

**North hands****GIB NT & Jacoby**

<b>Board: 1</b>	♠ 984	You are dealer.
Dealer: North	♥ AK632	The opponents are silent.
Vul: None	♦ AKQ	
HCP: 16+1	♣ T8	
<hr/>		
<b>Board: 2</b>	♠ A8	Partner is dealer.
Dealer: South	♥ KQJ87	East (LHO) bids 3 ♠ if possible.
Vul: N-S	♦ 654	
HCP: 10+1	♣ T94	
<hr/>		
<b>Board: 3</b>	♠ KQJ32	You are dealer.
Dealer: North	♥ Q4	West (RHO) Doubles 2 ♦ if possible.
Vul: E-W	♦ J75	
HCP: 16+1	♣ AK3	
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<b>Board: 4</b>	♠ KJ952	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ KQ2	
HCP: 20+1	♣ AKQ5	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 16+1

Contract: 6♠ South

North:

♠ 984

♥ AK632

♦ AKQ

♣ T8

South:

♠ AQJT5

♥ Q84

♦ J

♣ AQ62

W	N	E	S
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	1NT	Pass	2♥
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Pass	2♠	Pass	3♣
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Pass	4♠	Pass	4NT <sup>1</sup>
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Pass	5♥ <sup>2</sup>	Pass	6♠
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All Pass

1. Blackwood 0314, for !S

2. A=2/5 or 5/5, Q(S)=0

### Board: 2

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ A8

♥ KQJ87

♦ 654

♣ T94

South:

♠ QJ

♥ A96

♦ J32

♣ AKJ76

W	N	E	S
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			1NT
--	--	--	-----

Pass	2♦	3♠	Pass
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Pass	3NT	All Pass	
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### Board: 3

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 5+2

Contract: 2♥ North

North:

♠ KQJ32

♥ Q4

♦ J75

♣ AK3

South:

♠ T96

♥ KJ7532

♦ -

♣ J652

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
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X	2♥	All Pass	
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### Board: 4

Dealer: South

Vul: Both

North HCP: 20+1

South HCP: 15+1

Contract: 6♠ North

North:

♠ KJ952

♥ Q

♦ KQ2

♣ AKQ5

South:

♠ AT3

♥ AKT63

♦ A9

♣ 862

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3♣	Pass	4♠
------	----	------	----

Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
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Pass	5♦	Pass	5♠ <sup>3</sup>
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Pass 6♠ All Pass

1. Blackwood 0314, for !S

2. A=0/5 or 3/5

3. no !S queen

**South hands****GIB NT & Jacoby**

<b>Board: 1</b>	♠ AQJT5	Partner is dealer.
Dealer: North	♥ Q84	The opponents are silent.
Vul: None	♦ J	
HCP: 16+1	♣ AQ62	
<hr/>		
<b>Board: 2</b>	♠ QJ	You are dealer.
Dealer: South	♥ A96	East (RHO) bids 3 ♠ if possible.
Vul: N-S	♦ J32	
HCP: 16+1	♣ AKJ76	
<hr/>		
<b>Board: 3</b>	♠ T96	Partner is dealer.
Dealer: North	♥ KJ7532	West (LHO) Doubles 2 ♦ if possible.
Vul: E-W	♦ -	
HCP: 5+2	♣ J652	
<hr/>		
<b>Board: 4</b>	♠ AT3	You are dealer.
Dealer: South	♥ AKT63	The opponents are silent.
Vul: Both	♦ A9	
HCP: 15+1	♣ 862	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 16+1

Contract: 6♠ South

North:

♠ 984

♥ AK632

♦ AKQ

♣ T8

South:

♠ AQJT5

♥ Q84

♦ J

♣ AQ62

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	3♣
------	----	------	----

Pass	4♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	5♥ <sup>2</sup>	Pass	6♠
------	-----------------	------	----

All Pass

1. Blackwood 0314, for !S

2. A=2/5 or 5/5, Q(S)=0

### Board: 2

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ A8

♥ KQJ87

♦ 654

♣ T94

South:

♠ QJ

♥ A96

♦ J32

♣ AKJ76

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♦	3♠	Pass
------	----	----	------

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 3

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 5+2

Contract: 2♥ North

North:

♠ KQJ32

♥ Q4

♦ J75

♣ AK3

South:

♠ T96

♥ KJ7532

♦ -

♣ J652

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

X	2♥	All Pass	
---	----	----------	--

### Board: 4

Dealer: South

Vul: Both

North HCP: 20+1

South HCP: 15+1

Contract: 6♠ North

North:

♠ KJ952

♥ Q

♦ KQ2

♣ AKQ5

South:

♠ AT3

♥ AKT63

♦ A9

♣ 862

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3♣	Pass	4♠
------	----	------	----

Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
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Pass	5♦	Pass	5♠ <sup>3</sup>
------	----	------	-----------------

Pass 6♠ All Pass

1. Blackwood 0314, for !S

2. A=0/5 or 3/5

3. no !S queen

<b>Board: 5</b>	♠ 762	Partner is dealer.
Dealer: South	♥ A8732	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 11+1	♣ K65	

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<b>Board: 6</b>	♠ KQ9862	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: Both	♦ 653	
HCP: 5+2	♣ 532	

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<b>Board: 7</b>	♠ K8	You are dealer.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: None	♦ K76	
HCP: 16+1	♣ AJ853	

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<b>Board: 8</b>	♠ AKT43	Partner is dealer.
Dealer: South	♥ 32	The opponents are silent.
Vul: E-W	♦ 74	
HCP: 10+1	♣ KT74	

## Both hands (Answers Page)

### Board: 5

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 4♥ South

North:

♠ 762

♥ A8732

♦ A7

♣ K65

South:

♠ A9

♥ Q965

♦ K84

♣ AQ87

W N E S

Pass 2♦ Pass 1NT

Pass 3♣<sup>2</sup> Pass 3♦<sup>3</sup>

Pass 3♥ Pass 4♥

All Pass

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

### Board: 6

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 16

Contract: 3♠ North

North:

♠ KQ9862

♥ 7

♦ 653

♣ 532

South:

♠ A5

♥ Q953

♦ AK87

♣ QJ9

W N E S

Pass 2♥ Pass 1NT

Pass 3♠ All Pass

### Board: 7

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11+1

Contract: 3NT South

North:

♠ K8

♥ KQ5

♦ K76

♣ AJ853

South:

♠ A6542

♥ J92

♦ QJ

♣ K97

W N E S

Pass 1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 8

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 3NT North

North:

♠ AKT43

♥ 32

♦ 74

♣ KT74

South:

♠ 976

♥ AQJ

♦ KQ8

♣ A653

W N E S

Pass 2♥ Pass 1NT

Pass 3♣ Pass 2♠

Pass 3NT All Pass

<b>Board: 5</b>	♠ A9	You are dealer.
Dealer: South	♥ Q965	The opponents are silent.
Vul: N-S	♦ K84	
HCP: 15	♣ AQ87	

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<b>Board: 6</b>	♠ A5	You are dealer.
Dealer: South	♥ Q953	The opponents are silent.
Vul: Both	♦ AK87	
HCP: 16	♣ QJ9	

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<b>Board: 7</b>	♠ A6542	Partner is dealer.
Dealer: North	♥ J92	The opponents are silent.
Vul: None	♦ QJ	
HCP: 11+1	♣ K97	

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<b>Board: 8</b>	♠ 976	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: E-W	♦ KQ8	
HCP: 16	♣ A653	

## Both hands (Answers Page)

### Board: 5

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 4♥ South

North:

♠ 762

♥ A8732

♦ A7

♣ K65

South:

♠ A9

♥ Q965

♦ K84

♣ AQ87

W N E S

Pass 2♦ Pass 1NT

Pass 3♣<sup>2</sup> Pass 3♦<sup>3</sup>

Pass 3♥ Pass 4♥

All Pass

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

### Board: 6

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 16

Contract: 3♠ North

North:

♠ KQ9862

♥ 7

♦ 653

♣ 532

South:

♠ A5

♥ Q953

♦ AK87

♣ QJ9

W N E S

Pass 2♥ Pass 1NT

Pass 3♠ All Pass

### Board: 7

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 11+1

Contract: 3NT South

North:

♠ K8

♥ KQ5

♦ K76

♣ AJ853

South:

♠ A6542

♥ J92

♦ QJ

♣ K97

W N E S

Pass 1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 8

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 3NT North

North:

♠ AKT43

♥ 32

♦ 74

♣ KT74

South:

♠ 976

♥ AQJ

♦ KQ8

♣ A653

W N E S

Pass 2♥ Pass 1NT

Pass 3♣ Pass 2♠

Pass 3NT All Pass



<b>Board: 9</b>	♠ AQ52	You are dealer.
Dealer: North	♥ 32	The opponents are silent.
Vul: Both	♦ KJ8	
HCP: 15	♣ KQ73	

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<b>Board: 10</b>	♠ T86	Partner is dealer.
Dealer: South	♥ KQJ872	The opponents are silent.
Vul: None	♦ 54	
HCP: 6+2	♣ 86	

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<b>Board: 11</b>	♠ Q96	You are dealer.
Dealer: North	♥ QT6	The opponents are silent.
Vul: N-S	♦ AJ87	
HCP: 17	♣ AKJ	

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<b>Board: 12</b>	♠ KQJT2	Partner is dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ JT5	
HCP: 12+1	♣ JT5	

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<b>Board: 13</b>	♠ QT4	You are dealer.
Dealer: North	♥ AKQJ	The opponents are silent.
Vul: None	♦ K743	
HCP: 15	♣ T5	

## Both hands (Answers Page)

### Board: 9

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ AQ52

♥ 32

♦ KJ8

♣ KQ73

South:

♠ K74

♥ AK984

♦ 72

♣ JT5

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

### Board: 10

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 16+1

Contract: 3♥ North

North:

♠ T86

♥ KQJ872

♦ 54

♣ 86

South:

♠ K52

♥ A3

♦ AT2

♣ KQ942

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♥ All Pass

### Board: 11

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 11+1

Contract: 4♥ North

North:

♠ Q96

♥ QT6

♦ AJ87

♣ AKJ

South:

♠ JT2

♥ AJ974

♦ K42

♣ Q7

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

### Board: 12

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ KQJT2

♥ A4

♦ JT5

♣ JT5

South:

♠ A5

♥ K976

♦ K986

♣ KQ9

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

### Board: 13

Dealer: North

Vul: None

North HCP: 15

South HCP: 11+1

Contract: 4♠ North

North:

♠ QT4

♥ AKQJ

♦ K743

♣ T5

South:

♠ AK975

♥ 63

♦ JT65

♣ K3

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ All Pass

<b>Board: 9</b>	♠ K74	Partner is dealer.
Dealer: North	♥ AK984	The opponents are silent.
Vul: Both	♦ 72	
HCP: 11+1	♣ JT5	

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<b>Board: 10</b>	♠ K52	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ AT2	
HCP: 16+1	♣ KQ942	

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<b>Board: 11</b>	♠ JT2	Partner is dealer.
Dealer: North	♥ AJ974	The opponents are silent.
Vul: N-S	♦ K42	
HCP: 11+1	♣ Q7	

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<b>Board: 12</b>	♠ A5	You are dealer.
Dealer: South	♥ K976	The opponents are silent.
Vul: Both	♦ K986	
HCP: 15	♣ KQ9	

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<b>Board: 13</b>	♠ AK975	Partner is dealer.
Dealer: North	♥ 63	The opponents are silent.
Vul: None	♦ JT65	
HCP: 11+1	♣ K3	

## Both hands (Answers Page)

### Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ AQ52	♠ K74		1NT	Pass	2♦
Vul: Both	♥ 32	♥ AK984	Pass	2♥	Pass	3NT
North HCP: 15	♦ KJ8	♦ 72	All Pass			
South HCP: 11+1	♣ KQ73	♣ JT5				
Contract: 3NT South						

### Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ T86	♠ K52				1NT
Vul: None	♥ KQJ872	♥ A3	Pass	2♦	Pass	2♥
North HCP: 6+2	♦ 54	♦ AT2	Pass	3♥	All Pass	
South HCP: 16+1	♣ 86	♣ KQ942				
Contract: 3♥ North						

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ Q96	♠ JT2		1NT	Pass	2♦
Vul: N-S	♥ QT6	♥ AJ974	Pass	2♥	Pass	3NT
North HCP: 17	♦ AJ87	♦ K42	Pass	4♥	All Pass	
South HCP: 11+1	♣ AKJ	♣ Q7				
Contract: 4♥ North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ KQJT2	♠ A5				1NT
Vul: Both	♥ A4	♥ K976	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ JT5	♦ K986	Pass	3NT	All Pass	
South HCP: 15	♣ JT5	♣ KQ9				
Contract: 3NT North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: North	♠ QT4	♠ AK975		1NT	Pass	2♥
Vul: None	♥ AKQJ	♥ 63	Pass	2♠	Pass	3NT
North HCP: 15	♦ K743	♦ JT65	Pass	4♠	All Pass	
South HCP: 11+1	♣ T5	♣ K3				
Contract: 4♠ North						

<b>Board: 14</b>	♠ AKJ2	You are dealer.
Dealer: North	♥ AT52	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 17	♣ K98	
<hr/>		
<b>Board: 15</b>	♠ KT	You are dealer.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: E-W	♦ KT52	
HCP: 16	♣ AJ43	
<hr/>		
<b>Board: 16</b>	♠ AQJ92	Partner is dealer.
Dealer: South	♥ Q	East (LHO) bids 2♠ if possible.
Vul: None	♦ T4	West (RHO) bids 3♥ if possible.
HCP: 10+2	♣ J9632	
<hr/>		
<b>Board: 17</b>	♠ 8765	You are dealer.
Dealer: North	♥ AK8	The opponents are silent.
Vul: N-S	♦ AQ95	
HCP: 16	♣ K7	
<hr/>		
<b>Board: 18</b>	♠ KQ6	Partner is dealer.
Dealer: South	♥ AQ875	The opponents are silent.
Vul: E-W	♦ 865	
HCP: 11+1	♣ 42	

## Both hands (Answers Page)

### Board: 14

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 13+1

Contract: 4♥ South

North:

♠ AKJ2

♥ AT52

♦ Q8

♣ K98

South:

♠ Q7

♥ KQ986

♦ K7

♣ QJ64

W N E S

1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 4♥

All Pass

1. Extended acceptance after NT

### Board: 15

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+1

Contract: 2NT South

North:

♠ KT

♥ AJ4

♦ KT52

♣ AJ43

South:

♠ J9542

♥ Q63

♦ A4

♣ Q82

W N E S

1NT Pass 2♥

Pass 2♠ Pass 2NT

All Pass

### Board: 16

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 16+1

Contract: 4♠ South

North:

♠ AQJ92

♥ Q

♦ T4

♣ J9632

South:

♠ K86

♥ K93

♦ K9

♣ AKT84

W N E S

1NT

Pass 2♥ 2♠<sup>1</sup> Pass

3♥ 4♣ Pass 4♠

All Pass

1. Michaels Cuebid

### Board: 17

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 4♥ North

North:

♠ 8765

♥ AK8

♦ AQ95

♣ K7

South:

♠ A3

♥ Q7432

♦ K4

♣ 8543

W N E S

1NT Pass 2♦

Pass 2♥ Pass 2NT

Pass 4♥ All Pass

### Board: 18

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 17+1

Contract: 3NT North

North:

♠ KQ6

♥ AQ875

♦ 865

♣ 42

South:

♠ 743

♥ K9

♦ AK932

♣ AQJ

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3NT All Pass

## South hands

## GIB NT & Jacoby

<b>Board: 14</b>	♠ Q7	Partner is dealer.
Dealer: North	♥ KQ986	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 13+1	♣ QJ64	
<b>Board: 15</b>	♠ J9542	Partner is dealer.
Dealer: North	♥ Q63	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 9+1	♣ Q82	
<b>Board: 16</b>	♠ K86	You are dealer.
Dealer: South	♥ K93	East (RHO) bids 2 ♠ if possible.
Vul: None	♦ K9	West (LHO) bids 3 ♥ if possible.
HCP: 16+1	♣ AKT84	
<b>Board: 17</b>	♠ A3	Partner is dealer.
Dealer: North	♥ Q7432	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 9+1	♣ 8543	
<b>Board: 18</b>	♠ 743	You are dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ AK932	
HCP: 17+1	♣ AQJ	

## Both hands (Answers Page)

### Board: 14

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 13+1

Contract: 4♥ South

North:

♠ AKJ2

♥ AT52

♦ Q8

♣ K98

South:

♠ Q7

♥ KQ986

♦ K7

♣ QJ64

W N E S

1NT Pass 2♦

Pass 2NT<sup>1</sup> Pass 4♥

All Pass

1. Extended acceptance after NT

### Board: 15

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+1

Contract: 2NT South

North:

♠ KT

♥ AJ4

♦ KT52

♣ AJ43

South:

♠ J9542

♥ Q63

♦ A4

♣ Q82

W N E S

1NT Pass 2♥

Pass 2♠ Pass 2NT

All Pass

### Board: 16

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 16+1

Contract: 4♠ South

North:

♠ AQJ92

♥ Q

♦ T4

♣ J9632

South:

♠ K86

♥ K93

♦ K9

♣ AKT84

W N E S

1NT

Pass 2♥ 2♠<sup>1</sup> Pass

3♥ 4♣ Pass 4♠

All Pass

1. Michaels Cuebid

### Board: 17

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 4♥ North

North:

♠ 8765

♥ AK8

♦ AQ95

♣ K7

South:

♠ A3

♥ Q7432

♦ K4

♣ 8543

W N E S

1NT Pass 2♦

Pass 2♥ Pass 2NT

Pass 4♥ All Pass

### Board: 18

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 17+1

Contract: 3NT North

North:

♠ KQ6

♥ AQ875

♦ 865

♣ 42

South:

♠ 743

♥ K9

♦ AK932

♣ AQJ

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3NT All Pass



# North hands

# GIB NT & Jacoby

## Board: 19

♠ Q753

You are dealer.

Dealer: North

♥ KT5

The opponents are silent.

Vul: Both

♦ A7

HCP: 17

♣ AKJ4

## Board: 20

♠ QT742

Partner is dealer.

Dealer: South

♥ J

East (LHO) Doubles 2♥ if possible.

Vul: N-S

♦ A8532

HCP: 11+2

♣ A3

## Board: 21

♠ K983

You are dealer.

Dealer: North

♥ QJ

The opponents are silent.

Vul: E-W

♦ AK74

HCP: 17

♣ A75

## Board: 22

♠ J7542

Partner is dealer.

Dealer: South

♥ T92

The opponents are silent.

Vul: Both

♦ QJ

HCP: 10+1

♣ AQ4

## Board: 23

♠ QJ2

You are dealer.

Dealer: North

♥ A65

The opponents are silent.

Vul: None

♦ K7643

HCP: 17+1

♣ AK

## Both hands (Answers Page)

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ Q753	♠ K82		1NT	Pass	2♦
Vul: Both	♥ KT5	♥ AQ742	Pass	2♥	Pass	3NT
North HCP: 17	♦ A7	♦ QJ9	Pass	4♥	All Pass	
South HCP: 12+1	♣ AKJ4	♣ 75				
Contract: 4♥ North						

### Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ QT742	♠ AK				1NT
Vul: N-S	♥ J	♥ KQ965	Pass	2♥	X	2♠
North HCP: 11+2	♦ A8532	♦ KJT	Pass	4♠	All Pass	
South HCP: 16+1	♣ A3	♣ T98				
Contract: 4♠ North						

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ K983	♠ A52		1NT	Pass	2♦
Vul: E-W	♥ QJ	♥ T97643	Pass	2♥	Pass	3♥
North HCP: 17	♦ AK74	♦ 98	All Pass			
South HCP: 4+2	♣ A75	♣ T2				
Contract: 3♥ South						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ J7542	♠ AT3				1NT
Vul: Both	♥ T92	♥ AQ3	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ QJ	♦ A75	Pass	3NT	Pass	4♠
South HCP: 17	♣ AQ4	♣ K652	All Pass			
Contract: 4♠ South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ A6		1NT	Pass	2♦
Vul: None	♥ A65	♥ K9843	Pass	2♥	Pass	3♣
North HCP: 17+1	♦ K7643	♦ AJ	Pass	4♥	All Pass	
South HCP: 12+1	♣ AK	♣ 7432				
Contract: 4♥ North						

**South hands****GIB NT & Jacoby****Board: 19**

♠ K82

Partner is dealer.

Dealer: North

♥ AQ742

The opponents are silent.

Vul: Both

♦ QJ9

HCP: 12+1

♣ 75

**Board: 20**

♠ AK

You are dealer.

Dealer: South

♥ KQ965

East (RHO) Doubles 2♥ if possible.

Vul: N-S

♦ KJT

HCP: 16+1

♣ T98

**Board: 21**

♠ A52

Partner is dealer.

Dealer: North

♥ T97643

The opponents are silent.

Vul: E-W

♦ 98

HCP: 4+2

♣ T2

**Board: 22**

♠ AT3

You are dealer.

Dealer: South

♥ AQ3

The opponents are silent.

Vul: Both

♦ A75

HCP: 17

♣ K652

**Board: 23**

♠ A6

Partner is dealer.

Dealer: North

♥ K9843

The opponents are silent.

Vul: None

♦ AJ

HCP: 12+1

♣ 7432

## Both hands (Answers Page)

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ Q753	♠ K82		1NT	Pass	2♦
Vul: Both	♥ KT5	♥ AQ742	Pass	2♥	Pass	3NT
North HCP: 17	♦ A7	♦ QJ9	Pass	4♥	All Pass	
South HCP: 12+1	♣ AKJ4	♣ 75				
Contract: 4♥ North						

### Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ QT742	♠ AK				1NT
Vul: N-S	♥ J	♥ KQ965	Pass	2♥	X	2♠
North HCP: 11+2	♦ A8532	♦ KJT	Pass	4♠	All Pass	
South HCP: 16+1	♣ A3	♣ T98				
Contract: 4♠ North						

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ K983	♠ A52		1NT	Pass	2♦
Vul: E-W	♥ QJ	♥ T97643	Pass	2♥	Pass	3♥
North HCP: 17	♦ AK74	♦ 98	All Pass			
South HCP: 4+2	♣ A75	♣ T2				
Contract: 3♥ South						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ J7542	♠ AT3				1NT
Vul: Both	♥ T92	♥ AQ3	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ QJ	♦ A75	Pass	3NT	Pass	4♠
South HCP: 17	♣ AQ4	♣ K652	All Pass			
Contract: 4♠ South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ A6		1NT	Pass	2♦
Vul: None	♥ A65	♥ K9843	Pass	2♥	Pass	3♣
North HCP: 17+1	♦ K7643	♦ AJ	Pass	4♥	All Pass	
South HCP: 12+1	♣ AK	♣ 7432				
Contract: 4♥ North						

<b>Board: 24</b>	♠ J9532	Partner is dealer.
Dealer: South	♥ KQT	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 14+1	♣ A6	

---

<b>Board: 25</b>	♠ K85	Partner is dealer.
Dealer: South	♥ Q8654	The opponents are silent.
Vul: Both	♦ 75	
HCP: 12+1	♣ AK8	

---

<b>Board: 26</b>	♠ T96543	Partner is dealer.
Dealer: South	♥ K96	The opponents are silent.
Vul: None	♦ 2	
HCP: 6+2	♣ KT9	

---

<b>Board: 27</b>	♠ Q86	You are dealer.
Dealer: North	♥ AT9	The opponents are silent.
Vul: N-S	♦ KJ7	
HCP: 15	♣ AJ64	

## Both hands (Answers Page)

### Board: 24

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16

Contract: 3NT North

North:

♠ J9532

♥ KQT

♦ A93

♣ A6

South:

♠ AQ

♥ AJ83

♦ QJ42

♣ QT5

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

### Board: 25

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 4♥ North

North:

♠ K85

♥ Q8654

♦ 75

♣ AK8

South:

♠ A7

♥ AKJ3

♦ J64

♣ Q942

W	N	E	S
			1NT
Pass	2♦	Pass	2♠ <sup>1</sup>
Pass	3♣ <sup>2</sup>	Pass	3♠ <sup>3</sup>
Pass	4♥	All Pass	

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !S stopper

### Board: 26

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 15

Contract: 2♠ South

North:

♠ T96543

♥ K96

♦ 2

♣ KT9

South:

♠ K8

♥ AT73

♦ QT74

♣ AQ7

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

### Board: 27

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 4♠ North

North:

♠ Q86

♥ AT9

♦ KJ7

♣ AJ64

South:

♠ AKT42

♥ Q2

♦ 62

♣ K973

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

<b>Board: 24</b>	♠ AQ	You are dealer.
Dealer: South	♥ AJ83	The opponents are silent.
Vul: E-W	♦ QJ42	
HCP: 16	♣ QT5	

---

<b>Board: 25</b>	♠ A7	You are dealer.
Dealer: South	♥ AKJ3	The opponents are silent.
Vul: Both	♦ J64	
HCP: 15	♣ Q942	

---

<b>Board: 26</b>	♠ K8	You are dealer.
Dealer: South	♥ AT73	The opponents are silent.
Vul: None	♦ QT74	
HCP: 15	♣ AQ7	

---

<b>Board: 27</b>	♠ AKT42	Partner is dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 12+1	♣ K973	

## Both hands (Answers Page)

### Board: 24

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 16

Contract: 3NT North

North:

♠ J9532

♥ KQT

♦ A93

♣ A6

South:

♠ AQ

♥ AJ83

♦ QJ42

♣ QT5

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 25

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 4♥ North

North:

♠ K85

♥ Q8654

♦ 75

♣ AK8

South:

♠ A7

♥ AKJ3

♦ J64

♣ Q942

W	N	E	S
			1NT

Pass	2♦	Pass	2♠ <sup>1</sup>
------	----	------	-----------------

Pass	3♣ <sup>2</sup>	Pass	3♠ <sup>3</sup>
------	-----------------	------	-----------------

Pass	4♥	All Pass	
------	----	----------	--

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !S stopper

### Board: 26

Dealer: South

Vul: None

North HCP: 6+2

South HCP: 15

Contract: 2♠ South

North:

♠ T96543

♥ K96

♦ 2

♣ KT9

South:

♠ K8

♥ AT73

♦ QT74

♣ AQ7

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

All Pass			
----------	--	--	--

### Board: 27

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 4♠ North

North:

♠ Q86

♥ AT9

♦ KJ7

♣ AJ64

South:

♠ AKT42

♥ Q2

♦ 62

♣ K973

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3♣
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--



<b>Board: 28</b>	♠ J86543	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ 732	
HCP: 6+2	♣ AJ7	

---

<b>Board: 29</b>	♠ AK53	You are dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ KQ2	
HCP: 16	♣ A852	

---

<b>Board: 30</b>	♠ AQ765	Partner is dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ 986	
HCP: 10+1	♣ JT8	

---

<b>Board: 31</b>	♠ A52	You are dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: None	♦ KQ94	
HCP: 15	♣ AQ65	

---

<b>Board: 32</b>	♠ AK874	Partner is dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: N-S	♦ 8652	
HCP: 11+1	♣ 85	

## Both hands (Answers Page)

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ J86543	♠ AT				1NT
Vul: Both	♥ 3	♥ KT86	Pass	2♥	Pass	2♠
North HCP: 6+2	♦ 732	♦ AKQ9	Pass	3♠	All Pass	
South HCP: 16	♣ AJ7	♣ T92				
Contract: 3♠ North						

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ AK53	♠ 982		1NT	Pass	2♦
Vul: None	♥ 65	♥ AKQJ7	Pass	2♥	Pass	3♦
North HCP: 16	♦ KQ2	♦ T643	Pass	3NT	All Pass	
South HCP: 10+1	♣ A852	♣ 7				
Contract: 3NT North						

### Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ AQ765	♠ KJ84				1NT
Vul: E-W	♥ K4	♥ Q98	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 986	♦ AKT	Pass	3NT	Pass	4♠
South HCP: 17	♣ JT8	♣ A94	All Pass			
Contract: 4♠ South						

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ J64		1NT	Pass	2♦
Vul: None	♥ 72	♥ KQ9843	Pass	2♥	Pass	3♥
North HCP: 15	♦ KQ94	♦ T3	All Pass			
South HCP: 6+2	♣ AQ65	♣ 93				
Contract: 3♥ South						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ AK874	♠ JT9				1NT
Vul: N-S	♥ AT	♥ KQ972	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ 8652	♦ QJT	Pass	3NT	Pass	4♠
South HCP: 16+1	♣ 85	♣ AK	All Pass			
Contract: 4♠ South						

## South hands

## GIB NT & Jacoby

<b>Board: 28</b>	♠ AT	You are dealer.
Dealer: South	♥ KT86	The opponents are silent.
Vul: Both	♦ AKQ9	
HCP: 16	♣ T92	

---

<b>Board: 29</b>	♠ 982	Partner is dealer.
Dealer: North	♥ AKQJ7	The opponents are silent.
Vul: None	♦ T643	
HCP: 10+1	♣ 7	

---

<b>Board: 30</b>	♠ KJ84	You are dealer.
Dealer: South	♥ Q98	The opponents are silent.
Vul: E-W	♦ AKT	
HCP: 17	♣ A94	

---

<b>Board: 31</b>	♠ J64	Partner is dealer.
Dealer: North	♥ KQ9843	The opponents are silent.
Vul: None	♦ T3	
HCP: 6+2	♣ 93	

---

<b>Board: 32</b>	♠ JT9	You are dealer.
Dealer: South	♥ KQ972	The opponents are silent.
Vul: N-S	♦ QJT	
HCP: 16+1	♣ AK	

## Both hands (Answers Page)

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ J86543	♠ AT				1NT
Vul: Both	♥ 3	♥ KT86	Pass	2♥	Pass	2♠
North HCP: 6+2	♦ 732	♦ AKQ9	Pass	3♠	All Pass	
South HCP: 16	♣ AJ7	♣ T92				
Contract: 3♠ North						

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ AK53	♠ 982		1NT	Pass	2♦
Vul: None	♥ 65	♥ AKQJ7	Pass	2♥	Pass	3♦
North HCP: 16	♦ KQ2	♦ T643	Pass	3NT	All Pass	
South HCP: 10+1	♣ A852	♣ 7				
Contract: 3NT North						

### Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ AQ765	♠ KJ84				1NT
Vul: E-W	♥ K4	♥ Q98	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 986	♦ AKT	Pass	3NT	Pass	4♠
South HCP: 17	♣ JT8	♣ A94	All Pass			
Contract: 4♠ South						

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ J64		1NT	Pass	2♦
Vul: None	♥ 72	♥ KQ9843	Pass	2♥	Pass	3♥
North HCP: 15	♦ KQ94	♦ T3	All Pass			
South HCP: 6+2	♣ AQ65	♣ 93				
Contract: 3♥ South						

### Board: 32

	North:	South:	W	N	E	S
Dealer: South	♠ AK874	♠ JT9				1NT
Vul: N-S	♥ AT	♥ KQ972	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ 8652	♦ QJT	Pass	3NT	Pass	4♠
South HCP: 16+1	♣ 85	♣ AK	All Pass			
Contract: 4♠ South						

<b>Board: 33</b>	♠ K9	You are dealer.
Dealer: North	♥ K7652	The opponents are silent.
Vul: Both	♦ AJ8	
HCP: 16+1	♣ AJ9	

---

<b>Board: 34</b>	♠ QJ842	Partner is dealer.
Dealer: South	♥ 42	The opponents are silent.
Vul: N-S	♦ K75	
HCP: 9+1	♣ QJ6	

---

<b>Board: 35</b>	♠ AJ2	You are dealer.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: E-W	♦ A965	
HCP: 15	♣ JT9	

---

<b>Board: 36</b>	♠ AJT43	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: Both	♦ J98	
HCP: 14+1	♣ AJ62	

---

<b>Board: 37</b>	♠ A62	You are dealer.
Dealer: North	♥ KJ732	The opponents are silent.
Vul: None	♦ K97	
HCP: 15+1	♣ A9	

## Both hands (Answers Page)

### Board: 33

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+1

Contract: 3NT South

North:

♠ K9

♥ K7652

♦ AJ8

♣ AJ9

South:

♠ AQJ64

♥ -

♦ T974

♣ QT75

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

### Board: 34

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 17

Contract: 4♠ South

North:

♠ QJ842

♥ 42

♦ K75

♣ QJ6

South:

♠ AT6

♥ AT53

♦ AQ

♣ KT72

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

### Board: 35

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4♠ North

North:

♠ AJ2

♥ AJ8

♦ A965

♣ JT9

South:

♠ K9543

♥ 62

♦ KQJ3

♣ 74

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

### Board: 36

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15

Contract: 4♠ South

North:

♠ AJT43

♥ K

♦ J98

♣ AJ62

South:

♠ Q95

♥ AQT6

♦ AKT4

♣ 94

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

### Board: 37

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 11+1

Contract: 4♠ North

North:

♠ A62

♥ KJ732

♦ K97

♣ A9

South:

♠ J9853

♥ A

♦ Q653

♣ KJ7

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

<b>Board: 33</b>	♠ AQJ64	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ T974	
HCP: 9+1	♣ QT75	

---

<b>Board: 34</b>	♠ AT6	You are dealer.
Dealer: South	♥ AT53	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 17	♣ KT72	

---

<b>Board: 35</b>	♠ K9543	Partner is dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: E-W	♦ KQJ3	
HCP: 9+1	♣ 74	

---

<b>Board: 36</b>	♠ Q95	You are dealer.
Dealer: South	♥ AQT6	The opponents are silent.
Vul: Both	♦ AKT4	
HCP: 15	♣ 94	

---

<b>Board: 37</b>	♠ J9853	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ Q653	
HCP: 11+1	♣ KJ7	

## Both hands (Answers Page)

### Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ AQJ64		1NT	Pass	2♥
Vul: Both	♥ K7652	♥ -	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ AJ8	♦ T974	Pass	3♥	Pass	3NT
South HCP: 9+1	♣ AJ9	♣ QT75	All Pass			
Contract: 3NT South						

### Board: 34

	North:	South:	W	N	E	S
Dealer: South	♠ QJ842	♠ AT6				1NT
Vul: N-S	♥ 42	♥ AT53	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ K75	♦ AQ	Pass	2NT	Pass	4♠
South HCP: 17	♣ QJ6	♣ KT72	All Pass			
Contract: 4♠ South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ K9543		1NT	Pass	2♥
Vul: E-W	♥ AJ8	♥ 62	Pass	2♠	Pass	3♦
North HCP: 15	♦ A965	♦ KQJ3	Pass	4♠	All Pass	
South HCP: 9+1	♣ JT9	♣ 74				
Contract: 4♠ North						

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ AJT43	♠ Q95				1NT
Vul: Both	♥ K	♥ AQT6	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ J98	♦ AKT4	Pass	3♣	Pass	4♠
South HCP: 15	♣ AJ62	♣ 94	All Pass			
Contract: 4♠ South						

### Board: 37

	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ J9853		1NT	Pass	2♥
Vul: None	♥ KJ732	♥ A	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ K97	♦ Q653	Pass	4♠	All Pass	
South HCP: 11+1	♣ A9	♣ KJ7				
Contract: 4♠ North						



**Board: 38**

♠ A82

Partner is dealer.

Dealer: South

♥ AQ842

The opponents are silent.

Vul: E-W

♦ 92

HCP: 13+1

♣ KT8

**Board: 39**

♠ KJ

You are dealer.

Dealer: North

♥ KT3

West (RHO) Doubles 2♥ if possible.

Vul: Both

♦ AK82

HCP: 17

♣ K872

**Board: 40**

♠ AQ

You are dealer.

Dealer: North

♥ AT87

The opponents are silent.

Vul: None

♦ 97

HCP: 15+1

♣ AJ842

**Board: 41**

♠ J32

You are dealer.

Dealer: North

♥ A2

The opponents are silent.

Vul: N-S

♦ AQJ8

HCP: 17

♣ KQT2

**Board: 42**

♠ 94

Partner is dealer.

Dealer: South

♥ J8743

The opponents are silent.

Vul: Both

♦ AJT

HCP: 9+1

♣ QJ2

## Both hands (Answers Page)

### Board: 38

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 16

Contract: 4♥ South

North:

♠ A82

♥ AQ842

♦ 92

♣ KT8

South:

♠ KJT

♥ KJ5

♦ AQ83

♣ Q97

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

### Board: 39

Dealer: North

Vul: Both

North HCP: 17

South HCP: 11+1

Contract: 3NT South

North:

♠ KJ

♥ KT3

♦ AK82

♣ K872

South:

♠ A9842

♥ QJ

♦ J9

♣ QJ95

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

### Board: 40

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+4

Contract: 6♥ South

North:

♠ AQ

♥ AT87

♦ 97

♣ AJ842

South:

♠ -

♥ KQ642

♦ AQJ6542

♣ Q

W	N	E	S
	1NT	Pass	2♦
Pass	2NT <sup>1</sup>	Pass	6♥
All Pass			

1. Extended acceptance after NT

### Board: 41

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+1

Contract: 4♠ North

North:

♠ J32

♥ A2

♦ AQJ8

♣ KQT2

South:

♠ KQ876

♥ JT5

♦ 9

♣ A543

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

### Board: 42

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 3♥ South

North:

♠ 94

♥ J8743

♦ AJT

♣ QJ2

South:

♠ AQJ

♥ AQT6

♦ K98

♣ 874

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

<b>Board: 38</b>	♠ KJT	You are dealer.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: E-W	♦ AQ83	
HCP: 16	♣ Q97	

---

<b>Board: 39</b>	♠ A9842	Partner is dealer.
Dealer: North	♥ QJ	West (LHO) Doubles 2♥ if possible.
Vul: Both	♦ J9	
HCP: 11+1	♣ QJ95	

---

<b>Board: 40</b>	♠ -	Partner is dealer.
Dealer: North	♥ KQ642	The opponents are silent.
Vul: None	♦ AQJ6542	
HCP: 14+4	♣ Q	

---

<b>Board: 41</b>	♠ KQ876	Partner is dealer.
Dealer: North	♥ JT5	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 10+1	♣ A543	

---

<b>Board: 42</b>	♠ AQJ	You are dealer.
Dealer: South	♥ AQT6	The opponents are silent.
Vul: Both	♦ K98	
HCP: 16	♣ 874	

## Both hands (Answers Page)

### Board: 38

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 16

Contract: 4♥ South

North:

♠ A82

♥ AQ842

♦ 92

♣ KT8

South:

♠ KJT

♥ KJ5

♦ AQ83

♣ Q97

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

### Board: 39

Dealer: North

Vul: Both

North HCP: 17

South HCP: 11+1

Contract: 3NT South

North:

♠ KJ

♥ KT3

♦ AK82

♣ K872

South:

♠ A9842

♥ QJ

♦ J9

♣ QJ95

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

### Board: 40

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 14+4

Contract: 6♥ South

North:

♠ AQ

♥ AT87

♦ 97

♣ AJ842

South:

♠ -

♥ KQ642

♦ AQJ6542

♣ Q

W	N	E	S
	1NT	Pass	2♦
Pass	2NT <sup>1</sup>	Pass	6♥
All Pass			

1. Extended acceptance after NT

### Board: 41

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+1

Contract: 4♠ North

North:

♠ J32

♥ A2

♦ AQJ8

♣ KQT2

South:

♠ KQ876

♥ JT5

♦ 9

♣ A543

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

### Board: 42

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16

Contract: 3♥ South

North:

♠ 94

♥ J8743

♦ AJT

♣ QJ2

South:

♠ AQJ

♥ AQT6

♦ K98

♣ 874

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

**Board: 43**

♠ AKT8

You are dealer.

Dealer: North

♥ 72

The opponents are silent.

Vul: None

♦ AT74

HCP: 17

♣ AQ6

**Board: 44**

♠ QT

Partner is dealer.

Dealer: South

♥ KQ932

The opponents are silent.

Vul: N-S

♦ AJ73

HCP: 12+1

♣ 32

**Board: 45**

♠ 654

You are dealer.

Dealer: North

♥ AKJ87

The opponents are silent.

Vul: E-W

♦ A7

HCP: 16+1

♣ A42

## Both hands (Answers Page)

### Board: 43

Dealer: North

Vul: None

North HCP: 17

South HCP: 10+1

Contract: 3NT South

North:

♠ AKT8

♥ 72

♦ AT74

♣ AQ6

South:

♠ J54

♥ KJ543

♦ KQ

♣ T94

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

### Board: 44

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 17

Contract: 6♥ North

North:

♠ QT

♥ KQ932

♦ AJ73

♣ 32

South:

♠ AJ43

♥ AJT7

♦ 86

♣ AK4

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3♥

Pass 3NT<sup>3</sup> Pass 4♣<sup>4</sup>

Pass 4NT<sup>5</sup> Pass 5♣<sup>6</sup>

Pass 6♥ All Pass

1. Extended acceptance after NT

2. Cue bid, a !D stopper

3. surplus

4. Cue bid, a !C stopper

5. Blackwood 0314, for !H

6. A=0/5 or 3/5

### Board: 45

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 15+1

Contract: 6♠ South

North:

♠ 654

♥ AKJ87

♦ A7

♣ A42

South:

♠ AQT83

♥ 3

♦ KQJ5

♣ KT5

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♣<sup>2</sup> Pass 6♠

All Pass

1. Blackwood 0314, for !S

2. A=0/5 or 3/5

**Board: 43**

♠ J54

Partner is dealer.

Dealer: North

♥ KJ543

The opponents are silent.

Vul: None

♦ KQ

HCP: 10+1

♣ T94

**Board: 44**

♠ AJ43

You are dealer.

Dealer: South

♥ AJT7

The opponents are silent.

Vul: N-S

♦ 86

HCP: 17

♣ AK4

**Board: 45**

♠ AQT83

Partner is dealer.

Dealer: North

♥ 3

The opponents are silent.

Vul: E-W

♦ KQJ5

HCP: 15+1

♣ KT5

## Both hands (Answers Page)

### Board: 43

Dealer: North

Vul: None

North HCP: 17

South HCP: 10+1

Contract: 3NT South

North:

♠ AKT8

♥ 72

♦ AT74

♣ AQ6

South:

♠ J54

♥ KJ543

♦ KQ

♣ T94

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

### Board: 44

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 17

Contract: 6♥ North

North:

♠ QT

♥ KQ932

♦ AJ73

♣ 32

South:

♠ AJ43

♥ AJT7

♦ 86

♣ AK4

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3♥

Pass 3NT<sup>3</sup> Pass 4♣<sup>4</sup>

Pass 4NT<sup>5</sup> Pass 5♣<sup>6</sup>

Pass 6♥ All Pass

1. Extended acceptance after NT

2. Cue bid, a !D stopper

3. surplus

4. Cue bid, a !C stopper

5. Blackwood 0314, for !H

6. A=0/5 or 3/5

### Board: 45

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 15+1

Contract: 6♠ South

North:

♠ 654

♥ AKJ87

♦ A7

♣ A42

South:

♠ AQT83

♥ 3

♦ KQJ5

♣ KT5

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♣<sup>2</sup> Pass 6♠

All Pass

1. Blackwood 0314, for !S

2. A=0/5 or 3/5



<b>Board: 46</b>	♠ 982	Partner is dealer.
Dealer: South	♥ AQ954	The opponents are silent.
Vul: None	♦ 9	
HCP: 12+1	♣ AQT2	

---

<b>Board: 47</b>	♠ AKJT	You are dealer.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 17	♣ Q53	

---

<b>Board: 48</b>	♠ KQJ63	Partner is dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 11+1	♣ 9753	

---

<b>Board: 49</b>	♠ 92	You are dealer.
Dealer: North	♥ A72	The opponents are silent.
Vul: Both	♦ AJ54	
HCP: 15	♣ AQ54	

---

<b>Board: 50</b>	♠ QJ3	Partner is dealer.
Dealer: South	♥ QJ762	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 12+1	♣ A987	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 15

Contract: 4♥ South

North:

♠ 982

♥ AQ954

♦ 9

♣ AQT2

South:

♠ Q5

♥ K87

♦ AK73

♣ K873

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

All Pass

### Board: 47

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+1

Contract: 4♥ North

North:

♠ AKJT

♥ KQ5

♦ Q85

♣ Q53

South:

♠ 9

♥ AJ762

♦ 7432

♣ KJ8

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 2NT

Pass 4♥ All Pass

### Board: 48

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ KQJ63

♥ K7

♦ Q7

♣ 9753

South:

♠ 842

♥ Q3

♦ AKT54

♣ AK6

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

All Pass

### Board: 49

Dealer: North

Vul: Both

North HCP: 15

South HCP: 6+2

Contract: 2♠ North

North:

♠ 92

♥ A72

♦ AJ54

♣ AQ54

South:

♠ QJT864

♥ 843

♦ Q2

♣ J6

W

N

E

S

1NT Pass 2♥

Pass 2♠ All Pass

### Board: 50

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 17

Contract: 4♥ South

North:

♠ QJ3

♥ QJ762

♦ Q

♣ A987

South:

♠ KT74

♥ AKT

♦ A73

♣ QJT

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

All Pass

<b>Board: 46</b>	♠ Q5	You are dealer.
Dealer: South	♥ K87	The opponents are silent.
Vul: None	♦ AK73	
HCP: 15	♣ K873	

---

<b>Board: 47</b>	♠ 9	Partner is dealer.
Dealer: North	♥ AJ762	The opponents are silent.
Vul: N-S	♦ 7432	
HCP: 9+1	♣ KJ8	

---

<b>Board: 48</b>	♠ 842	You are dealer.
Dealer: South	♥ Q3	The opponents are silent.
Vul: E-W	♦ AKT54	
HCP: 16+1	♣ AK6	

---

<b>Board: 49</b>	♠ QJT864	Partner is dealer.
Dealer: North	♥ 843	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 6+2	♣ J6	

---

<b>Board: 50</b>	♠ KT74	You are dealer.
Dealer: South	♥ AKT	The opponents are silent.
Vul: N-S	♦ A73	
HCP: 17	♣ QJT	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 15

Contract: 4♥ South

North:

♠ 982

♥ AQ954

♦ 9

♣ AQT2

South:

♠ Q5

♥ K87

♦ AK73

♣ K873

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

All Pass

### Board: 47

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+1

Contract: 4♥ North

North:

♠ AKJT

♥ KQ5

♦ Q85

♣ Q53

South:

♠ 9

♥ AJ762

♦ 7432

♣ KJ8

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 2NT

Pass 4♥ All Pass

### Board: 48

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ KQJ63

♥ K7

♦ Q7

♣ 9753

South:

♠ 842

♥ Q3

♦ AKT54

♣ AK6

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

All Pass

### Board: 49

Dealer: North

Vul: Both

North HCP: 15

South HCP: 6+2

Contract: 2♠ North

North:

♠ 92

♥ A72

♦ AJ54

♣ AQ54

South:

♠ QJT864

♥ 843

♦ Q2

♣ J6

W

N

E

S

1NT Pass 2♥

Pass 2♠ All Pass

### Board: 50

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 17

Contract: 4♥ South

North:

♠ QJ3

♥ QJ762

♦ Q

♣ A987

South:

♠ KT74

♥ AKT

♦ A73

♣ QJT

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

All Pass

<b>Board: 51</b>	♠ Q76	Partner is dealer.
Dealer: South	♥ AJT76	The opponents are silent.
Vul: E-W	♦ 84	
HCP: 11+1	♣ A43	

---

<b>Board: 52</b>	♠ A54	Partner is dealer.
Dealer: South	♥ T97432	The opponents are silent.
Vul: Both	♦ T7	
HCP: 4+2	♣ 54	

---

<b>Board: 53</b>	♠ AKJ3	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ 853	
HCP: 15	♣ K875	

---

<b>Board: 54</b>	♠ AJ	You are dealer.
Dealer: North	♥ K9862	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 16+1	♣ A73	

---

<b>Board: 55</b>	♠ AQ5	You are dealer.
Dealer: North	♥ KJ7	The opponents are silent.
Vul: Both	♦ KQ9	
HCP: 16	♣ J876	

## Both hands (Answers Page)

### Board: 51

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 17

Contract: 4♥ North

North:

♠ Q76

♥ AJT76

♦ 84

♣ A43

South:

♠ AJ93

♥ K983

♦ AK3

♣ Q5

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 4♥ All Pass

1. Extended acceptance after NT

### Board: 52

Dealer: South

Vul: Both

North HCP: 4+2

South HCP: 16

Contract: 4♥ South

North:

♠ A54

♥ T97432

♦ T7

♣ 54

South:

♠ QT6

♥ J85

♦ AQ94

♣ AK9

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♥ Pass 4♥

All Pass

### Board: 53

Dealer: North

Vul: None

North HCP: 15

South HCP: 15+2

Contract: 4NT South

North:

♠ AKJ3

♥ A2

♦ 853

♣ K875

South:

♠ 98

♥ QJ984

♦ AKJ62

♣ A

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3NT Pass 4NT<sup>1</sup>

All Pass

1. Quantitative 4NT

### Board: 54

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 13+1

Contract: 4♥ South

North:

♠ AJ

♥ K9862

♦ AT8

♣ A73

South:

♠ Q8643

♥ AJ3

♦ 7

♣ KQJ8

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 3♥ Pass 4♥

All Pass

### Board: 55

Dealer: North

Vul: Both

North HCP: 16

South HCP: 3+2

Contract: 3♠ South

North:

♠ AQ5

♥ KJ7

♦ KQ9

♣ J876

South:

♠ JT9842

♥ 92

♦ 2

♣ QT43

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♠

All Pass

<b>Board: 51</b>	♠ AJ93	You are dealer.
Dealer: South	♥ K983	The opponents are silent.
Vul: E-W	♦ AK3	
HCP: 17	♣ Q5	

---

<b>Board: 52</b>	♠ QT6	You are dealer.
Dealer: South	♥ J85	The opponents are silent.
Vul: Both	♦ AQ94	
HCP: 16	♣ AK9	

---

<b>Board: 53</b>	♠ 98	Partner is dealer.
Dealer: North	♥ QJ984	The opponents are silent.
Vul: None	♦ AKJ62	
HCP: 15+2	♣ A	

---

<b>Board: 54</b>	♠ Q8643	Partner is dealer.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 13+1	♣ KQJ8	

---

<b>Board: 55</b>	♠ JT9842	Partner is dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: Both	♦ 2	
HCP: 3+2	♣ QT43	

## Both hands (Answers Page)

### Board: 51

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 17

Contract: 4♥ North

North:

♠ Q76

♥ AJT76

♦ 84

♣ A43

South:

♠ AJ93

♥ K983

♦ AK3

♣ Q5

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 4♥ All Pass

1. Extended acceptance after NT

### Board: 52

Dealer: South

Vul: Both

North HCP: 4+2

South HCP: 16

Contract: 4♥ South

North:

♠ A54

♥ T97432

♦ T7

♣ 54

South:

♠ QT6

♥ J85

♦ AQ94

♣ AK9

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♥ Pass 4♥

All Pass

### Board: 53

Dealer: North

Vul: None

North HCP: 15

South HCP: 15+2

Contract: 4NT South

North:

♠ AKJ3

♥ A2

♦ 853

♣ K875

South:

♠ 98

♥ QJ984

♦ AKJ62

♣ A

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 3NT Pass 4NT<sup>1</sup>

All Pass

1. Quantitative 4NT

### Board: 54

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 13+1

Contract: 4♥ South

North:

♠ AJ

♥ K9862

♦ AT8

♣ A73

South:

♠ Q8643

♥ AJ3

♦ 7

♣ KQJ8

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 3♥ Pass 4♥

All Pass

### Board: 55

Dealer: North

Vul: Both

North HCP: 16

South HCP: 3+2

Contract: 3♠ South

North:

♠ AQ5

♥ KJ7

♦ KQ9

♣ J876

South:

♠ JT9842

♥ 92

♦ 2

♣ QT43

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♠

All Pass



# North hands

# GIB NT & Jacoby

**Board: 56**      ♠ AQ542      Partner is dealer.  
 Dealer: South      ♥ -      East (LHO) Doubles 2♥ if possible.  
 Vul: None      ♦ 65  
 HCP: 11+3      ♣ AJ7642

---

**Board: 57**      ♠ AJ9      You are dealer.  
 Dealer: North      ♥ Q86      The opponents are silent.  
 Vul: Both      ♦ AQ  
 HCP: 15+1      ♣ Q9542

---

**Board: 58**      ♠ 962      RHO is dealer. You bid second.  
 Dealer: West      ♥ J3      West (RHO) opens 1NT if possible.  
 Vul: None      ♦ 987      East (LHO) bids 2♥ if possible.  
 HCP: 2+1      ♣ JT862      East (LHO) Doubles 3♦ if possible.

---

**Board: 59**      ♠ 82      You are dealer.  
 Dealer: North      ♥ AT5      The opponents are silent.  
 Vul: N-S      ♦ AKJ32  
 HCP: 15+1      ♣ QJ3

---

**Board: 60**      ♠ AKT8      You are dealer.  
 Dealer: North      ♥ 8653      The opponents are silent.  
 Vul: E-W      ♦ A8  
 HCP: 15      ♣ KJ3

## Both hands (Answers Page)

### Board: 56

Dealer: South

Vul: None

North HCP: 11+3

South HCP: 16

Contract: 6♣ North

North:

♠ AQ542

♥ -

♦ 65

♣ AJ7642

South:

♠ KT

♥ QT65

♦ KQJ

♣ KQ83

W N E S

1NT

Pass 2♥ X 3♣

Pass 3♥<sup>1</sup> Pass 4♣

Pass 6♣ All Pass

1. artificial

### Board: 57

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ AJ9

♥ Q86

♦ AQ

♣ Q9542

South:

♠ 5

♥ AK975

♦ K874

♣ AJ7

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 4♥ All Pass

### Board: 58

Dealer: West

Vul: None

North HCP: 2+1

South HCP: 14+3

Contract: 3♦ X South

North:

♠ 962

♥ J3

♦ 987

♣ JT862

South:

♠ AK

♥ 754

♦ AQJ6432

♣ 9

W N E S

1NT Pass 2♥ 3♦

Pass Pass X All Pass

### Board: 59

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 4♥ North

North:

♠ 82

♥ AT5

♦ AKJ32

♣ QJ3

South:

♠ AK

♥ KJ763

♦ 874

♣ T87

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

### Board: 60

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 12+1

Contract: 4♠ South

North:

♠ AKT8

♥ 8653

♦ A8

♣ KJ3

South:

♠ QJ754

♥ KQ

♦ Q93

♣ Q85

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 4♠

All Pass

1. Extended acceptance after NT

## South hands

## GIB NT & Jacoby

<b>Board: 56</b>	♠ KT	You are dealer.
Dealer: South	♥ QT65	East (RHO) Doubles 2♥ if possible.
Vul: None	♦ KQJ	
HCP: 16	♣ KQ83	

---

<b>Board: 57</b>	♠ 5	Partner is dealer.
Dealer: North	♥ AK975	The opponents are silent.
Vul: Both	♦ K874	
HCP: 15+1	♣ AJ7	

---

<b>Board: 58</b>	♠ AK	LHO is dealer.
Dealer: West	♥ 754	West (LHO) opens 1NT if possible.
Vul: None	♦ AQJ6432	East (RHO) bids 2♥ if possible.
HCP: 14+3	♣ 9	East (RHO) Doubles 3♦ if possible.

---

<b>Board: 59</b>	♠ AK	Partner is dealer.
Dealer: North	♥ KJ763	The opponents are silent.
Vul: N-S	♦ 874	
HCP: 11+1	♣ T87	

---

<b>Board: 60</b>	♠ QJ754	Partner is dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ Q93	
HCP: 12+1	♣ Q85	

## Both hands (Answers Page)

### Board: 56

Dealer: South

Vul: None

North HCP: 11+3

South HCP: 16

Contract: 6♣ North

North:

♠ AQ542

♥ -

♦ 65

♣ AJ7642

South:

♠ KT

♥ QT65

♦ KQJ

♣ KQ83

W	N	E	S
			1NT
Pass	2♥	X	3♣
Pass	3♥ <sup>1</sup>	Pass	4♣
Pass	6♣	All Pass	

1. artificial

### Board: 57

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 15+1

Contract: 4♥ North

North:

♠ AJ9

♥ Q86

♦ AQ

♣ Q9542

South:

♠ 5

♥ AK975

♦ K874

♣ AJ7

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

### Board: 58

Dealer: West

Vul: None

North HCP: 2+1

South HCP: 14+3

Contract: 3♦ X South

North:

♠ 962

♥ J3

♦ 987

♣ JT862

South:

♠ AK

♥ 754

♦ AQJ6432

♣ 9

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

### Board: 59

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 11+1

Contract: 4♥ North

North:

♠ 82

♥ AT5

♦ AKJ32

♣ QJ3

South:

♠ AK

♥ KJ763

♦ 874

♣ T87

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

### Board: 60

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 12+1

Contract: 4♠ South

North:

♠ AKT8

♥ 8653

♦ A8

♣ KJ3

South:

♠ QJ754

♥ KQ

♦ Q93

♣ Q85

W	N	E	S
	1NT	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	4♠
All Pass			

1. Extended acceptance after NT

<b>Board: 61</b>	♠ KQ654	You are dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ J98	
HCP: 15+1	♣ QJ3	

---

<b>Board: 62</b>	♠ Q9875	Partner is dealer.
Dealer: South	♥ Q85	The opponents are silent.
Vul: N-S	♦ JT4	
HCP: 9+1	♣ A4	

---

<b>Board: 63</b>	♠ Q974	You are dealer.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: E-W	♦ A85	
HCP: 15	♣ KQ4	

---

<b>Board: 64</b>	♠ AQT97	Partner is dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ T8	
HCP: 9+1	♣ 8752	

---

<b>Board: 65</b>	♠ J5	You are dealer.
Dealer: North	♥ 653	The opponents are silent.
Vul: N-S	♦ AKJ4	
HCP: 15	♣ AQ62	

## Both hands (Answers Page)

### Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ KQ654	♠ -		1NT	Pass	2♦
Vul: None	♥ AQ	♥ J9863	Pass	2♥	Pass	3♦
North HCP: 15+1	♦ J98	♦ AQT43	Pass	3♠	Pass	3NT
South HCP: 11+2	♣ QJ3	♣ A54	All Pass			
Contract: 3NT South						

### Board: 62

	North:	South:	W	N	E	S
Dealer: South	♠ Q9875	♠ KJT				1NT
Vul: N-S	♥ Q85	♥ A743	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ JT4	♦ AQ3	Pass	2NT	Pass	4♠
South HCP: 17	♣ A4	♣ KT2	All Pass			
Contract: 4♠ South						

### Board: 63

	North:	South:	W	N	E	S
Dealer: North	♠ Q974	♠ K8		1NT	Pass	2♦
Vul: E-W	♥ KJ2	♥ AQ954	Pass	2♥	Pass	3NT
North HCP: 15	♦ A85	♦ Q32	Pass	4♥	All Pass	
South HCP: 11+1	♣ KQ4	♣ T53				
Contract: 4♥ North						

### Board: 64

	North:	South:	W	N	E	S
Dealer: South	♠ AQT97	♠ K2				1NT
Vul: Both	♥ K8	♥ QT96	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ T8	♦ QJ965	Pass	2NT	All Pass	
South HCP: 15+1	♣ 8752	♣ AK				
Contract: 2NT North						

### Board: 65

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ A8762		1NT	Pass	2♥
Vul: N-S	♥ 653	♥ Q82	Pass	2♠	Pass	3♣
North HCP: 15	♦ AKJ4	♦ -	Pass	3♠	All Pass	
South HCP: 9+2	♣ AQ62	♣ K9875				
Contract: 3♠ North						

<b>Board: 61</b>	♠ -	Partner is dealer.
Dealer: North	♥ J9863	The opponents are silent.
Vul: None	♦ AQT43	
HCP: 11+2	♣ A54	

---

<b>Board: 62</b>	♠ KJT	You are dealer.
Dealer: South	♥ A743	The opponents are silent.
Vul: N-S	♦ AQ3	
HCP: 17	♣ KT2	

---

<b>Board: 63</b>	♠ K8	Partner is dealer.
Dealer: North	♥ AQ954	The opponents are silent.
Vul: E-W	♦ Q32	
HCP: 11+1	♣ T53	

---

<b>Board: 64</b>	♠ K2	You are dealer.
Dealer: South	♥ QT96	The opponents are silent.
Vul: Both	♦ QJ965	
HCP: 15+1	♣ AK	

---

<b>Board: 65</b>	♠ A8762	Partner is dealer.
Dealer: North	♥ Q82	The opponents are silent.
Vul: N-S	♦ -	
HCP: 9+2	♣ K9875	

## Both hands (Answers Page)

### Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ KQ654	♠ -		1NT	Pass	2♦
Vul: None	♥ AQ	♥ J9863	Pass	2♥	Pass	3♦
North HCP: 15+1	♦ J98	♦ AQT43	Pass	3♠	Pass	3NT
South HCP: 11+2	♣ QJ3	♣ A54	All Pass			
Contract: 3NT South						

### Board: 62

	North:	South:	W	N	E	S
Dealer: South	♠ Q9875	♠ KJT				1NT
Vul: N-S	♥ Q85	♥ A743	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ JT4	♦ AQ3	Pass	2NT	Pass	4♠
South HCP: 17	♣ A4	♣ KT2	All Pass			
Contract: 4♠ South						

### Board: 63

	North:	South:	W	N	E	S
Dealer: North	♠ Q974	♠ K8		1NT	Pass	2♦
Vul: E-W	♥ KJ2	♥ AQ954	Pass	2♥	Pass	3NT
North HCP: 15	♦ A85	♦ Q32	Pass	4♥	All Pass	
South HCP: 11+1	♣ KQ4	♣ T53				
Contract: 4♥ North						

### Board: 64

	North:	South:	W	N	E	S
Dealer: South	♠ AQT97	♠ K2				1NT
Vul: Both	♥ K8	♥ QT96	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ T8	♦ QJ965	Pass	2NT	All Pass	
South HCP: 15+1	♣ 8752	♣ AK				
Contract: 2NT North						

### Board: 65

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ A8762		1NT	Pass	2♥
Vul: N-S	♥ 653	♥ Q82	Pass	2♠	Pass	3♣
North HCP: 15	♦ AKJ4	♦ -	Pass	3♠	All Pass	
South HCP: 9+2	♣ AQ62	♣ K9875				
Contract: 3♠ North						



<b>Board: 66</b>	♠ A9762	Partner is dealer.
Dealer: South	♥ JT4	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 10+1	♣ KT7	

---

<b>Board: 67</b>	♠ KT76	You are dealer.
Dealer: North	♥ A65	The opponents are silent.
Vul: Both	♦ AKT3	
HCP: 17	♣ KT	

---

<b>Board: 68</b>	♠ 4	Partner is dealer.
Dealer: South	♥ QT854	The opponents are silent.
Vul: None	♦ AT96	
HCP: 10+1	♣ A87	

---

<b>Board: 69</b>	♠ AJ2	You are dealer.
Dealer: North	♥ KJ754	The opponents are silent.
Vul: E-W	♦ Q53	
HCP: 15+1	♣ A5	

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 3NT North

North:

♠ A9762

♥ JT4

♦ QT

♣ KT7

South:

♠ J5

♥ AQ86

♦ A862

♣ AJ8

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 67

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+1

Contract: 4♠ South

North:

♠ KT76

♥ A65

♦ AKT3

♣ KT

South:

♠ AQ984

♥ 8

♦ 865

♣ AQJ3

W	N	E	S
	1NT	Pass	2♥

Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	3♠	Pass	4♠
------	----	------	----

All Pass

1. Extended acceptance after NT

2. Cue bid, a !C stopper

### Board: 68

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 17

Contract: 3NT South

North:

♠ 4

♥ QT854

♦ AT96

♣ A87

South:

♠ AK82

♥ 62

♦ KQ84

♣ KQ5

W	N	E	S
			1NT

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3♦	Pass	3NT
------	----	------	-----

All Pass

### Board: 69

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+1

Contract: 4♠ North

North:

♠ AJ2

♥ KJ754

♦ Q53

♣ A5

South:

♠ 76543

♥ -

♦ AK98

♣ KJ64

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3♣
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

<b>Board: 66</b>	♠ J5	You are dealer.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: E-W	♦ A862	
HCP: 16	♣ AJ8	

---

<b>Board: 67</b>	♠ AQ984	Partner is dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: Both	♦ 865	
HCP: 13+1	♣ AQJ3	

---

<b>Board: 68</b>	♠ AK82	You are dealer.
Dealer: South	♥ 62	The opponents are silent.
Vul: None	♦ KQ84	
HCP: 17	♣ KQ5	

---

<b>Board: 69</b>	♠ 76543	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ AK98	
HCP: 11+1	♣ KJ64	

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16

Contract: 3NT North

North:

♠ A9762

♥ JT4

♦ QT

♣ KT7

South:

♠ J5

♥ AQ86

♦ A862

♣ AJ8

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 67

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+1

Contract: 4♠ South

North:

♠ KT76

♥ A65

♦ AKT3

♣ KT

South:

♠ AQ984

♥ 8

♦ 865

♣ AQJ3

W	N	E	S
	1NT	Pass	2♥

Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	3♠	Pass	4♠
------	----	------	----

All Pass

1. Extended acceptance after NT

2. Cue bid, a !C stopper

### Board: 68

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 17

Contract: 3NT South

North:

♠ 4

♥ QT854

♦ AT96

♣ A87

South:

♠ AK82

♥ 62

♦ KQ84

♣ KQ5

W	N	E	S
			1NT

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3♦	Pass	3NT
------	----	------	-----

All Pass

### Board: 69

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 11+1

Contract: 4♠ North

North:

♠ AJ2

♥ KJ754

♦ Q53

♣ A5

South:

♠ 76543

♥ -

♦ AK98

♣ KJ64

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3♣
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

<b>Board: 70</b>	♠ A72	Partner is dealer.
Dealer: South	♥ KJ542	The opponents are silent.
Vul: Both	♦ Q	
HCP: 15+1	♣ KQT5	

---

<b>Board: 71</b>	♠ J42	You are dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ AT74	
HCP: 15	♣ AKT5	

---

<b>Board: 72</b>	♠ T52	Partner is dealer.
Dealer: South	♥ AKQ74	The opponents are silent.
Vul: N-S	♦ QJ6	
HCP: 12+1	♣ 74	

---

<b>Board: 73</b>	♠ AQ	You are dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: Both	♦ J842	
HCP: 15	♣ AJ84	

---

<b>Board: 74</b>	♠ KQ542	Partner is dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 14+1	♣ 742	

## Both hands (Answers Page)

### Board: 70

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 16

Contract: 6NT South

North:

♠ A72

♥ KJ542

♦ Q

♣ KQT5

South:

♠ QJ95

♥ A6

♦ AJ63

♣ A74

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	3NT
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. Quantitative 4NT

### Board: 71

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ J42

♥ QJ

♦ AT74

♣ AKT5

South:

♠ A7653

♥ K95

♦ Q9

♣ J74

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

### Board: 72

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ T52

♥ AKQ74

♦ QJ6

♣ 74

South:

♠ QJ9

♥ 983

♦ K982

♣ AKQ

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

### Board: 73

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 4♥ South

North:

♠ AQ

♥ K96

♦ J842

♣ AJ84

South:

♠ 432

♥ AQJT5

♦ Q5

♣ T72

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

### Board: 74

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ KQ542

♥ A7

♦ AJ8

♣ 742

South:

♠ AJ7

♥ KQ2

♦ 53

♣ AQT95

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

**South hands****GIB NT & Jacoby**

<b>Board: 70</b>	♠ QJ95	You are dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: Both	♦ AJ63	
HCP: 16	♣ A74	

---

<b>Board: 71</b>	♠ A7653	Partner is dealer.
Dealer: North	♥ K95	The opponents are silent.
Vul: None	♦ Q9	
HCP: 10+1	♣ J74	

---

<b>Board: 72</b>	♠ QJ9	You are dealer.
Dealer: South	♥ 983	The opponents are silent.
Vul: N-S	♦ K982	
HCP: 15	♣ AKQ	

---

<b>Board: 73</b>	♠ 432	Partner is dealer.
Dealer: North	♥ AQJT5	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 9+1	♣ T72	

---

<b>Board: 74</b>	♠ AJ7	You are dealer.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: None	♦ 53	
HCP: 16+1	♣ AQT95	

## Both hands (Answers Page)

### Board: 70

Dealer: South

Vul: Both

North HCP: 15+1

South HCP: 16

Contract: 6NT South

North:

♠ A72

♥ KJ542

♦ Q

♣ KQT5

South:

♠ QJ95

♥ A6

♦ AJ63

♣ A74

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	3NT
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. Quantitative 4NT

### Board: 71

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 3NT South

North:

♠ J42

♥ QJ

♦ AT74

♣ AKT5

South:

♠ A7653

♥ K95

♦ Q9

♣ J74

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

### Board: 72

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ T52

♥ AKQ74

♦ QJ6

♣ 74

South:

♠ QJ9

♥ 983

♦ K982

♣ AKQ

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

### Board: 73

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+1

Contract: 4♥ South

North:

♠ AQ

♥ K96

♦ J842

♣ AJ84

South:

♠ 432

♥ AQJT5

♦ Q5

♣ T72

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

### Board: 74

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ KQ542

♥ A7

♦ AJ8

♣ 742

South:

♠ AJ7

♥ KQ2

♦ 53

♣ AQT95

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			



<b>Board: 75</b>	♠ KQ982	Partner is dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ QJ972	
HCP: 16+2	♣ A	

---

<b>Board: 76</b>	♠ KT942	Partner is dealer.
Dealer: South	♥ 52	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 10+1	♣ K54	

---

<b>Board: 77</b>	♠ AQ2	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: None	♦ AQT3	
HCP: 16	♣ T854	

---

<b>Board: 78</b>	♠ K82	Partner is dealer.
Dealer: South	♥ KQJ92	East (LHO) bids 2♥ if possible.
Vul: N-S	♦ 985	West (RHO) bids 2♠ if possible.
HCP: 9+1	♣ 83	

---

<b>Board: 79</b>	♠ QJ643	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 9+2	♣ AT652	

## Both hands (Answers Page)

### Board: 75

Dealer: South

Vul: N-S

North HCP: 16+2

South HCP: 15+1

Contract: 6 ♦ South

North:

♠ KQ982

♥ A9

♦ QJ972

♣ A

South:

♠ A3

♥ Q72

♦ AKT65

♣ Q74

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♦	Pass	3NT
Pass	4NT <sup>1</sup>	Pass	6 ♦
All Pass			

1. Quantitative 4NT

### Board: 76

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ KT942

♥ 52

♦ AT8

♣ K54

South:

♠ AQ

♥ QJ96

♦ KJ

♣ QJ963

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

### Board: 77

Dealer: North

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ AQ2

♥ A8

♦ AQT3

♣ T854

South:

♠ T74

♥ QJT63

♦ K976

♣ A

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

### Board: 78

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 4 ♥ North

North:

♠ K82

♥ KQJ92

♦ 985

♣ 83

South:

♠ A3

♥ A863

♦ QT3

♣ AJ74

W	N	E	S
			1NT
Pass	2 ♦	2 ♥ <sup>1</sup>	Pass
2 ♠	2NT	Pass	3 ♥
Pass	4 ♥	All Pass	

1. Michaels Cuebid

### Board: 79

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 17

Contract: 4 ♠ North

North:

♠ QJ643

♥ Q

♦ 54

♣ AT652

South:

♠ AK52

♥ J7

♦ AJ73

♣ KJ8

W	N	E	S
			1NT
Pass	2 ♥	Pass	2NT <sup>1</sup>
Pass	4 ♠	All Pass	

1. Extended acceptance after NT

## South hands

## GIB NT & Jacoby

**Board: 75**      ♠ A3      You are dealer.  
 Dealer: South      ♥ Q72      The opponents are silent.  
 Vul: N-S      ♦ AKT65  
 HCP: 15+1      ♣ Q74

---

**Board: 76**      ♠ AQ      You are dealer.  
 Dealer: South      ♥ QJ96      The opponents are silent.  
 Vul: E-W      ♦ KJ  
 HCP: 16+1      ♣ QJ963

---

**Board: 77**      ♠ T74      Partner is dealer.  
 Dealer: North      ♥ QJT63      The opponents are silent.  
 Vul: None      ♦ K976  
 HCP: 10+1      ♣ A

---

**Board: 78**      ♠ A3      You are dealer.  
 Dealer: South      ♥ A863      East (RHO) bids 2♥ if possible.  
 Vul: N-S      ♦ QT3      West (LHO) bids 2♠ if possible.  
 HCP: 15      ♣ AJ74

---

**Board: 79**      ♠ AK52      You are dealer.  
 Dealer: South      ♥ J7      The opponents are silent.  
 Vul: E-W      ♦ AJ73  
 HCP: 17      ♣ KJ8

## Both hands (Answers Page)

### Board: 75

Dealer: South

Vul: N-S

North HCP: 16+2

South HCP: 15+1

Contract: 6 ♦ South

North:

♠ KQ982

♥ A9

♦ QJ972

♣ A

South:

♠ A3

♥ Q72

♦ AKT65

♣ Q74

W N E S

Pass 2 ♥ Pass 1NT

Pass 2 ♠

Pass 3 ♦ Pass 3NT

Pass 4NT<sup>1</sup> Pass 6 ♦

All Pass

1. Quantitative 4NT

### Board: 76

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ KT942

♥ 52

♦ AT8

♣ K54

South:

♠ AQ

♥ QJ96

♦ KJ

♣ QJ963

W N E S

Pass 2 ♥ Pass 1NT

Pass 2 ♠

Pass 3NT All Pass

### Board: 77

Dealer: North

Vul: None

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ AQ2

♥ A8

♦ AQT3

♣ T854

South:

♠ T74

♥ QJT63

♦ K976

♣ A

W N E S

Pass 1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♦

Pass 3NT All Pass

### Board: 78

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 4 ♥ North

North:

♠ K82

♥ KQJ92

♦ 985

♣ 83

South:

♠ A3

♥ A863

♦ QT3

♣ AJ74

W N E S

Pass 2 ♦ 2 ♥<sup>1</sup> Pass 1NT

Pass 2 ♥

2 ♠ 2NT Pass 3 ♥

Pass 4 ♥ All Pass

1. Michaels Cuebid

### Board: 79

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 17

Contract: 4 ♠ North

North:

♠ QJ643

♥ Q

♦ 54

♣ AT652

South:

♠ AK52

♥ J7

♦ AJ73

♣ KJ8

W N E S

Pass 2 ♥ Pass 1NT

Pass 2 ♥

Pass 4 ♠ All Pass

1. Extended acceptance after NT

**Board: 80**

♠ T64

Partner is dealer.

Dealer: South

♥ AK854

The opponents are silent.

Vul: Both

♦ J

HCP: 11+1

♣ K742

**Board: 81**

♠ A2

You are dealer.

Dealer: North

♥ AJ83

The opponents are silent.

Vul: N-S

♦ K76

HCP: 16

♣ A753

**Board: 82**

♠ KQT84

Partner is dealer.

Dealer: South

♥ A

The opponents are silent.

Vul: E-W

♦ K5

HCP: 13+2

♣ JT862

**Board: 83**

♠ Q52

You are dealer.

Dealer: North

♥ A86

The opponents are silent.

Vul: Both

♦ AQ64

HCP: 15

♣ KT9

## Both hands (Answers Page)

### Board: 80

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 4♥ South

North:

♠ T64

♥ AK854

♦ J

♣ K742

South:

♠ AQ8

♥ QT6

♦ AT3

♣ A985

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

### Board: 81

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10+2

Contract: 3NT North

North:

♠ A2

♥ AJ83

♦ K76

♣ A753

South:

♠ QJT53

♥ T9

♦ AQJT3

♣ 9

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

### Board: 82

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 16+1

Contract: 5♠ North

North:

♠ KQT84

♥ A

♦ K5

♣ JT862

South:

♠ AJ3

♥ KJ7

♦ QT876

♣ KQ

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	4♠
Pass	4NT <sup>1</sup>	Pass	5♦ <sup>2</sup>
Pass	5♠	All Pass	

1. Blackwood 0314, for !S

2. A=1/5 or 4/5

### Board: 83

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ Q52

♥ A86

♦ AQ64

♣ KT9

South:

♠ A9

♥ QJ752

♦ KJ87

♣ 62

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

<b>Board: 80</b>	♠ AQ8	You are dealer.
Dealer: South	♥ QT6	The opponents are silent.
Vul: Both	♦ AT3	
HCP: 16	♣ A985	

---

<b>Board: 81</b>	♠ QJT53	Partner is dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: N-S	♦ AQJT3	
HCP: 10+2	♣ 9	

---

<b>Board: 82</b>	♠ AJ3	You are dealer.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: E-W	♦ QT876	
HCP: 16+1	♣ KQ	

---

<b>Board: 83</b>	♠ A9	Partner is dealer.
Dealer: North	♥ QJ752	The opponents are silent.
Vul: Both	♦ KJ87	
HCP: 11+1	♣ 62	

## Both hands (Answers Page)

### Board: 80

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 4♥ South

North:

♠ T64

♥ AK854

♦ J

♣ K742

South:

♠ AQ8

♥ QT6

♦ AT3

♣ A985

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

### Board: 81

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10+2

Contract: 3NT North

North:

♠ A2

♥ AJ83

♦ K76

♣ A753

South:

♠ QJT53

♥ T9

♦ AQJT3

♣ 9

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

### Board: 82

Dealer: South

Vul: E-W

North HCP: 13+2

South HCP: 16+1

Contract: 5♠ North

North:

♠ KQT84

♥ A

♦ K5

♣ JT862

South:

♠ AJ3

♥ KJ7

♦ QT876

♣ KQ

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	4♠
Pass	4NT <sup>1</sup>	Pass	5♦ <sup>2</sup>
Pass	5♠	All Pass	

1. Blackwood 0314, for !S

2. A=1/5 or 4/5

### Board: 83

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 4♥ North

North:

♠ Q52

♥ A86

♦ AQ64

♣ KT9

South:

♠ A9

♥ QJ752

♦ KJ87

♣ 62

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



<b>Board: 84</b>	♠ AKQ43	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: None	♦ T632	
HCP: 13+1	♣ A43	

---

<b>Board: 85</b>	♠ 654	You are dealer.
Dealer: North	♥ AQJ73	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 16+1	♣ KQ9	

---

<b>Board: 86</b>	♠ 75	You are dealer.
Dealer: North	♥ KQT6	The opponents are silent.
Vul: Both	♦ AK82	
HCP: 15	♣ QJ8	

---

<b>Board: 87</b>	♠ T3	Partner is dealer.
Dealer: South	♥ KJ952	East (LHO) bids 2♥ if possible.
Vul: None	♦ QJ953	West (RHO) bids 2♠ if possible.
HCP: 9+2	♣ Q	

---

<b>Board: 88</b>	♠ AQ73	You are dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: N-S	♦ Q986	
HCP: 15	♣ K83	

## Both hands (Answers Page)

### Board: 84

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 15

Contract: 3NT South

North:

♠ AKQ43

♥ 5

♦ T632

♣ A43

South:

♠ T8

♥ AKJ6

♦ KQJ

♣ J985

W N E S

Pass 2♥ Pass 2♠

Pass 3♦ Pass 3NT

All Pass

### Board: 85

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 9+1

Contract: 4♠ North

North:

♠ 654

♥ AQJ73

♦ A2

♣ KQ9

South:

♠ KJ972

♥ 65

♦ KQ5

♣ 863

W N E S

Pass 1NT Pass 2♥

Pass 2♠ Pass 2NT

Pass 4♠ All Pass

### Board: 86

Dealer: North

Vul: Both

North HCP: 15

South HCP: 6+2

Contract: 4♥ South

North:

♠ 75

♥ KQT6

♦ AK82

♣ QJ8

South:

♠ J94

♥ A87532

♦ J

♣ 654

W N E S

Pass 1NT Pass 2♦

Pass 2♠<sup>1</sup> Pass 4♥

All Pass

1. Extended acceptance after NT

### Board: 87

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+1

Contract: 4♦ South

North:

♠ T3

♥ KJ952

♦ QJ953

♣ Q

South:

♠ J5

♥ A7

♦ AK842

♣ K864

W N E S

Pass 2♦ 2♥<sup>1</sup> Pass

2♠ 3♦ Pass 4♦

All Pass

1. Michaels Cuebid

### Board: 88

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 4♠ South

North:

♠ AQ73

♥ A9

♦ Q986

♣ K83

South:

♠ KT982

♥ Q5

♦ AJ7

♣ Q95

W N E S

Pass 1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 4♠

All Pass

1. Extended acceptance after NT

## South hands

## GIB NT & Jacoby

<b>Board: 84</b>	♠ T8	You are dealer.
Dealer: South	♥ AKJ6	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 15	♣ J985	

---

<b>Board: 85</b>	♠ KJ972	Partner is dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: E-W	♦ KQ5	
HCP: 9+1	♣ 863	

---

<b>Board: 86</b>	♠ J94	Partner is dealer.
Dealer: North	♥ A87532	The opponents are silent.
Vul: Both	♦ J	
HCP: 6+2	♣ 654	

---

<b>Board: 87</b>	♠ J5	You are dealer.
Dealer: South	♥ A7	East (RHO) bids 2♥ if possible.
Vul: None	♦ AK842	West (LHO) bids 2♠ if possible.
HCP: 15+1	♣ K864	

---

<b>Board: 88</b>	♠ KT982	Partner is dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 12+1	♣ Q95	

## Both hands (Answers Page)

### Board: 84

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 15

Contract: 3NT South

North:

♠ AKQ43

♥ 5

♦ T632

♣ A43

South:

♠ T8

♥ AKJ6

♦ KQJ

♣ J985

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

### Board: 85

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 9+1

Contract: 4♠ North

North:

♠ 654

♥ AQJ73

♦ A2

♣ KQ9

South:

♠ KJ972

♥ 65

♦ KQ5

♣ 863

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

### Board: 86

Dealer: North

Vul: Both

North HCP: 15

South HCP: 6+2

Contract: 4♥ South

North:

♠ 75

♥ KQT6

♦ AK82

♣ QJ8

South:

♠ J94

♥ A87532

♦ J

♣ 654

W	N	E	S
	1NT	Pass	2♦
Pass	2♠ <sup>1</sup>	Pass	4♥
All Pass			

1. Extended acceptance after NT

### Board: 87

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+1

Contract: 4♦ South

North:

♠ T3

♥ KJ952

♦ QJ953

♣ Q

South:

♠ J5

♥ A7

♦ AK842

♣ K864

W	N	E	S
			1NT
Pass	2♦	2♥ <sup>1</sup>	Pass
2♠	3♦	Pass	4♦
All Pass			

1. Michaels Cuebid

### Board: 88

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 4♠ South

North:

♠ AQ73

♥ A9

♦ Q986

♣ K83

South:

♠ KT982

♥ Q5

♦ AJ7

♣ Q95

W	N	E	S
	1NT	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	4♠
All Pass			

1. Extended acceptance after NT

**Board: 89**

♠ T7

You are dealer.

Dealer: North

♥ AT65

The opponents are silent.

Vul: None

♦ AK73

HCP: 15

♣ A76

**Board: 90**

♠ 653

Partner is dealer.

Dealer: South

♥ KQ876

The opponents are silent.

Vul: N-S

♦ J9

HCP: 9+1

♣ K97

**Board: 91**

♠ AQ965

You are dealer.

Dealer: North

♥ 96

The opponents are silent.

Vul: E-W

♦ KT5

HCP: 15+1

♣ AQ2

**Board: 92**

♠ Q876

You are dealer.

Dealer: North

♥ KQ93

The opponents are silent.

Vul: None

♦ AQ7

HCP: 15

♣ Q7

## Both hands (Answers Page)

### Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ T7	♠ KJ653		1NT	Pass	2♥
Vul: None	♥ AT65	♥ QJ2	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK73	♦ QT5	All Pass			
South HCP: 12+1	♣ A76	♣ K3				
Contract: 3NT South						

### Board: 90

	North:	South:	W	N	E	S
Dealer: South	♠ 653	♠ AJ				1NT
Vul: N-S	♥ KQ876	♥ 53	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ J9	♦ AK52	Pass	2NT	All Pass	
South HCP: 15+1	♣ K97	♣ QJT84				
Contract: 2NT North						

### Board: 91

	North:	South:	W	N	E	S
Dealer: North	♠ AQ965	♠ 7		1NT	Pass	2♦
Vul: E-W	♥ 96	♥ KT543	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ KT5	♦ Q72	Pass	3♠	Pass	3NT
South HCP: 9+1	♣ AQ2	♣ KJ86	All Pass			
Contract: 3NT South						

### Board: 92

	North:	South:	W	N	E	S
Dealer: North	♠ Q876	♠ AK542		1NT	Pass	2♥
Vul: None	♥ KQ93	♥ 84	Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 15	♦ AQ7	♦ J42	Pass	3♦ <sup>3</sup>	Pass	3♠
South HCP: 12+1	♣ Q7	♣ KJ6	All Pass			
Contract: 3♠ South						

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

<b>Board: 89</b>	♠ KJ653	Partner is dealer.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: None	♦ QT5	
HCP: 12+1	♣ K3	

---

<b>Board: 90</b>	♠ AJ	You are dealer.
Dealer: South	♥ 53	The opponents are silent.
Vul: N-S	♦ AK52	
HCP: 15+1	♣ QJT84	

---

<b>Board: 91</b>	♠ 7	Partner is dealer.
Dealer: North	♥ KT543	The opponents are silent.
Vul: E-W	♦ Q72	
HCP: 9+1	♣ KJ86	

---

<b>Board: 92</b>	♠ AK542	Partner is dealer.
Dealer: North	♥ 84	The opponents are silent.
Vul: None	♦ J42	
HCP: 12+1	♣ KJ6	

## Both hands (Answers Page)

### Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ T7	♠ KJ653		1NT	Pass	2♥
Vul: None	♥ AT65	♥ QJ2	Pass	2♠	Pass	3NT
North HCP: 15	♦ AK73	♦ QT5	All Pass			
South HCP: 12+1	♣ A76	♣ K3				
Contract: 3NT South						

### Board: 90

	North:	South:	W	N	E	S
Dealer: South	♠ 653	♠ AJ				1NT
Vul: N-S	♥ KQ876	♥ 53	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ J9	♦ AK52	Pass	2NT	All Pass	
South HCP: 15+1	♣ K97	♣ QJT84				
Contract: 2NT North						

### Board: 91

	North:	South:	W	N	E	S
Dealer: North	♠ AQ965	♠ 7		1NT	Pass	2♦
Vul: E-W	♥ 96	♥ KT543	Pass	2♥	Pass	3♣
North HCP: 15+1	♦ KT5	♦ Q72	Pass	3♠	Pass	3NT
South HCP: 9+1	♣ AQ2	♣ KJ86	All Pass			
Contract: 3NT South						

### Board: 92

	North:	South:	W	N	E	S
Dealer: North	♠ Q876	♠ AK542		1NT	Pass	2♥
Vul: None	♥ KQ93	♥ 84	Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 15	♦ AQ7	♦ J42	Pass	3♦ <sup>3</sup>	Pass	3♠
South HCP: 12+1	♣ Q7	♣ KJ6	All Pass			
Contract: 3♠ South						

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper



## North hands

## GIB NT &amp; Jacoby

**Board: 93**

♠ KQ53

You are dealer.

Dealer: North

♥ 942

The opponents are silent.

Vul: N-S

♦ KQ

HCP: 17

♣ AK76

**Board: 94**

♠ A9543

Partner is dealer.

Dealer: South

♥ -

East (LHO) bids 3♥ if possible.

Vul: E-W

♦ KQ6542

HCP: 11+3

♣ Q4

**Board: 95**

♠ A93

You are dealer.

Dealer: North

♥ QT5

The opponents are silent.

Vul: Both

♦ AKQ2

HCP: 16

♣ JT9

**Board: 96**

♠ KT3

Partner is dealer.

Dealer: South

♥ T8652

East (LHO) Doubles 2♦ if possible.

Vul: N-S

♦ Q

HCP: 11+1

♣ KQJ4

**Board: 97**

♠ K98

You are dealer.

Dealer: North

♥ A8

The opponents are silent.

Vul: E-W

♦ Q976

HCP: 16

♣ AK93

## Both hands (Answers Page)

### Board: 93

	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ A4		1NT	Pass	2♦
Vul: N-S	♥ 942	♥ AKQT7	Pass	2♥	Pass	3♦
North HCP: 17	♦ KQ	♦ 9542	Pass	4♥	All Pass	
South HCP: 14+1	♣ AK76	♣ J3				
Contract: 4♥ North						

### Board: 94

	North:	South:	W	N	E	S
Dealer: South	♠ A9543	♠ QJ				1NT
Vul: E-W	♥ -	♥ JT43	Pass	2♥	3♥	Pass
North HCP: 11+3	♦ KQ6542	♦ A7	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q4	♣ AK963				
Contract: 3NT North						

### Board: 95

	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ T74		1NT	Pass	2♦
Vul: Both	♥ QT5	♥ AJ963	Pass	2♥	Pass	3NT
North HCP: 16	♦ AKQ2	♦ J98	Pass	4♥	All Pass	
South HCP: 10+1	♣ JT9	♣ A5				
Contract: 4♥ North						

### Board: 96

	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ 42				1NT
Vul: N-S	♥ T8652	♥ AQ7	Pass	2♦	X	2♥
North HCP: 11+1	♦ Q	♦ AJ742	Pass	4♥	All Pass	
South HCP: 15+1	♣ KQJ4	♣ AT3				
Contract: 4♥ North						

### Board: 97

	North:	South:	W	N	E	S
Dealer: North	♠ K98	♠ 74		1NT	Pass	2♦
Vul: E-W	♥ A8	♥ QJT654	Pass	2♥	Pass	3♥
North HCP: 16	♦ Q976	♦ 85	All Pass			
South HCP: 5+2	♣ AK93	♣ QT6				
Contract: 3♥ South						

**South hands****GIB NT & Jacoby****Board: 93**

♠ A4

Partner is dealer.

Dealer: North

♥ AKQT7

The opponents are silent.

Vul: N-S

♦ 9542

HCP: 14+1

♣ J3

**Board: 94**

♠ QJ

You are dealer.

Dealer: South

♥ JT43

East (RHO) bids 3♥ if possible.

Vul: E-W

♦ A7

HCP: 15+1

♣ AK963

**Board: 95**

♠ T74

Partner is dealer.

Dealer: North

♥ AJ963

The opponents are silent.

Vul: Both

♦ J98

HCP: 10+1

♣ A5

**Board: 96**

♠ 42

You are dealer.

Dealer: South

♥ AQ7

East (RHO) Doubles 2♦ if possible.

Vul: N-S

♦ AJ742

HCP: 15+1

♣ AT3

**Board: 97**

♠ 74

Partner is dealer.

Dealer: North

♥ QJT654

The opponents are silent.

Vul: E-W

♦ 85

HCP: 5+2

♣ QT6

## Both hands (Answers Page)

### Board: 93

	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ A4		1NT	Pass	2♦
Vul: N-S	♥ 942	♥ AKQT7	Pass	2♥	Pass	3♦
North HCP: 17	♦ KQ	♦ 9542	Pass	4♥	All Pass	
South HCP: 14+1	♣ AK76	♣ J3				
Contract: 4♥ North						

### Board: 94

	North:	South:	W	N	E	S
Dealer: South	♠ A9543	♠ QJ				1NT
Vul: E-W	♥ -	♥ JT43	Pass	2♥	3♥	Pass
North HCP: 11+3	♦ KQ6542	♦ A7	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q4	♣ AK963				
Contract: 3NT North						

### Board: 95

	North:	South:	W	N	E	S
Dealer: North	♠ A93	♠ T74		1NT	Pass	2♦
Vul: Both	♥ QT5	♥ AJ963	Pass	2♥	Pass	3NT
North HCP: 16	♦ AKQ2	♦ J98	Pass	4♥	All Pass	
South HCP: 10+1	♣ JT9	♣ A5				
Contract: 4♥ North						

### Board: 96

	North:	South:	W	N	E	S
Dealer: South	♠ KT3	♠ 42				1NT
Vul: N-S	♥ T8652	♥ AQ7	Pass	2♦	X	2♥
North HCP: 11+1	♦ Q	♦ AJ742	Pass	4♥	All Pass	
South HCP: 15+1	♣ KQJ4	♣ AT3				
Contract: 4♥ North						

### Board: 97

	North:	South:	W	N	E	S
Dealer: North	♠ K98	♠ 74		1NT	Pass	2♦
Vul: E-W	♥ A8	♥ QJT654	Pass	2♥	Pass	3♥
North HCP: 16	♦ Q976	♦ 85	All Pass			
South HCP: 5+2	♣ AK93	♣ QT6				
Contract: 3♥ South						

**North hands****GIB NT & Jacoby**

<b>Board: 98</b>	♠ A43	You are dealer.
Dealer: North	♥ AQ5	West (RHO) bids 2♠ if possible.
Vul: Both	♦ Q2	East (LHO) bids 2NT if possible.
HCP: 16+1	♣ A7432	

---

<b>Board: 99</b>	♠ AT5	You are dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: None	♦ Q62	
HCP: 17+1	♣ AKQ53	

---

<b>Board: 100</b>	♠ AJ863	Partner is dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 17+1	♣ A52	

---

<b>Board: 101</b>	♠ AQJ5	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: Both	♦ T863	
HCP: 15	♣ KJ4	

## Both hands (Answers Page)

### Board: 98

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 10+1

Contract: 4 ♠ South

North:

♠ A43

♥ AQ5

♦ Q2

♣ A7432

South:

♠ Q9765

♥ KJ

♦ 765

♣ KJ9

W N E S

1NT Pass 2♥

2♠<sup>1</sup> Pass 2NT<sup>2</sup> 3NT

Pass 4♥<sup>3</sup> Pass 4♠

All Pass

1. Michaels Cuebid
2. to the partner's longer
3. limit raise or better in !S

### Board: 99

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 3+2

Contract: 2 ♠ North

North:

♠ AT5

♥ Q8

♦ Q62

♣ AKQ53

South:

♠ J98632

♥ J54

♦ 53

♣ JT

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

### Board: 100

Dealer: South

Vul: E-W

North HCP: 17+1

South HCP: 15

Contract: 6 ♠ South

North:

♠ AJ863

♥ AJ9

♦ K4

♣ A52

South:

♠ KT2

♥ KQT7

♦ AJ

♣ Q764

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 4NT<sup>1</sup> Pass 6♠

All Pass

1. Quantitative 4NT

### Board: 101

Dealer: North

Vul: Both

North HCP: 15

South HCP: 15+1

Contract: 6NT South

North:

♠ AQJ5

♥ A2

♦ T863

♣ KJ4

South:

♠ T9

♥ KQT94

♦ A5

♣ AQT2

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 3NT Pass 6NT

All Pass

**South hands****GIB NT & Jacoby**

<b>Board: 98</b>	♠ Q9765	Partner is dealer.
Dealer: North	♥ KJ	West (LHO) bids 2♠ if possible.
Vul: Both	♦ 765	East (RHO) bids 2NT if possible.
HCP: 10+1	♣ KJ9	

---

<b>Board: 99</b>	♠ J98632	Partner is dealer.
Dealer: North	♥ J54	The opponents are silent.
Vul: None	♦ 53	
HCP: 3+2	♣ JT	

---

<b>Board: 100</b>	♠ KT2	You are dealer.
Dealer: South	♥ KQT7	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 15	♣ Q764	

---

<b>Board: 101</b>	♠ T9	Partner is dealer.
Dealer: North	♥ KQT94	The opponents are silent.
Vul: Both	♦ A5	
HCP: 15+1	♣ AQT2	

## Both hands (Answers Page)

### Board: 98

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 10+1

Contract: 4 ♠ South

North:

♠ A43

♥ AQ5

♦ Q2

♣ A7432

South:

♠ Q9765

♥ KJ

♦ 765

♣ KJ9

W N E S

1NT Pass 2♥

2♠<sup>1</sup> Pass 2NT<sup>2</sup> 3NT

Pass 4♥<sup>3</sup> Pass 4♠

All Pass

1. Michaels Cuebid
2. to the partner's longer
3. limit raise or better in !S

### Board: 99

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 3+2

Contract: 2 ♠ North

North:

♠ AT5

♥ Q8

♦ Q62

♣ AKQ53

South:

♠ J98632

♥ J54

♦ 53

♣ JT

W N E S

1NT Pass 2♥

Pass 2♠ All Pass

### Board: 100

Dealer: South

Vul: E-W

North HCP: 17+1

South HCP: 15

Contract: 6 ♠ South

North:

♠ AJ863

♥ AJ9

♦ K4

♣ A52

South:

♠ KT2

♥ KQT7

♦ AJ

♣ Q764

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 4NT<sup>1</sup> Pass 6♠

All Pass

1. Quantitative 4NT

### Board: 101

Dealer: North

Vul: Both

North HCP: 15

South HCP: 15+1

Contract: 6NT South

North:

♠ AQJ5

♥ A2

♦ T863

♣ KJ4

South:

♠ T9

♥ KQT94

♦ A5

♣ AQT2

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 3NT Pass 6NT

All Pass



<b>Board: 102</b>	♠ AK843	Partner is dealer.
Dealer: South	♥ KT2	The opponents are silent.
Vul: None	♦ J32	
HCP: 13+1	♣ Q9	

---

<b>Board: 103</b>	♠ Q83	You are dealer.
Dealer: North	♥ AQ95	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 15	♣ K876	

---

<b>Board: 104</b>	♠ QT	Partner is dealer.
Dealer: South	♥ KQJ98	The opponents are silent.
Vul: None	♦ -	
HCP: 14+3	♣ AQ9743	

---

<b>Board: 105</b>	♠ T952	You are dealer.
Dealer: North	♥ AQ	West (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ K92	
HCP: 16	♣ AKT7	

## Both hands (Answers Page)

### Board: 102

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AK843

♥ KT2

♦ J32

♣ Q9

South:

♠ QJ9

♥ 87

♦ AK85

♣ AJ52

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

### Board: 103

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15+1

Contract: 6 ♠ North

North:

♠ Q83

♥ AQ95

♦ A7

♣ K876

South:

♠ AJ954

♥ K84

♦ K83

♣ A9

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	4NT <sup>1</sup>
Pass	6 ♠	All Pass	

1. Quantitative 4NT

### Board: 104

Dealer: South

Vul: None

North HCP: 14+3

South HCP: 15

Contract: 7 ♥ North

North:

♠ QT

♥ KQJ98

♦ -

♣ AQ9743

South:

♠ A84

♥ A43

♦ A642

♣ K82

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♣	Pass	4 ♥
Pass	4NT <sup>1</sup>	Pass	5 ♣ <sup>2</sup>
Pass	7 ♥	All Pass	

1. Blackwood 0314, for !H  
2. A=0/5 or 3/5

### Board: 105

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 14+1

Contract: 4 ♠ South

North:

♠ T952

♥ AQ

♦ K92

♣ AKT7

South:

♠ AKQ83

♥ T7

♦ A86

♣ J53

W	N	E	S
	1NT	Pass	2 ♥
X	2 ♠	Pass	4 ♠
All Pass			

<b>Board: 102</b>	♠ QJ9	You are dealer.
Dealer: South	♥ 87	The opponents are silent.
Vul: None	♦ AK85	
HCP: 15	♣ AJ52	

---

<b>Board: 103</b>	♠ AJ954	Partner is dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: N-S	♦ K83	
HCP: 15+1	♣ A9	

---

<b>Board: 104</b>	♠ A84	You are dealer.
Dealer: South	♥ A43	The opponents are silent.
Vul: None	♦ A642	
HCP: 15	♣ K82	

---

<b>Board: 105</b>	♠ AKQ83	Partner is dealer.
Dealer: North	♥ T7	West (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ A86	
HCP: 14+1	♣ J53	

## Both hands (Answers Page)

### Board: 102

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AK843

♥ KT2

♦ J32

♣ Q9

South:

♠ QJ9

♥ 87

♦ AK85

♣ AJ52

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

### Board: 103

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15+1

Contract: 6 ♠ North

North:

♠ Q83

♥ AQ95

♦ A7

♣ K876

South:

♠ AJ954

♥ K84

♦ K83

♣ A9

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	4NT <sup>1</sup>
Pass	6 ♠	All Pass	

1. Quantitative 4NT

### Board: 104

Dealer: South

Vul: None

North HCP: 14+3

South HCP: 15

Contract: 7 ♥ North

North:

♠ QT

♥ KQJ98

♦ -

♣ AQ9743

South:

♠ A84

♥ A43

♦ A642

♣ K82

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♣	Pass	4 ♥
Pass	4NT <sup>1</sup>	Pass	5 ♣ <sup>2</sup>
Pass	7 ♥	All Pass	

1. Blackwood 0314, for !H  
2. A=0/5 or 3/5

### Board: 105

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 14+1

Contract: 4 ♠ South

North:

♠ T952

♥ AQ

♦ K92

♣ AKT7

South:

♠ AKQ83

♥ T7

♦ A86

♣ J53

W	N	E	S
	1NT	Pass	2 ♥
X	2 ♠	Pass	4 ♠
All Pass			

<b>Board: 106</b>	♠ QJT42	Partner is dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: E-W	♦ 642	
HCP: 10+1	♣ K42	

---

<b>Board: 107</b>	♠ J8	You are dealer.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: None	♦ AJ76	
HCP: 15	♣ KT85	

---

<b>Board: 108</b>	♠ 75432	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 9+3	♣ KQ9872	

---

<b>Board: 109</b>	♠ K8754	Partner is dealer.
Dealer: South	♥ 43	The opponents are silent.
Vul: Both	♦ 962	
HCP: 9+1	♣ AQ8	

## Both hands (Answers Page)

### Board: 106

	North:	South:	W	N	E	S
Dealer: South	♠ QJT42	♠ 63				1NT
Vul: E-W	♥ AT	♥ KJ5	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ 642	♦ AKQ9	Pass	3NT	All Pass	
South HCP: 15	♣ K42	♣ Q763				
Contract: 3NT North						

### Board: 107

	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ A7		1NT	Pass	2♦
Vul: None	♥ AQ4	♥ JT873	Pass	2♥	Pass	3♦
North HCP: 15	♦ AJ76	♦ KQT4	Pass	4♥	All Pass	
South HCP: 12+1	♣ KT85	♣ Q4				
Contract: 4♥ North						

### Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ 75432	♠ AKJ				1NT
Vul: N-S	♥ A	♥ KQ63	Pass	2♥	Pass	2♠
North HCP: 9+3	♦ 8	♦ J753	Pass	3♣	Pass	4♠
South HCP: 15	♣ KQ9872	♣ J5	All Pass			
Contract: 4♠ South						

### Board: 109

	North:	South:	W	N	E	S
Dealer: South	♠ K8754	♠ AJ93				1NT
Vul: Both	♥ 43	♥ A72	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 9+1	♦ 962	♦ AQ87	Pass	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
South HCP: 15	♣ AQ8	♣ 74	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

<b>Board: 106</b>	♠ 63	You are dealer.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: E-W	♦ AKQ9	
HCP: 15	♣ Q763	

---

<b>Board: 107</b>	♠ A7	Partner is dealer.
Dealer: North	♥ JT873	The opponents are silent.
Vul: None	♦ KQT4	
HCP: 12+1	♣ Q4	

---

<b>Board: 108</b>	♠ AKJ	You are dealer.
Dealer: South	♥ KQ63	The opponents are silent.
Vul: N-S	♦ J753	
HCP: 15	♣ J5	

---

<b>Board: 109</b>	♠ AJ93	You are dealer.
Dealer: South	♥ A72	The opponents are silent.
Vul: Both	♦ AQ87	
HCP: 15	♣ 74	

## Both hands (Answers Page)

### Board: 106

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ QJT42

♥ AT

♦ 642

♣ K42

South:

♠ 63

♥ KJ5

♦ AKQ9

♣ Q763

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 107

Dealer: North

Vul: None

North HCP: 15

South HCP: 12+1

Contract: 4♥ North

North:

♠ J8

♥ AQ4

♦ AJ76

♣ KT85

South:

♠ A7

♥ JT873

♦ KQT4

♣ Q4

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	Pass	3♦
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

### Board: 108

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 15

Contract: 4♠ South

North:

♠ 75432

♥ A

♦ 8

♣ KQ9872

South:

♠ AKJ

♥ KQ63

♦ J753

♣ J5

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3♣	Pass	4♠
------	----	------	----

All Pass

### Board: 109

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4♠ South

North:

♠ K8754

♥ 43

♦ 962

♣ AQ8

South:

♠ AJ93

♥ A72

♦ AQ87

♣ 74

W	N	E	S
			1NT

Pass	2♥	Pass	2NT <sup>1</sup>
------	----	------	------------------

Pass	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
------	-----------------	------	-----------------

Pass	3♠	Pass	4♠
------	----	------	----

All Pass

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper



**Board: 110**

♠ Q8

Partner is dealer.

Dealer: South

♥ KJ732

The opponents are silent.

Vul: N-S

♦ AKQ

HCP: 15+1

♣ T94

**Board: 111**

♠ KQ63

You are dealer.

Dealer: North

♥ T2

The opponents are silent.

Vul: E-W

♦ AKT8

HCP: 17

♣ KQ7

**Board: 112**

♠ 765

Partner is dealer.

Dealer: South

♥ KJ932

The opponents are silent.

Vul: Both

♦ Q53

HCP: 11+1

♣ KQ

## Both hands (Answers Page)

### Board: 110

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 16+1

Contract: 6♥ North

North:

♠ Q8

♥ KJ732

♦ AKQ

♣ T94

South:

♠ AT6

♥ AQT96

♦ 73

♣ AQ8

W N E S

Pass 2♦ Pass 1NT

Pass 3♦<sup>2</sup> Pass 2NT<sup>1</sup>

Pass 3NT<sup>4</sup> Pass 3♠<sup>3</sup>

Pass 4NT<sup>5</sup> Pass 4♥

Pass 5♦ Pass 5♣<sup>6</sup>

Pass 5♥ Pass 5NT<sup>7</sup>

Pass 6♥ All Pass

1. Extended acceptance after NT

2. Cue bid, a !D stopper

3. Cue bid, a !C stopper

4. surplus

5. Blackwood 0314, for !H

6. A=0/5 or 3/5

7. !H queen no !S king no !C king no !D king

### Board: 111

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+1

Contract: 3NT North

North:

♠ KQ63

♥ T2

♦ AKT8

♣ KQ7

South:

♠ 52

♥ KQ763

♦ J2

♣ AJ96

W N E S

Pass 1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 3NT All Pass

### Board: 112

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 4♥ South

North:

♠ 765

♥ KJ932

♦ Q53

♣ KQ

South:

♠ KJT2

♥ Q86

♦ AKJ4

♣ J4

W N E S

Pass 2♦ Pass 1NT

Pass 2♥ Pass 2♥

Pass 3NT Pass 4♥

All Pass

<b>Board: 110</b>	♠ AT6	You are dealer.
Dealer: South	♥ AQT96	The opponents are silent.
Vul: N-S	♦ 73	
HCP: 16+1	♣ AQ8	

---

<b>Board: 111</b>	♠ 52	Partner is dealer.
Dealer: North	♥ KQ763	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 11+1	♣ AJ96	

---

<b>Board: 112</b>	♠ KJT2	You are dealer.
Dealer: South	♥ Q86	The opponents are silent.
Vul: Both	♦ AKJ4	
HCP: 15	♣ J4	

## Both hands (Answers Page)

### Board: 110

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 16+1

Contract: 6♥ North

North:

♠ Q8

♥ KJ732

♦ AKQ

♣ T94

South:

♠ AT6

♥ AQT96

♦ 73

♣ AQ8

W N E S

Pass 2♦ Pass 1NT

Pass 3♦<sup>2</sup> Pass 2NT<sup>1</sup>

Pass 3NT<sup>4</sup> Pass 3♠<sup>3</sup>

Pass 4NT<sup>5</sup> Pass 4♥

Pass 5♦ Pass 5♣<sup>6</sup>

Pass 6♥ Pass 5NT<sup>7</sup>

Pass All Pass

1. Extended acceptance after NT

2. Cue bid, a !D stopper

3. Cue bid, a !C stopper

4. surplus

5. Blackwood 0314, for !H

6. A=0/5 or 3/5

7. !H queen no !S king no !C king no !D king

### Board: 111

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+1

Contract: 3NT North

North:

♠ KQ63

♥ T2

♦ AKT8

♣ KQ7

South:

♠ 52

♥ KQ763

♦ J2

♣ AJ96

W N E S

Pass 1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 3NT All Pass

### Board: 112

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 15

Contract: 4♥ South

North:

♠ 765

♥ KJ932

♦ Q53

♣ KQ

South:

♠ KJT2

♥ Q86

♦ AKJ4

♣ J4

W N E S

Pass 1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

All Pass

<b>Board: 113</b>	♠ AQ	You are dealer.
Dealer: North	♥ KQJT	The opponents are silent.
Vul: None	♦ Q7	
HCP: 15+1	♣ J8752	
<hr/>		
<b>Board: 114</b>	♠ KJ974	Partner is dealer.
Dealer: South	♥ K42	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 10+1	♣ K86	
<hr/>		
<b>Board: 115</b>	♠ J4	You are dealer.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: Both	♦ AQJ5	
HCP: 17	♣ K952	
<hr/>		
<b>Board: 116</b>	♠ K84	You are dealer.
Dealer: North	♥ KQ643	The opponents are silent.
Vul: None	♦ A9	
HCP: 15+1	♣ K43	
<hr/>		
<b>Board: 117</b>	♠ A84	You are dealer.
Dealer: North	♥ KJ9	West (RHO) Doubles 2♥ if possible.
Vul: N-S	♦ 764	
HCP: 15	♣ AK32	

## Both hands (Answers Page)

### Board: 113

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 3+2

Contract: 2 ♠ North

North:

♠ AQ

♥ KQJT

♦ Q7

♣ J8752

South:

♠ K86532

♥ 86

♦ T43

♣ T6

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

### Board: 114

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ KJ974

♥ K42

♦ 95

♣ K86

South:

♠ Q62

♥ QJ9

♦ KQ87

♣ AJ2

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

### Board: 115

Dealer: North

Vul: Both

North HCP: 17

South HCP: 5+2

Contract: 3 ♠ South

North:

♠ J4

♥ AQ7

♦ AQJ5

♣ K952

South:

♠ KQT965

♥ 64

♦ 62

♣ 873

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

### Board: 116

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+1

Contract: 4♥ South

North:

♠ K84

♥ KQ643

♦ A9

♣ K43

South:

♠ AJ5

♥ J9875

♦ K86

♣ 97

W	N	E	S
	1NT	Pass	2♦
Pass	2NT <sup>1</sup>	Pass	4♥
All Pass			

1. Extended acceptance after NT

### Board: 117

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ A84

♥ KJ9

♦ 764

♣ AK32

South:

♠ KQ753

♥ Q7

♦ AJ932

♣ 9

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	4♠
All Pass			

<b>Board: 113</b>	♠ K86532	Partner is dealer.
Dealer: North	♥ 86	The opponents are silent.
Vul: None	♦ T43	
HCP: 3+2	♣ T6	
<hr/>		
<b>Board: 114</b>	♠ Q62	You are dealer.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: E-W	♦ KQ87	
HCP: 15	♣ AJ2	
<hr/>		
<b>Board: 115</b>	♠ KQT965	Partner is dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: Both	♦ 62	
HCP: 5+2	♣ 873	
<hr/>		
<b>Board: 116</b>	♠ AJ5	Partner is dealer.
Dealer: North	♥ J9875	The opponents are silent.
Vul: None	♦ K86	
HCP: 9+1	♣ 97	
<hr/>		
<b>Board: 117</b>	♠ KQ753	Partner is dealer.
Dealer: North	♥ Q7	West (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ AJ932	
HCP: 12+2	♣ 9	

## Both hands (Answers Page)

### Board: 113

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 3+2

Contract: 2 ♠ North

North:

♠ AQ

♥ KQJT

♦ Q7

♣ J8752

South:

♠ K86532

♥ 86

♦ T43

♣ T6

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

### Board: 114

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 15

Contract: 3NT North

North:

♠ KJ974

♥ K42

♦ 95

♣ K86

South:

♠ Q62

♥ QJ9

♦ KQ87

♣ AJ2

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

### Board: 115

Dealer: North

Vul: Both

North HCP: 17

South HCP: 5+2

Contract: 3 ♠ South

North:

♠ J4

♥ AQ7

♦ AQJ5

♣ K952

South:

♠ KQT965

♥ 64

♦ 62

♣ 873

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

### Board: 116

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+1

Contract: 4♥ South

North:

♠ K84

♥ KQ643

♦ A9

♣ K43

South:

♠ AJ5

♥ J9875

♦ K86

♣ 97

W	N	E	S
	1NT	Pass	2♦
Pass	2NT <sup>1</sup>	Pass	4♥
All Pass			

1. Extended acceptance after NT

### Board: 117

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ A84

♥ KJ9

♦ 764

♣ AK32

South:

♠ KQ753

♥ Q7

♦ AJ932

♣ 9

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	4♠
All Pass			



<b>Board: 118</b>	♠ AKT98	Partner is dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: Both	♦ 42	
HCP: 13+1	♣ KT98	

---

<b>Board: 119</b>	♠ AQ7	You are dealer.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: None	♦ KJ8	
HCP: 15	♣ T872	

---

<b>Board: 120</b>	♠ QJ974	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ KT7532	
HCP: 10+3	♣ K	

---

<b>Board: 121</b>	♠ A753	You are dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 15	♣ A763	

---

<b>Board: 122</b>	♠ AQ632	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ QT86	
HCP: 12+1	♣ Q98	

## Both hands (Answers Page)

### Board: 118

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ AKT98

♥ K2

♦ 42

♣ KT98

South:

♠ Q72

♥ AQT74

♦ AQ

♣ Q75

W

N

E

S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♣ Pass 4 ♠

All Pass

### Board: 119

Dealer: North

Vul: None

North HCP: 15

South HCP: 11+1

Contract: 4 ♥ North

North:

♠ AQ7

♥ KQ3

♦ KJ8

♣ T872

South:

♠ 6

♥ 87542

♦ AQ63

♣ AJ9

W

N

E

S

1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♦

Pass 4 ♥ All Pass

### Board: 120

Dealer: South

Vul: N-S

North HCP: 10+3

South HCP: 17+1

Contract: 4 ♠ South

North:

♠ QJ974

♥ J

♦ KT7532

♣ K

South:

♠ AK6

♥ K98

♦ J9

♣ AQT96

W

N

E

S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♦ Pass 4 ♠

All Pass

### Board: 121

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 4 ♥ North

North:

♠ A753

♥ K84

♦ A9

♣ A763

South:

♠ Q4

♥ AQJ92

♦ JT43

♣ J9

W

N

E

S

1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♦

Pass 4 ♥ All Pass

### Board: 122

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 17+1

Contract: 3NT South

North:

♠ AQ632

♥ Q

♦ QT86

♣ Q98

South:

♠ J5

♥ AT7

♦ AK4

♣ AJT32

W

N

E

S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♦ Pass 3NT

All Pass

<b>Board: 118</b>	♠ Q72	You are dealer.
Dealer: South	♥ AQT74	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 16+1	♣ Q75	

---

<b>Board: 119</b>	♠ 6	Partner is dealer.
Dealer: North	♥ 87542	The opponents are silent.
Vul: None	♦ AQ63	
HCP: 11+1	♣ AJ9	

---

<b>Board: 120</b>	♠ AK6	You are dealer.
Dealer: South	♥ K98	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 17+1	♣ AQT96	

---

<b>Board: 121</b>	♠ Q4	Partner is dealer.
Dealer: North	♥ AQJ92	The opponents are silent.
Vul: E-W	♦ JT43	
HCP: 11+1	♣ J9	

---

<b>Board: 122</b>	♠ J5	You are dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: None	♦ AK4	
HCP: 17+1	♣ AJT32	

## Both hands (Answers Page)

### Board: 118

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ AKT98

♥ K2

♦ 42

♣ KT98

South:

♠ Q72

♥ AQT74

♦ AQ

♣ Q75

W

N

E

S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♣ Pass 4 ♠

All Pass

### Board: 119

Dealer: North

Vul: None

North HCP: 15

South HCP: 11+1

Contract: 4 ♥ North

North:

♠ AQ7

♥ KQ3

♦ KJ8

♣ T872

South:

♠ 6

♥ 87542

♦ AQ63

♣ AJ9

W

N

E

S

1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♦

Pass 4 ♥ All Pass

### Board: 120

Dealer: South

Vul: N-S

North HCP: 10+3

South HCP: 17+1

Contract: 4 ♠ South

North:

♠ QJ974

♥ J

♦ KT7532

♣ K

South:

♠ AK6

♥ K98

♦ J9

♣ AQT96

W

N

E

S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♦ Pass 4 ♠

All Pass

### Board: 121

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11+1

Contract: 4 ♥ North

North:

♠ A753

♥ K84

♦ A9

♣ A763

South:

♠ Q4

♥ AQJ92

♦ JT43

♣ J9

W

N

E

S

1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♦

Pass 4 ♥ All Pass

### Board: 122

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 17+1

Contract: 3NT South

North:

♠ AQ632

♥ Q

♦ QT86

♣ Q98

South:

♠ J5

♥ AT7

♦ AK4

♣ AJT32

W

N

E

S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♦ Pass 3NT

All Pass

<b>Board: 123</b>	♠ AT83	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: N-S	♦ A64	
HCP: 15	♣ 632	

---

<b>Board: 124</b>	♠ QT8753	Partner is dealer.
Dealer: South	♥ J95	The opponents are silent.
Vul: E-W	♦ JT6	
HCP: 4+2	♣ 4	

---

<b>Board: 125</b>	♠ J85	You are dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: Both	♦ AQJ6	
HCP: 15	♣ K82	

---

<b>Board: 126</b>	♠ AK943	Partner is dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ 9752	
HCP: 13+1	♣ J6	

## Both hands (Answers Page)

### Board: 123

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 13+2

Contract: 6 ♠ South

North:

♠ AT83

♥ AKT

♦ A64

♣ 632

South:

♠ KJ964

♥ 6

♦ Q9852

♣ AK

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 4♠ Pass 4NT<sup>1</sup>

Pass 5♣<sup>2</sup> Pass 5♦

Pass 5♠<sup>3</sup> Pass 6♠

All Pass

1. Blackwood 0314, for !S

2. A=0/5 or 3/5

3. no !S queen

### Board: 124

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 15+1

Contract: 3 ♠ North

North:

♠ QT8753

♥ J95

♦ JT6

♣ 4

South:

♠ AK9

♥ AT2

♦ K9742

♣ J5

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♠ All Pass

### Board: 125

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ J85

♥ A87

♦ AQJ6

♣ K82

South:

♠ A7642

♥ JT9

♦ K2

♣ AJ3

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ All Pass

### Board: 126

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AK943

♥ AJ

♦ 9752

♣ J6

South:

♠ J82

♥ K753

♦ AKJT

♣ K5

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♦ Pass 4♠

All Pass

<b>Board: 123</b>	♠ KJ964	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ Q9852	
HCP: 13+2	♣ AK	

---

<b>Board: 124</b>	♠ AK9	You are dealer.
Dealer: South	♥ AT2	The opponents are silent.
Vul: E-W	♦ K9742	
HCP: 15+1	♣ J5	

---

<b>Board: 125</b>	♠ A7642	Partner is dealer.
Dealer: North	♥ JT9	The opponents are silent.
Vul: Both	♦ K2	
HCP: 13+1	♣ AJ3	

---

<b>Board: 126</b>	♠ J82	You are dealer.
Dealer: South	♥ K753	The opponents are silent.
Vul: N-S	♦ AKJT	
HCP: 15	♣ K5	

## Both hands (Answers Page)

### Board: 123

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 13+2

Contract: 6 ♠ South

North:

♠ AT83

♥ AKT

♦ A64

♣ 632

South:

♠ KJ964

♥ 6

♦ Q9852

♣ AK

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♦
Pass	4♠	Pass	4NT <sup>1</sup>
Pass	5♣ <sup>2</sup>	Pass	5♦
Pass	5♠ <sup>3</sup>	Pass	6♠
All Pass			

1. Blackwood 0314, for !S

2. A=0/5 or 3/5

3. no !S queen

### Board: 124

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 15+1

Contract: 3 ♠ North

North:

♠ QT8753

♥ J95

♦ JT6

♣ 4

South:

♠ AK9

♥ AT2

♦ K9742

♣ J5

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

### Board: 125

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ J85

♥ A87

♦ AQJ6

♣ K82

South:

♠ A7642

♥ JT9

♦ K2

♣ AJ3

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

### Board: 126

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ AK943

♥ AJ

♦ 9752

♣ J6

South:

♠ J82

♥ K753

♦ AKJT

♣ K5

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



<b>Board: 127</b>	♠ AQ2	You are dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: None	♦ AQT4	
HCP: 15	♣ J953	
<hr/>		
<b>Board: 128</b>	♠ KQT87	Partner is dealer.
Dealer: South	♥ J82	The opponents are silent.
Vul: E-W	♦ Q76	
HCP: 10+1	♣ Q5	
<hr/>		
<b>Board: 129</b>	♠ AK8	You are dealer.
Dealer: North	♥ T7	West (RHO) Doubles 2♥ if possible.
Vul: Both	♦ 873	
HCP: 15+1	♣ AKJ96	
<hr/>		
<b>Board: 130</b>	♠ Q7432	Partner is dealer.
Dealer: South	♥ 97	The opponents are silent.
Vul: None	♦ KT87	
HCP: 9+1	♣ A7	
<hr/>		
<b>Board: 131</b>	♠ 63	You are dealer.
Dealer: North	♥ AK76	The opponents are silent.
Vul: N-S	♦ AKT9	
HCP: 16	♣ Q54	

## Both hands (Answers Page)

### Board: 127

	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 753		1NT	Pass	2♦
Vul: None	♥ Q3	♥ AJ984	Pass	2♥	Pass	3NT
North HCP: 15	♦ AQT4	♦ K5	All Pass			
South HCP: 14+1	♣ J953	♣ AQT				
Contract: 3NT South						

### Board: 128

	North:	South:	W	N	E	S
Dealer: South	♠ KQT87	♠ 63				1NT
Vul: E-W	♥ J82	♥ AK	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ Q76	♦ AKJT8	Pass	2NT	All Pass	
South HCP: 15+1	♣ Q5	♣ 9764				
Contract: 2NT North						

### Board: 129

	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ T6532		1NT	Pass	2♥
Vul: Both	♥ T7	♥ QJ	X	2♠	Pass	3♠
North HCP: 15+1	♦ 873	♦ A52	All Pass			
South HCP: 9+1	♣ AKJ96	♣ Q83				
Contract: 3♠ South						

### Board: 130

	North:	South:	W	N	E	S
Dealer: South	♠ Q7432	♠ A98				1NT
Vul: None	♥ 97	♥ KQJ6	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ KT87	♦ A632	Pass	3♦	Pass	4♠
South HCP: 15	♣ A7	♣ J4	All Pass			
Contract: 4♠ South						

### Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ AK854		1NT	Pass	2♥
Vul: N-S	♥ AK76	♥ -	Pass	2♠	Pass	3♣
North HCP: 16	♦ AKT9	♦ J32	Pass	3NT	All Pass	
South HCP: 12+2	♣ Q54	♣ KJ987				
Contract: 3NT North						

## South hands

## GIB NT & Jacoby

<b>Board: 127</b>	♠ 753	Partner is dealer.
Dealer: North	♥ AJ984	The opponents are silent.
Vul: None	♦ K5	
HCP: 14+1	♣ AQT	
<b>Board: 128</b>	♠ 63	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ AKJT8	
HCP: 15+1	♣ 9764	
<b>Board: 129</b>	♠ T6532	Partner is dealer.
Dealer: North	♥ QJ	West (LHO) Doubles 2♥ if possible.
Vul: Both	♦ A52	
HCP: 9+1	♣ Q83	
<b>Board: 130</b>	♠ A98	You are dealer.
Dealer: South	♥ KQJ6	The opponents are silent.
Vul: None	♦ A632	
HCP: 15	♣ J4	
<b>Board: 131</b>	♠ AK854	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ J32	
HCP: 12+2	♣ KJ987	

## Both hands (Answers Page)

### Board: 127

	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ 753		1NT	Pass	2♦
Vul: None	♥ Q3	♥ AJ984	Pass	2♥	Pass	3NT
North HCP: 15	♦ AQT4	♦ K5	All Pass			
South HCP: 14+1	♣ J953	♣ AQT				
Contract: 3NT South						

### Board: 128

	North:	South:	W	N	E	S
Dealer: South	♠ KQT87	♠ 63				1NT
Vul: E-W	♥ J82	♥ AK	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ Q76	♦ AKJT8	Pass	2NT	All Pass	
South HCP: 15+1	♣ Q5	♣ 9764				
Contract: 2NT North						

### Board: 129

	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ T6532		1NT	Pass	2♥
Vul: Both	♥ T7	♥ QJ	X	2♠	Pass	3♠
North HCP: 15+1	♦ 873	♦ A52	All Pass			
South HCP: 9+1	♣ AKJ96	♣ Q83				
Contract: 3♠ South						

### Board: 130

	North:	South:	W	N	E	S
Dealer: South	♠ Q7432	♠ A98				1NT
Vul: None	♥ 97	♥ KQJ6	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ KT87	♦ A632	Pass	3♦	Pass	4♠
South HCP: 15	♣ A7	♣ J4	All Pass			
Contract: 4♠ South						

### Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ AK854		1NT	Pass	2♥
Vul: N-S	♥ AK76	♥ -	Pass	2♠	Pass	3♣
North HCP: 16	♦ AKT9	♦ J32	Pass	3NT	All Pass	
South HCP: 12+2	♣ Q54	♣ KJ987				
Contract: 3NT North						

**Board: 132**      ♠ AQT62      Partner is dealer.  
Dealer: South      ♥ 76      The opponents are silent.  
Vul: Both      ♦ Q  
HCP: 11+2      ♣ QJ963

---

**Board: 133**      ♠ 52      You are dealer.  
Dealer: North      ♥ QJT      West (RHO) bids 3 ♠ if possible.  
Vul: None      ♦ AKQ96  
HCP: 16+1      ♣ A96

---

**Board: 134**      ♠ A52      Partner is dealer.  
Dealer: South      ♥ K8753      East (LHO) Doubles 2 ♦ if possible.  
Vul: N-S      ♦ 9  
HCP: 9+1      ♣ QT52

---

**Board: 135**      ♠ AK43      You are dealer.  
Dealer: North      ♥ A98      The opponents are silent.  
Vul: E-W      ♦ QJT  
HCP: 16      ♣ Q95

## Both hands (Answers Page)

### Board: 132

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 15

Contract: 4 ♠ South

North:

♠ AQT62

♥ 76

♦ Q

♣ QJ963

South:

♠ J54

♥ AK2

♦ A987

♣ KT5

W

N

E

S

1NT

Pass

2 ♥

Pass

2 ♠

Pass

3 ♣

Pass

4 ♠

All Pass

### Board: 133

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12+2

Contract: 4 ♥ North

North:

♠ 52

♥ QJT

♦ AKQ96

♣ A96

South:

♠ Q7

♥ AK932

♦ 3

♣ QJ875

W

N

E

S

1NT

Pass

2 ♦

3 ♠

Pass

Pass

4 ♣

Pass

4 ♥

All Pass

### Board: 134

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 15

Contract: 4 ♥ North

North:

♠ A52

♥ K8753

♦ 9

♣ QT52

South:

♠ J3

♥ AJT

♦ QT73

♣ AK73

W

N

E

S

1NT

Pass

2 ♦

X

2 ♥

Pass

4 ♥

All Pass

### Board: 135

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ AK43

♥ A98

♦ QJT

♣ Q95

South:

♠ J8762

♥ K

♦ K32

♣ K876

W

N

E

S

1NT

Pass

2 ♥

Pass

2 ♠

Pass

3 ♣

Pass

4 ♠

All Pass

<b>Board: 132</b>	♠ J54	You are dealer.
Dealer: South	♥ AK2	The opponents are silent.
Vul: Both	♦ A987	
HCP: 15	♣ KT5	

---

<b>Board: 133</b>	♠ Q7	Partner is dealer.
Dealer: North	♥ AK932	West (LHO) bids 3 ♠ if possible.
Vul: None	♦ 3	
HCP: 12+2	♣ QJ875	

---

<b>Board: 134</b>	♠ J3	You are dealer.
Dealer: South	♥ AJT	East (RHO) Doubles 2 ♦ if possible.
Vul: N-S	♦ QT73	
HCP: 15	♣ AK73	

---

<b>Board: 135</b>	♠ J8762	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ K32	
HCP: 10+1	♣ K876	

## Both hands (Answers Page)

### Board: 132

	North:	South:	W	N	E	S
Dealer: South	♠ AQT62	♠ J54				1NT
Vul: Both	♥ 76	♥ AK2	Pass	2♥	Pass	2♠
North HCP: 11+2	♦ Q	♦ A987	Pass	3♣	Pass	4♠
South HCP: 15	♣ QJ963	♣ KT5	All Pass			
Contract: 4♠ South						

### Board: 133

	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ Q7		1NT	Pass	2♦
Vul: None	♥ QJT	♥ AK932	3♠	Pass	Pass	4♣
North HCP: 16+1	♦ AKQ96	♦ 3	Pass	4♥	All Pass	
South HCP: 12+2	♣ A96	♣ QJ875				
Contract: 4♥ North						

### Board: 134

	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ J3				1NT
Vul: N-S	♥ K8753	♥ AJT	Pass	2♦	X	2♥
North HCP: 9+1	♦ 9	♦ QT73	Pass	4♥	All Pass	
South HCP: 15	♣ QT52	♣ AK73				
Contract: 4♥ North						

### Board: 135

	North:	South:	W	N	E	S
Dealer: North	♠ AK43	♠ J8762		1NT	Pass	2♥
Vul: E-W	♥ A98	♥ K	Pass	2♠	Pass	3♣
North HCP: 16	♦ QJT	♦ K32	Pass	4♠	All Pass	
South HCP: 10+1	♣ Q95	♣ K876				
Contract: 4♠ North						



<b>Board: 136</b>	♠ KJ87	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ K753	
HCP: 16	♣ AJ5	

---

<b>Board: 137</b>	♠ JT	You are dealer.
Dealer: North	♥ KT64	The opponents are silent.
Vul: N-S	♦ QT5	
HCP: 16	♣ AKQJ	

---

<b>Board: 138</b>	♠ J4	Partner is dealer.
Dealer: South	♥ AJ842	The opponents are silent.
Vul: E-W	♦ AKQ85	
HCP: 19+2	♣ A	

---

<b>Board: 139</b>	♠ 76	You are dealer.
Dealer: North	♥ KQJ4	The opponents are silent.
Vul: Both	♦ AK5	
HCP: 16	♣ K973	

## Both hands (Answers Page)

### Board: 136

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ KJ87

♥ A7

♦ K753

♣ AJ5

South:

♠ AT642

♥ Q8

♦ A6

♣ KT62

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	3♦ <sup>3</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♠	All Pass	
------	----	----------	--

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

### Board: 137

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 14+1

Contract: 3NT North

North:

♠ JT

♥ KT64

♦ QT5

♣ AKQJ

South:

♠ A8653

♥ AQ2

♦ KJ43

♣ 7

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	3♦
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 138

Dealer: South

Vul: E-W

North HCP: 19+2

South HCP: 15+1

Contract: 6NT North

North:

♠ J4

♥ AJ842

♦ AKQ85

♣ A

South:

♠ AKQ72

♥ K9

♦ T73

♣ K98

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3♦	Pass	3♠
------	----	------	----

Pass	6NT	All Pass	
------	-----	----------	--

### Board: 139

Dealer: North

Vul: Both

North HCP: 16

South HCP: 4+2

Contract: 2♠ North

North:

♠ 76

♥ KQJ4

♦ AK5

♣ K973

South:

♠ JT9854

♥ 86

♦ 87

♣ QJ8

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	All Pass	
------	----	----------	--

<b>Board: 136</b>	♠ AT642	Partner is dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: None	♦ A6	
HCP: 13+1	♣ KT62	

---

<b>Board: 137</b>	♠ A8653	Partner is dealer.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: N-S	♦ KJ43	
HCP: 14+1	♣ 7	

---

<b>Board: 138</b>	♠ AKQ72	You are dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ T73	
HCP: 15+1	♣ K98	

---

<b>Board: 139</b>	♠ JT9854	Partner is dealer.
Dealer: North	♥ 86	The opponents are silent.
Vul: Both	♦ 87	
HCP: 4+2	♣ QJ8	

## Both hands (Answers Page)

### Board: 136

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ KJ87

♥ A7

♦ K753

♣ AJ5

South:

♠ AT642

♥ Q8

♦ A6

♣ KT62

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	3♦ <sup>3</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♠	All Pass	
------	----	----------	--

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

### Board: 137

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 14+1

Contract: 3NT North

North:

♠ JT

♥ KT64

♦ QT5

♣ AKQJ

South:

♠ A8653

♥ AQ2

♦ KJ43

♣ 7

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	3♦
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 138

Dealer: South

Vul: E-W

North HCP: 19+2

South HCP: 15+1

Contract: 6NT North

North:

♠ J4

♥ AJ842

♦ AKQ85

♣ A

South:

♠ AKQ72

♥ K9

♦ T73

♣ K98

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3♦	Pass	3♠
------	----	------	----

Pass	6NT	All Pass	
------	-----	----------	--

### Board: 139

Dealer: North

Vul: Both

North HCP: 16

South HCP: 4+2

Contract: 2♠ North

North:

♠ 76

♥ KQJ4

♦ AK5

♣ K973

South:

♠ JT9854

♥ 86

♦ 87

♣ QJ8

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	All Pass	
------	----	----------	--

<b>Board: 140</b>	♠ A	Partner is dealer.
Dealer: South	♥ AKJ62	The opponents are silent.
Vul: N-S	♦ T987	
HCP: 12+1	♣ 432	
<hr/>		
<b>Board: 141</b>	♠ AKJ65	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ Q93	
HCP: 12+1	♣ 9753	
<hr/>		
<b>Board: 142</b>	♠ 98654	Partner is dealer.
Dealer: South	♥ J4	East (LHO) bids 2♠ if possible.
Vul: Both	♦ A3	West (RHO) bids 2NT if possible.
HCP: 9+1	♣ A942	East (LHO) bids 3♥ if possible.
<hr/>		
<b>Board: 143</b>	♠ AJ	You are dealer.
Dealer: North	♥ T965	The opponents are silent.
Vul: None	♦ A98	
HCP: 16	♣ AQJ6	
<hr/>		
<b>Board: 144</b>	♠ A872	You are dealer.
Dealer: North	♥ 96	The opponents are silent.
Vul: E-W	♦ J62	
HCP: 15	♣ AKQJ	

## Both hands (Answers Page)

### Board: 140

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ A

♥ AKJ62

♦ T987

♣ 432

South:

♠ K74

♥ T94

♦ KQ

♣ AKT85

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

### Board: 141

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 5♣ South

North:

♠ AKJ65

♥ Q

♦ Q93

♣ 9753

South:

♠ T7

♥ AT65

♦ KT5

♣ AKJ6

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	5♣
All Pass			

### Board: 142

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4♠ South

North:

♠ 98654

♥ J4

♦ A3

♣ A942

South:

♠ AQT

♥ AT53

♦ KJ

♣ J863

W	N	E	S
			1NT
Pass	2♥	2♠ <sup>1</sup>	Pass
2NT <sup>2</sup>	3♣	3♥	4♠
All Pass			

1. Michaels Cuebid
2. to the partner's longer

### Board: 143

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+1

Contract: 2NT South

North:

♠ AJ

♥ T965

♦ A98

♣ AQJ6

South:

♠ K9875

♥ AQ8

♦ 73

♣ T85

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

### Board: 144

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 3♠ South

North:

♠ A872

♥ 96

♦ J62

♣ AKQJ

South:

♠ QJ964

♥ K82

♦ K74

♣ 54

W	N	E	S
	1NT	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	3♠
All Pass			

1. Extended acceptance after NT

## South hands

## GIB NT & Jacoby

<b>Board: 140</b>	♠ K74	You are dealer.
Dealer: South	♥ T94	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 15+1	♣ AKT85	

---

<b>Board: 141</b>	♠ T7	You are dealer.
Dealer: South	♥ AT65	The opponents are silent.
Vul: E-W	♦ KT5	
HCP: 15	♣ AKJ6	

---

<b>Board: 142</b>	♠ AQT	You are dealer.
Dealer: South	♥ AT53	East (RHO) bids 2♠ if possible.
Vul: Both	♦ KJ	West (LHO) bids 2NT if possible.
HCP: 15	♣ J863	East (RHO) bids 3♥ if possible.

---

<b>Board: 143</b>	♠ K9875	Partner is dealer.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: None	♦ 73	
HCP: 9+1	♣ T85	

---

<b>Board: 144</b>	♠ QJ964	Partner is dealer.
Dealer: North	♥ K82	The opponents are silent.
Vul: E-W	♦ K74	
HCP: 9+1	♣ 54	

## Both hands (Answers Page)

### Board: 140

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15+1

Contract: 4♥ South

North:

♠ A

♥ AKJ62

♦ T987

♣ 432

South:

♠ K74

♥ T94

♦ KQ

♣ AKT85

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

### Board: 141

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 5♣ South

North:

♠ AKJ65

♥ Q

♦ Q93

♣ 9753

South:

♠ T7

♥ AT65

♦ KT5

♣ AKJ6

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3♣	Pass	5♣
All Pass			

### Board: 142

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4♠ South

North:

♠ 98654

♥ J4

♦ A3

♣ A942

South:

♠ AQT

♥ AT53

♦ KJ

♣ J863

W	N	E	S
			1NT
Pass	2♥	2♠ <sup>1</sup>	Pass
2NT <sup>2</sup>	3♣	3♥	4♠
All Pass			

1. Michaels Cuebid
2. to the partner's longer

### Board: 143

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+1

Contract: 2NT South

North:

♠ AJ

♥ T965

♦ A98

♣ AQJ6

South:

♠ K9875

♥ AQ8

♦ 73

♣ T85

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

### Board: 144

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 3♠ South

North:

♠ A872

♥ 96

♦ J62

♣ AKQJ

South:

♠ QJ964

♥ K82

♦ K74

♣ 54

W	N	E	S
	1NT	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	3♠
All Pass			

1. Extended acceptance after NT



<b>Board: 145</b>	♠ QJ64	You are dealer.
Dealer: North	♥ A86	The opponents are silent.
Vul: Both	♦ K74	
HCP: 16	♣ AQ2	

---

<b>Board: 146</b>	♠ Q9853	Partner is dealer.
Dealer: South	♥ T63	The opponents are silent.
Vul: None	♦ AK6	
HCP: 13+1	♣ A4	

---

<b>Board: 147</b>	♠ Q83	You are dealer.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 15+1	♣ AQJ86	

---

<b>Board: 148</b>	♠ KQT96	Partner is dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: Both	♦ 82	
HCP: 15+1	♣ A72	

## Both hands (Answers Page)

### Board: 145

	North:	South:	W	N	E	S
Dealer: North	♠ QJ64	♠ K8		1NT	Pass	2♦
Vul: Both	♥ A86	♥ K9543	Pass	2♥	Pass	3NT
North HCP: 16	♦ K74	♦ AT2	Pass	4♥	All Pass	
South HCP: 13+1	♣ AQ2	♣ K93				
Contract: 4♥ North						

### Board: 146

	North:	South:	W	N	E	S
Dealer: South	♠ Q9853	♠ A7				1NT
Vul: None	♥ T63	♥ AK8	Pass	2♥	Pass	2♠
North HCP: 13+1	♦ AK6	♦ J9543	Pass	3NT	All Pass	
South HCP: 15+1	♣ A4	♣ QJ3				
Contract: 3NT North						

### Board: 147

	North:	South:	W	N	E	S
Dealer: North	♠ Q83	♠ A6		1NT	Pass	2♦
Vul: N-S	♥ AQ8	♥ KJ654	Pass	2♥	Pass	3♦
North HCP: 15+1	♦ 82	♦ AK93	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 15+1	♣ AQJ86	♣ 95	Pass	5♠ <sup>2</sup>	Pass	6♥
Contract: 6♥ South			All Pass			

1. Blackwood 0314, for !H

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

### Board: 148

	North:	South:	W	N	E	S
Dealer: South	♠ KQT96	♠ A85				1NT
Vul: Both	♥ AQ5	♥ T983	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ 82	♦ AK73	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 15	♣ A72	♣ KJ	All Pass			
Contract: 6♠ South						

1. Quantitative 4NT

<b>Board: 145</b>	♠ K8	Partner is dealer.
Dealer: North	♥ K9543	The opponents are silent.
Vul: Both	♦ AT2	
HCP: 13+1	♣ K93	

---

<b>Board: 146</b>	♠ A7	You are dealer.
Dealer: South	♥ AK8	The opponents are silent.
Vul: None	♦ J9543	
HCP: 15+1	♣ QJ3	

---

<b>Board: 147</b>	♠ A6	Partner is dealer.
Dealer: North	♥ KJ654	The opponents are silent.
Vul: N-S	♦ AK93	
HCP: 15+1	♣ 95	

---

<b>Board: 148</b>	♠ A85	You are dealer.
Dealer: South	♥ T983	The opponents are silent.
Vul: Both	♦ AK73	
HCP: 15	♣ KJ	

## Both hands (Answers Page)

### Board: 145

	North:	South:	W	N	E	S
Dealer: North	♠ QJ64	♠ K8		1NT	Pass	2♦
Vul: Both	♥ A86	♥ K9543	Pass	2♥	Pass	3NT
North HCP: 16	♦ K74	♦ AT2	Pass	4♥	All Pass	
South HCP: 13+1	♣ AQ2	♣ K93				
Contract: 4♥ North						

### Board: 146

	North:	South:	W	N	E	S
Dealer: South	♠ Q9853	♠ A7				1NT
Vul: None	♥ T63	♥ AK8	Pass	2♥	Pass	2♠
North HCP: 13+1	♦ AK6	♦ J9543	Pass	3NT	All Pass	
South HCP: 15+1	♣ A4	♣ QJ3				
Contract: 3NT North						

### Board: 147

	North:	South:	W	N	E	S
Dealer: North	♠ Q83	♠ A6		1NT	Pass	2♦
Vul: N-S	♥ AQ8	♥ KJ654	Pass	2♥	Pass	3♦
North HCP: 15+1	♦ 82	♦ AK93	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 15+1	♣ AQJ86	♣ 95	Pass	5♠ <sup>2</sup>	Pass	6♥
Contract: 6♥ South			All Pass			

1. Blackwood 0314, for !H

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

### Board: 148

	North:	South:	W	N	E	S
Dealer: South	♠ KQT96	♠ A85				1NT
Vul: Both	♥ AQ5	♥ T983	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ 82	♦ AK73	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 15	♣ A72	♣ KJ	All Pass			
Contract: 6♠ South						

1. Quantitative 4NT

**Board: 149**

♠ AK6

You are dealer.

Dealer: North

♥ K32

The opponents are silent.

Vul: None

♦ K97

HCP: 15

♣ Q763

**Board: 150**

♠ AJT75

Partner is dealer.

Dealer: South

♥ 84

The opponents are silent.

Vul: N-S

♦ 9

HCP: 9+2

♣ A9432

**Board: 151**

♠ KJ

You are dealer.

Dealer: North

♥ K832

The opponents are silent.

Vul: E-W

♦ AT4

HCP: 15

♣ A854

**Board: 152**

♠ KQ753

Partner is dealer.

Dealer: South

♥ A9

The opponents are silent.

Vul: None

♦ J

HCP: 14+2

♣ A9743

**Board: 153**

♠ QT5

You are dealer.

Dealer: North

♥ AQT2

West (RHO) Doubles 2♥ if possible.

Vul: N-S

♦ K5

HCP: 17

♣ AQ96

## Both hands (Answers Page)

### Board: 149

	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ QT9753		1NT	Pass	2♥
Vul: None	♥ K32	♥ T97	Pass	2♠	Pass	3♠
North HCP: 15	♦ K97	♦ 3	All Pass			
South HCP: 6+2	♣ Q763	♣ A95				
Contract: 3♠ South						

### Board: 150

	North:	South:	W	N	E	S
Dealer: South	♠ AJT75	♠ K62				1NT
Vul: N-S	♥ 84	♥ AQJ97	Pass	2♥	Pass	2♠
North HCP: 9+2	♦ 9	♦ KJ5	Pass	3♣	Pass	4♠
South HCP: 15+1	♣ A9432	♣ J6	All Pass			
Contract: 4♠ South						

### Board: 151

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ AQT62		1NT	Pass	2♥
Vul: E-W	♥ K832	♥ 96	Pass	2♠	Pass	2NT
North HCP: 15	♦ AT4	♦ Q2	All Pass			
South HCP: 9+1	♣ A854	♣ JT92				
Contract: 2NT South						

### Board: 152

	North:	South:	W	N	E	S
Dealer: South	♠ KQ753	♠ A9				1NT
Vul: None	♥ A9	♥ K84	Pass	2♥	Pass	2♠
North HCP: 14+2	♦ J	♦ K8532	Pass	3♣	Pass	3♦
South HCP: 15+1	♣ A9743	♣ KQ2	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 153

	North:	South:	W	N	E	S
Dealer: North	♠ QT5	♠ AJ974		1NT	Pass	2♥
Vul: N-S	♥ AQT2	♥ -	X	2♠	Pass	4♠
North HCP: 17	♦ K5	♦ J9832	All Pass			
South HCP: 9+2	♣ AQ96	♣ KT7				
Contract: 4♠ South						

**Board: 149**      ♠ QT9753      Partner is dealer.  
 Dealer: North      ♥ T97      The opponents are silent.  
 Vul: None      ♦ 3  
 HCP: 6+2      ♣ A95

---

**Board: 150**      ♠ K62      You are dealer.  
 Dealer: South      ♥ AQJ97      The opponents are silent.  
 Vul: N-S      ♦ KJ5  
 HCP: 15+1      ♣ J6

---

**Board: 151**      ♠ AQT62      Partner is dealer.  
 Dealer: North      ♥ 96      The opponents are silent.  
 Vul: E-W      ♦ Q2  
 HCP: 9+1      ♣ JT92

---

**Board: 152**      ♠ A9      You are dealer.  
 Dealer: South      ♥ K84      The opponents are silent.  
 Vul: None      ♦ K8532  
 HCP: 15+1      ♣ KQ2

---

**Board: 153**      ♠ AJ974      Partner is dealer.  
 Dealer: North      ♥ -      West (LHO) Doubles 2♥ if possible.  
 Vul: N-S      ♦ J9832  
 HCP: 9+2      ♣ KT7

## Both hands (Answers Page)

### Board: 149

Dealer: North

Vul: None

North HCP: 15

South HCP: 6+2

Contract: 3 ♠ South

North:

♠ AK6

♥ K32

♦ K97

♣ Q763

South:

♠ QT9753

♥ T97

♦ 3

♣ A95

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

### Board: 150

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AJT75

♥ 84

♦ 9

♣ A9432

South:

♠ K62

♥ AQJ97

♦ KJ5

♣ J6

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

### Board: 151

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 2NT South

North:

♠ KJ

♥ K832

♦ AT4

♣ A854

South:

♠ AQT62

♥ 96

♦ Q2

♣ JT92

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

### Board: 152

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 15+1

Contract: 3NT North

North:

♠ KQ753

♥ A9

♦ J

♣ A9743

South:

♠ A9

♥ K84

♦ K8532

♣ KQ2

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

### Board: 153

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+2

Contract: 4 ♠ South

North:

♠ QT5

♥ AQT2

♦ K5

♣ AQ96

South:

♠ AJ974

♥ -

♦ J9832

♣ KT7

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	4♠
All Pass			



<b>Board: 154</b>	♠ 3	Partner is dealer.
Dealer: South	♥ AKQT5	The opponents are silent.
Vul: E-W	♦ Q853	
HCP: 15+1	♣ A92	

---

<b>Board: 155</b>	♠ Q75	You are dealer.
Dealer: North	♥ K964	The opponents are silent.
Vul: Both	♦ QJ62	
HCP: 15	♣ AK	

---

<b>Board: 156</b>	♠ K9654	Partner is dealer.
Dealer: South	♥ 62	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 9+1	♣ K542	

---

<b>Board: 157</b>	♠ QJ985	Partner is dealer.
Dealer: South	♥ T52	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 11+1	♣ KQ7	

## Both hands (Answers Page)

### Board: 154

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16

Contract: 6NT South

North:

♠ 3

♥ AKQT5

♦ Q853

♣ A92

South:

♠ AKQ

♥ 74

♦ A974

♣ KT84

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	3NT
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. Quantitative 4NT

### Board: 155

Dealer: North

Vul: Both

North HCP: 15

South HCP: 12+1

Contract: 4♠ North

North:

♠ Q75

♥ K964

♦ QJ62

♣ AK

South:

♠ AT984

♥ 83

♦ AK5

♣ JT5

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

### Board: 156

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ K9654

♥ 62

♦ K9

♣ K542

South:

♠ A73

♥ AQT

♦ J4

♣ AJ863

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

### Board: 157

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 16

Contract: 4♠ North

North:

♠ QJ985

♥ T52

♦ K4

♣ KQ7

South:

♠ AKT7

♥ QJ93

♦ AQ9

♣ 53

W	N	E	S
			1NT
Pass	2♥	Pass	2NT <sup>1</sup>
Pass	4♠	All Pass	

1. Extended acceptance after NT

<b>Board: 154</b>	♠ AKQ	You are dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: E-W	♦ A974	
HCP: 16	♣ KT84	

---

<b>Board: 155</b>	♠ AT984	Partner is dealer.
Dealer: North	♥ 83	The opponents are silent.
Vul: Both	♦ AK5	
HCP: 12+1	♣ JT5	

---

<b>Board: 156</b>	♠ A73	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 16+1	♣ AJ863	

---

<b>Board: 157</b>	♠ AKT7	You are dealer.
Dealer: South	♥ QJ93	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 16	♣ 53	

## Both hands (Answers Page)

### Board: 154

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16

Contract: 6NT South

North:

♠ 3

♥ AKQT5

♦ Q853

♣ A92

South:

♠ AKQ

♥ 74

♦ A974

♣ KT84

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	3NT
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. Quantitative 4NT

### Board: 155

Dealer: North

Vul: Both

North HCP: 15

South HCP: 12+1

Contract: 4♠ North

North:

♠ Q75

♥ K964

♦ QJ62

♣ AK

South:

♠ AT984

♥ 83

♦ AK5

♣ JT5

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

### Board: 156

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 16+1

Contract: 4♠ South

North:

♠ K9654

♥ 62

♦ K9

♣ K542

South:

♠ A73

♥ AQT

♦ J4

♣ AJ863

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

### Board: 157

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 16

Contract: 4♠ North

North:

♠ QJ985

♥ T52

♦ K4

♣ KQ7

South:

♠ AKT7

♥ QJ93

♦ AQ9

♣ 53

W	N	E	S
			1NT
Pass	2♥	Pass	2NT <sup>1</sup>
Pass	4♠	All Pass	

1. Extended acceptance after NT

<b>Board: 158</b>	♠ A9643	Partner is dealer.
Dealer: South	♥ J82	East (LHO) Doubles 2♥ if possible.
Vul: Both	♦ A95	
HCP: 16+1	♣ AK	

---

<b>Board: 159</b>	♠ K82	You are dealer.
Dealer: North	♥ T863	West (RHO) Doubles 2♥ if possible.
Vul: None	♦ KQ	
HCP: 15	♣ AKT4	

---

<b>Board: 160</b>	♠ KT984	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: E-W	♦ QJ4	
HCP: 11+1	♣ KJ32	

---

<b>Board: 161</b>	♠ KJ7	You are dealer.
Dealer: North	♥ KJ9	West (RHO) Doubles 2♥ if possible.
Vul: None	♦ QJ75	
HCP: 15	♣ A97	

## Both hands (Answers Page)

### Board: 158

Dealer: South

Vul: Both

North HCP: 16+1

South HCP: 15+1

Contract: 6 ♠ North

North:

♠ A9643

♥ J82

♦ A95

♣ AK

South:

♠ KQJ

♥ A4

♦ KQ763

♣ T86

W	N	E	S
			1NT
Pass	2 ♥	X	2 ♠
Pass	4NT <sup>1</sup>	Pass	5 ♠ <sup>2</sup>
Pass	6 ♠	All Pass	

1. Blackwood 0314, for !S

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

### Board: 159

Dealer: North

Vul: None

North HCP: 15

South HCP: 14+1

Contract: 5 ♠ South

North:

♠ K82

♥ T863

♦ KQ

♣ AKT4

South:

♠ AJ754

♥ A

♦ A85

♣ J932

W	N	E	S
	1NT	Pass	2 ♥
X	2 ♠	Pass	2NT <sup>1</sup>
Pass	3 ♣ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5 ♥ <sup>4</sup>	Pass	5 ♠
All Pass			

1. Cue bid, a !H stopper

2. Cue bid, a !C stopper

3. Blackwood 0314, for !S

4. A=2/5 or 5/5, Q(S)=0

### Board: 160

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KT984

♥ J

♦ QJ4

♣ KJ32

South:

♠ AQ6

♥ QT872

♦ AK9

♣ 74

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

### Board: 161

Dealer: North

Vul: None

North HCP: 15

South HCP: 6+2

Contract: 4 ♠ South

North:

♠ KJ7

♥ KJ9

♦ QJ75

♣ A97

South:

♠ AQ9843

♥ 87

♦ 64

♣ 542

W	N	E	S
	1NT	Pass	2 ♥
X	2 ♠	Pass	4 ♠
All Pass			

<b>Board: 158</b>	♠ KQJ	You are dealer.
Dealer: South	♥ A4	East (RHO) Doubles 2♥ if possible.
Vul: Both	♦ KQ763	
HCP: 15+1	♣ T86	

---

<b>Board: 159</b>	♠ AJ754	Partner is dealer.
Dealer: North	♥ A	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ A85	
HCP: 14+1	♣ J932	

---

<b>Board: 160</b>	♠ AQ6	You are dealer.
Dealer: South	♥ QT872	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 15+1	♣ 74	

---

<b>Board: 161</b>	♠ AQ9843	Partner is dealer.
Dealer: North	♥ 87	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ 64	
HCP: 6+2	♣ 542	

## Both hands (Answers Page)

### Board: 158

Dealer: South

Vul: Both

North HCP: 16+1

South HCP: 15+1

Contract: 6 ♠ North

North:

♠ A9643

♥ J82

♦ A95

♣ AK

South:

♠ KQJ

♥ A4

♦ KQ763

♣ T86

W N E S

Pass 1NT

Pass 2♥ X 2♠

Pass 4NT<sup>1</sup> Pass 5♠<sup>2</sup>

Pass 6♠ All Pass

1. Blackwood 0314, for !S

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

### Board: 159

Dealer: North

Vul: None

North HCP: 15

South HCP: 14+1

Contract: 5 ♠ South

North:

♠ K82

♥ T863

♦ KQ

♣ AKT4

South:

♠ AJ754

♥ A

♦ A85

♣ J932

W N E S

Pass 1NT Pass 2♥

X 2♠ Pass 2NT<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5♥<sup>4</sup> Pass 5♠

All Pass

1. Cue bid, a !H stopper

2. Cue bid, a !C stopper

3. Blackwood 0314, for !S

4. A=2/5 or 5/5, Q(S)=0

### Board: 160

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KT984

♥ J

♦ QJ4

♣ KJ32

South:

♠ AQ6

♥ QT872

♦ AK9

♣ 74

W N E S

Pass 1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 4♠

All Pass

### Board: 161

Dealer: North

Vul: None

North HCP: 15

South HCP: 6+2

Contract: 4 ♠ South

North:

♠ KJ7

♥ KJ9

♦ QJ75

♣ A97

South:

♠ AQ9843

♥ 87

♦ 64

♣ 542

W N E S

Pass 1NT Pass 2♥

X 2♠ Pass 4♠

All Pass



**Board: 162**

♠ Q73

Partner is dealer.

Dealer: South

♥ A9865

The opponents are silent.

Vul: N-S

♦ KQ7

HCP: 13+1

♣ Q9

**Board: 163**

♠ AKJ

You are dealer.

Dealer: North

♥ KJ62

West (RHO) Doubles 2♥ if possible.

Vul: Both

♦ 98

HCP: 16

♣ KJ53

**Board: 164**

♠ 72

Partner is dealer.

Dealer: South

♥ AK852

East (LHO) Doubles 2♦ if possible.

Vul: None

♦ 43

HCP: 10+1

♣ KT95

**Board: 165**

♠ Q8

You are dealer.

Dealer: North

♥ A84

The opponents are silent.

Vul: N-S

♦ AKJT

HCP: 15

♣ J932

**Board: 166**

♠ AT973

Partner is dealer.

Dealer: South

♥ 872

The opponents are silent.

Vul: E-W

♦ KQ

HCP: 9+1

♣ 932

## Both hands (Answers Page)

### Board: 162

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 4♥ South

North:

♠ Q73

♥ A9865

♦ KQ7

♣ Q9

South:

♠ A5

♥ QJ4

♦ AJT6

♣ K853

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

### Board: 163

Dealer: North

Vul: Both

North HCP: 16

South HCP: 13+1

Contract: 4♠ South

North:

♠ AKJ

♥ KJ62

♦ 98

♣ KJ53

South:

♠ QT965

♥ 7

♦ KQ4

♣ AQT6

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	4♠
All Pass			

### Board: 164

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 17+1

Contract: 4♥ North

North:

♠ 72

♥ AK852

♦ 43

♣ KT95

South:

♠ AQJ

♥ Q63

♦ Q9

♣ AQ643

W	N	E	S
			1NT
Pass	2♦	X	2♥
Pass	4♥	All Pass	

### Board: 165

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15+1

Contract: 6NT South

North:

♠ Q8

♥ A84

♦ AKJT

♣ J932

South:

♠ AKT92

♥ K9

♦ 62

♣ KQT8

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3NT	Pass	6NT
All Pass			

### Board: 166

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4♠ North

North:

♠ AT973

♥ 872

♦ KQ

♣ 932

South:

♠ Q84

♥ Q5

♦ A973

♣ AK54

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	2NT	Pass	3♠
Pass	4♠	All Pass	

<b>Board: 162</b>	♠ A5	You are dealer.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: N-S	♦ AJT6	
HCP: 15	♣ K853	

---

<b>Board: 163</b>	♠ QT965	Partner is dealer.
Dealer: North	♥ 7	West (LHO) Doubles 2♥ if possible.
Vul: Both	♦ KQ4	
HCP: 13+1	♣ AQT6	

---

<b>Board: 164</b>	♠ AQJ	You are dealer.
Dealer: South	♥ Q63	East (RHO) Doubles 2♦ if possible.
Vul: None	♦ Q9	
HCP: 17+1	♣ AQ643	

---

<b>Board: 165</b>	♠ AKT92	Partner is dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 15+1	♣ KQT8	

---

<b>Board: 166</b>	♠ Q84	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: E-W	♦ A973	
HCP: 15	♣ AK54	

## Both hands (Answers Page)

### Board: 162

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 4♥ South

North:

♠ Q73

♥ A9865

♦ KQ7

♣ Q9

South:

♠ A5

♥ QJ4

♦ AJT6

♣ K853

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

### Board: 163

Dealer: North

Vul: Both

North HCP: 16

South HCP: 13+1

Contract: 4♠ South

North:

♠ AKJ

♥ KJ62

♦ 98

♣ KJ53

South:

♠ QT965

♥ 7

♦ KQ4

♣ AQT6

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	4♠
All Pass			

### Board: 164

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 17+1

Contract: 4♥ North

North:

♠ 72

♥ AK852

♦ 43

♣ KT95

South:

♠ AQJ

♥ Q63

♦ Q9

♣ AQ643

W	N	E	S
			1NT
Pass	2♦	X	2♥
Pass	4♥	All Pass	

### Board: 165

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 15+1

Contract: 6NT South

North:

♠ Q8

♥ A84

♦ AKJT

♣ J932

South:

♠ AKT92

♥ K9

♦ 62

♣ KQT8

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3NT	Pass	6NT
All Pass			

### Board: 166

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4♠ North

North:

♠ AT973

♥ 872

♦ KQ

♣ 932

South:

♠ Q84

♥ Q5

♦ A973

♣ AK54

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	2NT	Pass	3♠
Pass	4♠	All Pass	

**Board: 167**

♠ QJ

You are dealer.

Dealer: North

♥ KJT

The opponents are silent.

Vul: None

♦ A853

HCP: 17

♣ AQT9

**Board: 168**

♠ K54

Partner is dealer.

Dealer: South

♥ A8732

The opponents are silent.

Vul: N-S

♦ A4

HCP: 12+1

♣ J84

**Board: 169**

♠ 984

You are dealer.

Dealer: North

♥ AK96

The opponents are silent.

Vul: E-W

♦ KJ94

HCP: 15

♣ A2

**Board: 170**

♠ KQ863

Partner is dealer.

Dealer: South

♥ AK7

The opponents are silent.

Vul: Both

♦ 752

HCP: 14+1

♣ Q8

## Both hands (Answers Page)

### Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ 6		1NT	Pass	2♦
Vul: None	♥ KJT	♥ AQ943	Pass	2♥	Pass	3♦
North HCP: 17	♦ A853	♦ K976	Pass	4♥	All Pass	
South HCP: 9+1	♣ AQT9	♣ 542				
Contract: 4♥ North						

### Board: 168

	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AJ7				1NT
Vul: N-S	♥ A8732	♥ Q5	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ A4	♦ KQ82	Pass	3NT	All Pass	
South HCP: 16	♣ J84	♣ A753				
Contract: 3NT North						

### Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ 984	♠ AKJT5		1NT	Pass	2♥
Vul: E-W	♥ AK96	♥ Q87	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJ94	♦ A7	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 14+1	♣ A2	♣ T96	Pass	5♥ <sup>2</sup>	Pass	6♠
Contract: 6♠ South			All Pass			

1. Blackwood 0314, for !S

2. A=2/5 or 5/5, Q(S)=0

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ KQ863	♠ AJ9				1NT
Vul: Both	♥ AK7	♥ T954	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ 752	♦ AK	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q8	♣ K972	All Pass			
Contract: 4♠ South						

<b>Board: 167</b>	♠ 6	Partner is dealer.
Dealer: North	♥ AQ943	The opponents are silent.
Vul: None	♦ K976	
HCP: 9+1	♣ 542	

---

<b>Board: 168</b>	♠ AJ7	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ KQ82	
HCP: 16	♣ A753	

---

<b>Board: 169</b>	♠ AKJT5	Partner is dealer.
Dealer: North	♥ Q87	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 14+1	♣ T96	

---

<b>Board: 170</b>	♠ AJ9	You are dealer.
Dealer: South	♥ T954	The opponents are silent.
Vul: Both	♦ AK	
HCP: 15	♣ K972	

## Both hands (Answers Page)

### Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ 6		1NT	Pass	2♦
Vul: None	♥ KJT	♥ AQ943	Pass	2♥	Pass	3♦
North HCP: 17	♦ A853	♦ K976	Pass	4♥	All Pass	
South HCP: 9+1	♣ AQT9	♣ 542				
Contract: 4♥ North						

### Board: 168

	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AJ7				1NT
Vul: N-S	♥ A8732	♥ Q5	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ A4	♦ KQ82	Pass	3NT	All Pass	
South HCP: 16	♣ J84	♣ A753				
Contract: 3NT North						

### Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ 984	♠ AKJT5		1NT	Pass	2♥
Vul: E-W	♥ AK96	♥ Q87	Pass	2♠	Pass	3NT
North HCP: 15	♦ KJ94	♦ A7	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 14+1	♣ A2	♣ T96	Pass	5♥ <sup>2</sup>	Pass	6♠
Contract: 6♠ South			All Pass			

1. Blackwood 0314, for !S

2. A=2/5 or 5/5, Q(S)=0

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ KQ863	♠ AJ9				1NT
Vul: Both	♥ AK7	♥ T954	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ 752	♦ AK	Pass	3NT	Pass	4♠
South HCP: 15	♣ Q8	♣ K972	All Pass			
Contract: 4♠ South						



# North hands

# GIB NT & Jacoby

<b>Board: 171</b>	♠ A652	You are dealer.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: N-S	♦ K83	
HCP: 15	♣ Q32	
<b>Board: 172</b>	♠ KQ2	Partner is dealer.
Dealer: South	♥ JT984	The opponents are silent.
Vul: E-W	♦ AJ3	
HCP: 11+1	♣ 97	
<b>Board: 173</b>	♠ KT	You are dealer.
Dealer: North	♥ KJT	West (RHO) bids 2♠ if possible.
Vul: Both	♦ AKJ87	
HCP: 15+1	♣ T64	
<b>Board: 174</b>	♠ K95	Partner is dealer.
Dealer: South	♥ AQ987	The opponents are silent.
Vul: None	♦ K3	
HCP: 13+1	♣ J97	
<b>Board: 175</b>	♠ K98654	Partner is dealer.
Dealer: South	♥ J87	East (LHO) bids 3♣ if possible.
Vul: E-W	♦ Q83	
HCP: 6+2	♣ 6	

## Both hands (Answers Page)

### Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ A652	♠ QJT84		1NT	Pass	2♥
Vul: N-S	♥ AQ9	♥ KJ6	Pass	2♠	Pass	3NT
North HCP: 15	♦ K83	♦ 42	Pass	4♠	All Pass	
South HCP: 10+1	♣ Q32	♣ KT4				
Contract: 4♠ North						

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ KQ2	♠ A74				1NT
Vul: E-W	♥ JT984	♥ K5	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ AJ3	♦ K954	Pass	3NT	All Pass	
South HCP: 15	♣ 97	♣ AJ43				
Contract: 3NT North						

### Board: 173

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ A5		1NT	Pass	2♦
Vul: Both	♥ KJT	♥ Q7642	2♠	Pass	Pass	3NT
North HCP: 15+1	♦ AKJ87	♦ 93	All Pass			
South HCP: 11+1	♣ T64	♣ AJ93				
Contract: 3NT South						

### Board: 174

	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ AQJ				1NT
Vul: None	♥ AQ987	♥ J63	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ K3	♦ AJ2	Pass	3NT	Pass	4♥
South HCP: 16	♣ J97	♣ K854	All Pass			
Contract: 4♥ South						

### Board: 175

	North:	South:	W	N	E	S
Dealer: South	♠ K98654	♠ AQT				1NT
Vul: E-W	♥ J87	♥ 642	Pass	2♥	3♣	Pass
North HCP: 6+2	♦ Q83	♦ AJ75	Pass	3♠	All Pass	
South HCP: 15	♣ 6	♣ A53				
Contract: 3♠ North						

**South hands****GIB NT & Jacoby**

<b>Board: 171</b>	♠ QJT84	Partner is dealer.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: N-S	♦ 42	
HCP: 10+1	♣ KT4	
<hr/>		
<b>Board: 172</b>	♠ A74	You are dealer.
Dealer: South	♥ K5	The opponents are silent.
Vul: E-W	♦ K954	
HCP: 15	♣ AJ43	
<hr/>		
<b>Board: 173</b>	♠ A5	Partner is dealer.
Dealer: North	♥ Q7642	West (LHO) bids 2♠ if possible.
Vul: Both	♦ 93	
HCP: 11+1	♣ AJ93	
<hr/>		
<b>Board: 174</b>	♠ AQJ	You are dealer.
Dealer: South	♥ J63	The opponents are silent.
Vul: None	♦ AJ2	
HCP: 16	♣ K854	
<hr/>		
<b>Board: 175</b>	♠ AQT	You are dealer.
Dealer: South	♥ 642	East (RHO) bids 3♣ if possible.
Vul: E-W	♦ AJ75	
HCP: 15	♣ A53	

## Both hands (Answers Page)

### Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ A652	♠ QJT84		1NT	Pass	2♥
Vul: N-S	♥ AQ9	♥ KJ6	Pass	2♠	Pass	3NT
North HCP: 15	♦ K83	♦ 42	Pass	4♠	All Pass	
South HCP: 10+1	♣ Q32	♣ KT4				
Contract: 4♠ North						

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ KQ2	♠ A74				1NT
Vul: E-W	♥ JT984	♥ K5	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ AJ3	♦ K954	Pass	3NT	All Pass	
South HCP: 15	♣ 97	♣ AJ43				
Contract: 3NT North						

### Board: 173

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ A5		1NT	Pass	2♦
Vul: Both	♥ KJT	♥ Q7642	2♠	Pass	Pass	3NT
North HCP: 15+1	♦ AKJ87	♦ 93	All Pass			
South HCP: 11+1	♣ T64	♣ AJ93				
Contract: 3NT South						

### Board: 174

	North:	South:	W	N	E	S
Dealer: South	♠ K95	♠ AQJ				1NT
Vul: None	♥ AQ987	♥ J63	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ K3	♦ AJ2	Pass	3NT	Pass	4♥
South HCP: 16	♣ J97	♣ K854	All Pass			
Contract: 4♥ South						

### Board: 175

	North:	South:	W	N	E	S
Dealer: South	♠ K98654	♠ AQT				1NT
Vul: E-W	♥ J87	♥ 642	Pass	2♥	3♣	Pass
North HCP: 6+2	♦ Q83	♦ AJ75	Pass	3♠	All Pass	
South HCP: 15	♣ 6	♣ A53				
Contract: 3♠ North						

<b>Board: 176</b>	♠ KT7	Partner is dealer.
Dealer: South	♥ AT874	East (LHO) Doubles 2♦ if possible.
Vul: Both	♦ Q4	
HCP: 9+1	♣ 972	

---

<b>Board: 177</b>	♠ AJ8	You are dealer.
Dealer: North	♥ Q82	West (RHO) bids 3♣ if possible.
Vul: None	♦ J9872	West (RHO) Doubles 3♠ if possible.
HCP: 15+1	♣ AK	East (LHO) bids 4♣ if possible.

---

<b>Board: 178</b>	♠ KQ986	Partner is dealer.
Dealer: South	♥ Q63	The opponents are silent.
Vul: N-S	♦ J	
HCP: 10+1	♣ Q952	

---

<b>Board: 179</b>	♠ K7642	Partner is dealer.
Dealer: South	♥ K54	The opponents are silent.
Vul: Both	♦ 643	
HCP: 9+1	♣ K5	

---

<b>Board: 180</b>	♠ QJ532	Partner is dealer.
Dealer: South	♥ Q43	The opponents are silent.
Vul: None	♦ K8	
HCP: 11+1	♣ K75	

## Both hands (Answers Page)

### Board: 176

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16+1

Contract: 4♥ North

North:

♠ KT7

♥ AT874

♦ Q4

♣ 972

South:

♠ Q9654

♥ KQ5

♦ A3

♣ KQT

W	N	E	S
			1NT
Pass	2♦	X	2♥
Pass	4♥	All Pass	

### Board: 177

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 5+2

Contract: 4♠ South

North:

♠ AJ8

♥ Q82

♦ J9872

♣ AK

South:

♠ KQ7643

♥ 976

♦ 6

♣ 875

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

### Board: 178

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ KQ986

♥ Q63

♦ J

♣ Q952

South:

♠ A3

♥ AJ5

♦ KT32

♣ A863

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

### Board: 179

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 17

Contract: 4♠ North

North:

♠ K7642

♥ K54

♦ 643

♣ K5

South:

♠ AJ83

♥ QT98

♦ A87

♣ AQ

W	N	E	S
			1NT
Pass	2♥	Pass	2NT <sup>1</sup>
Pass	4♠	All Pass	

1. Extended acceptance after NT

### Board: 180

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ QJ532

♥ Q43

♦ K8

♣ K75

South:

♠ A8

♥ A95

♦ Q943

♣ AJ42

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

## South hands

## GIB NT & Jacoby

<b>Board: 176</b>	♠ Q9654	You are dealer.
Dealer: South	♥ KQ5	East (RHO) Doubles 2♦ if possible.
Vul: Both	♦ A3	
HCP: 16+1	♣ KQT	

---

<b>Board: 177</b>	♠ KQ7643	Partner is dealer.
Dealer: North	♥ 976	West (LHO) bids 3♣ if possible.
Vul: None	♦ 6	West (LHO) Doubles 3♠ if possible.
HCP: 5+2	♣ 875	East (RHO) bids 4♣ if possible.

---

<b>Board: 178</b>	♠ A3	You are dealer.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: N-S	♦ KT32	
HCP: 16	♣ A863	

---

<b>Board: 179</b>	♠ AJ83	You are dealer.
Dealer: South	♥ QT98	The opponents are silent.
Vul: Both	♦ A87	
HCP: 17	♣ AQ	

---

<b>Board: 180</b>	♠ A8	You are dealer.
Dealer: South	♥ A95	The opponents are silent.
Vul: None	♦ Q943	
HCP: 15	♣ AJ42	

## Both hands (Answers Page)

### Board: 176

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16+1

Contract: 4♥ North

North:

♠ KT7

♥ AT874

♦ Q4

♣ 972

South:

♠ Q9654

♥ KQ5

♦ A3

♣ KQT

W	N	E	S
			1NT
Pass	2♦	X	2♥
Pass	4♥	All Pass	

### Board: 177

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 5+2

Contract: 4♠ South

North:

♠ AJ8

♥ Q82

♦ J9872

♣ AK

South:

♠ KQ7643

♥ 976

♦ 6

♣ 875

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

### Board: 178

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 16

Contract: 3NT South

North:

♠ KQ986

♥ Q63

♦ J

♣ Q952

South:

♠ A3

♥ AJ5

♦ KT32

♣ A863

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

### Board: 179

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 17

Contract: 4♠ North

North:

♠ K7642

♥ K54

♦ 643

♣ K5

South:

♠ AJ83

♥ QT98

♦ A87

♣ AQ

W	N	E	S
			1NT
Pass	2♥	Pass	2NT <sup>1</sup>
Pass	4♠	All Pass	

1. Extended acceptance after NT

### Board: 180

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ QJ532

♥ Q43

♦ K8

♣ K75

South:

♠ A8

♥ A95

♦ Q943

♣ AJ42

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



<b>Board: 181</b>	♠ K8	Partner is dealer.
Dealer: South	♥ JT6542	East (LHO) bids 3 ♦ if possible.
Vul: N-S	♦ J6	
HCP: 6+2	♣ JT6	

---

<b>Board: 182</b>	♠ KT753	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ K875	
HCP: 9+1	♣ QJ4	

---

<b>Board: 183</b>	♠ JT7	You are dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: None	♦ A76	
HCP: 17+1	♣ AKQJ8	

---

<b>Board: 184</b>	♠ AJ942	Partner is dealer.
Dealer: South	♥ T9	The opponents are silent.
Vul: N-S	♦ KJT8	
HCP: 9+1	♣ 92	

---

<b>Board: 185</b>	♠ K8542	Partner is dealer.
Dealer: South	♥ 87	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 11+1	♣ Q62	

## Both hands (Answers Page)

### Board: 181

	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ Q654				1NT
Vul: N-S	♥ JT6542	♥ A8	Pass	2♦	3♦	Pass
North HCP: 6+2	♦ J6	♦ K73	Pass	3♥	All Pass	
South HCP: 15	♣ JT6	♣ AQ85				
Contract: 3♥ North						

### Board: 182

	North:	South:	W	N	E	S
Dealer: South	♠ KT753	♠ A92				1NT
Vul: E-W	♥ 9	♥ A83	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ K875	♦ Q942	Pass	3♦	Pass	4♠
South HCP: 17	♣ QJ4	♣ AK9	All Pass			
Contract: 4♠ South						

### Board: 183

	North:	South:	W	N	E	S
Dealer: North	♠ JT7	♠ K62		1NT	Pass	2♦
Vul: None	♥ Q3	♥ KT875	Pass	2♥	Pass	3♦
North HCP: 17+1	♦ A76	♦ QJ93	Pass	3NT	All Pass	
South HCP: 9+1	♣ AKQJ8	♣ 6				
Contract: 3NT North						

### Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ AJ942	♠ KQT6				1NT
Vul: N-S	♥ T9	♥ Q43	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ KJT8	♦ A32	Pass	3♦	Pass	4♠
South HCP: 16	♣ 92	♣ AJ4	All Pass			
Contract: 4♠ South						

### Board: 185

	North:	South:	W	N	E	S
Dealer: South	♠ K8542	♠ AQ96				1NT
Vul: E-W	♥ 87	♥ AKJ5	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 11+1	♦ KQJ	♦ T3	Pass	4♠	All Pass	
South HCP: 17	♣ Q62	♣ K74				
Contract: 4♠ North						

1. Extended acceptance after NT

**South hands****GIB NT & Jacoby**

<b>Board: 181</b>	♠ Q654	You are dealer.
Dealer: South	♥ A8	East (RHO) bids 3 ♦ if possible.
Vul: N-S	♦ K73	
HCP: 15	♣ AQ85	

---

<b>Board: 182</b>	♠ A92	You are dealer.
Dealer: South	♥ A83	The opponents are silent.
Vul: E-W	♦ Q942	
HCP: 17	♣ AK9	

---

<b>Board: 183</b>	♠ K62	Partner is dealer.
Dealer: North	♥ KT875	The opponents are silent.
Vul: None	♦ QJ93	
HCP: 9+1	♣ 6	

---

<b>Board: 184</b>	♠ KQT6	You are dealer.
Dealer: South	♥ Q43	The opponents are silent.
Vul: N-S	♦ A32	
HCP: 16	♣ AJ4	

---

<b>Board: 185</b>	♠ AQ96	You are dealer.
Dealer: South	♥ AKJ5	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 17	♣ K74	

## Both hands (Answers Page)

### Board: 181

Dealer: South

Vul: N-S

North HCP: 6+2

South HCP: 15

Contract: 3♥ North

North:

♠ K8

♥ JT6542

♦ J6

♣ JT6

South:

♠ Q654

♥ A8

♦ K73

♣ AQ85

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

### Board: 182

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 4♠ South

North:

♠ KT753

♥ 9

♦ K875

♣ QJ4

South:

♠ A92

♥ A83

♦ Q942

♣ AK9

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

### Board: 183

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 9+1

Contract: 3NT North

North:

♠ JT7

♥ Q3

♦ A76

♣ AKQJ8

South:

♠ K62

♥ KT875

♦ QJ93

♣ 6

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

### Board: 184

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 16

Contract: 4♠ South

North:

♠ AJ942

♥ T9

♦ KJT8

♣ 92

South:

♠ KQT6

♥ Q43

♦ A32

♣ AJ4

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

### Board: 185

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 17

Contract: 4♠ North

North:

♠ K8542

♥ 87

♦ KQJ

♣ Q62

South:

♠ AQ96

♥ AKJ5

♦ T3

♣ K74

W	N	E	S
			1NT
Pass	2♥	Pass	2NT <sup>1</sup>
Pass	4♠	All Pass	

1. Extended acceptance after NT

<b>Board: 186</b>	♠ 52	Partner is dealer.
Dealer: South	♥ QT8764	The opponents are silent.
Vul: Both	♦ Q8	
HCP: 4+2	♣ T75	
<hr/>		
<b>Board: 187</b>	♠ 74	Partner is dealer.
Dealer: South	♥ AT987	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 10+1	♣ 964	
<hr/>		
<b>Board: 188</b>	♠ QT976	Partner is dealer.
Dealer: South	♥ J	East (LHO) Doubles 2♥ if possible.
Vul: E-W	♦ Q53	
HCP: 9+1	♣ A652	
<hr/>		
<b>Board: 189</b>	♠ KJ983	Partner is dealer.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: Both	♦ J43	
HCP: 9+1	♣ T5	
<hr/>		
<b>Board: 190</b>	♠ AKJT4	Partner is dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: E-W	♦ K84	
HCP: 15+1	♣ 852	

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: Both

North HCP: 4+2

South HCP: 17

Contract: 4♥ South

North:

♠ 52

♥ QT8764

♦ Q8

♣ T75

South:

♠ KT4

♥ J9

♦ AT42

♣ AKQ9

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

### Board: 187

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 17

Contract: 4♥ North

North:

♠ 74

♥ AT987

♦ AQT

♣ 964

South:

♠ AKJ2

♥ Q543

♦ K4

♣ KJT

W	N	E	S
			1NT
Pass	2♦	Pass	2NT <sup>1</sup>
Pass	4♥	All Pass	

1. Extended acceptance after NT

### Board: 188

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4♠ North

North:

♠ QT976

♥ J

♦ Q53

♣ A652

South:

♠ J543

♥ AQ

♦ A84

♣ KJ94

W	N	E	S
			1NT
Pass	2♥	X	2♠
Pass	4♠	All Pass	

### Board: 189

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4♠ North

North:

♠ KJ983

♥ KJ3

♦ J43

♣ T5

South:

♠ QT64

♥ A76

♦ A652

♣ AJ

W	N	E	S
			1NT
Pass	2♥	Pass	2NT <sup>1</sup>
Pass	4♠	All Pass	

1. Extended acceptance after NT

### Board: 190

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16

Contract: 4NT North

North:

♠ AKJT4

♥ A2

♦ K84

♣ 852

South:

♠ Q2

♥ KQT9

♦ QJ9

♣ AQT9

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	4NT <sup>1</sup>	All Pass	

1. Quantitative 4NT

**South hands****GIB NT & Jacoby****Board: 186**

♠ KT4

You are dealer.

Dealer: South

♥ J9

The opponents are silent.

Vul: Both

♦ AT42

HCP: 17

♣ AKQ9

**Board: 187**

♠ AKJ2

You are dealer.

Dealer: South

♥ Q543

The opponents are silent.

Vul: N-S

♦ K4

HCP: 17

♣ KJT

**Board: 188**

♠ J543

You are dealer.

Dealer: South

♥ AQ

East (RHO) Doubles 2♥ if possible.

Vul: E-W

♦ A84

HCP: 15

♣ KJ94

**Board: 189**

♠ QT64

You are dealer.

Dealer: South

♥ A76

The opponents are silent.

Vul: Both

♦ A652

HCP: 15

♣ AJ

**Board: 190**

♠ Q2

You are dealer.

Dealer: South

♥ KQT9

The opponents are silent.

Vul: E-W

♦ QJ9

HCP: 16

♣ AQT9

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: Both

North HCP: 4+2

South HCP: 17

Contract: 4♥ South

North:

♠ 52

♥ QT8764

♦ Q8

♣ T75

South:

♠ KT4

♥ J9

♦ AT42

♣ AKQ9

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

### Board: 187

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 17

Contract: 4♥ North

North:

♠ 74

♥ AT987

♦ AQT

♣ 964

South:

♠ AKJ2

♥ Q543

♦ K4

♣ KJT

W	N	E	S
			1NT
Pass	2♦	Pass	2NT <sup>1</sup>
Pass	4♥	All Pass	

1. Extended acceptance after NT

### Board: 188

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4♠ North

North:

♠ QT976

♥ J

♦ Q53

♣ A652

South:

♠ J543

♥ AQ

♦ A84

♣ KJ94

W	N	E	S
			1NT
Pass	2♥	X	2♠
Pass	4♠	All Pass	

### Board: 189

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 4♠ North

North:

♠ KJ983

♥ KJ3

♦ J43

♣ T5

South:

♠ QT64

♥ A76

♦ A652

♣ AJ

W	N	E	S
			1NT
Pass	2♥	Pass	2NT <sup>1</sup>
Pass	4♠	All Pass	

1. Extended acceptance after NT

### Board: 190

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16

Contract: 4NT North

North:

♠ AKJT4

♥ A2

♦ K84

♣ 852

South:

♠ Q2

♥ KQT9

♦ QJ9

♣ AQT9

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	4NT <sup>1</sup>	All Pass	

1. Quantitative 4NT



<b>Board: 191</b>	♠ KT7	You are dealer.
Dealer: North	♥ KJ86	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 16	♣ KJT4	

---

<b>Board: 192</b>	♠ KQ764	Partner is dealer.
Dealer: South	♥ T6	The opponents are silent.
Vul: None	♦ Q6	
HCP: 12+1	♣ KQ93	

---

<b>Board: 193</b>	♠ AJ6	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: N-S	♦ 964	
HCP: 16+1	♣ AK754	

---

<b>Board: 194</b>	♠ KT	Partner is dealer.
Dealer: South	♥ T8532	The opponents are silent.
Vul: Both	♦ A4	
HCP: 10+1	♣ KT43	

---

<b>Board: 195</b>	♠ AKT2	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: N-S	♦ KJ98	
HCP: 15	♣ 853	

## Both hands (Answers Page)

### Board: 191

Dealer: North

Vul: Both

North HCP: 16

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ KT7

♥ KJ86

♦ AJ

♣ KJT4

South:

♠ 98643

♥ A2

♦ KQT7

♣ A9

W N E S

1NT Pass 2 ♥

Pass 2 ♠ Pass 3 ♦

Pass 4 ♠ All Pass

### Board: 192

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 15+1

Contract: 3NT North

North:

♠ KQ764

♥ T6

♦ Q6

♣ KQ93

South:

♠ J3

♥ AQ542

♦ AT4

♣ AT6

W N E S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♣ Pass 3 ♥

Pass 3NT All Pass

### Board: 193

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 9+1

Contract: 3NT North

North:

♠ AJ6

♥ A8

♦ 964

♣ AK754

South:

♠ 743

♥ QJT42

♦ AQ82

♣ 2

W N E S

1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♦

Pass 3NT All Pass

### Board: 194

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ KT

♥ T8532

♦ A4

♣ KT43

South:

♠ J98

♥ KQ7

♦ KQ53

♣ A75

W N E S

1NT

Pass 2 ♦ Pass 2 ♥

Pass 3 ♣ Pass 4 ♥

All Pass

### Board: 195

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 17+1

Contract: 4NT South

North:

♠ AKT2

♥ A2

♦ KJ98

♣ 853

South:

♠ J7

♥ KQ543

♦ AQT

♣ AJ2

W N E S

1NT Pass 2 ♦

Pass 2 ♥ Pass 4NT<sup>1</sup>

All Pass

1. Quantitative 4NT

**South hands****GIB NT & Jacoby**

**Board: 191**      ♠ 98643      Partner is dealer.  
Dealer: North      ♥ A2      The opponents are silent.  
Vul: Both      ♦ KQT7  
HCP: 13+1      ♣ A9

---

**Board: 192**      ♠ J3      You are dealer.  
Dealer: South      ♥ AQ542      The opponents are silent.  
Vul: None      ♦ AT4  
HCP: 15+1      ♣ AT6

---

**Board: 193**      ♠ 743      Partner is dealer.  
Dealer: North      ♥ QJT42      The opponents are silent.  
Vul: N-S      ♦ AQ82  
HCP: 9+1      ♣ 2

---

**Board: 194**      ♠ J98      You are dealer.  
Dealer: South      ♥ KQ7      The opponents are silent.  
Vul: Both      ♦ KQ53  
HCP: 15      ♣ A75

---

**Board: 195**      ♠ J7      Partner is dealer.  
Dealer: North      ♥ KQ543      The opponents are silent.  
Vul: N-S      ♦ AQT  
HCP: 17+1      ♣ AJ2

## Both hands (Answers Page)

### Board: 191

	North:	South:	W	N	E	S
Dealer: North	♠ KT7	♠ 98643		1NT	Pass	2♥
Vul: Both	♥ KJ86	♥ A2	Pass	2♠	Pass	3♦
North HCP: 16	♦ AJ	♦ KQT7	Pass	4♠	All Pass	
South HCP: 13+1	♣ KJT4	♣ A9				
Contract: 4♠ North						

### Board: 192

	North:	South:	W	N	E	S
Dealer: South	♠ KQ764	♠ J3				1NT
Vul: None	♥ T6	♥ AQ542	Pass	2♥	Pass	2♠
North HCP: 12+1	♦ Q6	♦ AT4	Pass	3♣	Pass	3♥
South HCP: 15+1	♣ KQ93	♣ AT6	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 193

	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ 743		1NT	Pass	2♦
Vul: N-S	♥ A8	♥ QJT42	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ 964	♦ AQ82	Pass	3NT	All Pass	
South HCP: 9+1	♣ AK754	♣ 2				
Contract: 3NT North						

### Board: 194

	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ J98				1NT
Vul: Both	♥ T8532	♥ KQ7	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ A4	♦ KQ53	Pass	3♣	Pass	4♥
South HCP: 15	♣ KT43	♣ A75	All Pass			
Contract: 4♥ South						

### Board: 195

	North:	South:	W	N	E	S
Dealer: North	♠ AKT2	♠ J7		1NT	Pass	2♦
Vul: N-S	♥ A2	♥ KQ543	Pass	2♥	Pass	4NT <sup>1</sup>
North HCP: 15	♦ KJ98	♦ AQT	All Pass			
South HCP: 17+1	♣ 853	♣ AJ2				
Contract: 4NT South						

1. Quantitative 4NT

**Board: 196**

♠ Q

Partner is dealer.

Dealer: South

♥ AK754

The opponents are silent.

Vul: E-W

♦ KT2

HCP: 16+1

♣ A542

**Board: 197**

♠ A74

You are dealer.

Dealer: North

♥ Q932

The opponents are silent.

Vul: None

♦ K53

HCP: 16

♣ AQJ

**Board: 198**

♠ AJ

You are dealer.

Dealer: North

♥ AQ52

The opponents are silent.

Vul: N-S

♦ Q9432

HCP: 16+1

♣ K3

**Board: 199**

♠ AKJ9

You are dealer.

Dealer: North

♥ K64

The opponents are silent.

Vul: E-W

♦ KJ7

HCP: 15

♣ 875

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: E-W

North HCP: 16+1

South HCP: 15+1

Contract: 6♥ North

North:

♠ Q

♥ AK754

♦ KT2

♣ A542

South:

♠ A62

♥ Q83

♦ AQJ94

♣ Q8

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	4♥
Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
Pass	6♥	All Pass	

1. Blackwood 0314, for !H

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

### Board: 197

Dealer: North

Vul: None

North HCP: 16

South HCP: 16+1

Contract: 6NT South

North:

♠ A74

♥ Q932

♦ K53

♣ AQJ

South:

♠ K3

♥ AT875

♦ AQ8

♣ K93

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	6NT
All Pass			

### Board: 198

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 13+1

Contract: 5♥ South

North:

♠ AJ

♥ AQ52

♦ Q9432

♣ K3

South:

♠ K5

♥ KT963

♦ AK5

♣ T95

W	N	E	S
	1NT	Pass	2♦
Pass	2♠ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	3♠ <sup>3</sup>	Pass	3NT <sup>4</sup>
Pass	4NT <sup>5</sup>	Pass	5♥ <sup>6</sup>
All Pass			

1. Extended acceptance after NT

2. Cue bid, a !D stopper

3. Cue bid, a !C stopper

4. surplus

5. Blackwood 0314, for !H

6. A=2/5 or 5/5, Q(H)=0

### Board: 199

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4♠ North

North:

♠ AKJ9

♥ K64

♦ KJ7

♣ 875

South:

♠ Q8632

♥ AJ3

♦ T

♣ Q432

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

<b>Board: 196</b>	♠ A62	You are dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: E-W	♦ AQJ94	
HCP: 15+1	♣ Q8	

---

<b>Board: 197</b>	♠ K3	Partner is dealer.
Dealer: North	♥ AT875	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 16+1	♣ K93	

---

<b>Board: 198</b>	♠ K5	Partner is dealer.
Dealer: North	♥ KT963	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 13+1	♣ T95	

---

<b>Board: 199</b>	♠ Q8632	Partner is dealer.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: E-W	♦ T	
HCP: 9+1	♣ Q432	

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: E-W

North HCP: 16+1

South HCP: 15+1

Contract: 6♥ North

North:

♠ Q

♥ AK754

♦ KT2

♣ A542

South:

♠ A62

♥ Q83

♦ AQJ94

♣ Q8

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	4♥
Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
Pass	6♥	All Pass	

1. Blackwood 0314, for !H

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

### Board: 197

Dealer: North

Vul: None

North HCP: 16

South HCP: 16+1

Contract: 6NT South

North:

♠ A74

♥ Q932

♦ K53

♣ AQJ

South:

♠ K3

♥ AT875

♦ AQ8

♣ K93

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	6NT
All Pass			

### Board: 198

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 13+1

Contract: 5♥ South

North:

♠ AJ

♥ AQ52

♦ Q9432

♣ K3

South:

♠ K5

♥ KT963

♦ AK5

♣ T95

W	N	E	S
	1NT	Pass	2♦
Pass	2♠ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	3♠ <sup>3</sup>	Pass	3NT <sup>4</sup>
Pass	4NT <sup>5</sup>	Pass	5♥ <sup>6</sup>
All Pass			

1. Extended acceptance after NT

2. Cue bid, a !D stopper

3. Cue bid, a !C stopper

4. surplus

5. Blackwood 0314, for !H

6. A=2/5 or 5/5, Q(H)=0

### Board: 199

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4♠ North

North:

♠ AKJ9

♥ K64

♦ KJ7

♣ 875

South:

♠ Q8632

♥ AJ3

♦ T

♣ Q432

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



<b>Board: 200</b>	♠ AK642	Partner is dealer.
Dealer: South	♥ 96	The opponents are silent.
Vul: Both	♦ QT986	
HCP: 11+2	♣ Q	

---

<b>Board: 201</b>	♠ JT42	You are dealer.
Dealer: North	♥ AT7	The opponents are silent.
Vul: N-S	♦ AK73	
HCP: 16	♣ AT	

---

<b>Board: 202</b>	♠ KQ72	You are dealer.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 16	♣ K983	

---

<b>Board: 203</b>	♠ K6	You are dealer.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: Both	♦ Q86	
HCP: 17+1	♣ AQ765	

## Both hands (Answers Page)

### Board: 200

	North:	South:	W	N	E	S
Dealer: South	♠ AK642	♠ JT98				1NT
Vul: Both	♥ 96	♥ QJ5	Pass	2♥	Pass	2♠
North HCP: 11+2	♦ QT986	♦ AJ3	Pass	3♦	Pass	4♠
South HCP: 16	♣ Q	♣ AK7	All Pass			
Contract: 4♠ South						

### Board: 201

	North:	South:	W	N	E	S
Dealer: North	♠ JT42	♠ 6		1NT	Pass	2♦
Vul: N-S	♥ AT7	♥ KQJ92	Pass	2♥	Pass	3♣
North HCP: 16	♦ AK73	♦ 2	Pass	4♥	All Pass	
South HCP: 10+3	♣ AT	♣ KJ9643				
Contract: 4♥ North						

### Board: 202

	North:	South:	W	N	E	S
Dealer: North	♠ KQ72	♠ AJ543		1NT	Pass	2♥
Vul: E-W	♥ KQ4	♥ 8	Pass	2NT <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 16	♦ K4	♦ A98	Pass	3♥ <sup>3</sup>	Pass	3♠
South HCP: 12+1	♣ K983	♣ QJ65	Pass	4♠	All Pass	
Contract: 4♠ North						

1. Extended acceptance after NT

2. Cue bid, a !D stopper

3. Cue bid, a !C stopper

### Board: 203

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ A7542		1NT	Pass	2♥
Vul: Both	♥ AQ7	♥ K85	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ Q86	♦ A54	All Pass			
South HCP: 14+1	♣ AQ765	♣ K2				
Contract: 3NT South						

<b>Board: 200</b>	♠ JT98	You are dealer.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: Both	♦ AJ3	
HCP: 16	♣ AK7	

---

<b>Board: 201</b>	♠ 6	Partner is dealer.
Dealer: North	♥ KQJ92	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 10+3	♣ KJ9643	

---

<b>Board: 202</b>	♠ AJ543	Partner is dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: E-W	♦ A98	
HCP: 12+1	♣ QJ65	

---

<b>Board: 203</b>	♠ A7542	Partner is dealer.
Dealer: North	♥ K85	The opponents are silent.
Vul: Both	♦ A54	
HCP: 14+1	♣ K2	

## Both hands (Answers Page)

### Board: 200

	North:	South:	W	N	E	S
Dealer: South	♠ AK642	♠ JT98				1NT
Vul: Both	♥ 96	♥ QJ5	Pass	2♥	Pass	2♠
North HCP: 11+2	♦ QT986	♦ AJ3	Pass	3♦	Pass	4♠
South HCP: 16	♣ Q	♣ AK7	All Pass			
Contract: 4♠ South						

### Board: 201

	North:	South:	W	N	E	S
Dealer: North	♠ JT42	♠ 6		1NT	Pass	2♦
Vul: N-S	♥ AT7	♥ KQJ92	Pass	2♥	Pass	3♣
North HCP: 16	♦ AK73	♦ 2	Pass	4♥	All Pass	
South HCP: 10+3	♣ AT	♣ KJ9643				
Contract: 4♥ North						

### Board: 202

	North:	South:	W	N	E	S
Dealer: North	♠ KQ72	♠ AJ543		1NT	Pass	2♥
Vul: E-W	♥ KQ4	♥ 8	Pass	2NT <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 16	♦ K4	♦ A98	Pass	3♥ <sup>3</sup>	Pass	3♠
South HCP: 12+1	♣ K983	♣ QJ65	Pass	4♠	All Pass	
Contract: 4♠ North						

1. Extended acceptance after NT
2. Cue bid, a !D stopper
3. Cue bid, a !C stopper

### Board: 203

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ A7542		1NT	Pass	2♥
Vul: Both	♥ AQ7	♥ K85	Pass	2♠	Pass	3NT
North HCP: 17+1	♦ Q86	♦ A54	All Pass			
South HCP: 14+1	♣ AQ765	♣ K2				
Contract: 3NT South						

<b>Board: 204</b>	♠ AJ872	Partner is dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: None	♦ A64	
HCP: 15+1	♣ A5	
<hr/>		
<b>Board: 205</b>	♠ QJ7	You are dealer.
Dealer: North	♥ A5	West (RHO) Doubles 2♥ if possible.
Vul: E-W	♦ J63	
HCP: 15+1	♣ AQJ32	
<hr/>		
<b>Board: 206</b>	♠ JT8654	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: Both	♦ 7632	
HCP: 4+2	♣ QJ	
<hr/>		
<b>Board: 207</b>	♠ AT7	You are dealer.
Dealer: North	♥ Q42	The opponents are silent.
Vul: None	♦ A75	
HCP: 15	♣ AJT5	
<hr/>		
<b>Board: 208</b>	♠ KJ653	Partner is dealer.
Dealer: South	♥ T87	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 13+1	♣ AT5	

## Both hands (Answers Page)

### Board: 204

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 16

Contract: 6 ♠ South

North:

♠ AJ872

♥ Q83

♦ A64

♣ A5

South:

♠ QT9

♥ AK4

♦ KJ8

♣ QJT8

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	4NT <sup>1</sup>	Pass	6 ♠
All Pass			

1. Quantitative 4NT

### Board: 205

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 4 ♠ South

North:

♠ QJ7

♥ A5

♦ J63

♣ AQJ32

South:

♠ KT432

♥ T97

♦ AK72

♣ T

W	N	E	S
	1NT	Pass	2 ♥
X	2 ♠	Pass	4 ♠
All Pass			

### Board: 206

Dealer: South

Vul: Both

North HCP: 4+2

South HCP: 16

Contract: 3 ♠ North

North:

♠ JT8654

♥ 6

♦ 7632

♣ QJ

South:

♠ AK9

♥ J83

♦ KQT4

♣ K43

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

### Board: 207

Dealer: North

Vul: None

North HCP: 15

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ AT7

♥ Q42

♦ A75

♣ AJT5

South:

♠ KJ653

♥ K76

♦ K6

♣ K42

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3NT
Pass	4 ♠	All Pass	

### Board: 208

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ KJ653

♥ T87

♦ KQ

♣ AT5

South:

♠ A94

♥ A62

♦ AJ9

♣ Q842

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

<b>Board: 204</b>	♠ QT9	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: None	♦ KJ8	
HCP: 16	♣ QJT8	

---

<b>Board: 205</b>	♠ KT432	Partner is dealer.
Dealer: North	♥ T97	West (LHO) Doubles 2♥ if possible.
Vul: E-W	♦ AK72	
HCP: 10+1	♣ T	

---

<b>Board: 206</b>	♠ AK9	You are dealer.
Dealer: South	♥ J83	The opponents are silent.
Vul: Both	♦ KQT4	
HCP: 16	♣ K43	

---

<b>Board: 207</b>	♠ KJ653	Partner is dealer.
Dealer: North	♥ K76	The opponents are silent.
Vul: None	♦ K6	
HCP: 13+1	♣ K42	

---

<b>Board: 208</b>	♠ A94	You are dealer.
Dealer: South	♥ A62	The opponents are silent.
Vul: N-S	♦ AJ9	
HCP: 15	♣ Q842	

## Both hands (Answers Page)

### Board: 204

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 16

Contract: 6 ♠ South

North:

♠ AJ872

♥ Q83

♦ A64

♣ A5

South:

♠ QT9

♥ AK4

♦ KJ8

♣ QJT8

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	4NT <sup>1</sup>	Pass	6 ♠
All Pass			

1. Quantitative 4NT

### Board: 205

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+1

Contract: 4 ♠ South

North:

♠ QJ7

♥ A5

♦ J63

♣ AQJ32

South:

♠ KT432

♥ T97

♦ AK72

♣ T

W	N	E	S
	1NT	Pass	2 ♥
X	2 ♠	Pass	4 ♠
All Pass			

### Board: 206

Dealer: South

Vul: Both

North HCP: 4+2

South HCP: 16

Contract: 3 ♠ North

North:

♠ JT8654

♥ 6

♦ 7632

♣ QJ

South:

♠ AK9

♥ J83

♦ KQT4

♣ K43

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

### Board: 207

Dealer: North

Vul: None

North HCP: 15

South HCP: 13+1

Contract: 4 ♠ North

North:

♠ AT7

♥ Q42

♦ A75

♣ AJT5

South:

♠ KJ653

♥ K76

♦ K6

♣ K42

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3NT
Pass	4 ♠	All Pass	

### Board: 208

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 4 ♠ South

North:

♠ KJ653

♥ T87

♦ KQ

♣ AT5

South:

♠ A94

♥ A62

♦ AJ9

♣ Q842

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			



**Board: 209**

♠ A7

You are dealer.

Dealer: North

♥ AQ98

The opponents are silent.

Vul: Both

♦ QJ7

HCP: 16

♣ K842

**Board: 210**

♠ AQJ64

Partner is dealer.

Dealer: South

♥ 8

The opponents are silent.

Vul: None

♦ KT652

HCP: 11+2

♣ J5

**Board: 211**

♠ J4

You are dealer.

Dealer: North

♥ AK84

The opponents are silent.

Vul: N-S

♦ KQ4

HCP: 16

♣ KT76

**Board: 212**

♠ Q82

Partner is dealer.

Dealer: South

♥ AK932

The opponents are silent.

Vul: E-W

♦ Q43

HCP: 11+1

♣ T3

**Board: 213**

♠ Q8

You are dealer.

Dealer: North

♥ A94

West (RHO) Doubles 2♥ if possible.

Vul: None

♦ QJ72

HCP: 15

♣ KQJ8

## Both hands (Answers Page)

### Board: 209

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ QJ865		1NT	Pass	2♥
Vul: Both	♥ AQ98	♥ 43	Pass	2♠	Pass	2NT
North HCP: 16	♦ QJ7	♦ A98	All Pass			
South HCP: 9+1	♣ K842	♣ QT5				
Contract: 2NT South						

### Board: 210

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ64	♠ K8				1NT
Vul: None	♥ 8	♥ AJ3	Pass	2♥	Pass	2♠
North HCP: 11+2	♦ KT652	♦ AJ73	Pass	3♦	Pass	3NT
South HCP: 17	♣ J5	♣ A872	All Pass			
Contract: 3NT South						

### Board: 211

	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ KQ532		1NT	Pass	2♥
Vul: N-S	♥ AK84	♥ J	Pass	2♠	Pass	3♣
North HCP: 16	♦ KQ4	♦ A72	Pass	3NT	All Pass	
South HCP: 14+1	♣ KT76	♣ A832				
Contract: 3NT North						

### Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ 94				1NT
Vul: E-W	♥ AK932	♥ J76	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ Q43	♦ AK2	Pass	3NT	Pass	4♥
South HCP: 15+1	♣ T3	♣ AQJ74	All Pass			
Contract: 4♥ South						

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ AKJ53		1NT	Pass	2♥
Vul: None	♥ A94	♥ J6	X	3♣	Pass	5♣
North HCP: 15	♦ QJ72	♦ 9	All Pass			
South HCP: 13+2	♣ KQJ8	♣ A7642				
Contract: 5♣ South						

<b>Board: 209</b>	♠ QJ865	Partner is dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: Both	♦ A98	
HCP: 9+1	♣ QT5	

---

<b>Board: 210</b>	♠ K8	You are dealer.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: None	♦ AJ73	
HCP: 17	♣ A872	

---

<b>Board: 211</b>	♠ KQ532	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ A72	
HCP: 14+1	♣ A832	

---

<b>Board: 212</b>	♠ 94	You are dealer.
Dealer: South	♥ J76	The opponents are silent.
Vul: E-W	♦ AK2	
HCP: 15+1	♣ AQJ74	

---

<b>Board: 213</b>	♠ AKJ53	Partner is dealer.
Dealer: North	♥ J6	West (LHO) Doubles 2♥ if possible.
Vul: None	♦ 9	
HCP: 13+2	♣ A7642	

## Both hands (Answers Page)

### Board: 209

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ QJ865		1NT	Pass	2♥
Vul: Both	♥ AQ98	♥ 43	Pass	2♠	Pass	2NT
North HCP: 16	♦ QJ7	♦ A98	All Pass			
South HCP: 9+1	♣ K842	♣ QT5				
Contract: 2NT South						

### Board: 210

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ64	♠ K8				1NT
Vul: None	♥ 8	♥ AJ3	Pass	2♥	Pass	2♠
North HCP: 11+2	♦ KT652	♦ AJ73	Pass	3♦	Pass	3NT
South HCP: 17	♣ J5	♣ A872	All Pass			
Contract: 3NT South						

### Board: 211

	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ KQ532		1NT	Pass	2♥
Vul: N-S	♥ AK84	♥ J	Pass	2♠	Pass	3♣
North HCP: 16	♦ KQ4	♦ A72	Pass	3NT	All Pass	
South HCP: 14+1	♣ KT76	♣ A832				
Contract: 3NT North						

### Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ Q82	♠ 94				1NT
Vul: E-W	♥ AK932	♥ J76	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ Q43	♦ AK2	Pass	3NT	Pass	4♥
South HCP: 15+1	♣ T3	♣ AQJ74	All Pass			
Contract: 4♥ South						

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ AKJ53		1NT	Pass	2♥
Vul: None	♥ A94	♥ J6	X	3♣	Pass	5♣
North HCP: 15	♦ QJ72	♦ 9	All Pass			
South HCP: 13+2	♣ KQJ8	♣ A7642				
Contract: 5♣ South						

**Board: 214**

♠ 654

Partner is dealer.

Dealer: South

♥ KJT96

The opponents are silent.

Vul: N-S

♦ A4

HCP: 11+1

♣ K82

**Board: 215**

♠ A9876

Partner is dealer.

Dealer: South

♥ AT

The opponents are silent.

Vul: E-W

♦ KT98

HCP: 15+1

♣ A3

**Board: 216**

♠ KQ742

Partner is dealer.

Dealer: South

♥ J94

East (LHO) Doubles 2♥ if possible.

Vul: Both

♦ AQ3

HCP: 14+1

♣ Q6

**Board: 217**

♠ K42

You are dealer.

Dealer: North

♥ K7

The opponents are silent.

Vul: N-S

♦ A84

HCP: 15+1

♣ AJT98

## Both hands (Answers Page)

### Board: 214

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 4♥ South

North:

♠ 654

♥ KJT96

♦ A4

♣ K82

South:

♠ QJ98

♥ AQ2

♦ T7

♣ AQT6

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

### Board: 215

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16

Contract: 6♠ North

North:

♠ A9876

♥ AT

♦ KT98

♣ A3

South:

♠ KJ53

♥ KQ7

♦ A7

♣ KT76

W	N	E	S
			1NT
Pass	2♥	Pass	2NT <sup>1</sup>
Pass	6♠	All Pass	

1. Extended acceptance after NT

### Board: 216

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15+1

Contract: 3NT North

North:

♠ KQ742

♥ J94

♦ AQ3

♣ Q6

South:

♠ 83

♥ A3

♦ KT74

♣ AKJ75

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

### Board: 217

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 15+2

Contract: 6♠ South

North:

♠ K42

♥ K7

♦ A84

♣ AJT98

South:

♠ AQ865

♥ A54

♦ -

♣ KQ762

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	4♠	Pass	4NT <sup>1</sup>
Pass	5♣ <sup>2</sup>	Pass	6♠
All Pass			

1. Blackwood 0314, for !S

2. A=0/5 or 3/5

## South hands

## GIB NT & Jacoby

<b>Board: 214</b>	♠ QJ98	You are dealer.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 15	♣ AQT6	

---

<b>Board: 215</b>	♠ KJ53	You are dealer.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 16	♣ KT76	

---

<b>Board: 216</b>	♠ 83	You are dealer.
Dealer: South	♥ A3	East (RHO) Doubles 2♥ if possible.
Vul: Both	♦ KT74	
HCP: 15+1	♣ AKJ75	

---

<b>Board: 217</b>	♠ AQ865	Partner is dealer.
Dealer: North	♥ A54	The opponents are silent.
Vul: N-S	♦ -	
HCP: 15+2	♣ KQ762	

## Both hands (Answers Page)

### Board: 214

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 4♥ South

North:

♠ 654

♥ KJT96

♦ A4

♣ K82

South:

♠ QJ98

♥ AQ2

♦ T7

♣ AQT6

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

### Board: 215

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16

Contract: 6♠ North

North:

♠ A9876

♥ AT

♦ KT98

♣ A3

South:

♠ KJ53

♥ KQ7

♦ A7

♣ KT76

W	N	E	S
			1NT
Pass	2♥	Pass	2NT <sup>1</sup>
Pass	6♠	All Pass	

1. Extended acceptance after NT

### Board: 216

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15+1

Contract: 3NT North

North:

♠ KQ742

♥ J94

♦ AQ3

♣ Q6

South:

♠ 83

♥ A3

♦ KT74

♣ AKJ75

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

### Board: 217

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 15+2

Contract: 6♠ South

North:

♠ K42

♥ K7

♦ A84

♣ AJT98

South:

♠ AQ865

♥ A54

♦ -

♣ KQ762

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	4♠	Pass	4NT <sup>1</sup>
Pass	5♣ <sup>2</sup>	Pass	6♠
All Pass			

1. Blackwood 0314, for !S

2. A=0/5 or 3/5



<b>Board: 218</b>	♠ J9832	Partner is dealer.
Dealer: South	♥ J86	The opponents are silent.
Vul: E-W	♦ KT4	
HCP: 9+1	♣ AT	

---

<b>Board: 219</b>	♠ AT	You are dealer.
Dealer: North	♥ KQJ7	The opponents are silent.
Vul: Both	♦ Q75	
HCP: 16	♣ A532	

---

<b>Board: 220</b>	♠ A5432	Partner is dealer.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: None	♦ Q74	
HCP: 9+1	♣ 54	

---

<b>Board: 221</b>	♠ K2	You are dealer.
Dealer: North	♥ AT9	The opponents are silent.
Vul: E-W	♦ KJ843	
HCP: 15+1	♣ A62	

---

<b>Board: 222</b>	♠ K9	Partner is dealer.
Dealer: South	♥ J8752	The opponents are silent.
Vul: Both	♦ A7	
HCP: 11+1	♣ K973	

## Both hands (Answers Page)

### Board: 218

	North:	South:	W	N	E	S
Dealer: South	♠ J9832	♠ 64				1NT
Vul: E-W	♥ J86	♥ AKQ52	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ KT4	♦ A62	Pass	2NT	Pass	3NT
South HCP: 16+1	♣ AT	♣ K63	All Pass			
Contract: 3NT South						

### Board: 219

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ QJ983		1NT	Pass	2♥
Vul: Both	♥ KQJ7	♥ 9	Pass	2♠	Pass	3♦
North HCP: 16	♦ Q75	♦ AT862	Pass	3NT	All Pass	
South HCP: 11+2	♣ A532	♣ KJ				
Contract: 3NT North						

### Board: 220

	North:	South:	W	N	E	S
Dealer: South	♠ A5432	♠ QT9				1NT
Vul: None	♥ QJ7	♥ A53	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ Q74	♦ AJ85	Pass	2NT	Pass	3♠
South HCP: 16	♣ 54	♣ KQ2	All Pass			
Contract: 3♠ South						

### Board: 221

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ J9743		1NT	Pass	2♥
Vul: E-W	♥ AT9	♥ J3	Pass	2♠	Pass	2NT
North HCP: 15+1	♦ KJ843	♦ A52	All Pass			
South HCP: 9+1	♣ A62	♣ K73				
Contract: 2NT South						

### Board: 222

	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ A82				1NT
Vul: Both	♥ J8752	♥ AK4	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ A7	♦ J642	Pass	3♣	Pass	4♥
South HCP: 15	♣ K973	♣ QJ8	All Pass			
Contract: 4♥ South						

<b>Board: 218</b>	♠ 64	You are dealer.
Dealer: South	♥ AKQ52	The opponents are silent.
Vul: E-W	♦ A62	
HCP: 16+1	♣ K63	

---

<b>Board: 219</b>	♠ QJ983	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ AT862	
HCP: 11+2	♣ KJ	

---

<b>Board: 220</b>	♠ QT9	You are dealer.
Dealer: South	♥ A53	The opponents are silent.
Vul: None	♦ AJ85	
HCP: 16	♣ KQ2	

---

<b>Board: 221</b>	♠ J9743	Partner is dealer.
Dealer: North	♥ J3	The opponents are silent.
Vul: E-W	♦ A52	
HCP: 9+1	♣ K73	

---

<b>Board: 222</b>	♠ A82	You are dealer.
Dealer: South	♥ AK4	The opponents are silent.
Vul: Both	♦ J642	
HCP: 15	♣ QJ8	

## Both hands (Answers Page)

### Board: 218

	North:	South:	W	N	E	S
Dealer: South	♠ J9832	♠ 64				1NT
Vul: E-W	♥ J86	♥ AKQ52	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ KT4	♦ A62	Pass	2NT	Pass	3NT
South HCP: 16+1	♣ AT	♣ K63	All Pass			
Contract: 3NT South						

### Board: 219

	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ QJ983		1NT	Pass	2♥
Vul: Both	♥ KQJ7	♥ 9	Pass	2♠	Pass	3♦
North HCP: 16	♦ Q75	♦ AT862	Pass	3NT	All Pass	
South HCP: 11+2	♣ A532	♣ KJ				
Contract: 3NT North						

### Board: 220

	North:	South:	W	N	E	S
Dealer: South	♠ A5432	♠ QT9				1NT
Vul: None	♥ QJ7	♥ A53	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ Q74	♦ AJ85	Pass	2NT	Pass	3♠
South HCP: 16	♣ 54	♣ KQ2	All Pass			
Contract: 3♠ South						

### Board: 221

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ J9743		1NT	Pass	2♥
Vul: E-W	♥ AT9	♥ J3	Pass	2♠	Pass	2NT
North HCP: 15+1	♦ KJ843	♦ A52	All Pass			
South HCP: 9+1	♣ A62	♣ K73				
Contract: 2NT South						

### Board: 222

	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ A82				1NT
Vul: Both	♥ J8752	♥ AK4	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ A7	♦ J642	Pass	3♣	Pass	4♥
South HCP: 15	♣ K973	♣ QJ8	All Pass			
Contract: 4♥ South						

# North hands

# GIB NT & Jacoby

## Board: 223

♠ AQJ

You are dealer.

Dealer: North

♥ KQ83

The opponents are silent.

Vul: None

♦ A982

HCP: 16

♣ 86

## Board: 224

♠ 8

Partner is dealer.

Dealer: South

♥ 86432

East (LHO) bids 3♣ if possible.

Vul: N-S

♦ AQ64

HCP: 9+1

♣ KT4

## Board: 225

♠ AT84

You are dealer.

Dealer: North

♥ 73

West (RHO) Doubles 2♥ if possible.

Vul: Both

♦ AK96

HCP: 17

♣ AQ6

## Board: 226

♠ 7

Partner is dealer.

Dealer: South

♥ K9632

The opponents are silent.

Vul: None

♦ A643

HCP: 13+1

♣ AQ7

## Board: 227

♠ K53

You are dealer.

Dealer: North

♥ K8

The opponents are silent.

Vul: N-S

♦ K65

HCP: 16+1

♣ AK432

## Both hands (Answers Page)

### Board: 223

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ K7543		1NT	Pass	2♥
Vul: None	♥ KQ83	♥ J94	Pass	2♠	Pass	3NT
North HCP: 16	♦ A982	♦ KT7	Pass	4♠	All Pass	
South HCP: 12+1	♣ 86	♣ AJ				
Contract: 4♠ North						

### Board: 224

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKT9				1NT
Vul: N-S	♥ 86432	♥ A95	Pass	2♦	3♣	Pass
North HCP: 9+1	♦ AQ64	♦ KJT8	Pass	3♦	Pass	4♥
South HCP: 15	♣ KT4	♣ 32	All Pass			
Contract: 4♥ South						

### Board: 225

	North:	South:	W	N	E	S
Dealer: North	♠ AT84	♠ KJ932		1NT	Pass	2♥
Vul: Both	♥ 73	♥ QT8	X	3♠	Pass	4♠
North HCP: 17	♦ AK96	♦ J85	All Pass			
South HCP: 10+1	♣ AQ6	♣ K2				
Contract: 4♠ South						

### Board: 226

	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AK2				1NT
Vul: None	♥ K9632	♥ A7	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ A643	♦ Q52	Pass	3♦	Pass	3NT
South HCP: 17+1	♣ AQ7	♣ KJ832	All Pass			
Contract: 3NT South						

### Board: 227

	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ 74		1NT	Pass	2♦
Vul: N-S	♥ K8	♥ AJT643	Pass	2♥	Pass	3♥
North HCP: 16+1	♦ K65	♦ 83	All Pass			
South HCP: 5+2	♣ AK432	♣ T96				
Contract: 3♥ South						

**South hands****GIB NT & Jacoby**

**Board: 223**      ♠ K7543      Partner is dealer.  
Dealer: North      ♥ J94      The opponents are silent.  
Vul: None      ♦ KT7  
HCP: 12+1      ♣ AJ

---

**Board: 224**      ♠ AKT9      You are dealer.  
Dealer: South      ♥ A95      East (RHO) bids 3♣ if possible.  
Vul: N-S      ♦ KJT8  
HCP: 15      ♣ 32

---

**Board: 225**      ♠ KJ932      Partner is dealer.  
Dealer: North      ♥ QT8      West (LHO) Doubles 2♥ if possible.  
Vul: Both      ♦ J85  
HCP: 10+1      ♣ K2

---

**Board: 226**      ♠ AK2      You are dealer.  
Dealer: South      ♥ A7      The opponents are silent.  
Vul: None      ♦ Q52  
HCP: 17+1      ♣ KJ832

---

**Board: 227**      ♠ 74      Partner is dealer.  
Dealer: North      ♥ AJT643      The opponents are silent.  
Vul: N-S      ♦ 83  
HCP: 5+2      ♣ T96

## Both hands (Answers Page)

### Board: 223

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ K7543		1NT	Pass	2♥
Vul: None	♥ KQ83	♥ J94	Pass	2♠	Pass	3NT
North HCP: 16	♦ A982	♦ KT7	Pass	4♠	All Pass	
South HCP: 12+1	♣ 86	♣ AJ				
Contract: 4♠ North						

### Board: 224

	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKT9				1NT
Vul: N-S	♥ 86432	♥ A95	Pass	2♦	3♣	Pass
North HCP: 9+1	♦ AQ64	♦ KJT8	Pass	3♦	Pass	4♥
South HCP: 15	♣ KT4	♣ 32	All Pass			
Contract: 4♥ South						

### Board: 225

	North:	South:	W	N	E	S
Dealer: North	♠ AT84	♠ KJ932		1NT	Pass	2♥
Vul: Both	♥ 73	♥ QT8	X	3♠	Pass	4♠
North HCP: 17	♦ AK96	♦ J85	All Pass			
South HCP: 10+1	♣ AQ6	♣ K2				
Contract: 4♠ South						

### Board: 226

	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AK2				1NT
Vul: None	♥ K9632	♥ A7	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ A643	♦ Q52	Pass	3♦	Pass	3NT
South HCP: 17+1	♣ AQ7	♣ KJ832	All Pass			
Contract: 3NT South						

### Board: 227

	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ 74		1NT	Pass	2♦
Vul: N-S	♥ K8	♥ AJT643	Pass	2♥	Pass	3♥
North HCP: 16+1	♦ K65	♦ 83	All Pass			
South HCP: 5+2	♣ AK432	♣ T96				
Contract: 3♥ South						



**Board: 228**

♠ A542

You are dealer.

Dealer: North

♥ KQT6

The opponents are silent.

Vul: E-W

♦ K95

HCP: 16

♣ A3

**Board: 229**

♠ T82

You are dealer.

Dealer: North

♥ AJ84

The opponents are silent.

Vul: None

♦ AJ

HCP: 15

♣ AJT8

**Board: 230**

♠ AK973

Partner is dealer.

Dealer: South

♥ KQ3

The opponents are silent.

Vul: N-S

♦ QJ9

HCP: 15+1

♣ 53

## Both hands (Answers Page)

### Board: 228

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 13+1

Contract: 6♥ South

North:

♠ A542

♥ KQT6

♦ K95

♣ A3

South:

♠ -

♥ AJ832

♦ AJT4

♣ KT95

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	3♦ <sup>3</sup>	Pass	3♥
------	-----------------	------	----

Pass	3♠ <sup>4</sup>	Pass	4NT <sup>5</sup>
------	-----------------	------	------------------

Pass	5♣ <sup>6</sup>	Pass	5♦
------	-----------------	------	----

Pass	6♦ <sup>7</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

4. Cue bid, a !S stopper

5. Blackwood 0314, for !H

6. A=0/5 or 3/5

7. !H queen and !D king

### Board: 229

Dealer: North

Vul: None

North HCP: 15

South HCP: 15+1

Contract: 6♠ North

North:

♠ T82

♥ AJ84

♦ AJ

♣ AJT8

South:

♠ AK963

♥ Q95

♦ KT9

♣ K9

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6♠	All Pass	
------	----	----------	--

1. Quantitative 4NT

### Board: 230

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 15

Contract: 4NT North

North:

♠ AK973

♥ KQ3

♦ QJ9

♣ 53

South:

♠ T8

♥ AJ64

♦ A52

♣ AQ82

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♥	Pass	2♠
------	----	------	----

Pass	4NT <sup>1</sup>	All Pass	
------	------------------	----------	--

1. Quantitative 4NT

<b>Board: 228</b>	♠ -	Partner is dealer.
Dealer: North	♥ AJ832	The opponents are silent.
Vul: E-W	♦ AJT4	
HCP: 13+1	♣ KT95	

---

<b>Board: 229</b>	♠ AK963	Partner is dealer.
Dealer: North	♥ Q95	The opponents are silent.
Vul: None	♦ KT9	
HCP: 15+1	♣ K9	

---

<b>Board: 230</b>	♠ T8	You are dealer.
Dealer: South	♥ AJ64	The opponents are silent.
Vul: N-S	♦ A52	
HCP: 15	♣ AQ82	

## Both hands (Answers Page)

### Board: 228

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 13+1

Contract: 6♥ South

North:

♠ A542

♥ KQT6

♦ K95

♣ A3

South:

♠ -

♥ AJ832

♦ AJT4

♣ KT95

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	3♦ <sup>3</sup>	Pass	3♥
------	-----------------	------	----

Pass	3♠ <sup>4</sup>	Pass	4NT <sup>5</sup>
------	-----------------	------	------------------

Pass	5♣ <sup>6</sup>	Pass	5♦
------	-----------------	------	----

Pass	6♦ <sup>7</sup>	Pass	6♥
------	-----------------	------	----

All Pass

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

4. Cue bid, a !S stopper

5. Blackwood 0314, for !H

6. A=0/5 or 3/5

7. !H queen and !D king

### Board: 229

Dealer: North

Vul: None

North HCP: 15

South HCP: 15+1

Contract: 6♠ North

North:

♠ T82

♥ AJ84

♦ AJ

♣ AJT8

South:

♠ AK963

♥ Q95

♦ KT9

♣ K9

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	4NT <sup>1</sup>
------	----	------	------------------

Pass	6♠	All Pass	
------	----	----------	--

1. Quantitative 4NT

### Board: 230

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 15

Contract: 4NT North

North:

♠ AK973

♥ KQ3

♦ QJ9

♣ 53

South:

♠ T8

♥ AJ64

♦ A52

♣ AQ82

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♥	Pass	2♠
------	----	------	----

Pass	4NT <sup>1</sup>	All Pass	
------	------------------	----------	--

1. Quantitative 4NT

<b>Board: 231</b>	♠ AJ53	You are dealer.
Dealer: North	♥ AT3	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 17	♣ KJ64	

---

<b>Board: 232</b>	♠ A6	You are dealer.
Dealer: North	♥ J765	The opponents are silent.
Vul: Both	♦ AK8	
HCP: 16	♣ A974	

---

<b>Board: 233</b>	♠ AQ4	You are dealer.
Dealer: North	♥ A94	The opponents are silent.
Vul: N-S	♦ KJ6	
HCP: 15	♣ J653	

---

<b>Board: 234</b>	♠ 4	Partner is dealer.
Dealer: South	♥ AQ932	The opponents are silent.
Vul: E-W	♦ KQ94	
HCP: 11+1	♣ T52	

---

<b>Board: 235</b>	♠ AQ64	You are dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: Both	♦ KT8	
HCP: 15	♣ Q85	

## Both hands (Answers Page)

### Board: 231

	North:	South:	W	N	E	S
Dealer: North	♠ AJ53	♠ 86		1NT	Pass	2♦
Vul: E-W	♥ AT3	♥ QJ542	Pass	2♥	Pass	3♦
North HCP: 17	♦ AT	♦ KQ84	Pass	4♥	All Pass	
South HCP: 12+1	♣ KJ64	♣ A5				
Contract: 4♥ North						

### Board: 232

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ 983		1NT	Pass	2♦
Vul: Both	♥ J765	♥ AQT42	Pass	2♠ <sup>1</sup>	Pass	4♥
North HCP: 16	♦ AK8	♦ Q64	All Pass			
South HCP: 10+1	♣ A974	♣ Q8				
Contract: 4♥ South						

1. Extended acceptance after NT

### Board: 233

	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ J9862		1NT	Pass	2♥
Vul: N-S	♥ A94	♥ K8	Pass	2♠	Pass	3♣
North HCP: 15	♦ KJ6	♦ T	Pass	4♠	All Pass	
South HCP: 11+2	♣ J653	♣ AKT97				
Contract: 4♠ North						

### Board: 234

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AQ3				1NT
Vul: E-W	♥ AQ932	♥ K54	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ KQ94	♦ J62	Pass	3♦	Pass	4♥
South HCP: 17	♣ T52	♣ AK87	All Pass			
Contract: 4♥ South						

### Board: 235

	North:	South:	W	N	E	S
Dealer: North	♠ AQ64	♠ T		1NT	Pass	2♦
Vul: Both	♥ AT2	♥ KJ543	Pass	2♥	Pass	2NT
North HCP: 15	♦ KT8	♦ 9753	Pass	3♥	Pass	4♥
South HCP: 9+1	♣ Q85	♣ AJT	All Pass			
Contract: 4♥ South						

**South hands****GIB NT & Jacoby**

<b>Board: 231</b>	♠ 86	Partner is dealer.
Dealer: North	♥ QJ542	The opponents are silent.
Vul: E-W	♦ KQ84	
HCP: 12+1	♣ A5	

---

<b>Board: 232</b>	♠ 983	Partner is dealer.
Dealer: North	♥ AQT42	The opponents are silent.
Vul: Both	♦ Q64	
HCP: 10+1	♣ Q8	

---

<b>Board: 233</b>	♠ J9862	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ T	
HCP: 11+2	♣ AKT97	

---

<b>Board: 234</b>	♠ AQ3	You are dealer.
Dealer: South	♥ K54	The opponents are silent.
Vul: E-W	♦ J62	
HCP: 17	♣ AK87	

---

<b>Board: 235</b>	♠ T	Partner is dealer.
Dealer: North	♥ KJ543	The opponents are silent.
Vul: Both	♦ 9753	
HCP: 9+1	♣ AJT	

## Both hands (Answers Page)

### Board: 231

	North:	South:	W	N	E	S
Dealer: North	♠ AJ53	♠ 86		1NT	Pass	2♦
Vul: E-W	♥ AT3	♥ QJ542	Pass	2♥	Pass	3♦
North HCP: 17	♦ AT	♦ KQ84	Pass	4♥	All Pass	
South HCP: 12+1	♣ KJ64	♣ A5				
Contract: 4♥ North						

### Board: 232

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ 983		1NT	Pass	2♦
Vul: Both	♥ J765	♥ AQT42	Pass	2♠ <sup>1</sup>	Pass	4♥
North HCP: 16	♦ AK8	♦ Q64	All Pass			
South HCP: 10+1	♣ A974	♣ Q8				
Contract: 4♥ South						

1. Extended acceptance after NT

### Board: 233

	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ J9862		1NT	Pass	2♥
Vul: N-S	♥ A94	♥ K8	Pass	2♠	Pass	3♣
North HCP: 15	♦ KJ6	♦ T	Pass	4♠	All Pass	
South HCP: 11+2	♣ J653	♣ AKT97				
Contract: 4♠ North						

### Board: 234

	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AQ3				1NT
Vul: E-W	♥ AQ932	♥ K54	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ KQ94	♦ J62	Pass	3♦	Pass	4♥
South HCP: 17	♣ T52	♣ AK87	All Pass			
Contract: 4♥ South						

### Board: 235

	North:	South:	W	N	E	S
Dealer: North	♠ AQ64	♠ T		1NT	Pass	2♦
Vul: Both	♥ AT2	♥ KJ543	Pass	2♥	Pass	2NT
North HCP: 15	♦ KT8	♦ 9753	Pass	3♥	Pass	4♥
South HCP: 9+1	♣ Q85	♣ AJT	All Pass			
Contract: 4♥ South						



**Board: 236**

♠ K62

Partner is dealer.

Dealer: South

♥ QJT63

The opponents are silent.

Vul: None

♦ K84

HCP: 11+1

♣ Q2

**Board: 237**

♠ KQ4

You are dealer.

Dealer: North

♥ KJT8

West (RHO) Doubles 2♠ if possible.

Vul: E-W

♦ AKT

HCP: 17

♣ J76

**Board: 238**

♠ 9

Partner is dealer.

Dealer: South

♥ AJ754

The opponents are silent.

Vul: Both

♦ 6

HCP: 12+3

♣ AKT532

**Board: 239**

♠ KQ8

You are dealer.

Dealer: North

♥ AK6

The opponents are silent.

Vul: N-S

♦ Q852

HCP: 16

♣ Q73

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 17

Contract: 3NT North

North:

♠ K62

♥ QJT63

♦ K84

♣ Q2

South:

♠ AJ87

♥ K4

♦ AJ3

♣ AT63

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

### Board: 237

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 2+2

Contract: 2♠X North

North:

♠ KQ4

♥ KJT8

♦ AKT

♣ J76

South:

♠ T98752

♥ Q92

♦ 4

♣ 843

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	Pass
X	All Pass		

### Board: 238

Dealer: South

Vul: Both

North HCP: 12+3

South HCP: 15

Contract: 6♥ North

North:

♠ 9

♥ AJ754

♦ 6

♣ AKT532

South:

♠ AK5

♥ KQ83

♦ J832

♣ Q4

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	4♥
Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
Pass	6♥	All Pass	

1. Blackwood 0314, for !H

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

### Board: 239

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 13+1

Contract: 4♥ North

North:

♠ KQ8

♥ AK6

♦ Q852

♣ Q73

South:

♠ A5

♥ JT942

♦ K6

♣ AJT9

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

<b>Board: 236</b>	♠ AJ87	You are dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: None	♦ AJ3	
HCP: 17	♣ AT63	

---

<b>Board: 237</b>	♠ T98752	Partner is dealer.
Dealer: North	♥ Q92	West (LHO) Doubles 2♠ if possible.
Vul: E-W	♦ 4	
HCP: 2+2	♣ 843	

---

<b>Board: 238</b>	♠ AK5	You are dealer.
Dealer: South	♥ KQ83	The opponents are silent.
Vul: Both	♦ J832	
HCP: 15	♣ Q4	

---

<b>Board: 239</b>	♠ A5	Partner is dealer.
Dealer: North	♥ JT942	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 13+1	♣ AJT9	

## Both hands (Answers Page)

### Board: 236

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 17

Contract: 3NT North

North:

♠ K62

♥ QJT63

♦ K84

♣ Q2

South:

♠ AJ87

♥ K4

♦ AJ3

♣ AT63

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

### Board: 237

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 2+2

Contract: 2♠X North

North:

♠ KQ4

♥ KJT8

♦ AKT

♣ J76

South:

♠ T98752

♥ Q92

♦ 4

♣ 843

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	Pass
X	All Pass		

### Board: 238

Dealer: South

Vul: Both

North HCP: 12+3

South HCP: 15

Contract: 6♥ North

North:

♠ 9

♥ AJ754

♦ 6

♣ AKT532

South:

♠ AK5

♥ KQ83

♦ J832

♣ Q4

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	4♥
Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
Pass	6♥	All Pass	

1. Blackwood 0314, for !H

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

### Board: 239

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 13+1

Contract: 4♥ North

North:

♠ KQ8

♥ AK6

♦ Q852

♣ Q73

South:

♠ A5

♥ JT942

♦ K6

♣ AJT9

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

<b>Board: 240</b>	♠ AKJ65	Partner is dealer.
Dealer: South	♥ 843	The opponents are silent.
Vul: Both	♦ JT	
HCP: 11+1	♣ QT9	

---

<b>Board: 241</b>	♠ AQ64	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ KT7	
HCP: 17	♣ KQ73	

---

<b>Board: 242</b>	♠ A9	You are dealer.
Dealer: North	♥ QJT53	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 16+1	♣ A98	

---

<b>Board: 243</b>	♠ KQJ	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ J75	
HCP: 16+1	♣ AJT84	

---

<b>Board: 244</b>	♠ A985	You are dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: None	♦ 32	
HCP: 17	♣ AQ86	

## Both hands (Answers Page)

### Board: 240

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 17+1

Contract: 3NT North

North:

♠ AKJ65

♥ 843

♦ JT

♣ QT9

South:

♠ 84

♥ AK9

♦ AQ4

♣ KJ542

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 241

Dealer: North

Vul: None

North HCP: 17

South HCP: 10+1

Contract: 3NT South

North:

♠ AQ64

♥ K5

♦ KT7

♣ KQ73

South:

♠ T92

♥ AJT96

♦ AJ3

♣ T5

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass			
----------	--	--	--

### Board: 242

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 9+2

Contract: 3♥ North

North:

♠ A9

♥ QJT53

♦ AJ7

♣ A98

South:

♠ QJT87

♥ 642

♦ -

♣ KQJT6

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3♣
------	----	------	----

Pass	3♥	All Pass	
------	----	----------	--

### Board: 243

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 5+2

Contract: 2♥ North

North:

♠ KQJ

♥ A6

♦ J75

♣ AJT84

South:

♠ T75

♥ QT8752

♦ K42

♣ 3

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	All Pass	
------	----	----------	--

### Board: 244

Dealer: North

Vul: None

North HCP: 17

South HCP: 11+1

Contract: 4♠ South

North:

♠ A985

♥ AQJ

♦ 32

♣ AQ86

South:

♠ KQJ62

♥ K75

♦ QT6

♣ 75

W	N	E	S
	1NT	Pass	2♥

Pass	2NT <sup>1</sup>	Pass	4♠
------	------------------	------	----

All Pass			
----------	--	--	--

1. Extended acceptance after NT

**South hands****GIB NT & Jacoby**

<b>Board: 240</b>	♠ 84	You are dealer.
Dealer: South	♥ AK9	The opponents are silent.
Vul: Both	♦ AQ4	
HCP: 17+1	♣ KJ542	

---

<b>Board: 241</b>	♠ T92	Partner is dealer.
Dealer: North	♥ AJT96	The opponents are silent.
Vul: None	♦ AJ3	
HCP: 10+1	♣ T5	

---

<b>Board: 242</b>	♠ QJT87	Partner is dealer.
Dealer: North	♥ 642	The opponents are silent.
Vul: N-S	♦ -	
HCP: 9+2	♣ KQJT6	

---

<b>Board: 243</b>	♠ T75	Partner is dealer.
Dealer: North	♥ QT8752	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 5+2	♣ 3	

---

<b>Board: 244</b>	♠ KQJ62	Partner is dealer.
Dealer: North	♥ K75	The opponents are silent.
Vul: None	♦ QT6	
HCP: 11+1	♣ 75	

## Both hands (Answers Page)

### Board: 240

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 17+1

Contract: 3NT North

North:

♠ AKJ65

♥ 843

♦ JT

♣ QT9

South:

♠ 84

♥ AK9

♦ AQ4

♣ KJ542

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 241

Dealer: North

Vul: None

North HCP: 17

South HCP: 10+1

Contract: 3NT South

North:

♠ AQ64

♥ K5

♦ KT7

♣ KQ73

South:

♠ T92

♥ AJT96

♦ AJ3

♣ T5

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass			
----------	--	--	--

### Board: 242

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 9+2

Contract: 3♥ North

North:

♠ A9

♥ QJT53

♦ AJ7

♣ A98

South:

♠ QJT87

♥ 642

♦ -

♣ KQJT6

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3♣
------	----	------	----

Pass	3♥	All Pass	
------	----	----------	--

### Board: 243

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 5+2

Contract: 2♥ North

North:

♠ KQJ

♥ A6

♦ J75

♣ AJT84

South:

♠ T75

♥ QT8752

♦ K42

♣ 3

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	All Pass	
------	----	----------	--

### Board: 244

Dealer: North

Vul: None

North HCP: 17

South HCP: 11+1

Contract: 4♠ South

North:

♠ A985

♥ AQJ

♦ 32

♣ AQ86

South:

♠ KQJ62

♥ K75

♦ QT6

♣ 75

W	N	E	S
	1NT	Pass	2♥

Pass	2NT <sup>1</sup>	Pass	4♠
------	------------------	------	----

All Pass			
----------	--	--	--

1. Extended acceptance after NT



<b>Board: 245</b>	♠ KJ	You are dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: N-S	♦ A976	
HCP: 15+1	♣ KQ832	

---

<b>Board: 246</b>	♠ KQT93	Partner is dealer.
Dealer: South	♥ T9	The opponents are silent.
Vul: E-W	♦ QJ74	
HCP: 15+1	♣ AK	

---

<b>Board: 247</b>	♠ KT3	You are dealer.
Dealer: North	♥ KQ98	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 15	♣ AJ65	

---

<b>Board: 248</b>	♠ J85	Partner is dealer.
Dealer: South	♥ KJT43	The opponents are silent.
Vul: N-S	♦ 65	
HCP: 9+1	♣ A92	

---

<b>Board: 249</b>	♠ 753	You are dealer.
Dealer: North	♥ AKQ6	The opponents are silent.
Vul: E-W	♦ QT2	
HCP: 16	♣ KQ8	

## Both hands (Answers Page)

### Board: 245

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ QT9		1NT	Pass	2♦
Vul: N-S	♥ Q7	♥ AKT32	Pass	2♥	Pass	6NT
North HCP: 15+1	♦ A976	♦ K42	All Pass			
South HCP: 16+1	♣ KQ832	♣ A6				
Contract: 6NT South						

### Board: 246

	North:	South:	W	N	E	S
Dealer: South	♠ KQT93	♠ AJ6				1NT
Vul: E-W	♥ T9	♥ 852	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ QJ74	♦ AK2	Pass	3♦	Pass	4♠
South HCP: 15	♣ AK	♣ QJT4	All Pass			
Contract: 4♠ South						

### Board: 247

	North:	South:	W	N	E	S
Dealer: North	♠ KT3	♠ QJ7652		1NT	Pass	2♥
Vul: Both	♥ KQ98	♥ 76	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q5	♦ 43	All Pass			
South HCP: 5+2	♣ AJ65	♣ Q42				
Contract: 3♠ South						

### Board: 248

	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ K973				1NT
Vul: N-S	♥ KJT43	♥ A76	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ 65	♦ AK93	Pass	2NT	Pass	3♥
South HCP: 15	♣ A92	♣ J5	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 249

	North:	South:	W	N	E	S
Dealer: North	♠ 753	♠ QJ2		1NT	Pass	2♦
Vul: E-W	♥ AKQ6	♥ JT974	Pass	2♥	Pass	3♣
North HCP: 16	♦ QT2	♦ A	Pass	4♥	All Pass	
South HCP: 12+1	♣ KQ8	♣ A643				
Contract: 4♥ North						

<b>Board: 245</b>	♠ QT9	Partner is dealer.
Dealer: North	♥ AKT32	The opponents are silent.
Vul: N-S	♦ K42	
HCP: 16+1	♣ A6	

---

<b>Board: 246</b>	♠ AJ6	You are dealer.
Dealer: South	♥ 852	The opponents are silent.
Vul: E-W	♦ AK2	
HCP: 15	♣ QJT4	

---

<b>Board: 247</b>	♠ QJ7652	Partner is dealer.
Dealer: North	♥ 76	The opponents are silent.
Vul: Both	♦ 43	
HCP: 5+2	♣ Q42	

---

<b>Board: 248</b>	♠ K973	You are dealer.
Dealer: South	♥ A76	The opponents are silent.
Vul: N-S	♦ AK93	
HCP: 15	♣ J5	

---

<b>Board: 249</b>	♠ QJ2	Partner is dealer.
Dealer: North	♥ JT974	The opponents are silent.
Vul: E-W	♦ A	
HCP: 12+1	♣ A643	

## Both hands (Answers Page)

### Board: 245

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ QT9		1NT	Pass	2♦
Vul: N-S	♥ Q7	♥ AKT32	Pass	2♥	Pass	6NT
North HCP: 15+1	♦ A976	♦ K42	All Pass			
South HCP: 16+1	♣ KQ832	♣ A6				
Contract: 6NT South						

### Board: 246

	North:	South:	W	N	E	S
Dealer: South	♠ KQT93	♠ AJ6				1NT
Vul: E-W	♥ T9	♥ 852	Pass	2♥	Pass	2♠
North HCP: 15+1	♦ QJ74	♦ AK2	Pass	3♦	Pass	4♠
South HCP: 15	♣ AK	♣ QJT4	All Pass			
Contract: 4♠ South						

### Board: 247

	North:	South:	W	N	E	S
Dealer: North	♠ KT3	♠ QJ7652		1NT	Pass	2♥
Vul: Both	♥ KQ98	♥ 76	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q5	♦ 43	All Pass			
South HCP: 5+2	♣ AJ65	♣ Q42				
Contract: 3♠ South						

### Board: 248

	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ K973				1NT
Vul: N-S	♥ KJT43	♥ A76	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ 65	♦ AK93	Pass	2NT	Pass	3♥
South HCP: 15	♣ A92	♣ J5	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 249

	North:	South:	W	N	E	S
Dealer: North	♠ 753	♠ QJ2		1NT	Pass	2♦
Vul: E-W	♥ AKQ6	♥ JT974	Pass	2♥	Pass	3♣
North HCP: 16	♦ QT2	♦ A	Pass	4♥	All Pass	
South HCP: 12+1	♣ KQ8	♣ A643				
Contract: 4♥ North						

**Board: 250**

♠ KQ

Partner is dealer.

Dealer: South

♥ KJ432

The opponents are silent.

Vul: Both

♦ Q

HCP: 14+2

♣ K8742

**Board: 251**

♠ A53

You are dealer.

Dealer: North

♥ KJ4

The opponents are silent.

Vul: None

♦ AKJT3

HCP: 16+1

♣ 74

**Board: 252**

♠ AJ943

Partner is dealer.

Dealer: South

♥ 4

East (LHO) Doubles 2♥ if possible.

Vul: E-W

♦ QJ932

HCP: 11+2

♣ K2

**Board: 253**

♠ AQJ5

You are dealer.

Dealer: North

♥ A5

The opponents are silent.

Vul: Both

♦ KQ75

HCP: 16

♣ 872

## Both hands (Answers Page)

### Board: 250

	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ JT52				1NT
Vul: Both	♥ KJ432	♥ AQ5	Pass	2♦	Pass	2♥
North HCP: 14+2	♦ Q	♦ A42	Pass	3♣	Pass	4♥
South HCP: 15	♣ K8742	♣ A95	All Pass			
Contract: 4♥ South						

### Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ -		1NT	Pass	2♦
Vul: None	♥ KJ4	♥ AT972	Pass	2♥	Pass	3♣
North HCP: 16+1	♦ AKJT3	♦ Q95	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 15+2	♣ 74	♣ AKQ95	Pass	5♣ <sup>2</sup>	Pass	5♦
Contract: 6♥ South			Pass	5♥ <sup>3</sup>	Pass	6♥
			All Pass			

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

3. no !H queen

### Board: 252

	North:	South:	W	N	E	S
Dealer: South	♠ AJ943	♠ KT6				1NT
Vul: E-W	♥ 4	♥ KQJ5	Pass	2♥	X	2♠
North HCP: 11+2	♦ QJ932	♦ AT85	Pass	4♠	All Pass	
South HCP: 15	♣ K2	♣ QT				
Contract: 4♠ North						

### Board: 253

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ5	♠ T96		1NT	Pass	2♦
Vul: Both	♥ A5	♥ QJT64	Pass	2♥	Pass	3NT
North HCP: 16	♦ KQ75	♦ T6	All Pass			
South HCP: 10+1	♣ 872	♣ AK3				
Contract: 3NT South						

**South hands****GIB NT & Jacoby**

<b>Board: 250</b>	♠ JT52	You are dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: Both	♦ A42	
HCP: 15	♣ A95	

---

<b>Board: 251</b>	♠ -	Partner is dealer.
Dealer: North	♥ AT972	The opponents are silent.
Vul: None	♦ Q95	
HCP: 15+2	♣ AKQ95	

---

<b>Board: 252</b>	♠ KT6	You are dealer.
Dealer: South	♥ KQJ5	East (RHO) Doubles 2♥ if possible.
Vul: E-W	♦ AT85	
HCP: 15	♣ QT	

---

<b>Board: 253</b>	♠ T96	Partner is dealer.
Dealer: North	♥ QJT64	The opponents are silent.
Vul: Both	♦ T6	
HCP: 10+1	♣ AK3	

## Both hands (Answers Page)

### Board: 250

	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ JT52				1NT
Vul: Both	♥ KJ432	♥ AQ5	Pass	2♦	Pass	2♥
North HCP: 14+2	♦ Q	♦ A42	Pass	3♣	Pass	4♥
South HCP: 15	♣ K8742	♣ A95	All Pass			
Contract: 4♥ South						

### Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ A53	♠ -		1NT	Pass	2♦
Vul: None	♥ KJ4	♥ AT972	Pass	2♥	Pass	3♣
North HCP: 16+1	♦ AKJT3	♦ Q95	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 15+2	♣ 74	♣ AKQ95	Pass	5♣ <sup>2</sup>	Pass	5♦
Contract: 6♥ South			Pass	5♥ <sup>3</sup>	Pass	6♥
			All Pass			

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

3. no !H queen

### Board: 252

	North:	South:	W	N	E	S
Dealer: South	♠ AJ943	♠ KT6				1NT
Vul: E-W	♥ 4	♥ KQJ5	Pass	2♥	X	2♠
North HCP: 11+2	♦ QJ932	♦ AT85	Pass	4♠	All Pass	
South HCP: 15	♣ K2	♣ QT				
Contract: 4♠ North						

### Board: 253

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ5	♠ T96		1NT	Pass	2♦
Vul: Both	♥ A5	♥ QJT64	Pass	2♥	Pass	3NT
North HCP: 16	♦ KQ75	♦ T6	All Pass			
South HCP: 10+1	♣ 872	♣ AK3				
Contract: 3NT South						



<b>Board: 254</b>	♠ T84	Partner is dealer.
Dealer: South	♥ JT9542	East (LHO) bids 2♠ if possible.
Vul: None	♦ QJ4	West (RHO) bids 3♠ if possible.
HCP: 4+2	♣ T	West (RHO) Doubles 4♥ if possible.

---

<b>Board: 255</b>	♠ K2	You are dealer.
Dealer: North	♥ QJ65	The opponents are silent.
Vul: N-S	♦ A942	
HCP: 16	♣ AQ7	

---

<b>Board: 256</b>	♠ A94	Partner is dealer.
Dealer: South	♥ KQT42	The opponents are silent.
Vul: Both	♦ AT2	
HCP: 13+1	♣ 54	

---

<b>Board: 257</b>	♠ Q83	You are dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ AK82	
HCP: 17	♣ KQT9	

---

<b>Board: 258</b>	♠ T65	Partner is dealer.
Dealer: South	♥ AT943	The opponents are silent.
Vul: N-S	♦ J63	
HCP: 10+1	♣ KQ	

## Both hands (Answers Page)

### Board: 254

	North:	South:	W	N	E	S
Dealer: South	♠ T84	♠ 76				1NT
Vul: None	♥ JT9542	♥ AK83	Pass	2♦	2♠	3♥
North HCP: 4+2	♦ QJ4	♦ A76	3♠	4♥	Pass	Pass
South HCP: 16	♣ T	♣ KQ82	X	All Pass		
Contract: 4♥X North						

### Board: 255

	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AJ974		1NT	Pass	2♥
Vul: N-S	♥ QJ65	♥ T2	Pass	2♠	Pass	3♦
North HCP: 16	♦ A942	♦ KQ83	Pass	3NT	All Pass	
South HCP: 10+1	♣ AQ7	♣ T4				
Contract: 3NT North						

### Board: 256

	North:	South:	W	N	E	S
Dealer: South	♠ A94	♠ K63				1NT
Vul: Both	♥ KQT42	♥ AJ7	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ AT2	♦ K3	Pass	3NT	Pass	4♥
South HCP: 16+1	♣ 54	♣ KQ632	All Pass			
Contract: 4♥ South						

### Board: 257

	North:	South:	W	N	E	S
Dealer: North	♠ Q83	♠ AK6		1NT	Pass	2♦
Vul: None	♥ K7	♥ AQ962	Pass	2♥	Pass	3♣
North HCP: 17	♦ AK82	♦ T	Pass	3NT	All Pass	
South HCP: 13+1	♣ KQT9	♣ 7543				
Contract: 3NT North						

### Board: 258

	North:	South:	W	N	E	S
Dealer: South	♠ T65	♠ K7				1NT
Vul: N-S	♥ AT943	♥ Q5	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ J63	♦ AQ54	Pass	3NT	All Pass	
South HCP: 15+1	♣ KQ	♣ A8753				
Contract: 3NT North						

## South hands

## GIB NT & Jacoby

<b>Board: 254</b>	♠ 76	You are dealer.
Dealer: South	♥ AK83	East (RHO) bids 2♠ if possible.
Vul: None	♦ A76	West (LHO) bids 3♠ if possible.
HCP: 16	♣ KQ82	West (LHO) Doubles 4♥ if possible.

---

<b>Board: 255</b>	♠ AJ974	Partner is dealer.
Dealer: North	♥ T2	The opponents are silent.
Vul: N-S	♦ KQ83	
HCP: 10+1	♣ T4	

---

<b>Board: 256</b>	♠ K63	You are dealer.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: Both	♦ K3	
HCP: 16+1	♣ KQ632	

---

<b>Board: 257</b>	♠ AK6	Partner is dealer.
Dealer: North	♥ AQ962	The opponents are silent.
Vul: None	♦ T	
HCP: 13+1	♣ 7543	

---

<b>Board: 258</b>	♠ K7	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ AQ54	
HCP: 15+1	♣ A8753	

## Both hands (Answers Page)

### Board: 254

Dealer: South

Vul: None

North HCP: 4+2

South HCP: 16

Contract: 4♥X North

North:

♠ T84

♥ JT9542

♦ QJ4

♣ T

South:

♠ 76

♥ AK83

♦ A76

♣ KQ82

W

N

E

S

1NT

Pass

2♦

2♠

3♥

3♠

4♥

Pass

Pass

X

All Pass

### Board: 255

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10+1

Contract: 3NT North

North:

♠ K2

♥ QJ65

♦ A942

♣ AQ7

South:

♠ AJ974

♥ T2

♦ KQ83

♣ T4

W

N

E

S

1NT

Pass

2♥

Pass

2♠

Pass

3♦

Pass

3NT

All Pass

### Board: 256

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ A94

♥ KQT42

♦ AT2

♣ 54

South:

♠ K63

♥ AJ7

♦ K3

♣ KQ632

W

N

E

S

1NT

Pass

2♦

Pass

2♥

Pass

3NT

Pass

4♥

All Pass

### Board: 257

Dealer: North

Vul: None

North HCP: 17

South HCP: 13+1

Contract: 3NT North

North:

♠ Q83

♥ K7

♦ AK82

♣ KQT9

South:

♠ AK6

♥ AQ962

♦ T

♣ 7543

W

N

E

S

1NT

Pass

2♦

Pass

2♥

Pass

3♣

Pass

3NT

All Pass

### Board: 258

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 15+1

Contract: 3NT North

North:

♠ T65

♥ AT943

♦ J63

♣ KQ

South:

♠ K7

♥ Q5

♦ AQ54

♣ A8753

W

N

E

S

1NT

Pass

2♦

Pass

2♥

Pass

3NT

All Pass

<b>Board: 259</b>	♠ QJT	You are dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: E-W	♦ AQ752	
HCP: 16+1	♣ KJ5	

---

<b>Board: 260</b>	♠ Q6	Partner is dealer.
Dealer: South	♥ Q9742	The opponents are silent.
Vul: None	♦ Q854	
HCP: 10+1	♣ A8	

---

<b>Board: 261</b>	♠ KQ984	You are dealer.
Dealer: North	♥ KQ6	The opponents are silent.
Vul: N-S	♦ A52	
HCP: 15+1	♣ J6	

---

<b>Board: 262</b>	♠ AJT73	Partner is dealer.
Dealer: South	♥ T62	East (LHO) Doubles 2♥ if possible.
Vul: E-W	♦ K962	
HCP: 11+1	♣ K	

---

<b>Board: 263</b>	♠ 843	You are dealer.
Dealer: North	♥ AT5	The opponents are silent.
Vul: Both	♦ KJ95	
HCP: 17	♣ AKQ	

## Both hands (Answers Page)

### Board: 259

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 13+1

Contract: 3NT North

North:

♠ QJT

♥ QJ

♦ AQ752

♣ KJ5

South:

♠ K2

♥ AK763

♦ J4

♣ Q872

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

### Board: 260

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16+1

Contract: 3NT North

North:

♠ Q6

♥ Q9742

♦ Q854

♣ A8

South:

♠ AKJ84

♥ 86

♦ AK9

♣ J72

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

### Board: 261

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 12+1

Contract: 4♥ North

North:

♠ KQ984

♥ KQ6

♦ A52

♣ J6

South:

♠ JT2

♥ AJ742

♦ KT3

♣ K9

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

### Board: 262

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ AJT73

♥ T62

♦ K962

♣ K

South:

♠ KQ

♥ KQJ7

♦ A84

♣ 8432

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

### Board: 263

Dealer: North

Vul: Both

North HCP: 17

South HCP: 9+1

Contract: 3♥ North

North:

♠ 843

♥ AT5

♦ KJ95

♣ AKQ

South:

♠ K62

♥ KQ764

♦ T43

♣ J4

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

<b>Board: 259</b>	♠ K2	Partner is dealer.
Dealer: North	♥ AK763	The opponents are silent.
Vul: E-W	♦ J4	
HCP: 13+1	♣ Q872	

---

<b>Board: 260</b>	♠ AKJ84	You are dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: None	♦ AK9	
HCP: 16+1	♣ J72	

---

<b>Board: 261</b>	♠ JT2	Partner is dealer.
Dealer: North	♥ AJ742	The opponents are silent.
Vul: N-S	♦ KT3	
HCP: 12+1	♣ K9	

---

<b>Board: 262</b>	♠ KQ	You are dealer.
Dealer: South	♥ KQJ7	East (RHO) Doubles 2♥ if possible.
Vul: E-W	♦ A84	
HCP: 15	♣ 8432	

---

<b>Board: 263</b>	♠ K62	Partner is dealer.
Dealer: North	♥ KQ764	The opponents are silent.
Vul: Both	♦ T43	
HCP: 9+1	♣ J4	

## Both hands (Answers Page)

### Board: 259

	North:	South:	W	N	E	S
Dealer: North	♠ QJT	♠ K2		1NT	Pass	2♦
Vul: E-W	♥ QJ	♥ AK763	Pass	2♥	Pass	3♣
North HCP: 16+1	♦ AQ752	♦ J4	Pass	3NT	All Pass	
South HCP: 13+1	♣ KJ5	♣ Q872				
Contract: 3NT North						

### Board: 260

	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AKJ84				1NT
Vul: None	♥ Q9742	♥ 86	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ Q854	♦ AK9	Pass	3♦	Pass	3♠
South HCP: 16+1	♣ A8	♣ J72	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 261

	North:	South:	W	N	E	S
Dealer: North	♠ KQ984	♠ JT2		1NT	Pass	2♦
Vul: N-S	♥ KQ6	♥ AJ742	Pass	2♥	Pass	3NT
North HCP: 15+1	♦ A52	♦ KT3	Pass	4♥	All Pass	
South HCP: 12+1	♣ J6	♣ K9				
Contract: 4♥ North						

### Board: 262

	North:	South:	W	N	E	S
Dealer: South	♠ AJT73	♠ KQ				1NT
Vul: E-W	♥ T62	♥ KQJ7	Pass	2♥	X	3♣
North HCP: 11+1	♦ K962	♦ A84	Pass	3♦	Pass	3♠
South HCP: 15	♣ K	♣ 8432	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 263

	North:	South:	W	N	E	S
Dealer: North	♠ 843	♠ K62		1NT	Pass	2♦
Vul: Both	♥ AT5	♥ KQ764	Pass	2♥	Pass	2NT
North HCP: 17	♦ KJ95	♦ T43	Pass	3♥	All Pass	
South HCP: 9+1	♣ AKQ	♣ J4				
Contract: 3♥ North						



<b>Board: 264</b>	♠ 76543	Partner is dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ A97	
HCP: 11+1	♣ A63	

---

<b>Board: 265</b>	♠ AKT3	You are dealer.
Dealer: North	♥ J63	The opponents are silent.
Vul: E-W	♦ KQ42	
HCP: 16	♣ K8	

---

<b>Board: 266</b>	♠ A9	Partner is dealer.
Dealer: South	♥ KQ653	The opponents are silent.
Vul: Both	♦ AQT42	
HCP: 17+2	♣ Q	

---

<b>Board: 267</b>	♠ QJ8	You are dealer.
Dealer: North	♥ J87	The opponents are silent.
Vul: None	♦ AJT3	
HCP: 15	♣ AQ4	

## Both hands (Answers Page)

### Board: 264

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ 76543

♥ K6

♦ A97

♣ A63

South:

♠ JT2

♥ A4

♦ KQ2

♣ KQ982

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

### Board: 265

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 11+2

Contract: 4 ♥ North

North:

♠ AKT3

♥ J63

♦ KQ42

♣ K8

South:

♠ J

♥ KQ742

♦ AJ753

♣ 92

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

### Board: 266

Dealer: South

Vul: Both

North HCP: 17+2

South HCP: 16+1

Contract: 7 ♥ North

North:

♠ A9

♥ KQ653

♦ AQT42

♣ Q

South:

♠ QT5

♥ A84

♦ K6

♣ AK943

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♦	Pass	4 ♥
Pass	4NT <sup>1</sup>	Pass	5 ♥ <sup>2</sup>
Pass	7 ♥	All Pass	

1. Blackwood 0314, for !H

2. A=2/5 or 5/5, Q(H)=0

### Board: 267

Dealer: North

Vul: None

North HCP: 15

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ QJ8

♥ J87

♦ AJT3

♣ AQ4

South:

♠ A7543

♥ A63

♦ K4

♣ 952

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3NT
Pass	4 ♠	All Pass	

<b>Board: 264</b>	♠ JT2	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ KQ2	
HCP: 15+1	♣ KQ982	

---

<b>Board: 265</b>	♠ J	Partner is dealer.
Dealer: North	♥ KQ742	The opponents are silent.
Vul: E-W	♦ AJ753	
HCP: 11+2	♣ 92	

---

<b>Board: 266</b>	♠ QT5	You are dealer.
Dealer: South	♥ A84	The opponents are silent.
Vul: Both	♦ K6	
HCP: 16+1	♣ AK943	

---

<b>Board: 267</b>	♠ A7543	Partner is dealer.
Dealer: North	♥ A63	The opponents are silent.
Vul: None	♦ K4	
HCP: 11+1	♣ 952	

## Both hands (Answers Page)

### Board: 264

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ 76543

♥ K6

♦ A97

♣ A63

South:

♠ JT2

♥ A4

♦ KQ2

♣ KQ982

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

### Board: 265

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 11+2

Contract: 4 ♥ North

North:

♠ AKT3

♥ J63

♦ KQ42

♣ K8

South:

♠ J

♥ KQ742

♦ AJ753

♣ 92

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

### Board: 266

Dealer: South

Vul: Both

North HCP: 17+2

South HCP: 16+1

Contract: 7 ♥ North

North:

♠ A9

♥ KQ653

♦ AQT42

♣ Q

South:

♠ QT5

♥ A84

♦ K6

♣ AK943

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♦	Pass	4 ♥
Pass	4NT <sup>1</sup>	Pass	5 ♥ <sup>2</sup>
Pass	7 ♥	All Pass	

1. Blackwood 0314, for !H

2. A=2/5 or 5/5, Q(H)=0

### Board: 267

Dealer: North

Vul: None

North HCP: 15

South HCP: 11+1

Contract: 4 ♠ North

North:

♠ QJ8

♥ J87

♦ AJT3

♣ AQ4

South:

♠ A7543

♥ A63

♦ K4

♣ 952

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3NT
Pass	4 ♠	All Pass	

<b>Board: 268</b>	♠ KJ5	Partner is dealer.
Dealer: South	♥ KJ632	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 12+1	♣ A63	

---

<b>Board: 269</b>	♠ JT5	You are dealer.
Dealer: North	♥ AQJ4	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 15	♣ J764	

---

<b>Board: 270</b>	♠ AT987	Partner is dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ KT2	
HCP: 14+1	♣ K53	

---

<b>Board: 271</b>	♠ A973	You are dealer.
Dealer: North	♥ K62	The opponents are silent.
Vul: N-S	♦ AT8	
HCP: 15	♣ KJ8	

---

<b>Board: 272</b>	♠ KJ964	Partner is dealer.
Dealer: South	♥ J92	The opponents are silent.
Vul: Both	♦ 73	
HCP: 9+1	♣ A92	

## Both hands (Answers Page)

### Board: 268

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15+1

Contract: 3NT North

North:

♠ KJ5

♥ KJ632

♦ 96

♣ A63

South:

♠ AT9

♥ A4

♦ A8432

♣ QJ5

W	N	E	S
			1NT

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 269

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 4♠ North

North:

♠ JT5

♥ AQJ4

♦ AQ

♣ J764

South:

♠ A8642

♥ T8

♦ 54

♣ AQT2

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3♣
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

### Board: 270

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 16

Contract: 3NT North

North:

♠ AT987

♥ A3

♦ KT2

♣ K53

South:

♠ KJ

♥ K862

♦ AQJ7

♣ Q94

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 271

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 13+1

Contract: 4♥ North

North:

♠ A973

♥ K62

♦ AT8

♣ KJ8

South:

♠ 8

♥ AQ974

♦ KQ4

♣ Q942

W	N	E	S
	1NT	Pass	2♦

Pass	2♥	Pass	3♣
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

### Board: 272

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ KJ964

♥ J92

♦ 73

♣ A92

South:

♠ Q72

♥ T84

♦ AKJ4

♣ KQ7

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	2NT	Pass	3♠
------	-----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

<b>Board: 268</b>	♠ AT9	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: E-W	♦ A8432	
HCP: 15+1	♣ QJ5	

---

<b>Board: 269</b>	♠ A8642	Partner is dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: Both	♦ 54	
HCP: 10+1	♣ AQT2	

---

<b>Board: 270</b>	♠ KJ	You are dealer.
Dealer: South	♥ K862	The opponents are silent.
Vul: None	♦ AQJ7	
HCP: 16	♣ Q94	

---

<b>Board: 271</b>	♠ 8	Partner is dealer.
Dealer: North	♥ AQ974	The opponents are silent.
Vul: N-S	♦ KQ4	
HCP: 13+1	♣ Q942	

---

<b>Board: 272</b>	♠ Q72	You are dealer.
Dealer: South	♥ T84	The opponents are silent.
Vul: Both	♦ AKJ4	
HCP: 15	♣ KQ7	

## Both hands (Answers Page)

### Board: 268

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15+1

Contract: 3NT North

North:

♠ KJ5

♥ KJ632

♦ 96

♣ A63

South:

♠ AT9

♥ A4

♦ A8432

♣ QJ5

W

N

E

S

1NT

Pass 2♦ Pass 2♥

Pass 3NT All Pass

### Board: 269

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 4♠ North

North:

♠ JT5

♥ AQJ4

♦ AQ

♣ J764

South:

♠ A8642

♥ T8

♦ 54

♣ AQT2

W

N

E

S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ All Pass

### Board: 270

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 16

Contract: 3NT North

North:

♠ AT987

♥ A3

♦ KT2

♣ K53

South:

♠ KJ

♥ K862

♦ AQJ7

♣ Q94

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

### Board: 271

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 13+1

Contract: 4♥ North

North:

♠ A973

♥ K62

♦ AT8

♣ KJ8

South:

♠ 8

♥ AQ974

♦ KQ4

♣ Q942

W

N

E

S

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 4♥ All Pass

### Board: 272

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3NT North

North:

♠ KJ964

♥ J92

♦ 73

♣ A92

South:

♠ Q72

♥ T84

♦ AKJ4

♣ KQ7

W

N

E

S

1NT

Pass 2♥ Pass 2♠

Pass 2NT Pass 3♠

Pass 3NT All Pass



<b>Board: 273</b>	♠ K853	You are dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: None	♦ AQJ	
HCP: 16	♣ AQ72	

---

<b>Board: 274</b>	♠ K82	Partner is dealer.
Dealer: South	♥ AQJ82	The opponents are silent.
Vul: N-S	♦ QJ87	
HCP: 13+1	♣ 6	

---

<b>Board: 275</b>	♠ AQ764	You are dealer.
Dealer: North	♥ K32	The opponents are silent.
Vul: E-W	♦ AQ2	
HCP: 15+1	♣ T6	

---

<b>Board: 276</b>	♠ QJ6	Partner is dealer.
Dealer: South	♥ QT643	The opponents are silent.
Vul: N-S	♦ J84	
HCP: 10+1	♣ A7	

---

<b>Board: 277</b>	♠ A84	You are dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: E-W	♦ K54	
HCP: 17+1	♣ AQ872	

## Both hands (Answers Page)

### Board: 273

	North:	South:	W	N	E	S
Dealer: North	♠ K853	♠ A76		1NT	Pass	2♦
Vul: None	♥ 74	♥ AQJ53	Pass	2♥	Pass	3NT
North HCP: 16	♦ AQJ	♦ 632	All Pass			
South HCP: 14+1	♣ AQ72	♣ K9				
Contract: 3NT South						

### Board: 274

	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ A53				1NT
Vul: N-S	♥ AQJ82	♥ K95	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ QJ87	♦ K3	Pass	3♦	Pass	4♥
South HCP: 16+1	♣ 6	♣ KQJ94	All Pass			
Contract: 4♥ South						

### Board: 275

	North:	South:	W	N	E	S
Dealer: North	♠ AQ764	♠ K32		1NT	Pass	2♦
Vul: E-W	♥ K32	♥ AQT74	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ AQ2	♦ 86	Pass	3♥	Pass	4♥
South HCP: 9+1	♣ T6	♣ 975	All Pass			
Contract: 4♥ South						

### Board: 276

	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ AKT5				1NT
Vul: N-S	♥ QT643	♥ K75	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ J84	♦ AT2	Pass	3NT	Pass	4♥
South HCP: 17	♣ A7	♣ K85	All Pass			
Contract: 4♥ South						

### Board: 277

	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ KT9632		1NT	Pass	2♥
Vul: E-W	♥ A5	♥ 732	Pass	2♠	Pass	3♠
North HCP: 17+1	♦ K54	♦ Q83	Pass	4♠	All Pass	
South HCP: 6+2	♣ AQ872	♣ J				
Contract: 4♠ North						

<b>Board: 273</b>	♠ A76	Partner is dealer.
Dealer: North	♥ AQJ53	The opponents are silent.
Vul: None	♦ 632	
HCP: 14+1	♣ K9	

---

<b>Board: 274</b>	♠ A53	You are dealer.
Dealer: South	♥ K95	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 16+1	♣ KQJ94	

---

<b>Board: 275</b>	♠ K32	Partner is dealer.
Dealer: North	♥ AQT74	The opponents are silent.
Vul: E-W	♦ 86	
HCP: 9+1	♣ 975	

---

<b>Board: 276</b>	♠ AKT5	You are dealer.
Dealer: South	♥ K75	The opponents are silent.
Vul: N-S	♦ AT2	
HCP: 17	♣ K85	

---

<b>Board: 277</b>	♠ KT9632	Partner is dealer.
Dealer: North	♥ 732	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 6+2	♣ J	

## Both hands (Answers Page)

### Board: 273

	North:	South:	W	N	E	S
Dealer: North	♠ K853	♠ A76		1NT	Pass	2♦
Vul: None	♥ 74	♥ AQJ53	Pass	2♥	Pass	3NT
North HCP: 16	♦ AQJ	♦ 632	All Pass			
South HCP: 14+1	♣ AQ72	♣ K9				
Contract: 3NT South						

### Board: 274

	North:	South:	W	N	E	S
Dealer: South	♠ K82	♠ A53				1NT
Vul: N-S	♥ AQJ82	♥ K95	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ QJ87	♦ K3	Pass	3♦	Pass	4♥
South HCP: 16+1	♣ 6	♣ KQJ94	All Pass			
Contract: 4♥ South						

### Board: 275

	North:	South:	W	N	E	S
Dealer: North	♠ AQ764	♠ K32		1NT	Pass	2♦
Vul: E-W	♥ K32	♥ AQT74	Pass	2♥	Pass	2NT
North HCP: 15+1	♦ AQ2	♦ 86	Pass	3♥	Pass	4♥
South HCP: 9+1	♣ T6	♣ 975	All Pass			
Contract: 4♥ South						

### Board: 276

	North:	South:	W	N	E	S
Dealer: South	♠ QJ6	♠ AKT5				1NT
Vul: N-S	♥ QT643	♥ K75	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ J84	♦ AT2	Pass	3NT	Pass	4♥
South HCP: 17	♣ A7	♣ K85	All Pass			
Contract: 4♥ South						

### Board: 277

	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ KT9632		1NT	Pass	2♥
Vul: E-W	♥ A5	♥ 732	Pass	2♠	Pass	3♠
North HCP: 17+1	♦ K54	♦ Q83	Pass	4♠	All Pass	
South HCP: 6+2	♣ AQ872	♣ J				
Contract: 4♠ North						

<b>Board: 278</b>	♠ KJT53	Partner is dealer.
Dealer: South	♥ 32	The opponents are silent.
Vul: Both	♦ 93	
HCP: 11+1	♣ AK43	
<hr/>		
<b>Board: 279</b>	♠ K	LHO is dealer.
Dealer: East	♥ AK	East (LHO) opens 1NT if possible.
Vul: E-W	♦ KJT8765	West (RHO) bids 2♥ if possible.
HCP: 18+3	♣ A84	West (RHO) bids 3♠ if possible.
<hr/>		
<b>Board: 280</b>	♠ 98643	Partner is dealer.
Dealer: South	♥ KT9	The opponents are silent.
Vul: Both	♦ K2	
HCP: 10+1	♣ A96	
<hr/>		
<b>Board: 281</b>	♠ KQJ8	You are dealer.
Dealer: North	♥ A73	The opponents are silent.
Vul: None	♦ 75	
HCP: 17	♣ AQJT	
<hr/>		
<b>Board: 282</b>	♠ T6432	Partner is dealer.
Dealer: South	♥ 865	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 9+1	♣ QJ	

## Both hands (Answers Page)

### Board: 278

	North:	South:	W	N	E	S
Dealer: South	♠ KJT53	♠ 74				1NT
Vul: Both	♥ 32	♥ AKQJ6	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ 93	♦ AQ8	Pass	3♣	Pass	3♥
South HCP: 16+1	♣ AK43	♣ 872	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 279

	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ 92			1NT	Pass
Vul: E-W	♥ AK	♥ 7542	2♥	3♦	Pass	Pass
North HCP: 18+3	♦ KJT8765	♦ Q43	3♠	4♦	All Pass	
South HCP: 4	♣ A84	♣ Q763				
Contract: 4♦ North						

### Board: 280

	North:	South:	W	N	E	S
Dealer: South	♠ 98643	♠ AQ				1NT
Vul: Both	♥ KT9	♥ A52	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ K2	♦ A754	Pass	3NT	All Pass	
South HCP: 17	♣ A96	♣ KT53				
Contract: 3NT North						

### Board: 281

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ8	♠ 32		1NT	Pass	2♦
Vul: None	♥ A73	♥ KQJT5	Pass	2♥	Pass	3♦
North HCP: 17	♦ 75	♦ KQJ92	Pass	4♥	All Pass	
South HCP: 12+2	♣ AQJT	♣ 8				
Contract: 4♥ North						

### Board: 282

	North:	South:	W	N	E	S
Dealer: South	♠ T6432	♠ A75				1NT
Vul: E-W	♥ 865	♥ AJT7	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ KQJ	♦ AT7	Pass	2NT	Pass	3♠
South HCP: 16	♣ QJ	♣ K32	All Pass			
Contract: 3♠ South						

## South hands

## GIB NT & Jacoby

<b>Board: 278</b>	♠ 74	You are dealer.
Dealer: South	♥ AKQJ6	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 16+1	♣ 872	

---

<b>Board: 279</b>	♠ 92	RHO is dealer. You bid second.
Dealer: East	♥ 7542	East (RHO) opens 1NT if possible.
Vul: E-W	♦ Q43	West (LHO) bids 2♥ if possible.
HCP: 4	♣ Q763	West (LHO) bids 3♠ if possible.

---

<b>Board: 280</b>	♠ AQ	You are dealer.
Dealer: South	♥ A52	The opponents are silent.
Vul: Both	♦ A754	
HCP: 17	♣ KT53	

---

<b>Board: 281</b>	♠ 32	Partner is dealer.
Dealer: North	♥ KQJT5	The opponents are silent.
Vul: None	♦ KQJ92	
HCP: 12+2	♣ 8	

---

<b>Board: 282</b>	♠ A75	You are dealer.
Dealer: South	♥ AJT7	The opponents are silent.
Vul: E-W	♦ AT7	
HCP: 16	♣ K32	

## Both hands (Answers Page)

### Board: 278

	North:	South:	W	N	E	S
Dealer: South	♠ KJT53	♠ 74				1NT
Vul: Both	♥ 32	♥ AKQJ6	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ 93	♦ AQ8	Pass	3♣	Pass	3♥
South HCP: 16+1	♣ AK43	♣ 872	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 279

	North:	South:	W	N	E	S
Dealer: East	♠ K	♠ 92			1NT	Pass
Vul: E-W	♥ AK	♥ 7542	2♥	3♦	Pass	Pass
North HCP: 18+3	♦ KJT8765	♦ Q43	3♠	4♦	All Pass	
South HCP: 4	♣ A84	♣ Q763				
Contract: 4♦ North						

### Board: 280

	North:	South:	W	N	E	S
Dealer: South	♠ 98643	♠ AQ				1NT
Vul: Both	♥ KT9	♥ A52	Pass	2♥	Pass	2♠
North HCP: 10+1	♦ K2	♦ A754	Pass	3NT	All Pass	
South HCP: 17	♣ A96	♣ KT53				
Contract: 3NT North						

### Board: 281

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ8	♠ 32		1NT	Pass	2♦
Vul: None	♥ A73	♥ KQJT5	Pass	2♥	Pass	3♦
North HCP: 17	♦ 75	♦ KQJ92	Pass	4♥	All Pass	
South HCP: 12+2	♣ AQJT	♣ 8				
Contract: 4♥ North						

### Board: 282

	North:	South:	W	N	E	S
Dealer: South	♠ T6432	♠ A75				1NT
Vul: E-W	♥ 865	♥ AJT7	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ KQJ	♦ AT7	Pass	2NT	Pass	3♠
South HCP: 16	♣ QJ	♣ K32	All Pass			
Contract: 3♠ South						



<b>Board: 283</b>	♠ KQJ4	You are dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: Both	♦ 653	
HCP: 15	♣ AJ74	

---

<b>Board: 284</b>	♠ A72	Partner is dealer.
Dealer: South	♥ KJ976	The opponents are silent.
Vul: None	♦ 82	
HCP: 10+1	♣ Q87	

---

<b>Board: 285</b>	♠ AJ	You are dealer.
Dealer: North	♥ Q97	The opponents are silent.
Vul: N-S	♦ A86	
HCP: 17+1	♣ AQ876	

---

<b>Board: 286</b>	♠ KQJ76	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ AJ52	
HCP: 11+1	♣ 952	

## Both hands (Answers Page)

### Board: 283

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ 732		1NT	Pass	2♦
Vul: Both	♥ A9	♥ QJ543	Pass	2♥	Pass	3♦
North HCP: 15	♦ 653	♦ AQT8	Pass	3NT	All Pass	
South HCP: 9+1	♣ AJ74	♣ 8				
Contract: 3NT North						

### Board: 284

	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ Q83				1NT
Vul: None	♥ KJ976	♥ QT8	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ 82	♦ AQT76	Pass	3NT	Pass	4♥
South HCP: 17+1	♣ Q87	♣ AK	All Pass			
Contract: 4♥ South						

### Board: 285

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ 432		1NT	Pass	2♦
Vul: N-S	♥ Q97	♥ AJT542	Pass	2♥	Pass	3♥
North HCP: 17+1	♦ A86	♦ 94	Pass	4♥	All Pass	
South HCP: 5+2	♣ AQ876	♣ 43				
Contract: 4♥ North						

### Board: 286

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ76	♠ A5				1NT
Vul: Both	♥ 3	♥ K952	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ AJ52	♦ KQ63	Pass	3♦	Pass	3NT
South HCP: 16	♣ 952	♣ A74	All Pass			
Contract: 3NT South						

<b>Board: 283</b>	♠ 732	Partner is dealer.
Dealer: North	♥ QJ543	The opponents are silent.
Vul: Both	♦ AQT8	
HCP: 9+1	♣ 8	

---

<b>Board: 284</b>	♠ Q83	You are dealer.
Dealer: South	♥ QT8	The opponents are silent.
Vul: None	♦ AQT76	
HCP: 17+1	♣ AK	

---

<b>Board: 285</b>	♠ 432	Partner is dealer.
Dealer: North	♥ AJT542	The opponents are silent.
Vul: N-S	♦ 94	
HCP: 5+2	♣ 43	

---

<b>Board: 286</b>	♠ A5	You are dealer.
Dealer: South	♥ K952	The opponents are silent.
Vul: Both	♦ KQ63	
HCP: 16	♣ A74	

## Both hands (Answers Page)

### Board: 283

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ 732		1NT	Pass	2♦
Vul: Both	♥ A9	♥ QJ543	Pass	2♥	Pass	3♦
North HCP: 15	♦ 653	♦ AQT8	Pass	3NT	All Pass	
South HCP: 9+1	♣ AJ74	♣ 8				
Contract: 3NT North						

### Board: 284

	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ Q83				1NT
Vul: None	♥ KJ976	♥ QT8	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ 82	♦ AQT76	Pass	3NT	Pass	4♥
South HCP: 17+1	♣ Q87	♣ AK	All Pass			
Contract: 4♥ South						

### Board: 285

	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ 432		1NT	Pass	2♦
Vul: N-S	♥ Q97	♥ AJT542	Pass	2♥	Pass	3♥
North HCP: 17+1	♦ A86	♦ 94	Pass	4♥	All Pass	
South HCP: 5+2	♣ AQ876	♣ 43				
Contract: 4♥ North						

### Board: 286

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ76	♠ A5				1NT
Vul: Both	♥ 3	♥ K952	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ AJ52	♦ KQ63	Pass	3♦	Pass	3NT
South HCP: 16	♣ 952	♣ A74	All Pass			
Contract: 3NT South						

<b>Board: 287</b>	♠ KQ85	You are dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: None	♦ Q85	
HCP: 17	♣ KQ94	

---

<b>Board: 288</b>	♠ 964	Partner is dealer.
Dealer: South	♥ K98632	The opponents are silent.
Vul: N-S	♦ T73	
HCP: 3+2	♣ 6	

---

<b>Board: 289</b>	♠ KQJ2	You are dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ J93	
HCP: 16	♣ AQT3	

---

<b>Board: 290</b>	♠ AKJ83	Partner is dealer.
Dealer: South	♥ K65	The opponents are silent.
Vul: None	♦ QJ8	
HCP: 15+1	♣ J9	

## Both hands (Answers Page)

### Board: 287

Dealer: North

Vul: None

North HCP: 17

South HCP: 15+1

Contract: 5 ♠ North

North:

♠ KQ85

♥ AJ

♦ Q85

♣ KQ94

South:

♠ A9742

♥ Q6

♦ AT

♣ AJ83

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3♠ Pass 3NT<sup>3</sup>

Pass 4♣<sup>4</sup> Pass 4♦<sup>5</sup>

Pass 4♠ Pass 4NT<sup>6</sup>

Pass 5♠<sup>7</sup> All Pass

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. surplus

4. Cue bid, a !C stopper

5. Cue bid, a !D stopper

6. Blackwood 0314, for !S

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

### Board: 288

Dealer: South

Vul: N-S

North HCP: 3+2

South HCP: 16+1

Contract: 2♥ South

North:

♠ 964

♥ K98632

♦ T73

♣ 6

South:

♠ AT3

♥ QT4

♦ Q2

♣ AKJT8

W N E S

1NT

Pass 2♦ Pass 2♥

All Pass

### Board: 289

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ KQJ2

♥ K7

♦ J93

♣ AQT3

South:

♠ 854

♥ AQT95

♦ AT4

♣ 84

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

### Board: 290

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 15+1

Contract: 4NT North

North:

♠ AKJ83

♥ K65

♦ QJ8

♣ J9

South:

♠ Q5

♥ AT7

♦ A92

♣ KQ543

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 4NT<sup>1</sup> All Pass

1. Quantitative 4NT

<b>Board: 287</b>	♠ A9742	Partner is dealer.
Dealer: North	♥ Q6	The opponents are silent.
Vul: None	♦ AT	
HCP: 15+1	♣ AJ83	

---

<b>Board: 288</b>	♠ AT3	You are dealer.
Dealer: South	♥ QT4	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 16+1	♣ AKJT8	

---

<b>Board: 289</b>	♠ 854	Partner is dealer.
Dealer: North	♥ AQT95	The opponents are silent.
Vul: E-W	♦ AT4	
HCP: 10+1	♣ 84	

---

<b>Board: 290</b>	♠ Q5	You are dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: None	♦ A92	
HCP: 15+1	♣ KQ543	

## Both hands (Answers Page)

### Board: 287

Dealer: North

Vul: None

North HCP: 17

South HCP: 15+1

Contract: 5 ♠ North

North:

♠ KQ85

♥ AJ

♦ Q85

♣ KQ94

South:

♠ A9742

♥ Q6

♦ AT

♣ AJ83

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3♠ Pass 3NT<sup>3</sup>

Pass 4♣<sup>4</sup> Pass 4♦<sup>5</sup>

Pass 4♠ Pass 4NT<sup>6</sup>

Pass 5♠<sup>7</sup> All Pass

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. surplus

4. Cue bid, a !C stopper

5. Cue bid, a !D stopper

6. Blackwood 0314, for !S

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

### Board: 288

Dealer: South

Vul: N-S

North HCP: 3+2

South HCP: 16+1

Contract: 2♥ South

North:

♠ 964

♥ K98632

♦ T73

♣ 6

South:

♠ AT3

♥ QT4

♦ Q2

♣ AKJT8

W N E S

1NT

Pass 2♦ Pass 2♥

All Pass

### Board: 289

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 3NT South

North:

♠ KQJ2

♥ K7

♦ J93

♣ AQT3

South:

♠ 854

♥ AQT95

♦ AT4

♣ 84

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

### Board: 290

Dealer: South

Vul: None

North HCP: 15+1

South HCP: 15+1

Contract: 4NT North

North:

♠ AKJ83

♥ K65

♦ QJ8

♣ J9

South:

♠ Q5

♥ AT7

♦ A92

♣ KQ543

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 4NT<sup>1</sup> All Pass

1. Quantitative 4NT



<b>Board: 291</b>	♠ AKQT8	You are dealer.
Dealer: North	♥ K54	West (RHO) bids 3 ♦ if possible.
Vul: N-S	♦ K95	
HCP: 15+1	♣ T7	
<hr/>		
<b>Board: 292</b>	♠ AQ972	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ T52	
HCP: 15+1	♣ A92	
<hr/>		
<b>Board: 293</b>	♠ A8642	You are dealer.
Dealer: North	♥ AQJ	West (RHO) Doubles 2 ♥ if possible.
Vul: Both	♦ KJ4	
HCP: 15+1	♣ 86	
<hr/>		
<b>Board: 294</b>	♠ J	Partner is dealer.
Dealer: South	♥ 87532	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 11+2	♣ AKQJT	

## Both hands (Answers Page)

### Board: 291

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+2

Contract: 4♥ North

North:

♠ AKQT8

♥ K54

♦ K95

♣ T7

South:

♠ J6

♥ QT732

♦ 3

♣ AQ532

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

### Board: 292

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13+1

Contract: 4♠ North

North:

♠ AQ972

♥ KQ

♦ T52

♣ A92

South:

♠ JT865

♥ A76

♦ AQ7

♣ Q3

W	N	E	S
	1NT	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	3♥ <sup>3</sup>	Pass	3♠
Pass	4♠	All Pass	

1. Extended acceptance after NT

2. Cue bid, a !D stopper

3. Cue bid, a !C stopper

### Board: 293

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+1

Contract: 4♠ South

North:

♠ A8642

♥ AQJ

♦ KJ4

♣ 86

South:

♠ Q9753

♥ 6

♦ Q87

♣ AJ94

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	4♠
All Pass			

### Board: 294

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ J

♥ 87532

♦ 82

♣ AKQJT

South:

♠ AQT98

♥ KQ6

♦ A6

♣ 963

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

<b>Board: 291</b>	♠ J6	Partner is dealer.
Dealer: North	♥ QT732	West (LHO) bids 3 ♦ if possible.
Vul: N-S	♦ 3	
HCP: 9+2	♣ AQ532	
<hr/>		
<b>Board: 292</b>	♠ JT865	Partner is dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: E-W	♦ AQ7	
HCP: 13+1	♣ Q3	
<hr/>		
<b>Board: 293</b>	♠ Q9753	Partner is dealer.
Dealer: North	♥ 6	West (LHO) Doubles 2 ♥ if possible.
Vul: Both	♦ Q87	
HCP: 9+1	♣ AJ94	
<hr/>		
<b>Board: 294</b>	♠ AQT98	You are dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 15+1	♣ 963	

## Both hands (Answers Page)

### Board: 291

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+2

Contract: 4♥ North

North:

♠ AKQT8

♥ K54

♦ K95

♣ T7

South:

♠ J6

♥ QT732

♦ 3

♣ AQ532

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

### Board: 292

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13+1

Contract: 4♠ North

North:

♠ AQ972

♥ KQ

♦ T52

♣ A92

South:

♠ JT865

♥ A76

♦ AQ7

♣ Q3

W	N	E	S
	1NT	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	3♥ <sup>3</sup>	Pass	3♠
Pass	4♠	All Pass	

1. Extended acceptance after NT

2. Cue bid, a !D stopper

3. Cue bid, a !C stopper

### Board: 293

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+1

Contract: 4♠ South

North:

♠ A8642

♥ AQJ

♦ KJ4

♣ 86

South:

♠ Q9753

♥ 6

♦ Q87

♣ AJ94

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	4♠
All Pass			

### Board: 294

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 15+1

Contract: 4♥ South

North:

♠ J

♥ 87532

♦ 82

♣ AKQJT

South:

♠ AQT98

♥ KQ6

♦ A6

♣ 963

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

<b>Board: 295</b>	♠ AJ83	You are dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: E-W	♦ KT4	
HCP: 15	♣ AQJ3	

---

<b>Board: 296</b>	♠ 85	Partner is dealer.
Dealer: South	♥ J9643	The opponents are silent.
Vul: Both	♦ QT7	
HCP: 9+1	♣ AQ4	

---

<b>Board: 297</b>	♠ KT3	You are dealer.
Dealer: North	♥ 953	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 17	♣ AKJ7	

---

<b>Board: 298</b>	♠ AJT87	Partner is dealer.
Dealer: South	♥ Q65	The opponents are silent.
Vul: E-W	♦ QJ97	
HCP: 14+1	♣ A	

---

<b>Board: 299</b>	♠ A42	You are dealer.
Dealer: North	♥ T98	The opponents are silent.
Vul: Both	♦ A4	
HCP: 15+1	♣ AKT82	

## Both hands (Answers Page)

### Board: 295

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 15+1

Contract: 4NT South

North:

♠ AJ83

♥ T5

♦ KT4

♣ AQJ3

South:

♠ K92

♥ AQJ64

♦ AJ65

♣ T

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3♦
------	----	------	----

Pass	3NT	Pass	4NT <sup>1</sup>
------	-----	------	------------------

All Pass

1. Quantitative 4NT

### Board: 296

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16+1

Contract: 2NT North

North:

♠ 85

♥ J9643

♦ QT7

♣ AQ4

South:

♠ A97

♥ AK

♦ KJ942

♣ JT2

W	N	E	S
---	---	---	---

1NT

Pass	2♦	Pass	2♥
------	----	------	----

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 297

Dealer: North

Vul: None

North HCP: 17

South HCP: 13+2

Contract: 4♥ North

North:

♠ KT3

♥ 953

♦ KQJ

♣ AKJ7

South:

♠ 74

♥ AQJ64

♦ A9753

♣ Q

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3♦
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

### Board: 298

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 3NT South

North:

♠ AJT87

♥ Q65

♦ QJ97

♣ A

South:

♠ Q4

♥ AJ43

♦ K42

♣ KQT5

W	N	E	S
---	---	---	---

1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3♦	Pass	3NT
------	----	------	-----

All Pass

### Board: 299

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 14+2

Contract: 4♥ North

North:

♠ A42

♥ T98

♦ A4

♣ AKT82

South:

♠ T9

♥ AKQJ4

♦ KJT63

♣ 9

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3♦
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

**South hands****GIB NT & Jacoby**

**Board: 295**      ♠ K92      Partner is dealer.  
Dealer: North      ♥ AQJ64      The opponents are silent.  
Vul: E-W      ♦ AJ65  
HCP: 15+1      ♣ T

---

**Board: 296**      ♠ A97      You are dealer.  
Dealer: South      ♥ AK      The opponents are silent.  
Vul: Both      ♦ KJ942  
HCP: 16+1      ♣ JT2

---

**Board: 297**      ♠ 74      Partner is dealer.  
Dealer: North      ♥ AQJ64      The opponents are silent.  
Vul: None      ♦ A9753  
HCP: 13+2      ♣ Q

---

**Board: 298**      ♠ Q4      You are dealer.  
Dealer: South      ♥ AJ43      The opponents are silent.  
Vul: E-W      ♦ K42  
HCP: 15      ♣ KQT5

---

**Board: 299**      ♠ T9      Partner is dealer.  
Dealer: North      ♥ AKQJ4      The opponents are silent.  
Vul: Both      ♦ KJT63  
HCP: 14+2      ♣ 9

## Both hands (Answers Page)

### Board: 295

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 15+1

Contract: 4NT South

North:

♠ AJ83

♥ T5

♦ KT4

♣ AQJ3

South:

♠ K92

♥ AQJ64

♦ AJ65

♣ T

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	3NT	Pass	4NT <sup>1</sup>
All Pass			

1. Quantitative 4NT

### Board: 296

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16+1

Contract: 2NT North

North:

♠ 85

♥ J9643

♦ QT7

♣ AQ4

South:

♠ A97

♥ AK

♦ KJ942

♣ JT2

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

### Board: 297

Dealer: North

Vul: None

North HCP: 17

South HCP: 13+2

Contract: 4♥ North

North:

♠ KT3

♥ 953

♦ KQJ

♣ AKJ7

South:

♠ 74

♥ AQJ64

♦ A9753

♣ Q

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

### Board: 298

Dealer: South

Vul: E-W

North HCP: 14+1

South HCP: 15

Contract: 3NT South

North:

♠ AJT87

♥ Q65

♦ QJ97

♣ A

South:

♠ Q4

♥ AJ43

♦ K42

♣ KQT5

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

### Board: 299

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 14+2

Contract: 4♥ North

North:

♠ A42

♥ T98

♦ A4

♣ AKT82

South:

♠ T9

♥ AKQJ4

♦ KJT63

♣ 9

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



<b>Board: 300</b>	♠ AKT76	Partner is dealer.
Dealer: South	♥ T7	The opponents are silent.
Vul: None	♦ T853	
HCP: 9+1	♣ Q8	
<hr/>		
<b>Board: 301</b>	♠ AQJ7	You are dealer.
Dealer: North	♥ AJT5	West (RHO) Doubles 2♦ if possible.
Vul: N-S	♦ K4	
HCP: 17	♣ Q63	
<hr/>		
<b>Board: 302</b>	♠ A75	Partner is dealer.
Dealer: South	♥ AK754	The opponents are silent.
Vul: Both	♦ Q73	
HCP: 13+1	♣ 94	
<hr/>		
<b>Board: 303</b>	♠ Q93	You are dealer.
Dealer: North	♥ AQT9	The opponents are silent.
Vul: None	♦ KT6	
HCP: 15	♣ A76	
<hr/>		
<b>Board: 304</b>	♠ A7643	Partner is dealer.
Dealer: South	♥ Q64	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 13+1	♣ K42	

## Both hands (Answers Page)

### Board: 300

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 16+1

Contract: 3NT South

North:

♠ AKT76

♥ T7

♦ T853

♣ Q8

South:

♠ 82

♥ QJ9

♦ AKQ64

♣ A64

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

### Board: 301

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+1

Contract: 4♥ South

North:

♠ AQJ7

♥ AJT5

♦ K4

♣ Q63

South:

♠ 86

♥ KQ643

♦ J65

♣ A52

W	N	E	S
	1NT	Pass	2♦
X	2♥	Pass	4♥
All Pass			

### Board: 302

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 16

Contract: 4♥ South

North:

♠ A75

♥ AK754

♦ Q73

♣ 94

South:

♠ KQ

♥ QT3

♦ K985

♣ AQT5

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

### Board: 303

Dealer: North

Vul: None

North HCP: 15

South HCP: 13+1

Contract: 4♠ North

North:

♠ Q93

♥ AQT9

♦ KT6

♣ A76

South:

♠ AKJ65

♥ 76

♦ J9

♣ KJ32

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

### Board: 304

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 17

Contract: 4♠ South

North:

♠ A7643

♥ Q64

♦ A6

♣ K42

South:

♠ KJ5

♥ K8

♦ KQJ5

♣ AT76

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	3NT	Pass	4♠
All Pass			

**South hands****GIB NT & Jacoby**

<b>Board: 300</b>	♠ 82	You are dealer.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: None	♦ AKQ64	
HCP: 16+1	♣ A64	

---

<b>Board: 301</b>	♠ 86	Partner is dealer.
Dealer: North	♥ KQ643	West (LHO) Doubles 2♦ if possible.
Vul: N-S	♦ J65	
HCP: 10+1	♣ A52	

---

<b>Board: 302</b>	♠ KQ	You are dealer.
Dealer: South	♥ QT3	The opponents are silent.
Vul: Both	♦ K985	
HCP: 16	♣ AQT5	

---

<b>Board: 303</b>	♠ AKJ65	Partner is dealer.
Dealer: North	♥ 76	The opponents are silent.
Vul: None	♦ J9	
HCP: 13+1	♣ KJ32	

---

<b>Board: 304</b>	♠ KJ5	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ KQJ5	
HCP: 17	♣ AT76	

## Both hands (Answers Page)

### Board: 300

	North:	South:	W	N	E	S
Dealer: South	♠ AKT76	♠ 82				1NT
Vul: None	♥ T7	♥ QJ9	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ T853	♦ AKQ64	Pass	2NT	Pass	3NT
South HCP: 16+1	♣ Q8	♣ A64	All Pass			
Contract: 3NT South						

### Board: 301

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ7	♠ 86		1NT	Pass	2♦
Vul: N-S	♥ AJT5	♥ KQ643	X	2♥	Pass	4♥
North HCP: 17	♦ K4	♦ J65	All Pass			
South HCP: 10+1	♣ Q63	♣ A52				
Contract: 4♥ South						

### Board: 302

	North:	South:	W	N	E	S
Dealer: South	♠ A75	♠ KQ				1NT
Vul: Both	♥ AK754	♥ QT3	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ Q73	♦ K985	Pass	3NT	Pass	4♥
South HCP: 16	♣ 94	♣ AQT5	All Pass			
Contract: 4♥ South						

### Board: 303

	North:	South:	W	N	E	S
Dealer: North	♠ Q93	♠ AKJ65		1NT	Pass	2♥
Vul: None	♥ AQT9	♥ 76	Pass	2♠	Pass	3♣
North HCP: 15	♦ KT6	♦ J9	Pass	4♠	All Pass	
South HCP: 13+1	♣ A76	♣ KJ32				
Contract: 4♠ North						

### Board: 304

	North:	South:	W	N	E	S
Dealer: South	♠ A7643	♠ KJ5				1NT
Vul: N-S	♥ Q64	♥ K8	Pass	2♥	Pass	2♠
North HCP: 13+1	♦ A6	♦ KQJ5	Pass	3NT	Pass	4♠
South HCP: 17	♣ K42	♣ AT76	All Pass			
Contract: 4♠ South						

**Board: 305**

♠ Q62

You are dealer.

Dealer: North

♥ AK5

The opponents are silent.

Vul: E-W

♦ KQT3

HCP: 16

♣ Q84

**Board: 306**

♠ K9543

Partner is dealer.

Dealer: South

♥ QT3

East (LHO) bids 3♣ if possible.

Vul: None

♦ AQJ2

HCP: 12+1

♣ 7

**Board: 307**

♠ 982

You are dealer.

Dealer: North

♥ AK2

The opponents are silent.

Vul: N-S

♦ AT

HCP: 15+1

♣ AT964

**Board: 308**

♠ KT72

You are dealer.

Dealer: North

♥ AQ4

The opponents are silent.

Vul: E-W

♦ 64

HCP: 16

♣ AK52

## Both hands (Answers Page)

### Board: 305

	North:	South:	W	N	E	S
Dealer: North	♠ Q62	♠ T5		1NT	Pass	2♦
Vul: E-W	♥ AK5	♥ QJ742	Pass	2♥	Pass	3♣
North HCP: 16	♦ KQT3	♦ 87	Pass	4♥	All Pass	
South HCP: 10+1	♣ Q84	♣ AK73				
Contract: 4♥ North						

### Board: 306

	North:	South:	W	N	E	S
Dealer: South	♠ K9543	♠ AJ				1NT
Vul: None	♥ QT3	♥ AKJ6	Pass	2♥	3♣	Pass
North HCP: 12+1	♦ AQJ2	♦ T874	Pass	3♦	Pass	3♠
South HCP: 15	♣ 7	♣ QT8	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 307

	North:	South:	W	N	E	S
Dealer: North	♠ 982	♠ AQJ75		1NT	Pass	2♥
Vul: N-S	♥ AK2	♥ J84	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ AT	♦ 63	Pass	4♠	All Pass	
South HCP: 12+1	♣ AT964	♣ KJ8				
Contract: 4♠ North						

### Board: 308

	North:	South:	W	N	E	S
Dealer: North	♠ KT72	♠ AQ983		1NT	Pass	2♥
Vul: E-W	♥ AQ4	♥ K75	Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 16	♦ 64	♦ T532	Pass	3♥ <sup>3</sup>	Pass	3♠
South HCP: 9+1	♣ AK52	♣ T	Pass	4♣ <sup>4</sup>	Pass	4♠
Contract: 4♠ South			All Pass			

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !H stopper

4. Cue bid, a !C stopper

**Board: 305**

♠ T5

Partner is dealer.

Dealer: North

♥ QJ742

The opponents are silent.

Vul: E-W

♦ 87

HCP: 10+1

♣ AK73

**Board: 306**

♠ AJ

You are dealer.

Dealer: South

♥ AKJ6

East (RHO) bids 3♣ if possible.

Vul: None

♦ T874

HCP: 15

♣ QT8

**Board: 307**

♠ AQJ75

Partner is dealer.

Dealer: North

♥ J84

The opponents are silent.

Vul: N-S

♦ 63

HCP: 12+1

♣ KJ8

**Board: 308**

♠ AQ983

Partner is dealer.

Dealer: North

♥ K75

The opponents are silent.

Vul: E-W

♦ T532

HCP: 9+1

♣ T

## Both hands (Answers Page)

### Board: 305

	North:	South:	W	N	E	S
Dealer: North	♠ Q62	♠ T5		1NT	Pass	2♦
Vul: E-W	♥ AK5	♥ QJ742	Pass	2♥	Pass	3♣
North HCP: 16	♦ KQT3	♦ 87	Pass	4♥	All Pass	
South HCP: 10+1	♣ Q84	♣ AK73				
Contract: 4♥ North						

### Board: 306

	North:	South:	W	N	E	S
Dealer: South	♠ K9543	♠ AJ				1NT
Vul: None	♥ QT3	♥ AKJ6	Pass	2♥	3♣	Pass
North HCP: 12+1	♦ AQJ2	♦ T874	Pass	3♦	Pass	3♠
South HCP: 15	♣ 7	♣ QT8	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 307

	North:	South:	W	N	E	S
Dealer: North	♠ 982	♠ AQJ75		1NT	Pass	2♥
Vul: N-S	♥ AK2	♥ J84	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ AT	♦ 63	Pass	4♠	All Pass	
South HCP: 12+1	♣ AT964	♣ KJ8				
Contract: 4♠ North						

### Board: 308

	North:	South:	W	N	E	S
Dealer: North	♠ KT72	♠ AQ983		1NT	Pass	2♥
Vul: E-W	♥ AQ4	♥ K75	Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 16	♦ 64	♦ T532	Pass	3♥ <sup>3</sup>	Pass	3♠
South HCP: 9+1	♣ AK52	♣ T	Pass	4♣ <sup>4</sup>	Pass	4♠
Contract: 4♠ South			All Pass			

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !H stopper

4. Cue bid, a !C stopper



<b>Board: 309</b>	♠ K9	Partner is dealer.
Dealer: South	♥ AK643	The opponents are silent.
Vul: Both	♦ J974	
HCP: 11+1	♣ 52	

---

<b>Board: 310</b>	♠ AT4	Partner is dealer.
Dealer: South	♥ QJ987	The opponents are silent.
Vul: N-S	♦ QJ53	
HCP: 10+1	♣ 3	

---

<b>Board: 311</b>	♠ QJ7	You are dealer.
Dealer: North	♥ A643	The opponents are silent.
Vul: E-W	♦ AK8	
HCP: 16	♣ Q83	

---

<b>Board: 312</b>	♠ AKQ98	Partner is dealer.
Dealer: South	♥ Q62	The opponents are silent.
Vul: Both	♦ J82	
HCP: 12+1	♣ T4	

## Both hands (Answers Page)

### Board: 309

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 17

Contract: 5♥ North

North:

♠ K9

♥ AK643

♦ J974

♣ 52

South:

♠ QT3

♥ QJ97

♦ AKQ8

♣ K6

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♣<sup>3</sup>

Pass 4♦<sup>4</sup> Pass 4NT<sup>5</sup>

Pass 5♥<sup>6</sup> All Pass

1. Extended acceptance after NT

2. Cue bid, a !S stopper

3. Cue bid, a !D stopper

4. surplus

5. Blackwood 0314, for !H

6. A=2/5 or 5/5, Q(H)=0

### Board: 310

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 4♥ South

North:

♠ AT4

♥ QJ987

♦ QJ53

♣ 3

South:

♠ KJ52

♥ A62

♦ K64

♣ AT9

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

All Pass

### Board: 311

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 4♠ North

North:

♠ QJ7

♥ A643

♦ AK8

♣ Q83

South:

♠ AKT65

♥ Q8

♦ JT94

♣ 64

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ All Pass

### Board: 312

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15+1

Contract: 3NT North

North:

♠ AKQ98

♥ Q62

♦ J82

♣ T4

South:

♠ 54

♥ A54

♦ AQ6

♣ KQ965

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

<b>Board: 309</b>	♠ QT3	You are dealer.
Dealer: South	♥ QJ97	The opponents are silent.
Vul: Both	♦ AKQ8	
HCP: 17	♣ K6	

---

<b>Board: 310</b>	♠ KJ52	You are dealer.
Dealer: South	♥ A62	The opponents are silent.
Vul: N-S	♦ K64	
HCP: 15	♣ AT9	

---

<b>Board: 311</b>	♠ AKT65	Partner is dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: E-W	♦ JT94	
HCP: 10+1	♣ 64	

---

<b>Board: 312</b>	♠ 54	You are dealer.
Dealer: South	♥ A54	The opponents are silent.
Vul: Both	♦ AQ6	
HCP: 15+1	♣ KQ965	

## Both hands (Answers Page)

### Board: 309

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 17

Contract: 5♥ North

North:

♠ K9

♥ AK643

♦ J974

♣ 52

South:

♠ QT3

♥ QJ97

♦ AKQ8

♣ K6

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♣<sup>3</sup>

Pass 4♦<sup>4</sup> Pass 4NT<sup>5</sup>

Pass 5♥<sup>6</sup> All Pass

1. Extended acceptance after NT

2. Cue bid, a !S stopper

3. Cue bid, a !D stopper

4. surplus

5. Blackwood 0314, for !H

6. A=2/5 or 5/5, Q(H)=0

### Board: 310

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 4♥ South

North:

♠ AT4

♥ QJ987

♦ QJ53

♣ 3

South:

♠ KJ52

♥ A62

♦ K64

♣ AT9

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

All Pass

### Board: 311

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10+1

Contract: 4♠ North

North:

♠ QJ7

♥ A643

♦ AK8

♣ Q83

South:

♠ AKT65

♥ Q8

♦ JT94

♣ 64

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ All Pass

### Board: 312

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 15+1

Contract: 3NT North

North:

♠ AKQ98

♥ Q62

♦ J82

♣ T4

South:

♠ 54

♥ A54

♦ AQ6

♣ KQ965

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3NT All Pass

<b>Board: 313</b>	♠ A3	You are dealer.
Dealer: North	♥ AK9	The opponents are silent.
Vul: None	♦ K9873	
HCP: 16+1	♣ QT5	

---

<b>Board: 314</b>	♠ 76	Partner is dealer.
Dealer: South	♥ AK954	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 11+1	♣ JT76	

---

<b>Board: 315</b>	♠ QJ873	Partner is dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: None	♦ 72	
HCP: 13+1	♣ AQJ3	

---

<b>Board: 316</b>	♠ 3	Partner is dealer.
Dealer: South	♥ KJT52	The opponents are silent.
Vul: N-S	♦ A642	
HCP: 9+1	♣ J96	

## Both hands (Answers Page)

### Board: 313

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ QT974		1NT	Pass	2♥
Vul: None	♥ AK9	♥ T2	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ K9873	♦ A2	Pass	3NT	All Pass	
South HCP: 10+1	♣ QT5	♣ A832				
Contract: 3NT North						

### Board: 314

	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AJT				1NT
Vul: E-W	♥ AK954	♥ QT7	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ K4	♦ AJ82	Pass	3NT	Pass	4♥
South HCP: 15	♣ JT76	♣ K52	All Pass			
Contract: 4♥ South						

### Board: 315

	North:	South:	W	N	E	S
Dealer: South	♠ QJ873	♠ K942				1NT
Vul: None	♥ KT	♥ AQ6	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 13+1	♦ 72	♦ K3	Pass	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
South HCP: 15	♣ AQJ3	♣ K965	Pass	3♠	All Pass	
Contract: 3♠ North						

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

### Board: 316

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ A42				1NT
Vul: N-S	♥ KJT52	♥ A96	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ A642	♦ KQJ3	Pass	3♦	Pass	4♥
South HCP: 17	♣ J96	♣ KT8	All Pass			
Contract: 4♥ South						

<b>Board: 313</b>	♠ QT974	Partner is dealer.
Dealer: North	♥ T2	The opponents are silent.
Vul: None	♦ A2	
HCP: 10+1	♣ A832	

---

<b>Board: 314</b>	♠ AJT	You are dealer.
Dealer: South	♥ QT7	The opponents are silent.
Vul: E-W	♦ AJ82	
HCP: 15	♣ K52	

---

<b>Board: 315</b>	♠ K942	You are dealer.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: None	♦ K3	
HCP: 15	♣ K965	

---

<b>Board: 316</b>	♠ A42	You are dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: N-S	♦ KQJ3	
HCP: 17	♣ KT8	

## Both hands (Answers Page)

### Board: 313

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ QT974		1NT	Pass	2♥
Vul: None	♥ AK9	♥ T2	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ K9873	♦ A2	Pass	3NT	All Pass	
South HCP: 10+1	♣ QT5	♣ A832				
Contract: 3NT North						

### Board: 314

	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ AJT				1NT
Vul: E-W	♥ AK954	♥ QT7	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ K4	♦ AJ82	Pass	3NT	Pass	4♥
South HCP: 15	♣ JT76	♣ K52	All Pass			
Contract: 4♥ South						

### Board: 315

	North:	South:	W	N	E	S
Dealer: South	♠ QJ873	♠ K942				1NT
Vul: None	♥ KT	♥ AQ6	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 13+1	♦ 72	♦ K3	Pass	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
South HCP: 15	♣ AQJ3	♣ K965	Pass	3♠	All Pass	
Contract: 3♠ North						

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

### Board: 316

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ A42				1NT
Vul: N-S	♥ KJT52	♥ A96	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ A642	♦ KQJ3	Pass	3♦	Pass	4♥
South HCP: 17	♣ J96	♣ KT8	All Pass			
Contract: 4♥ South						



**Board: 317**      ♠ KQT9432      LHO is dealer.  
Dealer: East      ♥ AQ84      East (LHO) opens 1NT if possible.  
Vul: Both      ♦ -      West (RHO) bids 2♦ if possible.  
HCP: 12+3      ♣ J8      West (RHO) Doubles 3♠ if possible.

---

**Board: 318**      ♠ 64      Partner is dealer.  
Dealer: South      ♥ Q86532      The opponents are silent.  
Vul: None      ♦ Q  
HCP: 4+2      ♣ 9765

---

**Board: 319**      ♠ J75      You are dealer.  
Dealer: North      ♥ AKT4      The opponents are silent.  
Vul: N-S      ♦ AJ3  
HCP: 16      ♣ K73

---

**Board: 320**      ♠ 95      Partner is dealer.  
Dealer: South      ♥ AK763      The opponents are silent.  
Vul: E-W      ♦ 9842  
HCP: 10+1      ♣ K3

---

**Board: 321**      ♠ J      Partner is dealer.  
Dealer: South      ♥ AK754      The opponents are silent.  
Vul: None      ♦ KT963  
HCP: 16+2      ♣ KQ

## Both hands (Answers Page)

### Board: 317

	North:	South:	W	N	E	S
Dealer: East	♠ KQT9432	♠ 75			1NT	Pass
Vul: Both	♥ AQ84	♥ 63	2♦	3♠	Pass	Pass
North HCP: 12+3	♦ -	♦ AT873	X	All Pass		
South HCP: 4+1	♣ J8	♣ T653				
Contract: 3♠ X North						

### Board: 318

	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ QJ8				1NT
Vul: None	♥ Q86532	♥ AKJT	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ Q	♦ K62	Pass	3♥	All Pass	
South HCP: 16	♣ 9765	♣ QT2				
Contract: 3♥ North						

### Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ J75	♠ AK982		1NT	Pass	2♥
Vul: N-S	♥ AKT4	♥ Q76	Pass	2♠	Pass	3NT
North HCP: 16	♦ AJ3	♦ KQ	Pass	4♠	All Pass	
South HCP: 14+1	♣ K73	♣ 642				
Contract: 4♠ North						

### Board: 320

	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ AQJ3				1NT
Vul: E-W	♥ AK763	♥ 94	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ 9842	♦ AT5	Pass	3NT	All Pass	
South HCP: 16	♣ K3	♣ AJ82				
Contract: 3NT North						

### Board: 321

	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A85				1NT
Vul: None	♥ AK754	♥ JT96	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 16+2	♦ KT963	♦ AQ52	Pass	6♥	All Pass	
South HCP: 15	♣ KQ	♣ A9				
Contract: 6♥ North						

1. Extended acceptance after NT

## South hands

## GIB NT & Jacoby

<b>Board: 317</b>	♠ 75	RHO is dealer. You bid second.
Dealer: East	♥ 63	East (RHO) opens 1NT if possible.
Vul: Both	♦ AT873	West (LHO) bids 2♦ if possible.
HCP: 4+1	♣ T653	West (LHO) Doubles 3♠ if possible.

---

<b>Board: 318</b>	♠ QJ8	You are dealer.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: None	♦ K62	
HCP: 16	♣ QT2	

---

<b>Board: 319</b>	♠ AK982	Partner is dealer.
Dealer: North	♥ Q76	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 14+1	♣ 642	

---

<b>Board: 320</b>	♠ AQJ3	You are dealer.
Dealer: South	♥ 94	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 16	♣ AJ82	

---

<b>Board: 321</b>	♠ A85	You are dealer.
Dealer: South	♥ JT96	The opponents are silent.
Vul: None	♦ AQ52	
HCP: 15	♣ A9	

## Both hands (Answers Page)

### Board: 317

	North:	South:	W	N	E	S
Dealer: East	♠ KQT9432	♠ 75			1NT	Pass
Vul: Both	♥ AQ84	♥ 63	2♦	3♠	Pass	Pass
North HCP: 12+3	♦ -	♦ AT873	X	All Pass		
South HCP: 4+1	♣ J8	♣ T653				
Contract: 3♠ X North						

### Board: 318

	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ QJ8				1NT
Vul: None	♥ Q86532	♥ AKJT	Pass	2♦	Pass	2♥
North HCP: 4+2	♦ Q	♦ K62	Pass	3♥	All Pass	
South HCP: 16	♣ 9765	♣ QT2				
Contract: 3♥ North						

### Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ J75	♠ AK982		1NT	Pass	2♥
Vul: N-S	♥ AKT4	♥ Q76	Pass	2♠	Pass	3NT
North HCP: 16	♦ AJ3	♦ KQ	Pass	4♠	All Pass	
South HCP: 14+1	♣ K73	♣ 642				
Contract: 4♠ North						

### Board: 320

	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ AQJ3				1NT
Vul: E-W	♥ AK763	♥ 94	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ 9842	♦ AT5	Pass	3NT	All Pass	
South HCP: 16	♣ K3	♣ AJ82				
Contract: 3NT North						

### Board: 321

	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A85				1NT
Vul: None	♥ AK754	♥ JT96	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 16+2	♦ KT963	♦ AQ52	Pass	6♥	All Pass	
South HCP: 15	♣ KQ	♣ A9				
Contract: 6♥ North						

1. Extended acceptance after NT

<b>Board: 322</b>	♠ AKQ43	Partner is dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: N-S	♦ KJT	
HCP: 15+1	♣ Q92	
<hr/>		
<b>Board: 323</b>	♠ A7	You are dealer.
Dealer: North	♥ KQJ7	West (RHO) Doubles 2♥ if possible.
Vul: E-W	♦ A63	
HCP: 17	♣ QJ43	
<hr/>		
<b>Board: 324</b>	♠ J98532	Partner is dealer.
Dealer: South	♥ 9	East (LHO) Doubles 2♥ if possible.
Vul: Both	♦ 8753	East (LHO) Doubles 2♠ if possible.
HCP: 5+2	♣ A5	West (RHO) bids 3♥ if possible.
<hr/>		
<b>Board: 325</b>	♠ AJ	You are dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: N-S	♦ KT762	
HCP: 17+1	♣ K93	
<hr/>		
<b>Board: 326</b>	♠ AJ986	Partner is dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ Q543	
HCP: 11+1	♣ J6	

## Both hands (Answers Page)

### Board: 322

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 17

Contract: 6NT South

North:

♠ AKQ43

♥ 76

♦ KJT

♣ Q92

South:

♠ 97

♥ AKQ4

♦ A943

♣ A54

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. Quantitative 4NT

### Board: 323

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 9+1

Contract: 3NT North

North:

♠ A7

♥ KQJ7

♦ A63

♣ QJ43

South:

♠ JT654

♥ 9

♦ KJ97

♣ A82

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

### Board: 324

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 15

Contract: 4♠ North

North:

♠ J98532

♥ 9

♦ 8753

♣ A5

South:

♠ KT4

♥ KQ43

♦ AQJ

♣ T96

W	N	E	S
			1NT
Pass	2♥	X	2♠
Pass	Pass	X	Pass
3♥	4♠	All Pass	

### Board: 325

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 10+1

Contract: 3NT North

North:

♠ AJ

♥ AQT

♦ KT762

♣ K93

South:

♠ 97632

♥ K

♦ AQ83

♣ JT8

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

### Board: 326

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ986

♥ K9

♦ Q543

♣ J6

South:

♠ K7

♥ AJ863

♦ K76

♣ A52

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

<b>Board: 322</b>	♠ 97	You are dealer.
Dealer: South	♥ AKQ4	The opponents are silent.
Vul: N-S	♦ A943	
HCP: 17	♣ A54	
<b>Board: 323</b>	♠ JT654	Partner is dealer.
Dealer: North	♥ 9	West (LHO) Doubles 2♥ if possible.
Vul: E-W	♦ KJ97	
HCP: 9+1	♣ A82	
<b>Board: 324</b>	♠ KT4	You are dealer.
Dealer: South	♥ KQ43	East (RHO) Doubles 2♥ if possible.
Vul: Both	♦ AQJ	East (RHO) Doubles 2♠ if possible.
HCP: 15	♣ T96	West (LHO) bids 3♥ if possible.
<b>Board: 325</b>	♠ 97632	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ AQ83	
HCP: 10+1	♣ JT8	
<b>Board: 326</b>	♠ K7	You are dealer.
Dealer: South	♥ AJ863	The opponents are silent.
Vul: E-W	♦ K76	
HCP: 15+1	♣ A52	

## Both hands (Answers Page)

### Board: 322

Dealer: South

Vul: N-S

North HCP: 15+1

South HCP: 17

Contract: 6NT South

North:

♠ AKQ43

♥ 76

♦ KJT

♣ Q92

South:

♠ 97

♥ AKQ4

♦ A943

♣ A54

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. Quantitative 4NT

### Board: 323

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 9+1

Contract: 3NT North

North:

♠ A7

♥ KQJ7

♦ A63

♣ QJ43

South:

♠ JT654

♥ 9

♦ KJ97

♣ A82

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

### Board: 324

Dealer: South

Vul: Both

North HCP: 5+2

South HCP: 15

Contract: 4♠ North

North:

♠ J98532

♥ 9

♦ 8753

♣ A5

South:

♠ KT4

♥ KQ43

♦ AQJ

♣ T96

W	N	E	S
			1NT
Pass	2♥	X	2♠
Pass	Pass	X	Pass
3♥	4♠	All Pass	

### Board: 325

Dealer: North

Vul: N-S

North HCP: 17+1

South HCP: 10+1

Contract: 3NT North

North:

♠ AJ

♥ AQT

♦ KT762

♣ K93

South:

♠ 97632

♥ K

♦ AQ83

♣ JT8

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

### Board: 326

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ986

♥ K9

♦ Q543

♣ J6

South:

♠ K7

♥ AJ863

♦ K76

♣ A52

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



**Board: 327**

♠ Q3

You are dealer.

Dealer: North

♥ A63

The opponents are silent.

Vul: Both

♦ A432

HCP: 17

♣ AK94

**Board: 328**

♠ KJ2

Partner is dealer.

Dealer: South

♥ KJ842

The opponents are silent.

Vul: None

♦ A6

HCP: 14+1

♣ Q76

**Board: 329**

♠ K54

You are dealer.

Dealer: North

♥ A9

The opponents are silent.

Vul: E-W

♦ AQT73

HCP: 17+1

♣ AT8

**Board: 330**

♠ KQJT4

Partner is dealer.

Dealer: South

♥ 97

The opponents are silent.

Vul: Both

♦ Q94

HCP: 11+1

♣ K98

## Both hands (Answers Page)

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ K62		1NT	Pass	2♦
Vul: Both	♥ A63	♥ K7542	Pass	2♥	Pass	3NT
North HCP: 17	♦ A432	♦ K9	Pass	4♥	All Pass	
South HCP: 10+1	♣ AK94	♣ J75				
Contract: 4♥ North						

### Board: 328

	North:	South:	W	N	E	S
Dealer: South	♠ KJ2	♠ AQ7				1NT
Vul: None	♥ KJ842	♥ AQ93	Pass	2♦	Pass	2♥
North HCP: 14+1	♦ A6	♦ 873	Pass	3NT	Pass	4♥
South HCP: 17	♣ Q76	♣ AJ3	Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Contract: 6♥ North			Pass	5♦	Pass	5NT <sup>3</sup>
			Pass	6♥	All Pass	

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

3. !H queen no !S king no !C king no !D king

### Board: 329

	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ Q		1NT	Pass	2♦
Vul: E-W	♥ A9	♥ Q6532	Pass	2♥	Pass	3♣
North HCP: 17+1	♦ AQT73	♦ K42	Pass	3NT	All Pass	
South HCP: 12+1	♣ AT8	♣ KQ74				
Contract: 3NT North						

### Board: 330

	North:	South:	W	N	E	S
Dealer: South	♠ KQJT4	♠ 72				1NT
Vul: Both	♥ 97	♥ AKQJ	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ Q94	♦ AJ86	Pass	3NT	All Pass	
South HCP: 17	♣ K98	♣ Q76				
Contract: 3NT North						

<b>Board: 327</b>	♠ K62	Partner is dealer.
Dealer: North	♥ K7542	The opponents are silent.
Vul: Both	♦ K9	
HCP: 10+1	♣ J75	

---

<b>Board: 328</b>	♠ AQ7	You are dealer.
Dealer: South	♥ AQ93	The opponents are silent.
Vul: None	♦ 873	
HCP: 17	♣ AJ3	

---

<b>Board: 329</b>	♠ Q	Partner is dealer.
Dealer: North	♥ Q6532	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 12+1	♣ KQ74	

---

<b>Board: 330</b>	♠ 72	You are dealer.
Dealer: South	♥ AKQJ	The opponents are silent.
Vul: Both	♦ AJ86	
HCP: 17	♣ Q76	

## Both hands (Answers Page)

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ K62		1NT	Pass	2♦
Vul: Both	♥ A63	♥ K7542	Pass	2♥	Pass	3NT
North HCP: 17	♦ A432	♦ K9	Pass	4♥	All Pass	
South HCP: 10+1	♣ AK94	♣ J75				
Contract: 4♥ North						

### Board: 328

	North:	South:	W	N	E	S
Dealer: South	♠ KJ2	♠ AQ7				1NT
Vul: None	♥ KJ842	♥ AQ93	Pass	2♦	Pass	2♥
North HCP: 14+1	♦ A6	♦ 873	Pass	3NT	Pass	4♥
South HCP: 17	♣ Q76	♣ AJ3	Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Contract: 6♥ North			Pass	5♦	Pass	5NT <sup>3</sup>
			Pass	6♥	All Pass	

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

3. !H queen no !S king no !C king no !D king

### Board: 329

	North:	South:	W	N	E	S
Dealer: North	♠ K54	♠ Q		1NT	Pass	2♦
Vul: E-W	♥ A9	♥ Q6532	Pass	2♥	Pass	3♣
North HCP: 17+1	♦ AQT73	♦ K42	Pass	3NT	All Pass	
South HCP: 12+1	♣ AT8	♣ KQ74				
Contract: 3NT North						

### Board: 330

	North:	South:	W	N	E	S
Dealer: South	♠ KQJT4	♠ 72				1NT
Vul: Both	♥ 97	♥ AKQJ	Pass	2♥	Pass	2♠
North HCP: 11+1	♦ Q94	♦ AJ86	Pass	3NT	All Pass	
South HCP: 17	♣ K98	♣ Q76				
Contract: 3NT North						

<b>Board: 331</b>	♠ KT4	You are dealer.
Dealer: North	♥ AKJ5	The opponents are silent.
Vul: None	♦ Q64	
HCP: 16	♣ K98	

---

<b>Board: 332</b>	♠ 94	Partner is dealer.
Dealer: South	♥ AK864	The opponents are silent.
Vul: Both	♦ Q	
HCP: 15+2	♣ AQ732	

---

<b>Board: 333</b>	♠ AT8	You are dealer.
Dealer: North	♥ K954	The opponents are silent.
Vul: None	♦ K5	
HCP: 17	♣ AQJ8	

---

<b>Board: 334</b>	♠ K76	Partner is dealer.
Dealer: South	♥ AKQJ8	The opponents are silent.
Vul: N-S	♦ 975	
HCP: 13+1	♣ 74	

## Both hands (Answers Page)

### Board: 331

	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ AQ		1NT	Pass	2♦
Vul: None	♥ AKJ5	♥ Q7632	Pass	2♥	Pass	3♦
North HCP: 16	♦ Q64	♦ KJT3	Pass	4♥	All Pass	
South HCP: 13+1	♣ K98	♣ J6				
Contract: 4♥ North						

### Board: 332

	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ AK65				1NT
Vul: Both	♥ AK864	♥ Q97	Pass	2♦	Pass	2♥
North HCP: 15+2	♦ Q	♦ AJ95	Pass	3♣	Pass	4♥
South HCP: 15	♣ AQ732	♣ J4	Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
Contract: 6♥ North			Pass	6♥	All Pass	

1. Blackwood 0314, for !H

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

### Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ KQJ62		1NT	Pass	2♥
Vul: None	♥ K954	♥ A2	Pass	2♠	Pass	3♦
North HCP: 17	♦ K5	♦ Q9632	Pass	4♠	All Pass	
South HCP: 12+2	♣ AQJ8	♣ 5				
Contract: 4♠ North						

### Board: 334

	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ AQ				1NT
Vul: N-S	♥ AKQJ8	♥ 9742	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 13+1	♦ 975	♦ AKT	Pass	3♠ <sup>2</sup>	Pass	4♣ <sup>3</sup>
South HCP: 15	♣ 74	♣ Q952	Pass	4♦ <sup>4</sup>	Pass	4♥
Contract: 4♥ South			All Pass			

1. Extended acceptance after NT

2. Cue bid, a !S stopper

3. Cue bid, a !D stopper

4. surplus

<b>Board: 331</b>	♠ AQ	Partner is dealer.
Dealer: North	♥ Q7632	The opponents are silent.
Vul: None	♦ KJT3	
HCP: 13+1	♣ J6	

---

<b>Board: 332</b>	♠ AK65	You are dealer.
Dealer: South	♥ Q97	The opponents are silent.
Vul: Both	♦ AJ95	
HCP: 15	♣ J4	

---

<b>Board: 333</b>	♠ KQJ62	Partner is dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ Q9632	
HCP: 12+2	♣ 5	

---

<b>Board: 334</b>	♠ AQ	You are dealer.
Dealer: South	♥ 9742	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 15	♣ Q952	

## Both hands (Answers Page)

### Board: 331

	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ AQ		1NT	Pass	2♦
Vul: None	♥ AKJ5	♥ Q7632	Pass	2♥	Pass	3♦
North HCP: 16	♦ Q64	♦ KJT3	Pass	4♥	All Pass	
South HCP: 13+1	♣ K98	♣ J6				
Contract: 4♥ North						

### Board: 332

	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ AK65				1NT
Vul: Both	♥ AK864	♥ Q97	Pass	2♦	Pass	2♥
North HCP: 15+2	♦ Q	♦ AJ95	Pass	3♣	Pass	4♥
South HCP: 15	♣ AQ732	♣ J4	Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
Contract: 6♥ North			Pass	6♥	All Pass	

1. Blackwood 0314, for !H

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

### Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ KQJ62		1NT	Pass	2♥
Vul: None	♥ K954	♥ A2	Pass	2♠	Pass	3♦
North HCP: 17	♦ K5	♦ Q9632	Pass	4♠	All Pass	
South HCP: 12+2	♣ AQJ8	♣ 5				
Contract: 4♠ North						

### Board: 334

	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ AQ				1NT
Vul: N-S	♥ AKQJ8	♥ 9742	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 13+1	♦ 975	♦ AKT	Pass	3♠ <sup>2</sup>	Pass	4♣ <sup>3</sup>
South HCP: 15	♣ 74	♣ Q952	Pass	4♦ <sup>4</sup>	Pass	4♥
Contract: 4♥ South			All Pass			

1. Extended acceptance after NT

2. Cue bid, a !S stopper

3. Cue bid, a !D stopper

4. surplus



**Board: 335**

♠ QJ54

You are dealer.

Dealer: North

♥ JT

The opponents are silent.

Vul: E-W

♦ AKQ3

HCP: 17

♣ A63

**Board: 336**

♠ AT986

Partner is dealer.

Dealer: South

♥ A8

East (LHO) Doubles 2♥ if possible.

Vul: None

♦ KQ

HCP: 14+1

♣ J964

**Board: 337**

♠ QT

You are dealer.

Dealer: North

♥ 652

The opponents are silent.

Vul: N-S

♦ AKQ7

HCP: 16

♣ AJ83

**Board: 338**

♠ Q42

Partner is dealer.

Dealer: South

♥ J9865

East (LHO) Doubles 2♦ if possible.

Vul: E-W

♦ Q

HCP: 9+1

♣ KJ65

## Both hands (Answers Page)

### Board: 335

	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ A9		1NT	Pass	2♦
Vul: E-W	♥ JT	♥ 98762	Pass	2♥	Pass	3♣
North HCP: 17	♦ AKQ3	♦ T9	Pass	3NT	All Pass	
South HCP: 10+1	♣ A63	♣ KQJT				
Contract: 3NT North						

### Board: 336

	North:	South:	W	N	E	S
Dealer: South	♠ AT986	♠ KQJ4				1NT
Vul: None	♥ A8	♥ QJ6	Pass	2♥	X	2♠
North HCP: 14+1	♦ KQ	♦ 984	Pass	4♠	All Pass	
South HCP: 15	♣ J964	♣ AQ2				
Contract: 4♠ North						

### Board: 337

	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ AK		1NT	Pass	2♦
Vul: N-S	♥ 652	♥ AKQ93	Pass	2♥	Pass	3♣
North HCP: 16	♦ AKQ7	♦ 6	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 19+2	♣ AJ83	♣ KT542	Pass	5♥ <sup>2</sup>	Pass	7♥
Contract: 7♥ South			All Pass			

1. Blackwood 0314, for !H

2. A=2/5 or 5/5, Q(H)=0

### Board: 338

	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ AK65				1NT
Vul: E-W	♥ J9865	♥ AT2	Pass	2♦	X	2♥
North HCP: 9+1	♦ Q	♦ A85	Pass	3♥	Pass	4♥
South HCP: 17	♣ KJ65	♣ Q74	All Pass			
Contract: 4♥ South						

**Board: 335**

♠ A9

Partner is dealer.

Dealer: North

♥ 98762

The opponents are silent.

Vul: E-W

♦ T9

HCP: 10+1

♣ KQJT

**Board: 336**

♠ KQJ4

You are dealer.

Dealer: South

♥ QJ6

East (RHO) Doubles 2♥ if possible.

Vul: None

♦ 984

HCP: 15

♣ AQ2

**Board: 337**

♠ AK

Partner is dealer.

Dealer: North

♥ AKQ93

The opponents are silent.

Vul: N-S

♦ 6

HCP: 19+2

♣ KT542

**Board: 338**

♠ AK65

You are dealer.

Dealer: South

♥ AT2

East (RHO) Doubles 2♦ if possible.

Vul: E-W

♦ A85

HCP: 17

♣ Q74

## Both hands (Answers Page)

### Board: 335

	North:	South:	W	N	E	S
Dealer: North	♠ QJ54	♠ A9		1NT	Pass	2♦
Vul: E-W	♥ JT	♥ 98762	Pass	2♥	Pass	3♣
North HCP: 17	♦ AKQ3	♦ T9	Pass	3NT	All Pass	
South HCP: 10+1	♣ A63	♣ KQJT				
Contract: 3NT North						

### Board: 336

	North:	South:	W	N	E	S
Dealer: South	♠ AT986	♠ KQJ4				1NT
Vul: None	♥ A8	♥ QJ6	Pass	2♥	X	2♠
North HCP: 14+1	♦ KQ	♦ 984	Pass	4♠	All Pass	
South HCP: 15	♣ J964	♣ AQ2				
Contract: 4♠ North						

### Board: 337

	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ AK		1NT	Pass	2♦
Vul: N-S	♥ 652	♥ AKQ93	Pass	2♥	Pass	3♣
North HCP: 16	♦ AKQ7	♦ 6	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 19+2	♣ AJ83	♣ KT542	Pass	5♥ <sup>2</sup>	Pass	7♥
Contract: 7♥ South			All Pass			

1. Blackwood 0314, for !H

2. A=2/5 or 5/5, Q(H)=0

### Board: 338

	North:	South:	W	N	E	S
Dealer: South	♠ Q42	♠ AK65				1NT
Vul: E-W	♥ J9865	♥ AT2	Pass	2♦	X	2♥
North HCP: 9+1	♦ Q	♦ A85	Pass	3♥	Pass	4♥
South HCP: 17	♣ KJ65	♣ Q74	All Pass			
Contract: 4♥ South						

**Board: 339**

♠ J82

You are dealer.

Dealer: North

♥ A73

The opponents are silent.

Vul: Both

♦ AJT97

HCP: 15+1

♣ AJ

**Board: 340**

♠ KQ93

You are dealer.

Dealer: North

♥ AK

The opponents are silent.

Vul: N-S

♦ 984

HCP: 15

♣ KT95

**Board: 341**

♠ AKQ2

You are dealer.

Dealer: North

♥ 53

West (RHO) Doubles 2♦ if possible.

Vul: E-W

♦ KQ75

HCP: 17

♣ QJ6

**Board: 342**

♠ KJ

Partner is dealer.

Dealer: South

♥ QJ732

The opponents are silent.

Vul: Both

♦ T96

HCP: 14+1

♣ AK9

**Board: 343**

♠ A76

You are dealer.

Dealer: North

♥ AKJ8

The opponents are silent.

Vul: None

♦ Q5

HCP: 16

♣ QT86

## Both hands (Answers Page)

### Board: 339

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12+1

Contract: 4♥ North

North:

♠ J82

♥ A73

♦ AJT97

♣ AJ

South:

♠ A3

♥ KQT62

♦ K432

♣ 42

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3♦
------	----	------	----

Pass	4♥	All Pass	
------	----	----------	--

### Board: 340

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4♠ South

North:

♠ KQ93

♥ AK

♦ 984

♣ KT95

South:

♠ A8542

♥ 642

♦ A65

♣ J6

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2NT <sup>1</sup>	Pass	4♠
------	------------------	------	----

All Pass

1. Extended acceptance after NT

### Board: 341

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 9+1

Contract: 3♥ South

North:

♠ AKQ2

♥ 53

♦ KQ75

♣ QJ6

South:

♠ T73

♥ KQJ72

♦ 864

♣ K9

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

X	2♥	Pass	3♥
---	----	------	----

All Pass

### Board: 342

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ KJ

♥ QJ732

♦ T96

♣ AK9

South:

♠ A2

♥ KT6

♦ AKQ72

♣ 872

W	N	E	S
---	---	---	---

1NT

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3NT	Pass	4♥
------	-----	------	----

All Pass

### Board: 343

Dealer: North

Vul: None

North HCP: 16

South HCP: 11+2

Contract: 4♠ North

North:

♠ A76

♥ AKJ8

♦ Q5

♣ QT86

South:

♠ QJ854

♥ 7

♦ 92

♣ AKJ93

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2♠	Pass	3♣
------	----	------	----

Pass	4♠	All Pass	
------	----	----------	--

**South hands****GIB NT & Jacoby****Board: 339**

♠ A3

Partner is dealer.

Dealer: North

♥ KQT62

The opponents are silent.

Vul: Both

♦ K432

HCP: 12+1

♣ 42

**Board: 340**

♠ A8542

Partner is dealer.

Dealer: North

♥ 642

The opponents are silent.

Vul: N-S

♦ A65

HCP: 9+1

♣ J6

**Board: 341**

♠ T73

Partner is dealer.

Dealer: North

♥ KQJ72

West (LHO) Doubles 2♦ if possible.

Vul: E-W

♦ 864

HCP: 9+1

♣ K9

**Board: 342**

♠ A2

You are dealer.

Dealer: South

♥ KT6

The opponents are silent.

Vul: Both

♦ AKQ72

HCP: 16+1

♣ 872

**Board: 343**

♠ QJ854

Partner is dealer.

Dealer: North

♥ 7

The opponents are silent.

Vul: None

♦ 92

HCP: 11+2

♣ AKJ93

## Both hands (Answers Page)

### Board: 339

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12+1

Contract: 4♥ North

North:

♠ J82

♥ A73

♦ AJT97

♣ AJ

South:

♠ A3

♥ KQT62

♦ K432

♣ 42

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♦

Pass 4♥ All Pass

### Board: 340

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4♠ South

North:

♠ KQ93

♥ AK

♦ 984

♣ KT95

South:

♠ A8542

♥ 642

♦ A65

♣ J6

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 4♠

All Pass

1. Extended acceptance after NT

### Board: 341

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 9+1

Contract: 3♥ South

North:

♠ AKQ2

♥ 53

♦ KQ75

♣ QJ6

South:

♠ T73

♥ KQJ72

♦ 864

♣ K9

W N E S

1NT Pass 2♦

X 2♥ Pass 3♥

All Pass

### Board: 342

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ KJ

♥ QJ732

♦ T96

♣ AK9

South:

♠ A2

♥ KT6

♦ AKQ72

♣ 872

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3NT Pass 4♥

All Pass

### Board: 343

Dealer: North

Vul: None

North HCP: 16

South HCP: 11+2

Contract: 4♠ North

North:

♠ A76

♥ AKJ8

♦ Q5

♣ QT86

South:

♠ QJ854

♥ 7

♦ 92

♣ AKJ93

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ All Pass



**Board: 344**

♠ QJ2

Partner is dealer.

Dealer: South

♥ KQJT6

The opponents are silent.

Vul: E-W

♦ KT7

HCP: 12+1

♣ 53

**Board: 345**

♠ KQ5

You are dealer.

Dealer: North

♥ QJ7

West (RHO) Doubles 2♥ if possible.

Vul: Both

♦ K84

HCP: 15

♣ KJT6

**Board: 346**

♠ 862

Partner is dealer.

Dealer: South

♥ Q6543

The opponents are silent.

Vul: None

♦ K86

HCP: 10+1

♣ KQ

**Board: 347**

♠ QJ8732

Partner is dealer.

Dealer: South

♥ 42

East (LHO) bids 3♥ if possible.

Vul: N-S

♦ 983

HCP: 3+2

♣ 84

**Board: 348**

♠ KJ643

Partner is dealer.

Dealer: South

♥ K

East (LHO) Doubles 2♥ if possible.

Vul: None

♦ J6

HCP: 10+2

♣ Q9754

## Both hands (Answers Page)

### Board: 344

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ QJ2

♥ KQJT6

♦ KT7

♣ 53

South:

♠ AK75

♥ 75

♦ 652

♣ AKJ9

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

### Board: 345

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 4♠ South

North:

♠ KQ5

♥ QJ7

♦ K84

♣ KJT6

South:

♠ AJT84

♥ 5

♦ QT52

♣ A95

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	4♠
All Pass			

### Board: 346

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ 862

♥ Q6543

♦ K86

♣ KQ

South:

♠ AQJ53

♥ K72

♦ Q7

♣ AT6

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

### Board: 347

Dealer: South

Vul: N-S

North HCP: 3+2

South HCP: 17

Contract: 3♠ North

North:

♠ QJ8732

♥ 42

♦ 983

♣ 84

South:

♠ AK5

♥ AJ9

♦ Q75

♣ QJ73

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

### Board: 348

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 15+1

Contract: 3NT North

North:

♠ KJ643

♥ K

♦ J6

♣ Q9754

South:

♠ AT

♥ JT5

♦ AK742

♣ KT2

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

**Board: 344**      ♠ AK75      You are dealer.  
Dealer: South      ♥ 75      The opponents are silent.  
Vul: E-W      ♦ 652  
HCP: 15      ♣ AKJ9

---

**Board: 345**      ♠ AJT84      Partner is dealer.  
Dealer: North      ♥ 5      West (LHO) Doubles 2♥ if possible.  
Vul: Both      ♦ QT52  
HCP: 11+1      ♣ A95

---

**Board: 346**      ♠ AQJ53      You are dealer.  
Dealer: South      ♥ K72      The opponents are silent.  
Vul: None      ♦ Q7  
HCP: 16+1      ♣ AT6

---

**Board: 347**      ♠ AK5      You are dealer.  
Dealer: South      ♥ AJ9      East (RHO) bids 3♥ if possible.  
Vul: N-S      ♦ Q75  
HCP: 17      ♣ QJ73

---

**Board: 348**      ♠ AT      You are dealer.  
Dealer: South      ♥ JT5      East (RHO) Doubles 2♥ if possible.  
Vul: None      ♦ AK742  
HCP: 15+1      ♣ KT2

## Both hands (Answers Page)

### Board: 344

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 3NT North

North:

♠ QJ2

♥ KQJT6

♦ KT7

♣ 53

South:

♠ AK75

♥ 75

♦ 652

♣ AKJ9

W	N	E	S
			1NT

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 345

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 4♠ South

North:

♠ KQ5

♥ QJ7

♦ K84

♣ KJT6

South:

♠ AJT84

♥ 5

♦ QT52

♣ A95

W	N	E	S
	1NT	Pass	2♥

X	2♠	Pass	4♠
---	----	------	----

All Pass			
----------	--	--	--

### Board: 346

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ 862

♥ Q6543

♦ K86

♣ KQ

South:

♠ AQJ53

♥ K72

♦ Q7

♣ AT6

W	N	E	S
			1NT

Pass	2♦	Pass	2♥
------	----	------	----

Pass	3NT	Pass	4♥
------	-----	------	----

All Pass			
----------	--	--	--

### Board: 347

Dealer: South

Vul: N-S

North HCP: 3+2

South HCP: 17

Contract: 3♠ North

North:

♠ QJ8732

♥ 42

♦ 983

♣ 84

South:

♠ AK5

♥ AJ9

♦ Q75

♣ QJ73

W	N	E	S
			1NT

Pass	2♥	3♥	Pass
------	----	----	------

Pass	3♠	All Pass	
------	----	----------	--

### Board: 348

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 15+1

Contract: 3NT North

North:

♠ KJ643

♥ K

♦ J6

♣ Q9754

South:

♠ AT

♥ JT5

♦ AK742

♣ KT2

W	N	E	S
			1NT

Pass	2♥	X	3♦
------	----	---	----

Pass	3NT	All Pass	
------	-----	----------	--

**Board: 349**

♠ KQ53

You are dealer.

Dealer: North

♥ 82

The opponents are silent.

Vul: N-S

♦ KQ9

HCP: 15

♣ KQ82

**Board: 350**

♠ KQ9

Partner is dealer.

Dealer: South

♥ A8654

The opponents are silent.

Vul: E-W

♦ J3

HCP: 10+1

♣ 962

**Board: 351**

♠ A6

You are dealer.

Dealer: North

♥ QJ984

The opponents are silent.

Vul: None

♦ A92

HCP: 15+1

♣ AT4

**Board: 352**

♠ A97

Partner is dealer.

Dealer: South

♥ AKQT3

The opponents are silent.

Vul: N-S

♦ 73

HCP: 13+1

♣ T65

**Board: 353**

♠ QJ96

You are dealer.

Dealer: North

♥ KQ6

West (RHO) Doubles 2♦ if possible.

Vul: E-W

♦ A852

HCP: 15

♣ K8

## Both hands (Answers Page)

### Board: 349

	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ 74		1NT	Pass	2♦
Vul: N-S	♥ 82	♥ AJ764	Pass	2♥	Pass	3NT
North HCP: 15	♦ KQ9	♦ AJ6	All Pass			
South HCP: 14+1	♣ KQ82	♣ A96				
Contract: 3NT South						

### Board: 350

	North:	South:	W	N	E	S
Dealer: South	♠ KQ9	♠ AJ5				1NT
Vul: E-W	♥ A8654	♥ JT	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ J3	♦ Q85	Pass	3NT	All Pass	
South HCP: 17+1	♣ 962	♣ AKQT3				
Contract: 3NT North						

### Board: 351

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KT852		1NT	Pass	2♥
Vul: None	♥ QJ984	♥ A2	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ A92	♦ KJ3	All Pass			
South HCP: 12+1	♣ AT4	♣ J97				
Contract: 3NT South						

### Board: 352

	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ KJ43				1NT
Vul: N-S	♥ AKQT3	♥ J92	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ 73	♦ AQ9	Pass	3NT	Pass	4♥
South HCP: 16	♣ T65	♣ KQ3	All Pass			
Contract: 4♥ South						

### Board: 353

	North:	South:	W	N	E	S
Dealer: North	♠ QJ96	♠ K84		1NT	Pass	2♦
Vul: E-W	♥ KQ6	♥ AT974	X	2♥	Pass	4♥
North HCP: 15	♦ A852	♦ 94	All Pass			
South HCP: 13+1	♣ K8	♣ AQT				
Contract: 4♥ South						

<b>Board: 349</b>	♠ 74	Partner is dealer.
Dealer: North	♥ AJ764	The opponents are silent.
Vul: N-S	♦ AJ6	
HCP: 14+1	♣ A96	

---

<b>Board: 350</b>	♠ AJ5	You are dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: E-W	♦ Q85	
HCP: 17+1	♣ AKQT3	

---

<b>Board: 351</b>	♠ KT852	Partner is dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 12+1	♣ J97	

---

<b>Board: 352</b>	♠ KJ43	You are dealer.
Dealer: South	♥ J92	The opponents are silent.
Vul: N-S	♦ AQ9	
HCP: 16	♣ KQ3	

---

<b>Board: 353</b>	♠ K84	Partner is dealer.
Dealer: North	♥ AT974	West (LHO) Doubles 2♦ if possible.
Vul: E-W	♦ 94	
HCP: 13+1	♣ AQT	

## Both hands (Answers Page)

### Board: 349

	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ 74		1NT	Pass	2♦
Vul: N-S	♥ 82	♥ AJ764	Pass	2♥	Pass	3NT
North HCP: 15	♦ KQ9	♦ AJ6	All Pass			
South HCP: 14+1	♣ KQ82	♣ A96				
Contract: 3NT South						

### Board: 350

	North:	South:	W	N	E	S
Dealer: South	♠ KQ9	♠ AJ5				1NT
Vul: E-W	♥ A8654	♥ JT	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ J3	♦ Q85	Pass	3NT	All Pass	
South HCP: 17+1	♣ 962	♣ AKQT3				
Contract: 3NT North						

### Board: 351

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KT852		1NT	Pass	2♥
Vul: None	♥ QJ984	♥ A2	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ A92	♦ KJ3	All Pass			
South HCP: 12+1	♣ AT4	♣ J97				
Contract: 3NT South						

### Board: 352

	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ KJ43				1NT
Vul: N-S	♥ AKQT3	♥ J92	Pass	2♦	Pass	2♥
North HCP: 13+1	♦ 73	♦ AQ9	Pass	3NT	Pass	4♥
South HCP: 16	♣ T65	♣ KQ3	All Pass			
Contract: 4♥ South						

### Board: 353

	North:	South:	W	N	E	S
Dealer: North	♠ QJ96	♠ K84		1NT	Pass	2♦
Vul: E-W	♥ KQ6	♥ AT974	X	2♥	Pass	4♥
North HCP: 15	♦ A852	♦ 94	All Pass			
South HCP: 13+1	♣ K8	♣ AQT				
Contract: 4♥ South						



**Board: 354**

♠ KQT53

Partner is dealer.

Dealer: South

♥ 5

The opponents are silent.

Vul: Both

♦ A854

HCP: 12+1

♣ QJ5

**Board: 355**

♠ AJ93

You are dealer.

Dealer: North

♥ J65

West (RHO) Doubles 2♥ if possible.

Vul: N-S

♦ QJ

HCP: 16

♣ AK73

**Board: 356**

♠ AKQ52

Partner is dealer.

Dealer: South

♥ K3

The opponents are silent.

Vul: Both

♦ 83

HCP: 14+1

♣ Q654

**Board: 357**

♠ JT54

You are dealer.

Dealer: North

♥ AJ43

West (RHO) bids 3♣ if possible.

Vul: None

♦ AKJ

HCP: 15

♣ J4

## Both hands (Answers Page)

### Board: 354

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQT53

♥ 5

♦ A854

♣ QJ5

South:

♠ A42

♥ Q97

♦ K97

♣ AKT8

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

### Board: 355

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 3 ♠ South

North:

♠ AJ93

♥ J65

♦ QJ

♣ AK73

South:

♠ KQT72

♥ K43

♦ 532

♣ JT

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

### Board: 356

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15

Contract: 5 ♠ North

North:

♠ AKQ52

♥ K3

♦ 83

♣ Q654

South:

♠ J74

♥ A762

♦ KQ9

♣ AJ8

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♣	Pass	4 ♠
Pass	4NT <sup>1</sup>	Pass	5 ♥ <sup>2</sup>
Pass	5 ♠	All Pass	

1. Blackwood 0314, for !S
2. A=2/5 or 5/5, Q(S)=0

### Board: 357

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 4 ♥ South

North:

♠ JT54

♥ AJ43

♦ AKJ

♣ J4

South:

♠ 963

♥ KQ762

♦ Q63

♣ Q9

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

<b>Board: 354</b>	♠ A42	You are dealer.
Dealer: South	♥ Q97	The opponents are silent.
Vul: Both	♦ K97	
HCP: 16	♣ AKT8	

---

<b>Board: 355</b>	♠ KQT72	Partner is dealer.
Dealer: North	♥ K43	West (LHO) Doubles 2♥ if possible.
Vul: N-S	♦ 532	
HCP: 9+1	♣ JT	

---

<b>Board: 356</b>	♠ J74	You are dealer.
Dealer: South	♥ A762	The opponents are silent.
Vul: Both	♦ KQ9	
HCP: 15	♣ AJ8	

---

<b>Board: 357</b>	♠ 963	Partner is dealer.
Dealer: North	♥ KQ762	West (LHO) bids 3♣ if possible.
Vul: None	♦ Q63	
HCP: 9+1	♣ Q9	

## Both hands (Answers Page)

### Board: 354

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ KQT53

♥ 5

♦ A854

♣ QJ5

South:

♠ A42

♥ Q97

♦ K97

♣ AKT8

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

### Board: 355

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 9+1

Contract: 3 ♠ South

North:

♠ AJ93

♥ J65

♦ QJ

♣ AK73

South:

♠ KQT72

♥ K43

♦ 532

♣ JT

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

### Board: 356

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 15

Contract: 5 ♠ North

North:

♠ AKQ52

♥ K3

♦ 83

♣ Q654

South:

♠ J74

♥ A762

♦ KQ9

♣ AJ8

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♣	Pass	4 ♠
Pass	4NT <sup>1</sup>	Pass	5 ♥ <sup>2</sup>
Pass	5 ♠	All Pass	

1. Blackwood 0314, for !S
2. A=2/5 or 5/5, Q(S)=0

### Board: 357

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+1

Contract: 4 ♥ South

North:

♠ JT54

♥ AJ43

♦ AKJ

♣ J4

South:

♠ 963

♥ KQ762

♦ Q63

♣ Q9

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

**Board: 358**

♠ AT

Partner is dealer.

Dealer: South

♥ KT654

The opponents are silent.

Vul: E-W

♦ AQ93

HCP: 15+1

♣ Q5

**Board: 359**

♠ AQJ

You are dealer.

Dealer: North

♥ QT93

West (RHO) Doubles 2♦ if possible.

Vul: Both

♦ 53

HCP: 15

♣ KQJT

**Board: 360**

♠ Q9643

Partner is dealer.

Dealer: South

♥ K65

The opponents are silent.

Vul: None

♦ AQ82

HCP: 11+1

♣ 9

**Board: 361**

♠ AKQ5

You are dealer.

Dealer: North

♥ 542

The opponents are silent.

Vul: N-S

♦ J92

HCP: 17

♣ AK7

**Board: 362**

♠ Q7632

Partner is dealer.

Dealer: South

♥ Q4

The opponents are silent.

Vul: Both

♦ Q65

HCP: 9+1

♣ QJ3

## Both hands (Answers Page)

### Board: 358

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ AT

♥ KT654

♦ AQ93

♣ Q5

South:

♠ K9762

♥ AQ3

♦ 76

♣ AK8

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

### Board: 359

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 4♥ South

North:

♠ AQJ

♥ QT93

♦ 53

♣ KQJT

South:

♠ 763

♥ A8752

♦ AQ

♣ 987

W	N	E	S
	1NT	Pass	2♦
X	2♥	Pass	4♥
All Pass			

### Board: 360

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ Q9643

♥ K65

♦ AQ82

♣ 9

South:

♠ A8

♥ A872

♦ K96

♣ KQ32

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

### Board: 361

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+1

Contract: 4♥ North

North:

♠ AKQ5

♥ 542

♦ J92

♣ AK7

South:

♠ JT2

♥ KQT83

♦ KT

♣ J83

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

### Board: 362

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3♠ South

North:

♠ Q7632

♥ Q4

♦ Q65

♣ QJ3

South:

♠ AT5

♥ AK72

♦ T98

♣ A64

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

<b>Board: 358</b>	♠ K9762	You are dealer.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: E-W	♦ 76	
HCP: 16+1	♣ AK8	

---

<b>Board: 359</b>	♠ 763	Partner is dealer.
Dealer: North	♥ A8752	West (LHO) Doubles 2♦ if possible.
Vul: Both	♦ AQ	
HCP: 10+1	♣ 987	

---

<b>Board: 360</b>	♠ A8	You are dealer.
Dealer: South	♥ A872	The opponents are silent.
Vul: None	♦ K96	
HCP: 16	♣ KQ32	

---

<b>Board: 361</b>	♠ JT2	Partner is dealer.
Dealer: North	♥ KQT83	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 10+1	♣ J83	

---

<b>Board: 362</b>	♠ AT5	You are dealer.
Dealer: South	♥ AK72	The opponents are silent.
Vul: Both	♦ T98	
HCP: 15	♣ A64	

## Both hands (Answers Page)

### Board: 358

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ AT

♥ KT654

♦ AQ93

♣ Q5

South:

♠ K9762

♥ AQ3

♦ 76

♣ AK8

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

### Board: 359

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 4♥ South

North:

♠ AQJ

♥ QT93

♦ 53

♣ KQJT

South:

♠ 763

♥ A8752

♦ AQ

♣ 987

W	N	E	S
	1NT	Pass	2♦
X	2♥	Pass	4♥
All Pass			

### Board: 360

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 16

Contract: 3NT South

North:

♠ Q9643

♥ K65

♦ AQ82

♣ 9

South:

♠ A8

♥ A872

♦ K96

♣ KQ32

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

### Board: 361

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+1

Contract: 4♥ North

North:

♠ AKQ5

♥ 542

♦ J92

♣ AK7

South:

♠ JT2

♥ KQT83

♦ KT

♣ J83

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

### Board: 362

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 15

Contract: 3♠ South

North:

♠ Q7632

♥ Q4

♦ Q65

♣ QJ3

South:

♠ AT5

♥ AK72

♦ T98

♣ A64

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



**Board: 363**

♠ 43

You are dealer.

Dealer: North

♥ AK9

The opponents are silent.

Vul: None

♦ A983

HCP: 16

♣ KQ96

**Board: 364**

♠ A9

Partner is dealer.

Dealer: South

♥ AQJ53

The opponents are silent.

Vul: N-S

♦ JT52

HCP: 12+1

♣ 43

**Board: 365**

♠ AKJT

You are dealer.

Dealer: North

♥ A86

The opponents are silent.

Vul: E-W

♦ A85

HCP: 16

♣ 852

**Board: 366**

♠ Q32

Partner is dealer.

Dealer: South

♥ AT732

The opponents are silent.

Vul: None

♦ 63

HCP: 11+1

♣ AJT

**Board: 367**

♠ AK4

You are dealer.

Dealer: North

♥ A2

West (RHO) Doubles 2♥ if possible.

Vul: N-S

♦ T643

HCP: 15

♣ A643

## Both hands (Answers Page)

### Board: 363

	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ AK972		1NT	Pass	2♥
Vul: None	♥ AK9	♥ 853	Pass	2♠	Pass	3NT
North HCP: 16	♦ A983	♦ K52	All Pass			
South HCP: 10+1	♣ KQ96	♣ T4				
Contract: 3NT South						

### Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ KJT				1NT
Vul: N-S	♥ AQJ53	♥ K9	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ JT52	♦ KQ963	Pass	3♦	Pass	3NT
South HCP: 15+1	♣ 43	♣ KT9	All Pass			
Contract: 3NT South						

### Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ AKJT	♠ 62		1NT	Pass	2♦
Vul: E-W	♥ A86	♥ T9753	Pass	2♥	Pass	3NT
North HCP: 16	♦ A85	♦ KQT	Pass	4♥	All Pass	
South HCP: 9+1	♣ 852	♣ KJT				
Contract: 4♥ North						

### Board: 366

	North:	South:	W	N	E	S
Dealer: South	♠ Q32	♠ AK9				1NT
Vul: None	♥ AT732	♥ K4	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ 63	♦ KJ94	Pass	3NT	All Pass	
South HCP: 16	♣ AJT	♣ Q965				
Contract: 3NT North						

### Board: 367

	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ Q8765		1NT	Pass	2♥
Vul: N-S	♥ A2	♥ J9	X	2♠	Pass	4♠
North HCP: 15	♦ T643	♦ A97	All Pass			
South HCP: 10+1	♣ A643	♣ KT7				
Contract: 4♠ South						

**Board: 363**      ♠ AK972      Partner is dealer.  
Dealer: North      ♥ 853      The opponents are silent.  
Vul: None      ♦ K52  
HCP: 10+1      ♣ T4

---

**Board: 364**      ♠ KJT      You are dealer.  
Dealer: South      ♥ K9      The opponents are silent.  
Vul: N-S      ♦ KQ963  
HCP: 15+1      ♣ KT9

---

**Board: 365**      ♠ 62      Partner is dealer.  
Dealer: North      ♥ T9753      The opponents are silent.  
Vul: E-W      ♦ KQT  
HCP: 9+1      ♣ KJT

---

**Board: 366**      ♠ AK9      You are dealer.  
Dealer: South      ♥ K4      The opponents are silent.  
Vul: None      ♦ KJ94  
HCP: 16      ♣ Q965

---

**Board: 367**      ♠ Q8765      Partner is dealer.  
Dealer: North      ♥ J9      West (LHO) Doubles 2♥ if possible.  
Vul: N-S      ♦ A97  
HCP: 10+1      ♣ KT7

## Both hands (Answers Page)

### Board: 363

	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ AK972		1NT	Pass	2♥
Vul: None	♥ AK9	♥ 853	Pass	2♠	Pass	3NT
North HCP: 16	♦ A983	♦ K52	All Pass			
South HCP: 10+1	♣ KQ96	♣ T4				
Contract: 3NT South						

### Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ KJT				1NT
Vul: N-S	♥ AQJ53	♥ K9	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ JT52	♦ KQ963	Pass	3♦	Pass	3NT
South HCP: 15+1	♣ 43	♣ KT9	All Pass			
Contract: 3NT South						

### Board: 365

	North:	South:	W	N	E	S
Dealer: North	♠ AKJT	♠ 62		1NT	Pass	2♦
Vul: E-W	♥ A86	♥ T9753	Pass	2♥	Pass	3NT
North HCP: 16	♦ A85	♦ KQT	Pass	4♥	All Pass	
South HCP: 9+1	♣ 852	♣ KJT				
Contract: 4♥ North						

### Board: 366

	North:	South:	W	N	E	S
Dealer: South	♠ Q32	♠ AK9				1NT
Vul: None	♥ AT732	♥ K4	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ 63	♦ KJ94	Pass	3NT	All Pass	
South HCP: 16	♣ AJT	♣ Q965				
Contract: 3NT North						

### Board: 367

	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ Q8765		1NT	Pass	2♥
Vul: N-S	♥ A2	♥ J9	X	2♠	Pass	4♠
North HCP: 15	♦ T643	♦ A97	All Pass			
South HCP: 10+1	♣ A643	♣ KT7				
Contract: 4♠ South						

**Board: 368**

♠ KQ873

Partner is dealer.

Dealer: South

♥ A74

The opponents are silent.

Vul: E-W

♦ -

HCP: 16+2

♣ AKT73

**Board: 369**

♠ J97

Partner is dealer.

Dealer: South

♥ KQJ52

The opponents are silent.

Vul: Both

♦ Q964

HCP: 13+1

♣ A

**Board: 370**

♠ QJ986

Partner is dealer.

Dealer: South

♥ 3

East (LHO) Doubles 2♥ if possible.

Vul: N-S

♦ AJT5

HCP: 10+1

♣ Q86

**Board: 371**

♠ Q3

You are dealer.

Dealer: North

♥ AQT

The opponents are silent.

Vul: E-W

♦ QJ876

HCP: 15+1

♣ A85

## Both hands (Answers Page)

### Board: 368

Dealer: South

Vul: E-W

North HCP: 16+2

South HCP: 15+1

Contract: 7 ♠ North

North:

♠ KQ873

♥ A74

♦ -

♣ AKT73

South:

♠ J95

♥ KJ853

♦ AK6

♣ QJ

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♣	Pass	4 ♠
Pass	4NT <sup>1</sup>	Pass	5 ♦ <sup>2</sup>
Pass	7 ♠	All Pass	

1. Blackwood 0314, for !S

2. A=1/5 or 4/5

### Board: 369

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 15

Contract: 6 ♦ North

North:

♠ J97

♥ KQJ52

♦ Q964

♣ A

South:

♠ A853

♥ A4

♦ KJ82

♣ KT7

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♦	Pass	5 ♦
Pass	6 ♦	All Pass	

### Board: 370

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 17

Contract: 3NT South

North:

♠ QJ986

♥ 3

♦ AJT5

♣ Q86

South:

♠ K4

♥ KQ97

♦ KQ6

♣ AT75

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

### Board: 371

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 15+1

Contract: 4NT South

North:

♠ Q3

♥ AQT

♦ QJ876

♣ A85

South:

♠ AJ762

♥ K84

♦ A

♣ K763

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♣
Pass	3 ♦	Pass	4NT <sup>1</sup>
All Pass			

1. Quantitative 4NT

**Board: 368**

♠ J95

You are dealer.

Dealer: South

♥ KJ853

The opponents are silent.

Vul: E-W

♦ AK6

HCP: 15+1

♣ QJ

**Board: 369**

♠ A853

You are dealer.

Dealer: South

♥ A4

The opponents are silent.

Vul: Both

♦ KJ82

HCP: 15

♣ KT7

**Board: 370**

♠ K4

You are dealer.

Dealer: South

♥ KQ97

East (RHO) Doubles 2♥ if possible.

Vul: N-S

♦ KQ6

HCP: 17

♣ AT75

**Board: 371**

♠ AJ762

Partner is dealer.

Dealer: North

♥ K84

The opponents are silent.

Vul: E-W

♦ A

HCP: 15+1

♣ K763

## Both hands (Answers Page)

### Board: 368

Dealer: South

Vul: E-W

North HCP: 16+2

South HCP: 15+1

Contract: 7 ♠ North

North:

♠ KQ873

♥ A74

♦ -

♣ AKT73

South:

♠ J95

♥ KJ853

♦ AK6

♣ QJ

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3 ♣	Pass	4 ♠
Pass	4NT <sup>1</sup>	Pass	5 ♦ <sup>2</sup>
Pass	7 ♠	All Pass	

1. Blackwood 0314, for !S

2. A=1/5 or 4/5

### Board: 369

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 15

Contract: 6 ♦ North

North:

♠ J97

♥ KQJ52

♦ Q964

♣ A

South:

♠ A853

♥ A4

♦ KJ82

♣ KT7

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♦	Pass	5 ♦
Pass	6 ♦	All Pass	

### Board: 370

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 17

Contract: 3NT South

North:

♠ QJ986

♥ 3

♦ AJT5

♣ Q86

South:

♠ K4

♥ KQ97

♦ KQ6

♣ AT75

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

### Board: 371

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 15+1

Contract: 4NT South

North:

♠ Q3

♥ AQT

♦ QJ876

♣ A85

South:

♠ AJ762

♥ K84

♦ A

♣ K763

W	N	E	S
	1NT	Pass	2 ♥
Pass	2 ♠	Pass	3 ♣
Pass	3 ♦	Pass	4NT <sup>1</sup>
All Pass			

1. Quantitative 4NT



**Board: 372**

♠ J

Partner is dealer.

Dealer: South

♥ Q9754

The opponents are silent.

Vul: Both

♦ K73

HCP: 13+1

♣ AQJ4

**Board: 373**

♠ J8

You are dealer.

Dealer: North

♥ K83

The opponents are silent.

Vul: None

♦ KJ93

HCP: 15

♣ AK62

**Board: 374**

♠ T7653

Partner is dealer.

Dealer: South

♥ A4

The opponents are silent.

Vul: E-W

♦ T

HCP: 10+2

♣ AQ743

**Board: 375**

♠ AJ97

You are dealer.

Dealer: North

♥ AT7

West (RHO) Doubles 2♥ if possible.

Vul: Both

♦ K742

HCP: 15

♣ K9

## Both hands (Answers Page)

### Board: 372

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 16

Contract: 6♥ North

North:

♠ J  
♥ Q9754  
♦ K73  
♣ AQJ4

South:

♠ AQT3  
♥ KJ3  
♦ AQ98  
♣ 52

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	4♥
Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Pass	6♥	All Pass	

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

### Board: 373

Dealer: North

Vul: None

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ J8  
♥ K83  
♦ KJ93  
♣ AK62

South:

♠ KQ752  
♥ A2  
♦ 765  
♣ QJ3

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

### Board: 374

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 17+1

Contract: 4♠ South

North:

♠ T7653  
♥ A4  
♦ T  
♣ AQ743

South:

♠ KJ8  
♥ K85  
♦ AK983  
♣ K5

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

### Board: 375

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 4♠ North

North:

♠ AJ97  
♥ AT7  
♦ K742  
♣ K9

South:

♠ KQT64  
♥ Q  
♦ T95  
♣ QJ84

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	3♠
Pass	4♠	All Pass	

<b>Board: 372</b>	♠ AQT3	You are dealer.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: Both	♦ AQ98	
HCP: 16	♣ 52	

---

<b>Board: 373</b>	♠ KQ752	Partner is dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ 765	
HCP: 12+1	♣ QJ3	

---

<b>Board: 374</b>	♠ KJ8	You are dealer.
Dealer: South	♥ K85	The opponents are silent.
Vul: E-W	♦ AK983	
HCP: 17+1	♣ K5	

---

<b>Board: 375</b>	♠ KQT64	Partner is dealer.
Dealer: North	♥ Q	West (LHO) Doubles 2♥ if possible.
Vul: Both	♦ T95	
HCP: 10+1	♣ QJ84	

## Both hands (Answers Page)

### Board: 372

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 16

Contract: 6♥ North

North:

♠ J  
♥ Q9754  
♦ K73  
♣ AQJ4

South:

♠ AQT3  
♥ KJ3  
♦ AQ98  
♣ 52

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♣	Pass	4♥
Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Pass	6♥	All Pass	

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

### Board: 373

Dealer: North

Vul: None

North HCP: 15

South HCP: 12+1

Contract: 3NT South

North:

♠ J8  
♥ K83  
♦ KJ93  
♣ AK62

South:

♠ KQ752  
♥ A2  
♦ 765  
♣ QJ3

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

### Board: 374

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 17+1

Contract: 4♠ South

North:

♠ T7653  
♥ A4  
♦ T  
♣ AQ743

South:

♠ KJ8  
♥ K85  
♦ AK983  
♣ K5

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

### Board: 375

Dealer: North

Vul: Both

North HCP: 15

South HCP: 10+1

Contract: 4♠ North

North:

♠ AJ97  
♥ AT7  
♦ K742  
♣ K9

South:

♠ KQT64  
♥ Q  
♦ T95  
♣ QJ84

W	N	E	S
	1NT	Pass	2♥
X	2♠	Pass	3♠
Pass	4♠	All Pass	

**Board: 376**

♠ J5

Partner is dealer.

Dealer: South

♥ KQT42

The opponents are silent.

Vul: None

♦ 986

HCP: 10+1

♣ KJ6

**Board: 377**

♠ Q6

You are dealer.

Dealer: North

♥ AQT9

West (RHO) bids 2♥ if possible.

Vul: N-S

♦ A92

East (LHO) bids 2♠ if possible.

HCP: 15

♣ K865

**Board: 378**

♠ KJ942

Partner is dealer.

Dealer: South

♥ 7

The opponents are silent.

Vul: Both

♦ AJ93

HCP: 11+1

♣ Q94

**Board: 379**

♠ Q43

You are dealer.

Dealer: North

♥ AK86

The opponents are silent.

Vul: None

♦ AK75

HCP: 17

♣ J2

## Both hands (Answers Page)

### Board: 376

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16

Contract: 4♥ South

North:

♠ J5

♥ KQT42

♦ 986

♣ KJ6

South:

♠ AT9

♥ 983

♦ AQ32

♣ AQ3

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

### Board: 377

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 4♥ South

North:

♠ Q6

♥ AQT9

♦ A92

♣ K865

South:

♠ J98

♥ KJ874

♦ K73

♣ A7

W	N	E	S
	1NT	Pass	2♦
2♥ <sup>1</sup>	Pass	2♠	2NT
Pass	3♥	Pass	4♥
All Pass			

1. Michaels Cuebid

### Board: 378

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 4♠ South

North:

♠ KJ942

♥ 7

♦ AJ93

♣ Q94

South:

♠ AQ8

♥ K984

♦ K85

♣ AT8

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

### Board: 379

Dealer: North

Vul: None

North HCP: 17

South HCP: 15+1

Contract: 6♠ North

North:

♠ Q43

♥ AK86

♦ AK75

♣ J2

South:

♠ AKJ98

♥ T5

♦ Q32

♣ KQ9

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	4NT <sup>1</sup>
Pass	6♠	All Pass	

1. Quantitative 4NT

<b>Board: 376</b>	♠ AT9	You are dealer.
Dealer: South	♥ 983	The opponents are silent.
Vul: None	♦ AQ32	
HCP: 16	♣ AQ3	
<hr/>		
<b>Board: 377</b>	♠ J98	Partner is dealer.
Dealer: North	♥ KJ874	West (LHO) bids 2♥ if possible.
Vul: N-S	♦ K73	East (RHO) bids 2♠ if possible.
HCP: 12+1	♣ A7	
<hr/>		
<b>Board: 378</b>	♠ AQ8	You are dealer.
Dealer: South	♥ K984	The opponents are silent.
Vul: Both	♦ K85	
HCP: 16	♣ AT8	
<hr/>		
<b>Board: 379</b>	♠ AKJ98	Partner is dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: None	♦ Q32	
HCP: 15+1	♣ KQ9	

## Both hands (Answers Page)

### Board: 376

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 16

Contract: 4♥ South

North:

♠ J5

♥ KQT42

♦ 986

♣ KJ6

South:

♠ AT9

♥ 983

♦ AQ32

♣ AQ3

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

### Board: 377

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 4♥ South

North:

♠ Q6

♥ AQT9

♦ A92

♣ K865

South:

♠ J98

♥ KJ874

♦ K73

♣ A7

W	N	E	S
	1NT	Pass	2♦
2♥ <sup>1</sup>	Pass	2♠	2NT
Pass	3♥	Pass	4♥
All Pass			

1. Michaels Cuebid

### Board: 378

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 16

Contract: 4♠ South

North:

♠ KJ942

♥ 7

♦ AJ93

♣ Q94

South:

♠ AQ8

♥ K984

♦ K85

♣ AT8

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

### Board: 379

Dealer: North

Vul: None

North HCP: 17

South HCP: 15+1

Contract: 6♠ North

North:

♠ Q43

♥ AK86

♦ AK75

♣ J2

South:

♠ AKJ98

♥ T5

♦ Q32

♣ KQ9

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	4NT <sup>1</sup>
Pass	6♠	All Pass	

1. Quantitative 4NT



**Board: 380**

♠ 9

Partner is dealer.

Dealer: South

♥ AJ863

The opponents are silent.

Vul: N-S

♦ KT765

HCP: 12+2

♣ A9

**Board: 381**

♠ 932

Partner is dealer.

Dealer: South

♥ AK872

The opponents are silent.

Vul: E-W

♦ T

HCP: 16+1

♣ AKQT

**Board: 382**

♠ KQ

Partner is dealer.

Dealer: South

♥ 87432

The opponents are silent.

Vul: None

♦ A2

HCP: 13+1

♣ KJT5

## Both hands (Answers Page)

### Board: 380

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 17

Contract: 6♥ North

North:

♠ 9

♥ AJ863

♦ KT765

♣ A9

South:

♠ AT73

♥ KQ9

♦ AJ4

♣ QJ4

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♦ Pass 4♥

Pass 4NT<sup>1</sup> Pass 5♣<sup>2</sup>

Pass 5♦ Pass 5NT<sup>3</sup>

Pass 6♥ All Pass

1. Blackwood 0314, for !H

2. A=0/5 or 3/5

3. !H queen no !S king no !C king no !D king

### Board: 381

Dealer: South

Vul: E-W

North HCP: 16+1

South HCP: 15

Contract: 7♥ North

North:

♠ 932

♥ AK872

♦ T

♣ AKQT

South:

♠ AKJ7

♥ J954

♦ AQ9

♣ 83

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3♦<sup>3</sup>

Pass 3♥ Pass 4♥

Pass 4NT<sup>4</sup> Pass 5♥<sup>5</sup>

Pass 7♥ All Pass

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

4. Blackwood 0314, for !H

5. A=2/5 or 5/5, Q(H)=0

### Board: 382

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 15

Contract: 4♥ South

North:

♠ KQ

♥ 87432

♦ A2

♣ KJT5

South:

♠ AJ6

♥ KT95

♦ QJ9

♣ A76

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 4♥

All Pass

<b>Board: 380</b>	♠ AT73	You are dealer.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: N-S	♦ AJ4	
HCP: 17	♣ QJ4	

---

<b>Board: 381</b>	♠ AKJ7	You are dealer.
Dealer: South	♥ J954	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 15	♣ 83	

---

<b>Board: 382</b>	♠ AJ6	You are dealer.
Dealer: South	♥ KT95	The opponents are silent.
Vul: None	♦ QJ9	
HCP: 15	♣ A76	

## Both hands (Answers Page)

### Board: 380

Dealer: South  
Vul: N-S  
North HCP: 12+2  
South HCP: 17  
Contract: 6♥ North

#### North:

♠ 9  
♥ AJ863  
♦ KT765  
♣ A9

#### South:

♠ AT73  
♥ KQ9  
♦ AJ4  
♣ QJ4

W	N	E	S
			1NT
Pass	2♦	Pass	2♥
Pass	3♦	Pass	4♥
Pass	4NT <sup>1</sup>	Pass	5♣ <sup>2</sup>
Pass	5♦	Pass	5NT <sup>3</sup>
Pass	6♥	All Pass	

1. Blackwood 0314, for !H
2. A=0/5 or 3/5
3. !H queen no !S king no !C king no !D king

### Board: 381

Dealer: South  
Vul: E-W  
North HCP: 16+1  
South HCP: 15  
Contract: 7♥ North

#### North:

♠ 932  
♥ AK872  
♦ T  
♣ AKQT

#### South:

♠ AKJ7  
♥ J954  
♦ AQ9  
♣ 83

W	N	E	S
			1NT
Pass	2♦	Pass	2NT <sup>1</sup>
Pass	3♣ <sup>2</sup>	Pass	3♦ <sup>3</sup>
Pass	3♥	Pass	4♥
Pass	4NT <sup>4</sup>	Pass	5♥ <sup>5</sup>
Pass	7♥	All Pass	

1. Extended acceptance after NT
2. Cue bid, a !C stopper
3. Cue bid, a !D stopper
4. Blackwood 0314, for !H
5. A=2/5 or 5/5, Q(H)=0

### Board: 382

Dealer: South  
Vul: None  
North HCP: 13+1  
South HCP: 15  
Contract: 4♥ South

#### North:

♠ KQ  
♥ 87432  
♦ A2  
♣ KJT5

#### South:

♠ AJ6  
♥ KT95  
♦ QJ9  
♣ A76

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

<b>Board: 383</b>	♠ KQ7	You are dealer.
Dealer: North	♥ KJ8	The opponents are silent.
Vul: N-S	♦ A964	
HCP: 16	♣ K97	

---

<b>Board: 384</b>	♠ KQ8763	Partner is dealer.
Dealer: South	♥ 42	The opponents are silent.
Vul: E-W	♦ T82	
HCP: 5+2	♣ 43	

---

<b>Board: 385</b>	♠ J82	You are dealer.
Dealer: North	♥ AKQ72	The opponents are silent.
Vul: Both	♦ KT	
HCP: 16+1	♣ KT5	

---

<b>Board: 386</b>	♠ 3	Partner is dealer.
Dealer: South	♥ AJT92	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 12+3	♣ AKT975	

---

<b>Board: 387</b>	♠ 754	Partner is dealer.
Dealer: South	♥ AK864	The opponents are silent.
Vul: E-W	♦ Q52	
HCP: 11+1	♣ Q6	

## Both hands (Answers Page)

### Board: 383

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 11+1

Contract: 4♥ North

North:

♠ KQ7

♥ KJ8

♦ A964

♣ K97

South:

♠ A

♥ AQT54

♦ T82

♣ J543

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

Pass 4♥ All Pass

### Board: 384

Dealer: South

Vul: E-W

North HCP: 5+2

South HCP: 15

Contract: 3♠ North

North:

♠ KQ8763

♥ 42

♦ T82

♣ 43

South:

♠ A92

♥ AQ3

♦ J76

♣ KJ62

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♠ All Pass

### Board: 385

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 10+1

Contract: 4♠ North

North:

♠ J82

♥ AKQ72

♦ KT

♣ KT5

South:

♠ AT974

♥ T84

♦ 4

♣ AQ72

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ All Pass

### Board: 386

Dealer: South

Vul: N-S

North HCP: 12+3

South HCP: 17

Contract: 3NT South

North:

♠ 3

♥ AJT92

♦ 8

♣ AKT975

South:

♠ AK76

♥ K7

♦ A97

♣ QJ63

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 3♣ Pass 3NT

All Pass

### Board: 387

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 4♥ North

North:

♠ 754

♥ AK864

♦ Q52

♣ Q6

South:

♠ AJ8

♥ QJ95

♦ AK63

♣ 74

W N E S

1NT

Pass 2♦ Pass 2NT<sup>1</sup>

Pass 4♥ All Pass

1. Extended acceptance after NT

<b>Board: 383</b>	♠ A	Partner is dealer.
Dealer: North	♥ AQT54	The opponents are silent.
Vul: N-S	♦ T82	
HCP: 11+1	♣ J543	

---

<b>Board: 384</b>	♠ A92	You are dealer.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: E-W	♦ J76	
HCP: 15	♣ KJ62	

---

<b>Board: 385</b>	♠ AT974	Partner is dealer.
Dealer: North	♥ T84	The opponents are silent.
Vul: Both	♦ 4	
HCP: 10+1	♣ AQ72	

---

<b>Board: 386</b>	♠ AK76	You are dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: N-S	♦ A97	
HCP: 17	♣ QJ63	

---

<b>Board: 387</b>	♠ AJ8	You are dealer.
Dealer: South	♥ QJ95	The opponents are silent.
Vul: E-W	♦ AK63	
HCP: 15	♣ 74	

## Both hands (Answers Page)

### Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ A		1NT	Pass	2♦
Vul: N-S	♥ KJ8	♥ AQT54	Pass	2♥	Pass	3NT
North HCP: 16	♦ A964	♦ T82	Pass	4♥	All Pass	
South HCP: 11+1	♣ K97	♣ J543				
Contract: 4♥ North						

### Board: 384

	North:	South:	W	N	E	S
Dealer: South	♠ KQ8763	♠ A92				1NT
Vul: E-W	♥ 42	♥ AQ3	Pass	2♥	Pass	2♠
North HCP: 5+2	♦ T82	♦ J76	Pass	3♠	All Pass	
South HCP: 15	♣ 43	♣ KJ62				
Contract: 3♠ North						

### Board: 385

	North:	South:	W	N	E	S
Dealer: North	♠ J82	♠ AT974		1NT	Pass	2♥
Vul: Both	♥ AKQ72	♥ T84	Pass	2♠	Pass	3♣
North HCP: 16+1	♦ KT	♦ 4	Pass	4♠	All Pass	
South HCP: 10+1	♣ KT5	♣ AQ72				
Contract: 4♠ North						

### Board: 386

	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AK76				1NT
Vul: N-S	♥ AJT92	♥ K7	Pass	2♦	Pass	2♥
North HCP: 12+3	♦ 8	♦ A97	Pass	3♣	Pass	3NT
South HCP: 17	♣ AKT975	♣ QJ63	All Pass			
Contract: 3NT South						

### Board: 387

	North:	South:	W	N	E	S
Dealer: South	♠ 754	♠ AJ8				1NT
Vul: E-W	♥ AK864	♥ QJ95	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 11+1	♦ Q52	♦ AK63	Pass	4♥	All Pass	
South HCP: 15	♣ Q6	♣ 74				
Contract: 4♥ North						

1. Extended acceptance after NT



**Board: 388**

♠ QJT

Partner is dealer.

Dealer: South

♥ KQ653

The opponents are silent.

Vul: Both

♦ QT85

HCP: 10+1

♣ 2

**Board: 389**

♠ J9

You are dealer.

Dealer: North

♥ AKQ72

The opponents are silent.

Vul: None

♦ KQ7

HCP: 15+1

♣ 876

**Board: 390**

♠ 964

Partner is dealer.

Dealer: South

♥ AK963

The opponents are silent.

Vul: E-W

♦ KJ8

HCP: 11+1

♣ T8

**Board: 391**

♠ JT5

You are dealer.

Dealer: North

♥ AK

The opponents are silent.

Vul: Both

♦ KT95

HCP: 15

♣ KJ53

## Both hands (Answers Page)

### Board: 388

	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ 9743				1NT
Vul: Both	♥ KQ653	♥ AJ2	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ QT85	♦ AKJ6	Pass	3♦	Pass	6♥
South HCP: 17	♣ 2	♣ A7	All Pass			
Contract: 6♥ South						

### Board: 389

	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ Q7432		1NT	Pass	2♥
Vul: None	♥ AKQ72	♥ 83	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ KQ7	♦ AJ98	Pass	3♥	Pass	3NT
South HCP: 13+1	♣ 876	♣ AQ	All Pass			
Contract: 3NT South						

### Board: 390

	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ AKQT				1NT
Vul: E-W	♥ AK963	♥ J5	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ KJ8	♦ Q542	Pass	3NT	All Pass	
South HCP: 16	♣ T8	♣ A63				
Contract: 3NT North						

### Board: 391

	North:	South:	W	N	E	S
Dealer: North	♠ JT5	♠ A9		1NT	Pass	2♦
Vul: Both	♥ AK	♥ J9862	Pass	2♥	Pass	3NT
North HCP: 15	♦ KT95	♦ Q42	All Pass			
South HCP: 11+1	♣ KJ53	♣ A74				
Contract: 3NT South						

<b>Board: 388</b>	♠ 9743	You are dealer.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: Both	♦ AKJ6	
HCP: 17	♣ A7	

---

<b>Board: 389</b>	♠ Q7432	Partner is dealer.
Dealer: North	♥ 83	The opponents are silent.
Vul: None	♦ AJ98	
HCP: 13+1	♣ AQ	

---

<b>Board: 390</b>	♠ AKQT	You are dealer.
Dealer: South	♥ J5	The opponents are silent.
Vul: E-W	♦ Q542	
HCP: 16	♣ A63	

---

<b>Board: 391</b>	♠ A9	Partner is dealer.
Dealer: North	♥ J9862	The opponents are silent.
Vul: Both	♦ Q42	
HCP: 11+1	♣ A74	

## Both hands (Answers Page)

### Board: 388

	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ 9743				1NT
Vul: Both	♥ KQ653	♥ AJ2	Pass	2♦	Pass	2♥
North HCP: 10+1	♦ QT85	♦ AKJ6	Pass	3♦	Pass	6♥
South HCP: 17	♣ 2	♣ A7	All Pass			
Contract: 6♥ South						

### Board: 389

	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ Q7432		1NT	Pass	2♥
Vul: None	♥ AKQ72	♥ 83	Pass	2♠	Pass	3♦
North HCP: 15+1	♦ KQ7	♦ AJ98	Pass	3♥	Pass	3NT
South HCP: 13+1	♣ 876	♣ AQ	All Pass			
Contract: 3NT South						

### Board: 390

	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ AKQT				1NT
Vul: E-W	♥ AK963	♥ J5	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ KJ8	♦ Q542	Pass	3NT	All Pass	
South HCP: 16	♣ T8	♣ A63				
Contract: 3NT North						

### Board: 391

	North:	South:	W	N	E	S
Dealer: North	♠ JT5	♠ A9		1NT	Pass	2♦
Vul: Both	♥ AK	♥ J9862	Pass	2♥	Pass	3NT
North HCP: 15	♦ KT95	♦ Q42	All Pass			
South HCP: 11+1	♣ KJ53	♣ A74				
Contract: 3NT South						

<b>Board: 392</b>	♠ KJ96	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ A632	
HCP: 15	♣ K73	
<hr/>		
<b>Board: 393</b>	♠ T87632	Partner is dealer.
Dealer: South	♥ 2	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ -	West (RHO) bids 3♥ if possible.
HCP: 3+4	♣ QJT762	
<hr/>		
<b>Board: 394</b>	♠ J8543	Partner is dealer.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: Both	♦ KT82	
HCP: 12+1	♣ 6	
<hr/>		
<b>Board: 395</b>	♠ KJ97	You are dealer.
Dealer: North	♥ 94	The opponents are silent.
Vul: None	♦ AKJ	
HCP: 17	♣ KQT5	

## Both hands (Answers Page)

### Board: 392

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ KJ96

♥ A7

♦ A632

♣ K73

South:

♠ AT754

♥ T96

♦ 7

♣ AQ92

W	N	E	S
---	---	---	---

	1NT	Pass	2♥
--	-----	------	----

Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
------	------------------	------	-----------------

Pass	3♦ <sup>3</sup>	Pass	3♠
------	-----------------	------	----

Pass	4♠	All Pass	
------	----	----------	--

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

### Board: 393

Dealer: South

Vul: N-S

North HCP: 3+4

South HCP: 16

Contract: 3 ♠ North

North:

♠ T87632

♥ 2

♦ -

♣ QJT762

South:

♠ KJ95

♥ AJ6

♦ T87

♣ AK4

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♥	2♠ <sup>1</sup>	Pass
------	----	-----------------	------

3♥	3♠	All Pass	
----	----	----------	--

1. Michaels Cuebid

### Board: 394

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ J8543

♥ AKJ

♦ KT82

♣ 6

South:

♠ AKQ

♥ Q743

♦ Q95

♣ QJ9

W	N	E	S
---	---	---	---

			1NT
--	--	--	-----

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3♦	Pass	4♠
------	----	------	----

All Pass			
----------	--	--	--

### Board: 395

Dealer: North

Vul: None

North HCP: 17

South HCP: 11+1

Contract: 3NT South

North:

♠ KJ97

♥ 94

♦ AKJ

♣ KQT5

South:

♠ 42

♥ AJ532

♦ Q65

♣ A92

W	N	E	S
---	---	---	---

	1NT	Pass	2♦
--	-----	------	----

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass			
----------	--	--	--

<b>Board: 392</b>	♠ AT754	Partner is dealer.
Dealer: North	♥ T96	The opponents are silent.
Vul: None	♦ 7	
HCP: 10+1	♣ AQ92	
<b>Board: 393</b>	♠ KJ95	You are dealer.
Dealer: South	♥ AJ6	East (RHO) bids 2 ♠ if possible.
Vul: N-S	♦ T87	West (LHO) bids 3 ♥ if possible.
HCP: 16	♣ AK4	
<b>Board: 394</b>	♠ AKQ	You are dealer.
Dealer: South	♥ Q743	The opponents are silent.
Vul: Both	♦ Q95	
HCP: 16	♣ QJ9	
<b>Board: 395</b>	♠ 42	Partner is dealer.
Dealer: North	♥ AJ532	The opponents are silent.
Vul: None	♦ Q65	
HCP: 11+1	♣ A92	

## Both hands (Answers Page)

### Board: 392

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+1

Contract: 4 ♠ North

North:

♠ KJ96

♥ A7

♦ A632

♣ K73

South:

♠ AT754

♥ T96

♦ 7

♣ AQ92

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 3♦<sup>3</sup> Pass 3♠

Pass 4♠ All Pass

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

### Board: 393

Dealer: South

Vul: N-S

North HCP: 3+4

South HCP: 16

Contract: 3 ♠ North

North:

♠ T87632

♥ 2

♦ -

♣ QJT762

South:

♠ KJ95

♥ AJ6

♦ T87

♣ AK4

W N E S

1NT

Pass 2♥ 2♠<sup>1</sup> Pass

3♥ 3♠ All Pass

1. Michaels Cuebid

### Board: 394

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ J8543

♥ AKJ

♦ KT82

♣ 6

South:

♠ AKQ

♥ Q743

♦ Q95

♣ QJ9

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♦ Pass 4♠

All Pass

### Board: 395

Dealer: North

Vul: None

North HCP: 17

South HCP: 11+1

Contract: 3NT South

North:

♠ KJ97

♥ 94

♦ AKJ

♣ KQT5

South:

♠ 42

♥ AJ532

♦ Q65

♣ A92

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass



<b>Board: 396</b>	♠ QT954	Partner is dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 13+1	♣ A43	

---

<b>Board: 397</b>	♠ 952	You are dealer.
Dealer: North	♥ KQ6	The opponents are silent.
Vul: E-W	♦ AK87	
HCP: 16	♣ A76	

---

<b>Board: 398</b>	♠ 63	Partner is dealer.
Dealer: South	♥ J7542	The opponents are silent.
Vul: None	♦ QJ	
HCP: 9+1	♣ AJ83	

---

<b>Board: 399</b>	♠ J96	You are dealer.
Dealer: North	♥ A42	The opponents are silent.
Vul: N-S	♦ AKJ9	
HCP: 17	♣ A54	

---

<b>Board: 400</b>	♠ AKQ7	You are dealer.
Dealer: North	♥ AKT9	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 17	♣ J73	

## Both hands (Answers Page)

### Board: 396

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 17

Contract: 4 ♠ South

North:

♠ QT954

♥ AT7

♦ K2

♣ A43

South:

♠ AJ8

♥ KQ5

♦ A875

♣ K82

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

### Board: 397

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 3+2

Contract: 2 ♥ North

North:

♠ 952

♥ KQ6

♦ AK87

♣ A76

South:

♠ 86

♥ JT7432

♦ J5

♣ J53

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

### Board: 398

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ 63

♥ J7542

♦ QJ

♣ AJ83

South:

♠ AK7

♥ Q96

♦ AT93

♣ Q94

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

### Board: 399

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+2

Contract: 4 ♥ North

North:

♠ J96

♥ A42

♦ AKJ9

♣ A54

South:

♠ AQ

♥ JT765

♦ 8

♣ KQT62

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

### Board: 400

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ AKQ7

♥ AKT9

♦ T6

♣ J73

South:

♠ JT853

♥ J3

♦ AJ4

♣ AT5

W	N	E	S
	1NT	Pass	2 ♥
Pass	2NT <sup>1</sup>	Pass	4 ♠
All Pass			

1. Extended acceptance after NT

<b>Board: 396</b>	♠ AJ8	You are dealer.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: N-S	♦ A875	
HCP: 17	♣ K82	

---

<b>Board: 397</b>	♠ 86	Partner is dealer.
Dealer: North	♥ JT7432	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 3+2	♣ J53	

---

<b>Board: 398</b>	♠ AK7	You are dealer.
Dealer: South	♥ Q96	The opponents are silent.
Vul: None	♦ AT93	
HCP: 15	♣ Q94	

---

<b>Board: 399</b>	♠ AQ	Partner is dealer.
Dealer: North	♥ JT765	The opponents are silent.
Vul: N-S	♦ 8	
HCP: 12+2	♣ KQT62	

---

<b>Board: 400</b>	♠ JT853	Partner is dealer.
Dealer: North	♥ J3	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 11+1	♣ AT5	

## Both hands (Answers Page)

### Board: 396

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 17

Contract: 4 ♠ South

North:

♠ QT954

♥ AT7

♦ K2

♣ A43

South:

♠ AJ8

♥ KQ5

♦ A875

♣ K82

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

### Board: 397

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 3+2

Contract: 2 ♥ North

North:

♠ 952

♥ KQ6

♦ AK87

♣ A76

South:

♠ 86

♥ JT7432

♦ J5

♣ J53

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

### Board: 398

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ 63

♥ J7542

♦ QJ

♣ AJ83

South:

♠ AK7

♥ Q96

♦ AT93

♣ Q94

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

### Board: 399

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+2

Contract: 4 ♥ North

North:

♠ J96

♥ A42

♦ AKJ9

♣ A54

South:

♠ AQ

♥ JT765

♦ 8

♣ KQT62

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

### Board: 400

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ AKQ7

♥ AKT9

♦ T6

♣ J73

South:

♠ JT853

♥ J3

♦ AJ4

♣ AT5

W	N	E	S
	1NT	Pass	2 ♥
Pass	2NT <sup>1</sup>	Pass	4 ♠
All Pass			

1. Extended acceptance after NT

<b>Board: 401</b>	♠ AT6	You are dealer.
Dealer: North	♥ AT	West (RHO) Doubles 2♥ if possible.
Vul: Both	♦ AKQ3	
HCP: 17	♣ 7653	

---

<b>Board: 402</b>	♠ AQ743	Partner is dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: E-W	♦ J832	
HCP: 13+1	♣ K	

---

<b>Board: 403</b>	♠ A95	You are dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: Both	♦ A854	
HCP: 15	♣ KQT2	

---

<b>Board: 404</b>	♠ QJT9	You are dealer.
Dealer: North	♥ Q862	The opponents are silent.
Vul: None	♦ AQ	
HCP: 15	♣ A82	

## Both hands (Answers Page)

### Board: 401

Dealer: North

Vul: Both

North HCP: 17

South HCP: 9+1

Contract: 3 ♠ North

North:

♠ AT6

♥ AT

♦ AKQ3

♣ 7653

South:

♠ QJ984

♥ Q6

♦ JT7

♣ QJ4

W	N	E	S
	1NT	Pass	2♥
X	3♠	All Pass	

### Board: 402

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 16

Contract: 4 ♠ South

North:

♠ AQ743

♥ K52

♦ J832

♣ K

South:

♠ K82

♥ AT9

♦ K64

♣ AQ42

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

### Board: 403

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ A95

♥ Q3

♦ A854

♣ KQT2

South:

♠ Q64

♥ AJ975

♦ K7

♣ J85

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

### Board: 404

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+2

Contract: 6 ♠ South

North:

♠ QJT9

♥ Q862

♦ AQ

♣ A82

South:

♠ A6542

♥ -

♦ J82

♣ KQT75

W	N	E	S
	1NT	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
Pass	3♦ <sup>3</sup>	Pass	3♠
Pass	4♣ <sup>4</sup>	Pass	4NT <sup>5</sup>
Pass	5♠ <sup>6</sup>	Pass	6♠
All Pass			

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

4. Cue bid, a !C stopper

5. Blackwood 0314, for !S

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

<b>Board: 401</b>	♠ QJ984	Partner is dealer.
Dealer: North	♥ Q6	West (LHO) Doubles 2♥ if possible.
Vul: Both	♦ JT7	
HCP: 9+1	♣ QJ4	

---

<b>Board: 402</b>	♠ K82	You are dealer.
Dealer: South	♥ AT9	The opponents are silent.
Vul: E-W	♦ K64	
HCP: 16	♣ AQ42	

---

<b>Board: 403</b>	♠ Q64	Partner is dealer.
Dealer: North	♥ AJ975	The opponents are silent.
Vul: Both	♦ K7	
HCP: 11+1	♣ J85	

---

<b>Board: 404</b>	♠ A6542	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ J82	
HCP: 10+2	♣ KQT75	

## Both hands (Answers Page)

### Board: 401

	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ QJ984		1NT	Pass	2♥
Vul: Both	♥ AT	♥ Q6	X	3♠	All Pass	
North HCP: 17	♦ AKQ3	♦ JT7				
South HCP: 9+1	♣ 7653	♣ QJ4				
Contract: 3♠ North						

### Board: 402

	North:	South:	W	N	E	S
Dealer: South	♠ AQ743	♠ K82				1NT
Vul: E-W	♥ K52	♥ AT9	Pass	2♥	Pass	2♠
North HCP: 13+1	♦ J832	♦ K64	Pass	3♦	Pass	4♠
South HCP: 16	♣ K	♣ AQ42	All Pass			
Contract: 4♠ South						

### Board: 403

	North:	South:	W	N	E	S
Dealer: North	♠ A95	♠ Q64		1NT	Pass	2♦
Vul: Both	♥ Q3	♥ AJ975	Pass	2♥	Pass	3NT
North HCP: 15	♦ A854	♦ K7	All Pass			
South HCP: 11+1	♣ KQT2	♣ J85				
Contract: 3NT South						

### Board: 404

	North:	South:	W	N	E	S
Dealer: North	♠ QJT9	♠ A6542		1NT	Pass	2♥
Vul: None	♥ Q862	♥ -	Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 15	♦ AQ	♦ J82	Pass	3♦ <sup>3</sup>	Pass	3♠
South HCP: 10+2	♣ A82	♣ KQT75	Pass	4♣ <sup>4</sup>	Pass	4NT <sup>5</sup>
Contract: 6♠ South			Pass	5♠ <sup>6</sup>	Pass	6♠
			All Pass			

1. Extended acceptance after NT

2. Cue bid, a !C stopper

3. Cue bid, a !D stopper

4. Cue bid, a !C stopper

5. Blackwood 0314, for !S

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



<b>Board: 405</b>	♠ 832	You are dealer.
Dealer: North	♥ A832	The opponents are silent.
Vul: E-W	♦ AK5	
HCP: 15	♣ A94	

---

<b>Board: 406</b>	♠ KJ9	Partner is dealer.
Dealer: South	♥ T9542	The opponents are silent.
Vul: Both	♦ AK53	
HCP: 11+1	♣ 5	

---

<b>Board: 407</b>	♠ AKJ93	You are dealer.
Dealer: North	♥ 974	The opponents are silent.
Vul: None	♦ A7	
HCP: 16+1	♣ KJ9	

---

<b>Board: 408</b>	♠ QT2	Partner is dealer.
Dealer: South	♥ A9864	East (LHO) Doubles 2 ♦ if possible.
Vul: N-S	♦ T5	
HCP: 9+1	♣ K96	

---

<b>Board: 409</b>	♠ K64	You are dealer.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: Both	♦ K94	
HCP: 16	♣ AJT6	

## Both hands (Answers Page)

### Board: 405

	North:	South:	W	N	E	S
Dealer: North	♠ 832	♠ KQ5		1NT	Pass	2♦
Vul: E-W	♥ A832	♥ KJ654	Pass	2♥	Pass	3♣
North HCP: 15	♦ AK5	♦ 9	Pass	4♥	All Pass	
South HCP: 12+1	♣ A94	♣ K653				
Contract: 4♥ North						

### Board: 406

	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ AQ7				1NT
Vul: Both	♥ T9542	♥ A8	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ AK53	♦ Q874	Pass	3♦	Pass	3NT
South HCP: 17	♣ 5	♣ KQ86	All Pass			
Contract: 3NT South						

### Board: 407

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ93	♠ -		1NT	Pass	2♦
Vul: None	♥ 974	♥ AKT86	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ A7	♦ KQJT62	Pass	4♥	All Pass	
South HCP: 13+3	♣ KJ9	♣ 43				
Contract: 4♥ North						

### Board: 408

	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ KJ				1NT
Vul: N-S	♥ A9864	♥ QJ3	Pass	2♦	X	2♥
North HCP: 9+1	♦ T5	♦ KQJ62	Pass	4♥	All Pass	
South HCP: 16+1	♣ K96	♣ QJ3				
Contract: 4♥ North						

### Board: 409

	North:	South:	W	N	E	S
Dealer: North	♠ K64	♠ A75		1NT	Pass	2♦
Vul: Both	♥ AJ9	♥ KQT82	Pass	2♥	Pass	3NT
North HCP: 16	♦ K94	♦ 763	Pass	4♥	All Pass	
South HCP: 14+1	♣ AJT6	♣ KQ				
Contract: 4♥ North						

## South hands

## GIB NT & Jacoby

<b>Board: 405</b>	♠ KQ5	Partner is dealer.
Dealer: North	♥ KJ654	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 12+1	♣ K653	

---

<b>Board: 406</b>	♠ AQ7	You are dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ Q874	
HCP: 17	♣ KQ86	

---

<b>Board: 407</b>	♠ -	Partner is dealer.
Dealer: North	♥ AKT86	The opponents are silent.
Vul: None	♦ KQJT62	
HCP: 13+3	♣ 43	

---

<b>Board: 408</b>	♠ KJ	You are dealer.
Dealer: South	♥ QJ3	East (RHO) Doubles 2♦ if possible.
Vul: N-S	♦ KQJ62	
HCP: 16+1	♣ QJ3	

---

<b>Board: 409</b>	♠ A75	Partner is dealer.
Dealer: North	♥ KQT82	The opponents are silent.
Vul: Both	♦ 763	
HCP: 14+1	♣ KQ	

## Both hands (Answers Page)

### Board: 405

	North:	South:	W	N	E	S
Dealer: North	♠ 832	♠ KQ5		1NT	Pass	2♦
Vul: E-W	♥ A832	♥ KJ654	Pass	2♥	Pass	3♣
North HCP: 15	♦ AK5	♦ 9	Pass	4♥	All Pass	
South HCP: 12+1	♣ A94	♣ K653				
Contract: 4♥ North						

### Board: 406

	North:	South:	W	N	E	S
Dealer: South	♠ KJ9	♠ AQ7				1NT
Vul: Both	♥ T9542	♥ A8	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ AK53	♦ Q874	Pass	3♦	Pass	3NT
South HCP: 17	♣ 5	♣ KQ86	All Pass			
Contract: 3NT South						

### Board: 407

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ93	♠ -		1NT	Pass	2♦
Vul: None	♥ 974	♥ AKT86	Pass	2♥	Pass	3♦
North HCP: 16+1	♦ A7	♦ KQJT62	Pass	4♥	All Pass	
South HCP: 13+3	♣ KJ9	♣ 43				
Contract: 4♥ North						

### Board: 408

	North:	South:	W	N	E	S
Dealer: South	♠ QT2	♠ KJ				1NT
Vul: N-S	♥ A9864	♥ QJ3	Pass	2♦	X	2♥
North HCP: 9+1	♦ T5	♦ KQJ62	Pass	4♥	All Pass	
South HCP: 16+1	♣ K96	♣ QJ3				
Contract: 4♥ North						

### Board: 409

	North:	South:	W	N	E	S
Dealer: North	♠ K64	♠ A75		1NT	Pass	2♦
Vul: Both	♥ AJ9	♥ KQT82	Pass	2♥	Pass	3NT
North HCP: 16	♦ K94	♦ 763	Pass	4♥	All Pass	
South HCP: 14+1	♣ AJT6	♣ KQ				
Contract: 4♥ North						

<b>Board: 410</b>	♠ QJT96	Partner is dealer.
Dealer: South	♥ 87	The opponents are silent.
Vul: None	♦ AQ7	
HCP: 13+1	♣ AT8	

---

<b>Board: 411</b>	♠ AT2	You are dealer.
Dealer: North	♥ KQ85	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ KT3	
HCP: 15	♣ QJ3	

---

<b>Board: 412</b>	♠ 76	Partner is dealer.
Dealer: South	♥ AT875	The opponents are silent.
Vul: E-W	♦ Q54	
HCP: 9+1	♣ K43	

---

<b>Board: 413</b>	♠ JT9	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: None	♦ AQJ3	
HCP: 15	♣ QJ98	

---

<b>Board: 414</b>	♠ KQ3	You are dealer.
Dealer: North	♥ JT32	The opponents are silent.
Vul: N-S	♦ AKQ5	
HCP: 15	♣ 97	

## Both hands (Answers Page)

### Board: 410

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 15

Contract: 3NT North

North:

♠ QJT96

♥ 87

♦ AQ7

♣ AT8

South:

♠ A3

♥ QJ4

♦ K632

♣ KQ96

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 411

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3♠ North

North:

♠ AT2

♥ KQ85

♦ KT3

♣ QJ3

South:

♠ KQJ53

♥ 63

♦ QJ94

♣ 62

W	N	E	S
	1NT	Pass	2♥

3♣	Pass	Pass	3♦
----	------	------	----

Pass	3♠	All Pass	
------	----	----------	--

### Board: 412

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4♥ North

North:

♠ 76

♥ AT875

♦ Q54

♣ K43

South:

♠ AQT9

♥ KJ4

♦ J62

♣ A85

W	N	E	S
			1NT

Pass	2♦	Pass	2♥
------	----	------	----

Pass	2NT	Pass	3♥
------	-----	------	----

Pass	4♥	All Pass	
------	----	----------	--

### Board: 413

Dealer: North

Vul: None

North HCP: 15

South HCP: 11+1

Contract: 4♠ North

North:

♠ JT9

♥ A8

♦ AQJ3

♣ QJ98

South:

♠ AQ765

♥ Q9

♦ 542

♣ K62

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3NT
------	----	------	-----

Pass	4♠	All Pass	
------	----	----------	--

### Board: 414

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4♥ South

North:

♠ KQ3

♥ JT32

♦ AKQ5

♣ 97

South:

♠ T2

♥ A8754

♦ J96

♣ A83

W	N	E	S
	1NT	Pass	2♦

Pass	2NT <sup>1</sup>	Pass	4♥
------	------------------	------	----

All Pass			
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1. Extended acceptance after NT

<b>Board: 410</b>	♠ A3	You are dealer.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: None	♦ K632	
HCP: 15	♣ KQ96	

---

<b>Board: 411</b>	♠ KQJ53	Partner is dealer.
Dealer: North	♥ 63	West (LHO) bids 3♣ if possible.
Vul: N-S	♦ QJ94	
HCP: 9+1	♣ 62	

---

<b>Board: 412</b>	♠ AQT9	You are dealer.
Dealer: South	♥ KJ4	The opponents are silent.
Vul: E-W	♦ J62	
HCP: 15	♣ A85	

---

<b>Board: 413</b>	♠ AQ765	Partner is dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: None	♦ 542	
HCP: 11+1	♣ K62	

---

<b>Board: 414</b>	♠ T2	Partner is dealer.
Dealer: North	♥ A8754	The opponents are silent.
Vul: N-S	♦ J96	
HCP: 9+1	♣ A83	

## Both hands (Answers Page)

### Board: 410

Dealer: South

Vul: None

North HCP: 13+1

South HCP: 15

Contract: 3NT North

North:

♠ QJT96

♥ 87

♦ AQ7

♣ AT8

South:

♠ A3

♥ QJ4

♦ K632

♣ KQ96

W	N	E	S
			1NT

Pass	2♥	Pass	2♠
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 411

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3♠ North

North:

♠ AT2

♥ KQ85

♦ KT3

♣ QJ3

South:

♠ KQJ53

♥ 63

♦ QJ94

♣ 62

W	N	E	S
	1NT	Pass	2♥

3♣	Pass	Pass	3♦
----	------	------	----

Pass	3♠	All Pass	
------	----	----------	--

### Board: 412

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4♥ North

North:

♠ 76

♥ AT875

♦ Q54

♣ K43

South:

♠ AQT9

♥ KJ4

♦ J62

♣ A85

W	N	E	S
			1NT

Pass	2♦	Pass	2♥
------	----	------	----

Pass	2NT	Pass	3♥
------	-----	------	----

Pass	4♥	All Pass	
------	----	----------	--

### Board: 413

Dealer: North

Vul: None

North HCP: 15

South HCP: 11+1

Contract: 4♠ North

North:

♠ JT9

♥ A8

♦ AQJ3

♣ QJ98

South:

♠ AQ765

♥ Q9

♦ 542

♣ K62

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3NT
------	----	------	-----

Pass	4♠	All Pass	
------	----	----------	--

### Board: 414

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4♥ South

North:

♠ KQ3

♥ JT32

♦ AKQ5

♣ 97

South:

♠ T2

♥ A8754

♦ J96

♣ A83

W	N	E	S
	1NT	Pass	2♦

Pass	2NT <sup>1</sup>	Pass	4♥
------	------------------	------	----

All Pass			
----------	--	--	--

1. Extended acceptance after NT



<b>Board: 415</b>	♠ A2	You are dealer.
Dealer: North	♥ T9752	The opponents are silent.
Vul: E-W	♦ AT7	
HCP: 15+1	♣ AK7	

---

<b>Board: 416</b>	♠ A3	Partner is dealer.
Dealer: South	♥ AJ865	The opponents are silent.
Vul: Both	♦ 832	
HCP: 9+1	♣ 652	

---

<b>Board: 417</b>	♠ KJT42	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ AT53	
HCP: 10+1	♣ Q54	

---

<b>Board: 418</b>	♠ Q98542	Partner is dealer.
Dealer: South	♥ T96	The opponents are silent.
Vul: E-W	♦ J86	
HCP: 3+2	♣ 3	

## Both hands (Answers Page)

### Board: 415

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13+1

Contract: 3NT South

North:

♠ A2

♥ T9752

♦ AT7

♣ AK7

South:

♠ KJ964

♥ KQ

♦ Q53

♣ QT6

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 416

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 16+1

Contract: 4♥ South

North:

♠ A3

♥ AJ865

♦ 832

♣ 652

South:

♠ K9752

♥ K32

♦ KT

♣ AK9

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 2NT Pass 4♥

All Pass

### Board: 417

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 15

Contract: 4♠ South

North:

♠ KJT42

♥ 6

♦ AT53

♣ Q54

South:

♠ Q875

♥ AQ52

♦ K97

♣ AT

W N E S

1NT

Pass 2♥ Pass 2NT<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3♥<sup>3</sup>

Pass 3♠ Pass 4♠

All Pass

1. Extended acceptance after NT

2. Cue bid, a !D stopper

3. Cue bid, a !C stopper

### Board: 418

Dealer: South

Vul: E-W

North HCP: 3+2

South HCP: 17

Contract: 2♠ South

North:

♠ Q98542

♥ T96

♦ J86

♣ 3

South:

♠ AKT

♥ K543

♦ 74

♣ AKT5

W N E S

1NT

Pass 2♥ Pass 2♠

All Pass

<b>Board: 415</b>	♠ KJ964	Partner is dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ Q53	
HCP: 13+1	♣ QT6	

---

<b>Board: 416</b>	♠ K9752	You are dealer.
Dealer: South	♥ K32	The opponents are silent.
Vul: Both	♦ KT	
HCP: 16+1	♣ AK9	

---

<b>Board: 417</b>	♠ Q875	You are dealer.
Dealer: South	♥ AQ52	The opponents are silent.
Vul: N-S	♦ K97	
HCP: 15	♣ AT	

---

<b>Board: 418</b>	♠ AKT	You are dealer.
Dealer: South	♥ K543	The opponents are silent.
Vul: E-W	♦ 74	
HCP: 17	♣ AKT5	

## Both hands (Answers Page)

### Board: 415

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KJ964		1NT	Pass	2♥
Vul: E-W	♥ T9752	♥ KQ	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ AT7	♦ Q53	All Pass			
South HCP: 13+1	♣ AK7	♣ QT6				
Contract: 3NT South						

### Board: 416

	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ K9752				1NT
Vul: Both	♥ AJ865	♥ K32	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ 832	♦ KT	Pass	2NT	Pass	4♥
South HCP: 16+1	♣ 652	♣ AK9	All Pass			
Contract: 4♥ South						

### Board: 417

	North:	South:	W	N	E	S
Dealer: South	♠ KJT42	♠ Q875				1NT
Vul: N-S	♥ 6	♥ AQ52	Pass	2♥	Pass	2NT <sup>1</sup>
North HCP: 10+1	♦ AT53	♦ K97	Pass	3♦ <sup>2</sup>	Pass	3♥ <sup>3</sup>
South HCP: 15	♣ Q54	♣ AT	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			

1. Extended acceptance after NT

2. Cue bid, a !D stopper

3. Cue bid, a !C stopper

### Board: 418

	North:	South:	W	N	E	S
Dealer: South	♠ Q98542	♠ AKT				1NT
Vul: E-W	♥ T96	♥ K543	Pass	2♥	Pass	2♠
North HCP: 3+2	♦ J86	♦ 74	All Pass			
South HCP: 17	♣ 3	♣ AKT5				
Contract: 2♠ South						

<b>Board: 419</b>	♠ AK94	You are dealer.
Dealer: North	♥ J2	The opponents are silent.
Vul: Both	♦ K73	
HCP: 16	♣ AJ94	

---

<b>Board: 420</b>	♠ AJ42	You are dealer.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: None	♦ 86	
HCP: 15	♣ KQ54	

---

<b>Board: 421</b>	♠ Q2	You are dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: E-W	♦ AQ973	
HCP: 15+1	♣ KQ87	

---

<b>Board: 422</b>	♠ A3	Partner is dealer.
Dealer: South	♥ J9872	The opponents are silent.
Vul: Both	♦ KQ2	
HCP: 11+1	♣ J73	

---

<b>Board: 423</b>	♠ AJ863	You are dealer.
Dealer: North	♥ T42	The opponents are silent.
Vul: None	♦ QJ	
HCP: 15+1	♣ AK5	

## Both hands (Answers Page)

### Board: 419

Dealer: North

Vul: Both

North HCP: 16

South HCP: 15+1

Contract: 5NT South

North:

♠ AK94

♥ J2

♦ K73

♣ AJ94

South:

♠ Q

♥ AKT74

♦ QJ52

♣ K63

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	3NT	Pass	4NT <sup>1</sup>
Pass	5♥	Pass	5NT
All Pass			

1. Quantitative 4NT

### Board: 420

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 4♠ South

North:

♠ AJ42

♥ AJ9

♦ 86

♣ KQ54

South:

♠ Q9653

♥ 2

♦ QJ742

♣ A8

W	N	E	S
	1NT	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	4♠
All Pass			

1. Extended acceptance after NT

### Board: 421

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12+1

Contract: 3NT South

North:

♠ Q2

♥ Q3

♦ AQ973

♣ KQ87

South:

♠ A5

♥ T8764

♦ K54

♣ AJ2

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

### Board: 422

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 17+1

Contract: 4♥ South

North:

♠ A3

♥ J9872

♦ KQ2

♣ J73

South:

♠ T7

♥ KQ5

♦ AJT54

♣ AK8

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

### Board: 423

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+2

Contract: 4♥ North

North:

♠ AJ863

♥ T42

♦ QJ

♣ AK5

South:

♠ 2

♥ KJ865

♦ KT764

♣ Q4

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

<b>Board: 419</b>	♠ Q	Partner is dealer.
Dealer: North	♥ AKT74	The opponents are silent.
Vul: Both	♦ QJ52	
HCP: 15+1	♣ K63	

---

<b>Board: 420</b>	♠ Q9653	Partner is dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: None	♦ QJ742	
HCP: 9+2	♣ A8	

---

<b>Board: 421</b>	♠ A5	Partner is dealer.
Dealer: North	♥ T8764	The opponents are silent.
Vul: E-W	♦ K54	
HCP: 12+1	♣ AJ2	

---

<b>Board: 422</b>	♠ T7	You are dealer.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: Both	♦ AJT54	
HCP: 17+1	♣ AK8	

---

<b>Board: 423</b>	♠ 2	Partner is dealer.
Dealer: North	♥ KJ865	The opponents are silent.
Vul: None	♦ KT764	
HCP: 9+2	♣ Q4	

## Both hands (Answers Page)

### Board: 419

Dealer: North

Vul: Both

North HCP: 16

South HCP: 15+1

Contract: 5NT South

North:

♠ AK94

♥ J2

♦ K73

♣ AJ94

South:

♠ Q

♥ AKT74

♦ QJ52

♣ K63

W	N	E	S
	1NT	Pass	2♦
Pass	2♥	Pass	3♦
Pass	3NT	Pass	4NT <sup>1</sup>
Pass	5♥	Pass	5NT
All Pass			

1. Quantitative 4NT

### Board: 420

Dealer: North

Vul: None

North HCP: 15

South HCP: 9+2

Contract: 4♠ South

North:

♠ AJ42

♥ AJ9

♦ 86

♣ KQ54

South:

♠ Q9653

♥ 2

♦ QJ742

♣ A8

W	N	E	S
	1NT	Pass	2♥
Pass	2NT <sup>1</sup>	Pass	4♠
All Pass			

1. Extended acceptance after NT

### Board: 421

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 12+1

Contract: 3NT South

North:

♠ Q2

♥ Q3

♦ AQ973

♣ KQ87

South:

♠ A5

♥ T8764

♦ K54

♣ AJ2

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

### Board: 422

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 17+1

Contract: 4♥ South

North:

♠ A3

♥ J9872

♦ KQ2

♣ J73

South:

♠ T7

♥ KQ5

♦ AJT54

♣ AK8

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

### Board: 423

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+2

Contract: 4♥ North

North:

♠ AJ863

♥ T42

♦ QJ

♣ AK5

South:

♠ 2

♥ KJ865

♦ KT764

♣ Q4

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



<b>Board: 424</b>	♠ A6	Partner is dealer.
Dealer: South	♥ AQT86	East (LHO) Doubles 2♦ if possible.
Vul: N-S	♦ 5	
HCP: 10+2	♣ 98742	

---

<b>Board: 425</b>	♠ A865	You are dealer.
Dealer: North	♥ A64	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 15	♣ AJ72	

---

<b>Board: 426</b>	♠ AJ986	Partner is dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: None	♦ A92	
HCP: 11+1	♣ T43	

---

<b>Board: 427</b>	♠ A8652	LHO is dealer.
Dealer: East	♥ Q	East (LHO) opens 1NT if possible.
Vul: E-W	♦ AT965	West (RHO) bids 2♦ if possible.
HCP: 10+2	♣ T8	

---

<b>Board: 428</b>	♠ QJ542	Partner is dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: E-W	♦ Q73	
HCP: 13+1	♣ AT7	

## Both hands (Answers Page)

### Board: 424

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 15

Contract: 4♥ North

North:

♠ A6

♥ AQT86

♦ 5

♣ 98742

South:

♠ KQ92

♥ J3

♦ AT42

♣ AJ5

W	N	E	S
			1NT
Pass	2♦	X	2♥
Pass	4♥	All Pass	

### Board: 425

Dealer: North

Vul: Both

North HCP: 15

South HCP: 12+1

Contract: 4♥ North

North:

♠ A865

♥ A64

♦ Q5

♣ AJ72

South:

♠ 72

♥ KQ875

♦ AJ

♣ Q965

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

### Board: 426

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ986

♥ Q8

♦ A92

♣ T43

South:

♠ Q2

♥ AJ653

♦ Q54

♣ AQ8

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

### Board: 427

Dealer: East

Vul: E-W

North HCP: 10+2

South HCP: 6+1

Contract: 3♦ North

North:

♠ A8652

♥ Q

♦ AT965

♣ T8

South:

♠ 3

♥ K643

♦ Q72

♣ J9743

W	N	E	S
		1NT	Pass
2♦	2♥ <sup>1</sup>	Pass	2NT <sup>2</sup>
Pass	3♦	All Pass	

1. Michaels Cuebid
2. to the partner's longer

### Board: 428

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 17

Contract: 4♠ North

North:

♠ QJ542

♥ A5

♦ Q73

♣ AT7

South:

♠ AK86

♥ KJT3

♦ K4

♣ K86

W	N	E	S
			1NT
Pass	2♥	Pass	2NT <sup>1</sup>
Pass	3♣ <sup>2</sup>	Pass	3♠
Pass	4♠	All Pass	

1. Extended acceptance after NT
2. Cue bid, a !C stopper

**South hands****GIB NT & Jacoby**

<b>Board: 424</b>	♠ KQ92	You are dealer.
Dealer: South	♥ J3	East (RHO) Doubles 2♦ if possible.
Vul: N-S	♦ AT42	
HCP: 15	♣ AJ5	

---

<b>Board: 425</b>	♠ 72	Partner is dealer.
Dealer: North	♥ KQ875	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 12+1	♣ Q965	

---

<b>Board: 426</b>	♠ Q2	You are dealer.
Dealer: South	♥ AJ653	The opponents are silent.
Vul: None	♦ Q54	
HCP: 15+1	♣ AQ8	

---

<b>Board: 427</b>	♠ 3	RHO is dealer. You bid second.
Dealer: East	♥ K643	East (RHO) opens 1NT if possible.
Vul: E-W	♦ Q72	West (LHO) bids 2♦ if possible.
HCP: 6+1	♣ J9743	

---

<b>Board: 428</b>	♠ AK86	You are dealer.
Dealer: South	♥ KJT3	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 17	♣ K86	

## Both hands (Answers Page)

### Board: 424

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 15

Contract: 4♥ North

North:

♠ A6

♥ AQT86

♦ 5

♣ 98742

South:

♠ KQ92

♥ J3

♦ AT42

♣ AJ5

W	N	E	S
			1NT
Pass	2♦	X	2♥
Pass	4♥	All Pass	

### Board: 425

Dealer: North

Vul: Both

North HCP: 15

South HCP: 12+1

Contract: 4♥ North

North:

♠ A865

♥ A64

♦ Q5

♣ AJ72

South:

♠ 72

♥ KQ875

♦ AJ

♣ Q965

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

### Board: 426

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15+1

Contract: 3NT North

North:

♠ AJ986

♥ Q8

♦ A92

♣ T43

South:

♠ Q2

♥ AJ653

♦ Q54

♣ AQ8

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

### Board: 427

Dealer: East

Vul: E-W

North HCP: 10+2

South HCP: 6+1

Contract: 3♦ North

North:

♠ A8652

♥ Q

♦ AT965

♣ T8

South:

♠ 3

♥ K643

♦ Q72

♣ J9743

W	N	E	S
		1NT	Pass
2♦	2♥ <sup>1</sup>	Pass	2NT <sup>2</sup>
Pass	3♦	All Pass	

1. Michaels Cuebid
2. to the partner's longer

### Board: 428

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 17

Contract: 4♠ North

North:

♠ QJ542

♥ A5

♦ Q73

♣ AT7

South:

♠ AK86

♥ KJT3

♦ K4

♣ K86

W	N	E	S
			1NT
Pass	2♥	Pass	2NT <sup>1</sup>
Pass	3♣ <sup>2</sup>	Pass	3♠
Pass	4♠	All Pass	

1. Extended acceptance after NT
2. Cue bid, a !C stopper

<b>Board: 429</b>	♠ KJ852	Partner is dealer.
Dealer: South	♥ T98	The opponents are silent.
Vul: None	♦ KT76	
HCP: 10+1	♣ K	

---

<b>Board: 430</b>	♠ QJT95	Partner is dealer.
Dealer: South	♥ T4	The opponents are silent.
Vul: N-S	♦ KQ83	
HCP: 11+1	♣ K7	

---

<b>Board: 431</b>	♠ AJ7	You are dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: E-W	♦ KT5	
HCP: 15+1	♣ AJT93	

---

<b>Board: 432</b>	♠ K7	Partner is dealer.
Dealer: South	♥ AJT53	The opponents are silent.
Vul: Both	♦ Q965	
HCP: 10+1	♣ 63	

---

<b>Board: 433</b>	♠ K82	You are dealer.
Dealer: North	♥ KT6	The opponents are silent.
Vul: N-S	♦ KQ65	
HCP: 16	♣ AJ6	

## Both hands (Answers Page)

### Board: 429

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ KJ852

♥ T98

♦ KT76

♣ K

South:

♠ AQ973

♥ AJ7

♦ QJ9

♣ J5

W N E S

1NT

Pass 2 ♥ Pass 2NT<sup>1</sup>

Pass 4 ♠ All Pass

1. Extended acceptance after NT

### Board: 430

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ QJT95

♥ T4

♦ KQ83

♣ K7

South:

♠ K74

♥ K82

♦ A6

♣ AQT43

W N E S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♦ Pass 4 ♠

All Pass

### Board: 431

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13+2

Contract: 4 ♥ South

North:

♠ AJ7

♥ Q8

♦ KT5

♣ AJT93

South:

♠ QT

♥ KJT73

♦ AJ986

♣ Q

W N E S

1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♦

Pass 3NT Pass 4 ♥

All Pass

### Board: 432

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 4 ♥ South

North:

♠ K7

♥ AJT53

♦ Q965

♣ 63

South:

♠ AQ92

♥ KQ7

♦ 73

♣ AJT4

W N E S

1NT

Pass 2 ♦ Pass 2 ♥

Pass 3 ♦ Pass 4 ♥

All Pass

### Board: 433

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ K82

♥ KT6

♦ KQ65

♣ AJ6

South:

♠ AJT54

♥ AJ2

♦ 82

♣ QT7

W N E S

1NT Pass 2 ♥

Pass 2 ♠ Pass 3NT

Pass 4 ♠ All Pass

<b>Board: 429</b>	♠ AQ973	You are dealer.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: None	♦ QJ9	
HCP: 15+1	♣ J5	

---

<b>Board: 430</b>	♠ K74	You are dealer.
Dealer: South	♥ K82	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 16+1	♣ AQT43	

---

<b>Board: 431</b>	♠ QT	Partner is dealer.
Dealer: North	♥ KJT73	The opponents are silent.
Vul: E-W	♦ AJ986	
HCP: 13+2	♣ Q	

---

<b>Board: 432</b>	♠ AQ92	You are dealer.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: Both	♦ 73	
HCP: 16	♣ AJT4	

---

<b>Board: 433</b>	♠ AJT54	Partner is dealer.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 12+1	♣ QT7	

## Both hands (Answers Page)

### Board: 429

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 4 ♠ North

North:

♠ KJ852

♥ T98

♦ KT76

♣ K

South:

♠ AQ973

♥ AJ7

♦ QJ9

♣ J5

W N E S

1NT

Pass 2 ♥ Pass 2NT<sup>1</sup>

Pass 4 ♠ All Pass

1. Extended acceptance after NT

### Board: 430

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ QJT95

♥ T4

♦ KQ83

♣ K7

South:

♠ K74

♥ K82

♦ A6

♣ AQT43

W N E S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♦ Pass 4 ♠

All Pass

### Board: 431

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13+2

Contract: 4 ♥ South

North:

♠ AJ7

♥ Q8

♦ KT5

♣ AJT93

South:

♠ QT

♥ KJT73

♦ AJ986

♣ Q

W N E S

1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♦

Pass 3NT Pass 4 ♥

All Pass

### Board: 432

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16

Contract: 4 ♥ South

North:

♠ K7

♥ AJT53

♦ Q965

♣ 63

South:

♠ AQ92

♥ KQ7

♦ 73

♣ AJT4

W N E S

1NT

Pass 2 ♦ Pass 2 ♥

Pass 3 ♦ Pass 4 ♥

All Pass

### Board: 433

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ K82

♥ KT6

♦ KQ65

♣ AJ6

South:

♠ AJT54

♥ AJ2

♦ 82

♣ QT7

W N E S

1NT Pass 2 ♥

Pass 2 ♠ Pass 3NT

Pass 4 ♠ All Pass



<b>Board: 434</b>	♠ T	Partner is dealer.
Dealer: South	♥ QJ962	The opponents are silent.
Vul: E-W	♦ AQ76	
HCP: 12+1	♣ KT5	

---

<b>Board: 435</b>	♠ Q6	You are dealer.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: Both	♦ AJ82	
HCP: 15	♣ 964	

---

<b>Board: 436</b>	♠ 5	Partner is dealer.
Dealer: South	♥ KJ432	The opponents are silent.
Vul: None	♦ KQJ8	
HCP: 12+1	♣ Q84	

---

<b>Board: 437</b>	♠ K94	You are dealer.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: E-W	♦ KQ93	
HCP: 17	♣ KJT	

---

<b>Board: 438</b>	♠ J8632	Partner is dealer.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: Both	♦ 7542	
HCP: 9+1	♣ Q	

## Both hands (Answers Page)

### Board: 434

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 17

Contract: 3NT South

North:

♠ T

♥ QJ962

♦ AQ76

♣ KT5

South:

♠ AJ54

♥ A7

♦ KT8

♣ AJ73

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

### Board: 435

Dealer: North

Vul: Both

North HCP: 15

South HCP: 16+1

Contract: 6NT South

North:

♠ Q6

♥ AKJ6

♦ AJ82

♣ 964

South:

♠ AKJT8

♥ 8

♦ K54

♣ KQ75

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3♣
Pass	3NT	Pass	6NT
All Pass			

### Board: 436

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 17

Contract: 4♥ North

North:

♠ 5

♥ KJ432

♦ KQJ8

♣ Q84

South:

♠ KT76

♥ AQ76

♦ A2

♣ A62

W	N	E	S
			1NT
Pass	2♦	Pass	2NT <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	3♥
Pass	4♥	All Pass	

1. Extended acceptance after NT

2. Cue bid, a !D stopper

### Board: 437

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 10+1

Contract: 4♠ North

North:

♠ K94

♥ AJ3

♦ KQ93

♣ KJT

South:

♠ AQJ73

♥ K7

♦ 752

♣ 752

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

### Board: 438

Dealer: South

Vul: Both

North HCP: 9+1

South HCP: 17+1

Contract: 3NT North

North:

♠ J8632

♥ AQ6

♦ 7542

♣ Q

South:

♠ AK

♥ K85

♦ AK8

♣ T8765

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

<b>Board: 434</b>	♠ AJ54	You are dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ KT8	
HCP: 17	♣ AJ73	

---

<b>Board: 435</b>	♠ AKJT8	Partner is dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: Both	♦ K54	
HCP: 16+1	♣ KQ75	

---

<b>Board: 436</b>	♠ KT76	You are dealer.
Dealer: South	♥ AQ76	The opponents are silent.
Vul: None	♦ A2	
HCP: 17	♣ A62	

---

<b>Board: 437</b>	♠ AQJ73	Partner is dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ 752	
HCP: 10+1	♣ 752	

---

<b>Board: 438</b>	♠ AK	You are dealer.
Dealer: South	♥ K85	The opponents are silent.
Vul: Both	♦ AK8	
HCP: 17+1	♣ T8765	

## Both hands (Answers Page)

### Board: 434

	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ AJ54				1NT
Vul: E-W	♥ QJ962	♥ A7	Pass	2♦	Pass	2♥
North HCP: 12+1	♦ AQ76	♦ KT8	Pass	3♦	Pass	3NT
South HCP: 17	♣ KT5	♣ AJ73	All Pass			
Contract: 3NT South						

### Board: 435

	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AKJT8		1NT	Pass	2♥
Vul: Both	♥ AKJ6	♥ 8	Pass	2♠	Pass	3♣
North HCP: 15	♦ AJ82	♦ K54	Pass	3NT	Pass	6NT
South HCP: 16+1	♣ 964	♣ KQ75	All Pass			
Contract: 6NT South						

### Board: 436

	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ KT76				1NT
Vul: None	♥ KJ432	♥ AQ76	Pass	2♦	Pass	2NT <sup>1</sup>
North HCP: 12+1	♦ KQJ8	♦ A2	Pass	3♦ <sup>2</sup>	Pass	3♥
South HCP: 17	♣ Q84	♣ A62	Pass	4♥	All Pass	
Contract: 4♥ North						

1. Extended acceptance after NT

2. Cue bid, a !D stopper

### Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ K94	♠ AQJ73		1NT	Pass	2♥
Vul: E-W	♥ AJ3	♥ K7	Pass	2♠	Pass	3NT
North HCP: 17	♦ KQ93	♦ 752	Pass	4♠	All Pass	
South HCP: 10+1	♣ KJT	♣ 752				
Contract: 4♠ North						

### Board: 438

	North:	South:	W	N	E	S
Dealer: South	♠ J8632	♠ AK				1NT
Vul: Both	♥ AQ6	♥ K85	Pass	2♥	Pass	2♠
North HCP: 9+1	♦ 7542	♦ AK8	Pass	2NT	Pass	3♣
South HCP: 17+1	♣ Q	♣ T8765	Pass	3NT	All Pass	
Contract: 3NT North						

<b>Board: 439</b>	♠ KQ3	You are dealer.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 16+1	♣ AJT43	

---

<b>Board: 440</b>	♠ KQT9	You are dealer.
Dealer: North	♥ 95	The opponents are silent.
Vul: N-S	♦ A73	
HCP: 15	♣ KQJ2	

---

<b>Board: 441</b>	♠ K4	You are dealer.
Dealer: North	♥ AK86	The opponents are silent.
Vul: Both	♦ A86	
HCP: 15	♣ J854	

---

<b>Board: 442</b>	♠ KQT96	Partner is dealer.
Dealer: South	♥ Q84	The opponents are silent.
Vul: None	♦ K3	
HCP: 12+1	♣ Q65	

---

<b>Board: 443</b>	♠ 43	You are dealer.
Dealer: North	♥ AQJ43	The opponents are silent.
Vul: N-S	♦ KJ3	
HCP: 15+1	♣ A87	

## Both hands (Answers Page)

### Board: 439

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 10+1

Contract: 3NT South

North:

♠ KQ3

♥ J4

♦ KQ3

♣ AJT43

South:

♠ 986

♥ KT865

♦ A84

♣ K9

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

### Board: 440

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4♠ South

North:

♠ KQT9

♥ 95

♦ A73

♣ KQJ2

South:

♠ A8743

♥ J7

♦ T65

♣ A54

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 4♠

All Pass

1. Extended acceptance after NT

### Board: 441

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ K4

♥ AK86

♦ A86

♣ J854

South:

♠ A9732

♥ 7

♦ T742

♣ AK6

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 442

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 16

Contract: 4♠ South

North:

♠ KQT96

♥ Q84

♦ K3

♣ Q65

South:

♠ A32

♥ T6

♦ A852

♣ AKJ9

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

All Pass

### Board: 443

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 13+1

Contract: 3NT South

North:

♠ 43

♥ AQJ43

♦ KJ3

♣ A87

South:

♠ KJ962

♥ K

♦ A854

♣ Q52

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 3♥ Pass 3NT

All Pass

## South hands

## GIB NT & Jacoby

<b>Board: 439</b>	♠ 986	Partner is dealer.
Dealer: North	♥ KT865	The opponents are silent.
Vul: None	♦ A84	
HCP: 10+1	♣ K9	

---

<b>Board: 440</b>	♠ A8743	Partner is dealer.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ T65	
HCP: 9+1	♣ A54	

---

<b>Board: 441</b>	♠ A9732	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ T742	
HCP: 11+1	♣ AK6	

---

<b>Board: 442</b>	♠ A32	You are dealer.
Dealer: South	♥ T6	The opponents are silent.
Vul: None	♦ A852	
HCP: 16	♣ AKJ9	

---

<b>Board: 443</b>	♠ KJ962	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ A854	
HCP: 13+1	♣ Q52	

## Both hands (Answers Page)

### Board: 439

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 10+1

Contract: 3NT South

North:

♠ KQ3

♥ J4

♦ KQ3

♣ AJT43

South:

♠ 986

♥ KT865

♦ A84

♣ K9

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3NT

All Pass

### Board: 440

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 4♠ South

North:

♠ KQT9

♥ 95

♦ A73

♣ KQJ2

South:

♠ A8743

♥ J7

♦ T65

♣ A54

W N E S

1NT Pass 2♥

Pass 2NT<sup>1</sup> Pass 4♠

All Pass

1. Extended acceptance after NT

### Board: 441

Dealer: North

Vul: Both

North HCP: 15

South HCP: 11+1

Contract: 3NT South

North:

♠ K4

♥ AK86

♦ A86

♣ J854

South:

♠ A9732

♥ 7

♦ T742

♣ AK6

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

All Pass

### Board: 442

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 16

Contract: 4♠ South

North:

♠ KQT96

♥ Q84

♦ K3

♣ Q65

South:

♠ A32

♥ T6

♦ A852

♣ AKJ9

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3NT Pass 4♠

All Pass

### Board: 443

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 13+1

Contract: 3NT South

North:

♠ 43

♥ AQJ43

♦ KJ3

♣ A87

South:

♠ KJ962

♥ K

♦ A854

♣ Q52

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3♦

Pass 3♥ Pass 3NT

All Pass



**Board: 444**

♠ 5

Partner is dealer.

Dealer: South

♥ KQ964

The opponents are silent.

Vul: E-W

♦ JT98

HCP: 9+1

♣ K75

**Board: 445**

♠ A5

You are dealer.

Dealer: North

♥ AJ5

The opponents are silent.

Vul: None

♦ QJT

HCP: 15+1

♣ QJ753

**Board: 446**

♠ AJ8

You are dealer.

Dealer: North

♥ KQ97

West (RHO) bids 3♣ if possible.

Vul: N-S

♦ JT86

HCP: 15

♣ KJ

**Board: 447**

♠ QT72

You are dealer.

Dealer: North

♥ AT9

West (RHO) Doubles 2♠ if possible.

Vul: E-W

♦ AT7

East (LHO) bids 3♥ if possible.

HCP: 17

♣ AK7

**Board: 448**

♠ 74

LHO is dealer.

Dealer: East

♥ AKQ9

East (LHO) opens 1NT if possible.

Vul: Both

♦ KJT4

West (RHO) bids 2♥ if possible.

HCP: 15

♣ QT6

East (LHO) bids 2♠ if possible.

## Both hands (Answers Page)

### Board: 444

	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ JT82				1NT
Vul: E-W	♥ KQ964	♥ A8	Pass	2♦	Pass	2♥
North HCP: 9+1	♦ JT98	♦ KQ54	Pass	2NT	All Pass	
South HCP: 15	♣ K75	♣ AJ2				
Contract: 2NT North						

### Board: 445

	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ J7632		1NT	Pass	2♥
Vul: None	♥ AJ5	♥ K73	Pass	2♠	Pass	3NT
North HCP: 15+1	♦ QJT	♦ K64	All Pass			
South HCP: 10+1	♣ QJ753	♣ KT				
Contract: 3NT South						

### Board: 446

	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ KQ9765		1NT	Pass	2♥
Vul: N-S	♥ KQ97	♥ 3	3♣	Pass	Pass	3♠
North HCP: 15	♦ JT86	♦ 732	All Pass			
South HCP: 5+2	♣ KJ	♣ 843				
Contract: 3♠ South						

### Board: 447

	North:	South:	W	N	E	S
Dealer: North	♠ QT72	♠ J98543		1NT	Pass	2♥
Vul: E-W	♥ AT9	♥ 76	Pass	2♠	Pass	Pass
North HCP: 17	♦ AT7	♦ K63	X	Pass	3♥	3♠
South HCP: 4+2	♣ AK7	♣ 93	All Pass			
Contract: 3♠ South						

### Board: 448

	North:	South:	W	N	E	S
Dealer: East	♠ 74	♠ Q85			1NT	Pass
Vul: Both	♥ AKQ9	♥ T42	2♥	Pass	2♠	Pass
North HCP: 15	♦ KJT4	♦ 652	Pass	X	Pass	3♣
South HCP: 9	♣ QT6	♣ AK54	All Pass			
Contract: 3♣ South						

## South hands

## GIB NT & Jacoby

**Board: 444**      ♠ JT82      You are dealer.  
 Dealer: South      ♥ A8      The opponents are silent.  
 Vul: E-W      ♦ KQ54  
 HCP: 15      ♣ AJ2

---

**Board: 445**      ♠ J7632      Partner is dealer.  
 Dealer: North      ♥ K73      The opponents are silent.  
 Vul: None      ♦ K64  
 HCP: 10+1      ♣ KT

---

**Board: 446**      ♠ KQ9765      Partner is dealer.  
 Dealer: North      ♥ 3      West (LHO) bids 3♣ if possible.  
 Vul: N-S      ♦ 732  
 HCP: 5+2      ♣ 843

---

**Board: 447**      ♠ J98543      Partner is dealer.  
 Dealer: North      ♥ 76      West (LHO) Doubles 2♠ if possible.  
 Vul: E-W      ♦ K63      East (RHO) bids 3♥ if possible.  
 HCP: 4+2      ♣ 93

---

**Board: 448**      ♠ Q85      RHO is dealer. You bid second.  
 Dealer: East      ♥ T42      East (RHO) opens 1NT if possible.  
 Vul: Both      ♦ 652      West (LHO) bids 2♥ if possible.  
 HCP: 9      ♣ AK54      East (RHO) bids 2♠ if possible.

## Both hands (Answers Page)

### Board: 444

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 2NT North

North:

♠ 5

♥ KQ964

♦ JT98

♣ K75

South:

♠ JT82

♥ A8

♦ KQ54

♣ AJ2

W	N	E	S
			1NT

Pass	2♦	Pass	2♥
------	----	------	----

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 445

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 10+1

Contract: 3NT South

North:

♠ A5

♥ AJ5

♦ QJT

♣ QJ753

South:

♠ J7632

♥ K73

♦ K64

♣ KT

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	3NT
------	----	------	-----

All Pass			
----------	--	--	--

### Board: 446

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 5+2

Contract: 3♠ South

North:

♠ AJ8

♥ KQ97

♦ JT86

♣ KJ

South:

♠ KQ9765

♥ 3

♦ 732

♣ 843

W	N	E	S
	1NT	Pass	2♥

3♣	Pass	Pass	3♠
----	------	------	----

All Pass			
----------	--	--	--

### Board: 447

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 4+2

Contract: 3♠ South

North:

♠ QT72

♥ AT9

♦ AT7

♣ AK7

South:

♠ J98543

♥ 76

♦ K63

♣ 93

W	N	E	S
	1NT	Pass	2♥

Pass	2♠	Pass	Pass
------	----	------	------

X	Pass	3♥	3♠
---	------	----	----

All Pass			
----------	--	--	--

### Board: 448

Dealer: East

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♣ South

North:

♠ 74

♥ AKQ9

♦ KJT4

♣ QT6

South:

♠ Q85

♥ T42

♦ 652

♣ AK54

W	N	E	S
		1NT	Pass

2♥	Pass	2♠	Pass
----	------	----	------

Pass	X	Pass	3♣
------	---	------	----

All Pass			
----------	--	--	--

<b>Board: 449</b>	♠ Q84	You are dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ KQJ8	
HCP: 15	♣ KT74	

---

<b>Board: 450</b>	♠ AKQ64	Partner is dealer.
Dealer: South	♥ KJT	The opponents are silent.
Vul: E-W	♦ 82	
HCP: 13+1	♣ 842	

---

<b>Board: 451</b>	♠ K32	You are dealer.
Dealer: North	♥ A974	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 17	♣ AK4	

---

<b>Board: 452</b>	♠ K9753	Partner is dealer.
Dealer: South	♥ A82	The opponents are silent.
Vul: None	♦ 4	
HCP: 12+1	♣ KQT9	

## Both hands (Answers Page)

### Board: 449

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ Q84

♥ A5

♦ KQJ8

♣ KT74

South:

♠ KT9

♥ J9842

♦ 3

♣ AJ62

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

### Board: 450

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 15

Contract: 4♠ South

North:

♠ AKQ64

♥ KJT

♦ 82

♣ 842

South:

♠ J875

♥ Q4

♦ AK9

♣ AJ65

W	N	E	S
			1NT
Pass	2♥	Pass	2NT <sup>1</sup>
Pass	3♥ <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4♥ <sup>4</sup>	Pass	4♠
All Pass			

1. Extended acceptance after NT

2. Cue bid, a !H stopper

3. Cue bid, a !D stopper

4. surplus

### Board: 451

Dealer: North

Vul: Both

North HCP: 17

South HCP: 12+1

Contract: 4♠ North

North:

♠ K32

♥ A974

♦ KT9

♣ AK4

South:

♠ AQJ86

♥ KQ3

♦ 652

♣ T5

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

### Board: 452

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 16

Contract: 4♠ South

North:

♠ K9753

♥ A82

♦ 4

♣ KQT9

South:

♠ A86

♥ QT76

♦ KQ6

♣ AJ4

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

<b>Board: 449</b>	♠ KT9	Partner is dealer.
Dealer: North	♥ J9842	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 9+1	♣ AJ62	

---

<b>Board: 450</b>	♠ J875	You are dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: E-W	♦ AK9	
HCP: 15	♣ AJ65	

---

<b>Board: 451</b>	♠ AQJ86	Partner is dealer.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: Both	♦ 652	
HCP: 12+1	♣ T5	

---

<b>Board: 452</b>	♠ A86	You are dealer.
Dealer: South	♥ QT76	The opponents are silent.
Vul: None	♦ KQ6	
HCP: 16	♣ AJ4	

## Both hands (Answers Page)

### Board: 449

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+1

Contract: 3NT North

North:

♠ Q84

♥ A5

♦ KQJ8

♣ KT74

South:

♠ KT9

♥ J9842

♦ 3

♣ AJ62

W N E S

1NT Pass 2♦

Pass 2♥ Pass 3♣

Pass 3NT All Pass

### Board: 450

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 15

Contract: 4♠ South

North:

♠ AKQ64

♥ KJT

♦ 82

♣ 842

South:

♠ J875

♥ Q4

♦ AK9

♣ AJ65

W N E S

1NT

Pass 2♥ Pass 2NT<sup>1</sup>

Pass 3♥<sup>2</sup> Pass 4♣<sup>3</sup>

Pass 4♥<sup>4</sup> Pass 4♠

All Pass

1. Extended acceptance after NT

2. Cue bid, a !H stopper

3. Cue bid, a !D stopper

4. surplus

### Board: 451

Dealer: North

Vul: Both

North HCP: 17

South HCP: 12+1

Contract: 4♠ North

North:

♠ K32

♥ A974

♦ KT9

♣ AK4

South:

♠ AQJ86

♥ KQ3

♦ 652

♣ T5

W N E S

1NT Pass 2♥

Pass 2♠ Pass 3NT

Pass 4♠ All Pass

### Board: 452

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 16

Contract: 4♠ South

North:

♠ K9753

♥ A82

♦ 4

♣ KQT9

South:

♠ A86

♥ QT76

♦ KQ6

♣ AJ4

W N E S

1NT

Pass 2♥ Pass 2♠

Pass 3♣ Pass 4♠

All Pass



<b>Board: 453</b>	♠ A3	You are dealer.
Dealer: North	♥ K86	West (RHO) Doubles 2♦ if possible.
Vul: E-W	♦ QT85	
HCP: 15	♣ AQ64	

---

<b>Board: 454</b>	♠ Q3	Partner is dealer.
Dealer: South	♥ AKT52	The opponents are silent.
Vul: None	♦ Q86	
HCP: 11+1	♣ T64	

---

<b>Board: 455</b>	♠ AJ73	You are dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: N-S	♦ JT8	
HCP: 15	♣ KQ4	

---

<b>Board: 456</b>	♠ QJ987	Partner is dealer.
Dealer: South	♥ Q72	East (LHO) Doubles 2♥ if possible.
Vul: Both	♦ J8	
HCP: 11+1	♣ KQ5	

---

<b>Board: 457</b>	♠ AK9	You are dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: None	♦ JT4	
HCP: 17	♣ KJT6	

## Both hands (Answers Page)

### Board: 453

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ K64		1NT	Pass	2♦
Vul: E-W	♥ K86	♥ A7542	X	2♥	Pass	4♥
North HCP: 15	♦ QT85	♦ 42	All Pass			
South HCP: 11+1	♣ AQ64	♣ KJ2				
Contract: 4♥ South						

### Board: 454

	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AKT				1NT
Vul: None	♥ AKT52	♥ Q93	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ Q86	♦ AT3	Pass	3NT	Pass	4♥
South HCP: 17	♣ T64	♣ A975	All Pass			
Contract: 4♥ South						

### Board: 455

	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ Q4		1NT	Pass	2♦
Vul: N-S	♥ A32	♥ KT976	Pass	2♥	Pass	3♣
North HCP: 15	♦ JT8	♦ Q6	Pass	4♥	All Pass	
South HCP: 11+1	♣ KQ4	♣ A862				
Contract: 4♥ North						

### Board: 456

	North:	South:	W	N	E	S
Dealer: South	♠ QJ987	♠ AT4				1NT
Vul: Both	♥ Q72	♥ KT98	Pass	2♥	X	2♠
North HCP: 11+1	♦ J8	♦ A4	Pass	4♠	All Pass	
South HCP: 15	♣ KQ5	♣ AT63				
Contract: 4♠ North						

### Board: 457

	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ JT2		1NT	Pass	2♦
Vul: None	♥ KQT	♥ AJ732	Pass	2♥	Pass	3♣
North HCP: 17	♦ JT4	♦ 5	Pass	4♥	All Pass	
South HCP: 10+1	♣ KJT6	♣ A873				
Contract: 4♥ North						

<b>Board: 453</b>	♠ K64	Partner is dealer.
Dealer: North	♥ A7542	West (LHO) Doubles 2♦ if possible.
Vul: E-W	♦ 42	
HCP: 11+1	♣ KJ2	

---

<b>Board: 454</b>	♠ AKT	You are dealer.
Dealer: South	♥ Q93	The opponents are silent.
Vul: None	♦ AT3	
HCP: 17	♣ A975	

---

<b>Board: 455</b>	♠ Q4	Partner is dealer.
Dealer: North	♥ KT976	The opponents are silent.
Vul: N-S	♦ Q6	
HCP: 11+1	♣ A862	

---

<b>Board: 456</b>	♠ AT4	You are dealer.
Dealer: South	♥ KT98	East (RHO) Doubles 2♥ if possible.
Vul: Both	♦ A4	
HCP: 15	♣ AT63	

---

<b>Board: 457</b>	♠ JT2	Partner is dealer.
Dealer: North	♥ AJ732	The opponents are silent.
Vul: None	♦ 5	
HCP: 10+1	♣ A873	

## Both hands (Answers Page)

### Board: 453

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ K64		1NT	Pass	2♦
Vul: E-W	♥ K86	♥ A7542	X	2♥	Pass	4♥
North HCP: 15	♦ QT85	♦ 42	All Pass			
South HCP: 11+1	♣ AQ64	♣ KJ2				
Contract: 4♥ South						

### Board: 454

	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AKT				1NT
Vul: None	♥ AKT52	♥ Q93	Pass	2♦	Pass	2♥
North HCP: 11+1	♦ Q86	♦ AT3	Pass	3NT	Pass	4♥
South HCP: 17	♣ T64	♣ A975	All Pass			
Contract: 4♥ South						

### Board: 455

	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ Q4		1NT	Pass	2♦
Vul: N-S	♥ A32	♥ KT976	Pass	2♥	Pass	3♣
North HCP: 15	♦ JT8	♦ Q6	Pass	4♥	All Pass	
South HCP: 11+1	♣ KQ4	♣ A862				
Contract: 4♥ North						

### Board: 456

	North:	South:	W	N	E	S
Dealer: South	♠ QJ987	♠ AT4				1NT
Vul: Both	♥ Q72	♥ KT98	Pass	2♥	X	2♠
North HCP: 11+1	♦ J8	♦ A4	Pass	4♠	All Pass	
South HCP: 15	♣ KQ5	♣ AT63				
Contract: 4♠ North						

### Board: 457

	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ JT2		1NT	Pass	2♦
Vul: None	♥ KQT	♥ AJ732	Pass	2♥	Pass	3♣
North HCP: 17	♦ JT4	♦ 5	Pass	4♥	All Pass	
South HCP: 10+1	♣ KJT6	♣ A873				
Contract: 4♥ North						

<b>Board: 458</b>	♠ KT985	Partner is dealer.
Dealer: South	♥ 4	The opponents are silent.
Vul: N-S	♦ AJ43	
HCP: 11+1	♣ QJ2	

---

<b>Board: 459</b>	♠ Q862	You are dealer.
Dealer: North	♥ K82	The opponents are silent.
Vul: E-W	♦ AK92	
HCP: 15	♣ K5	

---

<b>Board: 460</b>	♠ KJ876	Partner is dealer.
Dealer: South	♥ A32	The opponents are silent.
Vul: None	♦ A5	
HCP: 12+1	♣ 763	

---

<b>Board: 461</b>	♠ QJT875	Partner is dealer.
Dealer: South	♥ T	East (LHO) bids 3 ♦ if possible.
Vul: N-S	♦ 93	
HCP: 3+2	♣ 9543	

---

<b>Board: 462</b>	♠ T98532	Partner is dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: E-W	♦ T7	
HCP: 4+2	♣ J87	

## Both hands (Answers Page)

### Board: 458

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KT985

♥ 4

♦ AJ43

♣ QJ2

South:

♠ Q62

♥ A83

♦ KQ

♣ A9653

W

N

E

S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3 ♦ Pass 4 ♠

All Pass

### Board: 459

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ Q862

♥ K82

♦ AK92

♣ K5

South:

♠ A5

♥ QJT95

♦ Q754

♣ 83

W

N

E

S

1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♦

Pass 4 ♥ All Pass

### Board: 460

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ KJ876

♥ A32

♦ A5

♣ 763

South:

♠ A93

♥ KT

♦ T6432

♣ AKQ

W

N

E

S

1NT

Pass 2 ♥ Pass 2 ♠

Pass 3NT Pass 4 ♠

All Pass

### Board: 461

Dealer: South

Vul: N-S

North HCP: 3+2

South HCP: 15

Contract: 3 ♠ North

North:

♠ QJT875

♥ T

♦ 93

♣ 9543

South:

♠ A43

♥ J963

♦ AQJ5

♣ QJ

W

N

E

S

1NT

Pass 2 ♥ 3 ♦ Pass

Pass 3 ♠ All Pass

### Board: 462

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 17

Contract: 2 ♠ South

North:

♠ T98532

♥ K3

♦ T7

♣ J87

South:

♠ QJ4

♥ QJ2

♦ AQ93

♣ KQ6

W

N

E

S

1NT

Pass 2 ♥ Pass 2 ♠

All Pass

## South hands

## GIB NT & Jacoby

**Board: 458**      ♠ Q62      You are dealer.  
 Dealer: South      ♥ A83      The opponents are silent.  
 Vul: N-S      ♦ KQ  
 HCP: 15+1      ♣ A9653

---

**Board: 459**      ♠ A5      Partner is dealer.  
 Dealer: North      ♥ QJT95      The opponents are silent.  
 Vul: E-W      ♦ Q754  
 HCP: 9+1      ♣ 83

---

**Board: 460**      ♠ A93      You are dealer.  
 Dealer: South      ♥ KT      The opponents are silent.  
 Vul: None      ♦ T6432  
 HCP: 16+1      ♣ AKQ

---

**Board: 461**      ♠ A43      You are dealer.  
 Dealer: South      ♥ J963      East (RHO) bids 3 ♦ if possible.  
 Vul: N-S      ♦ AQJ5  
 HCP: 15      ♣ QJ

---

**Board: 462**      ♠ QJ4      You are dealer.  
 Dealer: South      ♥ QJ2      The opponents are silent.  
 Vul: E-W      ♦ AQ93  
 HCP: 17      ♣ KQ6

## Both hands (Answers Page)

### Board: 458

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ KT985

♥ 4

♦ AJ43

♣ QJ2

South:

♠ Q62

♥ A83

♦ KQ

♣ A9653

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

### Board: 459

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+1

Contract: 4 ♥ North

North:

♠ Q862

♥ K82

♦ AK92

♣ K5

South:

♠ A5

♥ QJT95

♦ Q754

♣ 83

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

### Board: 460

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 16+1

Contract: 4 ♠ South

North:

♠ KJ876

♥ A32

♦ A5

♣ 763

South:

♠ A93

♥ KT

♦ T6432

♣ AKQ

W	N	E	S
			1NT
Pass	2 ♥	Pass	2 ♠
Pass	3NT	Pass	4 ♠
All Pass			

### Board: 461

Dealer: South

Vul: N-S

North HCP: 3+2

South HCP: 15

Contract: 3 ♠ North

North:

♠ QJT875

♥ T

♦ 93

♣ 9543

South:

♠ A43

♥ J963

♦ AQJ5

♣ QJ

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

### Board: 462

Dealer: South

Vul: E-W

North HCP: 4+2

South HCP: 17

Contract: 2 ♠ South

North:

♠ T98532

♥ K3

♦ T7

♣ J87

South:

♠ QJ4

♥ QJ2

♦ AQ93

♣ KQ6

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



<b>Board: 463</b>	♠ 3	Partner is dealer.
Dealer: South	♥ AKT53	The opponents are silent.
Vul: Both	♦ AQ9	
HCP: 16+1	♣ K653	

---

<b>Board: 464</b>	♠ 862	Partner is dealer.
Dealer: South	♥ KQJT5	The opponents are silent.
Vul: N-S	♦ A32	
HCP: 14+1	♣ A7	

---

<b>Board: 465</b>	♠ K8632	Partner is dealer.
Dealer: South	♥ KJT	The opponents are silent.
Vul: E-W	♦ Q98	
HCP: 9+1	♣ 95	

---

<b>Board: 466</b>	♠ Q	Partner is dealer.
Dealer: South	♥ AK974	The opponents are silent.
Vul: Both	♦ J952	
HCP: 10+1	♣ 843	

---

<b>Board: 467</b>	♠ AK	You are dealer.
Dealer: North	♥ T83	The opponents are silent.
Vul: None	♦ K65	
HCP: 15+1	♣ KQ732	

## Both hands (Answers Page)

### Board: 463

Dealer: South

Vul: Both

North HCP: 16+1

South HCP: 15+1

Contract: 5 ♣ South

North:

♠ 3

♥ AKT53

♦ AQ9

♣ K653

South:

♠ AJ6

♥ QJ

♦ 765

♣ AQJ98

W

N

E

S

1NT

Pass 2 ♦ Pass 2 ♥

Pass 3 ♣ Pass 5 ♣

All Pass

### Board: 464

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ 862

♥ KQJT5

♦ A32

♣ A7

South:

♠ AQ5

♥ A32

♦ KT84

♣ Q53

W

N

E

S

1NT

Pass 2 ♦ Pass 2 ♥

Pass 3NT Pass 4 ♥

All Pass

### Board: 465

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ North

North:

♠ K8632

♥ KJT

♦ Q98

♣ 95

South:

♠ Q975

♥ A873

♦ AK7

♣ Q4

W

N

E

S

1NT

Pass 2 ♥ Pass 2NT<sup>1</sup>

Pass 4 ♠ All Pass

1. Extended acceptance after NT

### Board: 466

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 3NT North

North:

♠ Q

♥ AK974

♦ J952

♣ 843

South:

♠ KJ8

♥ Q5

♦ KQT73

♣ KJ7

W

N

E

S

1NT

Pass 2 ♦ Pass 2 ♥

Pass 3NT All Pass

### Board: 467

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 15+1

Contract: 4 ♥ North

North:

♠ AK

♥ T83

♦ K65

♣ KQ732

South:

♠ 93

♥ AK764

♦ AT93

♣ A4

W

N

E

S

1NT Pass 2 ♦

Pass 2 ♥ Pass 3 ♦

Pass 4 ♥ All Pass

**South hands****GIB NT & Jacoby**

<b>Board: 463</b>	♠ AJ6	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ 765	
HCP: 15+1	♣ AQJ98	

---

<b>Board: 464</b>	♠ AQ5	You are dealer.
Dealer: South	♥ A32	The opponents are silent.
Vul: N-S	♦ KT84	
HCP: 15	♣ Q53	

---

<b>Board: 465</b>	♠ Q975	You are dealer.
Dealer: South	♥ A873	The opponents are silent.
Vul: E-W	♦ AK7	
HCP: 15	♣ Q4	

---

<b>Board: 466</b>	♠ KJ8	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: Both	♦ KQT73	
HCP: 15+1	♣ KJ7	

---

<b>Board: 467</b>	♠ 93	Partner is dealer.
Dealer: North	♥ AK764	The opponents are silent.
Vul: None	♦ AT93	
HCP: 15+1	♣ A4	

## Both hands (Answers Page)

### Board: 463

Dealer: South

Vul: Both

North HCP: 16+1

South HCP: 15+1

Contract: 5 ♣ South

North:

♠ 3

♥ AKT53

♦ AQ9

♣ K653

South:

♠ AJ6

♥ QJ

♦ 765

♣ AQJ98

W	N	E	S
			1NT
Pass	2 ♦	Pass	2 ♥
Pass	3 ♣	Pass	5 ♣
All Pass			

### Board: 464

Dealer: South

Vul: N-S

North HCP: 14+1

South HCP: 15

Contract: 4 ♥ South

North:

♠ 862

♥ KQJT5

♦ A32

♣ A7

South:

♠ AQ5

♥ A32

♦ KT84

♣ Q53

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

### Board: 465

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 15

Contract: 4 ♠ North

North:

♠ K8632

♥ KJT

♦ Q98

♣ 95

South:

♠ Q975

♥ A873

♦ AK7

♣ Q4

W	N	E	S
			1NT
Pass	2 ♥	Pass	2NT <sup>1</sup>
Pass	4 ♠	All Pass	

1. Extended acceptance after NT

### Board: 466

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 15+1

Contract: 3NT North

North:

♠ Q

♥ AK974

♦ J952

♣ 843

South:

♠ KJ8

♥ Q5

♦ KQT73

♣ KJ7

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

### Board: 467

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 15+1

Contract: 4 ♥ North

North:

♠ AK

♥ T83

♦ K65

♣ KQ732

South:

♠ 93

♥ AK764

♦ AT93

♣ A4

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

<b>Board: 468</b>	♠ AKJ74	Partner is dealer.
Dealer: South	♥ J84	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 17+1	♣ AJ3	

---

<b>Board: 469</b>	♠ KJT	You are dealer.
Dealer: North	♥ KQ872	The opponents are silent.
Vul: Both	♦ KQJ	
HCP: 15+1	♣ T9	

---

<b>Board: 470</b>	♠ Q84	Partner is dealer.
Dealer: South	♥ AJ962	The opponents are silent.
Vul: None	♦ J93	
HCP: 11+1	♣ K8	

---

<b>Board: 471</b>	♠ J43	You are dealer.
Dealer: North	♥ A842	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 17	♣ AKQ4	

---

<b>Board: 472</b>	♠ QJ942	Partner is dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: Both	♦ KQJ2	
HCP: 13+1	♣ A76	

## Both hands (Answers Page)

### Board: 468

Dealer: South

Vul: E-W

North HCP: 17+1

South HCP: 16

Contract: 6NT South

North:

♠ AKJ74

♥ J84

♦ K3

♣ AJ3

South:

♠ Q8

♥ AK3

♦ Q952

♣ KQ75

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. Quantitative 4NT

### Board: 469

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 13+1

Contract: 4♠ North

North:

♠ KJT

♥ KQ872

♦ KQJ

♣ T9

South:

♠ AQ764

♥ AT

♦ T96

♣ K73

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

### Board: 470

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15

Contract: 4♥ South

North:

♠ Q84

♥ AJ962

♦ J93

♣ K8

South:

♠ AJ76

♥ KT8

♦ K64

♣ A97

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

### Board: 471

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+1

Contract: 4♠ North

North:

♠ J43

♥ A842

♦ K8

♣ AKQ4

South:

♠ AKT72

♥ J7

♦ J3

♣ 8732

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

### Board: 472

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 16

Contract: 4♠ South

North:

♠ QJ942

♥ T

♦ KQJ2

♣ A76

South:

♠ AKT

♥ A83

♦ AT6

♣ J952

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

<b>Board: 468</b>	♠ Q8	You are dealer.
Dealer: South	♥ AK3	The opponents are silent.
Vul: E-W	♦ Q952	
HCP: 16	♣ KQ75	

---

<b>Board: 469</b>	♠ AQ764	Partner is dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ T96	
HCP: 13+1	♣ K73	

---

<b>Board: 470</b>	♠ AJ76	You are dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: None	♦ K64	
HCP: 15	♣ A97	

---

<b>Board: 471</b>	♠ AKT72	Partner is dealer.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ J3	
HCP: 9+1	♣ 8732	

---

<b>Board: 472</b>	♠ AKT	You are dealer.
Dealer: South	♥ A83	The opponents are silent.
Vul: Both	♦ AT6	
HCP: 16	♣ J952	

## Both hands (Answers Page)

### Board: 468

Dealer: South

Vul: E-W

North HCP: 17+1

South HCP: 16

Contract: 6NT South

North:

♠ AKJ74

♥ J84

♦ K3

♣ AJ3

South:

♠ Q8

♥ AK3

♦ Q952

♣ KQ75

W	N	E	S
			1NT
Pass	2♥	Pass	2♠
Pass	4NT <sup>1</sup>	Pass	6NT
All Pass			

1. Quantitative 4NT

### Board: 469

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 13+1

Contract: 4♠ North

North:

♠ KJT

♥ KQ872

♦ KQJ

♣ T9

South:

♠ AQ764

♥ AT

♦ T96

♣ K73

W	N	E	S
	1NT	Pass	2♥
Pass	2♠	Pass	3NT
Pass	4♠	All Pass	

### Board: 470

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15

Contract: 4♥ South

North:

♠ Q84

♥ AJ962

♦ J93

♣ K8

South:

♠ AJ76

♥ KT8

♦ K64

♣ A97

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

### Board: 471

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+1

Contract: 4♠ North

North:

♠ J43

♥ A842

♦ K8

♣ AKQ4

South:

♠ AKT72

♥ J7

♦ J3

♣ 8732

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

### Board: 472

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 16

Contract: 4♠ South

North:

♠ QJ942

♥ T

♦ KQJ2

♣ A76

South:

♠ AKT

♥ A83

♦ AT6

♣ J952

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



<b>Board: 473</b>	♠ QJ7	You are dealer.
Dealer: North	♥ K75	The opponents are silent.
Vul: None	♦ KJ8	
HCP: 15	♣ KQ82	

---

<b>Board: 474</b>	♠ 82	Partner is dealer.
Dealer: South	♥ AKT96	The opponents are silent.
Vul: N-S	♦ AK6	
HCP: 18+1	♣ KJ6	

---

<b>Board: 475</b>	♠ K63	You are dealer.
Dealer: North	♥ AK96	The opponents are silent.
Vul: E-W	♦ J7	
HCP: 15	♣ AT92	

---

<b>Board: 476</b>	♠ AJ763	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: None	♦ QT74	
HCP: 14+1	♣ AK3	

---

<b>Board: 477</b>	♠ AK32	You are dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ KJ43	
HCP: 16	♣ JT9	

## Both hands (Answers Page)

### Board: 473

	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ KT943		1NT	Pass	2♥
Vul: None	♥ K75	♥ AQ8	Pass	2♠	Pass	6NT
North HCP: 15	♦ KJ8	♦ A3	All Pass			
South HCP: 17+1	♣ KQ82	♣ A97				
Contract: 6NT South						

### Board: 474

	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AK93				1NT
Vul: N-S	♥ AKT96	♥ QJ	Pass	2♦	Pass	2♥
North HCP: 18+1	♦ AK6	♦ J952	Pass	6NT	All Pass	
South HCP: 15	♣ KJ6	♣ AT4				
Contract: 6NT North						

### Board: 475

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ AQT94		1NT	Pass	2♥
Vul: E-W	♥ AK96	♥ Q8	Pass	2♠	Pass	3♦
North HCP: 15	♦ J7	♦ AQ98	Pass	4♠	All Pass	
South HCP: 14+1	♣ AT92	♣ 85				
Contract: 4♠ North						

### Board: 476

	North:	South:	W	N	E	S
Dealer: South	♠ AJ763	♠ Q2				1NT
Vul: None	♥ 9	♥ AKJ2	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ QT74	♦ AJ6	Pass	3♦	Pass	3NT
South HCP: 17	♣ AK3	♣ Q872	All Pass			
Contract: 3NT South						

### Board: 477

	North:	South:	W	N	E	S
Dealer: North	♠ AK32	♠ JT6		1NT	Pass	2♦
Vul: N-S	♥ AT	♥ KJ972	Pass	2♥	Pass	3♦
North HCP: 16	♦ KJ43	♦ AT76	Pass	3♥	Pass	3NT
South HCP: 13+1	♣ JT9	♣ A	All Pass			
Contract: 3NT South						

<b>Board: 473</b>	♠ KT943	Partner is dealer.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: None	♦ A3	
HCP: 17+1	♣ A97	

---

<b>Board: 474</b>	♠ AK93	You are dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ J952	
HCP: 15	♣ AT4	

---

<b>Board: 475</b>	♠ AQT94	Partner is dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: E-W	♦ AQ98	
HCP: 14+1	♣ 85	

---

<b>Board: 476</b>	♠ Q2	You are dealer.
Dealer: South	♥ AKJ2	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 17	♣ Q872	

---

<b>Board: 477</b>	♠ JT6	Partner is dealer.
Dealer: North	♥ KJ972	The opponents are silent.
Vul: N-S	♦ AT76	
HCP: 13+1	♣ A	

## Both hands (Answers Page)

### Board: 473

	North:	South:	W	N	E	S
Dealer: North	♠ QJ7	♠ KT943		1NT	Pass	2♥
Vul: None	♥ K75	♥ AQ8	Pass	2♠	Pass	6NT
North HCP: 15	♦ KJ8	♦ A3	All Pass			
South HCP: 17+1	♣ KQ82	♣ A97				
Contract: 6NT South						

### Board: 474

	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AK93				1NT
Vul: N-S	♥ AKT96	♥ QJ	Pass	2♦	Pass	2♥
North HCP: 18+1	♦ AK6	♦ J952	Pass	6NT	All Pass	
South HCP: 15	♣ KJ6	♣ AT4				
Contract: 6NT North						

### Board: 475

	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ AQT94		1NT	Pass	2♥
Vul: E-W	♥ AK96	♥ Q8	Pass	2♠	Pass	3♦
North HCP: 15	♦ J7	♦ AQ98	Pass	4♠	All Pass	
South HCP: 14+1	♣ AT92	♣ 85				
Contract: 4♠ North						

### Board: 476

	North:	South:	W	N	E	S
Dealer: South	♠ AJ763	♠ Q2				1NT
Vul: None	♥ 9	♥ AKJ2	Pass	2♥	Pass	2♠
North HCP: 14+1	♦ QT74	♦ AJ6	Pass	3♦	Pass	3NT
South HCP: 17	♣ AK3	♣ Q872	All Pass			
Contract: 3NT South						

### Board: 477

	North:	South:	W	N	E	S
Dealer: North	♠ AK32	♠ JT6		1NT	Pass	2♦
Vul: N-S	♥ AT	♥ KJ972	Pass	2♥	Pass	3♦
North HCP: 16	♦ KJ43	♦ AT76	Pass	3♥	Pass	3NT
South HCP: 13+1	♣ JT9	♣ A	All Pass			
Contract: 3NT South						

**Board: 478**

♠ 952

Partner is dealer.

Dealer: South

♥ AQJ42

The opponents are silent.

Vul: E-W

♦ AK

HCP: 15+1

♣ J43

**Board: 479**

♠ AT5

You are dealer.

Dealer: North

♥ T92

West (RHO) Doubles 2♦ if possible.

Vul: Both

♦ AQJ6

HCP: 16

♣ KQ3

## Both hands (Answers Page)

### Board: 478

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16

Contract: 6NT South

North:

♠ 952

♥ AQJ42

♦ AK

♣ J43

South:

♠ AKQ4

♥ 53

♦ 8432

♣ AK7

W      N      E      S

1NT

Pass   2♦   Pass   2♥

Pass   4NT<sup>1</sup>   Pass   6NT

All Pass

1. Quantitative 4NT

### Board: 479

Dealer: North

Vul: Both

North HCP: 16

South HCP: 6+2

Contract: 4♥ South

North:

♠ AT5

♥ T92

♦ AQJ6

♣ KQ3

South:

♠ Q82

♥ KJ6543

♦ 3

♣ 965

W      N      E      S

1NT   Pass   2♦

X   2♥   Pass   4♥

All Pass

**Board: 478**

♠ AKQ4

You are dealer.

Dealer: South

♥ 53

The opponents are silent.

Vul: E-W

♦ 8432

HCP: 16

♣ AK7

**Board: 479**

♠ Q82

Partner is dealer.

Dealer: North

♥ KJ6543

West (LHO) Doubles 2♦ if possible.

Vul: Both

♦ 3

HCP: 6+2

♣ 965

## Both hands (Answers Page)

### Board: 478

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 16

Contract: 6NT South

North:

♠ 952

♥ AQJ42

♦ AK

♣ J43

South:

♠ AKQ4

♥ 53

♦ 8432

♣ AK7

W N E S

1NT

Pass 2♦ Pass 2♥

Pass 4NT<sup>1</sup> Pass 6NT

All Pass

1. Quantitative 4NT

### Board: 479

Dealer: North

Vul: Both

North HCP: 16

South HCP: 6+2

Contract: 4♥ South

North:

♠ AT5

♥ T92

♦ AQJ6

♣ KQ3

South:

♠ Q82

♥ KJ6543

♦ 3

♣ 965

W N E S

1NT Pass 2♦

X 2♥ Pass 4♥

All Pass