Board: 1 Dealer: S Vul: NS HCP: 12	<ul><li>♣ 75</li><li>♥ QJ2</li><li>◆ AKJ953</li><li>♣ J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: Both HCP: 15	<ul><li>★ A10762</li><li>★ A42</li><li>★ —</li><li>★ AK1085</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: NS HCP: 10	<ul><li>♣ QJ2</li><li>♥ 104</li><li>◆ AQJ84</li><li>♣ 987</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 13	<ul><li>★ KQ876</li><li>♥ 83</li><li>◆ Q965</li><li>◆ AQ</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: Both HCP: 12	<ul><li>▲ A10</li><li>▼ J10632</li><li>◆ KQJ9</li><li>◆ J3</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 3 N	North:  ♣ 75  ♥ QJ2  ♣ AKJ953  ♣ J2	South:  ♠ AK1043  ♥ 54  ♠ Q4  ♠ K875	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT
Board: 2 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 6♥ S	North:  ♠ A10762  ♥ A42  ←—  ♠ AK1085	South:  ♠ Q  ♥ K98753  ♦ K853  ♣ 42	West North East South  1 Pass 1NT  Pass 2 Pass 2 Pass 2  Pass $5 \cdot ^2$ Pass $5 \cdot ^3$ Pass $6 \cdot ^4$ AP  1. forcing 1NT  2. Exclusion, for $\checkmark$ 3. 1 out of 4
Board: 3 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 S	North:  ♠ QJ2  ♥ 104  ♠ AQJ84  ♣ 987	South:  ♠ A10  ♥ KJ862  ♦ 3  ♣ AQ632	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♥ AP  1. forcing 1NT
Board: 4 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 24 N	North:  ♠ KQ876  ♥ 83  ♠ Q965  ♣ AQ	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 5 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♠ A10  ♥ J10632  ♠ KQJ9  ♣ J3	South:  ♠ Q97654  ♥ AK  ♦ 108  ♠ K96	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT

Board: 1
HCP: 12  ♣ K875
Board: 2 Dealer: N Vul: Both HCP: 8  A Q VK98753  The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: NS HCP: 14  A10 The opponents are silent.  You bid first.  You bid first.
Board: 4   ♣ J3 Dealer: N   ♥ J10652 Vul: Both   ♦ K HCP: 9   ♣ KJ1042  The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: Both HCP: 12  ♣ Q97654  ★ AK  Vul opponents are silent.  You bid first.

Board: 1 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 3 N	North:  ♣ 75  ♥ QJ2  ♣ AKJ953  ♣ J2	South:  ♠ AK1043  ♥ 54  ♠ Q4  ♠ K875	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT
Board: 2 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 6♥ S	North:  ♠ A10762  ♥ A42  ←—  ♠ AK1085	South:  ♠ Q  ♥ K98753  ♦ K853  ♣ 42	West North East South  1 Pass 1NT  Pass 2 Pass 2 Pass 2  Pass $5 \cdot ^2$ Pass $5 \cdot ^3$ Pass $6 \cdot ^4$ AP  1. forcing 1NT  2. Exclusion, for $\checkmark$ 3. 1 out of 4
Board: 3 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 S	North:  ♠ QJ2  ♥ 104  ♠ AQJ84  ♣ 987	South:  ♠ A10  ♥ KJ862  ♦ 3  ♣ AQ632	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♥ AP  1. forcing 1NT
Board: 4 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 24 N	North:  ♠ KQ876  ♥ 83  ♠ Q965  ♣ AQ	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 5 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♠ A10  ♥ J10632  ♠ KQJ9  ♣ J3	South:  ♠ Q97654  ♥ AK  ♦ 108  ♠ K96	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT

Board: 6 Dealer: N Vul: NS HCP: 12	♣ QJ53 ♥ K10652 ♦ A4 ♣ Q5	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: Both HCP: 8	<b>♣</b> 3 <b>♥</b> 86 <b>♦</b> J105 <b>♣</b> AQJ9643	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: EW HCP: 12	<ul><li>★ A43</li><li>★ AK542</li><li>★ J3</li><li>★ 975</li></ul>	The opponents are silent.  You bid first.
Board: 9 Dealer: S Vul: NS HCP: 6	<ul><li></li></ul>	East Doubles 1NT if possible. West Bids 2♣ if possible.  Partner bids first.
Board: 10 Dealer: N Vul: EW HCP: 18	<ul><li>▲ A3</li><li>♥ QJ652</li><li>◆ AJ10</li><li>▲ KQJ</li></ul>	The opponents are silent.  You bid first.

Board: 6 Dealer: N Vul: NS North HCP: 12 South HCP: 11	North: ♠ QJ53 ♥ K10652 ♠ A4	South:  ♠ K106  ♥ J3  ♦ 107653	Pass AP	North 1♥ 2♣		South 1NT <sup>1</sup> 2
Contract: 2♥ N	<b>♣</b> Q5	♣ AK4	1. forci	ng 1NT		
Board: 7 Dealer: S	North: ♠ 3	South: ♠ KJ987	West	North	East	South 1♠
Vul: Both North HCP: 8	<b>♥</b> 86	▼ AKJ54	Pass	1NT <sup>1</sup>	Pass	2♥
South HCP: 14	<b>◆</b> J105	<b>♦</b> Q6	Pass	3♣	AP	
Contract: 3♣ N	<b>♣</b> AQJ9643	<b>♣</b> 2	1. forci	ng 1NT		
Board: 8	North:	South:	West	North	East	South
Dealer: N	• A43	<b>♦</b> QJ9		1♥	Pass	1NT <sup>1</sup>
Vul: EW North HCP: 12	<b>♥</b> AK542	<b>♥</b> J3	Pass	2♣	Pass	3NT
South HCP: 12	<b>♦</b> J3	♦ K742	AP			
Contract: 3N S	<b>♣</b> 975	<b>♣</b> AJ43	1. forci	ng 1NT		
Board: 9 Dealer: S	North: ♠ J82	South: ◆ 973	West	North	East	South 1
Vul: NS North HCP: 6	<b>♥</b> Q8	<b>♥</b> AJ1092	Pass	1NT <sup>1</sup>	X	Pass
South HCP: 12	◆ K98764	♦ AQ	2♣	AP		
Contract: 2♣ W	<b>♣</b> 107	<b>♣</b> J32	1. forci	ng 1NT		
			West	North	East	South
Board: 10	NT. 4	C - 4		1♥	Pass	1NT <sup>1</sup>
Dealer: N	North: ♠ A3	South: ♠ J	Pass	3NT	Pass	<b>4</b> ♣ <sup>2</sup>
Vul: EW North HCP: 18	♥ QJ652	<b>¥</b> 3 <b>∀</b> A8	Pass	<b>4♠</b> <sup>3</sup>	Pass	<b>6♥</b>
South HCP: 12	◆ AJ10	◆ K85432	AP			
Contract: 6♥ N	<b>♣</b> KQJ	♣ A654	1. forci 2. Gerb 3. A=2			

Board: 6 Dealer: N Vul: NS HCP: 11	<ul><li>★ K106</li><li>♥ J3</li><li>◆ 107653</li><li>◆ AK4</li></ul>	The opponents are silent.  Partner bids first.
Board: 7 Dealer: S Vul: Both HCP: 14	<ul><li>★ KJ987</li><li>★ AKJ54</li><li>◆ Q6</li><li>★ 2</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: EW HCP: 12	<ul><li>♣ QJ9</li><li>♥ J3</li><li>♦ K742</li><li>♣ AJ43</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: NS HCP: 12	<ul><li>◆ 973</li><li>♥ AJ1092</li><li>◆ AQ</li><li>◆ J32</li></ul>	East Doubles 1NT if possible. West Bids 2♣ if possible. You bid first.
Board: 10 Dealer: N Vul: EW HCP: 12	<b>♣</b> J <b>♥</b> A8 <b>♦</b> K85432 <b>♣</b> A654	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: NS North HCP: 12 South HCP: 11	North: ♠ QJ53 ♥ K10652 ♠ A4	South:  ♠ K106  ♥ J3  ♦ 107653	Pass AP	North 1♥ 2♣		South 1NT <sup>1</sup> 2
Contract: 2♥ N	<b>♣</b> Q5	♣ AK4	1. forci	ng 1NT		
Board: 7 Dealer: S	North: ♠ 3	South: ♠ KJ987	West	North	East	South 1♠
Vul: Both North HCP: 8	<b>♥</b> 86	▼ AKJ54	Pass	1NT <sup>1</sup>	Pass	2♥
South HCP: 14	<b>◆</b> J105	<b>♦</b> Q6	Pass	3♣	AP	
Contract: 3♣ N	<b>♣</b> AQJ9643	<b>♣</b> 2	1. forci	ng 1NT		
Board: 8	North:	South:	West	North	East	South
Dealer: N	• A43	<b>♦</b> QJ9		1♥	Pass	1NT <sup>1</sup>
Vul: EW North HCP: 12	<b>♥</b> AK542	<b>♥</b> J3	Pass	2♣	Pass	3NT
South HCP: 12	<b>♦</b> J3	♦ K742	AP			
Contract: 3N S	<b>♣</b> 975	<b>♣</b> AJ43	1. forci	ng 1NT		
Board: 9 Dealer: S	North: ♠ J82	South: ◆ 973	West	North	East	South 1
Vul: NS North HCP: 6	<b>♥</b> Q8	<b>♥</b> AJ1092	Pass	1NT <sup>1</sup>	X	Pass
South HCP: 12	◆ K98764	♦ AQ	2♣	AP		
Contract: 2♣ W	<b>♣</b> 107	<b>♣</b> J32	1. forci	ng 1NT		
			West	North	East	South
Board: 10	NT. 4	C - 4		1♥	Pass	1NT <sup>1</sup>
Dealer: N	North: ♠ A3	South: ♠ J	Pass	3NT	Pass	<b>4</b> ♣ <sup>2</sup>
Vul: EW North HCP: 18	♥ QJ652	<b>¥</b> 3 <b>∀</b> A8	Pass	<b>4♠</b> <sup>3</sup>	Pass	<b>6♥</b>
South HCP: 12	◆ AJ10	◆ K85432	AP			
Contract: 6♥ N	<b>♣</b> KQJ	♣ A654	1. forci 2. Gerb 3. A=2			

Board: 11 Dealer: S Vul: NS HCP: 12	<ul><li>★ A83</li><li>♥ J85</li><li>◆ 653</li><li>◆ AQJ3</li></ul>	East Bids 2NT if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. Partner bids first.
Board: 12 Dealer: N Vul: EW HCP: 17	<ul><li>★ AKJ1094</li><li>♥ KJ84</li><li>◆ KQ</li><li>★ 3</li></ul>	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: Both HCP: 9	<ul><li>◆ 94</li><li>♥ K1072</li><li>◆ K543</li><li>◆ K63</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 14	<ul><li>♣ QJ8642</li><li>♥ QJ</li><li>◆ A874</li><li>♣ A</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: Both HCP: 12	<ul><li>A2</li><li>✓ 6</li><li>◆ QJ76</li><li>◆ AJ8754</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: S Vul: NS North HCP: 12	North:  ♠ A83  ♥ J85  ♦ 653	South: ♠ KJ10 ♥ AK964 ♦ 982	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
South HCP: 14 Contract: 4♥ S	♣ AQJ3	<b>♦</b> K4	AP 1. forcing 1NT 2. Unusual 2NT
Board: 12 Dealer: N	North: ♠ AKJ1094	South:	West North East South  1♠ Pass 1NT <sup>1</sup>
Vul: EW North HCP: 17 South HCP: 10	► KJ84 • KQ • 3	<b>♥</b> 32 <b>♦</b> A1043	Pass 3♥ Pass 3NT Pass 4♠ Pass 6♠ AP
Contract: 6♣ S	<b>7</b> 3	♣ AQ109862	1. forcing 1NT
Board: 13 Dealer: S	North: ◆ 94	South: ♠ AKJ103	West North East South 1♠
Vul: Both North HCP: 9	▼ K1072 ◆ K543	♥ 65 ♦ A1062	Pass 1NT¹ Pass 2◆
South HCP: 12 Contract: 2♠ S	♣ K63	◆ A1002 ◆ 95	Pass 2♠ AP 1. forcing 1NT
Board: 14			West North East South
Dealer: N	North: ♠ QJ8642	South: ♠ A7	1♠ Pass 1NT <sup>1</sup>
Vul: None North HCP: 14 South HCP: 12	♥ QJ • A874	<ul><li>★ A843</li><li>★ J95</li></ul>	Pass 2 Pass 2NT Pass 3 Pass 3NT AP
Contract: 3N S	<b>♣</b> A	<b>♣</b> K872	1. forcing 1NT
Board: 15			West North East South
Dealer: S	North: ♠ A2	South: ♠ KQ8	Pass 1NT¹ Pass 3♦
Vul: Both North HCP: 12	<b>v</b> 6	▼ AKQ87	Pass $4NT^2$ Pass $5 \checkmark 3$
South HCP: 18 Contract: 6♦ S	◆ QJ76 ◆ AJ8754	◆ A983 <b>♣</b> 2	Pass 6♦ AP 1. forcing 1NT 2. Blackwood 0314, for ♦ 3. A=2/5 or 5/5, Q(D)=0

**♣** 2

HCP: 18

#### Forcing NT (Leveled)

Board: 11 Dealer: S Vul: NS HCP: 14	<b>♣</b> KJ10 <b>♥</b> AK964 <b>♦</b> 982 <b>♣</b> K4	East Bids 2NT if possible. West Bids 3♦ if possible. East Bids 4♦ if possible.  You bid first.
Board: 12 Dealer: N Vul: EW HCP: 10	♣— ♥ 32 ♦ A1043 ♣ AQ109862	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: Both HCP: 12	<ul><li>★ AKJ103</li><li>♥ 65</li><li>★ A1062</li><li>★ 95</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: None HCP: 12	<ul><li>♠ A7</li><li>♥ A843</li><li>♦ J95</li><li>♠ K872</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: Both	<ul><li>★ KQ8</li><li>▼ AKQ87</li><li>◆ A983</li></ul>	The opponents are silent.

You bid first.

Board: 11 Dealer: S Vul: NS North HCP: 12	North:  ♠ A83  ♥ J85  ♦ 653	South: ♠ KJ10 ♥ AK964 ♦ 982	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
South HCP: 14 Contract: 4♥ S	♣ AQJ3	<b>♦</b> K4	AP 1. forcing 1NT 2. Unusual 2NT
Board: 12 Dealer: N	North: ♠ AKJ1094	South:	West North East South  1♠ Pass 1NT <sup>1</sup>
Vul: EW North HCP: 17 South HCP: 10	► KJ84 • KQ • 3	<b>♥</b> 32 <b>♦</b> A1043	Pass 3♥ Pass 3NT Pass 4♠ Pass 6♠ AP
Contract: 6♣ S	<b>7</b> 3	♣ AQ109862	1. forcing 1NT
Board: 13 Dealer: S	North: ◆ 94	South: ♠ AKJ103	West North East South 1♠
Vul: Both North HCP: 9	▼ K1072 ◆ K543	♥ 65 ♦ A1062	Pass 1NT¹ Pass 2◆
South HCP: 12 Contract: 2♠ S	♣ K63	◆ A1002 ◆ 95	Pass 2♠ AP 1. forcing 1NT
Board: 14			West North East South
Dealer: N	North: ♠ QJ8642	South: ♠ A7	1♠ Pass 1NT <sup>1</sup>
Vul: None North HCP: 14 South HCP: 12	♥ QJ • A874	<ul><li>★ A843</li><li>★ J95</li></ul>	Pass 2 Pass 2NT Pass 3 Pass 3NT AP
Contract: 3N S	<b>♣</b> A	<b>♣</b> K872	1. forcing 1NT
Board: 15			West North East South
Dealer: S	North: ♠ A2	South: ♠ KQ8	Pass 1NT¹ Pass 3♦
Vul: Both North HCP: 12	<b>v</b> 6	▼ AKQ87	Pass $4NT^2$ Pass $5 \checkmark 3$
South HCP: 18 Contract: 6♦ S	◆ QJ76 ◆ AJ8754	◆ A983 <b>♣</b> 2	Pass 6♦ AP 1. forcing 1NT 2. Blackwood 0314, for ♦ 3. A=2/5 or 5/5, Q(D)=0

Board: 16 Dealer: N Vul: None HCP: 12  Dealer: S Vul: EW HCP: 10  Dealer: N Vul: None HCP: 10  Dealer: S Vul: EW HCP: 10  Dealer: N Vul: None HCP: 10  Dealer: N Vul: None HCP: 12  Dealer: N Vul: None HCP: 12  Dealer: N Vul: None HCP: 12  Dealer: S Vul: None HCP: 12  Dealer: S Vul: None HCP: 12  Dealer: N Vul: None HCP: 12  Dealer: S Vul: None HCP: 12  Dealer: S Vul: NS HCP: 12  Dealer: S Vul: NS HCP: 9  Dealer: S Vul: NS HCP: 9  Dealer: N Vul: Both HCP: 12  Dealer: N Vul: Both HCP: 12			
Dealer: S	Dealer: N Vul: None	♥ 8 • J72	East Bids 3♥ if possible. West Bids 4♥ if possible.
Dealer: N	Dealer: S Vul: EW	<ul><li>✓ J6543</li><li>◆ AK96</li></ul>	•
Dealer: S	Dealer: N Vul: None	<b>♥</b> 108 <b>♦</b> AK7	
Dealer: N Vul: Both A6  Vou bid first	Dealer: S Vul: NS	♥ Q5 ♦ AJ109762	
	Dealer: N Vul: Both	<b>♥</b> KQJ64 <b>•</b> A6	

Board: 16 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 4♠ N	North:  ♠ AKJ1098  ♥ 8  ♦ J72  ♣ K94	South:	2 <b>♥</b> 4 <b>♥</b>	North 1♣ 2♠ 4♠ ng 1NT		South 1NT¹ 3♠
Board: 17 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 3•X E	North:  ♠ Q6  ♥ J6543  ♠ AK96  ♣ 87	South:  ♠ K10952  ♥ AQ98  ♦ 75  ♣ A2	Pass Pass	North  1NT <sup>1</sup> X  ng 1NT	3♣ AP	South 1♠ Pass
Board: 18 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2♠ N	North:  ♠ KJ743  ♥ 108  ♠ AK7  ♣ J62	South:	Pass AP	North 1♠ 2♣ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 19 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N N	North:  ♠ Q  ♥ Q5  ♠ AJ109762  ♣ 743	South:  ♠ AKJ932  ♥ KJ973  ♦—  ♠ KQ	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT	Pass AP	1♠
Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 4 \( \varphi \) N	North:	South:	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT		1NT <sup>1</sup>

Board: 16 Dealer: N Vul: None HCP: 7	<ul><li>♠ 64</li><li>♥ 109</li><li>♠ 954</li><li>♠ AQJ1032</li></ul>	West Bids 2♥ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 17 Dealer: S Vul: EW HCP: 13	<ul><li>★ K10952</li><li>▼ AQ98</li><li>◆ 75</li><li>◆ A2</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 18 Dealer: N Vul: None HCP: 7	<ul><li>★ 102</li><li>★ K932</li><li>★ 852</li><li>★ A753</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: NS HCP: 17	<ul><li>★ AKJ932</li><li>▼ KJ973</li><li>◆ —</li><li>★ KQ</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: Both HCP: 10	<ul><li>★ 32</li><li>▼ A108</li><li>◆ QJ10873</li><li>◆ K10</li></ul>	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 4♠ N	North:  ♠ AKJ1098  ♥ 8  ♦ J72  ♣ K94	South:	2 <b>♥</b> 4 <b>♥</b>	North 1♣ 2♠ 4♠ ng 1NT		South 1NT¹ 3♠
Board: 17 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 3•X E	North:  ♠ Q6  ♥ J6543  ♠ AK96  ♣ 87	South:  ♠ K10952  ♥ AQ98  ♦ 75  ♣ A2	Pass Pass	North  1NT <sup>1</sup> X  ng 1NT	3♣ AP	South 1♠ Pass
Board: 18 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2♠ N	North:  ♠ KJ743  ♥ 108  ♠ AK7  ♣ J62	South:	Pass AP	North 1♠ 2♣ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 19 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N N	North:  ♠ Q  ♥ Q5  ♠ AJ109762  ♣ 743	South:  ♠ AKJ932  ♥ KJ973  ♦—  ♠ KQ	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT	Pass AP	1♠
Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 4 \( \varphi \) N	North:	South:	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT		1NT <sup>1</sup>

Board: 21 Dealer: S Vul: NS HCP: 11	<ul><li>J3</li><li>♥ Q7542</li><li>♦ AQ108</li><li>♠ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 13	<ul><li>\$9865</li><li>♥ AQJ97</li><li>♦ 4</li><li>\$KQJ</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: EW HCP: 8	<ul><li>★ K4</li><li>♥ J1053</li><li>◆ A6</li><li>◆ 87543</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: Both HCP: 16	<ul><li>◆ J9543</li><li>◆ K954</li><li>◆ AK</li><li>◆ AJ</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: None HCP: 12	<b>♠</b> Q <b>♥</b> J4 <b>♦</b> Q1092 <b>♣</b> AK9743	East Bids 2♠ if possible.  Partner bids first.

Board: 21	North:	South:	West North East South
Dealer: S	Morui.	<b>♦</b> KQ1042	1.0
Vul: NS	<b>♥</b> Q7542	<b>♥</b> A	Pass 1NT¹ Pass 2♦
North HCP: 11 South HCP: 14	◆ AQ108	<b>♦</b> KJ74	Pass 2NT Pass 3NT
Contract: 3N N	<b>♣</b> Q3	<b>♣</b> J64	AP
Condact. 51v 1v			1. forcing 1NT
Board: 22	North:	South:	West North East South
Dealer: N	<b>♦</b> 9865	<b>≜</b> KQJ	1♥ Pass 1NT <sup>1</sup>
Vul: None	<b>▼</b> AQJ97	<b>♥</b> K4	Pass 2♣ Pass 3♦
North HCP: 13 South HCP: 11	<b>•</b> 4	◆ Q97632	AP
South HCP: 11 Contract: 3 S	<b>♣</b> KQJ	<b>♣</b> 64	1. forcing 1NT
Conduct. 5 V 5			S
Board: 23 Dealer: S	North:	South:	West North East South
Vul: EW	<b>♠</b> K4	<b>♠</b> AJ1098	1♠
Val. EW North HCP: 8	<b>♥</b> J1053	<b>♥</b> 7	Pass 1NT <sup>1</sup> Pass 2♦
South HCP: 12	♦ A6	♦ K872	Pass 2♠ AP
Contract: 2♠ S	<b>♣</b> 87543	<b>♣</b> KJ9	1. forcing 1NT
Board: 24	NI41	C 41.	
Dealer: N	North: <b>♠</b> J9543	South: ♠ 10	West North East South
Vul: Both	♥ K954	<b>♥</b> AJ7	$1$ ♠ Pass $1NT^1$
North HCP: 16	♦ AK	◆ 10765	Pass 2♥ AP
South HCP: 7 Contract: 2♥ N	♣ AJ	<b>♣</b> Q10964	1. forcing 1NT
			West North East South
			vest rotui Last Souni
Board: 25			Pass $1NT^1$ $2 \stackrel{?}{•}^2$ $4 \stackrel{?}{•}$
Board: 25 Dealer: S	North:	South:	Pass $4NT^3$ Pass $5.4$
Vul: None	<b>♠</b> Q	<b>♠</b> AKJ98752	
North HCP: 12	♥ J4	♥ AK	Pass 5♠ Pass 6♠
South HCP: 15	◆ Q1092 ◆ AK0743	♦ 8 • 108	AP
Contract: 6♠ S	<b>♣</b> AK9743	<b>♣</b> 108	<ol> <li>forcing 1NT</li> <li>Michaels Cuebid</li> </ol>
			3. Blackwood 0314, for ♠
			2. DMC1211004 0217. 101 7

Board: 21 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQ1042</li><li>★ A</li><li>◆ KJ74</li><li>◆ J64</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: None HCP: 11	<b>★</b> KQJ <b>∀</b> K4 <b>♦</b> Q97632 <b>♣</b> 64	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 12	<ul><li>▲ AJ1098</li><li>▼ 7</li><li>◆ K872</li><li>◆ KJ9</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: Both HCP: 7	<ul><li>10</li><li>✓ AJ7</li><li>10765</li><li>✓ Q10964</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: None HCP: 15	<ul><li>★ AKJ98752</li><li>★ AK</li><li>◆ 8</li><li>★ 108</li></ul>	East Bids 2♠ if possible.  You bid first.

Board: 21	North:	South:	West North East South
Dealer: S	Morui.	<b>♦</b> KQ1042	1.0
Vul: NS	<b>♥</b> Q7542	<b>♥</b> A	Pass 1NT¹ Pass 2♦
North HCP: 11 South HCP: 14	◆ AQ108	<b>♦</b> KJ74	Pass 2NT Pass 3NT
Contract: 3N N	<b>♣</b> Q3	<b>♣</b> J64	AP
Condact. 51v 1v			1. forcing 1NT
Board: 22	North:	South:	West North East South
Dealer: N	<b>♦</b> 9865	<b>≜</b> KQJ	1♥ Pass 1NT <sup>1</sup>
Vul: None	<b>▼</b> AQJ97	<b>♥</b> K4	Pass 2♣ Pass 3♦
North HCP: 13 South HCP: 11	<b>•</b> 4	◆ Q97632	AP
South HCP: 11 Contract: 3 S	<b>♣</b> KQJ	<b>♣</b> 64	1. forcing 1NT
Conduct. 5 V 5			S
Board: 23 Dealer: S	North:	South:	West North East South
Vul: EW	<b>♠</b> K4	<b>♠</b> AJ1098	1♠
Val. EW North HCP: 8	<b>♥</b> J1053	<b>♥</b> 7	Pass 1NT <sup>1</sup> Pass 2♦
South HCP: 12	♦ A6	♦ K872	Pass 2♠ AP
Contract: 2♠ S	<b>♣</b> 87543	<b>♣</b> KJ9	1. forcing 1NT
Board: 24	NI41	C 41.	
Dealer: N	North: <b>♠</b> J9543	South: ♠ 10	West North East South
Vul: Both	♥ K954	<b>♥</b> AJ7	$1$ ♠ Pass $1NT^1$
North HCP: 16	♦ AK	◆ 10765	Pass 2♥ AP
South HCP: 7 Contract: 2♥ N	♣ AJ	<b>♣</b> Q10964	1. forcing 1NT
			West North East South
			vest rotui Last Souni
Board: 25			Pass $1NT^1$ $2 \stackrel{?}{•}^2$ $4 \stackrel{?}{•}$
Board: 25 Dealer: S	North:	South:	Pass $4NT^3$ Pass $5.4$
Vul: None	<b>♠</b> Q	<b>♠</b> AKJ98752	
North HCP: 12	♥ J4	♥ AK	Pass 5♠ Pass 6♠
South HCP: 15	◆ Q1092 ◆ AK0743	♦ 8 • 108	AP
Contract: 6♠ S	<b>♣</b> AK9743	<b>♣</b> 108	<ol> <li>forcing 1NT</li> <li>Michaels Cuebid</li> </ol>
			3. Blackwood 0314, for ♠
			2. DMC1211004 0217. 101 7

Board: 26 Dealer: N Vul: NS	<b>♦</b> AQ10865 <b>♥</b> KJ84 <b>♦</b> K3	The opponents are silent.  You bid first.
HCP: 13  Board: 27  Dealer: S	♣ 9 ♠ 2 ♥ K7542	The opponents are silent.
Vul: Both HCP: 12	◆ AQ1095 ◆ K2	Partner bids first.
Board: 28 Dealer: N Vul: None HCP: 15	<ul><li>★ AKQ542</li><li>★ KQ6</li><li>★ 3</li><li>★ J43</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 29 Dealer: S Vul: NS HCP: 8	<ul><li>♠ AK</li><li>♥ 96</li><li>♦ 98764</li><li>♠ J1092</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 17	<ul><li>★ AQJ</li><li>▼ KJ862</li><li>◆ —</li><li>★ AQ1083</li></ul>	The opponents are silent. You bid first.

Board: 26 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3♥ N	North:  ♠ AQ10865  ♥ KJ84  ♠ K3  ♠ 9	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♥  AP  1. forcing 1NT
Board: 27 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N N	North:  ♠ 2  ♥ K7542  ♠ AQ1095  ♠ K2	South:  ♠ AKQJ10  ♥ AJ  ♠ 87  ♣ J943	West North East South  1♣  Pass 1NT¹ Pass 2NT  Pass 3♥ Pass 3NT  AP  1. forcing 1NT
Board: 28 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4♠ N	North:  ♠ AKQ542  ♥ KQ6  ♦ 3  ♣ J43	South:  ◆ 96  ▼ A53  ◆ K1084  ◆ 9862	West North East South  1♠ Pass 1NT¹  2♦ 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 29 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3♥ S	North:  ♠ AK  ♥ 96  ♦ 98764  ♣ J1092	South:  ♠ Q4  ♥ KJ10874  ♠ AJ3  ♣ A8	West North East South  1  Pass 1NT¹ Pass 2  Pass 3  AP  1. forcing 1NT
Board: 30 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N S	North:  ♠ AQJ  ♥ KJ862  ♠ —  ♣ AQ1083	South:  ♠ 62  ♥ Q9  ♠ AKQ952  ♣ 975	West North East South  1♥ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT

`	10632 102	The opponents are silent.  Partner bids first.
Board: 27  Dealer: S  Vul: Both  HCP: 16  ♣ Al	J 7	The opponents are silent.  You bid first.
Board: 28  Dealer: N  Vul: None  HCP: 7  ♣ 96	53 1084	West Bids 2♦ if possible.  Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 15  ♣ Q <sup>2</sup> ▼ K  ★ A	J10874 J3	The opponents are silent. You bid first.
Board: 30  Dealer: N  Vul: EW  HCP: 11  ♣ 62  ▼ Q  ♠ Al  ♠ Al  ♠ 99	9 KQ952	The opponents are silent.  Partner bids first.

Board: 26 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3♥ N	North:  ♠ AQ10865  ♥ KJ84  ♠ K3  ♠ 9	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♥  AP  1. forcing 1NT
Board: 27 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N N	North:  ♠ 2  ♥ K7542  ♠ AQ1095  ♠ K2	South:  ♠ AKQJ10  ♥ AJ  ♠ 87  ♣ J943	West North East South  1♣  Pass 1NT¹ Pass 2NT  Pass 3♥ Pass 3NT  AP  1. forcing 1NT
Board: 28 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4♠ N	North:  ♠ AKQ542  ♥ KQ6  ♦ 3  ♣ J43	South:  ◆ 96  ▼ A53  ◆ K1084  ◆ 9862	West North East South  1♠ Pass 1NT¹  2♦ 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 29 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3♥ S	North:  ♠ AK  ♥ 96  ♦ 98764  ♣ J1092	South:  ♠ Q4  ♥ KJ10874  ♠ AJ3  ♣ A8	West North East South  1  Pass 1NT¹ Pass 2  Pass 3  AP  1. forcing 1NT
Board: 30 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N S	North:  ♠ AQJ  ♥ KJ862  ♠ —  ♣ AQ1083	South:  ♠ 62  ♥ Q9  ♠ AKQ952  ♣ 975	West North East South  1♥ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT

#### Forcing NT (Leveled)

Board: 31 ♠ 2
Dealer: S ♥ 964

The opponents are silent.

Vul: Both • 96
Partner bids first.

HCP: 7 ♣ AK97643 Partner blus first.

Board: 32
Dealer: N

A43

→ AK10952

The opponents are silent.

Board: 33 • Q104 The opponents are silent.

Dealer: S V J4

Board: 34 AKQJ85 The opponents are silent.

Dealer: N ♥ Q4

Vul: None ♦ Q109

HCP: 18 ♣ A7 You bid first.

Board: 35 • 1062 The opponents are silent.

Board: 31 Dealer: S Vul: Both	North: ♠ 2	South: ♠ KJ753	West	North	East	South 1♠
North HCP: 7	<b>♥</b> 964	<b>♥</b> K5	Pass	1NT <sup>1</sup>	Pass	<b>2</b> ♦
South HCP: 13	♦ 96	◆ AQ105	Pass	3♣	AP	
Contract: 3♣ N	<b>♣</b> AK97643	<b>♣</b> 82	1. forci	ng 1NT		
Board: 32	North:	South:	West	North	Fact	South
Dealer: N Vul: EW	<b>♠</b> A43	<b>★</b> 765	West	1\otal		1NT <sup>1</sup>
North HCP: 17	<b>♥</b> AK10952	<b>V</b> 8	Pass	3 <b>♥</b>	AP	INI
South HCP: 7	<ul><li>◆ AJ</li><li>◆ 17</li></ul>	• Q654		ng 1NT		
Contract: 3♥ N	<b>♣</b> J7	<b>♣</b> KQ1083	1. 10101	116 1111		
Board: 33	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> Q104	<b>♦</b> J95				1♥
Vul: Both North HCP: 10	<b>♥</b> J4	<b>♥</b> K87632	Pass	1NT <sup>1</sup>	Pass	2♥
South HCP: 13	♦ K864	<b>♦</b> A3	Pass	4♥	AP	
Contract: 4♥ S	♣ A1095	<b>♣</b> KQ	1. forci	ng 1NT		
Board: 34	North:	South:	West	North	East	South
Dealer: N	AKQJ85	30un. ♠ 109		1♠	Pass	1NT <sup>1</sup>
Vul: None	<b>♥</b> Q4	▼ A10853	Pass	3♠	Pass	
North HCP: 18 South HCP: 8	◆ Q109	<b>♦</b> KJ642	AP			
Contract: 4♠ N	<b>♣</b> A7	<b>♣</b> 5	1. forci	ng 1NT		
Board: 35	NI 4	G 4	West	North	Fact	South
Dealer: S	North:	South:	WEST	INOIUI	Lasi	30uui 1♥
Vul: None	<b>♠</b> 1062 <b>♥</b> K2	<b>♠</b> KQJ <b>♥</b> AQ763	Pass	1NT <sup>1</sup>	Pass	
North HCP: 11	• KQ974	◆ J3	Pass	2NT	AP	4 <b>T</b>
South HCP: 13 Contract: 2N N	<b>♣</b> K64	<b>♣</b> 1072		ng 1NT		

Board: 31 Dealer: S Vul: Both HCP: 13	<ul><li>★ KJ753</li><li>★ K5</li><li>★ AQ105</li><li>★ 82</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 7	<b>♣</b> 765 <b>♥</b> 8 <b>♦</b> Q654 <b>♣</b> KQ1083	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: Both HCP: 13	<ul><li>▶ J95</li><li>♥ K87632</li><li>♦ A3</li><li>♣ KQ</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: None HCP: 8	<ul><li>109</li><li>✓ A10853</li><li>✓ KJ642</li><li>✓ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: None HCP: 13	<b>★</b> KQJ <b>▼</b> AQ763 <b>◆</b> J3 <b>♣</b> 1072	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: Both	North: ♠ 2	South: ♠ KJ753	West	North	East	South 1♠
North HCP: 7	<b>♥</b> 964	<b>♥</b> K5	Pass	1NT <sup>1</sup>	Pass	<b>2</b> ♦
South HCP: 13	♦ 96	◆ AQ105	Pass	3♣	AP	
Contract: 3♣ N	<b>♣</b> AK97643	<b>♣</b> 82	1. forci	ng 1NT		
Board: 32	North:	South:	West	North	Fact	South
Dealer: N Vul: EW	<b>♠</b> A43	<b>★</b> 765	West	1\otal		1NT <sup>1</sup>
North HCP: 17	<b>♥</b> AK10952	<b>V</b> 8	Pass	3 <b>♥</b>	AP	INI
South HCP: 7	<ul><li>◆ AJ</li><li>◆ 17</li></ul>	• Q654		ng 1NT		
Contract: 3♥ N	<b>♣</b> J7	<b>♣</b> KQ1083	1. 10101	116 1111		
Board: 33	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> Q104	<b>♦</b> J95				1♥
Vul: Both North HCP: 10	<b>♥</b> J4	<b>♥</b> K87632	Pass	1NT <sup>1</sup>	Pass	2♥
South HCP: 13	♦ K864	<b>♦</b> A3	Pass	4♥	AP	
Contract: 4♥ S	♣ A1095	<b>♣</b> KQ	1. forci	ng 1NT		
Board: 34	North:	South:	West	North	East	South
Dealer: N	AKQJ85	30un. ♠ 109		1♠	Pass	1NT <sup>1</sup>
Vul: None	<b>♥</b> Q4	▼ A10853	Pass	3♠	Pass	
North HCP: 18 South HCP: 8	◆ Q109	<b>♦</b> KJ642	AP			
Contract: 4♠ N	<b>♣</b> A7	<b>♣</b> 5	1. forci	ng 1NT		
Board: 35	NI 4	G 4	West	North	Fact	South
Dealer: S	North:	South:	WEST	INOIUI	Lasi	30uui 1♥
Vul: None	<b>♠</b> 1062 <b>♥</b> K2	<b>♠</b> KQJ <b>♥</b> AQ763	Pass	1NT <sup>1</sup>	Pass	
North HCP: 11	• KQ974	◆ J3	Pass	2NT	AP	4 <b>T</b>
South HCP: 13 Contract: 2N N	<b>♣</b> K64	<b>♣</b> 1072		ng 1NT		

Board: 36 Dealer: N Vul: Both HCP: 14	<ul><li>AQ874</li><li>√73</li><li>A2</li><li>A854</li></ul>	West Doubles 1NT if possible. West Doubles Pass if possible. East Bids 4 if possible. You bid first.
Board: 37 Dealer: S Vul: None HCP: 12	<ul><li>1086</li><li>♥ Q7</li><li>AK72</li><li>K1093</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: NS HCP: 19	<ul><li>★ AK842</li><li>▼ A106</li><li>◆ A</li><li>◆ KJ32</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: NS HCP: 11	<ul><li> ♣ J6</li><li> ♥ A3</li><li> ♦ QJ765</li><li> ♠ K642</li></ul>	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: EW HCP: 16	<ul><li>▲ AJ943</li><li>♥ A52</li><li>◆ Q</li><li>◆ AJ87</li></ul>	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 4•X E	North:  ♠ AQ874  ♥ 73  ♠ A2  ♣ A854	South:  ♠ 6  ♥ K109542  ♠ 7653  ♠ K3	X Pass X AP	North 1♣ 2♣ 3♥ Pass	Pass Pass Pass 4	1NT <sup>1</sup>
Board: 37 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ 1086  ♥ Q7  ♠ AK72  ♠ K1093	South:  ♣ J  ♥ K8543  ♦ Q1098  ♣ AQ4	Pass Pass	North  1NT <sup>1</sup> 2NT  ng 1NT	Pass AP	1♥
Board: 38 Dealer: N Vul: NS North HCP: 19 South HCP: 12 Contract: 3N S	North:  ♠ AK842  ♥ A106  ♠ A  ♣ KJ32	South:  ♠ Q10  ♥ KJ8  ♠ Q864  ♠ A874	Pass	North 1♠ 3NT ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 39 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2N N	North:	South:  ♠ A10872  ♥ KQ84  ♠ K43  ♠ 8	Pass Pass	North  1NT <sup>1</sup> 2NT  ng 1NT	Pass AP	1♠
Board: 40 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 2N S	North:  ♠ AJ943  ♥ A52  ♠ Q  ♠ AJ87	South:	Pass Pass	North 1♠ 2♣ 2NT ng 1NT	Pass Pass AP	1NT <sup>1</sup>

Board: 36 Dealer: N Vul: Both HCP: 6	<b>♦</b> 6 <b>♥</b> K109542 <b>♦</b> 7653 <b>♣</b> K3	West Doubles 1NT if possible. West Doubles Pass if possible. East Bids 4♦ if possible.  Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 12	<b>♣</b> J <b>♥</b> K8543 <b>♦</b> Q1098 <b>♣</b> AQ4	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q10</li><li>♥ KJ8</li><li>◆ Q864</li><li>♣ A874</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: NS HCP: 12	<ul><li>★ A10872</li><li>▼ KQ84</li><li>◆ K43</li><li>◆ 8</li></ul>	The opponents are silent.  You bid first.
Board: 40 Dealer: N Vul: EW HCP: 6	<ul><li>102</li><li>108</li><li>A107432</li><li>Q95</li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 4•X E	North:  ♠ AQ874  ♥ 73  ♠ A2  ♣ A854	South:  ♠ 6  ♥ K109542  ♠ 7653  ♠ K3	X Pass X AP	North 1♣ 2♣ 3♥ Pass	Pass Pass Pass 4	1NT <sup>1</sup>
Board: 37 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ 1086  ♥ Q7  ♠ AK72  ♠ K1093	South:  ♣ J  ♥ K8543  ♦ Q1098  ♣ AQ4	Pass Pass	North  1NT <sup>1</sup> 2NT  ng 1NT	Pass AP	1♥
Board: 38 Dealer: N Vul: NS North HCP: 19 South HCP: 12 Contract: 3N S	North:  ♠ AK842  ♥ A106  ♠ A  ♣ KJ32	South:  ♠ Q10  ♥ KJ8  ♠ Q864  ♠ A874	Pass	North 1♠ 3NT ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 39 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2N N	North:	South:  ♠ A10872  ♥ KQ84  ♠ K43  ♠ 8	Pass Pass	North  1NT <sup>1</sup> 2NT  ng 1NT	Pass AP	1♠
Board: 40 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 2N S	North:  ♠ AJ943  ♥ A52  ♠ Q  ♠ AJ87	South:	Pass Pass	North 1♠ 2♣ 2NT ng 1NT	Pass Pass AP	1NT <sup>1</sup>

#### Forcing NT (Leveled)

Board: 41	<b>♦</b> J5	The apparents are silent
Dealer: S	<b>▼</b> A10	The opponents are silent.

Vul: Both → 732 HCP: 11 → AQ10972 Partner bids first.

Board: 43 ♠ 2
Dealer: S ♥ 73

The opponents are silent.

Vul: EW → J1074 HCP: 7 → AQ9743 Partner bids first.

Board: 44
Dealer: N

AKJ8754

▼ QJ

West Bids 4♥ if possible.

Board: 45
Dealer: S 

◆ Q74
The opponents are silent.

Board: 41 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2N N	North:  ♣ J5  ♥ A10  • 732  ♣ AQ10972	South:  ♠ AQ7  ♥ KJ763  ♠ Q105  ♠ 63	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2NT AP  1. forcing 1NT
Board: 42 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3 S	North:	South:  ♠ AQJ  ♥ —  ♦ 854  ♣ Q987652	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 3♣  AP  1. forcing 1NT
Board: 43 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ 2  ♥ 73  ♦ J1074  ♣ AQ9743	South:  ♠ K7643  ♥ QJ  ♠ AKQ  ♣ K82	West North East South  1♠  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 44 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4 VX W	North:  ♠ AKJ8754  ♥ QJ  ♠ Q9  ♣ 97	South:	West North East South  1♣ Pass 1NT¹  4♥ Pass Pass X  AP  1. forcing 1NT
Board: 45 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2♣ S	North:  ♠ Q74  ♥ 7  ♠ AJ962  ♠ 8753	South:	West North East South  1♥  Pass 1NT¹ Pass 2♣  AP  1. forcing 1NT

Board: 41 Dealer: S Vul: Both HCP: 12	<ul><li>AQ7</li><li>✓ KJ763</li><li>✓ Q105</li><li>✓ 63</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: NS HCP: 9	<ul><li>♠ AQJ</li><li>♥ —</li><li>♦ 854</li><li>♠ Q987652</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: EW HCP: 18	<ul><li>★ K7643</li><li>♥ QJ</li><li>◆ AKQ</li><li>◆ K82</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: None HCP: 9	<ul><li>♣ 3</li><li>♥ 4</li><li>♦ AJ87643</li><li>♠ KJ42</li></ul>	West Bids 4♥ if possible.  Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 12	<ul><li>♦ 982</li><li>♥ AK982</li><li>♦ Q4</li><li>♠ K64</li></ul>	The opponents are silent. You bid first.

Board: 41 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2N N	North:  ♣ J5  ♥ A10  • 732  ♣ AQ10972	South:  ♠ AQ7  ♥ KJ763  ♠ Q105  ♠ 63	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2NT AP  1. forcing 1NT
Board: 42 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3 S	North:	South:  ♠ AQJ  ♥ —  ♦ 854  ♣ Q987652	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 3♣  AP  1. forcing 1NT
Board: 43 Dealer: S Vul: EW North HCP: 7 South HCP: 18 Contract: 3N N	North:  ♠ 2  ♥ 73  ♦ J1074  ♣ AQ9743	South:  ♠ K7643  ♥ QJ  ♠ AKQ  ♣ K82	West North East South  1♠  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 44 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4 VX W	North:  ♠ AKJ8754  ♥ QJ  ♠ Q9  ♣ 97	South:	West North East South  1♣ Pass 1NT¹  4♥ Pass Pass X  AP  1. forcing 1NT
Board: 45 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2♣ S	North:  ♠ Q74  ♥ 7  ♠ AJ962  ♠ 8753	South:	West North East South  1♥  Pass 1NT¹ Pass 2♣  AP  1. forcing 1NT

Board: 46 Dealer: N Vul: None HCP: 14	<ul><li>★ AKJ93</li><li>♥ J2</li><li>★ A102</li><li>♣ J76</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 6	♦ 84 ♥ Q96 ♦ KJ10965 ♣ 72	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: Both HCP: 13	<ul><li>♣ AJ109632</li><li>♥ Q8</li><li>♦ K96</li><li>♣ K</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: None HCP: 12	<ul><li>◆ 9</li><li>♥ AK73</li><li>◆ Q972</li><li>◆ K932</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ832</li><li>★ A643</li><li>★ 4</li><li>★ AQ7</li></ul>	The opponents are silent. You bid first.

Board: 46 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2♠ N	North:  ♠ AKJ93  ♥ J2  ♠ A102  ♣ J76	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 47 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 2♥ S	North:  ♠ 84  ♥ Q96  ♠ KJ10965  ♣ 72	South:  ♠ KJ1065  ♥ AKJ105  ♠ A  ♣ 85	West North East South  1♠  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 48 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ109632  ♥ Q8  ♠ K96  ♠ K	South:	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT
Board: 49 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N N	North:	South:  ♠ AQJ763  ♥ 10  ♠ AKJ54  ♣ Q	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 3NT AP  1. forcing 1NT
Board: 50 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N S	North:  ♠ KQ832  ♥ A643  ♠ 4  ♣ AQ7	South:  ♠ A9  ♥ 105  ♠ K753  ♣ KJ1084	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2NT  Pass 3NT AP  1. forcing 1NT

Board: 46 Dealer: N Vul: None HCP: 7	<ul><li>105</li><li>1075</li><li>K873</li><li>A832</li></ul>	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 16	<ul><li>★ KJ1065</li><li>★ AKJ105</li><li>★ A</li><li>★ 85</li></ul>	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: Both HCP: 11	<ul><li>◆ 5</li><li>♥ J953</li><li>◆ AQ1075</li><li>◆ A87</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: None HCP: 17	<ul><li>AQJ763</li><li>▼ 10</li><li>AKJ54</li><li>♠ Q</li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: NS HCP: 11	<ul><li>★ A9</li><li>▼ 105</li><li>◆ K753</li><li>◆ KJ1084</li></ul>	The opponents are silent.  Partner bids first.

Board: 46 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2♠ N	North:  ♠ AKJ93  ♥ J2  ♠ A102  ♣ J76	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 47 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 2♥ S	North:  ♠ 84  ♥ Q96  ♠ KJ10965  ♣ 72	South:  ♠ KJ1065  ♥ AKJ105  ♠ A  ♣ 85	West North East South  1♠  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 48 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ109632  ♥ Q8  ♠ K96  ♠ K	South:	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT
Board: 49 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N N	North:	South:  ♠ AQJ763  ♥ 10  ♠ AKJ54  ♣ Q	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 3NT AP  1. forcing 1NT
Board: 50 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N S	North:  ♠ KQ832  ♥ A643  ♠ 4  ♣ AQ7	South:  ♠ A9  ♥ 105  ♠ K753  ♣ KJ1084	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2NT  Pass 3NT AP  1. forcing 1NT

Board: 51 Dealer: S Vul: EW HCP: 7	<ul><li>★ K9</li><li>♥ KJ876</li><li>◆ 96</li><li>◆ 9873</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: EW HCP: 15	<ul><li>★ K7652</li><li>★ AJ53</li><li>◆ J</li><li>★ AQ7</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 8	<b>♣</b> 3 <b>♥</b> J765 <b>♦</b> KQ9632 <b>♣</b> Q8	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: EW HCP: 12	<ul><li>AJ62</li><li>♥ Q6542</li><li>♦ 85</li><li>♠ AJ</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: Both HCP: 8	<ul><li>▲ A63</li><li>♥ 98</li><li>◆ Q1085</li><li>◆ Q1084</li></ul>	East Doubles 1NT if possible.  Partner bids first.

Board: 51 Dealer: S Vul: EW	North: ♠ K9	South: ♠ AJ8752	West	North	East	South 1♠
North HCP: 7 South HCP: 12	<ul><li>★ KJ876</li><li>◆ 96</li><li>◆ 9873</li></ul>	♥ A94 ♦ 852 ♣ K	AP	1NT <sup>1</sup>		2♠
Contract: 2♠ S	1 7075		1. Iorci	ng 1NT		
Board: 52 Dealer: N Vul: EW	North: ♠ K7652	South: ♠ 43	West	North		South
North HCP: 15	<b>♥</b> AJ53 <b>♦</b> J	♥ K862 ♦ AK96	Pass	2 <b>♥</b>	AP	1111
South HCP: 11 Contract: 2♥ N	♣ AQ7	<b>♣</b> J96	1. forci	ng 1NT		
Board: 53 Dealer: S Vul: Both	North: ♠ 3	South: ♠ AK1076	West	North	East	South 1♠
North HCP: 8	♥ J765	<b>♥</b> K10	Pass	1NT <sup>1</sup>		3♣
South HCP: 17 Contract: 3N N	◆ KQ9632 ◆ Q8	◆ A5 ◆ K1097	Pass 1. forci	3NT ng 1NT	AP	
Board: 54 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♠</b> AJ62 <b>♥</b> Q6542	<b>♦</b> 93 <b>♥</b> AJ3	Daga	1 <b>♥</b>	Pass	1NT <sup>l</sup>
North HCP: 12	◆ 85	◆ KQ3	Pass Pass	2 <b>♣</b> 4 <b>♥</b>	Pass AP	3♥
South HCP: 10 Contract: 4♥ N	<b>♣</b> AJ	<b>♣</b> 109832		ng 1NT	111	
Board: 55 Dealer: S	North: <b>♠</b> A63	South: ♠ 752	West	North	East	South 1
Vul: Both North HCP: 8	<b>♥</b> 98	▼ AQJ652	Pass	1NT <sup>1</sup>	X	2♥
South HCP: 14	◆ Q1085 ◆ Q1084	♦ A	AP			
Contract: 2♥ S	<b>♣</b> Q1084	<b>♣</b> K92	1. forci	ng 1NT		

Board: 51 Dealer: S Vul: EW HCP: 12	<ul><li>AJ8752</li><li>✓ A94</li><li>◆ 852</li><li>♠ K</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: EW HCP: 11	<ul><li>★ 43</li><li>▼ K862</li><li>◆ AK96</li><li>◆ J96</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 17	<ul><li>★ AK1076</li><li>▼ K10</li><li>★ A5</li><li>★ K1097</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: EW HCP: 10	<ul><li>◆ 93</li><li>♥ AJ3</li><li>◆ KQ3</li><li>◆ 109832</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: Both HCP: 14	<ul><li>↑ 752</li><li>↑ AQJ652</li><li>↑ A</li><li>♠ K92</li></ul>	East Doubles 1NT if possible. You bid first.

Board: 51 Dealer: S Vul: EW	North: ♠ K9	South: ♠ AJ8752	West	North	East	South 1♠
North HCP: 7 South HCP: 12	<ul><li>★ KJ876</li><li>◆ 96</li><li>◆ 9873</li></ul>	♥ A94 ♦ 852 ♣ K	AP	1NT <sup>1</sup>		2♠
Contract: 2♠ S	1 7075		1. Iorci	ng 1NT		
Board: 52 Dealer: N Vul: EW	North: ♠ K7652	South: ♠ 43	West	North		South
North HCP: 15	<b>♥</b> AJ53 <b>♦</b> J	♥ K862 ♦ AK96	Pass	2 <b>♥</b>	AP	1111
South HCP: 11 Contract: 2♥ N	♣ AQ7	<b>♣</b> J96	1. forci	ng 1NT		
Board: 53 Dealer: S Vul: Both	North: ♠ 3	South: ♠ AK1076	West	North	East	South 1♠
North HCP: 8	♥ J765	<b>♥</b> K10	Pass	1NT <sup>1</sup>		3♣
South HCP: 17 Contract: 3N N	◆ KQ9632 ◆ Q8	◆ A5 ◆ K1097	Pass 1. forci	3NT ng 1NT	AP	
Board: 54 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♠</b> AJ62 <b>♥</b> Q6542	<b>♦</b> 93 <b>♥</b> AJ3	Daga	1 <b>♥</b>	Pass	1NT <sup>l</sup>
North HCP: 12	◆ 85	◆ KQ3	Pass Pass	2 <b>♣</b> 4 <b>♥</b>	Pass AP	3♥
South HCP: 10 Contract: 4♥ N	<b>♣</b> AJ	<b>♣</b> 109832		ng 1NT	111	
Board: 55 Dealer: S	North: <b>♠</b> A63	South: ♠ 752	West	North	East	South 1
Vul: Both North HCP: 8	<b>♥</b> 98	▼ AQJ652	Pass	1NT <sup>1</sup>	X	2♥
South HCP: 14	◆ Q1085 ◆ Q1084	♦ A	AP			
Contract: 2♥ S	<b>♣</b> Q1084	<b>♣</b> K92	1. forci	ng 1NT		

Board: 56 Dealer: N Vul: NS HCP: 14	<ul><li>AJ10</li><li>✓ AK764</li><li>✓ Q63</li><li>✓ 63</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: None HCP: 7	<ul><li>★ AK</li><li>▼ 7532</li><li>◆ 742</li><li>◆ 10654</li></ul>	East Doubles 1NT if possible.  Partner bids first.
Board: 58 Dealer: N Vul: NS HCP: 14	<ul><li>AQ976</li><li>✓ A6</li><li>A1085</li><li>109</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: EW HCP: 10	<ul><li>♠ AK8</li><li>♥ 87</li><li>♦ J1095</li><li>♠ Q954</li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: None HCP: 16	<ul><li>AKQ752</li><li>✓ A632</li><li>✓ 96</li><li>✓ K</li></ul>	The opponents are silent.  You bid first.

Board: 56 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ AJ10  ♥ AK764  ♠ Q63  ♣ 63	South:  ♠ K83  ▼ 105  ♠ A10  ♣ AJ9542	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2NT  Pass 3NT AP  1. forcing 1NT
Board: 57 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 4♠ S	North:  ♠ AK  ♥ 7532  ♠ 742  ♣ 10654	South:  ♠ Q1087654  ♥ 4  ♠ Q  ♣ AKJ7	West North East South  1♠  Pass 1NT¹ X 4♠  AP  1. forcing 1NT
Board: 58 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 2♠ N	North:  ♠ AQ976  ♥ A6  ♠ A1085  ♠ 109	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 59 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N N	North:  ♠ AK8  ♥ 87  ♦ J1095  ♠ Q954	South:  ♠ 97  ▼ AK1096  ♠ AKQ2  ♣ 62	West North East South  1  Pass 1NT¹ Pass 2NT  Pass 3NT AP  1. forcing 1NT
Board: 60 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4 N	North:  ♠ AKQ752  ♥ A632  ♦ 96  ♠ K	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT

#### Forcing NT (Leveled)

HCP: 12 ★ AKJ7 You bid first.

Board: 59 ♠ 97
Dealer: S ▼ AK1096 The opponents are silent.

Board: 60 ♠ 9
Dealer: N ▼ K104

The opponents are silent.

Board: 56 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ AJ10  ♥ AK764  ♠ Q63  ♣ 63	South:  ♠ K83  ▼ 105  ♠ A10  ♣ AJ9542	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2NT  Pass 3NT AP  1. forcing 1NT
Board: 57 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 4♠ S	North:  ♠ AK  ♥ 7532  ♠ 742  ♣ 10654	South:  ♠ Q1087654  ♥ 4  ♠ Q  ♣ AKJ7	West North East South  1♠  Pass 1NT¹ X 4♠  AP  1. forcing 1NT
Board: 58 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 2♠ N	North:  ♠ AQ976  ♥ A6  ♠ A1085  ♠ 109	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 59 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N N	North:  ♠ AK8  ♥ 87  ♦ J1095  ♠ Q954	South:  ♠ 97  ▼ AK1096  ♠ AKQ2  ♣ 62	West North East South  1  Pass 1NT¹ Pass 2NT  Pass 3NT AP  1. forcing 1NT
Board: 60 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4 N	North:  ♠ AKQ752  ♥ A632  ♦ 96  ♠ K	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT

Board: 61	The opponents are silent.  Partner bids first.
Board: 62	The opponents are silent. You bid first.
Board: 63	The opponents are silent.  Partner bids first.
Board: 64	The opponents are silent. You bid first.
Board: 65	The opponents are silent.  Partner bids first.

Board: 61 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3 N	North: ♠ A ♥ J932 ♠ KQ9872 ♠ J6	South:  ♠ KQ8632  ♥ K  • 104  ♣ A1072	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♦ AP  1. forcing 1NT
Board: 62 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2 S	North:  ♠ A9763  ♥ AQ6  ♠ 2  ♠ KJ107	South:  ♠ 102  ♥ K3  ♦ J109875  ♠ Q96	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♦  AP  1. forcing 1NT
Board: 63 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 2 S	North:  ♣ J10  ✔ A6  ♣ QJ762  ♣ J975	South:  ♠ Q6  ♥ KQ8754  ♦ 1095  ♠ AK	West North East South  1♥  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 64 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ AK96  ♥ K8653  ♦ 9  ♠ A54	South:  ♣ 7  ▼ A4  ◆ KQJ543  ♣ J1093	West North East South  1  Pass 1NT¹  Pass 2 Pass 3 Pass 3NT AP  1. forcing 1NT
Board: 65 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ Q3  ♥ AKQ7  ♠ 62  ♠ 76542	South:  ♠ AJ109652  ♥ 4  ♠ K93  ♣ AQ	West North East South  1♣  Pass 1NT¹ Pass 4♠  AP  1. forcing 1NT

Board: 61 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ8632</li><li>★ K</li><li>★ 104</li><li>★ A1072</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: NS HCP: 6	<ul><li>★ 102</li><li>▼ K3</li><li>◆ J109875</li><li>♣ Q96</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: EW HCP: 14	<b>♣</b> Q6 <b>♥</b> KQ8754 <b>♦</b> 1095 <b>♣</b> AK	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: Both HCP: 11	<b>♣</b> 7 <b>★</b> A4 <b>♦</b> KQJ543 <b>♣</b> J1093	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: Both HCP: 14	<ul><li>★ AJ109652</li><li>♥ 4</li><li>★ K93</li><li>★ AQ</li></ul>	The opponents are silent. You bid first.

Board: 61 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3 N	North: ♠ A ♥ J932 ♠ KQ9872 ♠ J6	South:  ♠ KQ8632  ♥ K  • 104  ♣ A1072	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♦ AP  1. forcing 1NT
Board: 62 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2 S	North:  ♠ A9763  ♥ AQ6  ♠ 2  ♠ KJ107	South:  ♠ 102  ♥ K3  ♦ J109875  ♠ Q96	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♦  AP  1. forcing 1NT
Board: 63 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 2 S	North:  ♣ J10  ✔ A6  ♣ QJ762  ♣ J975	South:  ♠ Q6  ♥ KQ8754  ♦ 1095  ♠ AK	West North East South  1♥  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 64 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ AK96  ♥ K8653  ♦ 9  ♠ A54	South:  ♣ 7  ▼ A4  ◆ KQJ543  ♣ J1093	West North East South  1  Pass 1NT¹  Pass 2 Pass 3 Pass 3NT AP  1. forcing 1NT
Board: 65 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ Q3  ♥ AKQ7  ♠ 62  ♠ 76542	South:  ♠ AJ109652  ♥ 4  ♠ K93  ♣ AQ	West North East South  1♣  Pass 1NT¹ Pass 4♠  AP  1. forcing 1NT

#### Forcing NT (Leveled)

Board: 70

Dealer: N

Vul: NS

HCP: 12

**♦** Q10962

**v** 7

♦ AK9

**♣** K942

Board: 66 **♦** A83 West Bids 2NT if possible. Dealer: N **♥** AQJ9765 Vul: None ♦ K You bid first. HCP: 14 **4** 43 Board: 67 **♦** J6 The opponents are silent. Dealer: S **♥** J65 Vul: None ◆ QJ752 Partner bids first. HCP: 9 ♣ A87 Board: 68 **★** J3 West Bids 2♥ if possible. Dealer: N **♥** AQ109653 Vul: NS **♦** QJ9 You bid first. HCP: 12 **♣** Q Board: 69 **★**10 The opponents are silent. Dealer: S **♥** QJ97 Vul: Both **♦** KQ65 Partner bids first. HCP: 11 **♣** QJ106

The opponents are silent.

You bid first.

Board: 66 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A83  ♥ AQJ9765  ♠ K  ♠ 43	South:  ♠ K9  ♥ K32  ♦ J102  ♣ QJ876	West North East South  1♥ Pass 1NT¹  2NT² 4♥ AP  1. forcing 1NT  2. Unusual 2NT
Board: 67 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♠ S	North:	South:  ♠ AKQ752  ♥ A9  ♠ 4  ♠ K432	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 68 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4 V	North:	South:  ♠ K84  ♥ J4  ♠ AK1062  ♣ 1052	West North East South  1♥ Pass 1NT¹  2♥² 3♥ Pass 4♥  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 69 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 2N N	North:  ♠ 10  ♥ QJ97  ♠ KQ65  ♣ QJ106	South:  ♠ AQ952  ♥ K42  ♠ J83  ♣ K3	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2NT AP  1. forcing 1NT
Board: 70 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2 S	North:  ♠ Q10962  ♥ 7  ♠ AK9  ♠ K942	South:  ◆ 85  ▼ KQ2  ◆ Q87643  ◆ J10	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT

Board: 66 Dealer: N Vul: None HCP: 10	<b>★</b> K9 <b>♥</b> K32 <b>♦</b> J102 <b>♣</b> QJ876	West Bids 2NT if possible.  Partner bids first.
Board: 67 Dealer: S Vul: None HCP: 16	<ul><li>★ AKQ752</li><li>★ A9</li><li>★ 4</li><li>★ K432</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 11	<ul><li>★ K84</li><li>♥ J4</li><li>◆ AK1062</li><li>◆ 1052</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 69 Dealer: S Vul: Both HCP: 13	<ul><li>AQ952</li><li>K42</li><li>J83</li><li>K3</li></ul>	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: NS HCP: 8	♦ 85 ♥ KQ2 ♦ Q87643 ♣ J10	The opponents are silent.  Partner bids first.

Board: 66 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A83  ♥ AQJ9765  ♠ K  ♠ 43	South:  ♠ K9  ♥ K32  ♦ J102  ♣ QJ876	West North East South  1♥ Pass 1NT¹  2NT² 4♥ AP  1. forcing 1NT  2. Unusual 2NT
Board: 67 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♠ S	North:	South:  ♠ AKQ752  ♥ A9  ♠ 4  ♠ K432	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 68 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4 V	North:	South:  ♠ K84  ♥ J4  ♠ AK1062  ♣ 1052	West North East South  1♥ Pass 1NT¹  2♥² 3♥ Pass 4♥  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 69 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 2N N	North:  ♠ 10  ♥ QJ97  ♠ KQ65  ♣ QJ106	South:  ♠ AQ952  ♥ K42  ♠ J83  ♣ K3	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2NT AP  1. forcing 1NT
Board: 70 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2 S	North:  ♠ Q10962  ♥ 7  ♠ AK9  ♠ K942	South:  ◆ 85  ▼ KQ2  ◆ Q87643  ◆ J10	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT

Board: 71 Dealer: S Vul: EW HCP: 10	<ul><li>♦ 85</li><li>♥ K72</li><li>♦ KJ9752</li><li>♠ K6</li></ul>	East Doubles 1NT if possible.  Partner bids first.
Board: 72 Dealer: N Vul: None HCP: 16	<ul><li>★ K9832</li><li>★ AJ82</li><li>◆ AKJ</li><li>★ 3</li></ul>	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: EW HCP: 11	<ul><li>A5</li><li>★ K1064</li><li>◆ J82</li><li>◆ QJ74</li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK</li><li>★ A86432</li><li>★ 1075</li><li>★ A2</li></ul>	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: NS HCP: 11	<ul><li>↓ J4</li><li>↓ J7653</li><li>↓ A95</li><li>↓ KQ5</li></ul>	The opponents are silent.  Partner bids first.

Board: 71 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 3♠ S	North:	South:  ♠ KJ7432  ♥ QJ4  ♦ 8  ♣ AQ7	West North East South  1  Pass $1NT^1$ X $2$ Pass $3$ AP  1. forcing $1NT$
Board: 72 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3♣ S	North:  ♠ K9832  ♥ AJ82  ♠ AKJ  ♣ 3	South:  • 106  • Q  • Q742  • KQ10654	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♠  AP  1. forcing 1NT
Board: 73 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ A5  ♥ K1064  ♦ J82  ♣ QJ74	South:  ♠ KQJ643  ♥ Q75  • 95  ♣ AK	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 74 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2 N	North:  ♠ AK  ♥ A86432  ♦ 1075  ♠ A2	South:  ♣ 732  ♥ J  ♦ AK96  ♣ J9543	West North East South  1♥ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT
Board: 75 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♠ S	North:	South:  ♠ KQ9865  ♥ KQ9  ♦ 3  ♣ A62	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT

#### Forcing NT (Leveled)

Board: 75

Dealer: S Vul: NS

HCP: 14

**★** KQ9865

**♥** KQ9

♣ A62

**♦** 3

Board: 71 Dealer: S Vul: EW HCP: 13	<ul><li>★ KJ7432</li><li>♥ QJ4</li><li>◆ 8</li><li>◆ AQ7</li></ul>	East Doubles 1NT if possible. You bid first.
Board: 72 Dealer: N Vul: None HCP: 9	<ul><li>106</li><li>♥ Q</li><li>Q742</li><li>KQ10654</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQJ643</li><li>♥ Q75</li><li>◆ 95</li><li>◆ AK</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: Both HCP: 9	<ul><li>★732</li><li>✓ J</li><li>◆ AK96</li><li>◆ J9543</li></ul>	The opponents are silent.  Partner bids first.

The opponents are silent.

You bid first.

Board: 71 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 3♠ S	North:	South:  ♠ KJ7432  ♥ QJ4  ♦ 8  ♣ AQ7	West North East South  1  Pass $1NT^1$ X $2$ Pass $3$ AP  1. forcing $1NT$
Board: 72 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3♣ S	North:  ♠ K9832  ♥ AJ82  ♠ AKJ  ♣ 3	South:  • 106  • Q  • Q742  • KQ10654	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♠  AP  1. forcing 1NT
Board: 73 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ A5  ♥ K1064  ♦ J82  ♣ QJ74	South:  ♠ KQJ643  ♥ Q75  • 95  ♣ AK	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 74 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2 N	North:  ♠ AK  ♥ A86432  ♦ 1075  ♠ A2	South:  ♣ 732  ♥ J  ♦ AK96  ♣ J9543	West North East South  1♥ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT
Board: 75 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♠ S	North:	South:  ♠ KQ9865  ♥ KQ9  ♦ 3  ♣ A62	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT

Board: 76 Dealer: N Vul: Both HCP: 14	<ul><li>★ A108742</li><li>♥ 8</li><li>★ KQ</li><li>★ KQ98</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 77 Dealer: S Vul: None HCP: 11	♣ J ♥ AJ74 ♦ A106 ♣ J10532	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 13	<ul><li>1043</li><li>✓ AQ1096</li><li>AK4</li><li>98</li></ul>	West Doubles 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 10	<ul><li>↓ J</li><li>▼ K874</li><li>◆ KQJ843</li><li>◆ 97</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: EW HCP: 19	<ul><li>♠ AK752</li><li>♥ 2</li><li>♦ AK73</li><li>♠ KQ2</li></ul>	The opponents are silent. You bid first.

Board: 76 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 4 N	North:  ♠ A108742  ♥ 8  ♠ KQ  ♠ KQ98	South:  ♠ K9  ♥ 943  ♦ J754  ♣ A1052	West North East South  1♠ Pass 1NT¹  2♠² 3♠ Pass 4♠  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 77 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 3N N	North:  ♣ J  ♥ AJ74  ♠ A106  ♣ J10532	South:  ♠ A109863  ♥ K  ♠ KQJ  ♠ KQ9	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 3NT AP  1. forcing 1NT
Board: 78 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 3 • E	North:  ♠ 1043  ♥ AQ1096  ♠ AK4  ♣ 98	South:  ♣ J87  ♥ J  • 109  ♣ AJ105432	West North East South  1  Pass 1NT¹  Pass 2  Pass 3  AP  X Pass 3  AP  1. forcing 1NT
Board: 79 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4 S	North:  ♣ J  ♥ K874  ♠ KQJ843  ♣ 97	South:  ♠ AKQ10543  ♥ AQ  ♠ 5  ♣ J104	West North East South  1♠  Pass 1NT¹ Pass 4♠  AP  1. forcing 1NT
Board: 80 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 5 N	North:  ♠ AK752  ♥ 2  ♠ AK73  ♣ KQ2	South:  ♣ J  ♥ KQJ97  • 10852  ♣ 954	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4♠  Pass 5♠ AP  1. forcing 1NT

Board: 76 Dealer: N Vul: Both HCP: 8	<ul><li>★ K9</li><li>♥ 943</li><li>◆ J754</li><li>◆ A1052</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 77 Dealer: S Vul: None HCP: 18	<ul><li>★ A109863</li><li>♥ K</li><li>◆ KQJ</li><li>◆ KQ9</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: NS HCP: 7	<ul><li></li></ul>	West Doubles 3♣ if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 16	<ul><li>★ AKQ10543</li><li>★ AQ</li><li>★ 5</li><li>★ J104</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: EW HCP: 7	♣ J ♥ KQJ97 ♦ 10852 ♣ 954	The opponents are silent.  Partner bids first.

Board: 76 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 4 N	North:  ♠ A108742  ♥ 8  ♠ KQ  ♠ KQ98	South:  ♠ K9  ♥ 943  ♦ J754  ♣ A1052	West North East South  1♠ Pass 1NT¹  2♠² 3♠ Pass 4♠  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 77 Dealer: S Vul: None North HCP: 11 South HCP: 18 Contract: 3N N	North:  ♠ J  ♥ AJ74  ♠ A106  ♠ J10532	South:  ♠ A109863  ♥ K  ♠ KQJ  ♠ KQ9	West North East South  1♣  Pass 1NT¹ Pass 3♠  Pass 3NT AP  1. forcing 1NT
Board: 78 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 3 • E	North:  ♠ 1043  ♥ AQ1096  ♠ AK4  ♣ 98	South:  ♣ J87  ♥ J  • 109  ♣ AJ105432	West North East South  1  Pass 1NT¹  Pass 2  Pass 3  AP  X Pass 3  AP  1. forcing 1NT
Board: 79 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4 S	North:  ♣ J  ♥ K874  ♠ KQJ843  ♣ 97	South:  ♠ AKQ10543  ♥ AQ  ♠ 5  ♣ J104	West North East South  1♣  Pass 1NT¹ Pass 4♠  AP  1. forcing 1NT
Board: 80 Dealer: N Vul: EW North HCP: 19 South HCP: 7 Contract: 5 N	North:  ♠ AK752  ♥ 2  ♠ AK73  ♣ KQ2	South:  ♣ J  ♥ KQJ97  • 10852  ♣ 954	West North East South $1 - Pass = 1NT^1$ Pass $3 - Pass = 4 - Pass = 5 - AP$ 1. forcing 1NT

Board: 81 Dealer: S Vul: NS HCP: 8	<ul><li>★73</li><li>▼ KJ942</li><li>★ K92</li><li>★ J52</li></ul>	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 15	<ul><li>♣ 7</li><li>♥ A10943</li><li>♦ AJ4</li><li>♣ AQ85</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: None HCP: 10	<ul><li></li></ul>	East Doubles 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 84 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q6</li><li>♥ AQJ983</li><li>◆ Q10</li><li>♣ J65</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: None HCP: 12	<ul><li>★ K6</li><li>♥ QJ</li><li>◆ QJ862</li><li>◆ K985</li></ul>	The opponents are silent.  Partner bids first.

Board: 81 Dealer: S Vul: NS North HCP: 8 South HCP: 17	North:  ♠ 73  ♥ KJ942  ♠ K92  ♣ J52	South:  ◆ A8642  ▼ AQ6  ◆ QJ107  ◆ A	West Pass Pass AP	North  1NT¹ 3♥		1 <b>♠</b> 3 <b>♦</b>
Contract: 4♥ N	1 002	211	1. forci	ng 1NT		
Board: 82 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2 N	North:  ♣ 7  ✔ A10943  ♣ AJ4  ♣ AQ85	South:	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 83 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 3 • W	North:	South:  ♠ AKQ97  ♥ K10963  ♦ J  ♣ 106	Pass Pass 3	North  1NT <sup>1</sup> 2♠ AP ng 1NT	Pass X	1♠
Board: 84 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 3 N	North:  ♠ Q6  ♥ AQJ983  ♠ Q10  ♣ J65	South:	Pass AP	North 1♥ 2♥ ng 1NT		$1NT^1$
Board: 85 Dealer: S Vul: None North HCP: 12 South HCP: 18 Contract: 4 S	North:  ♠ K6  ♥ QJ  ♦ QJ862  ♣ K985	South:  ♠ AQ  ♥ AK10973  ♠ K93  ♣ Q7	Pass Pass	North  1NT <sup>1</sup> 4♥  ng 1NT	Pass AP	1♥

Board: 81 Dealer: S Vul: NS HCP: 17	<ul><li>★ A8642</li><li>▼ AQ6</li><li>◆ QJ107</li><li>★ A</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 9	<ul><li>◆ 985</li><li>♥ K6</li><li>◆ K1062</li><li>◆ K974</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: None HCP: 13	<ul><li>★ AKQ97</li><li>▼ K10963</li><li>◆ J</li><li>◆ 106</li></ul>	East Doubles 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 84 Dealer: N Vul: EW HCP: 10	<b>♦</b> 85 <b>♥</b> 1052 <b>♦</b> J864 <b>♣</b> AKQ9	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: None HCP: 18	<ul><li>♠ AQ</li><li>♥ AK10973</li><li>♠ K93</li><li>♠ Q7</li></ul>	The opponents are silent. You bid first.

Board: 81 Dealer: S Vul: NS North HCP: 8 South HCP: 17	North:  ♠ 73  ♥ KJ942  ♠ K92  ♣ J52	South:  ◆ A8642  ▼ AQ6  ◆ QJ107  ◆ A	West Pass Pass AP	North  1NT¹ 3♥		1 <b>♠</b> 3 <b>♦</b>
Contract: 4♥ N	1 002	211	1. forci	ng 1NT		
Board: 82 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2 N	North:  ♣ 7  ✔ A10943  ♣ AJ4  ♣ AQ85	South:	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 83 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 3 • W	North:	South:  ♠ AKQ97  ♥ K10963  ♦ J  ♣ 106	Pass Pass 3	North  1NT <sup>1</sup> 2♠ AP ng 1NT	Pass X	1♠
Board: 84 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 3 N	North:  ♠ Q6  ♥ AQJ983  ♠ Q10  ♣ J65	South:	Pass AP	North 1♥ 2♥ ng 1NT		$1NT^1$
Board: 85 Dealer: S Vul: None North HCP: 12 South HCP: 18 Contract: 4 S	North:  ♠ K6  ♥ QJ  ♦ QJ862  ♣ K985	South:  ♠ AQ  ♥ AK10973  ♠ K93  ♣ Q7	Pass Pass	North  1NT <sup>1</sup> 4♥  ng 1NT	Pass AP	1♥

Board: 86 Dealer: N Vul: NS HCP: 14	<ul><li>AQ2</li><li>QJ752</li><li>J5</li><li>A93</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: Both HCP: 9	<ul><li>♠ 82</li><li>♥ Q107</li><li>♦ K5</li><li>♠ KJ10853</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: None HCP: 12	<ul><li>◆ QJ109</li><li>♥ AK6543</li><li>◆ Q95</li><li>◆ —</li></ul>	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: EW HCP: 11	<ul><li>★ K92</li><li>▼ K87</li><li>◆ Q5</li><li>◆ K8752</li></ul>	The opponents are silent.  Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 12	<ul><li>★KJ109642</li><li>♥ 92</li><li>★ KQ</li><li>★ K10</li></ul>	The opponents are silent. You bid first.

Board: 86 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 3 N	North:  ♠ AQ2  ♥ QJ752  ♦ J5  ♣ A93	South:  ♣ J7  ▼ 106  ◆ Q832  ♣ KQJ104	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 3♣  AP  1. forcing 1NT
Board: 87 Dealer: S Vul: Both North HCP: 9 South HCP: 18 Contract: 3N N	North:  ♠ 82  ♥ Q107  ♠ K5  ♣ KJ10853	South:  ♠ AKQ109  ♥ K6  ♠ A43  ♣ Q97	West North East South  1♠  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 88 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3♥ N	North:  ♠ QJ109  ♥ AK6543  ♠ Q95  ♣ —	South:  ♠ A72  ♥ 108  ♦ J102  ♠ KJ852	West North East South  1  Pass 1NT¹  Pass 2 Pass 3 AP  1. forcing 1NT
Board: 89 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ K92  ♥ K87  ♦ Q5  ♣ K8752	South:  ♠ AQJ763  ♥ 54  ♠ A  ♣ J1094	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 90 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ KJ109642  ♥ 92  ♠ KQ  ♣ K10	South:  ♠ Q83  ♥ AK54  ♦ 9832  ♠ Q5	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT

Board: 86 Dealer: N Vul: NS HCP: 9	<ul><li>J7</li><li>▼ 106</li><li>◆ Q832</li><li>◆ KQJ104</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: Both HCP: 18	<ul><li>★ AKQ109</li><li>★ K6</li><li>★ A43</li><li>★ Q97</li></ul>	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: None HCP: 9	<ul><li>♠ A72</li><li>♥ 108</li><li>♦ J102</li><li>♠ KJ852</li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: EW HCP: 12	<ul><li>AQJ763</li><li>✓ 54</li><li>A</li><li>✓ J1094</li></ul>	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: None HCP: 11	<ul><li>◆ Q83</li><li>◆ AK54</li><li>◆ 9832</li><li>◆ Q5</li></ul>	The opponents are silent.  Partner bids first.

Board: 86 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 3 N	North:  ♠ AQ2  ♥ QJ752  ♦ J5  ♣ A93	South:  ♣ J7  ▼ 106  ◆ Q832  ♣ KQJ104	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 3♣  AP  1. forcing 1NT
Board: 87 Dealer: S Vul: Both North HCP: 9 South HCP: 18 Contract: 3N N	North:  ♠ 82  ♥ Q107  ♠ K5  ♣ KJ10853	South:  ♠ AKQ109  ♥ K6  ♠ A43  ♣ Q97	West North East South  1♠  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 88 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3♥ N	North:  ♠ QJ109  ♥ AK6543  ♠ Q95  ♣ —	South:  ♠ A72  ♥ 108  ♦ J102  ♠ KJ852	West North East South  1  Pass 1NT¹  Pass 2 Pass 3 AP  1. forcing 1NT
Board: 89 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ K92  ♥ K87  ♦ Q5  ♣ K8752	South:  ♠ AQJ763  ♥ 54  ♠ A  ♣ J1094	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 90 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ KJ109642  ♥ 92  ♠ KQ  ♣ K10	South:  ♠ Q83  ♥ AK54  ♦ 9832  ♠ Q5	West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT

Board: 91 Dealer: S Vul: Both HCP: 10	<ul><li>★ 83</li><li>▼ 1087</li><li>◆ KQJ9</li><li>◆ A1065</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: EW HCP: 16	<ul><li>◆ Q84</li><li>♥ KQJ32</li><li>◆ A1096</li><li>◆ A</li></ul>	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: None HCP: 10	<ul><li>★ K5</li><li>▼ K98</li><li>◆ KJ1086</li><li>◆ 1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: EW HCP: 12	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: Both HCP: 12	♠ QJ ♥ Q7 ♦ A10873 ♠ K653	The opponents are silent.  Partner bids first.

Board: 91 Dealer: S	North: ♠ 83	South: ♠ AQ1076	West	North	East	South 1♠
Vul: Both North HCP: 10 South HCP: 13 Contract: 2♠ S	<ul><li>▼ 1087</li><li>◆ KQJ9</li><li>◆ A1065</li></ul>	♥ Q93 • 83 • KQ8	Pass Pass 1. forci	1NT <sup>1</sup> 2♠ ng 1NT	AP	2♣
Board: 92 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2 \( \bar{V} \) N	North:  ♠ Q84  ♥ KQJ32  ♠ A1096  ♠ A	South:  ♣ 73  ♥ 98  ♠ K852  ♣ KQJ97	Pass AP	North 1♥ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 93 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 2 S	North:  ♠ K5  ♥ K98  ♦ KJ1086  ♣ 1084	South:  ♠ AQ862  ♥ QJ1073  ♠ A5  ♣ J	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT		1♠
Board: 94 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 2♠ N	North:  ◆ J5432  ◆ A32  ◆ A106  ◆ K9	South:  ♠ Q10  ♥ J1074  ♠ QJ4  ♣ J875	Pass AP	North 1♠ 2♦ ng 1NT		1NT <sup>1</sup>
Board: 95 Dealer: S Vul: Both North HCP: 12 South HCP: 18 Contract: 3N N	North:  ♠ QJ  ♥ Q7  ♠ A10873  ♣ K653	South:  ♠ K3  ♥ AKJ109  ♠ QJ6  ♣ A82	Pass AP	North  1NT <sup>1</sup> ng 1NT	Pass	1♥

Vul. Both • 83				
HCP: 13 ♣ KQ8	Dealer: S Vul: Both	♥ Q93 ♦ 83	The opponents are silent. You bid first.	
Board: 92 ♣ 73 Dealer: N ♥ 98  Vul: EW ♠ K852 HCP: 9 ♣ KQJ97  The opponents are silent.  Partner bids first.	Dealer: N Vul: EW	♥ 98 ♦ K852	The opponents are silent.  Partner bids first.	
Board: 93	Dealer: S Vul: None	♥ QJ1073 ♦ A5	The opponents are silent. You bid first.	
Board: 94	Dealer: N Vul: EW	♥ J1074 ♦ QJ4	The opponents are silent.  Partner bids first.	
Board: 95 Dealer: S Vul: Both HCP: 18  ★ K3 The opponents are silent.  You bid first.	Dealer: S Vul: Both	<b>♥</b> AKJ109 <b>•</b> QJ6	The opponents are silent. You bid first.	

Board: 91 Dealer: S	North: ♠ 83	South: ♠ AQ1076	West	North	East	South 1♠
Vul: Both North HCP: 10 South HCP: 13 Contract: 2♠ S	<ul><li>▼ 1087</li><li>◆ KQJ9</li><li>◆ A1065</li></ul>	♥ Q93 • 83 • KQ8	Pass Pass 1. forci	1NT <sup>1</sup> 2♠ ng 1NT	AP	2♣
Board: 92 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2 \( \bar{V} \) N	North:  ♠ Q84  ♥ KQJ32  ♠ A1096  ♠ A	South:  ♣ 73  ♥ 98  ♠ K852  ♣ KQJ97	Pass AP	North 1♥ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 93 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 2 S	North:  ♠ K5  ♥ K98  ♦ KJ1086  ♣ 1084	South:  ♠ AQ862  ♥ QJ1073  ♠ A5  ♣ J	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT		1♠
Board: 94 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 2♠ N	North:  ◆ J5432  ◆ A32  ◆ A106  ◆ K9	South:  ♠ Q10  ♥ J1074  ♠ QJ4  ♣ J875	Pass AP	North 1♠ 2♦ ng 1NT		1NT <sup>1</sup>
Board: 95 Dealer: S Vul: Both North HCP: 12 South HCP: 18 Contract: 3N N	North:  ♠ QJ  ♥ Q7  ♠ A10873  ♣ K653	South:  ♠ K3  ♥ AKJ109  ♠ QJ6  ♣ A82	Pass AP	North  1NT <sup>1</sup> ng 1NT	Pass	1♥

Board: 96 Dealer: N Vul: EW HCP: 14	<ul><li>♣ AQ532</li><li>♥ J10</li><li>♦ J7</li><li>♣ KQJ3</li></ul>	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: None HCP: 10	<ul><li>♠ 96</li><li>♥ 763</li><li>♦ K1074</li><li>♠ AQJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: NS HCP: 12	<ul><li>★ AK1076</li><li>♥ J975</li><li>♦ 65</li><li>★ A2</li></ul>	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: Both HCP: 12	<ul><li>▶ J9</li><li>♥ AK74</li><li>◆ A83</li><li>◆ 9853</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: EW HCP: 17	<ul><li>★ AKJ982</li><li>♥ Q76</li><li>◆ Q5</li><li>◆ AJ</li></ul>	The opponents are silent.  You bid first.

Board: 96 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ AQ532  ♥ J10  ♠ J7  ♣ KQJ3	South:  ♠ 6  ♥ KQ754  ♠ K8543  ♠ A2	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  Pass 3NT AP  1. forcing 1NT
Board: 97 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4 S	North:	South:  ♠ AJ73  ♥ A10852  ♠ 2  ♠ K104	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 98 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 4♠ N	North:  ♠ AK 1076  ♥ J975  ♠ 65  ♣ A2	South:  ♠ QJ3  ♥ K3  ♦ K109874  ♣ J7	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 99 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S	North:	South:  ♠ AQ763  ♥ 10862  ♠ —  ♠ AQ72	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT
Board: 100 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠ N	North:	South:  ♠ 106  ♥ AK83  ♦ J10876  ♠ 96	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4♠  AP  1. forcing 1NT

Board: 96 Dealer: N Vul: EW HCP: 12	<ul><li>♠ 6</li><li>♥ KQ754</li><li>♦ K8543</li><li>♠ A2</li></ul>	The opponents are silent.  Partner bids first.
Board: 97 Dealer: S Vul: None HCP: 12	<ul><li>AJ73</li><li>✓ A10852</li><li>✓ 2</li><li>✓ K104</li></ul>	The opponents are silent.  You bid first.
Board: 98 Dealer: N Vul: NS HCP: 10	<ul><li>♣ QJ3</li><li>♥ K3</li><li>◆ K109874</li><li>♣ J7</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: Both HCP: 12	<ul><li>AQ763</li><li>✓ 10862</li><li>✓ —</li><li>AQ72</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: EW HCP: 8	<ul><li>106</li><li>✓ AK83</li><li>✓ J10876</li><li>✓ 96</li></ul>	The opponents are silent.  Partner bids first.

Board: 96 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ AQ532  ♥ J10  ♠ J7  ♣ KQJ3	South:  ♠ 6  ♥ KQ754  ♠ K8543  ♠ A2	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  Pass 3NT AP  1. forcing 1NT
Board: 97 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4 S	North:	South:  ♠ AJ73  ♥ A10852  ♠ 2  ♠ K104	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 98 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 4♠ N	North:  ♠ AK 1076  ♥ J975  ♠ 65  ♣ A2	South:  ♠ QJ3  ♥ K3  ♦ K109874  ♣ J7	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 99 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S	North:	South:  ♠ AQ763  ♥ 10862  ♠ —  ♠ AQ72	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT
Board: 100 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠ N	North:	South:  ♠ 106  ♥ AK83  ♦ J10876  ♠ 96	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4♠  AP  1. forcing 1NT

Board: 101 Dealer: S Vul: None HCP: 8	<b>♦</b> K65 <b>♥</b> 98 <b>♦</b> A8532 <b>♣</b> J106	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: EW HCP: 14	<ul><li>♣ Q10942</li><li>♥ AQ2</li><li>♦ A6</li><li>♣ Q94</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: Both HCP: 11	<ul><li>★ K109</li><li>★ K106</li><li>◆ Q532</li><li>◆ QJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: None HCP: 15	<ul><li>AQJ1085</li><li>✓ A8</li><li>86</li><li>KJ9</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: NS HCP: 9	<ul><li>◆ 93</li><li>▼ K2</li><li>◆ QJ43</li><li>◆ QJ987</li></ul>	The opponents are silent.  Partner bids first.

Board: 101 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 3♥ S	North:  ♠ K65  ♥ 98  ♠ A8532  ♣ J106	South:  ♠ Q8  ♥ AJ6543  ♠ KJ  ♠ Q43	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 3♥ AP  1. forcing 1NT
Board: 102 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ Q10942  ♥ AQ2  ♠ A6  ♠ Q94	South:  ♣ 7  ♥ J8  ♠ K109873  ♣ AKJ7	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 3NT AP  1. forcing 1NT
Board: 103 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♥ S	North:  ♠ K109  ♥ K106  • Q532  ♣ QJ2	South:  ◆ 5  ▼ AJ8732  ◆ 86  ♣ AK64	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 104 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 2♠ N	North:  ♠ AQJ1085  ♥ A8  ♠ 86  ♠ KJ9	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 105 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N N	North:	South:  ♠ AKJ82  ♥ AJ1043  ♠ A  ♣ 32	West North East South  1♠  Pass 1NT¹ Pass 3♥  Pass 3NT AP  1. forcing 1NT

Board: 101 Dealer: S Vul: None HCP: 13	<ul><li>♠ Q8</li><li>♥ AJ6543</li><li>♦ KJ</li><li>♠ Q43</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: EW HCP: 12	<ul><li>♣ 7</li><li>♥ J8</li><li>♦ K109873</li><li>♣ AKJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: Both HCP: 12	<ul><li>★ 5</li><li>♥ AJ8732</li><li>♦ 86</li><li>♣ AK64</li></ul>	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: None HCP: 7	<ul><li>◆ 4</li><li>♥ 7542</li><li>◆ J7432</li><li>◆ AQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: NS HCP: 17	<ul><li>★ AKJ82</li><li>▼ AJ1043</li><li>★ A</li><li>★ 32</li></ul>	The opponents are silent. You bid first.

Board: 101 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 3♥ S	North:  ♠ K65  ♥ 98  ♠ A8532  ♣ J106	South:  ♠ Q8  ♥ AJ6543  ♠ KJ  ♠ Q43	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 3♥ AP  1. forcing 1NT
Board: 102 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ Q10942  ♥ AQ2  ♠ A6  ♠ Q94	South:  ♣ 7  ♥ J8  ♠ K109873  ♣ AKJ7	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 3NT AP  1. forcing 1NT
Board: 103 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♥ S	North:  ♠ K109  ♥ K106  • Q532  ♣ QJ2	South:  ◆ 5  ▼ AJ8732  ◆ 86  ♣ AK64	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 104 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 2♠ N	North:  ♠ AQJ1085  ♥ A8  ♠ 86  ♠ KJ9	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 105 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N N	North:	South:  ♠ AKJ82  ♥ AJ1043  ♠ A  ♣ 32	West North East South  1♠  Pass 1NT¹ Pass 3♥  Pass 3NT AP  1. forcing 1NT

Board: 106 Dealer: N Vul: Both HCP: 15	<ul><li>▲ AJ953</li><li>▼ 10</li><li>◆ AJ83</li><li>♣ KQ5</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 107 Dealer: S Vul: None HCP: 7	<ul><li>◆93</li><li>♥Q103</li><li>◆AJ1075</li><li>◆1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: EW HCP: 15	<b>★</b> KQ852 <b>∀</b> K74 <b>♦</b> AK105 <b>♣</b> 5	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: None HCP: 12	<ul><li>♣ 7</li><li>♥ KQ7</li><li>◆ QJ87532</li><li>♣ A4</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: NS HCP: 15	<ul><li>★ KJ765</li><li>★ A</li><li>★ KQ64</li><li>★ Q42</li></ul>	The opponents are silent. You bid first.

Board: 106 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2♥ W	North:  ♠ AJ953  ♥ 10  ♠ AJ83  ♣ KQ5	South:  ♠ 87  ▼ KQ987  • Q52  ♣ J72	West North East South  1♠ Pass 1NT¹  2♥ AP  1. forcing 1NT
Board: 107 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 3♦ S	North:	South:  ♠ K10764  ♥ K84  ♠ K32  ♣ KJ	West North East South  1♣  Pass 1NT¹ Pass 2♦  Pass 3♦ AP  1. forcing 1NT
Board: 108 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3♣ S	North:  ♠ KQ852  ♥ K74  ♠ AK105  ♣ 5	South:  ♠ A9  ♥ J9  ♦ J72  ♣ QJ9432	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 109 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N N	North:  ♣ 7  ♥ KQ7  ♦ QJ87532  ♣ A4	South:  ♠ AKQ1092  ♥ J  ♠ A96  ♣ K63	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 3NT AP  1. forcing 1NT
Board: 110 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 2♥ S	North:  ♠ KJ765  ♥ A  ♠ KQ64  ♣ Q42	South:  ♠ 2  ♥ 98643  • 103  ♣ AK876	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT

Board: 106 Dealer: N Vul: Both HCP: 8	♣ 87 ♥ KQ987 ♦ Q52 ♣ J72	West Bids 2♥ if possible.  Partner bids first.
Board: 107 Dealer: S Vul: None HCP: 13	<ul><li>★ K10764</li><li>★ K84</li><li>★ K32</li><li>★ KJ</li></ul>	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: EW HCP: 9	<ul><li>♠ A9</li><li>♥ J9</li><li>♦ J72</li><li>♠ QJ9432</li></ul>	The opponents are silent.  Partner bids first.
Board: 109 Dealer: S Vul: None HCP: 17	<ul><li>★ AKQ1092</li><li>♥ J</li><li>★ A96</li><li>★ K63</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: NS HCP: 7	<ul><li>★ 2</li><li>♥ 98643</li><li>★ 103</li><li>★ AK876</li></ul>	The opponents are silent.  Partner bids first.

Board: 106 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2♥ W	North:  ♠ AJ953  ♥ 10  ♠ AJ83  ♣ KQ5	South:  ♠ 87  ▼ KQ987  • Q52  ♣ J72	West North East South  1♠ Pass 1NT¹  2♥ AP  1. forcing 1NT
Board: 107 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 3♦ S	North:	South:  ♠ K10764  ♥ K84  ♠ K32  ♣ KJ	West North East South  1♣  Pass 1NT¹ Pass 2♦  Pass 3♦ AP  1. forcing 1NT
Board: 108 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3♣ S	North:  ♠ KQ852  ♥ K74  ♠ AK105  ♣ 5	South:  ♠ A9  ♥ J9  ♦ J72  ♣ QJ9432	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 109 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N N	North:  ♣ 7  ♥ KQ7  ♦ QJ87532  ♣ A4	South:  ♠ AKQ1092  ♥ J  ♠ A96  ♣ K63	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 3NT AP  1. forcing 1NT
Board: 110 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 2♥ S	North:  ♠ KJ765  ♥ A  ♠ KQ64  ♣ Q42	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT

Board: 111 Dealer: S Vul: EW HCP: 10	<ul><li>♠ 62</li><li>♥ KJ106</li><li>♠ KQ84</li><li>♠ J72</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: Both HCP: 12	<ul><li>AQ964</li><li>✓ K1062</li><li>✓ QJ2</li><li>№ 10</li></ul>	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: NS HCP: 7	<ul><li>A2</li><li>♥ Q75</li><li>109763</li><li>J32</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: Both HCP: 14	<b>♣</b> KJ1096 <b>♥</b> Q <b>♦</b> Q86 <b>♣</b> AQ104	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: EW HCP: 10	<b>★</b> K9 <b>▼</b> 1052 <b>◆</b> K7632 <b>♣</b> A32	The opponents are silent.  Partner bids first.

Board: 111 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4♠ S	North:  ♠ 62  ♥ KJ106  ♠ KQ84  ♣ J72	South:  ♠ AQJ1094  ♥ A4  ♦ 103  ♠ K43	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 112 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ N	North:  ♠ AQ964  ♥ K1062  ♠ QJ2  ♣ 10	South:  ♣ J5  ♥ AQ9  ♦ 10963  ♣ Q964	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2♠  AP  1. forcing 1NT
Board: 113 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 2♠ S	North:  ♠ A2  ♥ Q75  • 109763  ♣ J32	South:  ♠ K109865  ♥ A10  ♠ K  ♣ K1076	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 114 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 2♠ N	North:  ♠ KJ1096  ♥ Q  ♠ Q86  ♣ AQ104	South:  ♠ A7  ▼ J876  ◆ J52  ♠ KJ85	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 115 Dealer: S Vul: EW North HCP: 10 South HCP: 19 Contract: 4 S	North:  ♠ K9  ▼ 1052  ◆ K7632  ♣ A32	South:  ♠ A762  ♥ AKQJ3  ♦ 4  ♠ KQ8	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 4♥ AP  1. forcing 1NT

Board: 111 Dealer: S Vul: EW HCP: 14	<ul><li>AQJ1094</li><li>✓ A4</li><li>103</li><li>✓ K43</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: Both HCP: 9	<ul><li>↓ J5</li><li>↓ AQ9</li><li>↓ 10963</li><li>♠ Q964</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: NS HCP: 13	<ul><li>★K109865</li><li>★A10</li><li>★K</li><li>★K1076</li></ul>	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: Both HCP: 10	<ul><li>♠ A7</li><li>♥ J876</li><li>♦ J52</li><li>♠ KJ85</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: EW HCP: 19	<ul><li>★ A762</li><li>★ AKQJ3</li><li>★ 4</li><li>★ KQ8</li></ul>	The opponents are silent. You bid first.

Board: 111 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4♠ S	North:  ♠ 62  ♥ KJ106  ♠ KQ84  ♣ J72	South:  ♠ AQJ1094  ♥ A4  ♦ 103  ♠ K43	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 112 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ N	North:  ♠ AQ964  ♥ K1062  ♠ QJ2  ♣ 10	South:  ♣ J5  ♥ AQ9  ♦ 10963  ♣ Q964	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2♠  AP  1. forcing 1NT
Board: 113 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 2♠ S	North:  ♠ A2  ♥ Q75  • 109763  ♣ J32	South:  ♠ K109865  ♥ A10  ♠ K  ♣ K1076	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 114 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 2♠ N	North:  ♠ KJ1096  ♥ Q  ♠ Q86  ♣ AQ104	South:  ♠ A7  ▼ J876  ◆ J52  ♣ KJ85	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 115 Dealer: S Vul: EW North HCP: 10 South HCP: 19 Contract: 4 S	North:  ♠ K9  ▼ 1052  ◆ K7632  ♣ A32	South:  ♠ A762  ♥ AKQJ3  ♦ 4  ♠ KQ8	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 4♥ AP  1. forcing 1NT

Board: 116  ♠ AQ964 West Bids 2♠ if possible	
Dealer: N	ie.
Board: 117	••
Board: 118	••
Board: 119 ♣932 Dealer: S ▼ AQJ103 Vul: NS	••
Board: 120 ♠ A83  Dealer: N ▼ KJ1042  Vul: EW ← KJ102  HCP: 12 ♠ 7  The opponents are silent You bid first.	••

Board: 116 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 S	North:  ♠ AQ964  ♥ AQ432  ♦ J10  ♠ 10	South:  ♠ 102  ♥ 8  ♠ AK8765  ♣ KJ86	2♣² AP 1. forci 2. Mich	North 1♣ Pass ng 1NT naels Cu e partne	Pass 2NT <sup>3</sup> ebid	
Board: 117 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ Q82  ♥ 7  • QJ94  ♣ AK1082	South:  ♠ AK5  ♥ AQ8643  ♠ 87  ♣ 93	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT		South 1♥ 2♥
Board: 118 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N S	North:  ♠ AK54  ♥ A9762  ♠ K10  ♠ K7	South:	Pass AP	North 1♥ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 119 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ KQJ8764  ♥ 92  ♠ Q73  ♣ A	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 120 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 3 \cdot N	North:  ♠ A83  ♥ KJ1042  ♠ KJ102  ♣ 7	South:	Pass AP	North 1♥ 2♦ ng 1NT	Pass Pass	$1NT^1$

Board: 116 Dealer: N Vul: None HCP: 11	<ul><li>102</li><li>8</li><li>AK8765</li><li>KJ86</li></ul>	West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 117 Dealer: S Vul: NS HCP: 13	<ul><li>AK5</li><li>✓ AQ8643</li><li>◆ 87</li><li>◆ 93</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: Both HCP: 10	<ul><li>♠ 63</li><li>♥ J4</li><li>♦ AQ863</li><li>♠ QJ92</li></ul>	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: NS HCP: 12	<b>♠</b> KQJ8764 <b>♥</b> 92 <b>♦</b> Q73 <b>♣</b> A	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: EW HCP: 10	<ul><li>1062</li><li>✓ A</li><li>98743</li><li>AQ85</li></ul>	The opponents are silent.  Partner bids first.

Board: 116 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 S	North:  ♠ AQ964  ♥ AQ432  ♦ J10  ♠ 10	South:  ♠ 102  ♥ 8  ♠ AK8765  ♣ KJ86	2♣² AP 1. forci 2. Mich	North 1♣ Pass ng 1NT naels Cu e partne	Pass 2NT <sup>3</sup> ebid	
Board: 117 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ Q82  ♥ 7  • QJ94  ♣ AK1082	South:  ♠ AK5  ♥ AQ8643  ♠ 87  ♣ 93	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT		South 1♥ 2♥
Board: 118 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N S	North:  ♠ AK54  ♥ A9762  ♠ K10  ♠ K7	South:	Pass AP	North 1♥ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 119 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ KQJ8764  ♥ 92  ♠ Q73  ♣ A	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 120 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 3 \cdot N	North:  ♠ A83  ♥ KJ1042  ♠ KJ102  ♣ 7	South:	Pass AP	North 1♥ 2♦ ng 1NT	Pass Pass	$1NT^1$

Board: 121 Dealer: S Vul: NS HCP: 9	<ul><li>42</li><li>♥ Q1064</li><li>★ A1052</li><li>★ K93</li></ul>	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: EW HCP: 12	<ul><li>1092</li><li>★ AJ762</li><li>★ AK4</li><li>♣ 96</li></ul>	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: Both HCP: 9	<b>♣</b> 2 <b>♥</b> 1096 <b>♦</b> KQ6 <b>♣</b> KJ8763	The opponents are silent.  Partner bids first.
Board: 124 Dealer: N Vul: NS HCP: 19	<ul><li>★ AKQ102</li><li>♥ QJ5</li><li>★ K3</li><li>★ KJ9</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 125 Dealer: S Vul: EW HCP: 9	<b>♣</b> 75 <b>♥</b> A9843 <b>♦</b> KQ97 <b>♣</b> 62	The opponents are silent.  Partner bids first.

Board: 121 Dealer: S Vul: NS	North: ◆ 42	South: <b>♠</b> J10653	West	North	East	South 1♠
North HCP: 9	♥ Q1064	♥ AKJ3		1NT <sup>1</sup>		2♥
South HCP: 14	♦ A1052 ♣ K93	<b>♦</b> KJ <b>♣</b> J2	Pass	3 <b>Y</b>	AP	
Contract: 3♥ S	T R/J	¥ 02	1. forci	ng 1NT		
Board: 122	North:	South:	West	North	East	South
Dealer: N	<b>★</b> 1092	★ KQ4		1♥	Pass	1NT <sup>1</sup>
Vul: EW North HCP: 12	<b>♥</b> AJ762	♥8	Pass	<b>2</b>	Pass	3♦
South HCP: 9	♦ AK4	♦ J9652	AP			
Contract: 3♦ N	<b>♣</b> 96	<b>♣</b> K853	1. forci	ng 1NT		
Board: 123	North:	South:	West	North	East	South
Dealer: S	<b>★</b> 2	<b>★</b> AKQ864				1♠
Vul: Both North HCP: 9	<b>v</b> 1096	♥ AJ2	Pass	1NT <sup>1</sup>	Pass	3♠
South HCP: 17	• KQ6	• J43	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> KJ8763	<b>♣</b> Q	1. forci	ng 1NT		
Board: 124	North:	South:	West	North	Fact	South
Dealer: N Vul: NS	<b>♠</b> AKQ102	<b>♠</b> 6	West	1\onu1 1 <b>\one</b>		1NT <sup>1</sup>
North HCP: 19	♥ QJ5 • K3	♥ K876	3♦	3NT	AP	1111
South HCP: 7 Contract: 3N S	<b>♦</b> KJ9	◆ Q ◆ Q1086432	1. forci	ng 1NT		
Board: 125	North:	South:	West	North	East	South
Dealer: S	<b>★</b> 75	♣ A9642				1♠
Vul: EW North HCP: 9	<b>▼</b> A9843	<b>♥</b> K7	Pass	1NT <sup>1</sup>	Pass	2♣
South HCP: 12	• KQ97	♦ A108	Pass	2♠	AP	
Contract: 2♠ S	<b>♣</b> 62	<b>♣</b> J87	1. forci	ng 1NT		

Board: 121 Dealer: S Vul: NS HCP: 14	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: EW HCP: 9	<ul><li>★ KQ4</li><li>▼ 8</li><li>◆ J9652</li><li>◆ K853</li></ul>	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: Both HCP: 17	<ul><li>★ AKQ864</li><li>▼ AJ2</li><li>◆ J43</li><li>◆ Q</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: NS HCP: 7	<b>♠</b> 6 <b>♥</b> K876 <b>♦</b> Q <b>♣</b> Q1086432	West Bids 3♦ if possible.  Partner bids first.
Board: 125 Dealer: S Vul: EW HCP: 12	<ul><li>★ A9642</li><li>★ K7</li><li>★ A108</li><li>★ J87</li></ul>	The opponents are silent. You bid first.

Board: 121 Dealer: S Vul: NS	North: ◆ 42	South: <b>♠</b> J10653	West	North	East	South 1♠
North HCP: 9	♥ Q1064	♥ AKJ3		1NT <sup>1</sup>		2♥
South HCP: 14	♦ A1052 ♣ K93	<b>♦</b> KJ <b>♣</b> J2	Pass	3 <b>Y</b>	AP	
Contract: 3♥ S	T R/J	¥ 02	1. forci	ng 1NT		
Board: 122	North:	South:	West	North	East	South
Dealer: N	<b>★</b> 1092	★ KQ4		1♥	Pass	1NT <sup>1</sup>
Vul: EW North HCP: 12	<b>♥</b> AJ762	♥8	Pass	<b>2</b>	Pass	3♦
South HCP: 9	♦ AK4	♦ J9652	AP			
Contract: 3♦ N	<b>♣</b> 96	<b>♣</b> K853	1. forci	ng 1NT		
Board: 123	North:	South:	West	North	East	South
Dealer: S	<b>★</b> 2	<b>★</b> AKQ864				1♠
Vul: Both North HCP: 9	<b>v</b> 1096	♥ AJ2	Pass	1NT <sup>1</sup>	Pass	3♠
South HCP: 17	• KQ6	• J43	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> KJ8763	<b>♣</b> Q	1. forci	ng 1NT		
Board: 124	North:	South:	West	North	Fact	South
Dealer: N Vul: NS	<b>♠</b> AKQ102	<b>♠</b> 6	West	1\onu1 1 <b>\one</b>		1NT <sup>1</sup>
North HCP: 19	♥ QJ5 • K3	♥ K876	3♦	3NT	AP	1111
South HCP: 7 Contract: 3N S	<b>♦</b> KJ9	◆ Q ◆ Q1086432	1. forci	ng 1NT		
Board: 125	North:	South:	West	North	East	South
Dealer: S	<b>★</b> 75	♣ A9642				1♠
Vul: EW North HCP: 9	<b>▼</b> A9843	<b>♥</b> K7	Pass	1NT <sup>1</sup>	Pass	2♣
South HCP: 12	• KQ97	♦ A108	Pass	2♠	AP	
Contract: 2♠ S	<b>♣</b> 62	<b>♣</b> J87	1. forci	ng 1NT		

Board: 126 Dealer: N Vul: Both HCP: 15	<ul><li>♠ AKJ985</li><li>♥ Q3</li><li>♦ QJ</li><li>♠ Q84</li></ul>	The opponents are silent. You bid first.
Board: 127 Dealer: S Vul: None HCP: 11	<ul><li>♠ 65</li><li>♥ Q8754</li><li>♦ AKQ2</li><li>♠ 93</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: None HCP: 18	<ul><li>★ AK7432</li><li>★ A87</li><li>★ A9</li><li>★ K9</li></ul>	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: NS HCP: 8	<ul><li>★—</li><li>★ K9762</li><li>◆ J6</li><li>◆ A108763</li></ul>	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK10973</li><li>♥ K</li><li>★ 32</li><li>★ KQ105</li></ul>	West Bids 2♥ if possible.  You bid first.

Board: 126 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♠ N	North:  ♠ AKJ985  ♥ Q3  • QJ  ♣ Q84	South:  ♠ Q4  ♥ AJ982  ♠ A754  ♣ 103	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT
Board: 127 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ 65  ♥ Q8754  ♠ AKQ2  ♠ 93	South:  ♠ AQ10842  ♥ 9  ♦ 108  ♣ AK54	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2NT Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 128 Dealer: N Vul: None North HCP: 18 South HCP: 8 Contract: 6♥ S	North:  ♠ AK7432  ♥ A87  ♠ A9  ♣ K9	South:  ♣—  ▼ J1096543  • K862  ♣ A2	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4♥  Pass 4NT² Pass 5♠³  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=1/5 or 4/5
Board: 129 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 4 N	North:  ♣—  ▼ K9762  ◆ J6  ♣ A108763	South:  ♠ AK10752  ♥ QJ4  ♠ A953  ♣ —	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 130 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♠ N	North:  ♠ AK10973  ♥ K  ♦ 32  ♠ KQ105	South:	West North East South  1♠ Pass 1NT¹  2♥ 2♠ Pass 4♠  AP  1. forcing 1NT

Board: 126 Dealer: N Vul: Both HCP: 11	<ul><li>♠ Q4</li><li>♥ AJ982</li><li>♠ A754</li><li>♠ 103</li></ul>	The opponents are silent.  Partner bids first.
Board: 127 Dealer: S Vul: None HCP: 13	♣ AQ10842 ♥ 9 ♦ 108 ♣ AK54	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: None HCP: 8	<b>♣</b> — ▼ J1096543 • K862 <b>♣</b> A2	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: NS HCP: 14	<ul><li>★ AK10752</li><li>♥ QJ4</li><li>★ A953</li><li>★ —</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: Both HCP: 11	<ul><li></li></ul>	West Bids 2♥ if possible.  Partner bids first.

Board: 126 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♠ N	North:  ♠ AKJ985  ♥ Q3  • QJ  ♣ Q84	South:  ♠ Q4  ♥ AJ982  ♠ A754  ♣ 103	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT
Board: 127 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ 65  ♥ Q8754  ♠ AKQ2  ♠ 93	South:  ♠ AQ10842  ♥ 9  ♦ 108  ♣ AK54	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2NT Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 128 Dealer: N Vul: None North HCP: 18 South HCP: 8 Contract: 6♥ S	North:  ♠ AK7432  ♥ A87  ♠ A9  ♣ K9	South:  ♣—  ▼ J1096543  • K862  ♣ A2	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4♥  Pass 4NT² Pass 5♠³  Pass 6♥ AP  1. forcing 1NT  2. Blackwood 0314, for ♥  3. A=1/5 or 4/5
Board: 129 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 4 N	North:  ♣—  ▼ K9762  ◆ J6  ♣ A108763	South:  ♠ AK10752  ♥ QJ4  ♠ A953  ♣ —	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 130 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4♠ N	North:  ♠ AK10973  ♥ K  ♦ 32  ♠ KQ105	South:	West North East South  1♠ Pass 1NT¹  2♥ 2♠ Pass 4♠  AP  1. forcing 1NT

Board: 131 Dealer: S Vul: NS HCP: 10	<ul><li>♠ 64</li><li>♥ 10954</li><li>♦ 43</li><li>♠ AKQJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: EW HCP: 12	<ul><li>◆ Q10</li><li>◆ KQ875</li><li>◆ Q4</li><li>◆ K1064</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: NS HCP: 10	<ul><li>★ KQ6</li><li>♥ J5</li><li>◆ 9652</li><li>◆ A932</li></ul>	The opponents are silent.  Partner bids first.
Board: 134 Dealer: N Vul: EW HCP: 12	<ul><li>AQ983</li><li>♥ 986</li><li>↓ J53</li><li>♣ AJ</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: Both HCP: 12	<ul><li>▲ A108</li><li>✓ A3</li><li>◆ J63</li><li>◆ K9732</li></ul>	The opponents are silent.  Partner bids first.

Board: 131 Dealer: S	North: ♠ 64	South: <b>♠</b> KJ9872		North		14
Vul: NS	<b>▼</b> 10954	<b>♥</b> K	Pass	1111		
North HCP: 10 South HCP: 14	<b>♦</b> 43	<b>♦</b> AK98	Pass	2♠	Pass	3♠
Contract: 4♠ S	<b>♣</b> AKQJ6	<b>♣</b> 43	Pass		AP	
			1. IOICI	ng 1NT		
Board: 132	North:	South:	West	North	East	South
Dealer: N	Norui. <b>♠</b> Q10	\$6tan. ♠ K95		1♥		1NT <sup>1</sup>
Vul: EW North HCP: 12	<b>♥</b> KQ875	<b>▼</b> A43	Pass	2♣	Pass	
South HCP: 12	<b>♦</b> Q4	<b>♦</b> AJ5	AP			
Contract: 3♥ N	<b>♣</b> K1064	<b>♣</b> 9752	1. forci	ng 1NT		
Board: 133	NI41	C4l	West	North	Fast	South
Dealer: S	North: ♠ KQ6	South: <b>♠</b> A107432	West	rvorur	Lust	1 <b>4</b>
Vul: NS	<b>♥</b> J5	♥ AKQ	Pass	1NT <sup>1</sup>	Pass	3♠
North HCP: 10 South HCP: 17	<b>♦</b> 9652	◆ A8	Pass	4♠	AP	
Contract: 4♠ S	♣ A932	♣ A932 ♣ 65	1. forci	ng 1NT		
Board: 134	North:	South:	West	North	East	South
Dealer: N	• AQ983	50din. ♠ J7		1♠	Pass	1NT <sup>1</sup>
Vul: EW North HCP: 12	<b>y</b> 986	<b>♥</b> KJ5	Pass	2•		2♠
South HCP: 10	<b>♦</b> J53	<b>♦</b> K84	AP			
Contract: 2♠ N	<b>♣</b> AJ	<b>♣</b> Q9542	1. forci	ng 1NT		
Board: 135	27. 4	a 1	Wast	North	Foot	Courth
Dealer: S	North:	South:	west	North	Easi	South 1
Vul: Both	<b>♠</b> A108 <b>♥</b> A3	<b>♠</b> QJ <b>♥</b> KQ954	Pass	1NT <sup>1</sup>	Pass	1 <b>▼</b> 2♣
North HCP: 12	◆ J63	◆ A105	Pass	3NT	AP	4 <b>T</b>
South HCP: 12 Contract: 3N N	<b>★</b> K9732	<b>♣</b> 1084		ng 1NT		

Board: 131 Dealer: S Vul: NS HCP: 14	<ul><li>★ KJ9872</li><li>★ K</li><li>◆ AK98</li><li>◆ 43</li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: EW HCP: 12	<ul><li>★ K95</li><li>★ A43</li><li>◆ AJ5</li><li>◆ 9752</li></ul>	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: NS HCP: 17	<ul><li>★ A107432</li><li>★ AKQ</li><li>★ A8</li><li>★ 65</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: EW HCP: 10	<ul><li>▶ J7</li><li>♥ KJ5</li><li>♦ K84</li><li>♠ Q9542</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: Both HCP: 12	◆ QJ ▼ KQ954 ◆ A105 ◆ 1084	The opponents are silent. You bid first.

Board: 131 Dealer: S	North: ♠ 64	South: <b>♠</b> KJ9872		North		14
Vul: NS	<b>▼</b> 10954	<b>♥</b> K	Pass	1111		
North HCP: 10 South HCP: 14	<b>♦</b> 43	<b>♦</b> AK98	Pass	2♠	Pass	3♠
Contract: 4♠ S	<b>♣</b> AKQJ6	<b>♣</b> 43	Pass		AP	
			1. IOICI	ng 1NT		
Board: 132	North:	South:	West	North	East	South
Dealer: N	Norui. <b>♠</b> Q10	\$6tan. ♠ K95		1♥		1NT <sup>1</sup>
Vul: EW North HCP: 12	<b>♥</b> KQ875	<b>▼</b> A43	Pass	2♣	Pass	
South HCP: 12	<b>♦</b> Q4	<b>♦</b> AJ5	AP			
Contract: 3♥ N	<b>♣</b> K1064	<b>♣</b> 9752	1. forci	ng 1NT		
Board: 133	NI41	C4l	West	North	Fast	South
Dealer: S	North: ♠ KQ6	South: <b>♠</b> A107432	West	rvorur	Lust	1 <b>4</b>
Vul: NS	<b>♥</b> J5	♥ AKQ	Pass	1NT <sup>1</sup>	Pass	3♠
North HCP: 10 South HCP: 17	<b>♦</b> 9652	◆ A8	Pass	4♠	AP	
Contract: 4♠ S	♣ A932	♣ A932 ♣ 65	1. forci	ng 1NT		
Board: 134	North:	South:	West	North	East	South
Dealer: N	• AQ983	50din. ♠ J7		1♠	Pass	1NT <sup>1</sup>
Vul: EW North HCP: 12	<b>y</b> 986	<b>♥</b> KJ5	Pass	2•		2♠
South HCP: 10	<b>♦</b> J53	<b>♦</b> K84	AP			
Contract: 2♠ N	<b>♣</b> AJ	<b>♣</b> Q9542	1. forci	ng 1NT		
Board: 135	27. 4	a 1	Wast	North	Foot	Courth
Dealer: S	North:	South:	west	North	Easi	South 1
Vul: Both	<b>♠</b> A108 <b>♥</b> A3	<b>♠</b> QJ <b>♥</b> KQ954	Pass	1NT <sup>1</sup>	Pass	1 <b>▼</b> 2♣
North HCP: 12	◆ J63	◆ A105	Pass	3NT	AP	4 <b>T</b>
South HCP: 12 Contract: 3N N	<b>★</b> K9732	<b>♣</b> 1084		ng 1NT		

Board: 136 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AQJ43</li><li>♥ QJ</li><li>♦ 10</li><li>♠ AQ543</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 137 Dealer: S Vul: Both HCP: 7	♣8 ♥ Q109843 ♦ Q1073 ♣ QJ	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: Both HCP: 13	<ul><li>★ KQJ105</li><li>♥ QJ4</li><li>◆ Q</li><li>◆ Q1064</li></ul>	The opponents are silent.  You bid first.
Board: 139 Dealer: S Vul: None HCP: 10	<ul><li>★ A8</li><li>♥ QJ1063</li><li>★ K98</li><li>★ 652</li></ul>	East Bids 2♣ if possible.  Partner bids first.
Board: 140 Dealer: N Vul: Both HCP: 19	<ul><li>★ A93</li><li>★ AKJ873</li><li>★ K6</li><li>★ A5</li></ul>	The opponents are silent.  You bid first.

Board: 136 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 5 S	North:  ♠ AQJ43  ♥ QJ  ♠ 10  ♣ AQ543	South:  ◆ 97  ▼ 9  ◆ AKQ97532  ◆ 92	West  3♥ AP 1. forcin	North 1  Pass  Pass  1 NT		1NT <sup>1</sup>
Board: 137 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3 N	North:  ♠ 8  ♥ Q109843  • Q1073  ♠ QJ	South:  ♠ KQJ53  ♥ J2  ♠ K86  ♣ A63	Pass	North  1NT <sup>1</sup> 2♥  ng 1NT		1 <b>♠</b> 2 <b>♣</b>
Board: 138 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2♠ N	North:  ♠ KQJ105  ♥ QJ4  ♦ Q  ♠ Q1064	South:  ♠ 64  ♥ A9876  ♠ A1093  ♣ 83	West Pass AP 1. forcin	North 1♠ 2♣ ng 1NT		1NT <sup>1</sup>
Board: 139 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A8  ♥ QJ1063  ♠ K98  ♣ 652	South:  ♠ KQ964  ♥ K42  ♦ 1052  ♣ AQ	Pass Pass	ng 1NT	2♣ Pass AP	Pass 3♣²
Board: 140 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 4 \( \mathbb{N} \)	North:  ♠ A93  ♥ AKJ873  ♠ K6  ♠ A5	South:  ♠ 105  ♥ 2  ♠ AJ983  ♣ K9764	West Pass AP 1. forcin	North 1♥ 3♥ ng 1NT		1NT <sup>1</sup>

#### Forcing NT (Leveled)

HCP: 8

Board: 136 Dealer: N Vul: EW HCP: 9	<ul><li>♠ 97</li><li>♥ 9</li><li>♦ AKQ97532</li><li>♠ 92</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 137 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQJ53</li><li>▼ J2</li><li>◆ K86</li><li>◆ A63</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: Both HCP: 8	<ul><li>♠ 64</li><li>♥ A9876</li><li>♦ A1093</li><li>♠ 83</li></ul>	The opponents are silent.  Partner bids first.
Board: 139 Dealer: S Vul: None HCP: 14	<ul><li>★ KQ964</li><li>▼ K42</li><li>◆ 1052</li><li>◆ AQ</li></ul>	East Bids 2♣ if possible.  You bid first.
Board: 140 Dealer: N Vul: Both HCP: 8	<ul><li>105</li><li>✓ 2</li><li>✓ AJ983</li><li>✓ K9764</li></ul>	The opponents are silent.  Partner bids first.

**♣** K9764

Board: 136 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 5 S	North:  ♠ AQJ43  ♥ QJ  ♠ 10  ♣ AQ543	South:  ◆ 97  ▼ 9  ◆ AKQ97532  ◆ 92	West  3♥ AP 1. forcin	North 1  Pass  Pass  1 NT		1NT <sup>1</sup>
Board: 137 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3 N	North:  ♠ 8  ♥ Q109843  • Q1073  ♠ QJ	South:  ♠ KQJ53  ♥ J2  ♠ K86  ♣ A63	Pass	North  1NT <sup>1</sup> 2♥  ng 1NT		1 <b>♠</b> 2 <b>♣</b>
Board: 138 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2♠ N	North:  ♠ KQJ105  ♥ QJ4  ♦ Q  ♠ Q1064	South:  ♠ 64  ♥ A9876  ♠ A1093  ♣ 83	West Pass AP 1. forcin	North 1♠ 2♣ ng 1NT		1NT <sup>1</sup>
Board: 139 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A8  ♥ QJ1063  ♠ K98  ♣ 652	South:  ♠ KQ964  ♥ K42  ♦ 1052  ♣ AQ	Pass Pass	ng 1NT	2♣ Pass AP	Pass 3♣²
Board: 140 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 4 \( \mathbb{N} \)	North:  ♠ A93  ♥ AKJ873  ♠ K6  ♠ A5	South:  ♠ 105  ♥ 2  ♠ AJ983  ♣ K9764	West Pass AP 1. forcin	North 1♥ 3♥ ng 1NT		1NT <sup>1</sup>

#### Forcing NT (Leveled)

Board: 141 ♠ A2
Dealer: S ▼ KJ

The opponents are silent.

Board: 143 ♠ 7
Dealer: S ▼ A8

The opponents are silent.

Vul: EW HCP: 6 

◆ 9843

Partner bids first.

Board: 145 ♠ 10 The opponents are silent.

Board: 141 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ A2  ♥ KJ  ♦ QJ943  ♣ J1084	South:  ♠ K5  ♥ Q8764  ♠ A52  ♠ K75	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3NT AP  1. forcing 1NT
Board: 142 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 2♠ N	North:  ♠ AKQ104  ♥ KQ1087  • J72  ♣ —	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2♠  AP  1. forcing 1NT
Board: 143 Dealer: S Vul: EW North HCP: 6 South HCP: 14 Contract: 2 S	North:  ♣ 7  ✔ A8  ◆ 9843  ♣ Q107432	South:  ♠ AQ1084  ♥ J72  ♠ K7  ♠ KJ9	West North East South 1♠ Pass 1NT¹ Pass 2♠ AP 1. forcing 1NT
Board: 144 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 2 S	North:  ♠ AQ8  ♥ Q10952  ♦ J  ♣ KJ103	South:  ♣ J64  ♥ —  ♦ K108764  ♣ A985	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 AP  1. forcing 1NT
Board: 145 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 2♠ S	North:     10	South:  ♠ AJ9762  ♥ J  ♠ AK10982  ♣ —	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♥ Pass 2♠  AP  1. forcing 1NT

Board: 141 Dealer: S Vul: None HCP: 12	<ul><li>★ K5</li><li>♥ Q8764</li><li>◆ A52</li><li>◆ K75</li></ul>	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: NS HCP: 10	<ul><li>♠ 97</li><li>♥ J5</li><li>♦ A865</li><li>♠ AJ432</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: EW HCP: 14	<ul><li>AQ1084</li><li>✓ J72</li><li>✓ K7</li><li>✓ KJ9</li></ul>	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: None HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: NS HCP: 13	<ul><li>▲ AJ9762</li><li>♥ J</li><li>◆ AK10982</li><li>♣ —</li></ul>	The opponents are silent.  You bid first.

Board: 141 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ A2  ♥ KJ  ♦ QJ943  ♣ J1084	South:  ♠ K5  ♥ Q8764  ♠ A52  ♠ K75	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3NT AP  1. forcing 1NT
Board: 142 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 2♠ N	North:  ♠ AKQ104  ♥ KQ1087  • J72  ♣ —	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2♠  AP  1. forcing 1NT
Board: 143 Dealer: S Vul: EW North HCP: 6 South HCP: 14 Contract: 2 S	North:  ♣ 7  ✔ A8  ◆ 9843  ♣ Q107432	South:  ♠ AQ1084  ♥ J72  ♠ K7  ♠ KJ9	West North East South 1♠ Pass 1NT¹ Pass 2♠ AP 1. forcing 1NT
Board: 144 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 2 S	North:  ♠ AQ8  ♥ Q10952  ♦ J  ♣ KJ103	South:  ♣ J64  ♥ —  ♦ K108764  ♣ A985	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 AP  1. forcing 1NT
Board: 145 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 2♠ S	North:     10	South:  ♠ AJ9762  ♥ J  ♠ AK10982  ♣ —	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♥ Pass 2♠  AP  1. forcing 1NT

Board: 146 Dealer: N Vul: EW HCP: 18	<ul><li>AKJ1094</li><li>10</li><li>AK</li><li>K872</li></ul>	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: Both HCP: 6	<ul><li>♠ 6</li><li>♥ K54</li><li>♦ 973</li><li>♠ K87643</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 148 Dealer: N Vul: NS HCP: 19	<b>♣</b> 8 <b>♥</b> AQ1092 <b>♦</b> AK10 <b>♣</b> AQ95	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: Both HCP: 9	<ul><li>★ 1087</li><li>♥ Q8</li><li>◆ K932</li><li>◆ KJ92</li></ul>	The opponents are silent.  Partner bids first.
Board: 150 Dealer: N Vul: Both HCP: 17	<ul><li>AKQ754</li><li>✓ A8</li><li>✓ K1083</li><li>✓ J</li></ul>	The opponents are silent. You bid first.

Board: 146 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 3N S	North:  ♠ AKJ1094  ♥ 10  ♠ AK  ♣ K872	South:  ♣ —  ▼ AQ832  • Q1065  • QJ109	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT
Board: 147 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 4♥ S	North:  ♠ 6  ♥ K54  ♦ 973  ♠ K87643	South:  ♠ AKJ75  ♥ AJ1098  ♠ 2  ♠ AJ	West North East South  1♠  Pass 1NT¹ 2♦ 4♥  AP  1. forcing 1NT
Board: 148 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 5♣ N	North:  ♠ 8  ♥ AQ1092  ♠ AK10  ♣ AQ95	South:  ♣ J74  ♥ K8  ♦ 9542  ♣ K1084	West North East South  1♥ Pass 1NT¹  Pass 3♣ Pass 4♣  Pass 4•² Pass 5♣  AP  1. forcing 1NT  2. Cue bid, a • stopper
Board: 149 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  • 1087  • Q8  • K932  • KJ92	South:  ♠ AQ5  ♥ A109653  ♠ AJ4  ♠ 3	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 3♥ Pass 3♣²  Pass 4♣³ Pass 4♥  AP  1. forcing 1NT  2. Cue bid, a ♠ stopper  3. Cue bid, a ♠ stopper
Board: 150 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 4♠ N	North:  ♠ AKQ754  ♥ A8  ♠ K1083  ♣ J	South:  ♣ J63  ♥ Q93  ♠ AJ5  ♣ A642	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4♠  AP  1. forcing 1NT

Board: 146 Dealer: N Vul: EW HCP: 11	♣— ▼ AQ832 ◆ Q1065 ♣ QJ109	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: Both HCP: 18	<ul><li>★ AKJ75</li><li>▼ AJ1098</li><li>◆ 2</li><li>◆ AJ</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 148 Dealer: N Vul: NS HCP: 7	<b>♣</b> J74 <b>♥</b> K8 <b>♦</b> 9542 <b>♣</b> K1084	The opponents are silent.  Partner bids first.
Board: 149 Dealer: S Vul: Both HCP: 15	<ul><li>AQ5</li><li>✓ A109653</li><li>✓ AJ4</li><li>✓ 3</li></ul>	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: Both HCP: 12	<ul><li> ♣ J63</li><li> ♥ Q93</li><li> ♠ AJ5</li><li> ♠ A642</li></ul>	The opponents are silent.  Partner bids first.

Board: 146 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 3N S	North:  ♠ AKJ1094  ♥ 10  ♠ AK  ♣ K872	South:  ♣ —  ▼ AQ832  • Q1065  • QJ109	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT
Board: 147 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 4♥ S	North:  ♠ 6  ♥ K54  ♦ 973  ♠ K87643	South:  ♠ AKJ75  ♥ AJ1098  ♠ 2  ♠ AJ	West North East South  1♠  Pass 1NT¹ 2♦ 4♥  AP  1. forcing 1NT
Board: 148 Dealer: N Vul: NS North HCP: 19 South HCP: 7 Contract: 5♣ N	North:  ♠ 8  ♥ AQ1092  ♠ AK10  ♣ AQ95	South:  ♣ J74  ♥ K8  ♦ 9542  ♣ K1084	West North East South  1♥ Pass 1NT¹  Pass 3♣ Pass 4♣  Pass 4•² Pass 5♣  AP  1. forcing 1NT  2. Cue bid, a • stopper
Board: 149 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  • 1087  • Q8  • K932  • KJ92	South:  ♠ AQ5  ♥ A109653  ♠ AJ4  ♠ 3	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 3♥ Pass 3♣²  Pass 4♣³ Pass 4♥  AP  1. forcing 1NT  2. Cue bid, a ♠ stopper  3. Cue bid, a ♠ stopper
Board: 150 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 4♠ N	North:  ♠ AKQ754  ♥ A8  ♠ K1083  ♣ J	South:  ♣ J63  ♥ Q93  ♠ AJ5  ♣ A642	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 4♠  AP  1. forcing 1NT

Board: 151 Dealer: S Vul: None HCP: 12	<ul><li>★742</li><li>▼ K62</li><li>◆ AK65</li><li>★ Q42</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: NS HCP: 14	<ul><li>▲ AJ8</li><li>♥ QJ10942</li><li>◆ AQ4</li><li>▲ 5</li></ul>	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: None HCP: 12	<ul><li>AQ3</li><li>✓ 3</li><li>✓ 109865</li><li>AQ94</li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: N Vul: NS HCP: 14	<ul><li>♠ AK865</li><li>♥ 93</li><li>♦ K985</li><li>♠ A8</li></ul>	The opponents are silent. You bid first.
Board: 155 Dealer: S Vul: None HCP: 10	<ul><li>★ KQ9</li><li>★ 6</li><li>◆ AJ963</li><li>◆ 8543</li></ul>	The opponents are silent.  Partner bids first.

Board: 151 Dealer: S Vul: None	North: <b>♠</b> 742	South: ♠ AKQ86	West	North	East	South 1♠
North HCP: 12	<b>♥</b> K62	<b>♥</b> J87	Pass	1NT <sup>1</sup>	Pass	<b>2</b> ♦
South HCP: 14	♦ AK65	◆ 974 • • • • •	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q42	<b>♣</b> A9	1. forci	ng 1NT		
Board: 152	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AJ8	<b>★</b> 106		1♥	Pass	1NT <sup>1</sup>
Vul: NS North HCP: 14	<b>♥</b> QJ10942	<b>♥</b> A6	Pass	2 <b>Y</b>	Pass	3♥
South HCP: 10	♦ AQ4	<b>♦</b> 73	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> 5	<b>♣</b> KQJ9732	1. forci	ng 1NT		
Board: 153 Dealer: S	North: ♠ AQ3	South: ♠ K2	West	North	East	South 1
Vul: None North HCP: 12	<b>♥</b> 3	<b>▼</b> KQJ10642	Pass	1NT <sup>1</sup>	Pass	4♥
South HCP: 12	<b>♦</b> 109865	♦ QJ	AP			
Contract: 4♥ S	<b>♣</b> AQ94	<b>♣</b> 106	1. forci	ng 1NT		
Board: 154	North:	South:	West	North	East	South
Dealer: N	• AK865	<b>♦</b> 2		1♠	Pass	1NT <sup>1</sup>
Vul: NS	<b>♥</b> 93	<b>♥</b> K54	Pass	<b>2</b> ♦	Pass	3♣
North HCP: 14 South HCP: 10	♦ K985	<b>♦</b> Q73	AP			
Contract: 3♣ S	<b>♣</b> A8	<b>♣</b> KQ10752	1. forci	ng 1NT		
Board: 155	North	Conthu	West	North	Fast	South
Dealer: S	North: ♠ KQ9	South: ♠ A853	,, est	1,0141		1 <b>y</b>
Vul: None	<b>♥</b> 6	♥ K10875	Pass	1NT <sup>1</sup>	Pass	
North HCP: 10 South HCP: 14	◆ AJ963	<b>♦</b> K10	AP	' -		
Contract: 2 S	<b>♣</b> 8543	♣ A2		ng 1NT		

Board: 151 Dealer: S Vul: None HCP: 14  Board: 152 Dealer: N Vul: NS HCP: 10  Board: 153 Dealer: S Vul: None HCP: 10  Board: 153 Dealer: S VKQJ10642 Vul: None HCP: 12  Board: 154 Dealer: N Vul: NS HCP: 10  Board: 155 Dealer: S VKQJ10642 Vul: None HCP: 12  Board: 154 Dealer: N Vul: NS Vul: NS Vul: None HCP: 12  Board: 154 Dealer: N Vul: NS Vul: None K10 K10 K10 K10 You bid first.  The opponents are silent. You bid first.			
Dealer: N Vul: NS HCP: 10  ★ KQJ9732  Board: 153 Dealer: S Vul: None HCP: 12  Board: 154 Dealer: N Vul: NS HCP: 10  ★ KQJ10642  You bid first.  The opponents are silent. You bid first.	Dealer: S Vul: None	▼ J87 ◆ 974	**
Dealer: S Vul: None HCP: 12  Dealer: N Vul: None HCP: 12  Dealer: N Vul: NS HCP: 10  Partner bids first.  WKQJ10642 You bid first.  The opponents are silent. You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Board: 155 A853 Dealer: S VK10875 Vul: None  WKQJ10642 You bid first.  You bid first.	Dealer: N Vul: NS	<ul><li>★ A6</li><li>★ 73</li></ul>	**
Dealer: N	Dealer: S Vul: None	<b>♥</b> KQJ10642 <b>♦</b> QJ	**
Dealer: S ▼ K10875  Vul: None ★ K10  You bid first	Dealer: N Vul: NS	<b>♥</b> K54 <b>♦</b> Q73	11
	Dealer: S Vul: None	▼ K10875 ◆ K10	**

Board: 151 Dealer: S Vul: None	North: <b>♠</b> 742	South: ♠ AKQ86	West	North	East	South 1♠
North HCP: 12	<b>♥</b> K62	<b>♥</b> J87	Pass	1NT <sup>1</sup>	Pass	<b>2</b> ♦
South HCP: 14	♦ AK65	◆ 974 • • • • • • • • • • • • • • • • • • •	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q42	<b>♣</b> A9	1. forci	ng 1NT		
Board: 152	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AJ8	<b>★</b> 106		1♥	Pass	1NT <sup>1</sup>
Vul: NS North HCP: 14	<b>♥</b> QJ10942	<b>♥</b> A6	Pass	2 <b>Y</b>	Pass	3♥
South HCP: 10	♦ AQ4	<b>♦</b> 73	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> 5	<b>♣</b> KQJ9732	1. forci	ng 1NT		
Board: 153 Dealer: S	North: ♠ AQ3	South: ♠ K2	West	North	East	South 1
Vul: None North HCP: 12	<b>♥</b> 3	<b>▼</b> KQJ10642	Pass	1NT <sup>1</sup>	Pass	4♥
South HCP: 12	<b>♦</b> 109865	♦ QJ	AP			
Contract: 4♥ S	<b>♣</b> AQ94	<b>♣</b> 106	1. forci	ng 1NT		
Board: 154	North:	South:	West	North	East	South
Dealer: N	• AK865	<b>♦</b> 2		1♠	Pass	1NT <sup>1</sup>
Vul: NS	<b>♥</b> 93	<b>♥</b> K54	Pass	<b>2</b> ♦	Pass	3♣
North HCP: 14 South HCP: 10	♦ K985	<b>♦</b> Q73	AP			
Contract: 3♣ S	<b>♣</b> A8	<b>♣</b> KQ10752	1. forci	ng 1NT		
Board: 155	North	Conthu	West	North	Fast	South
Dealer: S	North: ♠ KQ9	South: ♠ A853	,, est	1,0141		1 <b>y</b>
Vul: None	<b>♥</b> 6	♥ K10875	Pass	1NT <sup>1</sup>	Pass	
North HCP: 10 South HCP: 14	◆ AJ963	<b>♦</b> K10	AP	' -		
Contract: 2 S	<b>♣</b> 8543	♣ A2		ng 1NT		

Board: 156 Dealer: N Vul: NS HCP: 12	<ul><li>★ 86432</li><li>♥ Q7</li><li>♦ KQ</li><li>★ AJ97</li></ul>	The opponents are silent.  You bid first.
Board: 157 Dealer: S Vul: Both HCP: 10	<ul><li>★ K3</li><li>♥ Q7</li><li>◆ QJ954</li><li>◆ Q642</li></ul>	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: EW HCP: 13	<ul><li>♣ Q52</li><li>♥ QJ1073</li><li>◆ J106</li><li>♣ AK</li></ul>	The opponents are silent.  You bid first.
Board: 159 Dealer: S Vul: None HCP: 11	<ul><li>★ 862</li><li>♥ Q42</li><li>◆ AKQ</li><li>★ 10853</li></ul>	East Bids 2♥ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 160 Dealer: N Vul: EW HCP: 19	<ul><li>★ K94</li><li>▼ KQJ95</li><li>◆ A8</li><li>◆ AQ3</li></ul>	The opponents are silent.  You bid first.

Board: 156 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3 \( \) N	North:  ♠ 86432  ♥ Q7  ♠ KQ  ♠ AJ97	South:  ♠ QJ7  ♥ 9642  ♠ AJ75  ♠ K4	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 157 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 2♠ S	North:  ♠ K3  ♥ Q7  • QJ954  ♣ Q642	South:  ♠ AQ864  ♥ A1043  ♠ A32  ♠ 8	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 2♠ AP  1. forcing 1NT
Board: 158 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 2N S	North:  ♠ Q52  ♥ QJ1073  ♦ J106  ♣ AK	South:  ♠ AJ8  ♥ 54  ♠ KQ742  ♠ J84	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2NT  AP  1. forcing 1NT
Board: 159 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4 X E	North:	South:  ♠ AKQ73  ♥ —  ♦ 9874  ♣ QJ97	West North East South  1♠  Pass 1NT¹ 2♥ Pass  4♥ X AP  1. forcing 1NT
Board: 160 Dealer: N Vul: EW North HCP: 19 South HCP: 6 Contract: 3N S	North:  ♠ K94  ♥ KQJ95  ♠ A8  ♣ AQ3	South:  ♠ A53  ♥ 10  ♦ Q106542  ♠ 942	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 156 Dealer: N Vul: NS HCP: 11	<ul><li>♣ QJ7</li><li>♥ 9642</li><li>◆ AJ75</li><li>♣ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 157 Dealer: S Vul: Both HCP: 14	<ul><li>AQ864</li><li>✓ A1043</li><li>A32</li><li>8</li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: EW HCP: 11	<ul><li>▲ AJ8</li><li>▼ 54</li><li>◆ KQ742</li><li>▲ J84</li></ul>	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: None HCP: 12	<ul><li>★ AKQ73</li><li>▼ —</li><li>◆ 9874</li><li>★ QJ97</li></ul>	East Bids 2♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 160 Dealer: N Vul: EW HCP: 6	<b>♣</b> A53 <b>♥</b> 10 <b>♦</b> Q106542 <b>♣</b> 942	The opponents are silent.  Partner bids first.

Board: 156 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3 \( \) N	North:  ♠ 86432  ♥ Q7  ♠ KQ  ♠ AJ97	South:  ♠ QJ7  ♥ 9642  ♠ AJ75  ♠ K4	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 157 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 2♠ S	North:  ♠ K3  ♥ Q7  • QJ954  ♣ Q642	South:  ♠ AQ864  ♥ A1043  ♠ A32  ♠ 8	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 2♠ AP  1. forcing 1NT
Board: 158 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 2N S	North:  ♠ Q52  ♥ QJ1073  ♦ J106  ♣ AK	South:  ♠ AJ8  ♥ 54  ♠ KQ742  ♠ J84	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2NT  AP  1. forcing 1NT
Board: 159 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4 X E	North:	South:  ♠ AKQ73  ♥ —  ♦ 9874  ♣ QJ97	West North East South  1♠  Pass 1NT¹ 2♥ Pass  4♥ X AP  1. forcing 1NT
Board: 160 Dealer: N Vul: EW North HCP: 19 South HCP: 6 Contract: 3N S	North:  ♠ K94  ♥ KQJ95  ♠ A8  ♣ AQ3	South:  ♠ A53  ♥ 10  ♦ Q106542  ♠ 942	West North East South  1♥ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT

Board: 161 Dealer: S Vul: Both HCP: 10	<b>♣</b> 7 <b>♥</b> J4 <b>♦</b> Q542 <b>♣</b> AQJ976	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: None HCP: 12	<ul><li>★ KJ1096</li><li>▼ —</li><li>★ KQ6</li><li>★ K8432</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: NS HCP: 11	<ul><li>★ A8</li><li>▼ AJ864</li><li>◆ 83</li><li>◆ Q974</li></ul>	The opponents are silent.  Partner bids first.
Board: 164 Dealer: N Vul: Both HCP: 18	<ul><li>★ AKQ64</li><li>▼ K32</li><li>◆ Q92</li><li>★ A5</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: None HCP: 10	<ul><li>♣ Q93</li><li>♥ A10954</li><li>◆ 32</li><li>♣ A82</li></ul>	East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.

Board: 161 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North:  ♣ 7  ♥ J4  ♦ Q542  ♣ AQJ976	South:  ♠ K9632  ♥ AKQ9  ♠ 109  ♣ K8	Pass Pass	North  1NT <sup>1</sup> 3.4  ing 1NT	Pass AP	1♠
Board: 162 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2♠ N	North:  ♠ KJ1096  ♥ —  ♠ KQ6  ♠ K8432	South:	Pass AP	North 1♠ 2♠ ing 1NT	Pass Pass	1NT <sup>1</sup>
Board: 163 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2N N	North:  ♠ A8  ♥ AJ864  ♠ 83  ♣ Q974	South:  ♠ K10943  ♥ K73  ♦ J107  ♣ AJ	Pass Pass	North  1NT <sup>1</sup> 2NT  2NT  ing 1NT		1♠
Board: 164 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AKQ64  ♥ K32  ♠ Q92  ♠ A5	South:  ♣ 3  ♥ Q854  ♠ K10765  ♣ K103	Pass	North 1♠ 3NT ing 1NT	East Pass AP	South 1NT <sup>1</sup>
Board: 165 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3♠ S	North:  ♠ Q93  ♥ A10954  ♦ 32  ♠ A82	South:  ♠ AKJ852  ♥ 3  ♠ KJ7  ♣ 974	Pass 3.	North  1NT <sup>1</sup> 3♠  ing 1NT	East 2◆ AP	South 1♠ 2♠

Board: 161 Dealer: S Vul: Both HCP: 15	<ul><li>★ K9632</li><li>★ AKQ9</li><li>★ 109</li><li>★ K8</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: None HCP: 7	<ul><li>◆ 54</li><li>♥ QJ952</li><li>◆ 9532</li><li>◆ A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: NS HCP: 12	<ul><li>★ K10943</li><li>★ K73</li><li>★ J107</li><li>★ AJ</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: Both HCP: 8	♦3 ♥ Q854 ♦ K10765 ♠ K103	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: None HCP: 12	<ul><li>★ AKJ852</li><li>♥ 3</li><li>♦ KJ7</li><li>♠ 974</li></ul>	East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.

Board: 161 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North:  ♣ 7  ♥ J4  ♦ Q542  ♣ AQJ976	South:  ♠ K9632  ♥ AKQ9  ♠ 109  ♣ K8	Pass Pass	North  1NT <sup>1</sup> 3.4  ing 1NT	Pass AP	1♠
Board: 162 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2♠ N	North:  ♠ KJ1096  ♥ —  ♠ KQ6  ♠ K8432	South:	Pass AP	North 1♠ 2♠ ing 1NT	Pass Pass	1NT <sup>1</sup>
Board: 163 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2N N	North:  ♠ A8  ♥ AJ864  ♠ 83  ♣ Q974	South:  ♠ K10943  ♥ K73  ♦ J107  ♣ AJ	Pass Pass	North  1NT <sup>1</sup> 2NT  2NT  ing 1NT		1♠
Board: 164 Dealer: N Vul: Both North HCP: 18 South HCP: 8 Contract: 3N S	North:  ♠ AKQ64  ♥ K32  ♠ Q92  ♠ A5	South:  ♣ 3  ♥ Q854  ♠ K10765  ♣ K103	Pass	North 1♠ 3NT ing 1NT	East Pass AP	South 1NT <sup>1</sup>
Board: 165 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3♠ S	North:  ♠ Q93  ♥ A10954  ♦ 32  ♠ A82	South:  ♠ AKJ852  ♥ 3  ♠ KJ7  ♣ 974	Pass 3.	North  1NT <sup>1</sup> 3♠  ing 1NT	East 2◆ AP	South 1♠ 2♠

Board: 166 Dealer: N Vul: EW HCP: 15	<ul><li>AQJ96</li><li>AQJ8</li><li>J98</li><li>9</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: NS HCP: 11	<ul><li>★ 52</li><li>★ K5</li><li>◆ AKJ10752</li><li>★ 65</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 168 Dealer: N Vul: EW HCP: 12	<ul><li>▲ AJ1085</li><li>♥ 85</li><li>◆ AQ32</li><li>♣ J2</li></ul>	The opponents are silent. You bid first.
Board: 169 Dealer: S Vul: Both HCP: 10	<ul><li>AJ8</li><li>✓ J86</li><li>✓ Q10764</li><li>✓ Q6</li></ul>	East Bids 2♥ if possible. West Bids 2♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 170 Dealer: N Vul: None HCP: 12	<ul><li>AJ1054</li><li>✓ K10</li><li>✓ Q654</li><li>✓ Q6</li></ul>	The opponents are silent.  You bid first.

Board: 166 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♥ N	North:  ♠ AQJ96  ♥ AQJ8  ♦ J98  ♠ 9	South:  ♠ 72  ♥ K7652  ♦ Q104  ♠ A105	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 167 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 44 S	North:	South:  ♠ AQJ106  ♥ J76  ♠ 64  ♠ AJ9	West North East South  1♣  Pass 1NT¹ 2♠² Pass  3♥ 4♠ Pass 4♥³  Pass 4♠ AP  1. forcing 1NT  2. Michaels Cuebid  3. limit raise or better in ♦
Board: 168 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3♣ S	North:  ♠ AJ1085  ♥ 85  ♠ AQ32  ♣ J2	South:  ◆ 94  ▼ A10974  ← —  ◆ KQ9543	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♣  AP  1. forcing 1NT
Board: 169 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 44 W	North:  ♠ AJ8  ♥ J86  ♦ Q10764  ♠ Q6	South:  ♠ K  ♥ KQ952  ♠ 82  ♣ KJ1084	West North East South  1♥  Pass 1NT¹ 2♥² Pass  2♠ 3♥ Pass Pass  4♠ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 170 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2♥ S	North:  ♠ AJ1054  ♥ K10  ♠ Q654  ♣ Q6	South:  ♣ 3  ♥ Q9763  ♠ A1072  ♣ J73	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT

Board: 166 Dealer: N Vul: EW HCP: 9	<ul><li>₹72</li><li>₹K7652</li><li>₹Q104</li><li>₹A105</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: NS HCP: 13	<ul><li>▲ AQJ106</li><li>♥ J76</li><li>♦ 64</li><li>▲ AJ9</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible. You bid first.
Board: 168 Dealer: N Vul: EW HCP: 9	<ul><li>◆ 94</li><li>▼ A10974</li><li>◆ —</li><li>◆ KQ9543</li></ul>	The opponents are silent.  Partner bids first.
Board: 169 Dealer: S Vul: Both HCP: 12	<b>♠</b> K <b>♥</b> KQ952 <b>♦</b> 82 <b>♣</b> KJ1084	East Bids 2♥ if possible. West Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 170 Dealer: N Vul: None HCP: 7	♣3 ♥ Q9763 ♦ A1072 ♣ J73	The opponents are silent.  Partner bids first.

Board: 166 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♥ N	North:  ♠ AQJ96  ♥ AQJ8  ♦ J98  ♠ 9	South:  ♠ 72  ♥ K7652  ♦ Q104  ♠ A105	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 167 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 44 S	North:	South:  ♠ AQJ106  ♥ J76  ♠ 64  ♠ AJ9	West North East South  1♣  Pass 1NT¹ 2♠² Pass  3♥ 4♠ Pass 4♥³  Pass 4♠ AP  1. forcing 1NT  2. Michaels Cuebid  3. limit raise or better in ♦
Board: 168 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3♣ S	North:  ♠ AJ1085  ♥ 85  ♠ AQ32  ♣ J2	South:  ◆ 94  ▼ A10974  ← —  ◆ KQ9543	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♣  AP  1. forcing 1NT
Board: 169 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 44 W	North:  ♠ AJ8  ♥ J86  ♦ Q10764  ♠ Q6	South:  ♠ K  ♥ KQ952  ♠ 82  ♣ KJ1084	West North East South  1♥  Pass 1NT¹ 2♥² Pass  2♠ 3♥ Pass Pass  4♠ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 170 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2♥ S	North:  ♠ AJ1054  ♥ K10  ♠ Q654  ♣ Q6	South:  ♣ 3  ♥ Q9763  ♠ A1072  ♣ J73	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT

Board: 171 Dealer: S Vul: EW HCP: 8	<ul><li>★ 52</li><li>★ A10862</li><li>★ KJ85</li><li>★ 63</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 172 Dealer: N Vul: None HCP: 15	<ul><li>AQ972</li><li>762</li><li>Q</li><li>AK84</li></ul>	The opponents are silent.  You bid first.
Board: 173 Dealer: S Vul: None HCP: 6	♣— ▼ A72 ◆ 9876542 ♣ Q96	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: EW HCP: 13	<b>♠</b> Q <b>♥</b> KJ8653 <b>♦</b> 63 <b>♣</b> AK94	West Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 175 Dealer: S Vul: None HCP: 11	<ul><li>★ K82</li><li>★ K</li><li>◆ QJ84</li><li>◆ Q9762</li></ul>	The opponents are silent.  Partner bids first.

Board: 171 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 3♠ S	North:	South:  ♠ A109876  ♥ Q7  ♠ A73  ♣ A7	West North East South  1♠  Pass 1NT¹ 3♠ 3♠  AP  1. forcing 1NT
Board: 172 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 2♠ N	North:  ♠ AQ972  ♥ 762  ♠ Q  ♠ AK84	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 173 Dealer: S Vul: None North HCP: 6 South HCP: 19 Contract: 4 N	North:  ♣ —  ▼ A72  • 9876542  • Q96	South:  ♠ A8762  ♥ K9  ♠ AKJ  ♠ KJ3	West North East South  1♠  Pass 1NT¹ Pass 3NT  Pass 4♠ AP  1. forcing 1NT
Board: 174 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4♠X W	North:  ♠ Q  ♥ KJ8653  ♠ 63  ♣ AK94	South:  ♣ 753  ▼ 7  ◆ AKQ108  ♣ Q532	West North East South  1♥ Pass 1NT¹  2♠ 3♥ Pass 4♥  4♠ Pass Pass X  AP  1. forcing 1NT
Board: 175 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 S	North:  ♠ K82  ♥ K  • QJ84  ♣ Q9762	South:  ♠ AJ76  ♥ QJ875  ♦ 106  ♠ AJ	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♣ AP  1. forcing 1NT

Board: 171 Dealer: S Vul: EW HCP: 14	<ul><li>A109876</li><li>♥ Q7</li><li>A73</li><li>A7</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 172 Dealer: N Vul: None HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: None HCP: 19	<ul><li>▲ A8762</li><li>▼ K9</li><li>◆ AKJ</li><li>◆ KJ3</li></ul>	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: EW HCP: 11	<ul><li>♣ 753</li><li>♥ 7</li><li>♦ AKQ108</li><li>♣ Q532</li></ul>	West Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 175 Dealer: S Vul: None HCP: 13	<ul><li>▲ AJ76</li><li>♥ QJ875</li><li>◆ 106</li><li>◆ AJ</li></ul>	The opponents are silent. You bid first.

Board: 171 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 3♠ S	North:	South:  ♠ A109876  ♥ Q7  ♠ A73  ♣ A7	West North East South  1♠  Pass 1NT¹ 3♠ 3♠  AP  1. forcing 1NT
Board: 172 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 2♠ N	North:  ♠ AQ972  ♥ 762  ♠ Q  ♠ AK84	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 173 Dealer: S Vul: None North HCP: 6 South HCP: 19 Contract: 4 N	North:  ♣ —  ▼ A72  • 9876542  • Q96	South:  ♠ A8762  ♥ K9  ♠ AKJ  ♠ KJ3	West North East South  1♠  Pass 1NT¹ Pass 3NT  Pass 4♠ AP  1. forcing 1NT
Board: 174 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4♠X W	North:  ♠ Q  ♥ KJ8653  ♠ 63  ♣ AK94	South:  ♣ 753  ▼ 7  ◆ AKQ108  ♣ Q532	West North East South  1♥ Pass 1NT¹  2♠ 3♥ Pass 4♥  4♠ Pass Pass X  AP  1. forcing 1NT
Board: 175 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 S	North:  ♠ K82  ♥ K  • QJ84  ♣ Q9762	South:  ♠ AJ76  ♥ QJ875  ♦ 106  ♠ AJ	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♣ AP  1. forcing 1NT

Board: 176 Dealer: N Vul: NS HCP: 13	<ul><li>A</li><li>✓ AKJ1096</li><li>✓ 532</li><li>✓ J98</li></ul>	The opponents are silent. You bid first.
Board: 177 Dealer: S Vul: Both HCP: 11	<ul><li>107</li><li>✓—</li><li>AKJ86432</li><li>K108</li></ul>	The opponents are silent.  Partner bids first.
Board: 178 Dealer: N Vul: NS HCP: 18	<ul><li>AQ1072</li><li>✓ AK98</li><li>A3</li><li>J4</li></ul>	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: Both HCP: 11	<ul><li>♣ 7</li><li>♥ AQJ64</li><li>◆ J853</li><li>♣ K64</li></ul>	The opponents are silent.  Partner bids first.
Board: 180 Dealer: N Vul: None HCP: 13	<ul><li>AQ7</li><li>✓ A9854</li><li>✓ 76</li><li>✓ K76</li></ul>	The opponents are silent. You bid first.

Board: 176 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 \(\neq \) N	North:  ♠ A  ♥ AKJ1096  ♦ 532  ♣ J98	South:	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 177 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ 107  ❤ —  ♠ AKJ86432  ♣ K108	South:  ♠ AKQ832  ♥ A63  ♠ 10  ♠ Q65	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 178 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 4 N	North:  ♠ AQ1072  ♥ AK98  ♠ A3  ♣ J4	South:	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 179 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 2N N	North:  ♠ 7  ♥ AQJ64  ♦ J853  ♣ K64	South:  ♠ AQ984  ♥ K7  ♠ Q4  ♣ Q952	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2NT AP  1. forcing 1NT
Board: 180 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3♣ N	North:  ♠ AQ7  ♥ A9854  ♠ 76  ♣ K76	South:  ◆ J5  ▼ 76  ◆ KJ104  ◆ AQ942	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT

Board: 176 Dealer: N Vul: NS HCP: 11	<ul><li>★ 54</li><li>♥ Q83</li><li>◆ A1094</li><li>◆ KQ104</li></ul>	The opponents are silent.  Partner bids first.
Board: 177 Dealer: S Vul: Both HCP: 15	<ul><li>★ AKQ832</li><li>▼ A63</li><li>◆ 10</li><li>♣ Q65</li></ul>	The opponents are silent.  You bid first.
Board: 178 Dealer: N Vul: NS HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 179 Dealer: S Vul: Both HCP: 13	<ul><li>AQ984</li><li>✓ K7</li><li>Q4</li><li>Q952</li></ul>	The opponents are silent. You bid first.
Board: 180 Dealer: N Vul: None HCP: 11	<ul><li> ♣ J5</li><li> ♥ 76</li><li> ♦ KJ104</li><li> ♣ AQ942</li></ul>	The opponents are silent.  Partner bids first.

Board: 176 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 \(\neq \) N	North:  ♠ A  ♥ AKJ1096  ♦ 532  ♣ J98	South:	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT
Board: 177 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ 107  ❤ —  ♠ AKJ86432  ♣ K108	South:  ♠ AKQ832  ♥ A63  ♠ 10  ♠ Q65	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 178 Dealer: N Vul: NS North HCP: 18 South HCP: 8 Contract: 4 N	North:  ♠ AQ1072  ♥ AK98  ♠ A3  ♣ J4	South:	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 179 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 2N N	North:  ♠ 7  ♥ AQJ64  ♦ J853  ♣ K64	South:  ♠ AQ984  ♥ K7  ♠ Q4  ♣ Q952	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2NT AP  1. forcing 1NT
Board: 180 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3♣ N	North:  ♠ AQ7  ♥ A9854  ♠ 76  ♣ K76	South:  ◆ J5  ▼ 76  ◆ KJ104  ◆ AQ942	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT

Board: 181 Dealer: S Vul: EW HCP: 12	<ul><li>★ 52</li><li>▼ A86</li><li>◆ A752</li><li>◆ KJ83</li></ul>	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: Both HCP: 15	<ul><li>★ AKQ1053</li><li>★ A4</li><li>★ —</li><li>★ Q10874</li></ul>	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: None HCP: 9	<ul><li>A2</li><li>✓ 63</li><li>✓ KQ954</li><li>✓ 7642</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 184 Dealer: N Vul: NS HCP: 14	<ul><li>♣ A72</li><li>♥ KJ832</li><li>♦ K63</li><li>♣ K2</li></ul>	The opponents are silent. You bid first.
Board: 185 Dealer: S Vul: EW HCP: 9	<ul><li>♠ 63</li><li>♥ 1073</li><li>♠ A876</li><li>♠ AJ73</li></ul>	The opponents are silent.  Partner bids first.

Board: 181 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ◆ 52  ▼ A86  ◆ A752  ◆ KJ83	South:  ♠ AK10873  ♥ J1053  ♠ —  ♠ A54	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 182 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ AKQ1053  ♥ A4  ♦ —  ♠ Q10874	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 183 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N N	North:  ♠ A2  ♥ 63  ♠ KQ954  ♣ 7642	South:  ♠ Q985  ♥ AQJ85  ♠ A  ♠ K83	West North East South  1♥  Pass 1NT¹ 2♠ Pass  Pass X Pass 3NT  AP  1. forcing 1NT
Board: 184 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ A72  ♥ KJ832  ♠ K63  ♣ K2	South:  ♠ K104  ♥ Q9  ♠ AQ10984  ♣ J9	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 3NT  AP  1. forcing 1NT
Board: 185 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2♠ S	North:	South:  ♠ AQJ94  ♥ AJ54  ♦ J3  ♣ 106	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 2♠ AP  1. forcing 1NT

Board: 181 Dealer: S Vul: EW HCP: 12	<ul><li>★ AK10873</li><li>♥ J1053</li><li>♦ —</li><li>★ A54</li></ul>	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: Both HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 16	<ul><li>♣ Q985</li><li>♥ AQJ85</li><li>♦ A</li><li>♣ K83</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 184 Dealer: N Vul: NS HCP: 12	<ul><li>★ K104</li><li>♥ Q9</li><li>◆ AQ10984</li><li>◆ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 185 Dealer: S Vul: EW HCP: 13	<ul><li>★ AQJ94</li><li>▼ AJ54</li><li>◆ J3</li><li>◆ 106</li></ul>	The opponents are silent. You bid first.

Board: 181 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ◆ 52  ▼ A86  ◆ A752  ◆ KJ83	South:  ♠ AK10873  ♥ J1053  ♠ —  ♠ A54	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 3NT Pass 4♠  AP  1. forcing 1NT
Board: 182 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ AKQ1053  ♥ A4  ♦ —  ♠ Q10874	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 183 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N N	North:  ♠ A2  ♥ 63  ♠ KQ954  ♣ 7642	South:  ♠ Q985  ♥ AQJ85  ♠ A  ♠ K83	West North East South  1♥  Pass 1NT¹ 2♠ Pass  Pass X Pass 3NT  AP  1. forcing 1NT
Board: 184 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ A72  ♥ KJ832  ♠ K63  ♣ K2	South:  ♠ K104  ♥ Q9  ♠ AQ10984  ♣ J9	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 3NT  AP  1. forcing 1NT
Board: 185 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2♠ S	North:	South:  ♠ AQJ94  ♥ AJ54  ♦ J3  ♣ 106	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 2♠ AP  1. forcing 1NT

Board: 186 Dealer: N Vul: None HCP: 14	<ul><li>★ KJ652</li><li>♥ J96</li><li>◆ Q</li><li>◆ AK87</li></ul>	The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: NS HCP: 7	<b>♦</b> K7 <b>♥</b> 10 <b>♦</b> Q8762 <b>♣</b> Q10432	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: EW HCP: 13	<ul><li>▲ AJ984</li><li>♥ J54</li><li>◆ AQ3</li><li>▲ J7</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 189 Dealer: S Vul: NS HCP: 10	<b>♠</b> KQJ <b>♥</b> 104 <b>♦</b> J1098 <b>♣</b> K865	The opponents are silent.  Partner bids first.
Board: 190 Dealer: N Vul: EW HCP: 14	<ul><li>▲ A10843</li><li>✔ AJ7</li><li>◆ 82</li><li>♣ KQ8</li></ul>	The opponents are silent. You bid first.

Board: 186 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4♠ N	North:  ♠ KJ652  ♥ J96  ♠ Q  ♣ AK87	South:  ◆ 873  ▼ A532  ◆ A652  ◆ Q4	Pass Pass	North 1♠ 2♠ 4♠ ng 1NT		1NT <sup>1</sup>
Board: 187 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 3♣ S	North:  ♠ K7  ▼ 10  • Q8762  ♣ Q10432	South:  ◆ 95  ▼ AQ743  ◆ KJ3  ♣ KJ5	Pass Pass	North  1NT <sup>1</sup> 3♣  ng 1NT	Pass AP	1♥
Board: 188 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 3 S	North:  ♠ AJ984  ♥ J54  ♠ AQ3  ♣ J7	South:  ♣ 76  ♥ K8  ♦ J102  ♣ AQ8543	2♥ AP	North 1♠ Pass ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 189 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2 S	North:  ♠ KQJ  ♥ 104  ♦ J1098  ♣ K865	South:	Pass Pass	North  1NT <sup>1</sup> 2♥ ng 1NT		South 1♥ 2♣
Board: 190 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 2 S	North:  ♠ A10843  ♥ AJ7  ♠ 82  ♣ KQ8	South:  ♠ 6  ♥ K9542  ♠ AJ753  ♣ 53	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>

Board: 186 Dealer: N Vul: None HCP: 10	<ul><li>♣ 873</li><li>♥ A532</li><li>♦ A652</li><li>♣ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: NS HCP: 14	<ul><li>◆95</li><li>✓ AQ743</li><li>◆ KJ3</li><li>◆ KJ5</li></ul>	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: EW HCP: 10	<ul><li>★76</li><li>★ K8</li><li>◆ J102</li><li>◆ AQ8543</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 189 Dealer: S Vul: NS HCP: 12	<ul><li>10843</li><li>✓ AK752</li><li>✓ K5</li><li>✓ Q10</li></ul>	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: EW HCP: 8	<ul><li>♠ 6</li><li>♥ K9542</li><li>♠ AJ753</li><li>♠ 53</li></ul>	The opponents are silent.  Partner bids first.

Board: 186 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4♠ N	North:  ♠ KJ652  ♥ J96  ♠ Q  ♣ AK87	South:  ◆ 873  ▼ A532  ◆ A652  ◆ Q4	Pass Pass	North 1♠ 2♠ 4♠ ng 1NT		1NT <sup>1</sup>
Board: 187 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 3♣ S	North:  ♠ K7  ▼ 10  • Q8762  ♣ Q10432	South:  ◆ 95  ▼ AQ743  ◆ KJ3  ♣ KJ5	Pass Pass	North  1NT <sup>1</sup> 3♣  ng 1NT	Pass AP	1♥
Board: 188 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 3 S	North:  ♠ AJ984  ♥ J54  ♠ AQ3  ♣ J7	South:  ♣ 76  ♥ K8  ♦ J102  ♣ AQ8543	2♥ AP	North 1♠ Pass ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 189 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2 S	North:  ♠ KQJ  ♥ 104  ♦ J1098  ♣ K865	South:	Pass Pass	North  1NT <sup>1</sup> 2♥ ng 1NT		South 1♥ 2♣
Board: 190 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 2 S	North:  ♠ A10843  ♥ AJ7  ♠ 82  ♣ KQ8	South:  ♠ 6  ♥ K9542  ♠ AJ753  ♣ 53	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>

#### Forcing NT (Leveled)

Board: 191 Dealer: S Vul: Both HCP: 11	♣ Q5 ♥ J3 • QJ10962 ♣ KQ4	The opponents are silent.  Partner bids first.
Board: 192 Dealer: N Vul: Both HCP: 13	<ul><li>▲ J10853</li><li>♥ K82</li><li>◆ A</li><li>▲ AJ95</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: S	<b>♠</b> A8 <b>♥</b> 3	The opponents are silent.

Vul: None HCP: 10	◆ AQ10754 ◆ 10542	Partner bids first.

Board: 194	<b>♦</b> KQ842	The empenents are silent
Dealer: N	<b>♥</b> K4	The opponents are silent.
Vul: NS	♦ KJ	Von hid first
HCP: 13	<b>4</b> 1832	You bid first.

Board: 195 Dealer: S	<b>♦</b> K108 <b>♥</b> 97	The opponents are silent.
Vul: None	◆ Q10875	Doute on hide finet
HCD. O	• 400	Partner bids first.

♣ A98

HCP: 9

Board: 191 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3 N	North:  ♠ Q5  ♥ J3  • QJ10962  ♣ KQ4	South:  ♠ KJ1064  ♥ AK  ♠ 874  ♣ J92	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT
Board: 192 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 S	North:  ♣ J10853  ♥ K82  ♠ A  ♣ AJ95	South:  ♣ 72  ♥ J754  ♦ KJ1087  ♣ K6	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 193 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3 N	North:  ♠ A8  ♥ 3  ♠ AQ10754  ♣ 10542	South:  ♠ KJ953  ♥ QJ85  ♦ 92  ♠ AK	West North East South  1♣  Pass 1NT¹ Pass 2▼  Pass 3♠ AP  1. forcing 1NT
Board: 194 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 2♠ N	North:  ♠ KQ842  ♥ K4  ♠ KJ  ♣ J832	South:  ♠ A3  ♥ AJ6  ♦ 107643  ♠ K105	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 195 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4♥ S	North:  ♠ K108  ♥ 97  • Q10875  ♣ A98	South:  ♣ 764  ♥ AKQJ86  ♠ AJ9  ♣ Q	West North East South  1 V  Pass 1NT <sup>1</sup> Pass 3 V  Pass 4 V AP  1. forcing 1NT

Board: 191 Dealer: S Vul: Both HCP: 12	<ul><li>★ KJ1064</li><li>★ AK</li><li>◆ 874</li><li>★ J92</li></ul>	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: Both HCP: 8	<ul><li>♣72</li><li>♥ J754</li><li>◆ KJ1087</li><li>♣ K6</li></ul>	The opponents are silent.  Partner bids first.
Board: 193 Dealer: S Vul: None HCP: 14	<ul><li>★ KJ953</li><li>♥ QJ85</li><li>◆ 92</li><li>◆ AK</li></ul>	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: NS HCP: 12	<ul><li>A3</li><li>✓ AJ6</li><li>◆ 107643</li><li>◆ K105</li></ul>	The opponents are silent.  Partner bids first.
Board: 195 Dealer: S Vul: None HCP: 17	<ul><li>★764</li><li>✓ AKQJ86</li><li>◆ AJ9</li><li>◆ Q</li></ul>	The opponents are silent. You bid first.

Board: 191 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3 N	North:  ♠ Q5  ♥ J3  • QJ10962  ♣ KQ4	South:  ♠ KJ1064  ♥ AK  ♠ 874  ♣ J92	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ AP  1. forcing 1NT
Board: 192 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 S	North:  ♣ J10853  ♥ K82  ♠ A  ♣ AJ95	South:  ♣ 72  ♥ J754  ♦ KJ1087  ♣ K6	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 193 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3 N	North:  ♠ A8  ♥ 3  ♠ AQ10754  ♣ 10542	South:  ♠ KJ953  ♥ QJ85  ♦ 92  ♠ AK	West North East South  1♣  Pass 1NT¹ Pass 2▼  Pass 3♠ AP  1. forcing 1NT
Board: 194 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 2♠ N	North:  ♠ KQ842  ♥ K4  ♠ KJ  ♣ J832	South:  ♠ A3  ♥ AJ6  ♦ 107643  ♠ K105	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 195 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4♥ S	North:  ♠ K108  ♥ 97  • Q10875  ♣ A98	South:  ♣ 764  ♥ AKQJ86  ♠ AJ9  ♣ Q	West North East South  1 V  Pass 1NT <sup>1</sup> Pass 3 V  Pass 4 V AP  1. forcing 1NT

Board: 196 Dealer: N Vul: Both HCP: 19	<ul><li>AQ1063</li><li>KQ</li><li>QJ86</li><li>AJ</li></ul>	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: NS HCP: 8	♣— ♥ QJ10 ♦ AJ1098642 ♣ 96	The opponents are silent.  Partner bids first.
Board: 198 Dealer: N Vul: EW HCP: 12	<ul><li>★ K2</li><li>▼ J9653</li><li>◆ Q85</li><li>◆ AQ4</li></ul>	The opponents are silent. You bid first.
Board: 199 Dealer: S Vul: Both HCP: 8	<ul><li>★ K7</li><li>▼ 10532</li><li>◆ KQ52</li><li>◆ 965</li></ul>	The opponents are silent.  Partner bids first.
Board: 200 Dealer: N Vul: None HCP: 16	<ul><li>★ AK6</li><li>▼ AJ974</li><li>★ K</li><li>★ J832</li></ul>	West Doubles 1NT if possible. East Bids 2♠ if possible. You bid first.

Board: 196 Dealer: N Vul: Both North HCP: 19 South HCP: 9 Contract: 3N S	North:  ♠ AQ1063  ♥ KQ  ♠ QJ86  ♠ AJ	South:  ♣ —  ▼ J10963  • K  ♣ KQ109875	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 197 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 4♠ S	North:  ♣ —  ▼ QJ10  • AJ1098642  ♣ 96	South:  ♠ AKJ1085  ♥ A84  ♠ KQ  ♣ J2	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 4♠ Pass 4♠  AP  1. forcing 1NT
Board: 198 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N S	North:  ♠ K2  ♥ J9653  • Q85  ♣ AQ4	South:  ♠ Q74  ♥ 4  ♠ AJ1076  ♠ KJ65	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2NT  AP  1. forcing 1NT
Board: 199 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2♠ S	North:  ♠ K7  ♥ 10532  ♠ KQ52  ♠ 965	South:  ♠ A10543  ♥ Q8  ♠ A107  ♣ K42	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♠ AP  1. forcing 1NT
Board: 200 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2•X E	North:  ♠ AK6  ♥ AJ974  ♠ K  ♣ J832	South:  ♣ J74  ♥ K10  • 108765  ♣ AQ6	West North East South  1♥ Pass 1NT¹  X Pass 2♠ X  AP  1. forcing 1NT

#### Forcing NT (Leveled)

Board: 196 ◆─
Dealer: N ▼ J10963 The opponents are silent.

Board: 197 ♠ AKJ1085

The opponents are silent.

Vul: EW → AJ1076 HCP: 11 → KJ65 Partner bids first.

HCP: 10 ♣ AQ6 Partner bids first.

Board: 196 Dealer: N Vul: Both North HCP: 19 South HCP: 9 Contract: 3N S	North:  ♠ AQ1063  ♥ KQ  ♠ QJ86  ♠ AJ	South:  ♣ —  ▼ J10963  • K  ♣ KQ109875	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 197 Dealer: S Vul: NS North HCP: 8 South HCP: 18 Contract: 4♠ S	North:  ♣ —  ▼ QJ10  • AJ1098642  ♣ 96	South:  ♠ AKJ1085  ♥ A84  ♠ KQ  ♣ J2	West North East South  1♣  Pass 1NT¹ Pass 3♣  Pass 4♠ Pass 4♠  AP  1. forcing 1NT
Board: 198 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N S	North:  ♠ K2  ♥ J9653  • Q85  ♣ AQ4	South:  ♠ Q74  ♥ 4  ♠ AJ1076  ♠ KJ65	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2NT  AP  1. forcing 1NT
Board: 199 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2♠ S	North:  ♠ K7  ♥ 10532  ♠ KQ52  ♠ 965	South:  ♠ A10543  ♥ Q8  ♠ A107  ♣ K42	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2♠ AP  1. forcing 1NT
Board: 200 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2•X E	North:  ♠ AK6  ♥ AJ974  ♠ K  ♣ J832	South:  ♣ J74  ♥ K10  • 108765  ♣ AQ6	West North East South  1♥ Pass 1NT¹  X Pass 2♠ X  AP  1. forcing 1NT

Board: 201 Dealer: S Vul: EW HCP: 8	<b>★</b> K6 <b>♥</b> J <b>♦</b> J10762 <b>♣</b> K8764	The opponents are silent.  Partner bids first.
Board: 202 Dealer: N Vul: Both HCP: 14	<ul><li>▲ J9643</li><li>✔ AK8</li><li>◆ J86</li><li>♣ KQ</li></ul>	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: None HCP: 10	<b>♦</b> 2 <b>∀</b> K3 <b>♦</b> KJ7542 <b>♣</b> K654	The opponents are silent.  Partner bids first.
Board: 204 Dealer: N Vul: Both HCP: 15	<b>♠</b> K <b>♥</b> AKJ432 <b>♦</b> J10 <b>♣</b> K872	The opponents are silent. You bid first.
Board: 205 Dealer: S Vul: NS HCP: 8	<b>♠</b> 6 <b>♥</b> 107 <b>♦</b> J876 <b>♣</b> AK9862	The opponents are silent.  Partner bids first.

Board: 201 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 5 S	North:  ♠ K6  ♥ J  ♦ J10762  ♣ K8764	South:  ♠ QJ54  ♥ AK983  ♠ AQ4  ♣ 5	Pass Pass Pass AP	North  1NT <sup>1</sup> 3 4 4 ng 1NT	Pass Pass Pass	1♥ 2♦ 3♠
Board: 202 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3N S	North:	South:  ♠ K5  ♥ 109652  ♠ KQ3  ♣ A75	Pass Pass	North 1♣ 2♦ 3NT ng 1NT	Pass	South 1NT <sup>1</sup> 2NT
Board: 203 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3 \cdot N	North:  ♠ 2  ♥ K3  ♠ KJ7542  ♠ K654	South:  ♠ AK8743  ♥ Q6  ♠ 106  ♠ AJ9	Pass Pass	North  1NT <sup>1</sup> 3  ng 1NT		South 1♠ 2♠
Board: 204 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 \( \psi \) N	North:  ♠ K  ♥ AKJ432  ♦ J10  ♣ K872	South:  ♣ 764  ♥ 96  ♣ AK9643  ♣ J10	Pass Pass Pass	North 1♥ 2♣ 2♥ 4♥ ng 1NT	Pass	1NT¹ 2 <b>♦</b>
Board: 205 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 3 N	North:	South:  ♠ A97  ♥ AJ654  ♠ A952  ♠ 3	Pass Pass	North  1NT <sup>1</sup> 3♣ ng 1NT		1♥

Board: 201	<b>♦</b> QJ54	The opponents are silent.
Dealer: S Vul: EW HCP: 16	<ul><li>✓ AK983</li><li>◆ AQ4</li><li>◆ 5</li></ul>	You bid first.
Board: 202 Dealer: N Vul: Both HCP: 12	<ul><li>★ K5</li><li>▼ 109652</li><li>◆ KQ3</li><li>◆ A75</li></ul>	The opponents are silent.  Partner bids first.
Board: 203 Dealer: S Vul: None HCP: 14	<ul><li>AK8743</li><li>Q6</li><li>106</li><li>AJ9</li></ul>	The opponents are silent. You bid first.
Board: 204 Dealer: N Vul: Both HCP: 8	<ul><li>♣ 764</li><li>♥ 96</li><li>◆ AK9643</li><li>♣ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 205 Dealer: S Vul: NS HCP: 13	<ul><li>▲ A97</li><li>✓ AJ654</li><li>◆ A952</li><li>▲ 3</li></ul>	The opponents are silent. You bid first.

Board: 201 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 5 S	North:  ♠ K6  ♥ J  ♦ J10762  ♣ K8764	South:  ♠ QJ54  ♥ AK983  ♠ AQ4  ♣ 5	Pass Pass Pass AP	North  1NT <sup>1</sup> 3 4 4 ng 1NT	Pass Pass Pass	1♥ 2♦ 3♠
Board: 202 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3N S	North:	South:  ♠ K5  ♥ 109652  ♠ KQ3  ♣ A75	Pass Pass	North 1♣ 2♦ 3NT ng 1NT	Pass	South 1NT <sup>1</sup> 2NT
Board: 203 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3 \cdot N	North:  ♠ 2  ♥ K3  ♠ KJ7542  ♠ K654	South:  ♠ AK8743  ♥ Q6  ♠ 106  ♠ AJ9	Pass Pass	North  1NT <sup>1</sup> 3  ng 1NT		South 1♠ 2♠
Board: 204 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 \( \psi \) N	North:  ♠ K  ♥ AKJ432  ♦ J10  ♣ K872	South:  ♣ 764  ♥ 96  ♣ AK9643  ♣ J10	Pass Pass Pass	North 1♥ 2♣ 2♥ 4♥ ng 1NT	Pass	1NT¹ 2 <b>♦</b>
Board: 205 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 3 N	North:	South:  ♠ A97  ♥ AJ654  ♠ A952  ♠ 3	Pass Pass	North  1NT <sup>1</sup> 3♣ ng 1NT		1♥

Board: 206 Dealer: N Vul: NS	<b>♦</b> AKQ1075 <b>♥</b> A86 <b>•</b> 65	The opponents are silent. You bid first.
HCP: 14  Board: 207  Dealer: S  Vul: EW  HCP: 11	<ul> <li>♣ J3</li> <li>♠ 108</li> <li>♥ QJ9</li> <li>♠ AQJ87</li> <li>♠ J94</li> </ul>	The opponents are silent.  Partner bids first.
Board: 208 Dealer: N Vul: NS HCP: 14	<ul><li>★ K652</li><li>★ KJ762</li><li>★ K4</li><li>★ A7</li></ul>	The opponents are silent. You bid first.
Board: 209 Dealer: S Vul: None HCP: 11	<ul><li>♠ 63</li><li>♥ K2</li><li>♠ AQ93</li><li>♠ Q9854</li></ul>	The opponents are silent.  Partner bids first.
Board: 210 Dealer: N Vul: EW HCP: 19	<ul><li>♣ AQ1032</li><li>♥ KQ9</li><li>♦ KQ82</li><li>♣ K</li></ul>	The opponents are silent. You bid first.

Board: 206 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♠ N	North:  ♠ AKQ1075  ♥ A86  ♠ 65  ♣ J3	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT
Board: 207 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 44 S	North:  • 108  • QJ9  • AQJ87  • J94	South:  ♠ AKQ9762  ♥ K42  ♦ 9  ♣ K8	West North East South  1♠  Pass 1NT¹ Pass 4♠  AP  1. forcing 1NT
Board: 208 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 2 N	North:  ♠ K652  ♥ KJ762  ♠ K4  ♣ A7	South:  ♣ J7  ♥ Q8  ♦ QJ103  ♣ Q9853	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT
Board: 209 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 4 S	North:  ♠ 63  ♥ K2  ♠ AQ93  ♣ Q9854	South:  ♠ AJ1092  ♥ A8543  ♠ —  ♣ AK10	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 2NT Pass 4♥  AP  1. forcing 1NT
Board: 210 Dealer: N Vul: EW North HCP: 19 South HCP: 9 Contract: 5 N	North:  ♠ AQ1032  ♥ KQ9  ♠ KQ82  ♠ K	South:	West North East South  1♠ Pass 1NT¹  Pass 3♦ Pass 5♦  AP  1. forcing 1NT

Board: 206 Dealer: N Vul: NS HCP: 12	<ul><li>♦ 964</li><li>♥ K72</li><li>♦ KQJ10</li><li>♠ K42</li></ul>	The opponents are silent.  Partner bids first.
Board: 207 Dealer: S Vul: EW HCP: 15	<ul><li>★ AKQ9762</li><li>♥ K42</li><li>◆ 9</li><li>◆ K8</li></ul>	The opponents are silent. You bid first.
Board: 208 Dealer: N Vul: NS HCP: 8	<ul><li>♣ J7</li><li>♥ Q8</li><li>◆ QJ103</li><li>♣ Q9853</li></ul>	The opponents are silent.  Partner bids first.
Board: 209 Dealer: S Vul: None HCP: 16	<ul><li>AJ1092</li><li>✓ A8543</li><li>✓ —</li><li>AK10</li></ul>	The opponents are silent. You bid first.
Board: 210 Dealer: N Vul: EW HCP: 9	<ul><li>◆84</li><li>✓ 64</li><li>◆ AJ103</li><li>◆ A7653</li></ul>	The opponents are silent.  Partner bids first.

Board: 206 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♠ N	North:  ♠ AKQ1075  ♥ A86  ♠ 65  ♣ J3	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT
Board: 207 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 44 S	North:  • 108  • QJ9  • AQJ87  • J94	South:  ♠ AKQ9762  ♥ K42  ♦ 9  ♣ K8	West North East South  1♠  Pass 1NT¹ Pass 4♠  AP  1. forcing 1NT
Board: 208 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 2 N	North:  ♠ K652  ♥ KJ762  ♠ K4  ♣ A7	South:  ♣ J7  ♥ Q8  ♦ QJ103  ♣ Q9853	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♥  AP  1. forcing 1NT
Board: 209 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 4 S	North:  ♠ 63  ♥ K2  ♠ AQ93  ♣ Q9854	South:  ♠ AJ1092  ♥ A8543  ♠ —  ♣ AK10	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 2NT Pass 4♥  AP  1. forcing 1NT
Board: 210 Dealer: N Vul: EW North HCP: 19 South HCP: 9 Contract: 5 N	North:  ♠ AQ1032  ♥ KQ9  ♠ KQ82  ♠ K	South:	West North East South  1♠ Pass 1NT¹  Pass 3♦ Pass 5♦  AP  1. forcing 1NT

Board: 211 Dealer: S Vul: Both HCP: 9	<ul><li>♦ 92</li><li>♥ 98</li><li>♦ Q74</li><li>♠ AQJ973</li></ul>	The opponents are silent.  Partner bids first.
Board: 212 Dealer: N Vul: None HCP: 14	<ul><li>♠ 92</li><li>♥ KQ10542</li><li>♦ K</li><li>♠ AQ94</li></ul>	West Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 213 Dealer: S Vul: EW HCP: 9	<ul><li>★ 102</li><li>★ K8742</li><li>★ Q764</li><li>★ A8</li></ul>	The opponents are silent.  Partner bids first.
Board: 214 Dealer: N Vul: None HCP: 13	<ul><li>★ K109743</li><li>★ AQ</li><li>★ A974</li><li>★ 5</li></ul>	The opponents are silent. You bid first.
Board: 215 Dealer: S Vul: NS HCP: 7	♦ 9 ▼ A753 ◆ K8642 ♣ 1053	The opponents are silent.  Partner bids first.

Board: 211 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ S	North:	South:  ♠ AKJ1054  ♥ A2  ♠ KJ653  ♣ —	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 212 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 5 N	North:	South:  • 107  • 863  • AQ97  • 6532	West North East South  1♥ Pass 1NT¹  2♠ 3♥ Pass Pass  3♠ Pass Pass 4♥  Pass Pass 4♠ 5♥  AP  1. forcing 1NT
Board: 213 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2♠ S	North:	South:  ♠ AQJ76  ₱ 109  ♠ K3  ♣ K542	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 214 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3♣ S	North:  ♠ K109743  ♥ AQ  ♠ A974  ♣ 5	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♣  AP  1. forcing 1NT
Board: 215 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 3♠ S	North:	South:  ♠ KQ7642  ♥ 9  ♠ Q7  ♣ AQJ9	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ Pass 3♠  AP  1. forcing 1NT

Board: 211 Dealer: S Vul: Both HCP: 16	<ul><li>★ AKJ1054</li><li>♥ A2</li><li>◆ KJ653</li><li>◆ —</li></ul>	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: None HCP: 6	<ul><li>★ 107</li><li>▼ 863</li><li>◆ AQ97</li><li>◆ 6532</li></ul>	West Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 213 Dealer: S Vul: EW HCP: 13	<ul><li>♠ AQJ76</li><li>♥ 109</li><li>♦ K3</li><li>♠ K542</li></ul>	The opponents are silent.  You bid first.
Board: 214 Dealer: N Vul: None HCP: 11	<ul><li>♦ 86</li><li>♥ 5</li><li>♦ K108</li><li>♠ AKJ10873</li></ul>	The opponents are silent.  Partner bids first.
Board: 215 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQ7642</li><li>♥ 9</li><li>◆ Q7</li><li>◆ AQJ9</li></ul>	The opponents are silent.  You bid first.

Board: 211 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ S	North:	South:  ♠ AKJ1054  ♥ A2  ♠ KJ653  ♣ —	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 212 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 5 N	North:	South:  • 107  • 863  • AQ97  • 6532	West North East South  1♥ Pass 1NT¹  2♠ 3♥ Pass Pass  3♠ Pass Pass 4♥  Pass Pass 4♠ 5♥  AP  1. forcing 1NT
Board: 213 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2♠ S	North:	South:  ♠ AQJ76  ₱ 109  ♠ K3  ♣ K542	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 214 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3♣ S	North:  ♠ K109743  ♥ AQ  ♠ A974  ♣ 5	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♣  AP  1. forcing 1NT
Board: 215 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 3♠ S	North:	South:  ♠ KQ7642  ♥ 9  ♠ Q7  ♣ AQJ9	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ Pass 3♠  AP  1. forcing 1NT

Board: 216 Dealer: N Vul: EW HCP: 18	<ul><li>★ AK742</li><li>♥ QJ7</li><li>◆ AKJ</li><li>◆ 97</li></ul>	The opponents are silent.  You bid first.
Board: 217 Dealer: S Vul: EW HCP: 11	<ul><li>♣ Q62</li><li>♥ 64</li><li>♦ AK5</li><li>♣ Q10732</li></ul>	The opponents are silent.  Partner bids first.
Board: 218 Dealer: N Vul: None HCP: 12	<ul><li>♠ 643</li><li>♥ AJ9543</li><li>♦ 10</li><li>♠ AK5</li></ul>	The opponents are silent. You bid first.
Board: 219 Dealer: S Vul: NS HCP: 10	<ul><li>♣ J7</li><li>♥ K</li><li>◆ QJ1086</li><li>♣ K9853</li></ul>	The opponents are silent.  Partner bids first.
Board: 220 Dealer: N Vul: Both HCP: 13	<ul><li>★ AKQ53</li><li>★ A10732</li><li>★ 6</li><li>★ 65</li></ul>	The opponents are silent. You bid first.

Board: 216 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ AK742  ♥ QJ7  ♠ AKJ  ♣ 97	South:  ♣ J10  ♥ A9863  • 1052  ♣ Q63	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 217 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 2♥ S	North:  ♠ Q62  ♥ 64  ♠ AK5  ♠ Q10732	South:  ♠ AK95  ♥ AK1092  ♠ 1082  ♣ 5	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 2♥ AP  1. forcing 1NT
Board: 218 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3 S	North:  ♠ 643  ♥ AJ9543  ♦ 10  ♠ AK5	South:  ♠ K98  ▼ —  ♠ AQ8765  ♣ QJ84	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 3♦  AP  1. forcing 1NT
Board: 219 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 5♣ S	North:  ♣ J7  ▼ K  ◆ QJ1086  ♣ K9853	South:  ♠ 3  ♥ AQJ52  ♠ AK2  ♠ QJ102	West North East South  1♥  Pass 1NT¹ Pass 3♣  Pass 5♣ AP  1. forcing 1NT
Board: 220 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AKQ53  ♥ A10732  ♠ 6  ♣ 65	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2NT  Pass 4♥ AP  1. forcing 1NT

Board: 216 Dealer: N Vul: EW HCP: 7	<ul><li>♣ J10</li><li>♥ A9863</li><li>♦ 1052</li><li>♣ Q63</li></ul>	The opponents are silent.  Partner bids first.
Board: 217 Dealer: S Vul: EW HCP: 14	<ul><li>★ AK95</li><li>★ AK1092</li><li>★ 1082</li><li>★ 5</li></ul>	The opponents are silent.  You bid first.
Board: 218 Dealer: N Vul: None HCP: 12	<ul><li>★ K98</li><li>✓ —</li><li>◆ AQ8765</li><li>◆ QJ84</li></ul>	The opponents are silent.  Partner bids first.
Board: 219 Dealer: S Vul: NS HCP: 17	<ul><li>★ 3</li><li>♥ AQJ52</li><li>◆ AK2</li><li>♠ QJ102</li></ul>	The opponents are silent. You bid first.
Board: 220 Dealer: N Vul: Both HCP: 11	<ul><li>◆ 97</li><li>♥ J9</li><li>◆ K9872</li><li>◆ AK82</li></ul>	The opponents are silent.  Partner bids first.

Board: 216 Dealer: N Vul: EW North HCP: 18 South HCP: 7 Contract: 3N S	North:  ♠ AK742  ♥ QJ7  ♠ AKJ  ♣ 97	South:  ♣ J10  ♥ A9863  • 1052  ♣ Q63	West North East South  1♠ Pass 1NT¹  Pass 3NT AP  1. forcing 1NT
Board: 217 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 2♥ S	North:  ♠ Q62  ♥ 64  ♠ AK5  ♠ Q10732	South:  ♠ AK95  ♥ AK1092  ♠ 1082  ♣ 5	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 2♥ AP  1. forcing 1NT
Board: 218 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3 S	North:  ♠ 643  ♥ AJ9543  ♦ 10  ♠ AK5	South:  ♠ K98  ▼ —  ♠ AQ8765  ♣ QJ84	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 3♦  AP  1. forcing 1NT
Board: 219 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 5♣ S	North:  ♣ J7  ▼ K  ◆ QJ1086  ♣ K9853	South:  ♠ 3  ♥ AQJ52  ♠ AK2  ♠ QJ102	West North East South  1♥  Pass 1NT¹ Pass 3♣  Pass 5♣ AP  1. forcing 1NT
Board: 220 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AKQ53  ♥ A10732  ♠ 6  ♣ 65	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2NT  Pass 4♥ AP  1. forcing 1NT

Board: 221 Dealer: S Vul: EW HCP: 12	<b>♦</b> 65 <b>♥</b> KQ10 <b>♦</b> KQ65 <b>♣</b> Q832	The opponents are silent.  Partner bids first.
Board: 222 Dealer: N Vul: None HCP: 14	<ul><li>★ AKJ532</li><li>★ 832</li><li>★ AQ</li><li>★ 74</li></ul>	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: NS HCP: 12	<ul><li>♠ A9</li><li>♥ KJ8543</li><li>♠ QJ3</li><li>♠ J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: N Vul: NS HCP: 12	<ul><li>★ KJ973</li><li>♥ J62</li><li>◆ AQJ2</li><li>◆ 7</li></ul>	The opponents are silent.  You bid first.
Board: 225 Dealer: S Vul: EW HCP: 11	<ul><li>A6</li><li>▼ J962</li><li>◆ Q1084</li><li>♠ A94</li></ul>	The opponents are silent.  Partner bids first.

Board: 221 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N N	North:	South:  ♠ QJ942  ♥ 842  ♠ AJ  ♣ A96	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT		1♠
Board: 222 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 N	North:  ◆ AKJ532  ▼ 832  ◆ AQ  ◆ 74	South:  ♠ Q8  ♥ KQ104  ♦ 8542  ♠ K105	West Pass Pass	North 1♠ 2♠		1NT <sup>1</sup>
Board: 223 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 2 N	North:  ♠ A9  ♥ KJ8543  • QJ3  ♣ J3	South:  ♠ 108652  ♥ 6  ♠ K4  ♣ AKQ108	Pass Pass	North  1NT¹ 2♥ ng 1NT		1♠
Board: 224 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  ♠ KJ973  ♥ J62  ♠ AQJ2  ♣ 7	South:  ♠ Q10  ♥ Q75  ♦ 976  ♠ A9852	Pass AP	North 1♠ 2♦ ng 1NT		1NT <sup>1</sup>
Board: 225 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N N	North:  ♠ A6  ♥ J962  ♠ Q1084  ♠ A94	South:  ♠ KQ542  ♥ K73  ♠ KJ  ♣ Q108	Pass Pass AP	North  1NT <sup>1</sup> 2NT  ng 1NT	Pass	1♠

Board: 221 Dealer: S Vul: EW HCP: 12	<ul><li>◆ QJ942</li><li>◆ 842</li><li>◆ AJ</li><li>◆ A96</li></ul>	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: None HCP: 10	◆ Q8 ▼ KQ104 ◆ 8542 ◆ K105	The opponents are silent.  Partner bids first.
Board: 223 Dealer: S Vul: NS HCP: 12	<ul><li>108652</li><li>6</li><li>K4</li><li>AKQ108</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: NS HCP: 8	<ul><li>◆ Q10</li><li>♥ Q75</li><li>◆ 976</li><li>◆ A9852</li></ul>	The opponents are silent.  Partner bids first.
Board: 225 Dealer: S Vul: EW HCP: 14	<ul><li>★ KQ542</li><li>★ K73</li><li>★ KJ</li><li>★ Q108</li></ul>	The opponents are silent. You bid first.

Board: 221 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ 65  ▼ KQ10  ◆ KQ65  ♠ Q832	South:  ♠ QJ942  ♥ 842  ♠ AJ  ♣ A96	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT		1♠
Board: 222 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4 N	North:  ♠ AKJ532  ♥ 832  ♠ AQ  ♣ 74	South:  ♠ Q8  ♥ KQ104  ♦ 8542  ♠ K105	West Pass Pass	North 1♠ 2♠		1NT <sup>1</sup>
Board: 223 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 2 N	North:  ♠ A9  ♥ KJ8543  • QJ3  ♣ J3	South:  ♠ 108652  ♥ 6  ♠ K4  ♣ AKQ108	Pass Pass	North  1NT¹ 2♥ ng 1NT		1♠
Board: 224 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  ♠ KJ973  ♥ J62  ♠ AQJ2  ♣ 7	South:  ♠ Q10  ♥ Q75  ♦ 976  ♣ A9852	Pass AP	North 1♠ 2♦ ng 1NT		1NT <sup>1</sup>
Board: 225 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N N	North:  ♠ A6  ♥ J962  • Q1084  ♣ A94	South:  ♠ KQ542  ♥ K73  ♠ KJ  ♣ Q108	Pass Pass AP	North  1NT <sup>1</sup> 2NT  ng 1NT	Pass	1♠

Board: 226 Dealer: N Vul: EW HCP: 13	<ul><li>★ AK1072</li><li>★ 643</li><li>★ AQ104</li><li>★ 4</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 227 Dealer: S Vul: Both HCP: 7	<ul><li>★ 54</li><li>♥ Q9543</li><li>◆ AJ8654</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 228 Dealer: N Vul: None HCP: 17	<ul><li>★ AKQJ107</li><li>▼ 32</li><li>◆ AK7</li><li>◆ 93</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 229 Dealer: S Vul: NS HCP: 10	<ul><li>♠ 652</li><li>♥ A653</li><li>♦ 53</li><li>♠ KQJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 230 Dealer: N Vul: None HCP: 16	<ul><li>AK1082</li><li>✓ AQ1076</li><li>✓ J</li><li>✓ Q3</li></ul>	The opponents are silent. You bid first.

Board: 226					_	~ .
Dealer: N	North:	South:	West	North		
Vul: EW	<b>♠</b> AK1072	<b>♠</b> Q96		1♠	Pass	1NT <sup>1</sup>
North HCP: 13	<b>♥</b> 643	♥ KJ1097	2♣	Pass	Pass	3♠
South HCP: 10	◆ AQ104	♦ 863	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> 4	<b>♣</b> KJ	1. forci	ng 1NT		
Board: 227	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> 54	<b>♦</b> AK973				1♠
Vul: Both	♥ Q9543	<b>♥</b> K108	Pass	1NT <sup>1</sup>	Pass	3NT
North HCP: 7	♦ AJ8654	<b>♦</b> K10	AP	11 ( 1		
South HCP: 19 Contract: 3N N	<b>♣</b> —	♣ AQ9		ng 1NT		
Board: 228	NI 4	G 4	West	North	Fact	South
Dealer: N	North:	South: ♠ 94	West	1\onu1 1♠		1NT <sup>1</sup>
Vul: None	<b>♠</b> AKQJ107 <b>♥</b> 32	<b>₹</b> 94 <b>∀</b> KJ6	2♥	3♠	Pass	
North HCP: 17	◆ AK7	◆ J6532	AP	) <b>T</b>	газз	4₹
South HCP: 9	<b>♣</b> 93	<b>♣</b> KJ8		ng 1NT		
Contract: 4♠ N			1. IOICI	ng m		
			West	North	East	South
Board: 229	North:	South:				1♠
Dealer: S	<b>♠</b> 652	♠ AKJ87	Pass	1NT <sup>1</sup>	Pass	2♦
Vul: NS	<b>♥</b> A653	<b>♥</b> KJ10	Pass	3♠	Pass	4♠
North HCP: 10 South HCP: 13	<ul><li>◆ 53</li><li>◆ KQJ2</li></ul>	◆ J72	AP			
Contract: 4♠ S	2 110,02	<b>♣</b> 98	1. forci	ng 1NT		
			West	North	East	South
			West			
D 1.000			D	1 <b>♠</b>		1NT <sup>1</sup>
Board: 230	North:	South:	Pass	2•	Pass	
Dealer: N Vul: None	<b>♠</b> AK1082	<b>♦</b> 953		$3NT^2$		
North HCP: 16	<b>♥</b> AQ1076	<b>♥</b> 54		4• <sup>4</sup>	Pass	4♠
South HCP: 10	<b>♦</b> J	◆ AK532	AP			
Contract: 4♠ N	<b>♣</b> Q3	<b>♣</b> K106		ng 1NT		
				bid, sur		
				bid, a ♣		
			4. Cue	bid, a ♦	Stoppe	er

Board: 226 Dealer: N Vul: EW HCP: 10	<ul><li>◆ Q96</li><li>◆ KJ1097</li><li>◆ 863</li><li>◆ KJ</li></ul>	West Bids 2♣ if possible.  Partner bids first.
Board: 227 Dealer: S Vul: Both HCP: 19	<ul><li>★ AK973</li><li>▼ K108</li><li>◆ K10</li><li>★ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: None HCP: 9	<ul><li>◆ 94</li><li>♥ KJ6</li><li>◆ J6532</li><li>◆ KJ8</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 229 Dealer: S Vul: NS HCP: 13	<ul><li>★ AKJ87</li><li>♥ KJ10</li><li>◆ J72</li><li>◆ 98</li></ul>	The opponents are silent. You bid first.
Board: 230 Dealer: N Vul: None HCP: 10	<ul><li>♦ 953</li><li>♥ 54</li><li>♦ AK532</li><li>♠ K106</li></ul>	The opponents are silent.  Partner bids first.

Board: 226					_	~ .
Dealer: N	North:	South:	West	North		
Vul: EW	<b>♠</b> AK1072	<b>♠</b> Q96		1♠	Pass	1NT <sup>1</sup>
North HCP: 13	<b>♥</b> 643	<b>♥</b> KJ1097	2♣	Pass	Pass	3♠
South HCP: 10	◆ AQ104	♦ 863	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> 4	<b>♣</b> KJ	1. forci	ng 1NT		
Board: 227	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> 54	<b>♦</b> AK973				1♠
Vul: Both	♥ Q9543	<b>♥</b> K108	Pass	1NT <sup>1</sup>	Pass	3NT
North HCP: 7	♦ AJ8654	<b>♦</b> K10	AP	11 ( 1		
South HCP: 19 Contract: 3N N	<b>♣</b> —	♣ AQ9		ng 1NT		
Board: 228	NI 4	G 4	West	North	Fact	South
Dealer: N	North:	South: ♠ 94	West	1\onu1 1♠		1NT <sup>1</sup>
Vul: None	<b>♠</b> AKQJ107 <b>♥</b> 32	<b>₹</b> 94 <b>∀</b> KJ6	2♥	3♠	Pass	
North HCP: 17	◆ AK7	◆ J6532	AP	) <b>T</b>	газз	4₹
South HCP: 9	<b>♣</b> 93	<b>♣</b> KJ8		ng 1NT		
Contract: 4♠ N			1. IOICI	ng m		
			West	North	East	South
Board: 229	North:	South:				1♠
Dealer: S	<b>♠</b> 652	♠ AKJ87	Pass	1NT <sup>1</sup>	Pass	2♦
Vul: NS	<b>♥</b> A653	<b>♥</b> KJ10	Pass	3♠	Pass	4♠
North HCP: 10 South HCP: 13	<ul><li>◆ 53</li><li>◆ KQJ2</li></ul>	◆ J72	AP			
Contract: 4♠ S	2 110,02	<b>♣</b> 98	1. forci	ng 1NT		
			West	North	East	South
			West			
D 1.000			D	1 <b>♠</b>		1NT <sup>1</sup>
Board: 230	North:	South:	Pass	2•	Pass	
Dealer: N Vul: None	<b>♠</b> AK1082	<b>♦</b> 953		$3NT^2$		
North HCP: 16	<b>♥</b> AQ1076	<b>♥</b> 54		4• <sup>4</sup>	Pass	4♠
South HCP: 10	<b>♦</b> J	◆ AK532	AP			
Contract: 4♠ N	<b>♣</b> Q3	<b>♣</b> K106		ng 1NT		
				bid, sur		
				bid, a ♣		
			4. Cue	bid, a ♦	Stoppe	er

#### Forcing NT (Leveled)

Board: 231	<b>★</b> 76	East Dida 24 if passible
Dealer: S	<b>♥</b> 854	East Bids 2♠ if possible.
Vul. FW	<b>♦</b> A1096	

Dealer: S ♥ Q96
Vul: Both ♦ 943

HCP: 10 ♣ AKJ8654 Partner bids first.

Vul: EW → AK932 HCP: 10 → 542 Partner bids first.

Board: 231 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 3♠ S	North:  ♣ 76  ♥ 854  ♣ A1096  ♣ AQ84	South:  ♠ AKQJ84  ♥ 97  ♠ QJ84  ♣ 7	West North East South  1♠  Pass 1NT¹ 2♠² 3♠  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 232 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 5♣ S	North:  ♠ QJ7  ♥ AKQ105  ♠ A1042  ♠ K	South:	West North East South  1  Pass 1NT¹  Pass 3  Pass 4♣  Pass 5♣ AP  1. forcing 1NT
Board: 233 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North:  ♣ —  ♥ Q96  • 943  ♣ AKJ8654	South:  ♠ AQ543  ♥ KJ104  ♠ KQ7  ♣ 7	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 3♠ AP  1. forcing 1NT
Board: 234 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3 S	North:  ♠ AJ6  ♥ K106532  ♠ Q  ♠ K64	South:  ♠ Q98  ♥ J  ♠ AK8764  ♠ Q32	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 3♦  AP  1. forcing 1NT
Board: 235 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♠ S	North:	South:  ♠ AQ9842  ♥ AQ6  ♠ Q4  ♠ Q6	West North East South  1♠  Pass 1NT¹ 3♠ 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 231 Dealer: S Vul: EW HCP: 13	<ul><li>★ AKQJ84</li><li>♥ 97</li><li>◆ QJ84</li><li>♣ 7</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 232 Dealer: N Vul: Both HCP: 8	<ul><li>★ 53</li><li>★ 42</li><li>★ J93</li><li>★ AQJ1043</li></ul>	The opponents are silent.  Partner bids first.
Board: 233 Dealer: S Vul: Both HCP: 15	<ul><li>AQ543</li><li>✓ KJ104</li><li>✓ KQ7</li><li>✓ 7</li></ul>	The opponents are silent. You bid first.
Board: 234 Dealer: N Vul: None HCP: 12	<ul><li>♣ Q98</li><li>♥ J</li><li>♦ AK8764</li><li>♣ Q32</li></ul>	The opponents are silent.  Partner bids first.
Board: 235 Dealer: S Vul: EW HCP: 16	<ul><li>AQ9842</li><li>AQ6</li><li>Q4</li><li>Q6</li></ul>	East Bids 3♣ if possible.  You bid first.

Board: 231 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 3♠ S	North:  ♣ 76  ♥ 854  ♣ A1096  ♣ AQ84	South:  ♠ AKQJ84  ♥ 97  ♠ QJ84  ♣ 7	West North East South  1♠  Pass 1NT¹ 2♠² 3♠  AP  1. forcing 1NT  2. Michaels Cuebid
Board: 232 Dealer: N Vul: Both North HCP: 19 South HCP: 8 Contract: 5♣ S	North:  ♠ QJ7  ♥ AKQ105  ♠ A1042  ♠ K	South:	West North East South  1  Pass 1NT¹  Pass 3  Pass 4♣  Pass 5♣ AP  1. forcing 1NT
Board: 233 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North:  ♣ —  ♥ Q96  • 943  ♣ AKJ8654	South:  ♠ AQ543  ♥ KJ104  ♠ KQ7  ♣ 7	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 3♠ AP  1. forcing 1NT
Board: 234 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3 S	North:  ♠ AJ6  ♥ K106532  ♠ Q  ♠ K64	South:  ♠ Q98  ♥ J  ♠ AK8764  ♠ Q32	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 3♦  AP  1. forcing 1NT
Board: 235 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♠ S	North:	South:  ♠ AQ9842  ♥ AQ6  ♠ Q4  ♠ Q6	West North East South  1♠  Pass 1NT¹ 3♠ 3♠  Pass 4♠ AP  1. forcing 1NT

Board: 236 Dealer: N Vul: Both HCP: 14  Board: 237  Board: 237  Problem S  Alto 76  West Bids 2♠ if possible.  You bid first.  The opponents are silent.		
Board: 237 • 7  The opponents are silent	Dealer: N Vul: Both	_
Dealer: S	Dealer: S Vul: NS	
Board: 238	Dealer: N Vul: Both	
Board: 239	Dealer: S Vul: None	
Board: 240	Dealer: N Vul: NS	

Board: 236 Dealer: N Vul: Both	North: ♠ 82 ♥ AJ10986	South: ♠ K105		North 1♥	Pass	1NT <sup>1</sup>
North HCP: 14	<ul><li>AJ10980</li><li>AQ</li></ul>	<b>♥</b> KQ <b>♦</b> 9832	2 <b>♠</b> AP	3♥	Pass	4
South HCP: 9 Contract: 4♥ N	<b>♣</b> K84	♣ J973		ng 1NT		
Board: 237 Dealer: S	North: ♠ 7	South: ♠ KQJ54	West	North	East	South 1♠
Vul: NS North HCP: 10	<b>♥</b> AJ1076	♥ KQ4	Pass	1NT <sup>1</sup>	Pass	2♣
South HCP: 14	♦ AJ72	• Q5	Pass	2♠	AP	
Contract: 2♠ S	<b>♣</b> 1095	<b>♣</b> J42	1. forci	ng 1NT		
Board: 238	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♦</b> J10432	<b>★</b> 65		1♠	Pass	1NT <sup>1</sup>
North HCP: 12	<b>♥</b> AK42	<b>y</b> 9	Pass	2♥	Pass	3♣
South HCP: 9	◆ 1092	• QJ3	AP			
Contract: 3♣ S	<b>♣</b> A	<b>♣</b> KQJ10853	1. forci	ng 1NT		
Board: 239	North:		West	North	East	South
Dealer: S	Norui: <b>♦</b> J64	South: <b>♠</b> 1087				1♥
Vul: None	<b>▼</b> A42	▼ KQ1093		1NT <sup>1</sup>		
North HCP: 11 South HCP: 13	◆ KQ106 ◆ J73	◆ A873	Pass AP	3♥	Pass	4♥
Contract: 4♥ S	¥ 3/3	<b>♣</b> A	1. forci	ng 1NT		
Board: 240	27.4	a 1	Wost	North	Foot	South
Dealer: N	North:	South:	west	Norun 1♠		South 1NT <sup>1</sup>
Vul: NS	<b>♠</b> AQJ54 <b>♥</b> J3	<b>♠</b> 6 <b>♥</b> 97	Pass	1 <b>₹</b> 2 <b>♣</b>	Pass	
North HCP: 14	◆ K108	◆ J9763	AP	∠ <b>∵</b>	1 ass	J <del>**</del>
South HCP: 7 Contract: 3♣ N	<b>♣</b> K72	<b>♣</b> AQ1054		ng 1NT		

Board: 236 Dealer: N Vul: Both HCP: 9	<ul><li>★ K105</li><li>★ KQ</li><li>◆ 9832</li><li>◆ J973</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 237 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQJ54</li><li>★ KQ4</li><li>◆ Q5</li><li>◆ J42</li></ul>	The opponents are silent. You bid first.
Board: 238 Dealer: N Vul: Both HCP: 9	<ul><li>♠ 65</li><li>♥ 9</li><li>♦ QJ3</li><li>♠ KQJ10853</li></ul>	The opponents are silent.  Partner bids first.
Board: 239 Dealer: S Vul: None HCP: 13	<ul><li>1087</li><li>KQ1093</li><li>A873</li><li>A</li></ul>	The opponents are silent. You bid first.
Board: 240 Dealer: N Vul: NS HCP: 7	<ul><li>♠ 6</li><li>♥ 97</li><li>♦ J9763</li><li>♠ AQ1054</li></ul>	The opponents are silent.  Partner bids first.

Board: 236 Dealer: N Vul: Both	North: ♠ 82 ♥ AJ10986	South: ♠ K105		North 1♥	Pass	1NT <sup>1</sup>
North HCP: 14	<ul><li>AJ10980</li><li>AQ</li></ul>	<b>♥</b> KQ <b>♦</b> 9832	2 <b>♠</b> AP	3♥	Pass	4
South HCP: 9 Contract: 4♥ N	<b>♣</b> K84	♣ J973		ng 1NT		
Board: 237 Dealer: S	North: ♠ 7	South: ♠ KQJ54	West	North	East	South 1♠
Vul: NS North HCP: 10	<b>♥</b> AJ1076	♥ KQ4	Pass	1NT <sup>1</sup>	Pass	2♣
South HCP: 14	♦ AJ72	• Q5	Pass	2♠	AP	
Contract: 2♠ S	<b>♣</b> 1095	<b>♣</b> J42	1. forci	ng 1NT		
Board: 238	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♦</b> J10432	<b>★</b> 65		1♠	Pass	1NT <sup>1</sup>
North HCP: 12	<b>♥</b> AK42	<b>y</b> 9	Pass	2♥	Pass	3♣
South HCP: 9	◆ 1092	• QJ3	AP			
Contract: 3♣ S	<b>♣</b> A	<b>♣</b> KQJ10853	1. forci	ng 1NT		
Board: 239	North:		West	North	East	South
Dealer: S	Norui: <b>♦</b> J64	South: <b>♠</b> 1087				1♥
Vul: None	<b>▼</b> A42	▼ KQ1093		1NT <sup>1</sup>		
North HCP: 11 South HCP: 13	◆ KQ106 ◆ J73	◆ A873	Pass AP	3♥	Pass	4♥
Contract: 4♥ S	¥ 3/3	<b>♣</b> A	1. forci	ng 1NT		
Board: 240	27.4	a 1	Wost	North	Foot	South
Dealer: N	North:	South:	west	Norun 1♠		South 1NT <sup>1</sup>
Vul: NS	<b>♠</b> AQJ54 <b>♥</b> J3	<b>♠</b> 6 <b>♥</b> 97	Pass	1 <b>₹</b> 2 <b>♣</b>	Pass	
North HCP: 14	◆ K108	◆ J9763	AP	∠ <b>∵</b>	1 ass	J <del>**</del>
South HCP: 7 Contract: 3♣ N	<b>♣</b> K72	<b>♣</b> AQ1054		ng 1NT		

Board: 241 Dealer: S Vul: EW HCP: 11	◆ QJ4 ▼ Q103 ◆ 1053 ◆ AQ104	The opponents are silent.  Partner bids first.
Board: 242 Dealer: N Vul: None HCP: 14	<ul><li>▲ AJ1084</li><li>♥ 7</li><li>♦ K84</li><li>▲ AQ62</li></ul>	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: NS HCP: 8	<ul><li>42</li><li>✓ Q10842</li><li>✓ AQ872</li><li>№ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 244 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q8</li><li>♥ AQ8654</li><li>♦ AK432</li><li>♣ —</li></ul>	The opponents are silent. You bid first.
Board: 245 Dealer: S Vul: Both HCP: 9	<ul><li>♣ AJ</li><li>♥ 95</li><li>◆ 8643</li><li>♣ A9873</li></ul>	The opponents are silent.  Partner bids first.

Board: 241 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♥ S	North:  ♠ QJ4  ♥ Q103  ♠ 1053  ♠ AQ104	South:	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 242 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2 N	North:  ♠ AJ1084  ♥ 7  ♠ K84  ♣ AQ62	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 243 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2 N	North:	South:  ♠ AKQ98  ♥ 53  ♠ 6  ♠ QJ854	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 244 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N S	North:  ♠ Q8  ♥ AQ8654  ♠ AK432  ♣ —	South:  ♠ AK7  ♥ 2  ♠ Q8765  ♠ K1083	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 3NT  AP  1. forcing 1NT
Board: 245 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3♣ S	North:  ♠ AJ  ♥ 95  ♠ 8643  ♠ A9873	South:  ♠ KQ1074  ♥ KQ  ♠ J  ♠ QJ654	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♣ AP  1. forcing 1NT

Board: 241 Dealer: S Vul: EW HCP: 13	<ul><li>♣ 97</li><li>♥ AK965</li><li>♦ KQJ98</li><li>♣ 9</li></ul>	The opponents are silent. You bid first.
Board: 242 Dealer: N Vul: None HCP: 7	<ul><li>★ 5</li><li>▼ K6543</li><li>◆ J52</li><li>◆ K1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 243 Dealer: S Vul: NS HCP: 12	<ul><li>♠ AKQ98</li><li>♥ 53</li><li>♦ 6</li><li>♠ QJ854</li></ul>	The opponents are silent. You bid first.
Board: 244 Dealer: N Vul: EW HCP: 12	<ul><li>♠ AK7</li><li>♥ 2</li><li>♦ Q8765</li><li>♠ K1083</li></ul>	The opponents are silent.  Partner bids first.
Board: 245 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ1074</li><li>★ KQ</li><li>★ J</li><li>★ QJ654</li></ul>	The opponents are silent.  You bid first.

Board: 241 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♥ S	North:  ♠ QJ4  ♥ Q103  ♠ 1053  ♠ AQ104	South:	West North East South  1♥  Pass 1NT¹ Pass 2◆  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 242 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2 N	North:  ♠ AJ1084  ♥ 7  ♠ K84  ♣ AQ62	South:	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 243 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2 N	North:	South:  ♠ AKQ98  ♥ 53  ♠ 6  ♠ QJ854	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2♠ AP  1. forcing 1NT
Board: 244 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N S	North:  ♠ Q8  ♥ AQ8654  ♠ AK432  ♣ —	South:  ♠ AK7  ♥ 2  ♠ Q8765  ♠ K1083	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 3NT  AP  1. forcing 1NT
Board: 245 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3♣ S	North:  ♠ AJ  ♥ 95  ♠ 8643  ♠ A9873	South:  ♠ KQ1074  ♥ KQ  ♠ J  ♠ QJ654	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♣ AP  1. forcing 1NT

Board: 246 Dealer: N Vul: EW HCP: 12	<ul><li>AJ852</li><li>KQJ</li><li>J543</li><li>5</li></ul>	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: Both HCP: 11	<ul><li>★ A8</li><li>★ K8</li><li>◆ J10643</li><li>◆ K1042</li></ul>	The opponents are silent.  Partner bids first.
Board: 248 Dealer: N Vul: None HCP: 16	<ul><li>AJ8742</li><li>✓ Q82</li><li>AK</li><li>Q9</li></ul>	The opponents are silent. You bid first.
Board: 249 Dealer: S Vul: EW HCP: 11	<b>♦</b> 85 <b>∀</b> K32 <b>♦</b> J76 <b>♣</b> AK976	The opponents are silent.  Partner bids first.
Board: 250 Dealer: N Vul: Both HCP: 15	<ul><li>★ A86</li><li>★ AKQ1092</li><li>★ Q873</li><li>★ —</li></ul>	The opponents are silent. You bid first.

Board: 246 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N S	North:  ♠ AJ852  ♥ KQJ  ♦ J543  ♣ 5	South:  ♠ KQ  ♥ 10987  • K10  ♣ K10742	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  AP  1. forcing 1NT
Board: 247 Dealer: S Vul: Both North HCP: 11 South HCP: 19 Contract: 3N N	North:  ♠ A8  ♥ K8  ♦ J10643  ♠ K1042	South:  ♠ KQJ9  ♥ AQ1032  ♠ K75  ♣ A	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 248 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 5♠ N	North:  ♠ AJ8742  ♥ Q82  ♠ AK  ♠ Q9	South:  ♠ KQ3  ♥ A643  • Q975  ♣ 76	West North East South  1 Pass 1NT  Pass 3 Pass 4NT  Pass 5 Pass 5 AP  1. forcing 1NT  2. Blackwood 0314, for $4$ 3. A=2/5 or 5/5, Q(S)=0
Board: 249 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ 85  ♥ K32  • J76  ♣ AK976	South:  ♠ AQJ10732  ♥ 4  ♠ A3  ♣ Q82	West North East South  1♠  Pass 1NT¹ Pass 4♠  AP  1. forcing 1NT
Board: 250 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 4♥ N	North:  ♠ A86  ♥ AKQ1092  ♠ Q873  ♣ —	South:	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 3♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT

Board: 246 Dealer: N Vul: EW HCP: 11	<b>★</b> KQ <b>♥</b> 10987 <b>♦</b> K10	The opponents are silent.  Partner bids first.
Board: 247 Dealer: S Vul: Both HCP: 19	<ul><li>★ KQJ9</li><li>▼ AQ1032</li><li>◆ K75</li><li>◆ A</li></ul>	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: None HCP: 11	<ul><li>★ KQ3</li><li>▼ A643</li><li>◆ Q975</li><li>◆ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 249 Dealer: S Vul: EW HCP: 13	<ul><li>AQJ10732</li><li>✓ 4</li><li>A3</li><li>Q82</li></ul>	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: Both HCP: 7	<ul><li>42</li><li>√43</li><li>1042</li><li>AK9874</li></ul>	The opponents are silent.  Partner bids first.

Board: 246 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N S	North:  ♠ AJ852  ♥ KQJ  ♦ J543  ♣ 5	South:  ♠ KQ  ♥ 10987  • K10  ♣ K10742	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  AP  1. forcing 1NT
Board: 247 Dealer: S Vul: Both North HCP: 11 South HCP: 19 Contract: 3N N	North:  ♠ A8  ♥ K8  ♦ J10643  ♠ K1042	South:  ♠ KQJ9  ♥ AQ1032  ♠ K75  ♣ A	West North East South  1♥  Pass 1NT¹ Pass 2♠  Pass 3NT AP  1. forcing 1NT
Board: 248 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 5♠ N	North:  ♠ AJ8742  ♥ Q82  ♠ AK  ♠ Q9	South:  ♠ KQ3  ♥ A643  • Q975  ♣ 76	West North East South  1 Pass 1NT  Pass 3 Pass 4NT  Pass 5 Pass 5 AP  1. forcing 1NT  2. Blackwood 0314, for $4$ 3. A=2/5 or 5/5, Q(S)=0
Board: 249 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ 85  ♥ K32  • J76  ♣ AK976	South:  ♠ AQJ10732  ♥ 4  ♠ A3  ♣ Q82	West North East South  1♠  Pass 1NT¹ Pass 4♠  AP  1. forcing 1NT
Board: 250 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 4♥ N	North:  ♠ A86  ♥ AKQ1092  ♠ Q873  ♣ —	South:	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 3♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT

Board: 251 Dealer: S Vul: None HCP: 10	<ul><li>♣ 72</li><li>♥ Q2</li><li>◆ QJ654</li><li>♣ AJ93</li></ul>	The opponents are silent.  Partner bids first.
Board: 252 Dealer: N Vul: NS HCP: 17	<ul><li>AQJ954</li><li>♥ Q83</li><li>★ KJ2</li><li>A</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 253 Dealer: S Vul: Both HCP: 8	<ul><li>♣ 86</li><li>♥ AJ962</li><li>◆ J986</li><li>♣ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 254 Dealer: N Vul: None HCP: 14	<ul><li>★862</li><li>✓ AK982</li><li>◆ AK32</li><li>◆ 5</li></ul>	The opponents are silent. You bid first.
Board: 255 Dealer: S Vul: None HCP: 7	<ul><li>♣ 4</li><li>♥ J62</li><li>◆ 9752</li><li>♣ KQJ76</li></ul>	The opponents are silent.  Partner bids first.

Board: 251 Dealer: S Vul: None	North: ♠ 72	South: ♠ KQJ98 ▼ A643	West Pass	North 1NT <sup>1</sup>		South 1♣ 2♥
North HCP: 10	<b>♥</b> Q2 <b>♦</b> QJ654	◆ A043	Pass	1N1 <sup>-</sup> 2♠	AP	∠ ▼
South HCP: 14 Contract: 2♠ S	♣ AJ93	<b>♣</b> 1074		⊿ <b>∓</b> ng 1NT	Ar	
Board: 252 Dealer: N	North:	South:	West	North	East	South
Vul: NS	♠ AQJ954	<b>♠</b> 63		1♠		1NT <sup>1</sup>
North HCP: 17	♥ Q83 ♦ KJ2	<b>♥</b> J2 <b>♦</b> A875	2♥	3♠	AP	
South HCP: 7 Contract: 3♠ N	<b>♣</b> A	◆ Q9872	1. forci	ng 1NT		
Commun. 54 1V						
Board: 253	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♦</b> 86	<b>♦</b> AQ942				1♠
North HCP: 8	<b>♥</b> AJ962	<b>♥</b> K84	Pass	1NT <sup>1</sup>	Pass	2♣
South HCP: 16	<b>♦</b> J986 <b>♣</b> Q4	◆ 7 ◆ AK87	Pass	2♠	AP	
Contract: 2♠ S	<b>₹</b> ()+	ARO/	1. forci	ng 1NT		
Board: 254	North:	South:	West	North	East	South
Dealer: N	Norui: <b>♦</b> 862	South: ♠ Q7		1♥		1NT <sup>1</sup>
Vul: None	<b>♥</b> AK982	<b>▼</b> 103	Pass	2♦	Pass	2NT
North HCP: 14 South HCP: 12	◆ AK32	<b>♦</b> J10874	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 5	♣ AKQ2	1. forci	ng 1NT		
Board: 255			Wast	Nouth	East	Carela
Dealer: S	North:	South:	west	North	East	South 1♠
Vul: None	<b>♦</b> 4 <b>♥</b> J62	<b>♠</b> AKJ865 <b>♥</b> AQ987	Pass	1NT <sup>1</sup>	Pacc	
North HCP: 7	◆ 9752	◆ Q3	AP	1111	1 433	<b>∠</b> ▼
South HCP: 16 Contract: 2♥ S	♣ KQJ76	<b>♣</b> —		ng 1NT		

Board: 251 Dealer: S Vul: None HCP: 14	<ul><li>★ KQJ98</li><li>★ A643</li><li>★ A</li><li>★ 1074</li></ul>	The opponents are silent. You bid first.
Board: 252 Dealer: N Vul: NS HCP: 7	<ul><li>♠ 63</li><li>♥ J2</li><li>♠ A875</li><li>♠ Q9872</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 253 Dealer: S Vul: Both HCP: 16	<ul><li>AQ942</li><li>K84</li><li>7</li><li>AK87</li></ul>	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: None HCP: 12	♣ Q7 ♥ 103 ♦ J10874 ♣ AKQ2	The opponents are silent.  Partner bids first.
Board: 255 Dealer: S Vul: None HCP: 16	<ul><li>★ AKJ865</li><li>▼ AQ987</li><li>◆ Q3</li><li>◆ —</li></ul>	The opponents are silent. You bid first.

Board: 251 Dealer: S Vul: None	North: ♠ 72	South: ♠ KQJ98 ▼ A643	West Pass	North 1NT <sup>1</sup>		South 1♣ 2♥
North HCP: 10	<b>♥</b> Q2 <b>♦</b> QJ654	◆ A043	Pass	1N1 <sup>-</sup> 2♠	AP	∠ ▼
South HCP: 14 Contract: 2♠ S	♣ AJ93	<b>♣</b> 1074		⊿ <b>∓</b> ng 1NT	Ar	
Board: 252 Dealer: N	North:	South:	West	North	East	South
Vul: NS	♠ AQJ954	<b>♠</b> 63		1♠		1NT <sup>1</sup>
North HCP: 17	♥ Q83 ♦ KJ2	<b>♥</b> J2 <b>♦</b> A875	2♥	3♠	AP	
South HCP: 7 Contract: 3♠ N	<b>♣</b> A	◆ Q9872	1. forci	ng 1NT		
Commun. 54 1V						
Board: 253	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♦</b> 86	<b>♦</b> AQ942				1♠
North HCP: 8	<b>♥</b> AJ962	<b>♥</b> K84	Pass	1NT <sup>1</sup>	Pass	2♣
South HCP: 16	<b>♦</b> J986 <b>♣</b> Q4	◆ 7 ◆ AK87	Pass	2♠	AP	
Contract: 2♠ S	<b>₹</b> ()+	ARO/	1. forci	ng 1NT		
Board: 254	North:	South:	West	North	East	South
Dealer: N	Norui: <b>♦</b> 862	South: ♠ Q7		1♥		1NT <sup>1</sup>
Vul: None	<b>♥</b> AK982	<b>▼</b> 103	Pass	2♦	Pass	2NT
North HCP: 14 South HCP: 12	◆ AK32	<b>♦</b> J10874	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 5	♣ AKQ2	1. forci	ng 1NT		
Board: 255			Wast	Nouth	East	Carela
Dealer: S	North:	South:	west	North	East	South 1♠
Vul: None	<b>♦</b> 4 <b>♥</b> J62	<b>♠</b> AKJ865 <b>♥</b> AQ987	Pass	1NT <sup>1</sup>	Pacc	
North HCP: 7	◆ 9752	◆ Q3	AP	1111	1 433	<b>∠</b> ▼
South HCP: 16 Contract: 2♥ S	♣ KQJ76	<b>♣</b> —		ng 1NT		

Board: 256 Dealer: N Vul: NS HCP: 13	<ul><li>★ AKQ1075</li><li>♥ 972</li><li>★ 2</li><li>★ KJ4</li></ul>	The opponents are silent. You bid first.
Board: 257 Dealer: S Vul: EW HCP: 11	<b>♦</b> Q9 <b>♥</b> K1063 <b>♦</b> K72 <b>♣</b> K876	The opponents are silent.  Partner bids first.
Board: 258 Dealer: N Vul: NS HCP: 15	<ul><li>★ A1093</li><li>▼ AJ832</li><li>★ A87</li><li>★ Q</li></ul>	The opponents are silent. You bid first.
Board: 259 Dealer: S Vul: EW HCP: 12	<ul><li>♣ 76</li><li>♥ 9</li><li>♦ AK942</li><li>♣ KQ643</li></ul>	The opponents are silent.  Partner bids first.
Board: 260 Dealer: N Vul: Both HCP: 16	<ul><li>AK10652</li><li>✓ A94</li><li>J42</li><li>A</li></ul>	West Bids 3♣ if possible.  You bid first.

Board: 256 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ AKQ1075  ♥ 972  ♠ 2  ♠ KJ4	South:	West North East  1♠ Pass  Pass 2♠ Pass  AP  1. forcing 1NT	1NT <sup>1</sup>
Board: 257 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ Q9  ♥ K1063  ♠ K72  ♣ K876	South:  ♠ AKJ1086  ♥ 95  ♠ 85  ♣ A93	West North East  Pass 1NT <sup>1</sup> Pass  Pass 4 AP  1. forcing 1NT	1♠
Board: 258 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N S	North:  ♠ A1093  ♥ AJ832  ♠ A87  ♠ Q	South:	West North East  1♥ Pass  Pass 2♦ Pass  Pass 3♠ Pass  AP  1. forcing 1NT	1NT¹ 3 <b>♦</b>
Board: 259 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 3N N	North:  ♣ 76  ♥ 9  ♠ AK942  ♣ KQ643	South:  ♠ KQ93  ♠ AKQ1064  ♠ 6  ♣ A5	West North East  Pass 1NT <sup>1</sup> Pass  Pass 3NT AP  1. forcing 1NT	1♥
Board: 260 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 N	North:  ♠ AK 10652  ♥ A94  ♠ J42  ♣ A	South:  ♠ Q9  ♥ 10762  ♠ AQ7  ♣ Q942	West North East  1♠ Pass  3♠ 3♠ Pass  AP  1. forcing 1NT	1NT <sup>1</sup>

Board: 256 Dealer: N Vul: NS HCP: 12	♣9 ♥Q105 ♦ A6543 ♣ AQ108	The opponents are silent.  Partner bids first.
Board: 257 Dealer: S Vul: EW HCP: 12	<ul><li>★ AKJ1086</li><li>♥ 95</li><li>◆ 85</li><li>★ A93</li></ul>	The opponents are silent. You bid first.
Board: 258 Dealer: N Vul: NS HCP: 10	<ul><li>★ 54</li><li>▼ K7</li><li>◆ K10953</li><li>◆ KJ107</li></ul>	The opponents are silent.  Partner bids first.
Board: 259 Dealer: S Vul: EW HCP: 18	<ul><li>★ KQ93</li><li>★ AKQ1064</li><li>★ 6</li><li>★ A5</li></ul>	The opponents are silent. You bid first.
Board: 260 Dealer: N Vul: Both HCP: 10	<ul><li>♣ Q9</li><li>♥ 10762</li><li>♦ AQ7</li><li>♣ Q942</li></ul>	West Bids 3♣ if possible.  Partner bids first.

Board: 256 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ AKQ1075  ♥ 972  ♠ 2  ♠ KJ4	South:	West North East  1♠ Pass  Pass 2♠ Pass  AP  1. forcing 1NT	1NT <sup>1</sup>
Board: 257 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ Q9  ♥ K1063  ♠ K72  ♣ K876	South:  ♠ AKJ1086  ♥ 95  ♠ 85  ♣ A93	West North East  Pass 1NT <sup>1</sup> Pass  Pass 4 AP  1. forcing 1NT	1♠
Board: 258 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N S	North:  ♠ A1093  ♥ AJ832  ♠ A87  ♠ Q	South:	West North East  1♥ Pass  Pass 2♦ Pass  Pass 3♠ Pass  AP  1. forcing 1NT	1NT¹ 3 <b>♦</b>
Board: 259 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 3N N	North:  ♣ 76  ♥ 9  ♠ AK942  ♣ KQ643	South:  ♠ KQ93  ♠ AKQ1064  ♠ 6  ♣ A5	West North East  Pass 1NT <sup>1</sup> Pass  Pass 3NT AP  1. forcing 1NT	1♥
Board: 260 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 N	North:  ♠ AK 10652  ♥ A94  ♠ J42  ♣ A	South:  ♠ Q9  ♥ 10762  ♠ AQ7  ♣ Q942	West North East  1♠ Pass  3♠ 3♠ Pass  AP  1. forcing 1NT	1NT <sup>1</sup>

Board: 261 Dealer: S Vul: None HCP: 10	<ul><li>★ 532</li><li>★ KJ</li><li>◆ QJ2</li><li>★ K8742</li></ul>	The opponents are silent.  Partner bids first.
Board: 262 Dealer: N Vul: EW HCP: 12	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 263 Dealer: S Vul: Both HCP: 8	<ul><li>♣ J6</li><li>♥ AQJ32</li><li>◆ 986</li><li>♣ 865</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 264 Dealer: N Vul: None HCP: 12	<ul><li>♣ QJ1096</li><li>♥ AJ9862</li><li>♦ 7</li><li>♣ A</li></ul>	The opponents are silent. You bid first.
Board: 265 Dealer: S Vul: None HCP: 8	♦ 85 ♥ QJ1062 • — ♣ AJ10653	The opponents are silent.  Partner bids first.

Board: 261 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3♥ S	North:  ◆ 532  ▼ KJ  ◆ QJ2  ◆ K8742	South:  ♣ J107  ✔ AQ10985  ♣ 84  ♣ AJ	West North East South  1  Pass 1NT¹ Pass 2  Pass 3  AP  1. forcing 1NT
Board: 262 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ N	North: <b>♦</b> J10863 <b>♥</b> 7 <b>♦</b> Q9 <b>♣</b> AKQ74	South:  ♠ K  ♥ J8643  ♠ A874  ♣ 1032	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 263 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 5 S	North:	South:  ♠ AKQ95  ♥ 87  ♠ 7  ♣ AKJ97	West North East South  1♣  Pass 1NT¹ 2♦ 3♣  Pass 3•² Pass 4♣  Pass 5♣ AP  1. forcing 1NT  2. strength cue bid
Board: 264 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2 N	North:  ♠ QJ1096  ♥ AJ9862  ♠ 7  ♠ A	South:  ♠ K43  ▼ —  ◆ KJ10643  ♣ 7642	West North East South  1♥ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT
Board: 265 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 4♠ S	North:  ♠ 85  ♥ QJ1062  ←—  ♣ AJ10653	South:  ♠ AKQ973  ♥ A98  ♦ J102  ♠ 7	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT

Board: 261 Dealer: S Vul: None HCP: 12	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 262 Dealer: N Vul: EW HCP: 8	<b>♠</b> K <b>♥</b> J8643 <b>♦</b> A874 <b>♠</b> 1032	The opponents are silent.  Partner bids first.
Board: 263 Dealer: S Vul: Both HCP: 17	<ul><li>★ AKQ95</li><li>▼ 87</li><li>◆ 7</li><li>◆ AKJ97</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 264 Dealer: N Vul: None HCP: 7	<ul><li>★ K43</li><li>✓ —</li><li>★ KJ10643</li><li>★ 7642</li></ul>	The opponents are silent.  Partner bids first.
Board: 265 Dealer: S Vul: None HCP: 14	<ul><li>★ AKQ973</li><li>▼ A98</li><li>◆ J102</li><li>◆ 7</li></ul>	The opponents are silent. You bid first.

Board: 261 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3♥ S	North:  ◆ 532  ▼ KJ  ◆ QJ2  ◆ K8742	South:  ♣ J107  ✔ AQ10985  ♣ 84  ♣ AJ	West North East South  1  Pass 1NT¹ Pass 2  Pass 3  AP  1. forcing 1NT
Board: 262 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ N	North: <b>♦</b> J10863 <b>♥</b> 7 <b>♦</b> Q9 <b>♣</b> AKQ74	South:  ♠ K  ♥ J8643  ♠ A874  ♣ 1032	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 263 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 5 S	North:	South:  ♠ AKQ95  ♥ 87  ♠ 7  ♣ AKJ97	West North East South  1♣  Pass 1NT¹ 2♦ 3♣  Pass 3•² Pass 4♣  Pass 5♣ AP  1. forcing 1NT  2. strength cue bid
Board: 264 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2 N	North:  ♠ QJ1096  ♥ AJ9862  ♠ 7  ♠ A	South:  ♠ K43  ▼ —  ◆ KJ10643  ♣ 7642	West North East South  1♥ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT
Board: 265 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 4♠ S	North:  ♠ 85  ♥ QJ1062  ←—  ♣ AJ10653	South:  ♠ AKQ973  ♥ A98  ♦ J102  ♠ 7	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 4♠  AP  1. forcing 1NT

Board: 266 Dealer: N Vul: NS HCP: 17  Board: 267 Dealer: S Vul: NS HCP: 7  Board: 268 Vul: NS HCP: 7  Board: 268 Dealer: N Val: Board: 268 Dealer: N Vul: Both HCP: 16  Board: 269 Dealer: S Vul: NS Vul: Both HCP: 16  Board: 269 Dealer: N Vul: NS			
Dealer: S Vul: NS HCP: 7 AJ106 Vul: NS HCP: 7 AK43 Dealer: N Vul: Both HCP: 16 AKQ543 Dealer: S VKJ82 Vul: NS HCP: 11 AJ1092 Dealer: N VKJ Vul: EW AJ1092 The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  You bid first	Dealer: N Vul: NS	<b>∨</b> A4 <b>→</b> A8	
Dealer: N Vul: Both HCP: 16  Board: 269 Dealer: S Vul: NS Vul: NS HCP: 11  Board: 270 Dealer: N Vul: EW  Val: NS Vul: EW  AK43  You bid first.  You bid first.  The opponents are silent.  You bid first.	Dealer: S Vul: NS	✓ AJ106 ✓ Q1093	
Dealer: S	Dealer: N Vul: Both	<b>∨</b> AK43 <b>♦</b> 6	
Dealer: N    Vul: EW    Vul Sew    Vul Sew    Vul Sew    Vou bid first	Dealer: S Vul: NS	<ul><li>✓ KJ82</li><li>✓ K1092</li></ul>	
	Dealer: N Vul: EW	<b>∀</b> KJ <b>♦</b> K1074	11

Board: 266 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N S	North:  ♠ AQJ73  ♥ A4  ♠ A8  ♠ Q1074	South:	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT
Board: 267 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2♥ S	North:	South:  ♠ AKQ1085  ♥ Q854  ♠ A6  ♣ 7	West North East South  1♠  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 268 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 5♣ S	North:  ♠ AKQ543  ♥ AK43  ♠ 6  ♠ 106	South:  ♣ —  ▼ 975  ◆ AJ104  ♣ AQ9842	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♣  Pass 4♠ Pass 5♠  AP  1. forcing 1NT
Board: 269 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2♠ S	North:  ♣ 8  ♥ KJ82  ♠ K1092  ♣ KJ64	South:  ♠ QJ10542  ♥ 3  ♠ QJ6  ♣ AQ8	West North East South  1♣  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT
Board: 270 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 4♥ S	North:  ♠ AJ1092  ♥ KJ  ♠ K1074  ♠ A10	South:	West North East South  1♠ Pass 1NT¹  Pass 2NT Pass 4♥  AP  1. forcing 1NT

Board: 266 Dealer: N Vul: NS HCP: 8	<ul><li>★ 106</li><li>♥ 982</li><li>◆ KJ1042</li><li>★ A53</li></ul>	The opponents are silent.  Partner bids first.
Board: 267 Dealer: S Vul: NS HCP: 15	<ul><li>★ AKQ1085</li><li>♥ Q854</li><li>★ A6</li><li>♣ 7</li></ul>	The opponents are silent. You bid first.
Board: 268 Dealer: N Vul: Both HCP: 11	<ul><li>♣—</li><li>♥ 975</li><li>◆ AJ104</li><li>♣ AQ9842</li></ul>	The opponents are silent.  Partner bids first.
Board: 269 Dealer: S Vul: NS HCP: 12	<ul><li>♣ QJ10542</li><li>♥ 3</li><li>◆ QJ6</li><li>♣ AQ8</li></ul>	The opponents are silent. You bid first.
Board: 270 Dealer: N Vul: EW HCP: 6	♣5 ♥ Q108754 ♦ J93 ♣ K93	The opponents are silent.  Partner bids first.

Board: 266 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N S	North:  ♠ AQJ73  ♥ A4  ♠ A8  ♠ Q1074	South:	West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT
Board: 267 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2♥ S	North:	South:  ♠ AKQ1085  ♥ Q854  ♠ A6  ♣ 7	West North East South  1♠  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 268 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 5♣ S	North:  ♠ AKQ543  ♥ AK43  ♠ 6  ♠ 106	South:  ♣ —  ▼ 975  ◆ AJ104  ♣ AQ9842	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♣  Pass 4♠ Pass 5♠  AP  1. forcing 1NT
Board: 269 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2♠ S	North:  ♣ 8  ♥ KJ82  ♠ K1092  ♣ KJ64	South:  ♠ QJ10542  ♥ 3  ♠ QJ6  ♣ AQ8	West North East South  1♣  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT
Board: 270 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 4♥ S	North:  ♠ AJ1092  ♥ KJ  ♠ K1074  ♠ A10	South:	West North East South  1♠ Pass 1NT¹  Pass 2NT Pass 4♥  AP  1. forcing 1NT

#### Forcing NT (Leveled)

Board: 271 **♦** A42 The opponents are silent. Dealer: S **V** 103

Vul: Both ♦ A732 Partner bids first. HCP: 11 **♣** QJ76

Board: 272 **♦** K3 The opponents are silent.

**♥** AKQ109873 Dealer: N Vul: EW

You bid first. HCP: 15 **♣** K96

Board: 273 **★** 763 The opponents are silent. Dealer: S **♥** KJ

Vul: None **♦** QJ5

Partner bids first. HCP: 11 ♣ A10985

Board: 274 **♠** KQ The opponents are silent.

**Q**J1086 Dealer: N Vul: NS J

You bid first. HCP: 13 ♣ A10654

Board: 275 **♦**84 The opponents are silent. Dealer: S **♥** QJ96

Vul: Both **♦** AQJ10 Partner bids first.

HCP: 11 ♣ J102

Board: 271 Dealer: S Vul: Both North HCP: 11 South HCP: 19 Contract: 3N N	North:  ♠ A42  ♥ 103  ♠ A732  ♣ QJ76	South:  ♠ K76  ♥ KQJ82  ♠ KQJ9  ♣ A	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 272 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 N	North:  ♠ K3  ▼ AKQ109873  ←—  ♠ K96	South:  ♠ Q6  ▼ —  ♠ AQJ109642  ♣ J73	West North East South  1♥ Pass 1NT¹  Pass 4♥ AP  1. forcing 1NT
Board: 273 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 3N N	North:  ♠ 763  ♥ KJ  ♦ QJ5  ♣ A10985	South:  ♠ AK4  ♥ AQ1082  ♠ K106  ♠ K6	West North East South  1  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 274 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3N S	North:  ♠ KQ  ♥ QJ1086  ♦ J  ♣ A10654	South:  ♠ A95  ♥ 5  ♠ K96542  ♠ KJ8	West North East South  1  Pass 1NT¹  Pass 2 Pass 3 Pass 3NT AP  1. forcing 1NT
Board: 275 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3N N	North:	South:  ♠ AQJ92  ♥ A3  ♠ 74  ♣ K654	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2NT Pass 3NT  AP  1. forcing 1NT

#### Forcing NT (Leveled)

Board: 271 ♠ K76
Dealer: S ▼ KQJ82

The opponents are silent.

Board: 272 ♠ Q6

The opponents are silent.

HCP: 10 → AQ3109042 Partner bids first.

Board: 273 ♠ AK4
Dealer: S ▼ AQ1082 The opponents are silent.

Board: 274 ♠ A95

The opponents are silent.

Dealer: N ♥5

Vul: NS ♦ K96542

HCP: 11 ♣ KJ8 Partner bids first.

Board: 275
Dealer: S 

♣ AQJ92
The opponents are silent.

Vul: Both → 74 You bid first.

**♣** K654

HCP: 14

Board: 271 Dealer: S Vul: Both North HCP: 11 South HCP: 19 Contract: 3N N	North:  ♠ A42  ♥ 103  ♠ A732  ♣ QJ76	South:  ♠ K76  ♥ KQJ82  ♠ KQJ9  ♣ A	West North East South  1♥  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 272 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 N	North:  ♠ K3  ▼ AKQ109873  ←—  ♠ K96	South:  ♠ Q6  ▼ —  ♠ AQJ109642  ♣ J73	West North East South  1♥ Pass 1NT¹  Pass 4♥ AP  1. forcing 1NT
Board: 273 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 3N N	North:  ♠ 763  ♥ KJ  ♦ QJ5  ♣ A10985	South:  ♠ AK4  ♥ AQ1082  ♠ K106  ♠ K6	West North East South  1  Pass 1NT¹ Pass 3NT  AP  1. forcing 1NT
Board: 274 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3N S	North:  ♠ KQ  ♥ QJ1086  ♦ J  ♣ A10654	South:  ♠ A95  ♥ 5  ♠ K96542  ♠ KJ8	West North East South  1  Pass 1NT¹  Pass 2 Pass 3 Pass 3NT AP  1. forcing 1NT
Board: 275 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3N N	North:	South:  ♠ AQJ92  ♥ A3  ♠ 74  ♣ K654	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2NT Pass 3NT  AP  1. forcing 1NT

Board: 276 Dealer: N Vul: None HCP: 12	<ul><li></li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 277 Dealer: S Vul: NS HCP: 9		The opponents are silent.  Partner bids first.
Board: 278 Dealer: N Vul: EW HCP: 12	<ul><li>★K10742</li><li>♥ Q</li><li>◆ 764</li><li>◆ AK86</li></ul>	The opponents are silent. You bid first.
Board: 279 Dealer: S Vul: None HCP: 12	<ul><li>106</li><li>✓ QJ984</li><li>AKQ10</li><li>64</li></ul>	The opponents are silent.  Partner bids first.
Board: 280 Dealer: N Vul: NS HCP: 15	<ul><li>★ K4</li><li>★ AKQ7653</li><li>★ K7</li><li>★ 96</li></ul>	The opponents are silent. You bid first.

Board: 276 Dealer: N Vul: None	North: <b>♦</b> J8542	South: ♠ KQ7	West	North 1♠		South 1NT <sup>1</sup>
North HCP: 12	<b>♥</b> AQ9 <b>♦</b> KQ106	♥ 863 ♦ A75	2♣ Pass	Pass 4♠	Pass AP	3♠
South HCP: 12 Contract: 4♠ N	<b>♣</b> 8	<b>♣</b> QJ95		ng 1NT	7 <b>11</b>	
Board: 277 Dealer: S	North: ♠ J	South: ♠ AK632	West	North	East	South 1♠
Vul: NS North HCP: 9	<b>♥</b> J85 <b>♦</b> 632	<b>♥</b> AK2 <b>♦</b> QJ4		1NT <sup>1</sup>	Pass	3NT
South HCP: 19 Contract: 3N N	♣ AK9832	◆ Q10	AP 1. forci	ng 1NT		
Board: 278 Dealer: N	North: ♠ K10742	South: ♠ Q93	West	North		South 1NT <sup>1</sup>
Vul: EW North HCP: 12 South HCP: 10	♥ Q • 764	♥ K9653 ♦ A98	Pass AP	2 <b>♣</b>	Pass	
Contract: 3♠ N	<b>♣</b> AK86	<b>♣</b> J9	1. forci	ng 1NT		
Board: 279 Dealer: S	North: ♠ 106	South: ♠ AJ987	West	North	East	South 1♠
Vul: None North HCP: 12	<b>♥</b> QJ984	<b>♥</b> AK62	Pass	1NT <sup>1</sup>		2♥
South HCP: 14 Contract: 4♥ S	◆ AKQ10 ◆ 64	◆ 7 ◆ Q95	Pass 1. forci	4 <b>♥</b> ng 1NT	AP	
Board: 280 Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>♠</b> K4 <b>♥</b> AKQ7653	<b>♠</b> 10 <b>♥</b> J9	ъ	<b>1♥</b>		1NT <sup>1</sup>
North HCP: 15 South HCP: 9 Contract: 4♥ N	♦ K7 • 96	◆ Q10964 ◆ KQJ104	Pass 1. forci	4♥ ng 1NT	AP	

]	Board: 276 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ7</li><li>▼ 863</li><li>◆ A75</li><li>◆ QJ95</li></ul>	West Bids 2♣ if possible.  Partner bids first.
	Board: 277 Dealer: S Vul: NS HCP: 19	<ul><li>★ AK632</li><li>▼ AK2</li><li>◆ QJ4</li><li>◆ Q10</li></ul>	The opponents are silent. You bid first.
]	Board: 278 Dealer: N Vul: EW HCP: 10	<ul><li>♠ Q93</li><li>♥ K9653</li><li>♠ A98</li><li>♠ J9</li></ul>	The opponents are silent.  Partner bids first.
]	Board: 279 Dealer: S Vul: None HCP: 14	<ul><li>AJ987</li><li>✓ AK62</li><li>✓ 7</li><li>✓ Q95</li></ul>	The opponents are silent. You bid first.
]	Board: 280 Dealer: N Vul: NS HCP: 9	<ul><li>10</li><li>J9</li><li>Q10964</li><li>KQJ104</li></ul>	The opponents are silent.  Partner bids first.

Board: 276 Dealer: N Vul: None	North: <b>♦</b> J8542	South: ♠ KQ7	West	North 1♠		South 1NT <sup>1</sup>
North HCP: 12	<b>♥</b> AQ9 <b>♦</b> KQ106	♥ 863 ♦ A75	2♣ Pass	Pass 4♠	Pass AP	3♠
South HCP: 12 Contract: 4♠ N	<b>♣</b> 8	<b>♣</b> QJ95		ng 1NT	7 <b>11</b>	
Board: 277 Dealer: S	North: ♠ J	South: ♠ AK632	West	North	East	South 1♠
Vul: NS North HCP: 9	<b>♥</b> J85 <b>♦</b> 632	<b>♥</b> AK2 <b>♦</b> QJ4		1NT <sup>1</sup>	Pass	3NT
South HCP: 19 Contract: 3N N	♣ AK9832	◆ Q10	AP 1. forci	ng 1NT		
Board: 278 Dealer: N	North: ♠ K10742	South: ♠ Q93	West	North		South 1NT <sup>1</sup>
Vul: EW North HCP: 12 South HCP: 10	♥ Q • 764	♥ K9653 ♦ A98	Pass AP	2 <b>♣</b>	Pass	
Contract: 3♠ N	<b>♣</b> AK86	<b>♣</b> J9	1. forci	ng 1NT		
Board: 279 Dealer: S	North: ♠ 106	South: ♠ AJ987	West	North	East	South 1♠
Vul: None North HCP: 12	<b>♥</b> QJ984	<b>♥</b> AK62	Pass	1NT <sup>1</sup>		2♥
South HCP: 14 Contract: 4♥ S	◆ AKQ10 ◆ 64	◆ 7 ◆ Q95	Pass 1. forci	4 <b>♥</b> ng 1NT	AP	
Board: 280 Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>♠</b> K4 <b>♥</b> AKQ7653	<b>♠</b> 10 <b>♥</b> J9	ъ	<b>1♥</b>		1NT <sup>1</sup>
North HCP: 15 South HCP: 9 Contract: 4♥ N	♦ K7 • 96	◆ Q10964 ◆ KQJ104	Pass 1. forci	4♥ ng 1NT	AP	

Board: 281 Dealer: S Vul: EW HCP: 8	<b>♦</b> 85 <b>∀</b> K6 <b>♦</b> J10876 <b>♣</b> A1042	The opponents are silent.  Partner bids first.
Board: 282 Dealer: N Vul: Both HCP: 14	<ul><li>★ K105</li><li>★ A9654</li><li>★ K54</li><li>★ A4</li></ul>	The opponents are silent. You bid first.
Board: 283 Dealer: S Vul: NS HCP: 11	<ul><li>♣ 873</li><li>♥ Q982</li><li>♦ AKQ</li><li>♣ 643</li></ul>	The opponents are silent.  Partner bids first.
Board: 284 Dealer: N Vul: Both HCP: 14	<ul><li>♠ AQJ653</li><li>♥ 109</li><li>♠ AK</li><li>♠ 763</li></ul>	The opponents are silent. You bid first.
Board: 285 Dealer: S Vul: None HCP: 11	<ul><li>AQ6</li><li>♥ 952</li><li>AJ1032</li><li>43</li></ul>	East Bids 2♣ if possible. West Bids 4♣ if possible. Partner bids first.

Board: 281 Dealer: S Vul: EW	North: ♠ 85	South: ♠ AKJ643	West	North		1♠
North HCP: 8	<b>∀</b> K6	<b>♥</b> A94	Pass	1NT <sup>1</sup>		3♠
South HCP: 19	◆ J10876 ◆ A1042	♦ A4 ♣ QJ	Pass	4♠	AP	
Contract: 4♠ S	₩ A1042	<b>₹</b> Ø3	1. torci	ng 1NT		
Board: 282	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K105	♠ QJ7		1♥	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 14	<b>♥</b> A9654	<b>♥</b> 32	Pass	<b>2</b>	Pass	3♦
South HCP: 10	♦ K54	◆ AQJ73	AP			
Contract: 3♦ N	<b>♣</b> A4	<b>♣</b> 972	1. forci	ng 1NT		
Board: 283	North:	South:	West	North	East	
Dealer: S	<b>♦</b> 873	♣ AQJ94	D	13.7771	D	1 <b>♠</b>
Vul: NS North HCP: 11	<b>♥</b> Q982	<b>7</b> 6	Pass	1NT <sup>1</sup>		2 <b>♣</b>
South HCP: 12	♦ AKQ	♦ 954 • KO95	Pass AP	3♠	Pass	4₹
Contract: 4♠ S	<b>♣</b> 643	<b>♣</b> KQ85		ng 1NT		
Board: 284	North:	South:	West	North	East	South
Dealer: N	• AQJ653	<b>\$</b> 87		1♠	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 14	<b>v</b> 109	<b>♥</b> KJ32	Pass	2♠	Pass	3♠
South HCP: 11	◆ AK	• Q1097	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> 763	<b>♣</b> AJ10	1. forci	ng 1NT		
Board: 285	North:	South:	West	North	East	South
Dealer: S	♣ AQ6	<b>∳</b> J				1♥
Vul: None North HCP: 11	<b>♥</b> 952	<b>▼</b> AKJ8643	Pass	1NT <sup>1</sup>	2♣	2♥
South HCP: 13	◆ AJ1032	• Q75	4♣	4♥	AP	
Contract: 4♥ S	<b>♣</b> 43	<b>♣</b> Q9	1. forci	ng 1NT		

Board: 281 Dealer: S Vul: EW HCP: 19	<ul><li>★ AKJ643</li><li>♥ A94</li><li>★ A4</li><li>♣ QJ</li></ul>	The opponents are silent. You bid first.
Board: 282 Dealer: N Vul: Both HCP: 10	<ul><li>♣ QJ7</li><li>♥ 32</li><li>♦ AQJ73</li><li>♣ 972</li></ul>	The opponents are silent.  Partner bids first.
Board: 283 Dealer: S Vul: NS HCP: 12	<ul><li>♠ AQJ94</li><li>♥ 6</li><li>♦ 954</li><li>♠ KQ85</li></ul>	The opponents are silent. You bid first.
Board: 284 Dealer: N Vul: Both HCP: 11	<ul><li>★87</li><li>✓ KJ32</li><li>◆ Q1097</li><li>◆ AJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 285 Dealer: S Vul: None HCP: 13	♣ J ♥ AKJ8643 ♦ Q75 ♣ Q9	East Bids 2♣ if possible. West Bids 4♣ if possible. You bid first.

Board: 281 Dealer: S Vul: EW	North: ♠ 85	South: ♠ AKJ643	West	North		1♠
North HCP: 8	<b>∀</b> K6	<b>♥</b> A94	Pass	1NT <sup>1</sup>		3♠
South HCP: 19	◆ J10876 ◆ A1042	♦ A4 ♣ QJ	Pass	4♠	AP	
Contract: 4♠ S	₩ A1042	<b>₹</b> Ø3	1. torci	ng 1NT		
Board: 282	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K105	♠ QJ7		1♥	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 14	<b>♥</b> A9654	<b>♥</b> 32	Pass	<b>2</b>	Pass	3♦
South HCP: 10	♦ K54	◆ AQJ73	AP			
Contract: 3♦ N	<b>♣</b> A4	<b>♣</b> 972	1. forci	ng 1NT		
Board: 283	North:	South:	West	North	East	
Dealer: S	<b>♦</b> 873	♣ AQJ94	D	13.7771	D	1 <b>♠</b>
Vul: NS North HCP: 11	<b>♥</b> Q982	<b>7</b> 6	Pass	1NT <sup>1</sup>		2 <b>♣</b>
South HCP: 12	♦ AKQ	♦ 954 • KO95	Pass AP	3♠	Pass	4₹
Contract: 4♠ S	<b>♣</b> 643	<b>♣</b> KQ85		ng 1NT		
Board: 284	North:	South:	West	North	East	South
Dealer: N	• AQJ653	<b>\$</b> 87		1♠	Pass	1NT <sup>1</sup>
Vul: Both North HCP: 14	<b>v</b> 109	<b>♥</b> KJ32	Pass	2♠	Pass	3♠
South HCP: 11	◆ AK	• Q1097	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> 763	<b>♣</b> AJ10	1. forci	ng 1NT		
Board: 285	North:	South:	West	North	East	South
Dealer: S	♣ AQ6	<b>∳</b> J				1♥
Vul: None North HCP: 11	<b>♥</b> 952	<b>▼</b> AKJ8643	Pass	1NT <sup>1</sup>	2♣	2♥
South HCP: 13	◆ AJ1032	• Q75	4♣	4♥	AP	
Contract: 4♥ S	<b>♣</b> 43	<b>♣</b> Q9	1. forci	ng 1NT		

Board: 286 Dealer: N Vul: EW HCP: 13	<ul><li>★ KQ952</li><li>♥ QJ10</li><li>◆ Q64</li><li>◆ K4</li></ul>	The opponents are silent.  You bid first.
Board: 287 Dealer: S Vul: None HCP: 11	<ul><li>42</li><li>✓ AQJ76</li><li>✓ J982</li><li>✓ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 288 Dealer: N Vul: NS HCP: 12	<ul><li>♠ AQJ32</li><li>♥ J43</li><li>♠ KJ</li><li>♠ 982</li></ul>	The opponents are silent. You bid first.
Board: 289 Dealer: S Vul: NS HCP: 10	<ul><li></li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 290 Dealer: N Vul: EW HCP: 12	<ul><li>♠ Q109732</li><li>♥ AKQ104</li><li>♦ J</li><li>♠ 8</li></ul>	The opponents are silent.  You bid first.

Board: 286 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2♠ N	North:  ♠ KQ952  ♥ QJ10  • Q64  ♣ K4	South:  ♠ A4  ♥ K854  ♦ 109  ♣ Q6532	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	$1NT^1$
Board: 287 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N N	North:  ◆ 42  ▼ AQJ76  ◆ J982  ◆ K4	South:  ♠ QJ653  ♥ K  ♠ AK  ♠ QJ853	Pass Pass AP	North  1NT <sup>1</sup> 2NT  ng 1NT	Pass Pass	1♠
Board: 288 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ AQJ32  ♥ J43  ♠ KJ  ♣ 982	South:  ♠ 74  ♥ A1072  ♠ A63  ♠ A764	Pass AP	North 1♠ 2♣ ng 1NT	Pass Pass	South 1NT <sup>1</sup> 3NT
Board: 289 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 4 S	North:  ♣ J85  ♥ K92  ♣ Q10975  ♣ A3	South:  ♠ K  ♥ AQ8765  ♠ K42  ♣ J65	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	2♠ Pass	1♥ Pass
Board: 290 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 44 N	North:  ♠ Q109732  ♥ AKQ104  ♦ J  ♣ 8	South:  ♠ K5  ♥ 92  ♠ K1073  ♣ KJ1074	Pass Pass AP	North 1♠ 2♥ 3♠ ng 1NT	Pass Pass Pass	1NT¹ 2♠

Board: 286 Dealer: N Vul: EW HCP: 9	<ul><li>★ A4</li><li>▼ K854</li><li>★ 109</li><li>★ Q6532</li></ul>	The opponents are silent.  Partner bids first.
Board: 287 Dealer: S Vul: None HCP: 16	<ul><li>♣ QJ653</li><li>♥ K</li><li>♦ AK</li><li>♣ QJ853</li></ul>	The opponents are silent. You bid first.
Board: 288 Dealer: N Vul: NS HCP: 12	<ul><li>★ 74</li><li>✓ A1072</li><li>◆ A63</li><li>◆ A764</li></ul>	The opponents are silent.  Partner bids first.
Board: 289 Dealer: S Vul: NS HCP: 13	<b>♠</b> K <b>♥</b> AQ8765 <b>♦</b> K42 <b>♣</b> J65	East Bids 2♠ if possible.  You bid first.
Board: 290 Dealer: N Vul: EW HCP: 10	<ul><li>★ K5</li><li>♥ 92</li><li>◆ K1073</li><li>◆ KJ1074</li></ul>	The opponents are silent.  Partner bids first.

Board: 286 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2♠ N	North:  ♠ KQ952  ♥ QJ10  • Q64  ♣ K4	South:  ♠ A4  ♥ K854  ♦ 109  ♣ Q6532	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	$1NT^1$
Board: 287 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N N	North:  ◆ 42  ▼ AQJ76  ◆ J982  ◆ K4	South:  ♠ QJ653  ♥ K  ♠ AK  ♠ QJ853	Pass Pass AP	North  1NT <sup>1</sup> 2NT  ng 1NT	Pass Pass	1♠
Board: 288 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ AQJ32  ♥ J43  ♠ KJ  ♣ 982	South:  ♠ 74  ♥ A1072  ♠ A63  ♠ A764	Pass AP	North 1♠ 2♣ ng 1NT	Pass Pass	South 1NT <sup>1</sup> 3NT
Board: 289 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 4 S	North:  ♣ J85  ♥ K92  ♣ Q10975  ♣ A3	South:  ♠ K  ♥ AQ8765  ♠ K42  ♣ J65	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	2♠ Pass	1♥ Pass
Board: 290 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 44 N	North:  ♠ Q109732  ♥ AKQ104  ♦ J  ♣ 8	South:  ♠ K5  ♥ 92  ♠ K1073  ♣ KJ1074	Pass Pass AP	North 1♠ 2♥ 3♠ ng 1NT	Pass Pass Pass	1NT¹ 2♠

#### Forcing NT (Leveled)

Board: 295

Dealer: S

Vul: EW

HCP: 9

**♠** KJ6

**♣** 762

◆ AJ8753

**v** 7

Board: 291 Dealer: S Vul: EW HCP: 11	<ul><li>♠ Q6</li><li>♥ 8</li><li>♦ J106</li><li>♠ AKJ6542</li></ul>	The opponents are silent.  Partner bids first.
Board: 292 Dealer: N Vul: Both HCP: 14	<ul><li>AJ975</li><li>✓ 4</li><li>✓ Q75</li><li>AK72</li></ul>	The opponents are silent. You bid first.
Board: 293 Dealer: S Vul: EW HCP: 7	<b>★</b> — <b>V</b> K10654 <b>A</b> A108 <b>A</b> 107643	East Bids 2♦ if possible.  Partner bids first.
Board: 294 Dealer: N Vul: None HCP: 16	<ul><li>AJ1092</li><li>✓ A76</li><li>A</li><li>✓ K1083</li></ul>	The opponents are silent. You bid first.

The opponents are silent.

Partner bids first.

Board: 291 Dealer: S Vul: EW	North: <b>♠</b> Q6 <b>♥</b> 8	South: <b>♣</b> J74 <b>♥</b> AKQ962		North 1NT <sup>1</sup>	Pass	1 <b>♥</b> 2 <b>♥</b>
North HCP: 11 South HCP: 14 Contract: 4♥ S	◆ J106 ◆ AKJ6542	◆ A98 ◆ 7	Pass Pass 1. forci	3 <b>♣</b> 4 <b>♥</b> ng 1NT	Pass AP	3♥
Board: 292 Dealer: N Vul: Both	North: ♠ AJ975	South: ♠ K6	West	North 1♠		South 1NT <sup>1</sup>
North HCP: 14 South HCP: 11 Contract: 3N S	<ul><li>↓ 4</li><li>↓ Q75</li><li>♠ AK72</li></ul>	<ul><li>✓ KJ1082</li><li>◆ J10</li><li>◆ QJ93</li></ul>		2♣ 3NT ng 1NT	Pass AP	2NT
Board: 293 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3♠ S	North:  ♣—  ▼ K10654  • A108  • 107643	South:  ♠ KJ8752  ♥ AQ  ♦ J9  ♣ A92	Pass AP	North  1NT <sup>1</sup> ng 1NT	2•	South 1♠ 3♠
Board: 294 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 2 S	North:  ♠ AJ1092  ♥ A76  ♠ A  ♣ K1083	South:	Pass AP	North 1♠ 2♣ ng 1NT		1NT <sup>1</sup>
Board: 295 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2 S	North:  ♠ KJ6  ♥ 7  ♠ AJ8753  ♣ 762	South:  ◆ 5432  ▼ AKQ964  ◆ 4  ◆ A5	Pass AP	North  1NT <sup>1</sup> ng 1NT	Pass	1♥

Board: 291 Dealer: S Vul: EW HCP: 14	<ul><li>♣ J74</li><li>♥ AKQ962</li><li>◆ A98</li><li>♣ 7</li></ul>	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: Both HCP: 11	<ul><li>★ K6</li><li>▼ KJ1082</li><li>◆ J10</li><li>◆ QJ93</li></ul>	The opponents are silent.  Partner bids first.
Board: 293 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ8752</li><li>★ AQ</li><li>★ J9</li><li>★ A92</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 294 Dealer: N Vul: None HCP: 7	<ul><li>◆ 5</li><li>♥ J5</li><li>◆ KQJ9643</li><li>◆ 742</li></ul>	The opponents are silent.  Partner bids first.
Board: 295 Dealer: S Vul: EW HCP: 13	<ul><li>\$5432</li><li>▼ AKQ964</li><li>◆ 4</li><li>♠ A5</li></ul>	The opponents are silent. You bid first.

Board: 291 Dealer: S Vul: EW	North: <b>♠</b> Q6 <b>♥</b> 8	South: <b>♣</b> J74 <b>♥</b> AKQ962		North 1NT <sup>1</sup>	Pass	1 <b>♥</b> 2 <b>♥</b>
North HCP: 11 South HCP: 14 Contract: 4♥ S	◆ J106 ◆ AKJ6542	◆ A98 ◆ 7	Pass Pass 1. forci	3 <b>♣</b> 4 <b>♥</b> ng 1NT	Pass AP	3♥
Board: 292 Dealer: N Vul: Both	North: ♠ AJ975	South: ♠ K6	West	North 1♠		South 1NT <sup>1</sup>
North HCP: 14 South HCP: 11 Contract: 3N S	<ul><li>↓ 4</li><li>↓ Q75</li><li>♠ AK72</li></ul>	<ul><li>✓ KJ1082</li><li>◆ J10</li><li>◆ QJ93</li></ul>		2♣ 3NT ng 1NT	Pass AP	2NT
Board: 293 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3♠ S	North:  ♣—  ▼ K10654  • A108  • 107643	South:  ♠ KJ8752  ♥ AQ  ♦ J9  ♣ A92	Pass AP	North  1NT <sup>1</sup> ng 1NT	2•	South 1♠ 3♠
Board: 294 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 2 S	North:  ♠ AJ1092  ♥ A76  ♠ A  ♣ K1083	South:	Pass AP	North 1♠ 2♣ ng 1NT		1NT <sup>1</sup>
Board: 295 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2 S	North:  ♠ KJ6  ♥ 7  ♠ AJ8753  ♣ 762	South:  ◆ 5432  ▼ AKQ964  ◆ 4  ◆ A5	Pass AP	North  1NT <sup>1</sup> ng 1NT	Pass	1♥

Board: 296 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQJ104</li><li>▼ 105</li><li>◆ KJ8</li><li>◆ Q43</li></ul>	The opponents are silent. You bid first.
Board: 297 Dealer: S Vul: None HCP: 11	<ul><li>★ 4</li><li>♥ AK85</li><li>★ J85</li><li>★ K10652</li></ul>	The opponents are silent.  Partner bids first.
Board: 298 Dealer: N Vul: NS HCP: 12	<ul><li>AQ642</li><li>♥ 9762</li><li>A6</li><li>Q7</li></ul>	The opponents are silent. You bid first.
Board: 299 Dealer: S Vul: EW HCP: 9	<ul><li>◆ Q86</li><li>♥ 54</li><li>◆ 8</li><li>◆ AK108753</li></ul>	The opponents are silent.  Partner bids first.
Board: 300 Dealer: N Vul: None HCP: 13	<ul><li>♣ J10743</li><li>♥ AQJ7</li><li>♦ AJ</li><li>♣ 93</li></ul>	The opponents are silent. You bid first.

Board: 296 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 2♥ S	North:  ♠ KQJ104  ♥ 105  ♠ KJ8  ♣ Q43	South:  ♠ 65  ♥ QJ9643  ♠ A94  ♣ 92	Pass AP	North 1♠ 2♣ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 297 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N N	North:  ♠ 4  ♥ AK85  ♦ J85  ♠ K10652	South:  ♠ AKJ1086  ♥ 764  ♠ A  ♣ AJ8	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT	Pass AP	1♠
Board: 298 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4 N	North:  ♠ AQ642  ♥ 9762  ♠ A6  ♠ Q7	South:  ♣ —  ▼ KQJ54  ◆ QJ1083  ♣ K83	Pass AP	North 1♠ 2♥ ng 1NT		1NT <sup>1</sup>
Board: 299 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 3 N	North:  ♠ Q86  ♥ 54  ♠ 8  ♠ AK108753	South:	Pass Pass	North  1NT <sup>1</sup> 3♣ ng 1NT		1♥
Board: 300 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 2N S	North:  ♠ J10743  ♥ AQJ7  ♠ AJ  ♣ 93	South:  ♠ 6  ♥ 63  ♠ K1042  ♠ AKJ852	Pass AP	North 1♠ 2♥ ng 1NT	Pass Pass	South 1NT <sup>1</sup> 2NT

Board: 296 Dealer: N Vul: NS HCP: 7	<ul><li>♠ 65</li><li>♥ QJ9643</li><li>♠ A94</li><li>♠ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 297 Dealer: S Vul: None HCP: 17	<ul><li>★ AKJ1086</li><li>▼ 764</li><li>★ A</li><li>★ AJ8</li></ul>	The opponents are silent. You bid first.
Board: 298 Dealer: N Vul: NS HCP: 12	◆— ▼ KQJ54 ◆ QJ1083 ◆ K83	The opponents are silent.  Partner bids first.
Board: 299 Dealer: S Vul: EW HCP: 12	<ul><li>♠ 105</li><li>♥ AKQJ10</li><li>♠ Q1095</li><li>♠ 62</li></ul>	The opponents are silent. You bid first.
Board: 300 Dealer: N Vul: None HCP: 11	<ul><li>♠ 6</li><li>♥ 63</li><li>♦ K1042</li><li>♠ AKJ852</li></ul>	The opponents are silent.  Partner bids first.

Board: 296 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 2♥ S	North:  ♠ KQJ104  ♥ 105  ♠ KJ8  ♣ Q43	South:  ♠ 65  ♥ QJ9643  ♠ A94  ♣ 92	Pass AP	North 1♠ 2♣ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 297 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N N	North:  ♠ 4  ♥ AK85  ♦ J85  ♠ K10652	South:  ♠ AKJ1086  ♥ 764  ♠ A  ♣ AJ8	Pass Pass	North  1NT <sup>1</sup> 3NT  ng 1NT	Pass AP	1♠
Board: 298 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4 N	North:  ♠ AQ642  ♥ 9762  ♠ A6  ♠ Q7	South:  ♣ —  ▼ KQJ54  ◆ QJ1083  ♣ K83	Pass AP	North 1♠ 2♥ ng 1NT		1NT <sup>1</sup>
Board: 299 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 3 N	North:  ♠ Q86  ♥ 54  ♠ 8  ♠ AK108753	South:	Pass Pass	North  1NT <sup>1</sup> 3♣ ng 1NT		1♥
Board: 300 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 2N S	North:  ♠ J10743  ♥ AQJ7  ♠ AJ  ♣ 93	South:  ♠ 6  ♥ 63  ♠ K1042  ♠ AKJ852	Pass AP	North 1♠ 2♥ ng 1NT	Pass Pass	South 1NT <sup>1</sup> 2NT

Board: 301 Dealer: S Vul: EW HCP: 12	<ul><li>◆ 987</li><li>♥ KJ75</li><li>◆ KQ8</li><li>◆ K105</li></ul>	The opponents are silent.  Partner bids first.
Board: 302 Dealer: N Vul: Both HCP: 16	<ul><li>104</li><li>✓ AQJ65</li><li>✓ A1052</li><li>✓ KQ</li></ul>	The opponents are silent. You bid first.
Board: 303 Dealer: S Vul: NS HCP: 11	<ul><li>★3</li><li>↓4</li><li>★ AQ85</li><li>★ AJ96532</li></ul>	The opponents are silent.  Partner bids first.
Board: 304 Dealer: N Vul: EW HCP: 16	<ul><li>AJ842</li><li>✓—</li><li>AK95</li><li>A1093</li></ul>	The opponents are silent. You bid first.
Board: 305 Dealer: S Vul: EW HCP: 10	<b>♦</b> Q <b>∨</b> K103 <b>♦</b> Q98743 <b>♣</b> QJ5	The opponents are silent.  Partner bids first.

Board: 301 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 4 S	North:	South:  ♠ AKQ1054  ♥ A2  ♠ 7  ♠ A743	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 302 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N S	North:  ♠ 104  ♥ AQJ65  ♠ A1052  ♠ KQ	South:  ♠ AK9  ♥ 87  • J94  ♣ J10532	West North East South  1♥ Pass 1NT¹  Pass 2NT Pass 3NT  AP  1. forcing 1NT
Board: 303 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N N	North:	South:  ♠ AK1097  ♥ AKJ107  ♦ 42  ♠ 8	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 3♣ Pass 3♥  Pass 3NT AP  1. forcing 1NT
Board: 304 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4 S	North:  ♠ AJ842  ♥ —  ♠ AK95 ♠ A1093	South:  ♠ K5  ♥ KJ98753  ♦ 104  ♣ J5	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♥  AP  1. forcing 1NT
Board: 305 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 3 N	North:  ♠ Q  ♥ K103  ♠ Q98743  ♠ QJ5	South:  ♠ A109432  ♥ A97  ♦ 5  ♣ A74	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT

Board: 301 Dealer: S Vul: EW HCP: 17	<ul><li>★ AKQ1054</li><li>★ A2</li><li>★ 7</li><li>★ A743</li></ul>	The opponents are silent. You bid first.
Board: 302 Dealer: N Vul: Both HCP: 9	<ul><li>★ AK9</li><li>▼ 87</li><li>◆ J94</li><li>◆ J10532</li></ul>	The opponents are silent.  Partner bids first.
Board: 303 Dealer: S Vul: NS HCP: 15	<ul><li>★ AK1097</li><li>▼ AKJ107</li><li>◆ 42</li><li>◆ 8</li></ul>	The opponents are silent. You bid first.
Board: 304 Dealer: N Vul: EW HCP: 8	<ul><li>★ K5</li><li>▼ KJ98753</li><li>◆ 104</li><li>◆ J5</li></ul>	The opponents are silent.  Partner bids first.
Board: 305 Dealer: S Vul: EW HCP: 12	<ul><li>★ A109432</li><li>★ A97</li><li>★ 5</li><li>★ A74</li></ul>	The opponents are silent. You bid first.

Board: 301 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 4 S	North:	South:  ♠ AKQ1054  ♥ A2  ♠ 7  ♠ A743	West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 302 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N S	North:  ♠ 104  ♥ AQJ65  ♠ A1052  ♠ KQ	South:  ♠ AK9  ♥ 87  • J94  ♣ J10532	West North East South  1♥ Pass 1NT¹  Pass 2NT Pass 3NT  AP  1. forcing 1NT
Board: 303 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N N	North:	South:  ♠ AK1097  ♥ AKJ107  ♦ 42  ♠ 8	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 3♣ Pass 3♥  Pass 3NT AP  1. forcing 1NT
Board: 304 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4 S	North:  ♠ AJ842  ♥ —  ♠ AK95 ♠ A1093	South:  ♠ K5  ♥ KJ98753  ♦ 104  ♣ J5	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♥  AP  1. forcing 1NT
Board: 305 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 3 N	North:  ♠ Q  ♥ K103  ♠ Q98743  ♠ QJ5	South:  ♠ A109432  ♥ A97  ♦ 5  ♣ A74	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT

Board: 306 Dealer: N Vul: None HCP: 14	<ul><li>A6</li><li>✓ AQ1065</li><li>✓ Q74</li><li>✓ Q106</li></ul>	The opponents are silent. You bid first.
Board: 307 Dealer: S Vul: Both HCP: 7	<ul><li>◆97</li><li>▼7</li><li>◆ K108652</li><li>◆ A1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 308 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q9532</li><li>♥ 2</li><li>♦ AK6</li><li>♣ KQ76</li></ul>	The opponents are silent. You bid first.
Board: 309 Dealer: S Vul: NS HCP: 10	<ul><li>★ KJ9</li><li>♥ QJ9742</li><li>◆ K2</li><li>◆ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 310 Dealer: N Vul: NS HCP: 14	<ul><li>AQ1087</li><li>✓ J632</li><li>A94</li><li>K</li></ul>	The opponents are silent. You bid first.

Board: 306 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 \( \vert \) N	North:  ♠ A6  ♥ AQ1065  ♠ Q74  ♠ Q106	South:	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 3♥  Pass 3NT² Pass 4♣³  Pass 4♥ AP  1. forcing 1NT  2. Cue bid, surplus  3. Cue bid, a ♣ stopper
Board: 307 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 3 N	North:  ◆ 97  ▼ 7  • K108652  • A1084	South:  ♠ AJ542  ♥ 8652  ♠ AJ  ♣ Q5	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 3♠ AP  1. forcing 1NT
Board: 308 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 2♠ N	North:  ♠ Q9532  ♥ 2  ♠ AK6  ♠ KQ76	South:  ♠ A  ♥ Q953  ♦ J7542  ♣ J105	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 309 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4♠ S	North:  ♠ KJ9  ♥ QJ9742  ♠ K2  ♣ 53	South:  ♠ AQ10854  ♥ 10  ♠ AQ10  ♣ K97	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 310 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2♠ N	North:  ♠ AQ1087  ♥ J632  ♠ A94  ♠ K	South:  ♣ J9  ♥ K109  ♦ K63  ♣ Q5432	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2♠  AP  1. forcing 1NT

Board: 306 Dealer: N Vul: None HCP: 11	<ul><li>◆982</li><li>▼873</li><li>◆ AKJ108</li><li>◆ K2</li></ul>	The opponents are silent.  Partner bids first.
Board: 307 Dealer: S Vul: Both HCP: 12	<ul><li>AJ542</li><li>♥ 8652</li><li>AJ</li><li>Q5</li></ul>	The opponents are silent. You bid first.
Board: 308 Dealer: N Vul: None HCP: 8	<ul><li>♠ A</li><li>♥ Q953</li><li>♦ J7542</li><li>♠ J105</li></ul>	The opponents are silent.  Partner bids first.
Board: 309 Dealer: S Vul: NS HCP: 15	<ul><li>AQ10854</li><li>10</li><li>AQ10</li><li>K97</li></ul>	The opponents are silent.  You bid first.
Board: 310 Dealer: N Vul: NS HCP: 9	<ul><li>★ J9</li><li>▼ K109</li><li>◆ K63</li><li>◆ Q5432</li></ul>	The opponents are silent.  Partner bids first.

Board: 306 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 \( \vert \) N	North:  ♠ A6  ♥ AQ1065  ♠ Q74  ♠ Q106	South:	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 3♥  Pass 3NT² Pass 4♣³  Pass 4♥ AP  1. forcing 1NT  2. Cue bid, surplus  3. Cue bid, a ♣ stopper
Board: 307 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 3 N	North:  ◆ 97  ▼ 7  • K108652  • A1084	South:  ♠ AJ542  ♥ 8652  ♠ AJ  ♣ Q5	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 3♠ AP  1. forcing 1NT
Board: 308 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 2♠ N	North:  ♠ Q9532  ♥ 2  ♠ AK6  ♠ KQ76	South:  ♠ A  ♥ Q953  ♦ J7542  ♣ J105	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2♠  AP  1. forcing 1NT
Board: 309 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4♠ S	North:  ♠ KJ9  ♥ QJ9742  ♠ K2  ♣ 53	South:  ♠ AQ10854  ♥ 10  ♠ AQ10  ♣ K97	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 310 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2♠ N	North:  ♠ AQ1087  ♥ J632  ♠ A94  ♠ K	South:  ♣ J9  ♥ K109  ♦ K63  ♣ Q5432	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2♠  AP  1. forcing 1NT

Board: 311 Dealer: S Vul: EW HCP: 10	♣7 ♥ K84 ♦ 743 ♣ AK10973	The opponents are silent.  Partner bids first.
Board: 312 Dealer: N Vul: Both HCP: 16	<ul><li>★ 86542</li><li>★ K10</li><li>★ AK87</li><li>★ AQ</li></ul>	The opponents are silent.  You bid first.
Board: 313 Dealer: S Vul: NS HCP: 12	<ul><li>♣ AJ10</li><li>♥ AQ</li><li>♦ 1053</li><li>♣ J9865</li></ul>	The opponents are silent.  Partner bids first.
Board: 314 Dealer: N Vul: EW HCP: 18	<ul><li>★ AK1054</li><li>♥ 7</li><li>★ A82</li><li>★ AK107</li></ul>	The opponents are silent. You bid first.
Board: 315 Dealer: S Vul: None HCP: 7	<ul><li>★ A106</li><li>♥ 7</li><li>◆ Q5432</li><li>◆ J1075</li></ul>	The opponents are silent.  Partner bids first.

Board: 311 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4 S	North:  ♣ 7  ▼ K84  ◆ 743  ♣ AK10973	South:  ♠ AQJ10862  ♥ 32  ♠ A  ♣ QJ2	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 312 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 4♠ N	North:	South:  ♠ AKQ  ♥ Q53  ♦ 1096  ♣ J1085	Pass AP	North 1♠ 2NT ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 313 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ AJ10  ♥ AQ  ♠ 1053  ♣ J9865	South:	Pass Pass	North 1NT <sup>1</sup> 2NT ng 1NT		1♥
Board: 314 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 3N S	North:  ♠ AK1054  ♥ 7  ♠ A82  ♠ AK107	South:  ♣ J2  ♥ AJ82  ♦ KQ6  ♣ J943	Pass AP	North 1♠ 3♠ ng 1NT	Pass	South 1NT <sup>1</sup> 3NT
Board: 315 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 4 S	North:  ♠ A106  ♥ 7  • Q5432  ♣ J1075	South:  ♠ Q9  ✔ AKQJ952  ♠ K8  ♣ 63	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♥

Board: 311 Dealer: S Vul: EW HCP: 14	<ul><li>AQJ10862</li><li>✓ 32</li><li>A</li><li>QJ2</li></ul>	The opponents are silent. You bid first.
Board: 312 Dealer: N Vul: Both HCP: 12	<ul><li>♠ AKQ</li><li>♥ Q53</li><li>♦ 1096</li><li>♠ J1085</li></ul>	The opponents are silent.  Partner bids first.
Board: 313 Dealer: S Vul: NS HCP: 12	<ul><li>♦ 983</li><li>♥ J8753</li><li>♦ AKQ</li><li>♠ Q10</li></ul>	The opponents are silent. You bid first.
Board: 314 Dealer: N Vul: EW HCP: 12	<ul><li>♣ J2</li><li>♥ AJ82</li><li>♦ KQ6</li><li>♣ J943</li></ul>	The opponents are silent.  Partner bids first.
Board: 315 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q9</li><li>♥ AKQJ952</li><li>♦ K8</li><li>♣ 63</li></ul>	The opponents are silent. You bid first.

Board: 311 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4 S	North:  ♣ 7  ▼ K84  ◆ 743  ♣ AK10973	South:  ♠ AQJ10862  ♥ 32  ♠ A  ♣ QJ2	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 312 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 4♠ N	North:	South:  ♠ AKQ  ♥ Q53  ♦ 1096  ♣ J1085	Pass AP	North 1♠ 2NT ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 313 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 2N N	North:  ♠ AJ10  ♥ AQ  ♠ 1053  ♣ J9865	South:	Pass Pass	North 1NT <sup>1</sup> 2NT ng 1NT		1♥
Board: 314 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 3N S	North:  ♠ AK1054  ♥ 7  ♠ A82  ♠ AK107	South:  ♣ J2  ♥ AJ82  ♦ KQ6  ♣ J943	Pass AP	North 1♠ 3♠ ng 1NT	Pass	South 1NT <sup>1</sup> 3NT
Board: 315 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 4 S	North:  ♠ A106  ♥ 7  • Q5432  ♣ J1075	South:  ♠ Q9  ✔ AKQJ952  ♠ K8  ♣ 63	Pass AP	North 1NT <sup>1</sup> ng 1NT	Pass	1♥

Board: 316	nents are silent.
Board: 317	nents are silent.
Board: 318	nents are silent.
Board: 319	2♥ if possible. ids first.
Board: 320	nents are silent.

Board: 316 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 4♥ N	North:  ♠ A8753  ♥ AKQ102  ♠ 8  ♠ A2	South:  ♠ Q  ♥ 854  ♠ QJ32  ♠ Q10953	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 3NT  Pass 4♥ AP  1. forcing 1NT
Board: 317 Dealer: S Vul: None North HCP: 9 South HCP: 18 Contract: 5♣ S	North:  ♣ 764  ♥ 76  ♠ AK106  ♣ Q754	South:  ♠ K102  ♥ AKQ93  ♠ Q  ♣ A863	West North East South  1  Pass 1NT¹ Pass 3  Pass 5  AP  1. forcing 1NT
Board: 318 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2♠ N	North:  ♠ AQJ732  ♥ KJ2  ♠ 72  ♠ Q7	South:  ♣ 4  ♥ A96  ♦ J10543  ♣ A963	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 319 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 2♥ E	North:  ♠ AJ  ♥ Q8762  ♠ Q43  ♣ J32	South:  ♠ KQ632  ♥ J10  ♦ J876  ♠ AK	West North East South  1♣  Pass 1NT1 2▼ AP  1. forcing 1NT
Board: 320 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 4♥ N	North:  ♠ AK953  ♥ A732  ♠ Q102  ♣ J	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT

Board: 316 Dealer: N Vul: Both HCP: 7	<b>♣</b> Q <b>♥</b> 854 <b>♦</b> QJ32 <b>♣</b> Q10953	The opponents are silent.  Partner bids first.
Board: 317 Dealer: S Vul: None HCP: 18	<ul><li>★ K102</li><li>★ AKQ93</li><li>◆ Q</li><li>★ A863</li></ul>	The opponents are silent. You bid first.
Board: 318 Dealer: N Vul: None HCP: 9	<ul><li>♣ 4</li><li>♥ A96</li><li>♦ J10543</li><li>♣ A963</li></ul>	The opponents are silent.  Partner bids first.
Board: 319 Dealer: S Vul: EW HCP: 14	<ul><li>★ KQ632</li><li>♥ J10</li><li>◆ J876</li><li>◆ AK</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 320 Dealer: N Vul: None HCP: 7	<ul><li>42</li><li>KQ1085</li><li>654</li><li>Q104</li></ul>	The opponents are silent.  Partner bids first.

Board: 316 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 4♥ N	North:  ♠ A8753  ♥ AKQ102  ♠ 8  ♠ A2	South:  ♠ Q  ♥ 854  ♠ QJ32  ♠ Q10953	West North East South  1♠ Pass 1NT¹  Pass 3♥ Pass 3NT  Pass 4♥ AP  1. forcing 1NT
Board: 317 Dealer: S Vul: None North HCP: 9 South HCP: 18 Contract: 5♣ S	North:  ♣ 764  ♥ 76  ♠ AK106  ♣ Q754	South:  ♠ K102  ♥ AKQ93  ♠ Q  ♣ A863	West North East South  1  Pass 1NT¹ Pass 3  Pass 5  AP  1. forcing 1NT
Board: 318 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2♠ N	North:  ♠ AQJ732  ♥ KJ2  ♠ 72  ♠ Q7	South:  ♣ 4  ♥ A96  ♦ J10543  ♣ A963	West North East South  1♠ Pass 1NT¹  Pass 2♠ AP  1. forcing 1NT
Board: 319 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 2♥ E	North:  ♠ AJ  ♥ Q8762  ♠ Q43  ♣ J32	South:  ♠ KQ632  ♥ J10  ♦ J876  ♠ AK	West North East South  1♣  Pass 1NT1 2▼ AP  1. forcing 1NT
Board: 320 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 4♥ N	North:  ♠ AK953  ♥ A732  ♠ Q102  ♠ J	South:	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♥  Pass 4♥ AP  1. forcing 1NT

#### Forcing NT (Leveled)

Vul: EW ♦ A6

Partner bids fire

The opponents are silent.

Vul: Both 

◆ Q7542 You bid first.

HCP: 12 ♣ — You bid firs

Board: 321 Dealer: S Vul: EW North HCP: 9 South HCP: 19 Contract: 3N N	North:  ♠ Q6  ♥ 732  ♠ A6  ♣ QJ9732	South:  ♠ AKJ95  ♥ QJ96  ♠ KQ4  ♣ K	Pass Pass	North  1NT <sup>1</sup> 3NT ng 1NT	Pass AP	1♠
Board: 322 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3•X W	North:  ♠ AQ752  ♥ KJ8  ♠ Q7542  ♣ —	South:  ♠ K  ♥ Q1052  ♠ AK1098  ♣ 653	3♣ AP	North 1♣ Pass ng 1NT	Pass Pass	1NT <sup>1</sup>

#### Forcing NT (Leveled)

Board: 321 ♠ AKJ95
Dealer: S ♥ QJ96
The opponents are silent.

Board: 322 ♠ K
Dealer: N ♥ Q1052 West Bids 3♣ if possible.

Board: 321 Dealer: S Vul: EW North HCP: 9 South HCP: 19 Contract: 3N N	North:  ♠ Q6  ♥ 732  ♠ A6  ♣ QJ9732	South:  ♠ AKJ95  ♥ QJ96  ♠ KQ4  ♣ K	Pass Pass	North  1NT <sup>1</sup> 3NT ng 1NT	Pass AP	1♠
Board: 322 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3•X W	North:  ♠ AQ752  ♥ KJ8  ♠ Q7542  ♣ —	South:  ♠ K  ♥ Q1052  ♠ AK1098  ♣ 653	3♣ AP	North 1♣ Pass ng 1NT	Pass Pass	1NT <sup>1</sup>