De Vi	oard: 1 ealer: S ul: None CP: 11	♣ J3 ♥ Q7542 ♦ AQ108 ♣ Q3	The opponents are silent.  Partner bids first.
De Vi	oard: 2 ealer: N ul: NS CP: 13	<ul><li>▶ J95</li><li>♥ K87632</li><li>♦ A3</li><li>♠ KQ</li></ul>	The opponents are silent. You bid first.
De Vi	oard: 3 ealer: S ul: EW CP: 7	<ul><li>2</li><li>√73</li><li>√11074</li><li>AQ9743</li></ul>	The opponents are silent.  Partner bids first.
De Vi	oard: 4 ealer: N ul: Both CP: 15	<ul><li>★ KQ832</li><li>★ A643</li><li>★ 4</li><li>★ AQ7</li></ul>	The opponents are silent. You bid first.
De Vi	oard: 5 ealer: S ul: EW CP: 7	<ul><li>◆ Q10</li><li>♥ J1074</li><li>◆ QJ4</li><li>◆ J875</li></ul>	The opponents are silent.  Partner bids first.

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

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

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

Board: 6 Dealer: N Vul: Both HCP: 19	<ul><li>♠ AKQ102</li><li>♥ QJ5</li><li>♦ K3</li><li>♠ KJ9</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 7 Dealer: S Vul: EW HCP: 12	<ul><li>AQ3</li><li>✓ 3</li><li>✓ 109865</li><li>♠ AQ94</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: Both HCP: 12	<ul><li>♦ 86432</li><li>♥ Q7</li><li>♦ KQ</li><li>♠ AJ97</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: None HCP: 6	<ul><li>A53</li><li>▼10</li><li>◆Q106542</li><li>◆942</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: NS HCP: 12	<ul><li>★ K10943</li><li>★ K73</li><li>★ J107</li><li>★ AJ</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: Both North HCP: 19 South HCP: 7 Contract: 3N S	North:  ♠ AKQ102  ♥ QJ5  ♠ K3  ♠ KJ9	South:  ♠ 6  ♥ K876  ♠ Q  ♠ Q1086432	West North East South  1♠ Pass 1NT¹  3♦ 3NT AP  1. forcing 1NT
Board: 7 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4♥ S	North:  ♠ AQ3  ♥ 3  ♦ 109865  ♣ AQ94	South:  ♠ K2  ♥ KQJ10642  ♠ QJ  ♣ 106	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 3NT Pass 4♥  AP  1. forcing 1NT
Board: 8 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3♠ N	North:  ◆ 86432  ◆ Q7  ◆ KQ  ◆ AJ97	South:  ♠ QJ7  ♥ 9642  ♠ AJ75  ♠ K4	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 9 Dealer: S Vul: None North HCP: 6 South HCP: 19 Contract: 3N N	North:  ♠ A53  ♥ 10  ♦ Q106542  ♠ 942	South:  ♠ K94  ♥ KQJ95  ♠ A8  ♠ AQ3	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 10 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2N S	North:  ♠ K10943  ♥ K73  ♦ J107  ♣ AJ	South:  ♠ A8  ♥ AJ864  ♠ 83  ♣ Q974	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  AP  1. forcing 1NT

#### Forcing NT (Leveled)

Board: 6 **♠** 6 West Bids 3♦ if possible. Dealer: N **♥** K876 Vul: Both **♦** Q Partner bids first. HCP: 7 ♣ Q1086432 Board: 7 **♠** K2 The opponents are silent. Dealer: S **♥** KQJ10642 Vul: EW ♦ QJ You bid first. HCP: 12 **♣** 106 Board: 8 **♦** QJ7 The opponents are silent. Dealer: N **9**9642 Vul: Both **♦** AJ75 Partner bids first. **♣** K4 HCP: 11

Vul: NS → 83 HCP: 11 → Q974 Partner bids first.

Board: 6 Dealer: N Vul: Both North HCP: 19 South HCP: 7 Contract: 3N S	North:  ♠ AKQ102  ♥ QJ5  ♠ K3  ♠ KJ9	South:  ♠ 6  ♥ K876  ♠ Q  ♠ Q1086432	West North East South  1♠ Pass 1NT¹  3♦ 3NT AP  1. forcing 1NT
Board: 7 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4♥ S	North:  ♠ AQ3  ♥ 3  ♦ 109865  ♣ AQ94	South:  ♠ K2  ♥ KQJ10642  ♠ QJ  ♣ 106	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 3NT Pass 4♥  AP  1. forcing 1NT
Board: 8 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3♠ N	North:  ◆ 86432  ◆ Q7  ◆ KQ  ◆ AJ97	South:  ♠ QJ7  ♥ 9642  ♠ AJ75  ♠ K4	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 9 Dealer: S Vul: None North HCP: 6 South HCP: 19 Contract: 3N N	North:  ♠ A53  ♥ 10  ♦ Q106542  ♠ 942	South:  ♠ K94  ♥ KQJ95  ♠ A8  ♠ AQ3	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 10 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2N S	North:  ♠ K10943  ♥ K73  ♦ J107  ♣ AJ	South:  ♠ A8  ♥ AJ864  ♠ 83  ♣ Q974	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  AP  1. forcing 1NT

Board: 11 Dealer: S Vul: Both HCP: 9	<ul><li>↑72</li><li>↑K7652</li><li>↑Q104</li><li>↑A105</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: None HCP: 19	<ul><li>▲ A8762</li><li>♥ K9</li><li>◆ AKJ</li><li>◆ KJ3</li></ul>	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: None HCP: 10	<ul><li>↑72</li><li>♥ Q2</li><li>◆ QJ654</li><li>♠ AJ93</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 14	<ul><li>AJ987</li><li>✓ AK62</li><li>✓ 7</li><li>✓ Q95</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: EW HCP: 9	<ul><li>10</li><li>J9</li><li>Q10964</li><li>KQJ104</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ 72  ♥ K7652  ♦ Q104  ♣ A105	South:  ♠ AQJ96  ♥ AQJ8  ♠ J98  ♠ 9	West North  Pass 1NT  Pass 3♥  AP  1. forcing 1N	Pass Pass	1 <b>♠</b> 2♥
Board: 12 Dealer: N Vul: None North HCP: 19 South HCP: 6 Contract: 5♦ S	North:  ♠ A8762  ♥ K9  ♠ AKJ  ♠ KJ3	South:  ♣ —  ▼ A72  • 9876542  • Q96	West North  1♠  Pass 3NT  Pass 5♦  1. forcing 1N	Pass Pass AP	$1NT^1$
Board: 13 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 2♠ S	North:  ♠ 72  ♥ Q2  ♦ QJ654  ♠ AJ93	South:  ♠ KQJ98  ♥ A643  ♠ A  ♣ 1074	West North  Pass 1NT  Pass 2♠  1. forcing 1N	Pass AP	1♠
Board: 14 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4 N	North:  ♠ AJ987  ♥ AK62  ♠ 7  ♠ Q95	South:  ♠ 106  ♥ QJ984  ♠ AKQ10  ♠ 64	West North  1♣  Pass 2♥  AP  1. forcing 1N	Pass Pass	1NT <sup>1</sup>
Board: 15 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ 10  ♥ J9  ♠ Q10964  ♣ KQJ104	South:  ♠ K4  ♥ AKQ7653  ♠ K7  ♣ 96	West North Pass 1NT AP 1. forcing 1N	Pass	1♥

Board: 11	<b>♠</b> AQJ96	The empenents are silent
Dealer: S	♥ AQJ8	The opponents are silent
Vul: Both	<b>♦</b> J98	

Board: 12	<b>♠</b> —	The appearance are gilent
Dealer: N	<b>♥</b> A72	The opponents are silent.
V-1. None	• 0076540	

Vul: None	♦ 9876542	Danta an Isi da Guar	
HCP: 6	<b>♦</b> O96	Partner bids first.	

Board: 13	<b>♠</b> KQJ98	The engage at a constitute
Dealer: S	<b>♥</b> A643	The opponents are silent.

Vul: None	<b>♦</b> A	Von hid finst
HCP: 14	<b>4</b> 1074	You bid first.

Board: 14	<b>♠</b> 106	The engineers are gilent
Dealer: N	<b>♥</b> QJ984	The opponents are silent.

Vul: NS	◆ AKQ10	Doute on hide finet
HCP: 12	<b>♣</b> 64	Partner bids first.

Board: 15	<b>♦</b> K4	The engage are silent
Dealer: S	<b>♥</b> AKQ7653	The opponents are silent.

Vul: EW	<b>♦</b> K7	Var hid finat
HCP: 15	<b>♣</b> 96	You bid first.

Board: 11 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ 72  ♥ K7652  ♦ Q104  ♣ A105	South:  ♠ AQJ96  ♥ AQJ8  ♠ J98  ♠ 9	West North  Pass 1NT  Pass 3♥  AP  1. forcing 1N	Pass Pass	1 <b>♠</b> 2♥
Board: 12 Dealer: N Vul: None North HCP: 19 South HCP: 6 Contract: 5♦ S	North:  ♠ A8762  ♥ K9  ♠ AKJ  ♠ KJ3	South:  ♣ —  ▼ A72  • 9876542  • Q96	West North  1♠  Pass 3NT  Pass 5♦  1. forcing 1N	Pass Pass AP	$1NT^1$
Board: 13 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 2♠ S	North:  ♠ 72  ♥ Q2  ♦ QJ654  ♠ AJ93	South:  ♠ KQJ98  ♥ A643  ♠ A  ♣ 1074	West North  Pass 1NT  Pass 2♠  1. forcing 1N	Pass AP	1♠
Board: 14 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4 N	North:  ♠ AJ987  ♥ AK62  ♠ 7  ♠ Q95	South:  ♠ 106  ♥ QJ984  ♠ AKQ10  ♠ 64	West North  1♣  Pass 2♥  AP  1. forcing 1N	Pass Pass	1NT <sup>1</sup>
Board: 15 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ 10  ♥ J9  ♠ Q10964  ♣ KQJ104	South:  ♠ K4  ♥ AKQ7653  ♠ K7  ♣ 96	West North Pass 1NT AP 1. forcing 1N	Pass	1♥

Board: 16 Dealer: N Vul: Both HCP: 14	<ul><li>★ KJ542</li><li>▼ KQJ</li><li>◆ J74</li><li>◆ K10</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q107</li><li>♥ A</li><li>♦ K943</li><li>♣ QJ654</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 18 Dealer: N Vul: EW HCP: 14	<ul><li>AQ87652</li><li>✓ KJ10</li><li>✓ K</li><li>✓ J4</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: Both HCP: 11	<ul><li>★ K53</li><li>★ KQJ73</li><li>★ 1052</li><li>★ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: None HCP: 16	<ul><li>AK10762</li><li>✓ QJ105</li><li>A</li><li>Q5</li></ul>	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 2♠ N	North:  ♠ KJ542  ♥ KQJ  ♦ J74  ♣ K10	South:  ♠ 86  ♥ 9543  ♠ AK105  ♣ 953	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 17 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 2N N	North:  ♠ Q107  ✔ A  ♠ K943  ♠ QJ654	South:  ♠ AJ92  ♥ KJ632  ♦ 10  ♠ A87	West North East South  1  Pass 1NT¹ 2  Pass Pass 2NT AP  1. forcing 1NT
Board: 18 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 3♠ N	North:  ♠ AQ87652  ♥ KJ10  ♠ K  ♣ J4	South:  ♠ 103  ♥ A873  ♦ J97  ♠ A1085	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 19 Dealer: S Vul: Both North HCP: 11 South HCP: 18 Contract: 4♠ S	North:  ♠ K53  ▼ KQJ73  • 1052  ♣ Q4	South:  ♠ AJ986  ♥ A8  ♠ AQ76  ♠ K8	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 20 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2♥ N	North:  ♠ AK10762  ♥ QJ105  ♠ A  ♣ Q5	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT

Board: 16 Dealer: N Vul: Both HCP: 7	♦ 86 ♥ 9543 ♦ AK105 ♣ 953	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: NS HCP: 13	<ul><li>★ AJ92</li><li>▼ KJ632</li><li>◆ 10</li><li>◆ A87</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 18 Dealer: N Vul: EW HCP: 9	<ul><li>103</li><li>✓ A873</li><li>✓ J97</li><li>✓ A1085</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: Both HCP: 18	<ul><li>AJ986</li><li>✓ A8</li><li>AQ76</li><li>K8</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: None HCP: 8	♦ 9 ♥ A82 ♦ J109643 ♣ K98	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 2♠ N	North:  ♠ KJ542  ♥ KQJ  ♦ J74  ♣ K10	South:  ♠ 86  ♥ 9543  ♠ AK105  ♣ 953	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 17 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 2N N	North:  ♠ Q107  ✔ A  ♠ K943  ♠ QJ654	South:  ♠ AJ92  ♥ KJ632  ♦ 10  ♠ A87	West North East South  1  Pass 1NT¹ 2  Pass Pass 2NT AP  1. forcing 1NT
Board: 18 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 3♠ N	North:  ♠ AQ87652  ♥ KJ10  ♠ K  ♣ J4	South:  ♠ 103  ♥ A873  ♦ J97  ♠ A1085	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 19 Dealer: S Vul: Both North HCP: 11 South HCP: 18 Contract: 4♠ S	North:  ♠ K53  ▼ KQJ73  • 1052  ♣ Q4	South:  ♠ AJ986  ♥ A8  ♠ AQ76  ♠ K8	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 20 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2♥ N	North:  ♠ AK10762  ♥ QJ105  ♠ A  ♣ Q5	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT

Board: 21 Dealer: S Vul: EW HCP: 7	<ul><li>◆ 94</li><li>♥ AJ972</li><li>◆ Q1097</li><li>◆ 108</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: Both HCP: 14	<ul><li>♣75</li><li>♥ KQ752</li><li>♦ AQ4</li><li>♣ K75</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: None HCP: 8	<ul><li>♣—</li><li>✓ AJ765</li><li>◆ QJ9432</li><li>◆ 42</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: NS HCP: 12	<ul><li>♣ J10964</li><li>♥ A84</li><li>♦ J73</li><li>♣ AQ</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: None HCP: 12	<ul><li>★ K2</li><li>▼ 742</li><li>◆ KJ10</li><li>◆ AJ986</li></ul>	The opponents are silent.  Partner bids first.

Board: 21 Dealer: S Vul: EW	North: ♠ 94	South: ♠ AKQ632	West	North	East	South 1♠
North HCP: 7	<b>♥</b> AJ972 <b>♦</b> Q1097	♥ Q5 ♦ A54	Pass AP	1NT <sup>1</sup>	Pass	2♠
South HCP: 15 Contract: 2♠ S	<b>♣</b> 108	<b>♣</b> 73		ng 1NT		
Board: 22 Dealer: N	North:	South:	West	North		
Vul: Both	<b>♠</b> 75 <b>♥</b> KQ752	<b>♠</b> Q6 <b>♥</b> 96	Pass	1 <b>∀</b> 2♣	Pass Pass	1NT <sup>1</sup>
North HCP: 14 South HCP: 8	<b>♦</b> AQ4	<b>♦</b> K10986	AP	21	1 455	2,
Contract: 2♥ N	<b>♣</b> K75	<b>♣</b> QJ93	1. forci	ng 1NT		
Board: 23 Dealer: S	North:	South: ♠ AK 1052	West	North	East	South 1♠
Vul: None North HCP: 8	<b>♥</b> AJ765	<b>∀</b> K4	Pass	1NT <sup>1</sup>	Pass	3NT
South HCP: 19 Contract: 4 N	◆ QJ9432 ◆ 42	◆ K7 <b>◆</b> AQ87	Pass 1. forci	4 <b>♦</b> ng 1NT	AP	
Board: 24			West	North	Fact	South
Dealer: N	North:	South:	West	1\onu1 1♠		1NT <sup>1</sup>
Vul: NS North HCP: 12	<b>♦</b> J10964 <b>♥</b> A84	<b>♠</b> Q72 <b>♥</b> KJ75	Pass	2•	Pass	
South HCP: 12 Contract: 4♠ N	<ul><li>→ J73</li><li>→ AQ</li></ul>	◆ K854 ◆ K4	AP 1. forci	ng 1NT		
Board: 25 Dealer: S	North: ♠ K2	South: ♠ AQ1076	West	North	East	South 1♠
Vul: None North HCP: 12	♥ 742	♥ AKQ95	Pass	1NT <sup>1</sup>	Pass	
South HCP: 12	◆ KJ10	• Q	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AJ986	<b>♣</b> Q5	1. forci	ng 1NT		

Board: 21 Dealer: S Vul: EW HCP: 15	<ul><li>AKQ632</li><li>♥ Q5</li><li>A54</li><li>₹ 73</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: Both HCP: 8	♣ Q6 ♥ 96 ♦ K10986 ♣ QJ93	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: None HCP: 19	<ul><li>AK1052</li><li>✓ K4</li><li>✓ K7</li><li>AQ87</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q72</li><li>♥ KJ75</li><li>♦ K854</li><li>♣ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: None HCP: 19	<ul><li>AQ1076</li><li>✓ AKQ95</li><li>✓ Q</li><li>Q</li><li>Q</li></ul>	The opponents are silent. You bid first.

Board: 21 Dealer: S Vul: EW	North: ♠ 94	South: ♠ AKQ632	West	North	East	South 1♠
North HCP: 7	<b>♥</b> AJ972 <b>♦</b> Q1097	♥ Q5 ♦ A54	Pass AP	1NT <sup>1</sup>	Pass	2♠
South HCP: 15 Contract: 2♠ S	<b>♣</b> 108	<b>♣</b> 73		ng 1NT		
Board: 22 Dealer: N	North:	South:	West	North		
Vul: Both	<b>♠</b> 75 <b>♥</b> KQ752	<b>♠</b> Q6 <b>♥</b> 96	Pass	1 <b>∀</b> 2♣	Pass Pass	1NT <sup>1</sup>
North HCP: 14 South HCP: 8	<b>♦</b> AQ4	<b>♦</b> K10986	AP	21	1 455	2,
Contract: 2♥ N	<b>♣</b> K75	<b>♣</b> QJ93	1. forci	ng 1NT		
Board: 23 Dealer: S	North:	South: ♠ AK 1052	West	North	East	South 1♠
Vul: None North HCP: 8	<b>♥</b> AJ765	<b>∀</b> K4	Pass	1NT <sup>1</sup>	Pass	3NT
South HCP: 19 Contract: 4 N	◆ QJ9432 ◆ 42	◆ K7 <b>◆</b> AQ87	Pass 1. forci	4 <b>♦</b> ng 1NT	AP	
Board: 24			West	North	Fact	South
Dealer: N	North:	South:	West	1\onu1 1♠		1NT <sup>1</sup>
Vul: NS North HCP: 12	<b>♦</b> J10964 <b>♥</b> A84	<b>♠</b> Q72 <b>♥</b> KJ75	Pass	2•	Pass	
South HCP: 12 Contract: 4♠ N	<ul><li>→ J73</li><li>→ AQ</li></ul>	◆ K854 ◆ K4	AP 1. forci	ng 1NT		
Board: 25 Dealer: S	North: ♠ K2	South: ♠ AQ1076	West	North	East	South 1♠
Vul: None North HCP: 12	♥ 742	♥ AKQ95	Pass	1NT <sup>1</sup>	Pass	
South HCP: 12	◆ KJ10	• Q	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AJ986	<b>♣</b> Q5	1. forci	ng 1NT		

Board: 26 Dealer: N Vul: NS HCP: 12	<ul><li>★ AKQ1054</li><li>♥ 972</li><li>★ K7</li><li>♠ 106</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: EW HCP: 11	<ul> <li>♣ J73</li> <li>♥ AJ6</li> <li>♦ 83</li> <li>♣ KQ754</li> </ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: None HCP: 19	<ul><li>AQ95</li><li>KQ1053</li><li>A8</li><li>KJ</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: EW HCP: 11	<ul><li>1082</li><li>✓ J9</li><li>✓ KQ65</li><li>✓ AJ87</li></ul>	East Doubles 1NT if possible.  Partner bids first.
Board: 30 Dealer: N Vul: Both HCP: 16	<ul><li>AQ9763</li><li>AK8</li><li>K5</li><li>84</li></ul>	The opponents are silent. You bid first.

Board: 26 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 44 N	North:  ♠ AKQ1054  ♥ 972  ♠ K7  ♣ 106	South:  ♣ J97  ♥ AJ3  ♦ Q86  ♣ QJ95	West North East South  1 ♣ Pass 1NT¹  Pass 2 ♣ Pass 4 ♣  AP  1. forcing 1NT
Board: 27 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♣ J73  ♥ AJ6  • 83  ♣ KQ754	South:  ♠ A9865  ♥ 102  ♠ KQJ5  ♣ A10	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 28 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 6 N	North:  ♠ AQ95  ♥ KQ1053  ♠ A8  ♠ KJ	South:  ♠ K2  ♥ A98  ♠ Q65  ♠ Q10643	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 4♥  Pass 4NT² Pass 5♠³  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=1/5 or 4/5
Board: 29 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4 S	North:	South:  ♣ A6  ▼ KQ107432  ◆ J7  ♣ Q10	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 30 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N S	North:  ♠ AQ9763  ♥ AK8  ♠ K5  ♣ 84	South:  ♠ K  ▼ 732  ♠ AJ1083  ♣ QJ76	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT

Board: 26 Dealer: N Vul: NS HCP: 11	<ul><li>♣ J97</li><li>♥ AJ3</li><li>◆ Q86</li><li>♣ QJ95</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: EW HCP: 14	<ul><li>▲ A9865</li><li>▼ 102</li><li>◆ KQJ5</li><li>▲ A10</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: None HCP: 11	<ul><li>★K2</li><li>▼A98</li><li>◆Q65</li><li>◆Q10643</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: EW HCP: 12	<ul><li>★ A6</li><li>▼ KQ107432</li><li>◆ J7</li><li>◆ Q10</li></ul>	East Doubles 1NT if possible. You bid first.
Board: 30 Dealer: N Vul: Both HCP: 11	<b>♠</b> K ♥ 732 <b>♦</b> AJ1083 <b>♣</b> QJ76	The opponents are silent.  Partner bids first.

Board: 26 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 44 N	North:  ♠ AKQ1054  ♥ 972  ♠ K7  ♣ 106	South:  ♣ J97  ♥ AJ3  ♦ Q86  ♣ QJ95	West North East South  1 ♣ Pass 1NT¹  Pass 2 ♣ Pass 4 ♣  AP  1. forcing 1NT
Board: 27 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♣ J73  ♥ AJ6  • 83  ♣ KQ754	South:  ♠ A9865  ♥ 102  ♠ KQJ5  ♣ A10	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 28 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 6 N	North:  ♠ AQ95  ♥ KQ1053  ♠ A8  ♠ KJ	South:  ♠ K2  ♥ A98  ♠ Q65  ♠ Q10643	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 4♥  Pass 4NT² Pass 5♠³  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=1/5 or 4/5
Board: 29 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4 S	North:	South:  ♣ A6  ▼ KQ107432  ◆ J7  ♣ Q10	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 30 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N S	North:  ♠ AQ9763  ♥ AK8  ♠ K5  ♣ 84	South:  ♠ K  ▼ 732  ♠ AJ1083  ♣ QJ76	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT

Board: 31	♠ AK7	East Doubles 1NT if possible.
Dealer: S	<b>♥</b> 32	West Bids 2♣ if possible.
Vul: Both	<b>♦</b> J853	
HCP: 9	<b>♣</b> J954	Partner bids first.
Board: 32	<b>♠</b> KJ843	The appearance are gilent
Dealer: N	<b>♥</b> A	The opponents are silent.
Vul: None	<b>♦</b> K986	You bid first.
HCP: 14	<b>♣</b> K54	Tou old first.
Board: 33	<b>♦</b> K3	East Bids 2♥ if possible.
Dealer: S	<b>♥</b> 854	Last Bids 2 v ii possible.
Vul: None	<b>♦</b> K73	Partner bids first.
HCP: 11	<b>♣</b> AJ876	Tartifer ords 111st.
Board: 34	♠ AQJ85	The opponents are silent.
Dealer: N	<b>♥</b> A97	The opponents are sitent.
Vul: NS	♦ A73	You bid first.
HCP: 19	<b>♣</b> KJ	
D 105	. 0.62	
Board: 35	<b>★</b> 863	The opponents are silent.
Dealer: S	<b>∨</b> K653	11
Vul: Both	♦ 83 • AV 15	Partner bids first.
HCP: 11	♣ AKJ5	

Board: 31 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3N N	North:  ♠ AK7  ♥ 32  ♦ J853  ♣ J954	South:	West North East South  1♥  Pass 1NT¹ X Pass  2♣ X Pass 3NT  AP  1. forcing 1NT
Board: 32 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ KJ843  ♥ A  ♠ K986  ♠ K54	South:  ◆ 97  ▼ K743  ◆ A1043  ◆ AJ9	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  Pass 3NT AP  1. forcing 1NT
Board: 33 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 4 S	North:  ♠ K3  ♥ 854  ♠ K73  ♣ AJ876	South:  ♠ AQ65  ♥ AK963  ♠ 2  ♣ KQ3	West North East South  1♥  Pass 1NT¹ 2♥² 2NT  Pass 4♥ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 34 Dealer: N Vul: NS North HCP: 19 South HCP: 11 Contract: 4♠ N	North:  ♠ AQJ85  ♥ A97  ♠ A73  ♣ KJ	South:  ♠ K94  ♥ 64  ♠ Q42  ♣ AQ1074	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 35 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4♠ S	North:  ♠ 863  ♥ K653  ♠ 83  ♠ AKJ5	South:  ♠ AK10974  ♥ AJ  ♠ QJ74  ♣ Q	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 31 Dealer: S Vul: Both HCP: 14	<ul><li></li></ul>	East Doubles 1NT if possible. West Bids 2♣ if possible. You bid first.
Board: 32 Dealer: N Vul: None HCP: 12	<ul><li>◆ 97</li><li>♥ K743</li><li>◆ A1043</li><li>◆ AJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: None HCP: 18	<ul><li>AQ65</li><li>AK963</li><li>2</li><li>KQ3</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 34 Dealer: N Vul: NS HCP: 11	<ul><li>★ K94</li><li>♥ 64</li><li>◆ Q42</li><li>◆ AQ1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: Both HCP: 17	<ul><li>★ AK10974</li><li>♥ AJ</li><li>◆ QJ74</li><li>◆ Q</li></ul>	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3N N	North:  ♠ AK7  ♥ 32  ♦ J853  ♣ J954	South:	West North East South  1♥  Pass 1NT¹ X Pass  2♣ X Pass 3NT  AP  1. forcing 1NT
Board: 32 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ KJ843  ♥ A  ♠ K986  ♠ K54	South:  ◆ 97  ▼ K743  ◆ A1043  ◆ AJ9	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  Pass 3NT AP  1. forcing 1NT
Board: 33 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 4 S	North:  ♠ K3  ♥ 854  ♠ K73  ♣ AJ876	South:  ♠ AQ65  ♥ AK963  ♠ 2  ♣ KQ3	West North East South  1♥  Pass 1NT¹ 2♥² 2NT  Pass 4♥ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 34 Dealer: N Vul: NS North HCP: 19 South HCP: 11 Contract: 4♠ N	North:  ♠ AQJ85  ♥ A97  ♠ A73  ♣ KJ	South:  ♠ K94  ♥ 64  ♠ Q42  ♣ AQ1074	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 35 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4♠ S	North:  ♠ 863  ♥ K653  ♠ 83  ♠ AKJ5	South:  ♠ AK10974  ♥ AJ  ♠ QJ74  ♣ Q	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Dealer: N   ▼ Jo Vul: None   • I5	The opponents are silent.  You bid first.
Dealer: S	The opponents are silent.  Partner bids first.
Dealer: N	The opponents are silent. You bid first.
Dealer: S	The opponents are silent.  Partner bids first.
Dealer: N ▼ 102 Vul: FW • A1075	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ AJ985  ♥ J6  ♦ J5  ♣ AK85	South:  ♠ 2  ♥ AK97  ♠ Q1097  ♣ Q1076	Pass Pass	North 1♠ 2♣ 3NT ng 1NT	Pass	South 1NT <sup>1</sup> 2NT
Board: 37 Dealer: S Vul: EW North HCP: 12 South HCP: 19 Contract: 6♥ S	North:  ♠ A4  ♥ K84  ♦ J10753  ♣ A94	South:  ♠ KQ  ♥ AQ1062  ♠ AK  ♣ J1063	Pass Pass Pass 1. forci 2. Gerb	North  1NT <sup>1</sup> 4♣ <sup>2</sup> 6♥  ng 1NT  oer  out of 4	Pass Pass AP	1 <b>♥</b> 3NT
Board: 38 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 N	North:  ◆ 87  ▼ AJ7652  ◆ KJ6  ◆ KQ	South:  ♠ KQJ  ♥ K104  ♠ Q974  ♣ 764	Pass AP	North 1♥ 2♥ ng 1NT		$1NT^1$
Board: 39 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3 N	North:  ♣ —  ▼ AK74  ◆ J98653  ♣ A75	South:  ♠ A98532  ♥ 63  ♠ AQ  ♠ K109	Pass Pass	North  1NT <sup>1</sup> 3  ng 1NT		1♠
Board: 40 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 3 N	North:  ♠ AK865  ♥ 102  ♠ A1075  ♣ Q4	South:  ♠ 4  ▼ KQ8  ◆ J9863  ♣ J875	Pass AP	North 1♣ 2◆ ng 1NT	Pass Pass	$1NT^1$

Board: 36 Dealer: N Vul: None HCP: 11	♣2 ♥ AK97 ♦ Q1097 ♣ Q1076	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: EW HCP: 19	<ul><li>★ KQ</li><li>▼ AQ1062</li><li>◆ AK</li><li>◆ J1063</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: None HCP: 11	<ul><li>★ KQJ</li><li>▼ K104</li><li>◆ Q974</li><li>◆ 764</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: NS HCP: 13	<ul><li>★ A98532</li><li>★ 63</li><li>★ AQ</li><li>★ K109</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: EW HCP: 7	<ul><li>4</li><li>✓ KQ8</li><li>✓ J9863</li><li>✓ J875</li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ AJ985  ♥ J6  ♦ J5  ♣ AK85	South:  ♠ 2  ♥ AK97  ♠ Q1097  ♣ Q1076	Pass Pass	North 1♠ 2♣ 3NT ng 1NT	Pass	South 1NT <sup>1</sup> 2NT
Board: 37 Dealer: S Vul: EW North HCP: 12 South HCP: 19 Contract: 6♥ S	North:  ♠ A4  ♥ K84  ♦ J10753  ♣ A94	South:  ♠ KQ  ♥ AQ1062  ♠ AK  ♣ J1063	Pass Pass Pass 1. forci 2. Gerb	North  1NT <sup>1</sup> 4♣ <sup>2</sup> 6♥  ng 1NT  oer  out of 4	Pass Pass AP	1 <b>♥</b> 3NT
Board: 38 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 N	North:  ◆ 87  ▼ AJ7652  ◆ KJ6  ◆ KQ	South:  ♠ KQJ  ♥ K104  ♠ Q974  ♣ 764	Pass AP	North 1♥ 2♥ ng 1NT		$1NT^1$
Board: 39 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3 N	North:  ♣ —  ▼ AK74  ◆ J98653  ♣ A75	South:  ♠ A98532  ♥ 63  ♠ AQ  ♠ K109	Pass Pass	North  1NT <sup>1</sup> 3  ng 1NT		1♠
Board: 40 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 3 N	North:  ♠ AK865  ♥ 102  ♠ A1075  ♣ Q4	South:  ♠ 4  ▼ KQ8  ◆ J9863  ♣ J875	Pass AP	North 1♣ 2◆ ng 1NT	Pass Pass	$1NT^1$

Board: 41 Dealer: S Vul: Both HCP: 7	♣ 7 ♥ AQJ103 ♦ 9754 ♣ 865	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: NS HCP: 15	<ul><li>★ AKQ95</li><li>▼ K2</li><li>◆ J7</li><li>◆ Q1075</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: Both HCP: 11	<ul><li>★ A62</li><li>♥ Q3</li><li>◆ KQ8643</li><li>★ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: None HCP: 12	<ul><li>♠ AK842</li><li>♥ QJ7</li><li>♦ Q63</li><li>♠ 65</li></ul>	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: Both HCP: 11	<ul><li>★ KJ8</li><li>♥ Q73</li><li>◆ Q9864</li><li>◆ K3</li></ul>	The opponents are silent.  Partner bids first.

Board: 41 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♣ 7  ▼ AQJ103  ◆ 9754  ♣ 865	South:  ♠ A108642  ♥ K  ♠ A6  ♠ AQJ10	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT		1♠
Board: 42 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2♠ N	North:  ♠ AKQ95  ♥ K2  ♦ J7  ♣ Q1075	South:	Pass AP	North 1♠ 2♣ ng 1NT		1NT <sup>1</sup>
Board: 43 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ A62  ♥ Q3  ♠ KQ8643  ♣ 105	South:  ♠ KJ973  ▼ AKJ2  ♠ J9  ♣ J8	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT	East Pass AP	South 1♠ 2♥
Board: 44 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2♠ N	North:  ♠ AK842  ♥ QJ7  ♦ Q63  ♣ 65	South:	Pass AP	North 1♠ 2♦ ng 1NT		1NT <sup>1</sup>
Board: 45 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ KJ8  ♥ Q73  • Q9864  ♠ K3	South:  ♠ 109743  ♥ KJ8  ♠ A107  ♣ A4	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT		1 <b>♠</b> 2 <b>♦</b>

Board: 41 Dealer: S Vul: Both HCP: 18	<ul><li>★ A108642</li><li>★ K</li><li>★ A6</li><li>★ AQJ10</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: NS HCP: 8	<ul><li>★32</li><li>▼854</li><li>★ K965</li><li>★ AJ96</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: Both HCP: 14	<ul><li>★ KJ973</li><li>★ AKJ2</li><li>◆ J9</li><li>★ J8</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: None HCP: 10	<ul><li>★ 53</li><li>▼ 10983</li><li>◆ K10</li><li>★ AQJ74</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: Both HCP: 12	<ul><li>★ 109743</li><li>▼ KJ8</li><li>◆ A107</li><li>★ A4</li></ul>	The opponents are silent. You bid first.

Board: 41 Dealer: S Vul: Both North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♣ 7  ▼ AQJ103  ◆ 9754  ♣ 865	South:  ♠ A108642  ♥ K  ♠ A6  ♠ AQJ10	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT		1♠
Board: 42 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2♠ N	North:  ♠ AKQ95  ♥ K2  ♦ J7  ♣ Q1075	South:	Pass AP	North 1♠ 2♣ ng 1NT		1NT <sup>1</sup>
Board: 43 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ A62  ♥ Q3  ♠ KQ8643  ♣ 105	South:  ♠ KJ973  ▼ AKJ2  ♠ J9  ♣ J8	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT	East Pass AP	South 1♠ 2♥
Board: 44 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2♠ N	North:  ♠ AK842  ♥ QJ7  ♦ Q63  ♣ 65	South:	Pass AP	North 1♠ 2♦ ng 1NT		1NT <sup>1</sup>
Board: 45 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ KJ8  ♥ Q73  • Q9864  ♠ K3	South:  ♠ 109743  ♥ KJ8  ♠ A107  ♣ A4	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT		1 <b>♠</b> 2 <b>♦</b>

#### Forcing NT (Leveled)

HCP: 8

Board: 46
Dealer: N

Vul: None

◆ Q72

▼ KQ10854

The opponents are silent.

HCP: 16 ♣ AK You bid first.

Board: 47
Dealer: S

→ 32
The opponents are silent.

Vul: NS → J75
Partner bids first.

Board: 48
Dealer: N

AJ5

✓ AK9863

The opponents are silent.

**♣** AQJ86543

Board: 50 ♠ KJ842
Dealer: N ▼ AQJ2

The opponents are silent.

Board: 46 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 6 \( \mathbb{N} \)	North:  ♠ Q72  ♥ KQ10854  ♠ Q10  ♣ AK	South:  ♠ A3  ♥ J73  ♠ A93  ♣ QJ1097	Pass Pass AP 1. forci	ng 1NT	Pass Pass Pass	1NT¹ 4NT² 6♥
Board: 47 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ A4  ♥ KQJ10865  ♠ AK10  ♣ 10	3. A=2 West Pass AP	kwood ( /5 or 5/; North 1NT <sup>1</sup> ng 1NT	East Pass	D=1 South 1♥
Board: 48 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 4 \(\neq \) N	North:  ♠ AJ5  ♥ AK9863  ♠ KJ  ♣ J4	South:  ♣ 87  ♥ J10  ♠ A864  ♣ AQ976	Pass AP	North 1♥ 3♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 49 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ AQ42  ♥ AK842  ♠ Q6  ♣ Q2	Pass Pass	North  1NT <sup>1</sup> 4♥ ng 1NT	Pass AP	1♥
Board: 50 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4 \( \bar{V} \)	North:  ♠ KJ842  ♥ AQJ2  ♠ K8  ♣ K3	South:  ♠ Q5  ♥ 9863  ♦ Q104  ♠ A954	Pass AP	North 1♠ 3♥ ng 1NT	Pass Pass	1NT <sup>1</sup>

#### Forcing NT (Leveled)

HCP: 12 ♣ QJ1097 Partner bids first.

Board: 47
Dealer: S ★ A4

\*\*KQJ10865

The opponents are silent.

Board: 46 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 6 \( \mathbb{N} \)	North:  ♠ Q72  ♥ KQ10854  ♠ Q10  ♣ AK	South:  ♠ A3  ♥ J73  ♠ A93  ♣ QJ1097	Pass Pass AP 1. forci	ng 1NT	Pass Pass Pass	1NT¹ 4NT² 6♥
Board: 47 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ A4  ♥ KQJ10865  ♠ AK10  ♣ 10	3. A=2 West Pass AP	kwood ( /5 or 5/; North 1NT <sup>1</sup> ng 1NT	East Pass	D=1 South 1♥
Board: 48 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 4 \(\neq \) N	North:  ♠ AJ5  ♥ AK9863  ♠ KJ  ♣ J4	South:  ♣ 87  ♥ J10  ♠ A864  ♣ AQ976	Pass AP	North 1♥ 3♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 49 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ AQ42  ♥ AK842  ♠ Q6  ♣ Q2	Pass Pass	North  1NT <sup>1</sup> 4♥ ng 1NT	Pass AP	1♥
Board: 50 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4 \( \bar{V} \)	North:  ♠ KJ842  ♥ AQJ2  ♠ K8  ♣ K3	South:  ♠ Q5  ♥ 9863  ♦ Q104  ♠ A954	Pass AP	North 1♠ 3♥ ng 1NT	Pass Pass	1NT <sup>1</sup>

Board: 51 Dealer: S Vul: EW HCP: 6	<ul><li>103</li><li>1084</li><li>AJ7652</li><li>J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: NS HCP: 14	<ul><li>AJ732</li><li>KQ4</li><li>J</li><li>K1096</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 12	<ul><li>★ 762</li><li>▼ K109</li><li>★ A9852</li><li>♣ AJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ10432</li><li>▼ AJ8</li><li>◆ J</li><li>◆ A85</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: None HCP: 8	<ul><li>◆ 5</li><li>♥ 9</li><li>◆ K108753</li><li>◆ AJ974</li></ul>	The opponents are silent.  Partner bids first.

Board: 51 Dealer: S Vul: EW North HCP: 6 South HCP: 18	North:	South:  ♠ QJ986  ♥ AK2  ♠ KQ3		orth East  NT <sup>1</sup> Pass	1♠
Contract: 3N N	<b>♣</b> J6	<b>♣</b> K3	1. forcing 1	NT	
Board: 52 Dealer: N Vul: NS North HCP: 14	North: ♠ AJ732 ♥ KQ4	South: ♠ 1084 ♥ 872	West No 1♠ Pass 2♣		1NT <sup>1</sup>
South HCP: 12 Contract: 4♠ N	◆ J ◆ K1096	◆ AQ94 ◆ AQ4	AP 1. forcing 1	NT	
Board: 53 Dealer: S Vul: Both North HCP: 12 South HCP: 17	North:  ♣ 762  ♥ K109  ♦ A9852  ♣ AJ	South:  ♠ AKJ3  ♥ AQ762  ♦ 7  ♣ K102	Pass 1N		1♥
Contract: 6♥ S	111	11102	1. forcing 1	1 <b>N 1</b>	
Board: 54 Dealer: N Vul: EW North HCP: 15	North: ♠ KQ10432 ♥ AJ8 ♦ J	South: <b>♣</b> J6 <b>♥</b> K9765	1♠ Pass 2♠	Pass	1NT <sup>1</sup>
South HCP: 9 Contract: 4♠ N	♣ A85	• Q8654 • K	Pass 44 1. forcing 1		
Board: 55 Dealer: S Vul: None	North: ♠ 5	South: ♠ AJ10 ♠ AJ8763		orth East	1♥
North HCP: 8 South HCP: 15 Contract: 2♥ S	♥ 9 ♦ K108753 ♣ AJ974	<b>♥</b> AJ8763 <b>♦</b> QJ <b>♣</b> Q6	Pass 1N AP 1. forcing 1		∠▼

Board: 51 Dealer: S Vul: EW HCP: 18	<ul><li>♣ QJ986</li><li>♥ AK2</li><li>♦ KQ3</li><li>♣ K3</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: NS HCP: 12	<ul><li>1084</li><li>872</li><li>AQ94</li><li>AQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 17	<ul><li>★ AKJ3</li><li>▼ AQ762</li><li>◆ 7</li><li>◆ K102</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: EW HCP: 9	<b>♦</b> J6 <b>♥</b> K9765 <b>♦</b> Q8654 <b>♣</b> K	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: None HCP: 15	<ul><li>▲ AJ10</li><li>♥ AJ8763</li><li>◆ QJ</li><li>♣ Q6</li></ul>	The opponents are silent. You bid first.

Board: 51 Dealer: S Vul: EW North HCP: 6 South HCP: 18	North:	South:  ♠ QJ986  ♥ AK2  ♠ KQ3		orth East  NT <sup>1</sup> Pass	1♠
Contract: 3N N	<b>♣</b> J6	<b>♣</b> K3	1. forcing 1	NT	
Board: 52 Dealer: N Vul: NS North HCP: 14	North: ♠ AJ732 ♥ KQ4	South: ♠ 1084 ♥ 872	West No 1♠ Pass 2♣		1NT <sup>1</sup>
South HCP: 12 Contract: 4♠ N	◆ J ◆ K1096	◆ AQ94 ◆ AQ4	AP 1. forcing 1	NT	
Board: 53 Dealer: S Vul: Both North HCP: 12 South HCP: 17	North:  ♣ 762  ♥ K109  ♦ A9852  ♣ AJ	South:  ♠ AKJ3  ♥ AQ762  ♦ 7  ♣ K102	Pass 1N		1♥
Contract: 6♥ S	111	11102	1. forcing 1	1 <b>N 1</b>	
Board: 54 Dealer: N Vul: EW North HCP: 15	North: ♠ KQ10432 ♥ AJ8 ♦ J	South: <b>♣</b> J6 <b>♥</b> K9765	1♠ Pass 2♠	Pass	1NT <sup>1</sup>
South HCP: 9 Contract: 4♠ N	♣ A85	• Q8654 • K	Pass 44 1. forcing 1		
Board: 55 Dealer: S Vul: None	North: ♠ 5	South: ♠ AJ10 ♠ AJ8763		orth East	1♥
North HCP: 8 South HCP: 15 Contract: 2♥ S	♥ 9 ♦ K108753 ♣ AJ974	<b>♥</b> AJ8763 <b>♦</b> QJ <b>♣</b> Q6	Pass 1N AP 1. forcing 1		∠▼

Board: 56 Dealer: N Vul: Both HCP: 13	<ul><li>★ K975</li><li>▼ AJ1054</li><li>◆ KQ</li><li>◆ 106</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: NS HCP: 8	<b>♠</b> Q <b>♥</b> 109754 <b>♦</b> K105 <b>♠</b> QJ106	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: EW HCP: 18	<ul><li>★ K9</li><li>♥ KJ984</li><li>◆ AQ</li><li>◆ AJ102</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: None HCP: 8	<ul><li>★KQJ</li><li>▼85</li><li>◆73</li><li>◆Q109653</li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: NS HCP: 13	<ul><li>◆ AKQ103</li><li>♥ 9</li><li>◆ 1086</li><li>◆ A1063</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: Both	North: <b>★</b> K975	South: <b>★</b> 862	West	North 1♥	Pass	1NT <sup>1</sup>
North HCP: 13 South HCP: 10	<ul><li>✓ AJ1054</li><li>✓ KQ</li><li>◆ 106</li></ul>	♥ Q6 ♦ A107 ♠ KJ973	Pass AP	2♣	Pass	3♣
Contract: 3♣ N	₩ 100	<b>₹</b> NJ9/3	1. forci	ng 1NT		
Board: 57 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♠</b> Q ♥ 109754	<b>♠</b> KJ1085 <b>♥</b> KJ63	Pass	1NT <sup>1</sup>	Pass	1 <b>♠</b> 2 <b>♥</b>
North HCP: 8 South HCP: 12	♦ K105	<b>♦</b> A8	Pass	<b>3</b> ♥	AP	
Contract: 3♥ S	<b>♣</b> QJ106	<b>♣</b> 85	1. forci	ng 1NT		
Board: 58	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ K9	South: ♠ A10		1♥	Pass	1NT <sup>1</sup>
Vul: EW North HCP: 18	<b>▼</b> KJ984	<b>▼</b> 102	Pass	3♣	Pass	
South HCP: 7	♦ AQ	◆ 987642	Pass AP	<b>4</b>	Pass	<b>5</b> •
Contract: 5♦ S	♣ AJ102	<b>♣</b> K84		ng 1NT		
Board: 59 Dealer: S	North:	South:	West	North	East	South 1
Vul: None	<b>♠</b> KQJ <b>♥</b> 85	<b>♦</b> A3 <b>♥</b> AK1093	Pass	1NT <sup>1</sup>	Pass	
North HCP: 8	◆ 73	• QJ105		3NT	AP	
South HCP: 18 Contract: 3N N	♣ Q109653	<b>♣</b> A4	1. forci	ng 1NT		
Board: 60	North:	South:				
Dealer: N	AKQ103	Soum: • 6	West	North		
Vul: NS North HCP: 13	<b>y</b> 9	<b>♥</b> K832	Dagg	1 <b>♠</b>		1NT <sup>1</sup>
South HCP: 10 Contract: 2 N	<ul><li>1086</li><li>★ A1063</li></ul>	♦ K954 ♣ KJ94	Pass 1. forci	2 <b>♣</b> ng 1NT	AP	

Board: 56 Dealer: N Vul: Both HCP: 10	♦ 862 ♥ Q6 ♦ A107 ♣ KJ973	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: NS HCP: 12	<ul><li>★ KJ1085</li><li>♥ KJ63</li><li>◆ A8</li><li>◆ 85</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: EW HCP: 7	<b>♦</b> A10 <b>♥</b> 102 <b>♦</b> 987642 <b>♣</b> K84	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: None HCP: 18	<ul><li>A3</li><li>✓ AK1093</li><li>✓ QJ105</li><li>A4</li></ul>	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: NS HCP: 10	<ul><li>♠ 6</li><li>♥ K832</li><li>♦ K954</li><li>♠ KJ94</li></ul>	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: Both	North: <b>★</b> K975	South: <b>★</b> 862	West	North 1♥	Pass	1NT <sup>1</sup>
North HCP: 13 South HCP: 10	<ul><li>✓ AJ1054</li><li>✓ KQ</li><li>◆ 106</li></ul>	♥ Q6 ♦ A107 ♠ KJ973	Pass AP	2♣	Pass	3♣
Contract: 3♣ N	₩ 100	<b>₹</b> NJ9/3	1. forci	ng 1NT		
Board: 57 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♠</b> Q ♥ 109754	<b>♠</b> KJ1085 <b>♥</b> KJ63	Pass	1NT <sup>1</sup>	Pass	1 <b>♠</b> 2 <b>♥</b>
North HCP: 8 South HCP: 12	♦ K105	<b>♦</b> A8	Pass	<b>3</b> ♥	AP	
Contract: 3♥ S	<b>♣</b> QJ106	<b>♣</b> 85	1. forci	ng 1NT		
Board: 58	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ K9	South: ♠ A10		1♥	Pass	1NT <sup>1</sup>
Vul: EW North HCP: 18	<b>▼</b> KJ984	<b>▼</b> 102	Pass	3♣	Pass	
South HCP: 7	♦ AQ	◆ 987642	Pass AP	<b>4</b>	Pass	<b>5</b> •
Contract: 5♦ S	♣ AJ102	<b>♣</b> K84		ng 1NT		
Board: 59 Dealer: S	North:	South:	West	North	East	South 1
Vul: None	<b>♠</b> KQJ <b>♥</b> 85	<b>♦</b> A3 <b>♥</b> AK1093	Pass	1NT <sup>1</sup>	Pass	
North HCP: 8	◆ 73	• QJ105		3NT	AP	
South HCP: 18 Contract: 3N N	♣ Q109653	<b>♣</b> A4	1. forci	ng 1NT		
Board: 60	North:	South:				
Dealer: N	AKQ103	Soum: • 6	West	North		
Vul: NS North HCP: 13	<b>y</b> 9	<b>♥</b> K832	Dagg	1 <b>♠</b>		1NT <sup>1</sup>
South HCP: 10 Contract: 2 N	<ul><li>1086</li><li>★ A1063</li></ul>	♦ K954 ♣ KJ94	Pass 1. forci	2 <b>♣</b> ng 1NT	AP	

Board: 61 Dealer: S Vul: Both HCP: 12	<ul><li>★ K65</li><li>★ AK9</li><li>★ 1043</li><li>★ Q976</li></ul>	East Bids 2♦ if possible. West Bids 4♦ if possible.  Partner bids first.
Board: 62 Dealer: N Vul: NS HCP: 12	<ul><li>★ K98743</li><li>♥ Q75</li><li>◆ QJ</li><li>◆ A4</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: Both HCP: 10	<b>♦</b> 82 <b>♥</b> K109 <b>♦</b> K9643 <b>♣</b> A64	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 18	<ul><li>♣ 2</li><li>♥ AQJ984</li><li>♦ AK63</li><li>♣ A8</li></ul>	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q73</li><li>♥ 1062</li><li>♦ K876</li><li>♣ AK8</li></ul>	The opponents are silent.  Partner bids first.

Board: 61 Dealer: S Vul: Both	North: ♠ K65	South: ♠ AQJ1093	.,,	North		1♠
North HCP: 12	<ul><li>★ AK9</li><li>★ 1043</li></ul>	<b>♥</b> QJ5 <b>♦</b> Q	Pass	1NT <sup>1</sup>	2 <b>♦</b>	2♠
South HCP: 13 Contract: 4♠ S	◆ Q976	<b>♣</b> J108	4 <b>♦</b> 1. forci	4 <b>♠</b> ng 1NT	AP	
Contract. 42 S			1. 10101	115 11 (1		
Board: 62	North:	South:	West	North	East	South
Dealer: N	Norui. <b>★</b> K98743	• A62		1♠	Pass	1NT <sup>1</sup>
Vul: NS North HCP: 12	<b>♥</b> Q75	<b>♥</b> AJ32	Pass	2♠	Pass	
South HCP: 11	♦ QJ	<b>♦</b> 1098	AP			
Contract: 4♠ N	<b>♣</b> A4	<b>♣</b> Q95	1. forci	ng 1NT		
Board: 63 Dealer: S	North: ♠ 82	South: ♠ KQ1053	West	North	East	South 1♠
Vul: Both North HCP: 10	<b>♥</b> K109	<b>▼</b> 32	Pass	1NT <sup>1</sup>	Pass	2♣
South HCP: 14	♦ K9643	◆ AQ10	Pass	2♠	AP	
Contract: 2♠ S	<b>♣</b> A64	<b>♣</b> K95	1. forcing 1NT			
Board: 64	North:	South:	West	North	East	South
Dealer: N	• 2	<b>♠</b> QJ6		1♥	Pass	1NT <sup>1</sup>
Vul: None North HCP: 18	<b>♥</b> AQJ984	<b>♥</b> 75	Pass	3♥	Pass	4♥
South HCP: 8	◆ AK63	<b>♦</b> QJ94 <b>♣</b> Q954	AP			
Contract: 4♥ N	<b>♣</b> A8	<b>4</b> Q954	1. forci	ng 1NT		
Board: 65	Nowle:	Courtle	West	North	Fast	South
Dealer: S	North: ♠ Q73	South: ♠ KJ6	11031	1 (0141	Lust	1 <b>y</b>
Vul: EW	♥ 1062	<b>♥</b> KQJ87	Pass	1NT <sup>1</sup>	Pass	
North HCP: 12 South HCP: 14	<b>♦</b> K876	♦ A4	Pass	4♥	AP	
Contract: 4♥ S	♣ AK8	<b>♣</b> 753	1. forci	ng 1NT		

Board: 61 Dealer: S Vul: Both HCP: 13	<ul><li>♠ AQJ1093</li><li>♥ QJ5</li><li>♦ Q</li><li>♠ J108</li></ul>	East Bids 2♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 62 Dealer: N Vul: NS HCP: 11	<ul><li>A62</li><li>✓ AJ32</li><li>◆ 1098</li><li>◆ Q95</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ1053</li><li>★ 32</li><li>★ AQ10</li><li>★ K95</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: None HCP: 8	<ul><li>♣ QJ6</li><li>♥ 75</li><li>◆ QJ94</li><li>♣ Q954</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: EW HCP: 14	<ul><li>★ KJ6</li><li>▼ KQJ87</li><li>◆ A4</li><li>◆ 753</li></ul>	The opponents are silent. You bid first.

Board: 61 Dealer: S Vul: Both	North: ♠ K65	South: ♠ AQJ1093	.,,	North		1♠
North HCP: 12	<ul><li>★ AK9</li><li>★ 1043</li></ul>	<b>♥</b> QJ5 <b>♦</b> Q	Pass	1NT <sup>1</sup>	2 <b>♦</b>	2♠
South HCP: 13 Contract: 4♠ S	◆ Q976	<b>♣</b> J108	4 <b>♦</b> 1. forci	4 <b>♠</b> ng 1NT	AP	
Contract. 42 S			1. 10101	115 11 (1		
Board: 62	North:	South:	West	North	East	South
Dealer: N	Norui. <b>★</b> K98743	• A62		1♠	Pass	1NT <sup>1</sup>
Vul: NS North HCP: 12	<b>♥</b> Q75	<b>♥</b> AJ32	Pass	2♠	Pass	
South HCP: 11	♦ QJ	<b>♦</b> 1098	AP			
Contract: 4♠ N	<b>♣</b> A4	<b>♣</b> Q95	1. forci	ng 1NT		
Board: 63 Dealer: S	North: ♠ 82	South: ♠ KQ1053	West	North	East	South 1♠
Vul: Both North HCP: 10	<b>♥</b> K109	<b>▼</b> 32	Pass	1NT <sup>1</sup>	Pass	2♣
South HCP: 14	♦ K9643	◆ AQ10	Pass	2♠	AP	
Contract: 2♠ S	<b>♣</b> A64	<b>♣</b> K95	1. forci	ng 1NT		
Board: 64	North:	South:	West	North	East	South
Dealer: N	• 2	<b>♠</b> QJ6		1♥	Pass	1NT <sup>1</sup>
Vul: None North HCP: 18	<b>♥</b> AQJ984	<b>♥</b> 75	Pass	3♥	Pass	4♥
South HCP: 8	◆ AK63	<b>♦</b> QJ94 <b>♣</b> Q954	AP			
Contract: 4♥ N	<b>♣</b> A8	<b>4</b> Q954	1. forci	ng 1NT		
Board: 65	Nowle:	Courtle	West	North	Fast	South
Dealer: S	North: ♠ Q73	South: ♠ KJ6	11031	1 (0141	Lust	1 <b>y</b>
Vul: EW	♥ 1062	<b>♥</b> KQJ87	Pass	1NT <sup>1</sup>	Pass	
North HCP: 12 South HCP: 14	<b>♦</b> K876	♦ A4	Pass	4♥	AP	
Contract: 4♥ S	♣ AK8	<b>♣</b> 753	1. forci	ng 1NT		

Board: 66 Dealer: N Vul: None HCP: 18	<ul><li>▲ A9763</li><li>✔ AQ7</li><li>◆ A3</li><li>▲ A74</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q42</li><li>♥ K2</li><li>◆ AQ1073</li><li>♣ 864</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: Both HCP: 15	<ul><li>★ A1098732</li><li>♥ 9</li><li>★ A</li><li>★ AK76</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: None HCP: 10	<ul><li>♣ Q107</li><li>♥ J7</li><li>◆ A984</li><li>♣ QJ64</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: NS HCP: 12	<ul><li>AQJ103</li><li>₹ 7</li><li>↓ J986</li><li>♣ A107</li></ul>	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: None North HCP: 18 South HCP: 11 Contract: 44 N	North:  ♠ A9763  ♥ AQ7  ♠ A3  ♣ A74	South:  ♠ KJ8  ♥ K8642  ♠ Q82  ♠ Q8	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 67 Dealer: S Vul: NS North HCP: 11 South HCP: 19 Contract: 6♠ S	North:  ♠ Q42  ♥ K2  ♠ AQ1073  ♣ 864	South:  ♠ AK986  ♥ A3  ♠ K54  ♣ KQ3	West North East South  1♠  Pass 1NT¹ Pass 3NT  Pass 4♠ Pass 4NT²  Pass 5♠³ Pass 6♠  AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=1/5 or 4/5
Board: 68 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  ♠ A1098732  ♥ 9  ♠ A  ♣ AK76	South:  ♠ K  ♥ 107432  ♠ KQ6  ♣ 10943	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT
Board: 69 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 44 S	North:  ♠ Q107  ♥ J7  ♠ A984  ♠ QJ64	South:  ♠ AK9854  ♥ K6  ♠ KQ5  ♣ 98	West North East South  1♣  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 70 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ N	North:  ♠ AQJ103  ♥ 7  ♦ J986  ♠ A107	South:  ◆ 75  ▼ A864  ◆ Q107  ◆ K964	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT

Board: 66 Dealer: N Vul: None HCP: 11  Board: 67 Dealer: S Vul: NS HCP: 19  Board: 68 Dealer: N Vul: Both HCP: 8  Board: 69 Dealer: S Vul: NS Vul: NS Vul: Both HCP: 8  Board: 69 Dealer: S Vul: None HCP: 19  AK9854 Dealer: S Vul: None NG5 Vul: None NG6 HCP: 15  Board: 70 Dealer: N Val: NS Vul: NS Vul: NS Vul: NS Partner bids first.  The opponents are silent. You bid first.  Partner bids first.  Partner bids first.			
Dealer: S	Dealer: N Vul: None	▼ K8642 ◆ Q82	
Dealer: N Vul: Both HCP: 8  AK9854 Dealer: S Vul: None HCP: 15  Board: 70 Dealer: N Vul: NS  Vul: NS  Vul: NS  Vul: NS  Vul: NS  AK9854 The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  Partner bids first.  Partner bids first.	Dealer: S Vul: NS	<ul><li>★ A3</li><li>★ K54</li></ul>	
Dealer: S	Dealer: N Vul: Both	<b>♥</b> 107432 <b>♦</b> KQ6	
Dealer: N	Dealer: S Vul: None	<b>∨</b> K6 <b>♦</b> KQ5	
	Dealer: N Vul: NS	<b>∨</b> A864 <b>→</b> Q107	

Board: 66 Dealer: N Vul: None North HCP: 18 South HCP: 11 Contract: 44 N	North:  ♠ A9763  ♥ AQ7  ♠ A3  ♣ A74	South:  ♠ KJ8  ♥ K8642  ♠ Q82  ♠ Q8	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 67 Dealer: S Vul: NS North HCP: 11 South HCP: 19 Contract: 6♠ S	North:  ♠ Q42  ♥ K2  ♠ AQ1073  ♣ 864	South:  ♠ AK986  ♥ A3  ♠ K54  ♣ KQ3	West North East South  1♠  Pass 1NT¹ Pass 3NT  Pass 4♠ Pass 4NT²  Pass 5♠³ Pass 6♠  AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=1/5 or 4/5
Board: 68 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  ♠ A1098732  ♥ 9  ♠ A  ♣ AK76	South:  ♠ K  ♥ 107432  ♠ KQ6  ♣ 10943	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT
Board: 69 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 44 S	North:  ♠ Q107  ♥ J7  ♠ A984  ♠ QJ64	South:  ♠ AK9854  ♥ K6  ♠ KQ5  ♣ 98	West North East South  1♣  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 70 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ N	North:  ♠ AQJ103  ♥ 7  ♦ J986  ♠ A107	South:  ◆ 75  ▼ A864  ◆ Q107  ◆ K964	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT

#### Forcing NT (Leveled)

Vul: NS → AK HCP: 19 → Q5 You bid first.

Board: 74
Dealer: N ★ K109872
▼ KQ4
The opponents are silent.

Vul: NS → J973 HCP: 11 → K1032 Partner bids first.

Board: 71 Dealer: S Vul: None North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ 64  ♥ Q  ♠ A752  ♣ Q106532	South:  ♠ AK1083  ♥ AK2  ♦ 1083  ♣ A9	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 72 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 4 N	North:  ♠ Q84  ♥ AKJ543  ♠ AK  ♠ Q5	South:  ♣ 75  ♥ 92  • QJ10964  ♣ A106	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 73 Dealer: S Vul: EW North HCP: 10 South HCP: 18 Contract: 6♥ S	North:	South:  ♠ AK106  ♥ QJ983  ♠ K  ♠ AJ10	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 4♥ Pass 4NT²  Pass 5♥³ Pass 6♥  AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=2/5 or 5/5, Q(H)=0
Board: 74 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 3♠ N	North:  ♠ K109872  ♥ KQ4  ♦ —  ♣ KQ64	South:  ♠ Q  ♥ J10963  ♠ Q754  ♠ AJ9	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 75 Dealer: S Vul: NS North HCP: 11 South HCP: 18 Contract: 4 S	North:  ▲ 109  ▼ AK7  ◆ J973  ♣ K1032	South:  ♠ QJ  ♥ QJ1065  ♠ AKQ8  ♠ QJ	West North East South  1♥  Pass 1NT¹ 3♠ 3NT  Pass 4♥ AP  1. forcing 1NT

Board: 71 Dealer: S Vul: None HCP: 18	<ul><li>AK1083</li><li>✓ AK2</li><li>1083</li><li>A9</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: NS HCP: 7	<ul><li>↑75</li><li>♥92</li><li>◆QJ10964</li><li>♠ A106</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: EW HCP: 18	<ul><li>★ AK106</li><li>♥ QJ983</li><li>★ K</li><li>★ AJ10</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: Both HCP: 10	<b>♠</b> Q <b>♥</b> J10963 <b>♦</b> Q754 <b>♣</b> AJ9	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: NS HCP: 18	♣ QJ ♥ QJ1065 ♦ AKQ8 ♣ QJ	East Bids 3♠ if possible.  You bid first.

Board: 71 Dealer: S Vul: None North HCP: 8 South HCP: 18 Contract: 3N N	North:  ♠ 64  ♥ Q  ♠ A752  ♣ Q106532	South:  ♠ AK1083  ♥ AK2  ♦ 1083  ♣ A9	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 72 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 4 N	North:  ♠ Q84  ♥ AKJ543  ♠ AK  ♠ Q5	South:  ♣ 75  ♥ 92  • QJ10964  ♣ A106	West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 73 Dealer: S Vul: EW North HCP: 10 South HCP: 18 Contract: 6♥ S	North:	South:  ♠ AK106  ♥ QJ983  ♠ K  ♠ AJ10	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 4♥ Pass 4NT²  Pass 5♥³ Pass 6♥  AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=2/5 or 5/5, Q(H)=0
Board: 74 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 3♠ N	North:  ♠ K109872  ♥ KQ4  ♦ —  ♣ KQ64	South:  ♠ Q  ♥ J10963  ♠ Q754  ♠ AJ9	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 75 Dealer: S Vul: NS North HCP: 11 South HCP: 18 Contract: 4 S	North:  ▲ 109  ▼ AK7  ◆ J973  ♣ K1032	South:  ♠ QJ  ♥ QJ1065  ♠ AKQ8  ♠ QJ	West North East South  1♥  Pass 1NT¹ 3♠ 3NT  Pass 4♥ AP  1. forcing 1NT

#### Forcing NT (Leveled)

Board: 76 Dealer: N Vul: EW HCP: 12	<ul><li>AQJ864</li><li>♥ Q93</li><li>← —</li><li>★ K963</li></ul>	The opponents are silent.  You bid first.
Board: 77 Dealer: S Vul: None HCP: 9	♣ J ♥ QJ2 ♦ KQ1075 ♣ 10974	East Doubles 1NT if possible. East Bids 2NT if possible. Partner bids first.
Board: 78	<b>♦</b> AQ1086	The opponents are silent.

Board: 78	<b>♠</b> AQ1086	The appearants are silent
Dealer: N	<b>♥</b> A752	The opponents are silent.
Vul: Both	<b>♦</b> 864	** 1110

Vul: Both HCP: 13 ♦ K You bid first.

Board: 79	<b>♦</b> A87	The empenets are siles	
Dealer: S	<b>v</b> 102	The opponents are silen	
Vul: None	<b>♦</b> Q87	Partner bids first.	
HCP: 10	♣ KJ653	ratulet blus first.	

Board: 80	<b>★</b> 74	The amounts are silent
Dealer: N	<b>♥</b> AK10964	The opponents are silent.

Board: 76 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ N	North:  ♠ AQJ864  ♥ Q93  ♦—  ♣ K963	South:  ♠ K9  ♥ 865  ♠ AJ1074  ♣ Q54	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 77 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3♣ S	North:  ♣ J  ♥ QJ2  • KQ1075  ♣ 10974	South:  ♠ AQ1084  ♥ 96  • J4  ♣ KQJ6	West North East South  1♣  Pass 1NT¹ X 2♣  Pass Pass 2NT Pass  Pass 3♣ AP  1. forcing 1NT
Board: 78 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4♥ N	North:  ♠ AQ1086  ♥ A752  ♠ 864  ♠ K	South:  ♣ —  ▼ 10963  • KQ  ♣ AQJ8654	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 79 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4♥ S	North:  ♠ A87  ▼ 102  • Q87  ♣ KJ653	South:  ♠ K1054  ♥ AKQJ98  ♠ K95  ♣ —	West North East South  1♥  Pass 1NT¹ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 80 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 2♥ N	North:  ♣ 74  ♥ AK10964  ♦ 75  ♣ KQ4	South:	West North East South  1♥ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT

#### Forcing NT (Leveled)

Board: 77 ♠ AQ1084 East Doubles 1NT if possible.

Dealer: S ♥ 96 East Bids 2NT if possible.

Vul: None  $\Rightarrow$  J4

HCP: 13 ♣ KQJ6 You bid first.

Board: 78
The opponents are silent.

Dealer: N ▼ 10963

Vul: Both ★ KQ

HCP: 12 ♣ AQJ8654 Partner bids first.

Board: 79
Dealer: S ★ K1054

★ K1054

★ AKQJ98

The opponents are silent.

Board: 80 • 1063 The opponents are silent.

Board: 76 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ N	North:  ♠ AQJ864  ♥ Q93  ♦—  ♣ K963	South:  ♠ K9  ♥ 865  ♠ AJ1074  ♣ Q54	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 77 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3♣ S	North:  ♣ J  ♥ QJ2  • KQ1075  ♣ 10974	South:  ♠ AQ1084  ♥ 96  • J4  ♣ KQJ6	West North East South  1♣  Pass 1NT¹ X 2♣  Pass Pass 2NT Pass  Pass 3♣ AP  1. forcing 1NT
Board: 78 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4♥ N	North:  ♠ AQ1086  ♥ A752  ♠ 864  ♠ K	South:  ♣ —  ▼ 10963  • KQ  ♣ AQJ8654	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 79 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4♥ S	North:  ♠ A87  ▼ 102  • Q87  ♣ KJ653	South:  ♠ K1054  ♥ AKQJ98  ♠ K95  ♣ —	West North East South  1♥  Pass 1NT¹ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 80 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 2♥ N	North:  ♣ 74  ♥ AK10964  ♦ 75  ♣ KQ4	South:	West North East South  1♥ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT

#### Forcing NT (Leveled)

Board: 81 Dealer: S Vul: None HCP: 6	♣ QJ10 ♥— • K108643 ♣ 9732	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: Both HCP: 13	<ul><li>▲ A103</li><li>✔ J9876</li><li>♦ K</li><li>▲ KQ64</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: NS HCP: 10	<ul><li>★ KJ6</li><li>▼ 753</li><li>◆ KQ1065</li><li>◆ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 19	<ul><li>AK863</li><li>K4</li><li>A8</li><li>KQ86</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: Both	◆— ♥ Q1065 • 10743	The opponents are silent.

♣ AKQ94

HCP: 11

Partner bids first.

Board: 81 Dealer: S Vul: None North HCP: 6 South HCP: 17 Contract: 4 N	North:  ♠ QJ10  ♥ —  ♠ K108643  ♠ 9732	South:  ♠ K853  ♥ AJ832  ♠ A9  ♣ AJ	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3♦ Pass 4♦  AP  1. forcing 1NT
Board: 82 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3 N	North:  ♠ A103  ♥ J9876  ♠ K  ♠ KQ64	South:  ♠ Q2  ♥ 104  ♠ AJ95  ♣ A10873	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 3♣  AP  1. forcing 1NT
Board: 83 Dealer: S Vul: NS North HCP: 10 South HCP: 18 Contract: 4 S	North:  ♠ KJ6  ♥ 753  ♠ KQ1065  ♣ J4	South:  ♠ Q974  ♥ AK982  ♠ AJ  ♣ A10	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 4♥ AP  1. forcing 1NT
Board: 84 Dealer: N Vul: None North HCP: 19 South HCP: 12 Contract: 6 S	North:  ♠ AK863  ♥ K4  ♠ A8  ♣ KQ86	South:  ♣ —  ▼ A632  ◆ KJ10732  ♣ A72	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♣²  Pass 4♠³ Pass 6♠  AP  1. forcing 1NT  2. Gerber  3. A=2 out of 4
Board: 85 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2♠ S	North:  ♣ —  ♥ Q1065  • 10743  ♣ AKQ94	South:  ♠ KQ9743  ♥ A3  • Q9  ♣ J105	West North East South  1♠  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT

Board: 81 Dealer: S Vals32 Vul: None HCP: 17 AJ  Board: 82 Dealer: N Vul: Both Vul: Both HCP: 11 A10873  Board: 83 Dealer: S Vals32  The opponents are silent.  Partner bids first.  Board: 83 Partner bids first.  Board: 83 Vul: NS Vul: NS AJ HCP: 18 A10  Board: 84 Dealer: N Val: None Val: Val: Val: Val: None Val: None Val: Val: Val: Val: Val: Val: Val: Val:			
Dealer: N	Dealer: S Vul: None	<ul><li>✓ AJ832</li><li>✓ A9</li></ul>	
Dealer: S Vul: NS HCP: 18  AJ You bid first.  Board: 84 Dealer: N Vul: None HCP: 12  A72  A72  The opponents are silent.  You bid first.  You bid first.	Dealer: N Vul: Both	<b>∨</b> 104 <b>♦</b> AJ95	
Dealer: N	Dealer: S Vul: NS	<b>♥</b> AK982 <b>♦</b> AJ	
Dealer: S	Dealer: N Vul: None	<b>∨</b> A632 <b>♦</b> KJ10732	**
	Dealer: S Vul: Both	<b>∨</b> A3 <b>→</b> Q9	

Board: 81 Dealer: S Vul: None North HCP: 6 South HCP: 17 Contract: 4 N	North:  ♠ QJ10  ♥ —  ♠ K108643  ♠ 9732	South:  ♠ K853  ♥ AJ832  ♠ A9  ♣ AJ	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3♦ Pass 4♦  AP  1. forcing 1NT
Board: 82 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3 N	North:  ♠ A103  ♥ J9876  ♠ K  ♠ KQ64	South:  ♠ Q2  ♥ 104  ♠ AJ95  ♣ A10873	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 3♣  AP  1. forcing 1NT
Board: 83 Dealer: S Vul: NS North HCP: 10 South HCP: 18 Contract: 4 S	North:  ♠ KJ6  ♥ 753  ♠ KQ1065  ♣ J4	South:  ♠ Q974  ♥ AK982  ♠ AJ  ♣ A10	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 4♥ AP  1. forcing 1NT
Board: 84 Dealer: N Vul: None North HCP: 19 South HCP: 12 Contract: 6 S	North:  ♠ AK863  ♥ K4  ♠ A8  ♣ KQ86	South:  ♣ —  ▼ A632  ◆ KJ10732  ♣ A72	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♣²  Pass 4♠³ Pass 6♠  AP  1. forcing 1NT  2. Gerber  3. A=2 out of 4
Board: 85 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2♠ S	North:  ♣ —  ♥ Q1065  • 10743  ♣ AKQ94	South:  ♠ KQ9743  ♥ A3  • Q9  ♣ J105	West North East South  1♠  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT

Board: 86 Dealer: N Vul: NS HCP: 18	<ul><li>★ 5</li><li>▼ KQJ1087</li><li>◆ KQJ</li><li>♣ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: EW HCP: 8	<b>♠</b> Q <b>♥</b> KJ108642 <b>♦</b> Q1043 <b>♠</b> 6	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: EW HCP: 14	<ul><li>♣ Q7</li><li>♥ KQ98642</li><li>♦ AK</li><li>♣ 95</li></ul>	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: Both HCP: 9	<ul><li>102</li><li>✓ J842</li><li>✓ K87</li><li>✓ KQ76</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 90 Dealer: N Vul: NS HCP: 14	<ul><li>★ KQ532</li><li>★ A</li><li>◆ AJ54</li><li>◆ 765</li></ul>	The opponents are silent. You bid first.

Board: 86 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 4♥ N	North:  ◆ 5  ▼ KQJ1087  ◆ KQJ  ♣ AQ10	South:  ♣ J32  ♥ 65  ♠ A963  ♣ K984	Pass AP	North 1♥ 3♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 87 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 4 N	North:  ♠ Q  ♥ KJ108642  ♠ Q1043  ♠ 6	South:  ♠ KJ9532  ♥ A95  ♠ K9  ♣ J10	Pass Pass	North  1NT <sup>1</sup> 4♥  ng 1NT	Pass AP	1♠
Board: 88 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ Q7  ▼ KQ98642  ♠ AK  ♣ 95	South:  ♠ K32  ♥ A  ♦ J1098653  ♠ K4	Pass Pass	North 1♥ 2♥ 4♥ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 89 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ S	North:	South:  ♠ AKQ8765  ♥ K76  ♠ A  ♣ 98	Pass AP	North  1NT <sup>1</sup> ng 1NT	2•	South 1♠ 4♠
Board: 90 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2♥ S	North:  ♠ KQ532  ✔ A  ♠ AJ54  ♣ 765	South:  • 104  • KJ9875  • 987  • Q10	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>

Board: 86 Dealer: N Vul: NS HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: EW HCP: 12	<ul><li>★ KJ9532</li><li>★ A95</li><li>★ K9</li><li>★ J10</li></ul>	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: EW HCP: 11	<ul><li>★ K32</li><li>✓ A</li><li>◆ J1098653</li><li>◆ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: Both HCP: 16	<ul><li>★ AKQ8765</li><li>★ K76</li><li>★ A</li><li>★ 98</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 90 Dealer: N Vul: NS HCP: 6	<ul><li>★ 104</li><li>♥ KJ9875</li><li>◆ 987</li><li>★ Q10</li></ul>	The opponents are silent.  Partner bids first.

Board: 86 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 4♥ N	North:  ◆ 5  ▼ KQJ1087  ◆ KQJ  ♣ AQ10	South:  ♣ J32  ♥ 65  ♠ A963  ♣ K984	Pass AP	North 1♥ 3♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 87 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 4 N	North:  ♠ Q  ♥ KJ108642  ♠ Q1043  ♠ 6	South:  ♠ KJ9532  ♥ A95  ♠ K9  ♣ J10	Pass Pass	North  1NT <sup>1</sup> 4♥  ng 1NT	Pass AP	1♠
Board: 88 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ Q7  ▼ KQ98642  ♠ AK  ♣ 95	South:  ♠ K32  ♥ A  ♦ J1098653  ♠ K4	Pass Pass	North 1♥ 2♥ 4♥ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 89 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ S	North:	South:  ♠ AKQ8765  ♥ K76  ♠ A  ♣ 98	Pass AP	North  1NT <sup>1</sup> ng 1NT	2•	South 1♠ 4♠
Board: 90 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2♥ S	North:  ♠ KQ532  ✔ A  ♠ AJ54  ♣ 765	South:  • 104  • KJ9875  • 987  • Q10	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>

Board: 91 Dealer: S Vul: Both HCP: 11	<ul><li>◆93</li><li>✓ KQ643</li><li>◆ K9</li><li>◆ K1085</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 92 Dealer: N Vul: None HCP: 14	<ul><li>★ K10854</li><li>★ A10</li><li>★ J3</li><li>★ KQJ4</li></ul>	West Bids 2♠ if possible. East Bids 3♥ if possible. You bid first.
Board: 93 Dealer: S Vul: EW HCP: 9	◆ Q4 ▼ 104 ◆ AK104 ◆ 106543	East Bids 2NT if possible.  Partner bids first.
Board: 94 Dealer: N Vul: Both HCP: 12	<ul><li>▲ AJ973</li><li>♥ J85</li><li>◆ AQ103</li><li>▲ 4</li></ul>	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: None HCP: 8	<ul><li>★ A8</li><li>▼ 85</li><li>◆ J84</li><li>◆ K109873</li></ul>	The opponents are silent.  Partner bids first.

Board: 91 Dealer: S Vul: Both	North: <b>♠</b> 93 <b>♥</b> KQ643	South: ♠ K10652 ♥ J5		North 1NT <sup>1</sup>		South 1♠ Pass
North HCP: 11 South HCP: 12 Contract: 2♥ N	◆ K9 ◆ K1085	◆ Q103 ◆ AQ6	Pass	2♥ ng 1NT	AP	1 433
Board: 92 Dealer: N Vul: None	North: ♠ K10854	South: ♠ A9	West	North 1♠		South 1NT <sup>1</sup>
North HCP: 14 South HCP: 7 Contract: 3♥ E	<ul><li>★ A10</li><li>★ J3</li><li>★ KQJ4</li></ul>	♥ 9762 ♦ K954 ♣ 1086		Pass ng 1NT naels Cu		AP
			West	North	East	South
Board: 93 Dealer: S Vul: EW North HCP: 9 South HCP: 14	North:  ♠ Q4  ♥ 104  ♠ AK104	South:  ♠ AJ983  ♥ AKQ8652  ♠ 5	Pass Pass Pass AP		Pass Pass	3♠ 5♣³ 6♥
Contract: 6♥ S	<b>♣</b> 106543	<b>♣</b> —	2. Unus	ng 1NT sual 2N7 usion, fo t of 4	Γ	
Board: 94 Dealer: N	North: ♠ AJ973	South: ♠ Q	West	North 1♠		South 1NT <sup>1</sup>
Vul: Both North HCP: 12 South HCP: 12 Contract: 2N S	<ul><li>✓ J85</li><li>◆ AQ103</li><li>◆ 4</li></ul>	<ul><li>★ KQ74</li><li>★ K986</li><li>★ Q1075</li></ul>	Pass AP 1. forci	2 <b>♦</b> ng 1NT	Pass	2NT
Board: 95 Dealer: S	North: ♠ A8	South: ♠ K52	West	North	East	South 1♥
Vul: None North HCP: 8 South HCP: 18 Contract: 3N N	♥ 85 • J84 • K109873	<ul><li>★ AQ973</li><li>★ AQ7</li><li>★ QJ</li></ul>	AP	1NT <sup>1</sup>		3NT

Board: 91 Dealer: S Vul: Both HCP: 12	<ul><li>★ K10652</li><li>♥ J5</li><li>◆ Q103</li><li>◆ AQ6</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 92 Dealer: N Vul: None HCP: 7	<ul><li>★ A9</li><li>♥ 9762</li><li>◆ K954</li><li>★ 1086</li></ul>	West Bids 2♠ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 93 Dealer: S Vul: EW HCP: 14	<ul><li>▲ AJ983</li><li>▼ AKQ8652</li><li>◆ 5</li><li>▲ —</li></ul>	East Bids 2NT if possible. You bid first.
Board: 94 Dealer: N Vul: Both HCP: 12	<b>♣</b> Q <b>♥</b> KQ74 <b>♦</b> K986 <b>♣</b> Q1075	The opponents are silent.  Partner bids first.
Board: 95 Dealer: S Vul: None HCP: 18	<ul><li>★ K52</li><li>★ AQ973</li><li>★ AQ7</li><li>★ QJ</li></ul>	The opponents are silent. You bid first.

Board: 91 Dealer: S Vul: Both	North: <b>♠</b> 93 <b>♥</b> KQ643	South: ♠ K10652 ♥ J5		North 1NT <sup>1</sup>		South 1♠ Pass
North HCP: 11 South HCP: 12 Contract: 2♥ N	◆ K9 ◆ K1085	◆ Q103 ◆ AQ6	Pass	2♥ ng 1NT	AP	1 433
Board: 92 Dealer: N Vul: None	North: ♠ K10854	South: ♠ A9	West	North 1♠		South 1NT <sup>1</sup>
North HCP: 14 South HCP: 7 Contract: 3♥ E	<ul><li>★ A10</li><li>★ J3</li><li>★ KQJ4</li></ul>	♥ 9762 ♦ K954 ♣ 1086		Pass ng 1NT naels Cu		AP
			West	North	East	South
Board: 93 Dealer: S Vul: EW North HCP: 9 South HCP: 14	North:  ♠ Q4  ♥ 104  ♠ AK104	South:  ♠ AJ983  ♥ AKQ8652  ♠ 5	Pass Pass Pass AP		Pass Pass	3♠ 5♣³ 6♥
Contract: 6♥ S	<b>♣</b> 106543	<b>♣</b> —	2. Unus	ng 1NT sual 2N7 usion, fo t of 4	Γ	
Board: 94 Dealer: N	North: ♠ AJ973	South: ♠ Q	West	North 1♠		South 1NT <sup>1</sup>
Vul: Both North HCP: 12 South HCP: 12 Contract: 2N S	<ul><li>✓ J85</li><li>◆ AQ103</li><li>◆ 4</li></ul>	<ul><li>★ KQ74</li><li>★ K986</li><li>★ Q1075</li></ul>	Pass AP 1. forci	2 <b>♦</b> ng 1NT	Pass	2NT
Board: 95 Dealer: S	North: ♠ A8	South: ♠ K52	West	North	East	South 1♥
Vul: None North HCP: 8 South HCP: 18 Contract: 3N N	♥ 85 • J84 • K109873	<ul><li>★ AQ973</li><li>★ AQ7</li><li>★ QJ</li></ul>	AP	1NT <sup>1</sup>		3NT

Board: 96 Dealer: N Vul: Both HCP: 14	<ul><li>★ 54</li><li>▼ K97632</li><li>◆ AQJ3</li><li>◆ A</li></ul>	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: None HCP: 7	<ul><li>◆ 53</li><li>♥ J9742</li><li>◆ Q106</li><li>◆ A65</li></ul>	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: NS HCP: 19	<ul><li>★ AQ843</li><li>▼ KJ8</li><li>◆ 82</li><li>◆ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: EW HCP: 11	<ul><li>♣ Q73</li><li>♥ AK108</li><li>◆ Q65</li><li>♣ 963</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: None HCP: 13	<ul><li>▲ A10843</li><li>✔ A9</li><li>◆ QJ</li><li>▲ Q854</li></ul>	The opponents are silent. You bid first.

Board: 96 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4♥ N	North:	South:  ♠ A73  ♥ A4  ♠ 1097  ♣ Q10865	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 2♥  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 97 Dealer: S Vul: None North HCP: 7 South HCP: 18 Contract: 4♠ S	North:	South:  ♠ AKQ942  ♥ A  ♦ J7  ♣ KJ104	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 98 Dealer: N Vul: NS North HCP: 19 South HCP: 12 Contract: 44 N	North:  ♠ AQ843  ♥ KJ8  ♠ 82  ♠ AKQ	South:  ♣ J76  ♥ A6  ♠ AQJ  ♣ 106432	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 99 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ Q73  ♥ AK108  ♦ Q65  ♠ 963	South:  ♠ KJ10965  ♥ Q6  ♠ A94  ♣ A5	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 100 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ A10843  ♥ A9  ♠ QJ  ♣ Q854	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

D 106		
Board: 96 Dealer: N	<b>♦</b> A73 <b>♥</b> A4	The opponents are silent.
Vul: Both	◆ 1097	
HCP: 10	♣ Q10865	Partner bids first.
Board: 97	<b>♠</b> AKQ942	The apparents are silent
Dealer: S	<b>♥</b> A	The opponents are silent.
Vul: None	<b>♦</b> J7	You bid first.
HCP: 18	<b>♣</b> KJ104	Tou ord first.
<b>D</b>		
Board: 98	<b>★</b> J76	The opponents are silent.
Dealer: N Vul: NS	<b>∀</b> A6	• •
HCP: 12	♦ AQJ • 106432	Partner bids first.
1101.12	¥ 100+32	
Board: 99	<b>♦</b> KJ10965	
Dealer: S	<b>♥</b> Q6	The opponents are silent.
Vul: EW	♦ A94	You bid first.
HCP: 14	<b>♣</b> A5	You bid first.
Board: 100	<b>♦</b> 962	The opponents are silent.
Dealer: N	<b>♥</b> K754	The opponents are shent.
Vul: None	<b>♦</b> 9	Partner bids first.
HCP: 10	<b>♣</b> AK763	

Board: 96 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4♥ N	North:	South:  ♠ A73  ♥ A4  ♠ 1097  ♣ Q10865	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 2♥  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 97 Dealer: S Vul: None North HCP: 7 South HCP: 18 Contract: 4♠ S	North:	South:  ♠ AKQ942  ♥ A  ♦ J7  ♣ KJ104	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 98 Dealer: N Vul: NS North HCP: 19 South HCP: 12 Contract: 44 N	North:  ♠ AQ843  ♥ KJ8  ♠ 82  ♠ AKQ	South:  ♣ J76  ♥ A6  ♠ AQJ  ♣ 106432	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 99 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ Q73  ♥ AK108  ♦ Q65  ♠ 963	South:  ♠ KJ10965  ♥ Q6  ♠ A94  ♣ A5	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 100 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ A10843  ♥ A9  ♠ QJ  ♣ Q854	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 101 Dealer: S Vul: NS HCP: 11	<ul><li>1083</li><li>✓ AKJ976</li><li>✓ K5</li><li>№ 109</li></ul>	East Bids 2NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 102 Dealer: N Vul: None HCP: 16	<ul><li>★ KQJ87</li><li>✓ 4</li><li>◆ AKQ105</li><li>◆ J9</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: NS HCP: 9	<ul><li>1095</li><li>✓ A7</li><li>✓ K1085</li><li>✓ Q1076</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ10873</li><li>★ K7</li><li>★ 843</li><li>★ A6</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: NS HCP: 12	<ul><li>♠ 2</li><li>♥ 97</li><li>♦ AKQ975</li><li>♠ K632</li></ul>	The opponents are silent.  Partner bids first.

Board: 101 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ 1083  ♥ AKJ976  ♠ K5  ♣ 109	South:  ♠ QJ7654  ♥ 32  ♠ A8  ♣ AJ5	West North East South  1♣  Pass 1NT¹ 2NT² Pass 3♣ 3♣ Pass 4♣  AP  1. forcing 1NT 2. Unusual 2NT
Board: 102 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2♠ N	North:  ♠ KQJ87  ♥ 4  ♠ AKQ105  ♣ J9	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 103 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ S	North:  ♠ 1095  ♥ A7  • K1085  ♣ Q1076	South:  ♠ AJ7  ♥ QJ1042  ♠ A43  ♣ 95	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 2♥ AP  1. forcing 1NT
Board: 104 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3♠ N	North:  ♠ KQ10873  ♥ K7  ♦ 843  ♣ A6	South:  ♠ 65  ♥ Q10943  ♠ AK105  ♣ 95	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 105 Dealer: S Vul: NS North HCP: 12 South HCP: 19 Contract: 3N N	North:  ♠ 2  ♥ 97  ♠ AKQ975  ♣ K632	South:  ♠ AK83  ♥ AKQJ2  ♦ J10  ♣ J9	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT

Board: 101			
The opponents are silent		<b>♥</b> 32 <b>♦</b> A8	Dealer: S Vul: NS
Vul: None → J93 HCP: 10 → AQ7 Partner bids first.	**	♥ QJ1073 ♦ J93	Dealer: N Vul: None
Board: 103	**	♥ QJ1042 ♦ A43	Dealer: S Vul: NS
Board: 104	**	♥ Q10943 ♦ AK105	Dealer: N Vul: None
Board: 105		<ul><li>★ AKQJ2</li><li>◆ J10</li></ul>	Dealer: S Vul: NS

Board: 101 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ 1083  ♥ AKJ976  ♠ K5  ♣ 109	South:  ♠ QJ7654  ♥ 32  ♠ A8  ♣ AJ5	West North East South  1♣  Pass 1NT¹ 2NT² Pass 3♣ 3♣ Pass 4♣  AP  1. forcing 1NT 2. Unusual 2NT
Board: 102 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2♠ N	North:  ♠ KQJ87  ♥ 4  ♠ AKQ105  ♣ J9	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 103 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ S	North:  ♠ 1095  ♥ A7  • K1085  ♣ Q1076	South:  ♠ AJ7  ♥ QJ1042  ♠ A43  ♣ 95	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 2♥ AP  1. forcing 1NT
Board: 104 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3♠ N	North:  ♠ KQ10873  ♥ K7  ♦ 843  ♣ A6	South:  ♠ 65  ♥ Q10943  ♠ AK105  ♣ 95	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 105 Dealer: S Vul: NS North HCP: 12 South HCP: 19 Contract: 3N N	North:  ♠ 2  ♥ 97  ♠ AKQ975  ♣ K632	South:  ♠ AK83  ♥ AKQJ2  ♦ J10  ♣ J9	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT

Board: 106 Dealer: N Vul: EW HCP: 12	<ul><li>★ K2</li><li>★ K8762</li><li>★ AQ976</li><li>★ 5</li></ul>	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: None HCP: 10	<ul><li>1043</li><li>KJ</li><li>94</li><li>AQ9873</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: EW HCP: 13	<ul><li>★ KJ1076</li><li>♥ J853</li><li>♦ K7</li><li>♣ AJ</li></ul>	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: Both HCP: 12	<ul><li>↑754</li><li>✓ KJ98</li><li>↑ A76</li><li>♠ A64</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: EW HCP: 12	<ul><li>★ KJ1095</li><li>★ A964</li><li>★ 75</li><li>★ A3</li></ul>	The opponents are silent. You bid first.

Board: 106 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 4 N	North:  ♠ K2  ♥ K8762  ♠ AQ976  ♠ 5	South:  ♣ J5  ♥ J103  ♦ J5  ♣ AK9764	Pass Pass	North 1♥ 2♦ 4♥ ng 1NT		$1NT^1$
Board: 107 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 4♠ S	North:  • 1043  • KJ  • 94  • AQ9873	South:  ♠ AQJ65  ♥ Q2  ♠ AK106  ♣ K2	Pass Pass Pass 1. forci	North  1NT <sup>1</sup> 3♣ 4♣ ng 1NT bid, a ♣	Pass Pass AP	1♠ 3♠ 4♣²
Board: 108 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 2♠ N	North:  ♠ KJ1076  ♥ J853  ♠ K7  ♠ AJ	South:  ◆ 82  ▼ 1042  ◆ AQJ3  ♣ 10987	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	$1NT^1$
Board: 109 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♣ 754  ♥ KJ98  ♣ A76  ♣ A64	South:  ♠ AKJ63  ♥ 54  ♠ QJ  ♣ KJ103	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>
Board: 110 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  ♠ KJ1095  ♥ A964  ♠ 75  ♣ A3	South:  ♠ A4  ♥ 1072  ♦ J84  ♣ QJ984	Pass AP	North 1♠ 2♥ ng 1NT	Pass Pass	$1NT^1$

Board: 106 Dealer: N Vul: EW HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 107 Dealer: S Vul: None HCP: 19	<ul><li>AQJ65</li><li>Q2</li><li>AK106</li><li>K2</li></ul>	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: EW HCP: 7	♦ 82 ▼ 1042 ♦ AQJ3 ♣ 10987	The opponents are silent.  Partner bids first.
Board: 109 Dealer: S Vul: Both HCP: 15	<ul><li>★ AKJ63</li><li>★ 54</li><li>◆ QJ</li><li>◆ KJ103</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: EW HCP: 8	<ul><li>★ A4</li><li>▼ 1072</li><li>◆ J84</li><li>◆ QJ984</li></ul>	The opponents are silent.  Partner bids first.

Board: 106 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 4 N	North:  ♠ K2  ♥ K8762  ♠ AQ976  ♠ 5	South:  ♣ J5  ♥ J103  ♦ J5  ♣ AK9764	Pass Pass	North 1♥ 2♦ 4♥ ng 1NT		$1NT^1$
Board: 107 Dealer: S Vul: None North HCP: 10 South HCP: 19 Contract: 4♠ S	North:  • 1043  • KJ  • 94  • AQ9873	South:  ♠ AQJ65  ♥ Q2  ♠ AK106  ♣ K2	Pass Pass Pass 1. forci	North  1NT <sup>1</sup> 3♣ 4♣ ng 1NT bid, a ♣	Pass Pass AP	1♠ 3♠ 4♣²
Board: 108 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 2♠ N	North:  ♠ KJ1076  ♥ J853  ♠ K7  ♠ AJ	South:  ◆ 82  ▼ 1042  ◆ AQJ3  ♣ 10987	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	$1NT^1$
Board: 109 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♣ 754  ♥ KJ98  ♣ A76  ♣ A64	South:  ♠ AKJ63  ♥ 54  ♠ QJ  ♣ KJ103	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>
Board: 110 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  ♠ KJ1095  ♥ A964  ♠ 75  ♣ A3	South:  ♠ A4  ♥ 1072  ♦ J84  ♣ QJ984	Pass AP	North 1♠ 2♥ ng 1NT	Pass Pass	$1NT^1$

#### Forcing NT (Leveled)

Board: 111 **♥** 65

Dealer: S

Vul: Both

HCP: 6

**♠** 7

The opponents are silent.

**♦** K92

♣ QJ75432

Partner bids first.

Board: 112

Dealer: N

Vul: None

HCP: 19

**♦** AQJ943

**♥** AJ4

**♦** K7

♣ A10

The opponents are silent.

You bid first.

Board: 113

Dealer: S

Vul: EW

HCP: 11

**♦** QJ10

**♥** J62

♦ AQJ75

**\$** 84

The opponents are silent.

Partner bids first.

Board: 114

Dealer: N

Vul: Both

HCP: 18

**♠** 6

**♥** KJ976

♦ AK

♣ AK1084

The opponents are silent.

You bid first.

Board: 111 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 5 N	North:  ♣ 7  ♥ 65  ♠ K92  ♣ QJ75432	South:  ♠ AQ52  ♥ KQ1043  ♠ A6  ♣ K9	West North East South  1  Pass 1NT¹ Pass 2  Pass 3  Pass 5  AP  1. forcing 1NT
Board: 112 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 6♠ N	North:  ♠ AQJ943  ♥ AJ4  ♠ K7  ♣ A10	South:  ♠ K87  ♥ K10832  ♠ A54  ♣ J8	West North East South  1  Pass 1NT <sup>1</sup> Pass 3  Pass 4NT <sup>2</sup> Pass 5  Pass 5NT <sup>4</sup> Pass 6  Pass 6  AP  1. forcing 1NT  2. Blackwood 0314, for $4$ 3. A=0/5 or 3/5  4. King ask by 5NT  5. K=1
Board: 113 Dealer: S Vul: EW North HCP: 11 South HCP: 18 Contract: 6 S	North:  ♠ QJ10  ♥ J62  ♠ AQJ75  ♣ 84	South:  ♣ A975  ♥ AK1093  ♠ K83  ♣ A	West North East South  1 $\checkmark$ Pass $1NT^1$ Pass $2 \spadesuit$ Pass $4 \checkmark$ Pass $4NT^2$ Pass $5 \spadesuit^3$ Pass $5 \spadesuit$ Pass $6 \checkmark^4$ AP  1. forcing $1NT$ 2. Blackwood $0314$ , for $\checkmark$ 3. A=1/5 or 4/5  4. no $\checkmark$ queen
Board: 114 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ 6  ♥ KJ976  ♠ AK  ♠ AK1084	South:  ♠ Q103  ♥ 42  ♠ QJ1043  ♣ QJ6	West North East South  1  Pass 1NT¹  Pass 3 Pass 3NT  AP  1. forcing 1NT

Board: 111 Dealer: S Vul: Both HCP: 18	<ul><li>AQ52</li><li>KQ1043</li><li>A6</li><li>K9</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: None HCP: 11	<ul><li>★ K87</li><li>★ K10832</li><li>★ A54</li><li>★ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: EW HCP: 18	<ul><li>▲ A975</li><li>▼ AK1093</li><li>◆ K83</li><li>▲ A</li></ul>	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: Both HCP: 8	<ul><li>♣ Q103</li><li>♥ 42</li><li>◆ QJ1043</li><li>♣ QJ6</li></ul>	The opponents are silent.  Partner bids first.

Board: 111 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 5 N	North:  ♣ 7  ♥ 65  ♠ K92  ♣ QJ75432	South:  ♠ AQ52  ♥ KQ1043  ♠ A6  ♣ K9	West North East South  1  Pass 1NT¹ Pass 2  Pass 3  Pass 5  AP  1. forcing 1NT
Board: 112 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 6♠ N	North:  ♠ AQJ943  ♥ AJ4  ♠ K7  ♣ A10	South:  ♠ K87  ♥ K10832  ♠ A54  ♣ J8	West North East South  1  Pass 1NT <sup>1</sup> Pass 3  Pass 4NT <sup>2</sup> Pass 5  Pass 5NT <sup>4</sup> Pass 6  Pass 6  AP  1. forcing 1NT  2. Blackwood 0314, for $4$ 3. A=0/5 or 3/5  4. King ask by 5NT  5. K=1
Board: 113 Dealer: S Vul: EW North HCP: 11 South HCP: 18 Contract: 6 S	North:  ♠ QJ10  ♥ J62  ♠ AQJ75  ♣ 84	South:  ♣ A975  ♥ AK1093  ♠ K83  ♣ A	West North East South  1 $\checkmark$ Pass $1NT^1$ Pass $2 \spadesuit$ Pass $4 \checkmark$ Pass $4NT^2$ Pass $5 \spadesuit^3$ Pass $5 \spadesuit$ Pass $6 \checkmark^4$ AP  1. forcing $1NT$ 2. Blackwood $0314$ , for $\checkmark$ 3. A=1/5 or 4/5  4. no $\checkmark$ queen
Board: 114 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ 6  ♥ KJ976  ♠ AK  ♠ AK1084	South:  ♠ Q103  ♥ 42  ♠ QJ1043  ♣ QJ6	West North East South  1  Pass 1NT¹  Pass 3 Pass 3NT  AP  1. forcing 1NT

#### Forcing NT (Leveled)

HCP: 11 ♣ AK10743 Partner bids first.

Vul: Both HCP: 12 ♣ 652 Partner bids first.

Board: 115 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ AKQ862  ♥ J1052  ♠ Q8  ♣ 9	West North East South  1♠  Pass 1NT¹ X 2♥  Pass 4♠ AP  1. forcing 1NT
Board: 116 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♥ N	North:  ♠ AK 106  ♥ AJ754  ♦ 1086  ♠ 4	South:	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♥  AP  1. forcing 1NT
Board: 117 Dealer: S Vul: Both North HCP: 12 South HCP: 18 Contract: 4♠ S	North:  ♠ 863  ♥ AKQ3  ♠ K95  ♣ 652	South:  ♠ AQ752  ♥ 94  ♠ AJ62  ♣ AK	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 3♠ Pass 4♣²  Pass 4♠³ Pass 4♠  AP  1. forcing 1NT  2. Cue bid, a ♣ stopper  3. Cue bid, a ♦ stopper
Board: 118 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 6♠ N	North:  ♠ AK1063  ♥ K32  ♠ A5  ♣ A53	South:	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠²  Pass 4NT³ Pass 6♠  AP  1. forcing 1NT  2. Gerber  3. A=3 out of 4
Board: 119 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 3 N	North:	South:  ♠ AK64  ♥ A10873  ♠ AQ9  ♠ 10	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT

Board: 115 Dealer: S Vul: None HCP: 12	<ul><li>★ AKQ862</li><li>♥ J1052</li><li>◆ Q8</li><li>◆ 9</li></ul>	East Doubles 1NT if possible. You bid first.
Board: 116 Dealer: N Vul: NS HCP: 9	<ul><li>◆ 987</li><li>♥ 62</li><li>◆ AJ4</li><li>◆ A10963</li></ul>	The opponents are silent.  Partner bids first.
Board: 117 Dealer: S Vul: Both HCP: 18	<ul><li>AQ752</li><li>♥ 94</li><li>AJ62</li><li>AK</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: EW HCP: 12	<ul><li>◆ 984</li><li>♥ A765</li><li>◆ KQJ7</li><li>◆ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: None HCP: 17	<ul><li>AK64</li><li>✓ A10873</li><li>✓ AQ9</li><li>✓ 10</li></ul>	The opponents are silent. You bid first.

Board: 115 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ AKQ862  ♥ J1052  ♠ Q8  ♣ 9	West North East South  1♠  Pass 1NT¹ X 2♥  Pass 4♠ AP  1. forcing 1NT
Board: 116 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♥ N	North:  ♠ AK 106  ♥ AJ754  ♦ 1086  ♠ 4	South:	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♥  AP  1. forcing 1NT
Board: 117 Dealer: S Vul: Both North HCP: 12 South HCP: 18 Contract: 4♠ S	North:  ♠ 863  ♥ AKQ3  ♠ K95  ♣ 652	South:  ♠ AQ752  ♥ 94  ♠ AJ62  ♣ AK	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 3♠ Pass 4♣²  Pass 4♠³ Pass 4♠  AP  1. forcing 1NT  2. Cue bid, a ♣ stopper  3. Cue bid, a ♦ stopper
Board: 118 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 6♠ N	North:  ♠ AK1063  ♥ K32  ♠ A5  ♣ A53	South:	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠²  Pass 4NT³ Pass 6♠  AP  1. forcing 1NT  2. Gerber  3. A=3 out of 4
Board: 119 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 3 N	North:	South:  ♠ AK64  ♥ A10873  ♠ AQ9  ♠ 10	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT

Board: 120 Dealer: N Vul: NS HCP: 14	<b>♣</b> KQJ106 <b>♥</b> 83 <b>•</b> QJ <b>♣</b> AJ104	The opponents are silent. You bid first.
Board: 121 Dealer: S Vul: EW HCP: 6	<ul><li>♠ Q2</li><li>♥ 62</li><li>♦ A98765</li><li>♠ 986</li></ul>	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q108654</li><li>♥ KJ6</li><li>◆ Q6</li><li>♣ A8</li></ul>	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: EW HCP: 7	♣2 ♥ J85 ♦ 854 ♣ AQ10642	The opponents are silent.  Partner bids first.
Board: 124 Dealer: N Vul: Both HCP: 19	<ul><li>★ KJ962</li><li>★ A8</li><li>★ A7</li><li>★ AK96</li></ul>	The opponents are silent. You bid first.

Board: 120 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 2♥ S	North:  ♠ KQJ106  ♥ 83  ♠ QJ  ♣ AJ104	South:  ♠ 2  ♥ KQ7654  ♦ K105  ♣ 873	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT
Board: 121 Dealer: S Vul: EW North HCP: 6 South HCP: 19 Contract: 5 N	North:  ♠ Q2  ♥ 62  ♠ A98765  ♣ 986	South:  ♠ KJ1064  ✔ AK  ♣ J10  ♣ AQJ7	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 3♦ Pass 5♦  AP  1. forcing 1NT
Board: 122 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 2♠ N	North:  ♠ Q108654  ♥ KJ6  ♠ Q6  ♠ A8	South:  ♠ A  ▼ AQ7  • 10743  ♠ Q10965	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 123 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ 2  ♥ J85  ♠ 854  ♠ AQ10642	South:  ♠ KJ1065  ♥ AK7  ♠ A72  ♠ K5	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 124 Dealer: N Vul: Both North HCP: 19 South HCP: 6 Contract: 5 S	North:  ♠ KJ962  ♥ A8  ♠ A7  ♣ AK96	South:  ♣ 73  ♥ 10  ♦ KJ108652  ♣ Q54	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  Pass 5♠ AP  1. forcing 1NT

Board: 120 Dealer: N Vul: NS HCP: 8	<ul><li>★2</li><li>★KQ7654</li><li>★K105</li><li>★873</li></ul>	The opponents are silent.  Partner bids first.
Board: 121 Dealer: S Vul: EW HCP: 19	<ul><li>★ KJ1064</li><li>★ AK</li><li>◆ J10</li><li>★ AQJ7</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: NS HCP: 12	<ul><li>A</li><li>✓ AQ7</li><li>✓ 10743</li><li>✓ Q10965</li></ul>	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: EW HCP: 18	<ul><li>★ KJ1065</li><li>★ AK7</li><li>★ A72</li><li>★ K5</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: Both HCP: 6	<b>♣</b> 73 <b>♥</b> 10 <b>♦</b> KJ108652 <b>♣</b> Q54	The opponents are silent.  Partner bids first.

Board: 120 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 2 S	North:  ♠ KQJ106  ♥ 83  ♠ QJ  ♣ AJ104	South:  ♠ 2  ♥ KQ7654  ♦ K105  ♣ 873	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT
Board: 121 Dealer: S Vul: EW North HCP: 6 South HCP: 19 Contract: 5 N	North:  ♠ Q2  ♥ 62  ♠ A98765  ♣ 986	South:  ♠ KJ1064  ✔ AK  ♣ J10  ♣ AQJ7	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 3♦ Pass 5♦  AP  1. forcing 1NT
Board: 122 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 2♠ N	North:  ♠ Q108654  ♥ KJ6  ♠ Q6  ♠ A8	South:  ♠ A  ▼ AQ7  • 10743  ♠ Q10965	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 123 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ 2  ♥ J85  ♠ 854  ♠ AQ10642	South:  ♠ KJ1065  ♥ AK7  ♠ A72  ♠ K5	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 124 Dealer: N Vul: Both North HCP: 19 South HCP: 6 Contract: 5 S	North:  ♠ KJ962  ♥ A8  ♠ A7  ♣ AK96	South:  ♣ 73  ♥ 10  ♦ KJ108652  ♣ Q54	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  Pass 5♠ AP  1. forcing 1NT

Board: 125 Dealer: S Vul: None HCP: 11	<ul><li>♠ A7</li><li>♥ KQJ63</li><li>◆ J1074</li><li>♠ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 126 Dealer: N Vul: EW HCP: 13	<ul><li>↓ J4</li><li>♥ AQ986543</li><li>↓ QJ</li><li>♠ K</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 127 Dealer: S Vul: NS HCP: 8	<ul><li>★ 53</li><li>♥ J865</li><li>♦ AK10872</li><li>★ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: Both HCP: 16	<ul><li>AQ1096</li><li>K83</li><li>A</li><li>K965</li></ul>	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: NS HCP: 11	• Q9 • A1064 • 974 • AJ74	East Bids 2♠ if possible. West Bids 3♥ if possible.  Partner bids first.

Board: 125 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 2N N	North:  ♠ A7  ♥ KQJ63  ♦ J1074  ♣ 74	South:  ♠ Q9843  ♥ 8  ♠ KQ83  ♣ AQ6	West North East South  1♣  Pass 1NT¹ Pass 2♦  Pass 2NT AP  1. forcing 1NT
Board: 126 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ J4  ♥ AQ986543  ♠ QJ  ♠ K	South:  • 1087  • 2  • AK97  • A9864	West North East South  1♥ Pass 1NT¹  2♠ 4♥ AP  1. forcing 1NT
Board: 127 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 4♥ S	North:	South:  ♠ KQJ87  ♥ AQ109  ♠ J9  ♣ AJ	West North East South  1♣  Pass 1NT¹ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 128 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 24 N	North:  ♠ AQ1096  ♥ K83  ♠ A  ♣ K965	South:  ♣ J  ♥ Q102  ♠ KQJ109  ♣ J1074	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 129 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3♥X W	North:  ♠ Q9  ♥ A1064  ♦ 974  ♠ AJ74	South:  ♠ AK652  ♥ Q  ♦ J105  ♣ K865	West North East South  1♠  Pass 1NT¹ 2♠² Pass  3♥ X AP  1. forcing 1NT  2. Michaels Cuebid

Board: 125 Dealer: S Vul: None HCP: 13	<ul><li>♣ Q9843</li><li>♥ 8</li><li>♦ KQ83</li><li>♣ AQ6</li></ul>	The opponents are silent.  You bid first.
Board: 126 Dealer: N Vul: EW HCP: 11	<ul><li>1087</li><li>2</li><li>AK97</li><li>A9864</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 127 Dealer: S Vul: NS HCP: 18	<ul><li>★ KQJ87</li><li>▼ AQ109</li><li>◆ J9</li><li>◆ AJ</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: Both HCP: 10	♣ J ♥ Q102 ♦ KQJ109 ♣ J1074	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: NS HCP: 13	<ul><li>AK652</li><li>♥ Q</li><li>J105</li><li>K865</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible. You bid first.

Board: 125 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 2N N	North:  ♠ A7  ♥ KQJ63  ♦ J1074  ♣ 74	South:  ♠ Q9843  ♥ 8  ♠ KQ83  ♣ AQ6	West North East South  1♣  Pass 1NT¹ Pass 2♦  Pass 2NT AP  1. forcing 1NT
Board: 126 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ J4  ♥ AQ986543  ♠ QJ  ♠ K	South:  • 1087  • 2  • AK97  • A9864	West North East South  1♥ Pass 1NT¹  2♠ 4♥ AP  1. forcing 1NT
Board: 127 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 4♥ S	North:	South:  ♠ KQJ87  ♥ AQ109  ♠ J9  ♣ AJ	West North East South  1♣  Pass 1NT¹ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 128 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 24 N	North:  ♠ AQ1096  ♥ K83  ♠ A  ♣ K965	South:  ♣ J  ♥ Q102  ♠ KQJ109  ♣ J1074	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 129 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3♥X W	North:  ♠ Q9  ♥ A1064  ♦ 974  ♠ AJ74	South:  ♠ AK652  ♥ Q  ♦ J105  ♣ K865	West North East South  1♠  Pass 1NT¹ 2♠² Pass  3♥ X AP  1. forcing 1NT  2. Michaels Cuebid

Board: 130 Dealer: N Vul: EW HCP: 18	<ul><li>AQ982</li><li>✓ AJ2</li><li>QJ3</li><li>A9</li></ul>	The opponents are silent. You bid first.
Board: 131 Dealer: S Vul: Both HCP: 8	<ul><li>★ 5</li><li>▼ KQ82</li><li>◆ 42</li><li>◆ QJ9763</li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: NS HCP: 13	<ul><li>AQ109752</li><li>✓ 5</li><li>K64</li><li>A7</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: EW HCP: 7	<ul><li>♠ Q3</li><li>♥ 10875</li><li>♠ KJ</li><li>♠ J10875</li></ul>	The opponents are silent.  Partner bids first.
Board: 134 Dealer: N Vul: Both HCP: 18	<ul><li>♠ AKQJ4</li><li>♥ Q96</li><li>♠ K96</li><li>♠ K2</li></ul>	The opponents are silent. You bid first.

Board: 130 Dealer: N Vul: EW North HCP: 18 South HCP: 6 Contract: 3N S	North:  ♠ AQ982  ♥ AJ2  ♠ QJ3  ♣ A9	South:  ♠ 10  ♥ 104  ♠ A109874  ♠ Q1074	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 131 Dealer: S Vul: Both North HCP: 8 South HCP: 19 Contract: 3N N	North:	South:  ♠ AQJ42  ♥ A3  ♠ A1098  ♣ A8	West North East South  1♠  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 132 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2♠ N	North:  ♠ AQ109752  ♥ 5  ♠ K64  ♠ A7	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 133 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2♥ S	North:  ♠ Q3  ♥ 10875  ♠ KJ  ♣ J10875	South:  ♠ K9875  ♥ A632  ♠ Q6  ♠ K3	West North East South  1♠  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 134 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 6♠ N	North:  ♠ AKQJ4  ♥ Q96  ♠ K96  ♣ K2	South:	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠²  Pass 4♥³ Pass 6♠  AP  1. forcing 1NT  2. Gerber  3. A=1/4

Board: 130 Dealer: N Vul: EW HCP: 6	<ul> <li>10</li> <li>104</li> <li>A109874</li> <li>Q1074</li> </ul>	The opponents are silent.  Partner bids first.
Board: 131 Dealer: S Vul: Both HCP: 19	<ul><li>AQJ42</li><li>A3</li><li>A1098</li><li>A8</li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: NS HCP: 10	<b>♣</b> 8 <b>♥</b> Q92 <b>♦</b> AJ1087 <b>♣</b> QJ54	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: EW HCP: 12	<ul><li>★ K9875</li><li>★ A632</li><li>◆ Q6</li><li>★ K3</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: Both HCP: 11	<ul><li>1098</li><li>★ AK42</li><li>↑ 72</li><li>★ A874</li></ul>	The opponents are silent.  Partner bids first.

Board: 130 Dealer: N Vul: EW North HCP: 18 South HCP: 6 Contract: 3N S	North:  ♠ AQ982  ♥ AJ2  ♠ QJ3  ♠ A9	South:  ♠ 10  ♥ 104  ♠ A109874  ♠ Q1074	West North East South  1♠ Pass 1NT  Pass 3NT AP  1. forcing 1NT
Board: 131 Dealer: S Vul: Both North HCP: 8 South HCP: 19 Contract: 3N N	North:	South:  ♠ AQJ42  ♥ A3  ♠ A1098  ♣ A8	West North East South  1♠  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 132 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2♠ N	North:  ♠ AQ109752  ♥ 5  ♠ K64  ♣ A7	South:  ♠ 8  ♥ Q92  ♠ AJ1087  ♣ QJ54	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 133 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2 S	North:  ♠ Q3  ♥ 10875  ♠ KJ  ♣ J10875	South:  ♠ K9875  ♥ A632  ♠ Q6  ♠ K3	West North East South  1♣  Pass 1NT¹ Pass 2▼  AP  1. forcing 1NT
Board: 134 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 6♠ N	North:  ♠ AKQJ4  ♥ Q96  ♠ K96  ♣ K2	South:	West North East South  1 Pass $1NT^1$ Pass $3NT$ Pass $4 \stackrel{\bullet}{\bullet}^2$ Pass $4 \stackrel{\bullet}{\bullet}^3$ Pass $6 \stackrel{\bullet}{\bullet}$ AP  1. forcing $1NT$ 2. Gerber  3. $A=1/4$

Board: 135 Dealer: S Vul: Both HCP: 11	<ul><li>★ A76</li><li>★ A6</li><li>★ 10984</li><li>★ K864</li></ul>	The opponents are silent.  Partner bids first.
Board: 136 Dealer: N Vul: None HCP: 16	<ul><li>★ AK10965</li><li>♥ J5</li><li>★ A8</li><li>★ KJ7</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: NS HCP: 10	<ul><li>★ A8</li><li>♥ 87</li><li>★ A963</li><li>★ Q9764</li></ul>	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: None HCP: 13	<b>★</b> K6 <b>♥</b> AK98654 <b>♦</b> 54 <b>♣</b> QJ	West Doubles 1NT if possible. West Doubles Pass if possible. You bid first.
Board: 139 Dealer: S Vul: None HCP: 10	♦ 84 ♥ K98 ♦ K10654 ♣ A64	The opponents are silent.  Partner bids first.

Board: 135 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ A76  ♥ A6  ♦ 10984  ♣ K864	South:  ♠ K9853  ♥ K104  ♠ AK75  ♣ 10	West North Ea  Pass 1NT¹ Pa  Pass 4♠ AF  1. forcing 1NT	1 <b>♠</b> ss 2 <b>♦</b>
Board: 136 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ AK10965  ♥ J5  ♠ A8  ♠ KJ7	South:  ♣ J43  ✔ AKQ64  ♣ J7  ♣ 653		st South ss 1NT¹ ss 4♠
Board: 137 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 2♠ S	North:  ♠ A8  ♥ 87  ♠ A963  ♠ Q9764	South:  ♠ KQJ32  ♥ AQ1032  ♠ K  ♣ 105	West North Ea  Pass 1NT¹ Pa  Pass 2♠ AF  1. forcing 1NT	1 <b>♠</b> ss 2♥
Board: 138 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 3 N	North:  ♠ K6  ▼ AK98654  ♦ 54  ♣ QJ	South:		ss 1NT <sup>1</sup> ss Pass
Board: 139 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4 S	North:  ◆ 84  ▼ K98  ◆ K10654  ◆ A64	South:  ♠ A72  ♥ A10642  ♠ A  ♣ J1083	West North Ea  Pass 1NT¹ Pa  Pass 3♥ Pa  AP  1. forcing 1NT	1♥

Board: 135 Dealer: S Vul: Both HCP: 13	<ul><li>★ K9853</li><li>★ K104</li><li>◆ AK75</li><li>★ 10</li></ul>	The opponents are silent. You bid first.
Board: 136 Dealer: N Vul: None HCP: 11	<ul><li>↓ J43</li><li>↓ AKQ64</li><li>↓ J7</li><li>♠ 653</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: NS HCP: 15	<b>★</b> KQJ32 <b>★</b> AQ1032 <b>♦</b> K <b>♣</b> 105	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: None HCP: 7	<ul><li>432</li><li>✓ J10</li><li>✓ KQJ87</li><li>◆ 1064</li></ul>	West Doubles 1NT if possible. West Doubles Pass if possible. Partner bids first.
Board: 139 Dealer: S Vul: None HCP: 13	<ul><li>A72</li><li>✓ A10642</li><li>A</li><li>✓ A</li></ul>	The opponents are silent. You bid first.

Board: 135 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ A76  ♥ A6  ♦ 10984  ♣ K864	South:  ♠ K9853  ♥ K104  ♠ AK75  ♣ 10	West North Ea  Pass 1NT¹ Pa  Pass 4♠ AF  1. forcing 1NT	1 <b>♠</b> ss 2 <b>♦</b>
Board: 136 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ AK10965  ♥ J5  ♠ A8  ♠ KJ7	South:  ♣ J43  ✔ AKQ64  ♣ J7  ♣ 653		st South ss 1NT¹ ss 4♠
Board: 137 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 2♠ S	North:  ♠ A8  ♥ 87  ♠ A963  ♠ Q9764	South:  ♠ KQJ32  ♥ AQ1032  ♠ K  ♣ 105	West North Ea  Pass 1NT¹ Pa  Pass 2♠ AF  1. forcing 1NT	1 <b>♠</b> ss 2♥
Board: 138 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 3 N	North:  ♠ K6  ▼ AK98654  ♦ 54  ♣ QJ	South:		ss 1NT <sup>1</sup> ss Pass
Board: 139 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4 S	North:  ◆ 84  ▼ K98  ◆ K10654  ◆ A64	South:  ♠ A72  ♥ A10642  ♠ A  ♣ J1083	West North Ea  Pass 1NT¹ Pa  Pass 3♥ Pa  AP  1. forcing 1NT	1♥

Board: 140 Dealer: N Vul: NS HCP: 18	<ul><li>AQJ62</li><li>KJ105</li><li>4</li><li>AK4</li></ul>	The opponents are silent. You bid first.
Board: 141 Dealer: S Vul: EW HCP: 11	<ul><li>★ A8</li><li>♥ 963</li><li>★ A1095</li><li>★ QJ72</li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: Both HCP: 14	<ul><li>★ 1052</li><li>▼ AKQJ9</li><li>◆ J6</li><li>♣ QJ7</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: EW HCP: 11	<ul><li>▲ AJ6</li><li>♥ 98</li><li>◆ AJ983</li><li>◆ J106</li></ul>	East Doubles 1NT if possible. West Bids 2♣ if possible.  Partner bids first.
Board: 144 Dealer: N Vul: Both HCP: 15	<ul><li>AQ3</li><li>KQ10742</li><li>J</li><li>K84</li></ul>	The opponents are silent.  You bid first.

Board: 140 Dealer: N	North:	South:	West North	East	South
Vul: NS	♠ AQJ62	<b>♠</b> 87	1♠	Pass	1NT <sup>1</sup>
North HCP: 18	<b>♥</b> KJ105	<b>♥</b> Q84	Pass 3♥	Pass	3NT
South HCP: 8	<b>♦</b> 4	◆ KQ10	AP		
Contract: 3N S	♣ AK4	<b>♣</b> J10875	1. forcing 1NT		
Board: 141 Dealer: S	North:	South:	West North	East	
Vul: EW	<b>♦</b> A8	♠ QJ	- 1	_	1 🗸
North HCP: 11	♥ 963	<b>♥</b> AJ542	Pass 1NT <sup>1</sup>		3NT
South HCP: 18	♦ A1095	<b>♦</b> KQJ <b>♣</b> A95	Pass 4♥	AP	
Contract: 4♥ S	<b>♣</b> QJ72	<b>₹</b> A93	1. forcing 1NT		
Board: 142	North:	South:	West North	East	South
Dealer: N	Norui: <b>♠</b> 1052	soum: <b>♦</b> 97	1 <b>♥</b>		1NT <sup>1</sup>
Vul: Both	♥ AKQJ9	♥ 104	Pass 2♣	Pass	
North HCP: 14	<b>♦</b> J6	♦ A973	AP	1 433	<b>34</b>
South HCP: 8	<b>♣</b> QJ7	♣ A10964	1. forcing 1NT		
Contract: 3♣ N			1. loreing 11v1		
Do and 142			West North	East	South 1♥
Board: 143 Dealer: S	North:	South:	Pass 1NT <sup>1</sup>	X	Pass
Vul: EW	<b>♠</b> AJ6	<b>▲</b> 10873	2♣ 2♦	Pass	3 <b>♣</b> <sup>2</sup>
North HCP: 11	<b>♥</b> 98	♥ AQJ42	Pass 3♠	Pass	-
South HCP: 12	♦ AJ983	<b>♦</b> KQ7	AP	1 455	
Contract: 4♦ N	<b>♣</b> J106	<b>♣</b> 8	1. forcing 1NT		
			2. limit raise or	better	in 🔸
Board: 144	North:	South:	West North	East	South
Dealer: N	♠ AQ3	<b>★</b> 8	1♥	Pass	$1NT^{1}$
Vul: Both North HCP: 15	<b>♥</b> KQ10742	<b>¥</b> 83	Pass 2♥	Pass	4♥
South HCP: 15	<b>♦</b> J	♦ A7543	AP		
Contract: 4 N	<b>♣</b> K84	<b>♣</b> AQ1096	1. forcing 1NT		
Commun. f v 1 v					

Board: 140 Dealer: N Vul: NS HCP: 8	♣87 ♥Q84 ♦KQ10 ♣J10875	The opponents are silent.  Partner bids first.
Board: 141 Dealer: S Vul: EW HCP: 18	<b>♠</b> QJ <b>♥</b> AJ542 <b>♦</b> KQJ <b>♣</b> A95	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: Both HCP: 8	<ul><li>♦ 97</li><li>▼ 104</li><li>♦ A973</li><li>♣ A10964</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: EW HCP: 12	<ul><li>10873</li><li>✓ AQJ42</li><li>✓ KQ7</li><li>№ 8</li></ul>	East Doubles 1NT if possible. West Bids 2♣ if possible. You bid first.
Board: 144 Dealer: N Vul: Both HCP: 10	♣8 ♥ 83 ♦ A7543 ♣ AQ1096	The opponents are silent.  Partner bids first.

Board: 140 Dealer: N	North:	South:	West North	East	South
Vul: NS	♠ AQJ62	<b>♠</b> 87	1♠	Pass	1NT <sup>1</sup>
North HCP: 18	<b>♥</b> KJ105	<b>♥</b> Q84	Pass 3♥	Pass	3NT
South HCP: 8	<b>♦</b> 4	◆ KQ10	AP		
Contract: 3N S	♣ AK4	<b>♣</b> J10875	1. forcing 1NT		
Board: 141 Dealer: S	North:	South:	West North	East	
Vul: EW	<b>♦</b> A8	♠ QJ	- 1	_	1 🗸
North HCP: 11	♥ 963	<b>♥</b> AJ542	Pass 1NT <sup>1</sup>		3NT
South HCP: 18	♦ A1095	<b>♦</b> KQJ <b>♣</b> A95	Pass 4♥	AP	
Contract: 4♥ S	<b>♣</b> QJ72	<b>₹</b> A93	1. forcing 1NT		
Board: 142	North:	South:	West North	East	South
Dealer: N	Norui: <b>♠</b> 1052	soum: <b>♦</b> 97	1 <b>♥</b>		1NT <sup>1</sup>
Vul: Both	♥ AKQJ9	♥ 104	Pass 2♣	Pass	
North HCP: 14	<b>♦</b> J6	♦ A973	AP	1 433	<b>34</b>
South HCP: 8	<b>♣</b> QJ7	♣ A10964	1. forcing 1NT		
Contract: 3♣ N			1. loreing 11v1		
Do and 142			West North	East	South 1♥
Board: 143 Dealer: S	North:	South:	Pass 1NT <sup>1</sup>	X	Pass
Vul: EW	<b>♠</b> AJ6	<b>▲</b> 10873	2♣ 2♦	Pass	3 <b>♣</b> <sup>2</sup>
North HCP: 11	<b>♥</b> 98	♥ AQJ42	Pass 3♠	Pass	-
South HCP: 12	♦ AJ983	<b>♦</b> KQ7	AP	1 455	
Contract: 4♦ N	<b>♣</b> J106	<b>♣</b> 8	1. forcing 1NT		
			2. limit raise or	better	in 🔸
Board: 144	North:	South:	West North	East	South
Dealer: N	♠ AQ3	<b>★</b> 8	1♥	Pass	$1NT^{1}$
Vul: Both North HCP: 15	<b>♥</b> KQ10742	<b>¥</b> 83	Pass 2♥	Pass	4♥
South HCP: 15	<b>♦</b> J	♦ A7543	AP		
Contract: 4 N	<b>♣</b> K84	<b>♣</b> AQ1096	1. forcing 1NT		
Commun. f v 1 v					

#### Forcing NT (Leveled)

HCP: 11

Board: 145 Dealer: S Vul: None HCP: 8	◆— ▼ 10764 ◆ KJ4 ◆ A108742	The opponents are silent.  Partner bids first.
Board: 146 Dealer: N Vul: EW HCP: 13	<ul><li>★ AK6</li><li>♥ QJ10853</li><li>◆ K105</li><li>◆ 7</li></ul>	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: NS HCP: 11	<ul><li>♣ J65</li><li>♥ AQ53</li><li>♦ 97</li><li>♣ KJ108</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: None HCP: 13	<ul><li>♣ QJ983</li><li>♥ K64</li><li>◆ J7</li><li>♣ AQ6</li></ul>	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: None HCP: 11	♦ 84 ♥ 54 ♦ AK1094	The opponents are silent.  Partner bids first.

♣ A1043

Board: 145 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♣—  ▼ 10764  ◆ KJ4  ♣ A108742	South:  ♠ AKQJ4  ♥ AK3  ♦ 52  ♣ Q95	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 146 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AK6  ♥ QJ10853  ♠ K105  ♣ 7	South:  ◆ 873  ▼ AK7  ◆ Q43  ◆ Q1043	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 147 Dealer: S Vul: NS North HCP: 11 South HCP: 18 Contract: 4♠ S	North:	South:  ♠ AKQ1098  ♥ KJ7  • J8  ♣ A7	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 148 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 2♠ N	North:  ♠ QJ983  ♥ K64  ♦ J7  ♠ AQ6	South:  ♠ 65  ▼ AJ873  ♠ A10  ♠ J843	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 149 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 3N N	North:  ◆ 84  ▼ 54  ◆ AK1094  ◆ A1043	South:  ♠ AKQ103  ♥ AJ62  ♠ 8  ♠ KJ9	West North East South  1♠  Pass 1NT¹ Pass 3♥  Pass 3NT AP  1. forcing 1NT

Board: 145 Dealer: S Vul: None HCP: 19	<ul><li>★ AKQJ4</li><li>▼ AK3</li><li>◆ 52</li><li>★ Q95</li></ul>	The opponents are silent. You bid first.
Board: 146 Dealer: N Vul: EW HCP: 11	<ul><li>★ 873</li><li>★ AK7</li><li>★ Q43</li><li>★ Q1043</li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: NS HCP: 18	<ul><li>★ AKQ1098</li><li>♥ KJ7</li><li>◆ J8</li><li>◆ A7</li></ul>	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: None HCP: 10	<ul><li>♠ 65</li><li>♥ AJ873</li><li>♦ A10</li><li>♠ J843</li></ul>	The opponents are silent.  Partner bids first.
Board: 149 Dealer: S Vul: None HCP: 18	<ul><li>★ AKQ103</li><li>▼ AJ62</li><li>◆ 8</li><li>◆ KJ9</li></ul>	The opponents are silent. You bid first.

Board: 145 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♣—  ▼ 10764  ◆ KJ4  ♣ A108742	South:  ♠ AKQJ4  ♥ AK3  ♦ 52  ♣ Q95	West North East South  1♣  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 146 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AK6  ♥ QJ10853  ♠ K105  ♣ 7	South:  ◆ 873  ▼ AK7  ◆ Q43  ◆ Q1043	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 147 Dealer: S Vul: NS North HCP: 11 South HCP: 18 Contract: 4♠ S	North:	South:  ♠ AKQ1098  ♥ KJ7  • J8  ♣ A7	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 148 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 2♠ N	North:  ♠ QJ983  ♥ K64  ♦ J7  ♠ AQ6	South:  ♠ 65  ▼ AJ873  ♠ A10  ♠ J843	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 149 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 3N N	North:  ◆ 84  ▼ 54  ◆ AK1094  ◆ A1043	South:  ♠ AKQ103  ♥ AJ62  ♠ 8  ♠ KJ9	West North East South  1♠  Pass 1NT¹ Pass 3♥  Pass 3NT AP  1. forcing 1NT

Board: 150 Dealer: N Vul: NS HCP: 18	<ul><li>★ AK1074</li><li>▼ AJ</li><li>◆ KJ</li><li>◆ Q1098</li></ul>	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: EW HCP: 9	<ul><li>♠ 6</li><li>♥ K62</li><li>♦ KQJ87</li><li>♠ 9765</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: NS HCP: 12	<ul><li>★ AKQ1065</li><li>♥ 9742</li><li>◆ K106</li><li>◆ —</li></ul>	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: Both HCP: 9	<ul><li>J10</li><li>♥ Q5</li><li>★ K10754</li><li>★ K974</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 154 Dealer: N Vul: None HCP: 12	<ul><li>AJ1097</li><li>✓ K105</li><li>✓ 943</li><li>✓ KJ</li></ul>	The opponents are silent. You bid first.

Board: 150 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AK1074  ♥ AJ  ♠ KJ  ♣ Q1098	South:	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT
Board: 151 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3N N	North:  ♠ 6  ♥ K62  ♠ KQJ87  ♠ 9765	South:  ♠ K10542  ♥ AQJ54  ♦ 6  ♠ AK	West North East South  1♣  Pass 1NT¹ Pass 3♥  Pass 3NT AP  1. forcing 1NT
Board: 152 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2 N	North:  ♠ AKQ1065  ♥ 9742  ♠ K106  ♣ —	South:  ♣ 7  ♥ AJ106  • Q875  ♣ A954	West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT
Board: 153 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 4 S	North:  ♣ J10  ♥ Q5  • K10754  ♣ K974	South:  ♠ K7  ▼ AKJ8642  • Q9  ♣ 65	West North East South  1 $\checkmark$ Pass $1NT^1$ $2 \spadesuit$ $3 \checkmark$ $3 \spadesuit$ $4 \checkmark$ AP  1. forcing $1NT$
Board: 154 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  ♠ AJ1097  ♥ K105  ♦ 943  ♠ KJ	South:  ♠ Q8  ♥ Q42  ♦ Q107  ♠ Q10654	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT

Board: 150 Dealer: N Vul: NS HCP: 8	<ul><li>♠ 65</li><li>♥ K75</li><li>♦ A109765</li><li>♠ J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 151 Dealer: S Vul: EW HCP: 17	<ul><li>★ K10542</li><li>★ AQJ54</li><li>♦ 6</li><li>★ AK</li></ul>	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: NS HCP: 11	<ul><li>♣ 7</li><li>♥ AJ106</li><li>◆ Q875</li><li>♣ A954</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: Both HCP: 13	<ul><li>★ K7</li><li>✓ AKJ8642</li><li>◆ Q9</li><li>◆ 65</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 154 Dealer: N Vul: None HCP: 8	• Q8 ♥ Q42 • Q107 • Q10654	The opponents are silent.  Partner bids first.

Board: 150 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AK1074  ♥ AJ  ♠ KJ  ♣ Q1098	South:	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT
Board: 151 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3N N	North:  ♠ 6  ♥ K62  ♠ KQJ87  ♠ 9765	South:  ♠ K10542  ♥ AQJ54  ♦ 6  ♠ AK	West North East South  1♣  Pass 1NT¹ Pass 3♥  Pass 3NT AP  1. forcing 1NT
Board: 152 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2 N	North:  ♠ AKQ1065  ♥ 9742  ♠ K106  ♣ —	South:  ♣ 7  ♥ AJ106  • Q875  ♣ A954	West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT
Board: 153 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 4 S	North:  ♣ J10  ♥ Q5  • K10754  ♣ K974	South:  ♠ K7  ▼ AKJ8642  • Q9  ♣ 65	West North East South  1 $\checkmark$ Pass $1NT^1$ $2 \spadesuit$ $3 \checkmark$ $3 \spadesuit$ $4 \checkmark$ AP  1. forcing $1NT$
Board: 154 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  ♠ AJ1097  ♥ K105  ♦ 943  ♠ KJ	South:  ♠ Q8  ♥ Q42  ♦ Q107  ♠ Q10654	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT

#### Forcing NT (Leveled)

Board: 159

Dealer: S

Vul: NS

HCP: 7

**★** K93

**♦** Q103

**♣** J108543

**♥** J

Board: 155 Dealer: S Vul: NS HCP: 10	<ul><li>108</li><li>✓ Q104</li><li>✓ AJ54</li><li>✓ QJ83</li></ul>	The opponents are silent.  Partner bids first.
Board: 156 Dealer: N Vul: None HCP: 19	<ul><li>★ K543</li><li>★ KQJ86</li><li>★ AQ</li><li>★ A10</li></ul>	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: NS HCP: 7	◆— ▼ J763 ◆ Q3 ◆ A1087652	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: Both HCP: 17	<ul><li>★ KQ43</li><li>★ KJ987</li><li>◆ AJ7</li><li>★ K</li></ul>	The opponents are silent. You bid first.

The opponents are silent.

Partner bids first.

Board: 155 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 3♥ S	North:	South:  ♠ AJ2  ♥ AJ8763  ♠ Q7  ♣ 76	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 3♥ AP  1. forcing 1NT
Board: 156 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 6♥ N	North:  ♠ K543  ♥ KQJ86  ♠ AQ  ♣ A10	South:  ♠ AQ2  ♥ A94  ♦ 963  ♣ J973	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 6♥  AP  1. forcing 1NT
Board: 157 Dealer: S Vul: NS North HCP: 7 South HCP: 19 Contract: 3N N	North:  ♣—  ▼ J763  • Q3  ♣ A1087652	South:  ♠ AKQ96  ♥ A85  ♠ K97  ♣ K3	West North East South  1♠  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 158 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 6 N	North:  ♠ KQ43  ♥ KJ987  ♠ AJ7  ♠ K	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 6♥  AP  1. forcing 1NT
Board: 159 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ K93  ▼ J  ◆ Q103  ♣ J108543	South:  ♠ A10  ♥ KQ963  ♠ AJ92  ♣ A6	West North East South  1♥  Pass 1NT¹ Pass 3♦  Pass 3NT AP  1. forcing 1NT

Board: 155 Dealer: S Vul: NS HCP: 12	<ul><li>AJ2</li><li>✓ AJ8763</li><li>✓ Q7</li><li>✓ 76</li></ul>	The opponents are silent. You bid first.
Board: 156 Dealer: N Vul: None HCP: 11	<ul><li>AQ2</li><li>✓ A94</li><li>✓ 963</li><li>✓ J973</li></ul>	The opponents are silent.  Partner bids first.
Board: 157 Dealer: S Vul: NS HCP: 19	<ul><li>★ AKQ96</li><li>♥ A85</li><li>◆ K97</li><li>◆ K3</li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: Both HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: NS HCP: 18	<ul><li>▲ A10</li><li>♥ KQ963</li><li>◆ AJ92</li><li>▲ A6</li></ul>	The opponents are silent. You bid first.

Board: 155 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 3♥ S	North:	South:  ♠ AJ2  ♥ AJ8763  ♠ Q7  ♣ 76	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 3♥ AP  1. forcing 1NT
Board: 156 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 6♥ N	North:  ♠ K543  ♥ KQJ86  ♠ AQ  ♣ A10	South:  ♠ AQ2  ♥ A94  ♦ 963  ♣ J973	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 6♥  AP  1. forcing 1NT
Board: 157 Dealer: S Vul: NS North HCP: 7 South HCP: 19 Contract: 3N N	North:  ♣—  ▼ J763  • Q3  ♣ A1087652	South:  ♠ AKQ96  ♥ A85  ♠ K97  ♣ K3	West North East South  1♠  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 158 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 6 N	North:  ♠ KQ43  ♥ KJ987  ♠ AJ7  ♠ K	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 6♥  AP  1. forcing 1NT
Board: 159 Dealer: S Vul: NS North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ K93  ▼ J  ◆ Q103  ♣ J108543	South:  ♠ A10  ♥ KQ963  ♠ AJ92  ♣ A6	West North East South  1♥  Pass 1NT¹ Pass 3♦  Pass 3NT AP  1. forcing 1NT

Board: 160 Dealer: N Vul: EW HCP: 12	<ul><li>★ AKQ64</li><li>▼ 763</li><li>◆ Q95</li><li>◆ J8</li></ul>	The opponents are silent. You bid first.
Board: 161 Dealer: S Vul: None HCP: 11	<ul><li>♣ 2</li><li>♥ QJ1086</li><li>◆ QJ10</li><li>♣ AJ87</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 17	<ul><li>♣ AQJ3</li><li>♥ AQJ96</li><li>♦ —</li><li>♣ QJ107</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: Both HCP: 8	<ul><li>▶ J98</li><li>♥ 86</li><li>♦ 1097</li><li>♠ AK973</li></ul>	The opponents are silent.  Partner bids first.
Board: 164 Dealer: N Vul: None HCP: 13	<ul><li>AK1072</li><li>♥ Q6542</li><li>♦ 6</li><li>♣ A4</li></ul>	The opponents are silent. You bid first.

Board: 160 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2 S	North:  ♠ AKQ64  ♥ 763  ♠ Q95  ♣ J8	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT
Board: 161 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2N N	North:  ♠ 2  ♥ QJ1086  ♠ QJ10  ♣ AJ87	South:  ♠ KQ854  ♥ 975  ♠ AK763  ♣ —	West North East South  1♣  Pass 1NT¹ Pass 2♦  Pass 2NT AP  1. forcing 1NT
Board: 162 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 5 S	North:  ♠ AQJ3  ♥ AQJ96  ← —  ♠ QJ107	South:	West North East South $ \begin{array}{cccc} 1 & & \text{Pass} & 1\text{NT}^1 \\ \text{Pass} & 2 & & \text{Pass} & 5 \\ \text{AP} \\ \text{1. forcing 1NT} \end{array} $
Board: 163 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2 S	North:	South:  ♠ 2  ♥ AQ743  ♠ AK865  ♠ Q10	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 2♥ AP  1. forcing 1NT
Board: 164 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2♠ N	North:  ♠ AK1072  ♥ Q6542  ♠ 6  ♠ A4	South: ♠ 96 ♥ K73 ♠ KQ83 ♣ KJ86	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2♠  AP  1. forcing 1NT

Board: 160 Dealer: N Vul: EW HCP: 8	<b>♦</b> 5 <b>♥</b> AJ1052 <b>♦</b> J76 <b>♣</b> Q654	The opponents are silent.  Partner bids first.
Board: 161 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ854</li><li>♥ 975</li><li>◆ AK763</li><li>◆ —</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: EW HCP: 7	<ul><li>108</li><li>73</li><li>AQJ98642</li><li>3</li></ul>	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: Both HCP: 15	<ul><li>★2</li><li>★ AQ743</li><li>★ AK865</li><li>★ Q10</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: None HCP: 12	<ul><li>◆96</li><li>✓ K73</li><li>◆ KQ83</li><li>◆ KJ86</li></ul>	The opponents are silent.  Partner bids first.

Board: 160 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2 S	North:  ♠ AKQ64  ♥ 763  ♠ Q95  ♣ J8	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT
Board: 161 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2N N	North:  ♠ 2  ♥ QJ1086  ♠ QJ10  ♣ AJ87	South:  ♠ KQ854  ♥ 975  ♠ AK763  ♣ —	West North East South  1♣  Pass 1NT¹ Pass 2♦  Pass 2NT AP  1. forcing 1NT
Board: 162 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 5 S	North:  ♠ AQJ3  ♥ AQJ96  ← —  ♠ QJ107	South:	West North East South $ \begin{array}{cccc} 1 & & \text{Pass} & 1\text{NT}^1 \\ \text{Pass} & 2 & & \text{Pass} & 5 \\ \text{AP} \\ \text{1. forcing 1NT} \end{array} $
Board: 163 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2 S	North:	South:  ♠ 2  ♥ AQ743  ♠ AK865  ♠ Q10	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 2♥ AP  1. forcing 1NT
Board: 164 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2♠ N	North:  ♠ AK1072  ♥ Q6542  ♠ 6  ♠ A4	South: ♠ 96 ♥ K73 ♠ KQ83 ♣ KJ86	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2♠  AP  1. forcing 1NT

Board: 165 Dealer: S Vul: Both HCP: 11	<ul><li>★ 103</li><li>▼ K98</li><li>◆ K876</li><li>◆ AJ109</li></ul>	The opponents are silent.  Partner bids first.
Board: 166 Dealer: N Vul: None HCP: 19	<ul><li>★ AKQ63</li><li>★ KQ64</li><li>◆ QJ9</li><li>◆ Q</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: NS HCP: 9	<ul><li>♠ 962</li><li>♥ 5</li><li>♦ AK963</li><li>♠ Q1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: EW HCP: 12	<ul><li>★ AKQ98</li><li>♥ Q2</li><li>◆ J1076</li><li>◆ 54</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 169 Dealer: S Vul: None HCP: 8	<ul><li>★ 109</li><li>★ KQJ743</li><li>★ 84</li><li>★ Q104</li></ul>	The opponents are silent.  Partner bids first.

Board: 165 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 2N N	North:	South:  ♠ AQJ92  ♥ A642  ♠ Q54  ♠ 7	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 2NT AP  1. forcing 1NT
Board: 166 Dealer: N Vul: None North HCP: 19 South HCP: 12 Contract: 3N S	North:  ♠ AKQ63  ♥ KQ64  ♠ QJ9  ♠ Q	South:  ♠ 109  ♥ J10  ♠ AK106  ♠ KJ543	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 3NT  AP  1. forcing 1NT
Board: 167 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 S	North:	South:  ♠ AQJ10  ♥ K10972  ♦ 105  ♠ A7	West North East South  1♥  Pass 1NT¹ Pass 2♣  AP  1. forcing 1NT
Board: 168 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2 S	North:  ♠ AKQ98  ♥ Q2  ♦ J1076  ♣ 54	South:  ♣ 75  ▼ A9754  ◆ 95  ♣ KJ73	West North East South  1♣ Pass 1NT¹  2♠ Pass Pass 2♥  AP  1. forcing 1NT
Board: 169 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 3♠ S	North:  • 109  • KQJ743  • 84  • Q104	South:  ♠ AKQ643  ♥ 95  ♠ KJ10  ♣ 95	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT

Board: 165 Dealer: S Vul: Both HCP: 13	<ul><li>AQJ92</li><li>A642</li><li>Q54</li><li>₹ 7</li></ul>	The opponents are silent. You bid first.
Board: 166 Dealer: N Vul: None HCP: 12	<ul><li>109</li><li>✓ J10</li><li>AK106</li><li>✓ KJ543</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: NS HCP: 14	<ul><li>AQJ10</li><li>K10972</li><li>105</li><li>A7</li></ul>	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: EW HCP: 8	<ul><li>↑75</li><li>↑A9754</li><li>◆95</li><li>↑KJ73</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 169 Dealer: S Vul: None HCP: 13	<ul><li>★ AKQ643</li><li>♥ 95</li><li>★ KJ10</li><li>♣ 95</li></ul>	The opponents are silent. You bid first.

Board: 165 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 2N N	North:	South:  ♠ AQJ92  ♥ A642  ♠ Q54  ♠ 7	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 2NT AP  1. forcing 1NT
Board: 166 Dealer: N Vul: None North HCP: 19 South HCP: 12 Contract: 3N S	North:  ♠ AKQ63  ♥ KQ64  ♠ QJ9  ♠ Q	South:  ♠ 109  ♥ J10  ♠ AK106  ♠ KJ543	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 3NT  AP  1. forcing 1NT
Board: 167 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 S	North:	South:  ♠ AQJ10  ♥ K10972  ♦ 105  ♠ A7	West North East South  1♥  Pass 1NT¹ Pass 2♣  AP  1. forcing 1NT
Board: 168 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2 S	North:  ♠ AKQ98  ♥ Q2  ♦ J1076  ♣ 54	South:  ♣ 75  ▼ A9754  ◆ 95  ♣ KJ73	West North East South  1♣ Pass 1NT¹  2♠ Pass Pass 2♥  AP  1. forcing 1NT
Board: 169 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 3♠ S	North:  • 109  • KQJ743  • 84  • Q104	South:  ♠ AKQ643  ♥ 95  ♠ KJ10  ♣ 95	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT

Board: 170 Dealer: N Vul: NS HCP: 18	<ul><li>♠ 632</li><li>♥ AKQ75</li><li>♦ KQ3</li><li>♠ A4</li></ul>	West Bids 2♥ if possible. East Bids 3♠ if possible. You bid first.
Board: 171 Dealer: S Vul: EW HCP: 11	<ul><li>★ 862</li><li>▼ J85</li><li>◆ AKQJ5</li><li>★ 87</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: Both HCP: 12	<ul><li>★ AKQ87</li><li>▼ 107</li><li>◆ QJ96</li><li>◆ 106</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: NS HCP: 10	<ul><li>★ K2</li><li>▼ J63</li><li>◆ QJ8</li><li>◆ QJ943</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 174 Dealer: N Vul: EW HCP: 18	<ul><li>♠ AQJ53</li><li>♥ K84</li><li>♠ K4</li><li>♠ KQ8</li></ul>	The opponents are silent. You bid first.

Board: 170 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3•X E	North:	South:  ♠ K5  ♥ 8  ♦ J109654  ♣ K1032	West North East South  1♥ Pass 1NT¹  2♥² Pass 3♠ Pass  Pass X AP  1. forcing 1NT  2. Michaels Cuebid
Board: 171 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 44 S	North:	South:  ♠ AK975  ♥ 643  ♠ 96  ♣ AQJ	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 172 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♠ N	North:  ♠ AKQ87  ♥ 107  • QJ96  ♣ 106	South:  ♠ 102  ♥ QJ8  ♠ A108  ♠ QJ754	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 173 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 3 • E	North:  ♠ K2  ♥ J63  • QJ8  ♣ QJ943	South:  ♠ AQ9643  ♠ AQ104  ♠ 106  ♠ 5	West North East South  1♠  Pass 1NT¹ 3♦ AP  1. forcing 1NT
Board: 174 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AQJ53  ♥ K84  ♠ K4  ♣ KQ8	South:  ♠ K2  ♥ 96  ♠ AJ10985  ♣ 953	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 170 Dealer: N Vul: NS HCP: 7	<b>★</b> K5 <b>♥</b> 8 <b>♦</b> J109654 <b>♣</b> K1032	West Bids 2♥ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 171 Dealer: S Vul: EW HCP: 14	<ul><li>AK975</li><li>♥ 643</li><li>♦ 96</li><li>AQJ</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: Both HCP: 10	<ul><li>102</li><li>✓ QJ8</li><li>◆ A108</li><li>◆ QJ754</li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: NS HCP: 12	<ul><li>AQ9643</li><li>✓ AQ104</li><li>106</li><li>5</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 174 Dealer: N Vul: EW HCP: 8	<ul><li>★ K2</li><li>♥ 96</li><li>◆ AJ10985</li><li>◆ 953</li></ul>	The opponents are silent.  Partner bids first.

Board: 170 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3•X E	North:	South:  ♠ K5  ♥ 8  ♦ J109654  ♣ K1032	West North East South  1♥ Pass 1NT¹  2♥² Pass 3♠ Pass  Pass X AP  1. forcing 1NT  2. Michaels Cuebid
Board: 171 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 44 S	North:	South:  ♠ AK975  ♥ 643  ♠ 96  ♣ AQJ	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 172 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♠ N	North:  ♠ AKQ87  ♥ 107  • QJ96  ♣ 106	South:  ♠ 102  ♥ QJ8  ♠ A108  ♠ QJ754	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 173 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 3 • E	North:  ♠ K2  ♥ J63  • QJ8  ♣ QJ943	South:  ♠ AQ9643  ♠ AQ104  ♠ 106  ♠ 5	West North East South  1♠  Pass 1NT¹ 3♦ AP  1. forcing 1NT
Board: 174 Dealer: N Vul: EW North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AQJ53  ♥ K84  ♠ K4  ♣ KQ8	South:  ♠ K2  ♥ 96  ♠ AJ10985  ♣ 953	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Dealer: S Vul: None	K6 J54 J93 KQJ87	East Bids 2♠ if possible.  Partner bids first.
Dealer: N	Q962 KJ842 KJ7 Q	West Bids 2♦ if possible. West Bids 2♠ if possible. East Bids 3♦ if possible. You bid first.
Vul: Both ♦ 1	87 J10432 KJ A986	The opponents are silent.  Partner bids first.
Dealer: N ♥ . Vul: None • 0	KQ10843 J3 Q8 AQ9	West Doubles 1NT if possible. You bid first.
	~	The opponents are silent.  Partner bids first.

Board: 175 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ K6  ♥ J54  ♦ J93  ♣ KQJ87	South:		_	2 <b>♠</b> <sup>2</sup> AP	South 1♣ 3♠
Board: 176 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 3♥ N	North:  ♠ Q962  ♥ KJ842  ♦ KJ7  ♠ Q	South:  ♣ J73  ▼ A107  • 109  ♣ AJ1065	West  2  2  AP  1. forcin	North 1♥ Pass Pass Pass	Pass Pass 3	South 1NT¹ 2♥ 3♥
Board: 177 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2♠ S	North:  ♣ 87  ▼ J10432  ◆ KJ  ♣ A986	South:  ♠ AJ1065  ♥ K7  ♠ A1084  ♣ J5		North  1NT <sup>1</sup> 2♠ ng 1NT		South 1♠ 2♦
Board: 178 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♠ N	North:  ♠ KQ10843  ♥ J3  • Q8  ♣ AQ9	South:	West  X  AP  1. forcin	North 1♣ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 179 Dealer: S Vul: NS North HCP: 12 South HCP: 18 Contract: 3N N	North:  ♠ Q  ♥ 8  ♠ AK765  ♠ QJ9654	South:  ♠ K874  ♥ AKQ107  • Q4  ♣ A2	West Pass Pass 1. forcin	North  1NT <sup>1</sup> 3NT  ng 1NT	Pass AP	1♥

Board: 175 Dealer: S Vul: None HCP: 12	<ul><li></li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 176 Dealer: N Vul: NS HCP: 10	<ul><li>♣ J73</li><li>♥ A107</li><li>♦ 109</li><li>♣ AJ1065</li></ul>	West Bids 2♦ if possible. West Bids 2♠ if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 177 Dealer: S Vul: Both HCP: 13	<ul><li>AJ1065</li><li>✓ K7</li><li>A1084</li><li>J5</li></ul>	The opponents are silent.  You bid first.
Board: 178 Dealer: N Vul: None HCP: 11	<ul><li>▲ J65</li><li>▼ K106</li><li>◆ AK93</li><li>◆ 864</li></ul>	West Doubles 1NT if possible.  Partner bids first.
Board: 179 Dealer: S Vul: NS HCP: 18	<ul><li>★ K874</li><li>▼ AKQ107</li><li>◆ Q4</li><li>◆ A2</li></ul>	The opponents are silent.  You bid first.

Board: 175 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ K6  ♥ J54  ♦ J93  ♣ KQJ87	South:		_	2 <b>♠</b> <sup>2</sup> AP	South 1♣ 3♠
Board: 176 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 3♥ N	North:  ♠ Q962  ♥ KJ842  ♦ KJ7  ♠ Q	South:  ♣ J73  ▼ A107  • 109  ♣ AJ1065	West  2  2  AP  1. forcin	North 1♥ Pass Pass Pass	Pass Pass 3	South 1NT¹ 2♥ 3♥
Board: 177 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2♠ S	North:  ♣ 87  ▼ J10432  ◆ KJ  ♣ A986	South:  ♠ AJ1065  ♥ K7  ♠ A1084  ♣ J5		North  1NT <sup>1</sup> 2♠ ng 1NT		South 1♠ 2♦
Board: 178 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♠ N	North:  ♠ KQ10843  ♥ J3  • Q8  ♣ AQ9	South:	West  X  AP  1. forcin	North 1♣ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 179 Dealer: S Vul: NS North HCP: 12 South HCP: 18 Contract: 3N N	North:  ♠ Q  ♥ 8  ♠ AK765  ♠ QJ9654	South:  ♠ K874  ♥ AKQ107  • Q4  ♣ A2	West Pass Pass 1. forcin	North  1NT <sup>1</sup> 3NT  ng 1NT	Pass AP	1♥

Board: 180 Dealer: N Vul: EW HCP: 18	<ul><li>★ AK32</li><li>▼ AKJ108</li><li>◆ J</li><li>♣ Q53</li></ul>	The opponents are silent. You bid first.
Board: 181 Dealer: S Vul: None HCP: 11	<ul><li>♠ 653</li><li>♥ 532</li><li>♠ A865</li><li>♠ AK5</li></ul>	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: NS HCP: 14	<ul><li>▲ A9632</li><li>♥ Q107</li><li>◆ AK7</li><li>♣ J7</li></ul>	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q96</li><li>♥ 95</li><li>◆ A654</li><li>♣ Q643</li></ul>	The opponents are silent.  Partner bids first.
Board: 184 Dealer: N Vul: Both HCP: 15	<b>★</b> KQ1052 <b>♥</b> AKQJ103 <b>♦</b> — <b>♣</b> 104	West Bids 3♦ if possible.  You bid first.

Board: 180 Dealer: N Vul: EW North HCP: 18 South HCP: 6 Contract: 5♣ S	North:  ♠ AK32  ♥ AKJ108  ♠ J  ♠ Q53	South:  ♠ 87  ♥ 4  • Q65  ♣ KJ98762	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♣  Pass 5♠ AP  1. forcing 1NT	
Board: 181 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ KQ1087  ♥ A9  ♠ K9  ♣ 9764	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT	ı
Board: 182 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 2 \cdot N	North:  ♠ A9632  ♥ Q107  ♠ AK7  ♣ J7	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT	
Board: 183 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2 S	North:  ♠ Q96  ♥ 95  ♠ A654  ♠ Q643	South:	West North East South  1  Pass 1NT¹ Pass 2  Pass 2  AP  1. forcing 1NT	1
Board: 184 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ KQ1052  ♥ AKQJ103  ←—  ♣ 104	South:  ♣ J64  ♥ 54  ♦ Q974  ♣ AQ96	West North East South  1  Pass 1NT¹  3  Pass 3NT  Pass 4  AP  1. forcing 1NT	

Board: 1 Dealer: N Vul: EW HCP: 6	√ 4	The opponents are silent.  Partner bids first.
Board: 1 Dealer: S Vul: No HCP: 12	S	The opponents are silent. You bid first.
Board: 1 Dealer: N Vul: NS HCP: 7	N <b>♥</b> A986	The opponents are silent.  Partner bids first.
Board: 1 Dealer: S Vul: EW HCP: 12	Q6432 → K	The opponents are silent. You bid first.
Board: 1 Dealer: N Vul: Bot HCP: 9	V ▼ 54	West Bids 3♦ if possible.  Partner bids first.

Board: 180 Dealer: N Vul: EW North HCP: 18 South HCP: 6 Contract: 5♣ S	North:  ♠ AK32  ♥ AKJ108  ♠ J  ♠ Q53	South:  ♠ 87  ♥ 4  • Q65  ♣ KJ98762	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♣  Pass 5♠ AP  1. forcing 1NT	
Board: 181 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ KQ1087  ♥ A9  ♠ K9  ♣ 9764	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT	ı
Board: 182 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 2 \cdot N	North:  ♠ A9632  ♥ Q107  ♠ AK7  ♣ J7	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT	
Board: 183 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2 S	North:  ♠ Q96  ♥ 95  ♠ A654  ♠ Q643	South:	West North East South  1  Pass 1NT¹ Pass 2  Pass 2  AP  1. forcing 1NT	1
Board: 184 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ KQ1052  ♥ AKQJ103  ←—  ♣ 104	South:  ♣ J64  ♥ 54  ♦ Q974  ♣ AQ96	West North East South  1  Pass 1NT¹  3  Pass 3NT  Pass 4  AP  1. forcing 1NT	

Board: 185 Dealer: S Vul: EW HCP: 10	<ul><li>★ 53</li><li>♥ A632</li><li>♦ K1098</li><li>♣ K84</li></ul>	The opponents are silent.  Partner bids first.
Board: 186 Dealer: N Vul: Both HCP: 18	<ul><li>★ KQJ75</li><li>▼ KQ4</li><li>◆ K84</li><li>◆ A6</li></ul>	The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: None HCP: 11	<ul><li>♠ 62</li><li>♥ QJ4</li><li>♦ QJ973</li><li>♠ AJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: EW HCP: 13	<ul><li>AQJ10642</li><li>J</li><li>A1054</li><li>J</li></ul>	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: Both HCP: 11	<ul><li>♠ QJ</li><li>♥ AQJ87</li><li>♦ 7654</li><li>♠ J9</li></ul>	The opponents are silent.  Partner bids first.

Board: 185 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 44 S	North:	South:  ♠ AJ10872  ♥ K10  ♠ 6  ♠ AQJ3	West North East South  1♠  Pass 1NT¹ Pass 2♣  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 186 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 4♠ N	North:  ♠ KQJ75  ♥ KQ4  ♠ K84  ♣ A6	South:  ♠ A83  ♥ J73  ♦ J62  ♣ KQ42	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 187 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ 62  ♥ QJ4  • QJ973  ♣ AJ5	South:  ♣ J7  ▼ K97652  ♣ AK8  ♣ Q10	West North East South  1 V  Pass 1NT <sup>1</sup> Pass 2 V  Pass 4 V AP  1. forcing 1NT
Board: 188 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 44 N	North:  ♠ AQJ10642  ♥ J  ♠ A1054  ♣ J	South:  ♠ K9  ♥ A1074  ♦ J63  ♣ Q875	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 189 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ QJ  ♥ AQJ87  • 7654  ♣ J9	South:  ♠ AK10763  ♥ 10942  ♠ Q  ♠ A10	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT

Board: 185 Dealer: S Vul: EW HCP: 15	<ul><li>▲ AJ10872</li><li>♥ K10</li><li>♦ 6</li><li>▲ AQJ3</li></ul>	The opponents are silent. You bid first.
Board: 186 Dealer: N Vul: Both HCP: 11	<ul><li>★ A83</li><li>♥ J73</li><li>◆ J62</li><li>◆ KQ42</li></ul>	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: None HCP: 13	<ul><li>♣ J7</li><li>♥ K97652</li><li>♦ AK8</li><li>♣ Q10</li></ul>	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: EW HCP: 10	<ul><li>★ K9</li><li>▼ A1074</li><li>◆ J63</li><li>◆ Q875</li></ul>	The opponents are silent.  Partner bids first.
Board: 189 Dealer: S Vul: Both HCP: 13	<ul><li>★ AK10763</li><li>▼ 10942</li><li>◆ Q</li><li>◆ A10</li></ul>	The opponents are silent. You bid first.

Board: 185 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 44 S	North:	South:  ♠ AJ10872  ♥ K10  ♠ 6  ♠ AQJ3	West North East South  1♠  Pass 1NT¹ Pass 2♣  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 186 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 4♠ N	North:  ♠ KQJ75  ♥ KQ4  ♠ K84  ♣ A6	South:  ♠ A83  ♥ J73  ♦ J62  ♣ KQ42	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 187 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ 62  ♥ QJ4  • QJ973  ♣ AJ5	South:  ♣ J7  ▼ K97652  ♣ AK8  ♣ Q10	West North East South  1 V  Pass 1NT <sup>1</sup> Pass 2 V  Pass 4 V AP  1. forcing 1NT
Board: 188 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 44 N	North:  ♠ AQJ10642  ♥ J  ♠ A1054  ♣ J	South:  ♠ K9  ♥ A1074  ♦ J63  ♣ Q875	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 189 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ QJ  ♥ AQJ87  • 7654  ♣ J9	South:  ♠ AK10763  ♥ 10942  ♠ Q  ♠ A10	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT

Board: 190	The opponents are silent. You bid first.
Board: 191	The opponents are silent.  Partner bids first.
Board: 192	West Bids 2♦ if possible.  You bid first.
Board: 193	The opponents are silent.  Partner bids first.
Board: 194	The opponents are silent. You bid first.

Board: 190 Dealer: N Vul: NS North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ A5  ♥ KQJ83  ♠ Q54  ♣ AK7	South:  ♠ Q107  ♥ 6  ♠ A98  ♣ Q108654	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 191 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 6♠ S	North:  ♠ A84  ♥ QJ107  • Q96  ♣ K73	South:  ♠ K109732  ♥ A  ♠ K73  ♣ AQ9	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4NT² Pass 5♠³  Pass 6♠ AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=0/5 or 3/5
Board: 192 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2 • W	North:  ♠ QJ873  ♥ AQ3  ♠ Q9  ♠ QJ4	South:  ♠ 64  ▼ J96  ♠ A1063  ♣ A1086	West North East South  1♠ Pass 1NT¹  2♠ AP  1. forcing 1NT
Board: 193 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 5♠ S	North:  ♠ A63  ♥ J84  ♠ AQ975  ♣ 86	South:  ♠ QJ10952  ♥ K  ♠ K10  ♠ AQJ3	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 4NT² Pass 5♣³  Pass 5♠ AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=1/5 or 4/5
Board: 194 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 2♠ N	North:  ♠ AQJ972  ♥ 82  ♠ A83  ♠ K7	South:  ♠ 3  ♥ KQJ109  ♦ 105  ♠ Q9654	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT

Board: 190 Dealer: N Vul: NS HCP: 8	<ul><li>♣ Q107</li><li>♥ 6</li><li>◆ A98</li><li>♣ Q108654</li></ul>	The opponents are silent.  Partner bids first.
Board: 191 Dealer: S Vul: Both HCP: 16	<ul><li>★ K109732</li><li>★ A</li><li>★ K73</li><li>★ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: NS HCP: 9	<ul><li>★ 64</li><li>♥ J96</li><li>◆ A1063</li><li>◆ A1086</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 193 Dealer: S Vul: EW HCP: 16	<ul><li>♣ QJ10952</li><li>♥ K</li><li>♦ K10</li><li>♣ AQJ3</li></ul>	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: None HCP: 8	<b>★</b> 3 <b>▼</b> KQJ109 <b>◆</b> 105 <b>♣</b> Q9654	The opponents are silent.  Partner bids first.

Board: 190 Dealer: N Vul: NS North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ A5  ♥ KQJ83  ♠ Q54  ♣ AK7	South:  ♠ Q107  ♥ 6  ♠ A98  ♣ Q108654	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 191 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 6♠ S	North:  ♠ A84  ♥ QJ107  • Q96  ♣ K73	South:  ♠ K109732  ♥ A  ♠ K73  ♣ AQ9	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4NT² Pass 5♠³  Pass 6♠ AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=0/5 or 3/5
Board: 192 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2 • W	North:  ♠ QJ873  ♥ AQ3  ♠ Q9  ♠ QJ4	South:  ♠ 64  ▼ J96  ♠ A1063  ♣ A1086	West North East South  1♠ Pass 1NT¹  2♠ AP  1. forcing 1NT
Board: 193 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 5♠ S	North:  ♠ A63  ♥ J84  ♠ AQ975  ♣ 86	South:  ♠ QJ10952  ♥ K  ♠ K10  ♠ AQJ3	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 4NT² Pass 5♣³  Pass 5♠ AP  1. forcing 1NT  2. Blackwood 0314, for ♠  3. A=1/5 or 4/5
Board: 194 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 2♠ N	North:  ♠ AQJ972  ♥ 82  ♠ A83  ♠ K7	South:  ♠ 3  ♥ KQJ109  ♦ 105  ♠ Q9654	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT

Board: 195 Dealer: S Vul: NS HCP: 9	<ul><li>★ A43</li><li>♥ 93</li><li>◆ J95</li><li>◆ KJ1074</li></ul>	East Bids 2♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 196 Dealer: N Vul: EW HCP: 14	<ul><li>★ KQ10984</li><li>▼ K1096</li><li>◆ 9</li><li>◆ AQ</li></ul>	West Bids 2♦ if possible. East Bids 4♦ if possible. You bid first.
Board: 197 Dealer: S Vul: NS HCP: 7	<ul><li>▲ 109</li><li>♥ 93</li><li>◆ QJ9643</li><li>◆ A64</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 198 Dealer: N Vul: EW HCP: 13	<ul><li>★ AK6</li><li>▼ KQJ1082</li><li>◆ 1097</li><li>◆ 9</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 199 Dealer: S Vul: None HCP: 9	<ul><li>♠ A7</li><li>♥ 643</li><li>♦ 8763</li><li>♠ KQ95</li></ul>	The opponents are silent.  Partner bids first.

Board: 195 Dealer: S	North: ♠ A43	South: ♠ Q2		North		1♥
Vul: NS North HCP: 9	<b>y</b> 93	<b>♥</b> AKQ1082		1NT <sup>1</sup>		3♥
South HCP: 17	<b>♦</b> J95	◆ A1086	4♠	X	AP	
Contract: 4♠X W	♣ KJ1074	<b>♣</b> Q		ng 1NT naels Cu		
			Z. IVIICI	acs Cu	COIG	
Board: 196	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KQ10984	<b>♦</b> 2		1♠	Pass	1NT <sup>1</sup>
Vul: EW North HCP: 14	<b>♥</b> K1096	<b>♥</b> QJ7432	2♦	2♥	<b>4</b>	4♥
South HCP: 8	<b>♦</b> 9	◆ A6	AP			
Contract: 4♥ N	<b>♣</b> AQ	<b>♣</b> J1054	1. forci	ng 1NT		
Board: 197 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>★</b> 109	<b>♠</b> AK843	_	1		14
North HCP: 7	♥ 93	♥ Q2		1NT <sup>1</sup>	3♥	3NT
South HCP: 18	♦ QJ9643 • A64	◆ AK10 ◆ Q52	AP	13.700		
Contract: 3N N	<b>₹</b> 110+	¥ Q32	1. torci	ng 1NT		
Board: 198			West	North	East	South
Dealer: N	North:	South:		1♥	Pass	1NT <sup>1</sup>
Vul: EW	<b>♠</b> AK6 <b>♥</b> KQJ1082	<b>♦</b> J53 <b>♥</b> A94	2♠	3♥	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 13	◆ RQJ1082 ◆ 1097	◆ K4	Pass	<b>4</b> ♥	AP	
South HCP: 11	<b>♣</b> 9	♣ QJ853	1. forci	ng 1NT		
Contract: 4♥ N			2. stren	gth cue	bid	
Board: 199	Nouth:	Conthu	West	North	Fast	South
Dealer: S	North: ♠ A7	South: ♠ KQ642	VI CSL	1 101111	Laist	1 <b>♠</b>
Vul: None	♥ 643	♥ K7	Pass	1NT <sup>1</sup>	Pass	
North HCP: 9	<b>♦</b> 8763	◆ KQ105	Pass	5 <b>\</b>	AP	
South HCP: 17 Contract: 5♦ S	<b>♣</b> KQ95	<b>♣</b> A4		ng 1NT		

Board: 195	<b>♠</b> Q2	East Bids 2♥ if possible.
Dealer: S	<b>♥</b> AKQ1082	West Bids 4♠ if possible.
Vul: NS	♦ A1086	
HCP: 17	<b>♣</b> Q	You bid first.
Board: 196	<b>♠</b> 2	West Bids 2♦ if possible.
Dealer: N	<b>♥</b> QJ7432	East Bids 4♦ if possible.
Vul: EW	<b>♦</b> A6	
HCP: 8	<b>♣</b> J1054	Partner bids first.
Board: 197	<b>♦</b> AK843	F D' 1. 2 'C'11.
Dealer: S	<b>♥</b> Q2	East Bids 3♥ if possible.
Vul: NS	♦ AK10	You bid first.
HCP: 18	♣ Q52	i ou old lifst.
Board: 198	<b>♦</b> J53	West Bids 2♠ if possible.
Dealer: N	<b>♥</b> A94	West Blus 2₹ II possible.
Vul: EW	<b>♦</b> K4	Partner bids first.
HCP: 11	<b>♣</b> QJ853	i artifer ords mist.
Poord: 100	<b>▲ V</b> ○ 642	
Board: 199 Dealer: S	<b>♦</b> KQ642 <b>♥</b> K7	The opponents are silent.
Vul: None	<b>♦</b> KQ105	
	▼ NUIU)	You bid first.

Board: 195 Dealer: S	North: ♠ A43	South: ♠ Q2		North		1♥
Vul: NS North HCP: 9	<b>y</b> 93	<b>♥</b> AKQ1082		1NT <sup>1</sup>		3♥
South HCP: 17	<b>♦</b> J95	◆ A1086	4♠	X	AP	
Contract: 4♠X W	♣ KJ1074	<b>♣</b> Q		ng 1NT naels Cu		
			Z. IVIICI	acs Cu	COIG	
Board: 196	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KQ10984	<b>♦</b> 2		1♠	Pass	1NT <sup>1</sup>
Vul: EW North HCP: 14	<b>♥</b> K1096	<b>♥</b> QJ7432	2♦	2♥	<b>4</b>	4♥
South HCP: 8	<b>♦</b> 9	◆ A6	AP			
Contract: 4♥ N	<b>♣</b> AQ	<b>♣</b> J1054	1. forci	ng 1NT		
Board: 197 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>★</b> 109	<b>♠</b> AK843	_	1		14
North HCP: 7	♥ 93	♥ Q2		1NT <sup>1</sup>	3♥	3NT
South HCP: 18	♦ QJ9643 • A64	◆ AK10 ◆ Q52	AP	13.700		
Contract: 3N N	<b>₹</b> 110+	¥ Q32	1. torci	ng 1NT		
Board: 198			West	North	East	South
Dealer: N	North:	South:		1♥	Pass	1NT <sup>1</sup>
Vul: EW	<b>♠</b> AK6 <b>♥</b> KQJ1082	<b>♦</b> J53 <b>♥</b> A94	2♠	3♥	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 13	◆ RQJ1082 ◆ 1097	◆ K4	Pass	<b>4</b> ♥	AP	
South HCP: 11	<b>♣</b> 9	♣ QJ853	1. forci	ng 1NT		
Contract: 4♥ N			2. stren	gth cue	bid	
Board: 199	Nouth:	Conthu	West	North	Fast	South
Dealer: S	North: ♠ A7	South: ♠ KQ642	VI CSL	1 101111	Laist	1 <b>♠</b>
Vul: None	♥ 643	♥ K7	Pass	1NT <sup>1</sup>	Pass	
North HCP: 9	<b>♦</b> 8763	◆ KQ105	Pass	5 <b>\</b>	AP	
South HCP: 17 Contract: 5♦ S	<b>♣</b> KQ95	<b>♣</b> A4		ng 1NT		

Board: 200 Dealer: N Vul: NS HCP: 12	<ul><li>▲ A10754</li><li>♥ Q83</li><li>◆ AJ9</li><li>▲ J9</li></ul>	The opponents are silent. You bid first.
Board: 201 Dealer: S Vul: Both HCP: 12	<ul><li>★843</li><li>★A6532</li><li>★A96</li><li>★A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 202 Dealer: N Vul: None HCP: 12	<ul><li>◆ QJ832</li><li>◆ A8765</li><li>◆ AJ</li><li>◆ 7</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 203 Dealer: S Vul: EW HCP: 10	<ul><li>♠ AK6</li><li>♥ 632</li><li>♦ 4</li><li>♠ QJ7543</li></ul>	The opponents are silent.  Partner bids first.
Board: 204 Dealer: N Vul: EW HCP: 19	<ul><li>AKQ10</li><li>✓ A10742</li><li>✓ K</li><li>✓ K102</li></ul>	The opponents are silent. You bid first.

Board: 200 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 24 N	North:  ♠ A10754  ♥ Q83  ♠ AJ9  ♣ J9	South:  ♣ J  ♥ A109  ♠ K1076  ♣ Q8643	West Pass AP 1. forcin	North 1♣ 2◆ ng 1NT	Pass Pass	$1NT^1$
Board: 201 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 44 S	North:	South:  ♠ AQ965  ♥ KQ8  ♦ J8  ♠ Q108		North  1NT <sup>1</sup> 4•  ng 1NT		South 1♠ 2♠
Board: 202 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 4♥ N	North:  ♠ QJ832  ♥ A8765  ♠ AJ  ♠ 7	South:	West  2. Pass 1. forcin	North 1♠ 2♥ 4♥ ng 1NT	Pass	South 1NT¹ 3▼
Board: 203 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 6♠ S	North:  ♠ AK6  ♥ 632  ♦ 4  ♣ QJ7543	South:  ♠ QJ10973  ♥ A85  ♠ AKQ ♠ 9	Pass Pass Pass 1. forcin 2. Black 3. A=2/	cwood (	Pass Pass AP	1♠ 3♠ 5♠³ for ♠
Board: 204 Dealer: N Vul: EW North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AKQ10  ♥ A10742  ♠ K  ♣ K102	South:	West Pass AP 1. forcin	North 1♥ 2♠ ng 1NT	Pass	South 1NT <sup>1</sup> 3NT

Board: 200   ♠ J Dealer: N   ▼ A109  The opponents are siler	ıt.
Vul: NS HCP: 10	
Board: 201	nt.
Board: 202	le.
Board: 203	ıt.
Board: 204 Dealer: N  Vul: EW  HCP: 8	ıt.

Board: 200 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 24 N	North:  ♠ A10754  ♥ Q83  ♠ AJ9  ♣ J9	South:  ♣ J  ♥ A109  ♠ K1076  ♣ Q8643	West Pass AP 1. forcin	North 1♣ 2◆ ng 1NT	Pass Pass	$1NT^1$
Board: 201 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 44 S	North:	South:  ♠ AQ965  ♥ KQ8  ♦ J8  ♠ Q108		North  1NT <sup>1</sup> 4•  ng 1NT		South 1♠ 2♠
Board: 202 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 4♥ N	North:  ♠ QJ832  ♥ A8765  ♠ AJ  ♠ 7	South:	West  2. Pass 1. forcin	North 1♠ 2♥ 4♥ ng 1NT	Pass	South 1NT¹ 3▼
Board: 203 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 6♠ S	North:  ♠ AK6  ♥ 632  ♦ 4  ♣ QJ7543	South:  ♠ QJ10973  ♥ A85  ♠ AKQ ♠ 9	Pass Pass Pass 1. forcin 2. Black 3. A=2/	cwood (	Pass Pass AP	1♠ 3♠ 5♠³ for ♠
Board: 204 Dealer: N Vul: EW North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AKQ10  ♥ A10742  ♠ K  ♣ K102	South:	West Pass AP 1. forcin	North 1♥ 2♠ ng 1NT	Pass	South 1NT <sup>1</sup> 3NT

Board: 205 Dealer: S Vul: EW HCP: 10	<ul><li>♠ 96</li><li>♥ Q1093</li><li>♦ J8</li><li>♠ AK1097</li></ul>	The opponents are silent.  Partner bids first.
Board: 206 Dealer: N Vul: Both HCP: 12	<ul><li>♣ QJ8763</li><li>♥ K10</li><li>◆ K8</li><li>♣ QJ8</li></ul>	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: None HCP: 10	<ul><li>▲ A62</li><li>♥ J863</li><li>◆ KJ964</li><li>▲ J</li></ul>	East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 208 Dealer: N Vul: EW HCP: 17	<ul><li>★ K1093</li><li>★ AJ1052</li><li>★ 3</li><li>★ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 209 Dealer: S Vul: Both HCP: 12	<ul><li>★ 732</li><li>★ A92</li><li>★ J92</li><li>★ AK42</li></ul>	The opponents are silent.  Partner bids first.

Board: 205 Dealer: S	North: ♠ 96	South: ♠ AQ8543	West North East South 1♠
Vul: EW North HCP: 10	♥ Q1093	♥ 76	Pass 1NT¹ Pass 2♠
South HCP: 13	♦ J8	♦ A109	Pass 3♠ AP
Contract: 3♠ S	♣ AK1097	<b>♣</b> QJ	1. forcing 1NT
Board: 206	North:	South:	West North East South
Dealer: N Vul: Both	<b>♦</b> QJ8763	<b>♦</b> K	1♠ Pass 1NT <sup>1</sup>
North HCP: 12	<b>♥</b> K10 <b>♦</b> K8	♥ 9854 ♦ AJ973	Pass 2♠ AP
South HCP: 12 Contract: 2♠ N	◆ QJ8	♣ A64	1. forcing 1NT
Contract, 24 N			
			West North East South
Board: 207	North:	South:	1♠
Dealer: S Vul: None	<b>♠</b> A62	<b>♦</b> KJ974	Pass 1NT¹ 2♥ Pass
North HCP: 10	♥ J863	<b>∀</b> —	Pass 2♠ Pass Pass
South HCP: 13	♦ KJ964 ♣ J	◆ A108 ◆ KQ1085	3♥ 3♠ Pass 4♠
Contract: 4♠ S			AP 1. forcing 1NT
			11 10101115 1111
Board: 208	<b>N</b> I 4	G 4	West North East South
Dealer: N	North: <b>★</b> K1093	South: ♠ Q	$1$ ♥ Pass $1NT^1$
Vul: EW North HCP: 17	<b>▼</b> AJ1052	<b>♥</b> Q3	Pass 2♠ Pass 3NT
South HCP: 8	<b>♦</b> 3	• QJ9765	AP
Contract: 3N S	<b>♣</b> AKQ	<b>♣</b> J542	1. forcing 1NT
			West North East South
Board: 209	North:	South:	14
Dealer: S Vul: Both	<b>↑</b> 732	<b>♦</b> AK1065	Pass 1NT <sup>1</sup> Pass 3NT
North HCP: 12	<b>♥</b> A92	<b>♥</b> 75	Pass $4 \stackrel{?}{•}^2$ Pass $4 \stackrel{?}{•}^3$ Pass $6 \stackrel{?}{•}$ AP
South HCP: 18	◆ J92 <b>◆</b> AK42	◆ AKQ ◆ Q106	Pass 6♠ AP 1. forcing 1NT
Contract: 6♠ S	<del>*</del> 111174	± Ø100	2. Gerber
			3. A=2 out of 4

Board: 205 Dealer: S Vul: EW HCP: 13	<ul><li>AQ8543</li><li>₹ 76</li><li>★ A109</li><li>♣ QJ</li></ul>	The opponents are silent. You bid first.
Board: 206 Dealer: N Vul: Both HCP: 12	<b>♠</b> K ♥ 9854 <b>♦</b> AJ973 <b>♣</b> A64	The opponents are silent.  Partner bids first.
Board: 207 Dealer: S Vul: None HCP: 13	<ul><li>★ KJ974</li><li>▼ —</li><li>★ A108</li><li>★ KQ1085</li></ul>	East Bids 2♥ if possible. West Bids 3♥ if possible.  You bid first.
Board: 208 Dealer: N Vul: EW HCP: 8	<b>♠</b> Q <b>♥</b> Q3 <b>♦</b> QJ9765 <b>♣</b> J542	The opponents are silent.  Partner bids first.
Board: 209 Dealer: S Vul: Both HCP: 18	<ul><li>★ AK1065</li><li>▼ 75</li><li>◆ AKQ</li><li>◆ Q106</li></ul>	The opponents are silent. You bid first.

Board: 205 Dealer: S	North: ♠ 96	South: ♠ AQ8543	West North East South 1♠
Vul: EW North HCP: 10	♥ Q1093	♥ 76	Pass 1NT¹ Pass 2♠
South HCP: 13	♦ J8	♦ A109	Pass 3♠ AP
Contract: 3♠ S	♣ AK1097	<b>♣</b> QJ	1. forcing 1NT
Board: 206	North:	South:	West North East South
Dealer: N Vul: Both	<b>♦</b> QJ8763	<b>♦</b> K	1♠ Pass 1NT <sup>1</sup>
North HCP: 12	<b>♥</b> K10 <b>♦</b> K8	♥ 9854 ♦ AJ973	Pass 2♠ AP
South HCP: 12 Contract: 2♠ N	◆ QJ8	♣ A64	1. forcing 1NT
Contract, 24 N			
			West North East South
Board: 207	North:	South:	1♠
Dealer: S Vul: None	<b>♠</b> A62	<b>♦</b> KJ974	Pass 1NT¹ 2♥ Pass
North HCP: 10	♥ J863	<b>∀</b> —	Pass 2♠ Pass Pass
South HCP: 13	♦ KJ964 ♣ J	◆ A108 ◆ KQ1085	3♥ 3♠ Pass 4♠
Contract: 4♠ S			AP 1. forcing 1NT
			11 10101115 1111
Board: 208	<b>N</b> I 4	G 4	West North East South
Dealer: N	North: <b>★</b> K1093	South: ♠ Q	$1$ ♥ Pass $1NT^1$
Vul: EW North HCP: 17	<b>▼</b> AJ1052	<b>♥</b> Q3	Pass 2♠ Pass 3NT
South HCP: 8	<b>♦</b> 3	• QJ9765	AP
Contract: 3N S	<b>♣</b> AKQ	<b>♣</b> J542	1. forcing 1NT
			West North East South
Board: 209	North:	South:	14
Dealer: S Vul: Both	<b>↑</b> 732	<b>♦</b> AK1065	Pass 1NT <sup>1</sup> Pass 3NT
North HCP: 12	<b>♥</b> A92	<b>♥</b> 75	Pass $4 \stackrel{?}{•}^2$ Pass $4 \stackrel{?}{•}^3$ Pass $6 \stackrel{?}{•}$ AP
South HCP: 18	◆ J92 <b>◆</b> AK42	◆ AKQ ◆ Q106	Pass 6♠ AP 1. forcing 1NT
Contract: 6♠ S	<del>*</del> 111174	± Ø100	2. Gerber
			3. A=2 out of 4

Board: 210 Dealer: N Vul: None HCP: 18	<ul><li>★ AQ532</li><li>▼ AK9</li><li>◆ QJ</li><li>◆ Q82</li></ul>	The opponents are silent. You bid first.
Board: 211 Dealer: S Vul: NS HCP: 8	<b>★</b> K32 <b>♥</b> 109 <b>♦</b> AJ10963 <b>♣</b> 64	The opponents are silent.  Partner bids first.
Board: 212 Dealer: N Vul: Both HCP: 13	<ul><li>AQJ873</li><li>♥ Q106</li><li>• 97</li><li>♠ A7</li></ul>	The opponents are silent. You bid first.
Board: 213 Dealer: S Vul: None HCP: 8	<ul><li>★ A109</li><li>♥ 3</li><li>♦ 965</li><li>★ KJ10972</li></ul>	The opponents are silent.  Partner bids first.
Board: 214 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ985</li><li>♥ J73</li><li>◆ AK98</li><li>◆ Q</li></ul>	The opponents are silent. You bid first.

Board: 210 Dealer: N Vul: None North HCP: 18 South HCP: 6 Contract: 4 S	North:  ♠ AQ532  ♥ AK9  ♠ QJ  ♣ Q82	South:  ♠ K  ♥ 863  ♠ K98732  ♣ 975	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 211 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♠ K32  ▼ 109  ◆ AJ10963  ♣ 64	South:  ♠ AQ97  ♥ AKJ73  ♦ 4  ♣ KQ7	West North East South  1  Pass 1NT¹ Pass 2  Pass 3NT AP  1. forcing 1NT
Board: 212 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4♠ N	North:  ♠ AQJ873  ♥ Q106  ♦ 97  ♠ A7	South:  ♠ K9  ▼ AJ54  ◆ KJ64  ♣ 865	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT
Board: 213 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♠ A109  ♥ 3  ♦ 965  ♠ KJ10972	South:  ♣ 763  ✔ AK954  ♣ AKJ  ♣ A8	West North East South  1  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 214 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N S	North:  ♠ KQ985  ♥ J73  ♠ AK98  ♠ Q	South:  ♠ 2  ♥ KQ942  ♦ J5  ♣ AJ973	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  Pass 3NT AP  1. forcing 1NT

Board: 210 Dealer: N Vul: None HCP: 6   AQ97 Dealer: S Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS HCP: 19  AK The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.	
Dealer: S AKJ73 The opponents are silent.  Vul: NS 4  You bid first	
Board: 212 ★ K9 Dealer: N	
Board: 213 ♣ 763 Dealer: S	
Board: 214 Dealer: N  Vul: NS  HCP: 11	

Board: 210 Dealer: N Vul: None North HCP: 18 South HCP: 6 Contract: 4 S	North:  ♠ AQ532  ♥ AK9  ♠ QJ  ♣ Q82	South:  ♠ K  ♥ 863  ♠ K98732  ♣ 975	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 211 Dealer: S Vul: NS North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♠ K32  ▼ 109  ◆ AJ10963  ♣ 64	South:  ♠ AQ97  ♥ AKJ73  ♦ 4  ♣ KQ7	West North East South  1  Pass 1NT¹ Pass 2  Pass 3NT AP  1. forcing 1NT
Board: 212 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4♠ N	North:  ♠ AQJ873  ♥ Q106  ♦ 97  ♠ A7	South:  ♠ K9  ▼ AJ54  ◆ KJ64  ♣ 865	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT
Board: 213 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♠ A109  ♥ 3  ♦ 965  ♠ KJ10972	South:  ♣ 763  ✔ AK954  ♣ AKJ  ♣ A8	West North East South  1  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 214 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N S	North:  ♠ KQ985  ♥ J73  ♠ AK98  ♠ Q	South:  ♠ 2  ♥ KQ942  ♦ J5  ♣ AJ973	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  Pass 3NT AP  1. forcing 1NT

#### Forcing NT (Leveled)

HCP: 12

Board: 215 Dealer: S Vul: EW HCP: 7	<ul><li>102</li><li>8</li><li>9875</li><li>AQJ872</li></ul>	The opponents are silent.  Partner bids first.
Board: 216 Dealer: N Vul: NS HCP: 18	<ul><li>♣ Q9854</li><li>♥ KQ6</li><li>◆ AJ7</li><li>♣ AQ</li></ul>	The opponents are silent. You bid first.
Board: 217 Dealer: S Vul: EW HCP: 11	♣ QJ4 ♥ K10753 ♦ J9 ♣ A75	The opponents are silent.  Partner bids first.
Board: 218 Dealer: N Vul: Both HCP: 13	<ul><li>★ KJ2</li><li>★ AJ986</li><li>◆ KJ96</li><li>★ 4</li></ul>	The opponents are silent. You bid first.
Board: 219 Dealer: S Vul: NS	<b>♣</b> J87 <b>♥</b> AJ4 <b>♦</b> 1087	The opponents are silent.

**♣** AQ106

Partner bids first.

Board: 215 Dealer: S	North: ♠ 102	South: ♠ AQJ63		North		1♠
Vul: EW North HCP: 7 South HCP: 18 Contract: 5♣ N	♥ 8 • 9875 • AQJ872	<ul><li>★ AKJ7</li><li>★ K10</li><li>★ 109</li></ul>	Pass Pass AP 1. forci	1NT <sup>1</sup> 4♣ ng 1NT	Pass	3 <b>∀</b> 5 <b>♣</b>
Board: 216 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 3N S	North:  ♠ Q9854  ♥ KQ6  ♠ AJ7  ♣ AQ	South:  ♠ AJ  ♥ J5  • Q86  ♣ J107532	Pass	North 1♣ 3NT ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 217 Dealer: S Vul: EW North HCP: 11 South HCP: 19 Contract: 4♠ S	North:  ♠ QJ4  ♥ K10753  ♦ J9  ♣ A75	South:  ♠ AK865  ♥ AJ  ♠ AQ6  ♠ J83	Pass Pass	North  1NT <sup>1</sup> 4♣  ng 1NT		1♠
Board: 218 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 \(\neq \) N	North:  ♠ KJ2  ♥ AJ986  ♠ KJ96  ♣ 4	South:  ♠ 764  ♥ KQ4  ♦ Q1087  ♣ A107	Pass Pass	North 1♥ 2♦ 4♥ ng 1NT		1NT <sup>1</sup>
Board: 219 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4♥ S	North:  ◆ J87  ▼ AJ4  ◆ 1087  ◆ AQ106	South:  ♠ A106  ♥ K8752  ♠ QJ93  ♠ K	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1 <b>♥</b> 2 <b>♦</b>

Board: 2 Dealer: Vul: EV HCP: 1	S	The opponents are stient
Board: 2 Dealer: Vul: NS HCP: 9	N	The opponents are silent.  Partner bids first.
Board: 2 Dealer: Vul: EV HCP: 1	S ♥AJ W ◆AQ6	The opponents are silent.  You bid first.
Board: 2 Dealer: Vul: Bo HCP: 1	N	Partner hids first
Board: A Dealer: Vul: NS HCP: 1	S	The opponents are silent.

Board: 215 Dealer: S	North: ♠ 102	South: ♠ AQJ63		North		1♠
Vul: EW North HCP: 7 South HCP: 18 Contract: 5♣ N	♥ 8 • 9875 • AQJ872	<ul><li>★ AKJ7</li><li>★ K10</li><li>★ 109</li></ul>	Pass Pass AP 1. forci	1NT <sup>1</sup> 4♣ ng 1NT	Pass	3 <b>∀</b> 5 <b>♣</b>
Board: 216 Dealer: N Vul: NS North HCP: 18 South HCP: 9 Contract: 3N S	North:  ♠ Q9854  ♥ KQ6  ♠ AJ7  ♣ AQ	South:  ♠ AJ  ♥ J5  • Q86  ♣ J107532	Pass	North 1♣ 3NT ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 217 Dealer: S Vul: EW North HCP: 11 South HCP: 19 Contract: 4♠ S	North:  ♠ QJ4  ♥ K10753  ♦ J9  ♣ A75	South:  ♠ AK865  ♥ AJ  ♠ AQ6  ♠ J83	Pass Pass	North  1NT <sup>1</sup> 4♣  ng 1NT		1♠
Board: 218 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 \(\neq \) N	North:  ♠ KJ2  ♥ AJ986  ♠ KJ96  ♣ 4	South:  ♠ 764  ♥ KQ4  ♦ Q1087  ♣ A107	Pass Pass	North 1♥ 2♦ 4♥ ng 1NT		1NT <sup>1</sup>
Board: 219 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4♥ S	North:  ◆ J87  ▼ AJ4  ◆ 1087  ◆ AQ106	South:  ♠ A106  ♥ K8752  ♠ QJ93  ♠ K	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1 <b>♥</b> 2 <b>♦</b>

Board: 220 Dealer: N Vul: EW HCP: 19	<ul><li>★ KQ1062</li><li>★ K4</li><li>◆ AK</li><li>◆ KJ62</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 221 Dealer: S Vul: Both HCP: 8	<b>♦</b> 83 <b>♥</b> QJ83 <b>♦</b> K108 <b>♣</b> Q1094	The opponents are silent.  Partner bids first.
Board: 222 Dealer: N Vul: None HCP: 14	<b>♦</b> Q7 <b>♥</b> AKQ1043 <b>♦</b> K75 <b>♣</b> 63	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: Both HCP: 9	<ul><li>★ 82</li><li>♥ J742</li><li>◆ 85</li><li>★ AKJ106</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: N Vul: None HCP: 13	<ul><li>★ A8542</li><li>▼ 105</li><li>◆ KQ4</li><li>★ A73</li></ul>	The opponents are silent. You bid first.

Board: 220	North:	South:	West	North 1♠		South 1NT <sup>1</sup>		
Dealer: N	♠ KQ1062	♣ J	2♥	3♣	Pass			
Vul: EW North HCP: 19	<b>♥</b> K4	<b>♥</b> J32	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b>		
South HCP: 7	♦ AK	<b>♦</b> J108643	AP					
Contract: 4 S	<b>♣</b> KJ62	♣ A83		ng 1NT				
				raise or		in ♦		
Board: 221	N. 4	Q 4	West	North	Fact	South		
Dealer: S	North:	South:	West	Norui	Last	30uui 1 <b>♠</b>		
Vul: Both	<b>★</b> 83 <b>♥</b> QJ83	<b>♦</b> AK1054 ♥ 76	Pass	1NT <sup>1</sup>	Pacc			
North HCP: 8	◆ K108	<ul><li>♦ 976</li></ul>	Pass	11N1 2♠	AP	24		
South HCP: 14	<b>♣</b> Q1094	♣ AK6		∠ <b>≠</b> ng 1NT				
Contract: 2♠ S			1. 10101	iig IIVI				
Board: 222	North:	South:	West	North	East	South		
Dealer: N	• Q7	<b>♦</b> A105		1♥	Pass	1NT <sup>1</sup>		
Vul: None	▼ AKQ1043	<b>♥</b> 752	Pass	2♥	Pass			
North HCP: 14 South HCP: 12	♦ K75	◆ A984	AP					
Contract: 4♥ N	<b>♣</b> 63	♦ 63			1. forcing 1NT			
			West	North	Fact	South		
Board: 223	North:	South:	West	Notui	Lasi	30uui 1 <b>♠</b>		
Dealer: S	<b>♠</b> 82	<b>♦</b> KQ10974	Pass	1NT <sup>1</sup>	Pass			
Vul: Both North HCP: 9	<b>♥</b> J742	<b>♥</b> Q8	Pass		Pass			
South HCP: 14	♦ 85	◆ AQJ10	AP	2 <b>4</b>	1 433	<b>⊤</b> ⊻		
Contract: 4♠ S	<b>♣</b> AKJ106	<b>♣</b> 4		1NT				
			1. forci	ng 1NT				
Board: 224	North:	South:	West	North	East	South		
Dealer: N	Norui: ♠ A8542	Soun: ♠KQ		14		1NT <sup>1</sup>		
Vul: None	♥ 105	♥ 6432	Pass	2.	Pass			
North HCP: 13	♦ KQ4	◆ A109	AP	<b>∠ ∡</b>	1 400	<b>4 x</b>		
South HCP: 10 Contract: 2♠ N	♣ A73	<b>♣</b> J1094		ng 1NT				

Board: 220 Dealer: N Vul: EW HCP: 7		West Bids 2♥ if possible.  Partner bids first.
Board: 221 Dealer: S Vul: Both HCP: 14	<ul><li>★ AK1054</li><li>♥ 76</li><li>◆ 976</li><li>◆ AK6</li></ul>	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: None HCP: 12	<ul><li>★ A105</li><li>▼ 752</li><li>★ A984</li><li>★ A97</li></ul>	The opponents are silent.  Partner bids first.
Board: 223 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ10974</li><li>♥ Q8</li><li>◆ AQJ10</li><li>◆ 4</li></ul>	The opponents are silent.  You bid first.
Board: 224 Dealer: N Vul: None HCP: 10	<b>★</b> KQ <b>♥</b> 6432 <b>♦</b> A109 <b>♣</b> J1094	The opponents are silent.  Partner bids first.

Board: 220	North:	South:	West	North 1♠		South 1NT <sup>1</sup>		
Dealer: N	♠ KQ1062	♣ J	2♥	3♣	Pass			
Vul: EW North HCP: 19	<b>♥</b> K4	<b>♥</b> J32	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b>		
South HCP: 7	♦ AK	<b>♦</b> J108643	AP					
Contract: 4 S	<b>♣</b> KJ62	♣ A83		ng 1NT				
				raise or		in ♦		
Board: 221	N. 4	Q 4	West	North	Fact	South		
Dealer: S	North:	South:	West	Norui	Last	30uui 1 <b>♠</b>		
Vul: Both	<b>★</b> 83 <b>♥</b> QJ83	<b>♦</b> AK1054 <b>♥</b> 76	Pass	1NT <sup>1</sup>	Pacc			
North HCP: 8	◆ K108	<ul><li>♦ 976</li></ul>	Pass	11N1 2♠	AP	24		
South HCP: 14	<b>♣</b> Q1094	♣ AK6		∠ <b>≠</b> ng 1NT				
Contract: 2♠ S			1. 10101	iig IIVI				
Board: 222	North:	South:	West	North	East	South		
Dealer: N	• Q7	<b>♦</b> A105		1♥	Pass	1NT <sup>1</sup>		
Vul: None	▼ AKQ1043	<b>♥</b> 752	Pass	2♥	Pass			
North HCP: 14 South HCP: 12	♦ K75	◆ A984	AP					
Contract: 4♥ N	<b>♣</b> 63	♦ 63			1. forcing 1NT			
			West	North	Fact	South		
Board: 223	North:	South:	West	Notui	Lasi	30uui 1 <b>♠</b>		
Dealer: S	<b>♠</b> 82	<b>♦</b> KQ10974	Pass	1NT <sup>1</sup>	Pass			
Vul: Both North HCP: 9	<b>♥</b> J742	<b>♥</b> Q8	Pass		Pass			
South HCP: 14	♦ 85	◆ AQJ10	AP	2 <b>4</b>	1 433	<b>⊤</b> ⊻		
Contract: 4♠ S	<b>♣</b> AKJ106	<b>♣</b> 4		1NT				
			1. forci	ng 1NT				
Board: 224	North:	South:	West	North	East	South		
Dealer: N	Norui: ♠ A8542	Soun: ♠KQ		14		1NT <sup>1</sup>		
Vul: None	♥ 105	♥ 6432	Pass	2.	Pass			
North HCP: 13	♦ KQ4	◆ A109	AP	<b>∠ ∡</b>	1 400	<b>4 x</b>		
South HCP: 10 Contract: 2♠ N	♣ A73	<b>♣</b> J1094		ng 1NT				

Board: 225 Dealer: S	<b>♠</b> KQ ♥ J832	The opponents are silent.
Vul: Both HCP: 7	◆ J108754 ◆ 9	Partner bids first.
Board: 226 Dealer: N	<b>★</b> KQ1072 <b>★</b> A74	The opponents are silent.
Vul: NS HCP: 13	♦ 63 ♣ A84	You bid first.
Board: 227 Dealer: S	<b>♠</b> K ♥ Q53	The opponents are silent.
Vul: EW HCP: 10	◆ J109874 ◆ KJ8	Partner bids first.
Board: 228 Dealer: N	<b>♠</b> QJ2 <b>♥</b> A10832	The opponents are silent.
Vul: None HCP: 18	◆ AK7 ◆ A4	You bid first.
Board: 229 Dealer: S	<b>★</b> K107 <b>∀</b> KQ85	The opponents are silent.
Vul: NS HCP: 10	◆ 10 ◆ Q10842	Partner bids first.

Board: 225 Dealer: S Vul: Both	North: ♠ KQ	South: ♠ A10743		North		1♠
North HCP: 7	<ul><li>✓ J832</li><li>◆ J108754</li></ul>	<b>♥</b> AK65 <b>♦</b> 6		1NT <sup>1</sup>	Pass	2
South HCP: 14	<b>♦</b> 9	<b>♦</b> K107	AP	ng 1NT		
Contract: 2♥ S			1. IOICI	iig IIVI		
Board: 226	North:	South:	West	North	East	South
Dealer: N	• KQ1072	\$60m. <b>♦</b> 85		1♠	Pass	1NT <sup>1</sup>
Vul: NS North HCP: 13	<b>♥</b> A74	<b>♥</b> KJ108	Pass	2♣	Pass	
South HCP: 10	<b>♦</b> 63	<b>♦</b> 98	AP			
Contract: 3♣ N	♣ A84	<b>♣</b> KQJ97	1. forci	ng 1NT		
Board: 227 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♦</b> K	<b>♦</b> QJ43	_	1	_	1♥
North HCP: 10	♥ Q53 ♦ J109874	<b>♥</b> AKJ94 <b>♦</b> K5	Pass	1NT <sup>1</sup>		2♣
South HCP: 14	▼ J109874 <b>♣</b> KJ8	◆ K3 ◆ 63	Pass	2 <b>♥</b>	AP	
Contract: 2♥ S	1100	1 00	1. Iorci	ng 1NT		
Board: 228	North:	South:	West	North	East	South
Dealer: N Vul: None	♠ QJ2	<b>★</b> K65		1♥	Pass	1NT <sup>1</sup>
North HCP: 18	<b>♥</b> A10832	♥ QJ9	Pass	3NT	Pass	4♥
South HCP: 11	• AK7	• J32	AP			
Contract: 4♥ N	<b>♣</b> A4	<b>♣</b> KJ92	1. forci	ng 1NT		
Board: 229	North:	South:	West	North	East	South
Dealer: S	Norui: ♠ K107	Soun: <b>♦</b> J8432		52 1		1 <b>4</b>
Vul: NS	<b>♥</b> KQ85	<b>♥</b> AJ	Pass	1NT <sup>1</sup>	Pass	3NT
North HCP: 10 South HCP: 19	<b>♦</b> 10	◆ AQ64	Pass	4♠	AP	
Contract: 4♠ S	♣ Q10842	<b>♣</b> AK	1. forci	ng 1NT		

Board: 225 Dealer: S Vul: Both HCP: 14	<ul><li>★ A10743</li><li>★ AK65</li><li>★ 6</li><li>★ K107</li></ul>	The opponents are silent. You bid first.
Board: 226 Dealer: N Vul: NS HCP: 10	<b>♦</b> 85 <b>∀</b> KJ108 <b>♦</b> 98 <b>♣</b> KQJ97	The opponents are silent.  Partner bids first.
Board: 227 Dealer: S Vul: EW HCP: 14	<ul><li>♣ QJ43</li><li>♥ AKJ94</li><li>♦ K5</li><li>♣ 63</li></ul>	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: None HCP: 11	<ul><li>★ K65</li><li>♥ QJ9</li><li>◆ J32</li><li>◆ KJ92</li></ul>	The opponents are silent.  Partner bids first.
Board: 229 Dealer: S Vul: NS HCP: 19	<ul><li> J8432</li><li> ✓ AJ</li><li> AQ64</li><li> AK</li></ul>	The opponents are silent. You bid first.

Board: 225 Dealer: S Vul: Both	North: ♠ KQ	South: ♠ A10743		North		1♠
North HCP: 7	<ul><li>✓ J832</li><li>◆ J108754</li></ul>	<b>♥</b> AK65 <b>♦</b> 6		1NT <sup>1</sup>	Pass	2
South HCP: 14	<b>♦</b> 9	<b>♦</b> K107	AP	ng 1NT		
Contract: 2♥ S			1. IOICI	iig IIVI		
Board: 226	North:	South:	West	North	East	South
Dealer: N	• KQ1072	\$60m. <b>♦</b> 85		1♠	Pass	1NT <sup>1</sup>
Vul: NS North HCP: 13	<b>♥</b> A74	<b>♥</b> KJ108	Pass	2♣	Pass	
South HCP: 10	<b>♦</b> 63	<b>♦</b> 98	AP			
Contract: 3♣ N	♣ A84	<b>♣</b> KQJ97	1. forci	ng 1NT		
Board: 227 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♦</b> K	<b>♦</b> QJ43	_	1	_	1♥
North HCP: 10	♥ Q53 ♦ J109874	<b>♥</b> AKJ94 <b>♦</b> K5	Pass	1NT <sup>1</sup>		2♣
South HCP: 14	▼ J109874 <b>♣</b> KJ8	◆ K3 ◆ 63	Pass	2 <b>♥</b>	AP	
Contract: 2♥ S	1100	1 00	1. Iorci	ng 1NT		
Board: 228	North:	South:	West	North	East	South
Dealer: N Vul: None	♠ QJ2	<b>★</b> K65		1♥	Pass	1NT <sup>1</sup>
North HCP: 18	<b>♥</b> A10832	♥ QJ9	Pass	3NT	Pass	4♥
South HCP: 11	• AK7	• J32	AP			
Contract: 4♥ N	<b>♣</b> A4	<b>♣</b> KJ92	1. forci	ng 1NT		
Board: 229	North:	South:	West	North	East	South
Dealer: S	Norui: ♠ K107	Soun: <b>♦</b> J8432		52 1		1 <b>4</b>
Vul: NS	<b>♥</b> KQ85	<b>♥</b> AJ	Pass	1NT <sup>1</sup>	Pass	3NT
North HCP: 10 South HCP: 19	<b>♦</b> 10	◆ AQ64	Pass	4♠	AP	
Contract: 4♠ S	♣ Q10842	<b>♣</b> AK	1. forci	ng 1NT		

Board: 230 Dealer: N Vul: EW HCP: 19	<ul><li>AQ83</li><li>✓ AKJ86</li><li>A92</li><li>J</li></ul>	The opponents are silent. You bid first.
Board: 231 Dealer: S Vul: Both HCP: 8	<ul><li>♣ J104</li><li>♥ 82</li><li>◆ Q85</li><li>♣ KQ1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 232 Dealer: N Vul: EW HCP: 15	<ul><li>★ AJ1072</li><li>▼ AJ1076</li><li>◆ AJ</li><li>◆ 8</li></ul>	The opponents are silent. You bid first.
Board: 233 Dealer: S Vul: Both HCP: 12	<ul><li>J92</li><li>✓ AQ1095</li><li>✓ Q75</li><li>✓ K3</li></ul>	East Bids 2NT if possible.  Partner bids first.
Board: 234 Dealer: N Vul: None HCP: 18	<ul><li>1043</li><li>KQ753</li><li>AK10</li><li>AQ</li></ul>	The opponents are silent. You bid first.

Board: 230 Dealer: N Vul: EW North HCP: 19 South HCP: 11 Contract: 6♥ N	North:  ♠ AQ83  ♥ AKJ86  ♠ A92  ♣ J	South:  ♠ K95  ♥ Q52  ♠ KJ7  ♣ Q532	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 4♥  Pass 4NT² Pass 5♣³  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=0/5 or 3/5
Board: 231 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2 S	North:  ♣ J104  ♥ 82  ♠ Q85  ♣ KQ1054	South:  ♠ K752  ▼ AJ765  ♦ J94  ♣ A	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♥ AP  1. forcing 1NT
Board: 232 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AJ1072  ♥ AJ1076  ♠ AJ  ♣ 8	South:  ♠ Q  ♥ 98432  ♠ KQ  ♠ K10754	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 233 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4♠ S	North:  ♣ J92  ♥ AQ1095  ♠ Q75  ♣ K3	South:  ♠ AKQ765  ♥ 743  ♠ A  ♣ 875	West North East South  1♠  Pass 1NT¹ 2NT² 3♠  Pass 4♠ AP  1. forcing 1NT  2. Unusual 2NT
Board: 234 Dealer: N Vul: None North HCP: 18 South HCP: 7 Contract: 3N S	North:	South:  ♠ K98  ♥ 9  ♦ J42  ♣ K109764	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 230 Dealer: N Vul: EW HCP: 11	<ul><li>★ K95</li><li>♥ Q52</li><li>◆ KJ7</li><li>◆ Q532</li></ul>	The opponents are silent.  Partner bids first.
Board: 231 Dealer: S Vul: Both HCP: 13	<ul><li>★ K752</li><li>▼ AJ765</li><li>◆ J94</li><li>◆ A</li></ul>	The opponents are silent. You bid first.
Board: 232 Dealer: N Vul: EW HCP: 10	♣ Q ♥ 98432 ♦ KQ ♣ K10754	The opponents are silent.  Partner bids first.
Board: 233 Dealer: S Vul: Both HCP: 13	<ul><li>AKQ765</li><li>∀743</li><li>A</li><li>875</li></ul>	East Bids 2NT if possible. You bid first.
Board: 234 Dealer: N Vul: None HCP: 7	<b>★</b> K98 <b>♥</b> 9 <b>♦</b> J42 <b>♣</b> K109764	The opponents are silent.  Partner bids first.

Board: 230 Dealer: N Vul: EW North HCP: 19 South HCP: 11 Contract: 6♥ N	North:  ♠ AQ83  ♥ AKJ86  ♠ A92  ♣ J	South:  ♠ K95  ♥ Q52  ♠ KJ7  ♣ Q532	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 4♥  Pass 4NT² Pass 5♣³  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=0/5 or 3/5
Board: 231 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2 S	North:  ♣ J104  ♥ 82  ♠ Q85  ♣ KQ1054	South:  ♠ K752  ▼ AJ765  ♦ J94  ♣ A	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♥ AP  1. forcing 1NT
Board: 232 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AJ1072  ♥ AJ1076  ♠ AJ  ♣ 8	South:  ♠ Q  ♥ 98432  ♠ KQ  ♠ K10754	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 233 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4♠ S	North:  ♣ J92  ♥ AQ1095  ♠ Q75  ♣ K3	South:  ♠ AKQ765  ♥ 743  ♠ A  ♣ 875	West North East South  1♠  Pass 1NT¹ 2NT² 3♠  Pass 4♠ AP  1. forcing 1NT  2. Unusual 2NT
Board: 234 Dealer: N Vul: None North HCP: 18 South HCP: 7 Contract: 3N S	North:	South:  ♠ K98  ♥ 9  ♦ J42  ♣ K109764	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 235 Dealer: S Vul: EW HCP: 9	<ul><li>◆ 93</li><li>♥ 1092</li><li>◆ A9764</li><li>◆ AJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 236 Dealer: N Vul: Both HCP: 13	<ul><li>▲ AJ8642</li><li>✔ AKJ9</li><li>◆ 987</li><li>♣ —</li></ul>	West Bids 2NT if possible. You bid first.
Board: 237 Dealer: S Vul: NS HCP: 12	<ul><li>♣ J105</li><li>♥ AJ6</li><li>♦ Q76</li><li>♣ A1073</li></ul>	The opponents are silent.  Partner bids first.
Board: 238 Dealer: N Vul: Both HCP: 12	<ul><li>★ AQJ6</li><li>▼ KJ1084</li><li>◆ J87</li><li>◆ 6</li></ul>	The opponents are silent.  You bid first.
Board: 239 Dealer: S Vul: None HCP: 11	<ul><li>♣ Q72</li><li>♥ AQ4</li><li>♦ K743</li><li>♣ 652</li></ul>	The opponents are silent.  Partner bids first.

Board: 235 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 3 S	North:	South:  ♠ AJ874  ♥ QJ5  ♠ QJ3  ♠ K8	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT
Board: 236 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ8642  ♥ AKJ9  ♦ 987  ♣ —	South:  ♠ Q73  ♥ 876  ♠ 105  ♠ AKQ109	West North East South  1♠ Pass 1NT¹  2NT² 3♠ Pass 4♠  AP  1. forcing 1NT  2. Unusual 2NT
Board: 237 Dealer: S Vul: NS North HCP: 12 South HCP: 18 Contract: 4♠ S	North:  ♣ J105  ♥ AJ6  • Q76  ♣ A1073	South:  ♠ AKQ72  ♥ 95  ♠ A8  ♣ KQ42	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 238 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North:  ♠ AQJ6  ♥ KJ1084  ♦ J87  ♠ 6	South:	West North East South $ \begin{array}{cccc} 1 & \text{Pass} & 1\text{NT}^1 \\ \text{Pass} & 2 & \text{Pass} & 3 \\ \text{Pass} & 4 & \text{AP} \\ 1. & \text{forcing 1NT} \end{array} $
Board: 239 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 4 S	North:  ♠ Q72  ♥ AQ4  ♠ K743  ♣ 652	South:  ♠ AKJ5  ♥ K10983  ♦ 9  ♠ AK10	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 4♥ AP  1. forcing 1NT

Board: 235 Dealer: S Vul: EW HCP: 14	<ul><li>AJ874</li><li>♥ QJ5</li><li>◆ QJ3</li><li>◆ K8</li></ul>	The opponents are silent. You bid first.
Board: 236 Dealer: N Vul: Both HCP: 11	<ul><li>♣ Q73</li><li>♥ 876</li><li>♦ 105</li><li>♣ AKQ109</li></ul>	West Bids 2NT if possible.  Partner bids first.
Board: 237 Dealer: S Vul: NS HCP: 18	<ul><li>★ AKQ72</li><li>♥ 95</li><li>★ A8</li><li>★ KQ42</li></ul>	The opponents are silent. You bid first.
Board: 238 Dealer: N Vul: Both HCP: 11	<ul><li>♦ 943</li><li>♥ A53</li><li>♦ KQ53</li><li>♠ Q98</li></ul>	The opponents are silent.  Partner bids first.
Board: 239 Dealer: S Vul: None HCP: 18	<ul><li>★ AKJ5</li><li>▼ K10983</li><li>◆ 9</li><li>◆ AK10</li></ul>	The opponents are silent. You bid first.

Board: 235 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 3 S	North:	South:  ♠ AJ874  ♥ QJ5  ♠ QJ3  ♠ K8	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT
Board: 236 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ8642  ♥ AKJ9  ♦ 987  ♣ —	South:  ♠ Q73  ♥ 876  ♠ 105  ♠ AKQ109	West North East South  1♠ Pass 1NT¹  2NT² 3♠ Pass 4♠  AP  1. forcing 1NT  2. Unusual 2NT
Board: 237 Dealer: S Vul: NS North HCP: 12 South HCP: 18 Contract: 4♠ S	North:  ♣ J105  ♥ AJ6  • Q76  ♣ A1073	South:  ♠ AKQ72  ♥ 95  ♠ A8  ♣ KQ42	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 238 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North:  ♠ AQJ6  ♥ KJ1084  ♦ J87  ♠ 6	South:	West North East South $ \begin{array}{cccc} 1 & \text{Pass} & 1\text{NT}^1 \\ \text{Pass} & 2 & \text{Pass} & 3 \\ \text{Pass} & 4 & \text{AP} \\ 1. & \text{forcing 1NT} \end{array} $
Board: 239 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 4 S	North:  ♠ Q72  ♥ AQ4  ♠ K743  ♣ 652	South:  ♠ AKJ5  ♥ K10983  ♦ 9  ♠ AK10	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 4♥ AP  1. forcing 1NT

Board: 240 Dealer: N Vul: NS HCP: 15	<ul><li>A52</li><li>✓ AK872</li><li>✓ —</li><li>✓ KJ985</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 241 Dealer: S Vul: EW HCP: 11	<ul><li>♠ 9</li><li>♥ AQ542</li><li>♦ J75</li><li>♠ KJ84</li></ul>	The opponents are silent.  Partner bids first.
Board: 242 Dealer: N Vul: None HCP: 19	<ul><li>▲ A97</li><li>♥ AKQJ2</li><li>◆ 98</li><li>▲ AJ8</li></ul>	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: NS HCP: 12	<ul><li>10</li><li>✓ AQJ75</li><li>✓ A9764</li><li>✓ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 244 Dealer: N Vul: EW HCP: 16	<ul><li>★ K9</li><li>✓ AKQJ42</li><li>◆ 4</li><li>◆ K654</li></ul>	West Bids 2♥ if possible.  You bid first.

Board: 240 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4 N	North:  ♠ A52  ♥ AK872  ←—  ♠ KJ985	South:  ♠ K3  ♥ QJ3  ♦ Q10754  ♣ A107	West North East South  1♥ Pass 1NT¹  2♥² 3♠ Pass 4♥  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 241 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2N N	North:	South:  ♠ KQ1063  ♥ 1083  ♠ AK984  ♣ —	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2NT AP  1. forcing 1NT
Board: 242 Dealer: N Vul: None North HCP: 19 South HCP: 12 Contract: 6♥ N	North:  ♠ A97  ♥ AKQJ2  ♦ 98  ♣ AJ8	South:  ♠ KQ8  ♥ 1093  ♠ AK6  ♣ 9532	West North East South  1♥ Pass 1NT¹  Pass 3NT Pass 4♥  Pass 4NT² Pass 5•³  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=1/5 or 4/5
Board: 243 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 2♠ S	North:  ♠ 10  ♥ AQJ75  ♠ A9764  ♣ J8	South:  ♠ KQ8762  ♥ 964  ♠ KQ  ♠ Q7	West North East South  1♠  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT
Board: 244 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3♥ N	North:  ♠ K9  ♥ AKQJ42  ♠ 4  ♣ K654	South:  ◆ J84  ▼ 106  ◆ AQJ95  ◆ J103	West North East South  1♥ Pass 1NT¹  2♥² 3♥ AP  1. forcing 1NT  2. Michaels Cuebid

Board: 240 Dealer: N Vul: NS HCP: 12	<ul><li>★ K3</li><li>♥ QJ3</li><li>◆ Q10754</li><li>◆ A107</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 241 Dealer: S Vul: EW HCP: 12	<b>♦</b> KQ1063 <b>♥</b> 1083 <b>♦</b> AK984 <b>♣</b> —	The opponents are silent.  You bid first.
Board: 242 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ8</li><li>▼ 1093</li><li>◆ AK6</li><li>◆ 9532</li></ul>	The opponents are silent.  Partner bids first.
Board: 243 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ8762</li><li>♥ 964</li><li>◆ KQ</li><li>◆ Q7</li></ul>	The opponents are silent. You bid first.
Board: 244 Dealer: N Vul: EW HCP: 9	<ul><li></li></ul>	West Bids 2♥ if possible.  Partner bids first.

Board: 240 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4 N	North:  ♠ A52  ♥ AK872  ←—  ♠ KJ985	South:  ♠ K3  ♥ QJ3  ♦ Q10754  ♣ A107	West North East South  1♥ Pass 1NT¹  2♥² 3♠ Pass 4♥  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 241 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2N N	North:	South:  ♠ KQ1063  ♥ 1083  ♠ AK984  ♣ —	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2NT AP  1. forcing 1NT
Board: 242 Dealer: N Vul: None North HCP: 19 South HCP: 12 Contract: 6♥ N	North:  ♠ A97  ♥ AKQJ2  ♦ 98  ♣ AJ8	South:  ♠ KQ8  ♥ 1093  ♠ AK6  ♣ 9532	West North East South  1♥ Pass 1NT¹  Pass 3NT Pass 4♥  Pass 4NT² Pass 5•³  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=1/5 or 4/5
Board: 243 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 2♠ S	North:  ♠ 10  ♥ AQJ75  ♠ A9764  ♣ J8	South:  ♠ KQ8762  ♥ 964  ♠ KQ  ♠ Q7	West North East South  1♠  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT
Board: 244 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3♥ N	North:  ♠ K9  ♥ AKQJ42  ♠ 4  ♣ K654	South:  ◆ J84  ▼ 106  ◆ AQJ95  ◆ J103	West North East South  1♥ Pass 1NT¹  2♥² 3♥ AP  1. forcing 1NT  2. Michaels Cuebid

Board: 245 Dealer: S Vul: Both HCP: 10	<ul><li>↓ J8</li><li>♥ KQ10</li><li>◆ 8765</li><li>◆ A1032</li></ul>	The opponents are silent.  Partner bids first.
Board: 246 Dealer: N Vul: NS HCP: 18	<ul><li>♠ AK953</li><li>♥ J6</li><li>♦ AK8</li><li>♠ K95</li></ul>	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: None HCP: 12	<ul><li>AJ8</li><li>✓ A8</li><li>✓ Q1064</li><li>✓ J1065</li></ul>	The opponents are silent.  Partner bids first.
Board: 248 Dealer: N Vul: NS HCP: 16	<ul><li>♣ J75</li><li>♥ KQ865</li><li>♦ K</li><li>♣ AQJ4</li></ul>	West Bids 2♦ if possible.  You bid first.

			West North East South 1♥
			Pass 1NT¹ Pass 3♦
Board: 245	North:	South:	Pass $3 \checkmark$ Pass $3 \stackrel{?}{•}^2$
Dealer: S	<b>4</b> J8	AQ AQ	Pass 4♣³ Pass 4NT
Vul: Both North HCP: 10	<b>♥</b> KQ10	<b>♥</b> AJ852	Pass 5♣ <sup>5</sup> Pass 6♥
South HCP: 19	<b>♦</b> 8765	♦ AKJ9	AP
Contract: 6 S	♣ A1032	<b>♣</b> 86	1. forcing 1NT
			2. Cue bid, a ♠ stopper
			3. Cue bid, a ♣ stopper
			4. Blackwood 0314, for ♥ 5. A=2/5 or 5/5, Q(H)=1
D1-246			
Board: 246 Dealer: N	North:	South:	West North East South
Vul: NS	♠ AK953	<b>♠</b> 7	1♠ Pass 1NT
North HCP: 18	<b>♥</b> J6 ♦ AK8	<b>♥</b> K9 <b>♦</b> 765	Pass 3NT AP
South HCP: 8	◆ K95	◆ AJ87632	1. forcing 1NT
Contract: 3N S		1120,002	
Board: 247	North:	South:	West North East South
Dealer: S Vul: None	<b>♠</b> AJ8	<b>♦</b> 97	1♥
North HCP: 12	<b>♥</b> A8	<b>♥</b> KJ1096	Pass 1NT <sup>1</sup> Pass 2♣
South HCP: 14	◆ Q1064	◆ KJ5	Pass 3NT AP
Contract: 3N N	<b>♣</b> J1065	♣ AQ7	1. forcing 1NT
Board: 248	North:	~ .	Want North Fact Card
Dealer: N	North: ♠ J75	South:	West North East South
Vul: NS	♥ KQ865	<b>♦</b> A84 <b>♥</b> J	1♥ Pass 1NT
North HCP: 16	◆ K	<b>♦</b> J <b>♦</b> QJ1086	2♦ X AP
South HCP: 8 Contract: 2•X W	♣ AQJ4	<b>◆</b> 9873	1. forcing 1NT

#### Forcing NT (Leveled)

Board: 245 ♠ AQ
Dealer: S ♥ AJ852 The opponents are silent.

Board: 247 ♠ 97

Dealer: S VKJ1096 The opponents are silent.

Board: 248 ♠ A84 West Bids 2♦ if possible.

			West North East South 1♥
			Pass 1NT¹ Pass 3♦
Board: 245	North:	South:	Pass $3 \checkmark$ Pass $3 \stackrel{?}{•}^2$
Dealer: S	<b>4</b> J8	AQ AQ	Pass 4♣³ Pass 4NT
Vul: Both North HCP: 10	<b>♥</b> KQ10	<b>♥</b> AJ852	Pass 5♣ <sup>5</sup> Pass 6♥
South HCP: 19	<b>♦</b> 8765	♦ AKJ9	AP
Contract: 6 S	♣ A1032	<b>♣</b> 86	1. forcing 1NT
			2. Cue bid, a ♠ stopper
			3. Cue bid, a ♣ stopper
			4. Blackwood 0314, for ♥ 5. A=2/5 or 5/5, Q(H)=1
D1-246			
Board: 246 Dealer: N	North:	South:	West North East South
Vul: NS	♠ AK953	<b>♠</b> 7	1♠ Pass 1NT
North HCP: 18	<b>♥</b> J6 ♦ AK8	<b>♥</b> K9 <b>♦</b> 765	Pass 3NT AP
South HCP: 8	◆ K95	◆ AJ87632	1. forcing 1NT
Contract: 3N S		1120,002	
Board: 247	North:	South:	West North East South
Dealer: S Vul: None	<b>♠</b> AJ8	<b>♦</b> 97	1♥
North HCP: 12	<b>♥</b> A8	<b>♥</b> KJ1096	Pass 1NT <sup>1</sup> Pass 2♣
South HCP: 14	◆ Q1064	◆ KJ5	Pass 3NT AP
Contract: 3N N	<b>♣</b> J1065	♣ AQ7	1. forcing 1NT
Board: 248	North:	~ .	Want North Fact Card
Dealer: N	North: ♠ J75	South:	West North East South
Vul: NS	♥ KQ865	<b>♦</b> A84 <b>♥</b> J	1♥ Pass 1NT
North HCP: 16	◆ K	<b>♦</b> J <b>♦</b> QJ1086	2♦ X AP
South HCP: 8 Contract: 2•X W	♣ AQJ4	<b>◆</b> 9873	1. forcing 1NT

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

Vul: Both

HCP: 10

Board: 249 Dealer: S Vul: Both HCP: 10	<ul><li>◆ 98</li><li>♥ KQ109</li><li>◆ A9654</li><li>◆ J5</li></ul>	The opponents are silent.  Partner bids first.
Board: 250 Dealer: N Vul: EW HCP: 13	<ul><li>AK10854</li><li>✓ A4</li><li>◆ Q10874</li><li>◆ —</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 251 Dealer: S Vul: None HCP: 8	<ul><li>J2</li><li>✓ Q3</li><li>A8543</li><li>J1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 252 Dealer: N Vul: NS HCP: 18	<ul><li>♣ AJ6</li><li>♥ AQJ32</li><li>◆ 94</li><li>♣ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 253 Dealer: S	<b>★</b> K53 <b>★</b> A109	The opponents are silent.

Partner bids first.

◆ K107652

**♣** 3

Board: 249 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2 N	North:	South:  ♠ AK753  ♥ 76  ♠ K  ♣ Q10874	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 250 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 6♠ N	North:  ♠ AK10854  ♥ A4  ♠ Q10874  ♣ —	South:  ♠ QJ6  ♥ K10983  ♠ A  ♠ 9854	West North East South  1 Pass $1NT^1$ 2 Pass $4$ Pass $5 \stackrel{?}{\bullet}^2$ Pass $5 \stackrel{?}{\bullet}^3$ Pass $6 \stackrel{?}{\bullet}$ AP  1. forcing $1NT$ 2. Exclusion, for $\stackrel{?}{\bullet}$ 3. 1 out of 4
Board: 251 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♣ J2  ♥ Q3  ♠ A8543  ♣ J1094	South:  ♠ AK103  ♥ K10875  ♠ Q  ♠ AK8	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 252 Dealer: N Vul: NS North HCP: 18 South HCP: 12 Contract: 6 N	North:  ♠ AJ6  ♥ AQJ32  ♠ 94  ♣ AQ9	South:  ♠ KQ3  ♥ 75  ♠ AQJ763  ♣ 102	West North East South  1♥ Pass 1NT¹  Pass 3NT Pass 4♣²  Pass 4NT³ Pass 6♥  AP  1. forcing 1NT  2. Gerber  3. A=3 out of 4
Board: 253 Dealer: S Vul: Both North HCP: 10 South HCP: 18 Contract: 4 S	North:  ♠ K53  ♥ A109  ♠ K107652  ♣ 3	South:  ♠ 108  ♥ KQ762  ♠ AQ  ♣ AK102	West North East South  1  Pass 1NT¹ Pass 3  Pass 3  Pass 4  AP  1. forcing 1NT

Board: 249 Dealer: S Vul: Both HCP: 12	<ul><li>AK753</li><li>76</li><li>K</li><li>Q10874</li></ul>	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: EW HCP: 10	♣ QJ6 ♥ K10983 ♦ A ♣ 9854	West Bids 2♣ if possible.  Partner bids first.
Board: 251 Dealer: S Vul: None HCP: 19	<ul><li>★ AK103</li><li>▼ K10875</li><li>◆ Q</li><li>◆ AK8</li></ul>	The opponents are silent. You bid first.
Board: 252 Dealer: N Vul: NS HCP: 12	<ul><li>★KQ3</li><li>▼75</li><li>◆AQJ763</li><li>◆102</li></ul>	The opponents are silent.  Partner bids first.
Board: 253 Dealer: S Vul: Both HCP: 18	<ul><li>108</li><li>KQ762</li><li>AQ</li><li>AK102</li></ul>	The opponents are silent. You bid first.

Board: 249 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2 N	North:	South:  ♠ AK753  ♥ 76  ♠ K  ♣ Q10874	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 250 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 6♠ N	North:  ♠ AK10854  ♥ A4  ♠ Q10874  ♣ —	South:  ♠ QJ6  ♥ K10983  ♠ A  ♠ 9854	West North East South  1 Pass $1NT^1$ 2 Pass $4$ Pass $5 \stackrel{?}{\bullet}^2$ Pass $5 \stackrel{?}{\bullet}^3$ Pass $6 \stackrel{?}{\bullet}$ AP  1. forcing $1NT$ 2. Exclusion, for $\stackrel{?}{\bullet}$ 3. 1 out of 4
Board: 251 Dealer: S Vul: None North HCP: 8 South HCP: 19 Contract: 3N N	North:  ♣ J2  ♥ Q3  ♦ A8543  ♣ J1094	South:  ♠ AK103  ♥ K10875  ♠ Q  ♠ AK8	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 252 Dealer: N Vul: NS North HCP: 18 South HCP: 12 Contract: 6 N	North:  ♠ AJ6  ♥ AQJ32  ♠ 94  ♣ AQ9	South:  ♠ KQ3  ♥ 75  ♠ AQJ763  ♣ 102	West North East South  1♥ Pass 1NT¹  Pass 3NT Pass 4♣²  Pass 4NT³ Pass 6♥  AP  1. forcing 1NT  2. Gerber  3. A=3 out of 4
Board: 253 Dealer: S Vul: Both North HCP: 10 South HCP: 18 Contract: 4 S	North:  ♠ K53  ♥ A109  ♠ K107652  ♣ 3	South:  ♠ 108  ♥ KQ762  ♠ AQ  ♣ AK102	West North East South  1  Pass 1NT¹ Pass 3  Pass 3  Pass 4  AP  1. forcing 1NT

Board: 254 Dealer: N Vul: EW HCP: 15	<ul><li>★ AK843</li><li>★ KQ84</li><li>◆ 98</li><li>★ K3</li></ul>	The opponents are silent. You bid first.
Board: 255 Dealer: S Vul: EW HCP: 9	<ul><li>★ 32</li><li>★ A7432</li><li>◆ QJ103</li><li>★ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 256 Dealer: N Vul: Both HCP: 13	<ul><li>♣ Q10862</li><li>♥ A9</li><li>◆ AK109</li><li>♣ 74</li></ul>	The opponents are silent. You bid first.
Board: 257 Dealer: S Vul: NS HCP: 10	<ul><li>♦ 964</li><li>♥ A85</li><li>♦ KQ1087</li><li>♣ J9</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 258 Dealer: N Vul: Both HCP: 13	<ul><li>♣ Q106</li><li>♥ AKJ874</li><li>♦ K9</li><li>♣ 106</li></ul>	The opponents are silent. You bid first.

Board: 254 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2♥ N	North:  ♠ AK843  ♥ KQ84  ♦ 98  ♣ K3	South:  ♣ J  ♥ J73  ♠ KQ1065  ♣ QJ95	West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT
Board: 255 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4♥ S	North:  ♠ 32  ♥ A7432  ♠ QJ103  ♣ Q9	South:  ♠ AKQJ4  ♥ K1086  ♦ 96  ♣ A7	West North East South  1♠  Pass 1NT¹ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 256 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2♥ S	North:  ♠ Q10862  ♥ A9  ♠ AK109  ♣ 74	South:  ♠ 7  ♥ QJ542  ♦ Q76  ♠ A985	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT
Board: 257 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ S	North:	South:  ♠ AKJ87  ♥ 972  ♠ A94  ♣ Q6	West North East South  1♠  Pass 1NT¹ 2♥ Pass  Pass 2♠ AP  1. forcing 1NT
Board: 258 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4 N	North:  ♠ Q106  ♥ AKJ874  ♠ K9  ♣ 106	South:  ♣ J83  ♥ Q95  • Q73  ♣ AK54	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT

Board: 254 Dealer: N Vul: EW HCP: 10	<b>♣</b> J <b>♥</b> J73 <b>♦</b> KQ1065 <b>♣</b> QJ95	The opponents are silent.  Partner bids first.
Board: 255 Dealer: S Vul: EW HCP: 17	<ul><li>★ AKQJ4</li><li>▼ K1086</li><li>◆ 96</li><li>★ A7</li></ul>	The opponents are silent. You bid first.
Board: 256 Dealer: N Vul: Both HCP: 9	<ul><li>♠ 7</li><li>♥ QJ542</li><li>♦ Q76</li><li>♠ A985</li></ul>	The opponents are silent.  Partner bids first.
Board: 257 Dealer: S Vul: NS HCP: 14	<ul><li>AKJ87</li><li>♥ 972</li><li>A94</li><li>Q6</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 258 Dealer: N Vul: Both HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 254 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2♥ N	North:  ♠ AK843  ♥ KQ84  ♦ 98  ♣ K3	South:  ♣ J  ♥ J73  ♠ KQ1065  ♣ QJ95	West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT
Board: 255 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4♥ S	North:  ♠ 32  ♥ A7432  ♠ QJ103  ♣ Q9	South:  ♠ AKQJ4  ♥ K1086  ♦ 96  ♣ A7	West North East South  1♠  Pass 1NT¹ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 256 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2♥ S	North:  ♠ Q10862  ♥ A9  ♠ AK109  ♣ 74	South:  ♠ 7  ♥ QJ542  ♦ Q76  ♠ A985	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT
Board: 257 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ S	North:	South:  ♠ AKJ87  ♥ 972  ♠ A94  ♣ Q6	West North East South  1♠  Pass 1NT¹ 2♥ Pass  Pass 2♠ AP  1. forcing 1NT
Board: 258 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4 N	North:  ♠ Q106  ♥ AKJ874  ♠ K9  ♣ 106	South:  ♣ J83  ♥ Q95  • Q73  ♣ AK54	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT

Board: 259 Dealer: S Vul: EW HCP: 11	<ul><li>♣84</li><li>♥QJ53</li><li>♠A7</li><li>♣KJ873</li></ul>	The opponents are silent.  Partner bids first.
Board: 260 Dealer: N Vul: NS HCP: 19	<ul><li>★ AKJ76</li><li>♥ J3</li><li>♦ KQ</li><li>★ KQ104</li></ul>	The opponents are silent. You bid first.
Board: 261 Dealer: S Vul: EW HCP: 12	<ul><li>♠ Q9</li><li>♥ Q93</li><li>◆ Q9863</li><li>♠ AQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 262 Dealer: N Vul: Both HCP: 19	<ul><li>▲ AJ832</li><li>♥ KJ96</li><li>◆ AKJ</li><li>◆ Q</li></ul>	The opponents are silent. You bid first.
Board: 263 Dealer: S Vul: EW HCP: 12	<ul><li>★ 742</li><li>▼ KQ105</li><li>◆ KQ7</li><li>◆ Q75</li></ul>	The opponents are silent.  Partner bids first.

Board: 259 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N N	North:	South:  ♠ AQJ62  ♥ 874  ♠ KQ108  ♠ Q	Pass Pass AP	North  1NT <sup>1</sup> 2NT	Pass	1♠
Board: 260 Dealer: N Vul: NS North HCP: 19 South HCP: 12 Contract: 6♣ N	North:  ♠ AKJ76  ♥ J3  ♠ KQ  ♣ KQ104	South:  ♠ 8  ♥ AK94  ♦ 96  ♣ AJ7652	Pass Pass AP 1. forci 2. Blace	North 1♠ 3♠ 5♠³  ng 1NT kwood 0 /5 or 5/5	Pass Pass Pass	1NT <sup>1</sup> 4NT <sup>2</sup> 6♣  for ♣
Board: 261 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ Q9  ♥ Q93  ♦ Q9863  ♣ AQ5	South:  ♠ A10842  ♥ KJ106  ♠ K75  ♣ K	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT	Pass AP	1♠
Board: 262 Dealer: N Vul: Both North HCP: 19 South HCP: 10 Contract: 3N S	North:  ♠ AJ832  ♥ KJ96  ♠ AKJ  ♠ Q	South:  ♣ 75  ▼ AQ5  • 10986  ♣ KJ107	Pass AP	North 1♠ 3♥ ng 1NT	Pass	South 1NT <sup>1</sup> 3NT
Board: 263 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♣ 742  ♥ KQ105  ♦ KQ7  ♣ Q75	South:  ♠ KJ865  ♥ A94  ♠ A9  ♣ 986	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT		1 <b>♠</b> 2 <b>♣</b>

Board: 259 Dealer: S Vul: EW HCP: 14	<ul><li>AQJ62</li><li>♥ 874</li><li>KQ108</li><li>Q</li></ul>	The opponents are silent. You bid first.
Board: 260 Dealer: N Vul: NS HCP: 12	<b>♣</b> 8 <b>♥</b> AK94 <b>♦</b> 96 <b>♣</b> AJ7652	The opponents are silent.  Partner bids first.
Board: 261 Dealer: S Vul: EW HCP: 14	<ul><li>★ A10842</li><li>▼ KJ106</li><li>★ K75</li><li>★ K</li></ul>	The opponents are silent. You bid first.
Board: 262 Dealer: N Vul: Both HCP: 10	<ul><li>♣ 75</li><li>♥ AQ5</li><li>♦ 10986</li><li>♣ KJ107</li></ul>	The opponents are silent.  Partner bids first.
Board: 263 Dealer: S Vul: EW HCP: 12	<ul><li>★ KJ865</li><li>▼ A94</li><li>◆ A9</li><li>◆ 986</li></ul>	The opponents are silent. You bid first.

Board: 259 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N N	North:	South:  ♠ AQJ62  ♥ 874  ♠ KQ108  ♠ Q	Pass Pass AP	North  1NT <sup>1</sup> 2NT	Pass	1♠
Board: 260 Dealer: N Vul: NS North HCP: 19 South HCP: 12 Contract: 6♣ N	North:  ♠ AKJ76  ♥ J3  ♠ KQ  ♣ KQ104	South:  ♠ 8  ♥ AK94  ♦ 96  ♣ AJ7652	Pass Pass AP 1. forci 2. Blace	North 1♠ 3♠ 5♠³  ng 1NT kwood 0 /5 or 5/5	Pass Pass Pass	1NT <sup>1</sup> 4NT <sup>2</sup> 6♣  for ♣
Board: 261 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ Q9  ♥ Q93  ♦ Q9863  ♣ AQ5	South:  ♠ A10842  ♥ KJ106  ♠ K75  ♣ K	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT	Pass AP	1♠
Board: 262 Dealer: N Vul: Both North HCP: 19 South HCP: 10 Contract: 3N S	North:  ♠ AJ832  ♥ KJ96  ♠ AKJ  ♠ Q	South:  ♣ 75  ▼ AQ5  • 10986  ♣ KJ107	Pass AP	North 1♠ 3♥ ng 1NT	Pass	South 1NT <sup>1</sup> 3NT
Board: 263 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♣ 742  ♥ KQ105  ♦ KQ7  ♣ Q75	South:  ♠ KJ865  ♥ A94  ♠ A9  ♣ 986	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT		1 <b>♠</b> 2 <b>♣</b>

Board: 264 Dealer: N Vul: Both HCP: 15	<ul><li>AK542</li><li>✓ AK10974</li><li>J</li><li>♠ 6</li></ul>	The opponents are silent. You bid first.
Board: 265 Dealer: S Vul: None HCP: 8	<ul><li>★ 52</li><li>▼ 1097</li><li>◆ K9</li><li>◆ KQ8542</li></ul>	The opponents are silent.  Partner bids first.
Board: 266 Dealer: N Vul: EW HCP: 15	<ul><li>AQ10972</li><li>K4</li><li>109</li><li>AQ9</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 267 Dealer: S Vul: Both HCP: 6	<ul><li>◆ 972</li><li>♥ A2</li><li>◆ J83</li><li>◆ J8753</li></ul>	The opponents are silent.  Partner bids first.
Board: 268 Dealer: N Vul: None HCP: 13	<ul><li>★ K93</li><li>▼ A9854</li><li>◆ J</li><li>◆ KQ74</li></ul>	The opponents are silent. You bid first.

Board: 264 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 \( \bar{V} \) N	North:  ♠ AK542  ♥ AK10974  ♦ J  ♠ 6	South:  ♣ 86  ♥ 83  ♠ AKQ10  ♣ Q10754	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 265 Dealer: S Vul: None North HCP: 8 South HCP: 18 Contract: 3N N	North:	South:  ♠ AQJ103  ♠ AK  ♠ QJ5  ♣ J103	West North East South  1♠  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 266 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ AQ10972  ♥ K4  • 109  ♠ AQ9	South:  ♠ K5  ♥ 752  ♠ A865  ♣ K1087	West North East South  1♠ Pass 1NT¹  2♠² 3♠ Pass 4♠  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 267 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 4♠ S	North:	South:  ♠ AJ643  ♥ KJ76  ♠ KQ  ♣ A9	West North East South  1♣  Pass 1NT¹ Pass 3♥  Pass 4♠ AP  1. forcing 1NT
Board: 268 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2 \( \mathbb{V} \) N	North:  ♠ K93  ♥ A9854  ♦ J  ♣ KQ74	South:  ♠ Q5  ♥ Q2  ♠ KQ986  ♠ 9863	West North East South  1  Pass 1NT¹  Pass 2 Pass 2  AP  1. forcing 1NT

Board: 264 Dealer: N Vul: Both HCP: 11	<b>♦</b> 86 <b>♥</b> 83 <b>♦</b> AKQ10 <b>♣</b> Q10754	The opponents are silent.  Partner bids first.
Board: 265 Dealer: S Vul: None HCP: 18	<ul><li>★ AQJ103</li><li>★ AK</li><li>◆ QJ5</li><li>◆ J103</li></ul>	The opponents are silent.  You bid first.
Board: 266 Dealer: N Vul: EW HCP: 10	<ul><li>★ K5</li><li>▼ 752</li><li>◆ A865</li><li>◆ K1087</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 267 Dealer: S Vul: Both HCP: 18	<ul><li>▲ AJ643</li><li>♥ KJ76</li><li>◆ KQ</li><li>▲ A9</li></ul>	The opponents are silent. You bid first.
Board: 268 Dealer: N Vul: None HCP: 9	<ul><li>♣ Q5</li><li>♥ Q2</li><li>♦ KQ986</li><li>♣ 9863</li></ul>	The opponents are silent.  Partner bids first.

Board: 264 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 \( \bar{V} \) N	North:  ♠ AK542  ♥ AK10974  ♦ J  ♠ 6	South:  ♣ 86  ♥ 83  ♠ AKQ10  ♣ Q10754	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 265 Dealer: S Vul: None North HCP: 8 South HCP: 18 Contract: 3N N	North:	South:  ♠ AQJ103  ♠ AK  ♠ QJ5  ♣ J103	West North East South  1♠  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 266 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ AQ10972  ♥ K4  • 109  ♠ AQ9	South:  ♠ K5  ♥ 752  ♠ A865  ♣ K1087	West North East South  1♠ Pass 1NT¹  2♠² 3♠ Pass 4♠  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 267 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 4♠ S	North:	South:  ♠ AJ643  ♥ KJ76  ♠ KQ  ♣ A9	West North East South  1♣  Pass 1NT¹ Pass 3♥  Pass 4♠ AP  1. forcing 1NT
Board: 268 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2 \( \mathbb{V} \) N	North:  ♠ K93  ♥ A9854  ♦ J  ♣ KQ74	South:  ♠ Q5  ♥ Q2  ♠ KQ986  ♠ 9863	West North East South  1  Pass 1NT¹  Pass 2 Pass 2  AP  1. forcing 1NT

Board: 269 Dealer: S Vul: NS HCP: 12	<ul><li>1064</li><li>K74</li><li>Q873</li><li>AK7</li></ul>	The opponents are silent.  Partner bids first.
Board: 270 Dealer: N Vul: Both HCP: 16	<ul><li>♣ QJ1095</li><li>♥ AKQ3</li><li>♦ 4</li><li>♣ A108</li></ul>	The opponents are silent. You bid first.
Board: 271 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q3</li><li>♥ A9</li><li>◆ QJ109</li><li>♣ K10543</li></ul>	The opponents are silent.  Partner bids first.
Board: 272 Dealer: N Vul: NS HCP: 15	<ul><li>★ AKQ753</li><li>★ K3</li><li>★ 43</li><li>★ K83</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 273 Dealer: S Vul: EW HCP: 10	<ul><li>♦ 95</li><li>▼ 10</li><li>◆ K10854</li><li>♣ AK953</li></ul>	East Doubles 1NT if possible.  Partner bids first.

Board: 269 Dealer: S Vul: NS	North: <b>♠</b> 1064 <b>♥</b> K74	South: ♠ AQJ97	West Pass	North 1NT <sup>1</sup>		1♠
North HCP: 12	◆ Q873	<b>♥</b> Q9 <b>♦</b> AJ4	Pass	1N1 <sup>-</sup>	AP	2 <b>X</b>
South HCP: 14 Contract: 4♠ S	♣ AK7	<b>♣</b> 654		ng 1NT		
Da and 270			West	North		
Board: 270 Dealer: N	North:	South:	_	1♠		1NT <sup>1</sup>
Vul: Both	♠ QJ1095	<b>★</b> A6 <b>♥</b> 10752	Pass	2 🗸		<b>3♥</b>
North HCP: 16	<b>♥</b> AKQ3 <b>•</b> 4	◆ KQ63		$3NT^2$	Pass	<b>4</b> ♥
South HCP: 10 Contract: 4♥ N	♣ A108	<b>♣</b> J97	AP 1 forci	ng 1NT		
Connact. 4 IN				bid, surj		
Board: 271	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♠</b> Q3	<b>♦</b> A10986				1♠
North HCP: 12	<b>♥</b> A9	♥ J8764 ♦ K	Pass	1NT <sup>1</sup>		2♥
South HCP: 12	◆ QJ109 <b>◆</b> K10543	◆ K ◆ A8	Pass	3NT	AP	
Contract: 3N N	1 11100 10	2.120	1. IOICI	ng 1NT		
Board: 272	NI 4	C 4	West	North	East	South
Dealer: N	North: ♠ AKQ753	South: ♠ J96		1♠	Pass	1NT <sup>1</sup>
Vul: NS	<b>♥</b> K3	<b>♥</b> 872	2♣	3♠	Pass	4♠
North HCP: 15 South HCP: 12	<b>♦</b> 43	<b>♦</b> AKQ108	AP			
Contract: 4♠ N	<b>♣</b> K83	<b>♣</b> Q6	1. forci	ng 1NT		
Board: 273			West	North	East	South
Dealer: S	North:	South:				1♠
Vul: EW	<b>♦</b> 95 <b>♥</b> 10	<b>♦</b> AJ8432 <b>♥</b> AK753	Pass	1NT <sup>1</sup>	X	2♥
North HCP: 10	♦ K10854	<b>♦</b> 6	Pass	2♠	Pass	3♠
South HCP: 12 Contract: 4♠ S	<b>♣</b> AK953	<b>♣</b> 10	Pass	4 <b>♠</b> ng 1NT	AP	

Board: 269 Dealer: S Vul: NS HCP: 14	<ul><li>AQJ97</li><li>♥ Q9</li><li>AJ4</li><li>654</li></ul>	The opponents are silent. You bid first.
Board: 270 Dealer: N Vul: Both HCP: 10	<ul><li>★ A6</li><li>▼ 10752</li><li>◆ KQ63</li><li>◆ J97</li></ul>	The opponents are silent.  Partner bids first.
Board: 271 Dealer: S Vul: None HCP: 12	<ul><li>★ A10986</li><li>♥ J8764</li><li>♦ K</li><li>★ A8</li></ul>	The opponents are silent. You bid first.
Board: 272 Dealer: N Vul: NS HCP: 12	<ul><li>▶ J96</li><li>♥ 872</li><li>◆ AKQ108</li><li>♣ Q6</li></ul>	West Bids 2♣ if possible.  Partner bids first.
Board: 273 Dealer: S Vul: EW HCP: 12	<ul><li>AJ8432</li><li>✓ AK753</li><li>✓ 6</li><li>✓ 10</li></ul>	East Doubles 1NT if possible. You bid first.

Board: 269 Dealer: S Vul: NS	North: <b>♠</b> 1064 <b>♥</b> K74	South: ♠ AQJ97	West Pass	North 1NT <sup>1</sup>		1♠
North HCP: 12	◆ Q873	<b>♥</b> Q9 <b>♦</b> AJ4	Pass	1N1 <sup>-</sup>	AP	2 <b>X</b>
South HCP: 14 Contract: 4♠ S	♣ AK7	<b>♣</b> 654		ng 1NT		
Da and 270			West	North		
Board: 270 Dealer: N	North:	South:	_	1♠		1NT <sup>1</sup>
Vul: Both	♠ QJ1095	<b>★</b> A6 <b>♥</b> 10752	Pass	2 🗸		<b>3♥</b>
North HCP: 16	<b>♥</b> AKQ3 <b>•</b> 4	◆ KQ63		$3NT^2$	Pass	<b>4</b> ♥
South HCP: 10 Contract: 4♥ N	♣ A108	<b>♣</b> J97	AP 1 forci	ng 1NT		
Connact. 4 IN				bid, surj		
Board: 271	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♠</b> Q3	<b>♦</b> A10986				1♠
North HCP: 12	<b>♥</b> A9	♥ J8764 ♦ K	Pass	1NT <sup>1</sup>		2♥
South HCP: 12	◆ QJ109 <b>◆</b> K10543	◆ K ◆ A8	Pass	3NT	AP	
Contract: 3N N	1 11100 10	2.120	1. IOICI	ng 1NT		
Board: 272	NI 4	C 4	West	North	East	South
Dealer: N	North: ♠ AKQ753	South: ♠ J96		1♠	Pass	1NT <sup>1</sup>
Vul: NS	<b>♥</b> K3	<b>♥</b> 872	2♣	3♠	Pass	4♠
North HCP: 15 South HCP: 12	<b>♦</b> 43	<b>♦</b> AKQ108	AP			
Contract: 4♠ N	<b>♣</b> K83	<b>♣</b> Q6	1. forci	ng 1NT		
Board: 273			West	North	East	South
Dealer: S	North:	South:				1♠
Vul: EW	<b>♦</b> 95 <b>♥</b> 10	<b>♦</b> AJ8432 <b>♥</b> AK753	Pass	1NT <sup>1</sup>	X	2♥
North HCP: 10	♦ K10854	<b>♦</b> 6	Pass	2♠	Pass	3♠
South HCP: 12 Contract: 4♠ S	<b>♣</b> AK953	<b>♣</b> 10	Pass	4 <b>♠</b> ng 1NT	AP	

Board: 274 Dealer: N Vul: Both HCP: 16	<ul><li>★ AKQ107</li><li>♥ QJ987</li><li>◆ 10</li><li>♣ A5</li></ul>	West Bids 2♦ if possible. West Bids 3♦ if possible.  You bid first.
Board: 275 Dealer: S Vul: None HCP: 7	<ul><li>♣ Q2</li><li>♥ 86</li><li>♦ J74</li><li>♣ A108743</li></ul>	The opponents are silent.  Partner bids first.
Board: 276 Dealer: N Vul: Both HCP: 19	<ul><li>♠ AKJ65</li><li>♥ QJ</li><li>♠ Q93</li><li>♠ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 277 Dealer: S Vul: None HCP: 8	<ul><li>♦ 85</li><li>♥ K42</li><li>♦ 1094</li><li>♠ AJ1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 278 Dealer: N Vul: NS HCP: 16	<ul><li>AQ94</li><li>✓ AKJ72</li><li>✓ Q7</li><li>✓ 94</li></ul>	West Bids 2♦ if possible.  You bid first.

Board: 274 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 4 N	North:  ♠ AKQ107  ♥ QJ987  • 10  ♣ A5	South:	West North East South  1 Pass $1NT^1$ 2 Pass Pass  3 Pass $4 \checkmark 2$ Pass $4 \checkmark AP$ 1. forcing $1NT$ 2. limit raise or better in $\checkmark$
Board: 275 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 3♣ N	North:  ♠ Q2  ♥ 86  ♦ J74  ♠ A108743	South:  ♠ AK953  ♥ KQ1073  ♠ 9  ♠ Q6	West North East South 1♠  Pass 1NT¹ Pass 2♥  Pass 3♠ AP 1. forcing 1NT
Board: 276 Dealer: N Vul: Both North HCP: 19 South HCP: 11 Contract: 44 N	North:  ♠ AKJ65  ♥ QJ  ♠ Q93  ♣ AQ3	South:  ♠ Q82  ♥ A83  ♦ J62  ♠ KJ104	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 277 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N N	North:  ◆ 85  ▼ K42  ◆ 1094  ◆ AJ1054	South:  ♠ AKJ102  ♥ A5  ♠ KJ75  ♣ 96	West North East South 1♣  Pass 1NT1 Pass 2NT  AP 1. forcing 1NT
Board: 278 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2 • W	North:  ♠ AQ94  ♥ AKJ72  ♠ Q7  ♣ 94	South:  ♠ K86  ♥ Q4  ♦ 108654  ♠ K105	West North East South  1♥ Pass 1NT¹  2♦ AP  1. forcing 1NT

Board: 274 Dealer: N Vul: Both HCP: 7	<ul><li>↓ J4</li><li>✓ K1043</li><li>↓ 65</li><li>♠ K10843</li></ul>	West Bids 2♦ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 275 Dealer: S Vul: None HCP: 14	<ul><li>★ AK953</li><li>▼ KQ1073</li><li>◆ 9</li><li>◆ Q6</li></ul>	The opponents are silent. You bid first.
Board: 276 Dealer: N Vul: Both HCP: 11	<ul><li>◆ Q82</li><li>◆ A83</li><li>◆ J62</li><li>◆ KJ104</li></ul>	The opponents are silent.  Partner bids first.
Board: 277 Dealer: S Vul: None HCP: 16	<ul><li>★ AKJ102</li><li>▼ A5</li><li>◆ KJ75</li><li>◆ 96</li></ul>	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: NS HCP: 8	<b>♦</b> K86 <b>♥</b> Q4 <b>♦</b> 108654 <b>♣</b> K105	West Bids 2♦ if possible.  Partner bids first.

Board: 274 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 4 N	North:  ♠ AKQ107  ♥ QJ987  • 10  ♣ A5	South:	West North East South  1 Pass $1NT^1$ 2 Pass Pass  3 Pass $4 \checkmark 2$ Pass $4 \checkmark AP$ 1. forcing $1NT$ 2. limit raise or better in $\checkmark$
Board: 275 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 3♣ N	North:  ♠ Q2  ♥ 86  ♦ J74  ♠ A108743	South:  ♠ AK953  ♥ KQ1073  ♠ 9  ♠ Q6	West North East South 1♠  Pass 1NT¹ Pass 2♥  Pass 3♠ AP 1. forcing 1NT
Board: 276 Dealer: N Vul: Both North HCP: 19 South HCP: 11 Contract: 44 N	North:  ♠ AKJ65  ♥ QJ  ♠ Q93  ♣ AQ3	South:  ♠ Q82  ♥ A83  ♦ J62  ♠ KJ104	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 277 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N N	North:  ◆ 85  ▼ K42  ◆ 1094  ◆ AJ1054	South:  ♠ AKJ102  ♥ A5  ♠ KJ75  ♣ 96	West North East South 1♣  Pass 1NT1 Pass 2NT  AP 1. forcing 1NT
Board: 278 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2 • W	North:  ♠ AQ94  ♥ AKJ72  ♠ Q7  ♣ 94	South:  ♠ K86  ♥ Q4  ♦ 108654  ♠ K105	West North East South  1♥ Pass 1NT¹  2♦ AP  1. forcing 1NT

#### Forcing NT (Leveled)

Vul: NS

HCP: 18

Board: 283

Dealer: S

Vul: EW

HCP: 8

**♦** A10

**★**765

**♥** AQ

**♦** 75

♣ Q108763

**♣** AK84

Board: 279 Dealer: S Vul: None HCP: 8	<ul><li>43</li><li>♥ 9</li><li>AQ1065</li><li>Q9854</li></ul>	East Bids 2♥ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 280 Dealer: N Vul: NS HCP: 13	<ul><li>AQJ1082</li><li>K104</li><li>QJ98</li><li>M —</li></ul>	The opponents are silent. You bid first.
Board: 281 Dealer: S Vul: EW HCP: 12	<ul><li>♠ 97</li><li>♥ AK852</li><li>♦ Q98</li><li>♠ K75</li></ul>	The opponents are silent.  Partner bids first.
Board: 282 Dealer: N	<b>♠</b> KJ <b>♥</b> QJ432	The opponents are silent.

You bid first.

East Bids 2♦ if possible.

Partner bids first.

Board: 279 Dealer: S Vul: None	North: ♠ 43	South:  ♠ 752		North 1NT <sup>1</sup>		1♥
North HCP: 8	<b>y</b> 9	<b>♥</b> KQ1063	1 ass	AP	2	1 ass
South HCP: 12	◆ AQ1065	♦ K9		ng 1NT		
Contract: 3♠ W	<b>♣</b> Q9854	<b>♣</b> KJ10		naels Cu		
Board: 280	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AQJ1082	<b>♦</b> 954		1♠	Pass	1NT <sup>1</sup>
Vul: NS North HCP: 13	<b>♥</b> K104	<b>♥</b> AJ73	Pass	2♦	Pass	3♠
South HCP: 10	<b>♦</b> QJ98	<b>♦</b> 10	Pass	4♠	AP	
Contract: 4♠ N	<b>*</b> —	<b>♣</b> AJ765	1. forci	ng 1NT		
Board: 281	NI4l.	C41	West	North	East	South
Dealer: S	North: ♠ 97	South: ♠ AKQ63				1♠
Vul: EW	♥ AK852	<b>♥</b> —	Pass	1NT <sup>1</sup>		
North HCP: 12	<b>♦</b> Q98	◆ AJ1075	Pass	2NT	Pass	3NT
South HCP: 14 Contract: 3N N	<b>♣</b> K75	<b>♣</b> 983	AP 1. forci	ng 1NT		
Board: 282	NT 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ KJ	South: ♠ A83	WCSt	1 <b>V</b>		1NT <sup>1</sup>
Vul: NS	♥ QJ432	♥ A6	Pass	3 <b>♣</b>	Pass	3NT
North HCP: 18 South HCP: 9	◆ A10	◆ J98432	AP	31	1 433	5111
Contract: 3N S	<b>♣</b> AK84	<b>♣</b> 102	1. forci	ng 1NT		
Board: 283	NI a refle:	Carth	West	North	Fast	South
Dealer: S	North: <b>♠</b> 765	South: ♠ K83	W CSI	1 101111	Laisi	1 <b>♥</b>
Vul: EW	<b>¥</b> 703 <b>∀</b> AQ	♥ J10973	Pass	1NT <sup>1</sup>	2•	Pass
North HCP: 8	<b>♦</b> 75	◆ AQ6	Pass	3 <b>♣</b>	AP	
South HCP: 14 Contract: 3♣ N	♣ Q108763	♣ A9		ng 1NT		

Board: 279 Dealer: S Vul: None HCP: 12  Board: 280 Dealer: N Vul: NS HCP: 10  A J765  East Bids 2♥ if possible. West Bids 3♠ if possible. The opponents are silent. Partner bids first.	
Dealer: N	
	•
Board: 281	•
Board: 282	•
Board: 283	

Board: 279 Dealer: S Vul: None	North: ♠ 43	South:  ♠ 752		North 1NT <sup>1</sup>		1♥
North HCP: 8	<b>y</b> 9	<b>♥</b> KQ1063	1 ass	AP	2	1 ass
South HCP: 12	◆ AQ1065	♦ K9		ng 1NT		
Contract: 3♠ W	<b>♣</b> Q9854	<b>♣</b> KJ10		naels Cu		
Board: 280	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AQJ1082	<b>♦</b> 954		1♠	Pass	1NT <sup>1</sup>
Vul: NS North HCP: 13	<b>♥</b> K104	<b>♥</b> AJ73	Pass	2♦	Pass	3♠
South HCP: 10	<b>♦</b> QJ98	<b>♦</b> 10	Pass	4♠	AP	
Contract: 4♠ N	<b>*</b> —	<b>♣</b> AJ765	1. forci	ng 1NT		
Board: 281	NI4l.	C41	West	North	East	South
Dealer: S	North: ♠ 97	South: ♠ AKQ63				1♠
Vul: EW	♥ AK852	<b>♥</b> —	Pass	1NT <sup>1</sup>		
North HCP: 12	<b>♦</b> Q98	◆ AJ1075	Pass	2NT	Pass	3NT
South HCP: 14 Contract: 3N N	<b>♣</b> K75	<b>♣</b> 983	AP 1. forci	ng 1NT		
Board: 282	NT 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ KJ	South: ♠ A83	WCSt	1 <b>V</b>		1NT <sup>1</sup>
Vul: NS	♥ QJ432	♥ A6	Pass	3 <b>♣</b>	Pass	3NT
North HCP: 18 South HCP: 9	◆ A10	◆ J98432	AP	31	1 433	5111
Contract: 3N S	<b>♣</b> AK84	<b>♣</b> 102	1. forci	ng 1NT		
Board: 283	NI a refle:	Carth	West	North	Fast	South
Dealer: S	North: <b>♠</b> 765	South: ♠ K83	W CSI	1 101111	Laisi	1 <b>♥</b>
Vul: EW	<b>¥</b> 703 <b>∀</b> AQ	♥ J10973	Pass	1NT <sup>1</sup>	2•	Pass
North HCP: 8	<b>♦</b> 75	◆ AQ6	Pass	3 <b>♣</b>	AP	
South HCP: 14 Contract: 3♣ N	♣ Q108763	♣ A9		ng 1NT		

Board: 284 Dealer: N Vul: Both HCP: 14	<ul><li>★ AK863</li><li>★ KQ8</li><li>◆ Q63</li><li>★ 74</li></ul>	The opponents are silent. You bid first.
Board: 285 Dealer: S Vul: EW HCP: 10	<ul><li>106</li><li>KQ5</li><li>854</li><li>AJ1076</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 286 Dealer: N Vul: Both HCP: 19	<ul><li>♠ AK732</li><li>♥ Q3</li><li>♦ AK2</li><li>♠ QJ3</li></ul>	The opponents are silent. You bid first.
Board: 287 Dealer: S Vul: None HCP: 9	<ul><li>★865</li><li>▼K9</li><li>◆KJ94</li><li>★Q974</li></ul>	East Doubles 1NT if possible.  Partner bids first.
Board: 288 Dealer: N Vul: Both HCP: 15	<ul><li>★ A107654</li><li>★ AK3</li><li>★ K93</li><li>★ J</li></ul>	The opponents are silent. You bid first.

Board: 284 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 3 N	North:  ♠ AK863  ♥ KQ8  ♠ Q63  ♣ 74	South:  ♣ J7  ▼ A964  ♦ J9854  ♣ KJ	Pass AP	North 1♣ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 285 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4♠ S	North:  ♠ 106  ♥ KQ5  ♠ 854  ♠ AJ1076	South:  ♠ KQJ953  ♥ A2  ♠ J3  ♠ K85	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT	3♦ AP	South 1♠ 3♠
Board: 286 Dealer: N Vul: Both North HCP: 19 South HCP: 10 Contract: 44 N	North:  ♠ AK732  ♥ Q3  ♠ AK2  ♣ QJ3	South:  ♠ Q106  ♥ J7542  ♦ 10  ♠ AK102	Pass AP	North 1♣ 3NT ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 287 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3♥ S	North:  ◆ 865  ▼ K9  ◆ KJ94  ◆ Q974	South:  ♠ QJ9  ♥ AQJ864  ♠ 75  ♠ K6	Pass Pass	North  1NT <sup>1</sup> 3♥  ng 1NT	X AP	South 1♥ 2♥
Board: 288 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ A107654  ♥ AK3  ♠ K93  ♣ J	South:  ♠ Q3  ♥ Q765  ♦ 107  ♠ KQ1094	Pass Pass	North 1♠ 2♠ 4♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>

Board: 284 Dealer: N Vul: Both HCP: 10	<ul><li>♪ J7</li><li>↑ A964</li><li>◆ J9854</li><li>♪ KJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 285 Dealer: S Vul: EW HCP: 14	<ul><li>★ KQJ953</li><li>★ A2</li><li>◆ J3</li><li>◆ K85</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 286 Dealer: N Vul: Both HCP: 10	◆ Q106 ▼ J7542 ◆ 10 ◆ AK102	The opponents are silent.  Partner bids first.
Board: 287 Dealer: S Vul: None HCP: 13	<ul><li>♣ QJ9</li><li>♥ AQJ864</li><li>♦ 75</li><li>♣ K6</li></ul>	East Doubles 1NT if possible. You bid first.
Board: 288 Dealer: N Vul: Both HCP: 9	<ul><li>Q3</li><li>♥ Q765</li><li>107</li><li>★ KQ1094</li></ul>	The opponents are silent.  Partner bids first.

Board: 284 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 3 N	North:  ♠ AK863  ♥ KQ8  ♠ Q63  ♣ 74	South:  ♣ J7  ▼ A964  ♦ J9854  ♣ KJ	Pass AP	North 1♣ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 285 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4♠ S	North:  ♠ 106  ♥ KQ5  ♠ 854  ♠ AJ1076	South:  ♠ KQJ953  ♥ A2  ♠ J3  ♠ K85	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT	3♦ AP	South 1♠ 3♠
Board: 286 Dealer: N Vul: Both North HCP: 19 South HCP: 10 Contract: 44 N	North:  ♠ AK732  ♥ Q3  ♠ AK2  ♣ QJ3	South:  ♠ Q106  ♥ J7542  ♦ 10  ♠ AK102	Pass AP	North 1♣ 3NT ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 287 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3♥ S	North:  ◆ 865  ▼ K9  ◆ KJ94  ◆ Q974	South:  ♠ QJ9  ♥ AQJ864  ♠ 75  ♠ K6	Pass Pass	North  1NT <sup>1</sup> 3♥  ng 1NT	X AP	South 1♥ 2♥
Board: 288 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ A107654  ♥ AK3  ♠ K93  ♣ J	South:  ♠ Q3  ♥ Q765  ♦ 107  ♠ KQ1094	Pass Pass	North 1♠ 2♠ 4♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>

Board: 289 Dealer: S Vul: None HCP: 11	<ul><li>1063</li><li>753</li><li>A5</li><li>AK543</li></ul>	The opponents are silent.  Partner bids first.
Board: 290 Dealer: N Vul: NS HCP: 12	<ul><li>♣ J10862</li><li>♥ AJ97</li><li>♦ A</li><li>♣ Q74</li></ul>	The opponents are silent. You bid first.
Board: 291 Dealer: S Vul: Both HCP: 10	<ul><li>♣ 762</li><li>♥ 97</li><li>♦ KQJ1098</li><li>♣ A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 292 Dealer: N Vul: None HCP: 16	<ul><li>★ KQJ754</li><li>♥ Q</li><li>◆ A103</li><li>◆ A106</li></ul>	The opponents are silent. You bid first.
Board: 293 Dealer: S Vul: NS HCP: 8	<ul><li>105</li><li>106</li><li>AJ6</li><li>K109752</li></ul>	The opponents are silent.  Partner bids first.

Board: 289			
Dealer: S	North: <b>♠</b> 1063	South: ♠ AK82	West North East South 1♥
Vul: None North HCP: 11	<b>▼</b> 753	♥ AKQ62	Pass 1NT¹ Pass 2♠
South HCP: 17	♦ A5	<b>♦</b> J84	Pass 6♥ AP
Contract: 6♥ S	<b>♣</b> AK543	<b>♣</b> 7	1. forcing 1NT
Board: 290	North:	South:	West North East South
Dealer: N	<b>♦</b> J10862	AQ9	$1$ ♠ Pass $1$ NT $^1$
Vul: NS North HCP: 12	<b>♥</b> AJ97	<b>v</b> 8654	Pass 2♥ Pass 4♠
South HCP: 12	♦ A	◆ Q107	AP
Contract: 4♠ N	<b>♣</b> Q74	<b>♣</b> A106	1. forcing 1NT
			West North East South 1♠
Board: 291	N. 4	G 4	Pass 1NT¹ Pass 2♥
Dealer: S	North: <b>♠</b> 762	South: ♠ AKJ105	Pass 3♠ Pass 3NT <sup>2</sup>
Vul: Both	♥ 702 ♥ 97	<b>♥</b> KQ832	Pass 4♣³ Pass 4♠⁴
North HCP: 10	◆ KQJ1098	<b>♦</b> —	Pass 4♠ AP
South HCP: 14 Contract: 4♠ S	♣ A7	<b>♣</b> J105	1. forcing 1NT
Conduct. 12 5			2. Cue bid, surplus
			3. Cue bid, a ♣ stopper
			4. Cue bid, a ♦ stopper
Board: 292	North:	South:	West North East South
Dealer: N Vul: None	<b>♠</b> KQJ754 <b>♥</b> Q	<b>♦</b> 98 <b>∀</b> K1098	$1$ ♠ Pass $1$ NT $^1$
North HCP: 16	◆ A103	◆ J954	Pass 3♠ Pass 4♠
South HCP: 9	♣ A106	<b>♣</b> KQ4	AP
Contract: 4♠ N			1. forcing 1NT
Board: 293	North:	South:	West North East South
Dealer: S	<b>♦</b> 105	<b>♠</b> AJ986	1♠
Vul: NS North HCP: 8	<b>v</b> 106	<b>♥</b> AKQ3	Pass 1NT¹ Pass 3♥
South HCP: 18	<b>♦</b> AJ6	<b>◆</b> 108	Pass 3NT AP
	♣ K109752	<b>♣</b> A6	

Board: 289 Dealer: S Vul: None HCP: 17	<ul><li>★ AK82</li><li>▼ AKQ62</li><li>◆ J84</li><li>♣ 7</li></ul>	The opponents are silent. You bid first.
Board: 290 Dealer: N Vul: NS HCP: 12	<ul><li>AQ9</li><li>♥8654</li><li>◆Q107</li><li>A106</li></ul>	The opponents are silent.  Partner bids first.
Board: 291 Dealer: S Vul: Both HCP: 14	<ul><li>★ AKJ105</li><li>★ KQ832</li><li>★ —</li><li>★ J105</li></ul>	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: None HCP: 9	<ul><li>◆ 98</li><li>♥ K1098</li><li>◆ J954</li><li>◆ KQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 293 Dealer: S Vul: NS HCP: 18	<ul><li>AJ986</li><li>✓ AKQ3</li><li>108</li><li>A6</li></ul>	The opponents are silent. You bid first.

Board: 289			
Dealer: S	North: <b>♠</b> 1063	South: ♠ AK82	West North East South 1♥
Vul: None North HCP: 11	<b>▼</b> 753	♥ AKQ62	Pass 1NT¹ Pass 2♠
South HCP: 17	♦ A5	<b>♦</b> J84	Pass 6♥ AP
Contract: 6♥ S	<b>♣</b> AK543	<b>♣</b> 7	1. forcing 1NT
Board: 290	North:	South:	West North East South
Dealer: N	<b>♦</b> J10862	AQ9	$1$ ♠ Pass $1$ NT $^1$
Vul: NS North HCP: 12	<b>♥</b> AJ97	<b>v</b> 8654	Pass 2♥ Pass 4♠
South HCP: 12	♦ A	◆ Q107	AP
Contract: 4♠ N	<b>♣</b> Q74	<b>♣</b> A106	1. forcing 1NT
			West North East South 1♠
Board: 291	N. 4	G 4	Pass 1NT¹ Pass 2♥
Dealer: S	North: <b>♠</b> 762	South: ♠ AKJ105	Pass 3♠ Pass 3NT <sup>2</sup>
Vul: Both	♥ 702 ♥ 97	<b>♥</b> KQ832	Pass 4♣³ Pass 4♠⁴
North HCP: 10	◆ KQJ1098	<b>♦</b> —	Pass 4♠ AP
South HCP: 14 Contract: 4♠ S	♣ A7	<b>♣</b> J105	1. forcing 1NT
Conduct. 12 5			2. Cue bid, surplus
			3. Cue bid, a ♣ stopper
			4. Cue bid, a ♦ stopper
Board: 292	North:	South:	West North East South
Dealer: N Vul: None	<b>♠</b> KQJ754 <b>♥</b> Q	<b>♦</b> 98 <b>∀</b> K1098	$1$ ♠ Pass $1$ NT $^1$
North HCP: 16	◆ A103	◆ J954	Pass 3♠ Pass 4♠
South HCP: 9	♣ A106	<b>♣</b> KQ4	AP
Contract: 4♠ N			1. forcing 1NT
Board: 293	North:	South:	West North East South
Dealer: S	<b>♦</b> 105	<b>♠</b> AJ986	1♠
Vul: NS North HCP: 8	<b>v</b> 106	<b>♥</b> AKQ3	Pass 1NT¹ Pass 3♥
South HCP: 18	<b>♦</b> AJ6	<b>◆</b> 108	Pass 3NT AP
	♣ K109752	<b>♣</b> A6	

Board: 294 Dealer: N Vul: EW HCP: 18	<ul><li>▲ AJ6</li><li>♥ KJ975</li><li>◆ K4</li><li>▲ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 295 Dealer: S Vul: NS HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 296 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AK9543</li><li>♥ 92</li><li>♠ A</li><li>♠ KQ54</li></ul>	The opponents are silent. You bid first.
Board: 297 Dealer: S Vul: NS HCP: 10	<ul><li>♣ Q6</li><li>♥ Q853</li><li>◆ Q1074</li><li>♣ A43</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 298 Dealer: N Vul: None HCP: 17	<ul><li>▲ AJ109</li><li>▼ AKQ83</li><li>◆ K632</li><li>▲ —</li></ul>	The opponents are silent. You bid first.

Board: 294 Dealer: N Vul: EW North HCP: 18 South HCP: 9 Contract: 6♣ S	North:  ♠ AJ6  ♥ KJ975  ♠ K4  ♠ AQ3	South:  ♣ 4  ♥ A6  ♠ A1062  ♣ J109862	West North East South  1♥ Pass 1NT¹  Pass 3NT Pass 6♣  AP  1. forcing 1NT
Board: 295 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4♠ S	North:	South:  ♠ AKQ854  ♥ 6  ♦ 8  ♣ KQJ97	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♥ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 296 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ AK9543  ♥ 92  ♠ A  ♣ KQ54	South:  ♠ Q2  ♥ K8  ♠ KQ865  ♣ J987	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 297 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2  E	North:  ♠ Q6  ♥ Q853  ♠ Q1074  ♠ A43	South:  ♠ AKJ75  ♥ J  ♦ J5  ♣ KJ987	West North East South  1♠  Pass 1NT¹ 2♠ AP  1. forcing 1NT
Board: 298 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 3N S	North:  ♠ AJ109  ♥ AKQ83  ♠ K632  ♣ —	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3NT  AP  1. forcing 1NT

#### Forcing NT (Leveled)

Vul: NS HCP: 15 ♦ KQJ97 You bid first.

Vul: EW
HCP: 11

★ KQ865

★ J987

Partner bids first.

Board: 297 ♠ AKJ75
Dealer: S ♥ J East Bids 2♦ if possible.

Dealer: N ♥ 105

Vul: None ♦ J9

HCP: 8 ♣ AQJ9643 Partner bids first.

Board: 294 Dealer: N Vul: EW North HCP: 18 South HCP: 9 Contract: 6♣ S	North:  ♠ AJ6  ♥ KJ975  ♠ K4  ♠ AQ3	South:  ♣ 4  ♥ A6  ♠ A1062  ♣ J109862	West North East South  1♥ Pass 1NT¹  Pass 3NT Pass 6♣  AP  1. forcing 1NT
Board: 295 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4♠ S	North:	South:  ♠ AKQ854  ♥ 6  ♦ 8  ♣ KQJ97	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♥ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 296 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ AK9543  ♥ 92  ♠ A  ♣ KQ54	South:  ♠ Q2  ♥ K8  ♠ KQ865  ♣ J987	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 297 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2  E	North:  ♠ Q6  ♥ Q853  ♠ Q1074  ♠ A43	South:  ♠ AKJ75  ♥ J  ♦ J5  ♣ KJ987	West North East South  1♠  Pass 1NT¹ 2♠ AP  1. forcing 1NT
Board: 298 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 3N S	North:  ♠ AJ109  ♥ AKQ83  ♠ K632  ♣ —	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3NT  AP  1. forcing 1NT

#### Forcing NT (Leveled)

Board: 299 ♠ K10
Dealer: S ♥ J64

East Doubles 1NT if possible.

Board: 300 ♣ AQJ106 West Bids 3♦ if possible.

Dealer: N ♥ Q98

Vul: Both ♦—

HCP: 15 ♣ AQ753 You bid first.

Board: 301 ♠ Q8

The opponents are silent.

Dealer: S ♥ 72

Vul: None ♦ J7

HCP: 6 ♣ K1098753 Partner bids first.

Board: 302 ♠ AK97543 The opponents are silent.

Dealer: N ♥—

Vul: NS 

J853

HCP: 12 ★ A10 You bid first.

Board: 303 ♠ Q87
Dealer: S ♥ J7

The opponents are silent.

Vul: Both ♦ J109854

Board: 299 Dealer: S Vul: EW	North: ♠ K10	South: ♠ AJ853	West	North	East	South 1♠
North HCP: 10	<b>♥</b> J64	♥ Q9753	Pass	1NT <sup>1</sup>	X	2♥
South HCP: 12	◆ KJ1063 <b>◆</b> Q86	<b>♦</b> Q <b>♣</b> K5	Pass	2♠	AP	
Contract: 2♠ S	<b>4</b> 000	¥ K3	1. forci	ng 1NT		
Board: 300	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AQJ106	<b>♦</b> K3		1♠	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 15	<b>♥</b> Q98	<b>♥</b> A64	3♦	Pass	Pass	X
South HCP: 8	♦— • AO752	<ul><li>10974</li><li>11006</li></ul>	AP			
Contract: 3♦X W	♣ AQ753	<b>♣</b> J1096	1. forci	ng 1NT		
Board: 301	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♠</b> Q8	<b>♦</b> J73				1♥
North HCP: 6	<b>♥</b> 72	<b>♥</b> AQ543	Pass	1NT <sup>1</sup>		<b>2</b>
South HCP: 15	♦ J7 ♣ K1098753	♦ A1065 ♣ A	Pass	3♣	AP	
Contract: 3♣ N	₩ K1096733	<b>₽</b> A	1. forci	ng 1NT		
Board: 302	North:	South:	West	North	East	South
Dealer: N	• AK97543	\$6tan. <b>♦</b> 82		1♠	Pass	1NT <sup>1</sup>
Vul: NS North HCP: 12	<b>~</b> —	<b>♥</b> Q963	Pass	2♠	Pass	3♠
South HCP: 9	♦ J853	◆ AK9	Pass	<b>4</b> ♠	AP	
Contract: 4♠ N	<b>♣</b> A10	<b>♣</b> 9876	1. forci	ng 1NT		
Board: 303	North:	South:	West	North	East	South
Dealer: S	Norun:	Souin: ♠ A42		0.241		1 <b>Y</b>
Vul: Both North HCP: 6	▼ J7	<b>♥</b> AK982	Pass	1NT <sup>1</sup>	Pass	3NT
North HCP: 6 South HCP: 18	<b>♦</b> J109854	<b>♦</b> K3	Pass	4	AP	
Contract: 4 N	<b>♣</b> Q7	♣ A106	1. forci	ng 1NT		

Board: 299 Dealer: S Vul: EW HCP: 12	<ul><li>▲ AJ853</li><li>♥ Q9753</li><li>◆ Q</li><li>♣ K5</li></ul>	East Doubles 1NT if possible. You bid first.
Board: 300 Dealer: N Vul: Both HCP: 8	<ul><li>★ K3</li><li>▼ A64</li><li>◆ 10974</li><li>◆ J1096</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 301 Dealer: S Vul: None HCP: 15	<ul><li>♣ J73</li><li>♥ AQ543</li><li>♦ A1065</li><li>♣ A</li></ul>	The opponents are silent. You bid first.
Board: 302 Dealer: N Vul: NS HCP: 9	<ul><li>♣82</li><li>♥Q963</li><li>♠AK9</li><li>♣9876</li></ul>	The opponents are silent.  Partner bids first.
Board: 303 Dealer: S Vul: Both HCP: 18	<ul><li>★ A42</li><li>▼ AK982</li><li>★ K3</li><li>★ A106</li></ul>	The opponents are silent. You bid first.

Board: 299 Dealer: S Vul: EW	North: ♠ K10	South: ♠ AJ853	West	North	East	South 1♠
North HCP: 10	<b>♥</b> J64	♥ Q9753	Pass	1NT <sup>1</sup>	X	2♥
South HCP: 12	◆ KJ1063 <b>◆</b> Q86	<b>♦</b> Q <b>♣</b> K5	Pass	2♠	AP	
Contract: 2♠ S	<b>4</b> 000	¥ K3	1. forci	ng 1NT		
Board: 300	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AQJ106	<b>♦</b> K3		1♠	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 15	<b>♥</b> Q98	<b>▼</b> A64	3♦	Pass	Pass	X
South HCP: 8	<b>♦</b> —	♦ 10974	AP			
Contract: 3♦X W	♣ AQ753	<b>♣</b> J1096	1. forci	ng 1NT		
Board: 301	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♠</b> Q8	<b>▲</b> J73				1♥
North HCP: 6	<b>♥</b> 72	<b>♥</b> AQ543	Pass	1NT <sup>1</sup>	Pass	<b>2</b>
South HCP: 15	♦ J7 ♣ K1098753	♦ A1065 ♣ A	Pass	3♣	AP	
Contract: 3♣ N	₩ K1090733	* A	1. forci	ng 1NT		
Board: 302	North:	South:	West	North	East	South
Dealer: N	• AK97543	\$6tan. <b>♦</b> 82		1♠	Pass	1NT <sup>1</sup>
Vul: NS North HCP: 12	<b>~</b> —	<b>♥</b> Q963	Pass	2♠	Pass	3♠
South HCP: 9	♦ J853	♦ AK9	Pass	<b>4</b> ♠	AP	
Contract: 4♠ N	<b>♣</b> A10	<b>♣</b> 9876	1. forci	ng 1NT		
Board: 303	North:	South:	West	North	East	South
Dealer: S	Norui: <b>♠</b> Q87	Soum: ♠ A42		52 - 22		1
Vul: Both North HCP: 6	▼ J7	<b>♥</b> AK982	Pass	1NT <sup>1</sup>	Pass	3NT
North HCP: 6 South HCP: 18	<b>♦</b> J109854	<b>♦</b> K3	Pass	<b>4</b>	AP	
Contract: 4 N	<b>♣</b> Q7	♣ A106	1. forci	ng 1NT		

Board: 304 Dealer: N Vul: None HCP: 19	<ul><li>★ KQJ86</li><li>▼ AK5</li><li>◆ AJ</li><li>◆ J92</li></ul>	The opponents are silent. You bid first.
Board: 305 Dealer: S Vul: EW HCP: 11	<ul><li>★ A42</li><li>♥ 93</li><li>◆ AJ107</li><li>◆ Q1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 306 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q10952</li><li>♥ K</li><li>♦ AKJ9</li><li>♣ K104</li></ul>	The opponents are silent. You bid first.
Board: 307 Dealer: S Vul: EW HCP: 12	<ul><li>★ A63</li><li>★ A107</li><li>★ 10863</li><li>★ A107</li></ul>	The opponents are silent.  Partner bids first.
Board: 308 Dealer: N Vul: Both HCP: 13	<ul><li>★ AK965</li><li>▼ AQ86</li><li>◆ 5</li><li>◆ 965</li></ul>	The opponents are silent. You bid first.

Board: 304 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 4♠ N	North:  ♠ KQJ86  ♥ AK5  ♠ AJ  ♣ J92	South:  ♠ A74  ♥ J10  • Q10974  ♣ A105	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 305 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ A42  ♥ 93  ♠ AJ107  ♣ Q1075	South:  ♠ K10953  ✔ AQ108  ♠ 5  ♣ K84	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 306 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 4♠ N	North:  ♠ Q10952  ♥ K  ♠ AKJ9  ♣ K104	South:  ♠ AJ3  ♥ A76  ♠ 765  ♠ QJ63	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 307 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 6♥ S	North:  ♠ A63  ♥ A107  ♦ 10863  ♣ A107	South:  ♠ 8  ♥ KQJ86532  ♠ AK4  ♠ J	West North East South  1 ♥  Pass 1NT¹ Pass 4 ♥  Pass 4NT² Pass 5♣³  Pass 5NT⁴ Pass 6♠⁵  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=2/5 or 5/5, Q(H)=1  4. King ask by 5NT  5. K=1
Board: 308 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 \( \bar{V} \) N	North:  ♠ AK965  ♥ AQ86  ♦ 5  ♣ 965	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT

Board: 304 Dealer: N Vul: None HCP: 11	<ul><li>A74</li><li>✓ J10</li><li>✓ Q10974</li><li>✓ A105</li></ul>	The opponents are silent.  Partner bids first.
Board: 305 Dealer: S Vul: EW HCP: 12	<ul><li>★ K10953</li><li>★ AQ108</li><li>★ 5</li><li>★ K84</li></ul>	The opponents are silent.  You bid first.
Board: 306 Dealer: N Vul: None HCP: 12	<ul><li>AJ3</li><li>✓ A76</li><li>✓ 765</li><li>✓ QJ63</li></ul>	The opponents are silent.  Partner bids first.
Board: 307 Dealer: S Vul: EW HCP: 14	<b>♦</b> 8 <b>♥</b> KQJ86532 <b>♦</b> AK4 <b>♣</b> J	The opponents are silent. You bid first.
Board: 308 Dealer: N Vul: Both HCP: 8	<ul><li>▶ J8</li><li>♥ J54</li><li>◆ QJ10976</li><li>◆ K3</li></ul>	The opponents are silent.  Partner bids first.

Board: 304 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 4♠ N	North:  ♠ KQJ86  ♥ AK5  ♠ AJ  ♣ J92	South:  ♠ A74  ♥ J10  • Q10974  ♣ A105	West North East South  1♠ Pass 1NT¹  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 305 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ A42  ♥ 93  ♠ AJ107  ♣ Q1075	South:  ♠ K10953  ✔ AQ108  ♠ 5  ♣ K84	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 306 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 4♠ N	North:  ♠ Q10952  ♥ K  ♠ AKJ9  ♣ K104	South:  ♠ AJ3  ♥ A76  ♠ 765  ♠ QJ63	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 307 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 6♥ S	North:  ♠ A63  ♥ A107  ♦ 10863  ♣ A107	South:  ♠ 8  ♥ KQJ86532  ♠ AK4  ♠ J	West North East South  1 ♥  Pass 1NT¹ Pass 4 ♥  Pass 4NT² Pass 5♣³  Pass 5NT⁴ Pass 6♠⁵  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=2/5 or 5/5, Q(H)=1  4. King ask by 5NT  5. K=1
Board: 308 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 \( \bar{V} \) N	North:  ♠ AK965  ♥ AQ86  ♦ 5  ♣ 965	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT

Board: 309 Dealer: S Vul: NS HCP: 11	<ul><li>★ A42</li><li>▼ KJ7</li><li>◆ K6</li><li>★ 109643</li></ul>	The opponents are silent.  Partner bids first.
Board: 310 Dealer: N Vul: Both HCP: 12	<ul><li>♠ AQJ7543</li><li>♥ 5</li><li>♠ KQ</li><li>♠ 976</li></ul>	The opponents are silent. You bid first.
Board: 311 Dealer: S Vul: None HCP: 8	<ul><li>♠ 65</li><li>♥ Q10</li><li>♠ AQ865</li><li>♠ 8653</li></ul>	East Doubles 1NT if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 312 Dealer: N Vul: EW HCP: 17	<ul><li>▲ AJ95</li><li>▼ KQ1032</li><li>◆ 52</li><li>▲ AK</li></ul>	The opponents are silent.  You bid first.
Board: 313 Dealer: S Vul: Both HCP: 8	<ul><li>103</li><li>✓ QJ109642</li><li>→ 3</li><li>♠ KQ5</li></ul>	The opponents are silent.  Partner bids first.

Board: 309 Dealer: S Vul: NS	North: ♠ A42	South: ♠ KQJ		North		1♥
North HCP: 11	♥ KJ7	<b>♥</b> AQ1094	Pass	1NT <sup>1</sup>	Pass	3NT
South HCP: 18	♦ K6 • 109643	♦ AQ8 • 82	Pass	4♥	AP	
Contract: 4♥ S	<b>4</b> 1090 <del>43</del>	₩ 02	1. forci	ng 1NT		
Board: 310	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AQJ7543	<b>★</b> 102		1♠	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 12	<b>♥</b> 5	<b>♥</b> J8642	Pass	2♠	Pass	4♠
South HCP: 12	♦ KQ	♦ AJ	AP			
Contract: 4♠ N	<b>♣</b> 976	<b>♣</b> KQJ8	1. forci	ng 1NT		
Board: 311 Dealer: S	North: ♠ 65	South: ♠ AQJ3	West	North	East	South 1
Vul: None	♥ Q10	♥ J9653	Pass	1NT <sup>1</sup>	X	Pass
North HCP: 8 South HCP: 14	♦ AQ865	<b>♦</b> 4	2♠	AP		
Contract: 2♠ W	<b>♣</b> 8653	♣ AQ4	1. forci	ng 1NT		
Board: 312	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ AJ95	± 1082		1♥	Pass	1NT <sup>1</sup>
Vul: EW	<b>♥</b> KQ1032	<b>♥</b> J	Pass	2♠	Pass	3♦
North HCP: 17 South HCP: 6	<b>♦</b> 52	♦ KJ109743	AP			
Contract: 3♦ S	<b>♣</b> AK	<b>♣</b> J6	1. forci	ng 1NT		
Board: 313	Nowb	Courth	West	North	Fast	South
Dealer: S	North: <b>♠</b> 103	South: ♠ AKJ75	,, est	1,0141		1 <b>♠</b>
Vul: Both	♥ QJ109642	<b>♥</b> K8	Pass	1NT <sup>1</sup>	Pass	
North HCP: 8 South HCP: 13	<b>♦</b> 3	<b>♦</b> Q96	Pass	<b>4</b> ♥	AP	
Contract: 4 V	<b>♣</b> KQ5	<b>♣</b> 1084	1. forci	ng 1NT		

Board: 309 Dealer: S Vul: NS HCP: 18	<b>♠</b> KQJ <b>♥</b> AQ1094 <b>♦</b> AQ8 <b>♣</b> 82	The opponents are silent. You bid first.
Board: 310 Dealer: N Vul: Both HCP: 12	<ul><li>102</li><li>✓ J8642</li><li>✓ AJ</li><li>✓ KQJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 311 Dealer: S Vul: None HCP: 14	<ul><li>♠ AQJ3</li><li>♥ J9653</li><li>♦ 4</li><li>♠ AQ4</li></ul>	East Doubles 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 312 Dealer: N Vul: EW HCP: 6	<ul><li>1082</li><li>J</li><li>KJ109743</li><li>J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 313 Dealer: S Vul: Both HCP: 13	<ul><li>★ AKJ75</li><li>★ K8</li><li>★ Q96</li><li>★ 1084</li></ul>	The opponents are silent. You bid first.

Board: 309 Dealer: S Vul: NS	North: ♠ A42	South: ♠ KQJ		North		1♥
North HCP: 11	♥ KJ7	<b>♥</b> AQ1094	Pass	1NT <sup>1</sup>	Pass	3NT
South HCP: 18	♦ K6 • 109643	♦ AQ8 • 82	Pass	4♥	AP	
Contract: 4♥ S	<b>4</b> 1090 <del>43</del>	₩ 02	1. forci	ng 1NT		
Board: 310	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AQJ7543	<b>★</b> 102		1♠	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 12	<b>♥</b> 5	<b>♥</b> J8642	Pass	2♠	Pass	4♠
South HCP: 12	♦ KQ	♦ AJ	AP			
Contract: 4♠ N	<b>♣</b> 976	<b>♣</b> KQJ8	1. forci	ng 1NT		
Board: 311 Dealer: S	North: ♠ 65	South: ♠ AQJ3	West	North	East	South 1
Vul: None	♥ Q10	♥ J9653	Pass	1NT <sup>1</sup>	X	Pass
North HCP: 8 South HCP: 14	♦ AQ865	<b>♦</b> 4	2♠	AP		
Contract: 2♠ W	<b>♣</b> 8653	♣ AQ4	1. forci	ng 1NT		
Board: 312	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ AJ95	± 1082		1♥	Pass	1NT <sup>1</sup>
Vul: EW	<b>♥</b> KQ1032	<b>♥</b> J	Pass	2♠	Pass	3♦
North HCP: 17 South HCP: 6	<b>♦</b> 52	♦ KJ109743	AP			
Contract: 3♦ S	<b>♣</b> AK	<b>♣</b> J6	1. forci	ng 1NT		
Board: 313	Nowb	Courth	West	North	Fast	South
Dealer: S	North: <b>♠</b> 103	South: ♠ AKJ75	,, est	1,0141		1 <b>♠</b>
Vul: Both	♥ QJ109642	<b>♥</b> K8	Pass	1NT <sup>1</sup>	Pass	
North HCP: 8 South HCP: 13	<b>♦</b> 3	<b>♦</b> Q96	Pass	<b>4</b> ♥	AP	
Contract: 4 V	<b>♣</b> KQ5	<b>♣</b> 1084	1. forci	ng 1NT		

Board: 314 Dealer: N Vul: NS HCP: 16	<ul><li>★ A43</li><li>★ AKJ876</li><li>★ 108</li><li>★ A7</li></ul>	The opponents are silent. You bid first.
Board: 315 Dealer: S Vul: Both HCP: 9	<ul><li>★ K4</li><li>♥ Q4</li><li>◆ K96</li><li>◆ J98754</li></ul>	The opponents are silent.  Partner bids first.
Board: 316 Dealer: N Vul: None HCP: 14	<ul><li>★ AKQ1083</li><li>♥ K4</li><li>◆ Q109</li><li>◆ 84</li></ul>	The opponents are silent. You bid first.
Board: 317 Dealer: S Vul: EW HCP: 11	<ul><li>▲ A8</li><li>♥ Q65</li><li>♦ J652</li><li>▲ KJ83</li></ul>	The opponents are silent.  Partner bids first.
Board: 318 Dealer: N Vul: NS HCP: 13	<ul><li>★ AK109832</li><li>▼ 102</li><li>◆ K</li><li>◆ K65</li></ul>	West Bids 2♦ if possible. East Bids 4♦ if possible. You bid first.

Board: 314	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A43	<b>♦</b> Q10		1♥	Pass	1NT <sup>1</sup>
Vul: NS	<b>♥</b> AKJ876	<b>♥</b> Q95	Pass	3♥	Pass	<b>4</b> ♥
North HCP: 16 South HCP: 11	<b>♦</b> 108	◆ AJ753	AP			
Contract: 4♥ N	<b>♣</b> A7	<b>♣</b> Q104	1. forci	ng 1NT		
Board: 315 Dealer: S	North: ♠ K4	South: ♠ QJ1082	West	North	East	South 1♠
Vul: Both	<b>♥</b> Q4	▼ A1093	Pass	1NT <sup>1</sup>	Pass	2♥
North HCP: 9	♦ K96	<b>♦</b> 43	Pass	3♣	AP	
South HCP: 12 Contract: 3♣ N	<b>♣</b> J98754	<b>♣</b> KQ		ng 1NT		
Board: 316	Novil	Car Al-	West	North	Fact	South
Dealer: N	North:	South:	West	1 <b>\o</b> 1 <b>\d</b>		1NT <sup>1</sup>
Vul: None	<b>♦</b> AKQ1083 <b>♥</b> K4	<b>♦</b> 52 <b>∀</b> A753	Dogg			
North HCP: 14	◆ Q109	◆ 764	Pass	2 <b>♠</b>	Pass	<b>3</b> ₹
South HCP: 8	<b>♦</b> 84	♣ A1073	Pass	4 <b>♠</b>	AP	
Contract: 4♠ N	20.	2 1110,0	1. Iorci	ng 1NT		
			West	North	East	South 1
Board: 317	NT 4		Pass	1NT <sup>1</sup>	Pass	2♠
Dealer: S	North: ♠ A8	South:	Pass	<b>4</b> ♥		4NT <sup>2</sup>
Vul: EW	♥ Q65	<b>♦</b> J1042	Pass	5 <b>♦</b> ³	Pass	
North HCP: 11	◆ J652	<b>♥</b> AKJ107		<b>5</b>	rass	O <b>V</b>
South HCP: 17	♣ KJ83	♦ A93 ♣ A	AP	1NIT		
Contract: 6♥ S		<b>A</b> A		ng 1NT kwood (	0214 -	for •
				/5 or 4/:		101 🔻
			<i>J. A</i> −1	/ J OI 4/.	,	
Board: 318	NT - 4	G 4	Wast	North	Fact	South
Dealer: N	North:	South:	West			
Vul: NS	♠ AK109832	<b>♦</b> 64	<b>~</b> :	1♠	Pass	1NT <sup>1</sup>
North HCP: 13	♥ 102	♥ AJ987	2•	2♠	<b>4</b> ♦	4♠
South HCP: 12	♦ K <b>♦</b> K65	<b>♦</b> Q5 <b>♣</b> AJ98	AP			
Contract: 4♠ N	<b>₹ №</b> 03	₹ AJYð	1. forci	ng 1NT		

Board: 314 Dealer: N Vul: NS HCP: 11	<ul><li>♣ Q10</li><li>♥ Q95</li><li>◆ AJ753</li><li>♣ Q104</li></ul>	The opponents are silent.  Partner bids first.
Board: 315 Dealer: S Vul: Both HCP: 12	♣ QJ1082 ♥ A1093 ♦ 43 ♣ KQ	The opponents are silent. You bid first.
Board: 316 Dealer: N Vul: None HCP: 8	<ul><li>★ 52</li><li>▼ A753</li><li>◆ 764</li><li>◆ A1073</li></ul>	The opponents are silent.  Partner bids first.
Board: 317 Dealer: S Vul: EW HCP: 17	<ul><li>♣ J1042</li><li>♥ AKJ107</li><li>♦ A93</li><li>♣ A</li></ul>	The opponents are silent. You bid first.
Board: 318 Dealer: N Vul: NS HCP: 12	<ul><li>♠ 64</li><li>♥ AJ987</li><li>♠ Q5</li><li>♠ AJ98</li></ul>	West Bids 2♦ if possible. East Bids 4♦ if possible. Partner bids first.

Board: 314	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A43	<b>♦</b> Q10		1♥	Pass	1NT <sup>1</sup>
Vul: NS	<b>♥</b> AKJ876	<b>♥</b> Q95	Pass	3♥	Pass	<b>4</b> ♥
North HCP: 16 South HCP: 11	<b>♦</b> 108	◆ AJ753	AP			
Contract: 4♥ N	<b>♣</b> A7	<b>♣</b> Q104	1. forci	ng 1NT		
Board: 315 Dealer: S	North: ♠ K4	South: ♠ QJ1082	West	North	East	South 1♠
Vul: Both	<b>♥</b> Q4	▼ A1093	Pass	1NT <sup>1</sup>	Pass	2♥
North HCP: 9	♦ K96	<b>♦</b> 43	Pass	3♣	AP	
South HCP: 12 Contract: 3♣ N	<b>♣</b> J98754	<b>♣</b> KQ		ng 1NT		
Board: 316	Novil	Car Al-	West	North	Fact	South
Dealer: N	North:	South:	West	1 <b>\o</b> 1 <b>\d</b>		1NT <sup>1</sup>
Vul: None	<b>♦</b> AKQ1083 <b>♥</b> K4	<b>♦</b> 52 <b>∀</b> A753	Dogg			
North HCP: 14	◆ Q109	◆ 764	Pass	2 <b>♠</b>	Pass	<b>3</b> ₹
South HCP: 8	<b>♦</b> 84	♣ A1073	Pass	4 <b>♠</b>	AP	
Contract: 4♠ N	20.	2 1110,0	1. Iorci	ng 1NT		
			West	North	East	South 1
Board: 317	NT 4		Pass	1NT <sup>1</sup>	Pass	2♠
Dealer: S	North: ♠ A8	South:	Pass	<b>4</b> ♥		4NT <sup>2</sup>
Vul: EW	♥ Q65	<b>♦</b> J1042	Pass	5 <b>♦</b> ³	Pass	
North HCP: 11	◆ J652	<b>♥</b> AKJ107		<b>5</b>	rass	O <b>V</b>
South HCP: 17	♣ KJ83	♦ A93 ♣ A	AP	1NIT		
Contract: 6♥ S		<b>A</b> A		ng 1NT kwood (	0214 -	for •
				/5 or 4/:		101 🔻
			<i>J. A</i> −1	/ J OI 4/.	,	
Board: 318	NT - 4	G 4	Wast	North	Fact	South
Dealer: N	North:	South:	West			
Vul: NS	♠ AK109832	<b>♦</b> 64	<b>~</b> :	1♠	Pass	1NT <sup>1</sup>
North HCP: 13	♥ 102	♥ AJ987	2•	2♠	<b>4</b> ♦	4♠
South HCP: 12	♦ K <b>♦</b> K65	<b>♦</b> Q5 <b>♣</b> AJ98	AP			
Contract: 4♠ N	<b>₹ №</b> 03	₹ AJYð	1. forci	ng 1NT		

Board: 319 Dealer: S Vul: Both HCP: 10	<ul><li>★ K8</li><li>♥ J2</li><li>◆ 9843</li><li>◆ AQ1075</li></ul>	East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 320 Dealer: N Vul: EW HCP: 12	<ul><li>♠ AK953</li><li>♥ J9</li><li>♠ Q743</li><li>♠ Q5</li></ul>	The opponents are silent. You bid first.
Board: 321 Dealer: S Vul: None HCP: 7	<ul><li> ♣ J65</li><li> ♥ 2</li><li> ♦ QJ7432</li><li> ♣ K97</li></ul>	The opponents are silent.  Partner bids first.
Board: 322 Dealer: N Vul: None HCP: 19	<ul><li>♠ AK8</li><li>♥ AKJ95</li><li>♦ Q108</li><li>♠ Q4</li></ul>	The opponents are silent. You bid first.
Board: 323 Dealer: S Vul: Both HCP: 10	<ul><li>107</li><li>✓ K94</li><li>✓ Q763</li><li>✓ AJ42</li></ul>	The opponents are silent.  Partner bids first.

Board: 319 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4•X W	North:  ♠ K8  ♥ J2  • 9843  ♣ AQ1075	South:	Pass 3 Pass 1. forci	North  1NT <sup>1</sup> 4♥  X  ng 1NT  naels Cu	2 <b>▼</b> <sup>2</sup> 4♠ AP	South 1♥ 3♥ Pass
Board: 320 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  ♠ AK953  ♥ J9  ♠ Q743  ♠ Q5	South:  ♠ 10  ♥ A1085  ♦ J96  ♠ K10976	Pass AP	North 1♣ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 321 Dealer: S Vul: None North HCP: 7 South HCP: 19 Contract: 4♠ S	North:	South:  ♠ AKQ10  ♥ A9754  ♠ K  ♠ QJ2	Pass Pass Pass	<b>3</b> ♦	Pass Pass AP	1♥
Board: 322 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AK8  ♥ AKJ95  ♠ Q108  ♠ Q4	South:	Pass	North 1♥ 3NT ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 323 Dealer: S Vul: Both North HCP: 10 South HCP: 18 Contract: 4 S	North:  ♠ 107  ▼ K94  ♠ Q763  ♠ AJ42	South:  ♠ KQ9  ✔ AQJ83  ♠ K5  ♣ K98	Pass Pass	North  1NT <sup>1</sup> 4♥ ng 1NT	Pass AP	South 1♥ 3NT

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

HCP: 8

HCP: 18

Board: 319 Dealer: S Vul: Both HCP: 14	<ul><li>♣ 4</li><li>♥ A98765</li><li>♦ AQ</li><li>♣ KJ96</li></ul>	East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 320 Dealer: N Vul: EW HCP: 8	<ul><li>10</li><li>✓ A1085</li><li>✓ J96</li><li>✓ K10976</li></ul>	The opponents are silent.  Partner bids first.
Board: 321 Dealer: S Vul: None HCP: 19	<ul><li>★ AKQ10</li><li>★ A9754</li><li>★ K</li><li>★ QJ2</li></ul>	The opponents are silent.  You bid first.
Board: 322 Dealer: N Vul: None	<b>♣</b> J6 <b>♥</b> Q2 <b>♦</b> 65	The opponents are silent.

Board: 323	<b>♦</b> KQ9	The apparents are silent
Dealer: S	♥ AQJ83	The opponents are silent.
Vul: Both	<b>♦</b> K5	XX 1.1.1.0

♣ AJ109632

**♣** K98

Partner bids first.

You bid first.

Board: 319 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4•X W	North:  ♠ K8  ♥ J2  • 9843  ♣ AQ1075	South:	Pass 3 Pass 1. forci	North  1NT <sup>1</sup> 4♥  X  ng 1NT  naels Cu	2 <b>▼</b> <sup>2</sup> 4♠ AP	South 1♥ 3♥ Pass
Board: 320 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  ♠ AK953  ♥ J9  ♠ Q743  ♠ Q5	South:  ♠ 10  ♥ A1085  ♦ J96  ♠ K10976	Pass AP	North 1♣ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 321 Dealer: S Vul: None North HCP: 7 South HCP: 19 Contract: 4♠ S	North:	South:  ♠ AKQ10  ♥ A9754  ♠ K  ♠ QJ2	Pass Pass Pass	<b>3</b> ♦	Pass Pass AP	1♥
Board: 322 Dealer: N Vul: None North HCP: 19 South HCP: 8 Contract: 3N S	North:  ♠ AK8  ♥ AKJ95  ♠ Q108  ♠ Q4	South:	Pass	North 1♥ 3NT ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 323 Dealer: S Vul: Both North HCP: 10 South HCP: 18 Contract: 4 S	North:  ♠ 107  ▼ K94  ♠ Q763  ♠ AJ42	South:  ♠ KQ9  ✔ AQJ83  ♠ K5  ♣ K98	Pass Pass	North  1NT <sup>1</sup> 4♥ ng 1NT	Pass AP	South 1♥ 3NT

Board: 324 Dealer: N Vul: None HCP: 13	<ul><li>AQJ742</li><li>✓ 10953</li><li>✓ K3</li><li>✓ K</li></ul>	The opponents are silent. You bid first.
Board: 325 Dealer: S Vul: NS HCP: 7	<ul><li>♠ 64</li><li>♥ Q972</li><li>♠ AJ73</li><li>♠ 1097</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 326 Dealer: N Vul: None HCP: 18	<ul><li>♣ Q64</li><li>♥ AKQJ9</li><li>◆ A94</li><li>♣ Q6</li></ul>	The opponents are silent. You bid first.
Board: 327 Dealer: S Vul: NS HCP: 10	<ul><li>♣ 7</li><li>♥ J85</li><li>◆ A108</li><li>♣ AJ9876</li></ul>	The opponents are silent.  Partner bids first.
Board: 328 Dealer: N Vul: EW HCP: 17	<ul><li>★ AKJ983</li><li>▼ A109</li><li>◆ 8</li><li>♣ AJ10</li></ul>	The opponents are silent. You bid first.

Board: 324 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ AQJ742  ♥ 10953  ♠ K3  ♠ K	South:  ♠ K93  ♥ AJ82  ♦ 96  ♠ Q754	Pass Pass	North 1♣ 2♥ 4♠ ng 1NT		1NT <sup>1</sup>
Board: 325 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4 S	North:	South:  ♠ AJ852  ♥ A53  ♠ —  ♠ AK864	Pass AP	North 1NT <sup>1</sup> ng 1NT		South 1♣ 4♣
Board: 326 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 6 S	North:  ♠ Q64  ♥ AKQJ9  ♠ A94  ♣ Q6	South:  ♠ A98  ♥ 6  ♠ K2  ♣ AJ98432	Pass Pass AP 1. forci 2. Gert	North 1♥ 3NT 4♣³  ng 1NT oer out of 4	Pass Pass Pass	1NT <sup>1</sup> 4♣ <sup>2</sup>
Board: 327 Dealer: S Vul: NS North HCP: 10 South HCP: 19 Contract: 6 S	North:  ♣ 7  ▼ J85  ◆ A108  ♣ AJ9876	South:  ♠ AQ54  ♥ AK974  ♠ QJ2  ♠ K	Pass Pass	North  1NT¹ 6♥  ng 1NT		1♥
Board: 328 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N S	North:  ♠ AKJ983  ♥ A109  ♠ 8  ♠ AJ10	South:  ♣ —  ▼ Q542  ◆ AK964  ♣ 9853	Pass AP	North 1♠ 3♠ ng 1NT	Pass	South 1NT <sup>1</sup> 3NT

Board: 324 Dealer: N Vul: None HCP: 10	<ul><li>★ K93</li><li>▼ AJ82</li><li>◆ 96</li><li>◆ Q754</li></ul>	The opponents are silent.  Partner bids first.
Board: 325 Dealer: S Vul: NS HCP: 16	<ul><li>▲ AJ852</li><li>✔ A53</li><li>◆ —</li><li>▲ AK864</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 326 Dealer: N Vul: None HCP: 12	<ul><li>★ A98</li><li>♥ 6</li><li>★ K2</li><li>★ AJ98432</li></ul>	The opponents are silent.  Partner bids first.
Board: 327 Dealer: S Vul: NS HCP: 19	<ul><li>AQ54</li><li>✓ AK974</li><li>✓ QJ2</li><li>✓ K</li></ul>	The opponents are silent. You bid first.
Board: 328 Dealer: N Vul: EW HCP: 9	<ul><li>♣—</li><li>♥ Q542</li><li>♦ AK964</li><li>♣ 9853</li></ul>	The opponents are silent.  Partner bids first.

Board: 324 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ AQJ742  ♥ 10953  ♠ K3  ♠ K	South:  ♠ K93  ♥ AJ82  ♦ 96  ♠ Q754	Pass Pass	North 1♣ 2♥ 4♠ ng 1NT		1NT <sup>1</sup>
Board: 325 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4 S	North:	South:  ♠ AJ852  ♥ A53  ♠ —  ♠ AK864	Pass AP	North 1NT <sup>1</sup> ng 1NT		South 1♣ 4♣
Board: 326 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 6 S	North:  ♠ Q64  ♥ AKQJ9  ♠ A94  ♣ Q6	South:  ♠ A98  ♥ 6  ♠ K2  ♣ AJ98432	Pass Pass AP 1. forci 2. Gert	North 1♥ 3NT 4♣³  ng 1NT oer out of 4	Pass Pass Pass	1NT <sup>1</sup> 4♣ <sup>2</sup>
Board: 327 Dealer: S Vul: NS North HCP: 10 South HCP: 19 Contract: 6 S	North:  ♣ 7  ▼ J85  ◆ A108  ♣ AJ9876	South:  ♠ AQ54  ♥ AK974  ♠ QJ2  ♠ K	Pass Pass	North  1NT¹ 6♥  ng 1NT		1♥
Board: 328 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N S	North:  ♠ AKJ983  ♥ A109  ♠ 8  ♠ AJ10	South:  ♣ —  ▼ Q542  ◆ AK964  ♣ 9853	Pass AP	North 1♠ 3♠ ng 1NT	Pass	South 1NT <sup>1</sup> 3NT

Board: 329 Dealer: S Vul: Both HCP: 12	<ul><li>♠ 654</li><li>♥ KJ1054</li><li>♠ KJ</li><li>♠ A93</li></ul>	The opponents are silent.  Partner bids first.
Board: 330 Dealer: N Vul: EW HCP: 17	<ul><li>A852</li><li>✓ AKQ94</li><li>✓ 985</li><li>A</li></ul>	The opponents are silent. You bid first.
Board: 331 Dealer: S Vul: Both HCP: 11	<ul><li>A2</li><li>✓ J103</li><li>✓ K86</li><li>✓ QJ975</li></ul>	The opponents are silent.  Partner bids first.
Board: 332 Dealer: N Vul: Both HCP: 18	<ul><li>AQ</li><li>✓ AK943</li><li>◆ 842</li><li>◆ AJ5</li></ul>	The opponents are silent. You bid first.
Board: 333 Dealer: S Vul: None HCP: 12	<ul><li>◆ 965</li><li>♥ QJ10</li><li>◆ K8</li><li>◆ KQJ43</li></ul>	East Bids 3♠ if possible.  Partner bids first.

Board: 329	North:	South:	West North East South
Dealer: S Vul: Both	<b>♦</b> 654 <b>♥</b> KJ1054	<b>♠</b> AKJ983 <b>♥</b> A72	1♠ Pass 1NT¹ Pass 2♠
North HCP: 12	• KJ	◆ 76	Pass 4 AP
South HCP: 12	♣ A93	<b>♣</b> 106	1. forcing 1NT
Contract: 4♠ S			1. loreing 11v1
			West North East South
Board: 330	37. 4	Q 4	1♥ Pass 1NT <sup>1</sup>
Dealer: N	North: ♠ A852	South:	Pass 2♠ Pass 4♥
Vul: EW	<b>♣</b> A632 <b>♥</b> AKQ94	<b>♠</b> Q43 <b>♥</b> J107	Pass $4NT^2$ Pass $5 \clubsuit^3$
North HCP: 17	◆ 985	◆ KQ4	Pass 6♥ AP
South HCP: 11 Contract: 6♥ N	♣ A	<b>♣</b> K653	1. forcing 1NT
Contract. OV IN			2. Blackwood 0314, for ♥
			3. A=0/5 or 3/5
Board: 331	North:	South:	West North East South
Dealer: S	• A2	<b>★</b> KQ109854	1♠
Vul: Both North HCP: 11	<b>♥</b> J103	<b>♥</b> AK	Pass 1NT¹ Pass 4♠
South HCP: 15	<b>♦</b> K86	<b>♦</b> 7	AP
Contract: 4♠ S	<b>♣</b> QJ975	<b>♣</b> K108	1. forcing 1NT
			West North East South
			1♥ Pass 1NT <sup>1</sup>
Board: 332	North:	South:	Pass 3NT Pass 442
Dealer: N Vul: Both	<b>♠</b> AQ	<b>★</b> 432	Pass 4NT <sup>3</sup> Pass 6
North HCP: 18	<b>♥</b> AK943	♥ 752 ♦ AKQJ6	AP
South HCP: 12	♦ 842 ♣ AJ5	<b>♦</b> Q10	1. forcing 1NT
Contract: 6♥ N	♣ AJ3	- (10	2. Gerber
			3. A=3 out of 4
Board: 333	North:	South:	West North East South
Dealer: S	<b>♦</b> 965	<b>★</b> 3	1♥
Vul: None North HCP: 12	<b>♥</b> QJ10	<b>♥</b> K9843	Pass 1NT <sup>1</sup> 3♠ Pass
South HCP: 13	♦ K8	♦ AQ54	Pass 4♥ AP
Contract: 4♥ S	♣ KQJ43	♣ A85	1. forcing 1NT

Board: 329 Dealer: S Vul: Both HCP: 12	<ul><li>★ AKJ983</li><li>▼ A72</li><li>◆ 76</li><li>◆ 106</li></ul>	The opponents are silent. You bid first.
Board: 330 Dealer: N Vul: EW HCP: 11	<ul><li>♠ Q43</li><li>♥ J107</li><li>♦ KQ4</li><li>♠ K653</li></ul>	The opponents are silent.  Partner bids first.
Board: 331 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ109854</li><li>★ AK</li><li>↑ 7</li><li>★ K108</li></ul>	The opponents are silent. You bid first.
Board: 332 Dealer: N Vul: Both HCP: 12	<ul><li>432</li><li>√752</li><li>AKQJ6</li><li>Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 333 Dealer: S Vul: None HCP: 13	<ul><li>★ 3</li><li>▼ K9843</li><li>◆ AQ54</li><li>★ A85</li></ul>	East Bids 3♠ if possible.  You bid first.

Board: 329	North:	South:	West North East South
Dealer: S Vul: Both	<b>♦</b> 654 <b>♥</b> KJ1054	<b>♠</b> AKJ983 <b>♥</b> A72	1♠ Pass 1NT¹ Pass 2♠
North HCP: 12	• KJ	◆ 76	Pass 4 AP
South HCP: 12	♣ A93	<b>♣</b> 106	1. forcing 1NT
Contract: 4♠ S			1. loreing 11v1
			West North East South
Board: 330	37. 4	Q 4	1♥ Pass 1NT <sup>1</sup>
Dealer: N	North: ♠ A852	South:	Pass 2♠ Pass 4♥
Vul: EW	<b>♣</b> A632 <b>♥</b> AKQ94	<b>♠</b> Q43 <b>♥</b> J107	Pass $4NT^2$ Pass $5 \clubsuit^3$
North HCP: 17	◆ 985	◆ KQ4	Pass 6♥ AP
South HCP: 11 Contract: 6♥ N	♣ A	<b>♣</b> K653	1. forcing 1NT
Contract. OV IN			2. Blackwood 0314, for ♥
			3. A=0/5 or 3/5
Board: 331	North:	South:	West North East South
Dealer: S	• A2	<b>★</b> KQ109854	1♠
Vul: Both North HCP: 11	<b>♥</b> J103	<b>♥</b> AK	Pass 1NT¹ Pass 4♠
South HCP: 15	<b>♦</b> K86	<b>♦</b> 7	AP
Contract: 4♠ S	<b>♣</b> QJ975	<b>♣</b> K108	1. forcing 1NT
			West North East South
			1♥ Pass 1NT <sup>1</sup>
Board: 332	North:	South:	Pass 3NT Pass 442
Dealer: N Vul: Both	<b>♠</b> AQ	<b>★</b> 432	Pass 4NT <sup>3</sup> Pass 6
North HCP: 18	<b>♥</b> AK943	♥ 752 ♦ AKQJ6	AP
South HCP: 12	♦ 842 ♣ AJ5	<b>♦</b> Q10	1. forcing 1NT
Contract: 6♥ N	♣ AJ3	- (10	2. Gerber
			3. A=3 out of 4
Board: 333	North:	South:	West North East South
Dealer: S	<b>♦</b> 965	<b>★</b> 3	1♥
Vul: None North HCP: 12	<b>♥</b> QJ10	<b>♥</b> K9843	Pass 1NT <sup>1</sup> 3♠ Pass
South HCP: 13	♦ K8	♦ AQ54	Pass 4♥ AP
Contract: 4♥ S	♣ KQJ43	♣ A85	1. forcing 1NT

Board: 334 Dealer: N Vul: Both HCP: 15	<ul><li>★ AKQ765</li><li>♥ Q8</li><li>◆ J63</li><li>◆ K4</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 335 Dealer: S Vul: None HCP: 7	<ul><li>A2</li><li>✓ 2</li><li>✓ Q102</li><li>✓ J1098742</li></ul>	The opponents are silent.  Partner bids first.
Board: 336 Dealer: N Vul: NS HCP: 18	<ul><li>♠ AKJ432</li><li>♥ A9</li><li>♠ KQ</li><li>♠ J53</li></ul>	The opponents are silent. You bid first.
Board: 337 Dealer: S Vul: EW HCP: 11	<ul><li>1086</li><li>✓ AKQ74</li><li>J5</li><li>J87</li></ul>	The opponents are silent.  Partner bids first.
Board: 338 Dealer: N Vul: None HCP: 15	<ul><li>AJ1054</li><li>✓ K64</li><li>A</li><li>★ K954</li></ul>	The opponents are silent. You bid first.

Board: 334 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 N	North:  ♠ AKQ765  ♥ Q8  ♦ J63  ♣ K4	South:  ♣ J82  ♥ J4  ♠ AQ10  ♣ QJ1097	2♥ AP	North 1♠ 2♠ ng 1NT	Pass Pass	$1NT^{1}$
Board: 335 Dealer: S Vul: None North HCP: 7 South HCP: 19 Contract: 3N N	North:  ♠ A2  ♥ 2  • Q102  ♣ J1098742	South:  ♠ KJ65  ♥ KQ1085  ♠ K8  ♣ AK	Pass Pass AP	North  1NT¹ 3♣  ng 1NT	Pass Pass	1♥
Board: 336 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3♠ N	North:  ♠ AKJ432  ♥ A9  ♠ KQ  ♣ J53	South:  ♠ Q  ♥ Q84  ♦ 9854  ♠ K9876	Pass	North 1♠ 3♠ ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 337 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 44 S	North:	South:  ♠ AKQ932  ♥ 85  ♠ A983  ♣ 5	Pass Pass AP	North  1NT¹ 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♦</b>
Board: 338 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 2 S	North:  ♠ AJ1054  ♥ K64  ♠ A  ♣ K954	South:	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	$1NT^{1}$

#### Forcing NT (Leveled)

HCP: 6

**♣** 106

Board: 334 Dealer: N Vul: Both HCP: 11	<ul><li> ♣ J82</li><li> ♥ J4</li><li> ♠ AQ10</li><li> ♣ QJ1097</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 335 Dealer: S Vul: None HCP: 19	<ul><li>★ KJ65</li><li>▼ KQ1085</li><li>◆ K8</li><li>◆ AK</li></ul>	The opponents are silent. You bid first.
Board: 336 Dealer: N Vul: NS HCP: 7	<b>♦</b> Q <b>♥</b> Q84 <b>♦</b> 9854 <b>♣</b> K9876	The opponents are silent.  Partner bids first.
Board: 337 Dealer: S Vul: EW HCP: 13	<ul><li>★ AKQ932</li><li>▼ 85</li><li>★ A983</li><li>★ 5</li></ul>	The opponents are silent. You bid first.
Board: 338 Dealer: N Vul: None	♣9 ♥ 853 ♦ KQJ10854 ♣ 106	The opponents are silent.  Partner bids first.

Board: 334 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 N	North:  ♠ AKQ765  ♥ Q8  ♦ J63  ♣ K4	South:  ♣ J82  ♥ J4  ♠ AQ10  ♣ QJ1097	2♥ AP	North 1♠ 2♠ ng 1NT	Pass Pass	$1NT^{1}$
Board: 335 Dealer: S Vul: None North HCP: 7 South HCP: 19 Contract: 3N N	North:  ♠ A2  ♥ 2  • Q102  ♣ J1098742	South:  ♠ KJ65  ♥ KQ1085  ♠ K8  ♣ AK	Pass Pass AP	North  1NT¹ 3♣  ng 1NT	Pass Pass	1♥
Board: 336 Dealer: N Vul: NS North HCP: 18 South HCP: 7 Contract: 3♠ N	North:  ♠ AKJ432  ♥ A9  ♠ KQ  ♣ J53	South:  ♠ Q  ♥ Q84  ♦ 9854  ♠ K9876	Pass	North 1♠ 3♠ ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 337 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 44 S	North:	South:  ♠ AKQ932  ♥ 85  ♠ A983  ♣ 5	Pass Pass AP	North  1NT¹ 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♦</b>
Board: 338 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 2 S	North:  ♠ AJ1054  ♥ K64  ♠ A  ♣ K954	South:	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	$1NT^{1}$

#### Forcing NT (Leveled)

Board: 339 ♠ A4
Dealer: S ▼ K104 The opponents are silent.

Vul: NS → J865 HCP: 8 → 8543 Partner bids first.

Board: 339 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 2♠ S	North:  ♠ A4  ♥ K104  ♦ J865  ♣ 8543	South:  ♠ KJ963  ♥ J95  ♠ AKQ97  ♣ —	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT	Pass AP	1♠
Board: 340 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 2♠ N	North:  ♠ KJ8632  ♥ K82  ♠ K4  ♣ A9	South:  ♣ 4  ♥ QJ94  • AQ875  ♣ J54	Pass	North 1♣ 2♠ ng 1NT		South 1NT <sup>1</sup>

#### Forcing NT (Leveled)

Board: 340

Dealer: N

The opponents are silent.

Dealer: N ♥ QJ94

Vul: Both ♦ AQ875

Portner bide first

HCP: 10 → J54 Partner bids first.

Board: 339 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 2♠ S	North:  ♠ A4  ♥ K104  ♦ J865  ♣ 8543	South:  ♠ KJ963  ♥ J95  ♠ AKQ97  ♣ —	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT	Pass AP	1♠
Board: 340 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 2♠ N	North:  ♠ KJ8632  ♥ K82  ♠ K4  ♣ A9	South:  ♣ 4  ♥ QJ94  • AQ875  ♣ J54	Pass	North 1♣ 2♠ ng 1NT		South 1NT <sup>1</sup>