦ AQJT63

♣ 4

South:

♠ 98654

♥ QJ

♦ 87

♣ KQT7

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♦	All Pass	

Board: 126

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+2

Contract: 3 ♦ North

North:

♠ Q754

♥ A974

♦ A9

♣ 872

South:

♠ KJT

♥ J5

♦ KQ8764

♣ A6

W	N	E	S
			1 ♦
Pass	1 ♥	Pass	2 ♦
Pass	3 ♦	All Pass	

Board: 127

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10

Contract: 2 ♣ North

North:

♠ 98

♥ AK5

♦ T9

♣ AK7654

South:

♠ KT73

♥ JT9

♦ KJ62

♣ Q8

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2 ♣	All Pass	

Board: 128

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13+3

Contract: 2 ♣ South

North:

♠ AQT2

♥ J9762

♦ K432

♣ -

South:

♠ J

♥ AK8

♦ A7

♣ JT98764

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	2 ♣
All Pass			

Board: 129

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ QJ543

♥ AQ9

♦ QJ63

♣ T

South:

♠ A98

♥ KJ

♦ A9

♣ 987653

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	2 ♣
Pass	3NT	All Pass	

Board: 125	♠ 98654	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ 87	
HCP: 8+1	♣ KQT7	

Board: 126	♠ KJT	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: None	♦ KQ8764	
HCP: 14+2	♣ A6	

Board: 127	♠ KT73	Partner bids first.
Dealer: North	♥ JT9	The opponents are silent.
Vul: N-S	♦ KJ62	
HCP: 10	♣ Q8	

Board: 128	♠ J	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: Both	♦ A7	
HCP: 13+3	♣ JT98764	

Board: 129	♠ A98	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ A9	
HCP: 12+2	♣ 987653	

Both hands (Answers Page)

Board: 125

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 8+1

Contract: 2 ♦ North

North:

♠ A72

♥ K86

♦ AQJT63

♣ 4

South:

♠ 98654

♥ QJ

♦ 87

♣ KQT7

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♦	All Pass	

Board: 126

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+2

Contract: 3 ♦ North

North:

♠ Q754

♥ A974

♦ A9

♣ 872

South:

♠ KJT

♥ J5

♦ KQ8764

♣ A6

W	N	E	S
			1 ♦
Pass	1 ♥	Pass	2 ♦
Pass	3 ♦	All Pass	

Board: 127

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10

Contract: 2 ♣ North

North:

♠ 98

♥ AK5

♦ T9

♣ AK7654

South:

♠ KT73

♥ JT9

♦ KJ62

♣ Q8

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2 ♣	All Pass	

Board: 128

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13+3

Contract: 2 ♣ South

North:

♠ AQT2

♥ J9762

♦ K432

♣ -

South:

♠ J

♥ AK8

♦ A7

♣ JT98764

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	2 ♣
All Pass			

Board: 129

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ QJ543

♥ AQ9

♦ QJ63

♣ T

South:

♠ A98

♥ KJ

♦ A9

♣ 987653

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	2 ♣
Pass	3NT	All Pass	

Board: 130	♠ A5	You bid first.
Dealer: North	♥ KT8	The opponents are silent.
Vul: N-S	♦ KJ9653	
HCP: 14+2	♣ QJ	

Board: 131	♠ 7	You bid first.
Dealer: North	♥ T94	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 12+2	♣ KQJ987	

Board: 132	♠ KJ	You bid first.
Dealer: North	♥ T5	The opponents are silent.
Vul: None	♦ KT	
HCP: 12+3	♣ KQ98763	

Board: 133	♠ Q43	Partner bids first.
Dealer: South	♥ KQJT6	The opponents are silent.
Vul: N-S	♦ 764	
HCP: 12+1	♣ A9	

Board: 134	♠ K96	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ AKQJ96	
HCP: 14+2	♣ 872	

Both hands (Answers Page)

Board: 130

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KQ973		1 ♦	Pass	1 ♠
Vul: N-S	♥ KT8	♥ 532	Pass	2 ♦	Pass	2NT
North HCP: 14+2	♦ KJ9653	♦ -	Pass	3NT	All Pass	
South HCP: 12+2	♣ QJ	♣ AKT82				
Contract: 3NT North						

Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ AKT92		1 ♣	Pass	1 ♠
Vul: E-W	♥ T94	♥ 732	Pass	2 ♣	Pass	3 ♣
North HCP: 12+2	♦ KQJ	♦ 43	All Pass			
South HCP: 11+1	♣ KQJ987	♣ AT4				
Contract: 3 ♣ South						

Board: 132

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A8643		1 ♣	Pass	1 ♠
Vul: None	♥ T5	♥ A74	Pass	2 ♣	Pass	3NT
North HCP: 12+3	♦ KT	♦ A952	All Pass			
South HCP: 12+1	♣ KQ98763	♣ 2				
Contract: 3NT South						

Board: 133

	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ K72				1 ♦
Vul: N-S	♥ KQJT6	♥ 3	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ 764	♦ AKT982	Pass	3NT	All Pass	
South HCP: 12+2	♣ A9	♣ Q63				
Contract: 3NT North						

Board: 134

	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ AQJ5		1 ♦	Pass	1 ♥
Vul: E-W	♥ J	♥ K652	Pass	2 ♦	Pass	2NT
North HCP: 14+2	♦ AKQJ96	♦ 3	Pass	3NT	All Pass	
South HCP: 11	♣ 872	♣ JT54				
Contract: 3NT North						

Board: 130	♠ KQ973	Partner bids first.
Dealer: North	♥ 532	The opponents are silent.
Vul: N-S	♦ -	
HCP: 12+2	♣ AKT82	

Board: 131	♠ AKT92	Partner bids first.
Dealer: North	♥ 732	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 11+1	♣ AT4	

Board: 132	♠ A8643	Partner bids first.
Dealer: North	♥ A74	The opponents are silent.
Vul: None	♦ A952	
HCP: 12+1	♣ 2	

Board: 133	♠ K72	You bid first.
Dealer: South	♥ 3	The opponents are silent.
Vul: N-S	♦ AKT982	
HCP: 12+2	♣ Q63	

Board: 134	♠ AQJ5	Partner bids first.
Dealer: North	♥ K652	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 11	♣ JT54	

Both hands (Answers Page)

Board: 130

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KQ973		1 ♦	Pass	1 ♠
Vul: N-S	♥ KT8	♥ 532	Pass	2 ♦	Pass	2NT
North HCP: 14+2	♦ KJ9653	♦ -	Pass	3NT	All Pass	
South HCP: 12+2	♣ QJ	♣ AKT82				
Contract: 3NT North						

Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ AKT92		1 ♣	Pass	1 ♠
Vul: E-W	♥ T94	♥ 732	Pass	2 ♣	Pass	3 ♣
North HCP: 12+2	♦ KQJ	♦ 43	All Pass			
South HCP: 11+1	♣ KQJ987	♣ AT4				
Contract: 3 ♣ South						

Board: 132

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A8643		1 ♣	Pass	1 ♠
Vul: None	♥ T5	♥ A74	Pass	2 ♣	Pass	3NT
North HCP: 12+3	♦ KT	♦ A952	All Pass			
South HCP: 12+1	♣ KQ98763	♣ 2				
Contract: 3NT South						

Board: 133

	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ K72				1 ♦
Vul: N-S	♥ KQJT6	♥ 3	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ 764	♦ AKT982	Pass	3NT	All Pass	
South HCP: 12+2	♣ A9	♣ Q63				
Contract: 3NT North						

Board: 134

	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ AQJ5		1 ♦	Pass	1 ♥
Vul: E-W	♥ J	♥ K652	Pass	2 ♦	Pass	2NT
North HCP: 14+2	♦ AKQJ96	♦ 3	Pass	3NT	All Pass	
South HCP: 11	♣ 872	♣ JT54				
Contract: 3NT North						

Board: 135	♠ K97	You bid first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ KQJ832	
HCP: 12+2	♣ 76	

Board: 136	♠ 9762	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: E-W	♦ QT954	
HCP: 6+1	♣ 43	

Board: 137	♠ Q	You bid first.
Dealer: North	♥ J5	The opponents are silent.
Vul: Both	♦ AT73	
HCP: 14+2	♣ AK9763	

Board: 138	♠ K76	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: None	♦ 62	
HCP: 12+2	♣ AJ9873	

Board: 139	♠ AT	You bid first.
Dealer: North	♥ J7	The opponents are silent.
Vul: E-W	♦ AJ7	
HCP: 14+2	♣ KJ6543	

Both hands (Answers Page)

Board: 135

	North:	South:	W	N	E	S
Dealer: North	♠ K97	♠ J32		1 ♦	Pass	1 ♥
Vul: N-S	♥ QJ	♥ AT875	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ KQJ832	♦ A6	All Pass			
South HCP: 12+1	♣ 76	♣ KT8				
Contract: 3 ♦ South						

Board: 136

	North:	South:	W	N	E	S
Dealer: South	♠ 9762	♠ QT				1 ♣
Vul: E-W	♥ A4	♥ QJ9	Pass	1 ♦	Pass	2 ♣
North HCP: 6+1	♦ QT954	♦ A2	All Pass			
South HCP: 14+2	♣ 43	♣ AJT952				
Contract: 2 ♣ South						

Board: 137

	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AKT75		1 ♣	Pass	1 ♠
Vul: Both	♥ J5	♥ Q94	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ AT73	♦ 86	Pass	4 ♣	All Pass	
South HCP: 10+1	♣ AK9763	♣ J84				
Contract: 4 ♣ North						

Board: 138

	North:	South:	W	N	E	S
Dealer: North	♠ K76	♠ QJ5		1 ♣	Pass	1 ♥
Vul: None	♥ A6	♥ KJT82	Pass	2 ♣	Pass	2NT
North HCP: 12+2	♦ 62	♦ AT75	All Pass			
South HCP: 11+1	♣ AJ9873	♣ 4				
Contract: 2NT South						

Board: 139

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ Q976		1 ♣	Pass	1 ♥
Vul: E-W	♥ J7	♥ KQ864	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ AJ7	♦ Q64				
South HCP: 9+1	♣ KJ6543	♣ 9				
Contract: 2 ♣ North						

Board: 135	♠ J32	Partner bids first.
Dealer: North	♥ AT875	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 12+1	♣ KT8	

Board: 136	♠ QT	You bid first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 14+2	♣ AJT952	

Board: 137	♠ AKT75	Partner bids first.
Dealer: North	♥ Q94	The opponents are silent.
Vul: Both	♦ 86	
HCP: 10+1	♣ J84	

Board: 138	♠ QJ5	Partner bids first.
Dealer: North	♥ KJT82	The opponents are silent.
Vul: None	♦ AT75	
HCP: 11+1	♣ 4	

Board: 139	♠ Q976	Partner bids first.
Dealer: North	♥ KQ864	The opponents are silent.
Vul: E-W	♦ Q64	
HCP: 9+1	♣ 9	

Both hands (Answers Page)

Board: 135

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ K97

♥ QJ

♦ KQJ832

♣ 76

South:

♠ J32

♥ AT875

♦ A6

♣ KT8

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3 ♦
All Pass			

Board: 136

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 14+2

Contract: 2 ♣ South

North:

♠ 9762

♥ A4

♦ QT954

♣ 43

South:

♠ QT

♥ QJ9

♦ A2

♣ AJT952

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	2 ♣
All Pass			

Board: 137

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 10+1

Contract: 4 ♣ North

North:

♠ Q

♥ J5

♦ AT73

♣ AK9763

South:

♠ AKT75

♥ Q94

♦ 86

♣ J84

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2 ♣	Pass	3 ♣
Pass	4 ♣	All Pass	

Board: 138

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 11+1

Contract: 2NT South

North:

♠ K76

♥ A6

♦ 62

♣ AJ9873

South:

♠ QJ5

♥ KJT82

♦ AT75

♣ 4

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	2 ♣	Pass	2NT
All Pass			

Board: 139

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 9+1

Contract: 2 ♣ North

North:

♠ AT

♥ J7

♦ AJ7

♣ KJ6543

South:

♠ Q976

♥ KQ864

♦ Q64

♣ 9

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	2 ♣	All Pass	

Board: 140	♠ T96	Partner bids first.
Dealer: South	♥ JT832	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 7+1	♣ A73	

Board: 141	♠ AJ3	You bid first.
Dealer: North	♥ Q42	The opponents are silent.
Vul: None	♦ AKT874	
HCP: 14+2	♣ 9	

Board: 142	♠ QT32	Partner bids first.
Dealer: South	♥ QJ93	The opponents are silent.
Vul: Both	♦ AJ73	
HCP: 10	♣ 8	

Board: 143	♠ KT972	Partner bids first.
Dealer: South	♥ AKQT4	The opponents are silent.
Vul: None	♦ T6	
HCP: 12+2	♣ 9	

Board: 144	♠ 74	You bid first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: N-S	♦ QJT754	
HCP: 12+2	♣ AT	

Both hands (Answers Page)

Board: 140

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 14+2

Contract: 2 ♦ South

North:

♠ T96

♥ JT832

♦ Q2

♣ A73

South:

♠ KQ5

♥ 6

♦ AK9843

♣ Q54

W N E S

Pass 1 ♥ Pass 2 ♦

Pass 1 ♥ Pass 2 ♦

All Pass

Board: 141

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 10

Contract: 4 ♦ North

North:

♠ AJ3

♥ Q42

♦ AKT874

♣ 9

South:

♠ Q98

♥ KJ63

♦ 95

♣ AT54

W N E S

Pass 1 ♥ Pass 1 ♥

Pass 2 ♦ Pass 3 ♦

Pass 4 ♦ All Pass

Board: 142

Dealer: South

Vul: Both

North HCP: 10

South HCP: 14+2

Contract: 2 ♣ South

North:

♠ QT32

♥ QJ93

♦ AJ73

♣ 8

South:

♠ A8

♥ K85

♦ 82

♣ AQJT52

W N E S

Pass 1 ♥ Pass 2 ♣

Pass 1 ♥ Pass 2 ♣

All Pass

Board: 143

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 12+3

Contract: 4 ♥ North

North:

♠ KT972

♥ AKQT4

♦ T6

♣ 9

South:

♠ Q

♥ 92

♦ A73

♣ AQT8642

W N E S

Pass 1 ♠ Pass 2 ♣

Pass 1 ♠ Pass 2 ♣

Pass 4 ♥ All Pass

Board: 144

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 12

Contract: 2NT South

North:

♠ 74

♥ KQ3

♦ QJT754

♣ AT

South:

♠ KJ82

♥ AJ62

♦ K

♣ 9653

W N E S

Pass 1 ♥ Pass 2NT

Pass 2 ♥ Pass 2NT

All Pass

Board: 140	♠ KQ5	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: Both	♦ AK9843	
HCP: 14+2	♣ Q54	

Board: 141	♠ Q98	Partner bids first.
Dealer: North	♥ KJ63	The opponents are silent.
Vul: None	♦ 95	
HCP: 10	♣ AT54	

Board: 142	♠ A8	You bid first.
Dealer: South	♥ K85	The opponents are silent.
Vul: Both	♦ 82	
HCP: 14+2	♣ AQJT52	

Board: 143	♠ Q	You bid first.
Dealer: South	♥ 92	The opponents are silent.
Vul: None	♦ A73	
HCP: 12+3	♣ AQT8642	

Board: 144	♠ KJ82	Partner bids first.
Dealer: North	♥ AJ62	The opponents are silent.
Vul: N-S	♦ K	
HCP: 12	♣ 9653	

Both hands (Answers Page)

Board: 140

	North:	South:	W	N	E	S
Dealer: South	♠ T96	♠ KQ5				1 ♦
Vul: Both	♥ JT832	♥ 6	Pass	1 ♥	Pass	2 ♦
North HCP: 7+1	♦ Q2	♦ AK9843	All Pass			
South HCP: 14+2	♣ A73	♣ Q54				
Contract: 2 ♦ South						

Board: 141

	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ Q98		1 ♦	Pass	1 ♥
Vul: None	♥ Q42	♥ KJ63	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AKT874	♦ 95	Pass	4 ♦	All Pass	
South HCP: 10	♣ 9	♣ AT54				
Contract: 4 ♦ North						

Board: 142

	North:	South:	W	N	E	S
Dealer: South	♠ QT32	♠ A8				1 ♣
Vul: Both	♥ QJ93	♥ K85	Pass	1 ♥	Pass	2 ♣
North HCP: 10	♦ AJ73	♦ 82	All Pass			
South HCP: 14+2	♣ 8	♣ AQJT52				
Contract: 2 ♣ South						

Board: 143

	North:	South:	W	N	E	S
Dealer: South	♠ KT972	♠ Q				1 ♣
Vul: None	♥ AKQT4	♥ 92	Pass	1 ♠	Pass	2 ♣
North HCP: 12+2	♦ T6	♦ A73	Pass	4 ♥	All Pass	
South HCP: 12+3	♣ 9	♣ AQT8642				
Contract: 4 ♥ North						

Board: 144

	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ KJ82		1 ♦	Pass	1 ♥
Vul: N-S	♥ KQ3	♥ AJ62	Pass	2 ♦	Pass	2NT
North HCP: 12+2	♦ QJT754	♦ K	All Pass			
South HCP: 12	♣ AT	♣ 9653				
Contract: 2NT South						

Board: 145	♠ T6	You bid first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: E-W	♦ KJ8532	
HCP: 13+2	♣ Q9	

Board: 146	♠ AKJ54	Partner bids first.
Dealer: South	♥ T3	The opponents are silent.
Vul: None	♦ T	
HCP: 8+2	♣ 98754	

Board: 147	♠ K7	You bid first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: E-W	♦ AJT752	
HCP: 14+2	♣ J2	

Board: 148	♠ AJT92	Partner bids first.
Dealer: South	♥ 7652	The opponents are silent.
Vul: Both	♦ 8	
HCP: 9+1	♣ A76	

Board: 149	♠ A	You bid first.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: N-S	♦ 532	
HCP: 12+2	♣ K87653	

Both hands (Answers Page)

Board: 145

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 10

Contract: 3 ♦ South

North:

♠ T6

♥ AKT

♦ KJ8532

♣ Q9

South:

♠ J854

♥ Q653

♦ A4

♣ KT4

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3 ♦
All Pass			

Board: 146

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 14+2

Contract: 2 ♦ South

North:

♠ AKJ54

♥ T3

♦ T

♣ 98754

South:

♠ 8

♥ J86

♦ AKQJ64

♣ KT6

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	2 ♦
All Pass			

Board: 147

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 9+1

Contract: 3 ♦ South

North:

♠ K7

♥ AJ4

♦ AJT752

♣ J2

South:

♠ AT654

♥ KQ3

♦ 93

♣ T76

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♦	Pass	3 ♦
All Pass			

Board: 148

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+3

Contract: 2 ♦ South

North:

♠ AJT92

♥ 7652

♦ 8

♣ A76

South:

♠ 8

♥ Q4

♦ KQ97532

♣ KQJ

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	2 ♦
All Pass			

Board: 149

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 10+1

Contract: 3 ♣ South

North:

♠ A

♥ AJ3

♦ 532

♣ K87653

South:

♠ Q8742

♥ 74

♦ QT8

♣ AQ4

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2 ♣	Pass	3 ♣
All Pass			

Board: 145	♠ J854	Partner bids first.
Dealer: North	♥ Q653	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 10	♣ KT4	

Board: 146	♠ 8	You bid first.
Dealer: South	♥ J86	The opponents are silent.
Vul: None	♦ AKQJ64	
HCP: 14+2	♣ KT6	

Board: 147	♠ AT654	Partner bids first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: E-W	♦ 93	
HCP: 9+1	♣ T76	

Board: 148	♠ 8	You bid first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: Both	♦ KQ97532	
HCP: 13+3	♣ KQJ	

Board: 149	♠ Q8742	Partner bids first.
Dealer: North	♥ 74	The opponents are silent.
Vul: N-S	♦ QT8	
HCP: 10+1	♣ AQ4	

Both hands (Answers Page)

Board: 145

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ J854		1 ♦	Pass	1 ♥
Vul: E-W	♥ AKT	♥ Q653	Pass	2 ♦	Pass	3 ♦
North HCP: 13+2	♦ KJ8532	♦ A4	All Pass			
South HCP: 10	♣ Q9	♣ KT4				
Contract: 3 ♦ South						

Board: 146

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ AKJ54	♠ 8				1 ♦
Vul: None	♥ T3	♥ J86	Pass	1 ♠	Pass	2 ♦
North HCP: 8+2	♦ T	♦ AKQJ64	All Pass			
South HCP: 14+2	♣ 98754	♣ KT6				
Contract: 2 ♦ South						

Board: 147

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ AT654		1 ♦	Pass	1 ♠
Vul: E-W	♥ AJ4	♥ KQ3	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AJT752	♦ 93	All Pass			
South HCP: 9+1	♣ J2	♣ T76				
Contract: 3 ♦ South						

Board: 148

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ AJT92	♠ 8				1 ♦
Vul: Both	♥ 7652	♥ Q4	Pass	1 ♠	Pass	2 ♦
North HCP: 9+1	♦ 8	♦ KQ97532	All Pass			
South HCP: 13+3	♣ A76	♣ KQJ				
Contract: 2 ♦ South						

Board: 149

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ Q8742		1 ♣	Pass	1 ♠
Vul: N-S	♥ AJ3	♥ 74	Pass	2 ♣	Pass	3 ♣
North HCP: 12+2	♦ 532	♦ QT8	All Pass			
South HCP: 10+1	♣ K87653	♣ AQ4				
Contract: 3 ♣ South						

Board: 150	♠ A4	You bid first.
Dealer: North	♥ T64	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 13+2	♣ AKT642	

Board: 151	♠ A2	You bid first.
Dealer: North	♥ A52	The opponents are silent.
Vul: None	♦ Q7	
HCP: 14+2	♣ KJT954	

Board: 152	♠ 94	Partner bids first.
Dealer: South	♥ QJ74	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 9+1	♣ KQT92	

Board: 153	♠ AJ52	Partner bids first.
Dealer: South	♥ KT98	The opponents are silent.
Vul: Both	♦ AT92	
HCP: 12	♣ 5	

Board: 154	♠ J4	You bid first.
Dealer: North	♥ Q6	The opponents are silent.
Vul: None	♦ AKQ543	
HCP: 13+2	♣ JT9	

Both hands (Answers Page)

Board: 150

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ 8632		1 ♣	Pass	1 ♥
Vul: Both	♥ T64	♥ AKJ95	Pass	2 ♣	Pass	2NT
North HCP: 13+2	♦ Q8	♦ KT73	Pass	3 ♥	Pass	4 ♥
South HCP: 11+1	♣ AKT642	♣ -	All Pass			
Contract: 4 ♥ South						

Board: 151

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KT973		1 ♣	Pass	1 ♠
Vul: None	♥ A52	♥ QJ87	Pass	2 ♣	Pass	2 ♥
North HCP: 14+2	♦ Q7	♦ KJT2	Pass	3NT	All Pass	
South HCP: 10+1	♣ KJT954	♣ -				
Contract: 3NT North						

Board: 152

	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KQ3				1 ♦
Vul: E-W	♥ QJ74	♥ 953	Pass	1 ♥	Pass	2 ♦
North HCP: 9+1	♦ J5	♦ KQ6432	Pass	3 ♦	Pass	4 ♦
South HCP: 14+2	♣ KQT92	♣ A	All Pass			
Contract: 4 ♦ South						

Board: 153

	North:	South:	W	N	E	S
Dealer: South	♠ AJ52	♠ Q96				1 ♣
Vul: Both	♥ KT98	♥ J3	Pass	1 ♥	Pass	2 ♣
North HCP: 12	♦ AT92	♦ QJ	Pass	3NT	All Pass	
South HCP: 13+2	♣ 5	♣ AKT863				
Contract: 3NT North						

Board: 154

	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ AK52		1 ♦	Pass	1 ♥
Vul: None	♥ Q6	♥ 9532	Pass	2 ♦	Pass	3NT
North HCP: 13+2	♦ AKQ543	♦ 7	All Pass			
South HCP: 12	♣ JT9	♣ KQ52				
Contract: 3NT South						

Board: 150	♠ 8632	Partner bids first.
Dealer: North	♥ AKJ95	The opponents are silent.
Vul: Both	♦ KT73	
HCP: 11+1	♣ -	

Board: 151	♠ KT973	Partner bids first.
Dealer: North	♥ QJ87	The opponents are silent.
Vul: None	♦ KJT2	
HCP: 10+1	♣ -	

Board: 152	♠ KQ3	You bid first.
Dealer: South	♥ 953	The opponents are silent.
Vul: E-W	♦ KQ6432	
HCP: 14+2	♣ A	

Board: 153	♠ Q96	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 13+2	♣ AKT863	

Board: 154	♠ AK52	Partner bids first.
Dealer: North	♥ 9532	The opponents are silent.
Vul: None	♦ 7	
HCP: 12	♣ KQ52	

Both hands (Answers Page)

Board: 150

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ 8632		1 ♣	Pass	1 ♥
Vul: Both	♥ T64	♥ AKJ95	Pass	2 ♣	Pass	2NT
North HCP: 13+2	♦ Q8	♦ KT73	Pass	3 ♥	Pass	4 ♥
South HCP: 11+1	♣ AKT642	♣ -	All Pass			
Contract: 4 ♥ South						

Board: 151

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KT973		1 ♣	Pass	1 ♠
Vul: None	♥ A52	♥ QJ87	Pass	2 ♣	Pass	2 ♥
North HCP: 14+2	♦ Q7	♦ KJT2	Pass	3NT	All Pass	
South HCP: 10+1	♣ KJT954	♣ -				
Contract: 3NT North						

Board: 152

	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ KQ3				1 ♦
Vul: E-W	♥ QJ74	♥ 953	Pass	1 ♥	Pass	2 ♦
North HCP: 9+1	♦ J5	♦ KQ6432	Pass	3 ♦	Pass	4 ♦
South HCP: 14+2	♣ KQT92	♣ A	All Pass			
Contract: 4 ♦ South						

Board: 153

	North:	South:	W	N	E	S
Dealer: South	♠ AJ52	♠ Q96				1 ♣
Vul: Both	♥ KT98	♥ J3	Pass	1 ♥	Pass	2 ♣
North HCP: 12	♦ AT92	♦ QJ	Pass	3NT	All Pass	
South HCP: 13+2	♣ 5	♣ AKT863				
Contract: 3NT North						

Board: 154

	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ AK52		1 ♦	Pass	1 ♥
Vul: None	♥ Q6	♥ 9532	Pass	2 ♦	Pass	3NT
North HCP: 13+2	♦ AKQ543	♦ 7	All Pass			
South HCP: 12	♣ JT9	♣ KQ52				
Contract: 3NT South						

Board: 155	♠ K7	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ KT73	
HCP: 14+2	♣ KQ9875	

Board: 156	♠ T8	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: Both	♦ AK6542	
HCP: 13+2	♣ 82	

Board: 157	♠ K	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: None	♦ 9875	
HCP: 13+2	♣ AQ8765	

Board: 158	♠ KQJ	You bid first.
Dealer: North	♥ 84	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 13+2	♣ QJ7642	

Board: 159	♠ K32	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: E-W	♦ KQJT942	
HCP: 13+3	♣ 6	

Both hands (Answers Page)

Board: 155

	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ T954		1 ♣	Pass	1 ♥
Vul: N-S	♥ K	♥ AJ963	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ KT73	♦ Q2				
South HCP: 8+1	♣ KQ9875	♣ J4				
Contract: 2 ♣ North						

Board: 156

	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ J54		1 ♦	Pass	1 ♥
Vul: Both	♥ AQ8	♥ KJT64	Pass	2 ♦	Pass	2NT
North HCP: 13+2	♦ AK6542	♦ 7	Pass	3 ♥	Pass	4 ♥
South HCP: 12+1	♣ 82	♣ AK54	All Pass			
Contract: 4 ♥ South						

Board: 157

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ J9743		1 ♣	Pass	1 ♠
Vul: None	♥ KJ	♥ AQT2	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ 9875	♦ Q6				
South HCP: 9+1	♣ AQ8765	♣ 93				
Contract: 2 ♣ North						

Board: 158

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ 76		1 ♣	Pass	1 ♥
Vul: N-S	♥ 84	♥ AKT32	Pass	2 ♣	Pass	2 ♦
North HCP: 13+2	♦ AT	♦ KJ872	Pass	2 ♥	All Pass	
South HCP: 11+2	♣ QJ7642	♣ 5				
Contract: 2 ♥ North						

Board: 159

	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ T65		1 ♦	Pass	1 ♥
Vul: E-W	♥ AT	♥ KQJ2	Pass	2 ♦	All Pass	
North HCP: 13+3	♦ KQJT942	♦ 8				
South HCP: 10+1	♣ 6	♣ KJ983				
Contract: 2 ♦ North						

Board: 155	♠ T954	Partner bids first.
Dealer: North	♥ AJ963	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 8+1	♣ J4	

Board: 156	♠ J54	Partner bids first.
Dealer: North	♥ KJT64	The opponents are silent.
Vul: Both	♦ 7	
HCP: 12+1	♣ AK54	

Board: 157	♠ J9743	Partner bids first.
Dealer: North	♥ AQT2	The opponents are silent.
Vul: None	♦ Q6	
HCP: 9+1	♣ 93	

Board: 158	♠ 76	Partner bids first.
Dealer: North	♥ AKT32	The opponents are silent.
Vul: N-S	♦ KJ872	
HCP: 11+2	♣ 5	

Board: 159	♠ T65	Partner bids first.
Dealer: North	♥ KQJ2	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 10+1	♣ KJ983	

Both hands (Answers Page)

Board: 155

	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ T954		1 ♣	Pass	1 ♥
Vul: N-S	♥ K	♥ AJ963	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ KT73	♦ Q2				
South HCP: 8+1	♣ KQ9875	♣ J4				
Contract: 2 ♣ North						

Board: 156

	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ J54		1 ♦	Pass	1 ♥
Vul: Both	♥ AQ8	♥ KJT64	Pass	2 ♦	Pass	2NT
North HCP: 13+2	♦ AK6542	♦ 7	Pass	3 ♥	Pass	4 ♥
South HCP: 12+1	♣ 82	♣ AK54	All Pass			
Contract: 4 ♥ South						

Board: 157

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ J9743		1 ♣	Pass	1 ♠
Vul: None	♥ KJ	♥ AQT2	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ 9875	♦ Q6				
South HCP: 9+1	♣ AQ8765	♣ 93				
Contract: 2 ♣ North						

Board: 158

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ 76		1 ♣	Pass	1 ♥
Vul: N-S	♥ 84	♥ AKT32	Pass	2 ♣	Pass	2 ♦
North HCP: 13+2	♦ AT	♦ KJ872	Pass	2 ♥	All Pass	
South HCP: 11+2	♣ QJ7642	♣ 5				
Contract: 2 ♥ North						

Board: 159

	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ T65		1 ♦	Pass	1 ♥
Vul: E-W	♥ AT	♥ KQJ2	Pass	2 ♦	All Pass	
North HCP: 13+3	♦ KQJT942	♦ 8				
South HCP: 10+1	♣ 6	♣ KJ983				
Contract: 2 ♦ North						

Board: 160	♠ T8765	Partner bids first.
Dealer: South	♥ T82	The opponents are silent.
Vul: None	♦ K	
HCP: 10+1	♣ AK94	

Board: 161	♠ T8	You bid first.
Dealer: North	♥ QJ3	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 12+2	♣ AKQ987	

Board: 162	♠ 92	You bid first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: E-W	♦ AQT982	
HCP: 12+2	♣ A6	

Board: 163	♠ 864	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+3	♣ AQT8762	

Board: 164	♠ AT	Partner bids first.
Dealer: South	♥ J7653	The opponents are silent.
Vul: N-S	♦ A953	
HCP: 10+1	♣ J9	

Both hands (Answers Page)

Board: 160

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14+2

Contract: 2 ♦ South

North:

♠ T8765

♥ T82

♦ K

♣ AK94

South:

♠ A3

♥ A95

♦ AQ9632

♣ 73

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1 ♠ Pass 2 ♦

All Pass

Board: 161

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 11+1

Contract: 3NT South

North:

♠ T8

♥ QJ3

♦ 85

♣ AKQ987

South:

♠ KJ92

♥ T82

♦ AKT32

♣ 4

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 2 ♣ Pass 2 ♦

Pass 2NT Pass 3NT

All Pass

Board: 162

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 11+1

Contract: 2NT South

North:

♠ 92

♥ Q65

♦ AQT982

♣ A6

South:

♠ AKT6

♥ JT4

♦ 6

♣ QJ985

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♦ Pass 2NT

All Pass

Board: 163

Dealer: North

Vul: Both

North HCP: 13+3

South HCP: 12+1

Contract: 3 ♣ North

North:

♠ 864

♥ AK4

♦ -

♣ AQT8762

South:

♠ AQ52

♥ T862

♦ AQ532

♣ -

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 2 ♣ Pass 2 ♥

Pass 3 ♣ All Pass

Board: 164

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+2

Contract: 3NT South

North:

♠ AT

♥ J7653

♦ A953

♣ J9

South:

♠ Q74

♥ AQ8

♦ 4

♣ KQ8653

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 1 ♥ Pass 2 ♣

Pass 3 ♣ Pass 3NT

All Pass

Board: 160	♠ A3	You bid first.
Dealer: South	♥ A95	The opponents are silent.
Vul: None	♦ AQ9632	
HCP: 14+2	♣ 73	

Board: 161	♠ KJ92	Partner bids first.
Dealer: North	♥ T82	The opponents are silent.
Vul: N-S	♦ AKT32	
HCP: 11+1	♣ 4	

Board: 162	♠ AKT6	Partner bids first.
Dealer: North	♥ JT4	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 11+1	♣ QJ985	

Board: 163	♠ AQ52	Partner bids first.
Dealer: North	♥ T862	The opponents are silent.
Vul: Both	♦ AQ532	
HCP: 12+1	♣ -	

Board: 164	♠ Q74	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 13+2	♣ KQ8653	

Both hands (Answers Page)

Board: 160

	North:	South:	W	N	E	S
Dealer: South	♠ T8765	♠ A3				1 ♦
Vul: None	♥ T82	♥ A95	Pass	1 ♠	Pass	2 ♦
North HCP: 10+1	♦ K	♦ AQ9632	All Pass			
South HCP: 14+2	♣ AK94	♣ 73				
Contract: 2 ♦ South						

Board: 161

	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ KJ92		1 ♣	Pass	1 ♦
Vul: N-S	♥ QJ3	♥ T82	Pass	2 ♣	Pass	2 ♦
North HCP: 12+2	♦ 85	♦ AKT32	Pass	2NT	Pass	3NT
South HCP: 11+1	♣ AKQ987	♣ 4	All Pass			
Contract: 3NT South						

Board: 162

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AKT6		1 ♦	Pass	1 ♠
Vul: E-W	♥ Q65	♥ JT4	Pass	2 ♦	Pass	2NT
North HCP: 12+2	♦ AQT982	♦ 6	All Pass			
South HCP: 11+1	♣ A6	♣ QJ985				
Contract: 2NT South						

Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ 864	♠ AQ52		1 ♣	Pass	1 ♦
Vul: Both	♥ AK4	♥ T862	Pass	2 ♣	Pass	2 ♥
North HCP: 13+3	♦ -	♦ AQ532	Pass	3 ♣	All Pass	
South HCP: 12+1	♣ AQT8762	♣ -				
Contract: 3 ♣ North						

Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ Q74				1 ♣
Vul: N-S	♥ J7653	♥ AQ8	Pass	1 ♥	Pass	2 ♣
North HCP: 10+1	♦ A953	♦ 4	Pass	3 ♣	Pass	3NT
South HCP: 13+2	♣ J9	♣ KQ8653	All Pass			
Contract: 3NT South						

Board: 165	♠ 642	You bid first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 14+2	♣ AKJ954	

Board: 166	♠ Q9	Partner bids first.
Dealer: South	♥ Q54	The opponents are silent.
Vul: Both	♦ KT875	
HCP: 8+1	♣ JT9	

Board: 167	♠ A2	You bid first.
Dealer: North	♥ T5	The opponents are silent.
Vul: E-W	♦ K97	
HCP: 14+2	♣ AQJ874	

Board: 168	♠ AKT	You bid first.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ QT76	
HCP: 14+2	♣ KQ6543	

Board: 169	♠ K	You bid first.
Dealer: North	♥ 872	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 14+2	♣ AJ9874	

Both hands (Answers Page)

Board: 165

	North:	South:	W	N	E	S
Dealer: North	♠ 642	♠ 973		1 ♣	Pass	1 ♥
Vul: E-W	♥ AT9	♥ Q863	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ Q	♦ KJT6				
South HCP: 6	♣ AKJ954	♣ 76				
Contract: 2 ♣ North						

Board: 166

	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ A72				1 ♣
Vul: Both	♥ Q54	♥ K7	Pass	1 ♦	Pass	2 ♣
North HCP: 8+1	♦ KT875	♦ J6	All Pass			
South HCP: 14+2	♣ JT9	♣ AQ7642				
Contract: 2 ♣ South						

Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ JT865		1 ♣	Pass	1 ♠
Vul: E-W	♥ T5	♥ AK7	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ K97	♦ T2	All Pass			
South HCP: 11+1	♣ AQJ874	♣ KT5				
Contract: 3 ♣ South						

Board: 168

	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ Q873		1 ♣	Pass	1 ♥
Vul: Both	♥ -	♥ AQ982	Pass	2 ♣	Pass	3NT
North HCP: 14+2	♦ QT76	♦ A82	All Pass			
South HCP: 12+1	♣ KQ6543	♣ T				
Contract: 3NT South						

Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AT542		1 ♣	Pass	1 ♠
Vul: None	♥ 872	♥ KJ64	Pass	2 ♣	Pass	2 ♥
North HCP: 14+2	♦ KQJ	♦ A654	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJ9874	♣ -				
Contract: 3NT North						

Board: 165	♠ 973	Partner bids first.
Dealer: North	♥ Q863	The opponents are silent.
Vul: E-W	♦ KJT6	
HCP: 6	♣ 76	

Board: 166	♠ A72	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ J6	
HCP: 14+2	♣ AQ7642	

Board: 167	♠ JT865	Partner bids first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 11+1	♣ KT5	

Board: 168	♠ Q873	Partner bids first.
Dealer: North	♥ AQ982	The opponents are silent.
Vul: Both	♦ A82	
HCP: 12+1	♣ T	

Board: 169	♠ AT542	Partner bids first.
Dealer: North	♥ KJ64	The opponents are silent.
Vul: None	♦ A654	
HCP: 12+1	♣ -	

Both hands (Answers Page)

Board: 165

	North:	South:	W	N	E	S
Dealer: North	♠ 642	♠ 973		1 ♣	Pass	1 ♥
Vul: E-W	♥ AT9	♥ Q863	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ Q	♦ KJT6				
South HCP: 6	♣ AKJ954	♣ 76				
Contract: 2 ♣ North						

Board: 166

	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ A72				1 ♣
Vul: Both	♥ Q54	♥ K7	Pass	1 ♦	Pass	2 ♣
North HCP: 8+1	♦ KT875	♦ J6	All Pass			
South HCP: 14+2	♣ JT9	♣ AQ7642				
Contract: 2 ♣ South						

Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ JT865		1 ♣	Pass	1 ♠
Vul: E-W	♥ T5	♥ AK7	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ K97	♦ T2	All Pass			
South HCP: 11+1	♣ AQJ874	♣ KT5				
Contract: 3 ♣ South						

Board: 168

	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ Q873		1 ♣	Pass	1 ♥
Vul: Both	♥ -	♥ AQ982	Pass	2 ♣	Pass	3NT
North HCP: 14+2	♦ QT76	♦ A82	All Pass			
South HCP: 12+1	♣ KQ6543	♣ T				
Contract: 3NT South						

Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AT542		1 ♣	Pass	1 ♠
Vul: None	♥ 872	♥ KJ64	Pass	2 ♣	Pass	2 ♥
North HCP: 14+2	♦ KQJ	♦ A654	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJ9874	♣ -				
Contract: 3NT North						

Board: 170	♠ A76	You bid first.
Dealer: North	♥ J5	The opponents are silent.
Vul: N-S	♦ AQJT87	
HCP: 14+2	♣ Q9	

Board: 171	♠ K	You bid first.
Dealer: North	♥ 98	The opponents are silent.
Vul: Both	♦ AJ97532	
HCP: 12+3	♣ KJ4	

Board: 172	♠ AQ3	You bid first.
Dealer: North	♥ 64	The opponents are silent.
Vul: None	♦ KQJ952	
HCP: 14+2	♣ Q8	

Board: 173	♠ AKQ	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: N-S	♦ QJT874	
HCP: 14+2	♣ 93	

Board: 174	♠ K974	Partner bids first.
Dealer: South	♥ KT754	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 8+1	♣ 85	

Both hands (Answers Page)

Board: 170

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 12+2

Contract: 3NT South

North:

♠ A76

♥ J5

♦ AQJT87

♣ Q9

South:

♠ 52

♥ AK876

♦ 3

♣ AJT43

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3NT
All Pass			

Board: 171

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 10+1

Contract: 2 ♦ North

North:

♠ K

♥ 98

♦ AJ97532

♣ KJ4

South:

♠ J842

♥ AKQT3

♦ -

♣ 7532

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	All Pass	

Board: 172

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 11+1

Contract: 3NT South

North:

♠ AQ3

♥ 64

♦ KQJ952

♣ Q8

South:

♠ K984

♥ A98

♦ 3

♣ AT963

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♦	Pass	2NT
Pass	3 ♠	Pass	3NT
All Pass			

Board: 173

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10

Contract: 4 ♦ North

North:

♠ AKQ

♥ Q8

♦ QJT874

♣ 93

South:

♠ J83

♥ AT62

♦ 962

♣ KQ7

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3 ♦
Pass	4 ♦	All Pass	

Board: 174

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+2

Contract: 2 ♣ South

North:

♠ K974

♥ KT754

♦ Q4

♣ 85

South:

♠ A

♥ Q93

♦ A97

♣ K97632

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	2 ♣
All Pass			

Board: 170	♠ 52	Partner bids first.
Dealer: North	♥ AK876	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 12+2	♣ AJT43	

Board: 171	♠ J842	Partner bids first.
Dealer: North	♥ AKQT3	The opponents are silent.
Vul: Both	♦ -	
HCP: 10+1	♣ 7532	

Board: 172	♠ K984	Partner bids first.
Dealer: North	♥ A98	The opponents are silent.
Vul: None	♦ 3	
HCP: 11+1	♣ AT963	

Board: 173	♠ J83	Partner bids first.
Dealer: North	♥ AT62	The opponents are silent.
Vul: N-S	♦ 962	
HCP: 10	♣ KQ7	

Board: 174	♠ A	You bid first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: E-W	♦ A97	
HCP: 13+2	♣ K97632	

Both hands (Answers Page)

Board: 170

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 12+2

Contract: 3NT South

North:

♠ A76

♥ J5

♦ AQJT87

♣ Q9

South:

♠ 52

♥ AK876

♦ 3

♣ AJT43

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3NT
All Pass			

Board: 171

Dealer: North

Vul: Both

North HCP: 12+3

South HCP: 10+1

Contract: 2 ♦ North

North:

♠ K

♥ 98

♦ AJ97532

♣ KJ4

South:

♠ J842

♥ AKQT3

♦ -

♣ 7532

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	All Pass	

Board: 172

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 11+1

Contract: 3NT South

North:

♠ AQ3

♥ 64

♦ KQJ952

♣ Q8

South:

♠ K984

♥ A98

♦ 3

♣ AT963

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♦	Pass	2NT
Pass	3 ♠	Pass	3NT
All Pass			

Board: 173

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 10

Contract: 4 ♦ North

North:

♠ AKQ

♥ Q8

♦ QJT874

♣ 93

South:

♠ J83

♥ AT62

♦ 962

♣ KQ7

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3 ♦
Pass	4 ♦	All Pass	

Board: 174

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+2

Contract: 2 ♣ South

North:

♠ K974

♥ KT754

♦ Q4

♣ 85

South:

♠ A

♥ Q93

♦ A97

♣ K97632

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	2 ♣
All Pass			

Board: 175	♠ AJT5	Partner bids first.
Dealer: South	♥ QT985	The opponents are silent.
Vul: None	♦ KQ8	
HCP: 12+1	♣ 3	

Board: 176	♠ T63	You bid first.
Dealer: North	♥ 5	The opponents are silent.
Vul: N-S	♦ A73	
HCP: 12+2	♣ AKJT53	

Board: 177	♠ T2	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ AKQ3	
HCP: 13+2	♣ A98764	

Board: 178	♠ KQ2	You bid first.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ 876	
HCP: 12+2	♣ AQJ852	

Board: 179	♠ AJ8	Partner bids first.
Dealer: South	♥ AJ975	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 12+1	♣ J95	

Both hands (Answers Page)

Board: 175

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ AJT5

♥ QT985

♦ KQ8

♣ 3

South:

♠ Q6

♥ A42

♦ 64

♣ AQT876

W N E S

Pass 1♥ Pass 1♣

Pass 1♥ Pass 2♣

Pass 3NT All Pass

Board: 176

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 11+2

Contract: 4♠ North

North:

♠ T63

♥ 5

♦ A73

♣ AKJT53

South:

♠ AQJ87

♥ T8742

♦ KJ8

♣ -

W N E S

Pass 1♣ Pass 1♠

Pass 2♣ Pass 2♥

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

Board: 177

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 11+1

Contract: 3♣ South

North:

♠ T2

♥ 6

♦ AKQ3

♣ A98764

South:

♠ A65

♥ AKT92

♦ 765

♣ 52

W N E S

Pass 1♣ Pass 1♥

Pass 2♣ Pass 3♣

All Pass

Board: 178

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 12+1

Contract: 3NT South

North:

♠ KQ2

♥ T

♦ 876

♣ AQJ852

South:

♠ T763

♥ AQ763

♦ AQ4

♣ 6

W N E S

Pass 1♣ Pass 1♥

Pass 2♣ Pass 3NT

All Pass

Board: 179

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ AJ8

♥ AJ975

♦ JT

♣ J95

South:

♠ 92

♥ Q8

♦ AQ7652

♣ A62

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 2♦

Pass 3NT All Pass

Board: 175	♠ Q6	You bid first.
Dealer: South	♥ A42	The opponents are silent.
Vul: None	♦ 64	
HCP: 12+2	♣ AQT876	

Board: 176	♠ AQJ87	Partner bids first.
Dealer: North	♥ T8742	The opponents are silent.
Vul: N-S	♦ KJ8	
HCP: 11+2	♣ -	

Board: 177	♠ A65	Partner bids first.
Dealer: North	♥ AKT92	The opponents are silent.
Vul: E-W	♦ 765	
HCP: 11+1	♣ 52	

Board: 178	♠ T763	Partner bids first.
Dealer: North	♥ AQ763	The opponents are silent.
Vul: Both	♦ AQ4	
HCP: 12+1	♣ 6	

Board: 179	♠ 92	You bid first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: N-S	♦ AQ7652	
HCP: 12+2	♣ A62	

Both hands (Answers Page)

Board: 175

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ AJT5

♥ QT985

♦ KQ8

♣ 3

South:

♠ Q6

♥ A42

♦ 64

♣ AQT876

W N E S

Pass 1♥ Pass 1♣

Pass 2♣

Pass 3NT All Pass

Board: 176

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 11+2

Contract: 4♠ North

North:

♠ T63

♥ 5

♦ A73

♣ AKJT53

South:

♠ AQJ87

♥ T8742

♦ KJ8

♣ -

W N E S

Pass 1♣ Pass 1♠

Pass 2♣ Pass 2♥

Pass 2♠ Pass 3♠

Pass 4♠ All Pass

Board: 177

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 11+1

Contract: 3♣ South

North:

♠ T2

♥ 6

♦ AKQ3

♣ A98764

South:

♠ A65

♥ AKT92

♦ 765

♣ 52

W N E S

Pass 1♣ Pass 1♥

Pass 2♣ Pass 3♣

All Pass

Board: 178

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 12+1

Contract: 3NT South

North:

♠ KQ2

♥ T

♦ 876

♣ AQJ852

South:

♠ T763

♥ AQ763

♦ AQ4

♣ 6

W N E S

Pass 1♣ Pass 1♥

Pass 2♣ Pass 3NT

All Pass

Board: 179

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ AJ8

♥ AJ975

♦ JT

♣ J95

South:

♠ 92

♥ Q8

♦ AQ7652

♣ A62

W N E S

Pass 1♥ Pass 1♦

Pass 2♦

Pass 3NT All Pass

Board: 180	♠ 98	You bid first.
Dealer: North	♥ Q73	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 12+2	♣ AQJT85	

Board: 181	♠ QJ8	Partner bids first.
Dealer: South	♥ K8542	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 12+1	♣ KJ9	

Board: 182	♠ AKQ	You bid first.
Dealer: North	♥ 75	The opponents are silent.
Vul: None	♦ 86	
HCP: 13+2	♣ A76532	

Board: 183	♠ KJ983	Partner bids first.
Dealer: South	♥ J8542	The opponents are silent.
Vul: Both	♦ A76	
HCP: 9+2	♣ -	

Board: 184	♠ 95	Partner bids first.
Dealer: South	♥ AT762	The opponents are silent.
Vul: None	♦ K632	
HCP: 10+1	♣ K9	

Both hands (Answers Page)

Board: 180

	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ AQ5		1 ♣	Pass	1 ♥
Vul: E-W	♥ Q73	♥ AT986	Pass	2 ♣	Pass	2NT
North HCP: 12+2	♦ K6	♦ J932	All Pass			
South HCP: 11+1	♣ AQJT85	♣ 7				
Contract: 2NT South						

Board: 181

	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ K92				1 ♦
Vul: Both	♥ K8542	♥ A	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ Q6	♦ KJ98532	Pass	3NT	All Pass	
South HCP: 13+3	♣ KJ9	♣ Q5				
Contract: 3NT North						

Board: 182

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T953		1 ♣	Pass	1 ♥
Vul: None	♥ 75	♥ AQ93	Pass	2 ♣	Pass	2NT
North HCP: 13+2	♦ 86	♦ AJT4	Pass	3NT	All Pass	
South HCP: 11	♣ A76532	♣ 9				
Contract: 3NT North						

Board: 183

	North:	South:	W	N	E	S
Dealer: South	♠ KJ983	♠ AQ				1 ♣
Vul: Both	♥ J8542	♥ T9	Pass	1 ♠	Pass	2 ♣
North HCP: 9+2	♦ A76	♦ J85	Pass	2 ♥	Pass	2NT
South HCP: 13+2	♣ -	♣ AQ6532	Pass	3 ♥	Pass	3 ♠
Contract: 3 ♠ South			All Pass			

Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ A73				1 ♣
Vul: None	♥ AT762	♥ J5	Pass	1 ♥	Pass	2 ♣
North HCP: 10+1	♦ K632	♦ 98	Pass	3 ♣	All Pass	
South HCP: 12+2	♣ K9	♣ AQJT84				
Contract: 3 ♣ North						

Board: 180	♠ AQ5	Partner bids first.
Dealer: North	♥ AT986	The opponents are silent.
Vul: E-W	♦ J932	
HCP: 11+1	♣ 7	

Board: 181	♠ K92	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ KJ98532	
HCP: 13+3	♣ Q5	

Board: 182	♠ T953	Partner bids first.
Dealer: North	♥ AQ93	The opponents are silent.
Vul: None	♦ AJT4	
HCP: 11	♣ 9	

Board: 183	♠ AQ	You bid first.
Dealer: South	♥ T9	The opponents are silent.
Vul: Both	♦ J85	
HCP: 13+2	♣ AQ6532	

Board: 184	♠ A73	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: None	♦ 98	
HCP: 12+2	♣ AQJT84	

Both hands (Answers Page)

Board: 180

	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ AQ5		1 ♣	Pass	1 ♥
Vul: E-W	♥ Q73	♥ AT986	Pass	2 ♣	Pass	2NT
North HCP: 12+2	♦ K6	♦ J932	All Pass			
South HCP: 11+1	♣ AQJT85	♣ 7				
Contract: 2NT South						

Board: 181

	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ K92				1 ♦
Vul: Both	♥ K8542	♥ A	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ Q6	♦ KJ98532	Pass	3NT	All Pass	
South HCP: 13+3	♣ KJ9	♣ Q5				
Contract: 3NT North						

Board: 182

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ T953		1 ♣	Pass	1 ♥
Vul: None	♥ 75	♥ AQ93	Pass	2 ♣	Pass	2NT
North HCP: 13+2	♦ 86	♦ AJT4	Pass	3NT	All Pass	
South HCP: 11	♣ A76532	♣ 9				
Contract: 3NT North						

Board: 183

	North:	South:	W	N	E	S
Dealer: South	♠ KJ983	♠ AQ				1 ♣
Vul: Both	♥ J8542	♥ T9	Pass	1 ♠	Pass	2 ♣
North HCP: 9+2	♦ A76	♦ J85	Pass	2 ♥	Pass	2NT
South HCP: 13+2	♣ -	♣ AQ6532	Pass	3 ♥	Pass	3 ♠
Contract: 3 ♠ South			All Pass			

Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ A73				1 ♣
Vul: None	♥ AT762	♥ J5	Pass	1 ♥	Pass	2 ♣
North HCP: 10+1	♦ K632	♦ 98	Pass	3 ♣	All Pass	
South HCP: 12+2	♣ K9	♣ AQJT84				
Contract: 3 ♣ North						

Board: 185	♠ AJ8	You bid first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: N-S	♦ AKT862	
HCP: 14+2	♣ 93	

Board: 186	♠ K96	Partner bids first.
Dealer: South	♥ T743	The opponents are silent.
Vul: Both	♦ AT42	
HCP: 8	♣ J6	

Board: 187	♠ QJ85	Partner bids first.
Dealer: South	♥ AJ654	The opponents are silent.
Vul: None	♦ A93	
HCP: 12+1	♣ 9	

Board: 188	♠ QT87	Partner bids first.
Dealer: South	♥ 964	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 9	♣ Q862	

Board: 189	♠ J4	You bid first.
Dealer: North	♥ 865	The opponents are silent.
Vul: E-W	♦ AKQ976	
HCP: 14+2	♣ A2	

Both hands (Answers Page)

Board: 185

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 11+1

Contract: 3 ♦ South

North:

♠ AJ8

♥ Q9

♦ AKT862

♣ 93

South:

♠ KQ954

♥ J2

♦ 93

♣ AJ62

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♦	Pass	3 ♦
All Pass			

Board: 186

Dealer: South

Vul: Both

North HCP: 8

South HCP: 12+2

Contract: 2 ♣ South

North:

♠ K96

♥ T743

♦ AT42

♣ J6

South:

♠ J5

♥ AJ6

♦ 85

♣ AQT872

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	2 ♣
All Pass			

Board: 187

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14+2

Contract: 3NT North

North:

♠ QJ85

♥ AJ654

♦ A93

♣ 9

South:

♠ 72

♥ QT

♦ KQ2

♣ AQJ842

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	2 ♣
Pass	3NT	All Pass	

Board: 188

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14+2

Contract: 4 ♦ South

North:

♠ QT87

♥ 964

♦ KQ

♣ Q862

South:

♠ K5

♥ AQ8

♦ A86543

♣ J7

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	2 ♦
Pass	3 ♦	Pass	4 ♦
All Pass			

Board: 189

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 9+1

Contract: 4 ♦ North

North:

♠ J4

♥ 865

♦ AKQ976

♣ A2

South:

♠ 632

♥ KQ972

♦ T5

♣ KJT

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3 ♦
Pass	4 ♦	All Pass	

Board: 185	♠ KQ954	Partner bids first.
Dealer: North	♥ J2	The opponents are silent.
Vul: N-S	♦ 93	
HCP: 11+1	♣ AJ62	

Board: 186	♠ J5	You bid first.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: Both	♦ 85	
HCP: 12+2	♣ AQT872	

Board: 187	♠ 72	You bid first.
Dealer: South	♥ QT	The opponents are silent.
Vul: None	♦ KQ2	
HCP: 14+2	♣ AQJ842	

Board: 188	♠ K5	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ A86543	
HCP: 14+2	♣ J7	

Board: 189	♠ 632	Partner bids first.
Dealer: North	♥ KQ972	The opponents are silent.
Vul: E-W	♦ T5	
HCP: 9+1	♣ KJT	

Both hands (Answers Page)

Board: 185

	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ KQ954		1 ♦	Pass	1 ♠
Vul: N-S	♥ Q9	♥ J2	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AKT862	♦ 93	All Pass			
South HCP: 11+1	♣ 93	♣ AJ62				
Contract: 3 ♦ South						

Board: 186

	North:	South:	W	N	E	S
Dealer: South	♠ K96	♠ J5				1 ♣
Vul: Both	♥ T743	♥ AJ6	Pass	1 ♥	Pass	2 ♣
North HCP: 8	♦ AT42	♦ 85	All Pass			
South HCP: 12+2	♣ J6	♣ AQT872				
Contract: 2 ♣ South						

Board: 187

	North:	South:	W	N	E	S
Dealer: South	♠ QJ85	♠ 72				1 ♣
Vul: None	♥ AJ654	♥ QT	Pass	1 ♥	Pass	2 ♣
North HCP: 12+1	♦ A93	♦ KQ2	Pass	3NT	All Pass	
South HCP: 14+2	♣ 9	♣ AQJ842				
Contract: 3NT North						

Board: 188

	North:	South:	W	N	E	S
Dealer: South	♠ QT87	♠ K5				1 ♦
Vul: N-S	♥ 964	♥ AQ8	Pass	1 ♠	Pass	2 ♦
North HCP: 9	♦ KQ	♦ A86543	Pass	3 ♦	Pass	4 ♦
South HCP: 14+2	♣ Q862	♣ J7	All Pass			
Contract: 4 ♦ South						

Board: 189

	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ 632		1 ♦	Pass	1 ♥
Vul: E-W	♥ 865	♥ KQ972	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AKQ976	♦ T5	Pass	4 ♦	All Pass	
South HCP: 9+1	♣ A2	♣ KJT				
Contract: 4 ♦ North						

Board: 190	♠ QT872	Partner bids first.
Dealer: South	♥ KQT4	The opponents are silent.
Vul: None	♦ KJ6	
HCP: 12+1	♣ J	

Board: 191	♠ 7	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ KJ74	
HCP: 14+2	♣ K98732	

Board: 192	♠ AK6	You bid first.
Dealer: North	♥ 87	The opponents are silent.
Vul: E-W	♦ AK8764	
HCP: 14+2	♣ 92	

Board: 193	♠ J7	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ 742	
HCP: 12+2	♣ AQJT64	

Board: 194	♠ 5	You bid first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ A986	
HCP: 13+2	♣ AKQ964	

Both hands (Answers Page)

Board: 190

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14+2

Contract: 3NT South

North:

♠ QT872

♥ KQT4

♦ KJ6

♣ J

South:

♠ A9

♥ J97

♦ AT

♣ KQT954

W

N

E

S

1 ♣

Pass 1 ♠

Pass 2 ♥

All Pass

Pass 2 ♣

Pass 3NT

Board: 191

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 7+1

Contract: 2 ♣ North

North:

♠ 7

♥ AK

♦ KJ74

♣ K98732

South:

♠ QJT92

♥ 763

♦ QT

♣ QT5

W

N

E

S

1 ♣ Pass 1 ♠

Pass 2 ♣

All Pass

Board: 192

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 11

Contract: 3NT North

North:

♠ AK6

♥ 87

♦ AK8764

♣ 92

South:

♠ QJT8

♥ KQ94

♦ 3

♣ QJT4

W

N

E

S

1 ♦ Pass 1 ♥

Pass 2 ♦

Pass 3NT

Pass 2NT

All Pass

Board: 193

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 9

Contract: 2 ♣ North

North:

♠ J7

♥ A5

♦ 742

♣ AQJT64

South:

♠ K854

♥ 6432

♦ AQ5

♣ 95

W

N

E

S

1 ♣ Pass 1 ♥

Pass 2 ♣

All Pass

Board: 194

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 11+1

Contract: 3NT North

North:

♠ 5

♥ 42

♦ A986

♣ AKQ964

South:

♠ AJT73

♥ QJ5

♦ K32

♣ 75

W

N

E

S

1 ♣ Pass 1 ♠

Pass 2 ♣

Pass 3NT

Pass 2NT

All Pass

Board: 190	♠ A9	You bid first.
Dealer: South	♥ J97	The opponents are silent.
Vul: None	♦ AT	
HCP: 14+2	♣ KQT954	

Board: 191	♠ QJT92	Partner bids first.
Dealer: North	♥ 763	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 7+1	♣ QT5	

Board: 192	♠ QJT8	Partner bids first.
Dealer: North	♥ KQ94	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 11	♣ QJT4	

Board: 193	♠ K854	Partner bids first.
Dealer: North	♥ 6432	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 9	♣ 95	

Board: 194	♠ AJT73	Partner bids first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: N-S	♦ K32	
HCP: 11+1	♣ 75	

Both hands (Answers Page)

Board: 190

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14+2

Contract: 3NT South

North:

♠ QT872

♥ KQT4

♦ KJ6

♣ J

South:

♠ A9

♥ J97

♦ AT

♣ KQT954

W

N

E

S

1 ♣

Pass 1 ♠

Pass 2 ♥

All Pass

Pass 2 ♣

Pass 3NT

Board: 191

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 7+1

Contract: 2 ♣ North

North:

♠ 7

♥ AK

♦ KJ74

♣ K98732

South:

♠ QJT92

♥ 763

♦ QT

♣ QT5

W

N

E

S

1 ♣

Pass 2 ♣

Pass All Pass

Board: 192

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 11

Contract: 3NT North

North:

♠ AK6

♥ 87

♦ AK8764

♣ 92

South:

♠ QJT8

♥ KQ94

♦ 3

♣ QJT4

W

N

E

S

1 ♦

Pass 2 ♦

Pass 3NT

Pass 2NT

All Pass

Board: 193

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 9

Contract: 2 ♣ North

North:

♠ J7

♥ A5

♦ 742

♣ AQJT64

South:

♠ K854

♥ 6432

♦ AQ5

♣ 95

W

N

E

S

1 ♣

Pass 2 ♣

Pass All Pass

Board: 194

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 11+1

Contract: 3NT North

North:

♠ 5

♥ 42

♦ A986

♣ AKQ964

South:

♠ AJT73

♥ QJ5

♦ K32

♣ 75

W

N

E

S

1 ♣

Pass 2 ♣

Pass 3NT

Pass 2NT

All Pass

Board: 195	♠ AJ42	Partner bids first.
Dealer: South	♥ KQT73	The opponents are silent.
Vul: E-W	♦ QT53	
HCP: 12+1	♣ -	

Board: 196	♠ Q65	Partner bids first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: Both	♦ KJ4	
HCP: 10	♣ J863	

Board: 197	♠ KT9	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ QJT652	
HCP: 13+2	♣ 63	

Board: 198	♠ KT954	Partner bids first.
Dealer: South	♥ 98643	The opponents are silent.
Vul: E-W	♦ K2	
HCP: 7+2	♣ J	

Board: 199	♠ 92	You bid first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: Both	♦ AJ8654	
HCP: 14+2	♣ KJ	

Both hands (Answers Page)

Board: 195

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14+2

Contract: 3NT North

North:

♠ AJ42

♥ KQT73

♦ QT53

♣ -

South:

♠ QT

♥ 8

♦ K642

♣ AKQ642

W N E S

Pass 1♥ Pass 1♣

Pass 3NT All Pass

Pass 3NT All Pass

Board: 196

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13+2

Contract: 2♦ South

North:

♠ Q65

♥ QJ4

♦ KJ4

♣ J863

South:

♠ KJ3

♥ AK7

♦ Q98763

♣ 7

W N E S

Pass 1NT Pass 1♦

Pass 2♦ All Pass

All Pass

Board: 197

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ KT9

♥ AK

♦ QJT652

♣ 63

South:

♠ AJ764

♥ QJ6

♦ 7

♣ QT87

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ All Pass

Pass 2♦ All Pass

Board: 198

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 13+3

Contract: 2♣ South

North:

♠ KT954

♥ 98643

♦ K2

♣ J

South:

♠ A

♥ Q5

♦ T86

♣ AK96543

W N E S

Pass 1♠ Pass 1♣

Pass 2♣ All Pass

All Pass

Board: 199

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 10+1

Contract: 3♦ South

North:

♠ 92

♥ AJ8

♦ AJ8654

♣ KJ

South:

♠ K654

♥ K9632

♦ 73

♣ A2

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ Pass 3♦

All Pass

Board: 195	♠ QT	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ K642	
HCP: 14+2	♣ AKQ642	

Board: 196	♠ KJ3	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: Both	♦ Q98763	
HCP: 13+2	♣ 7	

Board: 197	♠ AJ764	Partner bids first.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: None	♦ 7	
HCP: 10+1	♣ QT87	

Board: 198	♠ A	You bid first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: E-W	♦ T86	
HCP: 13+3	♣ AK96543	

Board: 199	♠ K654	Partner bids first.
Dealer: North	♥ K9632	The opponents are silent.
Vul: Both	♦ 73	
HCP: 10+1	♣ A2	

Both hands (Answers Page)

Board: 195

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14+2

Contract: 3NT North

North:

♠ AJ42

♥ KQT73

♦ QT53

♣ -

South:

♠ QT

♥ 8

♦ K642

♣ AKQ642

W N E S

Pass 1♥ Pass 1♣

Pass 3NT All Pass

Pass 3NT All Pass

Board: 196

Dealer: South

Vul: Both

North HCP: 10

South HCP: 13+2

Contract: 2♦ South

North:

♠ Q65

♥ QJ4

♦ KJ4

♣ J863

South:

♠ KJ3

♥ AK7

♦ Q98763

♣ 7

W N E S

Pass 1NT Pass 1♦

Pass 2♦ All Pass

All Pass

Board: 197

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ KT9

♥ AK

♦ QJT652

♣ 63

South:

♠ AJ764

♥ QJ6

♦ 7

♣ QT87

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ All Pass

All Pass

Board: 198

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 13+3

Contract: 2♣ South

North:

♠ KT954

♥ 98643

♦ K2

♣ J

South:

♠ A

♥ Q5

♦ T86

♣ AK96543

W N E S

Pass 1♠ Pass 1♣

Pass 2♣ All Pass

All Pass

Board: 199

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 10+1

Contract: 3♦ South

North:

♠ 92

♥ AJ8

♦ AJ8654

♣ KJ

South:

♠ K654

♥ K9632

♦ 73

♣ A2

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ Pass 3♦

All Pass

Board: 200	♠ 943	Partner bids first.
Dealer: South	♥ AQT92	The opponents are silent.
Vul: N-S	♦ J	
HCP: 12+1	♣ AJ95	

Board: 201	♠ AJ7	Partner bids first.
Dealer: South	♥ KQ874	The opponents are silent.
Vul: Both	♦ Q63	
HCP: 12+1	♣ 83	

Board: 202	♠ A3	You bid first.
Dealer: North	♥ 84	The opponents are silent.
Vul: N-S	♦ A53	
HCP: 12+2	♣ A98754	

Board: 203	♠ AJ	You bid first.
Dealer: North	♥ 53	The opponents are silent.
Vul: E-W	♦ 632	
HCP: 12+2	♣ AQJ753	

Board: 204	♠ A92	Partner bids first.
Dealer: South	♥ Q986	The opponents are silent.
Vul: N-S	♦ T964	
HCP: 8	♣ Q3	

Both hands (Answers Page)

Board: 200

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12+2

Contract: 2♦ South

North:

♠ 943

♥ AQT92

♦ J

♣ AJ95

South:

♠ A5

♥ K7

♦ KT7652

♣ Q43

W N E S

Pass 1♥ Pass 2♦

All Pass

Board: 201

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+3

Contract: 3NT North

North:

♠ AJ7

♥ KQ874

♦ Q63

♣ 83

South:

♠ K

♥ 65

♦ K87

♣ AKJT752

W N E S

Pass 1♥ Pass 2♣

Pass 3NT All Pass

Board: 202

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 12+1

Contract: 2♥ South

North:

♠ A3

♥ 84

♦ A53

♣ A98754

South:

♠ QJ765

♥ AJ73

♦ 62

♣ KJ

W N E S

Pass 1♣ Pass 1♠

Pass 2♣ Pass 2♥

All Pass

Board: 203

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 9+1

Contract: 2♣ North

North:

♠ AJ

♥ 53

♦ 632

♣ AQJ753

South:

♠ KT643

♥ T96

♦ K94

♣ K8

W N E S

Pass 1♣ Pass 1♠

Pass 2♣ All Pass

Board: 204

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+2

Contract: 2♣ South

North:

♠ A92

♥ Q986

♦ T964

♣ Q3

South:

♠ J6

♥ A7

♦ J75

♣ AKJT64

W N E S

Pass 1♥ Pass 2♣

All Pass

Board: 200	♠ A5	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: N-S	♦ KT7652	
HCP: 12+2	♣ Q43	

Board: 201	♠ K	You bid first.
Dealer: South	♥ 65	The opponents are silent.
Vul: Both	♦ K87	
HCP: 14+3	♣ AKJT752	

Board: 202	♠ QJ765	Partner bids first.
Dealer: North	♥ AJ73	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 12+1	♣ KJ	

Board: 203	♠ KT643	Partner bids first.
Dealer: North	♥ T96	The opponents are silent.
Vul: E-W	♦ K94	
HCP: 9+1	♣ K8	

Board: 204	♠ J6	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: N-S	♦ J75	
HCP: 14+2	♣ AKJT64	

Both hands (Answers Page)

Board: 200

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12+2

Contract: 2♦ South

North:

♠ 943

♥ AQT92

♦ J

♣ AJ95

South:

♠ A5

♥ K7

♦ KT7652

♣ Q43

W N E S

Pass 1♥ Pass 2♦

All Pass

Board: 201

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+3

Contract: 3NT North

North:

♠ AJ7

♥ KQ874

♦ Q63

♣ 83

South:

♠ K

♥ 65

♦ K87

♣ AKJT752

W N E S

Pass 1♥ Pass 2♣

Pass 3NT All Pass

Board: 202

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 12+1

Contract: 2♥ South

North:

♠ A3

♥ 84

♦ A53

♣ A98754

South:

♠ QJ765

♥ AJ73

♦ 62

♣ KJ

W N E S

Pass 1♣ Pass 1♠

Pass 2♣ Pass 2♥

All Pass

Board: 203

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 9+1

Contract: 2♣ North

North:

♠ AJ

♥ 53

♦ 632

♣ AQJ753

South:

♠ KT643

♥ T96

♦ K94

♣ K8

W N E S

Pass 1♣ Pass 1♠

Pass 2♣ All Pass

Board: 204

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 14+2

Contract: 2♣ South

North:

♠ A92

♥ Q986

♦ T964

♣ Q3

South:

♠ J6

♥ A7

♦ J75

♣ AKJT64

W N E S

Pass 1♥ Pass 2♣

All Pass

Board: 205	♠ KQ	You bid first.
Dealer: North	♥ Q83	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 13+2	♣ KT9632	

Board: 206	♠ A765	Partner bids first.
Dealer: South	♥ AJ876	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 11+1	♣ T7	

Board: 207	♠ AT92	Partner bids first.
Dealer: South	♥ AKJ64	The opponents are silent.
Vul: E-W	♦ T76	
HCP: 12+1	♣ 2	

Board: 208	♠ T643	Partner bids first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: Both	♦ T952	
HCP: 7	♣ J9	

Board: 209	♠ A	You bid first.
Dealer: North	♥ J74	The opponents are silent.
Vul: None	♦ 83	
HCP: 12+3	♣ AKT8432	

Both hands (Answers Page)

Board: 205

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ J9763		1 ♣	Pass	1 ♠
Vul: E-W	♥ Q83	♥ T76	Pass	2 ♣	Pass	3 ♣
North HCP: 13+2	♦ QJ	♦ A32	All Pass			
South HCP: 11+1	♣ KT9632	♣ AQ				
Contract: 3 ♣ South						

Board: 206

	North:	South:	W	N	E	S
Dealer: South	♠ A765	♠ K4				1 ♣
Vul: N-S	♥ AJ876	♥ T5	Pass	1 ♥	Pass	2 ♣
North HCP: 11+1	♦ Q3	♦ KJT	Pass	3 ♣	All Pass	
South HCP: 14+2	♣ T7	♣ AK8652				
Contract: 3 ♣ North						

Board: 207

	North:	South:	W	N	E	S
Dealer: South	♠ AT92	♠ Q4				1 ♣
Vul: E-W	♥ AKJ64	♥ 7	Pass	1 ♥	Pass	2 ♣
North HCP: 12+1	♦ T76	♦ AQ43	Pass	3NT	All Pass	
South HCP: 12+2	♣ 2	♣ AT8763				
Contract: 3NT North						

Board: 208

	North:	South:	W	N	E	S
Dealer: South	♠ T643	♠ J5				1 ♣
Vul: Both	♥ AQ9	♥ T43	Pass	1 ♠	Pass	2 ♣
North HCP: 7	♦ T952	♦ A4	All Pass			
South HCP: 14+2	♣ J9	♣ AKQ862				
Contract: 2 ♣ South						

Board: 209

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QT863		1 ♣	Pass	1 ♠
Vul: None	♥ J74	♥ KT83	Pass	2 ♣	All Pass	
North HCP: 12+3	♦ 83	♦ K97				
South HCP: 8+1	♣ AKT8432	♣ 7				
Contract: 2 ♣ North						

Board: 205	♠ J9763	Partner bids first.
Dealer: North	♥ T76	The opponents are silent.
Vul: E-W	♦ A32	
HCP: 11+1	♣ AQ	

Board: 206	♠ K4	You bid first.
Dealer: South	♥ T5	The opponents are silent.
Vul: N-S	♦ KJT	
HCP: 14+2	♣ AK8652	

Board: 207	♠ Q4	You bid first.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ AQ43	
HCP: 12+2	♣ AT8763	

Board: 208	♠ J5	You bid first.
Dealer: South	♥ T43	The opponents are silent.
Vul: Both	♦ A4	
HCP: 14+2	♣ AKQ862	

Board: 209	♠ QT863	Partner bids first.
Dealer: North	♥ KT83	The opponents are silent.
Vul: None	♦ K97	
HCP: 8+1	♣ 7	

Both hands (Answers Page)

Board: 205

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 11+1

Contract: 3♣ South

North:

♠ KQ

♥ Q83

♦ QJ

♣ KT9632

South:

♠ J9763

♥ T76

♦ A32

♣ AQ

W	N	E	S
	1♣	Pass	1♠
Pass	2♣	Pass	3♣
All Pass			

Board: 206

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14+2

Contract: 3♣ North

North:

♠ A765

♥ AJ876

♦ Q3

♣ T7

South:

♠ K4

♥ T5

♦ KJT

♣ AK8652

W	N	E	S
			1♣
Pass	1♥	Pass	2♣
Pass	3♣	All Pass	

Board: 207

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ AT92

♥ AKJ64

♦ T76

♣ 2

South:

♠ Q4

♥ 7

♦ AQ43

♣ AT8763

W	N	E	S
			1♣
Pass	1♥	Pass	2♣
Pass	3NT	All Pass	

Board: 208

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14+2

Contract: 2♣ South

North:

♠ T643

♥ AQ9

♦ T952

♣ J9

South:

♠ J5

♥ T43

♦ A4

♣ AKQ862

W	N	E	S
			1♣
Pass	1♠	Pass	2♣
All Pass			

Board: 209

Dealer: North

Vul: None

North HCP: 12+3

South HCP: 8+1

Contract: 2♣ North

North:

♠ A

♥ J74

♦ 83

♣ AKT8432

South:

♠ QT863

♥ KT83

♦ K97

♣ 7

W	N	E	S
	1♣	Pass	1♠
Pass	2♣	All Pass	

Board: 210	♠ A4	You bid first.
Dealer: North	♥ K32	The opponents are silent.
Vul: E-W	♦ K87532	
HCP: 14+2	♣ AT	

Board: 211	♠ AQ984	Partner bids first.
Dealer: South	♥ AT864	The opponents are silent.
Vul: Both	♦ J75	
HCP: 11+2	♣ -	

Board: 212	♠ Q86	Partner bids first.
Dealer: South	♥ Q864	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 10+1	♣ AQT86	

Board: 213	♠ K3	You bid first.
Dealer: North	♥ 964	The opponents are silent.
Vul: Both	♦ AT	
HCP: 13+2	♣ KQJT64	

Board: 214	♠ AJ	You bid first.
Dealer: North	♥ T6	The opponents are silent.
Vul: None	♦ AKQ873	
HCP: 14+2	♣ 763	

Both hands (Answers Page)

Board: 210

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 12+2

Contract: 3NT South

North:

♠ A4

♥ K32

♦ K87532

♣ AT

South:

♠ QJ8

♥ AT875

♦ -

♣ KQ543

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3NT
All Pass			

Board: 211

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 13+3

Contract: 4 ♥ North

North:

♠ AQ984

♥ AT864

♦ J75

♣ -

South:

♠ K

♥ KJ

♦ Q63

♣ AT98542

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	2 ♣
Pass	4 ♥	All Pass	

Board: 212

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+3

Contract: 2 ♦ South

North:

♠ Q86

♥ Q864

♦ 2

♣ AQT86

South:

♠ 74

♥ AT3

♦ AKQ9743

♣ 4

W	N	E	S
			1 ♦
Pass	1 ♥	Pass	2 ♦
All Pass			

Board: 213

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 9+1

Contract: 2 ♣ North

North:

♠ K3

♥ 964

♦ AT

♣ KQJT64

South:

♠ QT2

♥ AQ53

♦ J9632

♣ 5

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	2 ♣	All Pass	

Board: 214

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 11

Contract: 3NT North

North:

♠ AJ

♥ T6

♦ AKQ873

♣ 763

South:

♠ T432

♥ KQ83

♦ 9

♣ AQT2

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	2NT
Pass	3NT	All Pass	

Board: 210	♠ QJ8	Partner bids first.
Dealer: North	♥ AT875	The opponents are silent.
Vul: E-W	♦ -	
HCP: 12+2	♣ KQ543	

Board: 211	♠ K	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ Q63	
HCP: 13+3	♣ AT98542	

Board: 212	♠ 74	You bid first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: N-S	♦ AKQ9743	
HCP: 13+3	♣ 4	

Board: 213	♠ QT2	Partner bids first.
Dealer: North	♥ AQ53	The opponents are silent.
Vul: Both	♦ J9632	
HCP: 9+1	♣ 5	

Board: 214	♠ T432	Partner bids first.
Dealer: North	♥ KQ83	The opponents are silent.
Vul: None	♦ 9	
HCP: 11	♣ AQT2	

Both hands (Answers Page)

Board: 210

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ QJ8		1 ♦	Pass	1 ♥
Vul: E-W	♥ K32	♥ AT875	Pass	2 ♦	Pass	3NT
North HCP: 14+2	♦ K87532	♦ -	All Pass			
South HCP: 12+2	♣ AT	♣ KQ543				
Contract: 3NT South						

Board: 211

	North:	South:	W	N	E	S
Dealer: South	♠ AQ984	♠ K				1 ♣
Vul: Both	♥ AT864	♥ KJ	Pass	1 ♠	Pass	2 ♣
North HCP: 11+2	♦ J75	♦ Q63	Pass	4 ♥	All Pass	
South HCP: 13+3	♣ -	♣ AT98542				
Contract: 4 ♥ North						

Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ Q86	♠ 74				1 ♦
Vul: N-S	♥ Q864	♥ AT3	Pass	1 ♥	Pass	2 ♦
North HCP: 10+1	♦ 2	♦ AKQ9743	All Pass			
South HCP: 13+3	♣ AQT86	♣ 4				
Contract: 2 ♦ South						

Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ QT2		1 ♣	Pass	1 ♦
Vul: Both	♥ 964	♥ AQ53	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ AT	♦ J9632				
South HCP: 9+1	♣ KQJT64	♣ 5				
Contract: 2 ♣ North						

Board: 214

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ T432		1 ♦	Pass	1 ♥
Vul: None	♥ T6	♥ KQ83	Pass	2 ♦	Pass	2NT
North HCP: 14+2	♦ AKQ873	♦ 9	Pass	3NT	All Pass	
South HCP: 11	♣ 763	♣ AQT2				
Contract: 3NT North						

Board: 215	♠ -	You bid first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: N-S	♦ AQJT962	
HCP: 14+3	♣ Q65	

Board: 216	♠ K953	Partner bids first.
Dealer: South	♥ T943	The opponents are silent.
Vul: E-W	♦ AQT	
HCP: 9	♣ 85	

Board: 217	♠ JT96	Partner bids first.
Dealer: South	♥ KJ73	The opponents are silent.
Vul: None	♦ KQ64	
HCP: 12	♣ Q	

Board: 218	♠ 972	You bid first.
Dealer: North	♥ A83	The opponents are silent.
Vul: Both	♦ AKJ865	
HCP: 13+2	♣ J	

Board: 219	♠ QJ	You bid first.
Dealer: North	♥ K73	The opponents are silent.
Vul: N-S	♦ AQJ653	
HCP: 13+2	♣ 52	

Both hands (Answers Page)

Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ KJ973		1 ♦	Pass	1 ♠
Vul: N-S	♥ AJ6	♥ KQ53	Pass	2 ♦	Pass	2 ♥
North HCP: 14+3	♦ AQJT962	♦ 73	Pass	3NT	All Pass	
South HCP: 12+1	♣ Q65	♣ KT				
Contract: 3NT North						

Board: 216

	North:	South:	W	N	E	S
Dealer: South	♠ K953	♠ A72				1 ♣
Vul: E-W	♥ T943	♥ K2	Pass	1 ♥	Pass	2 ♣
North HCP: 9	♦ AQT	♦ K5	All Pass			
South HCP: 13+2	♣ 85	♣ KT9742				
Contract: 2 ♣ South						

Board: 217

	North:	South:	W	N	E	S
Dealer: South	♠ JT96	♠ AKQ				1 ♣
Vul: None	♥ KJ73	♥ A	Pass	1 ♥	Pass	2 ♣
North HCP: 12	♦ KQ64	♦ T53	Pass	3NT	All Pass	
South HCP: 13+2	♣ Q	♣ T76532				
Contract: 3NT North						

Board: 218

	North:	South:	W	N	E	S
Dealer: North	♠ 972	♠ KQT53		1 ♦	Pass	1 ♠
Vul: Both	♥ A83	♥ QJ5	Pass	2 ♦	Pass	3NT
North HCP: 13+2	♦ AKJ865	♦ T	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ J	♣ A942				
Contract: 4 ♠ North						

Board: 219

	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ AKT76		1 ♦	Pass	1 ♠
Vul: N-S	♥ K73	♥ QT82	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ AQJ653	♦ 4	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ 52	♣ KT3	All Pass			
Contract: 3NT South						

Board: 215	♠ KJ973	Partner bids first.
Dealer: North	♥ KQ53	The opponents are silent.
Vul: N-S	♦ 73	
HCP: 12+1	♣ KT	

Board: 216	♠ A72	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 13+2	♣ KT9742	

Board: 217	♠ AKQ	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ T53	
HCP: 13+2	♣ T76532	

Board: 218	♠ KQT53	Partner bids first.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: Both	♦ T	
HCP: 12+1	♣ A942	

Board: 219	♠ AKT76	Partner bids first.
Dealer: North	♥ QT82	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 12+1	♣ KT3	

Both hands (Answers Page)

Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ KJ973		1 ♦	Pass	1 ♠
Vul: N-S	♥ AJ6	♥ KQ53	Pass	2 ♦	Pass	2 ♥
North HCP: 14+3	♦ AQJT962	♦ 73	Pass	3NT	All Pass	
South HCP: 12+1	♣ Q65	♣ KT				
Contract: 3NT North						

Board: 216

	North:	South:	W	N	E	S
Dealer: South	♠ K953	♠ A72				1 ♣
Vul: E-W	♥ T943	♥ K2	Pass	1 ♥	Pass	2 ♣
North HCP: 9	♦ AQT	♦ K5	All Pass			
South HCP: 13+2	♣ 85	♣ KT9742				
Contract: 2 ♣ South						

Board: 217

	North:	South:	W	N	E	S
Dealer: South	♠ JT96	♠ AKQ				1 ♣
Vul: None	♥ KJ73	♥ A	Pass	1 ♥	Pass	2 ♣
North HCP: 12	♦ KQ64	♦ T53	Pass	3NT	All Pass	
South HCP: 13+2	♣ Q	♣ T76532				
Contract: 3NT North						

Board: 218

	North:	South:	W	N	E	S
Dealer: North	♠ 972	♠ KQT53		1 ♦	Pass	1 ♠
Vul: Both	♥ A83	♥ QJ5	Pass	2 ♦	Pass	3NT
North HCP: 13+2	♦ AKJ865	♦ T	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ J	♣ A942				
Contract: 4 ♠ North						

Board: 219

	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ AKT76		1 ♦	Pass	1 ♠
Vul: N-S	♥ K73	♥ QT82	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ AQJ653	♦ 4	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ 52	♣ KT3	All Pass			
Contract: 3NT South						

Board: 220	♠ J95	Partner bids first.
Dealer: South	♥ Q732	The opponents are silent.
Vul: E-W	♦ KT2	
HCP: 9	♣ K43	

Board: 221	♠ Q4	You bid first.
Dealer: North	♥ T64	The opponents are silent.
Vul: Both	♦ AKQ974	
HCP: 12+2	♣ J7	

Board: 222	♠ AJ54	Partner bids first.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: None	♦ 9653	
HCP: 10	♣ J3	

Board: 223	♠ J	You bid first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: Both	♦ T87	
HCP: 12+2	♣ AQ9876	

Board: 224	♠ KT	Partner bids first.
Dealer: South	♥ 862	The opponents are silent.
Vul: None	♦ AT874	
HCP: 10+1	♣ KT5	

Both hands (Answers Page)

Board: 220

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+2

Contract: 2♣ South

North:

♠ J95

♥ Q732

♦ KT2

♣ K43

South:

♠ K7

♥ 5

♦ A976

♣ AQ8765

W N E S

Pass 1♥ Pass 2♣

All Pass

Board: 221

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 9+1

Contract: 2NT North

North:

♠ Q4

♥ T64

♦ AKQ974

♣ J7

South:

♠ JT873

♥ K987

♦ -

♣ KQ82

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 2♥

Pass 2NT All Pass

Board: 222

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+2

Contract: 5♣ South

North:

♠ AJ54

♥ KJ2

♦ 9653

♣ J3

South:

♠ 6

♥ AT3

♦ AJ8

♣ KQT952

W N E S

Pass 1♠ Pass 2♣

Pass 3♣ Pass 5♣

All Pass

Board: 223

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 12+1

Contract: 3♣ South

North:

♠ J

♥ AJ6

♦ T87

♣ AQ9876

South:

♠ T864

♥ Q9

♦ AK962

♣ K4

W N E S

Pass 1♣ Pass 1♦

Pass 2♣ Pass 3♣

All Pass

Board: 224

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13+2

Contract: 3♣ North

North:

♠ KT

♥ 862

♦ AT874

♣ KT5

South:

♠ AQ4

♥ K7

♦ K3

♣ J98432

W N E S

Pass 1♦ Pass 2♣

Pass 3♣ All Pass

Board: 220	♠ K7	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ A976	
HCP: 13+2	♣ AQ8765	

Board: 221	♠ JT873	Partner bids first.
Dealer: North	♥ K987	The opponents are silent.
Vul: Both	♦ -	
HCP: 9+1	♣ KQ82	

Board: 222	♠ 6	You bid first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 14+2	♣ KQT952	

Board: 223	♠ T864	Partner bids first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: Both	♦ AK962	
HCP: 12+1	♣ K4	

Board: 224	♠ AQ4	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: None	♦ K3	
HCP: 13+2	♣ J98432	

Both hands (Answers Page)

Board: 220

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 13+2

Contract: 2♣ South

North:

♠ J95

♥ Q732

♦ KT2

♣ K43

South:

♠ K7

♥ 5

♦ A976

♣ AQ8765

W N E S

Pass 1♥ Pass 2♣

All Pass

Board: 221

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 9+1

Contract: 2NT North

North:

♠ Q4

♥ T64

♦ AKQ974

♣ J7

South:

♠ JT873

♥ K987

♦ -

♣ KQ82

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 2♥

Pass 2NT All Pass

Board: 222

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+2

Contract: 5♣ South

North:

♠ AJ54

♥ KJ2

♦ 9653

♣ J3

South:

♠ 6

♥ AT3

♦ AJ8

♣ KQT952

W N E S

Pass 1♠ Pass 2♣

Pass 3♣ Pass 5♣

All Pass

Board: 223

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 12+1

Contract: 3♣ South

North:

♠ J

♥ AJ6

♦ T87

♣ AQ9876

South:

♠ T864

♥ Q9

♦ AK962

♣ K4

W N E S

Pass 1♣ Pass 1♦

Pass 2♣ Pass 3♣

All Pass

Board: 224

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13+2

Contract: 3♣ North

North:

♠ KT

♥ 862

♦ AT874

♣ KT5

South:

♠ AQ4

♥ K7

♦ K3

♣ J98432

W N E S

Pass 1♦ Pass 2♣

Pass 3♣ All Pass

Board: 225	♠ AT3	You bid first.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: N-S	♦ KQ9632	
HCP: 12+2	♣ 3	

Board: 226	♠ QJT42	Partner bids first.
Dealer: South	♥ AQ32	The opponents are silent.
Vul: Both	♦ 85	
HCP: 10+1	♣ J5	

Board: 227	♠ Q	You bid first.
Dealer: North	♥ 53	The opponents are silent.
Vul: None	♦ AJ7	
HCP: 12+3	♣ AJ87532	

Board: 228	♠ A74	You bid first.
Dealer: North	♥ 72	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 13+2	♣ KQ8653	

Board: 229	♠ A5	Partner bids first.
Dealer: South	♥ KQ873	The opponents are silent.
Vul: E-W	♦ K8762	
HCP: 12+2	♣ 5	

Both hands (Answers Page)

Board: 225

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 8+1

Contract: 2 ♦ North

North:

♠ AT3

♥ QJ9

♦ KQ9632

♣ 3

South:

♠ 872

♥ AT643

♦ T

♣ A876

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	All Pass	

Board: 226

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14+2

Contract: 3NT South

North:

♠ QJT42

♥ AQ32

♦ 85

♣ J5

South:

♠ 8

♥ K65

♦ AQ7

♣ KQT943

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	2 ♣
Pass	2 ♥	Pass	3NT
All Pass			

Board: 227

Dealer: North

Vul: None

North HCP: 12+3

South HCP: 11+1

Contract: 3 ♣ North

North:

♠ Q

♥ 53

♦ AJ7

♣ AJ87532

South:

♠ A987

♥ AT762

♦ K862

♣ -

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	2 ♣	Pass	2NT
Pass	3 ♣	All Pass	

Board: 228

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 7+2

Contract: 2 ♥ North

North:

♠ A74

♥ 72

♦ A9

♣ KQ8653

South:

♠ KT9

♥ J9853

♦ KT763

♣ -

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	2 ♣	Pass	2 ♦
Pass	2 ♥	All Pass	

Board: 229

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12+2

Contract: 3NT North

North:

♠ A5

♥ KQ873

♦ K8762

♣ 5

South:

♠ T94

♥ J54

♦ Q

♣ AKQT73

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	2 ♣
Pass	3NT	All Pass	

Board: 225	♠ 872	Partner bids first.
Dealer: North	♥ AT643	The opponents are silent.
Vul: N-S	♦ T	
HCP: 8+1	♣ A876	

Board: 226	♠ 8	You bid first.
Dealer: South	♥ K65	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 14+2	♣ KQT943	

Board: 227	♠ A987	Partner bids first.
Dealer: North	♥ AT762	The opponents are silent.
Vul: None	♦ K862	
HCP: 11+1	♣ -	

Board: 228	♠ KT9	Partner bids first.
Dealer: North	♥ J9853	The opponents are silent.
Vul: N-S	♦ KT763	
HCP: 7+2	♣ -	

Board: 229	♠ T94	You bid first.
Dealer: South	♥ J54	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 12+2	♣ AKQT73	

Both hands (Answers Page)

Board: 225

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 8+1

Contract: 2 ♦ North

North:

♠ AT3

♥ QJ9

♦ KQ9632

♣ 3

South:

♠ 872

♥ AT643

♦ T

♣ A876

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	All Pass	

Board: 226

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14+2

Contract: 3NT South

North:

♠ QJT42

♥ AQ32

♦ 85

♣ J5

South:

♠ 8

♥ K65

♦ AQ7

♣ KQT943

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	2 ♣
Pass	2 ♥	Pass	3NT
All Pass			

Board: 227

Dealer: North

Vul: None

North HCP: 12+3

South HCP: 11+1

Contract: 3 ♣ North

North:

♠ Q

♥ 53

♦ AJ7

♣ AJ87532

South:

♠ A987

♥ AT762

♦ K862

♣ -

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	2 ♣	Pass	2NT
Pass	3 ♣	All Pass	

Board: 228

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 7+2

Contract: 2 ♥ North

North:

♠ A74

♥ 72

♦ A9

♣ KQ8653

South:

♠ KT9

♥ J9853

♦ KT763

♣ -

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	2 ♣	Pass	2 ♦
Pass	2 ♥	All Pass	

Board: 229

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12+2

Contract: 3NT North

North:

♠ A5

♥ KQ873

♦ K8762

♣ 5

South:

♠ T94

♥ J54

♦ Q

♣ AKQT73

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	2 ♣
Pass	3NT	All Pass	

Board: 230	♠ T742	Partner bids first.
Dealer: South	♥ T96	The opponents are silent.
Vul: N-S	♦ AQT87	
HCP: 10+1	♣ A	

Board: 231	♠ JT	You bid first.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 12+2	♣ QT9632	

Board: 232	♠ A93	You bid first.
Dealer: North	♥ 85	The opponents are silent.
Vul: Both	♦ KQ7652	
HCP: 13+2	♣ A7	

Board: 233	♠ K	You bid first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: Both	♦ KQ8743	
HCP: 14+2	♣ K92	

Board: 234	♠ AT3	Partner bids first.
Dealer: South	♥ KT762	The opponents are silent.
Vul: E-W	♦ J862	
HCP: 8+1	♣ 4	

Both hands (Answers Page)

Board: 230

	North:	South:	W	N	E	S
Dealer: South	♠ T742	♠ KQ9				1 ♣
Vul: N-S	♥ T96	♥ A8	Pass	1 ♦	Pass	2 ♣
North HCP: 10+1	♦ AQT87	♦ J2	Pass	2 ♦	Pass	2NT
South HCP: 13+2	♣ A	♣ QJ8742	All Pass			
Contract: 2NT South						

Board: 231

	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ A9875		1 ♣	Pass	1 ♠
Vul: E-W	♥ AQ2	♥ J975	Pass	2 ♣	Pass	2 ♥
North HCP: 12+2	♦ K9	♦ AJT3	Pass	2NT	All Pass	
South HCP: 10+1	♣ QT9632	♣ -				
Contract: 2NT North						

Board: 232

	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ KQJ75		1 ♦	Pass	1 ♠
Vul: Both	♥ 85	♥ J63	Pass	2 ♦	Pass	2NT
North HCP: 13+2	♦ KQ7652	♦ T	Pass	3 ♠	All Pass	
South HCP: 11+1	♣ A7	♣ KJT5				
Contract: 3 ♠ North						

Board: 233

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ QT75		1 ♦	Pass	1 ♥
Vul: Both	♥ QJT	♥ A752	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ KQ8743	♦ T5	All Pass			
South HCP: 10	♣ K92	♣ A53				
Contract: 3 ♦ South						

Board: 234

	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ Q82				1 ♣
Vul: E-W	♥ KT762	♥ J	Pass	1 ♥	Pass	2 ♣
North HCP: 8+1	♦ J862	♦ KQ3	All Pass			
South HCP: 12+2	♣ 4	♣ A98765				
Contract: 2 ♣ South						

Board: 230	♠ KQ9	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 13+2	♣ QJ8742	

Board: 231	♠ A9875	Partner bids first.
Dealer: North	♥ J975	The opponents are silent.
Vul: E-W	♦ AJT3	
HCP: 10+1	♣ -	

Board: 232	♠ KQJ75	Partner bids first.
Dealer: North	♥ J63	The opponents are silent.
Vul: Both	♦ T	
HCP: 11+1	♣ KJT5	

Board: 233	♠ QT75	Partner bids first.
Dealer: North	♥ A752	The opponents are silent.
Vul: Both	♦ T5	
HCP: 10	♣ A53	

Board: 234	♠ Q82	You bid first.
Dealer: South	♥ J	The opponents are silent.
Vul: E-W	♦ KQ3	
HCP: 12+2	♣ A98765	

Both hands (Answers Page)

Board: 230

	North:	South:	W	N	E	S
Dealer: South	♠ T742	♠ KQ9				1 ♣
Vul: N-S	♥ T96	♥ A8	Pass	1 ♦	Pass	2 ♣
North HCP: 10+1	♦ AQT87	♦ J2	Pass	2 ♦	Pass	2NT
South HCP: 13+2	♣ A	♣ QJ8742	All Pass			
Contract: 2NT South						

Board: 231

	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ A9875		1 ♣	Pass	1 ♠
Vul: E-W	♥ AQ2	♥ J975	Pass	2 ♣	Pass	2 ♥
North HCP: 12+2	♦ K9	♦ AJT3	Pass	2NT	All Pass	
South HCP: 10+1	♣ QT9632	♣ -				
Contract: 2NT North						

Board: 232

	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ KQJ75		1 ♦	Pass	1 ♠
Vul: Both	♥ 85	♥ J63	Pass	2 ♦	Pass	2NT
North HCP: 13+2	♦ KQ7652	♦ T	Pass	3 ♠	All Pass	
South HCP: 11+1	♣ A7	♣ KJT5				
Contract: 3 ♠ North						

Board: 233

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ QT75		1 ♦	Pass	1 ♥
Vul: Both	♥ QJT	♥ A752	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ KQ8743	♦ T5	All Pass			
South HCP: 10	♣ K92	♣ A53				
Contract: 3 ♦ South						

Board: 234

	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ Q82				1 ♣
Vul: E-W	♥ KT762	♥ J	Pass	1 ♥	Pass	2 ♣
North HCP: 8+1	♦ J862	♦ KQ3	All Pass			
South HCP: 12+2	♣ 4	♣ A98765				
Contract: 2 ♣ South						

Board: 235	♠ AT6	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: Both	♦ T	
HCP: 13+2	♣ KT9542	

Board: 236	♠ KJ	You bid first.
Dealer: North	♥ Q4	The opponents are silent.
Vul: None	♦ QT3	
HCP: 12+2	♣ AT9643	

Board: 237	♠ J4	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: N-S	♦ KJT732	
HCP: 14+2	♣ AK5	

Board: 238	♠ 97	You bid first.
Dealer: North	♥ Q52	The opponents are silent.
Vul: Both	♦ AKT852	
HCP: 12+2	♣ K5	

Board: 239	♠ K9	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: None	♦ KJ8652	
HCP: 13+2	♣ K95	

Both hands (Answers Page)

Board: 235

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ 82		1 ♣	Pass	1 ♥
Vul: Both	♥ AQ3	♥ T9754	Pass	2 ♣	Pass	3 ♣
North HCP: 13+2	♦ T	♦ AKJ6	All Pass			
South HCP: 12+1	♣ KT9542	♣ A7				
Contract: 3 ♣ South						

Board: 236

Board: 236	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A932		1 ♣	Pass	1 ♥
Vul: None	♥ Q4	♥ KJ72	Pass	2 ♣	Pass	3NT
North HCP: 12+2	♦ QT3	♦ A974	All Pass			
South HCP: 12	♣ AT9643	♣ 5				
Contract: 3NT South						

Board: 237

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ AT986		1 ♦	Pass	1 ♠
Vul: N-S	♥ Q8	♥ KJ93	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ KJT732	♦ 84				
South HCP: 8+1	♣ AK5	♣ 74				
Contract: 2 ♦ North						

Board: 238

Board: 238	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ KQT52		1 ♦	Pass	1 ♠
Vul: Both	♥ Q52	♥ AJ7	Pass	2 ♦	Pass	3NT
North HCP: 12+2	♦ AKT852	♦ J7	All Pass			
South HCP: 12+1	♣ K5	♣ JT3				
Contract: 3NT South						

Board: 239

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ AT763		1 ♦	Pass	1 ♠
Vul: None	♥ K4	♥ T732	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ KJ8652	♦ Q	Pass	2NT	Pass	3NT
South HCP: 11+1	♣ K95	♣ AJ3	All Pass			
Contract: 3NT South						

Board: 235	♠ 82	Partner bids first.
Dealer: North	♥ T9754	The opponents are silent.
Vul: Both	♦ AKJ6	
HCP: 12+1	♣ A7	

Board: 236	♠ A932	Partner bids first.
Dealer: North	♥ KJ72	The opponents are silent.
Vul: None	♦ A974	
HCP: 12	♣ 5	

Board: 237	♠ AT986	Partner bids first.
Dealer: North	♥ KJ93	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 8+1	♣ 74	

Board: 238	♠ KQT52	Partner bids first.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: Both	♦ J7	
HCP: 12+1	♣ JT3	

Board: 239	♠ AT763	Partner bids first.
Dealer: North	♥ T732	The opponents are silent.
Vul: None	♦ Q	
HCP: 11+1	♣ AJ3	

Both hands (Answers Page)

Board: 235

Board: 235	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ 82		1 ♣	Pass	1 ♥
Vul: Both	♥ AQ3	♥ T9754	Pass	2 ♣	Pass	3 ♣
North HCP: 13+2	♦ T	♦ AKJ6	All Pass			
South HCP: 12+1	♣ KT9542	♣ A7				
Contract: 3 ♣ South						

Board: 236

Board: 236	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A932		1 ♣	Pass	1 ♥
Vul: None	♥ Q4	♥ KJ72	Pass	2 ♣	Pass	3NT
North HCP: 12+2	♦ QT3	♦ A974	All Pass			
South HCP: 12	♣ AT9643	♣ 5				
Contract: 3NT South						

Board: 237

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ AT986		1 ♦	Pass	1 ♠
Vul: N-S	♥ Q8	♥ KJ93	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ KJT732	♦ 84				
South HCP: 8+1	♣ AK5	♣ 74				
Contract: 2 ♦ North						

Board: 238

Board: 238	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ KQT52		1 ♦	Pass	1 ♠
Vul: Both	♥ Q52	♥ AJ7	Pass	2 ♦	Pass	3NT
North HCP: 12+2	♦ AKT852	♦ J7	All Pass			
South HCP: 12+1	♣ K5	♣ JT3				
Contract: 3NT South						

Board: 239

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ AT763		1 ♦	Pass	1 ♠
Vul: None	♥ K4	♥ T732	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ KJ8652	♦ Q	Pass	2NT	Pass	3NT
South HCP: 11+1	♣ K95	♣ AJ3	All Pass			
Contract: 3NT South						

Board: 240	♠ 63	You bid first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ AKQJ53	
HCP: 13+2	♣ QJ6	

Board: 241	♠ Q3	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ J52	
HCP: 13+2	♣ AQJ965	

Board: 242	♠ KQT9	Partner bids first.
Dealer: South	♥ JT3	The opponents are silent.
Vul: None	♦ A42	
HCP: 10	♣ T75	

Board: 243	♠ Q63	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: N-S	♦ AQ9832	
HCP: 12+2	♣ T9	

Board: 244	♠ AJT42	Partner bids first.
Dealer: South	♥ T9	The opponents are silent.
Vul: E-W	♦ A32	
HCP: 9+1	♣ 643	

Both hands (Answers Page)

Board: 240

	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ KQJ		1 ♦	Pass	1 ♥
Vul: N-S	♥ 42	♥ AQ97	Pass	2 ♦	Pass	3NT
North HCP: 13+2	♦ AKQJ53	♦ 9	All Pass			
South HCP: 12+1	♣ QJ6	♣ 97432				
Contract: 3NT South						

Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ AK754		1 ♣	Pass	1 ♠
Vul: E-W	♥ K7	♥ J954	Pass	2 ♣	Pass	2 ♥
North HCP: 13+2	♦ J52	♦ Q987	Pass	2NT	All Pass	
South HCP: 10+1	♣ AQJ965	♣ -				
Contract: 2NT North						

Board: 242

	North:	South:	W	N	E	S
Dealer: South	♠ KQT9	♠ A72				1 ♦
Vul: None	♥ JT3	♥ A6	Pass	1 ♠	Pass	2 ♦
North HCP: 10	♦ A42	♦ KJ9753	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ T75	♣ 94				
Contract: 3 ♦ North						

Board: 243

	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ 52		1 ♦	Pass	1 ♥
Vul: N-S	♥ A8	♥ JT974	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ AQ9832	♦ J7	All Pass			
South HCP: 10+1	♣ T9	♣ AKJ5				
Contract: 3 ♦ South						

Board: 244

	North:	South:	W	N	E	S
Dealer: South	♠ AJT42	♠ K				1 ♣
Vul: E-W	♥ T9	♥ KQ3	Pass	1 ♠	Pass	2 ♣
North HCP: 9+1	♦ A32	♦ KT4	Pass	3 ♣	Pass	4 ♣
South HCP: 14+2	♣ 643	♣ QJT852	All Pass			
Contract: 4 ♣ South						

Board: 240	♠ KQJ	Partner bids first.
Dealer: North	♥ AQ97	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 12+1	♣ 97432	

Board: 241	♠ AK754	Partner bids first.
Dealer: North	♥ J954	The opponents are silent.
Vul: E-W	♦ Q987	
HCP: 10+1	♣ -	

Board: 242	♠ A72	You bid first.
Dealer: South	♥ A6	The opponents are silent.
Vul: None	♦ KJ9753	
HCP: 12+2	♣ 94	

Board: 243	♠ 52	Partner bids first.
Dealer: North	♥ JT974	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 10+1	♣ AKJ5	

Board: 244	♠ K	You bid first.
Dealer: South	♥ KQ3	The opponents are silent.
Vul: E-W	♦ KT4	
HCP: 14+2	♣ QJT852	

Both hands (Answers Page)

Board: 240

	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ KQJ		1 ♦	Pass	1 ♥
Vul: N-S	♥ 42	♥ AQ97	Pass	2 ♦	Pass	3NT
North HCP: 13+2	♦ AKQJ53	♦ 9	All Pass			
South HCP: 12+1	♣ QJ6	♣ 97432				
Contract: 3NT South						

Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ AK754		1 ♣	Pass	1 ♠
Vul: E-W	♥ K7	♥ J954	Pass	2 ♣	Pass	2 ♥
North HCP: 13+2	♦ J52	♦ Q987	Pass	2NT	All Pass	
South HCP: 10+1	♣ AQJ965	♣ -				
Contract: 2NT North						

Board: 242

	North:	South:	W	N	E	S
Dealer: South	♠ KQT9	♠ A72				1 ♦
Vul: None	♥ JT3	♥ A6	Pass	1 ♠	Pass	2 ♦
North HCP: 10	♦ A42	♦ KJ9753	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ T75	♣ 94				
Contract: 3 ♦ North						

Board: 243

	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ 52		1 ♦	Pass	1 ♥
Vul: N-S	♥ A8	♥ JT974	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ AQ9832	♦ J7	All Pass			
South HCP: 10+1	♣ T9	♣ AKJ5				
Contract: 3 ♦ South						

Board: 244

	North:	South:	W	N	E	S
Dealer: South	♠ AJT42	♠ K				1 ♣
Vul: E-W	♥ T9	♥ KQ3	Pass	1 ♠	Pass	2 ♣
North HCP: 9+1	♦ A32	♦ KT4	Pass	3 ♣	Pass	4 ♣
South HCP: 14+2	♣ 643	♣ QJT852	All Pass			
Contract: 4 ♣ South						

Board: 245	♠ K75	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ QJ2	
HCP: 14+2	♣ AKJ654	

Board: 246	♠ Q98	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 14+2	♣ AK8764	

Board: 247	♠ J843	Partner bids first.
Dealer: South	♥ KQT97	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 11+1	♣ K3	

Board: 248	♠ K2	You bid first.
Dealer: North	♥ 96	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 13+2	♣ A76532	

Board: 249	♠ AT73	Partner bids first.
Dealer: South	♥ KT32	The opponents are silent.
Vul: None	♦ 3	
HCP: 11	♣ AT83	

Both hands (Answers Page)

Board: 245

	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ J83		1 ♣	Pass	1 ♥
Vul: Both	♥ 3	♥ QJ874	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ QJ2	♦ A54				
South HCP: 10+1	♣ AKJ654	♣ Q7				
Contract: 2 ♣ North						

Board: 246

	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ KT		1 ♣	Pass	1 ♥
Vul: N-S	♥ A2	♥ QJT63	Pass	2 ♣	Pass	3NT
North HCP: 14+2	♦ J6	♦ KT7	All Pass			
South HCP: 12+1	♣ AK8764	♣ QJ2				
Contract: 3NT South						

Board: 247

	North:	South:	W	N	E	S
Dealer: South	♠ J843	♠ AQT				1 ♦
Vul: E-W	♥ KQT97	♥ 6	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ Q7	♦ AKT852	Pass	2NT	Pass	3NT
South HCP: 13+2	♣ K3	♣ T64	All Pass			
Contract: 3NT South						

Board: 248

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ Q873		1 ♣	Pass	1 ♦
Vul: Both	♥ 96	♥ K72	Pass	2 ♣	Pass	2 ♦
North HCP: 13+2	♦ AQ3	♦ K8654	Pass	3 ♦	All Pass	
South HCP: 10+1	♣ A76532	♣ Q				
Contract: 3 ♦ North						

Board: 249

	North:	South:	W	N	E	S
Dealer: South	♠ AT73	♠ K2				1 ♦
Vul: None	♥ KT32	♥ A8	Pass	1 ♥	Pass	2 ♦
North HCP: 11	♦ 3	♦ AKT872	Pass	2NT	Pass	3NT
South HCP: 14+2	♣ AT83	♣ 954	All Pass			
Contract: 3NT South						

Board: 245	♠ J83	Partner bids first.
Dealer: North	♥ QJ874	The opponents are silent.
Vul: Both	♦ A54	
HCP: 10+1	♣ Q7	

Board: 246	♠ KT	Partner bids first.
Dealer: North	♥ QJT63	The opponents are silent.
Vul: N-S	♦ KT7	
HCP: 12+1	♣ QJ2	

Board: 247	♠ AQT	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ AKT852	
HCP: 13+2	♣ T64	

Board: 248	♠ Q873	Partner bids first.
Dealer: North	♥ K72	The opponents are silent.
Vul: Both	♦ K8654	
HCP: 10+1	♣ Q	

Board: 249	♠ K2	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: None	♦ AKT872	
HCP: 14+2	♣ 954	

Both hands (Answers Page)

Board: 245

	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ J83		1 ♣	Pass	1 ♥
Vul: Both	♥ 3	♥ QJ874	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ QJ2	♦ A54				
South HCP: 10+1	♣ AKJ654	♣ Q7				
Contract: 2 ♣ North						

Board: 246

	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ KT		1 ♣	Pass	1 ♥
Vul: N-S	♥ A2	♥ QJT63	Pass	2 ♣	Pass	3NT
North HCP: 14+2	♦ J6	♦ KT7	All Pass			
South HCP: 12+1	♣ AK8764	♣ QJ2				
Contract: 3NT South						

Board: 247

	North:	South:	W	N	E	S
Dealer: South	♠ J843	♠ AQT				1 ♦
Vul: E-W	♥ KQT97	♥ 6	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ Q7	♦ AKT852	Pass	2NT	Pass	3NT
South HCP: 13+2	♣ K3	♣ T64	All Pass			
Contract: 3NT South						

Board: 248

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ Q873		1 ♣	Pass	1 ♦
Vul: Both	♥ 96	♥ K72	Pass	2 ♣	Pass	2 ♦
North HCP: 13+2	♦ AQ3	♦ K8654	Pass	3 ♦	All Pass	
South HCP: 10+1	♣ A76532	♣ Q				
Contract: 3 ♦ North						

Board: 249

	North:	South:	W	N	E	S
Dealer: South	♠ AT73	♠ K2				1 ♦
Vul: None	♥ KT32	♥ A8	Pass	1 ♥	Pass	2 ♦
North HCP: 11	♦ 3	♦ AKT872	Pass	2NT	Pass	3NT
South HCP: 14+2	♣ AT83	♣ 954	All Pass			
Contract: 3NT South						

Board: 250	♠ 875	Partner bids first.
Dealer: South	♥ Q964	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 10	♣ A752	

Board: 251	♠ AT	You bid first.
Dealer: North	♥ JT4	The opponents are silent.
Vul: Both	♦ AK8732	
HCP: 12+2	♣ T8	

Board: 252	♠ Q7653	Partner bids first.
Dealer: South	♥ J2	The opponents are silent.
Vul: None	♦ AT3	
HCP: 11+1	♣ A42	

Board: 253	♠ T52	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: N-S	♦ KQ8743	
HCP: 12+2	♣ KT	

Board: 254	♠ QJ4	You bid first.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ J3	
HCP: 13+2	♣ AQJT32	

Both hands (Answers Page)

Board: 250

	North:	South:	W	N	E	S
Dealer: South	♠ 875	♠ AQ4				1 ♦
Vul: E-W	♥ Q964	♥ K	Pass	1 ♥	Pass	2 ♦
North HCP: 10	♦ A8	♦ K65432	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ A752	♣ 843				
Contract: 3 ♦ North						

Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQ984		1 ♦	Pass	1 ♠
Vul: Both	♥ JT4	♥ 32	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ AK8732	♦ QJ	All Pass			
South HCP: 11+1	♣ T8	♣ K962				
Contract: 3 ♦ South						

Board: 252

	North:	South:	W	N	E	S
Dealer: South	♠ Q7653	♠ KJ				1 ♣
Vul: None	♥ J2	♥ Q3	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ AT3	♦ QJ5	Pass	3 ♣	All Pass	
South HCP: 12+2	♣ A42	♣ QJT865				
Contract: 3 ♣ North						

Board: 253

	North:	South:	W	N	E	S
Dealer: North	♠ T52	♠ AQJ7		1 ♦	Pass	1 ♥
Vul: N-S	♥ A2	♥ Q965	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ KQ8743	♦ 92	All Pass			
South HCP: 9	♣ KT	♣ 865				
Contract: 3 ♦ South						

Board: 254

	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ 83		1 ♣	Pass	1 ♥
Vul: Both	♥ QT	♥ AJ954	Pass	2 ♣	Pass	2 ♦
North HCP: 13+2	♦ J3	♦ KQ976	Pass	2 ♥	All Pass	
South HCP: 10+2	♣ AQJT32	♣ 5				
Contract: 2 ♥ North						

Board: 250	♠ AQ4	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ K65432	
HCP: 12+2	♣ 843	

Board: 251	♠ KQ984	Partner bids first.
Dealer: North	♥ 32	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 11+1	♣ K962	

Board: 252	♠ KJ	You bid first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ QJ5	
HCP: 12+2	♣ QJT865	

Board: 253	♠ AQJ7	Partner bids first.
Dealer: North	♥ Q965	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 9	♣ 865	

Board: 254	♠ 83	Partner bids first.
Dealer: North	♥ AJ954	The opponents are silent.
Vul: Both	♦ KQ976	
HCP: 10+2	♣ 5	

Both hands (Answers Page)

Board: 250

	North:	South:	W	N	E	S
Dealer: South	♠ 875	♠ AQ4				1 ♦
Vul: E-W	♥ Q964	♥ K	Pass	1 ♥	Pass	2 ♦
North HCP: 10	♦ A8	♦ K65432	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ A752	♣ 843				
Contract: 3 ♦ North						

Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ KQ984		1 ♦	Pass	1 ♠
Vul: Both	♥ JT4	♥ 32	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ AK8732	♦ QJ	All Pass			
South HCP: 11+1	♣ T8	♣ K962				
Contract: 3 ♦ South						

Board: 252

	North:	South:	W	N	E	S
Dealer: South	♠ Q7653	♠ KJ				1 ♣
Vul: None	♥ J2	♥ Q3	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ AT3	♦ QJ5	Pass	3 ♣	All Pass	
South HCP: 12+2	♣ A42	♣ QJT865				
Contract: 3 ♣ North						

Board: 253

	North:	South:	W	N	E	S
Dealer: North	♠ T52	♠ AQJ7		1 ♦	Pass	1 ♥
Vul: N-S	♥ A2	♥ Q965	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ KQ8743	♦ 92	All Pass			
South HCP: 9	♣ KT	♣ 865				
Contract: 3 ♦ South						

Board: 254

	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ 83		1 ♣	Pass	1 ♥
Vul: Both	♥ QT	♥ AJ954	Pass	2 ♣	Pass	2 ♦
North HCP: 13+2	♦ J3	♦ KQ976	Pass	2 ♥	All Pass	
South HCP: 10+2	♣ AQJT32	♣ 5				
Contract: 2 ♥ North						

Board: 255	♠ 76	You bid first.
Dealer: North	♥ AT7	The opponents are silent.
Vul: None	♦ AJT762	
HCP: 14+2	♣ AJ	

Board: 256	♠ T982	Partner bids first.
Dealer: South	♥ KJ95	The opponents are silent.
Vul: N-S	♦ Q72	
HCP: 9	♣ K6	

Board: 257	♠ A2	You bid first.
Dealer: North	♥ 983	The opponents are silent.
Vul: E-W	♦ KT9872	
HCP: 14+2	♣ AK	

Board: 258	♠ K42	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ KQT872	
HCP: 12+2	♣ KJ4	

Board: 259	♠ T9	Partner bids first.
Dealer: South	♥ AKJ43	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 12+2	♣ AT654	

Both hands (Answers Page)

Board: 255

	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ K932		1 ♦	Pass	1 ♥
Vul: None	♥ AT7	♥ KQJ54	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ AJT762	♦ 3				
South HCP: 9+1	♣ AJ	♣ 832				
Contract: 2 ♦ North						

Board: 256

	North:	South:	W	N	E	S
Dealer: South	♠ T982	♠ Q73				1 ♣
Vul: N-S	♥ KJ95	♥ 84	Pass	1 ♥	Pass	2 ♣
North HCP: 9	♦ Q72	♦ A3	All Pass			
South HCP: 12+2	♣ K6	♣ AQT983				
Contract: 2 ♣ South						

Board: 257

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ 9853		1 ♦	Pass	1 ♥
Vul: E-W	♥ 983	♥ A752	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ KT9872	♦ J				
South HCP: 7	♣ AK	♣ QT84				
Contract: 2 ♦ North						

Board: 258

	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ Q6		1 ♦	Pass	1 ♥
Vul: None	♥ 7	♥ AKQ64	Pass	2 ♦	Pass	2NT
North HCP: 12+2	♦ KQT872	♦ 9	All Pass			
South HCP: 11+2	♣ KJ4	♣ T9532				
Contract: 2NT South						

Board: 259

	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ J86				1 ♦
Vul: N-S	♥ AKJ43	♥ 86	Pass	1 ♥	Pass	2 ♦
North HCP: 12+2	♦ 5	♦ AKQJ32	Pass	3NT	All Pass	
South HCP: 13+2	♣ AT654	♣ Q8				
Contract: 3NT North						

Board: 255	♠ K932	Partner bids first.
Dealer: North	♥ KQJ54	The opponents are silent.
Vul: None	♦ 3	
HCP: 9+1	♣ 832	

Board: 256	♠ Q73	You bid first.
Dealer: South	♥ 84	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 12+2	♣ AQT983	

Board: 257	♠ 9853	Partner bids first.
Dealer: North	♥ A752	The opponents are silent.
Vul: E-W	♦ J	
HCP: 7	♣ QT84	

Board: 258	♠ Q6	Partner bids first.
Dealer: North	♥ AKQ64	The opponents are silent.
Vul: None	♦ 9	
HCP: 11+2	♣ T9532	

Board: 259	♠ J86	You bid first.
Dealer: South	♥ 86	The opponents are silent.
Vul: N-S	♦ AKQJ32	
HCP: 13+2	♣ Q8	

Both hands (Answers Page)

Board: 255

	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ K932		1 ♦	Pass	1 ♥
Vul: None	♥ AT7	♥ KQJ54	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ AJT762	♦ 3				
South HCP: 9+1	♣ AJ	♣ 832				
Contract: 2 ♦ North						

Board: 256

	North:	South:	W	N	E	S
Dealer: South	♠ T982	♠ Q73				1 ♣
Vul: N-S	♥ KJ95	♥ 84	Pass	1 ♥	Pass	2 ♣
North HCP: 9	♦ Q72	♦ A3	All Pass			
South HCP: 12+2	♣ K6	♣ AQT983				
Contract: 2 ♣ South						

Board: 257

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ 9853		1 ♦	Pass	1 ♥
Vul: E-W	♥ 983	♥ A752	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ KT9872	♦ J				
South HCP: 7	♣ AK	♣ QT84				
Contract: 2 ♦ North						

Board: 258

	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ Q6		1 ♦	Pass	1 ♥
Vul: None	♥ 7	♥ AKQ64	Pass	2 ♦	Pass	2NT
North HCP: 12+2	♦ KQT872	♦ 9	All Pass			
South HCP: 11+2	♣ KJ4	♣ T9532				
Contract: 2NT South						

Board: 259

	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ J86				1 ♦
Vul: N-S	♥ AKJ43	♥ 86	Pass	1 ♥	Pass	2 ♦
North HCP: 12+2	♦ 5	♦ AKQJ32	Pass	3NT	All Pass	
South HCP: 13+2	♣ AT654	♣ Q8				
Contract: 3NT North						

Board: 260	♠ K862	Partner bids first.
Dealer: South	♥ K965	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 9	♣ K62	

Board: 261	♠ 3	You bid first.
Dealer: North	♥ 853	The opponents are silent.
Vul: Both	♦ A2	
HCP: 13+3	♣ AKQ9875	

Board: 262	♠ AJ95	Partner bids first.
Dealer: South	♥ 92	The opponents are silent.
Vul: N-S	♦ AT763	
HCP: 11+1	♣ Q4	

Board: 263	♠ A4	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ KQJ6	
HCP: 14+2	♣ KT8543	

Board: 264	♠ QT5	Partner bids first.
Dealer: South	♥ KQ98	The opponents are silent.
Vul: Both	♦ 84	
HCP: 10	♣ K862	

Both hands (Answers Page)

Board: 260

	North:	South:	W	N	E	S
Dealer: South	♠ K862	♠ J4				1 ♦
Vul: E-W	♥ K965	♥ T8	Pass	1 ♥	Pass	2 ♦
North HCP: 9	♦ T3	♦ AK9854	Pass	3 ♦	All Pass	
South HCP: 13+2	♣ K62	♣ AJ9				
Contract: 3 ♦ North						

Board: 261

	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ KT952		1 ♣	Pass	1 ♠
Vul: Both	♥ 853	♥ AJT2	Pass	2 ♣	Pass	2 ♥
North HCP: 13+3	♦ A2	♦ K983	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKQ9875	♣ -				
Contract: 3NT North						

Board: 262

	North:	South:	W	N	E	S
Dealer: South	♠ AJ95	♠ Q76				1 ♣
Vul: N-S	♥ 92	♥ AQJ	Pass	1 ♦	Pass	2 ♣
North HCP: 11+1	♦ AT763	♦ J	Pass	3 ♣	All Pass	
South HCP: 14+2	♣ Q4	♣ AT9652				
Contract: 3 ♣ North						

Board: 263

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ J983		1 ♣	Pass	1 ♠
Vul: E-W	♥ J	♥ Q73	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ KQJ6	♦ 743				
South HCP: 9	♣ KT8543	♣ AQ2				
Contract: 2 ♣ North						

Board: 264

	North:	South:	W	N	E	S
Dealer: South	♠ QT5	♠ K2				1 ♦
Vul: Both	♥ KQ98	♥ JT7	Pass	1 ♥	Pass	2 ♦
North HCP: 10	♦ 84	♦ A76532	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ K862	♣ A9				
Contract: 3 ♦ North						

Board: 260	♠ J4	You bid first.
Dealer: South	♥ T8	The opponents are silent.
Vul: E-W	♦ AK9854	
HCP: 13+2	♣ AJ9	

Board: 261	♠ KT952	Partner bids first.
Dealer: North	♥ AJT2	The opponents are silent.
Vul: Both	♦ K983	
HCP: 11+1	♣ -	

Board: 262	♠ Q76	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: N-S	♦ J	
HCP: 14+2	♣ AT9652	

Board: 263	♠ J983	Partner bids first.
Dealer: North	♥ Q73	The opponents are silent.
Vul: E-W	♦ 743	
HCP: 9	♣ AQ2	

Board: 264	♠ K2	You bid first.
Dealer: South	♥ JT7	The opponents are silent.
Vul: Both	♦ A76532	
HCP: 12+2	♣ A9	

Both hands (Answers Page)

Board: 260

	North:	South:	W	N	E	S
Dealer: South	♠ K862	♠ J4				1 ♦
Vul: E-W	♥ K965	♥ T8	Pass	1 ♥	Pass	2 ♦
North HCP: 9	♦ T3	♦ AK9854	Pass	3 ♦	All Pass	
South HCP: 13+2	♣ K62	♣ AJ9				
Contract: 3 ♦ North						

Board: 261

	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ KT952		1 ♣	Pass	1 ♠
Vul: Both	♥ 853	♥ AJT2	Pass	2 ♣	Pass	2 ♥
North HCP: 13+3	♦ A2	♦ K983	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKQ9875	♣ -				
Contract: 3NT North						

Board: 262

	North:	South:	W	N	E	S
Dealer: South	♠ AJ95	♠ Q76				1 ♣
Vul: N-S	♥ 92	♥ AQJ	Pass	1 ♦	Pass	2 ♣
North HCP: 11+1	♦ AT763	♦ J	Pass	3 ♣	All Pass	
South HCP: 14+2	♣ Q4	♣ AT9652				
Contract: 3 ♣ North						

Board: 263

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ J983		1 ♣	Pass	1 ♠
Vul: E-W	♥ J	♥ Q73	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ KQJ6	♦ 743				
South HCP: 9	♣ KT8543	♣ AQ2				
Contract: 2 ♣ North						

Board: 264

	North:	South:	W	N	E	S
Dealer: South	♠ QT5	♠ K2				1 ♦
Vul: Both	♥ KQ98	♥ JT7	Pass	1 ♥	Pass	2 ♦
North HCP: 10	♦ 84	♦ A76532	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ K862	♣ A9				
Contract: 3 ♦ North						

Board: 265	♠ K3	Partner bids first.
Dealer: South	♥ KQJT4	The opponents are silent.
Vul: None	♦ K	
HCP: 12+2	♣ T9876	

Board: 266	♠ Q	You bid first.
Dealer: North	♥ A83	The opponents are silent.
Vul: E-W	♦ AT7652	
HCP: 14+2	♣ A76	

Board: 267	♠ KT53	Partner bids first.
Dealer: South	♥ KJ864	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 12+1	♣ 5	

Board: 268	♠ A85	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ KJT832	
HCP: 14+2	♣ QJ6	

Board: 269	♠ AQ86	Partner bids first.
Dealer: South	♥ JT53	The opponents are silent.
Vul: N-S	♦ A632	
HCP: 11	♣ 8	

Both hands (Answers Page)

Board: 265

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 14+2

Contract: 3NT North

North:

♠ K3

♥ KQJT4

♦ K

♣ T9876

South:

♠ T8

♥ A3

♦ AJT964

♣ KQ5

W N E S

Pass 1♥ Pass 1♦

Pass 2♦

Pass 3NT All Pass

Board: 266

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 12

Contract: 3NT South

North:

♠ Q

♥ A83

♦ AT7652

♣ A76

South:

♠ A542

♥ QJ42

♦ Q

♣ K843

W N E S

Pass 1♥ Pass 1♥

Pass 2♦ Pass 3NT

All Pass

Board: 267

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+2

Contract: 3NT North

North:

♠ KT53

♥ KJ864

♦ AJ4

♣ 5

South:

♠ Q8

♥ T7

♦ Q96

♣ AKQJT2

W N E S

Pass 1♥ Pass 1♣

Pass 2♣

Pass 3NT All Pass

Board: 268

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 11+1

Contract: 4♠ South

North:

♠ A85

♥ K

♦ KJT832

♣ QJ6

South:

♠ KQ943

♥ T975

♦ Q

♣ A95

W N E S

Pass 1♥ Pass 1♠

Pass 2♥

Pass 3♠ Pass 4♠

All Pass

Board: 269

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13+2

Contract: 3NT South

North:

♠ AQ86

♥ JT53

♦ A632

♣ 8

South:

♠ 3

♥ A2

♦ Q985

♣ AQJT43

W N E S

Pass 1♥ Pass 1♣

Pass 2♣

Pass 2NT Pass 3NT

All Pass

Board: 265	♠ T8	You bid first.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ AJT964	
HCP: 14+2	♣ KQ5	

Board: 266	♠ A542	Partner bids first.
Dealer: North	♥ QJ42	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 12	♣ K843	

Board: 267	♠ Q8	You bid first.
Dealer: South	♥ T7	The opponents are silent.
Vul: Both	♦ Q96	
HCP: 14+2	♣ AKQJT2	

Board: 268	♠ KQ943	Partner bids first.
Dealer: North	♥ T975	The opponents are silent.
Vul: None	♦ Q	
HCP: 11+1	♣ A95	

Board: 269	♠ 3	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ Q985	
HCP: 13+2	♣ AQJT43	

Both hands (Answers Page)

Board: 265

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 14+2

Contract: 3NT North

North:

♠ K3

♥ KQJT4

♦ K

♣ T9876

South:

♠ T8

♥ A3

♦ AJT964

♣ KQ5

W N E S

Pass 1♥ Pass 1♦

Pass 2♦

Pass 3NT All Pass

Board: 266

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 12

Contract: 3NT South

North:

♠ Q

♥ A83

♦ AT7652

♣ A76

South:

♠ A542

♥ QJ42

♦ Q

♣ K843

W N E S

Pass 1♥ Pass 1♥

Pass 2♦ Pass 3NT

All Pass

Board: 267

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+2

Contract: 3NT North

North:

♠ KT53

♥ KJ864

♦ AJ4

♣ 5

South:

♠ Q8

♥ T7

♦ Q96

♣ AKQJT2

W N E S

Pass 1♥ Pass 1♣

Pass 2♣

Pass 3NT All Pass

Board: 268

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 11+1

Contract: 4♠ South

North:

♠ A85

♥ K

♦ KJT832

♣ QJ6

South:

♠ KQ943

♥ T975

♦ Q

♣ A95

W N E S

Pass 1♥ Pass 1♠

Pass 2♥

Pass 3♠ Pass 4♠

All Pass

Board: 269

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13+2

Contract: 3NT South

North:

♠ AQ86

♥ JT53

♦ A632

♣ 8

South:

♠ 3

♥ A2

♦ Q985

♣ AQJT43

W N E S

Pass 1♥ Pass 1♣

Pass 2♣

Pass 2NT Pass 3NT

All Pass

Board: 270	♠ Q54	Partner bids first.
Dealer: South	♥ K9863	The opponents are silent.
Vul: None	♦ J42	
HCP: 8+1	♣ Q8	

Board: 271	♠ 52	You bid first.
Dealer: North	♥ J6	The opponents are silent.
Vul: N-S	♦ AK9632	
HCP: 14+2	♣ AQ7	

Board: 272	♠ 964	Partner bids first.
Dealer: South	♥ QT32	The opponents are silent.
Vul: E-W	♦ KQJ87	
HCP: 8+1	♣ 9	

Board: 273	♠ KJ3	You bid first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: None	♦ -	
HCP: 13+3	♣ Q986542	

Board: 274	♠ AT5	Partner bids first.
Dealer: South	♥ T72	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 10+1	♣ AQT54	

Both hands (Answers Page)

Board: 270

	North:	South:	W	N	E	S
Dealer: South	♠ Q54	♠ AJ3				1 ♣
Vul: None	♥ K9863	♥ 4	Pass	1 ♥	Pass	2 ♣
North HCP: 8+1	♦ J42	♦ K3	All Pass			
South HCP: 13+3	♣ Q8	♣ AJT9762				
Contract: 2 ♣ South						

Board: 271

	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ AQT73		1 ♦	Pass	1 ♠
Vul: N-S	♥ J6	♥ Q7	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AK9632	♦ J754	All Pass			
South HCP: 12+1	♣ AQ7	♣ KT				
Contract: 3 ♦ South						

Board: 272

	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ T72				1 ♣
Vul: E-W	♥ QT32	♥ K4	Pass	1 ♦	Pass	2 ♣
North HCP: 8+1	♦ KQJ87	♦ A9	All Pass			
South HCP: 13+2	♣ 9	♣ KQJT85				
Contract: 2 ♣ South						

Board: 273

	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ Q6		1 ♣	Pass	1 ♦
Vul: None	♥ AK7	♥ Q864	Pass	2 ♣	Pass	3 ♣
North HCP: 13+3	♦ -	♦ AQ983	Pass	5 ♣	All Pass	
South HCP: 11+1	♣ Q986542	♣ J3				
Contract: 5 ♣ North						

Board: 274

	North:	South:	W	N	E	S
Dealer: South	♠ AT5	♠ 942				1 ♦
Vul: N-S	♥ T72	♥ 65	Pass	1NT	Pass	2 ♦
North HCP: 10+1	♦ 64	♦ AKQJ85	All Pass			
South HCP: 13+2	♣ AQT54	♣ K6				
Contract: 2 ♦ South						

Board: 270	♠ AJ3	You bid first.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ K3	
HCP: 13+3	♣ AJT9762	

Board: 271	♠ AQT73	Partner bids first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: N-S	♦ J754	
HCP: 12+1	♣ KT	

Board: 272	♠ T72	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 13+2	♣ KQJT85	

Board: 273	♠ Q6	Partner bids first.
Dealer: North	♥ Q864	The opponents are silent.
Vul: None	♦ AQ983	
HCP: 11+1	♣ J3	

Board: 274	♠ 942	You bid first.
Dealer: South	♥ 65	The opponents are silent.
Vul: N-S	♦ AKQJ85	
HCP: 13+2	♣ K6	

Both hands (Answers Page)

Board: 270

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 13+3

Contract: 2♣ South

North:

♠ Q54

♥ K9863

♦ J42

♣ Q8

South:

♠ AJ3

♥ 4

♦ K3

♣ AJT9762

W N E S

Pass 1♥ Pass 2♣

All Pass

Board: 271

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 12+1

Contract: 3♦ South

North:

♠ 52

♥ J6

♦ AK9632

♣ AQ7

South:

♠ AQT73

♥ Q7

♦ J754

♣ KT

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 3♦

All Pass

Board: 272

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 13+2

Contract: 2♣ South

North:

♠ 964

♥ QT32

♦ KQJ87

♣ 9

South:

♠ T72

♥ K4

♦ A9

♣ KQJT85

W N E S

Pass 1♦ Pass 2♣

All Pass

Board: 273

Dealer: North

Vul: None

North HCP: 13+3

South HCP: 11+1

Contract: 5♣ North

North:

♠ KJ3

♥ AK7

♦ -

♣ Q986542

South:

♠ Q6

♥ Q864

♦ AQ983

♣ J3

W N E S

Pass 1♣ Pass 1♦

Pass 2♣ Pass 3♣

Pass 5♣ All Pass

Board: 274

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ AT5

♥ T72

♦ 64

♣ AQT54

South:

♠ 942

♥ 65

♦ AKQJ85

♣ K6

W N E S

Pass 1NT Pass 2♦

All Pass

Board: 275	♠ Q63	You bid first.
Dealer: North	♥ T	The opponents are silent.
Vul: E-W	♦ KQ8	
HCP: 12+2	♣ AJ9752	

Board: 276	♠ QT98	Partner bids first.
Dealer: South	♥ 954	The opponents are silent.
Vul: Both	♦ 32	
HCP: 6	♣ AT92	

Board: 277	♠ 7	You bid first.
Dealer: North	♥ 74	The opponents are silent.
Vul: N-S	♦ AKJ4	
HCP: 14+2	♣ KQJ543	

Board: 278	♠ Q42	Partner bids first.
Dealer: South	♥ AKJ62	The opponents are silent.
Vul: E-W	♦ 762	
HCP: 10+1	♣ 86	

Board: 279	♠ 6	You bid first.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: Both	♦ A5	
HCP: 12+3	♣ Q985432	

Both hands (Answers Page)

Board: 275

	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ J9		1 ♣	Pass	1 ♦
Vul: E-W	♥ T	♥ AJ52	Pass	2 ♣	Pass	2 ♥
North HCP: 12+2	♦ KQ8	♦ AT964	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJ9752	♣ Q6				
Contract: 3NT North						

Board: 276

	North:	South:	W	N	E	S
Dealer: South	♠ QT98	♠ 6				1 ♦
Vul: Both	♥ 954	♥ QJ2	Pass	1 ♠	Pass	2 ♦
North HCP: 6	♦ 32	♦ AKT976	All Pass			
South HCP: 14+2	♣ AT92	♣ KJ7				
Contract: 2 ♦ South						

Board: 277

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ AK32		1 ♣	Pass	1 ♥
Vul: N-S	♥ 74	♥ KQT86	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ AKJ4	♦ 53	Pass	5 ♣	All Pass	
South HCP: 12+1	♣ KQJ543	♣ 97				
Contract: 5 ♣ North						

Board: 278

	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ 93				1 ♣
Vul: E-W	♥ AKJ62	♥ 97	Pass	1 ♥	Pass	2 ♣
North HCP: 10+1	♦ 762	♦ K98	Pass	3 ♣	Pass	4 ♣
South HCP: 12+2	♣ 86	♣ AKQT97	All Pass			
Contract: 4 ♣ South						

Board: 279

	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ AQ543		1 ♣	Pass	1 ♠
Vul: Both	♥ AQ5	♥ 93	Pass	2 ♣	Pass	2 ♦
North HCP: 12+3	♦ A5	♦ QJT97	Pass	3 ♣	All Pass	
South HCP: 9+2	♣ Q985432	♣ 7				
Contract: 3 ♣ North						

Board: 275	♠ J9	Partner bids first.
Dealer: North	♥ AJ52	The opponents are silent.
Vul: E-W	♦ AT964	
HCP: 12+1	♣ Q6	

Board: 276	♠ 6	You bid first.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: Both	♦ AKT976	
HCP: 14+2	♣ KJ7	

Board: 277	♠ AK32	Partner bids first.
Dealer: North	♥ KQT86	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 12+1	♣ 97	

Board: 278	♠ 93	You bid first.
Dealer: South	♥ 97	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 12+2	♣ AKQT97	

Board: 279	♠ AQ543	Partner bids first.
Dealer: North	♥ 93	The opponents are silent.
Vul: Both	♦ QJT97	
HCP: 9+2	♣ 7	

Both hands (Answers Page)

Board: 275

	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ J9		1 ♣	Pass	1 ♦
Vul: E-W	♥ T	♥ AJ52	Pass	2 ♣	Pass	2 ♥
North HCP: 12+2	♦ KQ8	♦ AT964	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJ9752	♣ Q6				
Contract: 3NT North						

Board: 276

	North:	South:	W	N	E	S
Dealer: South	♠ QT98	♠ 6				1 ♦
Vul: Both	♥ 954	♥ QJ2	Pass	1 ♠	Pass	2 ♦
North HCP: 6	♦ 32	♦ AKT976	All Pass			
South HCP: 14+2	♣ AT92	♣ KJ7				
Contract: 2 ♦ South						

Board: 277

	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ AK32		1 ♣	Pass	1 ♥
Vul: N-S	♥ 74	♥ KQT86	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ AKJ4	♦ 53	Pass	5 ♣	All Pass	
South HCP: 12+1	♣ KQJ543	♣ 97				
Contract: 5 ♣ North						

Board: 278

	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ 93				1 ♣
Vul: E-W	♥ AKJ62	♥ 97	Pass	1 ♥	Pass	2 ♣
North HCP: 10+1	♦ 762	♦ K98	Pass	3 ♣	Pass	4 ♣
South HCP: 12+2	♣ 86	♣ AKQT97	All Pass			
Contract: 4 ♣ South						

Board: 279

	North:	South:	W	N	E	S
Dealer: North	♠ 6	♠ AQ543		1 ♣	Pass	1 ♠
Vul: Both	♥ AQ5	♥ 93	Pass	2 ♣	Pass	2 ♦
North HCP: 12+3	♦ A5	♦ QJT97	Pass	3 ♣	All Pass	
South HCP: 9+2	♣ Q985432	♣ 7				
Contract: 3 ♣ North						

Board: 280	♠ AQT62	Partner bids first.
Dealer: South	♥ Q8652	The opponents are silent.
Vul: None	♦ 2	
HCP: 8+2	♣ 73	

Board: 281	♠ AQJ	You bid first.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ 94	
HCP: 14+2	♣ AQJT72	

Board: 282	♠ JT	You bid first.
Dealer: North	♥ 74	The opponents are silent.
Vul: Both	♦ AT4	
HCP: 14+2	♣ AKQ843	

Board: 283	♠ T	You bid first.
Dealer: North	♥ J74	The opponents are silent.
Vul: None	♦ A75	
HCP: 12+2	♣ AQJ932	

Board: 284	♠ 52	Partner bids first.
Dealer: South	♥ QJ854	The opponents are silent.
Vul: N-S	♦ A	
HCP: 10+2	♣ KT984	

Both hands (Answers Page)

Board: 280

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 14+2

Contract: 2 ♦ South

North:

♠ AQT62

♥ Q8652

♦ 2

♣ 73

South:

♠ K

♥ J93

♦ AT8654

♣ AQT

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1 ♠ Pass 2 ♦

All Pass

Board: 281

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 10+1

Contract: 3NT North

North:

♠ AQJ

♥ T9

♦ 94

♣ AQJT72

South:

♠ KT2

♥ AQ64

♦ J7652

♣ 6

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 2 ♣ Pass 2 ♦

Pass 3NT All Pass

Board: 282

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 11+1

Contract: 3NT North

North:

♠ JT

♥ 74

♦ AT4

♣ AKQ843

South:

♠ K753

♥ A8532

♦ KJ7

♣ T

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 2 ♣ Pass 2NT

Pass 3NT All Pass

Board: 283

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 9

Contract: 2 ♣ North

North:

♠ T

♥ J74

♦ A75

♣ AQJ932

South:

♠ QJ74

♥ K832

♦ K64

♣ T8

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 2 ♣ All Pass

Board: 284

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ 52

♥ QJ854

♦ A

♣ KT984

South:

♠ J73

♥ KT

♦ KJ9654

♣ A3

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1 ♥ Pass 2 ♦

All Pass

Board: 280	♠ K	You bid first.
Dealer: South	♥ J93	The opponents are silent.
Vul: None	♦ AT8654	
HCP: 14+2	♣ AQT	

Board: 281	♠ KT2	Partner bids first.
Dealer: North	♥ AQ64	The opponents are silent.
Vul: E-W	♦ J7652	
HCP: 10+1	♣ 6	

Board: 282	♠ K753	Partner bids first.
Dealer: North	♥ A8532	The opponents are silent.
Vul: Both	♦ KJ7	
HCP: 11+1	♣ T	

Board: 283	♠ QJ74	Partner bids first.
Dealer: North	♥ K832	The opponents are silent.
Vul: None	♦ K64	
HCP: 9	♣ T8	

Board: 284	♠ J73	You bid first.
Dealer: South	♥ KT	The opponents are silent.
Vul: N-S	♦ KJ9654	
HCP: 12+2	♣ A3	

Both hands (Answers Page)

Board: 280

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 14+2

Contract: 2 ♦ South

North:

♠ AQT62

♥ Q8652

♦ 2

♣ 73

South:

♠ K

♥ J93

♦ AT8654

♣ AQT

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1 ♠ Pass 2 ♦

All Pass

Board: 281

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 10+1

Contract: 3NT North

North:

♠ AQJ

♥ T9

♦ 94

♣ AQJT72

South:

♠ KT2

♥ AQ64

♦ J7652

♣ 6

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 2 ♣ Pass 2 ♦

Pass 3NT All Pass

Board: 282

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 11+1

Contract: 3NT North

North:

♠ JT

♥ 74

♦ AT4

♣ AKQ843

South:

♠ K753

♥ A8532

♦ KJ7

♣ T

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 2 ♣ Pass 2NT

Pass 3NT All Pass

Board: 283

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 9

Contract: 2 ♣ North

North:

♠ T

♥ J74

♦ A75

♣ AQJ932

South:

♠ QJ74

♥ K832

♦ K64

♣ T8

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 2 ♣ All Pass

Board: 284

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ 52

♥ QJ854

♦ A

♣ KT984

South:

♠ J73

♥ KT

♦ KJ9654

♣ A3

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1 ♥ Pass 2 ♦

All Pass

Board: 285	♠ AK63	Partner bids first.
Dealer: South	♥ KT743	The opponents are silent.
Vul: Both	♦ -	
HCP: 12+1	♣ Q876	

Board: 286	♠ KJT8	Partner bids first.
Dealer: South	♥ 9872	The opponents are silent.
Vul: None	♦ J86	
HCP: 7	♣ Q3	

Board: 287	♠ QJ972	Partner bids first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: N-S	♦ 876	
HCP: 12+1	♣ A9	

Board: 288	♠ 87	You bid first.
Dealer: North	♥ 872	The opponents are silent.
Vul: E-W	♦ AKQ652	
HCP: 13+2	♣ AT	

Board: 289	♠ J75	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ AJ9652	
HCP: 13+2	♣ K6	

Both hands (Answers Page)

Board: 285

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12+3

Contract: 3NT North

North:

♠ AK63

♥ KT743

♦ -

♣ Q876

South:

♠ 4

♥ A85

♦ AK98543

♣ J9

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 2♦

Pass 3NT All Pass

Board: 286

Dealer: South

Vul: None

North HCP: 7

South HCP: 14+2

Contract: 2♦ South

North:

♠ KJT8

♥ 9872

♦ J86

♣ Q3

South:

♠ Q4

♥ KJ

♦ KQ9732

♣ KT5

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 2♦

All Pass

Board: 287

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14+2

Contract: 3NT North

North:

♠ QJ972

♥ KQ7

♦ 876

♣ A9

South:

♠ KT6

♥ A

♦ AQ9

♣ J87654

W N E S

Pass 1♠ Pass 1♣

Pass 1♠ Pass 2♣

Pass 3NT All Pass

Board: 288

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 11+2

Contract: 3NT North

North:

♠ 87

♥ 872

♦ AKQ652

♣ AT

South:

♠ AK532

♥ Q93

♦ -

♣ Q8763

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 2NT

Pass 3NT All Pass

Board: 289

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 9

Contract: 3♦ South

North:

♠ J75

♥ A2

♦ AJ9652

♣ K6

South:

♠ K3

♥ QJ73

♦ Q83

♣ J432

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ Pass 3♦

All Pass

Board: 285	♠ 4	You bid first.
Dealer: South	♥ A85	The opponents are silent.
Vul: Both	♦ AK98543	
HCP: 12+3	♣ J9	

Board: 286	♠ Q4	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ KQ9732	
HCP: 14+2	♣ KT5	

Board: 287	♠ KT6	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 14+2	♣ J87654	

Board: 288	♠ AK532	Partner bids first.
Dealer: North	♥ Q93	The opponents are silent.
Vul: E-W	♦ -	
HCP: 11+2	♣ Q8763	

Board: 289	♠ K3	Partner bids first.
Dealer: North	♥ QJ73	The opponents are silent.
Vul: None	♦ Q83	
HCP: 9	♣ J432	

Both hands (Answers Page)

Board: 285

	North:	South:	W	N	E	S
Dealer: South	♠ AK63	♠ 4				1 ♦
Vul: Both	♥ KT743	♥ A85	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ -	♦ AK98543	Pass	3NT	All Pass	
South HCP: 12+3	♣ Q876	♣ J9				
Contract: 3NT North						

Board: 286

	North:	South:	W	N	E	S
Dealer: South	♠ KJT8	♠ Q4				1 ♦
Vul: None	♥ 9872	♥ KJ	Pass	1 ♥	Pass	2 ♦
North HCP: 7	♦ J86	♦ KQ9732	All Pass			
South HCP: 14+2	♣ Q3	♣ KT5				
Contract: 2 ♦ South						

Board: 287

	North:	South:	W	N	E	S
Dealer: South	♠ QJ972	♠ KT6				1 ♣
Vul: N-S	♥ KQ7	♥ A	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ 876	♦ AQ9	Pass	3NT	All Pass	
South HCP: 14+2	♣ A9	♣ J87654				
Contract: 3NT North						

Board: 288

	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ AK532		1 ♦	Pass	1 ♠
Vul: E-W	♥ 872	♥ Q93	Pass	2 ♦	Pass	2NT
North HCP: 13+2	♦ AKQ652	♦ -	Pass	3NT	All Pass	
South HCP: 11+2	♣ AT	♣ Q8763				
Contract: 3NT North						

Board: 289

	North:	South:	W	N	E	S
Dealer: North	♠ J75	♠ K3		1 ♦	Pass	1 ♥
Vul: None	♥ A2	♥ QJ73	Pass	2 ♦	Pass	3 ♦
North HCP: 13+2	♦ AJ9652	♦ Q83	All Pass			
South HCP: 9	♣ K6	♣ J432				
Contract: 3 ♦ South						

Board: 290	♠ 87	Partner bids first.
Dealer: South	♥ T8753	The opponents are silent.
Vul: E-W	♦ Q3	
HCP: 10+1	♣ AKJ7	

Board: 291	♠ K7	Partner bids first.
Dealer: South	♥ KJ87	The opponents are silent.
Vul: Both	♦ KJ874	
HCP: 11+1	♣ 85	

Board: 292	♠ KQ93	Partner bids first.
Dealer: South	♥ A8762	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 11+1	♣ Q4	

Board: 293	♠ AQ982	Partner bids first.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: E-W	♦ T754	
HCP: 11+1	♣ 9	

Board: 294	♠ 8743	Partner bids first.
Dealer: South	♥ AJ74	The opponents are silent.
Vul: Both	♦ 6	
HCP: 9	♣ AT97	

Both hands (Answers Page)

Board: 290

	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ QT4				1 ♦
Vul: E-W	♥ T8753	♥ K	Pass	1 ♥	Pass	2 ♦
North HCP: 10+1	♦ Q3	♦ AK7642	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ AKJ7	♣ 653				
Contract: 3 ♦ North						

Board: 291

	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ J43				1 ♣
Vul: Both	♥ KJ87	♥ Q	Pass	1 ♦	Pass	2 ♣
North HCP: 11+1	♦ KJ874	♦ AQT	Pass	2NT	Pass	3 ♦
South HCP: 13+2	♣ 85	♣ KJ9642	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 292

	North:	South:	W	N	E	S
Dealer: South	♠ KQ93	♠ J2				1 ♦
Vul: N-S	♥ A8762	♥ QJ	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ 92	♦ AT8653	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ Q4	♣ KJ8				
Contract: 3 ♦ North						

Board: 293

	North:	South:	W	N	E	S
Dealer: South	♠ AQ982	♠ 74				1 ♣
Vul: E-W	♥ KQ6	♥ A2	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ T754	♦ A63	Pass	2NT	Pass	3NT
South HCP: 14+2	♣ 9	♣ AQT852	All Pass			
Contract: 3NT South						

Board: 294

	North:	South:	W	N	E	S
Dealer: South	♠ 8743	♠ 62				1 ♦
Vul: Both	♥ AJ74	♥ T3	Pass	1 ♥	Pass	2 ♦
North HCP: 9	♦ 6	♦ AKQT97	All Pass			
South HCP: 12+2	♣ AT97	♣ K65				
Contract: 2 ♦ South						

Board: 290	♠ QT4	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ AK7642	
HCP: 12+2	♣ 653	

Board: 291	♠ J43	You bid first.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ AQT	
HCP: 13+2	♣ KJ9642	

Board: 292	♠ J2	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ AT8653	
HCP: 12+2	♣ KJ8	

Board: 293	♠ 74	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 14+2	♣ AQT852	

Board: 294	♠ 62	You bid first.
Dealer: South	♥ T3	The opponents are silent.
Vul: Both	♦ AKQT97	
HCP: 12+2	♣ K65	

Both hands (Answers Page)

Board: 290

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 12+2

Contract: 3 ♦ North

North:

♠ 87

♥ T8753

♦ Q3

♣ AKJ7

South:

♠ QT4

♥ K

♦ AK7642

♣ 653

W N E S

Pass 1 ♥ Pass 2 ♦

Pass 3 ♦ All Pass

Board: 291

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13+2

Contract: 3NT North

North:

♠ K7

♥ KJ87

♦ KJ874

♣ 85

South:

♠ J43

♥ Q

♦ AQT

♣ KJ9642

W N E S

Pass 1 ♦ Pass 2 ♣

Pass 2NT Pass 3 ♦

Pass 3NT All Pass

Board: 292

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+2

Contract: 3 ♦ North

North:

♠ KQ93

♥ A8762

♦ 92

♣ Q4

South:

♠ J2

♥ QJ

♦ AT8653

♣ KJ8

W N E S

Pass 1 ♥ Pass 2 ♦

Pass 3 ♦ All Pass

Board: 293

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+2

Contract: 3NT South

North:

♠ AQ982

♥ KQ6

♦ T754

♣ 9

South:

♠ 74

♥ A2

♦ A63

♣ AQT852

W N E S

Pass 1 ♠ Pass 2 ♣

Pass 2NT Pass 3NT

All Pass

Board: 294

Dealer: South

Vul: Both

North HCP: 9

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ 8743

♥ AJ74

♦ 6

♣ AT97

South:

♠ 62

♥ T3

♦ AKQT97

♣ K65

W N E S

Pass 1 ♥ Pass 2 ♦

All Pass

Board: 295	♠ AQ2	You bid first.
Dealer: North	♥ A3	The opponents are silent.
Vul: E-W	♦ JT	
HCP: 14+2	♣ KT9865	

Board: 296	♠ T7	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: Both	♦ KJ9832	
HCP: 14+2	♣ AKT	

Board: 297	♠ 963	You bid first.
Dealer: North	♥ A94	The opponents are silent.
Vul: None	♦ AKQ432	
HCP: 13+2	♣ 7	

Board: 298	♠ AJ6	Partner bids first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 9+1	♣ T8654	

Board: 299	♠ Q86	Partner bids first.
Dealer: South	♥ QT752	The opponents are silent.
Vul: Both	♦ AT742	
HCP: 8+2	♣ -	

Both hands (Answers Page)

Board: 295

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 10+1

Contract: 3♣ South

North:

♠ AQ2

♥ A3

♦ JT

♣ KT9865

South:

♠ K6

♥ J9876

♦ K95

♣ QJ7

W	N	E	S
	1♣	Pass	1♥
Pass	2♣	Pass	3♣
All Pass			

Board: 296

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 12+1

Contract: 3NT South

North:

♠ T7

♥ KT

♦ KJ9832

♣ AKT

South:

♠ A6

♥ Q7654

♦ AT7

♣ Q92

W	N	E	S
	1♦	Pass	1♥
Pass	2♦	Pass	3NT
All Pass			

Board: 297

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 10+1

Contract: 3♦ South

North:

♠ 963

♥ A94

♦ AKQ432

♣ 7

South:

♠ A2

♥ 86532

♦ 96

♣ AQ53

W	N	E	S
	1♦	Pass	1♥
Pass	2♦	Pass	3♦
All Pass			

Board: 298

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+3

Contract: 2♦ South

North:

♠ AJ6

♥ AT3

♦ 85

♣ T8654

South:

♠ K82

♥ K42

♦ AQ76432

♣ -

W	N	E	S
			1♦
Pass	1NT	Pass	2♦
All Pass			

Board: 299

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 12+2

Contract: 2♦ North

North:

♠ Q86

♥ QT752

♦ AT742

♣ -

South:

♠ K7

♥ 63

♦ K85

♣ KQJ842

W	N	E	S
			1♣
Pass	1♥	Pass	2♣
Pass	2♦	All Pass	

Board: 295	♠ K6	Partner bids first.
Dealer: North	♥ J9876	The opponents are silent.
Vul: E-W	♦ K95	
HCP: 10+1	♣ QJ7	

Board: 296	♠ A6	Partner bids first.
Dealer: North	♥ Q7654	The opponents are silent.
Vul: Both	♦ AT7	
HCP: 12+1	♣ Q92	

Board: 297	♠ A2	Partner bids first.
Dealer: North	♥ 86532	The opponents are silent.
Vul: None	♦ 96	
HCP: 10+1	♣ AQ53	

Board: 298	♠ K82	You bid first.
Dealer: South	♥ K42	The opponents are silent.
Vul: N-S	♦ AQ76432	
HCP: 12+3	♣ -	

Board: 299	♠ K7	You bid first.
Dealer: South	♥ 63	The opponents are silent.
Vul: Both	♦ K85	
HCP: 12+2	♣ KQJ842	

Both hands (Answers Page)

Board: 295

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 10+1

Contract: 3♣ South

North:

♠ AQ2

♥ A3

♦ JT

♣ KT9865

South:

♠ K6

♥ J9876

♦ K95

♣ QJ7

W	N	E	S
	1♣	Pass	1♥
Pass	2♣	Pass	3♣
All Pass			

Board: 296

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 12+1

Contract: 3NT South

North:

♠ T7

♥ KT

♦ KJ9832

♣ AKT

South:

♠ A6

♥ Q7654

♦ AT7

♣ Q92

W	N	E	S
	1♦	Pass	1♥
Pass	2♦	Pass	3NT
All Pass			

Board: 297

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 10+1

Contract: 3♦ South

North:

♠ 963

♥ A94

♦ AKQ432

♣ 7

South:

♠ A2

♥ 86532

♦ 96

♣ AQ53

W	N	E	S
	1♦	Pass	1♥
Pass	2♦	Pass	3♦
All Pass			

Board: 298

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+3

Contract: 2♦ South

North:

♠ AJ6

♥ AT3

♦ 85

♣ T8654

South:

♠ K82

♥ K42

♦ AQ76432

♣ -

W	N	E	S
			1♦
Pass	1NT	Pass	2♦
All Pass			

Board: 299

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 12+2

Contract: 2♦ North

North:

♠ Q86

♥ QT752

♦ AT742

♣ -

South:

♠ K7

♥ 63

♦ K85

♣ KQJ842

W	N	E	S
			1♣
Pass	1♥	Pass	2♣
Pass	2♦	All Pass	

Board: 300	♠ A65	Partner bids first.
Dealer: South	♥ A9762	The opponents are silent.
Vul: None	♦ K2	
HCP: 11+1	♣ T43	

Board: 301	♠ 9	You bid first.
Dealer: North	♥ Q64	The opponents are silent.
Vul: N-S	♦ AKQ872	
HCP: 12+2	♣ J42	

Board: 302	♠ J85	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ AK9653	
HCP: 12+2	♣ AT2	

Board: 303	♠ Q2	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: None	♦ AKJ982	
HCP: 13+2	♣ T65	

Board: 304	♠ T2	Partner bids first.
Dealer: South	♥ AQ932	The opponents are silent.
Vul: N-S	♦ Q84	
HCP: 9+1	♣ J82	

Both hands (Answers Page)

Board: 300

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13+2

Contract: 3 ♦ North

North:

♠ A65

♥ A9762

♦ K2

♣ T43

South:

♠ 43

♥ 54

♦ AQJ643

♣ AQ2

W N E S

Pass 1 ♥ Pass 2 ♦

Pass 3 ♦ All Pass

Board: 301

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 11+1

Contract: 3 ♦ South

North:

♠ 9

♥ Q64

♦ AKQ872

♣ J42

South:

♠ AJ642

♥ T95

♦ 53

♣ AQ6

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 2 ♦ Pass 3 ♦

All Pass

Board: 302

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ J85

♥ 2

♦ AK9653

♣ AT2

South:

♠ AKQT4

♥ JT95

♦ Q7

♣ 95

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 2 ♦ Pass 2 ♥

Pass 2 ♠ Pass 4 ♠

All Pass

Board: 303

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 8+1

Contract: 2 ♦ North

North:

♠ Q2

♥ K8

♦ AKJ982

♣ T65

South:

♠ 653

♥ J6543

♦ Q

♣ AJ83

W N E S

Pass 1 ♥ Pass 1 ♥

Pass 2 ♦ All Pass

Board: 304

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+2

Contract: 2 ♣ South

North:

♠ T2

♥ AQ932

♦ Q84

♣ J82

South:

♠ A65

♥ 8

♦ K96

♣ KQ6543

W N E S

Pass 1 ♥ Pass 2 ♣

Pass 1 ♥ Pass 2 ♣

All Pass

Board: 300	♠ 43	You bid first.
Dealer: South	♥ 54	The opponents are silent.
Vul: None	♦ AQJ643	
HCP: 13+2	♣ AQ2	

Board: 301	♠ AJ642	Partner bids first.
Dealer: North	♥ T95	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 11+1	♣ AQ6	

Board: 302	♠ AKQT4	Partner bids first.
Dealer: North	♥ JT95	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 12+1	♣ 95	

Board: 303	♠ 653	Partner bids first.
Dealer: North	♥ J6543	The opponents are silent.
Vul: None	♦ Q	
HCP: 8+1	♣ AJ83	

Board: 304	♠ A65	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ K96	
HCP: 12+2	♣ KQ6543	

Both hands (Answers Page)

Board: 300

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13+2

Contract: 3 ♦ North

North:

♠ A65

♥ A9762

♦ K2

♣ T43

South:

♠ 43

♥ 54

♦ AQJ643

♣ AQ2

W N E S

Pass 1 ♥ Pass 2 ♦

Pass 3 ♦ All Pass

Board: 301

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 11+1

Contract: 3 ♦ South

North:

♠ 9

♥ Q64

♦ AKQ872

♣ J42

South:

♠ AJ642

♥ T95

♦ 53

♣ AQ6

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♦ Pass 3 ♦

All Pass

Board: 302

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ J85

♥ 2

♦ AK9653

♣ AT2

South:

♠ AKQT4

♥ JT95

♦ Q7

♣ 95

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♦ Pass 2 ♥

Pass 2 ♠ Pass 4 ♠

All Pass

Board: 303

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 8+1

Contract: 2 ♦ North

North:

♠ Q2

♥ K8

♦ AKJ982

♣ T65

South:

♠ 653

♥ J6543

♦ Q

♣ AJ83

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 2 ♦ All Pass

Board: 304

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12+2

Contract: 2 ♣ South

North:

♠ T2

♥ AQ932

♦ Q84

♣ J82

South:

♠ A65

♥ 8

♦ K96

♣ KQ6543

W N E S

Pass 1 ♥ Pass 2 ♣

All Pass

Board: 305	♠ K2	You bid first.
Dealer: North	♥ AT3	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 14+2	♣ AQT732	

Board: 306	♠ J	You bid first.
Dealer: North	♥ KT9	The opponents are silent.
Vul: Both	♦ A98	
HCP: 14+2	♣ AQT976	

Board: 307	♠ A4	You bid first.
Dealer: North	♥ A73	The opponents are silent.
Vul: N-S	♦ AJ9765	
HCP: 14+2	♣ J6	

Board: 308	♠ A	You bid first.
Dealer: North	♥ J53	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 13+3	♣ AQT9732	

Board: 309	♠ K95	You bid first.
Dealer: North	♥ 53	The opponents are silent.
Vul: Both	♦ K5	
HCP: 14+2	♣ AKJ742	

Both hands (Answers Page)

Board: 305

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AT87		1 ♣	Pass	1 ♦
Vul: E-W	♥ AT3	♥ K86	Pass	2 ♣	Pass	2 ♦
North HCP: 14+2	♦ J2	♦ A8643	Pass	3NT	All Pass	
South HCP: 11+1	♣ AQT732	♣ 4				
Contract: 3NT North						

Board: 306

	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ K92		1 ♣	Pass	1 ♥
Vul: Both	♥ KT9	♥ A7632	Pass	2 ♣	Pass	2NT
North HCP: 14+2	♦ A98	♦ JT5	Pass	3 ♥	Pass	4 ♥
South HCP: 11+1	♣ AQT976	♣ K3	All Pass			
Contract: 4 ♥ South						

Board: 307

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ K932		1 ♦	Pass	1 ♥
Vul: N-S	♥ A73	♥ QT86	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ AJ9765	♦ 4				
South HCP: 10	♣ J6	♣ KQ94				
Contract: 2 ♦ North						

Board: 308

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ J6432		1 ♣	Pass	1 ♠
Vul: E-W	♥ J53	♥ AK8	Pass	2 ♣	Pass	2NT
North HCP: 13+3	♦ Q8	♦ KT74	Pass	3NT	All Pass	
South HCP: 11+1	♣ AQT9732	♣ 5				
Contract: 3NT North						

Board: 309

	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ A764		1 ♣	Pass	1 ♥
Vul: Both	♥ 53	♥ Q962	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ K5	♦ Q763				
South HCP: 10	♣ AKJ742	♣ Q				
Contract: 2 ♣ North						

Board: 305	♠ AT87	Partner bids first.
Dealer: North	♥ K86	The opponents are silent.
Vul: E-W	♦ A8643	
HCP: 11+1	♣ 4	

Board: 306	♠ K92	Partner bids first.
Dealer: North	♥ A7632	The opponents are silent.
Vul: Both	♦ JT5	
HCP: 11+1	♣ K3	

Board: 307	♠ K932	Partner bids first.
Dealer: North	♥ QT86	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 10	♣ KQ94	

Board: 308	♠ J6432	Partner bids first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: E-W	♦ KT74	
HCP: 11+1	♣ 5	

Board: 309	♠ A764	Partner bids first.
Dealer: North	♥ Q962	The opponents are silent.
Vul: Both	♦ Q763	
HCP: 10	♣ Q	

Both hands (Answers Page)

Board: 305

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AT87		1 ♣	Pass	1 ♦
Vul: E-W	♥ AT3	♥ K86	Pass	2 ♣	Pass	2 ♦
North HCP: 14+2	♦ J2	♦ A8643	Pass	3NT	All Pass	
South HCP: 11+1	♣ AQT732	♣ 4				
Contract: 3NT North						

Board: 306

	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ K92		1 ♣	Pass	1 ♥
Vul: Both	♥ KT9	♥ A7632	Pass	2 ♣	Pass	2NT
North HCP: 14+2	♦ A98	♦ JT5	Pass	3 ♥	Pass	4 ♥
South HCP: 11+1	♣ AQT976	♣ K3	All Pass			
Contract: 4 ♥ South						

Board: 307

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ K932		1 ♦	Pass	1 ♥
Vul: N-S	♥ A73	♥ QT86	Pass	2 ♦	All Pass	
North HCP: 14+2	♦ AJ9765	♦ 4				
South HCP: 10	♣ J6	♣ KQ94				
Contract: 2 ♦ North						

Board: 308

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ J6432		1 ♣	Pass	1 ♠
Vul: E-W	♥ J53	♥ AK8	Pass	2 ♣	Pass	2NT
North HCP: 13+3	♦ Q8	♦ KT74	Pass	3NT	All Pass	
South HCP: 11+1	♣ AQT9732	♣ 5				
Contract: 3NT North						

Board: 309

	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ A764		1 ♣	Pass	1 ♥
Vul: Both	♥ 53	♥ Q962	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ K5	♦ Q763				
South HCP: 10	♣ AKJ742	♣ Q				
Contract: 2 ♣ North						

Board: 310	♠ K9	Partner bids first.
Dealer: South	♥ J965	The opponents are silent.
Vul: None	♦ 95	
HCP: 8+1	♣ A9643	

Board: 311	♠ 976	Partner bids first.
Dealer: South	♥ AT843	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 11+1	♣ AQJ7	

Board: 312	♠ 3	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ AQJ9	
HCP: 13+2	♣ QJT752	

Board: 313	♠ KJ6	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: None	♦ KQ8	
HCP: 13+2	♣ AT9532	

Board: 314	♠ K654	Partner bids first.
Dealer: South	♥ AQT96	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 11+1	♣ Q8	

Both hands (Answers Page)

Board: 310

	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ A62				1 ♦
Vul: None	♥ J965	♥ T72	Pass	1 ♥	Pass	2 ♦
North HCP: 8+1	♦ 95	♦ AKT432	All Pass			
South HCP: 14+2	♣ A9643	♣ K				
Contract: 2 ♦ South						

Board: 311

	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ A53				1 ♦
Vul: E-W	♥ AT843	♥ 9	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ 9	♦ AKQT32	Pass	2NT	Pass	3NT
South HCP: 13+2	♣ AQJ7	♣ T62	All Pass			
Contract: 3NT South						

Board: 312

	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ JT65		1 ♣	Pass	1 ♥
Vul: Both	♥ K8	♥ A963	Pass	2 ♣	Pass	2NT
North HCP: 13+2	♦ AQJ9	♦ K762	Pass	3NT	All Pass	
South HCP: 11	♣ QJT752	♣ K				
Contract: 3NT North						

Board: 313

	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ AT74		1 ♣	Pass	1 ♥
Vul: None	♥ 6	♥ KJ85	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ KQ8	♦ T32				
South HCP: 10	♣ AT9532	♣ Q4				
Contract: 2 ♣ North						

Board: 314

	North:	South:	W	N	E	S
Dealer: South	♠ K654	♠ AT9				1 ♦
Vul: N-S	♥ AQT96	♥ 54	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ 82	♦ KJT543	Pass	3 ♦	All Pass	
South HCP: 13+2	♣ Q8	♣ AJ				
Contract: 3 ♦ North						

Board: 310	♠ A62	You bid first.
Dealer: South	♥ T72	The opponents are silent.
Vul: None	♦ AKT432	
HCP: 14+2	♣ K	

Board: 311	♠ A53	You bid first.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ AKQT32	
HCP: 13+2	♣ T62	

Board: 312	♠ JT65	Partner bids first.
Dealer: North	♥ A963	The opponents are silent.
Vul: Both	♦ K762	
HCP: 11	♣ K	

Board: 313	♠ AT74	Partner bids first.
Dealer: North	♥ KJ85	The opponents are silent.
Vul: None	♦ T32	
HCP: 10	♣ Q4	

Board: 314	♠ AT9	You bid first.
Dealer: South	♥ 54	The opponents are silent.
Vul: N-S	♦ KJT543	
HCP: 13+2	♣ AJ	

Both hands (Answers Page)

Board: 310

	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ A62				1 ♦
Vul: None	♥ J965	♥ T72	Pass	1 ♥	Pass	2 ♦
North HCP: 8+1	♦ 95	♦ AKT432	All Pass			
South HCP: 14+2	♣ A9643	♣ K				
Contract: 2 ♦ South						

Board: 311

	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ A53				1 ♦
Vul: E-W	♥ AT843	♥ 9	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ 9	♦ AKQT32	Pass	2NT	Pass	3NT
South HCP: 13+2	♣ AQJ7	♣ T62	All Pass			
Contract: 3NT South						

Board: 312

	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ JT65		1 ♣	Pass	1 ♥
Vul: Both	♥ K8	♥ A963	Pass	2 ♣	Pass	2NT
North HCP: 13+2	♦ AQJ9	♦ K762	Pass	3NT	All Pass	
South HCP: 11	♣ QJT752	♣ K				
Contract: 3NT North						

Board: 313

	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ AT74		1 ♣	Pass	1 ♥
Vul: None	♥ 6	♥ KJ85	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ KQ8	♦ T32				
South HCP: 10	♣ AT9532	♣ Q4				
Contract: 2 ♣ North						

Board: 314

	North:	South:	W	N	E	S
Dealer: South	♠ K654	♠ AT9				1 ♦
Vul: N-S	♥ AQT96	♥ 54	Pass	1 ♥	Pass	2 ♦
North HCP: 11+1	♦ 82	♦ KJT543	Pass	3 ♦	All Pass	
South HCP: 13+2	♣ Q8	♣ AJ				
Contract: 3 ♦ North						

Board: 315	♠ AK643	Partner bids first.
Dealer: South	♥ 9542	The opponents are silent.
Vul: Both	♦ AT5	
HCP: 11+1	♣ 8	

Board: 316	♠ AQ654	Partner bids first.
Dealer: South	♥ 874	The opponents are silent.
Vul: None	♦ 85	
HCP: 8+1	♣ Q76	

Board: 317	♠ AK6	You bid first.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ K95	
HCP: 14+2	♣ QT9543	

Board: 318	♠ AT9	You bid first.
Dealer: North	♥ K6	The opponents are silent.
Vul: E-W	♦ KT9862	
HCP: 13+2	♣ K4	

Board: 319	♠ A5	You bid first.
Dealer: North	♥ 87	The opponents are silent.
Vul: N-S	♦ AJ9543	
HCP: 12+2	♣ QJ4	

Both hands (Answers Page)

Board: 315

	North:	South:	W	N	E	S
Dealer: South	♠ AK643	♠ Q92				1 ♣
Vul: Both	♥ 9542	♥ A	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ AT5	♦ Q83	Pass	2 ♥	Pass	2 ♠
South HCP: 12+2	♣ 8	♣ AT6542	Pass	3 ♠	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

Board: 316

	North:	South:	W	N	E	S
Dealer: South	♠ AQ654	♠ K3				1 ♦
Vul: None	♥ 874	♥ T52	Pass	1 ♠	Pass	2 ♦
North HCP: 8+1	♦ 85	♦ AKQ743	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ Q76	♣ 53				
Contract: 3 ♦ North						

Board: 317

	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ T74		1 ♣	Pass	1 ♥
Vul: N-S	♥ Q	♥ AJ972	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ K95	♦ 32	Pass	4 ♣	All Pass	
South HCP: 12+1	♣ QT9543	♣ AK2				
Contract: 4 ♣ North						

Board: 318

	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ Q8632		1 ♦	Pass	1 ♠
Vul: E-W	♥ K6	♥ AQ74	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ KT9862	♦ A4	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ K4	♣ T8				
Contract: 4 ♠ North						

Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ J3		1 ♦	Pass	1 ♥
Vul: N-S	♥ 87	♥ KJ632	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ AJ9543	♦ K6	All Pass			
South HCP: 11+1	♣ QJ4	♣ KT92				
Contract: 3 ♦ South						

Board: 315	♠ Q92	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ Q83	
HCP: 12+2	♣ AT6542	

Board: 316	♠ K3	You bid first.
Dealer: South	♥ T52	The opponents are silent.
Vul: None	♦ AKQ743	
HCP: 12+2	♣ 53	

Board: 317	♠ T74	Partner bids first.
Dealer: North	♥ AJ972	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 12+1	♣ AK2	

Board: 318	♠ Q8632	Partner bids first.
Dealer: North	♥ AQ74	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 12+1	♣ T8	

Board: 319	♠ J3	Partner bids first.
Dealer: North	♥ KJ632	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 11+1	♣ KT92	

Both hands (Answers Page)

Board: 315

	North:	South:	W	N	E	S
Dealer: South	♠ AK643	♠ Q92				1 ♣
Vul: Both	♥ 9542	♥ A	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ AT5	♦ Q83	Pass	2 ♥	Pass	2 ♠
South HCP: 12+2	♣ 8	♣ AT6542	Pass	3 ♠	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

Board: 316

	North:	South:	W	N	E	S
Dealer: South	♠ AQ654	♠ K3				1 ♦
Vul: None	♥ 874	♥ T52	Pass	1 ♠	Pass	2 ♦
North HCP: 8+1	♦ 85	♦ AKQ743	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ Q76	♣ 53				
Contract: 3 ♦ North						

Board: 317

	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ T74		1 ♣	Pass	1 ♥
Vul: N-S	♥ Q	♥ AJ972	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ K95	♦ 32	Pass	4 ♣	All Pass	
South HCP: 12+1	♣ QT9543	♣ AK2				
Contract: 4 ♣ North						

Board: 318

	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ Q8632		1 ♦	Pass	1 ♠
Vul: E-W	♥ K6	♥ AQ74	Pass	2 ♦	Pass	2 ♥
North HCP: 13+2	♦ KT9862	♦ A4	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ K4	♣ T8				
Contract: 4 ♠ North						

Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ J3		1 ♦	Pass	1 ♥
Vul: N-S	♥ 87	♥ KJ632	Pass	2 ♦	Pass	3 ♦
North HCP: 12+2	♦ AJ9543	♦ K6	All Pass			
South HCP: 11+1	♣ QJ4	♣ KT92				
Contract: 3 ♦ South						

Board: 320	♠ QJ653	Partner bids first.
Dealer: South	♥ J73	The opponents are silent.
Vul: E-W	♦ Q3	
HCP: 10+1	♣ A76	

Board: 321	♠ AQ8	You bid first.
Dealer: North	♥ T64	The opponents are silent.
Vul: Both	♦ Q	
HCP: 14+2	♣ AQ9862	

Board: 322	♠ AKJ83	Partner bids first.
Dealer: South	♥ K92	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 12+1	♣ J943	

Board: 323	♠ A9832	Partner bids first.
Dealer: South	♥ Q962	The opponents are silent.
Vul: Both	♦ AQ32	
HCP: 12+1	♣ -	

Board: 324	♠ Q9853	Partner bids first.
Dealer: South	♥ AJT5	The opponents are silent.
Vul: None	♦ AT4	
HCP: 11+1	♣ T	

Both hands (Answers Page)

Board: 320

	North:	South:	W	N	E	S
Dealer: South	♠ QJ653	♠ K				1 ♣
Vul: E-W	♥ J73	♥ A86	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ Q3	♦ JT6	All Pass			
South HCP: 14+2	♣ A76	♣ KQJ532				
Contract: 2 ♣ South						

Board: 321

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ KT3		1 ♣	Pass	1 ♥
Vul: Both	♥ T64	♥ K9532	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ Q	♦ A653				
South HCP: 10+1	♣ AQ9862	♣ 7				
Contract: 2 ♣ North						

Board: 322

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ83	♠ T				1 ♣
Vul: N-S	♥ K92	♥ J75	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ 9	♦ AQ3	Pass	3 ♦ ¹	Pass	4 ♦
South HCP: 13+2	♣ J943	♣ AQT752	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						

1. Splinter

Board: 323

	North:	South:	W	N	E	S
Dealer: South	♠ A9832	♠ QT5				1 ♣
Vul: Both	♥ Q962	♥ AJ3	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ AQ32	♦ 8	Pass	2 ♥	Pass	4 ♠
South HCP: 13+2	♣ -	♣ AQT873	All Pass			
Contract: 4 ♠ South						

Board: 324

	North:	South:	W	N	E	S
Dealer: South	♠ Q9853	♠ A7				1 ♣
Vul: None	♥ AJT5	♥ K42	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ AT4	♦ K3	Pass	2 ♥	Pass	2NT
South HCP: 13+2	♣ T	♣ QJ5432	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 320	♠ K	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: E-W	♦ JT6	
HCP: 14+2	♣ KQJ532	

Board: 321	♠ KT3	Partner bids first.
Dealer: North	♥ K9532	The opponents are silent.
Vul: Both	♦ A653	
HCP: 10+1	♣ 7	

Board: 322	♠ T	You bid first.
Dealer: South	♥ J75	The opponents are silent.
Vul: N-S	♦ AQ3	
HCP: 13+2	♣ AQT752	

Board: 323	♠ QT5	You bid first.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: Both	♦ 8	
HCP: 13+2	♣ AQT873	

Board: 324	♠ A7	You bid first.
Dealer: South	♥ K42	The opponents are silent.
Vul: None	♦ K3	
HCP: 13+2	♣ QJ5432	

Both hands (Answers Page)

Board: 320

	North:	South:	W	N	E	S
Dealer: South	♠ QJ653	♠ K				1 ♣
Vul: E-W	♥ J73	♥ A86	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ Q3	♦ JT6	All Pass			
South HCP: 14+2	♣ A76	♣ KQJ532				
Contract: 2 ♣ South						

Board: 321

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ KT3		1 ♣	Pass	1 ♥
Vul: Both	♥ T64	♥ K9532	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ Q	♦ A653				
South HCP: 10+1	♣ AQ9862	♣ 7				
Contract: 2 ♣ North						

Board: 322

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ83	♠ T				1 ♣
Vul: N-S	♥ K92	♥ J75	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ 9	♦ AQ3	Pass	3 ♦ ¹	Pass	4 ♦
South HCP: 13+2	♣ J943	♣ AQT752	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						

1. Splinter

Board: 323

	North:	South:	W	N	E	S
Dealer: South	♠ A9832	♠ QT5				1 ♣
Vul: Both	♥ Q962	♥ AJ3	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ AQ32	♦ 8	Pass	2 ♥	Pass	4 ♠
South HCP: 13+2	♣ -	♣ AQT873	All Pass			
Contract: 4 ♠ South						

Board: 324

	North:	South:	W	N	E	S
Dealer: South	♠ Q9853	♠ A7				1 ♣
Vul: None	♥ AJT5	♥ K42	Pass	1 ♠	Pass	2 ♣
North HCP: 11+1	♦ AT4	♦ K3	Pass	2 ♥	Pass	2NT
South HCP: 13+2	♣ T	♣ QJ5432	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 325	♠ Q6	You bid first.
Dealer: North	♥ J98	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 14+2	♣ AKT972	

Board: 326	♠ AJT96	Partner bids first.
Dealer: South	♥ AT5	The opponents are silent.
Vul: None	♦ 752	
HCP: 9+1	♣ 53	

Board: 327	♠ AJ5	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ K4	
HCP: 13+3	♣ KQ98763	

Board: 328	♠ 542	Partner bids first.
Dealer: South	♥ AQ543	The opponents are silent.
Vul: None	♦ 6	
HCP: 10+1	♣ A985	

Board: 329	♠ AJ6	Partner bids first.
Dealer: South	♥ KJT83	The opponents are silent.
Vul: N-S	♦ T9	
HCP: 12+1	♣ K94	

Both hands (Answers Page)

Board: 325

	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AT73		1 ♣	Pass	1 ♥
Vul: E-W	♥ J98	♥ K765	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ A2	♦ Q754				
South HCP: 10	♣ AKT972	♣ J				
Contract: 2 ♣ North						

Board: 326

	North:	South:	W	N	E	S
Dealer: South	♠ AJT96	♠ 3				1 ♣
Vul: None	♥ AT5	♥ J3	Pass	1 ♠	Pass	2 ♣
North HCP: 9+1	♦ 752	♦ AJ64	All Pass			
South HCP: 14+2	♣ 53	♣ AKJ642				
Contract: 2 ♣ South						

Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ 8732		1 ♣	Pass	1 ♥
Vul: Both	♥ 7	♥ AQJT6	Pass	2 ♣	All Pass	
North HCP: 13+3	♦ K4	♦ JT82				
South HCP: 8+1	♣ KQ98763	♣ -				
Contract: 2 ♣ North						

Board: 328

	North:	South:	W	N	E	S
Dealer: South	♠ 542	♠ K				1 ♦
Vul: None	♥ AQ543	♥ 762	Pass	1 ♥	Pass	2 ♦
North HCP: 10+1	♦ 6	♦ AKQJ972	All Pass			
South HCP: 13+3	♣ A985	♣ 74				
Contract: 2 ♦ South						

Board: 329

	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ Q97				1 ♦
Vul: N-S	♥ KJT83	♥ 2	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ T9	♦ AKJ642	Pass	3NT	All Pass	
South HCP: 12+2	♣ K94	♣ QT6				
Contract: 3NT North						

Board: 325	♠ AT73	Partner bids first.
Dealer: North	♥ K765	The opponents are silent.
Vul: E-W	♦ Q754	
HCP: 10	♣ J	

Board: 326	♠ 3	You bid first.
Dealer: South	♥ J3	The opponents are silent.
Vul: None	♦ AJ64	
HCP: 14+2	♣ AKJ642	

Board: 327	♠ 8732	Partner bids first.
Dealer: North	♥ AQJT6	The opponents are silent.
Vul: Both	♦ JT82	
HCP: 8+1	♣ -	

Board: 328	♠ K	You bid first.
Dealer: South	♥ 762	The opponents are silent.
Vul: None	♦ AKQJ972	
HCP: 13+3	♣ 74	

Board: 329	♠ Q97	You bid first.
Dealer: South	♥ 2	The opponents are silent.
Vul: N-S	♦ AKJ642	
HCP: 12+2	♣ QT6	

Both hands (Answers Page)

Board: 325

	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AT73		1 ♣	Pass	1 ♥
Vul: E-W	♥ J98	♥ K765	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ A2	♦ Q754				
South HCP: 10	♣ AKT972	♣ J				
Contract: 2 ♣ North						

Board: 326

	North:	South:	W	N	E	S
Dealer: South	♠ AJT96	♠ 3				1 ♣
Vul: None	♥ AT5	♥ J3	Pass	1 ♠	Pass	2 ♣
North HCP: 9+1	♦ 752	♦ AJ64	All Pass			
South HCP: 14+2	♣ 53	♣ AKJ642				
Contract: 2 ♣ South						

Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ 8732		1 ♣	Pass	1 ♥
Vul: Both	♥ 7	♥ AQJT6	Pass	2 ♣	All Pass	
North HCP: 13+3	♦ K4	♦ JT82				
South HCP: 8+1	♣ KQ98763	♣ -				
Contract: 2 ♣ North						

Board: 328

	North:	South:	W	N	E	S
Dealer: South	♠ 542	♠ K				1 ♦
Vul: None	♥ AQ543	♥ 762	Pass	1 ♥	Pass	2 ♦
North HCP: 10+1	♦ 6	♦ AKQJ972	All Pass			
South HCP: 13+3	♣ A985	♣ 74				
Contract: 2 ♦ South						

Board: 329

	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ Q97				1 ♦
Vul: N-S	♥ KJT83	♥ 2	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ T9	♦ AKJ642	Pass	3NT	All Pass	
South HCP: 12+2	♣ K94	♣ QT6				
Contract: 3NT North						

Board: 330	♠ 92	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: E-W	♦ T7	
HCP: 14+2	♣ AK9764	

Board: 331	♠ 73	You bid first.
Dealer: North	♥ KT6	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 12+2	♣ AKJ953	

Board: 332	♠ JT8	You bid first.
Dealer: North	♥ T	The opponents are silent.
Vul: E-W	♦ QJ6	
HCP: 12+2	♣ AKJT65	

Board: 333	♠ K3	You bid first.
Dealer: North	♥ KT9	The opponents are silent.
Vul: Both	♦ T2	
HCP: 14+2	♣ AKJT98	

Board: 334	♠ KQ6	Partner bids first.
Dealer: South	♥ T7543	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 9+1	♣ AT98	

Both hands (Answers Page)

Board: 330

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ T3		1 ♣	Pass	1 ♥
Vul: E-W	♥ AK4	♥ QJ863	Pass	2 ♣	Pass	2 ♦
North HCP: 14+2	♦ T7	♦ AQ632	Pass	3 ♥	All Pass	
South HCP: 9+2	♣ AK9764	♣ T				
Contract: 3 ♥ North						

Board: 331

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ AJT9		1 ♣	Pass	1 ♦
Vul: N-S	♥ KT6	♥ 87	Pass	2 ♣	Pass	3 ♣
North HCP: 12+2	♦ JT	♦ AK765	All Pass			
South HCP: 12+1	♣ AKJ953	♣ T2				
Contract: 3 ♣ South						

Board: 332

	North:	South:	W	N	E	S
Dealer: North	♠ JT8	♠ AK432		1 ♣	Pass	1 ♠
Vul: E-W	♥ T	♥ 97642	Pass	2 ♣	Pass	2 ♥
North HCP: 12+2	♦ QJ6	♦ A87	Pass	2 ♠	Pass	3 ♠
South HCP: 11+2	♣ AKJT65	♣ -	All Pass			
Contract: 3 ♠ South						

Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ 982		1 ♣	Pass	1 ♥
Vul: Both	♥ KT9	♥ 7432	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ T2	♦ KQJ5				
South HCP: 6	♣ AKJT98	♣ 74				
Contract: 2 ♣ North						

Board: 334

	North:	South:	W	N	E	S
Dealer: South	♠ KQ6	♠ AT				1 ♦
Vul: N-S	♥ T7543	♥ AQ	Pass	1 ♥	Pass	2 ♦
North HCP: 9+1	♦ 3	♦ JT9842	All Pass			
South HCP: 14+2	♣ AT98	♣ K72				
Contract: 2 ♦ South						

Board: 330	♠ T3	Partner bids first.
Dealer: North	♥ QJ863	The opponents are silent.
Vul: E-W	♦ AQ632	
HCP: 9+2	♣ T	

Board: 331	♠ AJT9	Partner bids first.
Dealer: North	♥ 87	The opponents are silent.
Vul: N-S	♦ AK765	
HCP: 12+1	♣ T2	

Board: 332	♠ AK432	Partner bids first.
Dealer: North	♥ 97642	The opponents are silent.
Vul: E-W	♦ A87	
HCP: 11+2	♣ -	

Board: 333	♠ 982	Partner bids first.
Dealer: North	♥ 7432	The opponents are silent.
Vul: Both	♦ KQJ5	
HCP: 6	♣ 74	

Board: 334	♠ AT	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: N-S	♦ JT9842	
HCP: 14+2	♣ K72	

Both hands (Answers Page)

Board: 330

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ T3		1 ♣	Pass	1 ♥
Vul: E-W	♥ AK4	♥ QJ863	Pass	2 ♣	Pass	2 ♦
North HCP: 14+2	♦ T7	♦ AQ632	Pass	3 ♥	All Pass	
South HCP: 9+2	♣ AK9764	♣ T				
Contract: 3 ♥ North						

Board: 331

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ AJT9		1 ♣	Pass	1 ♦
Vul: N-S	♥ KT6	♥ 87	Pass	2 ♣	Pass	3 ♣
North HCP: 12+2	♦ JT	♦ AK765	All Pass			
South HCP: 12+1	♣ AKJ953	♣ T2				
Contract: 3 ♣ South						

Board: 332

	North:	South:	W	N	E	S
Dealer: North	♠ JT8	♠ AK432		1 ♣	Pass	1 ♠
Vul: E-W	♥ T	♥ 97642	Pass	2 ♣	Pass	2 ♥
North HCP: 12+2	♦ QJ6	♦ A87	Pass	2 ♠	Pass	3 ♠
South HCP: 11+2	♣ AKJT65	♣ -	All Pass			
Contract: 3 ♠ South						

Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ 982		1 ♣	Pass	1 ♥
Vul: Both	♥ KT9	♥ 7432	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ T2	♦ KQJ5				
South HCP: 6	♣ AKJT98	♣ 74				
Contract: 2 ♣ North						

Board: 334

	North:	South:	W	N	E	S
Dealer: South	♠ KQ6	♠ AT				1 ♦
Vul: N-S	♥ T7543	♥ AQ	Pass	1 ♥	Pass	2 ♦
North HCP: 9+1	♦ 3	♦ JT9842	All Pass			
South HCP: 14+2	♣ AT98	♣ K72				
Contract: 2 ♦ South						

Board: 335	♠ 84	You bid first.
Dealer: North	♥ 754	The opponents are silent.
Vul: E-W	♦ AQJ864	
HCP: 13+2	♣ AQ	

Board: 336	♠ QJ853	Partner bids first.
Dealer: South	♥ 7542	The opponents are silent.
Vul: Both	♦ A8	
HCP: 11+1	♣ AT	

Board: 337	♠ AQ5	You bid first.
Dealer: North	♥ 9	The opponents are silent.
Vul: None	♦ QT8642	
HCP: 12+2	♣ AT6	

Board: 338	♠ Q9753	Partner bids first.
Dealer: South	♥ Q875	The opponents are silent.
Vul: E-W	♦ -	
HCP: 8+1	♣ AT98	

Board: 339	♠ 95	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 12+3	♣ KJT7654	

Both hands (Answers Page)

Board: 335

	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ QJ72		1 ♦	Pass	1 ♥
Vul: E-W	♥ 754	♥ AJ86	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AQJ864	♦ 5				
South HCP: 9	♣ AQ	♣ J742				
Contract: 2 ♦ North						

Board: 336

	North:	South:	W	N	E	S
Dealer: South	♠ QJ853	♠ AT				1 ♦
Vul: Both	♥ 7542	♥ AJ9	Pass	1 ♠	Pass	2 ♦
North HCP: 11+1	♦ A8	♦ KT7642	Pass	2 ♥	Pass	2NT
South HCP: 13+2	♣ AT	♣ J8	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 337

	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ T843		1 ♦	Pass	1 ♥
Vul: None	♥ 9	♥ KJ764	Pass	2 ♦	All Pass	
North HCP: 12+2	♦ QT8642	♦ 3				
South HCP: 8+1	♣ AT6	♣ KJ9				
Contract: 2 ♦ North						

Board: 338

	North:	South:	W	N	E	S
Dealer: South	♠ Q9753	♠ KT4				1 ♦
Vul: E-W	♥ Q875	♥ J2	Pass	1 ♠	Pass	2 ♦
North HCP: 8+1	♦ -	♦ AKQJT2	All Pass			
South HCP: 14+2	♣ AT98	♣ 74				
Contract: 2 ♦ South						

Board: 339

	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ AJ863		1 ♣	Pass	1 ♠
Vul: Both	♥ A5	♥ KT42	Pass	2 ♣	Pass	2 ♥
North HCP: 12+3	♦ KJ	♦ QT43	Pass	3 ♣	All Pass	
South HCP: 10+1	♣ KJT7654	♣ -				
Contract: 3 ♣ North						

Board: 335	♠ QJ72	Partner bids first.
Dealer: North	♥ AJ86	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 9	♣ J742	

Board: 336	♠ AT	You bid first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: Both	♦ KT7642	
HCP: 13+2	♣ J8	

Board: 337	♠ T843	Partner bids first.
Dealer: North	♥ KJ764	The opponents are silent.
Vul: None	♦ 3	
HCP: 8+1	♣ KJ9	

Board: 338	♠ KT4	You bid first.
Dealer: South	♥ J2	The opponents are silent.
Vul: E-W	♦ AKQJT2	
HCP: 14+2	♣ 74	

Board: 339	♠ AJ863	Partner bids first.
Dealer: North	♥ KT42	The opponents are silent.
Vul: Both	♦ QT43	
HCP: 10+1	♣ -	

Both hands (Answers Page)

Board: 335

	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ QJ72		1 ♦	Pass	1 ♥
Vul: E-W	♥ 754	♥ AJ86	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AQJ864	♦ 5				
South HCP: 9	♣ AQ	♣ J742				
Contract: 2 ♦ North						

Board: 336

	North:	South:	W	N	E	S
Dealer: South	♠ QJ853	♠ AT				1 ♦
Vul: Both	♥ 7542	♥ AJ9	Pass	1 ♠	Pass	2 ♦
North HCP: 11+1	♦ A8	♦ KT7642	Pass	2 ♥	Pass	2NT
South HCP: 13+2	♣ AT	♣ J8	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 337

	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ T843		1 ♦	Pass	1 ♥
Vul: None	♥ 9	♥ KJ764	Pass	2 ♦	All Pass	
North HCP: 12+2	♦ QT8642	♦ 3				
South HCP: 8+1	♣ AT6	♣ KJ9				
Contract: 2 ♦ North						

Board: 338

	North:	South:	W	N	E	S
Dealer: South	♠ Q9753	♠ KT4				1 ♦
Vul: E-W	♥ Q875	♥ J2	Pass	1 ♠	Pass	2 ♦
North HCP: 8+1	♦ -	♦ AKQJT2	All Pass			
South HCP: 14+2	♣ AT98	♣ 74				
Contract: 2 ♦ South						

Board: 339

	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ AJ863		1 ♣	Pass	1 ♠
Vul: Both	♥ A5	♥ KT42	Pass	2 ♣	Pass	2 ♥
North HCP: 12+3	♦ KJ	♦ QT43	Pass	3 ♣	All Pass	
South HCP: 10+1	♣ KJT7654	♣ -				
Contract: 3 ♣ North						

Board: 340	♠ AQ654	Partner bids first.
Dealer: South	♥ A75	The opponents are silent.
Vul: N-S	♦ T43	
HCP: 10+1	♣ 73	

Board: 341	♠ Q74	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: Both	♦ AT9732	
HCP: 13+2	♣ A4	

Board: 342	♠ A32	Partner bids first.
Dealer: South	♥ J742	The opponents are silent.
Vul: None	♦ 53	
HCP: 10	♣ KQT4	

Board: 343	♠ KJ5	You bid first.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ Q6	
HCP: 13+3	♣ AJT9842	

Board: 344	♠ 632	You bid first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ AKJT42	
HCP: 13+2	♣ K74	

Both hands (Answers Page)

Board: 340

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 14+2

Contract: 4 ♦ South

North:

♠ AQ654

♥ A75

♦ T43

♣ 73

South:

♠ KT

♥ T2

♦ AKJ952

♣ KT6

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 2 ♦

Pass 3 ♦

All Pass

Board: 341

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 10

Contract: 3 ♦ South

North:

♠ Q74

♥ KT

♦ AT9732

♣ A4

South:

♠ T982

♥ AQ86

♦ QJ

♣ J96

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 2 ♦

All Pass

Board: 342

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+2

Contract: 4 ♦ South

North:

♠ A32

♥ J742

♦ 53

♣ KQT4

South:

♠ 85

♥ 96

♦ AKQ874

♣ A32

W N E S

Pass 1 ♥

Pass 2 ♦

Pass 3 ♦

All Pass

Board: 343

Dealer: North

Vul: N-S

North HCP: 13+3

South HCP: 10+1

Contract: 3 ♣ North

North:

♠ KJ5

♥ Q

♦ Q6

♣ AJT9842

South:

♠ AT74

♥ J532

♦ AJ972

♣ -

W N E S

Pass 1 ♣

Pass 2 ♣

Pass 3 ♣

All Pass

Board: 344

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 11+1

Contract: 3NT North

North:

♠ 632

♥ Q

♦ AKJT42

♣ K74

South:

♠ AT5

♥ A9632

♦ 86

♣ QJ2

W N E S

Pass 1 ♦

Pass 2 ♦

Pass 3NT

All Pass

Board: 340	♠ KT	You bid first.
Dealer: South	♥ T2	The opponents are silent.
Vul: N-S	♦ AKJ952	
HCP: 14+2	♣ KT6	

Board: 341	♠ T982	Partner bids first.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 10	♣ J96	

Board: 342	♠ 85	You bid first.
Dealer: South	♥ 96	The opponents are silent.
Vul: None	♦ AKQ874	
HCP: 13+2	♣ A32	

Board: 343	♠ AT74	Partner bids first.
Dealer: North	♥ J532	The opponents are silent.
Vul: N-S	♦ AJ972	
HCP: 10+1	♣ -	

Board: 344	♠ AT5	Partner bids first.
Dealer: North	♥ A9632	The opponents are silent.
Vul: E-W	♦ 86	
HCP: 11+1	♣ QJ2	

Both hands (Answers Page)

Board: 340

	North:	South:	W	N	E	S
Dealer: South	♠ AQ654	♠ KT				1 ♦
Vul: N-S	♥ A75	♥ T2	Pass	1 ♠	Pass	2 ♦
North HCP: 10+1	♦ T43	♦ AKJ952	Pass	3 ♦	Pass	4 ♦
South HCP: 14+2	♣ 73	♣ KT6	All Pass			
Contract: 4 ♦ South						

Board: 341

	North:	South:	W	N	E	S
Dealer: North	♠ Q74	♠ T982		1 ♦	Pass	1 ♥
Vul: Both	♥ KT	♥ AQ86	Pass	2 ♦	Pass	3 ♦
North HCP: 13+2	♦ AT9732	♦ QJ	All Pass			
South HCP: 10	♣ A4	♣ J96				
Contract: 3 ♦ South						

Board: 342

	North:	South:	W	N	E	S
Dealer: South	♠ A32	♠ 85				1 ♦
Vul: None	♥ J742	♥ 96	Pass	1 ♥	Pass	2 ♦
North HCP: 10	♦ 53	♦ AKQ874	Pass	3 ♦	Pass	4 ♦
South HCP: 13+2	♣ KQT4	♣ A32	All Pass			
Contract: 4 ♦ South						

Board: 343

	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ AT74		1 ♣	Pass	1 ♦
Vul: N-S	♥ Q	♥ J532	Pass	2 ♣	Pass	2 ♦
North HCP: 13+3	♦ Q6	♦ AJ972	Pass	3 ♣	All Pass	
South HCP: 10+1	♣ AJT9842	♣ -				
Contract: 3 ♣ North						

Board: 344

	North:	South:	W	N	E	S
Dealer: North	♠ 632	♠ AT5		1 ♦	Pass	1 ♥
Vul: E-W	♥ Q	♥ A9632	Pass	2 ♦	Pass	2NT
North HCP: 13+2	♦ AKJT42	♦ 86	Pass	3NT	All Pass	
South HCP: 11+1	♣ K74	♣ QJ2				
Contract: 3NT North						

Board: 345	♠ K2	You bid first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 14+2	♣ QT8543	

Board: 346	♠ T5	Partner bids first.
Dealer: South	♥ KJT3	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 9+1	♣ Q9874	

Board: 347	♠ K3	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ Q86	
HCP: 14+2	♣ AJ7654	

Board: 348	♠ AJT54	Partner bids first.
Dealer: South	♥ QJ75	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 8+1	♣ 83	

Board: 349	♠ 963	You bid first.
Dealer: North	♥ K97	The opponents are silent.
Vul: Both	♦ 9	
HCP: 13+2	♣ AKQJT2	

Both hands (Answers Page)

Board: 345

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AT43		1 ♣	Pass	1 ♥
Vul: N-S	♥ AJ6	♥ 9854	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ A9	♦ K4	Pass	4 ♣	All Pass	
South HCP: 10	♣ QT8543	♣ K72				
Contract: 4 ♣ North						

Board: 346

	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ K96				1 ♦
Vul: E-W	♥ KJT3	♥ A4	Pass	1 ♥	Pass	2 ♦
North HCP: 9+1	♦ K3	♦ AJ9754	All Pass			
South HCP: 12+2	♣ Q9874	♣ 63				
Contract: 2 ♦ South						

Board: 347

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q75		1 ♣	Pass	1 ♥
Vul: Both	♥ A4	♥ K987	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ Q86	♦ KT3	All Pass			
South HCP: 10	♣ AJ7654	♣ QT8				
Contract: 3 ♣ South						

Board: 348

	North:	South:	W	N	E	S
Dealer: South	♠ AJT54	♠ 32				1 ♣
Vul: N-S	♥ QJ75	♥ 2	Pass	1 ♠	Pass	2 ♣
North HCP: 8+1	♦ 84	♦ AK76	All Pass			
South HCP: 14+2	♣ 83	♣ AKT752				
Contract: 2 ♣ South						

Board: 349

	North:	South:	W	N	E	S
Dealer: North	♠ 963	♠ AQ874		1 ♣	Pass	1 ♠
Vul: Both	♥ K97	♥ 63	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ 9	♦ J8765				
South HCP: 7+2	♣ AKQJT2	♣ 6				
Contract: 2 ♣ North						

Board: 345	♠ AT43	Partner bids first.
Dealer: North	♥ 9854	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 10	♣ K72	

Board: 346	♠ K96	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: E-W	♦ AJ9754	
HCP: 12+2	♣ 63	

Board: 347	♠ Q75	Partner bids first.
Dealer: North	♥ K987	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 10	♣ QT8	

Board: 348	♠ 32	You bid first.
Dealer: South	♥ 2	The opponents are silent.
Vul: N-S	♦ AK76	
HCP: 14+2	♣ AKT752	

Board: 349	♠ AQ874	Partner bids first.
Dealer: North	♥ 63	The opponents are silent.
Vul: Both	♦ J8765	
HCP: 7+2	♣ 6	

Both hands (Answers Page)

Board: 345

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AT43		1 ♣	Pass	1 ♥
Vul: N-S	♥ AJ6	♥ 9854	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ A9	♦ K4	Pass	4 ♣	All Pass	
South HCP: 10	♣ QT8543	♣ K72				
Contract: 4 ♣ North						

Board: 346

	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ K96				1 ♦
Vul: E-W	♥ KJT3	♥ A4	Pass	1 ♥	Pass	2 ♦
North HCP: 9+1	♦ K3	♦ AJ9754	All Pass			
South HCP: 12+2	♣ Q9874	♣ 63				
Contract: 2 ♦ South						

Board: 347

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q75		1 ♣	Pass	1 ♥
Vul: Both	♥ A4	♥ K987	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ Q86	♦ KT3	All Pass			
South HCP: 10	♣ AJ7654	♣ QT8				
Contract: 3 ♣ South						

Board: 348

	North:	South:	W	N	E	S
Dealer: South	♠ AJT54	♠ 32				1 ♣
Vul: N-S	♥ QJ75	♥ 2	Pass	1 ♠	Pass	2 ♣
North HCP: 8+1	♦ 84	♦ AK76	All Pass			
South HCP: 14+2	♣ 83	♣ AKT752				
Contract: 2 ♣ South						

Board: 349

	North:	South:	W	N	E	S
Dealer: North	♠ 963	♠ AQ874		1 ♣	Pass	1 ♠
Vul: Both	♥ K97	♥ 63	Pass	2 ♣	All Pass	
North HCP: 13+2	♦ 9	♦ J8765				
South HCP: 7+2	♣ AKQJT2	♣ 6				
Contract: 2 ♣ North						

Board: 350	♠ K654	Partner bids first.
Dealer: South	♥ T93	The opponents are silent.
Vul: None	♦ 8	
HCP: 8+1	♣ KQ952	

Board: 351	♠ 4	You bid first.
Dealer: North	♥ J2	The opponents are silent.
Vul: E-W	♦ AKQT874	
HCP: 13+3	♣ KT9	

Board: 352	♠ QT953	Partner bids first.
Dealer: South	♥ QJT8	The opponents are silent.
Vul: Both	♦ J7	
HCP: 10+1	♣ A7	

Board: 353	♠ T85	You bid first.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: None	♦ 8	
HCP: 14+2	♣ AKQJ76	

Board: 354	♠ A8	Partner bids first.
Dealer: South	♥ AJT9	The opponents are silent.
Vul: N-S	♦ T75	
HCP: 9	♣ T983	

Both hands (Answers Page)

Board: 350

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 14+2

Contract: 2 ♦ South

North:

♠ K654

♥ T93

♦ 8

♣ KQ952

South:

♠ AT7

♥ Q5

♦ AK9654

♣ J4

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1 ♠ Pass 2 ♦

All Pass

Board: 351

Dealer: North

Vul: E-W

North HCP: 13+3

South HCP: 11+1

Contract: 3NT North

North:

♠ 4

♥ J2

♦ AKQT874

♣ KT9

South:

♠ Q9763

♥ QT64

♦ -

♣ AQJ8

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♦ Pass 2 ♥

Pass 3NT All Pass

Board: 352

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 12+2

Contract: 3 ♣ North

North:

♠ QT953

♥ QJT8

♦ J7

♣ A7

South:

♠ K7

♥ 5

♦ AKT4

♣ Q85432

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1 ♠ Pass 2 ♣

Pass 2 ♥ Pass 2NT

Pass 3 ♣ All Pass

Board: 353

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 10

Contract: 3 ♣ South

North:

♠ T85

♥ KJ2

♦ 8

♣ AKQJ76

South:

♠ A63

♥ T764

♦ AQ54

♣ 32

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 2 ♣ Pass 3 ♣

All Pass

Board: 354

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14+2

Contract: 3 ♦ North

North:

♠ A8

♥ AJT9

♦ T75

♣ T983

South:

♠ K7

♥ 653

♦ KQJ843

♣ AJ

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1 ♥ Pass 2 ♦

Pass 3 ♦ All Pass

Board: 350	♠ AT7	You bid first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: None	♦ AK9654	
HCP: 14+2	♣ J4	

Board: 351	♠ Q9763	Partner bids first.
Dealer: North	♥ QT64	The opponents are silent.
Vul: E-W	♦ -	
HCP: 11+1	♣ AQJ8	

Board: 352	♠ K7	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ AKT4	
HCP: 12+2	♣ Q85432	

Board: 353	♠ A63	Partner bids first.
Dealer: North	♥ T764	The opponents are silent.
Vul: None	♦ AQ54	
HCP: 10	♣ 32	

Board: 354	♠ K7	You bid first.
Dealer: South	♥ 653	The opponents are silent.
Vul: N-S	♦ KQJ843	
HCP: 14+2	♣ AJ	

Both hands (Answers Page)

Board: 350

	North:	South:	W	N	E	S
Dealer: South	♠ K654	♠ AT7				1 ♦
Vul: None	♥ T93	♥ Q5	Pass	1 ♠	Pass	2 ♦
North HCP: 8+1	♦ 8	♦ AK9654	All Pass			
South HCP: 14+2	♣ KQ952	♣ J4				
Contract: 2 ♦ South						

Board: 351

	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ Q9763		1 ♦	Pass	1 ♠
Vul: E-W	♥ J2	♥ QT64	Pass	2 ♦	Pass	2 ♥
North HCP: 13+3	♦ AKQT874	♦ -	Pass	3NT	All Pass	
South HCP: 11+1	♣ KT9	♣ AQJ8				
Contract: 3NT North						

Board: 352

	North:	South:	W	N	E	S
Dealer: South	♠ QT953	♠ K7				1 ♣
Vul: Both	♥ QJT8	♥ 5	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ J7	♦ AKT4	Pass	2 ♥	Pass	2NT
South HCP: 12+2	♣ A7	♣ Q85432	Pass	3 ♣	All Pass	
Contract: 3 ♣ North						

Board: 353

	North:	South:	W	N	E	S
Dealer: North	♠ T85	♠ A63		1 ♣	Pass	1 ♥
Vul: None	♥ KJ2	♥ T764	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ 8	♦ AQ54	All Pass			
South HCP: 10	♣ AKQJ76	♣ 32				
Contract: 3 ♣ South						

Board: 354

	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ K7				1 ♦
Vul: N-S	♥ AJT9	♥ 653	Pass	1 ♥	Pass	2 ♦
North HCP: 9	♦ T75	♦ KQJ843	Pass	3 ♦	All Pass	
South HCP: 14+2	♣ T983	♣ AJ				
Contract: 3 ♦ North						

Board: 355	♠ AK9	You bid first.
Dealer: North	♥ 43	The opponents are silent.
Vul: Both	♦ KQJ642	
HCP: 13+2	♣ 73	

Board: 356	♠ AQJ8	Partner bids first.
Dealer: South	♥ KT762	The opponents are silent.
Vul: None	♦ -	
HCP: 10+1	♣ T954	

Board: 357	♠ A83	You bid first.
Dealer: North	♥ T72	The opponents are silent.
Vul: N-S	♦ A	
HCP: 14+2	♣ KQJT92	

Board: 358	♠ KT43	Partner bids first.
Dealer: South	♥ KQ94	The opponents are silent.
Vul: None	♦ 4	
HCP: 9	♣ J765	

Board: 359	♠ 84	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 14+2	♣ QJT852	

Both hands (Answers Page)

Board: 355

	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ Q74		1 ♦	Pass	1 ♥
Vul: Both	♥ 43	♥ QT52	Pass	2 ♦	Pass	3 ♦
North HCP: 13+2	♦ KQJ642	♦ T75	All Pass			
South HCP: 9	♣ 73	♣ AJ8				
Contract: 3 ♦ South						

Board: 356

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ8	♠ T53				1 ♦
Vul: None	♥ KT762	♥ 83	Pass	1 ♥	Pass	2 ♦
North HCP: 10+1	♦ -	♦ AQJT95	All Pass			
South HCP: 12+2	♣ T954	♣ AJ				
Contract: 2 ♦ South						

Board: 357

	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ J97		1 ♣	Pass	1 ♦
Vul: N-S	♥ T72	♥ KQ4	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ A	♦ KJ832	Pass	4 ♣	All Pass	
South HCP: 10+1	♣ KQJT92	♣ 86				
Contract: 4 ♣ North						

Board: 358

	North:	South:	W	N	E	S
Dealer: South	♠ KT43	♠ J				1 ♦
Vul: None	♥ KQ94	♥ T75	Pass	1 ♥	Pass	2 ♦
North HCP: 9	♦ 4	♦ AKJ875	All Pass			
South HCP: 12+2	♣ J765	♣ K94				
Contract: 2 ♦ South						

Board: 359

	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AQ752		1 ♣	Pass	1 ♠
Vul: N-S	♥ A2	♥ QJ76	Pass	2 ♣	Pass	2 ♥
North HCP: 14+2	♦ AK3	♦ QJ7	Pass	3NT	All Pass	
South HCP: 12+1	♣ QJT852	♣ 3				
Contract: 3NT North						

Board: 355	♠ Q74	Partner bids first.
Dealer: North	♥ QT52	The opponents are silent.
Vul: Both	♦ T75	
HCP: 9	♣ AJ8	

Board: 356	♠ T53	You bid first.
Dealer: South	♥ 83	The opponents are silent.
Vul: None	♦ AQJT95	
HCP: 12+2	♣ AJ	

Board: 357	♠ J97	Partner bids first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: N-S	♦ KJ832	
HCP: 10+1	♣ 86	

Board: 358	♠ J	You bid first.
Dealer: South	♥ T75	The opponents are silent.
Vul: None	♦ AKJ875	
HCP: 12+2	♣ K94	

Board: 359	♠ AQ752	Partner bids first.
Dealer: North	♥ QJ76	The opponents are silent.
Vul: N-S	♦ QJ7	
HCP: 12+1	♣ 3	

Both hands (Answers Page)

Board: 355

	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ Q74		1 ♦	Pass	1 ♥
Vul: Both	♥ 43	♥ QT52	Pass	2 ♦	Pass	3 ♦
North HCP: 13+2	♦ KQJ642	♦ T75	All Pass			
South HCP: 9	♣ 73	♣ AJ8				
Contract: 3 ♦ South						

Board: 356

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ8	♠ T53				1 ♦
Vul: None	♥ KT762	♥ 83	Pass	1 ♥	Pass	2 ♦
North HCP: 10+1	♦ -	♦ AQJT95	All Pass			
South HCP: 12+2	♣ T954	♣ AJ				
Contract: 2 ♦ South						

Board: 357

	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ J97		1 ♣	Pass	1 ♦
Vul: N-S	♥ T72	♥ KQ4	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ A	♦ KJ832	Pass	4 ♣	All Pass	
South HCP: 10+1	♣ KQJT92	♣ 86				
Contract: 4 ♣ North						

Board: 358

	North:	South:	W	N	E	S
Dealer: South	♠ KT43	♠ J				1 ♦
Vul: None	♥ KQ94	♥ T75	Pass	1 ♥	Pass	2 ♦
North HCP: 9	♦ 4	♦ AKJ875	All Pass			
South HCP: 12+2	♣ J765	♣ K94				
Contract: 2 ♦ South						

Board: 359

	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AQ752		1 ♣	Pass	1 ♠
Vul: N-S	♥ A2	♥ QJ76	Pass	2 ♣	Pass	2 ♥
North HCP: 14+2	♦ AK3	♦ QJ7	Pass	3NT	All Pass	
South HCP: 12+1	♣ QJT852	♣ 3				
Contract: 3NT North						

Board: 360	♠ AT865	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: E-W	♦ A9743	
HCP: 11+2	♣ -	

Board: 361	♠ AJ973	Partner bids first.
Dealer: South	♥ T62	The opponents are silent.
Vul: Both	♦ 83	
HCP: 12+1	♣ AK8	

Board: 362	♠ Q5	You bid first.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: N-S	♦ AKJ964	
HCP: 14+2	♣ T9	

Board: 363	♠ KQ	You bid first.
Dealer: North	♥ K53	The opponents are silent.
Vul: Both	♦ 74	
HCP: 14+2	♣ KQJ864	

Board: 364	♠ 62	Partner bids first.
Dealer: South	♥ AJ72	The opponents are silent.
Vul: None	♦ K8762	
HCP: 12+1	♣ A5	

Both hands (Answers Page)

Board: 360

	North:	South:	W	N	E	S
Dealer: South	♠ AT865	♠ KQ				1 ♣
Vul: E-W	♥ K52	♥ T76	Pass	1 ♠	Pass	2 ♣
North HCP: 11+2	♦ A9743	♦ 2	Pass	2 ♦	Pass	3 ♣
South HCP: 13+3	♣ -	♣ AKJ9843	All Pass			
Contract: 3 ♣ South						

Board: 361

	North:	South:	W	N	E	S
Dealer: South	♠ AJ973	♠ K4				1 ♦
Vul: Both	♥ T62	♥ QJ8	Pass	1 ♠	Pass	2 ♦
North HCP: 12+1	♦ 83	♦ AKJ765	Pass	3NT	All Pass	
South HCP: 14+2	♣ AK8	♣ T3				
Contract: 3NT North						

Board: 362

	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ AT643		1 ♦	Pass	1 ♠
Vul: N-S	♥ KJ3	♥ AT6	Pass	2 ♦	Pass	2NT
North HCP: 14+2	♦ AKJ964	♦ T	Pass	3NT	All Pass	
South HCP: 11+1	♣ T9	♣ K765				
Contract: 3NT North						

Board: 363

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ 753		1 ♣	Pass	1 ♥
Vul: Both	♥ K53	♥ AQ76	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ 74	♦ QJ8				
South HCP: 9	♣ KQJ864	♣ 952				
Contract: 2 ♣ North						

Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ AK8				1 ♣
Vul: None	♥ AJ72	♥ Q3	Pass	1 ♦	Pass	2 ♣
North HCP: 12+1	♦ K8762	♦ Q9	Pass	2 ♥	Pass	3NT
South HCP: 14+2	♣ A5	♣ KT8764	All Pass			
Contract: 3NT South						

Board: 360	♠ KQ	You bid first.
Dealer: South	♥ T76	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 13+3	♣ AKJ9843	

Board: 361	♠ K4	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: Both	♦ AKJ765	
HCP: 14+2	♣ T3	

Board: 362	♠ AT643	Partner bids first.
Dealer: North	♥ AT6	The opponents are silent.
Vul: N-S	♦ T	
HCP: 11+1	♣ K765	

Board: 363	♠ 753	Partner bids first.
Dealer: North	♥ AQ76	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 9	♣ 952	

Board: 364	♠ AK8	You bid first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ Q9	
HCP: 14+2	♣ KT8764	

Both hands (Answers Page)

Board: 360

	North:	South:	W	N	E	S
Dealer: South	♠ AT865	♠ KQ				1 ♣
Vul: E-W	♥ K52	♥ T76	Pass	1 ♠	Pass	2 ♣
North HCP: 11+2	♦ A9743	♦ 2	Pass	2 ♦	Pass	3 ♣
South HCP: 13+3	♣ -	♣ AKJ9843	All Pass			
Contract: 3 ♣ South						

Board: 361

	North:	South:	W	N	E	S
Dealer: South	♠ AJ973	♠ K4				1 ♦
Vul: Both	♥ T62	♥ QJ8	Pass	1 ♠	Pass	2 ♦
North HCP: 12+1	♦ 83	♦ AKJ765	Pass	3NT	All Pass	
South HCP: 14+2	♣ AK8	♣ T3				
Contract: 3NT North						

Board: 362

	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ AT643		1 ♦	Pass	1 ♠
Vul: N-S	♥ KJ3	♥ AT6	Pass	2 ♦	Pass	2NT
North HCP: 14+2	♦ AKJ964	♦ T	Pass	3NT	All Pass	
South HCP: 11+1	♣ T9	♣ K765				
Contract: 3NT North						

Board: 363

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ 753		1 ♣	Pass	1 ♥
Vul: Both	♥ K53	♥ AQ76	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ 74	♦ QJ8				
South HCP: 9	♣ KQJ864	♣ 952				
Contract: 2 ♣ North						

Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ AK8				1 ♣
Vul: None	♥ AJ72	♥ Q3	Pass	1 ♦	Pass	2 ♣
North HCP: 12+1	♦ K8762	♦ Q9	Pass	2 ♥	Pass	3NT
South HCP: 14+2	♣ A5	♣ KT8764	All Pass			
Contract: 3NT South						

Board: 365	♠ K	You bid first.
Dealer: North	♥ 987	The opponents are silent.
Vul: E-W	♦ AKJT96	
HCP: 14+2	♣ K52	

Board: 366	♠ K64	Partner bids first.
Dealer: South	♥ 96532	The opponents are silent.
Vul: None	♦ K3	
HCP: 6+1	♣ 732	

Board: 367	♠ A5	You bid first.
Dealer: North	♥ 85	The opponents are silent.
Vul: N-S	♦ AK9653	
HCP: 13+2	♣ Q63	

Board: 368	♠ 86	Partner bids first.
Dealer: South	♥ 9875	The opponents are silent.
Vul: Both	♦ AT	
HCP: 12+1	♣ AKJ82	

Board: 369	♠ T7	You bid first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ AKQJ95	
HCP: 13+2	♣ 973	

Both hands (Answers Page)

Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q92		1 ♦	Pass	1 ♥
Vul: E-W	♥ 987	♥ AK62	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AKJT96	♦ 32	Pass	5 ♦	All Pass	
South HCP: 10	♣ K52	♣ J973				
Contract: 5 ♦ North						

Board: 366

	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ J5				1 ♣
Vul: None	♥ 96532	♥ K8	Pass	1 ♥	Pass	2 ♣
North HCP: 6+1	♦ K3	♦ A94	All Pass			
South HCP: 14+2	♣ 732	♣ KQJ854				
Contract: 2 ♣ South						

Board: 367

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ QJ92		1 ♦	Pass	1 ♥
Vul: N-S	♥ 85	♥ Q432	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AK9653	♦ T				
South HCP: 10	♣ Q63	♣ AJ54				
Contract: 2 ♦ North						

Board: 368

	North:	South:	W	N	E	S
Dealer: South	♠ 86	♠ KT5				1 ♦
Vul: Both	♥ 9875	♥ AT	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ AT	♦ KQ7532	Pass	3 ♦	Pass	3NT
South HCP: 14+2	♣ AKJ82	♣ Q7	All Pass			
Contract: 3NT South						

Board: 369

	North:	South:	W	N	E	S
Dealer: North	♠ T7	♠ K9432		1 ♦	Pass	1 ♠
Vul: None	♥ QJ	♥ K982	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AKQJ95	♦ 2				
South HCP: 8+1	♣ 973	♣ QT8				
Contract: 2 ♦ North						

Board: 365	♠ Q92	Partner bids first.
Dealer: North	♥ AK62	The opponents are silent.
Vul: E-W	♦ 32	
HCP: 10	♣ J973	

Board: 366	♠ J5	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: None	♦ A94	
HCP: 14+2	♣ KQJ854	

Board: 367	♠ QJ92	Partner bids first.
Dealer: North	♥ Q432	The opponents are silent.
Vul: N-S	♦ T	
HCP: 10	♣ AJ54	

Board: 368	♠ KT5	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ KQ7532	
HCP: 14+2	♣ Q7	

Board: 369	♠ K9432	Partner bids first.
Dealer: North	♥ K982	The opponents are silent.
Vul: None	♦ 2	
HCP: 8+1	♣ QT8	

Both hands (Answers Page)

Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q92		1 ♦	Pass	1 ♥
Vul: E-W	♥ 987	♥ AK62	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AKJT96	♦ 32	Pass	5 ♦	All Pass	
South HCP: 10	♣ K52	♣ J973				
Contract: 5 ♦ North						

Board: 366

	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ J5				1 ♣
Vul: None	♥ 96532	♥ K8	Pass	1 ♥	Pass	2 ♣
North HCP: 6+1	♦ K3	♦ A94	All Pass			
South HCP: 14+2	♣ 732	♣ KQJ854				
Contract: 2 ♣ South						

Board: 367

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ QJ92		1 ♦	Pass	1 ♥
Vul: N-S	♥ 85	♥ Q432	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AK9653	♦ T				
South HCP: 10	♣ Q63	♣ AJ54				
Contract: 2 ♦ North						

Board: 368

	North:	South:	W	N	E	S
Dealer: South	♠ 86	♠ KT5				1 ♦
Vul: Both	♥ 9875	♥ AT	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ AT	♦ KQ7532	Pass	3 ♦	Pass	3NT
South HCP: 14+2	♣ AKJ82	♣ Q7	All Pass			
Contract: 3NT South						

Board: 369

	North:	South:	W	N	E	S
Dealer: North	♠ T7	♠ K9432		1 ♦	Pass	1 ♠
Vul: None	♥ QJ	♥ K982	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ AKQJ95	♦ 2				
South HCP: 8+1	♣ 973	♣ QT8				
Contract: 2 ♦ North						

Board: 370	♠ AT875	Partner bids first.
Dealer: South	♥ Q753	The opponents are silent.
Vul: N-S	♦ -	
HCP: 10+1	♣ A987	

Board: 371	♠ KT532	Partner bids first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: E-W	♦ KQ8	
HCP: 12+1	♣ Q6	

Board: 372	♠ Q63	Partner bids first.
Dealer: South	♥ AT8	The opponents are silent.
Vul: N-S	♦ J6	
HCP: 8+1	♣ J8763	

Board: 373	♠ AQ5	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ KQJ983	
HCP: 14+2	♣ J75	

Board: 374	♠ K52	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ T7	
HCP: 13+3	♣ AQJ9843	

Both hands (Answers Page)

Board: 370

	North:	South:	W	N	E	S
Dealer: South	♠ AT875	♠ 4				1 ♦
Vul: N-S	♥ Q753	♥ AJ9	Pass	1 ♠	Pass	2 ♦
North HCP: 10+1	♦ -	♦ AQT963	Pass	2 ♥	Pass	3NT
South HCP: 14+2	♣ A987	♣ K42	All Pass			
Contract: 3NT South						

Board: 371

	North:	South:	W	N	E	S
Dealer: South	♠ KT532	♠ J4				1 ♣
Vul: E-W	♥ Q53	♥ KJ6	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ KQ8	♦ A4	Pass	3NT	All Pass	
South HCP: 14+2	♣ Q6	♣ AJ9532				
Contract: 3NT North						

Board: 372

	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ J9				1 ♦
Vul: N-S	♥ AT8	♥ 62	Pass	1NT	Pass	2 ♦
North HCP: 8+1	♦ J6	♦ AQT742	All Pass			
South HCP: 13+2	♣ J8763	♣ AQ9				
Contract: 2 ♦ South						

Board: 373

	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ 963		1 ♦	Pass	1 ♥
Vul: E-W	♥ J	♥ AT95	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ KQJ983	♦ A54	All Pass			
South HCP: 8	♣ J75	♣ T86				
Contract: 3 ♦ South						

Board: 374

	North:	South:	W	N	E	S
Dealer: North	♠ K52	♠ AT6		1 ♣	Pass	1 ♥
Vul: Both	♥ K	♥ AJT82	Pass	2 ♣	Pass	2NT
North HCP: 13+3	♦ T7	♦ QJ432	Pass	3NT	All Pass	
South HCP: 12+2	♣ AQJ9843	♣ -				
Contract: 3NT North						

Board: 370	♠ 4	You bid first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: N-S	♦ AQT963	
HCP: 14+2	♣ K42	

Board: 371	♠ J4	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 14+2	♣ AJ9532	

Board: 372	♠ J9	You bid first.
Dealer: South	♥ 62	The opponents are silent.
Vul: N-S	♦ AQT742	
HCP: 13+2	♣ AQ9	

Board: 373	♠ 963	Partner bids first.
Dealer: North	♥ AT95	The opponents are silent.
Vul: E-W	♦ A54	
HCP: 8	♣ T86	

Board: 374	♠ AT6	Partner bids first.
Dealer: North	♥ AJT82	The opponents are silent.
Vul: Both	♦ QJ432	
HCP: 12+2	♣ -	

Both hands (Answers Page)

Board: 370

	North:	South:	W	N	E	S
Dealer: South	♠ AT875	♠ 4				1 ♦
Vul: N-S	♥ Q753	♥ AJ9	Pass	1 ♠	Pass	2 ♦
North HCP: 10+1	♦ -	♦ AQT963	Pass	2 ♥	Pass	3NT
South HCP: 14+2	♣ A987	♣ K42	All Pass			
Contract: 3NT South						

Board: 371

	North:	South:	W	N	E	S
Dealer: South	♠ KT532	♠ J4				1 ♣
Vul: E-W	♥ Q53	♥ KJ6	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ KQ8	♦ A4	Pass	3NT	All Pass	
South HCP: 14+2	♣ Q6	♣ AJ9532				
Contract: 3NT North						

Board: 372

	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ J9				1 ♦
Vul: N-S	♥ AT8	♥ 62	Pass	1NT	Pass	2 ♦
North HCP: 8+1	♦ J6	♦ AQT742	All Pass			
South HCP: 13+2	♣ J8763	♣ AQ9				
Contract: 2 ♦ South						

Board: 373

	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ 963		1 ♦	Pass	1 ♥
Vul: E-W	♥ J	♥ AT95	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ KQJ983	♦ A54	All Pass			
South HCP: 8	♣ J75	♣ T86				
Contract: 3 ♦ South						

Board: 374

	North:	South:	W	N	E	S
Dealer: North	♠ K52	♠ AT6		1 ♣	Pass	1 ♥
Vul: Both	♥ K	♥ AJT82	Pass	2 ♣	Pass	2NT
North HCP: 13+3	♦ T7	♦ QJ432	Pass	3NT	All Pass	
South HCP: 12+2	♣ AQJ9843	♣ -				
Contract: 3NT North						

Board: 375	♠ 75	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ Q96	
HCP: 12+2	♣ QJT975	

Board: 376	♠ QT5	You bid first.
Dealer: North	♥ 94	The opponents are silent.
Vul: Both	♦ K5	
HCP: 14+2	♣ AKQ732	

Board: 377	♠ 8	You bid first.
Dealer: North	♥ KJT	The opponents are silent.
Vul: None	♦ KQT986	
HCP: 13+2	♣ A32	

Board: 378	♠ A962	Partner bids first.
Dealer: South	♥ Q743	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 9	♣ Q63	

Board: 379	♠ T9	You bid first.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 14+2	♣ AKJ963	

Both hands (Answers Page)

Board: 375

Board: 375	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ J64		1 ♣	Pass	1 ♥
Vul: N-S	♥ AK	♥ QJ932	Pass	2 ♣	Pass	3 ♣
North HCP: 12+2	♦ Q96	♦ KT7	All Pass			
South HCP: 11+1	♣ QJT975	♣ A3				
Contract: 3 ♣ South						

Board: 376

	North:	South:	W	N	E	S
Dealer: North	♠ QT5	♠ KJ42		1 ♣	Pass	1 ♦
Vul: Both	♥ 94	♥ A65	Pass	2 ♣	Pass	2 ♠
North HCP: 14+2	♦ K5	♦ A8643	Pass	3 ♥ ¹	Pass	3NT
South HCP: 12+1	♣ AKQ732	♣ 8	All Pass			

1. Fourth suit game force

Board: 377

Board: 377	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AKT96		1 ♦	Pass	1 ♠
Vul: None	♥ KJT	♥ 542	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ KQT986	♦ A				
South HCP: 11+1	♣ A32	♣ 9754				
Contract: 2 ♦ North						

Board: 378

Board: 378	North:	South:	W	N	E	S
Dealer: South	♠ A962	♠ QT5				1 ♦
Vul: E-W	♥ Q743	♥ KT	Pass	1 ♥	Pass	2 ♦
North HCP: 9	♦ J5	♦ KQ7642	Pass	3 ♦	All Pass	
South HCP: 13+2	♣ Q63	♣ KT				
Contract: 3 ♦ North						

Board: 379

Board: 379	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ AKJ87		1 ♣	Pass	1 ♠
Vul: Both	♥ 72	♥ QJ96	Pass	2 ♣	Pass	2 ♥
North HCP: 14+2	♦ AQ8	♦ 972	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKJ963	♣ 8				
Contract: 3NT North						

Board: 375	♠ J64	Partner bids first.
Dealer: North	♥ QJ932	The opponents are silent.
Vul: N-S	♦ KT7	
HCP: 11+1	♣ A3	

Board: 376	♠ KJ42	Partner bids first.
Dealer: North	♥ A65	The opponents are silent.
Vul: Both	♦ A8643	
HCP: 12+1	♣ 8	

Board: 377	♠ AKT96	Partner bids first.
Dealer: North	♥ 542	The opponents are silent.
Vul: None	♦ A	
HCP: 11+1	♣ 9754	

Board: 378	♠ QT5	You bid first.
Dealer: South	♥ KT	The opponents are silent.
Vul: E-W	♦ KQ7642	
HCP: 13+2	♣ KT	

Board: 379	♠ AKJ87	Partner bids first.
Dealer: North	♥ QJ96	The opponents are silent.
Vul: Both	♦ 972	
HCP: 11+1	♣ 8	

Both hands (Answers Page)

Board: 375

Board: 375	North:	South:	W	N	E	S
Dealer: North	♠ 75	♠ J64		1 ♣	Pass	1 ♥
Vul: N-S	♥ AK	♥ QJ932	Pass	2 ♣	Pass	3 ♣
North HCP: 12+2	♦ Q96	♦ KT7	All Pass			
South HCP: 11+1	♣ QJT975	♣ A3				
Contract: 3 ♣ South						

Board: 376

	North:	South:	W	N	E	S
Dealer: North	♠ QT5	♠ KJ42		1 ♣	Pass	1 ♦
Vul: Both	♥ 94	♥ A65	Pass	2 ♣	Pass	2 ♠
North HCP: 14+2	♦ K5	♦ A8643	Pass	3 ♥ ¹	Pass	3NT
South HCP: 12+1	♣ AKQ732	♣ 8	All Pass			

1. Fourth suit game force

Board: 377

Board: 377	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AKT96		1 ♦	Pass	1 ♠
Vul: None	♥ KJT	♥ 542	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ KQT986	♦ A				
South HCP: 11+1	♣ A32	♣ 9754				
Contract: 2 ♦ North						

Board: 378

Board: 378	North:	South:	W	N	E	S
Dealer: South	♠ A962	♠ QT5				1 ♦
Vul: E-W	♥ Q743	♥ KT	Pass	1 ♥	Pass	2 ♦
North HCP: 9	♦ J5	♦ KQ7642	Pass	3 ♦	All Pass	
South HCP: 13+2	♣ Q63	♣ KT				
Contract: 3 ♦ North						

Board: 379

Board: 379	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ AKJ87		1 ♣	Pass	1 ♠
Vul: Both	♥ 72	♥ QJ96	Pass	2 ♣	Pass	2 ♥
North HCP: 14+2	♦ AQ8	♦ 972	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKJ963	♣ 8				
Contract: 3NT North						

Board: 380	♠ T962	Partner bids first.
Dealer: South	♥ AQ62	The opponents are silent.
Vul: None	♦ 93	
HCP: 10	♣ KJ6	

Board: 381	♠ QT642	Partner bids first.
Dealer: South	♥ QJ95	The opponents are silent.
Vul: Both	♦ A85	
HCP: 10+1	♣ J	

Board: 382	♠ AT652	Partner bids first.
Dealer: South	♥ A62	The opponents are silent.
Vul: None	♦ Q876	
HCP: 10+1	♣ 8	

Board: 383	♠ A9	You bid first.
Dealer: North	♥ 8	The opponents are silent.
Vul: N-S	♦ Q752	
HCP: 14+2	♣ AKJ976	

Board: 384	♠ A73	Partner bids first.
Dealer: South	♥ A6	The opponents are silent.
Vul: E-W	♦ T953	
HCP: 10	♣ QT98	

Both hands (Answers Page)

Board: 380

	North:	South:	W	N	E	S
Dealer: South	♠ T962	♠ A85				1 ♦
Vul: None	♥ AQ62	♥ 75	Pass	1 ♥	Pass	2 ♦
North HCP: 10	♦ 93	♦ KJT764	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ KJ6	♣ AT				
Contract: 3 ♦ North						

Board: 381

	North:	South:	W	N	E	S
Dealer: South	♠ QT642	♠ AK8				1 ♣
Vul: Both	♥ QJ95	♥ 32	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ A85	♦ 92	Pass	2 ♥	Pass	4 ♠
South HCP: 13+2	♣ J	♣ AQT854	All Pass			
Contract: 4 ♠ South						

Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ AT652	♠ J7				1 ♣
Vul: None	♥ A62	♥ K7	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ Q876	♦ KT5	All Pass			
South HCP: 13+2	♣ 8	♣ KQJ973				
Contract: 2 ♣ South						

Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ QT765		1 ♣	Pass	1 ♠
Vul: N-S	♥ 8	♥ A543	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ Q752	♦ K93				
South HCP: 9+1	♣ AKJ976	♣ 2				
Contract: 2 ♣ North						

Board: 384

	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ K92				1 ♣
Vul: E-W	♥ A6	♥ KJ3	Pass	1 ♦	Pass	2 ♣
North HCP: 10	♦ T953	♦ 7	Pass	3 ♣	Pass	4 ♣
South HCP: 14+2	♣ QT98	♣ AK7642	All Pass			
Contract: 4 ♣ South						

Board: 380	♠ A85	You bid first.
Dealer: South	♥ 75	The opponents are silent.
Vul: None	♦ KJT764	
HCP: 12+2	♣ AT	

Board: 381	♠ AK8	You bid first.
Dealer: South	♥ 32	The opponents are silent.
Vul: Both	♦ 92	
HCP: 13+2	♣ AQT854	

Board: 382	♠ J7	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: None	♦ KT5	
HCP: 13+2	♣ KQJ973	

Board: 383	♠ QT765	Partner bids first.
Dealer: North	♥ A543	The opponents are silent.
Vul: N-S	♦ K93	
HCP: 9+1	♣ 2	

Board: 384	♠ K92	You bid first.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 14+2	♣ AK7642	

Both hands (Answers Page)

Board: 380

	North:	South:	W	N	E	S
Dealer: South	♠ T962	♠ A85				1 ♦
Vul: None	♥ AQ62	♥ 75	Pass	1 ♥	Pass	2 ♦
North HCP: 10	♦ 93	♦ KJT764	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ KJ6	♣ AT				
Contract: 3 ♦ North						

Board: 381

	North:	South:	W	N	E	S
Dealer: South	♠ QT642	♠ AK8				1 ♣
Vul: Both	♥ QJ95	♥ 32	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ A85	♦ 92	Pass	2 ♥	Pass	4 ♠
South HCP: 13+2	♣ J	♣ AQT854	All Pass			
Contract: 4 ♠ South						

Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ AT652	♠ J7				1 ♣
Vul: None	♥ A62	♥ K7	Pass	1 ♠	Pass	2 ♣
North HCP: 10+1	♦ Q876	♦ KT5	All Pass			
South HCP: 13+2	♣ 8	♣ KQJ973				
Contract: 2 ♣ South						

Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ QT765		1 ♣	Pass	1 ♠
Vul: N-S	♥ 8	♥ A543	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ Q752	♦ K93				
South HCP: 9+1	♣ AKJ976	♣ 2				
Contract: 2 ♣ North						

Board: 384

	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ K92				1 ♣
Vul: E-W	♥ A6	♥ KJ3	Pass	1 ♦	Pass	2 ♣
North HCP: 10	♦ T953	♦ 7	Pass	3 ♣	Pass	4 ♣
South HCP: 14+2	♣ QT98	♣ AK7642	All Pass			
Contract: 4 ♣ South						

Board: 385	♠ K82	Partner bids first.
Dealer: South	♥ AQJ93	The opponents are silent.
Vul: None	♦ 9532	
HCP: 12+1	♣ Q	

Board: 386	♠ AK875	Partner bids first.
Dealer: South	♥ J942	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 12+1	♣ AT	

Board: 387	♠ J953	Partner bids first.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: E-W	♦ KQ654	
HCP: 10+1	♣ 5	

Board: 388	♠ AT6	Partner bids first.
Dealer: South	♥ A75	The opponents are silent.
Vul: Both	♦ T2	
HCP: 9+1	♣ J8743	

Board: 389	♠ Q632	Partner bids first.
Dealer: South	♥ K983	The opponents are silent.
Vul: N-S	♦ K	
HCP: 11	♣ KT86	

Both hands (Answers Page)

Board: 385

	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ AT6				1 ♣
Vul: None	♥ AQJ93	♥ T2	Pass	1 ♥	Pass	2 ♣
North HCP: 12+1	♦ 9532	♦ J7	Pass	3NT	All Pass	
South HCP: 12+2	♣ Q	♣ AKT532				
Contract: 3NT North						

Board: 386

	North:	South:	W	N	E	S
Dealer: South	♠ AK875	♠ 9				1 ♣
Vul: N-S	♥ J942	♥ AK7	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ 85	♦ A42	Pass	2 ♥	Pass	3NT
South HCP: 14+2	♣ AT	♣ QJ9852	All Pass			
Contract: 3NT South						

Board: 387

	North:	South:	W	N	E	S
Dealer: South	♠ J953	♠ A2				1 ♣
Vul: E-W	♥ KJ3	♥ Q4	Pass	1 ♦	Pass	2 ♣
North HCP: 10+1	♦ KQ654	♦ T87	Pass	2 ♦	Pass	3 ♦
South HCP: 12+2	♣ 5	♣ AQ9643	All Pass			
Contract: 3 ♦ South						

Board: 388

	North:	South:	W	N	E	S
Dealer: South	♠ AT6	♠ 432				1 ♦
Vul: Both	♥ A75	♥ KQ2	Pass	1NT	Pass	2 ♦
North HCP: 9+1	♦ T2	♦ AKJ853	All Pass			
South HCP: 13+2	♣ J8743	♣ 9				
Contract: 2 ♦ South						

Board: 389

	North:	South:	W	N	E	S
Dealer: South	♠ Q632	♠ AK9				1 ♦
Vul: N-S	♥ K983	♥ J6	Pass	1 ♥	Pass	2 ♦
North HCP: 11	♦ K	♦ AJ76542	Pass	2NT	Pass	3NT
South HCP: 13+3	♣ KT86	♣ 5	All Pass			
Contract: 3NT South						

Board: 385	♠ AT6	You bid first.
Dealer: South	♥ T2	The opponents are silent.
Vul: None	♦ J7	
HCP: 12+2	♣ AKT532	

Board: 386	♠ 9	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: N-S	♦ A42	
HCP: 14+2	♣ QJ9852	

Board: 387	♠ A2	You bid first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: E-W	♦ T87	
HCP: 12+2	♣ AQ9643	

Board: 388	♠ 432	You bid first.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: Both	♦ AKJ853	
HCP: 13+2	♣ 9	

Board: 389	♠ AK9	You bid first.
Dealer: South	♥ J6	The opponents are silent.
Vul: N-S	♦ AJ76542	
HCP: 13+3	♣ 5	

Both hands (Answers Page)

Board: 385

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+2

Contract: 3NT North

North:

♠ K82

♥ AQJ93

♦ 9532

♣ Q

South:

♠ AT6

♥ T2

♦ J7

♣ AKT532

W N E S

Pass 1♥ Pass 2♣

Pass 3NT All Pass

Board: 386

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14+2

Contract: 3NT South

North:

♠ AK875

♥ J942

♦ 85

♣ AT

South:

♠ 9

♥ AK7

♦ A42

♣ QJ9852

W N E S

Pass 1♠ Pass 2♣

Pass 2♥ Pass 3NT

All Pass

Board: 387

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 12+2

Contract: 3♦ South

North:

♠ J953

♥ KJ3

♦ KQ654

♣ 5

South:

♠ A2

♥ Q4

♦ T87

♣ AQ9643

W N E S

Pass 1♦ Pass 2♣

Pass 2♦ Pass 3♦

All Pass

Board: 388

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ AT6

♥ A75

♦ T2

♣ J8743

South:

♠ 432

♥ KQ2

♦ AKJ853

♣ 9

W N E S

Pass 1NT Pass 2♦

All Pass

Board: 389

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13+3

Contract: 3NT South

North:

♠ Q632

♥ K983

♦ K

♣ KT86

South:

♠ AK9

♥ J6

♦ AJ76542

♣ 5

W N E S

Pass 1♥ Pass 2♦

Pass 2NT Pass 3NT

All Pass

Board: 390	♠ AJT72	Partner bids first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: E-W	♦ Q542	
HCP: 11+1	♣ 6	

Board: 391	♠ KQ84	Partner bids first.
Dealer: South	♥ QJ93	The opponents are silent.
Vul: Both	♦ A8642	
HCP: 12+1	♣ -	

Board: 392	♠ QJ54	Partner bids first.
Dealer: South	♥ 963	The opponents are silent.
Vul: None	♦ KQ842	
HCP: 11+1	♣ K	

Board: 393	♠ 84	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ AT9842	
HCP: 12+2	♣ JT9	

Board: 394	♠ AT953	Partner bids first.
Dealer: South	♥ AQ93	The opponents are silent.
Vul: None	♦ J4	
HCP: 11+1	♣ 53	

Both hands (Answers Page)

Board: 390

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+2

Contract: 5 ♦ South

North:

♠ AJT72

♥ KJ6

♦ Q542

♣ 6

South:

♠ Q6

♥ T3

♦ AK8763

♣ AJ2

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 4 ♣¹ Pass 2 ♦

Pass 5 ♦

All Pass

1. Splinter

Board: 391

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+2

Contract: 6 ♦ South

North:

♠ KQ84

♥ QJ93

♦ A8642

♣ -

South:

♠ A

♥ AT8

♦ K73

♣ K97654

W N E S

Pass 1 ♦ Pass 1 ♣

Pass 2 ♥ Pass 2 ♣

Pass 4 ♦

Pass 6 ♦

All Pass

Board: 392

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12+2

Contract: 3NT North

North:

♠ QJ54

♥ 963

♦ KQ842

♣ K

South:

♠ KT7

♥ A4

♦ T3

♣ AJT752

W N E S

Pass 1 ♦ Pass 1 ♣

Pass 2 ♦ Pass 2 ♣

Pass 2NT

Pass 3NT All Pass

Board: 393

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ 84

♥ AK

♦ AT9842

♣ JT9

South:

♠ AK62

♥ Q6432

♦ QJ

♣ 84

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 2 ♦ Pass 3 ♦

All Pass

Board: 394

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+2

Contract: 3NT South

North:

♠ AT953

♥ AQ93

♦ J4

♣ 53

South:

♠ Q

♥ T8

♦ KQT2

♣ AQJ987

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♥ Pass 2 ♣

Pass 3NT

All Pass

Board: 390	♠ Q6	You bid first.
Dealer: South	♥ T3	The opponents are silent.
Vul: E-W	♦ AK8763	
HCP: 14+2	♣ AJ2	

Board: 391	♠ A	You bid first.
Dealer: South	♥ AT8	The opponents are silent.
Vul: Both	♦ K73	
HCP: 14+2	♣ K97654	

Board: 392	♠ KT7	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ T3	
HCP: 12+2	♣ AJT752	

Board: 393	♠ AK62	Partner bids first.
Dealer: North	♥ Q6432	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 12+1	♣ 84	

Board: 394	♠ Q	You bid first.
Dealer: South	♥ T8	The opponents are silent.
Vul: None	♦ KQT2	
HCP: 14+2	♣ AQJ987	

Both hands (Answers Page)

Board: 390

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+2

Contract: 5 ♦ South

North:

♠ AJT72

♥ KJ6

♦ Q542

♣ 6

South:

♠ Q6

♥ T3

♦ AK8763

♣ AJ2

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 4 ♣¹ Pass 2 ♦

Pass 5 ♦

All Pass

1. Splinter

Board: 391

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+2

Contract: 6 ♦ South

North:

♠ KQ84

♥ QJ93

♦ A8642

♣ -

South:

♠ A

♥ AT8

♦ K73

♣ K97654

W N E S

Pass 1 ♦ Pass 1 ♣

Pass 2 ♥ Pass 2 ♣

Pass 5 ♦ Pass 4 ♦

Pass 6 ♦

All Pass

Board: 392

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12+2

Contract: 3NT North

North:

♠ QJ54

♥ 963

♦ KQ842

♣ K

South:

♠ KT7

♥ A4

♦ T3

♣ AJT752

W N E S

Pass 1 ♦ Pass 1 ♣

Pass 2 ♦ Pass 2 ♣

Pass 3NT

All Pass

Board: 393

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ 84

♥ AK

♦ AT9842

♣ JT9

South:

♠ AK62

♥ Q6432

♦ QJ

♣ 84

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 2 ♦ Pass 3 ♦

All Pass

Board: 394

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14+2

Contract: 3NT South

North:

♠ AT953

♥ AQ93

♦ J4

♣ 53

South:

♠ Q

♥ T8

♦ KQT2

♣ AQJ987

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♥ Pass 2 ♣

Pass 3NT

All Pass

Board: 395	♠ A8532	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: N-S	♦ AQ92	
HCP: 12+1	♣ 7	

Board: 396	♠ A6	You bid first.
Dealer: North	♥ K43	The opponents are silent.
Vul: Both	♦ K5	
HCP: 14+2	♣ KJ7543	

Board: 397	♠ 9	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: None	♦ KQ84	
HCP: 12+2	♣ K87542	

Board: 398	♠ J8	Partner bids first.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: N-S	♦ K765	
HCP: 10	♣ 983	

Board: 399	♠ QJT	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ 62	
HCP: 13+2	♣ AQ8764	

Both hands (Answers Page)

Board: 395

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14+2

Contract: 3NT North

North:

♠ A8532

♥ Q85

♦ AQ92

♣ 7

South:

♠ Q7

♥ K32

♦ KJ

♣ AJ9632

W N E S

Pass 1 ♣ Pass 1 ♣

Pass 1 ♠ Pass 2 ♣

Pass 3NT All Pass

Board: 396

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 12+1

Contract: 3NT South

North:

♠ A6

♥ K43

♦ K5

♣ KJ7543

South:

♠ KQ93

♥ AT976

♦ QJ96

♣ -

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 2 ♣ Pass 3NT

All Pass

Board: 397

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 8

Contract: 2 ♣ North

North:

♠ 9

♥ KJ

♦ KQ84

♣ K87542

South:

♠ Q732

♥ 872

♦ JT65

♣ AJ

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 2 ♣ All Pass

Board: 398

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 14+2

Contract: 2 ♣ South

North:

♠ J8

♥ AQ64

♦ K765

♣ 983

South:

♠ A2

♥ 92

♦ AQT

♣ KJT742

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 1 ♥ Pass 2 ♣

All Pass

Board: 399

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 11+1

Contract: 3 ♣ South

North:

♠ QJT

♥ A4

♦ 62

♣ AQ8764

South:

♠ AK

♥ T953

♦ AT953

♣ 53

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 2 ♣ Pass 3 ♣

All Pass

Board: 395	♠ Q7	You bid first.
Dealer: South	♥ K32	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 14+2	♣ AJ9632	

Board: 396	♠ KQ93	Partner bids first.
Dealer: North	♥ AT976	The opponents are silent.
Vul: Both	♦ QJ96	
HCP: 12+1	♣ -	

Board: 397	♠ Q732	Partner bids first.
Dealer: North	♥ 872	The opponents are silent.
Vul: None	♦ JT65	
HCP: 8	♣ AJ	

Board: 398	♠ A2	You bid first.
Dealer: South	♥ 92	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 14+2	♣ KJT742	

Board: 399	♠ AK	Partner bids first.
Dealer: North	♥ T953	The opponents are silent.
Vul: None	♦ AT953	
HCP: 11+1	♣ 53	

Both hands (Answers Page)

Board: 395

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14+2

Contract: 3NT North

North:

♠ A8532

♥ Q85

♦ AQ92

♣ 7

South:

♠ Q7

♥ K32

♦ KJ

♣ AJ9632

W N E S

Pass 1 ♣ Pass 1 ♣

Pass 1 ♠ Pass 2 ♣

Pass 3NT All Pass

Board: 396

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 12+1

Contract: 3NT South

North:

♠ A6

♥ K43

♦ K5

♣ KJ7543

South:

♠ KQ93

♥ AT976

♦ QJ96

♣ -

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 2 ♣ Pass 3NT

All Pass

Board: 397

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 8

Contract: 2 ♣ North

North:

♠ 9

♥ KJ

♦ KQ84

♣ K87542

South:

♠ Q732

♥ 872

♦ JT65

♣ AJ

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 2 ♣ All Pass

Board: 398

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 14+2

Contract: 2 ♣ South

North:

♠ J8

♥ AQ64

♦ K765

♣ 983

South:

♠ A2

♥ 92

♦ AQT

♣ KJT742

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 1 ♥ Pass 2 ♣

All Pass

Board: 399

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 11+1

Contract: 3 ♣ South

North:

♠ QJT

♥ A4

♦ 62

♣ AQ8764

South:

♠ AK

♥ T953

♦ AT953

♣ 53

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 2 ♣ Pass 3 ♣

All Pass

Board: 400	♠ KQT74	Partner bids first.
Dealer: South	♥ JT95	The opponents are silent.
Vul: E-W	♦ -	
HCP: 10+1	♣ A983	

Board: 401	♠ J3	You bid first.
Dealer: North	♥ JT4	The opponents are silent.
Vul: Both	♦ A7	
HCP: 12+2	♣ AQT654	

Board: 402	♠ KT643	Partner bids first.
Dealer: South	♥ A9642	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 7+2	♣ T	

Board: 403	♠ JT763	Partner bids first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: Both	♦ AKT5	
HCP: 12+1	♣ 6	

Board: 404	♠ A543	Partner bids first.
Dealer: South	♥ KJ84	The opponents are silent.
Vul: None	♦ 74	
HCP: 8	♣ 732	

Both hands (Answers Page)

Board: 400	North:	South:	W	N	E	S
Dealer: South	♠ KQT74	♠ 98				1 ♦
Vul: E-W	♥ JT95	♥ K	Pass	1 ♠	Pass	2 ♦
North HCP: 10+1	♦ -	♦ KQT8743	Pass	2 ♥	Pass	3 ♦
South HCP: 12+3	♣ A983	♣ KJ6	All Pass			
Contract: 3 ♦ South						

Board: 401	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ K974		1 ♣	Pass	1 ♦
Vul: Both	♥ JT4	♥ K76	Pass	2 ♣	Pass	2 ♦
North HCP: 12+2	♦ A7	♦ KJT53	Pass	2NT	All Pass	
South HCP: 10+1	♣ AQT654	♣ 2				
Contract: 2NT North						

Board: 402	North:	South:	W	N	E	S
Dealer: South	♠ KT643	♠ 98				1 ♣
Vul: N-S	♥ A9642	♥ Q5	Pass	1 ♠	Pass	2 ♣
North HCP: 7+2	♦ T2	♦ A94	All Pass			
South HCP: 13+2	♣ T	♣ AK9864				
Contract: 2 ♣ South						

Board: 403	North:	South:	W	N	E	S
Dealer: South	♠ JT763	♠ KQ8				1 ♣
Vul: Both	♥ AT4	♥ Q6	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ AKT5	♦ 32	Pass	3NT	All Pass	
South HCP: 12+2	♣ 6	♣ AJT872				
Contract: 3NT North						

Board: 404	North:	South:	W	N	E	S
Dealer: South	♠ A543	♠ KT7				1 ♦
Vul: None	♥ KJ84	♥ T	Pass	1 ♥	Pass	2 ♦
North HCP: 8	♦ 74	♦ AKJ982	All Pass			
South HCP: 13+2	♣ 732	♣ Q64				
Contract: 2 ♦ South						

Board: 400	♠ 98	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ KQT8743	
HCP: 12+3	♣ KJ6	

Board: 401	♠ K974	Partner bids first.
Dealer: North	♥ K76	The opponents are silent.
Vul: Both	♦ KJT53	
HCP: 10+1	♣ 2	

Board: 402	♠ 98	You bid first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 13+2	♣ AK9864	

Board: 403	♠ KQ8	You bid first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: Both	♦ 32	
HCP: 12+2	♣ AJT872	

Board: 404	♠ KT7	You bid first.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ AKJ982	
HCP: 13+2	♣ Q64	

Both hands (Answers Page)

Board: 400

	North:	South:	W	N	E	S
Dealer: South	♠ KQT74	♠ 98				1 ♦
Vul: E-W	♥ JT95	♥ K	Pass	1 ♠	Pass	2 ♦
North HCP: 10+1	♦ -	♦ KQT8743	Pass	2 ♥	Pass	3 ♦
South HCP: 12+3	♣ A983	♣ KJ6	All Pass			
Contract: 3 ♦ South						

Board: 401

	North:	South:	W	N	E	S
Dealer: North	♠ J3	♠ K974		1 ♣	Pass	1 ♦
Vul: Both	♥ JT4	♥ K76	Pass	2 ♣	Pass	2 ♦
North HCP: 12+2	♦ A7	♦ KJT53	Pass	2NT	All Pass	
South HCP: 10+1	♣ AQT654	♣ 2				
Contract: 2NT North						

Board: 402

	North:	South:	W	N	E	S
Dealer: South	♠ KT643	♠ 98				1 ♣
Vul: N-S	♥ A9642	♥ Q5	Pass	1 ♠	Pass	2 ♣
North HCP: 7+2	♦ T2	♦ A94	All Pass			
South HCP: 13+2	♣ T	♣ AK9864				
Contract: 2 ♣ South						

Board: 403

	North:	South:	W	N	E	S
Dealer: South	♠ JT763	♠ KQ8				1 ♣
Vul: Both	♥ AT4	♥ Q6	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ AKT5	♦ 32	Pass	3NT	All Pass	
South HCP: 12+2	♣ 6	♣ AJT872				
Contract: 3NT North						

Board: 404

	North:	South:	W	N	E	S
Dealer: South	♠ A543	♠ KT7				1 ♦
Vul: None	♥ KJ84	♥ T	Pass	1 ♥	Pass	2 ♦
North HCP: 8	♦ 74	♦ AKJ982	All Pass			
South HCP: 13+2	♣ 732	♣ Q64				
Contract: 2 ♦ South						

Board: 405	♠ A	You bid first.
Dealer: North	♥ A54	The opponents are silent.
Vul: E-W	♦ QT9	
HCP: 14+2	♣ A98743	

Board: 406	♠ T87	Partner bids first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ J7	
HCP: 10+1	♣ 98765	

Board: 407	♠ KT843	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: None	♦ K5	
HCP: 12+1	♣ A93	

Board: 408	♠ J9432	Partner bids first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: N-S	♦ 87	
HCP: 8+1	♣ K75	

Board: 409	♠ K43	Partner bids first.
Dealer: South	♥ K732	The opponents are silent.
Vul: Both	♦ 7	
HCP: 12+1	♣ AQ762	

Both hands (Answers Page)

Board: 405

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KJT73		1 ♣	Pass	1 ♠
Vul: E-W	♥ A54	♥ Q963	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ QT9	♦ 62				
South HCP: 9+1	♣ A98743	♣ QJ				
Contract: 2 ♣ North						

Board: 406

	North:	South:	W	N	E	S
Dealer: South	♠ T87	♠ Q6				1 ♦
Vul: Both	♥ AKQ	♥ T63	Pass	1NT	Pass	2 ♦
North HCP: 10+1	♦ J7	♦ AKQ984	All Pass			
South HCP: 12+2	♣ 98765	♣ J3				
Contract: 2 ♦ South						

Board: 407

	North:	South:	W	N	E	S
Dealer: South	♠ KT843	♠ A7				1 ♣
Vul: None	♥ Q85	♥ K6	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ K5	♦ J62	Pass	3NT	All Pass	
South HCP: 14+2	♣ A93	♣ KQJ754				
Contract: 3NT North						

Board: 408

	North:	South:	W	N	E	S
Dealer: South	♠ J9432	♠ A				1 ♦
Vul: N-S	♥ AT4	♥ Q82	Pass	1 ♠	Pass	2 ♦
North HCP: 8+1	♦ 87	♦ AT9432	All Pass			
South HCP: 12+2	♣ K75	♣ Q62				
Contract: 2 ♦ South						

Board: 409

	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ J7				1 ♦
Vul: Both	♥ K732	♥ AJ4	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ 7	♦ KQJ954	Pass	3NT	All Pass	
South HCP: 13+2	♣ AQ762	♣ J8				
Contract: 3NT North						

Board: 405	♠ KJT73	Partner bids first.
Dealer: North	♥ Q963	The opponents are silent.
Vul: E-W	♦ 62	
HCP: 9+1	♣ QJ	

Board: 406	♠ Q6	You bid first.
Dealer: South	♥ T63	The opponents are silent.
Vul: Both	♦ AKQ984	
HCP: 12+2	♣ J3	

Board: 407	♠ A7	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ J62	
HCP: 14+2	♣ KQJ754	

Board: 408	♠ A	You bid first.
Dealer: South	♥ Q82	The opponents are silent.
Vul: N-S	♦ AT9432	
HCP: 12+2	♣ Q62	

Board: 409	♠ J7	You bid first.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: Both	♦ KQJ954	
HCP: 13+2	♣ J8	

Both hands (Answers Page)

Board: 405

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KJT73		1 ♣	Pass	1 ♠
Vul: E-W	♥ A54	♥ Q963	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ QT9	♦ 62				
South HCP: 9+1	♣ A98743	♣ QJ				
Contract: 2 ♣ North						

Board: 406

	North:	South:	W	N	E	S
Dealer: South	♠ T87	♠ Q6				1 ♦
Vul: Both	♥ AKQ	♥ T63	Pass	1NT	Pass	2 ♦
North HCP: 10+1	♦ J7	♦ AKQ984	All Pass			
South HCP: 12+2	♣ 98765	♣ J3				
Contract: 2 ♦ South						

Board: 407

	North:	South:	W	N	E	S
Dealer: South	♠ KT843	♠ A7				1 ♣
Vul: None	♥ Q85	♥ K6	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ K5	♦ J62	Pass	3NT	All Pass	
South HCP: 14+2	♣ A93	♣ KQJ754				
Contract: 3NT North						

Board: 408

	North:	South:	W	N	E	S
Dealer: South	♠ J9432	♠ A				1 ♦
Vul: N-S	♥ AT4	♥ Q82	Pass	1 ♠	Pass	2 ♦
North HCP: 8+1	♦ 87	♦ AT9432	All Pass			
South HCP: 12+2	♣ K75	♣ Q62				
Contract: 2 ♦ South						

Board: 409

	North:	South:	W	N	E	S
Dealer: South	♠ K43	♠ J7				1 ♦
Vul: Both	♥ K732	♥ AJ4	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ 7	♦ KQJ954	Pass	3NT	All Pass	
South HCP: 13+2	♣ AQ762	♣ J8				
Contract: 3NT North						

Board: 410	♠ 92	You bid first.
Dealer: North	♥ 92	The opponents are silent.
Vul: None	♦ K95432	
HCP: 12+2	♣ AKQ	

Board: 411	♠ A6	You bid first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 14+2	♣ QJ9832	

Board: 412	♠ J9753	Partner bids first.
Dealer: South	♥ A854	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 11+1	♣ AQ2	

Board: 413	♠ 64	You bid first.
Dealer: North	♥ A83	The opponents are silent.
Vul: None	♦ KQJT32	
HCP: 13+2	♣ K4	

Board: 414	♠ A6	You bid first.
Dealer: North	♥ 84	The opponents are silent.
Vul: N-S	♦ Q82	
HCP: 13+2	♣ AKT963	

Both hands (Answers Page)

Board: 410

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AKJ3		1 ♦	Pass	1 ♥
Vul: None	♥ 92	♥ A753	Pass	2 ♦	Pass	2NT
North HCP: 12+2	♦ K95432	♦ -	All Pass			
South HCP: 12+1	♣ AKQ	♣ 87653				
Contract: 2NT South						

Board: 411

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KJ		1 ♣	Pass	1 ♦
Vul: N-S	♥ Q86	♥ A932	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ AJ	♦ K9754	All Pass			
South HCP: 11+1	♣ QJ9832	♣ T7				
Contract: 3 ♣ South						

Board: 412

	North:	South:	W	N	E	S
Dealer: South	♠ J9753	♠ A				1 ♦
Vul: E-W	♥ A854	♥ QJ9	Pass	1 ♠	Pass	2 ♦
North HCP: 11+1	♦ 3	♦ AJT984	Pass	2 ♥	Pass	2NT
South HCP: 13+2	♣ AQ2	♣ J97	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 413

	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ KT85		1 ♦	Pass	1 ♥
Vul: None	♥ A83	♥ K542	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ KQJT32	♦ A				
South HCP: 10	♣ K4	♣ 9853				
Contract: 2 ♦ North						

Board: 414

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KJT54		1 ♣	Pass	1 ♠
Vul: N-S	♥ 84	♥ Q32	Pass	2 ♣	Pass	3NT
North HCP: 13+2	♦ Q82	♦ A93	All Pass			
South HCP: 12+1	♣ AKT963	♣ Q5				
Contract: 3NT South						

Board: 410	♠ AKJ3	Partner bids first.
Dealer: North	♥ A753	The opponents are silent.
Vul: None	♦ -	
HCP: 12+1	♣ 87653	

Board: 411	♠ KJ	Partner bids first.
Dealer: North	♥ A932	The opponents are silent.
Vul: N-S	♦ K9754	
HCP: 11+1	♣ T7	

Board: 412	♠ A	You bid first.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: E-W	♦ AJT984	
HCP: 13+2	♣ J97	

Board: 413	♠ KT85	Partner bids first.
Dealer: North	♥ K542	The opponents are silent.
Vul: None	♦ A	
HCP: 10	♣ 9853	

Board: 414	♠ KJT54	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: N-S	♦ A93	
HCP: 12+1	♣ Q5	

Both hands (Answers Page)

Board: 410

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ AKJ3		1 ♦	Pass	1 ♥
Vul: None	♥ 92	♥ A753	Pass	2 ♦	Pass	2NT
North HCP: 12+2	♦ K95432	♦ -	All Pass			
South HCP: 12+1	♣ AKQ	♣ 87653				
Contract: 2NT South						

Board: 411

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KJ		1 ♣	Pass	1 ♦
Vul: N-S	♥ Q86	♥ A932	Pass	2 ♣	Pass	3 ♣
North HCP: 14+2	♦ AJ	♦ K9754	All Pass			
South HCP: 11+1	♣ QJ9832	♣ T7				
Contract: 3 ♣ South						

Board: 412

	North:	South:	W	N	E	S
Dealer: South	♠ J9753	♠ A				1 ♦
Vul: E-W	♥ A854	♥ QJ9	Pass	1 ♠	Pass	2 ♦
North HCP: 11+1	♦ 3	♦ AJT984	Pass	2 ♥	Pass	2NT
South HCP: 13+2	♣ AQ2	♣ J97	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 413

	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ KT85		1 ♦	Pass	1 ♥
Vul: None	♥ A83	♥ K542	Pass	2 ♦	All Pass	
North HCP: 13+2	♦ KQJT32	♦ A				
South HCP: 10	♣ K4	♣ 9853				
Contract: 2 ♦ North						

Board: 414

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KJT54		1 ♣	Pass	1 ♠
Vul: N-S	♥ 84	♥ Q32	Pass	2 ♣	Pass	3NT
North HCP: 13+2	♦ Q82	♦ A93	All Pass			
South HCP: 12+1	♣ AKT963	♣ Q5				
Contract: 3NT South						

Board: 415	♠ KJ764	Partner bids first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: E-W	♦ AQT6	
HCP: 12+1	♣ T	

Board: 416	♠ A752	Partner bids first.
Dealer: South	♥ 65	The opponents are silent.
Vul: Both	♦ 72	
HCP: 8+1	♣ KJ964	

Board: 417	♠ 87	Partner bids first.
Dealer: South	♥ Q9872	The opponents are silent.
Vul: E-W	♦ AK653	
HCP: 9+2	♣ 6	

Board: 418	♠ T5	Partner bids first.
Dealer: South	♥ AKJ64	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 12+1	♣ J854	

Board: 419	♠ AQ	You bid first.
Dealer: North	♥ K42	The opponents are silent.
Vul: E-W	♦ 92	
HCP: 13+2	♣ A97542	

Both hands (Answers Page)

Board: 415

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14+2

Contract: 3NT North

North:

♠ KJ764

♥ Q94

♦ AQT6

♣ T

South:

♠ 82

♥ KJ3

♦ K9

♣ AQJ982

W N E S

Pass 1 ♠ Pass 2 ♣

Pass 3NT All Pass

Board: 416

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ A752

♥ 65

♦ 72

♣ KJ964

South:

♠ Q63

♥ KT2

♦ AK9654

♣ 7

W N E S

Pass 1 ♠ Pass 2 ♦

All Pass

Board: 417

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14+2

Contract: 2 ♥ South

North:

♠ 87

♥ Q9872

♦ AK653

♣ 6

South:

♠ A94

♥ AK

♦ T2

♣ QJT852

W N E S

Pass 1 ♥ Pass 2 ♣

Pass 2 ♦ Pass 2 ♥

All Pass

Board: 418

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+2

Contract: 3 ♦ North

North:

♠ T5

♥ AKJ64

♦ QJ

♣ J854

South:

♠ Q6

♥ Q9

♦ A97432

♣ AQ6

W N E S

Pass 1 ♥ Pass 2 ♦

Pass 3 ♦ All Pass

Board: 419

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 10

Contract: 3 ♣ South

North:

♠ AQ

♥ K42

♦ 92

♣ A97542

South:

♠ J862

♥ 987

♦ AT4

♣ KQ3

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 2 ♣ Pass 3 ♣

All Pass

Board: 415	♠ 82	You bid first.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 14+2	♣ AQJ982	

Board: 416	♠ Q63	You bid first.
Dealer: South	♥ KT2	The opponents are silent.
Vul: Both	♦ AK9654	
HCP: 12+2	♣ 7	

Board: 417	♠ A94	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 14+2	♣ QJT852	

Board: 418	♠ Q6	You bid first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: Both	♦ A97432	
HCP: 14+2	♣ AQ6	

Board: 419	♠ J862	Partner bids first.
Dealer: North	♥ 987	The opponents are silent.
Vul: E-W	♦ AT4	
HCP: 10	♣ KQ3	

Both hands (Answers Page)

Board: 415

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14+2

Contract: 3NT North

North:

♠ KJ764

♥ Q94

♦ AQT6

♣ T

South:

♠ 82

♥ KJ3

♦ K9

♣ AQJ982

W N E S

Pass 1 ♠ Pass 2 ♣

Pass 3NT All Pass

Board: 416

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ A752

♥ 65

♦ 72

♣ KJ964

South:

♠ Q63

♥ KT2

♦ AK9654

♣ 7

W N E S

Pass 1 ♠ Pass 2 ♦

All Pass

Board: 417

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14+2

Contract: 2 ♥ South

North:

♠ 87

♥ Q9872

♦ AK653

♣ 6

South:

♠ A94

♥ AK

♦ T2

♣ QJT852

W N E S

Pass 1 ♥ Pass 2 ♣

Pass 2 ♦ Pass 2 ♥

All Pass

Board: 418

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+2

Contract: 3 ♦ North

North:

♠ T5

♥ AKJ64

♦ QJ

♣ J854

South:

♠ Q6

♥ Q9

♦ A97432

♣ AQ6

W N E S

Pass 1 ♥ Pass 2 ♦

Pass 3 ♦ All Pass

Board: 419

Dealer: North

Vul: E-W

North HCP: 13+2

South HCP: 10

Contract: 3 ♣ South

North:

♠ AQ

♥ K42

♦ 92

♣ A97542

South:

♠ J862

♥ 987

♦ AT4

♣ KQ3

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 2 ♣ Pass 3 ♣

All Pass

Board: 420	♠ QJ962	Partner bids first.
Dealer: South	♥ AQ873	The opponents are silent.
Vul: Both	♦ 5	
HCP: 9+2	♣ 62	

Board: 421	♠ 86	You bid first.
Dealer: North	♥ Q97	The opponents are silent.
Vul: None	♦ AQ9862	
HCP: 12+2	♣ A4	

Board: 422	♠ J842	Partner bids first.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ AT762	
HCP: 8+1	♣ 84	

Board: 423	♠ K4	You bid first.
Dealer: North	♥ 94	The opponents are silent.
Vul: N-S	♦ AQJ764	
HCP: 13+2	♣ K86	

Board: 424	♠ AJ87	Partner bids first.
Dealer: South	♥ A85	The opponents are silent.
Vul: E-W	♦ J	
HCP: 11+1	♣ JT863	

Both hands (Answers Page)

Board: 420

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14+2

Contract: 3NT South

North:

♠ QJ962

♥ AQ873

♦ 5

♣ 62

South:

♠ 85

♥ K4

♦ AJT874

♣ AQ8

W N E S

Pass 1♦ Pass 1♦

Pass 1♠ Pass 2♦

Pass 2♥ Pass 3NT

All Pass

Board: 421

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 10+1

Contract: 3♦ South

North:

♠ 86

♥ Q97

♦ AQ9862

♣ A4

South:

♠ AJ932

♥ KT6

♦ T5

♣ Q76

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 3♦

All Pass

Board: 422

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 12+2

Contract: 2♣ South

North:

♠ J842

♥ KT

♦ AT762

♣ 84

South:

♠ A7

♥ AQ9

♦ 93

♣ QT9653

W N E S

Pass 1♦ Pass 1♣

Pass 1♦ Pass 2♣

All Pass

Board: 423

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ K4

♥ 94

♦ AQJ764

♣ K86

South:

♠ AT93

♥ AQT75

♦ 8

♣ T94

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ All Pass

Board: 424

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ AJ87

♥ A85

♦ J

♣ JT863

South:

♠ KQ

♥ JT3

♦ KQT976

♣ Q9

W N E S

Pass 1♦ Pass 1♦

Pass 1♠ Pass 2♦

All Pass

Board: 420	♠ 85	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ AJT874	
HCP: 14+2	♣ AQ8	

Board: 421	♠ AJ932	Partner bids first.
Dealer: North	♥ KT6	The opponents are silent.
Vul: None	♦ T5	
HCP: 10+1	♣ Q76	

Board: 422	♠ A7	You bid first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: None	♦ 93	
HCP: 12+2	♣ QT9653	

Board: 423	♠ AT93	Partner bids first.
Dealer: North	♥ AQT75	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 10+1	♣ T94	

Board: 424	♠ KQ	You bid first.
Dealer: South	♥ JT3	The opponents are silent.
Vul: E-W	♦ KQT976	
HCP: 13+2	♣ Q9	

Both hands (Answers Page)

Board: 420

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14+2

Contract: 3NT South

North:

♠ QJ962

♥ AQ873

♦ 5

♣ 62

South:

♠ 85

♥ K4

♦ AJT874

♣ AQ8

W N E S

Pass 1♦ Pass 1♦

Pass 1♠ Pass 2♦

Pass 2♥ Pass 3NT

All Pass

Board: 421

Dealer: North

Vul: None

North HCP: 12+2

South HCP: 10+1

Contract: 3♦ South

North:

♠ 86

♥ Q97

♦ AQ9862

♣ A4

South:

♠ AJ932

♥ KT6

♦ T5

♣ Q76

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 3♦

All Pass

Board: 422

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 12+2

Contract: 2♣ South

North:

♠ J842

♥ KT

♦ AT762

♣ 84

South:

♠ A7

♥ AQ9

♦ 93

♣ QT9653

W N E S

Pass 1♦ Pass 1♣

Pass 1♦ Pass 2♣

All Pass

Board: 423

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 10+1

Contract: 2♦ North

North:

♠ K4

♥ 94

♦ AQJ764

♣ K86

South:

♠ AT93

♥ AQT75

♦ 8

♣ T94

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ All Pass

Board: 424

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13+2

Contract: 2♦ South

North:

♠ AJ87

♥ A85

♦ J

♣ JT863

South:

♠ KQ

♥ JT3

♦ KQT976

♣ Q9

W N E S

Pass 1♦ Pass 1♦

Pass 1♠ Pass 2♦

All Pass

Board: 425	♠ 87	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: None	♦ A9	
HCP: 13+3	♣ AQJT764	

Board: 426	♠ J862	Partner bids first.
Dealer: South	♥ KJT3	The opponents are silent.
Vul: N-S	♦ J54	
HCP: 10	♣ A8	

Board: 427	♠ Q82	You bid first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ AKQJ72	
HCP: 14+2	♣ Q95	

Board: 428	♠ J2	Partner bids first.
Dealer: South	♥ 96542	The opponents are silent.
Vul: Both	♦ A7	
HCP: 12+1	♣ AKT6	

Board: 429	♠ J5	You bid first.
Dealer: North	♥ J84	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 14+2	♣ AKQT98	

Both hands (Answers Page)

Board: 425

	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ AK3		1 ♣	Pass	1 ♥
Vul: None	♥ Q2	♥ K8763	Pass	2 ♣	All Pass	
North HCP: 13+3	♦ A9	♦ T652				
South HCP: 10+1	♣ AQJT764	♣ 9				
Contract: 2 ♣ North						

Board: 426

	North:	South:	W	N	E	S
Dealer: South	♠ J862	♠ AQ				1 ♣
Vul: N-S	♥ KJT3	♥ 875	Pass	1 ♥	Pass	2 ♣
North HCP: 10	♦ J54	♦ A8	Pass	3 ♣	All Pass	
South HCP: 12+2	♣ A8	♣ QT9642				
Contract: 3 ♣ North						

Board: 427

	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ 54		1 ♦	Pass	1 ♥
Vul: E-W	♥ 9	♥ AQ643	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AKQJ72	♦ T3	Pass	3NT	All Pass	
South HCP: 10+1	♣ Q95	♣ AT84				
Contract: 3NT North						

Board: 428

	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ A74				1 ♦
Vul: Both	♥ 96542	♥ KQ	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ A7	♦ KT9632	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ AKT6	♣ 74				
Contract: 3 ♦ North						

Board: 429

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AKT82		1 ♣	Pass	1 ♠
Vul: N-S	♥ J84	♥ Q965	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ K7	♦ T43				
South HCP: 9+1	♣ AKQT98	♣ 3				
Contract: 2 ♣ North						

Board: 425	♠ AK3	Partner bids first.
Dealer: North	♥ K8763	The opponents are silent.
Vul: None	♦ T652	
HCP: 10+1	♣ 9	

Board: 426	♠ AQ	You bid first.
Dealer: South	♥ 875	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 12+2	♣ QT9642	

Board: 427	♠ 54	Partner bids first.
Dealer: North	♥ AQ643	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 10+1	♣ AT84	

Board: 428	♠ A74	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: Both	♦ KT9632	
HCP: 12+2	♣ 74	

Board: 429	♠ AKT82	Partner bids first.
Dealer: North	♥ Q965	The opponents are silent.
Vul: N-S	♦ T43	
HCP: 9+1	♣ 3	

Both hands (Answers Page)

Board: 425

	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ AK3		1 ♣	Pass	1 ♥
Vul: None	♥ Q2	♥ K8763	Pass	2 ♣	All Pass	
North HCP: 13+3	♦ A9	♦ T652				
South HCP: 10+1	♣ AQJT764	♣ 9				
Contract: 2 ♣ North						

Board: 426

	North:	South:	W	N	E	S
Dealer: South	♠ J862	♠ AQ				1 ♣
Vul: N-S	♥ KJT3	♥ 875	Pass	1 ♥	Pass	2 ♣
North HCP: 10	♦ J54	♦ A8	Pass	3 ♣	All Pass	
South HCP: 12+2	♣ A8	♣ QT9642				
Contract: 3 ♣ North						

Board: 427

	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ 54		1 ♦	Pass	1 ♥
Vul: E-W	♥ 9	♥ AQ643	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AKQJ72	♦ T3	Pass	3NT	All Pass	
South HCP: 10+1	♣ Q95	♣ AT84				
Contract: 3NT North						

Board: 428

	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ A74				1 ♦
Vul: Both	♥ 96542	♥ KQ	Pass	1 ♥	Pass	2 ♦
North HCP: 12+1	♦ A7	♦ KT9632	Pass	3 ♦	All Pass	
South HCP: 12+2	♣ AKT6	♣ 74				
Contract: 3 ♦ North						

Board: 429

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AKT82		1 ♣	Pass	1 ♠
Vul: N-S	♥ J84	♥ Q965	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ K7	♦ T43				
South HCP: 9+1	♣ AKQT98	♣ 3				
Contract: 2 ♣ North						

Board: 430	♠ 4	Partner bids first.
Dealer: South	♥ AJ985	The opponents are silent.
Vul: E-W	♦ A8543	
HCP: 12+2	♣ K8	

Board: 431	♠ Q9	You bid first.
Dealer: North	♥ A85	The opponents are silent.
Vul: Both	♦ A3	
HCP: 12+2	♣ Q98742	

Board: 432	♠ QJ53	Partner bids first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: None	♦ KQ963	
HCP: 10+1	♣ 54	

Board: 433	♠ K87	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ AKJT73	
HCP: 14+2	♣ K82	

Board: 434	♠ AQ742	Partner bids first.
Dealer: South	♥ 96	The opponents are silent.
Vul: Both	♦ Q52	
HCP: 12+1	♣ A97	

Both hands (Answers Page)

Board: 430

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 13+2

Contract: 5 ♣ North

North:

♠ 4

♥ AJ985

♦ A8543

♣ K8

South:

♠ Q52

♥ K4

♦ KJ

♣ AT7532

W N E S

Pass 1 ♥ Pass 2 ♣

Pass 3 ♠¹ Pass 4 ♦

Pass 5 ♣ All Pass

1. Splinter

Board: 431

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 10

Contract: 3 ♣ South

North:

♠ Q9

♥ A85

♦ A3

♣ Q98742

South:

♠ AT3

♥ QJ9

♦ QT85

♣ JT3

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 2 ♣ Pass 3 ♣

All Pass

Board: 432

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13+2

Contract: 5 ♣ South

North:

♠ QJ53

♥ Q6

♦ KQ963

♣ 54

South:

♠ 7

♥ 954

♦ A87

♣ AKQ982

W N E S

Pass 1 ♦ Pass 2 ♣

Pass 3 ♣ Pass 5 ♣

All Pass

Board: 433

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 9

Contract: 4 ♦ North

North:

♠ K87

♥ 6

♦ AKJT73

♣ K82

South:

♠ AQ2

♥ T932

♦ Q4

♣ JT96

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 2 ♦ Pass 3 ♦

Pass 4 ♦ All Pass

Board: 434

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+2

Contract: 5 ♦ North

North:

♠ AQ742

♥ 96

♦ Q52

♣ A97

South:

♠ K96

♥ KQJ

♦ A98643

♣ J

W N E S

Pass 1 ♠ Pass 2 ♦

Pass 5 ♦ All Pass

Board: 430	♠ Q52	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 13+2	♣ AT7532	

Board: 431	♠ AT3	Partner bids first.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: Both	♦ QT85	
HCP: 10	♣ JT3	

Board: 432	♠ 7	You bid first.
Dealer: South	♥ 954	The opponents are silent.
Vul: None	♦ A87	
HCP: 13+2	♣ AKQ982	

Board: 433	♠ AQ2	Partner bids first.
Dealer: North	♥ T932	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 9	♣ JT96	

Board: 434	♠ K96	You bid first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: Both	♦ A98643	
HCP: 14+2	♣ J	

Both hands (Answers Page)

Board: 430

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 13+2

Contract: 5 ♣ North

North:

♠ 4

♥ AJ985

♦ A8543

♣ K8

South:

♠ Q52

♥ K4

♦ KJ

♣ AT7532

W N E S

Pass 1 ♥ Pass 2 ♣

Pass 3 ♠¹ Pass 4 ♦

Pass 5 ♣ All Pass

1. Splinter

Board: 431

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 10

Contract: 3 ♣ South

North:

♠ Q9

♥ A85

♦ A3

♣ Q98742

South:

♠ AT3

♥ QJ9

♦ QT85

♣ JT3

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 2 ♣ Pass 3 ♣

All Pass

Board: 432

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13+2

Contract: 5 ♣ South

North:

♠ QJ53

♥ Q6

♦ KQ963

♣ 54

South:

♠ 7

♥ 954

♦ A87

♣ AKQ982

W N E S

Pass 1 ♦ Pass 2 ♣

Pass 3 ♣ Pass 5 ♣

All Pass

Board: 433

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 9

Contract: 4 ♦ North

North:

♠ K87

♥ 6

♦ AKJT73

♣ K82

South:

♠ AQ2

♥ T932

♦ Q4

♣ JT96

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 2 ♦ Pass 3 ♦

Pass 4 ♦ All Pass

Board: 434

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+2

Contract: 5 ♦ North

North:

♠ AQ742

♥ 96

♦ Q52

♣ A97

South:

♠ K96

♥ KQJ

♦ A98643

♣ J

W N E S

Pass 1 ♠ Pass 2 ♦

Pass 5 ♦ All Pass

Board: 435	♠ AT4	You bid first.
Dealer: North	♥ J5	The opponents are silent.
Vul: None	♦ AJT732	
HCP: 13+2	♣ KT	

Board: 436	♠ QJ8	You bid first.
Dealer: North	♥ JT	The opponents are silent.
Vul: Both	♦ K9	
HCP: 14+2	♣ AK9632	

Board: 437	♠ Q5	You bid first.
Dealer: North	♥ 876	The opponents are silent.
Vul: None	♦ AKJ432	
HCP: 14+2	♣ A7	

Board: 438	♠ QJ	You bid first.
Dealer: North	♥ 432	The opponents are silent.
Vul: N-S	♦ AKQJT2	
HCP: 13+2	♣ 86	

Board: 439	♠ 64	You bid first.
Dealer: North	♥ A97	The opponents are silent.
Vul: None	♦ KT	
HCP: 14+2	♣ AQJ853	

Both hands (Answers Page)

Board: 435

	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ J632		1 ♦	Pass	1 ♥
Vul: None	♥ J5	♥ AQ92	Pass	2 ♦	Pass	3 ♦
North HCP: 13+2	♦ AJT732	♦ K6	All Pass			
South HCP: 10	♣ KT	♣ 853				
Contract: 3 ♦ South						

Board: 436

	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ AK652		1 ♣	Pass	1 ♠
Vul: Both	♥ JT	♥ 976	Pass	2 ♣	Pass	2NT
North HCP: 14+2	♦ K9	♦ AT63	Pass	3 ♠	Pass	4 ♠
South HCP: 11+1	♣ AK9632	♣ 5	All Pass			
Contract: 4 ♠ South						

Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ K972		1 ♦	Pass	1 ♠
Vul: None	♥ 876	♥ 43	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AKJ432	♦ Q76	Pass	4 ♦	All Pass	
South HCP: 7	♣ A7	♣ QT98				
Contract: 4 ♦ North						

Board: 438

	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ AT86		1 ♦	Pass	1 ♥
Vul: N-S	♥ 432	♥ AQ965	Pass	2 ♦	Pass	3NT
North HCP: 13+2	♦ AKQJT2	♦ 3	All Pass			
South HCP: 12+1	♣ 86	♣ QT5				
Contract: 3NT South						

Board: 439

	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ AJ753		1 ♣	Pass	1 ♠
Vul: None	♥ A97	♥ 82	Pass	2 ♣	All Pass	
North HCP: 14+2	♦ KT	♦ QJ53				
South HCP: 8+1	♣ AQJ853	♣ 62				
Contract: 2 ♣ North						

Board: 435	♠ J632	Partner bids first.
Dealer: North	♥ AQ92	The opponents are silent.
Vul: None	♦ K6	
HCP: 10	♣ 853	

Board: 436	♠ AK652	Partner bids first.
Dealer: North	♥ 976	The opponents are silent.
Vul: Both	♦ AT63	
HCP: 11+1	♣ 5	

Board: 437	♠ K972	Partner bids first.
Dealer: North	♥ 43	The opponents are silent.
Vul: None	♦ Q76	
HCP: 7	♣ QT98	

Board: 438	♠ AT86	Partner bids first.
Dealer: North	♥ AQ965	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 12+1	♣ QT5	

Board: 439	♠ AJ753	Partner bids first.
Dealer: North	♥ 82	The opponents are silent.
Vul: None	♦ QJ53	
HCP: 8+1	♣ 62	

Both hands (Answers Page)

Board: 435

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 10

Contract: 3 ♦ South

North:

♠ AT4

♥ J5

♦ AJT732

♣ KT

South:

♠ J632

♥ AQ92

♦ K6

♣ 853

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3 ♦
All Pass			

Board: 436

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ QJ8

♥ JT

♦ K9

♣ AK9632

South:

♠ AK652

♥ 976

♦ AT63

♣ 5

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2 ♣	Pass	2NT
Pass	3 ♠	Pass	4 ♠
All Pass			

Board: 437

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 7

Contract: 4 ♦ North

North:

♠ Q5

♥ 876

♦ AKJ432

♣ A7

South:

♠ K972

♥ 43

♦ Q76

♣ QT98

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♦	Pass	3 ♦
Pass	4 ♦	All Pass	

Board: 438

Dealer: North

Vul: N-S

North HCP: 13+2

South HCP: 12+1

Contract: 3NT South

North:

♠ QJ

♥ 432

♦ AKQJT2

♣ 86

South:

♠ AT86

♥ AQ965

♦ 3

♣ QT5

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♦	Pass	3NT
All Pass			

Board: 439

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 8+1

Contract: 2 ♣ North

North:

♠ 64

♥ A97

♦ KT

♣ AQJ853

South:

♠ AJ753

♥ 82

♦ QJ53

♣ 62

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	2 ♣	All Pass	

Board: 440	♠ K3	You bid first.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 12+2	♣ QJ8752	

Board: 441	♠ QT4	You bid first.
Dealer: North	♥ K2	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 12+2	♣ AK9643	

Both hands (Answers Page)

Board: 440

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 11

Contract: 2NT South

North:

♠ K3

♥ J7

♦ KQ7

♣ QJ8752

South:

♠ J642

♥ KQ54

♦ AJ84

♣ T

W**N****E****S**

1 ♣

Pass

1 ♥

Pass 2 ♣

Pass

2NT

All Pass

Board: 441

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 10+1

Contract: 3 ♣ South

North:

♠ QT4

♥ K2

♦ 96

♣ AK9643

South:

♠ 83

♥ AQJ84

♦ Q84

♣ JT8

W**N****E****S**

1 ♣

Pass

1 ♥

Pass 2 ♣

Pass

3 ♣

All Pass

Board: 440

♠ J642

Partner bids first.

Dealer: North

♥ KQ54

The opponents are silent.

Vul: N-S

♦ AJ84

HCP: 11

♣ T

Board: 441

♠ 83

Partner bids first.

Dealer: North

♥ AQJ84

The opponents are silent.

Vul: E-W

♦ Q84

HCP: 10+1

♣ JT8

Both hands (Answers Page)

Board: 440

Dealer: North

Vul: N-S

North HCP: 12+2

South HCP: 11

Contract: 2NT South

North:

♠ K3

♥ J7

♦ KQ7

♣ QJ8752

South:

♠ J642

♥ KQ54

♦ AJ84

♣ T

W**N****E****S**

1 ♣

Pass

1 ♥

Pass 2 ♣

Pass

2NT

All Pass

Board: 441

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 10+1

Contract: 3 ♣ South

North:

♠ QT4

♥ K2

♦ 96

♣ AK9643

South:

♠ 83

♥ AQJ84

♦ Q84

♣ JT8

W**N****E****S**

1 ♣

Pass

1 ♥

Pass 2 ♣

Pass

3 ♣

All Pass