Board: 1 Dealer: N Vul: None HCP: 13	♦ 872 ▼ Q65 ♦ AK106 ♦ A103	The opponents are silent. You bid first.
Board: 2 Dealer: S Vul: EW HCP: 12	▲ AJ932♥ 96◆ A1065▲ K4	The opponents are silent. Partner bids first.
Board: 3 Dealer: N Vul: Both HCP: 14	▲ A98♥ KQ72◆ J83♣ KJ6	The opponents are silent. You bid first.
Board: 4 Dealer: S Vul: Both HCP: 14	AQJ5✓ A65965K54	The opponents are silent. Partner bids first.
Board: 5 Dealer: N Vul: Both HCP: 14	♠ QJ ▼ AJ103 ♦ AJ1065 ♣ J10	The opponents are silent. You bid first.
Board: 6 Dealer: S Vul: NS HCP: 12	◆ Q10832 ▼ 2 ◆ Q82 ◆ AKJ9	The opponents are silent. Partner bids first.

Board: 1	North:	South:	West	North 1♦	East Pass	
Dealer: N	Dealer: N \blacktriangle 872 \blacktriangle \blacktriangle \blacktriangle K I5	AKJ5	Pass	1NT	Pass	2 . 1
Vul: None	♥ Q65	♥ AKJ8	Pass	3 ∀ ²		5NT
North HCP: 13 South HCP: 21	◆ AK106	♦ Q3	Pass	6NT	AP	
Contract: 6N N	♣ A103	♣ K76		Way N		inor Forcing
Board: 2			West	North	East	
Dealer: S	North:	South:	D	1.	ъ	1 ♣
Vul: EW	▲ AJ932	♦ KQ6	Pass	1 ♠		1NT
North HCP: 12	♥ 96 ♦ A1065	♥ J43 ♦ K87		2 ♣ ¹	Pass	
South HCP: 12	◆ K4	◆ QJ109	Pass	2♠	Pass	3♠
Contract: 4♠ N	2101	2 (010)	Pass 1. Two	4♠ Way N	AP ew Mi	inor Forcing
Board: 3			West	North		
Dealer: N	North:	South:		1♣	Pass	
Vul: Both	♠ A98	★ K107542	Pass	1NT	Pass	$2^{\downarrow 1}$
North HCP: 14	♥ KQ72	♥ A6	Pass	$3 \clubsuit^2$	Pass	6♠
◆ J83	AP					
	1. Two 2. artific	-	ew Mi	inor Forcing		
D 14			West	North	East	South
Board: 4 Dealer: S	North:	South:				1♦
Vul: Both	♠ AQJ5	♦ K104	Pass	1♠	Pass	1NT
North HCP: 14	♥ A65	♥ Q74	Pass	$2^{\bullet 1}$	Pass	$3 \clubsuit^2$
South HCP: 13	♦ 965 • 1754	◆ AQ72	Pass	3NT	AP	
Contract: 3N S	♣ K54	♣ Q107	1. Two 2. artific	-	ew Mi	inor Forcing
Board: 5	NIdl	Cd	West	North	East	South
Dealer: N	North: ♠ QJ	South: ★ A8632		1♦	Pass	
Vul: Both	♥ AJ103	♥ K	Pass	1NT	Pass	
North HCP: 14	◆ AJ1065	♦ 983	Pass	2♦	Pass	2♠
South HCP: 12 Contract: 3N N	♣ J10	♣ KQ73	Pass	3NT	AP	
Contract, 51v Iv			1. Two	Way N	ew Mi	nor Forcing
Doords 6			West	North	East	
Board: 6 Dealer: S	North:	South:				1♦
Vul: NS	♠ Q10832	♠ AJ	De	1.4	Daga	1NT
North HCP: 12	♥ 2 • 082	♥ AQ103	Pass	1 ♠		1NT
South HCP: 12	♦ Q82 ♣ AKJ9	J1063♣ 1043	Pass	2 ♣ ¹	Pass	∠▼
Contract: 2♠ N	T III)	¥ 10 TJ	Pass	2 ♠	AP	
			I Two	way N	ew Mi	nor Forcing

Board: 1 Dealer: N Vul: None HCP: 21	♠ AKJ5♥ AKJ8◆ Q3♠ K76	The opponents are silent. Partner bids first.
Board: 2 Dealer: S Vul: EW HCP: 12	★ KQ6 ♥ J43 ♦ K87 ♣ QJ109	The opponents are silent. You bid first.
Board: 3 Dealer: N Vul: Both HCP: 16	★ K107542 ♥ A6 ♦ K10 ♣ AQ7	The opponents are silent. Partner bids first.
Board: 4 Dealer: S Vul: Both HCP: 13	★ K104♥ Q74◆ AQ72◆ Q107	The opponents are silent. You bid first.
Board: 5 Dealer: N Vul: Both HCP: 12	▲ A8632♥ K◆ 983▲ KQ73	The opponents are silent. Partner bids first.
Board: 6 Dealer: S Vul: NS HCP: 12	♣ AJ ▼ AQ103 ◆ J1063 ♣ 1043	The opponents are silent. You bid first.

Board: 1	North:	South:	West	North 1♦	East Pass	
Dealer: N	Dealer: N \blacktriangle 872 \blacktriangle \blacktriangle \blacktriangle K I5	AKJ5	Pass	1NT	Pass	2 . 1
Vul: None	♥ Q65	♥ AKJ8	Pass	3 ∀ ²		5NT
North HCP: 13 South HCP: 21	◆ AK106	♦ Q3	Pass	6NT	AP	
Contract: 6N N	♣ A103	♣ K76		Way N		inor Forcing
Board: 2			West	North	East	
Dealer: S	North:	South:	D	1.	ъ	1 ♣
Vul: EW	▲ AJ932	♦ KQ6	Pass	1 ♠		1NT
North HCP: 12	♥ 96 ♦ A1065	♥ J43 ♦ K87		2 ♣ ¹	Pass	
South HCP: 12	◆ K4	◆ QJ109	Pass	2♠	Pass	3♠
Contract: 4♠ N	2101	2 (010)	Pass 1. Two	4♠ Way N	AP ew Mi	inor Forcing
Board: 3			West	North		
Dealer: N	North:	South:		1♣	Pass	
Vul: Both	♠ A98	★ K107542	Pass	1NT	Pass	$2^{\downarrow 1}$
North HCP: 14	♥ KQ72	♥ A6	Pass	$3 \clubsuit^2$	Pass	6♠
◆ J83	AP					
	1. Two 2. artific	-	ew Mi	inor Forcing		
D 14			West	North	East	South
Board: 4 Dealer: S	North:	South:				1♦
Vul: Both	♠ AQJ5	♦ K104	Pass	1♠	Pass	1NT
North HCP: 14	♥ A65	♥ Q74	Pass	$2^{\bullet 1}$	Pass	$3 \clubsuit^2$
South HCP: 13	♦ 965 • 1754	◆ AQ72	Pass	3NT	AP	
Contract: 3N S	♣ K54	♣ Q107	1. Two 2. artific	-	ew Mi	inor Forcing
Board: 5	NIdl	Cd	West	North	East	South
Dealer: N	North: ♠ QJ	South: ★ A8632		1♦	Pass	
Vul: Both	♥ AJ103	♥ K	Pass	1NT	Pass	
North HCP: 14	◆ AJ1065	♦ 983	Pass	2♦	Pass	2♠
South HCP: 12 Contract: 3N N	♣ J10	♣ KQ73	Pass	3NT	AP	
Contract, 51v Iv			1. Two	Way N	ew Mi	nor Forcing
Doords 6			West	North	East	
Board: 6 Dealer: S	North:	South:				1♦
Vul: NS	♠ Q10832	♠ AJ	De	1.4	Daga	1NT
North HCP: 12	♥ 2 • 082	♥ AQ103	Pass	1 ♠		1NT
South HCP: 12	♦ Q82 ♣ AKJ9	J1063♣ 1043	Pass	2 ♣ ¹	Pass	∠▼
Contract: 2♠ N	T III)	¥ 10 TJ	Pass	2 ♠	AP	
			I Two	way N	ew Mi	nor Forcing

Board: 7 Dealer: N Vul: EW HCP: 13	♣ J6♥ K5◆ QJ94♣ AQ1053	The opponents are silent. You bid first.
Board: 8 Dealer: S Vul: Both HCP: 18	▲ AJ92✔ AK96◆ Q5▲ KJ6	The opponents are silent. Partner bids first.
Board: 9 Dealer: N Vul: NS HCP: 14	▶ J73▶ 104◆ AK52♣ AQ53	The opponents are silent. You bid first.
Board: 10 Dealer: S Vul: EW HCP: 10	AQ943✓ A743✓ 9✓ 964	The opponents are silent. Partner bids first.
Board: 11 Dealer: N Vul: Both HCP: 14	◆ 983♥ 73◆ AKJ10◆ AQ87	The opponents are silent. You bid first.

Board: 7 Dealer: N Vul: EW North HCP: 13 South HCP: 18 Contract: 3N N	North: ♣ J6 ♥ K5 ♦ QJ94 ♣ AQ1053	South: ♠ AKQ93 ♥ AQ9 ♦ 32 ♣ K86	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♠¹ Pass 3♠ Pass 3NT AP 1. Two Way New Minor Forcing
Board: 8 Dealer: S Vul: Both North HCP: 18 South HCP: 12 Contract: 3N S	North: ♠ AJ92 ♥ AK96 ♠ Q5 ♠ KJ6	South: ♠ Q103 ♥ Q105 ♠ A762 ♠ A74	West North East South 1 → Pass 1 ▼ Pass 1NT Pass 2 → 1 Pass 2 ▼ 2 Pass 2NT Pass 3NT AP 1. Two Way New Minor Forcing 2. artificial
Board: 9 Dealer: N Vul: NS North HCP: 14 South HCP: 15 Contract: 3N N	North: ◆ J73 ▼ 104 ◆ AK52 ◆ AQ53	South: ♠ AK2 ♥ KJ85 ♦ J97 ♠ K97	West North East South 1 Pass 1 Pass 1NT Pass 2 Pass 3 Pass 3NT AP 1. Two Way New Minor Forcing
Board: 10 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4 N	North: ♠ AQ943 ♥ A743 ♦ 9 ♣ 964	South: ♠ 876 ♥ KQ5 ♠ AQ106 ♠ K105	West North East South 1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ Pass 2 ◆ Pass 2 ◆ Pass 4 ◆ AP 1. Two Way New Minor Forcing
Board: 11 Dealer: N Vul: Both North HCP: 14 South HCP: 13 Contract: 44 S	North: ♠ 983 ♥ 73 ♦ AKJ10 ♣ AQ87	South: ♠ K10654 ♦ AQJ4 ↑ 7 ♣ K43	West North East South 1 Pass 1 Pass 1 Pass 1 Pass 2 1 Pass 3 2 Pass 4 AP 1. Two Way New Minor Forcing 2. artificial

Board: 7 Dealer: N Vul: EW HCP: 18	★ AKQ93▼ AQ9◆ 32◆ K86	The opponents are silent. Partner bids first.
Board: 8 Dealer: S Vul: Both HCP: 12	♣ Q103♥ Q105◆ A762♣ A74	The opponents are silent. You bid first.
Board: 9 Dealer: N Vul: NS HCP: 15	★ AK2▼ KJ85◆ J97◆ K97	The opponents are silent. Partner bids first.
Board: 10 Dealer: S Vul: EW HCP: 14	♣ 876 ♥ KQ5 ♦ AQ106 ♣ K105	The opponents are silent. You bid first.
Board: 11 Dealer: N Vul: Both HCP: 13	★ K10654▼ AQJ4◆ 7◆ K43	The opponents are silent. Partner bids first.

Board: 7 Dealer: N Vul: EW North HCP: 13 South HCP: 18 Contract: 3N N	North: ♣ J6 ♥ K5 ♦ QJ94 ♣ AQ1053	South: ♠ AKQ93 ♥ AQ9 ♦ 32 ♣ K86	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♠¹ Pass 3♠ Pass 3NT AP 1. Two Way New Minor Forcing
Board: 8 Dealer: S Vul: Both North HCP: 18 South HCP: 12 Contract: 3N S	North: ♠ AJ92 ♥ AK96 ♠ Q5 ♠ KJ6	South: ♠ Q103 ♥ Q105 ♠ A762 ♠ A74	West North East South 1 → Pass 1 ▼ Pass 1NT Pass 2 → 1 Pass 2 ▼ 2 Pass 2NT Pass 3NT AP 1. Two Way New Minor Forcing 2. artificial
Board: 9 Dealer: N Vul: NS North HCP: 14 South HCP: 15 Contract: 3N N	North: ◆ J73 ▼ 104 ◆ AK52 ◆ AQ53	South: ♠ AK2 ♥ KJ85 ♦ J97 ♠ K97	West North East South 1 Pass 1 Pass 1NT Pass 2 Pass 3 Pass 3NT AP 1. Two Way New Minor Forcing
Board: 10 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4 N	North: ♠ AQ943 ♥ A743 ♦ 9 ♣ 964	South: ♠ 876 ♥ KQ5 ♠ AQ106 ♠ K105	West North East South 1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ Pass 2 ◆ Pass 2 ◆ Pass 4 ◆ AP 1. Two Way New Minor Forcing
Board: 11 Dealer: N Vul: Both North HCP: 14 South HCP: 13 Contract: 44 S	North: ♠ 983 ♥ 73 ♦ AKJ10 ♣ AQ87	South: ♠ K10654 ♦ AQJ4 ↑ 7 ♣ K43	West North East South 1 Pass 1 Pass 1 Pass 1 Pass 2 1 Pass 3 2 Pass 4 AP 1. Two Way New Minor Forcing 2. artificial

Board: 12 Dealer: S Vul: None HCP: 12	★ AKQJ85▼ 63◆ 32◆ Q106	The opponents are silent. Partner bids first.
Board: 13 Dealer: N Vul: NS HCP: 14	♠ A76♥ KQJ♦ J1062♠ QJ10	The opponents are silent. You bid first.
Board: 14 Dealer: S Vul: None HCP: 12	♣ J10764♥ K2◆ A873♣ A10	The opponents are silent. Partner bids first.
Board: 15 Dealer: N Vul: NS HCP: 13		The opponents are silent. You bid first.
Board: 16 Dealer: S Vul: Both HCP: 15	AK1064✓ K97✓ Q5✓ K85	The opponents are silent. Partner bids first.

D 1.12			West	North	East	South
Board: 12 Dealer: S	North:	South:				1♦
Vul: None	♠ AKQJ85	♠ 62	Pass	1♠		1NT
North HCP: 12	♥ 63	♥ A942	Pass	2 ♣ ¹	Pass	2♦
South HCP: 12	• 32 • 0106	♦ K986	Pass	3♠	Pass	4♠
Contract: 4♠ N	♣ Q106	♣ AJ5	AP			
			1. Two	Way N	ew Mi	nor Forcing
			West	North	East	South
				1♦	Pass	1♥
			Pass	1NT	Pass	2 ♦¹
Board: 13			Pass	3 ♥ ²	Pass	$4NT^3$
Dealer: N	North:	South:	Pass	5 ♣	Pass	
Vul: NS	♦ A76	♠ KQ10 ♥ A8742	Pass	5NT	Pass	
North HCP: 14	♥ KQJ ♦ J1062	A6742◆AK7	Pass	6 Y		6NT
South HCP: 20	♣ QJ10	♣ A5	AP	0 1	1 435	0111
Contract: 6N N				Way N	ew Mi	nor Forcing
			2. artific	-	• () 1 1 1 1	1011014115
			3. Black	cwood	1430, 1	for 🔸
			4. King	ask by	availab	ole bid
			West	North	East	South
Board: 14	North:	South:				1♣
Dealer: S	♦ J10764	♦ 92	Pass	1♠	Pass	1NT
Vul: None	♥ K2	♥ AQ63	Pass	2 ♣ ¹	Pass	2•
North HCP: 12 South HCP: 13	♦ A873	♦ J9	Pass	2♠	Pass	2NT
Contract: 3N S	♣ A10	♣ KQJ43	Pass	3NT	AP	
			1. Two	Way N	ew Mi	nor Forcing
			West	North	Fast	South
Board: 15	North:	South:		1•	Pass	1♠
Dealer: N	4 J62	♦ AQ983	Pass	1NT	Pass	
Vul: NS	▼ J2	♥ Q54	Pass	2•	Pass	
North HCP: 13	♦ AKQ8	♦ 752	Pass	3♠	Pass	
South HCP: 11 Contract: 4♠ S	♣ Q753	♣ K9	AP	J.	1 455	11
Conduct. 72 5				Way N	ew Mi	nor Forcing
			West	North	Fact	South
Doords 16			West	TOTUL	Last	30uii 1 ♦
	North:	South:	Pass	1♠	Pass	1NT
Board: 16 Dealer: S		♦ Q5	1 433			3 ∀ ²
Dealer: S Vul: Both	♠ AK1064	-	Pagg	7▲1	Pace	
Dealer: S	♥ K97	♥ AQJ8	Pass	2 ♦ ¹		5 ♥
Dealer: S Vul: Both		-	Pass	3NT	AP	nor Forcing

Board: 12 Dealer: S Vul: None HCP: 12	♠ 62♥ A942♦ K986♠ AJ5	The opponents are silent. You bid first.
Board: 13 Dealer: N Vul: NS HCP: 20	★ KQ10★ A8742◆ AK7◆ A5	The opponents are silent. Partner bids first.
Board: 14 Dealer: S Vul: None HCP: 13	◆ 92♥ AQ63◆ J9◆ KQJ43	The opponents are silent. You bid first.
Board: 15 Dealer: N Vul: NS HCP: 11	AQ983Q54752K9	The opponents are silent. Partner bids first.
Board: 16 Dealer: S Vul: Both HCP: 14	♣ Q5 ♥ AQJ8 ♦ K9876 ♣ Q7	The opponents are silent. You bid first.

D 1.12			West	North	East	South
Board: 12 Dealer: S	North:	South:				1♦
Vul: None	♠ AKQJ85	♠ 62	Pass	1♠		1NT
North HCP: 12	♥ 63	♥ A942	Pass	2 ♣ ¹	Pass	2♦
South HCP: 12	• 32 • 0106	♦ K986	Pass	3♠	Pass	4♠
Contract: 4♠ N	♣ Q106	♣ AJ5	AP			
			1. Two	Way N	ew Mi	nor Forcing
			West	North	East	South
				1♦	Pass	1♥
			Pass	1NT	Pass	2 ♦¹
Board: 13			Pass	3 ♥ ²	Pass	$4NT^3$
Dealer: N	North:	South:	Pass	5 ♣	Pass	
Vul: NS	♦ A76	♠ KQ10 ♥ A8742	Pass	5NT	Pass	
North HCP: 14	♥ KQJ ♦ J1062	A6742◆AK7	Pass	6 Y		6NT
South HCP: 20	♣ QJ10	♣ A5	AP	0 1	1 435	0111
Contract: 6N N				Way N	ew Mi	nor Forcing
			2. artific	-	• () 1 1 1 1	1011014115
			3. Black	cwood	1430, 1	for 🔸
			4. King	ask by	availab	ole bid
			West	North	East	South
Board: 14	North:	South:				1♣
Dealer: S	♦ J10764	♦ 92	Pass	1♠	Pass	1NT
Vul: None	♥ K2	♥ AQ63	Pass	2 ♣ ¹	Pass	2•
North HCP: 12 South HCP: 13	♦ A873	♦ J9	Pass	2♠	Pass	2NT
Contract: 3N S	♣ A10	♣ KQJ43	Pass	3NT	AP	
			1. Two	Way N	ew Mi	nor Forcing
			West	North	Fast	South
Board: 15	North:	South:		1•	Pass	1♠
Dealer: N	4 J62	♦ AQ983	Pass	1NT	Pass	
Vul: NS	▼ J2	♥ Q54	Pass	2•	Pass	
North HCP: 13	♦ AKQ8	♦ 752	Pass	3♠	Pass	
South HCP: 11 Contract: 4♠ S	♣ Q753	♣ K9	AP	J.	1 455	11
Conduct. 72 5				Way N	ew Mi	nor Forcing
			West	North	Fact	South
Doords 16			West	TOTUL	Last	30uii 1 ♦
	North:	South:	Pass	1♠	Pass	1NT
Board: 16 Dealer: S		♦ Q5	1 433			3 ∀ ²
Dealer: S Vul: Both	♠ AK1064	-	Pagg	7▲1	Pace	
Dealer: S	♥ K97	♥ AQJ8	Pass	2 ♦ ¹		5 ♥
Dealer: S Vul: Both		-	Pass	3NT	AP	nor Forcing

Board: 17 Dealer: N Vul: EW HCP: 13	★ K43♥ Q1032◆ AJ8◆ K63	The opponents are silent. You bid first.
Board: 18 Dealer: S Vul: None HCP: 18	AK732✓ A8✓ J8AQ95	The opponents are silent. Partner bids first.
Board: 19 Dealer: N Vul: NS HCP: 12	★ 542▼ AQJ3★ 108★ AJ87	The opponents are silent. You bid first.
Board: 20 Dealer: S Vul: NS HCP: 14	◆ Q543 ▼ AJ65 ◆ A10 ◆ K97	The opponents are silent. Partner bids first.
Board: 21 Dealer: N Vul: EW HCP: 12	♠ AKQ♥ 642♦ J942♠ Q97	The opponents are silent. You bid first.

Board: 17	Nivali	C d	West	North	East Pass	South
Dealer: N	North: ♠ K43	South: ♠ AQ1087	Pass	1NT	Pass	
Vul: EW	♥ Q1032	♥ 9	Pass	2•	Pass	
North HCP: 13	◆ AJ8	◆ K754	Pass	2 ▼ 3 ♠	Pass	
South HCP: 10	♦ K63	♣ J108	AP) T	газз	4 ₹
Contract: 4♠ S				Wox N	ow Mi	nor Forcing
			1. 1W0	wayin	ew Mi	noi roicing
			West	North	East	South
			Pass	1♠	Pass	1NT
Board: 18	NI A	G 4	Pass	2 ♦ 1	Pass	
Dealer: S	North:	South:				
Vul: None	♠ AK732 ♥ A8	♦ 95 ∀ KQ107	Pass			
North HCP: 18	V Ao◆ J8	KQ107AKQ6	Pass	5NT ⁴		6♦
South HCP: 14	◆ AQ95	♦ 432	Pass	6NT		
Contract: 6N S	4	- -	 Two Way New Minor Forcing artificial 			
				kwood		for 💙
			4. King	ask by	5NT	
			West	North	East	South
Board: 19	North:	South:		1♣	Pass	1♠
Dealer: N	♦ 542	♠ AKJ103	Pass	1NT	Pass	2 ♣ ¹
Vul: NS	♥ AQJ3	y 92	Pass	2•	Pass	2♠
North HCP: 12 South HCP: 11	◆ 108	♦ QJ942	Pass	3♠	Pass	4♠
Contract: 4♠ S	♣ AJ87	♣ 3	AP			
Conduct. 12 S			1. Two	Way N	ew Mi	nor Forcing
			West	North	East	South
Board: 20	North:	South:				1♣
Dealer: S	• Q543	♦ J98	Pass	1♥	Pass	1NT
Vul: NS	♥ AJ65	♥ K87	Pass	2 ♦ ¹	Pass	
			1 4400	<i>∠</i> . ▼		J •
North HCP: 14	◆ A10	♦ K63	Page	3NT	ΔP	
South HCP: 13	◆ A10 ◆ K97	◆ K63 ◆ AQ105	Pass	3NT Way N	AP ew Mi	nor Forcing
South HCP: 13				Way N		nor Forcing
			1. Two 2. artific	Way N cial	ew Mi	
South HCP: 13 Contract: 3N S	♣ K97	♣ AQ105	1. Two 2. artific	Way N cial North	ew Mi	South
South HCP: 13 Contract: 3N S Board: 21	♣ K97 North:	♣ AQ105 South:	1. Two 2. artific West	Way N cial North	East Pass	South 1♠
South HCP: 13 Contract: 3N S Board: 21	North: AKQ	♣ AQ105 South: ♣ J10974	1. Two 2. artific West Pass	Way N cial North 1• 1NT	East Pass Pass	South 1♠ 2♣¹
South HCP: 13 Contract: 3N S Board: 21 Dealer: N Vul: EW North HCP: 12	★ K97North:★ AKQ★ 642	♣ AQ105 South: ♣ J10974 ▼ A73	1. Two 2. artific West Pass Pass	Way N cial North 1 1NT 2	East Pass Pass Pass	South 1♠ 2♠ 1 2♠
South HCP: 13 Contract: 3N S Board: 21 Dealer: N	North: AKQ	♣ AQ105 South: ♣ J10974	1. Two 2. artific West Pass	Way N cial North 1 1NT 2	East Pass Pass	South 1♠ 2♠ 1 2♠

Board: 17 Dealer: N Vul: EW HCP: 10	♣ AQ1087 ♥ 9 ♦ K754 ♣ J108	The opponents are silent. Partner bids first.
Board: 18 Dealer: S Vul: None HCP: 14	♠ 95♥ KQ107♦ AKQ6♠ 432	The opponents are silent. You bid first.
Board: 19 Dealer: N Vul: NS HCP: 11	★ AKJ103♥ 92◆ QJ942★ 3	The opponents are silent. Partner bids first.
Board: 20 Dealer: S Vul: NS HCP: 13	▲ J98♥ K87♦ K63▲ AQ105	The opponents are silent. You bid first.
Board: 21 Dealer: N Vul: EW HCP: 12	▲ J10974♥ A73◆ A8◆ K65	The opponents are silent. Partner bids first.

Board: 17	North	C d	West	North	East Pass	South
Dealer: N	North: ♠ K43	South: ♠ AQ1087	Pass	1NT	Pass	
Vul: EW	♥ Q1032	♥ 9	Pass	2•	Pass	
North HCP: 13	• AJ8	◆ K754	Pass	2 ▼ 3 ♠	Pass	
South HCP: 10	♦ K63	♣ J108	AP) T	газз	4 ₹
Contract: 4♠ S				Wox N	ow Mi	nor Forcing
			1. 1W0	wayin	ew Mi	noi roicing
			West	North	East	South
			Pass	1♠	Pass	1NT
Board: 18	NI A	G 4	Pass	2 ♦ 1	Pass	
Dealer: S	North:	South:				
Vul: None	♠ AK732 ♥ A8	♦ 95 ∀ KQ107	Pass			
North HCP: 18	V Ao◆ J8	KQ107AKQ6	Pass	5NT ⁴		6♦
South HCP: 14	◆ AQ95	♦ 432	Pass	6NT		
Contract: 6N S	4	- -	 Two Way New Minor Forcing artificial 			
				kwood		for 💙
			4. King	ask by	5NT	
			West	North	East	South
Board: 19	North:	South:		1♣	Pass	1♠
Dealer: N	♦ 542	♠ AKJ103	Pass	1NT	Pass	2 ♣ ¹
Vul: NS	♥ AQJ3	y 92	Pass	2•	Pass	2♠
North HCP: 12 South HCP: 11	◆ 108	♦ QJ942	Pass	3♠	Pass	4♠
Contract: 4♠ S	♣ AJ87	♣ 3	AP			
Conduct. 12 S			1. Two	Way N	ew Mi	nor Forcing
			West	North	East	South
Board: 20	North:	South:				1♣
Dealer: S	• Q543	♦ J98	Pass	1♥	Pass	1NT
Vul: NS	♥ AJ65	♥ K87	Pass	2 ♦ ¹	Pass	
			1 4400	<i>∠</i> . ▼		J •
North HCP: 14	◆ A10	♦ K63	Page	3NT	ΔP	
South HCP: 13	◆ A10 ◆ K97	◆ K63 ◆ AQ105	Pass	3NT Way N	AP ew Mi	nor Forcing
South HCP: 13				Way N		nor Forcing
			1. Two 2. artific	Way N cial	ew Mi	
South HCP: 13 Contract: 3N S	♣ K97	♣ AQ105	1. Two 2. artific	Way N cial North	ew Mi	South
South HCP: 13 Contract: 3N S Board: 21	♣ K97 North:	♣ AQ105 South:	1. Two 2. artific West	Way N cial North	East Pass	South 1♠
South HCP: 13 Contract: 3N S Board: 21	North: AKQ	♣ AQ105 South: ♣ J10974	1. Two 2. artific West Pass	Way N cial North 1• 1NT	East Pass Pass	South 1♠ 2♣¹
South HCP: 13 Contract: 3N S Board: 21 Dealer: N Vul: EW North HCP: 12	★ K97North:★ AKQ★ 642	♣ AQ105 South: ♣ J10974 ▼ A73	1. Two 2. artific West Pass Pass	Way N cial North 1 1NT 2	East Pass Pass Pass	South 1♠ 2♠ 1 2♠
South HCP: 13 Contract: 3N S Board: 21 Dealer: N	North: AKQ	♣ AQ105 South: ♣ J10974	1. Two 2. artific West Pass	Way N cial North 1 1NT 2	East Pass Pass	South 1♠ 2♠ 1 2♠

Board: 22 Dealer: S Vul: None HCP: 13	♦ Q987 ♥ J10 ♦ AQ65 ♣ KJ6	The opponents are silent. Partner bids first.
Board: 23 Dealer: N Vul: NS HCP: 13	AQ10Q985932AJ3	The opponents are silent. You bid first.
Board: 24 Dealer: S Vul: Both HCP: 21	▲ AK985♥ QJ3◆ AKQJ▲ J	The opponents are silent. Partner bids first.
Board: 25 Dealer: N Vul: None HCP: 12	★ K4 ▼ 1063 ♦ K953 ♣ AQ94	The opponents are silent. You bid first.
Board: 26 Dealer: S Vul: Both HCP: 14	★ KQ102 ♥ K6 ♦ AQ102 ♣ 973	The opponents are silent. Partner bids first.

Board: 22 Dealer: S Vul: None North HCP: 13 South HCP: 14 Contract: 3N S	North: ♠ Q987 ♥ J10 ♠ AQ65 ♠ KJ6	South: ♠ AJ10 ♥ Q2 ♠ K843 ♣ A984	West North East South 1 Pass 1 Pass 1NT Pass 2 Pass 3NT Pass 3 Pass 3NT AP 1. Two Way New Minor Forcing 2. artificial
Board: 23 Dealer: N Vul: NS North HCP: 13 South HCP: 20 Contract: 6N N	North: ♠ AQ10 ♥ Q985 ♦ 932 ♣ AJ3	South: ◆ J743 ◆ AK4 ◆ AKQ ◆ K102	West North East South 1♣ Pass 1♣ Pass 1NT Pass 2♠¹ Pass 3♠² Pass 5NT Pass 6NT AP 1. Two Way New Minor Forcing 2. artificial
Board: 24 Dealer: S Vul: Both North HCP: 21 South HCP: 12 Contract: 5♠ N	North: ♠ AK985 ♥ QJ3 ♠ AKQJ ♣ J	South: ♠ Q106 ♥ A102 ♠ 842 ♠ AQ95	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♠¹ Pass 2♠² Pass 4NT³ Pass 5♠ AP 1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for ♣
Board: 25 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2♥ S	North: ♠ K4 ♥ 1063 ♠ K953 ♣ AQ94	South: ♠ QJ953 ♥ KQJ9 ♦ 1064 ♠ K	West North East South 1 Pass 1 Pass 1 Pass 2 Pas
Board: 26 Dealer: S Vul: Both North HCP: 14 South HCP: 13 Contract: 3N S	North: ♠ KQ102 ♥ K6 ♠ AQ102 ♣ 973	South: ◆ 753 ♥ AQJ ◆ J96 ◆ AJ84	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♠1 Pass 3♠2 Pass 3NT AP 1. Two Way New Minor Forcing 2. artificial

Board: 22 Dealer: S Vul: None HCP: 14	♣ AJ10 ♥ Q2 ♦ K843 ♣ A984	The opponents are silent. You bid first.
Board: 23 Dealer: N Vul: NS HCP: 20	♣ J743♥ AK4♦ AKQ♣ K102	The opponents are silent. Partner bids first.
Board: 24 Dealer: S Vul: Both HCP: 12	♦ Q106 ▼ A102 ♦ 842 ♦ AQ95	The opponents are silent. You bid first.
Board: 25 Dealer: N Vul: None HCP: 12	♣ QJ953 ♥ KQJ9 ♦ 1064 ♣ K	The opponents are silent. Partner bids first.
Board: 26 Dealer: S Vul: Both HCP: 13	↑753↑AQJ↑J96↑AJ84	The opponents are silent. You bid first.

Board: 22 Dealer: S Vul: None North HCP: 13 South HCP: 14 Contract: 3N S	North: ♠ Q987 ♥ J10 ♠ AQ65 ♠ KJ6	South: ♠ AJ10 ♥ Q2 ♠ K843 ♣ A984	West North East South 1 Pass 1 Pass 1NT Pass 2 Pass 3NT Pass 3 Pass 3NT AP 1. Two Way New Minor Forcing 2. artificial
Board: 23 Dealer: N Vul: NS North HCP: 13 South HCP: 20 Contract: 6N N	North: ♠ AQ10 ♥ Q985 ♦ 932 ♣ AJ3	South: ◆ J743 ◆ AK4 ◆ AKQ ◆ K102	West North East South 1♣ Pass 1♣ Pass 1NT Pass 2♠¹ Pass 3♠² Pass 5NT Pass 6NT AP 1. Two Way New Minor Forcing 2. artificial
Board: 24 Dealer: S Vul: Both North HCP: 21 South HCP: 12 Contract: 5♠ N	North: ♠ AK985 ♥ QJ3 ♠ AKQJ ♣ J	South: ♠ Q106 ♥ A102 ♠ 842 ♠ AQ95	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♠¹ Pass 2♠² Pass 4NT³ Pass 5♠ AP 1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for ♣
Board: 25 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2♥ S	North: ♠ K4 ♥ 1063 ♠ K953 ♣ AQ94	South: ♠ QJ953 ♥ KQJ9 ♦ 1064 ♠ K	West North East South 1 Pass 1 Pass 1 Pass 2 Pas
Board: 26 Dealer: S Vul: Both North HCP: 14 South HCP: 13 Contract: 3N S	North: ♠ KQ102 ♥ K6 ♠ AQ102 ♣ 973	South: ◆ 753 ♥ AQJ ◆ J96 ◆ AJ84	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♠1 Pass 3♠2 Pass 3NT AP 1. Two Way New Minor Forcing 2. artificial

Board: 27 Dealer: N Vul: Both HCP: 12	◆ 87 ▼ A42 ◆ Q942 ◆ AQ109	The opponents are silent. You bid first.
Board: 28 Dealer: S Vul: EW HCP: 18	★ KJ643▼ KQ8◆ KJ◆ KQ9	The opponents are silent. Partner bids first.
Board: 29 Dealer: N Vul: NS HCP: 13	♦ Q10 ♥ KJ103 ♦ Q9 ♣ KQ864	The opponents are silent. You bid first.
Board: 30 Dealer: S Vul: EW HCP: 11	▶ J63♥ KJ875◆ A73▶ Q9	The opponents are silent. Partner bids first.
Board: 31 Dealer: N Vul: NS HCP: 13	♠ Q93♥ K8◆ QJ96♠ AJ85	The opponents are silent. You bid first.

Board: 27 Dealer: N Vul: Both	North: ★ 87 ▼ A42	South: ♠ AJ1054 ♥ J106	West North East South 1 Pass 1 Pass 1NT Pass 2♣¹		
North HCP: 12 South HCP: 12	◆ Q942 ♣ AQ109	♦ AJ6 ♣ J4	Pass 2♦ Pass 2♠ AP		
Contract: 2♠ S	¥ AQ107	▼ J¬	1. Two Way New Minor Forcing		
Board: 28			West North East South		
Dealer: S	North:	South:	Pass 1♠ Pass 1NT		
Vul: EW	★ KJ643	♦ A5	Pass 2^{1} Pass 2^{2}		
North HCP: 18 South HCP: 12	KQ8KJ★ KO0	♦ A654 ♦ 8753	Pass 2NT Pass 3NT AP		
Contract: 3N S	♣ K ()9	♣ A107	1. Two Way New Minor Forcing 2. artificial		
D 100			West North East South		
Board: 29 Dealer: N	North:	South:	1 ♣ Pass 1 ♠		
Vul: NS	♠ Q10	♠ K9863	Pass 1NT Pass 2^{1}		
North HCP: 13	♥ KJ103	♥ AQ6	Pass 3♥ ² Pass 5NT		
South HCP: 20	• Q9	◆ AK107	Pass 6NT AP		
Contract: 6N N	♣ KQ864	♣ A	 Two Way New Minor Forcing artificial 		
Board: 30	North:	South:	West North East South		
Dealer: S	Norui. ♠ J63	A AQ9	Pass 1♥ Pass 1NT		
Vul: EW	♥ KJ875	▼ 104	Pass 2♣¹ Pass 2◆		
North HCP: 11 South HCP: 14 Contract: 3N S	◆ A73 ◆ Q9	◆ KQ94 ◆ K1085	Pass 2♥ Pass 3NT AP		
Contract, 51V 5			1. Two Way New Minor Forcing		
			West North East South		
			1♦ Pass 1♠		
Board: 31	North:	South:	Pass 1NT Pass 2◆1		
Dealer: N	♠ Q93	♠ AKJ87	Pass 3♠ ² Pass 4NT ³		
Vul: NS North HCP: 13 South HCP: 19	∀ K8 ♦ QJ96	♥ AJ4 • A2	Pass 5♣ Pass 5♠ AP		
Contract: 5♠ S	♣ AJ85	♣ Q92	1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for ◆		

Board: 27 Dealer: N Vul: Both HCP: 12	AJ1054✓ J106AJ6✓ J4	The opponents are silent. Partner bids first.
Board: 28 Dealer: S Vul: EW HCP: 12	A5✓ A654◆ 8753◆ A107	The opponents are silent. You bid first.
Board: 29 Dealer: N Vul: NS HCP: 20	★ K9863▼ AQ6◆ AK107◆ A	The opponents are silent. Partner bids first.
Board: 30 Dealer: S Vul: EW HCP: 14	♣ AQ9 ♥ 104 ♦ KQ94 ♣ K1085	The opponents are silent. You bid first.
Board: 31 Dealer: N Vul: NS HCP: 19	♠ AKJ87♥ AJ4♠ A2♠ Q92	The opponents are silent. Partner bids first.

Board: 27 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 2 S	North: ♠ 87 ♥ A42 ♠ Q942 ♠ AQ109	South: ♠ AJ1054 ♥ J106 ♠ AJ6 ♣ J4	West North East South 1 Pass 1 Pass 1 Pass 2 Pass 2 AP 1. Two Way New Minor Forcing
Board: 28 Dealer: S Vul: EW North HCP: 18 South HCP: 12 Contract: 3N S	North: ♠ KJ643 ♥ KQ8 ♠ KJ ♣ KQ9	South: ♠ A5 ♥ A654 ♠ 8753 ♠ A107	West North East South 1 → Pass 1 → Pass 1 NT Pass 2 → Pass 2 NT Pass 2 → Pass 3 NT AP 1. Two Way New Minor Forcing 2. artificial
Board: 29 Dealer: N Vul: NS North HCP: 13 South HCP: 20 Contract: 6N N	North: ♠ Q10 ♥ KJ103 ♠ Q9 ♠ KQ864	South: ♠ K9863 ♥ AQ6 ♠ AK107 ♣ A	West North East South 1♣ Pass 1♣ Pass 1NT Pass 2•¹ Pass 3•² Pass 5NT Pass 6NT AP 1. Two Way New Minor Forcing 2. artificial
Board: 30 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N S	North: ♠ J63 ♠ KJ875 ♠ A73 ♠ Q9	South: ♣ AQ9 ♥ 104 ♦ KQ94 ♣ K1085	West North East South 1 → Pass 1 ♥ Pass 1NT Pass 2 ◆ Pass 2 ◆ Pass 2 ♥ Pass 3NT AP 1. Two Way New Minor Forcing
Board: 31 Dealer: N Vul: NS North HCP: 13 South HCP: 19 Contract: 5♠ S	North: ♠ Q93 ♥ K8 ♠ QJ96 ♠ AJ85	South: ♠ AKJ87 ♥ AJ4 ♠ A2 ♣ Q92	West North East South 1 Pass 1 Pass 1 Pass 1 Pass 2 Pass 3 Pass 3 Pass 4NT³ Pass 5 Pass 5 AP 1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for •

Board: 32 Dealer: S Vul: EW HCP: 12	★KJ1092▼ A52◆ 102◆ A76	The opponents are silent. Partner bids first.
Board: 33 Dealer: N Vul: None HCP: 14	◆ QJ9▼ A3◆ AJ92◆ Q1064	The opponents are silent. You bid first.
Board: 34 Dealer: S Vul: NS HCP: 22	★ AK9▼ AQJ96◆ KQ108★ K	The opponents are silent. Partner bids first.
Board: 35 Dealer: N Vul: EW HCP: 14	★ K64 ♥ Q102 ◆ QJ108 ♣ AQ5	The opponents are silent. You bid first.
Board: 36 Dealer: S Vul: None HCP: 12	★ A8▼ K9765◆ A832◆ J6	The opponents are silent. Partner bids first.

Board: 32 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 2♠ N	North: ♠ KJ1092 ♥ A52 • 102 ♣ A76	South: ♣ 76 ▼ KQJ9 ◆ KJ93 ♣ K105	West North East South 1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 2 ◆ Pass 2 ◆ AP 1. Two Way New Minor Forcing
Board: 33 Dealer: N Vul: None North HCP: 14 South HCP: 14 Contract: 3N N	North: ♠ QJ9 ♥ A3 ♠ AJ92 ♠ Q1064	South: ♠ A8 ♥ KQJ98 ♦ 863 ♠ KJ3	West North East South 1 Pass 1 Pass 1 Pass 2 Pass 3 Pass 3NT AP 1. Two Way New Minor Forcing
Board: 34 Dealer: S Vul: NS North HCP: 22 South HCP: 13 Contract: 6♥ N	North: ♠ AK9 ♥ AQJ96 ♠ KQ108 ♠ K	South: ♣ J62 ♥ K82 ♣ A72 ♣ AJ85	West North East South 1♣ Pass 1♥ Pass 1NT Pass 2♦¹ Pass 3♥² Pass 4NT³ Pass 5♠ Pass 6♥ AP 1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for ♠
Board: 35 Dealer: N Vul: EW North HCP: 14 South HCP: 15 Contract: 6♥ S	North: ♠ K64 ♥ Q102 ♠ QJ108 ♣ AQ5	South: ♠ A103 ♥ AKJ963 ♠ K3 ♣ 76	West North East South 1 Pass 1 Pass 1 Pass 2 Pass 3 Pass 6 AP 1. Two Way New Minor Forcing 2. artificial
Board: 36 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North: ♠ A8 ♥ K9765 ♠ A832 ♣ J6	South: ♠ KJ7 ▼ AQ ♠ Q1074 ♣ Q987	West North East South 1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 2 Pass 3NT AP 1. Two Way New Minor Forcing

Board: 32 Dealer: S Vul: EW HCP: 13	♣76 ▼ KQJ9 ◆ KJ93 ♣ K105	The opponents are silent. You bid first.
Board: 33 Dealer: N Vul: None HCP: 14	★ A8▼ KQJ98◆ 863◆ KJ3	The opponents are silent. Partner bids first.
Board: 34 Dealer: S Vul: NS HCP: 13	♣ J62♥ K82♦ A72♣ AJ85	The opponents are silent. You bid first.
Board: 35 Dealer: N Vul: EW HCP: 15	★ A103▼ AKJ963◆ K3★ 76	The opponents are silent. Partner bids first.
Board: 36 Dealer: S Vul: None HCP: 14	♠ KJ7 ♥ AQ • Q1074 • Q987	The opponents are silent. You bid first.

Board: 32 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 2♠ N	North: ♣ KJ1092 ✔ A52 ♣ 102 ♣ A76	South: ♣ 76 ▼ KQJ9 ◆ KJ93 ♣ K105	West North East South 1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 2 ◆ Pass 2 ◆ AP 1. Two Way New Minor Forcing
Board: 33 Dealer: N Vul: None North HCP: 14 South HCP: 14 Contract: 3N N	North: ♠ QJ9 ♥ A3 ♠ AJ92 ♣ Q1064	South: ♠ A8 ▼ KQJ98 ♠ 863 ♠ KJ3	West North East South 1 Pass 1 Pass 1 Pass 2 Pass 3 Pass 3NT AP 1. Two Way New Minor Forcing
Board: 34 Dealer: S Vul: NS North HCP: 22 South HCP: 13 Contract: 6 N	North: ♠ AK9 ♥ AQJ96 ♠ KQ108 ♣ K	South:	West North East South 1♣ Pass 1♥ Pass 1NT Pass 2♠¹ Pass 3♥² Pass 4NT³ Pass 5♠ Pass 6♥ AP 1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for ♠
Board: 35 Dealer: N Vul: EW North HCP: 14 South HCP: 15 Contract: 6♥ S	North: ♠ K64 ♥ Q102 ♦ QJ108 ♣ AQ5	South: ♠ A103 ♥ AKJ963 ♠ K3 ♣ 76	West North East South 1 Pass 1 Pass 1 Pass 1 Pass 2 Pass 3 Pass 3 Pass 6 AP 1. Two Way New Minor Forcing 2. artificial
Board: 36 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N S	North: ♠ A8 ♥ K9765 ♠ A832 ♣ J6	South: ♠ KJ7 ▼ AQ ♠ Q1074 ♠ Q987	West North East South 1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 2 Pass 3NT AP 1. Two Way New Minor Forcing

Board: 37 Dealer: N Vul: EW HCP: 14	♣ Q10♥ J1032♦ AKQ♣ Q963	The opponents are silent. You bid first.
Board: 38 Dealer: S Vul: Both HCP: 12	★ AKQ65▼ 108◆ K632◆ 104	The opponents are silent. Partner bids first.
Board: 39 Dealer: N Vul: EW HCP: 12	★ K9 ∀ KQ109 ♦ 1065 ♣ A1093	The opponents are silent. You bid first.
Board: 40 Dealer: S Vul: None HCP: 11	1094✓ AK985✓ KJ2№ 106	The opponents are silent. Partner bids first.
Board: 41 Dealer: N Vul: Both HCP: 12	• Q65 • KQ10 • Q1074 • K85	The opponents are silent. You bid first.

Board: 37 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4 S	North: ♠ Q10 ♥ J1032 ♠ AKQ ♠ Q963	South: ♠ AJ9852 ♥ AQ86 ♦ J8 ♠ 10	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♣¹ Pass 2♦ Pass 2♥ Pass 4♥ AP 1. Two Way New Minor Forcing
Board: 38 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 N	North: ♠ AKQ65 ♥ 108 ♠ K632 ♣ 104	South: ♠ 1043 ♥ J42 ♠ AQ84 ♠ AJ3	West North East South 1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ Pass 2 ◆ Pass 2 ◆ Pass 3 ◆ Pass 4 ◆ AP 1. Two Way New Minor Forcing
Board: 39 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3♠ S	North: ♠ K9 ♥ KQ109 ♦ 1065 ♠ A1093	South: ♠ AQJ1075 ♥ J3 ♠ 74 ♠ QJ8	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♣¹ Pass 2♦ Pass 3♠ AP 1. Two Way New Minor Forcing
Board: 40 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2♥ N	North: ♠ 1094 ♥ AK985 ♠ KJ2 ♠ 106	South: ♠ Q82 ♥ J4 ♦ A543 ♠ KQ98	West North East South 1 → Pass 1 ▼ Pass 1NT Pass 2 ◆ 1 Pass 2 ◆ Pass 2 ▼ AP 1. Two Way New Minor Forcing
Board: 41 Dealer: N Vul: Both North HCP: 12 South HCP: 20 Contract: 5♠ S	North: ♠ Q65 ♥ KQ10 ♠ Q1074 ♣ K85	South: ♠ AKJ97 ♥ 874 ♠ AK3 ♣ AJ	West North East South 1 Pass 1 Pass 1 Pass 1 Pass 2 Pass 4NT³ Pass 5 Pass 5 AP 1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for ◆

Board: 37 Dealer: N Vul: EW HCP: 12	AJ9852✓ AQ86J810	The opponents are silent. Partner bids first.
Board: 38 Dealer: S Vul: Both HCP: 12	1043✓ J42AQ84AJ3	The opponents are silent. You bid first.
Board: 39 Dealer: N Vul: EW HCP: 11	AQJ1075J374QJ8	The opponents are silent. Partner bids first.
Board: 40 Dealer: S Vul: None HCP: 12	♠ Q82♥ J4♦ A543♠ KQ98	The opponents are silent. You bid first.
Board: 41 Dealer: N Vul: Both HCP: 20	♠ AKJ97♥ 874♦ AK3♠ AJ	The opponents are silent. Partner bids first.

Board: 37 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4 S	North: ♠ Q10 ♥ J1032 ♠ AKQ ♠ Q963	South: ♠ AJ9852 ♥ AQ86 ♦ J8 ♠ 10	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♣¹ Pass 2♦ Pass 2♥ Pass 4♥ AP 1. Two Way New Minor Forcing
Board: 38 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 N	North: ♠ AKQ65 ♥ 108 ♠ K632 ♣ 104	South: ♠ 1043 ♥ J42 ♠ AQ84 ♠ AJ3	West North East South 1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ Pass 2 ◆ Pass 2 ◆ Pass 3 ◆ Pass 4 ◆ AP 1. Two Way New Minor Forcing
Board: 39 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3♠ S	North: ♠ K9 ♥ KQ109 ♦ 1065 ♠ A1093	South: ♠ AQJ1075 ♥ J3 ♠ 74 ♠ QJ8	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♣¹ Pass 2♦ Pass 3♠ AP 1. Two Way New Minor Forcing
Board: 40 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2♥ N	North: ♠ 1094 ♥ AK985 ♠ KJ2 ♠ 106	South: ♠ Q82 ♥ J4 ♦ A543 ♠ KQ98	West North East South 1 → Pass 1 ▼ Pass 1NT Pass 2 ◆ 1 Pass 2 ◆ Pass 2 ▼ AP 1. Two Way New Minor Forcing
Board: 41 Dealer: N Vul: Both North HCP: 12 South HCP: 20 Contract: 5♠ S	North: ♠ Q65 ♥ KQ10 ♠ Q1074 ♣ K85	South: ♠ AKJ97 ♥ 874 ♠ AK3 ♣ AJ	West North East South 1 Pass 1 Pass 1 Pass 1 Pass 2 Pass 4NT³ Pass 5 Pass 5 AP 1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for ◆

Board: 42 Dealer: S Vul: None HCP: 19	A543▼ J93◆ AKQ▲ AJ10	The opponents are silent. Partner bids first.
Board: 43 Dealer: N Vul: Both HCP: 12	104✓ Q854✓ KJ6△ AQ73	The opponents are silent. You bid first.
Board: 44 Dealer: S Vul: NS HCP: 18	★ KJ742★ KQ6★ A3★ KQ10	The opponents are silent. Partner bids first.
Board: 45 Dealer: N Vul: EW HCP: 13	★ K98▼ AQ◆ A432◆ 10875	The opponents are silent. You bid first.

Board: 42 Dealer: S Vul: None North HCP: 19 South HCP: 12 Contract: 3N S	North: ◆ A543 ▼ J93 ◆ AKQ ◆ AJ10	South: ♠ K8 ♥ A874 ♦ 873 ♣ KQ63	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♦¹ Pass 2♥² Pass 2NT Pass 3NT AP 1. Two Way New Minor Forcing 2. artificial
Board: 43 Dealer: N Vul: Both North HCP: 12 South HCP: 19 Contract: 3N N	North: ♠ 104 ♥ Q854 ♠ KJ6 ♣ AQ73	South: ♠ KQJ75 ♥ K106 ♠ AQ ♣ KJ4	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♠¹ Pass 2♥² Pass 2NT Pass 3NT AP 1. Two Way New Minor Forcing 2. artificial
Board: 44 Dealer: S Vul: NS North HCP: 18 South HCP: 14 Contract: 6 N	North: ♠ KJ742 ♥ KQ6 ♠ A3 ♣ KQ10	South: ♠ AQ5 ♥ A2 • 10942 ♣ A632	West North East South 1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3 ◆ 2 Pass 4NT³ Pass 5 ◆ Pass 6 ◆ AP 1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for ◆
Board: 45 Dealer: N Vul: EW North HCP: 13 South HCP: 19 Contract: 6 N	North: ♠ K98 ♥ AQ ♠ A432 ♣ 10875	South: ♠ A7 ♥ K932 ♠ KQJ9 ♣ AQ4	West North East South 1 Pass 1 Pass 1 Pass 1 Pass 2 Pass 3 Pass 4 Pass 4NT² Pass 5 Pass 6 AP 1. Two Way New Minor Forcing 2. Blackwood 1430, for

Board: 42 Dealer: S Vul: None HCP: 12	♦ K8 ▼ A874 ◆ 873 ♣ KQ63	The opponents are silent. You bid first.
Board: 43 Dealer: N Vul: Both HCP: 19	♠ KQJ75 ♥ K106 ♦ AQ ♠ KJ4	The opponents are silent. Partner bids first.
Board: 44 Dealer: S Vul: NS HCP: 14	AQ5✓ A210942A632	The opponents are silent. You bid first.
Board: 45 Dealer: N Vul: EW HCP: 19	▲ A7▼ K932◆ KQJ9▲ AQ4	The opponents are silent. Partner bids first.

Board: 42 Dealer: S Vul: None North HCP: 19 South HCP: 12 Contract: 3N S	North: ◆ A543 ▼ J93 ◆ AKQ ◆ AJ10	South: ♠ K8 ♥ A874 ♦ 873 ♣ KQ63	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♦¹ Pass 2♥² Pass 2NT Pass 3NT AP 1. Two Way New Minor Forcing 2. artificial
Board: 43 Dealer: N Vul: Both North HCP: 12 South HCP: 19 Contract: 3N N	North: ♠ 104 ♥ Q854 ♠ KJ6 ♣ AQ73	South: ♠ KQJ75 ♥ K106 ♠ AQ ♣ KJ4	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♠¹ Pass 2♥² Pass 2NT Pass 3NT AP 1. Two Way New Minor Forcing 2. artificial
Board: 44 Dealer: S Vul: NS North HCP: 18 South HCP: 14 Contract: 6 N	North: ♠ KJ742 ♥ KQ6 ♠ A3 ♣ KQ10	South: ♠ AQ5 ♥ A2 • 10942 ♣ A632	West North East South 1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3 ◆ 2 Pass 4NT³ Pass 5 ◆ Pass 6 ◆ AP 1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for ◆
Board: 45 Dealer: N Vul: EW North HCP: 13 South HCP: 19 Contract: 6 N	North: ♠ K98 ♥ AQ ♠ A432 ♣ 10875	South: ♠ A7 ♥ K932 ♠ KQJ9 ♣ AQ4	West North East South 1 Pass 1 Pass 1 Pass 1 Pass 2 Pass 3 Pass 4 Pass 4NT² Pass 5 Pass 6 AP 1. Two Way New Minor Forcing 2. Blackwood 1430, for

Board: 46 Dealer: S Vul: NS Vul: NS Vul: NS HCP: 18 AKQJ4 Dealer: S Vul: NS HCP: 18 AKQ8 Dealer: N V954 Vul: NS HCP: 14 AQ108 Dealer: S Val7 Vul: EW HCP: 15 AJ7 Vul: EW HCP: 15 AKJ103 Board: 49 Dealer: N Vul: None HCP: 13 AKQ8 The opponents are silent. You bid first. The opponents are silent. Partner bids first. The opponents are silent. Partner bids first. The opponents are silent. Vul: Willier None K42 HCP: 13 AKQJ5 The opponents are silent. You bid first. The opponents are silent. You bid first. The opponents are silent. You bid first. Partner bids first. Partner bids first. Partner bids first.	_			
Dealer: N Vul: NS HCP: 14 AQJ7 HCP: 14 AQ108 Dealer: S VAJ7 Vul: EW Vul: EW HCP: 15 AXJ103 Board: 49 Caler: N Vul: None Vul: None HCP: 13 AXJ103 AXJ103		Dealer: S Vul: NS	♥ AJ983 ♦ Q2	
Dealer: S		Dealer: N Vul: NS	♥ 954 ♦ AQJ7	
Dealer: N		Dealer: S Vul: EW	♥ AJ7 ♦ 43	
Dealer: S VIJ954 Vul: NS QJ102 Partner bids first		Dealer: N Vul: None	▼ KJ75◆ K42	
		Dealer: S Vul: NS	▼ KJ954◆ QJ102	

			West	North	East	South 1
			Pass	1♠	Pass	1NT
Board: 46	North:	South:	Pass	2 ♦ ¹	Pass	3 ♠ ²
Dealer: S	♠ AKQJ4	♦ 972	Pass	4NT ³		
Vul: NS North HCP: 18	♥ AJ983	y 42	Pass	5NT ⁴		
South HCP: 14	♦ Q2	♦ AKJ10	Pass	31 \1 7♠	AP	O.
Contract: 7♠ N	♣ J	♣ AQ106				nor Forcing
			2. artifi	•	.,, 1,1	
			3. Blac	kwood	1430, 1	for 🔸
			4. King	ask by	5NT	
Board: 47		a 1	West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1♥
Vul: NS	♠ KQ8 ♥ 954	♠ 6 ♥ AQJ1076	Pass	1NT	Pass	2 ♣ ¹
North HCP: 14	◆ AQJ7	◆ 843	Pass	2♦	Pass	3♥
South HCP: 11	♣ Q76	♣ A109	Pass	4♥	AP	
Contract: 4♥ S			1. Two Way New Minor Forcing			
Board: 48			West	North	East	
Dealer: S	North:	South:				1 ♦
Vul: EW	A AQ108	♦ J65	Pass	1 ♠		1NT
North HCP: 15	♥ AJ7 ♦ 43	♥ K6 ♦ AK95	Pass	2 ♦ ¹	Pass	3 ♠²
South HCP: 13	♣ KJ103	◆ Q974	Pass	3NT	AP	
Contract: 3N S			1. Two 2. artifi	-	ew Mi	nor Forcing
			West	North	Fast	South
Board: 49	North:	South:	050	1 . 1♣	Pass	
Dealer: N	Norui. ♦ 54	AK9632	Pass	1NT		
Vul: None	♥ KJ75	♥ 83		3 ♥ ²		
North HCP: 13 South HCP: 13	♦ K42	◆ Q65	Pass		AP	0.1
Contract: 4♠ S	♣ KQJ5	♣ A9				nor Forcing
			2. artific	-		
Board: 50			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: NS	♦ 97	♦ KQ4	Pass	1♥	Pass	1NT
North HCP: 11	▼ KJ954◆ QJ102	♥ A6 ♦ 9863	Pass	2 ♣ ¹	Pass	2♦
South HCP: 12	◆ Q3102 • A3	◆ K1065	Pass	2♥	AP	
Contract: 2♥ N		000	1 Two	WayN	ew Mi	nor Forcing

Board: 46 Dealer: S Vul: NS HCP: 14	◆ 972▼ 42◆ AKJ10◆ AQ106	The opponents are silent. You bid first.
Board: 47 Dealer: N Vul: NS HCP: 11	♣6 ♥ AQJ1076 ♦ 843 ♣ A109	The opponents are silent. Partner bids first.
Board: 48 Dealer: S Vul: EW HCP: 13	▶ J65♥ K6♦ AK95▶ Q974	The opponents are silent. You bid first.
Board: 49 Dealer: N Vul: None HCP: 13	★ AK9632▼ 83◆ Q65★ A9	The opponents are silent. Partner bids first.
Board: 50 Dealer: S Vul: NS HCP: 12	♦ KQ4 ♥ A6 • 9863 ♣ K1065	The opponents are silent. You bid first.

			West	North	East	South 1
			Pass	1♠	Pass	1NT
Board: 46	North:	South:	Pass	2 ♦ ¹	Pass	3 ♠ ²
Dealer: S	♠ AKQJ4	♦ 972	Pass	4NT ³		
Vul: NS North HCP: 18	♥ AJ983	y 42	Pass	5NT ⁴		
South HCP: 14	♦ Q2	♦ AKJ10	Pass	31 \1 7♠	AP	O.
Contract: 7♠ N	♣ J	♣ AQ106				nor Forcing
			2. artifi	•	.,, 1,1	
			3. Blac	kwood	1430, 1	for 🔸
			4. King	ask by	5NT	
Board: 47		a 1	West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1♥
Vul: NS	♠ KQ8 ♥ 954	♠ 6 ♥ AQJ1076	Pass	1NT	Pass	2 ♣ ¹
North HCP: 14	◆ AQJ7	◆ 843	Pass	2♦	Pass	3♥
South HCP: 11	♣ Q76	♣ A109	Pass	4♥	AP	
Contract: 4♥ S			1. Two Way New Minor Forcing			
Board: 48			West	North	East	
Dealer: S	North:	South:				1 ♦
Vul: EW	A AQ108	♦ J65	Pass	1 ♠		1NT
North HCP: 15	♥ AJ7 ♦ 43	♥ K6 ♦ AK95	Pass	2 ♦ ¹	Pass	3 ♠²
South HCP: 13	♣ KJ103	◆ Q974	Pass	3NT	AP	
Contract: 3N S			1. Two 2. artifi	-	ew Mi	nor Forcing
			West	North	Fast	South
Board: 49	North:	South:	050	1 . 1♣	Pass	
Dealer: N	Norui. ♦ 54	AK9632	Pass	1NT		
Vul: None	♥ KJ75	♥ 83		3 ♥ ²		
North HCP: 13 South HCP: 13	♦ K42	◆ Q65	Pass		AP	0.1
Contract: 4♠ S	♣ KQJ5	♣ A9				nor Forcing
			2. artific	-		
Board: 50			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: NS	♦ 97	♦ KQ4	Pass	1♥	Pass	1NT
North HCP: 11	▼ KJ954◆ QJ102	♥ A6 ♦ 9863	Pass	2 ♣ ¹	Pass	2♦
South HCP: 12	◆ Q3102 • A3	◆ K1065	Pass	2♥	AP	
Contract: 2♥ N		000	1 Two	WayN	ew Mi	nor Forcing

Board: 51 Dealer: N Vul: EW HCP: 14	106✓ A973→ AK1053♠ K7	The opponents are silent. You bid first.
Board: 52 Dealer: S Vul: NS HCP: 12	109874J9KQ4AQ8	The opponents are silent. Partner bids first.
Board: 53 Dealer: N Vul: EW HCP: 13	★ K10 ▼ AJ95 ★ A1054 ♣ J64	The opponents are silent. You bid first.
Board: 54 Dealer: S Vul: EW HCP: 17	AQ1098✓ A51094AK6	The opponents are silent. Partner bids first.
Board: 55 Dealer: N Vul: Both HCP: 13	♣ AJ4 ♥ 432 ♦ KJ3 ♣ KJ75	The opponents are silent. You bid first.

			West North East South			
Board: 51	North:	South:	1♦ Pass 1♠			
Dealer: N	▲ 106	♦ AK952	Pass 1NT Pass 2◆¹			
Vul: EW North HCP: 14	♥ A973	♥ 5	Pass 3♥ ² Pass 3NT			
South HCP: 15	◆ AK1053	♦ Q9	AP			
Contract: 3N N	♣ K7	♣ AQ1054	Two Way New Minor Forcing artificial			
D1-52			West North East South			
Board: 52 Dealer: S	North:	South:	1♦			
Vul: NS	♠ 109874	♠ A2	Pass 1♠ Pass 1NT			
North HCP: 12	♥ J9	♥ Q65	Pass $2^{\bullet 1}$ Pass 2^{\bullet}			
South HCP: 14 Contract: 3N S	♦ KQ4 ♣ AQ8	◆ A1086 ◆ KJ94	Pass 2♠ Pass 3NT AP			
			1. Two Way New Minor Forcing			
			West North East South			
Board: 53	North:	South:	1♦ Pass 1♠			
Dealer: N Vul: EW	♦ K10	♦ A752	Pass 1NT Pass 2♦¹			
North HCP: 13 South HCP: 13	♥ AJ95 ♦ A1054	♥ 7 ♦ Q872	Pass 3♥ ² Pass 3NT AP			
Contract: 3N N	♣ J64	♣ AK73	 Two Way New Minor Forcing artificial 			
Board: 54	N. A	0.4	West North East South			
Dealer: S	North: ♠ AQ1098	South: ♠ K65	Pass 1♠ Pass 1NT			
Vul: EW	♥ A5	♥ K962	Pass $2 \stackrel{1}{\diamond}^1$ Pass $3 \stackrel{2}{\diamond}^2$			
North HCP: 17	1094	• KQ5	Pass 54 AP			
South HCP: 13	♣ AK6	♣ Q94				
Contract: 5♠ N			Two Way New Minor Forcing artificial			
			West North East South			
Board: 55	North:	South:	1 ♣ Pass 1 ♠			
Dealer: N	♠ AJ4	★ K10975	Pass 1NT Pass 2♣¹			
	** 122	♥ A8	Pass 2♦ Pass 2♠			
Vul: Both	¥ 432					
Vul: Both North HCP: 13	♦ KJ3	◆ A874	Pass 3♠ Pass 4♠			
Vul: Both		◆ A874 ◆ 83	Pass 3♠ Pass 4♠ AP			

Board: 51 Dealer: N Vul: EW HCP: 15	AK952✓ 5Q9AQ1054	The opponents are silent. Partner bids first.
Board: 52 Dealer: S Vul: NS HCP: 14	A2♥ Q65★ A1086♣ KJ94	The opponents are silent. You bid first.
Board: 53 Dealer: N Vul: EW HCP: 13	A752√7Q872AK73	The opponents are silent. Partner bids first.
Board: 54 Dealer: S Vul: EW HCP: 13	★ K65▼ K962◆ KQ5◆ Q94	The opponents are silent. You bid first.
Board: 55 Dealer: N Vul: Both HCP: 11	★ K10975 ♥ A8 ♦ A874 ♣ 83	The opponents are silent. Partner bids first.

Board: 51	North:	South:	West North East South 1 ◆ Pass 1 ◆			
Dealer: N Vul: EW	★ 106	♦ AK952	Pass 1NT Pass 2◆1			
North HCP: 14	♥ A973	♥ 5	Pass 3♥ ² Pass 3NT			
South HCP: 15	♦ AK1053 ♣ K7	◆ Q9 ◆ AQ1054	AP			
Contract: 3N N	¥ IX/	¥1Q1034	Two Way New Minor Forcing artificial			
Board: 52			West North East South			
Dealer: S	North:	South:	1♦ Pass 1♠ Pass 1NT			
Vul: NS	▲ 109874 ♥ J9	♠ A2 ♥ Q65	Pass 2♣¹ Pass 2◆			
North HCP: 12 South HCP: 14	♦ KQ4	◆ A1086	Pass 2♠ Pass 3NT			
Contract: 3N S	♣ AQ8	♣ KJ94	AP			
			1. Two Way New Minor Forcing			
D 1.50			West North East South			
Board: 53 Dealer: N	North:	South:	1♦ Pass 1♠			
Vul: EW	★ K10	♠ A752	Pass 1NT Pass 2♦¹			
North HCP: 13	♥ AJ95 ♦ A1054	♥ 7 ♦ Q872	Pass 3♥ ² Pass 3NT			
South HCP: 13 Contract: 3N N	♣ J64	♣ AK73	AP 1. Two Way New Minor Forcing 2. artificial			
Board: 54	North:	Couth	West North East South			
Dealer: S	Norui. A Q1098	South: ♠ K65	Pass 1♠ Pass 1NT			
Vul: EW North HCP: 17	♥ A5	♥ K962	Pass $2 \stackrel{1}{\bullet}^1$ Pass $3 \stackrel{2}{\bullet}^2$			
South HCP: 13	♦ 1094	♦ KQ5	Pass 5♠ AP			
Contract: 5♠ N	♣ AK6	♣ Q94	 Two Way New Minor Forcing artificial 			
D 155			West North East South			
Board: 55 Dealer: N	North:	South:	1 ♣ Pass 1 ♣			
Vul: Both	♠ AJ4	♦ K10975	Pass 1NT Pass 2♣¹			
North HCP: 13	♥ 432 ♦ KJ3	♥ A8 ♦ A874	Pass 2♦ Pass 2♠			
South HCP: 11	KJ3★ KJ75	◆ 83	Pass 3♠ Pass 4♠			

Board: 56 Dealer: S Vul: NS HCP: 18	AKJ973✓ A654AQ6	The opponents are silent. Partner bids first.
Board: 57 Dealer: N Vul: EW HCP: 14	♠ Q8♥ Q762♦ AKQJ2♠ 94	The opponents are silent. You bid first.
Board: 58 Dealer: S Vul: EW HCP: 12	AQ1052J994KQ109	The opponents are silent. Partner bids first.
Board: 59 Dealer: N Vul: None HCP: 12	◆ Q102 ▼ K75 ◆ A965 ◆ K64	The opponents are silent. You bid first.
Board: 60 Dealer: S Vul: Both HCP: 19	★ K98♥ AKQ92◆ AQJ10◆ 9	The opponents are silent. Partner bids first.

			West	North	East	South
			77 031	1,0141		1 ♦
Board: 56	North:	South:	Pass	1♠	Pass	1NT
Dealer: S Vul: NS	♦ AKJ973	★ 85	Pass	2 ♦ ¹	Pass	2 ♥ ²
North HCP: 18	▼ A654	♥ KQ103	Pass	4NT ³	Pass	5♣
South HCP: 12	• A	♦ KJ86	Pass	6♥	AP	
Contract: 6♥ S	♣ Q6	♣ K85	2. artific	cial		nor Forcing
			3. Black	kwood	1430, 1	for Y
Board: 57	N. d	G 4	West	North	East	South
Dealer: N	North: ♠ Q8	South: ♠ KJ754		1♦	Pass	1♠
Vul: EW	♥ Q762	♥ J3	Pass	1NT	Pass	
North HCP: 14	♦ AKQJ2	♦ 1063	Pass	2•	Pass	2♠
South HCP: 12 Contract: 3N N	♣ 94	♣ AK3	Pass		AP	
2011abn 21111		1. Two	Way N	ew Mi	nor Forcing	
D 150			West	North	East	South
Board: 58 Dealer: S	North:	South:				1♣
Vul: EW	♠ AQ1052	♦ K97	Pass	1♠		1NT
North HCP: 12	♥ J9	♥ A654	Pass	2 ♣ ¹		2♦
South HCP: 14	♦ 94 ♣ KQ109	◆ QJ7 ◆ A63	Pass	2♠	Pass	4♠
Contract: 4♠ N	¥ KQ10)	1100	AP 1. Two Way New Minor Forcing			
			West	North	Foot	South
Board: 59	NT d	G 4	WEST	1\(\)		30um 1♥
Dealer: N	North: ♠ Q102	South: ♠ A984	Pass	1NT	Pass	
Vul: None	♥ K75	♥ QJ92	Pass	2 v ²		2NT
North HCP: 12 South HCP: 18	♦ A965	♦ KQ2	Pass	3NT	AP	2111
Contract: 3N N	♣ K64	♣ AQ				nor Forcing
Comaca 31 (1)			2. artific	-	01, 111	
			West	North	East	South
Board: 60	North:	South:				1 ♣
Dealer: S	♦ K98	\$0dill. ♠ Q65	Pass	1♥	Pass	1NT
Vul: Both North HCP: 19	♥ AKQ92	♥ J106	Pass	2 ♦¹	Pass	2 ♥ ²
South HCP: 12	♦ AQJ10	◆ 972	Pass	6♥	AP	
Contract: 6♥ N	♣ 9	♣ AKQ4	1. Two 2. artific		ew Mi	nor Forcing

Board: 56 Dealer: S Vul: NS HCP: 12	♦ 85 ▼ KQ103 ◆ KJ86 ♠ K85	The opponents are silent. You bid first.
Board: 57 Dealer: N Vul: EW HCP: 12	♦ KJ754 ♥ J3 ♦ 1063 ♣ AK3	The opponents are silent. Partner bids first.
Board: 58 Dealer: S Vul: EW HCP: 14	★ K97▼ A654◆ QJ7◆ A63	The opponents are silent. You bid first.
Board: 59 Dealer: N Vul: None HCP: 18	▲ A984♥ QJ92◆ KQ2▲ AQ	The opponents are silent. Partner bids first.
Board: 60 Dealer: S Vul: Both HCP: 12	♣ Q65 ♥ J106 ♦ 972 ♣ AKQ4	The opponents are silent. You bid first.

			West	North	East	South
			77 031	1,0141		1 ♦
Board: 56	North:	South:	Pass	1♠	Pass	1NT
Dealer: S Vul: NS	♦ AKJ973	★ 85	Pass	2 ♦ ¹	Pass	2 ♥ ²
North HCP: 18	▼ A654	♥ KQ103	Pass	4NT ³	Pass	5♣
South HCP: 12	• A	♦ KJ86	Pass	6♥	AP	
Contract: 6♥ S	♣ Q6	♣ K85	2. artific	cial		nor Forcing
			3. Black	kwood	1430, 1	for Y
Board: 57	N. d	G 4	West	North	East	South
Dealer: N	North: ♠ Q8	South: ♠ KJ754		1♦	Pass	1♠
Vul: EW	♥ Q762	♥ J3	Pass	1NT	Pass	
North HCP: 14	♦ AKQJ2	♦ 1063	Pass	2•	Pass	2♠
South HCP: 12 Contract: 3N N	♣ 94	♣ AK3	Pass		AP	
2011abn 21111		1. Two	Way N	ew Mi	nor Forcing	
D 150			West	North	East	South
Board: 58 Dealer: S	North:	South:				1♣
Vul: EW	♠ AQ1052	♦ K97	Pass	1♠		1NT
North HCP: 12	♥ J9	♥ A654	Pass	2 ♣ ¹		2♦
South HCP: 14	♦ 94 ♣ KQ109	◆ QJ7 ◆ A63	Pass	2♠	Pass	4♠
Contract: 4♠ N	¥ KQ10)	1100	AP 1. Two Way New Minor Forcing			
			West	North	Foot	South
Board: 59	NT d	G 4	WEST	1\(\)		30um 1♥
Dealer: N	North: ♠ Q102	South: ♠ A984	Pass	1NT	Pass	
Vul: None	♥ K75	♥ QJ92	Pass	2 v ²		2NT
North HCP: 12 South HCP: 18	♦ A965	♦ KQ2	Pass	3NT	AP	2111
Contract: 3N N	♣ K64	♣ AQ				nor Forcing
Comaca 31 (1)			2. artific	-	01, 111	
			West	North	East	South
Board: 60	North:	South:				1 ♣
Dealer: S	♦ K98	\$0dill. ♠ Q65	Pass	1♥	Pass	1NT
Vul: Both North HCP: 19	♥ AKQ92	♥ J106	Pass	2 ◆ ¹	Pass	2 ♥ ²
South HCP: 12	♦ AQJ10	◆ 972	Pass	6♥	AP	
Contract: 6♥ N	♣ 9	♣ AKQ4	1. Two 2. artific		ew Mi	nor Forcing

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	Board: 61 Dealer: N Vul: Both HCP: 14	★ K5▼ AQJ4◆ A109◆ 8754	The opponents are silent. You bid first.
	Board: 62 Dealer: S Vul: None HCP: 10	★ AK864▼ 1084◆ J5◆ Q103	The opponents are silent. Partner bids first.
	Board: 63 Dealer: N Vul: Both HCP: 14	★ A97▼ K87◆ QJ74★ A85	The opponents are silent. You bid first.
	Board: 64 Dealer: S Vul: EW HCP: 19	♠ AK752♥ AKJ54♠ 6♠ KJ	The opponents are silent. Partner bids first.
	Board: 65 Dealer: N Vul: NS HCP: 12	◆ 82 ▼ A763 ◆ KJ1054 ◆ A9	The opponents are silent. You bid first.

Board: 61 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N N	North: ♠ K5 ♥ AQJ4 ♠ A109 ♣ 8754	South: ♠ AJ1043 ♥ 6 ♠ QJ876 ♠ QJ	West North East South 1♣ Pass 1♣ Pass 1NT Pass 2♣ Pass 2◆ Pass 2♠ Pass 2NT Pass 3NT AP 1. Two Way New Minor Forcing
Board: 62 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3N S	North: ◆ AK864 ▼ 1084 ◆ J5 ◆ Q103	South: ♠ Q9 ♥ AJ93 ♦ K10832 ♠ A8	West North East South 1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 2 Pass 3NT AP 1. Two Way New Minor Forcing
Board: 63 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4 S	North: ♠ A97 ♥ K87 ♠ QJ74 ♠ A85	South: ♠ KQJ85 ♥ Q2 ♠ 8 ♠ KJ1064	West North East South 1 Pass 1 Pass 1 Pass 1 Pass 2 Pass 2 Pass 2 Pass 3 Pass 4 AP 1. Two Way New Minor Forcing
Board: 64 Dealer: S Vul: EW North HCP: 19 South HCP: 12 Contract: 6♠ N	North: ♠ AK752 ♥ AKJ54 ♠ 6 ♣ KJ	South: ♠ Q94 ♥ 1082 ♠ AKJ2 ♠ Q108	West North East South 1 ↑ Pass 1 ↑ Pass 1NT Pass 2 ↑ Pass 2 ↑ Pass 6 ↑ AP 1. Two Way New Minor Forcing 2. artificial
Board: 65 Dealer: N Vul: NS North HCP: 12 South HCP: 14 Contract: 3N N	North: ♠ 82 ♥ A763 ♠ KJ1054 ♠ A9	South: ♠ AKJ74 ♥ Q2 ♠ A2 ♠ 7653	West North East South 1 Pass 1 Pass 1 Pass 2 Pass 2 Pass 3NT AP 1. Two Way New Minor Forcing 2. artificial

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Board: 61 Dealer: N Vul: Both HCP: 11	AJ1043♥ 6QJ876QJ	The opponents are silent. Partner bids first.
Board: 62 Dealer: S Vul: None HCP: 14	• Q9 ▼ AJ93 • K10832 • A8	The opponents are silent. You bid first.
Board: 63 Dealer: N Vul: Both HCP: 12	♦ KQJ85 ♥ Q2 ♦ 8 ♣ KJ1064	The opponents are silent. Partner bids first.
Board: 64 Dealer: S Vul: EW HCP: 12	◆ Q94 ▼ 1082 ◆ AKJ2 ◆ Q108	The opponents are silent. You bid first.
Board: 65 Dealer: N Vul: NS HCP: 14	★ AKJ74♥ Q2★ A2★ 7653	The opponents are silent. Partner bids first.

Board: 61 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N N	North: ♠ K5 ♥ AQJ4 ♠ A109 ♣ 8754	South: ♠ AJ1043 ♥ 6 ♠ QJ876 ♠ QJ	West North East South 1♣ Pass 1♣ Pass 1NT Pass 2♣ Pass 2◆ Pass 2♠ Pass 2NT Pass 3NT AP 1. Two Way New Minor Forcing
Board: 62 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3N S	North: ◆ AK864 ▼ 1084 ◆ J5 ◆ Q103	South: ♠ Q9 ♥ AJ93 ♦ K10832 ♠ A8	West North East South 1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 2 Pass 3NT AP 1. Two Way New Minor Forcing
Board: 63 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4 S	North: ♠ A97 ♥ K87 ♠ QJ74 ♠ A85	South: ♠ KQJ85 ♥ Q2 ♠ 8 ♠ KJ1064	West North East South 1 Pass 1 Pass 1 Pass 1 Pass 2 Pass 2 Pass 2 Pass 3 Pass 4 AP 1. Two Way New Minor Forcing
Board: 64 Dealer: S Vul: EW North HCP: 19 South HCP: 12 Contract: 6♠ N	North: ♠ AK752 ♥ AKJ54 ♠ 6 ♣ KJ	South: ♠ Q94 ♥ 1082 ♠ AKJ2 ♠ Q108	West North East South 1 ↑ Pass 1 ↑ Pass 1NT Pass 2 ↑ Pass 2 ↑ Pass 6 ↑ AP 1. Two Way New Minor Forcing 2. artificial
Board: 65 Dealer: N Vul: NS North HCP: 12 South HCP: 14 Contract: 3N N	North: ♠ 82 ♥ A763 ♠ KJ1054 ♠ A9	South: ♠ AKJ74 ♥ Q2 ♠ A2 ♠ 7653	West North East South 1 Pass 1 Pass 1 Pass 2 Pass 2 Pass 3NT AP 1. Two Way New Minor Forcing 2. artificial

Board: 66 Dealer: S Vul: None HCP: 11	▲ A97432✔ AK2◆ 532▲ 9	The opponents are silent. Partner bids first.
Board: 67 Dealer: N Vul: Both HCP: 12	★ K96▼ KQ4◆ A652◆ 763	The opponents are silent. You bid first.
Board: 68 Dealer: S Vul: EW HCP: 11	▲ A109♥ KJ1097◆ QJ92▲ 8	The opponents are silent. Partner bids first.
Board: 69 Dealer: N Vul: EW HCP: 12	♦ 853 ♥ 85 • KQ96 ♣ AK94	The opponents are silent. You bid first.
Board: 70 Dealer: S Vul: EW HCP: 19	AQ1073KJAKQ764	The opponents are silent. Partner bids first.

D 177			West	North	East	South
Board: 66 Dealer: S	North:	South:				1♣
Vul: None	♦ A97432	♠ Q105	Pass	1♠		1NT
North HCP: 11	♥ AK2	♥ Q543	Pass	2 ♣ ¹	Pass	2♦
South HCP: 13 Contract: 4♠ N	◆ 532 ◆ 9	♦ AJ9 ♣ A74	Pass AP	3♠	Pass	4♠
Contract. 72 IV				Way N	ew Mi	inor Forcing
			West	North	East	South
Board: 67	North:	South:		1♦	Pass	1♥
Dealer: N	♦ K96	♠ J2	Pass	1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 12	♥ KQ4	♥ J10872	Pass	2♦	Pass	2♥
South HCP: 12	♦ A652	♦ KQ	Pass	3♥	Pass	4♥
Contract: 4♥ S	♣ 763	♣ AJ105	AP			
			1. Two	Way N	ew Mi	inor Forcing
Board: 68			West	North	East	
Dealer: S	North:	South:		1	ъ	1 ♣
Vul: EW	▲ A109	♠ Q5	Pass	1♥		1NT
Jorth HCP: 11	♥ KJ1097	♥ Q2	Pass	2 ♣ ¹	Pass	
South HCP: 13	◆ QJ92 ◆ 8	◆ K865 ◆ AQ976	Pass	2♥		2NT
Contract: 3N S			Pass	3NT	AP	
			1. Two	Way N	ew Mi	nor Forcing
D 1 60			West	North	East	South
Board: 69	North:	South:		1♦	Pass	1♠
Dealer: N Vul: EW	♦ 853	♦ J10764	Pass	1NT	Pass	2 ♣ ¹
North HCP: 12	♥ 85	♥ AJ7 ♦ A4	Pass	2♦	Pass	2♠
South HCP: 12	◆ KQ96		Pass	3♠	Pass	4♠
Contract: 4♠ S	♣ AK94	♣ Q76	AP			
			1. Two	Way N	ew Mi	nor Forcing
			West	North	East	
D1.70						1♦
Board: 70 Dealer: S	North:	South:	Pass	1♠	Pass	1NT
Vul: EW	♠ AQ1073	♠ K92	Pass	2 ♦¹	Pass	3 ♠ ²
North HCP: 19	♥ KJ	v 103	Pass	$4NT^3$	Pass	5♣
South HCP: 13	♦ AK	♦ QJ83	Pass	5♠	AP	
South HCP: 13 Contract: 5♠ N	♣ AK105	2. artifi	•		nor Forcing	

Board: 66 Dealer: S Vul: None HCP: 13	◆ Q105 ♥ Q543 ◆ AJ9 ◆ A74	The opponents are silent. You bid first.
Board: 67 Dealer: N Vul: Both HCP: 12	J2✓ J10872✓ KQ◆ AJ105	The opponents are silent. Partner bids first.
Board: 68 Dealer: S Vul: EW HCP: 13	• Q5 ♥ Q2 • K865 • AQ976	The opponents are silent. You bid first.
Board: 69 Dealer: N Vul: EW HCP: 12	▲ J10764♥ AJ7◆ A4▲ Q76	The opponents are silent. Partner bids first.
Board: 70 Dealer: S Vul: EW HCP: 13	★ K92▼ 103◆ QJ83◆ AK105	The opponents are silent. You bid first.

D 177			West	North	East	South
Board: 66 Dealer: S	North:	South:				1♣
Vul: None	♦ A97432	♠ Q105	Pass	1♠		1NT
North HCP: 11	♥ AK2	♥ Q543	Pass	2 ♣ ¹	Pass	2♦
South HCP: 13 Contract: 4♠ N	◆ 532 ◆ 9	♦ AJ9 ♣ A74	Pass AP	3♠	Pass	4♠
Contract. 72 IV				Way N	ew Mi	inor Forcing
			West	North	East	South
Board: 67	North:	South:		1♦	Pass	1♥
Dealer: N	♦ K96	♠ J2	Pass	1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 12	♥ KQ4	♥ J10872	Pass	2♦	Pass	2♥
South HCP: 12	♦ A652	♦ KQ	Pass	3♥	Pass	4♥
Contract: 4♥ S	♣ 763	♣ AJ105	AP			
			1. Two	Way N	ew Mi	inor Forcing
Board: 68			West	North	East	
Dealer: S	North:	South:		1	ъ	1 ♣
Vul: EW	▲ A109	♠ Q5	Pass	1♥		1NT
Jorth HCP: 11	♥ KJ1097	♥ Q2	Pass	2 ♣ ¹	Pass	
South HCP: 13	◆ QJ92 ◆ 8	◆ K865 ◆ AQ976	Pass	2♥		2NT
Contract: 3N S			Pass	3NT	AP	
			1. Two	Way N	ew Mi	nor Forcing
D 1 60			West	North	East	South
Board: 69	North:	South:		1♦	Pass	1♠
Dealer: N Vul: EW	♦ 853	♦ J10764	Pass	1NT	Pass	2 ♣ ¹
North HCP: 12	♥ 85	♥ AJ7 ♦ A4	Pass	2♦	Pass	2♠
South HCP: 12	◆ KQ96		Pass	3♠	Pass	4♠
Contract: 4♠ S	♣ AK94	♣ Q76	AP			
			1. Two	Way N	ew Mi	nor Forcing
			West	North	East	
D1.70						1♦
Board: 70 Dealer: S	North:	South:	Pass	1♠	Pass	1NT
Vul: EW	♠ AQ1073	♠ K92	Pass	2 ♦¹	Pass	3 ♠ ²
North HCP: 19	♥ KJ	v 103	Pass	$4NT^3$	Pass	5♣
South HCP: 13	♦ AK	♦ QJ83	Pass	5♠	AP	
South HCP: 13 Contract: 5♠ N	♣ AK105	2. artifi	•		nor Forcing	

Board: 71 Dealer: N Vul: Both HCP: 14	♣ AJ9♥ KJ54◆ 92♣ AJ53	The opponents are silent. You bid first.
Board: 72 Dealer: S Vul: None HCP: 18	AQJ87✓ AJ3✓ K5✓ QJ9	The opponents are silent. Partner bids first.
Board: 73 Dealer: N Vul: Both HCP: 14	↑754↑ AK5↑ AJ75♠ Q73	The opponents are silent. You bid first.
Board: 74 Dealer: S Vul: NS HCP: 15	★ KJ102▼ J92◆ A9◆ AQ87	The opponents are silent. Partner bids first.
Board: 75 Dealer: N Vul: NS HCP: 12	♣ J92♥ Q65◆ AQ93♣ QJ7	The opponents are silent. You bid first.

			***	NT d	.	G 4
Board: 71	North:	South:	West	North		
Dealer: N	♠ AJ9	★ K10654	_	1.	Pass	1♠
Vul: Both	♥ KJ54	♥ Q32	Pass	1NT	Pass	2 ♣ ¹
North HCP: 14	♦ 92	♦ AQ3	Pass	2♦	Pass	2♠
South HCP: 11	♣ AJ53	♣ 94	Pass	4♠	AP	
Contract: 4♠ S			1. Two	Way N	ew Mi	nor Forcing
			West	North	East	South
Doords 70						1♣
Board: 72 Dealer: S	North:	South:	Pass	1♠	Pass	1NT
Vul: None	♠ AQJ87		Pass	$2^{\bullet 1}$	Pass	3 ♥ ²
North HCP: 18	♥ AJ3	♥ K975	Pass	4NT ³	Pass	5♥
South HCP: 13	♦ K5	♦ A92	Pass	6NT	AP	
Contract: 6N S	♣ QJ9	♣ K654	1. Two		ew Mi	nor Forcing
			2. artific	•		8
			3. Black	kwood	1430,	for 💙
			West	North	East	South
Board: 73	North:	South:		1♦	Pass	1♥
Dealer: N Vul: Both ♣ 754		♠ AK9	Pass	1NT	Pass	2 ♦ ¹
		♥ QJ964 ♦ Q32 ♣ A5	Pass	3 ♥ ²	Pass	4 ♥
North HCP: 14 South HCP: 16			AP	J •	1 435	• •
Contract: 4 S			Two Way New Minor Forcing artificial			
Contract. 4 V S						
			West	North	East	South
						1♦
Board: 74	North:	South:	Pass	1♠	Pass	1NT
Dealer: S	• KJ102	Soum: ♠ AQ4	Pass	2 ♦ ¹	Pass	
Vul: NS	♥ J92	♥ A653	Pass	2NT	Pass	
North HCP: 15	◆ A9	♦ J653		3NT		
South HCP: 12	♣ AQ87	♣ J9	AP	3N1	Pass	4₹
Contract: 4♠ N				Way N	ew Mi	nor Forcing
			2. artific	•	CW IVII	noi Poleng
			West	North	East	South
Board: 75	North:	South:		1♦	Pass	1♥
Dealer: N	♦ J92	♦ K8	Pass	1NT	Pass	2 ♦ 1
	♥ Q65		Pass	2 ∀ ²		2NT
Vul: NS	North HCP: 12	♥ KJ32	1 433			_111
North HCP: 12	♦ AQ93	♦ KJ6	Dogg	2 NIT	ΛD	
North HCP: 12 South HCP: 18	◆ AQ93 ♣ QJ7	♦ KJ6 ♣ AK108	Pass	3NT	AP	nor Foreir ~
North HCP: 12	-			Way N		nor Forcing

Board: 71 Dealer: N Vul: Both HCP: 11	★K10654♥Q32◆AQ3◆94	The opponents are silent. Partner bids first.
Board: 72 Dealer: S Vul: None HCP: 13	★K4▼K975◆A92★K654	The opponents are silent. You bid first.
Board: 73 Dealer: N Vul: Both HCP: 16	★ AK9♥ QJ964◆ Q32◆ A5	The opponents are silent. Partner bids first.
Board: 74 Dealer: S Vul: NS HCP: 12	AQ4A653J653J9	The opponents are silent. You bid first.
Board: 75 Dealer: N Vul: NS HCP: 18	★ K8♥ KJ32◆ KJ6◆ AK108	The opponents are silent. Partner bids first.

			***	NT d	.	G 4
Board: 71	North:	South:	West	North		
Dealer: N	♠ AJ9	★ K10654	_	1.	Pass	1♠
Vul: Both	♥ KJ54	♥ Q32	Pass	1NT	Pass	2 ♣ ¹
North HCP: 14	♦ 92	♦ AQ3	Pass	2♦	Pass	2♠
South HCP: 11	♣ AJ53	♣ 94	Pass	4♠	AP	
Contract: 4♠ S			1. Two	Way N	ew Mi	nor Forcing
			West	North	East	South
Doords 70						1♣
Board: 72 Dealer: S	North:	South:	Pass	1♠	Pass	1NT
Vul: None	♠ AQJ87		Pass	$2^{\bullet 1}$	Pass	3 ♥ ²
North HCP: 18	♥ AJ3	♥ K975	Pass	4NT ³	Pass	5♥
South HCP: 13	♦ K5	♦ A92	Pass	6NT	AP	
Contract: 6N S	♣ QJ9	♣ K654	1. Two		ew Mi	nor Forcing
			2. artific	•		8
			3. Black	kwood	1430,	for 💙
			West	North	East	South
Board: 73	North:	South:		1♦	Pass	1♥
Dealer: N Vul: Both ♣ 754		♠ AK9	Pass	1NT	Pass	2 ♦ ¹
		♥ QJ964 ♦ Q32 ♣ A5	Pass	3 ♥ ²	Pass	4 ♥
North HCP: 14 South HCP: 16			AP	J •	1 435	• •
Contract: 4 S			Two Way New Minor Forcing artificial			
Contract. 4 V S						
			West	North	East	South
						1♦
Board: 74	North:	South:	Pass	1♠	Pass	1NT
Dealer: S	• KJ102	Soum: ♠ AQ4	Pass	2 ♦ ¹	Pass	
Vul: NS	♥ J92	♥ A653	Pass	2NT	Pass	
North HCP: 15	◆ A9	♦ J653		3NT		
South HCP: 12	♣ AQ87	♣ J9	AP	3N1	Pass	4₹
Contract: 4♠ N				Way N	ew Mi	nor Forcing
			2. artific	•	CW IVII	noi Poleng
			West	North	East	South
Board: 75	North:	South:		1♦	Pass	1♥
Dealer: N	♦ J92	♦ K8	Pass	1NT	Pass	2 ♦ 1
	♥ Q65		Pass	2 ∀ ²		2NT
Vul: NS	North HCP: 12	♥ KJ32	1 433			_111
North HCP: 12	♦ AQ93	♦ KJ6	Dogg	2 NIT	ΛD	
North HCP: 12 South HCP: 18	◆ AQ93 ♣ QJ7	♦ KJ6 ♣ AK108	Pass	3NT	AP	nor Foreir ~
North HCP: 12	-			Way N		nor Forcing

Board: 76 Dealer: S Vul: EW HCP: 12	★ K74▼ KJ1074◆ J2◆ A84	The opponents are silent. Partner bids first.
Board: 77 Dealer: N Vul: None HCP: 12	AQ♥ 953♦ 10975♠ AQ63	The opponents are silent. You bid first.
Board: 78 Dealer: S Vul: EW HCP: 18	A732✓ AKQ75AJ96	The opponents are silent. Partner bids first.
Board: 79 Dealer: N Vul: NS HCP: 12	1086KQJ3A962Q3	The opponents are silent. You bid first.
Board: 80 Dealer: S Vul: NS HCP: 12	◆ AJ10754 ♥ Q10 • Q1098 ◆ K	The opponents are silent. Partner bids first.

North: ♠ K74 ▼ KJ1074	South: ♠ AJ	West Pass	North 1♥		1♦
♠ K74	♠ AJ	Pass	1 🕶	Daga	
			1 7	Pass	1NT
	♥ A93	Pass	2 ♣ ¹	Pass	2•
♦ J2	◆ Q1075	Pass	2	Pass	
♣ A84	♣ QJ73	AP		1 400	.,
			Way N	ew Mi	nor Forcing
		West	North	East	South
North:	South:		1♦	Pass	1♠
•		Pass			
	•				
	•		_ ,	1 4400	
₩ AQ03	₩ 63		Way N	ew Mi	nor Forcing
		West	North	East	South
					1♦
		Pass	1♠	Pass	1NT
North:	South:	Pass	2 ♦ 1	Pass	3 ♠ ²
♠ A732		Pass	4NT ³	Pass	5 ♥
♥ AKQ	♥ J1062				
♦ 75	♦ AK103				0
♣ AJ96	♣ K5	1. Two	Way N		nor Forcing
		3. Black	kwood 1		for •
		West	North	Fast	South
North:	South	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			1 ♠
		Pass	1NT		2 . 1
	▼ A765				
♦ A962	♦ K8				
♣ Q3	♣ 104		J •	1 455	
			Way N	ew Mi	nor Forcing
		West	North	East	South
North:	South:	,, est	1,0141		1 ♣
♠ AJ10754	♠ Q2	Pass	1♠	Pass	1NT
♥ Q10	♥ KJ73				
		Pagg	2 4 1	Pagg	/.
♦ Q1098	♦ J75	Pass Pass	2♣¹	Pass AP	2♥
		Pass	3♠	AP	or Forcing
	AQ ♥ 953 • 10975 • AQ63 North: • A732 ♥ AKQ • 75 • AJ96 North: • 1086 ♥ KQJ3 • A962 • Q3	♣ AQ ♠ KJ965 ♥ 953 ♥ QJ64 • 10975 • KQ ♠ AQ63 ♠ 85 North: ♠ QJ9 ♥ AKQ ♥ J1062 • 75 • AK103 ♠ AJ96 ♠ K5 North: ♠ AJ954 ♥ KQJ3 ♥ A765 • A962 • K8 ♠ Q3 ♠ 104 North: South:	North: South: AQ KJ965 953 10975 KQ AQ63 85 North: South: AQ63 North: South: A732 QJ9 AKQ TS AKQ TS AKQ TS AJ96 KS North: South: AJ96 West	North: AQ KBJ965 QJ64 AQ63 KQ AQ63 North: AQ732 QJ9 Pass ANT3 ANT3 ANT4 Pass ANT3 Pass ANT4 Pass ANT3 Pass ANT4 Pass ANT4 Pass ANT5 ANT4 Pass ANT5 ANT62 ANT65 ANT65	North: AQ KJ965 953 QJ64 AQ63 AQ64 AQ64 AQ65 AQ65 AQ66 AQ66 AQ66 AQ660 AQ660 AQ660 AQ660 AQ660 AQ660 AQ660 AQ660 AQ600 AQ600

Board: 76 Dealer: S Vul: EW HCP: 14	♣ AJ ▼ A93 ◆ Q1075 ♣ QJ73	The opponents are silent. You bid first.
Board: 77 Dealer: N Vul: None HCP: 12	★ KJ965♥ QJ64◆ KQ◆ 85	The opponents are silent. Partner bids first.
Board: 78 Dealer: S Vul: EW HCP: 14	♣ QJ9 ♥ J1062 ♦ AK103 ♣ K5	The opponents are silent. You bid first.
Board: 79 Dealer: N Vul: NS HCP: 12	▲ AJ954▼ A765◆ K8▲ 104	The opponents are silent. Partner bids first.
Board: 80 Dealer: S Vul: NS HCP: 12	♣ Q2 ♥ KJ73 ♦ J75 ♣ AJ106	The opponents are silent. You bid first.

Board: 76	North:	South:	West	North	East	South 1♦
Dealer: S	• K74	AJ	Pass	1♥	Pass	1NT
Vul: EW	▼ KJ1074	♥ A93	Pass	2 ♣ ¹	Pass	
North HCP: 12	♦ J2	◆ Q1075	Pass	2 Y	Pass	
South HCP: 14 Contract: 4♥ N	♣ A84	♣ QJ73	AP	- '	1 455	• •
Contract. 4V IV				Way N	ew Mi	nor Forcing
Board: 77			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1•
Vul: None	♠ AQ	♦ KJ965	Pass	1NT	Pass	2 ♣ 1
North HCP: 12	♥ 953	♥ QJ64	Pass	2•	Pass	
South HCP: 12	10975AQ63	♦ KQ ♣ 85	AP			
Contract: 2♥ S	₹ AQ03	₩ 63		Way N	ew Mi	nor Forcing
			West	North	East	South
						1♦
			Pass	1♠	Pass	1NT
Board: 78	North:	South:	Pass	2♦ ¹	Pass	3 ♠ ²
Dealer: S	♦ A732	♠ QJ9	Pass	4NT ³	Pass	5♥
Vul: EW North HCP: 18	♥ AKQ	♥ J1062	Pass	5NT ⁴		
South HCP: 14	♦ 75	♦ AK103	Pass	6NT	AP	0.
Contract: 6N S	♣ AJ96	♣ K5		Way N		nor Forcing
			3. Black	kwood		for •
			4. King	ask by		
			_	ask by North		South
	North:	South:	_		East	South 1♠
Dealer: N	North: ★ 1086	South: ♠ AJ954	_	North	East	1♠
Dealer: N Vul: NS	▲ 1086		West Pass	North 1♦ 1NT	East Pass Pass	1 ♠ 2 ♣ ¹
Dealer: N Vul: NS North HCP: 12		♦ AJ954	West Pass Pass	North 1 1NT 2	East Pass Pass Pass	1♠ 2♠¹ 2♥
Dealer: N Vul: NS North HCP: 12 South HCP: 12	♠ 1086 ♥ KQJ3	▲ AJ954 ▼ A765	West Pass Pass Pass	North 1 1NT 2	East Pass Pass	1♠ 2♠¹ 2♥
Dealer: N Vul: NS North HCP: 12 South HCP: 12	≜ 1086 ♥ KQJ3 ♦ A962	♠ AJ954 ♥ A765 ♦ K8	West Pass Pass Pass AP	North 1 → 1 NT 2 → 3 ▼	East Pass Pass Pass Pass	1♠ 2♠¹ 2♥
Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ S	1086✓ KQJ3A962Q3	♣ AJ954 ♥ A765 ♦ K8 ♣ 104	West Pass Pass Pass AP 1. Two	North 1 → 1 NT 2 → 3 ▼	East Pass Pass Pass Pass	1♠ 2♣¹ 2▼ 4▼ anor Forcing
Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ S	★ 1086♥ KQJ3★ A962★ Q3	▲ AJ954♥ A765♦ K8▲ 104 South:	West Pass Pass Pass AP 1. Two	North 1 1NT 2 3 Way N	East Pass Pass Pass Pass	1♠ 2♣¹ 2▼ 4▼ anor Forcing
Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ S	 1086 KQJ3 A962 Q3 North: AJ10754 	▲ AJ954✔ A765♦ K8♣ 104 South: ♠ Q2	West Pass Pass Pass AP 1. Two	North 1 1NT 2 3 Way N	East Pass Pass Pass Pass Pass	1♠ 2♣¹ 2♥ 4♥ nor Forcing
Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ S Board: 80 Dealer: S Vul: NS North HCP: 12	 1086 KQJ3 A962 Q3 North: AJ10754 Q10 	 ▲ AJ954 ▼ A765 ◆ K8 ♣ 104 South: ♠ Q2 ▼ KJ73 	West Pass Pass Pass AP 1. Two	North 1 1NT 2 Way N North	East Pass Pass Pass Pass Pass	1♠ 2♣¹ 2▼ 4▼ nor Forcing South 1♣ 1NT
North HCP: 12 South HCP: 12 Contract: 4♥ S Board: 80 Dealer: S	 1086 KQJ3 A962 Q3 North: AJ10754 	▲ AJ954✔ A765♦ K8♣ 104 South: ♠ Q2	West Pass Pass Pass AP 1. Two West Pass	North 1 ↑ 1NT 2 ↑ 3 ▼ Way N North 1 ♠ 2 ♠ 1	East Pass Pass Pass Pass ew Mi	1♠ 2♣¹ 2▼ 4▼ nor Forcing South 1♣ 1NT

Board: 81 Dealer: N Vul: None HCP: 14	104✓ K104✓ AQ73✓ AJ98	The opponents are silent. You bid first.
Board: 82 Dealer: S Vul: EW HCP: 14	♠ AK6♥ A1087♦ Q85♠ J103	The opponents are silent. Partner bids first.
Board: 83 Dealer: N Vul: None HCP: 13	♠ 85♥ K2♦ AJ94♠ KQ863	The opponents are silent. You bid first.
Board: 84 Dealer: S Vul: Both HCP: 14	★ A10976▼ K83★ A7★ K75	The opponents are silent. Partner bids first.
Board: 85 Dealer: N Vul: NS HCP: 13	A4♥ Q54★ KJ107◆ QJ107	The opponents are silent. You bid first.
Board: 86 Dealer: S Vul: EW HCP: 16	AKQ76✓ AQ1086♦ 8Д J7	The opponents are silent. Partner bids first.

			West Newly Feet Coult
Board: 81	North:	South:	West North East South
Dealer: N	1 04	♦ AK9873	1♦ Pass 1♠
Vul: None	▼ K104	♥ 72	Pass 1NT Pass 2♣¹
North HCP: 14	• AQ73	• K62	Pass 2♦ Pass 3♠
South HCP: 10	♣ AJ98	♦ 76	Pass 4♠ AP
Contract: 4♠ S	₩ AJ90	4 /0	Two Way New Minor Forcing
			1. Two way frew minor roteing
			West North East South
Board: 82		a 1	
Dealer: S	North:	South:	1 ♦
Vul: EW	♠ AK6	♦ J83	Pass 1♥ Pass 1NT
North HCP: 14	♥ A1087	♥ K52	Pass $2 \stackrel{1}{\diamond}^1$ Pass $3 \stackrel{2}{\checkmark}^2$
South HCP: 13	♦ Q85	◆ AK43	Pass 3NT AP
Contract: 3N S	♣ J103	♣ Q75	1. Two Way New Minor Forcing
Contract. 514 5			2. artificial
Board: 83			West North East South
Dealer: N	North:	South:	1 ♣ Pass 1 ♠
Vul: None	♦ 85	♠ AKQ94	Pass 1NT Pass 2•1
North HCP: 13	♥ K2	♥ A98	
South HCP: 19	◆ AJ94	♦ KQ10	Pass 3♦ Pass 3NT
Contract: 3N N	♣ KQ863	♣ J5	AP
Contract. 31v Iv			1. Two Way New Minor Forcing
Doords 04			West North East South
Board: 84	North:	South:	1♦
Dealer: S	♦ A10976	♦ K83	Pass 1♠ Pass 1NT
Vul: Both	♥ K83	v 107	Pass $2 \stackrel{1}{\diamond}^1$ Pass $3 \stackrel{2}{\diamond}^2$
North HCP: 14	♦ A7	♦ KQ93	Pass 4 AP
South HCP: 14	♣ K75	♣ AQ63	1. Two Way New Minor Forcing
Contract: 4♠ N			2. artificial
			2. drinear
D1.05			West North East South
Board: 85	North:	South:	1♦ Pass 1♠
Dealer: N	♠ A4	♠ KJ832	
Vul: NS	♥ Q54	♥ A8	Pass 1NT Pass 2◆1
North HCP: 13	♦ KJ107	♦ AQ8	Pass 3♣ Pass 3NT
South HCP: 18	♣ QJ107	♣ A83	AP
Contract: 3N N			1. Two Way New Minor Forcing
Doord: 96			West North East South
Board: 86	North:	South:	West North East South 1♦
Dealer: S		South: ♠ J53	
Dealer: S Vul: EW	♠ AKQ76	♠ J53	1♦ Pass 1♠ Pass 1NT
Dealer: S Vul: EW North HCP: 16	♠ AKQ76 ♥ AQ1086	♠ J53 ♥ K4	Pass $1 \clubsuit$ Pass 1NT Pass $2 \spadesuit^1$ Pass $2 \spadesuit^2$
Dealer: S Vul: EW North HCP: 16 South HCP: 12	♠ AKQ76 ♥ AQ1086 ♦ 8	♣ J53 ♥ K4 ♦ KQJ4	Pass $1 \spadesuit$ Pass 1NT Pass $2 \spadesuit^1$ Pass $2 \spadesuit^2$ Pass $4 \spadesuit$ AP
Dealer: S Vul: EW North HCP: 16	♠ AKQ76 ♥ AQ1086	♠ J53 ♥ K4	Pass $1 \clubsuit$ Pass 1NT Pass $2 \spadesuit^1$ Pass $2 \spadesuit^2$

Board: 81 Dealer: N Vul: None HCP: 10	★ AK9873▼ 72★ K62★ 76	The opponents are silent. Partner bids first.
Board: 82 Dealer: S Vul: EW HCP: 13	 ♣ J83 ♥ K52 ♦ AK43 ♣ Q75	The opponents are silent. You bid first.
Board: 83 Dealer: N Vul: None HCP: 19	★ AKQ94▼ A98◆ KQ10◆ J5	The opponents are silent. Partner bids first.
Board: 84 Dealer: S Vul: Both HCP: 14	★ K83 ▼ 107 ★ KQ93 ♣ AQ63	The opponents are silent. You bid first.
Board: 85 Dealer: N Vul: NS HCP: 18	★ KJ832★ A8★ AQ8★ A83	The opponents are silent. Partner bids first.
Board: 86 Dealer: S Vul: EW HCP: 12	J53K4KQJ4Q1053	The opponents are silent. You bid first.

			West Newly Feet Coult
Board: 81	North:	South:	West North East South
Dealer: N	1 04	♦ AK9873	1♦ Pass 1♠
Vul: None	▼ K104	♥ 72	Pass 1NT Pass 2♣¹
North HCP: 14	• AQ73	• K62	Pass 2♦ Pass 3♠
South HCP: 10	♣ AJ98	♦ 76	Pass 4♠ AP
Contract: 4♠ S	₩ AJ30	4 /0	Two Way New Minor Forcing
			1. Two way frew minor roteing
			West North East South
Board: 82		a 1	
Dealer: S	North:	South:	1 ♦
Vul: EW	♠ AK6	♦ J83	Pass 1♥ Pass 1NT
North HCP: 14	♥ A1087	♥ K52	Pass $2 \stackrel{1}{\diamond}^1$ Pass $3 \stackrel{2}{\checkmark}^2$
South HCP: 13	♦ Q85	◆ AK43	Pass 3NT AP
Contract: 3N S	♣ J103	♣ Q75	1. Two Way New Minor Forcing
Contract. 514 5			2. artificial
Board: 83			West North East South
Dealer: N	North:	South:	1 ♣ Pass 1 ♠
Vul: None	♦ 85	♠ AKQ94	Pass 1NT Pass 2•1
North HCP: 13	♥ K2	♥ A98	
South HCP: 19	◆ AJ94	♦ KQ10	Pass 3♦ Pass 3NT
Contract: 3N N	♣ KQ863	♣ J5	AP
Contract. 31v Iv			1. Two Way New Minor Forcing
Doords 04			West North East South
Board: 84	North:	South:	1♦
Dealer: S	♦ A10976	♦ K83	Pass 1♠ Pass 1NT
Vul: Both	♥ K83	v 107	Pass $2 \stackrel{1}{\diamond}^1$ Pass $3 \stackrel{2}{\diamond}^2$
North HCP: 14	♦ A7	♦ KQ93	Pass 4 AP
South HCP: 14	♣ K75	♣ AQ63	1. Two Way New Minor Forcing
Contract: 4♠ N			2. artificial
			2. tittieti
D1.05			West North East South
Board: 85	North:	South:	1♦ Pass 1♠
Dealer: N	♠ A4	♠ KJ832	
Vul: NS	♥ Q54	♥ A8	Pass 1NT Pass 2◆1
North HCP: 13	♦ KJ107	♦ AQ8	Pass 3♣ Pass 3NT
South HCP: 18	♣ QJ107	♣ A83	AP
Contract: 3N N			1. Two Way New Minor Forcing
Doord: 96			West North East South
Board: 86	North:	South:	West North East South 1♦
Dealer: S		South: ♠ J53	
Dealer: S Vul: EW	♠ AKQ76	♠ J53	1♦ Pass 1♠ Pass 1NT
Dealer: S Vul: EW North HCP: 16	♠ AKQ76 ♥ AQ1086	♠ J53 ♥ K4	Pass $1 \clubsuit$ Pass 1NT Pass $2 \spadesuit^1$ Pass $2 \spadesuit^2$
Dealer: S Vul: EW North HCP: 16 South HCP: 12	♠ AKQ76 ♥ AQ1086 ♦ 8	♣ J53 ♥ K4 ♦ KQJ4	Pass $1 \spadesuit$ Pass 1NT Pass $2 \spadesuit^1$ Pass $2 \spadesuit^2$ Pass $4 \spadesuit$ AP
Dealer: S Vul: EW North HCP: 16	♠ AKQ76 ♥ AQ1086	♠ J53 ♥ K4	Pass $1 \clubsuit$ Pass 1NT Pass $2 \spadesuit^1$ Pass $2 \spadesuit^2$

Board: 87 Dealer: N Vul: None HCP: 13	♣ Q76♥ J73♦ AK2♣ QJ73	The opponents are silent. You bid first.
Board: 88 Dealer: S Vul: NS HCP: 24	★ AK87▼ AQ1072◆ KJ◆ AK	The opponents are silent. Partner bids first.
Board: 89 Dealer: N Vul: EW HCP: 13	★ K107 ∀ K3 ♦ K1094 ♣ KJ64	The opponents are silent. You bid first.
Board: 90 Dealer: S Vul: None HCP: 13	★ KQJ65 ▼ A743 ◆ — ♣ K764	The opponents are silent. Partner bids first.
Board: 91 Dealer: N Vul: None HCP: 13	102✓ A976✓ KJ2✓ KQ108	The opponents are silent. You bid first.

Doords 97			West	North			
Board: 87 Dealer: N	North:	South:	_	1♣	Pass		
Vul: None	♠ Q76	★ 52		1NT	Pass		
North HCP: 13	♥ J73	♥ AK652	Pass	3 ♥ ²	Pass	4♥	
South HCP: 17	♦ AK2	♦ QJ4 ♣ AK4	AP				
Contract: 4♥ S	♣ QJ73	₩ AN4	1. Two 2. artific		ew Mi	inor Forcing	
			West	North	East	South 1♣	
Board: 88	North:	South:	Pass	1♥	Pass	1NT	
Dealer: S	♦ AK87	♠ Q5	Pass	2^{1}	Pass	3♦	
Vul: NS North HCP: 24	♥ AQ1072	♥ KJ	Pass	$4NT^2$	Pass	5♣	
South HCP: 14	♦ KJ	♦ AQ97	Pass	5♠	Pass	5NT	
Contract: 7N S	♣ AK	♣ Q9876	Pass	7NT	AP		
				Way N kwood		inor Forcing for ♦	
			West	North	East	South	
Board: 89	North:	South:		1♦	Pass	1♠	
Dealer: N	★ K107	♠ AQJ96	Pass	1NT	Pass	2 ♦ ¹	
Vul: EW	♥ K3	♥ AQ76	Pass	3 ♠ ²	Pass	4♠	
North HCP: 13 South HCP: 13	♦ K1094	♦ 6	AP	51			
Contract: 4♠ S	♣ KJ64	♣ 983	1. Two 2. artific		ew Mi	inor Forcing	
Board: 90			West	North	East		
Dealer: S	North:	South:	D	1.	D	1 ♦	
Vul: None	♠ KQJ65 ♥ A743	♠ 108 ♥ KQ52	Pass	1 4		1NT	
North HCP: 13	♦ —	◆ AK1084	Pass	2 ♦ ¹	Pass	2 2	
South HCP: 12	♣ K764	♣ 53		4♥		inan Fanaina	
Contract: 4♥ S			2. artific		ew ivii	inor Forcing	
D 101			West	North	East	South	
Board: 91 Dealer: N	North:	South:		1♣		1♠	
Vul: None	♠ 102	♠ KQJ75	Pass	1NT	Pass	2 ♦ ¹	
North HCP: 13	♥ A976	♥ QJ5	Pass	3 ♥ ²	Pass	3NT	
South HCP: 17	♦ KJ2	♦ A96	AP				
Contract: 3N N	♣ KQ108	♣ A7	1. Two 2. artific	•	ew Mi	inor Forcing	

Board: 87 Dealer: N Vul: None HCP: 17	◆ 52♥ AK652◆ QJ4◆ AK4	The opponents are silent. Partner bids first.
Board: 88 Dealer: S Vul: NS HCP: 14	• Q5 ▼ KJ • AQ97 • Q9876	The opponents are silent. You bid first.
Board: 89 Dealer: N Vul: EW HCP: 13	AQJ96AQ766983	The opponents are silent. Partner bids first.
Board: 90 Dealer: S Vul: None HCP: 12	108KQ52AK108453	The opponents are silent. You bid first.
Board: 91 Dealer: N Vul: None HCP: 17	★ KQJ75♥ QJ5◆ A96◆ A7	The opponents are silent. Partner bids first.

			West	North	Fact	South	
Board: 87		~ 1	West	Norui	Pass	30um 1♥	
Dealer: N	North:	South:	Pass	1NT	Pass		
Vul: None	♠ Q76 ♥ J73	♦ 52 ∀ AK652					
North HCP: 13	◆ AK2	◆ QJ4		3 ♥ ²	Pass	4 ▼	
South HCP: 17	◆ QJ73	• AK4	AP				
Contract: 4♥ S	¥ Q3/3	¥ / IIX-i	1. Two 2. artific		ew Mi	inor Forcing	
			West	North	East	South 1♣	
Board: 88	North:	South:	Pass	1♥	Pass	1NT	
Dealer: S	♦ AK87	♦ Q5	Pass	2 \ ^ 1	Pass	3♦	
Vul: NS	♥ AQ1072	♥ KJ	Pass	4NT ²	Pass	5 ♣	
North HCP: 24 South HCP: 14	♦ KJ	◆ AQ97	Pass	5 ♠		5NT	
	tract: 7N S ♣ AK ♣ Q9876	Pass	7NT	AP	5111		
Connact. /1V 5						inor Forcing	
			2. Black			_	
D 100			West	North			
Board: 89 Dealer: N	North:	South:		1♦	Pass	1♠	
Vul: EW	♦ K107	♠ AQJ96	Pass	1NT	Pass	$2^{\bullet 1}$	
North HCP: 13	♥ K3	♥ AQ76	Pass	$3 \clubsuit^2$	Pass	4♠	
South HCP: 13	♦ K1094	♦ 6	AP				
Contract: 4♠ S	♣ KJ64	♣ 983	1. Two 2. artific		ew Mi	inor Forcing	
Board: 90			West	North	East		
Dealer: S	North:	South:		4 .		1 ♦	
Vul: None	♦ KQJ65	★ 108	Pass	1♠	Pass	1NT	
North HCP: 13	▼ A743 ◆ —	✓ KQ52◆ AK1084		2 ♦¹	Pass	2 ∀ ²	
South HCP: 12	▼ — & K764	◆ 53		4♥	AP		
Contract: 4♥ S	¥ 10/01	133	1. Two 2. artific	-	ew Mi	inor Forcing	
D 1. 01			West	North			
Board: 91	North:	South:		1♣	Pass	1♠	
Dealer: N Vul: None	▲ 102	♠ KQJ75	Pass	1NT	Pass	2 ♦ ¹	
North HCP: 13	♥ A976	♥ QJ5	Pass	3 ♥ ²	Pass	3NT	
South HCP: 17	♦ KJ2	♦ A96	AP				
Contract: 3N N	♣ KQ108	♣ A7	1. Two 2. artific		ew Mi	inor Forcing	

Board: 92 Dealer: S Vul: NS HCP: 11	♣ AJ10932 ♥ A52 ♦ Q10 ♣ 98	The opponents are silent. Partner bids first.
Board: 93 Dealer: N Vul: EW HCP: 13	♣ Q104♥ AK8◆ Q985♣ Q63	The opponents are silent. You bid first.
Board: 94 Dealer: S Vul: Both HCP: 13	♦ 9832♥ K62♦ AQ♦ A1094	The opponents are silent. Partner bids first.
Board: 95 Dealer: N Vul: EW HCP: 12		The opponents are silent. You bid first.
Board: 96 Dealer: S Vul: EW HCP: 18	♣ AKQJ853 ♥ A532 ♦ J ♣ K	The opponents are silent. Partner bids first.

Board: 92			West	North	East	
Dealer: S	North:	South:	_			1♣
Vul: NS	♣ AJ10932	♦ Q65	Pass	1♠		1NT
North HCP: 11	▼ A52 ♦ Q10	♥ KJ93 ♦ AJ7	Pass	2 ♣ ¹	Pass	
South HCP: 14 Contract: 4♠ N	♦ 98	★ K63	Pass AP	3♠	Pass	4♠
Contract 111			1. Two	Way N	ew Mi	inor Forcing
			West	North	East	South
Board: 93	North:	South:		1♦	Pass	1♠
Dealer: N Vul: EW	♦ Q104	♦ AK987	Pass	1NT	Pass	$2^{\bullet 1}$
North HCP: 13	♥ AK8 ♦ Q985	♥ J6 ♦ AJ2	Pass AP	3 ♠ ²	Pass	4♠
South HCP: 16 Contract: 4♠ S	♣ Q63	♣ K85		-	ew Mi	inor Forcing
			West	North	East	South
Board: 94	North:	South:				1♣
Dealer: S Vul: Both	♦ 9832	♠ AJ5	Pass	1♠	Pass	1NT
North HCP: 13	♥ K62	♥ Q97	Pass	2 ♦¹	Pass	3 ♠ ²
South HCP: 13	♦ AQ	♦ K42	Pass	3NT	AP	
Contract: 3N S	♣ A1094	♣ K765	1. Two 2. artific		ew Mi	inor Forcing
			West	North	Fact	South
Board: 95	Month	Courtle	West	1 \oldot	Pass	
Dealer: N	North: ♠ J8	South: ♠ AQ54	Pass	1NT	Pass	
Vul: EW North HCP: 12	♥ A1072	♥ K	Pass	2 ♥ ²		3NT
South HCP: 13	• Q962	♦ 10843 • A1004	AP			
Contract: 3N N	♣ KQ9	♣ A1084	1. Two 2. artific		ew Mi	inor Forcin
			West	North	East	South
Board: 96	NI - ad-	C41	Pass	1♠	Page	1NT
Dealer: S	North: ♠ AKQJ853	South: ♠ 64	Pass	2 ♦ 1	Pass	
Vul: EW	▼ A532	₹ 04 ∀ Q4	Pass	3♠	Pass	
North HCP: 18	• J	♦ K1085	Pass	4NT ²		
South HCP: 12 Contract: 5♠ N	♣ K	♣ AQJ97	Pass	4N 1² 5♠	AP	J 4
Contract. 32 IN						nor Forcing
			2. Blacl	•		•

Board: 92 Dealer: S Vul: NS HCP: 14	♣ Q65♥ KJ93◆ AJ7♣ K63	The opponents are silent. You bid first.
Board: 93 Dealer: N Vul: EW HCP: 16	▲ AK987♥ J6◆ AJ2▲ K85	The opponents are silent. Partner bids first.
Board: 94 Dealer: S Vul: Both HCP: 13	AJ5♥ Q97★ K42★ K765	The opponents are silent. You bid first.
Board: 95 Dealer: N Vul: EW HCP: 13	◆ AQ54 ♥ K ◆ 10843 ◆ A1084	The opponents are silent. Partner bids first.
Board: 96 Dealer: S Vul: EW HCP: 12	♠ 64♥ Q4◆ K1085♠ AQJ97	The opponents are silent. You bid first.

Board: 92			West	North	East	
Dealer: S	North:	South:	_			1♣
Vul: NS	♣ AJ10932	♦ Q65	Pass	1♠		1NT
North HCP: 11	▼ A52 ♦ Q10	♥ KJ93 ♦ AJ7	Pass	2 ♣ ¹	Pass	
South HCP: 14 Contract: 4♠ N	♦ 98	★ K63	Pass AP	3♠	Pass	4♠
Contract 111			1. Two	Way N	ew Mi	inor Forcing
			West	North	East	South
Board: 93	North:	South:		1♦	Pass	1♠
Dealer: N Vul: EW	♦ Q104	♦ AK987	Pass	1NT	Pass	$2^{\bullet 1}$
North HCP: 13	♥ AK8 ♦ Q985	♥ J6 ♦ AJ2	Pass AP	3 ♠ ²	Pass	4♠
South HCP: 16 Contract: 4♠ S	♣ Q63	♣ K85		-	ew Mi	inor Forcing
			West	North	East	South
Board: 94	North:	South:				1♣
Dealer: S Vul: Both	♦ 9832	♠ AJ5	Pass	1♠	Pass	1NT
North HCP: 13	♥ K62	♥ Q97	Pass	2 ♦¹	Pass	3 ♠ ²
South HCP: 13	♦ AQ	♦ K42	Pass	3NT	AP	
Contract: 3N S	♣ A1094	♣ K765	1. Two 2. artific		ew Mi	inor Forcing
			West	North	Fact	South
Board: 95	Month	Courtle	West	1 \oldot	Pass	
Dealer: N	North: ♠ J8	South: ♠ AQ54	Pass	1NT	Pass	
Vul: EW North HCP: 12	♥ A1072	♥ K	Pass	2 ♥ ²		3NT
South HCP: 13	• Q962	♦ 10843 • A1004	AP			
Contract: 3N N	♣ KQ9	♣ A1084	1. Two 2. artific		ew Mi	inor Forcin
			West	North	East	South
Board: 96	NI - ad-	C41	Pass	1♠	Page	1NT
Dealer: S	North: ♠ AKQJ853	South: ♠ 64	Pass	2 ♦ 1	Pass	
Vul: EW	▼ A532	₹ 04 ∀ Q4	Pass	3♠	Pass	
North HCP: 18	• J	♦ K1085	Pass	4NT ²		
South HCP: 12 Contract: 5♠ N	♣ K	♣ AQJ97	Pass	4N 1² 5♠	AP	J 4
Contract. 32 IN						nor Forcing
			2. Blacl	•		•

Board: 97 Dealer: N Vul: NS HCP: 13	★ K5▼ KJ43◆ 962♣ AQ87	The opponents are silent. You bid first.
Board: 98 Dealer: S Vul: None HCP: 13	★ KQ87 ▼ 52 ♦ Q53 ♣ AQ73	The opponents are silent. Partner bids first.
Board: 99 Dealer: N Vul: EW HCP: 12	★ K42♥ Q1082◆ 87◆ AK97	The opponents are silent. You bid first.
Board: 100 Dealer: S Vul: Both HCP: 19	★ AKQ4▼ AQ632◆ A32◆ 3	The opponents are silent. Partner bids first.
Board: 101 Dealer: N Vul: None HCP: 14	★K2♥Q73◆AJ96◆KJ65	The opponents are silent. You bid first.

			West North East South
Board: 97	3.Td.	Q 4	1 ♣ Pass 1 ♠
Dealer: N	North:	South:	Pass 1NT Pass 2•¹
Vul: NS	♠ K5 ♥ KJ43	♠ QJ94 ♥ A7	Pass 3^{2} Pass $4NT^{3}$
North HCP: 13	◆ 962	• AK3	Pass 5♥ AP
South HCP: 18	♣ AQ87	♣ KJ53	1. Two Way New Minor Forcing
Contract: 5♥ N			2. artificial
			3. Blackwood 1430, for ♥
			West North East South
Board: 98	North:	South:	1
Dealer: S	• KQ87	♦ J52	Pass 1♠ Pass 1NT
Vul: None	♥ 52	♥ AQJ	Pass $2^{\bullet 1}$ Pass $3^{\bullet 2}$
North HCP: 13	♦ Q53	♦ A876	Pass 3NT AP
South HCP: 13 Contract: 3N S	♣ AQ73	♣ J84	1. Two Way New Minor Forcing
Contract: 31v S			2. artificial
			2. drinear
			West Newly East Coul
			West North East South
Board: 99			1♣ Pass 1♣
Dealer: N	North:	South:	Pass 1NT Pass 2◆¹
Vul: EW	★ K42	♠ A1098	Pass $2 \stackrel{?}{•}^2$ Pass 2NT
North HCP: 12	♥ Q1082	♥ K	Pass $3 \checkmark$ Pass $4NT^3$
South HCP: 20	♦ 87 ♣ AK97	♦ AKQJ ♣ QJ104	Pass 5♣ AP
Contract: 5♣ N	₩ AK9/	₹ QJ104	1. Two Way New Minor Forcing
			2. artificial
			3. Blackwood 1430, for ♥
			West North East South
			1♦
Board: 100	Month	South:	Pass 1♥ Pass 1NT
Dealer: S	North: ♠ AKQ4	Soum: ♠ J75	Pass $2 \stackrel{1}{\bullet}^1$ Pass $3 \stackrel{\bullet}{\bullet}$
Vul: Both	♥ AQ632	♥ J4	Pass 4NT ² Pass 5♥
North HCP: 19	◆ A32	◆ K1064	Pass 5NT ³ Pass 6♦
South HCP: 12	♣ 3	♣ AK87	Pass 6NT AP
Contract: 6N S			1. Two Way New Minor Forcing
			2. Blackwood 1430, for ♣
			3. King ask by 5NT
Board: 101			West North East South
Dealer: N	North:	South:	1♦ Pass 1♠
Vul: None	★ K2	♠ AQJ107	Pass 1NT Pass 2♣¹
North HCP: 14	♥ Q73	♥ A1084	Pass 2♦ Pass 2♥
South HCP: 11	A NUA	♦ 872 ♣ 4	Pass 3NT AP
Contract: 3N N	* IXJUJ	∞ ⊤	1. Two Way New Minor Forcing

Board: 97 Dealer: N Vul: NS HCP: 18	◆ QJ94 ♥ A7 • AK3 • KJ53	The opponents are silent. Partner bids first.
Board: 98 Dealer: S Vul: None HCP: 13		The opponents are silent. You bid first.
Board: 99 Dealer: N Vul: EW HCP: 20	▲ A1098♥ K◆ AKQJ◆ QJ104	The opponents are silent. Partner bids first.
Board: 100 Dealer: S Vul: Both HCP: 12	▶ J75♥ J4♦ K1064♠ AK87	The opponents are silent. You bid first.
Board: 101 Dealer: N Vul: None HCP: 11	AQJ107✓ A1084♦ 872♠ 4	The opponents are silent. Partner bids first.

			West North East South
Board: 97	3.Td.	Q 4	1 ♣ Pass 1 ♠
Dealer: N	North:	South:	Pass 1NT Pass 2•¹
Vul: NS	♠ K5 ♥ KJ43	♠ QJ94 ♥ A7	Pass 3^{2} Pass $4NT^{3}$
North HCP: 13	◆ 962	• AK3	Pass 5♥ AP
South HCP: 18	♣ AQ87	♣ KJ53	1. Two Way New Minor Forcing
Contract: 5♥ N			2. artificial
			3. Blackwood 1430, for ♥
			West North East South
Board: 98	North:	South:	1
Dealer: S	• KQ87	♦ J52	Pass 1♠ Pass 1NT
Vul: None	♥ 52	♥ AQJ	Pass $2^{\bullet 1}$ Pass $3^{\bullet 2}$
North HCP: 13	♦ Q53	♦ A876	Pass 3NT AP
South HCP: 13 Contract: 3N S	♣ AQ73	♣ J84	1. Two Way New Minor Forcing
Contract: 31v S			2. artificial
			2. drinear
			West Newly East Coul
			West North East South
Board: 99			1♣ Pass 1♣
Dealer: N	North:	South:	Pass 1NT Pass 2◆¹
Vul: EW	★ K42	♠ A1098	Pass $2 \stackrel{?}{•}^2$ Pass 2NT
North HCP: 12	♥ Q1082	♥ K	Pass $3 \checkmark$ Pass $4NT^3$
South HCP: 20	♦ 87 ♣ AK97	♦ AKQJ ♣ QJ104	Pass 5♣ AP
Contract: 5♣ N	₩ AK9/	₹ QJ104	1. Two Way New Minor Forcing
			2. artificial
			3. Blackwood 1430, for ♥
			West North East South
			1♦
Board: 100	Month	South:	Pass 1♥ Pass 1NT
Dealer: S	North: ♠ AKQ4	Soum: ♠ J75	Pass $2 \stackrel{1}{\bullet}^1$ Pass $3 \stackrel{\bullet}{\bullet}$
Vul: Both	♥ AQ632	♥ J4	Pass 4NT ² Pass 5♥
North HCP: 19	◆ A32	◆ K1064	Pass 5NT ³ Pass 6♦
South HCP: 12	♣ 3	♣ AK87	Pass 6NT AP
Contract: 6N S			1. Two Way New Minor Forcing
			2. Blackwood 1430, for ♣
			3. King ask by 5NT
Board: 101			West North East South
Dealer: N	North:	South:	1♦ Pass 1♠
Vul: None	★ K2	♠ AQJ107	Pass 1NT Pass 2♣¹
North HCP: 14	♥ Q73	♥ A1084	Pass 2♦ Pass 2♥
South HCP: 11	A NUA	♦ 872 ♣ 4	Pass 3NT AP
Contract: 3N N	* IXJUJ	∞ ⊤	1. Two Way New Minor Forcing

Board: 102 Dealer: S Vul: None HCP: 14	AQJ64✓ A865410★ K8	The opponents are silent. Partner bids first.
Board: 103 Dealer: N Vul: Both HCP: 13	★ KJ9★ AK9★ Q982★ 1053	The opponents are silent. You bid first.
Board: 104 Dealer: S Vul: NS HCP: 18	A875✓ AQ10KQ3K75	The opponents are silent. Partner bids first.
Board: 105 Dealer: N Vul: EW HCP: 12	★ K52▼ 942◆ AJ7◆ A743	The opponents are silent. You bid first.
Board: 106 Dealer: S Vul: NS HCP: 17	A9543✓ A102AK106Q	The opponents are silent. Partner bids first.

Board: 102 Dealer: S Vul: None North HCP: 14 South HCP: 14 Contract: 3N S	North: ♠ AQJ64 ♥ A8654 ♦ 10 ♠ K8	South: ◆ 83 ▼ K92 ◆ AQJ7 ◆ A963	West North East South 1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 3NT AP 1. Two Way New Minor Forcing
Board: 103 Dealer: N Vul: Both North HCP: 13 South HCP: 14 Contract: 3N N	North: ♠ KJ9 ♥ AK9 ♦ Q982 ♣ 1053	South: ♠ A654 ♥ Q32 ♠ AK3 ♣ J86	West North East South 1 Pass 1 Pass 1 Pass 1 Pass 2 Pass 3 Pass 4 Pass 5 Pass 5 Pass 5 Pass 5 Pass 6 Pass 6 Pass 6 Pass 6 Pass 6 Pass 6 Pass 7 Pass 8 Pass 8 Pass 9 Pas
Board: 104 Dealer: S Vul: NS North HCP: 18 South HCP: 13 Contract: 6N S	North: ◆ A875 ▼ AQ10 ◆ KQ3 ◆ K75	South: ♠ K106 ♥ K64 ♠ A962 ♠ QJ8	West North East South 1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3 ◆ 2 Pass 4NT³ Pass 5 ◆ Pass 6NT AP 1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for ◆
Board: 105 Dealer: N Vul: EW North HCP: 12 South HCP: 13 Contract: 3N N	North: ♠ K52 ♥ 942 ♠ AJ7 ♣ A743	South: ♠ AJ109 ♥ AQ53 ♠ Q95 ♠ 95	West North East South 1♣ Pass 1♥ Pass 1NT Pass 2•¹ Pass 2•² Pass 3NT AP 1. Two Way New Minor Forcing 2. artificial
Board: 106 Dealer: S Vul: NS North HCP: 17 South HCP: 14 Contract: 6♠ S	North: ♠ A9543 ♥ A102 ♠ AK106 ♠ Q	South: ♠ Q6 ♥ Q64 ♠ QJ83 ♠ AK76	West North East South 1 ↑ Pass 1 ↑ Pass 1NT Pass 2 ↑ Pass 3 ↑ Pass 4 ↑ Pass 4 ↑ Pass 4 NT² Pass 5 ↑ Pass 6 ↑ AP 1. Two Way New Minor Forcing 2. Blackwood 1430, for ↑

Board: 102 Dealer: S Vul: None HCP: 14	♣ 83 ♥ K92 ♦ AQJ7 ♣ A963	The opponents are silent. You bid first.
Board: 103 Dealer: N Vul: Both HCP: 14	A654♥ Q32AK3J86	The opponents are silent. Partner bids first.
Board: 104 Dealer: S Vul: NS HCP: 13	★ K106 ♥ K64 ♦ A962 ♣ QJ8	The opponents are silent. You bid first.
Board: 105 Dealer: N Vul: EW HCP: 13	AJ109✓ AQ53✓ Q95✓ 95	The opponents are silent. Partner bids first.
Board: 106 Dealer: S Vul: NS HCP: 14	♠ Q6♥ Q64◆ QJ83♠ AK76	The opponents are silent. You bid first.

Board: 102 Dealer: S Vul: None North HCP: 14 South HCP: 14 Contract: 3N S	North: ♠ AQJ64 ♥ A8654 ♦ 10 ♠ K8	South: ◆ 83 ▼ K92 ◆ AQJ7 ◆ A963	West North East South 1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 3NT AP 1. Two Way New Minor Forcing
Board: 103 Dealer: N Vul: Both North HCP: 13 South HCP: 14 Contract: 3N N	North: ♠ KJ9 ♥ AK9 ♦ Q982 ♣ 1053	South: ♠ A654 ♥ Q32 ♠ AK3 ♣ J86	West North East South 1 Pass 1 Pass 1 Pass 1 Pass 2 Pass 3 Pass 4 Pass 5 Pass 5 Pass 5 Pass 5 Pass 6 Pass 6 Pass 6 Pass 6 Pass 6 Pass 6 Pass 7 Pass 8 Pass 8 Pass 9 Pas
Board: 104 Dealer: S Vul: NS North HCP: 18 South HCP: 13 Contract: 6N S	North: ◆ A875 ▼ AQ10 ◆ KQ3 ◆ K75	South: ♠ K106 ♥ K64 ♠ A962 ♠ QJ8	West North East South 1 ◆ Pass 1 ◆ Pass 1NT Pass 2 ◆ 1 Pass 3 ◆ 2 Pass 4NT³ Pass 5 ◆ Pass 6NT AP 1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for ◆
Board: 105 Dealer: N Vul: EW North HCP: 12 South HCP: 13 Contract: 3N N	North: ♠ K52 ♥ 942 ♠ AJ7 ♣ A743	South: ♠ AJ109 ♥ AQ53 ♠ Q95 ♠ 95	West North East South 1♣ Pass 1♥ Pass 1NT Pass 2•¹ Pass 2•² Pass 3NT AP 1. Two Way New Minor Forcing 2. artificial
Board: 106 Dealer: S Vul: NS North HCP: 17 South HCP: 14 Contract: 6 S	North: ♠ A9543 ♥ A102 ♠ AK106 ♠ Q	South: ♠ Q6 ♥ Q64 ♠ QJ83 ♠ AK76	West North East South 1 ↑ Pass 1 ↑ Pass 1NT Pass 2 ↑ Pass 3 ↑ Pass 4 ↑ Pass 4 ↑ Pass 4 NT² Pass 5 ↑ Pass 6 ↑ AP 1. Two Way New Minor Forcing 2. Blackwood 1430, for ↑

Board: 107 Dealer: N Vul: None HCP: 12	◆ Q104▼ A52◆ K73◆ QJ92	The opponents are silent. You bid first.
Board: 108 Dealer: S Vul: None HCP: 11	AJ542▼ 105◆ J943◆ AJ	The opponents are silent. Partner bids first.
Board: 109 Dealer: N Vul: None HCP: 12	♦ 86 ♥ K2 ♦ Q432 ♦ AQJ107	The opponents are silent. You bid first.
Board: 110 Dealer: S Vul: NS HCP: 12	★ KJ943♥ Q52◆ KJ93◆ Q	East Doubles 2♣ if possible. Partner bids first.
Board: 111 Dealer: N Vul: NS HCP: 14	• Q82 • Q107 • AK2 • K1087	The opponents are silent. You bid first.

Board: 107 Dealer: N Vul: None North HCP: 12 South HCP: 20 Contract: 6N N	North: ♠ Q104 ♥ A52 ♠ K73 ♠ QJ92	South: ♠ A76 ♥ QJ74 ♠ AQ ♠ AK104	West North East South 1♣ Pass 1♥ Pass 1NT Pass 2♦¹ Pass 2♥² Pass 4NT³ Pass 5♣ Pass 5♦ Pass 5NT Pass 6NT AP 1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for ♣
Board: 108 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N S	North: ♠ AJ542 ♥ 105 ♦ J943 ♣ AJ	South: ♠ K7 ♥ KQJ ♦ 10865 ♣ KQ73	West North East South 1 Pass 1 Pass 1 Pass 1 Pass 2 Pass 2 Pass 3NT AP 1. Two Way New Minor Forcing
Board: 109 Dealer: N Vul: None North HCP: 12 South HCP: 15 Contract: 3N N	North: ◆ 86 ▼ K2 ◆ Q432 ◆ AQJ107	South: ◆ AK103 ▼ A875 ◆ KJ96 ◆ 9	West North East South 1♣ Pass 1♥ Pass 1NT Pass 2♦¹ Pass 3♠ Pass 3NT AP 1. Two Way New Minor Forcing
Board: 110 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 44 N	North: ♠ KJ943 ♥ Q52 ♠ KJ93 ♣ Q	South: ♠ A105 ♥ J97 ♠ AQ104 ♣ K53	West North East South 1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 2 Pass 3 Pass 3 Pass 4 AP 1. Two Way New Minor Forcing 2. limit raise or better in ■
Board: 111 Dealer: N Vul: NS North HCP: 14 South HCP: 14 Contract: 4♥ S	North: ♠ Q82 ♥ Q107 ♠ AK2 ♠ K1087	South: ♣ J95 ♥ AKJ85 ♦ 1043 ♣ AJ	West North East South 1♣ Pass 1♥ Pass 1NT Pass 2♦¹ Pass 3♥² Pass 4♥ AP 1. Two Way New Minor Forcing 2. artificial

Board: 107 Dealer: N Vul: None HCP: 20	A76✓ QJ74AQAK104	The opponents are silent. Partner bids first.
Board: 108 Dealer: S Vul: None HCP: 14	★ K7 ∀ KQJ ♦ 10865 ♣ KQ73	The opponents are silent. You bid first.
Board: 109 Dealer: N Vul: None HCP: 15	★ AK103▼ A875◆ KJ96◆ 9	The opponents are silent. Partner bids first.
Board: 110 Dealer: S Vul: NS HCP: 14	▲ A105▼ J97◆ AQ104▲ K53	East Doubles 2♣ if possible. You bid first.
Board: 111 Dealer: N Vul: NS HCP: 14	▲ J95✔ AKJ85◆ 1043♣ AJ	The opponents are silent. Partner bids first.

Board: 107 Dealer: N Vul: None North HCP: 12 South HCP: 20 Contract: 6N N	North: ♠ Q104 ♥ A52 ♠ K73 ♠ QJ92	South: ♠ A76 ♥ QJ74 ♠ AQ ♠ AK104	West North East South 1♣ Pass 1♥ Pass 1NT Pass 2♦¹ Pass 2♥² Pass 4NT³ Pass 5♣ Pass 5♦ Pass 5NT Pass 6NT AP 1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for ♣
Board: 108 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N S	North: ♠ AJ542 ♥ 105 ♦ J943 ♣ AJ	South: ♠ K7 ♥ KQJ ♦ 10865 ♣ KQ73	West North East South 1 Pass 1 Pass 1 Pass 1 Pass 2 Pass 2 Pass 3NT AP 1. Two Way New Minor Forcing
Board: 109 Dealer: N Vul: None North HCP: 12 South HCP: 15 Contract: 3N N	North: ◆ 86 ▼ K2 ◆ Q432 ◆ AQJ107	South: ◆ AK103 ▼ A875 ◆ KJ96 ◆ 9	West North East South 1♣ Pass 1♥ Pass 1NT Pass 2♦¹ Pass 3♠ Pass 3NT AP 1. Two Way New Minor Forcing
Board: 110 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 44 N	North: ♠ KJ943 ♥ Q52 ♠ KJ93 ♣ Q	South: ♠ A105 ♥ J97 ♠ AQ104 ♣ K53	West North East South 1 Pass 1 Pass 1 Pass 1NT Pass 2 Pass 2 Pass 3 Pass 3 Pass 4 AP 1. Two Way New Minor Forcing 2. limit raise or better in ■
Board: 111 Dealer: N Vul: NS North HCP: 14 South HCP: 14 Contract: 4♥ S	North: ♠ Q82 ♥ Q107 ♠ AK2 ♠ K1087	South: ♣ J95 ♥ AKJ85 ♦ 1043 ♣ AJ	West North East South 1♣ Pass 1♥ Pass 1NT Pass 2♦¹ Pass 3♥² Pass 4♥ AP 1. Two Way New Minor Forcing 2. artificial

Board: 112 Dealer: S Vul: EW HCP: 14	★ K1054▼ AJ◆ K1084◆ K97	The opponents are silent. Partner bids first.
Board: 113 Dealer: N Vul: Both HCP: 13	★ J10▼ K10◆ AK52◆ Q9754	The opponents are silent. You bid first.
Board: 114 Dealer: S Vul: NS HCP: 10	★ KQ863 ♥ 106 ♦ 43 ♣ KQ106	The opponents are silent. Partner bids first.
Board: 115 Dealer: N Vul: EW HCP: 13	107♥ Q5AQ85AJ973	The opponents are silent. You bid first.
Board: 116 Dealer: S Vul: Both HCP: 13	★ KQ1052♥ QJ6◆ Q42◆ K7	The opponents are silent. Partner bids first.

Board: 112 Dealer: S Vul: EW North HCP: 14 South HCP: 13 Contract: 3N S	North: ♠ K1054 ♥ AJ ♠ K1084 ♠ K97	South:	Pass 2	1 ♠ 2 ♦ ¹ 3NT Way N	Pass Pass AP	1♣ 1NT
Board: 113 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3N N	North: ◆ J10 ▼ K10 ◆ AK52 ◆ Q9754	South: ♠ A7543 ♥ Q975 ♠ 74 ♠ AJ	Pass 2 Pass 2 AP	1♣ 1NT 2• 2NT	Pass Pass Pass Pass	1♠ 2♠¹ 2♥
Board: 114 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 44 N	North: ♠ KQ863 ♥ 106 ♦ 43 ♣ KQ106	South: ♠ A97 ▼ J542 ♠ A72 ♣ A98	Pass 2 Pass 2 Pass 4	1♠ 2♣¹ 2♠ 4♠	Pass Pass Pass AP	1♣ 1NT 2♦
Board: 115 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2N N	North:	South: ♠ A9864 ♥ 9763 ♠ K7 ♠ K6	Pass 2 Pass 2	1♣ 1NT 2♦ 2NT	Pass Pass Pass AP	1 ♠ 2 ♣ ¹
Board: 116 Dealer: S Vul: Both North HCP: 13 South HCP: 14 Contract: 3N S	North: ★ KQ1052 ▼ QJ6 ◆ Q42 ★ K7	South: ♣ A6 ▼ K875 ♣ AJ103 ♣ Q94	Pass 2	1 ♠ 2 ♦ ¹ 3NT Way N	Pass Pass AP	1 ♦ 1NT

Board: 112 Dealer: S Vul: EW HCP: 13	J3✓ KQ73◆ QJ◆ A10854	The opponents are silent. You bid first.
Board: 113 Dealer: N Vul: Both HCP: 11	♠ A7543♥ Q975♦ 74♠ AJ	The opponents are silent. Partner bids first.
Board: 114 Dealer: S Vul: NS HCP: 13	★ A97▼ J542★ A72★ A98	The opponents are silent. You bid first.
Board: 115 Dealer: N Vul: EW HCP: 10	▲ A9864♥ 9763♦ K7▲ K6	The opponents are silent. Partner bids first.
Board: 116 Dealer: S Vul: Both HCP: 14	▲ A6▼ K875◆ AJ103◆ Q94	The opponents are silent. You bid first.

Board: 112 Dealer: S Vul: EW North HCP: 14 South HCP: 13 Contract: 3N S	North: ♠ K1054 ♥ AJ ♠ K1084 ♠ K97	South:	Pass 2	1 ♠ 2 ♦ ¹ 3NT Way N	Pass Pass AP	1♣ 1NT
Board: 113 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3N N	North: ◆ J10 ▼ K10 ◆ AK52 ◆ Q9754	South: ♠ A7543 ♥ Q975 ♠ 74 ♠ AJ	Pass 2 Pass 2 AP	1♣ 1NT 2• 2NT	Pass Pass Pass Pass	1♠ 2♠¹ 2♥
Board: 114 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 44 N	North: ♠ KQ863 ♥ 106 ♦ 43 ♣ KQ106	South: ♠ A97 ▼ J542 ♠ A72 ♣ A98	Pass 2 Pass 2 Pass 4	1♠ 2♣¹ 2♠ 4♠	Pass Pass Pass AP	1♣ 1NT 2♦
Board: 115 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2N N	North:	South: ♠ A9864 ♥ 9763 ♠ K7 ♠ K6	Pass 2 Pass 2	1♣ 1NT 2♦ 2NT	Pass Pass Pass AP	1 ♠ 2 ♣ ¹
Board: 116 Dealer: S Vul: Both North HCP: 13 South HCP: 14 Contract: 3N S	North: ★ KQ1052 ▼ QJ6 ◆ Q42 ★ K7	South: ♣ A6 ▼ K875 ♣ AJ103 ♣ Q94	Pass 2	1 ♠ 2 ♦ ¹ 3NT Way N	Pass Pass AP	1 ♦ 1NT

Board: 117 Dealer: N Vul: EW HCP: 13	♦ 85 ▼ AK52 ♦ AJ107 ♣ J109	The opponents are silent. You bid first.
Board: 118 Dealer: S Vul: Both HCP: 18	♦ KQJ10 ♥ A1085 ♦ AK ♣ J84	The opponents are silent. Partner bids first.
Board: 119 Dealer: N Vul: None HCP: 13	• Q87 ▼ Q3 • KQJ9 • K763	The opponents are silent. You bid first.
Board: 120 Dealer: S Vul: NS HCP: 20	★ KQJ76▼ AQ4◆ Q3◆ AQ9	The opponents are silent. Partner bids first.

			West	North	East	South
				1♦		1♠
Board: 117	North:	South:	Pass	1NT	Pass	$2^{\bullet 1}$
Dealer: N	Norui. ♦ 85	AKQJ2	Pass	3 ♥ ²	Pass	4NT ³
Vul: EW	▼ AK52	♥ J6	Pass	5♦	Pass	5♠
North HCP: 13 South HCP: 18	◆ AJ107 ◆ J109	♦ K43 ♣ A86	Pass AP	6♥	Pass	6 ♠
Contract: 6♠ S	¥ J109	₹ Aoo		Way N	ew Mi	nor Forcing
			2. artific			
			3. Black	wood	1430,	for 🔻
Board: 118			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: Both	♠ KQJ10 ♥ A1085	♦ A5 ♥ 63	Pass	1♥	Pass	1NT
North HCP: 18	A1003◆ AK	• Q1082	Pass	$2^{\bullet 1}$	Pass	3♦
South HCP: 13	♣ J84	♣ AK1052	Pass	3NT	AP	
Contract: 3N S			1. Two Way New Minor Forcing			
			West	North	East	South
Board: 119	North:	South:		1♦	Pass	1♠
Dealer: N	♦ Q87	★ K10964	Pass	1NT	Pass	2 ♦¹
Vul: None North HCP: 13	♥ Q3	♥ A65	Pass	3 ♠ ²	Pass	6♠
South HCP: 15	♦ KQJ9	♦ A6	AP			
Contract: 6♠ S	♣ K763	♣ A54	Two Way New Minor Forcing artificial			
			West	North	East	South
Board: 120			Daga	1 🛦	Dess	1♣ 1NT
Dealer: S	North:	South:	Pass	1 ♠	Pass	1NT
Vul: NS	♠ KQJ76 ♥ AQ4	♠ A103 ♥ J97		2 ♦ ¹	Pass	
North HCP: 20	• Q3	◆ AK8		4NT ³	Pass	D♠
South HCP: 13	♣ AQ9	♣ J632	AP	WoNT	ov. N.	non Eonaire
Contract: 5♠ N	•		1. Two 2. artific		ew IVII	nor Forcing
				wood i	1430 -	for 📤

Board: 117 Dealer: N Vul: EW HCP: 18	★ AKQJ2▼ J6◆ K43★ A86	The opponents are silent. Partner bids first.
Board: 118 Dealer: S Vul: Both HCP: 13	♦ A5 ▼ 63 ♦ Q1082 ♣ AK1052	The opponents are silent. You bid first.
Board: 119 Dealer: N Vul: None HCP: 15	★ K10964▼ A65◆ A6◆ A54	The opponents are silent. Partner bids first.
Board: 120 Dealer: S Vul: NS HCP: 13	▲ A103♥ J97◆ AK8▲ J632	The opponents are silent. You bid first.

			West	North	East	South
				1♦		1♠
Board: 117	North:	South:	Pass	1NT	Pass	$2^{\bullet 1}$
Dealer: N	Norui. ♦ 85	AKQJ2	Pass	3 ♥ ²	Pass	4NT ³
Vul: EW	▼ AK52	♥ J6	Pass	5♦	Pass	5♠
North HCP: 13 South HCP: 18	◆ AJ107 ◆ J109	♦ K43 ♣ A86	Pass AP	6♥	Pass	6 ♠
Contract: 6♠ S	¥ J109	₹ Aoo		Way N	ew Mi	nor Forcing
			2. artific			
			3. Black	wood	1430,	for 🔻
Board: 118			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: Both	♠ KQJ10 ♥ A1085	♦ A5 ♥ 63	Pass	1♥	Pass	1NT
North HCP: 18	A1003◆ AK	• Q1082	Pass	$2^{\bullet 1}$	Pass	3♦
South HCP: 13	♣ J84	♣ AK1052	Pass	3NT	AP	
Contract: 3N S			1. Two Way New Minor Forcing			
			West	North	East	South
Board: 119	North:	South:		1♦	Pass	1♠
Dealer: N	♦ Q87	★ K10964	Pass	1NT	Pass	2 ♦¹
Vul: None North HCP: 13	♥ Q3	♥ A65	Pass	3 ♠ ²	Pass	6♠
South HCP: 15	♦ KQJ9	♦ A6	AP			
Contract: 6♠ S	♣ K763	♣ A54	Two Way New Minor Forcing artificial			
			West	North	East	South
Board: 120			Daga	1 🛦	Dess	1♣ 1NT
Dealer: S	North:	South:	Pass	1 ♠	Pass	1NT
Vul: NS	♠ KQJ76 ♥ AQ4	♠ A103 ♥ J97		2 ♦ ¹	Pass	
North HCP: 20	• Q3	◆ AK8		4NT ³	Pass	D♠
South HCP: 13	♣ AQ9	♣ J632	AP	WoNT	ov. N.	non Eonaire
Contract: 5♠ N	•		1. Two 2. artific		ew IVII	nor Forcing
				wood i	1430 -	for 📤

Board: 121 Dealer: N Vul: EW HCP: 13	♣ Q93♥ QJ65◆ K103♣ AJ2	The opponents are silent. You bid first.
Board: 122 Dealer: S Vul: None HCP: 17	★ KQ109★ AQ◆ QJ64★ K94	The opponents are silent. Partner bids first.
Board: 123 Dealer: N Vul: NS HCP: 12	♦ AK8 ♥ K1095 ♦ 10862 ♣ Q6	The opponents are silent. You bid first.
Board: 124 Dealer: S Vul: None HCP: 19	A4✓ A753A84AQJ6	The opponents are silent. Partner bids first.
Board: 125 Dealer: N Vul: EW HCP: 13	★ AK9▼ KJ8◆ 1065◆ Q973	The opponents are silent. You bid first.

			West	North	East	South
				1♣	Pass	1♠
Board: 121	North:	South:	Pass	1NT	Pass	$2^{\bullet 1}$
Dealer: N	♠ Q93	♠ A10765	Pass	3 ♠ ²	Pass	4NT ³
Vul: EW	♥ QJ65	♥ AK	Pass	5♣		6NT
North HCP: 13 South HCP: 19	♦ K103	◆ AQ75	AP	34	1 433	0111
Contract: 6N N	♣ AJ2	♣ Q3		Way N	ew Mi	inor Forcing
Commuct. of VIV			2. artific		CW WI	nor roreing
			3. Blac	kwood	1430,	for 🛧
			West	North	East	South
Board: 122	NI d	G 4				1♦
Dealer: S	North:	South:	Pass	1♠	Pass	1NT
Vul: None	♠ KQ109 ♥ AQ	♦ 532 ♥ 875	Pass	2 ◆ ¹	Pass	2 ♠ ²
North HCP: 17	◆ QJ64	◆ AK92	Pass	2NT	Pass	3NT
South HCP: 12	♦ K94	♣ AJ8	AP			
Contract: 3N S		-	1. Two	Way N	ew Mi	inor Forcing
			2. artific	cial		
			West	North	Fast	South
Board: 123	NI41.	C41	West	1		1 4
Dealer: N	North: ♠ AK8	South: ♠ J1095	Pass	1NT	Pass	
Vul: NS	♥ K1095	♥ AQJ	Pass	2 ♠ ²		5NT
North HCP: 12	10862	♦ AKQ				JINI
South HCP: 21	♣ Q6	♣ A108	Pass	6NT	AP	
Contract: 6N N			2. artific	-	ew IVII	inor Forcing
			***	NT 4	T	G 4
			West	North	East	
Board: 124	North:	South:	D	1.00	ъ	1 ♦
Dealer: S	♠ A4	♦ K97	Pass	1		1NT
Vul: None	♥ A753	♥ KQ6	Pass	2 \ldot 1	Pass	
North HCP: 19 South HCP: 13	♦ A84	♦ KQ32	Pass	5NT	Pass	6NT
Contract: 6N S	♣ AQJ6	♣ 1032	AP			
Contract of V S			1. Two 2. artific	•	ew Mi	inor Forcing
			2. arum	ciai		
			West	North	East	South
Board: 125	North:	South:		1♣	Pass	1♠
Dealer: N	AK9	♦ QJ105	Pass	1NT	Pass	$2^{\bullet 1}$
Vul: EW	♥ KJ8	♥ A105	Pass	3 ♠ ²		3NT
North HCP: 13	♦ 1065	♦ KQ93	AP	J .	1 400	22.12
South HCP: 13 Contract: 3N N	♣ Q973	♣ J8		Way N	ew Mi	inor Forcing
COHLACT. JIN IN			1. 1 WO	way in cial	C AA TATI	TIOL LOLOHIS

Board: 121 Dealer: N Vul: EW HCP: 19	▲ A10765✔ AK◆ AQ75♣ Q3	The opponents are silent. Partner bids first.
Board: 122 Dealer: S Vul: None HCP: 12	◆ 532♥ 875◆ AK92◆ AJ8	The opponents are silent. You bid first.
Board: 123 Dealer: N Vul: NS HCP: 21		The opponents are silent. Partner bids first.
Board: 124 Dealer: S Vul: None HCP: 13	★ K97 ∀ KQ6 ★ KQ32 ★ 1032	The opponents are silent. You bid first.
Board: 125 Dealer: N Vul: EW HCP: 13	♣ QJ105 ♥ A105 ♦ KQ93 ♣ J8	The opponents are silent. Partner bids first.

			West	North	East	South
				1♣	Pass	1♠
Board: 121	North:	South:	Pass	1NT	Pass	$2^{\bullet 1}$
Dealer: N	♠ Q93	♠ A10765	Pass	3 ♠ ²	Pass	4NT ³
Vul: EW	♥ QJ65	♥ AK	Pass	5♣		6NT
North HCP: 13 South HCP: 19	♦ K103	◆ AQ75	AP	34	1 433	0111
Contract: 6N N	♣ AJ2	♣ Q3		Way N	ew Mi	inor Forcing
Commuct. of VIV			2. artific		CW WI	nor roreing
			3. Blac	kwood	1430,	for 🛧
			West	North	East	South
Board: 122	NI d	G 4				1♦
Dealer: S	North:	South:	Pass	1♠	Pass	1NT
Vul: None	♠ KQ109 ♥ AQ	♦ 532 ♥ 875	Pass	2 ◆ ¹	Pass	2 ♠ ²
North HCP: 17	◆ QJ64	◆ AK92	Pass	2NT	Pass	3NT
South HCP: 12	♦ K94	♣ AJ8	AP			
Contract: 3N S		-	1. Two	Way N	ew Mi	inor Forcing
			2. artific	cial		
			West	North	Fast	South
Board: 123	NI41.	C41	West	1		1 4
Dealer: N	North: ♠ AK8	South: ♠ J1095	Pass	1NT	Pass	
Vul: NS	♥ K1095	♥ AQJ	Pass	2 ♠ ²		5NT
North HCP: 12	10862	♦ AKQ				JINI
South HCP: 21	♣ Q6	♣ A108	Pass	6NT	AP	
Contract: 6N N			2. artific	-	ew IVII	inor Forcing
			***	NT 4	T	G 4
			West	North	East	
Board: 124	North:	South:	D	1.00	ъ	1 ♦
Dealer: S	♠ A4	♦ K97	Pass	1		1NT
Vul: None	♥ A753	♥ KQ6	Pass	2 \ldot 1	Pass	
North HCP: 19 South HCP: 13	♦ A84	♦ KQ32	Pass	5NT	Pass	6NT
Contract: 6N S	♣ AQJ6	♣ 1032	AP			
Contract of V S			1. Two 2. artific	•	ew Mi	inor Forcing
			2. arum	ciai		
			West	North	East	South
Board: 125	North:	South:		1♣	Pass	1♠
Dealer: N	AK9	♦ QJ105	Pass	1NT	Pass	$2^{\bullet 1}$
Vul: EW	♥ KJ8	♥ A105	Pass	3 ♠ ²		3NT
North HCP: 13	♦ 1065	♦ KQ93	AP	J .	1 400	22.12
South HCP: 13 Contract: 3N N	♣ Q973	♣ J8		Way N	ew Mi	inor Forcing
COHLACT. JIN IN			1. 1 WO	way in cial	C AA TATI	TIOL LOLOHIS

Board: 126 Dealer: S Vul: None HCP: 19	★ K983★ AKQJ5★ 6★ AQ3	The opponents are silent. Partner bids first.
Board: 127 Dealer: N Vul: EW HCP: 14	J52✓ AQ109✓ K73✓ A93	The opponents are silent. You bid first.

Board: 126 Dealer: S Vul: None North HCP: 19 South HCP: 14 Contract: 7♥ N	North: ♠ K983 ♥ AKQJ5 ♠ 6 ♣ AQ3	South: ♠ AQ5 ♥ 1084 ♠ AK93 ♣ J75	West North East South 1 → Pass 1 ♥ Pass 1NT Pass 2 → 1 Pass 3 ♥ 2 Pass 4NT³ Pass 5 → Pass 5NT⁴ Pass 6 → Pass 7 ♥ AP 1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for ◆ 4. King ask by 5NT
Board: 127 Dealer: N Vul: EW North HCP: 14 South HCP: 17 Contract: 4 S	North: ♣ J52 ♥ AQ109 ♠ K73 ♣ A93	South: ♠ AKQ87 ♥ K8 ♦ Q1084 ♠ K8	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♠ Pass 3♠ Pass 3♠ Pass 4♠ AP 1. Two Way New Minor Forcing 2. artificial

Board: 126 Dealer: S Vul: None HCP: 14	AQ51084AK93J75	The opponents are silent. You bid first.
Board: 127 Dealer: N Vul: EW HCP: 17	AKQ87K8Q1084K8	The opponents are silent. Partner bids first.

Board: 126 Dealer: S Vul: None North HCP: 19 South HCP: 14 Contract: 7♥ N	North: ♠ K983 ♥ AKQJ5 ♠ 6 ♣ AQ3	South: ♠ AQ5 ♥ 1084 ♠ AK93 ♣ J75	West North East South 1 → Pass 1 ♥ Pass 1NT Pass 2 → 1 Pass 3 ♥ 2 Pass 4NT³ Pass 5 → Pass 5NT⁴ Pass 6 → Pass 7 ♥ AP 1. Two Way New Minor Forcing 2. artificial 3. Blackwood 1430, for ◆ 4. King ask by 5NT
Board: 127 Dealer: N Vul: EW North HCP: 14 South HCP: 17 Contract: 4 S	North: ♣ J52 ♥ AQ109 ♠ K73 ♣ A93	South: ♠ AKQ87 ♥ K8 ♦ Q1084 ♠ K8	West North East South 1♣ Pass 1♠ Pass 1NT Pass 2♠ Pass 3♠ Pass 3♠ Pass 4♠ AP 1. Two Way New Minor Forcing 2. artificial