Board: 1 Dealer: S Vul: NS HCP: 7	★ K874♥ Q652♦ 104♠ Q109	West Bids 1NT if possible. Partner bids first.
Board: 2 Dealer: N Vul: Both HCP: 12	★ 52▼ AJ10◆ AQJ52★ 1076	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. You bid first.
Board: 3 Dealer: S Vul: EW HCP: 9	▶ J932♥ KQJ543◆ Q3◆ 8	West Bids 1NT if possible. Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 13	★ A10864♥ Q98★ A2★ K105	East Bids 1NT if possible. You bid first.
Board: 5 Dealer: S Vul: None HCP: 10	★ K6♥ Q972◆ J2◆ KJ832	West Bids 1NT if possible. East Bids 2♥ if possible. Partner bids first.

Board: 1 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ K874 ♥ Q652 ♦ 104 ♣ Q109	South: ♠ AQ10 ♥ AJ3 ♠ 86532 ♠ J8	West 1NT	North AP	East	South 1
Board: 2 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3 VX E	North:	South: ♠ AJ73 ♥ 2 ♠ 843 ♠ AJ983	West 2 Pass 1. artific		East 1NT 3▼¹ AP	
Board: 3 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2 N	North:	South: ♠ A106 ♥ 876 ♠ AK2 ♠ Q654	West 1NT	North 2♥	East AP	South 1♣
Board: 4 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 1N E	North: ♠ A10864 ♥ Q98 ♠ A2 ♠ K105	South: ♣ J72 ♥ J642 ♦ K653 ♣ 94	West	North 1♠	East 1NT	
Board: 5 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3 S	North: ♠ K6 ♥ Q972 ♠ J2 ♣ KJ832	South: ♣ J75 ♥ J3 ♣ AQ8763 ♣ A10	West 1NT AP	North X	East 2♥	South 1 • 3 •

Board: 1 Dealer: S Vul: NS HCP: 12	AQ10✓ AJ386532✓ J8	West Bids 1NT if possible. You bid first.
Board: 2 Dealer: N Vul: Both HCP: 10	♣ AJ73♥ 2♦ 843♣ AJ983	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 13	★ A106♥ 876◆ AK2◆ Q654	West Bids 1NT if possible. You bid first.
Board: 4 Dealer: N Vul: Both HCP: 5	▶ J72♥ J642◆ K653♣ 94	East Bids 1NT if possible. Partner bids first.
Board: 5 Dealer: S Vul: None HCP: 12	♣ J75♥ J3♦ AQ8763♣ A10	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.

Board: 1 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ K874 ♥ Q652 ♦ 104 ♣ Q109	South: ♠ AQ10 ♥ AJ3 ♠ 86532 ♠ J8	West 1NT	North AP	East	South 1
Board: 2 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3 VX E	North:	South: ♠ AJ73 ♥ 2 ♠ 843 ♠ AJ983	West 2 Pass 1. artific		East 1NT 3▼¹ AP	
Board: 3 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2 N	North:	South: ♠ A106 ♥ 876 ♠ AK2 ♠ Q654	West 1NT	North 2♥	East AP	South 1♣
Board: 4 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 1N E	North: ♠ A10864 ♥ Q98 ♠ A2 ♠ K105	South: ♣ J72 ♥ J642 ♦ K653 ♣ 94	West	North 1♠	East 1NT	
Board: 5 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3 S	North: ♠ K6 ♥ Q972 ♠ J2 ♣ KJ832	South: ♣ J75 ♥ J3 ♣ AQ8763 ♣ A10	West 1NT AP	North X	East 2♥	South 1 • 3 •

Board: 6 Dealer: N Vul: NS HCP: 12	★ K64♥ QJ84◆ Q1064◆ A5	East Bids 1NT if possible. You bid first.
Board: 7 Dealer: S Vul: Both HCP: 6	♣7 ▼ KQ842 ◆ 10862 ♣ J87	West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 14	A A✓ AQ1095✓ J63✓ QJ85	East Bids 1NT if possible. You bid first.
Board: 9 Dealer: S Vul: NS HCP: 11	★ A104▼ 53◆ J9◆ KQJ985	West Bids 1NT if possible. Partner bids first.
Board: 10 Dealer: N Vul: EW HCP: 12	★ K72▼ AQ7◆ 106◆ QJ987	East Bids 1NT if possible. You bid first.

Board: 6 Dealer: N Vul: NS 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: 7 Dealer: S Vul: Both 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	East Pass	1♠
Board: 8 Dealer: N Vul: None 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: 9 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3 S	North: ♠ A104 ♥ 53 ♠ J9 ♠ KQJ985	South: ♠ K876 ♥ A104 ♠ KQ8764 ♣ —	West 1NT Pass	North 2♣ 3◆	East Pass AP	1♦
Board: 10 Dealer: N Vul: EW 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: 6 Dealer: N Vul: NS HCP: 7	★ A983♥ 7♦ 753★ K10832	East Bids 1NT if possible. Partner bids first.
Board: 7 Dealer: S Vul: Both HCP: 13	▲ AJ9653♥ J106◆ AJ♣ Q2	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 8 Dealer: N Vul: None HCP: 9	★ KQJ104▼ 742◆ K8◆ 1094	East Bids 1NT if possible. Partner bids first.
Board: 9 Dealer: S Vul: NS HCP: 12	★ K876 ♥ A104 ♦ KQ8764 ♣ —	West Bids 1NT if possible. You bid first.
Board: 10 Dealer: N Vul: EW HCP: 11	AQJ986✓ J532✓ 32✓ K	East Bids 1NT if possible. Partner bids first.

Board: 6 Dealer: N Vul: NS 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: 7 Dealer: S Vul: Both 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	East Pass	1♠
Board: 8 Dealer: N Vul: None 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: 9 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3 S	North: ♠ A104 ♥ 53 ♠ J9 ♠ KQJ985	South: ♠ K876 ♥ A104 ♠ KQ8764 ♣ —	West 1NT Pass	North 2♣ 3◆	East Pass AP	1♦
Board: 10 Dealer: N Vul: EW 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: 11 Dealer: S Vul: NS HCP: 5		West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 12 Dealer: N Vul: Both HCP: 16	♣82✔AKQ★K96542♣A3	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 13 Dealer: S Vul: NS HCP: 6	♣ J76♥ KQ1062◆ 53♣ 982	West Bids 1NT if possible. East Bids 5♣ if possible. Partner bids first.
Board: 14 Dealer: N Vul: EW HCP: 13	▲ A9853♥ Q3◆ A75♣ K103	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 15 Dealer: S Vul: None HCP: 6	★ KQ8753 ♥ J2 ♦ 63 ♣ 743	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.

Board: 11 Dealer: S Vul: NS North HCP: 5	North: ♠ J1052 ♥ K76 ♠ J02	South: ♠ K7643 ♥ Q9 ♠ KO63	West 1NT	North 2♠	East X	South 1 • Pass
South HCP: 12 Contract: 3♦ W	◆ J93 ◆ 854	◆ KQ62 ◆ Q9	3♦	AP		
Board: 12 Dealer: N Vul: Both	North: ♠ 82	South: ♠ KQ107654	West	North 1♦		South Pass
North HCP: 16 South HCP: 5 Contract: 3♦ N	★ AKQ★ K96542★ A3	♥ 952 ◆ 7 ♣ 76	2 ♠ ¹ 1. 1N-2	3 ♦ 2S trans	AP fer to c	clubs
Board: 13 Dealer: S Vul: NS	North: ♠ J76	South: ♠ AQ8532		North		1♠
North HCP: 6 South HCP: 14 Contract: 5♣X E	▼ KQ1062◆ 53◆ 982	♥ 8 ♦ AK97 ♣ J4	1NT Pass AP	2♠ Pass	Pass 5♣	4 ♠ X
Board: 14 Dealer: N Vul: EW	North: ♠ A9853	South: ♠ 764	West	North		
North HCP: 13 South HCP: 4 Contract: 2♥ E	♥ Q3 ♦ A75 ♣ K103	★ A1062★ 10983★ 64	2♦	1♠ Pass	1NT 2♥	Pass AP
Board: 15 Dealer: S Vul: None	North: ♠ KQ8753	South: ♠ AJ4	West	North	East	South 1
North HCP: 6 South HCP: 12 Contract: 2 V	✓ J2◆ 63◆ 743	♥ Q98 ♦ A10982 ♣ J5	1NT 2 ▼	Pass AP	2♦	X

Board: 11 Dealer: S Vul: NS HCP: 12	★ K7643♥ Q9◆ KQ62◆ Q9	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 12 Dealer: N Vul: Both HCP: 5	★ KQ107654 ♥ 952 ♦ 76	East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first.
Board: 13 Dealer: S Vul: NS HCP: 14	AQ8532♥ 8AK97J4	West Bids 1NT if possible. East Bids 5♣ if possible. You bid first.
Board: 14 Dealer: N Vul: EW HCP: 4	★764★ A1062★ 10983★ 64	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 15 Dealer: S Vul: None HCP: 12	AJ4✓ Q98◆ A10982◆ J5	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.

Board: 11 Dealer: S Vul: NS North HCP: 5	North: ♠ J1052 ♥ K76 ♠ J02	South: ♠ K7643 ♥ Q9 ♠ KO63	West 1NT	North 2♠	East X	South 1 • Pass
South HCP: 12 Contract: 3♦ W	◆ J93 ◆ 854	◆ KQ62 ◆ Q9	3♦	AP		
Board: 12 Dealer: N Vul: Both	North: ♠ 82	South: ♠ KQ107654	West	North 1♦		South Pass
North HCP: 16 South HCP: 5 Contract: 3♦ N	★ AKQ★ K96542★ A3	♥ 952 ◆ 7 ♣ 76	2 ♠ ¹ 1. 1N-2	3 ♦ 2S trans	AP fer to c	clubs
Board: 13 Dealer: S Vul: NS	North: ♠ J76	South: ♠ AQ8532		North		1♠
North HCP: 6 South HCP: 14 Contract: 5♣X E	▼ KQ1062◆ 53◆ 982	♥ 8 ♦ AK97 ♣ J4	1NT Pass AP	2♠ Pass	Pass 5♣	4 ♠ X
Board: 14 Dealer: N Vul: EW	North: ♠ A9853	South: ♠ 764	West	North		
North HCP: 13 South HCP: 4 Contract: 2♥ E	♥ Q3 ♦ A75 ♣ K103	★ A1062★ 10983★ 64	2♦	1♠ Pass	1NT 2♥	Pass AP
Board: 15 Dealer: S Vul: None	North: ♠ KQ8753	South: ♠ AJ4	West	North	East	South 1
North HCP: 6 South HCP: 12 Contract: 2 V	✓ J2◆ 63◆ 743	♥ Q98 ♦ A10982 ♣ J5	1NT 2 ▼	Pass AP	2♦	X

Board: 16 Dealer: N Vul: EW HCP: 14	★ KJ1076♥ 3◆ AQ4◆ KJ109	East Bids 1NT if possible. You bid first.
Board: 17 Dealer: S Vul: Both HCP: 9	▲ 105♥ AKQ762◆ 965▲ 109	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 18 Dealer: N Vul: Both HCP: 12	★ A953▼ 76◆ KJ3◆ A1054	East Bids 1NT if possible. You bid first.
Board: 19 Dealer: S Vul: None HCP: 6	10987✓ AQ9543258	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 20 Dealer: N Vul: EW HCP: 14	★ 1085▼ KJ1074◆ AQ6◆ A2	East Bids 1NT if possible. You bid first.

Board: 16 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 1N E	North: ♠ KJ1076 ♥ 3 ♠ AQ4 ♠ KJ109	South: ♠ 2 ♥ QJ952 ♠ K1073 ♠ Q53	West	North 1♠	East 1NT	
Board: 17 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 3♥ N	North: ♠ 105 ♥ AKQ762 ♦ 965 ♣ 109	South: ♠ KQ8 ♥ J1094 ♠ KJ103 ♠ Q4	West 1NT Pass	North 2♥ 3♥	East 2♠ AP	South 1 Pass
Board: 18 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 1♣	East 1NT	
Board: 19 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 3 • W	North: • 10987 • AQ95432 • 5 • 8	South: ♠ KQ64 ▼ 107 • Q7 ♣ AQ1063	1NT 3•²		3♣ ¹	South 1♣ X diamonds
Board: 20 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 4♠ S	North:	South: ♠ KQ6432 ♥ 3 ♠ K1043 ♣ 86	West Pass AP	North 1♥ 3♠	East 1NT Pass	2♠

Board: 16 Dealer: N Vul: EW HCP: 8	♣2 ♥ QJ952 ♦ K1073 ♣ Q53	East Bids 1NT if possible. Partner bids first.
Board: 17 Dealer: S Vul: Both HCP: 12	♠ KQ8 ♥ J1094 ♦ KJ103 ♣ Q4	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 18 Dealer: N Vul: Both HCP: 6	★ KJ8742♥ Q1083♦ 9♣ 76	East Bids 1NT if possible. Partner bids first.
Board: 19 Dealer: S Vul: None 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: 20 Dealer: N Vul: EW HCP: 8	★ KQ6432 ▼ 3 ♦ K1043 ♣ 86	East Bids 1NT if possible. Partner bids first.

Board: 16 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 1N E	North: ♠ KJ1076 ♥ 3 ♠ AQ4 ♠ KJ109	South: ♠ 2 ♥ QJ952 ♠ K1073 ♠ Q53	West	North 1♠	East 1NT	
Board: 17 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 3♥ N	North: ♠ 105 ♥ AKQ762 ♦ 965 ♣ 109	South: ♠ KQ8 ♥ J1094 ♠ KJ103 ♠ Q4	West 1NT Pass	North 2♥ 3♥	East 2♠ AP	South 1 Pass
Board: 18 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 1♣	East 1NT	
Board: 19 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 3 • W	North: • 10987 • AQ95432 • 5 • 8	South: ♠ KQ64 ▼ 107 • Q7 ♣ AQ1063	1NT 3•²		3♣ ¹	South 1♣ X diamonds
Board: 20 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 4♠ S	North:	South: ♠ KQ6432 ♥ 3 ♠ K1043 ♣ 86	West Pass AP	North 1♥ 3♠	East 1NT Pass	2♠

Board: 21 Dealer: S Vul: NS 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: 22 Dealer: N Vul: NS HCP: 15	▲ A95✓ —♦ KJ9642▲ AK108	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. You bid first.
Board: 23 Dealer: S Vul: EW HCP: 7	♣75♥QJ104◆KJ1054♣95	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 24 Dealer: N Vul: Both HCP: 14	◆ Q8742◆ Q10◆ AQJ8◆ K8	East Bids 1NT if possible. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 5	♦ 854♥ A7543♦ J96♠ 98	West Bids 1NT if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. Partner bids first.

Board: 21 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 3 S	North: ◆ 9764 ▼ J6 ◆ Q1062 ◆ A63	South: ♠ KJ1053 ♥ K107 ♠ AJ4 ♣ Q5	West 1NT 3♥	North 2♠ 3♠	East X AP	South 1♠ Pass
Board: 22 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 4 N	North: ♠ A95 ♥ — ♠ KJ9642 ♣ AK108	South: ♠ KJ863 ♥ K876 ♦ 853 ♣ 3	West 2 AP	North 1		South Pass 4
Board: 23 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 2 \(\) W	North: ♣ 75 ▼ QJ104 ◆ KJ1054 ♣ 95	South: ♠ AK108 ♥ K95 ♦ 97 ♣ KJ74	West 1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass
Board: 24 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 24 N	North: ♠ Q8742 ♥ Q10 ♠ AQJ8 ♣ K8	South: ♠ 1065 ♥ A9875 ♠ K1073 ♠ Q	West AP	North 1 ♣	East 1NT	
Board: 25 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 3N W	North:	South: ♠ KJ1076 ♥ Q1086 ♠ 8 ♣ AQ5	1NT 3 ♠ ¹	North 2 Pass raise or	3 ♦ 3NT	1♠ Pass AP

Board: 21 Dealer: S Vul: NS 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: 22 Dealer: N Vul: NS HCP: 7	★ KJ863★ K876◆ 853★ 3	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 14	AK108✓ K95◆ 97◆ KJ74	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 24 Dealer: N Vul: Both HCP: 9	1065✓ A9875✓ K1073✓ Q	East Bids 1NT if possible. Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 12	★ KJ1076♥ Q1086◆ 8◆ AQ5	West Bids 1NT if possible. East Bids 3♦ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. You bid first.

Board: 21 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 3 S	North: ◆ 9764 ▼ J6 ◆ Q1062 ◆ A63	South: ♠ KJ1053 ♥ K107 ♠ AJ4 ♣ Q5	West 1NT 3♥	North 2♠ 3♠	East X AP	South 1♠ Pass
Board: 22 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 4 N	North: ♠ A95 ♥ — ♠ KJ9642 ♣ AK108	South: ♠ KJ863 ♥ K876 ♦ 853 ♣ 3	West 2 AP	North 1		South Pass 4
Board: 23 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 2 \(\) W	North: ♣ 75 ▼ QJ104 ◆ KJ1054 ♣ 95	South: ♠ AK108 ♥ K95 ♦ 97 ♣ KJ74	West 1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass
Board: 24 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 24 N	North: ♠ Q8742 ♥ Q10 ♠ AQJ8 ♣ K8	South: ♠ 1065 ♥ A9875 ♠ K1073 ♠ Q	West AP	North 1 ♣	East 1NT	
Board: 25 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 3N W	North:	South: ♠ KJ1076 ♥ Q1086 ♠ 8 ♣ AQ5	1NT 3 ♠ ¹	North 2 Pass raise or	3 ♦ 3NT	1♠ Pass AP

Board: 26 Dealer: N Vul: None HCP: 14	J2✓ AK94J4✓ KQ873	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 9	◆ Q10843 ▼ — ◆ 765 ◆ AK642	West Bids 1NT if possible. Partner bids first.
Board: 28 Dealer: N Vul: None HCP: 13	★ K98752▼ AQJ◆ QJ2◆ 6	East Bids 1NT if possible. You bid first.
Board: 29 Dealer: S Vul: NS HCP: 9	★KQ1087▼ —◆Q10854◆Q102	West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 13	♣72♥ AQ987♦ AK94♣82	East Bids 1NT if possible. You bid first.

Board: 26 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 2 E	North: ♣ J2 ♥ AK94 ♦ J4 ♣ KQ873	South: ♠ K976543 ♥ 5 ♠ Q982 ♣ 6	West 2♦	North 1♣ Pass		South Pass AP
Board: 27 Dealer: S Vul: Both 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: 28 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 3 \cdot N	North: ♠ K98752 ♥ AQJ • QJ2 ♣ 6	South:	Pass	North 1♣ 3♦ sual 2N	1NT AP	South 2NT ¹
Board: 29 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 3•X W	North: ♠ KQ1087 ▼ — • Q10854 ♣ Q102	South: ♠ A5 ♥ J6543 ♠ AKJ2 ♠ 75	West 1NT 3♣	North 2♠ X		South 1♥ Pass
Board: 30 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 4♠ S	North: ♠ 72 ♥ AQ987 ♠ AK94 ♣ 82	South: ♠ KQ109854 ♥ 3 ♦ 10 ♠ A763	West AP	North 1♥	East 1NT	

Board: 26 Dealer: N Vul: None HCP: 5	★K976543▼ 5◆ Q982◆ 6	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 12	★ K52▼ AJ109864◆ KJ◆ 5	West Bids 1NT if possible. You bid first.
Board: 28 Dealer: N Vul: None HCP: 8	◆ —♥ 974◆ A9864◆ A9732	East Bids 1NT if possible. Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 13	A5✓ J6543✓ AKJ2✓ 75	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 9	★ KQ109854 ♥ 3 ♦ 10 ♣ A763	East Bids 1NT if possible. Partner bids first.

Board: 26 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 2 E	North: ♣ J2 ♥ AK94 ♦ J4 ♣ KQ873	South: ♠ K976543 ♥ 5 ♠ Q982 ♣ 6	West 2♦	North 1♣ Pass		South Pass AP
Board: 27 Dealer: S Vul: Both 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: 28 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 3 \cdot N	North: ♠ K98752 ♥ AQJ • QJ2 ♣ 6	South:	Pass	North 1♣ 3♦ sual 2N	1NT AP	South 2NT ¹
Board: 29 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 3•X W	North: ♠ KQ1087 ▼ — • Q10854 ♣ Q102	South: ♠ A5 ♥ J6543 ♠ AKJ2 ♠ 75	West 1NT 3♣	North 2♠ X		South 1♥ Pass
Board: 30 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 4♠ S	North: ♠ 72 ♥ AQ987 ♠ AK94 ♣ 82	South: ♠ KQ109854 ♥ 3 ♦ 10 ♠ A763	West AP	North 1♥	East 1NT	

Board: 31 Dealer: S Vul: NS HCP: 8	◆95▼ A953◆ J3◆ QJ932	West Bids 1NT if possible. Partner bids first.
Board: 32 Dealer: N Vul: EW HCP: 12	★ KQ8▼ 52◆ J9753◆ AQ5	East Bids 1NT if possible. You bid first.
Board: 33 Dealer: S Vul: Both HCP: 8	▲ A763♥ KJ54◆ 98♣ 752	West Bids 1NT if possible. Partner bids first.
Board: 34 Dealer: N Vul: None HCP: 12	♣ Q98763♥ —♦ AQJ10♣ K54	East Bids 1NT if possible. You bid first.
Board: 35 Dealer: S Vul: Both HCP: 9	♣ 3 ♥ KQ107 ♦ KJ7643 ♣ 83	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.

Board: 31 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 1N W	North:	South: ♠ K7432 ♥ QJ107 ♠ K74 ♠ A	West 1NT	North AP	East	South 1♠
Board: 32 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2 S	North: ♠ KQ8 ♥ 52 ♦ J9753 ♣ AQ5	South: ♠ 10742 ♥ AQ9764 ♠ Q ♠ K10	West AP	North 1◆	East 1NT	
Board: 33 Dealer: S Vul: Both 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: 34 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 3♠ N	North: ♠ Q98763 ❤ — ♠ AQJ10 ♣ K54	South: ♠ K104 ♥ QJ10854 ♦ 972 ♣ 7	West Pass	North 1♣ 3♠	East 1NT AP	
Board: 35 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 3 N	North:	South: ♠ KJ94 ▼ A65 ◆ Q52 ♣ Q96	West 1NT AP	North 2	East 2♠	South 1♣ 3◆

Board: 31 Dealer: S Vul: NS HCP: 13	★ K7432♥ QJ107◆ K74★ A	West Bids 1NT if possible. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 11	10742✓ AQ9764✓ Q✓ K10	East Bids 1NT if possible. Partner bids first.
Board: 33 Dealer: S Vul: Both HCP: 13	♣ QJ98♥ A86♦ K65♣ K98	West Bids 1NT if possible. You bid first.
Board: 34 Dealer: N Vul: None HCP: 6	★K104♥QJ10854◆972◆7	East Bids 1NT if possible. Partner bids first.
Board: 35 Dealer: S Vul: Both HCP: 12	★ KJ94★ A65◆ Q52★ Q96	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.

Board: 31 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 1N W	North:	South: ♠ K7432 ♥ QJ107 ♠ K74 ♠ A	West 1NT	North AP	East	South 1♠
Board: 32 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2 S	North: ♠ KQ8 ♥ 52 ♦ J9753 ♣ AQ5	South: ♠ 10742 ♥ AQ9764 ♠ Q ♠ K10	West AP	North 1◆	East 1NT	
Board: 33 Dealer: S Vul: Both 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: 34 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 3♠ N	North: ♠ Q98763 ❤ — ♠ AQJ10 ♣ K54	South: ♠ K104 ♥ QJ10854 ♦ 972 ♣ 7	West Pass	North 1♣ 3♠	East 1NT AP	
Board: 35 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 3 N	North:	South: ♠ KJ94 ▼ A65 ◆ Q52 ♣ Q96	West 1NT AP	North 2	East 2♠	South 1♣ 3◆

Board: 36 Dealer: N Vul: EW HCP: 18	AQ10864✓ AKQ4✓ 2✓ K5	East Bids 1NT if possible. You bid first.
Board: 37 Dealer: S Vul: Both HCP: 10	★ 83▼ AJ965★ KQ73★ 107	West Bids 1NT if possible. Partner bids first.
Board: 38 Dealer: N Vul: EW HCP: 12	AQ105AQ63532103	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 39 Dealer: S Vul: Both HCP: 7	♣ Q1074♥ 854♦ KQ973♣ 8	West Bids 1NT if possible. Partner bids first.
Board: 40 Dealer: N Vul: EW HCP: 12	A54✓ A109✓ 98753A3	East Bids 1NT if possible. You bid first.

Board: 36 Dealer: N Vul: EW North HCP: 18 South HCP: 5 Contract: 3♠ N	North: ♠ AQ10864 ♥ AKQ4 ♠ 2 ♠ K5	South:	West Pass	North 1♣ 3♣		South Pass
Board: 37 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 3♠ S	North:	South: ♠ AQJ962 ♥ Q ♦ 4 ♣ QJ963	West 1NT Pass	North 2♥ 3♠	East Pass AP	1♠
Board: 38 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 2♠ E	North: ♠ AQ105 ♥ AQ63 ♦ 532 ♠ 103	South:	West 2♥	North 1♦ Pass		South Pass AP
Board: 39 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 2 S	North: ♠ Q1074 ♥ 854 ♠ KQ973 ♣ 8	South: ♠ K6 ♥ K73 ♦ 52 ♣ AQJ1032	West 1NT AP	North Pass	East Pass	1♣
Board: 40 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ A54 ♥ A109 ♦ 98753 ♠ A3	South: ♠ 72 ♥ Q7543 ♦ 4 ♣ KJ1082	West	North 1◆	East 1NT	

Board: 36 Dealer: N Vul: EW HCP: 5	♦ 5 ♥ 82 ♦ QJ973 ♣ Q9862	East Bids 1NT if possible. Partner bids first.
Board: 37 Dealer: S Vul: Both HCP: 12	AQJ962Q4QJ963	West Bids 1NT if possible. You bid first.
Board: 38 Dealer: N Vul: EW HCP: 6	◆ 92♥ K542◆ 86◆ K9874	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 39 Dealer: S Vul: Both HCP: 13	★ K6▼ K73◆ 52◆ AQJ1032	West Bids 1NT if possible. You bid first.
Board: 40 Dealer: N Vul: EW HCP: 6	★72♥ Q7543◆ 4◆ KJ1082	East Bids 1NT if possible. Partner bids first.

Board: 36 Dealer: N Vul: EW North HCP: 18 South HCP: 5 Contract: 3♠ N	North: ♠ AQ10864 ♥ AKQ4 ♠ 2 ♠ K5	South:	West Pass	North 1♣ 3♣		South Pass
Board: 37 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 3♠ S	North:	South: ♠ AQJ962 ♥ Q ♦ 4 ♣ QJ963	West 1NT Pass	North 2♥ 3♠	East Pass AP	1♠
Board: 38 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 2♠ E	North: ♠ AQ105 ♥ AQ63 ♦ 532 ♠ 103	South:	West 2♥	North 1♦ Pass		South Pass AP
Board: 39 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 2 S	North: ♠ Q1074 ♥ 854 ♠ KQ973 ♣ 8	South: ♠ K6 ♥ K73 ♦ 52 ♣ AQJ1032	West 1NT AP	North Pass	East Pass	1♣
Board: 40 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ A54 ♥ A109 ♦ 98753 ♠ A3	South: ♠ 72 ♥ Q7543 ♦ 4 ♣ KJ1082	West	North 1◆	East 1NT	

Board: 41 Dealer: S Vul: NS HCP: 4	★8654▼83★10643★A54	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 42 Dealer: N Vul: Both HCP: 12	▲ 10▼ A95◆ A52♣ A109652	East Bids 1NT if possible. You bid first.
Board: 43 Dealer: S Vul: None HCP: 8	★ K1074 ▼ A9874 ◆ J87 ♣ 6	West Bids 1NT if possible. Partner bids first.
Board: 44 Dealer: N Vul: NS HCP: 13	♣ Q3♥ J9832◆ AQ3♣ A76	East Bids 1NT if possible. You bid first.
Board: 45 Dealer: S Vul: EW HCP: 6	★ K85♥ QJ743◆ 10943◆ 7	West Bids 1NT if possible. Partner bids first.

Board: 41 Dealer: S Vul: NS North HCP: 4 South HCP: 12 Contract: 4 W	North: ◆ 8654 ◆ 83 ◆ 10643 ◆ A54	South: ♠ QJ972 ♥ 52 ♠ AQ ♠ K1073	West 1NT 3▼	North 2♣ Pass	East X 4♥	South 1♠ Pass AP
Board: 42 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3♣ N	North: ♠ 10 ♥ A95 ♠ A52 ♠ A109652	South: ♠ KQ753 ♥ J4 ♦ KJ1093 ♣ 4	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 43 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: 44 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2 S	North: ♠ Q3 ♥ J9832 ♠ AQ3 ♣ A76	South: ♠ A108752 ♥ 74 ♦ J ♠ K943	West AP	North 1♥	East 1NT	
Board: 45 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 3♠ S	North: ♠ K85 ♥ QJ743 • 10943 ♣ 7	South: ♠ J10642 ♥ A2 ♠ A7 ♣ K1064	West 1NT	North 3♠	East AP	South 1♠

Board: 41 Dealer: S Vul: NS HCP: 12	♣ QJ972♥ 52◆ AQ♣ K1073	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 42 Dealer: N Vul: Both HCP: 10	★ KQ753▼ J4◆ KJ1093◆ 4	East Bids 1NT if possible. Partner bids first.
Board: 43 Dealer: S Vul: None HCP: 12	 ♣ J965 ♥ 103 ♦ A10 ♣ AQJ87	West Bids 1NT if possible. You bid first.
Board: 44 Dealer: N Vul: NS HCP: 8	★ A108752▼ 74◆ J★ K943	East Bids 1NT if possible. Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 12	♣ J10642♥ A2♦ A7♣ K1064	West Bids 1NT if possible. You bid first.

Board: 41 Dealer: S Vul: NS North HCP: 4 South HCP: 12 Contract: 4 W	North: ◆ 8654 ◆ 83 ◆ 10643 ◆ A54	South: ♠ QJ972 ♥ 52 ♠ AQ ♠ K1073	West 1NT 3▼	North 2♣ Pass	East X 4♥	South 1♠ Pass AP
Board: 42 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3♣ N	North: ♠ 10 ♥ A95 ♠ A52 ♠ A109652	South: ♠ KQ753 ♥ J4 ♦ KJ1093 ♣ 4	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 43 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: 44 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2 S	North: ♠ Q3 ♥ J9832 ♠ AQ3 ♣ A76	South: ♠ A108752 ♥ 74 ♦ J ♠ K943	West AP	North 1♥	East 1NT	
Board: 45 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 3♠ S	North: ♠ K85 ♥ QJ743 • 10943 ♣ 7	South: ♠ J10642 ♥ A2 ♠ A7 ♣ K1064	West 1NT	North 3♠	East AP	South 1♠

Board: 46 Dealer: N Vul: NS HCP: 13	♠ A♥ K8543♦ KJ97♠ Q74	East Bids 1NT if possible. West Bids 2♥ if possible. You bid first.
Board: 47 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: 48 Dealer: N Vul: NS 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: 49 Dealer: S Vul: Both HCP: 9	◆ Q832◆ A107632◆ K◆ 87	West Bids 1NT if possible. Partner bids first.
Board: 50 Dealer: N Vul: None HCP: 12	♣ Q85♥ AQ985♦ KJ62♣ 5	East Bids 1NT if possible. West Doubles 3♥ if possible. You bid first.

Board: 46 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 4♥ N	North: ♠ A ♥ K8543 ♠ KJ97 ♠ Q74	South: ★ K1064 ▼ Q72 ◆ Q ★ K8632	West 2♥ AP	North 1♥ 3◆	East 1NT Pass	X
Board: 47 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 3 W	North: ♠ KJ62 ♥ 63 ♠ A8532 ♣ J6	South: ◆ 974 ▼ KQ ◆ K4 ◆ A109754	West 1NT 2♥	North Pass Pass	East 2♦ 3♥	South 1 & Pass AP
Board: 48 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 3 E	North: ♠ K10973 ♥ 4 ♠ KJ952 ♠ AQ	South:	2 ♠ ¹	North 1♠ Pass 2S trans mat	1NT 3♣²	Pass AP
Board: 49 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2 N	North: ♠ Q832 ♥ A107632 ♠ K ♠ 87	South: ♠ KJ97 ♥ 9 ♦ QJ6 ♣ AQ953	West 1NT	North 2♥	East AP	South 1♣
Board: 50 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 3 X N	North: ♠ Q85 ♥ AQ985 ♦ KJ62 ♣ 5	South: ♣ J109 ♥ 10763 ♦ 43 ♣ K963	West X	North 1♥ AP	East 1NT	

Board: 46	♦ K1064	East Bids 1NT if possible.
Dealer: N	♥ Q72	West Bids 2♥ if possible.
Vul: NS	♦ Q	
HCP: 10	♣ K8632	Partner bids first.
		W
D 1 47	. 074	West Bids 1NT if possible.
Board: 47	♦ 974	East Bids 2 if possible.
Dealer: S	♥ KQ	West Bids 2♥ if possible.
Vul: EW HCP: 12	♦ K4 • A109754	East Bids 3♥ if possible.
1101.12	A109/34	You bid first.
		East Bids 1NT if possible.
Board: 48	♦ J5	West Bids 2♠ if possible.
Dealer: N	♥ QJ103	East Bids 3♣ if possible.
Vul: NS	◆ Q10763	
HCP: 7	♣ J7	Partner bids first.
Board: 49	♠ KJ97	West Bids 1NT if possible.
Dealer: S	♥ 9	West Blus 11v1 II possible.
Vul: Both	♦ QJ6	You bid first.
HCP: 13	♣ AQ953	Tou old fillst.
Board: 50	♦ J109	East Bids 1NT if possible.
Dealer: N	♥ 10763	West Doubles 3♥ if possible.
Vul: None	♦ 43	ist = states s \ m passione.
HCP: 4	♣ K963	Partner bids first.

Board: 46 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 4♥ N	North: ♠ A ♥ K8543 ♠ KJ97 ♠ Q74	South: ★ K1064 ▼ Q72 ◆ Q ★ K8632	West 2♥ AP	North 1♥ 3◆	East 1NT Pass	X
Board: 47 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 3 W	North: ♠ KJ62 ♥ 63 ♠ A8532 ♣ J6	South: ◆ 974 ▼ KQ ◆ K4 ◆ A109754	West 1NT 2♥	North Pass Pass	East 2♦ 3♥	South 1 & Pass AP
Board: 48 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 3 E	North: ♠ K10973 ♥ 4 ♠ KJ952 ♠ AQ	South:	2 ♠ ¹	North 1♠ Pass 2S trans mat	1NT 3♣²	Pass AP
Board: 49 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2 N	North: ♠ Q832 ♥ A107632 ♠ K ♠ 87	South: ♠ KJ97 ♥ 9 ♦ QJ6 ♣ AQ953	West 1NT	North 2♥	East AP	South 1♣
Board: 50 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 3 X N	North: ♠ Q85 ♥ AQ985 ♦ KJ62 ♣ 5	South: ♣ J109 ♥ 10763 ♦ 43 ♣ K963	West X	North 1♥ AP	East 1NT	

Board: 51 Dealer: S Vul: EW HCP: 9	♣— ▼ AJ10632 ◆ 1064 ♣ A432	West Bids 1NT if possible. Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 14	★ KJ9▼ J9642◆ Q◆ AQJ9	East Bids 1NT if possible. You bid first.
Board: 53 Dealer: S Vul: None HCP: 6	★ KJ8742✓ 4◆ Q654◆ 62	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 54 Dealer: N Vul: NS HCP: 16	A4✓ AQJ54✓ K854✓ Q10	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 55 Dealer: S Vul: NS HCP: 11	♦ 864♥ AKJ985♦ Q♣ J86	West Bids 1NT if possible. Partner bids first.

Board: 51 Dealer: S Vul: EW North HCP: 9	North: ♠ — ▼ AJ10632	South: ♠ AQ542 ♥ K9	West	North	East	South 1♠
South HCP: 13 Contract: 2♥ N	◆ 1064 ◆ A432	◆ J3 ◆ K1096	1NT	2♥	AP	
Board: 52 Dealer: N Vul: Both 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: 53 Dealer: S Vul: None North HCP: 6	North: ♠ KJ8742 ♥ 4 ♦ Q654	South: ♠ A1065 ♥ J63 ♠ KJ10	West 1NT	North Pass	East 2♦	South 1♣ Pass
South HCP: 13 Contract: 2♥ W	♣ 62	♣ A109	2♥	AP		
Board: 54 Dealer: N	North: ♠ A4	South:	West	North 1♥	East 1NT	
Vul: NS	♥ AQJ54	♠ Q865 ♥ 96	2 ♠ ¹	Pass	3 ♣ ²	AP
North HCP: 16 South HCP: 5 Contract: 3♣ E	◆ K854 ♣ Q10	◆ QJ7632 ◆ 6	1. 1N-2 2. autor	2S trans mat	fer to c	elubs
Board: 55 Dealer: S	North:	South:	Wast	Nouth	East	C 41-
Vul: NS	♦ 864 ♥ AKJ985	♠ KQ97 ♥ 106	west	North	East	South 1
North HCP: 11 South HCP: 12 Contract: 2♥ N	• Q ♣ J86	◆ K832 ◆ A104	1NT	2♥	AP	

Board: 51 Dealer: S Vul: EW HCP: 13	AQ542✓ K9J3✓ K1096	West Bids 1NT if possible. You bid first.
Board: 52 Dealer: N Vul: Both HCP: 6	◆ Q10742♥ 7◆ A98743◆ 2	East Bids 1NT if possible. Partner bids first.
Board: 53 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: 54 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: 55 Dealer: S Vul: NS HCP: 12	★ KQ97 ★ 106 ★ K832 ♣ A104	West Bids 1NT if possible. You bid first.

Board: 51 Dealer: S Vul: EW North HCP: 9	North: ♠ — ▼ AJ10632	South: ♠ AQ542 ♥ K9	West	North	East	South 1♠
South HCP: 13 Contract: 2♥ N	◆ 1064 ◆ A432	◆ J3 ◆ K1096	1NT	2♥	AP	
Board: 52 Dealer: N Vul: Both 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: 53 Dealer: S Vul: None North HCP: 6	North: ♠ KJ8742 ♥ 4 ♦ Q654	South: ♠ A1065 ♥ J63 ♠ KJ10	West 1NT	North Pass	East 2♦	South 1♣ Pass
South HCP: 13 Contract: 2♥ W	♣ 62	♣ A109	2♥	AP		
Board: 54 Dealer: N	North: ♠ A4	South:	West	North 1♥	East 1NT	
Vul: NS	♥ AQJ54	♠ Q865 ♥ 96	2 ♠ ¹	Pass	3 ♣ ²	AP
North HCP: 16 South HCP: 5 Contract: 3♣ E	◆ K854 ♣ Q10	◆ QJ7632 ◆ 6	1. 1N-2 2. autor	2S trans mat	fer to c	elubs
Board: 55 Dealer: S	North:	South:	Wast	Nouth	East	C 41-
Vul: NS	♦ 864 ♥ AKJ985	♠ KQ97 ♥ 106	west	North	East	South 1
North HCP: 11 South HCP: 12 Contract: 2♥ N	• Q ♣ J86	◆ K832 ◆ A104	1NT	2♥	AP	

Board: 56 Dealer: N Vul: None HCP: 14	★ AK72▼ 54◆ K953◆ KJ3	East Bids 1NT if possible. You bid first.
Board: 57 Dealer: S Vul: EW HCP: 7	★ A865★ K8642★ 83★ 32	West Bids 1NT if possible. Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 13	♣— ♥ KQJ96 • 875 • AK964	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 6	♣—♥ QJ8732♦ 632♠ K752	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 60 Dealer: N Vul: EW HCP: 12	♣ AJ1082♥ 84◆ K1083♣ A6	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 56 Dealer: N Vul: None 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: 57 Dealer: S Vul: EW 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: 58 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 4 \(\mathbf{N} \) N	North: ♣ — ▼ KQJ96 ◆ 875 ♣ AK964	South: ♠ QJ42 ♥ 1083 ♠ A4 ♣ J875	West 2♣ 3♣ Pass	North 1♥ 3♥ Pass 4♥	1NT	
Board: 59 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 3 S	North: ♣ — ▼ QJ8732 • 632 ♣ K752	South: ♠ KQJ762 ♥ K5 ♠ AJ97 ♣ Q	1NT AP	North Pass 2S trans	2 ♠ ¹	1 ♠ 3 ♠
Board: 60 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 3 • E	North: ♠ AJ1082 ♥ 84 ♠ K1083 ♣ A6	South:	West X	North 1♠ Pass	East 1NT 3♦	

Board: 56 Dealer: N Vul: None HCP: 5	♣ Q654 ♥ K987 ♦ 2 ♣ 10652	East Bids 1NT if possible. Partner bids first.
Board: 57 Dealer: S Vul: EW HCP: 13	★ K102★ AQ9★ 105★ A10974	West Bids 1NT if possible. You bid first.
Board: 58 Dealer: N Vul: Both 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: 59 Dealer: S Vul: NS HCP: 16	★ KQJ762▼ K5◆ AJ97◆ Q	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 60 Dealer: N Vul: EW HCP: 5	◆963♥ Q975◆7◆ K8743	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. Partner bids first.

Board: 56 Dealer: N Vul: None 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: 57 Dealer: S Vul: EW 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: 58 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 4 \(\mathbf{N} \) N	North: ♣ — ▼ KQJ96 ◆ 875 ♣ AK964	South: ♠ QJ42 ♥ 1083 ♠ A4 ♣ J875	West 2♣ 3♣ Pass	North 1♥ 3♥ Pass 4♥	1NT	
Board: 59 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 3 S	North: ♣ — ▼ QJ8732 • 632 ♣ K752	South: ♠ KQJ762 ♥ K5 ♠ AJ97 ♣ Q	1NT AP	North Pass 2S trans	2 ♠ ¹	1 ♠ 3 ♠
Board: 60 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 3 • E	North: ♠ AJ1082 ♥ 84 ♠ K1083 ♣ A6	South:	West X	North 1♠ Pass	East 1NT 3♦	

Board: 61 Dealer: S Vul: None HCP: 7	♣ QJ87♥ 42◆ A9732♣ 95	West Bids 1NT if possible. Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 13	A2✓ A653✓ KJ63✓ J74	East Bids 1NT if possible. You bid first.
Board: 63 Dealer: S Vul: Both HCP: 9	◆ Q10985▼ 42◆ 84◆ AK53	West Bids 1NT if possible. Partner bids first.
Board: 64 Dealer: N Vul: Both HCP: 12	★ KJ84▼ 542★ K6★ AJ72	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 65 Dealer: S Vul: None HCP: 9	♣— ▼ AQJ109652 • Q864 • 5	West Bids 1NT if possible. East Doubles 4♥ if possible. Partner bids first.

Board: 61 Dealer: S Vul: None North HCP: 7	North: ♠ QJ87 ♥ 42	South: ♠ A63 ▼ J987		North	East	South 1♣
South HCP: 12 Contract: 1N W	◆ A9732 ◆ 95	♦ 864 ♣ AQJ	1NT	AP		
Board: 62 Dealer: N	North: ♠ A2	South: ♠ Q864	West	North	Fact	South
Vul: EW North HCP: 13 South HCP: 11 Contract: 1NX E	★ A653★ KJ63★ J74	♥ KQ9 ♦ Q • Q	AP	1.	1NT	
Board: 63 Dealer: S Vul: Both	North: ♠ Q10985 ♥ 42	South: ♠ J62 ♥ AJ6	West	North	East	South 1
North HCP: 9 South HCP: 13 Contract: 2♠ N	◆ 84 ◆ AK53	◆ AQ95 ◆ J94	1NT	2♠	AP	I ▼
Board: 64 Dealer: N Vul: Both	North: ♠ KJ84	South: ♠ A963	West	North	East	South
North HCP: 12 South HCP: 7 Contract: 2♥ E	▼ 542◆ K6◆ AJ72	♥ 7 ♦ QJ954 ♣ 1064	2•	1♣ Pass	1NT 2♥	Pass AP
Board: 65 Dealer: S	North:	South: ♠ QJ8532	West	North	East	South
Vul: None North HCP: 9 South HCP: 12 Contract: 4 VX N	▼ AQJ109652 ◆ Q864 ♣ 5	★ —★ K3★ KQJ102	1NT	4♥	X	1♠ AP

Board: 61 Dealer: S Vul: None HCP: 12	★ A63▼ J987◆ 864◆ AQJ	West Bids 1NT if possible. You bid first.
Board: 62 Dealer: N Vul: EW HCP: 11	♣ Q864♥ KQ9♦ Q♣ Q10952	East Bids 1NT if possible. Partner bids first.
Board: 63 Dealer: S Vul: Both HCP: 13	▶ J62♥ AJ6♦ AQ95♣ J94	West Bids 1NT if possible. You bid first.
Board: 64 Dealer: N Vul: Both HCP: 7	★ A963♥ 7◆ QJ954◆ 1064	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 65 Dealer: S Vul: None HCP: 12	♣ QJ8532♥ —♦ K3♣ KQJ102	West Bids 1NT if possible. East Doubles 4♥ if possible. You bid first.

Board: 61 Dealer: S Vul: None North HCP: 7	North: ♠ QJ87 ♥ 42	South: ♠ A63 ▼ J987		North	East	South 1♣
South HCP: 12 Contract: 1N W	◆ A9732 ◆ 95	♦ 864 ♣ AQJ	1NT	AP		
Board: 62 Dealer: N	North: ♠ A2	South: ♠ Q864	West	North	Fact	South
Vul: EW North HCP: 13 South HCP: 11 Contract: 1NX E	★ A653★ KJ63★ J74	♥ KQ9 ♦ Q • Q	AP	1.	1NT	
Board: 63 Dealer: S Vul: Both	North: ♠ Q10985 ♥ 42	South: ♠ J62 ♥ AJ6	West	North	East	South 1
North HCP: 9 South HCP: 13 Contract: 2♠ N	◆ 84 ◆ AK53	◆ AQ95 ◆ J94	1NT	2♠	AP	I ▼
Board: 64 Dealer: N Vul: Both	North: ♠ KJ84	South: ♠ A963	West	North	East	South
North HCP: 12 South HCP: 7 Contract: 2♥ E	▼ 542◆ K6◆ AJ72	♥ 7 ♦ QJ954 ♣ 1064	2•	1♣ Pass	1NT 2♥	Pass AP
Board: 65 Dealer: S	North:	South: ♠ QJ8532	West	North	East	South
Vul: None North HCP: 9 South HCP: 12 Contract: 4 VX N	▼ AQJ109652 ◆ Q864 ♣ 5	★ —★ K3★ KQJ102	1NT	4♥	X	1♠ AP

Board: 66 Dealer: N Vul: EW HCP: 12		East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 67 Dealer: S Vul: None HCP: 8	★ K862♥ QJ973◆ J8◆ J9	West Bids 1NT if possible. Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 14	★ AK8▼ K10983◆ 5★ A865	East Bids 1NT if possible. You bid first.
Board: 69 Dealer: S Vul: Both HCP: 6	♦ 973♥ A1085♦ 84♠ Q1065	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 2NT if possible. Partner bids first.
Board: 70 Dealer: N Vul: NS HCP: 12	♣ Q95♥ K105◆ AQ1082♣ J7	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.

Board: 66 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 4 S	North:	South: ♣ — ▼ AJ8743 • K865 ♣ 1042	West 2♠ Pass Pass	North 1♣ Pass Pass 4♦	East 1NT Pass 3♠ AP	South 2♥ 3♦ Pass
Board: 67 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ K862 ♥ QJ973 ♦ J8 ♣ J9	South: ♠ 1093 ♥ AK84 ♦ 63 ♣ AQ43	West 1NT	North AP	East	South 1♣
Board: 68 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 2 N	North: ♠ AK8 ♥ K10983 ♦ 5 ♠ A865	South:	West AP	North 1♥	East 1NT	
Board: 69 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 2N W	North:	South: ♠ Q10862 ♥ Q7 ♦ J1073 ♣ AK	West 1NT 2NT	North 2♠ AP	East X	South 1♣ Pass
Board: 70 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3♠ E	North: ♠ Q95 ♥ K105 ♠ AQ1082 ♣ J7	South: ★ 2 ▼ Q9864 ◆ J94 ★ KQ32	West 2♥ 3♠	North 1 Pass AP		South Pass Pass

Board: 66 Dealer: N Vul: EW HCP: 8	◆— ▼ AJ8743 ◆ K865 • 1042	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 67 Dealer: S Vul: None HCP: 13	▲ 1093♥ AK84◆ 63♣ AQ43	West Bids 1NT if possible. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 8	1073765AQJ1098J	East Bids 1NT if possible. Partner bids first.
Board: 69 Dealer: S Vul: Both HCP: 12	♣ Q10862♥ Q7◆ J1073♣ AK	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 2NT if possible. You bid first.
Board: 70 Dealer: N Vul: NS HCP: 8	♣ 2♥ Q9864♦ J94♣ KQ32	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.

Board: 66 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 4 S	North:	South: ♣ — ▼ AJ8743 • K865 ♣ 1042	West 2♠ Pass Pass	North 1♣ Pass Pass 4♦	East 1NT Pass 3♠ AP	South 2♥ 3♦ Pass
Board: 67 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ K862 ♥ QJ973 ♦ J8 ♣ J9	South: ♠ 1093 ♥ AK84 ♦ 63 ♣ AQ43	West 1NT	North AP	East	South 1♣
Board: 68 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 2 N	North: ♠ AK8 ♥ K10983 ♦ 5 ♠ A865	South:	West AP	North 1♥	East 1NT	
Board: 69 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 2N W	North:	South: ♠ Q10862 ♥ Q7 ♦ J1073 ♣ AK	West 1NT 2NT	North 2♠ AP	East X	South 1♣ Pass
Board: 70 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3♠ E	North: ♠ Q95 ♥ K105 ♠ AQ1082 ♣ J7	South: ★ 2 ▼ Q9864 ◆ J94 ★ KQ32	West 2♥ 3♠	North 1 Pass AP		South Pass Pass

Board: 71 Dealer: S Vul: None HCP: 7	★ KQ1092 ♥ Q8743 ♦ — ♣ 953	West Bids 1NT if possible. Partner bids first.
Board: 72 Dealer: N Vul: EW HCP: 12	♦ 87 ♥ K ♦ J108754 ♣ AKJ4	East Bids 1NT if possible. You bid first.
Board: 73 Dealer: S Vul: NS HCP: 8	★ K105♥ Q76◆ J9762◆ Q4	West Bids 1NT if possible. Partner bids first.
Board: 74 Dealer: N Vul: None HCP: 13	♣ QJ1098♥ KQJ84♦ 4♣ A10	East Bids 1NT if possible. You bid first.
Board: 75 Dealer: S Vul: None HCP: 6	◆ 532♥ Q10643◆ 10◆ A1073	West Bids 1NT if possible. Partner bids first.

Board: 71 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 1N W	North: ♠ KQ1092 ♥ Q8743 ♦ — ♣ 953	South:	West 1NT	North AP	East	South 1
Board: 72 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2 \(\) N	North: ◆ 87 ▼ K ◆ J108754 ◆ AKJ4	South: ♠ KJ109 ♥ Q842 ♠ K3 ♣ 853	West Pass	North 1		South Pass
Board: 73 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 2 S	North: ♠ K105 ♥ Q76 ♦ J9762 ♣ Q4	South: ♠ AQ43 ♥ KJ1083 ♦ 4 ♣ KJ8	West 1NT	North 2♥	East AP	South 1♥
Board: 74 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 2♠ N	North: ♠ QJ1098 ♥ KQJ84 ♠ 4 ♣ A10	South: ♠ K32 ♥ 52 ♦ J853 ♣ J986	West AP	North 1♠	East 1NT	
Board: 75 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 1N W	North:	South: ♠ KQ96 ♥ K95 ♠ KQ643 ♣ 4	West 1NT	North AP	East	South 1♦

Board: 71 Dealer: S Vul: None HCP: 15	♣ 4♥ AJ105♦ KQ84♣ KQ104	West Bids 1NT if possible. You bid first.
Board: 72 Dealer: N Vul: EW HCP: 9	★ KJ109♥ Q842◆ K3◆ 853	East Bids 1NT if possible. Partner bids first.
Board: 73 Dealer: S Vul: NS HCP: 14	AQ43✓ KJ10834✓ KJ8	West Bids 1NT if possible. You bid first.
Board: 74 Dealer: N Vul: None HCP: 5	★ K32▼ 52◆ J853◆ J986	East Bids 1NT if possible. Partner bids first.
Board: 75 Dealer: S Vul: None HCP: 13	★ KQ96▼ K95◆ KQ643◆ 4	West Bids 1NT if possible. You bid first.

Board: 71 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 1N W	North: ♠ KQ1092 ♥ Q8743 ♦ — ♣ 953	South:	West 1NT	North AP	East	South 1
Board: 72 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2 \(\) N	North: ◆ 87 ▼ K ◆ J108754 ◆ AKJ4	South: ♠ KJ109 ♥ Q842 ♠ K3 ♣ 853	West Pass	North 1		South Pass
Board: 73 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 2 S	North: ♠ K105 ♥ Q76 ♦ J9762 ♣ Q4	South: ♠ AQ43 ♥ KJ1083 ♦ 4 ♣ KJ8	West 1NT	North 2♥	East AP	South 1♥
Board: 74 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 2♠ N	North: ♠ QJ1098 ♥ KQJ84 ♠ 4 ♣ A10	South: ♠ K32 ♥ 52 ♦ J853 ♣ J986	West AP	North 1♠	East 1NT	
Board: 75 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 1N W	North:	South: ♠ KQ96 ♥ K95 ♠ KQ643 ♣ 4	West 1NT	North AP	East	South 1♦

Board: 76 Dealer: N Vul: EW HCP: 12	★ K64▼ AJ10752◆ 872◆ A	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 77 Dealer: S Vul: Both HCP: 5	★ 1082▼ A42◆ J10732◆ 65	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 78 Dealer: N Vul: EW HCP: 12	♣ QJ864♥ 42◆ KJ3♣ AJ7	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 79 Dealer: S Vul: None HCP: 6	♦ Q83 ♥ 1098 ♦ 7432 ♣ A87	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 3♣ if possible. Partner bids first.
Board: 80 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: 76 Dealer: N Vul: EW North HCP: 12	North: ♠ K64 ♥ AJ10752	South: ♠ Q985 ♥ 3	West 2♠¹	North 1♥ Pass		Pass
South HCP: 7 Contract: 3♣ E	◆ 872 ◆ A	◆ K10954 ◆ Q53	1. 1N-2 2. autor	2S trans mat	fer to c	elubs
Board: 77 Dealer: S Vul: Both	North: ♠ 1082	South: ♠ QJ976	West	North	East	South 1♠
North HCP: 5 South HCP: 13 Contract: 3♥ W	★ A42★ J10732★ 65	♥ Q • A95 • A873	1NT 3♥	2♠ AP	X	Pass
Board: 78 Dealer: N Vul: EW	North: ♠ QJ864 ♥ 42	South:		North 1♠	1NT	Pass
North HCP: 12 South HCP: 7 Contract: 3 S	◆ KJ3 ◆ AJ7	◆ AJ93 ◆ Q10752 ◆ 102	2♦ Pass AP	Pass X	2♥ Pass	Pass 3♦
Board: 79 Dealer: S	North:	South:	West	North	East	South 1
Vul: None North HCP: 6 South HCP: 13 Contract: 3♥ S	♠ Q83♥ 1098♦ 7432♠ A87	♣ AJ76 ♥ KQ643 ♦ 5 ♣ K103	1NT 3♣ AP	2♥ Pass	X Pass	Pass 3♥
Board: 80 Dealer: N	North: ♠ KJ853	South: ★ 10976	West	North		
Vul: Both North HCP: 12 South HCP: 7 Contract: 3♠ N	▼ 106◆ AK43♣ J6	✓ AQ4✓ J8◆ 10953	X AP	1♠ Pass	1NT 3♣	2 ♠ 3 ♠

Board: 76 Dealer: N Vul: EW HCP: 7	♣ Q985♥ 3♦ K10954♣ Q53	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 77 Dealer: S Vul: Both HCP: 13	♣ QJ976♥ Q◆ A95♣ A873	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. You bid first.
Board: 78 Dealer: N Vul: EW HCP: 7	★ 53▼ AJ93◆ Q10752★ 102	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 79 Dealer: S Vul: None HCP: 13	▲ AJ76♥ KQ643◆ 5♣ K103	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 3♣ if possible. You bid first.
Board: 80 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: 76 Dealer: N Vul: EW North HCP: 12	North: ♠ K64 ♥ AJ10752	South: ♠ Q985 ♥ 3	West 2♠¹	North 1♥ Pass		Pass
South HCP: 7 Contract: 3♣ E	◆ 872 ◆ A	◆ K10954 ◆ Q53	1. 1N-2 2. autor	2S trans mat	fer to c	elubs
Board: 77 Dealer: S Vul: Both	North: ♠ 1082	South: ♠ QJ976	West	North	East	South 1♠
North HCP: 5 South HCP: 13 Contract: 3♥ W	★ A42★ J10732★ 65	♥ Q • A95 • A873	1NT 3♥	2♠ AP	X	Pass
Board: 78 Dealer: N Vul: EW	North: ♠ QJ864 ♥ 42	South:		North 1♠	1NT	Pass
North HCP: 12 South HCP: 7 Contract: 3 S	◆ KJ3 ◆ AJ7	◆ AJ93 ◆ Q10752 ◆ 102	2♦ Pass AP	Pass X	2♥ Pass	Pass 3♦
Board: 79 Dealer: S	North:	South:	West	North	East	South 1
Vul: None North HCP: 6 South HCP: 13 Contract: 3♥ S	♠ Q83♥ 1098♦ 7432♠ A87	♣ AJ76 ♥ KQ643 ♦ 5 ♣ K103	1NT 3♣ AP	2♥ Pass	X Pass	Pass 3♥
Board: 80 Dealer: N	North: ♠ KJ853	South: ★ 10976	West	North		
Vul: Both North HCP: 12 South HCP: 7 Contract: 3♠ N	▼ 106◆ AK43♣ J6	✓ AQ4✓ J8◆ 10953	X AP	1♠ Pass	1NT 3♣	2 ♠ 3 ♠

Board: 81 Dealer: S Vul: None HCP: 10	★ A10765▼ —◆ Q108◆ A8532	West Bids 1NT if possible. Partner bids first.
Board: 82 Dealer: N Vul: Both HCP: 12	♣ 7♥ AJ9876◆ AQ763♣ J	East Bids 1NT if possible. You bid first.
Board: 83 Dealer: S Vul: EW HCP: 7	◆ Q942♥ Q8754◆ Q◆ J95	West Bids 1NT if possible. Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 12	★ AK4▼ 1042◆ QJ9765◆ Q	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 85 Dealer: S Vul: NS HCP: 8	♣— ▼ A10632 ◆ 2 • KJ98753	West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first.

Board: 81 Dealer: S Vul: None North HCP: 10	North: ♠ A10765 ♥ — ♦ Q108	South: ♠ 2 ♥ KJ7654 ♠ AK9		North		South 1♥
South HCP: 12 Contract: 2♠ N	♣ A8532	♣ J104	1NT	∠ •	AP	
Board: 82 Dealer: N	North: ♠ 7	South: ♠ KQ986	West	North		
Vul: Both North HCP: 12 South HCP: 8 Contract: 3♥ N	★ AJ9876★ AQ763★ J	★ 42★ K109★ 1072	Pass AP	1 ♥ 2 ♥	1NT Pass	Pass 3♥
Board: 83 Dealer: S Vul: EW	North: ♠ Q942	South: ♠ 763	West	North	East	
North HCP: 7 South HCP: 12 Contract: 1N W	♥ Q8754 ♦ Q ♣ J95	◆ AJ◆ A8532◆ K106	1NT	AP		1♦
Board: 84 Dealer: N	North: ♠ AK4	South: ♠ 92	West	North	East	South
Vul: None North HCP: 12 South HCP: 9 Contract: 3♥ S	♥ 1042 ♦ QJ9765 ♣ Q	★ AKQ875★ 8★ 9832	2♠	1 ♦ 3 ♥	1NT AP	2♥
Board: 85 Dealer: S	North:	South: ♠ AJ108753	West	North	East	South 1♠
Vul: NS North HCP: 8 South HCP: 12 Contract: 4♠ S	▼ A10632 ◆ 2 ♣ KJ98753	♥ 97 ♦ K94 ♣ A	1NT 3♦ AP	2♣ Pass	Pass Pass	2♠

Board: 81 Dealer: S Vul: None HCP: 12	★ 2▼ KJ7654◆ AK9★ J104	West Bids 1NT if possible. You bid first.
Board: 82 Dealer: N Vul: Both HCP: 8	★ KQ986 ♥ 42 ♦ K109 ♣ 1072	East Bids 1NT if possible. Partner bids first.
Board: 83 Dealer: S Vul: EW HCP: 12	★ 763▼ AJ★ A8532★ K106	West Bids 1NT if possible. You bid first.
Board: 84 Dealer: N Vul: None HCP: 9	♦ 92♥ AKQ875♦ 8♠ 9832	East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first.
Board: 85 Dealer: S Vul: NS HCP: 12	AJ108753♥ 97★ K94A	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.

Board: 81 Dealer: S Vul: None North HCP: 10	North: ♠ A10765 ♥ — ♦ Q108	South: ♠ 2 ♥ KJ7654 ♠ AK9		North		South 1♥
South HCP: 12 Contract: 2♠ N	♣ A8532	♣ J104	1NT	∠ •	AP	
Board: 82 Dealer: N	North: ♠ 7	South: ♠ KQ986	West	North		
Vul: Both North HCP: 12 South HCP: 8 Contract: 3♥ N	★ AJ9876★ AQ763★ J	★ 42★ K109★ 1072	Pass AP	1 ♥ 2 ♥	1NT Pass	Pass 3♥
Board: 83 Dealer: S Vul: EW	North: ♠ Q942	South: ♠ 763	West	North	East	
North HCP: 7 South HCP: 12 Contract: 1N W	♥ Q8754 ♦ Q ♣ J95	◆ AJ◆ A8532◆ K106	1NT	AP		1♦
Board: 84 Dealer: N	North: ♠ AK4	South: ♠ 92	West	North	East	South
Vul: None North HCP: 12 South HCP: 9 Contract: 3♥ S	♥ 1042 ♦ QJ9765 ♣ Q	★ AKQ875★ 8★ 9832	2♠	1 ♦ 3 ♥	1NT AP	2♥
Board: 85 Dealer: S	North:	South: ♠ AJ108753	West	North	East	South 1♠
Vul: NS North HCP: 8 South HCP: 12 Contract: 4♠ S	▼ A10632 ◆ 2 ♣ KJ98753	♥ 97 ♦ K94 ♣ A	1NT 3♦ AP	2♣ Pass	Pass Pass	2♠

Board: 86 Dealer: N Vul: Both HCP: 12	★ K632★ 62★ K9862★ AQ	East Bids 1NT if possible. You bid first.
Board: 87 Dealer: S Vul: NS HCP: 10	♠ 64♥ QJ942♦ 107♠ AK102	West Bids 1NT if possible. Partner bids first.
Board: 88 Dealer: N Vul: None HCP: 12	♠ 6♥ J108♠ A108♠ AK9642	East Bids 1NT if possible. You bid first.
Board: 89 Dealer: S Vul: EW HCP: 5	▲ A96♥ J87◆ 1087♣ 7543	West Bids 1NT if possible. East Bids 4♠ if possible. Partner bids first.
Board: 90 Dealer: N Vul: Both HCP: 12	★ A653✓ —★ KQ43★ QJ1062	East Bids 1NT if possible. You bid first.

Board: 86 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: 87 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: 88 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3 N	North: ♠ 6 ▼ J108 ♠ A108 ♠ AK9642	South: ♠ AJ982 ♥ Q732 ♠ Q4 ♠ 103	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 89 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 4♠ E	North: ♠ A96 ♥ J87 ♦ 1087 ♠ 7543	South:	West 1NT	North 2♥	East 4♠	South 1 V AP
Board: 90 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 S	North: ♠ A653 ▼ — ♠ KQ43 ♠ QJ1062	South: ♠ Q92 ♥ Q10762 ♠ AJ82 ♠ 4	West AP	North 1♣	East 1NT	

Board: 86 Dealer: N Vul: Both HCP: 9	◆ Q8754◆ A975◆ Q10◆ J3	East Bids 1NT if possible. Partner bids first.
Board: 87 Dealer: S Vul: NS HCP: 12	▲ AJ3▼ 1083◆ AK862♣ 75	West Bids 1NT if possible. You bid first.
Board: 88 Dealer: N Vul: None HCP: 9	AJ982♥ Q732♦ Q4№ 103	East Bids 1NT if possible. Partner bids first.
Board: 89 Dealer: S Vul: EW HCP: 12	10♥ Q9652★ A64♣ AQ86	West Bids 1NT if possible. East Bids 4♠ if possible. You bid first.
Board: 90 Dealer: N Vul: Both HCP: 9	♣ Q92♥ Q10762◆ AJ82♣ 4	East Bids 1NT if possible. Partner bids first.

Board: 86 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: 87 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: 88 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3 N	North: ♠ 6 ▼ J108 ♠ A108 ♠ AK9642	South: ♠ AJ982 ♥ Q732 ♠ Q4 ♠ 103	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 89 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 4♠ E	North: ♠ A96 ♥ J87 ♦ 1087 ♠ 7543	South:	West 1NT	North 2♥	East 4♠	South 1 V AP
Board: 90 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 S	North: ♠ A653 ▼ — ♠ KQ43 ♠ QJ1062	South: ♠ Q92 ♥ Q10762 ♠ AJ82 ♠ 4	West AP	North 1♣	East 1NT	

Board: 91 Dealer: S Vul: NS HCP: 7	♣ 5 ♥ KQ85 ♦ 106 ♣ Q108762	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 92 Dealer: N Vul: None 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: 93 Dealer: S Vul: NS HCP: 10	◆ 98♥ QJ765◆ Q95◆ KQ5	West Bids 1NT if possible. Partner bids first.
Board: 94 Dealer: N Vul: Both HCP: 14	★ AK4▼ K10862◆ 83◆ KJ10	East Bids 1NT if possible. You bid first.
Board: 95 Dealer: S Vul: EW HCP: 5	♠ Q9853♥ 10♦ 73♠ K9543	West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first.

Board: 91 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 3♠ W	North:	South: ♠ Q104 ♥ 9742 ♠ KJ97 ♣ AK	West 1NT 3♠	North 2♣ AP	East 2♥	South 1 → 3 ♣
Board: 92 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2♠ E	North: ♠ Q75 ♥ KJ ♠ A9 ♠ KJ8764	South: ◆ 92 ▼ Q943 ◆ K8643 ◆ Q10	West 2♥	North 1♣ Pass	East 1NT 2♠	
Board: 93 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 2 N	North:	South: ♠ KJ1064 ▼ — ♠ AJ4 ♣ A10986	West 1NT	North 2♥	East AP	South 1♣
Board: 94 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 1N E	North: ♠ AK4 ♥ K10862 ♦ 83 ♣ KJ10	South: ♠ Q6532 ♥ J9 ♠ A975 ♠ Q8	West	North 1♥	East 1NT	
Board: 95 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 3•X W	North: ♠ Q9853 ♥ 10 • 73 ♣ K9543	South: ♠ K4 ▼ AQ8642 ♦ 5 ♣ A876	West 1NT 3◆	North Pass X	East Pass AP	1♥

Board: 91 Dealer: S Vul: NS HCP: 13	◆ Q104◆ 9742◆ KJ97◆ AK	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. You bid first.
Board: 92 Dealer: N Vul: None 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: 93 Dealer: S Vul: NS HCP: 13	★ KJ1064♥ —◆ AJ4◆ A10986	West Bids 1NT if possible. You bid first.
Board: 94 Dealer: N Vul: Both HCP: 9	♣ Q6532♥ J9◆ A975♣ Q8	East Bids 1NT if possible. Partner bids first.
Board: 95 Dealer: S Vul: EW HCP: 13	★ K4✓ AQ8642◆ 5◆ A876	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.

Board: 91 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 3♠ W	North:	South: ♠ Q104 ♥ 9742 ♠ KJ97 ♣ AK	West 1NT 3♠	North 2♣ AP	East 2♥	South 1 → 3 ♣
Board: 92 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2♠ E	North: ♠ Q75 ♥ KJ ♠ A9 ♠ KJ8764	South: ♠ 92 ♥ Q943 ♠ K8643 ♠ Q10	West 2♥	North 1♣ Pass	East 1NT 2♠	
Board: 93 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 2 N	North:	South: ♠ KJ1064 ▼ — ♠ AJ4 ♣ A10986	West 1NT	North 2♥	East AP	South 1♣
Board: 94 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 1N E	North: ♠ AK4 ♥ K10862 ♦ 83 ♣ KJ10	South: ♠ Q6532 ♥ J9 ♠ A975 ♠ Q8	West	North 1♥	East 1NT	
Board: 95 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 3•X W	North: ♠ Q9853 ♥ 10 • 73 ♣ K9543	South: ♠ K4 ▼ AQ8642 ♦ 5 ♣ A876	West 1NT 3◆	North Pass X	East Pass AP	1♥

Board: 96 Dealer: N Vul: Both HCP: 12	108✓ QJ863AA AJ1074	East Bids 1NT if possible. You bid first.
Board: 97 Dealer: S Vul: None 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: 98 Dealer: N Vul: EW HCP: 14	★862★ AQJ93★ 6★ AK83	East Bids 1NT if possible. You bid first.
Board: 99 Dealer: S Vul: NS 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: 100 Dealer: N Vul: NS HCP: 14	♠ Q2 ♥ KJ8762 ♦ QJ ♣ KQ4	East Bids 1NT if possible. You bid first.

Board: 96 Dealer: N Vul: Both North HCP: 12	North: ♠ 108 ♥ QJ863 ♦ A	South: ♠ KQJ752 ♥ 95 ♠ KQ4	West AP	North 1♥	East 1NT	
South HCP: 11 Contract: 2♠ S	♣ AJ1074	♣ 93	All			
Board: 97 Dealer: S Vul: None	North: ♠ Q864	South: ♠ AK9	West	North	East	South 1
North HCP: 5 South HCP: 19 Contract: 2♥ W	▼ 5◆ 854◆ K8752	◆ AJ9◆ AQJ97◆ 93	1NT 2♥	Pass AP	2•	X
Board: 98 Dealer: N Vul: EW	North: ♠ 862	South: ♠ A743	West	North		
North HCP: 14 South HCP: 11 Contract: 2 S	◆ AQJ93◆ 6◆ AK83	♥ 6 ♦ KQJ9873 ♣ J	AP	1♥	1NT	2•
Board: 99 Dealer: S	North: ♠ 9	South: ♠ KQJ5	West	North	East	South 1
Vul: NS North HCP: 5 South HCP: 13 Contract: 3♠ W	♥ Q872 • 1094 • K9875	♥ 93 ♦ AK8632 ♣ 2	1NT 2♠	Pass Pass	2 ♥ 3♠	Pass AP
Board: 100 Dealer: N Vul: NS	North: ♠ Q2	South: ♠ AJ987	West	North		
North HCP: 14 South HCP: 10 Contract: 2 S	∨ KJ8762 ♦ QJ ♣ KQ4	♥ Q5 ♦ K952 ♣ 53	AP	1♥	1NT	2♠

Board: 96 Dealer: N Vul: Both HCP: 11	★ KQJ752♥ 95◆ KQ4◆ 93	East Bids 1NT if possible. Partner bids first.
Board: 97 Dealer: S Vul: None 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: 98 Dealer: N Vul: EW HCP: 11	♠ A743♥ 6♠ KQJ9873♠ J	East Bids 1NT if possible. Partner bids first.
Board: 99 Dealer: S Vul: NS 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: 100 Dealer: N Vul: NS HCP: 10	▲ AJ987♥ Q5◆ K952♣ 53	East Bids 1NT if possible. Partner bids first.

Board: 96 Dealer: N Vul: Both North HCP: 12	North: ♠ 108 ♥ QJ863 ♦ A	South: ♠ KQJ752 ♥ 95 ♠ KQ4	West AP	North 1♥	East 1NT	
South HCP: 11 Contract: 2♠ S	♣ AJ1074	♣ 93	All			
Board: 97 Dealer: S Vul: None	North: ♠ Q864	South: ♠ AK9	West	North	East	South 1
North HCP: 5 South HCP: 19 Contract: 2♥ W	▼ 5◆ 854◆ K8752	◆ AJ9◆ AQJ97◆ 93	1NT 2♥	Pass AP	2•	X
Board: 98 Dealer: N Vul: EW	North: ♠ 862	South: ♠ A743	West	North		
North HCP: 14 South HCP: 11 Contract: 2 S	◆ AQJ93◆ 6◆ AK83	♥ 6 ♦ KQJ9873 ♣ J	AP	1♥	1NT	2•
Board: 99 Dealer: S	North: ♠ 9	South: ♠ KQJ5	West	North	East	South 1
Vul: NS North HCP: 5 South HCP: 13 Contract: 3♠ W	♥ Q872 • 1094 • K9875	♥ 93 ♦ AK8632 ♣ 2	1NT 2♠	Pass Pass	2 ♥ 3♠	Pass AP
Board: 100 Dealer: N Vul: NS	North: ♠ Q2	South: ♠ AJ987	West	North		
North HCP: 14 South HCP: 10 Contract: 2 S	∨ KJ8762 ♦ QJ ♣ KQ4	♥ Q5 ♦ K952 ♣ 53	AP	1♥	1NT	2♠

Board: 101 Dealer: S Vul: None HCP: 11	★ KQJ75★ 32★ 105★ AJ54	West Bids 1NT if possible. Partner bids first.
Board: 102 Dealer: N Vul: EW HCP: 12		East Bids 1NT if possible. You bid first.
Board: 103 Dealer: S Vul: Both HCP: 6	1075K10873K7656	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 104 Dealer: N Vul: NS HCP: 13	◆ 92♥ Q85◆ A32◆ AQJ97	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 105 Dealer: S Vul: Both HCP: 8	102KQJ1032963Q3	West Bids 1NT if possible. Partner bids first.

Board: 101 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2♠ N	North: ♠ KQJ75 ▼ 32 • 105 ♣ AJ54	South: ♠ 10 ♥ KQ875 ♠ AQJ63 ♣ 97	West 1NT	North 2♣	East AP	South 1♥
Board: 102 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: 103 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	East 2♥ Pass	1 ♣ Pass
Board: 104 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 3♥ S	North:	South: ♠ KJ53 ♥ KJ97 ♦ 76 ♣ 1063	West 2♥ Pass AP	North 1♣ Pass X	East 1NT 2♠ Pass	
Board: 105 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2♥ N	North: ♠ 102 ♥ KQJ1032 ♦ 963 ♣ Q3	South: ◆ 97543 ▼ 7 ◆ KQ54 ◆ AK4	West 1NT	North 2♥	East AP	South 1♣

Board: 101 Dealer: S Vul: None HCP: 12	▲ 10▼ KQ875◆ AQJ63♣ 97	West Bids 1NT if possible. You bid first.
Board: 102 Dealer: N Vul: EW HCP: 7	♣ Q975♥ KQ96◆ 876♣ 96	East Bids 1NT if possible. Partner bids first.
Board: 103 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: 104 Dealer: N Vul: NS HCP: 8	★ KJ53★ KJ97◆ 76◆ 1063	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 105 Dealer: S Vul: Both HCP: 12	◆ 97543♥ 7◆ KQ54◆ AK4	West Bids 1NT if possible. You bid first.

Board: 101 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2♠ N	North: ♠ KQJ75 ▼ 32 • 105 ♣ AJ54	South: ♠ 10 ♥ KQ875 ♠ AQJ63 ♣ 97	West 1NT	North 2♣	East AP	South 1♥
Board: 102 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: 103 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	East 2♥ Pass	1 ♣ Pass
Board: 104 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 3♥ S	North:	South: ♠ KJ53 ♥ KJ97 ♦ 76 ♣ 1063	West 2♥ Pass AP	North 1♣ Pass X	East 1NT 2♠ Pass	
Board: 105 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2♥ N	North: ♠ 102 ♥ KQJ1032 ♦ 963 ♣ Q3	South: ◆ 97543 ▼ 7 ◆ KQ54 ◆ AK4	West 1NT	North 2♥	East AP	South 1♣

Board: 106 Dealer: N Vul: None HCP: 16	▲ A97♥ K10654♦ 6♣ AKQ5	East Bids 1NT if possible. You bid first.
Board: 107 Dealer: S Vul: Both HCP: 9	★ 74♥ QJ832★ A10★ Q1085	West Bids 1NT if possible. Partner bids first.
Board: 108 Dealer: N Vul: None HCP: 14	♣ J103♥ K2♦ AK7♣ QJ972	East Bids 1NT if possible. You bid first.
Board: 109 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: 110 Dealer: N Vul: NS HCP: 13	◆ Q8743♥ AJ4◆ —◆ AQ972	East Bids 1NT if possible. You bid first.

Board: 106 Dealer: N Vul: None North HCP: 16	North: ♠ A97 ♥ K10654 ♦ 6	South: ♠ Q1082 ♥ Q98 ♦ J874		North 1♥	1NT	
South HCP: 5 Contract: 3♥ N	♣ AKQ5	♦ 73	Pass	3♥	AP	
Board: 107 Dealer: S Vul: Both	North: ♠ 74	South: ♠ KQ832	West	North	East	South 1♠
North HCP: 9 South HCP: 12 Contract: 4♥ N	◆ QJ832 ◆ A10 ◆ Q1085	◆ A654 ◆ K982 ◆ —	1NT AP	2♥	Pass	4♥
Board: 108 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 1N E	North: ♣ J103 ♥ K2 ♣ AK7 ♣ QJ972	South: ♠ K842 ♥ AQ96 ♦ 982 ♣ 103	West	North 1♣	East 1NT	
Board: 109 Dealer: S	North:	South: ♠ QJ6	West	North	East	South 1
Vul: EW North HCP: 10	♥ KQJ103	▼ A842	1NT	2 v	2♠	3♥
South HCP: 12 Contract: 5♥X N	◆ J843 ◆ K765	◆ K975 ◆ Q10	3♠ Pass	4♥ 5♥	4 ♠ X	Pass AP
Board: 110 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ Q8743 ♠ AJ4 ♠ — ♠ AQ972	South:	West	North 1♠	East 1NT	

Board: 106 Dealer: N Vul: None HCP: 5	◆ Q1082◆ Q98◆ J874◆ 73	East Bids 1NT if possible. Partner bids first.
Board: 107 Dealer: S Vul: Both HCP: 12	★ KQ832▼ A654◆ K982◆ —	West Bids 1NT if possible. You bid first.
Board: 108 Dealer: N Vul: None HCP: 9	★ K842★ AQ96◆ 982★ 103	East Bids 1NT if possible. Partner bids first.
Board: 109 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: 110 Dealer: N Vul: NS HCP: 6	J5♥ Q109762◆ QJ73♣ 3	East Bids 1NT if possible. Partner bids first.

Board: 106 Dealer: N Vul: None North HCP: 16	North: ♠ A97 ♥ K10654 ♦ 6	South: ♠ Q1082 ♥ Q98 ♦ J874		North 1♥	1NT	
South HCP: 5 Contract: 3♥ N	♣ AKQ5	♦ 73	Pass	3♥	AP	
Board: 107 Dealer: S Vul: Both	North: ♠ 74	South: ♠ KQ832	West	North	East	South 1♠
North HCP: 9 South HCP: 12 Contract: 4♥ N	◆ QJ832 ◆ A10 ◆ Q1085	◆ A654 ◆ K982 ◆ —	1NT AP	2♥	Pass	4♥
Board: 108 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 1N E	North: ♣ J103 ♥ K2 ♣ AK7 ♣ QJ972	South: ♠ K842 ♥ AQ96 ♦ 982 ♣ 103	West	North 1♣	East 1NT	
Board: 109 Dealer: S	North:	South: ♠ QJ6	West	North	East	South 1
Vul: EW North HCP: 10	♥ KQJ103	▼ A842	1NT	2 *	2♠	3♥
South HCP: 12 Contract: 5♥X N	◆ J843 ◆ K765	◆ K975 ◆ Q10	3♠ Pass	4♥ 5♥	4 ♠ X	Pass AP
Board: 110 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ Q8743 ♠ AJ4 ♠ — ♠ AQ972	South:	West	North 1♠	East 1NT	

Board: 111 Dealer: S Vul: EW HCP: 6	AQ965431098653—	West Bids 1NT if possible. Partner bids first.
Board: 112 Dealer: N Vul: None HCP: 14	AJ3KQ1062←KJ1096	East Bids 1NT if possible. You bid first.
Board: 113 Dealer: S Vul: NS HCP: 6	◆ Q832♥ A10952◆ 1072◆ 5	West Bids 1NT if possible. Partner bids first.
Board: 114 Dealer: N Vul: None HCP: 12	♣ J ♥ KQ1084 ♦ AQ753 ♣ 96	East Bids 1NT if possible. You bid first.
Board: 115 Dealer: S Vul: NS HCP: 9	★ A865♥ 6★ AJ96432★ 10	West Bids 1NT if possible. Partner bids first.

Board: 111 Dealer: S Vul: EW	North: ♠ AQ96543	South: ♠ 8	West	North	East	South 1
North HCP: 6 South HCP: 15 Contract: 4♠ N	♥ 10 ♦ 98653 ♣ —	◆ AQJ964 ◆ KQ ◆ K1065	1NT Pass Pass	Pass 2♠ 4♠		2♥ 3NT
Board: 112 Dealer: N Vul: None North HCP: 14 South HCP: 4 Contract: 3 N	North: ♠ AJ3 ♥ KQ1062 ←— ♣ KJ1096	South:	West AP	North 1♥	East 1NT	
Board: 113 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q832 ♥ A10952 ♦ 1072 ♣ 5	South: ♠ AJ4 ♥ Q843 ♠ Q4 ♠ A982	West 1NT	North AP	East	South 1♣
Board: 114 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2 N	North: ♠ J ♥ KQ1084 ♦ AQ753 ♣ 96	South: ♠ A7654 ♥ 962 ♠ 4 ♠ Q1085	West AP	North 1♥	East 1NT	
Board: 115 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 2 \(\) N	North: ♠ A865 ♥ 6 ♠ AJ96432 ♣ 10	South: ♠ Q7 ♥ KJ1082 ♠ K10 ♣ A982	West 1NT	North 2	East AP	South 1♥

Board: 111 Dealer: S Vul: EW HCP: 15	♣ 8 ♥ AQJ964 ♦ KQ ♣ K1065	West Bids 1NT if possible. You bid first.
Board: 112 Dealer: N Vul: None HCP: 4	1097649843KJ95✓	East Bids 1NT if possible. Partner bids first.
Board: 113 Dealer: S Vul: NS HCP: 13	AJ4♥ Q843♦ Q4♣ A982	West Bids 1NT if possible. You bid first.
Board: 114 Dealer: N Vul: None HCP: 6	★ A7654♥ 962♦ 4♣ Q1085	East Bids 1NT if possible. Partner bids first.
Board: 115 Dealer: S Vul: NS HCP: 13	♣ Q7♥ KJ1082◆ K10♣ A982	West Bids 1NT if possible. You bid first.

Board: 111 Dealer: S Vul: EW	North: ♠ AQ96543	South: ♠ 8	West	North	East	South 1
North HCP: 6 South HCP: 15 Contract: 4♠ N	♥ 10 ♦ 98653 ♣ —	◆ AQJ964 ◆ KQ ◆ K1065	1NT Pass Pass	Pass 2♠ 4♠		2♥ 3NT
Board: 112 Dealer: N Vul: None North HCP: 14 South HCP: 4 Contract: 3 N	North: ♠ AJ3 ♥ KQ1062 ←— ♣ KJ1096	South:	West AP	North 1♥	East 1NT	
Board: 113 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q832 ♥ A10952 ♦ 1072 ♣ 5	South: ♠ AJ4 ♥ Q843 ♠ Q4 ♠ A982	West 1NT	North AP	East	South 1♣
Board: 114 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2 N	North: ♠ J ♥ KQ1084 ♦ AQ753 ♣ 96	South: ♠ A7654 ♥ 962 ♠ 4 ♠ Q1085	West AP	North 1♥	East 1NT	
Board: 115 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 2 \(\) N	North: ♠ A865 ♥ 6 ♠ AJ96432 ♣ 10	South: ♠ Q7 ♥ KJ1082 ♠ K10 ♣ A982	West 1NT	North 2	East AP	South 1♥

Board: 116 Dealer: N Vul: Both HCP: 12	★ KJ985★ 8★ A854★ A62	East Bids 1NT if possible. You bid first.
Board: 117 Dealer: S Vul: NS HCP: 5	♣ Q76432♥ J◆ Q542♣ 92	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 118 Dealer: N Vul: EW HCP: 12	★ K1065♥ QJ◆ Q4★ A7542	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 119 Dealer: S Vul: None HCP: 7	★—K1097432KJ54493	West Bids 1NT if possible. Partner bids first.
Board: 120 Dealer: N Vul: NS HCP: 14	★73★ K5★ AQ104★ AJ964	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.

Board: 116 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♥ S	North: ♠ KJ985 ♥ 8 ♠ A854 ♣ A62	South:	West AP	North 1♠	East 1NT	
Board: 117 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 4 W	North: ♠ Q76432 ♥ J ♦ Q542 ♠ 92	South: • 109 • K10 • A98 • KQ10653		North Pass AP	East 4◆¹	South 1♣ Pass
Board: 118 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 4 E	North: ♠ K1065 ♥ QJ • Q4 ♣ A7542	South: ♠ AQ7432 ♥ 83 • 109 ♣ 1063	2 ♦ 4 ♥	North 1♣ Pass AP er accep	1NT 3 ▼ ¹	South Pass Pass after NT
Board: 119 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 4 \(\mathbb{V} \) N	North: ♠— ▼ K1097432 ◆ KJ54 ♣ 93	South: ♠ AQ65 ♥ J65 ♦ 9 ♠ KQ1085	West 1NT	North 4♥	East AP	South 1♣
Board: 120 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 4♠ E	North: ♠ 73 ♥ K5 ♠ AQ104 ♠ AJ964	South: ♠ 6 ♥ QJ83 ♠ K76532 ♠ 82	West 4♥¹ 1. Texa	North 1♣ Pass as		South Pass AP

Board: 116 Dealer: N Vul: Both HCP: 10	♣ 4♥ KJ974♦ K9♣ K9754	East Bids 1NT if possible. Partner bids first.
Board: 117 Dealer: S Vul: NS HCP: 12	109K10A98KQ10653	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 118 Dealer: N Vul: EW HCP: 6	AQ7432♥831091063	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 119 Dealer: S Vul: None HCP: 12	AQ65J659KQ1085	West Bids 1NT if possible. You bid first.
Board: 120 Dealer: N Vul: NS HCP: 6	♠ 6♥ QJ83♠ K76532♠ 82	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.

Board: 116 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♥ S	North: ♠ KJ985 ♥ 8 ♠ A854 ♣ A62	South:	West AP	North 1♠	East 1NT	
Board: 117 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 4 W	North: ♠ Q76432 ♥ J ♦ Q542 ♠ 92	South: • 109 • K10 • A98 • KQ10653		North Pass AP	East 4◆¹	South 1♣ Pass
Board: 118 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 4 E	North: ♠ K1065 ♥ QJ • Q4 ♣ A7542	South: ♠ AQ7432 ♥ 83 • 109 ♣ 1063	2 ♦ 4 ♥	North 1♣ Pass AP er accep	1NT 3 ▼ ¹	South Pass Pass after NT
Board: 119 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 4 \(\mathbb{V} \) N	North: ♠— ▼ K1097432 ◆ KJ54 ♣ 93	South: ♠ AQ65 ♥ J65 ♦ 9 ♠ KQ1085	West 1NT	North 4♥	East AP	South 1♣
Board: 120 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 4♠ E	North: ♠ 73 ♥ K5 ♠ AQ104 ♠ AJ964	South: ♠ 6 ♥ QJ83 ♠ K76532 ♠ 82	West 4♥¹ 1. Texa	North 1♣ Pass as		South Pass AP

Board: 121 Dealer: S Vul: None HCP: 6	◆ 9♥ Q1074◆ 873◆ A9653	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 122 Dealer: N Vul: NS HCP: 13	★ KQJ92♥ QJ◆ A9876◆ 6	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 123 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: 124 Dealer: N Vul: None HCP: 13	AQ732QQ9K9843	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 125 Dealer: S Vul: EW HCP: 8	◆ Q10753◆ 94◆ AQ983◆ 4	West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.

Board: 121 Dealer: S Vul: None	North: ♠9	South: ★ 762	West	North	East	South 1
North HCP: 6	♥ Q1074	♥ A96		Pass	2♥	Pass
South HCP: 14	♦ 873 ♣ A9653	♦ AQJ965 • K	3 ♠ ¹	AP		
Contract: 3♠ W	₩ N3033	₹ K	1. Supe	er accep	tance a	itter NT
Board: 122	North:	South:				
Dealer: N	Norui. ♠ KQJ92	1086 1086	West	North	East	South
Vul: NS North HCP: 13	♥ QJ	♥ A1086		1♠	1NT	2♠
South HCP: 6 Contract: 3♣ E	◆ A9876 ◆ 6	◆ Q10532 ◆ 5	Pass	Pass	3♣	AP
Board: 123 Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ K1065	♠ AQ32				1♦
North HCP: 5	♥ 9632 ♦—	♥ 10 ♦ AJ1063	1NT		2 \(\phi\)	X
South HCP: 14	◆ Q8432	♦ K97	2♥ Pass	Pass 3♣	Pass 3 V	X AP
Contract: 3♥ W	_ (*	,	1 ass	J 4	J ▼	Al
Board: 124 Dealer: N	North:	South:	West	North	Fact	South
Vul: None	♠ AQ732	♦ 964	WCSt	1 \o 1 \d	1NT	2 ♠
North HCP: 13	♥ Q	✓ AK106◆ J107654	Pass	Pass	3♣	3♠
South HCP: 8 Contract: 3♠ N	♦ Q9 ♣ K9843	♦ —	AP			
Doords 125						
Board: 125 Dealer: S	North:	South:	West	North	East	South
Vul: EW	♦ Q10753	♣ J82				1♥
North HCP: 8	♥ 94 ♦ AQ983	♥ A108653 ♦ KJ	1NT	Pass	Pass	2♥
South HCP: 13 Contract: 3♥ S	• AQ>63 • 4	♦ A5	3♣	3♥	AP	

Board: 121 Dealer: S Vul: None HCP: 14	★ 762♥ A96♦ AQJ965★ K	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. You bid first.
Board: 122 Dealer: N Vul: NS HCP: 6	1086✓ A1086✓ Q10532✓ 5	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 123 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: 124 Dealer: N Vul: None HCP: 8	◆ 964♥ AK106◆ J107654◆ —	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 125 Dealer: S Vul: EW HCP: 13		West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.

Board: 121 Dealer: S Vul: None	North: ♠9	South: ★ 762	West	North	East	South 1
North HCP: 6	♥ Q1074	♥ A96		Pass	2♥	Pass
South HCP: 14	♦ 873 ♣ A9653	♦ AQJ965 • K	3 ♠ ¹	AP		
Contract: 3♠ W	₩ N3033	₹ K	1. Supe	er accep	tance a	itter NT
Board: 122	North:	South:				
Dealer: N	Norui. ♠ KQJ92	1086 1086	West	North	East	South
Vul: NS North HCP: 13	♥ QJ	♥ A1086		1♠	1NT	2♠
South HCP: 6 Contract: 3♣ E	◆ A9876 ◆ 6	◆ Q10532 ◆ 5	Pass	Pass	3♣	AP
Board: 123 Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ K1065	♠ AQ32				1♦
North HCP: 5	♥ 9632 ♦—	♥ 10 ♦ AJ1063	1NT		2 \(\phi\)	X
South HCP: 14	◆ Q8432	♦ K97	2♥ Pass	Pass 3♣	Pass 3 V	X AP
Contract: 3♥ W	_ (*	,	1 ass	J 4	J ▼	Al
Board: 124 Dealer: N	North:	South:	West	North	Fact	South
Vul: None	♠ AQ732	♦ 964	WCSt	1 \o 1 \d	1NT	2 ♠
North HCP: 13	♥ Q	✓ AK106◆ J107654	Pass	Pass	3♣	3♠
South HCP: 8 Contract: 3♠ N	♦ Q9 ♣ K9843	♦ —	AP			
Doords 125						
Board: 125 Dealer: S	North:	South:	West	North	East	South
Vul: EW	♦ Q10753	♣ J82				1♥
North HCP: 8	♥ 94 ♦ AQ983	♥ A108653 ♦ KJ	1NT	Pass	Pass	2♥
South HCP: 13 Contract: 3♥ S	• AQ>63 • 4	♦ A5	3♣	3♥	AP	

Board: 126 Dealer: N Vul: EW 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: 127 Dealer: S Vul: Both HCP: 10	Q2KQ1074386K85	West Bids 1NT if possible. Partner bids first.
Board: 128 Dealer: N Vul: EW HCP: 14	AQ732J5AJ1095Q	East Bids 1NT if possible. You bid first.
Board: 129 Dealer: S Vul: Both HCP: 8	J75KQ9873—Q1084	West Bids 1NT if possible. Partner bids first.
Board: 130 Dealer: N Vul: Both HCP: 14	A1054✓ AQ1097654A✓ A	East Bids 1NT if possible. West Bids 3♣ if possible. West Bids 5♦ if possible. You bid first.

Board: 126 Dealer: N Vul: EW North HCP: 14 South HCP: 5 Contract: 2♠ E	North: ♠ KQ97 ♥ 2 ♠ AJ832 ♣ KJ9	South:	West 2♥	North 1♦ Pass		South Pass AP
Board: 127 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 2 N	North: ♠ Q2 ♥ KQ10743 ♦ 86 ♠ K85	South: ♠ AK94 ♥ J5 ♠ AQ543 ♣ 63	West 1NT	North 2♥	East AP	South 1♦
Board: 128 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2♥ S	North: ♠ AQ732 ♥ J5 ♠ AJ1095 ♠ Q	South: ♠ 8 ♥ Q10876 ♠ 3 ♠ AK5432	West AP	North 1♠	East 1NT	
Board: 129 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2 N	North: ♣ J75 ▼ KQ9873 ← — ♣ Q1084	South: ♠ A643 ♥ A5 ♦ J94 ♠ KJ52	West 1NT	North 2♥	East AP	South 1♣
Board: 130 Dealer: N Vul: Both 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: 126 Dealer: N Vul: EW HCP: 5	108✓ QJ107675✓ Q1063	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 127 Dealer: S Vul: Both HCP: 14	★ AK94♥ J5◆ AQ543◆ 63	West Bids 1NT if possible. You bid first.
Board: 128 Dealer: N Vul: EW HCP: 9	♦8 ♥ Q10876 ♦ 3 • AK5432	East Bids 1NT if possible. Partner bids first.
Board: 129 Dealer: S Vul: Both HCP: 13	▲ A643✓ A5◆ J94◆ KJ52	West Bids 1NT if possible. You bid first.
Board: 130 Dealer: N Vul: Both 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: 126 Dealer: N Vul: EW North HCP: 14 South HCP: 5 Contract: 2♠ E	North: ♠ KQ97 ♥ 2 ♠ AJ832 ♣ KJ9	South:	West 2♥	North 1♦ Pass		South Pass AP
Board: 127 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 2 N	North: ♠ Q2 ♥ KQ10743 ♦ 86 ♠ K85	South: ♠ AK94 ♥ J5 ♠ AQ543 ♣ 63	West 1NT	North 2♥	East AP	South 1♦
Board: 128 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2♥ S	North: ♠ AQ732 ♥ J5 ♠ AJ1095 ♠ Q	South: ♠ 8 ♥ Q10876 ♠ 3 ♠ AK5432	West AP	North 1♠	East 1NT	
Board: 129 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2 N	North: ♣ J75 ▼ KQ9873 ← — ♣ Q1084	South: ♠ A643 ♥ A5 ♦ J94 ♠ KJ52	West 1NT	North 2♥	East AP	South 1♣
Board: 130 Dealer: N Vul: Both 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: 131 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: 132 Dealer: N Vul: EW HCP: 13		East Bids 1NT if possible. You bid first.
Board: 133 Dealer: S Vul: None HCP: 8	★ A1092▼ 108◆ A10765◆ 86	West Bids 1NT if possible. Partner bids first.
Board: 134 Dealer: N Vul: NS HCP: 12	♣ Q73♥ KQ542◆ AJ2♣ 85	East Bids 1NT if possible. You bid first.
Board: 135 Dealer: S Vul: EW HCP: 6	★ 4▼ KQJ54★ 10854★ 982	West Bids 1NT if possible. Partner bids first.

Board: 131 Dealer: S Vul: None	North: ♠ Q87643 ▼ —	South: ♠ AJ109 ♥ Q42		North Pass	East $4 ightharpoonup 1$	South 1♣ Pass
North HCP: 6 South HCP: 12 Contract: 4♥ W	◆ A1052 ◆ 643	◆ QJ ◆ Q1052	4 ♥ 1. Texa	AP as		
Board: 132 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North: ▲ J876 ♥ J6 ♦ KJ94 ♣ AK9	South: ♠ Q1092 ♥ Q1074 ♠ Q8 ♠ 1076	West	North 1+	East 1NT	
Board: 133 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ A1092 ♥ 108 ♠ A10765 ♣ 86	South: ♠ KJ84 ♥ J9652 ♦ — ♣ AQJ4	West 1NT	North AP	East	South 1♥
Board: 134 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 2 N	North: ♠ Q73 ♥ KQ542 ♠ AJ2 ♣ 85	South: ♠ K102 ♥ 987 ♠ Q98 ♠ Q1043	West AP	North 1♥	East 1NT	
Board: 135 Dealer: S Vul: EW North HCP: 6 South HCP: 14 Contract: 1N W	North:	South: ♠ AK732 ♥ 72 ♠ K73 ♣ KJ7	West 1NT	North AP	East	South 1♠

Board: 131 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.
Board: 132 Dealer: N Vul: EW HCP: 6	♣ Q1092 ♥ Q1074 ♦ Q8 ♣ 1076	You bid first. East Bids 1NT if possible. Partner bids first.
Board: 133 Dealer: S Vul: None HCP: 12	★ KJ84▼ J9652◆ —★ AQJ4	West Bids 1NT if possible. You bid first.
Board: 134 Dealer: N Vul: NS HCP: 7	★K102♥ 987◆ Q98◆ Q1043	East Bids 1NT if possible. Partner bids first.
Board: 135 Dealer: S Vul: EW HCP: 14	♠ AK732♥ 72♦ K73♠ KJ7	West Bids 1NT if possible. You bid first.

Board: 131 Dealer: S Vul: None	North: ♠ Q87643 ▼ —	South: ♠ AJ109 ♥ Q42		North Pass	East $4 ightharpoonup 1$	South 1♣ Pass
North HCP: 6 South HCP: 12 Contract: 4♥ W	◆ A1052 ◆ 643	◆ QJ ◆ Q1052	4 ♥ 1. Texa	AP as		
Board: 132 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North: ▲ J876 ♥ J6 ♦ KJ94 ♣ AK9	South: ♠ Q1092 ♥ Q1074 ♠ Q8 ♠ 1076	West	North 1+	East 1NT	
Board: 133 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ A1092 ♥ 108 ♠ A10765 ♣ 86	South: ♠ KJ84 ♥ J9652 ♦ — ♣ AQJ4	West 1NT	North AP	East	South 1♥
Board: 134 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 2 N	North: ♠ Q73 ♥ KQ542 ♠ AJ2 ♣ 85	South: ♠ K102 ♥ 987 ♠ Q98 ♠ Q1043	West AP	North 1♥	East 1NT	
Board: 135 Dealer: S Vul: EW North HCP: 6 South HCP: 14 Contract: 1N W	North:	South: ♠ AK732 ♥ 72 ♠ K73 ♣ KJ7	West 1NT	North AP	East	South 1♠

Board: 136 Dealer: N Vul: Both HCP: 13	♣ QJ6♥ KQ842◆ KQ♣ 965	East Bids 1NT if possible. You bid first.
Board: 137 Dealer: S Vul: NS HCP: 10	★ KQ983▼ 9743◆ QJ4◆ Q	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. Partner bids first.
Board: 138 Dealer: N Vul: EW 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: 139 Dealer: S Vul: Both HCP: 7	◆ Q865♥ 3◆ 87◆ AJ10763	West Bids 1NT if possible. Partner bids first.
Board: 140 Dealer: N Vul: None HCP: 13	★ K▼ K86◆ KQ983◆ Q932	East Bids 1NT if possible. You bid first.

Board: 136 Dealer: N Vul: Both North HCP: 13 South HCP: 9	North: ♠ QJ6 ♥ KQ842 ♠ KQ	South: ♠ A10753 ♥ 7 • 108 • A11072	West AP	North 1♥	East 1NT	
Contract: 2♠ S	♣ 965	♣ AJ1072				
Board: 137 Dealer: S	North: ♠ KQ983	South: ♠ 105	West	North	East	South 1
Vul: NS North HCP: 10	♥ 9743	♥ KJ8652	1NT	2♥	Pass	Pass
South HCP: 12	• QJ4	◆ AK7	3♣	3♥	4♣	Pass
Contract: 4♣X W	♣ Q	♣ J2	Pass	X	AP	
Board: 138	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ AJ83	♦ Q9654		1♥	1NT	Pass
North HCP: 14	♥ AQ872	♥ J106	2 ♠ ¹	Pass	3 ♣ ²	AP
South HCP: 4 Contract: 3♣ E	◆ K10 ◆ 96	◆ 8762 ♣ J	 1. 1N-2S transfer to clubs 2. automat 			
Board: 139 Dealer: S Vul: Both	North: ♠ Q865	South: ♠ 932	West	North	East	
North HCP: 7 South HCP: 12 Contract: 2♣ N	♥ 3 • 87 • AJ10763	★ K10865◆ AK9◆ Q5	1NT	2♣	AP	1♥
Board: 140 Dealer: N Vul: None	North: ♠ K	South: ♠ AJ62	West	North	Fast	South
North HCP: 13 South HCP: 7 Contract: 1N E	★ K86★ KQ983★ Q932	♥ Q10972 ♦ 102 • 76	West	1♦	1NT	

Board: 136 Dealer: N Vul: Both HCP: 9	★ A10753♥ 7♦ 108♠ AJ1072	East Bids 1NT if possible. Partner bids first.
Board: 137 Dealer: S Vul: NS HCP: 12	★ 105▼ KJ8652◆ AK7♣ J2	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. You bid first.
Board: 138 Dealer: N Vul: EW 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: 139 Dealer: S Vul: Both HCP: 12	♦ 932♥ K10865♦ AK9♠ Q5	West Bids 1NT if possible. You bid first.
Board: 140 Dealer: N Vul: None HCP: 7	AJ62♥ Q10972102₹ 76	East Bids 1NT if possible. Partner bids first.

Board: 136 Dealer: N Vul: Both North HCP: 13 South HCP: 9	North: ♠ QJ6 ♥ KQ842 ♠ KQ	South: ♠ A10753 ♥ 7 • 108 • A11072	West AP	North 1♥	East 1NT	
Contract: 2♠ S	♣ 965	♣ AJ1072				
Board: 137 Dealer: S	North: ♠ KQ983	South: ♠ 105	West	North	East	South 1
Vul: NS North HCP: 10	♥ 9743	♥ KJ8652	1NT	2♥	Pass	Pass
South HCP: 12	• QJ4	◆ AK7	3♣	3♥	4♣	Pass
Contract: 4♣X W	♣ Q	♣ J2	Pass	X	AP	
Board: 138	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ AJ83	♦ Q9654		1♥	1NT	Pass
North HCP: 14	♥ AQ872	♥ J106	2 ♠ ¹	Pass	3 ♣ ²	AP
South HCP: 4 Contract: 3♣ E	◆ K10 ◆ 96	◆ 8762 ♣ J	 1. 1N-2S transfer to clubs 2. automat 			
Board: 139 Dealer: S Vul: Both	North: ♠ Q865	South: ♠ 932	West	North	East	
North HCP: 7 South HCP: 12 Contract: 2♣ N	♥ 3 • 87 • AJ10763	★ K10865◆ AK9◆ Q5	1NT	2♣	AP	1♥
Board: 140 Dealer: N Vul: None	North: ♠ K	South: ♠ AJ62	West	North	Fast	South
North HCP: 13 South HCP: 7 Contract: 1N E	★ K86★ KQ983★ Q932	♥ Q10972 ♦ 102 • 76	West	1♦	1NT	

Board: 141 Dealer: S Vul: None 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: 142 Dealer: N Vul: None HCP: 12	♣ 3 ♥ AJ109864 ♦ J7 ♣ AQ10	East Bids 1NT if possible. You bid first.
Board: 143 Dealer: S Vul: NS HCP: 7	♣ Q652♥ KQ732◆ 64♣ 82	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 144 Dealer: N Vul: None HCP: 13	♣ 76 ♥ AQJ3 ♦ J10 ♣ KQ742	East Bids 1NT if possible. You bid first.
Board: 145 Dealer: S Vul: EW HCP: 8	♦ Q874 ♥ AQ9862 ♦ 7 ♣ 104	West Bids 1NT if possible. Partner bids first.

Board: 141 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 3 W	North: ♣ 8 ♥ Q6542 • J106 ♣ K986	South: ♠ A10762 ♥ — ♠ AK983 ♣ Q52	West 1NT 2♥	North Pass Pass	East 2♦ 3▼	South 1♠ Pass AP
Board: 142 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2 N	North: ♣ 3 ♥ AJ109864 ♣ J7 ♣ AQ10	South: ♠ AJ1064 ♥ 3 ♠ Q10963 ♣ 73	West Pass	North 1♥ 2♥		South Pass
Board: 143 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 3♠ W	North: ♠ Q652 ♥ KQ732 ♠ 64 ♠ 82	South: ♣— ▼ J96 ◆ AQJ10 ♣ A97653	West 1NT 2♠	North Pass Pass	East 2♥ 3♠	South 1♣ Pass AP
Board: 144 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 2♠ S	North: ♣ 76 ✔ AQJ3 ♣ J10 ♣ KQ742	South: ♠ AQ1054 ♥ 109 ♠ A9762 ♠ 5	West AP	North 1♣	East 1NT	
Board: 145 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2 N	North: ♠ Q874 ♥ AQ9862 ♠ 7 ♠ 104	South: ♠ A62 ♥ J105 ♠ K1083 ♠ AJ6	West 1NT	North 2♥	East AP	South 1♦

Board: 141 Dealer: S Vul: None 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: 142 Dealer: N Vul: None HCP: 7	AJ1064✓ 3✓ Q10963✓ 73	East Bids 1NT if possible. Partner bids first.
Board: 143 Dealer: S Vul: NS HCP: 12	♣—▼ J96◆ AQJ10◆ A97653	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 144 Dealer: N Vul: None HCP: 10	AQ1054✓ 109A9762♠ 5	East Bids 1NT if possible. Partner bids first.
Board: 145 Dealer: S Vul: EW HCP: 13	★ A62♥ J105◆ K1083◆ AJ6	West Bids 1NT if possible. You bid first.

Board: 141 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 3 W	North: ♣ 8 ♥ Q6542 • J106 ♣ K986	South: ♠ A10762 ♥ — ♠ AK983 ♣ Q52	West 1NT 2♥	North Pass Pass	East 2♦ 3▼	South 1♠ Pass AP
Board: 142 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2 N	North: ♣ 3 ♥ AJ109864 ♣ J7 ♣ AQ10	South: ♠ AJ1064 ♥ 3 ♠ Q10963 ♣ 73	West Pass	North 1♥ 2♥		South Pass
Board: 143 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 3♠ W	North: ♠ Q652 ♥ KQ732 ♠ 64 ♠ 82	South: ♣— ▼ J96 ◆ AQJ10 ♣ A97653	West 1NT 2♠	North Pass Pass	East 2♥ 3♠	South 1♣ Pass AP
Board: 144 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 2♠ S	North: ♣ 76 ✔ AQJ3 ♣ J10 ♣ KQ742	South: ♠ AQ1054 ♥ 109 ♠ A9762 ♠ 5	West AP	North 1♣	East 1NT	
Board: 145 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2 N	North: ♠ Q874 ♥ AQ9862 ♠ 7 ♠ 104	South: ♠ A62 ♥ J105 ♠ K1083 ♠ AJ6	West 1NT	North 2♥	East AP	South 1♦

Board: 146 Dealer: N Vul: Both HCP: 14	★ K4▼ KQ3◆ Q964◆ A532	East Bids 1NT if possible. You bid first.
Board: 147 Dealer: S Vul: NS HCP: 7	♣ QJ74♥ 97◆ A10985♣ 73	West Bids 1NT if possible. Partner bids first.
Board: 148 Dealer: N Vul: EW HCP: 14	♣ Q98♥ AQ♦ KJ8642♣ Q6	East Bids 1NT if possible. You bid first.
Board: 149 Dealer: S Vul: Both HCP: 6	◆97✓ K8764◆ K10962◆ 6	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 150 Dealer: N Vul: None HCP: 12	◆ Q103♥ QJ2◆ AQJ8542◆ —	East Bids 1NT if possible. West Doubles 2♥ if possible. You bid first.

Board: 146 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 2♠ S	North: ♠ K4 ♥ KQ3 ♠ Q964 ♣ A532	South: ♠ AQ9832 ♥ 1075 • J32 ♣ 7	West AP	North 1◆	East 1NT	
Board: 147 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ QJ74 ♥ 97 ♠ A10985 ♣ 73	South: ♠ A1052 ♥ K65 ♠ K2 ♣ A1085	West 1NT	North AP	East	South 1♣
Board: 148 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 2 N	North: ♠ Q98 ♥ AQ ♠ KJ8642 ♠ Q6	South: ♠ A1073 ♥ K764 ♠ 3 ♠ 10732	West Pass	North 1		South Pass
Board: 149 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 2 W	North: ◆ 97 ▼ K8764 ◆ K10962 ◆ 6	South: ♠ K83 ♥ Q9 • Q4 ♣ KQJ1074		North Pass AP	East 2♥	South 1♣ Pass
Board: 150 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3♥ S	North: ♠ Q103 ♥ QJ2 ♠ AQJ8542 ♣ —	South:	West X	North 1	East 1NT AP	

Board: 146 Dealer: N Vul: Both HCP: 7	AQ9832✓ 1075✓ J32✓ 7	East Bids 1NT if possible. Partner bids first.
Board: 147 Dealer: S Vul: NS HCP: 14	★ A1052▼ K65★ K2★ A1085	West Bids 1NT if possible. You bid first.
Board: 148 Dealer: N Vul: EW HCP: 7	★ A1073★ K764★ 3★ 10732	East Bids 1NT if possible. Partner bids first.
Board: 149 Dealer: S Vul: Both HCP: 13	★ K83♥ Q9◆ Q4◆ KQJ1074	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 150 Dealer: N Vul: None HCP: 7	♦ 864 ♥ AK10953 ♦ 10 • 982	East Bids 1NT if possible. West Doubles 2♥ if possible. Partner bids first.

Board: 146 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 2♠ S	North: ♠ K4 ♥ KQ3 ♠ Q964 ♣ A532	South: ♠ AQ9832 ♥ 1075 • J32 ♣ 7	West AP	North 1◆	East 1NT	
Board: 147 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ QJ74 ♥ 97 ♠ A10985 ♣ 73	South: ♠ A1052 ♥ K65 ♠ K2 ♣ A1085	West 1NT	North AP	East	South 1♣
Board: 148 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 2 N	North: ♠ Q98 ♥ AQ ♠ KJ8642 ♠ Q6	South: ♠ A1073 ♥ K764 ♠ 3 ♠ 10732	West Pass	North 1		South Pass
Board: 149 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 2 W	North: ◆ 97 ▼ K8764 ◆ K10962 ◆ 6	South: ♠ K83 ♥ Q9 • Q4 ♣ KQJ1074		North Pass AP	East 2♥	South 1♣ Pass
Board: 150 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3♥ S	North: ♠ Q103 ♥ QJ2 ♠ AQJ8542 ♣ —	South:	West X	North 1	East 1NT AP	

Board: 151 Dealer: S Vul: EW HCP: 7	♦ Q86 ♥ Q1074 • K10975 ♣ 8	West Bids 1NT if possible. Partner bids first.
Board: 152 Dealer: N Vul: NS HCP: 14	♠ 62♥ 643♠ AQ643♠ AKJ	East Bids 1NT if possible. You bid first.
Board: 153 Dealer: S Vul: Both HCP: 7	♣ QJ943♥ A742◆ 864♣ 8	West Bids 1NT if possible. Partner bids first.
Board: 154 Dealer: N Vul: NS HCP: 13	▲ AJ986♥ Q6◆ Q108◆ KJ9	East Bids 1NT if possible. You bid first.
Board: 155 Dealer: S Vul: None HCP: 5	♦ 9863♥ KQ8765♦ 5♦ 42	West Bids 1NT if possible. Partner bids first.

Board: 151 Dealer: S Vul: EW North HCP: 7	North: ♠ Q86 ♥ Q1074	South: ♠ KJ54 ▼ A96	West 1NT	North	East Pass	1♣
South HCP: 12 Contract: 2♣ S	◆ K10975 ◆ 8	◆— • KJ10654	AP	1 433	1 455	2.
Board: 152 Dealer: N Vul: NS	North: ♠ 62	South: ♠ QJ975	West	North	East	South
North HCP: 14 South HCP: 9 Contract: 2♠ S	◆ 643 ◆ AQ643 ◆ AKJ	♦ AQ75♦ 87♦ 53	AP	1♦	1NT	2♠
Board: 153 Dealer: S Vul: Both North HCP: 7	North: ♠ QJ943 ♥ A742	South: ♠ 102 ▼ 1053	West	North	East	South 1
South HCP: 13 Contract: 1N W	◆ 864 ♣ 8	◆ A1073 ◆ AKQ9	1NT	AP		
Board: 154 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ AJ986 ♥ Q6 ♠ Q108 ♣ KJ9	South: ♣ 3 ♥ AJ754 ♦ 742 ♣ Q862	West	North 1♠	East 1NT	
Board: 155 Dealer: S Vul: None	North: ♠ 9863 ♥ KQ8765	South: ♠ KJ ▼ J9	West	North	East	South 1
North HCP: 5 South HCP: 12 Contract: 1N W	◆ 5 ◆ 42	◆ KQ986 ◆ Q653	1NT	AP		

Board: 151 Dealer: S Vul: EW HCP: 12	★ KJ54★ A96★ —★ KJ10654	West Bids 1NT if possible. You bid first.
Board: 152 Dealer: N Vul: NS HCP: 9	♣ QJ975♥ AQ75◆ 87♣ 53	East Bids 1NT if possible. Partner bids first.
Board: 153 Dealer: S Vul: Both HCP: 13	1021053A1073AKQ9	West Bids 1NT if possible. You bid first.
Board: 154 Dealer: N Vul: NS HCP: 7	★ 3▼ AJ754◆ 742◆ Q862	East Bids 1NT if possible. Partner bids first.
Board: 155 Dealer: S Vul: None HCP: 12	★ KJ▼ J9◆ KQ986◆ Q653	West Bids 1NT if possible. You bid first.

Board: 151 Dealer: S Vul: EW North HCP: 7	North: ♠ Q86 ♥ Q1074	South: ♠ KJ54 ▼ A96	West 1NT	North	East Pass	1♣
South HCP: 12 Contract: 2♣ S	◆ K10975 ◆ 8	◆— • KJ10654	AP	1 433	1 455	2.
Board: 152 Dealer: N Vul: NS	North: ♠ 62	South: ♠ QJ975	West	North	East	South
North HCP: 14 South HCP: 9 Contract: 2♠ S	◆ 643 ◆ AQ643 ◆ AKJ	♦ AQ75♦ 87♦ 53	AP	1♦	1NT	2♠
Board: 153 Dealer: S Vul: Both North HCP: 7	North: ♠ QJ943 ♥ A742	South: ♠ 102 ▼ 1053	West	North	East	South 1
South HCP: 13 Contract: 1N W	◆ 864 ♣ 8	◆ A1073 ◆ AKQ9	1NT	AP		
Board: 154 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ AJ986 ♥ Q6 ♠ Q108 ♣ KJ9	South: ♣ 3 ♥ AJ754 ♦ 742 ♣ Q862	West	North 1♠	East 1NT	
Board: 155 Dealer: S Vul: None	North: ♠ 9863 ♥ KQ8765	South: ♠ KJ ▼ J9	West	North	East	South 1
North HCP: 5 South HCP: 12 Contract: 1N W	◆ 5 ◆ 42	◆ KQ986 ◆ Q653	1NT	AP		

Board: 156 Dealer: N Vul: NS HCP: 12	♣ QJ6♥ 9♦ Q♣ AQJ87432	East Bids 1NT if possible. West Bids 2♥ if possible. You bid first.
Board: 157 Dealer: S Vul: EW HCP: 7	★KQ532▼1096◆Q1092◆5	West Bids 1NT if possible. West Doubles Pass if possible. Partner bids first.
Board: 158 Dealer: N Vul: Both HCP: 15	AQJ104K632JA84	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 159 Dealer: S Vul: None HCP: 10	AK872✓ J6✓ J104✓ J94	West Bids 1NT if possible. Partner bids first.
Board: 160 Dealer: N Vul: NS HCP: 12	★ K52 ★ AQ10876 ♦ 8 ♣ K103	East Bids 1NT if possible. You bid first.

Board: 156 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 5♣ N	North: ♠ QJ6 ♥ 9 ♠ Q ♣ AQJ87432	South: ♣ 42 ♥ K10872 ♦ K87652 ♣ —	West 2♥ Pass Pass	North 1♣ 3♣ 4♣ 5♣		Pass 3♦
Board: 157 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 4•X S	North: ♠ KQ532 ♥ 1096 ♦ Q1092 ♣ 5	South: ♣ J10876 ♥ AKQ7 ♠ K ♣ 732	West 1NT X	North 4♣ AP		South 1♠ Pass
Board: 158 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 3 • E	North: ♠ AQJ104 ♥ K632 ♠ J ♠ A84	South: ◆ 975 ▼ 974 ◆ A63 ◆ J1063	3 ♣¹	3C trans	1NT 3♦ ²	Pass
Board: 159 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 24 N	North: ♠ AK872 ♥ J6 ♦ J104 ♣ J94	South: ♣ J ♥ Q109842 ♠ AQ8 ♣ A76	West 1NT	North 2♠	East AP	South 1♥
Board: 160 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 2♥ N	North: ♠ K52 ♥ AQ10876 ♠ 8 ♣ K103	South: ♠ Q864 ♥ 4 ♠ K10763 ♠ Q87	West Pass	North 1♥ 2♥		South Pass

Board: 156 Dealer: N VK10872 Vul: NS K87652 HCP: 6 Board: 157 Dealer: S VAKQ7 Vul: EW HCP: 13 Board: 158 Dealer: N Vul: Both Vul: Both A63 HCP: 5 Board: 159 Dealer: S VQ109842 Vul: None HCP: 13 A76 Board: 160 Dealer: N Vul: NS Partner bids first. East Bids 1NT if possible. West Doubles Pass if possible. West Bids 3♣ if possible. West Bids 3♣ if possible. East Bids 3♣ if possible. West Bids 3♣ if possible. West Bids 3♣ if possible. West Bids 3♣ if possible. Fast Bids 1NT if possible. West Bids 1NT if possible. Fast Bids 1NT if possible. East Bids 1NT if possible. East Bids 1NT if possible. Board: 159 Dealer: S VQ109842 Vul: None AQ8 HCP: 13 A76 East Bids 1NT if possible. You bid first. East Bids 1NT if possible. You bid first. Partner bids first. Partner bids first.			
Dealer: S Vul: EW Vul: EW HCP: 13 A 732 West Doubles Pass if possible. You bid first. Board: 158 Dealer: N Vul: Both Vul: Both HCP: 5 Dealer: S V Q109842 Vul: None HCP: 13 A 76 West Doubles Pass if possible. You bid first. East Bids 1NT if possible. West Bids 3♠ if possible. East Bids 3♠ if possible. Partner bids first. West Bids 1NT if possible. You bid first. West Bids 1NT if possible. You bid first. Board: 160 AQ8 HCP: 13 A 76 East Bids 1NT if possible. You bid first. Partner bids first Partner bids first	Dealer: N Vul: NS	▼ K10872◆ K87652	West Bids 2♥ if possible.
Dealer: N	Dealer: S Vul: EW	♥ AKQ7 • K	West Doubles Pass if possible.
Dealer: S Vul: None HCP: 13 A76 West Bids 1NT if possible. You bid first. You bid first. Board: 160 Dealer: N Vul: NS A76 East Bids 1NT if possible. You bid first. Partner bids first	Dealer: N Vul: Both	♥ 974 ♦ A63	West Bids 3♣ if possible. East Bids 3♦ if possible.
Dealer: N	Dealer: S Vul: None	♥ Q109842 ♦ AQ8	•
	Dealer: N Vul: NS	∨ 4	•

Board: 156 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 5♣ N	North: ♠ QJ6 ♥ 9 ♠ Q ♣ AQJ87432	South: ♣ 42 ♥ K10872 ♦ K87652 ♣ —	West 2♥ Pass Pass	North 1♣ 3♣ 4♣ 5♣		Pass 3♦
Board: 157 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 4•X S	North: ♠ KQ532 ♥ 1096 ♦ Q1092 ♣ 5	South: ♣ J10876 ♥ AKQ7 ♠ K ♣ 732	West 1NT X	North 4♣ AP		South 1♠ Pass
Board: 158 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 3 • E	North: ♠ AQJ104 ♥ K632 ♠ J ♠ A84	South: ◆ 975 ▼ 974 ◆ A63 ◆ J1063	3 ♣¹	3C trans	1NT 3♦ ²	Pass
Board: 159 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 24 N	North: ♠ AK872 ♥ J6 ♦ J104 ♣ J94	South: ♣ J ♥ Q109842 ♠ AQ8 ♣ A76	West 1NT	North 2♠	East AP	South 1♥
Board: 160 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 2♥ N	North: ♠ K52 ♥ AQ10876 ♠ 8 ♣ K103	South: ♠ Q864 ♥ 4 ♠ K10763 ♠ Q87	West Pass	North 1♥ 2♥		South Pass

Board: 161 Dealer: S Vul: Both HCP: 8	♣2 ♥ AQ9865 ♦ 73 ♣ Q1042	West Bids 1NT if possible. Partner bids first.
Board: 162 Dealer: N Vul: None HCP: 15	★ K10★ AJ763★ 10★ AK1096	East Bids 1NT if possible. You bid first.
Board: 163 Dealer: S Vul: NS HCP: 6	★ K1072♥ Q743◆ 972◆ J4	West Bids 1NT if possible. Partner bids first.
Board: 164 Dealer: N Vul: EW HCP: 12	★ K3♥ Q107542◆ KJ32◆ K	East Bids 1NT if possible. You bid first.
Board: 165 Dealer: S Vul: NS HCP: 6	★ KJ10764♥ Q9763◆ 86◆ —	West Bids 1NT if possible. Partner bids first.

Board: 161 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 N	North: ♠ 2 ♥ AQ9865 ♦ 73 ♠ Q1042	South: ♠ KQ75 ♥ 72 ♠ KJ82 ♣ K86	West 1NT	North 2♥	East AP	South 1♦
Board: 162 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 1N E	North: ♠ K10 ♥ AJ763 ♦ 10 ♣ AK1096	South: ♠ QJ542 ♥ 8 ♠ KJ983 ♣ J2	West	North 1♥	East 1NT	
Board: 163 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ K1072 ♥ Q743 ♦ 972 ♣ J4	South: ♠ AQ83 ♥ AJ106 ♠ Q8 ♣ 1082	West 1NT	North AP	East	South 1♣
Board: 164 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2 S	North: ♠ K3 ♥ Q107542 ♠ KJ32 ♠ K	South: ♠ A10764 ♥ J3 ♦ Q8 ♠ Q962	West AP	North 1♥	East 1NT	
Board: 165 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 2♣ S	North: ♠ KJ10764 ♥ Q9763 ♠ 86 ♣ —	South: ♠ A8 ♥ A10 • 1042 ♣ KJ10976	West 1NT AP	North Pass	East Pass	1♣

Board: 161 Dealer: S Vul: Both HCP: 12	★ KQ75▼ 72◆ KJ82◆ K86	West Bids 1NT if possible. You bid first.
Board: 162 Dealer: N Vul: None HCP: 8	♣ QJ542♥ 8♦ KJ983♣ J2	East Bids 1NT if possible. Partner bids first.
Board: 163 Dealer: S Vul: NS HCP: 13	AQ83✓ AJ106Q8№ 1082	West Bids 1NT if possible. You bid first.
Board: 164 Dealer: N Vul: EW HCP: 9	★ A10764♥ J3◆ Q8◆ Q962	East Bids 1NT if possible. Partner bids first.
Board: 165 Dealer: S Vul: NS HCP: 12	▲ A8✓ A10◆ 1042◆ KJ10976	West Bids 1NT if possible. You bid first.

Board: 161 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 N	North: ♠ 2 ♥ AQ9865 ♦ 73 ♠ Q1042	South: ♠ KQ75 ♥ 72 ♠ KJ82 ♣ K86	West 1NT	North 2♥	East AP	South 1♦
Board: 162 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 1N E	North: ♠ K10 ♥ AJ763 ♦ 10 ♣ AK1096	South: ♠ QJ542 ♥ 8 ♠ KJ983 ♣ J2	West	North 1♥	East 1NT	
Board: 163 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ K1072 ♥ Q743 ♦ 972 ♣ J4	South: ♠ AQ83 ♥ AJ106 ♠ Q8 ♣ 1082	West 1NT	North AP	East	South 1♣
Board: 164 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2 S	North: ♠ K3 ♥ Q107542 ♠ KJ32 ♠ K	South: ♠ A10764 ♥ J3 ♦ Q8 ♠ Q962	West AP	North 1♥	East 1NT	
Board: 165 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 2♣ S	North: ♠ KJ10764 ♥ Q9763 ♠ 86 ♣ —	South: ♠ A8 ♥ A10 • 1042 ♣ KJ10976	West 1NT AP	North Pass	East Pass	1♣

		E (D'1 1) ID'C '11
Board: 166	★ K9	East Bids 1NT if possible. West Doubles 2♠ if possible.
Dealer: N Vul: NS	▼ AK42 ♦ 976	East Bids 3♥ if possible.
HCP: 12	♣ Q965	You bid first.
Board: 167	▲ J32	West Bids 1NT if possible.
Dealer: S Vul: EW	∀ KQ74♦ KQ652	East Bids 2♥ if possible.
HCP: 11	♦ 10	Partner bids first.
Board: 168 Dealer: N	♠ A1074 ♥ AJ	East Bids 1NT if possible.
Vul: Both	◆ A653	You bid first.
HCP: 13	♣ 542	Tou blu mst.
Board: 169	♦ 10952	West Bids 1NT if possible.
Dealer: S	♥ Q765	East Doubles 2♠ if possible. West Bids 3♣ if possible.
Vul: None HCP: 8	♦ A2 ♣ Q95	west blus 3\(\frac{1}{2}\) It possible.
1101.0	4 Q73	Partner bids first.
Board: 170	♦ K3	East Bids 1NT if possible.
Dealer: N	♥ K1073	West Bids 2♥ if possible. East Bids 2♠ if possible.
Vul: NS HCP: 13	♦ A743 ♣ K53	East Dias 22 ii possioie.
1101.13	¥ 1 X 33	You bid first.

Board: 166 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3 E	North: ♣ K9 ♥ AK42 ♦ 976 ♣ Q965	South: ♠ Q65432 ♥ Q ♠ A432 ♣ 107	West X	North 1♣ Pass	East 1NT 3▼	
Board: 167 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3 S	North:	South: ♠ K6 ▼ 1098 ♠ AJ ♠ A98652		North X	East 2♥	South 1♣ 3♣
Board: 168 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E	North: ◆ A1074 ▼ AJ ◆ A653 ◆ 542	South: ♠ QJ96 ♥ KQ942 ♠ 10 ♠ 873	West	North 1◆	East 1NT	
Board: 169 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 3♠ S	North:	South: ♠ KQJ83 ♥ A3 ♦ 1054 ♠ K86	West 1NT 3♣	North 2♠ 3♠	East X AP	South 1♠ Pass
Board: 170 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3 S	North: ♠ K3 ♥ K1073 ♠ A743 ♣ K53	South: ♠ A74 ♥ Q864 ♦ 5 ♠ QJ1076	West 2♥ Pass AP	North 1 Pass X		Pass Pass

Board: 166 Dealer: N Vul: NS HCP: 8	♣ Q65432♥ Q◆ A432♣ 107	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 167 Dealer: S Vul: EW HCP: 12	★ K6▼ 1098◆ AJ◆ A98652	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.
Board: 168 Dealer: N Vul: Both HCP: 8	♣ QJ96♥ KQ942◆ 10♣ 873	East Bids 1NT if possible. Partner bids first.
Board: 169 Dealer: S Vul: None HCP: 13	★ KQJ83★ A3★ 1054★ K86	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 170 Dealer: N Vul: NS HCP: 9	♠ A74♥ Q864♦ QJ1076	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.

Board: 166 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3 E	North: ♣ K9 ♥ AK42 ♦ 976 ♣ Q965	South: ♠ Q65432 ♥ Q ♠ A432 ♣ 107	West X	North 1♣ Pass	East 1NT 3▼	
Board: 167 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3 S	North:	South: ♠ K6 ▼ 1098 ♠ AJ ♠ A98652		North X	East 2♥	South 1♣ 3♣
Board: 168 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E	North: ◆ A1074 ▼ AJ ◆ A653 ◆ 542	South: ♠ QJ96 ♥ KQ942 ♠ 10 ♠ 873	West	North 1◆	East 1NT	
Board: 169 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 3♠ S	North:	South: ♠ KQJ83 ♥ A3 ♦ 1054 ♠ K86	West 1NT 3♣	North 2♠ 3♠	East X AP	South 1♠ Pass
Board: 170 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3 S	North: ♠ K3 ♥ K1073 ♠ A743 ♣ K53	South: ♠ A74 ♥ Q864 ♦ 5 ♠ QJ1076	West 2♥ Pass AP	North 1 Pass X		Pass Pass

Board: 171 Dealer: S Vul: EW HCP: 6	★ K9852♥ Q7643◆ 5♣ J7	West Bids 1NT if possible. Partner bids first.
Board: 172 Dealer: N Vul: EW HCP: 14	♣ Q65♥ J103◆ AQJ9♣ A98	East Bids 1NT if possible. You bid first.
Board: 173 Dealer: S Vul: Both HCP: 9	♦ 982♥ AK863♦ Q832♦ 2	West Bids 1NT if possible. Partner bids first.
Board: 174 Dealer: N Vul: None HCP: 12	★ KQ973★ A83★ —★ QJ763	East Bids 1NT if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. You bid first.
Board: 175 Dealer: S Vul: Both HCP: 9	♣7 ♥ K1052 ♦ AQ10974 ♣ 74	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.

Board: 171 Dealer: S Vul: EW North HCP: 6 South HCP: 12	North: ♠ K9852 ♥ Q7643 ♦ 5	South: ♠ AQ6 ♥ J982 • 32	West 1NT	North AP	East	South 1♣
Contract: 1N W Board: 172 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 1N E	 ♣ J7 North: ♠ Q65 ♥ J103 ♠ AQJ9 ♠ A98 	 ★ KQ92 South: ★ K983 ♥ Q9765 ◆ 87 ♣ Q7 	West	North 1	East 1NT	
Board: 173 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 N	North:	South: ♠ AQ6 ♥ J52 ♦ J65 ♣ KJ85	West 1NT	North 2♥	East AP	South 1♣
Board: 174 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 4 \(\)	North: ♠ KQ973 ♥ A83 ←— ♠ QJ763	South: ♠ 1042 ♥ Q654 ♦ 10943 ♠ K8	West 3♦	North 1♣ 3♣	East 1NT 4•	
Board: 175 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 4 N	North: ♣ 7 ▼ K1052 ♣ AQ10974 ♣ 74	South: ♠ AK ♥ J83 ♠ 62 ♠ AJ10532	West 1NT Pass Pass	Pass	East 2♠ 3♠ AP	South 1♣ 3♦ Pass

Board: 171 Dealer: S Vul: EW HCP: 12	AQ6✓ J982✓ 32✓ KQ92	West Bids 1NT if possible. You bid first.
Board: 172 Dealer: N Vul: EW HCP: 7	★ K983♥ Q9765◆ 87♠ Q7	East Bids 1NT if possible. Partner bids first.
Board: 173 Dealer: S Vul: Both HCP: 12	♠ AQ6♥ J52♦ J65♠ KJ85	West Bids 1NT if possible. You bid first.
Board: 174 Dealer: N Vul: None HCP: 5	1042Q65410943K8	East Bids 1NT if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. Partner bids first.
Board: 175 Dealer: S Vul: Both HCP: 13	★ AK▼ J83◆ 62◆ AJ10532	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 171 Dealer: S Vul: EW North HCP: 6 South HCP: 12	North: ♠ K9852 ♥ Q7643 ♦ 5	South: ♠ AQ6 ♥ J982 • 32	West 1NT	North AP	East	South 1♣
Contract: 1N W Board: 172 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 1N E	 ♣ J7 North: ♠ Q65 ♥ J103 ♠ AQJ9 ♠ A98 	 ★ KQ92 South: ★ K983 ♥ Q9765 ◆ 87 ♣ Q7 	West	North 1	East 1NT	
Board: 173 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 N	North:	South: ♠ AQ6 ♥ J52 ♦ J65 ♣ KJ85	West 1NT	North 2♥	East AP	South 1♣
Board: 174 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 4 \(\)	North: ♠ KQ973 ♥ A83 ←— ♠ QJ763	South: ♠ 1042 ♥ Q654 ♦ 10943 ♠ K8	West 3♦	North 1♣ 3♣	East 1NT 4•	
Board: 175 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 4 N	North: ♣ 7 ▼ K1052 ♣ AQ10974 ♣ 74	South: ♠ AK ♥ J83 ♠ 62 ♠ AJ10532	West 1NT Pass Pass	Pass	East 2♠ 3♠ AP	South 1♣ 3♦ Pass

Board: 176 Dealer: N Vul: None HCP: 12	★ K2♥ QJ32◆ AQ1087◆ 76	East Bids 1NT if possible. You bid first.
Board: 177 Dealer: S Vul: NS HCP: 9	♣ J102♥ AK10973♦ J53♣ 5	West Bids 1NT if possible. Partner bids first.
Board: 178 Dealer: N Vul: EW HCP: 12	♣ J10♥ 8♦ KQ42♣ AQ10654	East Bids 1NT if possible. You bid first.
Board: 179 Dealer: S Vul: Both HCP: 12	1065KQ10106AQJ53	West Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 180 Dealer: N Vul: Both HCP: 12	♠ AK1094♥ Q8♦ 8♠ QJ1087	East Bids 1NT if possible. West Bids 2♣ if possible. You bid first.

Board: 176 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K2 ♥ QJ32 ♠ AQ1087 ♣ 76	South: ♠ Q63 ♥ K9876 ←— ♠ K5432	West	North 1◆	East 1NT	
Board: 177 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2♠ S	North: ♣ J102 ♥ AK10973 ♣ J53 ♣ 5	South: ♠ K9843 ♥ 4 • Q98 ♣ AKQ2	West 1NT	North 2♣	East AP	South 1♣
Board: 178 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3 N	North: ♣ J10 ♥ 8 ♠ KQ42 ♣ AQ10654	South: ♠ A953 ♥ KJ6532 ♦ J108 ♣ —	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 179 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North: • 1065 • KQ10 • 106 • AQJ53	South: ♠ KQJ982 ♥ A9 • Q84 ♣ 84	1NT Pass AP 1. 1N-3	North X 4•² 3C transraise or	3♣¹ Pass	1♠ 3♠ 4♠ diamonds
Board: 180 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 3 N	North: ♠ AK 1094 ♥ Q8 ♠ 8 ♣ QJ1087	South: ♣ 7652 ♥ 1096 ◆ K97543 ♣ —	West 2♣¹ AP 1. Stay	North 1♠ 3♠ man		Pass

Board: 176 Dealer: N Vul: None HCP: 8	♣ Q63 ♥ K9876 ♦ — ♣ K5432	East Bids 1NT if possible. Partner bids first.
Board: 177 Dealer: S Vul: NS HCP: 14	★ K9843♥ 4◆ Q98◆ AKQ2	West Bids 1NT if possible. You bid first.
Board: 178 Dealer: N Vul: EW HCP: 9	★ A953♥ KJ6532◆ J108◆ —	East Bids 1NT if possible. Partner bids first.
Board: 179 Dealer: S Vul: Both HCP: 12	★ KQJ982★ A9◆ Q84◆ 84	West Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 180 Dealer: N Vul: Both HCP: 3	★ 7652▼ 1096◆ K97543◆ —	East Bids 1NT if possible. West Bids 2♣ if possible. Partner bids first.

Board: 176 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K2 ♥ QJ32 ♠ AQ1087 ♣ 76	South: ♠ Q63 ♥ K9876 ←— ♠ K5432	West	North 1◆	East 1NT	
Board: 177 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2♠ S	North: ♣ J102 ♥ AK10973 ♣ J53 ♣ 5	South: ♠ K9843 ♥ 4 • Q98 ♣ AKQ2	West 1NT	North 2♣	East AP	South 1♣
Board: 178 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3 N	North: ♣ J10 ♥ 8 ♠ KQ42 ♣ AQ10654	South: ♠ A953 ♥ KJ6532 ♦ J108 ♣ —	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 179 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North: • 1065 • KQ10 • 106 • AQJ53	South: ♠ KQJ982 ♥ A9 • Q84 ♣ 84	1NT Pass AP 1. 1N-3	North X 4•² 3C transraise or	3♣¹ Pass	1♠ 3♠ 4♠ diamonds
Board: 180 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 3 N	North: ♠ AK 1094 ♥ Q8 ♠ 8 ♣ QJ1087	South: ♣ 7652 ♥ 1096 ◆ K97543 ♣ —	West 2♣¹ AP 1. Stay	North 1♠ 3♠ man		Pass

Board: 181 Dealer: S Vul: None HCP: 9	♣ Q10743♥ Q3◆ AJ32♣ 94	West Bids 1NT if possible. Partner bids first.
Board: 182 Dealer: N Vul: NS HCP: 16	♠ K4 ♥ A98 ♦ KQJ1074 ♣ QJ	East Bids 1NT if possible. West Bids 2♥ if possible. You bid first.
Board: 183 Dealer: S Vul: NS HCP: 7	★ K964▼ A1052◆ 10762◆ 6	West Bids 1NT if possible. Partner bids first.
Board: 184 Dealer: N Vul: EW HCP: 13	★ KQJ92▼ A102◆ 98◆ K83	East Bids 1NT if possible. You bid first.
Board: 185 Dealer: S Vul: NS HCP: 7	♣ J72♥ 9762♦ K84♣ K65	West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.

Board: 181 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 1N W	North: ♠ Q10743 ♥ Q3 ♠ AJ32 ♠ 94	South:	West 1NT	North AP	East	South 1♣
Board: 182 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ K4 ▼ A98 ◆ KQJ1074 ♣ QJ	South: ♠ A762 ♥ Q7632 ♦ 963 ♠ 10	West 2♥	North 1♦ 3♦		South Pass
Board: 183 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ K964 ♥ A1052 ♦ 10762 ♣ 6	South: ♠ Q85 ♥ K3 ♠ AK8 ♠ 98532	West 1NT	North AP	East	South 1♣
Board: 184 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 24 N	North: ♠ KQJ92 ♥ A102 ♦ 98 ♣ K83	South: ◆ 875 ▼ KQ93 ◆ Q52 ◆ Q104	West AP	North 1♠	East 1NT	
Board: 185 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 3 W	North: ♣ J72 ♥ 9762 ♦ K84 ♣ K65	South: ♠ KQ1043 ♥ QJ ♠ AJ109 ♣ 87	West 1NT 3♣	North 2♠ AP		South 1♠ Pass

Board: 181 Dealer: S Vul: None HCP: 14		West Bids 1NT if possible. You bid first.
Board: 182 Dealer: N Vul: NS HCP: 6	★ A762♥ Q7632◆ 963◆ 10	East Bids 1NT if possible. West Bids 2♥ if possible. Partner bids first.
Board: 183 Dealer: S Vul: NS HCP: 12	♠ Q85♥ K3♦ AK8♠ 98532	West Bids 1NT if possible. You bid first.
Board: 184 Dealer: N Vul: EW HCP: 9	♣875♥ KQ93◆ Q52♣ Q104	East Bids 1NT if possible. Partner bids first.
Board: 185 Dealer: S Vul: NS HCP: 13	★ KQ1043♥ QJ◆ AJ109◆ 87	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.

Board: 181 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 1N W	North: ♠ Q10743 ♥ Q3 ♠ AJ32 ♠ 94	South:	West 1NT	North AP	East	South 1♣
Board: 182 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ K4 ▼ A98 ◆ KQJ1074 ♣ QJ	South: ♠ A762 ♥ Q7632 ♦ 963 ♠ 10	West 2♥	North 1♦ 3♦		South Pass
Board: 183 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ K964 ♥ A1052 ♦ 10762 ♣ 6	South: ♠ Q85 ♥ K3 ♠ AK8 ♠ 98532	West 1NT	North AP	East	South 1♣
Board: 184 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 24 N	North: ♠ KQJ92 ♥ A102 ♦ 98 ♣ K83	South: ◆ 875 ▼ KQ93 ◆ Q52 ◆ Q104	West AP	North 1♠	East 1NT	
Board: 185 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 3 W	North: ♣ J72 ♥ 9762 ♦ K84 ♣ K65	South: ♠ KQ1043 ♥ QJ ♠ AJ109 ♣ 87	West 1NT 3♣	North 2♠ AP		South 1♠ Pass

Board: 186 Dealer: N Vul: EW HCP: 12	♠ 972♥ A102♦ KQ76♠ K65	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 187 Dealer: S Vul: Both HCP: 5	♣ 76 ♥ Q10863 ♦ QJ653 ♣ 10	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 188 Dealer: N Vul: EW HCP: 13	★ A832▼ K52◆ 5◆ KQJ65	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 189 Dealer: S Vul: NS HCP: 7	◆ 95♥ AQ10652◆ J104◆ 82	West Bids 1NT if possible. Partner bids first.
Board: 190 Dealer: N Vul: None HCP: 12	▲ J943♥ A◆ AQJ7632◆ 9	East Bids 1NT if possible. You bid first.

Board: 186 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 3 E	North: ◆ 972 ▼ A102 ◆ KQ76 ◆ K65	South: ♠ KJ1054 ♥ 43 ♠ 84 ♣ Q1092	West 2♣¹ 3♥ 1. Stay	North 1 Pass AP man	East 1NT 2♥	South Pass Pass
Board: 187 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 4 \(\) W	North: ♣ 76 ♥ Q10863 • QJ653 ♣ 10	South: ♠ QJ8 ♥ K42 ♠ K7 ♣ K8764		North Pass AP	East 4♥¹	South 1♣ Pass
Board: 188 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2 E	North: ♠ A832 ♥ K52 ♦ 5 ♠ KQJ65	South: ♠ QJ97 ♥ J ♠ AJ762 ♠ 932	West 2♦	North 1♣ Pass	East 1NT 2♥	South Pass AP
Board: 189 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2 N	North:	South: ♠ KQ73 ♥ 9 ♦ 9652 ♣ AK93	West 1NT	North 2♥	East AP	South 1♦
Board: 190 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 \(\) N	North: ♣ J943 ✔ A ♣ AQJ7632 ♣ 9	South: ♠ K5 ♥ KQ92 ♦ 4 ♣ Q76542	West Pass	North 1 • 2 •	East 1NT AP	South 2♣

Board: 186 Dealer: N Vul: EW HCP: 6	★KJ1054▼43◆84◆Q1092	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 187 Dealer: S Vul: Both HCP: 12	♣ QJ8♥ K42♦ K7♣ K8764	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 188 Dealer: N Vul: EW HCP: 9	◆ QJ97▼ J◆ AJ762◆ 932	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 189 Dealer: S Vul: NS HCP: 12	★ KQ73♥ 9♦ 9652★ AK93	West Bids 1NT if possible. You bid first.
Board: 190 Dealer: N Vul: None HCP: 10	★ K5▼ KQ92◆ 4♣ Q76542	East Bids 1NT if possible. Partner bids first.

Board: 186 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 3 E	North: ◆ 972 ▼ A102 ◆ KQ76 ◆ K65	South: ♠ KJ1054 ♥ 43 ♠ 84 ♣ Q1092	West 2♣¹ 3♥ 1. Stay	North 1 Pass AP man	East 1NT 2♥	South Pass Pass
Board: 187 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 4 \(\) W	North: ♣ 76 ♥ Q10863 • QJ653 ♣ 10	South: ♠ QJ8 ♥ K42 ♠ K7 ♣ K8764		North Pass AP	East 4♥¹	South 1♣ Pass
Board: 188 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2 E	North: ♠ A832 ♥ K52 ♦ 5 ♠ KQJ65	South: ♠ QJ97 ♥ J ♠ AJ762 ♠ 932	West 2♦	North 1♣ Pass	East 1NT 2♥	South Pass AP
Board: 189 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2 N	North:	South: ♠ KQ73 ♥ 9 ♦ 9652 ♣ AK93	West 1NT	North 2♥	East AP	South 1♦
Board: 190 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 \(\) N	North: ♣ J943 ✔ A ♣ AQJ7632 ♣ 9	South: ♠ K5 ♥ KQ92 ♦ 4 ♣ Q76542	West Pass	North 1 • 2 •	East 1NT AP	South 2♣

Board: 191 Dealer: S Vul: NS HCP: 6	★ K6543♥ 7◆ QJ107◆ 874	West Bids 1NT if possible. East Doubles 3♠ if possible. West Bids 4♣ if possible. Partner bids first.
Board: 192 Dealer: N Vul: EW HCP: 13	♣— ♥ Q876542 ♦ A984 ♣ AK	East Bids 1NT if possible. West Bids 2♥ if possible. West Bids 3♠ if possible. West Doubles Pass if possible. You bid first.
Board: 193 Dealer: S Vul: Both HCP: 10	♠ AK753♥ 43♦ K652♠ 75	West Bids 1NT if possible. Partner bids first.
Board: 194 Dealer: N Vul: EW HCP: 13	◆ Q10762♥ AK5◆ KJ9◆ 52	East Bids 1NT if possible. You bid first.
Board: 195 Dealer: S Vul: None HCP: 7	◆ 9♥ Q1053◆ 1074◆ AJ652	West Bids 1NT if possible. Partner bids first.

Board: 191 Dealer: S Vul: NS	North: ♠ K6543 ♥ 7	South: ♠ QJ1087 ▼ KQ962		North		1♠
North HCP: 6 South HCP: 12 Contract: 4♣ W	◆ QJ107 ◆ 874	◆ A86 ◆ —	1NT 4♣	3♠ AP	X	Pass
Board: 192 Dealer: N	North:	South: ♠ Q854	West	North 1♥		South Pass
Vul: EW North HCP: 13 South HCP: 5 Contract: 4♥X N	♥ Q876542 ♦ A984 ♣ AK	101072QJ982	2♥ 3♠ X	3♥ 4♥ AP		Pass Pass
Board: 193 Dealer: S Vul: Both North HCP: 10	North: ♠ AK753 ♥ 43	South: ♠ 8 ♥ KQ987	West	North	East	South 1♥
South HCP: 14 Contract: 2♠ N	♦ K652 ♣ 75	◆ A109 ◆ AJ43	1NT	2♠	AP	
Board: 194 Dealer: N	North: ♠ Q10762	South:	West	North	Fact	South
Vul: EW North HCP: 13 South HCP: 7 Contract: 2♣ S	◆ AK5 ◆ KJ9 ◆ 52	♥ Q876 ♦ 765 ♣ KQ9763	AP	1 ♠	1NT	
Board: 195 Dealer: S Vul: None	North: ♠ 9	South: ♠ A87532	West	North	East	South 1♠
North HCP: 7 South HCP: 13 Contract: 2♠ S	♥ Q1053 ♦ 1074 ♣ AJ652	✓ AK◆ 53◆ Q97	1NT AP	Pass	Pass	

Board: 191 Dealer: S Vul: NS HCP: 12	♣ QJ1087♥ KQ962◆ A86♣ —	West Bids 1NT if possible. East Doubles 3♠ if possible. West Bids 4♣ if possible. You bid first.
Board: 192 Dealer: N Vul: EW HCP: 5	♣ Q854♥ 10♦ 1072♣ QJ982	East Bids 1NT if possible. West Bids 2♥ if possible. West Bids 3♠ if possible. West Doubles Pass if possible. Partner bids first.
Board: 193 Dealer: S Vul: Both HCP: 14	♣ 8♥ KQ987◆ A109♣ AJ43	West Bids 1NT if possible. You bid first.
Board: 194 Dealer: N Vul: EW HCP: 7	◆— ♥ Q876 • 765 • KQ9763	East Bids 1NT if possible. Partner bids first.
Board: 195 Dealer: S Vul: None HCP: 13	A87532✓ AK53♠ Q97	West Bids 1NT if possible. You bid first.

Board: 191 Dealer: S Vul: NS	North: ♠ K6543 ♥ 7	South: ♠ QJ1087 ▼ KQ962		North		1♠
North HCP: 6 South HCP: 12 Contract: 4♣ W	◆ QJ107 ◆ 874	◆ A86 ◆ —	1NT 4♣	3♠ AP	X	Pass
Board: 192 Dealer: N	North:	South: ♠ Q854	West	North 1♥		South Pass
Vul: EW North HCP: 13 South HCP: 5 Contract: 4♥X N	♥ Q876542 ♦ A984 ♣ AK	101072QJ982	2♥ 3♠ X	3♥ 4♥ AP		Pass Pass
Board: 193 Dealer: S Vul: Both North HCP: 10	North: ♠ AK753 ♥ 43	South: ♠ 8 ♥ KQ987	West	North	East	South 1♥
South HCP: 14 Contract: 2♠ N	♦ K652 ♣ 75	◆ A109 ◆ AJ43	1NT	2♠	AP	
Board: 194 Dealer: N	North: ♠ Q10762	South:	West	North	Fact	South
Vul: EW North HCP: 13 South HCP: 7 Contract: 2♣ S	◆ AK5 ◆ KJ9 ◆ 52	♥ Q876 ♦ 765 ♣ KQ9763	AP	1 ♠	1NT	
Board: 195 Dealer: S Vul: None	North: ♠ 9	South: ♠ A87532	West	North	East	South 1♠
North HCP: 7 South HCP: 13 Contract: 2♠ S	♥ Q1053 ♦ 1074 ♣ AJ652	✓ AK◆ 53◆ Q97	1NT AP	Pass	Pass	

Board: 196 Dealer: N Vul: EW HCP: 12	★ KJ643★ A◆ 7★ KJ7632	East Bids 1NT if possible. West Bids 2♣ if possible. You bid first.
Board: 197 Dealer: S Vul: None HCP: 6	◆ QJ432 ▼ 10865 ◆ — ◆ K1082	West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 198 Dealer: N Vul: None HCP: 13	★KQ10954▼J108◆ 8◆ AK7	East Bids 1NT if possible. You bid first.
Board: 199 Dealer: S Vul: NS HCP: 9	★ KJ943✓ —◆ AJ10652◆ 84	West Bids 1NT if possible. Partner bids first.
Board: 200 Dealer: N Vul: NS HCP: 13	AJ32♥ 93K64KQ43	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. You bid first.

Board: 196 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 4 N	North: ♠ KJ643 ♥ A • 7 ♣ KJ7632	South: ♠ A1087 ♥ Q9864 ♦ 108 ♠ 104	West 2♣¹ AP 1. Stay	North 1♣ 2♠ man		Pass
Board: 197 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 3 W	North: ♠ QJ432 ♥ 10865 ♦ — ♠ K1082	South: ♠ A106 ♥ A2 ♠ K96432 ♣ J7	·	North Pass AP	East Pass	1♦
Board: 198 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 24 N	North: ♠ KQ10954 ♥ J108 ♦ 8 ♣ AK7	South:	West AP	North 1♠	East 1NT	
Board: 199 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 2 N	North: ♠ KJ943 ▼ — ♠ AJ10652 ♣ 84	South:	West 1NT	North 2♠	East AP	South 1♥
Board: 200 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 2 E	North: ♠ AJ32 ♥ 93 ♠ K64 ♣ KQ43	South: ♣ 7 ♥ Q10864 • QJ92 ♣ 1096	West 2♣¹ 1. Stay	North 1♣ Pass man		South Pass AP

Board: 196 Dealer: N Vul: EW HCP: 6	★ A1087♥ Q9864♦ 108★ 104	East Bids 1NT if possible. West Bids 2♣ if possible. Partner bids first.
Board: 197 Dealer: S Vul: None HCP: 12	▲ A106▼ A2◆ K96432▲ J7	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 198 Dealer: N Vul: None HCP: 7	♠ 632♥ KQ43♦ 653♠ Q105	East Bids 1NT if possible. Partner bids first.
Board: 199 Dealer: S Vul: NS HCP: 13	♣5 ▼ AQ8752 ◆ Q3 ♣ KQ72	West Bids 1NT if possible. You bid first.
Board: 200 Dealer: N Vul: NS HCP: 5	♣7 ♥ Q10864 • QJ92 ♣ 1096	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. Partner bids first.

Board: 196 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 4 N	North: ♠ KJ643 ♥ A • 7 ♣ KJ7632	South: ♠ A1087 ♥ Q9864 ♦ 108 ♠ 104	West 2♣¹ AP 1. Stay	North 1♣ 2♠ man		Pass
Board: 197 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 3 W	North: ♠ QJ432 ♥ 10865 ♦ — ♠ K1082	South: ♠ A106 ♥ A2 ♠ K96432 ♣ J7	·	North Pass AP	East Pass	1♦
Board: 198 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 24 N	North: ♠ KQ10954 ♥ J108 ♦ 8 ♣ AK7	South:	West AP	North 1♠	East 1NT	
Board: 199 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 2 N	North: ♠ KJ943 ▼ — ♠ AJ10652 ♣ 84	South:	West 1NT	North 2♠	East AP	South 1♥
Board: 200 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 2 E	North: ♠ AJ32 ♥ 93 ♠ K64 ♣ KQ43	South: ♣ 7 ♥ Q10864 • QJ92 ♣ 1096	West 2♣¹ 1. Stay	North 1♣ Pass man		South Pass AP

Board: 201 Dealer: S Vul: EW HCP: 5	◆ Q94♥ Q1043◆ J1032◆ 83	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♠ if possible. East Bids 4♣ if possible. Partner bids first.
Board: 202 Dealer: N Vul: Both HCP: 12	♠ Q ♥ Q106 ♦ A107432 ♣ KJ4	East Bids 1NT if possible. You bid first.
Board: 203 Dealer: S Vul: None HCP: 6		West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 204 Dealer: N Vul: EW HCP: 18	★ K6▼ AQ1086◆ Q2◆ AK106	East Bids 1NT if possible. You bid first.
Board: 205 Dealer: S Vul: Both HCP: 6	♣9 ♥ K10763 ♦ QJ952 ♣ 85	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. Partner bids first.

Board: 201 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 4♣ E	North: ♠ Q94 ♥ Q1043 ♦ J1032 ♠ 83	South: ♣ J10875 ♣ AK65 ♣ 975 ♣ A	1NT 3♠¹	North 2 Pass raise or	3 ♣ 4 ♣	1♠ Pass AP
Board: 202 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 2 \(\) N	North: ♠ Q ♥ Q106 ♠ A107432 ♠ KJ4	South: ♠ A10982 ♥ K9752 ♦ 5 ♣ 87	West Pass	North 1 2		South Pass
Board: 203 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 3 W	North:	South: ♠ K874 ♥ 1084 ♦ KJ87 ♣ AJ	1NT 3♣²	North Pass AP 2S trans mat	2 ♠ ¹	1♦ Pass
Board: 204 Dealer: N Vul: EW North HCP: 18 South HCP: 5 Contract: 4♥ N	North: ♠ K6 ♥ AQ1086 • Q2 ♠ AK106	South:	West Pass	North 1♥ 4♥	East 1NT AP	South 2♥
Board: 205 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 4 W	North:	South: ♠ AQJ10 ♥ Q94 ♠ 7 ♣ QJ1063	West 1NT 4♠ 1. Texa	AP	East 4♥¹	South 1 ♣ Pass

Board: 201 Dealer: S Vul: EW HCP: 12	♣ J10875♥ AK65♦ 975♣ A	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♠ if possible. East Bids 4♣ if possible. You bid first.
Board: 202 Dealer: N Vul: Both HCP: 7	★ A10982★ K9752★ 5★ 87	East Bids 1NT if possible. Partner bids first.
Board: 203 Dealer: S Vul: None HCP: 12	★ K874▼ 1084◆ KJ87◆ AJ	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 204 Dealer: N Vul: EW HCP: 5	10854743K65Q73	East Bids 1NT if possible. Partner bids first.
Board: 205 Dealer: S Vul: Both HCP: 12	AQJ10♥ Q94↑ 7♣ QJ1063	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.

Board: 201 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 4♣ E	North: ♠ Q94 ♥ Q1043 ♦ J1032 ♠ 83	South: ♣ J10875 ♣ AK65 ♣ 975 ♣ A	1NT 3♠¹	North 2 Pass raise or	3 ♣ 4 ♣	1♠ Pass AP
Board: 202 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 2 \(\) N	North: ♠ Q ♥ Q106 ♠ A107432 ♠ KJ4	South: ♠ A10982 ♥ K9752 ♦ 5 ♣ 87	West Pass	North 1 2		South Pass
Board: 203 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 3 W	North:	South: ♠ K874 ♥ 1084 ♦ KJ87 ♣ AJ	1NT 3♣²	North Pass AP 2S trans mat	2 ♠ ¹	1♦ Pass
Board: 204 Dealer: N Vul: EW North HCP: 18 South HCP: 5 Contract: 4♥ N	North: ♠ K6 ♥ AQ1086 • Q2 ♠ AK106	South:	West Pass	North 1♥ 4♥	East 1NT AP	South 2♥
Board: 205 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 4 W	North:	South: ♠ AQJ10 ♥ Q94 ♠ 7 ♣ QJ1063	West 1NT 4♠ 1. Texa	AP	East 4♥¹	South 1 ♣ Pass

Board: 206 Dealer: N Vul: None HCP: 14	 ♣ J97 ♥ A10543 ♦ AKQ92 ♣ —	East Bids 1NT if possible. You bid first.
Board: 207 Dealer: S Vul: NS HCP: 11	★ AK973▼ 72◆ K87◆ J32	West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first.
Board: 208 Dealer: N Vul: None HCP: 15	 ♣ J53 ♥ A ♦ K1098 ♣ AQJ92	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 209 Dealer: S Vul: None	◆ A1052 ▼ Q987 ◆ 763	West Bids 1NT if possible. Partner bids first.
HCP: 6 Board: 210 Dealer: N Vul: NS HCP: 12	♣ 86♠ Q963♥ KJ964♦ Q4♠ A8	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.

Board: 206 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 4♠ S	North:	South: ♠ K10852 ♥ K7 ♦ 87 ♣ K986	West Pass	North 1♥ 4♠	East 1NT AP	
Board: 207 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3•X W	North: ♠ AK973 ♥ 72 ♠ K87 ♣ J32	South: ◆ 5 ▼ KQ1094 ◆ QJ43 ◆ AQ5	West 1NT 3◆	North 2♠ X	East Pass AP	1♥
Board: 208 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 2♠ E	North: ♣ J53 ✔ A ♣ K1098 ♣ AQJ92	South:	West 2♥	North 1♣ Pass	East 1NT 2♠	South Pass AP
Board: 209 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ A1052 ♥ Q987 • 763 ♣ 86	South: ♠ QJ4 ♥ J42 ♠ K10 ♠ AJ1097	West 1NT	North AP	East	South 1♣
Board: 210 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 3 • E	North: ♠ Q963 ♥ KJ964 ♠ Q4 ♣ A8	South: ♠ KJ72 ▼ 1082 ♦ 9 ♠ K7532		North 1♥ Pass	East 1NT 3◆	South 2♥ AP

Board: 206 Dealer: N Vul: None HCP: 9	★ K10852 ∀ K7 ♦ 87 ♣ K986	East Bids 1NT if possible. Partner bids first.
Board: 207 Dealer: S Vul: NS HCP: 14	★ 5★ KQ1094◆ QJ43★ AQ5	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 208 Dealer: N Vul: None HCP: 7	★8▼ KJ542◆ QJ75★ 753	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 209 Dealer: S Vul: None HCP: 12	♣ QJ4 ♥ J42 ♦ K10 ♣ AJ1097	West Bids 1NT if possible. You bid first.
Board: 210 Dealer: N Vul: NS HCP: 7	★ KJ72▼ 1082◆ 9◆ K7532	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.

Board: 206 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 4♠ S	North:	South: ♠ K10852 ♥ K7 ♦ 87 ♣ K986	West Pass	North 1♥ 4♠	East 1NT AP	
Board: 207 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3•X W	North: ♠ AK973 ♥ 72 ♠ K87 ♣ J32	South: ◆ 5 ▼ KQ1094 ◆ QJ43 ◆ AQ5	West 1NT 3◆	North 2♠ X	East Pass AP	1♥
Board: 208 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 2♠ E	North: ♣ J53 ✔ A ♣ K1098 ♣ AQJ92	South:	West 2♥	North 1♣ Pass	East 1NT 2♠	South Pass AP
Board: 209 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ A1052 ♥ Q987 • 763 ♣ 86	South: ♠ QJ4 ♥ J42 ♠ K10 ♠ AJ1097	West 1NT	North AP	East	South 1♣
Board: 210 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 3 • E	North: ♠ Q963 ♥ KJ964 ♠ Q4 ♣ A8	South: ♠ KJ72 ▼ 1082 ♦ 9 ♠ K7532		North 1♥ Pass	East 1NT 3◆	South 2♥ AP

Board: 211 Dealer: S Vul: EW HCP: 9	♣95★ AK97◆ Q8765♣ 85	West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 212 Dealer: N Vul: None HCP: 12	♣ K ♥ J984 ♦ KQ1085 ♣ K83	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 213 Dealer: S Vul: EW HCP: 7	◆ QJ1064♥ 109◆ Q6◆ Q654	West Bids 1NT if possible. Partner bids first.
Board: 214 Dealer: N Vul: Both HCP: 12	↓ J3↓ A7432↓ Q95♠ AJ3	East Bids 1NT if possible. You bid first.
Board: 215 Dealer: S Vul: Both HCP: 9	◆ Q106543◆ 42◆ K◆ KJ76	West Bids 1NT if possible. Partner bids first.

Board: 211 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3N N	North:	South: ♠ KJ102 ♥ 8 ♠ AJ2 ♣ AQJ97	West 1NT Pass	North Pass 3NT	East 2 AP	South 1♣ 2♠
Board: 212 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 2♠ E	North: ♠ K ♥ J984 ♠ KQ1085 ♣ K83	South: ♠ Q10862 ♥ Q1075 ♦ J3 ♣ 104	West 2♥	North 1 Pass		South Pass AP
Board: 213 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ QJ1064 ♥ 109 ♠ Q6 ♠ Q654	South: ♠ A9 ♥ KQ843 ♦ J542 ♠ A3	West 1NT	North AP	East	South 1♥
Board: 214 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 N	North:	South: ♠ KQ10862 ♥ 965 ♠ A632 ♣ —	West AP	North 1♥	East 1NT	
Board: 215 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 4♥ S	North: ♠ Q106543 ♥ 42 ♠ K ♣ KJ76	South: ♠ A ♥ AK1098653 ♦ J10 ♣ 103	West 1NT AP	North 2♠	East Pass	1♥

Board: 211 Dealer: S Vul: EW HCP: 16	★ KJ102▼ 8◆ AJ2◆ AQJ97	West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 212 Dealer: N Vul: None HCP: 5	◆ Q10862♥ Q1075◆ J3◆ 104	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 213 Dealer: S Vul: EW HCP: 14	★ A9▼ KQ843◆ J542◆ A3	West Bids 1NT if possible. You bid first.
Board: 214 Dealer: N Vul: Both HCP: 9	★ KQ10862♥ 965♦ A632♣ —	East Bids 1NT if possible. Partner bids first.
Board: 215 Dealer: S Vul: Both HCP: 12	♠ A ♥ AK1098653 ♦ J10 ♣ 103	West Bids 1NT if possible. You bid first.

Board: 211 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3N N	North:	South: ♠ KJ102 ♥ 8 ♠ AJ2 ♣ AQJ97	West 1NT Pass	North Pass 3NT	East 2 AP	South 1♣ 2♠
Board: 212 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 2♠ E	North: ♠ K ♥ J984 ♠ KQ1085 ♣ K83	South: ♠ Q10862 ♥ Q1075 ♦ J3 ♣ 104	West 2♥	North 1 Pass		South Pass AP
Board: 213 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ QJ1064 ♥ 109 ♠ Q6 ♠ Q654	South: ♠ A9 ♥ KQ843 ♦ J542 ♠ A3	West 1NT	North AP	East	South 1♥
Board: 214 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 N	North:	South: ♠ KQ10862 ♥ 965 ♠ A632 ♣ —	West AP	North 1♥	East 1NT	
Board: 215 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 4♥ S	North: ♠ Q106543 ♥ 42 ♠ K ♣ KJ76	South: ♠ A ♥ AK1098653 ♦ J10 ♣ 103	West 1NT AP	North 2♠	East Pass	1♥

Board: 216 Dealer: N Vul: None HCP: 14		East Bids 1NT if possible. You bid first.
Board: 217 Dealer: S Vul: EW HCP: 6	◆ Q954♥ A8532◆ 74◆ 65	West Bids 1NT if possible. Partner bids first.
Board: 218 Dealer: N Vul: NS HCP: 12	AQJ10853▼ 103◆ 95◆ KQ	East Bids 1NT if possible. West Doubles Pass if possible. East Bids 3♦ if possible. East Doubles 4♠ if possible. You bid first.
Board: 219 Dealer: S Vul: NS HCP: 9	♣ Q109♥ QJ874♦ K8♣ J98	West Bids 1NT if possible. Partner bids first.
Board: 220 Dealer: N Vul: EW HCP: 12	▶ J7♥ AJ32♦ AQ8▶ 8765	East Bids 1NT if possible. You bid first.

Board: 216 Dealer: N Vul: None North HCP: 14 South HCP: 4 Contract: 3♠ N	North:	South: ♠ Q954 ♥ J2 ♦ 3 ♣ J76543	West AP	North 1♠	East 1NT	
Board: 217 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ Q954 ♥ A8532 • 74 ♠ 65	South:	West 1NT	North AP	East	South 1♦
Board: 218 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 4•X N	North: ♠ AQJ10853 ♥ 103 ♦ 95 ♠ KQ	South: ♠ 2 ♥ AK9652 ♠ 72 ♠ 10652	West Pass X Pass	North 1♣ 2♠ Pass 4♠	East 1NT Pass 3• X	2♥
Board: 219 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 S	North: ♠ Q109 ♥ QJ874 ♠ K8 ♣ J98	South: ♠ KJ532 ♥ 3 ♠ A973 ♣ AQ10	West 1NT	North 2♠	East AP	South 1♠
Board: 220 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 24 S	North: ♣ J7 ▼ AJ32 ♣ AQ8 ♣ 8765	South: ♠ AK9852 ♥ Q ♦ J73 ♣ J104	West AP	North 1♣	East 1NT	

Board: 216 Dealer: N Vul: None HCP: 4	♣ Q954♥ J2♦ 3♣ J76543	East Bids 1NT if possible. Partner bids first.
Board: 217 Dealer: S Vul: EW HCP: 12	108✓ J✓ KQJ92✓ AJ743	West Bids 1NT if possible. You bid first.
Board: 218 Dealer: N Vul: NS HCP: 7	★2★ AK9652★ 72★ 10652	East Bids 1NT if possible. West Doubles Pass if possible. East Bids 3♦ if possible. East Doubles 4♠ if possible. Partner bids first.
Board: 219 Dealer: S Vul: NS HCP: 14	★ KJ532★ 3★ A973★ AQ10	West Bids 1NT if possible. You bid first.
Board: 220 Dealer: N Vul: EW HCP: 11	AK9852♥ QJ73J104	East Bids 1NT if possible. Partner bids first.

Board: 216 Dealer: N Vul: None North HCP: 14 South HCP: 4 Contract: 3♠ N	North:	South: ♠ Q954 ♥ J2 ♦ 3 ♣ J76543	West AP	North 1♠	East 1NT	
Board: 217 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ Q954 ♥ A8532 • 74 ♠ 65	South:	West 1NT	North AP	East	South 1♦
Board: 218 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 4•X N	North: ♠ AQJ10853 ♥ 103 ♦ 95 ♠ KQ	South: ♠ 2 ♥ AK9652 ♠ 72 ♠ 10652	West Pass X Pass	North 1♣ 2♠ Pass 4♠	East 1NT Pass 3• X	2♥
Board: 219 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 S	North: ♠ Q109 ♥ QJ874 ♠ K8 ♣ J98	South: ♠ KJ532 ♥ 3 ♠ A973 ♣ AQ10	West 1NT	North 2♠	East AP	South 1♠
Board: 220 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 24 S	North: ♣ J7 ▼ AJ32 ♣ AQ8 ♣ 8765	South: ♠ AK9852 ♥ Q ♦ J73 ♣ J104	West AP	North 1♣	East 1NT	

Board: 221 Dealer: S Vul: None HCP: 11	▶ J8♥ AQ972◆ Q8532♠ Q	West Bids 1NT if possible. Partner bids first.
Board: 222 Dealer: N Vul: EW HCP: 13	▲ J9✔ AK762◆ A5♣ J1075	East Bids 1NT if possible. You bid first.
Board: 223 Dealer: S Vul: Both HCP: 5	♠ 654♥ KQ10975♠ 63♠ 86	West Bids 1NT if possible. Partner bids first.
Board: 224 Dealer: N Vul: None HCP: 12	♣ Q62♥ 6♦ AQJ4♣ QJ643	East Bids 1NT if possible. You bid first.
Board: 225 Dealer: S Vul: None HCP: 5	★ A985▼ 7532◆ J1074◆ 3	West Bids 1NT if possible. East Bids 4♣ if possible. Partner bids first.

Board: 221 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 2 \(\mathbf{N} \) N	North:	South: ♠ K52 ♥ J3 ♠ AJ9 ♣ AJ1074	West 1NT	North 2♥	East AP	South 1♣
Board: 222 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 1N E	North: ♣ J9 ♥ AK762 ♠ A5 ♣ J1075	South: ♠ K8642 ♥ 98 ♠ KJ106 ♣ K6	West	North 1♥	East 1NT	
Board: 223 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 1N W	North: ♠ 654 ♥ KQ10975 ♦ 63 ♣ 86	South: ♠ A83 ♥ 8 ♠ K982 ♣ AQ543	West 1NT	North AP	East	South 1♣
Board: 224 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 2 S	North: ♠ Q62 ♥ 6 ♠ AQJ4 ♠ QJ643	South: ♠ A1093 ♥ A97432 ♠ 3 ♠ 92	West AP	North 1♣	East 1NT	
Board: 225 Dealer: S Vul: None North HCP: 5 South HCP: 12 Contract: 4 E	North: ♠ A985 ♥ 7532 • J1074 ♣ 3	South: ♠ Q104 ♥ AQJ96 ♠ K963 ♣ 7	West 1NT	North 3♥	East 4♣	South 1 V AP

Board: 221 Dealer: S Vul: None HCP: 14	★ K52▼ J3◆ AJ9◆ AJ1074	West Bids 1NT if possible. You bid first.
Board: 222 Dealer: N Vul: EW HCP: 10	★ K8642♥ 98◆ KJ106◆ K6	East Bids 1NT if possible. Partner bids first.
Board: 223 Dealer: S Vul: Both HCP: 13	★ A83▼ 8★ K982★ AQ543	West Bids 1NT if possible. You bid first.
Board: 224 Dealer: N Vul: None HCP: 8	★ A1093▼ A97432★ 3♣ 92	East Bids 1NT if possible. Partner bids first.
Board: 225 Dealer: S Vul: None HCP: 12	♣ Q104♥ AQJ96◆ K963♣ 7	West Bids 1NT if possible. East Bids 4♣ if possible. You bid first.

Board: 221 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 2 \(\mathbf{N} \) N	North:	South: ♠ K52 ♥ J3 ♠ AJ9 ♣ AJ1074	West 1NT	North 2♥	East AP	South 1♣
Board: 222 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 1N E	North: ♣ J9 ♥ AK762 ♠ A5 ♣ J1075	South: ♠ K8642 ♥ 98 ♠ KJ106 ♣ K6	West	North 1♥	East 1NT	
Board: 223 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 1N W	North: ♠ 654 ♥ KQ10975 ♦ 63 ♣ 86	South: ♠ A83 ♥ 8 ♠ K982 ♣ AQ543	West 1NT	North AP	East	South 1♣
Board: 224 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 2 S	North: ♠ Q62 ♥ 6 ♠ AQJ4 ♠ QJ643	South: ♠ A1093 ♥ A97432 ♠ 3 ♠ 92	West AP	North 1♣	East 1NT	
Board: 225 Dealer: S Vul: None North HCP: 5 South HCP: 12 Contract: 4 E	North: ♠ A985 ♥ 7532 • J1074 ♣ 3	South: ♠ Q104 ♥ AQJ96 ♠ K963 ♣ 7	West 1NT	North 3♥	East 4♣	South 1 V AP

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Board: 226 Dealer: N	♠ A76 ♥ A1096	East Bids 1NT if possible.
Vul: NS HCP: 13	♦ A7643 ♣ J	You bid first.
Board: 227 Dealer: S	♦ Q876 ♥ K7532	West Bids 1NT if possible.
Vul: EW HCP: 5	◆ 3 ◆ 654	Partner bids first.
Board: 228 Dealer: N	♠ 2 ♥ KJ10954	East Bids 1NT if possible.
Vul: None HCP: 13	◆ AKQ65 ◆ 2	You bid first.
Board: 229 Dealer: S	♦ J852 ♥ AJ7	West Bids 1NT if possible.
Vul: NS HCP: 9	♦ K87 ♦ 653	Partner bids first.
Board: 230 Dealer: N	♦ AJ1043 ♥ 7	East Bids 1NT if possible.
Vul: EW HCP: 12	◆ K53 ◆ A1093	You bid first.

Board: 226 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 2 S	North: ♠ A76 ♥ A1096 ♠ A7643 ♣ J	South: ♠ K832 ♥ 7 • J2 ♣ K107653	West AP	North 1◆	East 1NT	
Board: 227 Dealer: S Vul: EW North HCP: 5 South HCP: 14 Contract: 4 S	North: ♠ Q876 ♥ K7532 ♦ 3 ♠ 654	South: ♠ K ♥ Q10986 ♠ AJ107 ♠ A83	West 1NT	North 4♥	East AP	South 1♥
Board: 228 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 \(\mathbf{N} \) N	North: ♠ 2 ♥ KJ10954 ♠ AKQ65 ♠ 2	South: ♠ KQJ75 ♥ 863 ♦ 7 ♠ KQ64	West Pass	North 1♥ 4♥	East 1NT AP	
Board: 229 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ S	North:	South: ♠ KQ10964 ♥ K ♠ Q1062 ♣ Q4	West 1NT	North 2♠	East AP	South 1♠
Board: 230 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2♠ N	North: ♠ AJ1043 ♥ 7 ♠ K53 ♠ A1093	South: ◆ 875 ▼ AKJ1082 ◆ 2 ◆ J74	West AP	North 1♠	East 1NT	

Board: 226 Dealer: N Vul: NS HCP: 7	★ K832▼ 7◆ J2◆ K107653	East Bids 1NT if possible. Partner bids first.
Board: 227 Dealer: S Vul: EW HCP: 14	♠ K ♥ Q10986 ♦ AJ107 ♣ A83	West Bids 1NT if possible. You bid first.
Board: 228 Dealer: N Vul: None HCP: 11	★ KQJ75▼ 863◆ 7◆ KQ64	East Bids 1NT if possible. Partner bids first.
Board: 229 Dealer: S Vul: NS HCP: 12	★ KQ10964♥ K◆ Q1062◆ Q4	West Bids 1NT if possible. You bid first.
Board: 230 Dealer: N Vul: EW HCP: 9	♦ 875♥ AKJ1082♦ 2♣ J74	East Bids 1NT if possible. Partner bids first.

Board: 226 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 2 S	North: ♠ A76 ♥ A1096 ♠ A7643 ♣ J	South: ♠ K832 ♥ 7 • J2 ♣ K107653	West AP	North 1◆	East 1NT	
Board: 227 Dealer: S Vul: EW North HCP: 5 South HCP: 14 Contract: 4 S	North: ♠ Q876 ♥ K7532 ♦ 3 ♠ 654	South: ♠ K ♥ Q10986 ♠ AJ107 ♠ A83	West 1NT	North 4♥	East AP	South 1♥
Board: 228 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 \(\mathbf{N} \) N	North: ♠ 2 ♥ KJ10954 ♠ AKQ65 ♠ 2	South: ♠ KQJ75 ♥ 863 ♦ 7 ♠ KQ64	West Pass	North 1♥ 4♥	East 1NT AP	
Board: 229 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ S	North:	South: ♠ KQ10964 ♥ K ♠ Q1062 ♣ Q4	West 1NT	North 2♠	East AP	South 1♠
Board: 230 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2♠ N	North: ♠ AJ1043 ♥ 7 ♠ K53 ♠ A1093	South: ◆ 875 ▼ AKJ1082 ◆ 2 ◆ J74	West AP	North 1♠	East 1NT	

Board: 231 Dealer: S Vul: Both HCP: 10	♣— ▼ AQ1075 • KJ108763 • 3	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 232 Dealer: N Vul: EW HCP: 13	A3KQ976A864108	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 233 Dealer: S Vul: Both HCP: 3	★ 743★ 86★ 2★ QJ98743	West Bids 1NT if possible. Partner bids first.
Board: 234 Dealer: N Vul: None HCP: 14	♣ Q75♥ J♦ A♣ AQJ108752	East Bids 1NT if possible. You bid first.
Board: 235 Dealer: S Vul: NS HCP: 7	AQJ1093★ 54★ 87♣ 975	West Bids 1NT if possible. Partner bids first.

Board: 231 Dealer: S Vul: Both	North: ♣—	South: ♠ KQ92		North		1♣
North HCP: 10 South HCP: 13 Contract: 4♠X E	AQ1075KJ108763★ 3	★ K82◆ 54◆ KQ107	1NT Pass AP	2 ♥ 4 ♥	2 ♠ 4 ♠	3♥ X
Board: 232 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 3•X E	North: ♠ A3 ♥ KQ976 ♠ A864 ♠ 108	South: ♠ KQ10982 ♥ J54 ♦ 105 ♣ J9	West Pass Pass	North 1♥ Pass X	East 1NT 3♣ AP	
Board: 233 Dealer: S Vul: Both North HCP: 3 South HCP: 18 Contract: 1N W	North: ♣ 743 ♥ 86 ♣ 2 ♣ QJ98743	South: ♠ KJ652 ♥ AKQ2 ♠ AJ5 ♣ 5	West 1NT	North AP	East	South 1♣
Board: 234 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 3♣ N	North: ♠ Q75 ♥ J ♠ A ♣ AQJ108752	South:	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 235 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 3 N	North: ♠ AQJ1093 ♥ 54 ♠ 87 ♣ 975	South: ♠ K54 ▼ AQJ9 ♠ Q3 ♣ Q1063	West 1NT AP	North 2♣	East Pass	1♣

Board: 231 Dealer: S Vul: Both HCP: 13	★ KQ92▼ K82◆ 54◆ KQ107	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 232 Dealer: N Vul: EW HCP: 7	★KQ10982▼ J54◆ 105◆ J9	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 233 Dealer: S Vul: Both HCP: 18	★ KJ652★ AKQ2★ AJ5★ 5	West Bids 1NT if possible. You bid first.
Board: 234 Dealer: N Vul: None HCP: 8	◆ 982♥ AK7542◆ J1097◆ —	East Bids 1NT if possible. Partner bids first.
Board: 235 Dealer: S Vul: NS HCP: 14	★ K54★ AQJ9◆ Q3◆ Q1063	West Bids 1NT if possible. You bid first.

Board: 231 Dealer: S Vul: Both	North: ♣—	South: ♠ KQ92		North		1♣
North HCP: 10 South HCP: 13 Contract: 4♠X E	AQ1075KJ108763★ 3	★ K82◆ 54◆ KQ107	1NT Pass AP	2 ♥ 4 ♥	2 ♠ 4 ♠	3♥ X
Board: 232 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 3•X E	North: ♠ A3 ♥ KQ976 ♠ A864 ♠ 108	South: ♠ KQ10982 ♥ J54 ♦ 105 ♣ J9	West Pass Pass	North 1♥ Pass X	East 1NT 3♣ AP	
Board: 233 Dealer: S Vul: Both North HCP: 3 South HCP: 18 Contract: 1N W	North: ♣ 743 ♥ 86 ♣ 2 ♣ QJ98743	South: ♠ KJ652 ♥ AKQ2 ♠ AJ5 ♣ 5	West 1NT	North AP	East	South 1♣
Board: 234 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 3♣ N	North: ♠ Q75 ♥ J ♠ A ♣ AQJ108752	South:	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 235 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 3 N	North: ♠ AQJ1093 ♥ 54 ♠ 87 ♣ 975	South: ♠ K54 ▼ AQJ9 ♠ Q3 ♣ Q1063	West 1NT AP	North 2♣	East Pass	1♣

Board: 236 Dealer: N Vul: EW HCP: 12	♣ 3 ♥ AJ962 ♦ AK63 ♣ 1094	East Bids 1NT if possible. You bid first.
Board: 237 Dealer: S Vul: None HCP: 6	♦ 863 ♥ QJ1085 ♦ — • K6532	West Bids 1NT if possible. Partner bids first.
Board: 238 Dealer: N Vul: Both HCP: 13	★ AK1096♥ A62◆ Q74◆ 65	East Bids 1NT if possible. West Doubles 2♠ if possible. You bid first.
Board: 239 Dealer: S Vul: NS HCP: 10	AQJ97610108QJ75	West Bids 1NT if possible. Partner bids first.
Board: 240 Dealer: N Vul: None HCP: 13	♣ QJ986 ♥ 1062 ♦ K7 ♣ AK10	East Bids 1NT if possible. West Bids 4♣ if possible. You bid first.

Board: 236 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 44 S	North:	South: ♠ AQJ9752 ♥ Q • 984 ♣ 75	West AP	North 1♥	East 1NT	
Board: 237 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 3 S	North:	South: ♠ AQJ ♥ A6 ♠ Q987642 ♣ 9		North Pass	East Pass	1♦
Board: 238 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 2•X N	North: ♠ AK1096 ♥ A62 ♠ Q74 ♣ 65	South:	West X	North 1♠ AP	East 1NT	
Board: 239 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 24 N	North: ♠ AQJ976 ♥ 10 • 108 ♣ QJ75	South: ♠ 103 ♥ AQ4 ♠ AK2 ♣ 108643	West 1NT	North 2♣	East AP	South 1♣
Board: 240 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 4 W	North: ♠ QJ986 ♥ 1062 ♠ K7 ♠ AK10	South: ♠ K1042 ♥ 8754 ♦ J643 ♣ 8	West 4♣	North 1♠ AP	East 1NT	

Board: 236 Dealer: N Vul: EW HCP: 9	AQJ9752Q984₹75	East Bids 1NT if possible. Partner bids first.
Board: 237 Dealer: S Vul: None HCP: 13	♠ AQJ♥ A6♦ Q987642♠ 9	West Bids 1NT if possible. You bid first.
Board: 238 Dealer: N Vul: Both HCP: 6	♦ 8753♥ J7♦ A98♣ J984	East Bids 1NT if possible. West Doubles 2♠ if possible. Partner bids first.
Board: 239 Dealer: S Vul: NS HCP: 13	103✓ AQ4✓ AK2№ 108643	West Bids 1NT if possible. You bid first.
Board: 240 Dealer: N Vul: None HCP: 4	★K1042▼8754◆J643◆8	East Bids 1NT if possible. West Bids 4♣ if possible. Partner bids first.

Board: 236 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 44 S	North:	South: ♠ AQJ9752 ♥ Q • 984 ♣ 75	West AP	North 1♥	East 1NT	
Board: 237 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 3 S	North:	South: ♠ AQJ ♥ A6 ♠ Q987642 ♣ 9		North Pass	East Pass	1♦
Board: 238 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 2•X N	North: ♠ AK1096 ♥ A62 ♠ Q74 ♣ 65	South:	West X	North 1♠ AP	East 1NT	
Board: 239 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 24 N	North: ♠ AQJ976 ♥ 10 • 108 ♣ QJ75	South: ♠ 103 ♥ AQ4 ♠ AK2 ♣ 108643	West 1NT	North 2♣	East AP	South 1♣
Board: 240 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 4 W	North: ♠ QJ986 ♥ 1062 ♠ K7 ♠ AK10	South: ♠ K1042 ♥ 8754 ♦ J643 ♣ 8	West 4♣	North 1♠ AP	East 1NT	

Board: 241 Dealer: S Vul: EW HCP: 5	♣ 765 ♥ Q863 ♦ J ♣ Q9852	West Bids 1NT if possible. Partner bids first.
Board: 242 Dealer: N Vul: None HCP: 12	◆ 9♥ K73◆ AQ874◆ K873	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 243 Dealer: S Vul: NS HCP: 5	♣ QJ9 ♥ 9865 ♦ 1074 ♣ Q76	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 244 Dealer: N Vul: None HCP: 12	★ 76♥ AKJ◆ J7◆ QJ7542	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 245 Dealer: S Vul: NS HCP: 9	★ K10762♥ Q942◆ A9◆ 43	West Bids 1NT if possible. Partner bids first.

Board: 241 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 3♠ S	North: ♣ 765 ♥ Q863 ♦ J ♣ Q9852	South: ♠ KQ1092 ♥ K10 ♠ KQ8643 ♣ —	West North East South 1 ↑ 1NT Pass Pass 3 ♠ AP
Board: 242 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 3♠ E	North:	South: ♠ K854 ♥ Q10854 • 10 ♣ 1064	West North East South 1 → 1NT Pass 2 ♣ 1 Pass 2 ♠ Pass 3 ◆ 2 X Pass Pass 3 ♠ AP 1. Stayman 2. limit raise or better in ♠
Board: 243 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 3 • W	North: ♠ QJ9 ♥ 9865 ♦ 1074 ♠ Q76	South: ♠ K10643 ♥ KJ42 ♠ AJ ♣ 104	West North East South 1♣ 1NT Pass 3♣¹ Pass 3♣² AP 1. 1N-3C transfer to diamonds 2. automat
Board: 244 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 3•X E	North: ♣ 76 ♥ AKJ ♦ J7 ♣ QJ7542	South: ♠ AKJ532 ♥ 765 ♦ 32 ♣ 98	West North East South 1♣ 1NT 2♠ Pass Pass 3♠ X AP
Board: 245 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 2♠ N	North: ♠ K10762 ♥ Q942 ♠ A9 ♣ 43	South: ♠ QJ3 ♥ K75 ♠ Q10873 ♠ KQ	West North East South 1♦ 1NT 2♠ AP

Board: 241 Dealer: S Vul: EW HCP: 13	★ KQ1092 ♥ K10 ♦ KQ8643 ♣ —	West Bids 1NT if possible. You bid first.
Board: 242 Dealer: N Vul: None HCP: 5	♦ K854 ♥ Q10854 ♦ 1064	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 243 Dealer: S Vul: NS HCP: 12	★ K10643★ KJ42◆ AJ★ 104	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 244 Dealer: N Vul: None HCP: 8	★ AKJ532♥ 765♦ 32♣ 98	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 245 Dealer: S Vul: NS HCP: 13	♣ QJ3 ♥ K75 ♦ Q10873 ♣ KQ	West Bids 1NT if possible. You bid first.

Board: 241 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 3♠ S	North: ♣ 765 ♥ Q863 ♦ J ♣ Q9852	South: ♠ KQ1092 ♥ K10 ♠ KQ8643 ♣ —	West North East South 1 ↑ 1NT Pass Pass 3 ♠ AP
Board: 242 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 3♠ E	North:	South: ♠ K854 ♥ Q10854 • 10 ♣ 1064	West North East South 1 → 1NT Pass 2 ♣ 1 Pass 2 ♠ Pass 3 ◆ 2 X Pass Pass 3 ♠ AP 1. Stayman 2. limit raise or better in ♠
Board: 243 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 3 • W	North: ♠ QJ9 ♥ 9865 ♦ 1074 ♠ Q76	South: ♠ K10643 ♥ KJ42 ♠ AJ ♣ 104	West North East South 1♣ 1NT Pass 3♣¹ Pass 3♣² AP 1. 1N-3C transfer to diamonds 2. automat
Board: 244 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 3•X E	North: ♣ 76 ♥ AKJ ♦ J7 ♣ QJ7542	South: ♠ AKJ532 ♥ 765 ♦ 32 ♣ 98	West North East South 1♣ 1NT 2♠ Pass Pass 3♠ X AP
Board: 245 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 2♠ N	North: ♠ K10762 ♥ Q942 ♠ A9 ♣ 43	South: ♠ QJ3 ♥ K75 ♠ Q10873 ♠ KQ	West North East South 1♦ 1NT 2♠ AP

Board: 246 Dealer: N Vul: NS HCP: 14	▲ J8743♥ K3◆ AK54♣ K6	East Bids 1NT if possible. You bid first.
Board: 247 Dealer: S Vul: EW HCP: 8	★ AK8752♥ J97◆ 942◆ 4	West Bids 1NT if possible. Partner bids first.
Board: 248 Dealer: N Vul: None HCP: 13	★ KJ5♥ 97◆ AJ763◆ A43	East Bids 1NT if possible. You bid first.
Board: 249 Dealer: S Vul: None HCP: 10	♦ Q3 ♥ AK10743 ♦ 54 ♣ J106	West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first.
Board: 250 Dealer: N Vul: NS HCP: 14	AJ64✓ A7✓ Q97653✓ K	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 246 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 1N E	North: ♣ J8743 ♥ K3 ♦ AK54 ♣ K6	South: ♠ 62 ♥ Q9865 • QJ976 ♣ 5	West	North 1♠	East 1NT	
Board: 247 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2 N	North: ♠ AK8752 ♥ J97 ♦ 942 ♣ 4	South:	West 1NT	North 2♣	East AP	South 1♣
Board: 248 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ KJ5 ♥ 97 ♠ AJ763 ♣ A43	South: ♠ A10943 ♥ Q1062 ♦ 94 ♣ 75	West	North 1◆	East 1NT	
Board: 249 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3•X W	North: ♠ Q3 ▼ AK10743 ♦ 54 ♣ J106	South: ♠ 7652 ♥ QJ ♠ KJ9 ♣ KQ94	West 1NT 3	North 2♥ X		South 1♣ Pass
Board: 250 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 2 E	North: ♠ AJ64 ♥ A7 ♠ Q97653 ♠ K	South: ♠ Q10875 ♥ J8 ♦ J ♣ A8532	West 2◆	North 1♦ Pass		South Pass AP

Board: 246 Dealer: N Vul: NS HCP: 5	♠ 62♥ Q9865♦ QJ976♠ 5	East Bids 1NT if possible. Partner bids first.
Board: 247 Dealer: S Vul: EW HCP: 12	♦ 963♥ AK5♦ KQ10♠ 9853	West Bids 1NT if possible. You bid first.
Board: 248 Dealer: N Vul: None HCP: 6	★ A10943♥ Q1062◆ 94♣ 75	East Bids 1NT if possible. Partner bids first.
Board: 249 Dealer: S Vul: None HCP: 12	↑7652♥QJ↑KJ9♠KQ94	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 250 Dealer: N Vul: NS HCP: 8	♣ Q10875♥ J8♦ J♣ A8532	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.

Board: 246 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 1N E	North: ♣ J8743 ♥ K3 ♦ AK54 ♣ K6	South: ♠ 62 ♥ Q9865 • QJ976 ♣ 5	West	North 1♠	East 1NT	
Board: 247 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2 N	North: ♠ AK8752 ♥ J97 ♦ 942 ♣ 4	South:	West 1NT	North 2♣	East AP	South 1♣
Board: 248 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ KJ5 ♥ 97 ♠ AJ763 ♣ A43	South: ♠ A10943 ♥ Q1062 ♦ 94 ♣ 75	West	North 1◆	East 1NT	
Board: 249 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3•X W	North: ♠ Q3 ▼ AK10743 ♦ 54 ♣ J106	South: ♠ 7652 ♥ QJ ♠ KJ9 ♣ KQ94	West 1NT 3	North 2♥ X		South 1♣ Pass
Board: 250 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 2 E	North: ♠ AJ64 ♥ A7 ♠ Q97653 ♠ K	South: ♠ Q10875 ♥ J8 ♦ J ♣ A8532	West 2◆	North 1♦ Pass		South Pass AP

Board: 251 Dealer: S Vul: Both HCP: 7	♣ KJ1096 ♥ 92 ♦ 85 ♣ QJ107	West Bids 1NT if possible. Partner bids first.
Board: 252 Dealer: N Vul: None HCP: 13	★ KQJ83▼ J96◆ Q73◆ A3	East Bids 1NT if possible. West Bids 4♥ if possible. You bid first.
Board: 253 Dealer: S Vul: EW HCP: 4	◆ QJ964♥ J64◆ 10862◆ 7	West Bids 1NT if possible. Partner bids first.
Board: 254 Dealer: N Vul: NS HCP: 12	★ A95♥ Q10643◆ K10◆ K64	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 255 Dealer: S Vul: Both HCP: 8	★ KJ63★ 85★ KJ763★ 94	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.

Board: 251 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ KJ1096 ♥ 92 ♠ 85 ♣ QJ107	South: ♠ Q ♥ KJ843 ♠ AQ743 ♣ 32	West 1NT	North AP	East	South 1♥
Board: 252 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 4♥ W	North: ♠ KQJ83 ♥ J96 • Q73 ♣ A3	South: ♠ 7654 ♥ 84 ♠ AK85 ♣ 1084	West 4♥	North 1♠ AP	East 1NT	
Board: 253 Dealer: S Vul: EW North HCP: 4 South HCP: 17 Contract: 4 S	North: ♠ QJ964 ♥ J64 ♦ 10862 ♠ 7	South: ♠ K8 ▼ A109752 ♠ K ♣ AK94		North 3♥	East Pass	1♥
Board: 254 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 2♠ E	North: ♠ A95 ♥ Q10643 ♠ K10 ♠ K64	South: ♣ 73 ♥ 985 ◆ QJ7643 ♣ A8	West X	North 1♥ Pass	East 1NT 2♠	South 2♥ AP
Board: 255 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 N	North: ♠ KJ63 ♥ 85 ♠ KJ763 ♣ 94	South: ♠ Q54 ♥ KJ762 ♠ AQ52 ♠ K	1NT 3♣²	North Pass 3 2S trans	2 ♠ ¹ AP	1 ♥ X

Board: 251 Dealer: S Vul: Both HCP: 12	♠ Q ♥ KJ843 ♦ AQ743 ♣ 32	West Bids 1NT if possible. You bid first.
Board: 252 Dealer: N Vul: None HCP: 7	★ 7654♥ 84◆ AK85◆ 1084	East Bids 1NT if possible. West Bids 4♥ if possible. Partner bids first.
Board: 253 Dealer: S Vul: EW HCP: 17	★ K8▼ A109752◆ K◆ AK94	West Bids 1NT if possible. You bid first.
Board: 254 Dealer: N Vul: NS HCP: 7	♣ 73♥ 985♦ QJ7643♣ A8	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 255 Dealer: S Vul: Both HCP: 15	♣ Q54♥ KJ762◆ AQ52♣ K	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♣ if possible. You bid first.

Board: 251 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ KJ1096 ♥ 92 ♠ 85 ♣ QJ107	South: ♠ Q ♥ KJ843 ♠ AQ743 ♣ 32	West 1NT	North AP	East	South 1♥
Board: 252 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 4♥ W	North: ♠ KQJ83 ♥ J96 • Q73 ♣ A3	South: ♠ 7654 ♥ 84 ♠ AK85 ♣ 1084	West 4♥	North 1♠ AP	East 1NT	
Board: 253 Dealer: S Vul: EW North HCP: 4 South HCP: 17 Contract: 4 S	North: ♠ QJ964 ♥ J64 ♦ 10862 ♠ 7	South: ♠ K8 ▼ A109752 ♠ K ♣ AK94		North 3♥	East Pass	1♥
Board: 254 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 2♠ E	North: ♠ A95 ♥ Q10643 ♠ K10 ♠ K64	South: ♣ 73 ♥ 985 ◆ QJ7643 ♣ A8	West X	North 1♥ Pass	East 1NT 2♠	South 2♥ AP
Board: 255 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 N	North: ♠ KJ63 ♥ 85 ♠ KJ763 ♣ 94	South: ♠ Q54 ♥ KJ762 ♠ AQ52 ♠ K	1NT 3♣²	North Pass 3 2S trans	2 ♠ ¹ AP	1 ♥ X

Board: 256 Dealer: N Vul: NS HCP: 12	★ K♥ QJ653◆ KJ54◆ Q86	East Bids 1NT if possible. You bid first.
Board: 257 Dealer: S Vul: Both HCP: 6	★ KQ765 ∀ J10632 → 2 ♣ 64	West Bids 1NT if possible. Partner bids first.
Board: 258 Dealer: N Vul: EW HCP: 13	♣ QJ6 ♥ AQ1093 ♦ 10962 ♣ A	East Bids 1NT if possible. You bid first.
Board: 259 Dealer: S Vul: None HCP: 8	◆ QJ1094♥ Q◆ J7◆ Q8752	West Bids 1NT if possible. East Bids 2♦ if possible. West Redoubles if possible. East Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 260 Dealer: N Vul: NS HCP: 12	♣ QJ5♥ Q975♦ K6♣ KJ87	East Bids 1NT if possible. You bid first.

Board: 256 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K ♥ QJ653 ♠ KJ54 ♠ Q86	South: ♠ QJ1073 ♥ 98 ♠ A982 ♣ J10	West	North 1♥	East 1NT	
Board: 257 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 4 S	North: ♠ KQ765 ♥ J10632 ♦ 2 ♣ 64	South: ♠ 3 ♥ AQ754 ♠ Q93 ♠ AQ32	West 1NT	North 4♥	East AP	South 1♥
Board: 258 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 2 N	North: ♠ QJ6 ♥ AQ1093 ♦ 10962 ♠ A	South:	West AP	North 1♥	East 1NT	
Board: 259 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 3♠ N	North: ♠ QJ1094 ♥ Q ♦ J7 ♣ Q8752	South: ♠ K72 ♥ K1065 ♠ AQ652 ♣ J		North Pass Pass 24	East 2 2 3 ▼	South 1 ♦ X Pass 3 ♠
Board: 260 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ QJ5 ♥ Q975 ♠ K6 ♠ KJ87	South: ♣ 864 ♥ K863 ◆ QJ1083 ♣ 5	West	North 1♣	East 1NT	

Board: 256 Dealer: N Vul: NS HCP: 8	◆ QJ1073 ▼ 98 ◆ A982 ◆ J10	East Bids 1NT if possible. Partner bids first.
Board: 257 Dealer: S Vul: Both HCP: 14	♣ 3 ♥ AQ754 ♦ Q93 ♣ AQ32	West Bids 1NT if possible. You bid first.
Board: 258 Dealer: N Vul: EW HCP: 5	10852√ J74◆ Q5◆ Q1075	East Bids 1NT if possible. Partner bids first.
Board: 259 Dealer: S Vul: None HCP: 13	★ K72▼ K1065◆ AQ652◆ J	West Bids 1NT if possible. East Bids 2♦ if possible. West Redoubles if possible. East Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 260 Dealer: N Vul: NS HCP: 6	♦ 864 ♥ K863 ♦ QJ1083 ♣ 5	East Bids 1NT if possible. Partner bids first.

Board: 256 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K ♥ QJ653 ♠ KJ54 ♠ Q86	South: ♠ QJ1073 ♥ 98 ♠ A982 ♣ J10	West	North 1♥	East 1NT	
Board: 257 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 4 S	North: ♠ KQ765 ♥ J10632 ♦ 2 ♣ 64	South: ♠ 3 ♥ AQ754 ♠ Q93 ♠ AQ32	West 1NT	North 4♥	East AP	South 1♥
Board: 258 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 2 N	North: ♠ QJ6 ♥ AQ1093 ♦ 10962 ♠ A	South:	West AP	North 1♥	East 1NT	
Board: 259 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 3♠ N	North: ♠ QJ1094 ♥ Q ♦ J7 ♣ Q8752	South: ♠ K72 ♥ K1065 ♠ AQ652 ♣ J		North Pass Pass 24	East 2 2 3 ▼	South 1 ♦ X Pass 3 ♠
Board: 260 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ QJ5 ♥ Q975 ♠ K6 ♠ KJ87	South: ♣ 864 ♥ K863 ◆ QJ1083 ♣ 5	West	North 1♣	East 1NT	

Board: 261 Dealer: S Vul: None HCP: 10	♠ 109♥ AQJ63♦ 964♠ QJ10	West Bids 1NT if possible. Partner bids first.
Board: 262 Dealer: N Vul: NS HCP: 12	♣ A76♥ A42◆ J985♣ K62	East Bids 1NT if possible. You bid first.
Board: 263 Dealer: S Vul: EW HCP: 9	AQJ1074J59765J	West Bids 1NT if possible. Partner bids first.
Board: 264 Dealer: N Vul: None HCP: 12	★ KJ10764♥ K◆ KQ74◆ 92	East Bids 1NT if possible. You bid first.
Board: 265 Dealer: S Vul: NS HCP: 10	◆ 5♥ AQ10985◆ A754◆ 107	West Bids 1NT if possible. Partner bids first.

Board: 261 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2 N	North: ♠ 109 ♥ AQJ63 ♦ 964 ♣ QJ10	South: ♠ QJ432 ♥ 54 ♠ K10 ♠ AK96	West 1NT	North 2♥	East AP	South 1♠
Board: 262 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ A76 ♥ A42 ♦ J985 ♣ K62	South: ♠ QJ32 ♥ K1098 ♦ 1042 ♣ 97	West	North 1◆	East 1NT	
Board: 263 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 4♠ N	North: ♠ AQJ1074 ♥ J5 ♦ 9765 ♣ J	South: ♠ K965 ♥ A102 ♠ Q ♣ A9432		North 2♣	East Pass	1♣
Board: 264 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3♠ N	North: ♠ KJ10764 ♥ K ♠ KQ74 ♣ 92	South:	West Pass AP	North 1♠ 2♠		Pass
Board: 265 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2♠ S	North: ♣ 5 ▼ AQ10985 • A754 ♣ 107	South: ♠ KQ107642 ♥ J ♠ K2 ♣ QJ4	West 1NT AP	North 2♥	East Pass	1♠

Board: 261 Dealer: S Vul: None HCP: 13	♣ QJ432♥ 54♦ K10♣ AK96	West Bids 1NT if possible. You bid first.
Board: 262 Dealer: N Vul: NS HCP: 6	♣ QJ32♥ K1098♦ 1042♣ 97	East Bids 1NT if possible. Partner bids first.
Board: 263 Dealer: S Vul: EW HCP: 13	★ K965★ A102◆ Q★ A9432	West Bids 1NT if possible. You bid first.
Board: 264 Dealer: N Vul: None HCP: 7	♦ 85 ▼ A10843 ♦ 83 ♣ K1086	East Bids 1NT if possible. Partner bids first.
Board: 265 Dealer: S Vul: NS HCP: 12	★ KQ107642♥ J♦ K2♠ QJ4	West Bids 1NT if possible. You bid first.

Board: 261 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2 N	North: ♠ 109 ♥ AQJ63 ♦ 964 ♣ QJ10	South: ♠ QJ432 ♥ 54 ♠ K10 ♠ AK96	West 1NT	North 2♥	East AP	South 1♠
Board: 262 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ A76 ♥ A42 ♦ J985 ♣ K62	South: ♠ QJ32 ♥ K1098 ♦ 1042 ♣ 97	West	North 1◆	East 1NT	
Board: 263 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 4♠ N	North: ♠ AQJ1074 ♥ J5 ♦ 9765 ♣ J	South: ♠ K965 ♥ A102 ♠ Q ♣ A9432		North 2♣	East Pass	1♣
Board: 264 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3♠ N	North: ♠ KJ10764 ♥ K ♠ KQ74 ♣ 92	South:	West Pass AP	North 1♠ 2♠		Pass
Board: 265 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2♠ S	North: ♣ 5 ▼ AQ10985 • A754 ♣ 107	South: ♠ KQ107642 ♥ J ♠ K2 ♣ QJ4	West 1NT AP	North 2♥	East Pass	1♠

Board: 266 Dealer: N Vul: Both HCP: 13	AQ52AK99521095	East Bids 1NT if possible. You bid first.
Board: 267 Dealer: S Vul: NS HCP: 5	◆ Q8643 ▼ 1065 ◆ 9 ◆ K1063	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 268 Dealer: N Vul: EW HCP: 12	▲ A10♥ J1092◆ AQJ1092◆ 10	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: 269 Dealer: S Vul: Both HCP: 8	♣ Q7632♥ —◆ J1076♣ AJ95	West Bids 1NT if possible. Partner bids first.
Board: 270 Dealer: N Vul: None HCP: 15	★ KJ864★ AK87◆ 95★ A8	East Bids 1NT if possible. You bid first.

Board: 266 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 1N E	North: ♠ AQ52 ♥ AK9 ♦ 952 ♣ 1095	South: ♣ 764 ♥ QJ10864 ♦ Q1073 ♣ —	West	North 1♣	East 1NT	
Board: 267 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 2 W	North:	South: ♠ K2 ▼ A8 ◆ J107652 ♣ A54		North Pass AP man	East 2♣¹	1♦
Board: 268 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 3 \(\) W	North: ♠ A10 ♥ J1092 ♠ AQJ1092 ♣ 10	South: ♠ K982 ♥ 863 ♦ 7 ♣ K9862	West 2♣¹ 2♠ 1. Stay	North 1 Pass Pass Pass		South Pass Pass AP
Board: 269 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ Q7632 ♥ — ♦ J1076 ♠ AJ95	South:	West 1NT	North AP	East	South 1♥
Board: 270 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3 \(\) N	North: ♠ KJ864 ♥ AK87 ♦ 95 ♣ A8	South: ◆ 973 ▼ 104 ◆ K84 ◆ KJ1073	West Pass	North 1♠ 3♠	East 1NT AP	

Board: 266 Dealer: N Vul: Both HCP: 5	♣764 ♥QJ10864 •Q1073 ♣—	East Bids 1NT if possible. Partner bids first.
Board: 267 Dealer: S Vul: NS HCP: 12	★ K2★ A8◆ J107652◆ A54	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. You bid first.
Board: 268 Dealer: N Vul: EW HCP: 6	★ K982★ 863★ 7★ K9862	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: 269 Dealer: S Vul: Both HCP: 13	♦ 985♥ KQ863♦ K♦ KQ32	West Bids 1NT if possible. You bid first.
Board: 270 Dealer: N Vul: None HCP: 7	♦ 973♥ 104♦ K84♠ KJ1073	East Bids 1NT if possible. Partner bids first.

Board: 266 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 1N E	North: ♠ AQ52 ♥ AK9 ♦ 952 ♣ 1095	South: ♣ 764 ♥ QJ10864 ♦ Q1073 ♣ —	West	North 1♣	East 1NT	
Board: 267 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 2 W	North:	South: ♠ K2 ▼ A8 ◆ J107652 ♣ A54		North Pass AP man	East 2♣¹	1♦
Board: 268 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 3 \(\) W	North: ♠ A10 ♥ J1092 ♠ AQJ1092 ♣ 10	South: ♠ K982 ♥ 863 ♦ 7 ♣ K9862	West 2♣¹ 2♠ 1. Stay	North 1 Pass Pass Pass		South Pass Pass AP
Board: 269 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ Q7632 ♥ — ♦ J1076 ♠ AJ95	South:	West 1NT	North AP	East	South 1♥
Board: 270 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3 \(\) N	North: ♠ KJ864 ♥ AK87 ♦ 95 ♣ A8	South: ◆ 973 ▼ 104 ◆ K84 ◆ KJ1073	West Pass	North 1♠ 3♠	East 1NT AP	

Board: 271 Dealer: S Vul: Both HCP: 7	◆ Q10754 ♥ QJ106 ◆ 1042 ◆ Q	West Bids 1NT if possible. Partner bids first.
Board: 272 Dealer: N Vul: None HCP: 13	★ A64▼ KQ1087◆ A★ 10875	East Bids 1NT if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 273 Dealer: S Vul: None HCP: 8	♠ 6♥ KQ10643♦ K653♠ 94	West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first.
Board: 274 Dealer: N Vul: EW HCP: 12	◆ Q8642▼ K98◆ 532◆ AK	East Bids 1NT if possible. You bid first.

Board: 271 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ Q10754 ♥ QJ106 ♦ 1042 ♠ Q	South:	West 1NT	North AP	East	South 1♣
Board: 272 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 4•X E	North: ♠ A64 ♥ KQ1087 ♠ A ♣ 10875	South: ♣ J752 ♥ 965 ♦ KJ3 ♣ Q43	Pass	North 1♥ Pass 3♥ Pass	1NT 3♦	2♥ Pass Pass
Board: 273 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3•X W	North: ♠ 6 ♥ KQ10643 ♠ K653 ♠ 94	South: ♠ AK984 ♥ 872 ♠ Q7 ♣ K53	West 1NT 3◆	North 2♥ X		South 1♠ Pass
Board: 274 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ Q8642 ♥ K98 ♦ 532 ♣ AK	South: ♣ 73 ✔ AQ632 ♣ 96 ♣ Q1063	West	North 1♠	East 1NT	

Board: 271 Dealer: S Vul: Both HCP: 13		West Bids 1NT if possible. You bid first.
Board: 272 Dealer: N Vul: None HCP: 7	♣ J752♥ 965♦ KJ3♣ Q43	East Bids 1NT if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. Partner bids first.
Board: 273 Dealer: S Vul: None HCP: 12	♠ AK984♥ 872♠ Q7♠ K53	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 274 Dealer: N Vul: EW HCP: 8	♣73♥ AQ632♦96♣ Q1063	East Bids 1NT if possible. Partner bids first.

Board: 271 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ Q10754 ♥ QJ106 ♦ 1042 ♠ Q	South:	West 1NT	North AP	East	South 1♣
Board: 272 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 4•X E	North: ♠ A64 ♥ KQ1087 ♠ A ♣ 10875	South: ♣ J752 ♥ 965 ♦ KJ3 ♣ Q43	Pass	North 1♥ Pass 3♥ Pass	1NT 3♦	2♥ Pass Pass
Board: 273 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3•X W	North: ♠ 6 ♥ KQ10643 ♠ K653 ♠ 94	South: ♠ AK984 ♥ 872 ♠ Q7 ♣ K53	West 1NT 3◆	North 2♥ X		South 1♠ Pass
Board: 274 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ Q8642 ♥ K98 ♦ 532 ♣ AK	South: ♣ 73 ✔ AQ632 ♣ 96 ♣ Q1063	West	North 1♠	East 1NT	