Board: 1 Dealer: S Vul: None HCP: 6	♠ 1072♥ —♦ QJ10842♠ QJ32	West Bids 1NT if possible. Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 12	AQ10✓ AJ386532J8	East Bids 1NT if possible. You bid first.
Board: 3 Dealer: S Vul: Both HCP: 10	▲ AJ73♥ 2◆ 843◆ AJ983	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 4 Dealer: N Vul: None HCP: 12	◆ Q982▼ A9◆ 864◆ AQ82	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. You bid first.
Board: 5 Dealer: S Vul: NS HCP: 9		West Bids 1NT if possible. Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 6	North:	South: ♠ AQ983 ♥ A98 ♦ 75	West 1NT	North	East AP	South 1♠
South HCP: 14 Contract: 3♠ S	♣ QJ32	♣ A105	1111	31	7 H	
Board: 2 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ AQ10 ♥ AJ3 ♠ 86532 ♠ J8	South: ♠ K874 ♥ Q652 • 104 ♣ Q109	West	North 1◆	East 1NT	
Board: 3 Dealer: S	North:	South:	West	North	East	South 1
Vul: Both	♠ AJ73 ♥ 2	◆ 52 ♥ AJ10	1NT	X	2•	2NT
North HCP: 10 South HCP: 12	♦ 843	◆ AQJ52	3 ♥ ¹	Pass	Pass	X
Contract: 3♥X W	♣ AJ983	♣ 1076	AP 1. artific	cial		
Board: 4 Dealer: N Vul: None	North: ♠ Q982	South: ♠ KJ75	West	North 1♣	East 1NT	South X
North HCP: 12 South HCP: 10 Contract: 3♠ N	◆ A9 ◆ 864 ◆ AQ82	♥ 74 ♦ KQ10 ♣ J1094	2♦ AP	2♠	3♥	3♠
Board: 5 Dealer: S	North:	South:				
Vul: NS	♠ J932 ♥ KQJ543	♠ A106 ♥ 876	West	North	East	South 1♣
North HCP: 9 South HCP: 13 Contract: 2 N	• Q3 • Q3	◆ AK2 ◆ Q654	1NT	2♥	AP	14

Board: 1 Dealer: S Vul: None HCP: 14	AQ983A9875A105	West Bids 1NT if possible. You bid first.
Board: 2 Dealer: N Vul: NS HCP: 7	★ K874 ♥ Q652 ♦ 104 ♣ Q109	East Bids 1NT if possible. Partner bids first.
Board: 3 Dealer: S Vul: Both HCP: 12	★ 52▼ AJ10◆ AQJ52★ 1076	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. You bid first.
Board: 4 Dealer: N Vul: None HCP: 10	★ KJ75▼ 74◆ KQ10◆ J1094	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 5 Dealer: S Vul: NS HCP: 13	★ A106★ 876◆ AK2★ Q654	West Bids 1NT if possible. You bid first.

Board: 1 Dealer: S Vul: None North HCP: 6	North:	South: ♠ AQ983 ♥ A98 ♦ 75	West 1NT	North	East AP	South 1♠
South HCP: 14 Contract: 3♠ S	♣ QJ32	♣ A105	1111	31	7 H	
Board: 2 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ AQ10 ♥ AJ3 ♠ 86532 ♠ J8	South: ♠ K874 ♥ Q652 • 104 ♣ Q109	West	North 1◆	East 1NT	
Board: 3 Dealer: S	North:	South:	West	North	East	South 1
Vul: Both	♠ AJ73 ♥ 2	◆ 52 ♥ AJ10	1NT	X	2•	2NT
North HCP: 10 South HCP: 12	♦ 843	◆ AQJ52	3 ♥ ¹	Pass	Pass	X
Contract: 3♥X W	♣ AJ983	♣ 1076	AP 1. artific	cial		
Board: 4 Dealer: N Vul: None	North: ♠ Q982	South: ♠ KJ75	West	North 1♣	East 1NT	South X
North HCP: 12 South HCP: 10 Contract: 3♠ N	◆ A9 ◆ 864 ◆ AQ82	♥ 74 ♦ KQ10 ♣ J1094	2♦ AP	2♠	3♥	3♠
Board: 5 Dealer: S	North:	South:				
Vul: NS	♠ J932 ♥ KQJ543	♠ A106 ♥ 876	West	North	East	South 1♣
North HCP: 9 South HCP: 13 Contract: 2 N	• Q3 • Q3	◆ AK2 ◆ Q654	1NT	2♥	AP	14

Board: 6 Dealer: N Vul: None HCP: 13	★ A10864♥ Q98★ A2★ K105	East Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 7 Dealer: S Vul: NS HCP: 11	♠ Q ♥ KJ1084 ♦ A9 ♣ J8743	West Bids 1NT if possible. Partner bids first.
Board: 8 Dealer: N Vul: EW HCP: 12	♦ 84 ▼ K10832 ◆ A93 ♣ AJ4	East Bids 1NT if possible. West Bids 4♣ if possible. You bid first.
Board: 9 Dealer: S Vul: None HCP: 10	♠ K6 ♥ Q972 ♦ J2 ♣ KJ832	West Bids 1NT if possible. East Bids 2♥ if possible. Partner bids first.
Board: 10 Dealer: N Vul: EW HCP: 12	♣ J5♥ AJ65♦ Q865♣ KJ5	East Bids 1NT if possible. You bid first.

Board: 6 Dealer: N Vul: None North HCP: 13	North: ♠ A10864 ♥ Q98 ♠ A2	South:	West 3♦	North 1♠ 3♠	East 1NT AP	
South HCP: 5 Contract: 3♠ N	♣ K105	♣ 94	3♥	3 ₹	Ar	
Board: 7 Dealer: S	North:	South:	West	North	East	South 1♣
Vul: NS	♠ Q ♥ KJ1084	♠ AK3 ♥ Q732	1NT	2♥	Pass	3♥
North HCP: 11 South HCP: 13	♦ A9	◆ Q102	Pass AP	3 ♠ ¹	Pass	4♥
Contract: 4♥ N	♣ J8743	♣ Q109		bid, a ♠	stoppe	er
Board: 8 Dealer: N Vul: EW North HCP: 12	North: ♠ 84 ♥ K10832 ♠ A93	South: ♣ J1075 ♥ A976 ♦ 1072	West	North 1♥ AP	East 1NT	
South HCP: 5 Contract: 4♣ W	♦ AJ4	♣ 73	4*	Ar		
Board: 9 Dealer: S Vul: None	North: ♠ K6	South: ♠ J75	West	North	East	South 1
North HCP: 10 South HCP: 12 Contract: 3 S	♥ Q972 ♦ J2 ♣ KJ832	▼ J3 ◆ AQ8763 ♣ A10	1NT AP	X	2♥	3♦
Board: 10 Dealer: N Vul: EW North HCP: 12 South HCP: 10	North: ♣ J5 ♥ AJ65 • Q865	South: ♠ AQ1087 ♥ K932 ♠ J9	West	North 1◆	East 1NT	

Board: 6	♣ J72	East Bids 1NT if possible.
Dealer: N	♥ J642	West Bids 3♦ if possible.
Vul: None	◆ K653	D
HCP: 5	♣ 94	Partner bids first.
Board: 7	♠ AK3	West Pids 1NT if pessible
Dealer: S	♥ Q732	West Bids 1NT if possible.
Vul: NS	◆ Q102	You bid first.
HCP: 13	♣ Q109	Tou old first.
Board: 8	♦ J1075	East Bids 1NT if possible.
Dealer: N	♥ A976	West Bids 4♣ if possible.
Vul: EW	♦ 1072	P
HCP: 5	♣ 73	Partner bids first.
Board: 9	♦ J75	West Bids 1NT if possible.
Dealer: S	♥ J3	East Bids 2♥ if possible.
Vul: None	◆ AQ8763	1
HCP: 12	◆ A10	You bid first.
1101,12	AIU	
Board: 10	♦ AQ1087	East Bids 1NT if possible.
Dealer: N	♥ K932	Lust Blus 1111 II possible.
Vul: EW	♦ J9	Partner bids first.
HCP: 10	♣ 93	i aithei vius ilist.

Board: 6 Dealer: N Vul: None North HCP: 13	North: ♠ A10864 ♥ Q98 ♠ A2	South:	West 3♦	North 1♠ 3♠	East 1NT AP	
South HCP: 5 Contract: 3♠ N	♣ K105	♣ 94	3♥	3 ₹	Ar	
Board: 7 Dealer: S	North:	South:	West	North	East	South 1♣
Vul: NS	♠ Q ♥ KJ1084	♠ AK3 ♥ Q732	1NT	2♥	Pass	3♥
North HCP: 11 South HCP: 13	♦ A9	◆ Q102	Pass AP	3 ♠ ¹	Pass	4♥
Contract: 4♥ N	♣ J8743	♣ Q109		bid, a ♠	stoppe	er
Board: 8 Dealer: N Vul: EW North HCP: 12	North: ♠ 84 ♥ K10832 ♠ A93	South: ♣ J1075 ♥ A976 ♦ 1072	West	North 1♥ AP	East 1NT	
South HCP: 5 Contract: 4♣ W	♦ AJ4	♣ 73	4*	Ar		
Board: 9 Dealer: S Vul: None	North: ♠ K6	South: ♠ J75	West	North	East	South 1
North HCP: 10 South HCP: 12 Contract: 3 S	♥ Q972 ♦ J2 ♣ KJ832	▼ J3 ◆ AQ8763 ♣ A10	1NT AP	X	2♥	3♦
Board: 10 Dealer: N Vul: EW North HCP: 12 South HCP: 10	North: ♣ J5 ♥ AJ65 • Q865	South: ♠ AQ1087 ♥ K932 ♠ J9	West	North 1◆	East 1NT	

Board: 11	♦ J764	West Bids 1NT if possible.
Dealer: S	♥ J85	East Bids 5♦ if possible.
Vul: Both	♦ J10	1
HCP: 4	♣ J972	Partner bids first.
Board: 12	♦ K64	
Dealer: N	♥ QJ84	East Bids 1NT if possible.
Vul: None	♦ Q1064	37 1:10
HCP: 12	♣ A5	You bid first.
Board: 13	☆ 7	West Bids 1NT if possible.
Dealer: S	♥ KQ842	West Bids 3♣ if possible.
Vul: EW	♦ 10862	1
HCP: 6	♣ J87	Partner bids first.
Board: 14	• A	
Dealer: N	♥ AQ1095	East Bids 1NT if possible.
Vul: Both	◆ J63	
HCP: 14	◆ QJ85	You bid first.
	¥ Q 303	
		777 - D.1. 427710 - 111
		West Bids 1NT if possible.
Board: 15	♦ 52	East Bids 2♣ if possible.
Dealer: S	♥ J83	West Bids 2♠ if possible.
Vul: None	♦ QJ63	East Bids 3♠ if possible.
HCP: 4	♦ 10632	West Bids 4♠ if possible.
1101.1	10032	
		Partner bids first.

Board: 11 Dealer: S Vul: Both North HCP: 4 South HCP: 14 Contract: 5 \(\) E	North: ♠ J764 ♥ J85 ♦ J10 ♠ J972	South: ♠ Q9853 ♥ KQ742 ♠ A ♣ K10	West 1NT	North Pass	East 5◆	South 1♠ AP
Board: 12 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ K64 ♥ QJ84 ♠ Q1064 ♣ A5	South: ♠ A983 ♥ 7 • 753 ♣ K10832	West	North 1◆	East 1NT	
Board: 13 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 W	North: ♣ 7 ▼ KQ842 • 10862 ♣ J87	South: ♠ AJ9653 ♥ J106 ♠ AJ ♠ Q2	West 1NT 3♣	North Pass AP		1♠
Board: 14 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2♥ N	North: ♠ A ♥ AQ1095 ♦ J63 ♠ QJ85	South: ♠ KQJ104 ♥ 742 ♠ K8 ♣ 1094	West AP	North 1♥	East 1NT	
Board: 15 Dealer: S Vul: None North HCP: 4 South HCP: 12 Contract: 4♠ W	North:	South: ♠ 1063 ♥ Q10752 ♠ 8 ♣ AKQJ	West 1NT 2♠ 4♠ 1. Stay:	North Pass Pass AP man		South 1 Y Pass Pass

Board: 11 Dealer: S Vul: Both HCP: 14	♣ Q9853♥ KQ742♦ A♣ K10	West Bids 1NT if possible. East Bids 5♦ if possible. You bid first.
Board: 12 Dealer: N Vul: None HCP: 7	★ A983♥ 7♦ 753★ K10832	East Bids 1NT if possible. Partner bids first.
Board: 13 Dealer: S Vul: EW HCP: 13	▲ AJ9653♥ J106◆ AJ♣ Q2	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 14 Dealer: N Vul: Both HCP: 9	★ KQJ104 ♥ 742 ♦ K8 ♣ 1094	East Bids 1NT if possible. Partner bids first.
Board: 15 Dealer: S Vul: None HCP: 12	1063✓ Q10752♦ 8♠ AKQJ	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.

Board: 11 Dealer: S Vul: Both North HCP: 4 South HCP: 14 Contract: 5 \(\) E	North: ♠ J764 ♥ J85 ♦ J10 ♠ J972	South: ♠ Q9853 ♥ KQ742 ♠ A ♣ K10	West 1NT	North Pass	East 5◆	South 1♠ AP
Board: 12 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ K64 ♥ QJ84 ♠ Q1064 ♣ A5	South: ♠ A983 ♥ 7 • 753 ♣ K10832	West	North 1◆	East 1NT	
Board: 13 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 W	North: ♣ 7 ▼ KQ842 • 10862 ♣ J87	South: ♠ AJ9653 ♥ J106 ♠ AJ ♠ Q2	West 1NT 3♣	North Pass AP		1♠
Board: 14 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2♥ N	North: ♠ A ♥ AQ1095 ♦ J63 ♠ QJ85	South: ♠ KQJ104 ♥ 742 ♠ K8 ♣ 1094	West AP	North 1♥	East 1NT	
Board: 15 Dealer: S Vul: None North HCP: 4 South HCP: 12 Contract: 4♠ W	North:	South: ♠ 1063 ♥ Q10752 ♠ 8 ♣ AKQJ	West 1NT 2♠ 4♠ 1. Stay	North Pass Pass AP man		South 1 Y Pass Pass

Board: 16 Dealer: N Vul: NS HCP: 14	♣ Q1065♥ A9◆ AQ65♣ Q74	East Bids 1NT if possible. East Redoubles if possible. West Bids 2 if possible. You bid first.
Board: 17 Dealer: S Vul: Both HCP: 11	★ A104★ 53★ J9★ KQJ985	West Bids 1NT if possible. Partner bids first.
Board: 18 Dealer: N Vul: None HCP: 12	★ K72★ AQ7★ 106★ QJ987	East Bids 1NT if possible. You bid first.
Board: 19 Dealer: S Vul: None HCP: 7	★ A952♥ Q94◆ 7★ J8753	West Bids 1NT if possible. Partner bids first.
Board: 20 Dealer: N Vul: NS HCP: 13	♣75★ AK9754◆ AQ8♣ 32	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.

Board: 16 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 3N N	North: ♠ Q1065 ♥ A9 ♠ AQ65 ♣ Q74	South: ♠ K.J98 ♥ J62 ♦ J7 ♣ A986	West Pass 2 1. SOS	North 1 Pass 3NT	East 1NT XX ¹ AP	
Board: 17 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3 S	North: ♠ A104 ♥ 53 ♦ J9 ♠ KQJ985	South: ♠ K876 ♥ A104 ♠ KQ8764 ♣ —	West 1NT Pass	North 2♣ 3◆		South 1 → 2 →
Board: 18 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2♠ S	North: ♠ K72 ♥ AQ7 • 106 ♣ QJ987	South: ♠ AQJ986 ♥ J532 ♠ 32 ♠ K	West AP	North 1♣	East 1NT	
Board: 19 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2 S	North: ♠ A952 ♥ Q94 ♠ 7 ♣ J8753	South: ♣ J63 ♥ KJ652 ♠ K1064 ♣ A	West 1NT	North 2♥	East AP	South 1♥
Board: 20 Dealer: N Vul: NS North HCP: 13 South HCP: 4 Contract: 4 E	North: ♣ 75 ✔ AK9754 ♣ AQ8 ♣ 32	South:	West 4♥¹ 1. Texa	North 1♥ X	East 1NT 4♠	

Board: 16 Dealer: N Vul: NS HCP: 10	★ KJ98♥ J62◆ J7◆ A986	East Bids 1NT if possible. East Redoubles if possible. West Bids 2 • if possible. Partner bids first.
Board: 17 Dealer: S Vul: Both HCP: 12	★ K876 ♥ A104 ♦ KQ8764 ♣ —	West Bids 1NT if possible. You bid first.
Board: 18 Dealer: N Vul: None HCP: 11	♣ AQJ986♥ J532♦ 32♣ K	East Bids 1NT if possible. Partner bids first.
Board: 19 Dealer: S Vul: None HCP: 12		West Bids 1NT if possible. You bid first.
Board: 20 Dealer: N Vul: NS HCP: 4	◆94▼1086◆K10932◆J94	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.

Board: 16 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 3N N	North: ♠ Q1065 ♥ A9 ♠ AQ65 ♣ Q74	South: ♠ K.J98 ♥ J62 ♦ J7 ♣ A986	West Pass 2 1. SOS	North 1 Pass 3NT	East 1NT XX ¹ AP	
Board: 17 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3 S	North: ♠ A104 ♥ 53 ♦ J9 ♠ KQJ985	South: ♠ K876 ♥ A104 ♠ KQ8764 ♣ —	West 1NT Pass	North 2♣ 3◆		South 1 → 2 →
Board: 18 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2♠ S	North: ♠ K72 ♥ AQ7 • 106 ♣ QJ987	South: ♠ AQJ986 ♥ J532 ♠ 32 ♠ K	West AP	North 1♣	East 1NT	
Board: 19 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2 S	North: ♠ A952 ♥ Q94 ♠ 7 ♣ J8753	South: ♣ J63 ♥ KJ652 ♠ K1064 ♣ A	West 1NT	North 2♥	East AP	South 1♥
Board: 20 Dealer: N Vul: NS North HCP: 13 South HCP: 4 Contract: 4 E	North: ♣ 75 ✔ AK9754 ♣ AQ8 ♣ 32	South:	West 4♥¹ 1. Texa	North 1♥ X	East 1NT 4♠	

Board: 21 Dealer: S Vul: EW HCP: 5		West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. West Doubles Pass if possible. Partner bids first.
Board: 22 Dealer: N Vul: Both HCP: 12	★ A9853★ 62★ A93★ A85	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 23 Dealer: S Vul: Both HCP: 6	★ K872♥ 932◆ Q◆ J10642	West Bids 1NT if possible. East Bids 4♥ if possible. Partner bids first.
Board: 24 Dealer: N Vul: EW HCP: 16	★82★ AKQ★ K96542★ A3	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 12	♣ Q1075♥ 85♦ A106♣ KQJ10	West Bids 1NT if possible. East Bids 2♠ if possible. West Doubles 6♠ if possible. Partner bids first.

Board: 21 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 3•X S	North:	South: ♠ K7643 ♥ Q9 ♠ KQ62 ♣ Q9	West 1NT 3 X	North 2♠ 3♠ AP	East X Pass	1♠ Pass
Board: 22 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3 \(\) N	North: ♠ A9853 ♥ 62 ♠ A93 ♣ A85	South: ♠ Q106 ♥ AK3 ♦ J107 ♣ J1092	West 2♦ AP	North 1♠ Pass	East 1NT 2♥	South X 3♠
Board: 23 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 4 E	North: ♠ K872 ♥ 932 ♦ Q ♣ J10642	South: ♠ J10963 ♥ Q10 ♠ AK63 ♠ Q5	West 1NT	North 3♣	East 4♥	South 1♠ AP
Board: 24 Dealer: N Vul: EW North HCP: 16 South HCP: 5 Contract: 4 S	North:	South: ♠ KQ107654 ♥ 952 ♠ 7 ♣ 76	2 ♠ ¹ AP	North 1 3 2S trans	1NT Pass	Pass 4♠
Board: 25 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 6•X S	North: ♠ Q1075 ♥ 85 ♠ A106 ♣ KQJ10	South: ♠ A9832 ♥ AQJ1063 ♠ Q8 ♣ —	1NT Pass Pass X 1. 1N-2 2. limit 3. Blace	North X 4♣² 5♠⁴ AP 2S trans raise or kwood 0 /5 or 4/5	Pass Pass Pass fer to cobetter 0314, to	1♥ 3♠ 4NT³ 6♠ clubs in ♠

Board: 21 Dealer: S Vul: EW HCP: 12	★ K7643♥ Q9♦ KQ62♠ Q9	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. West Doubles Pass if possible. You bid first.
Board: 22 Dealer: N Vul: Both HCP: 11	♣ Q106♥ AK3◆ J107♣ J1092	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 23 Dealer: S Vul: Both HCP: 12	♣ J10963♥ Q10♦ AK63♣ Q5	West Bids 1NT if possible. East Bids 4♥ if possible. You bid first.
Board: 24 Dealer: N Vul: EW HCP: 5	★ KQ107654 ♥ 952 ♦ 76	East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 13	★ A9832★ AQJ1063◆ Q8★ —	West Bids 1NT if possible. East Bids 2♠ if possible. West Doubles 6♠ if possible. You bid first.

Board: 21 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 3•X S	North:	South: ♠ K7643 ♥ Q9 ♠ KQ62 ♣ Q9	West 1NT 3 X	North 2♠ 3♠ AP	East X Pass	1♠ Pass
Board: 22 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3 \(\) N	North: ♠ A9853 ♥ 62 ♠ A93 ♣ A85	South: ♠ Q106 ♥ AK3 ♦ J107 ♣ J1092	West 2♦ AP	North 1♠ Pass	East 1NT 2♥	South X 3♠
Board: 23 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 4 E	North: ♠ K872 ♥ 932 ♦ Q ♣ J10642	South: ♠ J10963 ♥ Q10 ♠ AK63 ♠ Q5	West 1NT	North 3♣	East 4♥	South 1♠ AP
Board: 24 Dealer: N Vul: EW North HCP: 16 South HCP: 5 Contract: 4 S	North:	South: ♠ KQ107654 ♥ 952 ♠ 7 ♣ 76	2 ♠ ¹ AP	North 1 3 2S trans	1NT Pass	Pass 4♠
Board: 25 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 6•X S	North: ♠ Q1075 ♥ 85 ♠ A106 ♣ KQJ10	South: ♠ A9832 ♥ AQJ1063 ♠ Q8 ♣ —	1NT Pass Pass X 1. 1N-2 2. limit 3. Blace	North X 4♣² 5♠⁴ AP 2S trans raise or kwood 0 /5 or 4/5	Pass Pass Pass fer to cobetter 0314, to	1♥ 3♠ 4NT³ 6♠ clubs in ♠

Board: 26 Dealer: N Vul: None HCP: 14	AQ8532▼ 8AK97J4	East Bids 1NT if possible. You bid first.
Board: 27 Dealer: S Vul: NS HCP: 4	★ 764▼ A1062★ 10983★ 64	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 28 Dealer: N Vul: None HCP: 12	AJ4♥ Q98◆ A10982♣ J5	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 29 Dealer: S Vul: NS HCP: 8	♣ 2 ♥ QJ952 ♦ K1073 ♣ Q53	West Bids 1NT if possible. Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 12	★ KQ8▼ J1094◆ KJ103◆ Q4	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.

Board: 26 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 4♠ N	North: ♠ AQ8532 ♥ 8 ♠ AK97 ♣ J4	South: ♣ J76 ♥ KQ1062 ♦ 53 ♣ 982	West Pass	North 1♠ 4♠	East 1NT AP	
Board: 27 Dealer: S Vul: NS North HCP: 4 South HCP: 13 Contract: 2 W	North: ♣ 764 ♥ A1062 • 10983 ♣ 64	South: ♠ A9853 ♥ Q3 ♠ A75 ♠ K103	West 1NT 2♥	North Pass AP	East 2◆	South 1♠ Pass
Board: 28 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2 E	North: ♠ AJ4 ♥ Q98 ♠ A10982 ♣ J5	South: ♠ KQ8753 ♥ J2 ♦ 63 ♣ 743	West 2	North 1 X		South Pass AP
Board: 29 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 1N W	North: ♠ 2 ♥ QJ952 ♠ K1073 ♠ Q53	South: ♠ KJ1076 ♥ 3 ♠ AQ4 ♠ KJ109	West 1NT	North AP	East	South 1♠
Board: 30 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3♥ S	North: ♠ KQ8 ♥ J1094 ♠ KJ103 ♣ Q4	South: ♠ 105 ♥ AKQ762 ♦ 965 ♣ 109	West 2♠	North 1♦ 3♥	East 1NT AP	

Board: 26 Dealer: N Vul: None HCP: 6	♣ J76♥ KQ1062◆ 53♣ 982	East Bids 1NT if possible. Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 13	▲ A9853♥ Q3◆ A75▲ K103	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 28 Dealer: N Vul: None HCP: 6	★ KQ8753▼ J2◆ 63◆ 743	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 14	★ KJ1076♥ 3♦ AQ4♣ KJ109	West Bids 1NT if possible. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 9	105✓ AKQ762✓ 965№ 109	East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first.

Board: 26 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 4♠ N	North: ♠ AQ8532 ♥ 8 ♠ AK97 ♣ J4	South: ♣ J76 ♥ KQ1062 ♦ 53 ♣ 982	West Pass	North 1♠ 4♠	East 1NT AP	
Board: 27 Dealer: S Vul: NS North HCP: 4 South HCP: 13 Contract: 2 W	North: ♣ 764 ♥ A1062 • 10983 ♣ 64	South: ♠ A9853 ♥ Q3 ♠ A75 ♠ K103	West 1NT 2♥	North Pass AP	East 2◆	South 1♠ Pass
Board: 28 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2 E	North: ♠ AJ4 ♥ Q98 ♠ A10982 ♣ J5	South: ♠ KQ8753 ♥ J2 ♦ 63 ♣ 743	West 2	North 1 X		South Pass AP
Board: 29 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 1N W	North: ♠ 2 ♥ QJ952 ♠ K1073 ♠ Q53	South: ♠ KJ1076 ♥ 3 ♠ AQ4 ♠ KJ109	West 1NT	North AP	East	South 1♠
Board: 30 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3♥ S	North: ♠ KQ8 ♥ J1094 ♠ KJ103 ♣ Q4	South: ♠ 105 ♥ AKQ762 ♦ 965 ♣ 109	West 2♠	North 1♦ 3♥	East 1NT AP	

Board: 31 Dealer: S Vul: NS HCP: 5	★ KJ5▼ 10875◆ J7◆ 9765	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 32 Dealer: N Vul: Both HCP: 12	♠ A953♥ 76♦ KJ3♠ A1054	East Bids 1NT if possible. You bid first.
Board: 33 Dealer: S Vul: NS HCP: 6	10987✓ AQ95432✓ 5✓ 8	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 34 Dealer: N Vul: Both HCP: 14	1085KJ1074AQ6A2	East Bids 1NT if possible. You bid first.
Board: 35 Dealer: S Vul: EW HCP: 7	◆ 9764♥ J6◆ Q1062◆ A63	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. Partner bids first.

Board: 31 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 3 • W	North: ♠ KJ5 ▼ 10875 ◆ J7 ♣ 9765	South: ♠ 1098732 ♥ QJ62 ♠ A ♣ AJ	West North East South 1♠ 1NT Pass 3♣¹ Pass 3♠² AP 1. 1N-3C transfer to diamonds 2. automat
Board: 32 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ A953 ♥ 76 ♠ KJ3 ♣ A1054	South: ♠ KJ8742 ♥ Q1083 ♦ 9 ♣ 76	West North East South 1♣ 1NT AP
Board: 33 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 3 • W	North: • 10987 • AQ95432 • 5 • 8	South: ♠ KQ64 ♥ 107 • Q7 ♣ AQ1063	West North East South 1♣ 1NT Pass 3♣¹ X 3♣² AP 1. 1N-3C transfer to diamonds 2. automat
Board: 34 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 44 S	North: • 1085 • KJ1074 • AQ6 • A2	South: ♠ KQ6432 ♥ 3 ♦ K1043 ♣ 86	West North East South 1♥ 1NT 2♠ Pass 3♠ Pass 4♠ AP
Board: 35 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 3♠ S	North:	South: ♠ KJ1053 ♥ K107 ♠ AJ4 ♣ Q5	West North East South 1♣ 1NT 2♠ X Pass 3♥ 3♠ AP

Board: 31 Dealer: S Vul: NS HCP: 12	1098732QJ62AAJ	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 32 Dealer: N Vul: Both HCP: 6	★ KJ8742♥ Q1083◆ 9♣ 76	East Bids 1NT if possible. Partner bids first.
Board: 33 Dealer: S Vul: NS HCP: 13	★ KQ64▼ 107◆ Q7◆ AQ1063	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♠ if possible. You bid first.
Board: 34 Dealer: N Vul: Both HCP: 8	♦ KQ6432 ▼ 3 • K1043 • 86	East Bids 1NT if possible. Partner bids first.
Board: 35 Dealer: S Vul: EW HCP: 14	★ KJ1053★ K107◆ AJ4♣ Q5	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. You bid first.

Board: 31 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 3 • W	North: ♠ KJ5 ▼ 10875 ◆ J7 ♣ 9765	South: ♠ 1098732 ♥ QJ62 ♠ A ♣ AJ	West North East South 1♠ 1NT Pass 3♣¹ Pass 3♠² AP 1. 1N-3C transfer to diamonds 2. automat
Board: 32 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ A953 ♥ 76 ♠ KJ3 ♣ A1054	South: ♠ KJ8742 ♥ Q1083 ♦ 9 ♣ 76	West North East South 1♣ 1NT AP
Board: 33 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 3 • W	North: • 10987 • AQ95432 • 5 • 8	South: ♠ KQ64 ♥ 107 • Q7 ♣ AQ1063	West North East South 1♣ 1NT Pass 3♣¹ X 3♣² AP 1. 1N-3C transfer to diamonds 2. automat
Board: 34 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 44 S	North: • 1085 • KJ1074 • AQ6 • A2	South: ♠ KQ6432 ♥ 3 ♦ K1043 ♣ 86	West North East South 1♥ 1NT 2♠ Pass 3♠ Pass 4♠ AP
Board: 35 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 3♠ S	North:	South: ♠ KJ1053 ♥ K107 ♠ AJ4 ♣ Q5	West North East South 1♣ 1NT 2♠ X Pass 3♥ 3♠ AP

Board: 36 Dealer: N Vul: NS HCP: 14	♣ KJ5 ♥ 1092 ♦ A982 ♣ KQJ	East Bids 1NT if possible. You bid first.
Board: 37 Dealer: S Vul: None HCP: 7	★ KJ863★ K876◆ 853◆ 3	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 38 Dealer: N Vul: EW HCP: 14	★ AK108★ K95◆ 97★ KJ74	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 39 Dealer: S Vul: None HCP: 9	1065✓ A9875✓ K1073✓ Q	West Bids 1NT if possible. Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 12	★ KJ1076♥ Q1086◆ 8◆ AQ5	East Bids 1NT if possible. West Bids 3♦ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. You bid first.

Board: 36 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 1NX E	North: ♠ KJ5 ▼ 1092 ♠ A982 ♣ KQJ	South: ♠ AQ42 ♥ A6 ♠ 63 ♠ 97632	West AP	North 1◆	East 1NT	
Board: 37 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 4 S	North: ♠ KJ863 ♥ K876 ♦ 853 ♣ 3	South: ♣ A95 ▼ — • KJ9642 ♣ AK108	West 1NT 3♥	North Pass 4	East 2♦ AP	South 1 ♦ 3 ♦
Board: 38 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 2♠ E	North: ♠ AK108 ♥ K95 ♦ 97 ♣ KJ74	South: ♣ 75 ♥ QJ104 ♦ KJ1054 ♣ 95	West 2♥	North 1♣ Pass	East 1NT 2♠	South Pass AP
Board: 39 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2♠ S	North: ♠ 1065 ♥ A9875 ♠ K1073 ♠ Q	South: ♠ Q8742 ♥ Q10 ♠ AQJ8 ♣ K8	West 1NT	North 2♣	East AP	South 1♠
Board: 40 Dealer: N Vul: Both North HCP: 12 South HCP: 5 Contract: 3N E	North: ♠ KJ1076 ♥ Q1086 ♠ 8 ♣ AQ5	South:	3 ♦ 3NT	North 1 Pass AP raise or	1NT 3♠¹	2♠ Pass

Board: 36 Dealer: N Vul: NS HCP: 10	AQ42A66397632	East Bids 1NT if possible. Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 15	▲ A95✓ —◆ KJ9642▲ AK108	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. You bid first.
Board: 38 Dealer: N Vul: EW HCP: 7	♣ 75♥ QJ104◆ KJ1054♣ 95	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 39 Dealer: S Vul: None HCP: 14	◆ Q8742◆ Q10◆ AQJ8◆ K8	West Bids 1NT if possible. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 5	♦ 854♥ A7543♦ J96♠ 98	East Bids 1NT if possible. West Bids 3♦ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. Partner bids first.

Board: 36 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 1NX E	North: ♠ KJ5 ▼ 1092 ♠ A982 ♣ KQJ	South: ♠ AQ42 ♥ A6 ♠ 63 ♠ 97632	West AP	North 1◆	East 1NT	
Board: 37 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 4 S	North: ♠ KJ863 ♥ K876 ♦ 853 ♣ 3	South: ♣ A95 ▼ — • KJ9642 ♣ AK108	West 1NT 3♥	North Pass 4	East 2♦ AP	South 1 ♦ 3 ♦
Board: 38 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 2♠ E	North: ♠ AK108 ♥ K95 ♦ 97 ♣ KJ74	South: ♣ 75 ♥ QJ104 ♦ KJ1054 ♣ 95	West 2♥	North 1♣ Pass	East 1NT 2♠	South Pass AP
Board: 39 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2♠ S	North: ♠ 1065 ♥ A9875 ♠ K1073 ♠ Q	South: ♠ Q8742 ♥ Q10 ♠ AQJ8 ♣ K8	West 1NT	North 2♣	East AP	South 1♠
Board: 40 Dealer: N Vul: Both North HCP: 12 South HCP: 5 Contract: 3N E	North: ♠ KJ1076 ♥ Q1086 ♠ 8 ♣ AQ5	South:	3 ♦ 3NT	North 1 Pass AP raise or	1NT 3♠¹	2♠ Pass

Board: 41 Dealer: S Vul: NS HCP: 5	★ K976543♥ 5◆ Q982◆ 6	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 42 Dealer: N Vul: None HCP: 13	♦ KQ76 ♥ A52 ♦ K104 ♣ J108	East Bids 1NT if possible. You bid first.
Board: 43 Dealer: S Vul: EW HCP: 9	◆ Q10843 ~ — ◆ 765 • AK642	West Bids 1NT if possible. Partner bids first.
Board: 44 Dealer: N Vul: Both HCP: 13	★ K98752★ AQJ◆ QJ2◆ 6	East Bids 1NT if possible. You bid first.
Board: 45 Dealer: S Vul: None HCP: 4		West Bids 1NT if possible. East Bids 4♦ if possible. Partner bids first.

Board: 41 Dealer: S Vul: NS North HCP: 5 South HCP: 14 Contract: 2♥ W	North: ♠ K976543 ♥ 5 ♠ Q982 ♣ 6	South: ♣ J2 ♥ AK94 ♦ J4 ♣ KQ873	West 1NT 2♥	North Pass AP	East 2	South 1♣ Pass
Board: 42 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 3♠ N	North: ♠ KQ76 ♥ A52 ♠ K104 ♣ J108	South: ♠ AJ52 ♥ Q1083 ♦ 2 ♣ K532	West Pass AP	North 1♣ 2♠	East 1NT Pass	X
Board: 43 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 4♠ N	North: ♠ Q10843 ♥ — ♦ 765 ♠ AK642	South: ♠ K52 ♥ AJ109864 ♠ KJ ♣ 5		North 2♠ 4♠	East Pass AP	1♥
Board: 44 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2♠ N	North: ♠ K98752 ♥ AQJ ♠ QJ2 ♠ 6	South:	West Pass	North 1♣ 2♠		South Pass
Board: 45 Dealer: S Vul: None North HCP: 4 South HCP: 14 Contract: 4 • E	North:	South: ♠ KQ ♥ J10863 ♠ QJ ♠ AJ97	West 1NT	North 3♥	East 4	South 1♥ AP

Board: 41 Dealer: S Vul: NS HCP: 14	J2✓ AK94J4✓ KQ873	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 42 Dealer: N Vul: None HCP: 10	AJ52✓ Q1083✓ 2✓ K532	East Bids 1NT if possible. Partner bids first.
Board: 43 Dealer: S Vul: EW HCP: 12	★ K52▼ AJ109864◆ KJ◆ 5	West Bids 1NT if possible. You bid first.
Board: 44 Dealer: N Vul: Both HCP: 8	♣—♥ 974♦ A9864♣ A9732	East Bids 1NT if possible. Partner bids first.
Board: 45 Dealer: S Vul: None HCP: 14	♠ KQ ♥ J10863 ♦ QJ ♣ AJ97	West Bids 1NT if possible. East Bids 4♦ if possible. You bid first.

Board: 41 Dealer: S Vul: NS North HCP: 5 South HCP: 14 Contract: 2♥ W	North: ♠ K976543 ♥ 5 ♠ Q982 ♣ 6	South: ♣ J2 ♥ AK94 ♦ J4 ♣ KQ873	West 1NT 2♥	North Pass AP	East 2	South 1♣ Pass
Board: 42 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 3♠ N	North: ♠ KQ76 ♥ A52 ♠ K104 ♣ J108	South: ♠ AJ52 ♥ Q1083 ♦ 2 ♣ K532	West Pass AP	North 1♣ 2♠	East 1NT Pass	X
Board: 43 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 4♠ N	North: ♠ Q10843 ♥ — ♦ 765 ♠ AK642	South: ♠ K52 ♥ AJ109864 ♠ KJ ♣ 5		North 2♠ 4♠	East Pass AP	1♥
Board: 44 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2♠ N	North: ♠ K98752 ♥ AQJ ♠ QJ2 ♠ 6	South:	West Pass	North 1♣ 2♠		South Pass
Board: 45 Dealer: S Vul: None North HCP: 4 South HCP: 14 Contract: 4 • E	North:	South: ♠ KQ ♥ J10863 ♠ QJ ♠ AJ97	West 1NT	North 3♥	East 4	South 1♥ AP

Board: 46 Dealer: N Vul: NS HCP: 13	★ AKQ6▼ J9732◆ —★ K852	East Bids 1NT if possible. You bid first.
Board: 47 Dealer: S Vul: Both HCP: 9	♦ KQ1087 ∨ — ♦ Q10854 ♣ Q102	West Bids 1NT if possible. Partner bids first.
Board: 48 Dealer: N Vul: None HCP: 13	♣ 72♥ AQ987♦ AK94♣ 82	East Bids 1NT if possible. You bid first.
Board: 49 Dealer: S Vul: EW HCP: 8	♦ 95♥ A953♦ J3♠ QJ932	West Bids 1NT if possible. Partner bids first.
Board: 50 Dealer: N Vul: NS HCP: 12	★ KQ8▼ 52◆ J9753◆ AQ5	East Bids 1NT if possible. You bid first.

Board: 46 Dealer: N Vul: NS North HCP: 13	North: ♠ AKQ6 ▼ J9732	South: ♠ 952 ♥ K65	West	North 1♥	East 1NT	
South HCP: 9 Contract: 2♥ N	◆ — ◆ K852	◆ J102 ◆ AJ109	AP			
Board: 47 Dealer: S Vul: Both	North: ♠ KQ1087	South: ♠ A5	West	North	East	
North HCP: 9 South HCP: 13 Contract: 2♠ N	♥ —Q10854♠ Q102	✓ J6543◆ AKJ2◆ 75	1NT	2♠	AP	1♥
Board: 48 Dealer: N Vul: None North HCP: 13 South HCP: 9	North: ♠ 72 ♥ AQ987 ♦ AK94	South: ♠ KQ109854 ▼ 3 • 10	West AP	North 1♥	East 1NT	
Contract: 4♠ S	♣ 82	♣ A763				
Board: 49 Dealer: S Vul: EW	North: ♠ 95 ♥ A953	South: ♠ K7432 ♥ QJ107	West	North	East	South 1♠
North HCP: 8 South HCP: 13 Contract: 1N W	◆ J3 ◆ QJ932	♦ K74 ♣ A	1NT	AP		14
Board: 50 Dealer: N	North: ♠ KQ8	South: ★ 10742	West	North	East	South
Vul: NS North HCP: 12 South HCP: 11 Contract: 2♥ S	✓ 52◆ J9753◆ AQ5	♥ AQ9764 • Q • K10	AP	1♦	1NT	2♥

Board: 46 Dealer: N Vul: NS HCP: 9	♦ 952♥ K65♦ J102♠ AJ109	East Bids 1NT if possible. Partner bids first.
Board: 47 Dealer: S Vul: Both HCP: 13	♠ A5♥ J6543♦ AKJ2♠ 75	West Bids 1NT if possible. You bid first.
Board: 48 Dealer: N Vul: None HCP: 9	★ KQ109854♥ 3♦ 10♠ A763	East Bids 1NT if possible. Partner bids first.
Board: 49 Dealer: S Vul: EW HCP: 13	★ K7432♥ QJ107★ K74★ A	West Bids 1NT if possible. You bid first.
Board: 50 Dealer: N Vul: NS HCP: 11	★ 10742▼ AQ9764◆ Q◆ K10	East Bids 1NT if possible. Partner bids first.

Board: 46 Dealer: N Vul: NS North HCP: 13	North: ♠ AKQ6 ▼ J9732	South: ♠ 952 ♥ K65	West	North 1♥	East 1NT	
South HCP: 9 Contract: 2♥ N	◆ — ◆ K852	◆ J102 ◆ AJ109	AP			
Board: 47 Dealer: S Vul: Both	North: ♠ KQ1087	South: ♠ A5	West	North	East	
North HCP: 9 South HCP: 13 Contract: 2♠ N	♥ —Q10854♠ Q102	✓ J6543◆ AKJ2◆ 75	1NT	2♠	AP	1♥
Board: 48 Dealer: N Vul: None North HCP: 13 South HCP: 9	North: ♠ 72 ♥ AQ987 ♦ AK94	South: ♠ KQ109854 ▼ 3 • 10	West AP	North 1♥	East 1NT	
Contract: 4♠ S	♣ 82	♣ A763				
Board: 49 Dealer: S Vul: EW	North: ♠ 95 ♥ A953	South: ♠ K7432 ♥ QJ107	West	North	East	South 1♠
North HCP: 8 South HCP: 13 Contract: 1N W	◆ J3 ◆ QJ932	♦ K74 ♣ A	1NT	AP		14
Board: 50 Dealer: N	North: ♠ KQ8	South: ★ 10742	West	North	East	South
Vul: NS North HCP: 12 South HCP: 11 Contract: 2♥ S	✓ 52◆ J9753◆ AQ5	♥ AQ9764 • Q • K10	AP	1♦	1NT	2♥

Board: 51 Dealer: S Vul: EW HCP: 8	▲ AJ9863♥ J76◆ Q4▲ 108	West Bids 1NT if possible. Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 12	★ KQ4▼ J7542◆ QJ5◆ K7	East Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 53 Dealer: S Vul: None HCP: 8	♣ A763♥ KJ54◆ 98♣ 752	West Bids 1NT if possible. Partner bids first.
Board: 54 Dealer: N Vul: EW HCP: 14	♣ Q75★ A9875◆ 74♣ AKJ	East Bids 1NT if possible. You bid first.
Board: 55 Dealer: S Vul: Both HCP: 7	♠ 64♥ J986♦ K432♠ K52	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.

Board: 51 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 3 S	North: ♠ AJ9863 ♥ J76 ♠ Q4 ♠ 108	South: ♠ KQ5 ♥ Q105432 ♠ K9 ♣ A3	West 1NT AP	North 2♥	East Pass	1♥
Board: 52 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2•X E	North: ♠ KQ4 ♥ J7542 ♠ QJ5 ♣ K7	South: ♠ 8763 ♥ Q6 ♠ A4 ♣ AJ963	West Pass Pass	North 1♥ Pass X	East 1NT 2• AP	South X Pass
Board: 53 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ A763 ♥ KJ54 ♦ 98 ♣ 752	South: ♠ QJ98 ♥ A86 ♠ K65 ♣ K98	West 1NT	North AP	East	South 1♣
Board: 54 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 4 N	North: ♠ Q75 ▼ A9875 ♦ 74 ♠ AKJ	South: ♠ K103 ♥ 106432 ♠ AJ95 ♣ 9	West AP	North 1♥	East 1NT	
Board: 55 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3 V	North:	South: ♠ A82 ♥ KQ1072 ♠ A87 ♠ 96	West 1NT AP	North 2♥	East 2♠	South 1♥ 3♥

Board: 51 Dealer: S Vul: EW HCP: 14	★ KQ5♥ Q105432◆ K9◆ A3	West Bids 1NT if possible. You bid first.
Board: 52 Dealer: N Vul: Both HCP: 11	♣ 8763♥ Q6♦ A4♣ AJ963	East Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 53 Dealer: S Vul: None HCP: 13	◆ QJ98♥ A86◆ K65◆ K98	West Bids 1NT if possible. You bid first.
Board: 54 Dealer: N Vul: EW HCP: 8	★ K103▼ 106432◆ AJ95◆ 9	East Bids 1NT if possible. Partner bids first.
Board: 55 Dealer: S Vul: Both HCP: 13	★ A82▼ KQ1072◆ A87◆ 96	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.

Board: 51 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 3 S	North: ♠ AJ9863 ♥ J76 ♠ Q4 ♠ 108	South: ♠ KQ5 ♥ Q105432 ♠ K9 ♣ A3	West 1NT AP	North 2♥	East Pass	1♥
Board: 52 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2•X E	North: ♠ KQ4 ♥ J7542 ♠ QJ5 ♣ K7	South: ♠ 8763 ♥ Q6 ♠ A4 ♣ AJ963	West Pass Pass	North 1♥ Pass X	East 1NT 2• AP	South X Pass
Board: 53 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ A763 ♥ KJ54 ♦ 98 ♣ 752	South: ♠ QJ98 ♥ A86 ♠ K65 ♣ K98	West 1NT	North AP	East	South 1♣
Board: 54 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 4 N	North: ♠ Q75 ▼ A9875 ♦ 74 ♠ AKJ	South: ♠ K103 ♥ 106432 ♠ AJ95 ♣ 9	West AP	North 1♥	East 1NT	
Board: 55 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3 V	North:	South: ♠ A82 ♥ KQ1072 ♠ A87 ♠ 96	West 1NT AP	North 2♥	East 2♠	South 1♥ 3♥

Board: 56 Dealer: N Vul: NS	◆ QJ8753 ♥ KJ10 ◆ A4	East Bids 1NT if possible. West Bids 3♣ if possible.
HCP: 16	♦ KQ	You bid first.
Board: 57 Dealer: S Vul: EW HCP: 6	J64♥ 975◆ J10873◆ A6	West Bids 1NT if possible. Partner bids first.
Board: 58 Dealer: N Vul: NS HCP: 12	★K5★A86★A953★J1043	East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 59 Dealer: S Vul: Both HCP: 6	★K104♥QJ10854◆972◆7	West Bids 1NT if possible. Partner bids first.
Board: 60 Dealer: N Vul: NS HCP: 12	◆ 98♥ AJ2◆ AQJ973◆ 62	East Bids 1NT if possible. You bid first.

Board: 56 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 3♠ N	North: ♠ QJ8753 ♥ KJ10 ♠ A4 ♠ KQ	South: ◆ 942 ◆ 943 ◆ QJ ◆ J9742	3 ♣¹	North 1♠ 3♠ 3C trans	1NT AP	South Pass diamonds
Board: 57 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 2♠ S	North: ♣ J64 ♥ 975 • J10873 ♣ A6	South: ♠ A9832 ♥ A83 ♠ Q96 ♣ Q10	West 1NT	North 2♣	East AP	South 1♣
Board: 58 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3N N	North: ♠ K5 ▼ A86 ♠ A953 ♣ J1043	South: ♠ A1098 ♥ J3 ♠ 8764 ♠ AK7	West 2 AP 1. artific	North 1 2NT cial	1NT	South X 3NT
Board: 59 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 3♠ S	North: ♠ K104 ♥ QJ10854 ♦ 972 ♣ 7	South: ♠ Q98763 ♥ — ♠ AQJ10 ♠ K54	West 1NT AP	North 2♠	East Pass	1♠
Board: 60 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 3 N	North:	South: ♠ AQ5 ♥ 8765 ♠ 2 ♠ A10754	West Pass	North 1♦ 3♦	East 1NT AP	

Board: 56	♦ 942	East Dids 1NT if possible
Dealer: N	♥ 942 ♥ 943	East Bids 1NT if possible. West Bids 3♣ if possible.
Vul: NS	• QJ	West Blus 3\(\frac{1}{2}\) It possible.
HCP: 4	♣ J9742	Partner bids first.
Board: 57	♠ A9832	West Bids 1NT if possible.
Dealer: S	♥ A83	West Blus 11(1 11 possible.
Vul: EW HCP: 12	♦ Q96 ♣ Q10	You bid first.
	_ <	
Board: 58	♠ A1098	East Bids 1NT if possible.
Dealer: N	♥ J3	West Bids 2♦ if possible.
Vul: NS	♦ 8764	5 111 0
HCP: 12	♣ AK7	Partner bids first.
Board: 59	♦ Q98763	West Bids 1NT if possible.
Dealer: S	V —	west blus 11v1 ii possible.
Vul: Both	♦ AQJ10	You bid first.
HCP: 12	♣ K54	Tou old first.
Board: 60	♠ AQ5	E4 D: 4- 1NT : 6: 1.1-
Dealer: N	v 8765	East Bids 1NT if possible.
Vul: NS	♦ 2	Doute on hide first
HCP: 10	♣ A10754	Partner bids first.

Board: 56 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 3♠ N	North: ♠ QJ8753 ♥ KJ10 ♠ A4 ♠ KQ	South: ◆ 942 ◆ 943 ◆ QJ ◆ J9742	3 ♣¹	North 1♠ 3♠ 3C trans	1NT AP	South Pass diamonds
Board: 57 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 2♠ S	North: ♣ J64 ♥ 975 • J10873 ♣ A6	South: ♠ A9832 ♥ A83 ♠ Q96 ♣ Q10	West 1NT	North 2♣	East AP	South 1♣
Board: 58 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3N N	North: ♠ K5 ▼ A86 ♠ A953 ♣ J1043	South: ♠ A1098 ♥ J3 ♠ 8764 ♠ AK7	West 2 AP 1. artific	North 1 2NT cial	1NT	South X 3NT
Board: 59 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 3♠ S	North: ♠ K104 ♥ QJ10854 ♦ 972 ♣ 7	South: ♠ Q98763 ♥ — ♠ AQJ10 ♠ K54	West 1NT AP	North 2♠	East Pass	1♠
Board: 60 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 3 N	North:	South: ♠ AQ5 ♥ 8765 ♠ 2 ♠ A10754	West Pass	North 1♦ 3♦	East 1NT AP	

Board: 61 Dealer: S Vul: EW HCP: 7	♣ 75♥ Q64◆ KQ1064♣ 982	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 62 Dealer: N Vul: Both HCP: 12	♠ AJ ♥ K9764 ♦ 83 ♣ KJ72	East Bids 1NT if possible. You bid first.
Board: 63 Dealer: S Vul: EW HCP: 9	♦ 3 ∨ KQ107 ♦ KJ7643 ♣ 83	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 64 Dealer: N Vul: Both HCP: 13	★ K5♥ J102◆ KJ52◆ KQ94	East Bids 1NT if possible. West Bids 2♥ if possible. East Doubles 2NT if possible. You bid first.
Board: 65 Dealer: S Vul: None HCP: 9	♣ Q1082♥ AJ10♦ 6♣ Q9862	West Bids 1NT if possible. East Bids 5♦ if possible. Partner bids first.

Board: 61 Dealer: S Vul: EW	North: ♠ 75	South: ♠ AK9	West	North	East	South 1♥
North HCP: 7 South HCP: 12 Contract: 3♥ S	♥ Q64 ♦ KQ1064 ♣ 982	♥ J109832 ♦ J ♣ K74	1NT 2♠ AP	2♥ Pass	X Pass	Pass 3♥
Board: 62 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 3 \(\) N	North: ♠ AJ ♥ K9764 ♠ 83 ♣ KJ72	South: ♠ 109643 ♥ QJ105 ♦ 109 ♣ 86	West AP	North 1♥	East 1NT	
Board: 63 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 3 N	North: ♣ 3 ♥ KQ107 ♠ KJ7643 ♣ 83	South: ♠ KJ94 ♥ A65 ♠ Q52 ♣ Q96	West 1NT AP	North 2◆	East 2♠	South 1♣ 3◆
Board: 64 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2NX N	North: ♠ K5 ▼ J102 ◆ KJ52 ♣ KQ94	South: ♠ 1094 ♥ KQ54 ♦ 964 ♣ AJ5	West 2♥ 1. artific	North 1 2NT cial	East 1NT X ¹	
Board: 65 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 5 • E	North: ♠ Q1082 ♥ AJ10 ♠ 6 ♠ Q9862	South: ♠ KJ943 ♥ 962 ♠ KJ ♣ KJ5	West 1NT	North 2♣	East 5♦	South 1 AP

Board: 61 Dealer: S Vul: EW HCP: 12	★ AK9▼ J109832◆ J★ K74	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 62 Dealer: N Vul: Both HCP: 3	109643✓ QJ10510986	East Bids 1NT if possible. Partner bids first.
Board: 63 Dealer: S Vul: EW HCP: 12	★ KJ94▼ A65◆ Q52◆ Q96	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 64 Dealer: N Vul: Both HCP: 10	★ 1094▼ KQ54◆ 964◆ AJ5	East Bids 1NT if possible. West Bids 2♥ if possible. East Doubles 2NT if possible. Partner bids first.
Board: 65 Dealer: S Vul: None HCP: 12	★ KJ943♥ 962★ KJ★ KJ5	West Bids 1NT if possible. East Bids 5♦ if possible. You bid first.

Board: 61 Dealer: S Vul: EW	North: ♠ 75	South: ♠ AK9	West	North	East	South 1♥
North HCP: 7 South HCP: 12 Contract: 3♥ S	♥ Q64 ♦ KQ1064 ♣ 982	♥ J109832 ♦ J ♣ K74	1NT 2♠ AP	2♥ Pass	X Pass	Pass 3♥
Board: 62 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 3 \(\) N	North: ♠ AJ ♥ K9764 ♠ 83 ♣ KJ72	South: ♠ 109643 ♥ QJ105 ♦ 109 ♣ 86	West AP	North 1♥	East 1NT	
Board: 63 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 3 N	North: ♣ 3 ♥ KQ107 ♠ KJ7643 ♣ 83	South: ♠ KJ94 ♥ A65 ♠ Q52 ♣ Q96	West 1NT AP	North 2◆	East 2♠	South 1♣ 3◆
Board: 64 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2NX N	North: ♠ K5 ▼ J102 ◆ KJ52 ♣ KQ94	South: ♠ 1094 ♥ KQ54 ♦ 964 ♣ AJ5	West 2♥ 1. artific	North 1 2NT cial	East 1NT X ¹	
Board: 65 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 5 • E	North: ♠ Q1082 ♥ AJ10 ♠ 6 ♠ Q9862	South: ♠ KJ943 ♥ 962 ♠ KJ ♣ KJ5	West 1NT	North 2♣	East 5♦	South 1 AP

Board: 66 Dealer: N Vul: NS HCP: 12	★ AK♥ Q10543◆ 865◆ K109	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 3♣ if possible. You bid first.
Board: 67 Dealer: S Vul: EW HCP: 5	10841092J1063KJ6	West Bids 1NT if possible. Partner bids first.
Board: 68 Dealer: N Vul: Both HCP: 18	AQ10864✓ AKQ42✓ K5	East Bids 1NT if possible. You bid first.
Board: 69 Dealer: S Vul: Both HCP: 7	♣ Q76♥ 986♦ QJ875♣ Q4	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 70 Dealer: N Vul: None HCP: 12	AQJ962Q4QJ963	East Bids 1NT if possible. You bid first.

Board: 66 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 3♣ E	North: ♠ AK ♥ Q10543 ♦ 865 ♠ K109	South: ♠ QJ876 ♥ 876 ♠ KJ ♠ 632	West X	North 1♥ Pass	East 1NT 3♣	South 2♥ AP
Board: 67 Dealer: S Vul: EW North HCP: 5 South HCP: 15 Contract: 2♠ S	North: ♠ 1084 ♥ 1092 ♦ J1063 ♠ KJ6	South: ♠ KJ732 ♥ KQ64 ♠ Q4 ♣ A3	West 1NT	North 2♣	East AP	South 1♣
Board: 68 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 3 \(\) N	North: ♠ AQ10864 ♥ AKQ4 ♠ 2 ♠ K5	South:	West Pass	North 1♣ 3♠		South Pass
Board: 69 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3 W	North: ♠ Q76 ♥ 986 ♦ QJ875 ♠ Q4	South: ♠ K8532 ♥ AQ54 ♠ 4 ♣ KJ8	West 1NT 3♣	North 2♣ AP	East X	South 1♣ Pass
Board: 70 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 3♠ N	North: ♠ AQJ962 ♥ Q ♦ 4 ♠ QJ963	South:	West Pass AP	North 1♠ 2♠	East 1NT Pass	2♥

Board: 66 Dealer: N Vul: NS HCP: 7	♣ QJ876♥ 876◆ KJ♣ 632	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 67 Dealer: S Vul: EW HCP: 15	★ KJ732★ KQ64◆ Q4★ A3	West Bids 1NT if possible. You bid first.
Board: 68 Dealer: N Vul: Both HCP: 5	★ 5▼ 82◆ QJ973◆ Q9862	East Bids 1NT if possible. Partner bids first.
Board: 69 Dealer: S Vul: Both HCP: 13	★ K8532★ AQ54★ 4★ KJ8	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♣ if possible. You bid first.
Board: 70 Dealer: N Vul: None HCP: 10	♣83♥ AJ965♦ KQ73♣ 107	East Bids 1NT if possible. Partner bids first.

Board: 66 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 3♣ E	North: ♠ AK ♥ Q10543 ♦ 865 ♠ K109	South: ♠ QJ876 ♥ 876 ♠ KJ ♠ 632	West X	North 1♥ Pass	East 1NT 3♣	South 2♥ AP
Board: 67 Dealer: S Vul: EW North HCP: 5 South HCP: 15 Contract: 2♠ S	North: ♠ 1084 ♥ 1092 ♦ J1063 ♠ KJ6	South: ♠ KJ732 ♥ KQ64 ♠ Q4 ♣ A3	West 1NT	North 2♣	East AP	South 1♣
Board: 68 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 3 \(\) N	North: ♠ AQ10864 ♥ AKQ4 ♠ 2 ♠ K5	South:	West Pass	North 1♣ 3♠		South Pass
Board: 69 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3 W	North: ♠ Q76 ♥ 986 ♦ QJ875 ♠ Q4	South: ♠ K8532 ♥ AQ54 ♠ 4 ♣ KJ8	West 1NT 3♣	North 2♣ AP	East X	South 1♣ Pass
Board: 70 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 3♠ N	North: ♠ AQJ962 ♥ Q ♦ 4 ♠ QJ963	South:	West Pass AP	North 1♠ 2♠	East 1NT Pass	2♥

Board: 71 Dealer: S Vul: Both HCP: 6	◆92▼ K542◆86◆ K9874	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 72 Dealer: N Vul: NS HCP: 13	★ K6▼ K73◆ 52◆ AQJ1032	East Bids 1NT if possible. You bid first.
Board: 73 Dealer: S Vul: None HCP: 6	↑72♥ Q7543↑4♠ KJ1082	West Bids 1NT if possible. Partner bids first.
Board: 74 Dealer: N Vul: NS HCP: 12		East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible. You bid first.
Board: 75 Dealer: S Vul: EW HCP: 11	★ KJ865★ K76★ 102★ A97	West Bids 1NT if possible. Partner bids first.

Board: 71 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 2 \(\) W	North:	South: ♠ AQ105 ♠ AQ63 ♠ 532 ♠ 103	West 1NT 2♠	North Pass AP	East 2♥	South 1♦ Pass
Board: 72 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 2 N	North: ♠ K6 ♥ K73 ♦ 52 ♣ AQJ1032	South: ♠ Q1074 ♥ 854 ♠ KQ973 ♠ 8	West Pass	North 1♣ 2♣		South Pass
Board: 73 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North: ♣ 72 ♥ Q7543 ♦ 4 ♣ KJ1082	South: ♠ A54 ♥ A109 ♦ 98753 ♠ A3	West 1NT	North AP	East	South 1♦
Board: 74 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3 N	North:	South: ♠ A6543 ♥ 62 ♠ 42 ♠ A1065	West X AP	North 1♠ Pass	East 1NT 3♥	South 2♠ 3♠
Board: 75 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 1N W	North: ♠ KJ865 ♥ K76 ♦ 102 ♠ A97	South:	West 1NT	North AP	East	South 1♦

Board: 71 Dealer: S Vul: Both HCP: 12	AQ105AQ63532103	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 72 Dealer: N Vul: NS HCP: 7	◆ Q1074◆ 854◆ KQ973◆ 8	East Bids 1NT if possible. Partner bids first.
Board: 73 Dealer: S Vul: None HCP: 12	A54✓ A109✓ 98753✓ A3	West Bids 1NT if possible. You bid first.
Board: 74 Dealer: N Vul: NS HCP: 8	A6543✓ 6242A1065	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 75 Dealer: S Vul: EW HCP: 12	◆93♥Q32◆AK96◆K852	West Bids 1NT if possible. You bid first.

Board: 71 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 2 \(\) W	North:	South: ♠ AQ105 ♠ AQ63 ♠ 532 ♠ 103	West 1NT 2♠	North Pass AP	East 2♥	South 1♦ Pass
Board: 72 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 2 N	North: ♠ K6 ♥ K73 ♦ 52 ♣ AQJ1032	South: ♠ Q1074 ♥ 854 ♠ KQ973 ♠ 8	West Pass	North 1♣ 2♣		South Pass
Board: 73 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North: ♣ 72 ♥ Q7543 ♦ 4 ♣ KJ1082	South: ♠ A54 ♥ A109 ♦ 98753 ♠ A3	West 1NT	North AP	East	South 1♦
Board: 74 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3 N	North:	South: ♠ A6543 ♥ 62 ♠ 42 ♠ A1065	West X AP	North 1♠ Pass	East 1NT 3♥	South 2♠ 3♠
Board: 75 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 1N W	North: ♠ KJ865 ♥ K76 ♦ 102 ♠ A97	South:	West 1NT	North AP	East	South 1♦

Board: 76	♦ AJ104	East Bids 1NT if possible.
Dealer: N	♥ K10952	West Bids 3♣ if possible.
Vul: Both	♦ A974	•
HCP: 12	♣ —	You bid first.
Board: 77	♠ Q108	West Dids 1NT if possible
Dealer: S	♥ 983	West Bids 1NT if possible.
Vul: EW HCP: 9	◆ AK83 ◆ 1085	Partner bids first.
110117	1 1000	E (D' 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
D 1.70	. 0.10.70	East Bids 1NT if possible.
Board: 78	♠ QJ972	West Doubles 2♠ if possible.
Dealer: N	♥ 52	East Bids 3♥ if possible.
Vul: Both	◆ AQ	West Bids 4♥ if possible.
HCP: 12	♣ K1073	
		You bid first.
Board: 79	♠ A109	West Bids 1NT if possible.
Dealer: S	♥ J108	West Blus 11v1 II possible.
Vul: None	♦ J1084	Partner bids first.
HCP: 10	♣ A109	Partner bids first.
Board: 80	★ 10	East Dide 1NT if passible
Dealer: N	♥ A95	East Bids 1NT if possible.
Vul: EW	◆ A52	Van hid finat
HCP: 12	♣ A109652	You bid first.

Board: 76 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 3 W	North: ♠ AJ104 ♥ K10952 ♠ A974 ♣ —	South: ♠ Q752 ♥ Q43 ♦ 32 ♣ 8654	West 3♣	North 1♥ AP	East 1NT	
Board: 77 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ♠ Q108 ♥ 983 ♠ AK83 ♣ 1085	South: ♠ KJ752 ♥ KQ ♠ QJ ♣ A964		North 2♣ 4♣	East Pass AP	1♠
Board: 78 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 4♥ E	North: ♠ QJ972 ♥ 52 ♠ AQ ♠ K1073	South: ♦ 8654 ▼ 83 • 10643 • A54	West X 4♥	North 1♠ Pass AP	East 1NT 3♥	
Board: 79 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2 S	North: ♠ A109 ♥ J108 ♦ J1084 ♠ A109	South: ♣ 853 ▼ KQ3 ◆ KQ ♣ QJ542	West 1NT AP	North X	East Pass	South 1♣ 2♣
Board: 80 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ S	North: ♠ 10 ♥ A95 ♠ A52 ♠ A109652	South: ♠ KQ753 ♥ J4 ♠ KJ1093 ♣ 4	West Pass AP	North 1♣ 2♣		Pass

Board: 76	♦ Q752	East Bids 1NT if possible.
Dealer: N	♥ Q43	West Bids 3♣ if possible.
Vul: Both	♦ 32	•
HCP: 4	♣ 8654	Partner bids first.
Board: 77	♦ KJ752	W/ -4 D' 1- 1NIT 'C'11-
Dealer: S	♥ KQ	West Bids 1NT if possible.
Vul: EW	♦ QJ	You bid first.
HCP: 16	♣ A964	Tou blu Hist.
		East Bids 1NT if possible.
Board: 78	♦ 8654	West Doubles 2♠ if possible.
Dealer: N	♥ 83	East Bids 3♥ if possible.
Vul: Both	♦ 10643	West Bids 4♥ if possible.
HCP: 4	♣ A54	
		Partner bids first.
Board: 79	♦ 853	West Bids 1NT if possible.
Dealer: S	♥ KQ3	West Blas IIVI II possiole.
Vul: None	♦ KQ	You bid first.
HCP: 13	♣ QJ542	
Board: 80	♦ KQ753	East Bids 1NT if possible.
Dealer: N	♥ J4	
Vul: EW	◆ KJ1093	Partner bids first.
HCP: 10	♣ 4	

Board: 76 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 3 W	North: ♠ AJ104 ♥ K10952 ♠ A974 ♣ —	South: ♠ Q752 ♥ Q43 ♦ 32 ♣ 8654	West 3♣	North 1♥ AP	East 1NT	
Board: 77 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ♠ Q108 ♥ 983 ♠ AK83 ♣ 1085	South: ♠ KJ752 ♥ KQ ♠ QJ ♣ A964		North 2♣ 4♣	East Pass AP	1♠
Board: 78 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 4♥ E	North: ♠ QJ972 ♥ 52 ♠ AQ ♠ K1073	South: ♦ 8654 ▼ 83 • 10643 • A54	West X 4♥	North 1♠ Pass AP	East 1NT 3♥	
Board: 79 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2 S	North: ♠ A109 ♥ J108 ♦ J1084 ♠ A109	South: ♣ 853 ▼ KQ3 ◆ KQ ♣ QJ542	West 1NT AP	North X	East Pass	South 1♣ 2♣
Board: 80 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ S	North: ♠ 10 ♥ A95 ♠ A52 ♠ A109652	South: ♠ KQ753 ♥ J4 ♦ KJ1093 ♣ 4	West Pass AP	North 1♣ 2♣		Pass

Board: 81 Dealer: S Vul: None HCP: 8	★ K1074★ A9874◆ J87◆ 6	West Bids 1NT if possible. Partner bids first.
Board: 82 Dealer: N Vul: NS HCP: 12	♣ QJ105♥ A1095◆ QJ3♣ Q7	East Bids 1NT if possible. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 8	★ A108752♥ 74♦ J★ K943	West Bids 1NT if possible. Partner bids first.
Board: 84 Dealer: N Vul: NS HCP: 12	♣ J10642♥ A2♦ A7♣ K1064	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 85 Dealer: S Vul: EW HCP: 10	♣ QJ865♥ K9◆ A8♣ 10972	West Bids 1NT if possible. Partner bids first.

Board: 81 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ K1074 ♥ A9874 ♦ J87 ♣ 6	South: ♣ J965 ▼ 103 ♣ A10 ♣ AQJ87	West 1NT	North AP	East	South 1♣
Board: 82 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2 N	North: ♠ QJ105 ♥ A1095 ♠ QJ3 ♠ Q7	South: ♠ K9 ♥ K763 ♠ K1042 ♣ J43	West Pass	North 1♦ 2♥	East 1NT AP	
Board: 83 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 24 N	North: ♠ A108752 ♥ 74 ♦ J ♠ K943	South: ♠ Q3 ♥ J9832 ♠ AQ3 ♠ A76	West 1NT	North 2♣	East AP	South 1♥
Board: 84 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 3 E	North: ♣ J10642 ✔ A2 ♣ A7 ♣ K1064	South: ♠ K85 ♥ QJ743 ♦ 10943 ♣ 7	West Pass	North 1♠ Pass	East 1NT 3♣	
Board: 85 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 24 N	North: ♠ QJ865 ♥ K9 ♠ A8 ♠ 10972	South: ♠ K3 ♥ QJ1087 ♠ K1065 ♣ K5	West 1NT	North 2♣	East AP	South 1♥

Board: 81 Dealer: S Vul: None HCP: 12	 ♣ J965 ♥ 103 ♦ A10 ♣ AQJ87	West Bids 1NT if possible. You bid first.
Board: 82 Dealer: N Vul: NS HCP: 10	★ K9▼ K763◆ K1042◆ J43	East Bids 1NT if possible. Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 13	♣ Q3♥ J9832♦ AQ3♣ A76	West Bids 1NT if possible. You bid first.
Board: 84 Dealer: N Vul: NS HCP: 6	★ K85♥ QJ743◆ 10943◆ 7	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 85 Dealer: S Vul: EW HCP: 12	★ K3♥ QJ1087◆ K1065◆ K5	West Bids 1NT if possible. You bid first.

Board: 81 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ K1074 ♥ A9874 ♦ J87 ♣ 6	South: ♣ J965 ▼ 103 ♣ A10 ♣ AQJ87	West 1NT	North AP	East	South 1♣
Board: 82 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2 N	North: ♠ QJ105 ♥ A1095 ♠ QJ3 ♠ Q7	South: ♠ K9 ♥ K763 ♠ K1042 ♣ J43	West Pass	North 1♦ 2♥	East 1NT AP	
Board: 83 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 24 N	North: ♠ A108752 ♥ 74 ♦ J ♠ K943	South: ♠ Q3 ♥ J9832 ♠ AQ3 ♠ A76	West 1NT	North 2♣	East AP	South 1♥
Board: 84 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 3 E	North: ♣ J10642 ✔ A2 ♣ A7 ♣ K1064	South: ♠ K85 ♥ QJ743 ♦ 10943 ♣ 7	West Pass	North 1♠ Pass	East 1NT 3♣	
Board: 85 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 24 N	North: ♠ QJ865 ♥ K9 ♠ A8 ♠ 10972	South: ♠ K3 ♥ QJ1087 ♠ K1065 ♣ K5	West 1NT	North 2♣	East AP	South 1♥

Board: 86 Dealer: N Vul: EW HCP: 12	♣ Q10♥ K10874♦ A6♣ K532	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 87 Dealer: S Vul: Both HCP: 10	★K1064♥Q72◆Q★K8632	West Bids 1NT if possible. East Bids 2♥ if possible. Partner bids first.
Board: 88 Dealer: N Vul: NS HCP: 13	♣ KQ9 ♥ Q10753 ♦ K2 ♣ K76	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 89 Dealer: S Vul: EW HCP: 9	★ KJ62★ 63★ A8532★ J6	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 90 Dealer: N Vul: Both HCP: 13	★ K10743★ AK72★ K2★ 53	East Bids 1NT if possible. You bid first.

Board: 86 Dealer: N Vul: EW North HCP: 12	North: ♠ Q10 ♥ K10874	South: ♠ 62 ♥ Q	West 2♠	North 1♥ 3◆	1NT	
South HCP: 11 Contract: 4♦ S	◆ A6 ◆ K532	◆ KQJ1074 ◆ QJ104	3♠ AP	Pass	Pass	4♦
Board: 87 Dealer: S Vul: Both	North: ♠ K1064	South: ♠ A	West	North	East	South 1
North HCP: 10 South HCP: 13 Contract: 4♥ S	♥ Q72 • Q • K8632	★ K8543◆ KJ97◆ Q74	1NT Pass	X 4♥	2♥ AP	3♦
Board: 88 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2 E	North: ♠ KQ9 ♥ Q10753 ♠ K2 ♣ K76	South: ♣ J8 ♥ J42 ♠ A10953 ♣ Q109	West X	North 1♥ Pass	East 1NT 2♠	South 2♥ AP
Board: 89 Dealer: S Vul: EW North HCP: 9 South HCP: 12	North: ♠ KJ62 ♥ 63 ♠ A8532	South: ♠ 974 ♥ KQ ♦ K4	West 1NT 2	North Pass Pass	East 2♦	South 1♣ Pass AP
Contract: 3♥ W Board: 90	♣ J6	♣ A109754	21	1 400	<i>3</i> •	711
Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 1NX E	North: ♠ K10743 ♥ AK72 ♠ K2 ♣ 53	South: ♠ Q92 ♥ J65 ♦ J76 ♠ AQ104	West AP	North 1♠	East 1NT	

Board: 86 Dealer: N Vul: EW HCP: 11	♠ 62♥ Q♦ KQJ1074♠ QJ104	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 87 Dealer: S Vul: Both HCP: 13	♠ A♥ K8543♦ KJ97♠ Q74	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.
Board: 88 Dealer: N Vul: NS HCP: 8		East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 89 Dealer: S Vul: EW HCP: 12	♦ 974♥ KQ♦ K4♠ A109754	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 90 Dealer: N Vul: Both HCP: 10	♣ Q92♥ J65♦ J76♣ AQ104	East Bids 1NT if possible. Partner bids first.

Board: 86 Dealer: N Vul: EW North HCP: 12	North: ♠ Q10 ♥ K10874	South: ♠ 62 ♥ Q	West 2♠	North 1♥ 3◆	1NT	
South HCP: 11 Contract: 4♦ S	◆ A6 ◆ K532	◆ KQJ1074 ◆ QJ104	3♠ AP	Pass	Pass	4♦
Board: 87 Dealer: S Vul: Both	North: ♠ K1064	South: ♠ A	West	North	East	South 1
North HCP: 10 South HCP: 13 Contract: 4♥ S	♥ Q72 • Q • K8632	★ K8543◆ KJ97◆ Q74	1NT Pass	X 4♥	2♥ AP	3♦
Board: 88 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2 E	North: ♠ KQ9 ♥ Q10753 ♠ K2 ♣ K76	South: ♣ J8 ♥ J42 ♠ A10953 ♣ Q109	West X	North 1♥ Pass	East 1NT 2♠	South 2♥ AP
Board: 89 Dealer: S Vul: EW North HCP: 9 South HCP: 12	North: ♠ KJ62 ♥ 63 ♠ A8532	South: ♠ 974 ♥ KQ ♦ K4	West 1NT 2	North Pass Pass	East 2♦	South 1♣ Pass AP
Contract: 3♥ W Board: 90	♣ J6	♣ A109754	21	1 400	<i>3</i> •	711
Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 1NX E	North: ♠ K10743 ♥ AK72 ♠ K2 ♣ 53	South: ♠ Q92 ♥ J65 ♦ J76 ♠ AQ104	West AP	North 1♠	East 1NT	

Board: 91 Dealer: S Vul: None HCP: 11	★ K52▼ KQ102◆ 73◆ K987	West Bids 1NT if possible. Partner bids first.
Board: 92 Dealer: N Vul: Both HCP: 13	★ K10973♥ 4♦ KJ952★ AQ	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♣ if possible. You bid first.
Board: 93 Dealer: S Vul: None HCP: 10	♣ QJ8♥ 8652♦ AK1042♣ 9	West Bids 1NT if possible. Partner bids first.
Board: 94 Dealer: N Vul: NS HCP: 12	♦ 852♥ QJ5♦ KQ10432♠ A	East Bids 1NT if possible. You bid first.
Board: 95 Dealer: S Vul: NS HCP: 10	★ AQJ10▼ K109★ 10862★ 93	West Bids 1NT if possible. West Redoubles if possible. East Bids 2♣ if possible. Partner bids first.

Board: 91 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3 S	North: ♠ K52 ♥ KQ102 ♦ 73 ♣ K987	South: ♠ QJ3 ♥ J3 ♠ AQJ864 ♣ J10		East South 1 → Pass 2 → Pass 3 →
Board: 92 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 3♣ E	North: ♠ K10973 ♥ 4 ♠ KJ952 ♠ AQ	South: ♣ J5 ♥ QJ103 • Q10763 ♣ J7	West North 1♠ 2♠¹ Pass 1. 1N-2S transf 2. automat	1NT Pass 3♣² AP
Board: 93 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4 S	North: ♠ QJ8 ♥ 8652 ♠ AK1042 ♠ 9	South: ♠ K96 ♥ K10974 ♠ QJ9 ♠ K4	West North 1NT 4♥	East South 1♥ AP
Board: 94 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2♠ S	North:	South: ♠ AQ1094 ♥ 1072 ♦ J6 ♠ K85	West North 1♦ AP	East South 1NT 2♠
Board: 95 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 3 S	North: ♠ AQJ10 ♥ K109 • 10862 ♣ 93	South:		East South 1♣ Pass Pass 2♣² 3♣

Board: 91 Dealer: S Vul: None HCP: 12	♣ QJ3 ♥ J3 ♦ AQJ864 ♣ J10	West Bids 1NT if possible. You bid first.
Board: 92 Dealer: N Vul: Both HCP: 7	♣ J5♥ QJ103◆ Q10763♣ J7	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 93 Dealer: S Vul: None HCP: 12	★ K96▼ K10974◆ QJ9◆ K4	West Bids 1NT if possible. You bid first.
Board: 94 Dealer: N Vul: NS HCP: 10	AQ1094✓ 1072✓ J6✓ K85	East Bids 1NT if possible. Partner bids first.
Board: 95 Dealer: S Vul: NS HCP: 12	◆ 9♥ AQ43◆ K54◆ K10752	West Bids 1NT if possible. West Redoubles if possible. East Bids 2♣ if possible. You bid first.

Board: 91 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3 S	North: ♠ K52 ♥ KQ102 ♦ 73 ♣ K987	South: ♠ QJ3 ♥ J3 ♠ AQJ864 ♣ J10		East South 1 → Pass 2 → Pass 3 →
Board: 92 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 3♣ E	North: ♠ K10973 ♥ 4 ♠ KJ952 ♠ AQ	South: ♣ J5 ♥ QJ103 • Q10763 ♣ J7	West North 1♠ 2♠¹ Pass 1. 1N-2S transf 2. automat	1NT Pass 3♣² AP
Board: 93 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4 S	North: ♠ QJ8 ♥ 8652 ♠ AK1042 ♠ 9	South: ♠ K96 ♥ K10974 ♠ QJ9 ♠ K4	West North 1NT 4♥	East South 1♥ AP
Board: 94 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2♠ S	North:	South: ♠ AQ1094 ♥ 1072 ♦ J6 ♠ K85	West North 1♦ AP	East South 1NT 2♠
Board: 95 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 3 S	North: ♠ AQJ10 ♥ K109 • 10862 ♣ 93	South:		East South 1♣ Pass Pass 2♣² 3♣

Board: 96	♠ KJ6	East Bids 1NT if possible.
Dealer: N	♥ A652	West Bids 2♥ if possible.
Vul: None	◆ QJ106	1
HCP: 14	♣ K4	You bid first.
Board: 97	↑ ○ 0 2 2	West Dide 1NT if receible
20012000	♦ Q832	West Bids 1NT if possible.
Dealer: S	▼ A107632	West Bids 3♦ if possible.
Vul: NS HCP: 9	◆ K ◆ 87	Partner bids first.
HCF. 9	~ 0/	Farmer olds first.
Board: 98	♠ Q85	East Bids 1NT if possible.
Dealer: N	♥ AQ985	West Doubles 3 vif possible.
Vul: EW	♦ KJ62	1
HCP: 12	♣ 5	You bid first.
Board: 99	_	W D' 1. 1NIT 'C '11.
Dealer: S	♥ AJ10632	West Bids 1NT if possible.
Vul: Both	♦ 1064	D 4 1'1 C' 4
HCP: 9	♣ A432	Partner bids first.
Board: 100	♠ KJ9	East Dida 1NT if massible
Dealer: N	♥ J9642	East Bids 1NT if possible.
Vul: EW	♦ Q	Von hid fingt
	♣ AQJ9	You bid first.

Board: 96 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 3N N	North: ♠ KJ6 ▼ A652 ♠ QJ106 ♠ K4	South: ♠ A ♥ Q973 ♠ A54 ♠ 108765	West 2♥	North 1 3NT		South X
Board: 97 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 3 • W	North: ♠ Q832 ♥ A107632 ♠ K ♣ 87	South: ♠ KJ97 ♥ 9 • QJ6 ♣ AQ953		North 2♥ AP	East Pass	1♣
Board: 98 Dealer: N Vul: EW North HCP: 12 South HCP: 4 Contract: 3 VX N	North: ♠ Q85 ♥ AQ985 ♦ KJ62 ♣ 5	South: ♣ J109 ♥ 10763 ♦ 43 ♣ K963	West X	North 1♥ AP	East 1NT	
Board: 99 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2 N	North: ♣— ✓ AJ10632 • 1064 ♣ A432	South: ♠ AQ542 ♥ K9 ♦ J3 ♠ K1096	West 1NT	North 2♥	East AP	South 1♠
Board: 100 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 1N E	North: ♠ KJ9 ♥ J9642 ♦ Q ♣ AQJ9	South: ♠ Q10742 ♥ 7 ♠ A98743 ♠ 2	West	North 1♥	East 1NT	

Board: 96	♠ A	East Bids 1NT if possible.
Dealer: N	♥ Q973	West Bids 2♥ if possible.
Vul: None	◆ A54	
HCP: 10	♣ 108765	Partner bids first.
Board: 97	♦ KJ97	West Bids 1NT if possible.
Dealer: S	y 9	West Bids 3♦ if possible.
Vul: NS	♦ QJ6	
HCP: 13	♣ AQ953	You bid first.
Board: 98	♦ J109	East Bids 1NT if possible.
Dealer: N	v 10763	West Doubles 3♥ if possible.
Vul: EW	♦ 43	1
HCP: 4	♣ K963	Partner bids first.
Board: 99	♦ AQ542	W D. 1 43 m. 10
Dealer: S	♥ K9	West Bids 1NT if possible.
Vul: Both	♦ J3	X7 1 1 1 C'
HCP: 13	♣ K1096	You bid first.
Board: 100	♦ Q10742	
Dealer: N	♥ 7	East Bids 1NT if possible.
Vul: EW	♦ A98743	
HCP: 6	* 2	Partner bids first.

Board: 96 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 3N N	North: ♠ KJ6 ▼ A652 ♠ QJ106 ♠ K4	South: ♠ A ♥ Q973 ♠ A54 ♠ 108765	West 2♥	North 1 3NT		South X
Board: 97 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 3 • W	North: ♠ Q832 ♥ A107632 ♠ K ♣ 87	South: ♠ KJ97 ♥ 9 • QJ6 ♣ AQ953		North 2♥ AP	East Pass	1♣
Board: 98 Dealer: N Vul: EW North HCP: 12 South HCP: 4 Contract: 3 VX N	North: ♠ Q85 ♥ AQ985 ♦ KJ62 ♣ 5	South: ♣ J109 ♥ 10763 ♦ 43 ♣ K963	West X	North 1♥ AP	East 1NT	
Board: 99 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2 N	North: ♣— ✓ AJ10632 • 1064 ♣ A432	South: ♠ AQ542 ♥ K9 ♦ J3 ♠ K1096	West 1NT	North 2♥	East AP	South 1♠
Board: 100 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 1N E	North: ♠ KJ9 ♥ J9642 ♦ Q ♣ AQJ9	South: ♠ Q10742 ♥ 7 ♠ A98743 ♠ 2	West	North 1♥	East 1NT	

Dea	rd: 101 ler: S : EW P: 5	J32J95Q105J874	West Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Dea Vul	rd: 102 ler: N : Both P: 13	▲ A10953▼ K76◆ KQ96▲ J	East Bids 1NT if possible. West Doubles 3♠ if possible. You bid first.
Dea	rd: 103 ler: S : None P: 6	★ KJ8742★ 4◆ Q654★ 62	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Dea Vul	rd: 104 ler: N : NS P: 16	A4✓ AQJ54✓ K854✓ Q10	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
		♦ K52 ♥ 9652 • 1098754 • —	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.

Board: 101 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 3 • E	North: ♣ J32 ♥ J95 • Q105 ♣ J874	South: ♠ KQ1076 ♥ A10764 ♠ 84 ♣ A	West 1NT	North 2♣	East 3♦	South 1♠ AP
Board: 102 Dealer: N Vul: Both North HCP: 13 South HCP: 3 Contract: 3•X N	North: ♠ A10953 ♥ K76 ♠ KQ96 ♠ J	South: ♠ K742 ▼ 10 ◆ 53 ♣ 1086432	West X	North 1♠ AP	East 1NT	
Board: 103 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 2 W	North: ♠ KJ8742 ♥ 4 ♦ Q654 ♣ 62	South: ♠ A1065 ♥ J63 ♠ KJ10 ♠ A109	West 1NT 2♥	North Pass AP	East 2♦	South 1♣ Pass
Board: 104 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 3 E	North: ♠ A4 ♥ AQJ54 ♠ K854 ♣ Q10	South: ♠ Q865 ♥ 96 ♠ QJ7632 ♠ 6	2 ♠ ¹	North 1♥ Pass 2S trans	1NT 3♣²	Pass AP
Board: 105 Dealer: S Vul: NS North HCP: 3 South HCP: 17 Contract: 3♣ W	North: ♠ K52 ♥ 9652 • 1098754 ♣ —	South: ♠ Q10 ♥ AQ1073 ♠ KJ ♣ AJ107	1NT 3♣²	2S trans	2 ♠ ¹	1♥ Pass

Board: 101 Dealer: S Vul: EW HCP: 13	★ KQ1076 ♥ A10764 ♦ 84 ♣ A	West Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 102 Dealer: N Vul: Both HCP: 3	♦ K742 ▼ 10 ♦ 53 • 1086432	East Bids 1NT if possible. West Doubles 3♠ if possible. Partner bids first.
Board: 103 Dealer: S Vul: None HCP: 13	★ A1065♥ J63◆ KJ10★ A109	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 104 Dealer: N Vul: NS HCP: 5	◆ Q865♥ 96◆ QJ7632◆ 6	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 105 Dealer: S Vul: NS HCP: 17	♣ Q10♥ AQ1073♦ KJ♣ AJ107	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♣ if possible. You bid first.

Board: 101 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 3 • E	North: ♣ J32 ♥ J95 • Q105 ♣ J874	South: ♠ KQ1076 ♥ A10764 ♠ 84 ♣ A	West 1NT	North 2♣	East 3♦	South 1♠ AP
Board: 102 Dealer: N Vul: Both North HCP: 13 South HCP: 3 Contract: 3•X N	North: ♠ A10953 ♥ K76 ♠ KQ96 ♠ J	South: ♠ K742 ▼ 10 ◆ 53 ♣ 1086432	West X	North 1♠ AP	East 1NT	
Board: 103 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 2 W	North: ♠ KJ8742 ♥ 4 ♦ Q654 ♣ 62	South: ♠ A1065 ♥ J63 ♠ KJ10 ♠ A109	West 1NT 2♥	North Pass AP	East 2♦	South 1♣ Pass
Board: 104 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 3 E	North: ♠ A4 ♥ AQJ54 ♠ K854 ♣ Q10	South: ♠ Q865 ♥ 96 ♠ QJ7632 ♠ 6	2 ♠ ¹	North 1♥ Pass 2S trans	1NT 3♣²	Pass AP
Board: 105 Dealer: S Vul: NS North HCP: 3 South HCP: 17 Contract: 3♣ W	North: ♠ K52 ♥ 9652 • 1098754 ♣ —	South: ♠ Q10 ♥ AQ1073 ♠ KJ ♣ AJ107	1NT 3♣²	2S trans	2 ♠ ¹	1♥ Pass

Board: 106 Dealer: N Vul: EW HCP: 12	★ KQ97 ★ 106 ♦ K832 ♣ A104	East Bids 1NT if possible. You bid first.
Board: 107 Dealer: S Vul: Both HCP: 7	★ KJ43▼ J93◆ Q8◆ 9762	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 108 Dealer: N Vul: NS HCP: 14	AJ1063♥ Q4AK82\$83	East Bids 1NT if possible. West Doubles 2♠ if possible. You bid first.
Board: 109 Dealer: S Vul: EW HCP: 10	♣ QJ1073♥ KQJ4◆ 83♣ J3	West Bids 1NT if possible. Partner bids first.
Board: 110 Dealer: N Vul: None HCP: 12	♣ J7654♥ AQ9♦ Q53♣ K9	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 106 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2 S	North: ♠ KQ97 ▼ 106 ♠ K832 ♣ A104	South: ♠ 864 ♥ AKJ985 • Q ♣ J86	West AP	North 1◆	East 1NT	
Board: 107 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3 S	North: ♠ KJ43 ▼ J93 ◆ Q8 ♣ 9762	South: ♠ A ♥ Q108762 ♦ J963 ♠ AK	West 1NT AP	North 2♥	East 2♠	South 1♥ 3♥
Board: 108 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2•X N	North: ◆ AJ1063 ▼ Q4 ◆ AK82 ◆ 83	South:	West X	North 1♣ AP	East 1NT	
Board: 109 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 24 N	North: ♠ QJ1073 ♥ KQJ4 ♠ 83 ♣ J3	South: ♠ K984 ♥ 965 ♠ AQ2 ♠ K106	West 1NT	North 2♣	East AP	South 1♣
Board: 110 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 3♠ N	North:	South: ♠ K93 ▼ J864 • 1092 ♣ A32	West X AP	North 1♠ Pass	East 1NT 3♣	

Board: 106 Dealer: N Vul: EW HCP: 11	♠ 864 ♥ AKJ985 ♦ Q ♣ J86	East Bids 1NT if possible. Partner bids first.
Board: 107 Dealer: S Vul: Both HCP: 14	♣ A ♥ Q108762 ♦ J963 ♣ AK	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 108 Dealer: N Vul: NS HCP: 6	♦ 987♥ AJ95♦ J976♦ 52	East Bids 1NT if possible. West Doubles 2♠ if possible. Partner bids first.
Board: 109 Dealer: S Vul: EW HCP: 12	★ K984♥ 965◆ AQ2◆ K106	West Bids 1NT if possible. You bid first.
Board: 110 Dealer: N Vul: None HCP: 8	★ K93▼ J864◆ 1092◆ A32	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. Partner bids first.

Board: 106 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2 S	North: ♠ KQ97 ▼ 106 ♠ K832 ♣ A104	South: ♠ 864 ♥ AKJ985 • Q ♣ J86	West AP	North 1◆	East 1NT	
Board: 107 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3 S	North: ♠ KJ43 ▼ J93 ◆ Q8 ♣ 9762	South: ♠ A ♥ Q108762 ♦ J963 ♠ AK	West 1NT AP	North 2♥	East 2♠	South 1♥ 3♥
Board: 108 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2•X N	North: ◆ AJ1063 ▼ Q4 ◆ AK82 ◆ 83	South:	West X	North 1♣ AP	East 1NT	
Board: 109 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 24 N	North: ♠ QJ1073 ♥ KQJ4 ♠ 83 ♣ J3	South: ♠ K984 ♥ 965 ♠ AQ2 ♠ K106	West 1NT	North 2♣	East AP	South 1♣
Board: 110 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 3♠ N	North:	South: ♠ K93 ▼ J864 • 1092 ♣ A32	West X AP	North 1♠ Pass	East 1NT 3♣	

Board: 111 Dealer: S Vul: None HCP: 10	◆ QJ2♥ J864◆ A10632◆ Q	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 112 Dealer: N Vul: NS HCP: 14	♠ AK72♥ 54♦ K953♠ KJ3	East Bids 1NT if possible. You bid first.
Board: 113 Dealer: S Vul: None HCP: 4	◆93▼1072◆A109◆86532	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 3♥ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 114 Dealer: N Vul: NS HCP: 13	★ KQ654♥ J4◆ K763◆ A10	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 115 Dealer: S Vul: EW HCP: 13	♣ 4♥ A42♦ AQ43♣ QJ543	West Bids 1NT if possible. West Redoubles if possible. Partner bids first.

Board: 111 Dealer: S Vul: None North HCP: 10	North: ♠ QJ2 ♥ J864	South: ♠ 984 ♥ A93	1NT	North X	2♥	1♣ Pass	
South HCP: 12 Contract: 3♠ S	◆ A10632 ◆ Q	◆ K8 ◆ AJ987	2♠ AP	Pass	Pass	3♣	
Board: 112 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 1N E	North: ♠ AK72 ♥ 54 ♠ K953 ♣ KJ3	South: ♠ Q654 ♥ K987 ♦ 2 ♣ 10652	West	North 1◆	East 1NT		
Board: 113 Dealer: S Vul: None	North: ◆ 93	South: ♠ AJ2	West	North	East	South 1	
North HCP: 4	▼ 1072	♥ KJ853	1NT	2♥	X	Pass	
South HCP: 13 Contract: 3♠ E	◆ A109 ◆ 86532			3 v¹ Pass 3 ♠ AP 1. limit raise or better in ♠			
Board: 114 Dealer: N Vul: NS North HCP: 13	North: ♠ KQ654 ♥ J4 ♦ K763	South:	West X	North 1♠ Pass	East 1NT 3♣	South 2♠ AP	
South HCP: 7 Contract: 3♣ E	♣ A10	♣ K42	Λ	rass) *	Ar	
Board: 115 Dealer: S	North: ♠ 4	South: ♠ AJ1095	West	North	East	South 1♠	
Vul: EW North HCP: 13 South HCP: 12 Contract: 3N N	★ A42★ AQ43★ QJ543	★ K3★ KJ62★ 106	1NT XX ¹ 1. SOS	X 3NT	Pass AP	Pass	

Board: 111 Dealer: S Vul: None HCP: 12	◆ 984♥ A93◆ K8◆ AJ987	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 112 Dealer: N Vul: NS HCP: 5	♣ Q654♥ K987◆ 2♣ 10652	East Bids 1NT if possible. Partner bids first.
Board: 113 Dealer: S Vul: None HCP: 13	AJ2✓ KJ853✓ J4✓ K94	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 3♥ if possible. East Bids 3♠ if possible. You bid first.
Board: 114 Dealer: N Vul: NS HCP: 7	◆ 987♥ 97652◆ A5◆ K42	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 115 Dealer: S Vul: EW HCP: 12	★ AJ1095★ K3◆ KJ62★ 106	West Bids 1NT if possible. West Redoubles if possible. You bid first.

Board: 111 Dealer: S Vul: None North HCP: 10	North: ♠ QJ2 ♥ J864	South: ♠ 984 ♥ A93	1NT	North X	2♥	1♣ Pass	
South HCP: 12 Contract: 3♠ S	◆ A10632 ◆ Q	◆ K8 ◆ AJ987	2♠ AP	Pass	Pass	3♣	
Board: 112 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 1N E	North: ♠ AK72 ♥ 54 ♠ K953 ♣ KJ3	South: ♠ Q654 ♥ K987 ♦ 2 ♣ 10652	West	North 1◆	East 1NT		
Board: 113 Dealer: S Vul: None	North: ◆ 93	South: ♠ AJ2	West	North	East	South 1	
North HCP: 4	▼ 1072	♥ KJ853	1NT	2♥	X	Pass	
South HCP: 13 Contract: 3♠ E	◆ A109 ◆ 86532			3 v¹ Pass 3 ♠ AP 1. limit raise or better in ♠			
Board: 114 Dealer: N Vul: NS North HCP: 13	North: ♠ KQ654 ♥ J4 ♦ K763	South:	West X	North 1♠ Pass	East 1NT 3♣	South 2♠ AP	
South HCP: 7 Contract: 3♣ E	♣ A10	♣ K42	Λ	rass) *	Ar	
Board: 115 Dealer: S	North: ♠ 4	South: ♠ AJ1095	West	North	East	South 1♠	
Vul: EW North HCP: 13 South HCP: 12 Contract: 3N N	★ A42★ AQ43★ QJ543	★ K3★ KJ62★ 106	1NT XX ¹ 1. SOS	X 3NT	Pass AP	Pass	

Board: 116 Dealer: N Vul: None HCP: 13	◆ QJ1092♥ Q93◆ A42◆ KJ	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♥ if possible. You bid first.
Board: 117 Dealer: S Vul: NS HCP: 7	★ A865★ K8642★ 83★ 32	West Bids 1NT if possible. Partner bids first.
Board: 118 Dealer: N Vul: NS HCP: 13	♣— ♥ KQJ96 • 875 • AK964	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 119 Dealer: S Vul: EW HCP: 10	▶ J94♥ K104◆ KJ52♠ Q53	West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 120 Dealer: N Vul: Both HCP: 16	★ KQJ762★ K5★ AJ97★ Q	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.

Board: 116 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 3♥ E	North: ♠ QJ1092 ♥ Q93 ♠ A42 ♠ KJ	South: ♣ 754 ♥ K2 ♦ J6 ♣ 1087432	2♣¹ 2♠² 1. Stay	North 1 Pass Pass Pass man raise or	1NT 2♥ 3♥	Pass Pass AP
Board: 117 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ A865 ♥ K8642 ♦ 83 ♣ 32	South: ♠ K102 ♥ AQ9 • 105 ♣ A10974	West 1NT	North AP	East	South 1♣
Board: 118 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 4♥ N	North: ♠ — ▼ KQJ96 ◆ 875 ♣ AK964	South: ♠ QJ42 ▼ 1083 ♠ A4 ♣ J875	West 2♠ 3♠ Pass	North 1 3 Pass 4	1NT	
Board: 119 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 3N S	North: ♣ J94 ♥ K104 ♦ KJ52 ♣ Q53	South: ♠ K765 ♥ A2 ♠ A106 ♠ K976	West 1NT AP	North X	East 2♦	South 1♣ 3NT
Board: 120 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 3♠ N	North: ♠ KQJ762 ♥ K5 ♠ AJ97 ♣ Q	South: ♣ — ▼ QJ8732 • 632 ♣ K752	2 ♠ ¹	North 1♣ 3♣ 2S trans	1NT AP	Pass

Board: 116 Dealer: N Vul: None HCP: 4	 ₹754 ⊀ K2 → J6 ₹ 1087432 	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 117 Dealer: S Vul: NS HCP: 13	★ K102★ AQ9★ 105★ A10974	West Bids 1NT if possible. You bid first.
Board: 118 Dealer: N Vul: NS HCP: 8	◆ QJ42▼ 1083◆ A4◆ J875	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 119 Dealer: S Vul: EW HCP: 14	★ K765★ A2★ A106★ K976	West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 120 Dealer: N Vul: Both HCP: 6	◆— ▼ QJ8732 • 632 • K752	East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first.

Board: 116 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 3♥ E	North: ♠ QJ1092 ♥ Q93 ♠ A42 ♠ KJ	South: ♣ 754 ♥ K2 ♦ J6 ♣ 1087432	2♣¹ 2♠² 1. Stay	North 1 Pass Pass Pass man raise or	1NT 2♥ 3♥	Pass Pass AP
Board: 117 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ A865 ♥ K8642 ♦ 83 ♣ 32	South: ♠ K102 ♥ AQ9 • 105 ♣ A10974	West 1NT	North AP	East	South 1♣
Board: 118 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 4♥ N	North: ♠ — ▼ KQJ96 ◆ 875 ♣ AK964	South: ♠ QJ42 ▼ 1083 ♠ A4 ♣ J875	West 2♠ 3♠ Pass	North 1 3 Pass 4	1NT	
Board: 119 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 3N S	North: ♣ J94 ♥ K104 ♦ KJ52 ♣ Q53	South: ♠ K765 ♥ A2 ♠ A106 ♠ K976	West 1NT AP	North X	East 2♦	South 1♣ 3NT
Board: 120 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 3♠ N	North: ♠ KQJ762 ♥ K5 ♠ AJ97 ♣ Q	South: ♣ — ▼ QJ8732 • 632 ♣ K752	2 ♠ ¹	North 1♣ 3♣ 2S trans	1NT AP	Pass

Board: 121 Dealer: S Vul: None HCP: 5	◆963♥ Q975◆7◆ K8743	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 122 Dealer: N Vul: Both HCP: 14	★ K87654♥ Q9◆ AQ75★ K	East Bids 1NT if possible. You bid first.
Board: 123 Dealer: S Vul: None HCP: 7	♣ QJ87♥ 42◆ A9732♣ 95	West Bids 1NT if possible. Partner bids first.
Board: 124 Dealer: N Vul: NS HCP: 13	A2★ A653★ KJ63★ J74	East Bids 1NT if possible. You bid first.
Board: 125 Dealer: S Vul: Both HCP: 7	▶ J983♥ Q642◆ J7♣ QJ7	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.

Board: 121 Dealer: S Vul: None North HCP: 5	North: ♠ 963 ♥ Q975	South: ♠ AJ1082 ♥ 84		North		1♠
South HCP: 12 Contract: 3♦ W	◆ 7 ◆ K8743	◆ K1083 ◆ A6	1NT 3◆	2♠ AP	X	Pass
Board: 122 Dealer: N Vul: Both	North: ♠ K87654	South: ♠ QJ2	West	North		
North HCP: 14 South HCP: 8 Contract: 3♠ N	♥ Q9 • AQ75 • K	♥ 852 • 1098 • AJ63	Pass	1 ♠ 3 ♠	1NT AP	∠•
Board: 123 Dealer: S Vul: None	North: ♠ QJ87	South: ♠ A63	West	North	East	South
North HCP: 7 South HCP: 12 Contract: 1N W	◆ 42◆ A9732◆ 95	♥ J987 ♦ 864 ♣ AQJ	1NT	AP		1♣
Board: 124 Dealer: N	North: ♠ A2	South: ♠ Q864	West	North 1◆	East 1NT	
Vul: NS North HCP: 13 South HCP: 11 Contract: 1NX E	★ A653★ KJ63★ J74	♥ KQ9 • Q • Q10952	AP			
Board: 125 Dealer: S Vul: Both	North: ♠ J983	South: ♠ 4	West	North	East	South 1
North HCP: 7 South HCP: 13 Contract: 3 S	♥ Q642 ♦ J7 ♣ QJ7	✓ J10975◆ AKQ5◆ K104	1NT Pass	2 ♥ 3 ♥	2♠ AP	Pass

Board: 121 Dealer: S Vul: None HCP: 12	◆ AJ1082♥ 84◆ K1083◆ A6	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 122 Dealer: N Vul: Both HCP: 8	♣ QJ2♥ 852◆ 1098♣ AJ63	East Bids 1NT if possible. Partner bids first.
Board: 123 Dealer: S Vul: None HCP: 12	▲ A63♥ J987◆ 864▲ AQJ	West Bids 1NT if possible. You bid first.
Board: 124 Dealer: N Vul: NS HCP: 11	♠ Q864 ♥ KQ9 ♦ Q10952	East Bids 1NT if possible. Partner bids first.
Board: 125 Dealer: S Vul: Both HCP: 13	♣ 4♥ J10975◆ AKQ5♣ K104	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.

Board: 121 Dealer: S Vul: None North HCP: 5	North: ♠ 963 ♥ Q975	South: ♠ AJ1082 ♥ 84		North		1♠
South HCP: 12 Contract: 3♦ W	◆ 7 ◆ K8743	◆ K1083 ◆ A6	1NT 3◆	2♠ AP	X	Pass
Board: 122 Dealer: N Vul: Both	North: ♠ K87654	South: ♠ QJ2	West	North		
North HCP: 14 South HCP: 8 Contract: 3♠ N	♥ Q9 • AQ75 • K	♥ 852 • 1098 • AJ63	Pass	1 ♠ 3 ♠	1NT AP	∠•
Board: 123 Dealer: S Vul: None	North: ♠ QJ87	South: ♠ A63	West	North	East	South
North HCP: 7 South HCP: 12 Contract: 1N W	◆ 42◆ A9732◆ 95	♥ J987 ♦ 864 ♣ AQJ	1NT	AP		1♣
Board: 124 Dealer: N	North: ♠ A2	South: ♠ Q864	West	North 1◆	East 1NT	
Vul: NS North HCP: 13 South HCP: 11 Contract: 1NX E	★ A653★ KJ63★ J74	♥ KQ9 • Q • Q10952	AP			
Board: 125 Dealer: S Vul: Both	North: ♠ J983	South: ♠ 4	West	North	East	South 1
North HCP: 7 South HCP: 13 Contract: 3 S	♥ Q642 ♦ J7 ♣ QJ7	✓ J10975◆ AKQ5◆ K104	1NT Pass	2 ♥ 3 ♥	2♠ AP	Pass

Board: 126 Dealer: N Vul: NS HCP: 12	★ AK83▼ 7542◆ KQ542◆ —	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♣ if possible. You bid first.
Board: 127 Dealer: S Vul: EW HCP: 9	◆ Q10985▼ 42◆ 84◆ AK53	West Bids 1NT if possible. Partner bids first.
Board: 128 Dealer: N Vul: Both HCP: 13	★ KQ9852▼ AJ742◆ K2◆ —	East Bids 1NT if possible. West Bids 5♣ if possible. East Doubles 5♠ if possible. You bid first.
Board: 129 Dealer: S Vul: EW HCP: 7	▲ A963♥ 7◆ QJ954◆ 1064	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 130 Dealer: N Vul: Both HCP: 13	★ K7 ♥ KQ983 ♦ A103 ♣ J53	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.

Board: 126 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 3♣X E	North: ♠ AK83 ♥ 7542 ♠ KQ542 ♣ —	South: ♠ Q6 ♥ KJ96 ♦ J63 ♠ QJ76	2 ♠ ¹ AP	North 1 Pass 2S trans mat	1NT 3♣²	X X
Board: 127 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2♠ N	North: ♠ Q10985 ♥ 42 ♠ 84 ♣ AK53	South: ♠ J62 ♥ AJ6 ♠ AQ95 ♣ J94	West 1NT	North 2♣	East AP	South 1♦
Board: 128 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 5♠X N	North: ♠ KQ9852 ♥ AJ742 ♠ K2 ♣ —	South: ♣ J73 ♥ 853 ♣ AQJ107 ♣ 94	West 5♣	North 1♠ 5♠	East 1NT X	
Board: 129 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2 W	North: ♠ A963 ♥ 7 ♦ QJ954 ♠ 1064	South: ♠ KJ84 ♥ 542 ♠ K6 ♣ AJ72	West 1NT 2♥	North Pass AP	East 2♦	South 1♣ Pass
Board: 130 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 2♠ W	North: ♠ K7 ▼ KQ983 ♠ A103 ♣ J53	South: ♠ 96 ♥ J62 ♠ KJ72 ♣ Q984	West 2♣	North 1♥ AP	East 1NT	

Board: 126 Dealer: N Vul: NS HCP: 10	♣ Q6♥ KJ96◆ J63♠ QJ76	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 127 Dealer: S Vul: EW HCP: 13		West Bids 1NT if possible. You bid first.
Board: 128 Dealer: N Vul: Both HCP: 8	♣ J73♥ 853◆ AQJ107♣ 94	East Bids 1NT if possible. West Bids 5♣ if possible. East Doubles 5♠ if possible. Partner bids first.
Board: 129 Dealer: S Vul: EW HCP: 12	★ KJ84▼ 542★ K6★ AJ72	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 130 Dealer: N Vul: Both HCP: 7	◆ 96♥ J62◆ KJ72◆ Q984	East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first.

Board: 126 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 3♣X E	North: ♠ AK83 ♥ 7542 ♠ KQ542 ♣ —	South: ♠ Q6 ♥ KJ96 ♦ J63 ♠ QJ76	2 ♠ ¹ AP	North 1 Pass 2S trans mat	1NT 3♣²	X X
Board: 127 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2♠ N	North: ♠ Q10985 ♥ 42 ♠ 84 ♣ AK53	South: ♠ J62 ♥ AJ6 ♠ AQ95 ♣ J94	West 1NT	North 2♣	East AP	South 1♦
Board: 128 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 5♠X N	North: ♠ KQ9852 ♥ AJ742 ♠ K2 ♣ —	South: ♣ J73 ♥ 853 ♣ AQJ107 ♣ 94	West 5♣	North 1♠ 5♠	East 1NT X	
Board: 129 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2 W	North: ♠ A963 ♥ 7 ♦ QJ954 ♠ 1064	South: ♠ KJ84 ♥ 542 ♠ K6 ♣ AJ72	West 1NT 2♥	North Pass AP	East 2♦	South 1♣ Pass
Board: 130 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 2♠ W	North: ♠ K7 ▼ KQ983 ♠ A103 ♣ J53	South: ♠ 96 ♥ J62 ♠ KJ72 ♣ Q984	West 2♣	North 1♥ AP	East 1NT	

Board: 131 Dealer: S Vul: None HCP: 5	★ A102▼ J92◆ 52◆ 96432	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 132 Dealer: N Vul: EW HCP: 12	♣ Q86♥ QJ765♦ —♣ AQJ53	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. East Doubles 3♥ if possible. You bid first.
Board: 133 Dealer: S Vul: Both HCP: 9	♣— ▼ AQJ109652 ◆ Q864 ♣ 5	West Bids 1NT if possible. East Doubles 4♥ if possible. Partner bids first.
Board: 134 Dealer: N Vul: NS HCP: 12		East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 135 Dealer: S Vul: Both HCP: 8	★ K862♥ QJ973◆ J8◆ J9	West Bids 1NT if possible. Partner bids first.

Board: 131 Dealer: S Vul: None North HCP: 5	North: ♠ A102 ♥ J92	South: ★ J8764 ▼ A8	West 1NT	North 2♠	East X	South 1♠ Pass
North HCP: 3 South HCP: 12 Contract: 4♥ W	◆ 52 ◆ 96432	◆ Q3 ◆ AJ108	3♥ 4♥	Pass AP	4♦	Pass
Board: 132 Dealer: N Vul: EW North HCP: 12 South HCP: 7	North: ♠ Q86 ♥ QJ765 ←— ♠ AQJ53	South: ♣ 753 ♥ 932 ♦ AK85 ♣ 1072	West X Pass	North 1♥ Pass 3♥	East 1NT 2 X	
Contract: 3♥X N Board: 133	North:	South:				
Dealer: S Vul: Both North HCP: 9	♣— ▼ AQJ109652 • Q864	♣ QJ8532 ♥— ♦ K3	West 1NT	North	East X	South 1 • AP
South HCP: 12 Contract: 4♥X N	♣ 5	♣ KQJ102	1111	7*	Λ	Ai
Board: 134 Dealer: N Vul: NS	North: ♠ J1096	South:	West	North 1♣	East 1NT	
North HCP: 12 South HCP: 8 Contract: 3♠X W	◆ AJ43◆ AQ653	★ AJ8743★ K865★ 1042	2♠ Pass	Pass X	3♠ AP	Pass
Board: 135 Dealer: S Vul: Both	North: ♠ K862	South: ▲ 1093	West	North	East	
North HCP: 8 South HCP: 13 Contract: 1N W	♥ QJ973 ♦ J8 ♣ J9	★ AK84★ 63★ AQ43	1NT	AP		1♣

Board: 131 Dealer: S Vul: None HCP: 12		West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 132 Dealer: N Vul: EW HCP: 7	♣753♥932◆AK85♣1072	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. East Doubles 3♥ if possible. Partner bids first.
Board: 133 Dealer: S Vul: Both HCP: 12	◆ QJ8532 ▼ — • K3 ◆ KQJ102	West Bids 1NT if possible. East Doubles 4♥ if possible. You bid first.
Board: 134 Dealer: N Vul: NS HCP: 8	♣— ▼ AJ8743 ◆ K865 ♣ 1042	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 135 Dealer: S Vul: Both HCP: 13	1093★ AK84★ 63★ AQ43	West Bids 1NT if possible. You bid first.

Board: 131 Dealer: S Vul: None North HCP: 5	North: ♠ A102 ♥ J92	South: ★ J8764 ▼ A8	West 1NT	North 2♠	East X	South 1♠ Pass
North HCP: 3 South HCP: 12 Contract: 4♥ W	◆ 52 ◆ 96432	◆ Q3 ◆ AJ108	3♥ 4♥	Pass AP	4♦	Pass
Board: 132 Dealer: N Vul: EW North HCP: 12 South HCP: 7	North: ♠ Q86 ♥ QJ765 ←— ♠ AQJ53	South: ♣ 753 ♥ 932 ♦ AK85 ♣ 1072	West X Pass	North 1♥ Pass 3♥	East 1NT 2 X	
Contract: 3♥X N Board: 133	North:	South:				
Dealer: S Vul: Both North HCP: 9	♣— ▼ AQJ109652 • Q864	♣ QJ8532 ♥— ♦ K3	West 1NT	North	East X	South 1 • AP
South HCP: 12 Contract: 4♥X N	♣ 5	♣ KQJ102	1111	7*	Λ	Ai
Board: 134 Dealer: N Vul: NS	North: ♠ J1096	South:	West	North 1♣	East 1NT	
North HCP: 12 South HCP: 8 Contract: 3♠X W	◆ AJ43◆ AQ653	★ AJ8743★ K865★ 1042	2♠ Pass	Pass X	3♠ AP	Pass
Board: 135 Dealer: S Vul: Both	North: ♠ K862	South: ▲ 1093	West	North	East	
North HCP: 8 South HCP: 13 Contract: 1N W	♥ QJ973 ♦ J8 ♣ J9	★ AK84★ 63★ AQ43	1NT	AP		1♣

Board: 136 Dealer: N Vul: None HCP: 12	♣ Q10872♥ K8◆ A92♣ K85	East Bids 1NT if possible. East Redoubles if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. East Bids 3♣ if possible. You bid first.
Board: 137 Dealer: S Vul: NS HCP: 5	♣ J6 ♥ J1092 ♦ 1098764 ♣ K	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 138 Dealer: N Vul: EW HCP: 14	♠ AK8♥ K10983♦ 5♠ A865	East Bids 1NT if possible. You bid first.
Board: 139 Dealer: S Vul: None HCP: 8	▲ A10▼ J54◆ 93♣ QJ8752	West Bids 1NT if possible. East Bids 4♠ if possible. Partner bids first.
Board: 140 Dealer: N Vul: NS HCP: 12	★ K6▼ AJ982◆ 62★ A973	East Bids 1NT if possible. West Bids 4♠ if possible. You bid first.

Board: 136 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 3 W	North: ♠ Q10872 ♥ K8 ♠ A92 ♣ K85	South: ♠ K6 ♥ J954 ♠ KQ106 ♣ J92	West Pass 2♣² Pass 1. SOS 2. artific	•	East 1NT XX¹ 2♥ 3♣	X
Board: 137 Dealer: S Vul: NS North HCP: 5 South HCP: 13 Contract: 2♠ E	North: ♣ J6 ♥ J1092 • 1098764 ♣ K	South: ♠ 10875 ♥ AQ843 ♠ A ♠ QJ7	West 1NT	North 2♥	East 2♠	South 1 V AP
Board: 138 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 2 N	North: ♠ AK8 ♥ K10983 ♦ 5 ♠ A865	South:	West AP	North 1♥	East 1NT	
Board: 139 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4 E	North: ♠ A10 ♥ J54 ♦ 93 ♠ QJ8752	South: ♣— ▼ KQ7632 • KJ87 • A104		North 2♥	East 4♠	South 1 V AP
Board: 140 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 4 W	North: ♠ K6 ♥ AJ982 ♠ 62 ♠ A973	South:	West 4♠	North 1♥ AP	East 1NT	

Board: 136 Dealer: N Vul: None HCP: 10	★ K6♥ J954◆ KQ106◆ J92	East Bids 1NT if possible. East Redoubles if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 137 Dealer: S Vul: NS HCP: 13	10875✓ AQ843✓ A✓ QJ7	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 138 Dealer: N Vul: EW HCP: 8	1073765AQJ1098J	East Bids 1NT if possible. Partner bids first.
Board: 139 Dealer: S Vul: None HCP: 13	★—KQ7632KJ87A104	West Bids 1NT if possible. East Bids 4♠ if possible. You bid first.
Board: 140 Dealer: N Vul: NS HCP: 5	102✓ Q1074✓ QJ4№ 8654	East Bids 1NT if possible. West Bids 4♠ if possible. Partner bids first.

Board: 136 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 3 W	North: ♠ Q10872 ♥ K8 ♠ A92 ♣ K85	South: ♠ K6 ♥ J954 ♠ KQ106 ♣ J92	West Pass 2♣² Pass 1. SOS 2. artific	•	East 1NT XX¹ 2♥ 3♣	X
Board: 137 Dealer: S Vul: NS North HCP: 5 South HCP: 13 Contract: 2♠ E	North: ♣ J6 ♥ J1092 • 1098764 ♣ K	South: ♠ 10875 ♥ AQ843 ♠ A ♠ QJ7	West 1NT	North 2♥	East 2♠	South 1 V AP
Board: 138 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 2 N	North: ♠ AK8 ♥ K10983 ♦ 5 ♠ A865	South:	West AP	North 1♥	East 1NT	
Board: 139 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4 E	North: ♠ A10 ♥ J54 ♦ 93 ♠ QJ8752	South: ♣— ▼ KQ7632 • KJ87 • A104		North 2♥	East 4♠	South 1 V AP
Board: 140 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 4 W	North: ♠ K6 ♥ AJ982 ♠ 62 ♠ A973	South:	West 4♠	North 1♥ AP	East 1NT	

Board: 141 Dealer: S Vul: EW HCP: 3	♣872♥ J853♦ 7♣ Q10964	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♥ if possible. Partner bids first.
Board: 142 Dealer: N Vul: Both HCP: 13	♣ Q93♥ J97♦ A76♣ AQ97	East Bids 1NT if possible. You bid first.
Board: 143 Dealer: S Vul: None HCP: 8	AJ85✓ J1073✓ Q6✓ 654	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 144 Dealer: N Vul: Both HCP: 12	♣ Q10862 ♥ Q7 ♦ J1073 ♣ AK	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 145 Dealer: S Vul: None HCP: 8	♦ 2 ♥ Q9864 ♦ J94 ♣ KQ32	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.

Board: 141 Dealer: S Vul: EW	North: ♠ 872 ♥ J853	South: ♠ KQJ63		North	East 2	South 1♣ Pass
North HCP: 3 South HCP: 13 Contract: 3♥ W	◆ 7 ◆ Q10964	♥ 7 ♦ AQ984 ♣ J3	2♥ 3♥	Pass Pass AP	2NT	
Board: 142 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 1NX E	North: ♠ Q93 ♥ J97 ♠ A76 ♣ AQ97	South: ♠ K1072 ♥ Q862 ♠ KQ2 ♣ J6	West AP	North 1♣	East 1NT	
Board: 143 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3 S	North: ♠ AJ85 ♥ J1073 ♠ Q6 ♠ 654	South: ♠ K2 ♥ AQ986 ♠ K852 ♣ 108	West 1NT Pass	North 2♥ 3♥	East 2♠ AP	South 1♥ Pass
Board: 144 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2N E	North: ♠ Q10862 ♥ Q7 ♦ J1073 ♣ AK	South: ◆ 973 ▼ A1085 ◆ 84 ♣ Q1065	West X	North 1♠ Pass	East 1NT 2NT	2♠
Board: 145 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3 W	North: ♠ 2 ♥ Q9864 ♠ J94 ♠ KQ32	South: ♠ Q95 ♥ K105 ♠ AQ1082 ♣ J7	West 1NT 2♠	North Pass Pass	East 2♥ 3♠	South 1 Pass AP

Board: 141 Dealer: S Vul: EW HCP: 13	★ KQJ63▼ 7◆ AQ984◆ J3	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♥ if possible. You bid first.
Board: 142 Dealer: N Vul: Both HCP: 11	★K1072♥Q862★KQ2★J6	East Bids 1NT if possible. Partner bids first.
Board: 143 Dealer: S Vul: None HCP: 12	★ K2 ♥ AQ986 ♦ K852 ♣ 108	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 144 Dealer: N Vul: Both HCP: 6	◆973▼ A1085◆84◆ Q1065	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 145 Dealer: S Vul: None HCP: 12	♣ Q95♥ K105◆ AQ1082♣ J7	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 141 Dealer: S Vul: EW	North: ♠ 872 ♥ J853	South: ♠ KQJ63		North	East 2	South 1♣ Pass
North HCP: 3 South HCP: 13 Contract: 3♥ W	◆ 7 ◆ Q10964	♥ 7 ♦ AQ984 ♣ J3	2♥ 3♥	Pass Pass AP	2NT	
Board: 142 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 1NX E	North: ♠ Q93 ♥ J97 ♠ A76 ♣ AQ97	South: ♠ K1072 ♥ Q862 ♠ KQ2 ♣ J6	West AP	North 1♣	East 1NT	
Board: 143 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3 S	North: ♠ AJ85 ♥ J1073 ♠ Q6 ♠ 654	South: ♠ K2 ♥ AQ986 ♠ K852 ♣ 108	West 1NT Pass	North 2♥ 3♥	East 2♠ AP	South 1♥ Pass
Board: 144 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2N E	North: ♠ Q10862 ♥ Q7 ♦ J1073 ♣ AK	South: ◆ 973 ▼ A1085 ◆ 84 ♣ Q1065	West X	North 1♠ Pass	East 1NT 2NT	2♠
Board: 145 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3 W	North: ♠ 2 ♥ Q9864 ♠ J94 ♠ KQ32	South: ♠ Q95 ♥ K105 ♠ AQ1082 ♣ J7	West 1NT 2♠	North Pass Pass	East 2♥ 3♠	South 1 Pass AP

Board: 146 Dealer: N Vul: NS HCP: 12	◆ 984♥ K63◆ KQ42◆ A98	East Bids 1NT if possible. You bid first.
Board: 147 Dealer: S Vul: None HCP: 8		West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 148 Dealer: N Vul: NS HCP: 13	◆ Q9▼ KJ93◆ K104◆ A954	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 149 Dealer: S Vul: None HCP: 5	J1075✓ K43J10965№ 10	West Bids 1NT if possible. Partner bids first.
Board: 150 Dealer: N Vul: NS HCP: 15	♣ 4♥ AJ105♦ KQ84♣ KQ104	East Bids 1NT if possible. You bid first.

Board: 146 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2♠ S	North:	South: ♠ AKQ63 ♥ 5 ♦ J107 ♣ 7652	West AP	North 1◆	East 1NT	
Board: 147 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3♠ S	North: ♣ J105 ♥ KQ42 • Q983 ♣ 96	South: ♠ K7642 ♥ 63 ♠ A105 ♠ KQ4	West 1NT 3♣	North 2♠ 3♠	East X AP	South 1♠ Pass
Board: 148 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2♠ E	North: ♠ Q9 ♥ KJ93 ♦ K104 ♠ A954	South: ♣ A76 ▼ A1084 ◆ 965 ♣ Q103	West 2♥	North 1♣ Pass	East 1NT 2♠	South X AP
Board: 149 Dealer: S Vul: None North HCP: 5 South HCP: 12 Contract: 3 S	North:	South:	West 1NT	North 3♥	East AP	South 1♥
Board: 150 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 1N E	North: ♣ 4 ♥ AJ105 • KQ84 ♣ KQ104	South: ♠ KQ1092 ♥ Q8743 ♦— ♣ 953	West	North 1◆	East 1NT	

Board: 146 Dealer: N Vul: NS HCP: 10	★ AKQ63▼ 5◆ J107◆ 7652	East Bids 1NT if possible. Partner bids first.
Board: 147 Dealer: S Vul: None HCP: 12	★ K7642★ 63★ A105★ KQ4	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 148 Dealer: N Vul: NS HCP: 10	▲ A76♥ A1084◆ 965♣ Q103	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 149 Dealer: S Vul: None HCP: 12	◆ 92♥ QJ762◆ A◆ KQ973	West Bids 1NT if possible. You bid first.
Board: 150 Dealer: N Vul: NS HCP: 7	★ KQ1092 ♥ Q8743 ♦ — ♣ 953	East Bids 1NT if possible. Partner bids first.

Board: 146 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2♠ S	North:	South: ♠ AKQ63 ♥ 5 ♦ J107 ♣ 7652	West AP	North 1◆	East 1NT	
Board: 147 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3♠ S	North: ♣ J105 ♥ KQ42 • Q983 ♣ 96	South: ♠ K7642 ♥ 63 ♠ A105 ♠ KQ4	West 1NT 3♣	North 2♠ 3♠	East X AP	South 1♠ Pass
Board: 148 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2♠ E	North: ♠ Q9 ♥ KJ93 ♦ K104 ♠ A954	South: ♣ A76 ▼ A1084 ◆ 965 ♣ Q103	West 2♥	North 1♣ Pass	East 1NT 2♠	South X AP
Board: 149 Dealer: S Vul: None North HCP: 5 South HCP: 12 Contract: 3 S	North:	South:	West 1NT	North 3♥	East AP	South 1♥
Board: 150 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 1N E	North: ♣ 4 ♥ AJ105 • KQ84 ♣ KQ104	South: ♠ KQ1092 ♥ Q8743 ♦— ♣ 953	West	North 1◆	East 1NT	

Board: 151 Dealer: S Vul: Both HCP: 9	★ KJ109♥ Q842◆ K3◆ 853	West Bids 1NT if possible. Partner bids first.
Board: 152 Dealer: N Vul: NS HCP: 12	★ A975★ K8543★ —★ KQ32	East Bids 1NT if possible. You bid first.
Board: 153 Dealer: S Vul: Both HCP: 13	♣ Q3♥ AQ3◆ A10976♣ J96	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 154 Dealer: N Vul: EW HCP: 14	AQ43KJ1083↓ 4KJ8	East Bids 1NT if possible. You bid first.
Board: 155 Dealer: S Vul: Both HCP: 11	★ A976432★ KQ7◆ Q10◆ 9	West Bids 1NT if possible. Partner bids first.

Board: 151 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 S	North: ♠ KJ109 ♥ Q842 ♠ K3 ♣ 853	South: ♠ 87 ♥ K ♦ J108754 ♠ AKJ4		North Pass	East Pass	1♦
Board: 152 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 \(\mathbb{N} \)	North: ♠ A975 ♥ K8543 ♠ — ♠ KQ32	South: ♠ QJ1032 ♥ A102 ♠ Q95 ♠ 106	West AP	North 1♥	East 1NT	
Board: 153 Dealer: S Vul: Both North HCP: 13 South HCP: 12 Contract: 3 S	North: ♠ Q3 ♥ AQ3 ♠ A10976 ♣ J96	South: ♠ K.J ♥ J10842 ♠ KQ84 ♣ Q8	West 1NT 2♠	North X 3♥	East 2♥ AP	South 1♥ Pass
Board: 154 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 2 N	North: ♠ AQ43 ♥ KJ1083 ♠ 4 ♠ KJ8	South: ♠ K105 ♥ Q76 ♦ J9762 ♣ Q4	West AP	North 1♥	East 1NT	
Board: 155 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2♠ N	North: ♠ A976432 ♥ KQ7 ♠ Q10 ♠ 9	South: ♠ K5 ▼ 53 ♠ KJ87 ♣ KQ1087	West 1NT	North 2♣	East AP	South 1♣

Board: 151 Dealer: S Vul: Both HCP: 12	♦ 87 ♥ K ♦ J108754 ♣ AKJ4	West Bids 1NT if possible. You bid first.
Board: 152 Dealer: N Vul: NS HCP: 9	◆ QJ1032♥ A102◆ Q95◆ 106	East Bids 1NT if possible. Partner bids first.
Board: 153 Dealer: S Vul: Both HCP: 12	♦ KJ ♥ J10842 ♦ KQ84 ♣ Q8	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 154 Dealer: N Vul: EW HCP: 8	★K105♥Q76◆J9762◆Q4	East Bids 1NT if possible. Partner bids first.
Board: 155 Dealer: S Vul: Both HCP: 12	♦ K5 ♥ 53 ♦ KJ87 ♣ KQ1087	West Bids 1NT if possible. You bid first.

Board: 151 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 S	North: ♠ KJ109 ♥ Q842 ♠ K3 ♣ 853	South: ♠ 87 ♥ K ♦ J108754 ♠ AKJ4		North Pass	East Pass	1♦
Board: 152 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 \(\mathbb{N} \)	North: ♠ A975 ♥ K8543 ♠ — ♠ KQ32	South: ♠ QJ1032 ♥ A102 ♠ Q95 ♠ 106	West AP	North 1♥	East 1NT	
Board: 153 Dealer: S Vul: Both North HCP: 13 South HCP: 12 Contract: 3 S	North: ♠ Q3 ♥ AQ3 ♠ A10976 ♣ J96	South: ♠ K.J ♥ J10842 ♠ KQ84 ♣ Q8	West 1NT 2♠	North X 3♥	East 2♥ AP	South 1♥ Pass
Board: 154 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 2 N	North: ♠ AQ43 ♥ KJ1083 ♠ 4 ♠ KJ8	South: ♠ K105 ♥ Q76 ♦ J9762 ♣ Q4	West AP	North 1♥	East 1NT	
Board: 155 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2♠ N	North: ♠ A976432 ♥ KQ7 ♠ Q10 ♠ 9	South: ♠ K5 ▼ 53 ♠ KJ87 ♣ KQ1087	West 1NT	North 2♣	East AP	South 1♣

Board: 156 Dealer: N Vul: NS HCP: 12		East Bids 1NT if possible. You bid first.
Board: 157 Dealer: S Vul: NS HCP: 10	♦ 932♥ KJ973♦ AQ6♠ 76	West Bids 1NT if possible. Partner bids first.
Board: 158 Dealer: N Vul: EW HCP: 13	AQ109♥ 9654AQJ93	East Bids 1NT if possible. You bid first.
Board: 159 Dealer: S Vul: None HCP: 10	★ K953♥ Q3◆ J1086◆ KJ9	West Bids 1NT if possible. Partner bids first.
Board: 160 Dealer: N Vul: NS HCP: 12	♦ 98754♥ AK54♦ A72♣ J	East Bids 1NT if possible. You bid first.

Board: 156	North:	South:				
Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2♠ N	♣ J10982♥ A♦ 96♣ AQJ72	♣ 765 ♥ KQ963 • Q32 ♣ K3	West AP	North 1♣	East 1NT	
Board: 157 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2 N	North: ◆ 932 ▼ KJ973 ◆ AQ6 ◆ 76	South: ♠ A1084 ♥ 65 ♦ J107 ♣ AQJ9	West 1NT	North 2♥	East AP	South 1♣
Board: 158 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2 S	North: ♠ AQ109 ♥ 965 ♦ 4 ♣ AQJ93	South: ◆ 42 ▼ A2 ◆ KQJ953 ◆ 1082	West AP	North 1♣	East 1NT	
Board: 159 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2 S	North: ♠ K953 ♥ Q3 ♦ J1086 ♠ KJ9	South: ♠ Q42 ♥ K10652 ♠ K532 ♣ A		North X	East Pass	1♥
Board: 160 Dealer: N Vul: NS North HCP: 12 South HCP: 4 Contract: 1N E	North: ◆ 98754 ▼ AK54 ◆ A72 ◆ J	South: ♣ J62 ♥ Q63 ♦ J6 ♣ 107652	West	North 1♠	East 1NT	

Board: 156 Dealer: N Vul: NS HCP: 10	★ 765▼ KQ963◆ Q32◆ K3	East Bids 1NT if possible. Partner bids first.
Board: 157 Dealer: S Vul: NS HCP: 12	★ A1084♥ 65◆ J107◆ AQJ9	West Bids 1NT if possible. You bid first.
Board: 158 Dealer: N Vul: EW HCP: 10	42✓ A2✓ KQJ953◆ 1082	East Bids 1NT if possible. Partner bids first.
Board: 159 Dealer: S Vul: None HCP: 12	◆ Q42▼ K10652◆ K532◆ A	West Bids 1NT if possible. You bid first.
Board: 160 Dealer: N Vul: NS HCP: 4	J62Q63J6107652	East Bids 1NT if possible. Partner bids first.

Board: 156	North:	South:				
Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2♠ N	♣ J10982♥ A♦ 96♣ AQJ72	♣ 765 ♥ KQ963 • Q32 ♣ K3	West AP	North 1♣	East 1NT	
Board: 157 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2 N	North: ◆ 932 ▼ KJ973 ◆ AQ6 ◆ 76	South: ♠ A1084 ♥ 65 ♦ J107 ♣ AQJ9	West 1NT	North 2♥	East AP	South 1♣
Board: 158 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2 S	North: ♠ AQ109 ♥ 965 ♦ 4 ♣ AQJ93	South: ◆ 42 ▼ A2 ◆ KQJ953 ◆ 1082	West AP	North 1♣	East 1NT	
Board: 159 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2 S	North: ♠ K953 ♥ Q3 ♦ J1086 ♠ KJ9	South: ♠ Q42 ♥ K10652 ♠ K532 ♣ A		North X	East Pass	1♥
Board: 160 Dealer: N Vul: NS North HCP: 12 South HCP: 4 Contract: 1N E	North: ◆ 98754 ▼ AK54 ◆ A72 ◆ J	South: ♣ J62 ♥ Q63 ♦ J6 ♣ 107652	West	North 1♠	East 1NT	

Board: 161 Dealer: S Vul: EW	★ 106432 ▼ 1052 ♦ 953	West Bids 1NT if possible. East Bids 2NT if possible.
HCP: 4	♣ A4	Partner bids first.
Board: 162 Dealer: N Vul: Both HCP: 13	♦9 ▼ KQ10842 ◆ Q8 ♣ AQ104	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 163 Dealer: S Vul: NS HCP: 5	★ K32▼ 52◆ J853◆ J986	West Bids 1NT if possible. Partner bids first.
Board: 164 Dealer: N Vul: EW HCP: 14	◆ Q42▼ KQ32◆ —◆ AQJ1052	East Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 165 Dealer: S Vul: None HCP: 11	★ KQ102 ♥ Q10 ♦ Q843 ♣ Q63	West Bids 1NT if possible. East Bids 2♥ if possible. Partner bids first.

Board: 161 Dealer: S Vul: EW North HCP: 4 South HCP: 12 Contract: 3♥ S	North:	South: ♠ A9 ♥ J9843 • Q ♣ KQ1052		North Pass 3♥	East 2NT AP	1♥
Board: 162 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 3 N	North:	South: ♠ KJ1053 ♥ J63 ♦ 9532 ♣ 9	West 2♣	North 1♥ 3♥	East 1NT AP	
Board: 163 Dealer: S Vul: NS North HCP: 5 South HCP: 13 Contract: 2♠ S	North: ♠ K32 ▼ 52 ◆ J853 ♣ J986	South: ♠ QJ1098 ♥ KQJ84 ♠ 4 ♠ A10	West 1NT	North 2♣	East AP	South 1♠
Board: 164 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 4♠ S	North: ♠ Q42 ♥ KQ32 ←— ♣ AQJ1052	South: ♠ KJ975 ♥ AJ54 ♠ J74 ♣ 9	Pass Pass AP	North 1♣ 2♣ 3♦¹ raise or	1NT 2♦ Pass	Pass 2♠ 4♠
Board: 165 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 S	North: ♠ KQ102 ♥ Q10 • Q843 ♣ Q63	South: ♠ A3 ♥ KJ4 ♦ 109 ♠ AJ9854		North X	East 2♥	South 1♣ 3♣

Board: 161 Dealer: S Vul: EW HCP: 12	♠ A9♥ J9843♦ Q♠ KQ1052	West Bids 1NT if possible. East Bids 2NT if possible. You bid first.
Board: 162 Dealer: N Vul: Both HCP: 5	★ KJ1053▼ J63◆ 9532◆ 9	East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first.
Board: 163 Dealer: S Vul: NS HCP: 13	♣ QJ1098♥ KQJ84◆ 4♣ A10	West Bids 1NT if possible. You bid first.
Board: 164 Dealer: N Vul: EW HCP: 10	★ KJ975★ AJ54◆ J74◆ 9	East Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 165 Dealer: S Vul: None HCP: 13	A3✓ KJ4109▲ AJ9854	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.

Board: 161 Dealer: S Vul: EW North HCP: 4 South HCP: 12 Contract: 3♥ S	North:	South: ♠ A9 ♥ J9843 • Q ♣ KQ1052		North Pass 3♥	East 2NT AP	1♥
Board: 162 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 3 N	North:	South: ♠ KJ1053 ♥ J63 ♦ 9532 ♣ 9	West 2♣	North 1♥ 3♥	East 1NT AP	
Board: 163 Dealer: S Vul: NS North HCP: 5 South HCP: 13 Contract: 2♠ S	North: ♠ K32 ▼ 52 ◆ J853 ♣ J986	South: ♠ QJ1098 ♥ KQJ84 ♠ 4 ♠ A10	West 1NT	North 2♣	East AP	South 1♠
Board: 164 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 4♠ S	North: ♠ Q42 ♥ KQ32 ←— ♣ AQJ1052	South: ♠ KJ975 ♥ AJ54 ♠ J74 ♣ 9	Pass Pass AP	North 1♣ 2♣ 3♦¹ raise or	1NT 2♦ Pass	Pass 2♠ 4♠
Board: 165 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 S	North: ♠ KQ102 ♥ Q10 • Q843 ♣ Q63	South: ♠ A3 ♥ KJ4 ♦ 109 ♠ AJ9854		North X	East 2♥	South 1♣ 3♣

Board: 166 Dealer: N Vul: EW HCP: 15	♣ 3 ♥ KJ1073 ♦ AQJ6 ♣ KJ8	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 167 Dealer: S Vul: Both HCP: 11	★ A92♥ Q75◆ 975◆ KQ106	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 168 Dealer: N Vul: NS HCP: 14	♣ QJ87♥ KQ1098◆ KQJ♣ 3	East Bids 1NT if possible. You bid first.
Board: 169 Dealer: S Vul: None HCP: 10	♣9 ▼ A98 ◆ J105 ♣ KQ5432	West Bids 1NT if possible. Partner bids first.
Board: 170 Dealer: N Vul: NS HCP: 13	♣ 7 ♥ A9752 ♦ AJ63 ♣ KJ6	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.

Board: 166 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 3♥ N	North: ♠ 3 ♥ KJ1073 ♠ AQJ6 ♠ KJ8	South: ♠ KJ1052 ♥ 862 ♦ 54 ♣ 1096	West 2♥ Pass AP	North 1♥ Pass 3◆		South Pass Pass 3*
Board: 167 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2♠ W	North: ♠ A92 ♥ Q75 ♦ 975 ♣ KQ106	South: ◆ J5 ▼ K983 ◆ KJ42 ◆ A84	West 1NT 2♠	North X AP	East 2♥	South 1 → Pass
Board: 168 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 2 N	North: ♠ QJ87 ♥ KQ1098 ♠ KQJ ♠ 3	South: ♠ K52 ♥ J743 ♠ A63 ♣ 1084	West AP	North 1♥	East 1NT	South 2♥
Board: 169 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 2♣ N	North:	South: ♠ AK84 ♥ KQJ ♠ 8764 ♣ J10	West 1NT	North 2♣	East AP	South 1♦
Board: 170 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2 W	North: ♠ 7 ♥ A9752 ♠ AJ63 ♣ KJ6	South: ♠ A10865 ♥ J64 ♠ K5 ♣ 432	West 2♠	North 1♥ AP	East 1NT	

Board: 166 Dealer: N Vul: EW HCP: 4	★ KJ1052 ♥ 862 ♦ 54 ♣ 1096	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 167 Dealer: S Vul: Both HCP: 12	 ♣ J5 ♥ K983 ♦ KJ42 ♣ A84	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 168 Dealer: N Vul: NS HCP: 8	★ K52▼ J743◆ A63◆ 1084	East Bids 1NT if possible. Partner bids first.
Board: 169 Dealer: S Vul: None HCP: 14	★ AK84▼ KQJ◆ 8764◆ J10	West Bids 1NT if possible. You bid first.
Board: 170 Dealer: N Vul: NS HCP: 8	▲ A10865♥ J64♦ K5▲ 432	East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first.

Board: 166 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 3♥ N	North: ♠ 3 ♥ KJ1073 ♠ AQJ6 ♠ KJ8	South: ♠ KJ1052 ♥ 862 ♦ 54 ♣ 1096	West 2♥ Pass AP	North 1♥ Pass 3◆		South Pass Pass 3*
Board: 167 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2♠ W	North: ♠ A92 ♥ Q75 ♦ 975 ♣ KQ106	South: ◆ J5 ▼ K983 ◆ KJ42 ◆ A84	West 1NT 2♠	North X AP	East 2♥	South 1 → Pass
Board: 168 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 2 N	North: ♠ QJ87 ♥ KQ1098 ♠ KQJ ♠ 3	South: ♠ K52 ♥ J743 ♠ A63 ♣ 1084	West AP	North 1♥	East 1NT	South 2♥
Board: 169 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 2♣ N	North:	South: ♠ AK84 ♥ KQJ ♠ 8764 ♣ J10	West 1NT	North 2♣	East AP	South 1♦
Board: 170 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2 W	North: ♠ 7 ♥ A9752 ♠ AJ63 ♣ KJ6	South: ♠ A10865 ♥ J64 ♠ K5 ♣ 432	West 2♠	North 1♥ AP	East 1NT	

Board: 171 Dealer: S Vul: NS HCP: 12	★ K103♥ 972◆ AQ4◆ QJ103	West Bids 1NT if possible. Partner bids first.
Board: 172 Dealer: N Vul: EW HCP: 13	★ KQ96♥ K95◆ KQ643◆ 4	East Bids 1NT if possible. You bid first.
Board: 173 Dealer: S Vul: Both HCP: 9	◆ 9842♥ A4◆ AJ97◆ 653	West Bids 1NT if possible. Partner bids first.
Board: 174 Dealer: N Vul: NS HCP: 14	♣ Q6♥ Q8765◆ AKJ8♣ Q8	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 175 Dealer: S Vul: Both HCP: 7	♣ Q985♥ 3♦ K10954♣ Q53	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.

Board: 171 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 1NX W	North: ♠ K103 ♥ 972 ♠ AQ4 ♣ QJ103	South: ♠ Q862 ♥ AQ84 ♠ 65 ♣ A54	West 1NT	North X	East AP	South 1♣
Board: 172 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ KQ96 ♥ K95 ♠ KQ643 ♣ 4	South: ◆ 532 ▼ Q10643 ◆ 10 ◆ A1073	West	North 1◆	East 1NT	
Board: 173 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2♠ S	North: ◆ 9842 ▼ A4 ◆ AJ97 ◆ 653	South: ♠ KQJ75 ♥ 73 ♠ Q ♣ AJ842	West 1NT	North 2♣	East AP	South 1♣
Board: 174 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 2♠ E	North: ♠ Q6 ♥ Q8765 ♠ AKJ8 ♠ Q8	South:	West X	North 1♥ Pass	East 1NT 2♠	South 2♥ AP
Board: 175 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 3 W	North: ♠ Q985 ♥ 3 ♦ K10954 ♣ Q53	South: ♠ K64 ♥ AJ10752 ♠ 872 ♣ A	1NT 3♣²	North Pass AP 2S trans	2 ♠ ¹	1♥ Pass

Board: 171 Dealer: S Vul: NS HCP: 12	◆ Q862◆ AQ84◆ 65◆ A54	West Bids 1NT if possible. You bid first.
Board: 172 Dealer: N Vul: EW HCP: 6	♦ 532 ♥ Q10643 ♦ 10 ♣ A1073	East Bids 1NT if possible. Partner bids first.
Board: 173 Dealer: S Vul: Both HCP: 13	★ KQJ75▼ 73◆ Q◆ AJ842	West Bids 1NT if possible. You bid first.
Board: 174 Dealer: N Vul: NS HCP: 7	▶ J98♥ 942◆ Q6♣ A9543	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 175 Dealer: S Vul: Both HCP: 12	★ K64▼ AJ10752◆ 872★ A	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♣ if possible. You bid first.

Board: 171 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 1NX W	North: ♠ K103 ♥ 972 ♠ AQ4 ♣ QJ103	South: ♠ Q862 ♥ AQ84 ♠ 65 ♣ A54	West 1NT	North X	East AP	South 1♣
Board: 172 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ KQ96 ♥ K95 ♠ KQ643 ♣ 4	South: ◆ 532 ▼ Q10643 ◆ 10 ◆ A1073	West	North 1◆	East 1NT	
Board: 173 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2♠ S	North: ◆ 9842 ▼ A4 ◆ AJ97 ◆ 653	South: ♠ KQJ75 ♥ 73 ♠ Q ♣ AJ842	West 1NT	North 2♣	East AP	South 1♣
Board: 174 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 2♠ E	North: ♠ Q6 ♥ Q8765 ♠ AKJ8 ♠ Q8	South:	West X	North 1♥ Pass	East 1NT 2♠	South 2♥ AP
Board: 175 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 3 W	North: ♠ Q985 ♥ 3 ♦ K10954 ♣ Q53	South: ♠ K64 ♥ AJ10752 ♠ 872 ♣ A	1NT 3♣²	North Pass AP 2S trans	2 ♠ ¹	1♥ Pass

Board: 176 Dealer: N Vul: None HCP: 13	♣ QJ976♥ Q◆ A95♣ A873	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible. You bid first.
Board: 177 Dealer: S Vul: Both HCP: 11	▲ A64▼ 109865◆ AQJ◆ 107	West Bids 1NT if possible. Partner bids first.
Board: 178 Dealer: N Vul: None HCP: 12	♣ J1096♥ A8♦ Q64♣ AJ73	East Bids 1NT if possible. You bid first.
Board: 179 Dealer: S Vul: Both HCP: 7	★ K942★ K83★ 2★ J8653	West Bids 1NT if possible. Partner bids first.
Board: 180 Dealer: N Vul: None HCP: 13	♠ AK863♥ K963♦ 5♠ K73	East Bids 1NT if possible. West Bids 4♣ if possible. You bid first.

Board: 176 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 3♥ E	North: ♠ QJ976 ♥ Q ♠ A95 ♣ A873	South:	West X	North 1♠ Pass	East 1NT 3▼	
Board: 177 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2♠ S	North: ♠ A64 ♥ 109865 ♠ AQJ ♣ 107	South: ♠ K10852 ♥ Q2 ♠ K74 ♣ A32	West 1NT	North 2♣	East AP	South 1♣
Board: 178 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2♥ S	North: ♣ J1096 ♥ A8 ♦ Q64 ♣ AJ73	South: ♠ A85 ♥ KQ964 ♦ J83 ♣ 92	West AP	North 1♣	East 1NT	
Board: 179 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 2♠ S	North: ♠ K942 ♥ K83 ♦ 2 ♣ J8653	South: ♠ QJ1086 ♥ A102 ♠ KJ87 ♠ K	West 1NT	North 2♣	East AP	South 1♠
Board: 180 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 44 W	North: ♠ AK863 ♥ K963 ♦ 5 ♠ K73	South: ♠ 10975 ♥ Q72 • Q8762 ♣ 8	West 4♣	North 1♠ AP	East 1NT	

Board: 176 Dealer: N Vul: None HCP: 5	1082✓ A42✓ J10732✓ 65	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 177 Dealer: S Vul: Both HCP: 12	★ K10852♥ Q2◆ K74◆ A32	West Bids 1NT if possible. You bid first.
Board: 178 Dealer: N Vul: None HCP: 10	★ A85▼ KQ964◆ J83◆ 92	East Bids 1NT if possible. Partner bids first.
Board: 179 Dealer: S Vul: Both HCP: 14	♣ QJ1086 ♥ A102 ♦ KJ87 ♣ K	West Bids 1NT if possible. You bid first.
Board: 180 Dealer: N Vul: None HCP: 4	10975Q72Q87628	East Bids 1NT if possible. West Bids 4♣ if possible. Partner bids first.

Board: 176 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 3♥ E	North: ♠ QJ976 ♥ Q ♠ A95 ♣ A873	South:	West X	North 1♠ Pass	East 1NT 3▼	
Board: 177 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2♠ S	North: ♠ A64 ♥ 109865 ♠ AQJ ♣ 107	South: ♠ K10852 ♥ Q2 ♠ K74 ♣ A32	West 1NT	North 2♣	East AP	South 1♣
Board: 178 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2♥ S	North: ♣ J1096 ♥ A8 ♦ Q64 ♣ AJ73	South: ♠ A85 ♥ KQ964 ♦ J83 ♣ 92	West AP	North 1♣	East 1NT	
Board: 179 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 2♠ S	North: ♠ K942 ♥ K83 ♦ 2 ♣ J8653	South: ♠ QJ1086 ♥ A102 ♠ KJ87 ♠ K	West 1NT	North 2♣	East AP	South 1♠
Board: 180 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 44 W	North: ♠ AK863 ♥ K963 ♦ 5 ♠ K73	South: ♠ 10975 ♥ Q72 • Q8762 ♣ 8	West 4♣	North 1♠ AP	East 1NT	

Board: 181 Dealer: S Vul: NS HCP: 7	★ 53♥ AJ93◆ Q10752◆ 102	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 182 Dealer: N Vul: None HCP: 13	▲ AJ76▼ KQ643◆ 5◆ K103	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 3♣ if possible. You bid first.
Board: 183 Dealer: S Vul: EW HCP: 9	♠ 63♥ KQ2♦ K10987♠ J83	West Bids 1NT if possible. Partner bids first.
Board: 184 Dealer: N Vul: Both HCP: 12	★ KJ853▼ 106◆ AK43◆ J6	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 185 Dealer: S Vul: NS HCP: 10	★ A10765▼ —◆ Q108★ A8532	West Bids 1NT if possible. Partner bids first.

Board: 181 Dealer: S Vul: NS	North: ★ 53 ▼ AJ93	South: ♠ QJ864 ♥ 42	West 1NT	North Pass	East 2	South 1♠ Pass
North HCP: 7 South HCP: 12 Contract: 3♦ N	◆ Q10752 ◆ 102	◆ KJ3 ◆ AJ7	2♥ Pass	Pass 3		X
Board: 182 Dealer: N Vul: None	North: ♠ AJ76	South: ♠ Q83	West	North 1♥	East 1NT	South 2
North HCP: 13 South HCP: 6 Contract: 3♥ N	★ KQ643★ 5★ K103	▼ 1098 ◆ 7432 ♣ A87	X Pass	Pass 3♥	3♣ AP	Pass
Board: 183 Dealer: S Vul: EW	North: ♠ 63	South: • AKQ5	West	North	East	
North HCP: 9 South HCP: 13 Contract: 2♥ S	KQ2K10987J83	▼ J8753 ◆ 6 ♣ K97	1NT	2♥	AP	1♥
Board: 184 Dealer: N Vul: Both	North: ♠ KJ853	South: ♠ 10976	West	North	East 1NT	South 2♠
North HCP: 12 South HCP: 7 Contract: 3♠ N	106AK43J6	◆ AQ4 ◆ J8 ◆ 10953	X AP	Pass	3♣	3♠
Board: 185 Dealer: S Vul: NS	North: ♠ A10765	South: ♠ 2	West	North	East	
North HCP: 10 South HCP: 12 Contract: 2♠ N	◆ Q108◆ A8532	✓ KJ7654◆ AK9◆ J104	1NT	2♠	AP	1♥

Board: 181 Dealer: S Vul: NS HCP: 12	◆ QJ864♥ 42◆ KJ3◆ AJ7	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 182 Dealer: N Vul: None HCP: 6	◆ Q83▼ 1098◆ 7432◆ A87	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 183 Dealer: S Vul: EW HCP: 13	★ AKQ5▼ J8753◆ 6★ K97	West Bids 1NT if possible. You bid first.
Board: 184 Dealer: N Vul: Both HCP: 7	10976✓ AQ4J810953	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 185 Dealer: S Vul: NS HCP: 12	★ 2▼ KJ7654◆ AK9★ J104	West Bids 1NT if possible. You bid first.

Board: 181 Dealer: S Vul: NS	North: ★ 53 ▼ AJ93	South: ♠ QJ864 ♥ 42	West 1NT	North Pass	East 2	South 1♠ Pass
North HCP: 7 South HCP: 12 Contract: 3♦ N	◆ Q10752 ◆ 102	◆ KJ3 ◆ AJ7	2♥ Pass	Pass 3		X
Board: 182 Dealer: N Vul: None	North: ♠ AJ76	South: ♠ Q83	West	North 1♥	East 1NT	South 2
North HCP: 13 South HCP: 6 Contract: 3♥ N	★ KQ643★ 5★ K103	▼ 1098 ◆ 7432 ♣ A87	X Pass	Pass 3♥	3♣ AP	Pass
Board: 183 Dealer: S Vul: EW	North: ♠ 63	South: • AKQ5	West	North	East	
North HCP: 9 South HCP: 13 Contract: 2♥ S	KQ2K10987J83	▼ J8753 ◆ 6 ♣ K97	1NT	2♥	AP	1♥
Board: 184 Dealer: N Vul: Both	North: ♠ KJ853	South: ♠ 10976	West	North	East 1NT	South 2♠
North HCP: 12 South HCP: 7 Contract: 3♠ N	106AK43J6	◆ AQ4 ◆ J8 ◆ 10953	X AP	Pass	3♣	3♠
Board: 185 Dealer: S Vul: NS	North: ♠ A10765	South: ♠ 2	West	North	East	
North HCP: 10 South HCP: 12 Contract: 2♠ N	◆ Q108◆ A8532	✓ KJ7654◆ AK9◆ J104	1NT	2♠	AP	1♥

Board: 186 Dealer: N Vul: None HCP: 12	♣ 7 ♥ AJ9876 ♦ AQ763 ♣ J	East Bids 1NT if possible. East Bids 3♣ if possible. West Bids 4♣ if possible. You bid first.
Board: 187 Dealer: S Vul: NS HCP: 6	★ 764♥ A976◆ Q874◆ 109	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 3♣ if possible. West Doubles Pass if possible. Partner bids first.
Board: 188 Dealer: N Vul: Both HCP: 12	★ 763♥ AJ★ A8532★ K106	East Bids 1NT if possible. You bid first.
Board: 189 Dealer: S Vul: None HCP: 9	♦ 92♥ AKQ875♦ 8♠ 9832	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 190 Dealer: N Vul: NS HCP: 12	AJ108753♥ 97★ K94A	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.

Board: 186 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 4♣ E	North: ♣ 7 ▼ AJ9876 ◆ AQ763 ♣ J	South: ♠ KQ986 ♥ 42 ♠ K109 ♣ 1072	West Pass 4♣	North 1♥ 2♥ AP	East 1NT 3♣	
Board: 187 Dealer: S	North: ♠ 764	South: ♠ AK109	West	North	East	South 1
Vul: NS North HCP: 6 South HCP: 13 Contract: 3♥X S	♦ 704 ♦ A976 • Q874 • 109	♥ Q8542 ♦ 5 ♣ KJ4	1NT 3♣ X	2♥ 3♥ AP	X Pass	Pass
Board: 188 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E	North: ♣ 763 ♥ AJ • A8532 ♣ K106	South: ♠ Q942 ♥ Q8754 ♦ Q ♣ J95	West	North 1◆	East 1NT	
Board: 189 Dealer: S Vul: None	North: ♠ 92	South: ♠ AK4	West	North	East	South 1
North HCP: 9 South HCP: 12 Contract: 3 N	★ AKQ875★ 8★ 9832	♥ 1042 ♦ QJ9765 ♣ Q	1NT AP	2♥	2♠	3♥
Board: 190 Dealer: N Vul: NS North HCP: 12 South HCP: 8	North: ♠ AJ108753 ♥ 97 ♦ K94	South: ♠ — ▼ A10632 • 2 ♣ KJ98753	West Pass Pass	North 1♠ 2♠ 4♠	East 1NT 3 • AP	

Board: 186 Dealer: N Vul: None HCP: 8	★KQ986✓ 42★K109★ 1072	East Bids 1NT if possible. East Bids 3♣ if possible. West Bids 4♣ if possible. Partner bids first.
Board: 187 Dealer: S Vul: NS HCP: 13	★ AK109♥ Q8542♦ 5★ KJ4	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 3♣ if possible. West Doubles Pass if possible. You bid first.
Board: 188 Dealer: N Vul: Both HCP: 7	◆ Q942♥ Q8754◆ Q◆ J95	East Bids 1NT if possible. Partner bids first.
Board: 189 Dealer: S Vul: None HCP: 12	★ AK4▼ 1042◆ QJ9765◆ Q	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 190 Dealer: N Vul: NS HCP: 8	♣— ♥ A10632 ♦ 2 ♣ KJ98753	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.

Board: 186 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 4♣ E	North: ♣ 7 ▼ AJ9876 ◆ AQ763 ♣ J	South: ♠ KQ986 ♥ 42 ♠ K109 ♣ 1072	West Pass 4♣	North 1♥ 2♥ AP	East 1NT 3♣	
Board: 187 Dealer: S	North: ♠ 764	South: ♠ AK109	West	North	East	South 1
Vul: NS North HCP: 6 South HCP: 13 Contract: 3♥X S	♦ 704 ♦ A976 • Q874 • 109	♥ Q8542 ♦ 5 ♣ KJ4	1NT 3♣ X	2♥ 3♥ AP	X Pass	Pass
Board: 188 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E	North: ♣ 763 ♥ AJ • A8532 ♣ K106	South: ♠ Q942 ♥ Q8754 ♦ Q ♣ J95	West	North 1◆	East 1NT	
Board: 189 Dealer: S Vul: None	North: ♠ 92	South: ♠ AK4	West	North	East	South 1
North HCP: 9 South HCP: 12 Contract: 3 N	★ AKQ875★ 8★ 9832	♥ 1042 ♦ QJ9765 ♣ Q	1NT AP	2♥	2♠	3♥
Board: 190 Dealer: N Vul: NS North HCP: 12 South HCP: 8	North: ♠ AJ108753 ♥ 97 ♦ K94	South: ♠ — ▼ A10632 • 2 ♣ KJ98753	West Pass Pass	North 1♠ 2♠ 4♠	East 1NT 3 • AP	

Board: 191 Dealer: S Vul: EW HCP: 6	♣ Q86♥ J94♦ K82♣ 9432	West Bids 1NT if possible. Partner bids first.
Board: 192 Dealer: N Vul: NS HCP: 12	★ KQJ102★ K5◆ Q43◆ J43	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 193 Dealer: S Vul: EW HCP: 12		West Bids 1NT if possible. Partner bids first.
Board: 194 Dealer: N Vul: Both HCP: 12	★ K632★ 62★ K9862★ AQ	East Bids 1NT if possible. You bid first.
Board: 195 Dealer: S Vul: NS HCP: 10	♠ 64♥ QJ942♦ 107♠ AK102	West Bids 1NT if possible. Partner bids first.

Board: 191 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 2♥ S	North: ♠ Q86 ♥ J94 ♠ K82 ♠ 9432	South: • 10743 • KQ832 • Q • AJ6	West 1NT	North 2♥	East AP	South 1♥
Board: 192 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 3•X E	North: ♠ KQJ102 ♥ K5 ♠ Q43 ♣ J43	South:	West Pass AP	North 1♠ Pass	East 1NT 3	South 2 V
Board: 193 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 2 N	North:	South: ♠ AQ95 ♥ K64 ♠ K2 ♠ J763	West 1NT	North 2♥	East AP	South 1♣
Board: 194 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 4 S	North: ♠ K632 ♥ 62 ♠ K9862 ♠ AQ	South: ♠ Q8754 ♥ A975 ♠ Q10 ♠ J3	West Pass AP	North 1♦ 3♠	East 1NT Pass	2♠
Board: 195 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2 \(\neq \) N	North:	South: ♠ AJ3 ♥ 1083 ♠ AK862 ♠ 75	West 1NT	North 2♥	East AP	South 1+

Board: 191 Dealer: S Vul: EW HCP: 12	10743KQ832QAJ6	West Bids 1NT if possible. You bid first.
Board: 192 Dealer: N Vul: NS HCP: 10	★ 5▼ AQJ987◆ K10★ 10972	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 193 Dealer: S Vul: EW HCP: 13	AQ95K64K2J763	West Bids 1NT if possible. You bid first.
Board: 194 Dealer: N Vul: Both HCP: 9	◆ Q8754◆ A975◆ Q10◆ J3	East Bids 1NT if possible. Partner bids first.
Board: 195 Dealer: S Vul: NS HCP: 12	▲ AJ3▼ 1083◆ AK862♣ 75	West Bids 1NT if possible. You bid first.

Board: 191 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 2♥ S	North: ♠ Q86 ♥ J94 ♠ K82 ♠ 9432	South: • 10743 • KQ832 • Q • AJ6	West 1NT	North 2♥	East AP	South 1♥
Board: 192 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 3•X E	North: ♠ KQJ102 ♥ K5 ♠ Q43 ♣ J43	South:	West Pass AP	North 1♠ Pass	East 1NT 3	South 2 V
Board: 193 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 2 N	North:	South: ♠ AQ95 ♥ K64 ♠ K2 ♠ J763	West 1NT	North 2♥	East AP	South 1♣
Board: 194 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 4 S	North: ♠ K632 ♥ 62 ♠ K9862 ♠ AQ	South: ♠ Q8754 ♥ A975 ♠ Q10 ♠ J3	West Pass AP	North 1♦ 3♠	East 1NT Pass	2♠
Board: 195 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2 \(\) N	North:	South: ♠ AJ3 ♥ 1083 ♠ AK862 ♠ 75	West 1NT	North 2♥	East AP	South 1+

Board: 196 Dealer: N Vul: Both HCP: 12	A65▼ 1082◆ A93♣ A972	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 197 Dealer: S Vul: EW HCP: 9	AJ982♥ Q732• Q4♣ 103	West Bids 1NT if possible. East Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 198 Dealer: N Vul: None HCP: 12	▲ 10♥ Q9652◆ A64▲ AQ86	East Bids 1NT if possible. West Bids 4♠ if possible. You bid first.
Board: 199 Dealer: S Vul: NS HCP: 9	♣ Q92♥ Q10762◆ AJ82♣ 4	West Bids 1NT if possible. Partner bids first.
Board: 200 Dealer: N Vul: Both HCP: 12	★ A65♥ K52◆ 93◆ AJ942	East Bids 1NT if possible. East Redoubles if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. You bid first.

Board: 196 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♥ E	North: ♠ A65 ♥ 1082 ♠ A93 ♣ A972	South: ♠ Q1032 ♥ A3 ♠ QJ65 ♣ J83	West 2◆	North 1♣ Pass	East 1NT 2♥	
Board: 197 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 3 • E	North: ♠ AJ982 ♥ Q732 ♦ Q4 ♠ 103	South: ♠ 6 ▼ J108 ♠ A108 ♠ AK9642	1NT Pass	North Pass Pass SC trans	3 ♣ ¹ 3 ♦	South 1♣ X AP diamonds
Board: 198 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 44 W	North:	South: ♠ A96 ♥ J87 ♦ 1087 ♠ 7543	West 4♠	North 1♥ AP	East 1NT	
Board: 199 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ N	North: ♠ Q92 ♥ Q10762 ♠ AJ82 ♣ 4	South: ♠ A653 ♥ — ♠ KQ43 ♠ QJ1062	West 1NT	North 2♥	East AP	South 1♣
Board: 200 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2•X E	North: ♠ A65 ♥ K52 ♦ 93 ♠ AJ942	South: ♠ K943 ♥ 1097 ♠ AJ62 ♣ Q7	West Pass 2♣² AP 1. SOS 2. artific		1NT	

Board: 196 Dealer: N Vul: Both HCP: 10	♣ Q1032♥ A3◆ QJ65♣ J83	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 197 Dealer: S Vul: EW HCP: 12	♠ 6♥ J108♠ A108♠ AK9642	West Bids 1NT if possible. East Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 198 Dealer: N Vul: None HCP: 5	▲ A96▼ J87◆ 1087◆ 7543	East Bids 1NT if possible. West Bids 4♠ if possible. Partner bids first.
Board: 199 Dealer: S Vul: NS HCP: 12	★ A653★ —★ KQ43★ QJ1062	West Bids 1NT if possible. You bid first.
Board: 200 Dealer: N Vul: Both HCP: 10	★ K943▼ 1097◆ AJ62♣ Q7	East Bids 1NT if possible. East Redoubles if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. Partner bids first.

Board: 196 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♥ E	North: ♠ A65 ♥ 1082 ♠ A93 ♣ A972	South: ♠ Q1032 ♥ A3 ♠ QJ65 ♣ J83	West 2◆	North 1♣ Pass	East 1NT 2♥	
Board: 197 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 3 • E	North: ♠ AJ982 ♥ Q732 ♦ Q4 ♠ 103	South: ♠ 6 ▼ J108 ♠ A108 ♠ AK9642	1NT Pass	North Pass Pass SC trans	3 ♣ ¹ 3 ♦	South 1♣ X AP diamonds
Board: 198 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 44 W	North:	South: ♠ A96 ♥ J87 ♦ 1087 ♠ 7543	West 4♠	North 1♥ AP	East 1NT	
Board: 199 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ N	North: ♠ Q92 ♥ Q10762 ♠ AJ82 ♣ 4	South: ♠ A653 ♥ — ♠ KQ43 ♠ QJ1062	West 1NT	North 2♥	East AP	South 1♣
Board: 200 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2•X E	North: ♠ A65 ♥ K52 ♦ 93 ♠ AJ942	South: ♠ K943 ♥ 1097 ♠ AJ62 ♣ Q7	West Pass 2♣² AP 1. SOS 2. artific		1NT	

Board: 201 Dealer: S Vul: None HCP: 10	♦ 972♥ K92♦ QJ43♠ A74	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 202 Dealer: N Vul: None HCP: 14	★ K▼ J9643◆ A432◆ AQ3	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 203 Dealer: S Vul: NS HCP: 11	♠ Q ♥ AQJ742 ♦ Q94 ♣ 865	West Bids 1NT if possible. Partner bids first.
Board: 204 Dealer: N Vul: Both HCP: 13	♣ Q104♥ 9742♦ KJ97♣ AK	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. You bid first.
Board: 205 Dealer: S Vul: None HCP: 11	★ KQ108♥ J94◆ KQ32◆ 52	West Bids 1NT if possible. Partner bids first.

Board: 201 Dealer: S Vul: None	North: ♠ 972 ♥ K92	South: ♠ QJ105 ♥ Q	West	North	East	South 1
North HCP: 10 South HCP: 12 Contract: 3♥ W	◆ QJ43 ◆ A74	◆ A109875 ◆ K8	1NT 3♥	X AP	2♦	2♠
Board: 202 Dealer: N Vul: None	North: ♠ K	South: ♠ J852	West	North		
North HCP: 14 South HCP: 5 Contract: 2♠ E	▶ J9643◆ A432◆ AQ3	♥ Q87 • Q65 • 864	X	1♥ Pass	1NT 2♠	2♥ AP
Board: 203 Dealer: S Vul: NS	North: ♠ Q	South: ♠ KJ109852		North		1♠
North HCP: 11 South HCP: 12 Contract: 4♠ S	◆ AQJ742 ◆ Q94 ◆ 865	✓ —✓ K3♠ AJ103	1NT Pass AP	2 ♥ 3 ♥	Pass Pass	
Board: 204 Dealer: N Vul: Both	North: ♠ Q104 ♥ 9742	South: ♠ 5	West	North 1♦	East 1NT	South 2♣
North HCP: 13 South HCP: 7 Contract: 3♠ E	◆ KJ97 ◆ AK	★ KQ85★ 106★ Q108762	2♥	3 ♣	3 ♠	AP
Board: 205 Dealer: S Vul: None	North: ♠ KQ108	South: ♠ AJ76	West	North	East	South
North HCP: 11 South HCP: 12 Contract: 4 S	✓ J94◆ KQ32◆ 52	★ A87652★ 8★ K4	1NT Pass	X 4♥	Pass AP	

Board: 201 Dealer: S Vul: None HCP: 12	♦ QJ105 ♥ Q ♦ A109875 ♣ K8	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. You bid first.
Board: 202 Dealer: N Vul: None HCP: 5		East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 203 Dealer: S Vul: NS HCP: 12	★ KJ109852▼ —★ K3★ AJ103	West Bids 1NT if possible. You bid first.
Board: 204 Dealer: N Vul: Both HCP: 7	♣ 5 ♥ KQ85 ♦ 106 ♣ Q108762	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 205 Dealer: S Vul: None HCP: 12	▲ AJ76♥ A87652◆ 8◆ K4	West Bids 1NT if possible. You bid first.

Board: 201 Dealer: S Vul: None	North: ♠ 972 ♥ K92	South: ♠ QJ105 ♥ Q	West	North	East	South 1
North HCP: 10 South HCP: 12 Contract: 3♥ W	◆ QJ43 ◆ A74	◆ A109875 ◆ K8	1NT 3♥	X AP	2♦	2♠
Board: 202 Dealer: N Vul: None	North: ♠ K	South: ♠ J852	West	North		
North HCP: 14 South HCP: 5 Contract: 2♠ E	▶ J9643◆ A432◆ AQ3	♥ Q87 • Q65 • 864	X	1♥ Pass	1NT 2♠	2♥ AP
Board: 203 Dealer: S Vul: NS	North: ♠ Q	South: ♠ KJ109852		North		1♠
North HCP: 11 South HCP: 12 Contract: 4♠ S	◆ AQJ742 ◆ Q94 ◆ 865	✓ —✓ K3♠ AJ103	1NT Pass AP	2 ♥ 3 ♥	Pass Pass	
Board: 204 Dealer: N Vul: Both	North: ♠ Q104 ♥ 9742	South: ♠ 5	West	North 1♦	East 1NT	South 2♣
North HCP: 13 South HCP: 7 Contract: 3♠ E	◆ KJ97 ◆ AK	★ KQ85★ 106★ Q108762	2♥	3 ♣	3 ♠	AP
Board: 205 Dealer: S Vul: None	North: ♠ KQ108	South: ♠ AJ76	West	North	East	South
North HCP: 11 South HCP: 12 Contract: 4 S	✓ J94◆ KQ32◆ 52	★ A87652★ 8★ K4	1NT Pass	X 4♥	Pass AP	

Board: 206 Dealer: N Vul: Both HCP: 14	♣ Q75♥ KJ◆ A9♣ KJ8764	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 207 Dealer: S Vul: NS HCP: 13	★ K8▼ AJ75◆ KQ32◆ 1094	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 208 Dealer: N Vul: Both HCP: 13	★ KJ1064★ —★ AJ4★ A10986	East Bids 1NT if possible. You bid first.
Board: 209 Dealer: S Vul: NS HCP: 9	♣ Q6532♥ J9◆ A975♣ Q8	West Bids 1NT if possible. Partner bids first.
Board: 210 Dealer: N Vul: EW HCP: 13	• Q7 • Q3 • KJ1064 • KQ108	East Bids 1NT if possible. East Redoubles if possible. West Bids 2♣ if possible. You bid first.

Board: 206 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 2♠ E	North: ♠ Q75 ♥ KJ ♠ A9 ♣ KJ8764	South:	West 2♥	North 1♣ Pass	East 1NT 2♠	
Board: 207 Dealer: S Vul: NS North HCP: 13 South HCP: 12 Contract: 3N N	North: ♠ K8 ▼ AJ75 • KQ32 ♣ 1094	South: ♣ J32 ♥ K84 ♦ J87 ♣ AQJ3	West 1NT 2♠	North X 3NT	East 2♥ AP	South 1♣ Pass
Board: 208 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2 S	North: ♠ KJ1064 ♥ — ♠ AJ4 ♣ A10986	South:	West AP	North 1♣	East 1NT	
Board: 209 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 1N W	North: ♠ Q6532 ♥ J9 ♠ A975 ♠ Q8	South: ♠ AK4 ♥ K10862 ♠ 83 ♠ KJ10	West 1NT	North AP	East	South 1♥
Board: 210 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2 N	North: ♠ Q7 ♥ Q3 ♠ KJ1064 ♣ KQ108	South:	West Pass 2♣² 1. SOS 2. artific		1NT	

Board: 206 Dealer: N Vul: Both HCP: 7	♦92♥Q943♦K8643♠Q10	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 207 Dealer: S Vul: NS HCP: 12	 ♣ J32 ♥ K84 ♦ J87 ♣ AQJ3	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 208 Dealer: N Vul: Both HCP: 10	♠ 98♥ QJ765♦ Q95♠ KQ5	East Bids 1NT if possible. Partner bids first.
Board: 209 Dealer: S Vul: NS HCP: 14	★ AK4▼ K10862◆ 83◆ KJ10	West Bids 1NT if possible. You bid first.
Board: 210 Dealer: N Vul: EW HCP: 10	★ 1084★ K98★ Q52★ AJ43	East Bids 1NT if possible. East Redoubles if possible. West Bids 2♣ if possible. Partner bids first.

Board: 206 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 2♠ E	North: ♠ Q75 ♥ KJ ♠ A9 ♣ KJ8764	South:	West 2♥	North 1♣ Pass	East 1NT 2♠	
Board: 207 Dealer: S Vul: NS North HCP: 13 South HCP: 12 Contract: 3N N	North: ♠ K8 ▼ AJ75 • KQ32 ♣ 1094	South: ♣ J32 ♥ K84 ♦ J87 ♣ AQJ3	West 1NT 2♠	North X 3NT	East 2♥ AP	South 1♣ Pass
Board: 208 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2 S	North: ♠ KJ1064 ♥ — ♠ AJ4 ♣ A10986	South:	West AP	North 1♣	East 1NT	
Board: 209 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 1N W	North: ♠ Q6532 ♥ J9 ♠ A975 ♠ Q8	South: ♠ AK4 ♥ K10862 ♠ 83 ♠ KJ10	West 1NT	North AP	East	South 1♥
Board: 210 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2 N	North: ♠ Q7 ♥ Q3 ♠ KJ1064 ♣ KQ108	South:	West Pass 2♣² 1. SOS 2. artific		1NT	

Board: 211 Dealer: S Vul: NS HCP: 5	◆ Q9853▼ 10◆ 73◆ K9543	West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first.
Board: 212 Dealer: N Vul: Both HCP: 12	108✓ QJ863AA AJ1074	East Bids 1NT if possible. You bid first.
Board: 213 Dealer: S Vul: NS HCP: 5	◆ Q864♥ 5◆ 854◆ K8752	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 214 Dealer: N Vul: EW HCP: 14	★862✓ AQJ93★ 6★ AK83	East Bids 1NT if possible. You bid first.
Board: 215 Dealer: S Vul: Both HCP: 5	▲ 1042♥ A87◆ J93♣ 10863	West Bids 1NT if possible. Partner bids first.

Board: 211 Dealer: S Vul: NS	North: ♠ Q9853 ♥ 10	South: ♠ K4 ♥ AQ8642		North		1♥
North HCP: 5 South HCP: 13 Contract: 3•X W	◆ 73 ◆ K9543	♦ 5 ♣ A876	1NT 3 ♦	Pass X	Pass AP	2♥
Board: 212 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2♠ S	North:	South: ♠ KQJ752 ♥ 95 ♠ KQ4 ♣ 93	West AP	North 1♥	East 1NT	
Board: 213 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 2 W	North: ♠ Q864 ♥ 5 ♦ 854 ♣ K8752	South: ♠ AK9 ♥ AJ9 ♠ AQJ97 ♣ 93		North Pass AP	East 2♦	South 1 • X
Board: 214 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 2 S	North:	South: ♠ A743 ♥ 6 ♠ KQJ9873 ♠ J	West AP	North 1♥	East 1NT	
Board: 215 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 1N W	North: • 1042 • A87 • J93 • 10863	South: ♠ KQJ87 ♥ Q1064 ♠ A2 ♣ A4	West 1NT	North AP	East	South 1♠

Board: 211 Dealer: S Vul: NS HCP: 13	★ K4✓ AQ8642✓ 5◆ A876	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 212 Dealer: N Vul: Both HCP: 11	★ KQJ752♥ 95◆ KQ4◆ 93	East Bids 1NT if possible. Partner bids first.
Board: 213 Dealer: S Vul: NS HCP: 19	♠ AK9♥ AJ9♠ AQJ97♠ 93	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 214 Dealer: N Vul: EW HCP: 11	♠ A743♥ 6♠ KQJ9873♠ J	East Bids 1NT if possible. Partner bids first.
Board: 215 Dealer: S Vul: Both HCP: 16	★ KQJ87♥ Q1064◆ A2◆ A4	West Bids 1NT if possible. You bid first.

Board: 211 Dealer: S Vul: NS	North: ♠ Q9853 ♥ 10	South: ♠ K4 ♥ AQ8642		North		1♥
North HCP: 5 South HCP: 13 Contract: 3•X W	◆ 73 ◆ K9543	♦ 5 ♣ A876	1NT 3 ♦	Pass X	Pass AP	2♥
Board: 212 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2♠ S	North:	South: ♠ KQJ752 ♥ 95 ♠ KQ4 ♣ 93	West AP	North 1♥	East 1NT	
Board: 213 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 2 W	North: ♠ Q864 ♥ 5 ♦ 854 ♣ K8752	South: ♠ AK9 ♥ AJ9 ♠ AQJ97 ♣ 93		North Pass AP	East 2♦	South 1 • X
Board: 214 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 2 S	North:	South: ♠ A743 ♥ 6 ♠ KQJ9873 ♠ J	West AP	North 1♥	East 1NT	
Board: 215 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 1N W	North: • 1042 • A87 • J93 • 10863	South: ♠ KQJ87 ♥ Q1064 ♠ A2 ♣ A4	West 1NT	North AP	East	South 1♠

Board: 216 Dealer: N Vul: None HCP: 14	★ A10943★ K75★ K★ A654	East Bids 1NT if possible. You bid first.
Board: 217 Dealer: S Vul: EW HCP: 5	▶ J76♥ J1064◆ K92♣ 763	West Bids 1NT if possible. Partner bids first.
Board: 218 Dealer: N Vul: Both HCP: 12	★ K10875★ A9◆ 974◆ AJ5	East Bids 1NT if possible. You bid first.
Board: 219 Dealer: S Vul: Both HCP: 5	◆ 9♥ Q872◆ 1094◆ K9875	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 220 Dealer: N Vul: None HCP: 15	★ KQJ53★ A★ A9★ J6532	East Bids 1NT if possible. You bid first.

Board: 216 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 2♠ N	North: ♠ A10943 ♥ K75 ♠ K ♣ A654	South: ♣ J85 ♥ Q932 • QJ107 ♣ 87	West AP	North 1♠	East 1NT	
Board: 217 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 2♠ S	North: ♣ J76 ♥ J1064 ♦ K92 ♣ 763	South: ♠ KQ1042 ♥ — • QJ64 ♣ KQ109	West 1NT	North 2♠	East AP	South 1♠
Board: 218 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2 S	North: ♠ K10875 ♥ A9 ♦ 974 ♣ AJ5	South: ♣ J2 ♥ Q10 • QJ8 ♣ KQ9742	West AP	North 1♣	East 1NT	
Board: 219 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 3♠ W	North:	South: ♠ KQJ5 ♥ 93 ♠ AK8632 ♣ 2	West 1NT 2♠	North Pass Pass	East 2♥ 3♠	South 1 Pass AP
Board: 220 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 3♠ N	North: ♠ KQJ53 ♥ A ♠ A9 ♣ J6532	South: ♠ 1087 ♥ Q107652 ♦ 52 ♠ K8	West Pass	North 1♠ 3♠	East 1NT AP	

Board: 216 Dealer: N Vul: None HCP: 6		East Bids 1NT if possible. Partner bids first.
Board: 217 Dealer: S Vul: EW HCP: 13	★ KQ1042▼ —◆ QJ64◆ KQ109	West Bids 1NT if possible. You bid first.
Board: 218 Dealer: N Vul: Both HCP: 11	J2♥ Q10◆ QJ8♣ KQ9742	East Bids 1NT if possible. Partner bids first.
Board: 219 Dealer: S Vul: Both HCP: 13	★ KQJ5♥ 93◆ AK8632◆ 2	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 220 Dealer: N Vul: None HCP: 5	1087✓ Q107652✓ 52✓ K8	East Bids 1NT if possible. Partner bids first.

Board: 216 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 2♠ N	North: ♠ A10943 ♥ K75 ♠ K ♣ A654	South: ♣ J85 ♥ Q932 • QJ107 ♣ 87	West AP	North 1♠	East 1NT	
Board: 217 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 2♠ S	North: ♣ J76 ♥ J1064 ♦ K92 ♣ 763	South: ♠ KQ1042 ♥ — • QJ64 ♣ KQ109	West 1NT	North 2♠	East AP	South 1♠
Board: 218 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2 S	North: ♠ K10875 ♥ A9 ♦ 974 ♣ AJ5	South: ♣ J2 ♥ Q10 • QJ8 ♣ KQ9742	West AP	North 1♣	East 1NT	
Board: 219 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 3♠ W	North:	South: ♠ KQJ5 ♥ 93 ♠ AK8632 ♣ 2	West 1NT 2♠	North Pass Pass	East 2♥ 3♠	South 1 Pass AP
Board: 220 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 3♠ N	North: ♠ KQJ53 ♥ A ♠ A9 ♣ J6532	South: ♠ 1087 ♥ Q107652 ♦ 52 ♠ K8	West Pass	North 1♠ 3♠	East 1NT AP	

Board: 221 Dealer: S Vul: NS HCP: 10	▲ J95♥ KJ64◆ 875▲ AJ8	West Bids 1NT if possible. Partner bids first.
Board: 222 Dealer: N Vul: EW HCP: 12	◆ QJ105◆ 984◆ A5◆ KQ43	East Bids 1NT if possible. You bid first.
Board: 223 Dealer: S Vul: EW HCP: 10	▲ AJ987♥ Q5◆ K952♣ 53	West Bids 1NT if possible. Partner bids first.
Board: 224 Dealer: N Vul: NS HCP: 12	▲ 10♥ KQ875◆ AQJ63♣ 97	East Bids 1NT if possible. You bid first.
Board: 225 Dealer: S Vul: Both HCP: 10	AQ1093♥87431052A	West Bids 1NT if possible. Partner bids first.

Board: 221 Dealer: S Vul: NS North HCP: 10	North: ♠ J95 ♥ KJ64 ♦ 875	South: ♠ KQ3 ♥ AQ93 ♦ J32	West 1NT	North X	East AP	South 1♣
South HCP: 12 Contract: 1NX W	♣ AJ8	♣ 943	11(1	71	711	
Board: 222 Dealer: N	North:	South:				
Vul: EW	♦ QJ105	♦ K7	West	North		
North HCP: 12	♥ 984 ♦ A5	▼ K732◆ KJ6	AD	1♣	1NT	X
South HCP: 10 Contract: 1NX E	◆ KQ43	◆ 10852	AP			
Board: 223 Dealer: S	North:	South:				
Vul: EW	♠ AJ987	♦ Q2	West	North	East	
North HCP: 10	♥ Q5 ♦ K952	♥ KJ8762 ♦ QJ	1NT	24	AP	1♥
South HCP: 14 Contract: 2♠ N	♣ 53	♣ KQ4	1111	2 4	Ai	
Board: 224	North:	South:				
Dealer: N Vul: NS	★ 10	♠ KQJ75	West	North		
North HCP: 12	♥ KQ875 ♦ AQJ63	♥ 32 ♦ 105	۸D	1♥	1NT	2♠
South HCP: 11 Contract: 2♠ S	◆ AQ303 ◆ 97	♣ AJ54	AP			
Board: 225	North:	South:				
Dealer: S Vul: Both North HCP: 10	◆ AQ1093 ▼ 8743	♠ 76 ♥ AQ92	West	North	East	South 1
North HCP: 10 South HCP: 12 Contract: 2♠ N	◆ 1052 ◆ A	♦ A963 ♣ Q63	1NT	2♠	AP	

Board: 221 Dealer: S Vul: NS HCP: 12	★ KQ3▼ AQ93◆ J32◆ 943	West Bids 1NT if possible. You bid first.
Board: 222 Dealer: N Vul: EW HCP: 10	★ K7▼ K732◆ KJ6◆ 10852	East Bids 1NT if possible. Partner bids first.
Board: 223 Dealer: S Vul: EW HCP: 14	♣ Q2♥ KJ8762◆ QJ♣ KQ4	West Bids 1NT if possible. You bid first.
Board: 224 Dealer: N Vul: NS HCP: 11	★ KQJ75♥ 32◆ 105◆ AJ54	East Bids 1NT if possible. Partner bids first.
Board: 225 Dealer: S Vul: Both HCP: 12	♣ 76♥ AQ92◆ A963♣ Q63	West Bids 1NT if possible. You bid first.

Board: 221 Dealer: S Vul: NS North HCP: 10	North: ♠ J95 ♥ KJ64 ♦ 875	South: ♠ KQ3 ♥ AQ93 ♦ J32	West 1NT	North X	East AP	South 1♣
South HCP: 12 Contract: 1NX W	♣ AJ8	♣ 943	11(1	71	711	
Board: 222 Dealer: N	North:	South:				
Vul: EW	♦ QJ105	♦ K7	West	North		
North HCP: 12	♥ 984 ♦ A5	▼ K732◆ KJ6	AD	1♣	1NT	X
South HCP: 10 Contract: 1NX E	◆ KQ43	◆ 10852	AP			
Board: 223 Dealer: S	North:	South:				
Vul: EW	♠ AJ987	♦ Q2	West	North	East	
North HCP: 10	♥ Q5 ♦ K952	♥ KJ8762 ♦ QJ	1NT	24	AP	1♥
South HCP: 14 Contract: 2♠ N	♣ 53	♣ KQ4	1111	2 4	Ai	
Board: 224	North:	South:				
Dealer: N Vul: NS	★ 10	♠ KQJ75	West	North		
North HCP: 12	♥ KQ875 ♦ AQJ63	♥ 32 ♦ 105	۸D	1♥	1NT	2♠
South HCP: 11 Contract: 2♠ S	◆ AQ303 ◆ 97	♣ AJ54	AP			
Board: 225	North:	South:				
Dealer: S Vul: Both North HCP: 10	◆ AQ1093 ▼ 8743	♠ 76 ♥ AQ92	West	North	East	South 1
North HCP: 10 South HCP: 12 Contract: 2♠ N	◆ 1052 ◆ A	♦ A963 ♣ Q63	1NT	2♠	AP	

Board: 226 Dealer: N Vul: EW HCP: 12	♣ J1064♥ 103◆ AJ♣ KQJ103	East Bids 1NT if possible. You bid first.
Board: 227 Dealer: S Vul: Both HCP: 13	♣ AJ85♥ AJ9◆ QJ87♣ 103	West Bids 1NT if possible. West Redoubles if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 228 Dealer: N Vul: NS HCP: 13	★KQJ109♥93↑764★ AK2	East Bids 1NT if possible. East Bids 3♣ if possible. West Bids 4♣ if possible. You bid first.
Board: 229 Dealer: S Vul: Both HCP: 6	1075✓ K10873✓ K765✓ 6	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 230 Dealer: N Vul: None HCP: 12	★ A97✓ 4◆ AQ7◆ Q97642	East Bids 1NT if possible. You bid first.

Board: 226 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E	North: ◆ J1064 ◆ 103 ◆ AJ ◆ KQJ103	South: ♠ Q975 ♥ KQ96 ♠ 876 ♠ 96	West	North 1♣	East 1NT	
Board: 227 Dealer: S Vul: Both North HCP: 13 South HCP: 12 Contract: 3N N	North: ♠ AJ85 ♥ AJ9 ♠ QJ87 ♣ 103	South: ♠ Q102 ♥ Q62 ♠ K63 ♣ KQ76	1NT	Pass 3NT	East Pass 2♣² AP	1♣ Pass
Board: 228 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 4*X E	North: ♠ KQJ109 ♥ 93 • 764 ♣ AK2	South: ♠ 632 ♥ Q108762 ♠ K105 ♠ 10	West Pass Pass 4♣	North 1♠ Pass 3♠ X	East 1NT 3 Pass AP	2♠ Pass
Board: 229 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 3 S	North: ♠ 1075 ♥ K10873 ♠ K765 ♣ 6	South: ♠ AKQ ♥ J95 ♦ Q ♣ K108542		North Pass Pass	2♥	South 1♣ Pass 3♣
Board: 230 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 S	North: ♠ A97 ♥ 4 ♠ AQ7 ♣ Q97642	South: ♣ J8432 ♥ KJ982 ♦ J ♣ KJ	West AP	North 1♣	East 1NT	

Board: 226 Dealer: N Vul: EW HCP: 7	♣ Q975♥ KQ96◆ 876♣ 96	East Bids 1NT if possible. Partner bids first.
Board: 227 Dealer: S Vul: Both HCP: 12	♣ Q102♥ Q62♦ K63♣ KQ76	West Bids 1NT if possible. West Redoubles if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. You bid first.
Board: 228 Dealer: N Vul: NS HCP: 5	★632♥Q108762★K105★10	East Bids 1NT if possible. East Bids 3♣ if possible. West Bids 4♣ if possible. Partner bids first.
Board: 229 Dealer: S Vul: Both HCP: 15	♠ AKQ♥ J95♦ Q♠ K108542	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 230 Dealer: N Vul: None HCP: 10	↓ J8432↓ KJ982↓ J♠ KJ	East Bids 1NT if possible. Partner bids first.

Board: 226 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E	North: ◆ J1064 ◆ 103 ◆ AJ ◆ KQJ103	South: ♠ Q975 ♥ KQ96 ♠ 876 ♠ 96	West	North 1♣	East 1NT	
Board: 227 Dealer: S Vul: Both North HCP: 13 South HCP: 12 Contract: 3N N	North: ♠ AJ85 ♥ AJ9 ♠ QJ87 ♣ 103	South: ♠ Q102 ♥ Q62 ♠ K63 ♣ KQ76	1NT	Pass 3NT	East Pass 2♣² AP	1♣ Pass
Board: 228 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 4*X E	North: ♠ KQJ109 ♥ 93 • 764 ♣ AK2	South: ♠ 632 ♥ Q108762 ♠ K105 ♠ 10	West Pass Pass 4♣	North 1♠ Pass 3♠ X	East 1NT 3 Pass AP	2♠ Pass
Board: 229 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 3 S	North: ♠ 1075 ♥ K10873 ♠ K765 ♣ 6	South: ♠ AKQ ♥ J95 ♦ Q ♣ K108542		North Pass Pass	2♥	South 1♣ Pass 3♣
Board: 230 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 S	North: ♠ A97 ♥ 4 ♠ AQ7 ♣ Q97642	South: ♣ J8432 ♥ KJ982 ♦ J ♣ KJ	West AP	North 1♣	East 1NT	

Board: 231 Dealer: S Vul: NS HCP: 8	★ KJ53★ KJ97◆ 76◆ 1063	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 232 Dealer: N Vul: EW HCP: 13	♣ KJ ♥ K9872 ♦ 62 ♣ AQ96	East Bids 1NT if possible. West Bids 2♥ if possible. You bid first.
Board: 233 Dealer: S Vul: None HCP: 6	♦ 965▼ 1043◆ A973♠ Q97	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 234 Dealer: N Vul: NS HCP: 12	★ KJ96♥ 976◆ KQ10◆ K102	East Bids 1NT if possible. You bid first.
Board: 235 Dealer: S Vul: EW HCP: 3	10963✓ J974◆ Q532♣ 8	West Bids 1NT if possible. East Doubles 3♠ if possible. West Bids 4♥ if possible. West Doubles 4♠ if possible. Partner bids first.

Board: 231 Dealer: S Vul: NS	North: ♠ KJ53	South: ♠ 92		North		1♣
North HCP: 8	♥ KJ97 ♦ 76	♥ Q85 ♦ A32	1NT 2♠	Pass Pass	2♥ Pass	Pass X
South HCP: 13 Contract: 3♥ N	♣ 1063	♣ AQJ97	Pass	3 ♥	AP	Λ
Board: 232 Dealer: N	North: ♠ KJ	South: ◆ 94	West	North		
Vul: EW North HCP: 13	♥ K9872	♥ Q65	2♥	1 ♥ 3♣	1NT Pass	
South HCP: 10 Contract: 3♥ N	♦ 62 ♠ AQ96	◆ AJ1097 ◆ K107	AP	3 4	газз	3▼
Board: 233 Dealer: S	North:	South:	West	North	East	South
Vul: None	◆ 965 ♥ 1043	♠ K2 ♥ KQJ985	13.17	200	2.	1♥
North HCP: 6 South HCP: 12 Contract: 4♥ S	◆ A973 ♣ Q97	♦— • K10852	1NT AP	2♥	2♠	4♥
Board: 234 Dealer: N	North:	South:				
Vul: NS	♠ KJ96 ♥ 976	♠ Q2 ♥ AQ843	West	North 1♣	East 1NT	
North HCP: 12 South HCP: 10 Contract: 2♥ S	◆ KQ10 ◆ K102	◆ J93 ◆ J64	AP	14	1111	∠ ▼
Board: 235 Dealer: S	North:	South:	West	North	East	
Vul: EW	▲ 10963 ♥ J974	♠ AQJ85 ♥ 2	1NT	3♠	X	1♠ Pass
North HCP: 3 South HCP: 13	• Q532	• K6	4 ♥	Pass	Pass	
South HCP: 13 Contract: 4♠X S	♣ 8	♣ QJ1042	X	AP		

Board: 231 Dealer: S Vul: NS HCP: 13	♠ 92♥ Q85♦ A32♠ AQJ97	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 232 Dealer: N Vul: EW HCP: 10	◆94♥ Q65◆ AJ1097◆ K107	East Bids 1NT if possible. West Bids 2♥ if possible. Partner bids first.
Board: 233 Dealer: S Vul: None HCP: 12	★ K2▼ KQJ985◆ —◆ K10852	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 234 Dealer: N Vul: NS HCP: 10	Q2✓ AQ843✓ J93✓ J64	East Bids 1NT if possible. Partner bids first.
Board: 235 Dealer: S Vul: EW HCP: 13	AQJ852K6QJ1042	West Bids 1NT if possible. East Doubles 3♠ if possible. West Bids 4♥ if possible. West Doubles 4♠ if possible. You bid first.

Board: 231 Dealer: S Vul: NS	North: ♠ KJ53	South: ♠ 92		North		1♣
North HCP: 8	♥ KJ97 ♦ 76	♥ Q85 ♦ A32	1NT 2♠	Pass Pass	2♥ Pass	Pass X
South HCP: 13 Contract: 3♥ N	♣ 1063	♣ AQJ97	Pass	3 ♥	AP	Λ
Board: 232 Dealer: N	North: ♠ KJ	South: ◆ 94	West	North		
Vul: EW North HCP: 13	♥ K9872	♥ Q65	2♥	1 ♥ 3♣	1NT Pass	
South HCP: 10 Contract: 3♥ N	♦ 62 ♠ AQ96	◆ AJ1097 ◆ K107	AP	3 4	газз	3▼
Board: 233 Dealer: S	North:	South:	West	North	East	South
Vul: None	◆ 965 ♥ 1043	♠ K2 ♥ KQJ985	13.17	200	2.	1♥
North HCP: 6 South HCP: 12 Contract: 4♥ S	◆ A973 ♣ Q97	♦— • K10852	1NT AP	2♥	2♠	4♥
Board: 234 Dealer: N	North:	South:				
Vul: NS	♠ KJ96 ♥ 976	♠ Q2 ♥ AQ843	West	North 1♣	East 1NT	
North HCP: 12 South HCP: 10 Contract: 2♥ S	◆ KQ10 ◆ K102	◆ J93 ◆ J64	AP	14	1111	∠ ▼
Board: 235 Dealer: S	North:	South:	West	North	East	
Vul: EW	▲ 10963 ♥ J974	♠ AQJ85 ♥ 2	1NT	3♠	X	1♠ Pass
North HCP: 3 South HCP: 13	• Q532	• K6	4 ♥	Pass	Pass	
South HCP: 13 Contract: 4♠X S	♣ 8	♣ QJ1042	X	AP		

Board: 236 Dealer: N Vul: EW	♠ KJ3 ♥ AK3 ♦ Q109853	East Bids 1NT if possible. West Bids 2♠ if possible.
HCP: 13	♣ 8	You bid first.
Board: 237 Dealer: S	♠ 102 ♥ KQJ1032	West Bids 1NT if possible.
Vul: Both HCP: 8	◆ 963 ◆ Q3	Partner bids first.
Board: 238 Dealer: N	♦ A97 ∀ K10654	East Bids 1NT if possible.
Vul: NS HCP: 16	6♠ AKQ5	You bid first.
Board: 239 Dealer: S	★ 74 ♥ QJ832	West Bids 1NT if possible.
Vul: EW HCP: 9	◆ A10 ◆ Q1085	Partner bids first.
Board: 240 Dealer: N	♠ KJ1063 ♥ Q74	East Bids 1NT if possible. East Bids 3♦ if possible.
Vul: NS HCP: 15	◆ K ◆ AQ103	You bid first.

Board: 236 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4 S	North: ♠ KJ3 ♥ AK3 ♦ Q109853 ♣ 8	South:	West 2♣ AP	North 1	East 1NT Pass	2♥
Board: 237 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 N	North: ♠ 102 ♥ KQJ1032 ♦ 963 ♠ Q3	South:	West 1NT	North 2♥	East AP	South 1♠
Board: 238 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 3 N	North: ♠ A97 ♥ K10654 ♠ 6 ♠ AKQ5	South: ♠ Q1082 ♥ Q98 ♦ J874 ♣ 73	West Pass	North 1♥ 3♥	East 1NT AP	
Board: 239 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 4 N	North: ♠ 74 ♥ QJ832 ♠ A10 ♠ Q1085	South: ♠ KQ832 ♥ A654 ♠ K982 ♣ —	West 1NT AP	North 2♥	East Pass	1♠
Board: 240 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3 • E	North: ♠ KJ1063 ♥ Q74 ♠ K ♣ AQ103	South:	West Pass	North 1♠ Pass	East 1NT 3◆	South 2♠ AP

Board: 236 Dealer: N Vul: EW	◆ — ▼ 109875 ◆ 742	East Bids 1NT if possible. West Bids 2♠ if possible.
HCP: 10	♣ AKQJ6	Partner bids first.
Board: 237 Dealer: S Vul: Both HCP: 12	♦ 97543♥ 7♦ KQ54♠ AK4	West Bids 1NT if possible. You bid first.
Board: 238 Dealer: N	♠ Q1082 ♥ Q98	East Bids 1NT if possible.
Vul: NS HCP: 5	J874♣ 73	Partner bids first.
псг. 3	T /3	
Board: 239 Dealer: S	♠ KQ832 ♥ A654	West Bids 1NT if possible.
Vul: EW HCP: 12	♦ K982 ♣ —	You bid first.
1101, 12	*	
Board: 240	♦ 9874	East Bids 1NT if possible.
Dealer: N	♥ A105	East Bids 3♦ if possible.
Vul: NS	♦ J64	
HCP: 6	♣ J72	Partner bids first.

Board: 236 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4 S	North: ♠ KJ3 ♥ AK3 ♦ Q109853 ♣ 8	South:	West 2♣ AP	North 1	East 1NT Pass	2♥
Board: 237 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 N	North: ♠ 102 ♥ KQJ1032 ♦ 963 ♠ Q3	South:	West 1NT	North 2♥	East AP	South 1♠
Board: 238 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 3 N	North: ♠ A97 ♥ K10654 ♠ 6 ♠ AKQ5	South: ♠ Q1082 ♥ Q98 ♦ J874 ♣ 73	West Pass	North 1♥ 3♥	East 1NT AP	
Board: 239 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 4 N	North: ♠ 74 ♥ QJ832 ♠ A10 ♠ Q1085	South: ♠ KQ832 ♥ A654 ♠ K982 ♣ —	West 1NT AP	North 2♥	East Pass	1♠
Board: 240 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3 • E	North: ♠ KJ1063 ♥ Q74 ♠ K ♣ AQ103	South:	West Pass	North 1♠ Pass	East 1NT 3◆	South 2♠ AP

Board: 241 Dealer: S Vul: Both HCP: 10	★ A643♥ QJ2◆ 52★ K1096	West Bids 1NT if possible. Partner bids first.
Board: 242 Dealer: N Vul: NS HCP: 15	AQ1074Q652KQQ8	East Bids 1NT if possible. You bid first.
Board: 243 Dealer: S Vul: EW HCP: 9	★ K842▼ AQ96◆ 982◆ 103	West Bids 1NT if possible. Partner bids first.
Board: 244 Dealer: N Vul: None HCP: 12	★ KQJ▼ J2◆ A98◆ J10976	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 245 Dealer: S Vul: EW HCP: 10	♣— ▼ KQJ103 ◆ J843 ♣ K765	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. East Doubles 5♥ if possible. Partner bids first.

Board: 241 Dealer: S Vul: Both North HCP: 10	North: ♠ A643 ♥ QJ2	South: ♠ KQ82 ▼ A86		North		South 1
South HCP: 14 Contract: 1NX W	◆ 52 ◆ K1096	◆ AJ84 ◆ 84	1NT	X	AP	
Board: 242 Dealer: N Vul: NS	North: ♠ AQ1074	South: ◆ 932	West	North	East	South
North HCP: 15 South HCP: 5 Contract: 2♠ N	♥ Q652 ♦ KQ ♣ Q8	▼ KJ1094◆ 852◆ J9	AP	1♠	1NT	2♠
Board: 243 Dealer: S Vul: EW	North: ♠ K842 ♥ AQ96	South: ♣ J103 ♥ K2	West	North	East	South 1♣
North HCP: 9 South HCP: 14 Contract: 1N W	◆ 982 ◆ 103	◆ AK7 ◆ QJ972	1NT	AP		
Board: 244 Dealer: N Vul: None	North: ♠ KQJ ♥ J2	South: ♠ 942	West	North 1♣	East 1NT	
North HCP: 12 South HCP: 10 Contract: 2♠ W	◆ A98 ◆ J10976	✓ AQ1074✓ J4✓ K85	2♠	AP	1111	∠▼
Board: 245 Dealer: S	North: ♠—	South: ♠ QJ6	West	North	East	South 1
Vul: EW North HCP: 10	♥ KQJ103	♥ A842			2♠	3♥
South HCP: 12 Contract: 5♥X N	♦ J843 ♣ K765	◆ K975 ◆ Q10	3♠ Pass	4♥ 5 ♥	4 ♠ X	Pass AP

Board: 241 Dealer: S Vul: Both HCP: 14	★ KQ82▼ A86◆ AJ84◆ 84	West Bids 1NT if possible. You bid first.
Board: 242 Dealer: N Vul: NS HCP: 5	♦ 932♥ KJ1094♦ 852♣ J9	East Bids 1NT if possible. Partner bids first.
Board: 243 Dealer: S Vul: EW HCP: 14	♣ J103♥ K2♦ AK7♣ QJ972	West Bids 1NT if possible. You bid first.
Board: 244 Dealer: N Vul: None HCP: 10	♦ 942▼ AQ1074♦ J4♠ K85	East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first.
Board: 245 Dealer: S Vul: EW HCP: 12	QJ6✓ A842✓ K975✓ Q10	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. East Doubles 5♥ if possible. You bid first.

Board: 241 Dealer: S Vul: Both North HCP: 10	North: ♠ A643 ♥ QJ2	South: ♠ KQ82 ▼ A86		North		South 1
South HCP: 14 Contract: 1NX W	◆ 52 ◆ K1096	◆ AJ84 ◆ 84	1NT	X	AP	
Board: 242 Dealer: N Vul: NS	North: ♠ AQ1074	South: ◆ 932	West	North	East	South
North HCP: 15 South HCP: 5 Contract: 2♠ N	♥ Q652 ♦ KQ ♣ Q8	▼ KJ1094◆ 852◆ J9	AP	1♠	1NT	2♠
Board: 243 Dealer: S Vul: EW	North: ♠ K842 ♥ AQ96	South: ♣ J103 ♥ K2	West	North	East	South 1♣
North HCP: 9 South HCP: 14 Contract: 1N W	◆ 982 ◆ 103	◆ AK7 ◆ QJ972	1NT	AP		
Board: 244 Dealer: N Vul: None	North: ♠ KQJ ♥ J2	South: ♠ 942	West	North 1♣	East 1NT	
North HCP: 12 South HCP: 10 Contract: 2♠ W	◆ A98 ◆ J10976	✓ AQ1074✓ J4✓ K85	2♠	AP	1111	∠▼
Board: 245 Dealer: S	North: ♠—	South: ♠ QJ6	West	North	East	South 1
Vul: EW North HCP: 10	♥ KQJ103	♥ A842			2♠	3♥
South HCP: 12 Contract: 5♥X N	♦ J843 ♣ K765	◆ K975 ◆ Q10	3♠ Pass	4♥ 5 ♥	4 ♠ X	Pass AP

Board: 246 Dealer: N Vul: Both HCP: 14	♦ — V KQJ106 • K83 • AJ1098	East Bids 1NT if possible. You bid first.
Board: 247 Dealer: S Vul: None HCP: 10	★ K53★ 4★ 10863★ AQJ63	West Bids 1NT if possible. East Bids 2♥ if possible. Partner bids first.
Board: 248 Dealer: N Vul: Both HCP: 13	♣ Q8743♥ AJ4♦ —♣ AQ972	East Bids 1NT if possible. You bid first.
Board: 249 Dealer: S Vul: Both HCP: 6	AQ96543✓ 10✓ 98653✓ —	West Bids 1NT if possible. Partner bids first.
Board: 250 Dealer: N Vul: NS HCP: 12	★ K75♥ Q8732★ K4★ A87	East Bids 1NT if possible. West Bids 3♣ if possible. You bid first.

Board: 246 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 1N E	North: ♣ — ▼ KQJ106 • K83 ♣ AJ1098	South: ♠ Q107653 ♥ 853 ♠ J ♠ Q52	West	North 1♥	East 1NT	
Board: 247 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 3 S	North: ♠ K53 ▼ 4 ◆ 10863 ♣ AQJ63	South: ♠ AJ2 ♥ 987632 ♠ AJ5 ♠ K	West 1NT AP	North X	East 2♥	South 1♥ 3♥
Board: 248 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North:	South: ♣ J5 ♥ Q109762 • QJ73 ♣ 3	West	North 1♠	East 1NT	
Board: 249 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 2 S	North: ♠ AQ96543 ♥ 10 ♦ 98653 ♣ —	South:	West 1NT AP	North Pass	East Pass	South 1♥ 2♥
Board: 250 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 3 W	North: ♠ K75 ♥ Q8732 ♠ K4 ♣ A87	South: ♠ A832 ♥ J104 ♦ 987 ♣ J43	West 3♣	North 1♥ AP	East 1NT	

Board: 246 Dealer: N Vul: Both HCP: 5	♣ Q107653 ♥ 853 ♦ J ♣ Q52	East Bids 1NT if possible. Partner bids first.
Board: 247 Dealer: S Vul: None HCP: 13	♣ AJ2♥ 987632♦ AJ5♣ K	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.
Board: 248 Dealer: N Vul: Both HCP: 6	↓ J5♥ Q109762↓ QJ73♠ 3	East Bids 1NT if possible. Partner bids first.
Board: 249 Dealer: S Vul: Both HCP: 15	♣ 8 ♥ AQJ964 ♦ KQ ♣ K1065	West Bids 1NT if possible. You bid first.
Board: 250 Dealer: N Vul: NS HCP: 6	★ A832♥ J104◆ 987◆ J43	East Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.

Board: 246 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 1N E	North: ♣ — ▼ KQJ106 • K83 ♣ AJ1098	South: ♠ Q107653 ♥ 853 ♠ J ♠ Q52	West	North 1♥	East 1NT	
Board: 247 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 3 S	North: ♠ K53 ▼ 4 ◆ 10863 ♣ AQJ63	South: ♠ AJ2 ♥ 987632 ♠ AJ5 ♠ K	West 1NT AP	North X	East 2♥	South 1♥ 3♥
Board: 248 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North:	South: ♣ J5 ♥ Q109762 • QJ73 ♣ 3	West	North 1♠	East 1NT	
Board: 249 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 2 S	North: ♠ AQ96543 ♥ 10 ♦ 98653 ♣ —	South:	West 1NT AP	North Pass	East Pass	South 1♥ 2♥
Board: 250 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 3 W	North: ♠ K75 ♥ Q8732 ♠ K4 ♣ A87	South: ♠ A832 ♥ J104 ♦ 987 ♣ J43	West 3♣	North 1♥ AP	East 1NT	

Board: 251 Dealer: S Vul: EW HCP: 4		West Bids 1NT if possible. Partner bids first.
Board: 252 Dealer: N Vul: None HCP: 12	★ AJ985★ 65★ 107★ AK83	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible. East Doubles 3♠ if possible. You bid first.
Board: 253 Dealer: S Vul: EW HCP: 5	◆Q107▼ 1052◆ K53◆ 7643	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 2♠ if possible. West Doubles 4♥ if possible. Partner bids first.
Board: 254 Dealer: N Vul: Both HCP: 12	♠ AKJ6♥ 63♠ A93♠ 10765	East Bids 1NT if possible. You bid first.
Board: 255 Dealer: S Vul: None HCP: 11	AQ105K3Q642432	West Bids 1NT if possible. East Bids 2♥ if possible. Partner bids first.

Board: 251 Dealer: S Vul: EW North HCP: 4	North: ▲ J95 ♥ 87632	South: ♠ 102 ♥ AQJ104	West	North	East	South 1
South HCP: 13 Contract: 4♥ S	◆ 8 ◆ K1072	◆ Q73 ◆ A43	1NT	4♥	AP	
Board: 252 Dealer: N Vul: None	North: ♠ AJ985	South: ♠ 632	West	North	East 1NT	
North HCP: 12 South HCP: 7 Contract: 3♠X N	♥ 65 • 107 • AK83	▼ J1098◆ K4◆ QJ72	X Pass	Pass 34	3 ♥ X	Pass AP
Board: 253 Dealer: S Vul: EW	North: ♠ Q107	South: ♠ A54		North		1♥
North HCP: 5 South HCP: 15 Contract: 4 VX S	▼ 1052◆ K53◆ 7643	◆ AQ8743 ◆ A92 ◆ J	1NT 2♠ X	2♥ Pass AP	X Pass	XX 4♥
Board: 254 Dealer: N Vul: Both	North: ♠ AKJ6 ♥ 63	South: ♠ 1093 ♥ Q942	West	North	East 1NT	
North HCP: 12 South HCP: 10 Contract: 1NX E	◆ A93 ◆ 10765	• KQJ8 • Q9	AP	11	1111	71
Board: 255 Dealer: S	North: ♠ AQ105	South: ♠ K6	West	North	East	South 1
Vul: None North HCP: 11 South HCP: 13 Contract: 2N S	✓ K3◆ Q642◆ 432	★ A94★ A1053★ Q1087	1NT Pass ¹ 1. artific	Pass	2♥ Pass	2NT

Board: 251 Dealer: S Vul: EW HCP: 13	102✓ AQJ104✓ Q73✓ A43	West Bids 1NT if possible. You bid first.
Board: 252 Dealer: N Vul: None HCP: 7	★632▼J1098★K4◆QJ72	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible. East Doubles 3♠ if possible. Partner bids first.
Board: 253 Dealer: S Vul: EW HCP: 15	A54✓ AQ8743A92J	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 2♠ if possible. West Doubles 4♥ if possible. You bid first.
Board: 254 Dealer: N Vul: Both HCP: 10	1093Q942KQJ8Q9	East Bids 1NT if possible. Partner bids first.
Board: 255 Dealer: S Vul: None HCP: 13	★ K6★ A94★ A1053★ Q1087	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.

Board: 251 Dealer: S Vul: EW North HCP: 4	North: ▲ J95 ♥ 87632	South: ♠ 102 ♥ AQJ104	West	North	East	South 1
South HCP: 13 Contract: 4♥ S	◆ 8 ◆ K1072	◆ Q73 ◆ A43	1NT	4♥	AP	
Board: 252 Dealer: N Vul: None	North: ♠ AJ985	South: ♠ 632	West	North	East 1NT	
North HCP: 12 South HCP: 7 Contract: 3♠X N	♥ 65 • 107 • AK83	▼ J1098◆ K4◆ QJ72	X Pass	Pass 34	3 ♥ X	Pass AP
Board: 253 Dealer: S Vul: EW	North: ♠ Q107	South: ♠ A54		North		1♥
North HCP: 5 South HCP: 15 Contract: 4 VX S	▼ 1052◆ K53◆ 7643	◆ AQ8743 ◆ A92 ◆ J	1NT 2♠ X	2♥ Pass AP	X Pass	XX 4♥
Board: 254 Dealer: N Vul: Both	North: ♠ AKJ6 ♥ 63	South: ♠ 1093 ♥ Q942	West	North	East 1NT	
North HCP: 12 South HCP: 10 Contract: 1NX E	◆ A93 ◆ 10765	• KQJ8 • Q9	AP	11	1111	71
Board: 255 Dealer: S	North: ♠ AQ105	South: ♠ K6	West	North	East	South 1
Vul: None North HCP: 11 South HCP: 13 Contract: 2N S	✓ K3◆ Q642◆ 432	★ A94★ A1053★ Q1087	1NT Pass ¹ 1. artific	Pass	2♥ Pass	2NT

Board: 256 Dealer: N Vul: Both HCP: 14	▲ AJ3▼ KQ1062◆ —▲ KJ1096	East Bids 1NT if possible. You bid first.
Board: 257 Dealer: S Vul: None HCP: 4	★ 76▼ J1096◆ 9854◆ K109	West Bids 1NT if possible. East Bids 4♣ if possible. Partner bids first.
Board: 258 Dealer: N Vul: NS HCP: 13	AJ4✓ Q843✓ Q4▲ A982	East Bids 1NT if possible. You bid first.
Board: 259 Dealer: S Vul: None HCP: 6	Q6542Q1086Q1094	West Bids 1NT if possible. East Bids 4♣ if possible. Partner bids first.
Board: 260 Dealer: N Vul: NS HCP: 12	★ K1093★ A2★ A32★ J972	East Bids 1NT if possible. East Redoubles if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 256 Dealer: N Vul: Both North HCP: 14 South HCP: 4	North: ♠ AJ3 ♥ KQ1062 ♦—	South:	West	North 1♥	East 1NT	
Contract: 2♥ N Board: 257 Dealer: S Vul: None North HCP: 4 South HCP: 13 Contract: 4♠ E	 ★ KJ1096 North: ★ 76 ▼ J1096 ◆ 9854 ★ K109 	 ♣ — South: ♠ AK42 ♥ Q7532 ♦ KJ3 ♠ 5 	West 1NT	North 3♥	East 4♣	South 1♥ AP
Board: 258 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ AJ4 ♥ Q843 • Q4 ♣ A982	South: ♠ Q832 ♥ A10952 • 1072 ♣ 5	West	North 1♣	East 1NT	
Board: 259 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 4 E	North: ♠ Q6542 ♥ Q1086 ♦ Q10 ♠ 94	South: ♠ 107 ♥ A97432 ♠ AJ2 ♠ K2	West 1NT	North 3♥	East 4♣	South 1♥ AP
Board: 260 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2 VX E	North: ♠ K1093 ♥ A2 ♠ A32 ♣ J972	South: ♠ A54 ♥ J95 ♦ Q975 ♣ K65	Pass 2 Pass 1. SOS		1NT	South X Pass Pass

Board: 256 Dealer: N Vul: Both HCP: 4	1097649843KJ95✓	East Bids 1NT if possible. Partner bids first.
Board: 257 Dealer: S Vul: None HCP: 13	♠ AK42♥ Q7532♠ KJ3♠ 5	West Bids 1NT if possible. East Bids 4♣ if possible. You bid first.
Board: 258 Dealer: N Vul: NS HCP: 6	◆ Q832♥ A10952◆ 1072◆ 5	East Bids 1NT if possible. Partner bids first.
Board: 259 Dealer: S Vul: None HCP: 12	♠ 107♥ A97432♠ AJ2♠ K2	West Bids 1NT if possible. East Bids 4♣ if possible. You bid first.
Board: 260 Dealer: N Vul: NS HCP: 10	A54✓ J95✓ Q975✓ K65	East Bids 1NT if possible. East Redoubles if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.

Board: 256 Dealer: N Vul: Both North HCP: 14 South HCP: 4	North: ♠ AJ3 ♥ KQ1062 ♦—	South:	West	North 1♥	East 1NT	
Contract: 2♥ N Board: 257 Dealer: S Vul: None North HCP: 4 South HCP: 13 Contract: 4♠ E	 ★ KJ1096 North: ★ 76 ▼ J1096 ◆ 9854 ★ K109 	 ♣ — South: ♠ AK42 ♥ Q7532 ♦ KJ3 ♠ 5 	West 1NT	North 3♥	East 4♣	South 1♥ AP
Board: 258 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ AJ4 ♥ Q843 • Q4 ♣ A982	South: ♠ Q832 ♥ A10952 • 1072 ♣ 5	West	North 1♣	East 1NT	
Board: 259 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 4 E	North: ♠ Q6542 ♥ Q1086 ♦ Q10 ♠ 94	South: ♠ 107 ♥ A97432 ♠ AJ2 ♠ K2	West 1NT	North 3♥	East 4♣	South 1♥ AP
Board: 260 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2 VX E	North: ♠ K1093 ♥ A2 ♠ A32 ♣ J972	South: ♠ A54 ♥ J95 ♦ Q975 ♣ K65	Pass 2 Pass 1. SOS		1NT	South X Pass Pass

Board: 261 Dealer: S Vul: EW HCP: 6	A7654♥ 962↓ 4♣ Q1085	West Bids 1NT if possible. Partner bids first.
Board: 262 Dealer: N Vul: Both HCP: 12	★ K52♥ Q72◆ 32◆ AK643	East Bids 1NT if possible. You bid first.
Board: 263 Dealer: S Vul: NS HCP: 8	★ K8 ♥ A104 ♦ J1096532 ♣ 10	West Bids 1NT if possible. Partner bids first.
Board: 264 Dealer: N Vul: None HCP: 13	♠ Q7 ♥ KJ1082 ♦ K10 ♠ A982	East Bids 1NT if possible. You bid first.
Board: 265 Dealer: S Vul: Both HCP: 10	♣ Q1052♥ 8763♦ KQ4♣ K4	West Bids 1NT if possible. West Redoubles if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. Partner bids first.

Board: 261 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 2♥ S	North: ♠ A7654 ♥ 962 ♦ 4 ♠ Q1085	South: ♣ J ♥ KQ1084 ♠ AQ753 ♣ 96	West 1NT	North 2♥	East AP	South 1♥
Board: 262 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♥ S	North: ♠ K52 ♥ Q72 ♦ 32 ♣ AK643	South: ♠ 1064 ♥ KJ1043 ♠ AQ7 ♣ 105	West AP	North 1♣	East 1NT	
Board: 263 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4♥ S	North: ♠ K8 ♥ A104 ♦ J1096532 ♣ 10	South: ♠ Q102 ♥ Q9762 ♠ A ♣ AK73		North 2♥ 4♥	East Pass AP	1♥
Board: 264 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2 S	North: ♣ Q7 ▼ KJ1082 ◆ K10 ♣ A982	South: ♠ A865 ♥ 6 ♠ AJ96432 ♣ 10	West AP	North 1♥	East 1NT	
Board: 265 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 2 \(\) W	North: ♠ Q1052 ♥ 8763 ♠ KQ4 ♣ K4	South: ♠ A87 ♥ AQJ ♠ J92 ♠ Q1053	1NT	Pass AP		1 ♣ Pass

Board: 261 Dealer: S Vul: EW HCP: 12	♣ J ♥ KQ1084 ♦ AQ753 ♣ 96	West Bids 1NT if possible. You bid first.
Board: 262 Dealer: N Vul: Both HCP: 10	1064✓ KJ1043AQ7105	East Bids 1NT if possible. Partner bids first.
Board: 263 Dealer: S Vul: NS HCP: 15	♣ Q102♥ Q9762♦ A♣ AK73	West Bids 1NT if possible. You bid first.
Board: 264 Dealer: N Vul: None HCP: 9	★ A865♥ 6◆ AJ96432◆ 10	East Bids 1NT if possible. Partner bids first.
Board: 265 Dealer: S Vul: Both HCP: 14	★ A87▼ AQJ◆ J92◆ Q1053	West Bids 1NT if possible. West Redoubles if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. You bid first.

Board: 261 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 2♥ S	North: ♠ A7654 ♥ 962 ♦ 4 ♠ Q1085	South: ♣ J ♥ KQ1084 ♠ AQ753 ♣ 96	West 1NT	North 2♥	East AP	South 1♥
Board: 262 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♥ S	North: ♠ K52 ♥ Q72 ♦ 32 ♣ AK643	South: ♠ 1064 ♥ KJ1043 ♠ AQ7 ♣ 105	West AP	North 1♣	East 1NT	
Board: 263 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4♥ S	North: ♠ K8 ♥ A104 ♦ J1096532 ♣ 10	South: ♠ Q102 ♥ Q9762 ♠ A ♣ AK73		North 2♥ 4♥	East Pass AP	1♥
Board: 264 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2 S	North: ♣ Q7 ▼ KJ1082 ◆ K10 ♣ A982	South: ♠ A865 ♥ 6 ♠ AJ96432 ♣ 10	West AP	North 1♥	East 1NT	
Board: 265 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 2 \(\) W	North: ♠ Q1052 ♥ 8763 ♠ KQ4 ♣ K4	South: ♠ A87 ♥ AQJ ♠ J92 ♠ Q1053	1NT	Pass AP		1 ♣ Pass

Board: 266 Dealer: N Vul: None HCP: 12	1043✓ AK9✓ KJ764✓ J3	East Bids 1NT if possible. You bid first.
Board: 267 Dealer: S Vul: None HCP: 6	421084J7AJ10976	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 268 Dealer: N Vul: None HCP: 14	★ KQ64▼ J10◆ K62◆ AJ52	East Bids 1NT if possible. You bid first.
Board: 269 Dealer: S Vul: EW HCP: 5	♦ 954♥ QJ1086◆ Q108♠ 76	West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 270 Dealer: N Vul: Both HCP: 12	◆ 98▼ AJ54◆ AK654◆ 73	East Bids 1NT if possible. You bid first.

Board: 266 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 1NX E	North: ▲ 1043 ♦ AK9 ♦ KJ764 ♣ J3	South: ♠ AKJ ♥ J763 ♦ Q1053 ♠ 94	West AP	North 1◆	East 1NT	
Board: 267 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 2♠ W	North: ◆ 42 ▼ 1084 ◆ J7 ◆ AJ10976	South: ♠ KJ76 ♥ AJ753 ♠ K106 ♣ 2	West 1NT 2♠	North 2♥ AP	East X	South 1♥ Pass
Board: 268 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 2 S	North: ♠ KQ64 ♥ J10 ♠ K62 ♠ AJ52	South: ♠ A102 ♥ KQ752 ♠ Q10 ♣ 964	West AP	North 1♣	East 1NT	
Board: 269 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 3 W	North:	South: ♠ K10632 ♥ AK7 ♦ J42 ♣ Q9	West 1NT 3♣	North 2♠ AP		South 1♠ Pass
Board: 270 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 1NX E	North:	South: ♠ Q52 ♥ K1096 ♦ 103 ♣ AK54	West AP	North 1◆	East 1NT	

Board: 266 Dealer: N Vul: None HCP: 11	★ AKJ▼ J763◆ Q1053◆ 94	East Bids 1NT if possible. Partner bids first.
Board: 267 Dealer: S Vul: None HCP: 12	★ KJ76 ♥ AJ753 ♦ K106 ♣ 2	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 268 Dealer: N Vul: None HCP: 11	★ A102★ KQ752◆ Q10◆ 964	East Bids 1NT if possible. Partner bids first.
Board: 269 Dealer: S Vul: EW HCP: 13	★ K10632★ AK7◆ J42◆ Q9	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 270 Dealer: N Vul: Both HCP: 12	◆ Q52▼ K1096◆ 103◆ AK54	East Bids 1NT if possible. Partner bids first.

Board: 266 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 1NX E	North: ▲ 1043 ♦ AK9 ♦ KJ764 ♣ J3	South: ♠ AKJ ♥ J763 ♦ Q1053 ♠ 94	West AP	North 1◆	East 1NT	
Board: 267 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 2♠ W	North: ◆ 42 ▼ 1084 ◆ J7 ◆ AJ10976	South: ♠ KJ76 ♥ AJ753 ♠ K106 ♣ 2	West 1NT 2♠	North 2♥ AP	East X	South 1♥ Pass
Board: 268 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 2 S	North: ♠ KQ64 ♥ J10 ♠ K62 ♠ AJ52	South: ♠ A102 ♥ KQ752 ♠ Q10 ♣ 964	West AP	North 1♣	East 1NT	
Board: 269 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 3 W	North:	South: ♠ K10632 ♥ AK7 ♦ J42 ♣ Q9	West 1NT 3♣	North 2♠ AP		South 1♠ Pass
Board: 270 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 1NX E	North:	South: ♠ Q52 ♥ K1096 ♦ 103 ♣ AK54	West AP	North 1◆	East 1NT	

Board: 271 Dealer: S Vul: NS HCP: 10	♣ 4♥ KJ974♦ K9♣ K9754	West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first.
Board: 272 Dealer: N Vul: EW HCP: 12	★ 109▼ K10★ A98★ KQ10653	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 273 Dealer: S Vul: Both HCP: 6	AQ7432♥831091063	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 274 Dealer: N Vul: None HCP: 12	★ KJ▼ J109743◆ A97◆ K8	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 275 Dealer: S Vul: Both HCP: 4	♦ 9543♥ 976♦ J942♠ K4	West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first.

Board: 271 Dealer: S Vul: NS	North: ♠ 4 ♥ KJ974	South: ★ KJ985 ∀ 8		North		1♠
North HCP: 10 South HCP: 12 Contract: 3♦X W	◆ K9 ◆ K9754	◆ A854 ◆ A62	1NT 3◆	2 ♥ X	Pass AP	Pass
Board: 272 Dealer: N Vul: EW	North: ♠ 109	South: ♠ Q76432	West	North 1♣		South Pass
North HCP: 12 South HCP: 5 Contract: 4♥ E	★ K10★ A98★ KQ10653	♥ J ♦ Q542 ♣ 92	4 ♦ ¹ 1. Texa	Pass as	4♥	AP
Board: 273 Dealer: S Vul: Both	North: ♠ AQ7432	South: ♠ K1065	West	North	East	1♣
North HCP: 6	♥ 83	♥ QJ		Pass	2•	Pass
South HCP: 12 Contract: 4♥ W	2 • 109 • 1063	◆ Q4 ◆ A7542	3♥¹ Pass 4♥ AP 1. Super acceptance after NT			
Board: 274 Dealer: N Vul: None	North: ♠ KJ	South:	West	North 1♥	East 1NT	
North HCP: 12 South HCP: 7 Contract: 4♠ W	▼ J109743◆ A97◆ K8	★ A862★ K2★ 75432	2 ♠ 4 ♠	3♥ AP	Pass	Pass
Board: 275 Dealer: S	North: ♠ 9543	South: ♠ KQ1062	West	North	East	South
Vul: Both North HCP: 4 South HCP: 12 Contract: 2N W	♥ 976 ♦ J942 ♣ K4	✓ K108♦ 6♠ A1098	1NT	2♠	2NT	1♠ AP

Board: 271 Dealer: S Vul: NS HCP: 12	★ KJ985▼ 8◆ A854◆ A62	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 272 Dealer: N Vul: EW HCP: 5	◆ Q76432▼ J◆ Q542◆ 92	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 273 Dealer: S Vul: Both HCP: 12	★ K1065♥ QJ◆ Q4◆ A7542	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 274 Dealer: N Vul: None HCP: 7	★87★ A862★ K2★ 75432	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 275 Dealer: S Vul: Both HCP: 12	★KQ1062▼K108♦ 6★ A1098	West Bids 1NT if possible. East Bids 2NT if possible. You bid first.

Board: 271 Dealer: S Vul: NS	North: ♠ 4 ♥ KJ974	South: ★ KJ985 ∀ 8		North		1♠
North HCP: 10 South HCP: 12 Contract: 3♦X W	◆ K9 ◆ K9754	◆ A854 ◆ A62	1NT 3◆	2 ♥ X	Pass AP	Pass
Board: 272 Dealer: N Vul: EW	North: ♠ 109	South: ♠ Q76432	West	North 1♣		South Pass
North HCP: 12 South HCP: 5 Contract: 4♥ E	★ K10★ A98★ KQ10653	♥ J ♦ Q542 ♣ 92	4 ♦ ¹ 1. Texa	Pass as	4♥	AP
Board: 273 Dealer: S Vul: Both	North: ♠ AQ7432	South: ♠ K1065	West	North	East	1♣
North HCP: 6	♥ 83	♥ QJ		Pass	2•	Pass
South HCP: 12 Contract: 4♥ W	2 • 109 • 1063	◆ Q4 ◆ A7542	3♥¹ Pass 4♥ AP 1. Super acceptance after NT			
Board: 274 Dealer: N Vul: None	North: ♠ KJ	South:	West	North 1♥	East 1NT	
North HCP: 12 South HCP: 7 Contract: 4♠ W	▼ J109743◆ A97◆ K8	★ A862★ K2★ 75432	2 ♠ 4 ♠	3♥ AP	Pass	Pass
Board: 275 Dealer: S	North: ♠ 9543	South: ♠ KQ1062	West	North	East	South
Vul: Both North HCP: 4 South HCP: 12 Contract: 2N W	♥ 976 ♦ J942 ♣ K4	✓ K108♦ 6♠ A1098	1NT	2♠	2NT	1♠ AP

Board: 276 Dealer: N Vul: None HCP: 12	AQ65✓ J65✓ 9✓ KQ1085	East Bids 1NT if possible. You bid first.
Board: 277 Dealer: S Vul: NS HCP: 6	♣ 6 ♥ QJ83 ♦ K76532 ♣ 82	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 278 Dealer: N Vul: EW HCP: 15	★ KQ6532 ★ AK1073 ♦ K ♣ 10	East Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 279 Dealer: S Vul: NS HCP: 4	♦ 865432♥ Q76♦ Q62♦ 9	West Bids 1NT if possible. Partner bids first.
Board: 280 Dealer: N Vul: EW HCP: 14	♣ 762♥ A96♦ AQJ965♣ K	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. You bid first.

Board: 276 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 4♥ S	North: ♠ AQ65 ♥ J65 ♦ 9 ♠ KQ1085	South: ♠ — ▼ K1097432 • KJ54 • 93	West AP	North 1♣	East 1NT	
Board: 277 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 4♠ W	North: ♠ 6 ♥ QJ83 ♠ K76532 ♠ 82	South: ♣ 73 ♥ K5 ♠ AQ104 ♣ AJ964		North Pass AP	East 4♥¹	1♣
Board: 278 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 4♠ N	North: ♠ KQ6532 ♥ AK1073 ♠ K ♣ 10	South:	West 3♦	North 1♣ 4♠	East 1NT AP	
Board: 279 Dealer: S Vul: NS North HCP: 4 South HCP: 15 Contract: 3 S	North:	South: ♣ 7 ▼ KJ532 ♠ A108 ♣ AQJ2	West 1NT AP	North 2♥	East Pass	1♥
Board: 280 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 3 E	North: ♠ 762 ♥ A96 ♠ AQJ965 ♠ K	South:	2♥	North 1 Pass er accep	1NT 3♠¹	South Pass AP after NT

Board: 276 Dealer: N Vul: None HCP: 7	★—★ K1097432★ KJ54★ 93	East Bids 1NT if possible. Partner bids first.
Board: 277 Dealer: S Vul: NS HCP: 14	★ 73★ K5★ AQ104★ AJ964	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 278 Dealer: N Vul: EW HCP: 4	◆ 974♥ 96◆ A92◆ 98754	East Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first.
Board: 279 Dealer: S Vul: NS HCP: 15	♣ 7♥ KJ532◆ A108♣ AQJ2	West Bids 1NT if possible. You bid first.
Board: 280 Dealer: N Vul: EW HCP: 6	♦9 ♥Q1074 ♦873 • A9653	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. Partner bids first.

Board: 276 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 4♥ S	North: ♠ AQ65 ♥ J65 ♦ 9 ♠ KQ1085	South: ♠ — ▼ K1097432 • KJ54 • 93	West AP	North 1♣	East 1NT	
Board: 277 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 4♠ W	North: ♠ 6 ♥ QJ83 ♠ K76532 ♠ 82	South: ♣ 73 ♥ K5 ♠ AQ104 ♣ AJ964		North Pass AP	East 4♥¹	1♣
Board: 278 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 4♠ N	North: ♠ KQ6532 ♥ AK1073 ♠ K ♣ 10	South:	West 3♦	North 1♣ 4♠	East 1NT AP	
Board: 279 Dealer: S Vul: NS North HCP: 4 South HCP: 15 Contract: 3 S	North:	South: ♣ 7 ▼ KJ532 ♠ A108 ♣ AQJ2	West 1NT AP	North 2♥	East Pass	1♥
Board: 280 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 3 E	North: ♠ 762 ♥ A96 ♠ AQJ965 ♠ K	South:	2♥	North 1 Pass er accep	1NT 3♠¹	South Pass AP after NT

Board: 281 Dealer: S Vul: Both HCP: 6	1086✓ A1086✓ Q10532✓ 5	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. Partner bids first.
Board: 282 Dealer: N Vul: NS HCP: 13	★ KJ976♥ QJ9◆ J7◆ AJ4	East Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 283 Dealer: S Vul: EW HCP: 5	★K1065♥9632♦—◆Q8432	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 284 Dealer: N Vul: Both HCP: 12	▲ A9▼ J1098◆ Q8▲ AJ942	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 285 Dealer: S Vul: None HCP: 7	♣ Q54♥ 82◆ K1032♣ Q432	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. Partner bids first.

Board: 281 Dealer: S Vul: Both	North: ♠ 1086	South: ♠ KQJ92		North		1♠
North HCP: 6	▼ A1086	♥ QJ	1NT	2♠		Pass
South HCP: 13	• Q10532	♦ A9876	3♣	Pass		3♠
Contract: 4♣ W	♣ 5	♣ 6	Pass	Pass	4♣	AP
Board: 282	North:	South:				
Dealer: N	• KJ976	♦ Q8432	West	North	East	South
Vul: NS	♥ QJ9	▼ K105		1♠	1NT	
North HCP: 13	♦ J7	♦ 109	3♦	AP		
South HCP: 5 Contract: 3♦ W	♣ AJ4	♣ 862				
Board: 283	North:	South:	West	North	East	South
Dealer: S	★ K1065	♠ AQ32				1♦
Vul: EW	♥ 9632	v 10	1NT	Pass	2•	X
North HCP: 5 South HCP: 14	♦ —	◆ AJ1063	2♥	Pass	Pass	X
Contract: 3♥ W	♣ Q8432	♣ K97	Pass	3♣	3♥	AP
Board: 284 Dealer: N	North: ♠ A9	South: ♠ K82	West	North	East	South
Vul: Both	♥ J1098	♥ K75		1♣	1NT	X
North HCP: 12	• Q8	◆ A642	2♥	Pass	2♠	Pass
South HCP: 10 Contract: 3♠ N	♣ AJ942	♣ 1065	Pass	3♣	AP	
Board: 285	North	South:				
Dealer: S Vul: None	North: ♠ Q54	♦ 98762	West	North	East	South 1♠
North HCP: 7	♥ 82	♥ AQ4 ♦ A98	1NT	2♠	X	Pass
South HCP: 13 Contract: 3♥ W	◆ K1032 ◆ Q432	◆ A98 ◆ K5	3♥	AP		

Board: 281 Dealer: S Vul: Both HCP: 13	★ KQJ92♥ QJ◆ A9876◆ 6	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. You bid first.
Board: 282 Dealer: N Vul: NS HCP: 5	◆ Q8432 ▼ K105 ◆ 109 ◆ 862	East Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first.
Board: 283 Dealer: S Vul: EW HCP: 14	AQ3210AJ1063K97	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 284 Dealer: N Vul: Both HCP: 10	★ K82▼ K75◆ A642◆ 1065	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 285 Dealer: S Vul: None HCP: 13	◆ 98762♥ AQ4◆ A98◆ K5	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. You bid first.

Board: 281 Dealer: S Vul: Both	North: ♠ 1086	South: ♠ KQJ92		North		1♠
North HCP: 6	▼ A1086	♥ QJ	1NT	2♠		Pass
South HCP: 13	• Q10532	♦ A9876	3♣	Pass		3♠
Contract: 4♣ W	♣ 5	♣ 6	Pass	Pass	4♣	AP
Board: 282	North:	South:				
Dealer: N	• KJ976	♦ Q8432	West	North	East	South
Vul: NS	♥ QJ9	▼ K105		1♠	1NT	
North HCP: 13	♦ J7	♦ 109	3♦	AP		
South HCP: 5 Contract: 3♦ W	♣ AJ4	♣ 862				
Board: 283	North:	South:	West	North	East	South
Dealer: S	★ K1065	♠ AQ32				1♦
Vul: EW	♥ 9632	v 10	1NT	Pass	2•	X
North HCP: 5 South HCP: 14	♦ —	◆ AJ1063	2♥	Pass	Pass	X
Contract: 3♥ W	♣ Q8432	♣ K97	Pass	3♣	3♥	AP
Board: 284 Dealer: N	North: ♠ A9	South: ♠ K82	West	North	East	South
Vul: Both	♥ J1098	♥ K75		1♣	1NT	X
North HCP: 12	• Q8	◆ A642	2♥	Pass	2♠	Pass
South HCP: 10 Contract: 3♠ N	♣ AJ942	♣ 1065	Pass	3♣	AP	
Board: 285	North	South:				
Dealer: S Vul: None	North: ♠ Q54	♦ 98762	West	North	East	South 1♠
North HCP: 7	♥ 82	♥ AQ4 ♦ A98	1NT	2♠	X	Pass
South HCP: 13 Contract: 3♥ W	◆ K1032 ◆ Q432	◆ A98 ◆ K5	3♥	AP		

Board: 286 Dealer: N Vul: EW HCP: 12	★ KJ76♥ Q972◆ A10◆ Q52	East Bids 1NT if possible. West Bids 2♥ if possible. East Doubles 2NT if possible. You bid first.
Board: 287 Dealer: S Vul: None HCP: 4	 109652 4 A1084 1086 	West Bids 1NT if possible. East Bids 5♥ if possible. Partner bids first.
Board: 288 Dealer: N Vul: Both HCP: 13	AQ732QQ9K9843	East Bids 1NT if possible. You bid first.
Board: 289 Dealer: S Vul: None HCP: 8	♠ KQ94 ♥ 10953 ♦ K2 ♠ 865	West Bids 1NT if possible. Partner bids first.
Board: 290 Dealer: N Vul: NS HCP: 12	★ K632★ A8★ 107★ KQ532	East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.

Board: 286 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2NX N	North: ♠ KJ76 ♥ Q972 ♠ A10 ♣ Q52	South: ♠ Q ♥ K83 ♠ KJ962 ♠ K763	West 2♥ 1. artific	North 1♣ 2NT cial	East 1NT X ¹	
Board: 287 Dealer: S Vul: None North HCP: 4 South HCP: 12 Contract: 5 VX E	North: ♠ 109652 ♥ 4 ♠ A1084 ♣ 1086	South: ♠ KQJ83 ♥ K3 ♦ K6532 ♠ 9	West 1NT AP	North 4♣	East 5♥	South 1♠ X
Board: 288 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2♠ N	North: ♠ AQ732 ♥ Q ♠ Q9 ♣ K9843	South:	West AP	North 1♠	East 1NT	
Board: 289 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 2 S	North: ♠ KQ94 ▼ 10953 ◆ K2 ♣ 865	South:	West 1NT	North 2♥	East AP	South 1♥
Board: 290 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2♠ N	North: ♠ K632 ♥ A8 ♦ 107 ♣ KQ532	South: ♠ AJ7 ♥ J102 ♠ K8652 ♣ J7	West 2♦	North 1♣ 2♠	East 1NT AP	South X

Board: 286 Dealer: N Vul: EW HCP: 12	♠ Q ♥ K83 ♦ KJ962 ♣ K763	East Bids 1NT if possible. West Bids 2♥ if possible. East Doubles 2NT if possible. Partner bids first.
Board: 287 Dealer: S Vul: None HCP: 12	★ KQJ83★ K3★ K6532★ 9	West Bids 1NT if possible. East Bids 5♥ if possible. You bid first.
Board: 288 Dealer: N Vul: Both HCP: 8	♦ 964♥ AK106♦ J107654♣ —	East Bids 1NT if possible. Partner bids first.
Board: 289 Dealer: S Vul: None HCP: 12	♣87♥ AJ874◆ A974♣ K7	West Bids 1NT if possible. You bid first.
Board: 290 Dealer: N Vul: NS HCP: 10	♣ AJ7 ♥ J102 ♦ K8652 ♣ J7	East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.

Board: 286 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2NX N	North: ♠ KJ76 ♥ Q972 ♠ A10 ♣ Q52	South: ♠ Q ♥ K83 ♠ KJ962 ♠ K763	West 2♥ 1. artific	North 1♣ 2NT cial	East 1NT X ¹	
Board: 287 Dealer: S Vul: None North HCP: 4 South HCP: 12 Contract: 5 VX E	North: ♠ 109652 ♥ 4 ♠ A1084 ♣ 1086	South: ♠ KQJ83 ♥ K3 ♦ K6532 ♠ 9	West 1NT AP	North 4♣	East 5♥	South 1♠ X
Board: 288 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2♠ N	North: ♠ AQ732 ♥ Q ♠ Q9 ♣ K9843	South:	West AP	North 1♠	East 1NT	
Board: 289 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 2 S	North: ♠ KQ94 ▼ 10953 ◆ K2 ♣ 865	South:	West 1NT	North 2♥	East AP	South 1♥
Board: 290 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2♠ N	North: ♠ K632 ♥ A8 ♦ 107 ♣ KQ532	South: ♠ AJ7 ♥ J102 ♠ K8652 ♣ J7	West 2♦	North 1♣ 2♠	East 1NT AP	South X

Board: 291 Dealer: S Vul: None HCP: 8	♣ Q10753♥ 94♦ AQ983♣ 4	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. Partner bids first.
Board: 292 Dealer: N Vul: Both HCP: 14	★ KQ97▼ 2◆ AJ832◆ KJ9	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 293 Dealer: S Vul: NS HCP: 10	Q2KQ1074386K85	West Bids 1NT if possible. Partner bids first.
Board: 294 Dealer: N Vul: EW HCP: 13	★ KJ983★ 4★ A87★ AJ109	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 295 Dealer: S Vul: None HCP: 9	♦8 ♥ Q10876 ♦ 3 • AK5432	West Bids 1NT if possible. Partner bids first.

Board: 291 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4 W	North: ♠ Q10753 ♥ 94 ♠ AQ983 ♣ 4	South: ♣ J82 ♥ A108653 ♠ KJ ♣ A5		North Pass 3♥	East Pass 4	South 1♥ 2♥ AP
Board: 292 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 2♠ E	North: ♠ KQ97 ♥ 2 ♠ AJ832 ♣ KJ9	South: ♠ 108 ♥ QJ1076 ♦ 75 ♠ Q1063	West 2♥	North 1 Pass		South Pass AP
Board: 293 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 \(\mathbb{V} \) N	North: ♠ Q2 ♥ KQ10743 ♦ 86 ♠ K85	South: ♠ AK94 ♥ J5 ♠ AQ543 ♠ 63	West 1NT	North 2♥	East AP	South 1♦
Board: 294 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 3♠ N	North: ♠ KJ983 ♥ 4 ♠ A87 ♣ AJ109	South:	West X Pass	North 1♠ Pass 3♠	1NT	
Board: 295 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2 \(\mathbb{V} \) N	North:	South: ♠ AQ732 ♥ J5 ♠ AJ1095 ♣ Q	West 1NT	North 2♥	East AP	South 1♠

Board: 291 Dealer: S Vul: None HCP: 13	 ♣ J82 ♥ A108653 ♠ KJ ♣ A5	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. You bid first.
Board: 292 Dealer: N Vul: Both HCP: 5	108✓ QJ107675✓ Q1063	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 293 Dealer: S Vul: NS HCP: 14	★ AK94♥ J5◆ AQ543◆ 63	West Bids 1NT if possible. You bid first.
Board: 294 Dealer: N Vul: EW HCP: 6	1042✓ AQ871093432	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 295 Dealer: S Vul: None HCP: 14	♠ AQ732♥ J5♠ AJ1095♠ Q	West Bids 1NT if possible. You bid first.

Board: 291 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4 W	North: ♠ Q10753 ♥ 94 ♠ AQ983 ♣ 4	South: ♣ J82 ♥ A108653 ♠ KJ ♣ A5		North Pass 3♥	East Pass 4	South 1♥ 2♥ AP
Board: 292 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 2♠ E	North: ♠ KQ97 ♥ 2 ♠ AJ832 ♣ KJ9	South: ♠ 108 ♥ QJ1076 ♦ 75 ♠ Q1063	West 2♥	North 1 Pass		South Pass AP
Board: 293 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2 \(\mathbb{V} \) N	North: ♠ Q2 ♥ KQ10743 ♦ 86 ♠ K85	South: ♠ AK94 ♥ J5 ♠ AQ543 ♠ 63	West 1NT	North 2♥	East AP	South 1♦
Board: 294 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 3♠ N	North: ♠ KJ983 ♥ 4 ♠ A87 ♣ AJ109	South:	West X Pass	North 1♠ Pass 3♠	1NT	
Board: 295 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2 \(\mathbb{V} \) N	North:	South: ♠ AQ732 ♥ J5 ♠ AJ1095 ♣ Q	West 1NT	North 2♥	East AP	South 1♠

Board: 296 Dealer: N Vul: Both HCP: 13	★ A643♥ A5♦ J94♣ KJ52	East Bids 1NT if possible. You bid first.
Board: 297 Dealer: S Vul: Both HCP: 5	◆987♥ KJ84◆ J87◆865	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 298 Dealer: N Vul: None HCP: 14	A1054✓ AQ1097654A✓ A	East Bids 1NT if possible. West Bids 3♣ if possible. West Bids 5♦ if possible. You bid first.
Board: 299 Dealer: S Vul: NS HCP: 11	★ A32★ K32★ A3★ 108762	West Bids 1NT if possible. Partner bids first.
Board: 300 Dealer: N Vul: EW HCP: 14	★ A6532★ A7◆ QJ3★ K43	East Bids 1NT if possible. You bid first.

Board: 296 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 S	North: ♠ A643 ♥ A5 ♦ J94 ♣ KJ52	South: ♣ J75 ♥ KQ9873 ♦ — ♣ Q1084	West AP	North 1♣	East 1NT	
Board: 297 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 2N W	North:	South: ♠ AQ10643 ♥ Q105 ♠ A10 ♠ 93	West 1NT 2 1. Stay	Pass	East 2♣¹ 2NT	1♠ Pass
Board: 298 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 5 • W	North: ♠ A1054 ♥ AQ1097654 ♠ A ♣ —	South: ♠ KJ632 ♥ 8 ♦ 105 ♣ Q10542	3 ♣ ¹ 5 ♦	North 1♥ 4♥ AP 3C trans	1NT Pass	South Pass Pass diamonds
Board: 299 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 1NX W	North: ♠ A32 ♥ K32 ♠ A3 ♣ 108762	South: ♠ KJ64 ♥ 9654 ♠ K104 ♣ KQ	West 1NT	North X	East AP	South 1♦
Board: 300 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2♠ N	North: ♠ A6532 ♥ A7 • QJ3 ♣ K43	South: ♠ Q84 ♥ K43 ♦ K865 ♣ J82	West AP	North 1♠	East 1NT	

Board: 296 Dealer: N Vul: Both HCP: 8	J75✓ KQ9873✓ —✓ Q1084	East Bids 1NT if possible. Partner bids first.
Board: 297 Dealer: S Vul: Both HCP: 12	AQ10643♥ Q105A10₱ 93	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 298 Dealer: N Vul: None HCP: 6	♣ KJ632 ♥ 8 ♦ 105 ♣ Q10542	East Bids 1NT if possible. West Bids 3♣ if possible. West Bids 5♦ if possible. Partner bids first.
Board: 299 Dealer: S Vul: NS HCP: 12	♠ KJ64 ♥ 9654 ♦ K104 ♣ KQ	West Bids 1NT if possible. You bid first.
Board: 300 Dealer: N Vul: EW HCP: 9	♦ Q84▼ K43◆ K865◆ J82	East Bids 1NT if possible. Partner bids first.

Board: 296 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 S	North: ♠ A643 ♥ A5 ♦ J94 ♣ KJ52	South: ♣ J75 ♥ KQ9873 ♦ — ♣ Q1084	West AP	North 1♣	East 1NT	
Board: 297 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 2N W	North:	South: ♠ AQ10643 ♥ Q105 ♠ A10 ♠ 93	West 1NT 2 1. Stay	Pass	East 2♣¹ 2NT	1♠ Pass
Board: 298 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 5 • W	North: ♠ A1054 ♥ AQ1097654 ♠ A ♣ —	South: ♠ KJ632 ♥ 8 ♦ 105 ♣ Q10542	3 ♣ ¹ 5 ♦	North 1♥ 4♥ AP 3C trans	1NT Pass	South Pass Pass diamonds
Board: 299 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 1NX W	North: ♠ A32 ♥ K32 ♠ A3 ♣ 108762	South: ♠ KJ64 ♥ 9654 ♠ K104 ♣ KQ	West 1NT	North X	East AP	South 1♦
Board: 300 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2♠ N	North: ♠ A6532 ♥ A7 • QJ3 ♣ K43	South: ♠ Q84 ♥ K43 ♦ K865 ♣ J82	West AP	North 1♠	East 1NT	

Board: 301 Dealer: S Vul: None HCP: 6	◆ Q87643 ▼ — ◆ A1052 ◆ 643	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 302 Dealer: N Vul: EW HCP: 12	♣— ♥ A10976 ♦ K1065 ♣ AJ105	East Bids 1NT if possible. You bid first.
Board: 303 Dealer: S Vul: NS HCP: 4	♦ 986♥ 82♦ J107♠ QJ872	West Bids 1NT if possible. East Bids 4♥ if possible. Partner bids first.
Board: 304 Dealer: N Vul: EW HCP: 13	▲ AJ753♥ Q954◆ K9▲ K8	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible. You bid first.
Board: 305 Dealer: S Vul: Both HCP: 6	♣ Q1092♥ Q1074◆ Q8♣ 1076	West Bids 1NT if possible. Partner bids first.

Board: 301 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 4♥ W	North: ♠ Q87643 ♥ — ♠ A1052 ♣ 643	South: ♠ AJ109 ♥ Q42 ♠ QJ ♣ Q1052	West 1NT 4♥ 1. Texa	AP	East 4♦¹	South 1♣ Pass
Board: 302 Dealer: N Vul: EW North HCP: 12 South HCP: 4 Contract: 1N E	North: ♣— ▼ A10976 • K1065 • AJ105	South: ♠ Q108653 ♥ 854 ♠ Q32 ♠ 2	West	North 1♥	East 1NT	
Board: 303 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 4 E	North:	South: ♠ AQJ74 ♥ Q ♠ A63 ♠ K643	West 1NT	North 2♣	East 4♥	South 1♣ AP
Board: 304 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 3 E	North: ♠ AJ753 ♥ Q954 ♠ K9 ♠ K8	South: ◆ 984 ▼ K10 ◆ J76432 ◆ J2	West X	North 1♠ Pass	East 1NT 3♥	South 2♠ AP
Board: 305 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q1092 ♥ Q1074 ♦ Q8 ♣ 1076	South: ♣ J876 ♥ J6 ♦ KJ94 ♣ AK9	West 1NT	North AP	East	South 1♦

Board: 301 Dealer: S Vul: None HCP: 12	AJ109♥ Q42◆ QJ◆ Q1052	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 302 Dealer: N Vul: EW HCP: 4	♦ Q108653 ♥ 854 ♦ Q32 • 2	East Bids 1NT if possible. Partner bids first.
Board: 303 Dealer: S Vul: NS HCP: 16	♠ AQJ74♥ Q♠ A63♠ K643	West Bids 1NT if possible. East Bids 4♥ if possible. You bid first.
Board: 304 Dealer: N Vul: EW HCP: 5	◆ 984♥ K10◆ J76432◆ J2	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 305 Dealer: S Vul: Both HCP: 13		West Bids 1NT if possible. You bid first.

Board: 301 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 4♥ W	North: ♠ Q87643 ♥ — ♠ A1052 ♣ 643	South: ♠ AJ109 ♥ Q42 ♠ QJ ♣ Q1052	West 1NT 4♥ 1. Texa	AP	East 4♦¹	South 1♣ Pass
Board: 302 Dealer: N Vul: EW North HCP: 12 South HCP: 4 Contract: 1N E	North: ♣— ▼ A10976 • K1065 • AJ105	South: ♠ Q108653 ♥ 854 ♠ Q32 ♠ 2	West	North 1♥	East 1NT	
Board: 303 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 4 E	North:	South: ♠ AQJ74 ♥ Q ♠ A63 ♠ K643	West 1NT	North 2♣	East 4♥	South 1♣ AP
Board: 304 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 3 E	North: ♠ AJ753 ♥ Q954 ♠ K9 ♠ K8	South: ◆ 984 ▼ K10 ◆ J76432 ◆ J2	West X	North 1♠ Pass	East 1NT 3♥	South 2♠ AP
Board: 305 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q1092 ♥ Q1074 ♦ Q8 ♣ 1076	South: ♣ J876 ♥ J6 ♦ KJ94 ♣ AK9	West 1NT	North AP	East	South 1♦

Board: 306 Dealer: N Vul: None HCP: 12	★ KJ84▼ J9652◆ —★ AQJ4	East Bids 1NT if possible. You bid first.
Board: 307 Dealer: S Vul: EW HCP: 8	★ K862★ K1092◆ J9◆ J108	West Bids 1NT if possible. Partner bids first.
Board: 308 Dealer: N Vul: Both HCP: 12	♣ Q73♥ KQ542◆ AJ2♣ 85	East Bids 1NT if possible. You bid first.
Board: 309 Dealer: S Vul: None HCP: 6	★ 4★ KQJ54★ 10854★ 982	West Bids 1NT if possible. Partner bids first.
Board: 310 Dealer: N Vul: NS HCP: 13	♣ QJ6♥ KQ842◆ KQ♣ 965	East Bids 1NT if possible. You bid first.

North: ♠ KJ84 ♥ J9652 ◆ — ♣ AQJ4	South: ♠ A1092 ♥ 108 ♠ A10765 ♣ 86	West	North 1♥		
North: ♠ K862 ♥ K1092 ♦ J9 ♣ J108	South: ♠ QJ94 ♥ A8653 ♠ A5 ♣ Q2			East AP	South 1♥
North: ♠ Q73 ♥ KQ542 ♠ AJ2 ♠ 85	South: ♠ K102 ♥ 987 ♠ Q98 ♠ Q1043	West AP	North 1♥		
North:	South: ♠ AK732 ♥ 72 ♠ K73 ♣ KJ7			East	South 1♣
North: ♠ QJ6 ♥ KQ842 ♠ KQ ♣ 965	South: ♠ A10753 ♥ 7 • 108 ♠ AJ1072	West AP	North 1♥		
	 ★ KJ84 ▼ J9652 ◆ — ★ AQJ4 North: ♠ K862 ▼ K1092 ◆ J9 ♣ J108 North: ♠ Q73 ▼ KQ542 ◆ AJ2 ♣ 85 North: ♠ 4 ♥ KQJ54 ◆ 10854 ♠ 982 North: ♠ QJ6 ♥ KQ842 ◆ KQ 	 ★KJ84 ★J9652 ★ 108 ★A10765 ★AQJ4 ★86 North: ★K862 ★QJ94 ★K1092 ★A8653 ★J9 ★A5 ★J108 ★Q2 North: ★Q73 ★K102 ★KQ542 ◆987 ◆AJ2 ◆Q98 ★85 ♣Q1043 North: ★AK732 ★KQJ54 ★72 ★KQJ54 ★72 ★KQJ54 ★K73 ★982 ★KJ7 North: ★AK732 ★KQ354 ★K73 ★GJ6 ★AK735 ★KQ842 ★7 KQ842 ★7 KQ842 ★7 KQ ★108 	♠ KJ84 ♠ A1092 West ♦ J9652 ♠ 108 West ♠ A0J4 ♠ 86 West North: ♠ K862 ♠ QJ94 West ♠ K1092 ♠ A8653 ♠ NT ♠ J9 ♠ A5 INT ♣ Q73 ♠ K102 West ♠ KQ542 ♠ 987 ♠ AP ♠ AJ2 ♠ Q98 AP ♠ 85 ♠ Q1043 West North: ♠ AK732 ♠ K73 ♠ KQJ54 ♠ K73 ♠ K73 ♠ 10854 ♠ K73 ♠ KJ7 North: ♠ A2 ♠ KJ7 North: ♠ QJ6 ♠ A10753 West ♠ KQ842 ♠ 7 ♠ KQ ♠ 108 AP	♠ KJ84 ♠ A1092 West North ✔ J9652 ✔ 108 ✔ A10765 ♠ AQJ4 ♠ 86 North: ♠ A66 West North ♠ K862 ♠ QJ94 West North ✔ K1092 ✔ A8653 INT 2♥ ♣ J108 ♠ Q2 West North ♠ Q73 ♠ K102 West North ♠ Q73 ♠ K102 West North ♠ AJ2 ♠ Q98 AP ♠ 85 ♠ Q1043 AP North: ♠ AK732 West North ♠ 4 ♠ AK732 INT AP ♠ KQJ54 ♠ K73 ♠ KJ7 North: ♠ KJ7 INT AP North: ♠ QJ6 ♠ A10753 West North ♠ QJ6 ♠ A10753 West North IV ♠ KQ842 ✔ 7 IV AP	♠ KJ84 ♠ A1092 West North East 1 INT ↓ J9652 ♠ A10765 INT ♠ AQJ4 ♠ 86 INT North: ♠ South: ♠ West North East ♠ K862 ♠ QJ94 West North East ♠ K1092 ♠ A8653 INT 2♥ AP North: ♠ Q2 West North East ♠ Q73 ♠ K102 West North East ♠ AJ2 ♠ Q98 AP ♠ 85 ♠ Q1043 AP North: ♠ AK732 West North East ♠ 4 ♠ AK732 INT AP ♠ KQJ54 ♠ K73 INT AP ♠ 10854 ♠ K73 ♠ KJ7 North: ♠ QJ6 ♠ A10753 West North East ♠ QJ6 ♠ A10753 West North East INT INT ♠ QJ6 ♠ A10753 West North East INT INT ♠ QJ6 ♠ A10753 West North East INT INT ♠ QJ6 ♠ A10753 West North East INT INT ♠ QJ6 ♠ A10753 West North East INT INT ♠ QJ6 ♠ A10753 INT INT<

Board: 306 Dealer: N Vul: None HCP: 8	★ A1092▼ 108◆ A10765◆ 86	East Bids 1NT if possible. Partner bids first.
Board: 307 Dealer: S Vul: EW HCP: 13	♣ QJ94★ A8653◆ A5♣ Q2	West Bids 1NT if possible. You bid first.
Board: 308 Dealer: N Vul: Both HCP: 7	★ K102★ 987◆ Q98◆ Q1043	East Bids 1NT if possible. Partner bids first.
Board: 309 Dealer: S Vul: None HCP: 14	★ AK732▼ 72◆ K73◆ KJ7	West Bids 1NT if possible. You bid first.
Board: 310 Dealer: N Vul: NS HCP: 9	▲ A10753▼ 7◆ 108◆ AJ1072	East Bids 1NT if possible. Partner bids first.

North: ♠ KJ84 ♥ J9652 ◆ — ♣ AQJ4	South: ♠ A1092 ♥ 108 ♠ A10765 ♣ 86	West	North 1♥		
North: ♠ K862 ♥ K1092 ♦ J9 ♣ J108	South: ♠ QJ94 ♥ A8653 ♠ A5 ♣ Q2			East AP	South 1♥
North: ♠ Q73 ♥ KQ542 ♠ AJ2 ♠ 85	South: ♠ K102 ♥ 987 ♠ Q98 ♠ Q1043	West AP	North 1♥		
North:	South: ♠ AK732 ♥ 72 ♠ K73 ♣ KJ7			East	South 1♣
North: ♠ QJ6 ♥ KQ842 ♠ KQ ♣ 965	South: ♠ A10753 ♥ 7 • 108 ♠ AJ1072	West AP	North 1♥		
	 ★ KJ84 ▼ J9652 ◆ — ★ AQJ4 North: ♠ K862 ▼ K1092 ◆ J9 ♣ J108 North: ♠ Q73 ▼ KQ542 ◆ AJ2 ♣ 85 North: ♠ 4 ♥ KQJ54 ◆ 10854 ♠ 982 North: ♠ QJ6 ♥ KQ842 ◆ KQ 	 ★KJ84 ★J9652 ★ 108 ★A10765 ★AQJ4 ★86 North: ★K862 ★QJ94 ★K1092 ★A8653 ★J9 ★A5 ★J108 ★Q2 North: ★Q73 ★K102 ★KQ542 ◆987 ◆AJ2 ◆Q98 ★85 ♣Q1043 North: ★AK732 ★KQJ54 ★72 ★KQJ54 ★72 ★KQJ54 ★K73 ★982 ★KJ7 North: ★AK732 ★KQ354 ★K73 ★GJ6 ★AK735 ★KQ842 ★7 KQ842 ★7 KQ842 ★7 KQ ★108 	♠ KJ84 ♠ A1092 West ♦ J9652 ♠ 108 West ♠ A0J4 ♠ 86 West North: ♠ K862 ♠ QJ94 West ♠ K1092 ♠ A8653 ♠ NT ♠ J9 ♠ A5 INT ♣ Q73 ♠ K102 West ♠ KQ542 ♠ 987 ♠ AP ♠ AJ2 ♠ Q98 AP ♠ 85 ♠ Q1043 West North: ♠ AK732 ♠ K73 ♠ KQJ54 ♠ K73 ♠ K73 ♠ 10854 ♠ K73 ♠ KJ7 North: ♠ A2 ♠ KJ7 North: ♠ QJ6 ♠ A10753 West ♠ KQ842 ♠ 7 ♠ KQ ♠ 108 AP	♠ KJ84 ♠ A1092 West North ✔ J9652 ✔ 108 ✔ A10765 ♠ AQJ4 ♠ 86 North: ♠ A66 West North ♠ K862 ♠ QJ94 West North ✔ K1092 ✔ A8653 INT 2♥ ♣ J108 ♠ Q2 West North ♠ Q73 ♠ K102 West North ♠ Q73 ♠ K102 West North ♠ AJ2 ♠ Q98 AP ♠ 85 ♠ Q1043 AP North: ♠ AK732 West North ♠ 4 ♠ AK732 INT AP ♠ KQJ54 ♠ K73 ♠ KJ7 North: ♠ KJ7 INT AP North: ♠ QJ6 ♠ A10753 West North ♠ QJ6 ♠ A10753 West North IV ♠ KQ842 ✔ 7 IV AP	♠ KJ84 ♠ A1092 West North East 1 INT ↓ J9652 ♠ A10765 INT ♠ AQJ4 ♠ 86 INT North: ♠ South: ♠ West North East ♠ K862 ♠ QJ94 West North East ♠ K1092 ♠ A8653 INT 2♥ AP North: ♠ Q2 West North East ♠ Q73 ♠ K102 West North East ♠ AJ2 ♠ Q98 AP ♠ 85 ♠ Q1043 AP North: ♠ AK732 West North East ♠ 4 ♠ AK732 INT AP ♠ KQJ54 ♠ K73 INT AP ♠ 10854 ♠ K73 ♠ KJ7 North: ♠ QJ6 ♠ A10753 West North East ♠ QJ6 ♠ A10753 West North East INT INT ♠ QJ6 ♠ A10753 West North East INT INT ♠ QJ6 ♠ A10753 West North East INT INT ♠ QJ6 ♠ A10753 West North East INT INT ♠ QJ6 ♠ A10753 West North East INT INT ♠ QJ6 ♠ A10753 INT INT<

Board: 311 Dealer: S Vul: Both HCP: 10	★ KQ983♥ 9743◆ QJ4◆ Q	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. East Bids 5♣ if possible. Partner bids first.
Board: 312 Dealer: N Vul: None HCP: 14	AJ83✓ AQ872✓ K10✓ 96	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 313 Dealer: S Vul: NS HCP: 7	◆ Q865▼ 3◆ 87◆ AJ10763	West Bids 1NT if possible. Partner bids first.
Board: 314 Dealer: N Vul: EW HCP: 13	♠ K ♥ K86 ♦ KQ983 ♣ Q932	East Bids 1NT if possible. You bid first.
Board: 315 Dealer: S Vul: EW HCP: 6	• 8 ♥ Q6542 • J106 • K986	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.

Board: 311 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 5•X W	North: ♠ KQ983 ♥ 9743 ♠ QJ4 ♣ Q	South: ♠ 105 ♥ KJ8652 ♠ AK7 ♣ J2		North 2♥ 3♥ Pass		1♥ Pass 4♥
Board: 312 Dealer: N Vul: None North HCP: 14 South HCP: 4 Contract: 3♣ E	North: ♠ AJ83 ♥ AQ872 ♠ K10 ♠ 96	South: ♠ Q9654 ♥ J106 ♠ 8762 ♠ J	2 ♠ ¹	North 1♥ Pass 2S trans	1NT 3♣²	Pass AP
Board: 313 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2♣ N	North: ♠ Q865 ♥ 3 ♠ 87 ♠ AJ10763	South:	West 1NT	North 2♣	East AP	South 1♥
Board: 314 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ K ♥ K86 ♠ KQ983 ♠ Q932	South: ♠ AJ62 ♥ Q10972 ♦ 102 ♣ 76	West	North 1◆	East 1NT	
Board: 315 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 \(\psi \) W	North: ♠ 8 ♥ Q6542 ♦ J106 ♠ K986	South: ♠ A10762 ♥ — ♠ AK983 ♠ Q52	West 1NT 2♥	North Pass Pass	East 2♦ 3▼	South 1 Pass AP

Board: 311 Dealer: S Vul: Both HCP: 12	105✓ KJ8652✓ AK7✓ J2	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. East Bids 5♣ if possible. You bid first.
Board: 312 Dealer: N Vul: None HCP: 4	♣ Q9654♥ J106◆ 8762♣ J	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 313 Dealer: S Vul: NS HCP: 12	♦ 932♥ K10865♦ AK9♠ Q5	West Bids 1NT if possible. You bid first.
Board: 314 Dealer: N Vul: EW HCP: 7	AJ62✓ Q10972✓ 102✓ 76	East Bids 1NT if possible. Partner bids first.
Board: 315 Dealer: S Vul: EW HCP: 13	★ A10762▼ —◆ AK983★ Q52	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.

Board: 311 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 5•X W	North: ♠ KQ983 ♥ 9743 ♠ QJ4 ♣ Q	South: ♠ 105 ♥ KJ8652 ♠ AK7 ♣ J2		North 2♥ 3♥ Pass		1♥ Pass 4♥
Board: 312 Dealer: N Vul: None North HCP: 14 South HCP: 4 Contract: 3♣ E	North: ♠ AJ83 ♥ AQ872 ♠ K10 ♠ 96	South: ♠ Q9654 ♥ J106 ♠ 8762 ♠ J	2 ♠ ¹	North 1♥ Pass 2S trans	1NT 3♣²	Pass AP
Board: 313 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2♣ N	North: ♠ Q865 ♥ 3 ♠ 87 ♠ AJ10763	South:	West 1NT	North 2♣	East AP	South 1♥
Board: 314 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ K ♥ K86 ♠ KQ983 ♠ Q932	South: ♠ AJ62 ♥ Q10972 ♦ 102 ♣ 76	West	North 1◆	East 1NT	
Board: 315 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 \(\psi \) W	North: ♠ 8 ♥ Q6542 ♦ J106 ♠ K986	South: ♠ A10762 ♥ — ♠ AK983 ♠ Q52	West 1NT 2♥	North Pass Pass	East 2♦ 3▼	South 1 Pass AP

After 1x (1N)

Board: 316 ♠ 7642 East Bids 1NT if possible.

Dealer: N ▼ KQ1062 East Bids 3♦ if possible.

Vul: Both ♦ A10

HCP: 12 ♣ K8 You bid first.

Board: 316 Dealer: N Vul: Both North HCP: 12 South HCP: 6

Contract: 3♦ E

North: South: **★** 7642

♦ J103 **9**53

West North East South

1♥

1NT 2♥

♣ K8

♦ A10

♥ KQ1062

♦ J83 ♣ A632

Pass Pass **3**♦ AP

After 1x (1N)

Board: 316 ♣ J103 East Bids 1NT if possible.

Dealer: N ♥ 953 East Bids 3♦ if possible.

Vul: Both → J83

HCP: 6 ♣ A632 Partner bids first.

Board: 316 Dealer: N Vul: Both North HCP: 12 South HCP: 6

Contract: 3♦ E

North: South: **★** 7642

♦ J103 **9**53

West North East South

1♥

1NT 2♥

♣ K8

♦ A10

♥ KQ1062

♦ J83 ♣ A632

Pass Pass **3**♦ AP