Board: 1 Dealer: S Vul: NS HCP: 18	<ul><li>★ KQ106</li><li>★ KQ973</li><li>★ A</li><li>★ A83</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: EW HCP: 12	<ul><li>♣ J107</li><li>♥ Q4</li><li>♦ A9</li><li>♣ KQ10873</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: Both HCP: 13	<ul><li>★ 8432</li><li>♥ AJ1073</li><li>◆ AJ7</li><li>★ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: None HCP: 13	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: NS HCP: 14	<ul><li>AQ74</li><li>✓ AJ874</li><li>✓ J2</li><li>✓ Q9</li></ul>	The opponents are silent.  Partner bids first.

Board: 1	North:	South:	West	North	East	South 1 •
Dealer: S	<b>★</b> KQ106	♣ A	Pass	1♥	Pass	<b>2</b>
Vul: NS North HCP: 18	<b>♥</b> KQ973	<b>♥</b> A86	Pass	2♠	Pass	4♥
South HCP: 14	<b>♦</b> A	◆ QJ10543	Pass	4NT <sup>1</sup>	Pass	<b>5</b> ♥
Contract: 6♥ N	♣ A83	<b>♣</b> QJ5	Pass	<b>6</b> ♥	AP	
			1. Black	kwood (	0314, 1	for 🔻
Board: 2	North:	South:				
Dealer: N	Norui. <b>♠</b> J107	δuui. ♠ KQ8	West	North		
Vul: EW	♥ Q4	▼ AKJ2	_	1♣		1•
North HCP: 12 South HCP: 13	♦ A9	<b>◆</b> 108754	Pass	2 <b>♣</b>	Pass	2♥
Contract: 3N N	<b>♣</b> KQ10873	<b>♣</b> 2	Pass	3NT	AP	
			West	North	East	South
Board: 3	NI autha	Co. 4lo				1♣
Dealer: S	North: <b>♦</b> 8432	South: ♠ AK5	Pass	1♥	Pass	1NT
Vul: Both	♥ AJ1073	♥ 985	Pass	<b>2</b> ◆ <sup>1</sup>	Pass	2 <b>♥</b> <sup>2</sup>
North HCP: 13	◆ AJ7	♦ KQ	Pass	3♥	Pass	<b>4♥</b>
South HCP: 12 Contract: 4♥ N	<b>♣</b> K	<b>♣</b> 96532	AP			
Conduct. 4V IV			1. New 2. 3 ♥	Minor 1	Forcing	g
Board: 4						
Dealer: N	North:	South:	West	North	East	South
Vul: None	<b>♦</b> J8 • KO7	<b>♦</b> AKQ2 <b>♥</b> 986		1♣	Pass	1♦
North HCP: 13	♥ KQ7 ♦ 765	♥ 986 ♦ KJ1043	Pass	1NT	Pass	2♠
South HCP: 13	♣ AK975	<b>♦</b> 6	Pass	3NT	AP	
Contract: 3N N	- · · <del>-</del>					
Board: 5	North:	South:	Wast	North	Fact	South
Dealer: S Vul: NS	<b>♠</b> AQ74	<b>♠</b> J	WEST	1 101111	Last	30uiii 1 <b>♣</b>
North HCP: 14	<b>♥</b> AJ874	<b>♥</b> Q3	Pass	1♥	Pass	
South HCP: 12	<b>♦</b> J2	♦ A107	Pass	3♣	AP	<b>∠ T</b>
Contract: 3♣ S	<b>♣</b> Q9	♣ AJ108632	1 400	J <b>-</b>		

#### **Reverse By Responder**

Board: 1 ♠ A The opponents are silent.

Pealer: S ↑ A86

Board: 3 ♠ AK5
Dealer: S ♥ 985

The opponents are silent.

Board: 5

Dealers C

The opponents are silent.

Dealer: S ♥ Q3

Vul: NS ♦ A107

HCP: 12 ★ AJ108632 You bid first.

Board: 1	North:	South:	West	North	East	South 1 •
Dealer: S	<b>★</b> KQ106	♣ A	Pass	1♥	Pass	<b>2</b>
Vul: NS North HCP: 18	<b>♥</b> KQ973	<b>♥</b> A86	Pass	2♠	Pass	4♥
South HCP: 14	<b>♦</b> A	◆ QJ10543	Pass	4NT <sup>1</sup>	Pass	<b>5</b> ♥
Contract: 6♥ N	♣ A83	<b>♣</b> QJ5	Pass	<b>6</b> ♥	AP	
			1. Black	kwood (	0314, 1	for 🔻
Board: 2	North:	South:				
Dealer: N	Norui. <b>♠</b> J107	δuui. ♠ KQ8	West	North		
Vul: EW	♥ Q4	▼ AKJ2	_	1♣		1•
North HCP: 12 South HCP: 13	♦ A9	<b>◆</b> 108754	Pass	2 <b>♣</b>	Pass	2♥
Contract: 3N N	<b>♣</b> KQ10873	<b>♣</b> 2	Pass	3NT	AP	
			West	North	East	South
Board: 3	NI autha	Co. 4lo				1♣
Dealer: S	North: <b>♦</b> 8432	South: ♠ AK5	Pass	1♥	Pass	1NT
Vul: Both	♥ AJ1073	♥ 985	Pass	<b>2</b> ◆ <sup>1</sup>	Pass	2 <b>♥</b> <sup>2</sup>
North HCP: 13	◆ AJ7	♦ KQ	Pass	3♥	Pass	<b>4♥</b>
South HCP: 12 Contract: 4♥ N	<b>♣</b> K	<b>♣</b> 96532	AP			
Conduct. 4V IV			1. New 2. 3 ♥	Minor 1	Forcing	g
Board: 4						
Dealer: N	North:	South:	West	North	East	South
Vul: None	<b>♦</b> J8 • KO7	<b>♦</b> AKQ2 <b>♥</b> 986		1♣	Pass	1♦
North HCP: 13	♥ KQ7 ♦ 765	♥ 986 ♦ KJ1043	Pass	1NT	Pass	2♠
South HCP: 13	♣ AK975	<b>♦</b> 6	Pass	3NT	AP	
Contract: 3N N	- · · <del>-</del>					
Board: 5	North:	South:	Wast	North	Fact	South
Dealer: S Vul: NS	<b>♠</b> AQ74	<b>♠</b> J	WEST	1 101111	Last	30uiii 1 <b>♣</b>
North HCP: 14	<b>♥</b> AJ874	<b>♥</b> Q3	Pass	1♥	Pass	
South HCP: 12	<b>♦</b> J2	♦ A107	Pass	3♣	AP	<b>∠ T</b>
Contract: 3♣ S	<b>♣</b> Q9	♣ AJ108632	1 400	J <b>-</b>		

Board: 6 Dealer: N Vul: EW HCP: 12	<ul><li>▲ A95</li><li>♥ J8</li><li>◆ K42</li><li>▲ KJ532</li></ul>	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: Both HCP: 15	<ul><li>★ AJ106</li><li>★ AQJ96</li><li>★ J109</li><li>★ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: EW HCP: 13	<ul><li> ♣ J83</li><li> ♥ 109</li><li> ♠ KJ7</li><li> ♣ AKJ82</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: None HCP: 17	<ul><li>AQ97</li><li>✓ AQ543</li><li>✓ K43</li><li>✓ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: Both HCP: 12	<ul><li>♠ AK2</li><li>♥ Q3</li><li>♦ 1032</li><li>♠ K8652</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: EW North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ A95  ♥ J8  ♠ K42  ♣ KJ532	South:  ♣ J10  ♥ A1075  ♠ AQ986  ♣ Q9	West North East South  1♣ Pass 1♦  Pass 1NT Pass 2♥  Pass 3NT AP
Board: 7 Dealer: S Vul: Both North HCP: 15 South HCP: 12 Contract: 4♥ N	North:  ♠ AJ106  ♥ AQJ96  ♦ J109  ♠ Q	South:  ♣ 74  ♥ K74  ♦ Q83  ♣ AK752	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2•¹ Pass 2•²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 8 Dealer: N Vul: EW North HCP: 13 South HCP: 20 Contract: 6N N	North:	South:  ♠ AK52  ♥ AKQ86  ♠ A96  ♣ 10	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3NT Pass 6NT  AP  1. New Minor Forcing
Board: 9 Dealer: S Vul: None North HCP: 17 South HCP: 13 Contract: 6♥ N	North:  ♠ AQ97  ♥ AQ543  ♠ K43  ♣ Q	South:  ♠ K5  ♥ K106  ♦ 1062  ♣ AK865	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4NT³ Pass 5♥  Pass 6♥ AP  1. New Minor Forcing  2. 3 ♥  3. Blackwood 0314, for ♥
Board: 10 Dealer: N Vul: Both North HCP: 12 South HCP: 15 Contract: 3N N	North:  ♠ AK2  ♥ Q3  ♦ 1032  ♣ K8652	South:  ♠ Q1073  ♥ AKJ94  ♦ J6  ♣ A7	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 2NT Pass 3NT  AP  1. New Minor Forcing

Board: 6 Dealer: N Vul: EW HCP: 13	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 7 Dealer: S Vul: Both HCP: 12	<ul><li>★ 74</li><li>♥ K74</li><li>◆ Q83</li><li>◆ AK752</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: EW HCP: 20	<ul><li>AK52</li><li>✓ AKQ86</li><li>A96</li><li>№ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: None HCP: 13	<ul><li>★ K5</li><li>▼ K106</li><li>◆ 1062</li><li>◆ AK865</li></ul>	The opponents are silent.  You bid first.
Board: 10 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q1073</li><li>♥ AKJ94</li><li>♦ J6</li><li>♣ A7</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: EW North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ A95  ♥ J8  ♠ K42  ♣ KJ532	South:  ♣ J10  ♥ A1075  ♠ AQ986  ♣ Q9	West North East South  1♣ Pass 1♦  Pass 1NT Pass 2♥  Pass 3NT AP
Board: 7 Dealer: S Vul: Both North HCP: 15 South HCP: 12 Contract: 4♥ N	North:  ♠ AJ106  ♥ AQJ96  ♦ J109  ♠ Q	South:  ♣ 74  ♥ K74  ♦ Q83  ♣ AK752	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2•¹ Pass 2•²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥
Board: 8 Dealer: N Vul: EW North HCP: 13 South HCP: 20 Contract: 6N N	North:	South:  ♠ AK52  ♥ AKQ86  ♠ A96  ♣ 10	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3NT Pass 6NT  AP  1. New Minor Forcing
Board: 9 Dealer: S Vul: None North HCP: 17 South HCP: 13 Contract: 6♥ N	North:  ♠ AQ97  ♥ AQ543  ♠ K43  ♣ Q	South:  ♠ K5  ♥ K106  ♦ 1062  ♣ AK865	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 4NT³ Pass 5♥  Pass 6♥ AP  1. New Minor Forcing  2. 3 ♥  3. Blackwood 0314, for ♥
Board: 10 Dealer: N Vul: Both North HCP: 12 South HCP: 15 Contract: 3N N	North:  ♠ AK2  ♥ Q3  ♦ 1032  ♣ K8652	South:  ♠ Q1073  ♥ AKJ94  ♦ J6  ♣ A7	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 2NT Pass 3NT  AP  1. New Minor Forcing

Board: 11 Dealer: S Vul: None HCP: 14	◆8753 ▼ AK1064 ◆ AK10 ◆ 3	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: Both HCP: 12	<ul><li>★K106</li><li>▼K76</li><li>◆Q10</li><li>◆A10852</li></ul>	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: EW HCP: 13	<ul><li>10732</li><li>✓ AQ876</li><li>✓ A9</li><li>✓ K8</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: EW HCP: 13	<ul><li>★K3</li><li>▼K106</li><li>◆983</li><li>◆AK942</li></ul>	The opponents are silent.  You bid first.
Board: 15 Dealer: S Vul: Both HCP: 14	<ul><li>★ KJ83</li><li>▼ KJ765</li><li>◆ A84</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: S Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ 8753  ♥ AK1064  ♠ AK10  ♣ 3	South:  ♠ AQ9  ♥ Q7  • 74  ♣ KJ9652	West Pass Pass AP	North 1♥ 2♠	Pass	1♣
Board: 12 Dealer: N Vul: Both North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ K106  ♥ K76  ♠ Q10  ♣ A10852	South:	West Pass Pass	North 1♣ 1NT 3NT		1♦
Board: 13 Dealer: S Vul: EW North HCP: 13 South HCP: 14 Contract: 3N N	North:  ♠ 10732  ♥ AQ876  ♠ A9  ♣ K8	South:  ♠ AKJ  ♥ 3  • Q84  ♣ A106542	West Pass Pass	North 1♥ 3NT	East Pass AP	1♣
Board: 14 Dealer: N Vul: EW North HCP: 13 South HCP: 14 Contract: 3N N	North:  ♠ K3  ♥ K106  ♦ 983  ♣ AK942	South:  ♠ AQ107  ♥ Q7  ♠ AQ1062  ♠ 87	West Pass Pass	North 1♣ 1NT 3NT		1♦
Board: 15 Dealer: S Vul: Both North HCP: 14 South HCP: 13 Contract: 3N N	North:  ♠ KJ83  ♥ KJ765  ♠ A84  ♠ Q	South:	Pass Pass Pass	North  1♥  2♠  3NT th suit g	Pass Pass AP	1♣ 2♣ 3◆¹

Board: 11 Dealer: S Vul: None HCP: 12	<ul><li>AQ9</li><li>Q7</li><li>74</li><li>KJ9652</li></ul>	The opponents are silent.  You bid first.
Board: 12 Dealer: N Vul: Both HCP: 13	♣983 ♥ AQ52 ♦ A9432 ♣ K	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: EW HCP: 14	<ul><li>★ AKJ</li><li>▼ 3</li><li>◆ Q84</li><li>★ A106542</li></ul>	The opponents are silent.  You bid first.
Board: 14 Dealer: N Vul: EW HCP: 14	<ul><li>AQ107</li><li>♥ Q7</li><li>AQ1062</li><li>87</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: Both HCP: 13	♣ 964 ♥ AQ • 72 ♣ AK10865	The opponents are silent. You bid first.

Board: 11 Dealer: S Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ 8753  ♥ AK1064  ♠ AK10  ♣ 3	South:  ♠ AQ9  ♥ Q7  • 74  ♣ KJ9652	West Pass Pass AP	North 1♥ 2♠	Pass	1♣
Board: 12 Dealer: N Vul: Both North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ K106  ♥ K76  ♠ Q10  ♣ A10852	South:	West Pass Pass	North 1♣ 1NT 3NT		1♦
Board: 13 Dealer: S Vul: EW North HCP: 13 South HCP: 14 Contract: 3N N	North:  ♠ 10732  ♥ AQ876  ♠ A9  ♣ K8	South:  ♠ AKJ  ♥ 3  • Q84  ♣ A106542	West Pass Pass	North 1♥ 3NT	East Pass AP	1♣
Board: 14 Dealer: N Vul: EW North HCP: 13 South HCP: 14 Contract: 3N N	North:  ♠ K3  ♥ K106  ♦ 983  ♣ AK942	South:  ♠ AQ107  ♥ Q7  ♠ AQ1062  ♠ 87	West Pass Pass	North 1♣ 1NT 3NT		1♦
Board: 15 Dealer: S Vul: Both North HCP: 14 South HCP: 13 Contract: 3N N	North:  ♠ KJ83  ♥ KJ765  ♠ A84  ♠ Q	South:	Pass Pass Pass	North  1♥  2♠  3NT th suit g	Pass Pass AP	1♣ 2♣ 3◆¹

#### **Reverse By Responder**

Board: 17
Dealer: S ★ AJ32
The opponents are silent.

Vul: EW → 8 HCP: 13 → QJ5 Partner bids first.

Board: 19 ♠ KQ75 Dealer: S ♥ AJ1095 The opponents are silent.

Board: 16 Dealer: N Vul: Both North HCP: 13 South HCP: 13 Contract: 4♥ S	North:  ♠ Q109  ♥ K84  ♠ QJ8  ♣ KQ74	South:  ♠ AJ82  ♥ A10963  ♦ 95  ♠ A2	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 3♠³  Pass 4♠⁴ Pass 4♥  AP  1. New Minor Forcing  2. 3♥  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper
Board: 17 Dealer: S Vul: EW North HCP: 13 South HCP: 14 Contract: 5 \( \mathbf{N} \) N	North:  ♠ AJ32  ♥ KQ1052  ♠ 8  ♠ QJ5	South:  ♠ K8  ▼ AJ9  ◆ QJ10  ♣ K9874	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 3♠³ Pass 4♠⁴  Pass 4NT⁵ Pass 5♦  Pass 5♥ AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, a ♠ stopper  4. Cue bid, a ♠ stopper  5. Blackwood 0314, for ♥
Board: 18 Dealer: N Vul: Both North HCP: 13 South HCP: 15 Contract: 4 S	North:  ♠ A3  ♥ Q74  ♠ A5  ♠ QJ10965	South:  ♠ KQ65  ♥ AKJ86  ♠ Q762  ♣ —	West North East South  1♣ Pass 1♥  Pass 2♣ Pass 2♠  Pass 4♥ AP
Board: 19 Dealer: S Vul: EW North HCP: 17 South HCP: 12 Contract: 3N S	North:  ♠ KQ75  ♥ AJ1095  ♠ K65  ♠ A	South:  ♠ A98  ♥ 8  ♠ A107  ♣ KJ10943	West North East South 1♣  Pass 1♥ Pass 2♣  Pass 2♠ Pass 3NT  AP

Board: 16 Dealer: N Vul: Both HCP: 13	<ul><li>AJ82</li><li>✓ A10963</li><li>✓ 95</li><li>A2</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: EW HCP: 14	<ul><li>★ K8</li><li>▼ AJ9</li><li>◆ QJ10</li><li>◆ K9874</li></ul>	The opponents are silent.  You bid first.
Board: 18 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQ65</li><li>▼ AKJ86</li><li>◆ Q762</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 12	<ul><li>▲ A98</li><li>♥ 8</li><li>◆ A107</li><li>◆ KJ10943</li></ul>	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: Both North HCP: 13 South HCP: 13 Contract: 4♥ S	North:  ♠ Q109  ♥ K84  ♠ QJ8  ♣ KQ74	South:  ♠ AJ82  ♥ A10963  ♦ 95  ♠ A2	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 3♠³  Pass 4♠⁴ Pass 4♥  AP  1. New Minor Forcing  2. 3♥  3. Cue bid, a♠ stopper  4. Cue bid, a♠ stopper
Board: 17 Dealer: S Vul: EW North HCP: 13 South HCP: 14 Contract: 5 \( \mathbf{N} \) N	North:  ♠ AJ32  ♥ KQ1052  ♠ 8  ♠ QJ5	South:  ♠ K8  ▼ AJ9  ◆ QJ10  ♣ K9874	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 3♠³ Pass 4♠⁴  Pass 4NT⁵ Pass 5♦  Pass 5♥ AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, a ♠ stopper  4. Cue bid, a ♠ stopper  5. Blackwood 0314, for ♥
Board: 18 Dealer: N Vul: Both North HCP: 13 South HCP: 15 Contract: 4 S	North:  ♠ A3  ♥ Q74  ♠ A5  ♠ QJ10965	South:  ♠ KQ65  ♥ AKJ86  ♠ Q762  ♣ —	West North East South  1♣ Pass 1♥  Pass 2♣ Pass 2♠  Pass 4♥ AP
Board: 19 Dealer: S Vul: EW North HCP: 17 South HCP: 12 Contract: 3N S	North:  ♠ KQ75  ♥ AJ1095  ♠ K65  ♠ A	South:  ♠ A98  ♥ 8  ♠ A107  ♣ KJ10943	West North East South 1♣  Pass 1♥ Pass 2♣  Pass 2♠ Pass 3NT  AP

#### **Reverse By Responder**

Board: 20 ♠ KQ4
Dealer: N ▼ 75 The opponents are silent.

Vul: EW → AK8652 HCP: 13 → K4 You bid first.

Vul: EW HCP: 16 → 98 Partner bids first.

Vul: None 
→ 1093
HCP: 12 
→ AQJ64

You bid first.

Board: 20 Dealer: N Vul: NS North HCP: 14 South HCP: 17 Contract: 3N S	North:  ♠ KQ4  ▼ 75  ◆ J3  ♣ AKJ932	South:  ♠ AJ103  ♥ AK964  ♠ KQ107  ♣ —	Pass Pass AP	North 1♣ 2♣ 3♦¹ th suit g	Pass Pass Pass	1♥ 2♠ 3NT
Board: 21 Dealer: S Vul: None North HCP: 13 South HCP: 13 Contract: 3N S	North:  ♣ J5  ♥ KJ97  ♠ AK1092  ♣ J9	South:  ♣ KQ  ▼ 1052  ◆ J87  ♣ AK1054	West Pass Pass AP	North  1  2  ▼	Pass	South 1♣ 1NT 3NT
Board: 22 Dealer: N Vul: EW North HCP: 13 South HCP: 15 Contract: 4 S	North:  ♠ K3  ▼ 532  ♠ AK8652  ♠ K4	South:  ♣ A975  ✔ AQ1074  ♣ J  ♣ A72	West Pass Pass	North 1 ◆ 2 ◆ 4 ♥		1♥
Board: 23 Dealer: S Vul: EW North HCP: 16 South HCP: 13 Contract: 3N S	North:  ♠ AQJ8  ♥ AQ10643  ♦ 98  ♠ K	South:  ♠ K4  ♥ 8  ♠ A643  ♣ AQ9843	West Pass Pass AP	North  1♥ 2♠	Pass	1♣
Board: 24 Dealer: N Vul: None North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ A63  ♥ J6  ♦ 1093  ♣ AQJ64	South:	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1•

Board: 20 Dealer: N Vul: NS HCP: 17	<ul><li>AJ103</li><li>✓ AK964</li><li>✓ KQ107</li><li>✓ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 21 Dealer: S Vul: None HCP: 13	<b>♣</b> KQ <b>♥</b> 1052 <b>♦</b> J87 <b>♣</b> AK1054	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: EW HCP: 15	<ul><li>A975</li><li>✓ AQ1074</li><li>✓ J</li><li>A72</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 13	<ul><li>★ K4</li><li>★ 8</li><li>★ A643</li><li>★ AQ9843</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: None HCP: 13	<ul><li>♦ 98</li><li>♥ A1074</li><li>♦ AQ654</li><li>♠ K10</li></ul>	The opponents are silent.  Partner bids first.

Board: 20 Dealer: N Vul: NS North HCP: 14 South HCP: 17 Contract: 3N S	North:  ♠ KQ4  ▼ 75  ◆ J3  ♣ AKJ932	South:  ♠ AJ103  ♥ AK964  ♠ KQ107  ♣ —	Pass Pass AP	North 1♣ 2♣ 3♦¹ th suit g	Pass Pass Pass	1♥ 2♠ 3NT
Board: 21 Dealer: S Vul: None North HCP: 13 South HCP: 13 Contract: 3N S	North:  ♣ J5  ♥ KJ97  ♠ AK1092  ♣ J9	South:  ♣ KQ  ▼ 1052  ◆ J87  ♣ AK1054	West Pass Pass AP	North  1  2  ▼	Pass	South 1♣ 1NT 3NT
Board: 22 Dealer: N Vul: EW North HCP: 13 South HCP: 15 Contract: 4 S	North:  ♠ K3  ▼ 532  ♠ AK8652  ♠ K4	South:  ♣ A975  ✔ AQ1074  ♣ J  ♣ A72	West Pass Pass	North 1 ◆ 2 ◆ 4 ♥		1♥
Board: 23 Dealer: S Vul: EW North HCP: 16 South HCP: 13 Contract: 3N S	North:  ♠ AQJ8  ♥ AQ10643  ♦ 98  ♠ K	South:  ♠ K4  ♥ 8  ♠ A643  ♣ AQ9843	West Pass Pass AP	North  1♥ 2♠	Pass	1♣
Board: 24 Dealer: N Vul: None North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ A63  ♥ J6  ♦ 1093  ♣ AQJ64	South:	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1•

Board: 25 Dealer: S Vul: EW HCP: 14	<ul><li>AQ84</li><li>KQ976</li><li>8</li><li>K43</li></ul>	The opponents are silent.  Partner bids first.
Board: 26 Dealer: N Vul: None HCP: 13	<ul><li>★ AK10</li><li>★ 63</li><li>★ KQJ842</li><li>★ 86</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: NS HCP: 15	<ul><li>A865</li><li>✓ AK9842</li><li>A</li><li>A</li><li>54</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: NS HCP: 13	<ul><li>★832</li><li>▼ J7</li><li>◆ AQ3</li><li>★ AQ964</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: EW HCP: 13	<ul><li>10542</li><li>✓ AQ865</li><li>✓ A103</li><li>✓ K</li></ul>	The opponents are silent.  Partner bids first.

Board: 25 Dealer: S Vul: EW North HCP: 14 South HCP: 13	North:  ♠ AQ84  ♥ KQ976  ♠ 8	South:  ♠ K2  ♥ 82  ♠ AJ10	Pass Pass Pass AP	North  1♥ 3◆¹ 4♥³	Pass Pass Pass	1♣ 2♣ 4◆ <sup>2</sup>
Contract: 5♣ S	<b>♣</b> K43	♣ AJ10952		ter bid, a ♦ bid, a ♥		
Board: 26 Dealer: N Vul: None North HCP: 13 South HCP: 13 Contract: 3N S	North:  ♠ AK10  ♥ 63  ♠ KQJ842  ♣ 86	South:  ♣ J943  ♥ AK872  ♦ 9  ♣ AJ9	Pass Pass AP	North 1 → 2 → 3 ♣ ¹ th suit g	Pass Pass Pass	1♥ 2♠ 3NT
Board: 27 Dealer: S Vul: NS North HCP: 15 South HCP: 12 Contract: 3N S	North:  ♠ A865  ♥ AK9842  ♠ A  ♣ 54	South:  ♣ J42  ♥ 5  ♠ KJ9872  ♣ AK2	West Pass Pass AP	North  1♥ 2♠	Pass	1♦
Board: 28 Dealer: N Vul: NS North HCP: 13 South HCP: 16 Contract: 3N N	North:  ♠ 832  ♥ J7  ♠ AQ3  ♣ AQ964	South:  ♠ AKQ5  ♥ A10952  ♦ 95  ♣ K2	Pass Pass	North  1   1NT  3NT  Minor	Pass Pass AP	1 <b>♥</b> 2 <b>♦</b> <sup>1</sup>
Board: 29 Dealer: S Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	North:  ♠ 10542  ♥ AQ865  ♠ A103  ♠ K	South:  ♠ KJ3  ♥ K  ♠ KQJ  ♣ 1098652	West Pass Pass AP	North 1♥ 2♠	Pass	1♣

#### **Reverse By Responder**

Board: 25 Dealer: S Vul: EW HCP: 13	<ul><li>★ K2</li><li>▼ 82</li><li>◆ AJ10</li><li>◆ AJ10952</li></ul>	The opponents are silent.  You bid first.
Board: 26 Dealer: N Vul: None HCP: 13	<ul><li>▶ J943</li><li>♥ AK872</li><li>▶ 9</li><li>♣ AJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 12	<ul><li>↓ J42</li><li>↓ 5</li><li>↓ KJ9872</li><li>♠ AK2</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: NS HCP: 16	<ul><li>★ AKQ5</li><li>▼ A10952</li><li>◆ 95</li><li>◆ K2</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: EW	<b>♠</b> KJ3 <b>♥</b> K <b>♦</b> KQJ	The opponents are silent.

**1**098652

HCP: 13

You bid first.

Board: 25 Dealer: S Vul: EW North HCP: 14 South HCP: 13	North:  ♠ AQ84  ♥ KQ976  ♠ 8	South:  ♠ K2  ♥ 82  ♠ AJ10	Pass Pass Pass AP	North  1♥ 3◆¹ 4♥³	Pass Pass Pass	1♣ 2♣ 4◆ <sup>2</sup>
Contract: 5♣ S	<b>♣</b> K43	♣ AJ10952		ter bid, a ♦ bid, a ♥		
Board: 26 Dealer: N Vul: None North HCP: 13 South HCP: 13 Contract: 3N S	North:  ♠ AK10  ♥ 63  ♠ KQJ842  ♣ 86	South:  ♣ J943  ♥ AK872  ♦ 9  ♣ AJ9	Pass Pass AP	North 1 → 2 → 3 ♣ ¹ th suit g	Pass Pass Pass	1♥ 2♠ 3NT
Board: 27 Dealer: S Vul: NS North HCP: 15 South HCP: 12 Contract: 3N S	North:  ♠ A865  ♥ AK9842  ♠ A  ♣ 54	South:  ♣ J42  ♥ 5  ♠ KJ9872  ♣ AK2	West Pass Pass AP	North  1♥ 2♠	Pass	1♦
Board: 28 Dealer: N Vul: NS North HCP: 13 South HCP: 16 Contract: 3N N	North:  ♠ 832  ♥ J7  ♠ AQ3  ♣ AQ964	South:  ♠ AKQ5  ♥ A10952  ♦ 95  ♣ K2	Pass Pass	North  1   1NT  3NT  Minor	Pass Pass AP	1 <b>♥</b> 2 <b>♦</b> <sup>1</sup>
Board: 29 Dealer: S Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	North:  ♠ 10542  ♥ AQ865  ♠ A103  ♠ K	South:  ♠ KJ3  ♥ K  ♠ KQJ  ♣ 1098652	West Pass Pass AP	North 1♥ 2♠	Pass	1♣

Board: 30 Dealer: N Vul: Both HCP: 13	<ul><li>★ KJ2</li><li>♥ 96</li><li>◆ AK2</li><li>◆ Q10542</li></ul>	The opponents are silent. You bid first.
Board: 31 Dealer: S Vul: None HCP: 16	<ul><li>♠ A764</li><li>♥ QJ763</li><li>♦ AKQ</li><li>♠ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: Both HCP: 13	<ul><li>♦ 85</li><li>♥ —</li><li>♦ AK52</li><li>♦ KQJ8643</li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: None HCP: 14	<ul><li>♣ Q987</li><li>♥ KJ1076</li><li>◆ 8</li><li>♣ AKJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: EW HCP: 12	<ul><li>♠ A</li><li>♥ 97</li><li>♦ KJ106</li><li>♠ KJ8652</li></ul>	The opponents are silent. You bid first.

Board: 30 Dealer: N Vul: Both North HCP: 13 South HCP: 17 Contract: 3N N	North:  ♠ KJ2  ♥ 96  ♠ AK2  ♣ Q10542	South: <b>♠</b> 103 <b>♥</b> AQJ7 <b>♠</b> QJ743 <b>♣</b> AK	West North East So 1♣ Pass 1 Pass 1NT Pass 2 Pass 3NT AP	•
Board: 31 Dealer: S Vul: None North HCP: 16 South HCP: 12 Contract: 4 \( \varphi \) N	North:  ♠ A764  ♥ QJ763  ♠ AKQ  ♣ 2	South:  ♠ Q10  ♥ K82  ♠ 1096  ♣ AQJ86	West North East So  14  Pass 1 Pass 1  Pass 2  Pass 4 AP  1. New Minor Forcing  2. 3	NT
Board: 32 Dealer: N Vul: Both North HCP: 13 South HCP: 19 Contract: 6N S	North:  ♠ 85  ▼ —  • AK52  ♣ KQJ8643	South:  ♠ A732  ♥ AKQ765  ♠ Q3  ♣ A	West North East So 1♣ Pass 1 Pass 2♣ Pass 41 Pass 5♠ Pass 61 AP 1. Blackwood 0314, for	NT <sup>l</sup> NT
Board: 33 Dealer: S Vul: None North HCP: 14 South HCP: 12 Contract: 4 \( \vert \) N	North:  ♠ Q987  ♥ KJ1076  ♠ 8  ♠ AKJ	South:  ♠ K63  ♥ 854  ♠ AKQ  ♣ 10852	West North East So  Pass 1 Pass 1  Pass 2 Pass 2  Pass 4 AP  1. New Minor Forcing  2. 3 V	NT
Board: 34 Dealer: N Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	North: ♠ A ♥ 97 ♠ KJ106 ♣ KJ8652	South:  ♠ KQ96  ♥ AQ1065  ♠ A8  ♣ Q9	West North East So 1♣ Pass 1 Pass 2♣ Pass 31 AP	•

Board: 30 Dealer: N Vul: Both HCP: 17	<ul><li>103</li><li>✓ AQJ7</li><li>✓ QJ743</li><li>✓ AK</li></ul>	The opponents are silent.  Partner bids first.
Board: 31 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q10</li><li>♥ K82</li><li>◆ 1096</li><li>♣ AQJ86</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: Both HCP: 19	<ul><li>A732</li><li>✓ AKQ765</li><li>✓ Q3</li><li>A</li></ul>	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: None HCP: 12	<ul><li>★ K63</li><li>★ 854</li><li>◆ AKQ</li><li>★ 10852</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: EW HCP: 17	<ul><li>★ KQ96</li><li>★ AQ1065</li><li>★ A8</li><li>★ Q9</li></ul>	The opponents are silent.  Partner bids first.

Board: 30 Dealer: N Vul: Both North HCP: 13 South HCP: 17 Contract: 3N N	North:  ♠ KJ2  ♥ 96  ♠ AK2  ♣ Q10542	South: <b>♠</b> 103 <b>♥</b> AQJ7 <b>♠</b> QJ743 <b>♠</b> AK	West North East So 1♣ Pass 1 Pass 1NT Pass 2 Pass 3NT AP	•
Board: 31 Dealer: S Vul: None North HCP: 16 South HCP: 12 Contract: 4 \( \mathbf{N} \)	North:  ♠ A764  ♥ QJ763  ♠ AKQ  ♣ 2	South:  ♠ Q10  ♥ K82  ♠ 1096  ♣ AQJ86	West North East So  14  Pass 1♥ Pass 1N  Pass 2♦¹ Pass 2♥  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥	NT
Board: 32 Dealer: N Vul: Both North HCP: 13 South HCP: 19 Contract: 6N S	North:  ♠ 85  ▼ —  • AK52  ♣ KQJ8643	South:  ♠ A732  ♥ AKQ765  ♠ Q3  ♣ A	West North East So 1♣ Pass 1 Pass 2♣ Pass 4 Pass 5♠ Pass 6 AP 1. Blackwood 0314, for 6	NT <sup>1</sup> NT
Board: 33 Dealer: S Vul: None North HCP: 14 South HCP: 12 Contract: 4 \( \vert \) N	North:  ♠ Q987  ♥ KJ1076  ♠ 8  ♠ AKJ	South:  ♠ K63  ♥ 854  ♠ AKQ  ♣ 10852	West North East So  Pass 1 Pass 1N  Pass 2 Pass 2  Pass 4 AP  1. New Minor Forcing  2. 3 V	NT
Board: 34 Dealer: N Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	North: ♠ A ♥ 97 ♠ KJ106 ♣ KJ8652	South:  ♠ KQ96  ♥ AQ1065  ♠ A8  ♣ Q9	West North East So 1♣ Pass 1 Pass 2♣ Pass 3N AP	•

#### **Reverse By Responder**

Board: 35 ♠ AQ93

HCP: 15 ♣ K

Board: 36 ♠ K7
Dealer: N ♥ K10

Vul: None ◆ K8

HCP: 12 ♣ QJ108743

Board: 37
Dealer: S 

AKJ10

The opponents are silent.

The opponents are silent.

The opponents are silent.

Partner bids first.

You bid first.

			West North East South
D1-25			1♣ Pass 1♥ Pass 1NT
Board: 35 Dealer: S	North: ♠ AQ93	South: ♠ 762	Pass $2 \stackrel{1}{\bullet}^1$ Pass $3 \stackrel{2}{\bullet}^2$
Vul: Both			Pass $3NT^3$ Pass $4\clubsuit^4$
North HCP: 15	<b>♥</b> K9874 <b>♦</b> QJ9	<ul><li>★ A103</li><li>★ K85</li></ul>	Pass 4♥ AP
South HCP: 13 Contract: 4♥ N	♣ K	♣ AQ109	<ol> <li>New Minor Forcing</li> <li>3 ♥</li> </ol>
			3. Cue bid, surplus
			4. Cue bid, a ♣ stopper
Board: 36	North:	South:	
Dealer: N	<b>♠</b> K7 <b>♠</b> A964	50un. ♠ A964	West North East South
Vul: None North HCP: 12		<b>♥</b> AJ863	1♣ Pass 1♥ Pass 2♣ Pass 3NT
South HCP: 13 Contract: 3N S			AP
	North:  ♠ AKJ10  ♥ A10752  ♠ 62		West North East South
			1. D. 10 III
D 1.27			Pass $1 \checkmark$ Pass $1 \text{NT}$ Pass $2 \checkmark^1$ Pass $3 \checkmark^2$
Board: 37 Dealer: S Vul: None		South:	Pass 3NT <sup>3</sup> Pass 4.4
		<b>♠</b> Q53 <b>♥</b> Q96 <b>♦</b> AK8	Pass $4NT^5$ Pass $5 \spadesuit$
North HCP: 17			Pass 6 AP
South HCP: 14 Contract: 6 N	♣ AJ	♣ K987	1. New Minor Forcing
Commaci, 0 V IN			2. 3 ♥
			3. Cue bid, surplus
			<ul><li>4. Cue bid, a ♣ stopper</li><li>5. Blackwood 0314, for ♥</li></ul>

Board: 35 Dealer: S Vul: Both HCP: 13	<ul><li>★762</li><li>★ A103</li><li>★ K85</li><li>★ AQ109</li></ul>	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: None HCP: 13	<ul><li>A964</li><li>✓ AJ863</li><li>A4</li><li>A92</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 14	<ul><li>♣ Q53</li><li>♥ Q96</li><li>♦ AK8</li><li>♣ K987</li></ul>	The opponents are silent. You bid first.

			West North East South
D1-25			1♣ Pass 1♥ Pass 1NT
Board: 35 Dealer: S	North: ♠ AQ93	South: ♠ 762	Pass $2 \stackrel{1}{\bullet}^1$ Pass $3 \stackrel{2}{\bullet}^2$
Vul: Both			Pass $3NT^3$ Pass $4\clubsuit^4$
North HCP: 15	<b>♥</b> K9874 <b>♦</b> QJ9	♥ A103 ♦ K85	Pass 4♥ AP
South HCP: 13 Contract: 4♥ N	♣ K	♣ AQ109	<ol> <li>New Minor Forcing</li> <li>3 ♥</li> </ol>
			3. Cue bid, surplus
			4. Cue bid, a ♣ stopper
Board: 36	North:	South:	
Dealer: N	<b>♠</b> K7 <b>♠</b> A964	50un. ♠ A964	West North East South
Vul: None North HCP: 12		<b>♥</b> AJ863	1♣ Pass 1♥ Pass 2♣ Pass 3NT
South HCP: 13 Contract: 3N S			AP
	North:  ♠ AKJ10  ♥ A10752  ♠ 62		West North East South
			1. D. 10 III
D 1.27			Pass $1 \checkmark$ Pass $1 \text{NT}$ Pass $2 \checkmark^1$ Pass $3 \checkmark^2$
Board: 37 Dealer: S Vul: None		South:	Pass 3NT <sup>3</sup> Pass 4.4
		<b>♠</b> Q53 <b>♥</b> Q96 <b>♦</b> AK8	Pass $4NT^5$ Pass $5 \spadesuit$
North HCP: 17			Pass 6 AP
South HCP: 14 Contract: 6 N	♣ AJ	♣ K987	1. New Minor Forcing
Commaci, 0 V IN			2. 3 ♥
			3. Cue bid, surplus
			<ul><li>4. Cue bid, a ♣ stopper</li><li>5. Blackwood 0314, for ♥</li></ul>

#### **Reverse By Responder**

Board: 38 ♠ 874 The opponents are silent.

Dealer: N ▼ 1087

Board: 40 ♠ K8
Dealer: N ♥ Q The opponents are silent.

Vul: Both → 754 HCP: 14 → 8 Partner bids first.

Board: 38 Dealer: N Vul: EW	North: ♠ 874	South: ♠ AKQ6	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♠¹  Pass 2♥² Pass 2NT³  Pass 3♥ Pass 3NT⁴  Pass 4♣⁵ Pass 4NT⁶
Vul: EW         North HCP: 12         South HCP: 17         Contract: 5♥ S         V 1087         V AQ642         V 6         AK62         D 73	Pass 5♦ Pass 5♥ AP  1. New Minor Forcing 2. 3♥ 3. Cue bid, surplus 4. Cue bid, surplus 5. Cue bid, a ♣ stopper 6. Blackwood 0314, for ♥		
Board: 39 Dealer: S Vul: NS North HCP: 13 South HCP: 13 Contract: 4 \( \mathbf{N} \) N	North:  ♠ Q1085  ♥ AK10873  ←—  ♠ A83	South:  ♠ A.J  ♥ J6  ♠ K.Q.J.943  ♣ J.94	West North East South  1 ↑  Pass 1 ♥ Pass 2 ↑  Pass 2 ♠ Pass 3 ♠ 1  Pass 3 ♥ Pass 4 ♥  AP  1. Fourth suit game force
Board: 40 Dealer: N Vul: Both North HCP: 13 South HCP: 13 Contract: 3N N	North:  ♠ K8  ♥ Q  • Q1065  ♣ KQJ1083	South:	West North East South  1♣ Pass 1♥  Pass 2♣ Pass 2♠  Pass 3NT AP
Board: 41 Dealer: S Vul: Both North HCP: 14 South HCP: 12 Contract: 4 \( \varphi \) N	North:  ♠ AKQ2  ♥ KQ1082  ♦ 754  ♣ 8	South:  ♠ J10  ♥ A73  ♠ K32  ♠ KJ1054	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 2♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥

Board: 38 Dealer: N Vul: EW HCP: 17	<ul><li>★ AKQ6</li><li>★ AQ642</li><li>★ 6</li><li>★ Q73</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: NS HCP: 13	<ul><li>♠ AJ</li><li>♥ J6</li><li>♦ KQJ943</li><li>♠ J94</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 13	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 41 Dealer: S Vul: Both HCP: 12	<ul><li>♣ J10</li><li>♥ A73</li><li>♦ K32</li><li>♣ KJ1054</li></ul>	The opponents are silent. You bid first.

Board: 38 Dealer: N Vul: EW	North: ♠ 874	South: ♠ AKQ6	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♠¹  Pass 2♥² Pass 2NT³  Pass 3♥ Pass 3NT⁴  Pass 4♣⁵ Pass 4NT⁶
Vul: EW         North HCP: 12         South HCP: 17         Contract: 5♥ S         V 1087         V AQ642         V 6         AK62         D 73	Pass 5♦ Pass 5♥ AP  1. New Minor Forcing 2. 3♥ 3. Cue bid, surplus 4. Cue bid, surplus 5. Cue bid, a ♣ stopper 6. Blackwood 0314, for ♥		
Board: 39 Dealer: S Vul: NS North HCP: 13 South HCP: 13 Contract: 4 \( \mathbf{N} \) N	North:  ♠ Q1085  ♥ AK10873  ←—  ♠ A83	South:  ♠ A.J  ♥ J6  ♠ K.Q.J.943  ♣ J.94	West North East South  1 ↑  Pass 1 ♥ Pass 2 ↑  Pass 2 ♠ Pass 3 ♠ 1  Pass 3 ♥ Pass 4 ♥  AP  1. Fourth suit game force
Board: 40 Dealer: N Vul: Both North HCP: 13 South HCP: 13 Contract: 3N N	North:  ♠ K8  ♥ Q  • Q1065  ♣ KQJ1083	South:	West North East South  1♣ Pass 1♥  Pass 2♣ Pass 2♠  Pass 3NT AP
Board: 41 Dealer: S Vul: Both North HCP: 14 South HCP: 12 Contract: 4 \( \varphi \) N	North:  ♠ AKQ2  ♥ KQ1082  ♦ 754  ♣ 8	South:  ♠ J10  ♥ A73  ♠ K32  ♠ KJ1054	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 2♥²  Pass 4♥ AP  1. New Minor Forcing  2. 3 ♥

#### **Reverse By Responder**

Board: 42 ♠ AQ The opponents are silent.

Vul: NS → J7 HCP: 13 → AK Partner bids first.

Board: 45
Dealer: S ★ K976
The opponents are silent.

Board: 42 Dealer: N Vul: None North HCP: 14 South HCP: 13 Contract: 3N N	North:  ♠ AQ  ♥ 3  ♠ K982  ♣ AJ10985	South:  ♠ KJ32  ♥ AQJ985  • Q107  ♣ —	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥
Board: 43 Dealer: S Vul: NS North HCP: 13 South HCP: 12 Contract: 3♥ N	North:  ♠ K542  ♥ Q8743  ♦ J7  ♣ AK	South:  ♠ A97  ♥ K109  ♠ K52  ♣ Q932	Pass Pass Pass	North  1♥  2♦¹  3♥  Minor	Pass Pass AP	1♣ 1NT 2♥ <sup>2</sup>
Board: 44 Dealer: N Vul: None North HCP: 12 South HCP: 14 Contract: 3N N	North:	South:  ♠ KQ73  ♥ AJ943  ♠ QJ8  ♣ J	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥
Board: 45 Dealer: S Vul: Both North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ K976  ♥ AKJ5  • Q10543  ♣ —	South:  ♠ Q53  ♥ 84  ♦ J96  ♠ AKQ53	West Pass Pass AP	North  1  2  ▼	Pass	South 1♣ 1NT 3NT
Board: 46 Dealer: N Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North:  ▲ 10  ▼ K9  ◆ A95  ♣ AQ98654	South:  ♠ A963  ♥ A10754  ♠ K10  ♠ KJ	West Pass AP	North 1♣ 2♣	Pass	South 1♥ 3NT

Board: 42 Dealer: N Vul: None HCP: 13	<ul><li>★ KJ32</li><li>▼ AQJ985</li><li>◆ Q107</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: NS HCP: 12	<ul><li>★ A97</li><li>★ K109</li><li>★ K52</li><li>★ Q932</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: None HCP: 14	<ul><li>★ KQ73</li><li>▼ AJ943</li><li>◆ QJ8</li><li>♣ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q53</li><li>♥ 84</li><li>◆ J96</li><li>♣ AKQ53</li></ul>	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: NS HCP: 15	<ul><li>▲ A963</li><li>▼ A10754</li><li>◆ K10</li><li>◆ KJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 42 Dealer: N Vul: None North HCP: 14 South HCP: 13 Contract: 3N N	North:  ♠ AQ  ♥ 3  ♠ K982  ♣ AJ10985	South:  ♠ KJ32  ♥ AQJ985  • Q107  ♣ —	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥
Board: 43 Dealer: S Vul: NS North HCP: 13 South HCP: 12 Contract: 3♥ N	North:  ♠ K542  ♥ Q8743  ♦ J7  ♣ AK	South:  ♠ A97  ♥ K109  ♠ K52  ♣ Q932	Pass Pass Pass	North  1♥  2♦¹  3♥  Minor	Pass Pass AP	1♣ 1NT 2♥ <sup>2</sup>
Board: 44 Dealer: N Vul: None North HCP: 12 South HCP: 14 Contract: 3N N	North:	South:  ♠ KQ73  ♥ AJ943  ♠ QJ8  ♣ J	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥
Board: 45 Dealer: S Vul: Both North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ K976  ♥ AKJ5  • Q10543  ♣ —	South:  ♠ Q53  ♥ 84  ♦ J96  ♠ AKQ53	West Pass Pass AP	North  1  2  ▼	Pass	South 1♣ 1NT 3NT
Board: 46 Dealer: N Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North:  ▲ 10  ▼ K9  ◆ A95  ♣ AQ98654	South:  ♠ A963  ♥ A10754  ♠ K10  ♠ KJ	West Pass AP	North 1♣ 2♣	Pass	South 1♥ 3NT

#### **Reverse By Responder**

Board: 47 ♠ KJ96
Dealer: S ▼ AKQ64

The opponents are silent.

Board: 50 ♣ 104 The opponents are silent.

The opponents are silent.

Board: 51 ♠ Q1063 The opponents are silent.

Board: 47 Dealer: S Vul: EW	North: ♠ KJ96	South: ♠ A32	West	North		1♦
North HCP: 15	♥ AKQ64	♥ J10	Pass	1♥		2•
South HCP: 12	◆— • Q863	◆ AQJ962 ◆ 102	Pass	2 <b>♠</b>		2NT
Contract: 3N S	<b>₹</b> Ø003	<b>4</b> 102	Pass	3NT	AP	
Board: 48	North:	South:	Wast	Manda	East	Cardle
Dealer: N Vul: Both	<b>♠</b> A4	<b>★</b> K762	west	North 1	Pass	Soum 1
North HCP: 12	<b>♥</b> 75	<b>▼</b> AKQ109	Pass	2	Pass	
South HCP: 16	♦ KQ10964 ♣ K95	♦— • A1064	Pass	3NT	AP	
Contract: 3N N	<b>₹ K</b> 93	<b>₹</b> A100 <del>4</del>				
Board: 49	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♣</b> J2	<b>♠</b> AK9				1♣
North HCP: 15	<b>♥</b> AKJ6	<b>♥</b> 1073	Pass	1•	Pass	1NT
South HCP: 13	♦ AQ986 ♣ 105	<ul><li>→ J73</li><li>→ AJ97</li></ul>	Pass	2♥	Pass	3NT
Contract: 3N S	¥ 103	# 1 W / /	AP			
Board: 50	North:	South:	West	North	Foot	South
Dealer: N Vul: NS	<b>♠</b> 104	<b>♠</b> QJ86	WEST	Norui	Pass	30uui 1♥
North HCP: 13	<b>♥</b> 7	♥ AQJ983	Pass	2 <b>♣</b>	Pass	
South HCP: 14	♦ AJ9 ♣ AKJ10862	<b>•</b> Q <b>◆</b> Q3	AP			
Contract: 3♣ N	# AKJ10002	<b>₹</b> Q3				
Board: 51	NI41	C4-	West	North	East	South
Dealer: S	North: <b>♠</b> Q1063	South: ♠ K92				1♣
Vul: NS	♥ KQ643	♥ A10	Pass	1♥	Pass	1NT
North HCP: 14 South HCP: 13	♦ AK54	<b>♦</b> J103		2 <b>♦</b> ¹	Pass	3NT
Contract: 3N S	<b>♣</b> —	♣ AJ1063	AP	Minor 1	Б .	

Dealer: S ▼J10 Vul· FW • AOI962			
HCP: 12 ♣ 102 You bid first.	Dealer: S Vul: EW	▼ J10 • AQJ962	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: Both HCP: 16  ★ K762 ★ AKQ109 The opponents are silent. Partner bids first.	Dealer: N Vul: Both	▼ AKQ109 • —	The opponents are silent.  Partner bids first.
Board: 49	Dealer: S Vul: NS	▼ 1073 ▶ J73	The opponents are silent. You bid first.
Board: 50	Dealer: N Vul: NS	<b>∀</b> AQJ983 <b>•</b> Q	The opponents are silent.  Partner bids first.
Board: 51	Dealer: S Vul: NS	▼ A10 ▶ J103	The opponents are silent. You bid first.

Board: 47 Dealer: S Vul: EW	North: ♠ KJ96	South: ♠ A32	West	North		1♦
North HCP: 15	♥ AKQ64	♥ J10	Pass	1♥		2•
South HCP: 12	◆— • Q863	◆ AQJ962 ◆ 102	Pass	2 <b>♠</b>		2NT
Contract: 3N S	<b>₹</b> Ø003	<b>4</b> 102	Pass	3NT	AP	
Board: 48	North:	South:	Wast	Manda	East	Cardle
Dealer: N Vul: Both	<b>♠</b> A4	<b>★</b> K762	west	North 1	Pass	Soum 1
North HCP: 12	<b>♥</b> 75	<b>▼</b> AKQ109	Pass	2	Pass	
South HCP: 16	♦ KQ10964 ♣ K95	♦— • A1064	Pass	3NT	AP	
Contract: 3N N	<b>₹ K</b> 93	<b>₹</b> A100 <del>4</del>				
Board: 49	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♣</b> J2	<b>♠</b> AK9				1♣
North HCP: 15	<b>♥</b> AKJ6	<b>♥</b> 1073	Pass	1•	Pass	1NT
South HCP: 13	♦ AQ986 ♣ 105	<ul><li>→ J73</li><li>→ AJ97</li></ul>	Pass	2♥	Pass	3NT
Contract: 3N S	¥ 103	# 1 W / /	AP			
Board: 50	North:	South:	West	North	Foot	South
Dealer: N Vul: NS	<b>♠</b> 104	<b>♠</b> QJ86	WEST	Norui	Pass	30uui 1♥
North HCP: 13	<b>♥</b> 7	<b>♥</b> AQJ983	Pass	2 <b>♣</b>	Pass	
South HCP: 14	♦ AJ9 ♣ AKJ10862	<b>•</b> Q <b>◆</b> Q3	AP			
Contract: 3♣ N	# AKJ10002	<b>₹</b> Q3				
Board: 51	NI41	C4-	West	North	East	South
Dealer: S	North: <b>♠</b> Q1063	South: ♠ K92				1♣
Vul: NS	♥ KQ643	♥ A10	Pass	1♥	Pass	1NT
North HCP: 14 South HCP: 13	♦ AK54	<b>♦</b> J103		2 <b>♦</b> ¹	Pass	3NT
Contract: 3N S	<b>♣</b> —	♣ AJ1063	AP	Minor 1	Б .	

#### **Reverse By Responder**

Board: 52 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q72</li><li>♥ Q</li><li>◆ AJ9862</li><li>♣ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 14	<ul><li>▲ AJ86</li><li>♥ AJ942</li><li>◆ 987</li><li>▲ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: None HCP: 12	<ul><li>A4</li><li>♥ Q10</li><li>Q52</li><li>♠ A107654</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQ72</li><li>▼ KQJ52</li><li>◆ 75</li><li>◆ K5</li></ul>	The opponents are silent.  Partner bids first.

The opponents are silent.

You bid first.

**♦** Q87

♣ AQ974

**∨** J7 **♦** A97

Board: 56

Dealer: N

Vul: Both

HCP: 13

Board: 52 Dealer: N Vul: Both North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ Q72  ♥ Q  ♠ AJ9862  ♠ QJ10	South:  ♠ AKJ3  ♥ AJ852  ♠ —  ♠ 6432	Pass 2	North 1	East Pass Pass AP	1♥
Board: 53 Dealer: S Vul: Both North HCP: 14 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AJ86  ♥ AJ942  ♠ 987  ♣ A	South:	Pass	1 <b>∀</b> 2 <b>◆</b> <sup>1</sup> 4 <b>∀</b>	Pass Pass AP	1 <b>♣</b> 1NT 2 <b>♥</b> <sup>2</sup>
Board: 54 Dealer: N Vul: None North HCP: 12 South HCP: 16 Contract: 3N N	North:  ♠ A4  ♥ Q10  • Q52  ♣ A107654	South:  ♠ KJ93  ♥ AKJ876  ♠ A7  ♣ 3	Pass 2	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥
Board: 55 Dealer: S Vul: NS North HCP: 14 South HCP: 13 Contract: 4 N	North:  ♠ KQ72  ♥ KQJ52  ♠ 75  ♣ K5	South:  ♠ AJ8  ♥ A93  ♠ A6  ♣ 87432		1♥ 2◆¹ 3NT <sup>3</sup> Minor 1	Pass Pass Pass Forcing	1♣ 1NT 3♥² 4♥
Board: 56 Dealer: N Vul: Both North HCP: 13 South HCP: 15 Contract: 3N N	North:  ♠ Q87  ♥ J7  ♠ A97  ♣ AQ974	South:  ♠ AK95  ♥ KQ1062  ♠ 86  ♠ K5	Pass	1♣ 1NT 3NT	Pass Pass AP	1♥ 2◆¹

]	Board: 52 Dealer: N Vul: Both HCP: 13	<ul><li>♠ AKJ3</li><li>♥ AJ852</li><li>♦ —</li><li>♠ 6432</li></ul>	The opponents are silent.  Partner bids first.
]	Board: 53 Dealer: S Vul: Both HCP: 12	<ul><li>♦ 94</li><li>♥ K85</li><li>♦ A64</li><li>♣ KQ852</li></ul>	The opponents are silent. You bid first.
J	Board: 54 Dealer: N Vul: None HCP: 16	<ul><li>★ KJ93</li><li>★ AKJ876</li><li>★ A7</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
]	Board: 55 Dealer: S Vul: NS HCP: 13	<ul><li>AJ8</li><li>✓ A93</li><li>A6</li><li>◆ 87432</li></ul>	The opponents are silent. You bid first.
J	Board: 56 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK95</li><li>▼ KQ1062</li><li>◆ 86</li><li>◆ K5</li></ul>	The opponents are silent.  Partner bids first.

Board: 52 Dealer: N Vul: Both North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ Q72  ♥ Q  ♠ AJ9862  ♠ QJ10	South:  ♠ AKJ3  ♥ AJ852  ♠ —  ♠ 6432	Pass 2	North 1	East Pass Pass AP	1♥
Board: 53 Dealer: S Vul: Both North HCP: 14 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AJ86  ♥ AJ942  ♠ 987  ♣ A	South:	Pass	1 <b>∀</b> 2 <b>◆</b> <sup>1</sup> 4 <b>∀</b>	Pass Pass AP	1 <b>♣</b> 1NT 2 <b>♥</b> <sup>2</sup>
Board: 54 Dealer: N Vul: None North HCP: 12 South HCP: 16 Contract: 3N N	North:  ♠ A4  ♥ Q10  • Q52  ♣ A107654	South:  ♠ KJ93  ♥ AKJ876  ♠ A7  ♣ 3	Pass 2	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥
Board: 55 Dealer: S Vul: NS North HCP: 14 South HCP: 13 Contract: 4 N	North:  ♠ KQ72  ♥ KQJ52  ♠ 75  ♣ K5	South:  ♠ AJ8  ♥ A93  ♠ A6  ♣ 87432		1♥ 2◆¹ 3NT <sup>3</sup> Minor 1	Pass Pass Pass Forcing	1♣ 1NT 3♥² 4♥
Board: 56 Dealer: N Vul: Both North HCP: 13 South HCP: 15 Contract: 3N N	North:  ♠ Q87  ♥ J7  ♠ A97  ♣ AQ974	South:  ♠ AK95  ♥ KQ1062  ♠ 86  ♠ K5	Pass	1♣ 1NT 3NT	Pass Pass AP	1♥ 2◆¹

Board: 57 Dealer: S Vul: NS HCP: 15	<ul><li>♣ 763</li><li>♥ AJ96</li><li>◆ AKQJ6</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: EW HCP: 14	<ul><li>♣ Q104</li><li>♥ 974</li><li>♦ KQ</li><li>♣ AK985</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: EW HCP: 13	<ul><li>★ AK87</li><li>▼ A6432</li><li>◆ Q4</li><li>◆ 65</li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q43</li><li>♥ QJ</li><li>♦ A6</li><li>♣ K98543</li></ul>	The opponents are silent. You bid first.

Board: 57 Dealer: S Vul: NS North HCP: 15 South HCP: 14 Contract: 3N S	North:  ♣ 763  ♥ AJ96  ♣ AKQJ6  ♣ 3	South:  ♠ AQ10  ♥ 1054  ♦ 932  ♠ AKJ4	West Pass Pass AP	North  1  2  ▼	Pass	South 1♣ 1NT 3NT
Board: 58 Dealer: N Vul: EW North HCP: 14 South HCP: 16 Contract: 6♥ S	North:  ♠ Q104  ♥ 974  • KQ  ♠ AK985	South:  ♠ AK73  ♥ AJ10652  ♠ A62  ♣ —	Pass Pass Pass AP 1. New 2. 3 •	North 1♣ 1NT 3♥² 5♦ Minor	Pass Pass Pass Pass Forcing	1♥ 2◆¹ 4NT³ 6♥
Board: 59 Dealer: S Vul: EW North HCP: 13 South HCP: 14 Contract: 4 N	North:  ♠ AK87  ♥ A6432  ♠ Q4  ♣ 65	South:  ♣ J9  ♥ KJ7  ♣ J98  ♣ AKJ94	Pass Pass Pass Pass 1. New 2. 3   3. Cue	North  1 v  2 v 1  3 s 3  4 v  Minor  bid, a s bid, a s	Pass Pass Pass AP Forcing	1♣ 1NT 3♥² 4♣⁴
Board: 60 Dealer: N Vul: NS North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ Q43  ♥ QJ  ♠ A6  ♣ K98543	South:  ♠ AKJ5  ♥ K10542  ♠ Q54  ♣ 2	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥

Board: 57 Dealer: S Vul: NS HCP: 14	<ul><li>AQ10</li><li>▼ 1054</li><li>◆ 932</li><li>◆ AKJ4</li></ul>	The opponents are silent.  You bid first.
Board: 58 Dealer: N Vul: EW HCP: 16	<ul><li>★ AK73</li><li>▼ AJ10652</li><li>★ A62</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: EW HCP: 14	<ul><li>▶ J9</li><li>♥ KJ7</li><li>◆ J98</li><li>◆ AKJ94</li></ul>	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: NS HCP: 13	<ul><li>♠ AKJ5</li><li>♥ K10542</li><li>♦ Q54</li><li>♠ 2</li></ul>	The opponents are silent.  Partner bids first.

Board: 57 Dealer: S Vul: NS North HCP: 15 South HCP: 14 Contract: 3N S	North:  ♣ 763  ♥ AJ96  ♣ AKQJ6  ♣ 3	South:  ♠ AQ10  ♥ 1054  ♦ 932  ♠ AKJ4	West Pass Pass AP	North  1  2  ▼	Pass	South 1♣ 1NT 3NT
Board: 58 Dealer: N Vul: EW North HCP: 14 South HCP: 16 Contract: 6♥ S	North:  ♠ Q104  ♥ 974  • KQ  ♠ AK985	South:  ♠ AK73  ♥ AJ10652  ♠ A62  ♣ —	Pass Pass Pass AP 1. New 2. 3 •	North 1♣ 1NT 3♥² 5♦ Minor	Pass Pass Pass Pass Forcing	1♥ 2◆¹ 4NT³ 6♥
Board: 59 Dealer: S Vul: EW North HCP: 13 South HCP: 14 Contract: 4 N	North:  ♠ AK87  ♥ A6432  ♠ Q4  ♣ 65	South:  ♣ J9  ♥ KJ7  ♣ J98  ♣ AKJ94	Pass Pass Pass Pass 1. New 2. 3   3. Cue	North  1 v  2 v 1  3 s 3  4 v  Minor  bid, a s bid, a s	Pass Pass Pass AP Forcing	1♣ 1NT 3♥² 4♣⁴
Board: 60 Dealer: N Vul: NS North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ Q43  ♥ QJ  ♠ A6  ♣ K98543	South:  ♠ AKJ5  ♥ K10542  ♠ Q54  ♣ 2	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥

Board: 61 Dealer: S Vul: NS HCP: 14	<ul><li>AQ108</li><li>✓ A8652</li><li>A9</li><li>№ 106</li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: None HCP: 12	<b>♦</b> K10 <b>♥</b> — <b>♦</b> Q10542 <b>♣</b> AQJ942	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: EW HCP: 15	<b>♠</b> Q <b>♥</b> KQ84 <b>♦</b> KQ1052 <b>♠</b> K87	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: Both HCP: 13	<ul><li>♣ Q87</li><li>♥ 53</li><li>◆ A95</li><li>♣ AQJ109</li></ul>	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: EW HCP: 13	<ul><li>▲ 104</li><li>♥ KJ82</li><li>◆ AKQ86</li><li>♣ 83</li></ul>	The opponents are silent.  Partner bids first.

Board: 61 Dealer: S	North: ♠ AQ108	South: ♠ 72	West	North	East	
Vul: NS North HCP: 14	<b>▼</b> A8652	<b>♥</b> J	Pass	1♥	Pass	1 <b>♣</b> 2 <b>♣</b>
South HCP: 13	♦ A9 <b>♣</b> 106	◆ QJ53 <b>♣</b> AKQ984	Pass	3NT	AP	
Contract: 3N N	1 100	271110701				
Board: 62	North:	South:				
Dealer: N	Norui. <b>♦</b> K10	50un. <b>♦</b> J532	West	North		
Vul: None North HCP: 12	<b>~</b> —	<b>♥</b> AK843	Pass	1 <b>♣</b> 2 <b>♣</b>	Pass Pass	1 <b>∀</b>
South HCP: 15	• Q10542	♦ AK9	Pass	3NT	AP	<b>∠</b> ₹
Contract: 3N N	<b>♣</b> AQJ942	<b>♣</b> 6	1 455	51(1	111	
Board: 63	NI ozalo.	Condle	West	North	Fast	South
Dealer: S	North: ♠ Q	South: ♠ KJ7	West	rvorur	Last	1 <b>♣</b>
Vul: EW North HCP: 15	<b>♥</b> KQ84	<b>♥</b> 975	Pass	1♦	Pass	1NT
South HCP: 12	◆ KQ1052	♦ A4	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> K87	♣ A10962	AP			
Board: 64	NI41	C4	West	North	Fast	South
Dealer: N	North: ♠ Q87	South: ♠ AK93	***************************************	1 <b>.</b> €	Pass	1 <b>y</b>
Vul: Both North HCP: 13	<b>▼</b> 53	<b>▼</b> AQJ1097	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
South HCP: 14	♦ A95	<b>♦</b> 862	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AQJ109	<b>♣</b> —	1. New	Minor	Forcing	g
Board: 65	N. 4	G 4	Wast	North	Foot	South
Dealer: S	North: <b>♠</b> 104	South: ♠ A53	WEST	inoiui	Lasi	Souui 1♣
Vul: EW	♥ KJ82	<b>¥</b> A33 <b>♥</b> Q6	Pass	1♦	Pass	1NT
North HCP: 13 South HCP: 14	◆ AKQ86	<b>♦</b> 942	Pass	2♥		3NT
5000111C1.14	<b>♣</b> 83	<b>♣</b> AKJ109	AP			

Board: 61 Dealer: S Vul: NS HCP: 13	<ul><li>♣ 72</li><li>♥ J</li><li>◆ QJ53</li><li>♣ AKQ984</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: None HCP: 15	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: EW HCP: 12	<ul><li>★ KJ7</li><li>♥ 975</li><li>★ A4</li><li>★ A10962</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: Both HCP: 14	<ul><li>★ AK93</li><li>▼ AQJ1097</li><li>◆ 862</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: EW HCP: 14	<ul><li>A53</li><li>♥ Q6</li><li>942</li><li>AKJ109</li></ul>	The opponents are silent. You bid first.

Board: 61 Dealer: S	North: ♠ AQ108	South: ♠ 72	West	North	East	
Vul: NS North HCP: 14	<b>▼</b> A8652	<b>♥</b> J	Pass	1♥	Pass	1 <b>♣</b> 2 <b>♣</b>
South HCP: 13	♦ A9 <b>♣</b> 106	◆ QJ53 <b>♣</b> AKQ984	Pass	3NT	AP	
Contract: 3N N	1 100	271110701				
Board: 62	North:	South:				
Dealer: N	Norui. <b>♦</b> K10	50un. <b>♦</b> J532	West	North		
Vul: None North HCP: 12	<b>~</b> —	<b>♥</b> AK843	Pass	1 <b>♣</b> 2 <b>♣</b>	Pass Pass	1 <b>∀</b>
South HCP: 15	• Q10542	♦ AK9	Pass	3NT	AP	<b>∠</b> ₹
Contract: 3N N	<b>♣</b> AQJ942	<b>♣</b> 6	1 455	51(1	111	
Board: 63	NI ozalo.	Condle	West	North	Fast	South
Dealer: S	North: ♠ Q	South: ♠ KJ7	West	rvorur	Last	1 <b>♣</b>
Vul: EW North HCP: 15	<b>♥</b> KQ84	<b>♥</b> 975	Pass	1♦	Pass	1NT
South HCP: 12	◆ KQ1052	♦ A4	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> K87	♣ A10962	AP			
Board: 64	NI41	C4	West	North	Fast	South
Dealer: N	North: ♠ Q87	South: ♠ AK93	***************************************	1 <b>.</b> €	Pass	1 <b>y</b>
Vul: Both North HCP: 13	<b>▼</b> 53	<b>▼</b> AQJ1097	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
South HCP: 14	♦ A95	<b>♦</b> 862	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AQJ109	<b>♣</b> —	1. New	Minor	Forcing	g
Board: 65	N. 4	G 4	Wast	North	Foot	South
Dealer: S	North: <b>♠</b> 104	South: ♠ A53	WEST	inoiui	Lasi	Souui 1♣
Vul: EW	♥ KJ82	<b>¥</b> A33 <b>♥</b> Q6	Pass	1♦	Pass	1NT
North HCP: 13 South HCP: 14	◆ AKQ86	<b>♦</b> 942	Pass	2♥		3NT
5000111C1.14	<b>♣</b> 83	<b>♣</b> AKJ109	AP			

#### **Reverse By Responder**

Board: 66 ♠ A96

Dealer: N • 9

Vul: Both ◆ AK10763

HCP: 13 ♣ Q85

Board: 67 **♠** AK75

Dealer: S ♥ AJ532

Vul: NS ♦ A

HCP: 17 ♣ J43

Board: 68 ♠ Q75

Dealer: N ▼10

HCP: 12 ♣ AQ10964

Board: 69 **★** 1074

Dealer: S ♥ AQJ8

Vul: Both ◆ AQ953

HCP: 13 ♣ 4

The opponents are silent.

You bid first.

West Doubles 4♣ if possible.

Partner bids first.

The opponents are silent.

You bid first.

The opponents are silent.

Partner bids first.

Board: 66 Dealer: N Vul: Both North HCP: 13 South HCP: 15 Contract: 3N N	North:  ♠ A96  ♥ 9  ♠ AK10763  ♣ Q85	South:  ♠ K1087  ♥ AJ875  ♦ —  ♠ AK106	West Pass Pass	North 1    2   3NT	East Pass Pass AP	1♥
Board: 67 Dealer: S Vul: NS North HCP: 17 South HCP: 13 Contract: 6♥ N	North:  ♠ AK75  ♥ AJ532  ♠ A  ♣ J43	South:  ♠ QJ8  ♥ Q104  ♠ KQ7  ♠ K762	Pass Pass X Pass 1. New 2. 3  3. Cue 4. Cue	North  1 v  2 • 1  3NT <sup>3</sup> 4NT <sup>5</sup> 6 v  Minor  bid, surphid, a • kwood (	Pass Pass Pass Pass AP Forcing plus stopp	1♣ 1NT 3♥² 4♣⁴ 5♣
Board: 68 Dealer: N Vul: EW North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ Q75  ♥ 10  • KJ10  ♣ AQ10964	South:  ♠ A962  ♥ AKQ982  ♠ 862  ♣ —	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥
Board: 69 Dealer: S Vul: Both North HCP: 13 South HCP: 12 Contract: 3N S	North:  • 1074  • AQJ8  • AQ953 • 4	South:  ♠ KQ9  ♥ 102  ♦ J72  ♣ AQ1095	Pass Pass AP	North  1  2  ▼	Pass	South 1♣  1NT 3NT

Board: 66 Dealer: N Vul: Both HCP: 15	<ul><li>★K1087</li><li>▼AJ875</li><li>← —</li><li>★ AK106</li></ul>	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: NS HCP: 13	<ul><li>♣ QJ8</li><li>♥ Q104</li><li>♦ KQ7</li><li>♣ K762</li></ul>	West Doubles 4♣ if possible.  You bid first.
Board: 68 Dealer: N Vul: EW HCP: 13	<ul><li>★ A962</li><li>★ AKQ982</li><li>★ 862</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: Both HCP: 12	<ul><li>★ KQ9</li><li>▼ 102</li><li>◆ J72</li><li>◆ AQ1095</li></ul>	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: Both North HCP: 13 South HCP: 15 Contract: 3N N	North:  ♠ A96  ♥ 9  ♠ AK10763  ♣ Q85	South:  ♠ K1087  ♥ AJ875  ♦ —  ♠ AK106	West Pass Pass	North 1    2   3NT	East Pass Pass AP	1♥
Board: 67 Dealer: S Vul: NS North HCP: 17 South HCP: 13 Contract: 6♥ N	North:  ♠ AK75  ♥ AJ532  ♠ A  ♣ J43	South:  ♠ QJ8  ♥ Q104  ♠ KQ7  ♠ K762	Pass Pass X Pass 1. New 2. 3  3. Cue 4. Cue	North  1 v  2 • 1  3NT <sup>3</sup> 4NT <sup>5</sup> 6 v  Minor  bid, surphid, a • kwood (	Pass Pass Pass Pass AP Forcing plus stopp	1♣ 1NT 3♥² 4♣⁴ 5♣
Board: 68 Dealer: N Vul: EW North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ Q75  ♥ 10  • KJ10  ♣ AQ10964	South:  ♠ A962  ♥ AKQ982  ♠ 862  ♣ —	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥
Board: 69 Dealer: S Vul: Both North HCP: 13 South HCP: 12 Contract: 3N S	North:  • 1074  • AQJ8  • AQ953 • 4	South:  ♠ KQ9  ♥ 102  ♦ J72  ♣ AQ1095	Pass Pass AP	North  1  2  ▼	Pass	South 1♣  1NT 3NT

Board: 70	<b>♠</b> 105	The opponents are silent.
Dealer: N	<b>♥</b> Q8	The opponents are shent.

Board: 71	<b>♠</b> AQ73	The engage or silent
Dealer: S	<b>♥</b> AQ1073	The opponents are silent.

Vul: NS	<b>♦</b> K2	Partner bids first.
HCP: 15	<b>♣</b> 85	ratulet blus titst.

Board: 72	<b>♠</b> AQ	The emperants are silent
Dealer: N	<b>♥</b> Q5	The opponents are silent.

Vul: None	♦ K103	Van hid finst
HCP: 14	<b>♣</b> QJ10854	You bid first.

Board: 73	<b>♦</b> AQ98	The opponents are silent.
Dealer: S	<b>♥</b> Q7	The opponents are sitent.

Vul: EW	<b>♦</b> K9642	Dortner hide first
HCP: 13	<b>♦</b> O9	Partner bids first.

Board: 74	<b>★</b> K72	The apparents one silent
Dealer: N	<b>v</b> 1083	The opponents are silent.

Vul: NS	◆ AJ7	You bid first.
HCP: 12	♣ A1063	i ou old ilist.

Board: 70 Dealer: N Vul: None	North: ♠ 105	South:  ♠ AKJ7	West	North 1♦	East Pass	South 1♥
North HCP: 14	♥ Q8 ♦ AK10743	♥ AJ753 ♦ 8	Pass	2•	Pass	2♠
South HCP: 15 Contract: 3N N	◆ AK10/43 ◆ AJ8	• 8 • Q107	Pass	3NT	AP	
Board: 71 Dealer: S	North: ♠ AQ73	South: ♠ J	West	North	East	South 1♣
Vul: NS	♥ AQ1073	<b>¥</b> J8	Pass	1♥	Pass	2♣
North HCP: 15 South HCP: 14	◆ K2	◆ QJ105	Pass	3NT	Pass	6♣
Contract: 6♣ S	<b>♣</b> 85	♣ AKQ1062	AP			
			West	North		
Board: 72			_	1♣	Pass	1♥
Dealer: N	North:	South:	Pass	2♣	Pass	
Vul: None	♠ AQ	<b>★</b> K974	Pass	<b>4</b> ♦ <sup>1</sup>		$4NT^2$
North HCP: 14	♥ Q5 ♦ K103	♥ AK642 ♦ A8	Pass	5 <b>♦</b>		<b>5</b> ♠
South HCP: 17 Contract: 6♣ N	◆ QJ10854	<b>♦</b> K9	Pass AP	5NT	Pass	6♣
				bid, a ♦ kwood (		
Board: 73 Dealer: S	North:	South:	West	North	East	South 1♣
Vul: EW	<b>♠</b> AQ98 <b>♥</b> Q7	<b>★</b> K104 <b>♥</b> 832	Pass	<b>1</b> ♦	Pass	1NT
North HCP: 13	◆ K9642	◆ AQ3	Pass	2♠		3NT
South HCP: 13 Contract: 3N S	<b>♣</b> Q9	♣ A874	AP			
			West	North	East	South
Board: 74	North:	South:		1♣	Pass	1♥
Dealer: N Vul: NS	<b>♠</b> K72	<b>♠</b> AJ65	Pass	1NT	Pass	<b>2</b> ◆ <sup>1</sup>
North HCP: 12	<b>v</b> 1083	<b>♥</b> K9765	Pass	2 <b>♥</b> <sup>2</sup>	Pass	4♥
South HCP: 13	◆ AJ7	♦ K9	AP			
	♣ A1063	<b>♣</b> Q8	1. New		г .	

Board: 70	♠ AKJ7	The emperors are silent
Dealer: N	<b>♥</b> AJ753	The opponents are silent.
Vul: None	<b>♦</b> 8	Partner bids first.
HCP: 15	<b>♣</b> Q107	Partner blus first.

Board: 71	<b>♠</b> J	The appropriate are gilent
Dealer: S	<b>y</b> 18	The opponents are silent.

Dealer. S	<b>▼ J</b> 8		
Vul: NS	<b>♦</b> QJ105	Van hid finat	
HCP: 14	♣ AKO1062	You bid first.	

Board: 72	<b>★</b> K974	The amounts one silent
Dealer: N	<b>♥</b> AK642	The opponents are silent.

Vul: None	<b>♦</b> A8	Doute on hide Cost
HCP: 17	<b>♣</b> K9	Partner bids first.

Board: 73	<b>♦</b> K104	The emperors are silent
Dealer: S	<b>♥</b> 832	The opponents are silent.

Vul: EW	<b>♦</b> AQ3	Van hid finat
HCP: 13	♣ A874	You bid first.

Board: 74	<b>♦</b> AJ65	The components one silent
Dealer: N	<b>♥</b> K9765	The opponents are silent.

Vul: NS	<b>♦</b> K9	Partner bids first.
HCP: 13	<b>♣</b> Q8	ratulet blus first.

Board: 70 Dealer: N Vul: None	North: ♠ 105	South:  ♠ AKJ7	West	North 1♦	East Pass	South 1♥
North HCP: 14	♥ Q8 ♦ AK10743	♥ AJ753 ♦ 8	Pass	2•	Pass	2♠
South HCP: 15 Contract: 3N N	◆ AK10/43 ◆ AJ8	• 8 • Q107	Pass	3NT	AP	
Board: 71 Dealer: S	North: ♠ AQ73	South: ♠ J	West	North	East	South 1♣
Vul: NS	♥ AQ1073	<b>¥</b> J8	Pass	1♥	Pass	2♣
North HCP: 15 South HCP: 14	◆ K2	◆ QJ105	Pass	3NT	Pass	6♣
Contract: 6♣ S	<b>♣</b> 85	♣ AKQ1062	AP			
			West	North		
Board: 72			_	1♣	Pass	1♥
Dealer: N	North:	South:	Pass	2♣	Pass	
Vul: None	♠ AQ	<b>★</b> K974	Pass	<b>4</b> ♦ <sup>1</sup>		$4NT^2$
North HCP: 14	♥ Q5 ♦ K103	♥ AK642 ♦ A8	Pass	5 <b>♦</b>		<b>5</b> ♠
South HCP: 17 Contract: 6♣ N	◆ QJ10854	<b>♦</b> K9	Pass AP	5NT	Pass	6♣
				bid, a ♦ kwood (		
Board: 73 Dealer: S	North:	South:	West	North	East	South 1♣
Vul: EW	<b>♠</b> AQ98 <b>♥</b> Q7	<b>★</b> K104 <b>♥</b> 832	Pass	<b>1</b> ♦	Pass	1NT
North HCP: 13	◆ K9642	◆ AQ3	Pass	2♠		3NT
South HCP: 13 Contract: 3N S	<b>♣</b> Q9	♣ A874	AP			
			West	North	East	South
Board: 74	North:	South:		1♣	Pass	1♥
Dealer: N Vul: NS	<b>♠</b> K72	<b>♠</b> AJ65	Pass	1NT	Pass	<b>2</b> ◆ <sup>1</sup>
North HCP: 12	<b>v</b> 1083	<b>♥</b> K9765	Pass	2 <b>♥</b> <sup>2</sup>	Pass	4♥
South HCP: 13	◆ AJ7	♦ K9	AP			
	♣ A1063	<b>♣</b> Q8	1. New		г .	

Board: 75 Dealer: S Vul: Both HCP: 13	<ul><li>★ A984</li><li>♥ AKJ74</li><li>★ 1043</li><li>★ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 76 Dealer: N Vul: None HCP: 13	<ul><li>★ K9</li><li>▼ 105</li><li>◆ AQ10875</li><li>◆ A97</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: None HCP: 18	<ul><li>★ K642</li><li>▼ AK754</li><li>◆ KQ</li><li>◆ K7</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: EW HCP: 13	<ul><li>♠ 6</li><li>♥ 4</li><li>♦ A10942</li><li>♠ AKQ654</li></ul>	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: Both HCP: 19	<ul><li>♠ AKJ5</li><li>♥ QJ765</li><li>♦ Q</li><li>♠ KQJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 75 Dealer: S Vul: Both	North: ♠ A984	South: <b>★</b> 1032	Pass Pass	North  1♥  2◆¹	Pass Pass	1♣ 1NT 3♥ <sup>2</sup>
North HCP: 13 South HCP: 13 Contract: 4 V	<ul><li>★ AKJ74</li><li>★ 1043</li><li>★ J</li></ul>	<ul><li>♥ Q63</li><li>♦ Q52</li><li>♣ AKQ7</li></ul>	2. 3 <b>▼</b> 3. Cue	3♠³ 4♥  Minor  bid, a ♠	stoppe	g er
Board: 76 Dealer: N Vul: None North HCP: 13 South HCP: 13 Contract: 3N N	North:  ♠ K9  ▼ 105  ♠ AQ10875  ♣ A97	South:  ♠ AQJ3  ♥ K9874  ♠ 4  ♣ K52		North 1  2  3NT		South 1♥
Board: 77 Dealer: S Vul: None North HCP: 18 South HCP: 12 Contract: 3N S	North:  ♠ K642  ♥ AK754  ♠ KQ  ♠ K7	South:  ♠ QJ9  ♥ Q9  ♠ A52  ♣ QJ643	Pass Pass Pass	North  1  2  1  3NT  Minor	Pass Pass AP	1♣ 1NT 2NT
Board: 78 Dealer: N Vul: EW North HCP: 13 South HCP: 16 Contract: 3♣ N	North:  ♠ 6  ♥ 4  ♠ A10942  ♣ AKQ654	South:  ♠ AQ43  ♥ AQ10632  ♠ K  ♣ J8	West Pass AP	North 1♣ 2♣		1♥
Board: 79 Dealer: S Vul: Both North HCP: 19 South HCP: 12 Contract: 5 \ N	North:  ♠ AKJ5  ♥ QJ765  ♠ Q  ♣ KQJ	South:  ♠ 87  ▼ A32  ◆ KJ10852  ♠ A8	Pass Pass Pass AP	North  1♥  2♠  4NT¹  kwood 0	Pass Pass Pass	1

Board: 75 Dealer: S Vul: Both HCP: 13	<ul><li>1032</li><li>Q63</li><li>Q52</li><li>AKQ7</li></ul>	The opponents are silent. You bid first.
Board: 76 Dealer: N Vul: None HCP: 13	<ul><li>AQJ3</li><li>K9874</li><li>4</li><li>K52</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: None HCP: 12	<ul><li>♣ QJ9</li><li>♥ Q9</li><li>◆ A52</li><li>♣ QJ643</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: EW HCP: 16	<ul><li>AQ43</li><li>AQ10632</li><li>K</li><li>J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 79 Dealer: S Vul: Both HCP: 12	<ul><li>♣87</li><li>♥ A32</li><li>♦ KJ10852</li><li>♠ A8</li></ul>	The opponents are silent. You bid first.

Board: 75 Dealer: S Vul: Both	North: ♠ A984	South: <b>★</b> 1032	Pass Pass	North  1♥  2◆¹	Pass Pass	1♣ 1NT 3♥ <sup>2</sup>
North HCP: 13 South HCP: 13 Contract: 4 V	<ul><li>★ AKJ74</li><li>★ 1043</li><li>★ J</li></ul>	<ul><li>♥ Q63</li><li>♦ Q52</li><li>♣ AKQ7</li></ul>	2. 3 <b>▼</b> 3. Cue	3♠³ 4♥  Minor  bid, a ♠	stoppe	g er
Board: 76 Dealer: N Vul: None North HCP: 13 South HCP: 13 Contract: 3N N	North:  ♠ K9  ▼ 105  ♠ AQ10875  ♣ A97	South:  ♠ AQJ3  ♥ K9874  ♠ 4  ♣ K52		North 1  2  3NT		South 1♥
Board: 77 Dealer: S Vul: None North HCP: 18 South HCP: 12 Contract: 3N S	North:  ♠ K642  ♥ AK754  ♠ KQ  ♠ K7	South:  ♠ QJ9  ♥ Q9  ♠ A52  ♣ QJ643	Pass Pass Pass	North  1  2  1  3NT  Minor	Pass Pass AP	1♣ 1NT 2NT
Board: 78 Dealer: N Vul: EW North HCP: 13 South HCP: 16 Contract: 3♣ N	North:  ♠ 6  ♥ 4  ♠ A10942  ♣ AKQ654	South:  ♠ AQ43  ♥ AQ10632  ♠ K  ♣ J8	West Pass AP	North 1♣ 2♣		1♥
Board: 79 Dealer: S Vul: Both North HCP: 19 South HCP: 12 Contract: 5 \ N	North:  ♠ AKJ5  ♥ QJ765  ♠ Q  ♣ KQJ	South:  ♠ 87  ▼ A32  ◆ KJ10852  ♠ A8	Pass Pass Pass AP	North  1♥  2♠  4NT¹  kwood 0	Pass Pass Pass	1

Board: 80 Dealer: N Vul: NS HCP: 13	<ul><li>A4</li><li>✓ A84</li><li>✓ 742</li><li>✓ AJ963</li></ul>	The opponents are silent. You bid first.
Board: 81 Dealer: S Vul: Both HCP: 16	<ul><li>AQ52</li><li>AQ9642</li><li>2</li><li>A6</li></ul>	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 13	<ul><li>♣ J7</li><li>♥ 3</li><li>♦ AKJ10</li><li>♣ KJ7643</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: EW HCP: 13	<ul><li>★ K653</li><li>★ KQ875</li><li>◆ J6</li><li>◆ A3</li></ul>	The opponents are silent.  Partner bids first.

Board: 80 Dealer: N Vul: NS North HCP: 13 South HCP: 13 Contract: 3N N	North:  ♠ A4  ♥ A84  ♠ 742  ♠ AJ963	South:  ♠ Q732  ♥ J1052  ♠ AKQJ3  ♣ —	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1♦
Board: 81 Dealer: S Vul: Both North HCP: 16 South HCP: 13 Contract: 6♣ S	North:  ♠ AQ52  ♥ AQ9642  ♠ 2  ♠ A6	South:	Pass Pass Pass AP	North  1♥  4♣  5♣  kwood	Pass Pass Pass	1♣ 2♣ 4NT <sup>1</sup> 6♣
Board: 82 Dealer: N Vul: EW North HCP: 13 South HCP: 14 Contract: 3N N	North:  ♣ J7  ♥ 3  ♣ AKJ10  ♣ KJ7643	South:  ♠ AQ109  ♥ KQJ954  ♠ Q86  ♣ —	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥
Board: 83 Dealer: S Vul: EW North HCP: 13 South HCP: 12 Contract: 4 N	North:  ♠ K653  ♥ KQ875  ♦ J6  ♠ A3	South:  ♠ Q104  ♥ 1064  ♠ KQ5  ♣ KQ98	Pass Pass Pass	North  1♥  2◆¹  4♥  Minor	Pass Pass AP	1♣ 1NT 2♥ <sup>2</sup>

#### **Reverse By Responder**

Board: 80 ♠ Q732 The opponents are silent.

Dealer: N ▼ J1052

Board: 81 ♠ 9
Dealer: S ▼ 73

The opponents are silent.

Board: 80 Dealer: N Vul: NS North HCP: 13 South HCP: 13 Contract: 3N N	North:  ♠ A4  ♥ A84  ♠ 742  ♠ AJ963	South:  ♠ Q732  ♥ J1052  ♠ AKQJ3  ♣ —	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1♦
Board: 81 Dealer: S Vul: Both North HCP: 16 South HCP: 13 Contract: 6♣ S	North:  ♠ AQ52  ♥ AQ9642  ♠ 2  ♠ A6	South:	Pass Pass Pass AP	North  1♥  4♣  5♣  kwood	Pass Pass Pass	1♣ 2♣ 4NT <sup>1</sup> 6♣
Board: 82 Dealer: N Vul: EW North HCP: 13 South HCP: 14 Contract: 3N N	North:  ♣ J7  ♥ 3  ♣ AKJ10  ♣ KJ7643	South:  ♠ AQ109  ♥ KQJ954  ♠ Q86  ♣ —	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥
Board: 83 Dealer: S Vul: EW North HCP: 13 South HCP: 12 Contract: 4 N	North:  ♠ K653  ♥ KQ875  ♦ J6  ♠ A3	South:  ♠ Q104  ♥ 1064  ♠ KQ5  ♣ KQ98	Pass Pass Pass	North  1♥  2◆¹  4♥  Minor	Pass Pass AP	1♣ 1NT 2♥ <sup>2</sup>

#### **Reverse By Responder**

Board: 85
Dealer: S

★ KJ105
★ AK10852

The opponents are silent.

Board: 86 ♠ A102 The opponents are silent.

Dealer: N ▼ KJ7

Vul: None → J10 HCP: 14 → AJ953 You bid first.

Board: 87 • AQ108 The opponents are silent.

HCP: 13 ♣ 106 Partner bids first.

Board: 84 Dealer: N Vul: Both North HCP: 13 South HCP: 14 Contract: 6♥ S	North:  ♠ Q2  ♥ KQ5  ♦ J102  ♣ AJ743	South:  ♠ AK95  ♥ AJ1083  ♠ Q64  ♣ 9	Pass Pass Pass Pass AP 1. New 2. 3   3. Cue	North  1♣  1NT  3♥²  4♣⁴  5♠  Minor  bid, surj bid, a ♣	Pass Pass Pass Pass Pass Porcing	1♥ 2♦¹ 3NT³ 4NT⁵ 6♥
Board: 85 Dealer: S Vul: NS North HCP: 17 South HCP: 13 Contract: 6N S	North:  ♠ KJ105  ♥ AK10852  ♠ AQ  ♣ 10	South:  ♠ 874  ♥ Q6  ♠ K93  ♣ AKJ94	5. Black West Pass Pass Pass	North  1  2  6  NT  Minor	East Pass Pass AP	South 1♣ 1NT 3NT
Board: 86 Dealer: N Vul: None North HCP: 14 South HCP: 15 Contract: 3N N	North:  ♠ A102  ♥ KJ7  ♦ J10  ♠ AJ953	South:  ♣ 7  ▼ AQ109  ♠ AQ962  ♣ K64	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	South 1 ♦ 2 ♥
Board: 87 Dealer: S Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	North:  ♠ AQ108  ♥ 86  ♠ AK874  ♠ 106	South:  ♠ K75  ♥ A104  ♦ J9  ♣ KQ753	West Pass Pass AP	North 1  2  ♣	Pass	South  1   1 NT  3NT

Board: 84 Dealer: N Vul: Both HCP: 14	<ul><li>♠ AK95</li><li>♥ AJ1083</li><li>♦ Q64</li><li>♠ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: NS HCP: 13	<ul><li>♣ 874</li><li>♥ Q6</li><li>♦ K93</li><li>♣ AKJ94</li></ul>	The opponents are silent. You bid first.
Board: 86 Dealer: N Vul: None HCP: 15	♣ 7 ♥ AQ109 ♦ AQ962 ♣ K64	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: EW HCP: 13	<ul><li>★ K75</li><li>★ A104</li><li>◆ J9</li><li>★ KQ753</li></ul>	The opponents are silent. You bid first.

Board: 84 Dealer: N Vul: Both North HCP: 13 South HCP: 14 Contract: 6♥ S	North:  ♠ Q2  ♥ KQ5  ♦ J102  ♣ AJ743	South:  ♠ AK95  ♥ AJ1083  ♠ Q64  ♣ 9	Pass Pass Pass Pass AP 1. New 2. 3   3. Cue	North  1♣  1NT  3♥²  4♣⁴  5♠  Minor  bid, surj bid, a ♣	Pass Pass Pass Pass Pass Porcing	1♥ 2♦¹ 3NT³ 4NT⁵ 6♥
Board: 85 Dealer: S Vul: NS North HCP: 17 South HCP: 13 Contract: 6N S	North:  ♠ KJ105  ♥ AK10852  ♠ AQ  ♣ 10	South:  ♠ 874  ♥ Q6  ♠ K93  ♣ AKJ94	5. Black West Pass Pass Pass	North  1  2  6  NT  Minor	East Pass Pass AP	South 1♣ 1NT 3NT
Board: 86 Dealer: N Vul: None North HCP: 14 South HCP: 15 Contract: 3N N	North:  ♠ A102  ♥ KJ7  ♦ J10  ♠ AJ953	South:  ♣ 7  ▼ AQ109  ♠ AQ962  ♣ K64	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	South 1 ♦ 2 ♥
Board: 87 Dealer: S Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	North:  ♠ AQ108  ♥ 86  ♠ AK874  ♠ 106	South:  ♠ K75  ♥ A104  ♦ J9  ♣ KQ753	West Pass Pass AP	North 1  2  ♣	Pass	South  1   1 NT  3NT

Board: 88 Dealer: N Vul: Both HCP: 12	<ul><li>J10</li><li>J62</li><li>AQ8</li><li>A10984</li></ul>	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: None HCP: 20	<ul><li>★ AKJ4</li><li>▼ AJ1075</li><li>◆ AK7</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 90 Dealer: N Vul: NS HCP: 14	<b>♠</b> 6 <b>♥</b> K10 <b>♦</b> AKJ8 <b>♠</b> QJ9864	The opponents are silent. You bid first.
Board: 91 Dealer: S Vul: EW HCP: 15	<ul><li>♣ 765</li><li>♥ AKJ5</li><li>♦ KJ1073</li><li>♣ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: NS HCP: 12	<ul><li>♠ Q6</li><li>♥ Q93</li><li>♦ 96</li><li>♠ AKJ763</li></ul>	The opponents are silent. You bid first.

Board: 88 Dealer: N Vul: Both North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♣ J10  ♥ J62  ♠ AQ8  ♣ A10984	South:  ♠ K974  ♥ AQ1053  ♠ J  ♣ KQ3	Pass Pass AP	North 1♣ 1NT 2♥²	Pass Pass Pass	1♥ 2◆¹ 4♥
Board: 89 Dealer: S Vul: None North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ AKJ4  ♥ AJ1075  ♠ AK7  ♣ 2	South:  ♠ Q9  ♥ KQ  ♠ 642  ♠ KQ10754	Pass Pass Pass	North  1♥  4NT¹  6NT  kwood 0	Pass Pass AP	1♣ 2♣ 5♦
Board: 90 Dealer: N Vul: NS North HCP: 14 South HCP: 15 Contract: 6♣ N	North:  ♠ 6  ♥ K10  ♠ AKJ8  ♠ QJ9864	South:  ♠ AJ95  ♥ AJ8542  ♠ Q  ♠ K5	Pass Pass AP	North 1♣ 2♣ 5♦	Pass Pass Pass	1♥ 4NT <sup>1</sup> 6♣
Board: 91 Dealer: S Vul: EW North HCP: 15 South HCP: 12 Contract: 3N S	North:  ♣ 765  ✔ AKJ5  ♣ KJ1073  ♣ K	South:  ♠ AJ8  ♥ 97  ♠ A84  ♠ QJ1032	West Pass Pass AP	North  1  2  ▼	Pass	South 1♣ 1NT 3NT
Board: 92 Dealer: N Vul: NS North HCP: 12 South HCP: 20 Contract: 6♣ N	North:  ♠ Q6  ♥ Q93  ♦ 96  ♠ AKJ763	South:  ♠ AK105  ♥ AKJ106  ♠ AJ  ♣ 52	Pass Pass AP	North 1♣ 2♣ 5♥ kwood	Pass Pass Pass	1♥ 4NT <sup>1</sup> 6♣

Board: 88 Dealer: N Vul: Both HCP: 15	<ul><li>★ K974</li><li>★ AQ1053</li><li>◆ J</li><li>★ KQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: None HCP: 12	<b>♠</b> Q9 <b>♥</b> KQ <b>♦</b> 642 <b>♣</b> KQ10754	The opponents are silent.  You bid first.
Board: 90 Dealer: N Vul: NS HCP: 15	<ul><li>♣ AJ95</li><li>♥ AJ8542</li><li>♦ Q</li><li>♣ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 91 Dealer: S Vul: EW HCP: 12	<ul><li>♣ AJ8</li><li>♥ 97</li><li>◆ A84</li><li>♣ QJ1032</li></ul>	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: NS HCP: 20	<ul><li>★ AK105</li><li>★ AKJ106</li><li>★ AJ</li><li>★ 52</li></ul>	The opponents are silent.  Partner bids first.

Board: 88 Dealer: N Vul: Both North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♣ J10  ♥ J62  ♠ AQ8  ♣ A10984	South:  ♠ K974  ♥ AQ1053  ♠ J  ♣ KQ3	Pass Pass AP	North 1♣ 1NT 2♥²	Pass Pass Pass	1♥ 2◆¹ 4♥
Board: 89 Dealer: S Vul: None North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ AKJ4  ♥ AJ1075  ♠ AK7  ♣ 2	South:  ♠ Q9  ♥ KQ  ♠ 642  ♠ KQ10754	Pass Pass Pass	North  1♥  4NT¹  6NT  kwood 0	Pass Pass AP	1♣ 2♣ 5♦
Board: 90 Dealer: N Vul: NS North HCP: 14 South HCP: 15 Contract: 6♣ N	North:  ♠ 6  ♥ K10  ♠ AKJ8  ♠ QJ9864	South:  ♠ AJ95  ♥ AJ8542  ♠ Q  ♠ K5	Pass Pass AP	North 1♣ 2♣ 5♦	Pass Pass Pass	1♥ 4NT <sup>1</sup> 6♣
Board: 91 Dealer: S Vul: EW North HCP: 15 South HCP: 12 Contract: 3N S	North:  ♣ 765  ✔ AKJ5  ♣ KJ1073  ♣ K	South:  ♠ AJ8  ♥ 97  ♠ A84  ♠ QJ1032	West Pass Pass AP	North  1  2  ▼	Pass	South 1♣ 1NT 3NT
Board: 92 Dealer: N Vul: NS North HCP: 12 South HCP: 20 Contract: 6♣ N	North:  ♠ Q6  ♥ Q93  ♦ 96  ♠ AKJ763	South:  ♠ AK105  ♥ AKJ106  ♠ AJ  ♣ 52	Pass Pass AP	North 1♣ 2♣ 5♥ kwood	Pass Pass Pass	1♥ 4NT <sup>1</sup> 6♣

Board: 93 Dealer: S Vul: None HCP: 15	<ul><li>♣ QJ53</li><li>♥ A10632</li><li>◆ AJ10</li><li>♣ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: Both HCP: 13	<ul><li>★ A53</li><li>♥ 654</li><li>♦ 108</li><li>★ AKQ106</li></ul>	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: NS HCP: 13	<ul><li>★ K873</li><li>♥ QJ1082</li><li>◆ K108</li><li>◆ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 96 Dealer: N Vul: None HCP: 14	<ul><li>★ K54</li><li>★ K84</li><li>★ A93</li><li>★ A962</li></ul>	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: EW HCP: 13	<ul><li>AQ83</li><li>✓ K87654</li><li>A2</li><li>2</li></ul>	The opponents are silent.  Partner bids first.

Board: 93 Dealer: S Vul: None North HCP: 15 South HCP: 12 Contract: 3N S	North:  ♠ QJ53  ♥ A10632  ♠ AJ10  ♠ K	South:  ♣ 7  ♥ KJ  • Q86  ♣ AQ97654	West Pass Pass AP	North  1♥  2♠	Pass	1♣
Board: 94 Dealer: N Vul: Both North HCP: 13 South HCP: 13 Contract: 3N N	North:  ♠ A53  ♥ 654  • 108  ♣ AKQ106	South:  ♠ QJ92  ♥ Q10  ♠ AKJ94  ♣ 82	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1♦
Board: 95 Dealer: S Vul: NS North HCP: 13 South HCP: 12 Contract: 4 \( \mathbf{N} \)	North:  ♠ K873  ♥ QJ1082  ♠ K108  ♠ A	South:  ♠ A10  ♥ 953  ♠ A52  ♠ KJ964	Pass Pass Pass	North  1♥  2◆¹  4♥  Minor	Pass Pass AP	1 <b>♣</b> 1NT 2 <b>♥</b> <sup>2</sup>
Board: 96 Dealer: N Vul: None North HCP: 14 South HCP: 15 Contract: 3N N	North:  ♠ K54  ♥ K84  ♠ A93  ♣ A962	South:  ♠ Q2  ♥ QJ103  ♠ KQJ85  ♠ KJ	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1♦
Board: 97 Dealer: S Vul: EW North HCP: 13 South HCP: 14 Contract: 3N S	North:  ♠ AQ83  ♥ K87654  ♠ A2  ♣ 2	South:  ♠ K7  ♥ Q3  • QJ8  ♣ AQ8765		North  1♥  2♠	Pass	1♣

Board: 93	<b>♠</b> 7	The emperors are ailant
Dealer: S	<b>♥</b> KJ	The opponents are silent.
Vul: None	<b>♦</b> Q86	Von hid first
HCP: 12	♣ AO97654	You bid first.

Board: 94	<b>♦</b> QJ92	The appearants are silent
Dealer: N	<b>♥</b> Q10	The opponents are silent.
Vul: Both	<ul><li>◆ AKJ94</li></ul>	Partner bids first.
HCP: 13	<b>♣</b> 82	Partiler blus first.

Board: 95	<b>♠</b> A10	The emperors are silent
Dealer: S	<b>♥</b> 953	The opponents are silent.
X7 1 NIC	A 7.0	

Vul: NS	♦ A52	You bid first
HCP: 12	♣ KJ964	i ou dia ilist

Board: 96	<b>♠</b> Q2	The emperors are silent
Dealer: N	<b>♥</b> QJ103	The opponents are silent.
Vul: None	♦ KQJ85	Doutson hide finet
HCP: 15	♣ KJ	Partner bids first.

Board: 97	<b>♦</b> K7	The emements are silent
Dealer: S	<b>♥</b> Q3	The opponents are silent.

Vul: EW	<b>♦</b> QJ8	You bid first.
HCP: 14	♣ AQ8765	i ou oiu ilist.

Board: 93 Dealer: S Vul: None North HCP: 15 South HCP: 12 Contract: 3N S	North:  ♠ QJ53  ♥ A10632  ♠ AJ10  ♠ K	South:  ♣ 7  ♥ KJ  • Q86  ♣ AQ97654	West Pass Pass AP	North  1♥  2♠	Pass	1♣
Board: 94 Dealer: N Vul: Both North HCP: 13 South HCP: 13 Contract: 3N N	North:  ♠ A53  ♥ 654  • 108  ♣ AKQ106	South:  ♠ QJ92  ♥ Q10  ♠ AKJ94  ♣ 82	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1♦
Board: 95 Dealer: S Vul: NS North HCP: 13 South HCP: 12 Contract: 4 \( \mathbf{N} \)	North:  ♠ K873  ♥ QJ1082  ♠ K108  ♠ A	South:  ♠ A10  ♥ 953  ♠ A52  ♠ KJ964	Pass Pass Pass	North  1♥  2◆¹  4♥  Minor	Pass Pass AP	1 <b>♣</b> 1NT 2 <b>♥</b> <sup>2</sup>
Board: 96 Dealer: N Vul: None North HCP: 14 South HCP: 15 Contract: 3N N	North:  ♠ K54  ♥ K84  ♠ A93  ♣ A962	South:  ♠ Q2  ♥ QJ103  ♠ KQJ85  ♠ KJ	West Pass Pass	North 1♣ 1NT 3NT	East Pass Pass AP	1♦
Board: 97 Dealer: S Vul: EW North HCP: 13 South HCP: 14 Contract: 3N S	North:  ♠ AQ83  ♥ K87654  ♠ A2  ♣ 2	South:  ♠ K7  ♥ Q3  • QJ8  ♣ AQ8765		North  1♥  2♠	Pass	1♣

Board: 98 Dealer: N Vul: EW HCP: 14	<ul><li>▲ A8</li><li>♥ Q8</li><li>◆ 952</li><li>▲ AKJ986</li></ul>	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ62</li><li>★ K6432</li><li>★ A63</li><li>★ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: EW HCP: 12	<ul><li>★ A83</li><li>♥ J64</li><li>★ 843</li><li>★ AK52</li></ul>	The opponents are silent. You bid first.
Board: 101 Dealer: S Vul: None HCP: 16	<ul><li>★ A1052</li><li>★ AKQ86</li><li>★ 3</li><li>★ K82</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: Both HCP: 13	<ul><li>★ K43</li><li>▼ 74</li><li>◆ Q102</li><li>◆ AKJ52</li></ul>	The opponents are silent. You bid first.

			<b>11</b> 7	NT 4	Б ,	C 4
Board: 98	North:	South:	West	North		
Dealer: N	<b>★</b> A8	<b>♦</b> QJ92	ъ	1♣	Pass	1 🗸
Vul: EW	<b>♥</b> Q8	♥ A6543	Pass	2♣	Pass	
North HCP: 14	<b>♦</b> 952	<b>♦</b> AQ8	Pass	<b>3</b> ♦¹	Pass	3NT
South HCP: 13 Contract: 3N S	<b>♣</b> AKJ986	<b>♣</b> 10	AP			
Colliact. 31v S			1. Four	th suit g	ame fo	rce
Board: 99	NId	C4	West	North	Fact	South
Dealer: S	North:	South: ♠ 10	West	rvorur	Last	1 <b>♣</b>
Vul: None	<b>♠</b> KQ62 <b>♥</b> K6432	<b>♥</b> AQ5	Pass	1♥	Pass	
North HCP: 16	• A63	◆ QJ8	Pass	2♠	Pass	
South HCP: 12 Contract: 4♥ N	♣ A	♣ K98752	AP	27	1 455	Τ.Υ
			West	North	East	South
D 1.400				1♣	Pass	1♥
Board: 100	North:	South:	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
Dealer: N	<b>♦</b> A83	♠ KQJ2	Pass	2 <b>y</b> 2	Pass	4NT <sup>3</sup>
Vul: EW North HCP: 12	<b>♥</b> J64	♥ AKQ83	Pass	<b>5</b> ♥	Pass	6 <b>Y</b>
South HCP: 20	<b>♦</b> 843	<b>♦</b> K62	AP		1 0,55	
Contract: 6♥ S	<b>♣</b> AK52	<b>♣</b> Q		Minor 1	Forcing	φ
			2.3 🔻			9
				lawood (	0314, 1	for 🔻
			3. Black	KWOOU (	,	
	North:	South:		North	ŕ	
Dealer: S	North: ♠ A1052	South: ♠ Q96	West	North	East	1♣
Dealer: S Vul: None	<b>♠</b> A1052 <b>♥</b> AKQ86	<b>♠</b> Q96 <b>♥</b> 94	West Pass	North 1♥	East Pass	1 <b>♣</b> 1NT
Dealer: S Vul: None North HCP: 16	<ul><li>▲ A1052</li><li>▼ AKQ86</li><li>◆ 3</li></ul>	<b>♦</b> Q96 <b>♥</b> 94 <b>♦</b> A64	West Pass Pass	North	East Pass	1♣
Dealer: S Vul: None North HCP: 16 South HCP: 13	<b>♠</b> A1052 <b>♥</b> AKQ86	<b>♠</b> Q96 <b>♥</b> 94	West Pass Pass AP	North  1♥ 2◆¹	East Pass Pass	1♣ 1NT 3NT
Dealer: S Vul: None North HCP: 16 South HCP: 13	<ul><li>▲ A1052</li><li>▼ AKQ86</li><li>◆ 3</li></ul>	<b>♦</b> Q96 <b>♥</b> 94 <b>♦</b> A64	West Pass Pass AP	North 1♥	East Pass Pass	1♣ 1NT 3NT
Dealer: S Vul: None North HCP: 16 South HCP: 13 Contract: 3N S	<ul><li>★ A1052</li><li>★ AKQ86</li><li>★ 3</li><li>★ K82</li></ul>	<ul><li>♣ Q96</li><li>♥ 94</li><li>♦ A64</li><li>♣ AQJ107</li></ul>	West Pass Pass AP 1. New	North  1♥ 2◆¹	East Pass Pass Porcing	1♣ 1NT 3NT
Dealer: S Vul: None North HCP: 16 South HCP: 13 Contract: 3N S	<ul><li>▲ A1052</li><li>✔ AKQ86</li><li>◆ 3</li><li>♣ K82</li><li>North:</li></ul>	<ul><li>♣ Q96</li><li>♥ 94</li><li>♦ A64</li><li>♣ AQJ107</li></ul>	West Pass Pass AP 1. New	North  1♥ 2◆¹  Minor	East Pass Pass Porcing	1♣ 1NT 3NT
Dealer: S Vul: None North HCP: 16 South HCP: 13 Contract: 3N S  Board: 102 Dealer: N	<ul> <li>A1052</li> <li>AKQ86</li> <li>3</li> <li>K82</li> </ul> North: <ul> <li>K43</li> </ul>	<ul> <li>♣ Q96</li> <li>♥ 94</li> <li>♦ A64</li> <li>♣ AQJ107</li> </ul> South: <ul> <li>♠ AJ92</li> </ul>	West Pass Pass AP 1. New	North  1 * 2 • 1  Minor  North	East Pass Pass Forcing East	1♣ 1NT 3NT g
Dealer: S Vul: None North HCP: 16 South HCP: 13 Contract: 3N S  Board: 102 Dealer: N Vul: Both	<ul> <li>▲ A1052</li> <li>✔ AKQ86</li> <li>◆ 3</li> <li>♣ K82</li> </ul> North: <ul> <li>▲ K43</li> <li>✔ 74</li> </ul>	<ul> <li>♣ Q96</li> <li>♥ 94</li> <li>♦ A64</li> <li>♣ AQJ107</li> </ul> South: <ul> <li>♠ AJ92</li> <li>♥ AKQ863</li> </ul>	Pass Pass AP 1. New West	North  1♥  2◆¹  Minor  North  1♣	East Pass Pass Forcing East Pass Pass	1♣ 1NT 3NT g
Board: 101 Dealer: S Vul: None North HCP: 16 South HCP: 13 Contract: 3N S  Board: 102 Dealer: N Vul: Both North HCP: 13 South HCP: 21 Contract: 7N N	<ul> <li>A1052</li> <li>AKQ86</li> <li>3</li> <li>K82</li> </ul> North: <ul> <li>K43</li> </ul>	<ul> <li>♣ Q96</li> <li>♥ 94</li> <li>♦ A64</li> <li>♣ AQJ107</li> </ul> South: <ul> <li>♠ AJ92</li> </ul>	Pass Pass AP 1. New West Pass	North  1 V  2 • 1  Minor  North  1 ♣  1NT	East Pass Pass Forcing East Pass Pass	1♣ 1NT 3NT g South 1♥ 2♠¹

Board: 98 Dealer: N Vul: EW HCP: 13	<ul><li>♣ QJ92</li><li>♥ A6543</li><li>◆ AQ8</li><li>♣ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: None HCP: 12	<ul><li>♠ 10</li><li>♥ AQ5</li><li>♠ QJ8</li><li>♠ K98752</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: EW HCP: 20	<ul><li>★ KQJ2</li><li>▼ AKQ83</li><li>◆ K62</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 101 Dealer: S Vul: None HCP: 13	<ul><li>♣ Q96</li><li>♥ 94</li><li>♦ A64</li><li>♣ AQJ107</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: Both HCP: 21	<ul><li>AJ92</li><li>✓ AKQ863</li><li>◆ AK4</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.

			<b>11</b> 7	NT 4	Б ,	C 4
Board: 98	North:	South:	West	North		
Dealer: N	<b>★</b> A8	<b>♦</b> QJ92	ъ	1♣	Pass	1 🗸
Vul: EW	<b>♥</b> Q8	♥ A6543	Pass	2♣	Pass	
North HCP: 14	<b>♦</b> 952	<b>♦</b> AQ8	Pass	<b>3</b> ♦¹	Pass	3NT
South HCP: 13 Contract: 3N S	<b>♣</b> AKJ986	<b>♣</b> 10	AP			
Colliact. 31v S			1. Four	th suit g	ame fo	rce
Board: 99	NId	C4	West	North	Fact	South
Dealer: S	North:	South: ♠ 10	West	rvorur	Last	1 <b>♣</b>
Vul: None	<b>♠</b> KQ62 <b>♥</b> K6432	<b>♥</b> AQ5	Pass	1♥	Pass	
North HCP: 16	• A63	◆ QJ8	Pass	2♠	Pass	
South HCP: 12 Contract: 4♥ N	♣ A	♣ K98752	AP	27	1 455	Τ.Υ
			West	North	East	South
D 1.400				1♣	Pass	1♥
Board: 100	North:	South:	Pass	1NT	Pass	<b>2</b> ♦ <sup>1</sup>
Dealer: N	<b>♦</b> A83	♠ KQJ2	Pass	2 <b>y</b> 2	Pass	4NT <sup>3</sup>
Vul: EW North HCP: 12	<b>♥</b> J64	♥ AKQ83	Pass	<b>5</b> ♥	Pass	6 <b>Y</b>
South HCP: 20	<b>♦</b> 843	<b>♦</b> K62	AP		1 0,55	
Contract: 6♥ S	<b>♣</b> AK52	<b>♣</b> Q		Minor 1	Forcing	φ
			2.3 🔻			9
				lawood (	0314, 1	for 🔻
			3. Black	KWOOU (	,	
	North:	South:		North	ŕ	
Dealer: S	North: ♠ A1052	South: ♠ Q96	West	North	East	1♣
Dealer: S Vul: None	<b>♠</b> A1052 <b>♥</b> AKQ86	<b>♠</b> Q96 <b>♥</b> 94	West Pass	North 1♥	East Pass	1 <b>♣</b> 1NT
Dealer: S Vul: None North HCP: 16	<ul><li>▲ A1052</li><li>▼ AKQ86</li><li>◆ 3</li></ul>	<b>♦</b> Q96 <b>♥</b> 94 <b>♦</b> A64	West Pass Pass	North	East Pass	1♣
Dealer: S Vul: None North HCP: 16 South HCP: 13	<b>♠</b> A1052 <b>♥</b> AKQ86	<b>♠</b> Q96 <b>♥</b> 94	West Pass Pass AP	North  1♥ 2◆¹	East Pass Pass	1♣ 1NT 3NT
Dealer: S Vul: None North HCP: 16 South HCP: 13	<ul><li>▲ A1052</li><li>▼ AKQ86</li><li>◆ 3</li></ul>	<b>♦</b> Q96 <b>♥</b> 94 <b>♦</b> A64	West Pass Pass AP	North 1♥	East Pass Pass	1♣ 1NT 3NT
Dealer: S Vul: None North HCP: 16 South HCP: 13 Contract: 3N S	<ul><li>★ A1052</li><li>★ AKQ86</li><li>★ 3</li><li>★ K82</li></ul>	<ul><li>♣ Q96</li><li>♥ 94</li><li>♦ A64</li><li>♣ AQJ107</li></ul>	West Pass Pass AP 1. New	North  1♥ 2◆¹	East Pass Pass Porcing	1♣ 1NT 3NT
Dealer: S Vul: None North HCP: 16 South HCP: 13 Contract: 3N S	<ul><li>▲ A1052</li><li>✔ AKQ86</li><li>◆ 3</li><li>♣ K82</li><li>North:</li></ul>	<ul><li>♣ Q96</li><li>♥ 94</li><li>♦ A64</li><li>♣ AQJ107</li></ul>	West Pass Pass AP 1. New	North  1♥ 2◆¹  Minor	East Pass Pass Porcing	1♣ 1NT 3NT
Dealer: S Vul: None North HCP: 16 South HCP: 13 Contract: 3N S  Board: 102 Dealer: N	<ul> <li>A1052</li> <li>AKQ86</li> <li>3</li> <li>K82</li> </ul> North: <ul> <li>K43</li> </ul>	<ul> <li>♣ Q96</li> <li>♥ 94</li> <li>♦ A64</li> <li>♣ AQJ107</li> </ul> South: <ul> <li>♠ AJ92</li> </ul>	West Pass Pass AP 1. New	North  1 * 2 • 1  Minor  North	East Pass Pass Forcing East	1♣ 1NT 3NT g
Dealer: S Vul: None North HCP: 16 South HCP: 13 Contract: 3N S  Board: 102 Dealer: N Vul: Both	<ul> <li>▲ A1052</li> <li>✔ AKQ86</li> <li>◆ 3</li> <li>♣ K82</li> </ul> North: <ul> <li>▲ K43</li> <li>✔ 74</li> </ul>	<ul> <li>♣ Q96</li> <li>♥ 94</li> <li>♦ A64</li> <li>♣ AQJ107</li> </ul> South: <ul> <li>♠ AJ92</li> <li>♥ AKQ863</li> </ul>	Pass Pass AP 1. New West	North  1♥  2◆¹  Minor  North  1♣	East Pass Pass Forcing East Pass Pass	1♣ 1NT 3NT g
Board: 101 Dealer: S Vul: None North HCP: 16 South HCP: 13 Contract: 3N S  Board: 102 Dealer: N Vul: Both North HCP: 13 South HCP: 21 Contract: 7N N	<ul> <li>A1052</li> <li>AKQ86</li> <li>3</li> <li>K82</li> </ul> North: <ul> <li>K43</li> </ul>	<ul> <li>♣ Q96</li> <li>♥ 94</li> <li>♦ A64</li> <li>♣ AQJ107</li> </ul> South: <ul> <li>♠ AJ92</li> </ul>	Pass Pass AP 1. New West Pass	North  1 V  2 • 1  Minor  North  1 ♣  1NT	East Pass Pass Forcing East Pass Pass	1♣ 1NT 3NT g South 1♥ 2♠¹

Board: 103 Dealer: S Vul: None HCP: 14	<ul><li>★ A743</li><li>★ AQ854</li><li>★ KJ63</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: EW HCP: 13	<ul><li>♦ 952</li><li>♥ AQ3</li><li>♦ KQ10</li><li>♠ Q842</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: None HCP: 16	<ul><li>AJ84</li><li>✓ AKQ74</li><li>✓ Q</li><li>✓ 962</li></ul>	The opponents are silent.  Partner bids first.
Board: 106 Dealer: N Vul: NS HCP: 13	<ul><li>▲ A94</li><li>♥ 985</li><li>◆ KJ</li><li>▲ AJ1083</li></ul>	The opponents are silent. You bid first.

Board: 103 Dealer: S Vul: None North HCP: 14 South HCP: 13 Contract: 3N S	North:  ♠ A743  ♥ AQ854  ♠ KJ63  ♣ —	South:  ♠ K2  ♥ J7  • Q102  ♣ AK10864	West Pass Pass AP	North  1♥  2♠	Pass	1♣
Board: 104 Dealer: N Vul: EW North HCP: 13 South HCP: 13 Contract: 4 S	North:  ◆ 952  ▼ AQ3  • KQ10  ◆ Q842	South:  ♠ Q843  ♥ KJ1065  ♠ 2  ♣ AK6	Pass Pass Pass 1. New 2. 3	North 1♣ 1NT 3♥² 4♥ Minor bid, a ♣	Pass Pass Pass AP Forcing	1♥ 2◆¹ 4♣³
Board: 105 Dealer: S Vul: None North HCP: 16 South HCP: 12 Contract: 6 S	North:  ♠ AJ84  ♥ AKQ74  ♠ Q  ♠ 962	South:  ♠ 2  ♥ 83  ♠ KJ42  ♠ AKJ854	Pass Pass Pass Pass 1. Splin 2. Cue	North  1♥ 3♦¹ 4NT³ 6♣ ater bid, a ♦	Pass Pass Pass AP	1♣ 2♣ 4♦² 5♥
Board: 106 Dealer: N Vul: NS North HCP: 13 South HCP: 18 Contract: 6 S	North:  ♠ A94  ♥ 985  ♠ KJ  ♠ AJ1083	South:  ♠ K832  ♣ AKQJ104  ♠ 8  ♣ KQ	Pass Pass Pass AP 1. New 2. 3 •	North 1♣ 1NT 3♥² 5♥ Minor	Pass Pass Pass Pass Forcing	1♥ 2♦¹ 4NT³ 6♥

#### **Reverse By Responder**

Board: 103 **♥** J7

Dealer: S

Vul: None

HCP: 13

**♠** K2

The opponents are silent.

◆ Q102

♣ AK10864

You bid first.

Board: 104

Dealer: N

Vul: EW HCP: 13

**♦** Q843

**♥** KJ1065

**♦** 2

♣ AK6

The opponents are silent.

Partner bids first.

Board: 105

Dealer: S

Vul: None

HCP: 12

**♠** 2

**y** 83

**♦** KJ42

**♣** AKJ854

The opponents are silent.

You bid first.

Board: 106

Dealer: N

Vul: NS HCP: 18 **★** K832

♥ AKQJ104

**♦** 8

**♣** KQ

The opponents are silent.

Partner bids first.

Board: 103 Dealer: S Vul: None North HCP: 14 South HCP: 13 Contract: 3N S	North:  ♠ A743  ♥ AQ854  ♠ KJ63  ♣ —	South:  ♠ K2  ♥ J7  • Q102  ♣ AK10864	West Pass Pass AP	North  1♥  2♠	Pass	1♣
Board: 104 Dealer: N Vul: EW North HCP: 13 South HCP: 13 Contract: 4 S	North:  ◆ 952  ▼ AQ3  • KQ10  ◆ Q842	South:  ♠ Q843  ♥ KJ1065  ♠ 2  ♣ AK6	Pass Pass Pass 1. New 2. 3	North 1♣ 1NT 3♥² 4♥ Minor bid, a ♣	Pass Pass Pass AP Forcing	1♥ 2◆¹ 4♣³
Board: 105 Dealer: S Vul: None North HCP: 16 South HCP: 12 Contract: 6 S	North:  ♠ AJ84  ♥ AKQ74  ♠ Q  ♠ 962	South:  ♠ 2  ♥ 83  ♠ KJ42  ♠ AKJ854	Pass Pass Pass Pass 1. Splin 2. Cue	North  1♥ 3♦¹ 4NT³ 6♣ ater bid, a ♦	Pass Pass Pass AP	1♣ 2♣ 4♦² 5♥
Board: 106 Dealer: N Vul: NS North HCP: 13 South HCP: 18 Contract: 6 S	North:  ♠ A94  ♥ 985  ♠ KJ  ♠ AJ1083	South:  ♠ K832  ♣ AKQJ104  ♠ 8  ♣ KQ	Pass Pass Pass AP 1. New 2. 3 •	North 1♣ 1NT 3♥² 5♥ Minor	Pass Pass Pass Pass Forcing	1♥ 2♦¹ 4NT³ 6♥

#### **Reverse By Responder**

HCP: 14 ♣ J

Board: 108 ♠ KQ3 Dealer: N ♥ Q85 The opponents are silent.

Board: 109 ♠ A632 The opponents are silent.

Vul: EW
HCP: 15

A76
Partner bids first.

Board: 110 ♠ Q65
Dealer: N ▼ J6 The opponents are silent.

Vul: Both → QJ You bid first.

HCP: 14 ♣ AKJ1052 You bid firs

			West	North	East	South 1♣
		South:	Pass	1♥	Pass	1NT
Board: 107	North:		Pass	<b>2</b> ♦ <sup>1</sup>	Pass	<b>3</b> ♥ <sup>2</sup>
Dealer: S	• AK103	50un. ♠ J7	Pass	$3NT^3$	Pass	4 <b>♣</b> <sup>4</sup>
Vul: Both North HCP: 14	♥ J7642 ♦ KQ8	▼ A105 ◆ A97	Pass AP	<b>4</b> ♦ <sup>5</sup>	Pass	4♥
South HCP: 14 Contract: 4♥ N	• KQo • J	<b>♣</b> KQ965	1. New	Minor 1	Forcing	g
			2. 3 ♥ 3. Cue	bid, sur	nlus	
				bid, a ♣	-	er
				bid, a ♦		
Board: 108	N4.	C 41-				
Dealer: N	North: ♠ KQ3	South: ♠ J95	West	North	East	South
Vul: None	♥ Q85	♥ A642		1♣	Pass	1♦
North HCP: 14	♦ K6	◆ AQ982	Pass	1NT	Pass	2♥
South HCP: 13 Contract: 3N N	♣ A10832	<b>♣</b> Q	Pass	3NT	AP	
Board: 109	N. 4	C 4	West	North	Fact	South
Dealer: S	North: <b>♠</b> A632	South: ♠ Q8	West	rvorur	Lasi	1 <b>♣</b>
Vul: EW	♥ AK1087	<b>♥</b> J9	Pass	1♥	Pass	2.
North HCP: 15 South HCP: 13	♦ A76	♦ KQ	Pass	2♠		3NT
Contract: 3N S	<b>♣</b> 9	♣ AJ108652	AP			
Board: 110	North:	South:	West	North	Fast	South
Dealer: N	Norui:	Soun: ♠ K1092	West	1\ <b>0</b> 1\text{u1}	Pass	
Vul: Both	<b>♥</b> J6	♥ AK1085		177	1 433	1 7
North HCP: 14 South HCP: 14	♦ QJ	♦ A942	Pass	2♣	Pass	2♠
South HCP: 14 Contract: 3N N	♣ AKJ1052	<b>♣</b> —	Pass	3NT	AP	

#### **Reverse By Responder**

Board: 107 ♠ J7
Dealer: S ♥ A105

Vul: Both ♦ A97

HCP: 14 ♣ KQ965

Board: 108

Dealer: N

The opponents are silent.

The opponents are silent.

You bid first.

Dealer: N 

Vul: None 

HCP: 13 

A642 

AQ982 

Partner bids first.

Board: 109 ♠ Q8
Dealer: S ▼ J9
The opponents are silent.

Board: 110 ♠ K1092 The opponents are silent.

Output

Dealer: N

AK1085

			West	North	East	South 1♣
		South:	Pass	1♥	Pass	1NT
Board: 107	North:		Pass	<b>2</b> ♦ <sup>1</sup>	Pass	<b>3</b> ♥ <sup>2</sup>
Dealer: S	• AK103	50un. ♠ J7	Pass	$3NT^3$	Pass	4 <b>♣</b> <sup>4</sup>
Vul: Both North HCP: 14	♥ J7642 ♦ KQ8	▼ A105 ◆ A97	Pass AP	<b>4</b> ♦ <sup>5</sup>	Pass	4♥
South HCP: 14 Contract: 4♥ N	• KQo • J	<b>♣</b> KQ965	1. New	Minor 1	Forcing	g
			2. 3 ♥ 3. Cue	bid, sur	nlus	
				bid, a ♣	-	er
				bid, a ♦		
Board: 108	N4.	C 41-				
Dealer: N	North: ♠ KQ3	South: ♠ J95	West	North	East	South
Vul: None	♥ Q85	♥ A642		1♣	Pass	1♦
North HCP: 14	♦ K6	◆ AQ982	Pass	1NT	Pass	2♥
South HCP: 13 Contract: 3N N	♣ A10832	<b>♣</b> Q	Pass	3NT	AP	
Board: 109	N. 4	C 4	West	North	Fact	South
Dealer: S	North: <b>♠</b> A632	South: ♠ Q8	West	rvorur	Lasi	1 <b>♣</b>
Vul: EW	♥ AK1087	<b>♥</b> J9	Pass	1♥	Pass	2.
North HCP: 15 South HCP: 13	♦ A76	♦ KQ	Pass	2♠		3NT
Contract: 3N S	<b>♣</b> 9	♣ AJ108652	AP			
Board: 110	North:	South:	West	North	Fast	South
Dealer: N	Norui:	Soun: ♠ K1092	West	1\ <b>0</b> 1\text{u1}	Pass	
Vul: Both	<b>♥</b> J6	♥ AK1085		177	1 433	1 7
North HCP: 14 South HCP: 14	♦ QJ	♦ A942	Pass	2♣	Pass	2♠
South HCP: 14 Contract: 3N N	♣ AKJ1052	<b>♣</b> —	Pass	3NT	AP	

#### **Reverse By Responder**

Vul: Both 

★ K94

You bid first.

HCP: 14 ♣ AKQ1094 You bid first

Board: 111 Dealer: S Vul: NS	North: ♠ A762	South: ♠ KQ		North		1♣
North HCP: 18 South HCP: 12 Contract: 3N S	♥ AQ8643 ♦ AKJ ♣ —	♥ 5 • 9832 • AK10976	Pass Pass AP	1 <b>∨</b> 2♠	Pass Pass	2 <b>♣</b> 3NT
Board: 112 Dealer: N Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ A104  ♥ 97  ♠ Q2  ♠ AKJ1085	South:  ♠ KJ53  ♥ AK865  ♠ KJ7  ♣ 9	Pass Pass AP	North 1♣ 2♣ 3♦¹ th suit g	Pass Pass Pass	1♥ 2♠ 3NT
Board: 113 Dealer: S Vul: EW North HCP: 16 South HCP: 13 Contract: 3N S	North:  ♠ Q875  ♥ AKJ1072  ♠ AQ  ♣ 8	South:  ♠ KJ9  ♥ Q3  • 72  ♣ AK10543	West Pass Pass AP	North 1♥ 2♠	Pass	1♣
Board: 114 Dealer: N Vul: Both North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ Q  ♥ 1062  ♠ K94  ♣ AKQ1094	South:  ♠ K1063  ♥ AKJ43  ♠ AJ  ♣ 85	West Pass AP	North 1♣ 2♣	Pass	

#### **Reverse By Responder**

Board: 111 ♠ KQ

Dealer: S 🔻 5

Vul: NS ♦ 9832 You bid first.

HCP: 12 ♣ AK10976 You bid first

The opponents are silent.

Board: 113 ♠ KJ9

The opponents are silent.

Dealer: S ♥ Q3

Vul: EW ♦ 72

Vul: Both HCP: 16 ♣ 85 Partner bids first.

Board: 111 Dealer: S Vul: NS	North: ♠ A762	South: ♠ KQ		North		1♣
North HCP: 18 South HCP: 12 Contract: 3N S	♥ AQ8643 ♦ AKJ ♣ —	♥ 5 • 9832 • AK10976	Pass Pass AP	1 <b>∨</b> 2♠	Pass Pass	2 <b>♣</b> 3NT
Board: 112 Dealer: N Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ A104  ♥ 97  ♠ Q2  ♠ AKJ1085	South:  ♠ KJ53  ♥ AK865  ♠ KJ7  ♣ 9	Pass Pass AP	North 1♣ 2♣ 3♦¹ th suit g	Pass Pass Pass	1♥ 2♠ 3NT
Board: 113 Dealer: S Vul: EW North HCP: 16 South HCP: 13 Contract: 3N S	North:  ♠ Q875  ♥ AKJ1072  ♠ AQ  ♣ 8	South:  ♠ KJ9  ♥ Q3  • 72  ♣ AK10543	West Pass Pass AP	North 1♥ 2♠	Pass	1♣
Board: 114 Dealer: N Vul: Both North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ Q  ♥ 1062  ♠ K94  ♣ AKQ1094	South:  ♠ K1063  ♥ AKJ43  ♠ AJ  ♣ 85	West Pass AP	North 1♣ 2♣	Pass	

#### **Reverse By Responder**

Vul: None

HCP: 13

Board: 115 Dealer: S Vul: EW HCP: 14	<ul><li>★ A987</li><li>▼ AK632</li><li>◆ K10</li><li>◆ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 116 Dealer: N Vul: Both HCP: 12	<ul><li>♦ 962</li><li>♥ 952</li><li>♦ A2</li><li>♦ AKJ97</li></ul>	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: EW HCP: 13	<ul><li>AKJ2</li><li>✓ A9864</li><li>✓ J54</li><li>✓ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N	<b>♣</b> 4 <b>♥</b> Q7	The opponents are silent.

You bid first.

♦ AQJ9864

♣ A74

Board: 115 Dealer: S Vul: EW North HCP: 14 South HCP: 14 Contract: 6♥ N	North:  ♠ A987  ♥ AK632  ♠ K10  ♣ 92	South:  ♠ Q2  ♥ QJ8  ♠ A62  ♣ AJ765	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 3NT³ Pass 4♣⁴  Pass 4NT⁵ Pass 5♠  Pass 6♥ AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, surplus  4. Cue bid, a ♣ stopper  5. Blackwood 0314, for ♥
Board: 116 Dealer: N Vul: Both North HCP: 12 South HCP: 18 Contract: 5♥ S	North:	South:  ♠ KJ108  ♥ AQJ84  ♠ KQ10  ♣ Q	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 2♥² Pass 2NT³  Pass 3♥ Pass 4NT⁴  Pass 5♥ AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, surplus  4. Blackwood 0314, for ♥
Board: 117 Dealer: S Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	North:  ♠ AKJ2  ♥ A9864  ♦ J54  ♠ 6	South:	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2•¹ Pass 3NT  AP  1. New Minor Forcing
Board: 118 Dealer: N Vul: None North HCP: 13 South HCP: 15 Contract: 3N N	North:  ♣ 4  ♥ Q7  • AQJ9864  ♣ A74	South:  ♠ AKJ7  ▼ A10652  ♠ 7  ♣ K106	West North East South 1 → Pass 1 ▼  Pass 2 → Pass 2 ◆ Pass 3NT AP

Board: 115 Dealer: S Vul: EW HCP: 14	<ul><li>Q2</li><li>QJ8</li><li>A62</li><li>AJ765</li></ul>	The opponents are silent. You bid first.
Board: 116 Dealer: N Vul: Both HCP: 18	<ul><li>★ KJ108</li><li>▼ AQJ84</li><li>◆ KQ10</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 117 Dealer: S Vul: EW HCP: 13	<ul><li>◆985</li><li>▼52</li><li>◆A97</li><li>◆AKQ53</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: None HCP: 15	<ul><li>★ AKJ7</li><li>▼ A10652</li><li>◆ 7</li><li>◆ K106</li></ul>	The opponents are silent.  Partner bids first.

Board: 115 Dealer: S Vul: EW North HCP: 14 South HCP: 14 Contract: 6♥ N	North:  ♠ A987  ♥ AK632  ♠ K10  ♣ 92	South:  ♠ Q2  ♥ QJ8  ♠ A62  ♣ AJ765	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2♦¹ Pass 3♥²  Pass 3NT³ Pass 4♣⁴  Pass 4NT⁵ Pass 5♠  Pass 6♥ AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, surplus  4. Cue bid, a ♣ stopper  5. Blackwood 0314, for ♥
Board: 116 Dealer: N Vul: Both North HCP: 12 South HCP: 18 Contract: 5♥ S	North:	South:  ♠ KJ108  ♥ AQJ84  ♠ KQ10  ♣ Q	West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 2♥² Pass 2NT³  Pass 3♥ Pass 4NT⁴  Pass 5♥ AP  1. New Minor Forcing  2. 3 ♥  3. Cue bid, surplus  4. Blackwood 0314, for ♥
Board: 117 Dealer: S Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	North:  ♠ AKJ2  ♥ A9864  ♦ J54  ♠ 6	South:	West North East South  1♣  Pass 1♥ Pass 1NT  Pass 2•¹ Pass 3NT  AP  1. New Minor Forcing
Board: 118 Dealer: N Vul: None North HCP: 13 South HCP: 15 Contract: 3N N	North:  ♣ 4  ♥ Q7  • AQJ9864  ♣ A74	South:  ♠ AKJ7  ▼ A10652  ♠ 7  ♣ K106	West North East South 1 → Pass 1 ▼  Pass 2 → Pass 2 ◆ Pass 3NT AP

#### **Reverse By Responder**

Vul: None 

★ K102

Partner bids first.

HCP: 15 ♣ 3

The opponents are silent.

Board: 121 ♠ KQ94 The opponents are silent.

Pealer: S → AQ1096

Board: 122 ♠ KJ3
Dealer: N ↑ 3 The opponents are silent.

Board: 119	North:	South:	West	North	East	South 1♣
Dealer: S Vul: None	<b>♠</b> AKJ6	<b>♠</b> 1093	Pass	1♥	Pass	1NT
North HCP: 15	♥ KJ874	♥ Q52	Pass	$2^{1}$	Pass	2 <b>♥</b> <sup>2</sup>
South HCP: 12	♦ K102 ♣ 3	◆ A65 <b>♣</b> AQ97	Pass	4♥	AP	
Contract: 4♥ N	<b>₹</b> 3	₩ AQ97	1. New 2. 3 ♥	Minor 1	Forcin	g
			West	North	East	South
Board: 120	NId	C41		1♣	Pass	1♥
Dealer: N	North: ♠ 98	South: ♠ AKQ4	Pass	2♣	Pass	<b>3</b> ♦ <sup>1</sup>
Vul: EW	<b>♥</b> 95	<b>♥</b> KQJ86	Pass	<b>4</b> ◆ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 13	♦ AJ	<b>♦</b> 5	Pass	5♣	AP	
South HCP: 17 Contract: 5♣ N	♣ AKJ10543	<b>♣</b> Q76	1. Splin			
				bid, a <b>♦</b> kwood (		
Board: 121 Dealer: S Vul: NS	North: ♠ KQ94	South: ♠ A6	West	North	East	South 1
Vui. INS North HCP: 15	<b>♥</b> AQ1096	<b>♥</b> 7	Pass	1♥	Pass	2♦
South HCP: 12	• 6 • • • • • • • • • • • • • • • • • •	◆ AJ87432	Pass	2♠	Pass	3NT
Contract: 3N S	<b>♣</b> A96	<b>♣</b> K42	AP			
Board: 122 Dealer: N Vul: EW	North: ♠ KJ3	South: ♠ A952	West	North 1♣	East Pass	South 1
North HCP: 13 South HCP: 16 Contract: 3 N	<b>♦</b> 3 <b>♦</b> A87 <b>♣</b> KQ10743	<ul><li>✓ AQ642</li><li>✓ Q5</li><li>✓ A6</li></ul>	Pass AP	2.	Pass	

Board: 119 Dealer: S Vul: None HCP: 12	<ul><li>1093</li><li>✓ Q52</li><li> A65</li><li> AQ97</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: EW HCP: 17	<ul><li>♠ AKQ4</li><li>♥ KQJ86</li><li>♦ 5</li><li>♠ Q76</li></ul>	The opponents are silent.  Partner bids first.
Board: 121 Dealer: S Vul: NS HCP: 12	<ul><li>♠ A6</li><li>♥ 7</li><li>♦ AJ87432</li><li>♠ K42</li></ul>	The opponents are silent.  You bid first.
Board: 122 Dealer: N Vul: EW HCP: 16	<ul><li>A952</li><li>✓ AQ642</li><li>✓ Q5</li><li>A6</li></ul>	The opponents are silent.  Partner bids first.

Board: 119	North:	South:	West	North	East	South 1♣
Dealer: S Vul: None	<b>♠</b> AKJ6	<b>♠</b> 1093	Pass	1♥	Pass	1NT
North HCP: 15	♥ KJ874	♥ Q52	Pass	$2^{1}$	Pass	2 <b>♥</b> <sup>2</sup>
South HCP: 12	♦ K102 ♣ 3	◆ A65 <b>♣</b> AQ97	Pass	4♥	AP	
Contract: 4♥ N	<b>₹</b> 3	₩ AQ97	1. New 2. 3 ♥	Minor 1	Forcin	g
			West	North	East	South
Board: 120	NId	C41		1♣	Pass	1♥
Dealer: N	North: ♠ 98	South: ♠ AKQ4	Pass	2♣	Pass	<b>3</b> ♦ <sup>1</sup>
Vul: EW	<b>♥</b> 95	<b>♥</b> KQJ86	Pass	<b>4</b> ◆ <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 13	♦ AJ	<b>♦</b> 5	Pass	5♣	AP	
South HCP: 17 Contract: 5♣ N	♣ AKJ10543	<b>♣</b> Q76	1. Splin			
				bid, a <b>♦</b> kwood (		
Board: 121 Dealer: S Vul: NS	North: ♠ KQ94	South: ♠ A6	West	North	East	South 1
Vui. INS North HCP: 15	<b>♥</b> AQ1096	<b>♥</b> 7	Pass	1♥	Pass	2♦
South HCP: 12	• 6 • • • • • • • • • • • • • • • • • •	◆ AJ87432	Pass	2♠	Pass	3NT
Contract: 3N S	<b>♣</b> A96	<b>♣</b> K42	AP			
Board: 122 Dealer: N Vul: EW	North: ♠ KJ3	South: ♠ A952	West	North 1♣	East Pass	South 1
North HCP: 13 South HCP: 16 Contract: 3 N	<b>♦</b> 3 <b>♦</b> A87 <b>♣</b> KQ10743	<ul><li>✓ AQ642</li><li>✓ Q5</li><li>✓ A6</li></ul>	Pass AP	2.	Pass	

#### **Reverse By Responder**

HCP: 14

Board: 123 ♠ A1095
Dealer: S ▼ AKQ65
The opponents are silent.

Vul: Both HCP: 16 ♦ 92 Partner bids first.

Board: 124 ♠ A3
Dealer: N ♥ 9

The opponents are silent.

Dealer: S Vul: EW AK1073

Vul: W Partner bids first.

Board: 126 ♠ K8
Dealer: N ▼ KJ2

The opponents are silent.

**♣** K10

			Pass Pass	North  1♥  2◆¹	Pass Pass	1♣ 1NT 2♥ <sup>2</sup>
Board: 123 Dealer: S	North: <b>♠</b> A1095	South: ♠ K43	Pass Pass	$2NT^3$ $3 • 4$	Pass Pass	
Vul: Both North HCP: 16 South HCP: 12	<b>♥</b> AKQ65 <b>•</b> K2	♥ J103 ♦ J76	Pass AP	<b>4</b> ♦ <sup>6</sup>	Pass	4♥
Contract: 4♥ N	<b>♣</b> 92	<b>♣</b> AK106	1. New 2. 3 ♥	Minor 1	Forcing	g
			4. Cue	bid, surj	stoppe	
				bid, a ♣ bid, a ◆		
Board: 124 Dealer: N Vul: NS	North: ♠ A3	South: ♠ K1076	West	North 1♣	East Pass	South 1♥
North HCP: 12 South HCP: 16 Contract: 3N S	♥ 9 • K872 • KQ10873	<ul><li>✓ AJ863</li><li>◆ A6</li><li>◆ A2</li></ul>	Pass AP	2♣	Pass	3NT
Board: 125 Dealer: S Vul: EW	North: ♠ J9	South: ♠ K84	West	North	East	South 1♣
North HCP: 14 South HCP: 13 Contract: 3N S	<ul><li>★ K975</li><li>◆ AK1073</li><li>◆ K10</li></ul>	<ul><li>✓ J2</li><li>◆ QJ4</li><li>◆ AQ742</li></ul>	Pass Pass AP	1 <b>♦</b> 2 <b>♥</b>	Pass Pass	1NT 3NT
Board: 126			West	North 1♣	East Pass	South 1
Dealer: N Vul: NS	North: ♠ K8	South: ♠ QJ62	Pass	1NT	Pass	
North HCP: 12 South HCP: 13	<ul><li>✓ KJ2</li><li>→ J86</li><li>→ A0822</li></ul>	♥ 98764 ♦ AK	Pass AP	2 <b>♥</b> <sup>2</sup>	Pass	4♥
Contract: 4♥ S	♣ A9832	<b>♣</b> K4		Minor 1	Forcing	g

Board: 123 Dealer: S Vul: Both HCP: 12	<ul><li>★ K43</li><li>♥ J103</li><li>◆ J76</li><li>◆ AK106</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: NS HCP: 16	<ul><li>★ K1076</li><li>★ AJ863</li><li>★ A6</li><li>★ A2</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: EW HCP: 13	<ul><li>★ K84</li><li>♥ J2</li><li>◆ QJ4</li><li>◆ AQ742</li></ul>	The opponents are silent. You bid first.
Board: 126 Dealer: N Vul: NS HCP: 13	<ul><li>◆ QJ62</li><li>◆ 98764</li><li>◆ AK</li><li>◆ K4</li></ul>	The opponents are silent.  Partner bids first.

			Pass Pass	North  1♥  2◆¹	Pass Pass	1♣ 1NT 2♥ <sup>2</sup>
Board: 123 Dealer: S	North: <b>♠</b> A1095	South: ♠ K43	Pass Pass	$2NT^3$ $3 • 4$	Pass Pass	
Vul: Both North HCP: 16 South HCP: 12	<b>♥</b> AKQ65 <b>•</b> K2	♥ J103 ♦ J76	Pass AP	<b>4</b> ♦ <sup>6</sup>	Pass	4♥
Contract: 4♥ N	<b>♣</b> 92	<b>♣</b> AK106	1. New 2. 3 ♥	Minor 1	Forcing	g
			4. Cue	bid, surj	stoppe	
				bid, a ♣ bid, a ◆		
Board: 124 Dealer: N Vul: NS	North: ♠ A3	South: ♠ K1076	West	North 1♣	East Pass	South 1♥
North HCP: 12 South HCP: 16 Contract: 3N S	♥ 9 • K872 • KQ10873	<ul><li>✓ AJ863</li><li>◆ A6</li><li>◆ A2</li></ul>	Pass AP	2♣	Pass	3NT
Board: 125 Dealer: S Vul: EW	North: ♠ J9	South: ♠ K84	West	North	East	South 1♣
North HCP: 14 South HCP: 13 Contract: 3N S	<ul><li>★ K975</li><li>◆ AK1073</li><li>◆ K10</li></ul>	<ul><li>✓ J2</li><li>◆ QJ4</li><li>◆ AQ742</li></ul>	Pass Pass AP	1 <b>♦</b> 2 <b>♥</b>	Pass Pass	1NT 3NT
Board: 126			West	North 1♣	East Pass	South 1
Dealer: N Vul: NS	North: ♠ K8	South: ♠ QJ62	Pass	1NT	Pass	
North HCP: 12 South HCP: 13	<ul><li>✓ KJ2</li><li>→ J86</li><li>→ A0822</li></ul>	♥ 98764 ♦ AK	Pass AP	2 <b>♥</b> <sup>2</sup>	Pass	4♥
Contract: 4♥ S	♣ A9832	<b>♣</b> K4		Minor 1	Forcing	g

#### **Reverse By Responder**

Vul: NS

HCP: 17

**♦** A5

**♣** A7

Board: 127 Dealer: S Vul: EW HCP: 13	<ul><li>♦ 9642</li><li>♥ AJ1053</li><li>♦ A109</li><li>♠ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: Both HCP: 13	<ul><li>♠ 10</li><li>♥ K7</li><li>♦ A104</li><li>♠ KQJ9872</li></ul>	The opponents are silent.  You bid first.
Board: 129 Dealer: S Vul: None HCP: 13	<ul><li>★ A1053</li><li>★ AQ1093</li><li>★ K</li><li>★ 932</li></ul>	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: Both HCP: 13	<ul><li>AJ7</li><li>J6</li><li>64</li><li>AK8763</li></ul>	The opponents are silent. You bid first.
Board: 131 Dealer: S	<b>♦</b> KQ105 <b>∀</b> KJ1092	The opponents are silent.

Partner bids first.

Board: 127 Dealer: S Vul: EW North HCP: 13 South HCP: 14 Contract: 4 \( \mathbf{N} \) N	North:	South:  ♠ KQJ  ♥ Q92  ♠ K54  ♣ K1093	Pass Pass Pass Pass 1. New 2. 3   3. Cue	North  1 v  2 v  1 d  3 d  4 v  Minor  bid, a d  bid, a d	Pass Pass Pass AP Forcing	1♣ 1NT 3♥² 4•⁴ g
Board: 128 Dealer: N Vul: Both North HCP: 13 South HCP: 13 Contract: 3N N	North:  ♠ 10  ♥ K7  ♠ A104  ♣ KQJ9872	South:  ♠ AKJ2  ♥ 109643  ♠ J53  ♣ A	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥
Board: 129 Dealer: S Vul: None North HCP: 13 South HCP: 13 Contract: 3N S	North:  ♠ A1053  ♥ AQ1093  ♠ K  ♠ 932	South:  ♠ K96  ♥ 82  ♠ AQ7632  ♠ A7	West Pass Pass AP	North 1♥ 2♠	Pass	South  1   2   3NT
Board: 130 Dealer: N Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AJ7  ♥ J6  ♠ 64  ♣ AK8763	South:  ♠ KQ86  ♥ AQ1043  ♠ KJ  ♣ J4	West Pass AP	North 1♣ 2♣	Pass	South 1♥ 3NT
Board: 131 Dealer: S Vul: NS North HCP: 17 South HCP: 13 Contract: 3N S	North:  ♠ KQ105  ♥ KJ1092  ♠ A5  ♣ A7	South:  ♠ A63  ♥ 63  ♠ KJ6  ♠ KQ1083	Pass Pass AP	North  1♥ 2◆¹  Minor	Pass Pass	1♣ 1NT 3NT

Board: 127 Dealer: S Vul: EW HCP: 14	<b>★</b> KQJ <b>♥</b> Q92 <b>♦</b> K54 <b>♣</b> K1093	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: Both HCP: 13	<ul><li>♠ AKJ2</li><li>♥ 109643</li><li>♦ J53</li><li>♠ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: None HCP: 13	<ul><li>★ K96</li><li>▼ 82</li><li>◆ AQ7632</li><li>◆ A7</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: Both HCP: 16	<ul><li>★ KQ86</li><li>★ AQ1043</li><li>★ KJ</li><li>★ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 131 Dealer: S Vul: NS HCP: 13	<ul><li>★ A63</li><li>★ 63</li><li>★ KJ6</li><li>★ KQ1083</li></ul>	The opponents are silent. You bid first.

Board: 127 Dealer: S Vul: EW North HCP: 13 South HCP: 14 Contract: 4 \( \mathbf{N} \) N	North:	South:  ♠ KQJ  ♥ Q92  ♠ K54  ♣ K1093	Pass Pass Pass Pass 1. New 2. 3   3. Cue	North  1 v  2 v  1 d  3 d  4 v  Minor  bid, a d  bid, a d	Pass Pass Pass AP Forcing	1♣ 1NT 3♥² 4•⁴ g
Board: 128 Dealer: N Vul: Both North HCP: 13 South HCP: 13 Contract: 3N N	North:  ♠ 10  ♥ K7  ♠ A104  ♣ KQJ9872	South:  ♠ AKJ2  ♥ 109643  ♠ J53  ♣ A	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥
Board: 129 Dealer: S Vul: None North HCP: 13 South HCP: 13 Contract: 3N S	North:  ♠ A1053  ♥ AQ1093  ♠ K  ♠ 932	South:  ♠ K96  ♥ 82  ♠ AQ7632  ♠ A7	West Pass Pass AP	North 1♥ 2♠	Pass	South  1   2   3NT
Board: 130 Dealer: N Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AJ7  ♥ J6  ♠ 64  ♣ AK8763	South:  ♠ KQ86  ♥ AQ1043  ♠ KJ  ♣ J4	West Pass AP	North 1♣ 2♣	Pass	South 1♥ 3NT
Board: 131 Dealer: S Vul: NS North HCP: 17 South HCP: 13 Contract: 3N S	North:  ♠ KQ105  ♥ KJ1092  ♠ A5  ♣ A7	South:  ♠ A63  ♥ 63  ♠ KJ6  ♠ KQ1083	Pass Pass AP	North  1♥ 2◆¹  Minor	Pass Pass	1♣ 1NT 3NT

Board: 132	<b>♠</b> J2	The apparents are silent
Dealer: N	<b>♥</b> 53	The opponents are silent.
Vul: Both	◆ A42	You bid first.
HCP: 12	♣ AK6532	i ou bia ilist.

Board: 133 Dealer: S	<b>★</b> K1092 <b>★</b> K10732	The opponents are silent.
Vul: EW	◆ 87	Partner bids first.
HCP: 13	<b>♣</b> AK	i artifer ords first.

Board: 134	<b>★</b> 7	The appearants are silent
Dealer: N	<b>♥</b> Q95	The opponents are silent.

Vul: EW	<b>♦</b> Q76	Van hid finat
HCP: 14	♣ AKOJ52	You bid first.

Board: 135	<b>♠</b> AJ82	The empenents are silent
Dealer: S	<b>v</b> 102	The opponents are silent.
Vul: Both	♦ KJ972	Partner bids first.
HCP: 13	<b>♣</b> A5	Partner olds first.

Board: 136	<b>★</b> 32	The appropriate one silent
Dealer: N	<b>Y</b> —	The opponents are silent.

Vul: Both	♦ KQJ105	You bid first.
HCP: 12	<b>♣</b> AQ5432	i ou blu ilist.

Board: 132 Dealer: N Vul: Both North HCP: 12 South HCP: 17 Contract: 3 N	North:  ♣ J2  ♥ 53  ♠ A42  ♣ AK6532	South:  ♠ AK53  ♥ AQ1086  ♠ Q9  ♠ Q9		North 1♣ 2♣	East Pass Pass	1♥
Board: 133 Dealer: S Vul: EW North HCP: 13 South HCP: 14 Contract: 4 N	North:  ♠ K1092  ♥ K10732  ♠ 87  ♣ AK	South:  ♠ A87  ♥ AJ4  ♠ KJ4  ♣ J1098	Pass 2 Pass 3	1♥ 2♦¹ 3♣³ 4♥ Minor I	Pass Pass Pass AP Forcing	1♣ 1NT 3▼² 4•4
Board: 134 Dealer: N Vul: EW North HCP: 14 South HCP: 15 Contract: 6♥ S	North:  ♣ 7  ♥ Q95  • Q76  ♣ AKQJ52	South:  ♠ AQ93  ♥ AJ8642  ♠ A95  ♣ —	Pass 2 Pass 4	1♣ 2♣ 4♥	Pass Pass Pass Pass	1♥ 2♠ 4NT¹ 6♥
Board: 135 Dealer: S Vul: Both North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ AJ82  ♥ 102  ♠ KJ972  ♣ A5	South:  ♠ K106  ♥ 975  ♠ A4  ♣ KQ1083	Pass 2	North  1 ◆ 2 ◆  3NT	Pass	South 1♣ 1NT 2NT

Board: 136 Dealer: N Vul: Both North HCP: 12

South HCP: 13

Contract: 3♣ N

North:

**★**32 **Y** \_\_\_ **♦** KQJ105

♣ AQ5432

**♦**9

South: **♦** K1064 **♥** AKQ1083

**♣** J10

West North East South

1♣ Pass 1♥ Pass 3♣

Pass 2♣

AP

Board: 132 Dealer: N Vul: Both	<ul><li>★ AK53</li><li>▼ AQ1086</li><li>◆ Q9</li></ul>	The opponents are silent.  Partner bids first.
HCP: 17	♣ Q9	Partner blus first.
Board: 133 Dealer: S Vul: EW	<b>♠</b> A87 <b>♥</b> AJ4 <b>♦</b> KJ4	The opponents are silent.
HCP: 14	♦ J1098	You bid first.
Board: 134 Dealer: N	<b>♠</b> AQ93 <b>♥</b> AJ8642	The opponents are silent.
Vul: EW HCP: 15	◆ A95 ◆ —	Partner bids first.
Board: 135 Dealer: S	<b>★</b> K106 <b>♥</b> 975	The opponents are silent.
Vul: Both HCP: 12	◆ A4 ◆ KQ1083	You bid first.
Board: 136 Dealer: N	<b>★</b> K1064 <b>★</b> AKQ1083	The opponents are silent.
Vul: Both HCP: 13	• 9 • J10	Partner bids first.

Board: 132 Dealer: N Vul: Both North HCP: 12 South HCP: 17 Contract: 3 N	North:  ♣ J2  ♥ 53  ♠ A42  ♣ AK6532	South:  ♠ AK53  ♥ AQ1086  ♠ Q9  ♠ Q9		North 1♣ 2♣	East Pass Pass	1♥
Board: 133 Dealer: S Vul: EW North HCP: 13 South HCP: 14 Contract: 4 N	North:  ♠ K1092  ♥ K10732  ♠ 87  ♣ AK	South:  ♠ A87  ♥ AJ4  ♠ KJ4  ♣ J1098	Pass 2 Pass 3	1♥ 2♦¹ 3♣³ 4♥ Minor I	Pass Pass Pass AP Forcing	1♣ 1NT 3▼² 4•4
Board: 134 Dealer: N Vul: EW North HCP: 14 South HCP: 15 Contract: 6♥ S	North:  ♣ 7  ♥ Q95  • Q76  ♣ AKQJ52	South:  ♠ AQ93  ♥ AJ8642  ♠ A95  ♣ —	Pass 2 Pass 4	1♣ 2♣ 4♥	Pass Pass Pass Pass	1♥ 2♠ 4NT¹ 6♥
Board: 135 Dealer: S Vul: Both North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ AJ82  ♥ 102  ♠ KJ972  ♣ A5	South:  ♠ K106  ♥ 975  ♠ A4  ♣ KQ1083	Pass 2	North  1 ◆ 2 ◆  3NT	Pass	South 1♣ 1NT 2NT

Board: 136 Dealer: N Vul: Both North HCP: 12

South HCP: 13

Contract: 3♣ N

North:

**★**32 **Y** \_\_\_ **♦** KQJ105

♣ AQ5432

**♦**9

South: **♦** K1064 **♥** AKQ1083

**♣** J10

West North East South

1♣ Pass 1♥ Pass 3♣

Pass 2♣

AP

Board: 137 Dealer: S Vul: NS HCP: 14	<ul><li>10432</li><li>KQJ</li><li>AKJ1093</li><li>M</li></ul>	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: Both HCP: 12	<ul><li>★87</li><li>▼75</li><li>◆AKQ965</li><li>★K74</li></ul>	The opponents are silent.  You bid first.
Board: 139 Dealer: S Vul: None HCP: 14	<ul><li>AQ109</li><li>✓ AK109</li><li>J9842</li><li>✓ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: None HCP: 13	<ul><li>★ AK10</li><li>♥ Q53</li><li>♦ 6</li><li>★ A107632</li></ul>	The opponents are silent. You bid first.
Board: 141 Dealer: S Vul: NS HCP: 16	<ul><li>AJ82</li><li>✓ AQ1054</li><li>✓ J82</li><li>A</li></ul>	The opponents are silent.  Partner bids first.

Board: 137 Dealer: S Vul: NS North HCP: 14 South HCP: 14 Contract: 3N S	North:	South:  ♠ QJ  ♥ A106  ♦ 84  ♣ AQJ942	West Pass Pass AP	North 1  2  ♣	Pass	1♣
Board: 138 Dealer: N Vul: Both North HCP: 12 South HCP: 17 Contract: 3N N	North:  ♠ 87  ♥ 75  • AKQ965  ♣ K74	South:  ♠ AK103  ♥ AKJ86  ♦ 7  ♠ Q95	West Pass Pass	North 1  2  3NT	East Pass Pass AP	1♥
Board: 139 Dealer: S Vul: None North HCP: 14 South HCP: 13 Contract: 3N S	North:  ♠ AQ109  ♥ AK109  ♦ J9842  ♣ —	South:  ♠ K64  ♥ J63  ♠ A3  ♣ KQ987	West Pass Pass AP	North  1  2  ▼	Pass	South 1♣ 1NT 3NT
Board: 140 Dealer: N Vul: None North HCP: 13 South HCP: 13 Contract: 3N N	North:  ♠ AK10  ♥ Q53  ♠ 6  ♠ A107632	South:	West Pass Pass	North 1♣ 2♣ 3NT		1♦
Board: 141 Dealer: S Vul: NS North HCP: 16 South HCP: 12 Contract: 3N S	North:  ♠ AJ82  ♥ AQ1054  ♦ J82  ♠ A	South:  ◆ 54  ▼ —  ◆ AK764  ◆ KQ9642	West Pass Pass AP	North 1♥ 2♠	Pass	1♣

Board: 137 Dealer: S Vul: NS HCP: 14	♣ QJ ♥ A106 • 84 ♣ AQJ942	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: Both HCP: 17	<ul><li>★ AK103</li><li>★ AKJ86</li><li>◆ 7</li><li>★ Q95</li></ul>	The opponents are silent.  Partner bids first.
Board: 139 Dealer: S Vul: None HCP: 13	<ul><li>★ K64</li><li>♥ J63</li><li>◆ A3</li><li>★ KQ987</li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: None HCP: 13	<ul><li>♦ 942</li><li>♥ AK102</li><li>♦ KJ742</li><li>♠ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 141 Dealer: S Vul: NS HCP: 12	<ul><li>★ 54</li><li>★ —</li><li>★ AK764</li><li>★ KQ9642</li></ul>	The opponents are silent. You bid first.

Board: 137 Dealer: S Vul: NS North HCP: 14 South HCP: 14 Contract: 3N S	North:	South:  ♠ QJ  ♥ A106  ♦ 84  ♣ AQJ942	West Pass Pass AP	North 1  2  ♣	Pass	1♣
Board: 138 Dealer: N Vul: Both North HCP: 12 South HCP: 17 Contract: 3N N	North:  ♠ 87  ♥ 75  • AKQ965  ♣ K74	South:  ♠ AK103  ♥ AKJ86  ♦ 7  ♠ Q95	West Pass Pass	North 1  2  3NT	East Pass Pass AP	1♥
Board: 139 Dealer: S Vul: None North HCP: 14 South HCP: 13 Contract: 3N S	North:  ♠ AQ109  ♥ AK109  ♦ J9842  ♣ —	South:  ♠ K64  ♥ J63  ♠ A3  ♣ KQ987	West Pass Pass AP	North  1  2  ▼	Pass	South 1♣ 1NT 3NT
Board: 140 Dealer: N Vul: None North HCP: 13 South HCP: 13 Contract: 3N N	North:  ♠ AK10  ♥ Q53  ♠ 6  ♠ A107632	South:	West Pass Pass	North 1♣ 2♣ 3NT		1♦
Board: 141 Dealer: S Vul: NS North HCP: 16 South HCP: 12 Contract: 3N S	North:  ♠ AJ82  ♥ AQ1054  ♦ J82  ♠ A	South:  ◆ 54  ▼ —  ◆ AK764  ◆ KQ9642	West Pass Pass AP	North 1♥ 2♠	Pass	1♣

#### **Reverse By Responder**

Board: 142 **♦** K9 The opponents are silent. Dealer: N **♥** J64

Vul: EW **♦** Q86 You bid first. HCP: 12 **♣** AQ976

Board: 143 **★** A642 The opponents are silent.

Dealer: S **♥** K10753 Vul: EW **♦** 65

Partner bids first. HCP: 13 ♣ AQ

Board: 144 **★** 1092 East Doubles Pass if possible.

Dealer: N **♥** J83 Vul: None ♦ A53

You bid first. HCP: 14 ♣ AKQ6

Board: 145 **♦** QJ32 The opponents are silent. **♥** AKQJ96 Dealer: S

Vul: NS **♦** Q3 Partner bids first. HCP: 19

**♣** A

Board: 142 Dealer: N Vul: EW North HCP: 12 South HCP: 14 Contract: 4♥ S	North:  ♠ K9  ♥ J64  • Q86  ♣ AQ976	South:  ♠ AJ85  ♥ AQ1085  ♠ 2  ♠ K102	Pass Pass Pass AP 1. New 2. 3 •	North 1♣ 1NT 2♥² 3♥ Minor	Pass Pass Pass Pass Forcing	1♥ 2♦¹ 2NT³ 4♥
Board: 143 Dealer: S Vul: EW North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ A642  ♥ K10753  ♠ 65  ♣ AQ	South:  ♠ 1073  ♥ AQ  ♠ Q93  ♣ KJ974	West Pass Pass Pass	North  1  2  3  North  Minor	East Pass Pass AP	1♣ 1NT 2NT
Board: 144 Dealer: N Vul: None North HCP: 14 South HCP: 14 Contract: 6♥X S	North:  ♠ 1092  ▼ J83  ♠ A53  ♠ AKQ6	South:  ♠ AK63  ♥ AK1094  ♠ 92  ♠ 109	Pass Pass Pass Pass Pass 1. New 2. 3   3. Cue 4. Cue	North  1♣  1NT  3♥²  4♣⁴  5♥  Pass Minor  bid, surp bid, a ♣ kwood (	Pass Pass Pass Pass Pass X Forcing plus	1♥ 2♠¹ 3NT³ 4NT⁵ 6♥ AP
Board: 145 Dealer: S Vul: NS North HCP: 19 South HCP: 13 Contract: 6N S	North:  ♠ QJ32  ♥ AKQJ96  ♠ Q3  ♠ A	South:  ♠ A94  ♥ 5  ♠ KJ2  ♠ KQ9852	Pass Pass Pass AP	North  1♥  2♠  4NT¹  ntitative	Pass Pass Pass	1♣ 2♣ 3NT

Board: 142 Dealer: N Vul: EW HCP: 14	<ul><li>AJ85</li><li>✓ AQ1085</li><li>✓ 2</li><li>✓ K102</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: EW HCP: 12	<ul><li>▲ 1073</li><li>♥ AQ</li><li>◆ Q93</li><li>◆ KJ974</li></ul>	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: None HCP: 14	<ul><li>★ AK63</li><li>★ AK1094</li><li>◆ 92</li><li>★ 109</li></ul>	East Doubles Pass if possible.  Partner bids first.
Board: 145 Dealer: S Vul: NS HCP: 13	<ul><li>▲ A94</li><li>▼ 5</li><li>◆ KJ2</li><li>▲ KQ9852</li></ul>	The opponents are silent. You bid first.

Board: 142 Dealer: N Vul: EW North HCP: 12 South HCP: 14 Contract: 4♥ S	North:  ♠ K9  ♥ J64  • Q86  ♣ AQ976	South:  ♠ AJ85  ♥ AQ1085  ♠ 2  ♠ K102	Pass Pass Pass AP 1. New 2. 3 •	North 1♣ 1NT 2♥² 3♥ Minor	Pass Pass Pass Pass Forcing	1♥ 2♦¹ 2NT³ 4♥
Board: 143 Dealer: S Vul: EW North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ A642  ♥ K10753  ♠ 65  ♣ AQ	South:  ♠ 1073  ♥ AQ  ♠ Q93  ♣ KJ974	West Pass Pass Pass	North  1  2  3  North  Minor	East Pass Pass AP	1♣ 1NT 2NT
Board: 144 Dealer: N Vul: None North HCP: 14 South HCP: 14 Contract: 6♥X S	North:  ♠ 1092  ▼ J83  ♠ A53  ♠ AKQ6	South:  ♠ AK63  ♥ AK1094  ♠ 92  ♠ 109	Pass Pass Pass Pass Pass 1. New 2. 3   3. Cue 4. Cue	North  1♣  1NT  3♥²  4♣⁴  5♥  Pass Minor  bid, surp bid, a ♣ kwood (	Pass Pass Pass Pass Pass X Forcing plus	1♥ 2♠¹ 3NT³ 4NT⁵ 6♥ AP
Board: 145 Dealer: S Vul: NS North HCP: 19 South HCP: 13 Contract: 6N S	North:  ♠ QJ32  ♥ AKQJ96  ♠ Q3  ♠ A	South:  ♠ A94  ♥ 5  ♠ KJ2  ♠ KQ9852	Pass Pass Pass AP	North  1♥  2♠  4NT¹  ntitative	Pass Pass Pass	1♣ 2♣ 3NT

#### **Reverse By Responder**

Board: 146 ♠ A106
Dealer: N ♥ 976

The opponents are silent.

Vul: NS → A9 HCP: 18 → A Partner bids first.

Board: 148 ♠ A10
Dealer: N ♥ 87

The opponents are silent.

Vul: None ◆ AQ7
You bid first.

HCP: 14 ♣ KJ10843 You bid first.

Board: 146 Dealer: N Vul: Both North HCP: 13 South HCP: 13 Contract: 5♥ S	North:  ♠ A106  ♥ 976  ♠ KJ  ♣ KQ1094	South:  ♠ Q843  ♥ AQJ105  ♠ A83  ♣ 5	Pass Pass Pass AP 1. New 2. 3   3. Cue	North 1♣ 1NT 3♥² 4♣⁴  Minor bid, a ♦ bid, a ♣	Pass Pass Pass Pass Stopped	1♥ 2♦¹ 4♦³ 5♥ g
Board: 147 Dealer: S Vul: NS North HCP: 18 South HCP: 13 Contract: 6♥ N	North:  ♠ AQ82  ♥ KJ9852  ♠ A9  ♣ A	South:  ♠ K4  ♥ A76  ♠ KJ7  ♣ Q9864	Pass Pass Pass Pass AP 1. New 2. 3	North  1♥ 2♦¹ 4NT³ 5♠  Minor	Pass Pass Pass Pass	1♣ 1NT 3♥ <sup>2</sup> 5♦ 6♥
Board: 148 Dealer: N Vul: None North HCP: 14 South HCP: 15 Contract: 3N N	North:  ♠ A10  ♥ 87  ♠ AQ7  ♣ KJ10843	South:  ♠ KJ74  ♥ AKJ65  ♠ K954  ♣ —	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥
Board: 149 Dealer: S Vul: EW North HCP: 19 South HCP: 12 Contract: 6 S	North:  ♠ AKQ4  ♥ K8753  ♠ A7  ♠ K7	South:  ♠ 6  ♥ A4  • QJ62  ♣ AJ8652	Pass Pass		Pass Pass AP	1♣ 2♣ 5♥

Board: 146 Dealer: N Vul: Both HCP: 13	<ul><li>◆ Q843</li><li>◆ AQJ105</li><li>◆ A83</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: NS HCP: 13	<ul><li>★ K4</li><li>♥ A76</li><li>◆ KJ7</li><li>◆ Q9864</li></ul>	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: None HCP: 15	<ul><li>★ KJ74</li><li>✓ AKJ65</li><li>★ K954</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 149 Dealer: S Vul: EW HCP: 12	<ul><li>♠ 6</li><li>♥ A4</li><li>♦ QJ62</li><li>♠ AJ8652</li></ul>	The opponents are silent. You bid first.

Board: 146 Dealer: N Vul: Both North HCP: 13 South HCP: 13 Contract: 5♥ S	North:  ♠ A106  ♥ 976  ♠ KJ  ♣ KQ1094	South:  ♠ Q843  ♥ AQJ105  ♠ A83  ♣ 5	Pass Pass Pass AP 1. New 2. 3   3. Cue	North 1♣ 1NT 3♥² 4♣⁴  Minor bid, a ♦ bid, a ♣	Pass Pass Pass Pass Stopped	1♥ 2♦¹ 4♦³ 5♥ g
Board: 147 Dealer: S Vul: NS North HCP: 18 South HCP: 13 Contract: 6♥ N	North:  ♠ AQ82  ♥ KJ9852  ♠ A9  ♣ A	South:  ♠ K4  ♥ A76  ♠ KJ7  ♣ Q9864	Pass Pass Pass Pass AP 1. New 2. 3	North  1♥ 2♦¹ 4NT³ 5♠  Minor	Pass Pass Pass Pass	1♣ 1NT 3♥ <sup>2</sup> 5♦ 6♥
Board: 148 Dealer: N Vul: None North HCP: 14 South HCP: 15 Contract: 3N N	North:  ♠ A10  ♥ 87  ♠ AQ7  ♣ KJ10843	South:  ♠ KJ74  ♥ AKJ65  ♠ K954  ♣ —	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♥
Board: 149 Dealer: S Vul: EW North HCP: 19 South HCP: 12 Contract: 6 S	North:  ♠ AKQ4  ♥ K8753  ♠ A7  ♠ K7	South:  ♠ 6  ♥ A4  • QJ62  ♣ AJ8652	Pass Pass		Pass Pass AP	1♣ 2♣ 5♥

Board: 150 Dealer: N Vul: None HCP: 13	<ul><li>♣ Q76</li><li>♥ A93</li><li>♦ KQJ</li><li>♣ J765</li></ul>	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: EW HCP: 14	<ul><li>★ A1085</li><li>▼ AJ1093</li><li>◆ J7</li><li>◆ A2</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: None HCP: 13	<ul><li>★ K72</li><li>★ A5</li><li>◆ J10</li><li>◆ AJ10543</li></ul>	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: Both HCP: 13	<ul><li>★ AKQ5</li><li>▼ J6432</li><li>◆ K76</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: N Vul: None HCP: 12	<ul><li>♠ 9</li><li>♥ QJ8</li><li>◆ QJ2</li><li>♠ AQ9854</li></ul>	The opponents are silent.  You bid first.

Board: 150 Dealer: N Vul: None North HCP: 13 South HCP: 14 Contract: 3N N	North:  ♠ Q76  ♥ A93  ♠ KQJ  ♣ J765	South:  ♠ K1095  ♥ Q  ♠ A8543  ♠ KQ8	West Pass Pass	North 1♣ 1NT 3NT		1♦
Board: 151 Dealer: S Vul: EW North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ A1085  ♥ AJ1093  ♠ J7  ♣ A2	South:  ♠ 732  ♥ K4  ♠ AQ6  ♠ K10874	Pass Pass Pass	North  1 v  2 • 1  3NT  7 Minor	Pass Pass AP	1♣ 1NT 2NT
Board: 152 Dealer: N Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ K72  ♥ A5  ♦ J10  ♣ AJ10543	South:  ♠ AQJ4  ♥ KQ942  ♠ A53  ♠ 6	Pass Pass AP	North 1♣ 2♣ 3♦¹ th suit g	Pass Pass Pass	1♥ 2♠ 3NT
Board: 153 Dealer: S Vul: Both North HCP: 13 South HCP: 13 Contract: 3N S	North:  ♠ AKQ5  ♥ J6432  ♠ K76  ♠ 9	South:  ♣ J3  ♥ Q  • 10942  ♣ AKQJ107	West Pass Pass AP	North  1♥  2♠	Pass	1♣
Board: 154 Dealer: N Vul: None North HCP: 12 South HCP: 16 Contract: 6♥ S	North:  ♠ 9  ♥ QJ8  ♦ QJ2  ♠ AQ9854	South:  ♠ Q754  ♥ AK743  ♠ A97  ♣ K	Pass Pass Pass AP	North 1♣ 2♣ 4♥ 5♦ kwood 0	Pass Pass Pass Pass	1♥ 2♠ 4NT¹ 6♥

Board: 150 Dealer: N Vul: None HCP: 14	<ul><li>★ K1095</li><li>♥ Q</li><li>◆ A8543</li><li>◆ KQ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 151 Dealer: S Vul: EW HCP: 12	<ul><li>★732</li><li>✓ K4</li><li>◆ AQ6</li><li>◆ K10874</li></ul>	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: None HCP: 16	<ul><li>AQJ4</li><li>KQ942</li><li>A53</li><li>6</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: Both HCP: 13	<ul><li>J3</li><li>✓ Q</li><li>10942</li><li>AKQJ107</li></ul>	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: None HCP: 16	<ul><li>♠ Q754</li><li>♥ AK743</li><li>♠ A97</li><li>♠ K</li></ul>	The opponents are silent.  Partner bids first.

Board: 150 Dealer: N Vul: None North HCP: 13 South HCP: 14 Contract: 3N N	North:  ♠ Q76  ♥ A93  ♠ KQJ  ♣ J765	South:  ♠ K1095  ♥ Q  ♠ A8543  ♠ KQ8	West Pass Pass	North 1♣ 1NT 3NT		1♦
Board: 151 Dealer: S Vul: EW North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ A1085  ♥ AJ1093  ♠ J7  ♣ A2	South:  ♠ 732  ♥ K4  ♠ AQ6  ♠ K10874	Pass Pass Pass	North  1 v  2 • 1  3NT  7 Minor	Pass Pass AP	1♣ 1NT 2NT
Board: 152 Dealer: N Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ K72  ♥ A5  ♦ J10  ♣ AJ10543	South:  ♠ AQJ4  ♥ KQ942  ♠ A53  ♠ 6	Pass Pass AP	North 1♣ 2♣ 3♦¹ th suit g	Pass Pass Pass	1♥ 2♠ 3NT
Board: 153 Dealer: S Vul: Both North HCP: 13 South HCP: 13 Contract: 3N S	North:  ♠ AKQ5  ♥ J6432  ♠ K76  ♠ 9	South:  ♣ J3  ♥ Q  • 10942  ♣ AKQJ107	West Pass Pass AP	North  1♥  2♠	Pass	1♣
Board: 154 Dealer: N Vul: None North HCP: 12 South HCP: 16 Contract: 6♥ S	North:  ♠ 9  ♥ QJ8  ♦ QJ2  ♠ AQ9854	South:  ♠ Q754  ♥ AK743  ♠ A97  ♣ K	Pass Pass Pass AP	North 1♣ 2♣ 4♥ 5♦ kwood 0	Pass Pass Pass Pass	1♥ 2♠ 4NT¹ 6♥

Board: 155 Dealer: S Vul: Both HCP: 14	<ul><li>♠ AKQ3</li><li>♥ Q8752</li><li>♠ K742</li><li>♠ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 156 Dealer: N Vul: EW HCP: 14	<ul><li>★ K104</li><li>★ AKJ</li><li>★ K10</li><li>★ 96432</li></ul>	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: EW HCP: 14	<ul><li>★ KQJ10</li><li>★ A9864</li><li>★ A6</li><li>★ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: Both HCP: 12	<ul><li>♦ 854</li><li>♥ 854</li><li>♦ AQ5</li><li>♠ AQ72</li></ul>	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: EW HCP: 18	<ul><li>♠ AKQ7</li><li>♥ Q10</li><li>♠ AK753</li><li>♠ 43</li></ul>	The opponents are silent.  Partner bids first.

Board: 155 Dealer: S Vul: Both North HCP: 14	North:  ♠ AKQ3  ♥ Q8752  ♠ K742	South:  ♠ 6  ▼ AJ9  ♦ J109	West Pass Pass	North  1♥ 2♠	East Pass Pass	1 <b>♣</b> 2 <b>♣</b>
South HCP: 12 Contract: 4♥ N	<b>♣</b> —	♣ KQJ832	AP	<b>∠</b> ••	Pass	4▼
Board: 156 Dealer: N Vul: EW	North: ♠ K104	South: ♠ AQJ2	West	North	East Pass	South 1
North HCP: 14 South HCP: 15 Contract: 3N N	<b>∨</b> AKJ <b>⋄</b> K10 <b>♣</b> 96432	<ul><li>▼ 107</li><li>◆ AQ752</li><li>◆ Q8</li></ul>	Pass Pass	1NT 3NT	Pass AP	2♠
Board: 157 Dealer: S Vul: EW	North: ♠ KQJ10	South:	West	North	East	South 1♣
North HCP: 14 South HCP: 14 Contract: 3N N	♥ A9864 ♦ A6 • 105	<ul><li>★ KJ10</li><li>★ K93</li><li>★ AK9762</li></ul>	Pass Pass	1 <b>♥</b> 3NT	Pass AP	2♣
Board: 158 Dealer: N Vul: Both	North: ♠ 854	South:  ♠ KQ	West	North 1♣	East Pass	South 1
North HCP: 12 South HCP: 14 Contract: 3N N	♥ 854 • AQ5 • AQ72	<ul><li>★ A932</li><li>◆ J10874</li><li>◆ KJ</li></ul>	Pass Pass	1NT 3NT	Pass AP	2♥
Board: 159 Dealer: S	North: ♠ AKQ7	South: ♠ 1054	West	North	East	South 1♣
Vul: EW North HCP: 18 South HCP: 12 Contract: 3N S	♥ Q10 ♦ AK753 ♣ 43	<ul><li>★ A4</li><li>◆ QJ2</li><li>◆ KQ1097</li></ul>	Pass Pass AP	1 <b>♦</b> 2 <b>♠</b>	Pass Pass	1NT 3NT

Board: 155 Dealer: S Vul: Both HCP: 12	<ul><li>♠ 6</li><li>♥ AJ9</li><li>♦ J109</li><li>♠ KQJ832</li></ul>	The opponents are silent.  You bid first.
Board: 156 Dealer: N Vul: EW HCP: 15	<ul><li>AQJ2</li><li>107</li><li>AQ752</li><li>Q8</li></ul>	The opponents are silent.  Partner bids first.
Board: 157 Dealer: S Vul: EW HCP: 14	<ul><li>★8</li><li>▼ KJ10</li><li>★ K93</li><li>★ AK9762</li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: Both HCP: 14	<b>♣</b> KQ <b>♥</b> A932 <b>♦</b> J10874 <b>♣</b> KJ	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: EW HCP: 12	<ul><li>1054</li><li>★ A4</li><li>◆ QJ2</li><li>★ KQ1097</li></ul>	The opponents are silent. You bid first.

Board: 155 Dealer: S Vul: Both North HCP: 14	North:  ♠ AKQ3  ♥ Q8752  ♠ K742	South:  ♠ 6  ▼ AJ9  ♦ J109	West Pass Pass	North  1♥ 2♠	East Pass Pass	1 <b>♣</b> 2 <b>♣</b>
South HCP: 12 Contract: 4♥ N	<b>♣</b> —	♣ KQJ832	AP	<b>∠</b> ••	Pass	4▼
Board: 156 Dealer: N Vul: EW	North: ♠ K104	South: ♠ AQJ2	West	North	East Pass	South 1
North HCP: 14 South HCP: 15 Contract: 3N N	<b>∨</b> AKJ <b>⋄</b> K10 <b>♣</b> 96432	<ul><li>▼ 107</li><li>◆ AQ752</li><li>◆ Q8</li></ul>	Pass Pass	1NT 3NT	Pass AP	2♠
Board: 157 Dealer: S Vul: EW	North: ♠ KQJ10	South:	West	North	East	South 1♣
North HCP: 14 South HCP: 14 Contract: 3N N	♥ A9864 ♦ A6 • 105	<ul><li>★ KJ10</li><li>★ K93</li><li>★ AK9762</li></ul>	Pass Pass	1 <b>♥</b> 3NT	Pass AP	2♣
Board: 158 Dealer: N Vul: Both	North: ♠ 854	South:  ♠ KQ	West	North 1♣	East Pass	South 1
North HCP: 12 South HCP: 14 Contract: 3N N	♥ 854 • AQ5 • AQ72	<ul><li>★ A932</li><li>◆ J10874</li><li>◆ KJ</li></ul>	Pass Pass	1NT 3NT	Pass AP	2♥
Board: 159 Dealer: S	North: ♠ AKQ7	South: ♠ 1054	West	North	East	South 1♣
Vul: EW North HCP: 18 South HCP: 12 Contract: 3N S	♥ Q10 ♦ AK753 ♣ 43	<ul><li>★ A4</li><li>◆ QJ2</li><li>◆ KQ1097</li></ul>	Pass Pass AP	1 <b>♦</b> 2 <b>♠</b>	Pass Pass	1NT 3NT

#### **Reverse By Responder**

HCP: 15

Board: 160 ♠ 9

HCP: 12 **★** K109872 You bid first.

**.**—

The opponents are silent.

Board: 162 ◆ 97
Dealer: N ▼ AJ8

The opponents are silent.

Board: 163 ♠ AKQ9
Dealer: S ♥ J10643 The opponents are silent.

Board: 164 • J74 The opponents are silent.

Board: 160 Dealer: N Vul: Both	North: <b>♠</b> 9 <b>♥</b> AQ7	South: ♠ AK87 ▼ KJ1032		North 1♣	Pass	1♥	
North HCP: 12 South HCP: 17 Contract: 4♥ S	◆ K86 ◆ K109872	◆ Q104 ◆ A	Pass Pass	2 <b>♣</b> 4 <b>♥</b>	Pass AP	2♠	
Board: 161 Dealer: S	North:	South:	West	North	East	South 1♣	
Vul: Both	<b>♦</b> 9753 <b>▼</b> AKQ852	<b>★</b> K106 <b>▼</b> 10	Pass	1♥	Pass		
North HCP: 15 South HCP: 12	◆ AQ6	<ul><li>102</li></ul>	Pass	<b>2</b> ♠	Pass		
Contract: 4♥ N	<b>.</b> —	<b>♣</b> AKQ10874	Pass AP	3♥	Pass	4♥	
			West	North			
			D	1 <b>♣</b>		1 <b>Y</b>	
Board: 162 Dealer: N	North:	South:	Pass Pass	1NT 2♥ <sup>2</sup>	Pass		
Vul: Both	<b>♦</b> 97	♠ AQ53	Pass	2 <b>√</b> <sup>2</sup> 3♣ <sup>4</sup>	Pass Pass		
North HCP: 12	<b>♥</b> AJ8 <b>♦</b> A75	<b>♥</b> KQ1093 <b>♦</b> Q1098	AP	<b>3</b> ♠.	1 ass	4	
South HCP: 13 Contract: 4♥ S	♣ K9652	<b>♦</b> —	1. New Minor Forcing				
			<ul><li>2. 3 ♥</li><li>3. Cue bid, a ★ stopper</li></ul>				
				bid, a ♣			
Board: 163 Dealer: S	North:	South:	West	North	East	South 1♣	
Vul: Both	<b>♠</b> AKQ9 <b>♥</b> J10643	<b>±</b> 5 <b>♥</b> Q95	Pass	1♥	Pass		
North HCP: 13	◆ K43	♦ A95	Pass	2♠	Pass	4♥	
South HCP: 14 Contract: 4♥ N	<b>♣</b> 6	<b>♣</b> AKJ1095	AP				
Board: 164	North:	South:	117	NI 4	Е (	Q 4	
Dealer: N Vul: EW	<b>★</b> J74	♣ AQ53	West	North 1♦	East Pass		
North HCP: 14	<b>♥</b> 5	<b>♥</b> AKQ107	Pass	1 <b>▼</b> 2 <b>♦</b>	Pass		
South HCP: 15	◆ AKQ862 ◆ A64	◆ 10 ◆ 952	Pass	3NT	AP		

Board: 160 Dealer: N Vul: Both HCP: 17	<ul><li>★ AK87</li><li>▼ KJ1032</li><li>◆ Q104</li><li>★ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 161 Dealer: S Vul: Both HCP: 12	<b>★</b> K106 <b>♥</b> 10 <b>♦</b> 102 <b>♣</b> AKQ10874	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: Both HCP: 13	<ul><li>AQ53</li><li>KQ1093</li><li>Q1098</li><li>Mathematical Expension</li></ul>	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: Both HCP: 14	<ul><li>◆ 5</li><li>♥ Q95</li><li>◆ A95</li><li>◆ AKJ1095</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: EW HCP: 15	<ul><li>AQ53</li><li>✓ AKQ107</li><li>10</li><li>952</li></ul>	The opponents are silent.  Partner bids first.

Board: 160 Dealer: N Vul: Both	North: <b>♠</b> 9 <b>♥</b> AQ7	South: ♠ AK87 ▼ KJ1032		North 1♣	Pass	1♥
North HCP: 12 South HCP: 17 Contract: 4♥ S	◆ K86 ◆ K109872	◆ Q104 ◆ A	Pass Pass	2 <b>♣</b> 4 <b>♥</b>	Pass AP	2♠
Board: 161 Dealer: S	North:	South:	West	North	East	South 1♣
Vul: Both	<b>♦</b> 9753 <b>★</b> AKQ852	<b>★</b> K106 <b>▼</b> 10	Pass	1♥	Pass	
North HCP: 15 South HCP: 12	◆ AQ6	<ul><li>102</li></ul>	Pass	<b>2</b> ♠	Pass	
Contract: 4♥ N	<b>.</b> —	<b>♣</b> AKQ10874	Pass AP	3♥	Pass	4♥
			West	North		
			D	1 <b>♣</b>		1 <b>Y</b>
Board: 162 Dealer: N	North:	South:	Pass Pass	1NT 2♥ <sup>2</sup>	Pass	
Vul: Both	<b>♦</b> 97	♠ AQ53	Pass	2 <b>√</b> <sup>2</sup> 3♣ <sup>4</sup>	Pass Pass	
North HCP: 12	<b>♥</b> AJ8 <b>♦</b> A75	<b>♥</b> KQ1093 <b>♦</b> Q1098	AP	<b>3</b> ♠.	1 ass	4
South HCP: 13 Contract: 4♥ S	♣ K9652	<b>♣</b> —	1. New	Minor 1	Forcing	g
			2. 3 <b>V</b>	bid, a ♠	stonne	<b>21</b> °
				bid, a ♣		
Board: 163 Dealer: S	North:	South:	West	North	East	South 1♣
Vul: Both	<b>♠</b> AKQ9 <b>♥</b> J10643	<b>±</b> 5 <b>♥</b> Q95	Pass	1♥	Pass	
North HCP: 13	◆ K43	♦ A95	Pass	2♠	Pass	4♥
South HCP: 14 Contract: 4♥ N	<b>♣</b> 6	<b>♣</b> AKJ1095	AP			
Board: 164	North:	South:	117	NI 4	Е (	Q 4
Dealer: N Vul: EW	<b>★</b> J74	♣ AQ53	West	North 1♦	East Pass	
North HCP: 14	<b>♥</b> 5	<b>♥</b> AKQ107	Pass	1 <b>▼</b> 2 <b>♦</b>	Pass	
South HCP: 15	◆ AKQ862 ◆ A64	◆ 10 ◆ 952	Pass	3NT	AP	

#### **Reverse By Responder**

HCP: 14 ♣ KQJ6

HCP: 12

♦ A874	The engage or silent
♥ AQJ87	The opponents are silent.
<b>★</b> K643	Donton hide first
<b>.</b> —	Partner bids first.
	AQJ87 K643

Board: 166 Dealer: N	<b>★</b> K103 <b>∀</b> —	The opponents are silent.
Vul: NS HCP: 13	◆ AK82 ◆ K109862	You bid first.
$\Pi CP.13$	₹ N109802	

Board: 167 Dealer: S	<b>♦</b> A983 <b>▼</b> A9865	The opponents are silent.
Vul: NS	<b>→</b> —	Partner bids first.
IIOD 14	• 17016	raithei blus ilist.

Board: 168	<b>♠</b> KQ4	The emperors are silent
Dealer: N ♥ 104		The opponents are silent.
Vul: Both	<b>♦</b> J107	V 1: 1 C:4

You bid first.

Board: 169	9 <b>♠</b> AQ74	The emperors are allert
Dealer: S	<b>♥</b> KQ1062	The opponents are silent.

Vul: EW	<b>♦</b> AQ10	Partner bids first.
HCP: 17	<b>♣</b> 6	raimei dius ilist.

♣ AQ942

Board: 165 Dealer: S Vul: EW North HCP: 14	North:  ♠ A874  ♥ AQJ87  ♦ K643	South:  ♠ K53  ♥ 52  ♦ QJ	West Pass Pass	North  1♥ 2♠	Pass	South 1♣ 2♣ 3NT
South HCP: 12 Contract: 3N S	<b>♣</b> —	♣ KQJ1085	AP	2 <del>4</del>	1 435	3111
Board: 166 Dealer: N Vul: NS	North: ♠ K103	South:  ♠ QJ85	West	North 1♣	East Pass	South 1♥
North HCP: 13 South HCP: 13 Contract: 3N N	<ul><li>✓ —</li><li>♦ AK82</li><li>♦ K109862</li></ul>	<ul><li>AQ9632</li><li>◆ 97</li><li>◆ A</li></ul>	Pass Pass	2 <b>♣</b> 3NT	Pass AP	2♠
Board: 167 Dealer: S Vul: NS	North: <b>♠</b> A983	South: ♠ 6	West	North	East	South 1
North HCP: 14 South HCP: 12 Contract: 4 V	<ul><li>★ A9865</li><li>★ —</li><li>★ KQJ6</li></ul>	♥ Q42 ♦ AQ97643 ♣ A3	Pass Pass AP	1 <b>♥</b> 2♠	Pass Pass	2 <b>♦</b> 4 <b>♥</b>
Board: 168 Dealer: N	North:	South:	West	North 1♣	East Pass	South 1
Vul: Both North HCP: 12 South HCP: 14	<b>♠</b> KQ4 <b>♥</b> 104 <b>♦</b> J107 <b>♣</b> AQ942	<ul><li>▲ A976</li><li>♥ KQ653</li><li>◆ KQ</li><li>♣ 75</li></ul>	Pass Pass AP	1NT 2NT	Pass Pass	2 <b>♦</b> <sup>1</sup> 3NT
Contract: 3N N		2 / 0	1. New	Minor 1	Forcing	g
			West	North	East	South 1♣
Board: 169 Dealer: S	North: ♠ AQ74	South: ♠ K93	Pass Pass	1 <b>∀</b> 2 <b>♦</b> <sup>1</sup>	Pass Pass	1NT 3 <b>♥</b> <sup>2</sup>
Vul: EW North HCP: 17 South HCP: 13 Contract: 6♥ N	▼ KQ1062 ◆ AQ10 ◆ 6	▼ J95 ◆ 97 <b>♣</b> AKQ54	Pass Pass	4NT <sup>3</sup> 6♥	Pass AP	5♦
Contract. UV IN			2. 3 🔻	Minor		

#### **Reverse By Responder**

HCP: 13

HCP: 14

Board: 165	<b>♦</b> K53	The apparents are silent
Dealer: S	<b>♥</b> 52	The opponents are silent.
Vul: EW	♦ QJ	Von hid finat
HCP: 12	<b>♣</b> KQJ1085	You bid first.

Board: 166	<b>♠</b> QJ85	The engage or silent
Dealer: N	<b>♥</b> AQ9632	The opponents are silent.
Vul: NS	<b>♦</b> 97	Doute on hide finat
LICD 12		Partner bids first.

Board: 167	<b>♦</b> 6	

Dealer: S	<b>♥</b> Q42	The opponents are silent.
Vul. NS	ΔΩ076/3	

Vul: NS	♦ AQ97643	You bid first.
HCP: 12	<b>♣</b> A3	i ou dia ilist.

**♣** A

**♣** 75

Board: 168	<b>♦</b> A976	The ennements are silent
Dealer: N	<b>♥</b> KQ653	The opponents are silent.
Vul: Both	♦ KQ	Doute on hide finet
IICD 14	• 75	Partner bids first.

Board: 169	<b>♦</b> K93	

Dould. 107	T 11/3	The ennements are dilent
Dealer: S	<b>♥</b> J95	The opponents are silent.

vui: Ew	<b>♦</b> 9 /	Van hid finat
HCP: 13	♣ AKQ54	You bid first.

Board: 165 Dealer: S Vul: EW North HCP: 14	North:  ♠ A874  ♥ AQJ87  ♦ K643	South:  ♠ K53  ♥ 52  ♦ QJ	West Pass Pass	North  1♥ 2♠	Pass	South 1♣ 2♣ 3NT
South HCP: 12 Contract: 3N S	<b>♣</b> —	♣ KQJ1085	AP	2 <del>4</del>	1 435	3111
Board: 166 Dealer: N Vul: NS	North: ♠ K103	South:  ♠ QJ85	West	North 1♣	East Pass	South 1♥
North HCP: 13 South HCP: 13 Contract: 3N N	<ul><li>✓ —</li><li>♦ AK82</li><li>♦ K109862</li></ul>	<ul><li>AQ9632</li><li>◆ 97</li><li>◆ A</li></ul>	Pass Pass	2 <b>♣</b> 3NT	Pass AP	2♠
Board: 167 Dealer: S Vul: NS	North: <b>♠</b> A983	South: ♠ 6	West	North	East	South 1
North HCP: 14 South HCP: 12 Contract: 4 V	<ul><li>★ A9865</li><li>★ —</li><li>★ KQJ6</li></ul>	♥ Q42 ♦ AQ97643 ♣ A3	Pass Pass AP	1 <b>♥</b> 2♠	Pass Pass	2 <b>♦</b> 4 <b>♥</b>
Board: 168 Dealer: N	North:	South:	West	North 1♣	East Pass	South 1
Vul: Both North HCP: 12 South HCP: 14	<b>♠</b> KQ4 <b>♥</b> 104 <b>♦</b> J107 <b>♣</b> AQ942	<ul><li>▲ A976</li><li>♥ KQ653</li><li>◆ KQ</li><li>▲ 75</li></ul>	Pass Pass AP	1NT 2NT	Pass Pass	2 <b>♦</b> <sup>1</sup> 3NT
Contract: 3N N		2 / 0	1. New	Minor 1	Forcing	g
			West	North	East	South 1♣
Board: 169 Dealer: S	North: ♠ AQ74	South: ♠ K93	Pass Pass	1 <b>∀</b> 2 <b>♦</b> <sup>1</sup>	Pass Pass	1NT 3 <b>♥</b> <sup>2</sup>
Vul: EW North HCP: 17 South HCP: 13 Contract: 6♥ N	<ul><li>✓ KQ1062</li><li>◆ AQ10</li><li>◆ 6</li></ul>	♥ J95 ♦ 97 ♣ AKQ54	Pass Pass	4NT <sup>3</sup> 6♥ Minor	Pass AP	5♦
Contract. UV IV			2. 3 🔻	kwood (		

#### **Reverse By Responder**

Board: 170 ♠ K108
Dealer: N ▼ 876

The opponents are silent.

Board: 171 ♠ KQ86 The opponents are silent.

Board: 170 Dealer: N Vul: NS North HCP: 14 South HCP: 16 Contract: 6N N	North:  ♠ K108  ♥ 876  ♠ KQ10  ♠ KQJ10	South:  ♠ A943  ♥ A10953  ♠ A53  ♠ A	Pass Pass Pass Pass AP 1. New 2. 3	North  1♣  1NT  3♥²  5♣  5♥  Minor	Pass Pass Pass Pass Pass	1♥ 2◆¹ 4NT³ 5◆ 6NT
Board: 171 Dealer: S Vul: EW North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ KQ86  ♥ KJ642  ♠ A  ♣ 765	South:  ♣ 754  ♥ A5  ♦ K96  ♣ AJ1043	Pass Pass Pass	North  1  2  1  3NT  Minor	Pass Pass AP	1♣ 1NT 2NT

#### **Reverse By Responder**

Board: 170 Dealer: N Vul: NS North HCP: 14 South HCP: 16 Contract: 6N N	North:  ♠ K108  ♥ 876  ♠ KQ10  ♠ KQJ10	South:  ♠ A943  ♥ A10953  ♠ A53  ♠ A	Pass Pass Pass Pass AP 1. New 2. 3	North  1♣  1NT  3♥²  5♣  5♥  Minor	Pass Pass Pass Pass Pass	1♥ 2◆¹ 4NT³ 5◆ 6NT
Board: 171 Dealer: S Vul: EW North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ KQ86  ♥ KJ642  ♠ A  ♣ 765	South:  ♣ 754  ♥ A5  ♦ K96  ♣ AJ1043	Pass Pass Pass	North  1  2  1  3NT  Minor	Pass Pass AP	1♣ 1NT 2NT