| Board: 1 Dealer: S Vul: None HCP: 10 | ♣ AJ73♥ 2◆ 843♣ AJ983 | West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. Partner bids first. |
|---|--|---|
| Board: 2 Dealer: N Vul: NS HCP: 13 | ★ A10864♥ Q98★ A2★ K105 | East Bids 1NT if possible. You bid first. |
| Board: 3 Dealer: S Vul: EW HCP: 10 | ★ K6♥ Q972◆ J2◆ KJ832 | West Bids 1NT if possible. East Bids 2♥ if possible. Partner bids first. |
| Board: 4 Dealer: N Vul: Both HCP: 14 | ♠ A♥ AQ1095♦ J63♠ QJ85 | East Bids 1NT if possible. You bid first. |
| Board: 5 Dealer: S Vul: NS HCP: 11 | ★ A104▼ 53◆ J9◆ KQJ985 | West Bids 1NT if possible. Partner bids first. |

| Board: 1 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3 V X W | North: ♠ AJ73 ♥ 2 ♠ 843 ♠ AJ983 | South: ◆ 52 ▼ AJ10 ◆ AQJ52 ♣ 1076 | West 1NT 3▼¹ AP 1. artific | Pass | East 2♦ Pass | 1 ♦ 2NT |
|---|---------------------------------------|---------------------------------------|-----------------------------|-------------|--------------|-------------------|
| Board: 2 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E | North: ♠ A10864 ♥ Q98 ♠ A2 ♠ K105 | South: | West | North 1♠ | East 1NT | |
| Board: 3 Dealer: S Vul: EW 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: 4 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2 N | North: ♠ A ♥ AQ1095 ♦ J63 ♠ QJ85 | South: ♠ KQJ104 ♥ 742 ♠ K8 ♣ 1094 | West AP | North 1♥ | East 1NT | |
| Board: 5 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3 S | North: ♠ A104 ♥ 53 ♠ J9 ♣ KQJ985 | South: ♠ K876 ♥ A104 ♠ KQ8764 ♣ — | | North 2♣ 3◆ | East Pass AP | 1♦ |

| Board: 1 Dealer: S Vul: None HCP: 12 | ★ 52★ AJ10★ AQJ52★ 1076 | West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. You bid first. |
|---|--|---|
| Board: 2 Dealer: N Vul: NS HCP: 5 | ▶ J72♥ J642♦ K653▶ 94 | East Bids 1NT if possible. Partner bids first. |
| Board: 3 Dealer: S Vul: EW HCP: 12 | ♣ J75♥ J3♦ AQ8763♣ A10 | West Bids 1NT if possible. East Bids 2♥ if possible. You bid first. |
| Board: 4 Dealer: N Vul: Both HCP: 9 | ★ KQJ104 ∀ 742 ★ K8 ♣ 1094 | East Bids 1NT if possible. Partner bids first. |
| Board: 5 Dealer: S Vul: NS HCP: 12 | ★ K876 ♥ A104 ♦ KQ8764 ♣ — | West Bids 1NT if possible. You bid first. |

| Board: 1 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3 V X W | North: ♠ AJ73 ♥ 2 ♠ 843 ♠ AJ983 | South: ◆ 52 ▼ AJ10 ◆ AQJ52 ♣ 1076 | West 1NT 3▼¹ AP 1. artific | Pass | East 2♦ Pass | 1 ♦ 2NT |
|---|---------------------------------------|---------------------------------------|-----------------------------|-------------|--------------|-------------------|
| Board: 2 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E | North: ♠ A10864 ♥ Q98 ♠ A2 ♠ K105 | South: | West | North 1♠ | East 1NT | |
| Board: 3 Dealer: S Vul: EW 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: 4 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2 N | North: ♠ A ♥ AQ1095 ♦ J63 ♠ QJ85 | South: ♠ KQJ104 ♥ 742 ♠ K8 ♣ 1094 | West AP | North 1♥ | East 1NT | |
| Board: 5 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3 S | North: ♠ A104 ♥ 53 ♠ J9 ♣ KQJ985 | South: ♠ K876 ♥ A104 ♠ KQ8764 ♣ — | | North 2♣ 3◆ | East Pass AP | 1♦ |

| Board: 6 Dealer: N Vul: EW HCP: 12 | ★ K72▼ AQ7◆ 106◆ QJ987 | East Bids 1NT if possible. You bid first. |
|--|--|---|
| Board: 7 Dealer: S Vul: Both HCP: 6 | ♣ J76♥ KQ1062♦ 53♣ 982 | West Bids 1NT if possible. Partner bids first. |
| Board: 8 Dealer: N Vul: None HCP: 12 | AJ4♥ Q98A10982J5 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first. |
| Board: 9 Dealer: S Vul: EW HCP: 6 | ★ KJ8742♥ Q1083♦ 9♣ 76 | West Bids 1NT if possible. Partner bids first. |
| Board: 10 Dealer: N Vul: Both HCP: 13 | ★ KQ64▼ 107◆ Q7◆ AQ1063 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first. |

| Board: 6 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: 7 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 4♠ S | North: ♣ J76 ♥ KQ1062 ♦ 53 ♣ 982 | South: ♠ AQ8532 ♥ 8 ♠ AK97 ♣ J4 | West 1NT AP | North 2♠ | East Pass | 1♠ |
| Board: 8 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2▼ E | North: ♠ AJ4 ♥ Q98 ♠ A10982 ♣ J5 | South: ♠ KQ8753 ♥ J2 ♦ 63 ♣ 743 | West 2◆ | North 1 X | | South Pass AP |
| Board: 9 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ KJ8742 ♥ Q1083 ♦ 9 ♣ 76 | South: ◆ A953 ▼ 76 ◆ KJ3 ◆ A1054 | West 1NT | North AP | East | South 1♣ |
| Board: 10 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 3 • E | North: ♠ KQ64 ▼ 107 ♠ Q7 ♣ AQ1063 | South: ♠ 10987 ♥ AQ95432 ♦ 5 ♣ 8 | 3 ♣¹ | | 1NT 3♦ ² | Pass |

| Board: 6 Dealer: N Vul: EW HCP: 11 | ♣ AQJ986♥ J532♦ 32♣ K | East Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 7 Dealer: S Vul: Both HCP: 14 | AQ8532♥ 8AK97J4 | West Bids 1NT if possible. You bid first. |
| Board: 8 Dealer: N Vul: None HCP: 6 | ★ KQ8753▼ J2◆ 63◆ 743 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first. |
| Board: 9 Dealer: S Vul: EW HCP: 12 | ★ A953▼ 76◆ KJ3◆ A1054 | West Bids 1NT if possible. You bid first. |
| Board: 10 Dealer: N Vul: Both HCP: 6 | 10987✓ AQ9543258 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first. |

| Board: 6 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: 7 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 4♠ S | North: ♣ J76 ♥ KQ1062 ♦ 53 ♣ 982 | South: ♠ AQ8532 ♥ 8 ♠ AK97 ♣ J4 | West 1NT AP | North 2♠ | East Pass | 1♠ |
| Board: 8 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2▼ E | North: ♠ AJ4 ♥ Q98 ♠ A10982 ♣ J5 | South: ♠ KQ8753 ♥ J2 ♦ 63 ♣ 743 | West 2◆ | North 1 X | | South Pass AP |
| Board: 9 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ KJ8742 ♥ Q1083 ♦ 9 ♣ 76 | South: ◆ A953 ▼ 76 ◆ KJ3 ◆ A1054 | West 1NT | North AP | East | South 1♣ |
| Board: 10 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 3 • E | North: ♠ KQ64 ▼ 107 ♠ Q7 ♣ AQ1063 | South: ♠ 10987 ♥ AQ95432 ♦ 5 ♣ 8 | 3 ♣¹ | | 1NT 3♦ ² | Pass |

| Board: 11 Dealer: S Vul: None 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: 12 Dealer: N Vul: NS HCP: 14 | J2✓ AK94J4✓ KQ873 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first. |
| Board: 13 Dealer: S Vul: Both HCP: 9 | ★KQ109854♥3♦ 10★ A763 | West Bids 1NT if possible. Partner bids first. |
| Board: 14 Dealer: N Vul: None HCP: 13 | ★ K7432♥ QJ107♦ K74★ A | East Bids 1NT if possible. You bid first. |
| Board: 15 Dealer: S Vul: NS HCP: 8 | ★ A763▼ KJ54◆ 98◆ 752 | West Bids 1NT if possible. Partner bids first. |

| Board: 11 Dealer: S Vul: None 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: 12 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 2♥ E | North: ♣ J2 ♥ AK94 ♦ J4 ♣ KQ873 | South: ♠ K976543 ♥ 5 ♦ Q982 ♠ 6 | West 2+ | North 1♣ Pass | East 1NT 2♥ | South Pass AP |
| Board: 13 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 44 N | North: ♠ KQ109854 ♥ 3 • 10 ♣ A763 | South: ♣ 72 ▼ AQ987 ♦ AK94 ♣ 82 | West 1NT | North 4♣ | East AP | South 1♥ |
| Board: 14 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N E | North: ♠ K7432 ♥ QJ107 ♠ K74 ♠ A | South: ◆ 95 ▼ A953 ◆ J3 ◆ QJ932 | West | North 1♠ | East 1NT | |
| Board: 15 Dealer: S Vul: NS 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: 11 Dealer: S Vul: None 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: 12 Dealer: N Vul: NS 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: 13 Dealer: S Vul: Both HCP: 13 | ♣ 72♥ AQ987♦ AK94♣ 82 | West Bids 1NT if possible. You bid first. |
| Board: 14 Dealer: N Vul: None HCP: 8 | ♠ 95♥ A953♦ J3♠ QJ932 | East Bids 1NT if possible. Partner bids first. |
| Board: 15 Dealer: S Vul: NS HCP: 13 | ♣ QJ98♥ A86♦ K65♣ K98 | West Bids 1NT if possible. You bid first. |

| Board: 11 Dealer: S Vul: None 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: 12 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 2♥ E | North: ♣ J2 ♥ AK94 ♦ J4 ♣ KQ873 | South: ♠ K976543 ♥ 5 ♦ Q982 ♠ 6 | West 2+ | North 1♣ Pass | East 1NT 2♥ | South Pass AP |
| Board: 13 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 4 N | North: ♠ KQ109854 ♥ 3 • 10 ♣ A763 | South: ♣ 72 ▼ AQ987 ♦ AK94 ♣ 82 | West 1NT | North 4♣ | East AP | South 1♥ |
| Board: 14 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N E | North: ♠ K7432 ♥ QJ107 ♠ K74 ♠ A | South: ◆ 95 ▼ A953 ◆ J3 ◆ QJ932 | West | North 1♠ | East 1NT | |
| Board: 15 Dealer: S Vul: NS 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: 16 Dealer: N VAKQ4 Vul: EW Vul: EW HCP: 18 Board: 17 Dealer: S Valy965 Vul: None HCP: 10 Board: 18 Dealer: N VK73 Vul: NS Vul | | | |
|--|------------------------|--|---|
| Dealer: S | Dealer: N Vul: EW | ♥ AKQ4 • 2 | - |
| Dealer: N Vul: NS HCP: 13 **Nou bid first. Board: 19 Dealer: S Vul: EW Vul: EW HCP: 10 **AQJ1032 **Board: 19 Dealer: S Vul: EW HCP: 10 **AQJ1032 **Board: 19 Dealer: S Vul: EW Vul: EW HCP: 10 **A10 **A10 **Least Bids 1NT if possible. You bid first. **Board: 19 Partner bids first. **East Bids 1NT if possible. You bid first **You bid first **You bid first | Dealer: S Vul: None | ★ AJ965★ KQ73 | • |
| Dealer: S | Dealer: N Vul: NS | ∨ K73 → 52 | - |
| Dealer: N ▼ 103 Vul: Both ◆ A10 East Bids 1NT if possible. You bid first | Dealer: S Vul: EW | ✓ J4✓ KJ1093 | • |
| | Dealer: N Vul: Both | ♥ 103 ♦ A10 | - |

| Board: 16 Dealer: N Vul: EW North HCP: 18 South HCP: 5 Contract: 3♠ N | North: ♠ AQ10864 ♥ AKQ4 ♠ 2 ♠ K5 | South: | West Pass | North 1♠ 3♠ | East 1NT AP | |
|---|---------------------------------------|--------------------------------------|---------------|-------------------|-------------------|-------------|
| Board: 17 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3♠ S | North: ♦ 83 ▼ AJ965 • KQ73 ♣ 107 | South: ♠ AQJ962 ♥ Q ♦ 4 ♣ QJ963 | West 1NT Pass | North 2♥ 3♠ | | South 1♣ 2♠ |
| Board: 18 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 2♣ N | North: ♠ K6 ♥ K73 ♦ 52 ♣ AQJ1032 | South: ♠ Q1074 ♥ 854 ♠ KQ973 ♣ 8 | West Pass | North 1♣ 2♣ | East 1NT AP | |
| Board: 19 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ N | North: ♠ KQ753 ▼ J4 ◆ KJ1093 ♣ 4 | South: | West 1NT Pass | North Pass 2♣ | East Pass AP | 1♣ |
| Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E | North: ♣ J965 ♥ 103 ♠ A10 ♣ AQJ87 | South: ♠ K1074 ♥ A9874 ♦ J87 ♠ 6 | West | North 1♣ | East 1NT | |

| Board: 16 Dealer: N Vul: EW HCP: 5 | ♦ 5 ♥ 82 ♦ QJ973 ♣ Q9862 | East Bids 1NT if possible. Partner bids first. |
|--|--|---|
| Board: 17 Dealer: S Vul: None HCP: 12 | AQJ962Q4QJ963 | West Bids 1NT if possible. You bid first. |
| Board: 18 Dealer: N Vul: NS HCP: 7 | ♣ Q1074♥ 854♦ KQ973♣ 8 | East Bids 1NT if possible. Partner bids first. |
| Board: 19 Dealer: S Vul: EW HCP: 12 | ▲ 10✔ A95◆ A52♣ A109652 | West Bids 1NT if possible. You bid first. |
| Board: 20 Dealer: N Vul: Both HCP: 8 | ★ K1074▼ A9874◆ J87◆ 6 | East Bids 1NT if possible. Partner bids first. |

| Board: 16 Dealer: N Vul: EW North HCP: 18 South HCP: 5 Contract: 3♠ N | North: ♠ AQ10864 ♥ AKQ4 ♠ 2 ♠ K5 | South: | West Pass | North 1♠ 3♠ | East 1NT AP | |
|---|---------------------------------------|--------------------------------------|---------------|-------------------|-------------------|-------------|
| Board: 17 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3♠ S | North: ♦ 83 ▼ AJ965 • KQ73 ♣ 107 | South: ♠ AQJ962 ♥ Q ♦ 4 ♣ QJ963 | West 1NT Pass | North 2♥ 3♠ | | South 1♣ 2♠ |
| Board: 18 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 2♣ N | North: ♠ K6 ♥ K73 ♦ 52 ♣ AQJ1032 | South: ♠ Q1074 ♥ 854 ♠ KQ973 ♣ 8 | West Pass | North 1♣ 2♣ | East 1NT AP | |
| Board: 19 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ N | North: ♠ KQ753 ▼ J4 ◆ KJ1093 ♣ 4 | South: | West 1NT Pass | North Pass 2♣ | East Pass AP | 1♣ |
| Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E | North: ♣ J965 ♥ 103 ♠ A10 ♣ AQJ87 | South: ♠ K1074 ♥ A9874 ♦ J87 ♠ 6 | West | North 1♣ | East 1NT | |

| Board: 21 Dealer: S Vul: NS HCP: 9 | ◆ Q832◆ A107632◆ K◆ 87 | West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first. |
|--|---|---|
| Board: 22 Dealer: N Vul: EW HCP: 12 | ♣ Q85♥ AQ985◆ KJ62♣ 5 | East Bids 1NT if possible. West Doubles 3♥ if possible. You bid first. |
| Board: 23 Dealer: S Vul: Both HCP: 9 | ♣— ▼ AJ10632 ◆ 1064 ♣ A432 | West Bids 1NT if possible. Partner bids first. |
| Board: 24 Dealer: N Vul: None HCP: 13 | ★ A1065♥ J63◆ KJ10★ A109 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first. |
| Board: 25 Dealer: S Vul: EW HCP: 5 | ♣ Q865♥ 96◆ QJ7632♣ 6 | West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first. |

| Board: 21 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 3 • W | North: ♠ Q832 ♥ A107632 ♠ K ♣ 87 | South: ♠ KJ97 ♥ 9 ♦ QJ6 ♣ AQ953 | West 1NT 3◆ | North 2♥ AP | | South 1♣ Pass |
|---|--|--------------------------------------|--------------|------------------------|-------------------|---------------------|
| Board: 22 Dealer: N Vul: EW North HCP: 12 South HCP: 4 Contract: 3 X N | North: ♠ Q85 ♥ AQ985 ♦ KJ62 ♣ 5 | South: | West X | North 1♥ AP | East 1NT | |
| Board: 23 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2 N | North: ♣— ▼ AJ10632 • 1064 • A432 | South: ♠ AQ542 ♥ K9 ♦ J3 ♣ K1096 | West 1NT | North 2♥ | East AP | South 1♠ |
| Board: 24 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 2 E | North: ♠ A1065 ♥ J63 ♠ KJ10 ♠ A109 | South: ♠ KJ8742 ♥ 4 ♠ Q654 ♣ 62 | West 2◆ | North 1♣ Pass | East 1NT 2♥ | South Pass AP |
| Board: 25 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 3 W | North: ♠ Q865 ♥ 96 ♠ QJ7632 ♠ 6 | South: ♠ A4 ♥ AQJ54 ♠ K854 ♣ Q10 | 1NT 3♣² | North Pass AP 2S trans | 2 ♠ ¹ | 1♥ Pass |

| Board: 21 | ♦ KJ97 | West Bids 1NT if possible. |
|-----------|-----------------|------------------------------|
| Dealer: S | y 9 | West Bids 3♦ if possible. |
| Vul: NS | ♦ QJ6 | 1 |
| HCP: 13 | ♣ AQ953 | You bid first. |
| | ~ | |
| Board: 22 | ♦ J109 | East Bids 1NT if possible. |
| Dealer: N | v 10763 | West Doubles 3 vif possible. |
| Vul: EW | ♦ 43 | 1 |
| HCP: 4 | ♣ K963 | Partner bids first. |
| | | |
| Board: 23 | ♠ AQ542 | |
| Dealer: S | ♥ K9 | West Bids 1NT if possible. |
| Vul: Both | ♦ J3 | 4.4.0 |
| HCP: 13 | ♣ K1096 | You bid first. |
| | | |
| | | East Bids 1NT if possible. |
| Board: 24 | ♦ KJ8742 | West Bids 2♦ if possible. |
| Dealer: N | ¥ 4 | East Bids 2♥ if possible. |
| Vul: None | ◆ Q654 | East Bras 2 v 11 possiore. |
| HCP: 6 | ♣ 62 | Partner bids first. |
| | | 5 |
| | | |
| Board: 25 | ♦ A4 | West Bids 1NT if possible. |
| Dealer: S | ♥ AQJ54 | East Bids 2♠ if possible. |
| Vul: EW | ◆ K854 | West Bids 3♣ if possible. |
| HCP: 16 | ♣ Q10 | |
| 1101.10 | - V 10 | You bid first. |
| | | |

| Board: 21 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 3 • W | North: ♠ Q832 ♥ A107632 ♠ K ♣ 87 | South: ♠ KJ97 ♥ 9 ♦ QJ6 ♣ AQ953 | West 1NT 3◆ | North 2♥ AP | | South 1♣ Pass |
|---|--|--------------------------------------|--------------|------------------------|-------------------|---------------------|
| Board: 22 Dealer: N Vul: EW North HCP: 12 South HCP: 4 Contract: 3 X N | North: ♠ Q85 ♥ AQ985 ♦ KJ62 ♣ 5 | South: | West X | North 1♥ AP | East 1NT | |
| Board: 23 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2 N | North: ♣— ▼ AJ10632 • 1064 • A432 | South: ♠ AQ542 ♥ K9 ♦ J3 ♣ K1096 | West 1NT | North 2♥ | East AP | South 1♠ |
| Board: 24 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 2 E | North: ♠ A1065 ♥ J63 ♠ KJ10 ♠ A109 | South: ♠ KJ8742 ♥ 4 ♠ Q654 ♣ 62 | West 2◆ | North 1♣ Pass | East 1NT 2♥ | South Pass AP |
| Board: 25 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 3 W | North: ♠ Q865 ♥ 96 ♠ QJ7632 ♠ 6 | South: ♠ A4 ♥ AQJ54 ♠ K854 ♣ Q10 | 1NT 3♣² | North Pass AP 2S trans | 2 ♠ ¹ | 1♥ Pass |

| Board: 26 Dealer: N Vul: Both HCP: 12 | ★ KQ97▼ 106◆ K832◆ A104 | East Bids 1NT if possible. You bid first. |
|--|--|--|
| Board: 27 Dealer: S Vul: None HCP: 8 | ♣ QJ42♥ 1083◆ A4♣ J875 | West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first. |
| Board: 28 Dealer: N Vul: NS HCP: 16 | ★ KQJ762▼ K5◆ AJ97◆ Q | East Bids 1NT if possible. West Bids 2♠ if possible. You bid first. |
| Board: 29 Dealer: S Vul: Both HCP: 5 | ♠ 963♥ Q975♦ 7♠ K8743 | West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. Partner bids first. |
| Board: 30 Dealer: N Vul: None HCP: 12 | ▲ A63♥ J987◆ 864◆ AQJ | East Bids 1NT if possible. You bid first. |

| Board: 26 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2 S | North: ♠ KQ97 ▼ 106 ♦ K832 ♣ A104 | South: | West AP | North 1◆ | East 1NT | |
|--|---------------------------------------|---------------------------------------|--------------|----------------------|--------------------|---------------------|
| Board: 27 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4♥ S | North: ♠ QJ42 ♥ 1083 ♠ A4 ♣ J875 | South: ♣ — ▼ KQJ96 ◆ 875 ♣ AK964 | | North 2♥ Pass X | East 2♠ 3♠ Pass | 1♥ 3♥ Pass |
| Board: 28 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3♠ N | North: ♠ KQJ762 ♥ K5 ♠ AJ97 ♣ Q | South: | 2 ♠ ¹ | North 1♠ 3♠ 2S trans | 1NT AP | Pass |
| Board: 29 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 3 • W | North: | South: ♠ AJ1082 ♥ 84 ♠ K1083 ♣ A6 | West 1NT 3 | North 2♠ AP | East X | South 1♠ Pass |
| Board: 30 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E | North: ♠ A63 ♥ J987 ♦ 864 ♣ AQJ | South: ♠ QJ87 ♥ 42 ♠ A9732 ♠ 95 | West | North 1♣ | East 1NT | |

| Board: 26 Dealer: N Vul: Both HCP: 11 | ♣ 864 ♥ AKJ985 ♦ Q ♣ J86 | East Bids 1NT if possible. Partner bids first. |
|--|--|--|
| Board: 27 Dealer: S Vul: None HCP: 13 | ♣— ♥ KQJ96 • 875 • AK964 | West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first. |
| Board: 28 Dealer: N Vul: NS HCP: 6 | ◆— ♥ QJ8732 • 632 • K752 | East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first. |
| Board: 29 Dealer: S Vul: Both HCP: 12 | AJ1082♥ 84★ K1083♣ A6 | West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. You bid first. |
| Board: 30 Dealer: N Vul: None HCP: 7 | ♦ QJ87 ♥ 42 ♦ A9732 ♣ 95 | East Bids 1NT if possible. Partner bids first. |

| Board: 26 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2 S | North: ♠ KQ97 ▼ 106 ♦ K832 ♣ A104 | South: | West AP | North 1◆ | East 1NT | |
|--|---------------------------------------|---------------------------------------|--------------|----------------------|--------------------|---------------------|
| Board: 27 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4♥ S | North: ♠ QJ42 ♥ 1083 ♠ A4 ♣ J875 | South: ♣ — ▼ KQJ96 ◆ 875 ♣ AK964 | | North 2♥ Pass X | East 2♠ 3♠ Pass | 1♥ 3♥ Pass |
| Board: 28 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3♠ N | North: ♠ KQJ762 ♥ K5 ♠ AJ97 ♣ Q | South: ♣ — ♥ QJ8732 • 632 ♣ K752 | 2 ♠ ¹ | North 1♠ 3♠ 2S trans | 1NT AP | Pass |
| Board: 29 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 3 • W | North: | South: ♠ AJ1082 ♥ 84 ♠ K1083 ♣ A6 | West 1NT 3 | North 2♠ AP | East X | South 1♠ Pass |
| Board: 30 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E | North: ♠ A63 ♥ J987 ♦ 864 ♣ AQJ | South: ♠ QJ87 ♥ 42 ♠ A9732 ♠ 95 | West | North 1♣ | East 1NT | |

| Board: 31 Dealer: S Vul: NS HCP: 11 | ♠ Q864♥ KQ9♠ Q♠ Q10952 | West Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 32 Dealer: N Vul: EW HCP: 13 | | East Bids 1NT if possible. You bid first. |
| Board: 33 Dealer: S Vul: None HCP: 8 | ♣—✓ AJ8743◆ K865♣ 1042 | West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first. |
| Board: 34 Dealer: N Vul: NS HCP: 13 | ▲ 1093▼ AK84◆ 63▲ AQ43 | East Bids 1NT if possible. You bid first. |
| Board: 35 Dealer: S Vul: EW HCP: 8 | ◆ 2♥ Q9864◆ J94◆ KQ32 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first. |

| Board: 31 Dealer: S Vul: NS North HCP: 11 | North: ♠ Q864 ♥ KQ9 | South: ♠ A2 ♥ A653 | | North | | South 1 |
|---|--|--|-----------------|--------------|---------------|------------|
| South HCP: 13 Contract: 1NX W | ◆ Q ◆ Q10952 | ◆ KJ63 ◆ J74 | 1NT | X | AP | |
| Board: 32 Dealer: N Vul: EW North HCP: 13 | North: ♠ J62 ♥ AJ6 | South: ♠ Q10985 ♥ 42 | West | North 1♦ | East 1NT | |
| South HCP: 9 Contract: 2♠ S | ◆ AQ95 ◆ J94 | ♦ 84 ♣ AK53 | AP | | | |
| Board: 33 Dealer: S | North: | South: ♠ J1096 | West | North | East | South 1♣ |
| Vul: None North HCP: 8 South HCP: 12 Contract: 3♠X E | ★ AJ8743★ K865★ 1042 | ✓—AJ43AQ653 | 1NT 3♠ AP | 2♥ Pass | 2♠ Pass | Pass X |
| Board: 34 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E | North: ♠ 1093 ♥ AK84 ♠ 63 ♣ AQ43 | South: ♠ K862 ♥ QJ973 ♦ J8 ♣ J9 | West | North 1♣ | East 1NT | |
| Board: 35 Dealer: S Vul: EW | North: ♠ 2 | South: ♠ Q95 | West | North | East | South 1 |
| North HCP: 8 South HCP: 12 Contract: 3♠ W | ♥ Q9864 ♦ J94 ♣ KQ32 | ▼ K105◆ AQ1082◆ J7 | 1NT 2♠ | Pass Pass | 2 ♥ 3♠ | Pass AP |

| Board: 31 Dealer: S Vul: NS HCP: 13 | A2✓ A653✓ KJ63✓ J74 | West Bids 1NT if possible. You bid first. |
|--|--|---|
| Board: 32 Dealer: N Vul: EW HCP: 9 | ◆ Q10985▼ 42◆ 84◆ AK53 | East Bids 1NT if possible. Partner bids first. |
| Board: 33 Dealer: S Vul: None HCP: 12 | | West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first. |
| Board: 34 Dealer: N Vul: NS HCP: 8 | ★ K862♥ QJ973◆ J8◆ J9 | East Bids 1NT if possible. Partner bids first. |
| Board: 35 Dealer: S Vul: EW HCP: 12 | ♣ Q95♥ K105◆ AQ1082♣ J7 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first. |

| Board: 31 Dealer: S Vul: NS North HCP: 11 | North: ♠ Q864 ♥ KQ9 | South: ♠ A2 ♥ A653 | | North | | South 1 |
|---|--|--|-----------------|--------------|---------------|------------|
| South HCP: 13 Contract: 1NX W | ◆ Q ◆ Q10952 | ◆ KJ63 ◆ J74 | 1NT | X | AP | |
| Board: 32 Dealer: N Vul: EW North HCP: 13 | North: ♠ J62 ♥ AJ6 | South: ♠ Q10985 ♥ 42 | West | North 1♦ | East 1NT | |
| South HCP: 9 Contract: 2♠ S | ◆ AQ95 ◆ J94 | ♦ 84 ♣ AK53 | AP | | | |
| Board: 33 Dealer: S | North: | South: ♠ J1096 | West | North | East | South 1♣ |
| Vul: None North HCP: 8 South HCP: 12 Contract: 3♠X E | ★ AJ8743★ K865★ 1042 | ✓—AJ43AQ653 | 1NT 3♠ AP | 2♥ Pass | 2♠ Pass | Pass X |
| Board: 34 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E | North: ♠ 1093 ♥ AK84 ♠ 63 ♣ AQ43 | South: ♠ K862 ♥ QJ973 ♦ J8 ♣ J9 | West | North 1♣ | East 1NT | |
| Board: 35 Dealer: S Vul: EW | North: ♠ 2 | South: ♠ Q95 | West | North | East | South 1 |
| North HCP: 8 South HCP: 12 Contract: 3♠ W | ♥ Q9864 ♦ J94 ♣ KQ32 | ▼ K105◆ AQ1082◆ J7 | 1NT 2♠ | Pass Pass | 2 ♥ 3♠ | Pass AP |

| Board: 36 Dealer: N Vul: Both HCP: 12 | ♣ 87 ♥ K ♦ J108754 ♣ AKJ4 | East Bids 1NT if possible. You bid first. |
|--|--|---|
| Board: 37 Dealer: S Vul: EW HCP: 8 | ★K105♥Q76◆J9762◆Q4 | West Bids 1NT if possible. Partner bids first. |
| Board: 38 Dealer: N Vul: Both HCP: 13 | ♣ QJ1098♥ KQJ84♦ 4♣ A10 | East Bids 1NT if possible. You bid first. |
| Board: 39 Dealer: S Vul: None HCP: 8 | ★ KQ986 ▼ 42 ♦ K109 ♣ 1072 | West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. Partner bids first. |
| Board: 40 Dealer: N Vul: EW HCP: 12 | ★ 763★ AJ★ A8532★ K106 | East Bids 1NT if possible. You bid first. |

| Board: 36 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 \(\) N | North: ♠ 87 ♥ K ♦ J108754 ♣ AKJ4 | South: ♠ KJ109 ♥ Q842 ♠ K3 ♣ 853 | West Pass | North 1 2 | | South Pass |
|--|---------------------------------------|--------------------------------------|--------------|---------------|--------------|----------------|
| Board: 37 Dealer: S Vul: EW 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: 38 Dealer: N Vul: Both 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: 39 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4 W | North: ♠ KQ986 ♥ 42 ♠ K109 ♣ 1072 | South: ♣ 7 ♥ AJ9876 ♣ AQ763 ♣ J | West 1NT 3♣ | North Pass 3♥ | East Pass 4♣ | South 1♥ 2♥ AP |
| Board: 40 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E | North: ♣ 763 ▼ AJ ♣ A8532 ♣ K106 | South: ♠ Q942 ♥ Q8754 ♠ Q ♣ J95 | West | North 1+ | East 1NT | |

| Board: 36 Dealer: N Vul: Both HCP: 9 | ★ KJ109♥ Q842◆ K3◆ 853 | East Bids 1NT if possible. Partner bids first. |
|--|---|---|
| Board: 37 Dealer: S Vul: EW HCP: 14 | AQ43KJ1083↓ 4KJ8 | West Bids 1NT if possible. You bid first. |
| Board: 38 Dealer: N Vul: Both HCP: 5 | ★ K32▼ 52◆ J853◆ J986 | East Bids 1NT if possible. Partner bids first. |
| Board: 39 Dealer: S Vul: None HCP: 12 | ♣ 7♥ AJ9876♦ AQ763♣ J | West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. You bid first. |
| Board: 40 Dealer: N Vul: EW HCP: 7 | ◆ Q942♥ Q8754◆ Q◆ J95 | East Bids 1NT if possible. Partner bids first. |

| Board: 36 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 \(\) N | North: ♠ 87 ♥ K ♦ J108754 ♣ AKJ4 | South: ♠ KJ109 ♥ Q842 ♠ K3 ♣ 853 | West Pass | North 1 2 | | South Pass |
|--|---------------------------------------|--------------------------------------|--------------|---------------|--------------|----------------|
| Board: 37 Dealer: S Vul: EW 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: 38 Dealer: N Vul: Both 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: 39 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4 W | North: ♠ KQ986 ♥ 42 ♠ K109 ♣ 1072 | South: ♣ 7 ♥ AJ9876 ♣ AQ763 ♣ J | West 1NT 3♣ | North Pass 3♥ | East Pass 4♣ | South 1♥ 2♥ AP |
| Board: 40 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E | North: ♣ 763 ▼ AJ ♣ A8532 ♣ K106 | South: ♠ Q942 ♥ Q8754 ♠ Q ♣ J95 | West | North 1+ | East 1NT | |

| Board: 41 Dealer: S Vul: Both HCP: 10 | ♠ 64♥ QJ942♦ 107♠ AK102 | West Bids 1NT if possible. Partner bids first. |
|--|--|---|
| Board: 42 Dealer: N Vul: None HCP: 12 | ♠ 6♥ J108♦ A108♠ AK9642 | East Bids 1NT if possible. You bid first. |
| Board: 43 Dealer: S Vul: NS HCP: 9 | ♣ Q92♥ Q10762◆ AJ82♣ 4 | West Bids 1NT if possible. Partner bids first. |
| Board: 44 Dealer: N Vul: Both HCP: 14 | ♣ Q75♥ KJ◆ A9♣ KJ8764 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first. |
| Board: 45 Dealer: S Vul: None HCP: 5 | ♦ Q9853♥ 10♦ 73♦ K9543 | West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first. |

| Board: 41 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2♥ N | North: | South: ♠ AJ3 ♥ 1083 ♠ AK862 ♠ 75 | West 1NT | North 2♥ | East AP | South 1 ◆ |
|--|---------------------------------------|--|--------------|---------------------|-------------------|-----------|
| Board: 42 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: 43 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ N | North: ♠ Q92 ♥ Q10762 ♠ AJ82 ♣ 4 | South: ♠ A653 ♥ — ♠ KQ43 ♠ QJ1062 | West 1NT | North 2♥ | East AP | South 1♣ |
| Board: 44 Dealer: N Vul: Both 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: 45 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 3•X W | North: ♠ Q9853 ♥ 10 ♠ 73 ♣ K9543 | South: ♠ K4 ▼ AQ8642 ♦ 5 ♣ A876 | | North Pass X | East Pass AP | 1♥ |

| Board: 41 Dealer: S Vul: Both HCP: 12 | ♣ AJ3♥ 1083◆ AK862♣ 75 | West Bids 1NT if possible. You bid first. |
|--|--|---|
| Board: 42 Dealer: N Vul: None HCP: 9 | AJ982♥ Q732• Q4♣ 103 | East Bids 1NT if possible. Partner bids first. |
| Board: 43 Dealer: S Vul: NS HCP: 12 | ★ A653★ —★ KQ43★ QJ1062 | West Bids 1NT if possible. You bid first. |
| Board: 44 Dealer: N Vul: Both HCP: 7 | ♦ 92♥ Q943♦ K8643♠ Q10 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first. |
| Board: 45 Dealer: S Vul: None HCP: 13 | ★ K4★ AQ8642★ 5★ A876 | West Bids 1NT if possible. West Bids 3♦ if possible. You bid first. |

| Board: 41 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2♥ N | North: | South: ♠ AJ3 ♥ 1083 ♠ AK862 ♠ 75 | West 1NT | North 2♥ | East AP | South 1 ◆ |
|--|---------------------------------------|--|--------------|---------------------|-------------------|-----------|
| Board: 42 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: 43 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ N | North: ♠ Q92 ♥ Q10762 ♠ AJ82 ♣ 4 | South: ♠ A653 ♥ — ♠ KQ43 ♠ QJ1062 | West 1NT | North 2♥ | East AP | South 1♣ |
| Board: 44 Dealer: N Vul: Both 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: 45 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 3•X W | North: ♠ Q9853 ♥ 10 ♠ 73 ♣ K9543 | South: ♠ K4 ▼ AQ8642 ♦ 5 ♣ A876 | | North Pass X | East Pass AP | 1♥ |

| Board: 46 Dealer: N Vul: NS HCP: 19 | ♠ AK9♥ AJ9♠ AQJ97♠ 93 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first. |
|--|--|---|
| Board: 47 Dealer: S Vul: EW HCP: 11 | ♠ A743♥ 6♦ KQJ9873♠ J | West Bids 1NT if possible. Partner bids first. |
| Board: 48 Dealer: N Vul: None HCP: 13 | ★ KQJ5♥ 93◆ AK8632◆ 2 | East Bids 1NT if possible. West Bids 2♥ if possible. West Bids 3♠ if possible. You bid first. |
| Board: 49 Dealer: S Vul: NS HCP: 10 | ▲ AJ987♥ Q5◆ K952♣ 53 | West Bids 1NT if possible. Partner bids first. |
| Board: 50 Dealer: N Vul: EW HCP: 12 | 10KQ875AQJ6397 | East Bids 1NT if possible. You bid first. |

| Board: 46 Dealer: N Vul: NS North HCP: 19 South HCP: 5 Contract: 2♥ E | North: ♠ AK9 ♥ AJ9 ♠ AQJ97 ♣ 93 | South: ♠ Q864 ♥ 5 ♦ 854 ♣ K8752 | West 2◆ | North 1• X | East 1NT 2♥ | South Pass AP |
|---|--------------------------------------|---|------------------|--------------------|-------------------|---------------------|
| Board: 47 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 2 N | North: ♠ A743 ♥ 6 ♠ KQJ9873 ♣ J | South: | West 1NT | North 2 | East AP | South 1♥ |
| Board: 48 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 4 N | North: ♠ KQJ5 ♥ 93 ♠ AK8632 ♣ 2 | South: | West 2♥ 3♠ AP | North 1 → 3 Pass | | Pass Pass |
| Board: 49 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ N | North: ♠ AJ987 ♥ Q5 ♠ K952 ♣ 53 | South: ♠ Q2 ♥ KJ8762 ♦ QJ ♠ KQ4 | West 1NT | North 2♣ | East AP | South 1♥ |
| Board: 50 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2♠ S | North: ♠ 10 ♥ KQ875 ♠ AQJ63 ♣ 97 | South: ♠ KQJ75 ♥ 32 • 105 ♣ AJ54 | West AP | North 1♥ | East 1NT | |

| Board: 46 Dealer: N Vul: NS HCP: 5 | ◆ Q864♥ 5◆ 854◆ K8752 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first. |
|---|---|---|
| Board: 47 Dealer: S Vul: EW HCP: 14 | ★862★ AQJ93★ 6★ AK83 | West Bids 1NT if possible. You bid first. |
| Board: 48 Dealer: N Vul: None HCP: 5 | ♦9 ♥ Q872 ♦ 1094 • K9875 | East Bids 1NT if possible. West Bids 2♥ if possible. West Bids 3♠ if possible. Partner bids first. |
| Board: 49 Dealer: S Vul: NS HCP: 14 | ♠ Q2 ♥ KJ8762 ♦ QJ ♣ KQ4 | West Bids 1NT if possible. You bid first. |
| Board: 50 Dealer: N Vul: EW HCP: 11 | ★ KQJ75▼ 32◆ 105◆ AJ54 | East Bids 1NT if possible. Partner bids first. |

| Board: 46 Dealer: N Vul: NS North HCP: 19 South HCP: 5 Contract: 2♥ E | North: ♠ AK9 ♥ AJ9 ♠ AQJ97 ♣ 93 | South: ♠ Q864 ♥ 5 ♦ 854 ♣ K8752 | West 2◆ | North 1• X | East 1NT 2♥ | South Pass AP |
|---|--------------------------------------|---|------------------|--------------------|-------------------|---------------------|
| Board: 47 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 2 N | North: ♠ A743 ♥ 6 ♠ KQJ9873 ♣ J | South: | West 1NT | North 2 | East AP | South 1♥ |
| Board: 48 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 4 N | North: ♠ KQJ5 ♥ 93 ♠ AK8632 ♣ 2 | South: | West 2♥ 3♠ AP | North 1 → 3 Pass | | Pass Pass |
| Board: 49 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ N | North: ♠ AJ987 ♥ Q5 ♠ K952 ♣ 53 | South: ♠ Q2 ♥ KJ8762 ♦ QJ ♠ KQ4 | West 1NT | North 2♣ | East AP | South 1♥ |
| Board: 50 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2♠ S | North: ♠ 10 ♥ KQ875 ♠ AQJ63 ♣ 97 | South: ♠ KQJ75 ♥ 32 • 105 ♣ AJ54 | West AP | North 1♥ | East 1NT | |

| Board: 51 Dealer: S Vul: Both HCP: 7 | ♣ Q975♥ KQ96◆ 876♣ 96 | West Bids 1NT if possible. Partner bids first. |
|--|---|---|
| Board: 52 Dealer: N Vul: NS HCP: 15 | ★ AKQ▼ J95◆ Q★ K108542 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first. |
| Board: 53 Dealer: S Vul: EW HCP: 8 | ★ KJ53▼ KJ97◆ 76◆ 1063 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first. |
| Board: 54 Dealer: N Vul: Both HCP: 16 | ▲ A97▼ K10654◆ 6◆ AKQ5 | East Bids 1NT if possible. You bid first. |
| Board: 55 Dealer: S Vul: None HCP: 6 | AQ96543✓ 10✓ 98653✓ — | West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first. |

| Board: 51 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W | North: ♠ Q975 ♥ KQ96 ♠ 876 ♣ 96 | South: ♣ J1064 ♥ 103 ♦ AJ ♣ KQJ103 | West 1NT | North AP | East | South 1♣ |
|--|---------------------------------------|--|--------------|--------------------|-------------------------|--------------------------|
| Board: 52 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3♣ N | North: ♠ AKQ ♥ J95 • Q ♣ K108542 | South: ♠ 1075 ♥ K10873 ♠ K765 ♠ 6 | West 2♥ Pass | North 1♣ Pass 3♣ | East 1NT 2♠ AP | South Pass Pass |
| Board: 53 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3♥ N | North: ♠ KJ53 ♥ KJ97 ♦ 76 ♣ 1063 | South: ◆ 92 ▼ Q85 ◆ A32 ◆ AQJ97 | | North Pass Pass 3▼ | East 2♥ Pass AP | South 1♣ Pass X |
| Board: 54 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3 N | North: ♠ A97 ▼ K10654 ♠ 6 ♠ AKQ5 | South: ♠ Q1082 ♥ Q98 ♦ J874 ♣ 73 | West Pass | North 1♥ 3♥ | East 1NT AP | |
| Board: 55 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 W | North: ♠ AQ96543 ♥ 10 ♦ 98653 ♣ — | South: | West 1NT 3♣ | North Pass AP | East Pass | 1♥ |

| Board: 51 Dealer: S Vul: Both HCP: 12 | ♣ J1064♥ 103♦ AJ♣ KQJ103 | West Bids 1NT if possible. You bid first. |
|--|---|---|
| Board: 52 Dealer: N Vul: NS HCP: 6 | ★ 1075★ K10873★ K765★ 6 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first. |
| Board: 53 Dealer: S Vul: EW HCP: 13 | ♦ 92♥ Q85♦ A32♦ AQJ97 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first. |
| Board: 54 Dealer: N Vul: Both HCP: 5 | ◆ Q1082◆ Q98◆ J874◆ 73 | East Bids 1NT if possible. Partner bids first. |
| Board: 55 Dealer: S Vul: None HCP: 15 | ♣ 8 ♥ AQJ964 ♦ KQ ♣ K1065 | West Bids 1NT if possible. West Bids 3♣ if possible. You bid first. |

| Board: 51 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W | North: ♠ Q975 ♥ KQ96 ♠ 876 ♣ 96 | South: ♣ J1064 ♥ 103 ♦ AJ ♣ KQJ103 | West 1NT | North AP | East | South 1♣ |
|--|---------------------------------------|--|--------------|--------------------|-------------------------|--------------------------|
| Board: 52 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3♣ N | North: ♠ AKQ ♥ J95 • Q ♣ K108542 | South: ♠ 1075 ♥ K10873 ♠ K765 ♠ 6 | West 2♥ Pass | North 1♣ Pass 3♣ | East 1NT 2♠ AP | South Pass Pass |
| Board: 53 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3♥ N | North: ♠ KJ53 ♥ KJ97 ♦ 76 ♣ 1063 | South: ◆ 92 ▼ Q85 ◆ A32 ◆ AQJ97 | | North Pass Pass 3▼ | East 2♥ Pass AP | South 1♣ Pass X |
| Board: 54 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3 N | North: ♠ A97 ▼ K10654 ♠ 6 ♠ AKQ5 | South: ♠ Q1082 ♥ Q98 ♦ J874 ♣ 73 | West Pass | North 1♥ 3♥ | East 1NT AP | |
| Board: 55 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 W | North: ♠ AQ96543 ♥ 10 ♦ 98653 ♣ — | South: | West 1NT 3♣ | North Pass AP | East Pass | 1♥ |

| Board: 56 Dealer: N Vul: EW HCP: 13 | AJ4✓ Q843✓ Q4▲ A982 | East Bids 1NT if possible. You bid first. |
|--|---|---|
| Board: 57 Dealer: S Vul: Both HCP: 6 | AQ7432♥831091063 | West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. Partner bids first. |
| Board: 58 Dealer: N Vul: None HCP: 14 | ♣ 762♥ A96◆ AQJ965♣ K | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. You bid first. |
| Board: 59 Dealer: S Vul: NS HCP: 6 | 1086✓ A1086✓ Q10532✓ 5 | West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first. |
| Board: 60 Dealer: N Vul: Both HCP: 14 | AQ3210AJ1063K97 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first. |

| Board: 56 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E | North: ♠ AJ4 ♥ Q843 ♠ Q4 ♠ A982 | South: ♠ Q832 ♥ A10952 ♦ 1072 ♣ 5 | West | North 1♣ | East 1NT | |
|---|--|---------------------------------------|---------------------|-------------------------|--------------------------|--------------------------------|
| Board: 57 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 4♥ W | North: ♠ AQ7432 ♥ 83 ♠ 109 ♠ 1063 | South: ♠ K1065 ♥ QJ ♠ Q4 ♣ A7542 | 1NT 3 v ¹ | Pass | 2 ♦ 4 ♥ | South 1 A Pass AP after NT |
| Board: 58 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 3♠ E | North: ♠ 762 ♥ A96 ♠ AQJ965 ♠ K | South: | 2♥ | North 1 Pass er accep | 1NT 3♠¹ | Pass |
| Board: 59 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 3 W | North: ♠ 1086 ♥ A1086 ♠ Q10532 ♠ 5 | South: ♠ KQJ92 ♥ QJ ♠ A9876 ♣ 6 | West 1NT 3♣ | North 2♣ AP | | South 1♠ Pass |
| Board: 60 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 3 E | North: ♠ AQ32 ♥ 10 ♠ AJ1063 ♣ K97 | South: ♠ K1065 ♥ 9632 ♦ — ♣ Q8432 | West 2♦ Pass 3♥ | North 1 X X AP | | Pass Pass |

| Board: 56 Dealer: N Vul: EW HCP: 6 | ♣ Q832 ♥ A10952 ♦ 1072 ♣ 5 | East Bids 1NT if possible. Partner bids first. |
|--|---|---|
| Board: 57 Dealer: S Vul: Both HCP: 12 | ★ K1065♥ QJ◆ Q4◆ A7542 | West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. You bid first. |
| Board: 58 Dealer: N Vul: None HCP: 6 | ♦9 ▼ Q1074 ◆ 873 ♣ A9653 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. Partner bids first. |
| Board: 59 Dealer: S Vul: NS HCP: 13 | ★ KQJ92♥ QJ◆ A9876◆ 6 | West Bids 1NT if possible. West Bids 3♣ if possible. You bid first. |
| Board: 60 Dealer: N Vul: Both HCP: 5 | ★ K1065 ♥ 9632 ♦ — ♣ Q8432 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first. |

| Board: 56 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E | North: ♠ AJ4 ♥ Q843 ♠ Q4 ♠ A982 | South: ♠ Q832 ♥ A10952 ♦ 1072 ♣ 5 | West | North 1♣ | East 1NT | |
|---|--|---------------------------------------|---------------------|-------------------------|--------------------------|--------------------------------|
| Board: 57 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 4♥ W | North: ♠ AQ7432 ♥ 83 ♠ 109 ♠ 1063 | South: ♠ K1065 ♥ QJ ♠ Q4 ♣ A7542 | 1NT 3 v ¹ | Pass | 2 ♦ 4 ♥ | South 1 A Pass AP after NT |
| Board: 58 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 3♠ E | North: ♠ 762 ♥ A96 ♠ AQJ965 ♠ K | South: | 2♥ | North 1 Pass er accep | 1NT 3♠¹ | Pass |
| Board: 59 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 3 W | North: ♠ 1086 ♥ A1086 ♠ Q10532 ♠ 5 | South: ♠ KQJ92 ♥ QJ ♠ A9876 ♣ 6 | West 1NT 3♣ | North 2♣ AP | | South 1♠ Pass |
| Board: 60 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 3 E | North: ♠ AQ32 ♥ 10 ♠ AJ1063 ♣ K97 | South: ♠ K1065 ♥ 9632 ♦ — ♣ Q8432 | West 2♦ Pass 3♥ | North 1 X X AP | | Pass Pass |

| Board: 61 Dealer: S Vul: None HCP: 8 | ♣ Q10753♥ 94♦ AQ983♣ 4 | West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. Partner bids first. |
|--|--|---|
| Board: 62 Dealer: N Vul: NS HCP: 14 | ★ AK94♥ J5◆ AQ543★ 63 | East Bids 1NT if possible. You bid first. |
| Board: 63 Dealer: S Vul: EW HCP: 9 | ♦ 8 ♥ Q10876 ♦ 3 ♣ AK5432 | West Bids 1NT if possible. Partner bids first. |
| Board: 64 Dealer: N Vul: None HCP: 13 | ▲ A643✓ A5◆ J94◆ KJ52 | East Bids 1NT if possible. You bid first. |
| Board: 65 Dealer: S Vul: NS HCP: 6 | ★ KJ632★ 8★ 105★ Q10542 | West Bids 1NT if possible. East Bids 3♣ if possible. East Bids 5♦ if possible. Partner bids first. |

| Board: 61 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4 W | North: ♠ Q10753 ♥ 94 ♠ AQ983 ♣ 4 | South: | | North Pass 3♥ | East Pass 4 | South 1♥ 2♥ AP |
|---|---------------------------------------|--|-------------|---------------|----------------------------|-------------------------|
| Board: 62 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2 S | North: ♠ AK94 ♥ J5 ♠ AQ543 ♣ 63 | South: ♠ Q2 ♥ KQ10743 ♦ 86 ♣ K85 | West AP | North 1◆ | East 1NT | |
| Board: 63 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 2 N | North: ♣ 8 ♥ Q10876 ♦ 3 ♣ AK5432 | South: ♠ AQ732 ♥ J5 ♠ AJ1095 ♠ Q | West 1NT | North 2♥ | East AP | South 1♠ |
| Board: 64 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 2 S | North: ♠ A643 ♥ A5 ♦ J94 ♠ KJ52 | South: ♣ J75 ▼ KQ9873 ← — ♣ Q1084 | West AP | North 1♣ | East 1NT | |
| Board: 65 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 5 • E | North: ♠ KJ632 ♥ 8 ♦ 105 ♣ Q10542 | South: ♠ A1054 ♥ AQ1097654 ♠ A ♣ — | 1NT Pass | Pass | 3 ♣ ¹ 5 ♦ | South 1♥ 4♥ AP diamonds |

| Board: 61 Dealer: S Vul: None HCP: 13 | ↓ J82↓ A108653↓ KJ♠ A5 | West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. You bid first. |
|--|--|---|
| Board: 62 Dealer: N Vul: NS HCP: 10 | Q2KQ1074386K85 | East Bids 1NT if possible. Partner bids first. |
| Board: 63 Dealer: S Vul: EW HCP: 14 | AQ732✓ J5AJ1095Q | West Bids 1NT if possible. You bid first. |
| Board: 64 Dealer: N Vul: None HCP: 8 | ♣ J75♥ KQ9873♦ —♣ Q1084 | East Bids 1NT if possible. Partner bids first. |
| Board: 65 Dealer: S Vul: NS HCP: 14 | A1054✓ AQ1097654A✓ A | West Bids 1NT if possible. East Bids 3♣ if possible. East Bids 5♦ if possible. You bid first. |

| Board: 61 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4 W | North: ♠ Q10753 ♥ 94 ♠ AQ983 ♣ 4 | South: | | North Pass 3♥ | East Pass 4 | South 1♥ 2♥ AP |
|---|---------------------------------------|--|-------------|---------------|----------------------------|-------------------------|
| Board: 62 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2 S | North: ♠ AK94 ♥ J5 ♠ AQ543 ♣ 63 | South: ♠ Q2 ♥ KQ10743 ♦ 86 ♣ K85 | West AP | North 1◆ | East 1NT | |
| Board: 63 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 2 N | North: ♣ 8 ♥ Q10876 ♦ 3 ♣ AK5432 | South: ♠ AQ732 ♥ J5 ♠ AJ1095 ♠ Q | West 1NT | North 2♥ | East AP | South 1♠ |
| Board: 64 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 2 S | North: ♠ A643 ♥ A5 ♦ J94 ♠ KJ52 | South: ♣ J75 ▼ KQ9873 ← — ♣ Q1084 | West AP | North 1♣ | East 1NT | |
| Board: 65 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 5 • E | North: ♠ KJ632 ♥ 8 ♦ 105 ♣ Q10542 | South: ♠ A1054 ♥ AQ1097654 ♠ A ♣ — | 1NT Pass | Pass | 3 ♣ ¹ 5 ♦ | South 1♥ 4♥ AP diamonds |

| Board: 66 Dealer: N Vul: EW HCP: 13 | | East Bids 1NT if possible. You bid first. |
|--|--|---|
| Board: 67 Dealer: S Vul: Both HCP: 7 | ★ K102♥ 987◆ Q98◆ Q1043 | West Bids 1NT if possible. Partner bids first. |
| Board: 68 Dealer: N Vul: NS HCP: 14 | ♠ AK732♥ 72♦ K73♠ KJ7 | East Bids 1NT if possible. You bid first. |
| Board: 69 Dealer: S Vul: EW HCP: 4 | ♣ Q9654♥ J106◆ 8762♣ J | West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first. |
| Board: 70 Dealer: N Vul: Both HCP: 12 | ◆ 932♥ K10865◆ AK9◆ Q5 | East Bids 1NT if possible. You bid first. |

| Board: 66 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 East South 1♦ 1NT AP |
|--|---------------------------------------|--|---|
| Board: 67 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2♥ S | North: ♠ K102 ♥ 987 • Q98 ♣ Q1043 | South: ♠ Q73 ▼ KQ542 ♠ AJ2 ♣ 85 | West North East South 1♥ 1NT 2♥ AP |
| Board: 68 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E | North: ♠ AK732 ♥ 72 ♠ K73 ♠ KJ7 | South: ♣ 4 ♥ KQJ54 • 10854 ♣ 982 | West North East South 1♠ 1NT AP |
| Board: 69 Dealer: S Vul: EW North HCP: 4 South HCP: 14 Contract: 3 \(\) W | North: ♠ Q9654 ♥ J106 ♠ 8762 ♠ J | South: ♠ AJ83 ♥ AQ872 ♠ K10 ♣ 96 | West North East South 1 1NT Pass 2 1 Pass 3 2 2 1 Pass 3 2 2 2 1 Pass 3 2 3 2 3 4 3 4 3 4 3 4 4 4 4 5 6 7 7 8 8 8 8 8 8 8 8 8 8 8 |
| Board: 70 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 2♣ S | North: | South: ♠ Q865 ♥ 3 ♦ 87 ♣ AJ10763 | West North East South 1♥ 1NT 2♣ AP |

| Board: 66 Dealer: N Vul: EW HCP: 6 | ♣ Q1092♥ Q1074◆ Q8♣ 1076 | East Bids 1NT if possible. Partner bids first. |
|--|---|---|
| Board: 67 Dealer: S Vul: Both HCP: 12 | ♣ Q73♥ KQ542◆ AJ2♣ 85 | West Bids 1NT if possible. You bid first. |
| Board: 68 Dealer: N Vul: NS HCP: 6 | 4✓ KQJ5410854982 | East Bids 1NT if possible. Partner bids first. |
| Board: 69 Dealer: S Vul: EW HCP: 14 | AJ83✓ AQ872✓ K10◆ 96 | West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first. |
| Board: 70 Dealer: N Vul: Both HCP: 7 | ♣ Q865♥ 3♦ 87♣ AJ10763 | East Bids 1NT if possible. Partner bids first. |

| Board: 66 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 East South 1♦ 1NT AP |
|--|---------------------------------------|--|---|
| Board: 67 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2♥ S | North: ♠ K102 ♥ 987 • Q98 ♣ Q1043 | South: ♠ Q73 ▼ KQ542 ♠ AJ2 ♣ 85 | West North East South 1♥ 1NT 2♥ AP |
| Board: 68 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E | North: ♠ AK732 ♥ 72 ♠ K73 ♠ KJ7 | South: ♣ 4 ♥ KQJ54 • 10854 ♣ 982 | West North East South 1♠ 1NT AP |
| Board: 69 Dealer: S Vul: EW North HCP: 4 South HCP: 14 Contract: 3♣ W | North: ♠ Q9654 ♥ J106 ♠ 8762 ♠ J | South: ♠ AJ83 ♥ AQ872 ♠ K10 ♣ 96 | West North East South 1 1NT Pass 2 1 Pass 3 2 2 1 Pass 3 2 2 2 1 Pass 3 2 3 2 3 4 3 4 3 4 3 4 4 4 4 5 6 7 7 8 8 8 8 8 8 8 8 8 8 8 |
| Board: 70 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 2♣ S | North: | South: ♠ Q865 ♥ 3 ♦ 87 ♣ AJ10763 | West North East South 1♥ 1NT 2♣ AP |

| Board: 71 Dealer: S Vul: None HCP: 7 | AJ62♥ Q10972♦ 102♠ 76 | West Bids 1NT if possible. Partner bids first. |
|--|--|--|
| Board: 72 Dealer: N Vul: EW HCP: 13 | ★ A10762▼ —◆ AK983◆ Q52 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first. |
| Board: 73 Dealer: S Vul: Both HCP: 7 | ▲ AJ1064▼ 3◆ Q10963♣ 73 | West Bids 1NT if possible. Partner bids first. |
| Board: 74 Dealer: N Vul: None HCP: 14 | ♣ Q98♥ AQ♦ KJ8642♣ Q6 | East Bids 1NT if possible. You bid first. |
| Board: 75 Dealer: S Vul: NS 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: 71 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W | North: ♠ AJ62 ♥ Q10972 ♦ 102 ♣ 76 | South: ♠ K ♥ K86 ♠ KQ983 ♣ Q932 | West 1NT | North AP | East | South 1♦ |
|--|---------------------------------------|---------------------------------------|--------------|---------------------------|--------------|-----------------------|
| Board: 72 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 3 E | North: ♠ A10762 ♥ — ♠ AK983 ♣ Q52 | South: ♠ 8 ♥ Q6542 ♦ J106 ♣ K986 | West 2♦ 3♥ | North 1♠ Pass AP | | South Pass Pass |
| Board: 73 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2 S | North: ♠ AJ1064 ♥ 3 ♠ Q10963 ♣ 73 | South: ♠ 3 ♥ AJ109864 ♦ J7 ♠ AQ10 | | North Pass | East Pass | 1♥ |
| Board: 74 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2 \cdot N | North: ♠ Q98 ♥ AQ ♠ KJ8642 ♠ Q6 | South: ♠ A1073 ♥ K764 ♦ 3 ♣ 10732 | West Pass | North 1♦ 2♦ | | South Pass |
| Board: 75 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 2♠ W | North: ◆ 97 ▼ K8764 ◆ K10962 ◆ 6 | South: ♠ K83 ♥ Q9 ♦ Q4 ♣ KQJ1074 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1♣ Pass |

| Board: 71 Dealer: S Vul: None HCP: 13 | ♠ K ♥ K86 ♦ KQ983 ♣ Q932 | West Bids 1NT if possible. You bid first. |
|--|--|---|
| Board: 72 Dealer: N Vul: EW HCP: 6 | ♦ 8 ♥ Q6542 ♦ J106 ♣ K986 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first. |
| Board: 73 Dealer: S Vul: Both HCP: 12 | ♣ 3 ♥ AJ109864 ♦ J7 ♣ AQ10 | West Bids 1NT if possible. You bid first. |
| Board: 74 Dealer: N Vul: None HCP: 7 | ★ A1073▼ K764◆ 3◆ 10732 | East Bids 1NT if possible. Partner bids first. |
| Board: 75 Dealer: S Vul: NS 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: 71 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W | North: ♠ AJ62 ♥ Q10972 ♦ 102 ♣ 76 | South: ♠ K ♥ K86 ♠ KQ983 ♣ Q932 | West 1NT | North AP | East | South 1♦ |
|--|---------------------------------------|---------------------------------------|--------------|---------------------------|--------------|-----------------------|
| Board: 72 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 3 E | North: ♠ A10762 ♥ — ♠ AK983 ♣ Q52 | South: ♠ 8 ♥ Q6542 ♦ J106 ♣ K986 | West 2♦ 3♥ | North 1♠ Pass AP | | South Pass Pass |
| Board: 73 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2 S | North: ♠ AJ1064 ♥ 3 ♠ Q10963 ♣ 73 | South: ♠ 3 ♥ AJ109864 ♦ J7 ♠ AQ10 | | North Pass | East Pass | 1♥ |
| Board: 74 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2 \cdot N | North: ♠ Q98 ♥ AQ ♠ KJ8642 ♠ Q6 | South: ♠ A1073 ♥ K764 ♦ 3 ♣ 10732 | West Pass | North 1♦ 2♦ | | South Pass |
| Board: 75 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 2♠ W | North: ◆ 97 ▼ K8764 ◆ K10962 ◆ 6 | South: ♠ K83 ♥ Q9 ♦ Q4 ♣ KQJ1074 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1♣ Pass |

| Board: 76 Dealer: N Vul: Both HCP: 12 | ♣ Q103♥ QJ2◆ AQJ8542♣ — | East Bids 1NT if possible. West Doubles 2♥ if possible. You bid first. |
|--|--|--|
| Board: 77 Dealer: S Vul: None HCP: 7 | ◆ Q86♥ Q1074◆ K10975◆ 8 | West Bids 1NT if possible. Partner bids first. |
| Board: 78 Dealer: N Vul: NS HCP: 14 | ♠ 62♥ 643♠ AQ643♠ AKJ | East Bids 1NT if possible. You bid first. |
| Board: 79 Dealer: S Vul: EW HCP: 7 | ♣ QJ943♥ A742◆ 864♣ 8 | West Bids 1NT if possible. Partner bids first. |
| Board: 80 Dealer: N Vul: None HCP: 12 | ♠ KJ ♥ J9 ♦ KQ986 ♣ Q653 | East Bids 1NT if possible. You bid first. |

| Board: 76 Dealer: N Vul: Both North HCP: 12 | North: ♠ Q103 ♥ QJ2 ♠ AQJ8542 | South: | | North 1♦ | 1NT | |
|--|---|---------------------------|-----------|----------------|-------------|----------|
| South HCP: 7 Contract: 3♥ S | ◆ AQJ8342 ◆ — | ◆ 982 | X | 3♥ | AP | |
| Board: 77 Dealer: S Vul: None | North: ♠ Q86 | South: ♠ KJ54 | West | North | East | South 1♣ |
| North HCP: 7 South HCP: 12 Contract: 2♣ S | ♥ Q1074 ♦ K10975 ♣ 8 | ◆ A96 ◆ — ◆ KJ10654 | 1NT AP | Pass | Pass | 2♣ |
| Board: 78 Dealer: N Vul: NS | North: ♠ 62 | South: ♠ QJ975 | West | North | | |
| North HCP: 14 South HCP: 9 Contract: 2♠ S | ♥ 643 ♦ AQ643 ♣ AKJ | ◆ AQ75 ◆ 87 ◆ 53 | AP | 1♦ | 1NT | 2♠ |
| Board: 79 Dealer: S Vul: EW | North: ♠ QJ943 ♥ A742 | South: ♠ 102 ▼ 1053 | West | North | East | South 1 |
| North HCP: 7 South HCP: 13 Contract: 1N W | ◆ 864 ◆ 8 | ◆ A1073 ◆ AKQ9 | 1NT | AP | | 1 |
| Board: 80 Dealer: N | North: ♠ KJ | South: ♠ 9863 | W/4 | N I a41 | East. | Co41 |
| Vul: None North HCP: 12 South HCP: 5 Contract: 1N E | ✓ J9✓ KQ986✓ Q653 | ▼ KQ8765 ◆ 5 • 42 | West | North 1♦ | East 1NT | |

| Board: 76 Dealer: N Vul: Both HCP: 7 | ♦ 864 ▼ AK10953 ◆ 10 ♣ 982 | East Bids 1NT if possible. West Doubles 2♥ if possible. Partner bids first. |
|--|--|--|
| Board: 77 Dealer: S Vul: None HCP: 12 | ★ KJ54★ A96★ —★ KJ10654 | West Bids 1NT if possible. You bid first. |
| Board: 78 Dealer: N Vul: NS HCP: 9 | ♣ QJ975♥ AQ75◆ 87♣ 53 | East Bids 1NT if possible. Partner bids first. |
| Board: 79 Dealer: S Vul: EW HCP: 13 | 1021053A1073AKQ9 | West Bids 1NT if possible. You bid first. |
| Board: 80 Dealer: N Vul: None HCP: 5 | ◆ 9863▼ KQ8765◆ 5◆ 42 | East Bids 1NT if possible. Partner bids first. |
| | | |

| Board: 76 Dealer: N Vul: Both North HCP: 12 | North: ♠ Q103 ♥ QJ2 ♠ AQJ8542 | South: | | North 1♦ | 1NT | |
|--|---|---------------------------|-----------|----------------|-------------|----------|
| South HCP: 7 Contract: 3♥ S | ◆ AQJ8342 ◆ — | ◆ 982 | X | 3♥ | AP | |
| Board: 77 Dealer: S Vul: None | North: ♠ Q86 | South: ♠ KJ54 | West | North | East | South 1♣ |
| North HCP: 7 South HCP: 12 Contract: 2♣ S | ♥ Q1074 ♦ K10975 ♣ 8 | ◆ A96 ◆ — ◆ KJ10654 | 1NT AP | Pass | Pass | 2♣ |
| Board: 78 Dealer: N Vul: NS | North: ♠ 62 | South: ♠ QJ975 | West | North | | |
| North HCP: 14 South HCP: 9 Contract: 2♠ S | ♥ 643 ♦ AQ643 ♣ AKJ | ◆ AQ75 ◆ 87 ◆ 53 | AP | 1♦ | 1NT | 2♠ |
| Board: 79 Dealer: S Vul: EW | North: ♠ QJ943 ♥ A742 | South: ♠ 102 ▼ 1053 | West | North | East | South 1 |
| North HCP: 7 South HCP: 13 Contract: 1N W | ◆ 864 ◆ 8 | ◆ A1073 ◆ AKQ9 | 1NT | AP | | 1 |
| Board: 80 Dealer: N | North: ♠ KJ | South: ♠ 9863 | W/4 | N I a41 | East. | Co41 |
| Vul: None North HCP: 12 South HCP: 5 Contract: 1N E | ✓ J9✓ KQ986✓ Q653 | ▼ KQ8765 ◆ 5 • 42 | West | North 1♦ | East 1NT | |

| Board: 81 Dealer: S Vul: NS HCP: 6 | ★ 42▼ K10872◆ K87652◆ — | West Bids 1NT if possible. East Bids 2♥ if possible. Partner bids first. |
|---|--|--|
| Board: 82 Dealer: N Vul: EW HCP: 12 | ★ K52▼ AQ10876◆ 8◆ K103 | East Bids 1NT if possible. You bid first. |
| Board: 83 Dealer: S Vul: Both HCP: 6 | ★ KJ10764♥ Q9763◆ 86♣ — | West Bids 1NT if possible. Partner bids first. |
| Board: 84 Dealer: N Vul: NS HCP: 12 | ★ K9▼ AK42◆ 976◆ Q965 | East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible. You bid first. |
| Board: 85 Dealer: S Vul: EW HCP: 8 | ♣ QJ96 ♥ KQ942 ♦ 10 ♣ 873 | West Bids 1NT if possible. Partner bids first. |

| Board: 81 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 5♣ S | North: | South: ♠ QJ6 ♥ 9 ♠ Q ♠ AQJ87432 | West 1NT Pass Pass AP | North Pass 3 4 ✓ | East 2♥ Pass Pass | 1♣ 3♣ 4♣ |
|--|---------------------------------------|--|------------------------|---------------------|--------------------|----------------|
| Board: 82 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 2 \(\mathbf{N} \) N | North: ♠ K52 ♥ AQ10876 ♦ 8 ♣ K103 | South: ♠ Q864 ♥ 4 ♠ K10763 ♠ Q87 | West Pass | North 1♥ 2♥ | | South Pass |
| Board: 83 Dealer: S Vul: Both 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: 84 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♥ | South 2♣ AP |
| Board: 85 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 1N W | North: ♠ QJ96 ♥ KQ942 ♠ 10 ♠ 873 | South: ♠ A1074 ♥ AJ ♠ A653 ♣ 542 | West 1NT | North AP | East | South 1 ◆ |

| Board: 81 Dealer: S Vul: NS | ♠ QJ6 ♥ 9 | West Bids 1NT if possible. East Bids 2♥ if possible. |
|-----------------------------------|--|---|
| HCP: 12 | ◆ Q ◆ AQJ87432 | You bid first. |
| Board: 82 Dealer: N | ♦ Q864 ♥ 4 | East Bids 1NT if possible. |
| Vul: EW HCP: 7 | ◆ K10763 ◆ Q87 | Partner bids first. |
| Board: 83 Dealer: S | ♦ A8 ♥ A10 | West Bids 1NT if possible. |
| Vul: Both HCP: 12 | 1042★ KJ10976 | You bid first. |
| Board: 84 Dealer: N Vul: NS | ◆ Q65432 ♥ Q ◆ A432 | East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible. |
| HCP: 8 | ♣ 107 | Partner bids first. |
| Board: 85 Dealer: S | ♠ A1074 ♥ AJ | West Bids 1NT if possible. |
| Vul: EW HCP: 13 | ◆ A653◆ 542 | You bid first. |
| | | |

| Board: 81 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 5♣ S | North: | South: ♠ QJ6 ♥ 9 ♠ Q ♠ AQJ87432 | West 1NT Pass Pass AP | North Pass 3 4 ✓ | East 2♥ Pass Pass | 1♣ 3♣ 4♣ |
|--|---------------------------------------|--|------------------------|---------------------|--------------------|----------------|
| Board: 82 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 2 \(\mathbf{N} \) N | North: ♠ K52 ♥ AQ10876 ♦ 8 ♣ K103 | South: ♠ Q864 ♥ 4 ♠ K10763 ♠ Q87 | West Pass | North 1♥ 2♥ | | South Pass |
| Board: 83 Dealer: S Vul: Both 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: 84 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♥ | South 2♣ AP |
| Board: 85 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 1N W | North: ♠ QJ96 ♥ KQ942 ♠ 10 ♠ 873 | South: ♠ A1074 ♥ AJ ♠ A653 ♣ 542 | West 1NT | North AP | East | South 1 ◆ |

| Board: 86 Dealer: N Vul: Both HCP: 13 | ★ KQJ83★ A3★ 1054★ K86 | East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. You bid first. |
|--|---|--|
| Board: 87 Dealer: S Vul: None HCP: 6 | ★ K9852♥ Q7643♦ 5♣ J7 | West Bids 1NT if possible. Partner bids first. |
| Board: 88 Dealer: N Vul: EW HCP: 14 | ♣ Q65♥ J103◆ AQJ9♣ A98 | East Bids 1NT if possible. You bid first. |
| Board: 89 Dealer: S Vul: Both HCP: 8 | ♣ Q63♥ K9876♦ —♣ K5432 | West Bids 1NT if possible. Partner bids first. |
| Board: 90 Dealer: N Vul: None HCP: 14 | ★ K9843★ 4◆ Q98◆ AKQ2 | East Bids 1NT if possible. You bid first. |

| Board: 86 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 3 N | North: ♠ KQJ83 ♥ A3 ♦ 1054 ♣ K86 | South: • 10952 • Q765 • A2 • Q95 | West X AP | North 1♠ Pass | East 1NT 3♣ | |
|--|--------------------------------------|---------------------------------------|-----------------|---------------------|-------------------|----------|
| Board: 87 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ K9852 ♥ Q7643 ♦ 5 ♣ J7 | South: ♠ AQ6 ♥ J982 ♦ 32 ♠ KQ92 | West 1NT | North AP | East | South 1♣ |
| Board: 88 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 1N E | North: ♠ Q65 ♥ J103 ♠ AQJ9 ♠ A98 | South: ♠ K983 ♥ Q9765 ♠ 87 ♣ Q7 | West | North 1◆ | East 1NT | |
| Board: 89 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 1N W | North: ♠ Q63 ♥ K9876 ←— ♠ K5432 | South: ♠ K2 ♥ QJ32 ♠ AQ1087 ♣ 76 | West 1NT | North AP | East | South 1◆ |
| Board: 90 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 2 N | North: ♠ K9843 ♥ 4 ♦ Q98 ♣ AKQ2 | South: ♣ J102 ✔ AK10973 ♣ J53 ♣ 5 | West AP | North 1♠ | East 1NT | |

| Board: 86 Dealer: N Vul: Both HCP: 8 | 10952Q765A2Q95 | East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. Partner bids first. |
|--|--|--|
| Board: 87 Dealer: S Vul: None HCP: 12 | ♣ AQ6♥ J982◆ 32♣ KQ92 | West Bids 1NT if possible. You bid first. |
| Board: 88 Dealer: N Vul: EW HCP: 7 | ★ K983♥ Q9765◆ 87♣ Q7 | East Bids 1NT if possible. Partner bids first. |
| Board: 89 Dealer: S Vul: Both HCP: 12 | ★ K2♥ QJ32◆ AQ1087♣ 76 | West Bids 1NT if possible. You bid first. |
| Board: 90 Dealer: N Vul: None HCP: 9 | ♣ J102♥ AK10973♦ J53♣ 5 | East Bids 1NT if possible. Partner bids first. |

| Board: 86 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 3 N | North: ♠ KQJ83 ♥ A3 ♦ 1054 ♣ K86 | South: • 10952 • Q765 • A2 • Q95 | West X AP | North 1♠ Pass | East 1NT 3♣ | |
|--|--------------------------------------|---------------------------------------|-----------------|---------------------|-------------------|----------|
| Board: 87 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ K9852 ♥ Q7643 ♦ 5 ♣ J7 | South: ♠ AQ6 ♥ J982 ♦ 32 ♠ KQ92 | West 1NT | North AP | East | South 1♣ |
| Board: 88 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 1N E | North: ♠ Q65 ♥ J103 ♠ AQJ9 ♠ A98 | South: ♠ K983 ♥ Q9765 ♠ 87 ♣ Q7 | West | North 1◆ | East 1NT | |
| Board: 89 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 1N W | North: ♠ Q63 ♥ K9876 ←— ♠ K5432 | South: ♠ K2 ♥ QJ32 ♠ AQ1087 ♣ 76 | West 1NT | North AP | East | South 1◆ |
| Board: 90 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 2 N | North: ♠ K9843 ♥ 4 ♦ Q98 ♣ AKQ2 | South: ♣ J102 ✔ AK10973 ♣ J53 ♣ 5 | West AP | North 1♠ | East 1NT | |

| Board: 91 Dealer: S Vul: NS HCP: 9 | ★ A953♥ KJ6532◆ J108◆ — | West Bids 1NT if possible. Partner bids first. |
|--|--|---|
| Board: 92 Dealer: N Vul: Both HCP: 12 | ★ KQJ982▼ A9◆ Q84◆ 84 | East Bids 1NT if possible. West Bids 3♣ if possible. You bid first. |
| Board: 93 Dealer: S Vul: None HCP: 9 | ♣ Q10743♥ Q3◆ AJ32♣ 94 | West Bids 1NT if possible. Partner bids first. |
| Board: 94 Dealer: N Vul: NS HCP: 16 | ★ K4▼ A98◆ KQJ1074◆ QJ | East Bids 1NT if possible. West Bids 2♥ if possible. You bid first. |
| Board: 95 Dealer: S Vul: EW HCP: 9 | ♣ 875♥ KQ93◆ Q52♣ Q104 | West Bids 1NT if possible. Partner bids first. |

| Board: 91 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3 S | North: ♠ A953 ♥ KJ6532 ♦ J108 ♣ — | South: ♣ J10 ♥ 8 ♠ KQ42 ♣ AQ10654 | West North East South 1♣ 1NT 2♥ Pass 3♣ AP |
|---|---------------------------------------|--|---|
| Board: 92 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ N | North: ♠ KQJ982 ♥ A9 • Q84 ♣ 84 | South: • 1065 • KQ10 • 106 • AQJ53 | West North East South 1 |
| Board: 93 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 1N W | North: ♠ Q10743 ♥ Q3 ♠ AJ32 ♣ 94 | South: | West North East South 1♣ 1NT AP |
| Board: 94 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3 N | North: ♠ K4 ▼ A98 ◆ KQJ1074 ♣ QJ | South: ♠ A762 ♥ Q7632 ♦ 963 ♠ 10 | West North East South 1 → 1NT Pass 2 ▼ 3 → AP |
| Board: 95 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2♠ S | North: | South: ♠ KQJ92 ♥ A102 ♦ 98 ♣ K83 | West North East South 1♣ 1NT 2♠ AP |

| Board: 91 | ♠ J10 | West Bids 1NT if possible. |
|-----------|---------------|-----------------------------|
| Dealer: S | V 8 | west blus 11v1 ii possible. |
| Vul: NS | ♦ KQ42 | You bid first. |
| HCP: 12 | ♣ AQ10654 | Tou old first. |
| Board: 92 | ▲ 1065 | East Bids 1NT if possible. |
| Dealer: N | ♥ KQ10 | West Bids 3♣ if possible. |
| Vul: Both | ♦ 106 | - |
| HCP: 12 | ♣ AQJ53 | Partner bids first. |
| Board: 93 | ♦ J8 | |
| Dealer: S | ♥ AJ54 | West Bids 1NT if possible. |
| Vul: None | ◆ Q97 | |
| HCP: 14 | ♣ KQJ5 | You bid first. |
| | ¥ 11Q03 | |
| Board: 94 | ♠ A762 | East Bids 1NT if possible. |
| Dealer: N | ♥ Q7632 | West Bids 2♥ if possible. |
| Vul: NS | ♦ 963 | West Blas 2 v II possiole. |
| HCP: 6 | ♣ 10 | Partner bids first. |
| Board: 95 | ♠ KQJ92 | |
| Dealer: S | ♥ A102 | West Bids 1NT if possible. |
| | ◆ 98 | |
| Vul: EW | | You bid first. |

| Board: 91 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3 S | North: ♠ A953 ♥ KJ6532 ♦ J108 ♣ — | South: ♣ J10 ♥ 8 ♠ KQ42 ♣ AQ10654 | West North East South 1♣ 1NT 2♥ Pass 3♣ AP |
|---|---------------------------------------|--|---|
| Board: 92 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ N | North: ♠ KQJ982 ♥ A9 • Q84 ♣ 84 | South: • 1065 • KQ10 • 106 • AQJ53 | West North East South 1 |
| Board: 93 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 1N W | North: ♠ Q10743 ♥ Q3 ♠ AJ32 ♣ 94 | South: | West North East South 1♣ 1NT AP |
| Board: 94 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3 N | North: ♠ K4 ▼ A98 ◆ KQJ1074 ♣ QJ | South: ♠ A762 ♥ Q7632 ♦ 963 ♠ 10 | West North East South 1 → 1NT Pass 2 ▼ 3 → AP |
| Board: 95 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2♠ S | North: | South: ♠ KQJ92 ♥ A102 ♦ 98 ♣ K83 | West North East South 1♣ 1NT 2♠ AP |

| Board: 96 Dealer: N Vul: None 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: 97 Dealer: S Vul: NS 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: 98 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: 99 Dealer: S Vul: Both HCP: 10 | ★ K5▼ KQ92◆ 4◆ Q76542 | West Bids 1NT if possible. Partner bids first. |
| Board: 100 Dealer: N Vul: NS HCP: 13 | A87532✓ AK◆ 53♠ Q97 | East Bids 1NT if possible. You bid first. |

| Board: 96 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 3 F | 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: 97 Dealer: S Vul: NS 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: 98 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: 99 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2 S | North: ♠ K5 ♥ KQ92 ♦ 4 ♣ Q76542 | South: | | North 2♣ | East Pass | 1♦ |
| Board: 100 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 2♠ N | North: ◆ A87532 ◆ AK ◆ 53 ◆ Q97 | South: | West Pass | North 1♠ 2♠ | | South Pass |

| Board: 96 Dealer: N Vul: None 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: 97 Dealer: S Vul: NS 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: 98 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: 99 Dealer: S Vul: Both HCP: 12 | ▲ J943✓ A◆ AQJ7632◆ 9 | West Bids 1NT if possible. You bid first. |
| Board: 100 Dealer: N Vul: NS HCP: 7 | ◆ 9♥ Q1053◆ 1074◆ AJ652 | East Bids 1NT if possible. Partner bids first. |

| Board: 96 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 3 F | 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: 97 Dealer: S Vul: NS 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: 98 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: 99 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2 S | North: ♠ K5 ♥ KQ92 ♦ 4 ♣ Q76542 | South: | | North 2♣ | East Pass | 1♦ |
| Board: 100 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 2♠ N | North: ◆ A87532 ◆ AK ◆ 53 ◆ Q97 | South: | West Pass | North 1♠ 2♠ | | South Pass |

| Board: 101 Dealer: S Vul: EW HCP: 6 | ◆ QJ432 ▼ 10865 ◆ — ◆ K1082 | West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first. |
|---|---|---|
| Board: 102 Dealer: N Vul: Both HCP: 13 | ♣ 5 ♥ AQ8752 ♦ Q3 ♣ KQ72 | East Bids 1NT if possible. You bid first. |
| Board: 103 Dealer: S Vul: None HCP: 5 | ♣7 ♥Q10864 •QJ92 ♣ 1096 | West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. Partner bids first. |
| Board: 104 Dealer: N Vul: EW HCP: 12 | ♣ J10875♥ AK65♦ 975♣ A | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♠ if possible. West Bids 4♣ if possible. You bid first. |
| Board: 105 Dealer: S Vul: Both HCP: 7 | ★ A10982★ K9752★ 5★ 87 | West Bids 1NT if possible. Partner bids first. |

| Board: 101 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 3 W | North: ♠ QJ432 ♥ 10865 ←— ♠ K1082 | South: ♠ A106 ♥ A2 ♠ K96432 ♣ J7 | West 1NT 3♣ | North Pass AP | East Pass | 1♦ |
|--|---------------------------------------|---------------------------------------|-----------------------|---------------------------|--------------|------------|
| Board: 102 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 S | North: | South: ♠ KJ943 ♥ — ♠ AJ10652 ♣ 84 | West AP | North 1♥ | East 1NT | |
| Board: 103 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 2 W | North: ♠ 7 ♥ Q10864 ♦ QJ92 ♠ 1096 | South: ♠ AJ32 ♥ 93 ♠ K64 ♠ KQ43 | West 1NT 2 1. Stay | AP | East 2♣¹ | 1♣ |
| Board: 104 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 4 W | North: | South: ♠ Q94 ♥ Q1043 ♦ J1032 ♣ 83 | 3♣ 4♣ | North 1♣ Pass AP raise or | 1NT 3♠¹ | 2♠ Pass |
| Board: 105 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2 S | North: ♠ A10982 ♥ K9752 ♦ 5 ♣ 87 | South: ♠ Q ♥ Q106 ♠ A107432 ♠ KJ4 | West 1NT AP | North Pass | East Pass | 1♦ |

| Board: 101 Dealer: S Vul: EW HCP: 12 | ★ A106★ A2★ K96432★ J7 | West Bids 1NT if possible. West Bids 3♣ if possible. You bid first. |
|---|--|---|
| Board: 102 Dealer: N Vul: Both HCP: 9 | ★ KJ943✓ —★ AJ10652★ 84 | East Bids 1NT if possible. Partner bids first. |
| Board: 103 Dealer: S Vul: None HCP: 13 | AJ32♥ 93K64KQ43 | West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. You bid first. |
| Board: 104 Dealer: N Vul: EW HCP: 5 | ♣ Q94♥ Q1043◆ J1032♣ 83 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. Partner bids first. |
| Board: 105 Dealer: S Vul: Both HCP: 12 | ♠ Q ♥ Q106 ♦ A107432 ♠ KJ4 | West Bids 1NT if possible. You bid first. |

| Board: 101 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 3 W | North: ♠ QJ432 ♥ 10865 ←— ♠ K1082 | South: ♠ A106 ♥ A2 ♠ K96432 ♣ J7 | West 1NT 3♣ | North Pass AP | East Pass | 1♦ |
|--|---------------------------------------|---------------------------------------|-----------------------|---------------------------|--------------|------------|
| Board: 102 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 S | North: | South: ♠ KJ943 ♥ — ♠ AJ10652 ♣ 84 | West AP | North 1♥ | East 1NT | |
| Board: 103 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 2 W | North: ♠ 7 ♥ Q10864 ♦ QJ92 ♠ 1096 | South: ♠ AJ32 ♥ 93 ♠ K64 ♠ KQ43 | West 1NT 2 1. Stay | AP | East 2♣¹ | 1♣ |
| Board: 104 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 4 W | North: | South: ♠ Q94 ♥ Q1043 ♦ J1032 ♣ 83 | 3♣ 4♣ | North 1♣ Pass AP raise or | 1NT 3♠¹ | 2♠ Pass |
| Board: 105 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2 S | North: ♠ A10982 ♥ K9752 ♦ 5 ♣ 87 | South: ♠ Q ♥ Q106 ♠ A107432 ♠ KJ4 | West 1NT AP | North Pass | East Pass | 1♦ |

| Board: 106 Dealer: N Vul: None HCP: 18 | ★ K6 ♥ AQ1086 ♦ Q2 ♣ AK106 | East Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 107 Dealer: S Vul: NS 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: 108 Dealer: N Vul: Both HCP: 14 | ▶ J97▼ A10543◆ AKQ92♣ — | East Bids 1NT if possible. You bid first. |
| Board: 109 Dealer: S Vul: None HCP: 7 | ♣8 ♥ KJ542 ♦ QJ75 ♣ 753 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first. |
| Board: 110 Dealer: N Vul: NS HCP: 16 | ★ KJ102★ 8◆ AJ2◆ AQJ97 | East Bids 1NT if possible. West Bids 2♦ if possible. You bid first. |

| Board: 106 Dealer: N Vul: None North HCP: 18 South HCP: 5 Contract: 4 \(\mathbb{N} \) N | North: ♠ K6 ▼ AQ1086 ◆ Q2 ♣ AK106 | South: | West Pass | North 1♥ 4♥ | East 1NT AP | South 2♥ |
|--|---------------------------------------|---------------------------------------|------------------------|-------------------|-------------------|----------------------|
| Board: 107 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 4♠ W | North: | South: ♠ AQJ10 ♥ Q94 ♠ 7 ♠ QJ1063 | West 1NT 4♣ 1. Texa | North Pass AP | East 4♥¹ | South 1♣ Pass |
| Board: 108 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 4♠ S | North: ♣ J97 ▼ A10543 ♣ AKQ92 ♣ — | South: ♠ K10852 ♥ K7 ♠ 87 ♠ K986 | West Pass | North 1♥ 4♠ | East 1NT AP | South 2♣ |
| Board: 109 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 2♠ W | North: | South: ♣ J53 ✔ A ♣ K1098 ♣ AQJ92 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1♣ Pass |
| Board: 110 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N S | North: ♠ KJ102 ♥ 8 ♠ AJ2 ♣ AQJ97 | South: | West 2♦ AP | North 1♣ 2♠ | 1NT | South Pass 3NT |

| Board: 106 Dealer: N Vul: None HCP: 5 | 10854√743K65Q73 | East Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 107 Dealer: S Vul: NS HCP: 12 | AQJ10Q947QJ1063 | West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first. |
| Board: 108 Dealer: N Vul: Both HCP: 9 | ★ K10852★ K7◆ 87◆ K986 | East Bids 1NT if possible. Partner bids first. |
| Board: 109 Dealer: S Vul: None HCP: 15 | ♣ J53 ♥ A ♦ K1098 ♣ AQJ92 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first. |
| Board: 110 Dealer: N Vul: NS HCP: 9 | ◆95✓ AK97◆ Q8765◆85 | East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first. |

| Board: 106 Dealer: N Vul: None North HCP: 18 South HCP: 5 Contract: 4 \(\mathbb{N} \) N | North: ♠ K6 ▼ AQ1086 ◆ Q2 ♣ AK106 | South: | West Pass | North 1♥ 4♥ | East 1NT AP | South 2♥ |
|--|---------------------------------------|---------------------------------------|------------------------|-------------------|-------------------|----------------------|
| Board: 107 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 4♠ W | North: | South: ♠ AQJ10 ♥ Q94 ♠ 7 ♠ QJ1063 | West 1NT 4♣ 1. Texa | North Pass AP | East 4♥¹ | South 1♣ Pass |
| Board: 108 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 4♠ S | North: ♣ J97 ▼ A10543 ♣ AKQ92 ♣ — | South: ♠ K10852 ♥ K7 ♠ 87 ♠ K986 | West Pass | North 1♥ 4♠ | East 1NT AP | South 2♣ |
| Board: 109 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 2♠ W | North: | South: ♣ J53 ✔ A ♣ K1098 ♣ AQJ92 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1♣ Pass |
| Board: 110 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N S | North: ♠ KJ102 ♥ 8 ♠ AJ2 ♣ AQJ97 | South: | West 2♦ AP | North 1♣ 2♠ | 1NT | South Pass 3NT |

| Board: 111 Dealer: S Vul: EW HCP: 5 | ♣ Q10862♥ Q1075♦ J3♣ 104 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first. |
|---|---|---|
| Board: 112 Dealer: N Vul: None HCP: 12 | A A ✓ AK1098653 | East Bids 1NT if possible. You bid first. |
| Board: 113 Dealer: S Vul: NS HCP: 6 | ◆ Q954▼ A8532◆ 74◆ 65 | West Bids 1NT if possible. Partner bids first. |
| Board: 114 Dealer: N Vul: EW HCP: 12 | ♠ AQJ10853♥ 103♦ 95♠ KQ | East Bids 1NT if possible. You bid first. |
| Board: 115 Dealer: S Vul: Both HCP: 11 | ↓ J8▼ AQ972↓ Q8532♠ Q | West Bids 1NT if possible. Partner bids first. |

| Board: 111 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 2♠ W | North: ♠ Q10862 ♥ Q1075 ♦ J3 ♠ 104 | South: ♠ K ▼ J984 ♠ KQ1085 ♠ K83 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1 Pass |
|--|--|--------------------------------------|--------------|-------------------|-------------------|-----------------|
| Board: 112 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 4 \(\mathbf{N} \) | North: ♠ A ♥ AK1098653 ♦ J10 ♣ 103 | South: ♠ Q106543 ♥ 42 ♠ K ♣ KJ76 | West Pass | North 1♥ 4♥ | East 1NT AP | |
| Board: 113 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ Q954 ♥ A8532 • 74 ♠ 65 | South: • 108 • J • KQJ92 • AJ743 | West 1NT | North AP | East | South 1 |
| Board: 114 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 3 \(\) N | North: ♠ AQJ10853 ♥ 103 ♦ 95 ♠ KQ | South: ♠ 2 ♥ AK9652 ♠ 72 ♠ 10652 | West Pass | North 1♣ 3♣ | East 1NT AP | |
| Board: 115 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 2 N | North: ♣ J8 ♥ AQ972 • Q8532 ♣ Q | South: ♠ K52 ▼ J3 • AJ9 ♣ AJ1074 | West 1NT | North 2♥ | East AP | South 1♣ |

| Board: 111 Dealer: S Vul: EW HCP: 12 | ★ K▼ J984◆ KQ1085◆ K83 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first. |
|---|---|---|
| Board: 112 Dealer: N Vul: None HCP: 9 | ♣ Q106543♥ 42♦ K♣ KJ76 | East Bids 1NT if possible. Partner bids first. |
| Board: 113 Dealer: S Vul: NS HCP: 12 | 108✓ J✓ KQJ92✓ AJ743 | West Bids 1NT if possible. You bid first. |
| Board: 114 Dealer: N Vul: EW HCP: 7 | ♣2 ♥ AK9652 ♦ 72 ♣ 10652 | East Bids 1NT if possible. Partner bids first. |
| Board: 115 Dealer: S Vul: Both HCP: 14 | ★ K52▼ J3◆ AJ9◆ AJ1074 | West Bids 1NT if possible. You bid first. |

| Board: 111 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 2♠ W | North: ♠ Q10862 ♥ Q1075 ♦ J3 ♠ 104 | South: ♠ K ▼ J984 ♠ KQ1085 ♠ K83 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1 Pass |
|--|--|--------------------------------------|--------------|-------------------|-------------------|-----------------|
| Board: 112 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 4 \(\mathbf{N} \) | North: ♠ A ♥ AK1098653 ♦ J10 ♣ 103 | South: ♠ Q106543 ♥ 42 ♠ K ♣ KJ76 | West Pass | North 1♥ 4♥ | East 1NT AP | |
| Board: 113 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ Q954 ♥ A8532 • 74 ♠ 65 | South: • 108 • J • KQJ92 • AJ743 | West 1NT | North AP | East | South 1 |
| Board: 114 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 3 \(\) N | North: ♠ AQJ10853 ♥ 103 ♦ 95 ♠ KQ | South: ♠ 2 ♥ AK9652 ♠ 72 ♠ 10652 | West Pass | North 1♣ 3♣ | East 1NT AP | |
| Board: 115 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 2 N | North: ♣ J8 ♥ AQ972 • Q8532 ♣ Q | South: ♠ K52 ▼ J3 • AJ9 ♣ AJ1074 | West 1NT | North 2♥ | East AP | South 1♣ |

| Board: 116 Dealer: N Vul: NS HCP: 13 | ▲ J9✔ AK762◆ A5♣ J1075 | East Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 117 Dealer: S Vul: EW HCP: 5 | ♠ 654♥ KQ10975♦ 63♠ 86 | West Bids 1NT if possible. Partner bids first. |
| Board: 118 Dealer: N Vul: Both HCP: 12 | ♠ Q62♥ 6♦ AQJ4♠ QJ643 | East Bids 1NT if possible. You bid first. |
| Board: 119 Dealer: S Vul: None HCP: 9 | | West Bids 1NT if possible. Partner bids first. |
| Board: 120 Dealer: N Vul: EW HCP: 13 | ★ KQ92★ K82◆ 54★ KQ107 | East Bids 1NT if possible. West Bids 2♠ if possible. East Doubles Pass if possible. West Bids 4♠ if possible. You bid first. |

| Board: 116 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2♠ S | North: ♣ J9 ♥ AK762 ♠ A5 ♣ J1075 | South: ♠ K8642 ♥ 98 ♠ KJ106 ♣ K6 | West AP | North 1♥ | East 1NT | |
|---|--------------------------------------|--|------------------|--------------------|--------------------------------|----------|
| Board: 117 Dealer: S Vul: EW 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: 118 Dealer: N Vul: Both 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: 119 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2 S | North: | South: ♠ KQ10964 ♥ K ♠ Q1062 ♠ Q4 | West 1NT | North 2♠ | East AP | South 1♠ |
| Board: 120 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4•X W | North: ♠ KQ92 ♥ K82 ♦ 54 ♣ KQ107 | South: ♠ — ▼ AQ1075 • KJ108763 • 3 | West 2♠ Pass 4♠ | North 1♣ 3♥ Pass X | East 1NT Pass X AP | 2♥ |

| Board: 116 Dealer: N Vul: NS HCP: 10 | ★ K8642♥ 98◆ KJ106◆ K6 | East Bids 1NT if possible. Partner bids first. |
|---|---|--|
| Board: 117 Dealer: S Vul: EW HCP: 13 | ★ A83▼ 8★ K982★ AQ543 | West Bids 1NT if possible. You bid first. |
| Board: 118 Dealer: N Vul: Both HCP: 8 | ★ A1093★ A97432★ 3★ 92 | East Bids 1NT if possible. Partner bids first. |
| Board: 119 Dealer: S Vul: None HCP: 12 | ★ KQ10964 ♥ K ♦ Q1062 ♣ Q4 | West Bids 1NT if possible. You bid first. |
| Board: 120 Dealer: N Vul: EW HCP: 10 | ♣— ▼ AQ1075 ◆ KJ108763 ♣ 3 | East Bids 1NT if possible. West Bids 2♠ if possible. East Doubles Pass if possible. West Bids 4♠ if possible. Partner bids first. |

| Board: 116 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2♠ S | North: ♣ J9 ♥ AK762 ♠ A5 ♣ J1075 | South: ♠ K8642 ♥ 98 ♠ KJ106 ♣ K6 | West AP | North 1♥ | East 1NT | |
|---|--------------------------------------|--|------------------|--------------------|--------------------------------|----------|
| Board: 117 Dealer: S Vul: EW 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: 118 Dealer: N Vul: Both 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: 119 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2 S | North: | South: ♠ KQ10964 ♥ K ♠ Q1062 ♠ Q4 | West 1NT | North 2♠ | East AP | South 1♠ |
| Board: 120 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4•X W | North: ♠ KQ92 ♥ K82 ♦ 54 ♣ KQ107 | South: ♠ — ▼ AQ1075 • KJ108763 • 3 | West 2♠ Pass 4♠ | North 1♣ 3♥ Pass X | East 1NT Pass X AP | 2♥ |

| Board: 121 Dealer: S Vul: Both HCP: 7 | ★ KQ10982♥ J54♦ 105♣ J9 | West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first. |
|---|---|--|
| Board: 122 Dealer: N Vul: None HCP: 14 | ♣ Q75♥ J♦ A♣ AQJ108752 | East Bids 1NT if possible. You bid first. |
| Board: 123 Dealer: S Vul: NS HCP: 9 | AQJ9752Q984₹75 | West Bids 1NT if possible. Partner bids first. |
| Board: 124 Dealer: N Vul: Both HCP: 13 | ★ KQ1092▼ K10◆ KQ8643◆ — | East Bids 1NT if possible. You bid first. |
| Board: 125 Dealer: S Vul: None HCP: 5 | ★ K854 ♥ Q10854 ♦ 1064 | West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. East Bids 3♠ if possible. Partner bids first. |

| Board: 121 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3•X W | North: ♠ KQ10982 ♥ J54 • 105 ♣ J9 | South: ♠ A3 ♥ KQ976 ♠ A864 ♠ 108 | West 1NT 3. AP | North 2♥ Pass | | 1♥ Pass |
|---|--|--------------------------------------|------------------------------|-----------------------------------|-------------------|-----------------------|
| Board: 122 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: 123 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 4 N | North: ♠ AQJ9752 ♥ Q • 984 ♣ 75 | South: ♠ 3 ♥ AJ962 ♠ AK63 ♠ 1094 | West 1NT | North 4♣ | East AP | South 1♥ |
| Board: 124 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 3♠ N | North: ♠ KQ1092 ♥ K10 ♠ KQ8643 ♣ — | South: ♣ 765 ♥ Q863 ♦ J ♣ Q9852 | West Pass | North 1♦ 3♠ | | South Pass |
| Board: 125 Dealer: S Vul: None North HCP: 5 South HCP: 12 Contract: 3♠ W | North: ♠ K854 ♥ Q10854 • 10 ♣ 1064 | South: | 1NT 2♠ Pass 1. Stay | North Pass Pass Pass man raise or | 2♣¹ 3♠² 3♠ | 1♦ Pass X AP |

| Board: 121 Dealer: S Vul: Both HCP: 13 | A3KQ976A864108 | West Bids 1NT if possible. West Bids 3♣ if possible. You bid first. |
|---|--|---|
| Board: 122 Dealer: N Vul: None HCP: 8 | ♦ 982♥ AK7542♦ J1097♠ — | East Bids 1NT if possible. Partner bids first. |
| Board: 123 Dealer: S Vul: NS HCP: 12 | ♣ 3 ♥ AJ962 ♦ AK63 ♣ 1094 | West Bids 1NT if possible. You bid first. |
| Board: 124 Dealer: N Vul: Both HCP: 5 | ★ 765♥ Q863◆ J◆ Q9852 | East Bids 1NT if possible. Partner bids first. |
| Board: 125 Dealer: S Vul: None HCP: 12 | ♦ 9♥ K73♦ AQ874♠ K873 | West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. East Bids 3♠ if possible. You bid first. |

| Board: 121 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3&X W | North: ♠ KQ10982 ♥ J54 • 105 ♣ J9 | South: ♠ A3 ♥ KQ976 ♠ A864 ♠ 108 | West 1NT 3. AP | North 2♥ Pass | | 1♥ Pass |
|---|--|--------------------------------------|------------------------------|-----------------------------------|-------------------|-----------------------|
| Board: 122 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: 123 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 4 N | North: ♠ AQJ9752 ♥ Q • 984 ♣ 75 | South: ♠ 3 ♥ AJ962 ♠ AK63 ♠ 1094 | West 1NT | North 4♣ | East AP | South 1♥ |
| Board: 124 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 3♠ N | North: ♠ KQ1092 ♥ K10 ♠ KQ8643 ♣ — | South: ♣ 765 ♥ Q863 ♦ J ♣ Q9852 | West Pass | North 1♦ 3♠ | | South Pass |
| Board: 125 Dealer: S Vul: None North HCP: 5 South HCP: 12 Contract: 3♠ W | North: ♠ K854 ♥ Q10854 • 10 ♣ 1064 | South: | 1NT 2♠ Pass 1. Stay | North Pass Pass Pass man raise or | 2♣¹ 3♠² 3♠ | 1♦ Pass X AP |

| Board: 126 Dealer: N Vul: NS HCP: 12 | ★ K10643★ KJ42◆ AJ★ 104 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first. |
|---|--|---|
| Board: 127 Dealer: S Vul: EW HCP: 8 | ★ AKJ532▼ 765★ 32★ 98 | West Bids 1NT if possible. Partner bids first. |
| Board: 128 Dealer: N Vul: None HCP: 13 | ♣ QJ3♥ K75◆ Q10873♣ KQ | East Bids 1NT if possible. You bid first. |
| Board: 129 Dealer: S Vul: NS HCP: 10 | ♣ Q3 ♥ AK10743 ♦ 54 ♣ J106 | West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first. |
| Board: 130 Dealer: N Vul: EW 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: 126 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 3 • E | North: ♠ K10643 ♥ KJ42 ♠ AJ ♣ 104 | South: ♠ QJ9 ♥ 9865 ♦ 1074 ♠ Q76 | 3 ♣ ¹ | | 1NT 3♦ ² | Pass |
|---|---------------------------------------|--------------------------------------|--------------|---------------------|---------------------|---------------------|
| Board: 127 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2♠ N | North: ♠ AKJ532 ♥ 765 ♦ 32 ♠ 98 | South: ♣ 76 ♥ AKJ ♦ J7 ♣ QJ7542 | West 1NT | North 2♣ | East AP | South 1♣ |
| Board: 128 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2 S | North: ♠ QJ3 ♥ K75 ♠ Q10873 ♠ KQ | South: ♠ K10762 ♥ Q942 ♠ A9 ♣ 43 | West AP | North 1◆ | East 1NT | |
| Board: 129 Dealer: S Vul: NS 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: 130 Dealer: N Vul: EW 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: 126 Dealer: N Vul: NS HCP: 5 | ♣ QJ9♥ 9865♦ 1074♣ Q76 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first. |
|--|---|---|
| Board: 127 Dealer: S Vul: EW HCP: 12 | ♣ 76♥ AKJ◆ J7♣ QJ7542 | West Bids 1NT if possible. You bid first. |
| Board: 128 Dealer: N Vul: None HCP: 9 | ★ K10762♥ Q942◆ A9◆ 43 | East Bids 1NT if possible. Partner bids first. |
| Board: 129 Dealer: S Vul: NS HCP: 12 | ★ 7652♥ QJ◆ KJ9◆ KQ94 | West Bids 1NT if possible. West Bids 3♦ if possible. You bid first. |
| Board: 130 Dealer: N Vul: EW 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: 126 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 3 • E | North: ♠ K10643 ♥ KJ42 ♠ AJ ♣ 104 | South: ♠ QJ9 ♥ 9865 ♦ 1074 ♠ Q76 | 3 ♣ ¹ | | 1NT 3♦ ² | Pass |
|---|---------------------------------------|--------------------------------------|--------------|---------------------|---------------------|---------------------|
| Board: 127 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2♠ N | North: ♠ AKJ532 ♥ 765 ♦ 32 ♠ 98 | South: ♣ 76 ♥ AKJ ♦ J7 ♣ QJ7542 | West 1NT | North 2♣ | East AP | South 1♣ |
| Board: 128 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2 S | North: ♠ QJ3 ♥ K75 ♠ Q10873 ♠ KQ | South: ♠ K10762 ♥ Q942 ♠ A9 ♣ 43 | West AP | North 1◆ | East 1NT | |
| Board: 129 Dealer: S Vul: NS 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: 130 Dealer: N Vul: EW 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: 131 Dealer: S Vul: Both HCP: 7 | ★ KJ1096▼ 92◆ 85◆ QJ107 | West Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 132 Dealer: N Vul: NS HCP: 13 | ★ KQJ83♥ J96◆ Q73◆ A3 | East Bids 1NT if possible. West Bids 4♥ if possible. You bid first. |
| Board: 133 Dealer: S Vul: EW HCP: 8 | ♣ QJ1073♥ 98◆ A982♣ J10 | West Bids 1NT if possible. Partner bids first. |
| Board: 134 Dealer: N Vul: Both HCP: 14 | ★ 3★ AQ754★ Q93★ AQ32 | East Bids 1NT if possible. You bid first. |
| Board: 135 Dealer: S Vul: None HCP: 5 | 10852J74Q5Q1075 | West Bids 1NT if possible. Partner bids first. |

| Board: 131 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: 132 Dealer: N Vul: NS 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: 133 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 1N W | North: ♠ QJ1073 ♥ 98 ♠ A982 ♣ J10 | South: ♠ K ♥ QJ653 ♠ KJ54 ♠ Q86 | West 1NT | North AP | East | South 1♥ |
| Board: 134 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 4♥ N | North: | South: ♠ KQ765 ♥ J10632 ♦ 2 ♠ 64 | West AP | North 1♥ | East 1NT | |
| Board: 135 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 2♥ S | North: | South: ♠ QJ6 ▼ AQ1093 ♠ 10962 ♠ A | West 1NT | North 2♥ | East AP | South 1♥ |

| Board: 131 Dealer: S Vul: Both HCP: 12 | ♠ Q ♥ KJ843 ♦ AQ743 ♣ 32 | West Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 132 Dealer: N Vul: NS HCP: 7 | ★ 7654▼ 84◆ AK85◆ 1084 | East Bids 1NT if possible. West Bids 4♥ if possible. Partner bids first. |
| Board: 133 Dealer: S Vul: EW HCP: 12 | ★ K♥ QJ653◆ KJ54◆ Q86 | West Bids 1NT if possible. You bid first. |
| Board: 134 Dealer: N Vul: Both HCP: 6 | ★ KQ765 ∀ J10632 → 2 ★ 64 | East Bids 1NT if possible. Partner bids first. |
| Board: 135 Dealer: S Vul: None HCP: 13 | ♣ QJ6♥ AQ1093♦ 10962♣ A | West Bids 1NT if possible. You bid first. |

| Board: 131 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: 132 Dealer: N Vul: NS 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: 133 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 1N W | North: ♠ QJ1073 ♥ 98 ♠ A982 ♣ J10 | South: ♠ K ♥ QJ653 ♠ KJ54 ♠ Q86 | West 1NT | North AP | East | South 1♥ |
| Board: 134 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 4♥ N | North: | South: ♠ KQ765 ♥ J10632 ♦ 2 ♠ 64 | West AP | North 1♥ | East 1NT | |
| Board: 135 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 2♥ S | North: | South: ♠ QJ6 ▼ AQ1093 ♠ 10962 ♠ A | West 1NT | North 2♥ | East AP | South 1♥ |

| Board: 136 Dealer: N Vul: EW HCP: 13 | ★ K72▼ K1065◆ AQ652◆ J | East Bids 1NT if possible. West Bids 2♦ if possible. East Redoubles if possible. West Bids 2♥ if possible. West Bids 3♥ if possible. You bid first. |
|---|--|--|
| Board: 137 Dealer: S Vul: Both HCP: 6 | ★ 864 ♥ K863 ♦ QJ1083 ♣ 5 | West Bids 1NT if possible. Partner bids first. |
| Board: 138 Dealer: N Vul: None HCP: 12 | ★ KJ10764★ K★ KQ74★ 92 | East Bids 1NT if possible. You bid first. |
| Board: 139 Dealer: S Vul: NS HCP: 10 | ◆ 5♥ AQ10985◆ A754◆ 107 | West Bids 1NT if possible. Partner bids first. |
| Board: 140 Dealer: N Vul: Both 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: 136 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 3♠ S | North: ♠ K72 ♥ K1065 ♠ AQ652 ♣ J | South: ♠ QJ1094 ♥ Q ♦ J7 ♠ Q8752 | West 2 2 3 1. artific | North 1 X Pass 3 cial | 1NT | Pass Pass |
|---|---|---------------------------------------|---------------------------|---------------------------------|--------------|-----------------------------|
| Board: 137 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ 864 ♥ K863 • QJ1083 ♣ 5 | South: ♠ QJ5 ♥ Q975 ♠ K6 ♠ KJ87 | West 1NT | North AP | East | South 1♣ |
| Board: 138 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3♠ N | North: ♠ KJ10764 ♥ K ♠ KQ74 ♣ 92 | South: ◆ 85 ▼ A10843 ◆ 83 ◆ K1086 | West Pass AP | North 1♣ 2♠ | | Pass |
| Board: 139 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2♠ S | North: | South: ♠ KQ107642 ♥ J ♠ K2 ♣ QJ4 | West 1NT AP | North 2♥ | East Pass | 1♠ |
| Board: 140 Dealer: N Vul: Both 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 man | | South Pass Pass AP |

| Board: 136 Dealer: N Vul: EW HCP: 8 | ◆ QJ1094♥ Q◆ J7◆ Q8752 | East Bids 1NT if possible. West Bids 2♦ if possible. East Redoubles if possible. West Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first. |
|---|---|--|
| Board: 137 Dealer: S Vul: Both HCP: 12 | ♣ QJ5♥ Q975♦ K6♣ KJ87 | West Bids 1NT if possible. You bid first. |
| Board: 138 Dealer: N Vul: None HCP: 7 | ♦ 85 ♥ A10843 ♦ 83 ♠ K1086 | East Bids 1NT if possible. Partner bids first. |
| Board: 139 Dealer: S Vul: NS HCP: 12 | ★ KQ107642▼ J◆ K2◆ QJ4 | West Bids 1NT if possible. You bid first. |
| Board: 140 Dealer: N Vul: Both 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: 136 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 3♠ S | North: ♠ K72 ♥ K1065 ♠ AQ652 ♣ J | South: ♠ QJ1094 ♥ Q ♦ J7 ♠ Q8752 | West 2 2 3 1. artific | North 1 X Pass 3 cial | 1NT | Pass Pass |
|---|---|---------------------------------------|---------------------------|---------------------------------|--------------|-----------------------------|
| Board: 137 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ 864 ♥ K863 • QJ1083 ♣ 5 | South: ♠ QJ5 ♥ Q975 ♠ K6 ♠ KJ87 | West 1NT | North AP | East | South 1♣ |
| Board: 138 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3♠ N | North: ♠ KJ10764 ♥ K ♠ KQ74 ♣ 92 | South: ◆ 85 ▼ A10843 ◆ 83 ◆ K1086 | West Pass AP | North 1♣ 2♠ | | Pass |
| Board: 139 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2♠ S | North: | South: ♠ KQ107642 ♥ J ♠ K2 ♣ QJ4 | West 1NT AP | North 2♥ | East Pass | 1♠ |
| Board: 140 Dealer: N Vul: Both 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 man | | South Pass Pass AP |

| Board: 141 Dealer: S Vul: None HCP: 8 | ♣ Q7632♥ —◆ J1076♣ AJ95 | West Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 142 Dealer: N Vul: NS HCP: 13 | | East Bids 1NT if possible. You bid first. |
| Board: 143 Dealer: S Vul: EW HCP: 8 | ♠ 6♥ KQ10643♦ K653♠ 94 | West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first. |
| Board: 144 Dealer: N Vul: None HCP: 12 | ★ A65♥ J32◆ AQJ432◆ 2 | East Bids 1NT if possible. West Bids 3♣ if possible. You bid first. |
| Board: 145 Dealer: S Vul: NS HCP: 7 | ★ KQ875 ♥ Q942 ♦ 1085 ♣ 2 | West Bids 1NT if possible. Partner bids first. |

| Board: 141 Dealer: S Vul: None North HCP: 8 | North: ♠ Q7632 ♥ — ♦ J1076 | South: ♠ 985 ♥ KQ863 ♦ K | West 1NT | North AP | East | South 1♥ |
|---|--|--|-------------|-------------|-------------|---------------|
| South HCP: 13 Contract: 1N W | ♣ AJ95 | ♣ KQ32 | 1111 | . | | |
| Board: 142 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E | North: • J632 • AK5 • KQ5 • 973 | South: ♠ Q10754 ♥ QJ106 ♦ 1042 ♠ Q | West | North 1♣ | East 1NT | |
| Board: 143 Dealer: S Vul: EW North HCP: 8 South HCP: 12 | North: ♠ 6 ♥ KQ10643 ♦ K653 | South: ♠ AK984 ♥ 872 ♠ Q7 | 1NT | North 2♥ | Pass | South 1♠ Pass |
| Contract: 3•X W | ♣ 94 | ♣ K53 | 3♦ | X | AP | |
| Board: 144 Dealer: N Vul: None | North: ♠ A65 | South: ♠ Q10942 | West | North 1♦ | | South Pass |
| North HCP: 12 South HCP: 6 Contract: 3♣ W | ✓ J32◆ AQJ432◆ 2 | ◆ A975 ◆ 8 ◆ 976 | Pass 3♣ | 2♦ AP | Pass | Pass |
| Board: 145 Dealer: S | North: ♠ KQ875 | South: ♠ A3 | West | North | East | South |
| Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W | ♥ Q942 ♦ 1085 ♣ 2 | ▼ AJ105 ◆ K92 ◆ Q863 | 1NT | | | 1♣ |

| Board: 141 Dealer: S Vul: None HCP: 13 | ◆ 985♥ KQ863◆ K◆ KQ32 | West Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 142 Dealer: N Vul: NS HCP: 7 | ◆ Q10754♥ QJ106◆ 1042◆ Q | East Bids 1NT if possible. Partner bids first. |
| Board: 143 Dealer: S Vul: EW HCP: 12 | ★ AK984♥ 872◆ Q7◆ K53 | West Bids 1NT if possible. West Bids 3♦ if possible. You bid first. |
| Board: 144 Dealer: N Vul: None HCP: 6 | ♣ Q10942♥ A975◆ 8♣ 976 | East Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first. |
| Board: 145 Dealer: S Vul: NS HCP: 14 | ▲ A3▼ AJ105◆ K92▲ Q863 | West Bids 1NT if possible. You bid first. |

| Board: 141 Dealer: S Vul: None North HCP: 8 | North: ♠ Q7632 ♥ — ♦ J1076 | South: ♠ 985 ♥ KQ863 ♦ K | West 1NT | North AP | East | South 1♥ |
|---|--|--|-------------|-------------|-------------|---------------|
| South HCP: 13 Contract: 1N W | ♣ AJ95 | ♣ KQ32 | 1111 | . | | |
| Board: 142 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E | North: • J632 • AK5 • KQ5 • 973 | South: ♠ Q10754 ♥ QJ106 ♦ 1042 ♠ Q | West | North 1♣ | East 1NT | |
| Board: 143 Dealer: S Vul: EW North HCP: 8 South HCP: 12 | North: ♠ 6 ♥ KQ10643 ♦ K653 | South: ♠ AK984 ♥ 872 ♠ Q7 | 1NT | North 2♥ | Pass | South 1♠ Pass |
| Contract: 3•X W | ♣ 94 | ♣ K53 | 3♦ | X | AP | |
| Board: 144 Dealer: N Vul: None | North: ♠ A65 | South: ♠ Q10942 | West | North 1♦ | | South Pass |
| North HCP: 12 South HCP: 6 Contract: 3♣ W | ✓ J32◆ AQJ432◆ 2 | ◆ A975 ◆ 8 ◆ 976 | Pass 3♣ | 2♦ AP | Pass | Pass |
| Board: 145 Dealer: S | North: ♠ KQ875 | South: ♠ A3 | West | North | East | South |
| Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W | ♥ Q942 ♦ 1085 ♣ 2 | ▼ AJ105 ◆ K92 ◆ Q863 | 1NT | | | 1♣ |

| Board: 146 Dealer: N Vul: EW HCP: 14 | ♣ Q53 ♥ KJ8752 ♦ A4 ♣ A9 | East Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 147 Dealer: S Vul: Both HCP: 9 | ★ A1072★ AJ9843★ 8★ 73 | West Bids 1NT if possible. Partner bids first. |
| Board: 148 Dealer: N Vul: NS HCP: 13 | ★ K5▼ AQ98◆ 532◆ A732 | East Bids 1NT if possible. You bid first. |
| Board: 149 Dealer: S Vul: EW HCP: 7 | ★ A643▼ 5★ K87654★ 72 | West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first. |
| Board: 150 Dealer: N Vul: Both HCP: 14 | ★ KQ107▼ 7◆ AQ54◆ QJ76 | East Bids 1NT if possible. You bid first. |

| Board: 146 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 3 N | North: ♠ Q53 ♥ KJ8752 ♠ A4 ♣ A9 | South: ♠ AJ84 ♥ Q1094 ♦ 972 ♣ 106 | West Pass | North 1♥ 3♥ | East 1NT AP | |
|---|--------------------------------------|---------------------------------------|--------------|-------------------|-------------------|----------|
| Board: 147 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2♥ N | North: ♠ A1072 ♥ AJ9843 ♠ 8 ♣ 73 | South: ♠ QJ86 ♥ K105 ♠ KQJ9 ♣ J2 | West 1NT | North 2♥ | East AP | South 1♦ |
| Board: 148 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E | North: ♠ K5 ♥ AQ98 ♦ 532 ♣ A732 | South: ♠ Q642 ♥ 763 ♠ A8764 ♠ 9 | West | North 1♣ | East 1NT | |
| Board: 149 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 3 W | North: ♠ A643 ♥ 5 ♠ K87654 ♣ 72 | South: ♠ KQ98 ♥ KQJ1072 ♠ 2 ♣ J8 | West 1NT 3♣ | North 2 AP | East Pass | 1♥ |
| Board: 150 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 4♥ S | North: ♠ KQ107 ♥ 7 ♠ AQ54 ♣ QJ76 | South: | West AP | North 1◆ | East 1NT | |

| Board: 146 Dealer: N Vul: EW HCP: 7 | ▲ AJ84♥ Q1094◆ 972◆ 106 | East Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 147 Dealer: S Vul: Both HCP: 13 | ♣ QJ86♥ K105◆ KQJ9♣ J2 | West Bids 1NT if possible. You bid first. |
| Board: 148 Dealer: N Vul: NS HCP: 6 | ♣ Q642♥ 763◆ A8764♣ 9 | East Bids 1NT if possible. Partner bids first. |
| Board: 149 Dealer: S Vul: EW HCP: 12 | ★ KQ98▼ KQJ1072◆ 2◆ J8 | West Bids 1NT if possible. West Bids 3♣ if possible. You bid first. |
| Board: 150 Dealer: N Vul: Both HCP: 8 | 43✓ AKJ9863♦ 82♠ 54 | East Bids 1NT if possible. Partner bids first. |

| Board: 146 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 3 N | North: ♠ Q53 ♥ KJ8752 ♠ A4 ♣ A9 | South: ♠ AJ84 ♥ Q1094 ♦ 972 ♣ 106 | West Pass | North 1♥ 3♥ | East 1NT AP | |
|---|--------------------------------------|---------------------------------------|--------------|-------------------|-------------------|----------|
| Board: 147 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2♥ N | North: ♠ A1072 ♥ AJ9843 ♠ 8 ♣ 73 | South: ♠ QJ86 ♥ K105 ♠ KQJ9 ♣ J2 | West 1NT | North 2♥ | East AP | South 1♦ |
| Board: 148 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E | North: ♠ K5 ♥ AQ98 ♦ 532 ♣ A732 | South: ♠ Q642 ♥ 763 ♠ A8764 ♠ 9 | West | North 1♣ | East 1NT | |
| Board: 149 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 3 W | North: ♠ A643 ♥ 5 ♠ K87654 ♣ 72 | South: ♠ KQ98 ♥ KQJ1072 ♠ 2 ♣ J8 | West 1NT 3♣ | North 2 AP | East Pass | 1♥ |
| Board: 150 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 4♥ S | North: ♠ KQ107 ♥ 7 ♠ AQ54 ♣ QJ76 | South: | West AP | North 1◆ | East 1NT | |

| Board: 151 Dealer: S Vul: None HCP: 8 | ♣ Q1098♥ AQ73♦ 3♣ 7654 | West Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 152 Dealer: N Vul: EW HCP: 13 | ♣ QJ1065♥ A2♦ KQ97♣ J9 | East Bids 1NT if possible. You bid first. |
| Board: 153 Dealer: S Vul: Both HCP: 8 | ◆ QJ1075 ▼ 104 ◆ AJ6532 ◆ — | West Bids 1NT if possible. Partner bids first. |
| Board: 154 Dealer: N Vul: None HCP: 14 | ★ A10▼ A10654◆ AQ82◆ 108 | East Bids 1NT if possible. West Bids 2♠ if possible. You bid first. |
| Board: 155 Dealer: S Vul: NS HCP: 7 | ★ K643▼ J94◆ K10743◆ 7 | West Bids 1NT if possible. Partner bids first. |

| Board: 151 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W | North: ♠ Q1098 ♥ AQ73 ♠ 3 ♣ 7654 | South: ♠ J2 ♥ K864 ♠ AK985 ♠ Q9 | West 1NT | North AP | East | South 1♦ |
|---|--|---------------------------------------|---------------------|-------------------|--------------------|----------|
| Board: 152 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E | North: ♠ QJ1065 ♥ A2 ♠ KQ97 ♣ J9 | South: ♣ — ▼ KJ876 • 10543 • A762 | West | North 1♠ | East 1NT | |
| Board: 153 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 3 S | North: ♠ QJ1075 ♥ 104 ♠ AJ6532 ♣ — | South: ♠ A63 ♥ KQJ975 ♠ Q ♠ 1062 | West 1NT Pass | North 2♦ 3♥ | East Pass AP | 1♥ |
| Board: 154 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 3 N | North: ♠ A10 ♥ A10654 ♠ AQ82 ♠ 108 | South: | West 2♠ | North 1♥ 3♥ | East 1NT AP | |
| Board: 155 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 1N W | North: ♠ K643 ♥ J94 ♠ K10743 ♣ 7 | South: ♠ QJ ♥ A1032 ♠ A6 ♠ Q10853 | West 1NT | North AP | East | South 1♣ |

| Board: 151 Dealer: S Vul: None HCP: 13 | J2✓ K864→ AK985♠ Q9 | West Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 152 Dealer: N Vul: EW HCP: 8 | ♣— ▼ KJ876 ◆ 10543 ♣ A762 | East Bids 1NT if possible. Partner bids first. |
| Board: 153 Dealer: S Vul: Both HCP: 12 | ★ A63★ KQJ975◆ Q★ 1062 | West Bids 1NT if possible. You bid first. |
| Board: 154 Dealer: N Vul: None HCP: 7 | | East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first. |
| Board: 155 Dealer: S Vul: NS HCP: 13 | ♣ QJ ♥ A1032 ♦ A6 ♣ Q10853 | West Bids 1NT if possible. You bid first. |

| Board: 151 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W | North: ♠ Q1098 ♥ AQ73 ♠ 3 ♣ 7654 | South: ♠ J2 ♥ K864 ♠ AK985 ♠ Q9 | West 1NT | North AP | East | South 1♦ |
|---|--|---------------------------------------|---------------------|-------------------|--------------------|----------|
| Board: 152 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E | North: ♠ QJ1065 ♥ A2 ♠ KQ97 ♣ J9 | South: ♣ — ▼ KJ876 • 10543 • A762 | West | North 1♠ | East 1NT | |
| Board: 153 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 3 S | North: ♠ QJ1075 ♥ 104 ♠ AJ6532 ♣ — | South: ♠ A63 ♥ KQJ975 ♠ Q ♠ 1062 | West 1NT Pass | North 2♦ 3♥ | East Pass AP | 1♥ |
| Board: 154 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 3 N | North: ♠ A10 ♥ A10654 ♠ AQ82 ♠ 108 | South: | West 2♠ | North 1♥ 3♥ | East 1NT AP | |
| Board: 155 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 1N W | North: ♠ K643 ♥ J94 ♠ K10743 ♣ 7 | South: ♠ QJ ♥ A1032 ♠ A6 ♠ Q10853 | West 1NT | North AP | East | South 1♣ |

| Board: 156 Dealer: N Vul: Both HCP: 12 | ▲ A986♥ A65◆ J5▲ K1085 | East Bids 1NT if possible. East Bids 3♦ if possible. You bid first. |
|---|---|---|
| Board: 157 Dealer: S Vul: None HCP: 8 | ★ K92♥ Q9742◆ QJ642◆ — | West Bids 1NT if possible. Partner bids first. |
| Board: 158 Dealer: N Vul: NS HCP: 14 | ♠ Q6♥ J4♦ A65♠ AQJ974 | East Bids 1NT if possible. West Doubles Pass if possible. East Bids 2♠ if possible. You bid first. |
| Board: 159 Dealer: S Vul: EW HCP: 6 | ♦ — ▼ K875 • QJ10752 • 1098 | West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. Partner bids first. |
| Board: 160 Dealer: N Vul: None HCP: 13 | ★ AK6♥ KJ986◆ 64★ Q97 | East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. You bid first. |

| Board: 156 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3•X E | North: ♠ A986 ♥ A65 ♦ J5 ♣ K1085 | South: ♠ QJ54 ♥ Q10972 • Q43 ♠ Q | West Pass AP | North 1♣ Pass | East 1NT 3◆ | |
|---|---------------------------------------|--------------------------------------|------------------------|---------------------------|-------------------------|-----------------------------|
| Board: 157 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 2 S | North: ♠ K92 ♥ Q9742 ♦ QJ642 ♣ — | South: ♣ J54 ♥ 8 ♠ AK9 ♣ KQ10954 | | North Pass | East Pass | 1♣ |
| Board: 158 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2 E | North: ♠ Q6 ♥ J4 ♠ A65 ♠ AQJ974 | South: ♠ A732 ♥ Q10852 ♦ 42 ♣ 53 | West Pass X | North 1♣ 2♣ Pass | | South Pass Pass AP |
| Board: 159 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 4 W | North: ♠— ▼ K875 ◆ QJ10752 ♣ 1098 | South: ♠ AJ ♥ J6 ♠ K83 ♠ A65432 | West 1NT 4♠ 1. Texa | North Pass AP | East 4♥¹ | 1♣ |
| Board: 160 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 3 \(\mathbb{N} \) | North: ♠ AK6 ♥ KJ986 ♠ 64 ♣ Q97 | South: | West X Pass | North 1♥ Pass 3♥ | East 1NT 2♠ AP | |

| Board: 156 Dealer: N Vul: Both HCP: 9 | ◆ QJ54 ▼ Q10972 ◆ Q43 ◆ Q | East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first. |
|---|---|--|
| Board: 157 Dealer: S Vul: None HCP: 13 | J54♥ 8AK9KQ10954 | West Bids 1NT if possible. You bid first. |
| Board: 158 Dealer: N Vul: NS HCP: 6 | ♠ A732♥ Q10852♦ 42♠ 53 | East Bids 1NT if possible. West Doubles Pass if possible. East Bids 2♠ if possible. Partner bids first. |
| Board: 159 Dealer: S Vul: EW HCP: 13 | ★ AJ▼ J6◆ K83★ A65432 | West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first. |
| Board: 160 Dealer: N Vul: None HCP: 7 | 1073532QJ932KJ | East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. Partner bids first. |

| Board: 156 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3•X E | North: ♠ A986 ♥ A65 ♦ J5 ♣ K1085 | South: ♠ QJ54 ♥ Q10972 • Q43 ♠ Q | West Pass AP | North 1♣ Pass | East 1NT 3◆ | |
|---|---------------------------------------|--------------------------------------|------------------------|---------------------------|-------------------------|-----------------------------|
| Board: 157 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 2 S | North: ♠ K92 ♥ Q9742 ♦ QJ642 ♣ — | South: ♣ J54 ♥ 8 ♠ AK9 ♣ KQ10954 | | North Pass | East Pass | 1♣ |
| Board: 158 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2 E | North: ♠ Q6 ♥ J4 ♠ A65 ♠ AQJ974 | South: ♠ A732 ♥ Q10852 ♦ 42 ♣ 53 | West Pass X | North 1♣ 2♣ Pass | | South Pass Pass AP |
| Board: 159 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 4 W | North: ♠— ▼ K875 ◆ QJ10752 ♣ 1098 | South: ♠ AJ ♥ J6 ♠ K83 ♠ A65432 | West 1NT 4♠ 1. Texa | North Pass AP | East 4♥¹ | 1♣ |
| Board: 160 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 3 \(\mathbb{N} \) | North: ♠ AK6 ♥ KJ986 ♠ 64 ♣ Q97 | South: | West X Pass | North 1♥ Pass 3♥ | East 1NT 2♠ AP | |

| Board: 161 Dealer: S Vul: NS Vul: NS HCP: 7 Board: 162 Dealer: N Vul: EW HCP: 14 Board: 163 Dealer: S Val: Both HCP: 9 Board: 164 Dealer: N Vul: Both HCP: 9 Board: 165 Dealer: N Val: NS HCP: 12 Board: 165 Dealer: S Val: NS HCP: 12 Board: 165 Dealer: S Val: NS HCP: 12 Board: 165 Dealer: S Val: Board: 165 Dealer: S Val: NS HCP: 12 Board: 165 Dealer: S Val: NS Val: NS Val: NS HCP: 12 Board: 165 Dealer: S Val: NS V | | | |
|---|------------------------|------------------------------|---------------------------|
| Dealer: N | Dealer: S Vul: NS | ♥ Q7643 ♦ KQ75 | East Bids 2♥ if possible. |
| Dealer: S Vul: Both HCP: 9 A875 HCP: 9 AQ1072 Vul: NS HCP: 12 Board: 165 Dealer: S VAJ943 Vest Bids 1NT if possible. Partner bids first. East Bids 1NT if possible. Yauther bids first. Vou bid first. West Bids 1NT if possible. Partner bids first. West Bids 1NT if possible. Valience bids first. West Bids 1NT if possible. You bid first. West Bids 1NT if possible. You bid first. Partner bids first. | Dealer: N Vul: EW | ♥ Q2 ♦ AQ62 | - |
| Dealer: N | Dealer: S Vul: Both | ∨ AJ943 ♦ A875 | - |
| Dealer: S Vul: EW Vest Bids 1NT if possible. West Bids 1NT if possible. Partner bids first | Dealer: N Vul: NS | ♥ AQ1072 ♦ 963 | • |
| | Dealer: S Vul: EW | ∨ K973 → Q8 | - |

| Board: 161 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 3 S | North: ♠ 3 ♥ Q7643 ♠ KQ75 ♣ 853 | South: ♠ Q87 ♥ AK9 ♦ 9 ♣ AQJ962 | | North Pass | East 2♥ | South 1♣ 3♣ |
|--|--------------------------------------|---------------------------------------|-------------|---------------|--------------------|-------------|
| Board: 162 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 1N E | North: ♠ AQ963 ♥ Q2 ♠ AQ62 ♣ 62 | South: ♠ 82 ♥ K1076 ♠ K9874 ♣ J3 | West | North 1♠ | East 1NT | |
| Board: 163 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 \(\mathbb{V} \) N | North: | South: ♠ AQ982 ♥ 107 ♠ Q32 ♣ A32 | West 1NT | North 2♥ | East AP | South 1♣ |
| Board: 164 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E | North: ♠ KQ63 ♥ AQ1072 ♦ 963 ♣ J | South: ♠ AJ75 ♥ 9 ♦ 1082 ♠ K10543 | West | North 1♥ | East 1NT | |
| Board: 165 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3 S | North: | South: ♠ AJ5 ♥ 6 ♠ A97432 ♠ QJ3 | 1NT | North Pass 3 | East Pass AP | 1♦ |

| Board: 161 Dealer: S Vul: NS HCP: 16 | ♣ Q87♥ AK9◆ 9♣ AQJ962 | West Bids 1NT if possible. East Bids 2♥ if possible. You bid first. |
|---|--|---|
| Board: 162 Dealer: N Vul: EW HCP: 7 | ★82▼K1076★K9874★J3 | East Bids 1NT if possible. Partner bids first. |
| Board: 163 Dealer: S Vul: Both HCP: 12 | AQ982▼107Q32A32 | West Bids 1NT if possible. You bid first. |
| Board: 164 Dealer: N Vul: NS HCP: 8 | ♣ AJ75♥ 9♦ 1082♣ K10543 | East Bids 1NT if possible. Partner bids first. |
| Board: 165 Dealer: S Vul: EW HCP: 12 | AJ56A97432QJ3 | West Bids 1NT if possible. You bid first. |

| Board: 161 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 3 S | North: ♠ 3 ♥ Q7643 ♠ KQ75 ♣ 853 | South: ♠ Q87 ♥ AK9 ♦ 9 ♣ AQJ962 | | North Pass | East 2♥ | South 1♣ 3♣ |
|--|--------------------------------------|---------------------------------------|-------------|---------------|--------------------|-------------|
| Board: 162 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 1N E | North: ♠ AQ963 ♥ Q2 ♠ AQ62 ♣ 62 | South: ♠ 82 ♥ K1076 ♠ K9874 ♣ J3 | West | North 1♠ | East 1NT | |
| Board: 163 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 \(\mathbb{V} \) N | North: | South: ♠ AQ982 ♥ 107 ♠ Q32 ♣ A32 | West 1NT | North 2♥ | East AP | South 1♣ |
| Board: 164 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E | North: ♠ KQ63 ♥ AQ1072 ♦ 963 ♣ J | South: ♠ AJ75 ♥ 9 ♦ 1082 ♠ K10543 | West | North 1♥ | East 1NT | |
| Board: 165 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3 S | North: | South: ♠ AJ5 ♥ 6 ♠ A97432 ♠ QJ3 | 1NT | North Pass 3 | East Pass AP | 1♦ |

| Board: 166 Dealer: N Vul: Both HCP: 12 | ★ KQ842▼ KJ98◆ 10◆ K106 | East Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 167 Dealer: S Vul: None HCP: 6 | ♣ QJ76♥ K1076◆ 87♣ 942 | West Bids 1NT if possible. Partner bids first. |
| Board: 168 Dealer: N Vul: EW HCP: 12 | A2✓ KQ10742Q9J96 | East Bids 1NT if possible. You bid first. |
| Board: 169 Dealer: S Vul: Both HCP: 9 | ★ 1072▼ AK984◆ Q93★ 85 | West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first. |
| Board: 170 Dealer: N Vul: None HCP: 12 | AQ1095✓ A6765Q85 | East Bids 1NT if possible. You bid first. |

| Board: 166 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S | North: ♠ KQ842 ♥ KJ98 ♦ 10 ♣ K106 | South: | West Pass AP | North 1♠ 3♥ | East 1NT Pass | 2♥ |
|---|---------------------------------------|---------------------------------------|--------------------|-------------|---------------------|-------------|
| Board: 167 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ QJ76 ♥ K1076 ♦ 87 ♣ 942 | South: ♠ K932 ♥ A43 • 105 ♣ AJ83 | West 1NT | North AP | East | South 1♣ |
| Board: 168 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♥ N | North: ♠ A2 ♥ KQ10742 ♠ Q9 ♣ J96 | South: ♠ KQJ94 ♥ 653 ♠ A1043 ♣ 2 | West AP | North 1♥ | East 1NT | |
| Board: 169 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 3♠ S | North: ♠ 1072 ♥ AK984 ♠ Q93 ♣ 85 | South: ♠ KJ864 ▼ 72 ♠ AKJ2 ♠ 104 | West 1NT 3♣ | North 2♠ 3♠ | East Pass AP | 1♠ |
| Board: 170 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E | North: ♠ AQ1095 ✔ A6 ♠ 765 ♠ Q85 | South: ♣ 87 ▼ KQ10983 • 102 ♣ J63 | West | North 1♠ | East 1NT | |

| Board: 166 Dealer: N Vul: Both HCP: 12 | ♣ J6♥ A10532♦ AQ94♣ J9 | East Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 167 Dealer: S Vul: None HCP: 12 | ★ K932▼ A43◆ 105◆ AJ83 | West Bids 1NT if possible. You bid first. |
| Board: 168 Dealer: N Vul: EW HCP: 10 | ★ KQJ94★ 653★ A1043★ 2 | East Bids 1NT if possible. Partner bids first. |
| Board: 169 Dealer: S Vul: Both HCP: 12 | ★ KJ864▼ 72◆ AKJ2◆ 104 | West Bids 1NT if possible. West Bids 3♣ if possible. You bid first. |
| Board: 170 Dealer: N Vul: None HCP: 6 | ♦ 87 ♥ KQ10983 ♦ 102 ♣ J63 | East Bids 1NT if possible. Partner bids first. |

| Board: 166 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S | North: ♠ KQ842 ♥ KJ98 ♦ 10 ♣ K106 | South: | West Pass AP | North 1♠ 3♥ | East 1NT Pass | 2♥ |
|---|---------------------------------------|---------------------------------------|--------------------|-------------|---------------------|-------------|
| Board: 167 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ QJ76 ♥ K1076 ♦ 87 ♣ 942 | South: ♠ K932 ♥ A43 • 105 ♣ AJ83 | West 1NT | North AP | East | South 1♣ |
| Board: 168 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♥ N | North: ♠ A2 ♥ KQ10742 ♠ Q9 ♣ J96 | South: ♠ KQJ94 ♥ 653 ♠ A1043 ♣ 2 | West AP | North 1♥ | East 1NT | |
| Board: 169 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 3♠ S | North: ♠ 1072 ♥ AK984 ♠ Q93 ♣ 85 | South: ♠ KJ864 ▼ 72 ♠ AKJ2 ♠ 104 | West 1NT 3♣ | North 2♠ 3♠ | East Pass AP | 1♠ |
| Board: 170 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E | North: ♠ AQ1095 ✔ A6 ♠ 765 ♠ Q85 | South: ♣ 87 ▼ KQ10983 • 102 ♣ J63 | West | North 1♠ | East 1NT | |

| Board: 171 Dealer: S Vul: NS HCP: 5 | ♣ J76♥ Q85◆ Q986♣ 1063 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first. |
|---|---|---|
| Board: 172 Dealer: N Vul: Both HCP: 13 | ♣— ▼ K975 ◆ AK9854 ♣ K108 | East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first. |
| Board: 173 Dealer: S Vul: None HCP: 6 | ★KQ9532♥ 985◆ 73◆ J7 | West Bids 1NT if possible. Partner bids first. |
| Board: 174 Dealer: N Vul: NS HCP: 13 | ♠ 96♥ KJ63♦ Q1062♠ AK3 | East Bids 1NT if possible. You bid first. |
| Board: 175 Dealer: S Vul: EW HCP: 7 | ★ A1075♥ Q984◆ 42◆ J86 | West Bids 1NT if possible. Partner bids first. |

| Board: 171 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 2•X W | North: ◆ J76 ◆ Q85 ◆ Q986 ◆ 1063 | South: | | North Pass Pass | 2♥ | South 1♥ Pass X |
|---|---------------------------------------|---------------------------------------|------------------------|-----------------|-------------|--------------------------|
| Board: 172 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 4•X E | North: ♣ — ▼ K975 ◆ AK9854 ♣ K108 | South: ♠ Q764 ♥ QJ1083 ♦ 106 ♣ 43 | West 4♥¹ AP 1. Texa | North 1 Pass | | South Pass X |
| Board: 173 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 1N W | North: ♠ KQ9532 ♥ 985 ♦ 73 ♣ J7 | South: ♠ AJ6 ♥ KJ64 ♠ KJ942 ♣ Q | West 1NT | North AP | East | South 1♦ |
| Board: 174 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 2♠ S | North: | South: ♠ KQJ543 ♥ 1054 ♠ A7 ♣ Q10 | West AP | North 1◆ | East 1NT | |
| Board: 175 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W | North: ♠ A1075 ♥ Q984 ♠ 42 ♠ J86 | South: ◆ 42 ▼ KJ102 ◆ KQ65 ◆ A74 | West 1NT | North AP | East | South 1♦ |

| Board: 171 Dealer: S Vul: NS HCP: 12 | ◆98✓ KJ1094◆432◆ AKJ | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first. |
|---|--|--|
| Board: 172 Dealer: N Vul: Both HCP: 5 | ♣ Q764♥ QJ1083◆ 106♣ 43 | East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first. |
| Board: 173 Dealer: S Vul: None HCP: 15 | ▲ AJ6♥ KJ64◆ KJ942▲ Q | West Bids 1NT if possible. You bid first. |
| Board: 174 Dealer: N Vul: NS HCP: 12 | ★ KQJ543▼ 1054◆ A7◆ Q10 | East Bids 1NT if possible. Partner bids first. |
| Board: 175 Dealer: S Vul: EW HCP: 13 | ★ 42▼ KJ102◆ KQ65★ A74 | West Bids 1NT if possible. You bid first. |

| Board: 171 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 2•X W | North: ◆ J76 ◆ Q85 ◆ Q986 ◆ 1063 | South: | | North Pass Pass | 2♥ | South 1♥ Pass X |
|---|---------------------------------------|---------------------------------------|------------------------|-----------------|-------------|--------------------------|
| Board: 172 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 4•X E | North: ♣ — ▼ K975 ◆ AK9854 ♣ K108 | South: ♠ Q764 ♥ QJ1083 ♦ 106 ♣ 43 | West 4♥¹ AP 1. Texa | North 1 Pass | | South Pass X |
| Board: 173 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 1N W | North: ♠ KQ9532 ♥ 985 ♦ 73 ♣ J7 | South: ♠ AJ6 ♥ KJ64 ♠ KJ942 ♣ Q | West 1NT | North AP | East | South 1♦ |
| Board: 174 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 2♠ S | North: | South: ♠ KQJ543 ♥ 1054 ♠ A7 ♣ Q10 | West AP | North 1◆ | East 1NT | |
| Board: 175 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W | North: ♠ A1075 ♥ Q984 ♠ 42 ♠ J86 | South: ◆ 42 ▼ KJ102 ◆ KQ65 ◆ A74 | West 1NT | North AP | East | South 1♦ |

| Board: 176 Dealer: N Vul: None HCP: 15 | ◆ QJ8◆ A10985◆ Q◆ AQ105 | East Bids 1NT if possible. East Bids 3♦ if possible. You bid first. |
|---|--|---|
| Board: 177 Dealer: S Vul: NS HCP: 6 | ♠ Q874♥ KJ1094♦ 63♠ 94 | West Bids 1NT if possible. Partner bids first. |
| Board: 178 Dealer: N Vul: EW HCP: 13 | AQJ53✓ J10A6✓ J1062 | East Bids 1NT if possible. You bid first. |
| Board: 179 Dealer: S Vul: Both HCP: 6 | 102K975395K842 | West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first. |
| Board: 180 Dealer: N Vul: NS HCP: 12 | ▲ A32✓ AJ95◆ QJ109▲ 74 | East Bids 1NT if possible. You bid first. |

| Board: 176 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4 \(\mathbf{N} \) | North: ♠ QJ8 ♥ A10985 ♦ Q ♠ AQ105 | South: ♠ AK75 ♥ Q764 ♠ 72 ♣ 976 | West Pass Pass | North 1♥ Pass 4♥ | East 1NT 3♦ AP | South 2♥ 3♥ |
|---|---------------------------------------|---------------------------------------|-----------------------|---------------------------|-------------------------|--------------------|
| Board: 177 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ Q874 ♥ KJ1094 ♦ 63 ♠ 94 | South: | West 1NT | North AP | East | South 1♣ |
| Board: 178 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2 N | North: ♠ AQJ53 ♥ J10 ♠ A6 ♣ J1062 | South: | West AP | North 1 ♠ | East 1NT | |
| Board: 179 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 2N W | North: | South: ♠ AJ964 ♥ AJ ♦ Q10 ♠ 10963 | West 1NT 2 1. Stay | North Pass Pass man | East 2♣¹ 2NT | 1 ♠ Pass |
| Board: 180 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2 S | North: ♠ A32 ♥ AJ95 ♦ QJ109 ♣ 74 | South: | West AP | North 1◆ | East 1NT | |

| Board: 176 Dealer: N Vul: None HCP: 9 | ★ AK75♥ Q764◆ 72◆ 976 | East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first. |
|---|--|--|
| Board: 177 Dealer: S Vul: NS HCP: 12 | ◆ 32♥ Q83◆ K84◆ AQJ106 | West Bids 1NT if possible. You bid first. |
| Board: 178 Dealer: N Vul: EW HCP: 9 | ★ 862▼ KQ42◆ KJ10743◆ — | East Bids 1NT if possible. Partner bids first. |
| Board: 179 Dealer: S Vul: Both HCP: 12 | AJ964✓ AJ✓ Q10✓ 10963 | West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first. |
| Board: 180 Dealer: N Vul: NS HCP: 10 | ★8▼ KQ10642◆ K73◆ Q95 | East Bids 1NT if possible. Partner bids first. |

| Board: 176 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4 \(\mathbf{N} \) | North: ♠ QJ8 ♥ A10985 ♦ Q ♠ AQ105 | South: ♠ AK75 ♥ Q764 ♠ 72 ♣ 976 | West Pass Pass | North 1♥ Pass 4♥ | East 1NT 3♦ AP | South 2♥ 3♥ |
|--|---------------------------------------|---------------------------------------|-----------------------|---------------------------|-------------------------|--------------------|
| Board: 177 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ Q874 ♥ KJ1094 ♦ 63 ♠ 94 | South: | West 1NT | North AP | East | South 1♣ |
| Board: 178 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2 N | North: ♠ AQJ53 ♥ J10 ♠ A6 ♣ J1062 | South: | West AP | North 1 ♠ | East 1NT | |
| Board: 179 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 2N W | North: | South: ♠ AJ964 ♥ AJ ♦ Q10 ♠ 10963 | West 1NT 2 1. Stay | North Pass Pass man | East 2♣¹ 2NT | 1 ♠ Pass |
| Board: 180 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2 S | North: ♠ A32 ♥ AJ95 ♦ QJ109 ♣ 74 | South: | West AP | North 1◆ | East 1NT | |

| Board: 181 Dealer: S Vul: EW HCP: 8 | A96532✓ A8753✓ 2✓ 4 | West Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 182 Dealer: N Vul: Both HCP: 12 | ★ A1098♥ Q5★ K7★ K10863 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first. |
| Board: 183 Dealer: S Vul: None HCP: 7 | ♣ Q10653♥ J6◆ A1098♣ 85 | West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first. |
| Board: 184 Dealer: N Vul: EW HCP: 12 | ★ 83▼ AJ54◆ KJ★ K10942 | East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. You bid first. |
| Board: 185 Dealer: S Vul: Both HCP: 6 | ★ 52▼ K10743★ 62★ K985 | West Bids 1NT if possible. Partner bids first. |

| Board: 181 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2♠ N | North: ♠ A96532 ♥ A8753 ♠ 2 ♣ 4 | South: ♣ — ▼ KQ102 • KQ84 ♣ QJ1072 | West 1NT | North 2♣ | East AP | South 1♣ |
|---|---------------------------------------|--|--------------------|-------------------------|---------------------|---------------------|
| Board: 182 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 3 • E | North: ♠ A1098 ♥ Q5 ♠ K7 ♣ K10863 | South: ♠ KJ762 ♥ K983 ♦ 1083 ♣ 4 | 3 ♣¹ | | 1NT 3♦ ² | Pass |
| Board: 183 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 2 W | North: ♠ Q10653 ♥ J6 ♠ A1098 ♣ 85 | South: ♣ 742 ♥ AQ2 ♠ KQ5 ♣ QJ102 | West 1NT 2♥ | North Pass AP | East 2◆ | South 1♣ Pass |
| Board: 184 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 2 • E | North: ♠ 83 ♥ AJ54 ♠ KJ ♣ K10942 | South: ♠ KQ109765 ♥ 76 • 985 ♣ J | West 2♣¹ 1. Stay | North 1♣ X man | | South Pass AP |
| Board: 185 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 2♠ S | North: | South: ♠ AQJ973 ♥ — ♠ Q753 ♠ A63 | West 1NT AP | North Pass | East Pass | 1♠ |

| Board: 181 Dealer: S Vul: EW HCP: 13 | ♣— V KQ102 V KQ84 V QJ1072 | West Bids 1NT if possible. You bid first. |
|---|---|--|
| Board: 182 Dealer: N Vul: Both HCP: 7 | ★ KJ762▼ K983◆ 1083◆ 4 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first. |
| Board: 183 Dealer: S Vul: None HCP: 14 | ★ 742✓ AQ2✓ KQ5◆ QJ102 | West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first. |
| Board: 184 Dealer: N Vul: EW HCP: 6 | ★KQ109765▼76◆985◆ J | East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. Partner bids first. |
| Board: 185 Dealer: S Vul: Both HCP: 13 | ♠ AQJ973♥ —♠ Q753♠ A63 | West Bids 1NT if possible. You bid first. |

| Board: 181 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2♠ N | North: ♠ A96532 ♥ A8753 ♠ 2 ♣ 4 | South: ♣ — ▼ KQ102 • KQ84 ♣ QJ1072 | West 1NT | North 2♣ | East AP | South 1♣ |
|---|---------------------------------------|--|--------------------|-------------------------|---------------------|---------------------|
| Board: 182 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 3 • E | North: ♠ A1098 ♥ Q5 ♠ K7 ♣ K10863 | South: ♠ KJ762 ♥ K983 ♦ 1083 ♣ 4 | 3 ♣¹ | | 1NT 3♦ ² | Pass |
| Board: 183 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 2 W | North: ♠ Q10653 ♥ J6 ♠ A1098 ♣ 85 | South: ♣ 742 ♥ AQ2 ♠ KQ5 ♣ QJ102 | West 1NT 2♥ | North Pass AP | East 2◆ | South 1♣ Pass |
| Board: 184 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 2 • E | North: ♠ 83 ♥ AJ54 ♠ KJ ♣ K10942 | South: ♠ KQ109765 ♥ 76 • 985 ♣ J | West 2♣¹ 1. Stay | North 1♣ X man | | South Pass AP |
| Board: 185 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 2♠ S | North: | South: ♠ AQJ973 ♥ — ♠ Q753 ♠ A63 | West 1NT AP | North Pass | East Pass | 1♠ |

| Board: 186 Dealer: N Vul: None HCP: 12 | ♣ J10863 ♥ Q10954 ♦ A ♣ KQ | East Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 187 Dealer: S Vul: NS HCP: 9 | ★ K1042▼ 5◆ KQJ75◆ 1074 | West Bids 1NT if possible. Partner bids first. |
| Board: 188 Dealer: N Vul: Both HCP: 12 | ♣ A73♥ 962◆ QJ9♣ AJ64 | East Bids 1NT if possible. You bid first. |
| Board: 189 Dealer: S Vul: None HCP: 10 | ★ K7642♥ Q5◆ AJ97◆ 96 | West Bids 1NT if possible. Partner bids first. |
| Board: 190 Dealer: N Vul: NS HCP: 14 | ★ KJ753▼ A1063◆ J6◆ KQ | East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first. |

| Board: 186 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♠ N | North: ♣ J10863 ♥ Q10954 ♦ A ♣ KQ | South: ♠ KQ7 ▼ K32 ♦ J9876 ♣ 94 | West AP | North 1♠ | East 1NT | |
|---|---|--|-------------------|-------------------|--------------|--------------------|
| Board: 187 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 S | North: ♠ K1042 ♥ 5 ♠ KQJ75 ♣ 1074 | South: | West 1NT AP | North Pass | East Pass | 1♥ |
| Board: 188 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 1N E | North: ♠ A73 ♥ 962 ♠ QJ9 ♠ AJ64 | South: ♠ Q852 ♥ AQJ4 ♦ 743 ♣ 108 | West | North 1♣ | East 1NT | |
| Board: 189 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2♠ N | North: ♠ K7642 ♥ Q5 ♠ AJ97 ♣ 96 | South: ♠ A8 ♥ KJ1042 ♦ 1063 ♣ A103 | West 1NT | North 2♣ | East AP | South 1♥ |
| Board: 190 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 4♣ E | North: ♠ KJ753 ♥ A1063 ♦ J6 ♠ KQ | South: ♠ Q1082 ♥ 85 ♠ K875 ♣ 976 | West X Pass 4♣ | North 1♠ XX 3♠ AP | 1NT 3♣ | South 2♠ Pass Pass |

| Board: 186 Dealer: N Vul: None HCP: 9 | ★ KQ7 ∀ K32 ♦ J9876 ♣ 94 | East Bids 1NT if possible. Partner bids first. |
|---|---|--|
| Board: 187 Dealer: S Vul: NS HCP: 12 | ◆95▼ KQJ7632◆3◆ AQ2 | West Bids 1NT if possible. You bid first. |
| Board: 188 Dealer: N Vul: Both HCP: 9 | ♠ Q852♥ AQJ4♦ 743♠ 108 | East Bids 1NT if possible. Partner bids first. |
| Board: 189 Dealer: S Vul: None HCP: 12 | ★ A8✓ KJ1042◆ 1063◆ A103 | West Bids 1NT if possible. You bid first. |
| Board: 190 Dealer: N Vul: NS HCP: 5 | ◆ Q1082◆ 85◆ K875◆ 976 | East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. Partner bids first. |

| Board: 186 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♠ N | North: ♣ J10863 ♥ Q10954 ♦ A ♣ KQ | South: ♠ KQ7 ▼ K32 ♦ J9876 ♣ 94 | West AP | North 1♠ | East 1NT | |
|---|---|--|-------------------|-------------------|--------------|--------------------|
| Board: 187 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 S | North: ♠ K1042 ♥ 5 ♠ KQJ75 ♣ 1074 | South: | West 1NT AP | North Pass | East Pass | 1♥ |
| Board: 188 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 1N E | North: ♠ A73 ♥ 962 ♠ QJ9 ♠ AJ64 | South: ♠ Q852 ♥ AQJ4 ♦ 743 ♣ 108 | West | North 1♣ | East 1NT | |
| Board: 189 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2♠ N | North: ♠ K7642 ♥ Q5 ♠ AJ97 ♣ 96 | South: ♠ A8 ♥ KJ1042 ♦ 1063 ♣ A103 | West 1NT | North 2♣ | East AP | South 1♥ |
| Board: 190 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 4♣ E | North: ♠ KJ753 ♥ A1063 ♦ J6 ♠ KQ | South: ♠ Q1082 ♥ 85 ♠ K875 ♣ 976 | West X Pass 4♣ | North 1♠ XX 3♠ AP | 1NT 3♣ | South 2♠ Pass Pass |

| Board: 191 Dealer: S Vul: EW HCP: 7 | ★ AK109743▼ 1083◆ 73♣ 2 | West Bids 1NT if possible. East Bids 3♦ if possible. West Doubles Pass if possible. Partner bids first. |
|---|--|---|
| Board: 192 Dealer: N Vul: None HCP: 12 | ♦ 82♥ AK7432♦ K54♠ Q2 | East Bids 1NT if possible. West Bids 3♣ if possible. West Bids 4♣ if possible. You bid first. |
| Board: 193 Dealer: S Vul: NS HCP: 9 | ▲ A987▼ KJ984◆ J5▲ 98 | West Bids 1NT if possible. Partner bids first. |
| Board: 194 Dealer: N Vul: EW HCP: 12 | ★ K3▼ KJ7◆ KJ942◆ J93 | East Bids 1NT if possible. You bid first. |
| Board: 195 Dealer: S Vul: Both HCP: 11 | 106✓ A863◆ 84◆ AQJ74 | West Bids 1NT if possible. Partner bids first. |

| Board: 191 Dealer: S Vul: EW | North: ♠ AK 109743 ♥ 1083 | South: ♠ J ♥ A642 | West 1NT | North 2♠ | East 3 | South 1 A Pass |
|--|--------------------------------------|---------------------------------------|-------------|-------------------------|-------------|------------------|
| North HCP: 7 South HCP: 12 Contract: 4♠X N | ◆ 73 ◆ 2 | ◆ A106 ◆ K9874 | Pass X | 4♠ AP | Pass | Pass |
| Board: 192 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 4 W | North: ♠ 82 ♥ AK7432 ♠ K54 ♣ Q2 | South: ♠ KQ1076 ♥ 986 • 10983 ♣ 4 | West 3♣ 4♣ | North 1♥ 3♥ AP | 1NT | |
| Board: 193 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 N | North: ♠ A987 ♥ KJ984 ♦ J5 ♣ 98 | South: ♠ Q43 ♥ 1065 ♠ AQ63 ♣ A52 | West 1NT | North 2♥ | East AP | South 1♦ |
| Board: 194 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E | North: ♠ K3 ♥ KJ7 ♠ KJ942 ♣ J93 | South: ◆ A876 ▼ A8654 ◆ 85 ◆ 54 | West | North 1◆ | East 1NT | |
| Board: 195 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 1NX W | North: ♠ 106 ♥ A863 ♠ 84 ♣ AQJ74 | South: ♠ AJ43 ♥ K952 ♠ A62 ♣ 108 | West 1NT | North X | East AP | South 1♦ |

| Board: 191 Dealer: S Vul: EW HCP: 12 | ♣ J ♥ A642 ♦ A106 ♣ K9874 | West Bids 1NT if possible. East Bids 3♦ if possible. West Doubles Pass if possible. You bid first. |
|---|---|---|
| Board: 192 Dealer: N Vul: None HCP: 5 | ★KQ1076♥ 986♦ 10983♠ 4 | East Bids 1NT if possible. West Bids 3♣ if possible. West Bids 4♣ if possible. Partner bids first. |
| Board: 193 Dealer: S Vul: NS HCP: 12 | ♣ Q43♥ 1065◆ AQ63♣ A52 | West Bids 1NT if possible. You bid first. |
| Board: 194 Dealer: N Vul: EW HCP: 8 | ★ A876▼ A8654◆ 85◆ 54 | East Bids 1NT if possible. Partner bids first. |
| Board: 195 Dealer: S Vul: Both HCP: 12 | ★ AJ43★ K952★ A62★ 108 | West Bids 1NT if possible. You bid first. |

| Board: 191 Dealer: S Vul: EW | North: ♠ AK 109743 ♥ 1083 | South: ♠ J ♥ A642 | West 1NT | North 2♠ | East 3 | South 1 A Pass |
|--|--------------------------------------|---------------------------------------|-------------|-------------------------|-------------|------------------|
| North HCP: 7 South HCP: 12 Contract: 4♠X N | ◆ 73 ◆ 2 | ◆ A106 ◆ K9874 | Pass X | 4♠ AP | Pass | Pass |
| Board: 192 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 4 W | North: ♠ 82 ♥ AK7432 ♠ K54 ♣ Q2 | South: ♠ KQ1076 ♥ 986 • 10983 ♣ 4 | West 3♣ 4♣ | North 1♥ 3♥ AP | 1NT | |
| Board: 193 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 N | North: ♠ A987 ♥ KJ984 ♦ J5 ♣ 98 | South: ♠ Q43 ♥ 1065 ♠ AQ63 ♣ A52 | West 1NT | North 2♥ | East AP | South 1♦ |
| Board: 194 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E | North: ♠ K3 ♥ KJ7 ♠ KJ942 ♣ J93 | South: ◆ A876 ▼ A8654 ◆ 85 ◆ 54 | West | North 1◆ | East 1NT | |
| Board: 195 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 1NX W | North: ♠ 106 ♥ A863 ♠ 84 ♣ AQJ74 | South: ♠ AJ43 ♥ K952 ♠ A62 ♣ 108 | West 1NT | North X | East AP | South 1♦ |

| Board: 196 Dealer: N Vul: NS HCP: 12 | ▶ J98♥ KQJ6◆ Q◆ K9854 | East Bids 1NT if possible. West Bids 2♠ if possible. You bid first. |
|---|---|---|
| Board: 197 Dealer: S Vul: EW HCP: 10 | AJ85✓ 65A98J1098 | West Bids 1NT if possible. Partner bids first. |
| Board: 198 Dealer: N Vul: Both HCP: 12 | ▲ A9873♥ J8◆ AQ10♣ J87 | East Bids 1NT if possible. You bid first. |
| Board: 199 Dealer: S Vul: None HCP: 7 | | West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first. |
| Board: 200 Dealer: N Vul: EW HCP: 12 | ★ KQ843▼ K107◆ KJ84◆ 3 | East Bids 1NT if possible. You bid first. |

| Board: 196 Dealer: N Vul: NS North HCP: 12 South HCP: 10 | North: | South: ♠ 72 ♥ A10984 ♠ A9862 ♠ Q | West 2♠ AP | North 1♣ 3▼ | East 1NT Pass | 2♥ |
|--|--------------------------------------|---------------------------------------|---------------|---------------|---------------------|------------------|
| Contract: 4♥ S Board: 197 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ S | North: ♠ AJ85 ♥ 65 ♠ A98 ♣ J1098 | South: ♠ Q9432 ♥ KQJ7 ♠ KJ ♣ 76 | West 1NT | North 2♣ | East AP | South 1♠ |
| Board: 198 Dealer: N Vul: Both North HCP: 12 South HCP: 5 Contract: 1N E | North: ♠ A9873 ♥ J8 ♠ AQ10 ♠ J87 | South: ♠ 10 ♥ Q10964 ♦ J4 ♠ Q9642 | West | North 1♠ | East 1NT | |
| Board: 199 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 3♠ E | North: | South: ♠ Q ♥ 87 ♠ KQJ942 ♠ KJ93 | West 1NT Pass | North 2♥ Pass | East 2♠ 3♠ | South 1 → 3 ♣ AP |
| Board: 200 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 1N E | North: ♠ KQ843 ♥ K107 ♠ KJ84 ♠ 3 | South: | West | North 1♠ | East 1NT | |

| Board: 196 Dealer: N Vul: NS HCP: 10 | ♣ 72 ♥ A10984 ♦ A9862 ♣ Q | East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first. |
|---|---|---|
| Board: 197 Dealer: S Vul: EW HCP: 12 | ◆ Q9432♥ KQJ7◆ KJ◆ 76 | West Bids 1NT if possible. You bid first. |
| Board: 198 Dealer: N Vul: Both HCP: 5 | 10✓ Q10964J4✓ Q9642 | East Bids 1NT if possible. Partner bids first. |
| Board: 199 Dealer: S Vul: None HCP: 12 | ♣ Q ♥ 87 ♦ KQJ942 ♣ KJ93 | West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first. |
| Board: 200 Dealer: N Vul: EW HCP: 6 | ◆97♥ QJ984◆ 102◆ K1074 | East Bids 1NT if possible. Partner bids first. |

| Board: 196 Dealer: N Vul: NS North HCP: 12 South HCP: 10 | North: | South: ♠ 72 ♥ A10984 ♠ A9862 ♠ Q | West 2♠ AP | North 1♣ 3▼ | East 1NT Pass | 2♥ |
|--|--------------------------------------|---------------------------------------|---------------------|---------------|---------------------|------------------|
| Contract: 4♥ S Board: 197 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ S | North: ♠ AJ85 ♥ 65 ♠ A98 ♣ J1098 | South: ♠ Q9432 ♥ KQJ7 ♠ KJ ♣ 76 | West 1NT | North 2♣ | East AP | South 1♠ |
| Board: 198 Dealer: N Vul: Both North HCP: 12 South HCP: 5 Contract: 1N E | North: ♠ A9873 ♥ J8 ♠ AQ10 ♠ J87 | South: ♠ 10 ♥ Q10964 ♦ J4 ♠ Q9642 | West | North 1♠ | East 1NT | |
| Board: 199 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 3♠ E | North: | South: ♠ Q ♥ 87 ♠ KQJ942 ♠ KJ93 | West 1NT Pass | North 2♥ Pass | East 2♠ 3♠ | South 1 → 3 ♣ AP |
| Board: 200 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 1N E | North: ♠ KQ843 ♥ K107 ♠ KJ84 ♠ 3 | South: | West | North 1♠ | East 1NT | |

| Board: 201 Dealer: S Vul: Both HCP: 6 | ♣ QJ65♥ 65◆ QJ1084♣ 95 | West Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 202 Dealer: N Vul: None HCP: 14 | ♠ 10♥ AQJ7632♠ AJ6♠ Q2 | East Bids 1NT if possible. You bid first. |
| Board: 203 Dealer: S Vul: NS HCP: 6 | ★ KQ654▼ 10973◆ 84♣ J9 | West Bids 1NT if possible. East Bids 3♦ if possible. West Doubles Pass if possible. Partner bids first. |
| Board: 204 Dealer: N Vul: Both HCP: 15 | ♣ 7♥ KJ84♦ A102♣ AK1054 | East Bids 1NT if possible. You bid first. |
| Board: 205 Dealer: S Vul: None HCP: 5 | ♣— ▼ K109732 ◆ Q532 • 1072 | West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. Partner bids first. |

| Board: 201 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ QJ65 ♥ 65 ♦ QJ1084 ♠ 95 | South: • 1073 • AKQ8 • 73 • K432 | West 1NT | North AP | East | South 1♣ |
|--|--|--------------------------------------|------------------------|-------------------|-------------------|---------------|
| Board: 202 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 4 \(\mathbb{N} \) N | North: ♠ 10 ♥ AQJ7632 ♠ AJ6 ♣ Q2 | South: ♠ AQ962 ♥ 108 • Q32 ♣ J94 | West Pass | North 1♥ 4♥ | East 1NT AP | |
| Board: 203 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 3 X S | North: ♠ KQ654 ▼ 10973 ♦ 84 ♣ J9 | South: | West 1NT Pass X | North 2♥ 3♥ AP | East 3♦ Pass | 1♥ Pass |
| Board: 204 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 1N E | North: ♣ 7 ▼ KJ84 ♠ A102 ♣ AK1054 | South: ♠ K5432 ♥ 107 • Q875 ♣ 73 | West | North 1♣ | East 1NT | |
| Board: 205 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 44 W | North: ♣ — ▼ K109732 • Q532 • 1072 | South: ♣ J3 ♥ 84 ♠ AK86 ♣ KQ863 | West 1NT 4♣ 1. Texa | AP | East 4♥¹ | South 1♣ Pass |

| Board: 201 Dealer: S Vul: Both HCP: 12 | 1073✓ AKQ873✓ K432 | West Bids 1NT if possible. You bid first. |
|---|---|--|
| Board: 202 Dealer: N Vul: None HCP: 9 | AQ962✓ 108✓ Q32✓ J94 | East Bids 1NT if possible. Partner bids first. |
| Board: 203 Dealer: S Vul: NS HCP: 12 | ★ 32▼ AQJ42◆ AJ52★ 64 | West Bids 1NT if possible. East Bids 3♦ if possible. West Doubles Pass if possible. You bid first. |
| Board: 204 Dealer: N Vul: Both HCP: 5 | ★ K5432▼ 107◆ Q875◆ 73 | East Bids 1NT if possible. Partner bids first. |
| Board: 205 Dealer: S Vul: None HCP: 13 | | West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first. |

| Board: 201 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ QJ65 ♥ 65 ♦ QJ1084 ♠ 95 | South: • 1073 • AKQ8 • 73 • K432 | West 1NT | North AP | East | South 1♣ |
|--|--|--------------------------------------|------------------------|-------------------|-------------------|---------------|
| Board: 202 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 4 \(\mathbb{N} \) N | North: ♠ 10 ♥ AQJ7632 ♠ AJ6 ♣ Q2 | South: ♠ AQ962 ♥ 108 • Q32 ♣ J94 | West Pass | North 1♥ 4♥ | East 1NT AP | |
| Board: 203 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 3 X S | North: ♠ KQ654 ▼ 10973 ♦ 84 ♣ J9 | South: | West 1NT Pass X | North 2♥ 3♥ AP | East 3♦ Pass | 1♥ Pass |
| Board: 204 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 1N E | North: ♣ 7 ▼ KJ84 ♠ A102 ♣ AK1054 | South: ♠ K5432 ♥ 107 • Q875 ♣ 73 | West | North 1♣ | East 1NT | |
| Board: 205 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 44 W | North: ♣ — ▼ K109732 • Q532 • 1072 | South: ♣ J3 ♥ 84 ♠ AK86 ♣ KQ863 | West 1NT 4♣ 1. Texa | AP | East 4♥¹ | South 1♣ Pass |

| Board: 206 Dealer: N Vul: NS HCP: 13 | ▲ A96♥ Q3◆ AK876▲ 1098 | East Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 207 Dealer: S Vul: EW HCP: 5 | ♠ Q873♥ Q753♦ 2♠ J842 | West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first. |
| Board: 208 Dealer: N Vul: None HCP: 14 | ★ KQ873♥ J6♦ KQJ8♠ Q5 | East Bids 1NT if possible. You bid first. |
| Board: 209 Dealer: S Vul: NS HCP: 9 | ★ AJ54♥ 62◆ 108◆ KJ643 | West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first. |
| Board: 210 Dealer: N Vul: EW HCP: 15 | ★ KQ5▼ KJ3◆ 5★ KQJ1072 | East Bids 1NT if possible. You bid first. |

| Board: 206 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 2 N | North: ♠ A96 ♥ Q3 ♠ AK876 ♣ 1098 | South: ♠ QJ5 ♥ K976 ♦ 5 ♣ KQJ63 | West Pass | North 1♦ 2♦ | East 1NT AP | |
|---|--------------------------------------|--------------------------------------|--------------|---------------------|-------------------|--------------|
| Board: 207 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 2N W | North: ♠ Q873 ♥ Q753 ♦ 2 ♣ J842 | South: ♠ AK5 ♥ KJ106 ♦ J875 ♣ 53 | | North Pass Pass man | East 2♣¹ 2NT | 1♦ Pass |
| Board: 208 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 3 \(\) N | North: ♠ KQ873 ♥ J6 ♠ KQJ8 ♣ Q5 | South: | West AP | North 1♠ | East 1NT | |
| Board: 209 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 W | North: ♠ AJ54 ♥ 62 ♦ 108 ♠ KJ643 | South: ♠ K1063 ♥ K85 ♠ KQJ73 ♣ 9 | West 1NT 2♥ | North Pass AP | East 2♦ | South 1 X |
| Board: 210 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 44 S | North: ♠ KQ5 ♥ KJ3 ♦ 5 ♣ KQJ1072 | South: ♠ A109872 ♥ 5 ♠ KQJ3 ♣ 86 | West Pass | North 1♣ 4♠ | East 1NT AP | |

| Board: 206 Dealer: N Vul: NS HCP: 12 | ♣ QJ5 ♥ K976 ♦ 5 ♣ KQJ63 | East Bids 1NT if possible. Partner bids first. |
|--|---|--|
| Board: 207 Dealer: S Vul: EW HCP: 12 | ★ AK5▼ KJ106◆ J875◆ 53 | West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first. |
| Board: 208 Dealer: N Vul: None HCP: 6 | ♦ 9652♥ Q7543♦ —♠ KJ74 | East Bids 1NT if possible. Partner bids first. |
| Board: 209 Dealer: S Vul: NS HCP: 12 | ★ K1063★ K85★ KQJ73★ 9 | West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first. |
| Board: 210 Dealer: N Vul: EW HCP: 10 | ★ A109872★ 5★ KQJ3★ 86 | East Bids 1NT if possible. Partner bids first. |

| Board: 206 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 2 N | North: ♠ A96 ♥ Q3 ♠ AK876 ♣ 1098 | South: ♠ QJ5 ♥ K976 ♦ 5 ♣ KQJ63 | West Pass | North 1♦ 2♦ | East 1NT AP | |
|---|--------------------------------------|--------------------------------------|--------------|---------------------|-------------------|--------------|
| Board: 207 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 2N W | North: ♠ Q873 ♥ Q753 ♦ 2 ♣ J842 | South: ♠ AK5 ♥ KJ106 ♦ J875 ♣ 53 | | North Pass Pass man | East 2♣¹ 2NT | 1♦ Pass |
| Board: 208 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 3 \(\) N | North: ♠ KQ873 ♥ J6 ♠ KQJ8 ♣ Q5 | South: | West AP | North 1♠ | East 1NT | |
| Board: 209 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 W | North: ♠ AJ54 ♥ 62 ♦ 108 ♠ KJ643 | South: ♠ K1063 ♥ K85 ♠ KQJ73 ♣ 9 | West 1NT 2♥ | North Pass AP | East 2♦ | South 1 X |
| Board: 210 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 44 S | North: ♠ KQ5 ♥ KJ3 ♦ 5 ♣ KQJ1072 | South: ♠ A109872 ♥ 5 ♠ KQJ3 ♣ 86 | West Pass | North 1♣ 4♠ | East 1NT AP | |

| Board: 211 Dealer: S Vul: Both HCP: 6 | ♠ Q3 ♥ Q7542 ♦ 85 ♣ Q987 | West Bids 1NT if possible. Partner bids first. |
|---|--|--|
| Board: 212 Dealer: N Vul: NS HCP: 12 | ♦ 9654♥ A7♦ A8653♠ A3 | East Bids 1NT if possible. You bid first. |
| Board: 213 Dealer: S Vul: EW HCP: 9 | ★ A1093♥ 54★ K2★ Q8742 | West Bids 1NT if possible. Partner bids first. |
| Board: 214 Dealer: N Vul: Both HCP: 13 | A32♥ Q102AQJ10693 | East Bids 1NT if possible. You bid first. |
| Board: 215 Dealer: S Vul: None HCP: 6 | ▲ J76♥ K1074◆ 8◆ Q10984 | West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. Partner bids first. |

| Board: 211 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 2♠ S | North: ♠ Q3 ♥ Q7542 ♠ 85 ♣ Q987 | South: ♠ AJ10652 ♥ J9 ♠ KQ73 ♠ K | West 1NT AP | North Pass | East Pass | 1♠ |
|---|---------------------------------------|---------------------------------------|-------------------|---------------|--------------|---------------|
| Board: 212 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E | North: ◆ 9654 ▼ A7 ◆ A8653 ◆ A3 | South: ♠ 10832 ♥ KQ843 ♦ — ♠ Q952 | West | North 1◆ | East 1NT | |
| Board: 213 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 1N W | North: ♠ A1093 ♥ 54 ♠ K2 ♠ Q8742 | South: ♣ J2 ♥ K86 ♦ J763 ♣ AK65 | West 1NT | North AP | East | South 1♦ |
| Board: 214 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 1NX E | North: ♠ A32 ♥ Q102 ♠ AQJ106 ♠ 93 | South: ♠ Q74 ♥ AK65 ♦ 8 ♣ J10865 | West AP | North 1◆ | East 1NT | |
| Board: 215 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 3 W | North: ♣ J76 ▼ K1074 ◆ 8 ♣ Q10984 | South: ♠ AQ1053 ♥ Q ♠ K107 ♣ J732 | West 1NT 3♥ | North 2♠ AP | East X | South 1♠ Pass |

| Board: 211 Dealer: S Vul: Both HCP: 14 | AJ10652✓ J9✓ KQ73✓ K | West Bids 1NT if possible. You bid first. |
|---|---|--|
| Board: 212 Dealer: N Vul: NS HCP: 7 | 10832KQ843✓Q952 | East Bids 1NT if possible. Partner bids first. |
| Board: 213 Dealer: S Vul: EW HCP: 12 | | West Bids 1NT if possible. You bid first. |
| Board: 214 Dealer: N Vul: Both HCP: 10 | ♠ Q74♥ AK65♦ 8♠ J10865 | East Bids 1NT if possible. Partner bids first. |
| Board: 215 Dealer: S Vul: None HCP: 12 | AQ1053QK107J732 | West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. You bid first. |

| Board: 211 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 2♠ S | North: ♠ Q3 ♥ Q7542 ♠ 85 ♣ Q987 | South: ♠ AJ10652 ♥ J9 ♠ KQ73 ♠ K | West 1NT AP | North Pass | East Pass | 1♠ |
|---|---------------------------------------|---------------------------------------|-------------------|---------------|--------------|---------------|
| Board: 212 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E | North: ◆ 9654 ▼ A7 ◆ A8653 ◆ A3 | South: ♠ 10832 ♥ KQ843 ♦ — ♠ Q952 | West | North 1◆ | East 1NT | |
| Board: 213 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 1N W | North: ♠ A1093 ♥ 54 ♠ K2 ♠ Q8742 | South: ♣ J2 ♥ K86 ♦ J763 ♣ AK65 | West 1NT | North AP | East | South 1♦ |
| Board: 214 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 1NX E | North: ♠ A32 ♥ Q102 ♠ AQJ106 ♠ 93 | South: ♠ Q74 ♥ AK65 ♦ 8 ♣ J10865 | West AP | North 1◆ | East 1NT | |
| Board: 215 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 3 W | North: ♣ J76 ▼ K1074 ◆ 8 ♣ Q10984 | South: ♠ AQ1053 ♥ Q ♠ K107 ♣ J732 | West 1NT 3♥ | North 2♠ AP | East X | South 1♠ Pass |

| Board: 216 Dealer: N Vul: EW HCP: 12 | ★ K6543♥ J10◆ K3◆ AJ73 | East Bids 1NT if possible. West Bids 3NT if possible. You bid first. |
|---|---|--|
| Board: 217 Dealer: S Vul: Both HCP: 6 | ♠ Q43♥ Q964♦ 4♠ Q10532 | West Bids 1NT if possible. Partner bids first. |
| Board: 218 Dealer: N Vul: None HCP: 14 | A10632✓ A5✓ 2AQ983 | East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♣ if possible. You bid first. |
| Board: 219 Dealer: S Vul: NS HCP: 5 | ♣ 752♥ 96♦ J83♣ A9876 | West Bids 1NT if possible. East Bids 4♥ if possible. Partner bids first. |
| Board: 220 Dealer: N Vul: Both HCP: 13 | ★ KQ642♥ 93♦ K84★ KQ9 | East Bids 1NT if possible. You bid first. |

| Board: 216 Dealer: N Vul: EW North HCP: 12 South HCP: 3 Contract: 3N E | North: ♠ K6543 ♥ J10 ♠ K3 ♣ AJ73 | South: | West 3NT | North 1♠ AP | | South Pass |
|---|--------------------------------------|--|-------------------|-------------------|-------------------|------------------|
| Board: 217 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 1N W | North: ♠ Q43 ♥ Q964 ♠ 4 ♠ Q10532 | South: | West 1NT | North AP | East | South 1♦ |
| Board: 218 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 3 \(\) N | North: ♠ A10632 ♥ A5 ♠ 2 ♠ AQ983 | South: ♠ Q97 ♥ K1064 ♠ Q1054 ♠ 76 | West X AP | North 1♠ XX | East 1NT 3♣ | South 2♠ 3♠ |
| Board: 219 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 4 X E | North: ♣ 752 ♥ 96 ♦ J83 ♣ A9876 | South: ♠ Q10964 ♥ QJ7 ♠ AK7 ♠ 43 | West 1NT AP | North 2♣ | East 4♥ | South 1♠ X |
| Board: 220 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E | North: ♠ KQ642 ♥ 93 ♠ K84 ♠ KQ9 | South: ♣ — ♥ Q7542 • Q10732 • A102 | West | North 1♠ | East 1NT | |

| Board: 216 Dealer: N Vul: EW HCP: 3 | ▶ J97♥ Q97532◆ 84♣ 96 | East Bids 1NT if possible. West Bids 3NT if possible. Partner bids first. |
|---|--|--|
| Board: 217 Dealer: S Vul: Both HCP: 14 | ★ 862★ A85★ AQ763★ A6 | West Bids 1NT if possible. You bid first. |
| Board: 218 Dealer: N Vul: None HCP: 7 | ◆ Q97▼ K1064◆ Q1054◆ 76 | East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. Partner bids first. |
| Board: 219 Dealer: S Vul: NS HCP: 12 | ♣ Q10964♥ QJ7◆ AK7♣ 43 | West Bids 1NT if possible. East Bids 4♥ if possible. You bid first. |
| Board: 220 Dealer: N Vul: Both HCP: 8 | ◆— ♥ Q7542 ◆ Q10732 ◆ A102 | East Bids 1NT if possible. Partner bids first. |

| Board: 216 Dealer: N Vul: EW North HCP: 12 South HCP: 3 Contract: 3N E | North: ♠ K6543 ♥ J10 ♠ K3 ♣ AJ73 | South: | West 3NT | North 1♠ AP | | South Pass |
|---|--------------------------------------|--|-------------------|-------------------|-------------------|------------------|
| Board: 217 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 1N W | North: ♠ Q43 ♥ Q964 ♠ 4 ♠ Q10532 | South: | West 1NT | North AP | East | South 1♦ |
| Board: 218 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 3 \(\) N | North: ♠ A10632 ♥ A5 ♠ 2 ♠ AQ983 | South: ♠ Q97 ♥ K1064 ♠ Q1054 ♠ 76 | West X AP | North 1♠ XX | East 1NT 3♣ | South 2♠ 3♠ |
| Board: 219 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 4 X E | North: ♣ 752 ♥ 96 ♦ J83 ♣ A9876 | South: ♠ Q10964 ♥ QJ7 ♠ AK7 ♠ 43 | West 1NT AP | North 2♣ | East 4♥ | South 1♠ X |
| Board: 220 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E | North: ♠ KQ642 ♥ 93 ♠ K84 ♠ KQ9 | South: ♣ — ♥ Q7542 • Q10732 • A102 | West | North 1♠ | East 1NT | |

| Board: 221 Dealer: S Vul: None HCP: 9 | AJ964326A8643✓ | West Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 222 Dealer: N Vul: NS HCP: 13 | ★ K743★ AQJ1062★ 3★ K6 | East Bids 1NT if possible. West Bids 5♦ if possible. You bid first. |
| Board: 223 Dealer: S Vul: EW HCP: 7 | AQ87563J108742 | West Bids 1NT if possible. Partner bids first. |
| Board: 224 Dealer: N Vul: None HCP: 14 | ▲ A104♥ KJ5◆ KQJ4◆ 987 | East Bids 1NT if possible. You bid first. |
| Board: 225 Dealer: S Vul: NS HCP: 4 | ★ 8643♥ J1072◆ QJ764★ — | West Bids 1NT if possible. East Doubles 3♥ if possible. Partner bids first. |

| Board: 221 Dealer: S Vul: None North HCP: 9 | North: ♠ AJ96432 ♥ 6 ♠ A8643 | South: ♠ Q105 ♥ A102 ♦ J7 | West 1NT | North | East AP | South 1♣ |
|--|---|-------------------------------------|-----------------|------------|------------|------------|
| South HCP: 12 Contract: 4♠ N | _ | ♣ KQ765 | 1111 | | | |
| Board: 222 | North: | South: | | | | |
| Dealer: N Vul: NS | ★ K743 | ♠ QJ102 | West | North | | |
| North HCP: 13 | ♥ AQJ1062 | ♥ 753 | | 1♥ | 1NT | Pass |
| South HCP: 3 Contract: 5 \leftrightarrow W | • 3 • K6 | ◆— • 1098753 | 5♦ | AP | | |
| Board: 223 Dealer: S | North: | South: | | | | |
| Vul: EW | ♠ AQ875 | ★ 63 | West | North | East | |
| North HCP: 7 | ♥ 63 ♦ J | ▼ AK854 ♦ AQ96 | 1NT | ۸D | | 1♥ |
| South HCP: 14 Contract: 1N W | ♣ 108742 | ♣ J9 | 1111 | Ai | | |
| Board: 224 | North: | South: | | | | |
| Dealer: N Vul: None | ♠ A104 | ♠ QJ83 | West | North | Fast | South |
| North HCP: 14 | ♥ KJ5 | ♥ Q1096 | *** C St | 1 | 1NT | |
| South HCP: 5 Contract: 1N E | ◆ KQJ4 ◆ 987 | 1065★ 32 | | | | |
| | | | | | | |
| Board: 225 Dealer: S | North: | South: | | | _ | |
| Vul: NS | ★ 8643 | ♣ 72 | West | North | East | |
| North HCP: 4 | ♥ J1072 ♦ QJ764 | ♥ KQ653 ♦ K10 | 1NTT | 2•• | X | 1 ♥ |
| South HCP: 14 | ▼ Q J / Q 1 → | ♣ AQ73 | 1NT | 3 ▼ | Λ | AP |

| Board: 221 Dealer: S Vul: None HCP: 12 | ♣ Q105♥ A102◆ J7♣ KQ765 | West Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 222 Dealer: N Vul: NS HCP: 3 | | East Bids 1NT if possible. West Bids 5♦ if possible. Partner bids first. |
| Board: 223 Dealer: S Vul: EW HCP: 14 | ♠ 63♥ AK854♠ AQ96♠ J9 | West Bids 1NT if possible. You bid first. |
| Board: 224 Dealer: N Vul: None HCP: 5 | ♣ QJ83♥ Q1096◆ 1065♣ 32 | East Bids 1NT if possible. Partner bids first. |
| Board: 225 Dealer: S Vul: NS HCP: 14 | ↑72↑KQ653↑K10↑AQ73 | West Bids 1NT if possible. East Doubles 3♥ if possible. You bid first. |

| Board: 221 Dealer: S Vul: None North HCP: 9 | North: ♠ AJ96432 ♥ 6 ♠ A8643 | South: ♠ Q105 ♥ A102 ♦ J7 | West 1NT | North | East AP | South 1♣ |
|--|---|-------------------------------------|-----------------|------------|------------|------------|
| South HCP: 12 Contract: 4♠ N | _ | ♣ KQ765 | 1111 | | | |
| Board: 222 | North: | South: | | | | |
| Dealer: N Vul: NS | ★ K743 | ♠ QJ102 | West | North | | |
| North HCP: 13 | ♥ AQJ1062 | ♥ 753 | | 1♥ | 1NT | Pass |
| South HCP: 3 Contract: 5 \leftrightarrow W | • 3 • K6 | ◆— • 1098753 | 5♦ | AP | | |
| Board: 223 Dealer: S | North: | South: | | | | |
| Vul: EW | ♠ AQ875 | ★ 63 | West | North | East | |
| North HCP: 7 | ♥ 63 ♦ J | ▼ AK854 ♦ AQ96 | 1NT | ۸D | | 1♥ |
| South HCP: 14 Contract: 1N W | ♣ 108742 | ♣ J9 | 1111 | Ai | | |
| Board: 224 | North: | South: | | | | |
| Dealer: N Vul: None | ♠ A104 | ♠ QJ83 | West | North | Fast | South |
| North HCP: 14 | ♥ KJ5 | ♥ Q1096 | *** C St | 1 | 1NT | |
| South HCP: 5 Contract: 1N E | ◆ KQJ4 ◆ 987 | 1065★ 32 | | | | |
| | | | | | | |
| Board: 225 Dealer: S | North: | South: | | | _ | |
| Vul: NS | ★ 8643 | ♣ 72 | West | North | East | |
| North HCP: 4 | ♥ J1072 ♦ QJ764 | ♥ KQ653 ♦ K10 | 1NTT | 2•• | X | 1 ♥ |
| South HCP: 14 | ▼ Q J / Q 1 → | ♣ AQ73 | 1NT | 3 ▼ | Λ | AP |

| Board: 226 Dealer: N Vul: EW HCP: 12 | ★ K87▼ KJ9★ KQ108★ 963 | East Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 227 Dealer: S Vul: Both HCP: 4 | | West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first. |
| Board: 228 Dealer: N Vul: NS HCP: 12 | AQ106♥ QJ3↑ 7♠ QJ942 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first. |
| Board: 229 Dealer: S Vul: EW HCP: 9 | | West Bids 1NT if possible. Partner bids first. |
| Board: 230 Dealer: N Vul: Both HCP: 12 | ♠ 642♥ KJ8♠ AJ943♠ K8 | East Bids 1NT if possible. You bid first. |

| Board: 226 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E | North: ♠ K87 ♥ KJ9 ♦ KQ108 ♠ 963 | South: ♠ A932 ♥ Q742 ♦ J2 ♣ 1074 | West | North 1◆ | East 1NT | |
|---|--------------------------------------|--|-------------|---------------|---------------------|------------------------|
| Board: 227 Dealer: S Vul: Both North HCP: 4 South HCP: 12 Contract: 2N W | North: ♣ J83 ♥ Q763 ♣ J842 ♣ 98 | South: ♠ AQ10654 ♥ A10 ♠ 109 ♠ Q54 | West 1NT | North Pass | East 2NT | 1♠ |
| Board: 228 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3 • E | North: ♠ AQ106 ♥ QJ3 ♠ 7 ♠ QJ942 | South: ♠ K983 ▼ A7652 ♦ J6 ♣ 86 | 3 ♣¹ | 3C trans | 1NT 3♦ ² | South Pass AP diamonds |
| Board: 229 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♠ S | North: ◆ J864 ▼ J107 ◆ A42 ◆ QJ3 | South: ♠ K10953 ♥ Q43 ♠ K ♣ A1054 | West 1NT | North 2♠ | East AP | South 1♠ |
| Board: 230 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S | North: ♠ 642 ♥ KJ8 ♠ AJ943 ♣ K8 | South: ♠ AQJ1098 ♥ 104 ♠ Q5 ♠ 1063 | West AP | North 1 | East 1NT | |

| Board: 226 Dealer: N Vul: EW HCP: 7 | ★ A932♥ Q742◆ J2★ 1074 | East Bids 1NT if possible. Partner bids first. |
|---|--|--|
| Board: 227 Dealer: S Vul: Both HCP: 12 | AQ10654✓ A10109Q54 | West Bids 1NT if possible. East Bids 2NT if possible. You bid first. |
| Board: 228 Dealer: N Vul: NS HCP: 8 | ★ K983▼ A7652◆ J6◆ 86 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first. |
| Board: 229 Dealer: S Vul: EW HCP: 12 | ★ K10953♥ Q43♦ K★ A1054 | West Bids 1NT if possible. You bid first. |
| Board: 230 Dealer: N Vul: Both HCP: 9 | AQJ1098104Q51063 | East Bids 1NT if possible. Partner bids first. |

| Board: 226 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E | North: ♠ K87 ♥ KJ9 ♦ KQ108 ♠ 963 | South: ♠ A932 ♥ Q742 ♦ J2 ♣ 1074 | West | North 1◆ | East 1NT | |
|---|--------------------------------------|--|-------------|---------------|---------------------|------------------------|
| Board: 227 Dealer: S Vul: Both North HCP: 4 South HCP: 12 Contract: 2N W | North: ♣ J83 ♥ Q763 ♣ J842 ♣ 98 | South: ♠ AQ10654 ♥ A10 ♠ 109 ♠ Q54 | West 1NT | North Pass | East 2NT | 1♠ |
| Board: 228 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3 • E | North: ♠ AQ106 ♥ QJ3 ♠ 7 ♠ QJ942 | South: ♠ K983 ▼ A7652 ♦ J6 ♣ 86 | 3 ♣¹ | 3C trans | 1NT 3♦ ² | South Pass AP diamonds |
| Board: 229 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♠ S | North: ◆ J864 ▼ J107 ◆ A42 ◆ QJ3 | South: ♠ K10953 ♥ Q43 ♠ K ♣ A1054 | West 1NT | North 2♠ | East AP | South 1♠ |
| Board: 230 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S | North: ♠ 642 ♥ KJ8 ♠ AJ943 ♣ K8 | South: ♠ AQJ1098 ♥ 104 ♠ Q5 ♠ 1063 | West AP | North 1 | East 1NT | |

| Board: 231 Dealer: S Vul: None HCP: 9 | ♣ Q6♥ K986◆ 96♣ A8732 | West Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 232 Dealer: N Vul: EW HCP: 13 | ★ A9876♥ Q10★ KQ7★ Q43 | East Bids 1NT if possible. You bid first. |
| Board: 233 Dealer: S Vul: Both HCP: 9 | AQ10964✓ 51062K86 | West Bids 1NT if possible. Partner bids first. |
| Board: 234 Dealer: N Vul: None HCP: 13 | ★ KQ2♥ QJ1085♦ 6◆ KQ85 | East Bids 1NT if possible. You bid first. |
| Board: 235 Dealer: S Vul: NS HCP: 8 | ★ A1043★ 6432★ A32★ 86 | West Bids 1NT if possible. Partner bids first. |

| Board: 231 Dealer: S Vul: None North HCP: 9 | North: ♠ Q6 ♥ K986 | South: ♠ KJ8 ▼ 1073 | West | North | East | South 1 |
|--|---|---|------|-------|------|----------|
| South HCP: 12 Contract: 1N W | ◆ 96 ◆ A8732 | • KQJ85 • Q4 | 1NT | AP | | |
| Board: 232 Dealer: N | North: ♠ A9876 | South: ♠ QJ2 | West | North | East | South |
| Vul: EW North HCP: 13 South HCP: 7 Contract: 2♠ N | ♥ Q10 ♦ KQ7 ♣ Q43 | ▼ 742◆ J862◆ K85 | AP | 1♠ | 1NT | 2♠ |
| Board: 233 Dealer: S Vul: Both | North: ♠ AQ10964 ♥ 5 | South: ♠ K75 ♥ QJ74 | West | North | East | South 1♣ |
| North HCP: 9 South HCP: 12 Contract: 2♠ N | ◆ 1062 ◆ K86 | ◆ QJ8 ◆ QJ5 | 1NT | 2♠ | AP | |
| Board: 234 Dealer: N Vul: None | North: ♠ KQ2 | South: ◆ 954 | West | North | East | South |
| North HCP: 13 South HCP: 4 Contract: 3♥ N | ♥ QJ1085♦ 6♣ KQ85 | ♥ 9632♦ 10975♠ A7 | AP | 1♥ | 1NT | 3♥ |
| Board: 235 Dealer: S | North: ♠ A1043 | South: ♠ Q9875 | West | North | East | South |
| Vul: NS North HCP: 8 South HCP: 12 Contract: 2♠ S | ★ 6432★ A32★ 86 | ∨ K5 ♦ Q98 ♣ KQ5 | 1NT | 2♠ | AP | 1♠ |

| Board: 231 Dealer: S Vul: None HCP: 12 | ★ KJ8▼ 1073◆ KQJ85◆ Q4 | West Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 232 Dealer: N Vul: EW HCP: 7 | ♣ QJ2♥ 742◆ J862♣ K85 | East Bids 1NT if possible. Partner bids first. |
| Board: 233 Dealer: S Vul: Both HCP: 12 | ★ K75♥ QJ74◆ QJ8◆ QJ5 | West Bids 1NT if possible. You bid first. |
| Board: 234 Dealer: N Vul: None HCP: 4 | ♦ 954♥ 9632♦ 10975♠ A7 | East Bids 1NT if possible. Partner bids first. |
| Board: 235 Dealer: S Vul: NS HCP: 12 | ♣ Q9875♥ K5◆ Q98♣ KQ5 | West Bids 1NT if possible. You bid first. |

| Board: 231 Dealer: S Vul: None North HCP: 9 | North: ♠ Q6 ♥ K986 | South: ♠ KJ8 ▼ 1073 | West | North | East | South 1 |
|--|---|---|------|-------|------|----------|
| South HCP: 12 Contract: 1N W | ◆ 96 ◆ A8732 | • KQJ85 • Q4 | 1NT | AP | | |
| Board: 232 Dealer: N | North: ♠ A9876 | South: ♠ QJ2 | West | North | East | South |
| Vul: EW North HCP: 13 South HCP: 7 Contract: 2♠ N | ♥ Q10 ♦ KQ7 ♣ Q43 | ▼ 742◆ J862◆ K85 | AP | 1♠ | 1NT | 2♠ |
| Board: 233 Dealer: S Vul: Both | North: ♠ AQ10964 ♥ 5 | South: ♠ K75 ♥ QJ74 | West | North | East | South 1♣ |
| North HCP: 9 South HCP: 12 Contract: 2♠ N | ◆ 1062 ◆ K86 | ◆ QJ8 ◆ QJ5 | 1NT | 2♠ | AP | |
| Board: 234 Dealer: N Vul: None | North: ♠ KQ2 | South: ◆ 954 | West | North | East | South |
| North HCP: 13 South HCP: 4 Contract: 3♥ N | ♥ QJ1085♦ 6♣ KQ85 | ♥ 9632♦ 10975♠ A7 | AP | 1♥ | 1NT | 3♥ |
| Board: 235 Dealer: S | North: ♠ A1043 | South: ♠ Q9875 | West | North | East | South |
| Vul: NS North HCP: 8 South HCP: 12 Contract: 2♠ S | ★ 6432★ A32★ 86 | ∨ K5 ♦ Q98 ♣ KQ5 | 1NT | 2♠ | AP | 1♠ |

| Board: 236 Dealer: N Vul: Both HCP: 13 | ★ K986543▼ A2◆ Q4◆ A2 | East Bids 1NT if possible. East Bids 2♣ if possible. West Bids 3♣ if possible. You bid first. |
|---|--|--|
| Board: 237 Dealer: S Vul: None HCP: 7 | ♣97♥ K7632♦ J♣ QJ843 | West Bids 1NT if possible. Partner bids first. |
| Board: 238 Dealer: N Vul: NS HCP: 12 | ★ 5♥ 65♦ KJ653♣ AKJ96 | East Bids 1NT if possible. You bid first. |
| Board: 239 Dealer: S Vul: EW HCP: 8 | ♣ Q953♥ 104♦ 3♣ KQJ1082 | West Bids 1NT if possible. Partner bids first. |
| Board: 240 Dealer: N Vul: None HCP: 13 | ◆ 98♥ AJ862◆ A985◆ A8 | East Bids 1NT if possible. West Doubles 3♥ if possible. East Bids 3♠ if possible. You bid first. |

| Board: 236 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 3♠ N | North: ♠ K986543 ♥ A2 • Q4 ♣ A2 | South: ♠ A7 ♥ Q643 ♠ K10975 ♣ J9 | West Pass 3♣ | North 1♠ Pass 3♠ | East 1NT 2♣ AP | South X 2 • |
|--|---------------------------------------|--------------------------------------|---------------------|---------------------|-------------------------|-------------|
| Board: 237 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W | North: ◆ 97 ▼ K7632 ◆ J ◆ QJ843 | South: ♠ KJ8 ♥ J4 ♠ K10973 ♣ A92 | West 1NT | North AP | East | South 1♦ |
| Board: 238 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ S | North: | South: ♠ AK432 ♥ Q1073 ♦ 42 ♣ 52 | West AP | North 1◆ | East 1NT | |
| Board: 239 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2 S | North: ♠ Q953 ♥ 104 ♦ 3 ♣ KQJ1082 | South: ♠ K6 ♥ QJ986 ♠ AQJ64 ♣ 5 | West 1NT Pass | North 2♣ 2♥ | East Pass AP | 1♥ |
| Board: 240 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 3♠ E | North: | South: | West X | North 1♥ Pass | East 1NT 3♠ | South 3♥ AP |

| Board: 236 Dealer: N Vul: Both HCP: 10 | ♣ A7 ♥ Q643 ♦ K10975 ♣ J9 | East Bids 1NT if possible. East Bids 2♣ if possible. West Bids 3♣ if possible. Partner bids first. |
|---|--|--|
| Board: 237 Dealer: S Vul: None HCP: 12 | ★ KJ8♥ J4◆ K10973◆ A92 | West Bids 1NT if possible. You bid first. |
| Board: 238 Dealer: N Vul: NS HCP: 9 | ♠ AK432♥ Q1073♦ 42♠ 52 | East Bids 1NT if possible. Partner bids first. |
| Board: 239 Dealer: S Vul: EW HCP: 13 | ★ K6♥ QJ986◆ AQJ64◆ 5 | West Bids 1NT if possible. You bid first. |
| Board: 240 Dealer: N Vul: None HCP: 6 | ◆ 53♥ Q1054◆ J42◆ K1094 | East Bids 1NT if possible. West Doubles 3♥ if possible. East Bids 3♠ if possible. Partner bids first. |

| Board: 236 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 3♠ N | North: ♠ K986543 ♥ A2 • Q4 ♣ A2 | South: ♠ A7 ♥ Q643 ♠ K10975 ♣ J9 | West Pass 3♣ | North 1♠ Pass 3♠ | East 1NT 2♣ AP | South X 2 • |
|--|---------------------------------------|--------------------------------------|---------------------|---------------------|-------------------------|-------------|
| Board: 237 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W | North: ◆ 97 ▼ K7632 ◆ J ◆ QJ843 | South: ♠ KJ8 ♥ J4 ♠ K10973 ♣ A92 | West 1NT | North AP | East | South 1♦ |
| Board: 238 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ S | North: | South: ♠ AK432 ♥ Q1073 ♦ 42 ♣ 52 | West AP | North 1◆ | East 1NT | |
| Board: 239 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2 S | North: ♠ Q953 ♥ 104 ♦ 3 ♣ KQJ1082 | South: ♠ K6 ♥ QJ986 ♠ AQJ64 ♣ 5 | West 1NT Pass | North 2♣ 2♥ | East Pass AP | 1♥ |
| Board: 240 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 3♠ E | North: | South: | West X | North 1♥ Pass | East 1NT 3♠ | South 3♥ AP |

| Board: 241 Dealer: S Vul: NS HCP: 6 | ★ K963♥ QJ82◆ 752◆ 104 | West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first. |
|---|--|---|
| Board: 242 Dealer: N Vul: EW HCP: 17 | AJ9876✓ A84AAA | East Bids 1NT if possible. You bid first. |
| Board: 243 Dealer: S Vul: Both HCP: 10 | 10♥ Q9432◆ A8632◆ A6 | West Bids 1NT if possible. Partner bids first. |
| Board: 244 Dealer: N Vul: NS HCP: 13 | ▶ J642♥ KQJ74◆ QJ7♣ K | East Bids 1NT if possible. You bid first. |
| Board: 245 Dealer: S Vul: EW HCP: 7 | ♦ 974 ♥ A543 ♦ 3 ♣ QJ1042 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first. |
| | | |

| Board: 241 Dealer: S Vul: NS North HCP: 6 South HCP: 15 Contract: 3 S | North: ♠ K963 ♥ QJ82 ♦ 752 ♣ 104 | South: ♠ AJ84 ♥ 7 ♠ KQ106 ♠ AJ98 | 1NT 2♥ Pass AP | North Pass Pass 3 1 | 2♦ Pass Pass | 1 ◆ Pass 2 ◆ 3 ◆ |
|---|--------------------------------------|---------------------------------------|-------------------------|-----------------------|--------------------|------------------|
| Board: 242 Dealer: N Vul: EW North HCP: 17 South HCP: 6 Contract: 3♠ N | North: ♠ AJ9876 ♥ A84 ♠ A ♣ A94 | South: ♣ 3 ♥ K975 • Q10652 ♣ J53 | West Pass | North 1♠ 3♠ | | South Pass |
| Board: 243 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 2♠ S | North: ♠ 10 ♥ Q9432 ♠ A8632 ♣ A6 | South: ♠ AQJ872 ♥ AJ ♠ 74 ♣ J92 | | North 2♥ | East Pass | 1♠ |
| Board: 244 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E | North: | South: ★ K10973 ▼ 6 ◆ 94 ♣ Q10953 | West | North 1♥ | East 1NT | South AP |
| Board: 245 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2♠ W | North: ◆ 974 ▼ A543 ◆ 3 ◆ QJ1042 | South: ♠ Q3 ♥ 72 ♠ AQJ1065 ♣ K65 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1 Pass |

| Board: 241 Dealer: S Vul: NS HCP: 15 | AJ847KQ106AJ98 | West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first. |
|---|---|---|
| Board: 242 Dealer: N Vul: EW HCP: 6 | ★3★ K975◆ Q10652★ J53 | East Bids 1NT if possible. Partner bids first. |
| Board: 243 Dealer: S Vul: Both HCP: 13 | AQJ872✓ AJ74✓ J92 | West Bids 1NT if possible. You bid first. |
| Board: 244 Dealer: N Vul: NS HCP: 5 | ★K10973★ 6◆ 94◆ Q10953 | East Bids 1NT if possible. Partner bids first. |
| Board: 245 Dealer: S Vul: EW HCP: 12 | ♣ Q3♥ 72♦ AQJ1065♣ K65 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first. |

| Board: 241 Dealer: S Vul: NS North HCP: 6 South HCP: 15 Contract: 3 S | North: ♠ K963 ♥ QJ82 ♦ 752 ♣ 104 | South: ♠ AJ84 ♥ 7 ♠ KQ106 ♠ AJ98 | 1NT 2♥ Pass AP | North Pass Pass 3 1 | 2♦ Pass Pass | 1 ◆ Pass 2 ◆ 3 ◆ |
|---|--------------------------------------|---------------------------------------|-------------------------|-----------------------|--------------------|------------------|
| Board: 242 Dealer: N Vul: EW North HCP: 17 South HCP: 6 Contract: 3♠ N | North: ♠ AJ9876 ♥ A84 ♠ A ♣ A94 | South: ♣ 3 ♥ K975 • Q10652 ♣ J53 | West Pass | North 1♠ 3♠ | | South Pass |
| Board: 243 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 2♠ S | North: ♠ 10 ♥ Q9432 ♠ A8632 ♣ A6 | South: ♠ AQJ872 ♥ AJ ♠ 74 ♣ J92 | | North 2♥ | East Pass | 1♠ |
| Board: 244 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E | North: | South: ★ K10973 ▼ 6 ◆ 94 ♣ Q10953 | West | North 1♥ | East 1NT | South AP |
| Board: 245 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2♠ W | North: ◆ 974 ▼ A543 ◆ 3 ◆ QJ1042 | South: ♠ Q3 ♥ 72 ♠ AQJ1065 ♣ K65 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1 Pass |

| Board: 246 Dealer: N Vul: Both HCP: 14 | ♠ 9♥ KJ♦ A10652♠ AQ865 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first. |
|---|---|---|
| Board: 247 Dealer: S Vul: None HCP: 9 | 42★ K10942◆ Q10★ KJ73 | West Bids 1NT if possible. Partner bids first. |
| Board: 248 Dealer: N Vul: EW HCP: 14 | ♠ K ♥ KQ1052 ♦ QJ6 ♣ QJ107 | East Bids 1NT if possible. You bid first. |
| Board: 249 Dealer: S Vul: Both HCP: 9 | ★ A9632★ 764★ KQ93★ 5 | West Bids 1NT if possible. Partner bids first. |
| Board: 250 Dealer: N Vul: None HCP: 12 | ♣ J73♥ A94♦ 10♣ AQJ975 | East Bids 1NT if possible. West Doubles Pass if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first. |

| Board: 246 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 3 N | North: | South: ♠ KJ84 ♥ A1094 ♦ 7 ♣ 10972 | West 2♥ Pass | North 1♦ Pass 3♣ | | South Pass Pass |
|---|---------------------------------------|---------------------------------------|---------------------|---------------------|--------------------|-----------------------|
| Board: 247 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 3 N | North: | South: ♠ AQJ85 ♥ A86 ♦ J3 ♠ Q65 | West 1NT AP | North 2♥ | East Pass | 1♠ |
| Board: 248 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 2 N | North: ♠ K ♥ KQ1052 ♠ QJ6 ♠ QJ107 | South: ♠ Q9654 ♥ J84 ♦ 10 ♠ A853 | West AP | North 1♥ | East 1NT | |
| Board: 249 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 44 N | North: ♠ A9632 ♥ 764 ♠ KQ93 ♣ 5 | South: ♠ KJ7 ♥ K109 ♠ 2 ♣ AQ10984 | West 1NT Pass | North 2♠ 4♠ | East Pass AP | 1♣ |
| Board: 250 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 3♥ E | North: ♣ J73 ✔ A94 ♣ 10 ♣ AQJ975 | South: ♠ Q842 ♥ 108 ♠ A9743 ♠ 64 | West Pass X 3♥ | North 1♣ 2♣ Pass AP | 1NT | South Pass Pass 3. |

| Board: 246 Dealer: N Vul: Both HCP: 8 | ★ KJ84★ A1094★ 7★ 10972 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first. |
|---|--|--|
| Board: 247 Dealer: S Vul: None HCP: 14 | AQJ85✓ A86J3Q65 | West Bids 1NT if possible. You bid first. |
| Board: 248 Dealer: N Vul: EW HCP: 7 | ◆ Q9654▼ J84◆ 10◆ A853 | East Bids 1NT if possible. Partner bids first. |
| Board: 249 Dealer: S Vul: Both HCP: 13 | ★ KJ7 ♥ K109 ♦ 2 ♣ AQ10984 | West Bids 1NT if possible. You bid first. |
| Board: 250 Dealer: N Vul: None HCP: 6 | ◆ Q842▼ 108◆ A9743◆ 64 | East Bids 1NT if possible. West Doubles Pass if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first. |

| Board: 246 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 3 N | North: | South: ♠ KJ84 ♥ A1094 ♦ 7 ♣ 10972 | West 2♥ Pass | North 1♦ Pass 3♣ | | South Pass Pass |
|---|---------------------------------------|---------------------------------------|---------------------|---------------------|--------------------|-----------------------|
| Board: 247 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 3 N | North: | South: ♠ AQJ85 ♥ A86 ♦ J3 ♠ Q65 | West 1NT AP | North 2♥ | East Pass | 1♠ |
| Board: 248 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 2 N | North: ♠ K ♥ KQ1052 ♠ QJ6 ♠ QJ107 | South: ♠ Q9654 ♥ J84 ♦ 10 ♠ A853 | West AP | North 1♥ | East 1NT | |
| Board: 249 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 44 N | North: ♠ A9632 ♥ 764 ♠ KQ93 ♣ 5 | South: ♠ KJ7 ♥ K109 ♠ 2 ♣ AQ10984 | West 1NT Pass | North 2♠ 4♠ | East Pass AP | 1♣ |
| Board: 250 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 3♥ E | North: ♣ J73 ✔ A94 ♣ 10 ♣ AQJ975 | South: ♠ Q842 ♥ 108 ♠ A9743 ♠ 64 | West Pass X 3♥ | North 1♣ 2♣ Pass AP | 1NT | South Pass Pass 3. |

| Board: 251 Dealer: S Vul: NS HCP: 6 | ♣9 ▼ AQ874 ◆ 1083 ♣ 10943 | West Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 252 Dealer: N Vul: Both HCP: 12 | AQ72♥ 962♦ 3AQ764 | East Bids 1NT if possible. You bid first. |
| Board: 253 Dealer: S Vul: None HCP: 10 | ♣ 7♥ AJ104◆ J62♣ A10832 | West Bids 1NT if possible. West Redoubles if possible. East Bids 2♣ if possible. Partner bids first. |
| Board: 254 Dealer: N Vul: NS HCP: 12 | ★ A10642▼ 86◆ A7★ A986 | East Bids 1NT if possible. You bid first. |
| Board: 255 Dealer: S Vul: EW HCP: 8 | ★ AJ6542▼ K1085◆ 3◆ 82 | West Bids 1NT if possible. East Doubles 2♠ if possible. Partner bids first. |

| Board: 251 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W | North: ♣ 9 ▼ AQ874 • 1083 ♣ 10943 | South: ♠ AQ742 ♥ K52 ♦ J54 ♣ Q6 | West 1NT | North AP | East | South 1♠ |
|---|---------------------------------------|---------------------------------------|-------------|-------------|-------------|--------------------|
| Board: 252 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E | North: ♠ AQ72 ♥ 962 ♦ 3 ♠ AQ764 | South: ♠ 8 ♥ K8754 ♠ A1052 ♠ J98 | West | North 1♣ | East 1NT | |
| Board: 253 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3♠ S | North: ♣ 7 ▼ AJ104 ◆ J62 ♣ A10832 | South: ♠ AK9632 ♥ Q8 ♠ K7 ♣ Q76 | 1NT | | Pass | 1 ♠ Pass |
| Board: 254 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 1NX E | North: ♠ A10642 ♥ 86 ♠ A7 ♣ A986 | South: ♠ K7 ♥ QJ74 ♦ 102 ♣ KJ1075 | West AP | North 1♠ | East 1NT | |
| Board: 255 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2•X N | North: ♠ AJ6542 ♥ K1085 ♦ 3 ♣ 82 | South: ♠ K83 ▼ 32 ♠ AJ965 ♣ A109 | West 1NT | North 2♠ | East X | South 1 AP |

| Board: 251 Dealer: S Vul: NS HCP: 12 | AQ742K52J54Q6 | West Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 252 Dealer: N Vul: Both HCP: 8 | ♣8 ♥ K8754 ♦ A1052 ♣ J98 | East Bids 1NT if possible. Partner bids first. |
| Board: 253 Dealer: S Vul: None HCP: 14 | ♠ AK9632♥ Q8♠ K7♠ Q76 | West Bids 1NT if possible. West Redoubles if possible. East Bids 2♣ if possible. You bid first. |
| Board: 254 Dealer: N Vul: NS HCP: 10 | ♠ K7 ♥ QJ74 ♦ 102 ♣ KJ1075 | East Bids 1NT if possible. Partner bids first. |
| Board: 255 Dealer: S Vul: EW HCP: 12 | ★ K83▼ 32◆ AJ965◆ A109 | West Bids 1NT if possible. East Doubles 2♠ if possible. You bid first. |

| Board: 251 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W | North: ♣ 9 ▼ AQ874 • 1083 ♣ 10943 | South: ♠ AQ742 ♥ K52 ♦ J54 ♣ Q6 | West 1NT | North AP | East | South 1♠ |
|---|---------------------------------------|---------------------------------------|-------------|-------------|-------------|--------------------|
| Board: 252 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E | North: ♠ AQ72 ♥ 962 ♦ 3 ♠ AQ764 | South: ♠ 8 ♥ K8754 ♠ A1052 ♠ J98 | West | North 1♣ | East 1NT | |
| Board: 253 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3♠ S | North: ♣ 7 ▼ AJ104 ◆ J62 ♣ A10832 | South: ♠ AK9632 ♥ Q8 ♠ K7 ♣ Q76 | 1NT | | Pass | 1 ♠ Pass |
| Board: 254 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 1NX E | North: ♠ A10642 ♥ 86 ♠ A7 ♣ A986 | South: ♠ K7 ♥ QJ74 ♦ 102 ♣ KJ1075 | West AP | North 1♠ | East 1NT | |
| Board: 255 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2•X N | North: ♠ AJ6542 ♥ K1085 ♦ 3 ♣ 82 | South: ♠ K83 ▼ 32 ♠ AJ965 ♣ A109 | West 1NT | North 2♠ | East X | South 1 AP |

| Board: 256 Dealer: N Vul: None HCP: 12 | AJ76✓ A94✓ J97✓ Q54 | East Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 257 Dealer: S Vul: NS HCP: 8 | ♣8 ▼ AK742 ◆ 7 ♣ J108752 | West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first. |
| Board: 258 Dealer: N Vul: EW HCP: 13 | ♦ K7 ♥ K42 ♦ AK1093 ♣ 1098 | East Bids 1NT if possible. You bid first. |
| Board: 259 Dealer: S Vul: Both HCP: 10 | ♦ Q3 ♥ Q86432 ♦ Q ♣ KJ106 | West Bids 1NT if possible. Partner bids first. |
| Board: 260 Dealer: N Vul: NS HCP: 13 | ★ KQ942★ KJ8★ K★ J1096 | East Bids 1NT if possible. You bid first. |

| Board: 256 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 1N E | North: ♠ AJ76 ♥ A94 ♠ J97 ♣ Q54 | South: ♠ Q1032 ♥ QJ87 ♦ 32 ♠ A63 | West | North 1♣ | East 1NT | |
|--|---------------------------------------|--|-----------------|---------------|-------------|--------------------------|
| Board: 257 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 3•X W | North: ♠ 8 ♥ AK742 ♠ 7 ♣ J108752 | South: ♠ AQ10753 ♥ Q3 ♠ Q64 ♠ A3 | West 1NT 3 AP | North 2♣ Pass | | 1 ♠ 2 ♠ |
| Board: 258 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 1N E | North: ♠ K7 ♥ K42 ♠ AK1093 ♣ 1098 | South: | West | North 1◆ | East 1NT | |
| Board: 259 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2 \(\neq \) N | North: ♠ Q3 ♥ Q86432 ♠ Q ♠ KJ106 | South: ♠ A872 ♥ 1095 ♠ A985 ♣ A3 | West 1NT | North 2♥ | East AP | South 1♦ |
| Board: 260 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2 N | North: ♠ KQ942 ♥ KJ8 ♠ K ♣ J1096 | South: ▲ J106 ♥ Q9754 ♦ AQJ7 ♣ 7 | West AP | North 1♠ | East 1NT | |

| Board: 256 Dealer: N Vul: None HCP: 9 | ◆ Q1032◆ QJ87◆ 32◆ A63 | East Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 257 Dealer: S Vul: NS HCP: 14 | AQ10753Q3Q64A3 | West Bids 1NT if possible. West Bids 3♦ if possible. You bid first. |
| Board: 258 Dealer: N Vul: EW HCP: 5 | ◆ Q8653♥ 975◆ 8◆ K743 | East Bids 1NT if possible. Partner bids first. |
| Board: 259 Dealer: S Vul: Both HCP: 12 | ▲ A872▼ 1095◆ A985◆ A3 | West Bids 1NT if possible. You bid first. |
| Board: 260 Dealer: N Vul: NS HCP: 10 | J106♥ Q9754◆ AQJ7♣ 7 | East Bids 1NT if possible. Partner bids first. |

| Board: 256 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 1N E | North: ♠ AJ76 ♥ A94 ♠ J97 ♣ Q54 | South: ♠ Q1032 ♥ QJ87 ♦ 32 ♠ A63 | West | North 1♣ | East 1NT | |
|--|---------------------------------------|--|-----------------|---------------|-------------|--------------------------|
| Board: 257 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 3•X W | North: ♠ 8 ♥ AK742 ♠ 7 ♣ J108752 | South: ♠ AQ10753 ♥ Q3 ♠ Q64 ♠ A3 | West 1NT 3 AP | North 2♣ Pass | | 1 ♠ 2 ♠ |
| Board: 258 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 1N E | North: ♠ K7 ♥ K42 ♠ AK1093 ♣ 1098 | South: | West | North 1◆ | East 1NT | |
| Board: 259 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2 \(\neq \) N | North: ♠ Q3 ♥ Q86432 ♠ Q ♠ KJ106 | South: ♠ A872 ♥ 1095 ♠ A985 ♣ A3 | West 1NT | North 2♥ | East AP | South 1♦ |
| Board: 260 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2 N | North: ♠ KQ942 ♥ KJ8 ♠ K ♣ J1096 | South: ▲ J106 ♥ Q9754 ♦ AQJ7 ♣ 7 | West AP | North 1♠ | East 1NT | |

| Board: 261 Dealer: S Vul: EW HCP: 8 | ♦ 86 ♥ AJ98 ♦ Q10842 ♣ J8 | West Bids 1NT if possible. Partner bids first. |
|---|---|--|
| Board: 262 Dealer: N Vul: Both HCP: 16 | | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first. |
| Board: 263 Dealer: S Vul: None HCP: 12 | ♣ J ♥ Q1083 ♦ AKQ105 ♣ 1074 | West Bids 1NT if possible. West Redoubles if possible. East Bids 2♣ if possible. Partner bids first. |
| Board: 264 Dealer: N Vul: EW HCP: 12 | ◆ 97♥ Q85◆ A865◆ AQ73 | East Bids 1NT if possible. You bid first. |
| Board: 265 Dealer: S Vul: Both HCP: 6 | ♠ 652♥ 8632♠ A1096♠ Q3 | West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. Partner bids first. |

| Board: 261 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 24 S | North: ♠ 86 ♥ AJ98 ♦ Q10842 ♣ J8 | South: ♠ KQ10432 ♥ 432 ♠ A5 ♣ A2 | | North Pass | East Pass | 1♠ |
|--|--|---------------------------------------|--------------|---------------|---------------------|---------------|
| Board: 262 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3 • E | North: | South: ♠ K10952 ♥ Q9876 • 97 ♣ 4 | 3 ♣ ¹ | | 1NT 3♦ ² | Pass |
| Board: 263 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 3N S | North: ♣ J ♥ Q1083 • AKQ105 ♣ 1074 | South: ♠ AQ753 ♥ KJ9 ♦ J62 ♣ Q6 | | | Pass 2♣² | 1♠ |
| Board: 264 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E | North: ◆ 97 ▼ Q85 ◆ A865 ◆ AQ73 | South: ♠ K10532 ♥ A7642 ♦ — ♣ J95 | West | North 1◆ | East 1NT | |
| Board: 265 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 3 W | North: ♠ 652 ♥ 8632 ♠ A1096 ♣ Q3 | South: ♠ AQ974 ♥ AJ4 ♦ — ♣ J10985 | West 1NT 3♣ | North 2♣ AP | East X | South 1♠ Pass |

| Board: 261 Dealer: S Vul: EW HCP: 13 | ★ KQ10432★ 432★ A5★ A2 | West Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 262 Dealer: N Vul: Both HCP: 5 | ★ K10952♥ Q9876◆ 97◆ 4 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first. |
| Board: 263 Dealer: S Vul: None HCP: 13 | AQ753KJ9J62Q6 | West Bids 1NT if possible. West Redoubles if possible. East Bids 2♣ if possible. You bid first. |
| Board: 264 Dealer: N Vul: EW HCP: 8 | ★ K10532▼ A7642◆ —◆ J95 | East Bids 1NT if possible. Partner bids first. |
| Board: 265 Dealer: S Vul: Both HCP: 12 | AQ974✓ AJ4✓ —✓ J10985 | West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♣ if possible. You bid first. |

| Board: 261 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 24 S | North: ♠ 86 ♥ AJ98 ♦ Q10842 ♣ J8 | South: ♠ KQ10432 ♥ 432 ♠ A5 ♣ A2 | | North Pass | East Pass | 1♠ |
|--|--|---------------------------------------|--------------|---------------|---------------------|---------------|
| Board: 262 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3 • E | North: | South: ♠ K10952 ♥ Q9876 • 97 ♣ 4 | 3 ♣ ¹ | | 1NT 3♦ ² | Pass |
| Board: 263 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 3N S | North: ♣ J ♥ Q1083 • AKQ105 ♣ 1074 | South: ♠ AQ753 ♥ KJ9 ♦ J62 ♣ Q6 | | | Pass 2♣² | 1♠ |
| Board: 264 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E | North: ◆ 97 ▼ Q85 ◆ A865 ◆ AQ73 | South: ♠ K10532 ♥ A7642 ♦ — ♣ J95 | West | North 1◆ | East 1NT | |
| Board: 265 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 3 W | North: ♠ 652 ♥ 8632 ♠ A1096 ♣ Q3 | South: ♠ AQ974 ♥ AJ4 ♦ — ♣ J10985 | West 1NT 3♣ | North 2♣ AP | East X | South 1♠ Pass |

| Board: 266 Dealer: N Vul: None HCP: 14 | A85✓ A109863✓ Q9A7 | East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. You bid first. |
|---|---|--|
| Board: 267 Dealer: S Vul: NS HCP: 10 | ★ 7▼ K1052★ A107★ K10763 | West Bids 1NT if possible. Partner bids first. |
| Board: 268 Dealer: N Vul: Both HCP: 13 | ♣— ♥ A754 • Q2 • AQJ10974 | East Bids 1NT if possible. You bid first. |
| Board: 269 Dealer: S Vul: None HCP: 9 | ▲ A765✓ KQ764◆ 5▲ 1097 | West Bids 1NT if possible. Partner bids first. |
| Board: 270 Dealer: N Vul: NS HCP: 15 | ★ KQJ104▼ KQ854◆ A10◆ 8 | East Bids 1NT if possible. You bid first. |

| Board: 266 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 3▼ N | North: ◆ A85 ◆ A109863 ◆ Q9 ◆ A7 | South: ♠ Q94 ♥ Q72 ♦ J62 ♣ 10853 | West X Pass | North 1♥ Pass 3♥ | East 1NT 2♠ AP | South 2♥ Pass |
|---|--|---------------------------------------|--------------------|-------------------|-------------------------|---------------|
| Board: 267 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 1NX W | North: ♣ 7 ♥ K1052 ♠ A107 ♣ K10763 | South: ♠ AQ1032 ♥ A4 ♦ J96 ♠ Q42 | West 1NT | North X | East AP | South 1♣ |
| Board: 268 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 3 N | North: ♣ — ▼ A754 • Q2 ♣ AQJ10974 | South: ♠ AQJ1042 ♥ J96 ♦ 1084 ♣ 2 | West Pass | North 1♣ 3♣ | East 1NT AP | |
| Board: 269 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2 N | North: ♠ A765 ♥ KQ764 ♦ 5 ♠ 1097 | South: ♠ KQ ♥ 32 ♠ AJ10873 ♣ Q64 | West 1NT | North 2♥ | East AP | South 1 ◆ |
| Board: 270 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 3♠ N | North: ♠ KQJ104 ♥ KQ854 ♠ A10 ♣ 8 | South: ♣ 76 ♥ 9 • QJ962 ♣ Q10962 | West Pass AP | North 1♠ 3♥ | | Pass |

| Board: 266 Dealer: N Vul: None HCP: 5 | ◆ Q94◆ Q72◆ J62◆ 10853 | East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. Partner bids first. |
|---|---|--|
| Board: 267 Dealer: S Vul: NS HCP: 13 | AQ1032✓ A4J96AQ42 | West Bids 1NT if possible. You bid first. |
| Board: 268 Dealer: N Vul: Both HCP: 8 | AQJ1042J9610842 | East Bids 1NT if possible. Partner bids first. |
| Board: 269 Dealer: S Vul: None HCP: 12 | ♠ KQ ♥ 32 ♦ AJ10873 ♣ Q64 | West Bids 1NT if possible. You bid first. |
| Board: 270 Dealer: N Vul: NS HCP: 5 | ★76♥9◆QJ962★Q10962 | East Bids 1NT if possible. Partner bids first. |

| Board: 266 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 3▼ N | North: ◆ A85 ◆ A109863 ◆ Q9 ◆ A7 | South: ♠ Q94 ♥ Q72 ♦ J62 ♣ 10853 | West X Pass | North 1♥ Pass 3♥ | East 1NT 2♠ AP | South 2♥ Pass |
|---|--|---------------------------------------|--------------------|-------------------|-------------------------|---------------|
| Board: 267 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 1NX W | North: ♣ 7 ♥ K1052 ♠ A107 ♣ K10763 | South: ♠ AQ1032 ♥ A4 ♦ J96 ♠ Q42 | West 1NT | North X | East AP | South 1♣ |
| Board: 268 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 3 N | North: ♣ — ▼ A754 • Q2 ♣ AQJ10974 | South: ♠ AQJ1042 ♥ J96 ♦ 1084 ♣ 2 | West Pass | North 1♣ 3♣ | East 1NT AP | |
| Board: 269 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2 N | North: ♠ A765 ♥ KQ764 ♦ 5 ♠ 1097 | South: ♠ KQ ♥ 32 ♠ AJ10873 ♣ Q64 | West 1NT | North 2♥ | East AP | South 1 ◆ |
| Board: 270 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 3♠ N | North: ♠ KQJ104 ♥ KQ854 ♠ A10 ♣ 8 | South: ♣ 76 ♥ 9 • QJ962 ♣ Q10962 | West Pass AP | North 1♠ 3♥ | | Pass |

| Board: 271 Dealer: S Vul: EW HCP: 9 | ♣ 6 ♥ A952 ♦ A8765 ♣ J62 | West Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 272 Dealer: N Vul: None HCP: 14 | ★ AK▼ AK432◆ 10852◆ 54 | East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first. |
| Board: 273 Dealer: S Vul: NS HCP: 7 | ♣ QJ75♥ K1095◆ J97♣ 73 | West Bids 1NT if possible. Partner bids first. |
| Board: 274 Dealer: N Vul: EW HCP: 12 | ♣ KJ ♥ 1042 ♦ J62 ♣ AQJ108 | East Bids 1NT if possible. You bid first. |
| Board: 275 Dealer: S Vul: Both HCP: 8 | ★ 864▼ AKJ54◆ 7543★ 7 | West Bids 1NT if possible. Partner bids first. |

| Board: 271 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 1N W | North: ♠ 6 ♥ A952 ♠ A8765 ♣ J62 | South: ♠ KQ842 ♥ K87 ♦ J9 ♠ KQ3 | West 1NT | North AP | East | South 1♣ |
|---|---------------------------------------|--------------------------------------|-------------|-------------------------|-------------|----------|
| Board: 272 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 3♠ W | North: ♠ AK ♥ AK432 ♦ 10852 ♣ 54 | South: ♠ 1076 ♥ 865 ♦ J6 ♠ AKJ98 | West 2♠ 3♠ | North 1♥ 3♥ AP | 1NT | |
| Board: 273 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 1N W | North: ♠ QJ75 ♥ K1095 ♦ J97 ♣ 73 | South: ♠ A4 ♥ A87 ♠ KQ65 ♠ 10542 | West 1NT | North AP | East | South 1♦ |
| Board: 274 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 4♥ S | North: ♠ KJ ♥ 1042 ♦ J62 ♣ AQJ108 | South: | West AP | North 1♣ | East 1NT | |
| Board: 275 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2♠ S | North: | South: ♠ AQJ732 ♥ 92 ♠ Q82 ♣ A9 | West 1NT | North 2♠ | East AP | South 1♠ |

| Board: 271 Dealer: S Vul: EW HCP: 14 | ★ KQ842★ K87◆ J9★ KQ3 | West Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 272 Dealer: N Vul: None HCP: 9 | \$ 1076♥ 865♦ J6\$ AKJ98 | East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first. |
| Board: 273 Dealer: S Vul: NS HCP: 13 | ★ A4★ A87★ KQ65★ 10542 | West Bids 1NT if possible. You bid first. |
| Board: 274 Dealer: N Vul: EW HCP: 7 | 102✓ AQJ7653✓ 95✓ 72 | East Bids 1NT if possible. Partner bids first. |
| Board: 275 Dealer: S Vul: Both HCP: 13 | AQJ732♥ 92Q82A9 | West Bids 1NT if possible. You bid first. |

| Board: 271 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 1N W | North: ♠ 6 ♥ A952 ♠ A8765 ♣ J62 | South: ♠ KQ842 ♥ K87 ♦ J9 ♠ KQ3 | West 1NT | North AP | East | South 1♣ |
|---|---------------------------------------|--------------------------------------|-------------|-------------------------|-------------|----------|
| Board: 272 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 3♠ W | North: ♠ AK ♥ AK432 ♦ 10852 ♣ 54 | South: ♠ 1076 ♥ 865 ♦ J6 ♠ AKJ98 | West 2♠ 3♠ | North 1♥ 3♥ AP | 1NT | |
| Board: 273 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 1N W | North: ♠ QJ75 ♥ K1095 ♦ J97 ♣ 73 | South: ♠ A4 ♥ A87 ♠ KQ65 ♠ 10542 | West 1NT | North AP | East | South 1♦ |
| Board: 274 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 4♥ S | North: ♠ KJ ♥ 1042 ♦ J62 ♣ AQJ108 | South: | West AP | North 1♣ | East 1NT | |
| Board: 275 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2♠ S | North: | South: ♠ AQJ732 ♥ 92 ♠ Q82 ♣ A9 | West 1NT | North 2♠ | East AP | South 1♠ |

| Board: 276 Dealer: N Vul: NS HCP: 14 | ★ A87♥ KJ62★ K82★ K54 | East Bids 1NT if possible. West Bids 4♠ if possible. East Bids 5♠ if possible. You bid first. |
|---|---|---|
| Board: 277 Dealer: S Vul: EW HCP: 9 | ★ KJ963♥ 975★ A982♣ J | West Bids 1NT if possible. Partner bids first. |
| Board: 278 Dealer: N Vul: Both HCP: 13 | AQ654✓ 73AQJ653 | East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first. |
| Board: 279 Dealer: S Vul: None HCP: 10 | ★ A8542♥ Q64◆ —★ KJ632 | West Bids 1NT if possible. Partner bids first. |
| Board: 280 Dealer: N Vul: EW HCP: 13 | ♣ Q1073♥ 3♦ AQ9863♣ AJ | East Bids 1NT if possible. West Bids 2♠ if possible. You bid first. |

| Board: 276 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 5•X E | North: ♠ A87 ♥ KJ62 ♠ K82 ♣ K54 | South: ♠ K962 ♥ Q10984 ♦ 53 ♣ 82 | West 4♣¹ Pass 1. Mino | North 1 Pass X Drs | East 1NT 5• AP | South Pass Pass |
|---|--------------------------------------|--|--------------------------|-----------------------------|-------------------------|-----------------------|
| Board: 277 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2♥ S | North: ♠ KJ963 ♥ 975 ♠ A982 ♣ J | South: ♠ 107 ♥ AQ642 ♦ 6 ♠ AK985 | West 1NT | North 2♥ | East AP | South 1♥ |
| Board: 278 Dealer: N Vul: Both North HCP: 13 South HCP: 3 Contract: 4 E | North: ♠ AQ654 ♥ 73 ♠ A ♣ QJ653 | South: ♣ J1083 ♥ 52 • Q10854 ♣ 107 | West 4◆¹ 1. Texa | North 1♣ Pass | East 1NT 4♥ | South Pass AP |
| Board: 279 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2♠ N | North: ♠ A8542 ♥ Q64 ←— ♠ KJ632 | South: | West 1NT | North 2♣ | East AP | South 1♦ |
| Board: 280 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 3 N | North: ♠ Q1073 ♥ 3 ♠ AQ9863 ♠ AJ | South: | West 2♣ | North 1 ♦ 3 ♦ | East 1NT AP | South 2♥ |

| Board: 276 Dealer: N Vul: NS HCP: 5 | ★ K962 ♥ Q10984 ♦ 53 ♣ 82 | East Bids 1NT if possible. West Bids 4♠ if possible. East Bids 5♠ if possible. Partner bids first. |
|---|---|---|
| Board: 277 Dealer: S Vul: EW HCP: 13 | 107✓ AQ642♦ 6♠ AK985 | West Bids 1NT if possible. You bid first. |
| Board: 278 Dealer: N Vul: Both HCP: 3 | | East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. Partner bids first. |
| Board: 279 Dealer: S Vul: None HCP: 13 | ▲ J96♥ A1082◆ AQ82▲ Q9 | West Bids 1NT if possible. You bid first. |
| Board: 280 Dealer: N Vul: EW HCP: 7 | ♣ 5 ♥ QJ10862 ♦ J5 ♣ K864 | East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first. |

| Board: 276 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 5•X E | North: ♠ A87 ♥ KJ62 ♠ K82 ♣ K54 | South: ♠ K962 ♥ Q10984 ♦ 53 ♣ 82 | West 4♣¹ Pass 1. Mino | North 1 Pass X Drs | East 1NT 5• AP | South Pass Pass |
|---|--------------------------------------|--|--------------------------|-----------------------------|-------------------------|-----------------------|
| Board: 277 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2♥ S | North: ♠ KJ963 ♥ 975 ♠ A982 ♣ J | South: ♠ 107 ♥ AQ642 ♦ 6 ♠ AK985 | West 1NT | North 2♥ | East AP | South 1♥ |
| Board: 278 Dealer: N Vul: Both North HCP: 13 South HCP: 3 Contract: 4 E | North: ♠ AQ654 ♥ 73 ♠ A ♣ QJ653 | South: ♣ J1083 ♥ 52 • Q10854 ♣ 107 | West 4◆¹ 1. Texa | North 1♣ Pass | East 1NT 4♥ | South Pass AP |
| Board: 279 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2♠ N | North: ♠ A8542 ♥ Q64 ←— ♠ KJ632 | South: | West 1NT | North 2♣ | East AP | South 1♦ |
| Board: 280 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 3 N | North: ♠ Q1073 ♥ 3 ♠ AQ9863 ♠ AJ | South: | West 2♣ | North 1 ♦ 3 ♦ | East 1NT AP | South 2♥ |

| Board: 281 Dealer: S Vul: Both HCP: 7 | J84✓ KQ10975✓ 7✓ J62 | West Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 282 Dealer: N Vul: None HCP: 13 | ♣ J976♥ KQ5♦ AQ93♣ J7 | East Bids 1NT if possible. You bid first. |
| Board: 283 Dealer: S Vul: NS HCP: 5 | ♦ 965♥ —♦ K10653♠ Q7654 | West Bids 1NT if possible. Partner bids first. |
| Board: 284 Dealer: N Vul: Both HCP: 13 | ★ 2★ KJ2★ K10★ AQ109852 | East Bids 1NT if possible. You bid first. |
| Board: 285 Dealer: S Vul: None HCP: 8 | ★ A10965♥ 2◆ J82◆ K1042 | West Bids 1NT if possible. Partner bids first. |

| Board: 281 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 2 N | North: ♣ J84 ♥ KQ10975 ♠ 7 ♣ J62 | South: ♠ A1072 ♥ 32 ♠ Q943 ♣ AK4 | West 1NT | North 2♥ | East AP | South 1♦ |
|---|---------------------------------------|--------------------------------------|-------------------|---------------|-------------------|----------|
| Board: 282 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 2 S | North: ♣ J976 ♥ KQ5 ♠ AQ93 ♣ J7 | South: ♠ K1043 ♥ 2 ♦ 42 ♣ KQ9654 | West AP | North 1◆ | East 1NT | |
| Board: 283 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 3 S | North: | South: ♠ AKQ ♥ KQJ8763 ♦ 742 ♣ — | West 1NT AP | North Pass | East Pass | 1♥ |
| Board: 284 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 3 N | North: ♠ 2 ♥ KJ2 ♦ K10 ♠ AQ109852 | South: ♠ AK10873 ♥ 98 ♦ J942 ♣ 3 | West Pass | North 1♣ 3♣ | East 1NT AP | |
| Board: 285 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W | North: ♠ A10965 ♥ 2 ♦ J82 ♠ K1042 | South: ♠ Q ♥ KQJ8 ♠ KQ93 ♠ 8765 | West 1NT | North AP | East | South 1 |

| Board: 281 Dealer: S Vul: Both HCP: 13 | ★ A1072♥ 32◆ Q943◆ AK4 | West Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 282 Dealer: N Vul: None HCP: 8 | ★ K1043♥ 2♦ 42★ KQ9654 | East Bids 1NT if possible. Partner bids first. |
| Board: 283 Dealer: S Vul: NS HCP: 15 | ★ AKQ▼ KQJ8763◆ 742◆ — | West Bids 1NT if possible. You bid first. |
| Board: 284 Dealer: N Vul: Both HCP: 8 | ★ AK10873♥ 98◆ J942♣ 3 | East Bids 1NT if possible. Partner bids first. |
| Board: 285 Dealer: S Vul: None HCP: 13 | ♠ Q ♥ KQJ8 ♦ KQ93 ♠ 8765 | West Bids 1NT if possible. You bid first. |

| Board: 281 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 2 N | North: ♣ J84 ♥ KQ10975 ♠ 7 ♣ J62 | South: ♠ A1072 ♥ 32 ♠ Q943 ♣ AK4 | West 1NT | North 2♥ | East AP | South 1♦ |
|---|---------------------------------------|--------------------------------------|-------------------|---------------|-------------------|----------|
| Board: 282 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 2 S | North: ♣ J976 ♥ KQ5 ♠ AQ93 ♣ J7 | South: ♠ K1043 ♥ 2 ♦ 42 ♣ KQ9654 | West AP | North 1◆ | East 1NT | |
| Board: 283 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 3 S | North: | South: ♠ AKQ ♥ KQJ8763 ♦ 742 ♣ — | West 1NT AP | North Pass | East Pass | 1♥ |
| Board: 284 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 3 N | North: ♠ 2 ♥ KJ2 ♦ K10 ♠ AQ109852 | South: ♠ AK10873 ♥ 98 ♦ J942 ♣ 3 | West Pass | North 1♣ 3♣ | East 1NT AP | |
| Board: 285 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W | North: ♠ A10965 ♥ 2 ♦ J82 ♠ K1042 | South: ♠ Q ♥ KQJ8 ♠ KQ93 ♠ 8765 | West 1NT | North AP | East | South 1 |

| Board: 286 Dealer: N Vul: NS HCP: 12 | ★ A98743★ KQJ★ 10★ Q103 | East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. You bid first. |
|---|--|---|
| Board: 287 Dealer: S Vul: EW HCP: 7 | ♠ 63♥ 9♦ K10863♠ KJ854 | West Bids 1NT if possible. Partner bids first. |
| Board: 288 Dealer: N Vul: None HCP: 12 | ↓ J↓ 10542↓ Q763↓ AKQ7 | East Bids 1NT if possible. You bid first. |
| Board: 289 Dealer: S Vul: NS HCP: 9 | ▲ A98♥ K976◆ 8▲ Q9843 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first. |
| Board: 290 Dealer: N Vul: EW HCP: 14 | AQJ984QJA8542 | East Bids 1NT if possible. East Bids 3♦ if possible. You bid first. |

| Board: 286 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3♠ N | North: ♠ A98743 ♥ KQJ ♦ 10 ♠ Q103 | South: ♠ K65 ♥ 653 ♠ Q832 ♠ K95 | West X Pass | North 1♠ Pass 3♠ | East 1NT 3♦ AP | |
|---|---------------------------------------|--|-------------------|--------------------------------|-------------------------|---------------------|
| Board: 287 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2N N | North: ♠ 63 ♥ 9 ♠ K10863 ♠ KJ854 | South: ♠ KQJ98 ♥ A742 ♦ 54 ♣ Q3 | 1NT | North 2NT ¹ sual 2N | AP | South 1♣ |
| Board: 288 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2♠ S | North: ♣ J ▼ 10542 • Q763 ♣ AKQ7 | South: ♠ KQ9764 ♥ Q7 ♦ 85 ♠ 642 | West AP | North 1◆ | East 1NT | |
| Board: 289 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ W | North: ♠ A98 ♥ K976 ♦ 8 ♠ Q9843 | South: ♠ Q2 ♥ 103 ♠ KQJ102 ♠ A1062 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1 Pass |
| Board: 290 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 3 • E | North: ♠ AQJ984 ♥ Q ♦ J ♣ A8542 | South: ♣ 7 ▼ K109653 ◆ K1063 ♣ 109 | West Pass | North 1♠ 2♠ | East 1NT 3♦ | South Pass AP |

| Board: 286 Dealer: N Vul: NS HCP: 8 | ♦ K65 ♥ 653 ♦ Q832 ♣ K95 | East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. Partner bids first. |
|--|---|--|
| Board: 287 Dealer: S Vul: EW HCP: 12 | ★ KQJ98▼ A742◆ 54◆ Q3 | West Bids 1NT if possible. You bid first. |
| Board: 288 Dealer: N Vul: None HCP: 7 | ★ KQ9764♥ Q7◆ 85◆ 642 | East Bids 1NT if possible. Partner bids first. |
| Board: 289 Dealer: S Vul: NS HCP: 12 | ♣ Q2♥ 103◆ KQJ102♣ A1062 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first. |
| Board: 290 Dealer: N Vul: EW HCP: 6 | ♣7 ♥ K109653 ♦ K1063 ♣ 109 | East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first. |

| Board: 286 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3♠ N | North: ♠ A98743 ♥ KQJ ♦ 10 ♠ Q103 | South: ♠ K65 ♥ 653 ♠ Q832 ♠ K95 | West X Pass | North 1♠ Pass 3♠ | East 1NT 3♦ AP | |
|---|---------------------------------------|--|-------------------|--------------------------------|-------------------------|---------------------|
| Board: 287 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2N N | North: ♠ 63 ♥ 9 ♠ K10863 ♠ KJ854 | South: ♠ KQJ98 ♥ A742 ♦ 54 ♣ Q3 | 1NT | North 2NT ¹ sual 2N | AP | South 1♣ |
| Board: 288 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2♠ S | North: ♣ J ▼ 10542 • Q763 ♣ AKQ7 | South: ♠ KQ9764 ♥ Q7 ♦ 85 ♠ 642 | West AP | North 1◆ | East 1NT | |
| Board: 289 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ W | North: ♠ A98 ♥ K976 ♦ 8 ♠ Q9843 | South: ♠ Q2 ♥ 103 ♠ KQJ102 ♠ A1062 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1 Pass |
| Board: 290 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 3 • E | North: ♠ AQJ984 ♥ Q ♦ J ♣ A8542 | South: ♣ 7 ▼ K109653 ◆ K1063 ♣ 109 | West Pass | North 1♠ 2♠ | East 1NT 3♦ | South Pass AP |

| Board: 291 Dealer: S Vul: Both HCP: 8 | ♣ J ♥ Q6532 ♦ AJ1087 ♣ 86 | West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first. |
|---|---|---|
| Board: 292 Dealer: N Vul: NS HCP: 13 | ★ A3▼ K6◆ 852★ KQJ1084 | East Bids 1NT if possible. You bid first. |
| Board: 293 Dealer: S Vul: EW HCP: 8 | ★ 4♥ K98753◆ Q4◆ K654 | West Bids 1NT if possible. Partner bids first. |
| Board: 294 Dealer: N Vul: Both HCP: 12 | ▶ J87♥ AJ963◆ A86♣ Q3 | East Bids 1NT if possible. You bid first. |
| Board: 295 Dealer: S Vul: None HCP: 8 | ♣ Q654♥ A732◆ 872♣ Q8 | West Bids 1NT if possible. Partner bids first. |

| Board: 291 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 W | North: ♣ J ♥ Q6532 ♠ AJ1087 ♣ 86 | South: ♠ KQ6543 ♥ AJ ♦ 632 ♠ AJ | West 1NT 3♣ | North Pass AP | East Pass | 1♠ |
|--|--------------------------------------|---------------------------------------|--------------|-------------------|-------------------|----------|
| Board: 292 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2 N | North: ♠ A3 ♥ K6 ♦ 852 ♠ KQJ1084 | South: ♠ Q765 ♥ A1097 ♠ K6 ♠ 976 | West Pass | North 1♣ 2♣ | East 1NT AP | |
| Board: 293 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4 N | North: ♣ 4 ▼ K98753 ◆ Q4 ♣ K654 | South: ♠ KQJ65 ♥ Q1064 ♠ K7 ♣ A9 | West 1NT AP | North 2♥ | East Pass | 1♠ |
| Board: 294 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 S | North: | South: ♠ KQ10543 ♥ 7 ←— ♠ KJ9762 | West AP | North 1♥ | East 1NT | |
| Board: 295 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W | North: ♠ Q654 ♥ A732 ♠ 872 ♠ Q8 | South: ♠ K73 ♥ K108 ♠ AQ105 ♣ J95 | West 1NT | North AP | East | South 1♦ |

| Board: 291 Dealer: S Vul: Both HCP: 15 | ★ KQ6543★ AJ★ 632★ AJ | West Bids 1NT if possible. West Bids 3♣ if possible. You bid first. |
|---|--|---|
| Board: 292 Dealer: N Vul: NS HCP: 9 | ♣ Q765♥ A1097♦ K6♣ 976 | East Bids 1NT if possible. Partner bids first. |
| Board: 293 Dealer: S Vul: EW HCP: 15 | ★ KQJ65♥ Q1064★ K7★ A9 | West Bids 1NT if possible. You bid first. |
| Board: 294 Dealer: N Vul: Both HCP: 9 | ★ KQ10543▼ 7◆ —◆ KJ9762 | East Bids 1NT if possible. Partner bids first. |
| Board: 295 Dealer: S Vul: None HCP: 13 | ★ K73▼ K108◆ AQ105◆ J95 | West Bids 1NT if possible. You bid first. |

| Board: 291 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 W | North: ♣ J ♥ Q6532 ♠ AJ1087 ♣ 86 | South: ♠ KQ6543 ♥ AJ ♦ 632 ♠ AJ | West 1NT 3♣ | North Pass AP | East Pass | 1♠ |
|--|--------------------------------------|---------------------------------------|--------------|-------------------|-------------------|----------|
| Board: 292 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2 N | North: ♠ A3 ♥ K6 ♦ 852 ♠ KQJ1084 | South: ♠ Q765 ♥ A1097 ♠ K6 ♠ 976 | West Pass | North 1♣ 2♣ | East 1NT AP | |
| Board: 293 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4 N | North: ♣ 4 ▼ K98753 ◆ Q4 ♣ K654 | South: ♠ KQJ65 ♥ Q1064 ♠ K7 ♣ A9 | West 1NT AP | North 2♥ | East Pass | 1♠ |
| Board: 294 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 S | North: | South: ♠ KQ10543 ♥ 7 ←— ♠ KJ9762 | West AP | North 1♥ | East 1NT | |
| Board: 295 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W | North: ♠ Q654 ♥ A732 ♠ 872 ♠ Q8 | South: ♠ K73 ♥ K108 ♠ AQ105 ♣ J95 | West 1NT | North AP | East | South 1♦ |

| HCP: 15 ♣ AQ965 You bid first. | |
|--------------------------------|--|
| Board: 297 | |
| Board: 298 | |
| Board: 299 | |
| Board: 300 | |

| Board: 296 Dealer: N Vul: EW North HCP: 15 | North: ♠ J ♥ A762 | South: ★ K943 ♥ Q954 | West 2♥ | North 1♣ Pass | | South Pass Pass |
|---|--|---|-------------|---------------|-------------|-----------------------|
| South HCP: 5 Contract: 3♥ S | ◆ A105 ◆ AQ965 | ◆ 2 ◆ 10843 | Pass AP | X | Pass | 3♥ |
| Board: 297 Dealer: S Vul: Both | North: ♠ Q98543 | South: ♠ KJ | West | North | East | South 1♥ |
| North HCP: 5 South HCP: 12 Contract: 2N W | ◆ J8 ◆ Q10954 | ♥ QJ654 ♦ KQ92 ♣ 62 | 1NT | Pass | 2NT | |
| Board: 298 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E | North: ♣ J6 ♥ AK732 ♠ KJ104 ♣ 63 | South: ♠ A10754 ♥ 84 ♦ 32 ♠ A1098 | West | North 1♥ | East 1NT | |
| Board: 299 Dealer: S Vul: NS North HCP: 7 | North: ♠ A1084 ♥ 9 • Q1098754 | South: ♠ QJ9 ♥ KQJ642 ♠ A | West 1NT | North | East | South 1♥ AP |
| South HCP: 13 Contract: 4♣ E | ♣ Ĵ | ♣ 1076 | | | | |
| Board: 300 Dealer: N Vul: Both North HCP: 15 | North: ♠ K754 ▼ AQJ82 | South: ♣ J963 ♥ 10653 | West | North 1♥ | East 1NT | |
| South HCP: 7 Contract: 2 N | ♦ 3 ♣ AJ8 | ♦ K52 • K3 | AP | | | |

| Board: 296 Dealer: N Vul: EW HCP: 5 | ★ K943♥ Q954◆ 2◆ 10843 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first. |
|--|---|---|
| Board: 297 | ♠ KJ | West Bids 1NT if possible. |
| Dealer: S | ♥ QJ654 | East Bids 2NT if possible. |
| Vul: Both HCP: 12 | ♦ KQ92 • 62 | You bid first. |
| 1101.12 | 1 02 | Tou ord mon |
| Board: 298 | ♦ A10754 | Fact Ride 1NT if nescible |
| Dealer: N | ♥ 84 | East Bids 1NT if possible. |
| Vul: None | ♦ 32 | Partner bids first. |
| HCP: 8 | ♣ A1098 | Tarther olds mist. |
| Board: 299 | ♠ QJ9 | West Bids 1NT if possible. |
| Dealer: S | ♥ KQJ642 | East Bids 4♣ if possible. |
| Vul: NS | ♦ A | 1 |
| HCP: 13 | ♣ 1076 | You bid first. |
| Board: 300 | ♦ J963 | D . D. 1 . 1 . 1 . 1 . 1 . 1 . 1 . 1 . 1 |
| Dealer: N | ▼ 10653 | East Bids 1NT if possible. |
| Vul: Both | ♦ K52 | D - 4 1 : 1 - 6 - 4 |
| HCP: 7 | ♣ K3 | Partner bids first. |

| Board: 296 Dealer: N Vul: EW North HCP: 15 | North: ♠ J ♥ A762 | South: ★ K943 ♥ Q954 | West 2♥ | North 1♣ Pass | | South Pass Pass |
|---|--|---|-------------|---------------|-------------|-----------------------|
| South HCP: 5 Contract: 3♥ S | ◆ A105 ◆ AQ965 | ◆ 2 ◆ 10843 | Pass AP | X | Pass | 3♥ |
| Board: 297 Dealer: S Vul: Both | North: ♠ Q98543 | South: ♠ KJ | West | North | East | South 1♥ |
| North HCP: 5 South HCP: 12 Contract: 2N W | ◆ J8 ◆ Q10954 | ♥ QJ654 ♦ KQ92 ♣ 62 | 1NT | Pass | 2NT | |
| Board: 298 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E | North: ♣ J6 ♥ AK732 ♠ KJ104 ♣ 63 | South: ♠ A10754 ♥ 84 ♦ 32 ♠ A1098 | West | North 1♥ | East 1NT | |
| Board: 299 Dealer: S Vul: NS North HCP: 7 | North: ♠ A1084 ♥ 9 • Q1098754 | South: ♠ QJ9 ♥ KQJ642 ♠ A | West 1NT | North | East | South 1♥ AP |
| South HCP: 13 Contract: 4♣ E | ♣ Ĵ | ♣ 1076 | | | | |
| Board: 300 Dealer: N Vul: Both North HCP: 15 | North: ♠ K754 ▼ AQJ82 | South: ♣ J963 ♥ 10653 | West | North 1♥ | East 1NT | |
| South HCP: 7 Contract: 2 N | ♦ 3 ♣ AJ8 | ♦ K52 • K3 | AP | | | |

| Board: 301 Dealer: S Vul: None HCP: 8 | \$986♥ AKJ1095642\$8 | West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first. |
|--|--|---|
| Board: 302 Dealer: N Vul: NS HCP: 15 | AQ87643✓ 2AJ8A10 | East Bids 1NT if possible. East Bids 3♦ if possible. You bid first. |
| Board: 303 Dealer: S Vul: None HCP: 6 | ♦ 93♥ K732♦ 108♠ K10932 | West Bids 1NT if possible. Partner bids first. |
| Board: 304 Dealer: N Vul: NS HCP: 14 | ★ KJ543♥ Q7♦ K5♣ AJ54 | East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 2NT if possible. You bid first. |
| Board: 305 Dealer: S Vul: EW HCP: 10 | ★ K985 ♥ 3 ♦ A106 ♣ QJ1053 | West Bids 1NT if possible. East Bids 2♥ if possible. Partner bids first. |

| Board: 301 Dealer: S Vul: None | North: ♠ 986 ♥ AKJ1095 | South: ♠ K1053 ♥ Q | West 1NT | North 2 | East Pass | 1♦ |
|--|--|--------------------------------------|----------------------|---------------------|--------------------|-----------------------|
| North HCP: 8 South HCP: 12 Contract: 3♣X W | ◆ 642 ◆ 8 | ◆ AQJ3 ◆ 6543 | 3♣ AP | Pass | Pass | |
| Board: 302 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3♠ N | North: ♠ AQ87643 ♥ 2 ♠ AJ8 ♣ A10 | South: | West Pass Pass | North 1♠ 2♠ 3♠ | | South Pass Pass |
| Board: 303 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 1N W | North: | South: ♠ AK875 ♥ Q9 ♠ K63 ♣ J75 | West 1NT | North AP | East | South 1♠ |
| Board: 304 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2N E | North: ♠ KJ543 ♥ Q7 ♠ K5 ♠ AJ54 | South: ♠ Q108 ♥ KJ93 ♠ 8743 ♠ 63 | West X | North 1♠ Pass | East 1NT 2NT | 2♠ |
| Board: 305 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 3 S | North: ♠ K985 ♥ 3 ♦ A106 ♠ QJ1053 | South: ♠ A2 ♥ KJ10642 ♠ KJ95 ♣ 7 | West 1NT AP | North X | East 2♥ | South 1♥ 3♥ |

| Board: 301 | ♦ K1053 | West Bids 1NT if possible. |
|------------|------------------|------------------------------|
| Dealer: S | ♥ Q | West Bids 3♣ if possible. |
| Vul: None | ♦ AQJ3 | 1 |
| HCP: 12 | ♣ 6543 | You bid first. |
| | | |
| Board: 302 | ♦ 9 | East Bids 1NT if possible. |
| Dealer: N | ♥Q10953 | East Bids 3♦ if possible. |
| Vul: NS | ♦ 52 | r |
| HCP: 6 | ♣ KJ762 | Partner bids first. |
| | | |
| Board: 303 | ♦ AK875 | |
| Dealer: S | ♥ Q9 | West Bids 1NT if possible. |
| Vul: None | ♦ K63 | |
| HCP: 13 | ♣ J75 | You bid first. |
| | | |
| | | East Bids 1NT if possible. |
| Board: 304 | ♦ Q108 | West Doubles 2♠ if possible. |
| Dealer: N | ♥ KJ93 | East Bids 2NT if possible. |
| Vul: NS | ♦ 8743 | East Bras 21 (1 if possiore. |
| HCP: 6 | ♣ 63 | Partner bids first. |
| | | 1 01201101 0140 11220 |
| | | |
| Board: 305 | ♠ A2 | West Bids 1NT if possible. |
| Dealer: S | ♥ KJ10642 | East Bids 2♥ if possible. |
| Vul: EW | ♦ KJ95 | |
| HCP: 12 | ♣ 7 | You bid first. |
| | | |

| Board: 301 Dealer: S Vul: None | North: ♠ 986 ♥ AKJ1095 | South: ♠ K1053 ♥ Q | West 1NT | North 2 | East Pass | 1♦ |
|--|--|--------------------------------------|----------------------|---------------------|--------------------|-----------------------|
| North HCP: 8 South HCP: 12 Contract: 3♣X W | ◆ 642 ◆ 8 | ◆ AQJ3 ◆ 6543 | 3♣ AP | Pass | Pass | |
| Board: 302 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3♠ N | North: ♠ AQ87643 ♥ 2 ♠ AJ8 ♣ A10 | South: | West Pass Pass | North 1♠ 2♠ 3♠ | | South Pass Pass |
| Board: 303 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 1N W | North: | South: ♠ AK875 ♥ Q9 ♠ K63 ♣ J75 | West 1NT | North AP | East | South 1♠ |
| Board: 304 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2N E | North: ♠ KJ543 ♥ Q7 ♠ K5 ♠ AJ54 | South: ♠ Q108 ♥ KJ93 ♠ 8743 ♠ 63 | West X | North 1♠ Pass | East 1NT 2NT | 2♠ |
| Board: 305 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 3 S | North: ♠ K985 ♥ 3 ♦ A106 ♠ QJ1053 | South: ♠ A2 ♥ KJ10642 ♠ KJ95 ♣ 7 | West 1NT AP | North X | East 2♥ | South 1♥ 3♥ |

| Board: 306 Dealer: N Vul: Both HCP: 13 | ♣97♥ KQ6◆ QJ52♣ KQ98 | East Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 307 Dealer: S Vul: NS HCP: 10 | ★ KJ109♥ 92◆ KQ98◆ J64 | West Bids 1NT if possible. East Bids 2♥ if possible. Partner bids first. |
| Board: 308 Dealer: N Vul: EW HCP: 12 | ♠ A73♥ 109♦ KQ873♠ K72 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first. |
| Board: 309 Dealer: S Vul: Both HCP: 4 | 104✓ J62✓ K1053✓ 10863 | West Bids 1NT if possible. Partner bids first. |
| Board: 310 Dealer: N Vul: None HCP: 14 | ♣97✔AK103◆A973♣QJ8 | East Bids 1NT if possible. You bid first. |

| Board: 306 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E | North: ◆ 97 ▼ KQ6 ◆ QJ52 ◆ KQ98 | South: ♠ KJ64 ♥ A983 ♠ 73 ♣ 532 | West | North 1◆ | East 1NT | |
|---|--|---------------------------------------|-------------------|------------------------|-------------------|-----------------------|
| Board: 307 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 3 S | North: ♠ KJ109 ♥ 92 ♠ KQ98 ♣ J64 | South: ♣ 73 ♥ KQJ1087 ♦ A6 ♣ Q107 | West 1NT AP | North X | East 2♥ | South 1♥ 3♥ |
| Board: 308 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 3 F | North: ♠ A73 ▼ 109 ♠ KQ873 ♣ K72 | South: ♠ KQ10854 ♥ 874 • 64 ♣ 53 | West 2♦ 3♥ | North 1♦ X AP | East 1NT 2♥ | South Pass Pass |
| Board: 309 Dealer: S Vul: Both North HCP: 4 South HCP: 12 Contract: 1N W | North: | South: ♠ A975 ♥ AQ975 ♠ 82 ♠ Q9 | West 1NT | North AP | East | South 1♥ |
| Board: 310 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 1N E | North: ◆ 97 ▼ AK103 ◆ A973 ◆ QJ8 | South: ♠ K654 ♥ 97 ♦ 82 ♣ K10953 | West | North 1 | East 1NT | |

| Board: 306 Dealer: N Vul: Both HCP: 8 | ★ KJ64★ A983★ 73★ 532 | East Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 307 Dealer: S Vul: NS HCP: 12 | ★73★KQJ1087★A6★Q107 | West Bids 1NT if possible. East Bids 2♥ if possible. You bid first. |
| Board: 308 Dealer: N Vul: EW HCP: 5 | ★KQ10854▼874◆64◆53 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first. |
| Board: 309 Dealer: S Vul: Both HCP: 12 | A975✓ AQ97582Q9 | West Bids 1NT if possible. You bid first. |
| Board: 310 Dealer: N Vul: None HCP: 6 | ★ K654♥ 97♦ 82★ K10953 | East Bids 1NT if possible. Partner bids first. |

| Board: 306 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E | North: ◆ 97 ▼ KQ6 ◆ QJ52 ◆ KQ98 | South: ♠ KJ64 ♥ A983 ♠ 73 ♣ 532 | West | North 1◆ | East 1NT | |
|---|--|---------------------------------------|-------------------|------------------------|-------------------|-----------------------|
| Board: 307 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 3 S | North: ♠ KJ109 ♥ 92 ♠ KQ98 ♣ J64 | South: ♣ 73 ♥ KQJ1087 ♦ A6 ♣ Q107 | West 1NT AP | North X | East 2♥ | South 1♥ 3♥ |
| Board: 308 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 3 F | North: ♠ A73 ▼ 109 ♠ KQ873 ♣ K72 | South: ♠ KQ10854 ♥ 874 • 64 ♣ 53 | West 2♦ 3♥ | North 1♦ X AP | East 1NT 2♥ | South Pass Pass |
| Board: 309 Dealer: S Vul: Both North HCP: 4 South HCP: 12 Contract: 1N W | North: | South: ♠ A975 ♥ AQ975 ♠ 82 ♠ Q9 | West 1NT | North AP | East | South 1♥ |
| Board: 310 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 1N E | North: ◆ 97 ▼ AK103 ◆ A973 ◆ QJ8 | South: ♠ K654 ♥ 97 ♦ 82 ♣ K10953 | West | North 1 | East 1NT | |

| Board: 311 Dealer: S Vul: EW HCP: 8 | ★ K10742▼ —◆ J873◆ A1092 | West Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 312 Dealer: N Vul: Both HCP: 13 | ★ K6 ♥ A62 ♦ QJ1032 ♣ K104 | East Bids 1NT if possible. You bid first. |
| Board: 313 Dealer: S Vul: None HCP: 7 | ♣ 3 ♥ KJ863 ♦ QJ52 ♣ 952 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first. |
| Board: 314 Dealer: N Vul: NS HCP: 12 | ♣ J754♥ A2◆ QJ1082♣ KJ | East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first. |
| Board: 315 Dealer: S Vul: Both HCP: 5 | ♠ 9♥ 94♦ QJ974♠ Q10762 | West Bids 1NT if possible. Partner bids first. |

| Board: 311 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 1N W | North: ♠ K10742 ♥ — ♦ J873 ♣ A1092 | South: ♠ Q83 ♥ KQ975 ♠ AQ102 ♣ J | West 1NT | North AP | East | South 1♥ |
|---|--|---------------------------------------|-------------------|-----------------|-------------------|---------------------|
| Board: 312 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 1N E | North: ♠ K6 ♥ A62 ♠ QJ1032 ♣ K104 | South: ♠ QJ43 ♥ J8 ♠ K4 ♣ Q9872 | West | North 1 | East 1NT | |
| Board: 313 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 3 \(\) W | North: ♠ 3 ♥ KJ863 ♦ QJ52 ♣ 952 | South: ♠ Q97 ♥ Q ♠ K73 ♣ AK10643 | West 1NT 2♠ | North Pass Pass | East 2♥ 3♠ | South 1 A Pass AP |
| Board: 314 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 4♥ E | North: | South: ♠ KQ10932 ♥ 9 • 97 ♣ 9654 | West 4•¹ 1. Texa | North 1 Pass | | South Pass AP |
| Board: 315 Dealer: S Vul: Both North HCP: 5 South HCP: 18 Contract: 3 S | North: ♠ 9 ♥ 94 ♠ QJ974 ♠ Q10762 | South: ♠ A765 ♥ KJ1065 ♠ K10 ♠ AK | | North Pass 2 | East Pass Pass AP | 1 ♥ X |

| Board: 311 Dealer: S Vul: EW HCP: 14 | ♣ Q83♥ KQ975◆ AQ102♣ J | West Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 312 Dealer: N Vul: Both HCP: 9 | ♣ QJ43♥ J8♦ K4♣ Q9872 | East Bids 1NT if possible. Partner bids first. |
| Board: 313 Dealer: S Vul: None HCP: 14 | ♦ Q97 ♥ Q ♦ K73 ♣ AK10643 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first. |
| Board: 314 Dealer: N Vul: NS HCP: 5 | ★KQ10932♥ 9◆ 97◆ 9654 | East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. Partner bids first. |
| Board: 315 Dealer: S Vul: Both HCP: 18 | ♣ A765♥ KJ1065♦ K10♣ AK | West Bids 1NT if possible. You bid first. |

| Board: 311 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 1N W | North: ♠ K10742 ♥ — ♦ J873 ♣ A1092 | South: ♠ Q83 ♥ KQ975 ♠ AQ102 ♣ J | West 1NT | North AP | East | South 1♥ |
|---|--|---------------------------------------|-------------------|-----------------|-------------------|---------------------|
| Board: 312 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 1N E | North: ♠ K6 ♥ A62 ♠ QJ1032 ♣ K104 | South: ♠ QJ43 ♥ J8 ♠ K4 ♣ Q9872 | West | North 1 | East 1NT | |
| Board: 313 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 3 \(\) W | North: ♠ 3 ♥ KJ863 ♦ QJ52 ♣ 952 | South: ♠ Q97 ♥ Q ♠ K73 ♣ AK10643 | West 1NT 2♠ | North Pass Pass | East 2♥ 3♠ | South 1 A Pass AP |
| Board: 314 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 4♥ E | North: | South: ♠ KQ10932 ♥ 9 • 97 ♣ 9654 | West 4•¹ 1. Texa | North 1 Pass | | South Pass AP |
| Board: 315 Dealer: S Vul: Both North HCP: 5 South HCP: 18 Contract: 3 S | North: ♠ 9 ♥ 94 ♠ QJ974 ♠ Q10762 | South: ♠ A765 ♥ KJ1065 ♠ K10 ♠ AK | | North Pass 2 | East Pass Pass AP | 1 ♥ X |

| Board: 316 Dealer: N Vul: None HCP: 13 | AQ542✓ AJ787Q86 | East Bids 1NT if possible. East Redoubles if possible. You bid first. |
|---|--|---|
| Board: 317 Dealer: S Vul: NS HCP: 6 | ♦ 954♥ A932♦ 2♠ Q8752 | West Bids 1NT if possible. Partner bids first. |
| Board: 318 Dealer: N Vul: EW HCP: 12 | ★ 3♥ Q74★ K106★ AQJ654 | East Bids 1NT if possible. You bid first. |
| Board: 319 Dealer: S Vul: None HCP: 7 | ♣ Q1097♥ K1072◆ J8♣ J85 | West Bids 1NT if possible. Partner bids first. |
| Board: 320 Dealer: N Vul: NS HCP: 13 | ★ A108♥ 8◆ KQJ1075◆ K65 | East Bids 1NT if possible. West Doubles Pass if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first. |

| Board: 316 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 3♠ N | North: ♠ AQ542 ♥ AJ7 ♠ 87 ♣ Q86 | South: | West Pass Pass 1. SOS | North 1♠ Pass 3♠ | East 1NT XX ¹ AP | X |
|--|---------------------------------------|--------------------------------------|-----------------------|---------------------|--------------------------------------|----------|
| Board: 317 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W | North: | South: ♠ KJ83 ♥ KQ4 ♠ KJ105 ♣ 63 | West 1NT | North AP | East | South 1♦ |
| Board: 318 Dealer: N Vul: EW North HCP: 12 South HCP: 13 Contract: 44 S | North: ♠ 3 ♥ Q74 ♠ K106 ♠ AQJ654 | South: ♠ KQJ10642 ♥ AJ • Q5 ♣ 92 | West Pass AP | North 1♣ 3♣ | East 1NT Pass | 2♠ |
| Board: 319 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 1N W | North: ♠ Q1097 ♥ K1072 ♦ J8 ♣ J85 | South: ♠ KJ42 ♥ AJ64 ♦ 109 ♠ KQ4 | West 1NT | North AP | East | South 1♣ |
| Board: 320 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 3♠ E | North: ♠ A108 ♥ 8 ♠ KQJ1075 ♣ K65 | South: | West Pass X 3♠ | North 1♦ 2♦ Pass AP | 1NT | |

| Board: 316 Dealer: N Vul: None HCP: 10 | | East Bids 1NT if possible. East Redoubles if possible. Partner bids first. |
|---|---|--|
| Board: 317 Dealer: S Vul: NS HCP: 13 | ★ KJ83★ KQ4★ KJ105★ 63 | West Bids 1NT if possible. You bid first. |
| Board: 318 Dealer: N Vul: EW HCP: 13 | ★ KQJ10642▼ AJ◆ Q5◆ 92 | East Bids 1NT if possible. Partner bids first. |
| Board: 319 Dealer: S Vul: None HCP: 14 | ★ KJ42▼ AJ64◆ 109◆ KQ4 | West Bids 1NT if possible. You bid first. |
| Board: 320 Dealer: N Vul: NS HCP: 6 | ★ 53▼ AQ10653◆ 986◆ 93 | East Bids 1NT if possible. West Doubles Pass if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first. |

| Board: 316 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 3♠ N | North: ♠ AQ542 ♥ AJ7 ♠ 87 ♣ Q86 | South: | West Pass Pass 1. SOS | North 1♠ Pass 3♠ | East 1NT XX ¹ AP | X |
|--|---------------------------------------|--------------------------------------|-----------------------|---------------------|--------------------------------------|----------|
| Board: 317 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W | North: | South: ♠ KJ83 ♥ KQ4 ♠ KJ105 ♣ 63 | West 1NT | North AP | East | South 1♦ |
| Board: 318 Dealer: N Vul: EW North HCP: 12 South HCP: 13 Contract: 44 S | North: ♠ 3 ♥ Q74 ♠ K106 ♠ AQJ654 | South: ♠ KQJ10642 ♥ AJ • Q5 ♣ 92 | West Pass AP | North 1♣ 3♣ | East 1NT Pass | 2♠ |
| Board: 319 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 1N W | North: ♠ Q1097 ♥ K1072 ♦ J8 ♣ J85 | South: ♠ KJ42 ♥ AJ64 ♦ 109 ♠ KQ4 | West 1NT | North AP | East | South 1♣ |
| Board: 320 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 3♠ E | North: ♠ A108 ♥ 8 ♠ KQJ1075 ♣ K65 | South: | West Pass X 3♠ | North 1♦ 2♦ Pass AP | 1NT | |

| Board: 321 Dealer: S Vul: EW HCP: 5 | ♦ 5 ♥ KQ109654 ♦ 1063 | West Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 322 Dealer: N Vul: Both HCP: 13 | ♠ K | East Bids 1NT if possible. West Bids 2♠ if possible. You bid first. |
| Board: 323 Dealer: S Vul: NS HCP: 9 | ↓ J4♥ Q9865↓ 75♠ KQJ9 | West Bids 1NT if possible. Partner bids first. |
| Board: 324 Dealer: N Vul: EW HCP: 14 | AQ53✓ AJ1095✓ K106✓ 2 | East Bids 1NT if possible. You bid first. |
| Board: 325 Dealer: S Vul: Both HCP: 8 | ♣ 72♥ AKJ1087♦ 1092♣ 93 | West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. West Doubles Pass if possible. Partner bids first. |

| Board: 321 Dealer: S Vul: EW North HCP: 5 South HCP: 18 Contract: 4 \(\vert \) N | North: | South: ♠ AQJ1087 ♥ 7 ♠ AKQ5 ♣ Q2 | | North Pass 4♥ | East Pass AP | 1♠ |
|---|---------------------------------------|---------------------------------------|-----------------------|-----------------------|--------------------------|------------------------|
| Board: 322 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 3 N | North: ♠ K ♥ AQ109843 ♠ A92 ♣ 83 | South: ♣ J1098 ♥ 652 ♠ K1083 ♣ J6 | West 2♠ | North 1♥ 3♥ | East 1NT AP | |
| Board: 323 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 N | North: ♣ J4 ♥ Q9865 • 75 ♣ KQJ9 | South: ♠ Q1076 ♥ KJ72 ♠ AQ6 ♠ 102 | West 1NT | North 2♥ | East AP | South 1♦ |
| Board: 324 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 2 \(\mathbb{N} \) N | North: ♠ AQ53 ♥ AJ1095 ♠ K106 ♠ 2 | South: | West AP | North 1♥ | East 1NT | |
| Board: 325 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 5•X S | North: ♠ 72 ♥ AKJ1087 ♦ 1092 ♣ 93 | South: | West 1NT Pass Pass X | North 2♥ 3♥ 5◆ AP | 2 ♠ 3 ♠ | South 1 ◆ 3 ◆ 4 ◆ Pass |

| Board: 321 Dealer: S Vul: EW HCP: 18 | AQJ1087₹ 7AKQ5₹ Q2 | West Bids 1NT if possible. You bid first. |
|---|--|--|
| Board: 322 Dealer: N Vul: Both HCP: 5 | | East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first. |
| Board: 323 Dealer: S Vul: NS HCP: 12 | ♣ Q1076♥ KJ72♦ AQ6♣ 102 | West Bids 1NT if possible. You bid first. |
| Board: 324 Dealer: N Vul: EW HCP: 10 | ◆94♥Q8763◆Q◆AQ1074 | East Bids 1NT if possible. Partner bids first. |
| Board: 325 Dealer: S Vul: Both HCP: 13 | ♣ J3♥ Q♦ KQJ653♣ KJ107 | West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. West Doubles Pass if possible. You bid first. |

| Board: 321 Dealer: S Vul: EW North HCP: 5 South HCP: 18 Contract: 4 \(\vert \) N | North: | South: ♠ AQJ1087 ♥ 7 ♠ AKQ5 ♣ Q2 | | North Pass 4♥ | East Pass AP | 1♠ |
|---|---------------------------------------|---------------------------------------|-----------------------|-----------------------|--------------------------|------------------------|
| Board: 322 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 3 N | North: ♠ K ♥ AQ109843 ♠ A92 ♣ 83 | South: ♣ J1098 ♥ 652 ♠ K1083 ♣ J6 | West 2♠ | North 1♥ 3♥ | East 1NT AP | |
| Board: 323 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 N | North: ♣ J4 ♥ Q9865 • 75 ♣ KQJ9 | South: ♠ Q1076 ♥ KJ72 ♠ AQ6 ♠ 102 | West 1NT | North 2♥ | East AP | South 1♦ |
| Board: 324 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 2 \(\mathbb{N} \) N | North: ♠ AQ53 ♥ AJ1095 ♠ K106 ♠ 2 | South: | West AP | North 1♥ | East 1NT | |
| Board: 325 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 5•X S | North: ♠ 72 ♥ AKJ1087 ♦ 1092 ♣ 93 | South: | West 1NT Pass Pass X | North 2♥ 3♥ 5◆ AP | 2 ♠ 3 ♠ | South 1 ◆ 3 ◆ 4 ◆ Pass |

| Board: 326 Dealer: N Vul: None HCP: 12 | | East Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 327 Dealer: S Vul: EW HCP: 8 | ★ A1084▼ K97632◆ J◆ 63 | West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first. |
| Board: 328 Dealer: N Vul: Both HCP: 12 | ♠ 654♥ KQ♦ Q1052♠ AJ32 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first. |
| Board: 329 Dealer: S Vul: None HCP: 8 | 42KQ7652975QJ | West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first. |
| Board: 330 Dealer: N Vul: NS HCP: 12 | ★ A10872♥ 3♦ KQ1093★ K10 | East Bids 1NT if possible. You bid first. |

| Board: 326 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E | North: | South: ♠ KQ62 ♥ 97 • 73 ♣ K8754 | West | North 1◆ | East 1NT | |
|---|--|--------------------------------------|---------------------|---------------|-------------|---------------------|
| Board: 327 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 4 N | North: ♠ A1084 ♥ K97632 ♠ J ♠ 63 | South: ♠ Q ♥ AQ4 ♠ KQ10753 ♣ J54 | West 1NT Pass | North 2♥ 4♥ | East 2♠ AP | South 1 → 3 ♥ |
| Board: 328 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 2 E | North: ♠ 654 ♥ KQ ♦ Q1052 ♠ AJ32 | South: ♠ Q1073 ♥ 76 ♦ J4 ♠ KQ765 | West 2◆ | North 1 Pass | | South Pass AP |
| Board: 329 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3 N | North: | South: ♠ A985 ♥ 4 ♠ KJ86 ♠ A542 | West 1NT Pass | North 2♥ 3♥ | East 2♠ AP | South 1 Pass |
| Board: 330 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E | North: ♠ A10872 ♥ 3 ♠ KQ1093 ♠ K10 | South: | West | North 1♠ | East 1NT | |

| Board: 326 Dealer: N Vul: None HCP: 8 | ★ KQ62♥ 97◆ 73◆ K8754 | East Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 327 Dealer: S Vul: EW HCP: 14 | ♠ Q ♥ AQ4 ♦ KQ10753 ♣ J54 | West Bids 1NT if possible. East Bids 2♠ if possible. You bid first. |
| Board: 328 Dealer: N Vul: Both HCP: 8 | ♣ Q1073♥ 76♦ J4♣ KQ765 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first. |
| Board: 329 Dealer: S Vul: None HCP: 12 | ▲ A985✓ 4◆ KJ86▲ A542 | West Bids 1NT if possible. East Bids 2♠ if possible. You bid first. |
| Board: 330 Dealer: N Vul: NS HCP: 6 | | East Bids 1NT if possible. Partner bids first. |

| Board: 326 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E | North: | South: ♠ KQ62 ♥ 97 • 73 ♣ K8754 | West | North 1◆ | East 1NT | |
|---|--|--------------------------------------|---------------------|---------------|-------------|---------------------|
| Board: 327 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 4 N | North: ♠ A1084 ♥ K97632 ♠ J ♠ 63 | South: ♠ Q ♥ AQ4 ♠ KQ10753 ♣ J54 | West 1NT Pass | North 2♥ 4♥ | East 2♠ AP | South 1 → 3 ♥ |
| Board: 328 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 2 E | North: ♠ 654 ♥ KQ ♦ Q1052 ♠ AJ32 | South: ♠ Q1073 ♥ 76 ♦ J4 ♠ KQ765 | West 2◆ | North 1 Pass | | South Pass AP |
| Board: 329 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3 N | North: | South: ♠ A985 ♥ 4 ♠ KJ86 ♠ A542 | West 1NT Pass | North 2♥ 3♥ | East 2♠ AP | South 1 Pass |
| Board: 330 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E | North: ♠ A10872 ♥ 3 ♠ KQ1093 ♠ K10 | South: | West | North 1♠ | East 1NT | |

| Board: 331 Dealer: S Vul: Both HCP: 7 | ♦ 95♥ K1065♦ K6432♦ J9 | West Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 332 Dealer: N Vul: None HCP: 12 | ★ A10754♥ J63★ A864★ K | East Bids 1NT if possible. East Bids 3♣ if possible. You bid first. |
| Board: 333 Dealer: S Vul: NS HCP: 5 | 10852KQ7532474 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first. |
| Board: 334 Dealer: N Vul: EW HCP: 14 | ♣ J2♥ A63♦ K7♣ KQJ1084 | East Bids 1NT if possible. West Bids 2♦ if possible. You bid first. |
| Board: 335 Dealer: S Vul: None HCP: 9 | ◆ QJ1052♥ Q4◆ 10◆ A9543 | West Bids 1NT if possible. Partner bids first. |

| Board: 331 Dealer: S Vul: Both North HCP: 7 | North: | South: ♠ KQ1074 ♥ 9873 | | North | East | South 1♠ |
|--|---|----------------------------|-----------|------------|-------------|----------|
| South HCP: 14 Contract: 1N W | ◆ K6432 ◆ J9 | ◆ 7 ◆ AKQ | 1NT | AP | | |
| Board: 332 Dealer: N Vul: None | North: ♠ A10754 | South: | West | North | East 1NT | |
| North HCP: 12 | ♥ J63 | ♥ Q1087 | Pass | Pass | 3 ♣ | Pass |
| South HCP: 8 Contract: 3♦ S | ◆ A864 ♣ K | ♦ KQJ972 ♣ 854 | Pass | 3♦ | AP | |
| Board: 333 Dealer: S Vul: NS | North: ♠ 10852 | South: ♠ K | West | North | East | South 1 |
| North HCP: 5 South HCP: 14 Contract: 2♠ W | KQ7532◆ 4◆ 74 | ♥ A • QJ87532 • KJ86 | 1NT 2♠ | Pass AP | 2♥ | Pass |
| Board: 334 Dealer: N | North: ♠ J2 | South: ♠ A1065 | West | North | Fast | South |
| Vul: EW North HCP: 14 | ▼ A63 | ♥ J9 | VV C5t | 1 ♣ | | Pass |
| South HCP: 8 Contract: 3♣ N | ◆ K7 ♣ KQJ1084 | ◆ QJ932 ◆ 97 | 2♦ | 3♣ | AP | |
| Board: 335 Dealer: S | North: | South: | *** | NT 4 | | G 4 |
| Vul: None | ♠ QJ1052 ♥ Q4 | ♠ — ▼ A9762 | West | North | East | South 1♥ |
| North HCP: 9 South HCP: 12 | ♦ 10 | ◆ AJ762 | 1NT | 2♠ | AP | 1 4 |

| Board: 331 Dealer: S Vul: Both HCP: 14 | ★KQ1074♥ 9873♦ 7♣ AKQ | West Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 332 Dealer: N Vul: None HCP: 8 | ◆— ♥ Q1087 ◆ KQJ972 ◆ 854 | East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first. |
| Board: 333 Dealer: S Vul: NS HCP: 14 | ♠ K ♥ A ♦ QJ87532 ♣ KJ86 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first. |
| Board: 334 Dealer: N Vul: EW HCP: 8 | ▲ A1065♥ J9◆ QJ932◆ 97 | East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first. |
| Board: 335 Dealer: S Vul: None HCP: 12 | ♣— ▼ A9762 ◆ AJ762 ♣ QJ8 | West Bids 1NT if possible. You bid first. |

| Board: 331 Dealer: S Vul: Both North HCP: 7 | North: | South: ♠ KQ1074 ♥ 9873 | | North | East | South 1♠ |
|--|---|----------------------------|-----------|------------|-------------|----------|
| South HCP: 14 Contract: 1N W | ◆ K6432 ◆ J9 | ◆ 7 ◆ AKQ | 1NT | AP | | |
| Board: 332 Dealer: N Vul: None | North: ♠ A10754 | South: | West | North | East 1NT | |
| North HCP: 12 | ♥ J63 | ♥ Q1087 | Pass | Pass | 3 ♣ | Pass |
| South HCP: 8 Contract: 3♦ S | ◆ A864 ♣ K | ♦ KQJ972 ♣ 854 | Pass | 3♦ | AP | |
| Board: 333 Dealer: S Vul: NS | North: ♠ 10852 | South: ♠ K | West | North | East | South 1 |
| North HCP: 5 South HCP: 14 Contract: 2♠ W | KQ7532◆ 4◆ 74 | ♥ A • QJ87532 • KJ86 | 1NT 2♠ | Pass AP | 2♥ | Pass |
| Board: 334 Dealer: N | North: ♠ J2 | South: ♠ A1065 | West | North | Fast | South |
| Vul: EW North HCP: 14 | ▼ A63 | ♥ J9 | VV C5t | 1 ♣ | | Pass |
| South HCP: 8 Contract: 3♣ N | ◆ K7 ♣ KQJ1084 | ◆ QJ932 ◆ 97 | 2♦ | 3♣ | AP | |
| Board: 335 Dealer: S | North: | South: | *** | NT 4 | | G 4 |
| Vul: None | ♠ QJ1052 ♥ Q4 | ♠ — ▼ A9762 | West | North | East | South 1♥ |
| North HCP: 9 South HCP: 12 | ♦ 10 | ◆ AJ762 | 1NT | 2♠ | AP | 1 4 |

| Board: 336 Dealer: N Vul: NS HCP: 12 | ◆ 9♥ AJ653◆ A763◆ K64 | East Bids 1NT if possible. West Bids 2♠ if possible. You bid first. |
|---|---|---|
| Board: 337 Dealer: S Vul: EW HCP: 10 | ★ A64♥ QJ42★ K10876★ 2 | West Bids 1NT if possible. Partner bids first. |
| Board: 338 Dealer: N Vul: Both HCP: 12 | ♣ Q95♥ 9♦ KQ10764♣ AJ2 | East Bids 1NT if possible. You bid first. |
| Board: 339 Dealer: S Vul: NS HCP: 9 | ◆ 9▼ AKJ732◆ J9743◆ 4 | West Bids 1NT if possible. Partner bids first. |
| Board: 340 Dealer: N Vul: EW HCP: 13 | ♣ QJ♥ AJ◆ Q108♣ QJ9432 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first. |
| | | |

| Board: 336 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3 N | North: | South: ♠ QJ1064 ♥ Q74 ♠ QJ84 ♠ J | West 2♣ AP | North 1♥ Pass | East 1NT Pass | 2♥ |
|--|--------------------------------------|---------------------------------------|--------------|---------------------|---------------------|---------------------|
| Board: 337 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 1NX W | North: ♠ A64 ♥ QJ42 ♠ K10876 ♣ 2 | South: ♠ Q1097 ♥ A108 ♠ Q92 ♠ AQ3 | West 1NT | North X | East AP | South 1♣ |
| Board: 338 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3 \cdot N | North: ♠ Q95 ♥ 9 ♠ KQ10764 ♣ AJ2 | South: | West Pass | North 1♦ 3♦ | East 1NT AP | |
| Board: 339 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 N | North: | South: ♠ 7543 ♥ Q10 ♠ K8 ♣ AQJ72 | West 1NT | North 2♥ | East AP | South 1♣ |
| Board: 340 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 24 E | North: ♠ QJ ♥ AJ ♦ Q108 ♣ QJ9432 | South: ♠ 65 ♥ K10975 ♠ KJ65 ♠ K6 | West 2♥ | North 1♣ Pass | | South Pass AP |

| Board: 336 Dealer: N Vul: NS HCP: 9 | ◆ QJ1064♥ Q74◆ QJ84◆ J | East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first. |
|---|--|---|
| Board: 337 Dealer: S Vul: EW HCP: 14 | ♣ Q1097♥ A108◆ Q92♣ AQ3 | West Bids 1NT if possible. You bid first. |
| Board: 338 Dealer: N Vul: Both HCP: 10 | ★864✓ AK875◆ 5★ K1086 | East Bids 1NT if possible. Partner bids first. |
| Board: 339 Dealer: S Vul: NS HCP: 12 | ♣ 7543♥ Q10♦ K8♣ AQJ72 | West Bids 1NT if possible. You bid first. |
| Board: 340 Dealer: N Vul: EW HCP: 10 | ♠ 65♥ K10975♦ KJ65♠ K6 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first. |

| Board: 336 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3 N | North: | South: ♠ QJ1064 ♥ Q74 ♠ QJ84 ♠ J | West 2♣ AP | North 1♥ Pass | East 1NT Pass | 2♥ |
|--|--------------------------------------|---------------------------------------|--------------|---------------------|---------------------|---------------------|
| Board: 337 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 1NX W | North: ♠ A64 ♥ QJ42 ♠ K10876 ♣ 2 | South: ♠ Q1097 ♥ A108 ♠ Q92 ♠ AQ3 | West 1NT | North X | East AP | South 1♣ |
| Board: 338 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3 \cdot N | North: ♠ Q95 ♥ 9 ♠ KQ10764 ♣ AJ2 | South: | West Pass | North 1♦ 3♦ | East 1NT AP | |
| Board: 339 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 N | North: | South: ♠ 7543 ♥ Q10 ♠ K8 ♣ AQJ72 | West 1NT | North 2♥ | East AP | South 1♣ |
| Board: 340 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 24 E | North: ♠ QJ ♥ AJ ♦ Q108 ♣ QJ9432 | South: ♠ 65 ♥ K10975 ♠ KJ65 ♠ K6 | West 2♥ | North 1♣ Pass | | South Pass AP |

| Board: 341 Dealer: S Vul: Both HCP: 9 | ★ AKQ1073▼ 53◆ 953◆ 53 | West Bids 1NT if possible. West Doubles 4♦ if possible. Partner bids first. |
|---|---|--|
| Board: 342 Dealer: N Vul: None HCP: 12 | ★ K42♥ 9◆ KQJ42◆ K843 | East Bids 1NT if possible. East Bids 3♣ if possible. You bid first. |
| Board: 343 Dealer: S Vul: EW HCP: 7 | ♣ Q1096 ♥ KQ964 ♦ 964 ♣ 6 | West Bids 1NT if possible. Partner bids first. |
| Board: 344 Dealer: N Vul: Both HCP: 14 | ▲ A10752✔ AQ◆ QJ3♣ J53 | East Bids 1NT if possible. You bid first. |
| Board: 345 Dealer: S Vul: None HCP: 7 | ♣ J ♥ Q10976 ♦ QJ96 ♣ J64 | West Bids 1NT if possible. Partner bids first. |
| | | |

| Board: 341 | | G 4 | West | North | East | South 1 |
|---------------------------------|---------------------|-----------------|----------------|-----------|---------------------|-------------------------|
| Dealer: S | North: ♠ AKQ1073 | South: | 1NT | 2♠ | Pass | 4 ♦ ¹ |
| Vul: Both | ♥ 53 | ♥ AQJ102 | X | $4NT^2$ | Pass | 5 ♥ ³ |
| North HCP: 9 South HCP: 15 | ♦ 953 | \ldot | Pass | 6♠ | AP | |
| Soun Fice. 13 Contract: 6♠ N | ♣ 53 | ♣ AQJ9 | 1. Splin | | | |
| Commun. 011 | | | | kwood (| | |
| | | | 3. A=2 | /5 or 5/5 | o, Q(S ₎ |)=0 |
| Board: 342 | North: | South: | 11 7. 4 | NI 4 | Г (| G 41 |
| Dealer: N Vul: None | ★ K42 | ♦ AQ865 | west | North 1♦ | East 1NT | |
| North HCP: 12 | ♥ 9 | ♥ QJ1032 | Pass | Pass | 11N1 3♣ | X |
| South HCP: 9 | ◆ KQJ42 | \ | AP | 1 433 | 34 | 11 |
| Contract: 3♣X E | ♣ K843 | ♣ 975 | 111 | | | |
| Board: 343 | North: | South: | | | | |
| Dealer: S | • Q1096 | & K872 | West | North | East | South |
| Vul: EW | ♥ KQ964 | v 1087 | | | | 1♣ |
| North HCP: 7 South HCP: 13 | ♦ 964 | ♦ K | 1NT | AP | | |
| Contract: 1N W | ♣ 6 | ♣ AQJ75 | | | | |
| Board: 344 | North: | South: | | | | |
| Dealer: N | ♠ A10752 | ♦ Q863 | West | North | Fast | South |
| Vul: Both | ♥ AQ | ♥ 6 | ,,,,,,, | 1♠ | 1NT | |
| North HCP: 14 South HCP: 6 | ♦ QJ3 | ◆ A875 | AP | | | |
| Soun HCP: 6 Contract: 2♠ N | ♣ J53 | ♣ 9874 | | | | |
| Comact. 21 1 | | | | | | |
| Board: 345 | North: | South: | | | | |
| Dealer: S | Norui. ♠ J | ♦ KQ1042 | West | North | East | South |
| Vul: None | ♥ Q10976 | ♥ AJ42 | | | | 1♠ |
| North HCP: 7 South HCP: 13 | ♦ QJ96 | ♦ 1084 | 1NT | AP | | |
| Contract: 1N W | ♣ J64 | ♣ K | | | | |

| Board: 341 Dealer: S Vul: Both HCP: 15 | | West Bids 1NT if possible. West Doubles 4♦ if possible. You bid first. |
|---|--|---|
| Board: 342 Dealer: N Vul: None HCP: 9 | AQ865✓ QJ1032✓ —◆ 975 | East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first. |
| Board: 343 Dealer: S Vul: EW HCP: 13 | ★ K872▼ 1087◆ K★ AQJ75 | West Bids 1NT if possible. You bid first. |
| Board: 344 Dealer: N Vul: Both HCP: 6 | ♠ Q863♥ 6♦ A875♠ 9874 | East Bids 1NT if possible. Partner bids first. |
| Board: 345 Dealer: S Vul: None HCP: 13 | ★ KQ1042★ AJ42★ 1084★ K | West Bids 1NT if possible. You bid first. |

| Board: 341 | | G 4 | West | North | East | South 1 |
|---------------------------------|---------------------|-----------------|----------------|-----------|---------------------|-------------------------|
| Dealer: S | North: ♠ AKQ1073 | South: | 1NT | 2♠ | Pass | 4 ♦ ¹ |
| Vul: Both | ♥ 53 | ♥ AQJ102 | X | $4NT^2$ | Pass | 5 ♥ ³ |
| North HCP: 9 South HCP: 15 | ♦ 953 | \ldot | Pass | 6♠ | AP | |
| Soun Fice. 13 Contract: 6♠ N | ♣ 53 | ♣ AQJ9 | 1. Splin | | | |
| Commun. 011 | | | | kwood (| | |
| | | | 3. A=2 | /5 or 5/5 | o, Q(S ₎ |)=0 |
| Board: 342 | North: | South: | 11 7. 4 | NI 4 | Г (| G 41 |
| Dealer: N Vul: None | ★ K42 | ♦ AQ865 | west | North 1♦ | East 1NT | |
| North HCP: 12 | ♥ 9 | ♥ QJ1032 | Pass | Pass | 11N1 3♣ | X |
| South HCP: 9 | ◆ KQJ42 | \ | AP | 1 433 | 34 | 11 |
| Contract: 3♣X E | ♣ K843 | ♣ 975 | 111 | | | |
| Board: 343 | North: | South: | | | | |
| Dealer: S | • Q1096 | & K872 | West | North | East | South |
| Vul: EW | ♥ KQ964 | v 1087 | | | | 1♣ |
| North HCP: 7 South HCP: 13 | ♦ 964 | ♦ K | 1NT | AP | | |
| Contract: 1N W | ♣ 6 | ♣ AQJ75 | | | | |
| Board: 344 | North: | South: | | | | |
| Dealer: N | ♠ A10752 | ♦ Q863 | West | North | Fast | South |
| Vul: Both | ♥ AQ | ♥ 6 | ,,,,,,, | 1♠ | 1NT | |
| North HCP: 14 South HCP: 6 | ♦ QJ3 | ◆ A875 | AP | | | |
| Soun HCP: 6 Contract: 2♠ N | ♣ J53 | ♣ 9874 | | | | |
| Comact. 21 1 | | | | | | |
| Board: 345 | North: | South: | | | | |
| Dealer: S | Norui. ♠ J | ♦ KQ1042 | West | North | East | South |
| Vul: None | ♥ Q10976 | ♥ AJ42 | | | | 1♠ |
| North HCP: 7 South HCP: 13 | ♦ QJ96 | ♦ 1084 | 1NT | AP | | |
| Contract: 1N W | ♣ J64 | ♣ K | | | | |

| Board: 346 Dealer: N Vul: NS HCP: 15 | ★ AK6▼ A108542◆ 3★ A97 | East Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 347 Dealer: S Vul: Both HCP: 4 | 108421092QJ109J4 | West Bids 1NT if possible. Partner bids first. |
| Board: 348 Dealer: N Vul: None HCP: 15 | ★ AK83▼ 109865★ K★ KQ7 | East Bids 1NT if possible. You bid first. |
| Board: 349 Dealer: S Vul: NS HCP: 4 | | West Bids 1NT if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. Partner bids first. |
| Board: 350 Dealer: N Vul: EW HCP: 13 | AQ10876✓ 2102AQJ7 | East Bids 1NT if possible. You bid first. |

| Board: 346 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 4 \(\varphi \) N | North: ♠ AK6 ♥ A108542 ♠ 3 ♣ A97 | South: ♠ 10 ♥ Q963 • QJ762 ♣ J65 | West Pass | North 1♥ 4♥ | East 1NT AP | |
|--|--|--------------------------------------|----------------|-------------------|-------------------|-------------|
| Board: 347 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 2♠ S | North: • 10842 • 1092 • QJ109 • J4 | South: ♠ KQJ63 ♥ AQ64 ♠ 85 ♣ K10 | West 1NT | North 2♣ | East AP | South 1♣ |
| Board: 348 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 3 \(\bar{V} \) N | North: ♠ AK83 ♥ 109865 ♠ K ♣ KQ7 | South: | West AP | North 1♥ | East 1NT | |
| Board: 349 Dealer: S Vul: NS North HCP: 4 South HCP: 14 Contract: 4 • E | North: | South: ♠ A3 ♥ AQ1073 ♦ 94 ♣ A865 | West 1NT 4 • | North 2♥ AP | East 3♦ | South 1♥ 3♥ |
| Board: 350 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4♠ N | North: ♠ AQ10876 ♥ 2 ♠ 102 ♠ AQJ7 | South: ♣ J53 ♥ QJ8753 ♣ AKJ4 ♣ — | West AP | North 1♣ | East 1NT | |

| Board: 346 Dealer: N Vul: NS HCP: 6 | 10♥ Q963◆ QJ762♣ J65 | East Bids 1NT if possible. Partner bids first. |
|---|---|--|
| Board: 347 Dealer: S Vul: Both HCP: 15 | ★ KQJ63▼ AQ64◆ 85◆ K10 | West Bids 1NT if possible. You bid first. |
| Board: 348 Dealer: N Vul: None HCP: 5 | ♦92 ♥Q732 •QJ10962 •8 | East Bids 1NT if possible. Partner bids first. |
| Board: 349 Dealer: S Vul: NS HCP: 14 | A3✓ AQ1073✓ 94△ A865 | West Bids 1NT if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. You bid first. |
| Board: 350 Dealer: N Vul: EW HCP: 12 | | East Bids 1NT if possible. Partner bids first. |

| Board: 346 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 4 \(\varphi \) N | North: ♠ AK6 ♥ A108542 ♠ 3 ♣ A97 | South: ♠ 10 ♥ Q963 • QJ762 ♣ J65 | West Pass | North 1♥ 4♥ | East 1NT AP | |
|--|--|--------------------------------------|----------------|-------------------|-------------------|-------------|
| Board: 347 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 2♠ S | North: • 10842 • 1092 • QJ109 • J4 | South: ♠ KQJ63 ♥ AQ64 ♠ 85 ♣ K10 | West 1NT | North 2♣ | East AP | South 1♣ |
| Board: 348 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 3 \(\bar{V} \) N | North: ♠ AK83 ♥ 109865 ♠ K ♣ KQ7 | South: | West AP | North 1♥ | East 1NT | |
| Board: 349 Dealer: S Vul: NS North HCP: 4 South HCP: 14 Contract: 4 • E | North: | South: ♠ A3 ♥ AQ1073 ♦ 94 ♣ A865 | West 1NT 4 • | North 2♥ AP | East 3♦ | South 1♥ 3♥ |
| Board: 350 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4♠ N | North: ♠ AQ10876 ♥ 2 ♠ 102 ♠ AQJ7 | South: ♣ J53 ♥ QJ8753 ♣ AKJ4 ♣ — | West AP | North 1♣ | East 1NT | |

| Board: 351 Dealer: S Vul: None HCP: 5 | ♦ 92♥ Q1084♦ K8543♠ 103 | West Bids 1NT if possible. Partner bids first. |
|---|--|--|
| Board: 352 Dealer: N Vul: NS HCP: 13 | ♣82♥ AQ972♦ KQ4♣ Q107 | East Bids 1NT if possible. You bid first. |
| Board: 353 Dealer: S Vul: EW HCP: 4 | 10765₹875A104265 | West Bids 1NT if possible. East Bids 3♦ if possible. East Bids 4♦ if possible. West Doubles 4♥ if possible. Partner bids first. |
| Board: 354 Dealer: N Vul: Both HCP: 16 | ★ 432▼ AK652◆ K★ AQ42 | East Bids 1NT if possible. You bid first. |
| Board: 355 Dealer: S Vul: NS HCP: 9 | ♣— ▼ KQJ1082 ◆ 8765 ♣ K75 | West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first. |

| Board: 351 Dealer: S Vul: None North HCP: 5 | North: ♠ 92 ♥ Q1084 ♦ K8543 | South: ♠ KQJ64 ♥ 97 ♦ QJ7 | West 1NT | North | East | South 1♠ |
|--|---------------------------------------|---------------------------------------|-------------------|------------------|-------------------|--------------------|
| South HCP: 13 Contract: 1N W | ♣ 103 | ♣ A98 | 11 N 1 | Ar | | |
| Board: 352 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E | North: ♣ 82 ♥ AQ972 • KQ4 ♣ Q107 | South: ♠ KQ1064 ♥ 3 ♦ 10532 ♣ J52 | West | North 1♥ | East 1NT | |
| Board: 353 Dealer: S Vul: EW North HCP: 4 South HCP: 15 Contract: 4 X S | North: ♠ 10765 ♥ 875 ♠ A1042 ♣ 65 | South: ♣ K98 ✔ AQJ109 ↑ 7 ♣ AJ109 | West 1NT Pass X | North 2♥ Pass AP | East 3♦ 4♦ | South 1♥ 3♥ 4♥ |
| Board: 354 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 1N E | North: | South: ♠ A10975 ♥ 9 ♠ Q982 ♣ J105 | West | North 1♥ | East 1NT | |
| Board: 355 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 4 N | North: ♣ — ▼ KQJ1082 ◆ 8765 ♣ K75 | South: ♠ KJ95 ♥ 53 ♠ AK10 ♣ J1062 | West 1NT 3♠ Pass | North 2♥ Pass 4♥ | East 2 Pass AP | 1 ♣ Pass |

| Board: 351 Dealer: S Vul: None HCP: 13 | ★ KQJ64♥ 97◆ QJ7◆ A98 | West Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 352 Dealer: N Vul: NS HCP: 6 | ★ KQ1064 ♥ 3 ♦ 10532 ♣ J52 | East Bids 1NT if possible. Partner bids first. |
| Board: 353 Dealer: S Vul: EW HCP: 15 | ★ K98▼ AQJ109◆ 7◆ AJ109 | West Bids 1NT if possible. East Bids 3♦ if possible. East Bids 4♦ if possible. West Doubles 4♥ if possible. You bid first. |
| Board: 354 Dealer: N Vul: Both HCP: 7 | ★ A10975♥ 9◆ Q982★ J105 | East Bids 1NT if possible. Partner bids first. |
| Board: 355 Dealer: S Vul: NS HCP: 12 | ★ KJ95★ 53★ AK10★ J1062 | West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first. |

| Board: 351 Dealer: S Vul: None North HCP: 5 | North: ♠ 92 ♥ Q1084 ♦ K8543 | South: ♠ KQJ64 ♥ 97 ♦ QJ7 | West 1NT | North | East | South 1♠ |
|--|---------------------------------------|---------------------------------------|-------------------|------------------|-------------------|--------------------|
| South HCP: 13 Contract: 1N W | ♣ 103 | ♣ A98 | 11 N 1 | Ar | | |
| Board: 352 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E | North: ♣ 82 ♥ AQ972 • KQ4 ♣ Q107 | South: ♠ KQ1064 ♥ 3 ♦ 10532 ♣ J52 | West | North 1♥ | East 1NT | |
| Board: 353 Dealer: S Vul: EW North HCP: 4 South HCP: 15 Contract: 4 X S | North: ♠ 10765 ♥ 875 ♠ A1042 ♣ 65 | South: ♣ K98 ✔ AQJ109 ↑ 7 ♣ AJ109 | West 1NT Pass X | North 2♥ Pass AP | East 3♦ 4♦ | South 1♥ 3♥ 4♥ |
| Board: 354 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 1N E | North: | South: ♠ A10975 ♥ 9 ♠ Q982 ♣ J105 | West | North 1♥ | East 1NT | |
| Board: 355 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 4 N | North: ♣ — ▼ KQJ1082 ◆ 8765 ♣ K75 | South: ♠ KJ95 ♥ 53 ♠ AK10 ♣ J1062 | West 1NT 3♠ Pass | North 2♥ Pass 4♥ | East 2 Pass AP | 1 ♣ Pass |

| Board: 356 Dealer: N Vul: EW HCP: 17 | ★ KJ87★ KQJ98★ —★ AK53 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♠ if possible. You bid first. |
|---|--|---|
| Board: 357 Dealer: S Vul: Both HCP: 9 | ◆ QJ643◆ K842◆ 9◆ K62 | West Bids 1NT if possible. Partner bids first. |
| Board: 358 Dealer: N Vul: None HCP: 14 | ★ KQ109▼ J9◆ AQ108◆ Q94 | East Bids 1NT if possible. You bid first. |
| Board: 359 Dealer: S Vul: EW HCP: 9 | ★ KJ9853★ 2★ Q8★ K864 | West Bids 1NT if possible. Partner bids first. |
| Board: 360 Dealer: N Vul: Both HCP: 12 | ♣ QJ873♥ A874♦ KQ♣ 64 | East Bids 1NT if possible. You bid first. |

| Board: 356 Dealer: N Vul: EW North HCP: 17 South HCP: 4 Contract: 3♠ N | North: ♠ KJ87 ▼ KQJ98 ←— ♠ AK53 | South: ♠ A1065 ♥ 642 ♠ 62 ♠ 10987 | 3♣¹ Pass | | 1NT 3• ² AP | South Pass Pass diamonds |
|---|---------------------------------------|---------------------------------------|---------------------|-------------|------------------------------|--------------------------|
| Board: 357 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 4♠ N | North: ♠ QJ643 ♥ K842 ♦ 9 ♣ K62 | South: ♠ K97 ✔ A ♠ KQ32 ♣ Q8743 | West 1NT Pass | North 2♣ 4♠ | East Pass AP | 1♣ |
| Board: 358 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 1N E | North: ♠ KQ109 ♥ J9 ♠ AQ108 ♣ Q94 | South: ♣ J6 ♥ K1052 ♣ 52 ♣ AJ1085 | West | North 1◆ | East 1NT | |
| Board: 359 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 3♠ N | North: ♠ KJ9853 ♥ 2 ♠ Q8 ♣ K864 | South: ♠ Q1062 ♥ AQ1064 ♦ 32 ♠ A7 | West 1NT AP | North 2♣ | East Pass | 1♥ |
| Board: 360 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E | North: ♠ QJ873 ♥ A874 ♠ KQ ♠ 64 | South: ♣ 5 ▼ KJ1093 • 1042 ♣ K975 | West | North 1♠ | East 1NT | |

| Board: 356 Dealer: N Vul: EW HCP: 4 | ▲ A1065♥ 642◆ 62♣ 10987 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first. |
|---|--|--|
| Board: 357 Dealer: S Vul: Both HCP: 14 | ★ K97★ A◆ KQ32◆ Q8743 | West Bids 1NT if possible. You bid first. |
| Board: 358 Dealer: N Vul: None HCP: 9 | ▶ J6♥ K1052◆ 52♣ AJ1085 | East Bids 1NT if possible. Partner bids first. |
| Board: 359 Dealer: S Vul: EW HCP: 12 | ♣ Q1062♥ AQ1064◆ 32♣ A7 | West Bids 1NT if possible. You bid first. |
| Board: 360 Dealer: N Vul: Both HCP: 7 | ★ 5▼ KJ1093◆ 1042◆ K975 | East Bids 1NT if possible. Partner bids first. |

| Board: 356 Dealer: N Vul: EW North HCP: 17 South HCP: 4 Contract: 3♠ N | North: ♠ KJ87 ▼ KQJ98 ←— ♠ AK53 | South: ♠ A1065 ♥ 642 ♠ 62 ♠ 10987 | 3♣¹ Pass | | 1NT 3• ² AP | South Pass Pass diamonds |
|---|---------------------------------------|---------------------------------------|---------------------|-------------|------------------------------|--------------------------|
| Board: 357 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 4♠ N | North: ♠ QJ643 ♥ K842 ♦ 9 ♣ K62 | South: ♠ K97 ✔ A ♠ KQ32 ♣ Q8743 | West 1NT Pass | North 2♣ 4♠ | East Pass AP | 1♣ |
| Board: 358 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 1N E | North: ♠ KQ109 ♥ J9 ♠ AQ108 ♣ Q94 | South: ♣ J6 ♥ K1052 ♣ 52 ♣ AJ1085 | West | North 1◆ | East 1NT | |
| Board: 359 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 3♠ N | North: ♠ KJ9853 ♥ 2 ♠ Q8 ♣ K864 | South: ♠ Q1062 ♥ AQ1064 ♦ 32 ♠ A7 | West 1NT AP | North 2♣ | East Pass | 1♥ |
| Board: 360 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E | North: ♠ QJ873 ♥ A874 ♠ KQ ♠ 64 | South: ♣ 5 ▼ KJ1093 • 1042 ♣ K975 | West | North 1♠ | East 1NT | |

| Board: 361 Dealer: S Vul: None HCP: 5 | 10987KQ9752947 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first. |
|---|--|---|
| Board: 362 Dealer: N Vul: NS HCP: 12 | ♣ QJ9752♥ AQ5◆ K1052♣ — | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♠ if possible. West Bids 5♣ if possible. You bid first. |
| Board: 363 Dealer: S Vul: Both HCP: 6 | ★732▼J108◆Q10753★K6 | West Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first. |
| Board: 364 Dealer: N Vul: None HCP: 12 | ▲ AJ9✓ AK10973◆ 9▲ 982 | East Bids 1NT if possible. East Bids 3♣ if possible. West Bids 4♣ if possible. You bid first. |
| Board: 365 Dealer: S Vul: NS HCP: 9 | ★ A10982♥ Q1093◆ QJ109◆ — | West Bids 1NT if possible. Partner bids first. |

| Board: 361 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 4 W | North: • 10987 • KQ9752 • 94 • 7 | South: | West 1NT 3♣ | North Pass Pass | East 2♥ 4♠ | South 1 3 AP |
|--|---|--------------------------------------|--------------------------|-------------------------|-------------------|-------------------|
| Board: 362 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 5 W | North: ♠ QJ9752 ♥ AQ5 ♠ K1052 ♣ — | South: ♠ K103 ♥ 9843 • QJ87 ♣ 43 | 3 ♣ 5 ♣ | North 1♠ 3♠ AP raise or | 1NT 4♠¹ | 2♠ Pass |
| Board: 363 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 3 E | North: ♣ 732 ♥ J108 ♦ Q10753 ♣ K6 | South: ♠ A10985 ♥ KQ65 ♠ A42 ♣ 5 | West 1NT | North 2♣ | East 3♣ | South 1♠ AP |
| Board: 364 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 4 E | North: ♠ AJ9 ♥ AK10973 ♦ 9 ♣ 982 | South: ♠ KQ732 ♥ 85 • QJ1053 ♣ 3 | West Pass 4♣ | North 1♥ 2♥ AP | East 1NT 3♣ | |
| Board: 365 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 3 S | North: ♠ A10982 ♥ Q1093 • QJ109 ♣ — | South: ♠ Q ♥ A4 ♠ K652 ♠ KQ10832 | West 1NT AP | North 2♣ | East Pass | 1♣ |

| | | West Bids 1NT if possible. |
|------------|-----------------|----------------------------|
| Board: 361 | _ | East Bids 2♥ if possible. |
| Dealer: S | ♥ J84 | West Bids 3♠ if possible. |
| Vul: None | ◆ AQJ10632 | East Bids 4♠ if possible. |
| HCP: 13 | ♣ AJ6 | - |
| | | You bid first. |
| | | East Bids 1NT if possible. |
| Board: 362 | ♠ K103 | West Bids 3♣ if possible. |
| Dealer: N | ♥ 9843 | East Bids 4♠ if possible. |
| Vul: NS | ♦ QJ87 | West Bids 5♣ if possible. |
| HCP: 6 | 4 43 | r |
| | | Partner bids first. |
| Board: 363 | ♦ A10985 | West Bids 1NT if possible. |
| Dealer: S | ♥ KQ65 | East Bids 3♣ if possible. |
| Vul: Both | ♦ A42 | r |
| HCP: 13 | ♣ 5 | You bid first. |
| | | East Bids 1NT if possible. |
| Board: 364 | ♠ KQ732 | East Bids 3♣ if possible. |
| Dealer: N | ♥ 85 | West Bids 4♣ if possible. |
| Vul: None | ♦ QJ1053 | The pessele. |
| HCP: 8 | ♣ 3 | Partner bids first. |
| Board: 365 | ♠ Q | W. D. 1 43 W. 10 11 1 |
| Dealer: S | ♥ A4 | West Bids 1NT if possible. |
| Vul: NS | ♦ K652 | X7 1:10 / |
| HCP: 14 | ♣ KQ10832 | You bid first. |
| | ` | |
| | | |

| Board: 361 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 4 W | North: • 10987 • KQ9752 • 94 • 7 | South: | West 1NT 3♣ | North Pass Pass | East 2♥ 4♠ | South 1 3 AP |
|--|---|--------------------------------------|--------------------------|-------------------------|-------------------|-------------------|
| Board: 362 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 5 W | North: ♠ QJ9752 ♥ AQ5 ♠ K1052 ♣ — | South: ♠ K103 ♥ 9843 • QJ87 ♣ 43 | 3 ♣ 5 ♣ | North 1♠ 3♠ AP raise or | 1NT 4♠¹ | 2♠ Pass |
| Board: 363 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 3 E | North: ♣ 732 ♥ J108 ♦ Q10753 ♣ K6 | South: ♠ A10985 ♥ KQ65 ♠ A42 ♣ 5 | West 1NT | North 2♣ | East 3♣ | South 1♠ AP |
| Board: 364 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 4♣ E | North: ♠ AJ9 ♥ AK10973 ♦ 9 ♣ 982 | South: ♠ KQ732 ♥ 85 • QJ1053 ♣ 3 | West Pass 4♣ | North 1♥ 2♥ AP | East 1NT 3♣ | |
| Board: 365 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 3 S | North: ♠ A10982 ♥ Q1093 • QJ109 ♣ — | South: ♠ Q ♥ A4 ♠ K652 ♠ KQ10832 | West 1NT AP | North 2♣ | East Pass | 1♣ |

| Board: 366 Dealer: N Vul: EW HCP: 14 | ★ K964▼ A◆ A54◆ K10874 | East Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 367 Dealer: S Vul: None HCP: 7 | ♣ Q954♥ Q1096◆ Q72♣ J5 | West Bids 1NT if possible. Partner bids first. |
| Board: 368 Dealer: N Vul: NS HCP: 12 | ▲ 1076♥ J86◆ AQJ5◆ KJ6 | East Bids 1NT if possible. You bid first. |
| Board: 369 Dealer: S Vul: EW HCP: 9 | ♠ 6♥ KJ42♦ Q6532♠ K104 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first. |
| Board: 370 Dealer: N Vul: Both HCP: 12 | ★ KQJ10▼ 4◆ KJ72◆ Q862 | East Bids 1NT if possible. You bid first. |

| Board: 366 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 1N E | North: ♠ K964 ✔ A ♠ A54 ♣ K10874 | South: ♠ A832 ♥ Q954 ♦ 9763 ♣ 2 | West | North 1♣ | East 1NT | |
|---|--------------------------------------|--------------------------------------|--------------|---------------|-------------|---------------|
| Board: 367 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W | North: ♠ Q954 ♥ Q1096 ♦ Q72 ♣ J5 | South: ♠ K62 ♥ 42 ♠ A93 ♣ KQ1083 | West 1NT | North AP | East | South 1♣ |
| Board: 368 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ S | North: ♠ 1076 ♥ J86 ♠ AQJ5 ♠ KJ6 | South: ♠ AQJ954 ♥ 9 ♦ 983 ♠ Q73 | West AP | North 1◆ | East 1NT | |
| Board: 369 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♠ W | North: ♠ 6 ♥ KJ42 ♠ Q6532 ♠ K104 | South: ♠ A875 ♥ A976 ♠ KJ ♣ 973 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1♣ Pass |
| Board: 370 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♥ S | North: ♠ KQJ10 ♥ 4 ♠ KJ72 ♣ Q862 | South: ♠ 732 ♥ A8765 ♦ 8 ♠ AJ94 | West AP | North 1◆ | East 1NT | |

| Board: 366 Dealer: N Vul: EW HCP: 6 | ★ A832♥ Q954◆ 9763◆ 2 | East Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 367 Dealer: S Vul: None HCP: 12 | ★ K62★ 42★ A93★ KQ1083 | West Bids 1NT if possible. You bid first. |
| Board: 368 Dealer: N Vul: NS HCP: 9 | ★ AQJ954♥ 9◆ 983★ Q73 | East Bids 1NT if possible. Partner bids first. |
| Board: 369 Dealer: S Vul: EW HCP: 12 | ★ A875★ A976◆ KJ★ 973 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first. |
| Board: 370 Dealer: N Vul: Both HCP: 9 | ★732★ A8765◆ 8★ AJ94 | East Bids 1NT if possible. Partner bids first. |

| Board: 366 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 1N E | North: ♠ K964 ✔ A ♠ A54 ♣ K10874 | South: ♠ A832 ♥ Q954 ♦ 9763 ♣ 2 | West | North 1♣ | East 1NT | |
|---|--------------------------------------|--------------------------------------|--------------|---------------|-------------|---------------|
| Board: 367 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W | North: ♠ Q954 ♥ Q1096 ♦ Q72 ♣ J5 | South: ♠ K62 ♥ 42 ♠ A93 ♣ KQ1083 | West 1NT | North AP | East | South 1♣ |
| Board: 368 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ S | North: ♠ 1076 ♥ J86 ♠ AQJ5 ♠ KJ6 | South: ♠ AQJ954 ♥ 9 ♦ 983 ♠ Q73 | West AP | North 1◆ | East 1NT | |
| Board: 369 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♠ W | North: ♠ 6 ♥ KJ42 ♠ Q6532 ♠ K104 | South: ♠ A875 ♥ A976 ♠ KJ ♣ 973 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1♣ Pass |
| Board: 370 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♥ S | North: ♠ KQJ10 ♥ 4 ♠ KJ72 ♣ Q862 | South: ♠ 732 ♥ A8765 ♦ 8 ♠ AJ94 | West AP | North 1◆ | East 1NT | |

| Board: 371 Dealer: S Vul: NS HCP: 9 | ♣ Q10753♥ Q10♦ 65♣ KQ65 | West Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 372 Dealer: N Vul: EW HCP: 13 | ★ KJ54▼ 3◆ Q9875◆ AK5 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first. |
| Board: 373 Dealer: S Vul: Both HCP: 8 | ▶ J74♥ Q10432◆ 2♣ KQ102 | West Bids 1NT if possible. Partner bids first. |
| Board: 374 Dealer: N Vul: None HCP: 13 | ★ K2★ A876★ AQ962★ 102 | East Bids 1NT if possible. You bid first. |
| Board: 375 Dealer: S Vul: EW HCP: 7 | ♣87 ▼ AQ9532 ◆ 1072 ♣ J2 | West Bids 1NT if possible. Partner bids first. |

| Board: 371 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ N | North: ♠ Q10753 ♥ Q10 ♠ 65 ♠ KQ65 | South: ♠ K4 ♥ AJ963 ♦ 1092 ♣ A87 | West 1NT | North 2♠ | East AP | South 1♥ |
|---|---------------------------------------|--|-------------------|----------------|--------------|-----------------------------|
| Board: 372 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2♠ S | North: ♠ KJ54 ♥ 3 ♠ Q9875 ♠ AK5 | South: ♠ Q1087 ♥ AJ107 ♦ J64 ♣ J7 | West 2 Pass AP | North 1 Pass X | | South Pass Pass 2♠ |
| Board: 373 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 2♠ S | North: ♠ J74 ♥ Q10432 ♠ 2 ♠ KQ102 | South: ♠ AQ1086 ♥ AK876 ♦ J104 ♣ — | West 1NT | North 2♠ | East AP | South 1♠ |
| Board: 374 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N E | North: ♠ K2 ♥ A876 ♠ AQ962 ♣ 102 | South: ♠ Q1087 ♥ QJ32 ♦ 108 ♠ QJ4 | West | North 1◆ | East 1NT | |
| Board: 375 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 3 \(\bar{V} \) N | North: ♠ 87 ♥ AQ9532 ♠ 1072 ♣ J2 | South: | West 1NT AP | North 2♥ | East Pass | 1♣ |

| Board: 371 Dealer: S Vul: NS HCP: 12 | ★ K4✓ AJ963◆ 1092◆ A87 | West Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 372 Dealer: N Vul: EW HCP: 9 | ♠ Q1087♥ AJ107♦ J64♠ J7 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first. |
| Board: 373 Dealer: S Vul: Both HCP: 14 | AQ1086✓ AK876✓ J104✓ — | West Bids 1NT if possible. You bid first. |
| Board: 374 Dealer: N Vul: None HCP: 8 | ♠ Q1087 ♥ QJ32 ♦ 108 ♣ QJ4 | East Bids 1NT if possible. Partner bids first. |
| Board: 375 Dealer: S Vul: EW HCP: 14 | ♣ J62 ♥ K1076 ♠ A93 ♣ AQ7 | West Bids 1NT if possible. You bid first. |

| Board: 371 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ N | North: ♠ Q10753 ♥ Q10 ♠ 65 ♠ KQ65 | South: ♠ K4 ♥ AJ963 ♦ 1092 ♣ A87 | West 1NT | North 2♠ | East AP | South 1♥ |
|---|---------------------------------------|--|-------------------|----------------|--------------|-----------------------------|
| Board: 372 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2♠ S | North: ♠ KJ54 ♥ 3 ♠ Q9875 ♠ AK5 | South: ♠ Q1087 ♥ AJ107 ♦ J64 ♣ J7 | West 2 Pass AP | North 1 Pass X | | South Pass Pass 2♠ |
| Board: 373 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 2♠ S | North: ♠ J74 ♥ Q10432 ♠ 2 ♠ KQ102 | South: ♠ AQ1086 ♥ AK876 ♦ J104 ♣ — | West 1NT | North 2♠ | East AP | South 1♠ |
| Board: 374 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N E | North: ♠ K2 ♥ A876 ♠ AQ962 ♣ 102 | South: ♠ Q1087 ♥ QJ32 ♦ 108 ♠ QJ4 | West | North 1◆ | East 1NT | |
| Board: 375 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 3 \(\bar{V} \) N | North: ♠ 87 ♥ AQ9532 ♠ 1072 ♣ J2 | South: | West 1NT AP | North 2♥ | East Pass | 1♣ |

| Board: 376 Dealer: N Vul: Both HCP: 16 | ★ KJ632★ K★ A10865★ KQ | East Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 377 Dealer: S Vul: None HCP: 12 | ♣ QJ82♥ AQJ◆ 865♣ Q107 | West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first. |
| Board: 378 Dealer: N Vul: NS HCP: 12 | ★ KQ9532▼ AJ◆ 93◆ Q62 | East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first. |
| Board: 379 Dealer: S Vul: Both HCP: 9 | ♣ Q9752♥ KJ96◆ 87♣ QJ | West Bids 1NT if possible. Partner bids first. |
| Board: 380 Dealer: N Vul: None HCP: 14 | ♣ Q ♥ K9832 ♦ K1087 ♣ AQ3 | East Bids 1NT if possible. You bid first. |

| ★ KJ632 ∀ K ♦ A10865 | ♦ Q98 ♥ Q74 ♦ QJ72 | | 1♠ | 1NT | |
|---|---|---|---|--|--|
| ♣ KQ | ♣ 853 | 1 ass | J . | Ai | |
| North: ♠ QJ82 | South: • K10 | West | North | East | South 1 |
| ◆ 865 • Q107 | ◆ K10 ◆ KQ943 ◆ J865 | 1NT AP | X | 2♦ | 3♣ |
| North: ♠ KQ9532 | South: | West | North 1♠ | | South Pass |
| ◆ AJ ◆ 93 ◆ Q62 | ◆ Q8642 ◆ K10753 | 4 ♦ ¹ 1. Texa | Pass as | 4♥ | AP |
| North: ♠ Q9752 | South: ♠ 1064 | West | North | East | South 1♣ |
| ♥ KJ96 ♦ 87 ♣ QJ | ◆ AJ6 ◆ A6543 | 1NT Pass | 2 ♠ 4 ♠ | Pass AP | 3♠ |
| North: ♠ Q ♥ K9832 ♦ K1087 | South: ♠ AK1054 ▼ 10 ♦ J942 | West | North 1♥ | East 1NT | |
| | ✓ K ◆ A10865 ◆ KQ North: ◆ QJ82 ✓ AQJ ◆ 865 ◆ Q107 North: ◆ KQ9532 ✓ AJ ◆ 93 ◆ Q62 North: ◆ Q9752 ✓ KJ96 ◆ 87 ◆ QJ North: ◆ Q ✓ K9832 | V K V Q74 ♦ A10865 QJ72 ♣ KQ ♣ 853 North: ♠ K10 ♠ AQJ ♥ K10 ♠ 865 ♠ KQ943 ♠ Q107 ♣ 1865 North: ♠ KQ9532 ♠ AJ ♥ 105 ♠ 93 ♠ Q8642 ♠ Q62 ♠ K10753 North: ♠ 1064 ♠ Q9752 ♥ A5 ♠ R7 ♠ AJ6 ♠ 87 ♠ AJ6 ♠ QJ ♠ A6543 North: ♠ AK1054 ♥ K9832 ♥ 10 | V K V Q74 ◆ A10865 ◆ QJ72 Pass ♣ KQ ♣ 853 West North: South: West ♣ QJ82 ♠ K10 NT ♣ 865 ♠ KQ943 AP North: ♣ KQ943 AP North: ♣ RQ9532 ♣ 8 West ♣ AJ ♠ 105 ♠ 1 Texa North: ♣ Q62 ♣ K10753 1. Texa North: ♣ Q9752 ♠ 1064 West ♠ R7 ♣ AJ6 ♠ AJ6 Pass North: ♣ AG543 Pass North: ♣ Q ♠ AK1054 West ♠ Q ♠ AK1054 ♥ K9832 ♥ 10 | V K V Q74 1♠ A10865 QJ72 Pass 3♠ KQ ♣ 853 West North QJ82 ♠ K10 West North AQJ ♥ K10 INT X AP AP INT X North: ♠ KQ943 AP North: ♠ KQ943 AP North: ♠ RQ943 AP North: ♠ RQ9642 AP North: ♠ RQ62 ♠ K10753 North: ♠ RQ ♠ AAAA ♠ RY ♠ AAAA Pass ♠ RY ♠ AAAAA Pass ♠ RY ♠ AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA | V K V Q74 1 1 1NT 1NT A10865 QJ72 Pass 3 AP North: South: West North East QJ82 K10 North: North: AQJ K10 North: North: North: 865 KQ943 AP North: North: <t< td=""></t<> |

| Board: 376 Dealer: N Vul: Both HCP: 7 | ♣ Q98♥ Q74◆ QJ72♣ 853 | East Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 377 Dealer: S Vul: None HCP: 12 | ★K10▼K10◆KQ943◆J865 | West Bids 1NT if possible. East Bids 2♦ if possible. You bid first. |
| Board: 378 Dealer: N Vul: NS HCP: 5 | ♦8 ▼105 • Q8642 • K10753 | East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. Partner bids first. |
| Board: 379 Dealer: S Vul: Both HCP: 13 | ▲ 1064♥ A5◆ AJ6▲ A6543 | West Bids 1NT if possible. You bid first. |
| Board: 380 Dealer: N Vul: None HCP: 8 | ★ AK1054▼ 10◆ J942◆ 1074 | East Bids 1NT if possible. Partner bids first. |

| ★ KJ632 ∀ K ♦ A10865 | ♦ Q98 ♥ Q74 ♦ QJ72 | | 1♠ | 1NT | |
|---|---|---|---|--|--|
| ♣ KQ | ♣ 853 | 1 ass | J . | Ai | |
| North: ♠ QJ82 | South: • K10 | West | North | East | South 1 |
| ◆ 865 • Q107 | ◆ K10 ◆ KQ943 ◆ J865 | 1NT AP | X | 2♦ | 3♣ |
| North: ♠ KQ9532 | South: | West | North 1♠ | | South Pass |
| ◆ AJ ◆ 93 ◆ Q62 | ◆ Q8642 ◆ K10753 | 4 ♦ ¹ 1. Texa | Pass as | 4♥ | AP |
| North: ♠ Q9752 | South: ♠ 1064 | West | North | East | South 1♣ |
| ♥ KJ96 ♦ 87 ♣ QJ | ◆ AJ6 ◆ A6543 | 1NT Pass | 2 ♠ 4 ♠ | Pass AP | 3♠ |
| North: ♠ Q ♥ K9832 ♦ K1087 | South: ♠ AK1054 ▼ 10 ♦ J942 | West | North 1♥ | East 1NT | |
| | ✓ K ◆ A10865 ◆ KQ North: ◆ QJ82 ✓ AQJ ◆ 865 ◆ Q107 North: ◆ KQ9532 ✓ AJ ◆ 93 ◆ Q62 North: ◆ Q9752 ✓ KJ96 ◆ 87 ◆ QJ North: ◆ Q ✓ K9832 | V K V Q74 ♦ A10865 QJ72 ♣ KQ ♣ 853 North: ♠ K10 ♠ AQJ ♥ K10 ♠ 865 ♠ KQ943 ♠ Q107 ♣ 1865 North: ♠ KQ9532 ♠ AJ ♥ 105 ♠ 93 ♠ Q8642 ♠ Q62 ♠ K10753 North: ♠ 1064 ♠ Q9752 ♥ A5 ♠ R7 ♠ AJ6 ♠ 87 ♠ AJ6 ♠ QJ ♠ A6543 North: ♠ AK1054 ♥ K9832 ♥ 10 | V K V Q74 ◆ A10865 ◆ QJ72 Pass ♣ KQ ♣ 853 West North: South: West ♣ QJ82 ♠ K10 NT ♣ 865 ♠ KQ943 AP North: ♣ KQ943 AP North: ♣ RQ9532 ♣ 8 West ♣ AJ ♠ 105 ♠ 1 Texa North: ♣ Q62 ♣ K10753 1. Texa North: ♣ Q9752 ♠ 1064 West ♠ R7 ♣ AJ6 ♠ AJ6 Pass North: ♣ AG543 Pass North: ♣ Q ♠ AK1054 West ♠ Q ♠ AK1054 ♥ K9832 ♥ 10 | V K V Q74 1♠ A10865 QJ72 Pass 3♠ KQ ♣ 853 West North QJ82 ♠ K10 West North AQJ ♥ K10 INT X AP AP INT X North: ♠ KQ943 AP North: ♠ KQ943 AP North: ♠ RQ943 AP North: ♠ RQ9642 AP North: ♠ RQ62 ♠ K10753 North: ♠ RQ ♠ AAAA ♠ RY ♠ AAAA Pass ♠ RY ♠ AAAAA Pass ♠ RY ♠ AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA | V K V Q74 1 1 1NT 1NT A10865 QJ72 Pass 3 AP North: South: West North East QJ82 K10 North: North: AQJ K10 North: North: North: 865 KQ943 AP North: North: <t< td=""></t<> |

| Board: 381 Dealer: S Vul: NS HCP: 9 | ♠ 105♥ K762♦ J9♠ KQ1087 | West Bids 1NT if possible. Partner bids first. |
|--|--|---|
| Board: 382 Dealer: N Vul: EW HCP: 12 | ★ A62♥ J94◆ K104★ A862 | East Bids 1NT if possible. You bid first. |
| Board: 383 Dealer: S Vul: None HCP: 5 | ♦ 985♥ Q10852♦ 2♦ QJ64 | West Bids 1NT if possible. East Bids 4♦ if possible. Partner bids first. |
| Board: 384 Dealer: N Vul: NS HCP: 15 | ★ KQ43★ A92★ 2★ KQJ87 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. West Bids 5♦ if possible. You bid first. |
| Board: 385 Dealer: S Vul: EW HCP: 5 | ★ 1072▼ A862◆ J104◆ 974 | West Bids 1NT if possible. Partner bids first. |

| Board: 381 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 1N W | North: ♠ 105 ♥ K762 ♠ J9 ♣ KQ1087 | South: ♠ AJ87 ♥ 109 ♠ K1085 ♠ A95 | West 1NT | North AP | East | South 1♦ |
|---|---------------------------------------|--|---------------------|---------------|------------------------------------|-----------------|
| Board: 382 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E | North: ♠ A62 ♥ J94 ♠ K104 ♠ A862 | South: ♠ K8753 ♥ K876 ♦ J3 ♣ 109 | West | North 1♣ | East 1NT | |
| Board: 383 Dealer: S Vul: None North HCP: 5 South HCP: 17 Contract: 4•X E | North: | South: ♠ KJ432 ♥ J7 ♠ KQ64 ♣ AK | West 1NT Pass AP | North 2♠ Pass | East Pass 4 | South 1♠ 3♠ X |
| Board: 384 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 5•X E | North: ♠ KQ43 ♥ A92 ♠ 2 ♣ KQJ87 | South: ♠ A1052 ♥ Q10743 ♠ 6 ♣ 1053 | 3♣¹ Pass 4♦ 5♦ AP | | 1NT 3◆² Pass Pass Pass | Pass Pass 3♥ 4♥ |
| Board: 385 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 2♠ S | North: ♠ 1072 ♥ A862 ♦ J104 ♣ 974 | South: ♠ KQJ96 ♥ K97 ♦ 95 ♣ A65 | West 1NT | North 2♠ | East AP | South 1♠ |

| Board: 381 Dealer: S Vul: NS HCP: 12 | AJ87✓ 109✓ K1085✓ A95 | West Bids 1NT if possible. You bid first. |
|---|--|--|
| Board: 382 Dealer: N Vul: EW HCP: 7 | ★ K8753▼ K876◆ J3◆ 109 | East Bids 1NT if possible. Partner bids first. |
| Board: 383 Dealer: S Vul: None HCP: 17 | ★ KJ432▼ J7◆ KQ64◆ AK | West Bids 1NT if possible. East Bids 4♦ if possible. You bid first. |
| Board: 384 Dealer: N Vul: NS HCP: 6 | A1052 ✓ Q10743 ♦ 6 ♠ 1053 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. West Bids 5♦ if possible. Partner bids first. |
| Board: 385 Dealer: S Vul: EW HCP: 13 | ★ KQJ96▼ K97◆ 95◆ A65 | West Bids 1NT if possible. You bid first. |

| Board: 381 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 1N W | North: ♠ 105 ♥ K762 ♠ J9 ♣ KQ1087 | South: ♠ AJ87 ♥ 109 ♠ K1085 ♠ A95 | West 1NT | North AP | East | South 1♦ |
|---|---------------------------------------|--|---------------------|---------------|------------------------------------|-----------------|
| Board: 382 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E | North: ♠ A62 ♥ J94 ♠ K104 ♠ A862 | South: ♠ K8753 ♥ K876 ♦ J3 ♣ 109 | West | North 1♣ | East 1NT | |
| Board: 383 Dealer: S Vul: None North HCP: 5 South HCP: 17 Contract: 4•X E | North: | South: ♠ KJ432 ♥ J7 ♠ KQ64 ♣ AK | West 1NT Pass AP | North 2♠ Pass | East Pass 4 | South 1♠ 3♠ X |
| Board: 384 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 5•X E | North: ♠ KQ43 ♥ A92 ♠ 2 ♣ KQJ87 | South: ♠ A1052 ♥ Q10743 ♠ 6 ♣ 1053 | 3♣¹ Pass 4♦ 5♦ AP | | 1NT 3◆² Pass Pass Pass | Pass Pass 3♥ 4♥ |
| Board: 385 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 2♠ S | North: ♠ 1072 ♥ A862 ♦ J104 ♣ 974 | South: ♠ KQJ96 ♥ K97 ♦ 95 ♣ A65 | West 1NT | North 2♠ | East AP | South 1♠ |

| Board: 386 Dealer: N Vul: Both HCP: 13 | ★ K1032▼ AK102◆ QJ64◆ 2 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first. |
|---|--|---|
| Board: 387 Dealer: S Vul: NS HCP: 5 | ★ K9732▼ 104◆ Q974◆ 42 | West Bids 1NT if possible. Partner bids first. |
| Board: 388 Dealer: N Vul: EW HCP: 13 | ▲ AJ765♥ K7◆ J1043▲ A3 | East Bids 1NT if possible. West Doubles 4♠ if possible. You bid first. |
| Board: 389 Dealer: S Vul: Both HCP: 6 | | West Bids 1NT if possible. Partner bids first. |
| Board: 390 Dealer: N Vul: None HCP: 13 | ★ A754♥ AQ832◆ Q◆ J86 | East Bids 1NT if possible. West Bids 3♦ if possible. You bid first. |

| Board: 386 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 E | North: ♠ K1032 ✔ AK102 ♠ QJ64 ♣ 2 | South: ♠ 8 ♥ Q9753 ♠ 53 ♠ KQJ94 | West 2♥ | North 1♦ Pass | East 1NT 2♠ | South Pass AP |
|---|---------------------------------------|---------------------------------------|-------------------|---------------------|-------------------|---------------------|
| Board: 387 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 1N W | North: ♠ K9732 ♥ 104 ♦ Q974 ♣ 42 | South: ♠ QJ6 ♥ K8762 ♠ AJ ♣ J86 | West 1NT | North AP | East | South 1♥ |
| Board: 388 Dealer: N Vul: EW North HCP: 13 South HCP: 4 Contract: 4•X N | North: ♠ AJ765 ♥ K7 ♦ J1043 ♠ A3 | South: ♠ Q1032 ♥ J963 ♠ 6 ♠ J1098 | West X | North 1♠ AP | East 1NT | |
| Board: 389 Dealer: S Vul: Both North HCP: 6 South HCP: 17 Contract: 44 S | North: | South: ♠ AQ1075 ♥ 108 ♠ A ♣ AQJ73 | West 1NT AP | North 2♣ | East Pass | 1♠ |
| Board: 390 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 3 • W | North: ♠ A754 ♥ AQ832 ♠ Q ♣ J86 | South: ♠ QJ93 ♥ 764 ♠ J97 ♣ Q54 | West 3♦ | North 1♥ AP | East 1NT | |

| Board: 386 Dealer: N Vul: Both HCP: 8 | ♦ 8 ♥ Q9753 ♦ 53 ♣ KQJ94 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first. |
|---|--|---|
| Board: 387 Dealer: S Vul: NS HCP: 12 | ♣ QJ6♥ K8762◆ AJ♣ J86 | West Bids 1NT if possible. You bid first. |
| Board: 388 Dealer: N Vul: EW HCP: 4 | ♣ Q1032♥ J963♦ 6♣ J1098 | East Bids 1NT if possible. West Doubles 4♠ if possible. Partner bids first. |
| Board: 389 Dealer: S Vul: Both HCP: 17 | AQ1075✓ 108AAQJ73 | West Bids 1NT if possible. You bid first. |
| Board: 390 Dealer: N Vul: None HCP: 6 | ♣ QJ93♥ 764◆ J97♣ Q54 | East Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first. |

| Board: 386 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 E | North: ♠ K1032 ✔ AK102 ♠ QJ64 ♣ 2 | South: ♠ 8 ♥ Q9753 ♠ 53 ♠ KQJ94 | West 2♥ | North 1♦ Pass | East 1NT 2♠ | South Pass AP |
|---|---------------------------------------|---------------------------------------|-------------------|---------------------|-------------------|---------------------|
| Board: 387 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 1N W | North: ♠ K9732 ♥ 104 ♦ Q974 ♣ 42 | South: ♠ QJ6 ♥ K8762 ♠ AJ ♣ J86 | West 1NT | North AP | East | South 1♥ |
| Board: 388 Dealer: N Vul: EW North HCP: 13 South HCP: 4 Contract: 4•X N | North: ♠ AJ765 ♥ K7 ♦ J1043 ♠ A3 | South: ♠ Q1032 ♥ J963 ♠ 6 ♠ J1098 | West X | North 1♠ AP | East 1NT | |
| Board: 389 Dealer: S Vul: Both North HCP: 6 South HCP: 17 Contract: 44 S | North: | South: ♠ AQ1075 ♥ 108 ♠ A ♣ AQJ73 | West 1NT AP | North 2♣ | East Pass | 1♠ |
| Board: 390 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 3 • W | North: ♠ A754 ♥ AQ832 ♠ Q ♣ J86 | South: ♠ QJ93 ♥ 764 ♠ J97 ♣ Q54 | West 3♦ | North 1♥ AP | East 1NT | |

| Board: 391 Dealer: S Vul: EW HCP: 7 | ♠ 6♥ AJ953♠ Q983♠ 862 | West Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 392 Dealer: N Vul: Both HCP: 12 | 4✓ K96✓ A109532✓ KQ9 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first. |
| Board: 393 Dealer: S Vul: None HCP: 8 | ♠ 93♥ —♦ KJ963♠ A107542 | West Bids 1NT if possible. Partner bids first. |
| Board: 394 Dealer: N Vul: NS HCP: 12 | ★ KQJ764▼ 876◆ A◆ Q76 | East Bids 1NT if possible. West Doubles Pass if possible. East Bids 3♣ if possible. You bid first. |
| Board: 395 Dealer: S Vul: Both HCP: 5 | ★ KQ8753 ♥ 9 ♦ 64 ♣ 8762 | West Bids 1NT if possible. East Bids 2♣ if possible. Partner bids first. |

| Board: 391 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W | North: ♠ 6 ♥ AJ953 ♠ Q983 ♠ 862 | South: ♠ A754 ♥ 102 ♠ AJ2 ♣ KJ93 | West 1NT | North AP | East | South 1♣ |
|--|--------------------------------------|---------------------------------------|-------------|----------------------------------|----------|-----------------------------|
| Board: 392 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 3 E | North: ◆ 4 ▼ K96 ◆ A109532 ◆ KQ9 | South: ◆ A9732 ▼ 10 ◆ 864 ◆ A742 | West 2♦ 3♥ | North 1♦ X AP | | South Pass Pass |
| Board: 393 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 3 S | North: | South: ♠ AQJ85 ♥ QJ84 ♠ 8 ♠ KJ9 | 1NT AP | North 2NT ¹ sual 2NT | Pass | 1♠ |
| Board: 394 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 3 E | North: ♠ KQJ764 ♥ 876 ♠ A ♣ Q76 | South: | West Pass X | North 1♣ 2♠ Pass | 1NT | South Pass Pass AP |
| Board: 395 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 3 S | North: ♠ KQ8753 ♥ 9 ♦ 64 ♣ 8762 | South: ♣ — ▼ A108743 • Q3 ♣ AQJ95 | | North Pass man | East 2♣¹ | 1♥ |

| Board: 391 Dealer: S Vul: EW HCP: 13 | ♠ A754♥ 102♠ AJ2♠ KJ93 | West Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 392 Dealer: N Vul: Both HCP: 8 | ★ A9732▼ 10◆ 864◆ A742 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first. |
| Board: 393 Dealer: S Vul: None HCP: 14 | ♣ AQJ85♥ QJ84◆ 8♣ KJ9 | West Bids 1NT if possible. You bid first. |
| Board: 394 Dealer: N Vul: NS HCP: 7 | ◆ 52♥ QJ104◆ KJ952◆ 93 | East Bids 1NT if possible. West Doubles Pass if possible. East Bids 3♣ if possible. Partner bids first. |
| Board: 395 Dealer: S Vul: Both HCP: 13 | ♣— ♥ A108743 • Q3 • AQJ95 | West Bids 1NT if possible. East Bids 2♣ if possible. You bid first. |

| Board: 391 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W | North: ♠ 6 ♥ AJ953 ♠ Q983 ♠ 862 | South: ♠ A754 ♥ 102 ♠ AJ2 ♣ KJ93 | West 1NT | North AP | East | South 1♣ |
|--|--------------------------------------|---------------------------------------|-------------|----------------------------------|----------|-----------------------------|
| Board: 392 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 3 E | North: ◆ 4 ▼ K96 ◆ A109532 ◆ KQ9 | South: ◆ A9732 ▼ 10 ◆ 864 ◆ A742 | West 2♦ 3♥ | North 1♦ X AP | | South Pass Pass |
| Board: 393 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 3 S | North: | South: ♠ AQJ85 ♥ QJ84 ♠ 8 ♠ KJ9 | 1NT AP | North 2NT ¹ sual 2NT | Pass | 1♠ |
| Board: 394 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 3 E | North: ♠ KQJ764 ♥ 876 ♠ A ♣ Q76 | South: | West Pass X | North 1♣ 2♠ Pass | 1NT | South Pass Pass AP |
| Board: 395 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 3 S | North: ♠ KQ8753 ♥ 9 ♦ 64 ♣ 8762 | South: ♣ — ▼ A108743 • Q3 ♣ AQJ95 | | North Pass man | East 2♣¹ | 1♥ |

| Board: 396 Dealer: N Vul: None HCP: 13 | AQ1043♥ Q64◆ 53◆ AJ7 | East Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 397 Dealer: S Vul: NS HCP: 9 | ◆ Q102◆ Q1054◆ AJ93◆ 96 | West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible. Partner bids first. |
| Board: 398 Dealer: N Vul: EW HCP: 13 | ▲ AJ9✔ AQ104◆ 109▲ Q975 | East Bids 1NT if possible. You bid first. |
| Board: 399 Dealer: S Vul: None HCP: 5 | ♣— ♥ KQ8754 • 108743 • 103 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first. |
| Board: 400 Dealer: N Vul: NS HCP: 12 | ♣ Q1054♥ AQ4◆ J♣ QJ1065 | East Bids 1NT if possible. East Doubles Pass if possible. You bid first. |

| Board: 396 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 2 N | North: ♠ AQ1043 ♥ Q64 ♦ 53 ♠ AJ7 | South: | West AP | North 1♠ | East 1NT | |
|---|---------------------------------------|--------------------------------------|-------------------|------------------|--------------------------|--------------------------|
| Board: 397 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 4 X E | North: ♠ Q102 ♥ Q1054 ♠ AJ93 ♠ 96 | South: ♠ AJ ♥ AJ983 ♠ Q76 ♠ 1075 | West 1NT Pass AP | North 2♥ 4♥ | East 2♣ 4♣ | South 1♥ Pass X |
| Board: 398 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E | North: ♠ AJ9 ♥ AQ104 ♦ 109 ♠ Q975 | South: ♠ Q764 ♥ J972 ♠ AJ532 ♠ — | West | North 1♣ | East 1NT | |
| Board: 399 Dealer: S Vul: None North HCP: 5 South HCP: 12 Contract: 2 W | North: ♣— ▼ KQ8754 • 108743 • 103 | South: ♣ J1054 ♥ 6 ♠ AJ2 ♣ AQ976 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1♣ Pass |
| Board: 400 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 4 X S | North: ♠ Q1054 ♥ AQ4 ♦ J ♠ QJ1065 | South: ♠ A9763 ♥ K10 ♠ Q8653 ♠ 8 | West Pass Pass | North 1♣ 3♠ Pass | East 1NT Pass X | 2♠ |

| Board: 396 Dealer: N Vul: None HCP: 6 | ♦ 962♥ 982◆ QJ92♣ K98 | East Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 397 Dealer: S Vul: NS HCP: 12 | AJ✓ AJ983✓ Q76✓ 1075 | West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible. You bid first. |
| Board: 398 Dealer: N Vul: EW HCP: 8 | ♣ Q764♥ J972◆ AJ532♣ — | East Bids 1NT if possible. Partner bids first. |
| Board: 399 Dealer: S Vul: None HCP: 12 | ♣ J1054♥ 6♦ AJ2♣ AQ976 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first. |
| Board: 400 Dealer: N Vul: NS HCP: 9 | ▲ A9763▼ K10◆ Q8653▲ 8 | East Bids 1NT if possible. East Doubles Pass if possible. Partner bids first. |

| Board: 396 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 2 N | North: ♠ AQ1043 ♥ Q64 ♦ 53 ♠ AJ7 | South: | West AP | North 1♠ | East 1NT | |
|---|---------------------------------------|--------------------------------------|-------------------|------------------|--------------------------|--------------------------|
| Board: 397 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 4 X E | North: ♠ Q102 ♥ Q1054 ♠ AJ93 ♠ 96 | South: ♠ AJ ♥ AJ983 ♠ Q76 ♠ 1075 | West 1NT Pass AP | North 2♥ 4♥ | East 2♣ 4♣ | South 1♥ Pass X |
| Board: 398 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E | North: ♠ AJ9 ♥ AQ104 ♦ 109 ♠ Q975 | South: ♠ Q764 ♥ J972 ♠ AJ532 ♠ — | West | North 1♣ | East 1NT | |
| Board: 399 Dealer: S Vul: None North HCP: 5 South HCP: 12 Contract: 2 W | North: ♣— ▼ KQ8754 • 108743 • 103 | South: ♣ J1054 ♥ 6 ♠ AJ2 ♣ AQ976 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1♣ Pass |
| Board: 400 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 4 X S | North: ♠ Q1054 ♥ AQ4 ♦ J ♠ QJ1065 | South: ♠ A9763 ♥ K10 ♠ Q8653 ♠ 8 | West Pass Pass | North 1♣ 3♠ Pass | East 1NT Pass X | 2♠ |

| Board: 401 Dealer: S Vul: EW HCP: 9 | ★ KQJ64▼ 86◆ 65◆ QJ103 | West Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 402 Dealer: N Vul: Both HCP: 13 | ♣ Q3♥ AJ93◆ AQ75♣ 1073 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first. |
| Board: 403 Dealer: S Vul: NS HCP: 9 | ★ 5▼ A8752◆ 985◆ KQ105 | West Bids 1NT if possible. Partner bids first. |
| Board: 404 Dealer: N Vul: EW HCP: 14 | ♦ 9654♥ A6♦ A108♦ KQJ8 | East Bids 1NT if possible. You bid first. |
| Board: 405 Dealer: S Vul: Both HCP: 5 | ♣ Q96♥ 10862◆ J96♣ Q53 | West Bids 1NT if possible. Partner bids first. |

| Board: 401 Dealer: S Vul: EW | North: ★ KQJ64 ▼ 86 | South: ♠ A973 ♥ AQ1092 | | North | | 1♥ |
|---|---|---|-------------------------|----------|-------------|---------------|
| North HCP: 9 South HCP: 14 Contract: 4♠ N | ♦ 65 ♣ QJ103 | ◆ 10 ◆ A96 | 1NT AP | 2♠ | Pass | 4♠ |
| Board: 402 Dealer: N Vul: Both | North: ♠ Q3 ♥ AJ93 | South: ♠ A1094 | West | North 1♦ | | South Pass |
| North HCP: 13 South HCP: 6 Contract: 2♠ E | ◆ AQ75 ◆ 1073 | ♥ Q10852 ♦ 62 ♣ 84 | 2♥ | Pass | 11N1 2♠ | AP |
| Board: 403 Dealer: S Vul: NS | North: ♠ 5 | South: ♠ AQ964 | | North | | 1♠ |
| North HCP: 9 South HCP: 14 Contract: 4 N | ◆ A8752 ◆ 985 ◆ KQ105 | ♥ QJ103 ♦ KQ74 ♣ — | 1NT Pass 1. Splir | 4♥ | Pass AP | 4 ♣ ¹ |
| Board: 404 Dealer: N Vul: EW North HCP: 14 | North: ♠ 9654 ♥ A6 | South: ♠ QJ7 ▼ KQ109732 | West | North 1♣ | East 1NT | |
| South HCP: 8 Contract: 4 S | ◆ A108 ◆ KQJ8 | ◆ 2 ◆ 105 | AP | | | |
| Board: 405 Dealer: S Vul: Both | North: ♠ Q96 | South: ♠ AJ752 | West | North | East | South |
| North HCP: 5 South HCP: 13 Contract: 1N W | ▼ 10862◆ J96◆ Q53 | 743★ A10★ KJ9 | 1NT | AP | | 1♠ |

| Board: 401 Dealer: S Vul: EW HCP: 14 | A973✓ AQ109210A96 | West Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 402 Dealer: N Vul: Both HCP: 6 | ★ A1094♥ Q10852♦ 62★ 84 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first. |
| Board: 403 Dealer: S Vul: NS HCP: 14 | AQ964✓ QJ103✓ KQ74✓ — | West Bids 1NT if possible. You bid first. |
| Board: 404 Dealer: N Vul: EW HCP: 8 | ♣ QJ7 ▼ KQ109732 ◆ 2 ♣ 105 | East Bids 1NT if possible. Partner bids first. |
| Board: 405 Dealer: S Vul: Both HCP: 13 | ★ AJ752▼ 743◆ A10◆ KJ9 | West Bids 1NT if possible. You bid first. |

| Board: 401 Dealer: S Vul: EW | North: ★ KQJ64 ▼ 86 | South: ♠ A973 ♥ AQ1092 | | North | | 1♥ |
|---|---|---|-------------------------|----------|-------------|---------------|
| North HCP: 9 South HCP: 14 Contract: 4♠ N | ♦ 65 ♣ QJ103 | ◆ 10 ◆ A96 | 1NT AP | 2♠ | Pass | 4♠ |
| Board: 402 Dealer: N Vul: Both | North: ♠ Q3 ♥ AJ93 | South: ♠ A1094 | West | North 1♦ | | South Pass |
| North HCP: 13 South HCP: 6 Contract: 2♠ E | ◆ AQ75 ◆ 1073 | ♥ Q10852 ♦ 62 ♣ 84 | 2♥ | Pass | 11N1 2♠ | AP |
| Board: 403 Dealer: S Vul: NS | North: ♠ 5 | South: ♠ AQ964 | | North | | 1♠ |
| North HCP: 9 South HCP: 14 Contract: 4 N | ◆ A8752 ◆ 985 ◆ KQ105 | ♥ QJ103 ♦ KQ74 ♣ — | 1NT Pass 1. Splir | 4♥ | Pass AP | 4 ♣ ¹ |
| Board: 404 Dealer: N Vul: EW North HCP: 14 | North: ♠ 9654 ♥ A6 | South: ♠ QJ7 ▼ KQ109732 | West | North 1♣ | East 1NT | |
| South HCP: 8 Contract: 4 S | ◆ A108 ◆ KQJ8 | ◆ 2 ◆ 105 | AP | | | |
| Board: 405 Dealer: S Vul: Both | North: ♠ Q96 | South: ♠ AJ752 | West | North | East | South |
| North HCP: 5 South HCP: 13 Contract: 1N W | ▼ 10862◆ J96◆ Q53 | 743★ A10★ KJ9 | 1NT | AP | | 1♠ |

| Board: 406 Dealer: N Vul: None HCP: 12 | ♠ K ♥ KQJ1073 ♦ 2 ♣ K10652 | East Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 407 Dealer: S Vul: EW HCP: 7 | ♠ 6♥ K10873♦ J2♠ K10873 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first. |
| Board: 408 Dealer: N Vul: Both HCP: 13 | ★ K1083▼ K432◆ KQJ★ J3 | East Bids 1NT if possible. You bid first. |
| Board: 409 Dealer: S Vul: None HCP: 6 | ★43▼A10983◆84★Q763 | West Bids 1NT if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. Partner bids first. |
| Board: 410 Dealer: N Vul: NS HCP: 14 | ♣ J7♥ KQJ109♦ J5♣ AQ96 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first. |

| Board: 406 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 2 N | North: ♠ K ♥ KQJ1073 ♦ 2 ♠ K10652 | South: ♠ Q10642 ♥ 8 ♠ Q1098 ♠ A97 | West Pass | North 1♥ 2♥ | | South Pass |
|---|---------------------------------------|---------------------------------------|--------------------------|--------------------------------|-------------|--------------------------|
| Board: 407 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 5◆ S | North: ♠ 6 ♥ K10873 ♦ J2 ♠ K10873 | South: ♠ AQ ♥ 62 ♠ AQ109743 ♣ 52 | West 1NT 3♠ AP | North Pass 4 | East 2♥ 4♠ | South 1 → 3 → 5 → |
| Board: 408 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E | North: ♠ K1083 ♥ K432 ♠ KQJ ♣ J3 | South: ♠ Q752 ♥ A765 ♦ 1097 ♠ 84 | West | North 1◆ | East 1NT | |
| Board: 409 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 4 • W | North: | South: ♠ KQJ10875 ♥ 62 ♠ A5 ♣ K5 | West 1NT 3 | North Pass 3♠ | East Pass 4 | South 1♠ 2♠ AP |
| Board: 410 Dealer: N Vul: NS North HCP: 14 South HCP: 4 Contract: 4♠ E | North: ♣ J7 ♥ KQJ109 ♦ J5 ♣ AQ96 | South: ♠ Q3 ♥ 654 ♠ Q9743 ♠ 1084 | 2 ♥ 4 ♠ | North 1 V Pass AP er accep | 1NT 3♠¹ | South Pass Pass after NT |

| Board: 406 Dealer: N Vul: None HCP: 8 | ♣ Q10642♥ 8◆ Q1098♣ A97 | East Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 407 Dealer: S Vul: EW HCP: 12 | AQ✓ 62AQ109743✓ 52 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first. |
| Board: 408 Dealer: N Vul: Both HCP: 6 | ♣ Q752♥ A765♦ 1097♣ 84 | East Bids 1NT if possible. Partner bids first. |
| Board: 409 Dealer: S Vul: None HCP: 13 | ★ KQJ10875★ 62★ A5★ K5 | West Bids 1NT if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. You bid first. |
| Board: 410 Dealer: N Vul: NS HCP: 4 | ♣ Q3 ♥ 654 ♦ Q9743 ♣ 1084 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. Partner bids first. |

| Board: 406 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 2 N | North: ♠ K ♥ KQJ1073 ♦ 2 ♠ K10652 | South: ♠ Q10642 ♥ 8 ♠ Q1098 ♠ A97 | West Pass | North 1♥ 2♥ | | South Pass |
|---|---------------------------------------|---------------------------------------|--------------------------|--------------------------------|-------------|--------------------------|
| Board: 407 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 5◆ S | North: ♠ 6 ♥ K10873 ♦ J2 ♠ K10873 | South: ♠ AQ ♥ 62 ♠ AQ109743 ♣ 52 | West 1NT 3♠ AP | North Pass 4 | East 2♥ 4♠ | South 1 → 3 → 5 → |
| Board: 408 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E | North: ♠ K1083 ♥ K432 ♠ KQJ ♣ J3 | South: ♠ Q752 ♥ A765 ♦ 1097 ♠ 84 | West | North 1◆ | East 1NT | |
| Board: 409 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 4 • W | North: | South: ♠ KQJ10875 ♥ 62 ♠ A5 ♣ K5 | West 1NT 3 | North Pass 3♠ | East Pass 4 | South 1♠ 2♠ AP |
| Board: 410 Dealer: N Vul: NS North HCP: 14 South HCP: 4 Contract: 4♠ E | North: ♣ J7 ♥ KQJ109 ♦ J5 ♣ AQ96 | South: ♠ Q3 ♥ 654 ♠ Q9743 ♠ 1084 | 2 ♥ 4 ♠ | North 1 V Pass AP er accep | 1NT 3♠¹ | South Pass Pass after NT |

| Board: 411 Dealer: S Vul: Both HCP: 11 | ♣ QJ982♥ 9♦ AKJ4♣ 1083 | West Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 412 Dealer: N Vul: None HCP: 13 | ▲ A86♥ AJ95◆ K9▲ J1087 | East Bids 1NT if possible. You bid first. |
| Board: 413 Dealer: S Vul: NS HCP: 5 | ♣ Q7432♥ 85♦ 105♣ QJ73 | West Bids 1NT if possible. Partner bids first. |
| Board: 414 Dealer: N Vul: EW HCP: 13 | ◆ Q104▼ J43◆ AQ953◆ A10 | East Bids 1NT if possible. You bid first. |
| Board: 415 Dealer: S Vul: None HCP: 8 | ★762♥QJ75★108★KQ93 | West Bids 1NT if possible. Partner bids first. |

| Board: 411 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 2♠ N | North: ♠ QJ982 ♥ 9 ♠ AKJ4 ♣ 1083 | South: ♠ K63 ♥ A32 ♦ 102 ♣ KQJ76 | West 1NT | North 2♣ | East AP | South 1♣ |
|--|---------------------------------------|---------------------------------------|--------------|-------------------|---------------------|-------------|
| Board: 412 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 1N E | North: ♠ A86 ♥ AJ95 ♠ K9 ♣ J1087 | South: ♠ Q954 ♥ 83 ♦ QJ10832 ♣ 5 | West | North 1♣ | East 1NT | |
| Board: 413 Dealer: S Vul: NS North HCP: 5 South HCP: 16 Contract: 1N W | North: ♠ Q7432 ♥ 85 • 105 ♣ QJ73 | South: ♠ 6 ♥ AK972 ♠ AJ732 ♣ A9 | West 1NT | North AP | East | South 1♥ |
| Board: 414 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 4 S | North: ♠ Q104 ♥ J43 ♠ AQ953 ♠ A10 | South: ♠ AK62 ♥ Q10952 ♦ 10 ♠ 432 | West Pass AP | North 1♦ 3♥ | East 1NT Pass | 2♥ |
| Board: 415 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 2♠ S | North: ♠ 762 ♥ QJ75 ♦ 108 ♣ KQ93 | South: ♠ AQ1053 ♥ K932 ♦ 93 ♣ A8 | West 1NT | North 2♣ | East AP | South 1♠ |

| Board: 411 Dealer: S Vul: Both HCP: 13 | ★ K63★ A32★ 102★ KQJ76 | West Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 412 Dealer: N Vul: None HCP: 5 | ♣ Q954♥ 83◆ QJ10832♣ 5 | East Bids 1NT if possible. Partner bids first. |
| Board: 413 Dealer: S Vul: NS HCP: 16 | ♠ 6♥ AK972♠ AJ732♠ A9 | West Bids 1NT if possible. You bid first. |
| Board: 414 Dealer: N Vul: EW HCP: 9 | ★ AK62♥ Q10952♦ 10★ 432 | East Bids 1NT if possible. Partner bids first. |
| Board: 415 Dealer: S Vul: None HCP: 13 | AQ1053✓ K932◆ 93◆ A8 | West Bids 1NT if possible. You bid first. |

| Board: 411 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 2♠ N | North: ♠ QJ982 ♥ 9 ♠ AKJ4 ♣ 1083 | South: ♠ K63 ♥ A32 ♦ 102 ♣ KQJ76 | West 1NT | North 2♣ | East AP | South 1♣ |
|--|---------------------------------------|---------------------------------------|--------------|-------------------|---------------------|-------------|
| Board: 412 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 1N E | North: ♠ A86 ♥ AJ95 ♠ K9 ♣ J1087 | South: ♠ Q954 ♥ 83 ♦ QJ10832 ♣ 5 | West | North 1♣ | East 1NT | |
| Board: 413 Dealer: S Vul: NS North HCP: 5 South HCP: 16 Contract: 1N W | North: ♠ Q7432 ♥ 85 • 105 ♣ QJ73 | South: ♠ 6 ♥ AK972 ♠ AJ732 ♣ A9 | West 1NT | North AP | East | South 1♥ |
| Board: 414 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 4 S | North: ♠ Q104 ♥ J43 ♠ AQ953 ♠ A10 | South: ♠ AK62 ♥ Q10952 ♦ 10 ♠ 432 | West Pass AP | North 1♦ 3♥ | East 1NT Pass | 2♥ |
| Board: 415 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 2♠ S | North: ♠ 762 ♥ QJ75 ♦ 108 ♣ KQ93 | South: ♠ AQ1053 ♥ K932 ♦ 93 ♣ A8 | West 1NT | North 2♣ | East AP | South 1♠ |

| Board: 416 Dealer: N Vul: NS HCP: 13 | ♣ J♥ A962♦ Q7♣ KQJ543 | East Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 417 Dealer: S Vul: EW HCP: 7 | ♦ 8 ♥ A1085432 ♦ 7 ♣ QJ65 | West Bids 1NT if possible. Partner bids first. |
| Board: 418 Dealer: N Vul: Both HCP: 12 | ♠ QJ ♥ J3 ♦ AQ106542 ♠ Q2 | East Bids 1NT if possible. You bid first. |
| Board: 419 Dealer: S Vul: NS HCP: 6 | ◆ Q1073▼ 10732◆ —◆ A10875 | West Bids 1NT if possible. Partner bids first. |
| Board: 420 Dealer: N Vul: EW HCP: 13 | ▲ J94✔ A1054◆ KQ107♣ K4 | East Bids 1NT if possible. You bid first. |

| Board: 416 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2 S | North: ♣ J ♥ A962 ♠ Q7 ♣ KQJ543 | South: ♠ KQ94 ♥ Q8 ♠ A109654 ♣ 2 | West AP | North 1♣ | East 1NT | |
|---|---|--------------------------------------|--------------|-------------|-------------|---------------|
| Board: 417 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 4 N | North: ♣ 8 ▼ A1085432 ♠ 7 ♣ QJ65 | South: ♠ A7654 ♥ K97 ♦ J83 ♣ A7 | West 1NT | North 4♥ | East AP | South 1♣ |
| Board: 418 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 2 N | North: ♠ QJ ♥ J3 ♠ AQ106542 ♠ Q2 | South: ♠ K654 ♥ K10862 ♦— ♣ J976 | West Pass | North 1 | | South Pass |
| Board: 419 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ Q1073 ♥ 10732 ←— ♠ A10875 | South: ♠ A965 ♥ 865 ♠ KQ95 ♠ K2 | West 1NT | North AP | East | South 1♦ |
| Board: 420 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 1N E | North: ▲ J94 ♥ A1054 ♦ KQ107 ♣ K4 | South: ♠ Q7532 ♥ 32 ♦ J ♣ Q9532 | West | North 1◆ | East 1NT | |

| Board: 416 Dealer: N Vul: NS HCP: 11 | ★ KQ94 ♥ Q8 ♦ A109654 ♣ 2 | East Bids 1NT if possible. Partner bids first. |
|--|--|---|
| Board: 417 Dealer: S Vul: EW HCP: 12 | ▲ A7654♥ K97◆ J83◆ A7 | West Bids 1NT if possible. You bid first. |
| Board: 418 Dealer: N Vul: Both HCP: 7 | ★ K654★ K10862★ —★ J976 | East Bids 1NT if possible. Partner bids first. |
| Board: 419 Dealer: S Vul: NS HCP: 12 | ▲ A965♥ 865♦ KQ95▲ K2 | West Bids 1NT if possible. You bid first. |
| Board: 420 Dealer: N Vul: EW HCP: 5 | ♣ Q7532♥ 32♦ J♣ Q9532 | East Bids 1NT if possible. Partner bids first. |

| Board: 416 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2 S | North: ♣ J ♥ A962 ♠ Q7 ♣ KQJ543 | South: ♠ KQ94 ♥ Q8 ♠ A109654 ♣ 2 | West AP | North 1♣ | East 1NT | |
|---|---|--------------------------------------|--------------|-------------|-------------|---------------|
| Board: 417 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 4 N | North: ♣ 8 ▼ A1085432 ♠ 7 ♣ QJ65 | South: ♠ A7654 ♥ K97 ♦ J83 ♣ A7 | West 1NT | North 4♥ | East AP | South 1♣ |
| Board: 418 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 2 N | North: ♠ QJ ♥ J3 ♠ AQ106542 ♠ Q2 | South: ♠ K654 ♥ K10862 ♦— ♣ J976 | West Pass | North 1 | | South Pass |
| Board: 419 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W | North: ♠ Q1073 ♥ 10732 ←— ♠ A10875 | South: ♠ A965 ♥ 865 ♠ KQ95 ♠ K2 | West 1NT | North AP | East | South 1♦ |
| Board: 420 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 1N E | North: ▲ J94 ♥ A1054 ♦ KQ107 ♣ K4 | South: ♠ Q7532 ♥ 32 ♦ J ♣ Q9532 | West | North 1◆ | East 1NT | |

| Board: 421 Dealer: S Vul: Both HCP: 8 | ♣9 ♥ Q862 ♦ QJ9875 ♣ K7 | West Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 422 Dealer: N Vul: None HCP: 12 | 1052✓ AKQ4✓ QJ10542 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first. |
| Board: 423 Dealer: S Vul: EW HCP: 7 | ◆ Q1098♥ AJ85◆ 109◆ 532 | West Bids 1NT if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. Partner bids first. |
| Board: 424 Dealer: N Vul: Both HCP: 12 | ♣ Q74♥ A1064♦ KQ42♣ J2 | East Bids 1NT if possible. You bid first. |
| Board: 425 Dealer: S Vul: None HCP: 10 | AQ9862✓ 2KJ7582 | West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first. |

| Board: 421 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 \(\) N | North: ◆ 9 ▼ Q862 ◆ QJ9875 ♣ K7 | South: ♠ K10862 ♥ J10 ♠ K4 ♣ AJ42 | West 1NT | North 2 | East AP | South 1♠ |
|---|---------------------------------------|---------------------------------------|------------------------|---------------------|--------------|---------------------|
| Board: 422 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2♥ E | North: ♠ 1052 ♥ AKQ4 ♠ QJ1054 ♣ 2 | South: ♠ K974 ♥ 65 ♦ 32 ♣ K9865 | West 2◆ | North 1♦ Pass | | South Pass AP |
| Board: 423 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 3 • W | North: ♠ Q1098 ♥ AJ85 ♦ 109 ♠ 532 | South: ♠ A3 ♥ 10762 ♦ Q54 ♣ KQJ8 | 1NT 3◆ ² | AP 3C trans | 3♣ ¹ | 1♣ |
| Board: 424 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E | North: ♠ Q74 ♥ A1064 ♠ KQ42 ♣ J2 | South: | West | North 1◆ | East 1NT | |
| Board: 425 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3&X W | North: ♠ AQ9862 ♥ 2 ♠ KJ75 ♣ 82 | South: ♣ 7 ▼ AQ986 ♣ AQ96 ♣ Q97 | West 1NT 3♣ | North 2♠ X | East Pass AP | 1♥ |

| Board: 421 Dealer: S Vul: Both HCP: 12 | ★ K10862▼ J10◆ K4◆ AJ42 | West Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 422 Dealer: N Vul: None HCP: 6 | ★ K974★ 65★ 32★ K9865 | East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first. |
| Board: 423 Dealer: S Vul: EW HCP: 12 | A3▼ 10762◆ Q54♣ KQJ8 | West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first. |
| Board: 424 Dealer: N Vul: Both HCP: 7 | 105KQ97353Q1054 | East Bids 1NT if possible. Partner bids first. |
| Board: 425 Dealer: S Vul: None HCP: 14 | ♣ 7♥ AQ986♦ AQ96♣ Q97 | West Bids 1NT if possible. West Bids 3♣ if possible. You bid first. |

| Board: 421 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 \(\) N | North: ◆ 9 ▼ Q862 ◆ QJ9875 ♣ K7 | South: ♠ K10862 ♥ J10 ♠ K4 ♣ AJ42 | West 1NT | North 2 | East AP | South 1♠ |
|---|---------------------------------------|---------------------------------------|------------------------|---------------------|--------------|---------------------|
| Board: 422 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2♥ E | North: ♠ 1052 ♥ AKQ4 ♠ QJ1054 ♣ 2 | South: ♠ K974 ♥ 65 ♦ 32 ♣ K9865 | West 2◆ | North 1♦ Pass | | South Pass AP |
| Board: 423 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 3 • W | North: ♠ Q1098 ♥ AJ85 ♦ 109 ♠ 532 | South: ♠ A3 ♥ 10762 ♦ Q54 ♣ KQJ8 | 1NT 3◆ ² | AP 3C trans | 3♣ ¹ | 1♣ |
| Board: 424 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E | North: ♠ Q74 ♥ A1064 ♠ KQ42 ♣ J2 | South: | West | North 1◆ | East 1NT | |
| Board: 425 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 3&X W | North: ♠ AQ9862 ♥ 2 ♠ KJ75 ♣ 82 | South: ♣ 7 ▼ AQ986 ♣ AQ96 ♣ Q97 | West 1NT 3♣ | North 2♠ X | East Pass AP | 1♥ |

| Board: 426 Dealer: N Vul: NS HCP: 13 | AQ862✓ 32✓ K942✓ A2 | East Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 427 Dealer: S Vul: Both HCP: 10 | AQJ86♥ Q9652J85 | West Bids 1NT if possible. Partner bids first. |
| Board: 428 Dealer: N Vul: None HCP: 12 | ◆ 96▼ K762◆ K42◆ AQ109 | East Bids 1NT if possible. You bid first. |
| Board: 429 Dealer: S Vul: NS HCP: 8 | ★ KQ108642♥ QJ◆ 763◆ 5 | West Bids 1NT if possible. East Doubles 4♠ if possible. Partner bids first. |
| Board: 430 Dealer: N Vul: EW HCP: 12 | 105354AK98KQ75 | 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. West Bids 3♠ if possible. You bid first. |

| Board: 426 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E | North: ♠ AQ862 ♥ 32 ♠ K942 ♠ A2 | South: ♣ — ♥ Q10864 • A1063 • 10976 | West | North 1♠ | East 1NT | |
|--|--------------------------------------|---|-------------------|---|------------------------------|----------------------|
| Board: 427 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 2 N | North: ♠ AQJ86 ♥ Q9 ♠ 652 ♣ J85 | South: ♠ K3 ♥ A10742 ♠ KJ94 ♠ K9 | West 1NT | North 2♣ | East AP | South 1♥ |
| Board: 428 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2♠ S | North: | South: ♠ KQ108543 ♥ AJ854 • 10 ♣ — | West AP | North 1♣ | East 1NT | |
| Board: 429 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 44X N | North: ♠ KQ108642 ♥ QJ ♠ 763 ♣ 5 | South: ♣ — ▼ A9842 • KJ105 • KJ42 | West 1NT | North 4♣ | East X | South 1♥ AP |
| Board: 430 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 3♠ W | North: • 1053 • 54 • AK98 • KQ75 | South: | 2♣¹ 2♠ 3♠ 1. Stay | North 1 Pass Pass Pass AP man raise or | 1NT 2♦ 3♦ ² | Pass Pass Pass |

| Board: 426 Dealer: N Vul: NS HCP: 6 | ◆— ♥ Q10864 ◆ A1063 • 10976 | East Bids 1NT if possible. Partner bids first. |
|---|---|--|
| Board: 427 Dealer: S Vul: Both HCP: 14 | ★ K3★ A10742★ KJ94★ K9 | West Bids 1NT if possible. You bid first. |
| Board: 428 Dealer: N Vul: None HCP: 10 | ★ KQ108543▼ AJ854◆ 10◆ — | East Bids 1NT if possible. Partner bids first. |
| Board: 429 Dealer: S Vul: NS HCP: 12 | ◆— ▼ A9842 ◆ KJ105 ◆ KJ42 | West Bids 1NT if possible. East Doubles 4♠ if possible. You bid first. |
| Board: 430 Dealer: N Vul: EW HCP: 5 | ◆974✓ KQ9762◆542◆8 | 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. West Bids 3♠ if possible. Partner bids first. |

| Board: 426 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E | North: ♠ AQ862 ♥ 32 ♠ K942 ♠ A2 | South: ♣ — ♥ Q10864 • A1063 • 10976 | West | North 1♠ | East 1NT | |
|--|--------------------------------------|---|-------------------|---|------------------------------|----------------------|
| Board: 427 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 2 N | North: ♠ AQJ86 ♥ Q9 ♠ 652 ♣ J85 | South: ♠ K3 ♥ A10742 ♠ KJ94 ♠ K9 | West 1NT | North 2♣ | East AP | South 1♥ |
| Board: 428 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2♠ S | North: | South: ♠ KQ108543 ♥ AJ854 • 10 ♣ — | West AP | North 1♣ | East 1NT | |
| Board: 429 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 44X N | North: ♠ KQ108642 ♥ QJ ♠ 763 ♣ 5 | South: ♣ — ▼ A9842 • KJ105 • KJ42 | West 1NT | North 4♣ | East X | South 1♥ AP |
| Board: 430 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 3♠ W | North: • 1053 • 54 • AK98 • KQ75 | South: | 2♣¹ 2♠ 3♠ 1. Stay | North 1 Pass Pass Pass AP man raise or | 1NT 2♦ 3♦ ² | Pass Pass Pass |

| Board: 431 Dealer: S Vul: None HCP: 6 | ♣ Q104 ♥ 862 ♦ Q983 ♣ Q86 | West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first. |
|---|---|---|
| Board: 432 Dealer: N Vul: NS HCP: 12 | ★ K102★ 942★ KQJ★ K965 | East Bids 1NT if possible. You bid first. |
| Board: 433 Dealer: S Vul: EW HCP: 8 | ♣ Q6 ♥ 9 ♦ K10874 ♣ QJ975 | West Bids 1NT if possible. Partner bids first. |
| Board: 434 Dealer: N Vul: Both HCP: 13 | ♠ Q ♥ AJ87 ♦ K872 ♣ K1086 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first. |
| Board: 435 Dealer: S Vul: NS HCP: 6 | ♣ Q753♥ QJ8732♦ J3♣ 3 | West Bids 1NT if possible. Partner bids first. |

| Board: 431 Dealer: S Vul: None North HCP: 6 | North: ♠ Q104 ♥ 862 ♦ Q983 | South: | West 1NT | North 2♥ | East 2♠ | South 1♥ 3♥ |
|--|----------------------------------|---|---------------------|-----------|-------------|---------------|
| South HCP: 12 Contract: 3♠ E | ◆ Q983 • Q86 | ◆ J1053 | 3♠ | AP | | |
| Board: 432 Dealer: N | North: | South: | West | No uth | Foot | Courth |
| Vul: NS | ★ K102 ∀ 942 | ♠ J753 ♥ KQJ1065 | west | North 1♣ | East 1NT | |
| North HCP: 12 South HCP: 9 Contract: 2♥ S | ◆ KQJ ◆ K965 | ◆ 3 ◆ Q10 | AP | 17 | 1111 | 2. |
| Board: 433 Dealer: S | North: ♠ Q6 | South: ♠ KJ1074 | West | North | East | South 1♠ |
| Vul: EW North HCP: 8 | y 9 | ♥ AQ5 | 1NT | $2NT^{1}$ | Pass | 3♦ |
| South HCP: 12 | ♦ K10874 | ◆ Q65 | AP | | | |
| Contract: 3♦ S | ♣ QJ975 | ₹ 43 | ♣ 43 1. Unusual 2NT | | | |
| Board: 434 Dealer: N | North: ♠ Q | South: ♠ K872 | West | North 1♦ | | South Pass |
| Vul: Both North HCP: 13 | ♥ AJ87 | ♥ Q943 | 2♥ | Pass | 2♠ | Pass |
| South HCP: 8 Contract: 3♥ S | ◆ K872 ◆ K1086 | ◆ QJ6 ◆ 95 | Pass AP | X | Pass | 3♥ |
| Board: 435 Dealer: S | North: | South: | | | | |
| Vul: NS North HCP: 6 | ♠ Q753 ♥ QJ8732 | ♠ AJ6 ♥ 64 | West | North | East | South 1 |
| South HCP: 13 Contract: 1N W | ◆ J3 ◆ 3 | 10542★ AKJ10 | 1NT | AP | | |

| Board: 431 Dealer: S Vul: None HCP: 12 | ♣ 3♥ QJ943◆ AKJ♣ J1053 | West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first. |
|---|--|--|
| Board: 432 Dealer: N Vul: NS HCP: 9 | ♣ J753♥ KQJ1065♦ 3♣ Q10 | East Bids 1NT if possible. Partner bids first. |
| Board: 433 Dealer: S Vul: EW HCP: 12 | ★ KJ1074★ AQ5★ Q65★ 43 | West Bids 1NT if possible. You bid first. |
| Board: 434 Dealer: N Vul: Both HCP: 8 | ★ K872♥ Q943◆ QJ6◆ 95 | East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first. |
| Board: 435 Dealer: S Vul: NS HCP: 13 | ♣ AJ6♥ 64♦ 10542♣ AKJ10 | West Bids 1NT if possible. You bid first. |

| Board: 431 Dealer: S Vul: None North HCP: 6 | North: ♠ Q104 ♥ 862 ♦ Q983 | South: | West 1NT | North 2♥ | East 2♠ | South 1♥ 3♥ |
|--|----------------------------------|---|---------------------|-----------|-------------|---------------|
| South HCP: 12 Contract: 3♠ E | ◆ Q983 • Q86 | ◆ J1053 | 3♠ | AP | | |
| Board: 432 Dealer: N | North: | South: | West | No uth | Foot | Courth |
| Vul: NS | ★ K102 ∀ 942 | ♠ J753 ♥ KQJ1065 | west | North 1♣ | East 1NT | |
| North HCP: 12 South HCP: 9 Contract: 2♥ S | ◆ KQJ ◆ K965 | ◆ 3 ◆ Q10 | AP | 17 | 1111 | 2. |
| Board: 433 Dealer: S | North: ♠ Q6 | South: ♠ KJ1074 | West | North | East | South 1♠ |
| Vul: EW North HCP: 8 | y 9 | ♥ AQ5 | 1NT | $2NT^{1}$ | Pass | 3♦ |
| South HCP: 12 | ♦ K10874 | ◆ Q65 | AP | | | |
| Contract: 3♦ S | ♣ QJ975 | ₹ 43 | ♣ 43 1. Unusual 2NT | | | |
| Board: 434 Dealer: N | North: ♠ Q | South: ♠ K872 | West | North 1♦ | | South Pass |
| Vul: Both North HCP: 13 | ♥ AJ87 | ♥ Q943 | 2♥ | Pass | 2♠ | Pass |
| South HCP: 8 Contract: 3♥ S | ◆ K872 ◆ K1086 | ◆ QJ6 ◆ 95 | Pass AP | X | Pass | 3♥ |
| Board: 435 Dealer: S | North: | South: | | | | |
| Vul: NS North HCP: 6 | ♠ Q753 ♥ QJ8732 | ♠ AJ6 ♥ 64 | West | North | East | South 1 |
| South HCP: 13 Contract: 1N W | ◆ J3 ◆ 3 | 10542★ AKJ10 | 1NT | AP | | |

| Board: 436 Dealer: N Vul: EW HCP: 12 | ♣— ▼ AQJ8 ◆ K532 ♣ Q9842 | East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first. |
|---|--|---|
| Board: 437 Dealer: S Vul: Both HCP: 8 | ♣ QJ82♥ K532♦ 75♣ Q105 | West Bids 1NT if possible. Partner bids first. |
| Board: 438 Dealer: N Vul: None HCP: 14 | ♣ QJ82♥ AKJ4♦ 104♣ QJ3 | East Bids 1NT if possible. You bid first. |
| Board: 439 Dealer: S Vul: EW HCP: 6 | ♣ Q862♥ J9♦ 62♣ K10843 | West Bids 1NT if possible. Partner bids first. |
| Board: 440 Dealer: N Vul: Both HCP: 13 | ♣ J62 ♥ AK ♦ A986 ♣ J943 | East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first. |

| Board: 436 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 4\$X E | North: ♣ — ▼ AQJ8 • K532 ♣ Q9842 | South: ♠ KJ87 ▼ K973 ♦ 1094 ♣ J5 | West 4♥¹ AP 1. Texa | North 1♣ Pass | East 1NT 4♠ | South Pass X |
|--|--------------------------------------|--|-----------------------|----------------------------|---------------------|--------------------|
| Board: 437 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 2 S | North: ♠ QJ82 ♥ K532 ♠ 75 ♠ Q105 | South: | West 1NT AP | North Pass | East Pass | 1♦ |
| Board: 438 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 3 N | North: ♠ QJ82 ♥ AKJ4 ♦ 104 ♠ QJ3 | South: ♠ K ▼ 7 ◆ QJ8632 ♠ K10852 | West AP | North 1♣ | East 1NT | |
| Board: 439 Dealer: S Vul: EW North HCP: 6 South HCP: 17 Contract: 1N W | North: ♠ Q862 ♥ J9 ♠ 62 ♠ K10843 | South: ♠ AK54 ▼ AQ1054 ♠ QJ5 ♣ J | West 1NT | North AP | East | South 1♥ |
| Board: 440 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 3 E | North: | South: ♠ Q874 ♥ Q10542 ♦ Q1073 ♣ — | 2 ♠ ¹ | North 1 Pass 2S trans mat | 1NT 3♣ ² | Pass AP |

| Board: 436 Dealer: N Vul: EW HCP: 8 | ★ KJ87▼ K973◆ 1094◆ J5 | East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first. |
|---|---|---|
| Board: 437 Dealer: S Vul: Both HCP: 14 | ♠ 63♥ A10♠ KQJ1094♠ KJ4 | West Bids 1NT if possible. You bid first. |
| Board: 438 Dealer: N Vul: None HCP: 9 | ★ K▼ 7◆ QJ8632◆ K10852 | East Bids 1NT if possible. Partner bids first. |
| Board: 439 Dealer: S Vul: EW HCP: 17 | AK54✓ AQ1054✓ QJ5✓ J | West Bids 1NT if possible. You bid first. |
| Board: 440 Dealer: N Vul: Both HCP: 6 | ♠ Q874♥ Q10542♦ Q1073♠ — | East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♣ if possible. Partner bids first. |

| Board: 436 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 4\$X E | North: ♣ — ▼ AQJ8 • K532 ♣ Q9842 | South: ♠ KJ87 ▼ K973 ♦ 1094 ♣ J5 | West 4♥¹ AP 1. Texa | North 1♣ Pass | East 1NT 4♠ | South Pass X |
|--|--------------------------------------|--|-----------------------|----------------------------|---------------------|--------------------|
| Board: 437 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 2 S | North: ♠ QJ82 ♥ K532 ♠ 75 ♠ Q105 | South: | West 1NT AP | North Pass | East Pass | 1♦ |
| Board: 438 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 3 N | North: ♠ QJ82 ♥ AKJ4 ♦ 104 ♠ QJ3 | South: ♠ K ▼ 7 ◆ QJ8632 ♠ K10852 | West AP | North 1♣ | East 1NT | |
| Board: 439 Dealer: S Vul: EW North HCP: 6 South HCP: 17 Contract: 1N W | North: ♠ Q862 ♥ J9 ♠ 62 ♠ K10843 | South: ♠ AK54 ▼ AQ1054 ♠ QJ5 ♣ J | West 1NT | North AP | East | South 1♥ |
| Board: 440 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 3 E | North: | South: ♠ Q874 ♥ Q10542 ♦ Q1073 ♣ — | 2 ♠ ¹ | North 1 Pass 2S trans mat | 1NT 3♣ ² | Pass AP |

| Board: 441 Dealer: S Vul: None HCP: 10 | AQ8432✓—Q6432Q2 | West Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 442 Dealer: N Vul: NS HCP: 12 | ▶ J873♥ A1092♦ KJ♠ K95 | East Bids 1NT if possible. You bid first. |
| Board: 443 Dealer: S Vul: Both HCP: 8 | ★ 2▼ KQ108764◆ 54★ K92 | West Bids 1NT if possible. East Doubles 4♥ if possible. Partner bids first. |
| Board: 444 Dealer: N Vul: None HCP: 13 | AQ9762AQ2J1092 | East Bids 1NT if possible. You bid first. |
| Board: 445 Dealer: S Vul: NS HCP: 8 | ★ AK97542♥ 9◆ J8◆ 852 | West Bids 1NT if possible. Partner bids first. |

| Board: 441 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 2♠ N | North: ♠ AQ8432 ♥ — ♠ Q6432 ♣ Q2 | South: ♠ 9 ♥ AQ953 • KJ10 ♣ KJ95 | West 1NT | North 2♠ | East AP | South 1♥ |
|--|--------------------------------------|--|--------------------|-------------|---------------------|-------------|
| Board: 442 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ S | North: ♠ J873 ♥ A1092 ♠ KJ ♣ K95 | South: ♠ KQ10952 ♥ K ♦ 97 ♣ QJ72 | West Pass AP | North 1♣ 3♠ | East 1NT Pass | 2♠ |
| Board: 443 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 4 VX N | North: ♠ 2 ♥ KQ108764 ♠ 54 ♣ K92 | South: ♠ AKQ9 ♥ J9 • 1093 ♣ QJ107 | West 1NT | North 4♥ | East X | South 1♣ AP |
| Board: 444 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 2 N | North: ♠ AQ9762 ♥ AQ2 ♦ J10 ♠ 92 | South: | West Pass | North 1♣ 2♠ | East 1NT AP | |
| Board: 445 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 4♠ N | North: ♠ AK97542 ♥ 9 ♦ J8 ♣ 852 | South: ♠ 103 ♥ K1042 ♠ K1063 ♣ AQ7 | West 1NT | North 4♠ | East AP | South 1♦ |

| Board: 441 Dealer: S Vul: None HCP: 14 | ♠ 9♥ AQ953♦ KJ10♠ KJ95 | West Bids 1NT if possible. You bid first. |
|---|---|--|
| Board: 442 Dealer: N Vul: NS HCP: 11 | ★ KQ10952★ K◆ 97◆ QJ72 | East Bids 1NT if possible. Partner bids first. |
| Board: 443 Dealer: S Vul: Both HCP: 13 | ♠ AKQ9♥ J9♦ 1093♠ QJ107 | West Bids 1NT if possible. East Doubles 4♥ if possible. You bid first. |
| Board: 444 Dealer: N Vul: None HCP: 11 | ♦ 5 ♥ K653 ♦ Q32 ♣ KQJ106 | East Bids 1NT if possible. Partner bids first. |
| Board: 445 Dealer: S Vul: NS HCP: 12 | ★ 103▼ K1042◆ K1063◆ AQ7 | West Bids 1NT if possible. You bid first. |

| Board: 441 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 2♠ N | North: ♠ AQ8432 ♥ — ♠ Q6432 ♣ Q2 | South: ♠ 9 ♥ AQ953 • KJ10 ♣ KJ95 | West 1NT | North 2♠ | East AP | South 1♥ |
|--|--------------------------------------|--|--------------------|-------------|---------------------|-------------|
| Board: 442 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ S | North: ♠ J873 ♥ A1092 ♠ KJ ♣ K95 | South: ♠ KQ10952 ♥ K ♦ 97 ♣ QJ72 | West Pass AP | North 1♣ 3♠ | East 1NT Pass | 2♠ |
| Board: 443 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 4 VX N | North: ♠ 2 ♥ KQ108764 ♠ 54 ♣ K92 | South: ♠ AKQ9 ♥ J9 • 1093 ♣ QJ107 | West 1NT | North 4♥ | East X | South 1♣ AP |
| Board: 444 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 2 N | North: ♠ AQ9762 ♥ AQ2 ♦ J10 ♠ 92 | South: | West Pass | North 1♣ 2♠ | East 1NT AP | |
| Board: 445 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 4♠ N | North: ♠ AK97542 ♥ 9 ♦ J8 ♣ 852 | South: ♠ 103 ♥ K1042 ♠ K1063 ♣ AQ7 | West 1NT | North 4♠ | East AP | South 1♦ |

| Board: 446 Dealer: N Vul: EW HCP: 13 | A6♥ Q10873♦ KQ8♥ Q54 | East Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 447 Dealer: S Vul: None HCP: 7 | ♦ 92♥ Q9732♦ 103♠ AJ72 | West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first. |
| Board: 448 Dealer: N Vul: NS HCP: 12 | ★ K92▼ AQ4◆ K94◆ 9764 | East Bids 1NT if possible. You bid first. |
| Board: 449 Dealer: S Vul: EW HCP: 6 | ★ K1096★ 4★ 852★ K9762 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first. |
| Board: 450 Dealer: N Vul: Both HCP: 12 | ♣ Q53♥ AQ9764◆ Q3♣ Q4 | East Bids 1NT if possible. East Bids 2♦ if possible. You bid first. |

| Board: 446 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E | North: ♠ A6 ♥ Q10873 ♠ KQ8 ♠ Q54 | South: ♠ KQ1032 ♥ J • 1043 ♣ 10862 | West | North 1♥ | East 1NT | |
|---|--------------------------------------|--|----------------------|---------------------------|-------------------------|---------------|
| Board: 447 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 3♠ S | North: ◆ 92 ▼ Q9732 • 103 • AJ72 | South: ♠ AQ10864 ♥ A10 ♠ Q542 ♠ 9 | West 1NT 3◆ | North Pass 3♠ | East Pass AP | 1♠ |
| Board: 448 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2 N | North: ♠ K92 ♥ AQ4 ♠ K94 ♣ 9764 | South: ♣ J10 ♥ J73 • Q1076 ♣ KQJ8 | West AP | North 1♣ | East 1NT | |
| Board: 449 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 2♠ W | North: ♠ K1096 ♥ 4 ♦ 852 ♠ K9762 | South: ♠ Q4 ♥ AQ982 ♠ A73 ♣ J85 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1♥ Pass |
| Board: 450 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3♣ S | North: ♠ Q53 ▼ AQ9764 ♠ Q3 ♠ Q4 | South: ◆ A874 ▼ 10 ◆ 109 ◆ AJ7652 | West Pass Pass | North 1♥ Pass 3♣ | East 1NT 2• AP | South 2♣ Pass |

| Board: 446 Dealer: N Vul: EW HCP: 6 | ★ KQ1032 ♥ J ♦ 1043 ♣ 10862 | East Bids 1NT if possible. Partner bids first. |
|---|--|--|
| Board: 447 Dealer: S Vul: None HCP: 12 | AQ10864✓ A10Q542♠ 9 | West Bids 1NT if possible. West Bids 3♦ if possible. You bid first. |
| Board: 448 Dealer: N Vul: NS HCP: 10 | J10J73Q1076KQJ8 | East Bids 1NT if possible. Partner bids first. |
| Board: 449 Dealer: S Vul: EW HCP: 13 | ♠ Q4♥ AQ982♠ A73♠ J85 | West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first. |
| Board: 450 Dealer: N Vul: Both HCP: 9 | ★ A874♥ 10♦ 109★ AJ7652 | East Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first. |

| Board: 446 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E | North: ♠ A6 ♥ Q10873 ♠ KQ8 ♠ Q54 | South: ♠ KQ1032 ♥ J • 1043 ♣ 10862 | West | North 1♥ | East 1NT | |
|---|--------------------------------------|--|----------------------|---------------------------|-------------------------|---------------|
| Board: 447 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 3♠ S | North: ◆ 92 ▼ Q9732 • 103 • AJ72 | South: ♠ AQ10864 ♥ A10 ♠ Q542 ♠ 9 | West 1NT 3◆ | North Pass 3♠ | East Pass AP | 1♠ |
| Board: 448 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2 N | North: ♠ K92 ♥ AQ4 ♠ K94 ♣ 9764 | South: ♣ J10 ♥ J73 • Q1076 ♣ KQJ8 | West AP | North 1♣ | East 1NT | |
| Board: 449 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 2♠ W | North: ♠ K1096 ♥ 4 ♦ 852 ♠ K9762 | South: ♠ Q4 ♥ AQ982 ♠ A73 ♣ J85 | West 1NT 2♠ | North Pass AP | East 2♥ | South 1♥ Pass |
| Board: 450 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3♣ S | North: ♠ Q53 ▼ AQ9764 ♠ Q3 ♠ Q4 | South: ◆ A874 ▼ 10 ◆ 109 ◆ AJ7652 | West Pass Pass | North 1♥ Pass 3♣ | East 1NT 2• AP | South 2♣ Pass |

| Board: 451 Dealer: S | ★ A965 ∀ K10974 | West Bids 1NT if possible. |
|-------------------------|--|-----------------------------|
| Vul: NS HCP: 8 | ◆ J2 ◆ 106 | Partner bids first. |
| Board: 452 | ♠ J5 | East Bids 1NT if possible. |
| Dealer: N Vul: EW | ♦ AQ842♦ AQ65 | East Bids 2♦ if possible. |
| HCP: 14 | ♣ J4 | You bid first. |
| Board: 453 | ♦ K8753 | West Bids 1NT if possible. |
| Dealer: S Vul: Both | ♥ 52 ♦ AJ942 | West Blus 11v1 if possible. |
| HCP: 8 | ♦ 5 | Partner bids first. |
| Board: 454 | _ | East Rids 1NT if possible |
| Dealer: N | ♥ KQ863 | East Bids 1NT if possible. |
| Vul: None HCP: 15 | ◆ AJ1098◆ KQ9 | You bid first. |
| Board: 455 | ♠ 9 | West Bids 1NT if possible. |
| Dealer: S | ♥ Q873 | west blus TNT II possible. |
| Vul: EW HCP: 9 | ◆ 52◆ AK9843 | Partner bids first. |
| | | |

| Board: 451 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W | North: ♠ A965 ♥ K10974 ♦ J2 ♠ 106 | South: ♠ K7 ♥ 632 ♠ Q94 ♣ AQJ84 | West 1NT | North AP | East | South 1♣ |
|--|---------------------------------------|---------------------------------------|----------------------|---------------------------|-------------------------|----------|
| Board: 452 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 4♥ N | North: | South: ♠ K742 ♥ J106 ♦ 4 ♣ AQ962 | West Pass Pass | North 1♥ Pass 4♥ | East 1NT 2• AP | |
| Board: 453 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 1N W | North: ♠ K8753 ♥ 52 ♠ AJ942 ♣ 5 | South: ♣ — ▼ AJ83 • KQ108 ♣ KQJ62 | West 1NT | North AP | East | South 1♣ |
| Board: 454 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3 S | North: ♣— ▼ KQ863 ◆ AJ1098 ♣ KQ9 | South: ♠ KQ10975 ♥ 105 • Q32 ♣ 72 | West Pass AP | North 1♥ 3◆ | East 1NT Pass | 2♠ |
| Board: 455 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♣ N | North: ◆ 9 ▼ Q873 ◆ 52 ◆ AK9843 | South: ♠ AQ87 ♥ J109 ♠ QJ96 ♠ Q10 | West 1NT | North 2♣ | East AP | South 1 |

| Board: 451 Dealer: S Vul: NS HCP: 12 | ★ K7★ 632◆ Q94★ AQJ84 | West Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 452 Dealer: N Vul: EW HCP: 10 | ★ K742▼ J106◆ 4★ AQ962 | East Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first. |
| Board: 453 Dealer: S Vul: Both HCP: 16 | ♣—★ AJ83◆ KQ108♣ KQJ62 | West Bids 1NT if possible. You bid first. |
| Board: 454 Dealer: N Vul: None HCP: 7 | ★ KQ10975▼ 105◆ Q32◆ 72 | East Bids 1NT if possible. Partner bids first. |
| Board: 455 Dealer: S Vul: EW HCP: 12 | AQ87✓ J109✓ QJ96♠ Q10 | West Bids 1NT if possible. You bid first. |

| Board: 451 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W | North: ♠ A965 ♥ K10974 ♦ J2 ♠ 106 | South: ♠ K7 ♥ 632 ♠ Q94 ♣ AQJ84 | West 1NT | North AP | East | South 1♣ |
|--|---------------------------------------|---------------------------------------|----------------------|---------------------------|-------------------------|----------|
| Board: 452 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 4♥ N | North: | South: ♠ K742 ♥ J106 ♦ 4 ♣ AQ962 | West Pass Pass | North 1♥ Pass 4♥ | East 1NT 2• AP | |
| Board: 453 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 1N W | North: ♠ K8753 ♥ 52 ♠ AJ942 ♣ 5 | South: ♣ — ▼ AJ83 • KQ108 ♣ KQJ62 | West 1NT | North AP | East | South 1♣ |
| Board: 454 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3 S | North: ♣— ▼ KQ863 ◆ AJ1098 ♣ KQ9 | South: ♠ KQ10975 ♥ 105 • Q32 ♣ 72 | West Pass AP | North 1♥ 3◆ | East 1NT Pass | 2♠ |
| Board: 455 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♣ N | North: ◆ 9 ▼ Q873 ◆ 52 ◆ AK9843 | South: ♠ AQ87 ♥ J109 ♠ QJ96 ♠ Q10 | West 1NT | North 2♣ | East AP | South 1 |

| Board: 456 Dealer: N Vul: Both HCP: 13 | ◆95♥ Q85◆ AJ543◆ AQ4 | East Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 457 Dealer: S Vul: None HCP: 7 | AJ98♥ Q632♦ 97♣ 1075 | West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first. |
| Board: 458 Dealer: N Vul: NS HCP: 12 | ◆ Q4▼ AQJ873◆ 1083◆ K8 | East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. You bid first. |
| Board: 459 Dealer: S Vul: Both HCP: 9 | ♣ QJ6♥ KQ1083◆ J97♣ 42 | West Bids 1NT if possible. Partner bids first. |
| Board: 460 Dealer: N Vul: None HCP: 14 | AQ7▼ 103◆ A86543♣ A7 | East Bids 1NT if possible. You bid first. |

| Board: 456 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2♠ S | North: ◆ 95 ▼ Q85 ◆ AJ543 ♣ AQ4 | South: ♠ Q107432 ♥ KJ74 ♦ Q ♠ 106 | West AP | North 1◆ | East 1NT | |
|--|--------------------------------------|---------------------------------------|-------------------|---------------------------|-------------------------|-----------------|
| Board: 457 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 3 S | North: ♠ AJ98 ♥ Q632 ♦ 97 ♣ 1075 | South: ♣ 752 ✔ A ♣ AK542 ♣ K642 | West 1NT 2 AP | North Pass Pass | East 2 Pass | 1 ♦ X |
| Board: 458 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 3 N | North: ♠ Q4 ♥ AQJ873 ♦ 1083 ♠ K8 | South: | West X Pass | North 1♥ Pass 3♥ | East 1NT 2♠ AP | South 2♥ Pass |
| Board: 459 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 2♠ S | North: ♠ QJ6 ♥ KQ1083 ♠ J97 ♠ 42 | South: ♠ A9873 ♥ A652 ♦ — ♠ AQ109 | West 1NT | North 2♠ | East AP | South 1♠ |
| Board: 460 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 2 N | North: ♠ AQ7 ♥ 103 ♠ A86543 ♣ A7 | South: | West Pass | North 1♦ 2♦ | | South Pass |

| Board: 456 Dealer: N Vul: Both HCP: 8 | ◆ Q107432◆ KJ74◆ Q◆ 106 | East Bids 1NT if possible. Partner bids first. |
|---|--|--|
| Board: 457 Dealer: S Vul: None HCP: 14 | ↑752↑ A↑ AK542♠ K642 | West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first. |
| Board: 458 Dealer: N Vul: NS HCP: 7 | 10981054Q96AJ107 | East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. Partner bids first. |
| Board: 459 Dealer: S Vul: Both HCP: 14 | ★ A9873★ A652★ —★ AQ109 | West Bids 1NT if possible. You bid first. |
| Board: 460 Dealer: N Vul: None HCP: 5 | 32✓ QJ876410✓ Q832 | East Bids 1NT if possible. Partner bids first. |

| Board: 456 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2♠ S | North: ◆ 95 ▼ Q85 ◆ AJ543 ♣ AQ4 | South: ♠ Q107432 ♥ KJ74 ♦ Q ♠ 106 | West AP | North 1◆ | East 1NT | |
|--|--------------------------------------|---------------------------------------|-------------------|---------------------------|-------------------------|-----------------|
| Board: 457 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 3 S | North: ♠ AJ98 ♥ Q632 ♦ 97 ♣ 1075 | South: ♣ 752 ✔ A ♣ AK542 ♣ K642 | West 1NT 2 AP | North Pass Pass | East 2 Pass | 1 ♦ X |
| Board: 458 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 3 N | North: ♠ Q4 ♥ AQJ873 ♦ 1083 ♠ K8 | South: | West X Pass | North 1♥ Pass 3♥ | East 1NT 2♠ AP | South 2♥ Pass |
| Board: 459 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 2♠ S | North: ♠ QJ6 ♥ KQ1083 ♦ J97 ♠ 42 | South: ♠ A9873 ♥ A652 ♦ — ♠ AQ109 | West 1NT | North 2♠ | East AP | South 1♠ |
| Board: 460 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 2 N | North: ♠ AQ7 ♥ 103 ♠ A86543 ♣ A7 | South: | West Pass | North 1♦ 2♦ | | South Pass |

| Board: 461 Dealer: S Vul: NS HCP: 9 | ♣ 4♥ AJ532◆ J98♣ K1096 | West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first. |
|---|---|---|
| Board: 462 Dealer: N Vul: EW HCP: 12 | ▲ A94▼ 1064◆ KQ8◆ K653 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first. |
| Board: 463 Dealer: S Vul: None HCP: 12 | AQ976♥ 8A862Q84 | West Bids 1NT if possible. Partner bids first. |
| Board: 464 Dealer: N Vul: NS HCP: 14 | ★ KQJ105♥ QJ3◆ J9◆ A63 | East Bids 1NT if possible. You bid first. |
| Board: 465 Dealer: S Vul: EW HCP: 7 | ♦ KQ95 ♥ 62 ♦ 85 ♣ Q10974 | West Bids 1NT if possible. Partner bids first. |

| Board: 461 Dealer: S Vul: NS | North: ♠ 4 ♥ AJ532 | South: ♠ AQ873 ♥ Q108 | | North | | 1♠ |
|--|---|---|----------------------|--------------|---------------------------|----------------|
| North HCP: 9 South HCP: 12 Contract: 3♣X W | ◆ J98 ◆ K1096 | ◆ Q64 ◆ Q3 | 1NT 3♣ | 2 ▼ X | Pass AP | Pass |
| Board: 462 Dealer: N Vul: EW | North: ♠ A94 | South: ♠ K876 | West | North 1♣ | | |
| North HCP: 12 South HCP: 8 Contract: 3♦ E | ▼ 1064◆ KQ8◆ K653 | ▼ K732◆ J7◆ J98 | 3♣¹ 1. 1N-3 2. autor | | 3♦ ² sfer to o | AP diamonds |
| Board: 463 Dealer: S Vul: None North HCP: 12 South HCP: 13 | North: ♠ AQ976 ♥ 8 ♠ A862 | South: ♠ 10 ♥ KQJ42 ♠ Q953 | West 1NT | North 2♠ | East AP | South 1♥ |
| Contract: 2♠ N | ♣ Q84 | ♣ AJ10 | | | | |
| Board: 464 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E | North: ♠ KQJ105 ♥ QJ3 ♦ J9 ♣ A63 | South: | West | North 1♠ | East 1NT | |
| Board: 465 Dealer: S Vul: EW North HCP: 7 | North: ♠ KQ95 ♥ 62 | South: ♠ 1074 ♥ KQJ74 | West | North | East | South 1♥ |
| South HCP: 14 Contract: 1N W | ◆ 85 ♣ Q10974 | ♦ K4 ♣ AJ5 | 1NT | AP | | |

| Board: 461 Dealer: S Vul: NS HCP: 12 | AQ873♥ Q108Q64₽ Q3 | West Bids 1NT if possible. West Bids 3♣ if possible. You bid first. |
|---|--|---|
| Board: 462 Dealer: N Vul: EW HCP: 8 | ★ K876▼ K732◆ J7◆ J98 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first. |
| Board: 463 Dealer: S Vul: None HCP: 13 | ♣ 10♥ KQJ42◆ Q953♣ AJ10 | West Bids 1NT if possible. You bid first. |
| Board: 464 Dealer: N Vul: NS HCP: 6 | ♦ 3 ♥ A752 ♦ Q8542 ♣ 874 | East Bids 1NT if possible. Partner bids first. |
| Board: 465 Dealer: S Vul: EW HCP: 14 | 1074KQJ74K4AJ5 | West Bids 1NT if possible. You bid first. |

| Board: 461 Dealer: S Vul: NS | North: ♠ 4 ♥ AJ532 | South: ♠ AQ873 ♥ Q108 | | North | | 1♠ |
|--|---|---|----------------------|--------------|---------------------------|----------------|
| North HCP: 9 South HCP: 12 Contract: 3♣X W | ◆ J98 ◆ K1096 | ◆ Q64 ◆ Q3 | 1NT 3♣ | 2 ▼ X | Pass AP | Pass |
| Board: 462 Dealer: N Vul: EW | North: ♠ A94 | South: ♠ K876 | West | North 1♣ | | |
| North HCP: 12 South HCP: 8 Contract: 3♦ E | ▼ 1064◆ KQ8◆ K653 | ▼ K732◆ J7◆ J98 | 3♣¹ 1. 1N-3 2. autor | | 3♦ ² sfer to o | AP diamonds |
| Board: 463 Dealer: S Vul: None North HCP: 12 South HCP: 13 | North: ♠ AQ976 ♥ 8 ♠ A862 | South: ♠ 10 ♥ KQJ42 ♠ Q953 | West 1NT | North 2♠ | East AP | South 1♥ |
| Contract: 2♠ N | ♣ Q84 | ♣ AJ10 | | | | |
| Board: 464 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E | North: ♠ KQJ105 ♥ QJ3 ♦ J9 ♣ A63 | South: | West | North 1♠ | East 1NT | |
| Board: 465 Dealer: S Vul: EW North HCP: 7 | North: ♠ KQ95 ♥ 62 | South: ♠ 1074 ♥ KQJ74 | West | North | East | South 1♥ |
| South HCP: 14 Contract: 1N W | ◆ 85 ♣ Q10974 | ♦ K4 ♣ AJ5 | 1NT | AP | | |

| Board: 466 Dealer: N Vul: Both HCP: 13 | ★ KQ10943♥ Q7◆ Q10◆ A92 | East Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 467 Dealer: S Vul: NS HCP: 8 | 105✓ QJ974A872J2 | West Bids 1NT if possible. Partner bids first. |
| Board: 468 Dealer: N Vul: EW HCP: 13 | ♣ Q5♥ AJ6◆ AQ10987♣ 72 | East Bids 1NT if possible. You bid first. |
| Board: 469 Dealer: S Vul: Both HCP: 5 | ◆ Q98743♥ QJ74◆ 53◆ 10 | West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible. Partner bids first. |
| Board: 470 Dealer: N Vul: None HCP: 13 | ★ KJ652★ 4★ KQ107★ A52 | East Bids 1NT if possible. You bid first. |

| Board: 466 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 2♠ N | North: ♠ KQ10943 ♥ Q7 • Q10 ♣ A92 | South: ♠ — ▼ A9843 • 965 ♣ K8764 | West Pass | North 1♠ 2♠ | | South Pass |
|---|---------------------------------------|---------------------------------------|--------------|--------------------------|----------------------------|---------------|
| Board: 467 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W | North: • 105 • QJ974 • A872 • J2 | South: ♠ A642 ♥ A63 ♠ Q6 ♠ Q854 | West 1NT | North AP | East | South 1♣ |
| Board: 468 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 2 N | North: ♠ Q5 ♥ AJ6 ♠ AQ10987 ♣ 72 | South: ♠ A1084 ♥ Q932 ♦ 3 ♠ Q1043 | West Pass | North 1 | | South Pass |
| Board: 469 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 4 E | North: ♠ Q98743 ♥ QJ74 ♦ 53 ♣ 10 | South: ♠ A106 ♥ A6 ♠ AQJ1096 ♣ 97 | 1NT Pass | North Pass Pass 2S trans | 2 ♠ ¹ 4 ♣ | 1 |
| Board: 470 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2♠ N | North: ♠ KJ652 ♥ 4 ♠ KQ107 ♣ A52 | South: ♠ Q84 ♥ AQ10972 ♦ 43 ♣ J7 | West AP | North 1♠ | East 1NT | |

| Board: 466 Dealer: N Vul: Both HCP: 7 | ♣— ▼ A9843 ◆ 965 ♣ K8764 | East Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 467 Dealer: S Vul: NS HCP: 12 | ★ A642★ A63★ Q6★ Q854 | West Bids 1NT if possible. You bid first. |
| Board: 468 Dealer: N Vul: EW HCP: 8 | ★ A1084♥ Q932★ 3★ Q1043 | East Bids 1NT if possible. Partner bids first. |
| Board: 469 Dealer: S Vul: Both HCP: 15 | ★ A106♥ A6◆ AQJ1096◆ 97 | West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible. You bid first. |
| Board: 470 Dealer: N Vul: None HCP: 9 | ◆ Q84♥ AQ10972◆ 43◆ J7 | East Bids 1NT if possible. Partner bids first. |

| Board: 466 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 2♠ N | North: ♠ KQ10943 ♥ Q7 • Q10 ♣ A92 | South: ♠ — ▼ A9843 • 965 ♣ K8764 | West Pass | North 1♠ 2♠ | | South Pass |
|---|---------------------------------------|---------------------------------------|--------------|--------------------------|----------------------------|---------------|
| Board: 467 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W | North: • 105 • QJ974 • A872 • J2 | South: ♠ A642 ♥ A63 ♠ Q6 ♠ Q854 | West 1NT | North AP | East | South 1♣ |
| Board: 468 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 2 N | North: ♠ Q5 ♥ AJ6 ♠ AQ10987 ♣ 72 | South: ♠ A1084 ♥ Q932 ♦ 3 ♠ Q1043 | West Pass | North 1 | | South Pass |
| Board: 469 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 4 E | North: ♠ Q98743 ♥ QJ74 ♦ 53 ♣ 10 | South: ♠ A106 ♥ A6 ♠ AQJ1096 ♣ 97 | 1NT Pass | North Pass Pass 2S trans | 2 ♠ ¹ 4 ♣ | 1 |
| Board: 470 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2♠ N | North: ♠ KJ652 ♥ 4 ♠ KQ107 ♣ A52 | South: ♠ Q84 ♥ AQ10972 ♦ 43 ♣ J7 | West AP | North 1♠ | East 1NT | |

| Board: 471 Dealer: S Vul: EW HCP: 5 | ★ KQ98632 ♥ 109 ♦ 87 ♣ 76 | West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first. |
|---|--|---|
| Board: 472 Dealer: N Vul: Both HCP: 12 | J2KQ929AQ10974 | East Bids 1NT if possible. West Bids 2♥ if possible. You bid first. |
| Board: 473 Dealer: S Vul: None HCP: 10 | ★KQ974▼7◆AJ10986◆8 | West Bids 1NT if possible. Partner bids first. |
| Board: 474 Dealer: N Vul: NS HCP: 13 | ★ KJ10▼ 109◆ K105◆ AQ1042 | East Bids 1NT if possible. You bid first. |
| Board: 475 Dealer: S Vul: Both HCP: 7 | ★ K652♥ Q1098◆ Q62◆ 96 | West Bids 1NT if possible. Partner bids first. |

| Board: 471 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 2 W | North: ♠ KQ98632 ♥ 109 ♠ 87 ♣ 76 | South: ♠ 107 ♥ AQ75 ♠ QJ5 ♣ K932 | West 1NT 2♥ | North Pass AP | East 2 | South 1♣ Pass |
|---|---|---------------------------------------|-------------------|-------------------|-------------------|---------------|
| Board: 472 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3♣ N | North: ♣ J2 ♥ KQ92 ♦ 9 ♣ AQ10974 | South: ♠ K973 ▼ 10 • AK10842 ♣ 65 | West 2♥ | North 1♣ 3♣ | East 1NT AP | |
| Board: 473 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4♥ S | North: ♠ KQ974 ♥ 7 ♠ AJ10986 ♣ 8 | South: ♣ — ▼ AQJ9432 • 4 ♣ KQ1064 | West 1NT AP | North 2♣ | East Pass | 1♥ |
| Board: 474 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E | North: ♠ KJ10 ▼ 109 ◆ K105 ♣ AQ1042 | South: ♠ A754 ♥ Q764 ♦ 842 ♣ 98 | West | North 1♣ | East 1NT | |
| Board: 475 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W | North: ♠ K652 ♥ Q1098 • Q62 ♠ 96 | South: ♠ AQ103 ♥ 73 ♠ KJ973 ♣ Q10 | West 1NT | North AP | East | South 1♦ |

| Board: 471 Dealer: S Vul: EW HCP: 12 | 107✓ AQ75✓ QJ5✓ K932 | West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first. |
|---|--|---|
| Board: 472 Dealer: N Vul: Both HCP: 10 | ★ K973▼ 10◆ AK10842◆ 65 | East Bids 1NT if possible. West Bids 2♥ if possible. Partner bids first. |
| Board: 473 Dealer: S Vul: None HCP: 12 | ♣— ♥ AQJ9432 • 4 • KQ1064 | West Bids 1NT if possible. You bid first. |
| Board: 474 Dealer: N Vul: NS HCP: 6 | ▲ A754♥ Q764◆ 842♣ 98 | East Bids 1NT if possible. Partner bids first. |
| Board: 475 Dealer: S Vul: Both HCP: 12 | ♣ AQ103♥ 73♦ KJ973♣ Q10 | West Bids 1NT if possible. You bid first. |

| Board: 471 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 2 W | North: ♠ KQ98632 ♥ 109 ♠ 87 ♣ 76 | South: ♠ 107 ♥ AQ75 ♠ QJ5 ♣ K932 | West 1NT 2♥ | North Pass AP | East 2 | South 1♣ Pass |
|---|---|---------------------------------------|-------------------|-------------------|-------------------|---------------|
| Board: 472 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3♣ N | North: ♣ J2 ♥ KQ92 ♦ 9 ♣ AQ10974 | South: ♠ K973 ▼ 10 • AK10842 ♣ 65 | West 2♥ | North 1♣ 3♣ | East 1NT AP | |
| Board: 473 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4♥ S | North: ♠ KQ974 ♥ 7 ♠ AJ10986 ♣ 8 | South: ♣ — ▼ AQJ9432 • 4 ♣ KQ1064 | West 1NT AP | North 2♣ | East Pass | 1♥ |
| Board: 474 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E | North: ♠ KJ10 ▼ 109 ◆ K105 ♣ AQ1042 | South: ♠ A754 ♥ Q764 ♦ 842 ♣ 98 | West | North 1♣ | East 1NT | |
| Board: 475 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W | North: ♠ K652 ♥ Q1098 • Q62 ♠ 96 | South: ♠ AQ103 ♥ 73 ♠ KJ973 ♣ Q10 | West 1NT | North AP | East | South 1♦ |

| Board: 476 Dealer: N Vul: None HCP: 12 | 109✓ A98✓ AQJ8643✓ J | East Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 477 Dealer: S Vul: NS HCP: 9 | ♣ QJ1087♥ 3♦ K75♣ QJ102 | West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first. |
| Board: 478 Dealer: N Vul: EW HCP: 14 | ★ K5▼ KJ1032◆ KJ4◆ K87 | East Bids 1NT if possible. You bid first. |
| Board: 479 Dealer: S Vul: None HCP: 7 | ★ KQJ97653▼ 94◆ 95◆ J | West Bids 1NT if possible. Partner bids first. |
| Board: 480 Dealer: N Vul: NS HCP: 14 | ★ KQJ954▼ J4◆ 2◆ AK53 | East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first. |

| Board: 476 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 \(\) N | North: ♠ 109 ♥ A98 ♠ AQJ8643 ♠ J | South: ♠ K864 ♥ Q5 ♦ 7 ♣ KQ8532 | West Pass | North 1 | East 1NT AP | |
|--|---------------------------------------|---------------------------------------|------------------|---------------------|--------------------|---------------------|
| Board: 477 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 3•X W | North: ♠ QJ1087 ♥ 3 ♠ K75 ♠ QJ102 | South: | West 1NT 3♣ | North 2♠ X | East Pass AP | 1♥ |
| Board: 478 Dealer: N Vul: EW North HCP: 14 South HCP: 3 Contract: 4 \(\mathbf{N} \) N | North: ♠ K5 ♥ KJ1032 ♠ KJ4 ♠ K87 | South: | West AP | North 1♥ | East 1NT | |
| Board: 479 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 4♠ N | North: ♠ KQJ97653 ♥ 94 ♦ 95 ♣ J | South: ♠ 2 ♥ KQ87 ♦ KQJ1032 ♠ K2 | West 1NT | North 4♣ | East AP | South 1♦ |
| Board: 480 Dealer: N Vul: NS North HCP: 14 South HCP: 3 Contract: 4♥ E | North: ♠ KQJ954 ♥ J4 ♦ 2 ♣ AK53 | South: ♠ 1072 ♥ 106 ♠ K98753 ♣ 74 | West 4 1. Texa | North 1♠ Pass | | South Pass AP |

| Board: 476 Dealer: N Vul: None HCP: 10 | ★ K864♥ Q5♦ 7★ KQ8532 | East Bids 1NT if possible. Partner bids first. |
|---|---|---|
| Board: 477 Dealer: S Vul: NS HCP: 13 | 42✓ KQJ109◆ A102◆ K95 | West Bids 1NT if possible. West Bids 3♣ if possible. You bid first. |
| Board: 478 Dealer: N Vul: EW HCP: 3 | J943Q875491095 | East Bids 1NT if possible. Partner bids first. |
| Board: 479 Dealer: S Vul: None HCP: 14 | ♣ 2♥ KQ87♦ KQJ1032♣ K2 | West Bids 1NT if possible. You bid first. |
| Board: 480 Dealer: N Vul: NS HCP: 3 | 1072106K9875374 | East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. Partner bids first. |

| Board: 476 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 \(\) N | North: ♠ 109 ♥ A98 ♠ AQJ8643 ♠ J | South: ♠ K864 ♥ Q5 ♦ 7 ♣ KQ8532 | West Pass | North 1 | East 1NT AP | |
|--|---------------------------------------|---------------------------------------|------------------|---------------------|--------------------|---------------------|
| Board: 477 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 3•X W | North: ♠ QJ1087 ♥ 3 ♠ K75 ♠ QJ102 | South: | West 1NT 3♣ | North 2♠ X | East Pass AP | 1♥ |
| Board: 478 Dealer: N Vul: EW North HCP: 14 South HCP: 3 Contract: 4 \(\mathbf{N} \) N | North: ♠ K5 ♥ KJ1032 ♠ KJ4 ♠ K87 | South: | West AP | North 1♥ | East 1NT | |
| Board: 479 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 4♠ N | North: ♠ KQJ97653 ♥ 94 ♦ 95 ♣ J | South: ♠ 2 ♥ KQ87 ♦ KQJ1032 ♠ K2 | West 1NT | North 4♣ | East AP | South 1♦ |
| Board: 480 Dealer: N Vul: NS North HCP: 14 South HCP: 3 Contract: 4♥ E | North: ♠ KQJ954 ♥ J4 ♦ 2 ♣ AK53 | South: ♠ 1072 ♥ 106 ♠ K98753 ♣ 74 | West 4 1. Texa | North 1♠ Pass | | South Pass AP |

| | | West Dide 1NIT if ne seil-le |
|------------|-------------------------------|---|
| Board: 481 | ▲ ○522 | West Bids 1NT if possible. |
| Dealer: S | ♦ Q532 ♥ 985 | East Bids 2♠ if possible. West Bids 2♠ if possible. |
| Vul: EW | ◆ K7643 | East Bids 2NT if possible. |
| HCP: 5 | ♦ 10 | Last Blus 2111 II possible. |
| 1101.5 | ¥ 10 | Partner bids first. |
| Board: 482 | ♠ KJ3 | East Bids 1NT if possible. |
| Dealer: N | ♥ AK954 | West Bids 2NT if possible. |
| Vul: Both | ◆ 10 | - |
| HCP: 13 | ♣ Q986 | You bid first. |
| | | West Bids 1NT if possible. |
| Board: 483 | ♦ A95 | East Bids 2♠ if possible. |
| Dealer: S | ♥ Q1064 | East Bids 3♠ if possible. |
| Vul: NS | ♦ 873 | East Bids 4♠ if possible. |
| HCP: 6 | ♦ 754 | |
| 1101.0 | x /31 | Partner bids first. |
| | | East Bids 1NT if possible. |
| Board: 484 | ♦ A10862 | West Doubles 2♠ if possible. |
| Dealer: N | ♥ 92 | East Bids 3♣ if possible. |
| Vul: EW | ♦ A53 | Last Dias 32 if possible. |
| HCP: 13 | ♣ AJ3 | You bid first. |
| | • | |
| Board: 485 | ▼ A107532 | West Bids 1NT if possible. |
| Dealer: S | ◆ AJ92 | East Bids 2♠ if possible. |
| Vul: Both | ◆ 865 | |
| HCP: 9 | ~ 00 <i>3</i> | Partner bids first. |
| | | |

| Board: 481 Dealer: S Vul: EW | North: ♠ Q532 | South: ♠ AJ6 | West | North | East | South 1♣ |
|------------------------------------|---------------------------|--|---------|-----------|--------------|------------|
| North HCP: 5 | ♥ 985 | ♥ K102 | 1NT | Pass | 2 ♣ ¹ | Pass |
| South HCP: 12 | ♦ K7643 | ♦ 982 • 4732 | 2♠ | Pass | 2NT | AP |
| Contract: 2N W | ♣ 10 | ♣ A732 | 1. Stay | man | | |
| Board: 482 | North: | South: | | | | |
| Dealer: N | Norui. ♠ KJ3 | \$0 00000000000000000000000000000000000 | West | North | East | South |
| Vul: Both | ♥ AK954 | ▼ 1032 | | 1♥ | | Pass |
| North HCP: 13 | ♦ 10 | ◆ J9762 | 2NT | | | - 0.00 |
| South HCP: 3 Contract: 2N E | ♣ Q986 | ♣ 3 | | | | |
| Board: 483 | North: | South: | West | North | Fast | South |
| Dealer: S | A95 | soun. ♠ K | ,, 555 | 1,0141 | | 1 Y |
| Vul: NS | ♥ Q1064 | ♥ KJ7532 | 1NT | 2♥ | 2♠ | 3♥ |
| North HCP: 6 | ♦ 873 | ◆ AQ52 | Pass | Pass | 3♠ | 4 ♥ |
| South HCP: 13 Contract: 4♠ E | ♣ 754 | ♣ 106 | Pass | Pass | 4♠ | AP |
| Board: 484 | North: | South: | | | | |
| Dealer: N | Norui. ♠ A10862 | Soun. ♦ Q95 | West | North | Fast | South |
| Vul: EW | ♥ 92 | ♥ QJ543 | ,, est | 14 | 1NT | 2 ♠ |
| North HCP: 13 | ♦ A53 | ♦ J87 | X | Pass | 3♣ | AP |
| South HCP: 6 Contract: 3♣ E | ♣ AJ3 | ♣ 74 | | | | |
| Board: 485 | North | Couth | | | | |
| Dealer: S | North: ♠— | South: ♠ KJ54 | West | North | East | South |
| Vul: Both | ▼ A107532 | ♥ QJ8 | | | | 1♣ |
| North HCP: 9 | • AJ92 | ♦ 10 | 1NT | 2♥ | 2♠ | 3♥ |
| South HCP: 12 Contract: 4♥ N | ♣ 865 | ♣ KQ1042 | Pass | 4♥ | AP | |

| Board: 481 Dealer: S Vul: EW HCP: 12 | AJ6✓ K102✓ 982✓ A732 | West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. You bid first. |
|---|--|--|
| Board: 482 Dealer: N Vul: Both HCP: 3 | ♣ Q864♥ 1032◆ J9762♣ 3 | East Bids 1NT if possible. West Bids 2NT if possible. Partner bids first. |
| Board: 483 Dealer: S Vul: NS HCP: 13 | ★ K▼ KJ7532◆ AQ52◆ 106 | West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. East Bids 4♠ if possible. You bid first. |
| Board: 484 Dealer: N Vul: EW HCP: 6 | ♣ Q95♥ QJ543◆ J87♣ 74 | East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. Partner bids first. |
| Board: 485 Dealer: S Vul: Both HCP: 12 | ★ KJ54♥ QJ8◆ 10◆ KQ1042 | West Bids 1NT if possible. East Bids 2♠ if possible. You bid first. |

| Board: 481 Dealer: S Vul: EW | North: ♠ Q532 | South: ♠ AJ6 | West | North | East | South 1♣ |
|------------------------------------|---------------------------|--|---------|-----------|--------------|------------|
| North HCP: 5 | ♥ 985 | ♥ K102 | 1NT | Pass | 2 ♣ ¹ | Pass |
| South HCP: 12 | ♦ K7643 | ♦ 982 • 4732 | 2♠ | Pass | 2NT | AP |
| Contract: 2N W | ♣ 10 | ♣ A732 | 1. Stay | man | | |
| Board: 482 | North: | South: | | | | |
| Dealer: N | Norui. ♠ KJ3 | \$0 00000000000000000000000000000000000 | West | North | East | South |
| Vul: Both | ♥ AK954 | ▼ 1032 | | 1♥ | | Pass |
| North HCP: 13 | ♦ 10 | ◆ J9762 | 2NT | | | - 0.00 |
| South HCP: 3 Contract: 2N E | ♣ Q986 | ♣ 3 | | | | |
| Board: 483 | North: | South: | West | North | Fast | South |
| Dealer: S | A95 | soun. ♠ K | ,, 555 | 1,0141 | | 1 Y |
| Vul: NS | ♥ Q1064 | ♥ KJ7532 | 1NT | 2♥ | 2♠ | 3♥ |
| North HCP: 6 | ♦ 873 | ◆ AQ52 | Pass | Pass | 3♠ | 4 ♥ |
| South HCP: 13 Contract: 4♠ E | ♣ 754 | ♣ 106 | Pass | Pass | 4♠ | AP |
| Board: 484 | North: | South: | | | | |
| Dealer: N | Norui. ♠ A10862 | Soun. ♦ Q95 | West | North | Fast | South |
| Vul: EW | ♥ 92 | ♥ QJ543 | ,, est | 14 | 1NT | 2 ♠ |
| North HCP: 13 | ♦ A53 | ♦ J87 | X | Pass | 3♣ | AP |
| South HCP: 6 Contract: 3♣ E | ♣ AJ3 | ♣ 74 | | | | |
| Board: 485 | North | Couth | | | | |
| Dealer: S | North: ♠— | South: ♠ KJ54 | West | North | East | South |
| Vul: Both | ▼ A107532 | ♥ QJ8 | | | | 1♣ |
| North HCP: 9 | • AJ92 | ♦ 10 | 1NT | 2♥ | 2♠ | 3♥ |
| South HCP: 12 Contract: 4♥ N | ♣ 865 | ♣ KQ1042 | Pass | 4♥ | AP | |

| Board: 486 Dealer: N Vul: None HCP: 13 | ★ K652★ A9★ K72★ QJ108 | East Bids 1NT if possible. You bid first. |
|---|---|---|
| Board: 487 Dealer: S Vul: EW HCP: 9 | ◆ 93♥ AKJ1054◆ J7◆ 652 | West Bids 1NT if possible. Partner bids first. |
| Board: 488 Dealer: N Vul: Both HCP: 12 | | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first. |
| Board: 489 Dealer: S Vul: None HCP: 6 | ♠ 64♥ QJ1074♦ QJ985♠ 7 | West Bids 1NT if possible. Partner bids first. |
| Board: 490 Dealer: N Vul: NS HCP: 13 | ▲ A76♥ K97◆ KQJ1054▲ 8 | East Bids 1NT if possible. West Bids 2♦ if possible. You bid first. |

| Board: 486 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 1N E | North: ♠ K652 ♥ A9 ♠ K72 ♣ QJ108 | South: | West | North 1♣ | East 1NT | |
|---|--------------------------------------|---|-------------------|---------------|---------------------|---------------|
| Board: 487 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2 N | North: | South: ♠ AJ7 ♥ Q ♠ K1095 ♣ QJ1097 | West 1NT | North 2♥ | East AP | South 1♣ |
| Board: 488 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 3 • E | North: | South: ◆ AQ10943 ▼ 103 ◆ — ◆ 107642 | 3 ♣¹ | 3C trans | 1NT 3♦ ² | Pass |
| Board: 489 Dealer: S Vul: None North HCP: 6 South HCP: 14 Contract: 2 S | North: | South: ♣ J105 ♥ K5 ♠ K2 ♣ AQJ843 | West 1NT AP | North Pass | East Pass | 1♣ |
| Board: 490 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 3 N | North: ♠ A76 ♥ K97 ♠ KQJ1054 ♣ 8 | South: ♠ Q8432 ♥ 64 ♠ 63 ♣ A1073 | West 2◆ | North 1 ♦ 3 ♦ | | South Pass |

| Board: 486 Dealer: N Vul: None HCP: 7 | 103✓ QJ75✓ A10983✓ 76 | East Bids 1NT if possible. Partner bids first. |
|---|--|---|
| Board: 487 Dealer: S Vul: EW HCP: 13 | ♣ AJ7♥ Q◆ K1095♣ QJ1097 | West Bids 1NT if possible. You bid first. |
| Board: 488 Dealer: N Vul: Both HCP: 6 | AQ10943▼ 103◆ —♣ 107642 | East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♠ if possible. Partner bids first. |
| Board: 489 Dealer: S Vul: None HCP: 14 | | West Bids 1NT if possible. You bid first. |
| Board: 490 Dealer: N Vul: NS HCP: 6 | ◆ Q8432◆ 64◆ 63◆ A1073 | East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first. |

| Board: 486 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 1N E | North: ♠ K652 ♥ A9 ♠ K72 ♣ QJ108 | South: | West | North 1♣ | East 1NT | |
|---|--------------------------------------|---|-------------------|---------------|---------------------|---------------|
| Board: 487 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2 N | North: | South: ♠ AJ7 ♥ Q ♠ K1095 ♣ QJ1097 | West 1NT | North 2♥ | East AP | South 1♣ |
| Board: 488 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 3 • E | North: | South: ◆ AQ10943 ▼ 103 ◆ — ◆ 107642 | 3 ♣¹ | 3C trans | 1NT 3♦ ² | Pass |
| Board: 489 Dealer: S Vul: None North HCP: 6 South HCP: 14 Contract: 2 S | North: | South: ♣ J105 ♥ K5 ♠ K2 ♣ AQJ843 | West 1NT AP | North Pass | East Pass | 1♣ |
| Board: 490 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 3 N | North: ♠ A76 ♥ K97 ♠ KQJ1054 ♣ 8 | South: ♠ Q8432 ♥ 64 ♠ 63 ♣ A1073 | West 2◆ | North 1 ♦ 3 ♦ | | South Pass |

| Board: 491 Dealer: S Vul: Both HCP: 6 | ◆ Q109862◆ 104◆ A632◆ 5 | West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 4NT if possible. Partner bids first. |
|---|--|---|
| Board: 492 Dealer: N Vul: None HCP: 13 | AQ8♥ Q10874◆ J10◆ A96 | East Bids 1NT if possible. You bid first. |
| Board: 493 Dealer: S Vul: NS HCP: 4 | ♦ — 1 0763 1 075 Q J874 | West Bids 1NT if possible. East Bids 4♠ if possible. Partner bids first. |
| Board: 494 Dealer: N Vul: EW HCP: 15 | ♣ Q ♥ AQJ754 ♦ KQJ5 ♣ 105 | East Bids 1NT if possible. West Bids 2♥ if possible. You bid first. |
| Board: 495 Dealer: S Vul: None HCP: 3 | ♦ 953♥ J10972♦ Q653♠ 7 | West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first. |

| Board: 491 Dealer: S Vul: Both | North: ♠ Q109862 ♥ 104 | South: ♠ J54 ♥ KQ86 | West 1NT | North | East 4♠¹ | South 1♣ Pass |
|---|--|---|-------------|-------------------|-------------|----------------|
| North HCP: 6 South HCP: 13 Contract: 4NX W | ♦ A632 ♣ 5 | ◆ J8 ◆ AQ96 | | X | AP | 1 033 |
| Board: 492 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2♥ N | North: ♠ AQ8 ♥ Q10874 ♦ J10 ♠ A96 | South: ♣ J10952 ♥ KJ2 ♠ A92 ♣ 75 | West AP | North 1♥ | East 1NT | |
| Board: 493 Dealer: S Vul: NS North HCP: 4 South HCP: 13 Contract: 4 E | North: ♠ — ▼ 10763 • J1075 • QJ874 | South: ♠ 763 ♥ AQJ52 ♠ Q9 ♣ A96 | West 1NT | North 3♥ | East 4♠ | South 1 V AP |
| Board: 494 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3 \(\) N | North: ♠ Q ♥ AQJ754 ♠ KQJ5 ♣ 105 | South: ♠ K542 ♥ 106 ♦ 96 ♣ K9842 | West 2♥ | North 1♥ 3♥ | | South Pass |
| Board: 495 Dealer: S Vul: None North HCP: 3 South HCP: 14 Contract: 2N W | North: | South: ♠ AQ1082 ♥ K3 ♦ J1072 ♠ KJ | West 1NT | North Pass | East 2NT | 1♠ |

| Board: 491 Dealer: S Vul: Both HCP: 13 | | West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 4NT if possible. You bid first. |
|---|---|--|
| Board: 492 Dealer: N Vul: None HCP: 9 | | East Bids 1NT if possible. Partner bids first. |
| Board: 493 Dealer: S Vul: NS HCP: 13 | ★ 763▼ AQJ52◆ Q9★ A96 | West Bids 1NT if possible. East Bids 4♠ if possible. You bid first. |
| Board: 494 Dealer: N Vul: EW HCP: 6 | ★ K542▼ 106◆ 96◆ K9842 | East Bids 1NT if possible. West Bids 2♥ if possible. Partner bids first. |
| Board: 495 Dealer: S Vul: None HCP: 14 | AQ1082K3J1072KJ | West Bids 1NT if possible. East Bids 2NT if possible. You bid first. |

| Board: 491 Dealer: S Vul: Both | North: ♠ Q109862 ♥ 104 | South: ♠ J54 ♥ KQ86 | West 1NT | North | East 4♠¹ | South 1♣ Pass |
|--|--|---|-------------|-------------------|-------------|----------------|
| North HCP: 6 South HCP: 13 Contract: 4NX W | ♦ A632 ♣ 5 | ◆ J8 ◆ AQ96 | | X | AP | 1 033 |
| Board: 492 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2 \(\nabla\) N | North: ♠ AQ8 ♥ Q10874 ♦ J10 ♠ A96 | South: ♣ J10952 ♥ KJ2 ♠ A92 ♣ 75 | West AP | North 1♥ | East 1NT | |
| Board: 493 Dealer: S Vul: NS North HCP: 4 South HCP: 13 Contract: 4 E | North: ♠ — ▼ 10763 • J1075 • QJ874 | South: ♠ 763 ♥ AQJ52 ♠ Q9 ♣ A96 | West 1NT | North 3♥ | East 4♠ | South 1 V AP |
| Board: 494 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3 \(\) N | North: ♠ Q ♥ AQJ754 ♠ KQJ5 ♣ 105 | South: ♠ K542 ♥ 106 ♦ 96 ♣ K9842 | West 2♥ | North 1♥ 3♥ | | South Pass |
| Board: 495 Dealer: S Vul: None North HCP: 3 South HCP: 14 Contract: 2N W | North: | South: ♠ AQ1082 ♥ K3 ♦ J1072 ♠ KJ | West 1NT | North Pass | East 2NT | 1♠ |

| Board: 496 Dealer: N Vul: NS HCP: 13 | ★ KQJ105▼ 1072◆ K83♣ A7 | East Bids 1NT if possible. You bid first. |
|---|--|---|
| Board: 497 Dealer: S Vul: EW HCP: 7 | ♣ Q10942♥ AJ873♦ 9♣ 82 | West Bids 1NT if possible. Partner bids first. |
| Board: 498 Dealer: N Vul: Both HCP: 13 | ♠ AQJ53♥ 92♦ K108♠ K109 | East Bids 1NT if possible. You bid first. |

| Board: 496 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E | North: ♠ KQJ105 ♥ 1072 ♠ K83 ♣ A7 | South: | West | North 1♠ | East 1NT | |
|---|---------------------------------------|--------------------------------------|-------------|-------------|-------------|----------|
| Board: 497 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W | North: ♠ Q10942 ♥ AJ873 ♦ 9 ♣ 82 | South: ♣ 75 ♥ Q42 ♦ KJ107 ♣ AQJ5 | West 1NT | North AP | East | South 1♦ |
| Board: 498 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 N | North: ♠ AQJ53 ♥ 92 ♠ K108 ♣ K109 | South: | West AP | North 1♠ | East 1NT | |

| Board: 496 Dealer: N Vul: NS HCP: 7 | ♠ 64♥ K843♠ A9762♠ 53 | East Bids 1NT if possible. Partner bids first. |
|--|---|---|
| Board: 497 Dealer: S Vul: EW HCP: 13 | ♣ 75♥ Q42◆ KJ107♣ AQJ5 | West Bids 1NT if possible. You bid first. |
| Board: 498 Dealer: N Vul: Both HCP: 9 | ◆986♥ QJ854◆ 9◆ AQ83 | East Bids 1NT if possible. Partner bids first. |

| Board: 496 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E | North: ♠ KQJ105 ♥ 1072 ♠ K83 ♣ A7 | South: | West | North 1♠ | East 1NT | |
|---|---------------------------------------|--------------------------------------|-------------|-------------|-------------|----------|
| Board: 497 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W | North: ♠ Q10942 ♥ AJ873 ♦ 9 ♣ 82 | South: ♣ 75 ♥ Q42 ♦ KJ107 ♣ AQJ5 | West 1NT | North AP | East | South 1♦ |
| Board: 498 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 N | North: ♠ AQJ53 ♥ 92 ♠ K108 ♣ K109 | South: | West AP | North 1♠ | East 1NT | |