

Board: 1 ♠ Q4 You are dealer.

Dealer: North ♥ KQ762 The opponents are silent.

Vul: None ♦ QJ4

HCP: 15+1 ♣ AJ5

Board: 2 ♠ AKJ92 Partner is dealer.

Dealer: South ♥ J52 West (RHO) Doubles 1♥ if possible.

Vul: N-S ♦ -

HCP: 11+2 ♣ QT987

Board: 3 ♠ AQ875 Partner is dealer.

Dealer: South ♥ T East (LHO) Doubles 6♠ if possible.

Vul: E-W ♦ AQJT2

HCP: 17+2 ♣ A9

Board: 4 ♠ KT932 Partner is dealer.

Dealer: South ♥ A The opponents are silent.

Vul: Both ♦ 53

HCP: 11+2 ♣ AT863

Board: 5 ♠ QT97 You are dealer.

Dealer: North ♥ KT872 East (LHO) bids 3♣ if possible.

Vul: N-S ♦ A64

HCP: 11+1 ♣ Q

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ AJ953		1♥	Pass	1♠
Vul: None	♥ KQ762	♥ 983	Pass	1NT	Pass	4♥
North HCP: 15+1	♦ QJ4	♦ AKT62		All Pass		
South HCP: 12+2	♣ AJ5	♣ -				
Contract: 4♥ South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AKJ92	♠ 4				1♥
Vul: N-S	♥ J52	♥ AKT83	X	XX	Pass	1NT
North HCP: 11+2	♦ -	♦ KT874		All Pass		
South HCP: 14+2	♣ QT987	♣ KJ				
Contract: 1NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AQ875	♠ KT3				1♥
Vul: E-W	♥ T	♥ K86532	Pass	2♠	Pass	4♠
North HCP: 17+2	♦ AQJT2	♦ K	Pass	4NT ¹	Pass	5♦ ²
South HCP: 11+2	♣ A9	♣ Q76	Pass	6♠	X	All Pass
Contract: 6♠X North						

1. Blackwood 0314, for !S

2. A=1/5 or 4/5

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ KT932	♠ Q76				1♥
Vul: Both	♥ A	♥ KQ9853	Pass	1♠	Pass	2♥
North HCP: 11+2	♦ 53	♦ A8		All Pass		
South HCP: 11+2	♣ AT863	♣ 75				
Contract: 2♥ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ QT97	♠ A6432		1♥	3♣	X
Vul: N-S	♥ KT872	♥ A	Pass	3♠	Pass	4♠
North HCP: 11+1	♦ A64	♦ KT982		All Pass		
South HCP: 11+2	♣ Q	♣ 84				
Contract: 4♠ South						

South hands

1M & 2-Suit Resp

Board: 1	♠ AJ953	Partner is dealer.
Dealer: North	♥ 983	The opponents are silent.
Vul: None	♦ AKT62	
HCP: 12+2	♣ -	

Board: 2	♠ 4	You are dealer.
Dealer: South	♥ AKT83	West (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ KT874	
HCP: 14+2	♣ KJ	

Board: 3	♠ KT3	You are dealer.
Dealer: South	♥ K86532	East (RHO) Doubles 6♠ if possible.
Vul: E-W	♦ K	
HCP: 11+2	♣ Q76	

Board: 4	♠ Q76	You are dealer.
Dealer: South	♥ KQ9853	The opponents are silent.
Vul: Both	♦ A8	
HCP: 11+2	♣ 75	

Board: 5	♠ A6432	Partner is dealer.
Dealer: North	♥ A	East (RHO) bids 3♣ if possible.
Vul: N-S	♦ KT982	
HCP: 11+2	♣ 84	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ AJ953		1♥	Pass	1♠
Vul: None	♥ KQ762	♥ 983	Pass	1NT	Pass	4♥
North HCP: 15+1	♦ QJ4	♦ AKT62		All Pass		
South HCP: 12+2	♣ AJ5	♣ -				
Contract: 4♥ South						

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AKJ92	♠ 4				1♥
Vul: N-S	♥ J52	♥ AKT83	X	XX	Pass	1NT
North HCP: 11+2	♦ -	♦ KT874		All Pass		
South HCP: 14+2	♣ QT987	♣ KJ				
Contract: 1NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AQ875	♠ KT3				1♥
Vul: E-W	♥ T	♥ K86532	Pass	2♠	Pass	4♠
North HCP: 17+2	♦ AQJT2	♦ K	Pass	4NT ¹	Pass	5♦ ²
South HCP: 11+2	♣ A9	♣ Q76	Pass	6♠	X	All Pass
Contract: 6♠X North						

1. Blackwood 0314, for !S

2. A=1/5 or 4/5

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ KT932	♠ Q76				1♥
Vul: Both	♥ A	♥ KQ9853	Pass	1♠	Pass	2♥
North HCP: 11+2	♦ 53	♦ A8		All Pass		
South HCP: 11+2	♣ AT863	♣ 75				
Contract: 2♥ South						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ QT97	♠ A6432		1♥	3♣	X
Vul: N-S	♥ KT872	♥ A	Pass	3♠	Pass	4♠
North HCP: 11+1	♦ A64	♦ KT982		All Pass		
South HCP: 11+2	♣ Q	♣ 84				
Contract: 4♠ South						

Board: 6	♠ AQ832	You are dealer.
Dealer: North	♥ AT9	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 14+1	♣ KJT	
Board: 7	♠ AJ32	You are dealer.
Dealer: North	♥ KQ854	East (LHO) bids 2♠ if possible.
Vul: Both	♦ QT5	
HCP: 12+1	♣ 4	
Board: 8	♠ 6	Partner is dealer.
Dealer: South	♥ 75	West (RHO) bids 2♥ if possible.
Vul: None	♦ KJT42	
HCP: 11+2	♣ AK654	
Board: 9	♠ A8765	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: E-W	♦ K76	
HCP: 14+1	♣ 54	
Board: 10	♠ 4	You are dealer.
Dealer: North	♥ KQ953	The opponents are silent.
Vul: Both	♦ KQ85	
HCP: 14+1	♣ KJ7	

Both hands (Answers Page)

Board: 6

	North:	South:	W	N	E	S
Dealer: North	♠ AQ832	♠ -		1 ♠	Pass	2 ♥
Vul: E-W	♥ AT9	♥ KQJ87	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ T3	♦ J76				
South HCP: 11+2	♣ KJT	♣ A9763				
Contract: 4 ♥	North					

Board: 7

	North:	South:	W	N	E	S
Dealer: North	♠ AJ32	♠ 97		1 ♥	2 ♠	X
Vul: Both	♥ KQ854	♥ 6	Pass	2NT	All Pass	
North HCP: 12+1	♦ QT5	♦ A9763				
South HCP: 11+2	♣ 4	♣ AK762				
Contract: 2NT	North					

Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ Q9752			1 ♠	
Vul: None	♥ 75	♥ KT6	2 ♥	X	Pass	2 ♠
North HCP: 11+2	♦ KJT42	♦ A6	All Pass			
South HCP: 11+1	♣ AK654	♣ Q73				
Contract: 2 ♠	South					

Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ A8765	♠ Q		1 ♠	Pass	2 ♦ ¹
Vul: E-W	♥ AK7	♥ 94	Pass	2 ♠	Pass	3 ♣
North HCP: 14+1	♦ K76	♦ A9843	Pass	3NT	All Pass	
South HCP: 12+2	♣ 54	♣ KQJ87	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 3NT	North					

Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AKQT3		1 ♥	Pass	1 ♠
Vul: Both	♥ KQ953	♥ 4	Pass	2 ♦	Pass	3NT
North HCP: 14+1	♦ KQ85	♦ T9	All Pass			
South HCP: 13+2	♣ KJ7	♣ AT843				
Contract: 3NT	South					

South hands

1M & 2-Suit Resp

Board: 6 ♠ - Partner is dealer.

Dealer: North ♥ KQJ87 The opponents are silent.

Vul: E-W ♦ J76

HCP: 11+2 ♣ A9763

Board: 7 ♠ 97 Partner is dealer.

Dealer: North ♥ 6 East (RHO) bids 2♠ if possible.

Vul: Both ♦ A9763

HCP: 11+2 ♣ AK762

Board: 8 ♠ Q9752 You are dealer.

Dealer: South ♥ KT6 West (LHO) bids 2♥ if possible.

Vul: None ♦ A6

HCP: 11+1 ♣ Q73

Board: 9 ♠ Q Partner is dealer.

Dealer: North ♥ 94 The opponents are silent.

Vul: E-W ♦ A9843

HCP: 12+2 ♣ KQJ87

Board: 10 ♠ AKQT3 Partner is dealer.

Dealer: North ♥ 4 The opponents are silent.

Vul: Both ♦ T9

HCP: 13+2 ♣ AT843

Both hands (Answers Page)

Board: 6

	North:	South:	W	N	E	S
Dealer: North	♠ AQ832	♠ -		1 ♠	Pass	2 ♥
Vul: E-W	♥ AT9	♥ KQJ87	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ T3	♦ J76				
South HCP: 11+2	♣ KJT	♣ A9763				
Contract: 4 ♥	North					

Board: 7

	North:	South:	W	N	E	S
Dealer: North	♠ AJ32	♠ 97		1 ♥	2 ♠	X
Vul: Both	♥ KQ854	♥ 6	Pass	2NT	All Pass	
North HCP: 12+1	♦ QT5	♦ A9763				
South HCP: 11+2	♣ 4	♣ AK762				
Contract: 2NT	North					

Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ Q9752			1 ♠	
Vul: None	♥ 75	♥ KT6	2 ♥	X	Pass	2 ♠
North HCP: 11+2	♦ KJT42	♦ A6	All Pass			
South HCP: 11+1	♣ AK654	♣ Q73				
Contract: 2 ♠	South					

Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ A8765	♠ Q		1 ♠	Pass	2 ♦ ¹
Vul: E-W	♥ AK7	♥ 94	Pass	2 ♠	Pass	3 ♣
North HCP: 14+1	♦ K76	♦ A9843	Pass	3NT	All Pass	
South HCP: 12+2	♣ 54	♣ KQJ87	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 3NT	North					

Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ AKQT3		1 ♥	Pass	1 ♠
Vul: Both	♥ KQ953	♥ 4	Pass	2 ♦	Pass	3NT
North HCP: 14+1	♦ KQ85	♦ T9	All Pass			
South HCP: 13+2	♣ KJ7	♣ AT843				
Contract: 3NT	South					

Board: 11	♠ J	Partner is dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: None	♦ K9543	
HCP: 15+2	♣ AK954	

Board: 12	♠ QJ984	You are dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: N-S	♦ J98	
HCP: 13+1	♣ AKQ	

Board: 13	♠ AQT97	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ 73	
HCP: 11+2	♣ KQT75	

Board: 14	♠ AKQ95	You are dealer.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: None	♦ 84	
HCP: 15+1	♣ T97	

Board: 15	♠ -	Partner is dealer.
Dealer: South	♥ AKJT4	The opponents are silent.
Vul: N-S	♦ Q9875	
HCP: 13+2	♣ K72	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ KT854				1 ♠
Vul: None	♥ A6	♥ KQJ74	Pass	2 ♦ ¹	Pass	3 ♥
North HCP: 15+2	♦ K9543	♦ A	Pass	3NT	All Pass	
South HCP: 15+2	♣ AK954	♣ Q8				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ QJ984	♠ A2		1 ♠	Pass	2 ♦ ¹
Vul: N-S	♥ 74	♥ 8	Pass	2 ♠	Pass	2NT
North HCP: 13+1	♦ J98	♦ AK743	Pass	3 ♦	Pass	3 ♠
South HCP: 11+2	♣ AKQ	♣ T9863	Pass	3NT	All Pass	
Contract: 3NT North						1. 10+ HCP if fit or 6+; 12+ F

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ AQT97	♠ K3				1 ♥
Vul: Both	♥ 5	♥ QJT864	Pass	1 ♠	Pass	2 ♥
North HCP: 11+2	♦ 73	♦ Q4	Pass	2NT	All Pass	
South HCP: 13+2	♣ KQT75	♣ AJ6				
Contract: 2NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AKQ95	♠ -		1 ♠	Pass	2 ♥
Vul: None	♥ AQ2	♥ K8764	Pass	4 ♥	All Pass	
North HCP: 15+1	♦ 84	♦ A75				
South HCP: 12+2	♣ T97	♣ KQ632				
Contract: 4 ♥ North						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQ96				1 ♠
Vul: N-S	♥ AKJT4	♥ Q952	Pass	2 ♥	Pass	4 ♥
North HCP: 13+2	♦ Q9875	♦ J	All Pass			
South HCP: 12+1	♣ K72	♣ 865				
Contract: 4 ♥ South						

South hands

1M & 2-Suit Resp

Board: 11 ♠ KT854 You are dealer.

Dealer: South ♥ KQJ74 The opponents are silent.

Vul: None ♦ A

HCP: 15+2 ♣ Q8

Board: 12 ♠ A2 Partner is dealer.

Dealer: North ♥ 8 The opponents are silent.

Vul: N-S ♦ AK743

HCP: 11+2 ♣ T9863

Board: 13 ♠ K3 You are dealer.

Dealer: South ♥ QJT864 The opponents are silent.

Vul: Both ♦ Q4

HCP: 13+2 ♣ AJ6

Board: 14 ♠ - Partner is dealer.

Dealer: North ♥ K8764 The opponents are silent.

Vul: None ♦ A75

HCP: 12+2 ♣ KQ632

Board: 15 ♠ AKQ96 You are dealer.

Dealer: South ♥ Q952 The opponents are silent.

Vul: N-S ♦ J

HCP: 12+1 ♣ 865

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ KT854				1 ♠
Vul: None	♥ A6	♥ KQJ74	Pass	2 ♦ ¹	Pass	3 ♥
North HCP: 15+2	♦ K9543	♦ A	Pass	3NT	All Pass	
South HCP: 15+2	♣ AK954	♣ Q8				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ QJ984	♠ A2		1 ♠	Pass	2 ♦ ¹
Vul: N-S	♥ 74	♥ 8	Pass	2 ♠	Pass	2NT
North HCP: 13+1	♦ J98	♦ AK743	Pass	3 ♦	Pass	3 ♠
South HCP: 11+2	♣ AKQ	♣ T9863	Pass	3NT	All Pass	
Contract: 3NT North						1. 10+ HCP if fit or 6+; 12+ F

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ AQT97	♠ K3				1 ♥
Vul: Both	♥ 5	♥ QJT864	Pass	1 ♠	Pass	2 ♥
North HCP: 11+2	♦ 73	♦ Q4	Pass	2NT	All Pass	
South HCP: 13+2	♣ KQT75	♣ AJ6				
Contract: 2NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AKQ95	♠ -		1 ♠	Pass	2 ♥
Vul: None	♥ AQ2	♥ K8764	Pass	4 ♥	All Pass	
North HCP: 15+1	♦ 84	♦ A75				
South HCP: 12+2	♣ T97	♣ KQ632				
Contract: 4 ♥ North						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQ96				1 ♠
Vul: N-S	♥ AKJT4	♥ Q952	Pass	2 ♥	Pass	4 ♥
North HCP: 13+2	♦ Q9875	♦ J	All Pass			
South HCP: 12+1	♣ K72	♣ 865				
Contract: 4 ♥ South						

Board: 16 ♠ KQT You are dealer.

Dealer: North ♥ A9632 The opponents are silent.

Vul: E-W ♦ KT

HCP: 13+1 ♣ J85

Board: 17 ♠ QJ754 Partner is dealer.

Dealer: South ♥ AQT The opponents are silent.

Vul: None ♦ AQ985

HCP: 15+2 ♣ -

Board: 18 ♠ 4 Partner is dealer.

Dealer: South ♥ AQT97 West (RHO) bids 2♣ if possible.

Vul: N-S ♦ T3

HCP: 12+2 ♣ KQJ92

Board: 19 ♠ T You are dealer.

Dealer: North ♥ J9542 The opponents are silent.

Vul: E-W ♦ AKJ96

HCP: 13+2 ♣ A4

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ 98732		1 ♥	Pass	1 ♠
Vul: E-W	♥ A9632	♥ 5	Pass	1 NT	Pass	2 ♣ ¹
North HCP: 13+1	♦ KT	♦ Q9	Pass	2 ♦	Pass	2 ♠
South HCP: 11+2	♣ J85	♣ AKQT4	Pass	3 ♠	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. Two Way New Minor Forcing

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ QJ754	♠ -				1 ♥
Vul: None	♥ AQT	♥ KJ953	Pass	1 ♠	Pass	2 ♣
North HCP: 15+2	♦ AQ985	♦ KJT6	Pass	2 ♦ ¹	Pass	3 ♦
South HCP: 11+1	♣ -	♣ K986	Pass	4 NT ²	Pass	5 ♦ ³
Contract: 7 ♦ North			Pass	7 ♦	All Pass	

1. Fourth suit
2. Blackwood 0314, for !D
3. A=1/5 or 4/5

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AQJT83				1 ♠
Vul: N-S	♥ AQT97	♥ 8	2 ♣	Pass	Pass	2 ♦
North HCP: 12+2	♦ T3	♦ AJ642	Pass	2 ♥	Pass	4 ♠
South HCP: 12+3	♣ KQJ92	♣ 8	All Pass			
Contract: 4 ♠ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ KQJ43		1 ♥	Pass	1 ♠
Vul: E-W	♥ J9542	♥ A83	Pass	2 ♦	Pass	3 ♣ ¹
North HCP: 13+2	♦ AKJ96	♦ -	Pass	3 NT	Pass	4 ♥
South HCP: 15+2	♣ A4	♣ KQT83	All Pass			
Contract: 4 ♥ South			1. Fourth suit			

South hands

1M & 2-Suit Resp

Board: 16	♠ 98732	Partner is dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 11+2	♣ AKQT4	

Board: 17	♠ -	You are dealer.
Dealer: South	♥ KJ953	The opponents are silent.
Vul: None	♦ KJT6	
HCP: 11+1	♣ K986	

Board: 18	♠ AQJT83	You are dealer.
Dealer: South	♥ 8	West (LHO) bids 2♣ if possible.
Vul: N-S	♦ AJ642	
HCP: 12+3	♣ 8	

Board: 19	♠ KQJ43	Partner is dealer.
Dealer: North	♥ A83	The opponents are silent.
Vul: E-W	♦ -	
HCP: 15+2	♣ KQT83	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ 98732		1 ♥	Pass	1 ♠
Vul: E-W	♥ A9632	♥ 5	Pass	1 NT	Pass	2 ♣ ¹
North HCP: 13+1	♦ KT	♦ Q9	Pass	2 ♦	Pass	2 ♠
South HCP: 11+2	♣ J85	♣ AKQT4	Pass	3 ♠	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. Two Way New Minor Forcing

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ QJ754	♠ -				1 ♥
Vul: None	♥ AQT	♥ KJ953	Pass	1 ♠	Pass	2 ♣
North HCP: 15+2	♦ AQ985	♦ KJT6	Pass	2 ♦ ¹	Pass	3 ♦
South HCP: 11+1	♣ -	♣ K986	Pass	4 NT ²	Pass	5 ♦ ³
Contract: 7 ♦ North			Pass	7 ♦	All Pass	

1. Fourth suit
2. Blackwood 0314, for !D
3. A=1/5 or 4/5

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AQJT83				1 ♠
Vul: N-S	♥ AQT97	♥ 8	2 ♣	Pass	Pass	2 ♦
North HCP: 12+2	♦ T3	♦ AJ642	Pass	2 ♥	Pass	4 ♠
South HCP: 12+3	♣ KQJ92	♣ 8	All Pass			
Contract: 4 ♠ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ KQJ43		1 ♥	Pass	1 ♠
Vul: E-W	♥ J9542	♥ A83	Pass	2 ♦	Pass	3 ♣ ¹
North HCP: 13+2	♦ AKJ96	♦ -	Pass	3 NT	Pass	4 ♥
South HCP: 15+2	♣ A4	♣ KQT83	All Pass			
Contract: 4 ♥ South			1. Fourth suit			

Board: 20	♠ K	Partner is dealer.
Dealer: South	♥ J3	The opponents are silent.
Vul: Both	♦ AJ752	
HCP: 13+2	♣ A8652	

Board: 21	♠ 7	Partner is dealer.
Dealer: South	♥ KJ632	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 12+2	♣ AQT32	

Board: 22	♠ 54	You are dealer.
Dealer: North	♥ AJT96	East (LHO) bids 1 ♠ if possible.
Vul: E-W	♦ A73	
HCP: 11+1	♣ Q54	

Board: 23	♠ 98	You are dealer.
Dealer: North	♥ AJ642	The opponents are silent.
Vul: Both	♦ T83	
HCP: 11+1	♣ AQ5	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ Q				1 ♥
Vul: Both	♥ J3	♥ AQ954	Pass	2 ♦ ¹	Pass	3 ♣
North HCP: 13+2	♦ AJ752	♦ QT8		All Pass		
South HCP: 13+1	♣ A8652	♣ K943				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3 ♣ South						

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KJT852				1 ♠
Vul: N-S	♥ KJ632	♥ A84	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 12+2	♦ Q3	♦ AJ5	Pass	4 ♥	All Pass	
South HCP: 13+2	♣ AQT32	♣ 9				1. Splinter
Contract: 4 ♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ KT		1 ♥	1 ♠	2NT
Vul: E-W	♥ AJT96	♥ Q		All Pass		
North HCP: 11+1	♦ A73	♦ KJ962				
South HCP: 13+2	♣ Q54	♣ KJ973				
Contract: 2NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ KJ643		1 ♥	Pass	2 ♠
Vul: Both	♥ AJ642	♥ Q	Pass	3NT	All Pass	
North HCP: 11+1	♦ T83	♦ AQ976				
South HCP: 15+2	♣ AQ5	♣ K6				
Contract: 3NT North						

South hands

1M & 2-Suit Resp

Board: 20 ♠ Q You are dealer.

Dealer: South ♥ AQ954 The opponents are silent.

Vul: Both ♦ QT8

HCP: 13+1 ♣ K943

Board: 21 ♠ KJT852 You are dealer.

Dealer: South ♥ A84 The opponents are silent.

Vul: N-S ♦ AJ5

HCP: 13+2 ♣ 9

Board: 22 ♠ KT Partner is dealer.

Dealer: North ♥ Q East (RHO) bids 1♠ if possible.

Vul: E-W ♦ KJ962

HCP: 13+2 ♣ KJ973

Board: 23 ♠ KJ643 Partner is dealer.

Dealer: North ♥ Q The opponents are silent.

Vul: Both ♦ AQ976

HCP: 15+2 ♣ K6

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ Q				1 ♥
Vul: Both	♥ J3	♥ AQ954	Pass	2 ♦ ¹	Pass	3 ♣
North HCP: 13+2	♦ AJ752	♦ QT8		All Pass		
South HCP: 13+1	♣ A8652	♣ K943				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3 ♣ South						

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KJT852				1 ♠
Vul: N-S	♥ KJ632	♥ A84	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 12+2	♦ Q3	♦ AJ5	Pass	4 ♥	All Pass	
South HCP: 13+2	♣ AQT32	♣ 9				1. Splinter
Contract: 4 ♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ KT		1 ♥	1 ♠	2NT
Vul: E-W	♥ AJT96	♥ Q		All Pass		
North HCP: 11+1	♦ A73	♦ KJ962				
South HCP: 13+2	♣ Q54	♣ KJ973				
Contract: 2NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ KJ643		1 ♥	Pass	2 ♠
Vul: Both	♥ AJ642	♥ Q	Pass	3NT	All Pass	
North HCP: 11+1	♦ T83	♦ AQ976				
South HCP: 15+2	♣ AQ5	♣ K6				
Contract: 3NT North						

Board: 24 ♠ KJ854 You are dealer.

Dealer: North ♥ Q42 The opponents are silent.

Vul: None ♦ AQT97

HCP: 12+2 ♣ -

Board: 25 ♠ 5 You are dealer.

Dealer: North ♥ KQJT654 The opponents are silent.

Vul: E-W ♦ Q5

HCP: 12+3 ♣ A73

Board: 26 ♠ 7543 You are dealer.

Dealer: North ♥ AKJ87 The opponents are silent.

Vul: Both ♦ K

HCP: 11+1 ♣ 865

Board: 27 ♠ QJ9 Partner is dealer.

Dealer: South ♥ - The opponents are silent.

Vul: None ♦ KT764

HCP: 11+2 ♣ AJ975

Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ KJ854	♠ AQT		1 ♠	Pass	2 ♥
Vul: None	♥ Q42	♥ AT763	Pass	3 ♥	Pass	3NT ¹
North HCP: 12+2	♦ AQT97	♦ -	Pass	5 ♣ ²	Pass	5 ♠ ³
South HCP: 15+2	♣ -	♣ KQ763	Pass	6 ♥	All Pass	
Contract: 6 ♥ North				1. surplus		
				2. Exclusion, for !H		
				3. 2 out of 4		

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ AQJ96		1 ♥	Pass	1 ♠
Vul: E-W	♥ KQJT654	♥ A2	Pass	4 ♥	All Pass	
North HCP: 12+3	♦ Q5	♦ 98763				
South HCP: 12+2	♣ A73	♣ J				
Contract: 4 ♥ North						

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ 7543	♠ KJ862		1 ♥	Pass	1 ♠
Vul: Both	♥ AKJ87	♥ -	Pass	2 ♠	Pass	4 ♠
North HCP: 11+1	♦ K	♦ QJ4	All Pass			
South HCP: 13+2	♣ 865	♣ KQJ73				
Contract: 4 ♠ South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ AT				1 ♥
Vul: None	♥ -	♥ JT976	Pass	2 ♦ ¹	Pass	3 ♦
North HCP: 11+2	♦ KT764	♦ AQ83	All Pass			
South HCP: 14+1	♣ AJ975	♣ K4		1. 10+ HCP if fit or 6+; 12+ F		
Contract: 3 ♦ South						

South hands

1M & 2-Suit Resp

Board: 24	♠ AQT	Partner is dealer.
Dealer: North	♥ AT763	The opponents are silent.
Vul: None	♦ -	
HCP: 15+2	♣ KQ763	

Board: 25	♠ AQJ96	Partner is dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ 98763	
HCP: 12+2	♣ J	

Board: 26	♠ KJ862	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ QJ4	
HCP: 13+2	♣ KQJ73	

Board: 27	♠ AT	You are dealer.
Dealer: South	♥ JT976	The opponents are silent.
Vul: None	♦ AQ83	
HCP: 14+1	♣ K4	

Both hands (Answers Page)

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ KJ854	♠ AQT		1 ♠	Pass	2 ♥
Vul: None	♥ Q42	♥ AT763	Pass	3 ♥	Pass	3NT ¹
North HCP: 12+2	♦ AQT97	♦ -	Pass	5 ♣ ²	Pass	5 ♠ ³
South HCP: 15+2	♣ -	♣ KQ763	Pass	6 ♥	All Pass	
Contract: 6 ♥ North				1. surplus		
				2. Exclusion, for !H		
				3. 2 out of 4		

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ AQJ96		1 ♥	Pass	1 ♠
Vul: E-W	♥ KQJT654	♥ A2	Pass	4 ♥	All Pass	
North HCP: 12+3	♦ Q5	♦ 98763				
South HCP: 12+2	♣ A73	♣ J				
Contract: 4 ♥ North						

Board: 26	North:	South:	W	N	E	S
Dealer: North	♠ 7543	♠ KJ862		1 ♥	Pass	1 ♠
Vul: Both	♥ AKJ87	♥ -	Pass	2 ♠	Pass	4 ♠
North HCP: 11+1	♦ K	♦ QJ4	All Pass			
South HCP: 13+2	♣ 865	♣ KQJ73				
Contract: 4 ♠ South						

Board: 27	North:	South:	W	N	E	S
Dealer: South	♠ QJ9	♠ AT				1 ♥
Vul: None	♥ -	♥ JT976	Pass	2 ♦ ¹	Pass	3 ♦
North HCP: 11+2	♦ KT764	♦ AQ83	All Pass			
South HCP: 14+1	♣ AJ975	♣ K4		1. 10+ HCP if fit or 6+; 12+ F		
Contract: 3 ♦ South						

Board: 28 ♠ AQ8652 You are dealer.

Dealer: North ♥ J The opponents are silent.

Vul: N-S ♦ KJ9

HCP: 12+2 ♣ J87

Board: 29 ♠ 3 You are dealer.

Dealer: North ♥ AQJT982 The opponents are silent.

Vul: Both ♦ JT

HCP: 13+3 ♣ AJT

Board: 30 ♠ J952 You are dealer.

Dealer: North ♥ AT984 The opponents are silent.

Vul: None ♦ AQT

HCP: 11+1 ♣ T

Board: 31 ♠ AJ6 You are dealer.

Dealer: North ♥ AKJ763 East (LHO) Doubles 3♠ if possible.

Vul: N-S ♦ T42 West (RHO) bids 4♠ if possible.

HCP: 13+2 ♣ 3

Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ AQ8652	♠ 7		1 ♠	Pass	2 ♥
Vul: N-S	♥ J	♥ AQT43	Pass	2 ♠	Pass	3NT
North HCP: 12+2	♦ KJ9	♦ AQ		All Pass		
South HCP: 14+2	♣ J87	♣ QT652				
Contract: 3NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ AQJ64		1 ♥	Pass	1 ♠
Vul: Both	♥ AQJT982	♥ K63	Pass	4 ♥	Pass	4NT ¹
North HCP: 13+3	♦ JT	♦ K8742	Pass	5 ♠ ²	Pass	6 ♥
South HCP: 13+2	♣ AJT	♣ -		All Pass		
Contract: 6 ♥ South						
			1. Blackwood 0314, for !H			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ J952	♠ AQT43		1 ♥	Pass	1 ♠
Vul: None	♥ AT984	♥ 7	Pass	2 ♠	Pass	4 ♠
North HCP: 11+1	♦ AQT	♦ 54		All Pass		
South HCP: 11+2	♣ T	♣ KQ752				
Contract: 4 ♠ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ 5		1 ♥	Pass	2 ♦ ¹
Vul: N-S	♥ AKJ763	♥ T2	Pass	2 ♥	Pass	3 ♣
North HCP: 13+2	♦ T42	♦ AKQJ3	Pass	3 ♠ ²	X	4 ♣
South HCP: 13+2	♣ 3	♣ KT875	Pass	4 ♦	Pass	4 ♥
Contract: 6 ♥ North			4 ♠	4NT ³	Pass	5 ♦ ⁴
			Pass	6 ♥	All Pass	
			1. 10+ HCP if fit or 6+; 12+ F			
			2. Fourth suit			
			3. Blackwood 0314, for !H			
			4. A=1/5 or 4/5			

South hands

1M & 2-Suit Resp

Board: 28	♠ 7	Partner is dealer.
Dealer: North	♥ AQT43	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 14+2	♣ QT652	

Board: 29	♠ AQJ64	Partner is dealer.
Dealer: North	♥ K63	The opponents are silent.
Vul: Both	♦ K8742	
HCP: 13+2	♣ -	

Board: 30	♠ AQT43	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ 54	
HCP: 11+2	♣ KQ752	

Board: 31	♠ 5	Partner is dealer.
Dealer: North	♥ T2	East (RHO) Doubles 3♠ if possible.
Vul: N-S	♦ AKQJ3	West (LHO) bids 4♠ if possible.
HCP: 13+2	♣ KT875	

Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ AQ8652	♠ 7		1 ♠	Pass	2 ♥
Vul: N-S	♥ J	♥ AQT43	Pass	2 ♠	Pass	3NT
North HCP: 12+2	♦ KJ9	♦ AQ		All Pass		
South HCP: 14+2	♣ J87	♣ QT652				
Contract: 3NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ AQJ64		1 ♥	Pass	1 ♠
Vul: Both	♥ AQJT982	♥ K63	Pass	4 ♥	Pass	4NT ¹
North HCP: 13+3	♦ JT	♦ K8742	Pass	5 ♠ ²	Pass	6 ♥
South HCP: 13+2	♣ AJT	♣ -		All Pass		
Contract: 6 ♥ South						
			1. Blackwood 0314, for !H			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ J952	♠ AQT43		1 ♥	Pass	1 ♠
Vul: None	♥ AT984	♥ 7	Pass	2 ♠	Pass	4 ♠
North HCP: 11+1	♦ AQT	♦ 54		All Pass		
South HCP: 11+2	♣ T	♣ KQ752				
Contract: 4 ♠ South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ AJ6	♠ 5		1 ♥	Pass	2 ♦ ¹
Vul: N-S	♥ AKJ763	♥ T2	Pass	2 ♥	Pass	3 ♣
North HCP: 13+2	♦ T42	♦ AKQJ3	Pass	3 ♠ ²	X	4 ♣
South HCP: 13+2	♣ 3	♣ KT875	Pass	4 ♦	Pass	4 ♥
Contract: 6 ♥ North			4 ♠	4NT ³	Pass	5 ♦ ⁴
			Pass	6 ♥	All Pass	
			1. 10+ HCP if fit or 6+; 12+ F			
			2. Fourth suit			
			3. Blackwood 0314, for !H			
			4. A=1/5 or 4/5			

Board: 32 ♠ KQ72 You are dealer.

Dealer: North ♥ AKT853 The opponents are silent.

Vul: E-W ♦ Q

HCP: 14+2 ♣ 76

Board: 33 ♠ K8653 You are dealer.

Dealer: North ♥ AK2 The opponents are silent.

Vul: None ♦ K76

HCP: 13+1 ♣ 72

Board: 34 ♠ JT4 LHO is dealer.

Dealer: East ♥ K85 East (LHO) opens 1♥ if possible.

Vul: E-W ♦ AJ4 West (RHO) Doubles 3♠ if possible.

HCP: 9 ♣ 9432 East (LHO) bids 4♥ if possible.

East (LHO) Doubles 4♠ if possible.

Board: 35 ♠ T94 You are dealer.

Dealer: North ♥ AJ972 The opponents are silent.

Vul: E-W ♦ 7

HCP: 11+1 ♣ KQJ7

Board: 36 ♠ K Partner is dealer.

Dealer: South ♥ T8 The opponents are silent.

Vul: Both ♦ AKQJ6

HCP: 17+2 ♣ KJT54

Both hands (Answers Page)

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ KQ72	♠ AJ943		1 ♥	Pass	1 ♠
Vul: E-W	♥ AKT853	♥ -	Pass	4 ♦	All Pass	
North HCP: 14+2	♦ Q	♦ AJ9				
South HCP: 13+2	♣ 76	♣ K9852				
Contract: 4 ♠	North					

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ K8653	♠ A42		1 ♠	Pass	2 ♦ ¹
Vul: None	♥ AK2	♥ -	Pass	2 ♠	Pass	4 ♥ ²
North HCP: 13+1	♦ K76	♦ AQJ93	Pass	4 ♠	All Pass	
South HCP: 15+2	♣ 72	♣ KJ843				
Contract: 4 ♠	North		1. 10+ HCP if fit or 6+; 12+ F			
			2. Splinter			

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ JT4	♠ A987532			1 ♥	3 ♠
Vul: E-W	♥ K85	♥ 93	X	Pass	4 ♥	Pass
North HCP: 9	♦ AJ4	♦ Q75	Pass	4 ♠	X	All Pass
South HCP: 6+3	♣ 9432	♣ T				
Contract: 4 ♠ X	North					

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ T94	♠ K63		1 ♥	Pass	2 ♦ ¹
Vul: E-W	♥ AJ972	♥ -	Pass	3 ♣	Pass	5 ♣
North HCP: 11+1	♦ 7	♦ A8542	All Pass			
South HCP: 11+2	♣ KQJ7	♣ A8543				
Contract: 5 ♣	South		1. 10+ HCP if fit or 6+; 12+ F			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQT6				1 ♥
Vul: Both	♥ T8	♥ Q7542	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 17+2	♦ AKQJ6	♦ 875	Pass	3 ♣	Pass	3 NT
South HCP: 12+1	♣ KJT54	♣ A	All Pass			
Contract: 3NT	South		1. 10+ HCP if fit or 6+; 12+ F			

South hands

1M & 2-Suit Resp

Board: 32	♠ AJ943	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ AJ9	
HCP: 13+2	♣ K9852	

Board: 33	♠ A42	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ AQJ93	
HCP: 15+2	♣ KJ843	

Board: 34	♠ A987532	RHO is dealer. You bid second.
Dealer: East	♥ 93	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ Q75	West (LHO) Doubles 3♠ if possible.
HCP: 6+3	♣ T	East (RHO) bids 4♥ if possible.
		East (RHO) Doubles 4♠ if possible.

Board: 35	♠ K63	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ A8542	
HCP: 11+2	♣ A8543	

Board: 36	♠ AQT6	You are dealer.
Dealer: South	♥ Q7542	The opponents are silent.
Vul: Both	♦ 875	
HCP: 12+1	♣ A	

Both hands (Answers Page)

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ KQ72	♠ AJ943		1 ♥	Pass	1 ♠
Vul: E-W	♥ AKT853	♥ -	Pass	4 ♦	All Pass	
North HCP: 14+2	♦ Q	♦ AJ9				
South HCP: 13+2	♣ 76	♣ K9852				
Contract: 4 ♠	North					

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ K8653	♠ A42		1 ♠	Pass	2 ♦ ¹
Vul: None	♥ AK2	♥ -	Pass	2 ♠	Pass	4 ♥ ²
North HCP: 13+1	♦ K76	♦ AQJ93	Pass	4 ♠	All Pass	
South HCP: 15+2	♣ 72	♣ KJ843				
Contract: 4 ♠	North		1. 10+ HCP if fit or 6+; 12+ F			
			2. Splinter			

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ JT4	♠ A987532			1 ♥	3 ♠
Vul: E-W	♥ K85	♥ 93	X	Pass	4 ♥	Pass
North HCP: 9	♦ AJ4	♦ Q75	Pass	4 ♠	X	All Pass
South HCP: 6+3	♣ 9432	♣ T				
Contract: 4 ♠ X	North					

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ T94	♠ K63		1 ♥	Pass	2 ♦ ¹
Vul: E-W	♥ AJ972	♥ -	Pass	3 ♣	Pass	5 ♣
North HCP: 11+1	♦ 7	♦ A8542	All Pass			
South HCP: 11+2	♣ KQJ7	♣ A8543				
Contract: 5 ♣	South		1. 10+ HCP if fit or 6+; 12+ F			

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQT6				1 ♥
Vul: Both	♥ T8	♥ Q7542	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 17+2	♦ AKQJ6	♦ 875	Pass	3 ♣	Pass	3 NT
South HCP: 12+1	♣ KJT54	♣ A	All Pass			
Contract: 3NT	South		1. 10+ HCP if fit or 6+; 12+ F			

Board: 37	♠ 3	Partner is dealer.
Dealer: South	♥ AKT98	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 11+2	♣ J8543	

Board: 38	♠ 6	Partner is dealer.
Dealer: South	♥ QJT85	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 11+2	♣ J9875	

Board: 39	♠ -	Partner is dealer.
Dealer: South	♥ J9754	The opponents are silent.
Vul: Both	♦ KQ9	
HCP: 11+2	♣ KQ983	

Board: 40	♠ AQ9542	You are dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: None	♦ KT9	
HCP: 13+2	♣ A76	

Board: 41	♠ QJ	You are dealer.
Dealer: North	♥ AKQ874	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 12+2	♣ T987	

Both hands (Answers Page)

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AQJ742				1 ♠
Vul: N-S	♥ AKT98	♥ QJ7	Pass	2 ♥	Pass	4 ♥
North HCP: 11+2	♦ K9	♦ T6	All Pass			
South HCP: 14+2	♣ J8543	♣ A6				
Contract: 4 ♥ South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AJ872				1 ♠
Vul: E-W	♥ QJT85	♥ K3	Pass	2 ♥	Pass	3 ♦
North HCP: 11+2	♦ AK	♦ QT82	All Pass			
South HCP: 14+1	♣ J9875	♣ A6				
Contract: 3 ♦ South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AK942				1 ♠
Vul: Both	♥ J9754	♥ Q863	Pass	2 ♥	Pass	4 ♥
North HCP: 11+2	♦ KQ9	♦ A2	All Pass			
South HCP: 13+1	♣ KQ983	♣ T2				
Contract: 4 ♥ South						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AQ9542	♠ 6		1 ♠	Pass	2 ♥
Vul: None	♥ 5	♥ AK942	Pass	2 ♠	Pass	3 ♦
North HCP: 13+2	♦ KT9	♦ AQJ43	Pass	3 ♠	Pass	3NT
South HCP: 14+2	♣ A76	♣ 98	All Pass			
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ KT842		1 ♥	Pass	1 ♠
Vul: E-W	♥ AKQ874	♥ 3	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 12+2	♦ 6	♦ KJ985	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ T987	♣ KQ				
Contract: 4 ♥ North						1. Fourth suit

Board: 37 ♠ AQJ742 You are dealer.

Dealer: South ♥ QJ7 The opponents are silent.

Vul: N-S ♦ T6

HCP: 14+2 ♣ A6

Board: 38 ♠ AJ872 You are dealer.

Dealer: South ♥ K3 The opponents are silent.

Vul: E-W ♦ QT82

HCP: 14+1 ♣ A6

Board: 39 ♠ AK942 You are dealer.

Dealer: South ♥ Q863 The opponents are silent.

Vul: Both ♦ A2

HCP: 13+1 ♣ T2

Board: 40 ♠ 6 Partner is dealer.

Dealer: North ♥ AK942 The opponents are silent.

Vul: None ♦ AQJ43

HCP: 14+2 ♣ 98

Board: 41 ♠ KT842 Partner is dealer.

Dealer: North ♥ 3 The opponents are silent.

Vul: E-W ♦ KJ985

HCP: 12+2 ♣ KQ

Both hands (Answers Page)

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AQJ742				1 ♠
Vul: N-S	♥ AKT98	♥ QJ7	Pass	2 ♥	Pass	4 ♥
North HCP: 11+2	♦ K9	♦ T6	All Pass			
South HCP: 14+2	♣ J8543	♣ A6				
Contract: 4 ♥ South						

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AJ872				1 ♠
Vul: E-W	♥ QJT85	♥ K3	Pass	2 ♥	Pass	3 ♦
North HCP: 11+2	♦ AK	♦ QT82	All Pass			
South HCP: 14+1	♣ J9875	♣ A6				
Contract: 3 ♦ South						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AK942				1 ♠
Vul: Both	♥ J9754	♥ Q863	Pass	2 ♥	Pass	4 ♥
North HCP: 11+2	♦ KQ9	♦ A2	All Pass			
South HCP: 13+1	♣ KQ983	♣ T2				
Contract: 4 ♥ South						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AQ9542	♠ 6		1 ♠	Pass	2 ♥
Vul: None	♥ 5	♥ AK942	Pass	2 ♠	Pass	3 ♦
North HCP: 13+2	♦ KT9	♦ AQJ43	Pass	3 ♠	Pass	3NT
South HCP: 14+2	♣ A76	♣ 98	All Pass			
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ KT842		1 ♥	Pass	1 ♠
Vul: E-W	♥ AKQ874	♥ 3	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 12+2	♦ 6	♦ KJ985	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ T987	♣ KQ				
Contract: 4 ♥ North						1. Fourth suit

Board: 42	♠ AT842	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ 53	
HCP: 16+2	♣ AKJ96	

Board: 43	♠ AKJ75	Partner is dealer.
Dealer: South	♥ Q4	West (RHO) bids 3♣ if possible.
Vul: None	♦ KQT97	
HCP: 16+2	♣ J	

Board: 44	♠ KQJ4	You are dealer.
Dealer: North	♥ QJ964	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 14+1	♣ 76	

Board: 45	♠ AQT62	You are dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ AK75	
HCP: 15+1	♣ Q982	

Both hands (Answers Page)

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ AT842	♠ KQ				1♥
Vul: Both	♥ A	♥ KJ98632	Pass	2♠	Pass	4♥
North HCP: 16+2	♦ 53	♦ A2	Pass	4NT ¹	Pass	5♥ ²
South HCP: 13+3	♣ AKJ96	♣ 32	Pass	6♥	All Pass	
Contract: 6♥ North			1. Blackwood 0314, for !H			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ AKJ75	♠ T32				1♥
Vul: None	♥ Q4	♥ AKJT762	3♣	3♠	Pass	4♠
North HCP: 16+2	♦ KQT97	♦ 2	All Pass			
South HCP: 12+3	♣ J	♣ A3				
Contract: 4♠ South						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ AT983		1♥	Pass	2♠
Vul: N-S	♥ QJ964	♥ AK	Pass	3♠	Pass	4NT ¹
North HCP: 14+1	♦ AJ	♦ 7	Pass	5♠ ²	Pass	7♠
South HCP: 20+2	♣ 76	♣ AKQT2	All Pass			
Contract: 7♠ South			1. Blackwood 0314, for !S			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AQT62	♠ J		1♠	Pass	2♥
Vul: Both	♥ -	♥ AK986	Pass	3♣	All Pass	
North HCP: 15+1	♦ AK75	♦ T9832				
South HCP: 11+2	♣ Q982	♣ K4				
Contract: 3♣ North						

South hands

1M & 2-Suit Resp

Board: 42 ♠ KQ You are dealer.

Dealer: South ♥ KJ98632 The opponents are silent.

Vul: Both ♦ A2

HCP: 13+3 ♣ 32

Board: 43 ♠ T32 You are dealer.

Dealer: South ♥ AKJT762 West (LHO) bids 3♣ if possible.

Vul: None ♦ 2

HCP: 12+3 ♣ A3

Board: 44 ♠ AT983 Partner is dealer.

Dealer: North ♥ AK The opponents are silent.

Vul: N-S ♦ 7

HCP: 20+2 ♣ AKQT2

Board: 45 ♠ J Partner is dealer.

Dealer: North ♥ AK986 The opponents are silent.

Vul: Both ♦ T9832

HCP: 11+2 ♣ K4

Both hands (Answers Page)

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ AT842	♠ KQ				1♥
Vul: Both	♥ A	♥ KJ98632	Pass	2♠	Pass	4♥
North HCP: 16+2	♦ 53	♦ A2	Pass	4NT ¹	Pass	5♥ ²
South HCP: 13+3	♣ AKJ96	♣ 32	Pass	6♥	All Pass	
Contract: 6♥ North			1. Blackwood 0314, for !H			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ AKJ75	♠ T32				1♥
Vul: None	♥ Q4	♥ AKJT762	3♣	3♠	Pass	4♠
North HCP: 16+2	♦ KQT97	♦ 2	All Pass			
South HCP: 12+3	♣ J	♣ A3				
Contract: 4♠ South						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ KQJ4	♠ AT983		1♥	Pass	2♠
Vul: N-S	♥ QJ964	♥ AK	Pass	3♠	Pass	4NT ¹
North HCP: 14+1	♦ AJ	♦ 7	Pass	5♠ ²	Pass	7♠
South HCP: 20+2	♣ 76	♣ AKQT2	All Pass			
Contract: 7♠ South			1. Blackwood 0314, for !S			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AQT62	♠ J		1♠	Pass	2♥
Vul: Both	♥ -	♥ AK986	Pass	3♣	All Pass	
North HCP: 15+1	♦ AK75	♦ T9832				
South HCP: 11+2	♣ Q982	♣ K4				
Contract: 3♣ North						

Board: 46 ♠ A9842 Partner is dealer.

Dealer: South ♥ - West (RHO) bids 1♠ if possible.

Vul: None ♦ AK984

HCP: 11+2 ♣ 852

Board: 47 ♠ KQJT42 You are dealer.

Dealer: North ♥ A42 The opponents are silent.

Vul: N-S ♦ K7

HCP: 13+2 ♣ T7

Board: 48 ♠ - Partner is dealer.

Dealer: South ♥ J9863 The opponents are silent.

Vul: E-W ♦ AQT43

HCP: 11+2 ♣ A54

Board: 49 ♠ T4 Partner is dealer.

Dealer: South ♥ KJT76 The opponents are silent.

Vul: None ♦ AK742

HCP: 12+2 ♣ J

Board: 50 ♠ KQ72 You are dealer.

Dealer: North ♥ AKJ532 The opponents are silent.

Vul: N-S ♦ T2

HCP: 13+2 ♣ 5

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ A9842	♠ Q6				1 ♥
Vul: None	♥ -	♥ KQJ652	1 ♠	Pass	Pass	2 ♥
North HCP: 11+2	♦ AK984	♦ J62		All Pass		
South HCP: 13+2	♣ 852	♣ A7				
Contract: 2 ♥ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ KQJT42	♠ 3		1 ♠	Pass	2 ♦ ¹
Vul: N-S	♥ A42	♥ KQ	Pass	2 ♠	Pass	2NT
North HCP: 13+2	♦ K7	♦ AQ542	Pass	3 ♠	All Pass	
South HCP: 11+2	♣ T7	♣ 98642				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3 ♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQ654				1 ♠
Vul: E-W	♥ J9863	♥ AQ	Pass	2 ♥	Pass	2NT
North HCP: 11+2	♦ AQT43	♦ J98	Pass	3NT	All Pass	
South HCP: 15+1	♣ A54	♣ QJ3				
Contract: 3NT North						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ AJQ98				1 ♠
Vul: None	♥ KJT76	♥ Q	Pass	2 ♥	Pass	3 ♣
North HCP: 12+2	♦ AK742	♦ QT6	Pass	3NT	All Pass	
South HCP: 11+1	♣ J	♣ 8752				
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ KQ72	♠ J53		1 ♥	Pass	2 ♦ ¹
Vul: N-S	♥ AKJ532	♥ -	Pass	2 ♥	Pass	3NT
North HCP: 13+2	♦ T2	♦ KQJ96	Pass	4 ♥	Pass	5 ♣
South HCP: 17+2	♣ 5	♣ AKQJ6	Pass	5NT	All Pass	
Contract: 5NT North						1. 10+ HCP if fit or 6+; 12+ F

Board: 46 ♠ Q6 You are dealer.

Dealer: South ♥ KQJ652 West (LHO) bids 1♠ if possible.

Vul: None ♦ J62

HCP: 13+2 ♣ A7

Board: 47 ♠ 3 Partner is dealer.

Dealer: North ♥ KQ The opponents are silent.

Vul: N-S ♦ AQ542

HCP: 11+2 ♣ 98642

Board: 48 ♠ KQ654 You are dealer.

Dealer: South ♥ AQ The opponents are silent.

Vul: E-W ♦ J98

HCP: 15+1 ♣ QJ3

Board: 49 ♠ AQJ98 You are dealer.

Dealer: South ♥ Q The opponents are silent.

Vul: None ♦ QT6

HCP: 11+1 ♣ 8752

Board: 50 ♠ J53 Partner is dealer.

Dealer: North ♥ - The opponents are silent.

Vul: N-S ♦ KQJ96

HCP: 17+2 ♣ AKQJ6

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ A9842	♠ Q6				1 ♥
Vul: None	♥ -	♥ KQJ652	1 ♠	Pass	Pass	2 ♥
North HCP: 11+2	♦ AK984	♦ J62		All Pass		
South HCP: 13+2	♣ 852	♣ A7				
Contract: 2 ♥ South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ KQJT42	♠ 3		1 ♠	Pass	2 ♦ ¹
Vul: N-S	♥ A42	♥ KQ	Pass	2 ♠	Pass	2NT
North HCP: 13+2	♦ K7	♦ AQ542	Pass	3 ♠	All Pass	
South HCP: 11+2	♣ T7	♣ 98642				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3 ♠ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQ654				1 ♠
Vul: E-W	♥ J9863	♥ AQ	Pass	2 ♥	Pass	2NT
North HCP: 11+2	♦ AQT43	♦ J98	Pass	3NT	All Pass	
South HCP: 15+1	♣ A54	♣ QJ3				
Contract: 3NT North						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ AJQ98				1 ♠
Vul: None	♥ KJT76	♥ Q	Pass	2 ♥	Pass	3 ♣
North HCP: 12+2	♦ AK742	♦ QT6	Pass	3NT	All Pass	
South HCP: 11+1	♣ J	♣ 8752				
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ KQ72	♠ J53		1 ♥	Pass	2 ♦ ¹
Vul: N-S	♥ AKJ532	♥ -	Pass	2 ♥	Pass	3NT
North HCP: 13+2	♦ T2	♦ KQJ96	Pass	4 ♥	Pass	5 ♣
South HCP: 17+2	♣ 5	♣ AKQJ6	Pass	5NT	All Pass	
Contract: 5NT North						1. 10+ HCP if fit or 6+; 12+ F

Board: 51	♠ AJT74	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ 94	
HCP: 14+2	♣ AJT43	

Board: 52	♠ KQJ63	You are dealer.
Dealer: North	♥ 862	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 11+1	♣ T82	

Board: 53	♠ AJ863	Partner is dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 13+2	♣ AJT65	

Board: 54	♠ Q	Partner is dealer.
Dealer: South	♥ AKQ53	East (LHO) bids 3♣ if possible.
Vul: E-W	♦ 86532	
HCP: 11+2	♣ 94	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ AJT74	♠ KQ86				1 ♥
Vul: E-W	♥ A	♥ QJT96	Pass	1 ♠	Pass	4 ♠
North HCP: 14+2	♦ 94	♦ KQT6	Pass	4NT ¹	Pass	5 ♦ ²
South HCP: 13+1	♣ AJT43	♣ -	Pass	5 ♠	All Pass	
Contract: 5 ♠ North			1. Blackwood 0314, for !S			
			2. A=1/5 or 4/5			

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ KQJ63	♠ 7		1 ♠	Pass	2 ♥
Vul: Both	♥ 862	♥ AK973	Pass	3 ♥	All Pass	
North HCP: 11+1	♦ AJ	♦ Q4				
South HCP: 11+2	♣ T82	♣ Q9763				
Contract: 3 ♥ North						

Board: 53	North:	South:	W	N	E	S
Dealer: South	♠ AJ863	♠ K97				1 ♥
Vul: N-S	♥ 8	♥ A6532	Pass	1 ♠	Pass	1NT
North HCP: 13+2	♦ K2	♦ A6	Pass	2 ♦ ¹	Pass	2 ♠ ²
South HCP: 11+1	♣ AJT65	♣ 732	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. Two Way New Minor Forcing			
			2. artificial			

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AJ96542				1 ♠
Vul: E-W	♥ AKQ53	♥ 6	Pass	2 ♥	3 ♣	4 ♠
North HCP: 11+2	♦ 86532	♦ J97	All Pass			
South HCP: 11+3	♣ 94	♣ KQ				
Contract: 4 ♠ South						

South hands

1M & 2-Suit Resp

Board: 51 ♠ KQ86 You are dealer.

Dealer: South ♥ QJT96 The opponents are silent.

Vul: E-W ♦ KQT6

HCP: 13+1 ♣ -

Board: 52 ♠ 7 Partner is dealer.

Dealer: North ♥ AK973 The opponents are silent.

Vul: Both ♦ Q4

HCP: 11+2 ♣ Q9763

Board: 53 ♠ K97 You are dealer.

Dealer: South ♥ A6532 The opponents are silent.

Vul: N-S ♦ A6

HCP: 11+1 ♣ 732

Board: 54 ♠ AJ96542 You are dealer.

Dealer: South ♥ 6 East (RHO) bids 3♣ if possible.

Vul: E-W ♦ J97

HCP: 11+3 ♣ KQ

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ AJT74	♠ KQ86				1 ♥
Vul: E-W	♥ A	♥ QJT96	Pass	1 ♠	Pass	4 ♠
North HCP: 14+2	♦ 94	♦ KQT6	Pass	4NT ¹	Pass	5 ♦ ²
South HCP: 13+1	♣ AJT43	♣ -	Pass	5 ♠	All Pass	
Contract: 5 ♠ North			1. Blackwood 0314, for !S			
			2. A=1/5 or 4/5			

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ KQJ63	♠ 7		1 ♠	Pass	2 ♥
Vul: Both	♥ 862	♥ AK973	Pass	3 ♥	All Pass	
North HCP: 11+1	♦ AJ	♦ Q4				
South HCP: 11+2	♣ T82	♣ Q9763				
Contract: 3 ♥ North						

Board: 53	North:	South:	W	N	E	S
Dealer: South	♠ AJ863	♠ K97				1 ♥
Vul: N-S	♥ 8	♥ A6532	Pass	1 ♠	Pass	1NT
North HCP: 13+2	♦ K2	♦ A6	Pass	2 ♦ ¹	Pass	2 ♠ ²
South HCP: 11+1	♣ AJT65	♣ 732	Pass	4 ♠	All Pass	
Contract: 4 ♠ North			1. Two Way New Minor Forcing			
			2. artificial			

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AJ96542				1 ♠
Vul: E-W	♥ AKQ53	♥ 6	Pass	2 ♥	3 ♣	4 ♠
North HCP: 11+2	♦ 86532	♦ J97	All Pass			
South HCP: 11+3	♣ 94	♣ KQ				
Contract: 4 ♠ South						

Board: 55	♠ K3	Partner is dealer.
Dealer: South	♥ AKQ92	The opponents are silent.
Vul: Both	♦ 5	
HCP: 14+2	♣ QT872	

Board: 56	♠ AQ974	You are dealer.
Dealer: North	♥ 63	The opponents are silent.
Vul: None	♦ A6	
HCP: 15+1	♣ KQ54	

Board: 57	♠ -	Partner is dealer.
Dealer: South	♥ AT432	The opponents are silent.
Vul: E-W	♦ AK873	
HCP: 13+2	♣ Q65	

Board: 58	♠ AKQJT6	You are dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ JT6	
HCP: 15+2	♣ A982	

Board: 59	♠ AKQT2	Partner is dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ QT	
HCP: 17+2	♣ AQT74	

Both hands (Answers Page)

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AJ876				1 ♠
Vul: Both	♥ AKQ92	♥ 863	Pass	2 ♥	Pass	4 ♥
North HCP: 14+2	♦ 5	♦ Q64		All Pass		
South HCP: 14+1	♣ QT872	♣ AK				
Contract: 4 ♥ South						

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ AQ974	♠ 6		1 ♠	Pass	2 ♥
Vul: None	♥ 63	♥ AKJT9	Pass	3 ♣	Pass	3NT
North HCP: 15+1	♦ A6	♦ KJ854		All Pass		
South HCP: 16+2	♣ KQ54	♣ A3				
Contract: 3NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A97642				1 ♠
Vul: E-W	♥ AT432	♥ J7	Pass	2 ♥	Pass	3 ♣
North HCP: 13+2	♦ AK873	♦ J	Pass	3NT	All Pass	
South HCP: 13+2	♣ Q65	♣ AK93				
Contract: 3NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ AKQJT6	♠ 7		1 ♠	Pass	2 ♥
Vul: Both	♥ -	♥ AQ932	Pass	3 ♣	Pass	3NT
North HCP: 15+2	♦ JT6	♦ AKQ43		All Pass		
South HCP: 15+2	♣ A982	♣ 75				
Contract: 3NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: South	♠ AKQT2	♠ 754				1 ♥
Vul: None	♥ T	♥ AK543	Pass	2 ♠	Pass	4 ♠
North HCP: 17+2	♦ QT	♦ K9	Pass	4NT ¹	Pass	5 ♦ ²
South HCP: 11+1	♣ AQT74	♣ J95	Pass	6 ♠	All Pass	
Contract: 6 ♠ North						

1. Blackwood 0314, for !S

2. A=1/5 or 4/5

South hands

1M & 2-Suit Resp

Board: 55 ♠ AJ876 You are dealer.

Dealer: South ♥ 863 The opponents are silent.

Vul: Both ♦ Q64

HCP: 14+1 ♣ AK

Board: 56 ♠ 6 Partner is dealer.

Dealer: North ♥ AKJT9 The opponents are silent.

Vul: None ♦ KJ854

HCP: 16+2 ♣ A3

Board: 57 ♠ A97642 You are dealer.

Dealer: South ♥ J7 The opponents are silent.

Vul: E-W ♦ J

HCP: 13+2 ♣ AK93

Board: 58 ♠ 7 Partner is dealer.

Dealer: North ♥ AQ932 The opponents are silent.

Vul: Both ♦ AKQ43

HCP: 15+2 ♣ 75

Board: 59 ♠ 754 You are dealer.

Dealer: South ♥ AK543 The opponents are silent.

Vul: None ♦ K9

HCP: 11+1 ♣ J95

Both hands (Answers Page)

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ AJ876				1 ♠
Vul: Both	♥ AKQ92	♥ 863	Pass	2 ♥	Pass	4 ♥
North HCP: 14+2	♦ 5	♦ Q64		All Pass		
South HCP: 14+1	♣ QT872	♣ AK				
Contract: 4 ♥ South						

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ AQ974	♠ 6		1 ♠	Pass	2 ♥
Vul: None	♥ 63	♥ AKJT9	Pass	3 ♣	Pass	3NT
North HCP: 15+1	♦ A6	♦ KJ854		All Pass		
South HCP: 16+2	♣ KQ54	♣ A3				
Contract: 3NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A97642				1 ♠
Vul: E-W	♥ AT432	♥ J7	Pass	2 ♥	Pass	3 ♣
North HCP: 13+2	♦ AK873	♦ J	Pass	3NT	All Pass	
South HCP: 13+2	♣ Q65	♣ AK93				
Contract: 3NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ AKQJT6	♠ 7		1 ♠	Pass	2 ♥
Vul: Both	♥ -	♥ AQ932	Pass	3 ♣	Pass	3NT
North HCP: 15+2	♦ JT6	♦ AKQ43		All Pass		
South HCP: 15+2	♣ A982	♣ 75				
Contract: 3NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: South	♠ AKQT2	♠ 754				1 ♥
Vul: None	♥ T	♥ AK543	Pass	2 ♠	Pass	4 ♠
North HCP: 17+2	♦ QT	♦ K9	Pass	4NT ¹	Pass	5 ♦ ²
South HCP: 11+1	♣ AQT74	♣ J95	Pass	6 ♠	All Pass	
Contract: 6 ♠ North						

1. Blackwood 0314, for !S

2. A=1/5 or 4/5

Board: 60	♠ J	Partner is dealer.
Dealer: South	♥ 32	The opponents are silent.
Vul: N-S	♦ AQT62	
HCP: 14+2	♣ AKT85	

Board: 61	♠ A72	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ QJ732	
HCP: 13+2	♣ AQT64	

Board: 62	♠ AQT53	You are dealer.
Dealer: North	♥ AJT76	The opponents are silent.
Vul: None	♦ 3	
HCP: 15+2	♣ A6	

Board: 63	♠ QJT86	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: N-S	♦ QJ872	
HCP: 13+2	♣ A6	

Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AQT732				1 ♠
Vul: N-S	♥ 32	♥ AQ8	Pass	2 ♦ ¹	Pass	3 ♠
North HCP: 14+2	♦ AQT62	♦ K94	Pass	4 ♠	All Pass	
South HCP: 15+2	♣ AKT85	♣ 9				1. 10+ HCP if fit or 6+; 12+ F
Contract: 4 ♠ North						

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ KJ6				1 ♥
Vul: Both	♥ -	♥ AJQ963	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 13+2	♦ QJ732	♦ 54	Pass	3 ♣	Pass	3 ♥
South HCP: 11+2	♣ AQT64	♣ 52	Pass	4 ♣	All Pass	
Contract: 4 ♣ North						1. 10+ HCP if fit or 6+; 12+ F

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ AQT53	♠ J		1 ♠	Pass	2 ♥
Vul: None	♥ AJT76	♥ KQ542	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 15+2	♦ 3	♦ AK862	Pass	4NT ²	Pass	5 ♠ ³
South HCP: 13+2	♣ A6	♣ 74	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						1. Splinter 2. Blackwood 0314, for !H 3. A=2/5 or 5/5, Q(H)=1

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ QJT86	♠ A973				1 ♥
Vul: N-S	♥ K	♥ Q7654	Pass	1 ♠	Pass	2 ♠
North HCP: 13+2	♦ QJ872	♦ 6	Pass	4 ♠	All Pass	
South HCP: 11+1	♣ A6	♣ KQ2				
Contract: 4 ♠ North						

Board: 60 ♠ AQT732 You are dealer.

Dealer: South ♥ AQ8 The opponents are silent.

Vul: N-S ♦ K94

HCP: 15+2 ♣ 9

Board: 61 ♠ KJ6 You are dealer.

Dealer: South ♥ AQJ963 The opponents are silent.

Vul: Both ♦ 54

HCP: 11+2 ♣ 52

Board: 62 ♠ J Partner is dealer.

Dealer: North ♥ KQ542 The opponents are silent.

Vul: None ♦ AK862

HCP: 13+2 ♣ 74

Board: 63 ♠ A973 You are dealer.

Dealer: South ♥ Q7654 The opponents are silent.

Vul: N-S ♦ 6

HCP: 11+1 ♣ KQ2

Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AQT732				1 ♠
Vul: N-S	♥ 32	♥ AQ8	Pass	2 ♦ ¹	Pass	3 ♠
North HCP: 14+2	♦ AQT62	♦ K94	Pass	4 ♠	All Pass	
South HCP: 15+2	♣ AKT85	♣ 9				1. 10+ HCP if fit or 6+; 12+ F
Contract: 4 ♠ North						

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ KJ6				1 ♥
Vul: Both	♥ -	♥ AJQ963	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 13+2	♦ QJ732	♦ 54	Pass	3 ♣	Pass	3 ♥
South HCP: 11+2	♣ AQT64	♣ 52	Pass	4 ♣	All Pass	
Contract: 4 ♣ North						1. 10+ HCP if fit or 6+; 12+ F

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ AQT53	♠ J		1 ♠	Pass	2 ♥
Vul: None	♥ AJT76	♥ KQ542	Pass	4 ♦ ¹	Pass	4 ♥
North HCP: 15+2	♦ 3	♦ AK862	Pass	4NT ²	Pass	5 ♠ ³
South HCP: 13+2	♣ A6	♣ 74	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						1. Splinter 2. Blackwood 0314, for !H 3. A=2/5 or 5/5, Q(H)=1

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ QJT86	♠ A973				1 ♥
Vul: N-S	♥ K	♥ Q7654	Pass	1 ♠	Pass	2 ♠
North HCP: 13+2	♦ QJ872	♦ 6	Pass	4 ♠	All Pass	
South HCP: 11+1	♣ A6	♣ KQ2				
Contract: 4 ♠ North						

Board: 64	♠ AKJ	Partner is dealer.
Dealer: South	♥ QJ643	The opponents are silent.
Vul: E-W	♦ T9653	
HCP: 11+2	♣ -	

Board: 65	♠ KT	Partner is dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ QJT52	
HCP: 13+2	♣ AQJ83	

Board: 66	♠ K97	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ AQ852	
HCP: 12+2	♣ KT842	

Board: 67	♠ 72	Partner is dealer.
Dealer: South	♥ A	East (LHO) bids 3♠ if possible.
Vul: E-W	♦ KT652	
HCP: 14+2	♣ AQJ42	

Both hands (Answers Page)

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ AKJ	♠ Q6543				1 ♠
Vul: E-W	♥ QJ643	♥ K8	Pass	2 ♥	Pass	3 ♣
North HCP: 11+2	♦ T9653	♦ KQ	Pass	4 ♠	All Pass	
South HCP: 13+1	♣ -	♣ K753				
Contract: 4 ♠ North						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ 963				1 ♥
Vul: None	♥ T	♥ AQJ632	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 13+2	♦ QJT52	♦ A7	Pass	3 ♣	Pass	3 ♥
South HCP: 11+2	♣ AQJ83	♣ 65	Pass	3NT	All Pass	
Contract: 3NT North						1. 10+ HCP if fit or 6+; 12+ F

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AQ63				1 ♥
Vul: N-S	♥ -	♥ T7432	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 12+2	♦ AQ852	♦ K64	Pass	3 ♣	Pass	3NT
South HCP: 11+1	♣ KT842	♣ Q	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ A8				1 ♥
Vul: E-W	♥ A	♥ KQJ98	Pass	2 ♦ ¹	3 ♠	4 ♦
North HCP: 14+2	♦ KT652	♦ AJ98	Pass	5 ♣ ²	Pass	6 ♦
South HCP: 15+1	♣ AQJ42	♣ T9	All Pass			
Contract: 6 ♦ South						1. 10+ HCP if fit or 6+; 12+ F
						2. surplus

Board: 64 ♠ Q6543 You are dealer.

Dealer: South ♥ K8 The opponents are silent.

Vul: E-W ♦ KQ

HCP: 13+1 ♣ K753

Board: 65 ♠ 963 You are dealer.

Dealer: South ♥ AQJ632 The opponents are silent.

Vul: None ♦ A7

HCP: 11+2 ♣ 65

Board: 66 ♠ AQ63 You are dealer.

Dealer: South ♥ T7432 The opponents are silent.

Vul: N-S ♦ K64

HCP: 11+1 ♣ Q

Board: 67 ♠ A8 You are dealer.

Dealer: South ♥ KQJ98 East (RHO) bids 3♠ if possible.

Vul: E-W ♦ AJ98

HCP: 15+1 ♣ T9

Both hands (Answers Page)

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ AKJ	♠ Q6543				1 ♠
Vul: E-W	♥ QJ643	♥ K8	Pass	2 ♥	Pass	3 ♣
North HCP: 11+2	♦ T9653	♦ KQ	Pass	4 ♠	All Pass	
South HCP: 13+1	♣ -	♣ K753				
Contract: 4 ♠ North						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ 963				1 ♥
Vul: None	♥ T	♥ AQJ632	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 13+2	♦ QJT52	♦ A7	Pass	3 ♣	Pass	3 ♥
South HCP: 11+2	♣ AQJ83	♣ 65	Pass	3NT	All Pass	
Contract: 3NT North						1. 10+ HCP if fit or 6+; 12+ F

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ K97	♠ AQ63				1 ♥
Vul: N-S	♥ -	♥ T7432	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 12+2	♦ AQ852	♦ K64	Pass	3 ♣	Pass	3NT
South HCP: 11+1	♣ KT842	♣ Q	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ A8				1 ♥
Vul: E-W	♥ A	♥ KQJ98	Pass	2 ♦ ¹	3 ♠	4 ♦
North HCP: 14+2	♦ KT652	♦ AJ98	Pass	5 ♣ ²	Pass	6 ♦
South HCP: 15+1	♣ AQJ42	♣ T9	All Pass			
Contract: 6 ♦ South						1. 10+ HCP if fit or 6+; 12+ F
						2. surplus

Board: 68 ♠ AQJ9 You are dealer.

Dealer: North ♥ 96432 East (LHO) bids 1♠ if possible.

Vul: Both ♦ A95

HCP: 12+1 ♣ J

Board: 69 ♠ 64 You are dealer.

Dealer: North ♥ AQJ532 The opponents are silent.

Vul: N-S ♦ J3

HCP: 15+2 ♣ AQJ

Board: 70 ♠ J7 You are dealer.

Dealer: North ♥ AQJ53 The opponents are silent.

Vul: E-W ♦ AT876

HCP: 12+2 ♣ 8

Board: 71 ♠ A Partner is dealer.

Dealer: South ♥ AJ The opponents are silent.

Vul: Both ♦ KJT92

HCP: 14+2 ♣ JT872

Both hands (Answers Page)

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ AQJ9	♠ 82		1♥	1♠	2♦
Vul: Both	♥ 96432	♥ 7	All Pass			
North HCP: 12+1	♦ A95	♦ KJ873				
South HCP: 11+2	♣ J	♣ AKT98				
Contract: 2♦ South						

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ KQT82		1♥	Pass	1♠
Vul: N-S	♥ AQJ532	♥ K84	Pass	3♥	Pass	4NT ¹
North HCP: 15+2	♦ J3	♦ KQT72	Pass	5♠ ²	Pass	6♥
South HCP: 13+2	♣ AQJ	♣ -	All Pass			
Contract: 6♥ South						
			1. Blackwood 0314, for !H			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ T3		1♥	Pass	2♦ ¹
Vul: E-W	♥ AQJ53	♥ 7	Pass	4♣ ²	Pass	4♦
North HCP: 12+2	♦ AT876	♦ KQ543	All Pass			
South HCP: 11+2	♣ 8	♣ KQJ63				
Contract: 4♦ South			1. 10+ HCP if fit or 6+; 12+ F			
			2. Splinter			

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KQ654			1♠	
Vul: Both	♥ AJ	♥ 532	Pass	2♦ ¹	Pass	3♦
North HCP: 14+2	♦ KJT92	♦ AQ63	Pass	3NT	Pass	4♦
South HCP: 11+1	♣ JT872	♣ 5	Pass	5♦	All Pass	
Contract: 5♦ North			1. 10+ HCP if fit or 6+; 12+ F			

South hands

1M & 2-Suit Resp

Board: 68 ♠ 82 Partner is dealer.

Dealer: North ♥ 7 East (RHO) bids 1♠ if possible.

Vul: Both ♦ KJ873

HCP: 11+2 ♣ AKT98

Board: 69 ♠ KQT82 Partner is dealer.

Dealer: North ♥ K84 The opponents are silent.

Vul: N-S ♦ KQT72

HCP: 13+2 ♣ -

Board: 70 ♠ T3 Partner is dealer.

Dealer: North ♥ 7 The opponents are silent.

Vul: E-W ♦ KQ543

HCP: 11+2 ♣ KQJ63

Board: 71 ♠ KQ654 You are dealer.

Dealer: South ♥ 532 The opponents are silent.

Vul: Both ♦ AQ63

HCP: 11+1 ♣ 5

Both hands (Answers Page)

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ AQJ9	♠ 82		1♥	1♠	2♦
Vul: Both	♥ 96432	♥ 7	All Pass			
North HCP: 12+1	♦ A95	♦ KJ873				
South HCP: 11+2	♣ J	♣ AKT98				
Contract: 2♦ South						

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ KQT82		1♥	Pass	1♠
Vul: N-S	♥ AQJ532	♥ K84	Pass	3♥	Pass	4NT ¹
North HCP: 15+2	♦ J3	♦ KQT72	Pass	5♠ ²	Pass	6♥
South HCP: 13+2	♣ AQJ	♣ -	All Pass			
Contract: 6♥ South						
			1. Blackwood 0314, for !H			
			2. A=2/5 or 5/5, Q(H)=1			

Board: 70	North:	South:	W	N	E	S
Dealer: North	♠ J7	♠ T3		1♥	Pass	2♦ ¹
Vul: E-W	♥ AQJ53	♥ 7	Pass	4♣ ²	Pass	4♦
North HCP: 12+2	♦ AT876	♦ KQ543	All Pass			
South HCP: 11+2	♣ 8	♣ KQJ63				
Contract: 4♦ South			1. 10+ HCP if fit or 6+; 12+ F			
			2. Splinter			

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KQ654			1♠	
Vul: Both	♥ AJ	♥ 532	Pass	2♦ ¹	Pass	3♦
North HCP: 14+2	♦ KJT92	♦ AQ63	Pass	3NT	Pass	4♦
South HCP: 11+1	♣ JT872	♣ 5	Pass	5♦	All Pass	
Contract: 5♦ North			1. 10+ HCP if fit or 6+; 12+ F			

Board: 72	♠ QJT852	You are dealer.
Dealer: North	♥ AT9	The opponents are silent.
Vul: None	♦ QJ	
HCP: 13+2	♣ K8	

Board: 73	♠ A87	Partner is dealer.
Dealer: South	♥ KQT52	The opponents are silent.
Vul: Both	♦ QT976	
HCP: 11+2	♣ -	

Board: 74	♠ AK63	LHO is dealer.
Dealer: East	♥ 32	East (LHO) opens 1♠ if possible.
Vul: None	♦ KT43	West (RHO) Doubles 3♣ if possible.
HCP: 10	♣ 984	

Board: 75	♠ A5	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ KJT84	
HCP: 12+2	♣ KJ976	

Board: 76	♠ A5	You are dealer.
Dealer: North	♥ Q9863	The opponents are silent.
Vul: Both	♦ 7653	
HCP: 11+1	♣ AJ	

Both hands (Answers Page)

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ QJT852	♠ K		1 ♠	Pass	2 ♦ ¹
Vul: None	♥ AT9	♥ K5	Pass	2 ♠	Pass	3NT
North HCP: 13+2	♦ QJ	♦ AT832	All Pass			
South HCP: 16+2	♣ K8	♣ AQ743				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ KT943				1 ♠
Vul: Both	♥ KQT52	♥ AJ8	Pass	2 ♥	Pass	3 ♥
North HCP: 11+2	♦ QT976	♦ 543	Pass	4 ♥	All Pass	
South HCP: 11+1	♣ -	♣ K2				
Contract: 4 ♥ North						

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ AK63	♠ 4			1 ♠	2 ♠ ¹
Vul: None	♥ 32	♥ QJ975	Pass	2NT ²	Pass	3 ♣
North HCP: 10	♦ KT43	♦ 76	X	All Pass		
South HCP: 8+2	♣ 984	♣ AJT63				1. Michaels Cuebid
Contract: 3 ♣ X South						2. to the partner's longer

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ Q9872				1 ♠
Vul: N-S	♥ 6	♥ AJT	Pass	2 ♦ ¹	Pass	3 ♦
North HCP: 12+2	♦ KJT84	♦ A973	Pass	4 ♥ ²	Pass	5 ♦
South HCP: 11+1	♣ KJ976	♣ T	All Pass			
Contract: 5 ♦ South						1. 10+ HCP if fit or 6+; 12+ F
						2. Splinter

Board: 76	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KJ987		1 ♥	Pass	1 ♠
Vul: Both	♥ Q9863	♥ A	Pass	2 ♦	Pass	3NT
North HCP: 11+1	♦ 7653	♦ T9	All Pass			
South HCP: 13+2	♣ AJ	♣ KQT84				
Contract: 3NT South						

South hands

1M & 2-Suit Resp

Board: 72	♠ K	Partner is dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ AT832	
HCP: 16+2	♣ AQ743	
Board: 73	♠ KT943	You are dealer.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: Both	♦ 543	
HCP: 11+1	♣ K2	
Board: 74	♠ 4	RHO is dealer. You bid second.
Dealer: East	♥ QJ975	East (RHO) opens 1♠ if possible.
Vul: None	♦ 76	West (LHO) Doubles 3♣ if possible.
HCP: 8+2	♣ AJT63	
Board: 75	♠ Q9872	You are dealer.
Dealer: South	♥ AJT	The opponents are silent.
Vul: N-S	♦ A973	
HCP: 11+1	♣ T	
Board: 76	♠ KJ987	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ T9	
HCP: 13+2	♣ KQT84	

Both hands (Answers Page)

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ QJT852	♠ K		1 ♠	Pass	2 ♦ ¹
Vul: None	♥ AT9	♥ K5	Pass	2 ♠	Pass	3NT
North HCP: 13+2	♦ QJ	♦ AT832	All Pass			
South HCP: 16+2	♣ K8	♣ AQ743				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ A87	♠ KT943				1 ♠
Vul: Both	♥ KQT52	♥ AJ8	Pass	2 ♥	Pass	3 ♥
North HCP: 11+2	♦ QT976	♦ 543	Pass	4 ♥	All Pass	
South HCP: 11+1	♣ -	♣ K2				
Contract: 4 ♥ North						

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ AK63	♠ 4			1 ♠	2 ♠ ¹
Vul: None	♥ 32	♥ QJ975	Pass	2NT ²	Pass	3 ♣
North HCP: 10	♦ KT43	♦ 76	X	All Pass		
South HCP: 8+2	♣ 984	♣ AJT63				1. Michaels Cuebid
Contract: 3 ♣ X South						2. to the partner's longer

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ Q9872				1 ♠
Vul: N-S	♥ 6	♥ AJT	Pass	2 ♦ ¹	Pass	3 ♦
North HCP: 12+2	♦ KJT84	♦ A973	Pass	4 ♥ ²	Pass	5 ♦
South HCP: 11+1	♣ KJ976	♣ T	All Pass			
Contract: 5 ♦ South						1. 10+ HCP if fit or 6+; 12+ F
						2. Splinter

Board: 76	North:	South:	W	N	E	S
Dealer: North	♠ A5	♠ KJ987		1 ♥	Pass	1 ♠
Vul: Both	♥ Q9863	♥ A	Pass	2 ♦	Pass	3NT
North HCP: 11+1	♦ 7653	♦ T9	All Pass			
South HCP: 13+2	♣ AJ	♣ KQT84				
Contract: 3NT South						

North hands

1M & 2-Suit Resp

Board: 77	♠ J6	Partner is dealer.
Dealer: South	♥ A9432	The opponents are silent.
Vul: None	♦ AJ863	
HCP: 13+2	♣ K	

Board: 78	♠ -	Partner is dealer.
Dealer: South	♥ J9873	The opponents are silent.
Vul: N-S	♦ KQT83	
HCP: 11+2	♣ AJT	

Board: 79	♠ K4	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ QJT54	
HCP: 11+2	♣ KQ964	

Board: 80	♠ 4	You are dealer.
Dealer: North	♥ AJ8743	The opponents are silent.
Vul: None	♦ AK73	
HCP: 15+2	♣ K4	

Board: 81	♠ AK862	Partner is dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 18+2	♣ AKJ83	

Both hands (Answers Page)

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ AQ932				1 ♠
Vul: None	♥ A9432	♥ QT765	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 13+2	♦ AJ863	♦ KQ	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ K	♣ J				1. Splinter
Contract: 4 ♥ North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KJ875				1 ♠
Vul: N-S	♥ J9873	♥ A5	Pass	2 ♥	Pass	3 ♦
North HCP: 11+2	♦ KQT83	♦ AJ952	Pass	5 ♦	All Pass	
South HCP: 13+2	♣ AJT	♣ 5				
Contract: 5 ♦ North						

Board: 79	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ 876				1 ♥
Vul: E-W	♥ 5	♥ AQ7642	Pass	2 ♦ ¹	Pass	3 ♥
North HCP: 11+2	♦ QJT54	♦ A6	Pass	3NT	All Pass	
South HCP: 14+2	♣ KQ964	♣ A2				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 80	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ KJT32		1 ♥	Pass	1 ♠
Vul: None	♥ AJ8743	♥ KT	Pass	2 ♦	Pass	3NT
North HCP: 15+2	♦ AK73	♦ 6			All Pass	
South HCP: 14+2	♣ K4	♣ AQJT2				
Contract: 3NT South						

Board: 81	North:	South:	W	N	E	S
Dealer: South	♠ AK862	♠ J4				1 ♥
Vul: N-S	♥ K6	♥ AQJ52	Pass	2 ♠	Pass	3 ♦
North HCP: 18+2	♦ 2	♦ AJ987	Pass	3NT	All Pass	
South HCP: 13+2	♣ AKJ83	♣ 6				
Contract: 3NT North						

South hands

1M & 2-Suit Resp

Board: 77	♠ AQ932	You are dealer.
Dealer: South	♥ QT765	The opponents are silent.
Vul: None	♦ KQ	
HCP: 14+2	♣ J	

Board: 78	♠ KJ875	You are dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: N-S	♦ AJ952	
HCP: 13+2	♣ 5	

Board: 79	♠ 876	You are dealer.
Dealer: South	♥ AQ7642	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 14+2	♣ A2	

Board: 80	♠ KJT32	Partner is dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: None	♦ 6	
HCP: 14+2	♣ AQJT2	

Board: 81	♠ J4	You are dealer.
Dealer: South	♥ AQJ52	The opponents are silent.
Vul: N-S	♦ AJ987	
HCP: 13+2	♣ 6	

Both hands (Answers Page)

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ J6	♠ AQ932				1 ♠
Vul: None	♥ A9432	♥ QT765	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 13+2	♦ AJ863	♦ KQ	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ K	♣ J				1. Splinter
Contract: 4 ♥ North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KJ875				1 ♠
Vul: N-S	♥ J9873	♥ A5	Pass	2 ♥	Pass	3 ♦
North HCP: 11+2	♦ KQT83	♦ AJ952	Pass	5 ♦	All Pass	
South HCP: 13+2	♣ AJT	♣ 5				
Contract: 5 ♦ North						

Board: 79	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ 876				1 ♥
Vul: E-W	♥ 5	♥ AQ7642	Pass	2 ♦ ¹	Pass	3 ♥
North HCP: 11+2	♦ QJT54	♦ A6	Pass	3NT	All Pass	
South HCP: 14+2	♣ KQ964	♣ A2				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 80	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ KJT32		1 ♥	Pass	1 ♠
Vul: None	♥ AJ8743	♥ KT	Pass	2 ♦	Pass	3NT
North HCP: 15+2	♦ AK73	♦ 6			All Pass	
South HCP: 14+2	♣ K4	♣ AQJT2				
Contract: 3NT South						

Board: 81	North:	South:	W	N	E	S
Dealer: South	♠ AK862	♠ J4				1 ♥
Vul: N-S	♥ K6	♥ AQJ52	Pass	2 ♠	Pass	3 ♦
North HCP: 18+2	♦ 2	♦ AJ987	Pass	3NT	All Pass	
South HCP: 13+2	♣ AKJ83	♣ 6				
Contract: 3NT North						

Board: 82 ♠ T9 You are dealer.

Dealer: North ♥ AK9432 The opponents are silent.

Vul: E-W ♦ 6

HCP: 11+2 ♣ A974

Board: 83 ♠ QJ2 You are dealer.

Dealer: North ♥ AT852 The opponents are silent.

Vul: Both ♦ 72

HCP: 11+1 ♣ AT9

Board: 84 ♠ A8753 Partner is dealer.

Dealer: South ♥ K7 The opponents are silent.

Vul: N-S ♦ J

HCP: 13+2 ♣ AJT43

Board: 85 ♠ KQ8752 You are dealer.

Dealer: North ♥ A986 The opponents are silent.

Vul: E-W ♦ T9

HCP: 11+2 ♣ Q

Board: 86 ♠ AKJ643 You are dealer.

Dealer: North ♥ 7 West (RHO) bids 2♥ if possible.

Vul: Both ♦ K93

HCP: 11+2 ♣ T83

Both hands (Answers Page)

Board: 82	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ KJ642		1♥	Pass	2♠
Vul: E-W	♥ AK9432	♥ QT	Pass	3♣	Pass	3NT
North HCP: 11+2	♦ 6	♦ AKT83	All Pass			
South HCP: 15+2	♣ A974	♣ Q				
Contract: 3NT South						

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ A		1♥	Pass	2♦ ¹
Vul: Both	♥ AT852	♥ Q4	Pass	2♥	Pass	3♣
North HCP: 11+1	♦ 72	♦ KQ954	Pass	3NT	All Pass	
South HCP: 12+2	♣ AT9	♣ J6432				
Contract: 3NT North			1. 10+ HCP if fit or 6+; 12+ F			

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ A8753	♠ QT6				1♥
Vul: N-S	♥ K7	♥ AQ8643	Pass	1♠	Pass	2♥
North HCP: 13+2	♦ J	♦ T3	Pass	4♥	All Pass	
South HCP: 11+2	♣ AJT43	♣ K7				
Contract: 4♥ North						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ KQ8752	♠ T		1♠	Pass	2♦ ¹
Vul: E-W	♥ A986	♥ K5	Pass	2♥	Pass	3NT
North HCP: 11+2	♦ T9	♦ AKQJ5	Pass	4♠	All Pass	
South HCP: 17+2	♣ Q	♣ AT873				
Contract: 4♠ North			1. 10+ HCP if fit or 6+; 12+ F			

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ AKJ643	♠ T		1♠	Pass	2♦ ¹
Vul: Both	♥ 7	♥ K9	2♥	2♠	Pass	3NT
North HCP: 11+2	♦ K93	♦ AJ542	All Pass			
South HCP: 13+2	♣ T83	♣ KQ965				
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 82	♠ KJ642	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ AKT83	
HCP: 15+2	♣ Q	

Board: 83	♠ A	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: Both	♦ KQ954	
HCP: 12+2	♣ J6432	

Board: 84	♠ QT6	You are dealer.
Dealer: South	♥ AQ8643	The opponents are silent.
Vul: N-S	♦ T3	
HCP: 11+2	♣ K7	

Board: 85	♠ T	Partner is dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ AKQJ5	
HCP: 17+2	♣ AT873	

Board: 86	♠ T	Partner is dealer.
Dealer: North	♥ K9	West (LHO) bids 2♥ if possible.
Vul: Both	♦ AJ542	
HCP: 13+2	♣ KQ965	

Both hands (Answers Page)

Board: 82	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ KJ642		1♥	Pass	2♠
Vul: E-W	♥ AK9432	♥ QT	Pass	3♣	Pass	3NT
North HCP: 11+2	♦ 6	♦ AKT83	All Pass			
South HCP: 15+2	♣ A974	♣ Q				
Contract: 3NT South						

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ A		1♥	Pass	2♦ ¹
Vul: Both	♥ AT852	♥ Q4	Pass	2♥	Pass	3♣
North HCP: 11+1	♦ 72	♦ KQ954	Pass	3NT	All Pass	
South HCP: 12+2	♣ AT9	♣ J6432				
Contract: 3NT North			1. 10+ HCP if fit or 6+; 12+ F			

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ A8753	♠ QT6				1♥
Vul: N-S	♥ K7	♥ AQ8643	Pass	1♠	Pass	2♥
North HCP: 13+2	♦ J	♦ T3	Pass	4♥	All Pass	
South HCP: 11+2	♣ AJT43	♣ K7				
Contract: 4♥ North						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ KQ8752	♠ T		1♠	Pass	2♦ ¹
Vul: E-W	♥ A986	♥ K5	Pass	2♥	Pass	3NT
North HCP: 11+2	♦ T9	♦ AKQJ5	Pass	4♠	All Pass	
South HCP: 17+2	♣ Q	♣ AT873				
Contract: 4♠ North			1. 10+ HCP if fit or 6+; 12+ F			

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ AKJ643	♠ T		1♠	Pass	2♦ ¹
Vul: Both	♥ 7	♥ K9	2♥	2♠	Pass	3NT
North HCP: 11+2	♦ K93	♦ AJ542	All Pass			
South HCP: 13+2	♣ T83	♣ KQ965				
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 87 ♠ K873 You are dealer.

Dealer: North ♥ AQJ953 The opponents are silent.

Vul: None ♦ -

HCP: 14+2 ♣ KJ6

Board: 88 ♠ AQ876 You are dealer.

Dealer: North ♥ A72 The opponents are silent.

Vul: E-W ♦ Q74

HCP: 13+1 ♣ J8

Board: 89 ♠ J You are dealer.

Dealer: North ♥ KQ986 The opponents are silent.

Vul: Both ♦ 532

HCP: 11+1 ♣ AJ42

Board: 90 ♠ - Partner is dealer.

Dealer: South ♥ AJ852 The opponents are silent.

Vul: None ♦ K8632

HCP: 11+2 ♣ K96

Both hands (Answers Page)

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ K873	♠ J		1 ♥	Pass	2 ♦ ¹
Vul: None	♥ AQJ953	♥ K8	Pass	2 ♠	Pass	3 ♣
North HCP: 14+2	♦ -	♦ KJ974	Pass	4 ♥	Pass	4NT ²
South HCP: 14+2	♣ KJ6	♣ AQT72	Pass	5 ♦ ³	Pass	5 ♥
Contract: 5 ♥ South			All Pass			

1. 10+ HCP if fit or 6+; 12+ F
2. Blackwood 0314, for !H
3. A=1/5 or 4/5

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ AQ876	♠ 95		1 ♠	Pass	2 ♥
Vul: E-W	♥ A72	♥ Q9654	Pass	3 ♥	Pass	4 ♥
North HCP: 13+1	♦ Q74	♦ A	All Pass			
South HCP: 11+2	♣ J8	♣ KQ932				
Contract: 4 ♥ South						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ AQ743		1 ♥	Pass	1 ♠
Vul: Both	♥ KQ986	♥ 7	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 11+1	♦ 532	♦ K9	Pass	2NT	Pass	5 ♣
South HCP: 12+2	♣ AJ42	♣ KT863	All Pass			
Contract: 5 ♣ South			1. Fourth suit			

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQJ9652				1 ♠
Vul: None	♥ AJ852	♥ 4	Pass	2 ♥	Pass	6 ♠
North HCP: 11+2	♦ K8632	♦ AQJT9	All Pass			
South HCP: 13+4	♣ K96	♣ -				
Contract: 6 ♠ South						

Board: 87	♠ J	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: None	♦ KJ974	
HCP: 14+2	♣ AQT72	

Board: 88	♠ 95	Partner is dealer.
Dealer: North	♥ Q9654	The opponents are silent.
Vul: E-W	♦ A	
HCP: 11+2	♣ KQ932	

Board: 89	♠ AQ743	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ K9	
HCP: 12+2	♣ KT863	

Board: 90	♠ KQJ9652	You are dealer.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ AQJT9	
HCP: 13+4	♣ -	

Both hands (Answers Page)

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ K873	♠ J		1 ♥	Pass	2 ♦ ¹
Vul: None	♥ AQJ953	♥ K8	Pass	2 ♠	Pass	3 ♣
North HCP: 14+2	♦ -	♦ KJ974	Pass	4 ♥	Pass	4NT ²
South HCP: 14+2	♣ KJ6	♣ AQT72	Pass	5 ♦ ³	Pass	5 ♥
Contract: 5 ♥ South			All Pass			

1. 10+ HCP if fit or 6+; 12+ F
2. Blackwood 0314, for !H
3. A=1/5 or 4/5

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ AQ876	♠ 95		1 ♠	Pass	2 ♥
Vul: E-W	♥ A72	♥ Q9654	Pass	3 ♥	Pass	4 ♥
North HCP: 13+1	♦ Q74	♦ A	All Pass			
South HCP: 11+2	♣ J8	♣ KQ932				
Contract: 4 ♥ South						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ AQ743		1 ♥	Pass	1 ♠
Vul: Both	♥ KQ986	♥ 7	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 11+1	♦ 532	♦ K9	Pass	2NT	Pass	5 ♣
South HCP: 12+2	♣ AJ42	♣ KT863	All Pass			
Contract: 5 ♣ South			1. Fourth suit			

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQJ9652				1 ♠
Vul: None	♥ AJ852	♥ 4	Pass	2 ♥	Pass	6 ♠
North HCP: 11+2	♦ K8632	♦ AQJT9	All Pass			
South HCP: 13+4	♣ K96	♣ -				
Contract: 6 ♠ South						

North hands

1M & 2-Suit Resp

Board: 91 ♠ - Partner is dealer.

Dealer: South ♥ AKQ98 East (LHO) bids 3♦ if possible.

Vul: N-S ♦ J62

HCP: 11+2 ♣ J7652

Board: 92 ♠ J Partner is dealer.

Dealer: South ♥ 72 The opponents are silent.

Vul: Both ♦ AQJ94

HCP: 12+2 ♣ KJ862

Board: 93 ♠ AJT96 Partner is dealer.

Dealer: South ♥ T West (RHO) Doubles 1♥ if possible.

Vul: None ♦ AT974 West (RHO) bids 2♣ if possible.

HCP: 12+2 ♣ K6

Board: 94 ♠ KT954 You are dealer.

Dealer: North ♥ K4 The opponents are silent.

Vul: N-S ♦ KJ952

HCP: 12+2 ♣ Q

Board: 95 ♠ K6 Partner is dealer.

Dealer: South ♥ AJ853 The opponents are silent.

Vul: E-W ♦ 8

HCP: 13+2 ♣ KQT75

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ QT765				1 ♠
Vul: N-S	♥ AKQ98	♥ 543	Pass	2 ♥	3 ♦	3 ♥
North HCP: 11+2	♦ J62	♦ KT	All Pass			
South HCP: 12+1	♣ J7652	♣ AK9				
Contract: 3 ♥ South						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A63				1 ♥
Vul: Both	♥ 72	♥ KJT53	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 12+2	♦ AQJ94	♦ T76	Pass	3 ♣	Pass	3NT
South HCP: 12+1	♣ KJ862	♣ AT	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

Board: 93	North:	South:	W	N	E	S
Dealer: South	♠ AJT96	♠ 7				1 ♥
Vul: None	♥ T	♥ AKJ9653	X	XX	Pass	Pass
North HCP: 12+2	♦ AT974	♦ K5	2 ♣	2 ♠	All Pass	
South HCP: 11+3	♣ K6	♣ T42				
Contract: 2 ♠ North						

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ KT954	♠ J		1 ♠	Pass	2 ♥
Vul: N-S	♥ K4	♥ AQJT5	Pass	3 ♦	Pass	3NT
North HCP: 12+2	♦ KJ952	♦ T4	All Pass			
South HCP: 12+2	♣ Q	♣ A9543				
Contract: 3NT South						

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ AQ982				1 ♠
Vul: E-W	♥ AJ853	♥ Q62	Pass	2 ♥	Pass	4 ♥
North HCP: 13+2	♦ 8	♦ QT9	All Pass			
South HCP: 14+1	♣ KQT75	♣ A2				
Contract: 4 ♥ South						

South hands

1M & 2-Suit Resp

Board: 91	♠ QT765	You are dealer.
Dealer: South	♥ 543	East (RHO) bids 3♦ if possible.
Vul: N-S	♦ KT	
HCP: 12+1	♣ AK9	
Board: 92	♠ A63	You are dealer.
Dealer: South	♥ KJT53	The opponents are silent.
Vul: Both	♦ T76	
HCP: 12+1	♣ AT	
Board: 93	♠ 7	You are dealer.
Dealer: South	♥ AKJ9653	West (LHO) Doubles 1♥ if possible.
Vul: None	♦ K5	West (LHO) bids 2♣ if possible.
HCP: 11+3	♣ T42	
Board: 94	♠ J	Partner is dealer.
Dealer: North	♥ AQJT5	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 12+2	♣ A9543	
Board: 95	♠ AQ982	You are dealer.
Dealer: South	♥ Q62	The opponents are silent.
Vul: E-W	♦ QT9	
HCP: 14+1	♣ A2	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ QT765				1 ♠
Vul: N-S	♥ AKQ98	♥ 543	Pass	2 ♥	3 ♦	3 ♥
North HCP: 11+2	♦ J62	♦ KT	All Pass			
South HCP: 12+1	♣ J7652	♣ AK9				
Contract: 3 ♥ South						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A63				1 ♥
Vul: Both	♥ 72	♥ KJT53	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 12+2	♦ AQJ94	♦ T76	Pass	3 ♣	Pass	3NT
South HCP: 12+1	♣ KJ862	♣ AT	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

Board: 93	North:	South:	W	N	E	S
Dealer: South	♠ AJT96	♠ 7				1 ♥
Vul: None	♥ T	♥ AKJ9653	X	XX	Pass	Pass
North HCP: 12+2	♦ AT974	♦ K5	2 ♣	2 ♠	All Pass	
South HCP: 11+3	♣ K6	♣ T42				
Contract: 2 ♠ North						

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ KT954	♠ J		1 ♠	Pass	2 ♥
Vul: N-S	♥ K4	♥ AQJT5	Pass	3 ♦	Pass	3NT
North HCP: 12+2	♦ KJ952	♦ T4	All Pass			
South HCP: 12+2	♣ Q	♣ A9543				
Contract: 3NT South						

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ AQ982				1 ♠
Vul: E-W	♥ AJ853	♥ Q62	Pass	2 ♥	Pass	4 ♥
North HCP: 13+2	♦ 8	♦ QT9	All Pass			
South HCP: 14+1	♣ KQT75	♣ A2				
Contract: 4 ♥ South						

Board: 96 ♠ KJ852 You are dealer.

Dealer: North ♥ A62 The opponents are silent.

Vul: None ♦ J4

HCP: 12+1 ♣ K86

Board: 97 ♠ QJT8743 You are dealer.

Dealer: North ♥ A The opponents are silent.

Vul: N-S ♦ KQ7

HCP: 13+3 ♣ J5

Board: 98 ♠ AJT5 You are dealer.

Dealer: North ♥ AQJ754 The opponents are silent.

Vul: E-W ♦ 6

HCP: 14+2 ♣ Q2

Board: 99 ♠ AQ2 Partner is dealer.

Dealer: South ♥ - West (RHO) bids 1♠ if possible.

Vul: Both ♦ QT873

HCP: 12+2 ♣ A9862

Board: 100 ♠ AKJ87 You are dealer.

Dealer: North ♥ K94 The opponents are silent.

Vul: N-S ♦ 632

HCP: 12+1 ♣ JT

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ KJ852	♠ 9		1 ♠	Pass	2 ♥
Vul: None	♥ A62	♥ KQT85	Pass	3 ♥	All Pass	
North HCP: 12+1	♦ J4	♦ KQ932				
South HCP: 11+2	♣ K86	♣ J5				
Contract: 3 ♥	North					

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ QJT8743	♠ -		1 ♠	Pass	2 ♥
Vul: N-S	♥ A	♥ T9863	Pass	4 ♠	All Pass	
North HCP: 13+3	♦ KQ7	♦ A98				
South HCP: 11+2	♣ J5	♣ AK763				
Contract: 4 ♠	North					

Board: 98	North:	South:	W	N	E	S
Dealer: North	♠ AJT5	♠ K7432		1 ♥	Pass	1 ♠
Vul: E-W	♥ AQJ754	♥ 9	Pass	4 ♠	Pass	4NT ¹
North HCP: 14+2	♦ 6	♦ AQ832	Pass	5 ♥ ²	Pass	6 ♠
South HCP: 13+2	♣ Q2	♣ A6	All Pass			
Contract: 6 ♠	South					

1. Blackwood 0314, for !S

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

Board: 99	North:	South:	W	N	E	S
Dealer: South	♠ AQ2	♠ 63				1 ♥
Vul: Both	♥ -	♥ KQ874	1 ♠	2NT	Pass	3 ♣
North HCP: 12+2	♦ QT873	♦ K	Pass	3NT	All Pass	
South HCP: 14+2	♣ A9862	♣ KQJ53				
Contract: 3NT	North					

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ AKJ87	♠ 9		1 ♠	Pass	2 ♦ ¹
Vul: N-S	♥ K94	♥ T3	Pass	2 ♠	Pass	2NT
North HCP: 12+1	♦ 632	♦ KQT97	All Pass			
South HCP: 11+2	♣ JT	♣ AQ763				
Contract: 2NT	South					

1. 10+ HCP if fit or 6+; 12+ F

South hands

1M & 2-Suit Resp

Board: 96	♠ 9	Partner is dealer.
Dealer: North	♥ KQT85	The opponents are silent.
Vul: None	♦ KQ932	
HCP: 11+2	♣ J5	

Board: 97	♠ -	Partner is dealer.
Dealer: North	♥ T9863	The opponents are silent.
Vul: N-S	♦ A98	
HCP: 11+2	♣ AK763	

Board: 98	♠ K7432	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ AQ832	
HCP: 13+2	♣ A6	

Board: 99	♠ 63	You are dealer.
Dealer: South	♥ KQ874	West (LHO) bids 1♠ if possible.
Vul: Both	♦ K	
HCP: 14+2	♣ KQJ53	

Board: 100	♠ 9	Partner is dealer.
Dealer: North	♥ T3	The opponents are silent.
Vul: N-S	♦ KQT97	
HCP: 11+2	♣ AQ763	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ KJ852	♠ 9		1 ♠	Pass	2 ♥
Vul: None	♥ A62	♥ KQT85	Pass	3 ♥	All Pass	
North HCP: 12+1	♦ J4	♦ KQ932				
South HCP: 11+2	♣ K86	♣ J5				
Contract: 3 ♥	North					

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ QJT8743	♠ -		1 ♠	Pass	2 ♥
Vul: N-S	♥ A	♥ T9863	Pass	4 ♠	All Pass	
North HCP: 13+3	♦ KQ7	♦ A98				
South HCP: 11+2	♣ J5	♣ AK763				
Contract: 4 ♠	North					

Board: 98	North:	South:	W	N	E	S
Dealer: North	♠ AJT5	♠ K7432		1 ♥	Pass	1 ♠
Vul: E-W	♥ AQJ754	♥ 9	Pass	4 ♠	Pass	4NT ¹
North HCP: 14+2	♦ 6	♦ AQ832	Pass	5 ♥ ²	Pass	6 ♠
South HCP: 13+2	♣ Q2	♣ A6	All Pass			
Contract: 6 ♠	South					

1. Blackwood 0314, for !S

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

Board: 99	North:	South:	W	N	E	S
Dealer: South	♠ AQ2	♠ 63				1 ♥
Vul: Both	♥ -	♥ KQ874	1 ♠	2NT	Pass	3 ♣
North HCP: 12+2	♦ QT873	♦ K	Pass	3NT	All Pass	
South HCP: 14+2	♣ A9862	♣ KQJ53				
Contract: 3NT	North					

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ AKJ87	♠ 9		1 ♠	Pass	2 ♦ ¹
Vul: N-S	♥ K94	♥ T3	Pass	2 ♠	Pass	2NT
North HCP: 12+1	♦ 632	♦ KQT97	All Pass			
South HCP: 11+2	♣ JT	♣ AQ763				
Contract: 2NT	South					

1. 10+ HCP if fit or 6+; 12+ F

Board: 101 ♠ 5 You are dealer.

Dealer: North ♥ AKJ7432 The opponents are silent.

Vul: E-W ♦ A973

HCP: 12+3 ♣ 2

Board: 102 ♠ J4 Partner is dealer.

Dealer: South ♥ AJ842 The opponents are silent.

Vul: Both ♦ AKQ85

HCP: 19+2 ♣ A

Board: 103 ♠ 6 Partner is dealer.

Dealer: South ♥ K5 West (RHO) bids 1♠ if possible.

Vul: None ♦ AT642 East (LHO) bids 3♠ if possible.

HCP: 14+2 ♣ AK532

Board: 104 ♠ T3 You are dealer.

Dealer: North ♥ KQJ65 The opponents are silent.

Vul: E-W ♦ Q7

HCP: 12+1 ♣ A983

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ AQ842		1♥	Pass	1♠
Vul: E-W	♥ AKJ7432	♥ T6	Pass	4♥	All Pass	
North HCP: 12+3	♦ A973	♦ 4				
South HCP: 11+2	♣ 2	♣ AJ765				
Contract: 4♥ North						

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ AKQ72			1♠	
Vul: Both	♥ AJ842	♥ K9	Pass	2♥	Pass	2NT
North HCP: 19+2	♦ AKQ85	♦ T73	Pass	3♦	Pass	3NT
South HCP: 15+1	♣ A	♣ K98	Pass	5NT	Pass	6NT
Contract: 6NT South			All Pass			

Board: 103	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ K			1♥	
Vul: None	♥ K5	♥ AT643	1♠	3♦	3♠	5♦
North HCP: 14+2	♦ AT642	♦ KQ95	All Pass			
South HCP: 12+1	♣ AK532	♣ 976				
Contract: 5♦ South						

Board: 104	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ AK542		1♥	Pass	1♠
Vul: E-W	♥ KQJ65	♥ -	Pass	2♣	Pass	2NT
North HCP: 12+1	♦ Q7	♦ JT982	All Pass			
South HCP: 11+2	♣ A983	♣ QJ2				
Contract: 2NT South						

South hands

1M & 2-Suit Resp

Board: 101	♠ AQ842	Partner is dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 11+2	♣ AJ765	

Board: 102	♠ AKQ72	You are dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: Both	♦ T73	
HCP: 15+1	♣ K98	

Board: 103	♠ K	You are dealer.
Dealer: South	♥ AT643	West (LHO) bids 1♠ if possible.
Vul: None	♦ KQ95	East (RHO) bids 3♠ if possible.
HCP: 12+1	♣ 976	

Board: 104	♠ AK542	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ JT982	
HCP: 11+2	♣ QJ2	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ AQ842		1♥	Pass	1♠
Vul: E-W	♥ AKJ7432	♥ T6	Pass	4♥	All Pass	
North HCP: 12+3	♦ A973	♦ 4				
South HCP: 11+2	♣ 2	♣ AJ765				
Contract: 4♥ North						

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ AKQ72			1♠	
Vul: Both	♥ AJ842	♥ K9	Pass	2♥	Pass	2NT
North HCP: 19+2	♦ AKQ85	♦ T73	Pass	3♦	Pass	3NT
South HCP: 15+1	♣ A	♣ K98	Pass	5NT	Pass	6NT
Contract: 6NT South			All Pass			

Board: 103	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ K			1♥	
Vul: None	♥ K5	♥ AT643	1♠	3♦	3♠	5♦
North HCP: 14+2	♦ AT642	♦ KQ95	All Pass			
South HCP: 12+1	♣ AK532	♣ 976				
Contract: 5♦ South						

Board: 104	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ AK542		1♥	Pass	1♠
Vul: E-W	♥ KQJ65	♥ -	Pass	2♣	Pass	2NT
North HCP: 12+1	♦ Q7	♦ JT982	All Pass			
South HCP: 11+2	♣ A983	♣ QJ2				
Contract: 2NT South						

Board: 105	♠ Q6432	Partner is dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ AKT97	
HCP: 19+2	♣ A	

Board: 106	♠ KJT863	You are dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ T8	
HCP: 12+2	♣ AJ85	

Board: 107	♠ KJ986	Partner is dealer.
Dealer: South	♥ 7	West (RHO) bids 2♣ if possible.
Vul: N-S	♦ AJ876	
HCP: 13+2	♣ A8	

Board: 108	♠ KQ	Partner is dealer.
Dealer: South	♥ KQ765	The opponents are silent.
Vul: Both	♦ AK984	
HCP: 18+2	♣ J	

Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: South	♠ Q6432	♠ AJ7				1 ♥
Vul: Both	♥ AQ	♥ KT763	Pass	1 ♠	Pass	1 NT
North HCP: 19+2	♦ AKT97	♦ Q84	Pass	2 ♦ ¹	Pass	2 ♠ ²
South HCP: 12+1	♣ A	♣ Q6	Pass	3 ♠	Pass	4 ♥ ³
Contract: 6 ♠ North			Pass	4 NT ⁴	Pass	5 ♦ ⁵
			Pass	6 ♠	All Pass	
						1. Two Way New Minor Forcing
						2. artificial
						3. Cue bid, a !H stopper
						4. Blackwood 0314, for !S
						5. A=1/5 or 4/5

Board: 106	North:	South:	W	N	E	S
Dealer: North	♠ KJT863	♠ 5		1 ♠	Pass	2 ♥
Vul: None	♥ K	♥ AJ963	Pass	3 ♣	Pass	3 NT
North HCP: 12+2	♦ T8	♦ AKJ96	All Pass			
South HCP: 13+2	♣ AJ85	♣ 42				
Contract: 3 NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ KJ986	♠ AQ2				1 ♥
Vul: N-S	♥ 7	♥ AJT832	2 ♣	3 NT	All Pass	
North HCP: 13+2	♦ AJ876	♦ T32				
South HCP: 11+2	♣ A8	♣ 9				
Contract: 3 NT North						

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ AJT742				1 ♠
Vul: Both	♥ KQ765	♥ AT	Pass	2 ♥	Pass	2 ♠
North HCP: 18+2	♦ AK984	♦ Q5	Pass	3 ♦	Pass	3 ♠
South HCP: 11+2	♣ J	♣ 873	Pass	4 NT ¹	Pass	5 ♥ ²
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. Blackwood 0314, for !S
2. A=2/5 or 5/5, Q(S)=0

Board: 105 ♠ AJ7 You are dealer.

Dealer: South ♥ KT763 The opponents are silent.

Vul: Both ♦ Q84

HCP: 12+1 ♣ Q6

Board: 106 ♠ 5 Partner is dealer.

Dealer: North ♥ AJ963 The opponents are silent.

Vul: None ♦ AKJ96

HCP: 13+2 ♣ 42

Board: 107 ♠ AQ2 You are dealer.

Dealer: South ♥ AJT832 West (LHO) bids 2♣ if possible.

Vul: N-S ♦ T32

HCP: 11+2 ♣ 9

Board: 108 ♠ AJT742 You are dealer.

Dealer: South ♥ AT The opponents are silent.

Vul: Both ♦ Q5

HCP: 11+2 ♣ 873

Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: South	♠ Q6432	♠ AJ7				1 ♥
Vul: Both	♥ AQ	♥ KT763	Pass	1 ♠	Pass	1 NT
North HCP: 19+2	♦ AKT97	♦ Q84	Pass	2 ♦ ¹	Pass	2 ♠ ²
South HCP: 12+1	♣ A	♣ Q6	Pass	3 ♠	Pass	4 ♥ ³
Contract: 6 ♠ North			Pass	4 NT ⁴	Pass	5 ♦ ⁵
			Pass	6 ♠	All Pass	
						1. Two Way New Minor Forcing
						2. artificial
						3. Cue bid, a !H stopper
						4. Blackwood 0314, for !S
						5. A=1/5 or 4/5

Board: 106	North:	South:	W	N	E	S
Dealer: North	♠ KJT863	♠ 5		1 ♠	Pass	2 ♥
Vul: None	♥ K	♥ AJ963	Pass	3 ♣	Pass	3 NT
North HCP: 12+2	♦ T8	♦ AKJ96	All Pass			
South HCP: 13+2	♣ AJ85	♣ 42				
Contract: 3 NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ KJ986	♠ AQ2				1 ♥
Vul: N-S	♥ 7	♥ AJT832	2 ♣	3 NT	All Pass	
North HCP: 13+2	♦ AJ876	♦ T32				
South HCP: 11+2	♣ A8	♣ 9				
Contract: 3 NT North						

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ AJT742				1 ♠
Vul: Both	♥ KQ765	♥ AT	Pass	2 ♥	Pass	2 ♠
North HCP: 18+2	♦ AK984	♦ Q5	Pass	3 ♦	Pass	3 ♠
South HCP: 11+2	♣ J	♣ 873	Pass	4 NT ¹	Pass	5 ♥ ²
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. Blackwood 0314, for !S
2. A=2/5 or 5/5, Q(S)=0

Board: 109 ♠ AJ85 You are dealer.

Dealer: North ♥ Q8765 The opponents are silent.

Vul: None ♦ KJ5

HCP: 11+1 ♣ 6

Board: 110 ♠ 8 Partner is dealer.

Dealer: South ♥ Q8 The opponents are silent.

Vul: N-S ♦ QT962

HCP: 14+2 ♣ AKQJ2

Board: 111 ♠ J5 Partner is dealer.

Dealer: South ♥ T The opponents are silent.

Vul: E-W ♦ JT763

HCP: 11+2 ♣ AKQ73

Board: 112 ♠ KQ742 Partner is dealer.

Dealer: South ♥ J7 The opponents are silent.

Vul: None ♦ AJT98

HCP: 11+2 ♣ 7

Board: 113 ♠ AQ876 Partner is dealer.

Dealer: South ♥ 53 The opponents are silent.

Vul: N-S ♦ 3

HCP: 14+2 ♣ AKJ54

Both hands (Answers Page)

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ AJ85	♠ Q		1 ♥	Pass	2 ♦ ¹
Vul: None	♥ Q8765	♥ 43	Pass	2 ♥	Pass	3 ♣
North HCP: 11+1	♦ KJ5	♦ AT973	Pass	3NT	All Pass	
South HCP: 12+2	♣ 6	♣ KQJ74				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ A754				1 ♥
Vul: N-S	♥ Q8	♥ K9752	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 14+2	♦ QT962	♦ AK5	Pass	3 ♣	Pass	3NT
South HCP: 14+1	♣ AKQJ2	♣ 8	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

Board: 111	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ QT9				1 ♥
Vul: E-W	♥ T	♥ AKJ62	Pass	2 ♦ ¹	Pass	4 ♣ ²
North HCP: 11+2	♦ JT763	♦ K985	Pass	4 ♦	All Pass	
South HCP: 13+1	♣ AKQ73	♣ T				1. 10+ HCP if fit or 6+; 12+ F
Contract: 4 ♦ North						2. Splinter

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ KQ742	♠ 83				1 ♥
Vul: None	♥ J7	♥ AKQ96532	Pass	1 ♠	Pass	4 ♥
North HCP: 11+2	♦ AJT98	♦ Q	All Pass			
South HCP: 15+4	♣ 7	♣ A8				
Contract: 4 ♥ South						

Board: 113	North:	South:	W	N	E	S
Dealer: South	♠ AQ876	♠ KT				1 ♥
Vul: N-S	♥ 53	♥ JT764	Pass	1 ♠	Pass	2 ♦
North HCP: 14+2	♦ 3	♦ AQJT8	Pass	3NT	All Pass	
South HCP: 11+2	♣ AKJ54	♣ 9				
Contract: 3NT North						

Board: 109	♠ Q	Partner is dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: None	♦ AT973	
HCP: 12+2	♣ KQJ74	

Board: 110	♠ A754	You are dealer.
Dealer: South	♥ K9752	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 14+1	♣ 8	

Board: 111	♠ QT9	You are dealer.
Dealer: South	♥ AKJ62	The opponents are silent.
Vul: E-W	♦ K985	
HCP: 13+1	♣ T	

Board: 112	♠ 83	You are dealer.
Dealer: South	♥ AKQ96532	The opponents are silent.
Vul: None	♦ Q	
HCP: 15+4	♣ A8	

Board: 113	♠ KT	You are dealer.
Dealer: South	♥ JT764	The opponents are silent.
Vul: N-S	♦ AQJT8	
HCP: 11+2	♣ 9	

Both hands (Answers Page)

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ AJ85	♠ Q		1 ♥	Pass	2 ♦ ¹
Vul: None	♥ Q8765	♥ 43	Pass	2 ♥	Pass	3 ♣
North HCP: 11+1	♦ KJ5	♦ AT973	Pass	3NT	All Pass	
South HCP: 12+2	♣ 6	♣ KQJ74				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ A754				1 ♥
Vul: N-S	♥ Q8	♥ K9752	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 14+2	♦ QT962	♦ AK5	Pass	3 ♣	Pass	3NT
South HCP: 14+1	♣ AKQJ2	♣ 8	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

Board: 111	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ QT9				1 ♥
Vul: E-W	♥ T	♥ AKJ62	Pass	2 ♦ ¹	Pass	4 ♣ ²
North HCP: 11+2	♦ JT763	♦ K985	Pass	4 ♦	All Pass	
South HCP: 13+1	♣ AKQ73	♣ T				1. 10+ HCP if fit or 6+; 12+ F
Contract: 4 ♦ North						2. Splinter

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ KQ742	♠ 83				1 ♥
Vul: None	♥ J7	♥ AKQ96532	Pass	1 ♠	Pass	4 ♥
North HCP: 11+2	♦ AJT98	♦ Q	All Pass			
South HCP: 15+4	♣ 7	♣ A8				
Contract: 4 ♥ South						

Board: 113	North:	South:	W	N	E	S
Dealer: South	♠ AQ876	♠ KT				1 ♥
Vul: N-S	♥ 53	♥ JT764	Pass	1 ♠	Pass	2 ♦
North HCP: 14+2	♦ 3	♦ AQJT8	Pass	3NT	All Pass	
South HCP: 11+2	♣ AKJ54	♣ 9				
Contract: 3NT North						

Board: 114 ♠ JT2 You are dealer.

Dealer: North ♥ AQJT5 The opponents are silent.

Vul: E-W ♦ K75

HCP: 11+1 ♣ T3

Board: 115 ♠ A9 Partner is dealer.

Dealer: South ♥ 8 The opponents are silent.

Vul: Both ♦ AJ953

HCP: 12+2 ♣ K7653

Board: 116 ♠ Q932 You are dealer.

Dealer: North ♥ AT632 The opponents are silent.

Vul: N-S ♦ AK

HCP: 14+1 ♣ J6

Board: 117 ♠ A9742 Partner is dealer.

Dealer: South ♥ 9 The opponents are silent.

Vul: E-W ♦ T9

HCP: 11+2 ♣ AKT52

Both hands (Answers Page)

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ JT2	♠ AK		1 ♥	Pass	2 ♦ ¹
Vul: E-W	♥ AQJT5	♥ 3	Pass	2 ♥	Pass	3NT
North HCP: 11+1	♦ K75	♦ AJ964	All Pass			
South HCP: 13+2	♣ T3	♣ J9852				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ QT				1 ♥
Vul: Both	♥ 8	♥ AKQ752	Pass	2 ♦ ¹	Pass	3 ♥
North HCP: 12+2	♦ AJ953	♦ K2	Pass	3NT	All Pass	
South HCP: 15+2	♣ K7653	♣ JT9				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 116	North:	South:	W	N	E	S
Dealer: North	♠ Q932	♠ AJT87		1 ♥	Pass	1 ♠
Vul: N-S	♥ AT632	♥ -	Pass	3 ♠	Pass	4 ♣ ¹
North HCP: 14+1	♦ AK	♦ J42	Pass	4 ♦ ²	Pass	4 ♠
South HCP: 11+2	♣ J6	♣ KQT84	All Pass			
Contract: 4 ♠ South						1. Cue bid, a !C stopper 2. Cue bid, a !D stopper

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ A9742	♠ T53				1 ♥
Vul: E-W	♥ 9	♥ AKQ76	Pass	1 ♠	Pass	1NT
North HCP: 11+2	♦ T9	♦ J6	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 12+1	♣ AKT52	♣ Q76	Pass	2 ♠	Pass	3 ♠
Contract: 4 ♠ North			Pass	4 ♠	All Pass	
						1. Two Way New Minor Forcing

Board: 114	♠ AK	Partner is dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: E-W	♦ AJ964	
HCP: 13+2	♣ J9852	

Board: 115	♠ QT	You are dealer.
Dealer: South	♥ AKQ752	The opponents are silent.
Vul: Both	♦ K2	
HCP: 15+2	♣ JT9	

Board: 116	♠ AJT87	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ J42	
HCP: 11+2	♣ KQT84	

Board: 117	♠ T53	You are dealer.
Dealer: South	♥ AKQ76	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 12+1	♣ Q76	

Both hands (Answers Page)

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ JT2	♠ AK		1 ♥	Pass	2 ♦ ¹
Vul: E-W	♥ AQJT5	♥ 3	Pass	2 ♥	Pass	3NT
North HCP: 11+1	♦ K75	♦ AJ964	All Pass			
South HCP: 13+2	♣ T3	♣ J9852				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ QT				1 ♥
Vul: Both	♥ 8	♥ AKQ752	Pass	2 ♦ ¹	Pass	3 ♥
North HCP: 12+2	♦ AJ953	♦ K2	Pass	3NT	All Pass	
South HCP: 15+2	♣ K7653	♣ JT9				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 116	North:	South:	W	N	E	S
Dealer: North	♠ Q932	♠ AJT87		1 ♥	Pass	1 ♠
Vul: N-S	♥ AT632	♥ -	Pass	3 ♠	Pass	4 ♣ ¹
North HCP: 14+1	♦ AK	♦ J42	Pass	4 ♦ ²	Pass	4 ♠
South HCP: 11+2	♣ J6	♣ KQT84	All Pass			
Contract: 4 ♠ South						1. Cue bid, a !C stopper 2. Cue bid, a !D stopper

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ A9742	♠ T53				1 ♥
Vul: E-W	♥ 9	♥ AKQ76	Pass	1 ♠	Pass	1NT
North HCP: 11+2	♦ T9	♦ J6	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 12+1	♣ AKT52	♣ Q76	Pass	2 ♠	Pass	3 ♠
Contract: 4 ♠ North			Pass	4 ♠	All Pass	
						1. Two Way New Minor Forcing

Board: 118 ♠ AKQJ6 You are dealer.

Dealer: North ♥ 6 The opponents are silent.

Vul: Both ♦ Q92

HCP: 14+1 ♣ QT95

Board: 119 ♠ 5 Partner is dealer.

Dealer: South ♥ AKT65 The opponents are silent.

Vul: None ♦ KQT54

HCP: 12+2 ♣ T5

Board: 120 ♠ KQ975 You are dealer.

Dealer: North ♥ AT The opponents are silent.

Vul: E-W ♦ T75

HCP: 14+1 ♣ AJ8

Board: 121 ♠ AQ You are dealer.

Dealer: North ♥ AJT765 The opponents are silent.

Vul: Both ♦ K

HCP: 15+2 ♣ J985

Board: 122 ♠ QJT54 Partner is dealer.

Dealer: South ♥ A The opponents are silent.

Vul: None ♦ 92

HCP: 11+2 ♣ AT962

Both hands (Answers Page)

Board: 118	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ6	♠ -		1 ♠	Pass	2 ♥
Vul: Both	♥ 6	♥ AK853	Pass	3 ♣	Pass	3NT
North HCP: 14+1	♦ Q92	♦ AJ853		All Pass		
South HCP: 17+2	♣ QT95	♣ AJ2				
Contract: 3NT South						

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQJ73			1 ♠	
Vul: None	♥ AKT65	♥ QJ87	Pass	2 ♥	Pass	4 ♦ ¹
North HCP: 12+2	♦ KQT54	♦ 9	Pass	4 ♥	All Pass	
South HCP: 15+1	♣ T5	♣ AJ4				
Contract: 4 ♥ North			1. Splinter			

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ KQ975	♠ T		1 ♠	Pass	2 ♥
Vul: E-W	♥ AT	♥ KJ973	Pass	2 ♠	Pass	3NT
North HCP: 14+1	♦ T75	♦ AK984		All Pass		
South HCP: 14+2	♣ AJ8	♣ K6				
Contract: 3NT South						

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K9853		1 ♥	Pass	1 ♠
Vul: Both	♥ AJT765	♥ K	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 15+2	♦ K	♦ J2	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ J985	♣ KQT64				
Contract: 4 ♥ North			1. Fourth suit			

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ QJT54	♠ 96			1 ♥	
Vul: None	♥ A	♥ J8764	Pass	1 ♠	Pass	1NT
North HCP: 11+2	♦ 92	♦ AQJ	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 14+1	♣ AT962	♣ KQJ	Pass	2 ♠	Pass	2NT
Contract: 2NT South			All Pass			

1. Two Way New Minor Forcing

Board: 118	♠ -	Partner is dealer.
Dealer: North	♥ AK853	The opponents are silent.
Vul: Both	♦ AJ853	
HCP: 17+2	♣ AJ2	

Board: 119	♠ AQJ73	You are dealer.
Dealer: South	♥ QJ87	The opponents are silent.
Vul: None	♦ 9	
HCP: 15+1	♣ AJ4	

Board: 120	♠ T	Partner is dealer.
Dealer: North	♥ KJ973	The opponents are silent.
Vul: E-W	♦ AK984	
HCP: 14+2	♣ K6	

Board: 121	♠ K9853	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ J2	
HCP: 12+2	♣ KQT64	

Board: 122	♠ 96	You are dealer.
Dealer: South	♥ J8764	The opponents are silent.
Vul: None	♦ AQJ	
HCP: 14+1	♣ KQJ	

Both hands (Answers Page)

Board: 118	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ6	♠ -		1 ♠	Pass	2 ♥
Vul: Both	♥ 6	♥ AK853	Pass	3 ♣	Pass	3NT
North HCP: 14+1	♦ Q92	♦ AJ853		All Pass		
South HCP: 17+2	♣ QT95	♣ AJ2				
Contract: 3NT South						

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQJ73			1 ♠	
Vul: None	♥ AKT65	♥ QJ87	Pass	2 ♥	Pass	4 ♦ ¹
North HCP: 12+2	♦ KQT54	♦ 9	Pass	4 ♥	All Pass	
South HCP: 15+1	♣ T5	♣ AJ4				
Contract: 4 ♥ North			1. Splinter			

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ KQ975	♠ T		1 ♠	Pass	2 ♥
Vul: E-W	♥ AT	♥ KJ973	Pass	2 ♠	Pass	3NT
North HCP: 14+1	♦ T75	♦ AK984		All Pass		
South HCP: 14+2	♣ AJ8	♣ K6				
Contract: 3NT South						

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ K9853		1 ♥	Pass	1 ♠
Vul: Both	♥ AJT765	♥ K	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 15+2	♦ K	♦ J2	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ J985	♣ KQT64				
Contract: 4 ♥ North			1. Fourth suit			

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ QJT54	♠ 96			1 ♥	
Vul: None	♥ A	♥ J8764	Pass	1 ♠	Pass	1NT
North HCP: 11+2	♦ 92	♦ AQJ	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 14+1	♣ AT962	♣ KQJ	Pass	2 ♠	Pass	2NT
Contract: 2NT South			All Pass			

1. Two Way New Minor Forcing

Board: 123 ♠ KJT843 You are dealer.

Dealer: North ♥ Q5 The opponents are silent.

Vul: N-S ♦ AT4

HCP: 14+2 ♣ A3

Board: 124 ♠ Q4 You are dealer.

Dealer: North ♥ AJ954 The opponents are silent.

Vul: Both ♦ 3

HCP: 11+2 ♣ KJ854

Board: 125 ♠ AK542 Partner is dealer.

Dealer: South ♥ T The opponents are silent.

Vul: None ♦ J7

HCP: 12+2 ♣ AT983

Board: 126 ♠ AK765 You are dealer.

Dealer: North ♥ QT32 The opponents are silent.

Vul: N-S ♦ K3

HCP: 15+1 ♣ K3

Board: 127 ♠ AKQ83 You are dealer.

Dealer: North ♥ 63 The opponents are silent.

Vul: E-W ♦ T874

HCP: 11+1 ♣ Q7

Both hands (Answers Page)

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ KJT843	♠ Q9		1 ♠	Pass	2 ♥
Vul: N-S	♥ Q5	♥ AK762	Pass	3 ♠	Pass	4 ♠
North HCP: 14+2	♦ AT4	♦ QJ652		All Pass		
South HCP: 12+2	♣ A3	♣ 9				
Contract: 4 ♠ South						

Board: 124	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ A3		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ AJ954	♥ 8	Pass	3 ♣	Pass	3NT
North HCP: 11+2	♦ 3	♦ AQJ76		All Pass		
South HCP: 15+2	♣ KJ854	♣ AT963				
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 125	North:	South:	W	N	E	S
Dealer: South	♠ AK542	♠ JT9				1 ♥
Vul: None	♥ T	♥ AJ9863	Pass	1 ♠	Pass	2 ♥
North HCP: 12+2	♦ J7	♦ QT4	Pass	3NT	All Pass	
South HCP: 11+2	♣ AT983	♣ K				
Contract: 3NT North						

Board: 126	North:	South:	W	N	E	S
Dealer: North	♠ AK765	♠ 4		1 ♠	Pass	2 ♦ ¹
Vul: N-S	♥ QT32	♥ A4	Pass	2 ♥	Pass	3NT
North HCP: 15+1	♦ K3	♦ AT874		All Pass		
South HCP: 14+2	♣ K3	♣ AQT94				
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ AKQ83	♠ -		1 ♠	Pass	2 ♥
Vul: E-W	♥ 63	♥ AK742	Pass	3 ♦	Pass	4NT ¹
North HCP: 11+1	♦ T874	♦ AQJ53	Pass	5 ♦ ²	Pass	6 ♦
South HCP: 18+2	♣ Q7	♣ KJ8		All Pass		
Contract: 6 ♦ South			1. Blackwood 0314, for !D			
			2. A=1/5 or 4/5			

South hands

1M & 2-Suit Resp

Board: 123	♠ Q9	Partner is dealer.
Dealer: North	♥ AK762	The opponents are silent.
Vul: N-S	♦ QJ652	
HCP: 12+2	♣ 9	

Board: 124	♠ A3	Partner is dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: Both	♦ AQJ76	
HCP: 15+2	♣ AT963	

Board: 125	♠ JT9	You are dealer.
Dealer: South	♥ AJ9863	The opponents are silent.
Vul: None	♦ QT4	
HCP: 11+2	♣ K	

Board: 126	♠ 4	Partner is dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ AT874	
HCP: 14+2	♣ AQT94	

Board: 127	♠ -	Partner is dealer.
Dealer: North	♥ AK742	The opponents are silent.
Vul: E-W	♦ AQJ53	
HCP: 18+2	♣ KJ8	

Both hands (Answers Page)

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ KJT843	♠ Q9		1 ♠	Pass	2 ♥
Vul: N-S	♥ Q5	♥ AK762	Pass	3 ♠	Pass	4 ♠
North HCP: 14+2	♦ AT4	♦ QJ652		All Pass		
South HCP: 12+2	♣ A3	♣ 9				
Contract: 4 ♠ South						

Board: 124	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ A3		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ AJ954	♥ 8	Pass	3 ♣	Pass	3NT
North HCP: 11+2	♦ 3	♦ AQJ76		All Pass		
South HCP: 15+2	♣ KJ854	♣ AT963				
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 125	North:	South:	W	N	E	S
Dealer: South	♠ AK542	♠ JT9				1 ♥
Vul: None	♥ T	♥ AJ9863	Pass	1 ♠	Pass	2 ♥
North HCP: 12+2	♦ J7	♦ QT4	Pass	3NT	All Pass	
South HCP: 11+2	♣ AT983	♣ K				
Contract: 3NT North						

Board: 126	North:	South:	W	N	E	S
Dealer: North	♠ AK765	♠ 4		1 ♠	Pass	2 ♦ ¹
Vul: N-S	♥ QT32	♥ A4	Pass	2 ♥	Pass	3NT
North HCP: 15+1	♦ K3	♦ AT874		All Pass		
South HCP: 14+2	♣ K3	♣ AQT94				
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ AKQ83	♠ -		1 ♠	Pass	2 ♥
Vul: E-W	♥ 63	♥ AK742	Pass	3 ♦	Pass	4NT ¹
North HCP: 11+1	♦ T874	♦ AQJ53	Pass	5 ♦ ²	Pass	6 ♦
South HCP: 18+2	♣ Q7	♣ KJ8		All Pass		
Contract: 6 ♦ South			1. Blackwood 0314, for !D			
			2. A=1/5 or 4/5			

Board: 128	♠ AK954	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: None	♦ AKQ98	
HCP: 16+2	♣ 652	

Board: 129	♠ A9862	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 12+2	♣ KQ965	

Board: 130	♠ 62	You are dealer.
Dealer: North	♥ AKQ83	The opponents are silent.
Vul: E-W	♦ J873	
HCP: 13+1	♣ K6	

Board: 131	♠ KJ843	Partner is dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: Both	♦ AJ954	
HCP: 16+2	♣ AK	

Both hands (Answers Page)

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ AK954	♠ 83				1♥
Vul: None	♥ -	♥ AK964	Pass	2♠	Pass	3NT
North HCP: 16+2	♦ AKQ98	♦ 653		All Pass		
South HCP: 11+1	♣ 652	♣ A97				
Contract: 3NT South						

Board: 129	North:	South:	W	N	E	S
Dealer: South	♠ A9862	♠ JT3				1♥
Vul: N-S	♥ K	♥ AQT43	Pass	1♠	Pass	2♦
North HCP: 12+2	♦ T2	♦ KQ86	Pass	2NT	All Pass	
South HCP: 12+1	♣ KQ965	♣ 4				
Contract: 2NT North						

Board: 130	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ A		1♥	Pass	2♦ ¹
Vul: E-W	♥ AKQ83	♥ 74	Pass	3♦	Pass	4♣ ²
North HCP: 13+1	♦ J873	♦ AQ542	Pass	4♥ ³	Pass	6♦
South HCP: 15+2	♣ K6	♣ AJ982	All Pass			
Contract: 6♦ South						

1. 10+ HCP if fit or 6+; 12+ F
2. Crosswood 0314, for !D
3. A=1/5 or 4/5

Board: 131	North:	South:	W	N	E	S
Dealer: South	♠ KJ843	♠ A				1♥
Vul: Both	♥ 8	♥ KQJ93	Pass	2♠	Pass	3♣
North HCP: 16+2	♦ AJ954	♦ K62	Pass	3NT	Pass	4NT ¹
South HCP: 15+1	♣ AK	♣ Q432	All Pass			
Contract: 4NT South						

1. Quantitative 4NT

South hands

1M & 2-Suit Resp

Board: 128 ♠ 83 You are dealer.

Dealer: South ♥ AK964 The opponents are silent.

Vul: None ♦ 653

HCP: 11+1 ♣ A97

Board: 129 ♠ JT3 You are dealer.

Dealer: South ♥ AQT43 The opponents are silent.

Vul: N-S ♦ KQ86

HCP: 12+1 ♣ 4

Board: 130 ♠ A Partner is dealer.

Dealer: North ♥ 74 The opponents are silent.

Vul: E-W ♦ AQ542

HCP: 15+2 ♣ AJ982

Board: 131 ♠ A You are dealer.

Dealer: South ♥ KQJ93 The opponents are silent.

Vul: Both ♦ K62

HCP: 15+1 ♣ Q432

Both hands (Answers Page)

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ AK954	♠ 83				1♥
Vul: None	♥ -	♥ AK964	Pass	2♠	Pass	3NT
North HCP: 16+2	♦ AKQ98	♦ 653		All Pass		
South HCP: 11+1	♣ 652	♣ A97				
Contract: 3NT South						

Board: 129	North:	South:	W	N	E	S
Dealer: South	♠ A9862	♠ JT3				1♥
Vul: N-S	♥ K	♥ AQT43	Pass	1♠	Pass	2♦
North HCP: 12+2	♦ T2	♦ KQ86	Pass	2NT	All Pass	
South HCP: 12+1	♣ KQ965	♣ 4				
Contract: 2NT North						

Board: 130	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ A		1♥	Pass	2♦ ¹
Vul: E-W	♥ AKQ83	♥ 74	Pass	3♦	Pass	4♣ ²
North HCP: 13+1	♦ J873	♦ AQ542	Pass	4♥ ³	Pass	6♦
South HCP: 15+2	♣ K6	♣ AJ982	All Pass			
Contract: 6♦ South						

1. 10+ HCP if fit or 6+; 12+ F
2. Crosswood 0314, for !D
3. A=1/5 or 4/5

Board: 131	North:	South:	W	N	E	S
Dealer: South	♠ KJ843	♠ A				1♥
Vul: Both	♥ 8	♥ KQJ93	Pass	2♠	Pass	3♣
North HCP: 16+2	♦ AJ954	♦ K62	Pass	3NT	Pass	4NT ¹
South HCP: 15+1	♣ AK	♣ Q432	All Pass			
Contract: 4NT South						

1. Quantitative 4NT

Board: 132 ♠ J You are dealer.

Dealer: North ♥ AKT73 The opponents are silent.

Vul: N-S ♦ K52

HCP: 14+1 ♣ K765

Board: 133 ♠ KT4 You are dealer.

Dealer: North ♥ Q7652 The opponents are silent.

Vul: E-W ♦ AQ

HCP: 11+1 ♣ 973

Board: 134 ♠ K5 You are dealer.

Dealer: North ♥ AKT97 The opponents are silent.

Vul: Both ♦ T7

HCP: 13+1 ♣ QJ94

Board: 135 ♠ AQJT8763 LHO is dealer.

Dealer: East ♥ T73 East (LHO) opens 1♥ if possible.

Vul: None ♦ - West (RHO) bids 2♦ if possible.

HCP: 8+4 ♣ J7 East (LHO) Doubles 4♠ if possible.

Board: 136 ♠ K8764 Partner is dealer.

Dealer: South ♥ A72 The opponents are silent.

Vul: E-W ♦ -

HCP: 11+2 ♣ KJT76

Both hands (Answers Page)

Board: 132	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ AK742		1 ♥	Pass	2 ♠
Vul: N-S	♥ AKT73	♥ -	Pass	3 ♣	Pass	3 NT
North HCP: 14+1	♦ K52	♦ AJ743	All Pass			
South HCP: 16+2	♣ K765	♣ A94				
Contract: 3 NT South						

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ AJ		1 ♥	Pass	2 ♦ ¹
Vul: E-W	♥ Q7652	♥ J	Pass	2 ♥	Pass	3 ♣
North HCP: 11+1	♦ AQ	♦ JT975	Pass	3 NT	All Pass	
South HCP: 12+2	♣ 973	♣ KQT42	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 3 NT North						

Board: 134	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AQ974		1 ♥	Pass	2 ♠
Vul: Both	♥ AKT97	♥ 2	Pass	3 ♣	Pass	3 NT
North HCP: 13+1	♦ T7	♦ AJ832	Pass	4 ♠	All Pass	
South HCP: 18+2	♣ QJ94	♣ AK				
Contract: 4 ♠ North						

Board: 135	North:	South:	W	N	E	S
Dealer: East	♠ AQJT8763	♠ 54		1 ♥	Pass	
Vul: None	♥ T73	♥ 852	2 ♦ ¹	4 ♠	X	All Pass
North HCP: 8+4	♦ -	♦ Q8732	1. 10+ HCP if fit or 6+; 12+ F			
South HCP: 5+1	♣ J7	♣ KT9				
Contract: 4 ♠ X North						

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ K8764	♠ A			1 ♥	
Vul: E-W	♥ A72	♥ KT6543	Pass	1 ♠	Pass	2 ♦
North HCP: 11+2	♦ -	♦ AKT6	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ KJT76	♣ 53				
Contract: 4 ♥ North						

Board: 132	♠ AK742	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ AJ743	
HCP: 16+2	♣ A94	
Board: 133	♠ AJ	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ JT975	
HCP: 12+2	♣ KQT42	
Board: 134	♠ AQ974	Partner is dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ AJ832	
HCP: 18+2	♣ AK	
Board: 135	♠ 54	RHO is dealer. You bid second.
Dealer: East	♥ 852	East (RHO) opens 1♥ if possible.
Vul: None	♦ Q8732	West (LHO) bids 2♦ if possible.
HCP: 5+1	♣ KT9	East (RHO) Doubles 4♠ if possible.
Board: 136	♠ A	You are dealer.
Dealer: South	♥ KT6543	The opponents are silent.
Vul: E-W	♦ AKT6	
HCP: 14+2	♣ 53	

Both hands (Answers Page)

Board: 132	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ AK742		1 ♥	Pass	2 ♠
Vul: N-S	♥ AKT73	♥ -	Pass	3 ♣	Pass	3 NT
North HCP: 14+1	♦ K52	♦ AJ743	All Pass			
South HCP: 16+2	♣ K765	♣ A94				
Contract: 3 NT South						

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ AJ		1 ♥	Pass	2 ♦ ¹
Vul: E-W	♥ Q7652	♥ J	Pass	2 ♥	Pass	3 ♣
North HCP: 11+1	♦ AQ	♦ JT975	Pass	3 NT	All Pass	
South HCP: 12+2	♣ 973	♣ KQT42	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 3 NT North						

Board: 134	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ AQ974		1 ♥	Pass	2 ♠
Vul: Both	♥ AKT97	♥ 2	Pass	3 ♣	Pass	3 NT
North HCP: 13+1	♦ T7	♦ AJ832	Pass	4 ♠	All Pass	
South HCP: 18+2	♣ QJ94	♣ AK				
Contract: 4 ♠ North						

Board: 135	North:	South:	W	N	E	S
Dealer: East	♠ AQJT8763	♠ 54		1 ♥	Pass	
Vul: None	♥ T73	♥ 852	2 ♦ ¹	4 ♠	X	All Pass
North HCP: 8+4	♦ -	♦ Q8732	1. 10+ HCP if fit or 6+; 12+ F			
South HCP: 5+1	♣ J7	♣ KT9				
Contract: 4 ♠ X North						

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ K8764	♠ A			1 ♥	
Vul: E-W	♥ A72	♥ KT6543	Pass	1 ♠	Pass	2 ♦
North HCP: 11+2	♦ -	♦ AKT6	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ KJT76	♣ 53				
Contract: 4 ♥ North						

Board: 137	♠ 4	LHO is dealer.
Dealer: East	♥ KT743	East (LHO) opens 1♥ if possible.
Vul: Both	♦ Q87632	West (RHO) Redoubles if possible.
HCP: 5+3	♣ 4	East (LHO) bids 2♥ if possible. West (RHO) bids 2♠ if possible. East (LHO) bids 4♣ if possible. East (LHO) Doubles 5♦ if possible.

Board: 138	♠ J5	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ Q9542	
HCP: 13+2	♣ AQ843	

Board: 139	♠ 7	Partner is dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: N-S	♦ AK763	
HCP: 17+2	♣ AK853	

Board: 140	♠ AKQ73	You are dealer.
Dealer: North	♥ Q82	The opponents are silent.
Vul: Both	♦ K94	
HCP: 14+1	♣ 87	

Both hands (Answers Page)

Board: 137	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ KJ76			1 ♥	X
Vul: Both	♥ KT743	♥ J	XX	2 ♦	2 ♥	Pass
North HCP: 5+3	♦ Q87632	♦ KJ4	2 ♠	3 ♦	4 ♠	Pass
South HCP: 12+1	♣ 4	♣ QJT98	Pass	5 ♦	X	All Pass
Contract:	5 ♦ X	North				

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ AQ8			1 ♥	
Vul: None	♥ A	♥ QT984	Pass	2 ♦ ¹	Pass	2NT
North HCP: 13+2	♦ Q9542	♦ A8	Pass	3NT	All Pass	
South HCP: 15+1	♣ AQ843	♣ K92				1. 10+ HCP if fit or 6+; 12+ F
Contract:	3NT North					

Board: 139	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AKJT6			1 ♠	
Vul: N-S	♥ K2	♥ JT84	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 17+2	♦ AK763	♦ QT5	Pass	3NT	All Pass	
South HCP: 11+1	♣ AK853	♣ 6				1. 10+ HCP if fit or 6+; 12+ F
Contract:	3NT North					

Board: 140	North:	South:	W	N	E	S
Dealer: North	♠ AKQ73	♠ -		1 ♠	Pass	2 ♥
Vul: Both	♥ Q82	♥ KT764	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ K94	♦ A86				
South HCP: 11+2	♣ 87	♣ A9653				
Contract:	4 ♥ North					

Board: 137	♠ KJ76	RHO is dealer. You bid second.
Dealer: East	♥ J	East (RHO) opens 1♥ if possible.
Vul: Both	♦ KJ4	West (LHO) Redoubles if possible.
HCP: 12+1	♣ QJT98	East (RHO) bids 2♥ if possible. West (LHO) bids 2♠ if possible. East (RHO) bids 4♠ if possible. East (RHO) Doubles 5♦ if possible.

Board: 138	♠ AQ8	You are dealer.
Dealer: South	♥ QT984	The opponents are silent.
Vul: None	♦ A8	
HCP: 15+1	♣ K92	

Board: 139	♠ AKJT6	You are dealer.
Dealer: South	♥ JT84	The opponents are silent.
Vul: N-S	♦ QT5	
HCP: 11+1	♣ 6	

Board: 140	♠ -	Partner is dealer.
Dealer: North	♥ KT764	The opponents are silent.
Vul: Both	♦ A86	
HCP: 11+2	♣ A9653	

Both hands (Answers Page)

Board: 137	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ KJ76			1 ♥	X
Vul: Both	♥ KT743	♥ J	XX	2 ♦	2 ♥	Pass
North HCP: 5+3	♦ Q87632	♦ KJ4	2 ♠	3 ♦	4 ♠	Pass
South HCP: 12+1	♣ 4	♣ QJT98	Pass	5 ♦	X	All Pass
Contract:	5 ♦ X	North				

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ AQ8			1 ♥	
Vul: None	♥ A	♥ QT984	Pass	2 ♦ ¹	Pass	2NT
North HCP: 13+2	♦ Q9542	♦ A8	Pass	3NT	All Pass	
South HCP: 15+1	♣ AQ843	♣ K92				1. 10+ HCP if fit or 6+; 12+ F
Contract:	3NT North					

Board: 139	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AKJT6			1 ♠	
Vul: N-S	♥ K2	♥ JT84	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 17+2	♦ AK763	♦ QT5	Pass	3NT	All Pass	
South HCP: 11+1	♣ AK853	♣ 6				1. 10+ HCP if fit or 6+; 12+ F
Contract:	3NT North					

Board: 140	North:	South:	W	N	E	S
Dealer: North	♠ AKQ73	♠ -		1 ♠	Pass	2 ♥
Vul: Both	♥ Q82	♥ KT764	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ K94	♦ A86				
South HCP: 11+2	♣ 87	♣ A9653				
Contract:	4 ♥ North					

North hands

1M & 2-Suit Resp

Board: 141 ♠ A Partner is dealer.

Dealer: South ♥ QJ642 The opponents are silent.

Vul: None ♦ 97

HCP: 13+2 ♣ AQT74

Board: 142 ♠ Q6 Partner is dealer.

Dealer: South ♥ A9654 West (RHO) Doubles 1♠ if possible.

Vul: N-S ♦ KQ962 East (LHO) bids 1NT if possible.

HCP: 11+2 ♣ 8

Board: 143 ♠ Q8763 Partner is dealer.

Dealer: South ♥ K The opponents are silent.

Vul: E-W ♦ AQJ94

HCP: 13+2 ♣ JT

Board: 144 ♠ 98 Partner is dealer.

Dealer: South ♥ A West (RHO) bids 2♥ if possible.

Vul: None ♦ AQJT2

HCP: 12+2 ♣ J9643

Board: 145 ♠ KQT97 Partner is dealer.

Dealer: South ♥ - The opponents are silent.

Vul: N-S ♦ K94

HCP: 13+2 ♣ AJ854

Both hands (Answers Page)

Board: 141	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ JT8753				1 ♠
Vul: None	♥ QJ642	♥ AK75	Pass	2 ♥	Pass	4 ♥
North HCP: 13+2	♦ 97	♦ 63		All Pass		
South HCP: 11+2	♣ AQT74	♣ K				
Contract: 4 ♥ South						

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ KJ987				1 ♠
Vul: N-S	♥ A9654	♥ 2	X	XX	1NT	2 ♣
North HCP: 11+2	♦ KQ962	♦ T75	Pass	2 ♥	Pass	2NT
South HCP: 11+1	♣ 8	♣ AK96		All Pass		
Contract: 2NT South						

Board: 143	North:	South:	W	N	E	S
Dealer: South	♠ Q8763	♠ AT54				1 ♥
Vul: E-W	♥ K	♥ AJT72	Pass	1 ♠	Pass	3 ♠
North HCP: 13+2	♦ AQJ94	♦ 7	Pass	3NT ¹	Pass	4 ♠
South HCP: 13+1	♣ JT	♣ A64		All Pass		
Contract: 4 ♠ South						1. surplus

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AQT4				1 ♥
Vul: None	♥ A	♥ KQT97	2 ♥ ¹	3 ♦	Pass	3NT
North HCP: 12+2	♦ AQJT2	♦ 76		All Pass		
South HCP: 14+1	♣ J9643	♣ K8				1. Michaels Cuebid
Contract: 3NT South						

Board: 145	North:	South:	W	N	E	S
Dealer: South	♠ KQT97	♠ A83				1 ♥
Vul: N-S	♥ -	♥ AJ9854	Pass	1 ♠	Pass	3 ♥
North HCP: 13+2	♦ K94	♦ A87	Pass	3NT	All Pass	
South HCP: 15+2	♣ AJ854	♣ Q				
Contract: 3NT North						

Board: 141	♠ JT8753	You are dealer.
Dealer: South	♥ AK75	The opponents are silent.
Vul: None	♦ 63	
HCP: 11+2	♣ K	
Board: 142	♠ KJ987	You are dealer.
Dealer: South	♥ 2	West (LHO) Doubles 1♠ if possible.
Vul: N-S	♦ T75	East (RHO) bids 1NT if possible.
HCP: 11+1	♣ AK96	
Board: 143	♠ AT54	You are dealer.
Dealer: South	♥ AJT72	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 13+1	♣ A64	
Board: 144	♠ AQT4	You are dealer.
Dealer: South	♥ KQT97	West (LHO) bids 2♥ if possible.
Vul: None	♦ 76	
HCP: 14+1	♣ K8	
Board: 145	♠ A83	You are dealer.
Dealer: South	♥ AJ9854	The opponents are silent.
Vul: N-S	♦ A87	
HCP: 15+2	♣ Q	

Both hands (Answers Page)

Board: 141	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ JT8753				1 ♠
Vul: None	♥ QJ642	♥ AK75	Pass	2 ♥	Pass	4 ♥
North HCP: 13+2	♦ 97	♦ 63		All Pass		
South HCP: 11+2	♣ AQT74	♣ K				
Contract: 4 ♥ South						

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ KJ987				1 ♠
Vul: N-S	♥ A9654	♥ 2	X	XX	1NT	2 ♣
North HCP: 11+2	♦ KQ962	♦ T75	Pass	2 ♥	Pass	2NT
South HCP: 11+1	♣ 8	♣ AK96		All Pass		
Contract: 2NT South						

Board: 143	North:	South:	W	N	E	S
Dealer: South	♠ Q8763	♠ AT54				1 ♥
Vul: E-W	♥ K	♥ AJT72	Pass	1 ♠	Pass	3 ♠
North HCP: 13+2	♦ AQJ94	♦ 7	Pass	3NT ¹	Pass	4 ♠
South HCP: 13+1	♣ JT	♣ A64		All Pass		
Contract: 4 ♠ South						1. surplus

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AQT4				1 ♥
Vul: None	♥ A	♥ KQT97	2 ♥ ¹	3 ♦	Pass	3NT
North HCP: 12+2	♦ AQJT2	♦ 76		All Pass		
South HCP: 14+1	♣ J9643	♣ K8				1. Michaels Cuebid
Contract: 3NT South						

Board: 145	North:	South:	W	N	E	S
Dealer: South	♠ KQT97	♠ A83				1 ♥
Vul: N-S	♥ -	♥ AJ9854	Pass	1 ♠	Pass	3 ♥
North HCP: 13+2	♦ K94	♦ A87	Pass	3NT	All Pass	
South HCP: 15+2	♣ AJ854	♣ Q				
Contract: 3NT North						

Board: 146 ♠ K8 Partner is dealer.

Dealer: South ♥ KT985 West (RHO) Doubles 1♠ if possible.

Vul: E-W ♦ AKT94 East (LHO) bids 2♥ if possible.

HCP: 13+2 ♣ 8

Board: 147 ♠ JT3 Partner is dealer.

Dealer: South ♥ AK853 The opponents are silent.

Vul: Both ♦ -

HCP: 13+2 ♣ AJ983

Board: 148 ♠ KJ832 You are dealer.

Dealer: North ♥ J63 The opponents are silent.

Vul: N-S ♦ A72

HCP: 12+1 ♣ KT

Board: 149 ♠ AKQ83 Partner is dealer.

Dealer: South ♥ 2 The opponents are silent.

Vul: E-W ♦ QT

HCP: 12+2 ♣ J9753

Both hands (Answers Page)

Board: 146

Dealer: South

North:

♠ K8

South:

♠ AQJ754

W
N
E
S

1 ♠

Vul: E-W

♥ KT985

♥ -

X

XX

2 ♥

2 ♠

North HCP: 13+2

♦ AKT94

♦ J72

Pass

4 ♠

All Pass

South HCP: 13+2

♣ 8

♣ KQ42

Contract: 4 ♠ North

Board: 147

Dealer: South

North:

♠ JT3

South:

♠ AKQ52

W
N
E
S

1 ♠

Vul: Both

♥ AK853

♥ 964

Pass

2 ♥

Pass 3 ♥

North HCP: 13+2

♦ -

♦ Q965

Pass

4 ♥

All Pass

South HCP: 11+1

♣ AJ983

♣ T

Contract: 4 ♥ North

Board: 148

Dealer: North

North:

♠ KJ832

South:

♠ A4

W
N
E
S

1 ♠ Pass 2 ♥

Vul: N-S

♥ J63

♥ AQT82

Pass

3 ♥

Pass 4 ♥

North HCP: 12+1

♦ A72

♦ QJ943

All Pass

South HCP: 13+2

♣ KT

♣ 6

Contract: 4 ♥ South

Board: 149

Dealer: South

North:

♠ AKQ83

South:

♠ J4

W
N
E
S

1 ♥

Vul: E-W

♥ 2

♥ AQT93

Pass

1 ♠

Pass 2 ♦

North HCP: 12+2

♦ QT

♦ AJ832

Pass

2NT

All Pass

South HCP: 12+2

♣ J9753

♣ 2

Contract: 2NT North

Board: 146	♠ AQJ754	You are dealer.
Dealer: South	♥ -	West (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ J72	East (RHO) bids 2♥ if possible.
HCP: 13+2	♣ KQ42	
Board: 147	♠ AKQ52	You are dealer.
Dealer: South	♥ 964	The opponents are silent.
Vul: Both	♦ Q965	
HCP: 11+1	♣ T	
Board: 148	♠ A4	Partner is dealer.
Dealer: North	♥ AQT82	The opponents are silent.
Vul: N-S	♦ QJ943	
HCP: 13+2	♣ 6	
Board: 149	♠ J4	You are dealer.
Dealer: South	♥ AQT93	The opponents are silent.
Vul: E-W	♦ AJ832	
HCP: 12+2	♣ 2	

Both hands (Answers Page)

Board: 146

Dealer: South

North:

♠ K8

South:

♠ AQJ754

W

N

E

S

1 ♠

Vul: E-W

♥ KT985

♥ -

X

XX

2 ♥

2 ♠

North HCP: 13+2

♦ AKT94

♦ J72

Pass

4 ♠

All Pass

South HCP: 13+2

♣ 8

♣ KQ42

Contract: 4 ♠ North

Board: 147

Dealer: South

North:

♠ JT3

South:

♠ AKQ52

W

N

E

S

1 ♠

Vul: Both

♥ AK853

♥ 964

Pass

2 ♥

Pass 3 ♥

North HCP: 13+2

♦ -

♦ Q965

Pass

4 ♥

All Pass

South HCP: 11+1

♣ AJ983

♣ T

Contract: 4 ♥ North

Board: 148

Dealer: North

North:

♠ KJ832

South:

♠ A4

W

N

E

S

1 ♠

Vul: N-S

♥ J63

♥ AQT82

Pass

3 ♥

Pass 4 ♥

North HCP: 12+1

♦ A72

♦ QJ943

All Pass

South HCP: 13+2

♣ KT

♣ 6

Contract: 4 ♥ South

Board: 149

Dealer: South

North:

♠ AKQ83

South:

♠ J4

W

N

E

S

1 ♥

Vul: E-W

♥ 2

♥ AQT93

Pass

1 ♠

Pass 2 ♦

North HCP: 12+2

♦ QT

♦ AJ832

Pass

2NT

All Pass

South HCP: 12+2

♣ J9753

♣ 2

Contract: 2NT North

Board: 150

♠ KJT43

You are dealer.

Dealer: North

♥ T73

East (LHO) Doubles 5♥ if possible.

Vul: Both

♦ AKT

HCP: 14+1

♣ KT

Board: 151

♠ AKJT2

You are dealer.

Dealer: North

♥ QJ865

The opponents are silent.

Vul: None

♦ QT9

HCP: 13+2

♣ -

Board: 152

♠ K8752

Partner is dealer.

Dealer: South

♥ K4

East (LHO) bids 2♦ if possible.

Vul: E-W

♦ 9

West (RHO) bids 3♦ if possible.

HCP: 12+2

♣ KQJ98

Board: 153

♠ T72

Partner is dealer.

Dealer: South

♥ AKJ54

The opponents are silent.

Vul: Both

♦ AJ965

HCP: 13+2

♣ -

Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: North	♠ KJT43	♠ A7		1 ♠	Pass	2 ♦ ¹
Vul: Both	♥ T73	♥ K	Pass	2 ♠	Pass	3 ♣
North HCP: 14+1	♦ AKT	♦ Q9872	Pass	4 ♦	Pass	4NT ²
South HCP: 14+2	♣ KT	♣ AJ875	Pass	5 ♥ ³	X	6 ♦
Contract: 6♦ South			All Pass			

1. 10+ HCP if fit or 6+; 12+ F
 2. Blackwood 0314, for !D
 3. A=2/5 or 5/5, Q(D)=0

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ AKJT2	♠ 643		1 ♠	Pass	2 ♠
Vul: None	♥ QJ865	♥ -	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 13+2	♦ QT9	♦ A7654	Pass	3 ♠	Pass	4 ♠
South HCP: 11+2	♣ -	♣ AQJ42	All Pass			
Contract: 4♠ South			1. Two way game tries			
			2. Two way game tries			

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ K8752	♠ -				1 ♥
Vul: E-W	♥ K4	♥ AQT932	Pass	1 ♠	2 ♦	2 ♥
North HCP: 12+2	♦ 9	♦ J2	3 ♦	4 ♦ ¹	Pass	4 ♥
South HCP: 11+3	♣ KQJ98	♣ AT543	All Pass			
Contract: 4♥ South			1. limit raise or better in !H			

Board: 153	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ AKQJ84				1 ♠
Vul: Both	♥ AKJ54	♥ Q82	Pass	2 ♥	Pass	4 ♦ ¹
North HCP: 13+2	♦ AJ965	♦ 4	Pass	4 ♥	All Pass	
South HCP: 13+2	♣ -	♣ J85	1. Splinter			
Contract: 4♥ North						

South hands

1M & 2-Suit Resp

Board: 150 ♠ A7 Partner is dealer.

Dealer: North ♥ K East (RHO) Doubles 5♥ if possible.

Vul: Both ♦ Q9872

HCP: 14+2 ♣ AJ875

Board: 151 ♠ 643 Partner is dealer.

Dealer: North ♥ - The opponents are silent.

Vul: None ♦ A7654

HCP: 11+2 ♣ AQJ42

Board: 152 ♠ - You are dealer.

Dealer: South ♥ AQT932 East (RHO) bids 2♦ if possible.

Vul: E-W ♦ J2 West (LHO) bids 3♦ if possible.

HCP: 11+3 ♣ AT543

Board: 153 ♠ AKQJ84 You are dealer.

Dealer: South ♥ Q82 The opponents are silent.

Vul: Both ♦ 4

HCP: 13+2 ♣ J85

Both hands (Answers Page)

Board: 150	North:	South:	W	N	E	S
Dealer: North	♠ KJT43	♠ A7		1 ♠	Pass	2 ♦ ¹
Vul: Both	♥ T73	♥ K	Pass	2 ♠	Pass	3 ♣
North HCP: 14+1	♦ AKT	♦ Q9872	Pass	4 ♦	Pass	4NT ²
South HCP: 14+2	♣ KT	♣ AJ875	Pass	5 ♥ ³	X	6 ♦
Contract: 6♦ South			All Pass			

1. 10+ HCP if fit or 6+; 12+ F
 2. Blackwood 0314, for !D
 3. A=2/5 or 5/5, Q(D)=0

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ AKJT2	♠ 643		1 ♠	Pass	2 ♠
Vul: None	♥ QJ865	♥ -	Pass	2NT ¹	Pass	3 ♣ ²
North HCP: 13+2	♦ QT9	♦ A7654	Pass	3 ♠	Pass	4 ♠
South HCP: 11+2	♣ -	♣ AQJ42	All Pass			
Contract: 4♠ South			1. Two way game tries			
			2. Two way game tries			

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ K8752	♠ -				1 ♥
Vul: E-W	♥ K4	♥ AQT932	Pass	1 ♠	2 ♦	2 ♥
North HCP: 12+2	♦ 9	♦ J2	3 ♦	4 ♦ ¹	Pass	4 ♥
South HCP: 11+3	♣ KQJ98	♣ AT543	All Pass			
Contract: 4♥ South			1. limit raise or better in !H			

Board: 153	North:	South:	W	N	E	S
Dealer: South	♠ T72	♠ AKQJ84				1 ♠
Vul: Both	♥ AKJ54	♥ Q82	Pass	2 ♥	Pass	4 ♦ ¹
North HCP: 13+2	♦ AJ965	♦ 4	Pass	4 ♥	All Pass	
South HCP: 13+2	♣ -	♣ J85	1. Splinter			
Contract: 4♥ North						

Board: 154 ♠ AKQT3 You are dealer.

Dealer: North ♥ T73 The opponents are silent.

Vul: None ♦ QJ2

HCP: 12+1 ♣ 82

Board: 155 ♠ KJT53 Partner is dealer.

Dealer: South ♥ 7 The opponents are silent.

Vul: N-S ♦ AQ862

HCP: 12+2 ♣ QT

Board: 156 ♠ A7543 You are dealer.

Dealer: North ♥ K The opponents are silent.

Vul: Both ♦ KQ76

HCP: 14+1 ♣ Q62

Board: 157 ♠ 3 Partner is dealer.

Dealer: South ♥ KQ973 The opponents are silent.

Vul: None ♦ K2

HCP: 14+2 ♣ AQ875

Both hands (Answers Page)

Board: 154	North:	South:	W	N	E	S
Dealer: North	♠ AKQT3	♠ 6		1 ♠	Pass	2 ♥
Vul: None	♥ T73	♥ AQJ84	Pass	3 ♥	Pass	4NT ¹
North HCP: 12+1	♦ QJ2	♦ AK853	Pass	5 ♦ ²	Pass	6 ♥
South HCP: 19+2	♣ 82	♣ AJ	All Pass			
Contract: 6 ♥ South			1. Blackwood 0314, for !H			
			2. A=1/5 or 4/5			

Board: 155	North:	South:	W	N	E	S
Dealer: South	♠ KJT53	♠ 972				1 ♥
Vul: N-S	♥ 7	♥ AK962	Pass	1 ♠	Pass	1NT
North HCP: 12+2	♦ AQ862	♦ J7	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 12+1	♣ QT	♣ A92	Pass	2 ♠	Pass	3 ♠
Contract: 4 ♠ North			Pass	4 ♠	All Pass	
			1. Two Way New Minor Forcing			

Board: 156	North:	South:	W	N	E	S
Dealer: North	♠ A7543	♠ KT		1 ♠	Pass	2 ♦ ¹
Vul: Both	♥ K	♥ 3	Pass	3 ♦	Pass	4 ♥ ²
North HCP: 14+1	♦ KQ76	♦ AT852	Pass	4 ♠ ³	Pass	5 ♦
South HCP: 12+2	♣ Q62	♣ AJ984	All Pass			
Contract: 5 ♦ South			1. 10+ HCP if fit or 6+; 12+ F			
			2. Splinter			
			3. Cue bid, a !S stopper			

Board: 157	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AJT85				1 ♠
Vul: None	♥ KQ973	♥ J5	Pass	2 ♥	Pass	3 ♣
North HCP: 14+2	♦ K2	♦ AJ	Pass	3NT	All Pass	
South HCP: 11+1	♣ AQ875	♣ 9642				
Contract: 3NT North						

Board: 154	♠ 6	Partner is dealer.
Dealer: North	♥ AQJ84	The opponents are silent.
Vul: None	♦ AK853	
HCP: 19+2	♣ AJ	

Board: 155	♠ 972	You are dealer.
Dealer: South	♥ AK962	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 12+1	♣ A92	

Board: 156	♠ KT	Partner is dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ AT852	
HCP: 12+2	♣ AJ984	

Board: 157	♠ AJT85	You are dealer.
Dealer: South	♥ J5	The opponents are silent.
Vul: None	♦ AJ	
HCP: 11+1	♣ 9642	

Both hands (Answers Page)

Board: 154	North:	South:	W	N	E	S
Dealer: North	♠ AKQT3	♠ 6		1 ♠	Pass	2 ♥
Vul: None	♥ T73	♥ AQJ84	Pass	3 ♥	Pass	4NT ¹
North HCP: 12+1	♦ QJ2	♦ AK853	Pass	5 ♦ ²	Pass	6 ♥
South HCP: 19+2	♣ 82	♣ AJ	All Pass			
Contract: 6 ♥ South			1. Blackwood 0314, for !H			
			2. A=1/5 or 4/5			

Board: 155	North:	South:	W	N	E	S
Dealer: South	♠ KJT53	♠ 972				1 ♥
Vul: N-S	♥ 7	♥ AK962	Pass	1 ♠	Pass	1NT
North HCP: 12+2	♦ AQ862	♦ J7	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 12+1	♣ QT	♣ A92	Pass	2 ♠	Pass	3 ♠
Contract: 4 ♠ North			Pass	4 ♠	All Pass	
			1. Two Way New Minor Forcing			

Board: 156	North:	South:	W	N	E	S
Dealer: North	♠ A7543	♠ KT		1 ♠	Pass	2 ♦ ¹
Vul: Both	♥ K	♥ 3	Pass	3 ♦	Pass	4 ♥ ²
North HCP: 14+1	♦ KQ76	♦ AT852	Pass	4 ♠ ³	Pass	5 ♦
South HCP: 12+2	♣ Q62	♣ AJ984	All Pass			
Contract: 5 ♦ South			1. 10+ HCP if fit or 6+; 12+ F			
			2. Splinter			
			3. Cue bid, a !S stopper			

Board: 157	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AJT85				1 ♠
Vul: None	♥ KQ973	♥ J5	Pass	2 ♥	Pass	3 ♣
North HCP: 14+2	♦ K2	♦ AJ	Pass	3NT	All Pass	
South HCP: 11+1	♣ AQ875	♣ 9642				
Contract: 3NT North						

Board: 158 ♠ K765 You are dealer.

Dealer: North ♥ A7654 The opponents are silent.

Vul: N-S ♦ Q

HCP: 11+1 ♣ QT2

Board: 159 ♠ A2 Partner is dealer.

Dealer: South ♥ T The opponents are silent.

Vul: E-W ♦ AT762

HCP: 15+2 ♣ AK653

Board: 160 ♠ - Partner is dealer.

Dealer: South ♥ 732 The opponents are silent.

Vul: None ♦ AKT86

HCP: 13+2 ♣ KQJ87

Board: 161 ♠ KQ84 You are dealer.

Dealer: North ♥ AK432 The opponents are silent.

Vul: N-S ♦ J2

HCP: 13+1 ♣ 97

Both hands (Answers Page)

Board: 158	North:	South:	W	N	E	S
Dealer: North	♠ K765	♠ AQT		1♥	Pass	2♦ ¹
Vul: N-S	♥ A7654	♥ -	Pass	2♥	Pass	3NT
North HCP: 11+1	♦ Q	♦ A9654	All Pass			
South HCP: 18+2	♣ QT2	♣ AKJ98				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 159	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ J54				1♥
Vul: E-W	♥ T	♥ AQ984	Pass	2♦ ¹	Pass	2♥
North HCP: 15+2	♦ AT762	♦ K43	Pass	3NT	All Pass	
South HCP: 11+1	♣ AK653	♣ J2				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AK854				1♠
Vul: None	♥ 732	♥ T	Pass	2♦ ¹	Pass	3♣
North HCP: 13+2	♦ AKT86	♦ Q9	Pass	5♣	All Pass	
South HCP: 13+2	♣ KQJ87	♣ A9654				1. 10+ HCP if fit or 6+; 12+ F
Contract: 5♣ North						

Board: 161	North:	South:	W	N	E	S
Dealer: North	♠ KQ84	♠ A7		1♥	Pass	2♦ ¹
Vul: N-S	♥ AK432	♥ Q	Pass	2♥	Pass	3♣
North HCP: 13+1	♦ J2	♦ KQ763	Pass	3NT	All Pass	
South HCP: 12+2	♣ 97	♣ JT542				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 158	♠ AQT	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ A9654	
HCP: 18+2	♣ AKJ98	

Board: 159	♠ J54	You are dealer.
Dealer: South	♥ AQ984	The opponents are silent.
Vul: E-W	♦ K43	
HCP: 11+1	♣ J2	

Board: 160	♠ AK854	You are dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ Q9	
HCP: 13+2	♣ A9654	

Board: 161	♠ A7	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ KQ763	
HCP: 12+2	♣ JT542	

Both hands (Answers Page)

Board: 158	North:	South:	W	N	E	S
Dealer: North	♠ K765	♠ AQT		1♥	Pass	2♦ ¹
Vul: N-S	♥ A7654	♥ -	Pass	2♥	Pass	3NT
North HCP: 11+1	♦ Q	♦ A9654	All Pass			
South HCP: 18+2	♣ QT2	♣ AKJ98				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 159	North:	South:	W	N	E	S
Dealer: South	♠ A2	♠ J54				1♥
Vul: E-W	♥ T	♥ AQ984	Pass	2♦ ¹	Pass	2♥
North HCP: 15+2	♦ AT762	♦ K43	Pass	3NT	All Pass	
South HCP: 11+1	♣ AK653	♣ J2				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AK854				1♠
Vul: None	♥ 732	♥ T	Pass	2♦ ¹	Pass	3♣
North HCP: 13+2	♦ AKT86	♦ Q9	Pass	5♣	All Pass	
South HCP: 13+2	♣ KQJ87	♣ A9654				1. 10+ HCP if fit or 6+; 12+ F
Contract: 5♣ North						

Board: 161	North:	South:	W	N	E	S
Dealer: North	♠ KQ84	♠ A7		1♥	Pass	2♦ ¹
Vul: N-S	♥ AK432	♥ Q	Pass	2♥	Pass	3♣
North HCP: 13+1	♦ J2	♦ KQ763	Pass	3NT	All Pass	
South HCP: 12+2	♣ 97	♣ JT542				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 162 ♠ Q You are dealer.

Dealer: North ♥ AKJT7 East (LHO) bids 1 ♠ if possible.

Vul: E-W ♦ Q643 East (LHO) bids 3 ♠ if possible.

HCP: 15+1 ♣ QJ4

Board: 163 ♠ - Partner is dealer.

Dealer: South ♥ AJT95 The opponents are silent.

Vul: Both ♦ AK754

HCP: 12+2 ♣ T75

Board: 164 ♠ J64 You are dealer.

Dealer: North ♥ AJT72 The opponents are silent.

Vul: N-S ♦ J

HCP: 12+1 ♣ KQ64

Board: 165 ♠ 85 You are dealer.

Dealer: North ♥ KQJT754 The opponents are silent.

Vul: E-W ♦ K54

HCP: 13+3 ♣ A

Both hands (Answers Page)

Board: 162	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ 53		1 ♥	1 ♠	2 ♦
Vul: E-W	♥ AKJT7	♥ 5	Pass	2 ♠ ¹	3 ♠	4 ♣
North HCP: 15+1	♦ Q643	♦ AKJ72	Pass	4 ♦	Pass	4NT ²
South HCP: 11+2	♣ QJ4	♣ K9852	Pass	5 ♦ ³	All Pass	
Contract: 5♦ North				1. limit raise or better in !D		
				2. Blackwood 0314, for !D		
				3. A=1/5 or 4/5		

Board: 163	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQJ95				1 ♠
Vul: Both	♥ AJT95	♥ 632	Pass	2 ♥	Pass	3 ♥
North HCP: 12+2	♦ AK754	♦ T8	Pass	4 ♥	All Pass	
South HCP: 11+1	♣ T75	♣ A96				
Contract: 4 ♥ North						

Board: 164	North:	South:	W	N	E	S
Dealer: North	♠ J64	♠ AT972		1 ♥	Pass	2 ♠
Vul: N-S	♥ AJT72	♥ K	Pass	4 ♠	All Pass	
North HCP: 12+1	♦ J	♦ A4				
South HCP: 15+2	♣ KQ64	♣ AT753				
Contract: 4 ♠ North						

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KQ943		1 ♥	Pass	1 ♠
Vul: E-W	♥ KQJT754	♥ A6	Pass	4 ♥	All Pass	
North HCP: 13+3	♦ K54	♦ 9				
South HCP: 12+2	♣ A	♣ KT932				
Contract: 4 ♥ North						

Board: 162	♠ 53	Partner is dealer.
Dealer: North	♥ 5	East (RHO) bids 1 ♠ if possible.
Vul: E-W	♦ AKJ72	East (RHO) bids 3 ♠ if possible.
HCP: 11+2	♣ K9852	

Board: 163	♠ AQJ95	You are dealer.
Dealer: South	♥ 632	The opponents are silent.
Vul: Both	♦ T8	
HCP: 11+1	♣ A96	

Board: 164	♠ AT972	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 15+2	♣ AT753	

Board: 165	♠ KQ943	Partner is dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ 9	
HCP: 12+2	♣ KT932	

Both hands (Answers Page)

Board: 162	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ 53		1 ♥	1 ♠	2 ♦
Vul: E-W	♥ AKJT7	♥ 5	Pass	2 ♠ ¹	3 ♠	4 ♣
North HCP: 15+1	♦ Q643	♦ AKJ72	Pass	4 ♦	Pass	4NT ²
South HCP: 11+2	♣ QJ4	♣ K9852	Pass	5 ♦ ³	All Pass	
Contract: 5♦ North						
				1. limit raise or better in !D		
				2. Blackwood 0314, for !D		
				3. A=1/5 or 4/5		

Board: 163	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQJ95				1 ♠
Vul: Both	♥ AJT95	♥ 632	Pass	2 ♥	Pass	3 ♥
North HCP: 12+2	♦ AK754	♦ T8	Pass	4 ♥	All Pass	
South HCP: 11+1	♣ T75	♣ A96				
Contract: 4 ♥ North						

Board: 164	North:	South:	W	N	E	S
Dealer: North	♠ J64	♠ AT972		1 ♥	Pass	2 ♠
Vul: N-S	♥ AJT72	♥ K	Pass	4 ♠	All Pass	
North HCP: 12+1	♦ J	♦ A4				
South HCP: 15+2	♣ KQ64	♣ AT753				
Contract: 4 ♠ North						

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KQ943		1 ♥	Pass	1 ♠
Vul: E-W	♥ KQJT754	♥ A6	Pass	4 ♥	All Pass	
North HCP: 13+3	♦ K54	♦ 9				
South HCP: 12+2	♣ A	♣ KT932				
Contract: 4 ♥ North						

Board: 166	♠ K	You are dealer.
Dealer: North	♥ AJT54	West (RHO) Doubles 5♠ if possible.
Vul: Both	♦ QJ862	
HCP: 12+2	♣ JT	
Board: 167	♠ 98	Partner is dealer.
Dealer: South	♥ AQT85	The opponents are silent.
Vul: None	♦ 3	
HCP: 11+2	♣ KQ932	
Board: 168	♠ KJ986	You are dealer.
Dealer: North	♥ Q3	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 11+1	♣ J984	
Board: 169	♠ K9	You are dealer.
Dealer: North	♥ KQ953	East (LHO) bids 3♠ if possible.
Vul: Both	♦ KQ86	
HCP: 14+1	♣ J2	

Both hands (Answers Page)

Board: 166	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ -		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ AJT54	♥ K82	Pass	3 ♦	Pass	5 ♠ ²
North HCP: 12+2	♦ QJ862	♦ AKT93	X	Pass	³ Pass	6 ♦
South HCP: 14+2	♣ JT	♣ A9742	All Pass			
Contract: 6 ♦ South						
			1. 10+ HCP if fit or 6+; 12+ F			
			2. Exclusion, for !D			
			3. 1 out of 4			

Board: 167	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ KJ542				1 ♠
Vul: None	♥ AQT85	♥ J72	Pass	2 ♥	Pass	3 ♥
North HCP: 11+2	♦ 3	♦ QJ6	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ KQ932	♣ A5				
Contract: 4 ♥ North						

Board: 168	North:	South:	W	N	E	S
Dealer: North	♠ KJ986	♠ 4		1 ♠	Pass	2 ♥
Vul: E-W	♥ Q3	♥ AJ764	Pass	3 ♣	Pass	3NT
North HCP: 11+1	♦ A4	♦ KJ932	All Pass			
South HCP: 12+2	♣ J984	♣ K7				
Contract: 3NT South						

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ Q		1 ♥	3 ♠	X
Vul: Both	♥ KQ953	♥ 72	Pass	3NT	All Pass	
North HCP: 14+1	♦ KQ86	♦ A9743				
South HCP: 12+2	♣ J2	♣ AQ984				
Contract: 3NT North						

Board: 166 ♠ - Partner is dealer.

Dealer: North ♥ K82 West (LHO) Doubles 5♠ if possible.

Vul: Both ♦ AKT93

HCP: 14+2 ♣ A9742

Board: 167 ♠ KJ542 You are dealer.

Dealer: South ♥ J72 The opponents are silent.

Vul: None ♦ QJ6

HCP: 12+1 ♣ A5

Board: 168 ♠ 4 Partner is dealer.

Dealer: North ♥ AJ764 The opponents are silent.

Vul: E-W ♦ KJ932

HCP: 12+2 ♣ K7

Board: 169 ♠ Q Partner is dealer.

Dealer: North ♥ 72 East (RHO) bids 3♠ if possible.

Vul: Both ♦ A9743

HCP: 12+2 ♣ AQ984

Both hands (Answers Page)

Board: 166	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ -		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ AJT54	♥ K82	Pass	3 ♦	Pass	5 ♠ ²
North HCP: 12+2	♦ QJ862	♦ AKT93	X	Pass	³ Pass	6 ♦
South HCP: 14+2	♣ JT	♣ A9742	All Pass			
Contract: 6 ♦ South						
			1. 10+ HCP if fit or 6+; 12+ F			
			2. Exclusion, for !D			
			3. 1 out of 4			

Board: 167	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ KJ542				1 ♠
Vul: None	♥ AQT85	♥ J72	Pass	2 ♥	Pass	3 ♥
North HCP: 11+2	♦ 3	♦ QJ6	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ KQ932	♣ A5				
Contract: 4 ♥ North						

Board: 168	North:	South:	W	N	E	S
Dealer: North	♠ KJ986	♠ 4		1 ♠	Pass	2 ♥
Vul: E-W	♥ Q3	♥ AJ764	Pass	3 ♣	Pass	3NT
North HCP: 11+1	♦ A4	♦ KJ932	All Pass			
South HCP: 12+2	♣ J984	♣ K7				
Contract: 3NT South						

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ Q		1 ♥	3 ♠	X
Vul: Both	♥ KQ953	♥ 72	Pass	3NT	All Pass	
North HCP: 14+1	♦ KQ86	♦ A9743				
South HCP: 12+2	♣ J2	♣ AQ984				
Contract: 3NT North						

Board: 170	♠ 7	Partner is dealer.
Dealer: South	♥ AKJT5	The opponents are silent.
Vul: None	♦ J5	
HCP: 13+2	♣ KJ964	

Board: 171	♠ -	Partner is dealer.
Dealer: South	♥ KQ632	The opponents are silent.
Vul: Both	♦ AKJ94	
HCP: 18+2	♣ AJT	

Board: 172	♠ Q9843	Partner is dealer.
Dealer: South	♥ T4	The opponents are silent.
Vul: None	♦ T	
HCP: 12+2	♣ AKQJ2	

Board: 173	♠ -	Partner is dealer.
Dealer: South	♥ AKQ76	The opponents are silent.
Vul: N-S	♦ A9842	
HCP: 13+2	♣ 642	

Both hands (Answers Page)

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KQ8654				1 ♠
Vul: None	♥ AKJT5	♥ -	Pass	2 ♥	Pass	3 ♣
North HCP: 13+2	♦ J5	♦ A9		All Pass		
South HCP: 13+3	♣ KJ964	♣ AT753				
Contract: 3 ♣ South						

Board: 171	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKJ54				1 ♠
Vul: Both	♥ KQ632	♥ A954	Pass	2 ♥	Pass	4 ♦ ¹
North HCP: 18+2	♦ AKJ94	♦ 8	Pass	4NT ²	Pass	5 ♥ ³
South HCP: 14+1	♣ AJT	♣ Q86	Pass	7 ♥	All Pass	
Contract: 7 ♥ North						
			1. Splinter			
			2. Blackwood 0314, for !H			
			3. A=2/5 or 5/5, Q(H)=0			

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ Q9843	♠ 65				1 ♥
Vul: None	♥ T4	♥ AJ762	Pass	1 ♠	Pass	2 ♦
North HCP: 12+2	♦ T	♦ AK654	Pass	2 ♥	All Pass	
South HCP: 12+2	♣ AKQJ2	♣ 7				
Contract: 2 ♥ North						

Board: 173	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKJ63				1 ♠
Vul: N-S	♥ AKQ76	♥ T3	Pass	2 ♥	Pass	3 ♣
North HCP: 13+2	♦ A9842	♦ 65	Pass	3NT	All Pass	
South HCP: 13+1	♣ 642	♣ KQ83				
Contract: 3NT North						

Board: 170 ♠ KQ8654 You are dealer.

Dealer: South ♥ - The opponents are silent.

Vul: None ♦ A9

HCP: 13+3 ♣ AT753

Board: 171 ♠ AKJ54 You are dealer.

Dealer: South ♥ A954 The opponents are silent.

Vul: Both ♦ 8

HCP: 14+1 ♣ Q86

Board: 172 ♠ 65 You are dealer.

Dealer: South ♥ AJ762 The opponents are silent.

Vul: None ♦ AK654

HCP: 12+2 ♣ 7

Board: 173 ♠ AKJ63 You are dealer.

Dealer: South ♥ T3 The opponents are silent.

Vul: N-S ♦ 65

HCP: 13+1 ♣ KQ83

Both hands (Answers Page)

Board: 170	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ KQ8654				1 ♠
Vul: None	♥ AKJT5	♥ -	Pass	2 ♥	Pass	3 ♣
North HCP: 13+2	♦ J5	♦ A9		All Pass		
South HCP: 13+3	♣ KJ964	♣ AT753				
Contract: 3 ♣ South						

Board: 171	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKJ54				1 ♠
Vul: Both	♥ KQ632	♥ A954	Pass	2 ♥	Pass	4 ♦ ¹
North HCP: 18+2	♦ AKJ94	♦ 8	Pass	4NT ²	Pass	5 ♥ ³
South HCP: 14+1	♣ AJT	♣ Q86	Pass	7 ♥	All Pass	
Contract: 7 ♥ North						
			1. Splinter			
			2. Blackwood 0314, for !H			
			3. A=2/5 or 5/5, Q(H)=0			

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ Q9843	♠ 65				1 ♥
Vul: None	♥ T4	♥ AJ762	Pass	1 ♠	Pass	2 ♦
North HCP: 12+2	♦ T	♦ AK654	Pass	2 ♥	All Pass	
South HCP: 12+2	♣ AKQJ2	♣ 7				
Contract: 2 ♥ North						

Board: 173	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKJ63				1 ♠
Vul: N-S	♥ AKQ76	♥ T3	Pass	2 ♥	Pass	3 ♣
North HCP: 13+2	♦ A9842	♦ 65	Pass	3NT	All Pass	
South HCP: 13+1	♣ 642	♣ KQ83				
Contract: 3NT North						

Board: 174 ♠ 76 Partner is dealer.

Dealer: South ♥ K West (RHO) bids 2♠ if possible.

Vul: E-W ♦ Q9843

HCP: 12+2 ♣ AQJ97

Board: 175 ♠ Q Partner is dealer.

Dealer: South ♥ 97 The opponents are silent.

Vul: None ♦ KQT43

HCP: 11+2 ♣ AT863

Board: 176 ♠ Q Partner is dealer.

Dealer: South ♥ 76 East (LHO) bids 2♠ if possible.

Vul: N-S ♦ KJ862 West (RHO) bids 4♠ if possible.

HCP: 11+2 ♣ AJ843

Board: 177 ♠ K9732 Partner is dealer.

Dealer: South ♥ 65 East (LHO) bids 2♦ if possible.

Vul: E-W ♦ T

HCP: 11+2 ♣ AKJ76

Board: 178 ♠ J84 You are dealer.

Dealer: North ♥ QJT63 The opponents are silent.

Vul: Both ♦ A

HCP: 11+1 ♣ QJ75

Both hands (Answers Page)

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ Q2				1 ♥
Vul: E-W	♥ K	♥ AJT763	2 ♠	X	Pass	3 ♥
North HCP: 12+2	♦ Q9843	♦ KT			All Pass	
South HCP: 13+2	♣ AQJ97	♣ K62				
Contract: 3 ♥ South						

Board: 175	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ J7654				1 ♠
Vul: None	♥ 97	♥ AQ864	Pass	2 ♦ ¹	Pass	3 ♥
North HCP: 11+2	♦ KQT43	♦ A	Pass	3NT	All Pass	
South HCP: 14+2	♣ AT863	♣ K2				
Contract: 3NT North						1. 10+ HCP if fit or 6+; 12+ F

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ K3				1 ♥
Vul: N-S	♥ 76	♥ KQT53	Pass	2 ♦ ¹	2 ♠	3 ♣
North HCP: 11+2	♦ KJ862	♦ 7	4 ♠	5 ♣	All Pass	
South HCP: 13+2	♣ AJ843	♣ KQ765				
Contract: 5 ♣ North						1. 10+ HCP if fit or 6+; 12+ F

Board: 177	North:	South:	W	N	E	S
Dealer: South	♠ K9732	♠ 8				1 ♥
Vul: E-W	♥ 65	♥ AKJT3	Pass	1 ♠	2 ♦	Pass ¹
North HCP: 11+2	♦ T	♦ KQ5	Pass	3 ♣	Pass	3 ♦ ²
South HCP: 15+1	♣ AKJ76	♣ Q852	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						1. max 2 !S
						2. limit raise or better in !C

Board: 178	North:	South:	W	N	E	S
Dealer: North	♠ J84	♠ AK976		1 ♥	Pass	1 ♠
Vul: Both	♥ QJT63	♥ 7	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 11+1	♦ A	♦ QT854	Pass	2 ♠	Pass	4 ♠
South HCP: 13+2	♣ QJ75	♣ A9	All Pass			
Contract: 4 ♠ South						1. Fourth suit

Board: 174

♠ Q2

You are dealer.

Dealer: South

♥ AJT763

West (LHO) bids 2♠ if possible.

Vul: E-W

♦ KT

HCP: 13+2

♣ K62

Board: 175

♠ J7654

You are dealer.

Dealer: South

♥ AQ864

The opponents are silent.

Vul: None

♦ A

HCP: 14+2

♣ K2

Board: 176

♠ K3

You are dealer.

Dealer: South

♥ KQT53

East (RHO) bids 2♠ if possible.

Vul: N-S

♦ 7

West (LHO) bids 4♠ if possible.

HCP: 13+2

♣ KQ765

Board: 177

♠ 8

You are dealer.

Dealer: South

♥ AKJT3

East (RHO) bids 2♦ if possible.

Vul: E-W

♦ KQ5

HCP: 15+1

♣ Q852

Board: 178

♠ AK976

Partner is dealer.

Dealer: North

♥ 7

The opponents are silent.

Vul: Both

♦ QT854

HCP: 13+2

♣ A9

Both hands (Answers Page)

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ 76	♠ Q2				1 ♥
Vul: E-W	♥ K	♥ AJT763	2 ♠	X	Pass	3 ♥
North HCP: 12+2	♦ Q9843	♦ KT			All Pass	
South HCP: 13+2	♣ AQJ97	♣ K62				
Contract: 3 ♥ South						

Board: 175	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ J7654				1 ♠
Vul: None	♥ 97	♥ AQ864	Pass	2 ♦ ¹	Pass	3 ♥
North HCP: 11+2	♦ KQT43	♦ A	Pass	3NT	All Pass	
South HCP: 14+2	♣ AT863	♣ K2				
Contract: 3NT North						1. 10+ HCP if fit or 6+; 12+ F

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ K3				1 ♥
Vul: N-S	♥ 76	♥ KQT53	Pass	2 ♦ ¹	2 ♠	3 ♣
North HCP: 11+2	♦ KJ862	♦ 7	4 ♠	5 ♣	All Pass	
South HCP: 13+2	♣ AJ843	♣ KQ765				
Contract: 5 ♣ North						1. 10+ HCP if fit or 6+; 12+ F

Board: 177	North:	South:	W	N	E	S
Dealer: South	♠ K9732	♠ 8				1 ♥
Vul: E-W	♥ 65	♥ AKJT3	Pass	1 ♠	2 ♦	Pass ¹
North HCP: 11+2	♦ T	♦ KQ5	Pass	3 ♣	Pass	3 ♦ ²
South HCP: 15+1	♣ AKJ76	♣ Q852	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						1. max 2 !S
						2. limit raise or better in !C

Board: 178	North:	South:	W	N	E	S
Dealer: North	♠ J84	♠ AK976		1 ♥	Pass	1 ♠
Vul: Both	♥ QJT63	♥ 7	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 11+1	♦ A	♦ QT854	Pass	2 ♠	Pass	4 ♠
South HCP: 13+2	♣ QJ75	♣ A9	All Pass			
Contract: 4 ♠ South						1. Fourth suit

Board: 179	♠ K	Partner is dealer.
Dealer: South	♥ 98	The opponents are silent.
Vul: N-S	♦ AQJ93	
HCP: 14+2	♣ A8765	

Board: 180	♠ T3	You are dealer.
Dealer: North	♥ AKQJ95	The opponents are silent.
Vul: E-W	♦ T5	
HCP: 15+2	♣ KQ5	

Board: 181	♠ K82	You are dealer.
Dealer: North	♥ AJ9854	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 11+2	♣ JT	

Board: 182	♠ AQT62	You are dealer.
Dealer: North	♥ T4	The opponents are silent.
Vul: None	♦ K3	
HCP: 15+1	♣ AQ85	

Board: 183	♠ AQT653	You are dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: E-W	♦ K	
HCP: 13+2	♣ J763	

Both hands (Answers Page)

Board: 179	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ A9642				1 ♠
Vul: N-S	♥ 98	♥ AKJ2	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 14+2	♦ AQJ93	♦ T8	Pass	3NT	All Pass	
South HCP: 12+1	♣ A8765	♣ T4				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 180	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ AKQJ2		1 ♥	Pass	2 ♠
Vul: E-W	♥ AKQJ95	♥ -	Pass	3 ♥	Pass	3NT
North HCP: 15+2	♦ T5	♦ AJ6	Pass	6NT	All Pass	
South HCP: 19+2	♣ KQ5	♣ A9876				
Contract: 6NT North						

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ A53		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ AJ9854	♥ -	Pass	2 ♥	Pass	2NT
North HCP: 11+2	♦ Q6	♦ AJ874	Pass	3 ♥	All Pass	
South HCP: 11+2	♣ JT	♣ Q9843				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3 ♥ North						

Board: 182	North:	South:	W	N	E	S
Dealer: North	♠ AQT62	♠ 4		1 ♠	Pass	2 ♥
Vul: None	♥ T4	♥ AK862	Pass	3 ♣	Pass	3NT
North HCP: 15+1	♦ K3	♦ AQT54	All Pass			
South HCP: 13+2	♣ AQ85	♣ 92				
Contract: 3NT South						

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ AQT653	♠ J4		1 ♠	Pass	2 ♥
Vul: E-W	♥ K3	♥ AJ842	Pass	3 ♣	All Pass	
North HCP: 13+2	♦ K	♦ AJ752				
South HCP: 11+2	♣ J763	♣ 8				
Contract: 3 ♣ North						

South hands

1M & 2-Suit Resp

Board: 179 ♠ A9642 You are dealer.

Dealer: South ♥ AKJ2 The opponents are silent.

Vul: N-S ♦ T8

HCP: 12+1 ♣ T4

Board: 180 ♠ AKQJ2 Partner is dealer.

Dealer: North ♥ - The opponents are silent.

Vul: E-W ♦ AJ6

HCP: 19+2 ♣ A9876

Board: 181 ♠ A53 Partner is dealer.

Dealer: North ♥ - The opponents are silent.

Vul: Both ♦ AJ874

HCP: 11+2 ♣ Q9843

Board: 182 ♠ 4 Partner is dealer.

Dealer: North ♥ AK862 The opponents are silent.

Vul: None ♦ AQT54

HCP: 13+2 ♣ 92

Board: 183 ♠ J4 Partner is dealer.

Dealer: North ♥ AJ842 The opponents are silent.

Vul: E-W ♦ AJ752

HCP: 11+2 ♣ 8

Both hands (Answers Page)

Board: 179	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ A9642				1 ♠
Vul: N-S	♥ 98	♥ AKJ2	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 14+2	♦ AQJ93	♦ T8	Pass	3NT	All Pass	
South HCP: 12+1	♣ A8765	♣ T4				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 180	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ AKQJ2		1 ♥	Pass	2 ♠
Vul: E-W	♥ AKQJ95	♥ -	Pass	3 ♥	Pass	3NT
North HCP: 15+2	♦ T5	♦ AJ6	Pass	6NT	All Pass	
South HCP: 19+2	♣ KQ5	♣ A9876				
Contract: 6NT North						

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ K82	♠ A53		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ AJ9854	♥ -	Pass	2 ♥	Pass	2NT
North HCP: 11+2	♦ Q6	♦ AJ874	Pass	3 ♥	All Pass	
South HCP: 11+2	♣ JT	♣ Q9843				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3 ♥ North						

Board: 182	North:	South:	W	N	E	S
Dealer: North	♠ AQT62	♠ 4		1 ♠	Pass	2 ♥
Vul: None	♥ T4	♥ AK862	Pass	3 ♣	Pass	3NT
North HCP: 15+1	♦ K3	♦ AQT54	All Pass			
South HCP: 13+2	♣ AQ85	♣ 92				
Contract: 3NT South						

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ AQT653	♠ J4		1 ♠	Pass	2 ♥
Vul: E-W	♥ K3	♥ AJ842	Pass	3 ♣	All Pass	
North HCP: 13+2	♦ K	♦ AJ752				
South HCP: 11+2	♣ J763	♣ 8				
Contract: 3 ♣ North						

Board: 184	♠ J9853	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 14+2	♣ KJ432	

Board: 185	♠ J	Partner is dealer.
Dealer: South	♥ QT653	The opponents are silent.
Vul: None	♦ AQ943	
HCP: 13+2	♣ A4	

Board: 186	♠ A854	You are dealer.
Dealer: North	♥ KJ854	The opponents are silent.
Vul: N-S	♦ K965	
HCP: 11+1	♣ -	

Board: 187	♠ -	Partner is dealer.
Dealer: South	♥ AQ964	The opponents are silent.
Vul: Both	♦ T53	
HCP: 14+2	♣ AKJ84	

Board: 188	♠ K642	You are dealer.
Dealer: North	♥ AKQ43	The opponents are silent.
Vul: None	♦ J9	
HCP: 15+1	♣ Q4	

Both hands (Answers Page)

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ J9853	♠ -				1 ♥
Vul: Both	♥ -	♥ AKQJ9853	Pass	1 ♠	Pass	4 ♥
North HCP: 14+2	♦ AKQ	♦ T8		All Pass		
South HCP: 12+4	♣ KJ432	♣ QT7				
Contract: 4 ♥ South						

Board: 185	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AK8743				1 ♠
Vul: None	♥ QT653	♥ A7	Pass	2 ♥	Pass	2 ♠
North HCP: 13+2	♦ AQ943	♦ T5	Pass	3NT	All Pass	
South HCP: 11+2	♣ A4	♣ T98				
Contract: 3NT North						

Board: 186	North:	South:	W	N	E	S
Dealer: North	♠ A854	♠ KQJ63		1 ♥	Pass	1 ♠
Vul: N-S	♥ KJ854	♥ T	Pass	2 ♠	Pass	4 ♠
North HCP: 11+1	♦ K965	♦ Q3		All Pass		
South HCP: 11+2	♣ -	♣ QJ985				
Contract: 4 ♠ South						

Board: 187	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQT76				1 ♠
Vul: Both	♥ AQ964	♥ 532	Pass	2 ♥	Pass	4 ♥
North HCP: 14+2	♦ T53	♦ K98		All Pass		
South HCP: 12+2	♣ AKJ84	♣ 2				
Contract: 4 ♥ South						

Board: 188	North:	South:	W	N	E	S
Dealer: North	♠ K642	♠ AQT95		1 ♥	Pass	2 ♠
Vul: None	♥ AKQ43	♥ -	Pass	3 ♠	Pass	4NT ¹
North HCP: 15+1	♦ J9	♦ AQ753	Pass	5 ♥ ²	Pass	6 ♠
South HCP: 16+2	♣ Q4	♣ KJT		All Pass		
Contract: 6 ♠ South						
						1. Blackwood 0314, for !S
						2. A=2/5 or 5/5, Q(S)=0

Board: 184 ♠ - You are dealer.

Dealer: South ♥ AKQJ9853 The opponents are silent.

Vul: Both ♦ T8

HCP: 12+4 ♣ QT7

Board: 185 ♠ AK8743 You are dealer.

Dealer: South ♥ A7 The opponents are silent.

Vul: None ♦ T5

HCP: 11+2 ♣ T98

Board: 186 ♠ KQJ63 Partner is dealer.

Dealer: North ♥ T The opponents are silent.

Vul: N-S ♦ Q3

HCP: 11+2 ♣ QJ985

Board: 187 ♠ AKQT76 You are dealer.

Dealer: South ♥ 532 The opponents are silent.

Vul: Both ♦ K98

HCP: 12+2 ♣ 2

Board: 188 ♠ AQT95 Partner is dealer.

Dealer: North ♥ - The opponents are silent.

Vul: None ♦ AQ753

HCP: 16+2 ♣ KJT

Both hands (Answers Page)

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ J9853	♠ -				1 ♥
Vul: Both	♥ -	♥ AKQJ9853	Pass	1 ♠	Pass	4 ♥
North HCP: 14+2	♦ AKQ	♦ T8		All Pass		
South HCP: 12+4	♣ KJ432	♣ QT7				
Contract: 4 ♥ South						

Board: 185	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AK8743				1 ♠
Vul: None	♥ QT653	♥ A7	Pass	2 ♥	Pass	2 ♠
North HCP: 13+2	♦ AQ943	♦ T5	Pass	3NT	All Pass	
South HCP: 11+2	♣ A4	♣ T98				
Contract: 3NT North						

Board: 186	North:	South:	W	N	E	S
Dealer: North	♠ A854	♠ KQJ63		1 ♥	Pass	1 ♠
Vul: N-S	♥ KJ854	♥ T	Pass	2 ♠	Pass	4 ♠
North HCP: 11+1	♦ K965	♦ Q3		All Pass		
South HCP: 11+2	♣ -	♣ QJ985				
Contract: 4 ♠ South						

Board: 187	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQT76				1 ♠
Vul: Both	♥ AQ964	♥ 532	Pass	2 ♥	Pass	4 ♥
North HCP: 14+2	♦ T53	♦ K98		All Pass		
South HCP: 12+2	♣ AKJ84	♣ 2				
Contract: 4 ♥ South						

Board: 188	North:	South:	W	N	E	S
Dealer: North	♠ K642	♠ AQT95		1 ♥	Pass	2 ♠
Vul: None	♥ AKQ43	♥ -	Pass	3 ♠	Pass	4NT ¹
North HCP: 15+1	♦ J9	♦ AQ753	Pass	5 ♥ ²	Pass	6 ♠
South HCP: 16+2	♣ Q4	♣ KJT		All Pass		
Contract: 6 ♠ South						
						1. Blackwood 0314, for !S
						2. A=2/5 or 5/5, Q(S)=0

North hands

1M & 2-Suit Resp

Board: 189	♠ 5	Partner is dealer.
Dealer: South	♥ AKJ94	The opponents are silent.
Vul: N-S	♦ AQ985	
HCP: 14+2	♣ 43	

Board: 190	♠ J8754	You are dealer.
Dealer: North	♥ KJ52	The opponents are silent.
Vul: E-W	♦ A	
HCP: 13+1	♣ AT9	

Board: 191	♠ T	Partner is dealer.
Dealer: South	♥ AT843	West (RHO) Doubles 4♣ if possible.
Vul: None	♦ KQT84	
HCP: 12+2	♣ K2	

Board: 192	♠ 4	Partner is dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: N-S	♦ AK732	
HCP: 20+2	♣ AKQJ7	

Both hands (Answers Page)

Board: 189	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQ862				1 ♠
Vul: N-S	♥ AKJ94	♥ T82	Pass	2 ♥	Pass	3 ♥
North HCP: 14+2	♦ AQ985	♦ K7	Pass	3NT ¹	Pass	4 ♥
South HCP: 12+1	♣ 43	♣ K76	All Pass			
Contract: 4 ♥ South			1. surplus			

Board: 190	North:	South:	W	N	E	S
Dealer: North	♠ J8754	♠ K9		1 ♠	Pass	2 ♥
Vul: E-W	♥ KJ52	♥ AQT83	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ A	♦ QJ952				
South HCP: 12+2	♣ AT9	♣ 4				
Contract: 4 ♥ North						

Board: 191	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ KQ9876				1 ♠
Vul: None	♥ AT843	♥ KJ52	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 12+2	♦ KQT84	♦ A73	X	Pass	Pass	4 ♥
South HCP: 13+2	♣ K2	♣ -	All Pass			
Contract: 4 ♥ South			1. Splinter			

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AQ752				1 ♠
Vul: N-S	♥ K4	♥ AJ7	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 20+2	♦ AK732	♦ 86	Pass	4NT ²	Pass	5 ♣ ³
South HCP: 11+1	♣ AKQJ7	♣ 954	All Pass			
Contract: 5 ♠ South			1. 10+ HCP if fit or 6+; 12+ F 2. Blackwood 0314, for !S 3. A=2/5 or 5/5, Q(S)=1			

Board: 189	♠ AQ862	You are dealer.
Dealer: South	♥ T82	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 12+1	♣ K76	
<hr/>		
Board: 190	♠ K9	Partner is dealer.
Dealer: North	♥ AQT83	The opponents are silent.
Vul: E-W	♦ QJ952	
HCP: 12+2	♣ 4	
<hr/>		
Board: 191	♠ KQ9876	You are dealer.
Dealer: South	♥ KJ52	West (LHO) Doubles 4♣ if possible.
Vul: None	♦ A73	
HCP: 13+2	♣ -	
<hr/>		
Board: 192	♠ AQ752	You are dealer.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: N-S	♦ 86	
HCP: 11+1	♣ 954	

Both hands (Answers Page)

Board: 189	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQ862				1 ♠
Vul: N-S	♥ AKJ94	♥ T82	Pass	2 ♥	Pass	3 ♥
North HCP: 14+2	♦ AQ985	♦ K7	Pass	3NT ¹	Pass	4 ♥
South HCP: 12+1	♣ 43	♣ K76	All Pass			
Contract: 4 ♥ South			1. surplus			

Board: 190	North:	South:	W	N	E	S
Dealer: North	♠ J8754	♠ K9		1 ♠	Pass	2 ♥
Vul: E-W	♥ KJ52	♥ AQT83	Pass	4 ♥	All Pass	
North HCP: 13+1	♦ A	♦ QJ952				
South HCP: 12+2	♣ AT9	♣ 4				
Contract: 4 ♥ North						

Board: 191	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ KQ9876				1 ♠
Vul: None	♥ AT843	♥ KJ52	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 12+2	♦ KQT84	♦ A73	X	Pass	Pass	4 ♥
South HCP: 13+2	♣ K2	♣ -	All Pass			
Contract: 4 ♥ South			1. Splinter			

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AQ752				1 ♠
Vul: N-S	♥ K4	♥ AJ7	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 20+2	♦ AK732	♦ 86	Pass	4NT ²	Pass	5 ♣ ³
South HCP: 11+1	♣ AKQJ7	♣ 954	All Pass			
Contract: 5 ♠ South			1. 10+ HCP if fit or 6+; 12+ F 2. Blackwood 0314, for !S 3. A=2/5 or 5/5, Q(S)=1			

Board: 193 ♠ AKT753 You are dealer.

Dealer: North ♥ K4 West (RHO) bids 4♥ if possible.

Vul: E-W ♦ T5

HCP: 13+2 ♣ K65

Board: 194 ♠ KT94 You are dealer.

Dealer: North ♥ AKQJ3 The opponents are silent.

Vul: Both ♦ J

HCP: 14+1 ♣ 932

Board: 195 ♠ AK953 You are dealer.

Dealer: North ♥ T9 The opponents are silent.

Vul: N-S ♦ Q5

HCP: 14+1 ♣ KQ76

Board: 196 ♠ 2 Partner is dealer.

Dealer: South ♥ KQJT3 The opponents are silent.

Vul: Both ♦ J8

HCP: 12+2 ♣ AJ743

Board: 197 ♠ AQ865 Partner is dealer.

Dealer: South ♥ - The opponents are silent.

Vul: None ♦ AK874

HCP: 18+2 ♣ AJ4

Both hands (Answers Page)

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ AKT753	♠ J6		1 ♠	Pass	2 ♦ ¹
Vul: E-W	♥ K4	♥ 8	4 ♥	4 ♠	All Pass	
North HCP: 13+2	♦ T5	♦ AQ876				
South HCP: 14+2	♣ K65	♣ AJQ92	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 4 ♠ North						

Board: 194	North:	South:	W	N	E	S
Dealer: North	♠ KT94	♠ A7653		1 ♥	Pass	1 ♠
Vul: Both	♥ AKQJ3	♥ T5	Pass	4 ♠	All Pass	
North HCP: 14+1	♦ J	♦ AK642				
South HCP: 13+2	♣ 932	♣ Q				
Contract: 4 ♠ North						

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ AK953	♠ 4		1 ♠	Pass	2 ♥
Vul: N-S	♥ T9	♥ QJ732	Pass	3 ♣	All Pass	
North HCP: 14+1	♦ Q5	♦ A3				
South HCP: 11+2	♣ KQ76	♣ AT852				
Contract: 3 ♣ North						

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKJT964				1 ♠
Vul: Both	♥ KQJT3	♥ 62	Pass	2 ♥	Pass	4 ♠
North HCP: 12+2	♦ J8	♦ KQ97	All Pass			
South HCP: 13+3	♣ AJ743	♣ -				
Contract: 4 ♠ South						

Board: 197	North:	South:	W	N	E	S
Dealer: South	♠ AQ865	♠ KJ4				1 ♥
Vul: None	♥ -	♥ AKJ32	Pass	2 ♠	Pass	3 ♠
North HCP: 18+2	♦ AK874	♦ 3	Pass	4NT ¹	Pass	5 ♥ ²
South HCP: 14+1	♣ AJ4	♣ QT92	Pass	7 ♠	All Pass	
Contract: 7 ♠ North			1. Blackwood 0314, for !S			
			2. A=2/5 or 5/5, Q(S)=0			

Board: 193 ♠ J6 Partner is dealer.

Dealer: North ♥ 8 West (LHO) bids 4♥ if possible.

Vul: E-W ♦ AQ876

HCP: 14+2 ♣ AQJ92

Board: 194 ♠ A7653 Partner is dealer.

Dealer: North ♥ T5 The opponents are silent.

Vul: Both ♦ AK642

HCP: 13+2 ♣ Q

Board: 195 ♠ 4 Partner is dealer.

Dealer: North ♥ QJ732 The opponents are silent.

Vul: N-S ♦ A3

HCP: 11+2 ♣ AT852

Board: 196 ♠ AKJT964 You are dealer.

Dealer: South ♥ 62 The opponents are silent.

Vul: Both ♦ KQ97

HCP: 13+3 ♣ -

Board: 197 ♠ KJ4 You are dealer.

Dealer: South ♥ AKJ32 The opponents are silent.

Vul: None ♦ 3

HCP: 14+1 ♣ QT92

Both hands (Answers Page)

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ AKT753	♠ J6		1 ♠	Pass	2 ♦ ¹
Vul: E-W	♥ K4	♥ 8	4 ♥	4 ♠	All Pass	
North HCP: 13+2	♦ T5	♦ AQ876				
South HCP: 14+2	♣ K65	♣ AJQ92	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 4 ♠ North						

Board: 194	North:	South:	W	N	E	S
Dealer: North	♠ KT94	♠ A7653		1 ♥	Pass	1 ♠
Vul: Both	♥ AKQJ3	♥ T5	Pass	4 ♠	All Pass	
North HCP: 14+1	♦ J	♦ AK642				
South HCP: 13+2	♣ 932	♣ Q				
Contract: 4 ♠ North						

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ AK953	♠ 4		1 ♠	Pass	2 ♥
Vul: N-S	♥ T9	♥ QJ732	Pass	3 ♣	All Pass	
North HCP: 14+1	♦ Q5	♦ A3				
South HCP: 11+2	♣ KQ76	♣ AT852				
Contract: 3 ♣ North						

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AKJT964				1 ♠
Vul: Both	♥ KQJT3	♥ 62	Pass	2 ♥	Pass	4 ♠
North HCP: 12+2	♦ J8	♦ KQ97	All Pass			
South HCP: 13+3	♣ AJ743	♣ -				
Contract: 4 ♠ South						

Board: 197	North:	South:	W	N	E	S
Dealer: South	♠ AQ865	♠ KJ4				1 ♥
Vul: None	♥ -	♥ AKJ32	Pass	2 ♠	Pass	3 ♠
North HCP: 18+2	♦ AK874	♦ 3	Pass	4NT ¹	Pass	5 ♥ ²
South HCP: 14+1	♣ AJ4	♣ QT92	Pass	7 ♠	All Pass	
Contract: 7 ♠ North			1. Blackwood 0314, for !S			
			2. A=2/5 or 5/5, Q(S)=0			

Board: 198	♠ J63	RHO is dealer. You bid second.
Dealer: West	♥ 98	West (RHO) opens 1♥ if possible.
Vul: N-S	♦ KQT985	East (LHO) bids 2♦ if possible.
HCP: 6+2	♣ 72	

Board: 199	♠ Q9872	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: Both	♦ Q7432	
HCP: 14+2	♣ AK	

Board: 200	♠ AQJ32	You are dealer.
Dealer: North	♥ A96	The opponents are silent.
Vul: None	♦ 963	
HCP: 11+1	♣ 63	

Board: 201	♠ J9	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: N-S	♦ AK652	
HCP: 14+2	♣ A9854	

Both hands (Answers Page)

Board: 198	North:	South:	W	N	E	S
Dealer: West	♠ J63	♠ AKQT7542	1 ♥	Pass	2 ♦ ¹	4 ♠
Vul: N-S	♥ 98	♥ T64		All Pass		
North HCP: 6+2	♦ KQT985	♦ 63				1. 10+ HCP if fit or 6+; 12+ F
South HCP: 9+4	♣ 72	♣ -				
Contract: 4 ♠ South						

Board: 199	North:	South:	W	N	E	S
Dealer: South	♠ Q9872	♠ K65				1 ♥
Vul: Both	♥ K	♥ Q9652	Pass	1 ♠	Pass	1 NT
North HCP: 14+2	♦ Q7432	♦ AT6	Pass	2 ♦ ¹	Pass	2 ♠ ²
South HCP: 11+1	♣ AK	♣ Q6	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						1. Two Way New Minor Forcing 2. artificial

Board: 200	North:	South:	W	N	E	S
Dealer: North	♠ AQJ32	♠ K		1 ♠	Pass	2 ♦ ¹
Vul: None	♥ A96	♥ KQ	Pass	2 ♠	Pass	3 NT
North HCP: 11+1	♦ 963	♦ KQJ52	All Pass			
South HCP: 19+2	♣ 63	♣ KQ742				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 201	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AKQ86				1 ♠
Vul: N-S	♥ Q	♥ 862	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 14+2	♦ AK652	♦ J94	Pass	3 ♣	Pass	3 ♦
South HCP: 12+1	♣ A9854	♣ Q2	Pass	3 ♠	Pass	4 ♦
Contract: 4 ♦ South			All Pass			
						1. 10+ HCP if fit or 6+; 12+ F

Board: 198 ♠ AKQT7542 LHO is dealer.

Dealer: West ♥ T64 West (LHO) opens 1♥ if possible.

Vul: N-S ♦ 63 East (RHO) bids 2♦ if possible.

HCP: 9+4 ♣ -

Board: 199 ♠ K65 You are dealer.

Dealer: South ♥ Q9652 The opponents are silent.

Vul: Both ♦ AT6

HCP: 11+1 ♣ Q6

Board: 200 ♠ K Partner is dealer.

Dealer: North ♥ KQ The opponents are silent.

Vul: None ♦ KQJ52

HCP: 19+2 ♣ KQ742

Board: 201 ♠ AKQ86 You are dealer.

Dealer: South ♥ 862 The opponents are silent.

Vul: N-S ♦ J94

HCP: 12+1 ♣ Q2

Both hands (Answers Page)

Board: 198	North:	South:	W	N	E	S
Dealer: West	♠ J63	♠ AKQT7542	1 ♥	Pass	2 ♦ ¹	4 ♠
Vul: N-S	♥ 98	♥ T64		All Pass		
North HCP: 6+2	♦ KQT985	♦ 63				1. 10+ HCP if fit or 6+; 12+ F
South HCP: 9+4	♣ 72	♣ -				
Contract: 4 ♠ South						

Board: 199	North:	South:	W	N	E	S
Dealer: South	♠ Q9872	♠ K65				1 ♥
Vul: Both	♥ K	♥ Q9652	Pass	1 ♠	Pass	1 NT
North HCP: 14+2	♦ Q7432	♦ AT6	Pass	2 ♦ ¹	Pass	2 ♠ ²
South HCP: 11+1	♣ AK	♣ Q6	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						1. Two Way New Minor Forcing 2. artificial

Board: 200	North:	South:	W	N	E	S
Dealer: North	♠ AQJ32	♠ K		1 ♠	Pass	2 ♦ ¹
Vul: None	♥ A96	♥ KQ	Pass	2 ♠	Pass	3 NT
North HCP: 11+1	♦ 963	♦ KQJ52	All Pass			
South HCP: 19+2	♣ 63	♣ KQ742				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 201	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AKQ86				1 ♠
Vul: N-S	♥ Q	♥ 862	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 14+2	♦ AK652	♦ J94	Pass	3 ♣	Pass	3 ♦
South HCP: 12+1	♣ A9854	♣ Q2	Pass	3 ♠	Pass	4 ♦
Contract: 4 ♦ South			All Pass			
						1. 10+ HCP if fit or 6+; 12+ F

North hands

1M & 2-Suit Resp

Board: 202	♠ 96	Partner is dealer.
Dealer: South	♥ KQ643	The opponents are silent.
Vul: Both	♦ AKJ96	
HCP: 13+2	♣ 2	

Board: 203	♠ -	Partner is dealer.
Dealer: South	♥ KJ865	The opponents are silent.
Vul: None	♦ Q75	
HCP: 12+2	♣ AQ962	

Board: 204	♠ KQJT7	Partner is dealer.
Dealer: South	♥ 765	The opponents are silent.
Vul: N-S	♦ AQ964	
HCP: 12+2	♣ -	

Board: 205	♠ T7	You are dealer.
Dealer: North	♥ AQJ85	The opponents are silent.
Vul: E-W	♦ 93	
HCP: 11+1	♣ KJ72	

Both hands (Answers Page)

Board: 202	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ QJ8732				1 ♠
Vul: Both	♥ KQ643	♥ JT	Pass	2 ♥	Pass	2 ♠
North HCP: 13+2	♦ AKJ96	♦ T8	Pass	3 ♦	Pass	3 ♠
South HCP: 13+2	♣ 2	♣ AKQ	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 203	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQ643				1 ♠
Vul: None	♥ KJ865	♥ A97	Pass	2 ♥	Pass	4 ♥
North HCP: 12+2	♦ Q75	♦ J43	All Pass			
South HCP: 14+1	♣ AQ962	♣ KJ				
Contract: 4 ♥ South						

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ KQJT7	♠ 9				1 ♥
Vul: N-S	♥ 765	♥ AKJ832	Pass	1 ♠	Pass	2 ♣
North HCP: 12+2	♦ AQ964	♦ -	Pass	4 ♥	Pass	5 ♦ ¹
South HCP: 14+4	♣ -	♣ AQ9732	Pass	5 ♥ ²	Pass	6 ♥
Contract: 6 ♥ South			All Pass			

1. Exclusion, for !H

2. 0 out of 4

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ T7	♠ AK643		1 ♥	Pass	2 ♠
Vul: E-W	♥ AQJ85	♥ -	Pass	3 ♣	Pass	4 ♣
North HCP: 11+1	♦ 93	♦ A52	Pass	4 ♥ ¹	Pass	4 ♠ ²
South HCP: 17+2	♣ KJ72	♣ AQ543	Pass	5 ♣	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

1. Cue bid, a !H stopper

2. Cue bid, a !D stopper

Board: 202 ♠ QJ8732 You are dealer.

Dealer: South ♥ JT The opponents are silent.

Vul: Both ♦ T8

HCP: 13+2 ♣ AKQ

Board: 203 ♠ KQ643 You are dealer.

Dealer: South ♥ A97 The opponents are silent.

Vul: None ♦ J43

HCP: 14+1 ♣ KJ

Board: 204 ♠ 9 You are dealer.

Dealer: South ♥ AKJ832 The opponents are silent.

Vul: N-S ♦ -

HCP: 14+4 ♣ AQ9732

Board: 205 ♠ AK643 Partner is dealer.

Dealer: North ♥ - The opponents are silent.

Vul: E-W ♦ A52

HCP: 17+2 ♣ AQ543

Both hands (Answers Page)

Board: 202	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ QJ8732				1 ♠
Vul: Both	♥ KQ643	♥ JT	Pass	2 ♥	Pass	2 ♠
North HCP: 13+2	♦ AKJ96	♦ T8	Pass	3 ♦	Pass	3 ♠
South HCP: 13+2	♣ 2	♣ AKQ	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 203	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQ643				1 ♠
Vul: None	♥ KJ865	♥ A97	Pass	2 ♥	Pass	4 ♥
North HCP: 12+2	♦ Q75	♦ J43	All Pass			
South HCP: 14+1	♣ AQ962	♣ KJ				
Contract: 4 ♥ South						

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ KQJT7	♠ 9				1 ♥
Vul: N-S	♥ 765	♥ AKJ832	Pass	1 ♠	Pass	2 ♣
North HCP: 12+2	♦ AQ964	♦ -	Pass	4 ♥	Pass	5 ♦ ¹
South HCP: 14+4	♣ -	♣ AQ9732	Pass	5 ♥ ²	Pass	6 ♥
Contract: 6 ♥ South			All Pass			

1. Exclusion, for !H

2. 0 out of 4

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ T7	♠ AK643		1 ♥	Pass	2 ♠
Vul: E-W	♥ AQJ85	♥ -	Pass	3 ♣	Pass	4 ♣
North HCP: 11+1	♦ 93	♦ A52	Pass	4 ♥ ¹	Pass	4 ♠ ²
South HCP: 17+2	♣ KJ72	♣ AQ543	Pass	5 ♣	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

1. Cue bid, a !H stopper

2. Cue bid, a !D stopper

Board: 206 ♠ 3 You are dealer.

Dealer: North ♥ KQT76 East (LHO) bids 1♠ if possible.

Vul: None ♦ QT

HCP: 12+2 ♣ KQ865

Board: 207 ♠ AJ982 Partner is dealer.

Dealer: South ♥ - The opponents are silent.

Vul: N-S ♦ K74

HCP: 11+2 ♣ K9653

Board: 208 ♠ 954 You are dealer.

Dealer: North ♥ KJ986 The opponents are silent.

Vul: E-W ♦ AKQ

HCP: 13+1 ♣ T2

Board: 209 ♠ Q965432 You are dealer.

Dealer: North ♥ QT8 The opponents are silent.

Vul: Both ♦ K2

HCP: 11+3 ♣ A

Both hands (Answers Page)

Board: 206	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ A9865		1 ♥	1 ♠	Pass
Vul: None	♥ KQT76	♥ J8	Pass	2 ♣	Pass	2NT
North HCP: 12+2	♦ QT	♦ AK543		All Pass		
South HCP: 12+2	♣ KQ865	♣ 4				
Contract: 2NT South						

Board: 207	North:	South:	W	N	E	S
Dealer: South	♠ AJ982	♠ K7543			1 ♥	
Vul: N-S	♥ -	♥ KQJ872	Pass	1 ♠	Pass	4 ♣ ¹
North HCP: 11+2	♦ K74	♦ A	Pass	4 ♥ ²	Pass	4 ♠
South HCP: 13+3	♣ K9653	♣ 2		All Pass		
Contract: 4 ♠ South					1. Splinter	
					2. surplus	

Board: 208	North:	South:	W	N	E	S
Dealer: North	♠ 954	♠ AQT82		1 ♥	Pass	1 ♠
Vul: E-W	♥ KJ986	♥ Q	Pass	1NT	Pass	2 ♣ ¹
North HCP: 13+1	♦ AKQ	♦ 96	Pass	2 ♦	Pass	2 ♠
South HCP: 11+2	♣ T2	♣ K9743	Pass	3 ♠	Pass	4 ♠
Contract: 4 ♠ South				All Pass		
					1. Two Way New Minor Forcing	

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ Q965432	♠ J		1 ♠	Pass	2 ♦ ¹
Vul: Both	♥ QT8	♥ K4	Pass	2 ♠	Pass	2NT
North HCP: 11+3	♦ K2	♦ AT653	Pass	4 ♠	All Pass	
South HCP: 11+2	♣ A	♣ K9862				
Contract: 4 ♠ North					1. 10+ HCP if fit or 6+; 12+ F	

Board: 206 ♠ A9865 Partner is dealer.

Dealer: North ♥ J8 East (RHO) bids 1♠ if possible.

Vul: None ♦ AK543

HCP: 12+2 ♣ 4

Board: 207 ♠ K7543 You are dealer.

Dealer: South ♥ KQJ872 The opponents are silent.

Vul: N-S ♦ A

HCP: 13+3 ♣ 2

Board: 208 ♠ AQT82 Partner is dealer.

Dealer: North ♥ Q The opponents are silent.

Vul: E-W ♦ 96

HCP: 11+2 ♣ K9743

Board: 209 ♠ J Partner is dealer.

Dealer: North ♥ K4 The opponents are silent.

Vul: Both ♦ AT653

HCP: 11+2 ♣ K9862

Both hands (Answers Page)

Board: 206	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ A9865		1 ♥	1 ♠	Pass
Vul: None	♥ KQT76	♥ J8	Pass	2 ♣	Pass	2NT
North HCP: 12+2	♦ QT	♦ AK543		All Pass		
South HCP: 12+2	♣ KQ865	♣ 4				
Contract: 2NT South						

Board: 207	North:	South:	W	N	E	S
Dealer: South	♠ AJ982	♠ K7543			1 ♥	
Vul: N-S	♥ -	♥ KQJ872	Pass	1 ♠	Pass	4 ♣ ¹
North HCP: 11+2	♦ K74	♦ A	Pass	4 ♥ ²	Pass	4 ♠
South HCP: 13+3	♣ K9653	♣ 2		All Pass		
Contract: 4 ♠ South					1. Splinter	
					2. surplus	

Board: 208	North:	South:	W	N	E	S
Dealer: North	♠ 954	♠ AQT82		1 ♥	Pass	1 ♠
Vul: E-W	♥ KJ986	♥ Q	Pass	1NT	Pass	2 ♣ ¹
North HCP: 13+1	♦ AKQ	♦ 96	Pass	2 ♦	Pass	2 ♠
South HCP: 11+2	♣ T2	♣ K9743	Pass	3 ♠	Pass	4 ♠
Contract: 4 ♠ South				All Pass		
					1. Two Way New Minor Forcing	

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ Q965432	♠ J		1 ♠	Pass	2 ♦ ¹
Vul: Both	♥ QT8	♥ K4	Pass	2 ♠	Pass	2NT
North HCP: 11+3	♦ K2	♦ AT653	Pass	4 ♠	All Pass	
South HCP: 11+2	♣ A	♣ K9862				
Contract: 4 ♠ North					1. 10+ HCP if fit or 6+; 12+ F	

Board: 210	♠ AT753	You are dealer.
Dealer: North	♥ J52	East (LHO) Doubles 1♠ if possible.
Vul: N-S	♦ 94	West (RHO) bids 2♣ if possible.
HCP: 11+1	♣ AQ4	West (RHO) bids 3♣ if possible.
Board: 211	♠ A	Partner is dealer.
Dealer: South	♥ AT842	The opponents are silent.
Vul: E-W	♦ JT963	
HCP: 14+2	♣ AJ	
Board: 212	♠ J65	You are dealer.
Dealer: North	♥ AKQ52	The opponents are silent.
Vul: Both	♦ QJ82	
HCP: 13+1	♣ 5	
Board: 213	♠ K	Partner is dealer.
Dealer: South	♥ QT983	The opponents are silent.
Vul: None	♦ AQ964	
HCP: 11+2	♣ 72	

Both hands (Answers Page)

Board: 210	North:	South:	W	N	E	S
Dealer: North	♠ AT753	♠ 64		1 ♠	X	XX
Vul: N-S	♥ J52	♥ AK987	2 ♣	Pass	Pass	2 ♥
North HCP: 11+1	♦ 94	♦ A8763	3 ♣	3 ♥	All Pass	
South HCP: 11+2	♣ AQ4	♣ 3				
Contract: 3 ♥ North						

Board: 211	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ J9642			1 ♠	
Vul: E-W	♥ AT842	♥ KJ	Pass	2 ♥	Pass	2 ♠
North HCP: 14+2	♦ JT963	♦ AQ5	Pass	3NT	All Pass	
South HCP: 14+1	♣ AJ	♣ KT9				
Contract: 3NT North						

Board: 212	North:	South:	W	N	E	S
Dealer: North	♠ J65	♠ AKQT7		1 ♥	Pass	1 ♠
Vul: Both	♥ AKQ52	♥ 3	Pass	2 ♦	Pass	2NT
North HCP: 13+1	♦ QJ82	♦ 54	Pass	3NT	All Pass	
South HCP: 12+2	♣ 5	♣ QJ432				
Contract: 3NT North						

Board: 213	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AT962			1 ♠	
Vul: None	♥ QT983	♥ A74	Pass	2 ♥	Pass	3 ♥
North HCP: 11+2	♦ AQ964	♦ KJ32	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ 72	♣ 8				
Contract: 4 ♥ North						

South hands

1M & 2-Suit Resp

Board: 210

♠ 64

Partner is dealer.

Dealer: North

♥ AK987

East (RHO) Doubles 1♠ if possible.

Vul: N-S

♦ A8763

West (LHO) bids 2♣ if possible.

HCP: 11+2

♣ 3

West (LHO) bids 3♣ if possible.

Board: 211

♠ J9642

You are dealer.

Dealer: South

♥ KJ

The opponents are silent.

Vul: E-W

♦ AQ5

HCP: 14+1

♣ KT9

Board: 212

♠ AKQT7

Partner is dealer.

Dealer: North

♥ 3

The opponents are silent.

Vul: Both

♦ 54

HCP: 12+2

♣ QJ432

Board: 213

♠ AT962

You are dealer.

Dealer: South

♥ A74

The opponents are silent.

Vul: None

♦ KJ32

HCP: 12+1

♣ 8

Both hands (Answers Page)

Board: 210	North:	South:	W	N	E	S
Dealer: North	♠ AT753	♠ 64		1 ♠	X	XX
Vul: N-S	♥ J52	♥ AK987	2 ♣	Pass	Pass	2 ♥
North HCP: 11+1	♦ 94	♦ A8763	3 ♣	3 ♥	All Pass	
South HCP: 11+2	♣ AQ4	♣ 3				
Contract: 3 ♥ North						

Board: 211	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ J9642			1 ♠	
Vul: E-W	♥ AT842	♥ KJ	Pass	2 ♥	Pass	2 ♠
North HCP: 14+2	♦ JT963	♦ AQ5	Pass	3NT	All Pass	
South HCP: 14+1	♣ AJ	♣ KT9				
Contract: 3NT North						

Board: 212	North:	South:	W	N	E	S
Dealer: North	♠ J65	♠ AKQT7		1 ♥	Pass	1 ♠
Vul: Both	♥ AKQ52	♥ 3	Pass	2 ♦	Pass	2NT
North HCP: 13+1	♦ QJ82	♦ 54	Pass	3NT	All Pass	
South HCP: 12+2	♣ 5	♣ QJ432				
Contract: 3NT North						

Board: 213	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AT962			1 ♠	
Vul: None	♥ QT983	♥ A74	Pass	2 ♥	Pass	3 ♥
North HCP: 11+2	♦ AQ964	♦ KJ32	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ 72	♣ 8				
Contract: 4 ♥ North						

Board: 214	♠ -	Partner is dealer.
Dealer: South	♥ AK952	The opponents are silent.
Vul: E-W	♦ KJ5	
HCP: 20+2	♣ AKQ76	

Board: 215	♠ J	Partner is dealer.
Dealer: South	♥ 87532	The opponents are silent.
Vul: Both	♦ 82	
HCP: 11+2	♣ AKQJT	

Board: 216	♠ 98542	Partner is dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: None	♦ KQJ63	
HCP: 13+2	♣ 2	

Board: 217	♠ A	Partner is dealer.
Dealer: South	♥ 64	The opponents are silent.
Vul: N-S	♦ AQJ94	
HCP: 13+2	♣ QT852	

Both hands (Answers Page)

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQT876				1 ♠
Vul: E-W	♥ AK952	♥ 8	Pass	2 ♥	Pass	3 ♦
North HCP: 20+2	♦ KJ5	♦ AQ92	Pass	4NT ¹	Pass	5 ♦ ²
South HCP: 11+2	♣ AKQ76	♣ 83	Pass	5 ♥	Pass	5 ♠ ³
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. Blackwood 0314, for !D

2. A=1/5 or 4/5

3. !D queen and !S king

Board: 215	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AQT98				1 ♠
Vul: Both	♥ 87532	♥ KQ6	Pass	2 ♥	Pass	4 ♥
North HCP: 11+2	♦ 82	♦ A6	All Pass			
South HCP: 15+1	♣ AKQJT	♣ 963				
Contract: 4 ♥ South						

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ 98542	♠ AT				1 ♥
Vul: None	♥ AK	♥ QJ752	Pass	1 ♠	Pass	2 ♦
North HCP: 13+2	♦ KQJ63	♦ A954	Pass	4NT ¹	Pass	5 ♥ ²
South HCP: 11+1	♣ 2	♣ 75	Pass	6 ♦	All Pass	
Contract: 6 ♦ North						

1. Blackwood 0314, for !D

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

Board: 217	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ K85				1 ♥
Vul: N-S	♥ 64	♥ AQ987	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 13+2	♦ AQJ94	♦ 76	Pass	3NT	All Pass	
South HCP: 14+1	♣ QT852	♣ AJ6				
Contract: 3NT North						1. 10+ HCP if fit or 6+; 12+ F

Board: 214 ♠ KQT876 You are dealer.

Dealer: South ♥ 8 The opponents are silent.

Vul: E-W ♦ AQ92

HCP: 11+2 ♣ 83

Board: 215 ♠ AQT98 You are dealer.

Dealer: South ♥ KQ6 The opponents are silent.

Vul: Both ♦ A6

HCP: 15+1 ♣ 963

Board: 216 ♠ AT You are dealer.

Dealer: South ♥ QJ752 The opponents are silent.

Vul: None ♦ A954

HCP: 11+1 ♣ 75

Board: 217 ♠ K85 You are dealer.

Dealer: South ♥ AQ987 The opponents are silent.

Vul: N-S ♦ 76

HCP: 14+1 ♣ AJ6

Both hands (Answers Page)

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQT876				1 ♠
Vul: E-W	♥ AK952	♥ 8	Pass	2 ♥	Pass	3 ♦
North HCP: 20+2	♦ KJ5	♦ AQ92	Pass	4NT ¹	Pass	5 ♦ ²
South HCP: 11+2	♣ AKQ76	♣ 83	Pass	5 ♥	Pass	5 ♠ ³
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. Blackwood 0314, for !D

2. A=1/5 or 4/5

3. !D queen and !S king

Board: 215	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AQT98				1 ♠
Vul: Both	♥ 87532	♥ KQ6	Pass	2 ♥	Pass	4 ♥
North HCP: 11+2	♦ 82	♦ A6	All Pass			
South HCP: 15+1	♣ AKQJT	♣ 963				
Contract: 4 ♥ South						

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ 98542	♠ AT				1 ♥
Vul: None	♥ AK	♥ QJ752	Pass	1 ♠	Pass	2 ♦
North HCP: 13+2	♦ KQJ63	♦ A954	Pass	4NT ¹	Pass	5 ♥ ²
South HCP: 11+1	♣ 2	♣ 75	Pass	6 ♦	All Pass	
Contract: 6 ♦ North						

1. Blackwood 0314, for !D

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

Board: 217	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ K85				1 ♥
Vul: N-S	♥ 64	♥ AQ987	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 13+2	♦ AQJ94	♦ 76	Pass	3NT	All Pass	
South HCP: 14+1	♣ QT852	♣ AJ6				
Contract: 3NT North						1. 10+ HCP if fit or 6+; 12+ F

Board: 218	♠ QT862	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 12+2	♣ AQJT9	

Board: 219	♠ T	Partner is dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: None	♦ K9862	
HCP: 11+2	♣ KQ432	

Board: 220	♠ KT752	Partner is dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ AQ953	
HCP: 13+2	♣ AT	

Board: 221	♠ AJ7	Partner is dealer.
Dealer: South	♥ AT952	The opponents are silent.
Vul: E-W	♦ -	
HCP: 11+2	♣ Q7543	

Board: 222	♠ KT6	RHO is dealer. You bid second.
Dealer: West	♥ 954	West (RHO) opens 1♥ if possible.
Vul: None	♦ KJ4	East (LHO) bids 2♦ if possible.
HCP: 10	♣ K543	

Both hands (Answers Page)

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ QT862	♠ A				1 ♥
Vul: Both	♥ -	♥ AJ975	Pass	1 ♠	Pass	2 ♣
North HCP: 12+2	♦ QJ9	♦ K42	Pass	2 ♦ ¹	Pass	3 NT
South HCP: 12+1	♣ AQJT9	♣ 8543	All Pass			
Contract: 3 NT South			1. Fourth suit			

Board: 219	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ A962				1 ♥
Vul: None	♥ K8	♥ AQJT2	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 11+2	♦ K9862	♦ 754	Pass	2 NT	All Pass	
South HCP: 11+1	♣ KQ432	♣ 7				1. 10+ HCP if fit or 6+; 12+ F
Contract: 2 NT North						

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ KT752	♠ Q9				1 ♥
Vul: N-S	♥ T	♥ AKQJ873	Pass	1 ♠	Pass	4 ♥
North HCP: 13+2	♦ AQ953	♦ K82	All Pass			
South HCP: 15+3	♣ AT	♣ 2				
Contract: 4 ♥ South						

Board: 221	North:	South:	W	N	E	S
Dealer: South	♠ AJ7	♠ Q9864				1 ♠
Vul: E-W	♥ AT952	♥ KQ63	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 11+2	♦ -	♦ KQJ	Pass	4 ♥	All Pass	
South HCP: 14+1	♣ Q7543	♣ J				1. Splinter
Contract: 4 ♥ North						

Board: 222	North:	South:	W	N	E	S
Dealer: West	♠ KT6	♠ AJ98543	1 ♥	Pass	2 ♦ ¹	3 ♠
Vul: None	♥ 954	♥ J2	All Pass			
North HCP: 10	♦ KJ4	♦ 87				
South HCP: 8+3	♣ K543	♣ Q7				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3 ♠ South						

Board: 218 ♠ A You are dealer.

Dealer: South ♥ AJ975 The opponents are silent.

Vul: Both ♦ K42

HCP: 12+1 ♣ 8543

Board: 219 ♠ A962 You are dealer.

Dealer: South ♥ AQJT2 The opponents are silent.

Vul: None ♦ 754

HCP: 11+1 ♣ 7

Board: 220 ♠ Q9 You are dealer.

Dealer: South ♥ AKQJ873 The opponents are silent.

Vul: N-S ♦ K82

HCP: 15+3 ♣ 2

Board: 221 ♠ Q9864 You are dealer.

Dealer: South ♥ KQ63 The opponents are silent.

Vul: E-W ♦ KQJ

HCP: 14+1 ♣ J

Board: 222 ♠ AJ98543 LHO is dealer.

Dealer: West ♥ J2 West (LHO) opens 1♥ if possible.

Vul: None ♦ 87 East (RHO) bids 2♦ if possible.

HCP: 8+3 ♣ Q7

Both hands (Answers Page)

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ QT862	♠ A				1 ♥
Vul: Both	♥ -	♥ AJ975	Pass	1 ♠	Pass	2 ♣
North HCP: 12+2	♦ QJ9	♦ K42	Pass	2 ♦ ¹	Pass	3 NT
South HCP: 12+1	♣ AQJT9	♣ 8543	All Pass			
Contract: 3 NT South			1. Fourth suit			

Board: 219	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ A962				1 ♥
Vul: None	♥ K8	♥ AQJT2	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 11+2	♦ K9862	♦ 754	Pass	2 NT	All Pass	
South HCP: 11+1	♣ KQ432	♣ 7				1. 10+ HCP if fit or 6+; 12+ F
Contract: 2 NT North						

Board: 220	North:	South:	W	N	E	S
Dealer: South	♠ KT752	♠ Q9				1 ♥
Vul: N-S	♥ T	♥ AKQJ873	Pass	1 ♠	Pass	4 ♥
North HCP: 13+2	♦ AQ953	♦ K82	All Pass			
South HCP: 15+3	♣ AT	♣ 2				
Contract: 4 ♥ South						

Board: 221	North:	South:	W	N	E	S
Dealer: South	♠ AJ7	♠ Q9864				1 ♠
Vul: E-W	♥ AT952	♥ KQ63	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 11+2	♦ -	♦ KQJ	Pass	4 ♥	All Pass	
South HCP: 14+1	♣ Q7543	♣ J				1. Splinter
Contract: 4 ♥ North						

Board: 222	North:	South:	W	N	E	S
Dealer: West	♠ KT6	♠ AJ98543	1 ♥	Pass	2 ♦ ¹	3 ♠
Vul: None	♥ 954	♥ J2	All Pass			
North HCP: 10	♦ KJ4	♦ 87				
South HCP: 8+3	♣ K543	♣ Q7				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3 ♠ South						

Board: 223 ♠ J5 You are dealer.

Dealer: North ♥ AQ8652 The opponents are silent.

Vul: N-S ♦ A876

HCP: 13+2 ♣ Q

Board: 224 ♠ AKT942 You are dealer.

Dealer: North ♥ 9752 The opponents are silent.

Vul: E-W ♦ 6

HCP: 11+2 ♣ A3

Board: 225 ♠ K9753 You are dealer.

Dealer: North ♥ K5 The opponents are silent.

Vul: Both ♦ KQ94

HCP: 11+1 ♣ 96

Board: 226 ♠ AKQ87 You are dealer.

Dealer: North ♥ Q653 East (LHO) bids 2NT if possible.

Vul: E-W ♦ J3

HCP: 12+1 ♣ 32

Both hands (Answers Page)

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AK743		1♥	Pass	1♠
Vul: N-S	♥ AQ8652	♥ T74	Pass	2♦	Pass	3♣ ¹
North HCP: 13+2	♦ A876	♦ -	Pass	4♥	Pass	4NT ²
South HCP: 15+2	♣ Q	♣ AKJT9	Pass	5♠ ³	Pass	7♥
Contract: 7♥ South			All Pass			

1. Fourth suit
2. Blackwood 0314, for !H
3. A=2/5 or 5/5, Q(H)=1

Board: 224	North:	South:	W	N	E	S
Dealer: North	♠ AKT942	♠ 6		1♠	Pass	2♥
Vul: E-W	♥ 9752	♥ KQ864	Pass	4♥	All Pass	
North HCP: 11+2	♦ 6	♦ KQ983				
South HCP: 11+2	♣ A3	♣ JT				
Contract: 4♥ North						

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ K9753	♠ A		1♠	Pass	2♥
Vul: Both	♥ K5	♥ A9762	Pass	3♦	All Pass	
North HCP: 11+1	♦ KQ94	♦ JT				
South HCP: 12+2	♣ 96	♣ QJ432				
Contract: 3♦ North						

Board: 226	North:	South:	W	N	E	S
Dealer: North	♠ AKQ87	♠ -		1♠	2NT ¹	3♥
Vul: E-W	♥ Q653	♥ AK842	Pass	4♣ ²	Pass	4NT ³
North HCP: 12+1	♦ J3	♦ KT2	Pass	5♦ ⁴	Pass	5♥
South HCP: 15+2	♣ 32	♣ KQT64	All Pass			
Contract: 5♥ South						

1. Unusual 2NT
2. limit raise or better in !H
3. Blackwood 0314, for !H
4. A=1/5 or 4/5

South hands

1M & 2-Suit Resp

Board: 223	♠ AK743	Partner is dealer.
Dealer: North	♥ T74	The opponents are silent.
Vul: N-S	♦ -	
HCP: 15+2	♣ AKJT9	

Board: 224	♠ 6	Partner is dealer.
Dealer: North	♥ KQ864	The opponents are silent.
Vul: E-W	♦ KQ983	
HCP: 11+2	♣ JT	

Board: 225	♠ A	Partner is dealer.
Dealer: North	♥ A9762	The opponents are silent.
Vul: Both	♦ JT	
HCP: 12+2	♣ QJ432	

Board: 226	♠ -	Partner is dealer.
Dealer: North	♥ AK842	East (RHO) bids 2NT if possible.
Vul: E-W	♦ KT2	
HCP: 15+2	♣ KQT64	

Both hands (Answers Page)

Board: 223	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AK743		1♥	Pass	1♠
Vul: N-S	♥ AQ8652	♥ T74	Pass	2♦	Pass	3♣ ¹
North HCP: 13+2	♦ A876	♦ -	Pass	4♥	Pass	4NT ²
South HCP: 15+2	♣ Q	♣ AKJT9	Pass	5♠ ³	Pass	7♥
Contract: 7♥ South			All Pass			

1. Fourth suit
2. Blackwood 0314, for !H
3. A=2/5 or 5/5, Q(H)=1

Board: 224	North:	South:	W	N	E	S
Dealer: North	♠ AKT942	♠ 6		1♠	Pass	2♥
Vul: E-W	♥ 9752	♥ KQ864	Pass	4♥	All Pass	
North HCP: 11+2	♦ 6	♦ KQ983				
South HCP: 11+2	♣ A3	♣ JT				
Contract: 4♥ North						

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ K9753	♠ A		1♠	Pass	2♥
Vul: Both	♥ K5	♥ A9762	Pass	3♦	All Pass	
North HCP: 11+1	♦ KQ94	♦ JT				
South HCP: 12+2	♣ 96	♣ QJ432				
Contract: 3♦ North						

Board: 226	North:	South:	W	N	E	S
Dealer: North	♠ AKQ87	♠ -		1♠	2NT ¹	3♥
Vul: E-W	♥ Q653	♥ AK842	Pass	4♣ ²	Pass	4NT ³
North HCP: 12+1	♦ J3	♦ KT2	Pass	5♦ ⁴	Pass	5♥
South HCP: 15+2	♣ 32	♣ KQT64	All Pass			
Contract: 5♥ South						

1. Unusual 2NT
2. limit raise or better in !H
3. Blackwood 0314, for !H
4. A=1/5 or 4/5

Board: 227	♠ J432	RHO is dealer. You bid second.
Dealer: West	♥ A9752	West (RHO) opens 1♠ if possible.
Vul: Both	♦ 64	East (LHO) bids 2♥ if possible.
HCP: 5+1	♣ T4	East (LHO) Doubles 3♦ if possible.

Board: 228	♠ A	Partner is dealer.
Dealer: South	♥ A8632	The opponents are silent.
Vul: None	♦ T9	
HCP: 12+2	♣ A9862	

Board: 229	♠ 96	Partner is dealer.
Dealer: South	♥ 9	West (RHO) bids 2♠ if possible.
Vul: E-W	♦ AQJ85	
HCP: 14+2	♣ AK982	

Board: 230	♠ AT75	You are dealer.
Dealer: North	♥ KQ963	The opponents are silent.
Vul: Both	♦ -	
HCP: 13+1	♣ A532	

Board: 231	♠ AJ9	You are dealer.
Dealer: North	♥ K7654	The opponents are silent.
Vul: None	♦ A94	
HCP: 12+1	♣ 94	

Both hands (Answers Page)

Board: 227	North:	South:	W	N	E	S
Dealer: West	♠ J432	♠ T5	1 ♠	Pass	2 ♥	2NT ¹
Vul: Both	♥ A9752	♥ T	Pass	3 ♦	X	All Pass
North HCP: 5+1	♦ 64	♦ A8732				
South HCP: 8+2	♣ T4	♣ A6532				1. Unusual 2NT
Contract: 3 ♦ X North						

Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KQJ82				1 ♠
Vul: None	♥ A8632	♥ 74	Pass	2 ♥	Pass	3 ♦
North HCP: 12+2	♦ T9	♦ A832				All Pass
South HCP: 12+1	♣ A9862	♣ Q5				
Contract: 3 ♦ South						

Board: 229	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ KJT2				1 ♥
Vul: E-W	♥ 9	♥ AQ872	2 ♠	3 ♦	Pass	5 ♣ ¹
North HCP: 14+2	♦ AQJ85	♦ K742	Pass	5 ♥ ²	Pass	6 ♦
South HCP: 13+1	♣ AK982	♣ -				All Pass
Contract: 6 ♦ South						1. Exclusion, for !D
						2. 1 out of 4

Board: 230	North:	South:	W	N	E	S
Dealer: North	♠ AT75	♠ K9864		1 ♥	Pass	1 ♠
Vul: Both	♥ KQ963	♥ 5	Pass	3 ♠	Pass	4 ♠
North HCP: 13+1	♦ -	♦ AKQT7				All Pass
South HCP: 12+2	♣ A532	♣ 87				
Contract: 4 ♠ South						

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ Q		1 ♥	Pass	2 ♦ ¹
Vul: None	♥ K7654	♥ A3	Pass	2 ♥	Pass	3 ♣
North HCP: 12+1	♦ A94	♦ T8653	Pass	3NT	All Pass	
South HCP: 15+2	♣ 94	♣ AKQT8				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

South hands

1M & 2-Suit Resp

Board: 227	♠ T5	LHO is dealer.
Dealer: West	♥ T	West (LHO) opens 1♠ if possible.
Vul: Both	♦ A8732	East (RHO) bids 2♥ if possible.
HCP: 8+2	♣ A6532	East (RHO) Doubles 3♦ if possible.

Board: 228	♠ KQJ82	You are dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: None	♦ A832	
HCP: 12+1	♣ Q5	

Board: 229	♠ KJT2	You are dealer.
Dealer: South	♥ AQ872	West (LHO) bids 2♠ if possible.
Vul: E-W	♦ K742	
HCP: 13+1	♣ -	

Board: 230	♠ K9864	Partner is dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ AKQT7	
HCP: 12+2	♣ 87	

Board: 231	♠ Q	Partner is dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: None	♦ T8653	
HCP: 15+2	♣ AKQT8	

Both hands (Answers Page)

Board: 227	North:	South:	W	N	E	S
Dealer: West	♠ J432	♠ T5	1 ♠	Pass	2 ♥	2NT ¹
Vul: Both	♥ A9752	♥ T	Pass	3 ♦	X	All Pass
North HCP: 5+1	♦ 64	♦ A8732				
South HCP: 8+2	♣ T4	♣ A6532				1. Unusual 2NT
Contract: 3 ♦ X North						

Board: 228	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KQJ82				1 ♠
Vul: None	♥ A8632	♥ 74	Pass	2 ♥	Pass	3 ♦
North HCP: 12+2	♦ T9	♦ A832				All Pass
South HCP: 12+1	♣ A9862	♣ Q5				
Contract: 3 ♦ South						

Board: 229	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ KJT2				1 ♥
Vul: E-W	♥ 9	♥ AQ872	2 ♠	3 ♦	Pass	5 ♣ ¹
North HCP: 14+2	♦ AQJ85	♦ K742	Pass	5 ♥ ²	Pass	6 ♦
South HCP: 13+1	♣ AK982	♣ -				All Pass
Contract: 6 ♦ South						1. Exclusion, for !D
						2. 1 out of 4

Board: 230	North:	South:	W	N	E	S
Dealer: North	♠ AT75	♠ K9864		1 ♥	Pass	1 ♠
Vul: Both	♥ KQ963	♥ 5	Pass	3 ♠	Pass	4 ♠
North HCP: 13+1	♦ -	♦ AKQT7				All Pass
South HCP: 12+2	♣ A532	♣ 87				
Contract: 4 ♠ South						

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ Q		1 ♥	Pass	2 ♦ ¹
Vul: None	♥ K7654	♥ A3	Pass	2 ♥	Pass	3 ♣
North HCP: 12+1	♦ A94	♦ T8653	Pass	3NT	All Pass	
South HCP: 15+2	♣ 94	♣ AKQT8				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 232 ♠ Q8 You are dealer.

Dealer: North ♥ AQ8543 The opponents are silent.

Vul: N-S ♦ 5

HCP: 12+2 ♣ KJ82

Board: 233 ♠ KQT8652 You are dealer.

Dealer: North ♥ Q East (LHO) Doubles 1♠ if possible.

Vul: Both ♦ K8 West (RHO) bids 2♦ if possible.

HCP: 11+3 ♣ J98

Board: 234 ♠ 84 Partner is dealer.

Dealer: South ♥ K The opponents are silent.

Vul: None ♦ AKT64

HCP: 16+2 ♣ AQ987

Board: 235 ♠ 84 Partner is dealer.

Dealer: South ♥ KJT63 The opponents are silent.

Vul: N-S ♦ 3

HCP: 12+2 ♣ AKJ86

Board: 236 ♠ K763 You are dealer.

Dealer: North ♥ AKQT95 East (LHO) bids 1♠ if possible.

Vul: E-W ♦ 4

HCP: 12+2 ♣ 84

Both hands (Answers Page)

Board: 232	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ K3		1 ♥	Pass	2 ♦ ¹
Vul: N-S	♥ AQ8543	♥ 9	Pass	3 ♣	Pass	3NT
North HCP: 12+2	♦ 5	♦ AJ842	All Pass			
South HCP: 12+2	♣ KJ82	♣ A9765				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ KQT8652	♠ A93		1 ♠	X	XX
Vul: Both	♥ Q	♥ 87632	2 ♦	4 ♠	Pass	5 ♦ ¹
North HCP: 11+3	♦ K8	♦ -	Pass	5 ♣ ²	Pass	6 ♠
South HCP: 11+2	♣ J98	♣ AK432	All Pass			
Contract: 6 ♠ South						1. Exclusion, for !S
						2. 1 out of 4

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ AQJT2				1 ♠
Vul: None	♥ K	♥ AQ5	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 16+2	♦ AKT64	♦ 872	Pass	3 ♣	Pass	3NT
South HCP: 13+1	♣ AQ987	♣ 32	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

Board: 235	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ AQJ52				1 ♠
Vul: N-S	♥ KJT63	♥ 542	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 12+2	♦ 3	♦ AQ75	Pass	4 ♥	All Pass	
South HCP: 13+1	♣ AKJ86	♣ 7				1. Splinter
Contract: 4 ♥ North						

Board: 236	North:	South:	W	N	E	S
Dealer: North	♠ K763	♠ A8		1 ♥	1 ♠	3 ♦
Vul: E-W	♥ AKQT95	♥ 2	Pass	3 ♥	Pass	3NT
North HCP: 12+2	♦ 4	♦ AK732	All Pass			
South HCP: 14+2	♣ 84	♣ KT932				
Contract: 3NT South						

South hands

1M & 2-Suit Resp

Board: 232	♠ K3	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ AJ842	
HCP: 12+2	♣ A9765	

Board: 233	♠ A93	Partner is dealer.
Dealer: North	♥ 87632	East (RHO) Doubles 1♠ if possible.
Vul: Both	♦ -	West (LHO) bids 2♦ if possible.
HCP: 11+2	♣ AK432	

Board: 234	♠ AQJT2	You are dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: None	♦ 872	
HCP: 13+1	♣ 32	

Board: 235	♠ AQJ52	You are dealer.
Dealer: South	♥ 542	The opponents are silent.
Vul: N-S	♦ AQ75	
HCP: 13+1	♣ 7	

Board: 236	♠ A8	Partner is dealer.
Dealer: North	♥ 2	East (RHO) bids 1♠ if possible.
Vul: E-W	♦ AK732	
HCP: 14+2	♣ KT932	

Both hands (Answers Page)

Board: 232	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ K3		1 ♥	Pass	2 ♦ ¹
Vul: N-S	♥ AQ8543	♥ 9	Pass	3 ♣	Pass	3NT
North HCP: 12+2	♦ 5	♦ AJ842	All Pass			
South HCP: 12+2	♣ KJ82	♣ A9765				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 233	North:	South:	W	N	E	S
Dealer: North	♠ KQT8652	♠ A93		1 ♠	X	XX
Vul: Both	♥ Q	♥ 87632	2 ♦	4 ♠	Pass	5 ♦ ¹
North HCP: 11+3	♦ K8	♦ -	Pass	5 ♣ ²	Pass	6 ♠
South HCP: 11+2	♣ J98	♣ AK432	All Pass			
Contract: 6 ♠ South						1. Exclusion, for !S
						2. 1 out of 4

Board: 234	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ AQJT2				1 ♠
Vul: None	♥ K	♥ AQ5	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 16+2	♦ AKT64	♦ 872	Pass	3 ♣	Pass	3NT
South HCP: 13+1	♣ AQ987	♣ 32	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

Board: 235	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ AQJ52				1 ♠
Vul: N-S	♥ KJT63	♥ 542	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 12+2	♦ 3	♦ AQ75	Pass	4 ♥	All Pass	
South HCP: 13+1	♣ AKJ86	♣ 7				1. Splinter
Contract: 4 ♥ North						

Board: 236	North:	South:	W	N	E	S
Dealer: North	♠ K763	♠ A8		1 ♥	1 ♠	3 ♦
Vul: E-W	♥ AKQT95	♥ 2	Pass	3 ♥	Pass	3NT
North HCP: 12+2	♦ 4	♦ AK732	All Pass			
South HCP: 14+2	♣ 84	♣ KT932				
Contract: 3NT South						

Board: 237 ♠ A876 You are dealer.

Dealer: North ♥ KJ953 The opponents are silent.

Vul: None ♦ K5

HCP: 11+1 ♣ 84

Board: 238 ♠ AK764 Partner is dealer.

Dealer: South ♥ 6 The opponents are silent.

Vul: N-S ♦ A5

HCP: 11+2 ♣ T8654

Board: 239 ♠ J3 Partner is dealer.

Dealer: South ♥ A The opponents are silent.

Vul: E-W ♦ K8632

HCP: 13+2 ♣ AJ842

Board: 240 ♠ AT762 Partner is dealer.

Dealer: South ♥ QT The opponents are silent.

Vul: Both ♦ AKT53

HCP: 13+2 ♣ 4

Board: 241 ♠ AQJT72 You are dealer.

Dealer: North ♥ J3 The opponents are silent.

Vul: N-S ♦ A432

HCP: 13+2 ♣ J

Both hands (Answers Page)

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ A876	♠ 5		1♥	Pass	2♦ ¹
Vul: None	♥ KJ953	♥ T6	Pass	2♥	Pass	3♣
North HCP: 11+1	♦ K5	♦ A8732	Pass	3NT	All Pass	
South HCP: 13+2	♣ 84	♣ AKQ96				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ AK764	♠ J85				1♥
Vul: N-S	♥ 6	♥ AQJT84	Pass	1♠	Pass	2♥
North HCP: 11+2	♦ A5	♦ 3			All Pass	
South HCP: 11+2	♣ T8654	♣ K97				
Contract: 2♥ South						

Board: 239	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ K9542				1♠
Vul: E-W	♥ A	♥ JT83	Pass	2♦ ¹	Pass	2♥
North HCP: 13+2	♦ K8632	♦ A	Pass	3NT	All Pass	
South HCP: 11+1	♣ AJ842	♣ K73				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 240	North:	South:	W	N	E	S
Dealer: South	♠ AT762	♠ 84				1♥
Vul: Both	♥ QT	♥ J9752	Pass	1♠	Pass	2♣
North HCP: 13+2	♦ AKT53	♦ Q6	Pass	2♦ ¹	Pass	2NT
South HCP: 12+1	♣ 4	♣ AKQ8	Pass	3NT	All Pass	
Contract: 3NT North						1. Fourth suit

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ AQJT72	♠ -		1♠	Pass	2♥
Vul: N-S	♥ J3	♥ AQ754	Pass	3♦	All Pass	
North HCP: 13+2	♦ A432	♦ KT8				
South HCP: 11+2	♣ J	♣ QT987				
Contract: 3♦ North						

South hands

1M & 2-Suit Resp

Board: 237	♠ 5	Partner is dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: None	♦ A8732	
HCP: 13+2	♣ AKQ96	

Board: 238	♠ J85	You are dealer.
Dealer: South	♥ AQJT84	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 11+2	♣ K97	

Board: 239	♠ K9542	You are dealer.
Dealer: South	♥ JT83	The opponents are silent.
Vul: E-W	♦ A	
HCP: 11+1	♣ K73	

Board: 240	♠ 84	You are dealer.
Dealer: South	♥ J9752	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 12+1	♣ AKQ8	

Board: 241	♠ -	Partner is dealer.
Dealer: North	♥ AQ754	The opponents are silent.
Vul: N-S	♦ KT8	
HCP: 11+2	♣ QT987	

Both hands (Answers Page)

Board: 237	North:	South:	W	N	E	S
Dealer: North	♠ A876	♠ 5		1♥	Pass	2♦ ¹
Vul: None	♥ KJ953	♥ T6	Pass	2♥	Pass	3♣
North HCP: 11+1	♦ K5	♦ A8732	Pass	3NT	All Pass	
South HCP: 13+2	♣ 84	♣ AKQ96				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 238	North:	South:	W	N	E	S
Dealer: South	♠ AK764	♠ J85				1♥
Vul: N-S	♥ 6	♥ AQJT84	Pass	1♠	Pass	2♥
North HCP: 11+2	♦ A5	♦ 3			All Pass	
South HCP: 11+2	♣ T8654	♣ K97				
Contract: 2♥ South						

Board: 239	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ K9542				1♠
Vul: E-W	♥ A	♥ JT83	Pass	2♦ ¹	Pass	2♥
North HCP: 13+2	♦ K8632	♦ A	Pass	3NT	All Pass	
South HCP: 11+1	♣ AJ842	♣ K73				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 240	North:	South:	W	N	E	S
Dealer: South	♠ AT762	♠ 84				1♥
Vul: Both	♥ QT	♥ J9752	Pass	1♠	Pass	2♣
North HCP: 13+2	♦ AKT53	♦ Q6	Pass	2♦ ¹	Pass	2NT
South HCP: 12+1	♣ 4	♣ AKQ8	Pass	3NT	All Pass	
Contract: 3NT North						1. Fourth suit

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ AQJT72	♠ -		1♠	Pass	2♥
Vul: N-S	♥ J3	♥ AQ754	Pass	3♦	All Pass	
North HCP: 13+2	♦ A432	♦ KT8				
South HCP: 11+2	♣ J	♣ QT987				
Contract: 3♦ North						

Board: 242	♠ Q3	Partner is dealer.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ AQ543	
HCP: 13+2	♣ AJ432	

Board: 243	♠ 9	Partner is dealer.
Dealer: South	♥ 54	West (RHO) bids 1♠ if possible.
Vul: Both	♦ AQ984	East (LHO) bids 4♠ if possible.
HCP: 11+2	♣ AJT85	

Board: 244	♠ AKJT5	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ T763	
HCP: 14+1	♣ QT3	

Board: 245	♠ Q5	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ QJT96	
HCP: 11+2	♣ KT972	

Both hands (Answers Page)

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ K92				1♥
Vul: E-W	♥ 2	♥ AQJ98	Pass	2♦ ¹	Pass	2♥
North HCP: 13+2	♦ AQ543	♦ K87	Pass	3♣	Pass	3NT
South HCP: 13+1	♣ AJ432	♣ 65	All Pass			
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 243	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ T2				1♥
Vul: Both	♥ 54	♥ AQ732	1♠	2♦	4♠	5♦
North HCP: 11+2	♦ AQ984	♦ KJ32	All Pass			
South HCP: 13+1	♣ AJT85	♣ K6				
Contract: 5♦ South						

Board: 244	North:	South:	W	N	E	S
Dealer: North	♠ AKJT5	♠ 2		1♠	Pass	2♥
Vul: None	♥ A	♥ QJ863	Pass	3♦	Pass	3NT
North HCP: 14+1	♦ T763	♦ AK	All Pass			
South HCP: 14+2	♣ QT3	♣ A9754				
Contract: 3NT South						

Board: 245	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ A9742				1♠
Vul: E-W	♥ K	♥ AQT2	Pass	2♦ ¹	Pass	2♥
North HCP: 11+2	♦ QJT96	♦ K8	Pass	2NT	Pass	3NT
South HCP: 15+1	♣ KT972	♣ Q4	All Pass			
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 242 ♠ K92 You are dealer.

Dealer: South ♥ AQJ98 The opponents are silent.

Vul: E-W ♦ K87

HCP: 13+1 ♣ 65

Board: 243 ♠ T2 You are dealer.

Dealer: South ♥ AQ732 West (LHO) bids 1♠ if possible.

Vul: Both ♦ KJ32 East (RHO) bids 4♠ if possible.

HCP: 13+1 ♣ K6

Board: 244 ♠ 2 Partner is dealer.

Dealer: North ♥ QJ863 The opponents are silent.

Vul: None ♦ AK

HCP: 14+2 ♣ A9754

Board: 245 ♠ A9742 You are dealer.

Dealer: South ♥ AQT2 The opponents are silent.

Vul: E-W ♦ K8

HCP: 15+1 ♣ Q4

Both hands (Answers Page)

Board: 242	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ K92				1♥
Vul: E-W	♥ 2	♥ AQJ98	Pass	2♦ ¹	Pass	2♥
North HCP: 13+2	♦ AQ543	♦ K87	Pass	3♣	Pass	3NT
South HCP: 13+1	♣ AJ432	♣ 65	All Pass			
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 243	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ T2				1♥
Vul: Both	♥ 54	♥ AQ732	1♠	2♦	4♠	5♦
North HCP: 11+2	♦ AQ984	♦ KJ32	All Pass			
South HCP: 13+1	♣ AJT85	♣ K6				
Contract: 5♦ South						

Board: 244	North:	South:	W	N	E	S
Dealer: North	♠ AKJT5	♠ 2		1♠	Pass	2♥
Vul: None	♥ A	♥ QJ863	Pass	3♦	Pass	3NT
North HCP: 14+1	♦ T763	♦ AK	All Pass			
South HCP: 14+2	♣ QT3	♣ A9754				
Contract: 3NT South						

Board: 245	North:	South:	W	N	E	S
Dealer: South	♠ Q5	♠ A9742				1♠
Vul: E-W	♥ K	♥ AQT2	Pass	2♦ ¹	Pass	2♥
North HCP: 11+2	♦ QJT96	♦ K8	Pass	2NT	Pass	3NT
South HCP: 15+1	♣ KT972	♣ Q4	All Pass			
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 246 ♠ 943 You are dealer.

Dealer: North ♥ AK854 The opponents are silent.

Vul: Both ♦ AT7

HCP: 11+1 ♣ 94

Board: 247 ♠ 76542 You are dealer.

Dealer: North ♥ AJ6 The opponents are silent.

Vul: None ♦ KJ5

HCP: 13+1 ♣ A6

Board: 248 ♠ AK9743 You are dealer.

Dealer: North ♥ 82 The opponents are silent.

Vul: N-S ♦ A8

HCP: 11+2 ♣ T96

Board: 249 ♠ 2 Partner is dealer.

Dealer: South ♥ A9432 The opponents are silent.

Vul: Both ♦ J4

HCP: 12+2 ♣ AKT64

Both hands (Answers Page)

Board: 246	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ AKQJ5		1 ♥	Pass	1 ♠
Vul: Both	♥ AK854	♥ T9	Pass	1 NT	Pass	2 ♦ ¹
North HCP: 11+1	♦ AT7	♦ 4	Pass	2 ♣ ²	Pass	3 ♣
South HCP: 14+2	♣ 94	♣ KJT53	Pass	3 NT	Pass	4 ♣
Contract: 4 ♣ South			All Pass			
				1. Two Way New Minor Forcing		
				2. artificial		

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ 76542	♠ K		1 ♠	Pass	2 ♦ ¹
Vul: None	♥ AJ6	♥ 42	Pass	2 ♣	Pass	3 ♣
North HCP: 13+1	♦ KJ5	♦ AQ632	Pass	3 NT	All Pass	
South HCP: 12+2	♣ A6	♣ QJ754		1. 10+ HCP if fit or 6+; 12+ F		
Contract: 3 NT North						

Board: 248	North:	South:	W	N	E	S
Dealer: North	♠ AK9743	♠ 6		1 ♠	Pass	2 ♥
Vul: N-S	♥ 82	♥ AT943	Pass	2 ♣	Pass	3 NT
North HCP: 11+2	♦ A8	♦ K9	All Pass			
South HCP: 16+2	♣ T96	♣ AKQ85				
Contract: 3 NT South						

Board: 249	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ KQ875				1 ♠
Vul: Both	♥ A9432	♥ KQ85	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 12+2	♦ J4	♦ QT3	Pass	4 ♥	All Pass	
South HCP: 14+1	♣ AKT64	♣ Q		1. Splinter		
Contract: 4 ♥ North						

Board: 246	♠ AKQJ5	Partner is dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: Both	♦ 4	
HCP: 14+2	♣ KJT53	

Board: 247	♠ K	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: None	♦ AQ632	
HCP: 12+2	♣ QJ754	

Board: 248	♠ 6	Partner is dealer.
Dealer: North	♥ AT943	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 16+2	♣ AKQ85	

Board: 249	♠ KQ875	You are dealer.
Dealer: South	♥ KQ85	The opponents are silent.
Vul: Both	♦ QT3	
HCP: 14+1	♣ Q	

Both hands (Answers Page)

Board: 246	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ AKQJ5		1 ♥	Pass	1 ♠
Vul: Both	♥ AK854	♥ T9	Pass	1 NT	Pass	2 ♦ ¹
North HCP: 11+1	♦ AT7	♦ 4	Pass	2 ♣ ²	Pass	3 ♣
South HCP: 14+2	♣ 94	♣ KJT53	Pass	3 NT	Pass	4 ♣
Contract: 4 ♣ South			All Pass			
				1. Two Way New Minor Forcing		
				2. artificial		

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ 76542	♠ K		1 ♠	Pass	2 ♦ ¹
Vul: None	♥ AJ6	♥ 42	Pass	2 ♣	Pass	3 ♣
North HCP: 13+1	♦ KJ5	♦ AQ632	Pass	3 NT	All Pass	
South HCP: 12+2	♣ A6	♣ QJ754		1. 10+ HCP if fit or 6+; 12+ F		
Contract: 3 NT North						

Board: 248	North:	South:	W	N	E	S
Dealer: North	♠ AK9743	♠ 6		1 ♠	Pass	2 ♥
Vul: N-S	♥ 82	♥ AT943	Pass	2 ♣	Pass	3 NT
North HCP: 11+2	♦ A8	♦ K9	All Pass			
South HCP: 16+2	♣ T96	♣ AKQ85				
Contract: 3 NT South						

Board: 249	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ KQ875				1 ♠
Vul: Both	♥ A9432	♥ KQ85	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 12+2	♦ J4	♦ QT3	Pass	4 ♥	All Pass	
South HCP: 14+1	♣ AKT64	♣ Q		1. Splinter		
Contract: 4 ♥ North						

Board: 250 ♠ AQ653 You are dealer.

Dealer: North ♥ K6 The opponents are silent.

Vul: None ♦ Q7632

HCP: 13+2 ♣ Q

Board: 251 ♠ KQT954 You are dealer.

Dealer: North ♥ 98 The opponents are silent.

Vul: N-S ♦ Q3

HCP: 12+2 ♣ KQ7

Board: 252 ♠ AQJ4 You are dealer.

Dealer: North ♥ 87543 The opponents are silent.

Vul: E-W ♦ J2

HCP: 12+1 ♣ A8

Board: 253 ♠ 94 You are dealer.

Dealer: North ♥ AKQJ84 West (RHO) bids 3♦ if possible.

Vul: None ♦ 2

HCP: 15+2 ♣ KQT2

Board: 254 ♠ AQJ92 You are dealer.

Dealer: North ♥ 74 The opponents are silent.

Vul: N-S ♦ Q62

HCP: 12+1 ♣ QJT

Both hands (Answers Page)

Board: 250	North:	South:	W	N	E	S
Dealer: North	♠ AQ653	♠ 7		1 ♠	Pass	2 ♥
Vul: None	♥ K6	♥ AQ984	Pass	3 ♦	Pass	3NT
North HCP: 13+2	♦ Q7632	♦ AK		All Pass		
South HCP: 16+2	♣ Q	♣ K9752				
Contract: 3NT South						

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ KQT954	♠ A6		1 ♠	Pass	2 ♥
Vul: N-S	♥ 98	♥ AT543	Pass	2 ♠	Pass	3 ♣
North HCP: 12+2	♦ Q3	♦ 5	Pass	3 ♠	Pass	4 ♠
South HCP: 12+2	♣ KQ7	♣ AT863		All Pass		
Contract: 4 ♠ South						

Board: 252	North:	South:	W	N	E	S
Dealer: North	♠ AQJ4	♠ K		1 ♥	Pass	2 ♦ ¹
Vul: E-W	♥ 87543	♥ T9	Pass	2 ♥	Pass	2NT
North HCP: 12+1	♦ J2	♦ KQT85		All Pass		
South HCP: 11+2	♣ A8	♣ K7653				
Contract: 2NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ AQ752		1 ♥	Pass	1 ♠
Vul: None	♥ AKQJ84	♥ 2	3 ♦	3 ♥	All Pass	
North HCP: 15+2	♦ 2	♦ J9				
South HCP: 12+2	♣ KQT2	♣ AJ643				
Contract: 3 ♥ North						

Board: 254	North:	South:	W	N	E	S
Dealer: North	♠ AQJ92	♠ 43		1 ♠	Pass	2 ♥
Vul: N-S	♥ 74	♥ AKJT9	Pass	2 ♠	Pass	2NT
North HCP: 12+1	♦ Q62	♦ KT853		All Pass		
South HCP: 11+2	♣ QJT	♣ 9				
Contract: 2NT South						

South hands

1M & 2-Suit Resp

Board: 250	♠ 7	Partner is dealer.
Dealer: North	♥ AQ984	The opponents are silent.
Vul: None	♦ AK	
HCP: 16+2	♣ K9752	

Board: 251	♠ A6	Partner is dealer.
Dealer: North	♥ AT543	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 12+2	♣ AT863	

Board: 252	♠ K	Partner is dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ KQT85	
HCP: 11+2	♣ K7653	

Board: 253	♠ AQ752	Partner is dealer.
Dealer: North	♥ 2	West (LHO) bids 3♦ if possible.
Vul: None	♦ J9	
HCP: 12+2	♣ AJ643	

Board: 254	♠ 43	Partner is dealer.
Dealer: North	♥ AKJT9	The opponents are silent.
Vul: N-S	♦ KT853	
HCP: 11+2	♣ 9	

Both hands (Answers Page)

Board: 250	North:	South:	W	N	E	S
Dealer: North	♠ AQ653	♠ 7		1 ♠	Pass	2 ♥
Vul: None	♥ K6	♥ AQ984	Pass	3 ♦	Pass	3NT
North HCP: 13+2	♦ Q7632	♦ AK		All Pass		
South HCP: 16+2	♣ Q	♣ K9752				
Contract: 3NT South						

Board: 251	North:	South:	W	N	E	S
Dealer: North	♠ KQT954	♠ A6		1 ♠	Pass	2 ♥
Vul: N-S	♥ 98	♥ AT543	Pass	2 ♠	Pass	3 ♣
North HCP: 12+2	♦ Q3	♦ 5	Pass	3 ♠	Pass	4 ♠
South HCP: 12+2	♣ KQ7	♣ AT863		All Pass		
Contract: 4 ♠ South						

Board: 252	North:	South:	W	N	E	S
Dealer: North	♠ AQJ4	♠ K		1 ♥	Pass	2 ♦ ¹
Vul: E-W	♥ 87543	♥ T9	Pass	2 ♥	Pass	2NT
North HCP: 12+1	♦ J2	♦ KQT85		All Pass		
South HCP: 11+2	♣ A8	♣ K7653				
Contract: 2NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 253	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ AQ752		1 ♥	Pass	1 ♠
Vul: None	♥ AKQJ84	♥ 2	3 ♦	3 ♥	All Pass	
North HCP: 15+2	♦ 2	♦ J9				
South HCP: 12+2	♣ KQT2	♣ AJ643				
Contract: 3 ♥ North						

Board: 254	North:	South:	W	N	E	S
Dealer: North	♠ AQJ92	♠ 43		1 ♠	Pass	2 ♥
Vul: N-S	♥ 74	♥ AKJT9	Pass	2 ♠	Pass	2NT
North HCP: 12+1	♦ Q62	♦ KT853		All Pass		
South HCP: 11+2	♣ QJT	♣ 9				
Contract: 2NT South						

Board: 255	♠ -	Partner is dealer.
Dealer: South	♥ Q62	The opponents are silent.
Vul: E-W	♦ AQJ74	
HCP: 13+2	♣ A9763	

Board: 256	♠ QJ543	You are dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 15+1	♣ Q53	

Board: 257	♠ A	You are dealer.
Dealer: North	♥ K7653	The opponents are silent.
Vul: N-S	♦ QJ8	
HCP: 14+1	♣ KJ65	

Board: 258	♠ 5	Partner is dealer.
Dealer: South	♥ KJ632	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 12+2	♣ AQ954	

Board: 259	♠ Q6	You are dealer.
Dealer: North	♥ AKQ653	The opponents are silent.
Vul: Both	♦ -	
HCP: 12+3	♣ J9875	

Both hands (Answers Page)

Board: 255	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K8643				1 ♠
Vul: E-W	♥ Q62	♥ AK4	Pass	2 ♦ ¹	Pass	3 ♣
North HCP: 13+2	♦ AQJ74	♦ 6	Pass	3NT	All Pass	
South HCP: 13+1	♣ A9763	♣ KT84				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 256	North:	South:	W	N	E	S
Dealer: North	♠ QJ543	♠ K9		1 ♠	Pass	2 ♥
Vul: Both	♥ KQT	♥ A9743	Pass	4 ♥	All Pass	
North HCP: 15+1	♦ KQ	♦ A				
South HCP: 15+2	♣ Q53	♣ KJT72				
Contract: 4 ♥ North						

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQ832		1 ♥	Pass	1 ♠
Vul: N-S	♥ K7653	♥ 8	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 14+1	♦ QJ8	♦ AT	Pass	3NT	All Pass	
South HCP: 13+2	♣ KJ65	♣ AT732				1. Fourth suit
Contract: 3NT North						

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AJT96				1 ♠
Vul: E-W	♥ KJ632	♥ AT	Pass	2 ♥	Pass	3 ♦
North HCP: 12+2	♦ QT	♦ A874	All Pass			
South HCP: 14+1	♣ AQ954	♣ J7				
Contract: 3 ♦ South						

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AJ873		1 ♥	Pass	1 ♠
Vul: Both	♥ AKQ653	♥ 42	Pass	2 ♣	Pass	2NT
North HCP: 12+3	♦ -	♦ QJT53	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ J9875	♣ K				
Contract: 4 ♥ North						

South hands

1M & 2-Suit Resp

Board: 255 ♠ K8643 You are dealer.

Dealer: South ♥ AK4 The opponents are silent.

Vul: E-W ♦ 6

HCP: 13+1 ♣ KT84

Board: 256 ♠ K9 Partner is dealer.

Dealer: North ♥ A9743 The opponents are silent.

Vul: Both ♦ A

HCP: 15+2 ♣ KJT72

Board: 257 ♠ KQ832 Partner is dealer.

Dealer: North ♥ 8 The opponents are silent.

Vul: N-S ♦ AT

HCP: 13+2 ♣ AT732

Board: 258 ♠ AJT96 You are dealer.

Dealer: South ♥ AT The opponents are silent.

Vul: E-W ♦ A874

HCP: 14+1 ♣ J7

Board: 259 ♠ AJ873 Partner is dealer.

Dealer: North ♥ 42 The opponents are silent.

Vul: Both ♦ QJT53

HCP: 11+2 ♣ K

Both hands (Answers Page)

Board: 255	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ K8643				1 ♠
Vul: E-W	♥ Q62	♥ AK4	Pass	2 ♦ ¹	Pass	3 ♣
North HCP: 13+2	♦ AQJ74	♦ 6	Pass	3NT	All Pass	
South HCP: 13+1	♣ A9763	♣ KT84				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 256	North:	South:	W	N	E	S
Dealer: North	♠ QJ543	♠ K9		1 ♠	Pass	2 ♥
Vul: Both	♥ KQT	♥ A9743	Pass	4 ♥	All Pass	
North HCP: 15+1	♦ KQ	♦ A				
South HCP: 15+2	♣ Q53	♣ KJT72				
Contract: 4 ♥ North						

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQ832		1 ♥	Pass	1 ♠
Vul: N-S	♥ K7653	♥ 8	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 14+1	♦ QJ8	♦ AT	Pass	3NT	All Pass	
South HCP: 13+2	♣ KJ65	♣ AT732				1. Fourth suit
Contract: 3NT North						

Board: 258	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AJT96				1 ♠
Vul: E-W	♥ KJ632	♥ AT	Pass	2 ♥	Pass	3 ♦
North HCP: 12+2	♦ QT	♦ A874	All Pass			
South HCP: 14+1	♣ AQ954	♣ J7				
Contract: 3 ♦ South						

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AJ873		1 ♥	Pass	1 ♠
Vul: Both	♥ AKQ653	♥ 42	Pass	2 ♣	Pass	2NT
North HCP: 12+3	♦ -	♦ QJT53	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ J9875	♣ K				
Contract: 4 ♥ North						

Board: 260	♠ KT943	Partner is dealer.
Dealer: South	♥ 2	The opponents are silent.
Vul: None	♦ AKJ64	
HCP: 11+2	♣ T9	

Board: 261	♠ AJ95	LHO is dealer.
Dealer: East	♥ 65432	East (LHO) opens 1♥ if possible.
Vul: N-S	♦ 3	West (RHO) Doubles 2NT if possible.
HCP: 6+1	♣ J62	East (LHO) Doubles 3♣ if possible.

Board: 262	♠ AKQ9	You are dealer.
Dealer: North	♥ K8532	The opponents are silent.
Vul: Both	♦ J85	
HCP: 13+1	♣ 9	

Board: 263	♠ AJ43	You are dealer.
Dealer: North	♥ KQ962	East (LHO) bids 1♠ if possible.
Vul: None	♦ Q8	
HCP: 12+1	♣ 75	

Board: 264	♠ KQ3	You are dealer.
Dealer: North	♥ KQT87	The opponents are silent.
Vul: N-S	♦ KQ42	
HCP: 15+1	♣ 9	

Both hands (Answers Page)

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ KT943	♠ AJ				1♥
Vul: None	♥ 2	♥ AKJ53	Pass	1♠	Pass	2♦
North HCP: 11+2	♦ AKJ64	♦ QT85	Pass	3♦	All Pass	
South HCP: 15+1	♣ T9	♣ 42				
Contract: 3♦ North						

Board: 261	North:	South:	W	N	E	S
Dealer: East	♠ AJ95	♠ 72			1♥	2NT ¹
Vul: N-S	♥ 65432	♥ 9	X	3♣	X	All Pass
North HCP: 6+1	♦ 3	♦ AJ642				
South HCP: 11+2	♣ J62	♣ AQ984			1. Unusual 2NT	
Contract: 3♣X North						

Board: 262	North:	South:	W	N	E	S
Dealer: North	♠ AKQ9	♠ J7		1♥	Pass	2♦ ¹
Vul: Both	♥ K8532	♥ 9	Pass	2♥	Pass	2NT
North HCP: 13+1	♦ J85	♦ AKT62	Pass	3♦	Pass	3NT
South HCP: 11+2	♣ 9	♣ QJT74	All Pass			
Contract: 3NT South					1. 10+ HCP if fit or 6+; 12+ F	

Board: 263	North:	South:	W	N	E	S
Dealer: North	♠ AJ43	♠ -		1♥	1♠	2♠ ¹
Vul: None	♥ KQ962	♥ T75	Pass	3♥	All Pass	
North HCP: 12+1	♦ Q8	♦ AT953				
South HCP: 11+2	♣ 75	♣ AQJT3			1. limit raise or better in !H	
Contract: 3♥ North						

Board: 264	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ 98765		1♥	Pass	1♠
Vul: N-S	♥ KQT87	♥ A	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ KQ42	♦ J9	Pass	3♠	Pass	4♠
South HCP: 11+2	♣ 9	♣ AQT86	All Pass			
Contract: 4♠ South						

South hands

1M & 2-Suit Resp

Board: 260 ♠ AJ You are dealer.

Dealer: South ♥ AKJ53 The opponents are silent.

Vul: None ♦ QT85

HCP: 15+1 ♣ 42

Board: 261 ♠ 72 RHO is dealer. You bid second.

Dealer: East ♥ 9 East (RHO) opens 1♥ if possible.

Vul: N-S ♦ AJ642 West (LHO) Doubles 2NT if possible.

HCP: 11+2 ♣ AQ984 East (RHO) Doubles 3♣ if possible.

Board: 262 ♠ J7 Partner is dealer.

Dealer: North ♥ 9 The opponents are silent.

Vul: Both ♦ AKT62

HCP: 11+2 ♣ QJT74

Board: 263 ♠ - Partner is dealer.

Dealer: North ♥ T75 East (RHO) bids 1♠ if possible.

Vul: None ♦ AT953

HCP: 11+2 ♣ AQJT3

Board: 264 ♠ 98765 Partner is dealer.

Dealer: North ♥ A The opponents are silent.

Vul: N-S ♦ J9

HCP: 11+2 ♣ AQT86

Both hands (Answers Page)

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ KT943	♠ AJ				1♥
Vul: None	♥ 2	♥ AKJ53	Pass	1♠	Pass	2♦
North HCP: 11+2	♦ AKJ64	♦ QT85	Pass	3♦	All Pass	
South HCP: 15+1	♣ T9	♣ 42				
Contract: 3♦ North						

Board: 261	North:	South:	W	N	E	S
Dealer: East	♠ AJ95	♠ 72			1♥	2NT ¹
Vul: N-S	♥ 65432	♥ 9	X	3♣	X	All Pass
North HCP: 6+1	♦ 3	♦ AJ642				
South HCP: 11+2	♣ J62	♣ AQ984			1. Unusual 2NT	
Contract: 3♣X North						

Board: 262	North:	South:	W	N	E	S
Dealer: North	♠ AKQ9	♠ J7		1♥	Pass	2♦ ¹
Vul: Both	♥ K8532	♥ 9	Pass	2♥	Pass	2NT
North HCP: 13+1	♦ J85	♦ AKT62	Pass	3♦	Pass	3NT
South HCP: 11+2	♣ 9	♣ QJT74	All Pass			
Contract: 3NT South					1. 10+ HCP if fit or 6+; 12+ F	

Board: 263	North:	South:	W	N	E	S
Dealer: North	♠ AJ43	♠ -		1♥	1♠	2♠ ¹
Vul: None	♥ KQ962	♥ T75	Pass	3♥	All Pass	
North HCP: 12+1	♦ Q8	♦ AT953				
South HCP: 11+2	♣ 75	♣ AQJT3			1. limit raise or better in !H	
Contract: 3♥ North						

Board: 264	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ 98765		1♥	Pass	1♠
Vul: N-S	♥ KQT87	♥ A	Pass	2♦	Pass	2NT
North HCP: 15+1	♦ KQ42	♦ J9	Pass	3♠	Pass	4♠
South HCP: 11+2	♣ 9	♣ AQT86	All Pass			
Contract: 4♠ South						

Board: 265	♠ AK962	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ 76	
HCP: 14+2	♣ AKT62	

Board: 266	♠ 3	Partner is dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: None	♦ A9753	
HCP: 14+2	♣ AKQ82	

Board: 267	♠ AJ983	Partner is dealer.
Dealer: South	♥ J9	The opponents are silent.
Vul: N-S	♦ KJ542	
HCP: 11+2	♣ J	

Board: 268	♠ KT42	You are dealer.
Dealer: North	♥ AKJ632	The opponents are silent.
Vul: E-W	♦ A95	
HCP: 15+2	♣ -	

Both hands (Answers Page)

Board: 265	North:	South:	W	N	E	S
Dealer: South	♠ AK962	♠ 74				1♥
Vul: Both	♥ 3	♥ AJ9865	Pass	1♠	Pass	2♥
North HCP: 14+2	♦ 76	♦ AK3	Pass	3NT	All Pass	
South HCP: 14+2	♣ AKT62	♣ Q5				
Contract: 3NT North						

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ Q52				1♥
Vul: None	♥ JT	♥ AK763	Pass	2♦ ¹	Pass	2♥
North HCP: 14+2	♦ A9753	♦ K42	Pass	3♣	Pass	3NT
South HCP: 12+1	♣ AKQ82	♣ T5	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

Board: 267	North:	South:	W	N	E	S
Dealer: South	♠ AJ983	♠ 65				1♥
Vul: N-S	♥ J9	♥ AKQ42	Pass	1♠	Pass	2♣
North HCP: 11+2	♦ KJ542	♦ 63	Pass	2NT	All Pass	
South HCP: 11+1	♣ J	♣ Q973				
Contract: 2NT North						

Board: 268	North:	South:	W	N	E	S
Dealer: North	♠ KT42	♠ AQ865		1♥	Pass	1♠
Vul: E-W	♥ AKJ632	♥ 4	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 15+2	♦ A95	♦ J3	Pass	4♠	Pass	4NT ³
South HCP: 11+2	♣ -	♣ A8752	Pass	5♣ ⁴	Pass	6♠
Contract: 6♠ South			All Pass			

- 1. Splinter
- 2. surplus
- 3. Blackwood 0314, for !S
- 4. A=0/5 or 3/5

Board: 265 ♠ 74 You are dealer.

Dealer: South ♥ AJ9865 The opponents are silent.

Vul: Both ♦ AK3

HCP: 14+2 ♣ Q5

Board: 266 ♠ Q52 You are dealer.

Dealer: South ♥ AK763 The opponents are silent.

Vul: None ♦ K42

HCP: 12+1 ♣ T5

Board: 267 ♠ 65 You are dealer.

Dealer: South ♥ AKQ42 The opponents are silent.

Vul: N-S ♦ 63

HCP: 11+1 ♣ Q973

Board: 268 ♠ AQ865 Partner is dealer.

Dealer: North ♥ 4 The opponents are silent.

Vul: E-W ♦ J3

HCP: 11+2 ♣ A8752

Both hands (Answers Page)

Board: 265	North:	South:	W	N	E	S
Dealer: South	♠ AK962	♠ 74				1♥
Vul: Both	♥ 3	♥ AJ9865	Pass	1♠	Pass	2♥
North HCP: 14+2	♦ 76	♦ AK3	Pass	3NT	All Pass	
South HCP: 14+2	♣ AKT62	♣ Q5				
Contract: 3NT North						

Board: 266	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ Q52				1♥
Vul: None	♥ JT	♥ AK763	Pass	2♦ ¹	Pass	2♥
North HCP: 14+2	♦ A9753	♦ K42	Pass	3♣	Pass	3NT
South HCP: 12+1	♣ AKQ82	♣ T5	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

Board: 267	North:	South:	W	N	E	S
Dealer: South	♠ AJ983	♠ 65				1♥
Vul: N-S	♥ J9	♥ AKQ42	Pass	1♠	Pass	2♣
North HCP: 11+2	♦ KJ542	♦ 63	Pass	2NT	All Pass	
South HCP: 11+1	♣ J	♣ Q973				
Contract: 2NT North						

Board: 268	North:	South:	W	N	E	S
Dealer: North	♠ KT42	♠ AQ865		1♥	Pass	1♠
Vul: E-W	♥ AKJ632	♥ 4	Pass	4♣ ¹	Pass	4♥ ²
North HCP: 15+2	♦ A95	♦ J3	Pass	4♠	Pass	4NT ³
South HCP: 11+2	♣ -	♣ A8752	Pass	5♣ ⁴	Pass	6♠
Contract: 6♠ South			All Pass			

- 1. Splinter
- 2. surplus
- 3. Blackwood 0314, for !S
- 4. A=0/5 or 3/5

North hands

1M & 2-Suit Resp

Board: 269 ♠ KJ842 You are dealer.

Dealer: North ♥ 3 The opponents are silent.

Vul: None ♦ AKT93

HCP: 11+2 ♣ 82

Board: 270 ♠ KQ873 Partner is dealer.

Dealer: South ♥ A74 The opponents are silent.

Vul: N-S ♦ -

HCP: 16+2 ♣ AKT73

Board: 271 ♠ AQT Partner is dealer.

Dealer: South ♥ - The opponents are silent.

Vul: E-W ♦ A8764

HCP: 17+2 ♣ AKT94

Board: 272 ♠ 7643 You are dealer.

Dealer: North ♥ AKQT7 The opponents are silent.

Vul: Both ♦ 9

HCP: 11+1 ♣ Q92

Both hands (Answers Page)

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ KJ842	♠ T		1 ♠	Pass	2 ♥
Vul: None	♥ 3	♥ AKT96	Pass	3 ♦	Pass	4NT ¹
North HCP: 11+2	♦ AKT93	♦ Q8654	Pass	5 ♥ ²	Pass	6 ♦
South HCP: 15+2	♣ 82	♣ AQ	All Pass			
Contract: 6 ♦ South			1. Blackwood 0314, for !D			
			2. A=2/5 or 5/5, Q(D)=0			

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ KQ873	♠ J95				1 ♥
Vul: N-S	♥ A74	♥ KJ853	Pass	1 ♠	Pass	1NT
North HCP: 16+2	♦ -	♦ AK6	Pass	3 ♦ ¹	Pass	3NT ²
South HCP: 15+1	♣ AKT73	♣ QJ	Pass	4 ♣ ³	Pass	4 ♦ ⁴
Contract: 5 ♥ South			Pass	4NT ⁵	Pass	5 ♥ ⁶
			All Pass			
			1. Splinter			
			2. surplus			
			3. Cue bid, a !C stopper			
			4. Cue bid, a !D stopper			
			5. Blackwood 0314, for !H			
			6. A=2/5 or 5/5, Q(H)=0			

Board: 271	North:	South:	W	N	E	S
Dealer: South	♠ AQT	♠ KJ98				1 ♥
Vul: E-W	♥ -	♥ K8642	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 17+2	♦ A8764	♦ Q95	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKT94	♣ Q				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 272	North:	South:	W	N	E	S
Dealer: North	♠ 7643	♠ AKJ		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ AKQT7	♥ -	Pass	2 ♥	Pass	3NT
North HCP: 11+1	♦ 9	♦ QT876	All Pass			
South HCP: 13+2	♣ Q92	♣ KT754				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 269	♠ T	Partner is dealer.
Dealer: North	♥ AKT96	The opponents are silent.
Vul: None	♦ Q8654	
HCP: 15+2	♣ AQ	

Board: 270	♠ J95	You are dealer.
Dealer: South	♥ KJ853	The opponents are silent.
Vul: N-S	♦ AK6	
HCP: 15+1	♣ QJ	

Board: 271	♠ KJ98	You are dealer.
Dealer: South	♥ K8642	The opponents are silent.
Vul: E-W	♦ Q95	
HCP: 11+1	♣ Q	

Board: 272	♠ AKJ	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ QT876	
HCP: 13+2	♣ KT754	

Both hands (Answers Page)

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ KJ842	♠ T		1 ♠	Pass	2 ♥
Vul: None	♥ 3	♥ AKT96	Pass	3 ♦	Pass	4NT ¹
North HCP: 11+2	♦ AKT93	♦ Q8654	Pass	5 ♥ ²	Pass	6 ♦
South HCP: 15+2	♣ 82	♣ AQ	All Pass			
Contract: 6 ♦ South			1. Blackwood 0314, for !D			
			2. A=2/5 or 5/5, Q(D)=0			

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ KQ873	♠ J95				1 ♥
Vul: N-S	♥ A74	♥ KJ853	Pass	1 ♠	Pass	1NT
North HCP: 16+2	♦ -	♦ AK6	Pass	3 ♦ ¹	Pass	3NT ²
South HCP: 15+1	♣ AKT73	♣ QJ	Pass	4 ♣ ³	Pass	4 ♦ ⁴
Contract: 5 ♥ South			Pass	4NT ⁵	Pass	5 ♥ ⁶
			All Pass			
			1. Splinter			
			2. surplus			
			3. Cue bid, a !C stopper			
			4. Cue bid, a !D stopper			
			5. Blackwood 0314, for !H			
			6. A=2/5 or 5/5, Q(H)=0			

Board: 271	North:	South:	W	N	E	S
Dealer: South	♠ AQT	♠ KJ98				1 ♥
Vul: E-W	♥ -	♥ K8642	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 17+2	♦ A8764	♦ Q95	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKT94	♣ Q				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 272	North:	South:	W	N	E	S
Dealer: North	♠ 7643	♠ AKJ		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ AKQT7	♥ -	Pass	2 ♥	Pass	3NT
North HCP: 11+1	♦ 9	♦ QT876	All Pass			
South HCP: 13+2	♣ Q92	♣ KT754				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 273 ♠ AJ986 You are dealer.

Dealer: North ♥ KQ7 The opponents are silent.

Vul: N-S ♦ J2

HCP: 11+1 ♣ T94

Board: 274 ♠ AQT754 You are dealer.

Dealer: North ♥ AJ9 The opponents are silent.

Vul: Both ♦ K

HCP: 15+2 ♣ J64

Board: 275 ♠ K8 Partner is dealer.

Dealer: South ♥ A8654 The opponents are silent.

Vul: None ♦ A

HCP: 18+2 ♣ AK764

Board: 276 ♠ Q43 You are dealer.

Dealer: North ♥ AKT53 The opponents are silent.

Vul: E-W ♦ J

HCP: 13+1 ♣ QJ97

Board: 277 ♠ 3 Partner is dealer.

Dealer: South ♥ A7532 The opponents are silent.

Vul: Both ♦ AT

HCP: 11+2 ♣ QJT43

Both hands (Answers Page)

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ AJ986	♠ Q		1 ♠	Pass	2 ♦ ¹
Vul: N-S	♥ KQ7	♥ T8	Pass	2 ♠	Pass	3 ♣
North HCP: 11+1	♦ J2	♦ AK975	Pass	3NT	All Pass	
South HCP: 12+2	♣ T94	♣ K6532				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 274	North:	South:	W	N	E	S
Dealer: North	♠ AQT754	♠ 8		1 ♠	Pass	2 ♥
Vul: Both	♥ AJ9	♥ KQT73	Pass	4 ♥	All Pass	
North HCP: 15+2	♦ K	♦ Q6543				
South HCP: 11+2	♣ J64	♣ A2				
Contract: 4 ♥ North						

Board: 275	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ AJ763			1 ♠	
Vul: None	♥ A8654	♥ K	Pass	2 ♥	Pass	3 ♦
North HCP: 18+2	♦ A	♦ KT53	Pass	3NT	All Pass	
South HCP: 14+1	♣ AK764	♣ QJ9				
Contract: 3NT North						

Board: 276	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ A		1 ♥	Pass	2 ♦ ¹
Vul: E-W	♥ AKT53	♥ 86	Pass	3 ♣	Pass	3NT
North HCP: 13+1	♦ J	♦ Q9542	All Pass			
South HCP: 13+2	♣ QJ97	♣ AK542				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 277	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKJ764			1 ♠	
Vul: Both	♥ A7532	♥ K	Pass	2 ♥	Pass	3 ♠
North HCP: 11+2	♦ AT	♦ J94	Pass	3NT	All Pass	
South HCP: 15+2	♣ QJT43	♣ K97				
Contract: 3NT North						

Board: 273	♠ Q	Partner is dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: N-S	♦ AK975	
HCP: 12+2	♣ K6532	

Board: 274	♠ 8	Partner is dealer.
Dealer: North	♥ KQT73	The opponents are silent.
Vul: Both	♦ Q6543	
HCP: 11+2	♣ A2	

Board: 275	♠ AJ763	You are dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ KT53	
HCP: 14+1	♣ QJ9	

Board: 276	♠ A	Partner is dealer.
Dealer: North	♥ 86	The opponents are silent.
Vul: E-W	♦ Q9542	
HCP: 13+2	♣ AK542	

Board: 277	♠ AKJ764	You are dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: Both	♦ J94	
HCP: 15+2	♣ K97	

Both hands (Answers Page)

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ AJ986	♠ Q		1 ♠	Pass	2 ♦ ¹
Vul: N-S	♥ KQ7	♥ T8	Pass	2 ♠	Pass	3 ♣
North HCP: 11+1	♦ J2	♦ AK975	Pass	3NT	All Pass	
South HCP: 12+2	♣ T94	♣ K6532				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 274	North:	South:	W	N	E	S
Dealer: North	♠ AQT754	♠ 8		1 ♠	Pass	2 ♥
Vul: Both	♥ AJ9	♥ KQT73	Pass	4 ♥	All Pass	
North HCP: 15+2	♦ K	♦ Q6543				
South HCP: 11+2	♣ J64	♣ A2				
Contract: 4 ♥ North						

Board: 275	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ AJ763			1 ♠	
Vul: None	♥ A8654	♥ K	Pass	2 ♥	Pass	3 ♦
North HCP: 18+2	♦ A	♦ KT53	Pass	3NT	All Pass	
South HCP: 14+1	♣ AK764	♣ QJ9				
Contract: 3NT North						

Board: 276	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ A		1 ♥	Pass	2 ♦ ¹
Vul: E-W	♥ AKT53	♥ 86	Pass	3 ♣	Pass	3NT
North HCP: 13+1	♦ J	♦ Q9542	All Pass			
South HCP: 13+2	♣ QJ97	♣ AK542				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 277	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKJ764			1 ♠	
Vul: Both	♥ A7532	♥ K	Pass	2 ♥	Pass	3 ♠
North HCP: 11+2	♦ AT	♦ J94	Pass	3NT	All Pass	
South HCP: 15+2	♣ QJT43	♣ K97				
Contract: 3NT North						

Board: 278	♠ A	Partner is dealer.
Dealer: South	♥ Q9762	The opponents are silent.
Vul: None	♦ AJT76	
HCP: 11+2	♣ T6	

Board: 279	♠ KT875	You are dealer.
Dealer: North	♥ KQT3	The opponents are silent.
Vul: N-S	♦ A43	
HCP: 12+1	♣ 6	

Board: 280	♠ KT973	You are dealer.
Dealer: North	♥ 93	The opponents are silent.
Vul: Both	♦ KQ7	
HCP: 11+1	♣ K85	

Board: 281	♠ A97	You are dealer.
Dealer: North	♥ AK942	The opponents are silent.
Vul: None	♦ 87	
HCP: 15+1	♣ A95	

Board: 282	♠ 74	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ AQJ74	
HCP: 12+2	♣ KQ962	

Both hands (Answers Page)

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ QJT986				1 ♠
Vul: None	♥ Q9762	♥ AK	Pass	2 ♥	Pass	2 ♠
North HCP: 11+2	♦ AJT76	♦ 42	Pass	2NT	Pass	3 ♠
South HCP: 13+2	♣ T6	♣ K75	All Pass			
Contract: 3 ♠ South						

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ KT875	♠ J2		1 ♠	Pass	2 ♦ ¹
Vul: N-S	♥ KQT3	♥ A	Pass	2 ♥	Pass	3 ♣ ²
North HCP: 12+1	♦ A43	♦ KQJ92	Pass	3NT	All Pass	
South HCP: 18+2	♣ 6	♣ AK875	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 3NT North			2. Fourth suit			

Board: 280	North:	South:	W	N	E	S
Dealer: North	♠ KT973	♠ -		1 ♠	Pass	2 ♦ ¹
Vul: Both	♥ 93	♥ AQJ	Pass	2 ♠	Pass	3 ♣
North HCP: 11+1	♦ KQ7	♦ AJ853	Pass	3 ♦	Pass	3NT
South HCP: 13+2	♣ K85	♣ JT962	All Pass			
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ KT		1 ♥	Pass	2 ♦ ¹
Vul: None	♥ AK942	♥ T	Pass	2NT	Pass	3NT
North HCP: 15+1	♦ 87	♦ KQT63	All Pass			
South HCP: 13+2	♣ A95	♣ KQ873	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 3NT South						

Board: 282	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ J6				1 ♥
Vul: N-S	♥ 7	♥ KQJT942	Pass	2 ♦ ¹	Pass	4 ♥
North HCP: 12+2	♦ AQJ74	♦ T62	All Pass			
South HCP: 11+3	♣ KQ962	♣ A	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 4 ♥ South						

South hands

1M & 2-Suit Resp

Board: 278 ♠ QJT986 You are dealer.

Dealer: South ♥ AK The opponents are silent.

Vul: None ♦ 42

HCP: 13+2 ♣ K75

Board: 279 ♠ J2 Partner is dealer.

Dealer: North ♥ A The opponents are silent.

Vul: N-S ♦ KQJ92

HCP: 18+2 ♣ AK875

Board: 280 ♠ - Partner is dealer.

Dealer: North ♥ AQJ The opponents are silent.

Vul: Both ♦ AJ853

HCP: 13+2 ♣ JT962

Board: 281 ♠ KT Partner is dealer.

Dealer: North ♥ T The opponents are silent.

Vul: None ♦ KQT63

HCP: 13+2 ♣ KQ873

Board: 282 ♠ J6 You are dealer.

Dealer: South ♥ KQJT942 The opponents are silent.

Vul: N-S ♦ T62

HCP: 11+3 ♣ A

Both hands (Answers Page)

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ QJT986				1 ♠
Vul: None	♥ Q9762	♥ AK	Pass	2 ♥	Pass	2 ♠
North HCP: 11+2	♦ AJT76	♦ 42	Pass	2NT	Pass	3 ♠
South HCP: 13+2	♣ T6	♣ K75	All Pass			
Contract: 3 ♠ South						

Board: 279	North:	South:	W	N	E	S
Dealer: North	♠ KT875	♠ J2		1 ♠	Pass	2 ♦ ¹
Vul: N-S	♥ KQT3	♥ A	Pass	2 ♥	Pass	3 ♣ ²
North HCP: 12+1	♦ A43	♦ KQJ92	Pass	3NT	All Pass	
South HCP: 18+2	♣ 6	♣ AK875	1. 10+ HCP if fit or 6+; 12+ F 2. Fourth suit			
Contract: 3NT North						

Board: 280	North:	South:	W	N	E	S
Dealer: North	♠ KT973	♠ -		1 ♠	Pass	2 ♦ ¹
Vul: Both	♥ 93	♥ AQJ	Pass	2 ♠	Pass	3 ♣
North HCP: 11+1	♦ KQ7	♦ AJ853	Pass	3 ♦	Pass	3NT
South HCP: 13+2	♣ K85	♣ JT962	All Pass			
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 281	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ KT		1 ♥	Pass	2 ♦ ¹
Vul: None	♥ AK942	♥ T	Pass	2NT	Pass	3NT
North HCP: 15+1	♦ 87	♦ KQT63	All Pass			
South HCP: 13+2	♣ A95	♣ KQ873	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 3NT South						

Board: 282	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ J6				1 ♥
Vul: N-S	♥ 7	♥ KQJT942	Pass	2 ♦ ¹	Pass	4 ♥
North HCP: 12+2	♦ AQJ74	♦ T62	All Pass			
South HCP: 11+3	♣ KQ962	♣ A	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 4 ♥ South						

Board: 283	♠ A3	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ AQT42	
HCP: 17+2	♣ AK943	

Board: 284	♠ AQJT984	You are dealer.
Dealer: North	♥ AT7	The opponents are silent.
Vul: None	♦ J3	
HCP: 12+3	♣ 3	

Board: 285	♠ AT64	You are dealer.
Dealer: North	♥ AQT92	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ 64	
HCP: 13+1	♣ K9	

Board: 286	♠ 53	You are dealer.
Dealer: North	♥ AK832	The opponents are silent.
Vul: E-W	♦ Q875	
HCP: 11+1	♣ Q7	

Board: 287	♠ Q2	You are dealer.
Dealer: North	♥ AQ873	The opponents are silent.
Vul: Both	♦ K2	
HCP: 15+1	♣ A832	

Both hands (Answers Page)

Board: 283	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ KT86				1♥
Vul: E-W	♥ 6	♥ AKT75	Pass	2♦ ¹	Pass	2♥
North HCP: 17+2	♦ AQT42	♦ 5	Pass	3NT	All Pass	
South HCP: 11+1	♣ AK943	♣ JT8				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 284	North:	South:	W	N	E	S
Dealer: North	♠ AQJT984	♠ 7		1♠	Pass	2♥
Vul: None	♥ AT7	♥ KJ632	Pass	4♥	All Pass	
North HCP: 12+3	♦ J3	♦ AQ754				
South HCP: 13+2	♣ 3	♣ K7				
Contract: 4♥ North						

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ AT64	♠ 7		1♥	2♠	X
Vul: N-S	♥ AQT92	♥ 65	Pass	2NT	Pass	3NT
North HCP: 13+1	♦ 64	♦ AQ932	All Pass			
South HCP: 12+2	♣ K9	♣ AQ542				
Contract: 3NT South						

Board: 286	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ KQT84		1♥	Pass	1♠
Vul: E-W	♥ AK832	♥ 5	Pass	2♦	Pass	3NT
North HCP: 11+1	♦ Q875	♦ J2	All Pass			
South HCP: 14+2	♣ Q7	♣ AKJ96				
Contract: 3NT South						

Board: 287	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ AKJ64		1♥	Pass	1♠
Vul: Both	♥ AQ873	♥ 64	Pass	2♣	Pass	2♦ ¹
North HCP: 15+1	♦ K2	♦ AQT63	Pass	3NT	All Pass	
South HCP: 14+2	♣ A832	♣ 5				1. Fourth suit
Contract: 3NT North						

South hands

1M & 2-Suit Resp

Board: 283 ♠ KT86 You are dealer.

Dealer: South ♥ AKT75 The opponents are silent.

Vul: E-W ♦ 5

HCP: 11+1 ♣ JT8

Board: 284 ♠ 7 Partner is dealer.

Dealer: North ♥ KJ632 The opponents are silent.

Vul: None ♦ AQ754

HCP: 13+2 ♣ K7

Board: 285 ♠ 7 Partner is dealer.

Dealer: North ♥ 65 East (RHO) bids 2♠ if possible.

Vul: N-S ♦ AQ932

HCP: 12+2 ♣ AQ542

Board: 286 ♠ KQT84 Partner is dealer.

Dealer: North ♥ 5 The opponents are silent.

Vul: E-W ♦ J2

HCP: 14+2 ♣ AKJ96

Board: 287 ♠ AKJ64 Partner is dealer.

Dealer: North ♥ 64 The opponents are silent.

Vul: Both ♦ AQT63

HCP: 14+2 ♣ 5

Both hands (Answers Page)

Board: 283	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ KT86				1♥
Vul: E-W	♥ 6	♥ AKT75	Pass	2♦ ¹	Pass	2♥
North HCP: 17+2	♦ AQT42	♦ 5	Pass	3NT	All Pass	
South HCP: 11+1	♣ AK943	♣ JT8				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 284	North:	South:	W	N	E	S
Dealer: North	♠ AQJT984	♠ 7		1♠	Pass	2♥
Vul: None	♥ AT7	♥ KJ632	Pass	4♥	All Pass	
North HCP: 12+3	♦ J3	♦ AQ754				
South HCP: 13+2	♣ 3	♣ K7				
Contract: 4♥ North						

Board: 285	North:	South:	W	N	E	S
Dealer: North	♠ AT64	♠ 7		1♥	2♠	X
Vul: N-S	♥ AQT92	♥ 65	Pass	2NT	Pass	3NT
North HCP: 13+1	♦ 64	♦ AQ932	All Pass			
South HCP: 12+2	♣ K9	♣ AQ542				
Contract: 3NT South						

Board: 286	North:	South:	W	N	E	S
Dealer: North	♠ 53	♠ KQT84		1♥	Pass	1♠
Vul: E-W	♥ AK832	♥ 5	Pass	2♦	Pass	3NT
North HCP: 11+1	♦ Q875	♦ J2	All Pass			
South HCP: 14+2	♣ Q7	♣ AKJ96				
Contract: 3NT South						

Board: 287	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ AKJ64		1♥	Pass	1♠
Vul: Both	♥ AQ873	♥ 64	Pass	2♣	Pass	2♦ ¹
North HCP: 15+1	♦ K2	♦ AQT63	Pass	3NT	All Pass	
South HCP: 14+2	♣ A832	♣ 5				1. Fourth suit
Contract: 3NT North						

Board: 288 ♠ T5 You are dealer.

Dealer: North ♥ AQJ42 The opponents are silent.

Vul: N-S ♦ Q53

HCP: 13+1 ♣ AT9

Board: 289 ♠ - Partner is dealer.

Dealer: South ♥ KT532 The opponents are silent.

Vul: E-W ♦ K74

HCP: 14+2 ♣ AKJT7

Board: 290 ♠ AKQ63 You are dealer.

Dealer: North ♥ 9 The opponents are silent.

Vul: Both ♦ KQT7

HCP: 14+1 ♣ T74

Board: 291 ♠ AK9873 You are dealer.

Dealer: North ♥ 4 The opponents are silent.

Vul: None ♦ T86

HCP: 13+2 ♣ AQ5

Both hands (Answers Page)

Board: 288	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ KQ9		1 ♥	Pass	2 ♦ ¹
Vul: N-S	♥ AQJ42	♥ -	Pass	2 ♥	Pass	2NT
North HCP: 13+1	♦ Q53	♦ K9742	Pass	3 ♦	Pass	3NT
South HCP: 11+2	♣ AT9	♣ QJ752	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

Board: 289	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ QT932				1 ♠
Vul: E-W	♥ KT532	♥ AJ74	Pass	2 ♥	Pass	4 ♥
North HCP: 14+2	♦ K74	♦ A	Pass	4NT ¹	Pass	5 ♥ ²
South HCP: 11+1	♣ AKJT7	♣ 854	All Pass			
Contract: 5 ♥ South						1. Blackwood 0314, for !H 2. A=2/5 or 5/5, Q(H)=0

Board: 290	North:	South:	W	N	E	S
Dealer: North	♠ AKQ63	♠ T4		1 ♠	Pass	2 ♦ ¹
Vul: Both	♥ 9	♥ 7	Pass	4 ♥ ²	Pass	5 ♦
North HCP: 14+1	♦ KQT7	♦ AJ864	All Pass			
South HCP: 12+2	♣ T74	♣ AK863				1. 10+ HCP if fit or 6+; 12+ F 2. Splinter
Contract: 5 ♦ South						

Board: 291	North:	South:	W	N	E	S
Dealer: North	♠ AK9873	♠ 42		1 ♠	Pass	2 ♥
Vul: None	♥ 4	♥ AJT53	Pass	2 ♠	Pass	2NT
North HCP: 13+2	♦ T86	♦ K9543	Pass	3 ♠	Pass	4 ♠
South HCP: 11+2	♣ AQ5	♣ K	All Pass			
Contract: 4 ♠ South						

Board: 288	♠ KQ9	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ K9742	
HCP: 11+2	♣ QJ752	

Board: 289	♠ QT932	You are dealer.
Dealer: South	♥ AJ74	The opponents are silent.
Vul: E-W	♦ A	
HCP: 11+1	♣ 854	

Board: 290	♠ T4	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: Both	♦ AJ864	
HCP: 12+2	♣ AK863	

Board: 291	♠ 42	Partner is dealer.
Dealer: North	♥ AJT53	The opponents are silent.
Vul: None	♦ K9543	
HCP: 11+2	♣ K	

Both hands (Answers Page)

Board: 288	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ KQ9		1 ♥	Pass	2 ♦ ¹
Vul: N-S	♥ AQJ42	♥ -	Pass	2 ♥	Pass	2NT
North HCP: 13+1	♦ Q53	♦ K9742	Pass	3 ♦	Pass	3NT
South HCP: 11+2	♣ AT9	♣ QJ752	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

Board: 289	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ QT932				1 ♠
Vul: E-W	♥ KT532	♥ AJ74	Pass	2 ♥	Pass	4 ♥
North HCP: 14+2	♦ K74	♦ A	Pass	4NT ¹	Pass	5 ♥ ²
South HCP: 11+1	♣ AKJT7	♣ 854	All Pass			
Contract: 5 ♥ South						1. Blackwood 0314, for !H 2. A=2/5 or 5/5, Q(H)=0

Board: 290	North:	South:	W	N	E	S
Dealer: North	♠ AKQ63	♠ T4		1 ♠	Pass	2 ♦ ¹
Vul: Both	♥ 9	♥ 7	Pass	4 ♥ ²	Pass	5 ♦
North HCP: 14+1	♦ KQT7	♦ AJ864	All Pass			
South HCP: 12+2	♣ T74	♣ AK863				1. 10+ HCP if fit or 6+; 12+ F 2. Splinter
Contract: 5 ♦ South						

Board: 291	North:	South:	W	N	E	S
Dealer: North	♠ AK9873	♠ 42		1 ♠	Pass	2 ♥
Vul: None	♥ 4	♥ AJT53	Pass	2 ♠	Pass	2NT
North HCP: 13+2	♦ T86	♦ K9543	Pass	3 ♠	Pass	4 ♠
South HCP: 11+2	♣ AQ5	♣ K	All Pass			
Contract: 4 ♠ South						

Board: 292 ♠ AK8 You are dealer.

Dealer: North ♥ AQT872 The opponents are silent.

Vul: E-W ♦ 6

HCP: 14+2 ♣ JT5

Board: 293 ♠ AK83 You are dealer.

Dealer: North ♥ KQ763 The opponents are silent.

Vul: Both ♦ T2

HCP: 15+1 ♣ K8

Board: 294 ♠ AKJ753 You are dealer.

Dealer: North ♥ Q63 The opponents are silent.

Vul: None ♦ 97

HCP: 15+2 ♣ KQ

Board: 295 ♠ KJ3 You are dealer.

Dealer: North ♥ AQJ87542 East (LHO) bids 1♠ if possible.

Vul: N-S ♦ T

HCP: 11+4 ♣ 9

Board: 296 ♠ AJ832 RHO is dealer. You bid second.

Dealer: West ♥ Q932 West (RHO) opens 1♥ if possible.

Vul: Both ♦ 65 East (LHO) bids 1♠ if possible.

HCP: 7+1 ♣ 72

Both hands (Answers Page)

Board: 292	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QT6		1 ♥	Pass	2 ♦ ¹
Vul: E-W	♥ AQT872	♥ -	Pass	3 ♥	Pass	3NT
North HCP: 14+2	♦ 6	♦ AKJ85	All Pass			
South HCP: 15+2	♣ JT5	♣ KQ984				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 293	North:	South:	W	N	E	S
Dealer: North	♠ AK83	♠ J		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ KQ763	♥ A4	Pass	2 ♠	Pass	3 ♣
North HCP: 15+1	♦ T2	♦ AQJ75	Pass	3NT	All Pass	
South HCP: 14+2	♣ K8	♣ QT975				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 294	North:	South:	W	N	E	S
Dealer: North	♠ AKJ753	♠ Q		1 ♠	Pass	2 ♦ ¹
Vul: None	♥ Q63	♥ KT	Pass	3 ♠	Pass	3NT
North HCP: 15+2	♦ 97	♦ KJT62	All Pass			
South HCP: 14+2	♣ KQ	♣ AJT84				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 295	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ A4		1 ♥	1 ♠	3 ♦
Vul: N-S	♥ AQJ87542	♥ K	Pass	4 ♥	All Pass	
North HCP: 11+4	♦ T	♦ Q9875				
South HCP: 14+2	♣ 9	♣ KQ863				
Contract: 4 ♥ North						

Board: 296	North:	South:	W	N	E	S
Dealer: West	♠ AJ832	♠ -	1 ♥	Pass	1 ♠	3 ♦
Vul: Both	♥ Q932	♥ 64	All Pass			
North HCP: 7+1	♦ 65	♦ AKQ9842				
South HCP: 9+3	♣ 72	♣ T863				
Contract: 3 ♦ South						

South hands

1M & 2-Suit Resp

Board: 292	♠ QT6	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: E-W	♦ AKJ85	
HCP: 15+2	♣ KQ984	

Board: 293	♠ J	Partner is dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: Both	♦ AQJ75	
HCP: 14+2	♣ QT975	

Board: 294	♠ Q	Partner is dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: None	♦ KJT62	
HCP: 14+2	♣ AJT84	

Board: 295	♠ A4	Partner is dealer.
Dealer: North	♥ K	East (RHO) bids 1♠ if possible.
Vul: N-S	♦ Q9875	
HCP: 14+2	♣ KQ863	

Board: 296	♠ -	LHO is dealer.
Dealer: West	♥ 64	West (LHO) opens 1♥ if possible.
Vul: Both	♦ AKQ9842	East (RHO) bids 1♠ if possible.
HCP: 9+3	♣ T863	

Both hands (Answers Page)

Board: 292	North:	South:	W	N	E	S
Dealer: North	♠ AK8	♠ QT6		1 ♥	Pass	2 ♦ ¹
Vul: E-W	♥ AQT872	♥ -	Pass	3 ♥	Pass	3NT
North HCP: 14+2	♦ 6	♦ AKJ85	All Pass			
South HCP: 15+2	♣ JT5	♣ KQ984				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 293	North:	South:	W	N	E	S
Dealer: North	♠ AK83	♠ J		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ KQ763	♥ A4	Pass	2 ♠	Pass	3 ♣
North HCP: 15+1	♦ T2	♦ AQJ75	Pass	3NT	All Pass	
South HCP: 14+2	♣ K8	♣ QT975				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 294	North:	South:	W	N	E	S
Dealer: North	♠ AKJ753	♠ Q		1 ♠	Pass	2 ♦ ¹
Vul: None	♥ Q63	♥ KT	Pass	3 ♠	Pass	3NT
North HCP: 15+2	♦ 97	♦ KJT62	All Pass			
South HCP: 14+2	♣ KQ	♣ AJT84				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 295	North:	South:	W	N	E	S
Dealer: North	♠ KJ3	♠ A4		1 ♥	1 ♠	3 ♦
Vul: N-S	♥ AQJ87542	♥ K	Pass	4 ♥	All Pass	
North HCP: 11+4	♦ T	♦ Q9875				
South HCP: 14+2	♣ 9	♣ KQ863				
Contract: 4 ♥ North						

Board: 296	North:	South:	W	N	E	S
Dealer: West	♠ AJ832	♠ -	1 ♥	Pass	1 ♠	3 ♦
Vul: Both	♥ Q932	♥ 64	All Pass			
North HCP: 7+1	♦ 65	♦ AKQ9842				
South HCP: 9+3	♣ 72	♣ T863				
Contract: 3 ♦ South						

Board: 297	♠ -	Partner is dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: None	♦ A9543	
HCP: 16+2	♣ KQT93	

Board: 298	♠ AJ984	You are dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 11+2	♣ A9632	

Board: 299	♠ AKJ64	You are dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: E-W	♦ T985	
HCP: 14+1	♣ K3	

Board: 300	♠ AQJ53	Partner is dealer.
Dealer: South	♥ 2	West (RHO) Doubles 1♥ if possible.
Vul: None	♦ J9864	East (LHO) bids 2♣ if possible.
HCP: 13+2	♣ KQ	

Board: 301	♠ KQJT2	You are dealer.
Dealer: North	♥ 73	The opponents are silent.
Vul: N-S	♦ K	
HCP: 15+2	♣ AQ764	

Both hands (Answers Page)

Board: 297	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A8763				1 ♠
Vul: None	♥ AQJ	♥ 753	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 16+2	♦ A9543	♦ Q7	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQT93	♣ AJ6				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 298	North:	South:	W	N	E	S
Dealer: North	♠ AJ984	♠ Q		1 ♠	Pass	2 ♥
Vul: N-S	♥ 9	♥ AQT86	Pass	3 ♣	Pass	3NT
North HCP: 11+2	♦ Q5	♦ K6		All Pass		
South HCP: 14+2	♣ A9632	♣ QJT87				
Contract: 3NT South						

Board: 299	North:	South:	W	N	E	S
Dealer: North	♠ AKJ64	♠ Q		1 ♠	Pass	2 ♥
Vul: E-W	♥ KT	♥ Q8752	Pass	3 ♦	All Pass	
North HCP: 14+1	♦ T985	♦ A2				
South HCP: 11+2	♣ K3	♣ QJ654				
Contract: 3 ♦ North						

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ AQJ53	♠ 94				1 ♥
Vul: None	♥ 2	♥ AKJ53	X	XX	2 ♣	2 ♦
North HCP: 13+2	♦ J9864	♦ A753	Pass	2 ♠	Pass	3NT
South HCP: 13+1	♣ KQ	♣ J5		All Pass		
Contract: 3NT South						

Board: 301	North:	South:	W	N	E	S
Dealer: North	♠ KQJT2	♠ -		1 ♠	Pass	2 ♥
Vul: N-S	♥ 73	♥ AKT94	Pass	3 ♣	All Pass	
North HCP: 15+2	♦ K	♦ AJ954				
South HCP: 12+2	♣ AQ764	♣ 953				
Contract: 3 ♣ North						

South hands

1M & 2-Suit Resp

Board: 297	♠ A8763	You are dealer.
Dealer: South	♥ 753	The opponents are silent.
Vul: None	♦ Q7	
HCP: 11+1	♣ AJ6	
Board: 298	♠ Q	Partner is dealer.
Dealer: North	♥ AQT86	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 14+2	♣ QJT87	
Board: 299	♠ Q	Partner is dealer.
Dealer: North	♥ Q8752	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 11+2	♣ QJ654	
Board: 300	♠ 94	You are dealer.
Dealer: South	♥ AKJ53	West (LHO) Doubles 1♥ if possible.
Vul: None	♦ A753	East (RHO) bids 2♣ if possible.
HCP: 13+1	♣ J5	
Board: 301	♠ -	Partner is dealer.
Dealer: North	♥ AKT94	The opponents are silent.
Vul: N-S	♦ AJ954	
HCP: 12+2	♣ 953	

Both hands (Answers Page)

Board: 297	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A8763				1 ♠
Vul: None	♥ AQJ	♥ 753	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 16+2	♦ A9543	♦ Q7	Pass	3NT	All Pass	
South HCP: 11+1	♣ KQT93	♣ AJ6				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 298	North:	South:	W	N	E	S
Dealer: North	♠ AJ984	♠ Q		1 ♠	Pass	2 ♥
Vul: N-S	♥ 9	♥ AQT86	Pass	3 ♣	Pass	3NT
North HCP: 11+2	♦ Q5	♦ K6		All Pass		
South HCP: 14+2	♣ A9632	♣ QJT87				
Contract: 3NT South						

Board: 299	North:	South:	W	N	E	S
Dealer: North	♠ AKJ64	♠ Q		1 ♠	Pass	2 ♥
Vul: E-W	♥ KT	♥ Q8752	Pass	3 ♦	All Pass	
North HCP: 14+1	♦ T985	♦ A2				
South HCP: 11+2	♣ K3	♣ QJ654				
Contract: 3 ♦ North						

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ AQJ53	♠ 94				1 ♥
Vul: None	♥ 2	♥ AKJ53	X	XX	2 ♣	2 ♦
North HCP: 13+2	♦ J9864	♦ A753	Pass	2 ♠	Pass	3NT
South HCP: 13+1	♣ KQ	♣ J5		All Pass		
Contract: 3NT South						

Board: 301	North:	South:	W	N	E	S
Dealer: North	♠ KQJT2	♠ -		1 ♠	Pass	2 ♥
Vul: N-S	♥ 73	♥ AKT94	Pass	3 ♣	All Pass	
North HCP: 15+2	♦ K	♦ AJ954				
South HCP: 12+2	♣ AQ764	♣ 953				
Contract: 3 ♣ North						

Board: 302 ♠ AQJ65 You are dealer.

Dealer: North ♥ T9 The opponents are silent.

Vul: E-W ♦ AQ42

HCP: 13+1 ♣ 96

Board: 303 ♠ AK865 Partner is dealer.

Dealer: South ♥ 6 The opponents are silent.

Vul: Both ♦ JT

HCP: 17+2 ♣ AKQ42

Board: 304 ♠ KQJ74 You are dealer.

Dealer: North ♥ 93 The opponents are silent.

Vul: N-S ♦ AJ653

HCP: 11+2 ♣ 8

Board: 305 ♠ 98543 Partner is dealer.

Dealer: South ♥ 3 The opponents are silent.

Vul: E-W ♦ AKT42

HCP: 12+2 ♣ AJ

Board: 306 ♠ AK2 Partner is dealer.

Dealer: South ♥ KJT96 The opponents are silent.

Vul: Both ♦ -

HCP: 16+2 ♣ AJ964

Both hands (Answers Page)

Board: 302	North:	South:	W	N	E	S
Dealer: North	♠ AQJ65	♠ K4		1 ♠	Pass	2 ♥
Vul: E-W	♥ T9	♥ KJ764	Pass	3 ♦	Pass	3NT
North HCP: 13+1	♦ AQ42	♦ J		All Pass		
South HCP: 15+2	♣ 96	♣ AJQ53				
Contract: 3NT South						

Board: 303	North:	South:	W	N	E	S
Dealer: South	♠ AK865	♠ T7			1 ♥	
Vul: Both	♥ 6	♥ KT9754	Pass	2 ♠	Pass	3 ♥
North HCP: 17+2	♦ JT	♦ AK6	Pass	3NT	All Pass	
South HCP: 11+2	♣ AKQ42	♣ J5				
Contract: 3NT North						

Board: 304	North:	South:	W	N	E	S
Dealer: North	♠ KQJ74	♠ 95		1 ♠	Pass	2 ♥
Vul: N-S	♥ 93	♥ AKJ72	Pass	3 ♦	Pass	3NT
North HCP: 11+2	♦ AJ653	♦ Q		All Pass		
South HCP: 18+2	♣ 8	♣ AKJ32				
Contract: 3NT South						

Board: 305	North:	South:	W	N	E	S
Dealer: South	♠ 98543	♠ AK2			1 ♥	
Vul: E-W	♥ 3	♥ K9765	Pass	1 ♠	Pass	2 ♣
North HCP: 12+2	♦ AKT42	♦ Q	Pass	2 ♦ ¹	Pass	3 ♠
South HCP: 15+1	♣ AJ	♣ K742	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. Fourth suit

Board: 306	North:	South:	W	N	E	S
Dealer: South	♠ AK2	♠ QJT75			1 ♠	
Vul: Both	♥ KJT96	♥ 4	Pass	2 ♥	Pass	3 ♦
North HCP: 16+2	♦ -	♦ KJ74	Pass	3 ♠	Pass	4 ♠
South HCP: 12+1	♣ AJ964	♣ KQT		All Pass		
Contract: 4 ♠ South						

Board: 302	♠ K4	Partner is dealer.
Dealer: North	♥ KJ764	The opponents are silent.
Vul: E-W	♦ J	
HCP: 15+2	♣ AQJ53	

Board: 303	♠ T7	You are dealer.
Dealer: South	♥ KT9754	The opponents are silent.
Vul: Both	♦ AK6	
HCP: 11+2	♣ J5	

Board: 304	♠ 95	Partner is dealer.
Dealer: North	♥ AKJ72	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 18+2	♣ AKJ32	

Board: 305	♠ AK2	You are dealer.
Dealer: South	♥ K9765	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 15+1	♣ K742	

Board: 306	♠ QJT75	You are dealer.
Dealer: South	♥ 4	The opponents are silent.
Vul: Both	♦ KJ74	
HCP: 12+1	♣ KQT	

Both hands (Answers Page)

Board: 302	North:	South:	W	N	E	S
Dealer: North	♠ AQJ65	♠ K4		1 ♠	Pass	2 ♥
Vul: E-W	♥ T9	♥ KJ764	Pass	3 ♦	Pass	3NT
North HCP: 13+1	♦ AQ42	♦ J		All Pass		
South HCP: 15+2	♣ 96	♣ AJQ53				
Contract: 3NT South						

Board: 303	North:	South:	W	N	E	S
Dealer: South	♠ AK865	♠ T7				1 ♥
Vul: Both	♥ 6	♥ KT9754	Pass	2 ♠	Pass	3 ♥
North HCP: 17+2	♦ JT	♦ AK6	Pass	3NT	All Pass	
South HCP: 11+2	♣ AKQ42	♣ J5				
Contract: 3NT North						

Board: 304	North:	South:	W	N	E	S
Dealer: North	♠ KQJ74	♠ 95		1 ♠	Pass	2 ♥
Vul: N-S	♥ 93	♥ AKJ72	Pass	3 ♦	Pass	3NT
North HCP: 11+2	♦ AJ653	♦ Q		All Pass		
South HCP: 18+2	♣ 8	♣ AKJ32				
Contract: 3NT South						

Board: 305	North:	South:	W	N	E	S
Dealer: South	♠ 98543	♠ AK2				1 ♥
Vul: E-W	♥ 3	♥ K9765	Pass	1 ♠	Pass	2 ♣
North HCP: 12+2	♦ AKT42	♦ Q	Pass	2 ♦ ¹	Pass	3 ♠
South HCP: 15+1	♣ AJ	♣ K742	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. Fourth suit

Board: 306	North:	South:	W	N	E	S
Dealer: South	♠ AK2	♠ QJT75				1 ♠
Vul: Both	♥ KJT96	♥ 4	Pass	2 ♥	Pass	3 ♦
North HCP: 16+2	♦ -	♦ KJ74	Pass	3 ♠	Pass	4 ♠
South HCP: 12+1	♣ AJ964	♣ KQT		All Pass		
Contract: 4 ♠ South						

Board: 307 ♠ T64 RHO is dealer. You bid second.

Dealer: West ♥ AQ82 West (RHO) opens 1♥ if possible.

Vul: None ♦ 3 West (RHO) Doubles 2♦ if possible.

HCP: 12+1 ♣ AQT32

Board: 308 ♠ KT762 You are dealer.

Dealer: North ♥ AK975 The opponents are silent.

Vul: E-W ♦ Q

HCP: 12+2 ♣ 85

Board: 309 ♠ AQJ96 You are dealer.

Dealer: North ♥ 3 The opponents are silent.

Vul: Both ♦ KJ87

HCP: 11+1 ♣ 653

Board: 310 ♠ AKQ42 Partner is dealer.

Dealer: South ♥ K2 East (LHO) Doubles 2♦ if possible.

Vul: None ♦ 6

HCP: 14+2 ♣ Q9843

Board: 311 ♠ 8 Partner is dealer.

Dealer: South ♥ K8632 The opponents are silent.

Vul: N-S ♦ JT

HCP: 13+2 ♣ AKQ93

Both hands (Answers Page)

Board: 307	North:	South:	W	N	E	S
Dealer: West	♠ T64	♠ J952	1 ♥	2 ♣	Pass	Pass
Vul: None	♥ AQ82	♥ T96	X	All Pass		
North HCP: 12+1	♦ 3	♦ QT52				
South HCP: 4	♣ AQT32	♣ J8				
Contract: 2 ♣ X North						

Board: 308	North:	South:	W	N	E	S
Dealer: North	♠ KT762	♠ Q4		1 ♠	Pass	2 ♦ ¹
Vul: E-W	♥ AK975	♥ 6	Pass	2 ♥	Pass	3NT
North HCP: 12+2	♦ Q	♦ A8642	All Pass			
South HCP: 13+2	♣ 85	♣ AK973				
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 309	North:	South:	W	N	E	S
Dealer: North	♠ AQJ96	♠ 52		1 ♠	Pass	2 ♥
Vul: Both	♥ 3	♥ KQ954	Pass	3 ♦	Pass	5 ♦
North HCP: 11+1	♦ KJ87	♦ AQ652	All Pass			
South HCP: 13+2	♣ 653	♣ Q				
Contract: 5 ♦ South						

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ AKQ42	♠ T7				1 ♥
Vul: None	♥ K2	♥ QJ943	Pass	1 ♠	Pass	1NT
North HCP: 14+2	♦ 6	♦ AT7	Pass	2 ♦ ¹	X	2NT
South HCP: 11+1	♣ Q9843	♣ AT6	Pass	3NT	All Pass	
Contract: 3NT North			1. Two Way New Minor Forcing			

Board: 311	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ QJ7653				1 ♠
Vul: N-S	♥ K8632	♥ Q54	Pass	2 ♥	Pass	3 ♥
North HCP: 13+2	♦ JT	♦ AK9	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ AKQ93	♣ 4				
Contract: 4 ♥ North						

South hands

1M & 2-Suit Resp

Board: 307	♠ J952	LHO is dealer.
Dealer: West	♥ T96	West (LHO) opens 1♥ if possible.
Vul: None	♦ QT52	West (LHO) Doubles 2♦ if possible.
HCP: 4	♣ J8	

Board: 308	♠ Q4	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ A8642	
HCP: 13+2	♣ AK973	

Board: 309	♠ 52	Partner is dealer.
Dealer: North	♥ KQ954	The opponents are silent.
Vul: Both	♦ AQ652	
HCP: 13+2	♣ Q	

Board: 310	♠ T7	You are dealer.
Dealer: South	♥ QJ943	East (RHO) Doubles 2♦ if possible.
Vul: None	♦ AT7	
HCP: 11+1	♣ AT6	

Board: 311	♠ QJ7653	You are dealer.
Dealer: South	♥ Q54	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 12+2	♣ 4	

Both hands (Answers Page)

Board: 307	North:	South:	W	N	E	S
Dealer: West	♠ T64	♠ J952	1 ♥	2 ♣	Pass	Pass
Vul: None	♥ AQ82	♥ T96	X	All Pass		
North HCP: 12+1	♦ 3	♦ QT52				
South HCP: 4	♣ AQT32	♣ J8				
Contract: 2 ♣ X North						

Board: 308	North:	South:	W	N	E	S
Dealer: North	♠ KT762	♠ Q4		1 ♠	Pass	2 ♦ ¹
Vul: E-W	♥ AK975	♥ 6	Pass	2 ♥	Pass	3NT
North HCP: 12+2	♦ Q	♦ A8642	All Pass			
South HCP: 13+2	♣ 85	♣ AK973				
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 309	North:	South:	W	N	E	S
Dealer: North	♠ AQJ96	♠ 52		1 ♠	Pass	2 ♥
Vul: Both	♥ 3	♥ KQ954	Pass	3 ♦	Pass	5 ♦
North HCP: 11+1	♦ KJ87	♦ AQ652	All Pass			
South HCP: 13+2	♣ 653	♣ Q				
Contract: 5 ♦ South						

Board: 310	North:	South:	W	N	E	S
Dealer: South	♠ AKQ42	♠ T7				1 ♥
Vul: None	♥ K2	♥ QJ943	Pass	1 ♠	Pass	1NT
North HCP: 14+2	♦ 6	♦ AT7	Pass	2 ♦ ¹	X	2NT
South HCP: 11+1	♣ Q9843	♣ AT6	Pass	3NT	All Pass	
Contract: 3NT North			1. Two Way New Minor Forcing			

Board: 311	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ QJ7653				1 ♠
Vul: N-S	♥ K8632	♥ Q54	Pass	2 ♥	Pass	3 ♥
North HCP: 13+2	♦ JT	♦ AK9	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ AKQ93	♣ 4				
Contract: 4 ♥ North						

Board: 312 ♠ A9874 You are dealer.

Dealer: North ♥ AT The opponents are silent.

Vul: Both ♦ Q4

HCP: 12+1 ♣ Q954

Board: 313 ♠ AK932 You are dealer.

Dealer: North ♥ J4 The opponents are silent.

Vul: None ♦ T3

HCP: 11+1 ♣ QJ65

Board: 314 ♠ 4 Partner is dealer.

Dealer: South ♥ T4 The opponents are silent.

Vul: N-S ♦ AK953

HCP: 11+2 ♣ AT865

Board: 315 ♠ 43 Partner is dealer.

Dealer: South ♥ 4 The opponents are silent.

Vul: E-W ♦ KQJ65

HCP: 13+2 ♣ AK985

Board: 316 ♠ AKQT8 You are dealer.

Dealer: North ♥ QT6 The opponents are silent.

Vul: None ♦ Q92

HCP: 14+1 ♣ J6

Both hands (Answers Page)

Board: 312	North:	South:	W	N	E	S
Dealer: North	♠ A9874	♠ 5		1 ♠	Pass	2 ♥
Vul: Both	♥ AT	♥ KQJ63	Pass	3 ♣	Pass	3NT
North HCP: 12+1	♦ Q4	♦ AKJT7		All Pass		
South HCP: 14+2	♣ Q954	♣ 72				
Contract: 3NT South						

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ AK932	♠ J		1 ♠	Pass	2 ♦ ¹
Vul: None	♥ J4	♥ Q5	Pass	3 ♣	All Pass	
North HCP: 11+1	♦ T3	♦ KJ876				
South HCP: 11+2	♣ QJ65	♣ A7432	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 3 ♣ North						

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AKJT632			1 ♠	
Vul: N-S	♥ T4	♥ 976	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 11+2	♦ AK953	♦ J	Pass	2NT	Pass	4 ♠
South HCP: 11+3	♣ AT865	♣ Q9	All Pass			
Contract: 4 ♠ South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 315	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AQT62			1 ♠	
Vul: E-W	♥ 4	♥ AJ93	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 13+2	♦ KQJ65	♦ 92	Pass	3NT	All Pass	
South HCP: 11+1	♣ AK985	♣ 62	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 3NT North						

Board: 316	North:	South:	W	N	E	S
Dealer: North	♠ AKQT8	♠ 74		1 ♠	Pass	2 ♥
Vul: None	♥ QT6	♥ AK985	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ Q92	♦ J				
South HCP: 11+2	♣ J6	♣ K9875				
Contract: 4 ♥ North						

South hands**1M & 2-Suit Resp**

Board: 312	♠ 5	Partner is dealer.
Dealer: North	♥ KQJ63	The opponents are silent.
Vul: Both	♦ AKJT7	
HCP: 14+2	♣ 72	

Board: 313	♠ J	Partner is dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: None	♦ KJ876	
HCP: 11+2	♣ A7432	

Board: 314	♠ AKJT632	You are dealer.
Dealer: South	♥ 976	The opponents are silent.
Vul: N-S	♦ J	
HCP: 11+3	♣ Q9	

Board: 315	♠ AQT62	You are dealer.
Dealer: South	♥ AJ93	The opponents are silent.
Vul: E-W	♦ 92	
HCP: 11+1	♣ 62	

Board: 316	♠ 74	Partner is dealer.
Dealer: North	♥ AK985	The opponents are silent.
Vul: None	♦ J	
HCP: 11+2	♣ K9875	

Both hands (Answers Page)

Board: 312	North:	South:	W	N	E	S
Dealer: North	♠ A9874	♠ 5		1 ♠	Pass	2 ♥
Vul: Both	♥ AT	♥ KQJ63	Pass	3 ♣	Pass	3NT
North HCP: 12+1	♦ Q4	♦ AKJT7		All Pass		
South HCP: 14+2	♣ Q954	♣ 72				
Contract: 3NT South						

Board: 313	North:	South:	W	N	E	S
Dealer: North	♠ AK932	♠ J		1 ♠	Pass	2 ♦ ¹
Vul: None	♥ J4	♥ Q5	Pass	3 ♣	All Pass	
North HCP: 11+1	♦ T3	♦ KJ876				
South HCP: 11+2	♣ QJ65	♣ A7432	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 3 ♣ North						

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AKJT632			1 ♠	
Vul: N-S	♥ T4	♥ 976	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 11+2	♦ AK953	♦ J	Pass	2NT	Pass	4 ♠
South HCP: 11+3	♣ AT865	♣ Q9	All Pass			
Contract: 4 ♠ South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 315	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AQT62			1 ♠	
Vul: E-W	♥ 4	♥ AJ93	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 13+2	♦ KQJ65	♦ 92	Pass	3NT	All Pass	
South HCP: 11+1	♣ AK985	♣ 62	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 3NT North						

Board: 316	North:	South:	W	N	E	S
Dealer: North	♠ AKQT8	♠ 74		1 ♠	Pass	2 ♥
Vul: None	♥ QT6	♥ AK985	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ Q92	♦ J				
South HCP: 11+2	♣ J6	♣ K9875				
Contract: 4 ♥ North						

Board: 317	♠ AJT76	Partner is dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: N-S	♦ Q	
HCP: 17+2	♣ AKQ64	

Board: 318	♠ AJT75	You are dealer.
Dealer: North	♥ 943	The opponents are silent.
Vul: E-W	♦ AQ95	
HCP: 11+1	♣ 3	

Board: 319	♠ AKQJ52	You are dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: Both	♦ K32	
HCP: 13+2	♣ 94	

Board: 320	♠ -	Partner is dealer.
Dealer: South	♥ AKQ72	The opponents are silent.
Vul: N-S	♦ Q9865	
HCP: 12+2	♣ J64	

Both hands (Answers Page)

Board: 317	North:	South:	W	N	E	S
Dealer: South	♠ AJT76	♠ K32				1 ♥
Vul: N-S	♥ J7	♥ QT854	Pass	2 ♠	Pass	4 ♠
North HCP: 17+2	♦ Q	♦ AK6		All Pass		
South HCP: 12+1	♣ AKQ64	♣ T2				
Contract: 4 ♠ South						

Board: 318	North:	South:	W	N	E	S
Dealer: North	♠ AJT75	♠ Q		1 ♠	Pass	2 ♥
Vul: E-W	♥ 943	♥ AKQ85	Pass	3 ♥	Pass	3NT ¹
North HCP: 11+1	♦ AQ95	♦ T8	Pass	4NT ²	Pass	5 ♣ ³
South HCP: 20+2	♣ 3	♣ AKQ75	Pass	5 ♥	Pass	6 ♥
Contract: 6 ♥ South			All Pass			

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

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ52	♠ T		1 ♠	Pass	2 ♥
Vul: Both	♥ 74	♥ AQ865	Pass	2 ♠	Pass	2NT
North HCP: 13+2	♦ K32	♦ AJ765	Pass	3 ♠	All Pass	
South HCP: 11+2	♣ 94	♣ 85				
Contract: 3 ♠ North						

Board: 320	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KT764				1 ♠
Vul: N-S	♥ AKQ72	♥ 9	Pass	2 ♥	Pass	3 ♦
North HCP: 12+2	♦ Q9865	♦ KJT2		All Pass		
South HCP: 11+1	♣ J64	♣ AT9				
Contract: 3 ♦ South						

Board: 317 ♠ K32 You are dealer.

Dealer: South ♥ QT854 The opponents are silent.

Vul: N-S ♦ AK6

HCP: 12+1 ♣ T2

Board: 318 ♠ Q Partner is dealer.

Dealer: North ♥ AKQ85 The opponents are silent.

Vul: E-W ♦ T8

HCP: 20+2 ♣ AKQ75

Board: 319 ♠ T Partner is dealer.

Dealer: North ♥ AQ865 The opponents are silent.

Vul: Both ♦ AJ765

HCP: 11+2 ♣ 85

Board: 320 ♠ KT764 You are dealer.

Dealer: South ♥ 9 The opponents are silent.

Vul: N-S ♦ KJT2

HCP: 11+1 ♣ AT9

Both hands (Answers Page)

Board: 317	North:	South:	W	N	E	S
Dealer: South	♠ AJT76	♠ K32				1 ♥
Vul: N-S	♥ J7	♥ QT854	Pass	2 ♠	Pass	4 ♠
North HCP: 17+2	♦ Q	♦ AK6		All Pass		
South HCP: 12+1	♣ AKQ64	♣ T2				
Contract: 4 ♠ South						

Board: 318	North:	South:	W	N	E	S
Dealer: North	♠ AJT75	♠ Q		1 ♠	Pass	2 ♥
Vul: E-W	♥ 943	♥ AKQ85	Pass	3 ♥	Pass	3NT ¹
North HCP: 11+1	♦ AQ95	♦ T8	Pass	4NT ²	Pass	5 ♣ ³
South HCP: 20+2	♣ 3	♣ AKQ75	Pass	5 ♥	Pass	6 ♥
Contract: 6 ♥ South			All Pass			

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

Board: 319	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ52	♠ T		1 ♠	Pass	2 ♥
Vul: Both	♥ 74	♥ AQ865	Pass	2 ♠	Pass	2NT
North HCP: 13+2	♦ K32	♦ AJ765	Pass	3 ♠	All Pass	
South HCP: 11+2	♣ 94	♣ 85				
Contract: 3 ♠ North						

Board: 320	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KT764				1 ♠
Vul: N-S	♥ AKQ72	♥ 9	Pass	2 ♥	Pass	3 ♦
North HCP: 12+2	♦ Q9865	♦ KJT2		All Pass		
South HCP: 11+1	♣ J64	♣ AT9				
Contract: 3 ♦ South						

Board: 321	♠ 3	Partner is dealer.
Dealer: South	♥ KQ954	The opponents are silent.
Vul: E-W	♦ 54	
HCP: 12+2	♣ AKT85	

Board: 322	♠ 9	Partner is dealer.
Dealer: South	♥ AKT83	West (RHO) bids 1NT if possible.
Vul: Both	♦ JT974	
HCP: 12+2	♣ A7	

Board: 323	♠ AKQ92	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ K8	
HCP: 15+2	♣ JT652	

Board: 324	♠ AKJ63	You are dealer.
Dealer: North	♥ QJ875	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 11+2	♣ 7	

Both hands (Answers Page)

Board: 321	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKQ642				1 ♠
Vul: E-W	♥ KQ954	♥ A832	Pass	2 ♥	Pass	4 ♦ ¹
North HCP: 12+2	♦ 54	♦ 3	Pass	4 ♥	All Pass	
South HCP: 13+2	♣ AKT85	♣ 76				1. Splinter
Contract: 4 ♥ North						

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ KQJ654				1 ♠
Vul: Both	♥ AKT83	♥ 2	1NT	2 ♥	Pass	2 ♠
North HCP: 12+2	♦ JT974	♦ A	Pass	2NT	Pass	3 ♣
South HCP: 11+3	♣ A7	♣ JT965	Pass	3NT	Pass	4 ♠
Contract: 4 ♠ South						All Pass

Board: 323	North:	South:	W	N	E	S
Dealer: South	♠ AKQ92	♠ 74				1 ♥
Vul: None	♥ Q	♥ AKT875	Pass	2 ♠	Pass	3 ♥
North HCP: 15+2	♦ K8	♦ A53	Pass	3NT	All Pass	
South HCP: 14+2	♣ JT652	♣ K4				
Contract: 3NT North						

Board: 324	North:	South:	W	N	E	S
Dealer: North	♠ AKJ63	♠ Q9		1 ♠	Pass	2 ♦ ¹
Vul: E-W	♥ QJ875	♥ T	Pass	2 ♥	Pass	3 ♣ ²
North HCP: 11+2	♦ T2	♦ AK643	Pass	3 ♥	Pass	4NT ³
South HCP: 19+2	♣ 7	♣ AKQJT	Pass	5 ♦ ⁴	All Pass	
Contract: 5 ♦ North						

1. 10+ HCP if fit or 6+; 12+ F

2. Fourth suit

3. Blackwood 0314, for !H

4. A=1/5 or 4/5

Board: 321 ♠ AKQ642 You are dealer.

Dealer: South ♥ A832 The opponents are silent.

Vul: E-W ♦ 3

HCP: 13+2 ♣ 76

Board: 322 ♠ KQJ654 You are dealer.

Dealer: South ♥ 2 West (LHO) bids 1NT if possible.

Vul: Both ♦ A

HCP: 11+3 ♣ JT965

Board: 323 ♠ 74 You are dealer.

Dealer: South ♥ AKT875 The opponents are silent.

Vul: None ♦ A53

HCP: 14+2 ♣ K4

Board: 324 ♠ Q9 Partner is dealer.

Dealer: North ♥ T The opponents are silent.

Vul: E-W ♦ AK643

HCP: 19+2 ♣ AKQJT

Both hands (Answers Page)

Board: 321	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ AKQ642				1 ♠
Vul: E-W	♥ KQ954	♥ A832	Pass	2 ♥	Pass	4 ♦ ¹
North HCP: 12+2	♦ 54	♦ 3	Pass	4 ♥	All Pass	
South HCP: 13+2	♣ AKT85	♣ 76				1. Splinter
Contract: 4 ♥ North						

Board: 322	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ KQJ654				1 ♠
Vul: Both	♥ AKT83	♥ 2	1NT	2 ♥	Pass	2 ♠
North HCP: 12+2	♦ JT974	♦ A	Pass	2NT	Pass	3 ♣
South HCP: 11+3	♣ A7	♣ JT965	Pass	3NT	Pass	4 ♠
Contract: 4 ♠ South						All Pass

Board: 323	North:	South:	W	N	E	S
Dealer: South	♠ AKQ92	♠ 74				1 ♥
Vul: None	♥ Q	♥ AKT875	Pass	2 ♠	Pass	3 ♥
North HCP: 15+2	♦ K8	♦ A53	Pass	3NT	All Pass	
South HCP: 14+2	♣ JT652	♣ K4				
Contract: 3NT North						

Board: 324	North:	South:	W	N	E	S
Dealer: North	♠ AKJ63	♠ Q9		1 ♠	Pass	2 ♦ ¹
Vul: E-W	♥ QJ875	♥ T	Pass	2 ♥	Pass	3 ♣ ²
North HCP: 11+2	♦ T2	♦ AK643	Pass	3 ♥	Pass	4NT ³
South HCP: 19+2	♣ 7	♣ AKQJT	Pass	5 ♦ ⁴	All Pass	
Contract: 5 ♦ North						

1. 10+ HCP if fit or 6+; 12+ F

2. Fourth suit

3. Blackwood 0314, for !H

4. A=1/5 or 4/5

Board: 325	♠ A3	Partner is dealer.
Dealer: South	♥ 98642	The opponents are silent.
Vul: Both	♦ 3	
HCP: 13+2	♣ AKQ83	

Board: 326	♠ Q6	Partner is dealer.
Dealer: South	♥ KQ652	The opponents are silent.
Vul: None	♦ KQ972	
HCP: 12+2	♣ 5	

Board: 327	♠ AKJ8532	LHO is dealer.
Dealer: East	♥ 84	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ -	West (RHO) bids 2♦ if possible.
HCP: 8+3	♣ 9632	East (LHO) bids 4♥ if possible.

Board: 328	♠ KQ976	Partner is dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: Both	♦ A	
HCP: 14+2	♣ 98762	

Both hands (Answers Page)

Board: 325	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ QJ8642				1 ♠
Vul: Both	♥ 98642	♥ AKQ3	Pass	2 ♥	Pass	4NT ¹
North HCP: 13+2	♦ 3	♦ K2	Pass	5 ♥ ²	Pass	6 ♥
South HCP: 15+2	♣ AKQ83	♣ 2	All Pass			
Contract: 6 ♥ South			1. Blackwood 0314, for !H			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AKJT92				1 ♠
Vul: None	♥ KQ652	♥ AT	Pass	2 ♥	Pass	2 ♠
North HCP: 12+2	♦ KQ972	♦ 83	Pass	3 ♦	Pass	3 ♠
South HCP: 13+2	♣ 5	♣ JT8	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 327	North:	South:	W	N	E	S
Dealer: East	♠ AKJ8532	♠ QT64			1 ♥	Pass
Vul: E-W	♥ 84	♥ KQ5	2 ♦ ¹	3 ♠	4 ♥	4 ♠
North HCP: 8+3	♦ -	♦ J764	All Pass			
South HCP: 8	♣ 9632	♣ 84	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 4 ♠ South						

Board: 328	North:	South:	W	N	E	S
Dealer: South	♠ KQ976	♠ 4				1 ♥
Vul: Both	♥ KQ	♥ AT8432	Pass	1 ♠	Pass	2 ♥
North HCP: 14+2	♦ A	♦ T75	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ 98762	♣ AK4				
Contract: 4 ♥ North						

South hands

1M & 2-Suit Resp

Board: 325 ♠ QJ8642 You are dealer.

Dealer: South ♥ AKQ3 The opponents are silent.

Vul: Both ♦ K2

HCP: 15+2 ♣ 2

Board: 326 ♠ AKJT92 You are dealer.

Dealer: South ♥ AT The opponents are silent.

Vul: None ♦ 83

HCP: 13+2 ♣ JT8

Board: 327 ♠ QT64 RHO is dealer. You bid second.

Dealer: East ♥ KQ5 East (RHO) opens 1♥ if possible.

Vul: E-W ♦ J764 West (LHO) bids 2♦ if possible.

HCP: 8 ♣ 84 East (RHO) bids 4♥ if possible.

Board: 328 ♠ 4 You are dealer.

Dealer: South ♥ AT8432 The opponents are silent.

Vul: Both ♦ T75

HCP: 11+2 ♣ AK4

Both hands (Answers Page)

Board: 325	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ QJ8642				1 ♠
Vul: Both	♥ 98642	♥ AKQ3	Pass	2 ♥	Pass	4NT ¹
North HCP: 13+2	♦ 3	♦ K2	Pass	5 ♥ ²	Pass	6 ♥
South HCP: 15+2	♣ AKQ83	♣ 2	All Pass			
Contract: 6 ♥ South			1. Blackwood 0314, for !H			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 326	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AKJT92				1 ♠
Vul: None	♥ KQ652	♥ AT	Pass	2 ♥	Pass	2 ♠
North HCP: 12+2	♦ KQ972	♦ 83	Pass	3 ♦	Pass	3 ♠
South HCP: 13+2	♣ 5	♣ JT8	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

Board: 327	North:	South:	W	N	E	S
Dealer: East	♠ AKJ8532	♠ QT64			1 ♥	Pass
Vul: E-W	♥ 84	♥ KQ5	2 ♦ ¹	3 ♠	4 ♥	4 ♠
North HCP: 8+3	♦ -	♦ J764	All Pass			
South HCP: 8	♣ 9632	♣ 84	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 4 ♠ South						

Board: 328	North:	South:	W	N	E	S
Dealer: South	♠ KQ976	♠ 4				1 ♥
Vul: Both	♥ KQ	♥ AT8432	Pass	1 ♠	Pass	2 ♥
North HCP: 14+2	♦ A	♦ T75	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ 98762	♣ AK4				
Contract: 4 ♥ North						

Board: 329 ♠ A6 Partner is dealer.

Dealer: South ♥ J The opponents are silent.

Vul: None ♦ KQ976

HCP: 18+2 ♣ AKJ65

Board: 330 ♠ J2 Partner is dealer.

Dealer: South ♥ AJT98 The opponents are silent.

Vul: N-S ♦ AJ654

HCP: 11+2 ♣ 9

Board: 331 ♠ 543 RHO is dealer. You bid second.

Dealer: West ♥ QJ532 West (RHO) opens 1♠ if possible.

Vul: N-S ♦ A West (RHO) Doubles 2♥ if possible.

HCP: 13+1 ♣ AQ76

Board: 332 ♠ K2 Partner is dealer.

Dealer: South ♥ AJ432 The opponents are silent.

Vul: None ♦ J8763

HCP: 11+2 ♣ Q

Both hands (Answers Page)

Board: 329	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ 972				1 ♥
Vul: None	♥ J	♥ AKQ42	Pass	2 ♦ ¹	Pass	3 ♦
North HCP: 18+2	♦ KQ976	♦ AJ84	Pass	4 ♣ ²	Pass	4 ♠ ³
South HCP: 14+1	♣ AKJ65	♣ 9	Pass	7 ♦	All Pass	
Contract: 7 ♦ North			1. 10+ HCP if fit or 6+; 12+ F			
			2. Crosswood 0314, for !D			
			3. A=2/5 or 5/5, Q(D)=0			

Board: 330	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ KQT975				1 ♠
Vul: N-S	♥ AJT98	♥ -	Pass	2 ♥	Pass	3 ♣
North HCP: 11+2	♦ AJ654	♦ KQ7	All Pass			
South HCP: 15+2	♣ 9	♣ AJ42				
Contract: 3 ♣ South						

Board: 331	North:	South:	W	N	E	S
Dealer: West	♠ 543	♠ 987	1 ♠	2 ♥	Pass	Pass
Vul: N-S	♥ QJ532	♥ 764	X	All Pass		
North HCP: 13+1	♦ A	♦ J432				
South HCP: 1	♣ AQ76	♣ T54				
Contract: 2 ♥ X North						

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ AQ953				1 ♠
Vul: None	♥ AJ432	♥ 96	Pass	2 ♥	Pass	3 ♦
North HCP: 11+2	♦ J8763	♦ AKQT9	All Pass			
South HCP: 15+2	♣ Q	♣ 9				
Contract: 3 ♦ South						

Board: 329	♠ 972	You are dealer.
Dealer: South	♥ AKQ42	The opponents are silent.
Vul: None	♦ AJ84	
HCP: 14+1	♣ 9	
Board: 330	♠ KQT975	You are dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 15+2	♣ AJ42	
Board: 331	♠ 987	LHO is dealer.
Dealer: West	♥ 764	West (LHO) opens 1♠ if possible.
Vul: N-S	♦ J432	West (LHO) Doubles 2♥ if possible.
HCP: 1	♣ T54	
Board: 332	♠ AQ953	You are dealer.
Dealer: South	♥ 96	The opponents are silent.
Vul: None	♦ AKQT9	
HCP: 15+2	♣ 9	

Both hands (Answers Page)

Board: 329	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ 972				1 ♥
Vul: None	♥ J	♥ AKQ42	Pass	2 ♦ ¹	Pass	3 ♦
North HCP: 18+2	♦ KQ976	♦ AJ84	Pass	4 ♣ ²	Pass	4 ♠ ³
South HCP: 14+1	♣ AKJ65	♣ 9	Pass	7 ♦	All Pass	
Contract: 7 ♦ North			1. 10+ HCP if fit or 6+; 12+ F			
			2. Crosswood 0314, for !D			
			3. A=2/5 or 5/5, Q(D)=0			

Board: 330	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ KQT975				1 ♠
Vul: N-S	♥ AJT98	♥ -	Pass	2 ♥	Pass	3 ♣
North HCP: 11+2	♦ AJ654	♦ KQ7	All Pass			
South HCP: 15+2	♣ 9	♣ AJ42				
Contract: 3 ♣ South						

Board: 331	North:	South:	W	N	E	S
Dealer: West	♠ 543	♠ 987	1 ♠	2 ♥	Pass	Pass
Vul: N-S	♥ QJ532	♥ 764	X	All Pass		
North HCP: 13+1	♦ A	♦ J432				
South HCP: 1	♣ AQ76	♣ T54				
Contract: 2 ♥ X North						

Board: 332	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ AQ953				1 ♠
Vul: None	♥ AJ432	♥ 96	Pass	2 ♥	Pass	3 ♦
North HCP: 11+2	♦ J8763	♦ AKQT9	All Pass			
South HCP: 15+2	♣ Q	♣ 9				
Contract: 3 ♦ South						

Board: 333 ♠ QT62 You are dealer.

Dealer: North ♥ AK843 The opponents are silent.

Vul: N-S ♦ Q92

HCP: 15+1 ♣ A

Board: 334 ♠ K6 Partner is dealer.

Dealer: South ♥ KJ952 West (RHO) Doubles 1♠ if possible.

Vul: E-W ♦ T East (LHO) bids 2♦ if possible.

HCP: 13+2 ♣ KQJ92

Board: 335 ♠ AJ982 You are dealer.

Dealer: North ♥ 53 East (LHO) bids 3♦ if possible.

Vul: Both ♦ KT9

HCP: 12+1 ♣ A85

Board: 336 ♠ K84 You are dealer.

Dealer: North ♥ AT9874 The opponents are silent.

Vul: N-S ♦ 8

HCP: 11+2 ♣ A65

Both hands (Answers Page)

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ QT62	♠ AJ		1 ♥	Pass	2 ♦ ¹
Vul: N-S	♥ AK843	♥ 5	Pass	2 ♠	Pass	3 ♣
North HCP: 15+1	♦ Q92	♦ AKT85	Pass	3NT	All Pass	
South HCP: 15+2	♣ A	♣ QJT85				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ QJT32				1 ♠
Vul: E-W	♥ KJ952	♥ 8	X	XX	2 ♦	3 ♣
North HCP: 13+2	♦ T	♦ AK9	Pass	3 ♥	Pass	3NT
South HCP: 14+1	♣ KQJ92	♣ A843	Pass	4 ♦ ¹	Pass	5 ♣
Contract: 5 ♣ South						All Pass

1. limit raise or better in !C

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ AJ982	♠ T7		1 ♠	3 ♦	3 ♥
Vul: Both	♥ 53	♥ KQJ62	Pass	3NT	All Pass	
North HCP: 12+1	♦ KT9	♦ A				
South HCP: 15+2	♣ A85	♣ KQ742				
Contract: 3NT North						

Board: 336	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ J5		1 ♥	Pass	2 ♦ ¹
Vul: N-S	♥ AT9874	♥ 5	Pass	2 ♥	Pass	3 ♣
North HCP: 11+2	♦ 8	♦ AQ942	Pass	3 ♥	Pass	4 ♣
South HCP: 13+2	♣ A65	♣ KQJ87	Pass	4NT ²	Pass	5 ♠ ³
Contract: 6 ♣ North			Pass	6 ♣	All Pass	

- 1. 10+ HCP if fit or 6+; 12+ F
- 2. Blackwood 0314, for !C
- 3. A=2/5 or 5/5, Q(C)=1

South hands

1M & 2-Suit Resp

Board: 333	♠ AJ	Partner is dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: N-S	♦ AKT85	
HCP: 15+2	♣ QJT85	

Board: 334	♠ QJT32	You are dealer.
Dealer: South	♥ 8	West (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ AK9	East (RHO) bids 2 ♦ if possible.
HCP: 14+1	♣ A843	

Board: 335	♠ T7	Partner is dealer.
Dealer: North	♥ KQJ62	East (RHO) bids 3 ♦ if possible.
Vul: Both	♦ A	
HCP: 15+2	♣ KQ742	

Board: 336	♠ J5	Partner is dealer.
Dealer: North	♥ 5	The opponents are silent.
Vul: N-S	♦ AQ942	
HCP: 13+2	♣ KQJ87	

Both hands (Answers Page)

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ QT62	♠ AJ		1 ♥	Pass	2 ♦ ¹
Vul: N-S	♥ AK843	♥ 5	Pass	2 ♠	Pass	3 ♣
North HCP: 15+1	♦ Q92	♦ AKT85	Pass	3NT	All Pass	
South HCP: 15+2	♣ A	♣ QJT85				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 334	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ QJT32				1 ♠
Vul: E-W	♥ KJ952	♥ 8	X	XX	2 ♦	3 ♣
North HCP: 13+2	♦ T	♦ AK9	Pass	3 ♥	Pass	3NT
South HCP: 14+1	♣ KQJ92	♣ A843	Pass	4 ♦ ¹	Pass	5 ♣
Contract: 5 ♣ South						All Pass

1. limit raise or better in !C

Board: 335	North:	South:	W	N	E	S
Dealer: North	♠ AJ982	♠ T7		1 ♠	3 ♦	3 ♥
Vul: Both	♥ 53	♥ KQJ62	Pass	3NT	All Pass	
North HCP: 12+1	♦ KT9	♦ A				
South HCP: 15+2	♣ A85	♣ KQ742				
Contract: 3NT North						

Board: 336	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ J5		1 ♥	Pass	2 ♦ ¹
Vul: N-S	♥ AT9874	♥ 5	Pass	2 ♥	Pass	3 ♣
North HCP: 11+2	♦ 8	♦ AQ942	Pass	3 ♥	Pass	4 ♣
South HCP: 13+2	♣ A65	♣ KQJ87	Pass	4NT ²	Pass	5 ♠ ³
Contract: 6 ♣ North			Pass	6 ♣	All Pass	

- 1. 10+ HCP if fit or 6+; 12+ F
- 2. Blackwood 0314, for !C
- 3. A=2/5 or 5/5, Q(C)=1

Board: 337 ♠ Q9 You are dealer.

Dealer: North ♥ KQJ6543 The opponents are silent.

Vul: E-W ♦ Q52

HCP: 12+3 ♣ Q

Board: 338 ♠ AQ7 You are dealer.

Dealer: North ♥ KQJ86 The opponents are silent.

Vul: Both ♦ QT7

HCP: 14+1 ♣ T5

Board: 339 ♠ AKJT92 RHO is dealer. You bid second.

Dealer: West ♥ 6 West (RHO) opens 1♥ if possible.

Vul: None ♦ A4 East (LHO) bids 2♦ if possible.

HCP: 15+2 ♣ K652 West (RHO) bids 4♦ if possible.

East (LHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ A8643		1♥	Pass	1♠
Vul: E-W	♥ KQJ6543	♥ 7	Pass	4♥	All Pass	
North HCP: 12+3	♦ Q52	♦ A3				
South HCP: 12+2	♣ Q	♣ KJT96				
Contract: 4♥ North						

Board: 338	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ J9643		1♥	Pass	1♠
Vul: Both	♥ KQJ86	♥ A	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ QT7	♦ AK	Pass	3♠ ²	Pass	4NT ³
South HCP: 21+2	♣ T5	♣ AKQ94	Pass	5♦ ⁴	Pass	5♥
Contract: 6♠ South			Pass	6♥ ⁵	Pass	6♠
			All Pass			

1. Two Way New Minor Forcing
2. artificial
3. Blackwood 0314, for !S
4. A=1/5 or 4/5
5. !S queen and !H king

Board: 339	North:	South:	W	N	E	S
Dealer: West	♠ AKJT92	♠ 76543	1♥	1♠	2♦	3♠
Vul: None	♥ 6	♥ T8432	4♦	4♠	X	All Pass
North HCP: 15+2	♦ A4	♦ J8				
South HCP: 1+2	♣ K652	♣ 9				
Contract: 4♠X North						

South hands

1M & 2-Suit Resp

Board: 337	♠ A8643	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 12+2	♣ KJT96	

Board: 338	♠ J9643	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ AK	
HCP: 21+2	♣ AKQ94	

Board: 339	♠ 76543	LHO is dealer.
Dealer: West	♥ T8432	West (LHO) opens 1♥ if possible.
Vul: None	♦ J8	East (RHO) bids 2♦ if possible.
HCP: 1+2	♣ 9	West (LHO) bids 4♦ if possible. East (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 337	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ A8643		1♥	Pass	1♠
Vul: E-W	♥ KQJ6543	♥ 7	Pass	4♥	All Pass	
North HCP: 12+3	♦ Q52	♦ A3				
South HCP: 12+2	♣ Q	♣ KJT96				
Contract: 4♥ North						

Board: 338	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ J9643		1♥	Pass	1♠
Vul: Both	♥ KQJ86	♥ A	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ QT7	♦ AK	Pass	3♠ ²	Pass	4NT ³
South HCP: 21+2	♣ T5	♣ AKQ94	Pass	5♦ ⁴	Pass	5♥
Contract: 6♠ South			Pass	6♥ ⁵	Pass	6♠
			All Pass			

1. Two Way New Minor Forcing
2. artificial
3. Blackwood 0314, for !S
4. A=1/5 or 4/5
5. !S queen and !H king

Board: 339	North:	South:	W	N	E	S
Dealer: West	♠ AKJT92	♠ 76543	1♥	1♠	2♦	3♠
Vul: None	♥ 6	♥ T8432	4♦	4♠	X	All Pass
North HCP: 15+2	♦ A4	♦ J8				
South HCP: 1+2	♣ K652	♣ 9				
Contract: 4♠X North						

Board: 340 ♠ Q Partner is dealer.

Dealer: South ♥ A6 The opponents are silent.

Vul: E-W ♦ AKT42

HCP: 18+2 ♣ AJT62

Board: 341 ♠ 3 Partner is dealer.

Dealer: South ♥ AK943 The opponents are silent.

Vul: Both ♦ J6

HCP: 11+2 ♣ K9532

Board: 342 ♠ K642 LHO is dealer.

Dealer: East ♥ T62 East (LHO) opens 1♠ if possible.

Vul: None ♦ T653 West (RHO) bids 2♥ if possible.

HCP: 4 ♣ J4 East (LHO) bids 3♥ if possible.

East (LHO) Doubles 4♦ if possible.

Both hands (Answers Page)

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AJT42				1 ♠
Vul: E-W	♥ A6	♥ KT	Pass	2 ♦ ¹	Pass	3 ♣
North HCP: 18+2	♦ AKT42	♦ J5	Pass	4NT ²	Pass	5 ♦ ³
South HCP: 11+1	♣ AJT62	♣ Q943	Pass	5 ♥	Pass	5NT ⁴
Contract: 6♣ North			Pass	6 ♣	All Pass	

1. 10+ HCP if fit or 6+; 12+ F
2. Blackwood 0314, for !C
3. A=1/5 or 4/5
4. !C queen no !S king

Board: 341	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KQ642				1 ♠
Vul: Both	♥ AK943	♥ QT752	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 11+2	♦ J6	♦ A42	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ K9532	♣ -				1. Splinter
Contract: 4 ♥ North						

Board: 342	North:	South:	W	N	E	S
Dealer: East	♠ K642	♠ A8			1 ♠	2 ♦
Vul: None	♥ T62	♥ Q7	2 ♥	3 ♦	3 ♥	4 ♦
North HCP: 4	♦ T653	♦ KJ874	Pass	Pass	X	All Pass
South HCP: 14+1	♣ J4	♣ AT82				
Contract: 4 ♦ X South						

South hands

1M & 2-Suit Resp

Board: 340	♠ AJT42	You are dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: E-W	♦ J5	
HCP: 11+1	♣ Q943	
Board: 341	♠ KQ642	You are dealer.
Dealer: South	♥ QT752	The opponents are silent.
Vul: Both	♦ A42	
HCP: 11+2	♣ -	
Board: 342	♠ A8	RHO is dealer. You bid second.
Dealer: East	♥ Q7	East (RHO) opens 1♠ if possible.
Vul: None	♦ KJ874	West (LHO) bids 2♥ if possible.
HCP: 14+1	♣ AT82	East (RHO) bids 3♥ if possible. East (RHO) Doubles 4♦ if possible.

Both hands (Answers Page)

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AJT42				1 ♠
Vul: E-W	♥ A6	♥ KT	Pass	2 ♦ ¹	Pass	3 ♣
North HCP: 18+2	♦ AKT42	♦ J5	Pass	4NT ²	Pass	5 ♦ ³
South HCP: 11+1	♣ AJT62	♣ Q943	Pass	5 ♥	Pass	5NT ⁴
Contract: 6♣ North			Pass	6 ♣	All Pass	

1. 10+ HCP if fit or 6+; 12+ F
2. Blackwood 0314, for !C
3. A=1/5 or 4/5
4. !C queen no !S king

Board: 341	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KQ642				1 ♠
Vul: Both	♥ AK943	♥ QT752	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 11+2	♦ J6	♦ A42	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ K9532	♣ -				1. Splinter
Contract: 4 ♥ North						

Board: 342	North:	South:	W	N	E	S
Dealer: East	♠ K642	♠ A8			1 ♠	2 ♦
Vul: None	♥ T62	♥ Q7	2 ♥	3 ♦	3 ♥	4 ♦
North HCP: 4	♦ T653	♦ KJ874	Pass	Pass	X	All Pass
South HCP: 14+1	♣ J4	♣ AT82				
Contract: 4 ♦ X South						

Board: 343	♠ -	Partner is dealer.
Dealer: South	♥ AQ854	The opponents are silent.
Vul: N-S	♦ J97	
HCP: 16+2	♣ AKQ82	

Board: 344	♠ AKQ96	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ K94	
HCP: 13+2	♣ J9875	

Board: 345	♠ 8	Partner is dealer.
Dealer: South	♥ AQJ65	The opponents are silent.
Vul: None	♦ KQJT4	
HCP: 13+2	♣ 53	

Board: 346	♠ -	Partner is dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: N-S	♦ AQ963	
HCP: 13+2	♣ KT873	

Both hands (Answers Page)

Board: 343	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AK754				1 ♠
Vul: N-S	♥ AQ854	♥ JT3	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 16+2	♦ J97	♦ AK86	Pass	4 ♦ ²	Pass	4NT ³
South HCP: 15+1	♣ AKQ82	♣ 7	Pass	5 ♣ ⁴	Pass	6 ♥
Contract: 6 ♥ South			All Pass			
			1. Splinter			
			2. surplus			
			3. Blackwood 0314, for !H			
			4. A=2/5 or 5/5, Q(H)=1			

Board: 344	North:	South:	W	N	E	S
Dealer: South	♠ AKQ96	♠ 3				1 ♥
Vul: Both	♥ -	♥ AKT8763	Pass	1 ♠	Pass	4 ♥
North HCP: 13+2	♦ K94	♦ Q	All Pass			
South HCP: 13+3	♣ J9875	♣ AT43				
Contract: 4 ♥ South						

Board: 345	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AK643				1 ♠
Vul: None	♥ AQJ65	♥ 9843	Pass	2 ♥	Pass	4NT ¹
North HCP: 13+2	♦ KQJT4	♦ A	Pass	5 ♦ ²	Pass	6 ♥
South HCP: 15+1	♣ 53	♣ A72	All Pass			
Contract: 6 ♥ South			1. Blackwood 0314, for !H			
			2. A=1/5 or 4/5			

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AK874				1 ♠
Vul: N-S	♥ AT7	♥ Q93	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 13+2	♦ AQ963	♦ KJ8	Pass	3 ♣	Pass	3NT
South HCP: 13+1	♣ KT873	♣ 96	All Pass			
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 343 ♠ AK754 You are dealer.

Dealer: South ♥ JT3 The opponents are silent.

Vul: N-S ♦ AK86

HCP: 15+1 ♣ 7

Board: 344 ♠ 3 You are dealer.

Dealer: South ♥ AKT8763 The opponents are silent.

Vul: Both ♦ Q

HCP: 13+3 ♣ AT43

Board: 345 ♠ AK643 You are dealer.

Dealer: South ♥ 9843 The opponents are silent.

Vul: None ♦ A

HCP: 15+1 ♣ A72

Board: 346 ♠ AK874 You are dealer.

Dealer: South ♥ Q93 The opponents are silent.

Vul: N-S ♦ KJ8

HCP: 13+1 ♣ 96

Both hands (Answers Page)

Board: 343	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AK754				1 ♠
Vul: N-S	♥ AQ854	♥ JT3	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 16+2	♦ J97	♦ AK86	Pass	4 ♦ ²	Pass	4NT ³
South HCP: 15+1	♣ AKQ82	♣ 7	Pass	5 ♣ ⁴	Pass	6 ♥
Contract: 6 ♥ South			All Pass			
			1. Splinter			
			2. surplus			
			3. Blackwood 0314, for !H			
			4. A=2/5 or 5/5, Q(H)=1			

Board: 344	North:	South:	W	N	E	S
Dealer: South	♠ AKQ96	♠ 3				1 ♥
Vul: Both	♥ -	♥ AKT8763	Pass	1 ♠	Pass	4 ♥
North HCP: 13+2	♦ K94	♦ Q	All Pass			
South HCP: 13+3	♣ J9875	♣ AT43				
Contract: 4 ♥ South						

Board: 345	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AK643				1 ♠
Vul: None	♥ AQJ65	♥ 9843	Pass	2 ♥	Pass	4NT ¹
North HCP: 13+2	♦ KQJT4	♦ A	Pass	5 ♦ ²	Pass	6 ♥
South HCP: 15+1	♣ 53	♣ A72	All Pass			
Contract: 6 ♥ South			1. Blackwood 0314, for !H			
			2. A=1/5 or 4/5			

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AK874				1 ♠
Vul: N-S	♥ AT7	♥ Q93	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 13+2	♦ AQ963	♦ KJ8	Pass	3 ♣	Pass	3NT
South HCP: 13+1	♣ KT873	♣ 96	All Pass			
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 347	♠ -	Partner is dealer.
Dealer: South	♥ KQ974	The opponents are silent.
Vul: E-W	♦ A98	
HCP: 12+2	♣ K8652	

Board: 348	♠ QJT62	Partner is dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: None	♦ 8	
HCP: 14+2	♣ AK976	

Board: 349	♠ AT872	Partner is dealer.
Dealer: South	♥ 3	West (RHO) bids 1NT if possible.
Vul: N-S	♦ KQ976	
HCP: 11+2	♣ Q3	

Board: 350	♠ 4	You are dealer.
Dealer: North	♥ AT432	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ AT85	
HCP: 11+1	♣ KT2	

Board: 351	♠ 7	You are dealer.
Dealer: North	♥ AQJT5	The opponents are silent.
Vul: Both	♦ AQT	
HCP: 13+1	♣ 7643	

Both hands (Answers Page)

Board: 347	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQ982				1 ♠
Vul: E-W	♥ KQ974	♥ T5	Pass	2 ♥	Pass	3 ♦
North HCP: 12+2	♦ A98	♦ KQJ4	Pass	3NT	All Pass	
South HCP: 13+1	♣ K8652	♣ J9				
Contract: 3NT North						

Board: 348	North:	South:	W	N	E	S
Dealer: South	♠ QJT62	♠ K				1 ♥
Vul: None	♥ A8	♥ QT7654	Pass	1 ♠	Pass	2 ♦
North HCP: 14+2	♦ 8	♦ AKJ97	Pass	3NT	Pass	4 ♥
South HCP: 13+3	♣ AK976	♣ 3		All Pass		
Contract: 4 ♥ South						

Board: 349	North:	South:	W	N	E	S
Dealer: South	♠ AT872	♠ K9				1 ♥
Vul: N-S	♥ 3	♥ AKQ84	1NT	2 ♠	All Pass	
North HCP: 11+2	♦ KQ976	♦ 83				
South HCP: 13+1	♣ Q3	♣ J854				
Contract: 2 ♠ North						

Board: 350	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ A		1 ♥	2 ♠	3 ♦
Vul: E-W	♥ AT432	♥ KQ	Pass	4NT ¹	Pass	5 ♠ ²
North HCP: 11+1	♦ AT85	♦ Q9643	Pass	6 ♦	All Pass	
South HCP: 15+2	♣ KT2	♣ A9873				
Contract: 6 ♦ North			1. Blackwood 0314, for !D			
			2. A=2/5 or 5/5, Q(D)=1			

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ KJ932		1 ♥	Pass	1 ♠
Vul: Both	♥ AQJT5	♥ 8	Pass	2 ♣	Pass	3 ♣
North HCP: 13+1	♦ AQT	♦ 96		All Pass		
South HCP: 11+2	♣ 7643	♣ AQJT9				
Contract: 3 ♣ South						

Board: 347	♠ AQ982	You are dealer.
Dealer: South	♥ T5	The opponents are silent.
Vul: E-W	♦ KQJ4	
HCP: 13+1	♣ J9	
Board: 348	♠ K	You are dealer.
Dealer: South	♥ QT7654	The opponents are silent.
Vul: None	♦ AKJ97	
HCP: 13+3	♣ 3	
Board: 349	♠ K9	You are dealer.
Dealer: South	♥ AKQ84	West (LHO) bids 1NT if possible.
Vul: N-S	♦ 83	
HCP: 13+1	♣ J854	
Board: 350	♠ A	Partner is dealer.
Dealer: North	♥ KQ	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ Q9643	
HCP: 15+2	♣ A9873	
Board: 351	♠ KJ932	Partner is dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: Both	♦ 96	
HCP: 11+2	♣ AQJT9	

Both hands (Answers Page)

Board: 347	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQ982				1 ♠
Vul: E-W	♥ KQ974	♥ T5	Pass	2 ♥	Pass	3 ♦
North HCP: 12+2	♦ A98	♦ KQJ4	Pass	3NT	All Pass	
South HCP: 13+1	♣ K8652	♣ J9				
Contract: 3NT North						

Board: 348	North:	South:	W	N	E	S
Dealer: South	♠ QJT62	♠ K				1 ♥
Vul: None	♥ A8	♥ QT7654	Pass	1 ♠	Pass	2 ♦
North HCP: 14+2	♦ 8	♦ AKJ97	Pass	3NT	Pass	4 ♥
South HCP: 13+3	♣ AK976	♣ 3		All Pass		
Contract: 4 ♥ South						

Board: 349	North:	South:	W	N	E	S
Dealer: South	♠ AT872	♠ K9				1 ♥
Vul: N-S	♥ 3	♥ AKQ84	1NT	2 ♠	All Pass	
North HCP: 11+2	♦ KQ976	♦ 83				
South HCP: 13+1	♣ Q3	♣ J854				
Contract: 2 ♠ North						

Board: 350	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ A		1 ♥	2 ♠	3 ♦
Vul: E-W	♥ AT432	♥ KQ	Pass	4NT ¹	Pass	5 ♠ ²
North HCP: 11+1	♦ AT85	♦ Q9643	Pass	6 ♦	All Pass	
South HCP: 15+2	♣ KT2	♣ A9873				
Contract: 6 ♦ North			1. Blackwood 0314, for !D			
			2. A=2/5 or 5/5, Q(D)=1			

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ 7	♠ KJ932		1 ♥	Pass	1 ♠
Vul: Both	♥ AQJT5	♥ 8	Pass	2 ♣	Pass	3 ♣
North HCP: 13+1	♦ AQT	♦ 96		All Pass		
South HCP: 11+2	♣ 7643	♣ AQJT9				
Contract: 3 ♣ South						

Board: 352	♠ 8	RHO is dealer. You bid second.
Dealer: West	♥ KQT432	West (RHO) opens 1♥ if possible.
Vul: E-W	♦ 7632	East (LHO) bids 2♦ if possible.
HCP: 5+2	♣ T5	West (RHO) Doubles 4♣ if possible.

Board: 353	♠ A	You are dealer.
Dealer: North	♥ AKT975	The opponents are silent.
Vul: E-W	♦ 532	
HCP: 11+2	♣ 976	

Board: 354	♠ A84	You are dealer.
Dealer: North	♥ A98652	The opponents are silent.
Vul: Both	♦ K4	
HCP: 11+2	♣ T7	

Board: 355	♠ QT	You are dealer.
Dealer: North	♥ AJT42	The opponents are silent.
Vul: None	♦ K8	
HCP: 12+1	♣ QT73	

Board: 356	♠ J4	You are dealer.
Dealer: North	♥ AKT975	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 14+2	♣ Q5	

Both hands (Answers Page)

Board: 352	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ AKJT6432	1 ♥	Pass	2 ♦ ¹	4 ♠
Vul: E-W	♥ KQT432	♥ 8	X	All Pass		
North HCP: 5+2	♦ 7632	♦ 85				1. 10+ HCP if fit or 6+; 12+ F
South HCP: 8+4	♣ T5	♣ 84				
Contract: 4 ♠ X South						

Board: 353	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQ543		1 ♥	Pass	2 ♠
Vul: E-W	♥ AKT975	♥ J8	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ 532	♦ T	All Pass			
South HCP: 15+2	♣ 976	♣ AKQT5				
Contract: 4 ♥ South						

Board: 354	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ KQJ52		1 ♥	Pass	1 ♠
Vul: Both	♥ A98652	♥ Q	Pass	2 ♥	Pass	3NT
North HCP: 11+2	♦ K4	♦ AT862	All Pass			
South HCP: 13+2	♣ T7	♣ J6				
Contract: 3NT South						

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ K9653		1 ♥	Pass	1 ♠
Vul: None	♥ AJT42	♥ K5	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 12+1	♦ K8	♦ AQJT3	Pass	3NT	All Pass	
South HCP: 13+2	♣ QT73	♣ 4				1. Fourth suit
Contract: 3NT North						

Board: 356	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ KQT86		1 ♥	Pass	2 ♠
Vul: E-W	♥ AKT975	♥ Q4	Pass	3 ♥	Pass	4 ♥
North HCP: 14+2	♦ A63	♦ 7	Pass	4 ♠	All Pass	
South HCP: 15+2	♣ Q5	♣ AKJ42				
Contract: 4 ♠ North						

Board: 352	♠ AKJT6432	LHO is dealer.
Dealer: West	♥ 8	West (LHO) opens 1♥ if possible.
Vul: E-W	♦ 85	East (RHO) bids 2♦ if possible.
HCP: 8+4	♣ 84	West (LHO) Doubles 4♣ if possible.
Board: 353	♠ KQ543	Partner is dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: E-W	♦ T	
HCP: 15+2	♣ AKQT5	
Board: 354	♠ KQJ52	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: Both	♦ AT862	
HCP: 13+2	♣ J6	
Board: 355	♠ K9653	Partner is dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: None	♦ AQJT3	
HCP: 13+2	♣ 4	
Board: 356	♠ KQT86	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: E-W	♦ 7	
HCP: 15+2	♣ AKJ42	

Both hands (Answers Page)

Board: 352	North:	South:	W	N	E	S
Dealer: West	♠ 8	♠ AKJT6432	1 ♥	Pass	2 ♦ ¹	4 ♠
Vul: E-W	♥ KQT432	♥ 8	X	All Pass		
North HCP: 5+2	♦ 7632	♦ 85				1. 10+ HCP if fit or 6+; 12+ F
South HCP: 8+4	♣ T5	♣ 84				
Contract: 4 ♠ X South						

Board: 353	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KQ543		1 ♥	Pass	2 ♠
Vul: E-W	♥ AKT975	♥ J8	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ 532	♦ T	All Pass			
South HCP: 15+2	♣ 976	♣ AKQT5				
Contract: 4 ♥ South						

Board: 354	North:	South:	W	N	E	S
Dealer: North	♠ A84	♠ KQJ52		1 ♥	Pass	1 ♠
Vul: Both	♥ A98652	♥ Q	Pass	2 ♥	Pass	3NT
North HCP: 11+2	♦ K4	♦ AT862	All Pass			
South HCP: 13+2	♣ T7	♣ J6				
Contract: 3NT South						

Board: 355	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ K9653		1 ♥	Pass	1 ♠
Vul: None	♥ AJT42	♥ K5	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 12+1	♦ K8	♦ AQJT3	Pass	3NT	All Pass	
South HCP: 13+2	♣ QT73	♣ 4				1. Fourth suit
Contract: 3NT North						

Board: 356	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ KQT86		1 ♥	Pass	2 ♠
Vul: E-W	♥ AKT975	♥ Q4	Pass	3 ♥	Pass	4 ♥
North HCP: 14+2	♦ A63	♦ 7	Pass	4 ♠	All Pass	
South HCP: 15+2	♣ Q5	♣ AKJ42				
Contract: 4 ♠ North						

North hands

1M & 2-Suit Resp

Board: 357	♠ J7	RHO is dealer. You bid second.
Dealer: West	♥ KJ98	West (RHO) opens 1♠ if possible.
Vul: Both	♦ AQT	East (LHO) Redoubles if possible.
HCP: 13	♣ QT97	East (LHO) Doubles 2♥ if possible.

Board: 358	♠ -	Partner is dealer.
Dealer: South	♥ AJ972	The opponents are silent.
Vul: None	♦ 976	
HCP: 11+2	♣ KQJ93	

Board: 359	♠ QJ96432	LHO is dealer.
Dealer: East	♥ 4	East (LHO) opens 1♥ if possible.
Vul: E-W	♦ 2	West (RHO) bids 2♦ if possible.
HCP: 6+3	♣ QJT2	

Board: 360	♠ AKT943	You are dealer.
Dealer: North	♥ Q54	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 11+2	♣ T2	

Both hands (Answers Page)

Board: 357	North:	South:	W	N	E	S
Dealer: West	♠ J7	♠ QT542	1 ♠	X	XX	Pass
Vul: Both	♥ KJ98	♥ T42	Pass	2 ♥	X	All Pass
North HCP: 13	♦ AQT	♦ 952				
South HCP: 3+1	♣ QT97	♣ J8				
Contract: 2 ♥ X North						

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQ9852				1 ♠
Vul: None	♥ AJ972	♥ T	Pass	2 ♥	Pass	3 ♦
North HCP: 11+2	♦ 976	♦ KJT4	All Pass			
South HCP: 14+2	♣ KQJ93	♣ A7				
Contract: 3 ♦ South						

Board: 359	North:	South:	W	N	E	S
Dealer: East	♠ QJ96432	♠ T			1 ♥	Pass
Vul: E-W	♥ 4	♥ J9863	2 ♦ ¹	3 ♠	All Pass	
North HCP: 6+3	♦ 2	♦ J964				
South HCP: 5+1	♣ QJT2	♣ K64	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 3 ♠ North						

Board: 360	North:	South:	W	N	E	S
Dealer: North	♠ AKT943	♠ 5		1 ♠	Pass	2 ♥
Vul: Both	♥ Q54	♥ AK982	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ Q5	♦ T9842	All Pass			
South HCP: 11+2	♣ T2	♣ A6				
Contract: 4 ♥ South						

South hands

1M & 2-Suit Resp

Board: 357	♠ QT542	LHO is dealer.
Dealer: West	♥ T42	West (LHO) opens 1♠ if possible.
Vul: Both	♦ 952	East (RHO) Redoubles if possible.
HCP: 3+1	♣ J8	East (RHO) Doubles 2♥ if possible.

Board: 358	♠ AQ9852	You are dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ KJT4	
HCP: 14+2	♣ A7	

Board: 359	♠ T	RHO is dealer. You bid second.
Dealer: East	♥ J9863	East (RHO) opens 1♥ if possible.
Vul: E-W	♦ J964	West (LHO) bids 2♦ if possible.
HCP: 5+1	♣ K64	

Board: 360	♠ 5	Partner is dealer.
Dealer: North	♥ AK982	The opponents are silent.
Vul: Both	♦ T9842	
HCP: 11+2	♣ A6	

Both hands (Answers Page)

Board: 357	North:	South:	W	N	E	S
Dealer: West	♠ J7	♠ QT542	1 ♠	X	XX	Pass
Vul: Both	♥ KJ98	♥ T42	Pass	2 ♥	X	All Pass
North HCP: 13	♦ AQT	♦ 952				
South HCP: 3+1	♣ QT97	♣ J8				
Contract: 2 ♥ X North						

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQ9852				1 ♠
Vul: None	♥ AJ972	♥ T	Pass	2 ♥	Pass	3 ♦
North HCP: 11+2	♦ 976	♦ KJT4	All Pass			
South HCP: 14+2	♣ KQJ93	♣ A7				
Contract: 3 ♦ South						

Board: 359	North:	South:	W	N	E	S
Dealer: East	♠ QJ96432	♠ T			1 ♥	Pass
Vul: E-W	♥ 4	♥ J9863	2 ♦ ¹	3 ♠	All Pass	
North HCP: 6+3	♦ 2	♦ J964				
South HCP: 5+1	♣ QJT2	♣ K64	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 3 ♠ North						

Board: 360	North:	South:	W	N	E	S
Dealer: North	♠ AKT943	♠ 5		1 ♠	Pass	2 ♥
Vul: Both	♥ Q54	♥ AK982	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ Q5	♦ T9842	All Pass			
South HCP: 11+2	♣ T2	♣ A6				
Contract: 4 ♥ South						

Board: 361	♠ K	Partner is dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ QJ865	
HCP: 14+2	♣ A9852	

Board: 362	♠ 73	Partner is dealer.
Dealer: South	♥ A	West (RHO) bids 2♠ if possible.
Vul: N-S	♦ AJT95	
HCP: 18+2	♣ AKQ63	

Board: 363	♠ T	Partner is dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ QT643	
HCP: 12+2	♣ AQJ72	

Board: 364	♠ AK932	You are dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: None	♦ 754	
HCP: 12+1	♣ J3	

Both hands (Answers Page)

Board: 361	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJT62				1 ♠
Vul: None	♥ A3	♥ K5	Pass	2 ♦ ¹	Pass	3 ♦
North HCP: 14+2	♦ QJ865	♦ T732	Pass	4 ♣ ²	Pass	4 ♥ ³
South HCP: 13+1	♣ A9852	♣ KQ	Pass	5 ♦	All Pass	
Contract: 5 ♦ North			1. 10+ HCP if fit or 6+; 12+ F			
			2. Crosswood 0314, for !D			
			3. A=1/5 or 4/5			

Board: 362	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AKT				1 ♥
Vul: N-S	♥ A	♥ KJT96542	2 ♠	3 ♦	Pass	4 ♥
North HCP: 18+2	♦ AJT95	♦ 4	Pass	4NT ¹	Pass	5 ♥ ²
South HCP: 12+4	♣ AKQ63	♣ J	Pass	6 ♥	All Pass	
Contract: 6 ♥ North			1. Blackwood 0314, for !H			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 363	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ A8762				1 ♠
Vul: E-W	♥ K8	♥ JT4	Pass	2 ♦ ¹	Pass	3 ♦
North HCP: 12+2	♦ QT643	♦ AK82	All Pass			
South HCP: 15+1	♣ AQJ72	♣ K	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 3 ♦ South						

Board: 364	North:	South:	W	N	E	S
Dealer: North	♠ AK932	♠ 54		1 ♠	Pass	2 ♥
Vul: None	♥ AT2	♥ KQ954	Pass	3 ♥	Pass	4 ♥
North HCP: 12+1	♦ 754	♦ KQJ93	All Pass			
South HCP: 11+2	♣ J3	♣ 7				
Contract: 4 ♥ South						

Board: 361 ♠ AJT62 You are dealer.

Dealer: South ♥ K5 The opponents are silent.

Vul: None ♦ T732

HCP: 13+1 ♣ KQ

Board: 362 ♠ AKT You are dealer.

Dealer: South ♥ KJT96542 West (LHO) bids 2♠ if possible.

Vul: N-S ♦ 4

HCP: 12+4 ♣ J

Board: 363 ♠ A8762 You are dealer.

Dealer: South ♥ JT4 The opponents are silent.

Vul: E-W ♦ AK82

HCP: 15+1 ♣ K

Board: 364 ♠ 54 Partner is dealer.

Dealer: North ♥ KQ954 The opponents are silent.

Vul: None ♦ KQJ93

HCP: 11+2 ♣ 7

Both hands (Answers Page)

Board: 361	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJT62				1 ♠
Vul: None	♥ A3	♥ K5	Pass	2 ♦ ¹	Pass	3 ♦
North HCP: 14+2	♦ QJ865	♦ T732	Pass	4 ♣ ²	Pass	4 ♥ ³
South HCP: 13+1	♣ A9852	♣ KQ	Pass	5 ♦	All Pass	
Contract: 5 ♦ North			1. 10+ HCP if fit or 6+; 12+ F			
			2. Crosswood 0314, for !D			
			3. A=1/5 or 4/5			

Board: 362	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AKT				1 ♥
Vul: N-S	♥ A	♥ KJT96542	2 ♠	3 ♦	Pass	4 ♥
North HCP: 18+2	♦ AJT95	♦ 4	Pass	4NT ¹	Pass	5 ♥ ²
South HCP: 12+4	♣ AKQ63	♣ J	Pass	6 ♥	All Pass	
Contract: 6 ♥ North			1. Blackwood 0314, for !H			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 363	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ A8762				1 ♠
Vul: E-W	♥ K8	♥ JT4	Pass	2 ♦ ¹	Pass	3 ♦
North HCP: 12+2	♦ QT643	♦ AK82	All Pass			
South HCP: 15+1	♣ AQJ72	♣ K	1. 10+ HCP if fit or 6+; 12+ F			
Contract: 3 ♦ South						

Board: 364	North:	South:	W	N	E	S
Dealer: North	♠ AK932	♠ 54		1 ♠	Pass	2 ♥
Vul: None	♥ AT2	♥ KQ954	Pass	3 ♥	Pass	4 ♥
North HCP: 12+1	♦ 754	♦ KQJ93	All Pass			
South HCP: 11+2	♣ J3	♣ 7				
Contract: 4 ♥ South						

Board: 365	♠ 3	Partner is dealer.
Dealer: South	♥ K9873	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 12+2	♣ K9875	

Board: 366	♠ QJ98	You are dealer.
Dealer: North	♥ AK432	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 12+1	♣ 94	

Board: 367	♠ Q	You are dealer.
Dealer: North	♥ AKT9532	The opponents are silent.
Vul: Both	♦ K65	
HCP: 12+3	♣ 53	

Board: 368	♠ 632	You are dealer.
Dealer: North	♥ AKT65	West (RHO) bids 3♣ if possible.
Vul: N-S	♦ J542	
HCP: 12+1	♣ A	

Both hands (Answers Page)

Board: 365	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KJ765				1 ♠
Vul: N-S	♥ K9873	♥ JT2	Pass	2 ♥	Pass	4 ♥
North HCP: 12+2	♦ AQ	♦ KT5		All Pass		
South HCP: 13+1	♣ K9875	♣ AJ				
Contract: 4 ♥ South						

Board: 366	North:	South:	W	N	E	S
Dealer: North	♠ QJ98	♠ A72		1 ♥	Pass	2 ♦ ¹
Vul: E-W	♥ AK432	♥ -	Pass	2 ♥	Pass	3NT
North HCP: 12+1	♦ QT	♦ AKJ95		All Pass		
South HCP: 17+2	♣ 94	♣ AJT87				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ KT986		1 ♥	Pass	1 ♠
Vul: Both	♥ AKT9532	♥ 6	Pass	2 ♥	Pass	3NT
North HCP: 12+3	♦ K65	♦ AJ942	Pass	4 ♥	All Pass	
South HCP: 13+2	♣ 53	♣ KQ				
Contract: 4 ♥ North						

Board: 368	North:	South:	W	N	E	S
Dealer: North	♠ 632	♠ AQJ74		1 ♥	Pass	2 ♠
Vul: N-S	♥ AKT65	♥ QJ	3 ♣	4 ♠	All Pass	
North HCP: 12+1	♦ J542	♦ KQ863				
South HCP: 15+2	♣ A	♣ 6				
Contract: 4 ♠ North						

South hands

1M & 2-Suit Resp

Board: 365 ♠ KJ765 You are dealer.

Dealer: South ♥ JT2 The opponents are silent.

Vul: N-S ♦ KT5

HCP: 13+1 ♣ AJ

Board: 366 ♠ A72 Partner is dealer.

Dealer: North ♥ - The opponents are silent.

Vul: E-W ♦ AKJ95

HCP: 17+2 ♣ AJT87

Board: 367 ♠ KT986 Partner is dealer.

Dealer: North ♥ 6 The opponents are silent.

Vul: Both ♦ AJ942

HCP: 13+2 ♣ KQ

Board: 368 ♠ AQJ74 Partner is dealer.

Dealer: North ♥ QJ West (LHO) bids 3♣ if possible.

Vul: N-S ♦ KQ863

HCP: 15+2 ♣ 6

Both hands (Answers Page)

Board: 365	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KJ765				1 ♠
Vul: N-S	♥ K9873	♥ JT2	Pass	2 ♥	Pass	4 ♥
North HCP: 12+2	♦ AQ	♦ KT5		All Pass		
South HCP: 13+1	♣ K9875	♣ AJ				
Contract: 4 ♥ South						

Board: 366	North:	South:	W	N	E	S
Dealer: North	♠ QJ98	♠ A72		1 ♥	Pass	2 ♦ ¹
Vul: E-W	♥ AK432	♥ -	Pass	2 ♥	Pass	3NT
North HCP: 12+1	♦ QT	♦ AKJ95		All Pass		
South HCP: 17+2	♣ 94	♣ AJT87				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ KT986		1 ♥	Pass	1 ♠
Vul: Both	♥ AKT9532	♥ 6	Pass	2 ♥	Pass	3NT
North HCP: 12+3	♦ K65	♦ AJ942	Pass	4 ♥	All Pass	
South HCP: 13+2	♣ 53	♣ KQ				
Contract: 4 ♥ North						

Board: 368	North:	South:	W	N	E	S
Dealer: North	♠ 632	♠ AQJ74		1 ♥	Pass	2 ♠
Vul: N-S	♥ AKT65	♥ QJ	3 ♣	4 ♠	All Pass	
North HCP: 12+1	♦ J542	♦ KQ863				
South HCP: 15+2	♣ A	♣ 6				
Contract: 4 ♠ North						

Board: 369	♠ QJT75	Partner is dealer.
Dealer: South	♥ -	East (LHO) bids 2♦ if possible.
Vul: E-W	♦ K76	
HCP: 15+2	♣ AKQT5	
Board: 370	♠ KQJ765	You are dealer.
Dealer: North	♥ Q43	The opponents are silent.
Vul: Both	♦ 87	
HCP: 11+2	♣ K5	
Board: 371	♠ KQ63	You are dealer.
Dealer: North	♥ KQT82	East (LHO) bids 1♠ if possible.
Vul: None	♦ J	
HCP: 12+1	♣ JT3	
Board: 372	♠ AT9653	LHO is dealer.
Dealer: East	♥ 3	East (LHO) opens 1♥ if possible.
Vul: Both	♦ 986	West (RHO) bids 2♦ if possible.
HCP: 9+2	♣ KQ3	East (LHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 369	North:	South:	W	N	E	S
Dealer: South	♠ QJT75	♠ K863				1 ♥
Vul: E-W	♥ -	♥ KQ753	Pass	1 ♠	2 ♦	2 ♠
North HCP: 15+2	♦ K76	♦ A98	Pass	4 ♣ ¹	Pass	4 ♦ ²
South HCP: 12+1	♣ AKQT5	♣ 7	Pass	4 ♥ ³	Pass	4 ♠
Contract: 4 ♠ South			All Pass			
			1. Cue bid, a !C stopper			
			2. Cue bid, a !D stopper			
			3. surplus			

Board: 370	North:	South:	W	N	E	S
Dealer: North	♠ KQJ765	♠ A3		1 ♠	Pass	2 ♥
Vul: Both	♥ Q43	♥ AJT97	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ 87	♦ Q	All Pass			
South HCP: 13+2	♣ K5	♣ QT872				
Contract: 4 ♥ South						

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ 8		1 ♥	1 ♠	3 ♦
Vul: None	♥ KQT82	♥ A6	Pass	3NT	All Pass	
North HCP: 12+1	♦ J	♦ AKT72				
South HCP: 13+2	♣ JT3	♣ Q9875				
Contract: 3NT North						

Board: 372	North:	South:	W	N	E	S
Dealer: East	♠ AT9653	♠ QJ742			1 ♥	1 ♠
Vul: Both	♥ 3	♥ KQ8	2 ♦	4 ♠	X	All Pass
North HCP: 9+2	♦ 986	♦ J75				
South HCP: 9+1	♣ KQ3	♣ T2				
Contract: 4 ♠ X North						

South hands

1M & 2-Suit Resp

Board: 369	♠ K863	You are dealer.
Dealer: South	♥ KQ753	East (RHO) bids 2♦ if possible.
Vul: E-W	♦ A98	
HCP: 12+1	♣ 7	
Board: 370	♠ A3	Partner is dealer.
Dealer: North	♥ AJT97	The opponents are silent.
Vul: Both	♦ Q	
HCP: 13+2	♣ QT872	
Board: 371	♠ 8	Partner is dealer.
Dealer: North	♥ A6	East (RHO) bids 1♠ if possible.
Vul: None	♦ AKT72	
HCP: 13+2	♣ Q9875	
Board: 372	♠ QJ742	RHO is dealer. You bid second.
Dealer: East	♥ KQ8	East (RHO) opens 1♥ if possible.
Vul: Both	♦ J75	West (LHO) bids 2♦ if possible.
HCP: 9+1	♣ T2	East (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 369	North:	South:	W	N	E	S
Dealer: South	♠ QJT75	♠ K863				1 ♥
Vul: E-W	♥ -	♥ KQ753	Pass	1 ♠	2 ♦	2 ♠
North HCP: 15+2	♦ K76	♦ A98	Pass	4 ♣ ¹	Pass	4 ♦ ²
South HCP: 12+1	♣ AKQT5	♣ 7	Pass	4 ♥ ³	Pass	4 ♠
Contract: 4 ♠ South			All Pass			
			1. Cue bid, a !C stopper			
			2. Cue bid, a !D stopper			
			3. surplus			

Board: 370	North:	South:	W	N	E	S
Dealer: North	♠ KQJ765	♠ A3		1 ♠	Pass	2 ♥
Vul: Both	♥ Q43	♥ AJT97	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ 87	♦ Q	All Pass			
South HCP: 13+2	♣ K5	♣ QT872				
Contract: 4 ♥ South						

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ 8		1 ♥	1 ♠	3 ♦
Vul: None	♥ KQT82	♥ A6	Pass	3NT	All Pass	
North HCP: 12+1	♦ J	♦ AKT72				
South HCP: 13+2	♣ JT3	♣ Q9875				
Contract: 3NT North						

Board: 372	North:	South:	W	N	E	S
Dealer: East	♠ AT9653	♠ QJ742			1 ♥	1 ♠
Vul: Both	♥ 3	♥ KQ8	2 ♦	4 ♠	X	All Pass
North HCP: 9+2	♦ 986	♦ J75				
South HCP: 9+1	♣ KQ3	♣ T2				
Contract: 4 ♠ X North						

Board: 373	♠ K	Partner is dealer.
Dealer: South	♥ T7643	The opponents are silent.
Vul: None	♦ Q2	
HCP: 11+2	♣ KQJ74	

Board: 374	♠ KT832	You are dealer.
Dealer: North	♥ KQ5	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 11+1	♣ KT4	

Board: 375	♠ AQT7432	You are dealer.
Dealer: North	♥ T3	The opponents are silent.
Vul: Both	♦ KQJ	
HCP: 12+3	♣ 6	

Board: 376	♠ KQ653	You are dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ QT63	
HCP: 12+1	♣ A83	

Board: 377	♠ 92	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ AJ742	
HCP: 11+2	♣ AQ762	

Both hands (Answers Page)

Board: 373	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ Q9643				1 ♠
Vul: None	♥ T7643	♥ QJ2	Pass	2 ♥	Pass	4 ♥
North HCP: 11+2	♦ Q2	♦ A5		All Pass		
South HCP: 13+1	♣ KQJ74	♣ A92				
Contract: 4 ♥ South						

Board: 374	North:	South:	W	N	E	S
Dealer: North	♠ KT832	♠ -		1 ♠	Pass	2 ♦ ¹
Vul: N-S	♥ KQ5	♥ A94	Pass	2 ♠	Pass	3NT
North HCP: 11+1	♦ 62	♦ KQJT9		All Pass		
South HCP: 14+2	♣ KT4	♣ A8752				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 375	North:	South:	W	N	E	S
Dealer: North	♠ AQT7432	♠ K		1 ♠	Pass	2 ♥
Vul: Both	♥ T3	♥ K8642	Pass	2 ♠	Pass	3NT
North HCP: 12+3	♦ KQJ	♦ A8762	Pass	4 ♠	All Pass	
South HCP: 14+2	♣ 6	♣ A2				
Contract: 4 ♠ North						

Board: 376	North:	South:	W	N	E	S
Dealer: North	♠ KQ653	♠ 4		1 ♠	Pass	2 ♥
Vul: None	♥ J	♥ A9654	Pass	3 ♦	Pass	3NT
North HCP: 12+1	♦ QT63	♦ AJ		All Pass		
South HCP: 13+2	♣ A83	♣ KJ954				
Contract: 3NT South						

Board: 377	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ AJ7				1 ♥
Vul: N-S	♥ 7	♥ A9543	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 11+2	♦ AJ742	♦ 98	Pass	2NT	Pass	3NT
South HCP: 13+1	♣ AQ762	♣ KJ4		All Pass		
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

South hands

1M & 2-Suit Resp

Board: 373 ♠ Q9643 You are dealer.

Dealer: South ♥ QJ2 The opponents are silent.

Vul: None ♦ A5

HCP: 13+1 ♣ A92

Board: 374 ♠ - Partner is dealer.

Dealer: North ♥ A94 The opponents are silent.

Vul: N-S ♦ KQJT9

HCP: 14+2 ♣ A8752

Board: 375 ♠ K Partner is dealer.

Dealer: North ♥ K8642 The opponents are silent.

Vul: Both ♦ A8762

HCP: 14+2 ♣ A2

Board: 376 ♠ 4 Partner is dealer.

Dealer: North ♥ A9654 The opponents are silent.

Vul: None ♦ AJ

HCP: 13+2 ♣ KJ954

Board: 377 ♠ AJ7 You are dealer.

Dealer: South ♥ A9543 The opponents are silent.

Vul: N-S ♦ 98

HCP: 13+1 ♣ KJ4

Both hands (Answers Page)

Board: 373	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ Q9643				1 ♠
Vul: None	♥ T7643	♥ QJ2	Pass	2 ♥	Pass	4 ♥
North HCP: 11+2	♦ Q2	♦ A5		All Pass		
South HCP: 13+1	♣ KQJ74	♣ A92				
Contract: 4 ♥ South						

Board: 374	North:	South:	W	N	E	S
Dealer: North	♠ KT832	♠ -		1 ♠	Pass	2 ♦ ¹
Vul: N-S	♥ KQ5	♥ A94	Pass	2 ♠	Pass	3NT
North HCP: 11+1	♦ 62	♦ KQJT9		All Pass		
South HCP: 14+2	♣ KT4	♣ A8752				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 375	North:	South:	W	N	E	S
Dealer: North	♠ AQT7432	♠ K		1 ♠	Pass	2 ♥
Vul: Both	♥ T3	♥ K8642	Pass	2 ♠	Pass	3NT
North HCP: 12+3	♦ KQJ	♦ A8762	Pass	4 ♠	All Pass	
South HCP: 14+2	♣ 6	♣ A2				
Contract: 4 ♠ North						

Board: 376	North:	South:	W	N	E	S
Dealer: North	♠ KQ653	♠ 4		1 ♠	Pass	2 ♥
Vul: None	♥ J	♥ A9654	Pass	3 ♦	Pass	3NT
North HCP: 12+1	♦ QT63	♦ AJ		All Pass		
South HCP: 13+2	♣ A83	♣ KJ954				
Contract: 3NT South						

Board: 377	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ AJ7				1 ♥
Vul: N-S	♥ 7	♥ A9543	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 11+2	♦ AJ742	♦ 98	Pass	2NT	Pass	3NT
South HCP: 13+1	♣ AQ762	♣ KJ4		All Pass		
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

Board: 378	♠ -	Partner is dealer.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: E-W	♦ AKJ96	
HCP: 20+2	♣ KJ964	

Board: 379	♠ AKQT4	Partner is dealer.
Dealer: South	♥ 3	East (LHO) bids 2♦ if possible.
Vul: N-S	♦ J2	
HCP: 14+2	♣ KJT84	

Board: 380	♠ AKQJT5	You are dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 13+2	♣ JT2	

Board: 381	♠ A7	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: N-S	♦ KQ764	
HCP: 13+2	♣ KJT97	

Board: 382	♠ 6	Partner is dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: E-W	♦ AKQ96	
HCP: 14+2	♣ KT973	

Both hands (Answers Page)

Board: 378	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQ9				1♥
Vul: E-W	♥ AKJ	♥ QT9643	Pass	5♠ ¹	Pass	5NT ²
North HCP: 20+2	♦ AKJ96	♦ QT	Pass	6♥	All Pass	
South HCP: 12+2	♣ KJ964	♣ Q2				1. Exclusion, for !H
Contract: 6♥ North						2. 0 out of 4

Board: 379	North:	South:	W	N	E	S
Dealer: South	♠ AKQT4	♠ 3				1♥
Vul: N-S	♥ 3	♥ AKQJ92	Pass	1♠	2♦	2♥
North HCP: 14+2	♦ J2	♦ 763	Pass	3NT	All Pass	
South HCP: 12+2	♣ KJT84	♣ Q92				
Contract: 3NT North						

Board: 380	North:	South:	W	N	E	S
Dealer: North	♠ AKQJT5	♠ -		1♠	Pass	2♥
Vul: E-W	♥ 64	♥ KQT98	Pass	2♠	Pass	3NT
North HCP: 13+2	♦ Q9	♦ T84			All Pass	
South HCP: 14+2	♣ JT2	♣ AKQ94				
Contract: 3NT South						

Board: 381	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ T643				1♥
Vul: N-S	♥ 9	♥ AQT42	Pass	2♦ ¹	Pass	3♦
North HCP: 13+2	♦ KQ764	♦ AJ95	Pass	3NT	All Pass	
South HCP: 11+1	♣ KJT97	♣ -				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 382	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KT9754				1♠
Vul: E-W	♥ Q2	♥ AKJ86	Pass	2♦ ¹	Pass	2♥
North HCP: 14+2	♦ AKQ96	♦ 5	Pass	3NT	Pass	4♥
South HCP: 11+3	♣ KT973	♣ 4			All Pass	
Contract: 4♥ South						1. 10+ HCP if fit or 6+; 12+ F

South hands

1M & 2-Suit Resp

Board: 378 ♠ AQ9 You are dealer.

Dealer: South ♥ QT9643 The opponents are silent.

Vul: E-W ♦ QT

HCP: 12+2 ♣ Q2

Board: 379 ♠ 3 You are dealer.

Dealer: South ♥ AKQJ92 East (RHO) bids 2♦ if possible.

Vul: N-S ♦ 763

HCP: 12+2 ♣ Q92

Board: 380 ♠ - Partner is dealer.

Dealer: North ♥ KQT98 The opponents are silent.

Vul: E-W ♦ T84

HCP: 14+2 ♣ AKQ94

Board: 381 ♠ T643 You are dealer.

Dealer: South ♥ AQT42 The opponents are silent.

Vul: N-S ♦ AJ95

HCP: 11+1 ♣ -

Board: 382 ♠ KT9754 You are dealer.

Dealer: South ♥ AKJ86 The opponents are silent.

Vul: E-W ♦ 5

HCP: 11+3 ♣ 4

Both hands (Answers Page)

Board: 378	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQ9				1♥
Vul: E-W	♥ AKJ	♥ QT9643	Pass	5♠ ¹	Pass	5NT ²
North HCP: 20+2	♦ AKJ96	♦ QT	Pass	6♥	All Pass	
South HCP: 12+2	♣ KJ964	♣ Q2				1. Exclusion, for !H 2. 0 out of 4
Contract: 6♥ North						

Board: 379	North:	South:	W	N	E	S
Dealer: South	♠ AKQT4	♠ 3				1♥
Vul: N-S	♥ 3	♥ AKQJ92	Pass	1♠	2♦	2♥
North HCP: 14+2	♦ J2	♦ 763	Pass	3NT	All Pass	
South HCP: 12+2	♣ KJT84	♣ Q92				
Contract: 3NT North						

Board: 380	North:	South:	W	N	E	S
Dealer: North	♠ AKQJT5	♠ -		1♠	Pass	2♥
Vul: E-W	♥ 64	♥ KQT98	Pass	2♠	Pass	3NT
North HCP: 13+2	♦ Q9	♦ T84			All Pass	
South HCP: 14+2	♣ JT2	♣ AKQ94				
Contract: 3NT South						

Board: 381	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ T643				1♥
Vul: N-S	♥ 9	♥ AQT42	Pass	2♦ ¹	Pass	3♦
North HCP: 13+2	♦ KQ764	♦ AJ95	Pass	3NT	All Pass	
South HCP: 11+1	♣ KJT97	♣ -				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 382	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KT9754				1♠
Vul: E-W	♥ Q2	♥ AKJ86	Pass	2♦ ¹	Pass	2♥
North HCP: 14+2	♦ AKQ96	♦ 5	Pass	3NT	Pass	4♥
South HCP: 11+3	♣ KT973	♣ 4			All Pass	
Contract: 4♥ South						1. 10+ HCP if fit or 6+; 12+ F

Board: 383	♠ 6	LHO is dealer.
Dealer: East	♥ T8	East (LHO) opens 1♥ if possible.
Vul: Both	♦ 32	West (RHO) bids 1♠ if possible.
HCP: 9+4	♣ AKQ86432	East (LHO) Doubles 5♣ if possible.

Board: 384	♠ KJ982	You are dealer.
Dealer: North	♥ AJ93	East (LHO) Doubles 4♣ if possible.
Vul: None	♦ K876	
HCP: 12+1	♣ -	

Board: 385	♠ AKT74	Partner is dealer.
Dealer: South	♥ -	West (RHO) Doubles 5♦ if possible.
Vul: E-W	♦ AJ4	
HCP: 16+2	♣ AT632	

Board: 386	♠ K2	You are dealer.
Dealer: North	♥ AKQ754	The opponents are silent.
Vul: Both	♦ 75	
HCP: 12+2	♣ 942	

Board: 387	♠ -	Partner is dealer.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: None	♦ KQ853	
HCP: 14+2	♣ AQ864	

Both hands (Answers Page)

Board: 383	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ T9853			1 ♥	Pass
Vul: Both	♥ T8	♥ J642	1 ♠	5 ♣	X	All Pass
North HCP: 9+4	♦ 32	♦ KJ6				
South HCP: 5+1	♣ AKQ86432	♣ 5				
Contract: 5 ♣ X North						

Board: 384	North:	South:	W	N	E	S
Dealer: North	♠ KJ982	♠ -		1 ♠	Pass	2 ♥
Vul: None	♥ AJ93	♥ KQ865	Pass	4 ♣ ¹	X	XX
North HCP: 12+1	♦ K876	♦ A53	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ -	♣ KT543				
Contract: 4 ♥ North			1. Splinter			

Board: 385	North:	South:	W	N	E	S
Dealer: South	♠ AKT74	♠ Q853			1 ♥	
Vul: E-W	♥ -	♥ AKQ94	Pass	2 ♠	Pass	3 ♠
North HCP: 16+2	♦ AJ4	♦ 82	Pass	4NT ¹	Pass	5 ♦ ²
South HCP: 13+1	♣ AT632	♣ Q4	X	5 ♠	All Pass	
Contract: 5 ♠ North			1. Blackwood 0314, for !S			
			2. A=1/5 or 4/5			

Board: 386	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AT874		1 ♥	Pass	1 ♠
Vul: Both	♥ AKQ754	♥ 3	Pass	2 ♥	Pass	3NT
North HCP: 12+2	♦ 75	♦ AK964	All Pass			
South HCP: 11+2	♣ 942	♣ 53				
Contract: 3NT South						

Board: 387	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AT7542			1 ♠	
Vul: None	♥ QJ6	♥ A3	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 14+2	♦ KQ853	♦ A64	Pass	3NT	All Pass	
South HCP: 12+2	♣ AQ864	♣ 75				
Contract: 3NT North			1. 10+ HCP if fit or 6+; 12+ F			

South hands

1M & 2-Suit Resp

Board: 383	♠ T9853	RHO is dealer. You bid second.
Dealer: East	♥ J642	East (RHO) opens 1♥ if possible.
Vul: Both	♦ KJ6	West (LHO) bids 1♠ if possible.
HCP: 5+1	♣ 5	East (RHO) Doubles 5♣ if possible.

Board: 384	♠ -	Partner is dealer.
Dealer: North	♥ KQ865	East (RHO) Doubles 4♣ if possible.
Vul: None	♦ A53	
HCP: 12+2	♣ KT543	

Board: 385	♠ Q853	You are dealer.
Dealer: South	♥ AKQ94	West (LHO) Doubles 5♦ if possible.
Vul: E-W	♦ 82	
HCP: 13+1	♣ Q4	

Board: 386	♠ AT874	Partner is dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ AK964	
HCP: 11+2	♣ 53	

Board: 387	♠ AT7542	You are dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: None	♦ A64	
HCP: 12+2	♣ 75	

Both hands (Answers Page)

Board: 383	North:	South:	W	N	E	S
Dealer: East	♠ 6	♠ T9853			1 ♥	Pass
Vul: Both	♥ T8	♥ J642	1 ♠	5 ♣	X	All Pass
North HCP: 9+4	♦ 32	♦ KJ6				
South HCP: 5+1	♣ AKQ86432	♣ 5				
Contract: 5 ♣ X North						

Board: 384	North:	South:	W	N	E	S
Dealer: North	♠ KJ982	♠ -		1 ♠	Pass	2 ♥
Vul: None	♥ AJ93	♥ KQ865	Pass	4 ♣ ¹	X	XX
North HCP: 12+1	♦ K876	♦ A53	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ -	♣ KT543				
Contract: 4 ♥ North			1. Splinter			

Board: 385	North:	South:	W	N	E	S
Dealer: South	♠ AKT74	♠ Q853			1 ♥	
Vul: E-W	♥ -	♥ AKQ94	Pass	2 ♠	Pass	3 ♠
North HCP: 16+2	♦ AJ4	♦ 82	Pass	4NT ¹	Pass	5 ♦ ²
South HCP: 13+1	♣ AT632	♣ Q4	X	5 ♠	All Pass	
Contract: 5 ♠ North			1. Blackwood 0314, for !S			
			2. A=1/5 or 4/5			

Board: 386	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AT874		1 ♥	Pass	1 ♠
Vul: Both	♥ AKQ754	♥ 3	Pass	2 ♥	Pass	3NT
North HCP: 12+2	♦ 75	♦ AK964	All Pass			
South HCP: 11+2	♣ 942	♣ 53				
Contract: 3NT South						

Board: 387	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AT7542			1 ♠	
Vul: None	♥ QJ6	♥ A3	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 14+2	♦ KQ853	♦ A64	Pass	3NT	All Pass	
South HCP: 12+2	♣ AQ864	♣ 75				
Contract: 3NT North			1. 10+ HCP if fit or 6+; 12+ F			

Board: 388 ♠ QT942 Partner is dealer.

Dealer: South ♥ AK7 East (LHO) bids 2♦ if possible.

Vul: N-S ♦ -

HCP: 11+2 ♣ Q9543

Board: 389 ♠ QJT965 You are dealer.

Dealer: North ♥ K The opponents are silent.

Vul: Both ♦ J7

HCP: 11+2 ♣ AT62

Board: 390 ♠ J82 You are dealer.

Dealer: North ♥ AQ8732 The opponents are silent.

Vul: None ♦ A8

HCP: 11+2 ♣ 98

Board: 391 ♠ AT942 Partner is dealer.

Dealer: South ♥ A7 West (RHO) bids 1♠ if possible.

Vul: N-S ♦ 9

HCP: 12+2 ♣ AT653

Board: 392 ♠ AJ You are dealer.

Dealer: North ♥ AJ863 The opponents are silent.

Vul: E-W ♦ A653

HCP: 14+1 ♣ 73

Both hands (Answers Page)

Board: 388	North:	South:	W	N	E	S
Dealer: South	♠ QT942	♠ 8				1♥
Vul: N-S	♥ AK7	♥ Q9652	Pass	1♠	2♦	Pass ¹
North HCP: 11+2	♦ -	♦ AJT87	Pass	3♥	All Pass	
South HCP: 11+2	♣ Q9543	♣ A8				1. max 2 !S
Contract: 3♥ North						

Board: 389	North:	South:	W	N	E	S
Dealer: North	♠ QJT965	♠ K		1♠	Pass	2♥
Vul: Both	♥ K	♥ AT432	Pass	3♣	All Pass	
North HCP: 11+2	♦ J7	♦ KQ654				
South HCP: 12+2	♣ AT62	♣ 73				
Contract: 3♣ North						

Board: 390	North:	South:	W	N	E	S
Dealer: North	♠ J82	♠ A5		1♥	Pass	2♦ ¹
Vul: None	♥ AQ8732	♥ 5	Pass	2♥	Pass	3♣
North HCP: 11+2	♦ A8	♦ KT754	Pass	3♥	Pass	3NT
South HCP: 13+2	♣ 98	♣ AQT75	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

Board: 391	North:	South:	W	N	E	S
Dealer: South	♠ AT942	♠ 75				1♥
Vul: N-S	♥ A7	♥ KJT32	1♠	Pass	Pass	2♦
North HCP: 12+2	♦ 9	♦ AK754	Pass	3NT	All Pass	
South HCP: 14+2	♣ AT653	♣ K				
Contract: 3NT North						

Board: 392	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ T9753		1♥	Pass	1♠
Vul: E-W	♥ AJ863	♥ Q	Pass	2♦	Pass	2NT
North HCP: 14+1	♦ A653	♦ QJ	Pass	3NT	All Pass	
South HCP: 12+2	♣ 73	♣ AQJT4				
Contract: 3NT North						

South hands

1M & 2-Suit Resp

Board: 388 ♠ 8 You are dealer.

Dealer: South ♥ Q9652 East (RHO) bids 2♦ if possible.

Vul: N-S ♦ AJT87

HCP: 11+2 ♣ A8

Board: 389 ♠ K Partner is dealer.

Dealer: North ♥ AT432 The opponents are silent.

Vul: Both ♦ KQ654

HCP: 12+2 ♣ 73

Board: 390 ♠ A5 Partner is dealer.

Dealer: North ♥ 5 The opponents are silent.

Vul: None ♦ KT754

HCP: 13+2 ♣ AQT75

Board: 391 ♠ 75 You are dealer.

Dealer: South ♥ KJT32 West (LHO) bids 1♠ if possible.

Vul: N-S ♦ AK754

HCP: 14+2 ♣ K

Board: 392 ♠ T9753 Partner is dealer.

Dealer: North ♥ Q The opponents are silent.

Vul: E-W ♦ QJ

HCP: 12+2 ♣ AQJT4

Both hands (Answers Page)

Board: 388	North:	South:	W	N	E	S
Dealer: South	♠ QT942	♠ 8				1♥
Vul: N-S	♥ AK7	♥ Q9652	Pass	1♠	2♦	Pass ¹
North HCP: 11+2	♦ -	♦ AJT87	Pass	3♥	All Pass	
South HCP: 11+2	♣ Q9543	♣ A8				1. max 2 !S
Contract: 3♥ North						

Board: 389	North:	South:	W	N	E	S
Dealer: North	♠ QJT965	♠ K		1♠	Pass	2♥
Vul: Both	♥ K	♥ AT432	Pass	3♣	All Pass	
North HCP: 11+2	♦ J7	♦ KQ654				
South HCP: 12+2	♣ AT62	♣ 73				
Contract: 3♣ North						

Board: 390	North:	South:	W	N	E	S
Dealer: North	♠ J82	♠ A5		1♥	Pass	2♦ ¹
Vul: None	♥ AQ8732	♥ 5	Pass	2♥	Pass	3♣
North HCP: 11+2	♦ A8	♦ KT754	Pass	3♥	Pass	3NT
South HCP: 13+2	♣ 98	♣ AQT75	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

Board: 391	North:	South:	W	N	E	S
Dealer: South	♠ AT942	♠ 75				1♥
Vul: N-S	♥ A7	♥ KJT32	1♠	Pass	Pass	2♦
North HCP: 12+2	♦ 9	♦ AK754	Pass	3NT	All Pass	
South HCP: 14+2	♣ AT653	♣ K				
Contract: 3NT North						

Board: 392	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ T9753		1♥	Pass	1♠
Vul: E-W	♥ AJ863	♥ Q	Pass	2♦	Pass	2NT
North HCP: 14+1	♦ A653	♦ QJ	Pass	3NT	All Pass	
South HCP: 12+2	♣ 73	♣ AQJT4				
Contract: 3NT North						

Board: 393	♠ -	LHO is dealer.
Dealer: East	♥ KT8	East (LHO) opens 1♥ if possible.
Vul: None	♦ K9865432	West (RHO) bids 1♠ if possible.
HCP: 11+4	♣ KQ	

Board: 394	♠ 8	Partner is dealer.
Dealer: South	♥ KQ986	The opponents are silent.
Vul: N-S	♦ AKJ53	
HCP: 13+2	♣ T9	

Board: 395	♠ -	Partner is dealer.
Dealer: South	♥ KQ964	The opponents are silent.
Vul: E-W	♦ AK842	
HCP: 12+2	♣ T76	

Board: 396	♠ -	Partner is dealer.
Dealer: South	♥ A8762	The opponents are silent.
Vul: Both	♦ 532	
HCP: 11+2	♣ AQJT9	

Both hands (Answers Page)

Board: 393	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ QT752			1 ♥	Pass
Vul: None	♥ KT8	♥ 942	1 ♠	4 ♦	All Pass	
North HCP: 11+4	♦ K9865432	♦ J				
South HCP: 7+1	♣ KQ	♣ AT72				
Contract: 4 ♦ North						

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AQJ64			1 ♠	
Vul: N-S	♥ KQ986	♥ A4	Pass	2 ♥	Pass	2 ♠
North HCP: 13+2	♦ AKJ53	♦ Q64	Pass	3 ♦	Pass	3NT
South HCP: 13+1	♣ T9	♣ 853	All Pass			
Contract: 3NT South						

Board: 395	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQJ9543			1 ♠	
Vul: E-W	♥ KQ964	♥ J852	Pass	2 ♥	Pass	4 ♦ ¹
North HCP: 12+2	♦ AK842	♦ -	Pass	4 ♥	Pass	4NT ²
South HCP: 11+4	♣ T76	♣ 9	Pass	5 ♠ ³	Pass	6 ♥
Contract: 6 ♥ South			All Pass			

1. Splinter
2. Blackwood 0314, for !H
3. A=2/5 or 5/5, Q(H)=1

Board: 396	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KT97542			1 ♠	
Vul: Both	♥ A8762	♥ Q5	Pass	2 ♥	Pass	4 ♠
North HCP: 11+2	♦ 532	♦ AKT	All Pass			
South HCP: 15+3	♣ AQJT9	♣ K				
Contract: 4 ♠ South						

Board: 393	♠ QT752	RHO is dealer. You bid second.
Dealer: East	♥ 942	East (RHO) opens 1♥ if possible.
Vul: None	♦ J	West (LHO) bids 1♠ if possible.
HCP: 7+1	♣ AT72	

Board: 394	♠ AQJ64	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ Q64	
HCP: 13+1	♣ 853	

Board: 395	♠ AKQJ9543	You are dealer.
Dealer: South	♥ J852	The opponents are silent.
Vul: E-W	♦ -	
HCP: 11+4	♣ 9	

Board: 396	♠ KT97542	You are dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: Both	♦ AKT	
HCP: 15+3	♣ K	

Both hands (Answers Page)

Board: 393	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ QT752			1 ♥	Pass
Vul: None	♥ KT8	♥ 942	1 ♠	4 ♦	All Pass	
North HCP: 11+4	♦ K9865432	♦ J				
South HCP: 7+1	♣ KQ	♣ AT72				
Contract: 4 ♦ North						

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AQJ64			1 ♠	
Vul: N-S	♥ KQ986	♥ A4	Pass	2 ♥	Pass	2 ♠
North HCP: 13+2	♦ AKJ53	♦ Q64	Pass	3 ♦	Pass	3NT
South HCP: 13+1	♣ T9	♣ 853	All Pass			
Contract: 3NT South						

Board: 395	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQJ9543			1 ♠	
Vul: E-W	♥ KQ964	♥ J852	Pass	2 ♥	Pass	4 ♦ ¹
North HCP: 12+2	♦ AK842	♦ -	Pass	4 ♥	Pass	4NT ²
South HCP: 11+4	♣ T76	♣ 9	Pass	5 ♠ ³	Pass	6 ♥
Contract: 6 ♥ South			All Pass			

1. Splinter
 2. Blackwood 0314, for !H
 3. A=2/5 or 5/5, Q(H)=1

Board: 396	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KT97542			1 ♠	
Vul: Both	♥ A8762	♥ Q5	Pass	2 ♥	Pass	4 ♠
North HCP: 11+2	♦ 532	♦ AKT	All Pass			
South HCP: 15+3	♣ AQJT9	♣ K				
Contract: 4 ♠ South						

Board: 397 ♠ T3 You are dealer.

Dealer: North ♥ AKJ9543 The opponents are silent.

Vul: N-S ♦ QJ2

HCP: 11+3 ♣ 6

Board: 398 ♠ 9 Partner is dealer.

Dealer: South ♥ Q9 The opponents are silent.

Vul: E-W ♦ AJ954

HCP: 13+2 ♣ AQ873

Board: 399 ♠ K Partner is dealer.

Dealer: South ♥ A9 The opponents are silent.

Vul: Both ♦ KJ542

HCP: 18+2 ♣ AQJ98

Board: 400 ♠ AQJ87 You are dealer.

Dealer: North ♥ KT92 The opponents are silent.

Vul: None ♦ 73

HCP: 14+1 ♣ A4

Both hands (Answers Page)

Board: 397	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ AKQJ7		1♥	Pass	2♠
Vul: N-S	♥ AKJ9543	♥ 2	Pass	3♥	Pass	3NT
North HCP: 11+3	♦ QJ2	♦ 74	Pass	4♥	All Pass	
South HCP: 18+2	♣ 6	♣ AKJ54				
Contract: 4♥ North						

Board: 398	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQ				1♥
Vul: E-W	♥ Q9	♥ KT543	Pass	2♦ ¹	Pass	3♣
North HCP: 13+2	♦ AJ954	♦ 76	Pass	4NT ²	Pass	5♥ ³
South HCP: 12+1	♣ AQ873	♣ KT65	Pass	6♣	All Pass	
Contract: 6♣ North						
			1. 10+ HCP if fit or 6+; 12+ F			
			2. Blackwood 0314, for !C			
			3. A=2/5 or 5/5, Q(C)=0			

Board: 399	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQJ532				1♠
Vul: Both	♥ A9	♥ 64	Pass	2♦ ¹	Pass	2♠
North HCP: 18+2	♦ KJ542	♦ QT9	Pass	3NT	All Pass	
South HCP: 12+2	♣ AQJ98	♣ K7				
Contract: 3NT North			1. 10+ HCP if fit or 6+; 12+ F			

Board: 400	North:	South:	W	N	E	S
Dealer: North	♠ AQJ87	♠ KT		1♠	Pass	2♦ ¹
Vul: None	♥ KT92	♥ A	Pass	2♥	Pass	3NT
North HCP: 14+1	♦ 73	♦ AK964	All Pass			
South HCP: 14+2	♣ A4	♣ T8753				
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 397	♠ AKQJ7	Partner is dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 18+2	♣ AKJ54	

Board: 398	♠ AQ	You are dealer.
Dealer: South	♥ KT543	The opponents are silent.
Vul: E-W	♦ 76	
HCP: 12+1	♣ KT65	

Board: 399	♠ AQJ532	You are dealer.
Dealer: South	♥ 64	The opponents are silent.
Vul: Both	♦ QT9	
HCP: 12+2	♣ K7	

Board: 400	♠ KT	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ AK964	
HCP: 14+2	♣ T8753	

Both hands (Answers Page)

Board: 397	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ AKQJ7		1♥	Pass	2♠
Vul: N-S	♥ AKJ9543	♥ 2	Pass	3♥	Pass	3NT
North HCP: 11+3	♦ QJ2	♦ 74	Pass	4♥	All Pass	
South HCP: 18+2	♣ 6	♣ AKJ54				
Contract: 4♥ North						

Board: 398	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AQ				1♥
Vul: E-W	♥ Q9	♥ KT543	Pass	2♦ ¹	Pass	3♣
North HCP: 13+2	♦ AJ954	♦ 76	Pass	4NT ²	Pass	5♥ ³
South HCP: 12+1	♣ AQ873	♣ KT65	Pass	6♣	All Pass	
Contract: 6♣ North						
			1. 10+ HCP if fit or 6+; 12+ F			
			2. Blackwood 0314, for !C			
			3. A=2/5 or 5/5, Q(C)=0			

Board: 399	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AQJ532				1♠
Vul: Both	♥ A9	♥ 64	Pass	2♦ ¹	Pass	2♠
North HCP: 18+2	♦ KJ542	♦ QT9	Pass	3NT	All Pass	
South HCP: 12+2	♣ AQJ98	♣ K7				
Contract: 3NT North			1. 10+ HCP if fit or 6+; 12+ F			

Board: 400	North:	South:	W	N	E	S
Dealer: North	♠ AQJ87	♠ KT		1♠	Pass	2♦ ¹
Vul: None	♥ KT92	♥ A	Pass	2♥	Pass	3NT
North HCP: 14+1	♦ 73	♦ AK964	All Pass			
South HCP: 14+2	♣ A4	♣ T8753				
Contract: 3NT South			1. 10+ HCP if fit or 6+; 12+ F			

Board: 401 ♠ AKJT9865 You are dealer.

Dealer: North ♥ J8 The opponents are silent.

Vul: E-W ♦ A

HCP: 13+4 ♣ T5

Board: 402 ♠ JT Partner is dealer.

Dealer: South ♥ T The opponents are silent.

Vul: Both ♦ K8542

HCP: 11+2 ♣ AKT72

Board: 403 ♠ 6 Partner is dealer.

Dealer: South ♥ A4 The opponents are silent.

Vul: None ♦ KQ974

HCP: 11+2 ♣ QT653

Board: 404 ♠ KQ872 You are dealer.

Dealer: North ♥ 9 The opponents are silent.

Vul: N-S ♦ Q52

HCP: 14+1 ♣ AKT4

Board: 405 ♠ J84 You are dealer.

Dealer: North ♥ AKQJT The opponents are silent.

Vul: Both ♦ 4

HCP: 15+1 ♣ AT94

Both hands (Answers Page)

Board: 401	North:	South:	W	N	E	S
Dealer: North	♠ AKJT9865	♠ Q		1 ♠	Pass	2 ♥
Vul: E-W	♥ J8	♥ KQ976	Pass	4 ♦	All Pass	
North HCP: 13+4	♦ A	♦ J2				
South HCP: 13+2	♣ T5	♣ KQ763				
Contract: 4 ♠	North					

Board: 402	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ K863			1 ♥	
Vul: Both	♥ T	♥ AJ432	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 11+2	♦ K8542	♦ A	Pass	3 ♣	Pass	3NT
South HCP: 14+1	♣ AKT72	♣ Q93	All Pass			
Contract: 3NT	South					1. 10+ HCP if fit or 6+; 12+ F

Board: 403	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ J52			1 ♥	
Vul: None	♥ A4	♥ QJT75	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 11+2	♦ KQ974	♦ A3	Pass	2NT	All Pass	
South HCP: 12+1	♣ QT653	♣ KJ4				1. 10+ HCP if fit or 6+; 12+ F
Contract: 2NT	North					

Board: 404	North:	South:	W	N	E	S
Dealer: North	♠ KQ872	♠ 53		1 ♠	Pass	2 ♥
Vul: N-S	♥ 9	♥ AKJ32	Pass	3 ♣	Pass	3NT
North HCP: 14+1	♦ Q52	♦ AK986	All Pass			
South HCP: 15+2	♣ AKT4	♣ 7				
Contract: 3NT	South					

Board: 405	North:	South:	W	N	E	S
Dealer: North	♠ J84	♠ 7		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ AKQJT	♥ 42	Pass	3 ♣	Pass	5 ♣
North HCP: 15+1	♦ 4	♦ AKQT6	All Pass			
South HCP: 12+2	♣ AT94	♣ K8532				1. 10+ HCP if fit or 6+; 12+ F
Contract: 5 ♣	South					

Board: 401	♠ Q	Partner is dealer.
Dealer: North	♥ KQ976	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 13+2	♣ KQ763	

Board: 402	♠ K863	You are dealer.
Dealer: South	♥ AJ432	The opponents are silent.
Vul: Both	♦ A	
HCP: 14+1	♣ Q93	

Board: 403	♠ J52	You are dealer.
Dealer: South	♥ QJT75	The opponents are silent.
Vul: None	♦ A3	
HCP: 12+1	♣ KJ4	

Board: 404	♠ 53	Partner is dealer.
Dealer: North	♥ AKJ32	The opponents are silent.
Vul: N-S	♦ AK986	
HCP: 15+2	♣ 7	

Board: 405	♠ 7	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: Both	♦ AKQT6	
HCP: 12+2	♣ K8532	

Both hands (Answers Page)

Board: 401	North:	South:	W	N	E	S
Dealer: North	♠ AKJT9865	♠ Q		1 ♠	Pass	2 ♥
Vul: E-W	♥ J8	♥ KQ976	Pass	4 ♦	All Pass	
North HCP: 13+4	♦ A	♦ J2				
South HCP: 13+2	♣ T5	♣ KQ763				
Contract: 4 ♠	North					

Board: 402	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ K863				1 ♥
Vul: Both	♥ T	♥ AJ432	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 11+2	♦ K8542	♦ A	Pass	3 ♣	Pass	3NT
South HCP: 14+1	♣ AKT72	♣ Q93	All Pass			
Contract: 3NT	South					1. 10+ HCP if fit or 6+; 12+ F

Board: 403	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ J52				1 ♥
Vul: None	♥ A4	♥ QJT75	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 11+2	♦ KQ974	♦ A3	Pass	2NT	All Pass	
South HCP: 12+1	♣ QT653	♣ KJ4				1. 10+ HCP if fit or 6+; 12+ F
Contract: 2NT	North					

Board: 404	North:	South:	W	N	E	S
Dealer: North	♠ KQ872	♠ 53		1 ♠	Pass	2 ♥
Vul: N-S	♥ 9	♥ AKJ32	Pass	3 ♣	Pass	3NT
North HCP: 14+1	♦ Q52	♦ AK986	All Pass			
South HCP: 15+2	♣ AKT4	♣ 7				
Contract: 3NT	South					

Board: 405	North:	South:	W	N	E	S
Dealer: North	♠ J84	♠ 7		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ AKQJT	♥ 42	Pass	3 ♣	Pass	5 ♣
North HCP: 15+1	♦ 4	♦ AKQT6	All Pass			
South HCP: 12+2	♣ AT94	♣ K8532				1. 10+ HCP if fit or 6+; 12+ F
Contract: 5 ♣	South					

Board: 406 ♠ 8 Partner is dealer.

Dealer: South ♥ AT872 West (RHO) Doubles 1♠ if possible.

Vul: None ♦ AKJ95 East (LHO) bids 2♣ if possible.

HCP: 14+2 ♣ Q7

Board: 407 ♠ AK972 Partner is dealer.

Dealer: South ♥ - The opponents are silent.

Vul: N-S ♦ AQT87

HCP: 15+2 ♣ Q76

Board: 408 ♠ AQ952 You are dealer.

Dealer: North ♥ KJ94 The opponents are silent.

Vul: E-W ♦ J76

HCP: 11+1 ♣ 2

Board: 409 ♠ 75 Partner is dealer.

Dealer: South ♥ A The opponents are silent.

Vul: None ♦ Q9754

HCP: 12+2 ♣ KQJ43

Both hands (Answers Page)

Board: 406	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ KQJ53				1 ♠
Vul: None	♥ AT872	♥ 3	X	XX	2 ♣	2 ♦
North HCP: 14+2	♦ AKJ95	♦ Q832	Pass	2 ♥	Pass	3NT
South HCP: 12+1	♣ Q7	♣ KJ6	All Pass			
Contract: 3NT South						

Board: 407	North:	South:	W	N	E	S
Dealer: South	♠ AK972	♠ Q43				1 ♥
Vul: N-S	♥ -	♥ AT542	Pass	2 ♠	Pass	3 ♠
North HCP: 15+2	♦ AQT87	♦ K9	Pass	4 ♠	All Pass	
South HCP: 13+1	♣ Q76	♣ KJ8				
Contract: 4 ♠ North						

Board: 408	North:	South:	W	N	E	S
Dealer: North	♠ AQ952	♠ K		1 ♠	Pass	2 ♥
Vul: E-W	♥ KJ94	♥ Q8753	Pass	4 ♥	All Pass	
North HCP: 11+1	♦ J76	♦ AKQT3				
South HCP: 15+2	♣ 2	♣ J3				
Contract: 4 ♥ North						

Board: 409	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AKJ842				1 ♠
Vul: None	♥ A	♥ JT8	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 12+2	♦ Q9754	♦ AT6	Pass	3 ♣	Pass	3 ♥ ²
South HCP: 13+2	♣ KQJ43	♣ T	Pass	3NT	All Pass	
Contract: 3NT North						
			1. 10+ HCP if fit or 6+; 12+ F			
			2. Fourth suit			

South hands

1M & 2-Suit Resp

Board: 406	♠ KQJ53	You are dealer.
Dealer: South	♥ 3	West (LHO) Doubles 1♠ if possible.
Vul: None	♦ Q832	East (RHO) bids 2♣ if possible.
HCP: 12+1	♣ KJ6	
Board: 407	♠ Q43	You are dealer.
Dealer: South	♥ AT542	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 13+1	♣ KJ8	
Board: 408	♠ K	Partner is dealer.
Dealer: North	♥ Q8753	The opponents are silent.
Vul: E-W	♦ AKQT3	
HCP: 15+2	♣ J3	
Board: 409	♠ AKJ842	You are dealer.
Dealer: South	♥ JT8	The opponents are silent.
Vul: None	♦ AT6	
HCP: 13+2	♣ T	

Both hands (Answers Page)

Board: 406	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ KQJ53				1 ♠
Vul: None	♥ AT872	♥ 3	X	XX	2 ♣	2 ♦
North HCP: 14+2	♦ AKJ95	♦ Q832	Pass	2 ♥	Pass	3NT
South HCP: 12+1	♣ Q7	♣ KJ6	All Pass			
Contract: 3NT South						

Board: 407	North:	South:	W	N	E	S
Dealer: South	♠ AK972	♠ Q43				1 ♥
Vul: N-S	♥ -	♥ AT542	Pass	2 ♠	Pass	3 ♠
North HCP: 15+2	♦ AQT87	♦ K9	Pass	4 ♠	All Pass	
South HCP: 13+1	♣ Q76	♣ KJ8				
Contract: 4 ♠ North						

Board: 408	North:	South:	W	N	E	S
Dealer: North	♠ AQ952	♠ K		1 ♠	Pass	2 ♥
Vul: E-W	♥ KJ94	♥ Q8753	Pass	4 ♥	All Pass	
North HCP: 11+1	♦ J76	♦ AKQT3				
South HCP: 15+2	♣ 2	♣ J3				
Contract: 4 ♥ North						

Board: 409	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AKJ842				1 ♠
Vul: None	♥ A	♥ JT8	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 12+2	♦ Q9754	♦ AT6	Pass	3 ♣	Pass	3 ♥ ²
South HCP: 13+2	♣ KQJ43	♣ T	Pass	3NT	All Pass	
Contract: 3NT North						
			1. 10+ HCP if fit or 6+; 12+ F			
			2. Fourth suit			

Board: 410 ♠ AJT75 You are dealer.

Dealer: North ♥ A85 The opponents are silent.

Vul: N-S ♦ 762

HCP: 12+1 ♣ K2

Board: 411 ♠ Q You are dealer.

Dealer: North ♥ AK9754 The opponents are silent.

Vul: E-W ♦ Q4

HCP: 14+2 ♣ K842

Board: 412 ♠ QT7 You are dealer.

Dealer: North ♥ AKJT54 The opponents are silent.

Vul: Both ♦ 7

HCP: 11+2 ♣ JT4

Board: 413 ♠ 6 RHO is dealer. You bid second.

Dealer: West ♥ AJ976532 West (RHO) opens 1♠ if possible.

Vul: E-W ♦ 984 East (LHO) Doubles 4♥ if possible.

HCP: 5+4 ♣ 4

Both hands (Answers Page)

Board: 410	North:	South:	W	N	E	S
Dealer: North	♠ AJT75	♠ -		1 ♠	Pass	2 ♥
Vul: N-S	♥ A85	♥ KQ973	Pass	3 ♥	Pass	3NT ¹
North HCP: 12+1	♦ 762	♦ AK8	Pass	4 ♣ ²	Pass	4 ♦ ³
South HCP: 15+2	♣ K2	♣ QJ854	Pass	4 ♥	Pass	4NT ⁴
Contract: 6 ♥ South			Pass	5 ♥ ⁵	Pass	6 ♥
			All Pass			

1. surplus
2. Cue bid, a !C stopper
3. Cue bid, a !D stopper
4. Blackwood 0314, for !H
5. A=2/5 or 5/5, Q(H)=0

Board: 411	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AKJT2		1 ♥	Pass	1 ♠
Vul: E-W	♥ AK9754	♥ Q8	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 14+2	♦ Q4	♦ KJT85	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ K842	♣ 3				1. Fourth suit
Contract: 4 ♥ North						

Board: 412	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ AJ542		1 ♥	Pass	2 ♠
Vul: Both	♥ AKJT54	♥ -	Pass	4 ♠	All Pass	
North HCP: 11+2	♦ 7	♦ AKQ52				
South HCP: 16+2	♣ JT4	♣ Q95				
Contract: 4 ♠ North						

Board: 413	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ Q9732	1 ♠	4 ♥	X	All Pass
Vul: E-W	♥ AJ976532	♥ Q84				
North HCP: 5+4	♦ 984	♦ J62				
South HCP: 5+1	♣ 4	♣ 53				
Contract: 4 ♥X North						

South hands

1M & 2-Suit Resp

Board: 410	♠ -	Partner is dealer.
Dealer: North	♥ KQ973	The opponents are silent.
Vul: N-S	♦ AK8	
HCP: 15+2	♣ QJ854	

Board: 411	♠ AKJT2	Partner is dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: E-W	♦ KJT85	
HCP: 14+2	♣ 3	

Board: 412	♠ AJ542	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ AKQ52	
HCP: 16+2	♣ Q95	

Board: 413	♠ Q9732	LHO is dealer.
Dealer: West	♥ Q84	West (LHO) opens 1♠ if possible.
Vul: E-W	♦ J62	East (RHO) Doubles 4♥ if possible.
HCP: 5+1	♣ 53	

Both hands (Answers Page)

Board: 410	North:	South:	W	N	E	S
Dealer: North	♠ AJT75	♠ -		1 ♠	Pass	2 ♥
Vul: N-S	♥ A85	♥ KQ973	Pass	3 ♥	Pass	3NT ¹
North HCP: 12+1	♦ 762	♦ AK8	Pass	4 ♣ ²	Pass	4 ♦ ³
South HCP: 15+2	♣ K2	♣ QJ854	Pass	4 ♥	Pass	4NT ⁴
Contract: 6 ♥ South			Pass	5 ♥ ⁵	Pass	6 ♥
			All Pass			

1. surplus
2. Cue bid, a !C stopper
3. Cue bid, a !D stopper
4. Blackwood 0314, for !H
5. A=2/5 or 5/5, Q(H)=0

Board: 411	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AKJT2		1 ♥	Pass	1 ♠
Vul: E-W	♥ AK9754	♥ Q8	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 14+2	♦ Q4	♦ KJT85	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ K842	♣ 3				1. Fourth suit
Contract: 4 ♥ North						

Board: 412	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ AJ542		1 ♥	Pass	2 ♠
Vul: Both	♥ AKJT54	♥ -	Pass	4 ♠	All Pass	
North HCP: 11+2	♦ 7	♦ AKQ52				
South HCP: 16+2	♣ JT4	♣ Q95				
Contract: 4 ♠ North						

Board: 413	North:	South:	W	N	E	S
Dealer: West	♠ 6	♠ Q9732	1 ♠	4 ♥	X	All Pass
Vul: E-W	♥ AJ976532	♥ Q84				
North HCP: 5+4	♦ 984	♦ J62				
South HCP: 5+1	♣ 4	♣ 53				
Contract: 4 ♥X North						

Board: 414	♠ 7	Partner is dealer.
Dealer: South	♥ K7	West (RHO) bids 3♠ if possible.
Vul: E-W	♦ AQJ84	East (LHO) bids 4♠ if possible.
HCP: 13+2	♣ K8654	

Board: 415	♠ A5432	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: Both	♦ AKQT3	
HCP: 16+2	♣ Q8	

Board: 416	♠ KQJ743	You are dealer.
Dealer: North	♥ A42	The opponents are silent.
Vul: None	♦ KT	
HCP: 13+2	♣ 85	

Board: 417	♠ 5	Partner is dealer.
Dealer: South	♥ AKJ65	The opponents are silent.
Vul: E-W	♦ QT942	
HCP: 14+2	♣ A4	

Board: 418	♠ AKT96	You are dealer.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: Both	♦ J6	
HCP: 11+1	♣ 643	

Both hands (Answers Page)

Board: 414	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ -				1 ♥
Vul: E-W	♥ K7	♥ AQJ432	3 ♠	X	4 ♠	5 ♣
North HCP: 13+2	♦ AQJ84	♦ K5		All Pass		
South HCP: 14+3	♣ K8654	♣ AT972				
Contract: 5 ♣ South						

Board: 415	North:	South:	W	N	E	S
Dealer: South	♠ A5432	♠ K87				1 ♥
Vul: Both	♥ J	♥ KQ986	Pass	2 ♠	Pass	4 ♠
North HCP: 16+2	♦ AKQT3	♦ J4		All Pass		
South HCP: 12+1	♣ Q8	♣ KT5				
Contract: 4 ♠ South						

Board: 416	North:	South:	W	N	E	S
Dealer: North	♠ KQJ743	♠ A		1 ♠	Pass	2 ♥
Vul: None	♥ A42	♥ KT853	Pass	3 ♥	Pass	4 ♥
North HCP: 13+2	♦ KT	♦ 87542		All Pass		
South HCP: 11+2	♣ 85	♣ A9				
Contract: 4 ♥ South						

Board: 417	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKT83				1 ♠
Vul: E-W	♥ AKJ65	♥ 3	Pass	2 ♥	Pass	3 ♣
North HCP: 14+2	♦ QT942	♦ J63	Pass	3NT	All Pass	
South HCP: 12+1	♣ A4	♣ KJT8				
Contract: 3NT North						

Board: 418	North:	South:	W	N	E	S
Dealer: North	♠ AKT96	♠ 8		1 ♠	Pass	2 ♥
Vul: Both	♥ QJ4	♥ AT953	Pass	3 ♥	Pass	4 ♥
North HCP: 11+1	♦ J6	♦ K3		All Pass		
South HCP: 11+2	♣ 643	♣ A9875				
Contract: 4 ♥ South						

Board: 414	♠ -	You are dealer.
Dealer: South	♥ AQJ432	West (LHO) bids 3♠ if possible.
Vul: E-W	♦ K5	East (RHO) bids 4♠ if possible.
HCP: 14+3	♣ AT972	
 Board: 415	 ♠ K87	 You are dealer.
Dealer: South	♥ KQ986	The opponents are silent.
Vul: Both	♦ J4	
HCP: 12+1	♣ KT5	
 Board: 416	 ♠ A	 Partner is dealer.
Dealer: North	♥ KT853	The opponents are silent.
Vul: None	♦ 87542	
HCP: 11+2	♣ A9	
 Board: 417	 ♠ AKT83	 You are dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ J63	
HCP: 12+1	♣ KJT8	
 Board: 418	 ♠ 8	 Partner is dealer.
Dealer: North	♥ AT953	The opponents are silent.
Vul: Both	♦ K3	
HCP: 11+2	♣ A9875	

Both hands (Answers Page)

Board: 414	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ -				1 ♥
Vul: E-W	♥ K7	♥ AQJ432	3 ♠	X	4 ♠	5 ♣
North HCP: 13+2	♦ AQJ84	♦ K5		All Pass		
South HCP: 14+3	♣ K8654	♣ AT972				
Contract: 5 ♣ South						

Board: 415	North:	South:	W	N	E	S
Dealer: South	♠ A5432	♠ K87				1 ♥
Vul: Both	♥ J	♥ KQ986	Pass	2 ♠	Pass	4 ♠
North HCP: 16+2	♦ AKQT3	♦ J4		All Pass		
South HCP: 12+1	♣ Q8	♣ KT5				
Contract: 4 ♠ South						

Board: 416	North:	South:	W	N	E	S
Dealer: North	♠ KQJ743	♠ A		1 ♠	Pass	2 ♥
Vul: None	♥ A42	♥ KT853	Pass	3 ♥	Pass	4 ♥
North HCP: 13+2	♦ KT	♦ 87542		All Pass		
South HCP: 11+2	♣ 85	♣ A9				
Contract: 4 ♥ South						

Board: 417	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AKT83				1 ♠
Vul: E-W	♥ AKJ65	♥ 3	Pass	2 ♥	Pass	3 ♣
North HCP: 14+2	♦ QT942	♦ J63	Pass	3NT	All Pass	
South HCP: 12+1	♣ A4	♣ KJT8				
Contract: 3NT North						

Board: 418	North:	South:	W	N	E	S
Dealer: North	♠ AKT96	♠ 8		1 ♠	Pass	2 ♥
Vul: Both	♥ QJ4	♥ AT953	Pass	3 ♥	Pass	4 ♥
North HCP: 11+1	♦ J6	♦ K3		All Pass		
South HCP: 11+2	♣ 643	♣ A9875				
Contract: 4 ♥ South						

Board: 419	♠ AKQJ5	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ 62	
HCP: 15+2	♣ QJ962	

Board: 420	♠ J9852	Partner is dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ AQ942	
HCP: 15+2	♣ A	

Board: 421	♠ AQ85	You are dealer.
Dealer: North	♥ AKJ98	West (RHO) Doubles 5♠ if possible.
Vul: Both	♦ 2	
HCP: 14+1	♣ T72	

Board: 422	♠ Q	Partner is dealer.
Dealer: South	♥ AKQ52	The opponents are silent.
Vul: N-S	♦ T2	
HCP: 15+2	♣ AT752	

Both hands (Answers Page)

Board: 419	North:	South:	W	N	E	S
Dealer: South	♠ AKQJ5	♠ 843				1 ♥
Vul: None	♥ Q	♥ AT932	Pass	2 ♠	Pass	3 ♠
North HCP: 15+2	♦ 62	♦ AQ8	Pass	4 ♠	All Pass	
South HCP: 13+1	♣ QJ962	♣ K8				
Contract: 4 ♠ North						

Board: 420	North:	South:	W	N	E	S
Dealer: South	♠ J9852	♠ AT				1 ♥
Vul: N-S	♥ A4	♥ Q9653	Pass	1 ♠	Pass	1 NT
North HCP: 15+2	♦ AQ942	♦ KJ6	Pass	2 ♦ ¹	Pass	3 NT
South HCP: 11+1	♣ A	♣ J54	All Pass			
Contract: 3 NT South						1. Two Way New Minor Forcing

Board: 421	North:	South:	W	N	E	S
Dealer: North	♠ AQ85	♠ -		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ AKJ98	♥ Q54	Pass	2 ♠	Pass	3 ♥
North HCP: 14+1	♦ 2	♦ JT643	Pass	3 ♠ ²	Pass	5 ♠ ³
South HCP: 13+2	♣ T72	♣ AKQJ5	X	5 NT ⁴	Pass	6 ♥
Contract: 6 ♥ South			All Pass			
						1. 10+ HCP if fit or 6+; 12+ F
						2. Cue bid, a !S stopper
						3. Exclusion, for !H
						4. 2 out of 4

Board: 422	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ KJ752				1 ♠
Vul: N-S	♥ AKQ52	♥ 6	Pass	2 ♥	Pass	3 ♣
North HCP: 15+2	♦ T2	♦ QJ	All Pass			
South HCP: 12+2	♣ AT752	♣ KQ863				
Contract: 3 ♣ South						

Board: 419	♠ 843	You are dealer.
Dealer: South	♥ AT932	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 13+1	♣ K8	
Board: 420	♠ AT	You are dealer.
Dealer: South	♥ Q9653	The opponents are silent.
Vul: N-S	♦ KJ6	
HCP: 11+1	♣ J54	
Board: 421	♠ -	Partner is dealer.
Dealer: North	♥ Q54	West (LHO) Doubles 5♠ if possible.
Vul: Both	♦ JT643	
HCP: 13+2	♣ AKQJ5	
Board: 422	♠ KJ752	You are dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ QJ	
HCP: 12+2	♣ KQ863	

Both hands (Answers Page)

Board: 419	North:	South:	W	N	E	S
Dealer: South	♠ AKQJ5	♠ 843				1 ♥
Vul: None	♥ Q	♥ AT932	Pass	2 ♠	Pass	3 ♠
North HCP: 15+2	♦ 62	♦ AQ8	Pass	4 ♠	All Pass	
South HCP: 13+1	♣ QJ962	♣ K8				
Contract: 4 ♠ North						

Board: 420	North:	South:	W	N	E	S
Dealer: South	♠ J9852	♠ AT				1 ♥
Vul: N-S	♥ A4	♥ Q9653	Pass	1 ♠	Pass	1 NT
North HCP: 15+2	♦ AQ942	♦ KJ6	Pass	2 ♦ ¹	Pass	3 NT
South HCP: 11+1	♣ A	♣ J54	All Pass			
Contract: 3 NT South						1. Two Way New Minor Forcing

Board: 421	North:	South:	W	N	E	S
Dealer: North	♠ AQ85	♠ -		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ AKJ98	♥ Q54	Pass	2 ♠	Pass	3 ♥
North HCP: 14+1	♦ 2	♦ JT643	Pass	3 ♠ ²	Pass	5 ♠ ³
South HCP: 13+2	♣ T72	♣ AKQJ5	X	5 NT ⁴	Pass	6 ♥
Contract: 6 ♥ South			All Pass			
						1. 10+ HCP if fit or 6+; 12+ F
						2. Cue bid, a !S stopper
						3. Exclusion, for !H
						4. 2 out of 4

Board: 422	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ KJ752				1 ♠
Vul: N-S	♥ AKQ52	♥ 6	Pass	2 ♥	Pass	3 ♣
North HCP: 15+2	♦ T2	♦ QJ	All Pass			
South HCP: 12+2	♣ AT752	♣ KQ863				
Contract: 3 ♣ South						

Board: 423	♠ -	Partner is dealer.
Dealer: South	♥ AK984	The opponents are silent.
Vul: None	♦ K53	
HCP: 12+2	♣ Q9764	

Board: 424	♠ AKJ92	You are dealer.
Dealer: North	♥ QT2	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 14+1	♣ A63	

Board: 425	♠ KJ8632	You are dealer.
Dealer: North	♥ 732	East (LHO) Doubles 1♠ if possible.
Vul: E-W	♦ AQ7	West (RHO) bids 2♦ if possible.
HCP: 11+2	♣ J	

Board: 426	♠ KT843	You are dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ AT52	
HCP: 13+1	♣ KQ9	

Board: 427	♠ AJ986	Partner is dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ K	
HCP: 18+2	♣ AKT94	

Both hands (Answers Page)

Board: 423	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKJ842				1 ♠
Vul: None	♥ AK984	♥ J3	Pass	2 ♥	Pass	2 ♠
North HCP: 12+2	♦ K53	♦ T98	Pass	3NT	All Pass	
South HCP: 13+2	♣ Q9764	♣ A3				
Contract: 3NT North						

Board: 424	North:	South:	W	N	E	S
Dealer: North	♠ AKJ92	♠ T		1 ♠	Pass	2 ♥
Vul: N-S	♥ QT2	♥ AK753	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ T4	♦ AJ753				
South HCP: 15+2	♣ A63	♣ K2				
Contract: 4 ♥ North						

Board: 425	North:	South:	W	N	E	S
Dealer: North	♠ KJ8632	♠ -		1 ♠	X	XX
Vul: E-W	♥ 732	♥ AK865	2 ♦	2 ♠	All Pass	
North HCP: 11+2	♦ AQ7	♦ 632				
South HCP: 11+2	♣ J	♣ AT865				
Contract: 2 ♠ North						

Board: 426	North:	South:	W	N	E	S
Dealer: North	♠ KT843	♠ J6		1 ♠	Pass	2 ♥
Vul: Both	♥ J	♥ AK742	Pass	3 ♦	Pass	3NT
North HCP: 13+1	♦ AT52	♦ 4	All Pass			
South HCP: 12+2	♣ KQ9	♣ A8754				
Contract: 3NT South						

Board: 427	North:	South:	W	N	E	S
Dealer: South	♠ AJ986	♠ QT				1 ♥
Vul: N-S	♥ QJ	♥ AK963	Pass	2 ♠	Pass	3 ♦
North HCP: 18+2	♦ K	♦ QT764	Pass	3NT	All Pass	
South HCP: 11+2	♣ AKT94	♣ 6				
Contract: 3NT North						

South hands

1M & 2-Suit Resp

Board: 423 ♠ AKJ842 You are dealer.

Dealer: South ♥ J3 The opponents are silent.

Vul: None ♦ T98

HCP: 13+2 ♣ A3

Board: 424 ♠ T Partner is dealer.

Dealer: North ♥ AK753 The opponents are silent.

Vul: N-S ♦ AJ753

HCP: 15+2 ♣ K2

Board: 425 ♠ - Partner is dealer.

Dealer: North ♥ AK865 East (RHO) Doubles 1♠ if possible.

Vul: E-W ♦ 632 West (LHO) bids 2♦ if possible.

HCP: 11+2 ♣ AT865

Board: 426 ♠ J6 Partner is dealer.

Dealer: North ♥ AK742 The opponents are silent.

Vul: Both ♦ 4

HCP: 12+2 ♣ A8754

Board: 427 ♠ QT You are dealer.

Dealer: South ♥ AK963 The opponents are silent.

Vul: N-S ♦ QT764

HCP: 11+2 ♣ 6

Both hands (Answers Page)

Board: 423	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKJ842				1 ♠
Vul: None	♥ AK984	♥ J3	Pass	2 ♥	Pass	2 ♠
North HCP: 12+2	♦ K53	♦ T98	Pass	3NT	All Pass	
South HCP: 13+2	♣ Q9764	♣ A3				
Contract: 3NT North						

Board: 424	North:	South:	W	N	E	S
Dealer: North	♠ AKJ92	♠ T		1 ♠	Pass	2 ♥
Vul: N-S	♥ QT2	♥ AK753	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ T4	♦ AJ753				
South HCP: 15+2	♣ A63	♣ K2				
Contract: 4 ♥ North						

Board: 425	North:	South:	W	N	E	S
Dealer: North	♠ KJ8632	♠ -		1 ♠	X	XX
Vul: E-W	♥ 732	♥ AK865	2 ♦	2 ♠	All Pass	
North HCP: 11+2	♦ AQ7	♦ 632				
South HCP: 11+2	♣ J	♣ AT865				
Contract: 2 ♠ North						

Board: 426	North:	South:	W	N	E	S
Dealer: North	♠ KT843	♠ J6		1 ♠	Pass	2 ♥
Vul: Both	♥ J	♥ AK742	Pass	3 ♦	Pass	3NT
North HCP: 13+1	♦ AT52	♦ 4	All Pass			
South HCP: 12+2	♣ KQ9	♣ A8754				
Contract: 3NT South						

Board: 427	North:	South:	W	N	E	S
Dealer: South	♠ AJ986	♠ QT				1 ♥
Vul: N-S	♥ QJ	♥ AK963	Pass	2 ♠	Pass	3 ♦
North HCP: 18+2	♦ K	♦ QT764	Pass	3NT	All Pass	
South HCP: 11+2	♣ AKT94	♣ 6				
Contract: 3NT North						

Board: 428	♠ T9	Partner is dealer.
Dealer: South	♥ AQJ73	The opponents are silent.
Vul: E-W	♦ AT753	
HCP: 11+2	♣ 3	

Board: 429	♠ 865	You are dealer.
Dealer: North	♥ AK984	The opponents are silent.
Vul: Both	♦ 6	
HCP: 14+1	♣ AK74	

Board: 430	♠ KQ8	You are dealer.
Dealer: North	♥ 96432	The opponents are silent.
Vul: None	♦ Q62	
HCP: 11+1	♣ A7	

Board: 431	♠ K	You are dealer.
Dealer: North	♥ AKJ943	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 13+2	♣ T964	

Board: 432	♠ AK763	You are dealer.
Dealer: North	♥ KJ864	The opponents are silent.
Vul: Both	♦ 92	
HCP: 11+2	♣ T	

Both hands (Answers Page)

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AKJ853				1 ♠
Vul: E-W	♥ AQJ73	♥ T9	Pass	2 ♥	Pass	3 ♣
North HCP: 11+2	♦ AT753	♦ 4		All Pass		
South HCP: 11+2	♣ 3	♣ QJT5				
Contract: 3 ♣ South						

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ 865	♠ AQJ74		1 ♥	Pass	1 ♠
Vul: Both	♥ AK984	♥ QT2	Pass	2 ♣	Pass	3 ♥
North HCP: 14+1	♦ 6	♦ Q8753	Pass	3NT ¹	Pass	4 ♥
South HCP: 11+2	♣ AK74	♣ -		All Pass		
Contract: 4 ♥ South						1. surplus

Board: 430	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ A5		1 ♥	Pass	2 ♦ ¹
Vul: None	♥ 96432	♥ 8	Pass	2 ♥	Pass	3NT
North HCP: 11+1	♦ Q62	♦ AK973		All Pass		
South HCP: 16+2	♣ A7	♣ KQT32				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AQT93		1 ♥	Pass	1 ♠
Vul: E-W	♥ AKJ943	♥ -	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 13+2	♦ Q5	♦ A72	Pass	4 ♥	Pass	6 ♣
South HCP: 13+2	♣ T964	♣ QJ852		All Pass		
Contract: 6 ♣ South						1. Fourth suit

Board: 432	North:	South:	W	N	E	S
Dealer: North	♠ AK763	♠ 2		1 ♠	Pass	2 ♦ ¹
Vul: Both	♥ KJ864	♥ A5	Pass	2 ♥	Pass	3NT
North HCP: 11+2	♦ 92	♦ AQT43		All Pass		
South HCP: 16+2	♣ T	♣ AQ542				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 428 ♠ AKJ853 You are dealer.

Dealer: South ♥ T9 The opponents are silent.

Vul: E-W ♦ 4

HCP: 11+2 ♣ QJT5

Board: 429 ♠ AQJ74 Partner is dealer.

Dealer: North ♥ QT2 The opponents are silent.

Vul: Both ♦ Q8753

HCP: 11+2 ♣ -

Board: 430 ♠ A5 Partner is dealer.

Dealer: North ♥ 8 The opponents are silent.

Vul: None ♦ AK973

HCP: 16+2 ♣ KQT32

Board: 431 ♠ AQT93 Partner is dealer.

Dealer: North ♥ - The opponents are silent.

Vul: E-W ♦ A72

HCP: 13+2 ♣ QJ852

Board: 432 ♠ 2 Partner is dealer.

Dealer: North ♥ A5 The opponents are silent.

Vul: Both ♦ AQT43

HCP: 16+2 ♣ AQ542

Both hands (Answers Page)

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ AKJ853				1 ♠
Vul: E-W	♥ AQJ73	♥ T9	Pass	2 ♥	Pass	3 ♣
North HCP: 11+2	♦ AT753	♦ 4		All Pass		
South HCP: 11+2	♣ 3	♣ QJT5				
Contract: 3 ♣ South						

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ 865	♠ AQJ74		1 ♥	Pass	1 ♠
Vul: Both	♥ AK984	♥ QT2	Pass	2 ♣	Pass	3 ♥
North HCP: 14+1	♦ 6	♦ Q8753	Pass	3NT ¹	Pass	4 ♥
South HCP: 11+2	♣ AK74	♣ -		All Pass		
Contract: 4 ♥ South						1. surplus

Board: 430	North:	South:	W	N	E	S
Dealer: North	♠ KQ8	♠ A5		1 ♥	Pass	2 ♦ ¹
Vul: None	♥ 96432	♥ 8	Pass	2 ♥	Pass	3NT
North HCP: 11+1	♦ Q62	♦ AK973		All Pass		
South HCP: 16+2	♣ A7	♣ KQT32				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ AQT93		1 ♥	Pass	1 ♠
Vul: E-W	♥ AKJ943	♥ -	Pass	2 ♣	Pass	2 ♦ ¹
North HCP: 13+2	♦ Q5	♦ A72	Pass	4 ♥	Pass	6 ♣
South HCP: 13+2	♣ T964	♣ QJ852		All Pass		
Contract: 6 ♣ South						1. Fourth suit

Board: 432	North:	South:	W	N	E	S
Dealer: North	♠ AK763	♠ 2		1 ♠	Pass	2 ♦ ¹
Vul: Both	♥ KJ864	♥ A5	Pass	2 ♥	Pass	3NT
North HCP: 11+2	♦ 92	♦ AQT43		All Pass		
South HCP: 16+2	♣ T	♣ AQ542				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 433 ♠ AK8765 You are dealer.

Dealer: North ♥ KQ63 East (LHO) bids 2♣ if possible.

Vul: None ♦ J

HCP: 13+2 ♣ 94

Board: 434 ♠ QJ2 You are dealer.

Dealer: North ♥ AK863 The opponents are silent.

Vul: N-S ♦ KJT

HCP: 14+1 ♣ 95

Board: 435 ♠ AKJ85 Partner is dealer.

Dealer: South ♥ 8 East (LHO) bids 2♣ if possible.

Vul: Both ♦ 64

HCP: 12+2 ♣ KJT97

Board: 436 ♠ AKT64 You are dealer.

Dealer: North ♥ K The opponents are silent.

Vul: None ♦ K9432

HCP: 13+2 ♣ 93

Board: 437 ♠ AK9632 You are dealer.

Dealer: North ♥ KJ The opponents are silent.

Vul: N-S ♦ T5

HCP: 12+2 ♣ J84

Both hands (Answers Page)

Board: 433	North:	South:	W	N	E	S
Dealer: North	♠ AK8765	♠ 932		1 ♠	2 ♣	3 ♣ ¹
Vul: None	♥ KQ63	♥ AJ874	Pass	4 ♦ ²	Pass	4 ♠
North HCP: 13+2	♦ J	♦ AK952	All Pass			
South HCP: 12+2	♣ 94	♣ -				
Contract: 4 ♠ South			1. limit raise or better in !S			
			2. Splinter			

Board: 434	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ AKT98		1 ♥	Pass	1 ♠
Vul: N-S	♥ AK863	♥ 52	Pass	1 NT	Pass	2 ♦ ¹
North HCP: 14+1	♦ KJT	♦ A	Pass	3 ♠ ²	Pass	4 ♠
South HCP: 13+2	♣ 95	♣ Q8742	All Pass			
Contract: 4 ♠ South			1. Two Way New Minor Forcing			
			2. artificial			

Board: 435	North:	South:	W	N	E	S
Dealer: South	♠ AKJ85	♠ 762				1 ♥
Vul: Both	♥ 8	♥ AKJT3	Pass	1 ♠	2 ♣	X ¹
North HCP: 12+2	♦ 64	♦ KJ97	Pass	3 ♠	All Pass	
South HCP: 12+1	♣ KJT97	♣ 3				
Contract: 3 ♠ North			1. Support double redouble			

Board: 436	North:	South:	W	N	E	S
Dealer: North	♠ AKT64	♠ Q3		1 ♠	Pass	2 ♥
Vul: None	♥ K	♥ QT965	Pass	3 ♦	Pass	3 NT
North HCP: 13+2	♦ K9432	♦ J	All Pass			
South HCP: 12+2	♣ 93	♣ AKT65				
Contract: 3 NT South						

Board: 437	North:	South:	W	N	E	S
Dealer: North	♠ AK9632	♠ 8		1 ♠	Pass	2 ♥
Vul: N-S	♥ KJ	♥ AQ864	Pass	2 ♠	Pass	3 ♦
North HCP: 12+2	♦ T5	♦ AK743	Pass	3 ♠	Pass	4 ♠
South HCP: 15+2	♣ J84	♣ Q5	All Pass			
Contract: 4 ♠ South						

South hands

1M & 2-Suit Resp

Board: 433 ♠ 932 Partner is dealer.

Dealer: North ♥ AJ874 East (RHO) bids 2♣ if possible.

Vul: None ♦ AK952

HCP: 12+2 ♣ -

Board: 434 ♠ AKT98 Partner is dealer.

Dealer: North ♥ 52 The opponents are silent.

Vul: N-S ♦ A

HCP: 13+2 ♣ Q8742

Board: 435 ♠ 762 You are dealer.

Dealer: South ♥ AKJT3 East (RHO) bids 2♣ if possible.

Vul: Both ♦ KJ97

HCP: 12+1 ♣ 3

Board: 436 ♠ Q3 Partner is dealer.

Dealer: North ♥ QT965 The opponents are silent.

Vul: None ♦ J

HCP: 12+2 ♣ AKT65

Board: 437 ♠ 8 Partner is dealer.

Dealer: North ♥ AQ864 The opponents are silent.

Vul: N-S ♦ AK743

HCP: 15+2 ♣ Q5

Both hands (Answers Page)

Board: 433	North:	South:	W	N	E	S
Dealer: North	♠ AK8765	♠ 932		1 ♠	2 ♣	3 ♣ ¹
Vul: None	♥ KQ63	♥ AJ874	Pass	4 ♦ ²	Pass	4 ♠
North HCP: 13+2	♦ J	♦ AK952	All Pass			
South HCP: 12+2	♣ 94	♣ -				
Contract: 4 ♠ South			1. limit raise or better in !S			
			2. Splinter			

Board: 434	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ AKT98		1 ♥	Pass	1 ♠
Vul: N-S	♥ AK863	♥ 52	Pass	1 NT	Pass	2 ♦ ¹
North HCP: 14+1	♦ KJT	♦ A	Pass	3 ♠ ²	Pass	4 ♠
South HCP: 13+2	♣ 95	♣ Q8742	All Pass			
Contract: 4 ♠ South			1. Two Way New Minor Forcing			
			2. artificial			

Board: 435	North:	South:	W	N	E	S
Dealer: South	♠ AKJ85	♠ 762				1 ♥
Vul: Both	♥ 8	♥ AKJT3	Pass	1 ♠	2 ♣	X ¹
North HCP: 12+2	♦ 64	♦ KJ97	Pass	3 ♠	All Pass	
South HCP: 12+1	♣ KJT97	♣ 3				
Contract: 3 ♠ North			1. Support double redouble			

Board: 436	North:	South:	W	N	E	S
Dealer: North	♠ AKT64	♠ Q3		1 ♠	Pass	2 ♥
Vul: None	♥ K	♥ QT965	Pass	3 ♦	Pass	3 NT
North HCP: 13+2	♦ K9432	♦ J	All Pass			
South HCP: 12+2	♣ 93	♣ AKT65				
Contract: 3 NT South						

Board: 437	North:	South:	W	N	E	S
Dealer: North	♠ AK9632	♠ 8		1 ♠	Pass	2 ♥
Vul: N-S	♥ KJ	♥ AQ864	Pass	2 ♠	Pass	3 ♦
North HCP: 12+2	♦ T5	♦ AK743	Pass	3 ♠	Pass	4 ♠
South HCP: 15+2	♣ J84	♣ Q5	All Pass			
Contract: 4 ♠ South						

Board: 438 ♠ 93 Partner is dealer.

Dealer: South ♥ 2 East (LHO) bids 3♠ if possible.

Vul: E-W ♦ AK965

HCP: 14+2 ♣ AKT72

Board: 439 ♠ AJ Partner is dealer.

Dealer: South ♥ 7 West (RHO) bids 1♠ if possible.

Vul: None ♦ KQ432 East (LHO) bids 2♠ if possible.

HCP: 11+2 ♣ J7543

Board: 440 ♠ AK Partner is dealer.

Dealer: South ♥ KJ753 The opponents are silent.

Vul: N-S ♦ J8765

HCP: 12+2 ♣ 6

Board: 441 ♠ Q9 Partner is dealer.

Dealer: South ♥ K The opponents are silent.

Vul: E-W ♦ KQJ93

HCP: 14+2 ♣ QJT98

Board: 442 ♠ K874 You are dealer.

Dealer: North ♥ KQJ97 The opponents are silent.

Vul: Both ♦ Q

HCP: 12+1 ♣ J52

Both hands (Answers Page)

Board: 438	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AQ4				1 ♥
Vul: E-W	♥ 2	♥ QJT974	Pass	2 ♦ ¹	3 ♠	4 ♥
North HCP: 14+2	♦ AK965	♦ J	All Pass			
South HCP: 13+2	♣ AKT72	♣ QJ5				
Contract: 4 ♥ South			1.	10+	HCP if fit or 6+;	12+ F

Board: 439	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ K4				1 ♥
Vul: None	♥ 7	♥ AKT62	1 ♠	2 ♦	2 ♠	3 ♠ ¹
North HCP: 11+2	♦ KQ432	♦ J76	Pass	3NT	All Pass	
South HCP: 14+1	♣ J7543	♣ K98				
Contract: 3NT North						1. limit raise or better in !D

Board: 440	North:	South:	W	N	E	S
Dealer: South	♠ AK	♠ JT765				1 ♠
Vul: N-S	♥ KJ753	♥ T	Pass	2 ♥	Pass	3 ♣
North HCP: 12+2	♦ J8765	♦ AK3	All Pass			
South HCP: 15+1	♣ 6	♣ AK84				
Contract: 3 ♣ South						

Board: 441	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AKT854				1 ♠
Vul: E-W	♥ K	♥ J874	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 14+2	♦ KQJ93	♦ 65	Pass	3NT	All Pass	
South HCP: 11+2	♣ QJT98	♣ K				
Contract: 3NT North			1.	10+ HCP if fit or 6+; 12+ F		

Board: 442	North:	South:	W	N	E	S
Dealer: North	♠ K874	♠ AQ965		1 ♥	Pass	2 ♠
Vul: Both	♥ KQJ97	♥ A3	Pass	4 ♣	Pass	4NT ¹
North HCP: 12+1	♦ Q	♦ 9	Pass	5 ♦ ²	Pass	6 ♠
South HCP: 19+2	♣ J52	♣ AKQ98	All Pass			
Contract: 6 ♠ South			1. Blackwood 0314, for !S			
			2. A=1/5 or 4/5			

Board: 438	♠ AQ4	You are dealer.
Dealer: South	♥ QJT974	East (RHO) bids 3♠ if possible.
Vul: E-W	♦ J	
HCP: 13+2	♣ QJ5	
Board: 439	♠ K4	You are dealer.
Dealer: South	♥ AKT62	West (LHO) bids 1♠ if possible.
Vul: None	♦ J76	East (RHO) bids 2♠ if possible.
HCP: 14+1	♣ K98	
Board: 440	♠ JT765	You are dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 15+1	♣ AK84	
Board: 441	♠ AKT854	You are dealer.
Dealer: South	♥ J874	The opponents are silent.
Vul: E-W	♦ 65	
HCP: 11+2	♣ K	
Board: 442	♠ AQ965	Partner is dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: Both	♦ 9	
HCP: 19+2	♣ AKQ98	

Both hands (Answers Page)

Board: 438	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AQ4				1 ♥
Vul: E-W	♥ 2	♥ QJT974	Pass	2 ♦ ¹	3 ♠	4 ♥
North HCP: 14+2	♦ AK965	♦ J	All Pass			
South HCP: 13+2	♣ AKT72	♣ QJ5				
Contract: 4 ♥ South			1.	10+	HCP if fit or 6+;	12+ F

Board: 439	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ K4				1 ♥
Vul: None	♥ 7	♥ AKT62	1 ♠	2 ♦	2 ♠	3 ♠ ¹
North HCP: 11+2	♦ KQ432	♦ J76	Pass	3NT	All Pass	
South HCP: 14+1	♣ J7543	♣ K98				
Contract: 3NT North						1. limit raise or better in !D

Board: 440	North:	South:	W	N	E	S
Dealer: South	♠ AK	♠ JT765				1 ♠
Vul: N-S	♥ KJ753	♥ T	Pass	2 ♥	Pass	3 ♣
North HCP: 12+2	♦ J8765	♦ AK3	All Pass			
South HCP: 15+1	♣ 6	♣ AK84				
Contract: 3♣ South						

Board: 441	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AKT854				1 ♠
Vul: E-W	♥ K	♥ J874	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 14+2	♦ KQJ93	♦ 65	Pass	3NT	All Pass	
South HCP: 11+2	♣ QJT98	♣ K				
Contract: 3NT North			1.	10+ HCP if fit or 6+; 12+ F		

Board: 442	North:	South:	W	N	E	S
Dealer: North	♠ K874	♠ AQ965		1♥	Pass	2♠
Vul: Both	♥ KQJ97	♥ A3	Pass	4♠	Pass	4NT ¹
North HCP: 12+1	♦ Q	♦ 9	Pass	5♦ ²	Pass	6♠
South HCP: 19+2	♣ J52	♣ AKQ98	All Pass			
Contract: 6♠ South			1. Blackwood 0314, for !S			
			2. A=1/5 or 4/5			

Board: 443	♠ A42	You are dealer.
Dealer: North	♥ KQT853	East (LHO) Doubles 1♥ if possible.
Vul: N-S	♦ T	West (RHO) bids 2♣ if possible.
HCP: 13+2	♣ A63	
Board: 444	♠ KT853	You are dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: Both	♦ AQ842	
HCP: 11+2	♣ 63	
Board: 445	♠ 2	Partner is dealer.
Dealer: South	♥ T8	The opponents are silent.
Vul: None	♦ KQJ86	
HCP: 13+2	♣ AKT62	
Board: 446	♠ 4	Partner is dealer.
Dealer: South	♥ KQT73	West (RHO) bids 2♥ if possible.
Vul: E-W	♦ AKT96	
HCP: 12+2	♣ 95	

Both hands (Answers Page)

Board: 443	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ J9863		1♥	X	XX
Vul: N-S	♥ KQT853	♥ A9	2♣	2♥	Pass	4♥
North HCP: 13+2	♦ T	♦ AK965	All Pass			
South HCP: 12+2	♣ A63	♣ 8				
Contract: 4♥ South						

Board: 444	North:	South:	W	N	E	S
Dealer: North	♠ KT853	♠ J6		1♠	Pass	2♥
Vul: Both	♥ Q	♥ AK842	Pass	3♦	Pass	3NT
North HCP: 11+2	♦ AQ842	♦ J	All Pass			
South HCP: 14+2	♣ 63	♣ KQ942				
Contract: 3NT South						

Board: 445	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ Q543				1♥
Vul: None	♥ T8	♥ KQ974	Pass	2♦ ¹	Pass	3♦
North HCP: 13+2	♦ KQJ86	♦ AT73	Pass	4♣ ²	Pass	4♥ ³
South HCP: 11+1	♣ AKT62	♣ -	Pass	5♦	All Pass	
Contract: 5♦ North			1. 10+ HCP if fit or 6+; 12+ F 2. Crosswood 0314, for !D 3. A=1/5 or 4/5			

Board: 446	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AKQ765				1♠
Vul: E-W	♥ KQT73	♥ -	2♥	Pass	Pass	3♣
North HCP: 12+2	♦ AKT96	♦ J2	Pass	3NT	Pass	4♠
South HCP: 15+3	♣ 95	♣ KQ732	All Pass			
Contract: 4♠ South						

South hands

1M & 2-Suit Resp

Board: 443	♠ J9863	Partner is dealer.
Dealer: North	♥ A9	East (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ AK965	West (LHO) bids 2♣ if possible.
HCP: 12+2	♣ 8	
Board: 444	♠ J6	Partner is dealer.
Dealer: North	♥ AK842	The opponents are silent.
Vul: Both	♦ J	
HCP: 14+2	♣ KQ942	
Board: 445	♠ Q543	You are dealer.
Dealer: South	♥ KQ974	The opponents are silent.
Vul: None	♦ AT73	
HCP: 11+1	♣ -	
Board: 446	♠ AKQ765	You are dealer.
Dealer: South	♥ -	West (LHO) bids 2♥ if possible.
Vul: E-W	♦ J2	
HCP: 15+3	♣ KQ732	

Both hands (Answers Page)

Board: 443	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ J9863		1♥	X	XX
Vul: N-S	♥ KQT853	♥ A9	2♣	2♥	Pass	4♥
North HCP: 13+2	♦ T	♦ AK965	All Pass			
South HCP: 12+2	♣ A63	♣ 8				
Contract: 4♥ South						

Board: 444	North:	South:	W	N	E	S
Dealer: North	♠ KT853	♠ J6		1♠	Pass	2♥
Vul: Both	♥ Q	♥ AK842	Pass	3♦	Pass	3NT
North HCP: 11+2	♦ AQ842	♦ J	All Pass			
South HCP: 14+2	♣ 63	♣ KQ942				
Contract: 3NT South						

Board: 445	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ Q543				1♥
Vul: None	♥ T8	♥ KQ974	Pass	2♦ ¹	Pass	3♦
North HCP: 13+2	♦ KQJ86	♦ AT73	Pass	4♣ ²	Pass	4♥ ³
South HCP: 11+1	♣ AKT62	♣ -	Pass	5♦	All Pass	
Contract: 5♦ North			1. 10+ HCP if fit or 6+; 12+ F 2. Crosswood 0314, for !D 3. A=1/5 or 4/5			

Board: 446	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AKQ765				1♠
Vul: E-W	♥ KQT73	♥ -	2♥	Pass	Pass	3♣
North HCP: 12+2	♦ AKT96	♦ J2	Pass	3NT	Pass	4♠
South HCP: 15+3	♣ 95	♣ KQ732	All Pass			
Contract: 4♠ South						

Board: 447 ♠ K Partner is dealer.

Dealer: South ♥ KJ972 West (RHO) bids 1NT if possible.

Vul: Both ♦ QJ864

HCP: 11+2 ♣ J4

Board: 448 ♠ AT54 You are dealer.

Dealer: North ♥ AK9752 The opponents are silent.

Vul: None ♦ Q94

HCP: 13+2 ♣ -

Board: 449 ♠ 5 Partner is dealer.

Dealer: South ♥ QJ The opponents are silent.

Vul: N-S ♦ AKQ95

HCP: 16+2 ♣ KJT97

Board: 450 ♠ - Partner is dealer.

Dealer: South ♥ AJT82 The opponents are silent.

Vul: Both ♦ AT7

HCP: 11+2 ♣ QT532

Both hands (Answers Page)

Board: 447	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ Q8643				1 ♠
Vul: Both	♥ KJ972	♥ Q643	1NT	2 ♥	All Pass	
North HCP: 11+2	♦ QJ864	♦ T				
South HCP: 11+1	♣ J4	♣ AK9				
Contract: 2 ♥ North						

Board: 448	North:	South:	W	N	E	S
Dealer: North	♠ AT54	♠ 98762		1 ♥	Pass	1 ♠
Vul: None	♥ AK9752	♥ -	Pass	4 ♠	Pass	4NT ¹
North HCP: 13+2	♦ Q94	♦ AJ6	Pass	5 ♥ ²	Pass	5 ♠
South HCP: 12+2	♣ -	♣ AQJ95	All Pass			
Contract: 5 ♠ South						
			1. Blackwood 0314, for !S			
			2. A=2/5 or 5/5, Q(S)=0			

Board: 449	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ KQ87				1 ♥
Vul: N-S	♥ QJ	♥ A87432	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 16+2	♦ AKQ95	♦ 4	Pass	3 ♣	Pass	3 ♠ ²
South HCP: 13+2	♣ KJT97	♣ A6	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						
			1. 10+ HCP if fit or 6+; 12+ F			
			2. Fourth suit			

Board: 450	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQJ75				1 ♠
Vul: Both	♥ AJT82	♥ Q4	Pass	2 ♥	Pass	3 ♦
North HCP: 11+2	♦ AT7	♦ 9653	All Pass			
South HCP: 13+1	♣ QT532	♣ KJ				
Contract: 3 ♦ South						

South hands

1M & 2-Suit Resp

Board: 447	♠ Q8643	You are dealer.
Dealer: South	♥ Q643	West (LHO) bids 1NT if possible.
Vul: Both	♦ T	
HCP: 11+1	♣ AK9	
<hr/>		
Board: 448	♠ 98762	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 12+2	♣ AQJ95	
<hr/>		
Board: 449	♠ KQ87	You are dealer.
Dealer: South	♥ A87432	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 13+2	♣ A6	
<hr/>		
Board: 450	♠ AQJ75	You are dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: Both	♦ 9653	
HCP: 13+1	♣ KJ	

Both hands (Answers Page)

Board: 447	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ Q8643				1 ♠
Vul: Both	♥ KJ972	♥ Q643	1NT	2 ♥	All Pass	
North HCP: 11+2	♦ QJ864	♦ T				
South HCP: 11+1	♣ J4	♣ AK9				
Contract: 2 ♥ North						

Board: 448	North:	South:	W	N	E	S
Dealer: North	♠ AT54	♠ 98762		1 ♥	Pass	1 ♠
Vul: None	♥ AK9752	♥ -	Pass	4 ♠	Pass	4NT ¹
North HCP: 13+2	♦ Q94	♦ AJ6	Pass	5 ♥ ²	Pass	5 ♠
South HCP: 12+2	♣ -	♣ AQJ95	All Pass			
Contract: 5 ♠ South						
			1. Blackwood 0314, for !S			
			2. A=2/5 or 5/5, Q(S)=0			

Board: 449	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ KQ87				1 ♥
Vul: N-S	♥ QJ	♥ A87432	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 16+2	♦ AKQ95	♦ 4	Pass	3 ♣	Pass	3 ♠ ²
South HCP: 13+2	♣ KJT97	♣ A6	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						
			1. 10+ HCP if fit or 6+; 12+ F			
			2. Fourth suit			

Board: 450	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AQJ75				1 ♠
Vul: Both	♥ AJT82	♥ Q4	Pass	2 ♥	Pass	3 ♦
North HCP: 11+2	♦ AT7	♦ 9653	All Pass			
South HCP: 13+1	♣ QT532	♣ KJ				
Contract: 3 ♦ South						

Board: 451 ♠ - You are dealer.

Dealer: North ♥ AK76543 East (LHO) bids 1♠ if possible.

Vul: None ♦ QJ

HCP: 15+3 ♣ KQT5

Board: 452 ♠ AKJ62 You are dealer.

Dealer: North ♥ KT84 The opponents are silent.

Vul: N-S ♦ 54

HCP: 14+1 ♣ K6

Board: 453 ♠ K9842 Partner is dealer.

Dealer: South ♥ - The opponents are silent.

Vul: E-W ♦ AT972

HCP: 11+2 ♣ KJT

Board: 454 ♠ QJ843 You are dealer.

Dealer: North ♥ JT East (LHO) bids 2♦ if possible.

Vul: None ♦ A West (RHO) bids 3♦ if possible.

HCP: 12+2 ♣ KJ853 East (LHO) Doubles 4♦ if possible.

East (LHO) bids 5♦ if possible.

Both hands (Answers Page)

Board: 451	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ AKQ75		1 ♥	1 ♠	Pass
Vul: None	♥ AK76543	♥ J8	Pass	3 ♥	Pass	4 ♥
North HCP: 15+3	♦ QJ	♦ 2	All Pass			
South HCP: 11+2	♣ KQT5	♣ J9874				
Contract: 4 ♥ South						

Board: 452	North:	South:	W	N	E	S
Dealer: North	♠ AKJ62	♠ -		1 ♠	Pass	2 ♥
Vul: N-S	♥ KT84	♥ AQ653	Pass	4 ♥	Pass	4NT ¹
North HCP: 14+1	♦ 54	♦ AKQT9	Pass	5 ♥ ²	All Pass	
South HCP: 18+2	♣ K6	♣ QJ5				
Contract: 5 ♥ North			1. Blackwood 0314, for !H			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 453	North:	South:	W	N	E	S
Dealer: South	♠ K9842	♠ Q7				1 ♥
Vul: E-W	♥ -	♥ AKQT5	Pass	1 ♠	Pass	1NT
North HCP: 11+2	♦ AT972	♦ K63	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 14+1	♣ KJT	♣ 643	Pass	2 ♠	All Pass	
Contract: 2 ♠ North			1. Two Way New Minor Forcing			

Board: 454	North:	South:	W	N	E	S
Dealer: North	♠ QJ843	♠ 97		1 ♠	2 ♦	2 ♥
Vul: None	♥ JT	♥ AQ864	3 ♦	Pass	Pass	4 ♣
North HCP: 12+2	♦ A	♦ 3	Pass	4 ♦ ¹	X	4 ♥ ²
South HCP: 12+2	♣ KJ853	♣ AQ642	Pass	4NT ³	5 ♦	Pass ⁴
Contract: 6 ♣ South			Pass	X	Pass	6 ♣
			All Pass			

1. limit raise or better in !C
2. Cue bid, a !H stopper
3. Blackwood 0314, for !C
4. 0/5 or 2/5

Board: 451 ♠ AKQ75 Partner is dealer.

Dealer: North ♥ J8 East (RHO) bids 1♠ if possible.

Vul: None ♦ 2

HCP: 11+2 ♣ J9874

Board: 452 ♠ - Partner is dealer.

Dealer: North ♥ AQ653 The opponents are silent.

Vul: N-S ♦ AKQT9

HCP: 18+2 ♣ QJ5

Board: 453 ♠ Q7 You are dealer.

Dealer: South ♥ AKQT5 The opponents are silent.

Vul: E-W ♦ K63

HCP: 14+1 ♣ 643

Board: 454 ♠ 97 Partner is dealer.

Dealer: North ♥ AQ864 East (RHO) bids 2♦ if possible.

Vul: None ♦ 3 West (LHO) bids 3♦ if possible.

HCP: 12+2 ♣ AQ642 East (RHO) Doubles 4♦ if possible.

East (RHO) bids 5♦ if possible.

Both hands (Answers Page)

Board: 451	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ AKQ75		1♥	1♠	Pass
Vul: None	♥ AK76543	♥ J8	Pass	3♥	Pass	4♥
North HCP: 15+3	♦ QJ	♦ 2	All Pass			
South HCP: 11+2	♣ KQT5	♣ J9874				
Contract: 4♥ South						

Board: 452	North:	South:	W	N	E	S
Dealer: North	♠ AKJ62	♠ -		1♠	Pass	2♥
Vul: N-S	♥ KT84	♥ AQ653	Pass	4♥	Pass	4NT ¹
North HCP: 14+1	♦ 54	♦ AKQT9	Pass	5♥ ²	All Pass	
South HCP: 18+2	♣ K6	♣ QJ5				
Contract: 5♥ North			1. Blackwood 0314, for !H			
			2. A=2/5 or 5/5, Q(H)=0			

Board: 453	North:	South:	W	N	E	S
Dealer: South	♠ K9842	♠ Q7				1♥
Vul: E-W	♥ -	♥ AKQT5	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ AT972	♦ K63	Pass	2♣ ¹	Pass	2♦
South HCP: 14+1	♣ KJT	♣ 643	Pass	2♠	All Pass	
Contract: 2♠ North			1. Two Way New Minor Forcing			

Board: 454	North:	South:	W	N	E	S
Dealer: North	♠ QJ843	♠ 97		1♠	2♦	2♥
Vul: None	♥ JT	♥ AQ864	3♦	Pass	Pass	4♣
North HCP: 12+2	♦ A	♦ 3	Pass	4♦ ¹	X	4♥ ²
South HCP: 12+2	♣ KJ853	♣ AQ642	Pass	4NT ³	5♦	Pass ⁴
Contract: 6♣ South			Pass	X	Pass	6♣
			All Pass			

1. limit raise or better in !C
2. Cue bid, a !H stopper
3. Blackwood 0314, for !C
4. 0/5 or 2/5

Board: 455	♠ 6	Partner is dealer.
Dealer: South	♥ AJ852	The opponents are silent.
Vul: N-S	♦ 54	
HCP: 11+2	♣ AQT76	

Board: 456	♠ 74	You are dealer.
Dealer: North	♥ AQ942	The opponents are silent.
Vul: E-W	♦ AQ862	
HCP: 12+2	♣ 2	

Board: 457	♠ AQ987	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ KJ654	
HCP: 11+2	♣ J64	

Board: 458	♠ AKT43	You are dealer.
Dealer: North	♥ J93	The opponents are silent.
Vul: N-S	♦ AKT9	
HCP: 15+1	♣ 3	

Board: 459	♠ AQ864	You are dealer.
Dealer: North	♥ 32	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 12+1	♣ K742	

Both hands (Answers Page)

Board: 455	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KQJ982				1 ♠
Vul: N-S	♥ AJ852	♥ KQ96	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 11+2	♦ 54	♦ A3	Pass	4 ♥	All Pass	
South HCP: 15+2	♣ AQT76	♣ 3				1. Splinter
Contract: 4 ♥ North						

Board: 456	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ AKJ62		1 ♥	Pass	1 ♠
Vul: E-W	♥ AQ942	♥ 8	Pass	2 ♦	Pass	3NT
North HCP: 12+2	♦ AQ862	♦ KT			All Pass	
South HCP: 14+2	♣ 2	♣ QJT63				
Contract: 3NT South						

Board: 457	North:	South:	W	N	E	S
Dealer: South	♠ AQ987	♠ J6				1 ♥
Vul: Both	♥ -	♥ A8765	Pass	1 ♠	Pass	2 ♣
North HCP: 11+2	♦ KJ654	♦ 9	Pass	2NT	All Pass	
South HCP: 11+2	♣ J64	♣ AQT92				
Contract: 2NT North						

Board: 458	North:	South:	W	N	E	S
Dealer: North	♠ AKT43	♠ Q		1 ♠	Pass	2 ♥
Vul: N-S	♥ J93	♥ AQT72	Pass	4 ♣ ¹	Pass	4 ♥
North HCP: 15+1	♦ AKT9	♦ 54			All Pass	
South HCP: 11+2	♣ 3	♣ QJ754				1. Splinter
Contract: 4 ♥ South						

Board: 459	North:	South:	W	N	E	S
Dealer: North	♠ AQ864	♠ -		1 ♠	Pass	2 ♥
Vul: E-W	♥ 32	♥ QJT87	Pass	3 ♣	All Pass	
North HCP: 12+1	♦ K7	♦ AT642				
South HCP: 11+2	♣ K742	♣ A53				
Contract: 3 ♣ North						

Board: 455 ♠ KQJ982 You are dealer.

Dealer: South ♥ KQ96 The opponents are silent.

Vul: N-S ♦ A3

HCP: 15+2 ♣ 3

Board: 456 ♠ AKJ62 Partner is dealer.

Dealer: North ♥ 8 The opponents are silent.

Vul: E-W ♦ KT

HCP: 14+2 ♣ QJT63

Board: 457 ♠ J6 You are dealer.

Dealer: South ♥ A8765 The opponents are silent.

Vul: Both ♦ 9

HCP: 11+2 ♣ AQT92

Board: 458 ♠ Q Partner is dealer.

Dealer: North ♥ AQT72 The opponents are silent.

Vul: N-S ♦ 54

HCP: 11+2 ♣ QJ754

Board: 459 ♠ - Partner is dealer.

Dealer: North ♥ QJT87 The opponents are silent.

Vul: E-W ♦ AT642

HCP: 11+2 ♣ A53

Both hands (Answers Page)

Board: 455	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ KQJ982				1 ♠
Vul: N-S	♥ AJ852	♥ KQ96	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 11+2	♦ 54	♦ A3	Pass	4 ♥	All Pass	
South HCP: 15+2	♣ AQT76	♣ 3				1. Splinter
Contract: 4 ♥ North						

Board: 456	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ AKJ62		1 ♥	Pass	1 ♠
Vul: E-W	♥ AQ942	♥ 8	Pass	2 ♦	Pass	3NT
North HCP: 12+2	♦ AQ862	♦ KT			All Pass	
South HCP: 14+2	♣ 2	♣ QJT63				
Contract: 3NT South						

Board: 457	North:	South:	W	N	E	S
Dealer: South	♠ AQ987	♠ J6				1 ♥
Vul: Both	♥ -	♥ A8765	Pass	1 ♠	Pass	2 ♣
North HCP: 11+2	♦ KJ654	♦ 9	Pass	2NT	All Pass	
South HCP: 11+2	♣ J64	♣ AQT92				
Contract: 2NT North						

Board: 458	North:	South:	W	N	E	S
Dealer: North	♠ AKT43	♠ Q		1 ♠	Pass	2 ♥
Vul: N-S	♥ J93	♥ AQT72	Pass	4 ♣ ¹	Pass	4 ♥
North HCP: 15+1	♦ AKT9	♦ 54			All Pass	
South HCP: 11+2	♣ 3	♣ QJ754				1. Splinter
Contract: 4 ♥ South						

Board: 459	North:	South:	W	N	E	S
Dealer: North	♠ AQ864	♠ -		1 ♠	Pass	2 ♥
Vul: E-W	♥ 32	♥ QJT87	Pass	3 ♣	All Pass	
North HCP: 12+1	♦ K7	♦ AT642				
South HCP: 11+2	♣ K742	♣ A53				
Contract: 3 ♣ North						

Board: 460	♠ A73	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ AQJ85	
HCP: 15+2	♣ KJT96	

Board: 461	♠ AKQJ9	You are dealer.
Dealer: North	♥ 87	The opponents are silent.
Vul: None	♦ 3	
HCP: 14+2	♣ KJ765	

Board: 462	♠ KQJ63	You are dealer.
Dealer: North	♥ KQT8	The opponents are silent.
Vul: E-W	♦ -	
HCP: 14+1	♣ K975	

Board: 463	♠ -	Partner is dealer.
Dealer: South	♥ AJ987	The opponents are silent.
Vul: Both	♦ AKQ53	
HCP: 14+2	♣ 632	

Both hands (Answers Page)

Board: 460	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ KT985				1 ♠
Vul: Both	♥ -	♥ AKJ2	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 15+2	♦ AQJ85	♦ T4	Pass	3 ♠	Pass	4 ♠
South HCP: 11+1	♣ KJT96	♣ 74	All Pass			
Contract: 4 ♠ South						1. 10+ HCP if fit or 6+; 12+ F

Board: 461	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ9	♠ T		1 ♠	Pass	2 ♥
Vul: None	♥ 87	♥ AKT32	Pass	3 ♣	All Pass	
North HCP: 14+2	♦ 3	♦ K9872				
South HCP: 12+2	♣ KJ765	♣ Q8				
Contract: 3 ♣ North						

Board: 462	North:	South:	W	N	E	S
Dealer: North	♠ KQJ63	♠ A2		1 ♠	Pass	2 ♥
Vul: E-W	♥ KQT8	♥ AJ973	Pass	5 ♦ ¹	Pass	5 NT ²
North HCP: 14+1	♦ -	♦ AKJ93	Pass	6 ♥	All Pass	
South HCP: 17+2	♣ K975	♣ 2				1. Exclusion, for !H
Contract: 6 ♥ North						2. 2 out of 4

Board: 463	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQ984				1 ♠
Vul: Both	♥ AJ987	♥ QT643	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 14+2	♦ AKQ53	♦ 97	Pass	4 ♦ ²	Pass	4 NT ³
South HCP: 11+3	♣ 632	♣ -	Pass	5 ♥ ⁴	All Pass	
Contract: 5 ♥ North						1. Splinter
						2. surplus
						3. Blackwood 0314, for !H
						4. A=2/5 or 5/5, Q(H)=0

South hands

1M & 2-Suit Resp

Board: 460 ♠ KT985 You are dealer.

Dealer: South ♥ AKJ2 The opponents are silent.

Vul: Both ♦ T4

HCP: 11+1 ♣ 74

Board: 461 ♠ T Partner is dealer.

Dealer: North ♥ AKT32 The opponents are silent.

Vul: None ♦ K9872

HCP: 12+2 ♣ Q8

Board: 462 ♠ A2 Partner is dealer.

Dealer: North ♥ AJ973 The opponents are silent.

Vul: E-W ♦ AKJ93

HCP: 17+2 ♣ 2

Board: 463 ♠ AKQ984 You are dealer.

Dealer: South ♥ QT643 The opponents are silent.

Vul: Both ♦ 97

HCP: 11+3 ♣ -

Both hands (Answers Page)

Board: 460	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ KT985				1 ♠
Vul: Both	♥ -	♥ AKJ2	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 15+2	♦ AQJ85	♦ T4	Pass	3 ♠	Pass	4 ♠
South HCP: 11+1	♣ KJT96	♣ 74	All Pass			
Contract: 4 ♠ South						1. 10+ HCP if fit or 6+; 12+ F

Board: 461	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ9	♠ T		1 ♠	Pass	2 ♥
Vul: None	♥ 87	♥ AKT32	Pass	3 ♣	All Pass	
North HCP: 14+2	♦ 3	♦ K9872				
South HCP: 12+2	♣ KJ765	♣ Q8				
Contract: 3 ♣ North						

Board: 462	North:	South:	W	N	E	S
Dealer: North	♠ KQJ63	♠ A2		1 ♠	Pass	2 ♥
Vul: E-W	♥ KQT8	♥ AJ973	Pass	5 ♦ ¹	Pass	5 NT ²
North HCP: 14+1	♦ -	♦ AKJ93	Pass	6 ♥	All Pass	
South HCP: 17+2	♣ K975	♣ 2				1. Exclusion, for !H
Contract: 6 ♥ North						2. 2 out of 4

Board: 463	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQ984				1 ♠
Vul: Both	♥ AJ987	♥ QT643	Pass	2 ♥	Pass	4 ♣ ¹
North HCP: 14+2	♦ AKQ53	♦ 97	Pass	4 ♦ ²	Pass	4 NT ³
South HCP: 11+3	♣ 632	♣ -	Pass	5 ♥ ⁴	All Pass	
Contract: 5 ♥ North						1. Splinter
						2. surplus
						3. Blackwood 0314, for !H
						4. A=2/5 or 5/5, Q(H)=0

Board: 464	♠ A8
Dealer: South	♥ 6
Vul: None	♦ Q8764
HCP: 12+2	♣ AQ962

Partner is dealer.

West (RHO) bids 1♠ if possible.

Board: 465	♠ A87
Dealer: North	♥ AT543
Vul: N-S	♦ 94
HCP: 11+1	♣ K95

You are dealer.

The opponents are silent.

Board: 466	♠ A9764
Dealer: North	♥ A9
Vul: Both	♦ QJT8
HCP: 12+1	♣ J3

You are dealer.

The opponents are silent.

Board: 467	♠ 93
Dealer: South	♥ KT986
Vul: None	♦ 6
HCP: 12+2	♣ AKQT2

Partner is dealer.

The opponents are silent.

Both hands (Answers Page)

Board: 464	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ J6				1 ♥
Vul: None	♥ 6	♥ AKT984	1 ♠	2NT	Pass	3 ♥
North HCP: 12+2	♦ Q8764	♦ AJ3	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ AQ962	♣ J4				
Contract: 4 ♥ North						

Board: 465	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ K		1 ♥	Pass	2 ♦ ¹
Vul: N-S	♥ AT543	♥ 62	Pass	2 ♥	Pass	3 ♣
North HCP: 11+1	♦ 94	♦ AJT32	Pass	3NT	All Pass	
South HCP: 13+2	♣ K95	♣ AJT63				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 466	North:	South:	W	N	E	S
Dealer: North	♠ A9764	♠ -		1 ♠	Pass	2 ♥
Vul: Both	♥ A9	♥ KQJ86	Pass	3 ♦	Pass	3NT
North HCP: 12+1	♦ QJT8	♦ A9732		All Pass		
South HCP: 12+2	♣ J3	♣ QT6				
Contract: 3NT South						

Board: 467	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AQ765				1 ♠
Vul: None	♥ KT986	♥ Q32	Pass	2 ♥	Pass	3 ♥
North HCP: 12+2	♦ 6	♦ KJT5	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ AKQT2	♣ 4				
Contract: 4 ♥ North						

Board: 464 ♠ J6 You are dealer.

Dealer: South ♥ AKT984 West (LHO) bids 1♠ if possible.

Vul: None ♦ AJ3

HCP: 14+2 ♣ J4

Board: 465 ♠ K Partner is dealer.

Dealer: North ♥ 62 The opponents are silent.

Vul: N-S ♦ AJT32

HCP: 13+2 ♣ AJT63

Board: 466 ♠ - Partner is dealer.

Dealer: North ♥ KQJ86 The opponents are silent.

Vul: Both ♦ A9732

HCP: 12+2 ♣ QT6

Board: 467 ♠ AQ765 You are dealer.

Dealer: South ♥ Q32 The opponents are silent.

Vul: None ♦ KJT5

HCP: 12+1 ♣ 4

Both hands (Answers Page)

Board: 464	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ J6				1 ♥
Vul: None	♥ 6	♥ AKT984	1 ♠	2NT	Pass	3 ♥
North HCP: 12+2	♦ Q8764	♦ AJ3	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ AQ962	♣ J4				
Contract: 4 ♥ North						

Board: 465	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ K		1 ♥	Pass	2 ♦ ¹
Vul: N-S	♥ AT543	♥ 62	Pass	2 ♥	Pass	3 ♣
North HCP: 11+1	♦ 94	♦ AJT32	Pass	3NT	All Pass	
South HCP: 13+2	♣ K95	♣ AJT63				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT North						

Board: 466	North:	South:	W	N	E	S
Dealer: North	♠ A9764	♠ -		1 ♠	Pass	2 ♥
Vul: Both	♥ A9	♥ KQJ86	Pass	3 ♦	Pass	3NT
North HCP: 12+1	♦ QJT8	♦ A9732		All Pass		
South HCP: 12+2	♣ J3	♣ QT6				
Contract: 3NT South						

Board: 467	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AQ765				1 ♠
Vul: None	♥ KT986	♥ Q32	Pass	2 ♥	Pass	3 ♥
North HCP: 12+2	♦ 6	♦ KJT5	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ AKQT2	♣ 4				
Contract: 4 ♥ North						

Board: 468 ♠ 4 Partner is dealer.

Dealer: South ♥ QJ West (RHO) Doubles 3♥ if possible.

Vul: N-S ♦ AQT97

HCP: 12+2 ♣ QJ862

Board: 469 ♠ K Partner is dealer.

Dealer: South ♥ 86542 The opponents are silent.

Vul: E-W ♦ AKQT6

HCP: 15+2 ♣ K8

Board: 470 ♠ A854 You are dealer.

Dealer: North ♥ AK832 East (LHO) bids 2♣ if possible.

Vul: None ♦ J3

HCP: 12+1 ♣ 52

Board: 471 ♠ 8 You are dealer.

Dealer: North ♥ KQ987652 The opponents are silent.

Vul: N-S ♦ K

HCP: 14+4 ♣ AQ5

Both hands (Answers Page)

Board: 468	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AK8753				1 ♠
Vul: N-S	♥ QJ	♥ K74	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 12+2	♦ AQT97	♦ 64	Pass	3 ♣	Pass	3 ♥ ²
South HCP: 13+2	♣ QJ862	♣ K3	X	4 ♣	Pass	4 ♠
Contract: 4 ♠ South			All Pass			
			1. 10+ HCP if fit or 6+; 12+ F			
			2. Fourth suit			

Board: 469	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJ7654				1 ♠
Vul: E-W	♥ 86542	♥ J7	Pass	2 ♥	Pass	2 ♠
North HCP: 15+2	♦ AKQT6	♦ J2	Pass	3 NT	All Pass	
South HCP: 12+2	♣ K8	♣ AJ4				
Contract: 3 NT North						

Board: 470	North:	South:	W	N	E	S
Dealer: North	♠ A854	♠ KT972		1 ♥	2 ♣	2 ♠
Vul: None	♥ AK832	♥ -	Pass	3 ♠	Pass	4 ♠
North HCP: 12+1	♦ J3	♦ AKT74	All Pass			
South HCP: 11+2	♣ 52	♣ J96				
Contract: 4 ♠ South						

Board: 471	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AKT32		1 ♥	Pass	1 ♠
Vul: N-S	♥ KQ987652	♥ -	Pass	4 ♥	All Pass	
North HCP: 14+4	♦ K	♦ AQ953				
South HCP: 13+2	♣ AQ5	♣ T96				
Contract: 4 ♥ North						

South hands

1M & 2-Suit Resp

Board: 468	♠ AK8753	You are dealer.
Dealer: South	♥ K74	West (LHO) Doubles 3♥ if possible.
Vul: N-S	♦ 64	
HCP: 13+2	♣ K3	
Board: 469	♠ AJ7654	You are dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 12+2	♣ AJ4	
Board: 470	♠ KT972	Partner is dealer.
Dealer: North	♥ -	East (RHO) bids 2♣ if possible.
Vul: None	♦ AKT74	
HCP: 11+2	♣ J96	
Board: 471	♠ AKT32	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ AQ953	
HCP: 13+2	♣ T96	

Both hands (Answers Page)

Board: 468	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AK8753				1 ♠
Vul: N-S	♥ QJ	♥ K74	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 12+2	♦ AQT97	♦ 64	Pass	3 ♣	Pass	3 ♥ ²
South HCP: 13+2	♣ QJ862	♣ K3	X	4 ♣	Pass	4 ♠
Contract: 4 ♠ South			All Pass			
			1. 10+ HCP if fit or 6+; 12+ F			
			2. Fourth suit			

Board: 469	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJ7654				1 ♠
Vul: E-W	♥ 86542	♥ J7	Pass	2 ♥	Pass	2 ♠
North HCP: 15+2	♦ AKQT6	♦ J2	Pass	3 NT	All Pass	
South HCP: 12+2	♣ K8	♣ AJ4				
Contract: 3 NT North						

Board: 470	North:	South:	W	N	E	S
Dealer: North	♠ A854	♠ KT972		1 ♥	2 ♣	2 ♠
Vul: None	♥ AK832	♥ -	Pass	3 ♠	Pass	4 ♠
North HCP: 12+1	♦ J3	♦ AKT74	All Pass			
South HCP: 11+2	♣ 52	♣ J96				
Contract: 4 ♠ South						

Board: 471	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AKT32		1 ♥	Pass	1 ♠
Vul: N-S	♥ KQ987652	♥ -	Pass	4 ♥	All Pass	
North HCP: 14+4	♦ K	♦ AQ953				
South HCP: 13+2	♣ AQ5	♣ T96				
Contract: 4 ♥ North						

Board: 472	♠ -	Partner is dealer.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: E-W	♦ Q7643	
HCP: 11+2	♣ KQJT8	

Board: 473	♠ AKJ8	You are dealer.
Dealer: North	♥ QJT964	The opponents are silent.
Vul: Both	♦ Q	
HCP: 13+2	♣ 97	

Board: 474	♠ AQT32	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ K62	
HCP: 13+2	♣ A7542	

Board: 475	♠ AQ653	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ AKJ53	
HCP: 17+2	♣ KT3	

Board: 476	♠ 8	Partner is dealer.
Dealer: South	♥ A7643	The opponents are silent.
Vul: Both	♦ KQJ87	
HCP: 14+2	♣ A2	

Both hands (Answers Page)

Board: 472	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AK985				1 ♥
Vul: E-W	♥ QJ8	♥ KT9642	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 11+2	♦ Q7643	♦ K	Pass	4 ♥	All Pass	
South HCP: 13+3	♣ KQJT8	♣ 5				1. 10+ HCP if fit or 6+; 12+ F
Contract: 4 ♥ North						

Board: 473	North:	South:	W	N	E	S
Dealer: North	♠ AKJ8	♠ 32		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ QJT964	♥ A	Pass	2 ♥	Pass	3 ♣
North HCP: 13+2	♦ Q	♦ JT953	Pass	3 ♠ ²	Pass	3 NT
South HCP: 12+2	♣ 97	♣ AK863	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						1. 10+ HCP if fit or 6+; 12+ F
						2. Fourth suit

Board: 474	North:	South:	W	N	E	S
Dealer: South	♠ AQT32	♠ 54				1 ♥
Vul: N-S	♥ -	♥ AKQJ9	Pass	1 ♠	Pass	1 NT
North HCP: 13+2	♦ K62	♦ J97	Pass	2 ♦ ¹	Pass	2 NT
South HCP: 15+1	♣ A7542	♣ KJT	Pass	3 NT	All Pass	
Contract: 3 NT North						1. Two Way New Minor Forcing

Board: 475	North:	South:	W	N	E	S
Dealer: South	♠ AQ653	♠ T				1 ♥
Vul: E-W	♥ -	♥ AQT62	Pass	2 ♠	Pass	3 ♣
North HCP: 17+2	♦ AKJ53	♦ Q94	Pass	3 NT	All Pass	
South HCP: 11+1	♣ KT3	♣ QJ94				
Contract: 3 NT North						

Board: 476	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKJT732				1 ♠
Vul: Both	♥ A7643	♥ 5	Pass	2 ♥	Pass	4 ♠
North HCP: 14+2	♦ KQJ87	♦ 6	All Pass			
South HCP: 11+3	♣ A2	♣ KT74				
Contract: 4 ♠ South						

South hands

1M & 2-Suit Resp

Board: 472 ♠ AK985 You are dealer.

Dealer: South ♥ KT9642 The opponents are silent.

Vul: E-W ♦ K

HCP: 13+3 ♣ 5

Board: 473 ♠ 32 Partner is dealer.

Dealer: North ♥ A The opponents are silent.

Vul: Both ♦ JT953

HCP: 12+2 ♣ AK863

Board: 474 ♠ 54 You are dealer.

Dealer: South ♥ AKQJ9 The opponents are silent.

Vul: N-S ♦ J97

HCP: 15+1 ♣ KJT

Board: 475 ♠ T You are dealer.

Dealer: South ♥ AQT62 The opponents are silent.

Vul: E-W ♦ Q94

HCP: 11+1 ♣ QJ94

Board: 476 ♠ AKJT732 You are dealer.

Dealer: South ♥ 5 The opponents are silent.

Vul: Both ♦ 6

HCP: 11+3 ♣ KT74

Both hands (Answers Page)

Board: 472	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AK985				1 ♥
Vul: E-W	♥ QJ8	♥ KT9642	Pass	2 ♦ ¹	Pass	2 ♠
North HCP: 11+2	♦ Q7643	♦ K	Pass	4 ♥	All Pass	
South HCP: 13+3	♣ KQJT8	♣ 5				1. 10+ HCP if fit or 6+; 12+ F
Contract: 4 ♥ North						

Board: 473	North:	South:	W	N	E	S
Dealer: North	♠ AKJ8	♠ 32		1 ♥	Pass	2 ♦ ¹
Vul: Both	♥ QJT964	♥ A	Pass	2 ♥	Pass	3 ♣
North HCP: 13+2	♦ Q	♦ JT953	Pass	3 ♠ ²	Pass	3 NT
South HCP: 12+2	♣ 97	♣ AK863	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						1. 10+ HCP if fit or 6+; 12+ F
						2. Fourth suit

Board: 474	North:	South:	W	N	E	S
Dealer: South	♠ AQT32	♠ 54				1 ♥
Vul: N-S	♥ -	♥ AKQJ9	Pass	1 ♠	Pass	1 NT
North HCP: 13+2	♦ K62	♦ J97	Pass	2 ♦ ¹	Pass	2 NT
South HCP: 15+1	♣ A7542	♣ KJT	Pass	3 NT	All Pass	
Contract: 3 NT North						1. Two Way New Minor Forcing

Board: 475	North:	South:	W	N	E	S
Dealer: South	♠ AQ653	♠ T				1 ♥
Vul: E-W	♥ -	♥ AQT62	Pass	2 ♠	Pass	3 ♣
North HCP: 17+2	♦ AKJ53	♦ Q94	Pass	3 NT	All Pass	
South HCP: 11+1	♣ KT3	♣ QJ94				
Contract: 3 NT North						

Board: 476	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKJT732				1 ♠
Vul: Both	♥ A7643	♥ 5	Pass	2 ♥	Pass	4 ♠
North HCP: 14+2	♦ KQJ87	♦ 6	All Pass			
South HCP: 11+3	♣ A2	♣ KT74				
Contract: 4 ♠ South						

Board: 477	♠ A	Partner is dealer.
Dealer: South	♥ J8754	The opponents are silent.
Vul: None	♦ J5	
HCP: 13+2	♣ AK965	

Board: 478	♠ KQ865	You are dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: E-W	♦ KQT	
HCP: 13+1	♣ QJ6	

Board: 479	♠ AKQT4	Partner is dealer.
Dealer: South	♥ J5	The opponents are silent.
Vul: Both	♦ 7	
HCP: 14+2	♣ A9542	

Board: 480	♠ AJT52	You are dealer.
Dealer: North	♥ AT82	The opponents are silent.
Vul: None	♦ KJ53	
HCP: 13+1	♣ -	

Both hands (Answers Page)

Board: 477	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KJ653				1 ♠
Vul: None	♥ J8754	♥ 32	Pass	2 ♥	Pass	3 ♦
North HCP: 13+2	♦ J5	♦ AK932	Pass	4 ♣	Pass	4 ♥
South HCP: 11+2	♣ AK965	♣ 3	All Pass			
Contract: 4 ♥ South						

Board: 478	North:	South:	W	N	E	S
Dealer: North	♠ KQ865	♠ A		1 ♠	Pass	2 ♥
Vul: E-W	♥ 62	♥ AKQ53	Pass	2 ♠	Pass	4NT ¹
North HCP: 13+1	♦ KQT	♦ AJ654	Pass	5 ♦ ²	Pass	6NT
South HCP: 21+2	♣ QJ6	♣ K2	All Pass			
Contract: 6NT South						
			1. Blackwood 0314, for !S			
			2. A=1/5 or 4/5			

Board: 479	North:	South:	W	N	E	S
Dealer: South	♠ AKQT4	♠ 97				1 ♥
Vul: Both	♥ J5	♥ AK876	Pass	1 ♠	Pass	2 ♦
North HCP: 14+2	♦ 7	♦ AT82	Pass	3NT	All Pass	
South HCP: 14+1	♣ A9542	♣ QJ				
Contract: 3NT North						

Board: 480	North:	South:	W	N	E	S
Dealer: North	♠ AJT52	♠ K		1 ♠	Pass	2 ♥
Vul: None	♥ AT82	♥ KQJ97	Pass	4 ♣ ¹	Pass	4 ♦ ²
North HCP: 13+1	♦ KJ53	♦ Q7	Pass	5 ♣ ³	Pass	5 ♥ ⁴
South HCP: 20+2	♣ -	♣ AKQ83	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						
			1. Splinter			
			2. surplus			
			3. Exclusion, for !H			
			4. 1 out of 4			

Board: 477 ♠ KJ653 You are dealer.

Dealer: South ♥ 32 The opponents are silent.

Vul: None ♦ AK932

HCP: 11+2 ♣ 3

Board: 478 ♠ A Partner is dealer.

Dealer: North ♥ AKQ53 The opponents are silent.

Vul: E-W ♦ AJ654

HCP: 21+2 ♣ K2

Board: 479 ♠ 97 You are dealer.

Dealer: South ♥ AK876 The opponents are silent.

Vul: Both ♦ AT82

HCP: 14+1 ♣ QJ

Board: 480 ♠ K Partner is dealer.

Dealer: North ♥ KQJ97 The opponents are silent.

Vul: None ♦ Q7

HCP: 20+2 ♣ AKQ83

Both hands (Answers Page)

Board: 477	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KJ653				1 ♠
Vul: None	♥ J8754	♥ 32	Pass	2 ♥	Pass	3 ♦
North HCP: 13+2	♦ J5	♦ AK932	Pass	4 ♣	Pass	4 ♥
South HCP: 11+2	♣ AK965	♣ 3	All Pass			
Contract: 4 ♥ South						

Board: 478	North:	South:	W	N	E	S
Dealer: North	♠ KQ865	♠ A		1 ♠	Pass	2 ♥
Vul: E-W	♥ 62	♥ AKQ53	Pass	2 ♠	Pass	4NT ¹
North HCP: 13+1	♦ KQT	♦ AJ654	Pass	5 ♦ ²	Pass	6NT
South HCP: 21+2	♣ QJ6	♣ K2	All Pass			
Contract: 6NT South						
			1. Blackwood 0314, for !S			
			2. A=1/5 or 4/5			

Board: 479	North:	South:	W	N	E	S
Dealer: South	♠ AKQT4	♠ 97				1 ♥
Vul: Both	♥ J5	♥ AK876	Pass	1 ♠	Pass	2 ♦
North HCP: 14+2	♦ 7	♦ AT82	Pass	3NT	All Pass	
South HCP: 14+1	♣ A9542	♣ QJ				
Contract: 3NT North						

Board: 480	North:	South:	W	N	E	S
Dealer: North	♠ AJT52	♠ K		1 ♠	Pass	2 ♥
Vul: None	♥ AT82	♥ KQJ97	Pass	4 ♣ ¹	Pass	4 ♦ ²
North HCP: 13+1	♦ KJ53	♦ Q7	Pass	5 ♣ ³	Pass	5 ♥ ⁴
South HCP: 20+2	♣ -	♣ AKQ83	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						
			1. Splinter			
			2. surplus			
			3. Exclusion, for !H			
			4. 1 out of 4			

Board: 481 ♠ Q98 You are dealer.

Dealer: North ♥ KQ752 The opponents are silent.

Vul: N-S ♦ AK43

HCP: 14+1 ♣ 8

Board: 482 ♠ KQT5 You are dealer.

Dealer: North ♥ Q9843 The opponents are silent.

Vul: Both ♦ -

HCP: 14+1 ♣ AKT8

Board: 483 ♠ AKJ843 You are dealer.

Dealer: North ♥ KT972 The opponents are silent.

Vul: None ♦ Q8

HCP: 13+3 ♣ -

Board: 484 ♠ K9 Partner is dealer.

Dealer: South ♥ 7 The opponents are silent.

Vul: N-S ♦ KQJT7

HCP: 14+2 ♣ AJT83

Both hands (Answers Page)

Board: 481	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ AKJ64		1♥	Pass	1♠
Vul: N-S	♥ KQ752	♥ J86	Pass	2♦	Pass	4♥
North HCP: 14+1	♦ AK43	♦ -	Pass	4NT ¹	Pass	5♥ ²
South HCP: 14+2	♣ 8	♣ AJT32	Pass	6♥	All Pass	
Contract: 6♥ North						1. Blackwood 0314, for !H 2. A=2/5 or 5/5, Q(H)=0

Board: 482	North:	South:	W	N	E	S
Dealer: North	♠ KQT5	♠ AJ8		1♥	Pass	2♦ ¹
Vul: Both	♥ Q9843	♥ -	Pass	3♣	Pass	3NT
North HCP: 14+1	♦ -	♦ KQJ87	All Pass			
South HCP: 14+2	♣ AKT8	♣ QJ952				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 483	North:	South:	W	N	E	S
Dealer: North	♠ AKJ843	♠ 7		1♠	Pass	2♦ ¹
Vul: None	♥ KT972	♥ A5	Pass	2♥	Pass	3NT
North HCP: 13+3	♦ Q8	♦ KJ953	Pass	4♥	All Pass	
South HCP: 14+2	♣ -	♣ AQ642				1. 10+ HCP if fit or 6+; 12+ F
Contract: 4♥ North						

Board: 484	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ A87				1♥
Vul: N-S	♥ 7	♥ AJ982	Pass	2♦ ¹	Pass	2NT
North HCP: 14+2	♦ KQJT7	♦ A8	Pass	3♣	Pass	3NT
South HCP: 15+1	♣ AJT83	♣ Q65	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

South hands

1M & 2-Suit Resp

Board: 481	♠ AKJ64	Partner is dealer.
Dealer: North	♥ J86	The opponents are silent.
Vul: N-S	♦ -	
HCP: 14+2	♣ AJT32	

Board: 482	♠ AJ8	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ KQJ87	
HCP: 14+2	♣ QJ952	

Board: 483	♠ 7	Partner is dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: None	♦ KJ953	
HCP: 14+2	♣ AQ642	

Board: 484	♠ A87	You are dealer.
Dealer: South	♥ AJ982	The opponents are silent.
Vul: N-S	♦ A8	
HCP: 15+1	♣ Q65	

Both hands (Answers Page)

Board: 481	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ AKJ64		1♥	Pass	1♠
Vul: N-S	♥ KQ752	♥ J86	Pass	2♦	Pass	4♥
North HCP: 14+1	♦ AK43	♦ -	Pass	4NT ¹	Pass	5♥ ²
South HCP: 14+2	♣ 8	♣ AJT32	Pass	6♥	All Pass	
Contract: 6♥ North						1. Blackwood 0314, for !H 2. A=2/5 or 5/5, Q(H)=0

Board: 482	North:	South:	W	N	E	S
Dealer: North	♠ KQT5	♠ AJ8		1♥	Pass	2♦ ¹
Vul: Both	♥ Q9843	♥ -	Pass	3♣	Pass	3NT
North HCP: 14+1	♦ -	♦ KQJ87	All Pass			
South HCP: 14+2	♣ AKT8	♣ QJ952				1. 10+ HCP if fit or 6+; 12+ F
Contract: 3NT South						

Board: 483	North:	South:	W	N	E	S
Dealer: North	♠ AKJ843	♠ 7		1♠	Pass	2♦ ¹
Vul: None	♥ KT972	♥ A5	Pass	2♥	Pass	3NT
North HCP: 13+3	♦ Q8	♦ KJ953	Pass	4♥	All Pass	
South HCP: 14+2	♣ -	♣ AQ642				1. 10+ HCP if fit or 6+; 12+ F
Contract: 4♥ North						

Board: 484	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ A87				1♥
Vul: N-S	♥ 7	♥ AJ982	Pass	2♦ ¹	Pass	2NT
North HCP: 14+2	♦ KQJT7	♦ A8	Pass	3♣	Pass	3NT
South HCP: 15+1	♣ AJT83	♣ Q65	All Pass			
Contract: 3NT South						1. 10+ HCP if fit or 6+; 12+ F

North hands

1M & 2-Suit Resp

Board: 485	♠ 3	Partner is dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: E-W	♦ KQT97	
HCP: 12+2	♣ AQ982	

Board: 486	♠ J	Partner is dealer.
Dealer: South	♥ QT642	West (RHO) Doubles 1♠ if possible.
Vul: None	♦ 72	East (LHO) bids 2♦ if possible.
HCP: 11+2	♣ AKJT8	

Board: 487	♠ J	Partner is dealer.
Dealer: South	♥ KQJ42	West (RHO) Doubles 4♦ if possible.
Vul: N-S	♦ T3	
HCP: 11+2	♣ KJ543	

Board: 488	♠ 4	Partner is dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: E-W	♦ QJ983	
HCP: 11+2	♣ AQT75	

Both hands (Answers Page)

Board: 485	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KJ6				1 ♥
Vul: E-W	♥ JT	♥ AQ9652	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 12+2	♦ KQT97	♦ 6	Pass	3 ♣	Pass	3 ♠ ²
South HCP: 13+2	♣ AQ982	♣ KT7	Pass	3NT	All Pass	
Contract: 3NT North						1. 10+ HCP if fit or 6+; 12+ F 2. Fourth suit

Board: 486	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A96543				1 ♠
Vul: None	♥ QT642	♥ AKJ	X	XX	2 ♦	3 ♦ ¹
North HCP: 11+2	♦ 72	♦ QJ3	Pass	3 ♥	Pass	3 ♠
South HCP: 15+2	♣ AKJT8	♣ 3	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						1. strength cue bid

Board: 487	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AKQT854				1 ♠
Vul: N-S	♥ KQJ42	♥ 853	Pass	2 ♥	Pass	4 ♦ ¹
North HCP: 11+2	♦ T3	♦ 8	X	Pass	Pass	4 ♥
South HCP: 15+3	♣ KJ543	♣ AQ	All Pass			
Contract: 4 ♥ South						1. Splinter

Board: 488	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AKQT83				1 ♠
Vul: E-W	♥ Q4	♥ KT832	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 11+2	♦ QJ983	♦ T	Pass	2NT	Pass	3 ♥
South HCP: 13+3	♣ AQT75	♣ J	All Pass			
Contract: 3 ♥ South						1. 10+ HCP if fit or 6+; 12+ F

Board: 485 ♠ KJ6 You are dealer.

Dealer: South ♥ AQ9652 The opponents are silent.

Vul: E-W ♦ 6

HCP: 13+2 ♣ KT7

Board: 486 ♠ A96543 You are dealer.

Dealer: South ♥ AKJ West (LHO) Doubles 1♠ if possible.

Vul: None ♦ QJ3 East (RHO) bids 2♦ if possible.

HCP: 15+2 ♣ 3

Board: 487 ♠ AKQT854 You are dealer.

Dealer: South ♥ 853 West (LHO) Doubles 4♦ if possible.

Vul: N-S ♦ 8

HCP: 15+3 ♣ AQ

Board: 488 ♠ AKQT83 You are dealer.

Dealer: South ♥ KT832 The opponents are silent.

Vul: E-W ♦ T

HCP: 13+3 ♣ J

Both hands (Answers Page)

Board: 485	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ KJ6				1 ♥
Vul: E-W	♥ JT	♥ AQ9652	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 12+2	♦ KQT97	♦ 6	Pass	3 ♣	Pass	3 ♠ ²
South HCP: 13+2	♣ AQ982	♣ KT7	Pass	3NT	All Pass	
Contract: 3NT North						1. 10+ HCP if fit or 6+; 12+ F 2. Fourth suit

Board: 486	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ A96543				1 ♠
Vul: None	♥ QT642	♥ AKJ	X	XX	2 ♦	3 ♦ ¹
North HCP: 11+2	♦ 72	♦ QJ3	Pass	3 ♥	Pass	3 ♠
South HCP: 15+2	♣ AKJT8	♣ 3	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						1. strength cue bid

Board: 487	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AKQT854				1 ♠
Vul: N-S	♥ KQJ42	♥ 853	Pass	2 ♥	Pass	4 ♦ ¹
North HCP: 11+2	♦ T3	♦ 8	X	Pass	Pass	4 ♥
South HCP: 15+3	♣ KJ543	♣ AQ	All Pass			
Contract: 4 ♥ South						1. Splinter

Board: 488	North:	South:	W	N	E	S
Dealer: South	♠ 4	♠ AKQT83				1 ♠
Vul: E-W	♥ Q4	♥ KT832	Pass	2 ♦ ¹	Pass	2 ♥
North HCP: 11+2	♦ QJ983	♦ T	Pass	2NT	Pass	3 ♥
South HCP: 13+3	♣ AQT75	♣ J	All Pass			
Contract: 3 ♥ South						1. 10+ HCP if fit or 6+; 12+ F

North hands

1M & 2-Suit Resp

Board: 489	♠ -	Partner is dealer.
Dealer: South	♥ KQ762	The opponents are silent.
Vul: Both	♦ KJ3	
HCP: 13+2	♣ AT863	

Both hands (Answers Page)

Board: 489

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 11+1

Contract: 4♥ North

North:

♠ -

♥ KQ762

♦ KJ3

♣ AT863

South:

♠ AT963

♥ T83

♦ AT

♣ K97

W

N

E

S

1 ♠

Pass 2 ♥ Pass 3 ♥

Pass 4 ♥ All Pass

Board: 489 ♠ AT963 You are dealer.

Dealer: South ♥ T83 The opponents are silent.

Vul: Both ♦ AT

HCP: 11+1 ♣ K97

Both hands (Answers Page)

Board: 489

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 11+1

Contract: 4♥ North

North:

♠ -

♥ KQ762

♦ KJ3

♣ AT863

South:

♠ AT963

♥ T83

♦ AT

♣ K97

W

N

E

S

1♠

Pass

2♥

Pass

3♥

Pass

4♥

All Pass