

Board: 1 ♠ 2 You are dealer.

Dealer: North ♥ AKJ The opponents are silent.

Vul: None ♦ KT863

HCP: 12+1 ♣ J542

Board: 2 ♠ KT52 You are dealer.

Dealer: North ♥ 75 The opponents are silent.

Vul: N-S ♦ AQ8

HCP: 13 ♣ KJ85

Board: 3 ♠ Q87643 Partner is dealer.

Dealer: South ♥ KT5 The opponents are silent.

Vul: E-W ♦ KT

HCP: 12+2 ♣ A7

Board: 4 ♠ T9 Partner is dealer.

Dealer: South ♥ AKJ5 The opponents are silent.

Vul: Both ♦ J874

HCP: 12 ♣ K97

Board: 5 ♠ 9832 Partner is dealer.

Dealer: South ♥ K9 The opponents are silent.

Vul: N-S ♦ AKQT63

HCP: 12+2 ♣ T

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AKT963		1♦	Pass	1♠
Vul: None	♥ AKJ	♥ 95	Pass	2♣	Pass	3♠
North HCP: 12+1	♦ KT863	♦ Q	Pass	3NT	All Pass	
South HCP: 12+2	♣ J542	♣ KT86				
Contract:	3NT North					

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ KT52	♠ A84		1♣	Pass	1♥
Vul: N-S	♥ 75	♥ AT9643	Pass	1♠	Pass	3♥
North HCP: 13	♦ AQ8	♦ KT	Pass	4♥	All Pass	
South HCP: 11+2	♣ KJ85	♣ T2				
Contract:	4♥ North					

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ Q87643	♠ A2			1♦	
Vul: E-W	♥ KT5	♥ QJ74	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ KT	♦ A852	Pass	2♣ ¹	Pass	3♥
South HCP: 13	♣ A7	♣ Q53	Pass	3♠	Pass	4♣
Contract:	4♣ South					All Pass

1. New Minor Forcing

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ Q72			1♦	
Vul: Both	♥ AKJ5	♥ Q8	Pass	1♥	Pass	1NT
North HCP: 12	♦ J874	♦ KT62	Pass	3♦	Pass	3NT
South HCP: 14	♣ K97	♣ AQJT	All Pass			
Contract:	3NT South					

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 9832	♠ K7			1♣	
Vul: N-S	♥ K9	♥ AQJ3	Pass	1♦	Pass	1♥
North HCP: 12+2	♦ AKQT63	♦ 842	Pass	3♦	All Pass	
South HCP: 12	♣ T	♣ Q954				
Contract:	3♦ North					

Board: 1	♠ AKT963	Partner is dealer.
Dealer: North	♥ 95	The opponents are silent.
Vul: None	♦ Q	
HCP: 12+2	♣ KT86	

Board: 2	♠ A84	Partner is dealer.
Dealer: North	♥ AT9643	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 11+2	♣ T2	

Board: 3	♠ A2	You are dealer.
Dealer: South	♥ QJ74	The opponents are silent.
Vul: E-W	♦ A852	
HCP: 13	♣ Q53	

Board: 4	♠ Q72	You are dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: Both	♦ KT62	
HCP: 14	♣ AQJT	

Board: 5	♠ K7	You are dealer.
Dealer: South	♥ AQJ3	The opponents are silent.
Vul: N-S	♦ 842	
HCP: 12	♣ Q954	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AKT963		1♦	Pass	1♠
Vul: None	♥ AKJ	♥ 95	Pass	2♣	Pass	3♠
North HCP: 12+1	♦ KT863	♦ Q	Pass	3NT	All Pass	
South HCP: 12+2	♣ J542	♣ KT86				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ KT52	♠ A84		1♣	Pass	1♥
Vul: N-S	♥ 75	♥ AT9643	Pass	1♠	Pass	3♥
North HCP: 13	♦ AQ8	♦ KT	Pass	4♥	All Pass	
South HCP: 11+2	♣ KJ85	♣ T2				
Contract: 4♥ North						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ Q87643	♠ A2			1♦	
Vul: E-W	♥ KT5	♥ QJ74	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ KT	♦ A852	Pass	2♣ ¹	Pass	3♥
South HCP: 13	♣ A7	♣ Q53	Pass	3♠	Pass	4♣
Contract: 4♣ South			All Pass			

1. New Minor Forcing

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ Q72			1♦	
Vul: Both	♥ AKJ5	♥ Q8	Pass	1♥	Pass	1NT
North HCP: 12	♦ J874	♦ KT62	Pass	3♦	Pass	3NT
South HCP: 14	♣ K97	♣ AQJT	All Pass			
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 9832	♠ K7			1♣	
Vul: N-S	♥ K9	♥ AQJ3	Pass	1♦	Pass	1♥
North HCP: 12+2	♦ AKQT63	♦ 842	Pass	3♦	All Pass	
South HCP: 12	♣ T	♣ Q954				
Contract: 3♦ North						

North hands

4th Bid Inviting

Board: 6	♠ J85	Partner is dealer.
Dealer: South	♥ AJ52	The opponents are silent.
Vul: E-W	♦ Q542	
HCP: 12	♣ A7	

Board: 7	♠ AKT	You are dealer.
Dealer: North	♥ 986	The opponents are silent.
Vul: Both	♦ JT4	
HCP: 12	♣ KJ87	

Board: 8	♠ AT3	Partner is dealer.
Dealer: South	♥ T732	The opponents are silent.
Vul: None	♦ KT72	
HCP: 11	♣ A6	

Board: 9	♠ K6	You are dealer.
Dealer: North	♥ AJ92	The opponents are silent.
Vul: E-W	♦ KT94	
HCP: 14	♣ K53	

Board: 10	♠ KQJT	Partner is dealer.
Dealer: South	♥ K764	The opponents are silent.
Vul: Both	♦ J4	
HCP: 11	♣ J62	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ K4				1♦
Vul: E-W	♥ AJ52	♥ QT7	Pass	1♥	Pass	1NT
North HCP: 12	♦ Q542	♦ AKT8	Pass	3♦	Pass	3NT
South HCP: 14	♣ A7	♣ Q953	All Pass			

Contract: 3NT South

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ QJ3		1♣	Pass	1♦
Vul: Both	♥ 986	♥ AJ	Pass	1NT	Pass	2♦
North HCP: 12	♦ JT4	♦ A8753	Pass	3NT	All Pass	
South HCP: 12+1	♣ KJ87	♣ 532				

Contract: 3NT North

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ Q86				1♦
Vul: None	♥ T732	♥ AQ5	Pass	1♥	Pass	1NT
North HCP: 11	♦ KT72	♦ AJ65	Pass	2NT	Pass	3♥
South HCP: 14	♣ A6	♣ J73	Pass	3NT	All Pass	

Contract: 3NT North

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ A9875		1♦	Pass	1♠
Vul: E-W	♥ AJ92	♥ Q73	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ KT94	♦ AQ6	Pass	3♥	Pass	3NT
South HCP: 12+1	♣ K53	♣ T8	All Pass			

Contract: 3NT South

1. New Minor Forcing

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ KQJT	♠ A42				1♣
Vul: Both	♥ K764	♥ 983	Pass	1♥	Pass	1NT
North HCP: 11	♦ J4	♦ A72	Pass	2NT	All Pass	
South HCP: 12	♣ J62	♣ A975				

Contract: 2NT North

Board: 6 ♠ K4 You are dealer.

Dealer: South ♥ QT7 The opponents are silent.

Vul: E-W ♦ AKT8

HCP: 14 ♣ Q953

Board: 7 ♠ QJ3 Partner is dealer.

Dealer: North ♥ AJ The opponents are silent.

Vul: Both ♦ A8753

HCP: 12+1 ♣ 532

Board: 8 ♠ Q86 You are dealer.

Dealer: South ♥ AQ5 The opponents are silent.

Vul: None ♦ AJ65

HCP: 14 ♣ J73

Board: 9 ♠ A9875 Partner is dealer.

Dealer: North ♥ Q73 The opponents are silent.

Vul: E-W ♦ AQ6

HCP: 12+1 ♣ T8

Board: 10 ♠ A42 You are dealer.

Dealer: South ♥ 983 The opponents are silent.

Vul: Both ♦ A72

HCP: 12 ♣ A975

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ K4				1♦
Vul: E-W	♥ AJ52	♥ QT7	Pass	1♥	Pass	1NT
North HCP: 12	♦ Q542	♦ AKT8	Pass	3♦	Pass	3NT
South HCP: 14	♣ A7	♣ Q953	All Pass			

Contract: 3NT South

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ QJ3		1♣	Pass	1♦
Vul: Both	♥ 986	♥ AJ	Pass	1NT	Pass	2♦
North HCP: 12	♦ JT4	♦ A8753	Pass	3NT	All Pass	
South HCP: 12+1	♣ KJ87	♣ 532				

Contract: 3NT North

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ Q86				1♦
Vul: None	♥ T732	♥ AQ5	Pass	1♥	Pass	1NT
North HCP: 11	♦ KT72	♦ AJ65	Pass	2NT	Pass	3♥
South HCP: 14	♣ A6	♣ J73	Pass	3NT	All Pass	

Contract: 3NT North

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ A9875		1♦	Pass	1♠
Vul: E-W	♥ AJ92	♥ Q73	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ KT94	♦ AQ6	Pass	3♥	Pass	3NT
South HCP: 12+1	♣ K53	♣ T8	All Pass			

Contract: 3NT South

1. New Minor Forcing

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ KQJT	♠ A42				1♣
Vul: Both	♥ K764	♥ 983	Pass	1♥	Pass	1NT
North HCP: 11	♦ J4	♦ A72	Pass	2NT	All Pass	
South HCP: 12	♣ J62	♣ A975				

Contract: 2NT North

Board: 11	♠ KQT643	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ Q63	
HCP: 12+2	♣ KT8	

Board: 12	♠ Q63	You are dealer.
Dealer: North	♥ T82	The opponents are silent.
Vul: N-S	♦ AK42	
HCP: 13	♣ KJ4	

Board: 13	♠ AJT4	Partner is dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: Both	♦ A9842	
HCP: 12+1	♣ 93	

Board: 14	♠ 96	Partner is dealer.
Dealer: South	♥ T972	The opponents are silent.
Vul: None	♦ AKQT	
HCP: 12	♣ QJ5	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ KQT643	♠ A82				1♣
Vul: None	♥ Q	♥ A985	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ Q63	♦ K5	Pass	2♦ ¹	Pass	3♠ ²
South HCP: 14	♣ KT8	♣ QJ63	Pass	4♣ ³	Pass	4♦ ⁴
Contract: 4♠ North			Pass	4♠	All Pass	

1. New Minor Forcing
2. 3 !S
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ AT972		1♦	Pass	1♠
Vul: N-S	♥ T82	♥ KJ43	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ AK42	♦ T3	Pass	3♠ ²	Pass	4♠
South HCP: 12+1	♣ KJ4	♣ A2	All Pass			
Contract: 4♠ South			1. New Minor Forcing			

1. New Minor Forcing
2. 3 !S

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ AJT4	♠ 732				1♣
Vul: Both	♥ K4	♥ AJT8	Pass	1♦	Pass	1♥
North HCP: 12+1	♦ A9842	♦ KJ	Pass	2NT	All Pass	
South HCP: 12	♣ 93	♣ QJ42				
Contract: 2NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ J85				1♣
Vul: None	♥ T972	♥ AQ5	Pass	1♥	Pass	1NT
North HCP: 12	♦ AKQT	♦ 985	Pass	3NT	All Pass	
South HCP: 14	♣ QJ5	♣ AK83				
Contract: 3NT North						

South hands

4th Bid Inviting

Board: 11 ♠ A82 You are dealer.

Dealer: South ♥ A985 The opponents are silent.

Vul: None ♦ K5

HCP: 14 ♣ QJ63

Board: 12 ♠ AT972 Partner is dealer.

Dealer: North ♥ KJ43 The opponents are silent.

Vul: N-S ♦ T3

HCP: 12+1 ♣ A2

Board: 13 ♠ 732 You are dealer.

Dealer: South ♥ AJT8 The opponents are silent.

Vul: Both ♦ KJ

HCP: 12 ♣ QJ42

Board: 14 ♠ J85 You are dealer.

Dealer: South ♥ AQ5 The opponents are silent.

Vul: None ♦ 985

HCP: 14 ♣ AK83

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ KQT643	♠ A82				1♣
Vul: None	♥ Q	♥ A985	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ Q63	♦ K5	Pass	2♦ ¹	Pass	3♠ ²
South HCP: 14	♣ KT8	♣ QJ63	Pass	4♣ ³	Pass	4♦ ⁴
Contract: 4♠ North			Pass	4♠	All Pass	

1. New Minor Forcing
2. 3 !S
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ AT972		1♦	Pass	1♠
Vul: N-S	♥ T82	♥ KJ43	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ AK42	♦ T3	Pass	3♠ ²	Pass	4♠
South HCP: 12+1	♣ KJ4	♣ A2	All Pass			
Contract: 4♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ AJT4	♠ 732				1♣
Vul: Both	♥ K4	♥ AJT8	Pass	1♦	Pass	1♥
North HCP: 12+1	♦ A9842	♦ KJ	Pass	2NT	All Pass	
South HCP: 12	♣ 93	♣ QJ42				
Contract: 2NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ J85				1♣
Vul: None	♥ T972	♥ AQ5	Pass	1♥	Pass	1NT
North HCP: 12	♦ AKQT	♦ 985	Pass	3NT	All Pass	
South HCP: 14	♣ QJ5	♣ AK83				
Contract: 3NT North						

North hands

4th Bid Inviting

Board: 15	♠ AK6532	Partner is dealer.
Dealer: South	♥ T654	The opponents are silent.
Vul: N-S	♦ A	
HCP: 11+2	♣ 76	

Board: 16	♠ J763	You are dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ AQJ86	
HCP: 14+1	♣ A4	

Board: 17	♠ KQ9764	Partner is dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: None	♦ 3	
HCP: 12+2	♣ A876	

Board: 18	♠ 9752	Partner is dealer.
Dealer: South	♥ 52	The opponents are silent.
Vul: N-S	♦ KQ4	
HCP: 11	♣ AQ62	

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ AK6532	♠ Q4				1♦
Vul: N-S	♥ T654	♥ 832	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ A	♦ K764	Pass	2♣ ¹	Pass	3NT
South HCP: 13	♣ 76	♣ AKJ4	Pass	4♠	All Pass	
Contract: 4♠ North						1. New Minor Forcing

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ J763	♠ KT		1♦	Pass	1♥
Vul: E-W	♥ QT	♥ K9842	Pass	1♠	Pass	2NT
North HCP: 14+1	♦ AQJ86	♦ K732	Pass	3NT	All Pass	
South HCP: 11+1	♣ A4	♣ Q3				
Contract: 3NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ KQ9764	♠ AT2				1♦
Vul: None	♥ K8	♥ 9532	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ 3	♦ AT62	Pass	2♣ ¹	Pass	3♠ ²
South HCP: 13	♣ A876	♣ KQ	Pass	4♣ ³	Pass	4♦ ⁴
Contract: 4♠ North			Pass	4♠	All Pass	
						1. New Minor Forcing
						2. 3 !S
						3. Cue bid, a !C stopper
						4. Cue bid, a !D stopper

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 9752	♠ J8				1♦
Vul: N-S	♥ 52	♥ AK7	Pass	1♠	Pass	1NT
North HCP: 11	♦ KQ4	♦ A832	Pass	2NT	All Pass	
South HCP: 13	♣ AQ62	♣ JT84				
Contract: 2NT North						

Board: 15 ♠ Q4 You are dealer.

Dealer: South ♥ 832 The opponents are silent.

Vul: N-S ♦ K764

HCP: 13 ♣ AKJ4

Board: 16 ♠ KT Partner is dealer.

Dealer: North ♥ K9842 The opponents are silent.

Vul: E-W ♦ K732

HCP: 11+1 ♣ Q3

Board: 17 ♠ AT2 You are dealer.

Dealer: South ♥ 9532 The opponents are silent.

Vul: None ♦ AT62

HCP: 13 ♣ KQ

Board: 18 ♠ J8 You are dealer.

Dealer: South ♥ AK7 The opponents are silent.

Vul: N-S ♦ A832

HCP: 13 ♣ JT84

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ AK6532	♠ Q4				1♦
Vul: N-S	♥ T654	♥ 832	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ A	♦ K764	Pass	2♣ ¹	Pass	3NT
South HCP: 13	♣ 76	♣ AKJ4	Pass	4♠	All Pass	
Contract: 4♠ North			1. New Minor Forcing			

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ J763	♠ KT		1♦	Pass	1♥
Vul: E-W	♥ QT	♥ K9842	Pass	1♠	Pass	2NT
North HCP: 14+1	♦ AQJ86	♦ K732	Pass	3NT	All Pass	
South HCP: 11+1	♣ A4	♣ Q3				
Contract: 3NT North						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ KQ9764	♠ AT2				1♦
Vul: None	♥ K8	♥ 9532	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ 3	♦ AT62	Pass	2♣ ¹	Pass	3♠ ²
South HCP: 13	♣ A876	♣ KQ	Pass	4♣ ³	Pass	4♦ ⁴
Contract: 4♠ North			Pass	4♠	All Pass	

1. New Minor Forcing
2. 3 !S
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ 9752	♠ J8				1♦
Vul: N-S	♥ 52	♥ AK7	Pass	1♠	Pass	1NT
North HCP: 11	♦ KQ4	♦ A832	Pass	2NT	All Pass	
South HCP: 13	♣ AQ62	♣ JT84				
Contract: 2NT North						

North hands

4th Bid Inviting

Board: 19	♠ AT	Partner is dealer.
Dealer: South	♥ K987	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 11+1	♣ J9874	

Board: 20	♠ Q72	You are dealer.
Dealer: North	♥ T87	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 14	♣ AK93	

Board: 21	♠ KQ854	Partner is dealer.
Dealer: South	♥ 74	The opponents are silent.
Vul: N-S	♦ A92	
HCP: 11+1	♣ Q87	

Board: 22	♠ K8	You are dealer.
Dealer: North	♥ J85	The opponents are silent.
Vul: E-W	♦ AJT4	
HCP: 13	♣ KJT7	

Both hands (Answers Page)

Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ KJ98				1♣
Vul: E-W	♥ K987	♥ Q3	Pass	1♥	Pass	1♠
North HCP: 11+1	♦ K3	♦ AQ7	Pass	2NT	All Pass	
South HCP: 12	♣ J9874	♣ T532				

Contract: 2NT North

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ A3		1♣	Pass	1♥
Vul: Both	♥ T87	♥ AJ953	Pass	1NT	Pass	2♦ ¹
North HCP: 14	♦ AJ4	♦ 98	Pass	3♥ ²	Pass	3♠ ³
South HCP: 12+1	♣ AK93	♣ QJ42	Pass	4♣ ⁴	Pass	4♥

Contract: 4♥ South

1. New Minor Forcing
2. 3 !H
3. Cue bid, a !S stopper
4. Cue bid, a !C stopper

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ KQ854	♠ J62				1♣
Vul: N-S	♥ 74	♥ AT5	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ A92	♦ K63	Pass	2♦ ¹	Pass	2♠ ²
South HCP: 12	♣ Q87	♣ A643	All Pass			

Contract: 2♠ South

1. New Minor Forcing
2. 3 !S

Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ AT7652		1♦	Pass	1♠
Vul: E-W	♥ J85	♥ A	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ AJT4	♦ Q83	Pass	3NT	Pass	4♠
South HCP: 12+2	♣ KJT7	♣ Q65	All Pass			

Contract: 4♠ South

1. New Minor Forcing

South hands

4th Bid Inviting

Board: 19	♠ KJ98	You are dealer.
Dealer: South	♥ Q3	The opponents are silent.
Vul: E-W	♦ AQ7	
HCP: 12	♣ T532	

Board: 20	♠ A3	Partner is dealer.
Dealer: North	♥ AJ953	The opponents are silent.
Vul: Both	♦ 98	
HCP: 12+1	♣ QJ42	

Board: 21	♠ J62	You are dealer.
Dealer: South	♥ AT5	The opponents are silent.
Vul: N-S	♦ K63	
HCP: 12	♣ A643	

Board: 22	♠ AT7652	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 12+2	♣ Q65	

Both hands (Answers Page)

Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ KJ98				1♣
Vul: E-W	♥ K987	♥ Q3	Pass	1♥	Pass	1♠
North HCP: 11+1	♦ K3	♦ AQ7	Pass	2NT	All Pass	
South HCP: 12	♣ J9874	♣ T532				

Contract: 2NT North

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ A3		1♣	Pass	1♥
Vul: Both	♥ T87	♥ AJ953	Pass	1NT	Pass	2♦ ¹
North HCP: 14	♦ AJ4	♦ 98	Pass	3♥ ²	Pass	3♠ ³
South HCP: 12+1	♣ AK93	♣ QJ42	Pass	4♣ ⁴	Pass	4♥

Contract: 4♥ South

1. New Minor Forcing

2. 3 !H

3. Cue bid, a !S stopper

4. Cue bid, a !C stopper

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ KQ854	♠ J62				1♣
Vul: N-S	♥ 74	♥ AT5	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ A92	♦ K63	Pass	2♦ ¹	Pass	2♠ ²
South HCP: 12	♣ Q87	♣ A643	All Pass			

Contract: 2♠ South

1. New Minor Forcing

2. 3 !S

Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ AT7652		1♦	Pass	1♠
Vul: E-W	♥ J85	♥ A	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ AJT4	♦ Q83	Pass	3NT	Pass	4♠
South HCP: 12+2	♣ KJT7	♣ Q65	All Pass			

Contract: 4♠ South

1. New Minor Forcing

Board: 23	♠ Q954	Partner is dealer.
Dealer: South	♥ AK7	The opponents are silent.
Vul: Both	♦ T973	
HCP: 12	♣ QJ	

Board: 24	♠ KT4	You are dealer.
Dealer: North	♥ T986	The opponents are silent.
Vul: None	♦ K	
HCP: 12+1	♣ AQT54	

Board: 25	♠ 843	You are dealer.
Dealer: North	♥ AJ83	The opponents are silent.
Vul: E-W	♦ A5	
HCP: 12	♣ K754	

Board: 26	♠ A8	Partner is dealer.
Dealer: South	♥ JT52	The opponents are silent.
Vul: Both	♦ AQ86	
HCP: 11	♣ T42	

Board: 27	♠ Q72	You are dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: None	♦ AQT7	
HCP: 12	♣ Q983	

Both hands (Answers Page)

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ Q954	♠ AJ2				1♦
Vul: Both	♥ AK7	♥ T5	Pass	1♠	Pass	1NT
North HCP: 12	♦ T973	♦ KQ54	Pass	3♦	Pass	3♠
South HCP: 13	♣ QJ	♣ K863	All Pass			
Contract:	3♠ South					

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ A		1♣	Pass	1♦
Vul: None	♥ T986	♥ A3	Pass	1♥	Pass	3♦
North HCP: 12+1	♦ K	♦ QT8743	All Pass			
South HCP: 11+2	♣ AQT54	♣ J963				
Contract:	3♦ South					

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ 843	♠ AJ75		1♣	Pass	1♠
Vul: E-W	♥ AJ83	♥ K2	Pass	1NT	Pass	2NT
North HCP: 12	♦ A5	♦ KJ43	All Pass			
South HCP: 12	♣ K754	♣ 986				
Contract:	2NT South					

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ J62				1♦
Vul: Both	♥ JT52	♥ A93	Pass	1♥	Pass	1NT
North HCP: 11	♦ AQ86	♦ 9543	Pass	2NT	All Pass	
South HCP: 12	♣ T42	♣ AQJ				
Contract:	2NT North					

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ AKT		1♦	Pass	1♥
Vul: None	♥ Q7	♥ KT94	Pass	1NT	Pass	2NT
North HCP: 12	♦ AQT7	♦ J542	All Pass			
South HCP: 11	♣ Q983	♣ T4				
Contract:	2NT South					

Board: 23 ♠ AJ2 You are dealer.

Dealer: South ♥ T5 The opponents are silent.

Vul: Both ♦ KQ54

HCP: 13 ♣ K863

Board: 24 ♠ A Partner is dealer.

Dealer: North ♥ A3 The opponents are silent.

Vul: None ♦ QT8743

HCP: 11+2 ♣ J963

Board: 25 ♠ AJ75 Partner is dealer.

Dealer: North ♥ K2 The opponents are silent.

Vul: E-W ♦ KJ43

HCP: 12 ♣ 986

Board: 26 ♠ J62 You are dealer.

Dealer: South ♥ A93 The opponents are silent.

Vul: Both ♦ 9543

HCP: 12 ♣ AQJ

Board: 27 ♠ AKT Partner is dealer.

Dealer: North ♥ KT94 The opponents are silent.

Vul: None ♦ J542

HCP: 11 ♣ T4

Both hands (Answers Page)

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ Q954	♠ AJ2				1♦
Vul: Both	♥ AK7	♥ T5	Pass	1♠	Pass	1NT
North HCP: 12	♦ T973	♦ KQ54	Pass	3♦	Pass	3♠
South HCP: 13	♣ QJ	♣ K863	All Pass			
Contract:	3♠ South					

Board: 24	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ A		1♣	Pass	1♦
Vul: None	♥ T986	♥ A3	Pass	1♥	Pass	3♦
North HCP: 12+1	♦ K	♦ QT8743	All Pass			
South HCP: 11+2	♣ AQT54	♣ J963				
Contract:	3♦ South					

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ 843	♠ AJ75		1♣	Pass	1♠
Vul: E-W	♥ AJ83	♥ K2	Pass	1NT	Pass	2NT
North HCP: 12	♦ A5	♦ KJ43	All Pass			
South HCP: 12	♣ K754	♣ 986				
Contract:	2NT South					

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ J62				1♦
Vul: Both	♥ JT52	♥ A93	Pass	1♥	Pass	1NT
North HCP: 11	♦ AQ86	♦ 9543	Pass	2NT	All Pass	
South HCP: 12	♣ T42	♣ AQJ				
Contract:	2NT North					

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ AKT		1♦	Pass	1♥
Vul: None	♥ Q7	♥ KT94	Pass	1NT	Pass	2NT
North HCP: 12	♦ AQT7	♦ J542	All Pass			
South HCP: 11	♣ Q983	♣ T4				
Contract:	2NT South					

Board: 28 ♠ A87 You are dealer.

Dealer: North ♥ QJ5 The opponents are silent.

Vul: N-S ♦ A87

HCP: 13 ♣ Q973

Board: 29 ♠ KT You are dealer.

Dealer: North ♥ KQT42 The opponents are silent.

Vul: Both ♦ J9

HCP: 14+1 ♣ KQ96

Board: 30 ♠ T2 You are dealer.

Dealer: North ♥ K82 The opponents are silent.

Vul: None ♦ AT63

HCP: 14 ♣ AK93

Board: 31 ♠ 987 Partner is dealer.

Dealer: South ♥ AQ742 The opponents are silent.

Vul: N-S ♦ A9

HCP: 11+1 ♣ J53

Board: 32 ♠ K86 You are dealer.

Dealer: North ♥ AQJT The opponents are silent.

Vul: E-W ♦ Q6

HCP: 13 ♣ J543

Both hands (Answers Page)

Board: 28

Dealer: North
Vul: N-S
North HCP: 13
South HCP: 11+1
Contract: 4♥ South

North:

♠ A87
♥ QJ5
♦ A87
♣ Q973

South:

♠ Q642
♥ AT932
♦ KJ
♣ JT

W N E S

1♣ Pass 1♥
Pass 1NT Pass 2♦¹
Pass 3♥² Pass 4♥
All Pass

1. New Minor Forcing
2. 3 !H

Board: 29

Dealer: North
Vul: Both
North HCP: 14+1
South HCP: 11+1
Contract: 4♥ North

North:

♠ KT
♥ KQT42
♦ J9
♣ KQ96

South:

♠ A8732
♥ A97
♦ K7
♣ T32

W N E S

1♥ Pass 1♠
Pass 2♣ Pass 3♥
Pass 4♥ All Pass

Board: 30

Dealer: North
Vul: None
North HCP: 14
South HCP: 11+2
Contract: 4♠ South

North:

♠ T2
♥ K82
♦ AT63
♣ AK93

South:

♠ AQJ964
♥ 953
♦ KJ54
♣ -

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3NT Pass 4♠
All Pass

1. New Minor Forcing

Board: 31

Dealer: South
Vul: N-S
North HCP: 11+1
South HCP: 12
Contract: 1NT North

North:

♠ 987
♥ AQ742
♦ A9
♣ J53

South:

♠ AJT6
♥ 93
♦ 865
♣ AK84

W N E S

1♣
Pass 1♥ Pass 1♠
Pass 1NT All Pass

Board: 32

Dealer: North
Vul: E-W
North HCP: 13
South HCP: 11+2
Contract: 3♦ South

North:

♠ K86
♥ AQJT
♦ Q6
♣ J543

South:

♠ AJ
♥ 3
♦ KT9432
♣ K872

W N E S

1♣ Pass 1♦
Pass 1♥ Pass 3♦
All Pass

Board: 28	♠ Q642	Partner is dealer.
Dealer: North	♥ AT932	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 11+1	♣ JT	

Board: 29	♠ A8732	Partner is dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: Both	♦ K7	
HCP: 11+1	♣ T32	

Board: 30	♠ AQJ964	Partner is dealer.
Dealer: North	♥ 953	The opponents are silent.
Vul: None	♦ KJ54	
HCP: 11+2	♣ -	

Board: 31	♠ AJT6	You are dealer.
Dealer: South	♥ 93	The opponents are silent.
Vul: N-S	♦ 865	
HCP: 12	♣ AK84	

Board: 32	♠ AJ	Partner is dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: E-W	♦ KT9432	
HCP: 11+2	♣ K872	

Both hands (Answers Page)

Board: 28

Dealer: North
Vul: N-S
North HCP: 13
South HCP: 11+1
Contract: 4♥ South

North:

♠ A87
♥ QJ5
♦ A87
♣ Q973

South:

♠ Q642
♥ AT932
♦ KJ
♣ JT

W N E S

1♣ Pass 1♥
Pass 1NT Pass 2♦¹
Pass 3♥² Pass 4♥
All Pass

1. New Minor Forcing
2. 3 !H

Board: 29

Dealer: North
Vul: Both
North HCP: 14+1
South HCP: 11+1
Contract: 4♥ North

North:

♠ KT
♥ KQT42
♦ J9
♣ KQ96

South:

♠ A8732
♥ A97
♦ K7
♣ T32

W N E S

1♥ Pass 1♠
Pass 2♣ Pass 3♥
Pass 4♥ All Pass

Board: 30

Dealer: North
Vul: None
North HCP: 14
South HCP: 11+2
Contract: 4♠ South

North:

♠ T2
♥ K82
♦ AT63
♣ AK93

South:

♠ AQJ964
♥ 953
♦ KJ54
♣ -

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3NT Pass 4♠
All Pass

1. New Minor Forcing

Board: 31

Dealer: South
Vul: N-S
North HCP: 11+1
South HCP: 12
Contract: 1NT North

North:

♠ 987
♥ AQ742
♦ A9
♣ J53

South:

♠ AJT6
♥ 93
♦ 865
♣ AK84

W N E S

1♣
Pass 1♥ Pass 1♠
Pass 1NT All Pass

Board: 32

Dealer: North
Vul: E-W
North HCP: 13
South HCP: 11+2
Contract: 3♦ South

North:

♠ K86
♥ AQJT
♦ Q6
♣ J543

South:

♠ AJ
♥ 3
♦ KT9432
♣ K872

W N E S

1♣ Pass 1♦
Pass 1♥ Pass 3♦
All Pass

Board: 33 ♠ K98 You are dealer.

Dealer: North ♥ KJ93 The opponents are silent.

Vul: None ♦ AT98

HCP: 14 ♣ K2

Board: 34 ♠ KQT4 You are dealer.

Dealer: North ♥ Q876 The opponents are silent.

Vul: N-S ♦ K7

HCP: 13 ♣ KT3

Board: 35 ♠ 75 Partner is dealer.

Dealer: South ♥ T8 The opponents are silent.

Vul: E-W ♦ AKJ74

HCP: 12+1 ♣ AT63

Board: 36 ♠ AT87 Partner is dealer.

Dealer: South ♥ 76 The opponents are silent.

Vul: Both ♦ AJ964

HCP: 12+1 ♣ K6

Board: 37 ♠ QJ72 Partner is dealer.

Dealer: South ♥ KQJT73 The opponents are silent.

Vul: N-S ♦ 6

HCP: 11+2 ♣ Q6

Both hands (Answers Page)

Board: 33

Dealer: North

North:

♠ K98

South:

♠ AT42

W N E S

1♦ Pass 1♠

Vul: None

♥ KJ93

♥ A76

Pass 1NT Pass 3♦

North HCP: 14

♦ AT98

♦ Q762

Pass 3NT All Pass

South HCP: 12

♣ K2

♣ Q5

Contract: 3NT North

Board: 34

Dealer: North

North:

♠ KQT4

South:

♠ J3

W N E S

1♣ Pass 1♦

Vul: N-S

♥ Q876

♥ K43

Pass 1♥ Pass 2NT

North HCP: 13

♦ K7

♦ AJT85

All Pass

South HCP: 11+1

♣ KT3

♣ Q94

Contract: 2NT South

Board: 35

Dealer: South

North:

♠ 75

South:

♠ AKJ9

W N E S

1♣

Vul: E-W

♥ T8

♥ J654

Pass 1♦ Pass 1♥

North HCP: 12+1

♦ AKJ74

♦ 95

Pass 2NT Pass 3♠

South HCP: 14

♣ AT63

♣ KQ7

Pass 3NT All Pass

Contract: 3NT North

Board: 36

Dealer: South

North:

♠ AT87

South:

♠ KQ6

W N E S

1♦

Vul: Both

♥ 76

♥ K92

Pass 1♠ Pass 1NT

North HCP: 12+1

♦ AJ964

♦ KQT7

Pass 3NT All Pass

South HCP: 13

♣ K6

♣ 753

Contract: 3NT North

Board: 37

Dealer: South

North:

♠ QJ72

South:

♠ AK9

W N E S

1♦

Vul: N-S

♥ KQJT73

♥ 962

Pass 1♥ Pass 1NT

North HCP: 11+2

♦ 6

♦ AQ92

 Pass 2♣¹ Pass 3♥²

South HCP: 13

♣ Q6

♣ 843

All Pass

Contract: 3♥ South

1. New Minor Forcing

2. 3 !H

Board: 33	♠ AT42	Partner is dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: None	♦ Q762	
HCP: 12	♣ Q5	

Board: 34	♠ J3	Partner is dealer.
Dealer: North	♥ K43	The opponents are silent.
Vul: N-S	♦ AJT85	
HCP: 11+1	♣ Q94	

Board: 35	♠ AKJ9	You are dealer.
Dealer: South	♥ J654	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 14	♣ KQ7	

Board: 36	♠ KQ6	You are dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: Both	♦ KQT7	
HCP: 13	♣ 753	

Board: 37	♠ AK9	You are dealer.
Dealer: South	♥ 962	The opponents are silent.
Vul: N-S	♦ AQ92	
HCP: 13	♣ 843	

Both hands (Answers Page)

Board: 33

Dealer: North

North:

♠ K98

South:

♠ AT42

W N E S

1♦ Pass 1♠

Vul: None

♥ KJ93

♥ A76

Pass 1NT Pass 3♦

North HCP: 14

♦ AT98

♦ Q762

Pass 3NT All Pass

South HCP: 12

♣ K2

♣ Q5

Contract: 3NT North

Board: 34

Dealer: North

North:

♠ KQT4

South:

♠ J3

W N E S

1♣ Pass 1♦

Vul: N-S

♥ Q876

♥ K43

Pass 1♥ Pass 2NT

North HCP: 13

♦ K7

♦ AJT85

All Pass

South HCP: 11+1

♣ KT3

♣ Q94

Contract: 2NT South

Board: 35

Dealer: South

North:

♠ 75

South:

♠ AKJ9

W N E S

1♣

Vul: E-W

♥ T8

♥ J654

Pass 1♦ Pass 1♥

North HCP: 12+1

♦ AKJ74

♦ 95

Pass 2NT Pass 3♠

South HCP: 14

♣ AT63

♣ KQ7

Pass 3NT All Pass

Contract: 3NT North

Board: 36

Dealer: South

North:

♠ AT87

South:

♠ KQ6

W N E S

1♦

Vul: Both

♥ 76

♥ K92

Pass 1♠ Pass 1NT

North HCP: 12+1

♦ AJ964

♦ KQT7

Pass 3NT All Pass

South HCP: 13

♣ K6

♣ 753

Contract: 3NT North

Board: 37

Dealer: South

North:

♠ QJ72

South:

♠ AK9

W N E S

1♦

Vul: N-S

♥ KQJT73

♥ 962

Pass 1♥ Pass 1NT

North HCP: 11+2

♦ 6

♦ AQ92

 Pass 2♣¹ Pass 3♥²

South HCP: 13

♣ Q6

♣ 843

All Pass

Contract: 3♥ South

1. New Minor Forcing

2. 3 !H

Board: 38	♠ Q8753	Partner is dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ J96	
HCP: 12+1	♣ QJ8	

Board: 39	♠ AKT	Partner is dealer.
Dealer: South	♥ KT743	The opponents are silent.
Vul: None	♦ 95	
HCP: 12+1	♣ Q96	

Board: 40	♠ K	You are dealer.
Dealer: North	♥ 984	The opponents are silent.
Vul: E-W	♦ AT743	
HCP: 13+1	♣ AQ64	

Board: 41	♠ KJ765	Partner is dealer.
Dealer: South	♥ Q87	The opponents are silent.
Vul: Both	♦ Q953	
HCP: 11+1	♣ K	

Board: 42	♠ QJ5	You are dealer.
Dealer: North	♥ AT64	The opponents are silent.
Vul: None	♦ 87	
HCP: 12	♣ KQ87	

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q8753	♠ A2				1♣
Vul: Both	♥ AQ	♥ K943	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ J96	♦ A82	Pass	2♦ ¹	Pass	3♥
South HCP: 14	♣ QJ8	♣ K942	Pass	3NT	All Pass	
Contract: 3NT North						1. New Minor Forcing

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ AKT	♠ QJ43				1♣
Vul: None	♥ KT743	♥ A2	Pass	1♥	Pass	1♠
North HCP: 12+1	♦ 95	♦ K64	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q96	♣ AT85	All Pass			
Contract: 3NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q9873		1♦	Pass	1♠
Vul: E-W	♥ 984	♥ A	Pass	2♣	Pass	3NT
North HCP: 13+1	♦ AT743	♦ Q86	All Pass			
South HCP: 12+1	♣ AQ64	♣ KJ85				
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ KJ765	♠ A84				1♦
Vul: Both	♥ Q87	♥ JT5	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ Q953	♦ AJT2	Pass	2♣ ¹	Pass	3♠ ²
South HCP: 14	♣ K	♣ A43	Pass	4♠	All Pass	
Contract: 4♠ North						1. New Minor Forcing
						2. 3 !S

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ 64		1♣	Pass	1♦
Vul: None	♥ AT64	♥ K82	Pass	1♥	Pass	2NT
North HCP: 12	♦ 87	♦ AKJT2	All Pass			
South HCP: 11+1	♣ KQ87	♣ T42				
Contract: 2NT South						

Board: 38 ♠ A2 You are dealer.

Dealer: South ♥ K943 The opponents are silent.

Vul: Both ♦ A82

HCP: 14 ♣ K942

Board: 39 ♠ QJ43 You are dealer.

Dealer: South ♥ A2 The opponents are silent.

Vul: None ♦ K64

HCP: 14 ♣ AT85

Board: 40 ♠ Q9873 Partner is dealer.

Dealer: North ♥ A The opponents are silent.

Vul: E-W ♦ Q86

HCP: 12+1 ♣ KJ85

Board: 41 ♠ A84 You are dealer.

Dealer: South ♥ JT5 The opponents are silent.

Vul: Both ♦ AJT2

HCP: 14 ♣ A43

Board: 42 ♠ 64 Partner is dealer.

Dealer: North ♥ K82 The opponents are silent.

Vul: None ♦ AKJT2

HCP: 11+1 ♣ T42

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q8753	♠ A2				1♣
Vul: Both	♥ AQ	♥ K943	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ J96	♦ A82	Pass	2♦ ¹	Pass	3♥
South HCP: 14	♣ QJ8	♣ K942	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ AKT	♠ QJ43				1♣
Vul: None	♥ KT743	♥ A2	Pass	1♥	Pass	1♠
North HCP: 12+1	♦ 95	♦ K64	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q96	♣ AT85	All Pass			
Contract: 3NT South						

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q9873		1♦	Pass	1♠
Vul: E-W	♥ 984	♥ A	Pass	2♣	Pass	3NT
North HCP: 13+1	♦ AT743	♦ Q86	All Pass			
South HCP: 12+1	♣ AQ64	♣ KJ85				
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ KJ765	♠ A84				1♦
Vul: Both	♥ Q87	♥ JT5	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ Q953	♦ AJT2	Pass	2♣ ¹	Pass	3♠ ²
South HCP: 14	♣ K	♣ A43	Pass	4♠	All Pass	
Contract: 4♠ North			1. New Minor Forcing			
			2. 3!S			

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ 64		1♣	Pass	1♦
Vul: None	♥ AT64	♥ K82	Pass	1♥	Pass	2NT
North HCP: 12	♦ 87	♦ AKJT2	All Pass			
South HCP: 11+1	♣ KQ87	♣ T42				
Contract: 2NT South						

Board: 43 ♠ J74 You are dealer.

Dealer: North ♥ K82 The opponents are silent.

Vul: N-S ♦ A85

HCP: 13 ♣ AJ82

Board: 44 ♠ AT Partner is dealer.

Dealer: South ♥ AT842 The opponents are silent.

Vul: Both ♦ 54

HCP: 12+1 ♣ KJ64

Board: 45 ♠ KT4 You are dealer.

Dealer: North ♥ KJ7 The opponents are silent.

Vul: None ♦ K764

HCP: 13 ♣ KT6

Board: 46 ♠ 872 Partner is dealer.

Dealer: South ♥ A9 The opponents are silent.

Vul: N-S ♦ KQJ74

HCP: 12+1 ♣ Q85

Board: 47 ♠ J9 Partner is dealer.

Dealer: South ♥ AK The opponents are silent.

Vul: E-W ♦ AT9863

HCP: 12+2 ♣ T42

Both hands (Answers Page)

Board: 43

Dealer: North

North:

♠ J74

South:

♠ KQ9

W N E S

1♣ Pass 1♦

Vul: N-S

North:

♥ K82

South:

♥ QT

Pass 1NT Pass 2♦

North HCP: 13

North:

♦ A85

South:

♦ QJ432

Pass 3NT All Pass

South HCP: 12+1

North:

♣ AJ82

South:

♣ QT9

Contract: 3NT North

Board: 44

Dealer: South

North:

♠ AT

South:

♠ 875

W N E S

1♦

Vul: Both

North:

♥ AT842

South:

♥ 93

Pass 1♥ Pass 1NT

North HCP: 12+1

North:

♦ 54

South:

♦ AK86

 Pass 2♣¹ Pass 3NT

South HCP: 13

North:

♣ KJ64

South:

♣ AQT9

All Pass

Contract: 3NT South

1. New Minor Forcing

Board: 45

Dealer: North

North:

♠ KT4

South:

♠ 75

W N E S

1♦ Pass 1♥

Vul: None

North:

♥ KJ7

South:

♥ AQ86

Pass 1NT Pass 3♦

North HCP: 13

North:

♦ K764

South:

♦ AT53

Pass 3NT All Pass

South HCP: 12

North:

♣ KT6

South:

♣ Q97

Contract: 3NT North

Board: 46

Dealer: South

North:

♠ 872

South:

♠ AQ9

W N E S

1♣

Vul: N-S

North:

♥ A9

South:

♥ 743

Pass 1♦ Pass 1NT

North HCP: 12+1

North:

♦ KQJ74

South:

♦ T82

Pass 2♦ Pass 3NT

South HCP: 13

North:

♣ Q85

South:

♣ AK63

All Pass

Contract: 3NT South

Board: 47

Dealer: South

North:

♠ J9

South:

♠ AT54

W N E S

1♣

Vul: E-W

North:

♥ AK

South:

♥ JT72

Pass 1♦ Pass 1♥

North HCP: 12+2

North:

♦ AT9863

South:

♦ K4

Pass 3♦ Pass 4♦

South HCP: 13

North:

♣ T42

South:

♣ AJ7

All Pass

Contract: 4♦ South

South hands

4th Bid Inviting

Board: 43	♠ KQ9	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: N-S	♦ QJ432	
HCP: 12+1	♣ QT9	

Board: 44	♠ 875	You are dealer.
Dealer: South	♥ 93	The opponents are silent.
Vul: Both	♦ AK86	
HCP: 13	♣ AQT9	

Board: 45	♠ 75	Partner is dealer.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: None	♦ AT53	
HCP: 12	♣ Q97	

Board: 46	♠ AQ9	You are dealer.
Dealer: South	♥ 743	The opponents are silent.
Vul: N-S	♦ T82	
HCP: 13	♣ AK63	

Board: 47	♠ AT54	You are dealer.
Dealer: South	♥ JT72	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 13	♣ AJ7	

Both hands (Answers Page)

Board: 43

Dealer: North

North:

♠ J74

South:

♠ KQ9

W N E S

1♣ Pass 1♦

Vul: N-S

North:

♥ K82

South:

♥ QT

Pass 1NT Pass 2♦

North HCP: 13

North:

♦ A85

South:

♦ QJ432

Pass 3NT All Pass

South HCP: 12+1

North:

♣ AJ82

South:

♣ QT9

Contract: 3NT North

Board: 44

Dealer: South

North:

♠ AT

South:

♠ 875

W N E S

1♦

Vul: Both

North:

♥ AT842

South:

♥ 93

Pass 1♥ Pass 1NT

North HCP: 12+1

North:

♦ 54

South:

♦ AK86

 Pass 2♣¹ Pass 3NT

South HCP: 13

North:

♣ KJ64

South:

♣ AQT9

All Pass

Contract: 3NT South

1. New Minor Forcing

Board: 45

Dealer: North

North:

♠ KT4

South:

♠ 75

W N E S

1♦ Pass 1♥

Vul: None

North:

♥ KJ7

South:

♥ AQ86

Pass 1NT Pass 3♦

North HCP: 13

North:

♦ K764

South:

♦ AT53

Pass 3NT All Pass

South HCP: 12

North:

♣ KT6

South:

♣ Q97

Contract: 3NT North

Board: 46

Dealer: South

North:

♠ 872

South:

♠ AQ9

W N E S

1♣

Vul: N-S

North:

♥ A9

South:

♥ 743

Pass 1♦ Pass 1NT

North HCP: 12+1

North:

♦ KQJ74

South:

♦ T82

Pass 2♦ Pass 3NT

South HCP: 13

North:

♣ Q85

South:

♣ AK63

All Pass

Contract: 3NT South

Board: 47

Dealer: South

North:

♠ J9

South:

♠ AT54

W N E S

1♣

Vul: E-W

North:

♥ AK

South:

♥ JT72

Pass 1♦ Pass 1♥

North HCP: 12+2

North:

♦ AT9863

South:

♦ K4

Pass 3♦ Pass 4♦

South HCP: 13

North:

♣ T42

South:

♣ AJ7

All Pass

Contract: 4♦ South

Board: 48 ♠ Q73 You are dealer.

Dealer: North ♥ AK64 The opponents are silent.

Vul: None ♦ A5

HCP: 13 ♣ T982

Board: 49 ♠ Q2 You are dealer.

Dealer: North ♥ Q865 The opponents are silent.

Vul: N-S ♦ AQ4

HCP: 12 ♣ Q973

Board: 50 ♠ 965 You are dealer.

Dealer: North ♥ A52 The opponents are silent.

Vul: E-W ♦ AKT3

HCP: 14 ♣ K97

Board: 51 ♠ QJ87 Partner is dealer.

Dealer: South ♥ AKT95 The opponents are silent.

Vul: Both ♦ JT

HCP: 11+1 ♣ T4

Both hands (Answers Page)

Board: 48

Dealer: North

North:

♠ Q73

South:

♠ KJ96

W N E S

1♣ Pass 1♦

Vul: None

♥ AK64

♥ Q5

Pass 1♥ Pass 2NT

North HCP: 13

♦ A5

♦ QJT98

All Pass

South HCP: 12+1

♣ T982

♣ K5

Contract: 2NT South

Board: 49

Dealer: North

North:

♠ Q2

South:

♠ J7653

W N E S

1♣ Pass 1♠

Vul: N-S

♥ Q865

♥ K2

 Pass 1NT Pass 2♦¹

North HCP: 12

♦ AQ4

♦ KJT5

Pass 2♥ Pass 2NT

South HCP: 12+1

♣ Q973

♣ A5

Pass 3NT All Pass

Contract: 3NT North

1. New Minor Forcing

Board: 50

Dealer: North

North:

♠ 965

South:

♠ AJT843

W N E S

1♦ Pass 1♠

Vul: E-W

♥ A52

♥ J6

 Pass 1NT Pass 2♣¹

North HCP: 14

♦ AKT3

♦ J

 Pass 3♠² Pass 4♠

South HCP: 12+2

♣ K97

♣ AJ86

All Pass

Contract: 4♠ South

1. New Minor Forcing

2. 3 !S

Board: 51

Dealer: South

North:

♠ QJ87

South:

♠ K53

W N E S

1♣

Vul: Both

♥ AKT95

♥ Q32

Pass 1♥ Pass 1NT

North HCP: 11+1

♦ JT

♦ AK3

 Pass 2♦¹ Pass 3♥²

South HCP: 13

♣ T4

♣ J762

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

2. 3 !H

Board: 48	♠ KJ96	Partner is dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: None	♦ QJT98	
HCP: 12+1	♣ K5	

Board: 49	♠ J7653	Partner is dealer.
Dealer: North	♥ K2	The opponents are silent.
Vul: N-S	♦ KJT5	
HCP: 12+1	♣ A5	

Board: 50	♠ AJT843	Partner is dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: E-W	♦ J	
HCP: 12+2	♣ AJ86	

Board: 51	♠ K53	You are dealer.
Dealer: South	♥ Q32	The opponents are silent.
Vul: Both	♦ AK3	
HCP: 13	♣ J762	

Both hands (Answers Page)

Board: 48

Dealer: North

North:

♠ Q73

South:

♠ KJ96

W N E S

1♣ Pass 1♦

Vul: None

♥ AK64

♥ Q5

Pass 1♥ Pass 2NT

North HCP: 13

♦ A5

♦ QJT98

All Pass

South HCP: 12+1

♣ T982

♣ K5

Contract: 2NT South

Board: 49

Dealer: North

North:

♠ Q2

South:

♠ J7653

W N E S

1♣ Pass 1♠

Vul: N-S

♥ Q865

♥ K2

 Pass 1NT Pass 2♦¹

North HCP: 12

♦ AQ4

♦ KJT5

Pass 2♥ Pass 2NT

South HCP: 12+1

♣ Q973

♣ A5

Pass 3NT All Pass

Contract: 3NT North

1. New Minor Forcing

Board: 50

Dealer: North

North:

♠ 965

South:

♠ AJT843

W N E S

1♦ Pass 1♠

Vul: E-W

♥ A52

♥ J6

 Pass 1NT Pass 2♣¹

North HCP: 14

♦ AKT3

♦ J

 Pass 3♠² Pass 4♠

South HCP: 12+2

♣ K97

♣ AJ86

All Pass

Contract: 4♠ South

1. New Minor Forcing

2. 3 !S

Board: 51

Dealer: South

North:

♠ QJ87

South:

♠ K53

W N E S

1♣

Vul: Both

♥ AKT95

♥ Q32

Pass 1♥ Pass 1NT

North HCP: 11+1

♦ JT

♦ AK3

 Pass 2♦¹ Pass 3♥²

South HCP: 13

♣ T4

♣ J762

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

2. 3 !H

Board: 52 ♠ A82 You are dealer.

Dealer: North ♥ QJ6 The opponents are silent.

Vul: N-S ♦ QJ2

HCP: 14 ♣ KJT6

Board: 53 ♠ AJT53 Partner is dealer.

Dealer: South ♥ KT3 The opponents are silent.

Vul: E-W ♦ J98

HCP: 12+1 ♣ K7

Board: 54 ♠ KQ4 You are dealer.

Dealer: North ♥ KQJ The opponents are silent.

Vul: Both ♦ 875

HCP: 13 ♣ Q982

Board: 55 ♠ 63 You are dealer.

Dealer: North ♥ AK98 The opponents are silent.

Vul: None ♦ AKT6

HCP: 14 ♣ 754

Both hands (Answers Page)

Board: 52

Dealer: North
Vul: N-S
North HCP: 14
South HCP: 11+1
Contract: 4♠ South

North:

♠ A82
♥ QJ6
♦ QJ2
♣ KJT6

South:

♠ KJT65
♥ K5
♦ 64
♣ A975

W N E S

1♣ Pass 1♠
Pass 1NT Pass 2♦¹
Pass 3♠² Pass 4♠
All Pass

1. New Minor Forcing
2. 3 !S

Board: 53

Dealer: South
Vul: E-W
North HCP: 12+1
South HCP: 14
Contract: 4♠ North

North:

♠ AJT53
♥ KT3
♦ J98
♣ K7

South:

♠ KQ7
♥ 82
♦ KQT6
♣ A942

W N E S

1♦
Pass 1♠ Pass 1NT
Pass 2♣¹ Pass 3♠²
Pass 4♠ All Pass

1. New Minor Forcing
2. 3 !S

Board: 54

Dealer: North
Vul: Both
North HCP: 13
South HCP: 12+1
Contract: 4♥ South

North:

♠ KQ4
♥ KQJ
♦ 875
♣ Q982

South:

♠ A7
♥ T9732
♦ AJ93
♣ K6

W N E S

1♣ Pass 1♥
Pass 1NT Pass 2♦¹
Pass 3♥² Pass 4♥
All Pass

1. New Minor Forcing
2. 3 !H

Board: 55

Dealer: North
Vul: None
North HCP: 14
South HCP: 12
Contract: 3NT North

North:

♠ 63
♥ AK98
♦ AKT6
♣ 754

South:

♠ JT52
♥ QT
♦ QJ85
♣ AQ3

W N E S

1♦ Pass 1♠
Pass 1NT Pass 3♦
Pass 3NT All Pass

South hands

4th Bid Inviting

Board: 52	♠ KJT65	Partner is dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 11+1	♣ A975	

Board: 53	♠ KQ7	You are dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: E-W	♦ KQT6	
HCP: 14	♣ A942	

Board: 54	♠ A7	Partner is dealer.
Dealer: North	♥ T9732	The opponents are silent.
Vul: Both	♦ AJ93	
HCP: 12+1	♣ K6	

Board: 55	♠ JT52	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: None	♦ QJ85	
HCP: 12	♣ AQ3	

Both hands (Answers Page)

Board: 52

Dealer: North
Vul: N-S
North HCP: 14
South HCP: 11+1
Contract: 4♠ South

North:

♠ A82
♥ QJ6
♦ QJ2
♣ KJT6

South:

♠ KJT65
♥ K5
♦ 64
♣ A975

W N E S

1♣ Pass 1♠
Pass 1NT Pass 2♦¹
Pass 3♠² Pass 4♠
All Pass

1. New Minor Forcing
2. 3 !S

Board: 53

Dealer: South
Vul: E-W
North HCP: 12+1
South HCP: 14
Contract: 4♠ North

North:

♠ AJT53
♥ KT3
♦ J98
♣ K7

South:

♠ KQ7
♥ 82
♦ KQT6
♣ A942

W N E S

1♦
Pass 1♠ Pass 1NT
Pass 2♣¹ Pass 3♠²
Pass 4♠ All Pass

1. New Minor Forcing
2. 3 !S

Board: 54

Dealer: North
Vul: Both
North HCP: 13
South HCP: 12+1
Contract: 4♥ South

North:

♠ KQ4
♥ KQJ
♦ 875
♣ Q982

South:

♠ A7
♥ T9732
♦ AJ93
♣ K6

W N E S

1♣ Pass 1♥
Pass 1NT Pass 2♦¹
Pass 3♥² Pass 4♥
All Pass

1. New Minor Forcing
2. 3 !H

Board: 55

Dealer: North
Vul: None
North HCP: 14
South HCP: 12
Contract: 3NT North

North:

♠ 63
♥ AK98
♦ AKT6
♣ 754

South:

♠ JT52
♥ QT
♦ QJ85
♣ AQ3

W N E S

1♦ Pass 1♠
Pass 1NT Pass 3♦
Pass 3NT All Pass

North hands

4th Bid Inviting

Board: 56	♠ A9863	Partner is dealer.
Dealer: South	♥ Q3	The opponents are silent.
Vul: E-W	♦ AQ63	
HCP: 12+1	♣ 54	

Board: 57	♠ AK972	Partner is dealer.
Dealer: South	♥ JT92	The opponents are silent.
Vul: Both	♦ A2	
HCP: 12+1	♣ 83	

Board: 58	♠ K542	Partner is dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: None	♦ T42	
HCP: 12	♣ AQ97	

Board: 59	♠ T3	You are dealer.
Dealer: North	♥ AKQ4	The opponents are silent.
Vul: N-S	♦ Q764	
HCP: 13	♣ QT3	

Board: 60	♠ KQJ83	Partner is dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: Both	♦ K762	
HCP: 11+1	♣ 42	

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ A9863	♠ Q				1♦
Vul: E-W	♥ Q3	♥ AJ9	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ AQ63	♦ KJ985	Pass	3♦	Pass	3NT
South HCP: 12+1	♣ 54	♣ JT93	All Pass			
Contract:	3NT South					

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ AK972	♠ 853				1♦
Vul: Both	♥ JT92	♥ KQ4	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ A2	♦ Q873	Pass	2♣ ¹	Pass	3♠ ²
South HCP: 14	♣ 83	♣ AK9	Pass	4♠	All Pass	
Contract:	4♠ North					
			1. New Minor Forcing			
			2. 3!S			

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ K542	♠ QJ8				1♦
Vul: None	♥ K9	♥ AQJ6	Pass	1♠	Pass	1NT
North HCP: 12	♦ T42	♦ Q965	Pass	2NT	All Pass	
South HCP: 12	♣ AQ97	♣ T2				
Contract:	2NT North					

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ AQ96		1♦	Pass	1♠
Vul: N-S	♥ AKQ4	♥ 7	Pass	1NT	Pass	2NT
North HCP: 13	♦ Q764	♦ K98	All Pass			
South HCP: 12+1	♣ QT3	♣ K7654				
Contract:	2NT South					

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ KQJ83	♠ T5				1♣
Vul: Both	♥ Q8	♥ KJ75	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ K762	♦ AT9	Pass	2♦ ¹	Pass	3♥
South HCP: 14	♣ 42	♣ KQJ8	Pass	3NT	All Pass	
Contract:	3NT North					
			1. New Minor Forcing			

Board: 56 ♠ Q You are dealer.

Dealer: South ♥ AJ9 The opponents are silent.

Vul: E-W ♦ KJ985

HCP: 12+1 ♣ JT93

Board: 57 ♠ 853 You are dealer.

Dealer: South ♥ KQ4 The opponents are silent.

Vul: Both ♦ Q873

HCP: 14 ♣ AK9

Board: 58 ♠ QJ8 You are dealer.

Dealer: South ♥ AQJ6 The opponents are silent.

Vul: None ♦ Q965

HCP: 12 ♣ T2

Board: 59 ♠ AQ96 Partner is dealer.

Dealer: North ♥ 7 The opponents are silent.

Vul: N-S ♦ K98

HCP: 12+1 ♣ K7654

Board: 60 ♠ T5 You are dealer.

Dealer: South ♥ KJ75 The opponents are silent.

Vul: Both ♦ AT9

HCP: 14 ♣ KQJ8

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ A9863	♠ Q				1♦
Vul: E-W	♥ Q3	♥ AJ9	Pass	1♠	Pass	2♣
North HCP: 12+1	♦ AQ63	♦ KJ985	Pass	3♦	Pass	3NT
South HCP: 12+1	♣ 54	♣ JT93	All Pass			
Contract:	3NT South					

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ AK972	♠ 853				1♦
Vul: Both	♥ JT92	♥ KQ4	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ A2	♦ Q873	Pass	2♣ ¹	Pass	3♠ ²
South HCP: 14	♣ 83	♣ AK9	Pass	4♠	All Pass	
Contract:	4♠ North					
			1. New Minor Forcing			
			2. 3!S			

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ K542	♠ QJ8				1♦
Vul: None	♥ K9	♥ AQJ6	Pass	1♠	Pass	1NT
North HCP: 12	♦ T42	♦ Q965	Pass	2NT	All Pass	
South HCP: 12	♣ AQ97	♣ T2				
Contract:	2NT North					

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ AQ96		1♦	Pass	1♠
Vul: N-S	♥ AKQ4	♥ 7	Pass	1NT	Pass	2NT
North HCP: 13	♦ Q764	♦ K98	All Pass			
South HCP: 12+1	♣ QT3	♣ K7654				
Contract:	2NT South					

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ KQJ83	♠ T5				1♣
Vul: Both	♥ Q8	♥ KJ75	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ K762	♦ AT9	Pass	2♦ ¹	Pass	3♥
South HCP: 14	♣ 42	♣ KQJ8	Pass	3NT	All Pass	
Contract:	3NT North					
			1. New Minor Forcing			

Board: 61	♠ AQT832	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ Q2	
HCP: 12+2	♣ J652	

Board: 62	♠ K742	Partner is dealer.
Dealer: South	♥ AJT64	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 11+1	♣ QT	

Board: 63	♠ QT7	You are dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ QJT4	
HCP: 12	♣ KQ62	

Board: 64	♠ AQ52	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: None	♦ T852	
HCP: 11	♣ AJ86	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ AQT832	♠ J7				1♣
Vul: None	♥ K	♥ T964	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ Q2	♦ AT7	Pass	2♦ ¹	Pass	3♥
South HCP: 14	♣ J652	♣ AKQ8	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			

1. New Minor Forcing

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ K742	♠ AJ86				1♦
Vul: N-S	♥ AJT64	♥ 7	Pass	1♥	Pass	1♠
North HCP: 11+1	♦ J9	♦ AT864	Pass	2♠	All Pass	
South HCP: 12+1	♣ QT	♣ K42				
Contract: 2♠ North						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ J6		1♦	Pass	1♥
Vul: E-W	♥ QT	♥ AK94	Pass	1NT	Pass	3♦
North HCP: 12	♦ QJT4	♦ A952	Pass	3NT	All Pass	
South HCP: 12	♣ KQ62	♣ T95				
Contract: 3NT North						

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ AQ52	♠ J6				1♣
Vul: None	♥ 3	♥ KT97	Pass	1♠	Pass	1NT
North HCP: 11	♦ T852	♦ AK4	Pass	2♣	All Pass	
South HCP: 14	♣ AJ86	♣ KT74				
Contract: 2♣ North						

South hands

4th Bid Inviting

Board: 61 ♠ J7 You are dealer.

Dealer: South ♥ T964 The opponents are silent.

Vul: None ♦ AT7

HCP: 14 ♣ AKQ8

Board: 62 ♠ AJ86 You are dealer.

Dealer: South ♥ 7 The opponents are silent.

Vul: N-S ♦ AT864

HCP: 12+1 ♣ K42

Board: 63 ♠ J6 Partner is dealer.

Dealer: North ♥ AK94 The opponents are silent.

Vul: E-W ♦ A952

HCP: 12 ♣ T95

Board: 64 ♠ J6 You are dealer.

Dealer: South ♥ KT97 The opponents are silent.

Vul: None ♦ AK4

HCP: 14 ♣ KT74

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ AQT832	♠ J7				1♣
Vul: None	♥ K	♥ T964	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ Q2	♦ AT7	Pass	2♦ ¹	Pass	3♥
South HCP: 14	♣ J652	♣ AKQ8	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			

1. New Minor Forcing

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ K742	♠ AJ86				1♦
Vul: N-S	♥ AJT64	♥ 7	Pass	1♥	Pass	1♠
North HCP: 11+1	♦ J9	♦ AT864	Pass	2♠	All Pass	
South HCP: 12+1	♣ QT	♣ K42				
Contract: 2♠ North						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ J6		1♦	Pass	1♥
Vul: E-W	♥ QT	♥ AK94	Pass	1NT	Pass	3♦
North HCP: 12	♦ QJT4	♦ A952	Pass	3NT	All Pass	
South HCP: 12	♣ KQ62	♣ T95				
Contract: 3NT North						

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ AQ52	♠ J6				1♣
Vul: None	♥ 3	♥ KT97	Pass	1♠	Pass	1NT
North HCP: 11	♦ T852	♦ AK4	Pass	2♣	All Pass	
South HCP: 14	♣ AJ86	♣ KT74				
Contract: 2♣ North						

North hands

4th Bid Inviting

Board: 65	♠ J732	Partner is dealer.
Dealer: South	♥ QJT52	The opponents are silent.
Vul: N-S	♦ AJT	
HCP: 12+1	♣ K	

Board: 66	♠ AJT6	Partner is dealer.
Dealer: South	♥ AQ74	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 11	♣ T62	

Board: 67	♠ AJT753	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 11+2	♣ Q742	

Board: 68	♠ K872	You are dealer.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: E-W	♦ Q4	
HCP: 13	♣ K865	

Board: 69	♠ K6	You are dealer.
Dealer: North	♥ Q82	The opponents are silent.
Vul: Both	♦ Q762	
HCP: 14	♣ AQJ2	

Both hands (Answers Page)

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ J732	♠ 65				1♦
Vul: N-S	♥ QJT52	♥ A97	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ AJT	♦ Q985	Pass	2♣ ¹	Pass	2♥ ²
South HCP: 12	♣ K	♣ AQ74	Pass	3♥	All Pass	

Contract: 3♥ North

1. New Minor Forcing

2. 3!H

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ AJT6	♠ 973				1♣
Vul: E-W	♥ AQ74	♥ K32	Pass	1♥	Pass	1NT
North HCP: 11	♦ 96	♦ AK4	Pass	2NT	Pass	3♥
South HCP: 14	♣ T62	♣ A874	Pass	3NT	All Pass	

Contract: 3NT North

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ AJT753	♠ 2				1♥
Vul: N-S	♥ 9	♥ KJ753	Pass	1♠	Pass	2♣
North HCP: 11+2	♦ A5	♦ KT7	Pass	2♠	All Pass	
South HCP: 12+1	♣ Q742	♣ AJ86				

Contract: 2♠ North

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ K872	♠ J5		1♣	Pass	1♥
Vul: E-W	♥ AJ5	♥ KQ7642	Pass	1♠	Pass	3♥
North HCP: 13	♦ Q4	♦ 93	Pass	4♥	All Pass	
South HCP: 12+2	♣ K865	♣ AQ3				

Contract: 4♥ North

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ Q987		1♦	Pass	1♥
Vul: Both	♥ Q82	♥ AKT4	Pass	1NT	Pass	3NT
North HCP: 14	♦ Q762	♦ KT4	All Pass			
South HCP: 12	♣ AQJ2	♣ 93				

Contract: 3NT South

Board: 65 ♠ 65 You are dealer.

Dealer: South ♥ A97 The opponents are silent.

Vul: N-S ♦ Q985

HCP: 12 ♣ AQ74

Board: 66 ♠ 973 You are dealer.

Dealer: South ♥ K32 The opponents are silent.

Vul: E-W ♦ AK4

HCP: 14 ♣ A874

Board: 67 ♠ 2 You are dealer.

Dealer: South ♥ KJ753 The opponents are silent.

Vul: N-S ♦ KT7

HCP: 12+1 ♣ AJ86

Board: 68 ♠ J5 Partner is dealer.

Dealer: North ♥ KQ7642 The opponents are silent.

Vul: E-W ♦ 93

HCP: 12+2 ♣ AQ3

Board: 69 ♠ Q987 Partner is dealer.

Dealer: North ♥ AKT4 The opponents are silent.

Vul: Both ♦ KT4

HCP: 12 ♣ 93

Both hands (Answers Page)

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ J732	♠ 65				1♦
Vul: N-S	♥ QJT52	♥ A97	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ AJT	♦ Q985	Pass	2♣ ¹	Pass	2♥ ²
South HCP: 12	♣ K	♣ AQ74	Pass	3♥	All Pass	

Contract: 3♥ North

1. New Minor Forcing

2. 3!H

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ AJT6	♠ 973				1♣
Vul: E-W	♥ AQ74	♥ K32	Pass	1♥	Pass	1NT
North HCP: 11	♦ 96	♦ AK4	Pass	2NT	Pass	3♥
South HCP: 14	♣ T62	♣ A874	Pass	3NT	All Pass	

Contract: 3NT North

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ AJT753	♠ 2				1♥
Vul: N-S	♥ 9	♥ KJ753	Pass	1♠	Pass	2♣
North HCP: 11+2	♦ A5	♦ KT7	Pass	2♠	All Pass	
South HCP: 12+1	♣ Q742	♣ AJ86				

Contract: 2♠ North

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ K872	♠ J5		1♣	Pass	1♥
Vul: E-W	♥ AJ5	♥ KQ7642	Pass	1♠	Pass	3♥
North HCP: 13	♦ Q4	♦ 93	Pass	4♥	All Pass	
South HCP: 12+2	♣ K865	♣ AQ3				

Contract: 4♥ North

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ Q987		1♦	Pass	1♥
Vul: Both	♥ Q82	♥ AKT4	Pass	1NT	Pass	3NT
North HCP: 14	♦ Q762	♦ KT4	All Pass			
South HCP: 12	♣ AQJ2	♣ 93				

Contract: 3NT South

Board: 70	♠ KJ64	Partner is dealer.
Dealer: South	♥ Q7	The opponents are silent.
Vul: E-W	♦ J93	
HCP: 12	♣ AJ65	

Board: 71	♠ AQJ954	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ 62	
HCP: 11+2	♣ A986	

Board: 72	♠ AQJ9	You are dealer.
Dealer: North	♥ J543	The opponents are silent.
Vul: None	♦ A6	
HCP: 13	♣ J82	

Board: 73	♠ T9854	Partner is dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 12+1	♣ A95	

Both hands (Answers Page)

Board: 70

Dealer: South

North:

♠ KJ64

South:

♠ A93

W N E S

1 ♣

Vul: E-W

♥ Q7

♥ KJ82

Pass 1 ♠ Pass 1NT

North HCP: 12

♦ J93

♦ Q5

Pass 3 ♣ Pass 3NT

South HCP: 13

♣ AJ65

♣ KT92

All Pass

Contract: 3NT South

Board: 71

Dealer: South

North:

♠ AQJ954

South:

♠ T6

W N E S

1 ♦

Vul: Both

♥ 3

♥ KT94

Pass 1 ♠ Pass 1NT

North HCP: 11+2

♦ 62

♦ AQJT

 Pass 2 ♣¹ Pass 3 ♥

South HCP: 13

♣ A986

♣ K32

Pass 3 ♠ Pass 4 ♠

Contract: 4 ♠ South

All Pass

1. New Minor Forcing

Board: 72

Dealer: North

North:

♠ AQJ9

South:

♠ 42

W N E S

1 ♦

Vul: None

♥ J543

♥ QT7

Pass 1 ♥ Pass 3 ♦

North HCP: 13

♦ A6

♦ KQ9753

Pass 4 ♦ All Pass

South HCP: 11+2

♣ J82

♣ A5

Contract: 4 ♦ North

Board: 73

Dealer: South

North:

♠ T9854

South:

♠ 632

W N E S

1 ♣

Vul: N-S

♥ A5

♥ K32

Pass 1 ♠ Pass 1NT

North HCP: 12+1

♦ A62

♦ KQJ

 Pass 2 ♦¹ Pass 2 ♠²

South HCP: 12

♣ A95

♣ K874

Pass 3 ♠ All Pass

Contract: 3 ♠ North

1. New Minor Forcing

2. 3 !S

Board: 70 ♠ A93 You are dealer.

Dealer: South ♥ KJ82 The opponents are silent.

Vul: E-W ♦ Q5

HCP: 13 ♣ KT92

Board: 71 ♠ T6 You are dealer.

Dealer: South ♥ KT94 The opponents are silent.

Vul: Both ♦ AQJT

HCP: 13 ♣ K32

Board: 72 ♠ 42 Partner is dealer.

Dealer: North ♥ QT7 The opponents are silent.

Vul: None ♦ KQ9753

HCP: 11+2 ♣ A5

Board: 73 ♠ 632 You are dealer.

Dealer: South ♥ K32 The opponents are silent.

Vul: N-S ♦ KQJ

HCP: 12 ♣ K874

Both hands (Answers Page)

Board: 70

Dealer: South

North:

♠ KJ64

South:

♠ A93

W N E S

1 ♣

Vul: E-W

♥ Q7

♥ KJ82

Pass 1 ♠ Pass 1NT

North HCP: 12

♦ J93

♦ Q5

Pass 3 ♣ Pass 3NT

South HCP: 13

♣ AJ65

♣ KT92

All Pass

Contract: 3NT South

Board: 71

Dealer: South

North:

♠ AQJ954

South:

♠ T6

W N E S

1 ♦

Vul: Both

♥ 3

♥ KT94

Pass 1 ♠ Pass 1NT

North HCP: 11+2

♦ 62

♦ AQJT

 Pass 2 ♣¹ Pass 3 ♥

South HCP: 13

♣ A986

♣ K32

Pass 3 ♠ Pass 4 ♠

Contract: 4 ♠ South

All Pass

1. New Minor Forcing

Board: 72

Dealer: North

North:

♠ AQJ9

South:

♠ 42

W N E S

1 ♦

Vul: None

♥ J543

♥ QT7

Pass 1 ♥ Pass 3 ♦

North HCP: 13

♦ A6

♦ KQ9753

Pass 4 ♦ All Pass

South HCP: 11+2

♣ J82

♣ A5

Contract: 4 ♦ North

Board: 73

Dealer: South

North:

♠ T9854

South:

♠ 632

W N E S

1 ♣

Vul: N-S

♥ A5

♥ K32

Pass 1 ♠ Pass 1NT

North HCP: 12+1

♦ A62

♦ KQJ

 Pass 2 ♦¹ Pass 2 ♠²

South HCP: 12

♣ A95

♣ K874

Pass 3 ♠ All Pass

Contract: 3 ♠ North

1. New Minor Forcing

2. 3 !S

North hands

4th Bid Inviting

Board: 74	♠ QJ82	Partner is dealer.
Dealer: South	♥ AJ42	The opponents are silent.
Vul: Both	♦ 87	
HCP: 12	♣ KJ6	

Board: 75	♠ AJ	Partner is dealer.
Dealer: South	♥ JT4	The opponents are silent.
Vul: None	♦ AJT73	
HCP: 11+1	♣ T52	

Board: 76	♠ A9	Partner is dealer.
Dealer: South	♥ AT43	The opponents are silent.
Vul: N-S	♦ JT84	
HCP: 12	♣ K63	

Board: 77	♠ KQT64	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ QJ4	
HCP: 11+1	♣ KT43	

Board: 78	♠ AQ	You are dealer.
Dealer: North	♥ KQ84	The opponents are silent.
Vul: None	♦ QT72	
HCP: 13	♣ T32	

Both hands (Answers Page)

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ QJ82	♠ K93				1♣
Vul: Both	♥ AJ42	♥ K63	Pass	1♥	Pass	1NT
North HCP: 12	♦ 87	♦ AQ2	Pass	2NT	Pass	3♥
South HCP: 14	♣ KJ6	♣ QT54	Pass	3NT	All Pass	

Contract: 3NT North

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ 43				1♣
Vul: None	♥ JT4	♥ AK98	Pass	1♦	Pass	1♥
North HCP: 11+1	♦ AJT73	♦ Q5	Pass	2NT	All Pass	
South HCP: 13+1	♣ T52	♣ KJ763				

Contract: 2NT North

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ J75				1♣
Vul: N-S	♥ AT43	♥ J87	Pass	1♥	Pass	1NT
North HCP: 12	♦ JT84	♦ AK2	Pass	2NT	Pass	3♥
South HCP: 14	♣ K63	♣ AJT8	Pass	3NT	All Pass	

Contract: 3NT North

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ KQT64	♠ J53				1♦
Vul: E-W	♥ 9	♥ KQ53	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ QJ4	♦ AT75	Pass	2♣ ¹	Pass	3♣ ²
South HCP: 14	♣ KT43	♣ A9	Pass	4♠	All Pass	

Contract: 4♠ North

1. New Minor Forcing

2. 3 !S

Board: 78	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KT8654		1♦	Pass	1♠
Vul: None	♥ KQ84	♥ 62	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ QT72	♦ AJ8	Pass	3♥	Pass	3♠
South HCP: 12+2	♣ T32	♣ A5	Pass	4♠	All Pass	

Contract: 4♠ North

1. New Minor Forcing

Board: 74 ♠ K93 You are dealer.

Dealer: South ♥ K63 The opponents are silent.

Vul: Both ♦ AQ2

HCP: 14 ♣ QT54

Board: 75 ♠ 43 You are dealer.

Dealer: South ♥ AK98 The opponents are silent.

Vul: None ♦ Q5

HCP: 13+1 ♣ KJ763

Board: 76 ♠ J75 You are dealer.

Dealer: South ♥ J87 The opponents are silent.

Vul: N-S ♦ AK2

HCP: 14 ♣ AJT8

Board: 77 ♠ J53 You are dealer.

Dealer: South ♥ KQ53 The opponents are silent.

Vul: E-W ♦ AT75

HCP: 14 ♣ A9

Board: 78 ♠ KT8654 Partner is dealer.

Dealer: North ♥ 62 The opponents are silent.

Vul: None ♦ AJ8

HCP: 12+2 ♣ A5

Both hands (Answers Page)

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ QJ82	♠ K93				1♣
Vul: Both	♥ AJ42	♥ K63	Pass	1♥	Pass	1NT
North HCP: 12	♦ 87	♦ AQ2	Pass	2NT	Pass	3♥
South HCP: 14	♣ KJ6	♣ QT54	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ 43				1♣
Vul: None	♥ JT4	♥ AK98	Pass	1♦	Pass	1♥
North HCP: 11+1	♦ AJT73	♦ Q5	Pass	2NT	All Pass	
South HCP: 13+1	♣ T52	♣ KJ763				
Contract: 2NT North						

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ J75				1♣
Vul: N-S	♥ AT43	♥ J87	Pass	1♥	Pass	1NT
North HCP: 12	♦ JT84	♦ AK2	Pass	2NT	Pass	3♥
South HCP: 14	♣ K63	♣ AJT8	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ KQT64	♠ J53				1♦
Vul: E-W	♥ 9	♥ KQ53	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ QJ4	♦ AT75	Pass	2♣ ¹	Pass	3♣ ²
South HCP: 14	♣ KT43	♣ A9	Pass	4♠	All Pass	
Contract: 4♠ North						

1. New Minor Forcing

2. 3 !S

Board: 78	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KT8654		1♦	Pass	1♠
Vul: None	♥ KQ84	♥ 62	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ QT72	♦ AJ8	Pass	3♥	Pass	3♠
South HCP: 12+2	♣ T32	♣ A5	Pass	4♠	All Pass	
Contract: 4♠ North						

1. New Minor Forcing

Board: 79 ♠ AT8 You are dealer.

Dealer: North ♥ KQJ6 The opponents are silent.

Vul: N-S ♦ 74

HCP: 14 ♣ A975

Board: 80 ♠ T94 You are dealer.

Dealer: North ♥ AJ74 The opponents are silent.

Vul: E-W ♦ AKQ2

HCP: 14 ♣ 75

Board: 81 ♠ K52 You are dealer.

Dealer: North ♥ K9 The opponents are silent.

Vul: Both ♦ KT64

HCP: 12 ♣ KT53

Board: 82 ♠ Q92 Partner is dealer.

Dealer: South ♥ T6 The opponents are silent.

Vul: N-S ♦ AKJ5

HCP: 11 ♣ JT76

Board: 83 ♠ AQ3 Partner is dealer.

Dealer: South ♥ AT864 The opponents are silent.

Vul: E-W ♦ 982

HCP: 12+1 ♣ Q9

Both hands (Answers Page)

Board: 79

Dealer: North

North:

♠ AT8

South:

♠ K7

W N E S

1♣ Pass 1♦

Vul: N-S

♥ KQJ6

♥ A4

Pass 1♥ Pass 3♦

North HCP: 14

♦ 74

♦ KJ9652

Pass 3NT All Pass

South HCP: 11+2

♣ A975

♣ 842

Contract: 3NT North

Board: 80

Dealer: North

North:

♠ T94

South:

♠ A6532

W N E S

1♦ Pass 1♠

Vul: E-W

♥ AJ74

♥ QT

 Pass 1NT Pass 2♣¹

North HCP: 14

♦ AKQ2

♦ J65

 Pass 3♠² All Pass

South HCP: 11+1

♣ 75

♣ A96

1. New Minor Forcing

2. 3 !S

Board: 81

Dealer: North

North:

♠ K52

South:

♠ 76

W N E S

1♦ Pass 1♥

Vul: Both

♥ K9

♥ A873

Pass 1NT Pass 3♦

North HCP: 12

♦ KT64

♦ A875

Pass 3NT All Pass

South HCP: 12

♣ KT53

♣ A98

Contract: 3NT North

Board: 82

Dealer: South

North:

♠ Q92

South:

♠ A64

W N E S

1♣

Vul: N-S

♥ T6

♥ QJ8

Pass 1♦ Pass 1NT

North HCP: 11

♦ AKJ5

♦ 862

Pass 2♣ Pass 2♦

South HCP: 14

♣ JT76

♣ AK53

Pass 2NT Pass 3NT

Contract: 3NT South

All Pass

Board: 83

Dealer: South

North:

♠ AQ3

South:

♠ T8

W N E S

1♦

Vul: E-W

♥ AT864

♥ KJ5

Pass 1♥ Pass 1NT

North HCP: 12+1

♦ 982

♦ KT73

 Pass 2♣¹ Pass 3♥²

South HCP: 14

♣ Q9

♣ AK82

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

2. 3 !H

Board: 79	♠ K7	Partner is dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ KJ9652	
HCP: 11+2	♣ 842	

Board: 80	♠ A6532	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ J65	
HCP: 11+1	♣ A96	

Board: 81	♠ 76	Partner is dealer.
Dealer: North	♥ A873	The opponents are silent.
Vul: Both	♦ A875	
HCP: 12	♣ A98	

Board: 82	♠ A64	You are dealer.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: N-S	♦ 862	
HCP: 14	♣ AK53	

Board: 83	♠ T8	You are dealer.
Dealer: South	♥ KJ5	The opponents are silent.
Vul: E-W	♦ KT73	
HCP: 14	♣ AK82	

Both hands (Answers Page)

Board: 79

Dealer: North

North:

♠ AT8

South:

♠ K7

W N E S

1♣ Pass 1♦

Vul: N-S

♥ KQJ6

♥ A4

Pass 1♥ Pass 3♦

North HCP: 14

♦ 74

♦ KJ9652

Pass 3NT All Pass

South HCP: 11+2

♣ A975

♣ 842

Contract: 3NT North

Board: 80

Dealer: North

North:

♠ T94

South:

♠ A6532

W N E S

1♦ Pass 1♠

Vul: E-W

♥ AJ74

♥ QT

 Pass 1NT Pass 2♣¹

North HCP: 14

♦ AKQ2

♦ J65

 Pass 3♠² All Pass

South HCP: 11+1

♣ 75

♣ A96

1. New Minor Forcing

2. 3 !S

Board: 81

Dealer: North

North:

♠ K52

South:

♠ 76

W N E S

1♦ Pass 1♥

Vul: Both

♥ K9

♥ A873

Pass 1NT Pass 3♦

North HCP: 12

♦ KT64

♦ A875

Pass 3NT All Pass

South HCP: 12

♣ KT53

♣ A98

Contract: 3NT North

Board: 82

Dealer: South

North:

♠ Q92

South:

♠ A64

W N E S

1♣

Vul: N-S

♥ T6

♥ QJ8

Pass 1♦ Pass 1NT

North HCP: 11

♦ AKJ5

♦ 862

Pass 2♣ Pass 2♦

South HCP: 14

♣ JT76

♣ AK53

Pass 2NT Pass 3NT

Contract: 3NT South

All Pass

Board: 83

Dealer: South

North:

♠ AQ3

South:

♠ T8

W N E S

1♦

Vul: E-W

♥ AT864

♥ KJ5

Pass 1♥ Pass 1NT

North HCP: 12+1

♦ 982

♦ KT73

 Pass 2♣¹ Pass 3♥²

South HCP: 14

♣ Q9

♣ AK82

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

2. 3 !H

Board: 84	♠ AQJ2	You are dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: Both	♦ A873	
HCP: 14	♣ QJ4	

Board: 85	♠ Q87	You are dealer.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ KQ63	
HCP: 12	♣ A963	

Board: 86	♠ A92	You are dealer.
Dealer: North	♥ J94	The opponents are silent.
Vul: E-W	♦ AJ32	
HCP: 13	♣ K96	

Board: 87	♠ AKT	You are dealer.
Dealer: North	♥ K6	The opponents are silent.
Vul: Both	♦ KT93	
HCP: 14	♣ JT62	

Board: 88	♠ K6	You are dealer.
Dealer: North	♥ A952	The opponents are silent.
Vul: None	♦ K75	
HCP: 14	♣ KJ32	

Both hands (Answers Page)

Board: 84	North:	South:	W	N	E	S
Dealer: North	♠ AQJ2	♠ K97		1♦	Pass	1♥
Vul: Both	♥ 74	♥ AJT632	Pass	1♠	Pass	3♥
North HCP: 14	♦ A873	♦ QJ5	Pass	4♥	All Pass	
South HCP: 11+2	♣ QJ4	♣ 2				
Contract: 4♥ North						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ Q87	♠ J62		1♦	Pass	1♥
Vul: None	♥ J4	♥ AQ86	Pass	1NT	Pass	2♦
North HCP: 12	♦ KQ63	♦ J9854	All Pass			
South HCP: 11+1	♣ A963	♣ K				
Contract: 2♦ South						

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ QJ87		1♦	Pass	1♠
Vul: E-W	♥ J94	♥ 52	Pass	1NT	Pass	3♦
North HCP: 13	♦ AJ32	♦ KQT6	Pass	3♠	All Pass	
South HCP: 12	♣ K96	♣ AT7				
Contract: 3♠ North						

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ Q2		1♦	Pass	1♥
Vul: Both	♥ K6	♥ QT43	Pass	1NT	Pass	2NT
North HCP: 14	♦ KT93	♦ A754	Pass	3NT	All Pass	
South HCP: 11	♣ JT62	♣ K53				
Contract: 3NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ QJT742		1♣	Pass	1♠
Vul: None	♥ A952	♥ KJ4	Pass	1NT	Pass	2♦ ¹
North HCP: 14	♦ K75	♦ 42	Pass	3♥	Pass	3♠
South HCP: 11+2	♣ KJ32	♣ A9	Pass	4♠	All Pass	
Contract: 4♠ North						

1. New Minor Forcing

Board: 84	♠ K97	Partner is dealer.
Dealer: North	♥ AJT632	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 11+2	♣ 2	

Board: 85	♠ J62	Partner is dealer.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: None	♦ J9854	
HCP: 11+1	♣ K	

Board: 86	♠ QJ87	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: E-W	♦ KQT6	
HCP: 12	♣ AT7	

Board: 87	♠ Q2	Partner is dealer.
Dealer: North	♥ QT43	The opponents are silent.
Vul: Both	♦ A754	
HCP: 11	♣ K53	

Board: 88	♠ QJT742	Partner is dealer.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: None	♦ 42	
HCP: 11+2	♣ A9	

Both hands (Answers Page)

Board: 84	North:	South:	W	N	E	S
Dealer: North	♠ AQJ2	♠ K97		1♦	Pass	1♥
Vul: Both	♥ 74	♥ AJT632	Pass	1♠	Pass	3♥
North HCP: 14	♦ A873	♦ QJ5	Pass	4♥	All Pass	
South HCP: 11+2	♣ QJ4	♣ 2				
Contract: 4♥ North						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ Q87	♠ J62		1♦	Pass	1♥
Vul: None	♥ J4	♥ AQ86	Pass	1NT	Pass	2♦
North HCP: 12	♦ KQ63	♦ J9854	All Pass			
South HCP: 11+1	♣ A963	♣ K				
Contract: 2♦ South						

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ QJ87		1♦	Pass	1♠
Vul: E-W	♥ J94	♥ 52	Pass	1NT	Pass	3♦
North HCP: 13	♦ AJ32	♦ KQT6	Pass	3♠	All Pass	
South HCP: 12	♣ K96	♣ AT7				
Contract: 3♠ North						

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ Q2		1♦	Pass	1♥
Vul: Both	♥ K6	♥ QT43	Pass	1NT	Pass	2NT
North HCP: 14	♦ KT93	♦ A754	Pass	3NT	All Pass	
South HCP: 11	♣ JT62	♣ K53				
Contract: 3NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ QJT742		1♣	Pass	1♠
Vul: None	♥ A952	♥ KJ4	Pass	1NT	Pass	2♦ ¹
North HCP: 14	♦ K75	♦ 42	Pass	3♥	Pass	3♠
South HCP: 11+2	♣ KJ32	♣ A9	Pass	4♠	All Pass	
Contract: 4♠ North						

1. New Minor Forcing

North hands

4th Bid Inviting

Board: 89	♠ AT9765	Partner is dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: Both	♦ AT86	
HCP: 11+2	♣ 9	

Board: 90	♠ Q832	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: None	♦ J872	
HCP: 11	♣ AKJ8	

Board: 91	♠ 87	Partner is dealer.
Dealer: South	♥ AJ9854	The opponents are silent.
Vul: N-S	♦ Q42	
HCP: 11+2	♣ KJ	

Board: 92	♠ A763	You are dealer.
Dealer: North	♥ AJT9	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 13	♣ K84	

Board: 93	♠ QT6	Partner is dealer.
Dealer: South	♥ AKQT4	The opponents are silent.
Vul: None	♦ T92	
HCP: 11+1	♣ 64	

Both hands (Answers Page)

Board: 89	North:	South:	W	N	E	S
Dealer: South	♠ AT9765	♠ K4				1♦
Vul: Both	♥ K6	♥ AJT	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ AT86	♦ KQ53	Pass	2♣ ¹	Pass	3NT
South HCP: 14	♣ 9	♣ JT62	Pass	4♠	All Pass	
Contract: 4♠ North			1. New Minor Forcing			

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ Q832	♠ AK7				1♣
Vul: None	♥ 7	♥ J652	Pass	1♠	Pass	1NT
North HCP: 11	♦ J872	♦ K4	Pass	2♣	All Pass	
South HCP: 13	♣ AKJ8	♣ QT75				
Contract: 2♣ North						

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AQJ9				1♦
Vul: N-S	♥ AJ9854	♥ T6	Pass	1♥	Pass	1♠
North HCP: 11+2	♦ Q42	♦ KJ76	Pass	3♥	Pass	4♥
South HCP: 13	♣ KJ	♣ Q43	All Pass			
Contract: 4♥ South						

Board: 92	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ T9		1♣	Pass	1♦
Vul: E-W	♥ AJT9	♥ Q82	Pass	1♥	Pass	2NT
North HCP: 13	♦ J6	♦ AQT5	All Pass			
South HCP: 11	♣ K84	♣ QJ62				
Contract: 2NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ 42				1♦
Vul: None	♥ AKQT4	♥ 732	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ T92	♦ AKJ4	Pass	2♣ ¹	Pass	2♥ ²
South HCP: 12	♣ 64	♣ KJ82	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 89 ♠ K4 You are dealer.

Dealer: South ♥ AJT The opponents are silent.

Vul: Both ♦ KQ53

HCP: 14 ♣ JT62

Board: 90 ♠ AK7 You are dealer.

Dealer: South ♥ J652 The opponents are silent.

Vul: None ♦ K4

HCP: 13 ♣ QT75

Board: 91 ♠ AQJ9 You are dealer.

Dealer: South ♥ T6 The opponents are silent.

Vul: N-S ♦ KJ76

HCP: 13 ♣ Q43

Board: 92 ♠ T9 Partner is dealer.

Dealer: North ♥ Q82 The opponents are silent.

Vul: E-W ♦ AQT5

HCP: 11 ♣ QJ62

Board: 93 ♠ 42 You are dealer.

Dealer: South ♥ 732 The opponents are silent.

Vul: None ♦ AKJ4

HCP: 12 ♣ KJ82

Both hands (Answers Page)

Board: 89	North:	South:	W	N	E	S
Dealer: South	♠ AT9765	♠ K4				1♦
Vul: Both	♥ K6	♥ AJT	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ AT86	♦ KQ53	Pass	2♣ ¹	Pass	3NT
South HCP: 14	♣ 9	♣ JT62	Pass	4♠	All Pass	
Contract: 4♠ North			1. New Minor Forcing			

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ Q832	♠ AK7				1♣
Vul: None	♥ 7	♥ J652	Pass	1♠	Pass	1NT
North HCP: 11	♦ J872	♦ K4	Pass	2♣	All Pass	
South HCP: 13	♣ AKJ8	♣ QT75				
Contract: 2♣ North						

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ 87	♠ AQJ9				1♦
Vul: N-S	♥ AJ9854	♥ T6	Pass	1♥	Pass	1♠
North HCP: 11+2	♦ Q42	♦ KJ76	Pass	3♥	Pass	4♥
South HCP: 13	♣ KJ	♣ Q43	All Pass			
Contract: 4♥ South						

Board: 92	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ T9		1♣	Pass	1♦
Vul: E-W	♥ AJT9	♥ Q82	Pass	1♥	Pass	2NT
North HCP: 13	♦ J6	♦ AQT5	All Pass			
South HCP: 11	♣ K84	♣ QJ62				
Contract: 2NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: South	♠ QT6	♠ 42				1♦
Vul: None	♥ AKQT4	♥ 732	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ T92	♦ AKJ4	Pass	2♣ ¹	Pass	2♥ ²
South HCP: 12	♣ 64	♣ KJ82	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 94 ♠ A82 You are dealer.

Dealer: North ♥ AT3 The opponents are silent.

Vul: N-S ♦ AQ96

HCP: 14 ♣ 873

Board: 95 ♠ J92 You are dealer.

Dealer: North ♥ Q7 The opponents are silent.

Vul: E-W ♦ AT98

HCP: 12 ♣ AJ64

Board: 96 ♠ AT7 You are dealer.

Dealer: North ♥ Q942 The opponents are silent.

Vul: Both ♦ A2

HCP: 13 ♣ QJT3

Board: 97 ♠ 86 You are dealer.

Dealer: North ♥ AKQJ The opponents are silent.

Vul: N-S ♦ JT96

HCP: 14 ♣ K65

Board: 98 ♠ K982 Partner is dealer.

Dealer: South ♥ AQJ2 The opponents are silent.

Vul: E-W ♦ 96

HCP: 12 ♣ QT3

Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ K5		1♦	Pass	1♥
Vul: N-S	♥ AT3	♥ KJ742	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AQ96	♦ K5	Pass	3♥ ²	Pass	4♥
South HCP: 11+1	♣ 873	♣ J962	All Pass			

Contract: 4♥ South

1. New Minor Forcing

2. 3 !H

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ J92	♠ A85		1♦	Pass	1♥
Vul: E-W	♥ Q7	♥ J853	Pass	1NT	Pass	2NT
North HCP: 12	♦ AT98	♦ K743	All Pass			
South HCP: 11	♣ AJ64	♣ KT				

Contract: 2NT South

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ AT7	♠ 96		1♣	Pass	1♦
Vul: Both	♥ Q942	♥ K3	Pass	1♥	Pass	2NT
North HCP: 13	♦ A2	♦ KQ964	All Pass			
South HCP: 12+1	♣ QJT3	♣ A985				

Contract: 2NT South

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ KJ52		1♦	Pass	1♠
Vul: N-S	♥ AKQJ	♥ T54	Pass	1NT	Pass	2NT
North HCP: 14	♦ JT96	♦ KQ32	Pass	3NT	All Pass	
South HCP: 11	♣ K65	♣ Q3				

Contract: 3NT North

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ K982	♠ QJ53				1♣
Vul: E-W	♥ AQJ2	♥ 95	Pass	1♥	Pass	1♠
North HCP: 12	♦ 96	♦ Q75	Pass	3♠	All Pass	
South HCP: 12	♣ QT3	♣ AK76				

Contract: 3♠ North

South hands

4th Bid Inviting

Board: 94	♠ K5	Partner is dealer.
Dealer: North	♥ KJ742	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 11+1	♣ J962	

Board: 95	♠ A85	Partner is dealer.
Dealer: North	♥ J853	The opponents are silent.
Vul: E-W	♦ K743	
HCP: 11	♣ KT	

Board: 96	♠ 96	Partner is dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: Both	♦ KQ964	
HCP: 12+1	♣ A985	

Board: 97	♠ KJ52	Partner is dealer.
Dealer: North	♥ T54	The opponents are silent.
Vul: N-S	♦ KQ32	
HCP: 11	♣ Q3	

Board: 98	♠ QJ53	You are dealer.
Dealer: South	♥ 95	The opponents are silent.
Vul: E-W	♦ Q75	
HCP: 12	♣ AK76	

Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ A82	♠ K5		1♦	Pass	1♥
Vul: N-S	♥ AT3	♥ KJ742	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AQ96	♦ K5	Pass	3♥ ²	Pass	4♥
South HCP: 11+1	♣ 873	♣ J962	All Pass			

Contract: 4♥ South

1. New Minor Forcing

2. 3 !H

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ J92	♠ A85		1♦	Pass	1♥
Vul: E-W	♥ Q7	♥ J853	Pass	1NT	Pass	2NT
North HCP: 12	♦ AT98	♦ K743	All Pass			
South HCP: 11	♣ AJ64	♣ KT				

Contract: 2NT South

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ AT7	♠ 96		1♣	Pass	1♦
Vul: Both	♥ Q942	♥ K3	Pass	1♥	Pass	2NT
North HCP: 13	♦ A2	♦ KQ964	All Pass			
South HCP: 12+1	♣ QJT3	♣ A985				

Contract: 2NT South

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ KJ52		1♦	Pass	1♠
Vul: N-S	♥ AKQJ	♥ T54	Pass	1NT	Pass	2NT
North HCP: 14	♦ JT96	♦ KQ32	Pass	3NT	All Pass	
South HCP: 11	♣ K65	♣ Q3				

Contract: 3NT North

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ K982	♠ QJ53				1♣
Vul: E-W	♥ AQJ2	♥ 95	Pass	1♥	Pass	1♠
North HCP: 12	♦ 96	♦ Q75	Pass	3♠	All Pass	
South HCP: 12	♣ QT3	♣ AK76				

Contract: 3♠ North

Board: 99	♠ AQT	You are dealer.
Dealer: North	♥ A83	The opponents are silent.
Vul: Both	♦ K92	
HCP: 13	♣ T642	

Board: 100	♠ QT876	Partner is dealer.
Dealer: South	♥ J3	The opponents are silent.
Vul: None	♦ A5	
HCP: 12+1	♣ KQ83	

Board: 101	♠ JT	You are dealer.
Dealer: North	♥ AQ74	The opponents are silent.
Vul: E-W	♦ T96	
HCP: 14	♣ AK43	

Board: 102	♠ KT94	Partner is dealer.
Dealer: South	♥ AKJT7	The opponents are silent.
Vul: Both	♦ 97	
HCP: 11+1	♣ T3	

Board: 103	♠ 98	You are dealer.
Dealer: North	♥ A862	The opponents are silent.
Vul: None	♦ AKJ5	
HCP: 12	♣ 932	

Both hands (Answers Page)

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ 64		1♣	Pass	1♥
Vul: Both	♥ A83	♥ Q942	Pass	1NT	Pass	2♣
North HCP: 13	♦ K92	♦ Q4		All Pass		
South HCP: 11+1	♣ T642	♣ AK875				
Contract: 2♣ South						

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ QT876	♠ A4				1♦
Vul: None	♥ J3	♥ AK96	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ A5	♦ K964	Pass	2♣ ¹	Pass	3♥
South HCP: 14	♣ KQ83	♣ T97	Pass	3NT	All Pass	
Contract: 3NT North						1. New Minor Forcing

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ KQ832		1♣	Pass	1♠
Vul: E-W	♥ AQ74	♥ K2	Pass	1NT	Pass	2♦ ¹
North HCP: 14	♦ T96	♦ A843	Pass	3♥	Pass	3NT
South HCP: 12+1	♣ AK43	♣ 97		All Pass		
Contract: 3NT South						1. New Minor Forcing

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ KT94	♠ 8632				1♦
Vul: Both	♥ AKJT7	♥ Q8	Pass	1♥	Pass	1♠
North HCP: 11+1	♦ 97	♦ AKT8	Pass	3♠	All Pass	
South HCP: 13	♣ T3	♣ A62				
Contract: 3♠ North						

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ KT654		1♦	Pass	1♠
Vul: None	♥ A862	♥ Q4	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ AKJ5	♦ QT82	Pass	2♥	Pass	2NT
South HCP: 12+1	♣ 932	♣ AJ	Pass	3NT	All Pass	
Contract: 3NT North						1. New Minor Forcing

Board: 99	♠ 64	Partner is dealer.
Dealer: North	♥ Q942	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 11+1	♣ AK875	

Board: 100	♠ A4	You are dealer.
Dealer: South	♥ AK96	The opponents are silent.
Vul: None	♦ K964	
HCP: 14	♣ T97	

Board: 101	♠ KQ832	Partner is dealer.
Dealer: North	♥ K2	The opponents are silent.
Vul: E-W	♦ A843	
HCP: 12+1	♣ 97	

Board: 102	♠ 8632	You are dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: Both	♦ AKT8	
HCP: 13	♣ A62	

Board: 103	♠ KT654	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: None	♦ QT82	
HCP: 12+1	♣ AJ	

Both hands (Answers Page)

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ AQT	♠ 64		1♣	Pass	1♥
Vul: Both	♥ A83	♥ Q942	Pass	1NT	Pass	2♣
North HCP: 13	♦ K92	♦ Q4		All Pass		
South HCP: 11+1	♣ T642	♣ AK875				
Contract: 2♣ South						

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ QT876	♠ A4				1♦
Vul: None	♥ J3	♥ AK96	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ A5	♦ K964	Pass	2♣ ¹	Pass	3♥
South HCP: 14	♣ KQ83	♣ T97	Pass	3NT	All Pass	
Contract: 3NT North						1. New Minor Forcing

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ KQ832		1♣	Pass	1♠
Vul: E-W	♥ AQ74	♥ K2	Pass	1NT	Pass	2♦ ¹
North HCP: 14	♦ T96	♦ A843	Pass	3♥	Pass	3NT
South HCP: 12+1	♣ AK43	♣ 97		All Pass		
Contract: 3NT South						1. New Minor Forcing

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ KT94	♠ 8632				1♦
Vul: Both	♥ AKJT7	♥ Q8	Pass	1♥	Pass	1♠
North HCP: 11+1	♦ 97	♦ AKT8	Pass	3♠	All Pass	
South HCP: 13	♣ T3	♣ A62				
Contract: 3♠ North						

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ KT654		1♦	Pass	1♠
Vul: None	♥ A862	♥ Q4	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ AKJ5	♦ QT82	Pass	2♥	Pass	2NT
South HCP: 12+1	♣ 932	♣ AJ	Pass	3NT	All Pass	
Contract: 3NT North						1. New Minor Forcing

Board: 104	♠ AQ92	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 14	♣ T876	

Board: 105	♠ AKJ	You are dealer.
Dealer: North	♥ J84	The opponents are silent.
Vul: Both	♦ T75	
HCP: 12	♣ QJ83	

Board: 106	♠ T4	Partner is dealer.
Dealer: South	♥ A965	The opponents are silent.
Vul: N-S	♦ K984	
HCP: 11	♣ A97	

Board: 107	♠ AK65	You are dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 13	♣ J842	

Board: 108	♠ QJ	Partner is dealer.
Dealer: South	♥ KT984	The opponents are silent.
Vul: None	♦ KQ6	
HCP: 12+1	♣ J72	

Both hands (Answers Page)

Board: 104

Dealer: North
Vul: N-S
North HCP: 14
South HCP: 12+1
Contract: 3NT North

North:

♠ AQ92
♥ A8
♦ A62
♣ T876

South:

♠ JT6
♥ KJT42
♦ 54
♣ AK3

W N E S

1♣ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3NT All Pass

Board: 105

Dealer: North
Vul: Both
North HCP: 12
South HCP: 12+1
Contract: 2NT North

North:

♠ AKJ
♥ J84
♦ T75
♣ QJ83

South:

♠ 42
♥ T97
♦ AKJ86
♣ A64

W N E S

1♣ Pass 1♦

Pass 1NT Pass 2♦

Pass 2NT All Pass

Board: 106

Dealer: South
Vul: N-S
North HCP: 11
South HCP: 12
Contract: 2NT North

North:

♠ T4
♥ A965
♦ K984
♣ A97

South:

♠ Q65
♥ K4
♦ JT32
♣ KQJ2

W N E S

1♦

Pass 1♥ Pass 1NT

Pass 2NT All Pass

Board: 107

Dealer: North
Vul: E-W
North HCP: 13
South HCP: 11
Contract: 4♣ North

North:

♠ AK65
♥ J8
♦ A93
♣ J842

South:

♠ 743
♥ 96
♦ KJ87
♣ AKT6

W N E S

1♣ Pass 1♦

Pass 1♠ Pass 2♣

Pass 3♣ Pass 3♠

Pass 4♣ All Pass

Board: 108

Dealer: South
Vul: None
North HCP: 12+1
South HCP: 13+1
Contract: 2♦ North

North:

♠ QJ
♥ KT984
♦ KQ6
♣ J72

South:

♠ AKT
♥ Q
♦ A7542
♣ 9853

W N E S

1♦

Pass 1♥ Pass 2♣

Pass 2♦ All Pass

Board: 104	♠ JT6	Partner is dealer.
Dealer: North	♥ KJT42	The opponents are silent.
Vul: N-S	♦ 54	
HCP: 12+1	♣ AK3	

Board: 105	♠ 42	Partner is dealer.
Dealer: North	♥ T97	The opponents are silent.
Vul: Both	♦ AKJ86	
HCP: 12+1	♣ A64	

Board: 106	♠ Q65	You are dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: N-S	♦ JT32	
HCP: 12	♣ KQJ2	

Board: 107	♠ 743	Partner is dealer.
Dealer: North	♥ 96	The opponents are silent.
Vul: E-W	♦ KJ87	
HCP: 11	♣ AKT6	

Board: 108	♠ AKT	You are dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ A7542	
HCP: 13+1	♣ 9853	

Both hands (Answers Page)

Board: 104

Dealer: North
Vul: N-S
North HCP: 14
South HCP: 12+1
Contract: 3NT North

North:

♠ AQ92
♥ A8
♦ A62
♣ T876

South:

♠ JT6
♥ KJT42
♦ 54
♣ AK3

W N E S

1♣ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3NT All Pass

Board: 105

Dealer: North
Vul: Both
North HCP: 12
South HCP: 12+1
Contract: 2NT North

North:

♠ AKJ
♥ J84
♦ T75
♣ QJ83

South:

♠ 42
♥ T97
♦ AKJ86
♣ A64

W N E S

1♣ Pass 1♦

Pass 1NT Pass 2♦

Pass 2NT All Pass

Board: 106

Dealer: South
Vul: N-S
North HCP: 11
South HCP: 12
Contract: 2NT North

North:

♠ T4
♥ A965
♦ K984
♣ A97

South:

♠ Q65
♥ K4
♦ JT32
♣ KQJ2

W N E S

1♦

Pass 1♥ Pass 1NT

Pass 2NT All Pass

Board: 107

Dealer: North
Vul: E-W
North HCP: 13
South HCP: 11
Contract: 4♣ North

North:

♠ AK65
♥ J8
♦ A93
♣ J842

South:

♠ 743
♥ 96
♦ KJ87
♣ AKT6

W N E S

1♣ Pass 1♦

Pass 1♠ Pass 2♣

Pass 3♣ Pass 3♠

Pass 4♣ All Pass

Board: 108

Dealer: South
Vul: None
North HCP: 12+1
South HCP: 13+1
Contract: 2♦ North

North:

♠ QJ
♥ KT984
♦ KQ6
♣ J72

South:

♠ AKT
♥ Q
♦ A7542
♣ 9853

W N E S

1♦

Pass 1♥ Pass 2♣

Pass 2♦ All Pass

Board: 109 ♠ A76 You are dealer.

Dealer: North ♥ A62 The opponents are silent.

Vul: N-S ♦ KJ63

HCP: 14 ♣ Q98

Board: 110 ♠ Q73 Partner is dealer.

Dealer: South ♥ AK65 The opponents are silent.

Vul: E-W ♦ 75

HCP: 11 ♣ Q843

Board: 111 ♠ AT82 You are dealer.

Dealer: North ♥ Q72 The opponents are silent.

Vul: Both ♦ AQJ9

HCP: 13 ♣ 65

Board: 112 ♠ AK92 Partner is dealer.

Dealer: South ♥ 432 The opponents are silent.

Vul: N-S ♦ K8

HCP: 11 ♣ JT43

Board: 113 ♠ T6 Partner is dealer.

Dealer: South ♥ 732 The opponents are silent.

Vul: E-W ♦ AQJ98

HCP: 12+1 ♣ KQ7

Both hands (Answers Page)

Board: 109

Dealer: North

North:

♠ A76

South:

♠ J543

W N E S

1♦ Pass 1♥

Vul: N-S

♥ A62

♥ KQ85

Pass 1NT Pass 2NT

North HCP: 14

♦ KJ63

♦ AQ8

Pass 3♥ Pass 3NT

South HCP: 12

♣ Q98

♣ 52

All Pass

Contract: 3NT South

Board: 110

Dealer: South

North:

♠ Q73

South:

♠ AJ92

W N E S

1♣

Vul: E-W

♥ AK65

♥ J4

Pass 1♥ Pass 1♠

North HCP: 11

♦ 75

♦ Q98

Pass 2♣ All Pass

South HCP: 13

♣ Q843

♣ AJ62

Contract: 2♣ North

Board: 111

Dealer: North

North:

♠ AT82

South:

♠ J765

W N E S

1♦ Pass 1♥

Vul: Both

♥ Q72

♥ A6543

Pass 1♠ Pass 2♠

North HCP: 13

♦ AQJ9

♦ T6

All Pass

South HCP: 11+1

♣ 65

♣ AQ

Contract: 2♠ South

Board: 112

Dealer: South

North:

♠ AK92

South:

♠ JT5

W N E S

1♣

Vul: N-S

♥ 432

♥ AJ96

Pass 1♠ Pass 1NT

North HCP: 11

♦ K8

♦ 43

Pass 2NT All Pass

South HCP: 12

♣ JT43

♣ AQ76

Contract: 2NT North

Board: 113

Dealer: South

North:

♠ T6

South:

♠ QJ7

W N E S

1♣

Vul: E-W

♥ 732

♥ AKQ9

Pass 1♦ Pass 1♥

North HCP: 12+1

♦ AQJ98

♦ 52

Pass 2NT All Pass

South HCP: 13

♣ KQ7

♣ JT95

Contract: 2NT North

South hands

4th Bid Inviting

Board: 109	♠ J543	Partner is dealer.
Dealer: North	♥ KQ85	The opponents are silent.
Vul: N-S	♦ AQ8	
HCP: 12	♣ 52	

Board: 110	♠ AJ92	You are dealer.
Dealer: South	♥ J4	The opponents are silent.
Vul: E-W	♦ Q98	
HCP: 13	♣ AJ62	

Board: 111	♠ J765	Partner is dealer.
Dealer: North	♥ A6543	The opponents are silent.
Vul: Both	♦ T6	
HCP: 11+1	♣ AQ	

Board: 112	♠ JT5	You are dealer.
Dealer: South	♥ AJ96	The opponents are silent.
Vul: N-S	♦ 43	
HCP: 12	♣ AQ76	

Board: 113	♠ QJ7	You are dealer.
Dealer: South	♥ AKQ9	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 13	♣ JT95	

Both hands (Answers Page)

Board: 109

Dealer: North

North:

♠ A76

South:

♠ J543

W N E S

1♦ Pass 1♥

Vul: N-S

♥ A62

♥ KQ85

Pass 1NT Pass 2NT

North HCP: 14

♦ KJ63

♦ AQ8

Pass 3♥ Pass 3NT

South HCP: 12

♣ Q98

♣ 52

All Pass

Contract: 3NT South

Board: 110

Dealer: South

North:

♠ Q73

South:

♠ AJ92

W N E S

1♣

Vul: E-W

♥ AK65

♥ J4

Pass 1♥ Pass 1♠

North HCP: 11

♦ 75

♦ Q98

Pass 2♣ All Pass

South HCP: 13

♣ Q843

♣ AJ62

Contract: 2♣ North

Board: 111

Dealer: North

North:

♠ AT82

South:

♠ J765

W N E S

1♦ Pass 1♥

Vul: Both

♥ Q72

♥ A6543

Pass 1♠ Pass 2♠

North HCP: 13

♦ AQJ9

♦ T6

All Pass

South HCP: 11+1

♣ 65

♣ AQ

Contract: 2♠ South

Board: 112

Dealer: South

North:

♠ AK92

South:

♠ JT5

W N E S

1♣

Vul: N-S

♥ 432

♥ AJ96

Pass 1♠ Pass 1NT

North HCP: 11

♦ K8

♦ 43

Pass 2NT All Pass

South HCP: 12

♣ JT43

♣ AQ76

Contract: 2NT North

Board: 113

Dealer: South

North:

♠ T6

South:

♠ QJ7

W N E S

1♣

Vul: E-W

♥ 732

♥ AKQ9

Pass 1♦ Pass 1♥

North HCP: 12+1

♦ AQJ98

♦ 52

Pass 2NT All Pass

South HCP: 13

♣ KQ7

♣ JT95

Contract: 2NT North

Board: 114	♠ AQ54	You are dealer.
Dealer: North	♥ Q754	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 14	♣ Q64	

Board: 115	♠ JT53	Partner is dealer.
Dealer: South	♥ KQ964	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 12+1	♣ J7	

Board: 116	♠ Q965	Partner is dealer.
Dealer: South	♥ QJT3	The opponents are silent.
Vul: Both	♦ A7	
HCP: 11	♣ Q53	

Board: 117	♠ 97	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: None	♦ K953	
HCP: 13	♣ QJ52	

Board: 118	♠ A964	Partner is dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: N-S	♦ KQ94	
HCP: 12	♣ T9	

Both hands (Answers Page)

Board: 114

Dealer: North

North:

♠ AQ54

South:

♠ T6

W N E S

1♣ Pass 1♦

Vul: Both

♥ Q754

♥ K82

Pass 1♥ Pass 2NT

North HCP: 14

♦ KJ

♦ QT432

Pass 3♠ Pass 3NT

South HCP: 12+1

♣ Q64

♣ AK8

All Pass

Contract: 3NT South

Board: 115

Dealer: South

North:

♠ JT53

South:

♠ AK2

W N E S

1♣

Vul: E-W

♥ KQ964

♥ JT2

Pass 1♥ Pass 1NT

North HCP: 12+1

♦ KQ

♦ JT3

 Pass 2♦¹ Pass 3♥²

South HCP: 13

♣ J7

♣ A865

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

2. 3 !H

Board: 116

Dealer: South

North:

♠ Q965

South:

♠ AT32

W N E S

1♣

Vul: Both

♥ QJT3

♥ 52

Pass 1♥ Pass 1♠

North HCP: 11

♦ A7

♦ Q98

Pass 2♠ All Pass

South HCP: 13

♣ Q53

♣ AK82

Contract: 2♠ North

Board: 117

Dealer: North

North:

♠ 97

South:

♠ AK5

W N E S

1♦ Pass 1♥

Vul: None

♥ AKT

♥ 9853

Pass 1NT Pass 3♦

North HCP: 13

♦ K953

♦ J762

Pass 3NT All Pass

South HCP: 12

♣ QJ52

♣ A3

Contract: 3NT North

Board: 118

Dealer: South

North:

♠ A964

South:

♠ 53

W N E S

1♦

Vul: N-S

♥ K73

♥ AQ84

Pass 1♠ Pass 1NT

North HCP: 12

♦ KQ94

♦ A853

Pass 3♦ Pass 3NT

South HCP: 13

♣ T9

♣ K53

All Pass

Contract: 3NT South

Board: 114	♠ T6	Partner is dealer.
Dealer: North	♥ K82	The opponents are silent.
Vul: Both	♦ QT432	
HCP: 12+1	♣ AK8	

Board: 115	♠ AK2	You are dealer.
Dealer: South	♥ JT2	The opponents are silent.
Vul: E-W	♦ JT3	
HCP: 13	♣ A865	

Board: 116	♠ AT32	You are dealer.
Dealer: South	♥ 52	The opponents are silent.
Vul: Both	♦ Q98	
HCP: 13	♣ AK82	

Board: 117	♠ AK5	Partner is dealer.
Dealer: North	♥ 9853	The opponents are silent.
Vul: None	♦ J762	
HCP: 12	♣ A3	

Board: 118	♠ 53	You are dealer.
Dealer: South	♥ AQ84	The opponents are silent.
Vul: N-S	♦ A853	
HCP: 13	♣ K53	

Both hands (Answers Page)

Board: 114

Dealer: North

North:

♠ AQ54

South:

♠ T6

W N E S

1♣ Pass 1♦

Vul: Both

♥ Q754

♥ K82

Pass 1♥ Pass 2NT

North HCP: 14

♦ KJ

♦ QT432

Pass 3♠ Pass 3NT

South HCP: 12+1

♣ Q64

♣ AK8

All Pass

Contract: 3NT South

Board: 115

Dealer: South

North:

♠ JT53

South:

♠ AK2

W N E S

1♣

Vul: E-W

♥ KQ964

♥ JT2

Pass 1♥ Pass 1NT

North HCP: 12+1

♦ KQ

♦ JT3

 Pass 2♦¹ Pass 3♥²

South HCP: 13

♣ J7

♣ A865

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

2. 3 !H

Board: 116

Dealer: South

North:

♠ Q965

South:

♠ AT32

W N E S

1♣

Vul: Both

♥ QJT3

♥ 52

Pass 1♥ Pass 1♠

North HCP: 11

♦ A7

♦ Q98

Pass 2♠ All Pass

South HCP: 13

♣ Q53

♣ AK82

Contract: 2♠ North

Board: 117

Dealer: North

North:

♠ 97

South:

♠ AK5

W N E S

1♦ Pass 1♥

Vul: None

♥ AKT

♥ 9853

Pass 1NT Pass 3♦

North HCP: 13

♦ K953

♦ J762

Pass 3NT All Pass

South HCP: 12

♣ QJ52

♣ A3

Contract: 3NT North

Board: 118

Dealer: South

North:

♠ A964

South:

♠ 53

W N E S

1♦

Vul: N-S

♥ K73

♥ AQ84

Pass 1♠ Pass 1NT

North HCP: 12

♦ KQ94

♦ A853

Pass 3♦ Pass 3NT

South HCP: 13

♣ T9

♣ K53

All Pass

Contract: 3NT South

Board: 119 ♠ 73 You are dealer.

Dealer: North ♥ AK83 The opponents are silent.

Vul: Both ♦ KT97

HCP: 13 ♣ KT9

Board: 120 ♠ AQJ76 Partner is dealer.

Dealer: South ♥ K3 The opponents are silent.

Vul: None ♦ J765

HCP: 11+1 ♣ 54

Board: 121 ♠ KQJ76 Partner is dealer.

Dealer: South ♥ J6 The opponents are silent.

Vul: N-S ♦ 82

HCP: 11+1 ♣ A963

Board: 122 ♠ JT Partner is dealer.

Dealer: South ♥ 874 The opponents are silent.

Vul: E-W ♦ KJ92

HCP: 11 ♣ AQT7

Both hands (Answers Page)

Board: 119

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ AQ842		1♦	Pass	1♠
Vul: Both	♥ AK83	♥ J	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ KT97	♦ A542	Pass	3♥	Pass	4♦
South HCP: 11+1	♣ KT9	♣ 843	Pass	5♦	All Pass	
Contract: 5♦ North			1. New Minor Forcing			

Board: 120

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ76	♠ T5				1♣
Vul: None	♥ K3	♥ 9764	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ J765	♦ AT3	Pass	2♦ ¹	Pass	3♥
South HCP: 13	♣ 54	♣ AKQ7	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 121

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ76	♠ A43				1♦
Vul: N-S	♥ J6	♥ Q832	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ 82	♦ K943	Pass	2♣ ¹	Pass	2♠ ²
South HCP: 12	♣ A963	♣ K8	All Pass			
Contract: 2♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 122

	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK2				1♣
Vul: E-W	♥ 874	♥ 532	Pass	1♦	Pass	1NT
North HCP: 11	♦ KJ92	♦ Q43	Pass	2NT	All Pass	
South HCP: 13	♣ AQT7	♣ KJ85				
Contract: 2NT North						

South hands

4th Bid Inviting

Board: 119	♠ AQ842	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ A542	
HCP: 11+1	♣ 843	

Board: 120	♠ T5	You are dealer.
Dealer: South	♥ 9764	The opponents are silent.
Vul: None	♦ AT3	
HCP: 13	♣ AKQ7	

Board: 121	♠ A43	You are dealer.
Dealer: South	♥ Q832	The opponents are silent.
Vul: N-S	♦ K943	
HCP: 12	♣ K8	

Board: 122	♠ AK2	You are dealer.
Dealer: South	♥ 532	The opponents are silent.
Vul: E-W	♦ Q43	
HCP: 13	♣ KJ85	

Both hands (Answers Page)

Board: 119

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ AQ842		1♦	Pass	1♠
Vul: Both	♥ AK83	♥ J	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ KT97	♦ A542	Pass	3♥	Pass	4♦
South HCP: 11+1	♣ KT9	♣ 843	Pass	5♦	All Pass	
Contract: 5♦ North			1. New Minor Forcing			

Board: 120

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ76	♠ T5				1♣
Vul: None	♥ K3	♥ 9764	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ J765	♦ AT3	Pass	2♦ ¹	Pass	3♥
South HCP: 13	♣ 54	♣ AKQ7	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 121

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ76	♠ A43				1♦
Vul: N-S	♥ J6	♥ Q832	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ 82	♦ K943	Pass	2♣ ¹	Pass	2♠ ²
South HCP: 12	♣ A963	♣ K8	All Pass			
Contract: 2♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 122

	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK2				1♣
Vul: E-W	♥ 874	♥ 532	Pass	1♦	Pass	1NT
North HCP: 11	♦ KJ92	♦ Q43	Pass	2NT	All Pass	
South HCP: 13	♣ AQT7	♣ KJ85				
Contract: 2NT North						

Board: 123 ♠ KJ5 You are dealer.

Dealer: North ♥ AQ9 The opponents are silent.

Vul: None ♦ 764

HCP: 13 ♣ K865

Board: 124 ♠ JT82 Partner is dealer.

Dealer: South ♥ KQ4 The opponents are silent.

Vul: E-W ♦ A852

HCP: 12 ♣ Q9

Board: 125 ♠ Q43 You are dealer.

Dealer: North ♥ T54 The opponents are silent.

Vul: Both ♦ A643

HCP: 14 ♣ AKJ

Board: 126 ♠ KT Partner is dealer.

Dealer: South ♥ AQ92 The opponents are silent.

Vul: N-S ♦ T8762

HCP: 11+1 ♣ Q7

Board: 127 ♠ AQT Partner is dealer.

Dealer: South ♥ KQ985 The opponents are silent.

Vul: E-W ♦ 92

HCP: 11+1 ♣ 652

Both hands (Answers Page)

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ A7		1♣	Pass	1♦
Vul: None	♥ AQ9	♥ T86	Pass	1NT	Pass	2♦
North HCP: 13	♦ 764	♦ QJT82	Pass	3NT	All Pass	
South HCP: 11+1	♣ K865	♣ AT9				
Contract: 3NT North						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ JT82	♠ A5				1♦
Vul: E-W	♥ KQ4	♥ AJ8	Pass	1♠	Pass	1NT
North HCP: 12	♦ A852	♦ K763	Pass	3♦	Pass	3NT
South HCP: 12	♣ Q9	♣ T654	All Pass			
Contract: 3NT South						

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ J85		1♦	Pass	1♥
Vul: Both	♥ T54	♥ AK98	Pass	1NT	Pass	2♦
North HCP: 14	♦ A643	♦ QJT7	All Pass			
South HCP: 11	♣ AKJ	♣ T9				
Contract: 2♦ South						

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ A98				1♦
Vul: N-S	♥ AQ92	♥ J	Pass	1♥	Pass	2♣
North HCP: 11+1	♦ T8762	♦ AKJ94	Pass	3♦	Pass	3NT
South HCP: 14+1	♣ Q7	♣ J943	Pass	4♦	Pass	5♦
Contract: 5♦ South			All Pass			

Board: 127	North:	South:	W	N	E	S
Dealer: South	♠ AQT	♠ 9864				1♣
Vul: E-W	♥ KQ985	♥ 76	Pass	1♥	Pass	1♠
North HCP: 11+1	♦ 92	♦ AJ3	Pass	2NT	All Pass	
South HCP: 13	♣ 652	♣ AKJ9				
Contract: 2NT North						

Board: 123	♠ A7	Partner is dealer.
Dealer: North	♥ T86	The opponents are silent.
Vul: None	♦ QJT82	
HCP: 11+1	♣ AT9	

Board: 124	♠ A5	You are dealer.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: E-W	♦ K763	
HCP: 12	♣ T654	

Board: 125	♠ J85	Partner is dealer.
Dealer: North	♥ AK98	The opponents are silent.
Vul: Both	♦ QJT7	
HCP: 11	♣ T9	

Board: 126	♠ A98	You are dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ AKJ94	
HCP: 14+1	♣ J943	

Board: 127	♠ 9864	You are dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: E-W	♦ AJ3	
HCP: 13	♣ AKJ9	

Both hands (Answers Page)

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ A7		1♣	Pass	1♦
Vul: None	♥ AQ9	♥ T86	Pass	1NT	Pass	2♦
North HCP: 13	♦ 764	♦ QJT82	Pass	3NT	All Pass	
South HCP: 11+1	♣ K865	♣ AT9				
Contract: 3NT North						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ JT82	♠ A5				1♦
Vul: E-W	♥ KQ4	♥ AJ8	Pass	1♠	Pass	1NT
North HCP: 12	♦ A852	♦ K763	Pass	3♦	Pass	3NT
South HCP: 12	♣ Q9	♣ T654	All Pass			
Contract: 3NT South						

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ J85		1♦	Pass	1♥
Vul: Both	♥ T54	♥ AK98	Pass	1NT	Pass	2♦
North HCP: 14	♦ A643	♦ QJT7	All Pass			
South HCP: 11	♣ AKJ	♣ T9				
Contract: 2♦ South						

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ A98				1♦
Vul: N-S	♥ AQ92	♥ J	Pass	1♥	Pass	2♣
North HCP: 11+1	♦ T8762	♦ AKJ94	Pass	3♦	Pass	3NT
South HCP: 14+1	♣ Q7	♣ J943	Pass	4♦	Pass	5♦
Contract: 5♦ South			All Pass			

Board: 127	North:	South:	W	N	E	S
Dealer: South	♠ AQT	♠ 9864				1♣
Vul: E-W	♥ KQ985	♥ 76	Pass	1♥	Pass	1♠
North HCP: 11+1	♦ 92	♦ AJ3	Pass	2NT	All Pass	
South HCP: 13	♣ 652	♣ AKJ9				
Contract: 2NT North						

Board: 128 ♠ Q84 You are dealer.

Dealer: North ♥ KQ5 The opponents are silent.

Vul: Both ♦ K92

HCP: 12 ♣ Q986

Board: 129 ♠ A5 Partner is dealer.

Dealer: South ♥ AQ765 The opponents are silent.

Vul: None ♦ J86

HCP: 12+1 ♣ J54

Board: 130 ♠ A52 You are dealer.

Dealer: North ♥ J9 The opponents are silent.

Vul: E-W ♦ AKQ5

HCP: 14 ♣ 9864

Board: 131 ♠ KT You are dealer.

Dealer: North ♥ AQ64 The opponents are silent.

Vul: Both ♦ T764

HCP: 13 ♣ A85

Both hands (Answers Page)

Board: 128

Dealer: North
Vul: Both
North HCP: 12
South HCP: 12+2
Contract: 4♠ South

North:

♠ Q84
♥ KQ5
♦ K92
♣ Q986

South:

♠ AK9732
♥ 864
♦ A4
♣ J2

W N E S

1♣ Pass 1♠
Pass 1NT Pass 2♦¹
Pass 2♠² Pass 4♠
All Pass

1. New Minor Forcing
2. 3 !S

Board: 129

Dealer: South
Vul: None
North HCP: 12+1
South HCP: 12
Contract: 3♥ North

North:

♠ A5
♥ AQ765
♦ J86
♣ J54

South:

♠ JT8
♥ KJT
♦ K73
♣ A986

W N E S

1♣
Pass 1♥ Pass 1NT
Pass 2♦¹ Pass 2♥²
Pass 3♥ All Pass

1. New Minor Forcing
2. 3 !H

Board: 130

Dealer: North
Vul: E-W
North HCP: 14
South HCP: 12+1
Contract: 3♣ North

North:

♠ A52
♥ J9
♦ AKQ5
♣ 9864

South:

♠ Q6
♥ A7543
♦ 97
♣ KQJ5

W N E S

1♦ Pass 1♥
Pass 1NT Pass 2♣¹
Pass 3♣ All Pass
1. New Minor Forcing

Board: 131

Dealer: North
Vul: Both
North HCP: 13
South HCP: 11+1
Contract: 3NT South

North:

♠ KT
♥ AQ64
♦ T764
♣ A85

South:

♠ 87432
♥ 9
♦ AKJ
♣ KT93

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3♥ Pass 3NT
All Pass

1. New Minor Forcing

Board: 128	♠ AK9732	Partner is dealer.
Dealer: North	♥ 864	The opponents are silent.
Vul: Both	♦ A4	
HCP: 12+2	♣ J2	

Board: 129	♠ JT8	You are dealer.
Dealer: South	♥ KJT	The opponents are silent.
Vul: None	♦ K73	
HCP: 12	♣ A986	

Board: 130	♠ Q6	Partner is dealer.
Dealer: North	♥ A7543	The opponents are silent.
Vul: E-W	♦ 97	
HCP: 12+1	♣ KQJ5	

Board: 131	♠ 87432	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 11+1	♣ KT93	

Both hands (Answers Page)

Board: 128

Dealer: North
Vul: Both
North HCP: 12
South HCP: 12+2
Contract: 4♠ South

North:

♠ Q84
♥ KQ5
♦ K92
♣ Q986

South:

♠ AK9732
♥ 864
♦ A4
♣ J2

W N E S

1♣ Pass 1♠
Pass 1NT Pass 2♦¹
Pass 2♠² Pass 4♠
All Pass

1. New Minor Forcing
2. 3 !S

Board: 129

Dealer: South
Vul: None
North HCP: 12+1
South HCP: 12
Contract: 3♥ North

North:

♠ A5
♥ AQ765
♦ J86
♣ J54

South:

♠ JT8
♥ KJT
♦ K73
♣ A986

W N E S

1♣
Pass 1♥ Pass 1NT
Pass 2♦¹ Pass 2♥²
Pass 3♥ All Pass

1. New Minor Forcing
2. 3 !H

Board: 130

Dealer: North
Vul: E-W
North HCP: 14
South HCP: 12+1
Contract: 3♣ North

North:

♠ A52
♥ J9
♦ AKQ5
♣ 9864

South:

♠ Q6
♥ A7543
♦ 97
♣ KQJ5

W N E S

1♦ Pass 1♥
Pass 1NT Pass 2♣¹
Pass 3♣ All Pass
1. New Minor Forcing

Board: 131

Dealer: North
Vul: Both
North HCP: 13
South HCP: 11+1
Contract: 3NT South

North:

♠ KT
♥ AQ64
♦ T764
♣ A85

South:

♠ 87432
♥ 9
♦ AKJ
♣ KT93

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3♥ Pass 3NT
All Pass

1. New Minor Forcing

Board: 132	♠ Q53	You are dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: None	♦ AQT7	
HCP: 13	♣ QJ8	

Board: 133	♠ A9	Partner is dealer.
Dealer: South	♥ T64	The opponents are silent.
Vul: N-S	♦ KQ96	
HCP: 11	♣ QT64	

Board: 134	♠ A52	You are dealer.
Dealer: North	♥ AJ87	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 14	♣ K984	

Board: 135	♠ K76	You are dealer.
Dealer: North	♥ A982	The opponents are silent.
Vul: None	♦ QJ43	
HCP: 14	♣ A3	

Board: 136	♠ Q8	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: N-S	♦ KT96	
HCP: 12	♣ 8753	

Both hands (Answers Page)

Board: 132

Dealer: North
Vul: None
North HCP: 13
South HCP: 12+2
Contract: 4♥ South

North:

♠ Q53
♥ Q83
♦ AQT7
♣ QJ8

South:

♠ KJ
♥ KJ9752
♦ 863
♣ A6

W N E S

1♦ Pass 1♥
Pass 1NT Pass 2♣¹
Pass 3♥² Pass 4♥
All Pass

1. New Minor Forcing
2. 3 !H

Board: 133

Dealer: South
Vul: N-S
North HCP: 11
South HCP: 14+1
Contract: 3NT South

North:

♠ A9
♥ T64
♦ KQ96
♣ QT64

South:

♠ J8
♥ AKQ2
♦ 53
♣ A9753

W N E S

1♣
Pass 1♦ Pass 1♥
Pass 2NT Pass 3NT
All Pass

Board: 134

Dealer: North
Vul: Both
North HCP: 14
South HCP: 12+1
Contract: 3NT North

North:

♠ A52
♥ AJ87
♦ Q2
♣ K984

South:

♠ T763
♥ K4
♦ AK864
♣ Q6

W N E S

1♦ Pass 1♦
Pass 1♥ Pass 2NT
Pass 3NT All Pass

Board: 135

Dealer: North
Vul: None
North HCP: 14
South HCP: 12
Contract: 3NT South

North:

♠ K76
♥ A982
♦ QJ43
♣ A3

South:

♠ AJ53
♥ 65
♦ AT2
♣ KT84

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2NT
Pass 3♠ Pass 3NT
All Pass

Board: 136

Dealer: North
Vul: N-S
North HCP: 12
South HCP: 11+2
Contract: 4♠ North

North:

♠ Q8
♥ AK7
♦ KT96
♣ 8753

South:

♠ AKJ753
♥ JT8
♦ Q5
♣ T9

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3♣ Pass 3♠
Pass 4♠ All Pass

1. New Minor Forcing

Board: 132	♠ KJ	Partner is dealer.
Dealer: North	♥ KJ9752	The opponents are silent.
Vul: None	♦ 863	
HCP: 12+2	♣ A6	

Board: 133	♠ J8	You are dealer.
Dealer: South	♥ AKQ2	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 14+1	♣ A9753	

Board: 134	♠ T763	Partner is dealer.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ AK864	
HCP: 12+1	♣ Q6	

Board: 135	♠ AJ53	Partner is dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ AT2	
HCP: 12	♣ KT84	

Board: 136	♠ AKJ753	Partner is dealer.
Dealer: North	♥ JT8	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 11+2	♣ T9	

Both hands (Answers Page)

Board: 132

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 4♥ South

North:

♠ Q53

♥ Q83

♦ AQT7

♣ QJ8

South:

♠ KJ

♥ KJ9752

♦ 863

♣ A6

W N E S

1♦ Pass 1♥

 Pass 1NT Pass 2♣¹

 Pass 3♥² Pass 4♥

All Pass

1. New Minor Forcing

2. 3 !H

Board: 133

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14+1

Contract: 3NT South

North:

♠ A9

♥ T64

♦ KQ96

♣ QT64

South:

♠ J8

♥ AKQ2

♦ 53

♣ A9753

W N E S

1♣

Pass 1♦ Pass 1♥

Pass 2NT Pass 3NT

All Pass

Board: 134

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ A52

♥ AJ87

♦ Q2

♣ K984

South:

♠ T763

♥ K4

♦ AK864

♣ Q6

W N E S

1♣ Pass 1♦

Pass 1♥ Pass 2NT

Pass 3NT All Pass

Board: 135

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ K76

♥ A982

♦ QJ43

♣ A3

South:

♠ AJ53

♥ 65

♦ AT2

♣ KT84

W N E S

1♦ Pass 1♠

Pass 1NT Pass 2NT

Pass 3♠ Pass 3NT

All Pass

Board: 136

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+2

Contract: 4♠ North

North:

♠ Q8

♥ AK7

♦ KT96

♣ 8753

South:

♠ AKJ753

♥ JT8

♦ Q5

♣ T9

W N E S

1♦ Pass 1♠

 Pass 1NT Pass 2♣¹

Pass 3♣ Pass 3♠

Pass 4♠ All Pass

1. New Minor Forcing

North hands

4th Bid Inviting

Board: 137	♠ T86	Partner is dealer.
Dealer: South	♥ KQJT94	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 11+2	♣ Q8	

Board: 138	♠ KT95	Partner is dealer.
Dealer: South	♥ KT74	The opponents are silent.
Vul: None	♦ K4	
HCP: 12	♣ K52	

Board: 139	♠ 98652	Partner is dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 12+1	♣ A532	

Board: 140	♠ Q63	You are dealer.
Dealer: North	♥ KQJ2	The opponents are silent.
Vul: E-W	♦ 85	
HCP: 14	♣ AQ98	

Both hands (Answers Page)

Board: 137	North:	South:	W	N	E	S
Dealer: South	♠ T86	♠ J5				1♦
Vul: E-W	♥ KQJT94	♥ A82	Pass	1♥	Pass	1NT
North HCP: 11+2	♦ K6	♦ QJ82	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 13	♣ Q8	♣ AJ95	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3!H			

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ KT95	♠ AQ2				1♣
Vul: None	♥ KT74	♥ QJ9	Pass	1♥	Pass	1NT
North HCP: 12	♦ K4	♦ 832	Pass	2NT	All Pass	
South HCP: 13	♣ K52	♣ AT74				
Contract: 2NT North						

Board: 139	North:	South:	W	N	E	S
Dealer: South	♠ 98652	♠ AQT				1♦
Vul: N-S	♥ AQ	♥ JT75	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ Q9	♦ A762	Pass	2♣ ¹	Pass	2♠ ²
South HCP: 12	♣ A532	♣ J6	Pass	3♠	Pass	4♠
Contract: 4♣ South			All Pass			
			1. New Minor Forcing			
			2. 3!S			

Board: 140	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ AK52		1♣	Pass	1♦
Vul: E-W	♥ KQJ2	♥ 94	Pass	1♥	Pass	2NT
North HCP: 14	♦ 85	♦ KJ976	Pass	3NT	All Pass	
South HCP: 12+1	♣ AQ98	♣ J2				
Contract: 3NT North						

Board: 137 ♠ J5 You are dealer.

Dealer: South ♥ A82 The opponents are silent.

Vul: E-W ♦ QJ82

HCP: 13 ♣ AJ95

Board: 138 ♠ AQ2 You are dealer.

Dealer: South ♥ QJ9 The opponents are silent.

Vul: None ♦ 832

HCP: 13 ♣ AT74

Board: 139 ♠ AQT You are dealer.

Dealer: South ♥ JT75 The opponents are silent.

Vul: N-S ♦ A762

HCP: 12 ♣ J6

Board: 140 ♠ AK52 Partner is dealer.

Dealer: North ♥ 94 The opponents are silent.

Vul: E-W ♦ KJ976

HCP: 12+1 ♣ J2

Both hands (Answers Page)

Board: 137	North:	South:	W	N	E	S
Dealer: South	♠ T86	♠ J5				1♦
Vul: E-W	♥ KQJT94	♥ A82	Pass	1♥	Pass	1NT
North HCP: 11+2	♦ K6	♦ QJ82	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 13	♣ Q8	♣ AJ95	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3!H			

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ KT95	♠ AQ2				1♣
Vul: None	♥ KT74	♥ QJ9	Pass	1♥	Pass	1NT
North HCP: 12	♦ K4	♦ 832	Pass	2NT	All Pass	
South HCP: 13	♣ K52	♣ AT74				
Contract: 2NT North						

Board: 139	North:	South:	W	N	E	S
Dealer: South	♠ 98652	♠ AQT				1♦
Vul: N-S	♥ AQ	♥ JT75	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ Q9	♦ A762	Pass	2♣ ¹	Pass	2♠ ²
South HCP: 12	♣ A532	♣ J6	Pass	3♠	Pass	4♠
Contract: 4♣ South			All Pass			
			1. New Minor Forcing			
			2. 3!S			

Board: 140	North:	South:	W	N	E	S
Dealer: North	♠ Q63	♠ AK52		1♣	Pass	1♦
Vul: E-W	♥ KQJ2	♥ 94	Pass	1♥	Pass	2NT
North HCP: 14	♦ 85	♦ KJ976	Pass	3NT	All Pass	
South HCP: 12+1	♣ AQ98	♣ J2				
Contract: 3NT North						

Board: 141 ♠ K65 You are dealer.

Dealer: North ♥ K86 The opponents are silent.

Vul: Both ♦ Q96

HCP: 12 ♣ KJ86

Board: 142 ♠ 52 You are dealer.

Dealer: North ♥ AK43 The opponents are silent.

Vul: N-S ♦ J63

HCP: 13 ♣ AJ87

Board: 143 ♠ J4 Partner is dealer.

Dealer: South ♥ AJT875 The opponents are silent.

Vul: E-W ♦ AT8

HCP: 11+2 ♣ J6

Board: 144 ♠ AK9 You are dealer.

Dealer: North ♥ 3 The opponents are silent.

Vul: Both ♦ KQ653

HCP: 14+1 ♣ Q875

Board: 145 ♠ KJ4 You are dealer.

Dealer: North ♥ QJT3 The opponents are silent.

Vul: None ♦ KQ43

HCP: 14 ♣ Q9

Both hands (Answers Page)

Board: 141

Dealer: North

North:

♠ K65

South:

♠ T2

W N E S

1♣ Pass 1♦

Vul: Both

♥ K86

♥ AQT

Pass 1NT Pass 2♦

North HCP: 12

♦ Q96

♦ A8543

Pass 2NT Pass 3NT

South HCP: 12+1

♣ KJ86

♣ QT7

All Pass

Contract: 3NT South

Board: 142

Dealer: North

North:

♠ 52

South:

♠ AQ

W N E S

1♣ Pass 1♦

Vul: N-S

♥ AK43

♥ QJ5

Pass 1♥ Pass 2NT

North HCP: 13

♦ J63

♦ QT85

All Pass

South HCP: 11

♣ AJ87

♣ 9432

Contract: 2NT South

Board: 143

Dealer: South

North:

♠ J4

South:

♠ AQ73

W N E S

1♦

Vul: E-W

♥ AJT875

♥ 43

Pass 1♥ Pass 1♠

North HCP: 11+2

♦ AT8

♦ KQ76

Pass 3♥ Pass 4♥

South HCP: 13

♣ J6

♣ Q94

All Pass

Contract: 4♥ South

Board: 144

Dealer: North

North:

♠ AK9

South:

♠ 32

W N E S

1♦ Pass 1♥

Vul: Both

♥ 3

♥ KT9852

Pass 2♣ Pass 3♥

North HCP: 14+1

♦ KQ653

♦ A

Pass 4♥ All Pass

South HCP: 11+2

♣ Q875

♣ KJ64

Contract: 4♥ North

Board: 145

Dealer: North

North:

♠ KJ4

South:

♠ T732

W N E S

1♦ Pass 1♠

Vul: None

♥ QJT3

♥ 85

Pass 1NT Pass 2NT

North HCP: 14

♦ KQ43

♦ AT876

Pass 3♠ Pass 5♦

South HCP: 11+1

♣ Q9

♣ AK

All Pass

Contract: 5♦ South

Board: 141	♠ T2	Partner is dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: Both	♦ A8543	
HCP: 12+1	♣ QT7	

Board: 142	♠ AQ	Partner is dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: N-S	♦ QT85	
HCP: 11	♣ 9432	

Board: 143	♠ AQ73	You are dealer.
Dealer: South	♥ 43	The opponents are silent.
Vul: E-W	♦ KQ76	
HCP: 13	♣ Q94	

Board: 144	♠ 32	Partner is dealer.
Dealer: North	♥ KT9852	The opponents are silent.
Vul: Both	♦ A	
HCP: 11+2	♣ KJ64	

Board: 145	♠ T732	Partner is dealer.
Dealer: North	♥ 85	The opponents are silent.
Vul: None	♦ AT876	
HCP: 11+1	♣ AK	

Both hands (Answers Page)

Board: 141

Dealer: North

North:

♠ K65

South:

♠ T2

W N E S

1♣ Pass 1♦

Vul: Both

♥ K86

♥ AQT

Pass 1NT Pass 2♦

North HCP: 12

♦ Q96

♦ A8543

Pass 2NT Pass 3NT

South HCP: 12+1

♣ KJ86

♣ QT7

All Pass

Contract: 3NT South

Board: 142

Dealer: North

North:

♠ 52

South:

♠ AQ

W N E S

1♣ Pass 1♦

Vul: N-S

♥ AK43

♥ QJ5

Pass 1♥ Pass 2NT

North HCP: 13

♦ J63

♦ QT85

All Pass

South HCP: 11

♣ AJ87

♣ 9432

Contract: 2NT South

Board: 143

Dealer: South

North:

♠ J4

South:

♠ AQ73

W N E S

1♦

Vul: E-W

♥ AJT875

♥ 43

Pass 1♥ Pass 1♠

North HCP: 11+2

♦ AT8

♦ KQ76

Pass 3♥ Pass 4♥

South HCP: 13

♣ J6

♣ Q94

All Pass

Contract: 4♥ South

Board: 144

Dealer: North

North:

♠ AK9

South:

♠ 32

W N E S

1♦ Pass 1♥

Vul: Both

♥ 3

♥ KT9852

Pass 2♣ Pass 3♥

North HCP: 14+1

♦ KQ653

♦ A

Pass 4♥ All Pass

South HCP: 11+2

♣ Q875

♣ KJ64

Contract: 4♥ North

Board: 145

Dealer: North

North:

♠ KJ4

South:

♠ T732

W N E S

1♦ Pass 1♠

Vul: None

♥ QJT3

♥ 85

Pass 1NT Pass 2NT

North HCP: 14

♦ KQ43

♦ AT876

Pass 3♠ Pass 5♦

South HCP: 11+1

♣ Q9

♣ AK

All Pass

Contract: 5♦ South

Board: 146 ♠ AQT7 You are dealer.

Dealer: North ♥ 75 The opponents are silent.

Vul: None ♦ Q962

HCP: 14 ♣ AQ2

Board: 147 ♠ KJ You are dealer.

Dealer: North ♥ KJ64 The opponents are silent.

Vul: N-S ♦ A872

HCP: 14 ♣ QT3

Board: 148 ♠ A86 You are dealer.

Dealer: North ♥ JT8 The opponents are silent.

Vul: Both ♦ Q83

HCP: 12 ♣ KQ82

Board: 149 ♠ K65 Partner is dealer.

Dealer: South ♥ A976 The opponents are silent.

Vul: None ♦ Q7

HCP: 11 ♣ QT72

Board: 150 ♠ QT3 You are dealer.

Dealer: North ♥ K764 The opponents are silent.

Vul: N-S ♦ Q2

HCP: 14 ♣ AK54

Both hands (Answers Page)

Board: 146	North:	South:	W	N	E	S
Dealer: North	♠ AQT7	♠ 3		1♦	Pass	1♥
Vul: None	♥ 75	♥ AKJT42	Pass	1♠	Pass	3♥
North HCP: 14	♦ Q962	♦ KT85	Pass	4♥	All Pass	
South HCP: 12+2	♣ AQ2	♣ J9				
Contract: 4♥ North						

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ Q9874		1♦	Pass	1♠
Vul: N-S	♥ KJ64	♥ A87	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ A872	♦ Q96	Pass	3♥	Pass	3NT
South HCP: 11+1	♣ QT3	♣ K6	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 148	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ J7		1♣	Pass	1♥
Vul: Both	♥ JT8	♥ AK952	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ Q83	♦ KT94	Pass	2♥ ²	Pass	3♥
South HCP: 12+1	♣ KQ82	♣ J9	All Pass			
Contract: 3♥ South						1. New Minor Forcing
						2. 3 !H

Board: 149	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ Q932				1♣
Vul: None	♥ A976	♥ K	Pass	1♥	Pass	1♠
North HCP: 11	♦ Q7	♦ AJ6	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ QT72	♣ KJ843	All Pass			
Contract: 3NT South						

Board: 150	North:	South:	W	N	E	S
Dealer: North	♠ QT3	♠ AKJ8		1♣	Pass	1♦
Vul: N-S	♥ K764	♥ T8	Pass	1♥	Pass	2NT
North HCP: 14	♦ Q2	♦ K7654	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK54	♣ J8				
Contract: 3NT North						

Board: 146	♠ 3	Partner is dealer.
Dealer: North	♥ AKJT42	The opponents are silent.
Vul: None	♦ KT85	
HCP: 12+2	♣ J9	

Board: 147	♠ Q9874	Partner is dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: N-S	♦ Q96	
HCP: 11+1	♣ K6	

Board: 148	♠ J7	Partner is dealer.
Dealer: North	♥ AK952	The opponents are silent.
Vul: Both	♦ KT94	
HCP: 12+1	♣ J9	

Board: 149	♠ Q932	You are dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 14+1	♣ KJ843	

Board: 150	♠ AKJ8	Partner is dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: N-S	♦ K7654	
HCP: 12+1	♣ J8	

Both hands (Answers Page)

Board: 146	North:	South:	W	N	E	S
Dealer: North	♠ AQT7	♠ 3		1♦	Pass	1♥
Vul: None	♥ 75	♥ AKJT42	Pass	1♠	Pass	3♥
North HCP: 14	♦ Q962	♦ KT85	Pass	4♥	All Pass	
South HCP: 12+2	♣ AQ2	♣ J9				
Contract: 4♥ North						

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ Q9874		1♦	Pass	1♠
Vul: N-S	♥ KJ64	♥ A87	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ A872	♦ Q96	Pass	3♥	Pass	3NT
South HCP: 11+1	♣ QT3	♣ K6	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 148	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ J7		1♣	Pass	1♥
Vul: Both	♥ JT8	♥ AK952	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ Q83	♦ KT94	Pass	2♥ ²	Pass	3♥
South HCP: 12+1	♣ KQ82	♣ J9	All Pass			
Contract: 3♥ South						1. New Minor Forcing
						2. 3 !H

Board: 149	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ Q932				1♣
Vul: None	♥ A976	♥ K	Pass	1♥	Pass	1♠
North HCP: 11	♦ Q7	♦ AJ6	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ QT72	♣ KJ843	All Pass			
Contract: 3NT South						

Board: 150	North:	South:	W	N	E	S
Dealer: North	♠ QT3	♠ AKJ8		1♣	Pass	1♦
Vul: N-S	♥ K764	♥ T8	Pass	1♥	Pass	2NT
North HCP: 14	♦ Q2	♦ K7654	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK54	♣ J8				
Contract: 3NT North						

Board: 151	♠ J5	Partner is dealer.
Dealer: South	♥ 95432	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 11+1	♣ AK97	

Board: 152	♠ KT6	Partner is dealer.
Dealer: South	♥ A9743	The opponents are silent.
Vul: None	♦ J32	
HCP: 12+1	♣ A9	

Board: 153	♠ AQT874	Partner is dealer.
Dealer: South	♥ 53	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 12+2	♣ AQ6	

Board: 154	♠ 98	Partner is dealer.
Dealer: South	♥ KQJT	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 12	♣ QT92	

Both hands (Answers Page)

Board: 151

	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ KQ4				1♦
Vul: E-W	♥ 95432	♥ T87	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ K6	♦ AJ84	Pass	2♣ ¹	Pass	2♥ ²
South HCP: 12	♣ AK97	♣ QT8	All Pass			
Contract: 2♥ South			1. New Minor Forcing			

2. 3 !H

Board: 152

	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ 875				1♦
Vul: None	♥ A9743	♥ K8	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ J32	♦ AK86	Pass	2♣ ¹	Pass	3NT
South HCP: 13	♣ A9	♣ KT87	All Pass			
Contract: 3NT South			1. New Minor Forcing			

1. New Minor Forcing

Board: 153

	North:	South:	W	N	E	S
Dealer: South	♠ AQT874	♠ 92				1♦
Vul: N-S	♥ 53	♥ K964	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ 32	♦ KQ76	Pass	2♣ ¹	Pass	2♥
South HCP: 12	♣ AQ6	♣ KJ8	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			
			1. New Minor Forcing			

1. New Minor Forcing

Board: 154

	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ KT3				1♦
Vul: E-W	♥ KQJT	♥ A74	Pass	1♥	Pass	1NT
North HCP: 12	♦ KJ3	♦ Q752	Pass	2NT	All Pass	
South HCP: 13	♣ QT92	♣ A74				
Contract: 2NT North						

Board: 151 ♠ KQ4 You are dealer.

Dealer: South ♥ T87 The opponents are silent.

Vul: E-W ♦ AJ84

HCP: 12 ♣ QT8

Board: 152 ♠ 875 You are dealer.

Dealer: South ♥ K8 The opponents are silent.

Vul: None ♦ AK86

HCP: 13 ♣ KT87

Board: 153 ♠ 92 You are dealer.

Dealer: South ♥ K964 The opponents are silent.

Vul: N-S ♦ KQ76

HCP: 12 ♣ KJ8

Board: 154 ♠ KT3 You are dealer.

Dealer: South ♥ A74 The opponents are silent.

Vul: E-W ♦ Q752

HCP: 13 ♣ A74

Both hands (Answers Page)

Board: 151

	North:	South:	W	N	E	S
Dealer: South	♠ J5	♠ KQ4				1♦
Vul: E-W	♥ 95432	♥ T87	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ K6	♦ AJ84	Pass	2♣ ¹	Pass	2♥ ²
South HCP: 12	♣ AK97	♣ QT8	All Pass			
Contract: 2♥ South			1. New Minor Forcing			

2. 3 !H

Board: 152

	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ 875				1♦
Vul: None	♥ A9743	♥ K8	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ J32	♦ AK86	Pass	2♣ ¹	Pass	3NT
South HCP: 13	♣ A9	♣ KT87	All Pass			
Contract: 3NT South			1. New Minor Forcing			

1. New Minor Forcing

Board: 153

	North:	South:	W	N	E	S
Dealer: South	♠ AQT874	♠ 92				1♦
Vul: N-S	♥ 53	♥ K964	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ 32	♦ KQ76	Pass	2♣ ¹	Pass	2♥
South HCP: 12	♣ AQ6	♣ KJ8	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			
			1. New Minor Forcing			

1. New Minor Forcing

Board: 154

	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ KT3				1♦
Vul: E-W	♥ KQJT	♥ A74	Pass	1♥	Pass	1NT
North HCP: 12	♦ KJ3	♦ Q752	Pass	2NT	All Pass	
South HCP: 13	♣ QT92	♣ A74				
Contract: 2NT North						

Board: 155	♠ A8432	Partner is dealer.
Dealer: South	♥ QJ74	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 11+1	♣ A7	

Board: 156	♠ A6	You are dealer.
Dealer: North	♥ KJ93	The opponents are silent.
Vul: E-W	♦ J87	
HCP: 14	♣ AJ65	

Board: 157	♠ KT2	You are dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ K972	
HCP: 14	♣ AKJT	

Board: 158	♠ AT92	Partner is dealer.
Dealer: South	♥ AT84	The opponents are silent.
Vul: None	♦ K84	
HCP: 11	♣ T5	

Board: 159	♠ K8	You are dealer.
Dealer: North	♥ JT2	The opponents are silent.
Vul: E-W	♦ K965	
HCP: 12	♣ KQ97	

Both hands (Answers Page)

Board: 155	North:	South:	W	N	E	S
Dealer: South	♠ A8432	♠ QT6				1♦
Vul: N-S	♥ QJ74	♥ T8	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ 62	♦ AKT9	Pass	2♣ ¹	Pass	3♠ ²
South HCP: 14	♣ A7	♣ KQ96	All Pass			
Contract: 3♠ South			1. New Minor Forcing			
			2. 3!S			

Board: 156	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KQ53		1♣	Pass	1♦
Vul: E-W	♥ KJ93	♥ Q2	Pass	1♥	Pass	2NT
North HCP: 14	♦ J87	♦ K9432	Pass	3♦	Pass	3♠
South HCP: 12+1	♣ AJ65	♣ Q8	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ J976		1♦	Pass	1♠
Vul: Both	♥ 72	♥ KQT	Pass	1NT	Pass	3♦
North HCP: 14	♦ K972	♦ AQ83	Pass	3NT	All Pass	
South HCP: 12	♣ AKJT	♣ 75				
Contract: 3NT North						

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ AT92	♠ J854				1♦
Vul: None	♥ AT84	♥ K6	Pass	1♥	Pass	1♠
North HCP: 11	♦ K84	♦ AJT6	Pass	2♠	All Pass	
South HCP: 13	♣ T5	♣ A83				
Contract: 2♠ North						

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ T6		1♦	Pass	1♥
Vul: E-W	♥ JT2	♥ AQ73	Pass	1NT	Pass	2NT
North HCP: 12	♦ K965	♦ JT43	All Pass			
South HCP: 11	♣ KQ97	♣ A52				
Contract: 2NT South						

Board: 155 ♠ QT6 You are dealer.

Dealer: South ♥ T8 The opponents are silent.

Vul: N-S ♦ AKT9

HCP: 14 ♣ KQ96

Board: 156 ♠ KQ53 Partner is dealer.

Dealer: North ♥ Q2 The opponents are silent.

Vul: E-W ♦ K9432

HCP: 12+1 ♣ Q8

Board: 157 ♠ J976 Partner is dealer.

Dealer: North ♥ KQT The opponents are silent.

Vul: Both ♦ AQ83

HCP: 12 ♣ 75

Board: 158 ♠ J854 You are dealer.

Dealer: South ♥ K6 The opponents are silent.

Vul: None ♦ AJT6

HCP: 13 ♣ A83

Board: 159 ♠ T6 Partner is dealer.

Dealer: North ♥ AQ73 The opponents are silent.

Vul: E-W ♦ JT43

HCP: 11 ♣ A52

Both hands (Answers Page)

Board: 155	North:	South:	W	N	E	S
Dealer: South	♠ A8432	♠ QT6				1♦
Vul: N-S	♥ QJ74	♥ T8	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ 62	♦ AKT9	Pass	2♣ ¹	Pass	3♠ ²
South HCP: 14	♣ A7	♣ KQ96	All Pass			
Contract: 3♠ South			1. New Minor Forcing			
			2. 3!S			

Board: 156	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KQ53		1♣	Pass	1♦
Vul: E-W	♥ KJ93	♥ Q2	Pass	1♥	Pass	2NT
North HCP: 14	♦ J87	♦ K9432	Pass	3♦	Pass	3♠
South HCP: 12+1	♣ AJ65	♣ Q8	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ J976		1♦	Pass	1♠
Vul: Both	♥ 72	♥ KQT	Pass	1NT	Pass	3♦
North HCP: 14	♦ K972	♦ AQ83	Pass	3NT	All Pass	
South HCP: 12	♣ AKJT	♣ 75				
Contract: 3NT North						

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ AT92	♠ J854				1♦
Vul: None	♥ AT84	♥ K6	Pass	1♥	Pass	1♠
North HCP: 11	♦ K84	♦ AJT6	Pass	2♠	All Pass	
South HCP: 13	♣ T5	♣ A83				
Contract: 2♠ North						

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ T6		1♦	Pass	1♥
Vul: E-W	♥ JT2	♥ AQ73	Pass	1NT	Pass	2NT
North HCP: 12	♦ K965	♦ JT43	All Pass			
South HCP: 11	♣ KQ97	♣ A52				
Contract: 2NT South						

Board: 160 ♠ AJ3 You are dealer.

Dealer: North ♥ T65 The opponents are silent.

Vul: Both ♦ J32

HCP: 13 ♣ AK97

Board: 161 ♠ 984 You are dealer.

Dealer: North ♥ AQ9 The opponents are silent.

Vul: None ♦ K43

HCP: 12 ♣ K865

Board: 162 ♠ 3 You are dealer.

Dealer: North ♥ K85 The opponents are silent.

Vul: N-S ♦ QT853

HCP: 12+1 ♣ AK86

Board: 163 ♠ Q73 You are dealer.

Dealer: North ♥ QT8 The opponents are silent.

Vul: None ♦ Q76

HCP: 12 ♣ KQJ6

Board: 164 ♠ AQJT8 Partner is dealer.

Dealer: South ♥ J83 The opponents are silent.

Vul: N-S ♦ Q86

HCP: 12+1 ♣ QT

Both hands (Answers Page)

Board: 160

Dealer: North
Vul: Both
North HCP: 13
South HCP: 11+1
Contract: 4♥ South

North:

♠ AJ3
♥ T65
♦ J32
♣ AK97

South:

♠ 96
♥ AK973
♦ K86
♣ J52

W N E S

1♣ Pass 1♥
Pass 1NT Pass 2♦¹
Pass 3♥² Pass 4♥
All Pass

1. New Minor Forcing
2. 3 !H

Board: 161

Dealer: North
Vul: None
North HCP: 12
South HCP: 11

North:

♠ 984
♥ AQ9
♦ K43
♣ K865

South:

♠ A62
♥ J632
♦ Q6
♣ A973

W N E S

1♣ Pass 1♥
Pass 1NT Pass 2♣
All Pass

Contract: 2♣ South

Board: 162

Dealer: North
Vul: N-S
North HCP: 12+1
South HCP: 12

North:

♠ 3
♥ K85
♦ QT853
♣ AK86

South:

♠ QJ87
♥ A9
♦ AJ2
♣ 9742

W N E S

1♦ Pass 1♠
Pass 2♣ Pass 3NT
All Pass

Contract: 3NT South

Board: 163

Dealer: North
Vul: None
North HCP: 12
South HCP: 12

North:

♠ Q73
♥ QT8
♦ Q76
♣ KQJ6

South:

♠ AK6
♥ AJ95
♦ 94
♣ 5432

W N E S

1♣ Pass 1♥
Pass 1NT Pass 3♣
Pass 3NT All Pass

Contract: 3NT North

Board: 164

Dealer: South
Vul: N-S
North HCP: 12+1
South HCP: 14

North:

♠ AQJT8
♥ J83
♦ Q86
♣ QT

South:

♠ K2
♥ 742
♦ AKJ7
♣ K652

W N E S

1♦
Pass 1♠ Pass 1NT
Pass 2♣¹ Pass 3NT
All Pass

Contract: 3NT South

1. New Minor Forcing

Board: 160	♠ 96	Partner is dealer.
Dealer: North	♥ AK973	The opponents are silent.
Vul: Both	♦ K86	
HCP: 11+1	♣ J52	

Board: 161	♠ A62	Partner is dealer.
Dealer: North	♥ J632	The opponents are silent.
Vul: None	♦ Q6	
HCP: 11	♣ A973	

Board: 162	♠ QJ87	Partner is dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 12	♣ 9742	

Board: 163	♠ AK6	Partner is dealer.
Dealer: North	♥ AJ95	The opponents are silent.
Vul: None	♦ 94	
HCP: 12	♣ 5432	

Board: 164	♠ K2	You are dealer.
Dealer: South	♥ 742	The opponents are silent.
Vul: N-S	♦ AKJ7	
HCP: 14	♣ K652	

Both hands (Answers Page)

Board: 160

Dealer: North
Vul: Both
North HCP: 13
South HCP: 11+1
Contract: 4♥ South

North:

♠ AJ3
♥ T65
♦ J32
♣ AK97

South:

♠ 96
♥ AK973
♦ K86
♣ J52

W N E S

1♣ Pass 1♥
Pass 1NT Pass 2♦¹
Pass 3♥² Pass 4♥
All Pass

1. New Minor Forcing
2. 3 !H

Board: 161

Dealer: North
Vul: None
North HCP: 12
South HCP: 11

North:

♠ 984
♥ AQ9
♦ K43
♣ K865

South:

♠ A62
♥ J632
♦ Q6
♣ A973

W N E S

1♣ Pass 1♥
Pass 1NT Pass 2♣
All Pass

Contract: 2♣ South

Board: 162

Dealer: North
Vul: N-S
North HCP: 12+1
South HCP: 12

North:

♠ 3
♥ K85
♦ QT853
♣ AK86

South:

♠ QJ87
♥ A9
♦ AJ2
♣ 9742

W N E S

1♦ Pass 1♠
Pass 2♣ Pass 3NT
All Pass

Contract: 3NT South

Board: 163

Dealer: North
Vul: None
North HCP: 12
South HCP: 12

North:

♠ Q73
♥ QT8
♦ Q76
♣ KQJ6

South:

♠ AK6
♥ AJ95
♦ 94
♣ 5432

W N E S

1♣ Pass 1♥
Pass 1NT Pass 3♣
Pass 3NT All Pass

Contract: 3NT North

Board: 164

Dealer: South
Vul: N-S
North HCP: 12+1
South HCP: 14

North:

♠ AQJT8
♥ J83
♦ Q86
♣ QT

South:

♠ K2
♥ 742
♦ AKJ7
♣ K652

W N E S

1♦
Pass 1♠ Pass 1NT
Pass 2♣¹ Pass 3NT
All Pass

Contract: 3NT South

1. New Minor Forcing

Board: 165	♠ K9	Partner is dealer.
Dealer: South	♥ QJ743	The opponents are silent.
Vul: E-W	♦ 64	
HCP: 11+1	♣ KQ95	

Board: 166	♠ KT82	Partner is dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: N-S	♦ KJ6	
HCP: 11	♣ JT93	

Board: 167	♠ AK8765	Partner is dealer.
Dealer: South	♥ 876	The opponents are silent.
Vul: E-W	♦ 96	
HCP: 11+2	♣ A9	

Board: 168	♠ J53	Partner is dealer.
Dealer: South	♥ 8542	The opponents are silent.
Vul: Both	♦ AT65	
HCP: 12	♣ AK	

Both hands (Answers Page)

Board: 165

Dealer: South

North:

♠ K9

South:

♠ JT6

W N E S

1 ♣

Vul: E-W

♥ QJ743

♥ K62

Pass 1 ♥ Pass 1 NT

North HCP: 11+1

♦ 64

♦ AK8

Pass 2 ♦¹ Pass 2 ♥²

South HCP: 12

♣ KQ95

♣ J864

Pass 3 ♥ All Pass

Contract: 3 ♥ North

1. New Minor Forcing

2. 3 !H

Board: 166

Dealer: South

North:

♠ KT82

South:

♠ QJ4

W N E S

1 ♦

Vul: N-S

♥ K9

♥ AT64

Pass 1 ♠ Pass 1 NT

North HCP: 11

♦ KJ6

♦ QT73

Pass 2 NT All Pass

South HCP: 12

♣ JT93

♣ K2

Contract: 2 NT North

Board: 167

Dealer: South

North:

♠ AK8765

South:

♠ JT9

W N E S

1 ♦

Vul: E-W

♥ 876

♥ KQ5

Pass 1 ♠ Pass 1 NT

North HCP: 11+2

♦ 96

♦ QJT4

Pass 2 ♣¹ Pass 3 ♠²

South HCP: 13

♣ A9

♣ KJ3

Pass 4 ♠ All Pass

Contract: 4 ♠ North

1. New Minor Forcing

2. 3 !S

Board: 168

Dealer: South

North:

♠ J53

South:

♠ QT

W N E S

1 ♦

Vul: Both

♥ 8542

♥ AQT

Pass 1 ♥ Pass 1 NT

North HCP: 12

♦ AT65

♦ K874

Pass 3 ♦ Pass 3 NT

South HCP: 14

♣ AK

♣ QJ93

All Pass

Contract: 3 NT South

Board: 165 ♠ JT6 You are dealer.

Dealer: South ♥ K62 The opponents are silent.

Vul: E-W ♦ AK8

HCP: 12 ♣ J864

Board: 166 ♠ QJ4 You are dealer.

Dealer: South ♥ AT64 The opponents are silent.

Vul: N-S ♦ QT73

HCP: 12 ♣ K2

Board: 167 ♠ JT9 You are dealer.

Dealer: South ♥ KQ5 The opponents are silent.

Vul: E-W ♦ QJT4

HCP: 13 ♣ KJ3

Board: 168 ♠ QT You are dealer.

Dealer: South ♥ AQT The opponents are silent.

Vul: Both ♦ K874

HCP: 14 ♣ QJ93

Both hands (Answers Page)

Board: 165

Dealer: South

North:

♠ K9

South:

♠ JT6

W N E S

1 ♣

Vul: E-W

♥ QJ743

♥ K62

Pass 1 ♥ Pass 1 NT

North HCP: 11+1

♦ 64

♦ AK8

Pass 2 ♦¹ Pass 2 ♥²

South HCP: 12

♣ KQ95

♣ J864

Pass 3 ♥ All Pass

Contract: 3 ♥ North

1. New Minor Forcing

2. 3 !H

Board: 166

Dealer: South

North:

♠ KT82

South:

♠ QJ4

W N E S

1 ♦

Vul: N-S

♥ K9

♥ AT64

Pass 1 ♠ Pass 1 NT

North HCP: 11

♦ KJ6

♦ QT73

Pass 2 NT All Pass

South HCP: 12

♣ JT93

♣ K2

Contract: 2 NT North

Board: 167

Dealer: South

North:

♠ AK8765

South:

♠ JT9

W N E S

1 ♦

Vul: E-W

♥ 876

♥ KQ5

Pass 1 ♠ Pass 1 NT

North HCP: 11+2

♦ 96

♦ QJT4

Pass 2 ♣¹ Pass 3 ♠²

South HCP: 13

♣ A9

♣ KJ3

Pass 4 ♠ All Pass

Contract: 4 ♠ North

1. New Minor Forcing

2. 3 !S

Board: 168

Dealer: South

North:

♠ J53

South:

♠ QT

W N E S

1 ♦

Vul: Both

♥ 8542

♥ AQT

Pass 1 ♥ Pass 1 NT

North HCP: 12

♦ AT65

♦ K874

Pass 3 ♦ Pass 3 NT

South HCP: 14

♣ AK

♣ QJ93

All Pass

Contract: 3 NT South

Board: 169 ♠ 9654 You are dealer.

Dealer: North ♥ Q8 The opponents are silent.

Vul: N-S ♦ AJ98

HCP: 14 ♣ AK8

Board: 170 ♠ T64 You are dealer.

Dealer: North ♥ J92 The opponents are silent.

Vul: Both ♦ AK2

HCP: 13 ♣ AJ62

Board: 171 ♠ A9 You are dealer.

Dealer: North ♥ KT86 The opponents are silent.

Vul: None ♦ K932

HCP: 13 ♣ K84

Board: 172 ♠ AQ82 Partner is dealer.

Dealer: South ♥ Q4 The opponents are silent.

Vul: E-W ♦ J975

HCP: 11 ♣ Q76

Both hands (Answers Page)

Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ 9654	♠ KT72		1♦	Pass	1♥
Vul: N-S	♥ Q8	♥ AJT75	Pass	1♠	Pass	2♠
North HCP: 14	♦ AJ98	♦ K54		All Pass		
South HCP: 11+1	♣ AK8	♣ 5				
Contract: 2♠ South						

Board: 170

	North:	South:	W	N	E	S
Dealer: North	♠ T64	♠ Q72		1♣	Pass	1♥
Vul: Both	♥ J92	♥ AK873	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ AK2	♦ T9	Pass	3♥ ²	Pass	4♣ ³
South HCP: 12+1	♣ AJ62	♣ KT7	Pass	4♥	All Pass	
Contract: 4♥ North						
			1. New Minor Forcing			
			2. 3 !H			
			3. Cue bid, a !C stopper			

Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ K532		1♦	Pass	1♠
Vul: None	♥ KT86	♥ A3	Pass	1NT	Pass	2NT
North HCP: 13	♦ K932	♦ A85		All Pass		
South HCP: 12	♣ K84	♣ J963				
Contract: 2NT South						

Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ AQ82	♠ 643			1♦	
Vul: E-W	♥ Q4	♥ KJ93	Pass	1♠	Pass	1NT
North HCP: 11	♦ J975	♦ KQ62	Pass	2♦	All Pass	
South HCP: 13	♣ Q76	♣ A3				
Contract: 2♦ North						

South hands

4th Bid Inviting

Board: 169	♠ KT72	Partner is dealer.
Dealer: North	♥ AJT75	The opponents are silent.
Vul: N-S	♦ K54	
HCP: 11+1	♣ 5	

Board: 170	♠ Q72	Partner is dealer.
Dealer: North	♥ AK873	The opponents are silent.
Vul: Both	♦ T9	
HCP: 12+1	♣ KT7	

Board: 171	♠ K532	Partner is dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: None	♦ A85	
HCP: 12	♣ J963	

Board: 172	♠ 643	You are dealer.
Dealer: South	♥ KJ93	The opponents are silent.
Vul: E-W	♦ KQ62	
HCP: 13	♣ A3	

Both hands (Answers Page)

Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ 9654	♠ KT72		1♦	Pass	1♥
Vul: N-S	♥ Q8	♥ AJT75	Pass	1♠	Pass	2♠
North HCP: 14	♦ AJ98	♦ K54		All Pass		
South HCP: 11+1	♣ AK8	♣ 5				
Contract: 2♠ South						

Board: 170

	North:	South:	W	N	E	S
Dealer: North	♠ T64	♠ Q72		1♣	Pass	1♥
Vul: Both	♥ J92	♥ AK873	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ AK2	♦ T9	Pass	3♥ ²	Pass	4♣ ³
South HCP: 12+1	♣ AJ62	♣ KT7	Pass	4♥	All Pass	
Contract: 4♥ North						
			1. New Minor Forcing			
			2. 3 !H			
			3. Cue bid, a !C stopper			

Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ K532		1♦	Pass	1♠
Vul: None	♥ KT86	♥ A3	Pass	1NT	Pass	2NT
North HCP: 13	♦ K932	♦ A85		All Pass		
South HCP: 12	♣ K84	♣ J963				
Contract: 2NT South						

Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ AQ82	♠ 643			1♦	
Vul: E-W	♥ Q4	♥ KJ93	Pass	1♠	Pass	1NT
North HCP: 11	♦ J975	♦ KQ62	Pass	2♦	All Pass	
South HCP: 13	♣ Q76	♣ A3				
Contract: 2♦ North						

Board: 173 ♠ 762 You are dealer.

Dealer: North ♥ QT4 The opponents are silent.

Vul: Both ♦ KJ63

HCP: 12 ♣ AQ3

Board: 174 ♠ KJ7 Partner is dealer.

Dealer: South ♥ K952 The opponents are silent.

Vul: None ♦ A976

HCP: 11 ♣ 83

Board: 175 ♠ KT94 Partner is dealer.

Dealer: South ♥ 6 The opponents are silent.

Vul: N-S ♦ KJ952

HCP: 12+1 ♣ AJ5

Board: 176 ♠ Q2 Partner is dealer.

Dealer: South ♥ KQ95 The opponents are silent.

Vul: Both ♦ QT76

HCP: 12 ♣ K95

Board: 177 ♠ KJ72 Partner is dealer.

Dealer: South ♥ QJ9 The opponents are silent.

Vul: None ♦ K4

HCP: 12 ♣ Q932

Both hands (Answers Page)

Board: 173

Dealer: North

North:

♠ 762

South:

♠ A3

W N E S

1♦ Pass 1♥

Vul: Both

♥ QT4

♥ KJ52

Pass 1NT Pass 2NT

North HCP: 12

♦ KJ63

♦ A74

All Pass

South HCP: 12

♣ AQ3

♣ 9874

Contract: 2NT South

Board: 174

Dealer: South

North:

♠ KJ7

South:

♠ 543

W N E S

1♦

Vul: None

♥ K952

♥ A7

Pass 1♥ Pass 1NT

North HCP: 11

♦ A976

♦ K432

Pass 2♦ All Pass

South HCP: 12

♣ 83

♣ KQ74

Contract: 2♦ North

Board: 175

Dealer: South

North:

♠ KT94

South:

♠ AJ8

W N E S

1♣

Vul: N-S

♥ 6

♥ AJ75

Pass 1♦ Pass 1♥

North HCP: 12+1

♦ KJ952

♦ AT

Pass 2NT Pass 3NT

South HCP: 14

♣ AJ5

♣ 8432

All Pass

Contract: 3NT South

Board: 176

Dealer: South

North:

♠ Q2

South:

♠ AK4

W N E S

1♣

Vul: Both

♥ KQ95

♥ AT2

Pass 1♥ Pass 1NT

North HCP: 12

♦ QT76

♦ J54

Pass 2NT Pass 3♥

South HCP: 14

♣ K95

♣ QT76

Pass 3NT All Pass

Contract: 3NT North

Board: 177

Dealer: South

North:

♠ KJ72

South:

♠ AT6

W N E S

1♣

Vul: None

♥ QJ9

♥ K432

Pass 1♠ Pass 1NT

North HCP: 12

♦ K4

♦ 86

Pass 3♣ Pass 3♠

South HCP: 12

♣ Q932

♣ AJ85

All Pass

Contract: 3♠ South

South hands

4th Bid Inviting

Board: 173	♠ A3	Partner is dealer.
Dealer: North	♥ KJ52	The opponents are silent.
Vul: Both	♦ A74	
HCP: 12	♣ 9874	

Board: 174	♠ 543	You are dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: None	♦ K432	
HCP: 12	♣ KQ74	

Board: 175	♠ AJ8	You are dealer.
Dealer: South	♥ AJ75	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 14	♣ 8432	

Board: 176	♠ AK4	You are dealer.
Dealer: South	♥ AT2	The opponents are silent.
Vul: Both	♦ J54	
HCP: 14	♣ QT76	

Board: 177	♠ AT6	You are dealer.
Dealer: South	♥ K432	The opponents are silent.
Vul: None	♦ 86	
HCP: 12	♣ AJ85	

Both hands (Answers Page)

Board: 173

Dealer: North

North:

♠ 762

South:

♠ A3

W N E S

1♦ Pass 1♥

Vul: Both

♥ QT4

♥ KJ52

Pass 1NT Pass 2NT

North HCP: 12

♦ KJ63

♦ A74

All Pass

South HCP: 12

♣ AQ3

♣ 9874

Contract: 2NT South

Board: 174

Dealer: South

North:

♠ KJ7

South:

♠ 543

W N E S

1♦

Vul: None

♥ K952

♥ A7

Pass 1♥ Pass 1NT

North HCP: 11

♦ A976

♦ K432

Pass 2♦ All Pass

South HCP: 12

♣ 83

♣ KQ74

Contract: 2♦ North

Board: 175

Dealer: South

North:

♠ KT94

South:

♠ AJ8

W N E S

1♣

Vul: N-S

♥ 6

♥ AJ75

Pass 1♦ Pass 1♥

North HCP: 12+1

♦ KJ952

♦ AT

Pass 2NT Pass 3NT

South HCP: 14

♣ AJ5

♣ 8432

All Pass

Contract: 3NT South

Board: 176

Dealer: South

North:

♠ Q2

South:

♠ AK4

W N E S

1♣

Vul: Both

♥ KQ95

♥ AT2

Pass 1♥ Pass 1NT

North HCP: 12

♦ QT76

♦ J54

Pass 2NT Pass 3♥

South HCP: 14

♣ K95

♣ QT76

Pass 3NT All Pass

Contract: 3NT North

Board: 177

Dealer: South

North:

♠ KJ72

South:

♠ AT6

W N E S

1♣

Vul: None

♥ QJ9

♥ K432

Pass 1♠ Pass 1NT

North HCP: 12

♦ K4

♦ 86

Pass 3♣ Pass 3♠

South HCP: 12

♣ Q932

♣ AJ85

All Pass

Contract: 3♠ South

North hands

4th Bid Inviting

Board: 178	♠ 63	Partner is dealer.
Dealer: South	♥ KQT7	The opponents are silent.
Vul: N-S	♦ A86	
HCP: 12	♣ KT75	

Board: 179	♠ AQJ96	Partner is dealer.
Dealer: South	♥ A93	The opponents are silent.
Vul: None	♦ 976	
HCP: 12+1	♣ J2	

Board: 180	♠ K972	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ T653	
HCP: 12	♣ AJ86	

Board: 181	♠ J2	You are dealer.
Dealer: North	♥ AK32	The opponents are silent.
Vul: E-W	♦ AJ73	
HCP: 14	♣ JT8	

Board: 182	♠ QT53	Partner is dealer.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: Both	♦ T53	
HCP: 11	♣ J5	

Both hands (Answers Page)

Board: 178	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KQ9				1♦
Vul: N-S	♥ KQT7	♥ A92	Pass	1♥	Pass	1NT
North HCP: 12	♦ A86	♦ T954	Pass	2NT	All Pass	
South HCP: 13	♣ KT75	♣ A83				
Contract: 2NT North						

Board: 179	North:	South:	W	N	E	S
Dealer: South	♠ AQJ96	♠ K85				1♦
Vul: None	♥ A93	♥ K84	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ 976	♦ A832	Pass	2♣ ¹	Pass	3♠ ²
South HCP: 14	♣ J2	♣ A98	Pass	4♠	All Pass	
Contract: 4♠ North						
			1. New Minor Forcing			
			2. 3!S			

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ K972	♠ QT				1♦
Vul: N-S	♥ A	♥ KQ53	Pass	1♠	Pass	1NT
North HCP: 12	♦ T653	♦ AJ82	Pass	3♦	Pass	3NT
South HCP: 12	♣ AJ86	♣ T93	All Pass			
Contract: 3NT South						

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ KQT86		1♦	Pass	1♠
Vul: E-W	♥ AK32	♥ 94	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AJ73	♦ 95	Pass	3♥	Pass	3NT
South HCP: 12+1	♣ JT8	♣ AK62	All Pass			
Contract: 3NT South				1. New Minor Forcing		

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ QT53	♠ 876				1♦
Vul: Both	♥ AKJT	♥ 983	Pass	1♥	Pass	1NT
North HCP: 11	♦ T53	♦ AKQ7	Pass	2NT	All Pass	
South HCP: 13	♣ J5	♣ A63				
Contract: 2NT North						

Board: 178 ♠ KQ9 You are dealer.

Dealer: South ♥ A92 The opponents are silent.

Vul: N-S ♦ T954

HCP: 13 ♣ A83

Board: 179 ♠ K85 You are dealer.

Dealer: South ♥ K84 The opponents are silent.

Vul: None ♦ A832

HCP: 14 ♣ A98

Board: 180 ♠ QT You are dealer.

Dealer: South ♥ KQ53 The opponents are silent.

Vul: N-S ♦ AJ82

HCP: 12 ♣ T93

Board: 181 ♠ KQT86 Partner is dealer.

Dealer: North ♥ 94 The opponents are silent.

Vul: E-W ♦ 95

HCP: 12+1 ♣ AK62

Board: 182 ♠ 876 You are dealer.

Dealer: South ♥ 983 The opponents are silent.

Vul: Both ♦ AKQ7

HCP: 13 ♣ A63

Both hands (Answers Page)

Board: 178	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KQ9				1♦
Vul: N-S	♥ KQT7	♥ A92	Pass	1♥	Pass	1NT
North HCP: 12	♦ A86	♦ T954	Pass	2NT	All Pass	
South HCP: 13	♣ KT75	♣ A83				
Contract: 2NT North						

Board: 179	North:	South:	W	N	E	S
Dealer: South	♠ AQJ96	♠ K85				1♦
Vul: None	♥ A93	♥ K84	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ 976	♦ A832	Pass	2♣ ¹	Pass	3♠ ²
South HCP: 14	♣ J2	♣ A98	Pass	4♠	All Pass	
Contract: 4♠ North						
			1. New Minor Forcing			
			2. 3!S			

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ K972	♠ QT				1♦
Vul: N-S	♥ A	♥ KQ53	Pass	1♠	Pass	1NT
North HCP: 12	♦ T653	♦ AJ82	Pass	3♦	Pass	3NT
South HCP: 12	♣ AJ86	♣ T93	All Pass			
Contract: 3NT South						

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ KQT86		1♦	Pass	1♠
Vul: E-W	♥ AK32	♥ 94	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AJ73	♦ 95	Pass	3♥	Pass	3NT
South HCP: 12+1	♣ JT8	♣ AK62	All Pass			
Contract: 3NT South				1. New Minor Forcing		

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ QT53	♠ 876				1♦
Vul: Both	♥ AKJT	♥ 983	Pass	1♥	Pass	1NT
North HCP: 11	♦ T53	♦ AKQ7	Pass	2NT	All Pass	
South HCP: 13	♣ J5	♣ A63				
Contract: 2NT North						

Board: 183	♠ AKJ84	Partner is dealer.
Dealer: South	♥ 53	The opponents are silent.
Vul: N-S	♦ QT42	
HCP: 11+1	♣ J5	

Board: 184	♠ Q3	Partner is dealer.
Dealer: South	♥ T94	The opponents are silent.
Vul: E-W	♦ J976	
HCP: 11	♣ AKJ5	

Board: 185	♠ 62	You are dealer.
Dealer: North	♥ Q74	The opponents are silent.
Vul: Both	♦ AJ86	
HCP: 12	♣ KQ62	

Board: 186	♠ J732	Partner is dealer.
Dealer: South	♥ K953	The opponents are silent.
Vul: None	♦ AKT8	
HCP: 11	♣ 8	

Board: 187	♠ Q75	Partner is dealer.
Dealer: South	♥ AT63	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 12	♣ QT75	

Both hands (Answers Page)

Board: 183

Dealer: South
Vul: N-S
North HCP: 11+1
South HCP: 13
Contract: 4♠ North

North:

♠ AKJ84
♥ 53
♦ QT42
♣ J5

South:

♠ 976
♥ AQ62
♦ AJ
♣ Q842

W N E S

1♣
Pass 1♠
Pass 2♦¹
Pass 3♠²
All Pass

1. New Minor Forcing
2. 3 !S

Board: 184

Dealer: South
Vul: E-W
North HCP: 11
South HCP: 14
Contract: 2♣ North

North:

♠ Q3
♥ T94
♦ J976
♣ AKJ5

South:

♠ A985
♥ KQ65
♦ KT
♣ Q93

W N E S

1♣
Pass 1♦
Pass 2♥
All Pass

Board: 185

Dealer: North
Vul: Both
North HCP: 12
South HCP: 12+1
Contract: 2NT North

North:

♠ 62
♥ Q74
♦ AJ86
♣ KQ62

South:

♠ AQ943
♥ K9
♦ K932
♣ 83

W N E S

1♦
Pass 1NT
Pass 2♣¹
All Pass

1. New Minor Forcing

Board: 186

Dealer: South
Vul: None
North HCP: 11
South HCP: 14
Contract: 2♦ North

North:

♠ J732
♥ K953
♦ AKT8
♣ 8

South:

♠ AK8
♥ J2
♦ 7632
♣ AQT2

W N E S

1♦
Pass 1♥
Pass 2♦
All Pass

Board: 187

Dealer: South
Vul: E-W
North HCP: 12
South HCP: 14
Contract: 3NT South

North:

♠ Q75
♥ AT63
♦ A3
♣ QT75

South:

♠ AKJT
♥ K8
♦ 984
♣ K932

W N E S

1♣
Pass 1♥
Pass 2NT
Pass 3NT
All Pass

Board: 183 ♠ 976 You are dealer.

Dealer: South ♥ AQ62 The opponents are silent.

Vul: N-S ♦ AJ

HCP: 13 ♣ Q842

Board: 184 ♠ A985 You are dealer.

Dealer: South ♥ KQ65 The opponents are silent.

Vul: E-W ♦ KT

HCP: 14 ♣ Q93

Board: 185 ♠ AQ943 Partner is dealer.

Dealer: North ♥ K9 The opponents are silent.

Vul: Both ♦ K932

HCP: 12+1 ♣ 83

Board: 186 ♠ AK8 You are dealer.

Dealer: South ♥ J2 The opponents are silent.

Vul: None ♦ 7632

HCP: 14 ♣ AQT2

Board: 187 ♠ AKJT You are dealer.

Dealer: South ♥ K8 The opponents are silent.

Vul: E-W ♦ 984

HCP: 14 ♣ K932

Both hands (Answers Page)

Board: 183

Dealer: South
Vul: N-S
North HCP: 11+1
South HCP: 13
Contract: 4♠ North

North:

♠ AKJ84
♥ 53
♦ QT42
♣ J5

South:

♠ 976
♥ AQ62
♦ AJ
♣ Q842

W N E S

1♣
Pass 1♠
Pass 2♦¹
Pass 3♠²
All Pass

1. New Minor Forcing
2. 3 !S

Board: 184

Dealer: South
Vul: E-W
North HCP: 11
South HCP: 14
Contract: 2♣ North

North:

♠ Q3
♥ T94
♦ J976
♣ AKJ5

South:

♠ A985
♥ KQ65
♦ KT
♣ Q93

W N E S

1♣
Pass 1♦
Pass 2♥
All Pass

Board: 185

Dealer: North
Vul: Both
North HCP: 12
South HCP: 12+1
Contract: 2NT North

North:

♠ 62
♥ Q74
♦ AJ86
♣ KQ62

South:

♠ AQ943
♥ K9
♦ K932
♣ 83

W N E S

1♦
Pass 1NT
Pass 2♣¹
All Pass

1. New Minor Forcing

Board: 186

Dealer: South
Vul: None
North HCP: 11
South HCP: 14
Contract: 2♦ North

North:

♠ J732
♥ K953
♦ AKT8
♣ 8

South:

♠ AK8
♥ J2
♦ 7632
♣ AQT2

W N E S

1♦
Pass 1♥
Pass 2♦
All Pass

Board: 187

Dealer: South
Vul: E-W
North HCP: 12
South HCP: 14
Contract: 3NT South

North:

♠ Q75
♥ AT63
♦ A3
♣ QT75

South:

♠ AKJT
♥ K8
♦ 984
♣ K932

W N E S

1♣
Pass 1♥
Pass 2NT
All Pass

3NT

Board: 188	♠ AQ54	Partner is dealer.
Dealer: South	♥ 87542	The opponents are silent.
Vul: Both	♦ AJ3	
HCP: 11+1	♣ 7	

Board: 189	♠ AKT65	Partner is dealer.
Dealer: South	♥ T94	The opponents are silent.
Vul: None	♦ Q4	
HCP: 11+1	♣ Q93	

Board: 190	♠ Q52	You are dealer.
Dealer: North	♥ AK97	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 12	♣ J642	

Board: 191	♠ AK94	Partner is dealer.
Dealer: South	♥ KT875	The opponents are silent.
Vul: Both	♦ J73	
HCP: 11+1	♣ T	

Both hands (Answers Page)

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ AQ54	♠ KT3				1♦
Vul: Both	♥ 87542	♥ KQ	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ AJ3	♦ 7652	Pass	2♣ ¹	Pass	3NT
South HCP: 12	♣ 7	♣ A986	All Pass			
Contract: 3NT South			1. New Minor Forcing			

Board: 189	North:	South:	W	N	E	S
Dealer: South	♠ AKT65	♠ J74				1♣
Vul: None	♥ T94	♥ A63	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ Q4	♦ AK3	Pass	2♦ ¹	Pass	2♠ ²
South HCP: 12	♣ Q93	♣ 8642	All Pass			
Contract: 2♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 190	North:	South:	W	N	E	S
Dealer: North	♠ Q52	♠ KJT3		1♣	Pass	1♦
Vul: N-S	♥ AK97	♥ J	Pass	1♥	Pass	2NT
North HCP: 12	♦ Q7	♦ AT983	All Pass			
South HCP: 11+1	♣ J642	♣ Q95				
Contract: 2NT South						

Board: 191	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ 72				1♦
Vul: Both	♥ KT875	♥ Q96	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ J73	♦ AT42	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 14	♣ T	♣ AKJ4	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 188 ♠ KT3 You are dealer.

Dealer: South ♥ KQ The opponents are silent.

Vul: Both ♦ 7652

HCP: 12 ♣ A986

Board: 189 ♠ J74 You are dealer.

Dealer: South ♥ A63 The opponents are silent.

Vul: None ♦ AK3

HCP: 12 ♣ 8642

Board: 190 ♠ KJT3 Partner is dealer.

Dealer: North ♥ J The opponents are silent.

Vul: N-S ♦ AT983

HCP: 11+1 ♣ Q95

Board: 191 ♠ 72 You are dealer.

Dealer: South ♥ Q96 The opponents are silent.

Vul: Both ♦ AT42

HCP: 14 ♣ AKJ4

Both hands (Answers Page)

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ AQ54	♠ KT3				1♦
Vul: Both	♥ 87542	♥ KQ	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ AJ3	♦ 7652	Pass	2♣ ¹	Pass	3NT
South HCP: 12	♣ 7	♣ A986	All Pass			
Contract: 3NT South			1. New Minor Forcing			

Board: 189	North:	South:	W	N	E	S
Dealer: South	♠ AKT65	♠ J74				1♣
Vul: None	♥ T94	♥ A63	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ Q4	♦ AK3	Pass	2♦ ¹	Pass	2♠ ²
South HCP: 12	♣ Q93	♣ 8642	All Pass			
Contract: 2♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 190	North:	South:	W	N	E	S
Dealer: North	♠ Q52	♠ KJT3		1♣	Pass	1♦
Vul: N-S	♥ AK97	♥ J	Pass	1♥	Pass	2NT
North HCP: 12	♦ Q7	♦ AT983	All Pass			
South HCP: 11+1	♣ J642	♣ Q95				
Contract: 2NT South						

Board: 191	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ 72				1♦
Vul: Both	♥ KT875	♥ Q96	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ J73	♦ AT42	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 14	♣ T	♣ AKJ4	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 192 ♠ A96 You are dealer.

Dealer: North ♥ T83 The opponents are silent.

Vul: None ♦ AQ74

HCP: 12 ♣ Q63

Board: 193 ♠ J4 You are dealer.

Dealer: North ♥ KQJ9 The opponents are silent.

Vul: N-S ♦ JT76

HCP: 13 ♣ KQ6

Board: 194 ♠ AJ765 Partner is dealer.

Dealer: South ♥ 54 The opponents are silent.

Vul: E-W ♦ QT52

HCP: 12+1 ♣ AJ

Board: 195 ♠ A7 You are dealer.

Dealer: North ♥ A92 The opponents are silent.

Vul: None ♦ 6542

HCP: 12 ♣ A976

Board: 196 ♠ 32 Partner is dealer.

Dealer: South ♥ AKQ94 The opponents are silent.

Vul: N-S ♦ QJ

HCP: 12+1 ♣ T543

Both hands (Answers Page)

Board: 192	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ QJT83		1♦	Pass	1♠
Vul: None	♥ T83	♥ AJ6	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ AQ74	♦ K53	Pass	2♠ ²	All Pass	
South HCP: 11+1	♣ Q63	♣ 85				
Contract: 2♠ North			1. New Minor Forcing			
			2. 3!S			

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ Q983		1♦	Pass	1♠
Vul: N-S	♥ KQJ9	♥ A6	Pass	1NT	Pass	2NT
North HCP: 13	♦ JT76	♦ A85	All Pass			
South HCP: 11	♣ KQ6	♣ JT84				
Contract: 2NT South						

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ AJ765	♠ K4				1♦
Vul: E-W	♥ 54	♥ AT76	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ QT52	♦ A873	Pass	2♣ ¹	Pass	3♥
South HCP: 14	♣ AJ	♣ K96	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ K8642		1♦	Pass	1♠
Vul: None	♥ A92	♥ QJ6	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ 6542	♦ AQ7	Pass	2NT	All Pass	
South HCP: 12+1	♣ A976	♣ 54	1. New Minor Forcing			
Contract: 2NT North						

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ KQT				1♦
Vul: N-S	♥ AKQ94	♥ 7	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ QJ	♦ AK763	Pass	3♣	All Pass	
South HCP: 13+1	♣ T543	♣ J972				
Contract: 3♣ North						

South hands

4th Bid Inviting

Board: 192	♠ QJT83	Partner is dealer.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: None	♦ K53	
HCP: 11+1	♣ 85	

Board: 193	♠ Q983	Partner is dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ A85	
HCP: 11	♣ JT84	

Board: 194	♠ K4	You are dealer.
Dealer: South	♥ AT76	The opponents are silent.
Vul: E-W	♦ A873	
HCP: 14	♣ K96	

Board: 195	♠ K8642	Partner is dealer.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: None	♦ AQ7	
HCP: 12+1	♣ 54	

Board: 196	♠ KQT	You are dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ AK763	
HCP: 13+1	♣ J972	

Both hands (Answers Page)

Board: 192	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ QJT83		1♦	Pass	1♠
Vul: None	♥ T83	♥ AJ6	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ AQ74	♦ K53	Pass	2♠ ²	All Pass	
South HCP: 11+1	♣ Q63	♣ 85				
Contract: 2♠ North			1. New Minor Forcing			
			2. 3!S			

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ Q983		1♦	Pass	1♠
Vul: N-S	♥ KQJ9	♥ A6	Pass	1NT	Pass	2NT
North HCP: 13	♦ JT76	♦ A85	All Pass			
South HCP: 11	♣ KQ6	♣ JT84				
Contract: 2NT South						

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ AJ765	♠ K4				1♦
Vul: E-W	♥ 54	♥ AT76	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ QT52	♦ A873	Pass	2♣ ¹	Pass	3♥
South HCP: 14	♣ AJ	♣ K96	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ K8642		1♦	Pass	1♠
Vul: None	♥ A92	♥ QJ6	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ 6542	♦ AQ7	Pass	2NT	All Pass	
South HCP: 12+1	♣ A976	♣ 54	1. New Minor Forcing			
Contract: 2NT North						

Board: 196	North:	South:	W	N	E	S
Dealer: South	♠ 32	♠ KQT				1♦
Vul: N-S	♥ AKQ94	♥ 7	Pass	1♥	Pass	2♣
North HCP: 12+1	♦ QJ	♦ AK763	Pass	3♣	All Pass	
South HCP: 13+1	♣ T543	♣ J972				
Contract: 3♣ North						

Board: 197 ♠ K6 You are dealer.

Dealer: North ♥ Q864 The opponents are silent.

Vul: Both ♦ AK62

HCP: 13 ♣ J83

Board: 198 ♠ AT54 Partner is dealer.

Dealer: South ♥ KQT52 The opponents are silent.

Vul: N-S ♦ Q3

HCP: 11+1 ♣ 97

Board: 199 ♠ 65 You are dealer.

Dealer: North ♥ AJ96 The opponents are silent.

Vul: E-W ♦ AT5

HCP: 14 ♣ KQT6

Board: 200 ♠ KQ6 You are dealer.

Dealer: North ♥ K764 The opponents are silent.

Vul: Both ♦ KJ86

HCP: 13 ♣ J6

Board: 201 ♠ Q9 Partner is dealer.

Dealer: South ♥ 653 The opponents are silent.

Vul: None ♦ AQJ65

HCP: 12+1 ♣ KT9

Both hands (Answers Page)

Board: 197

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 4♦ South

North:

♠ K6

♥ Q864

♦ AK62

♣ J83

South:

♠ 97532

♥ AK

♦ QT74

♣ Q7

W
N
E
S

1♦ Pass 1♠

 Pass 1NT Pass 2♣¹

Pass 3♥ Pass 4♦

All Pass

1. New Minor Forcing

Board: 198

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 2♠ North

North:

♠ AT54

♥ KQT52

♦ Q3

♣ 97

South:

♠ Q862

♥ 83

♦ KJ8

♣ AQJT

W
N
E
S

1♣

Pass 1♥ Pass 1♠

Pass 2♠ All Pass

Board: 199

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ 65

♥ AJ96

♦ AT5

♣ KQT6

South:

♠ AJ92

♥ 73

♦ QJ2

♣ A932

W
N
E
S

1♣ Pass 1♠

Pass 1NT Pass 3♣

Pass 3NT All Pass

Board: 200

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 4♠ South

North:

♠ KQ6

♥ K764

♦ KJ86

♣ J6

South:

♠ A9854

♥ 95

♦ Q7

♣ KQ42

W
N
E
S

1♦ Pass 1♠

 Pass 1NT Pass 2♣¹

 Pass 3♠² Pass 4♠

All Pass

1. New Minor Forcing

2. 3 !S

Board: 201

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+1

Contract: 2NT North

North:

♠ Q9

♥ 653

♦ AQJ65

♣ KT9

South:

♠ A75

♥ A987

♦ T

♣ A8432

W
N
E
S

1♣

Pass 1♦ Pass 1♥

Pass 2NT All Pass

Board: 197	♠ 97532	Partner is dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ QT74	
HCP: 11+1	♣ Q7	

Board: 198	♠ Q862	You are dealer.
Dealer: South	♥ 83	The opponents are silent.
Vul: N-S	♦ KJ8	
HCP: 13	♣ AQJT	

Board: 199	♠ AJ92	Partner is dealer.
Dealer: North	♥ 73	The opponents are silent.
Vul: E-W	♦ QJ2	
HCP: 12	♣ A932	

Board: 200	♠ A9854	Partner is dealer.
Dealer: North	♥ 95	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 11+1	♣ KQ42	

Board: 201	♠ A75	You are dealer.
Dealer: South	♥ A987	The opponents are silent.
Vul: None	♦ T	
HCP: 12+1	♣ A8432	

Both hands (Answers Page)

Board: 197

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 4♦ South

North:

♠ K6

♥ Q864

♦ AK62

♣ J83

South:

♠ 97532

♥ AK

♦ QT74

♣ Q7

W
N
E
S

1♦ Pass 1♠

 Pass 1NT Pass 2♣¹

Pass 3♥ Pass 4♦

All Pass

1. New Minor Forcing

Board: 198

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 2♠ North

North:

♠ AT54

♥ KQT52

♦ Q3

♣ 97

South:

♠ Q862

♥ 83

♦ KJ8

♣ AQJT

W
N
E
S

1♣

Pass 1♥ Pass 1♠

Pass 2♠ All Pass

Board: 199

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ 65

♥ AJ96

♦ AT5

♣ KQT6

South:

♠ AJ92

♥ 73

♦ QJ2

♣ A932

W
N
E
S

1♣ Pass 1♠

Pass 1NT Pass 3♣

Pass 3NT All Pass

Board: 200

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 4♠ South

North:

♠ KQ6

♥ K764

♦ KJ86

♣ J6

South:

♠ A9854

♥ 95

♦ Q7

♣ KQ42

W
N
E
S

1♦ Pass 1♠

 Pass 1NT Pass 2♣¹

 Pass 3♠² Pass 4♠

All Pass

1. New Minor Forcing

2. 3 !S

Board: 201

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+1

Contract: 2NT North

North:

♠ Q9

♥ 653

♦ AQJ65

♣ KT9

South:

♠ A75

♥ A987

♦ T

♣ A8432

W
N
E
S

1♣

Pass 1♦ Pass 1♥

Pass 2NT All Pass

Board: 202	♠ A8	Partner is dealer.
Dealer: South	♥ J874	The opponents are silent.
Vul: E-W	♦ AJT5	
HCP: 12	♣ Q85	

Board: 203	♠ K9	Partner is dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ J87543	
HCP: 11+2	♣ K82	

Board: 204	♠ A73	You are dealer.
Dealer: North	♥ K32	The opponents are silent.
Vul: None	♦ KQ63	
HCP: 12	♣ T54	

Board: 205	♠ KQT74	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: N-S	♦ J95	
HCP: 11+1	♣ K532	

Board: 206	♠ Q965	Partner is dealer.
Dealer: South	♥ A542	The opponents are silent.
Vul: Both	♦ T8	
HCP: 12	♣ AQ7	

Both hands (Answers Page)

Board: 202

Dealer: South

North:

♠ A8

South:

♠ 975

W N E S

1♦

Vul: E-W

♥ J874

♥ AT

Pass 1♥ Pass 1NT

North HCP: 12

♦ AJT5

♦ Q632

Pass 3♦ Pass 3NT

South HCP: 13

♣ Q85

♣ AK92

All Pass

Contract: 3NT South

Board: 203

Dealer: South

North:

♠ K9

South:

♠ A873

W N E S

1♣

Vul: Both

♥ KJ

♥ 754

Pass 1♦ Pass 1♠

North HCP: 11+2

♦ J87543

♦ Q9

Pass 3♦ All Pass

South HCP: 12

♣ K82

♣ AQ73

Contract: 3♦ North

Board: 204

Dealer: North

North:

♠ A73

South:

♠ KQ652

W N E S

1♠

Vul: None

♥ K32

♥ 54

 Pass 1NT Pass 2♣¹

North HCP: 12

♦ KQ63

♦ A2

 Pass 2♠² All Pass

South HCP: 11+1

♣ T54

♣ Q832

1. New Minor Forcing

Contract: 2♠ North

2. 3 !S

Board: 205

Dealer: South

North:

♠ KQT74

South:

♠ 865

W N E S

1♦

Vul: N-S

♥ Q

♥ K852

Pass 1♠ Pass 1NT

North HCP: 11+1

♦ J95

♦ AKQ2

 Pass 2♣¹ Pass 3♠²

South HCP: 14

♣ K532

♣ Q9

Pass 4♠ All Pass

Contract: 4♠ North

1. New Minor Forcing

2. 3 !S

Board: 206

Dealer: South

North:

♠ Q965

South:

♠ AT72

W N E S

1♣

Vul: Both

♥ A542

♥ J3

Pass 1♥ Pass 1♠

North HCP: 12

♦ T8

♦ KQ5

Pass 3♠ Pass 4♠

South HCP: 14

♣ AQ7

♣ KJ64

All Pass

Contract: 4♠ South

Board: 202 ♠ 975 You are dealer.

Dealer: South ♥ AT The opponents are silent.

Vul: E-W ♦ Q632

HCP: 13 ♣ AK92

Board: 203 ♠ A873 You are dealer.

Dealer: South ♥ 754 The opponents are silent.

Vul: Both ♦ Q9

HCP: 12 ♣ AQ73

Board: 204 ♠ KQ652 Partner is dealer.

Dealer: North ♥ 54 The opponents are silent.

Vul: None ♦ A2

HCP: 11+1 ♣ Q832

Board: 205 ♠ 865 You are dealer.

Dealer: South ♥ K852 The opponents are silent.

Vul: N-S ♦ AKQ2

HCP: 14 ♣ Q9

Board: 206 ♠ AT72 You are dealer.

Dealer: South ♥ J3 The opponents are silent.

Vul: Both ♦ KQ5

HCP: 14 ♣ KJ64

Both hands (Answers Page)

Board: 202

Dealer: South

North:

♠ A8

South:

♠ 975

W N E S

1♦

Vul: E-W

♥ J874

♥ AT

Pass 1♥ Pass 1NT

North HCP: 12

♦ AJT5

♦ Q632

Pass 3♦ Pass 3NT

South HCP: 13

♣ Q85

♣ AK92

All Pass

Contract: 3NT South

Board: 203

Dealer: South

North:

♠ K9

South:

♠ A873

W N E S

1♣

Vul: Both

♥ KJ

♥ 754

Pass 1♦ Pass 1♠

North HCP: 11+2

♦ J87543

♦ Q9

Pass 3♦ All Pass

South HCP: 12

♣ K82

♣ AQ73

Contract: 3♦ North

Board: 204

Dealer: North

North:

♠ A73

South:

♠ KQ652

W N E S

1♠

Vul: None

♥ K32

♥ 54

 Pass 1NT Pass 2♣¹

North HCP: 12

♦ KQ63

♦ A2

 Pass 2♠² All Pass

South HCP: 11+1

♣ T54

♣ Q832

1. New Minor Forcing

2. 3 !S

Board: 205

Dealer: South

North:

♠ KQT74

South:

♠ 865

W N E S

1♦

Vul: N-S

♥ Q

♥ K852

Pass 1♠ Pass 1NT

North HCP: 11+1

♦ J95

♦ AKQ2

 Pass 2♣¹ Pass 3♠²

South HCP: 14

♣ K532

♣ Q9

Pass 4♠ All Pass

Contract: 4♠ North

1. New Minor Forcing

2. 3 !S

Board: 206

Dealer: South

North:

♠ Q965

South:

♠ AT72

W N E S

1♣

Vul: Both

♥ A542

♥ J3

Pass 1♥ Pass 1♠

North HCP: 12

♦ T8

♦ KQ5

Pass 3♠ Pass 4♠

South HCP: 14

♣ AQ7

♣ KJ64

All Pass

Contract: 4♠ South

Board: 207 ♠ AJ You are dealer.

Dealer: North ♥ KQT3 The opponents are silent.

Vul: None ♦ 9754

HCP: 14 ♣ AT3

Board: 208 ♠ T853 Partner is dealer.

Dealer: South ♥ AK984 The opponents are silent.

Vul: N-S ♦ K8

HCP: 11+1 ♣ J5

Board: 209 ♠ A64 You are dealer.

Dealer: North ♥ K63 The opponents are silent.

Vul: E-W ♦ 872

HCP: 12 ♣ AJ52

Board: 210 ♠ 4 You are dealer.

Dealer: North ♥ AJ642 The opponents are silent.

Vul: None ♦ QJ54

HCP: 12+1 ♣ KJ4

Board: 211 ♠ AK Partner is dealer.

Dealer: South ♥ 84 The opponents are silent.

Vul: N-S ♦ AT975

HCP: 11+1 ♣ 9865

Both hands (Answers Page)

Board: 207	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K9643		1♦	Pass	1♠
Vul: None	♥ KQT3	♥ A42	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ 9754	♦ KJT2	Pass	3♥	All Pass	
South HCP: 11+1	♣ AT3	♣ 4				1. New Minor Forcing
Contract: 3♥ North						

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ T853	♠ Q972				1♣
Vul: N-S	♥ AK984	♥ Q	Pass	1♥	Pass	1♠
North HCP: 11+1	♦ K8	♦ JT2	Pass	2♠	All Pass	
South HCP: 12+1	♣ J5	♣ AK832				
Contract: 2♠ North						

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ 3		1♣	Pass	1♦
Vul: E-W	♥ K63	♥ AJ52	Pass	1NT	Pass	2♥
North HCP: 12	♦ 872	♦ AT543	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJ52	♣ KT8				
Contract: 3NT North						

Board: 210	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ J873		1♥	Pass	1♠
Vul: None	♥ AJ642	♥ 95	Pass	2♦	Pass	3NT
North HCP: 12+1	♦ QJ54	♦ AK976	All Pass			
South HCP: 12+1	♣ KJ4	♣ AT				
Contract: 3NT South						

Board: 211	North:	South:	W	N	E	S
Dealer: South	♠ AK	♠ Q53				1♣
Vul: N-S	♥ 84	♥ AJT6	Pass	1♦	Pass	1♥
North HCP: 11+1	♦ AT975	♦ 4	Pass	2NT	All Pass	
South HCP: 12+1	♣ 9865	♣ KQT43				
Contract: 2NT North						

Board: 207	♠ K9643	Partner is dealer.
Dealer: North	♥ A42	The opponents are silent.
Vul: None	♦ KJT2	
HCP: 11+1	♣ 4	

Board: 208	♠ Q972	You are dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: N-S	♦ JT2	
HCP: 12+1	♣ AK832	

Board: 209	♠ 3	Partner is dealer.
Dealer: North	♥ AJ52	The opponents are silent.
Vul: E-W	♦ AT543	
HCP: 12+1	♣ KT8	

Board: 210	♠ J873	Partner is dealer.
Dealer: North	♥ 95	The opponents are silent.
Vul: None	♦ AK976	
HCP: 12+1	♣ AT	

Board: 211	♠ Q53	You are dealer.
Dealer: South	♥ AJT6	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 12+1	♣ KQT43	

Both hands (Answers Page)

Board: 207	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K9643		1♦	Pass	1♠
Vul: None	♥ KQT3	♥ A42	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ 9754	♦ KJT2	Pass	3♥	All Pass	
South HCP: 11+1	♣ AT3	♣ 4				1. New Minor Forcing
Contract: 3♥ North						

Board: 208	North:	South:	W	N	E	S
Dealer: South	♠ T853	♠ Q972				1♣
Vul: N-S	♥ AK984	♥ Q	Pass	1♥	Pass	1♠
North HCP: 11+1	♦ K8	♦ JT2	Pass	2♠	All Pass	
South HCP: 12+1	♣ J5	♣ AK832				
Contract: 2♠ North						

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ A64	♠ 3		1♣	Pass	1♦
Vul: E-W	♥ K63	♥ AJ52	Pass	1NT	Pass	2♥
North HCP: 12	♦ 872	♦ AT543	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJ52	♣ KT8				
Contract: 3NT North						

Board: 210	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ J873		1♥	Pass	1♠
Vul: None	♥ AJ642	♥ 95	Pass	2♦	Pass	3NT
North HCP: 12+1	♦ QJ54	♦ AK976	All Pass			
South HCP: 12+1	♣ KJ4	♣ AT				
Contract: 3NT South						

Board: 211	North:	South:	W	N	E	S
Dealer: South	♠ AK	♠ Q53				1♣
Vul: N-S	♥ 84	♥ AJT6	Pass	1♦	Pass	1♥
North HCP: 11+1	♦ AT975	♦ 4	Pass	2NT	All Pass	
South HCP: 12+1	♣ 9865	♣ KQT43				
Contract: 2NT North						

Board: 212	♠ KJ94	Partner is dealer.
Dealer: South	♥ A986	The opponents are silent.
Vul: E-W	♦ K86	
HCP: 11	♣ 54	

Board: 213	♠ A874	You are dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: Both	♦ 43	
HCP: 12	♣ A864	

Board: 214	♠ AT83	Partner is dealer.
Dealer: South	♥ 96	The opponents are silent.
Vul: N-S	♦ AK7	
HCP: 12	♣ JT85	

Board: 215	♠ QJ4	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ 9875	
HCP: 13	♣ QJ85	

Board: 216	♠ QJ5	You are dealer.
Dealer: North	♥ 632	The opponents are silent.
Vul: Both	♦ KQ76	
HCP: 12	♣ KJ7	

Both hands (Answers Page)

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ KJ94	♠ AQ86			1 ♦	
Vul: E-W	♥ A986	♥ K5	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ K86	♦ 7543	Pass	2 ♠	All Pass	
South HCP: 13	♣ 54	♣ A96				
Contract: 2 ♠ North						

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ A874	♠ QJ2		1 ♣	Pass	1 ♦
Vul: Both	♥ A87	♥ 52	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ 43	♦ AJ85	All Pass			
South HCP: 11	♣ A864	♣ KT52				
Contract: 2 ♣ South						

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ AT83	♠ K4			1 ♦	
Vul: N-S	♥ 96	♥ A753	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ AK7	♦ JT53	Pass	2 NT	Pass	3 NT
South HCP: 14	♣ JT85	♣ AQ9	All Pass			
Contract: 3 NT South						

Board: 215	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ AT		1 ♦	Pass	1 ♥
Vul: E-W	♥ AK	♥ QJ95	Pass	1 NT	Pass	2 ♦
North HCP: 13	♦ 9875	♦ KJT62	All Pass			
South HCP: 11+1	♣ QJ85	♣ 43				
Contract: 2 ♦ South						

Board: 216	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AT764		1 ♦	Pass	1 ♠
Vul: Both	♥ 632	♥ Q	Pass	1 NT	Pass	2 ♣ ¹
North HCP: 12	♦ KQ76	♦ A53	Pass	2 ♠ ²	Pass	3 ♠
South HCP: 12+1	♣ KJ7	♣ QT32	All Pass			
Contract: 3 ♠ South						

1. New Minor Forcing

2. 3 !S

Board: 212	♠ AQ86	You are dealer.
Dealer: South	♥ K5	The opponents are silent.
Vul: E-W	♦ 7543	
HCP: 13	♣ A96	

Board: 213	♠ QJ2	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: Both	♦ AJ85	
HCP: 11	♣ KT52	

Board: 214	♠ K4	You are dealer.
Dealer: South	♥ A753	The opponents are silent.
Vul: N-S	♦ JT53	
HCP: 14	♣ AQ9	

Board: 215	♠ AT	Partner is dealer.
Dealer: North	♥ QJ95	The opponents are silent.
Vul: E-W	♦ KJT62	
HCP: 11+1	♣ 43	

Board: 216	♠ AT764	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: Both	♦ A53	
HCP: 12+1	♣ QT32	

Both hands (Answers Page)

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ KJ94	♠ AQ86			1 ♦	
Vul: E-W	♥ A986	♥ K5	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ K86	♦ 7543	Pass	2 ♠	All Pass	
South HCP: 13	♣ 54	♣ A96				
Contract: 2 ♠ North						

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ A874	♠ QJ2		1 ♣	Pass	1 ♦
Vul: Both	♥ A87	♥ 52	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ 43	♦ AJ85	All Pass			
South HCP: 11	♣ A864	♣ KT52				
Contract: 2 ♣ South						

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ AT83	♠ K4			1 ♦	
Vul: N-S	♥ 96	♥ A753	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ AK7	♦ JT53	Pass	2 NT	Pass	3 NT
South HCP: 14	♣ JT85	♣ AQ9	All Pass			
Contract: 3 NT South						

Board: 215	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ AT		1 ♦	Pass	1 ♥
Vul: E-W	♥ AK	♥ QJ95	Pass	1 NT	Pass	2 ♦
North HCP: 13	♦ 9875	♦ KJT62	All Pass			
South HCP: 11+1	♣ QJ85	♣ 43				
Contract: 2 ♦ South						

Board: 216	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AT764		1 ♦	Pass	1 ♠
Vul: Both	♥ 632	♥ Q	Pass	1 NT	Pass	2 ♣ ¹
North HCP: 12	♦ KQ76	♦ A53	Pass	2 ♠ ²	Pass	3 ♠
South HCP: 12+1	♣ KJ7	♣ QT32	All Pass			
Contract: 3 ♠ South						

1. New Minor Forcing

2. 3 !S

Board: 217	♠ 652	Partner is dealer.
Dealer: South	♥ QJT92	The opponents are silent.
Vul: None	♦ AK8	
HCP: 12+1	♣ Q4	

Board: 218	♠ 5	You are dealer.
Dealer: North	♥ 953	The opponents are silent.
Vul: E-W	♦ KQJ32	
HCP: 12+1	♣ KQJT	

Board: 219	♠ 74	You are dealer.
Dealer: North	♥ AJ74	The opponents are silent.
Vul: Both	♦ KQJ7	
HCP: 14	♣ KT9	

Board: 220	♠ AQ8	You are dealer.
Dealer: North	♥ Q94	The opponents are silent.
Vul: None	♦ J63	
HCP: 13	♣ KJT2	

Both hands (Answers Page)

Board: 217

Dealer: South

North:

♠ 652

South:

♠ AJ

W N E S

1♦

Vul: None

♥ QJT92

♥ K83

Pass 1♥ Pass 1NT

North HCP: 12+1

♦ AK8

♦ QJT6

 Pass 2♣¹ Pass 3♥²

South HCP: 14

♣ Q4

♣ K962

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

2. 3 !H

Board: 218

Dealer: North

North:

♠ 5

South:

♠ J7432

W N E S

1♦ Pass 1♠

Vul: E-W

♥ 953

♥ AK

Pass 2♣ Pass 3NT

North HCP: 12+1

♦ KQJ32

♦ 95

All Pass

South HCP: 12+1

♣ KQJT

♣ A542

Contract: 3NT South

Board: 219

Dealer: North

North:

♠ 74

South:

♠ AK85

W N E S

1♦ Pass 1♠

Vul: Both

♥ AJ74

♥ 965

Pass 1NT Pass 2♦

North HCP: 14

♦ KQJ7

♦ AT95

All Pass

South HCP: 11

♣ KT9

♣ 64

Contract: 2♦ South

Board: 220

Dealer: North

North:

♠ AQ8

South:

♠ K9754

W N E S

1♣ Pass 1♠

Vul: None

♥ Q94

♥ A2

 Pass 1NT Pass 2♦¹

North HCP: 13

♦ J63

♦ AT7

 Pass 3♠² Pass 4♠

South HCP: 11+1

♣ KJT2

♣ 984

All Pass

Contract: 4♠ South

1. New Minor Forcing

2. 3 !S

Board: 217 ♠ AJ You are dealer.

Dealer: South ♥ K83 The opponents are silent.

Vul: None ♦ QJT6

HCP: 14 ♣ K962

Board: 218 ♠ J7432 Partner is dealer.

Dealer: North ♥ AK The opponents are silent.

Vul: E-W ♦ 95

HCP: 12+1 ♣ A542

Board: 219 ♠ AK85 Partner is dealer.

Dealer: North ♥ 965 The opponents are silent.

Vul: Both ♦ AT95

HCP: 11 ♣ 64

Board: 220 ♠ K9754 Partner is dealer.

Dealer: North ♥ A2 The opponents are silent.

Vul: None ♦ AT7

HCP: 11+1 ♣ 984

Both hands (Answers Page)

Board: 217

Dealer: South

North:

♠ 652

South:

♠ AJ

W N E S

1♦

Vul: None

♥ QJT92

♥ K83

Pass 1♥ Pass 1NT

North HCP: 12+1

♦ AK8

♦ QJT6

 Pass 2♣¹ Pass 3♥²

South HCP: 14

♣ Q4

♣ K962

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

2. 3!H

Board: 218

Dealer: North

North:

♠ 5

South:

♠ J7432

W N E S

1♦ Pass 1♠

Vul: E-W

♥ 953

♥ AK

Pass 2♣ Pass 3NT

North HCP: 12+1

♦ KQJ32

♦ 95

All Pass

South HCP: 12+1

♣ KQJT

♣ A542

Contract: 3NT South

Board: 219

Dealer: North

North:

♠ 74

South:

♠ AK85

W N E S

1♦ Pass 1♠

Vul: Both

♥ AJ74

♥ 965

Pass 1NT Pass 2♦

North HCP: 14

♦ KQJ7

♦ AT95

All Pass

South HCP: 11

♣ KT9

♣ 64

Contract: 2♦ South

Board: 220

Dealer: North

North:

♠ AQ8

South:

♠ K9754

W N E S

1♣ Pass 1♠

Vul: None

♥ Q94

♥ A2

 Pass 1NT Pass 2♦¹

North HCP: 13

♦ J63

♦ AT7

 Pass 3♠² Pass 4♠

South HCP: 11+1

♣ KJT2

♣ 984

All Pass

Contract: 4♠ South

1. New Minor Forcing

2. 3!S

Board: 221	♠ A62	You are dealer.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: N-S	♦ K96	
HCP: 12	♣ J982	

Board: 222	♠ K5	Partner is dealer.
Dealer: South	♥ AJ74	The opponents are silent.
Vul: Both	♦ T632	
HCP: 12	♣ KJ4	

Board: 223	♠ 43	Partner is dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: None	♦ JT875	
HCP: 11+1	♣ KQJ6	

Board: 224	♠ A843	Partner is dealer.
Dealer: South	♥ 984	The opponents are silent.
Vul: N-S	♦ AK53	
HCP: 11	♣ 84	

Board: 225	♠ A6	You are dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: E-W	♦ Q532	
HCP: 13	♣ T862	

Both hands (Answers Page)

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ Q5		1♣	Pass	1♦
Vul: N-S	♥ KJ6	♥ QT2	Pass	1NT	Pass	2NT
North HCP: 12	♦ K96	♦ QT73		All Pass		
South HCP: 11	♣ J982	♣ KQ75				
Contract: 2NT South						

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ AQ7			1♣	
Vul: Both	♥ AJ74	♥ 652	Pass	1♥	Pass	1NT
North HCP: 12	♦ T632	♦ KJ8	Pass	2NT	Pass	3♥
South HCP: 14	♣ KJ4	♣ A982	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 223	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ A72			1♣	
Vul: None	♥ A5	♥ KJ74	Pass	1♦	Pass	1♥
North HCP: 11+1	♦ JT875	♦ A4	Pass	2NT	All Pass	
South HCP: 12	♣ KQJ6	♣ 7543				
Contract: 2NT North						

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ A843	♠ K95			1♦	
Vul: N-S	♥ 984	♥ K76	Pass	1♠	Pass	1NT
North HCP: 11	♦ AK53	♦ QT87	Pass	2♦	All Pass	
South HCP: 14	♣ 84	♣ AQ3				
Contract: 2♦ North						

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ K973		1♦	Pass	1♠
Vul: E-W	♥ AK6	♥ 985	Pass	1NT	Pass	3♦
North HCP: 13	♦ Q532	♦ AKT6	Pass	3NT	All Pass	
South HCP: 12	♣ T862	♣ Q3				
Contract: 3NT North						

Board: 221	♠ Q5	Partner is dealer.
Dealer: North	♥ QT2	The opponents are silent.
Vul: N-S	♦ QT73	
HCP: 11	♣ KQ75	

Board: 222	♠ AQ7	You are dealer.
Dealer: South	♥ 652	The opponents are silent.
Vul: Both	♦ KJ8	
HCP: 14	♣ A982	

Board: 223	♠ A72	You are dealer.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: None	♦ A4	
HCP: 12	♣ 7543	

Board: 224	♠ K95	You are dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: N-S	♦ QT87	
HCP: 14	♣ AQ3	

Board: 225	♠ K973	Partner is dealer.
Dealer: North	♥ 985	The opponents are silent.
Vul: E-W	♦ AKT6	
HCP: 12	♣ Q3	

Both hands (Answers Page)

Board: 221	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ Q5		1♣	Pass	1♦
Vul: N-S	♥ KJ6	♥ QT2	Pass	1NT	Pass	2NT
North HCP: 12	♦ K96	♦ QT73		All Pass		
South HCP: 11	♣ J982	♣ KQ75				
Contract: 2NT South						

Board: 222	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ AQ7			1♣	
Vul: Both	♥ AJ74	♥ 652	Pass	1♥	Pass	1NT
North HCP: 12	♦ T632	♦ KJ8	Pass	2NT	Pass	3♥
South HCP: 14	♣ KJ4	♣ A982	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 223	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ A72			1♣	
Vul: None	♥ A5	♥ KJ74	Pass	1♦	Pass	1♥
North HCP: 11+1	♦ JT875	♦ A4	Pass	2NT	All Pass	
South HCP: 12	♣ KQJ6	♣ 7543				
Contract: 2NT North						

Board: 224	North:	South:	W	N	E	S
Dealer: South	♠ A843	♠ K95			1♦	
Vul: N-S	♥ 984	♥ K76	Pass	1♠	Pass	1NT
North HCP: 11	♦ AK53	♦ QT87	Pass	2♦	All Pass	
South HCP: 14	♣ 84	♣ AQ3				
Contract: 2♦ North						

Board: 225	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ K973		1♦	Pass	1♠
Vul: E-W	♥ AK6	♥ 985	Pass	1NT	Pass	3♦
North HCP: 13	♦ Q532	♦ AKT6	Pass	3NT	All Pass	
South HCP: 12	♣ T862	♣ Q3				
Contract: 3NT North						

Board: 226 ♠ K94 You are dealer.

Dealer: North ♥ QT The opponents are silent.

Vul: E-W ♦ QJ84

HCP: 14 ♣ KQJ9

Board: 227 ♠ AT4 You are dealer.

Dealer: North ♥ K98 The opponents are silent.

Vul: Both ♦ AQ8

HCP: 13 ♣ 9852

Board: 228 ♠ AK2 You are dealer.

Dealer: North ♥ KT92 The opponents are silent.

Vul: N-S ♦ JT32

HCP: 14 ♣ K2

Board: 229 ♠ 9732 You are dealer.

Dealer: North ♥ 75 The opponents are silent.

Vul: Both ♦ AJ5

HCP: 12 ♣ AK84

Both hands (Answers Page)

Board: 226

Dealer: North
Vul: E-W
North HCP: 14
South HCP: 12+1
Contract: 4♠ South

North:

♠ K94
♥ QT
♦ QJ84
♣ KQJ9

South:

♠ AJ876
♥ 54
♦ KT63
♣ A8

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3♠² Pass 4♠
All Pass

1. New Minor Forcing
2. 3 !S

Board: 227

Dealer: North
Vul: Both
North HCP: 13
South HCP: 11+2
Contract: 3NT North

North:

♠ AT4
♥ K98
♦ AQ8
♣ 9852

South:

♠ J7
♥ Q65
♦ KJ7532
♣ A4

W N E S

1♣ Pass 1♦
Pass 1NT Pass 3♦
Pass 3NT All Pass

Board: 228

Dealer: North
Vul: N-S
North HCP: 14
South HCP: 11+1
Contract: 4♠ South

North:

♠ AK2
♥ KT92
♦ JT32
♣ K2

South:

♠ 98653
♥ AQ
♦ 654
♣ AJ7

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3♠² Pass 4♠
All Pass

1. New Minor Forcing
2. 3 !S

Board: 229

Dealer: North
Vul: Both
North HCP: 12
South HCP: 12
Contract: 3♠ South

North:

♠ 9732
♥ 75
♦ AJ5
♣ AK84

South:

♠ AKT8
♥ KJT6
♦ 86
♣ J32

W N E S

1♣ Pass 1♥
Pass 1♠ Pass 3♠
All Pass

Board: 226	♠ AJ876	Partner is dealer.
Dealer: North	♥ 54	The opponents are silent.
Vul: E-W	♦ KT63	
HCP: 12+1	♣ A8	

Board: 227	♠ J7	Partner is dealer.
Dealer: North	♥ Q65	The opponents are silent.
Vul: Both	♦ KJ7532	
HCP: 11+2	♣ A4	

Board: 228	♠ 98653	Partner is dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: N-S	♦ 654	
HCP: 11+1	♣ AJ7	

Board: 229	♠ AKT8	Partner is dealer.
Dealer: North	♥ KJT6	The opponents are silent.
Vul: Both	♦ 86	
HCP: 12	♣ J32	

Both hands (Answers Page)

Board: 226

Dealer: North
Vul: E-W
North HCP: 14
South HCP: 12+1
Contract: 4♠ South

North:

♠ K94
♥ QT
♦ QJ84
♣ KQJ9

South:

♠ AJ876
♥ 54
♦ KT63
♣ A8

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3♠² Pass 4♠
All Pass

1. New Minor Forcing
2. 3 !S

Board: 227

Dealer: North
Vul: Both
North HCP: 13
South HCP: 11+2
Contract: 3NT North

North:

♠ AT4
♥ K98
♦ AQ8
♣ 9852

South:

♠ J7
♥ Q65
♦ KJ7532
♣ A4

W N E S

1♣ Pass 1♦
Pass 1NT Pass 3♦
Pass 3NT All Pass

Board: 228

Dealer: North
Vul: N-S
North HCP: 14
South HCP: 11+1
Contract: 4♠ South

North:

♠ AK2
♥ KT92
♦ JT32
♣ K2

South:

♠ 98653
♥ AQ
♦ 654
♣ AJ7

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3♠² Pass 4♠
All Pass

1. New Minor Forcing
2. 3 !S

Board: 229

Dealer: North
Vul: Both
North HCP: 12
South HCP: 12
Contract: 3♠ South

North:

♠ 9732
♥ 75
♦ AJ5
♣ AK84

South:

♠ AKT8
♥ KJT6
♦ 86
♣ J32

W N E S

1♣ Pass 1♥
Pass 1♠ Pass 3♠
All Pass

Board: 230	♠ Q3	Partner is dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: None	♦ AK953	
HCP: 12+1	♣ J754	

Board: 231	♠ AT4	You are dealer.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: Both	♦ QT97	
HCP: 13	♣ J73	

Board: 232	♠ Q873	Partner is dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ JT94	
HCP: 12	♣ A72	

Board: 233	♠ AQJ97	Partner is dealer.
Dealer: South	♥ 9632	The opponents are silent.
Vul: N-S	♦ AT7	
HCP: 11+1	♣ 6	

Board: 234	♠ A94	You are dealer.
Dealer: North	♥ JT75	The opponents are silent.
Vul: Both	♦ 43	
HCP: 12	♣ AK64	

Both hands (Answers Page)

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ A752				1♣
Vul: None	♥ Q2	♥ AJ4	Pass	1♦	Pass	1♠
North HCP: 12+1	♦ AK953	♦ J6	Pass	2♣	All Pass	
South HCP: 12	♣ J754	♣ QT92				
Contract: 2♣ North						

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ J753		1♦	Pass	1♠
Vul: Both	♥ AQ3	♥ T9	Pass	1NT	Pass	3NT
North HCP: 13	♦ QT97	♦ AK543	All Pass			
South HCP: 12+1	♣ J73	♣ A8				
Contract: 3NT South						

Board: 232	North:	South:	W	N	E	S
Dealer: South	♠ Q873	♠ 94			1♦	
Vul: None	♥ KQ	♥ A532	Pass	1♠	Pass	1NT
North HCP: 12	♦ JT94	♦ A863	Pass	3♦	Pass	3NT
South HCP: 12	♣ A72	♣ KJ8	All Pass			
Contract: 3NT South						

Board: 233	North:	South:	W	N	E	S
Dealer: South	♠ AQJ97	♠ KT3			1♦	
Vul: N-S	♥ 9632	♥ T8	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ AT7	♦ J854	Pass	2♣ ¹	Pass	2♠ ²
South HCP: 12	♣ 6	♣ AKJ4	All Pass			
Contract: 2♠ South						

1. New Minor Forcing

2. 3 !S

Board: 234	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ KJ73		1♣	Pass	1♠
Vul: Both	♥ JT75	♥ K9	Pass	1NT	Pass	3♣
North HCP: 12	♦ 43	♦ KQT	Pass	3♠	All Pass	
South HCP: 12	♣ AK64	♣ 8752				
Contract: 3♠ North						

Board: 230	♠ A752	You are dealer.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: None	♦ J6	
HCP: 12	♣ QT92	

Board: 231	♠ J753	Partner is dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: Both	♦ AK543	
HCP: 12+1	♣ A8	

Board: 232	♠ 94	You are dealer.
Dealer: South	♥ A532	The opponents are silent.
Vul: None	♦ A863	
HCP: 12	♣ KJ8	

Board: 233	♠ KT3	You are dealer.
Dealer: South	♥ T8	The opponents are silent.
Vul: N-S	♦ J854	
HCP: 12	♣ AKJ4	

Board: 234	♠ KJ73	Partner is dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 12	♣ 8752	

Both hands (Answers Page)

Board: 230	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ A752				1♣
Vul: None	♥ Q2	♥ AJ4	Pass	1♦	Pass	1♠
North HCP: 12+1	♦ AK953	♦ J6	Pass	2♣	All Pass	
South HCP: 12	♣ J754	♣ QT92				
Contract: 2♣ North						

Board: 231	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ J753		1♦	Pass	1♠
Vul: Both	♥ AQ3	♥ T9	Pass	1NT	Pass	3NT
North HCP: 13	♦ QT97	♦ AK543	All Pass			
South HCP: 12+1	♣ J73	♣ A8				
Contract: 3NT South						

Board: 232	North:	South:	W	N	E	S
Dealer: South	♠ Q873	♠ 94			1♦	
Vul: None	♥ KQ	♥ A532	Pass	1♠	Pass	1NT
North HCP: 12	♦ JT94	♦ A863	Pass	3♦	Pass	3NT
South HCP: 12	♣ A72	♣ KJ8	All Pass			
Contract: 3NT South						

Board: 233	North:	South:	W	N	E	S
Dealer: South	♠ AQJ97	♠ KT3			1♦	
Vul: N-S	♥ 9632	♥ T8	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ AT7	♦ J854	Pass	2♣ ¹	Pass	2♠ ²
South HCP: 12	♣ 6	♣ AKJ4	All Pass			
Contract: 2♠ South						

1. New Minor Forcing

2. 3 !S

Board: 234	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ KJ73		1♣	Pass	1♠
Vul: Both	♥ JT75	♥ K9	Pass	1NT	Pass	3♣
North HCP: 12	♦ 43	♦ KQT	Pass	3♠	All Pass	
South HCP: 12	♣ AK64	♣ 8752				
Contract: 3♠ North						

Board: 235	♠ AK532	Partner is dealer.
Dealer: South	♥ 843	The opponents are silent.
Vul: None	♦ 43	
HCP: 11+1	♣ A98	

Board: 236	♠ QJ6	You are dealer.
Dealer: North	♥ AKT3	The opponents are silent.
Vul: N-S	♦ 95	
HCP: 14	♣ KJT5	

Board: 237	♠ JT973	Partner is dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ AQJ4	
HCP: 12+1	♣ J8	

Board: 238	♠ T93	You are dealer.
Dealer: North	♥ JT98	The opponents are silent.
Vul: None	♦ A4	
HCP: 14	♣ AKQ9	

Both hands (Answers Page)

Board: 235

Dealer: South
Vul: None
North HCP: 11+1
South HCP: 13
Contract: 4♠ North

North:

♠ AK532
♥ 843
♦ 43
♣ A98

South:

♠ Q97
♥ AJ6
♦ JT8
♣ KQ42

W N E S

1♣
Pass 1♠
Pass 2♦¹
Pass 3♠²
All Pass

1. New Minor Forcing
2. 3 !S

Board: 236

Dealer: North
Vul: N-S
North HCP: 14
South HCP: 12+1
Contract: 3NT North

North:

♠ QJ6
♥ AKT3
♦ 95
♣ KJT5

South:

♠ 9874
♥ 4
♦ AQ642
♣ AQ8

W N E S

1♣
Pass 1♥
Pass 2NT
All Pass

Board: 237

Dealer: South
Vul: E-W
North HCP: 12+1
South HCP: 14
Contract: 4♠ North

North:

♠ JT973
♥ K4
♦ AQJ4
♣ J8

South:

♠ AK2
♥ AJT7
♦ T9
♣ Q542

W N E S

1♣
Pass 1♠
Pass 2♦¹
Pass 3♠²
All Pass

1. New Minor Forcing
2. 3 !S

Board: 238

Dealer: North
Vul: None
North HCP: 14
South HCP: 12+2
Contract: 4♠ South

North:

♠ T93
♥ JT98
♦ A4
♣ AKQ9

South:

♠ AQJ872
♥ 752
♦ KQ
♣ 63

W N E S

1♣
Pass 1NT
Pass 2♦¹
Pass 3♠²
All Pass

1. New Minor Forcing
2. 3 !S

Board: 235 ♠ Q97 You are dealer.

Dealer: South ♥ AJ6 The opponents are silent.

Vul: None ♦ JT8

HCP: 13 ♣ KQ42

Board: 236 ♠ 9874 Partner is dealer.

Dealer: North ♥ 4 The opponents are silent.

Vul: N-S ♦ AQ642

HCP: 12+1 ♣ AQ8

Board: 237 ♠ AK2 You are dealer.

Dealer: South ♥ AJT7 The opponents are silent.

Vul: E-W ♦ T9

HCP: 14 ♣ Q542

Board: 238 ♠ AQJ872 Partner is dealer.

Dealer: North ♥ 752 The opponents are silent.

Vul: None ♦ KQ

HCP: 12+2 ♣ 63

Both hands (Answers Page)

Board: 235

Dealer: South
Vul: None
North HCP: 11+1
South HCP: 13
Contract: 4♠ North

North:

♠ AK532
♥ 843
♦ 43
♣ A98

South:

♠ Q97
♥ AJ6
♦ JT8
♣ KQ42

W N E S

1♣
Pass 1♠ Pass 1NT
Pass 2♦¹ Pass 3♠²
Pass 4♠ All Pass

1. New Minor Forcing
2. 3 !S

Board: 236

Dealer: North
Vul: N-S
North HCP: 14
South HCP: 12+1
Contract: 3NT North

North:

♠ QJ6
♥ AKT3
♦ 95
♣ KJT5

South:

♠ 9874
♥ 4
♦ AQ642
♣ AQ8

W N E S

1♣ Pass 1♦
Pass 1♥ Pass 2NT
Pass 3NT All Pass

Board: 237

Dealer: South
Vul: E-W
North HCP: 12+1
South HCP: 14
Contract: 4♠ North

North:

♠ JT973
♥ K4
♦ AQJ4
♣ J8

South:

♠ AK2
♥ AJT7
♦ T9
♣ Q542

W N E S

1♣
Pass 1♠ Pass 1NT
Pass 2♦¹ Pass 3♠²
Pass 4♠ All Pass

1. New Minor Forcing
2. 3 !S

Board: 238

Dealer: North
Vul: None
North HCP: 14
South HCP: 12+2
Contract: 4♠ South

North:

♠ T93
♥ JT98
♦ A4
♣ AKQ9

South:

♠ AQJ872
♥ 752
♦ KQ
♣ 63

W N E S

1♣ Pass 1♠
Pass 1NT Pass 2♦¹
Pass 3♠² Pass 4♠
All Pass

1. New Minor Forcing
2. 3 !S

Board: 239 ♠ A75 You are dealer.

Dealer: North ♥ K72 The opponents are silent.

Vul: N-S ♦ 853

HCP: 12 ♣ KQ43

Board: 240 ♠ KQ Partner is dealer.

Dealer: South ♥ J654 The opponents are silent.

Vul: E-W ♦ 8

HCP: 11+2 ♣ AJ9874

Board: 241 ♠ 953 You are dealer.

Dealer: North ♥ A3 The opponents are silent.

Vul: Both ♦ AQJ7

HCP: 14 ♣ QJT7

Board: 242 ♠ AKT You are dealer.

Dealer: North ♥ 753 The opponents are silent.

Vul: N-S ♦ Q843

HCP: 13 ♣ A96

Board: 243 ♠ A2 You are dealer.

Dealer: North ♥ K863 The opponents are silent.

Vul: E-W ♦ AQ76

HCP: 14 ♣ JT7

Both hands (Answers Page)

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ QT2		1♣	Pass	1♦
Vul: N-S	♥ K72	♥ 53	Pass	1NT	Pass	2♦
North HCP: 12	♦ 853	♦ KQJT2	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ KQ43	♣ A82	All Pass			
Contract: 3NT South						

Board: 240	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ T63				1♦
Vul: E-W	♥ J654	♥ AK7	Pass	1♥	Pass	1NT
North HCP: 11+2	♦ 8	♦ KJ76	Pass	2NT	Pass	3♥
South HCP: 14	♣ AJ9874	♣ K62	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ 953	♠ A86		1♦	Pass	1♥
Vul: Both	♥ A3	♥ KJT75	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AQJ7	♦ 942	Pass	3NT	All Pass	
South HCP: 11+1	♣ QJT7	♣ K8				1. New Minor Forcing
Contract: 3NT North						

Board: 242	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ 94		1♦	Pass	1♥
Vul: N-S	♥ 753	♥ AJ986	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ Q843	♦ AK76	Pass	3♥ ²	Pass	4♥
South HCP: 12+1	♣ A96	♣ 85	All Pass			
Contract: 4♥ South						1. New Minor Forcing
						2. 3 !H

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ K654		1♦	Pass	1♠
Vul: E-W	♥ K863	♥ 7	Pass	1NT	Pass	2NT
North HCP: 14	♦ AQ76	♦ 832	Pass	3NT	All Pass	
South HCP: 12+1	♣ JT7	♣ AKQ92				
Contract: 3NT North						

Board: 239	♠ QT2	Partner is dealer.
Dealer: North	♥ 53	The opponents are silent.
Vul: N-S	♦ KQJT2	
HCP: 12+1	♣ A82	

Board: 240	♠ T63	You are dealer.
Dealer: South	♥ AK7	The opponents are silent.
Vul: E-W	♦ KJ76	
HCP: 14	♣ K62	

Board: 241	♠ A86	Partner is dealer.
Dealer: North	♥ KJT75	The opponents are silent.
Vul: Both	♦ 942	
HCP: 11+1	♣ K8	

Board: 242	♠ 94	Partner is dealer.
Dealer: North	♥ AJ986	The opponents are silent.
Vul: N-S	♦ AK76	
HCP: 12+1	♣ 85	

Board: 243	♠ K654	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: E-W	♦ 832	
HCP: 12+1	♣ AKQ92	

Both hands (Answers Page)

Board: 239	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ QT2		1♣	Pass	1♦
Vul: N-S	♥ K72	♥ 53	Pass	1NT	Pass	2♦
North HCP: 12	♦ 853	♦ KQJT2	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ KQ43	♣ A82	All Pass			
Contract: 3NT South						

Board: 240	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ T63				1♦
Vul: E-W	♥ J654	♥ AK7	Pass	1♥	Pass	1NT
North HCP: 11+2	♦ 8	♦ KJ76	Pass	2NT	Pass	3♥
South HCP: 14	♣ AJ9874	♣ K62	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 241	North:	South:	W	N	E	S
Dealer: North	♠ 953	♠ A86		1♦	Pass	1♥
Vul: Both	♥ A3	♥ KJT75	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AQJ7	♦ 942	Pass	3NT	All Pass	
South HCP: 11+1	♣ QJT7	♣ K8	1. New Minor Forcing			
Contract: 3NT North						

Board: 242	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ 94		1♦	Pass	1♥
Vul: N-S	♥ 753	♥ AJ986	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ Q843	♦ AK76	Pass	3♥ ²	Pass	4♥
South HCP: 12+1	♣ A96	♣ 85	All Pass			
Contract: 4♥ South			1. New Minor Forcing			
			2. 3 !H			

Board: 243	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ K654		1♦	Pass	1♠
Vul: E-W	♥ K863	♥ 7	Pass	1NT	Pass	2NT
North HCP: 14	♦ AQ76	♦ 832	Pass	3NT	All Pass	
South HCP: 12+1	♣ JT7	♣ AKQ92				
Contract: 3NT North						

Board: 244	♠ Q852	Partner is dealer.
Dealer: South	♥ Q9	The opponents are silent.
Vul: Both	♦ AJ8	
HCP: 11	♣ Q753	

Board: 245	♠ KJT8	You are dealer.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: None	♦ T3	
HCP: 12	♣ Q954	

Board: 246	♠ AKT74	Partner is dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: E-W	♦ KT52	
HCP: 12+1	♣ J9	

Board: 247	♠ J2	You are dealer.
Dealer: North	♥ K854	The opponents are silent.
Vul: Both	♦ KQJ6	
HCP: 14	♣ AT6	

Board: 248	♠ KJ65	You are dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ AK853	
HCP: 14+1	♣ KT2	

Both hands (Answers Page)

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ Q852	♠ 96				1♣
Vul: Both	♥ Q9	♥ AJ86	Pass	1♠	Pass	1NT
North HCP: 11	♦ AJ8	♦ K53	Pass	2♣	All Pass	
South HCP: 12	♣ Q753	♣ KJ82				
Contract: 2♣ North						

Board: 245	North:	South:	W	N	E	S
Dealer: North	♠ KJT8	♠ 54		1♣	Pass	1♦
Vul: None	♥ AQ8	♥ 64	Pass	1♠	Pass	2♣
North HCP: 12	♦ T3	♦ QJ842	All Pass			
South HCP: 11+1	♣ Q954	♣ AKJ8				
Contract: 2♣ South						

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ AKT74	♠ QJ				1♦
Vul: E-W	♥ J2	♥ QT5	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ KT52	♦ AQJ8	Pass	2♣ ¹	Pass	3♣
South HCP: 12	♣ J9	♣ T862	Pass	3♦	Pass	3♠
Contract: 4♦ North			Pass	4♦	All Pass	

1. New Minor Forcing

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ KQ954		1♦	Pass	1♠
Vul: Both	♥ K854	♥ A9	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ KQJ6	♦ 743	Pass	3♥	Pass	3NT
South HCP: 11+1	♣ AT6	♣ Q85	All Pass			
Contract: 3NT South						

1. New Minor Forcing

Board: 248	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ 843		1♦	Pass	1♥
Vul: None	♥ 3	♥ QJ952	Pass	1♠	Pass	1NT
North HCP: 14+1	♦ AK853	♦ Q96	All Pass			
South HCP: 11+1	♣ KT2	♣ AQ				
Contract: 1NT South						

Board: 244 ♠ 96 You are dealer.

Dealer: South ♥ AJ86 The opponents are silent.

Vul: Both ♦ K53

HCP: 12 ♣ KJ82

Board: 245 ♠ 54 Partner is dealer.

Dealer: North ♥ 64 The opponents are silent.

Vul: None ♦ QJ842

HCP: 11+1 ♣ AKJ8

Board: 246 ♠ QJ You are dealer.

Dealer: South ♥ QT5 The opponents are silent.

Vul: E-W ♦ AQJ8

HCP: 12 ♣ T862

Board: 247 ♠ KQ954 Partner is dealer.

Dealer: North ♥ A9 The opponents are silent.

Vul: Both ♦ 743

HCP: 11+1 ♣ Q85

Board: 248 ♠ 843 Partner is dealer.

Dealer: North ♥ QJ952 The opponents are silent.

Vul: None ♦ Q96

HCP: 11+1 ♣ AQ

Both hands (Answers Page)

Board: 244	North:	South:	W	N	E	S
Dealer: South	♠ Q852	♠ 96				1♣
Vul: Both	♥ Q9	♥ AJ86	Pass	1♠	Pass	1NT
North HCP: 11	♦ AJ8	♦ K53	Pass	2♣	All Pass	
South HCP: 12	♣ Q753	♣ KJ82				
Contract: 2♣ North						

Board: 245	North:	South:	W	N	E	S
Dealer: North	♠ KJT8	♠ 54		1♣	Pass	1♦
Vul: None	♥ AQ8	♥ 64	Pass	1♠	Pass	2♣
North HCP: 12	♦ T3	♦ QJ842	All Pass			
South HCP: 11+1	♣ Q954	♣ AKJ8				
Contract: 2♣ South						

Board: 246	North:	South:	W	N	E	S
Dealer: South	♠ AKT74	♠ QJ				1♦
Vul: E-W	♥ J2	♥ QT5	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ KT52	♦ AQJ8	Pass	2♣ ¹	Pass	3♣
South HCP: 12	♣ J9	♣ T862	Pass	3♦	Pass	3♠
Contract: 4♦ North			Pass	4♦	All Pass	

1. New Minor Forcing

Board: 247	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ KQ954		1♦	Pass	1♠
Vul: Both	♥ K854	♥ A9	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ KQJ6	♦ 743	Pass	3♥	Pass	3NT
South HCP: 11+1	♣ AT6	♣ Q85	All Pass			
Contract: 3NT South						

1. New Minor Forcing

Board: 248	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ 843		1♦	Pass	1♥
Vul: None	♥ 3	♥ QJ952	Pass	1♠	Pass	1NT
North HCP: 14+1	♦ AK853	♦ Q96	All Pass			
South HCP: 11+1	♣ KT2	♣ AQ				
Contract: 1NT South						

Board: 249 ♠ Q6 You are dealer.

Dealer: North ♥ 643 The opponents are silent.

Vul: N-S ♦ AQ42

HCP: 14 ♣ AQ62

Board: 250 ♠ AKT2 You are dealer.

Dealer: North ♥ Q4 The opponents are silent.

Vul: Both ♦ 92

HCP: 13+1 ♣ A8764

Board: 251 ♠ K53 Partner is dealer.

Dealer: South ♥ J6432 The opponents are silent.

Vul: None ♦ AK6

HCP: 11+1 ♣ 94

Board: 252 ♠ KJ5 Partner is dealer.

Dealer: South ♥ K98743 The opponents are silent.

Vul: N-S ♦ 85

HCP: 11+2 ♣ AT

Board: 253 ♠ AJ96 Partner is dealer.

Dealer: South ♥ T5 The opponents are silent.

Vul: E-W ♦ AK985

HCP: 12+1 ♣ 76

Both hands (Answers Page)

Board: 249

Dealer: North
Vul: N-S
North HCP: 14
South HCP: 12+1
Contract: 3NT North

North:

♠ Q6
♥ 643
♦ AQ42
♣ AQ62

South:

♠ AK985
♥ JT
♦ J98
♣ KT4

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3NT All Pass
1. New Minor Forcing

Board: 250

Dealer: North
Vul: Both
North HCP: 13+1
South HCP: 12+1
Contract: 2NT South

North:

♠ AKT2
♥ Q4
♦ 92
♣ A8764

South:

♠ 985
♥ A8
♦ AJ763
♣ K95

W N E S

1♣ Pass 1♦
Pass 1♠ Pass 2NT
All Pass

Board: 251

Dealer: South
Vul: None
North HCP: 11+1
South HCP: 13
Contract: 3♥ South

North:

♠ K53
♥ J6432
♦ AK6
♣ 94

South:

♠ AQ
♥ Q98
♦ 9542
♣ AJ32

W N E S

1♦
Pass 1♥ Pass 1NT
Pass 2♣¹ Pass 3♥²
All Pass

1. New Minor Forcing

2. 3 !H

Board: 252

Dealer: South
Vul: N-S
North HCP: 11+2
South HCP: 12
Contract: 3NT South

North:

♠ KJ5
♥ K98743
♦ 85
♣ AT

South:

♠ 982
♥ AJ
♦ J432
♣ KQJ5

W N E S

1♦
Pass 1♥ Pass 1NT
Pass 2♣¹ Pass 3NT
All Pass

1. New Minor Forcing

Board: 253

Dealer: South
Vul: E-W
North HCP: 12+1
South HCP: 14
Contract: 3NT South

North:

♠ AJ96
♥ T5
♦ AK985
♣ 76

South:

♠ 42
♥ AQ32
♦ JT3
♣ AK92

W N E S

1♣
Pass 1♦ Pass 1♥
Pass 2NT Pass 3♦
Pass 3♠ Pass 3NT
All Pass

Board: 249	♠ AK985	Partner is dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: N-S	♦ J98	
HCP: 12+1	♣ KT4	

Board: 250	♠ 985	Partner is dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: Both	♦ AJ763	
HCP: 12+1	♣ K95	

Board: 251	♠ AQ	You are dealer.
Dealer: South	♥ Q98	The opponents are silent.
Vul: None	♦ 9542	
HCP: 13	♣ AJ32	

Board: 252	♠ 982	You are dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ J432	
HCP: 12	♣ KQJ5	

Board: 253	♠ 42	You are dealer.
Dealer: South	♥ AQ32	The opponents are silent.
Vul: E-W	♦ JT3	
HCP: 14	♣ AK92	

Both hands (Answers Page)

Board: 249

Dealer: North
Vul: N-S
North HCP: 14
South HCP: 12+1
Contract: 3NT North

North:

♠ Q6
♥ 643
♦ AQ42
♣ AQ62

South:

♠ AK985
♥ JT
♦ J98
♣ KT4

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3NT All Pass
1. New Minor Forcing

Board: 250

Dealer: North
Vul: Both
North HCP: 13+1
South HCP: 12+1
Contract: 2NT South

North:

♠ AKT2
♥ Q4
♦ 92
♣ A8764

South:

♠ 985
♥ A8
♦ AJ763
♣ K95

W N E S

1♣ Pass 1♦
Pass 1♠ Pass 2NT
All Pass

Board: 251

Dealer: South
Vul: None
North HCP: 11+1
South HCP: 13
Contract: 3♥ South

North:

♠ K53
♥ J6432
♦ AK6
♣ 94

South:

♠ AQ
♥ Q98
♦ 9542
♣ AJ32

W N E S

1♦
Pass 1♥ Pass 1NT
Pass 2♣¹ Pass 3♥²
All Pass
1. New Minor Forcing
2. 3 !H

Board: 252

Dealer: South
Vul: N-S
North HCP: 11+2
South HCP: 12
Contract: 3NT South

North:

♠ KJ5
♥ K98743
♦ 85
♣ AT

South:

♠ 982
♥ AJ
♦ J432
♣ KQJ5

W N E S

1♦
Pass 1♥ Pass 1NT
Pass 2♣¹ Pass 3NT
All Pass
1. New Minor Forcing

Board: 253

Dealer: South
Vul: E-W
North HCP: 12+1
South HCP: 14
Contract: 3NT South

North:

♠ AJ96
♥ T5
♦ AK985
♣ 76

South:

♠ 42
♥ AQ32
♦ JT3
♣ AK92

W N E S

1♣
Pass 1♦ Pass 1♥
Pass 2NT Pass 3♦
Pass 3♠ Pass 3NT
All Pass

Board: 254 ♠ KQ76 You are dealer.

Dealer: North ♥ A86 The opponents are silent.

Vul: None ♦ A7

HCP: 14 ♣ J853

Board: 255 ♠ Q You are dealer.

Dealer: North ♥ K85 The opponents are silent.

Vul: N-S ♦ AK632

HCP: 12+1 ♣ 9843

Board: 256 ♠ AQ98 Partner is dealer.

Dealer: South ♥ T2 The opponents are silent.

Vul: E-W ♦ J87

HCP: 11 ♣ A743

Board: 257 ♠ T4 You are dealer.

Dealer: North ♥ K872 The opponents are silent.

Vul: Both ♦ AQJ4

HCP: 12 ♣ Q64

Board: 258 ♠ KQ94 You are dealer.

Dealer: North ♥ 9 The opponents are silent.

Vul: N-S ♦ AK853

HCP: 12+1 ♣ 962

Both hands (Answers Page)

Board: 254	North:	South:	W	N	E	S
Dealer: North	♠ KQ76	♠ A52		1♣	Pass	1♦
Vul: None	♥ A86	♥ 92	Pass	1♠	Pass	1NT
North HCP: 14	♦ A7	♦ K6432	All Pass			
South HCP: 11+1	♣ J853	♣ A74				
Contract: 1NT South						

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AJT94		1♦	Pass	1♠
Vul: N-S	♥ K85	♥ 64	Pass	2♣	Pass	3♣
North HCP: 12+1	♦ AK632	♦ JT	All Pass			
South HCP: 11+1	♣ 9843	♣ AJ72				
Contract: 3♣ South						

Board: 256	North:	South:	W	N	E	S
Dealer: South	♠ AQ98	♠ T32				1♣
Vul: E-W	♥ T2	♥ K98	Pass	1♠	Pass	1NT
North HCP: 11	♦ J87	♦ K65	Pass	2NT	All Pass	
South HCP: 12	♣ A743	♣ KQJT				
Contract: 2NT North						

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ AQ73		1♦	Pass	1♠
Vul: Both	♥ K872	♥ A	Pass	1NT	Pass	2NT
North HCP: 12	♦ AQJ4	♦ T862	All Pass			
South HCP: 11	♣ Q64	♣ J983				
Contract: 2NT South						

Board: 258	North:	South:	W	N	E	S
Dealer: North	♠ KQ94	♠ 87		1♦	Pass	1♥
Vul: N-S	♥ 9	♥ AT542	Pass	1♠	Pass	2NT
North HCP: 12+1	♦ AK853	♦ QT42	All Pass			
South HCP: 12+1	♣ 962	♣ AQ				
Contract: 2NT South						

Board: 254	♠ A52	Partner is dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: None	♦ K6432	
HCP: 11+1	♣ A74	

Board: 255	♠ AJT94	Partner is dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 11+1	♣ AJ72	

Board: 256	♠ T32	You are dealer.
Dealer: South	♥ K98	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 12	♣ KQJT	

Board: 257	♠ AQ73	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ T862	
HCP: 11	♣ J983	

Board: 258	♠ 87	Partner is dealer.
Dealer: North	♥ AT542	The opponents are silent.
Vul: N-S	♦ QT42	
HCP: 12+1	♣ AQ	

Both hands (Answers Page)

Board: 254	North:	South:	W	N	E	S
Dealer: North	♠ KQ76	♠ A52		1♣	Pass	1♦
Vul: None	♥ A86	♥ 92	Pass	1♠	Pass	1NT
North HCP: 14	♦ A7	♦ K6432	All Pass			
South HCP: 11+1	♣ J853	♣ A74				
Contract: 1NT South						

Board: 255	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AJT94		1♦	Pass	1♠
Vul: N-S	♥ K85	♥ 64	Pass	2♣	Pass	3♣
North HCP: 12+1	♦ AK632	♦ JT	All Pass			
South HCP: 11+1	♣ 9843	♣ AJ72				
Contract: 3♣ South						

Board: 256	North:	South:	W	N	E	S
Dealer: South	♠ AQ98	♠ T32				1♣
Vul: E-W	♥ T2	♥ K98	Pass	1♠	Pass	1NT
North HCP: 11	♦ J87	♦ K65	Pass	2NT	All Pass	
South HCP: 12	♣ A743	♣ KQJT				
Contract: 2NT North						

Board: 257	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ AQ73		1♦	Pass	1♠
Vul: Both	♥ K872	♥ A	Pass	1NT	Pass	2NT
North HCP: 12	♦ AQJ4	♦ T862	All Pass			
South HCP: 11	♣ Q64	♣ J983				
Contract: 2NT South						

Board: 258	North:	South:	W	N	E	S
Dealer: North	♠ KQ94	♠ 87		1♦	Pass	1♥
Vul: N-S	♥ 9	♥ AT542	Pass	1♠	Pass	2NT
North HCP: 12+1	♦ AK853	♦ QT42	All Pass			
South HCP: 12+1	♣ 962	♣ AQ				
Contract: 2NT South						

Board: 259 ♠ 32 You are dealer.

Dealer: North ♥ T9 The opponents are silent.

Vul: E-W ♦ AJ874

HCP: 12+1 ♣ AK97

Board: 260 ♠ Q9 Partner is dealer.

Dealer: South ♥ KT43 The opponents are silent.

Vul: Both ♦ KQ3

HCP: 12 ♣ QT94

Board: 261 ♠ KT9652 Partner is dealer.

Dealer: South ♥ 63 The opponents are silent.

Vul: None ♦ A94

HCP: 11+2 ♣ A9

Board: 262 ♠ 974 Partner is dealer.

Dealer: South ♥ KJ The opponents are silent.

Vul: E-W ♦ AK43

HCP: 11 ♣ 9543

Board: 263 ♠ 98 Partner is dealer.

Dealer: South ♥ QJ7 The opponents are silent.

Vul: Both ♦ KJT52

HCP: 11+1 ♣ A87

Both hands (Answers Page)

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ KQJ54		1♦	Pass	1♠
Vul: E-W	♥ T9	♥ 52	Pass	2♣	Pass	3♣
North HCP: 12+1	♦ AJ874	♦ K9		All Pass		
South HCP: 12+1	♣ AK97	♣ QJ62				
Contract: 3♣ South						

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AT3				1♣
Vul: Both	♥ KT43	♥ A82	Pass	1♥	Pass	1NT
North HCP: 12	♦ KQ3	♦ A84	Pass	3♣	Pass	3NT
South HCP: 12	♣ QT94	♣ 7532		All Pass		
Contract: 3NT South						

Board: 261	North:	South:	W	N	E	S
Dealer: South	♠ KT9652	♠ 87				1♣
Vul: None	♥ 63	♥ AKJ5	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ A94	♦ KQ7	Pass	2♦ ¹	Pass	3♥
South HCP: 13	♣ A9	♣ T862	Pass	3♠	Pass	4♠
Contract: 4♠ South				All Pass		

1. New Minor Forcing

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ 974	♠ KJ82				1♣
Vul: E-W	♥ KJ	♥ AT6	Pass	1♦	Pass	1♠
North HCP: 11	♦ AK43	♦ Q8	Pass	2♣	All Pass	
South HCP: 12	♣ 9543	♣ QT87				
Contract: 2♣ North						

Board: 263	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AK5				1♣
Vul: Both	♥ QJ7	♥ KT63	Pass	1♦	Pass	1♥
North HCP: 11+1	♦ KJT52	♦ Q	Pass	2NT	All Pass	
South HCP: 13+1	♣ A87	♣ JT965				
Contract: 2NT North						

Board: 259	♠ KQJ54	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 12+1	♣ QJ62	

Board: 260	♠ AT3	You are dealer.
Dealer: South	♥ A82	The opponents are silent.
Vul: Both	♦ A84	
HCP: 12	♣ 7532	

Board: 261	♠ 87	You are dealer.
Dealer: South	♥ AKJ5	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 13	♣ T862	

Board: 262	♠ KJ82	You are dealer.
Dealer: South	♥ AT6	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 12	♣ QT87	

Board: 263	♠ AK5	You are dealer.
Dealer: South	♥ KT63	The opponents are silent.
Vul: Both	♦ Q	
HCP: 13+1	♣ JT965	

Both hands (Answers Page)

Board: 259	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ KQJ54		1♦	Pass	1♠
Vul: E-W	♥ T9	♥ 52	Pass	2♣	Pass	3♣
North HCP: 12+1	♦ AJ874	♦ K9		All Pass		
South HCP: 12+1	♣ AK97	♣ QJ62				
Contract: 3♣ South						

Board: 260	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AT3				1♣
Vul: Both	♥ KT43	♥ A82	Pass	1♥	Pass	1NT
North HCP: 12	♦ KQ3	♦ A84	Pass	3♣	Pass	3NT
South HCP: 12	♣ QT94	♣ 7532		All Pass		
Contract: 3NT South						

Board: 261	North:	South:	W	N	E	S
Dealer: South	♠ KT9652	♠ 87				1♣
Vul: None	♥ 63	♥ AKJ5	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ A94	♦ KQ7	Pass	2♦ ¹	Pass	3♥
South HCP: 13	♣ A9	♣ T862	Pass	3♠	Pass	4♠
Contract: 4♠ South				All Pass		

1. New Minor Forcing

Board: 262	North:	South:	W	N	E	S
Dealer: South	♠ 974	♠ KJ82				1♣
Vul: E-W	♥ KJ	♥ AT6	Pass	1♦	Pass	1♠
North HCP: 11	♦ AK43	♦ Q8	Pass	2♣	All Pass	
South HCP: 12	♣ 9543	♣ QT87				
Contract: 2♣ North						

Board: 263	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AK5				1♣
Vul: Both	♥ QJ7	♥ KT63	Pass	1♦	Pass	1♥
North HCP: 11+1	♦ KJT52	♦ Q	Pass	2NT	All Pass	
South HCP: 13+1	♣ A87	♣ JT965				
Contract: 2NT North						

Board: 264	♠ AKQT9	Partner is dealer.
Dealer: South	♥ T42	The opponents are silent.
Vul: None	♦ Q98	
HCP: 11+1	♣ 64	

Board: 265	♠ 63	Partner is dealer.
Dealer: South	♥ A3	The opponents are silent.
Vul: N-S	♦ AT873	
HCP: 11+1	♣ QJ94	

Board: 266	♠ A932	You are dealer.
Dealer: North	♥ KJ8	The opponents are silent.
Vul: Both	♦ 73	
HCP: 14	♣ AQ43	

Board: 267	♠ QT8762	Partner is dealer.
Dealer: South	♥ AK5	The opponents are silent.
Vul: None	♦ 7	
HCP: 11+2	♣ Q96	

Board: 268	♠ K75	Partner is dealer.
Dealer: South	♥ KQT2	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 12+1	♣ A7542	

Both hands (Answers Page)

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ AKQT9	♠ J3				1♦
Vul: None	♥ T42	♥ KQJ6	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ Q98	♦ J643	Pass	2♣ ¹	Pass	3♥
South HCP: 14	♣ 64	♣ AQT	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 265	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ Q9				1♣
Vul: N-S	♥ A3	♥ J874	Pass	1♦	Pass	1♥
North HCP: 11+1	♦ AT873	♦ Q42	Pass	2NT	All Pass	
South HCP: 12	♣ QJ94	♣ AK53				
Contract: 2NT North						

Board: 266	North:	South:	W	N	E	S
Dealer: North	♠ A932	♠ K84		1♣	Pass	1♦
Vul: Both	♥ KJ8	♥ 43	Pass	1♠	Pass	1NT
North HCP: 14	♦ 73	♦ AT942	All Pass			
South HCP: 11+1	♣ AQ43	♣ KJ6				
Contract: 1NT South						

Board: 267	North:	South:	W	N	E	S
Dealer: South	♠ QT8762	♠ AK5				1♣
Vul: None	♥ AK5	♥ 876	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ 7	♦ QT4	Pass	2♦ ¹	Pass	3♠ ²
South HCP: 13	♣ Q96	♣ AT32	Pass	4♠	All Pass	
Contract: 4♠ North			1. New Minor Forcing			
			2. 3!S			

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ AQ9				1♣
Vul: N-S	♥ KQT2	♥ J98	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ 7	♦ A96	Pass	2NT	Pass	3♥
South HCP: 14	♣ A7542	♣ QJT3	Pass	5♣	All Pass	
Contract: 5♣ North						

Board: 264 ♠ J3 You are dealer.

Dealer: South ♥ KQJ6 The opponents are silent.

Vul: None ♦ J643

HCP: 14 ♣ AQT

Board: 265 ♠ Q9 You are dealer.

Dealer: South ♥ J874 The opponents are silent.

Vul: N-S ♦ Q42

HCP: 12 ♣ AK53

Board: 266 ♠ K84 Partner is dealer.

Dealer: North ♥ 43 The opponents are silent.

Vul: Both ♦ AT942

HCP: 11+1 ♣ KJ6

Board: 267 ♠ AK5 You are dealer.

Dealer: South ♥ 876 The opponents are silent.

Vul: None ♦ QT4

HCP: 13 ♣ AT32

Board: 268 ♠ AQ9 You are dealer.

Dealer: South ♥ J98 The opponents are silent.

Vul: N-S ♦ A96

HCP: 14 ♣ QJT3

Both hands (Answers Page)

Board: 264	North:	South:	W	N	E	S
Dealer: South	♠ AKQT9	♠ J3				1♦
Vul: None	♥ T42	♥ KQJ6	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ Q98	♦ J643	Pass	2♣ ¹	Pass	3♥
South HCP: 14	♣ 64	♣ AQT	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 265	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ Q9				1♣
Vul: N-S	♥ A3	♥ J874	Pass	1♦	Pass	1♥
North HCP: 11+1	♦ AT873	♦ Q42	Pass	2NT	All Pass	
South HCP: 12	♣ QJ94	♣ AK53				
Contract: 2NT North						

Board: 266	North:	South:	W	N	E	S
Dealer: North	♠ A932	♠ K84		1♣	Pass	1♦
Vul: Both	♥ KJ8	♥ 43	Pass	1♠	Pass	1NT
North HCP: 14	♦ 73	♦ AT942	All Pass			
South HCP: 11+1	♣ AQ43	♣ KJ6				
Contract: 1NT South						

Board: 267	North:	South:	W	N	E	S
Dealer: South	♠ QT8762	♠ AK5				1♣
Vul: None	♥ AK5	♥ 876	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ 7	♦ QT4	Pass	2♦ ¹	Pass	3♠ ²
South HCP: 13	♣ Q96	♣ AT32	Pass	4♠	All Pass	
Contract: 4♠ North			1. New Minor Forcing			
			2. 3!S			

Board: 268	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ AQ9				1♣
Vul: N-S	♥ KQT2	♥ J98	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ 7	♦ A96	Pass	2NT	Pass	3♥
South HCP: 14	♣ A7542	♣ QJT3	Pass	5♣	All Pass	
Contract: 5♣ North						

Board: 269 ♠ Q6 You are dealer.

Dealer: North ♥ A875 The opponents are silent.

Vul: E-W ♦ T74

HCP: 13 ♣ AK95

Board: 270 ♠ AQ6 Partner is dealer.

Dealer: South ♥ 32 The opponents are silent.

Vul: None ♦ K8532

HCP: 12+1 ♣ QJ5

Board: 271 ♠ J75432 Partner is dealer.

Dealer: South ♥ AQ The opponents are silent.

Vul: N-S ♦ A97

HCP: 12+2 ♣ J4

Board: 272 ♠ AQ You are dealer.

Dealer: North ♥ Q65 The opponents are silent.

Vul: E-W ♦ KQ96

HCP: 13 ♣ T652

Board: 273 ♠ K86 Partner is dealer.

Dealer: South ♥ A762 The opponents are silent.

Vul: Both ♦ KQT2

HCP: 12 ♣ 93

Both hands (Answers Page)

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AK853		1♣	Pass	1♠
Vul: E-W	♥ A875	♥ 3	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ T74	♦ Q52	Pass	3♥	Pass	4♣
South HCP: 11+1	♣ AK95	♣ Q832	Pass	5♣	All Pass	
Contract: 5♣ North			1. New Minor Forcing			

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ AQ6	♠ J85				1♣
Vul: None	♥ 32	♥ AQJ	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ K8532	♦ AJT	Pass	2♦	Pass	2NT
South HCP: 13	♣ QJ5	♣ T863	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 271	North:	South:	W	N	E	S
Dealer: South	♠ J75432	♠ K9				1♥
Vul: N-S	♥ AQ	♥ KJ652	Pass	1♠	Pass	2♦
North HCP: 12+2	♦ A97	♦ QJ52	Pass	3♠	Pass	4♠
South HCP: 13+1	♣ J4	♣ K5	All Pass			
Contract: 4♠ South			1. New Minor Forcing			

Board: 272	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KJ654		1♦	Pass	1♠
Vul: E-W	♥ Q65	♥ K93	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ KQ96	♦ 875	Pass	3♣	Pass	3♦
South HCP: 12+1	♣ T652	♣ KQ	Pass	3♠	All Pass	
Contract: 3♠ North			1. New Minor Forcing			

Board: 273	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ AJT5				1♦
Vul: Both	♥ A762	♥ J8	Pass	1♥	Pass	1♠
North HCP: 12	♦ KQT2	♦ A943	Pass	2NT	All Pass	
South HCP: 12	♣ 93	♣ Q82				
Contract: 2NT North			1. New Minor Forcing			

South hands

4th Bid Inviting

Board: 269	♠ AK853	Partner is dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: E-W	♦ Q52	
HCP: 11+1	♣ Q832	

Board: 270	♠ J85	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: None	♦ AJT	
HCP: 13	♣ T863	

Board: 271	♠ K9	You are dealer.
Dealer: South	♥ KJ652	The opponents are silent.
Vul: N-S	♦ QJ52	
HCP: 13+1	♣ K5	

Board: 272	♠ KJ654	Partner is dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: E-W	♦ 875	
HCP: 12+1	♣ KQ	

Board: 273	♠ AJT5	You are dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: Both	♦ A943	
HCP: 12	♣ Q82	

Both hands (Answers Page)

Board: 269	North:	South:	W	N	E	S
Dealer: North	♠ Q6	♠ AK853		1♣	Pass	1♠
Vul: E-W	♥ A875	♥ 3	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ T74	♦ Q52	Pass	3♥	Pass	4♣
South HCP: 11+1	♣ AK95	♣ Q832	Pass	5♣	All Pass	
Contract: 5♣ North			1. New Minor Forcing			

Board: 270	North:	South:	W	N	E	S
Dealer: South	♠ AQ6	♠ J85				1♣
Vul: None	♥ 32	♥ AQJ	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ K8532	♦ AJT	Pass	2♦	Pass	2NT
South HCP: 13	♣ QJ5	♣ T863	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 271	North:	South:	W	N	E	S
Dealer: South	♠ J75432	♠ K9				1♥
Vul: N-S	♥ AQ	♥ KJ652	Pass	1♠	Pass	2♦
North HCP: 12+2	♦ A97	♦ QJ52	Pass	3♠	Pass	4♠
South HCP: 13+1	♣ J4	♣ K5	All Pass			
Contract: 4♠ South			1. New Minor Forcing			

Board: 272	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KJ654		1♦	Pass	1♠
Vul: E-W	♥ Q65	♥ K93	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ KQ96	♦ 875	Pass	3♣	Pass	3♦
South HCP: 12+1	♣ T652	♣ KQ	Pass	3♠	All Pass	
Contract: 3♠ North			1. New Minor Forcing			

Board: 273	North:	South:	W	N	E	S
Dealer: South	♠ K86	♠ AJT5				1♦
Vul: Both	♥ A762	♥ J8	Pass	1♥	Pass	1♠
North HCP: 12	♦ KQT2	♦ A943	Pass	2NT	All Pass	
South HCP: 12	♣ 93	♣ Q82				
Contract: 2NT North			1. New Minor Forcing			

Board: 274	♠ AJ52	Partner is dealer.
Dealer: South	♥ AKT2	The opponents are silent.
Vul: N-S	♦ 763	
HCP: 12	♣ 87	

Board: 275	♠ JT	Partner is dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ KQ532	
HCP: 12+1	♣ J743	

Board: 276	♠ A54	You are dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ KJT84	
HCP: 13+1	♣ A872	

Board: 277	♠ J5	You are dealer.
Dealer: North	♥ KQ53	The opponents are silent.
Vul: None	♦ K95	
HCP: 13	♣ AT84	

Board: 278	♠ A6	Partner is dealer.
Dealer: South	♥ 32	The opponents are silent.
Vul: None	♦ QJT63	
HCP: 11+1	♣ AT64	

Both hands (Answers Page)

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ AJ52	♠ 863				1♦
Vul: N-S	♥ AKT2	♥ 754	Pass	1♥	Pass	1NT
North HCP: 12	♦ 763	♦ AQJT	Pass	2NT	All Pass	
South HCP: 12	♣ 87	♣ KQ5				
Contract: 2NT North						

Board: 275	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ 954				1♣
Vul: E-W	♥ KQ	♥ A974	Pass	1♦	Pass	1♥
North HCP: 12+1	♦ KQ532	♦ A9	Pass	2NT	All Pass	
South HCP: 13	♣ J743	♣ KQT2				
Contract: 2NT North						

Board: 276	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ J9		1♦	Pass	1♥
Vul: Both	♥ J	♥ AQT972	Pass	2♣	Pass	2♥
North HCP: 13+1	♦ KJT84	♦ A		All Pass		
South HCP: 11+2	♣ A872	♣ T964				
Contract: 2♥ South						

Board: 277	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AT87		1♣	Pass	1♠
Vul: None	♥ KQ53	♥ 96	Pass	1NT	Pass	2NT
North HCP: 13	♦ K95	♦ AJT6		All Pass		
South HCP: 12	♣ AT84	♣ QJ9				
Contract: 2NT South						

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ KQ75				1♣
Vul: None	♥ 32	♥ AQT	Pass	1♦	Pass	1♠
North HCP: 11+1	♦ QJT63	♦ 2	Pass	2♣	Pass	3♣
South HCP: 13+1	♣ AT64	♣ Q8532	Pass	3NT	Pass	4♣
Contract: 4♣ South				All Pass		

Board: 274	♠ 863	You are dealer.
Dealer: South	♥ 754	The opponents are silent.
Vul: N-S	♦ AQJT	
HCP: 12	♣ KQ5	

Board: 275	♠ 954	You are dealer.
Dealer: South	♥ A974	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 13	♣ KQT2	

Board: 276	♠ J9	Partner is dealer.
Dealer: North	♥ AQT972	The opponents are silent.
Vul: Both	♦ A	
HCP: 11+2	♣ T964	

Board: 277	♠ AT87	Partner is dealer.
Dealer: North	♥ 96	The opponents are silent.
Vul: None	♦ AJT6	
HCP: 12	♣ QJ9	

Board: 278	♠ KQ75	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: None	♦ 2	
HCP: 13+1	♣ Q8532	

Both hands (Answers Page)

Board: 274	North:	South:	W	N	E	S
Dealer: South	♠ AJ52	♠ 863				1♦
Vul: N-S	♥ AKT2	♥ 754	Pass	1♥	Pass	1NT
North HCP: 12	♦ 763	♦ AQJT	Pass	2NT	All Pass	
South HCP: 12	♣ 87	♣ KQ5				
Contract: 2NT North						

Board: 275	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ 954				1♣
Vul: E-W	♥ KQ	♥ A974	Pass	1♦	Pass	1♥
North HCP: 12+1	♦ KQ532	♦ A9	Pass	2NT	All Pass	
South HCP: 13	♣ J743	♣ KQT2				
Contract: 2NT North						

Board: 276	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ J9		1♦	Pass	1♥
Vul: Both	♥ J	♥ AQT972	Pass	2♣	Pass	2♥
North HCP: 13+1	♦ KJT84	♦ A		All Pass		
South HCP: 11+2	♣ A872	♣ T964				
Contract: 2♥ South						

Board: 277	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AT87		1♣	Pass	1♠
Vul: None	♥ KQ53	♥ 96	Pass	1NT	Pass	2NT
North HCP: 13	♦ K95	♦ AJT6		All Pass		
South HCP: 12	♣ AT84	♣ QJ9				
Contract: 2NT South						

Board: 278	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ KQ75				1♣
Vul: None	♥ 32	♥ AQT	Pass	1♦	Pass	1♠
North HCP: 11+1	♦ QJT63	♦ 2	Pass	2♣	Pass	3♣
South HCP: 13+1	♣ AT64	♣ Q8532	Pass	3NT	Pass	4♣
Contract: 4♣ South				All Pass		

Board: 279 ♠ K9 You are dealer.

Dealer: North ♥ A92 The opponents are silent.

Vul: N-S ♦ AJ96

HCP: 12 ♣ T873

Board: 280 ♠ T72 You are dealer.

Dealer: North ♥ QJ3 The opponents are silent.

Vul: Both ♦ AKT3

HCP: 14 ♣ AT4

Board: 281 ♠ AK75 Partner is dealer.

Dealer: South ♥ K The opponents are silent.

Vul: None ♦ Q7532

HCP: 12+1 ♣ 852

Board: 282 ♠ KQ3 You are dealer.

Dealer: North ♥ KJ6 The opponents are silent.

Vul: N-S ♦ QJT3

HCP: 12 ♣ 876

Both hands (Answers Page)

Board: 279

Dealer: North

North:

♠ K9

South:

♠ AQJ82

W N E S

1♦ Pass 1♠

Vul: N-S

♥ A92

♥ T8

 Pass 1NT Pass 2♣¹

North HCP: 12

♦ AJ96

♦ KT43

Pass 3♣ Pass 3♦

South HCP: 12+1

♣ T873

♣ Q9

Pass 3NT All Pass

Contract: 3NT North

1. New Minor Forcing

Board: 280

Dealer: North

North:

♠ T72

South:

♠ AJ653

W N E S

1♦ Pass 1♠

Vul: Both

♥ QJ3

♥ A9

 Pass 1NT Pass 2♣¹

North HCP: 14

♦ AKT3

♦ 54

 Pass 3♠² Pass 4♠

South HCP: 11+1

♣ AT4

♣ Q752

All Pass

Contract: 4♠ South

1. New Minor Forcing

2. 3 !S

Board: 281

Dealer: South

North:

♠ AK75

South:

♠ T83

W N E S

1♣

Vul: None

♥ K

♥ AJ32

Pass 1♦ Pass 1♥

North HCP: 12+1

♦ Q7532

♦ K8

Pass 2NT All Pass

South HCP: 12

♣ 852

♣ AT94

Contract: 2NT North

Board: 282

Dealer: North

North:

♠ KQ3

South:

♠ A4

W N E S

1♦ Pass 1♥

Vul: N-S

♥ KJ6

♥ AT8742

 Pass 1NT Pass 2♣¹

North HCP: 12

♦ QJT3

♦ K96

 Pass 2♥² Pass 4♥

South HCP: 11+2

♣ 876

♣ 92

All Pass

Contract: 4♥ South

1. New Minor Forcing

2. 3 !H

South hands

4th Bid Inviting

Board: 279	♠ AQJ82	Partner is dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: N-S	♦ KT43	
HCP: 12+1	♣ Q9	

Board: 280	♠ AJ653	Partner is dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: Both	♦ 54	
HCP: 11+1	♣ Q752	

Board: 281	♠ T83	You are dealer.
Dealer: South	♥ AJ32	The opponents are silent.
Vul: None	♦ K8	
HCP: 12	♣ AT94	

Board: 282	♠ A4	Partner is dealer.
Dealer: North	♥ AT8742	The opponents are silent.
Vul: N-S	♦ K96	
HCP: 11+2	♣ 92	

Both hands (Answers Page)

Board: 279

Dealer: North

North:

♠ K9

South:

♠ AQJ82

W N E S

1♦ Pass 1♠

Vul: N-S

♥ A92

♥ T8

 Pass 1NT Pass 2♣¹

North HCP: 12

♦ AJ96

♦ KT43

Pass 3♣ Pass 3♦

South HCP: 12+1

♣ T873

♣ Q9

Pass 3NT All Pass

Contract: 3NT North

1. New Minor Forcing

Board: 280

Dealer: North

North:

♠ T72

South:

♠ AJ653

W N E S

1♦ Pass 1♠

Vul: Both

♥ QJ3

♥ A9

 Pass 1NT Pass 2♣¹

North HCP: 14

♦ AKT3

♦ 54

 Pass 3♠² Pass 4♠

South HCP: 11+1

♣ AT4

♣ Q752

All Pass

Contract: 4♠ South

1. New Minor Forcing

2. 3 !S

Board: 281

Dealer: South

North:

♠ AK75

South:

♠ T83

W N E S

1♣

Vul: None

♥ K

♥ AJ32

Pass 1♦ Pass 1♥

North HCP: 12+1

♦ Q7532

♦ K8

Pass 2NT All Pass

South HCP: 12

♣ 852

♣ AT94

Contract: 2NT North

Board: 282

Dealer: North

North:

♠ KQ3

South:

♠ A4

W N E S

1♦ Pass 1♥

Vul: N-S

♥ KJ6

♥ AT8742

 Pass 1NT Pass 2♣¹

North HCP: 12

♦ QJT3

♦ K96

 Pass 2♥² Pass 4♥

South HCP: 11+2

♣ 876

♣ 92

All Pass

Contract: 4♥ South

1. New Minor Forcing

2. 3 !H

Board: 283 ♠ T6 You are dealer.

Dealer: North ♥ T53 The opponents are silent.

Vul: E-W ♦ KQJ2

HCP: 14 ♣ AKJ8

Board: 284 ♠ Q4 You are dealer.

Dealer: North ♥ KJT3 The opponents are silent.

Vul: N-S ♦ A42

HCP: 14 ♣ KJ97

Board: 285 ♠ K73 You are dealer.

Dealer: North ♥ K76 The opponents are silent.

Vul: E-W ♦ QJ63

HCP: 12 ♣ QJ2

Board: 286 ♠ A76 You are dealer.

Dealer: North ♥ QT3 The opponents are silent.

Vul: Both ♦ AKT5

HCP: 13 ♣ 742

Board: 287 ♠ K9 You are dealer.

Dealer: North ♥ A52 The opponents are silent.

Vul: N-S ♦ AT72

HCP: 14 ♣ K732

Both hands (Answers Page)

Board: 283

Dealer: North
Vul: E-W
North HCP: 14
South HCP: 11+1
Contract: 3NT North

North:

♠ T6
♥ T53
♦ KQJ2
♣ AKJ8

South:

♠ AK842
♥ A97
♦ 953
♣ 53

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3NT All Pass
1. New Minor Forcing

Board: 284

Dealer: North
Vul: N-S
North HCP: 14
South HCP: 12+2
Contract: 4♠ North

North:

♠ Q4
♥ KJT3
♦ A42
♣ KJ97

South:

♠ AKJT97
♥ 64
♦ Q76
♣ Q8

W N E S

1♣ Pass 1♠
Pass 1NT Pass 2♦¹
Pass 3♥ Pass 3♠
Pass 4♠ All Pass
1. New Minor Forcing

Board: 285

Dealer: North
Vul: E-W
North HCP: 12
South HCP: 11
Contract: 2NT South

North:

♠ K73
♥ K76
♦ QJ63
♣ QJ2

South:

♠ 962
♥ AT94
♦ AKT4
♣ 53

W N E S

1♦ Pass 1♥
Pass 1NT Pass 2NT
All Pass

Board: 286

Dealer: North
Vul: Both
North HCP: 13
South HCP: 12+1
Contract: 4♠ South

North:

♠ A76
♥ QT3
♦ AKT5
♣ 742

South:

♠ KQJ82
♥ A7
♦ Q732
♣ T9

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3♠² Pass 4♠
All Pass

1. New Minor Forcing

2. 3 !S

Board: 287

Dealer: North
Vul: N-S
North HCP: 14
South HCP: 12
Contract: 3NT North

North:

♠ K9
♥ A52
♦ AT72
♣ K732

South:

♠ QT43
♥ K87
♦ K653
♣ A9

W N E S

1♦ Pass 1♠
Pass 1NT Pass 3♦
Pass 3NT All Pass

Board: 283	♠ AK842	Partner is dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: E-W	♦ 953	
HCP: 11+1	♣ 53	

Board: 284	♠ AKJT97	Partner is dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: N-S	♦ Q76	
HCP: 12+2	♣ Q8	

Board: 285	♠ 962	Partner is dealer.
Dealer: North	♥ AT94	The opponents are silent.
Vul: E-W	♦ AKT4	
HCP: 11	♣ 53	

Board: 286	♠ KQJ82	Partner is dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ Q732	
HCP: 12+1	♣ T9	

Board: 287	♠ QT43	Partner is dealer.
Dealer: North	♥ K87	The opponents are silent.
Vul: N-S	♦ K653	
HCP: 12	♣ A9	

Both hands (Answers Page)

Board: 283

Dealer: North
Vul: E-W
North HCP: 14
South HCP: 11+1
Contract: 3NT North

North:

♠ T6
♥ T53
♦ KQJ2
♣ AKJ8

South:

♠ AK842
♥ A97
♦ 953
♣ 53

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3NT All Pass
1. New Minor Forcing

Board: 284

Dealer: North
Vul: N-S
North HCP: 14
South HCP: 12+2
Contract: 4♠ North

North:

♠ Q4
♥ KJT3
♦ A42
♣ KJ97

South:

♠ AKJT97
♥ 64
♦ Q76
♣ Q8

W N E S

1♣ Pass 1♠
Pass 1NT Pass 2♦¹
Pass 3♥ Pass 3♠
Pass 4♠ All Pass
1. New Minor Forcing

Board: 285

Dealer: North
Vul: E-W
North HCP: 12
South HCP: 11
Contract: 2NT South

North:

♠ K73
♥ K76
♦ QJ63
♣ QJ2

South:

♠ 962
♥ AT94
♦ AKT4
♣ 53

W N E S

1♦ Pass 1♥
Pass 1NT Pass 2NT
All Pass

Board: 286

Dealer: North
Vul: Both
North HCP: 13
South HCP: 12+1
Contract: 4♠ South

North:

♠ A76
♥ QT3
♦ AKT5
♣ 742

South:

♠ KQJ82
♥ A7
♦ Q732
♣ T9

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3♠² Pass 4♠
All Pass

1. New Minor Forcing

2. 3 !S

Board: 287

Dealer: North
Vul: N-S
North HCP: 14
South HCP: 12
Contract: 3NT North

North:

♠ K9
♥ A52
♦ AT72
♣ K732

South:

♠ QT43
♥ K87
♦ K653
♣ A9

W N E S

1♦ Pass 1♠
Pass 1NT Pass 3♦
Pass 3NT All Pass

North hands

4th Bid Inviting

Board: 288	♠ A984	Partner is dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: E-W	♦ Q863	
HCP: 11	♣ T65	

Board: 289	♠ AKT52	Partner is dealer.
Dealer: South	♥ JT83	The opponents are silent.
Vul: Both	♦ 5	
HCP: 12+1	♣ KJ9	

Board: 290	♠ QJT7	Partner is dealer.
Dealer: South	♥ AT84	The opponents are silent.
Vul: E-W	♦ 984	
HCP: 11	♣ A3	

Board: 291	♠ KQ4	Partner is dealer.
Dealer: South	♥ AJ532	The opponents are silent.
Vul: Both	♦ JT	
HCP: 12+1	♣ JT9	

Board: 292	♠ 9752	Partner is dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: None	♦ QT2	
HCP: 11	♣ AKQ9	

Both hands (Answers Page)

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ A984	♠ K62				1♣
Vul: E-W	♥ KQ	♥ 987	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q863	♦ KJ2	Pass	2NT	Pass	3♠
South HCP: 14	♣ T65	♣ AK82	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 289	North:	South:	W	N	E	S
Dealer: South	♠ AKT52	♠ 973				1♣
Vul: Both	♥ JT83	♥ AQ4	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ 5	♦ KQJ	Pass	2♦ ¹	Pass	2♠ ²
South HCP: 12	♣ KJ9	♣ 5432	Pass	3♠	All Pass	
Contract: 3♠ North						
			1. New Minor Forcing			
			2. 3 !S			

Board: 290	North:	South:	W	N	E	S
Dealer: South	♠ QJT7	♠ A43				1♦
Vul: E-W	♥ AT84	♥ Q75	Pass	1♥	Pass	1NT
North HCP: 11	♦ 984	♦ KJT7	Pass	2NT	All Pass	
South HCP: 13	♣ A3	♣ K64				
Contract: 2NT North						

Board: 291	North:	South:	W	N	E	S
Dealer: South	♠ KQ4	♠ J872				1♣
Vul: Both	♥ AJ532	♥ K9	Pass	1♥	Pass	1♠
North HCP: 12+1	♦ JT	♦ A54	Pass	2NT	Pass	3NT
South HCP: 14	♣ JT9	♣ AQ87	All Pass			
Contract: 3NT South						

Board: 292	North:	South:	W	N	E	S
Dealer: South	♠ 9752	♠ KQ				1♦
Vul: None	♥ 84	♥ AQ62	Pass	1♠	Pass	1NT
North HCP: 11	♦ QT2	♦ J954	Pass	2NT	All Pass	
South HCP: 13	♣ AKQ9	♣ JT2				
Contract: 2NT North						

Board: 288 ♠ K62 You are dealer.

Dealer: South ♥ 987 The opponents are silent.

Vul: E-W ♦ KJ2

HCP: 14 ♣ AK82

Board: 289 ♠ 973 You are dealer.

Dealer: South ♥ AQ4 The opponents are silent.

Vul: Both ♦ KQJ

HCP: 12 ♣ 5432

Board: 290 ♠ A43 You are dealer.

Dealer: South ♥ Q75 The opponents are silent.

Vul: E-W ♦ KJT7

HCP: 13 ♣ K64

Board: 291 ♠ J872 You are dealer.

Dealer: South ♥ K9 The opponents are silent.

Vul: Both ♦ A54

HCP: 14 ♣ AQ87

Board: 292 ♠ KQ You are dealer.

Dealer: South ♥ AQ62 The opponents are silent.

Vul: None ♦ J954

HCP: 13 ♣ JT2

Both hands (Answers Page)

Board: 288	North:	South:	W	N	E	S
Dealer: South	♠ A984	♠ K62				1♣
Vul: E-W	♥ KQ	♥ 987	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q863	♦ KJ2	Pass	2NT	Pass	3♠
South HCP: 14	♣ T65	♣ AK82	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 289	North:	South:	W	N	E	S
Dealer: South	♠ AKT52	♠ 973				1♣
Vul: Both	♥ JT83	♥ AQ4	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ 5	♦ KQJ	Pass	2♦ ¹	Pass	2♠ ²
South HCP: 12	♣ KJ9	♣ 5432	Pass	3♠	All Pass	
Contract: 3♠ North						
			1. New Minor Forcing			
			2. 3 !S			

Board: 290	North:	South:	W	N	E	S
Dealer: South	♠ QJT7	♠ A43				1♦
Vul: E-W	♥ AT84	♥ Q75	Pass	1♥	Pass	1NT
North HCP: 11	♦ 984	♦ KJT7	Pass	2NT	All Pass	
South HCP: 13	♣ A3	♣ K64				
Contract: 2NT North						

Board: 291	North:	South:	W	N	E	S
Dealer: South	♠ KQ4	♠ J872				1♣
Vul: Both	♥ AJ532	♥ K9	Pass	1♥	Pass	1♠
North HCP: 12+1	♦ JT	♦ A54	Pass	2NT	Pass	3NT
South HCP: 14	♣ JT9	♣ AQ87	All Pass			
Contract: 3NT South						

Board: 292	North:	South:	W	N	E	S
Dealer: South	♠ 9752	♠ KQ				1♦
Vul: None	♥ 84	♥ AQ62	Pass	1♠	Pass	1NT
North HCP: 11	♦ QT2	♦ J954	Pass	2NT	All Pass	
South HCP: 13	♣ AKQ9	♣ JT2				
Contract: 2NT North						

Board: 293 ♠ T3 You are dealer.

Dealer: North ♥ A983 The opponents are silent.

Vul: N-S ♦ Q85

HCP: 12 ♣ AQ73

Board: 294 ♠ K84 You are dealer.

Dealer: North ♥ K86 The opponents are silent.

Vul: Both ♦ JT7

HCP: 12 ♣ KQT2

Board: 295 ♠ T63 Partner is dealer.

Dealer: South ♥ AJ95 The opponents are silent.

Vul: None ♦ A3

HCP: 11 ♣ QT72

Board: 296 ♠ K972 Partner is dealer.

Dealer: South ♥ AT52 The opponents are silent.

Vul: N-S ♦ J86

HCP: 11 ♣ K3

Board: 297 ♠ Q6542 Partner is dealer.

Dealer: South ♥ 75 The opponents are silent.

Vul: None ♦ QJ

HCP: 11+1 ♣ AQ72

Both hands (Answers Page)

Board: 293	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ AKJ76		1♣	Pass	1♠
Vul: N-S	♥ A983	♥ 52	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ Q85	♦ 64	Pass	2♥	All Pass	
South HCP: 11+1	♣ AQ73	♣ K964				1. New Minor Forcing
Contract: 2♥ North						

Board: 294	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ A73		1♣	Pass	1♥
Vul: Both	♥ K86	♥ AT732	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ JT7	♦ Q3	Pass	2♥ ²	All Pass	
South HCP: 11+1	♣ KQT2	♣ J87				1. New Minor Forcing
Contract: 2♥ North						2. 3 !H

Board: 295	North:	South:	W	N	E	S
Dealer: South	♠ T63	♠ AK94				1♣
Vul: None	♥ AJ95	♥ Q74	Pass	1♥	Pass	1♠
North HCP: 11	♦ A3	♦ T9	Pass	2NT	Pass	3♥
South HCP: 14	♣ QT72	♣ AJ64	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 296	North:	South:	W	N	E	S
Dealer: South	♠ K972	♠ QT6				1♦
Vul: N-S	♥ AT52	♥ Q74	Pass	1♥	Pass	1NT
North HCP: 11	♦ J86	♦ KQT2	Pass	2NT	Pass	3NT
South HCP: 13	♣ K3	♣ AT2	All Pass			
Contract: 3NT South						

Board: 297	North:	South:	W	N	E	S
Dealer: South	♠ Q6542	♠ AKT				1♦
Vul: None	♥ 75	♥ Q632	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ QJ	♦ KT85	Pass	2♣ ¹	Pass	2♠ ²
South HCP: 12	♣ AQ72	♣ 95	All Pass			
Contract: 2♠ South						1. New Minor Forcing
						2. 3 !S

Board: 293	♠ AKJ76	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 11+1	♣ K964	

Board: 294	♠ A73	Partner is dealer.
Dealer: North	♥ AT732	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 11+1	♣ J87	

Board: 295	♠ AK94	You are dealer.
Dealer: South	♥ Q74	The opponents are silent.
Vul: None	♦ T9	
HCP: 14	♣ AJ64	

Board: 296	♠ QT6	You are dealer.
Dealer: South	♥ Q74	The opponents are silent.
Vul: N-S	♦ KQT2	
HCP: 13	♣ AT2	

Board: 297	♠ AKT	You are dealer.
Dealer: South	♥ Q632	The opponents are silent.
Vul: None	♦ KT85	
HCP: 12	♣ 95	

Both hands (Answers Page)

Board: 293	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ AKJ76		1♣	Pass	1♠
Vul: N-S	♥ A983	♥ 52	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ Q85	♦ 64	Pass	2♥	All Pass	
South HCP: 11+1	♣ AQ73	♣ K964				1. New Minor Forcing
Contract: 2♥ North						

Board: 294	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ A73		1♣	Pass	1♥
Vul: Both	♥ K86	♥ AT732	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ JT7	♦ Q3	Pass	2♥ ²	All Pass	
South HCP: 11+1	♣ KQT2	♣ J87				1. New Minor Forcing
Contract: 2♥ North						2. 3 !H

Board: 295	North:	South:	W	N	E	S
Dealer: South	♠ T63	♠ AK94				1♣
Vul: None	♥ AJ95	♥ Q74	Pass	1♥	Pass	1♠
North HCP: 11	♦ A3	♦ T9	Pass	2NT	Pass	3♥
South HCP: 14	♣ QT72	♣ AJ64	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 296	North:	South:	W	N	E	S
Dealer: South	♠ K972	♠ QT6				1♦
Vul: N-S	♥ AT52	♥ Q74	Pass	1♥	Pass	1NT
North HCP: 11	♦ J86	♦ KQT2	Pass	2NT	Pass	3NT
South HCP: 13	♣ K3	♣ AT2	All Pass			
Contract: 3NT South						

Board: 297	North:	South:	W	N	E	S
Dealer: South	♠ Q6542	♠ AKT				1♦
Vul: None	♥ 75	♥ Q632	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ QJ	♦ KT85	Pass	2♣ ¹	Pass	2♠ ²
South HCP: 12	♣ AQ72	♣ 95	All Pass			
Contract: 2♠ South						1. New Minor Forcing
						2. 3 !S

Board: 298 ♠ Q32 You are dealer.

Dealer: North ♥ QT54 The opponents are silent.

Vul: N-S ♦ KT

HCP: 13 ♣ AQ76

Board: 299 ♠ A3 You are dealer.

Dealer: North ♥ AJ2 The opponents are silent.

Vul: E-W ♦ 9865

HCP: 12 ♣ QJ98

Board: 300 ♠ 7 Partner is dealer.

Dealer: South ♥ AKJ6 The opponents are silent.

Vul: Both ♦ JT93

HCP: 11 ♣ Q432

Board: 301 ♠ 87532 Partner is dealer.

Dealer: South ♥ A2 The opponents are silent.

Vul: N-S ♦ KJ4

HCP: 12+1 ♣ AT5

Board: 302 ♠ T742 Partner is dealer.

Dealer: South ♥ A9 The opponents are silent.

Vul: E-W ♦ T

HCP: 11+2 ♣ AK9852

Both hands (Answers Page)

Board: 298	North:	South:	W	N	E	S
Dealer: North	♠ Q32	♠ AKT4		1♣	Pass	1♦
Vul: N-S	♥ QT54	♥ A	Pass	1♥	Pass	3♦
North HCP: 13	♦ KT	♦ J97632	Pass	4♦	All Pass	
South HCP: 12+2	♣ AQ76	♣ T8				
Contract:	4♦ North					

Board: 299	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ K962		1♦	Pass	1♠
Vul: E-W	♥ AJ2	♥ T96	Pass	1NT	Pass	3♦
North HCP: 12	♦ 9865	♦ KQT7	Pass	3NT	All Pass	
South HCP: 12	♣ QJ98	♣ A4				
Contract:	3NT North					

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AK8				1♣
Vul: Both	♥ AKJ6	♥ T43	Pass	1♥	Pass	1NT
North HCP: 11	♦ JT93	♦ 872	Pass	2♣	All Pass	
South HCP: 14	♣ Q432	♣ AK76				
Contract:	2♣ North					

Board: 301	North:	South:	W	N	E	S
Dealer: South	♠ 87532	♠ KT6				1♣
Vul: N-S	♥ A2	♥ KJ9	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ KJ4	♦ A97	Pass	2♦ ¹	Pass	3♠ ²
South HCP: 13	♣ AT5	♣ Q974	Pass	4♠	All Pass	
Contract:	4♠ North					

1. New Minor Forcing

2. 3 !S

Board: 302	North:	South:	W	N	E	S
Dealer: South	♠ T742	♠ KQ9				1♦
Vul: E-W	♥ A9	♥ T852	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ T	♦ AJ95	Pass	2NT	All Pass	
South HCP: 12	♣ AK9852	♣ Q3				
Contract:	2NT North					

Board: 298	♠ AKT4	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: N-S	♦ J97632	
HCP: 12+2	♣ T8	

Board: 299	♠ K962	Partner is dealer.
Dealer: North	♥ T96	The opponents are silent.
Vul: E-W	♦ KQT7	
HCP: 12	♣ A4	

Board: 300	♠ AK8	You are dealer.
Dealer: South	♥ T43	The opponents are silent.
Vul: Both	♦ 872	
HCP: 14	♣ AK76	

Board: 301	♠ KT6	You are dealer.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: N-S	♦ A97	
HCP: 13	♣ Q974	

Board: 302	♠ KQ9	You are dealer.
Dealer: South	♥ T852	The opponents are silent.
Vul: E-W	♦ AJ95	
HCP: 12	♣ Q3	

Both hands (Answers Page)

Board: 298	North:	South:	W	N	E	S
Dealer: North	♠ Q32	♠ AKT4		1♣	Pass	1♦
Vul: N-S	♥ QT54	♥ A	Pass	1♥	Pass	3♦
North HCP: 13	♦ KT	♦ J97632	Pass	4♦	All Pass	
South HCP: 12+2	♣ AQ76	♣ T8				
Contract:	4♦ North					

Board: 299	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ K962		1♦	Pass	1♠
Vul: E-W	♥ AJ2	♥ T96	Pass	1NT	Pass	3♦
North HCP: 12	♦ 9865	♦ KQT7	Pass	3NT	All Pass	
South HCP: 12	♣ QJ98	♣ A4				
Contract:	3NT North					

Board: 300	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AK8				1♣
Vul: Both	♥ AKJ6	♥ T43	Pass	1♥	Pass	1NT
North HCP: 11	♦ JT93	♦ 872	Pass	2♣	All Pass	
South HCP: 14	♣ Q432	♣ AK76				
Contract:	2♣ North					

Board: 301	North:	South:	W	N	E	S
Dealer: South	♠ 87532	♠ KT6				1♣
Vul: N-S	♥ A2	♥ KJ9	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ KJ4	♦ A97	Pass	2♦ ¹	Pass	3♠ ²
South HCP: 13	♣ AT5	♣ Q974	Pass	4♠	All Pass	
Contract:	4♠ North					

1. New Minor Forcing

2. 3 !S

Board: 302	North:	South:	W	N	E	S
Dealer: South	♠ T742	♠ KQ9				1♦
Vul: E-W	♥ A9	♥ T852	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ T	♦ AJ95	Pass	2NT	All Pass	
South HCP: 12	♣ AK9852	♣ Q3				
Contract:	2NT North					

Board: 303 ♠ K3 You are dealer.

Dealer: North ♥ A53 The opponents are silent.

Vul: Both ♦ A843

HCP: 14 ♣ KT43

Board: 304 ♠ AQ4 You are dealer.

Dealer: North ♥ 872 The opponents are silent.

Vul: None ♦ QT54

HCP: 12 ♣ A43

Board: 305 ♠ 863 You are dealer.

Dealer: North ♥ AKT3 The opponents are silent.

Vul: E-W ♦ AQ72

HCP: 13 ♣ 86

Board: 306 ♠ KJT6 Partner is dealer.

Dealer: South ♥ T954 The opponents are silent.

Vul: Both ♦ QJ6

HCP: 11 ♣ A8

Board: 307 ♠ T6 You are dealer.

Dealer: North ♥ KQ97 The opponents are silent.

Vul: None ♦ AK86

HCP: 12 ♣ T85

Both hands (Answers Page)

Board: 303	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AJ986		1♦	Pass	1♠
Vul: Both	♥ A53	♥ KJ92	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ A843	♦ K52	Pass	3NT	All Pass	
South HCP: 12+1	♣ KT43	♣ 8				1. New Minor Forcing
Contract: 3NT North						

Board: 304	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ T65		1♦	Pass	1♥
Vul: None	♥ 872	♥ AKJ94	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ QT54	♦ J32	Pass	2♥ ²	Pass	3♥
South HCP: 12+1	♣ A43	♣ K6	All Pass			
Contract: 3♥ South						1. New Minor Forcing
						2. 3 !H

Board: 305	North:	South:	W	N	E	S
Dealer: North	♠ 863	♠ AQJT		1♦	Pass	1♠
Vul: E-W	♥ AKT3	♥ J4	Pass	1NT	Pass	2NT
North HCP: 13	♦ AQ72	♦ T64	All Pass			
South HCP: 12	♣ 86	♣ KJ42				
Contract: 2NT South						

Board: 306	North:	South:	W	N	E	S
Dealer: South	♠ KJT6	♠ A3				1♦
Vul: Both	♥ T954	♥ Q72	Pass	1♥	Pass	1NT
North HCP: 11	♦ QJ6	♦ KT87	Pass	2NT	All Pass	
South HCP: 13	♣ A8	♣ KJ95				
Contract: 2NT North						

Board: 307	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ AK432		1♦	Pass	1♠
Vul: None	♥ KQ97	♥ 64	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ AK86	♦ T32	Pass	2♥	Pass	2NT
South HCP: 11+1	♣ T85	♣ A92	Pass	3NT	All Pass	
Contract: 3NT North						1. New Minor Forcing

Board: 303	♠ AJ986	Partner is dealer.
Dealer: North	♥ KJ92	The opponents are silent.
Vul: Both	♦ K52	
HCP: 12+1	♣ 8	

Board: 304	♠ T65	Partner is dealer.
Dealer: North	♥ AKJ94	The opponents are silent.
Vul: None	♦ J32	
HCP: 12+1	♣ K6	

Board: 305	♠ AQJT	Partner is dealer.
Dealer: North	♥ J4	The opponents are silent.
Vul: E-W	♦ T64	
HCP: 12	♣ KJ42	

Board: 306	♠ A3	You are dealer.
Dealer: South	♥ Q72	The opponents are silent.
Vul: Both	♦ KT87	
HCP: 13	♣ KJ95	

Board: 307	♠ AK432	Partner is dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: None	♦ T32	
HCP: 11+1	♣ A92	

Both hands (Answers Page)

Board: 303	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AJ986		1♦	Pass	1♠
Vul: Both	♥ A53	♥ KJ92	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ A843	♦ K52	Pass	3NT	All Pass	
South HCP: 12+1	♣ KT43	♣ 8				1. New Minor Forcing
Contract: 3NT North						

Board: 304	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ T65		1♦	Pass	1♥
Vul: None	♥ 872	♥ AKJ94	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ QT54	♦ J32	Pass	2♥ ²	Pass	3♥
South HCP: 12+1	♣ A43	♣ K6	All Pass			
Contract: 3♥ South						1. New Minor Forcing
						2. 3 !H

Board: 305	North:	South:	W	N	E	S
Dealer: North	♠ 863	♠ AQJT		1♦	Pass	1♠
Vul: E-W	♥ AKT3	♥ J4	Pass	1NT	Pass	2NT
North HCP: 13	♦ AQ72	♦ T64	All Pass			
South HCP: 12	♣ 86	♣ KJ42				
Contract: 2NT South						

Board: 306	North:	South:	W	N	E	S
Dealer: South	♠ KJT6	♠ A3				1♦
Vul: Both	♥ T954	♥ Q72	Pass	1♥	Pass	1NT
North HCP: 11	♦ QJ6	♦ KT87	Pass	2NT	All Pass	
South HCP: 13	♣ A8	♣ KJ95				
Contract: 2NT North						

Board: 307	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ AK432		1♦	Pass	1♠
Vul: None	♥ KQ97	♥ 64	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ AK86	♦ T32	Pass	2♥	Pass	2NT
South HCP: 11+1	♣ T85	♣ A92	Pass	3NT	All Pass	
Contract: 3NT North						1. New Minor Forcing

Board: 308	♠ KT87	Partner is dealer.
Dealer: South	♥ QT4	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 11	♣ KT62	

Board: 309	♠ T3	You are dealer.
Dealer: North	♥ AK86	The opponents are silent.
Vul: Both	♦ K74	
HCP: 14	♣ KJ82	

Board: 310	♠ K85	You are dealer.
Dealer: North	♥ A43	The opponents are silent.
Vul: None	♦ A83	
HCP: 14	♣ QJ82	

Board: 311	♠ Q8	You are dealer.
Dealer: North	♥ KQ87	The opponents are silent.
Vul: N-S	♦ KT83	
HCP: 13	♣ K73	

Both hands (Answers Page)

Board: 308

Dealer: South

North:

♠ KT87

South:

♠ Q65

W N E S

1 ♣

Vul: N-S

♥ QT4

♥ AJ2

Pass 1 ♠ Pass 1 NT

North HCP: 11

♦ K2

♦ T53

Pass 2 NT All Pass

South HCP: 12

♣ KT62

♣ AJ94

Contract: 2 NT North

Board: 309

Dealer: North

North:

♠ T3

South:

♠ A974

W N E S

1 ♣ Pass 1 ♠

Vul: Both

♥ AK86

♥ T9

Pass 1 NT Pass 2 NT

North HCP: 14

♦ K74

♦ AQT6

Pass 3 NT All Pass

South HCP: 12

♣ KJ82

♣ Q76

Contract: 3 NT North

Board: 310

Dealer: North

North:

♠ K85

South:

♠ AQT72

W N E S

1 ♣ Pass 1 ♠

Vul: None

♥ A43

♥ Q652

 Pass 1 NT Pass 2 ♦¹

North HCP: 14

♦ A83

♦ 95

 Pass 3 ♠² Pass 4 ♠

South HCP: 12+1

♣ QJ82

♣ A9

All Pass

Contract: 4 ♠ South

1. New Minor Forcing

2. 3 !S

Board: 311

Dealer: North

North:

♠ Q8

South:

♠ AK532

W N E S

1 ♦ Pass 1 ♠

Vul: N-S

♥ KQ87

♥ AT

 Pass 1 NT Pass 2 ♣¹

North HCP: 13

♦ KT83

♦ 95

Pass 3 ♥ Pass 3 NT

South HCP: 12+1

♣ K73

♣ J842

All Pass

Contract: 3 NT South

1. New Minor Forcing

Board: 308 ♠ Q65 You are dealer.

Dealer: South ♥ AJ2 The opponents are silent.

Vul: N-S ♦ T53

HCP: 12 ♣ AJ94

Board: 309 ♠ A974 Partner is dealer.

Dealer: North ♥ T9 The opponents are silent.

Vul: Both ♦ AQT6

HCP: 12 ♣ Q76

Board: 310 ♠ AQT72 Partner is dealer.

Dealer: North ♥ Q652 The opponents are silent.

Vul: None ♦ 95

HCP: 12+1 ♣ A9

Board: 311 ♠ AK532 Partner is dealer.

Dealer: North ♥ AT The opponents are silent.

Vul: N-S ♦ 95

HCP: 12+1 ♣ J842

Both hands (Answers Page)

Board: 308

Dealer: South

North:

♠ KT87

South:

♠ Q65

W N E S

1 ♣

Vul: N-S

♥ QT4

♥ AJ2

Pass 1 ♠ Pass 1 NT

North HCP: 11

♦ K2

♦ T53

Pass 2 NT All Pass

South HCP: 12

♣ KT62

♣ AJ94

Contract: 2 NT North

Board: 309

Dealer: North

North:

♠ T3

South:

♠ A974

W N E S

1 ♣

Vul: Both

♥ AK86

♥ T9

Pass 1 NT Pass 2 NT

North HCP: 14

♦ K74

♦ AQT6

Pass 3 NT All Pass

South HCP: 12

♣ KJ82

♣ Q76

Contract: 3 NT North

Board: 310

Dealer: North

North:

♠ K85

South:

♠ AQT72

W N E S

1 ♠

Vul: None

♥ A43

♥ Q652

 Pass 1 NT Pass 2 ♦¹

North HCP: 14

♦ A83

♦ 95

 Pass 3 ♠² Pass 4 ♠

South HCP: 12+1

♣ QJ82

♣ A9

All Pass

Contract: 4 ♠ South

1. New Minor Forcing

2. 3 !S

Board: 311

Dealer: North

North:

♠ Q8

South:

♠ AK532

W N E S

1 ♦

Pass 1 NT Pass 1 ♠

Vul: N-S

♥ KQ87

♥ AT

 Pass 1 NT Pass 2 ♣¹

North HCP: 13

♦ KT83

♦ 95

Pass 3 ♥ Pass 3 NT

South HCP: 12+1

♣ K73

♣ J842

All Pass

Contract: 3 NT South

1. New Minor Forcing

North hands

4th Bid Inviting

Board: 312	♠ J8752	Partner is dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: E-W	♦ AQJ7	
HCP: 11+1	♣ 76	

Board: 313	♠ A	Partner is dealer.
Dealer: South	♥ T9732	The opponents are silent.
Vul: None	♦ K987	
HCP: 11+1	♣ AT5	

Board: 314	♠ T9	Partner is dealer.
Dealer: South	♥ AQ84	The opponents are silent.
Vul: N-S	♦ J864	
HCP: 12	♣ KQ7	

Board: 315	♠ Q8	You are dealer.
Dealer: North	♥ KQJ4	The opponents are silent.
Vul: E-W	♦ AJ73	
HCP: 13	♣ 852	

Both hands (Answers Page)

Board: 312	North:	South:	W	N	E	S
Dealer: South	♠ J8752	♠ A9				1♣
Vul: E-W	♥ K2	♥ Q873	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ AQJ7	♦ K93	Pass	2♦ ¹	Pass	3♥
South HCP: 14	♣ 76	♣ AJT8	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 313	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ J96				1♦
Vul: None	♥ T9732	♥ KQ6	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ K987	♦ QT65	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 13	♣ AT5	♣ KQ9	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ Q84				1♦
Vul: N-S	♥ AQ84	♥ T63	Pass	1♥	Pass	1NT
North HCP: 12	♦ J864	♦ AKT5	Pass	3♦	Pass	3NT
South HCP: 14	♣ KQ7	♣ AJ2	All Pass			
Contract: 3NT South						

Board: 315	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ A963		1♦	Pass	1♠
Vul: E-W	♥ KQJ4	♥ T5	Pass	1NT	Pass	3♦
North HCP: 13	♦ AJ73	♦ KT92	Pass	3NT	All Pass	
South HCP: 12	♣ 852	♣ AJ9				
Contract: 3NT North						

Board: 312 ♠ A9 You are dealer.

Dealer: South ♥ Q873 The opponents are silent.

Vul: E-W ♦ K93

HCP: 14 ♣ AJT8

Board: 313 ♠ J96 You are dealer.

Dealer: South ♥ KQ6 The opponents are silent.

Vul: None ♦ QT65

HCP: 13 ♣ KQ9

Board: 314 ♠ Q84 You are dealer.

Dealer: South ♥ T63 The opponents are silent.

Vul: N-S ♦ AKT5

HCP: 14 ♣ AJ2

Board: 315 ♠ A963 Partner is dealer.

Dealer: North ♥ T5 The opponents are silent.

Vul: E-W ♦ KT92

HCP: 12 ♣ AJ9

Both hands (Answers Page)

Board: 312	North:	South:	W	N	E	S
Dealer: South	♠ J8752	♠ A9				1♣
Vul: E-W	♥ K2	♥ Q873	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ AQJ7	♦ K93	Pass	2♦ ¹	Pass	3♥
South HCP: 14	♣ 76	♣ AJT8	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 313	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ J96				1♦
Vul: None	♥ T9732	♥ KQ6	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ K987	♦ QT65	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 13	♣ AT5	♣ KQ9	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 314	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ Q84				1♦
Vul: N-S	♥ AQ84	♥ T63	Pass	1♥	Pass	1NT
North HCP: 12	♦ J864	♦ AKT5	Pass	3♦	Pass	3NT
South HCP: 14	♣ KQ7	♣ AJ2	All Pass			
Contract: 3NT South						

Board: 315	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ A963		1♦	Pass	1♠
Vul: E-W	♥ KQJ4	♥ T5	Pass	1NT	Pass	3♦
North HCP: 13	♦ AJ73	♦ KT92	Pass	3NT	All Pass	
South HCP: 12	♣ 852	♣ AJ9				
Contract: 3NT North						

Board: 316 ♠ AQ5 You are dealer.

Dealer: North ♥ T87 The opponents are silent.

Vul: Both ♦ K52

HCP: 14 ♣ KQ86

Board: 317 ♠ Q53 You are dealer.

Dealer: North ♥ K64 The opponents are silent.

Vul: N-S ♦ A53

HCP: 12 ♣ KT82

Board: 318 ♠ JT53 Partner is dealer.

Dealer: South ♥ J86 The opponents are silent.

Vul: E-W ♦ AK43

HCP: 12 ♣ K9

Board: 319 ♠ T7 Partner is dealer.

Dealer: South ♥ 84 The opponents are silent.

Vul: Both ♦ AKJ86

HCP: 11+1 ♣ QJ94

Board: 320 ♠ J543 You are dealer.

Dealer: North ♥ 32 The opponents are silent.

Vul: None ♦ AKJ6

HCP: 12 ♣ QJ8

Both hands (Answers Page)

Board: 316

Dealer: North
Vul: Both
North HCP: 14
South HCP: 11+1
Contract: 4♠ South

North:

♠ AQ5
♥ T87
♦ K52
♣ KQ86

South:

♠ KT873
♥ A9
♦ QJT
♣ J95

W N E S

1♣ Pass 1♠
Pass 1NT Pass 2♦¹
Pass 3♠² Pass 4♠
All Pass

1. New Minor Forcing
2. 3 !S

Board: 317

Dealer: North
Vul: N-S
North HCP: 12
South HCP: 12+1
Contract: 3NT North

North:

♠ Q53
♥ K64
♦ A53
♣ KT82

South:

♠ KJT4
♥ A9
♦ KT982
♣ J5

W N E S

1♣ Pass 1♦
Pass 1NT Pass 2♠
Pass 3NT All Pass

Board: 318

Dealer: South
Vul: E-W
North HCP: 12
South HCP: 12
Contract: 3NT South

North:

♠ JT53
♥ J86
♦ AK43
♣ K9

South:

♠ A87
♥ K43
♦ T872
♣ AJ2

W N E S

1♦
Pass 1♠ Pass 1NT
Pass 3♦ Pass 3NT
All Pass

Board: 319

Dealer: South
Vul: Both
North HCP: 11+1
South HCP: 13+1
Contract: 2NT North

North:

♠ T7
♥ 84
♦ AKJ86
♣ QJ94

South:

♠ AJ3
♥ AJ63
♦ 3
♣ K7653

W N E S

1♣
Pass 1♦ Pass 1♥
Pass 2NT All Pass

Board: 320

Dealer: North
Vul: None
North HCP: 12
South HCP: 11+1
Contract: 2NT South

North:

♠ J543
♥ 32
♦ AKJ6
♣ QJ8

South:

♠ K87
♥ AKJT8
♦ 942
♣ 94

W N E S

1♦ Pass 1♥
Pass 1♠ Pass 2NT
All Pass

Board: 316	♠ KT873	Partner is dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: Both	♦ QJT	
HCP: 11+1	♣ J95	

Board: 317	♠ KJT4	Partner is dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: N-S	♦ KT982	
HCP: 12+1	♣ J5	

Board: 318	♠ A87	You are dealer.
Dealer: South	♥ K43	The opponents are silent.
Vul: E-W	♦ T872	
HCP: 12	♣ AJ2	

Board: 319	♠ AJ3	You are dealer.
Dealer: South	♥ AJ63	The opponents are silent.
Vul: Both	♦ 3	
HCP: 13+1	♣ K7653	

Board: 320	♠ K87	Partner is dealer.
Dealer: North	♥ AKJT8	The opponents are silent.
Vul: None	♦ 942	
HCP: 11+1	♣ 94	

Both hands (Answers Page)

Board: 316

Dealer: North
Vul: Both
North HCP: 14
South HCP: 11+1
Contract: 4♠ South

North:

♠ AQ5
♥ T87
♦ K52
♣ KQ86

South:

♠ KT873
♥ A9
♦ QJT
♣ J95

W N E S

1♣ Pass 1♠
Pass 1NT Pass 2♦¹
Pass 3♠² Pass 4♠
All Pass

1. New Minor Forcing
2. 3 !S

Board: 317

Dealer: North
Vul: N-S
North HCP: 12
South HCP: 12+1
Contract: 3NT North

North:

♠ Q53
♥ K64
♦ A53
♣ KT82

South:

♠ KJT4
♥ A9
♦ KT982
♣ J5

W N E S

1♣ Pass 1♦
Pass 1NT Pass 2♠
Pass 3NT All Pass

Board: 318

Dealer: South
Vul: E-W
North HCP: 12
South HCP: 12
Contract: 3NT South

North:

♠ JT53
♥ J86
♦ AK43
♣ K9

South:

♠ A87
♥ K43
♦ T872
♣ AJ2

W N E S

1♦
Pass 1♠ Pass 1NT
Pass 3♦ Pass 3NT
All Pass

Board: 319

Dealer: South
Vul: Both
North HCP: 11+1
South HCP: 13+1
Contract: 2NT North

North:

♠ T7
♥ 84
♦ AKJ86
♣ QJ94

South:

♠ AJ3
♥ AJ63
♦ 3
♣ K7653

W N E S

1♣
Pass 1♦ Pass 1♥
Pass 2NT All Pass

Board: 320

Dealer: North
Vul: None
North HCP: 12
South HCP: 11+1
Contract: 2NT South

North:

♠ J543
♥ 32
♦ AKJ6
♣ QJ8

South:

♠ K87
♥ AKJT8
♦ 942
♣ 94

W N E S

1♦ Pass 1♥
Pass 1♠ Pass 2NT
All Pass

Board: 321 ♠ K73 You are dealer.

Dealer: North ♥ KQJ6 The opponents are silent.

Vul: None ♦ K2

HCP: 14 ♣ Q654

Board: 322 ♠ QJ964 Partner is dealer.

Dealer: South ♥ J972 The opponents are silent.

Vul: N-S ♦ AJ

HCP: 11+1 ♣ Q6

Board: 323 ♠ Q53 You are dealer.

Dealer: North ♥ Q53 The opponents are silent.

Vul: Both ♦ AK8

HCP: 14 ♣ K875

Board: 324 ♠ J62 You are dealer.

Dealer: North ♥ JT98 The opponents are silent.

Vul: None ♦ A764

HCP: 12 ♣ AQ

Both hands (Answers Page)

Board: 321

Dealer: North

North:

♠ K73

South:

♠ 9642

W N E S

1♣ Pass 1♠

Vul: None

♥ KQJ6

♥ 52

Pass 1NT Pass 2NT

North HCP: 14

♦ K2

♦ AJ74

Pass 3♠ Pass 3NT

South HCP: 12

♣ Q654

♣ AKT

All Pass

Contract: 3NT South

Board: 322

Dealer: South

North:

♠ QJ964

South:

♠ KT

W N E S

1♦

Vul: N-S

♥ J972

♥ KT8

Pass 1♠ Pass 1NT

North HCP: 11+1

♦ AJ

♦ Q984

 Pass 2♣¹ Pass 3NT

South HCP: 12

♣ Q6

♣ A742

All Pass

Contract: 3NT South

1. New Minor Forcing

Board: 323

Dealer: North

North:

♠ Q53

South:

♠ JT86

W N E S

1♣ Pass 1♠

Vul: Both

♥ Q53

♥ K

Pass 1NT Pass 2♣

North HCP: 14

♦ AK8

♦ 53

All Pass

South HCP: 11+2

♣ K875

♣ AQJT93

Contract: 2♣ South

Board: 324

Dealer: North

North:

♠ J62

South:

♠ AK974

W N E S

1♦ Pass 1♠

Vul: None

♥ JT98

♥ 54

 Pass 1NT Pass 2♣¹

North HCP: 12

♦ A764

♦ KT3

 Pass 2♠² All Pass

South HCP: 11+1

♣ AQ

♣ JT6

1. New Minor Forcing

2. 3 !S

Contract: 2♠ North

Board: 321	♠ 9642	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: None	♦ AJ74	
HCP: 12	♣ AKT	

Board: 322	♠ KT	You are dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: N-S	♦ Q984	
HCP: 12	♣ A742	

Board: 323	♠ JT86	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ 53	
HCP: 11+2	♣ AQJT93	

Board: 324	♠ AK974	Partner is dealer.
Dealer: North	♥ 54	The opponents are silent.
Vul: None	♦ KT3	
HCP: 11+1	♣ JT6	

Both hands (Answers Page)

Board: 321

Dealer: North

North:

♠ K73

South:

♠ 9642

W N E S

1♣ Pass 1♠

Vul: None

♥ KQJ6

♥ 52

Pass 1NT Pass 2NT

North HCP: 14

♦ K2

♦ AJ74

Pass 3♠ Pass 3NT

South HCP: 12

♣ Q654

♣ AKT

All Pass

Contract: 3NT South

Board: 322

Dealer: South

North:

♠ QJ964

South:

♠ KT

W N E S

1♦

Vul: N-S

♥ J972

♥ KT8

Pass 1♠ Pass 1NT

North HCP: 11+1

♦ AJ

♦ Q984

 Pass 2♣¹ Pass 3NT

South HCP: 12

♣ Q6

♣ A742

All Pass

Contract: 3NT South

1. New Minor Forcing

Board: 323

Dealer: North

North:

♠ Q53

South:

♠ JT86

W N E S

1♣ Pass 1♠

Vul: Both

♥ Q53

♥ K

Pass 1NT Pass 2♣

North HCP: 14

♦ AK8

♦ 53

All Pass

South HCP: 11+2

♣ K875

♣ AQJT93

Contract: 2♣ South

Board: 324

Dealer: North

North:

♠ J62

South:

♠ AK974

W N E S

1♦ Pass 1♠

Vul: None

♥ JT98

♥ 54

 Pass 1NT Pass 2♣¹

North HCP: 12

♦ A764

♦ KT3

 Pass 2♠² All Pass

South HCP: 11+1

♣ AQ

♣ JT6

1. New Minor Forcing

2. 3 !S

Contract: 2♠ North

Board: 325	♠ T972	Partner is dealer.
Dealer: South	♥ AKT84	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 11+1	♣ A86	

Board: 326	♠ KQJ3	Partner is dealer.
Dealer: South	♥ A543	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 11	♣ J97	

Board: 327	♠ A4	Partner is dealer.
Dealer: South	♥ J7652	The opponents are silent.
Vul: None	♦ 76	
HCP: 12+1	♣ AKT9	

Board: 328	♠ AJ7	You are dealer.
Dealer: North	♥ AK3	The opponents are silent.
Vul: E-W	♦ T72	
HCP: 12	♣ T987	

Both hands (Answers Page)

Board: 325

Dealer: South

North:

♠ T972

South:

♠ AQJ

W N E S

1♣

Vul: N-S

♥ AKT84

♥ J53

Pass 1♥ Pass 1NT

North HCP: 11+1

♦ 5

♦ KJ4

 Pass 2♦¹ Pass 3♥²

South HCP: 14

♣ A86

♣ QT54

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

2. 3!H

Board: 326

Dealer: South

North:

♠ KQJ3

South:

♠ T854

W N E S

1♣

Vul: E-W

♥ A543

♥ Q

Pass 1♥ Pass 1♠

North HCP: 11

♦ T4

♦ AQ2

Pass 2♠ All Pass

South HCP: 14+1

♣ J97

♣ AQ842

Contract: 2♠ North

Board: 327

Dealer: South

North:

♠ A4

South:

♠ 98

W N E S

1♦

Vul: None

♥ J7652

♥ A8

Pass 1♥ Pass 2♣

North HCP: 12+1

♦ 76

♦ AK843

Pass 3NT All Pass

South HCP: 13+1

♣ AKT9

♣ Q652

Contract: 3NT North

Board: 328

Dealer: North

North:

♠ AJ7

South:

♠ K6532

W N E S

1♣ Pass 1♠

Vul: E-W

♥ AK3

♥ JT74

 Pass 1NT Pass 2♦¹

North HCP: 12

♦ T72

♦ KQ

 Pass 2♠² Pass 3♠

South HCP: 12+1

♣ T987

♣ K6

All Pass

Contract: 3♠ South

1. New Minor Forcing

2. 3!S

Board: 325 ♠ A Q J You are dealer.

Dealer: South ♥ J 5 3 The opponents are silent.

Vul: N-S ♦ K J 4

HCP: 14 ♣ Q T 5 4

Board: 326 ♠ T 8 5 4 You are dealer.

Dealer: South ♥ Q The opponents are silent.

Vul: E-W ♦ A Q 2

HCP: 14+1 ♣ A Q 8 4 2

Board: 327 ♠ 9 8 You are dealer.

Dealer: South ♥ A 8 The opponents are silent.

Vul: None ♦ A K 8 4 3

HCP: 13+1 ♣ Q 6 5 2

Board: 328 ♠ K 6 5 3 2 Partner is dealer.

Dealer: North ♥ J T 7 4 The opponents are silent.

Vul: E-W ♦ K Q

HCP: 12+1 ♣ K 6

Both hands (Answers Page)

Board: 325

Dealer: South

North:

♠ T972

South:

♠ AQJ

W N E S

1 ♣

Vul: N-S

♥ AKT84

♥ J53

Pass 1 ♥ Pass 1 NT

North HCP: 11+1

♦ 5

♦ KJ4

 Pass 2 ♦¹ Pass 3 ♥²

South HCP: 14

♣ A86

♣ QT54

Pass 4 ♥ All Pass

Contract: 4 ♥ North

1. New Minor Forcing

2. 3 !H

Board: 326

Dealer: South

North:

♠ KQJ3

South:

♠ T854

W N E S

1 ♣

Vul: E-W

♥ A543

♥ Q

Pass 1 ♥ Pass 1 ♠

North HCP: 11

♦ T4

♦ AQ2

Pass 2 ♠ All Pass

South HCP: 14+1

♣ J97

♣ AQ842

Contract: 2 ♠ North

Board: 327

Dealer: South

North:

♠ A4

South:

♠ 98

W N E S

1 ♦

Vul: None

♥ J7652

♥ A8

Pass 1 ♥ Pass 2 ♣

North HCP: 12+1

♦ 76

♦ AK843

Pass 3 NT All Pass

South HCP: 13+1

♣ AKT9

♣ Q652

Contract: 3 NT North

Board: 328

Dealer: North

North:

♠ AJ7

South:

♠ K6532

W N E S

1 ♣ Pass 1 ♠

Vul: E-W

♥ AK3

♥ JT74

 Pass 1 NT Pass 2 ♦¹

North HCP: 12

♦ T72

♦ KQ

 Pass 2 ♠² Pass 3 ♠

South HCP: 12+1

♣ T987

♣ K6

All Pass

Contract: 3 ♠ South

1. New Minor Forcing

2. 3 !S

Board: 329	♠ J87	Partner is dealer.
Dealer: South	♥ AKJT76	The opponents are silent.
Vul: Both	♦ K5	
HCP: 12+2	♣ 82	

Board: 330	♠ K642	You are dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ AK764	
HCP: 14+1	♣ A72	

Board: 331	♠ QJ9	You are dealer.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: E-W	♦ Q943	
HCP: 13	♣ A62	

Board: 332	♠ QT3	You are dealer.
Dealer: North	♥ QJT5	The opponents are silent.
Vul: Both	♦ A9	
HCP: 13	♣ A854	

Both hands (Answers Page)

Board: 329	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ KT4				1♣
Vul: Both	♥ AKJT76	♥ Q93	Pass	1♥	Pass	1NT
North HCP: 12+2	♦ K5	♦ A76	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ 82	♣ AJT3	Pass	4♦ ³	Pass	4♠ ⁴
Contract: 5♥ North			Pass	5♥	All Pass	

1. New Minor Forcing

2. 3 !H

3. Cue bid, a !D stopper

4. Cue bid, a !C stopper

Board: 330	North:	South:	W	N	E	S
Dealer: North	♠ K642	♠ Q98		1♦	Pass	1♥
Vul: N-S	♥ 9	♥ AQJT85	Pass	1♠	Pass	3♥
North HCP: 14+1	♦ AK764	♦ Q5	Pass	4♥	All Pass	
South HCP: 11+2	♣ A72	♣ 84				
Contract: 4♥ North						

Board: 331	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ K42		1♦	Pass	1♥
Vul: E-W	♥ KJ3	♥ AQ94	Pass	1NT	Pass	3♦
North HCP: 13	♦ Q943	♦ KT87	Pass	3NT	All Pass	
South HCP: 12	♣ A62	♣ 74				
Contract: 3NT North						

Board: 332	North:	South:	W	N	E	S
Dealer: North	♠ QT3	♠ AK642		1♣	Pass	1♠
Vul: Both	♥ QJT5	♥ 8	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ A9	♦ KJ6	Pass	3♠ ²	Pass	4♠
South HCP: 12+1	♣ A854	♣ J976	All Pass			
Contract: 4♠ South						

1. New Minor Forcing

2. 3 !S

Board: 329 ♠ KT4 You are dealer.

Dealer: South ♥ Q93 The opponents are silent.

Vul: Both ♦ A76

HCP: 14 ♣ AJT3

Board: 330 ♠ Q98 Partner is dealer.

Dealer: North ♥ AQJT85 The opponents are silent.

Vul: N-S ♦ Q5

HCP: 11+2 ♣ 84

Board: 331 ♠ K42 Partner is dealer.

Dealer: North ♥ AQ94 The opponents are silent.

Vul: E-W ♦ KT87

HCP: 12 ♣ 74

Board: 332 ♠ AK642 Partner is dealer.

Dealer: North ♥ 8 The opponents are silent.

Vul: Both ♦ KJ6

HCP: 12+1 ♣ J976

Both hands (Answers Page)

Board: 329	North:	South:	W	N	E	S
Dealer: South	♠ J87	♠ KT4				1♣
Vul: Both	♥ AKJT76	♥ Q93	Pass	1♥	Pass	1NT
North HCP: 12+2	♦ K5	♦ A76	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ 82	♣ AJT3	Pass	4♦ ³	Pass	4♠ ⁴
Contract: 5♥ North			Pass	5♥	All Pass	

1. New Minor Forcing

2. 3 !H

3. Cue bid, a !D stopper

4. Cue bid, a !C stopper

Board: 330	North:	South:	W	N	E	S
Dealer: North	♠ K642	♠ Q98		1♦	Pass	1♥
Vul: N-S	♥ 9	♥ AQJT85	Pass	1♠	Pass	3♥
North HCP: 14+1	♦ AK764	♦ Q5	Pass	4♥	All Pass	
South HCP: 11+2	♣ A72	♣ 84				
Contract: 4♥ North						

Board: 331	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ K42		1♦	Pass	1♥
Vul: E-W	♥ KJ3	♥ AQ94	Pass	1NT	Pass	3♦
North HCP: 13	♦ Q943	♦ KT87	Pass	3NT	All Pass	
South HCP: 12	♣ A62	♣ 74				
Contract: 3NT North						

Board: 332	North:	South:	W	N	E	S
Dealer: North	♠ QT3	♠ AK642		1♣	Pass	1♠
Vul: Both	♥ QJT5	♥ 8	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ A9	♦ KJ6	Pass	3♠ ²	Pass	4♠
South HCP: 12+1	♣ A854	♣ J976	All Pass			
Contract: 4♠ South						

1. New Minor Forcing

2. 3 !S

Board: 333 ♠ KQJ You are dealer.

Dealer: North ♥ J76 The opponents are silent.

Vul: None ♦ QT74

HCP: 12 ♣ QJ4

Board: 334 ♠ K83 You are dealer.

Dealer: North ♥ K72 The opponents are silent.

Vul: Both ♦ Q52

HCP: 13 ♣ KQ75

Board: 335 ♠ Q9 Partner is dealer.

Dealer: South ♥ KQ952 The opponents are silent.

Vul: None ♦ T73

HCP: 12+1 ♣ AJ2

Board: 336 ♠ KJ65 You are dealer.

Dealer: North ♥ A874 The opponents are silent.

Vul: N-S ♦ Q7

HCP: 14 ♣ A64

Both hands (Answers Page)

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ 8		1♦	Pass	1♥
Vul: None	♥ J76	♥ AT93	Pass	1NT	Pass	3♦
North HCP: 12	♦ QT74	♦ A963	Pass	3NT	All Pass	
South HCP: 12	♣ QJ4	♣ AT85				
Contract: 3NT North						

Board: 334	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ 75		1♣	Pass	1♥
Vul: Both	♥ K72	♥ AQ9864	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ Q52	♦ 6	Pass	3♥ ²	Pass	4♥
South HCP: 11+2	♣ KQ75	♣ AJ84	All Pass			
Contract: 4♥ South						
			1. New Minor Forcing			
			2. 3 !H			

Board: 335	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ J53				1♦
Vul: None	♥ KQ952	♥ AJ4	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ T73	♦ AK96	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 13	♣ AJ2	♣ T74	Pass	4♥	All Pass	
Contract: 4♥ North						
			1. New Minor Forcing			
			2. 3 !H			

Board: 336	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ A3		1♣	Pass	1♦
Vul: N-S	♥ A874	♥ QT2	Pass	1♥	Pass	2NT
North HCP: 14	♦ Q7	♦ AJ86	Pass	3♠	Pass	3NT
South HCP: 11	♣ A64	♣ 9732	All Pass			
Contract: 3NT South						

South hands

4th Bid Inviting

Board: 333	♠ 8	Partner is dealer.
Dealer: North	♥ AT93	The opponents are silent.
Vul: None	♦ A963	
HCP: 12	♣ AT85	

Board: 334	♠ 75	Partner is dealer.
Dealer: North	♥ AQ9864	The opponents are silent.
Vul: Both	♦ 6	
HCP: 11+2	♣ AJ84	

Board: 335	♠ J53	You are dealer.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: None	♦ AK96	
HCP: 13	♣ T74	

Board: 336	♠ A3	Partner is dealer.
Dealer: North	♥ QT2	The opponents are silent.
Vul: N-S	♦ AJ86	
HCP: 11	♣ 9732	

Both hands (Answers Page)

Board: 333	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ 8		1♦	Pass	1♥
Vul: None	♥ J76	♥ AT93	Pass	1NT	Pass	3♦
North HCP: 12	♦ QT74	♦ A963	Pass	3NT	All Pass	
South HCP: 12	♣ QJ4	♣ AT85				
Contract: 3NT North						

Board: 334	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ 75		1♣	Pass	1♥
Vul: Both	♥ K72	♥ AQ9864	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ Q52	♦ 6	Pass	3♥ ²	Pass	4♥
South HCP: 11+2	♣ KQ75	♣ AJ84	All Pass			
Contract: 4♥ South						
			1. New Minor Forcing			
			2. 3 !H			

Board: 335	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ J53				1♦
Vul: None	♥ KQ952	♥ AJ4	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ T73	♦ AK96	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 13	♣ AJ2	♣ T74	Pass	4♥	All Pass	
Contract: 4♥ North						
			1. New Minor Forcing			
			2. 3 !H			

Board: 336	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ A3		1♣	Pass	1♦
Vul: N-S	♥ A874	♥ QT2	Pass	1♥	Pass	2NT
North HCP: 14	♦ Q7	♦ AJ86	Pass	3♠	Pass	3NT
South HCP: 11	♣ A64	♣ 9732	All Pass			
Contract: 3NT South						

Board: 337	♠ K65432	Partner is dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: Both	♦ 75	
HCP: 12+2	♣ K7	

Board: 338	♠ K875	You are dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: None	♦ QJ73	
HCP: 13	♣ AK4	

Board: 339	♠ AKT	You are dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: N-S	♦ Q982	
HCP: 13	♣ A762	

Board: 340	♠ 864	Partner is dealer.
Dealer: South	♥ J643	The opponents are silent.
Vul: E-W	♦ AK63	
HCP: 12	♣ A5	

Board: 341	♠ AQJT86	Partner is dealer.
Dealer: South	♥ T7	The opponents are silent.
Vul: None	♦ T9	
HCP: 11+2	♣ KJ9	

Both hands (Answers Page)

Board: 337	North:	South:	W	N	E	S
Dealer: South	♠ K65432	♠ 97				1♦
Vul: Both	♥ AQ5	♥ T864	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ 75	♦ AK98	Pass	2♣ ¹	Pass	3♥
South HCP: 13	♣ K7	♣ AQT	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			

1. New Minor Forcing

Board: 338	North:	South:	W	N	E	S
Dealer: North	♠ K875	♠ A4		1♦	Pass	1♥
Vul: None	♥ T9	♥ AQJ643	Pass	1♠	Pass	3♥
North HCP: 13	♦ QJ73	♦ 6542	Pass	4♥	All Pass	
South HCP: 11+2	♣ AK4	♣ T				
Contract: 4♥ North			All Pass			

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ 93		1♦	Pass	1♥
Vul: N-S	♥ T5	♥ QJ943	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ Q982	♦ A63	Pass	3NT	All Pass	
South HCP: 11+1	♣ A762	♣ KJ8				
Contract: 3NT North			All Pass			

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ AJ3				1♦
Vul: E-W	♥ J643	♥ QT5	Pass	1♥	Pass	1NT
North HCP: 12	♦ AK63	♦ QJT8	Pass	3♦	Pass	3NT
South HCP: 12	♣ A5	♣ Q63	All Pass			
Contract: 3NT South			All Pass			

Board: 341	North:	South:	W	N	E	S
Dealer: South	♠ AQJT86	♠ 42				1♦
Vul: None	♥ T7	♥ Q32	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ T9	♦ AQJ2	Pass	2♣ ¹	Pass	3NT
South HCP: 13	♣ KJ9	♣ A764	Pass	4♠	All Pass	
Contract: 4♠ North			All Pass			

1. New Minor Forcing

Board: 337	♠ 97	You are dealer.
Dealer: South	♥ T864	The opponents are silent.
Vul: Both	♦ AK98	
HCP: 13	♣ AQT	

Board: 338	♠ A4	Partner is dealer.
Dealer: North	♥ AQJ643	The opponents are silent.
Vul: None	♦ 6542	
HCP: 11+2	♣ T	

Board: 339	♠ 93	Partner is dealer.
Dealer: North	♥ QJ943	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 11+1	♣ KJ8	

Board: 340	♠ AJ3	You are dealer.
Dealer: South	♥ QT5	The opponents are silent.
Vul: E-W	♦ QJT8	
HCP: 12	♣ Q63	

Board: 341	♠ 42	You are dealer.
Dealer: South	♥ Q32	The opponents are silent.
Vul: None	♦ AQJ2	
HCP: 13	♣ A764	

Both hands (Answers Page)

Board: 337	North:	South:	W	N	E	S
Dealer: South	♠ K65432	♠ 97				1♦
Vul: Both	♥ AQ5	♥ T864	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ 75	♦ AK98	Pass	2♣ ¹	Pass	3♥
South HCP: 13	♣ K7	♣ AQT	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			

1. New Minor Forcing

Board: 338	North:	South:	W	N	E	S
Dealer: North	♠ K875	♠ A4		1♦	Pass	1♥
Vul: None	♥ T9	♥ AQJ643	Pass	1♠	Pass	3♥
North HCP: 13	♦ QJ73	♦ 6542	Pass	4♥	All Pass	
South HCP: 11+2	♣ AK4	♣ T				
Contract: 4♥ North			All Pass			

Board: 339	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ 93		1♦	Pass	1♥
Vul: N-S	♥ T5	♥ QJ943	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ Q982	♦ A63	Pass	3NT	All Pass	
South HCP: 11+1	♣ A762	♣ KJ8				
Contract: 3NT North			All Pass			

Board: 340	North:	South:	W	N	E	S
Dealer: South	♠ 864	♠ AJ3				1♦
Vul: E-W	♥ J643	♥ QT5	Pass	1♥	Pass	1NT
North HCP: 12	♦ AK63	♦ QJT8	Pass	3♦	Pass	3NT
South HCP: 12	♣ A5	♣ Q63	All Pass			
Contract: 3NT South			All Pass			

Board: 341	North:	South:	W	N	E	S
Dealer: South	♠ AQJT86	♠ 42				1♦
Vul: None	♥ T7	♥ Q32	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ T9	♦ AQJ2	Pass	2♣ ¹	Pass	3NT
South HCP: 13	♣ KJ9	♣ A764	Pass	4♠	All Pass	
Contract: 4♠ North			All Pass			

1. New Minor Forcing

Board: 342	♠ 5432	Partner is dealer.
Dealer: South	♥ 863	The opponents are silent.
Vul: N-S	♦ AQJ53	
HCP: 11+1	♣ A	

Board: 343	♠ 8742	You are dealer.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ QJ6	
HCP: 14	♣ AK86	

Board: 344	♠ A9542	Partner is dealer.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: Both	♦ T43	
HCP: 11+1	♣ QJ	

Board: 345	♠ T4	You are dealer.
Dealer: North	♥ K842	The opponents are silent.
Vul: N-S	♦ KT83	
HCP: 13	♣ AK4	

Board: 346	♠ 85	Partner is dealer.
Dealer: South	♥ AQJ5	The opponents are silent.
Vul: E-W	♦ J984	
HCP: 11	♣ QJ2	

Both hands (Answers Page)

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ 5432	♠ A9				1♦
Vul: N-S	♥ 863	♥ AQT	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ AQJ53	♦ 8762	Pass	2♦	All Pass	
South HCP: 13	♣ A	♣ K984				
Contract: 2♦ North						

Board: 343	North:	South:	W	N	E	S
Dealer: North	♠ 8742	♠ AKJ6		1♣	Pass	1♥
Vul: E-W	♥ KJ	♥ AT64	Pass	1♠	Pass	3♠
North HCP: 14	♦ QJ6	♦ 83	Pass	4♠	All Pass	
South HCP: 12	♣ AK86	♣ 532				
Contract: 4♠ North						

Board: 344	North:	South:	W	N	E	S
Dealer: South	♠ A9542	♠ J3				1♦
Vul: Both	♥ KJ9	♥ AT42	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ T43	♦ AJ86	Pass	2♣ ¹	Pass	3♥
South HCP: 14	♣ QJ	♣ A64	Pass	3NT	All Pass	
Contract: 3NT North						

1. New Minor Forcing

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ KJ873		1♦	Pass	1♠
Vul: N-S	♥ K842	♥ J5	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ KT83	♦ AJ7	Pass	3♥	All Pass	
South HCP: 11+1	♣ AK4	♣ J75				
Contract: 3♥ North						

1. New Minor Forcing

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ A43				1♦
Vul: E-W	♥ AQJ5	♥ T92	Pass	1♥	Pass	1NT
North HCP: 11	♦ J984	♦ K532	Pass	2♦	All Pass	
South HCP: 14	♣ QJ2	♣ AK9				
Contract: 2♦ North						

Board: 342 ♠ A9 You are dealer.

Dealer: South ♥ AQT The opponents are silent.

Vul: N-S ♦ 8762

HCP: 13 ♣ K984

Board: 343 ♠ AKJ6 Partner is dealer.

Dealer: North ♥ AT64 The opponents are silent.

Vul: E-W ♦ 83

HCP: 12 ♣ 532

Board: 344 ♠ J3 You are dealer.

Dealer: South ♥ AT42 The opponents are silent.

Vul: Both ♦ AJ86

HCP: 14 ♣ A64

Board: 345 ♠ KJ873 Partner is dealer.

Dealer: North ♥ J5 The opponents are silent.

Vul: N-S ♦ AJ7

HCP: 11+1 ♣ J75

Board: 346 ♠ A43 You are dealer.

Dealer: South ♥ T92 The opponents are silent.

Vul: E-W ♦ K532

HCP: 14 ♣ AK9

Both hands (Answers Page)

Board: 342	North:	South:	W	N	E	S
Dealer: South	♠ 5432	♠ A9				1♦
Vul: N-S	♥ 863	♥ AQT	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ AQJ53	♦ 8762	Pass	2♦	All Pass	
South HCP: 13	♣ A	♣ K984				
Contract: 2♦ North						

Board: 343	North:	South:	W	N	E	S
Dealer: North	♠ 8742	♠ AKJ6		1♣	Pass	1♥
Vul: E-W	♥ KJ	♥ AT64	Pass	1♠	Pass	3♠
North HCP: 14	♦ QJ6	♦ 83	Pass	4♠	All Pass	
South HCP: 12	♣ AK86	♣ 532				
Contract: 4♠ North						

Board: 344	North:	South:	W	N	E	S
Dealer: South	♠ A9542	♠ J3				1♦
Vul: Both	♥ KJ9	♥ AT42	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ T43	♦ AJ86	Pass	2♣ ¹	Pass	3♥
South HCP: 14	♣ QJ	♣ A64	Pass	3NT	All Pass	
Contract: 3NT North						

1. New Minor Forcing

Board: 345	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ KJ873		1♦	Pass	1♠
Vul: N-S	♥ K842	♥ J5	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ KT83	♦ AJ7	Pass	3♥	All Pass	
South HCP: 11+1	♣ AK4	♣ J75				
Contract: 3♥ North						

1. New Minor Forcing

Board: 346	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ A43				1♦
Vul: E-W	♥ AQJ5	♥ T92	Pass	1♥	Pass	1NT
North HCP: 11	♦ J984	♦ K532	Pass	2♦	All Pass	
South HCP: 14	♣ QJ2	♣ AK9				
Contract: 2♦ North						

Board: 347	♠ AJT7	Partner is dealer.
Dealer: South	♥ 63	The opponents are silent.
Vul: None	♦ AK652	
HCP: 12+1	♣ T5	

Board: 348	♠ KQJ93	Partner is dealer.
Dealer: South	♥ 982	The opponents are silent.
Vul: E-W	♦ J3	
HCP: 11+1	♣ A76	

Board: 349	♠ KJ4	You are dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ K632	
HCP: 14	♣ KJ96	

Board: 350	♠ A987	Partner is dealer.
Dealer: South	♥ 92	The opponents are silent.
Vul: None	♦ AK8	
HCP: 12	♣ JT83	

Board: 351	♠ J5	You are dealer.
Dealer: North	♥ AJ82	The opponents are silent.
Vul: N-S	♦ 9732	
HCP: 12	♣ KQJ	

Both hands (Answers Page)

Board: 347	North:	South:	W	N	E	S
Dealer: South	♠ AJT7	♠ Q6				1♣
Vul: None	♥ 63	♥ QJ72	Pass	1♦	Pass	1♥
North HCP: 12+1	♦ AK652	♦ Q83	Pass	2NT	Pass	3♦
South HCP: 14	♣ T5	♣ AK98	Pass	3♠	Pass	3NT
Contract: 3NT South			All Pass			

Board: 348	North:	South:	W	N	E	S
Dealer: South	♠ KQJ93	♠ 84				1♣
Vul: E-W	♥ 982	♥ KQ76	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ J3	♦ A94	Pass	2♦ ¹	Pass	3♥
South HCP: 13	♣ A76	♣ KJ94	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 349	North:	South:	W	N	E	S		
Dealer: North	♠ KJ4	♠ QT93		1♦	Pass	1♥		
Vul: Both	♥ K8	♥ AQ765	Pass	1NT	Pass	2♣ ¹		
North HCP: 14	♦ K632	♦ A87	Pass	3NT	All Pass			
South HCP: 12+1	♣ KJ96	♣ T	1. New Minor Forcing					
Contract: 3NT North								

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ A987	♠ T3				1♦
Vul: None	♥ 92	♥ KQT8	Pass	1♠	Pass	1NT
North HCP: 12	♦ AK8	♦ QT97	Pass	2NT	Pass	3NT
South HCP: 14	♣ JT83	♣ AK4	All Pass			
Contract: 3NT South						

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ KQ732		1♦	Pass	1♠
Vul: N-S	♥ AJ82	♥ Q7	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ 9732	♦ A4	Pass	2♥	Pass	2NT
South HCP: 11+1	♣ KQJ	♣ T863	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 347 ♠ Q6 You are dealer.

Dealer: South ♥ QJ72 The opponents are silent.

Vul: None ♦ Q83

HCP: 14 ♣ AK98

Board: 348 ♠ 84 You are dealer.

Dealer: South ♥ KQ76 The opponents are silent.

Vul: E-W ♦ A94

HCP: 13 ♣ KJ94

Board: 349 ♠ QT93 Partner is dealer.

Dealer: North ♥ AQ765 The opponents are silent.

Vul: Both ♦ A87

HCP: 12+1 ♣ T

Board: 350 ♠ T3 You are dealer.

Dealer: South ♥ KQT8 The opponents are silent.

Vul: None ♦ QT97

HCP: 14 ♣ AK4

Board: 351 ♠ KQ732 Partner is dealer.

Dealer: North ♥ Q7 The opponents are silent.

Vul: N-S ♦ A4

HCP: 11+1 ♣ T863

Both hands (Answers Page)

Board: 347	North:	South:	W	N	E	S
Dealer: South	♠ AJT7	♠ Q6				1♣
Vul: None	♥ 63	♥ QJ72	Pass	1♦	Pass	1♥
North HCP: 12+1	♦ AK652	♦ Q83	Pass	2NT	Pass	3♦
South HCP: 14	♣ T5	♣ AK98	Pass	3♠	Pass	3NT
Contract: 3NT South			All Pass			

Board: 348	North:	South:	W	N	E	S
Dealer: South	♠ KQJ93	♠ 84				1♣
Vul: E-W	♥ 982	♥ KQ76	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ J3	♦ A94	Pass	2♦ ¹	Pass	3♥
South HCP: 13	♣ A76	♣ KJ94	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 349	North:	South:	W	N	E	S		
Dealer: North	♠ KJ4	♠ QT93		1♦	Pass	1♥		
Vul: Both	♥ K8	♥ AQ765	Pass	1NT	Pass	2♣ ¹		
North HCP: 14	♦ K632	♦ A87	Pass	3NT	All Pass			
South HCP: 12+1	♣ KJ96	♣ T	1. New Minor Forcing					
Contract: 3NT North								

Board: 350	North:	South:	W	N	E	S
Dealer: South	♠ A987	♠ T3				1♦
Vul: None	♥ 92	♥ KQT8	Pass	1♠	Pass	1NT
North HCP: 12	♦ AK8	♦ QT97	Pass	2NT	Pass	3NT
South HCP: 14	♣ JT83	♣ AK4	All Pass			
Contract: 3NT South						

Board: 351	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ KQ732		1♦	Pass	1♠
Vul: N-S	♥ AJ82	♥ Q7	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ 9732	♦ A4	Pass	2♥	Pass	2NT
South HCP: 11+1	♣ KQJ	♣ T863	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

North hands

4th Bid Inviting

Board: 352	♠ JT632	Partner is dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ K98	
HCP: 11+1	♣ QJ4	

Board: 353	♠ AJ	You are dealer.
Dealer: North	♥ T76	The opponents are silent.
Vul: None	♦ A743	
HCP: 14	♣ AJT9	

Board: 354	♠ A3	Partner is dealer.
Dealer: South	♥ QJ86	The opponents are silent.
Vul: N-S	♦ 98	
HCP: 11+1	♣ A8653	

Board: 355	♠ AQ7	Partner is dealer.
Dealer: South	♥ QJ7653	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 12+2	♣ K5	

Board: 356	♠ AQ75	Partner is dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: None	♦ J73	
HCP: 12	♣ K832	

Both hands (Answers Page)

Board: 352	North:	South:	W	N	E	S
Dealer: South	♠ JT632	♠ K8				1♦
Vul: Both	♥ KJ	♥ AQ96	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ K98	♦ Q743	Pass	2♣ ¹	Pass	3♥
South HCP: 14	♣ QJ4	♣ K52	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 353	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KQT95		1♦	Pass	1♠
Vul: None	♥ T76	♥ J92	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ A743	♦ KQ5	Pass	3NT	All Pass	
South HCP: 11+1	♣ AJT9	♣ 87	1. New Minor Forcing			
Contract: 3NT North						

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ 874				1♦
Vul: N-S	♥ QJ86	♥ T72	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ 98	♦ AKQ7	Pass	2NT	All Pass	
South HCP: 12	♣ A8653	♣ K94	1. New Minor Forcing			
Contract: 2NT North						

Board: 355	North:	South:	W	N	E	S
Dealer: South	♠ AQ7	♠ K3				1♦
Vul: E-W	♥ QJ7653	♥ AT2	Pass	1♥	Pass	1NT
North HCP: 12+2	♦ T3	♦ J964	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 14	♣ K5	♣ AQT4	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ AQ75	♠ KJ3				1♣
Vul: None	♥ Q8	♥ T642	Pass	1♠	Pass	1NT
North HCP: 12	♦ J73	♦ A5	Pass	3♣	Pass	3NT
South HCP: 14	♣ K832	♣ AQ54	All Pass			
Contract: 3NT South						

Board: 352	♠ K8	You are dealer.
Dealer: South	♥ AQ96	The opponents are silent.
Vul: Both	♦ Q743	
HCP: 14	♣ K52	

Board: 353	♠ KQT95	Partner is dealer.
Dealer: North	♥ J92	The opponents are silent.
Vul: None	♦ KQ5	
HCP: 11+1	♣ 87	

Board: 354	♠ 874	You are dealer.
Dealer: South	♥ T72	The opponents are silent.
Vul: N-S	♦ AKQ7	
HCP: 12	♣ K94	

Board: 355	♠ K3	You are dealer.
Dealer: South	♥ AT2	The opponents are silent.
Vul: E-W	♦ J964	
HCP: 14	♣ AQT4	

Board: 356	♠ KJ3	You are dealer.
Dealer: South	♥ T642	The opponents are silent.
Vul: None	♦ A5	
HCP: 14	♣ AQ54	

Both hands (Answers Page)

Board: 352	North:	South:	W	N	E	S
Dealer: South	♠ JT632	♠ K8				1♦
Vul: Both	♥ KJ	♥ AQ96	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ K98	♦ Q743	Pass	2♣ ¹	Pass	3♥
South HCP: 14	♣ QJ4	♣ K52	Pass	3NT	All Pass	
Contract: 3NT North						1. New Minor Forcing

Board: 353	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ KQT95		1♦	Pass	1♠
Vul: None	♥ T76	♥ J92	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ A743	♦ KQ5	Pass	3NT	All Pass	
South HCP: 11+1	♣ AJT9	♣ 87				1. New Minor Forcing
Contract: 3NT North						

Board: 354	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ 874				1♦
Vul: N-S	♥ QJ86	♥ T72	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ 98	♦ AKQ7	Pass	2NT	All Pass	
South HCP: 12	♣ A8653	♣ K94				
Contract: 2NT North						

Board: 355	North:	South:	W	N	E	S
Dealer: South	♠ AQ7	♠ K3				1♦
Vul: E-W	♥ QJ7653	♥ AT2	Pass	1♥	Pass	1NT
North HCP: 12+2	♦ T3	♦ J964	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 14	♣ K5	♣ AQT4	Pass	4♥	All Pass	
Contract: 4♥ North						1. New Minor Forcing
						2. 3 !H

Board: 356	North:	South:	W	N	E	S
Dealer: South	♠ AQ75	♠ KJ3				1♣
Vul: None	♥ Q8	♥ T642	Pass	1♠	Pass	1NT
North HCP: 12	♦ J73	♦ A5	Pass	3♣	Pass	3NT
South HCP: 14	♣ K832	♣ AQ54	All Pass			
Contract: 3NT South						

Board: 357 ♠ 32 You are dealer.

Dealer: North ♥ KQT The opponents are silent.

Vul: N-S ♦ QJT9

HCP: 12 ♣ AT65

Board: 358 ♠ Q752 Partner is dealer.

Dealer: South ♥ A4 The opponents are silent.

Vul: E-W ♦ QJ8

HCP: 11 ♣ Q654

Board: 359 ♠ A73 You are dealer.

Dealer: North ♥ KJ5 The opponents are silent.

Vul: Both ♦ A862

HCP: 14 ♣ Q74

Board: 360 ♠ 63 Partner is dealer.

Dealer: South ♥ AQT4 The opponents are silent.

Vul: N-S ♦ AQT94

HCP: 12+1 ♣ 64

Board: 361 ♠ AKJ4 You are dealer.

Dealer: North ♥ KT The opponents are silent.

Vul: E-W ♦ QJT3

HCP: 14 ♣ 752

Both hands (Answers Page)

Board: 357	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ QJT4		1♦	Pass	1♠
Vul: N-S	♥ KQT	♥ AJ3	Pass	1NT	Pass	2♦
North HCP: 12	♦ QJT9	♦ K874		All Pass		
South HCP: 11	♣ AT65	♣ 97				
Contract: 2♦ South						

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ Q752	♠ AJ				1♣
Vul: E-W	♥ A4	♥ T853	Pass	1♠	Pass	1NT
North HCP: 11	♦ QJ8	♦ K96	Pass	2♣	All Pass	
South HCP: 12	♣ Q654	♣ AT87				
Contract: 2♣ North						

Board: 359	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ K84		1♦	Pass	1♥
Vul: Both	♥ KJ5	♥ AQT6	Pass	1NT	Pass	2♦
North HCP: 14	♦ A862	♦ QT953		All Pass		
South HCP: 11+1	♣ Q74	♣ 2				
Contract: 2♦ South						

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KT7				1♦
Vul: N-S	♥ AQT4	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ AQT94	♦ K852	Pass	3NT	All Pass	
South HCP: 14	♣ 64	♣ A983				
Contract: 3NT North						

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ 9875		1♦	Pass	1♥
Vul: E-W	♥ KT	♥ AQ95	Pass	1♠	Pass	3♠
North HCP: 14	♦ QJT3	♦ K97		All Pass		
South HCP: 12	♣ 752	♣ K6				
Contract: 3♠ South						

Board: 357	♠ QJT4	Partner is dealer.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: N-S	♦ K874	
HCP: 11	♣ 97	

Board: 358	♠ AJ	You are dealer.
Dealer: South	♥ T853	The opponents are silent.
Vul: E-W	♦ K96	
HCP: 12	♣ AT87	

Board: 359	♠ K84	Partner is dealer.
Dealer: North	♥ AQT6	The opponents are silent.
Vul: Both	♦ QT953	
HCP: 11+1	♣ 2	

Board: 360	♠ KT7	You are dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: N-S	♦ K852	
HCP: 14	♣ A983	

Board: 361	♠ 9875	Partner is dealer.
Dealer: North	♥ AQ95	The opponents are silent.
Vul: E-W	♦ K97	
HCP: 12	♣ K6	

Both hands (Answers Page)

Board: 357	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ QJT4		1♦	Pass	1♠
Vul: N-S	♥ KQT	♥ AJ3	Pass	1NT	Pass	2♦
North HCP: 12	♦ QJT9	♦ K874		All Pass		
South HCP: 11	♣ AT65	♣ 97				
Contract: 2♦ South						

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ Q752	♠ AJ				1♣
Vul: E-W	♥ A4	♥ T853	Pass	1♠	Pass	1NT
North HCP: 11	♦ QJ8	♦ K96	Pass	2♣	All Pass	
South HCP: 12	♣ Q654	♣ AT87				
Contract: 2♣ North						

Board: 359	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ K84		1♦	Pass	1♥
Vul: Both	♥ KJ5	♥ AQT6	Pass	1NT	Pass	2♦
North HCP: 14	♦ A862	♦ QT953		All Pass		
South HCP: 11+1	♣ Q74	♣ 2				
Contract: 2♦ South						

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KT7				1♦
Vul: N-S	♥ AQT4	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ AQT94	♦ K852	Pass	3NT	All Pass	
South HCP: 14	♣ 64	♣ A983				
Contract: 3NT North						

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ 9875		1♦	Pass	1♥
Vul: E-W	♥ KT	♥ AQ95	Pass	1♠	Pass	3♠
North HCP: 14	♦ QJT3	♦ K97		All Pass		
South HCP: 12	♣ 752	♣ K6				
Contract: 3♠ South						

North hands

4th Bid Inviting

Board: 362	♠ AT85	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ KJ94	
HCP: 11	♣ QJ97	

Board: 363	♠ 52	Partner is dealer.
Dealer: South	♥ 654	The opponents are silent.
Vul: None	♦ AKQJ7	
HCP: 12+1	♣ Q75	

Board: 364	♠ AJ6	Partner is dealer.
Dealer: South	♥ Q8764	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 12+1	♣ J3	

Board: 365	♠ 9854	Partner is dealer.
Dealer: South	♥ AJ873	The opponents are silent.
Vul: Both	♦ A2	
HCP: 11+1	♣ Q7	

Board: 366	♠ K986	Partner is dealer.
Dealer: South	♥ 732	The opponents are silent.
Vul: None	♦ A984	
HCP: 12	♣ KQ	

Both hands (Answers Page)

Board: 362	North:	South:	W	N	E	S
Dealer: South	♠ AT85	♠ KJ3				1♦
Vul: Both	♥ 5	♥ AKJ	Pass	1♠	Pass	1NT
North HCP: 11	♦ KJ94	♦ Q763	Pass	2♦	All Pass	
South HCP: 14	♣ QJ97	♣ 542				
Contract: 2♦ North						

Board: 363	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ A974				1♣
Vul: None	♥ 654	♥ KQT2	Pass	1♦	Pass	1♥
North HCP: 12+1	♦ AKQJ7	♦ 53	Pass	2NT	All Pass	
South HCP: 13	♣ Q75	♣ A62				
Contract: 2NT North						

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ K87				1♦
Vul: E-W	♥ Q8764	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ AT3	♦ J842	Pass	2♣ ¹	Pass	3NT
South HCP: 12	♣ J3	♣ A762	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 365	North:	South:	W	N	E	S
Dealer: South	♠ 9854	♠ J2				1♦
Vul: Both	♥ AJ873	♥ Q42	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ A2	♦ KQ86	Pass	2♣ ¹	Pass	2♥ ²
South HCP: 12	♣ Q7	♣ AT52	All Pass			
Contract: 2♥ South						1. New Minor Forcing
						2. 3 !H

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ K986	♠ Q4				1♦
Vul: None	♥ 732	♥ J54	Pass	1♠	Pass	1NT
North HCP: 12	♦ A984	♦ KQJ7	Pass	3♦	Pass	4♦
South HCP: 14	♣ KQ	♣ AJT2	All Pass			
Contract: 4♦ South						

Board: 362 ♠ KJ3 You are dealer.

Dealer: South ♥ AKJ The opponents are silent.

Vul: Both ♦ Q763

HCP: 14 ♣ 542

Board: 363 ♠ A974 You are dealer.

Dealer: South ♥ KQT2 The opponents are silent.

Vul: None ♦ 53

HCP: 13 ♣ A62

Board: 364 ♠ K87 You are dealer.

Dealer: South ♥ KJ The opponents are silent.

Vul: E-W ♦ J842

HCP: 12 ♣ A762

Board: 365 ♠ J2 You are dealer.

Dealer: South ♥ Q42 The opponents are silent.

Vul: Both ♦ KQ86

HCP: 12 ♣ AT52

Board: 366 ♠ Q4 You are dealer.

Dealer: South ♥ J54 The opponents are silent.

Vul: None ♦ KQJ7

HCP: 14 ♣ AJT2

Both hands (Answers Page)

Board: 362	North:	South:	W	N	E	S
Dealer: South	♠ AT85	♠ KJ3				1♦
Vul: Both	♥ 5	♥ AKJ	Pass	1♠	Pass	1NT
North HCP: 11	♦ KJ94	♦ Q763	Pass	2♦	All Pass	
South HCP: 14	♣ QJ97	♣ 542				
Contract: 2♦ North						

Board: 363	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ A974				1♣
Vul: None	♥ 654	♥ KQT2	Pass	1♦	Pass	1♥
North HCP: 12+1	♦ AKQJ7	♦ 53	Pass	2NT	All Pass	
South HCP: 13	♣ Q75	♣ A62				
Contract: 2NT North						

Board: 364	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ K87				1♦
Vul: E-W	♥ Q8764	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ AT3	♦ J842	Pass	2♣ ¹	Pass	3NT
South HCP: 12	♣ J3	♣ A762	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 365	North:	South:	W	N	E	S
Dealer: South	♠ 9854	♠ J2				1♦
Vul: Both	♥ AJ873	♥ Q42	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ A2	♦ KQ86	Pass	2♣ ¹	Pass	2♥ ²
South HCP: 12	♣ Q7	♣ AT52	All Pass			
Contract: 2♥ South						1. New Minor Forcing
						2. 3 !H

Board: 366	North:	South:	W	N	E	S
Dealer: South	♠ K986	♠ Q4				1♦
Vul: None	♥ 732	♥ J54	Pass	1♠	Pass	1NT
North HCP: 12	♦ A984	♦ KQJ7	Pass	3♦	Pass	4♦
South HCP: 14	♣ KQ	♣ AJT2	All Pass			
Contract: 4♦ South						

Board: 367 ♠ Q74 You are dealer.

Dealer: North ♥ K2 The opponents are silent.

Vul: N-S ♦ T632

HCP: 14 ♣ AKQ2

Board: 368 ♠ QT2 You are dealer.

Dealer: North ♥ T76 The opponents are silent.

Vul: Both ♦ AQ32

HCP: 14 ♣ AQ4

Board: 369 ♠ AT8 You are dealer.

Dealer: North ♥ J76 The opponents are silent.

Vul: None ♦ AJ92

HCP: 14 ♣ KJ2

Board: 370 ♠ AKT8 You are dealer.

Dealer: North ♥ J6 The opponents are silent.

Vul: N-S ♦ K865

HCP: 13 ♣ Q32

Board: 371 ♠ KQ You are dealer.

Dealer: North ♥ J75 The opponents are silent.

Vul: E-W ♦ KT32

HCP: 12 ♣ QJ75

Both hands (Answers Page)

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ Q74	♠ 95		1♦	Pass	1♥
Vul: N-S	♥ K2	♥ AQ854	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ T632	♦ AQ	Pass	3NT	All Pass	
South HCP: 12+1	♣ AKQ2	♣ 8754				1. New Minor Forcing
Contract: 3NT North						

Board: 368	North:	South:	W	N	E	S
Dealer: North	♠ QT2	♠ AJ7		1♦	Pass	1♥
Vul: Both	♥ T76	♥ QJ8542	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AQ32	♦ T8	Pass	3♥ ²	Pass	4♥
South HCP: 11+2	♣ AQ4	♣ K7	All Pass			
Contract: 4♥ South						1. New Minor Forcing
						2. 3 !H

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ K942		1♦	Pass	1♠
Vul: None	♥ J76	♥ A8	Pass	1NT	Pass	2NT
North HCP: 14	♦ AJ92	♦ KQ854	Pass	3NT	All Pass	
South HCP: 12+1	♣ KJ2	♣ T4				
Contract: 3NT North						

Board: 370	North:	South:	W	N	E	S
Dealer: North	♠ AKT8	♠ 754		1♦	Pass	1♥
Vul: N-S	♥ J6	♥ AQ742	Pass	1♠	Pass	2NT
North HCP: 13	♦ K865	♦ AQ7	All Pass			
South HCP: 12+1	♣ Q32	♣ 54				
Contract: 2NT South						

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ J932		1♦	Pass	1♥
Vul: E-W	♥ J75	♥ AT83	Pass	1NT	Pass	2♦
North HCP: 12	♦ KT32	♦ AQ87	All Pass			
South HCP: 11	♣ QJ75	♣ 3				
Contract: 2♦ South						

South hands**4th Bid Inviting**

Board: 367	♠ 95	Partner is dealer.
Dealer: North	♥ AQ854	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 12+1	♣ 8754	

Board: 368	♠ AJ7	Partner is dealer.
Dealer: North	♥ QJ8542	The opponents are silent.
Vul: Both	♦ T8	
HCP: 11+2	♣ K7	

Board: 369	♠ K942	Partner is dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: None	♦ KQ854	
HCP: 12+1	♣ T4	

Board: 370	♠ 754	Partner is dealer.
Dealer: North	♥ AQ742	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 12+1	♣ 54	

Board: 371	♠ J932	Partner is dealer.
Dealer: North	♥ AT83	The opponents are silent.
Vul: E-W	♦ AQ87	
HCP: 11	♣ 3	

Both hands (Answers Page)

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ Q74	♠ 95		1♦	Pass	1♥
Vul: N-S	♥ K2	♥ AQ854	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ T632	♦ AQ	Pass	3NT	All Pass	
South HCP: 12+1	♣ AKQ2	♣ 8754				1. New Minor Forcing
Contract: 3NT North						

Board: 368	North:	South:	W	N	E	S
Dealer: North	♠ QT2	♠ AJ7		1♦	Pass	1♥
Vul: Both	♥ T76	♥ QJ8542	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AQ32	♦ T8	Pass	3♥ ²	Pass	4♥
South HCP: 11+2	♣ AQ4	♣ K7	All Pass			
Contract: 4♥ South						1. New Minor Forcing
						2. 3 !H

Board: 369	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ K942		1♦	Pass	1♠
Vul: None	♥ J76	♥ A8	Pass	1NT	Pass	2NT
North HCP: 14	♦ AJ92	♦ KQ854	Pass	3NT	All Pass	
South HCP: 12+1	♣ KJ2	♣ T4				
Contract: 3NT North						

Board: 370	North:	South:	W	N	E	S
Dealer: North	♠ AKT8	♠ 754		1♦	Pass	1♥
Vul: N-S	♥ J6	♥ AQ742	Pass	1♠	Pass	2NT
North HCP: 13	♦ K865	♦ AQ7	All Pass			
South HCP: 12+1	♣ Q32	♣ 54				
Contract: 2NT South						

Board: 371	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ J932		1♦	Pass	1♥
Vul: E-W	♥ J75	♥ AT83	Pass	1NT	Pass	2♦
North HCP: 12	♦ KT32	♦ AQ87	All Pass			
South HCP: 11	♣ QJ75	♣ 3				
Contract: 2♦ South						

Board: 372	♠ AQT7	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: None	♦ Q98	
HCP: 12	♣ KJ85	

Board: 373	♠ KJ2	You are dealer.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: N-S	♦ KT83	
HCP: 12	♣ 754	

Board: 374	♠ KQJT	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ AJT2	
HCP: 11	♣ T876	

Board: 375	♠ Q984	Partner is dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ AQJ95	
HCP: 12+1	♣ T3	

Board: 376	♠ 752	You are dealer.
Dealer: North	♥ AT73	The opponents are silent.
Vul: N-S	♦ AQ43	
HCP: 14	♣ A3	

Both hands (Answers Page)

Board: 372

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT South

North:

♠ AQT7

♥ 73

♦ Q98

♣ KJ85

South:

♠ KJ8

♥ AT9

♦ AJ2

♣ 9763

W N E S

1♣

Pass 1♠ Pass 1NT

Pass 3♣ Pass 3NT

All Pass

Board: 373

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ KJ2

♥ AJ2

♦ KT83

♣ 754

South:

♠ A965

♥ Q8

♦ Q65

♣ QJT8

W N E S

1♦

Pass 1NT Pass 2NT

All Pass

Board: 374

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 13

Contract: 2♦ North

North:

♠ KQJT

♥ 6

♦ AJT2

♣ T876

South:

♠ 72

♥ AT75

♦ Q987

♣ AK5

W N E S

1♦

Pass 1♠ Pass 1NT

Pass 2♦ All Pass

Board: 375

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 3♦ South

North:

♠ Q984

♥ K8

♦ AQJ95

♣ T3

South:

♠ J65

♥ J65

♦ KT8

♣ AK98

W N E S

1♣

Pass 1♦ Pass 1NT

Pass 2♠ Pass 3♦

All Pass

Board: 376

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 4♠ South

North:

♠ 752

♥ AT73

♦ AQ43

♣ A3

South:

♠ AJT64

♥ 2

♦ K86

♣ KJ94

W N E S

1♦ Pass 1♠

 Pass 1NT Pass 2♣¹

 Pass 3♠² Pass 4♠

All Pass

1. New Minor Forcing

2. 3 !S

Board: 372 ♠ KJ8 You are dealer.

Dealer: South ♥ AT9 The opponents are silent.

Vul: None ♦ AJ2

HCP: 13 ♣ 9763

Board: 373 ♠ A965 Partner is dealer.

Dealer: North ♥ Q8 The opponents are silent.

Vul: N-S ♦ Q65

HCP: 11 ♣ QJT8

Board: 374 ♠ 72 You are dealer.

Dealer: South ♥ AT75 The opponents are silent.

Vul: E-W ♦ Q987

HCP: 13 ♣ AK5

Board: 375 ♠ J65 You are dealer.

Dealer: South ♥ J65 The opponents are silent.

Vul: Both ♦ KT8

HCP: 12 ♣ AK98

Board: 376 ♠ AJT64 Partner is dealer.

Dealer: North ♥ 2 The opponents are silent.

Vul: N-S ♦ K86

HCP: 12+1 ♣ KJ94

Both hands (Answers Page)

Board: 372

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT South

North:

♠ AQT7

♥ 73

♦ Q98

♣ KJ85

South:

♠ KJ8

♥ AT9

♦ AJ2

♣ 9763

W N E S

1♣

Pass 1♠ Pass 1NT

Pass 3♣ Pass 3NT

All Pass

Board: 373

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ KJ2

♥ AJ2

♦ KT83

♣ 754

South:

♠ A965

♥ Q8

♦ Q65

♣ QJT8

W N E S

1♦

Pass 1NT Pass 2NT

All Pass

Board: 374

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 13

Contract: 2♦ North

North:

♠ KQJT

♥ 6

♦ AJT2

♣ T876

South:

♠ 72

♥ AT75

♦ Q987

♣ AK5

W N E S

1♦

Pass 1♠ Pass 1NT

Pass 2♦ All Pass

Board: 375

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 3♦ South

North:

♠ Q984

♥ K8

♦ AQJ95

♣ T3

South:

♠ J65

♥ J65

♦ KT8

♣ AK98

W N E S

1♣

Pass 1♦ Pass 1NT

Pass 2♠ Pass 3♦

All Pass

Board: 376

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 4♠ South

North:

♠ 752

♥ AT73

♦ AQ43

♣ A3

South:

♠ AJT64

♥ 2

♦ K86

♣ KJ94

W N E S

1♦ Pass 1♠

 Pass 1NT Pass 2♣¹

 Pass 3♠² Pass 4♠

All Pass

1. New Minor Forcing

2. 3 !S

Board: 377 ♠ JT You are dealer.

Dealer: North ♥ J53 The opponents are silent.

Vul: E-W ♦ KJ63

HCP: 13 ♣ AQJ4

Board: 378 ♠ AT4 You are dealer.

Dealer: North ♥ T76 The opponents are silent.

Vul: None ♦ AK94

HCP: 14 ♣ K42

Board: 379 ♠ AQJ432 Partner is dealer.

Dealer: South ♥ JT The opponents are silent.

Vul: Both ♦ 9

HCP: 11+2 ♣ QJ73

Board: 380 ♠ T5 You are dealer.

Dealer: North ♥ AQ74 The opponents are silent.

Vul: None ♦ Q95

HCP: 13 ♣ KQ76

Both hands (Answers Page)

Board: 377

Dealer: North
Vul: E-W
North HCP: 13
South HCP: 11+1
Contract: 2NT North

North:

♠ JT
♥ J53
♦ KJ63
♣ AQJ4

South:

♠ KQ854
♥ A2
♦ Q94
♣ 982

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 2NT All Pass
1. New Minor Forcing

Board: 378

Dealer: North
Vul: None
North HCP: 14
South HCP: 11+2
Contract: 4♠ South

North:

♠ AT4
♥ T76
♦ AK94
♣ K42

South:

♠ KQ9652
♥ J9
♦ 32
♣ AJ5

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3♠² Pass 4♠
All Pass
1. New Minor Forcing
2. 3 !S

Board: 379

Dealer: South
Vul: Both
North HCP: 11+2
South HCP: 14
Contract: 4♠ North

North:

♠ AQJ432
♥ JT
♦ 9
♣ QJ73

South:

♠ 965
♥ KQ4
♦ AJ2
♣ AT64

W N E S

1♣
Pass 1♠ Pass 1NT
Pass 2♦¹ Pass 3♠²
Pass 4♠ All Pass
1. New Minor Forcing
2. 3 !S

Board: 380

Dealer: North
Vul: None
North HCP: 13
South HCP: 12+2
Contract: 4♠ North

North:

♠ T5
♥ AQ74
♦ Q95
♣ KQ76

South:

♠ AKQ972
♥ KT8
♦ T6
♣ 53

W N E S

1♣ Pass 1♠
Pass 1NT Pass 2♦¹
Pass 3♥ Pass 3♠
Pass 4♠ All Pass
1. New Minor Forcing

Board: 377	♠ KQ854	Partner is dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ Q94	
HCP: 11+1	♣ 982	

Board: 378	♠ KQ9652	Partner is dealer.
Dealer: North	♥ J9	The opponents are silent.
Vul: None	♦ 32	
HCP: 11+2	♣ AJ5	

Board: 379	♠ 965	You are dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: Both	♦ AJ2	
HCP: 14	♣ AT64	

Board: 380	♠ AKQ972	Partner is dealer.
Dealer: North	♥ KT8	The opponents are silent.
Vul: None	♦ T6	
HCP: 12+2	♣ 53	

Both hands (Answers Page)

Board: 377

Dealer: North
Vul: E-W
North HCP: 13
South HCP: 11+1
Contract: 2NT North

North:

♠ JT
♥ J53
♦ KJ63
♣ AQJ4

South:

♠ KQ854
♥ A2
♦ Q94
♣ 982

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 2NT All Pass
1. New Minor Forcing

Board: 378

Dealer: North
Vul: None
North HCP: 14
South HCP: 11+2
Contract: 4♠ South

North:

♠ AT4
♥ T76
♦ AK94
♣ K42

South:

♠ KQ9652
♥ J9
♦ 32
♣ AJ5

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3♠² Pass 4♠
All Pass
1. New Minor Forcing
2. 3 !S

Board: 379

Dealer: South
Vul: Both
North HCP: 11+2
South HCP: 14
Contract: 4♠ North

North:

♠ AQJ432
♥ JT
♦ 9
♣ QJ73

South:

♠ 965
♥ KQ4
♦ AJ2
♣ AT64

W N E S

1♣
Pass 1♠ Pass 1NT
Pass 2♦¹ Pass 3♠²
Pass 4♠ All Pass
1. New Minor Forcing
2. 3 !S

Board: 380

Dealer: North
Vul: None
North HCP: 13
South HCP: 12+2
Contract: 4♠ North

North:

♠ T5
♥ AQ74
♦ Q95
♣ KQ76

South:

♠ AKQ972
♥ KT8
♦ T6
♣ 53

W N E S

1♣ Pass 1♠
Pass 1NT Pass 2♦¹
Pass 3♥ Pass 3♠
Pass 4♠ All Pass
1. New Minor Forcing

Board: 381	♠ J9	Partner is dealer.
Dealer: South	♥ A9863	The opponents are silent.
Vul: N-S	♦ QJ43	
HCP: 12+1	♣ A5	

Board: 382	♠ Q53	You are dealer.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: Both	♦ J976	
HCP: 14	♣ KQT	

Board: 383	♠ A7	Partner is dealer.
Dealer: South	♥ Q87542	The opponents are silent.
Vul: None	♦ K63	
HCP: 12+2	♣ K2	

Board: 384	♠ AQ	Partner is dealer.
Dealer: South	♥ 7654	The opponents are silent.
Vul: N-S	♦ K986	
HCP: 11	♣ QT8	

Both hands (Answers Page)

Board: 381	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AQ2				1♣
Vul: N-S	♥ A9863	♥ Q52	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ QJ43	♦ KT9	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ A5	♣ KT83	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 382	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ AT876		1♦	Pass	1♠
Vul: Both	♥ AQ8	♥ 642	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ J976	♦ AK2	Pass	3♠ ²	Pass	4♠
South HCP: 11+1	♣ KQT	♣ 75	All Pass			
Contract: 4♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 383	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ Q64				1♦
Vul: None	♥ Q87542	♥ AKT	Pass	1♥	Pass	1NT
North HCP: 12+2	♦ K63	♦ AJT9	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 14	♣ K2	♣ 763	Pass	3♠ ³	Pass	4♦ ⁴
Contract: 4♥ North			Pass	4♥	All Pass	
			1. New Minor Forcing			
			2. 3 !H			
			3. Cue bid, a !S stopper			
			4. Cue bid, a !D stopper			

Board: 384	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ 62				1♦
Vul: N-S	♥ 7654	♥ AQJ	Pass	1♥	Pass	1NT
North HCP: 11	♦ K986	♦ QJT4	Pass	2NT	Pass	3NT
South HCP: 14	♣ QT8	♣ KJ74	All Pass			
Contract: 3NT South						

Board: 381 ♠ AQ2 You are dealer.

Dealer: South ♥ Q52 The opponents are silent.

Vul: N-S ♦ KT9

HCP: 14 ♣ KT83

Board: 382 ♠ AT876 Partner is dealer.

Dealer: North ♥ 642 The opponents are silent.

Vul: Both ♦ AK2

HCP: 11+1 ♣ 75

Board: 383 ♠ Q64 You are dealer.

Dealer: South ♥ AKT The opponents are silent.

Vul: None ♦ AJT9

HCP: 14 ♣ 763

Board: 384 ♠ 62 You are dealer.

Dealer: South ♥ AQJ The opponents are silent.

Vul: N-S ♦ QJT4

HCP: 14 ♣ KJ74

Both hands (Answers Page)

Board: 381	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AQ2				1♣
Vul: N-S	♥ A9863	♥ Q52	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ QJ43	♦ KT9	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ A5	♣ KT83	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 382	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ AT876		1♦	Pass	1♠
Vul: Both	♥ AQ8	♥ 642	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ J976	♦ AK2	Pass	3♠ ²	Pass	4♠
South HCP: 11+1	♣ KQT	♣ 75	All Pass			
Contract: 4♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 383	North:	South:	W	N	E	S
Dealer: South	♠ A7	♠ Q64				1♦
Vul: None	♥ Q87542	♥ AKT	Pass	1♥	Pass	1NT
North HCP: 12+2	♦ K63	♦ AJT9	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 14	♣ K2	♣ 763	Pass	3♠ ³	Pass	4♦ ⁴
Contract: 4♥ North			Pass	4♥	All Pass	
			1. New Minor Forcing			
			2. 3 !H			
			3. Cue bid, a !S stopper			
			4. Cue bid, a !D stopper			

Board: 384	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ 62				1♦
Vul: N-S	♥ 7654	♥ AQJ	Pass	1♥	Pass	1NT
North HCP: 11	♦ K986	♦ QJT4	Pass	2NT	Pass	3NT
South HCP: 14	♣ QT8	♣ KJ74	All Pass			
Contract: 3NT South						

Board: 385 ♠ 76 You are dealer.

Dealer: North ♥ A53 The opponents are silent.

Vul: E-W ♦ KT87

HCP: 14 ♣ AK95

Board: 386 ♠ A87 You are dealer.

Dealer: North ♥ 752 The opponents are silent.

Vul: None ♦ KQ63

HCP: 13 ♣ AT6

Board: 387 ♠ KT Partner is dealer.

Dealer: South ♥ AT72 The opponents are silent.

Vul: N-S ♦ JT843

HCP: 11+1 ♣ K6

Board: 388 ♠ A732 You are dealer.

Dealer: North ♥ K6 The opponents are silent.

Vul: E-W ♦ KJ4

HCP: 14 ♣ K963

Board: 389 ♠ AJ7653 Partner is dealer.

Dealer: South ♥ K7 The opponents are silent.

Vul: Both ♦ T5

HCP: 12+2 ♣ A73

Both hands (Answers Page)

Board: 385

Dealer: North
Vul: E-W
North HCP: 14
South HCP: 11+1
Contract: 3NT North

North:

♠ 76
♥ A53
♦ KT87
♣ AK95

South:

♠ AQ954
♥ Q7
♦ QJ4
♣ 842

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3NT All Pass
1. New Minor Forcing

Board: 386

Dealer: North
Vul: None
North HCP: 13
South HCP: 12+1
Contract: 4♠ South

North:

♠ A87
♥ 752
♦ KQ63
♣ AT6

South:

♠ KJT92
♥ KT
♦ J7
♣ KJ94

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3♠² Pass 4♠
All Pass
1. New Minor Forcing
2. 3!S

Board: 387

Dealer: South
Vul: N-S
North HCP: 11+1
South HCP: 13
Contract: 2NT North

North:

♠ KT
♥ AT72
♦ JT843
♣ K6

South:

♠ 7652
♥ 96
♦ AK65
♣ AQT

W N E S

1♦
Pass 1♥ Pass 1♠
Pass 2NT All Pass

Board: 388

Dealer: North
Vul: E-W
North HCP: 14
South HCP: 12+2
Contract: 4♥ North

North:

♠ A732
♥ K6
♦ KJ4
♣ K963

South:

♠ J4
♥ QJ8543
♦ A7
♣ A72

W N E S

1♣ Pass 1♥
Pass 1♠ Pass 3♥
Pass 4♥ All Pass

Board: 389

Dealer: South
Vul: Both
North HCP: 12+2
South HCP: 13
Contract: 4♠ North

North:

♠ AJ7653
♥ K7
♦ T5
♣ A73

South:

♠ KQ
♥ 984
♦ KQ32
♣ QJ86

W N E S

1♦
Pass 1♠ Pass 1NT
Pass 2♣¹ Pass 3NT
Pass 4♠ All Pass
1. New Minor Forcing

Board: 385	♠ AQ954	Partner is dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ QJ4	
HCP: 11+1	♣ 842	

Board: 386	♠ KJT92	Partner is dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: None	♦ J7	
HCP: 12+1	♣ KJ94	

Board: 387	♠ 7652	You are dealer.
Dealer: South	♥ 96	The opponents are silent.
Vul: N-S	♦ AK65	
HCP: 13	♣ AQT	

Board: 388	♠ J4	Partner is dealer.
Dealer: North	♥ QJ8543	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 12+2	♣ A72	

Board: 389	♠ KQ	You are dealer.
Dealer: South	♥ 984	The opponents are silent.
Vul: Both	♦ KQ32	
HCP: 13	♣ QJ86	

Both hands (Answers Page)

Board: 385

Dealer: North
Vul: E-W
North HCP: 14
South HCP: 11+1
Contract: 3NT North

North:

♠ 76
♥ A53
♦ KT87
♣ AK95

South:

♠ AQ954
♥ Q7
♦ QJ4
♣ 842

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3NT All Pass
1. New Minor Forcing

Board: 386

Dealer: North
Vul: None
North HCP: 13
South HCP: 12+1
Contract: 4♠ South

North:

♠ A87
♥ 752
♦ KQ63
♣ AT6

South:

♠ KJT92
♥ KT
♦ J7
♣ KJ94

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3♠² Pass 4♠
All Pass
1. New Minor Forcing
2. 3!S

Board: 387

Dealer: South
Vul: N-S
North HCP: 11+1
South HCP: 13
Contract: 2NT North

North:

♠ KT
♥ AT72
♦ JT843
♣ K6

South:

♠ 7652
♥ 96
♦ AK65
♣ AQT

W N E S

1♦
Pass 1♥ Pass 1♠
Pass 2NT All Pass

Board: 388

Dealer: North
Vul: E-W
North HCP: 14
South HCP: 12+2
Contract: 4♥ North

North:

♠ A732
♥ K6
♦ KJ4
♣ K963

South:

♠ J4
♥ QJ8543
♦ A7
♣ A72

W N E S

1♣ Pass 1♥
Pass 1♠ Pass 3♥
Pass 4♥ All Pass

Board: 389

Dealer: South
Vul: Both
North HCP: 12+2
South HCP: 13
Contract: 4♠ North

North:

♠ AJ7653
♥ K7
♦ T5
♣ A73

South:

♠ KQ
♥ 984
♦ KQ32
♣ QJ86

W N E S

1♦
Pass 1♠ Pass 1NT
Pass 2♣¹ Pass 3NT
Pass 4♠ All Pass
1. New Minor Forcing

Board: 390	♠ KJ93	Partner is dealer.
Dealer: South	♥ AK642	The opponents are silent.
Vul: E-W	♦ 62	
HCP: 12+1	♣ J6	

Board: 391	♠ A9	Partner is dealer.
Dealer: South	♥ QT432	The opponents are silent.
Vul: Both	♦ A9	
HCP: 11+1	♣ J862	

Board: 392	♠ 6532	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 13	♣ K874	

Board: 393	♠ 65	Partner is dealer.
Dealer: South	♥ K83	The opponents are silent.
Vul: E-W	♦ AKJ64	
HCP: 11+1	♣ T82	

Board: 394	♠ AJ87	Partner is dealer.
Dealer: South	♥ 65	The opponents are silent.
Vul: Both	♦ 97	
HCP: 12+1	♣ AQJ95	

Both hands (Answers Page)

Board: 390	North:	South:	W	N	E	S
Dealer: South	♠ KJ93	♠ Q84				1♦
Vul: E-W	♥ AK642	♥ 87	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ 62	♦ K975	Pass	2♣ ¹	Pass	3NT
South HCP: 12	♣ J6	♣ AK42	All Pass			
Contract: 3NT South			1. New Minor Forcing			

Board: 391	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ K6				1♦
Vul: Both	♥ QT432	♥ A86	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ A9	♦ KT82	Pass	2♣ ¹	Pass	2♥ ²
South HCP: 12	♣ J862	♣ Q954	All Pass			
Contract: 2♥ South			1. New Minor Forcing			
			2. 3 !H			

Board: 392	North:	South:	W	N	E	S
Dealer: North	♠ 6532	♠ KQJ		1♣	Pass	1♥
Vul: None	♥ A8	♥ K976	Pass	1♠	Pass	2NT
North HCP: 13	♦ AQ8	♦ T9	All Pass			
South HCP: 11	♣ K874	♣ Q953				
Contract: 2NT South						

Board: 393	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ Q93				1♣
Vul: E-W	♥ K83	♥ AJT9	Pass	1♦	Pass	1♥
North HCP: 11+1	♦ AKJ64	♦ T2	Pass	2NT	All Pass	
South HCP: 12	♣ T82	♣ KQ54				
Contract: 2NT North						

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ AJ87	♠ Q96				1♦
Vul: Both	♥ 65	♥ QJT2	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ 97	♦ AQJ3	Pass	3NT	All Pass	
South HCP: 12	♣ AQJ95	♣ T2				
Contract: 3NT North						

Board: 390	♠ Q84	You are dealer.
Dealer: South	♥ 87	The opponents are silent.
Vul: E-W	♦ K975	
HCP: 12	♣ AK42	

Board: 391	♠ K6	You are dealer.
Dealer: South	♥ A86	The opponents are silent.
Vul: Both	♦ KT82	
HCP: 12	♣ Q954	

Board: 392	♠ KQJ	Partner is dealer.
Dealer: North	♥ K976	The opponents are silent.
Vul: None	♦ T9	
HCP: 11	♣ Q953	

Board: 393	♠ Q93	You are dealer.
Dealer: South	♥ AJT9	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 12	♣ KQ54	

Board: 394	♠ Q96	You are dealer.
Dealer: South	♥ QJT2	The opponents are silent.
Vul: Both	♦ AQJ3	
HCP: 12	♣ T2	

Both hands (Answers Page)

Board: 390	North:	South:	W	N	E	S
Dealer: South	♠ KJ93	♠ Q84				1♦
Vul: E-W	♥ AK642	♥ 87	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ 62	♦ K975	Pass	2♣ ¹	Pass	3NT
South HCP: 12	♣ J6	♣ AK42	All Pass			
Contract: 3NT South			1. New Minor Forcing			

Board: 391	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ K6				1♦
Vul: Both	♥ QT432	♥ A86	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ A9	♦ KT82	Pass	2♣ ¹	Pass	2♥ ²
South HCP: 12	♣ J862	♣ Q954	All Pass			
Contract: 2♥ South			1. New Minor Forcing			
			2. 3 !H			

Board: 392	North:	South:	W	N	E	S
Dealer: North	♠ 6532	♠ KQJ		1♣	Pass	1♥
Vul: None	♥ A8	♥ K976	Pass	1♠	Pass	2NT
North HCP: 13	♦ AQ8	♦ T9	All Pass			
South HCP: 11	♣ K874	♣ Q953				
Contract: 2NT South						

Board: 393	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ Q93				1♣
Vul: E-W	♥ K83	♥ AJT9	Pass	1♦	Pass	1♥
North HCP: 11+1	♦ AKJ64	♦ T2	Pass	2NT	All Pass	
South HCP: 12	♣ T82	♣ KQ54				
Contract: 2NT North						

Board: 394	North:	South:	W	N	E	S
Dealer: South	♠ AJ87	♠ Q96				1♦
Vul: Both	♥ 65	♥ QJT2	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ 97	♦ AQJ3	Pass	3NT	All Pass	
South HCP: 12	♣ AQJ95	♣ T2				
Contract: 3NT North						

Board: 395 ♠ 94 You are dealer.

Dealer: North ♥ AQJ9 The opponents are silent.

Vul: None ♦ J74

HCP: 12 ♣ AT83

Board: 396 ♠ JT75 Partner is dealer.

Dealer: South ♥ AQ43 The opponents are silent.

Vul: N-S ♦ J54

HCP: 12 ♣ A7

Board: 397 ♠ A2 You are dealer.

Dealer: North ♥ 8532 The opponents are silent.

Vul: Both ♦ K73

HCP: 13 ♣ AQ75

Board: 398 ♠ Q863 Partner is dealer.

Dealer: South ♥ A52 The opponents are silent.

Vul: None ♦ KQT9

HCP: 11 ♣ 32

Board: 399 ♠ A3 You are dealer.

Dealer: North ♥ AT3 The opponents are silent.

Vul: N-S ♦ Q862

HCP: 13 ♣ K972

Both hands (Answers Page)

Board: 395	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ A765		1♣	Pass	1♠
Vul: None	♥ AQJ9	♥ 75	Pass	1NT	Pass	2NT
North HCP: 12	♦ J74	♦ A5		All Pass		
South HCP: 11+1	♣ AT83	♣ QJ976				
Contract: 2NT South						

Board: 396	North:	South:	W	N	E	S
Dealer: South	♠ JT75	♠ K6			1♦	
Vul: N-S	♥ AQ43	♥ K85	Pass	1♥	Pass	1NT
North HCP: 12	♦ J54	♦ AQT6	Pass	2NT	Pass	3NT
South HCP: 14	♣ A7	♣ QT63		All Pass		
Contract: 3NT South						

Board: 397	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KQ986		1♣	Pass	1♠
Vul: Both	♥ 8532	♥ K	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ K73	♦ A82	Pass	3♥	Pass	3NT
South HCP: 12+1	♣ AQ75	♣ 9864		All Pass		
Contract: 3NT South						1. New Minor Forcing

Board: 398	North:	South:	W	N	E	S
Dealer: South	♠ Q863	♠ AK			1♦	
Vul: None	♥ A52	♥ KT76	Pass	1♠	Pass	1NT
North HCP: 11	♦ KQT9	♦ J632	Pass	2NT	Pass	3NT
South HCP: 14	♣ 32	♣ K96		All Pass		
Contract: 3NT South						

Board: 399	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KT86		1♦	Pass	1♠
Vul: N-S	♥ AT3	♥ 92	Pass	1NT	Pass	2NT
North HCP: 13	♦ Q862	♦ A97		All Pass		
South HCP: 11	♣ K972	♣ A653				
Contract: 2NT South						

South hands**4th Bid Inviting**

Board: 395	♠ A765	Partner is dealer.
Dealer: North	♥ 75	The opponents are silent.
Vul: None	♦ A5	
HCP: 11+1	♣ QJ976	

Board: 396	♠ K6	You are dealer.
Dealer: South	♥ K85	The opponents are silent.
Vul: N-S	♦ AQT6	
HCP: 14	♣ QT63	

Board: 397	♠ KQ986	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ A82	
HCP: 12+1	♣ 9864	

Board: 398	♠ AK	You are dealer.
Dealer: South	♥ KT76	The opponents are silent.
Vul: None	♦ J632	
HCP: 14	♣ K96	

Board: 399	♠ KT86	Partner is dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: N-S	♦ A97	
HCP: 11	♣ A653	

Both hands (Answers Page)

Board: 395	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ A765		1♣	Pass	1♠
Vul: None	♥ AQJ9	♥ 75	Pass	1NT	Pass	2NT
North HCP: 12	♦ J74	♦ A5		All Pass		
South HCP: 11+1	♣ AT83	♣ QJ976				
Contract: 2NT South						

Board: 396	North:	South:	W	N	E	S
Dealer: South	♠ JT75	♠ K6			1♦	
Vul: N-S	♥ AQ43	♥ K85	Pass	1♥	Pass	1NT
North HCP: 12	♦ J54	♦ AQT6	Pass	2NT	Pass	3NT
South HCP: 14	♣ A7	♣ QT63		All Pass		
Contract: 3NT South						

Board: 397	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KQ986		1♣	Pass	1♠
Vul: Both	♥ 8532	♥ K	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ K73	♦ A82	Pass	3♥	Pass	3NT
South HCP: 12+1	♣ AQ75	♣ 9864		All Pass		
Contract: 3NT South						1. New Minor Forcing

Board: 398	North:	South:	W	N	E	S
Dealer: South	♠ Q863	♠ AK			1♦	
Vul: None	♥ A52	♥ KT76	Pass	1♠	Pass	1NT
North HCP: 11	♦ KQT9	♦ J632	Pass	2NT	Pass	3NT
South HCP: 14	♣ 32	♣ K96		All Pass		
Contract: 3NT South						

Board: 399	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KT86		1♦	Pass	1♠
Vul: N-S	♥ AT3	♥ 92	Pass	1NT	Pass	2NT
North HCP: 13	♦ Q862	♦ A97		All Pass		
South HCP: 11	♣ K972	♣ A653				
Contract: 2NT South						

Board: 400 ♠ 84 You are dealer.

Dealer: North ♥ Q953 The opponents are silent.

Vul: None ♦ A86

HCP: 13 ♣ AK92

Board: 401 ♠ KT8 You are dealer.

Dealer: North ♥ AK7 The opponents are silent.

Vul: N-S ♦ 952

HCP: 14 ♣ A542

Board: 402 ♠ KT74 Partner is dealer.

Dealer: South ♥ A7 The opponents are silent.

Vul: E-W ♦ AT93

HCP: 11 ♣ 632

Board: 403 ♠ J98 You are dealer.

Dealer: North ♥ K742 The opponents are silent.

Vul: Both ♦ A2

HCP: 13 ♣ AJ64

Board: 404 ♠ JT98 Partner is dealer.

Dealer: South ♥ A5 The opponents are silent.

Vul: N-S ♦ KJ9

HCP: 12 ♣ K987

Both hands (Answers Page)

Board: 400

Dealer: North

North:

♠ 84

South:

♠ AKJ975

W
N
E
S

1♣ Pass 1♠

Vul: None

♥ Q953

♥ K8

 Pass 1NT Pass 2♦¹

North HCP: 13

♦ A86

♦ 743

Pass 3♥ Pass 3♠

South HCP: 11+2

♣ AK92

♣ 64

Pass 4♠ All Pass

Contract: 4♠ North

1. New Minor Forcing

Board: 401

Dealer: North

North:

♠ KT8

South:

♠ Q76

W
N
E
S

1♣ Pass 1♦

Vul: N-S

♥ AK7

♥ JT

Pass 1NT Pass 2♣

North HCP: 14

♦ 952

♦ AQJ8

All Pass

South HCP: 11

♣ A542

♣ JT97

Contract: 2♣ South

Board: 402

Dealer: South

North:

♠ KT74

South:

♠ AJ6

W
N
E
S

1♣

Vul: E-W

♥ A7

♥ J92

Pass 1♠ Pass 1NT

North HCP: 11

♦ AT93

♦ Q85

Pass 2NT All Pass

South HCP: 13

♣ 632

♣ KQ75

Contract: 2NT North

Board: 403

Dealer: North

North:

♠ J98

South:

♠ K654

W
N
E
S

1♣ Pass 1♠

Vul: Both

♥ K742

♥ A6

Pass 1NT Pass 2NT

North HCP: 13

♦ A2

♦ KQT9

All Pass

South HCP: 12

♣ AJ64

♣ 732

Contract: 2NT South

Board: 404

Dealer: South

North:

♠ JT98

South:

♠ A7

W
N
E
S

1♦

Vul: N-S

♥ A5

♥ T943

Pass 1♠ Pass 1NT

North HCP: 12

♦ KJ9

♦ A632

Pass 2NT Pass 3NT

South HCP: 14

♣ K987

♣ AQ3

All Pass

Contract: 3NT South

Board: 400	♠ AKJ975	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: None	♦ 743	
HCP: 11+2	♣ 64	

Board: 401	♠ Q76	Partner is dealer.
Dealer: North	♥ JT	The opponents are silent.
Vul: N-S	♦ AQJ8	
HCP: 11	♣ JT97	

Board: 402	♠ AJ6	You are dealer.
Dealer: South	♥ J92	The opponents are silent.
Vul: E-W	♦ Q85	
HCP: 13	♣ KQ75	

Board: 403	♠ K654	Partner is dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: Both	♦ KQT9	
HCP: 12	♣ 732	

Board: 404	♠ A7	You are dealer.
Dealer: South	♥ T943	The opponents are silent.
Vul: N-S	♦ A632	
HCP: 14	♣ AQ3	

Both hands (Answers Page)

Board: 400

Dealer: North

North:

♠ 84

South:

♠ AKJ975

W
N
E
S

1♣ Pass 1♠

Vul: None

♥ Q953

♥ K8

Pass

1NT

Pass

 2♦¹

North HCP: 13

♦ A86

♦ 743

Pass

3♥

Pass

3♠

South HCP: 11+2

♣ AK92

♣ 64

Pass

4♠

All Pass

Contract: 4♠ North

1. New Minor Forcing

Board: 401

Dealer: North

North:

♠ KT8

South:

♠ Q76

W
N
E
S

1♣ Pass 1♦

Vul: N-S

♥ AK7

♥ JT

Pass

1NT

Pass

2♣

North HCP: 14

♦ 952

♦ AQJ8

All Pass

South HCP: 11

♣ A542

♣ JT97

Contract: 2♣ South

Board: 402

Dealer: South

North:

♠ KT74

South:

♠ AJ6

W
N
E
S

1♣

Vul: E-W

♥ A7

♥ J92

Pass

1♠

Pass

1NT

North HCP: 11

♦ AT93

♦ Q85

Pass

2NT

All Pass

South HCP: 13

♣ 632

♣ KQ75

Contract: 2NT North

Board: 403

Dealer: North

North:

♠ J98

South:

♠ K654

W
N
E
S

1♣

Vul: Both

♥ K742

♥ A6

Pass

1NT

Pass

2NT

North HCP: 13

♦ A2

♦ KQT9

All Pass

South HCP: 12

♣ AJ64

♣ 732

Contract: 2NT South

Board: 404

Dealer: South

North:

♠ JT98

South:

♠ A7

W
N
E
S

1♦

Vul: N-S

♥ A5

♥ T943

Pass

1♠

Pass

1NT

North HCP: 12

♦ KJ9

♦ A632

Pass

2NT

Pass

3NT

South HCP: 14

♣ K987

♣ AQ3

All Pass

Contract: 3NT South

Board: 405	♠ KQT87	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: None	♦ A952	
HCP: 11+1	♣ QT	

Board: 406	♠ A42	You are dealer.
Dealer: North	♥ K53	The opponents are silent.
Vul: E-W	♦ QT96	
HCP: 13	♣ A97	

Board: 407	♠ 52	You are dealer.
Dealer: North	♥ A753	The opponents are silent.
Vul: None	♦ J52	
HCP: 13	♣ AKJ8	

Board: 408	♠ AKT8	Partner is dealer.
Dealer: South	♥ 64	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 12	♣ J982	

Both hands (Answers Page)

Board: 405

	North:	South:	W	N	E	S
Dealer: South	♠ KQT87	♠ A54				1♣
Vul: None	♥ 82	♥ Q75	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ A952	♦ KQ3	Pass	2♦ ¹	Pass	2♠ ²
South HCP: 12	♣ QT	♣ J654	All Pass			
Contract: 2♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 406

	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ KQ973		1♦	Pass	1♠
Vul: E-W	♥ K53	♥ T94	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ QT96	♦ AK4	Pass	3♠ ²	Pass	4♠
South HCP: 12+1	♣ A97	♣ 83	All Pass			
Contract: 4♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 407

	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ AQT84		1♣	Pass	1♠
Vul: None	♥ A753	♥ J4	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ J52	♦ KQ63	Pass	3♥	Pass	3NT
South HCP: 12+1	♣ AKJ8	♣ 54	All Pass			
Contract: 3NT South			1. New Minor Forcing			

Board: 408

	North:	South:	W	N	E	S
Dealer: South	♠ AKT8	♠ 65				1♦
Vul: N-S	♥ 64	♥ AQT9	Pass	1♠	Pass	1NT
North HCP: 12	♦ A65	♦ K432	Pass	2NT	Pass	3NT
South HCP: 13	♣ J982	♣ AT6	All Pass			
Contract: 3NT South						

Board: 405 ♠ A54 You are dealer.

Dealer: South ♥ Q75 The opponents are silent.

Vul: None ♦ KQ3

HCP: 12 ♣ J654

Board: 406 ♠ KQ973 Partner is dealer.

Dealer: North ♥ T94 The opponents are silent.

Vul: E-W ♦ AK4

HCP: 12+1 ♣ 83

Board: 407 ♠ AQT84 Partner is dealer.

Dealer: North ♥ J4 The opponents are silent.

Vul: None ♦ KQ63

HCP: 12+1 ♣ 54

Board: 408 ♠ 65 You are dealer.

Dealer: South ♥ AQT9 The opponents are silent.

Vul: N-S ♦ K432

HCP: 13 ♣ AT6

Both hands (Answers Page)

Board: 405

	North:	South:	W	N	E	S
Dealer: South	♠ KQT87	♠ A54				1♣
Vul: None	♥ 82	♥ Q75	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ A952	♦ KQ3	Pass	2♦ ¹	Pass	2♠ ²
South HCP: 12	♣ QT	♣ J654	All Pass			
Contract: 2♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 406

	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ KQ973		1♦	Pass	1♠
Vul: E-W	♥ K53	♥ T94	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ QT96	♦ AK4	Pass	3♠ ²	Pass	4♠
South HCP: 12+1	♣ A97	♣ 83	All Pass			
Contract: 4♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 407

	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ AQT84		1♣	Pass	1♠
Vul: None	♥ A753	♥ J4	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ J52	♦ KQ63	Pass	3♥	Pass	3NT
South HCP: 12+1	♣ AKJ8	♣ 54	All Pass			
Contract: 3NT South			1. New Minor Forcing			

Board: 408

	North:	South:	W	N	E	S
Dealer: South	♠ AKT8	♠ 65				1♦
Vul: N-S	♥ 64	♥ AQT9	Pass	1♠	Pass	1NT
North HCP: 12	♦ A65	♦ K432	Pass	2NT	Pass	3NT
South HCP: 13	♣ J982	♣ AT6	All Pass			
Contract: 3NT South						

Board: 409 ♠ KT You are dealer.

Dealer: North ♥ Q653 The opponents are silent.

Vul: Both ♦ AJ52

HCP: 12 ♣ Q84

Board: 410 ♠ A84 Partner is dealer.

Dealer: South ♥ 9852 The opponents are silent.

Vul: None ♦ K5

HCP: 12 ♣ KQ94

Board: 411 ♠ K62 Partner is dealer.

Dealer: South ♥ KJT8 The opponents are silent.

Vul: N-S ♦ KQ85

HCP: 12 ♣ T8

Board: 412 ♠ QT4 Partner is dealer.

Dealer: South ♥ AQ82 The opponents are silent.

Vul: E-W ♦ Q9

HCP: 11 ♣ J762

Board: 413 ♠ JT9632 Partner is dealer.

Dealer: South ♥ A4 The opponents are silent.

Vul: None ♦ K87

HCP: 12+2 ♣ A3

Both hands (Answers Page)

Board: 409

Dealer: North
Vul: Both
North HCP: 12
South HCP: 11+1
Contract: 2♥ North

North:

♠ KT
♥ Q653
♦ AJ52
♣ Q84

South:

♠ AJ985
♥ K9
♦ K974
♣ 73

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 2♥ All Pass
1. New Minor Forcing

Board: 410

Dealer: South
Vul: None
North HCP: 12
South HCP: 14
Contract: 3NT South

North:

♠ A84
♥ 9852
♦ K5
♣ KQ94

South:

♠ 532
♥ AT4
♦ AQ8
♣ A853

W N E S

1♣
Pass 1♥ Pass 1NT
Pass 3♣ Pass 3NT
All Pass

Board: 411

Dealer: South
Vul: N-S
North HCP: 12
South HCP: 12
Contract: 3♥ South

North:

♠ K62
♥ KJT8
♦ KQ85
♣ T8

South:

♠ Q4
♥ 632
♦ AJT3
♣ KQ54

W N E S

1♦
Pass 1♥ Pass 1NT
Pass 3♦ Pass 3♥
All Pass

Board: 412

Dealer: South
Vul: E-W
North HCP: 11
South HCP: 12
Contract: 2♣ North

North:

♠ QT4
♥ AQ82
♦ Q9
♣ J762

South:

♠ A32
♥ KJ7
♦ T42
♣ A983

W N E S

1♣
Pass 1♥ Pass 1NT
Pass 2♣ All Pass

Board: 413

Dealer: South
Vul: None
North HCP: 12+2
South HCP: 14
Contract: 4♠ South

North:

♠ JT9632
♥ A4
♦ K87
♣ A3

South:

♠ AK
♥ KQJ7
♦ J93
♣ 8652

W N E S

1♣
Pass 1♠ Pass 1NT
Pass 2♦¹ Pass 3♥
Pass 3♠ Pass 4♠
All Pass

1. New Minor Forcing

South hands

4th Bid Inviting

Board: 409	♠ AJ985	Partner is dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: Both	♦ K974	
HCP: 11+1	♣ 73	

Board: 410	♠ 532	You are dealer.
Dealer: South	♥ AT4	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 14	♣ A853	

Board: 411	♠ Q4	You are dealer.
Dealer: South	♥ 632	The opponents are silent.
Vul: N-S	♦ AJT3	
HCP: 12	♣ KQ54	

Board: 412	♠ A32	You are dealer.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: E-W	♦ T42	
HCP: 12	♣ A983	

Board: 413	♠ AK	You are dealer.
Dealer: South	♥ KQJ7	The opponents are silent.
Vul: None	♦ J93	
HCP: 14	♣ 8652	

Both hands (Answers Page)

Board: 409

Dealer: North
Vul: Both
North HCP: 12
South HCP: 11+1
Contract: 2♥ North

North:

♠ KT
♥ Q653
♦ AJ52
♣ Q84

South:

♠ AJ985
♥ K9
♦ K974
♣ 73

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 2♥ All Pass
1. New Minor Forcing

Board: 410

Dealer: South
Vul: None
North HCP: 12
South HCP: 14
Contract: 3NT South

North:

♠ A84
♥ 9852
♦ K5
♣ KQ94

South:

♠ 532
♥ AT4
♦ AQ8
♣ A853

W N E S

1♣
Pass 1♥ Pass 1NT
Pass 3♣ Pass 3NT
All Pass

Board: 411

Dealer: South
Vul: N-S
North HCP: 12
South HCP: 12
Contract: 3♥ South

North:

♠ K62
♥ KJT8
♦ KQ85
♣ T8

South:

♠ Q4
♥ 632
♦ AJT3
♣ KQ54

W N E S

1♦
Pass 1♥ Pass 1NT
Pass 3♦ Pass 3♥
All Pass

Board: 412

Dealer: South
Vul: E-W
North HCP: 11
South HCP: 12
Contract: 2♣ North

North:

♠ QT4
♥ AQ82
♦ Q9
♣ J762

South:

♠ A32
♥ KJ7
♦ T42
♣ A983

W N E S

1♣
Pass 1♥ Pass 1NT
Pass 2♣ All Pass

Board: 413

Dealer: South
Vul: None
North HCP: 12+2
South HCP: 14
Contract: 4♠ South

North:

♠ JT9632
♥ A4
♦ K87
♣ A3

South:

♠ AK
♥ KQJ7
♦ J93
♣ 8652

W N E S

1♣
Pass 1♠ Pass 1NT
Pass 2♦¹ Pass 3♥
Pass 3♠ Pass 4♠
All Pass

1. New Minor Forcing

Board: 414	♠ 93	Partner is dealer.
Dealer: South	♥ J964	The opponents are silent.
Vul: N-S	♦ KQT5	
HCP: 12	♣ AQ9	

Board: 415	♠ K8	You are dealer.
Dealer: North	♥ AJT2	The opponents are silent.
Vul: Both	♦ 732	
HCP: 13	♣ AJ86	

Board: 416	♠ 52	Partner is dealer.
Dealer: South	♥ AJ94	The opponents are silent.
Vul: N-S	♦ A9742	
HCP: 12+1	♣ K6	

Board: 417	♠ 75	You are dealer.
Dealer: North	♥ 8532	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 12	♣ AKJ2	

Board: 418	♠ J53	You are dealer.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: Both	♦ Q92	
HCP: 13	♣ AKT4	

Both hands (Answers Page)

Board: 414

Dealer: South

North:

♠ 93

South:

♠ AK7

W N E S

1♦

Vul: N-S

♥ J964

♥ KT5

Pass 1♥ Pass 1NT

North HCP: 12

♦ KQT5

♦ A742

Pass 3♦ Pass 3NT

South HCP: 14

♣ AQ9

♣ 542

All Pass

Contract: 3NT South

Board: 415

Dealer: North

North:

♠ K8

South:

♠ J543

W N E S

1♣

Vul: Both

♥ AJT2

♥ K7

Pass 1NT Pass 2NT

North HCP: 13

♦ 732

♦ AKJ6

All Pass

South HCP: 12

♣ AJ86

♣ 743

Contract: 2NT South

Board: 416

Dealer: South

North:

♠ 52

South:

♠ KQT

W N E S

1♦

Vul: N-S

♥ AJ94

♥ K62

Pass 1♥ Pass 1NT

North HCP: 12+1

♦ A9742

♦ KQ65

Pass 3NT All Pass

South HCP: 14

♣ K6

♣ JT2

Contract: 3NT North

Board: 417

Dealer: North

North:

♠ 75

South:

♠ AKT86

W N E S

1♣ Pass 1♠

Vul: E-W

♥ 8532

♥ J9

 Pass 1NT Pass 2♦¹

North HCP: 12

♦ AT8

♦ Q52

Pass 2♥ Pass 2NT

South HCP: 12+1

♣ AKJ2

♣ Q86

Pass 3NT All Pass

Contract: 3NT North

1. New Minor Forcing

Board: 418

Dealer: North

North:

♠ J53

South:

♠ AKT864

W N E S

1♣ Pass 1♠

Vul: Both

♥ QJ8

♥ 75

 Pass 1NT Pass 2♦¹

North HCP: 13

♦ Q92

♦ KJ76

 Pass 3♠² Pass 4♠

South HCP: 11+2

♣ AKT4

♣ 7

All Pass

Contract: 4♠ South

1. New Minor Forcing

2. 3 !S

Board: 414 ♠ AK7 You are dealer.

Dealer: South ♥ KT5 The opponents are silent.

Vul: N-S ♦ A742

HCP: 14 ♣ 542

Board: 415 ♠ J543 Partner is dealer.

Dealer: North ♥ K7 The opponents are silent.

Vul: Both ♦ AKJ6

HCP: 12 ♣ 743

Board: 416 ♠ KQT You are dealer.

Dealer: South ♥ K62 The opponents are silent.

Vul: N-S ♦ KQ65

HCP: 14 ♣ JT2

Board: 417 ♠ AKT86 Partner is dealer.

Dealer: North ♥ J9 The opponents are silent.

Vul: E-W ♦ Q52

HCP: 12+1 ♣ Q86

Board: 418 ♠ AKT864 Partner is dealer.

Dealer: North ♥ 75 The opponents are silent.

Vul: Both ♦ KJ76

HCP: 11+2 ♣ 7

Both hands (Answers Page)

Board: 414

Dealer: South

North:

♠ 93

South:

♠ AK7

W N E S

1♦

Vul: N-S

♥ J964

♥ KT5

Pass 1♥ Pass 1NT

North HCP: 12

♦ KQT5

♦ A742

Pass 3♦ Pass 3NT

South HCP: 14

♣ AQ9

♣ 542

All Pass

Contract: 3NT South

Board: 415

Dealer: North

North:

♠ K8

South:

♠ J543

W N E S

1♣

Vul: Both

♥ AJT2

♥ K7

Pass 1NT Pass 2NT

North HCP: 13

♦ 732

♦ AKJ6

All Pass

South HCP: 12

♣ AJ86

♣ 743

Contract: 2NT South

Board: 416

Dealer: South

North:

♠ 52

South:

♠ KQT

W N E S

1♦

Vul: N-S

♥ AJ94

♥ K62

Pass 1♥ Pass 1NT

North HCP: 12+1

♦ A9742

♦ KQ65

Pass 3NT All Pass

South HCP: 14

♣ K6

♣ JT2

Contract: 3NT North

Board: 417

Dealer: North

North:

♠ 75

South:

♠ AKT86

W N E S

1♣ Pass 1♠

Vul: E-W

♥ 8532

♥ J9

 Pass 1NT Pass 2♦¹

North HCP: 12

♦ AT8

♦ Q52

Pass 2♥ Pass 2NT

South HCP: 12+1

♣ AKJ2

♣ Q86

Pass 3NT All Pass

Contract: 3NT North

1. New Minor Forcing

Board: 418

Dealer: North

North:

♠ J53

South:

♠ AKT864

W N E S

1♣ Pass 1♠

Vul: Both

♥ QJ8

♥ 75

 Pass 1NT Pass 2♦¹

North HCP: 13

♦ Q92

♦ KJ76

 Pass 3♠² Pass 4♠

South HCP: 11+2

♣ AKT4

♣ 7

All Pass

Contract: 4♠ South

1. New Minor Forcing

2. 3 !S

Board: 419 ♠ Q53 You are dealer.

Dealer: North ♥ KJ85 The opponents are silent.

Vul: None ♦ AQJ6

HCP: 13 ♣ 42

Board: 420 ♠ Q874 You are dealer.

Dealer: North ♥ K2 The opponents are silent.

Vul: Both ♦ KQ864

HCP: 12+1 ♣ Q8

Board: 421 ♠ KQ63 You are dealer.

Dealer: North ♥ 94 The opponents are silent.

Vul: None ♦ J2

HCP: 13+1 ♣ AKT76

Board: 422 ♠ Q842 Partner is dealer.

Dealer: South ♥ AJ872 The opponents are silent.

Vul: N-S ♦ KJ2

HCP: 11+1 ♣ 6

Board: 423 ♠ JT982 Partner is dealer.

Dealer: South ♥ J2 The opponents are silent.

Vul: Both ♦ J7

HCP: 12+1 ♣ AKQ4

Both hands (Answers Page)

Board: 419

Dealer: North

North:

♠ Q53

South:

♠ AJT4

W N E S

1♦ Pass 1♠

Vul: None

♥ KJ85

♥ 6

Pass 1NT Pass 2NT

North HCP: 13

♦ AQJ6

♦ 852

All Pass

South HCP: 11+1

♣ 42

♣ AQ985

Contract: 2NT South

Board: 420

Dealer: North

North:

♠ Q874

South:

♠ A9

W N E S

1♦ Pass 1♥

Vul: Both

♥ K2

♥ 7543

Pass 1♠ Pass 2NT

North HCP: 12+1

♦ KQ864

♦ AT953

All Pass

South HCP: 11+1

♣ Q8

♣ K4

Contract: 2NT South

Board: 421

Dealer: North

North:

♠ KQ63

South:

♠ JT74

W N E S

1♣ Pass 1♥

Vul: None

♥ 94

♥ AKJT5

Pass 1♠ Pass 3♠

North HCP: 13+1

♦ J2

♦ K9

Pass 4♠ All Pass

South HCP: 12+1

♣ AKT76

♣ 42

Contract: 4♠ North

Board: 422

Dealer: South

North:

♠ Q842

South:

♠ J75

W N E S

1♦

Vul: N-S

♥ AJ872

♥ K3

Pass 1♥ Pass 1NT

North HCP: 11+1

♦ KJ2

♦ AT96

 Pass 2♣¹ Pass 3NT

South HCP: 14

♣ 6

♣ KQJ3

All Pass

Contract: 3NT South

1. New Minor Forcing

Board: 423

Dealer: South

North:

♠ JT982

South:

♠ A43

W N E S

1♦

Vul: Both

♥ J2

♥ K753

Pass 1♠ Pass 1NT

North HCP: 12+1

♦ J7

♦ AK62

 Pass 2♣¹ Pass 3♣²

South HCP: 14

♣ AKQ4

♣ 96

Pass 4♠ All Pass

Contract: 4♠ North

1. New Minor Forcing

2. 3 !S

Board: 419	♠ AJT4	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: None	♦ 852	
HCP: 11+1	♣ AQ985	

Board: 420	♠ A9	Partner is dealer.
Dealer: North	♥ 7543	The opponents are silent.
Vul: Both	♦ AT953	
HCP: 11+1	♣ K4	

Board: 421	♠ JT74	Partner is dealer.
Dealer: North	♥ AKJT5	The opponents are silent.
Vul: None	♦ K9	
HCP: 12+1	♣ 42	

Board: 422	♠ J75	You are dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: N-S	♦ AT96	
HCP: 14	♣ KQJ3	

Board: 423	♠ A43	You are dealer.
Dealer: South	♥ K753	The opponents are silent.
Vul: Both	♦ AK62	
HCP: 14	♣ 96	

Both hands (Answers Page)

Board: 419

Dealer: North

North:

♠ Q53

South:

♠ AJT4

W N E S

1♦ Pass 1♠

Vul: None

♥ KJ85

♥ 6

Pass 1NT Pass 2NT

North HCP: 13

♦ AQJ6

♦ 852

All Pass

South HCP: 11+1

♣ 42

♣ AQ985

Contract: 2NT South

Board: 420

Dealer: North

North:

♠ Q874

South:

♠ A9

W N E S

1♦ Pass 1♥

Vul: Both

♥ K2

♥ 7543

Pass 1♠ Pass 2NT

North HCP: 12+1

♦ KQ864

♦ AT953

All Pass

South HCP: 11+1

♣ Q8

♣ K4

Contract: 2NT South

Board: 421

Dealer: North

North:

♠ KQ63

South:

♠ JT74

W N E S

1♣ Pass 1♥

Vul: None

♥ 94

♥ AKJT5

Pass 1♠ Pass 3♠

North HCP: 13+1

♦ J2

♦ K9

Pass 4♠ All Pass

South HCP: 12+1

♣ AKT76

♣ 42

Contract: 4♠ North

Board: 422

Dealer: South

North:

♠ Q842

South:

♠ J75

W N E S

1♦

Vul: N-S

♥ AJ872

♥ K3

Pass 1♥ Pass 1NT

North HCP: 11+1

♦ KJ2

♦ AT96

 Pass 2♣¹ Pass 3NT

South HCP: 14

♣ 6

♣ KQJ3

All Pass

Contract: 3NT South

1. New Minor Forcing

Board: 423

Dealer: South

North:

♠ JT982

South:

♠ A43

W N E S

1♦

Vul: Both

♥ J2

♥ K753

Pass 1♠ Pass 1NT

North HCP: 12+1

♦ J7

♦ AK62

 Pass 2♣¹ Pass 3♣²

South HCP: 14

♣ AKQ4

♣ 96

Pass 4♠ All Pass

Contract: 4♠ North

1. New Minor Forcing

2. 3 !S

Board: 424	♠ QJ96	Partner is dealer.
Dealer: South	♥ KJ942	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 11+1	♣ J9	

Board: 425	♠ 64	Partner is dealer.
Dealer: South	♥ KJ9543	The opponents are silent.
Vul: None	♦ QT3	
HCP: 11+2	♣ KQ	

Board: 426	♠ KT	Partner is dealer.
Dealer: South	♥ QT62	The opponents are silent.
Vul: N-S	♦ A97	
HCP: 12	♣ QJT4	

Board: 427	♠ KT54	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: Both	♦ AK862	
HCP: 12+1	♣ Q9	

Both hands (Answers Page)

Board: 424

Dealer: South

North:

♠ QJ96

South:

♠ K852

W N E S

1 ♦

Vul: N-S

♥ KJ942

♥ A

Pass 1 ♥ Pass 1 ♠

North HCP: 11+1

♦ K3

♦ A9742

Pass 2 ♠ All Pass

South HCP: 14+1

♣ J9

♣ K43

Contract: 2 ♠ North

Board: 425

Dealer: South

North:

♠ 64

South:

♠ AJ9

W N E S

1 ♦

Vul: None

♥ KJ9543

♥ Q86

Pass 1 ♥ Pass 1 NT

North HCP: 11+2

♦ QT3

♦ AJ62

 Pass 2 ♣¹ Pass 2 ♥²

South HCP: 12

♣ KQ

♣ 874

Pass 3 ♥ All Pass

Contract: 3 ♥ North

1. New Minor Forcing

2. 3 !H

Board: 426

Dealer: South

North:

♠ KT

South:

♠ QJ6

W N E S

1 ♦

Vul: N-S

♥ QT62

♥ 75

Pass 1 ♥ Pass 1 NT

North HCP: 12

♦ A97

♦ K863

Pass 3 NT All Pass

South HCP: 13

♣ QJT4

♣ AK87

Contract: 3 NT North

Board: 427

Dealer: South

North:

♠ KT54

South:

♠ AQ

W N E S

1 ♣

Vul: Both

♥ 73

♥ Q864

Pass 1 ♦ Pass 1 ♥

North HCP: 12+1

♦ AK862

♦ J54

Pass 2 NT Pass 3 ♦

South HCP: 14

♣ Q9

♣ AJT4

Pass 3 ♠ Pass 3 NT

Contract: 3 NT South

All Pass

Board: 424	♠ K852	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ A9742	
HCP: 14+1	♣ K43	

Board: 425	♠ AJ9	You are dealer.
Dealer: South	♥ Q86	The opponents are silent.
Vul: None	♦ AJ62	
HCP: 12	♣ 874	

Board: 426	♠ QJ6	You are dealer.
Dealer: South	♥ 75	The opponents are silent.
Vul: N-S	♦ K863	
HCP: 13	♣ AK87	

Board: 427	♠ AQ	You are dealer.
Dealer: South	♥ Q864	The opponents are silent.
Vul: Both	♦ J54	
HCP: 14	♣ AJT4	

Both hands (Answers Page)

Board: 424

Dealer: South

North:

♠ QJ96

South:

♠ K852

W N E S

1 ♦

Vul: N-S

♥ KJ942

♥ A

Pass 1 ♥ Pass 1 ♠

North HCP: 11+1

♦ K3

♦ A9742

Pass 2 ♠ All Pass

South HCP: 14+1

♣ J9

♣ K43

Contract: 2 ♠ North

Board: 425

Dealer: South

North:

♠ 64

South:

♠ AJ9

W N E S

1 ♦

Vul: None

♥ KJ9543

♥ Q86

Pass 1 ♥ Pass 1 NT

North HCP: 11+2

♦ QT3

♦ AJ62

 Pass 2 ♣¹ Pass 2 ♥²

South HCP: 12

♣ KQ

♣ 874

Pass 3 ♥ All Pass

Contract: 3 ♥ North

1. New Minor Forcing

2. 3 !H

Board: 426

Dealer: South

North:

♠ KT

South:

♠ QJ6

W N E S

1 ♦

Vul: N-S

♥ QT62

♥ 75

Pass 1 ♥ Pass 1 NT

North HCP: 12

♦ A97

♦ K863

Pass 3 NT All Pass

South HCP: 13

♣ QJT4

♣ AK87

Contract: 3 NT North

Board: 427

Dealer: South

North:

♠ KT54

South:

♠ AQ

W N E S

1 ♣

Vul: Both

♥ 73

♥ Q864

Pass 1 ♦ Pass 1 ♥

North HCP: 12+1

♦ AK862

♦ J54

Pass 2 NT Pass 3 ♦

South HCP: 14

♣ Q9

♣ AJT4

Pass 3 ♠ Pass 3 NT

Contract: 3 NT South

All Pass

Board: 428	♠ AQ974	Partner is dealer.
Dealer: South	♥ 93	The opponents are silent.
Vul: N-S	♦ KT32	
HCP: 11+1	♣ Q7	

Board: 429	♠ A3	You are dealer.
Dealer: North	♥ 532	The opponents are silent.
Vul: E-W	♦ KT62	
HCP: 13	♣ KQJ5	

Board: 430	♠ T862	Partner is dealer.
Dealer: South	♥ 64	The opponents are silent.
Vul: Both	♦ K3	
HCP: 12+1	♣ AKQ75	

Board: 431	♠ KQ5	You are dealer.
Dealer: North	♥ Q76	The opponents are silent.
Vul: E-W	♦ QJ74	
HCP: 14	♣ A75	

Board: 432	♠ K42	You are dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: Both	♦ AJ32	
HCP: 14	♣ Q54	

Both hands (Answers Page)

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ AQ974	♠ 52				1♦
Vul: N-S	♥ 93	♥ AKQ	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ KT32	♦ QJ84	Pass	2♣ ¹	Pass	3♣
South HCP: 12	♣ Q7	♣ T832	Pass	3♦	Pass	3♠
Contract: 4♦ North			Pass	4♦	All Pass	

1. New Minor Forcing

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ Q762		1♦	Pass	1♥
Vul: E-W	♥ 532	♥ AT76	Pass	1NT	Pass	2NT
North HCP: 13	♦ KT62	♦ Q94	All Pass			
South HCP: 12	♣ KQJ5	♣ AT				
Contract: 2NT South						

Board: 430	North:	South:	W	N	E	S
Dealer: South	♠ T862	♠ AKJ				1♦
Vul: Both	♥ 64	♥ QJ93	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ K3	♦ J987	Pass	2NT	All Pass	
South HCP: 12	♣ AKQ75	♣ 43				
Contract: 2NT North						

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ AJ87		1♦	Pass	1♠
Vul: E-W	♥ Q76	♥ KT9	Pass	1NT	Pass	3♦
North HCP: 14	♦ QJ74	♦ AT92	Pass	3NT	All Pass	
South HCP: 12	♣ A75	♣ 94				
Contract: 3NT North						

Board: 432	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ J76		1♦	Pass	1♥
Vul: Both	♥ A97	♥ KT532	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AJ32	♦ KT6	Pass	3♥ ²	All Pass	
South HCP: 11+1	♣ Q54	♣ AT				
Contract: 3♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 428 ♠ 52 You are dealer.

Dealer: South ♥ AKQ The opponents are silent.

Vul: N-S ♦ QJ84

HCP: 12 ♣ T832

Board: 429 ♠ Q762 Partner is dealer.

Dealer: North ♥ AT76 The opponents are silent.

Vul: E-W ♦ Q94

HCP: 12 ♣ AT

Board: 430 ♠ AKJ You are dealer.

Dealer: South ♥ QJ93 The opponents are silent.

Vul: Both ♦ J987

HCP: 12 ♣ 43

Board: 431 ♠ AJ87 Partner is dealer.

Dealer: North ♥ KT9 The opponents are silent.

Vul: E-W ♦ AT92

HCP: 12 ♣ 94

Board: 432 ♠ J76 Partner is dealer.

Dealer: North ♥ KT532 The opponents are silent.

Vul: Both ♦ KT6

HCP: 11+1 ♣ AT

Both hands (Answers Page)

Board: 428	North:	South:	W	N	E	S
Dealer: South	♠ AQ974	♠ 52				1♦
Vul: N-S	♥ 93	♥ AKQ	Pass	1♠	Pass	1NT
North HCP: 11+1	♦ KT32	♦ QJ84	Pass	2♣ ¹	Pass	3♣
South HCP: 12	♣ Q7	♣ T832	Pass	3♦	Pass	3♠
Contract: 4♦ North			Pass	4♦	All Pass	

1. New Minor Forcing

Board: 429	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ Q762		1♦	Pass	1♥
Vul: E-W	♥ 532	♥ AT76	Pass	1NT	Pass	2NT
North HCP: 13	♦ KT62	♦ Q94	All Pass			
South HCP: 12	♣ KQJ5	♣ AT				
Contract: 2NT South						

Board: 430	North:	South:	W	N	E	S
Dealer: South	♠ T862	♠ AKJ				1♦
Vul: Both	♥ 64	♥ QJ93	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ K3	♦ J987	Pass	2NT	All Pass	
South HCP: 12	♣ AKQ75	♣ 43				
Contract: 2NT North						

Board: 431	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ AJ87		1♦	Pass	1♠
Vul: E-W	♥ Q76	♥ KT9	Pass	1NT	Pass	3♦
North HCP: 14	♦ QJ74	♦ AT92	Pass	3NT	All Pass	
South HCP: 12	♣ A75	♣ 94				
Contract: 3NT North						

Board: 432	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ J76		1♦	Pass	1♥
Vul: Both	♥ A97	♥ KT532	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AJ32	♦ KT6	Pass	3♥ ²	All Pass	
South HCP: 11+1	♣ Q54	♣ AT				
Contract: 3♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 433	♠ A92	Partner is dealer.
Dealer: South	♥ Q9842	The opponents are silent.
Vul: None	♦ KT9	
HCP: 11+1	♣ Q7	

Board: 434	♠ AJ52	You are dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: E-W	♦ KJ8	
HCP: 13	♣ KJT7	

Board: 435	♠ T8	You are dealer.
Dealer: North	♥ KQ42	The opponents are silent.
Vul: None	♦ AJ9	
HCP: 12	♣ Q952	

Board: 436	♠ K87	Partner is dealer.
Dealer: South	♥ K943	The opponents are silent.
Vul: N-S	♦ QJT6	
HCP: 11	♣ Q9	

Board: 437	♠ Q98	You are dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: E-W	♦ AK63	
HCP: 12	♣ 762	

Both hands (Answers Page)

Board: 433	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ K543				1♦
Vul: None	♥ Q9842	♥ A6	Pass	1♥	Pass	1♠
North HCP: 11+1	♦ KT9	♦ A762	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q7	♣ K98	All Pass			
Contract: 3NT South						

Board: 434	North:	South:	W	N	E	S
Dealer: North	♠ AJ52	♠ KT3		1♣	Pass	1♥
Vul: E-W	♥ 42	♥ KQT73	Pass	1♠	Pass	2NT
North HCP: 13	♦ KJ8	♦ 42	All Pass			
South HCP: 12+1	♣ KJT7	♣ A43				
Contract: 2NT South						

Board: 435	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ AK74		1♣	Pass	1♠
Vul: None	♥ KQ42	♥ AT	Pass	1NT	Pass	3♣
North HCP: 12	♦ AJ9	♦ T54	Pass	3NT	All Pass	
South HCP: 12	♣ Q952	♣ JT83				
Contract: 3NT North						

Board: 436	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ A93				1♦
Vul: N-S	♥ K943	♥ T75	Pass	1♥	Pass	1NT
North HCP: 11	♦ QJT6	♦ AK42	Pass	2NT	Pass	3♥
South HCP: 14	♣ Q9	♣ K54	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 437	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ JT42		1♦	Pass	1♥
Vul: E-W	♥ K93	♥ AQJ6	Pass	1NT	Pass	2NT
North HCP: 12	♦ AK63	♦ QT5	All Pass			
South HCP: 12	♣ 762	♣ Q8				
Contract: 2NT South						

South hands

4th Bid Inviting

Board: 433	♠ K543	You are dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: None	♦ A762	
HCP: 14	♣ K98	

Board: 434	♠ KT3	Partner is dealer.
Dealer: North	♥ KQT73	The opponents are silent.
Vul: E-W	♦ 42	
HCP: 12+1	♣ A43	

Board: 435	♠ AK74	Partner is dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ T54	
HCP: 12	♣ JT83	

Board: 436	♠ A93	You are dealer.
Dealer: South	♥ T75	The opponents are silent.
Vul: N-S	♦ AK42	
HCP: 14	♣ K54	

Board: 437	♠ JT42	Partner is dealer.
Dealer: North	♥ AQJ6	The opponents are silent.
Vul: E-W	♦ QT5	
HCP: 12	♣ Q8	

Both hands (Answers Page)

Board: 433	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ K543				1♦
Vul: None	♥ Q9842	♥ A6	Pass	1♥	Pass	1♠
North HCP: 11+1	♦ KT9	♦ A762	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q7	♣ K98	All Pass			
Contract: 3NT South						

Board: 434	North:	South:	W	N	E	S
Dealer: North	♠ AJ52	♠ KT3		1♣	Pass	1♥
Vul: E-W	♥ 42	♥ KQT73	Pass	1♠	Pass	2NT
North HCP: 13	♦ KJ8	♦ 42	All Pass			
South HCP: 12+1	♣ KJT7	♣ A43				
Contract: 2NT South						

Board: 435	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ AK74		1♣	Pass	1♠
Vul: None	♥ KQ42	♥ AT	Pass	1NT	Pass	3♣
North HCP: 12	♦ AJ9	♦ T54	Pass	3NT	All Pass	
South HCP: 12	♣ Q952	♣ JT83				
Contract: 3NT North						

Board: 436	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ A93				1♦
Vul: N-S	♥ K943	♥ T75	Pass	1♥	Pass	1NT
North HCP: 11	♦ QJT6	♦ AK42	Pass	2NT	Pass	3♥
South HCP: 14	♣ Q9	♣ K54	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 437	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ JT42		1♦	Pass	1♥
Vul: E-W	♥ K93	♥ AQJ6	Pass	1NT	Pass	2NT
North HCP: 12	♦ AK63	♦ QT5	All Pass			
South HCP: 12	♣ 762	♣ Q8				
Contract: 2NT South						

Board: 438 ♠ QT6 You are dealer.

Dealer: North ♥ KJ9 The opponents are silent.

Vul: Both ♦ T873

HCP: 13 ♣ AK5

Board: 439 ♠ AKJ952 Partner is dealer.

Dealer: South ♥ Q The opponents are silent.

Vul: N-S ♦ T97

HCP: 12+2 ♣ QT2

Board: 440 ♠ A963 Partner is dealer.

Dealer: South ♥ KQ7 The opponents are silent.

Vul: E-W ♦ Q9854

HCP: 11+1 ♣ 3

Board: 441 ♠ QJ You are dealer.

Dealer: North ♥ KT2 The opponents are silent.

Vul: Both ♦ AQ82

HCP: 13 ♣ J863

Both hands (Answers Page)

Board: 438

Dealer: North
Vul: Both
North HCP: 13
South HCP: 12+1
Contract: 4♥ South

North:

♠ QT6
♥ KJ9
♦ T873
♣ AK5

South:

♠ K3
♥ A6543
♦ K94
♣ Q62

W N E S

1♦ Pass 1♥
Pass 1NT Pass 2♣¹
Pass 3♥² Pass 4♥
All Pass

1. New Minor Forcing
2. 3 !H

Board: 439

Dealer: South
Vul: N-S
North HCP: 12+2
South HCP: 13
Contract: 4♠ South

North:

♠ AKJ952
♥ Q
♦ T97
♣ QT2

South:

♠ 83
♥ K632
♦ AQ43
♣ A64

W N E S

1♦
Pass 1♠ Pass 1NT
Pass 2♣¹ Pass 3♥
Pass 3♠ Pass 4♠
All Pass

1. New Minor Forcing

Board: 440

Dealer: South
Vul: E-W
North HCP: 11+1
South HCP: 12
Contract: 2♦ North

North:

♠ A963
♥ KQ7
♦ Q9854
♣ 3

South:

♠ QJ2
♥ JT
♦ JT32
♣ AKT6

W N E S

1♦
Pass 1♠ Pass 1NT
Pass 2♦ All Pass

Board: 441

Dealer: North
Vul: Both
North HCP: 13
South HCP: 11+1
Contract: 3NT North

North:

♠ QJ
♥ KT2
♦ AQ82
♣ J863

South:

♠ AK965
♥ A6
♦ 54
♣ T742

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3NT All Pass

1. New Minor Forcing

Board: 438	♠ K3	Partner is dealer.
Dealer: North	♥ A6543	The opponents are silent.
Vul: Both	♦ K94	
HCP: 12+1	♣ Q62	

Board: 439	♠ 83	You are dealer.
Dealer: South	♥ K632	The opponents are silent.
Vul: N-S	♦ AQ43	
HCP: 13	♣ A64	

Board: 440	♠ QJ2	You are dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: E-W	♦ JT32	
HCP: 12	♣ AKT6	

Board: 441	♠ AK965	Partner is dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: Both	♦ 54	
HCP: 11+1	♣ T742	

Both hands (Answers Page)

Board: 438

Dealer: North
Vul: Both
North HCP: 13
South HCP: 12+1
Contract: 4♥ South

North:

♠ QT6
♥ KJ9
♦ T873
♣ AK5

South:

♠ K3
♥ A6543
♦ K94
♣ Q62

W N E S

1♦ Pass 1♥
Pass 1NT Pass 2♣¹
Pass 3♥² Pass 4♥
All Pass

1. New Minor Forcing
2. 3 !H

Board: 439

Dealer: South
Vul: N-S
North HCP: 12+2
South HCP: 13
Contract: 4♠ South

North:

♠ AKJ952
♥ Q
♦ T97
♣ QT2

South:

♠ 83
♥ K632
♦ AQ43
♣ A64

W N E S

1♦
Pass 1♠ Pass 1NT
Pass 2♣¹ Pass 3♥
Pass 3♠ Pass 4♠
All Pass

1. New Minor Forcing

Board: 440

Dealer: South
Vul: E-W
North HCP: 11+1
South HCP: 12
Contract: 2♦ North

North:

♠ A963
♥ KQ7
♦ Q9854
♣ 3

South:

♠ QJ2
♥ JT
♦ JT32
♣ AKT6

W N E S

1♦
Pass 1♠ Pass 1NT
Pass 2♦ All Pass

Board: 441

Dealer: North
Vul: Both
North HCP: 13
South HCP: 11+1
Contract: 3NT North

North:

♠ QJ
♥ KT2
♦ AQ82
♣ J863

South:

♠ AK965
♥ A6
♦ 54
♣ T742

W N E S

1♦ Pass 1♠
Pass 1NT Pass 2♣¹
Pass 3NT All Pass

1. New Minor Forcing

Board: 442	♠ QT32	Partner is dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: None	♦ KJ82	
HCP: 12	♣ Q92	

Board: 443	♠ T43	You are dealer.
Dealer: North	♥ J3	The opponents are silent.
Vul: E-W	♦ AK92	
HCP: 12	♣ AT94	

Board: 444	♠ AT8	You are dealer.
Dealer: North	♥ AJ42	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 14	♣ Q754	

Board: 445	♠ KJ8753	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ 753	
HCP: 11+2	♣ K72	

Board: 446	♠ K963	You are dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ AT6	
HCP: 14	♣ K964	

Both hands (Answers Page)

Board: 442	North:	South:	W	N	E	S
Dealer: South	♠ QT32	♠ J86				1♣
Vul: None	♥ A9	♥ QJ84	Pass	1♠	Pass	1NT
North HCP: 12	♦ KJ82	♦ A9	Pass	2NT	All Pass	
South HCP: 12	♣ Q92	♣ KJT5				
Contract: 2NT North						

Board: 443	North:	South:	W	N	E	S
Dealer: North	♠ T43	♠ KQ62		1♦	Pass	1♥
Vul: E-W	♥ J3	♥ A987	Pass	1NT	Pass	3♦
North HCP: 12	♦ AK92	♦ QJT3	Pass	3NT	All Pass	
South HCP: 12	♣ AT94	♣ 8				
Contract: 3NT North						

Board: 444	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ J7		1♣	Pass	1♦
Vul: N-S	♥ AJ42	♥ 953	Pass	1♥	Pass	2NT
North HCP: 14	♦ K8	♦ AQ53	Pass	3NT	All Pass	
South HCP: 11	♣ Q754	♣ KJT3				
Contract: 3NT North						

Board: 445	North:	South:	W	N	E	S
Dealer: South	♠ KJ8753	♠ A4				1♦
Vul: Both	♥ A	♥ KT64	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ 753	♦ KJ86	Pass	2♣ ¹	Pass	3♥
South HCP: 14	♣ K72	♣ QJ6	Pass	3♠	Pass	4♠
Contract: 4♠ South						All Pass

1. New Minor Forcing

Board: 446	North:	South:	W	N	E	S
Dealer: North	♠ K963	♠ AQ		1♣	Pass	1♥
Vul: None	♥ A9	♥ QT43	Pass	1♠	Pass	2NT
North HCP: 14	♦ AT6	♦ K4	Pass	3NT	All Pass	
South HCP: 11+1	♣ K964	♣ T8532				
Contract: 3NT North						

Board: 442 ♠ J86 You are dealer.

Dealer: South ♥ QJ84 The opponents are silent.

Vul: None ♦ A9

HCP: 12 ♣ KJT5

Board: 443 ♠ KQ62 Partner is dealer.

Dealer: North ♥ A987 The opponents are silent.

Vul: E-W ♦ QJT3

HCP: 12 ♣ 8

Board: 444 ♠ J7 Partner is dealer.

Dealer: North ♥ 953 The opponents are silent.

Vul: N-S ♦ AQ53

HCP: 11 ♣ KJT3

Board: 445 ♠ A4 You are dealer.

Dealer: South ♥ KT64 The opponents are silent.

Vul: Both ♦ KJ86

HCP: 14 ♣ QJ6

Board: 446 ♠ AQ Partner is dealer.

Dealer: North ♥ QT43 The opponents are silent.

Vul: None ♦ K4

HCP: 11+1 ♣ T8532

Both hands (Answers Page)

Board: 442	North:	South:	W	N	E	S
Dealer: South	♠ QT32	♠ J86				1♣
Vul: None	♥ A9	♥ QJ84	Pass	1♠	Pass	1NT
North HCP: 12	♦ KJ82	♦ A9	Pass	2NT	All Pass	
South HCP: 12	♣ Q92	♣ KJT5				
Contract: 2NT North						

Board: 443	North:	South:	W	N	E	S
Dealer: North	♠ T43	♠ KQ62		1♦	Pass	1♥
Vul: E-W	♥ J3	♥ A987	Pass	1NT	Pass	3♦
North HCP: 12	♦ AK92	♦ QJT3	Pass	3NT	All Pass	
South HCP: 12	♣ AT94	♣ 8				
Contract: 3NT North						

Board: 444	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ J7		1♣	Pass	1♦
Vul: N-S	♥ AJ42	♥ 953	Pass	1♥	Pass	2NT
North HCP: 14	♦ K8	♦ AQ53	Pass	3NT	All Pass	
South HCP: 11	♣ Q754	♣ KJT3				
Contract: 3NT North						

Board: 445	North:	South:	W	N	E	S
Dealer: South	♠ KJ8753	♠ A4				1♦
Vul: Both	♥ A	♥ KT64	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ 753	♦ KJ86	Pass	2♣ ¹	Pass	3♥
South HCP: 14	♣ K72	♣ QJ6	Pass	3♠	Pass	4♠
Contract: 4♠ South						All Pass

1. New Minor Forcing

Board: 446	North:	South:	W	N	E	S
Dealer: North	♠ K963	♠ AQ		1♣	Pass	1♥
Vul: None	♥ A9	♥ QT43	Pass	1♠	Pass	2NT
North HCP: 14	♦ AT6	♦ K4	Pass	3NT	All Pass	
South HCP: 11+1	♣ K964	♣ T8532				
Contract: 3NT North						

Board: 447 ♠ Q64 You are dealer.

Dealer: North ♥ AK73 The opponents are silent.

Vul: N-S ♦ A4

HCP: 13 ♣ 9863

Board: 448 ♠ 653 You are dealer.

Dealer: North ♥ AT8 The opponents are silent.

Vul: E-W ♦ AJ98

HCP: 12 ♣ K96

Board: 449 ♠ Q You are dealer.

Dealer: North ♥ KJ2 The opponents are silent.

Vul: None ♦ AJ875

HCP: 14+1 ♣ K876

Board: 450 ♠ A4 Partner is dealer.

Dealer: South ♥ 86 The opponents are silent.

Vul: N-S ♦ KT874

HCP: 12+1 ♣ AJT8

Both hands (Answers Page)

Board: 447

Dealer: North

North:

♠ Q64

South:

♠ KT85

W N E S

1♣ Pass 1♠

Vul: N-S

♥ AK73

♥ Q8

Pass 1NT Pass 2NT

North HCP: 13

♦ A4

♦ QJ96

All Pass

South HCP: 12

♣ 9863

♣ KJ2

Contract: 2NT South

Board: 448

Dealer: North

North:

♠ 653

South:

♠ AQJT7

W N E S

1♦ Pass 1♠

Vul: E-W

♥ AT8

♥ 74

 Pass 1NT Pass 2♣¹

North HCP: 12

♦ AJ98

♦ T2

 Pass 2♠² Pass 4♠

South HCP: 11+1

♣ K96

♣ A543

All Pass

Contract: 4♠ South

1. New Minor Forcing

2. 3 !S

Board: 449

Dealer: North

North:

♠ Q

South:

♠ AJT3

W N E S

1♦ Pass 1♠

Vul: None

♥ KJ2

♥ 87

Pass 2♣ Pass 3♦

North HCP: 14+1

♦ AJ875

♦ QT42

Pass 3NT All Pass

South HCP: 12

♣ K876

♣ AJ5

Contract: 3NT North

Board: 450

Dealer: South

North:

♠ A4

South:

♠ QT63

W N E S

1♣

Vul: N-S

♥ 86

♥ KT

Pass 1♦ Pass 1♠

North HCP: 12+1

♦ KT874

♦ A65

Pass 2♣ Pass 3♣

South HCP: 14

♣ AJT8

♣ KQ43

 Pass 4♦¹ Pass 4♥²

Contract: 6♣ North

 Pass 4NT³ Pass 5♠⁴

Pass 6♣ All Pass

1. Cue bid, a !D stopper

2. Cue bid, a !H stopper

3. Blackwood 0314, for !C

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

Board: 447	♠ KT85	Partner is dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: N-S	♦ QJ96	
HCP: 12	♣ KJ2	

Board: 448	♠ AQJT7	Partner is dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 11+1	♣ A543	

Board: 449	♠ AJT3	Partner is dealer.
Dealer: North	♥ 87	The opponents are silent.
Vul: None	♦ QT42	
HCP: 12	♣ AJ5	

Board: 450	♠ QT63	You are dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 14	♣ KQ43	

Both hands (Answers Page)

Board: 447

Dealer: North

North:

♠ Q64

South:

♠ KT85

W N E S

1♣ Pass 1♠

Vul: N-S

♥ AK73

♥ Q8

Pass 1NT Pass 2NT

North HCP: 13

♦ A4

♦ QJ96

All Pass

South HCP: 12

♣ 9863

♣ KJ2

Contract: 2NT South

Board: 448

Dealer: North

North:

♠ 653

South:

♠ AQJT7

W N E S

1♦ Pass 1♠

Vul: E-W

♥ AT8

♥ 74

 Pass 1NT Pass 2♣¹

North HCP: 12

♦ AJ98

♦ T2

 Pass 2♠² Pass 4♠

South HCP: 11+1

♣ K96

♣ A543

All Pass

Contract: 4♠ South

1. New Minor Forcing

2. 3 !S

Board: 449

Dealer: North

North:

♠ Q

South:

♠ AJT3

W N E S

1♦ Pass 1♠

Vul: None

♥ KJ2

♥ 87

Pass 2♣ Pass 3♦

North HCP: 14+1

♦ AJ875

♦ QT42

Pass 3NT All Pass

South HCP: 12

♣ K876

♣ AJ5

Contract: 3NT North

Board: 450

Dealer: South

North:

♠ A4

South:

♠ QT63

W N E S

1♣

Vul: N-S

♥ 86

♥ KT

Pass 1♦ Pass 1♠

North HCP: 12+1

♦ KT874

♦ A65

Pass 2♣ Pass 3♣

South HCP: 14

♣ AJT8

♣ KQ43

 Pass 4♦¹ Pass 4♥²

Contract: 6♣ North

 Pass 4NT³ Pass 5♠⁴

Pass 6♣ All Pass

1. Cue bid, a !D stopper

2. Cue bid, a !H stopper

3. Blackwood 0314, for !C

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

Board: 451	♠ AQJ65	Partner is dealer.
Dealer: South	♥ 52	The opponents are silent.
Vul: E-W	♦ 954	
HCP: 11+1	♣ A42	

Board: 452	♠ J8532	Partner is dealer.
Dealer: South	♥ Q73	The opponents are silent.
Vul: Both	♦ A974	
HCP: 11+1	♣ A	

Both hands (Answers Page)

Board: 451

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2♠ South

North:

♠ AQJ65

♥ 52

♦ 954

♣ A42

South:

♠ KT4

♥ A874

♦ KQ76

♣ 53

W

N

E

S

1♦

Pass 1♠ Pass 1NT

Pass 2♣¹ Pass 2♠²

All Pass

1. New Minor Forcing

2. 3 !S

Board: 452

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 2♥ South

North:

♠ J8532

♥ Q73

♦ A974

♣ A

South:

♠ 64

♥ AJT4

♦ KQJ8

♣ J84

W

N

E

S

1♦

Pass 1♠ Pass 1NT

Pass 2♣¹ Pass 2♥

All Pass

1. New Minor Forcing

South hands

4th Bid Inviting

Board: 451	♠ KT4	You are dealer.
Dealer: South	♥ A874	The opponents are silent.
Vul: E-W	♦ KQ76	
HCP: 12	♣ 53	

Board: 452	♠ 64	You are dealer.
Dealer: South	♥ AJT4	The opponents are silent.
Vul: Both	♦ KQJ8	
HCP: 12	♣ J84	

Both hands (Answers Page)

Board: 451

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2♠ South

North:

♠ AQJ65

♥ 52

♦ 954

♣ A42

South:

♠ KT4

♥ A874

♦ KQ76

♣ 53

W

N

E

S

1♦

Pass 1♠ Pass 1NT

Pass 2♣¹ Pass 2♠²

All Pass

1. New Minor Forcing

2. 3 !S

Board: 452

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 2♥ South

North:

♠ J8532

♥ Q73

♦ A974

♣ A

South:

♠ 64

♥ AJT4

♦ KQJ8

♣ J84

W

N

E

S

1♦

Pass 1♠ Pass 1NT

Pass 2♣¹ Pass 2♥

All Pass

1. New Minor Forcing