Board: 1 Dealer: S Vul: None HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 20	<b>★</b> KQ4 <b>▼</b> A62 <b>♦</b> A106 <b>★</b> AK76	West Bids 3♦ if possible.  You bid first.
Board: 3 Dealer: S Vul: EW HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 20	<ul><li>♣ QJ10</li><li>♥ AQ83</li><li>◆ A9</li><li>♣ AK103</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: EW HCP: 13	<ul><li>★ A1064</li><li>★ KQJ63</li><li>★ K103</li><li>★ 2</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S	North: <b>♦</b> J9763	South: ♠ KQ10		North 3♣¹	East Pass	2NT
Vul: None North HCP: 5 South HCP: 20 Contract: 4♠ S	▼ A1043 ◆ 104 ◆ 94	<ul><li>♥ Q7</li><li>♦ AQJ8</li><li>♣ AQ32</li></ul>	Pass AP 1. Stay 2. SMO		Pass	4♠
Board: 2 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KQ4  ♥ A62  ♠ A106  ♣ AK76	South:  ◆ 9732  ▼ KQJ97  ◆ 983  ◆ 9	West  3♦ 1. Stay	North 2NT 3NT man	East Pass AP	
Board: 3 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♣ J952  ♥ K5432  ♦ K6  ♣ 86	South:  ♠ AKQ7  ♥ A109  ♠ AJ  ♣ Q543		North  3♣¹ 4♠ man	East Pass AP	2NT
Board: 4 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \( \bar{V} \) N	North:  ♠ QJ10  ♥ AQ83  ♠ A9  ♣ AK103	South:  ♠ 87652  ♥ KJ102  ♠ J  ♣ Q42	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 <b>♣</b> ¹
Board: 5 Dealer: S Vul: EW North HCP: 13 South HCP: 21 Contract: 6 N	North:  ♠ A1064  ♥ KQJ63  ♠ K103  ♠ 2	South:  ♠ K953  ♥ A982  ♠ AQ  ♠ AKJ	Pass Pass 1. Stay	6♥		South 2NT 3NT <sup>2</sup>

Board: 1 Dealer: S Vul: None HCP: 20	<ul><li>★ KQ10</li><li>♥ Q7</li><li>◆ AQJ8</li><li>◆ AQ32</li></ul>	The opponents are silent.  You bid first.
Board: 2 Dealer: N Vul: NS HCP: 6	<ul><li>♦ 9732</li><li>♥ KQJ97</li><li>♦ 983</li><li>♦ 9</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 20	<ul><li>★ AKQ7</li><li>★ A109</li><li>★ AJ</li><li>★ Q543</li></ul>	The opponents are silent.  You bid first.
Board: 4 Dealer: N Vul: Both HCP: 7	<ul><li>♣87652</li><li>♥KJ102</li><li>◆J</li><li>♣ Q42</li></ul>	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: EW HCP: 21	<ul><li>★ K953</li><li>★ A982</li><li>◆ AQ</li><li>★ AKJ</li></ul>	The opponents are silent. You bid first.

Board: 1 Dealer: S	North: <b>♦</b> J9763	South: ♠ KQ10		North 3♣¹	East Pass	2NT
Vul: None North HCP: 5 South HCP: 20 Contract: 4♠ S	▼ A1043 ◆ 104 ◆ 94	<ul><li>♥ Q7</li><li>♦ AQJ8</li><li>♣ AQ32</li></ul>	Pass AP 1. Stay 2. SMO		Pass	4♠
Board: 2 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KQ4  ♥ A62  ♠ A106  ♣ AK76	South:  ◆ 9732  ▼ KQJ97  ◆ 983  ◆ 9	West  3♦ 1. Stay	North 2NT 3NT man	East Pass AP	
Board: 3 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♣ J952  ♥ K5432  ♦ K6  ♣ 86	South:  ♠ AKQ7  ♥ A109  ♠ AJ  ♣ Q543		North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 4 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \( \bar{V} \) N	North:  ♠ QJ10  ♥ AQ83  ♠ A9  ♣ AK103	South:  ♠ 87652  ♥ KJ102  ♠ J  ♣ Q42	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 <b>♣</b> ¹
Board: 5 Dealer: S Vul: EW North HCP: 13 South HCP: 21 Contract: 6 N	North:  ♠ A1064  ♥ KQJ63  ♠ K103  ♠ 2	South:  ♠ K953  ♥ A982  ♠ AQ  ♠ AKJ	Pass Pass 1. Stay	6♥		South 2NT 3NT <sup>2</sup>

Board: 6 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AKJ7</li><li>♥ KQ</li><li>♦ 974</li><li>♠ AK76</li></ul>	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: None HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: Both HCP: 20	<ul><li>♣ Q3</li><li>♥ AK93</li><li>◆ A98</li><li>♣ AQJ3</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: None HCP: 10	<ul><li>★ A8543</li><li>♥ Q632</li><li>★ 10</li><li>★ KJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: NS HCP: 21	<ul><li>▲ A108</li><li>✔ AQ7</li><li>◆ AKJ4</li><li>♣ K85</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: Both North HCP: 20 South HCP: 9	North:  ♠ AKJ7  ♥ KQ  ♦ 974  ♣ AK76	South:  • 109432  • AJ109  • KJ  • 43	Pass AP	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Contract: 4♠ N  Board: 7  Dealer: S  Vul: None  North HCP: 6  South HCP: 21  Contract: 4♥ S	North:  ♣ J1098  ♥ 109532  ♦ 6  ♣ AJ8	South:  ♠ K74  ♥ AKQJ  ♠ AJ2  ♣ K76	1. Stay	North 3♣¹ 4♥	East Pass AP	2NT
Board: 8 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 4N N	North:  ♠ Q3  ♥ AK93  ♠ A98  ♠ AQJ3	South:  ♠ AKJ10  ♥ QJ864  ♦ J2  ♣ 62	Pass AP 1. Stay	North 2NT 3♥ man ntitative	Pass Pass	
Board: 9 Dealer: S Vul: None North HCP: 10 South HCP: 21 Contract: 3N S	North:  ◆ A8543  ▼ Q632  ◆ 10  ◆ KJ6	South:  ♠ K6  ♥ A7  ♠ AKQJ7  ♣ A743	Pass Pass AP 1. Stay. 2. SMC		Pass	South 2NT 3 • 3NT
Board: 10 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 4 N	North:  ♠ A108  ♥ AQ7  ♠ AKJ4  ♠ K85	South:  ♠ QJ96  ♥ J9532  ♦ 10  ♠ QJ4	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹

Board: 6 Dealer: N Vul: Both HCP: 9	<ul><li>109432</li><li>✓ AJ109</li><li>✓ KJ</li><li>43</li></ul>	The opponents are silent.  Partner bids first.
Board: 7 Dealer: S Vul: None HCP: 21	<ul><li>★ K74</li><li>▼ AKQJ</li><li>◆ AJ2</li><li>◆ K76</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: Both HCP: 12	<ul><li>★ AKJ10</li><li>♥ QJ864</li><li>◆ J2</li><li>◆ 62</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: None HCP: 21	<ul><li>★ K6</li><li>★ A7</li><li>◆ AKQJ7</li><li>★ A743</li></ul>	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: NS HCP: 7	<ul><li>♣ QJ96</li><li>♥ J9532</li><li>♦ 10</li><li>♣ QJ4</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: Both North HCP: 20 South HCP: 9	North:  ♠ AKJ7  ♥ KQ  ♦ 974  ♣ AK76	South:  • 109432  • AJ109  • KJ  • 43	Pass AP	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Contract: 4♠ N  Board: 7  Dealer: S  Vul: None  North HCP: 6  South HCP: 21  Contract: 4♥ S	North:  ♣ J1098  ♥ 109532  ♦ 6  ♣ AJ8	South:  ♠ K74  ♥ AKQJ  ♠ AJ2  ♣ K76	1. Stay	North 3♣¹ 4♥	East Pass AP	2NT
Board: 8 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 4N N	North:  ♠ Q3  ♥ AK93  ♠ A98  ♠ AQJ3	South:  ♠ AKJ10  ♥ QJ864  ♦ J2  ♣ 62	Pass AP 1. Stay	North 2NT 3♥ man ntitative	Pass Pass	
Board: 9 Dealer: S Vul: None North HCP: 10 South HCP: 21 Contract: 3N S	North:  ◆ A8543  ▼ Q632  ◆ 10  ◆ KJ6	South:  ♠ K6  ♥ A7  ♠ AKQJ7  ♣ A743	Pass Pass AP 1. Stay. 2. SMC		Pass	South 2NT 3 • 3NT
Board: 10 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 4 N	North:  ♠ A108  ♥ AQ7  ♠ AKJ4  ♠ K85	South:  ♠ QJ96  ♥ J9532  ♦ 10  ♠ QJ4	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹

Board: 11 Dealer: S Vul: Both HCP: 10	<ul><li>♣ Q743</li><li>♥ KJ1087</li><li>◆ A52</li><li>♣ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: None HCP: 20	<ul><li>♣ AJ92</li><li>♥ A42</li><li>◆ AJ4</li><li>♣ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: NS HCP: 7	<ul><li>★K10987</li><li>▼K1076</li><li>◆72</li><li>◆J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 20	<ul><li>▲ A9</li><li>▼ AKJ</li><li>◆ 973</li><li>▲ AKJ73</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: NS HCP: 11	<ul><li>★ KQ954</li><li>♥ Q762</li><li>◆ 976</li><li>◆ A</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6 S	North:  ♠ Q743  ♥ KJ1087  ♠ A52  ♠ 9	South:  ♠ AK5  ♥ AQ95  ♠ KJ6  ♣ K85	Pass Pass 1. Stayı	North  3♣¹ 6♥ man	East Pass AP	2NT
Board: 12 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 6♠ N	North:  ♠ AJ92  ♥ A42  ♠ AJ4  ♣ AQ10	South:  ♠ Q10764  ♥ K653  ♠ Q102  ♣ J	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹
Board: 13 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4♠ S	North:  ♠ K10987  ♥ K1076  • 72  ♣ J8	South:  ♠ AQ5  ♥ 985  ♠ AK94  ♠ AK10	Pass Pass AP 1. Stay		East Pass Pass	2NT 3♦
Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ A9  ♥ AKJ  ♦ 973  ♣ AKJ73	South:  ♠ K432  ▼ 107542  ◆ J2  ♣ Q6	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹
Board: 15 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6♠ S	North:  ♠ KQ954  ♥ Q762  ♦ 976  ♠ A	South:  ♠ AJ86  ♥ AK9  ♠ K102  ♠ KQ8	West Pass Pass 1. Stayı	North  3♣¹ 6♠ man	East Pass AP	2NT

Board: 11 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AK5</li><li>♥ AQ95</li><li>♠ KJ6</li><li>♠ K85</li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: None HCP: 8	◆ Q10764 ♥ K653 ◆ Q102 ◆ J	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: NS HCP: 20	<ul><li>♠ AQ5</li><li>♥ 985</li><li>♦ AK94</li><li>♠ AK10</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: None HCP: 6	<ul><li>★ K432</li><li>▼ 107542</li><li>◆ J2</li><li>◆ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: NS HCP: 20	<ul><li>AJ86</li><li>✓ AK9</li><li>✓ K102</li><li>✓ KQ8</li></ul>	The opponents are silent. You bid first.

Board: 11 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6 S	North:  ♠ Q743  ♥ KJ1087  ♠ A52  ♠ 9	South:  ♠ AK5  ♥ AQ95  ♠ KJ6  ♠ K85	Pass Pass 1. Stayı	North  3♣¹ 6♥ man	East Pass AP	2NT
Board: 12 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 6♠ N	North:  ♠ AJ92  ♥ A42  ♠ AJ4  ♣ AQ10	South:  ♠ Q10764  ♥ K653  ♠ Q102  ♣ J	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹
Board: 13 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4♠ S	North:  ♠ K10987  ♥ K1076  • 72  ♣ J8	South:  ♠ AQ5  ♥ 985  ♠ AK94  ♠ AK10	Pass Pass AP 1. Stay		East Pass Pass	2NT 3♦
Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ A9  ♥ AKJ  ♦ 973  ♣ AKJ73	South:  ♠ K432  ▼ 107542  ◆ J2  ♣ Q6	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹
Board: 15 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6♠ S	North:  ♠ KQ954  ♥ Q762  ♦ 976  ♠ A	South:  ♠ AJ86  ♥ AK9  ♠ K102  ♠ KQ8	West Pass Pass 1. Stayı	North  3♣¹ 6♠ man	East Pass AP	2NT

Board: 16 Dealer: N Vul: EW HCP: 21	<ul><li>★ KJ87</li><li>★ AKQ10</li><li>★ A4</li><li>★ KJ4</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: Both HCP: 9	<ul><li>♣ Q8752</li><li>♥ KQ65</li><li>◆ 9</li><li>♣ Q95</li></ul>	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: EW HCP: 21	<ul><li>AQ94</li><li>KJ2</li><li>AK106</li><li>AS</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: Both HCP: 9	<ul><li>AQ104</li><li>QJ963</li><li>8</li><li>973</li></ul>	West Doubles 3♦ if possible. West Doubles 4♦ if possible. East Doubles 6♥ if possible.  Partner bids first.
Board: 20 Dealer: N Vul: None HCP: 20	<ul><li>AQ7</li><li>✓ A7</li><li>✓ QJ54</li><li>▲ AK106</li></ul>	The opponents are silent. You bid first.

Board: 16 Dealer: N	North: ♠ KJ87	South: ♠ A532		North 2NT	Pass	<b>3♣</b> ¹
Vul: EW North HCP: 21 South HCP: 7	<b>♥</b> AKQ10 • A4	<b>♥</b> J8743 <b>♦</b> 10	AP	3NT <sup>2</sup>	Pass	6♥
Contract: 6♥ S	♣ KJ4	<b>♣</b> Q97	1. Stay 2. both			
Board: 17 Dealer: S Vul: Both	North: ♠ Q8752	South: ♠ KJ4	West	North	East	South 2NT
North HCP: 9	<b>♥</b> KQ65	<b>♥</b> AJ94	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 20	• 9 • 005	◆ AQJ8	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> Q95	♣ A2	1. Stay	man		
Board: 18	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♦</b> AQ94	<b>★</b> 10875		2NT	Pass	3 <b>♣</b> ¹
North HCP: 21	<b>♥</b> KJ2	<b>♥</b> 109876	Pass	3♠	Pass	4♠
South HCP: 5 Contract: 4♠ N	◆ AK106 ◆ A5	<b>♦</b> QJ <b>♣</b> Q3	AP 1. Stayman			
			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♦
Board: 19	North:	South:	X	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b> ♦ <sup>3</sup>
Dealer: S Vul: Both	♠ AQ104 ■ Q1063	<b>♠</b> K3 <b>♥</b> AK8	X	4NT <sup>4</sup>	Pass	<b>5</b>
North HCP: 9	<b>♥</b> QJ963 <b>♦</b> 8	<ul><li>ARo</li><li>AQ105</li></ul>	Pass	6♥	X	AP
South HCP: 20 Contract: 6♥X N	<b>♣</b> 973	♣ A1062				

West North East South Board: 20 North: South: 2NT Pass 3♣¹ Dealer: N **♦** K9543 **♠** AQ7 Pass 3♦ Vul: None Pass  $3 \checkmark 2$ **♥** A7 **V** Q1094 North HCP: 20 Pass 4♠ AP **♦** QJ54 ♦ K South HCP: 8 ♣ ÅK106 1. Stayman **♣** 982 Contract: 4♠ N 2. SMOLEN

Board: 16 Dealer: N Vul: EW HCP: 7	<ul><li>A532</li><li>✓ J8743</li><li>10</li><li>♠ Q97</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: Both HCP: 20	<ul><li>★ KJ4</li><li>▼ AJ94</li><li>◆ AQJ8</li><li>◆ A2</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: EW HCP: 5	<ul><li>10875</li><li>109876</li><li>QJ</li><li>Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: Both HCP: 20	<ul><li>★ K3</li><li>★ AK8</li><li>★ AQ105</li><li>★ A1062</li></ul>	West Doubles 3♦ if possible. West Doubles 4♦ if possible. East Doubles 6♥ if possible. You bid first.
Board: 20 Dealer: N Vul: None HCP: 8	<ul><li>★ K9543</li><li>♥ Q1094</li><li>♦ K</li><li>★ 982</li></ul>	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N	North: ♠ KJ87	South: ♠ A532		North 2NT	Pass	<b>3♣</b> ¹
Vul: EW North HCP: 21 South HCP: 7	<b>♥</b> AKQ10 • A4	<b>♥</b> J8743 <b>♦</b> 10	AP	3NT <sup>2</sup>	Pass	6♥
Contract: 6♥ S	♣ KJ4	<b>♣</b> Q97	1. Stay 2. both			
Board: 17 Dealer: S Vul: Both	North: <b>♠</b> Q8752	South: ♠ KJ4	West	North	East	South 2NT
North HCP: 9	<b>♥</b> KQ65	<b>♥</b> AJ94	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 20	• 9 • 005	◆ AQJ8	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> Q95	♣ A2	1. Stay	man		
Board: 18	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♦</b> AQ94	<b>★</b> 10875		2NT	Pass	3 <b>♣</b> ¹
North HCP: 21	<b>♥</b> KJ2	<b>♥</b> 109876	Pass	3♠	Pass	4♠
South HCP: 5 Contract: 4♠ N	◆ AK106 ◆ A5	<b>♦</b> QJ <b>♣</b> Q3	AP 1. Stayman			
			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♦
Board: 19	North:	South:	X	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b> ♦ <sup>3</sup>
Dealer: S Vul: Both	♠ AQ104 ■ Q1063	<b>♠</b> K3 <b>♥</b> AK8	X	4NT <sup>4</sup>	Pass	<b>5</b>
North HCP: 9	<b>♥</b> QJ963 <b>♦</b> 8	<ul><li>ARo</li><li>AQ105</li></ul>	Pass	6♥	X	AP
South HCP: 20 Contract: 6♥X N	<b>♣</b> 973	♣ A1062				

West North East South Board: 20 North: South: 2NT Pass 3♣¹ Dealer: N **♦** K9543 **♠** AQ7 Pass 3♦ Vul: None Pass  $3 \checkmark 2$ **♥** A7 **V** Q1094 North HCP: 20 Pass 4♠ AP **♦** QJ54 ♦ K South HCP: 8 ♣ ÅK106 1. Stayman **♣** 982 Contract: 4♠ N 2. SMOLEN

Board: 21 Dealer: S Vul: Both HCP: 6	<ul><li>AQ987</li><li>▼ 10964</li><li>◆ 942</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AKJ2</li><li>♥ AQ4</li><li>♠ A64</li><li>♠ Q83</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 23 Dealer: S Vul: None HCP: 5	<ul><li>109842</li><li>10854</li><li>A7</li><li>J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: NS HCP: 21	<ul><li>★ KQ</li><li>▼ A82</li><li>◆ AQJ104</li><li>◆ AJ5</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♦
Board: 21	North:	South:	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 6♠ S	Norui: <b>A</b> AQ987	Soum: ♠ KJ4	Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ◆ <sup>4</sup>
	<b>▼</b> 10964	<b>♥</b> AQ	Pass	4NT <sup>5</sup>	Pass	<b>5\</b>
	<b>♦</b> 942	◆ AQ108	Pass	6♠	AP	
	<b>♣</b> 4	♣ AJ109	1. Stay 2. SMC	OLEN		
			4. Cue	bid, a ♣ bid, a ♦ kwood (	stoppe	er
Board: 22 Dealer: N	North:	South:	West	North		
Vul: NS	♠ AKJ2	<b>♦</b> Q975	37	2NT	Pass	
North HCP: 20	<b>♥</b> AQ4 <b>♦</b> A64	♥ K9632 ♦ 97	X AP	3♠	Pass	4♠
South HCP: 5 Contract: 4♠ N	<b>♣</b> Q83	<b>♣</b> 107	1. Stay	man		
Contract. 42 IV						
Board: 23	North:	South:	West	North	East	South 2NT
Dealer: S Vul: None	<b>▲</b> 109842	<b>♠</b> QJ	Pass	<b>3</b> ♣¹	Pass	3♦
North HCP: 5	<b>v</b> 10854	♥ AK9	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 21	◆ A7 <b>◆</b> J4	◆ KQ98 ◆ AQ65	AP			
Contract: 3N S	<b>₹</b> J4	♣ AQ65	1. Stay 2. SMC			
			West	North	East	South
- 1 <i>-</i> 1				2NT	Pass	<b>3♣</b> ¹
Board: 24 Dealer: N	North:	South:	Pass	3♦	Pass	<b>3</b> ♠ <sup>2</sup>
Vul: NS	<b>♠</b> KQ <b>♥</b> A82	<b>♠</b> A752 <b>♥</b> 107543	Pass	4♥	Pass	$4NT^3$
North HCP: 21	<ul><li>A62</li><li>AQJ104</li></ul>	◆ 10/343 ◆ 53	Pass	5♣	Pass	<b>6</b> ♥
South HCP: 9	♣ AJ5	<b>♣</b> KQ	AP			
Contract: 6♥ N			1. Stayman			
			2. SM0	DLEN kwood (	2014	0

Board: 21 Dealer: S Vul: Both HCP: 21	<ul><li>★ KJ4</li><li>★ AQ</li><li>◆ AQ108</li><li>◆ AJ109</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: NS HCP: 5	<ul><li>♣ Q975</li><li>♥ K9632</li><li>◆ 97</li><li>♣ 107</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 23 Dealer: S Vul: None HCP: 21	<ul><li>♣ QJ</li><li>♥ AK9</li><li>♦ KQ98</li><li>♣ AQ65</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: NS HCP: 9	<ul><li>♠ A752</li><li>♥ 107543</li><li>♦ 53</li><li>♠ KQ</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♦
Board: 21	North:	South:	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 6♠ S	Norui: <b>A</b> AQ987	Soum: ♠ KJ4	Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ◆ <sup>4</sup>
	<b>▼</b> 10964	<b>♥</b> AQ	Pass	4NT <sup>5</sup>	Pass	<b>5\</b>
	<b>♦</b> 942	◆ AQ108	Pass	6♠	AP	
	<b>♣</b> 4	♣ AJ109	1. Stay 2. SMC	OLEN		
			4. Cue	bid, a ♣ bid, a ♦ kwood (	stoppe	er
Board: 22 Dealer: N	North:	South:	West	North		
Vul: NS	♠ AKJ2	<b>♦</b> Q975	37	2NT	Pass	
North HCP: 20	<b>♥</b> AQ4 <b>♦</b> A64	♥ K9632 ♦ 97	X AP	3♠	Pass	4♠
South HCP: 5 Contract: 4♠ N	<b>♣</b> Q83	<b>♣</b> 107	1. Stay	man		
Contract. 42 IV						
Board: 23	North:	South:	West	North	East	South 2NT
Dealer: S Vul: None	<b>▲</b> 109842	<b>♠</b> QJ	Pass	<b>3</b> ♣¹	Pass	3♦
North HCP: 5	<b>v</b> 10854	♥ AK9	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 21	◆ A7 <b>◆</b> J4	◆ KQ98 ◆ AQ65	AP			
Contract: 3N S	<b>₹</b> J4	♣ AQ65	1. Stay 2. SMC			
			West	North	East	South
- 1 <i>-</i> 1				2NT	Pass	<b>3♣</b> ¹
Board: 24 Dealer: N	North:	South:	Pass	3♦	Pass	<b>3</b> ♠ <sup>2</sup>
Vul: NS	<b>♠</b> KQ <b>♥</b> A82	<b>♠</b> A752 <b>♥</b> 107543	Pass	4♥	Pass	$4NT^3$
North HCP: 21	<ul><li>A62</li><li>AQJ104</li></ul>	◆ 10/343 ◆ 53	Pass	5♣	Pass	<b>6</b> ♥
South HCP: 9	♣ AJ5	<b>♣</b> KQ	AP			
Contract: 6♥ N			1. Stayman			
			2. SM0	DLEN kwood (	2014	0

Board: 25 Dealer: S Vul: Both HCP: 7	<ul><li>AJ95</li><li>✓ J10543</li><li>✓ 95</li><li>✓ J7</li></ul>	The opponents are silent.  Partner bids first.
Board: 26 Dealer: N Vul: NS HCP: 20	<ul><li>★ K92</li><li>★ A10</li><li>★ AKJ5</li><li>★ KQ74</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: EW HCP: 5	<ul><li>109754</li><li>✓ AJ95</li><li>74</li><li>63</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 20	<ul><li>A865</li><li>✓ AK</li><li>A10982</li><li>✓ KQ</li></ul>	East Doubles Pass if possible. You bid first.
Board: 29 Dealer: S Vul: None HCP: 6	<ul><li>109875</li><li>★ K865</li><li>★ 32</li><li>★ K6</li></ul>	The opponents are silent.  Partner bids first.

Board: 25 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4♥ S	North:  ♠ AJ95  ♥ J10543  ♦ 95  ♣ J7	South:  ♠ K86  ♥ AQ7  ♠ AQ6  ♣ AQ102	Pass Pass AP 1. Stayı 2. SMO		East Pass Pass	2NT 3♦
Board: 26 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ K92  ♥ A10  ♠ AKJ5  ♣ KQ74	South:  ◆ 8765  ▼ J9654  ◆ —  ◆ A932	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 27 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♠ N	North:	South:  ♠ KQJ2  ♥ KQ64  ♠ K9  ♣ AQ10	Pass Pass 1. Stay 2. both			South 2NT 3NT <sup>2</sup>
Board: 28 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 6♠X N	North:  ♠ A865  ♥ AK  ♠ A10982  ♣ KQ	South:  ♠ Q1072  ♥ QJ742  ♠ K53  ♣ 3	Pass	North 2NT 3♠ Pass man	East Pass Pass X	<b>3</b> ♣¹
Board: 29 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 44 S	North:  ♠ 109875  ♥ K865  ♦ 32  ♠ K6	South:  ♠ KQ2  ♥ AQ10  ♠ A74  ♣ AJ72		man	East Pass Pass	2NT 3♦

Board: 25 Dealer: S Vul: Both HCP: 21	<ul><li>★ K86</li><li>★ AQ7</li><li>★ AQ6</li><li>★ AQ102</li></ul>	The opponents are silent. You bid first.
Board: 26 Dealer: N Vul: NS HCP: 5	<ul><li>♣ 8765</li><li>♥ J9654</li><li>♦ —</li><li>♣ A932</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: EW HCP: 20	<ul><li>★ KQJ2</li><li>▼ KQ64</li><li>◆ K9</li><li>◆ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: Both HCP: 8	<ul><li>♣ Q1072</li><li>♥ QJ742</li><li>♦ K53</li><li>♣ 3</li></ul>	East Doubles Pass if possible.  Partner bids first.
Board: 29 Dealer: S Vul: None HCP: 20	<ul><li>★ KQ2</li><li>▼ AQ10</li><li>◆ A74</li><li>◆ AJ72</li></ul>	The opponents are silent. You bid first.

Board: 25 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4♥ S	North:  ♠ AJ95  ♥ J10543  ♦ 95  ♣ J7	South:  ♠ K86  ♥ AQ7  ♠ AQ6  ♣ AQ102	Pass Pass AP 1. Stayı 2. SMO		East Pass Pass	2NT 3♦
Board: 26 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ K92  ♥ A10  ♠ AKJ5  ♣ KQ74	South:  ◆ 8765  ▼ J9654  ◆ —  ◆ A932	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 27 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♠ N	North:	South:  ♠ KQJ2  ♥ KQ64  ♠ K9  ♣ AQ10	Pass Pass 1. Stay 2. both			South 2NT 3NT <sup>2</sup>
Board: 28 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 6♠X N	North:  ♠ A865  ♥ AK  ♠ A10982  ♣ KQ	South:  ♠ Q1072  ♥ QJ742  ♠ K53  ♣ 3	Pass	North 2NT 3♠ Pass man	East Pass Pass X	<b>3</b> ♣¹
Board: 29 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 44 S	North:  ♠ 109875  ♥ K865  ♦ 32  ♠ K6	South:  ♠ KQ2  ♥ AQ10  ♠ A74  ♣ AJ72		man	East Pass Pass	2NT 3♦

Board: 30 Dealer: N Vul: Both HCP: 20	<ul><li>A54</li><li>✓ AK32</li><li>✓ AK43</li><li>✓ Q2</li></ul>	The opponents are silent. You bid first.
Board: 31 Dealer: S Vul: None HCP: 5	<ul><li>★ A876</li><li>♥ J10954</li><li>◆ 8</li><li>★ 1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: NS HCP: 20	<ul><li>▲ A3</li><li>▼ AKJ4</li><li>◆ KJ73</li><li>◆ KJ4</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 33 Dealer: S Vul: NS HCP: 6	<ul><li>★ KJ763</li><li>♥ Q732</li><li>◆ 5</li><li>◆ 974</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: EW HCP: 21	<ul><li>♠ AKJ</li><li>♥ K97</li><li>♠ AQ108</li><li>♠ A75</li></ul>	The opponents are silent. You bid first.

Board: 30 Dealer: N Vul: Both North HCP: 20	North:  ♠ A54  ▼ AK32  ♠ AK43	South:  ♠ QJ732  ♥ Q1087  ♦ 62	Pass AP	North 2NT 3♥	Pass Pass	<b>3♣</b> ¹
South HCP: 5 Contract: 4♥ N	<b>♣</b> Q2	<b>♣</b> 109	1. Stay	man		
Board: 31			West	North	East	
Dealer: S	North:	South:	Daga	2.1	Dogg	2NT
Vul: None	<b>♠</b> A876 <b>♥</b> J10954	<b>♠</b> Q9 <b>♥</b> AQ2	Pass Pass		Pass Pass	
North HCP: 5	<b>♦</b> 8	♦ AKQJ5	AP	<b>32</b>	rass	4▼
South HCP+70	<b>♣</b> 1084	<b>♣</b> Q62	1. Stayman 2. SMOLEN			
Board: 32	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ A3	South: ♠ KJ1065		2NT	Pass	3 <b>♣</b> ¹
Vul: NS North HCP: 20	♥ AKJ4	♥ Q986	X	3♥	Pass	<b>4♣</b> <sup>2</sup>
South HCP: 10	<b>♦</b> KJ73	♦ A8	Pass	<b>4♥</b>	AP	
Contract: 4♥ N	♣ KJ4	<b>♣</b> 62	<ol> <li>Stayman</li> <li>limit raise or better in ♥</li> </ol>			
Board: 33 Dealer: S Vul: NS	North: ♠ KJ763	South: ♠ A1082	West	North	East	South 2NT
North HCP: 6	<b>♥</b> Q732	<b>♥</b> AJ9	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 20	♦ 5 • 074	♦ AQ4	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 974	<b>♣</b> KQ10	1. Stay	man		
Board: 34			West	North	East	South
Dealer: N	North: ♠ AKJ	South: <b>♠</b> 10942		2NT	Pass	3 <b>♣</b> ¹
Vul: EW	<b>♣</b> AKJ <b>♥</b> K97	♥ 10942 ♥ J10865	Pass	3♦	Pass	<b>3</b> ♠ <sup>2</sup>
North HCP: 21 South HCP: 5	◆ AQ108	<b>♦</b> 5	Pass	4♥	AP	
Contract: 4 V	♣ A75	♣ KJ2	1. Stay	man OLEN		

Board: 30 Dealer: N Vul: Both HCP: 5	<ul><li>♣ QJ732</li><li>♥ Q1087</li><li>♦ 62</li><li>♣ 109</li></ul>	The opponents are silent.  Partner bids first.
Board: 31 Dealer: S Vul: None HCP: 20	<ul><li>♣ Q9</li><li>♥ AQ2</li><li>◆ AKQJ5</li><li>♣ Q62</li></ul>	The opponents are silent.  You bid first.
Board: 32 Dealer: N Vul: NS HCP: 10	<ul><li>★ KJ1065</li><li>♥ Q986</li><li>◆ A8</li><li>◆ 62</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 33 Dealer: S Vul: NS HCP: 20	<ul><li>★ A1082</li><li>★ AJ9</li><li>★ AQ4</li><li>★ KQ10</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: EW HCP: 5	<ul><li>10942</li><li>√ J10865</li><li>√ 5</li><li>★ KJ2</li></ul>	The opponents are silent.  Partner bids first.

Board: 30 Dealer: N Vul: Both North HCP: 20	North:  ♠ A54  ▼ AK32  ♠ AK43	South:  ♠ QJ732  ♥ Q1087  ♦ 62	Pass AP	North 2NT 3♥	Pass Pass	<b>3♣</b> ¹
South HCP: 5 Contract: 4♥ N	<b>♣</b> Q2	<b>♣</b> 109	1. Stay	man		
Board: 31			West	North	East	
Dealer: S	North:	South:	Daga	2.1	Dogg	2NT
Vul: None	<b>♠</b> A876 <b>♥</b> J10954	<b>♠</b> Q9 <b>♥</b> AQ2	Pass Pass		Pass Pass	
North HCP: 5	<b>♦</b> 8	♦ AKQJ5	AP	<b>32</b>	rass	4▼
South HCP+70	<b>♣</b> 1084	<b>♣</b> Q62	1. Stayman 2. SMOLEN			
Board: 32	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ A3	South: ♠ KJ1065		2NT	Pass	3 <b>♣</b> ¹
Vul: NS North HCP: 20	♥ AKJ4	♥ Q986	X	3♥	Pass	<b>4♣</b> <sup>2</sup>
South HCP: 10	<b>♦</b> KJ73	♦ A8	Pass	<b>4♥</b>	AP	
Contract: 4♥ N	♣ KJ4	<b>♣</b> 62	<ol> <li>Stayman</li> <li>limit raise or better in ♥</li> </ol>			
Board: 33 Dealer: S Vul: NS	North: ♠ KJ763	South: ♠ A1082	West	North	East	South 2NT
North HCP: 6	<b>♥</b> Q732	<b>♥</b> AJ9	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 20	♦ 5 • 074	♦ AQ4	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 974	<b>♣</b> KQ10	1. Stay	man		
Board: 34			West	North	East	South
Dealer: N	North: ♠ AKJ	South: <b>♠</b> 10942		2NT	Pass	3 <b>♣</b> ¹
Vul: EW	<b>♣</b> AKJ <b>♥</b> K97	♥ 10942 ♥ J10865	Pass	3♦	Pass	<b>3</b> ♠ <sup>2</sup>
North HCP: 21 South HCP: 5	◆ AQ108	<b>♦</b> 5	Pass	4♥	AP	
Contract: 4 V	♣ A75	♣ KJ2	1. Stay	man OLEN		

Board: 35 Dealer: S Vul: NS HCP: 11	<ul><li>▲ AJ975</li><li>▼ K752</li><li>◆ K7</li><li>♣ 73</li></ul>	The opponents are silent.  Partner bids first.
Board: 36 Dealer: N Vul: Both HCP: 21	<ul><li>AQ109</li><li>AK</li><li>QJ</li><li>AJ743</li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: None HCP: 5	<ul><li>10972</li><li>✓ Q8652</li><li>✓ 93</li><li>✓ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: Both HCP: 20	<ul><li>♣ Q53</li><li>♥ AKJ</li><li>◆ AK2</li><li>♣ QJ63</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: None HCP: 9	<ul><li>★ A642</li><li>▼ AJ1054</li><li>◆ 10</li><li>◆ 1073</li></ul>	East Doubles 6♠ if possible.  Partner bids first.

Board: 35 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6 N	North:  ♠ AJ975  ♥ K752  ♠ K7  ♣ 73	South:  ♠ KQ63  ♥ AQ83  ♠ AQJ  ♣ Q10	Pass Pass 1. Stay	North  3♣¹ 6♥ man majors		South 2NT 3NT <sup>2</sup>
Board: 36 Dealer: N Vul: Both North HCP: 21 South HCP: 11 Contract: 6N N	North:  ♠ AQ109  ♥ AK  ♠ QJ  ♠ AJ743	South:  ♠ KJ542  ♥ Q972  ♠ K2  ♣ Q10	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 37 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 4 S	North:  ♠ 10972  ♥ Q8652  ♦ 93  ♣ K9	South:  ♠ AKJ  ♥ KJ104  ♠ KQ7  ♣ A74	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	South 2NT 3♥
Board: 38 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ Q53  ♥ AKJ  ♠ AK2  ♠ QJ63	South:  ♠ KJ1098  ♥ Q875  ♦ 83  ♣ 54	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3</b> ♣¹
Board: 39 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 6•X S	North:  ♠ A642  ♥ AJ1054  ♦ 10  ♣ 1073	South:  ♠ KQ108  ♥ KQ  ♠ Q984  ♣ AKJ	West Pass Pass 1. Stay	North  3♣¹ 6♠ man	East Pass X	2NT

Board: 35 Dealer: S Vul: NS HCP: 20	<ul><li>★ KQ63</li><li>★ AQ83</li><li>★ AQJ</li><li>★ Q10</li></ul>	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: Both HCP: 11	<ul><li>★ KJ542</li><li>♥ Q972</li><li>★ K2</li><li>♣ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 21	<ul><li>★ AKJ</li><li>▼ KJ104</li><li>★ KQ7</li><li>★ A74</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: Both HCP: 6	<ul><li>★ KJ1098</li><li>♥ Q875</li><li>◆ 83</li><li>◆ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: None HCP: 20	<ul><li>★ KQ108</li><li>▼ KQ</li><li>◆ Q984</li><li>◆ AKJ</li></ul>	East Doubles 6♠ if possible.  You bid first.

Board: 35 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6 N	North:  ♠ AJ975  ♥ K752  ♠ K7  ♣ 73	South:  ♠ KQ63  ♥ AQ83  ♠ AQJ  ♣ Q10	Pass Pass 1. Stay	North  3♣¹ 6♥ man majors		South 2NT 3NT <sup>2</sup>
Board: 36 Dealer: N Vul: Both North HCP: 21 South HCP: 11 Contract: 6N N	North:  ♠ AQ109  ♥ AK  ♠ QJ  ♠ AJ743	South:  ♠ KJ542  ♥ Q972  ♠ K2  ♣ Q10	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 37 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 4 S	North:  ♠ 10972  ♥ Q8652  ♦ 93  ♣ K9	South:  ♠ AKJ  ♥ KJ104  ♠ KQ7  ♣ A74	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	South 2NT 3♥
Board: 38 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ Q53  ♥ AKJ  ♠ AK2  ♠ QJ63	South:  ♠ KJ1098  ♥ Q875  ♦ 83  ♣ 54	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3</b> ♣¹
Board: 39 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 6•X S	North:  ♠ A642  ♥ AJ1054  ♦ 10  ♣ 1073	South:  ♠ KQ108  ♥ KQ  ♠ Q984  ♣ AKJ	West Pass Pass 1. Stay	North  3♣¹ 6♠ man	East Pass X	2NT

Board: 40 Dealer: N Vul: Both HCP: 20	<ul><li>★ A86</li><li>▼ AK83</li><li>★ A103</li><li>★ AJ6</li></ul>	The opponents are silent. You bid first.
Board: 41 Dealer: S Vul: None HCP: 7	<ul><li>◆ 9754</li><li>♥ QJ987</li><li>◆ A94</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: None HCP: 20	<ul><li>♠ AQJ</li><li>♥ A862</li><li>♠ AKQ</li><li>♠ 875</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: NS HCP: 7	<ul><li>★ 76543</li><li>♥ KJ42</li><li>◆ QJ103</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: EW HCP: 20	<ul><li>▲ A984</li><li>♥ J8</li><li>◆ AKQ7</li><li>▲ AQ5</li></ul>	The opponents are silent. You bid first.

Board: 40 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ A86  ♥ AK83  ♠ A103  ♣ AJ6	South:  ♠ QJ1097  ♥ Q952  ♦ 5  ♣ 752	West Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹
Board: 41 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 3N S	North:	South:  ♠ AQJ  ♥ K4  ♠ K87  ♣ AKJ62		man	Pass	2NT
Board: 42 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 6 \( \mathbf{N} \) N	North:  ♠ AQJ  ♥ A862  ♠ AKQ  ♣ 875	South:  ♠ K862  ♥ KJ1074  ♦ 62  ♣ K3	Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹
Board: 43 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4♠ S	North:  ♠ 76543  ♥ KJ42  ♦ QJ103  ♣ —	South:  ♠ KJ2  ♥ AQ  ♠ AK98  ♣ KJ52	Pass Pass Pass 1. Stay	4♠ man	East Pass Pass AP	2NT 3♦
Board: 44 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 44 N	North:  ♠ A984  ♥ J8  ♠ AKQ7  ♠ AQ5	South:  ♠ KQ1053  ♥ 9632  ♠ 654  ♣ 6	West Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹

Board: 40 Dealer: N Vul: Both HCP: 5	<ul><li>♣ QJ1097</li><li>♥ Q952</li><li>◆ 5</li><li>♣ 752</li></ul>	The opponents are silent.  Partner bids first.
Board: 41 Dealer: S Vul: None HCP: 21	<ul><li>♠ AQJ</li><li>♥ K4</li><li>♦ K87</li><li>♠ AKJ62</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: None HCP: 10	<ul><li>★ K862</li><li>▼ KJ1074</li><li>◆ 62</li><li>◆ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: NS HCP: 21	<ul><li>★ KJ2</li><li>▼ AQ</li><li>◆ AK98</li><li>◆ KJ52</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: EW HCP: 5	<b>♦</b> KQ1053 <b>♥</b> 9632 <b>♦</b> 654 <b>♣</b> 6	The opponents are silent.  Partner bids first.

Board: 40 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ A86  ♥ AK83  ♠ A103  ♣ AJ6	South:  ♠ QJ1097  ♥ Q952  ♦ 5  ♣ 752	West Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹
Board: 41 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 3N S	North:	South:  ♠ AQJ  ♥ K4  ♠ K87  ♣ AKJ62		man	Pass	2NT
Board: 42 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 6 \( \mathbf{N} \) N	North:  ♠ AQJ  ♥ A862  ♠ AKQ  ♣ 875	South:  ♠ K862  ♥ KJ1074  ♦ 62  ♣ K3	Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹
Board: 43 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4♠ S	North:  ♣ 76543  ♥ KJ42  ◆ QJ103  ♣ —	South:  ♠ KJ2  ♥ AQ  ♠ AK98  ♣ KJ52	Pass Pass Pass 1. Stay	4♠ man	East Pass Pass AP	2NT 3♦
Board: 44 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 44 N	North:  ♠ A984  ♥ J8  ♠ AKQ7  ♠ AQ5	South:  ♠ KQ1053  ♥ 9632  ♠ 654  ♣ 6	West Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹

Board: 45 Dealer: S Vul: Both HCP: 8	<ul><li>★ A1092</li><li>★ A8543</li><li>★ 52</li><li>★ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 46 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK6</li><li>★ K972</li><li>★ A84</li><li>★ AQ5</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: EW HCP: 10	<ul><li>★ KJ863</li><li>★ AQ74</li><li>★ 107</li><li>★ 109</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: Both HCP: 21	<ul><li>★ AK106</li><li>★ AK</li><li>◆ KQ3</li><li>◆ Q1075</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: None HCP: 6	<ul><li>▶ J874</li><li>♥ K9652</li><li>◆ 2</li><li>◆ Q92</li></ul>	The opponents are silent.  Partner bids first.

Board: 45 Dealer: S	North:	South:	West	North	East	South 2NT
Vul: Both North HCP: 8 South HCP: 21	<ul><li>★ A1092</li><li>★ A8543</li><li>★ 52</li><li>★ 85</li></ul>	<ul><li>★ KQ8</li><li>♥ Q9</li><li>◆ AJ83</li><li>◆ AKQ4</li></ul>	Pass Pass AP	3 <b>♠</b> <sup>2</sup>	Pass Pass	3 <b>♦</b> 3NT
Contract: 3N S			<ol> <li>Stay</li> <li>SMO</li> </ol>			
Board: 46	North:	South:	West	North	East	South
Dealer: N	AK6	<b>♦</b> 8542		2NT	Pass	<b>3♣</b> <sup>1</sup>
Vul: Both North HCP: 20 South HCP: 12	<b>♥</b> K972 <b>♦</b> A84	<b>♥</b> A8654 <b>♦</b> KQ5	Pass AP	3♥	Pass	6NT
Contract: 6N N	<b>♣</b> AQ5 <b>♣</b> K	<b>♣</b> K	1. Stayman			
Board: 47 Dealer: S	North: <b>♠</b> KJ863	South: ♠ AQ94	West	North	East	South 2NT
Vul: EW North HCP: 10	<b>♥</b> AQ74	<b>♥</b> K10	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 20	<b>◆</b> 107	◆ AK63	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> 109	♣ A54	1. Stay	man		
Board: 48	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♦</b> AK106	<b>♦</b> Q852		2NT	Pass	3 <b>♣</b> ¹
North HCP: 21	<b>♥</b> AK <b>♦</b> KQ3	♥ J10852 ♦ A10	Pass	3♠	Pass	4♠
South HCP: 8	◆ Q1075	◆ J3	AP			
Contract: 4♠ N			1. Stay	man		
Board: 49	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♦</b> J874	<b>♠</b> AK105				2NT
North HCP: 6	♥ K9652	<b>∀</b> A8	Pass	_	Pass	3♠
South HCP: 21	◆2 ◆ 002	◆ AK6 <b>♣</b> K1076	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q92	<b>▼ N</b> 10/0	1. Stay	man		

Board: 45 Dealer: S Vul: Both HCP: 21	<ul><li>★ KQ8</li><li>♥ Q9</li><li>◆ AJ83</li><li>◆ AKQ4</li></ul>	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: Both HCP: 12	♦ 8542 ♥ A8654 • KQ5 • K	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: EW HCP: 20	<ul><li>AQ94</li><li>K10</li><li>AK63</li><li>A54</li></ul>	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: Both HCP: 8	<ul><li>◆ Q852</li><li>▼ J10852</li><li>◆ A10</li><li>◆ J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: None HCP: 21	<ul><li>★ AK105</li><li>★ A8</li><li>◆ AK6</li><li>★ K1076</li></ul>	The opponents are silent. You bid first.

Board: 45 Dealer: S	North:	South:	West	North	East	South 2NT
Vul: Both North HCP: 8 South HCP: 21	<ul><li>★ A1092</li><li>★ A8543</li><li>★ 52</li><li>★ 85</li></ul>	<ul><li>★ KQ8</li><li>♥ Q9</li><li>◆ AJ83</li><li>◆ AKQ4</li></ul>	Pass Pass AP	3 <b>♠</b> <sup>2</sup>	Pass Pass	3 <b>♦</b> 3NT
Contract: 3N S			<ol> <li>Stay</li> <li>SMO</li> </ol>			
Board: 46	North:	South:	West	North	East	South
Dealer: N	AK6	<b>♦</b> 8542		2NT	Pass	<b>3♣</b> <sup>1</sup>
Vul: Both North HCP: 20 South HCP: 12	<b>♥</b> K972 <b>♦</b> A84	<b>♥</b> A8654 <b>♦</b> KQ5	Pass AP	3♥	Pass	6NT
Contract: 6N N	<b>♣</b> AQ5 <b>♣</b> K	<b>♣</b> K	1. Stayman			
Board: 47 Dealer: S	North: <b>♠</b> KJ863	South: ♠ AQ94	West	North	East	South 2NT
Vul: EW North HCP: 10	<b>♥</b> AQ74	<b>♥</b> K10	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 20	<b>◆</b> 107	◆ AK63	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> 109	♣ A54	1. Stay	man		
Board: 48	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♦</b> AK106	<b>♦</b> Q852		2NT	Pass	3 <b>♣</b> ¹
North HCP: 21	<b>♥</b> AK <b>♦</b> KQ3	♥ J10852 ♦ A10	Pass	3♠	Pass	4♠
South HCP: 8	◆ Q1075	◆ J3	AP			
Contract: 4♠ N			1. Stay	man		
Board: 49	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♦</b> J874	<b>♠</b> AK105				2NT
North HCP: 6	♥ K9652	<b>∀</b> A8	Pass	_	Pass	3♠
South HCP: 21	◆2 ◆ 002	◆ AK6 <b>♣</b> K1076	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q92	<b>▼ N</b> 10/0	1. Stay	man		

Board: 50 Dealer: N Vul: NS HCP: 20	<ul><li>A8</li><li>♥ 94</li><li>AKQ86</li><li>AK42</li></ul>	The opponents are silent. You bid first.
Board: 51 Dealer: S Vul: Both HCP: 5	<ul><li>★ K754</li><li>♥ Q7542</li><li>◆ 864</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: None HCP: 21	<ul><li>AQJ</li><li>✓ A764</li><li>✓ J109</li><li>✓ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: NS HCP: 5	<ul><li>♣ Q9865</li><li>♥ J1097</li><li>◆ Q6</li><li>♣ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: EW HCP: 20	<ul><li>★ AK3</li><li>★ AKQ7</li><li>★ A85</li><li>★ 863</li></ul>	The opponents are silent. You bid first.

Board: 50 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: NS	<b>♠</b> A8 <b>♥</b> 94	<b>♣</b> J963 <b>♥</b> AQ863	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20	♦ AKQ86	<b>♦</b> —	Pass	3NT	AP	
South HCP: 7 Contract: 3N N	<b>♣</b> AK42	<b>♣</b> 10876	1. Stay 2. SMC			
Board: 51	North:	South:	West	North	East	South 2NT
Dealer: S Vul: Both	<b>★</b> K754	<b>♠</b> A6	Pass	<b>3</b> ♣¹	Pass	3♦
North HCP: 5 South HCP: 20	♥ Q7542 ♦ 864	<ul><li>★ K96</li><li>★ AKQJ3</li></ul>	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Contract: 4♥ S	<b>4</b> 2	<b>♣</b> K63	1. Stay 2. SM0			
Board: 52 Dealer: N	North:	South:	West	North		
Vul: None	♠ AQJ	<b>★</b> K653	D	2NT	Pass	
North HCP: 21	♥ A764 ♦ J109	<b>♥</b> KQJ93 <b>♦</b> 5	Pass AP	3♥	Pass	6
South HCP: 10 Contract: 6♥ N	<b>♣</b> AKQ	<b>♣</b> J94	1. Stay	man		
Board: 53 Dealer: S	North:	South:	West	North	East	South
Vul: NS	<b>♦</b> Q9865	<b>♦</b> K4				2NT
North HCP: 5	♥ J1097	♥ AKQ6	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 20	<b>♦</b> Q6 <b>♣</b> 74	♦ 95 <b>♣</b> AKJ96	Pass	<b>4♥</b>	AP	
Contract: 4♥ S	₩ / ₸	₩ AKIJO	1. Stay	man		
Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AK3	<b>♠</b> Q1054		2NT	Pass	<b>3♣</b> ¹
Vul: EW North HCP: 20	♥ AKQ7	<b>♥</b> J8542	Pass	3♥	Pass	4♥
South HCP: 5	♦ A85	♦ 6 • 042	AP			
Contract: 4♥ N	<b>♣</b> 863	<b>♣</b> Q42	1. Stay	man		

Board: 50 Dealer: N Vul: NS HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 51 Dealer: S Vul: Both HCP: 20	<ul><li>★ A6</li><li>▼ K96</li><li>◆ AKQJ3</li><li>◆ K63</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: None HCP: 10	<ul><li>★ K653</li><li>★ KQJ93</li><li>★ 5</li><li>★ J94</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: NS HCP: 20	<ul><li>★ K4</li><li>✓ AKQ6</li><li>◆ 95</li><li>◆ AKJ96</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: EW HCP: 5	<ul><li>◆ Q1054</li><li>♥ J8542</li><li>◆ 6</li><li>◆ Q42</li></ul>	The opponents are silent.  Partner bids first.

Board: 50 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: NS	<b>♠</b> A8 <b>♥</b> 94	<b>♣</b> J963 <b>♥</b> AQ863	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20	♦ AKQ86	<b>♦</b> —	Pass	3NT	AP	
South HCP: 7 Contract: 3N N	<b>♣</b> AK42	<b>♣</b> 10876	1. Stay 2. SMC			
Board: 51	North:	South:	West	North	East	South 2NT
Dealer: S Vul: Both	<b>★</b> K754	<b>♠</b> A6	Pass	<b>3</b> ♣¹	Pass	3♦
North HCP: 5 South HCP: 20	♥ Q7542 ♦ 864	<ul><li>★ K96</li><li>★ AKQJ3</li></ul>	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Contract: 4♥ S	<b>4</b> 2	<b>♣</b> K63	1. Stay 2. SM0			
Board: 52 Dealer: N	North:	South:	West	North		
Vul: None	♠ AQJ	<b>★</b> K653	D	2NT	Pass	
North HCP: 21	♥ A764 ♦ J109	<b>♥</b> KQJ93 <b>♦</b> 5	Pass AP	3♥	Pass	6
South HCP: 10 Contract: 6♥ N	<b>♣</b> AKQ	<b>♣</b> J94	1. Stay	man		
Board: 53 Dealer: S	North:	South:	West	North	East	South
Vul: NS	<b>♦</b> Q9865	<b>♦</b> K4				2NT
North HCP: 5	♥ J1097	♥ AKQ6	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 20	<b>♦</b> Q6 <b>♣</b> 74	♦ 95 <b>♣</b> AKJ96	Pass	<b>4♥</b>	AP	
Contract: 4♥ S	₩ / ₸	₩ AKIJO	1. Stay	man		
Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AK3	<b>♠</b> Q1054		2NT	Pass	<b>3♣</b> ¹
Vul: EW North HCP: 20	♥ AKQ7	<b>♥</b> J8542	Pass	3♥	Pass	4♥
South HCP: 5	♦ A85	♦ 6 • 042	AP			
Contract: 4♥ N	<b>♣</b> 863	<b>♣</b> Q42	1. Stay	man		

Board: 55 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q1098</li><li>♥ A10954</li><li>◆ Q8</li><li>♣ 98</li></ul>	The opponents are silent.  Partner bids first.
Board: 56 Dealer: N Vul: EW HCP: 20	<ul><li>★ KJ</li><li>★ A64</li><li>★ AK32</li><li>★ AJ72</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: NS HCP: 7	<ul><li>◆9872</li><li>▼109653</li><li>◆K6</li><li>◆A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 21	<ul><li>A4</li><li>✓ A65</li><li>AQ106</li><li>AK42</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: EW HCP: 6	<ul><li>◆ Q1064</li><li>◆ KJ875</li><li>◆ 95</li><li>◆ 43</li></ul>	The opponents are silent.  Partner bids first.

Board: 55 Dealer: S Vul: None	North: ♠ Q1098	South:  ♠ AJ65		North		2NT
North HCP: 8 South HCP: 20 Contract: 4♠ S	<ul><li>★ A10954</li><li>◆ Q8</li><li>◆ 98</li></ul>	<ul><li>★ K8</li><li>◆ AJ943</li><li>◆ AK</li></ul>	Pass Pass 1. Stay	3♣¹ 4♠ man	Pass AP	3♠
Board: 56 Dealer: N Vul: EW North HCP: 20 South HCP: 7	North:  ♠ KJ  ♥ A64  ♠ AK32	South: ♠ Q10964 ♥ Q1072 ♦ QJ	Pass Pass	North 2NT 3 • 3NT	East Pass Pass AP	<b>3♣</b> ¹
Contract: 3N N	<b>♣</b> AJ72	<b>♣</b> 54	1. Stay 2. SMC			
Board: 57 Dealer: S Vul: NS	North: <b>♦</b> 9872	South: ♠ 1064	West	North	East	South 2NT
North HCP: 7 South HCP: 20	<ul><li>▼ 109653</li><li>◆ K6</li><li>◆ A10</li></ul>	<b>♥</b> AKQ8 <b>♦</b> AJ2 <b>♣</b> KQJ	Pass	3♣¹ 4♥	Pass AP	3♥
Contract: 4♥ S	11110	11120	1. Stayı	man		
Board: 58 Dealer: N	North:	South: ♠ QJ73	West	North 2NT	East Pass	
Vul: Both North HCP: 21 South HCP: 8 Contract: 6♥ N	<ul><li>▲ A4</li><li>▼ A65</li><li>◆ AQ106</li><li>◆ AK42</li></ul>	✓ J10872 ◆ K8 ◆ J6	Pass Pass 1. Stay		Pass AP	<b>3</b> ♠ <sup>2</sup>
Board: 59	North:	South:	West	North	East	South 2NT
Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4♥ S	North:  ♠ Q1064  ♥ KJ875  ♦ 95  ♣ 43	AK3  ✓ A93  ✓ KQ2  ♣ KJ75	Pass Pass AP 1. Stayı 2. SMO	3♠²	Pass Pass	3♦

Board: 55 Dealer: S Vul: None HCP: 20	<ul><li>AJ65</li><li>✓ K8</li><li>AJ943</li><li>AK</li></ul>	The opponents are silent. You bid first.
Board: 56 Dealer: N Vul: EW HCP: 7	<ul><li>♣ Q10964</li><li>♥ Q1072</li><li>◆ QJ</li><li>♣ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: NS HCP: 20	<ul><li>▲ 1064</li><li>♥ AKQ8</li><li>◆ AJ2</li><li>♣ KQJ</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: Both HCP: 8	<ul><li>♣ QJ73</li><li>♥ J10872</li><li>♦ K8</li><li>♣ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AK3</li><li>♥ A93</li><li>♠ KQ2</li><li>♠ KJ75</li></ul>	The opponents are silent. You bid first.

Board: 55 Dealer: S Vul: None	North: ♠ Q1098	South:  ♠ AJ65		North		2NT
North HCP: 8 South HCP: 20 Contract: 4♠ S	<ul><li>★ A10954</li><li>◆ Q8</li><li>◆ 98</li></ul>	<ul><li>★ K8</li><li>◆ AJ943</li><li>◆ AK</li></ul>	Pass Pass 1. Stay	3♣¹ 4♠ man	Pass AP	3♠
Board: 56 Dealer: N Vul: EW North HCP: 20 South HCP: 7	North:  ♠ KJ  ♥ A64  ♠ AK32	South: ♠ Q10964 ♥ Q1072 ♦ QJ	Pass Pass	North 2NT 3 • 3NT	East Pass Pass AP	<b>3♣</b> ¹
Contract: 3N N	<b>♣</b> AJ72	<b>♣</b> 54	1. Stay 2. SMC			
Board: 57 Dealer: S Vul: NS	North: <b>♦</b> 9872	South: ♠ 1064	West	North	East	South 2NT
North HCP: 7 South HCP: 20	<ul><li>▼ 109653</li><li>◆ K6</li><li>◆ A10</li></ul>	<b>♥</b> AKQ8 <b>♦</b> AJ2 <b>♣</b> KQJ	Pass	3♣¹ 4♥	Pass AP	3♥
Contract: 4♥ S	11110	11120	1. Stayı	man		
Board: 58 Dealer: N	North:	South: ♠ QJ73	West	North 2NT	East Pass	
Vul: Both North HCP: 21 South HCP: 8 Contract: 6♥ N	<ul><li>▲ A4</li><li>▼ A65</li><li>◆ AQ106</li><li>◆ AK42</li></ul>	✓ J10872 ◆ K8 ◆ J6	Pass Pass 1. Stay		Pass AP	<b>3</b> ♠ <sup>2</sup>
Board: 59	North:	South:	West	North	East	South 2NT
Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4♥ S	North:  ♠ Q1064  ♥ KJ875  ♦ 95  ♣ 43	AK3  ✓ A93  ✓ KQ2  ♣ KJ75	Pass Pass AP 1. Stayı 2. SMO	3♠²	Pass Pass	3♦

Board: 60 Dealer: N Vul: Both HCP: 20	<ul><li>♣ Q92</li><li>♥ A3</li><li>♦ AK5</li><li>♣ AK876</li></ul>	The opponents are silent. You bid first.
Board: 61 Dealer: S Vul: None HCP: 7	<ul><li>★ K843</li><li>★ A8762</li><li>★ 954</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: NS HCP: 20	<ul><li>★ A1042</li><li>★ AK62</li><li>★ KQ5</li><li>★ A2</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 63 Dealer: S Vul: None HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: NS HCP: 20	<ul><li>♣ AJ104</li><li>♥ Q83</li><li>♦ KQ3</li><li>♣ AKJ</li></ul>	The opponents are silent. You bid first.

D 1.00			West	North 2NT	East Pass		
Board: 60 Dealer: N	North:	South:	Pass	3 <b>\( \)</b>	Pass		
Vul: Both	<b>♠</b> Q92 <b>♥</b> A3	<b>♠</b> AK86 <b>♥</b> QJ842	Pass	3NT		4NT <sup>3</sup>	
North HCP: 20	◆ AK5	◆ Q3642 ◆ 43	Pass	6NT	AP	1111	
South HCP: 12 Contract: 6N N	<b>♣</b> AK876	<b>♣</b> Q3	1. Stayr	man			
Contract. On in			2. SMC		43.77		
			3. Quar	ntitative ·	4NT		
			West	North	East	South 2NT	
Board: 61 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 6♥ S	North:	South:  ♠ AQ9  ♥ QJ10  ♠ AQ87  ♣ AJ8	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♦	
	<b>♠</b> K843		Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥	
	<ul><li>★ A8762</li><li>★ 954</li><li>★ 3</li></ul>		Pass	$4NT^3$	Pass	5♣	
			Pass	<b>6</b> ♥	AP		
	<b>4</b> 3	<b>2</b> 1 <b>3</b> 0	1. Stayman				
			<ol> <li>SMOLEN</li> <li>Blackwood 0314, for ♥</li> </ol>				
			J. DIACE	wood v	031 <del>4</del> , 1	IO1 <b>V</b>	
Board: 62			West	North	East	South	
Dealer: N	North:	South:		2NT	Pass	<b>3</b> ♣¹	
Vul: NS	<b>♠</b> A1042 <b>♥</b> AK62	<b>♠</b> KJ95 <b>♥</b> QJ1043	X	$3NT^2$	Pass	6♥	
North HCP: 20	• KQ5	◆ AJ4	AP				
South HCP: 12 Contract: 6♥ S	♣ A2	<b>♣</b> 4	1. Stayman				
Commun. 0 V S			2. both	majors			
Board: 63			West	North	East	South	
Dealer: S	North:	South:				2NT	
Vul: None	4 TO 50	♠ AK ♥ KQJ5	Pass	<b>3</b> ♣¹	Pass	3♥	
	■ AUXN 1	, 17,					
North HCP: 9		◆ Q1082	ъ	<b></b>	A.D.		
North HCP: 9 South HCP: 21 Contract: 5 S	◆ J43 ◆ K	◆ Q1082 <b>♣</b> AQ5	Pass 1. Stayr	5 <b>♥</b>	AP		

Board: 64 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** AJ104 **♦** Q9753 Vul: NS **♥** Q83 **♥** A1074 Pass 3♠ Pass 6♠ North HCP: 20 ♦ KQ3 **♦** 864 AP South HCP: 6 **♣** AKJ **♣** 4 1. Stayman Contract: 6♠ N

Board: 60 Dealer: N Vul: Both HCP: 12	<ul><li>♠ AK86</li><li>♥ QJ842</li><li>♦ 43</li><li>♠ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 61 Dealer: S Vul: None HCP: 20	<ul><li>AQ9</li><li>QJ10</li><li>AQ87</li><li>AJ8</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: NS HCP: 12	<ul><li>★ KJ95</li><li>♥ QJ1043</li><li>◆ AJ4</li><li>◆ 4</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 63 Dealer: S Vul: None HCP: 21	<ul><li>♠ AK</li><li>♥ KQJ5</li><li>◆ Q1082</li><li>♠ AQ5</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: NS HCP: 6	<ul><li>♣ Q9753</li><li>♥ A1074</li><li>◆ 864</li><li>♣ 4</li></ul>	The opponents are silent.  Partner bids first.

D 1.00			West	North 2NT	East Pass		
Board: 60 Dealer: N	North:	South:	Pass	3 <b>\( \)</b>	Pass		
Vul: Both	<b>♠</b> Q92 <b>♥</b> A3	<b>♠</b> AK86 <b>♥</b> QJ842	Pass	3NT		4NT <sup>3</sup>	
North HCP: 20	◆ AK5	◆ Q3642 ◆ 43	Pass	6NT	AP	1111	
South HCP: 12 Contract: 6N N	<b>♣</b> AK876	<b>♣</b> Q3	1. Stayr	man			
Contract. On in			2. SMC		43.77		
			3. Quar	ntitative ·	4NT		
			West	North	East	South 2NT	
Board: 61 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 6♥ S	North:	South:  ♠ AQ9  ♥ QJ10  ♠ AQ87  ♣ AJ8	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♦	
	<b>♠</b> K843		Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥	
	<ul><li>★ A8762</li><li>★ 954</li><li>★ 3</li></ul>		Pass	$4NT^3$	Pass	5♣	
			Pass	<b>6</b> ♥	AP		
	<b>4</b> 3	<b>2</b> 1 <b>3</b> 0	1. Stayman				
			<ol> <li>SMOLEN</li> <li>Blackwood 0314, for ♥</li> </ol>				
			J. DIACE	wood v	031 <del>4</del> , 1	IO1 <b>V</b>	
Board: 62			West	North	East	South	
Dealer: N	North:	South:		2NT	Pass	<b>3</b> ♣¹	
Vul: NS	<b>♠</b> A1042 <b>♥</b> AK62	<b>♠</b> KJ95 <b>♥</b> QJ1043	X	$3NT^2$	Pass	6♥	
North HCP: 20	• KQ5	◆ AJ4	AP				
South HCP: 12 Contract: 6♥ S	♣ A2	<b>♣</b> 4	1. Stayman				
Commun. 0 V S			2. both	majors			
Board: 63			West	North	East	South	
Dealer: S	North:	South:				2NT	
Vul: None	4 TO 50	♠ AK ♥ KQJ5	Pass	<b>3</b> ♣¹	Pass	3♥	
	■ AUXN 1	, 17,					
North HCP: 9		◆ Q1082	ъ	<b></b>	A.D.		
North HCP: 9 South HCP: 21 Contract: 5 S	◆ J43 ◆ K	◆ Q1082 <b>♣</b> AQ5	Pass 1. Stayr	5 <b>♥</b>	AP		

Board: 64 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** AJ104 **♦** Q9753 Vul: NS **♥** Q83 **♥** A1074 Pass 3♠ Pass 6♠ North HCP: 20 ♦ KQ3 **♦** 864 AP South HCP: 6 **♣** AKJ **♣** 4 1. Stayman Contract: 6♠ N

Board: 65	<b>★</b> 8765	West Doubles 3♦ if possible.
Dealer: S	<b>♥</b> KJ765	West Doubles 4♦ if possible.
Vul: EW	<b>♦</b> Q3	
HCP: 7	<b>♣</b> J7	Partner bids first.
Board: 66	♠ KJ8	The opponents are silent.
Dealer: N Vul: None	<b>♥</b> AKJ5 <b>♦</b> A98	11
HCP: 20	<ul><li>A98</li><li>♣ A96</li></ul>	You bid first.
1101.20	<b>4</b> A)0	
Board: 67	<b>♦</b> Q952	
Dealer: S	<b>♥</b> AQ862	The opponents are silent.
Vul: NS	<b>♦</b> 732	Danto and 1: 1- Court
HCP: 8	<b>♣</b> 7	Partner bids first.
Board: 68	<b>♦</b> AK10	The opponents are silent.
Dealer: N	<b>♥</b> K106	The opponents are sitent.
Vul: EW	♦ AQJ62	You bid first.
HCP: 21	<b>♣</b> KJ	10001011100

			West	North	East	South 2NT
Board: 65	North:	South:	Pass	<b>3</b> ♣¹	Pass	3♦
Dealer: S Vul: EW North HCP: 7	8765 <b>♦</b>	<b>♦</b> AQ10	X	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b> ♦ <sup>3</sup>
	<b>♥</b> KJ765	♥ AQ2	X	Pass <sup>4</sup>	Pass	4♥
South HCP: 21	♦ Q3	◆ A107	AP			
Contract: 4♥ S	<b>♣</b> J7	<b>♣</b> KQ83	1. Stay			
			2. SMO	or raise or	hetter	in 💙
				es a • st		<b>III ▼</b>
Board: 66			West	North	East	South
Dealer: N	North: ♠ KJ8	South:		2NT	Pass	<b>3♣</b> ¹
Vul: None	<b>♣</b> KJ8 <b>♥</b> AKJ5	<b>♠</b> AQ62 <b>♥</b> Q7432	Pass	3♥	Pass	$4NT^2$
North HCP: 20	◆ A98	<b>♦</b> —	Pass	6NT	AP	
South HCP: 11 Contract: 6N N	♣ A96	<b>♣</b> QJ108	<ol> <li>Stayman</li> <li>Quantitative 4NT</li> </ol>			
Comacc. of CTV			2. Quai	ntitative	4NT	
Board: 67 Dealer: S	North: ♠ Q952	South: ♠ AK103	West	North	East	South 2NT
Vul: NS North HCP: 8	<b>♥</b> AQ862	<b>♥</b> J5	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 20	<b>♦</b> 732	♦ AK9	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> 7	♣ AJ93	1. Stay	man		
			West	North	East	South
				2NT	Pass	<b>3♣</b> ¹
Board: 68	North:	South:	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
Dealer: N Vul: EW	<b>♠</b> AK10	<b>♦</b> QJ432	Pass	4♠	Pass	4NT <sup>3</sup>
North HCP: 21 South HCP: 14	<ul><li>★ K106</li><li>★ AQJ62</li></ul>	<ul><li>★ A953</li><li>★ K4</li><li>★ A8</li></ul>	Pass AP	5♣	Pass	7♠
Contract: 7♠ N	<b>♣</b> KJ	2110	1. Stay	man		
			2. SM(			_
			3. Blac	kwood (	0314, 1	for 🛧

D 1.65	010	W . D . 11 . 2 . 10 . 11
Board: 65	<b>♦</b> AQ10	West Doubles 3♦ if possible.
Dealer: S	♥ AQ2	West Doubles 4♦ if possible.
Vul: EW	◆ A107	
HCP: 21	<b>♣</b> KQ83	You bid first.
Board: 66	<b>♦</b> AQ62	771
Dealer: N	<b>♥</b> Q7432	The opponents are silent.
Vul: None	<b>•</b> —	
HCP: 11	<b>♣</b> QJ108	Partner bids first.
	<b>- 40100</b>	
Board: 67	<b>♦</b> AK103	771
Dealer: S	<b>♥</b> J5	The opponents are silent.
Vul: NS	<b>♦</b> AK9	** 1110
HCP: 20	<b>♣</b> AJ93	You bid first.
1101.20	2 1 20 5 6	
Board: 68	<b>♦</b> QJ432	
Dealer: N	♥ A953	The opponents are silent.
Vul: EW	◆ K4	
		Partner bids first.
HCP: 14	♣ A8	

			West	North	East	South 2NT
Board: 65	North:	South:	Pass	<b>3</b> ♣¹	Pass	3♦
Dealer: S Vul: EW North HCP: 7	8765 <b>♦</b>	<b>♦</b> AQ10	X	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b> ♦ <sup>3</sup>
	<b>♥</b> KJ765	♥ AQ2	X	Pass <sup>4</sup>	Pass	4♥
South HCP: 21	♦ Q3	◆ A107	AP			
Contract: 4♥ S	<b>♣</b> J7	<b>♣</b> KQ83	1. Stay			
			2. SMO	or raise or	hetter	in 💙
				es a • st		<b>III ▼</b>
Board: 66			West	North	East	South
Dealer: N	North: ♠ KJ8	South:		2NT	Pass	<b>3♣</b> ¹
Vul: None	<b>♣</b> KJ8 <b>♥</b> AKJ5	<b>♠</b> AQ62 <b>♥</b> Q7432	Pass	3♥	Pass	$4NT^2$
North HCP: 20	◆ A98	<b>♦</b> —	Pass	6NT	AP	
South HCP: 11 Contract: 6N N	♣ A96	<b>♣</b> QJ108	<ol> <li>Stayman</li> <li>Quantitative 4NT</li> </ol>			
Comacc. of CTV			2. Quai	ntitative	4NT	
Board: 67 Dealer: S	North: ♠ Q952	South: ♠ AK103	West	North	East	South 2NT
Vul: NS North HCP: 8	<b>♥</b> AQ862	<b>♥</b> J5	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 20	<b>♦</b> 732	♦ AK9	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> 7	♣ AJ93	1. Stay	man		
			West	North	East	South
				2NT	Pass	<b>3♣</b> ¹
Board: 68	North:	South:	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
Dealer: N Vul: EW	<b>♠</b> AK10	<b>♦</b> QJ432	Pass	4♠	Pass	4NT <sup>3</sup>
North HCP: 21 South HCP: 14	<ul><li>★ K106</li><li>★ AQJ62</li></ul>	<ul><li>★ A953</li><li>★ K4</li><li>★ A8</li></ul>	Pass AP	5♣	Pass	7♠
Contract: 7♠ N	<b>♣</b> KJ	2110	1. Stay	man		
			2. SM(			_
			3. Blac	kwood (	0314, 1	for 🛧

Board: 69 Dealer: S Vul: Both HCP: 6	<ul><li>♣ J10873</li><li>♥ 7653</li><li>♦ A</li><li>♣ J73</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: NS HCP: 21	<ul><li>AQ5</li><li>✓ AK62</li><li>✓ Q7</li><li>AQ86</li></ul>	The opponents are silent. You bid first.
Board: 71 Dealer: S Vul: Both HCP: 5	♦ 85432 ♥ KQ86 • 54 • 62	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: None HCP: 20	<ul><li>AJ8</li><li>✓ K106</li><li>AQ92</li><li>AQ4</li></ul>	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: EW HCP: 5	<ul><li>★7542</li><li>▼ KJ952</li><li>← —</li><li>★ J1063</li></ul>	The opponents are silent.  Partner bids first.

Board: 69						~ 4
Dealer: S	North:	South:	West	North	East	
Vul: Both	<b>♣</b> J10873	♠ AKQ	ъ.	. 1	ъ	2NT
North HCP: 6	<b>♥</b> 7653	▼ AK42		3 <b>♣</b> ¹	Pass	3 <b>V</b>
South HCP: 20	◆ A <b>◆</b> J73	◆ Q10 <b>♣</b> Q542	Pass		AP	
Contract: 4♥ S	<b>4</b> 1/3	₩ Q342	1. Stay	man		
Board: 70	NI o milo.	C41	West	North	Fast	South
Dealer: N	North:	South: ♠ J742	West	2NT	Pass	
Vul: NS	<b>♠</b> AQ5 <b>♥</b> AK62	♥ J/42 ♥ QJ1095	Pass		Pass	
North HCP: 21	◆ Q7	◆ 108	AP	3♥	rass	4▼
South HCP: 5	<b>♣</b> AQ86	<b>♣</b> J2	1. Stay	mon		
Contract: 4♥ N			1. Stay	III		
Board: 71	North:	South:	West	North	East	South
Dealer: S	<b>★</b> 85432	<b>♠</b> AQJ				2NT
Vul: Both North HCP: 5	<b>♥</b> KQ86	<b>7</b> 432	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 20	<b>♦</b> 54	<b>♦</b> AQ9	Pass	4♥	AP	
Contract: 4 S	<b>♣</b> 62	<b>♣</b> AK7	1. Stay	man		
			-			
			West	North	East	South
Board: 72	North:	South:		2NT	Pass	<b>3♣</b> ¹
Dealer: N	<b>♠</b> AJ8	♠ Q10752	Pass	3♦	Pass	3 <b>v</b> 2
Vul: None North HCP: 20	<b>♥</b> K106	<b>♥</b> AJ94	Pass		AP	<i>5</i> •
South HCP: 8	♦ AQ92	◆ J63 ◆ 2			7 11	
Contract: 4♠ N	♣ AQ4	<b>4</b> 2	1. Stay			
			2. SM0	OLEN		
			West	North	East	South
Board: 73	North:	South:				2NT
Dealer: S	1001u1. <b>♠</b> 7542	AQ10	Pass	<b>3</b> ♣¹	Pass	
Vul: EW	♥ KJ952	♥ 107		3♠ <sup>2</sup>		3NT
North HCP: 5	<b>♦</b> —	◆ KQ1063	AP	JŦ	1 433	J1 1 1
South HCP: 20	<b>♣</b> J1063	<b>♣</b> AKQ		mon		
Contract: 3N S			1. Stay 2. SM0			
			∠. DIVIC			

Board: 69 Dealer: S Vul: Both HCP: 20	<ul><li>★ AKQ</li><li>▼ AK42</li><li>◆ Q10</li><li>◆ Q542</li></ul>	The opponents are silent.  You bid first.
Board: 70 Dealer: N Vul: NS HCP: 5	<ul><li>J742</li><li>✓ QJ1095</li><li>108</li><li>J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 71 Dealer: S Vul: Both HCP: 20	<ul><li>AQJ</li><li>▼ 7432</li><li>◆ AQ9</li><li>◆ AK7</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: None HCP: 8	<ul><li>◆ Q10752</li><li>◆ AJ94</li><li>◆ J63</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: EW HCP: 20	<ul><li>♣ AQ10</li><li>♥ 107</li><li>♦ KQ1063</li><li>♣ AKQ</li></ul>	The opponents are silent. You bid first.

Board: 69				<b>.</b>		
Dealer: S	North:	South:	West	North	East	
Vul: Both	<b>♦</b> J10873	♠ AKQ	т.	. 1	ъ	2NT
North HCP: 6	<b>♥</b> 7653	<b>♥</b> AK42		3 <b>♣</b> ¹	Pass	3♥
South HCP: 20	◆ A <b>◆</b> J73	◆ Q10 ◆ Q542	Pass		AP	
Contract: 4♥ S	<b>4</b> 1/3	<b>♣</b> Q542	1. Stay	man		
Board: 70	North:	South:	West	North	Fast	South
Dealer: N	AQ5	50un. ♠ J742	,,,	2NT	Pass	
Vul: NS	♥ AK62	♥ QJ1095	Pass		Pass	
North HCP: 21	• Q7	<ul><li>108</li></ul>	AP	<i>5</i> <del>(</del>	1 433	<b>▼</b>
South HCP: 5	<b>♣</b> AQ86	<b>♣</b> J2	1. Stay	man		
Contract: 4♥ N	`		r. Stay	11 K411		
Board: 71	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> 85432	<b>♠</b> AQJ				2NT
Vul: Both North HCP: 5	<b>♥</b> KQ86	<b>▼</b> 7432	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 20	<b>♦</b> 54	<b>♦</b> AQ9	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 62	♣ AK7	1. Stay	man		
			West	North	East	South
Board: 72	North:	South:		2NT	Pass	<b>3♣</b> ¹
Dealer: N	<b>♠</b> AJ8	◆ Q10752	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: None North HCP: 20	<b>♥</b> K106	<b>♥</b> AJ94 <b>♦</b> J63	Pass	4♠	AP	2 ,
South HCP: 8	◆ AQ92	<b>♦</b> 303			-	
Contract: 4♠ N	♣ AQ4	<b>* ~</b>	1. Stay			
			2. SM0	JLEIN		
			West	North	East	South
Board: 73	North:	South:				2NT
Dealer: S	1\01ui. <b>♠</b> 7542	AQ10	Pass	<b>3</b> ♣¹	Pass	3♦
Vul: EW	♥ KJ952	♥ 107		3 <b>♠</b> <sup>2</sup>		3NT
North HCP: 5	<b>♦</b> —	◆ KQ1063	AP	J₹	1 400	J1 1 1
South HCP: 20	<b>♣</b> J1063	<b>♣</b> AKQ		man		
Commact. 31V S			•			
Contract: 3N S	₹ 11003	* VII.Ó	1. Stay 2. SMC			

Board: 74 Dealer: N Vul: Both HCP: 21	<ul><li>★ KQ102</li><li>★ AJ</li><li>◆ AKQ</li><li>★ Q973</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 75 Dealer: S Vul: None HCP: 6	<ul><li>♦ 9765</li><li>♥ Q10753</li><li>♦ 109</li><li>♠ A5</li></ul>	The opponents are silent.  Partner bids first.
Board: 76 Dealer: N Vul: NS HCP: 20	<ul><li>♣ A7</li><li>♥ KJ9</li><li>♦ K654</li><li>♣ AKQ7</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: None HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AK75</li><li>♥ A542</li><li>♠ A2</li><li>♠ AJ4</li></ul>	The opponents are silent. You bid first.

Board: 74 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 4♠ N	North:  ♠ KQ102  ♥ AJ  ♠ AKQ  ♠ Q973	South:  ♠ AJ974  ♥ Q1095  ♦ J105  ♠ 6	West North East South  2NT Pass 3♣¹  X 3♠ Pass 4♣²  Pass 4♠³ Pass 4♠  AP  1. Stayman  2. limit raise or better in ♠  3. Cue bid, a ♠ stopper
Board: 75 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:	South:  ♠ AK  ♥ J6  ♠ AK642  ♠ KQ103	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 76 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ A7  ♥ KJ9  ♠ K654  ♠ AKQ7	South:	West North East South 2NT Pass 3♣¹  Pass 3♠ Pass 3♥²  Pass 3NT AP  1. Stayman 2. SMOLEN
Board: 77 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♥ S	North:	South:  ♠ Q10  ♥ KQ7  ♠ AKJ7  ♣ AJ97	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  AP  1. Stayman 2. SMOLEN

West North East South Board: 78 North: South: 2NT Pass 3♣¹ Dealer: N **♠** AK75 **♦** J8432 Vul: NS Pass 3NT<sup>2</sup> Pass 4♠ **♥** A542 **♥** Q976 North HCP: 20 AP **♦** KJ9 **♦** A2 South HCP: 7 1. Stayman ♣ AJ4 **♣** 10 Contract: 4♠ S 2. both majors

Board: 74 Dealer: N Vul: Both HCP: 8	<ul><li>AJ974</li><li>♥ Q1095</li><li>◆ J105</li><li>♠ 6</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 75 Dealer: S Vul: None HCP: 20	<ul><li>♠ AK</li><li>♥ J6</li><li>♦ AK642</li><li>♠ KQ103</li></ul>	The opponents are silent. You bid first.
Board: 76 Dealer: N Vul: NS HCP: 5	<ul><li>▶ J9863</li><li>♥ Q1052</li><li>◆ Q87</li><li>♠ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: None HCP: 20	<ul><li>♣ Q10</li><li>♥ KQ7</li><li>♦ AKJ7</li><li>♣ AJ97</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: NS HCP: 7	<ul><li>▶ J8432</li><li>♥ Q976</li><li>♦ KJ9</li><li>▶ 10</li></ul>	The opponents are silent.  Partner bids first.

Board: 74 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 4♠ N	North:  ♠ KQ102  ♥ AJ  ♠ AKQ  ♠ Q973	South:  ♠ AJ974  ♥ Q1095  ♦ J105  ♠ 6	West North East South  2NT Pass 3♣¹  X 3♠ Pass 4♣²  Pass 4♠³ Pass 4♠  AP  1. Stayman  2. limit raise or better in ♠  3. Cue bid, a ♠ stopper
Board: 75 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:	South:  ♠ AK  ♥ J6  ♠ AK642  ♠ KQ103	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 76 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ A7  ♥ KJ9  ♠ K654  ♠ AKQ7	South:	West North East South 2NT Pass 3♣¹  Pass 3♠ Pass 3♥²  Pass 3NT AP  1. Stayman 2. SMOLEN
Board: 77 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♥ S	North:	South:  ♠ Q10  ♥ KQ7  ♠ AKJ7  ♣ AJ97	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  AP  1. Stayman 2. SMOLEN

West North East South Board: 78 North: South: 2NT Pass 3♣¹ Dealer: N **♠** AK75 **♦** J8432 Vul: NS Pass 3NT<sup>2</sup> Pass 4♠ **♥** A542 **♥** Q976 North HCP: 20 AP **♦** KJ9 **♦** A2 South HCP: 7 1. Stayman ♣ AJ4 **♣** 10 Contract: 4♠ S 2. both majors

Board: 79 Dealer: S Vul: EW HCP: 12	<ul><li>▲ AJ863</li><li>♥ AK75</li><li>◆ 83</li><li>▲ 84</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: EW HCP: 20	<ul><li>★ KQ</li><li>▼ KQ</li><li>◆ AJ853</li><li>◆ KQ54</li></ul>	The opponents are silent.  You bid first.
Board: 81 Dealer: S Vul: Both HCP: 12	<ul><li>★ A973</li><li>▼ KJ1097</li><li>◆ A</li><li>◆ 964</li></ul>	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: NS HCP: 20	<ul><li>AQ4</li><li>♥Q7</li><li>K85</li><li>AKQ92</li></ul>	The opponents are silent.  You bid first.
Board: 83 Dealer: S Vul: EW HCP: 7	<ul><li>★ A8765</li><li>▼ K743</li><li>◆ 102</li><li>◆ 74</li></ul>	The opponents are silent.  Partner bids first.

Board: 79 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 7♥ S	North:  ♠ AJ863  ♥ AK75  ♠ 83  ♣ 84	South:  ♠ KQ5  ♥ QJ103  ♠ AK7  ♣ AJ3	West Pass Pass 1. Stay	North  3♣¹  7♥ man	East Pass AP	2NT
Board: 80 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ KQ  ♥ KQ  ♠ AJ853  ♣ KQ54	South:  ♠ A1086  ♥ A9632  ♠ 6  ♠ 873	Pass Pass 1. Stay 2. SMO		East Pass Pass AP	<b>3♣</b> ¹
Board: 81 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 7♥ S	North:  ♠ A973  ♥ KJ1097  ♠ A  ♠ 964	South:  ♠ KQ6  ♥ AQ2  ♠ KQ10  ♣ A873	Pass Pass Pass Pass 1. Stay		Pass Pass Pass AP	2NT 3♦ 4♥ 5♠
Board: 82 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ AQ4  ♥ Q7  ♦ K85  ♣ AKQ92	South:  ♠ K9873  ♥ J965  ♦ Q1063  ♣ —	Pass Pass 1. Stay 2. SMO		East Pass Pass AP	3 <b>♣</b> ¹

West North East South Board: 83 2NT North: South: Dealer: S Pass 3♦ Pass **3♣**¹ **♠** Q2 **★** A8765 Vul: EW **♥** A6 **♥** K743 Pass 3NT Pass  $3 \checkmark 2$ North HCP: 7 **♦** 102 **♦** AKQ84 AP South HCP: 20 **♣** 74 **♣** KQ85 Contract: 3N S 1. Stayman 2. SMOLEN

Board: 79 Dealer: S Vul: EW HCP: 20	<ul><li>★ KQ5</li><li>♥ QJ103</li><li>◆ AK7</li><li>◆ AJ3</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: EW HCP: 8	<ul><li>★ A1086</li><li>★ A9632</li><li>★ 6</li><li>★ 873</li></ul>	The opponents are silent.  Partner bids first.
Board: 81 Dealer: S Vul: Both HCP: 20	<ul><li>★ KQ6</li><li>▼ AQ2</li><li>◆ KQ10</li><li>◆ A873</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: NS HCP: 6	<ul><li>★ K9873</li><li>♥ J965</li><li>◆ Q1063</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: EW HCP: 20	<ul><li>♣ Q2</li><li>✔ A6</li><li>◆ AKQ84</li><li>♣ KQ85</li></ul>	The opponents are silent.  You bid first.

Board: 79 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 7♥ S	North:  ♠ AJ863  ♥ AK75  ♠ 83  ♣ 84	South:  ♠ KQ5  ♥ QJ103  ♠ AK7  ♣ AJ3	West Pass Pass 1. Stay	North  3♣¹  7♥ man	East Pass AP	2NT
Board: 80 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ KQ  ♥ KQ  ♠ AJ853  ♣ KQ54	South:  ♠ A1086  ♥ A9632  ♠ 6  ♠ 873	Pass Pass 1. Stay 2. SMO		East Pass Pass AP	<b>3♣</b> ¹
Board: 81 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 7♥ S	North:  ♠ A973  ♥ KJ1097  ♠ A  ♠ 964	South:  ♠ KQ6  ♥ AQ2  ♠ KQ10  ♣ A873	Pass Pass Pass Pass 1. Stay		Pass Pass Pass AP	2NT 3♦ 4♥ 5♠
Board: 82 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ AQ4  ♥ Q7  ♦ K85  ♣ AKQ92	South:  ♠ K9873  ♥ J965  ♦ Q1063  ♣ —	Pass Pass 1. Stay 2. SMO		East Pass Pass AP	3 <b>♣</b> ¹

West North East South Board: 83 2NT North: South: Dealer: S Pass 3♦ Pass **3♣**¹ **♠** Q2 **★** A8765 Vul: EW **♥** A6 **♥** K743 Pass 3NT Pass  $3 \checkmark 2$ North HCP: 7 **♦** 102 **♦** AKQ84 AP South HCP: 20 **♣** 74 **♣** KQ85 Contract: 3N S 1. Stayman 2. SMOLEN

Board: 84 Dealer: N Vul: None HCP: 20	<ul><li>1097</li><li>★ AK9</li><li>★ AKQ7</li><li>★ A43</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: EW HCP: 8	<ul><li>★ K1064</li><li>★ K9754</li><li>◆ 7</li><li>★ Q76</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 86 Dealer: N Vul: Both HCP: 20	<ul><li>A5</li><li>✓ AKJ7</li><li>✓ J8</li><li>AK1076</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: None HCP: 10	<ul><li>↓ J852</li><li>♥ Q10632</li><li>◆ QJ</li><li>♠ KJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: NS HCP: 21	<ul><li>♣ Q1096</li><li>♥ AKQ7</li><li>◆ KQ7</li><li>♣ AJ</li></ul>	The opponents are silent. You bid first.

Board: 84 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4 N  Board: 85 Dealer: S Vul: EW	North:  • 1097  • AK9  • AKQ7  • A43  North:  • K1064  • K9754	South:  ♠ K854  ♥ Q8632  ♦ 9  ♣ J86  South:  ♠ A972  ♥ AQ10	Pass Pass 1. Stay 2. SMC	North  3♣¹  4♣²	Pass Pass AP  East X Pass	3♣¹ 3♣²  South 2NT 3♠ 4♠
North HCP: 8 South HCP: 20 Contract: 6♠ S	◆ 7 ◆ Q76	◆ AQ63 ◆ A5	Pass Pass 1. Stay 2. limit	5 <b>∀</b> 6♠	Pass AP better	5 <b>♠</b> in <b>♠</b>
Board: 86 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A5  ♥ AKJ7  ♦ J8  ♠ AK1076	South:  ♠ Q10842  ♥ 10864  ♠ A2  ♣ J2	Pass AP 1. Stayı	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♠¹
Board: 87 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AKQ10  ♥ A5  ♠ AK52  ♣ 952		North  3♣¹  4♠  man	East Pass AP	2NT

Board: 88 West North East South North: South: Dealer: N 2NT Pass  $3 \clubsuit^1$ **♦** Q1096 **♦** J832 Vul: NS Pass 3NT<sup>2</sup> AP ♥ AKQ7 **v** 109852 North HCP: 21 ♦ KQ7 ♦ AJ 1. Stayman South HCP: 8 **♣** Q6 **♣** AJ 2. both majors Contract: 3N N

Board: 84 Dealer: N Vul: None HCP: 6	<ul><li>★ K854</li><li>♥ Q8632</li><li>◆ 9</li><li>◆ J86</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: EW HCP: 20	<ul><li>A972</li><li>✓ AQ10</li><li>AQ63</li><li>A5</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 86 Dealer: N Vul: Both HCP: 7	<ul><li>♣ Q10842</li><li>♥ 10864</li><li>♦ A2</li><li>♣ J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: None HCP: 20	<ul><li>AKQ10</li><li>✓ A5</li><li>AK52</li><li>◆ 952</li></ul>	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: NS HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 84 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4 N  Board: 85 Dealer: S Vul: EW	North:  • 1097  • AK9  • AKQ7  • A43  North:  • K1064  • K9754	South:  ♠ K854  ♥ Q8632  ♦ 9  ♣ J86  South:  ♠ A972  ♥ AQ10	Pass Pass 1. Stay 2. SMC	North  3♣¹  4♣²	Pass Pass AP  East X Pass	3♣¹ 3♣²  South 2NT 3♠ 4♠
North HCP: 8 South HCP: 20 Contract: 6♠ S	◆ 7 ◆ Q76	◆ AQ63 ◆ A5	Pass Pass 1. Stay 2. limit	5 <b>∀</b> 6♠	Pass AP better	5 <b>♠</b> in <b>♠</b>
Board: 86 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A5  ♥ AKJ7  ♦ J8  ♠ AK1076	South:  ♠ Q10842  ♥ 10864  ♠ A2  ♣ J2	Pass AP 1. Stayı	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♠¹
Board: 87 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AKQ10  ♥ A5  ♠ AK52  ♣ 952		North  3♣¹  4♠  man	East Pass AP	2NT

Board: 88 West North East South North: South: Dealer: N 2NT Pass  $3 \clubsuit^1$ **♦** Q1096 **♦** J832 Vul: NS Pass 3NT<sup>2</sup> AP ♥ AKQ7 **v** 109852 North HCP: 21 ♦ KQ7 ♦ AJ 1. Stayman South HCP: 8 **♣** Q6 **♣** AJ 2. both majors Contract: 3N N

Board: 89 Dealer: S Vul: Both HCP: 8	<ul><li>♦ 8543</li><li>♥ A10875</li><li>♦ 82</li><li>♠ A8</li></ul>	The opponents are silent.  Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 20	<ul><li>♣ Q95</li><li>♥ KQ4</li><li>◆ AK4</li><li>♣ KQJ10</li></ul>	The opponents are silent. You bid first.
Board: 91 Dealer: S Vul: EW HCP: 6	♣ Q976 ♥ K10732 ♦ J972 ♣ —	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: EW HCP: 20	<ul><li>★ A6</li><li>★ KQ</li><li>★ AQJ65</li><li>★ A1098</li></ul>	The opponents are silent.  You bid first.

Board: 89 Dealer: S Vul: Both	North: <b>★</b> 8543	South: ♠ KQ	West	North		2NT
North HCP: 8	▼ A10875 ◆ 82	<ul><li>★ KJ32</li><li>★ AK10</li></ul>	Pass	3 <b>♣</b> ¹	Pass	3♥
South HCP: 21 Contract: 6♥ S	♣ A8	<b>★</b> KQ64	Pass 1. Stay	6♥ man	AP	
			West	North 2NT	East Pass	
Board: 90	NI 4	C 4	Pass	3 <b>♦</b>	Pass	_
Dealer: N	North: ♠ Q95	South: ♠ AKJ86	Pass	4♠	Pass	4NT <sup>3</sup>
Vul: None	♥ KQ4	♥ A983	Pass	<b>5\(\phi\)</b>	Pass	6♣
North HCP: 20 South HCP: 16	◆ AK4 ◆ KQJ10	<ul><li>65</li><li>A6</li></ul>	Pass AP	6♦	Pass	7NT
Contract: 7N N			<ol> <li>Stayman</li> <li>SMOLEN</li> <li>Blackwood 0314, for ♠</li> </ol>			
Board: 91	North:	South:	West	North	East	South 2NT
Dealer: S	<b>♦</b> Q976	♠ AK4	Pass	<b>3♣</b> ¹	Pass	3♦
Vul: EW North HCP: 6	<b>♥</b> K10732 <b>♦</b> J972	<b>♥</b> Q98 • AK	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♥
South HCP: 20 Contract: 4♥ S	<b>♣</b> —	♣ A9865	1. Stay 2. SMC			
			West	North		
Board: 92	North:	South:		2NT	Pass	
Dealer: N Vul: EW	<b>♠</b> A6 <b>♥</b> KQ	<b>♦</b> J10832	Pass	<b>3</b> ♦	Pass	
North HCP: 20 South HCP: 10	◆ AQJ65 ◆ A1098	♥ J764 ♦ K7	Pass AP	3NT	Pass	6NT
Contract: 6N N	<b>₹</b> A1098	<b>♣</b> KQ	1. Stay 2. SM0			

Board: 89 Dealer: S Vul: Both HCP: 21	<b>♠</b> KQ <b>♥</b> KJ32 <b>♦</b> AK10 <b>♣</b> KQ64	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: None HCP: 16	<ul><li>★ AKJ86</li><li>▼ A983</li><li>◆ 65</li><li>♣ A6</li></ul>	The opponents are silent.  Partner bids first.
Board: 91 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AK4</li><li>♥ Q98</li><li>♠ AK</li><li>♠ A9865</li></ul>	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: EW HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 89 Dealer: S Vul: Both	North: <b>★</b> 8543	South: ♠ KQ	West	North		2NT
North HCP: 8	▼ A10875 ◆ 82	<ul><li>★ KJ32</li><li>★ AK10</li></ul>	Pass	3 <b>♣</b> ¹	Pass	3♥
South HCP: 21 Contract: 6♥ S	♣ A8	<b>★</b> KQ64	Pass 1. Stay	6♥ man	AP	
			West	North 2NT	East Pass	
Board: 90	NI 4	C 4	Pass	3 <b>♦</b>	Pass	_
Dealer: N	North: ♠ Q95	South: ♠ AKJ86	Pass	4♠	Pass	4NT <sup>3</sup>
Vul: None	♥ KQ4	♥ A983	Pass	<b>5\(\phi\)</b>	Pass	6♣
North HCP: 20 South HCP: 16	◆ AK4 ◆ KQJ10	<ul><li>65</li><li>A6</li></ul>	Pass AP	6♦	Pass	7NT
Contract: 7N N			<ol> <li>Stayman</li> <li>SMOLEN</li> <li>Blackwood 0314, for ♠</li> </ol>			
Board: 91	North:	South:	West	North	East	South 2NT
Dealer: S	<b>♦</b> Q976	♠ AK4	Pass	<b>3♣</b> ¹	Pass	3♦
Vul: EW North HCP: 6	<b>♥</b> K10732 <b>♦</b> J972	<b>♥</b> Q98 • AK	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♥
South HCP: 20 Contract: 4♥ S	<b>♣</b> —	♣ A9865	1. Stay 2. SMC			
			West	North		
Board: 92	North:	South:		2NT	Pass	
Dealer: N Vul: EW	<b>♠</b> A6 <b>♥</b> KQ	<b>♦</b> J10832	Pass	<b>3</b> ♦	Pass	
North HCP: 20 South HCP: 10	◆ AQJ65 ◆ A1098	♥ J764 ♦ K7	Pass AP	3NT	Pass	6NT
Contract: 6N N	<b>₹</b> A1098	<b>♣</b> KQ	1. Stay 2. SM0			

Board: 93 Dealer: S Vul: Both HCP: 8	<ul><li>★ KQ863</li><li>★ K1097</li><li>★ 2</li><li>★ 432</li></ul>	West Doubles Pass if possible.  Partner bids first.
Board: 94 Dealer: N Vul: EW HCP: 21	<ul><li>♣ AJ103</li><li>♥ AJ</li><li>♦ AK9</li><li>♣ A1097</li></ul>	The opponents are silent.  You bid first.
Board: 95 Dealer: S Vul: EW HCP: 6	<ul><li>★ K987</li><li>♥ J8543</li><li>◆ 982</li><li>♣ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 96 Dealer: N Vul: NS HCP: 20	<ul><li>♠ Q4</li><li>♥ K10</li><li>♦ AKJ3</li><li>♠ AK983</li></ul>	The opponents are silent.  You bid first.
Board: 97 Dealer: S Vul: None HCP: 5	<ul><li>109642</li><li>10542</li><li>A</li><li>J103</li></ul>	The opponents are silent.  Partner bids first.

Board: 93 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 6 X S	North:  ♠ KQ863  ♥ K1097  ♦ 2  ♣ 432	South:  ♠ A7  ♥ AQ85  ♠ AQJ109  ♣ K6	West Pass Pass X 1. Stay	6♥ AP	East Pass Pass	2NT 3♥
Board: 94 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 6♠ N	North:  ♠ AJ103  ♥ AJ  ♠ AK9  ♣ A1097	South:  ♠ K8754  ♥ K987  ←—  ♠ K863	Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹
Board: 95 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♠ K987  ▼ J8543  ◆ 982  ♠ Q	South:  ♠ AQ4  ♥ AK  ♠ A1073  ♣ A1086			Pass	2NT
Board: 96 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ Q4  ♥ K10  ♠ AKJ3  ♣ AK983	South:  ♣ J8753  ♥ A974  • Q94  ♣ 10	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3♣</b> ¹
Board: 97 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 4 S	North:  • 109642  • 10542  • A  • J103	South:  ♠ AQ  ♥ KQ93  ♠ KJ2  ♣ AQ52	West Pass Pass 1. Stay	4♥	East Pass AP	2NT

Board: 93 Dealer: S Vul: Both HCP: 20	<ul><li>♣ A7</li><li>♥ AQ85</li><li>◆ AQJ109</li><li>♣ K6</li></ul>	West Doubles Pass if possible. You bid first.
Board: 94 Dealer: N Vul: EW HCP: 9	<ul><li>★ K8754</li><li>★ K987</li><li>★ —</li><li>★ K863</li></ul>	The opponents are silent.  Partner bids first.
Board: 95 Dealer: S Vul: EW HCP: 21	<ul><li>AQ4</li><li>✓ AK</li><li>A1073</li><li>A1086</li></ul>	The opponents are silent. You bid first.
Board: 96 Dealer: N Vul: NS HCP: 7	<ul><li>J8753</li><li>✓ A974</li><li>✓ Q94</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 97 Dealer: S Vul: None HCP: 21	<ul><li>♠ AQ</li><li>♥ KQ93</li><li>♦ KJ2</li><li>♠ AQ52</li></ul>	The opponents are silent.  You bid first.

Board: 93 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 6 X S	North:  ♠ KQ863  ♥ K1097  ♦ 2  ♣ 432	South:  ♠ A7  ♥ AQ85  ♠ AQJ109  ♣ K6	West Pass Pass X 1. Stay	6♥ AP	East Pass Pass	2NT 3♥
Board: 94 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 6♠ N	North:  ♠ AJ103  ♥ AJ  ♠ AK9  ♣ A1097	South:  ♠ K8754  ♥ K987  ←—  ♠ K863	Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹
Board: 95 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♠ K987  ▼ J8543  ◆ 982  ♠ Q	South:  ♠ AQ4  ♥ AK  ♠ A1073  ♣ A1086			Pass	2NT
Board: 96 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ Q4  ♥ K10  ♠ AKJ3  ♣ AK983	South:  ♣ J8753  ♥ A974  • Q94  ♣ 10	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3♣</b> ¹
Board: 97 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 4 S	North:  • 109642  • 10542  • A  • J103	South:  ♠ AQ  ♥ KQ93  ♠ KJ2  ♣ AQ52	West Pass Pass 1. Stay	4♥	East Pass AP	2NT

Board: 98 Dealer: N Vul: EW HCP: 21	<ul><li>★ AK5</li><li>▼ AK63</li><li>◆ Q2</li><li>★ KQ103</li></ul>	West Doubles 6♥ if possible.  You bid first.
Board: 99 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q1052</li><li>♥ K10975</li><li>♦ K6</li><li>♣ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: NS HCP: 20	<ul><li>A2</li><li>✓ AKQ8</li><li>◆ 843</li><li>◆ AK43</li></ul>	The opponents are silent. You bid first.
Board: 101 Dealer: S Vul: EW HCP: 8	<ul><li>♣ QJ86</li><li>♥ Q10652</li><li>♦ K72</li><li>♣ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AKQ9</li><li>♥ Q52</li><li>♠ AQ2</li><li>♠ K65</li></ul>	The opponents are silent. You bid first.

Board: 98 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 6♥X N	North:  ♠ AK5  ♥ AK63  ♠ Q2  ♠ KQ103	South:  ♠ QJ943  ♥ Q1098  ♠ KJ6  ♣ 4	West Pass X 1. Stay	North 2NT 3 AP	East Pass Pass	<b>3♣</b> ¹
Board: 99 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ Q1052  ♥ K10975  ♠ K6  ♣ A9	South:  ♠ AJ8  ♥ A4  ♠ AQ93  ♠ KQ53			Pass	2NT
Board: 100 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ A2  ♥ AKQ8  ♠ 843  ♣ AK43	South:  ♣ J1073  ♥ J10642  ♦ J7  ♣ Q10	West Pass AP 1. Stay	North 2NT 3  man	East Pass Pass	<b>3♣</b> ¹
Board: 101 Dealer: S Vul: EW North HCP: 8 South HCP: 21 Contract: 6♥ S	North:  ♠ QJ86  ♥ Q10652  ♠ K72  ♠ 8	South:  ♠ K42  ♥ AK94  ♠ AQ4  ♣ AJ4	Pass	North 3♣¹ 6♥ man	Pass	2NT
Board: 102 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ AKQ9  ♥ Q52  ♠ AQ2  ♣ K65	South:	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3♣</b> ¹

Board: 98 Dealer: N Vul: EW HCP: 9	<ul><li>◆ QJ943</li><li>♥ Q1098</li><li>◆ KJ6</li><li>◆ 4</li></ul>	West Doubles 6♥ if possible.  Partner bids first.
Board: 99 Dealer: S Vul: None HCP: 20	<ul><li>AJ8</li><li>✓ A4</li><li>✓ AQ93</li><li>✓ KQ53</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: NS HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 101 Dealer: S Vul: EW HCP: 21	<ul><li>★ K42</li><li>▼ AK94</li><li>◆ AQ4</li><li>◆ AJ4</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: Both HCP: 6	<ul><li>♠ 6542</li><li>♥ A9763</li><li>♦ J9</li><li>♠ J8</li></ul>	The opponents are silent.  Partner bids first.

Board: 98 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 6♥X N	North:  ♠ AK5  ♥ AK63  ♠ Q2  ♠ KQ103	South:  ♠ QJ943  ♥ Q1098  ♠ KJ6  ♣ 4	West Pass X 1. Stay	North 2NT 3 AP	East Pass Pass	<b>3♣</b> ¹
Board: 99 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ Q1052  ♥ K10975  ♠ K6  ♣ A9	South:  ♠ AJ8  ♥ A4  ♠ AQ93  ♠ KQ53			Pass	2NT
Board: 100 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ A2  ♥ AKQ8  ♠ 843  ♣ AK43	South:  ♣ J1073  ♥ J10642  ♦ J7  ♣ Q10	West Pass AP 1. Stay	North 2NT 3  man	East Pass Pass	<b>3♣</b> ¹
Board: 101 Dealer: S Vul: EW North HCP: 8 South HCP: 21 Contract: 6♥ S	North:  ♠ QJ86  ♥ Q10652  ♠ K72  ♠ 8	South:  ♠ K42  ♥ AK94  ♠ AQ4  ♣ AJ4	Pass	North 3♣¹ 6♥ man	Pass	2NT
Board: 102 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ AKQ9  ♥ Q52  ♠ AQ2  ♣ K65	South:	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3♣</b> ¹

Board: 103 Dealer: S Vul: NS HCP: 7	<ul><li>♣8762</li><li>✔AK1098</li><li>◆874</li><li>♣2</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: EW HCP: 21	<ul><li>▲ A6</li><li>♥ KQ2</li><li>◆ AKJ10</li><li>▲ A1042</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: Both HCP: 9	<ul><li>AJ98</li><li>K10872</li><li>987</li><li>J</li></ul>	The opponents are silent.  Partner bids first.
Board: 106 Dealer: N Vul: None HCP: 21	<ul><li>A83</li><li>AQ94</li><li>AK92</li><li>A10</li></ul>	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: Both HCP: 10	<ul><li>♠ A9843</li><li>♥ Q543</li><li>♦ T</li><li>♠ KJ6</li></ul>	The opponents are silent.  Partner bids first.

Board: 103 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ◆ 8762  ▼ AK1098  ◆ 874  ◆ 2	South:  ♠ AQ9  ♥ 54  ♠ A53  ♣ AKQJ6	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN	
Board: 104 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ A6  ♥ KQ2  ♠ AKJ10  ♣ A1042	South:  ♠ Q8753  ♥ A976  ♠ 8763  ♣ —	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP  1. Stayman 2. SMOLEN	
Board: 105 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 6♥ S	North:  ♠ AJ98  ♥ K10872  ♦ 987  ♠ J	South:  ♠ K43  ♥ AJ63  ♠ AQ  ♣ AQ72	West North East South 2NT  Pass 3♣¹ Pass 3♥  Pass 6♥ AP  1. Stayman	
Board: 106 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 6 N	North:  ♠ A83  ♥ AQ94  ♠ AK92  ♠ A10	South:  ♠ KQ974  ♥ KJ105  ♦ 3  ♣ 842	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 6♥ AP 1. Stayman	
Board: 107 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6♠ N	North:  ♠ A9843  ♥ Q543  ♠ 7  ♠ KJ6	South:  ♠ KQ106  ♥ AK86  ♠ A42  ♣ A7	West North East South 2NT  Pass 3♣¹ Pass 3NT²  Pass 6♠ AP  1. Stayman 2. both majors	

Board: 103	The opponents are silent. You bid first.
Board: 104	The opponents are silent.  Partner bids first.
Board: 105	The opponents are silent. You bid first.
Board: 106	The opponents are silent.  Partner bids first.
Board: 107	The opponents are silent. You bid first.

Board: 103 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ◆ 8762  ▼ AK1098  ◆ 874  ◆ 2	South:  ♠ AQ9  ♥ 54  ♠ A53  ♣ AKQJ6	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN	
Board: 104 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ A6  ♥ KQ2  ♠ AKJ10  ♣ A1042	South:  ♠ Q8753  ♥ A976  ♠ 8763  ♣ —	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP  1. Stayman 2. SMOLEN	
Board: 105 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 6♥ S	North:  ♠ AJ98  ♥ K10872  ♦ 987  ♠ J	South:  ♠ K43  ♥ AJ63  ♠ AQ  ♣ AQ72	West North East South 2NT  Pass 3♣¹ Pass 3♥  Pass 6♥ AP  1. Stayman	
Board: 106 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 6 N	North:  ♠ A83  ♥ AQ94  ♠ AK92  ♠ A10	South:  ♠ KQ974  ♥ KJ105  ♦ 3  ♣ 842	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 6♥ AP 1. Stayman	
Board: 107 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6♠ N	North:  ♠ A9843  ♥ Q543  ♠ 7  ♠ KJ6	South:  ♠ KQ106  ♥ AK86  ♠ A42  ♣ A7	West North East South 2NT  Pass 3♣¹ Pass 3NT²  Pass 6♠ AP  1. Stayman 2. both majors	

Dealer: N ♥ Vul: None ♦	AKQJ Q6 A83 KQ86	The opponents are silent.  You bid first.
Dealer: S ♥ Vul: NS ♦	K432 J10843 Q6 K3	The opponents are silent.  Partner bids first.
Dealer: N ♥ Vul: Both ♦	A10 7642 AKQ2 AK9	East Doubles Pass if possible. You bid first.
Dealer: S ♥ Vul: None ♦	K10984	East Doubles 6♥ if possible.  Partner bids first.
Dealer: N Vul: NS	A2 AJ93 K63 AKQ2	The opponents are silent.  You bid first.

Board: 108 Dealer: N Vul: None North HCP: 21	North: ♠ AKQJ  ♥ Q6	South: ♠ 10432 ♥ AK1093	West Pass	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹
South HCP: 8 Contract: 4♠ N	◆ A83 <b>◆</b> KQ86	• 1074 • J	AP 1. Stay	man		
Board: 109 Dealer: S	North: ♠ K432	South: ♠ A865	West	North	East	South 2NT
Vul: NS North HCP: 9	<b>♥</b> J10843	♥ AK5	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 21 Contract: 4♠ S	• Q6 • K3	◆ A85 ◆ AQ2	Pass 1. Stay	4♠ man	AP	
Board: 110 Dealer: N	North: ♠ A10	South: ♠ KJ98	West	North 2NT	East Pass	
Vul: Both	♥ 7642	▼ AJ983	Pass	3 <b>♥</b>	Pass	
North HCP: 20 South HCP: 9 Contract: 6♥X N	◆ AKQ2 ◆ AK9	◆ 973 ◆ 8	Pass 1. Stay	Pass man	X	AP
Board: 111 Dealer: S	North:	South: ♠ AKJ5	West	North	East	South 2NT
Vul: None North HCP: 8	<b>♠</b> Q763 <b>♥</b> K10984	<b>▼</b> AJ53	Pass	<b>3♣</b> ¹	Pass	$3NT^2$
South HCP: 20	<b>♦</b> 2	<b>♦</b> QJ3	Pass	<b>6</b> ♥	X	AP
Contract: 6♥X N	<b>♣</b> K43	<b>♣</b> A8	1. Stay 2. both			
Board: 112 Dealer: N	North:	South:	West	North		
Vul: NS	<b>♠</b> A2	<b>★</b> KJ1095	ъ	2NT	Pass	-
North HCP: 21	<b>♥</b> AJ93 <b>♦</b> K63	♥ 8654 ♦ A5	Pass AP	3♥	Pass	O <b>▲</b>
South HCP: 8 Contract: 6♥ N	♣ AKQ2	<b>♣</b> 43	1. Stay	man		

Board: 108 Dealer: N Vul: None HCP: 8	<ul><li>10432</li><li>✓ AK1093</li><li>1074</li><li>✓ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 109 Dealer: S Vul: NS HCP: 21	<ul><li>A865</li><li>✓ AK5</li><li>A85</li><li>AQ2</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: Both HCP: 9	<ul><li>★ KJ98</li><li>▼ AJ983</li><li>◆ 973</li><li>◆ 8</li></ul>	East Doubles Pass if possible.  Partner bids first.
Board: 111 Dealer: S Vul: None HCP: 20	<ul><li>♠ AKJ5</li><li>♥ AJ53</li><li>♦ QJ3</li><li>♠ A8</li></ul>	East Doubles 6♥ if possible.  You bid first.
Board: 112 Dealer: N Vul: NS HCP: 8	<ul><li>★ KJ1095</li><li>★ 8654</li><li>★ A5</li><li>★ 43</li></ul>	The opponents are silent.  Partner bids first.

Board: 108 Dealer: N Vul: None North HCP: 21	North: ♠ AKQJ  ♥ Q6	South: ♠ 10432 ♥ AK1093	West Pass	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹
South HCP: 8 Contract: 4♠ N	◆ A83 <b>◆</b> KQ86	• 1074 • J	AP 1. Stay	man		
Board: 109 Dealer: S	North: ♠ K432	South: ♠ A865	West	North	East	South 2NT
Vul: NS North HCP: 9	<b>♥</b> J10843	♥ AK5	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 21 Contract: 4♠ S	• Q6 • K3	◆ A85 ◆ AQ2	Pass 1. Stay	4♠ man	AP	
Board: 110 Dealer: N	North: ♠ A10	South: ♠ KJ98	West	North 2NT	East Pass	
Vul: Both	♥ 7642	▼ AJ983	Pass	3 <b>♥</b>	Pass	
North HCP: 20 South HCP: 9 Contract: 6♥X N	◆ AKQ2 ◆ AK9	◆ 973 ◆ 8	Pass 1. Stay	Pass man	X	AP
Board: 111 Dealer: S	North:	South: ♠ AKJ5	West	North	East	South 2NT
Vul: None North HCP: 8	<b>♠</b> Q763 <b>♥</b> K10984	<b>▼</b> AJ53	Pass	<b>3♣</b> ¹	Pass	$3NT^2$
South HCP: 20	<b>♦</b> 2	<b>♦</b> QJ3	Pass	<b>6</b> ♥	X	AP
Contract: 6♥X N	<b>♣</b> K43	<b>♣</b> A8	1. Stay 2. both			
Board: 112 Dealer: N	North:	South:	West	North		
Vul: NS	♠ A2	<b>★</b> KJ1095	D	2NT	Pass	-
North HCP: 21	<b>♥</b> AJ93 <b>♦</b> K63	♥ 8654 ♦ A5	Pass AP	3♥	Pass	O <b>▲</b>
South HCP: 8 Contract: 6♥ N	♣ AKQ2	<b>♣</b> 43	1. Stay	man		

Board: 113 Dealer: S Vul: EW HCP: 5	<ul><li>10754</li><li>✓ J10732</li><li>✓ A85</li><li>✓ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: None HCP: 20	<ul><li>★ AK5</li><li>▼ AKJ5</li><li>★ 108</li><li>★ AJ108</li></ul>	The opponents are silent.  You bid first.
Board: 115 Dealer: S Vul: EW HCP: 10	<ul><li></li></ul>	East Doubles 3♣ if possible. West Doubles Pass if possible. Partner bids first.
Board: 116 Dealer: N Vul: Both HCP: 20	<ul><li>★ A2</li><li>▼ AK9</li><li>★ KQ4</li><li>★ A10973</li></ul>	The opponents are silent. You bid first.

Board: 113 Dealer: S Vul: EW North HCP: 5	North: ♠ 10754 ♥ J10732	South: ♠ QJ ♥ AQ95	West Pass	North 3♣¹	Pass	2NT
South HCP: 20 Contract: 4♥ S	◆ A85 ◆ 8	◆ KJ2 ◆ AK32	Pass 1. Stay	4 <b>♥</b> man	AP	
Board: 114 Dealer: N Vul: None	North: ♠ AK5	South: ◆ QJ964	West	North 2NT	East Pass	
North HCP: 20 South HCP: 10 Contract: 6 V	<ul><li>✓ AKJ5</li><li>◆ 108</li><li>◆ AJ108</li></ul>	♥ Q1064 ♦ K52 ♣ Q	Pass AP 1. Stay	<b>3♥</b>	Pass	6♥
Board: 115 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 6♥X S	North:  ♠ J543  ♥ QJ974  ♠ AQ  ♣ 54	South:  ♠ AK2  ♥ A86  ♠ K976  ♠ AQ6	Pass Pass Pass Pass Pass X 1. Stay 2. SMO 3. limit 4. Cue		X Pass Pass Pass Pass better plus	2NT 3♦ 4♣³ 4♥ 5♣ Pass
Board: 116 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A2  ♥ AK9  ♠ KQ4  ♠ A10973	South:  ♠ KQ864  ♥ 7632  ♦ 65  ♠ Q8	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹

Board: 113 Dealer: S Vul: EW HCP: 20	<ul><li>♣ QJ</li><li>♥ AQ95</li><li>◆ KJ2</li><li>♣ AK32</li></ul>	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: None HCP: 10	<ul><li>◆ QJ964</li><li>◆ Q1064</li><li>◆ K52</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: EW HCP: 20	<ul><li>AK2</li><li>✓ A86</li><li>✓ K976</li><li>AQ6</li></ul>	East Doubles 3♣ if possible. West Doubles Pass if possible. You bid first.
Board: 116 Dealer: N Vul: Both HCP: 7	<ul><li>★ KQ864</li><li>▼ 7632</li><li>◆ 65</li><li>◆ Q8</li></ul>	The opponents are silent.  Partner bids first.

Board: 113 Dealer: S Vul: EW North HCP: 5	North: ♠ 10754 ♥ J10732	South: ♠ QJ ♥ AQ95	West Pass	North 3♣¹	Pass	2NT
South HCP: 20 Contract: 4♥ S	◆ A85 ◆ 8	◆ KJ2 ◆ AK32	Pass 1. Stay	4 <b>♥</b> man	AP	
Board: 114 Dealer: N Vul: None	North: ♠ AK5	South: ◆ QJ964	West	North 2NT	East Pass	
North HCP: 20 South HCP: 10 Contract: 6 V	<ul><li>✓ AKJ5</li><li>◆ 108</li><li>◆ AJ108</li></ul>	♥ Q1064 ♦ K52 ♣ Q	Pass AP 1. Stay	<b>3♥</b>	Pass	6♥
Board: 115 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 6♥X S	North:  ♠ J543  ♥ QJ974  ♠ AQ  ♣ 54	South:  ♠ AK2  ♥ A86  ♠ K976  ♠ AQ6	Pass Pass Pass Pass Pass X 1. Stay 2. SMO 3. limit 4. Cue		X Pass Pass Pass Pass better plus	2NT 3♦ 4♣³ 4♥ 5♣ Pass
Board: 116 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A2  ♥ AK9  ♠ KQ4  ♠ A10973	South:  ♠ KQ864  ♥ 7632  ♦ 65  ♠ Q8	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹

Board: 117 Dealer: S Vul: NS HCP: 10	<ul><li>★ K1042</li><li>▼ J9762</li><li>◆ AQ7</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: Both HCP: 20	<ul><li>AQ</li><li>✓ A7</li><li>AQ1053</li><li>A982</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: None HCP: 8	<ul><li>★ A10832</li><li>♥ J642</li><li>◆ QJ103</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AK2</li><li>♥ AJ6</li><li>♠ K964</li><li>♠ AJ8</li></ul>	The opponents are silent. You bid first.
Board: 121 Dealer: S Vul: Both HCP: 8	<ul><li>★ KJ102</li><li>▼ J8753</li><li>◆ 942</li><li>◆ K</li></ul>	The opponents are silent.  Partner bids first.

Board: 117 Dealer: S Vul: NS North HCP: 10	North: ♠ K1042 ♥ J9762 ♠ AQ7	South: ♠ A6 ♥ AK54 ♦ 53	Pass	North 3♣¹	Pass	2NT
South HCP: 20 Contract: 6♥ S	<b>♣</b> 10	♣ AKQ53	Pass 1. Stay	6♥ man	AP	
Board: 118	North:	South:	West	North		
Dealer: N Vul: Both	AQ AQ	<b>★</b> K1082	Dagg	2NT	Pass	_
North HCP: 20	<b>♥</b> A7	♥ J10843	Pass Pass	3 <b>♦</b> 3NT	Pass AP	<b>3</b> ♠ <sup>2</sup>
South HCP: 8 Contract: 3N N	◆ AQ1053 ◆ A982	• J • K106	1. Stay	man	7 <b>u</b>	
Board: 119			West	North	East	
Dealer: S	North: <b>♠</b> A10832	South: ♠ K7	Pass	<b>3</b> ♣¹	Pass	2NT 3♠
Vul: None North HCP: 8	♥ J642	♥ AQ	Pass	3 <b>♥</b> <sup>2</sup>		3NT
South HCP: 20	◆ QJ103	♦ AK96	AP			
Contract: 3N S	<b>♣</b> —	<b>♣</b> KJ954	<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
Board: 120			West	North		
Dealer: N	North: ♠ AK2	South: ♠ QJ653	D	2NT	Pass	
Vul: Both	<b>♥</b> AJ6	♥ Q1092	Pass Pass	3 <b>♦</b>	Pass AP	<b>3</b> ♥ <sup>2</sup>
North HCP: 20 South HCP: 7	♦ K964 ♣ AJ8	◆ Q53 ◆ 3			<i>1</i> <b>u</b>	
Contract: 4♠ N	₩ AJO	<b>₹</b> 3	1. Stayı 2. SMC			
Board: 121	North:	South:	West	North	East	South 2NT
Dealer: S Vul: Both	♠ KJ102	♠ AQ9	Pass	<b>3♣</b> ¹	Pass	3♦
North HCP: 8	♥ J8753	<b>♥</b> A4	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 20	♦ 942 ♣ K	◆ AKQ5 ◆ J1095	AP			
Contract: 3N S			1. Stay	man		

Board: 117 Dealer: S Vul: NS HCP: 20	<ul><li>♠ A6</li><li>♥ AK54</li><li>♦ 53</li><li>♠ AKQ53</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: Both HCP: 8	<b>♦</b> K1082 <b>♥</b> J10843 <b>♦</b> J <b>♣</b> K106	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: None HCP: 20	<ul><li>★ K7</li><li>★ AQ</li><li>◆ AK96</li><li>◆ KJ954</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: Both HCP: 7	<ul><li>◆ QJ653</li><li>◆ Q1092</li><li>◆ Q53</li><li>◆ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 121 Dealer: S Vul: Both HCP: 20	<ul><li>AQ9</li><li>A4</li><li>AKQ5</li><li>J1095</li></ul>	The opponents are silent. You bid first.

Board: 117 Dealer: S Vul: NS North HCP: 10 South HCP: 20	North:  ♠ K1042  ♥ J9762  ♠ AQ7	South:  ♠ A6  ♥ AK54  ♦ 53		North 3♣¹ 6♥	East Pass AP	2NT
Contract: 6♥ S	<b>♣</b> 10	♣ AKQ53	1. Stayı	man		
Board: 118 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ AQ  ♥ A7  ♠ AQ1053  ♣ A982	South:  ♠ K1082  ♥ J10843  ♠ J  ♠ K106	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3♣</b> ¹
Board: 119 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ A10832  ♥ J642  ♠ QJ103  ♣ —	South:  ♠ K7  ▼ AQ  ♠ AK96  ♠ KJ954	Pass Pass AP 1. Stayn 2. SMC	3♥²	Pass	2NT
Board: 120 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4♠ N	North:  ♠ AK2  ♥ AJ6  ♠ K964  ♣ AJ8	South:  ♠ QJ653  ♥ Q1092  ♠ Q53  ♠ 3		man	East Pass Pass AP	<b>3</b> ♣¹
Board: 121 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ KJ102  ♥ J8753  ♦ 942  ♠ K	South:  ♠ AQ9  ♥ A4  ♠ AKQ5  ♣ J1095	Pass Pass AP 1. Stayı 2. SMC	3♠²	Pass	2NT

Board: 122	West Doubles 3♣ if possible.  You bid first.
Board: 123	The opponents are silent.  Partner bids first.
Board: 124	The opponents are silent. You bid first.
Board: 125	East Doubles 7♠ if possible.  Partner bids first.
Board: 126	The opponents are silent.  You bid first.

Board: 122 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ S	North:	South:  ♠ 87643  ♥ QJ96  ♠ 86  ♠ Q9	West  X Pass AP 1. Stayı 2. SMC 3. limit 1	DLEN	Pass Pass Pass	3♣¹ 3♥² 4♠
Board: 123 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 4♥ S	North:  ♠ 108754  ♥ 9872  ♠ J  ♠ KQ10	South:  ♠ A9  ♥ AK106  ♠ AKQ4  ♣ J32	West Pass Pass 1. Stayı	4♥	East Pass AP	2NT
Board: 124 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ K4  ♥ K8  ♠ AK854  ♣ AK85	South:  ♠ AJ1083  ♥ A653  ♠ Q7  ♣ 73	Pass Pass AP 1. Stayı 2. SMC		Pass Pass	<b>3♣</b> ¹
Board: 125 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 7\$\delta X S	North:  ♠ QJ942  ♥ AJ96  ←—  ♠ A963	South:  ♠ AK103  ♥ K2  ♠ AKQJ  ♠ 1054	West Pass Pass 1. Stayı	7♠	East Pass X	2NT
Board: 126 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 4 N	North:  ♠ A52  ♥ KQ43  ♠ AKQ  ♠ QJ5	South:  ♠ Q643  ♥ J9752  ♦ 5  ♠ A102	West Pass AP 1. Stayı	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹

Board: 122 Dealer: N Vul: None HCP: 5	<ul><li>♣ 87643</li><li>♥ QJ96</li><li>◆ 86</li><li>♣ Q9</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 123 Dealer: S Vul: None HCP: 21	<ul><li>★ A9</li><li>★ AK106</li><li>★ AKQ4</li><li>★ J32</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: NS HCP: 11	<ul><li>AJ1083</li><li>✓ A653</li><li>✓ Q7</li><li>✓ 73</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: Both HCP: 20	<ul><li>★ AK103</li><li>★ K2</li><li>◆ AKQJ</li><li>◆ 1054</li></ul>	East Doubles 7♠ if possible.  You bid first.
Board: 126 Dealer: N Vul: NS HCP: 7	<ul><li>♣ Q643</li><li>♥ J9752</li><li>♦ 5</li><li>♣ A102</li></ul>	The opponents are silent.  Partner bids first.

Board: 122 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ S	North:	South:  ♠ 87643  ♥ QJ96  ♠ 86  ♠ Q9	West  X Pass AP 1. Stayı 2. SMC 3. limit 1	DLEN	Pass Pass Pass	3♣¹ 3♥² 4♠
Board: 123 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 4♥ S	North:  ♠ 108754  ♥ 9872  ♠ J  ♠ KQ10	South:  ♠ A9  ♥ AK106  ♠ AKQ4  ♣ J32	West Pass Pass 1. Stayı	4♥	East Pass AP	2NT
Board: 124 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ K4  ♥ K8  ♠ AK854  ♣ AK85	South:  ♠ AJ1083  ♥ A653  ♠ Q7  ♣ 73	Pass Pass AP 1. Stayı 2. SMC		Pass Pass	<b>3♣</b> ¹
Board: 125 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 7\$\delta X S	North:  ♠ QJ942  ♥ AJ96  ←—  ♠ A963	South:  ♠ AK103  ♥ K2  ♠ AKQJ  ♠ 1054	West Pass Pass 1. Stayı	7♠	East Pass X	2NT
Board: 126 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 4 N	North:  ♠ A52  ♥ KQ43  ♠ AKQ  ♠ QJ5	South:  ♠ Q643  ♥ J9752  ♦ 5  ♠ A102	West Pass AP 1. Stayı	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹

Board: 127 Dealer: S Vul: EW HCP: 9	<ul><li>A653</li><li>▼ 108732</li><li>→ J4</li><li>♣ A3</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: Both HCP: 20	<ul><li>A8</li><li>♥ Q3</li><li>AK87</li><li>AK987</li></ul>	The opponents are silent.  You bid first.
Board: 129 Dealer: S Vul: None HCP: 14	<ul><li>AK62</li><li>♥ QJ542</li><li>◆ 4</li><li>♣ A76</li></ul>	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: EW HCP: 21	<ul><li>★ K4</li><li>▼ A62</li><li>◆ KQ82</li><li>◆ AKQ9</li></ul>	The opponents are silent. You bid first.

Board: 127 Dealer: S Vul: EW North HCP: 9	North:  ♠ A653  ▼ 108732	South:  ♠ QJ2  ♥ AKQ6	West Pass	North 3♣¹	East Pass	2NT
South HCP: 21 Contract: 6♥ S	◆ J4 ◆ A3	◆ A5 ◆ KQ64	Pass 1. Stay	6 <b>♥</b> man	AP	
Board: 128 Dealer: N	North: ♠ A8	South: <b>♠</b> 6542	West	North 2NT	East Pass	
Vul: Both	<b>₽</b> Ao <b>♥</b> Q3	♥ 6542 ♥ AK1074	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20 South HCP: 8 Contract: 3N N  AK87 AK987  AK987  J42	Pass 3NT AP 1. Stayman 2. SMOLEN					
			West	North	East	South 2NT
Board: 129 Dealer: S	North: ♠ AK62	South: ♠ 1053	Pass	<b>3♣</b> ¹	Pass	3♦
Vul: None			Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
North HCP: 14	♥ QJ542 ♦ 4	<b>♥</b> AK7 <b>♦</b> AKJ5	Pass	4NT <sup>3</sup>	Pass	5♣
South HCP: 20	<b>♣</b> A76	• KQ8	Pass	7♥	AP	
Contract: 7♥ S			<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
				kwood (	0314, 1	for 🔻
			West	North 2NT	East Pass	_
Board: 130	North:	South:	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Dealer: N	<b>★</b> K4	<b>♠</b> QJ52	Pass	4♥	Pass	4NT <sup>3</sup>
Vul: EW North HCP: 21 South HCP: 9	<b>♥</b> A62 <b>♦</b> KQ82 <b>♣</b> AKQ9	<ul><li>▼ KQ1085</li><li>◆ 73</li></ul>	Pass	5♥	AP	
Contract: 5♥ N	* AIXQ3	<b>♣</b> J6	<ol> <li>Stay</li> <li>SMO</li> </ol>			
				JLEN kwood (	0314 +	for 🐸

Board: 127 Dealer: S Vul: EW HCP: 21	<ul><li>♣ QJ2</li><li>♥ AKQ6</li><li>◆ A5</li><li>♣ KQ64</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: Both HCP: 8	<ul><li>♠ 6542</li><li>♥ AK1074</li><li>♦ 3</li><li>♠ J42</li></ul>	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: None HCP: 20	<ul><li>1053</li><li>✓ AK7</li><li>→ AKJ5</li><li>→ KQ8</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: EW HCP: 9	<ul><li>♣ QJ52</li><li>♥ KQ1085</li><li>◆ 73</li><li>♣ J6</li></ul>	The opponents are silent.  Partner bids first.

Board: 127 Dealer: S Vul: EW North HCP: 9	North:  ♠ A653  ▼ 108732	South:  ♠ QJ2  ♥ AKQ6	West Pass	North 3♣¹	East Pass	2NT
South HCP: 21 Contract: 6♥ S	◆ J4 ◆ A3	◆ A5 ◆ KQ64	Pass 1. Stay	6 <b>♥</b> man	AP	
Board: 128 Dealer: N	North: ♠ A8	South: <b>♠</b> 6542	West	North 2NT	East Pass	
Vul: Both	<b>₽</b> Ao <b>♥</b> Q3	♥ 6542 ♥ AK1074	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20 South HCP: 8 Contract: 3N N  AK87 AK987  AK987  J42	Pass 3NT AP 1. Stayman 2. SMOLEN					
			West	North	East	South 2NT
Board: 129 Dealer: S	North: ♠ AK62	South: ♠ 1053	Pass	<b>3♣</b> ¹	Pass	3♦
Vul: None			Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
North HCP: 14	♥ QJ542 ♦ 4	<b>♥</b> AK7 <b>♦</b> AKJ5	Pass	4NT <sup>3</sup>	Pass	5♣
South HCP: 20	<b>♣</b> A76	• KQ8	Pass	7♥	AP	
Contract: 7♥ S			<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
				kwood (	0314, 1	for 🔻
			West	North 2NT	East Pass	_
Board: 130	North:	South:	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Dealer: N	<b>★</b> K4	<b>♠</b> QJ52	Pass	4♥	Pass	4NT <sup>3</sup>
Vul: EW North HCP: 21 South HCP: 9	<b>♥</b> A62 <b>♦</b> KQ82 <b>♣</b> AKQ9	<ul><li>▼ KQ1085</li><li>◆ 73</li></ul>	Pass	5♥	AP	
Contract: 5♥ N	* AIXQ3	<b>♣</b> J6	<ol> <li>Stay</li> <li>SMO</li> </ol>			
				JLEN kwood (	0314 +	for 🐸

Board: 131 Dealer: S Vul: None HCP: 9	<ul><li>★ KJ63</li><li>▼ AJ953</li><li>◆ 3</li><li>◆ 875</li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: NS HCP: 21	<ul><li>AQ5</li><li>K1083</li><li>AJ</li><li>AQJ10</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: Both HCP: 6	<ul><li>♣ Q764</li><li>♥ J10875</li><li>◆ QJ</li><li>♣ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 134 Dealer: N Vul: None HCP: 21	<ul><li>♠ AK5</li><li>♥ AJ6</li><li>♦ QJ3</li><li>♠ AQ92</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: NS HCP: 6	<ul><li>▶ J752</li><li>♥ KJ742</li><li>◆ 9</li><li>♣ J98</li></ul>	The opponents are silent.  Partner bids first.

Board: 131	NI 4	C 4	West Pass	North 3♣¹	East Pass	2NT
Dealer: S	North:	South:		_		
Vul: None	<b>♠</b> KJ63 <b>♥</b> AJ953	<b>♦</b> A74 <b>♥</b> 872	Pass			
North HCP: 9	◆ AJ933 ◆ 3	◆ AKQ	Pass	11 1 1		5♣
South HCP: 20	<b>♣</b> 875	♣ AQJ4	Pass		AP	
Contract: 6♥ S			1. Stay			
			2. SMO	JLEN kwood (	0 <b>3</b> 14 +	for •
			J. Diac	KWOOU (	J31 <del>4</del> , 1	IOI <b>V</b>
Board: 132	NI41	C4	West	North	Fast	South
Dealer: N	North: ♠ AQ5	South: <b>♠</b> K9763	West	2NT	Pass	
Vul: NS	♥ K1083	♥ A942	Pass	3 <b>Y</b>	Pass	-
North HCP: 21	◆ AJ	• K	AP	<b>5</b> 🔻	1 ass	0
South HCP: 10 Contract: 6♥ N	♣ AQJ10	<b>♣</b> 762	1. Stay	man		
Contract: 0 N			1. Suly.	ii <b>ta</b> ii		
Board: 133	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♠</b> Q764	<b>♠</b> AK108				2NT
North HCP: 6	<b>♥</b> J10875	<b>♥</b> A32	Pass	3 <b>♣</b> ¹	Pass	3♠
South HCP: 20	♦ QJ	• A9	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 64	♣ AJ102	1. Stay	man		
			West	North	Fast	South
Board: 134	North:	South:		2NT	Pass	3 <b>.</b> 1
Dealer: N	♠ AK5	<b>▲</b> 10873	Pass	3♦	Pass	
Vul: None	<b>♥</b> AJ6	<b>♥</b> KQ974	Pass	<b>4</b> ♥	AP	J <b>x</b>
North HCP: 21 South HCP: 5	◆ QJ3 <b>◆</b> AQ92	<b>♦</b> 984			<i>1</i> <b>u</b>	
Contract: 4 N	A AQ92	<b>♣</b> 10	1. Stay			
			2. SM(	JLEN		
Board: 135			***	NI d	ъ.	C 4
Dealer: S	North:	South:	West	North	East	South 2NT
Vul: NS	<b>♠</b> J752 <b>♥</b> KJ742	<b>♠</b> KQ109 <b>♥</b> A9	Pass	<b>3♣</b> ¹	Pass	
North HCP: 6	<b>V KJ</b> 742 <b>♦</b> 9	◆ AK103	Pass	3 <b>₹</b> °	AP	JŦ
South HCP: 20	<b>♣</b> J98	♣ A62	1. Stay		ДГ	
Contract: 4♠ S			1. Stay	ııkılı		

Board: 131 Dealer: S Vul: None HCP: 20	<ul><li>♠ A74</li><li>♥ 872</li><li>♦ AKQ</li><li>♠ AQJ4</li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: NS HCP: 10	<ul><li>★ K9763</li><li>★ A942</li><li>★ K</li><li>★ 762</li></ul>	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: Both HCP: 20	<ul><li>★ AK108</li><li>★ A32</li><li>★ A9</li><li>★ AJ102</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: None HCP: 5	<ul><li>10873</li><li>KQ974</li><li>984</li><li>10</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: NS HCP: 20	<ul><li>★ KQ109</li><li>★ A9</li><li>◆ AK103</li><li>◆ A62</li></ul>	The opponents are silent. You bid first.

Board: 131	NI 4	C 4	West Pass	North 3♣¹	East Pass	2NT
Dealer: S	North:	South:		_		
Vul: None	<b>♠</b> KJ63 <b>♥</b> AJ953	<b>♦</b> A74 <b>♥</b> 872	Pass			
North HCP: 9	◆ AJ933 ◆ 3	◆ AKQ	Pass	11 1 1		5♣
South HCP: 20	<b>♣</b> 875	♣ AQJ4	Pass		AP	
Contract: 6♥ S			1. Stay			
			2. SMO	JLEN kwood (	0 <b>3</b> 14 +	for •
			J. Diac	KWOOU (	J31 <del>4</del> , 1	IOI <b>V</b>
Board: 132	NI41	C4	West	North	Fast	South
Dealer: N	North: ♠ AQ5	South: <b>♠</b> K9763	West	2NT	Pass	
Vul: NS	♥ K1083	♥ A942	Pass	3 <b>Y</b>	Pass	-
North HCP: 21	◆ AJ	• K	AP	<b>5</b> 🔻	1 ass	0
South HCP: 10 Contract: 6♥ N	♣ AQJ10	<b>♣</b> 762	1. Stay	man		
Contract: 0 N			1. Suly.	ii <b>ta</b> ii		
Board: 133	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♠</b> Q764	<b>♠</b> AK108				2NT
North HCP: 6	<b>♥</b> J10875	<b>♥</b> A32	Pass	3 <b>♣</b> ¹	Pass	3♠
South HCP: 20	♦ QJ	• A9	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 64	♣ AJ102	1. Stay	man		
			West	North	Fast	South
Board: 134	North:	South:		2NT	Pass	3 <b>.</b> 1
Dealer: N	♠ AK5	<b>▲</b> 10873	Pass	3♦	Pass	
Vul: None	<b>♥</b> AJ6	<b>♥</b> KQ974	Pass	<b>4</b> ♥	AP	J <b>x</b>
North HCP: 21 South HCP: 5	◆ QJ3 <b>◆</b> AQ92	<b>♦</b> 984			<i>1</i> <b>u</b>	
Contract: 4 N	A AQ92	<b>♣</b> 10	1. Stay			
			2. SM(	JLEN		
Board: 135			***	NI d	ъ.	C 4
Dealer: S	North:	South:	West	North	East	South 2NT
Vul: NS	<b>♠</b> J752 <b>♥</b> KJ742	<b>♠</b> KQ109 <b>♥</b> A9	Pass	<b>3♣</b> ¹	Pass	
North HCP: 6	<b>V KJ</b> 742 <b>♦</b> 9	◆ AK103	Pass	3 <b>₹</b> °	AP	JŦ
South HCP: 20	<b>♣</b> J98	♣ A62	1. Stay		ДГ	
Contract: 4♠ S			1. Stay	ııkılı		

Dealer: N Vul: NS	102 AKQ6 AKQ4 QJ6	The opponents are silent. You bid first.
Dealer: S Vul: NS	Q10763 Q843 84 J2	The opponents are silent.  Partner bids first.
Dealer: N ♥ Vul: EW ♦	AQ8 AK5 AK1043	West Doubles 3♣ if possible.  You bid first.
Dealer: S Vul: None	108764 J732 Q10 K8	The opponents are silent.  Partner bids first.
Dealer: N Vul: Both	A8 A10985 AKQ	The opponents are silent. You bid first.

Board: 136 Dealer: N Vul: NS North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ 102  ♥ AKQ6  ♠ AKQ4  ♣ QJ6	South:  ♠ AJ987  ♥ J1095  ♦ 109  ♠ K9	West Pass AP 1. Stay	North 2NT 3♥	Pass	
Board: 137 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 4♠ S	North:  ♠ Q10763  ♥ Q843  ♠ 84  ♣ J2	South:  ♠ AKJ5  ♥ KJ  ♠ KJ1065  ♣ A6	West Pass Pass 1. Stay	North 3♣¹ 4♠ man		South 2NT 3♠
Board: 138 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4 S	North:  ♠ AQ8  ♥ AK5  ♠ AK1043  ♣ 107	South:  ♠ KJ753  ▼ J964  ◆ Q6  ♣ 83	X Pass AP 1. Stay		Pass Pass Pass	3♣¹ 3♥² 4♠
Board: 139 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  • 108764  • J732  • Q10  • K8	South:  ♠ KJ93  ♥ A64  ♠ AK72  ♠ AJ	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 140 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ K42  ♥ A8  ♠ A10985  ♠ AKQ	South:  ♠ A8763  ♥ J632  ♠ 64  ♣ 82	Pass Pass AP 1. Stayı 2. SMC		East Pass Pass Pass	3 <b>♣</b> ¹ 3 <b>▼</b> ²

Board: 136 Dealer: N Vul: NS Vul: NS HCP: 9  AKJ5 Dealer: S Vul: NS Vul: NS Partner bids first.  Board: 137 Dealer: S Vul: NS Vul: NS FCP: 20  A6  Board: 138 Dealer: N Vul: EW Vul: EW Vul: EW FCP: 7  Board: 139 Dealer: S Vul: NO HCP: 7  Board: 139 Dealer: S Vul: None HCP: 20  A6  Board: 139 Dealer: S Val: None FAK72 HCP: 20  A3  Board: 140 Dealer: N Vul: Both HCP: 5  Board: 140 Dealer: N Vul: Both HCP: 5  A82  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.			
Dealer: S Vul: NS Vul: NS HCP: 20 A6  West Doubles 3♣ if possible.  Partner bids first.  West Doubles 3♣ if possible.  Partner bids first.  Board: 139 Dealer: S Val: None Vul: None HCP: 20 A3  A4  A4  A4  A4  A4  A4  A4  A4  A4	Dealer: N Vul: NS	<b>♥</b> J1095 <b>♦</b> 109	
Dealer: N	Dealer: S Vul: NS	<b>♥</b> KJ <b>♦</b> KJ1065	
Dealer: S	Dealer: N Vul: EW	♥ J964 ♦ Q6	•
Dealer: N Vul: Both • 64  The opponents are silent.  Partner bids first	Dealer: S Vul: None	<ul><li>★ A64</li><li>★ AK72</li></ul>	
	Dealer: N Vul: Both	▼ J632 ◆ 64	

Board: 136 Dealer: N Vul: NS North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ 102  ♥ AKQ6  ♠ AKQ4  ♣ QJ6	South:  ♠ AJ987  ♥ J1095  ♦ 109  ♠ K9	West Pass AP 1. Stay	North 2NT 3♥	Pass	
Board: 137 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 4♠ S	North:  ♠ Q10763  ♥ Q843  ♠ 84  ♣ J2	South:  ♠ AKJ5  ♥ KJ  ♠ KJ1065  ♣ A6	West Pass Pass 1. Stay	North 3♣¹ 4♠ man		South 2NT 3♠
Board: 138 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4 S	North:  ♠ AQ8  ♥ AK5  ♠ AK1043  ♣ 107	South:  ♠ KJ753  ▼ J964  ◆ Q6  ♣ 83	X Pass AP 1. Stay		Pass Pass Pass	3♣¹ 3♥² 4♠
Board: 139 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  • 108764  • J732  • Q10  • K8	South:  ♠ KJ93  ♥ A64  ♠ AK72  ♠ AJ	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 140 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ K42  ♥ A8  ♠ A10985  ♠ AKQ	South:  ♠ A8763  ♥ J632  ♠ 64  ♣ 82	Pass Pass AP 1. Stayı 2. SMC		East Pass Pass Pass	3 <b>♣</b> ¹ 3 <b>▼</b> ²

Board: 141 Dealer: S Vul: NS HCP: 8	<ul><li>J752</li><li>✓ 108532</li><li>✓ K</li><li>△ A86</li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: None HCP: 20	<ul><li>★ A1087</li><li>★ A7</li><li>★ AK102</li><li>★ AJ8</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: NS HCP: 8	<ul><li>109875</li><li>✓ AQJ3</li><li>✓ —</li><li>J876</li></ul>	The opponents are silent.  Partner bids first.
Board: 144 Dealer: N Vul: EW HCP: 20	<ul><li>★ KQ3</li><li>★ K3</li><li>◆ AQ102</li><li>◆ AQ76</li></ul>	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: None HCP: 10	<ul><li>AQ1042</li><li>✓ A854</li><li>◆ 942</li><li>◆ 3</li></ul>	The opponents are silent.  Partner bids first.

Board: 141 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 44 S	North:  ♣ J752  ▼ 108532  • K  ♣ A86	South:  ♠ KQ96  ♥ AK4  ♠ AJ6  ♠ QJ9		North  3♣¹  4♠ man	East Pass AP	2NT
Board: 142 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ A1087  ♥ A7  ♠ AK102  ♠ AJ8	South:  ♠ Q543  ♥ QJ983  ♦ 953  ♠ 10	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹
Board: 143 Dealer: S Vul: NS North HCP: 8 South HCP: 21 Contract: 3N S	North:  • 109875  • AQJ3  • —  • J876	South:  ♠ AK  ♥ K42  ♠ AK32  ♠ A1093			Pass	2NT
Board: 144 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ KQ3  ♥ K3  ♠ AQ102  ♣ AQ76	South:	Pass		Pass Pass	<b>3♣</b> ¹
Board: 145 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 6♥ S	North:  ♠ AQ1042  ♥ A854  ♦ 942  ♣ 3	South:  ♠ KJ3  ♥ KJ76  ♠ AK5  ♣ AJ9		North  3♣¹ 6♥ man	East Pass AP	2NT

Board: 141 Dealer: S Vul: NS HCP: 20	<ul><li>★ KQ96</li><li>▼ AK4</li><li>◆ AJ6</li><li>◆ QJ9</li></ul>	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: None HCP: 5	<ul><li>♣ Q543</li><li>♥ QJ983</li><li>◆ 953</li><li>♣ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: NS HCP: 21	<ul><li>★ AK</li><li>▼ K42</li><li>◆ AK32</li><li>◆ A1093</li></ul>	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: EW HCP: 7	♦ 8764 ♥ A10862 ♦ 54 ♠ K10	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: None HCP: 20	<ul><li>★ KJ3</li><li>▼ KJ76</li><li>◆ AK5</li><li>◆ AJ9</li></ul>	The opponents are silent. You bid first.

Board: 141 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 44 S	North:  ♣ J752  ▼ 108532  • K  ♣ A86	South:  ♠ KQ96  ♥ AK4  ♠ AJ6  ♠ QJ9		North  3♣¹  4♠ man	East Pass AP	2NT
Board: 142 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ A1087  ♥ A7  ♠ AK102  ♠ AJ8	South:  ♠ Q543  ♥ QJ983  ♦ 953  ♠ 10	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹
Board: 143 Dealer: S Vul: NS North HCP: 8 South HCP: 21 Contract: 3N S	North:  • 109875  • AQJ3  • —  • J876	South:  ♠ AK  ♥ K42  ♠ AK32  ♠ A1093			Pass	2NT
Board: 144 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ KQ3  ♥ K3  ♠ AQ102  ♣ AQ76	South:	Pass		Pass Pass	<b>3♣</b> ¹
Board: 145 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 6♥ S	North:  ♠ AQ1042  ♥ A854  ♦ 942  ♣ 3	South:  ♠ KJ3  ♥ KJ76  ♠ AK5  ♣ AJ9		North  3♣¹ 6♥ man	East Pass AP	2NT

Board: 146 Dealer: N Vul: NS HCP: 21	<ul><li>♣ AQ87</li><li>♥ A9</li><li>♦ KQ8</li><li>♣ AQ94</li></ul>	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: Both HCP: 6	<ul><li>★ K987</li><li>♥ QJ982</li><li>◆ 873</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: EW HCP: 20	<ul><li>▲ A654</li><li>♥ K6</li><li>◆ AKQJ9</li><li>◆ K9</li></ul>	West Doubles 6♠ if possible.  You bid first.
Board: 149 Dealer: S Vul: None HCP: 10	<ul><li>★ KQ42</li><li>▼ J10984</li><li>◆ 54</li><li>◆ A3</li></ul>	The opponents are silent.  Partner bids first.
Board: 150 Dealer: N Vul: EW HCP: 20	<ul><li>★ K102</li><li>★ AK</li><li>★ A53</li><li>★ AQ932</li></ul>	The opponents are silent. You bid first.

Board: 146 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 6♠ N	North:  ♠ AQ87  ♥ A9  ♠ KQ8  ♠ AQ94	South:  ♠ KJ1054  ♥ K1064  ♦ 4  ♣ 1075	Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3♣</b> ¹
Board: 147 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 6 S	North:  ♠ K987  ♥ QJ982  ♦ 873  ♣ 4	South:  ♠ Q4  ♥ A1076  ♠ AQJ5  ♣ AK3	West Pass Pass 1. Stay	North  3♣¹ 6♥ man	East Pass AP	South 2NT 3▼
Board: 148 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6•X N	North:  ♠ A654  ♥ K6  ♠ AKQJ9  ♣ K9	South:  ♠ KQ1097  ♥ QJ85  ←—  ♣ A874	West Pass X 1. Stay	North 2NT 3♠ AP	East Pass Pass	<b>3♣</b> ¹
Board: 149 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ KQ42  ♥ J10984  ♦ 54  ♣ A3	South:  ♠ A106  ♥ K6  ♠ AKJ9  ♠ KQ92	Pass Pass AP 1. Stay 2. SM0		Pass	South 2NT 3♦ 3NT
Board: 150 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ K102  ♥ AK  ♠ A53  ♣ AQ932	South:  ♠ AQ964  ♥ 8532  ♠ 94  ♣ 105	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3♣</b> ¹

Board: 146 Dealer: N Vul: NS HCP: 7	<ul><li>★ KJ1054</li><li>▼ K1064</li><li>◆ 4</li><li>♣ 1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: Both HCP: 20	<ul><li>♠ Q4</li><li>♥ A1076</li><li>♦ AQJ5</li><li>♠ AK3</li></ul>	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: EW HCP: 12	<ul><li>★ KQ1097</li><li>♥ QJ85</li><li>◆ —</li><li>★ A874</li></ul>	West Doubles 6♠ if possible.  Partner bids first.
Board: 149 Dealer: S Vul: None HCP: 20	<ul><li>★ A106</li><li>♥ K6</li><li>◆ AKJ9</li><li>◆ KQ92</li></ul>	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: EW HCP: 6	<ul><li>AQ964</li><li>♥8532</li><li>94</li><li>105</li></ul>	The opponents are silent.  Partner bids first.

Board: 146 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 6♠ N	North:  ♠ AQ87  ♥ A9  ♠ KQ8  ♣ AQ94	South:  ♠ KJ1054  ♥ K1064  ♦ 4  ♣ 1075	Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3♣</b> ¹
Board: 147 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 6 S	North:  ♠ K987  ♥ QJ982  ♦ 873  ♣ 4	South:  ♠ Q4  ♥ A1076  ♠ AQJ5  ♣ AK3	West Pass Pass 1. Stay	North  3♣¹ 6♥ man	East Pass AP	South 2NT 3♥
Board: 148 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6•X N	North:  ♠ A654  ♥ K6  ♠ AKQJ9  ♣ K9	South:  ♠ KQ1097  ♥ QJ85  ♦ —  ♣ A874	West Pass X 1. Stay	North 2NT 3♠ AP	East Pass Pass	<b>3♣</b> ¹
Board: 149 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ KQ42  ♥ J10984  ♦ 54  ♠ A3	South:  ♠ A106  ♥ K6  ♠ AKJ9  ♠ KQ92	Pass Pass AP 1. Stay 2. SM0		Pass	South 2NT 3♦ 3NT
Board: 150 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ K102  ♥ AK  ♠ A53  ♣ AQ932	South:  ♠ AQ964  ♥ 8532  ♠ 94  ♣ 105	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3♣</b> ¹

Board: 151 Dealer: S Vul: Both HCP: 7	<ul><li>AQ83</li><li>♥87643</li><li>J82</li><li>5</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: None HCP: 20	<ul><li>♠ A9</li><li>♥ KQ</li><li>◆ AKQJ4</li><li>♠ J543</li></ul>	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: NS HCP: 7	<ul><li>★ A1098</li><li>♥ QJ1083</li><li>◆ 983</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: N Vul: Both HCP: 21	<ul><li>★ K6</li><li>✓ AQ4</li><li>◆ AQ5</li><li>◆ AQ942</li></ul>	The opponents are silent.  You bid first.
Board: 155 Dealer: S Vul: None HCP: 5	<ul><li>★ AJ753</li><li>▼ 8743</li><li>◆ 7</li><li>◆ 1094</li></ul>	The opponents are silent.  Partner bids first.

Board: 151 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ AQ83  ♥ 87643  ♦ J82  ♣ 5	South:  ♠ K97  ♥ AKJ9  ♠ Q93  ♣ AK3		North  3♣¹  4♥ man	East Pass AP	2NT
Board: 152 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A9  ♥ KQ  ♠ AKQJ4  ♣ J543	South:  ♠ 10843  ♥ A8762  ♠ 6  ♠ K82	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 153 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ A1098  ♥ QJ1083  ♦ 983  ♣ 10	South:  ♠ K53  ♥ K9  ♠ AKQ64  ♣ KQ9	Pass Pass AP 1. Stayı 2. SMC		Pass	2NT
Board: 154 Dealer: N Vul: Both North HCP: 21 South HCP: 12 Contract: 6N N	North:  ♠ K6  ♥ AQ4  ♠ AQ5  ♣ AQ942	South:  ♠ AQ743  ♥ J863  ♦ J  ♠ KJ7	Pass Pass Pass 1. Stayı 2. SMC 3. Quar	DLEN	Pass Pass Pass AP	<b>3♣</b> ¹
Board: 155 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4 S	North:  ♠ AJ753  ♥ 8743  ♦ 7  ♣ 1094	South:  ♠ KQ2  ♥ A1095  ♠ A2  ♣ AK52	West Pass Pass 1. Stayı	North 3♣¹ 4♥ man		2NT

Board: 151 Dealer: S Vul: Both HCP: 20	<ul><li>★ K97</li><li>▼ AKJ9</li><li>◆ Q93</li><li>◆ AK3</li></ul>	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: None HCP: 7	<ul><li>10843</li><li>★ A8762</li><li>★ 6</li><li>★ K82</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: NS HCP: 20	<ul><li>★ K53</li><li>★ K9</li><li>◆ AKQ64</li><li>◆ KQ9</li></ul>	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: Both HCP: 12	<ul><li>▲ AQ743</li><li>♥ J863</li><li>♦ J</li><li>♣ KJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 155 Dealer: S Vul: None HCP: 20	<ul><li>★ KQ2</li><li>▼ A1095</li><li>◆ A2</li><li>◆ AK52</li></ul>	The opponents are silent. You bid first.

Board: 151 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ AQ83  ♥ 87643  ♦ J82  ♣ 5	South:  ♠ K97  ♥ AKJ9  ♠ Q93  ♣ AK3		North  3♣¹  4♥ man	East Pass AP	2NT
Board: 152 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A9  ♥ KQ  ♠ AKQJ4  ♣ J543	South:  ♠ 10843  ♥ A8762  ♠ 6  ♠ K82	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 153 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ A1098  ♥ QJ1083  ♦ 983  ♣ 10	South:  ♠ K53  ♥ K9  ♠ AKQ64  ♣ KQ9	Pass Pass AP 1. Stayı 2. SMC		Pass	2NT
Board: 154 Dealer: N Vul: Both North HCP: 21 South HCP: 12 Contract: 6N N	North:  ♠ K6  ♥ AQ4  ♠ AQ5  ♣ AQ942	South:  ♠ AQ743  ♥ J863  ♦ J  ♠ KJ7	Pass Pass Pass 1. Stayı 2. SMC 3. Quar	DLEN	Pass Pass Pass AP	<b>3♣</b> ¹
Board: 155 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4 S	North:  ♠ AJ753  ♥ 8743  ♦ 7  ♣ 1094	South:  ♠ KQ2  ♥ A1095  ♠ A2  ♣ AK52	West Pass Pass 1. Stayı	North 3♣¹ 4♥ man		2NT

Board: 156 Dealer: N Vul: EW HCP: 20	<ul><li>♠ AK</li><li>♥ 93</li><li>♠ AQ106</li><li>♠ AK1074</li></ul>	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: None HCP: 6	<ul><li>♣ Q762</li><li>♥ A10962</li><li>♦ 4</li><li>♣ 1098</li></ul>	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: EW HCP: 21	<ul><li>▲ AJ72</li><li>▼ A84</li><li>◆ QJ10</li><li>▲ AKQ</li></ul>	East Doubles Pass if possible. You bid first.
Board: 159 Dealer: S Vul: EW HCP: 6	<ul><li></li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 160 Dealer: N Vul: Both HCP: 21	<ul><li>★ K10</li><li>★ AK8</li><li>◆ KJ64</li><li>★ AK106</li></ul>	The opponents are silent. You bid first.

Board: 156 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 6N N	North:  ♠ AK  ♥ 93  ♠ AQ106  ♠ AK1074	South:  ♠ J854  ♥ AKQ105  ♠ 82  ♣ 92	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 3NT Pass 6NT  AP  1. Stayman  2. SMOLEN
Board: 157 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ Q762  ♥ A10962  ♦ 4  ♣ 1098	South:  ♠ AK  ♥ J5  ♠ AQ963  ♣ AQ53	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 158 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 6♠X N	North:  ♠ AJ72  ♥ A84  ♠ QJ10  ♠ AKQ	South:	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 6♠ Pass Pass X AP 1. Stayman
Board: 159 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4 S	North:	South:  ♠ AQ4  ♥ AKJ3  ♠ Q653  ♣ A5	West North East South 2NT  Pass 3♣¹ X 3♥  Pass 4♣² Pass 4♥  AP  1. Stayman 2. limit raise or better in ♥

West North East South Board: 160 North: South: 2NT Pass 3♣¹ Dealer: N **♦** Q9873 **♠** K10 Vul: Both **3**♦ Pass 3♥<sup>2</sup> Pass **v** 10964 ♥ AK8 North HCP: 21 Pass 3NT AP ♦ A52 **♦** KJ64 South HCP: 6 1. Stayman **♣** 7 **♣** AK106 Contract: 3N N 2. SMOLEN

Board: 156 Dealer: N Vul: EW HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 157 Dealer: S Vul: None HCP: 20	<ul><li>♠ AK</li><li>♥ J5</li><li>♦ AQ963</li><li>♠ AQ53</li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: EW HCP: 8	<ul><li>10864</li><li>✓ KJ1076</li><li>A54</li><li>7</li></ul>	East Doubles Pass if possible.  Partner bids first.
Board: 159 Dealer: S Vul: EW HCP: 20	<ul><li>AQ4</li><li>✓ AKJ3</li><li>✓ Q653</li><li>A5</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 160 Dealer: N Vul: Both HCP: 6	<ul><li>◆ Q9873</li><li>▼ 10964</li><li>◆ A52</li><li>◆ 7</li></ul>	The opponents are silent.  Partner bids first.

Board: 156 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 6N N	North:  ♠ AK  ♥ 93  ♠ AQ106  ♠ AK1074	South:  ♠ J854  ♥ AKQ105  ♠ 82  ♣ 92	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 3NT Pass 6NT  AP  1. Stayman  2. SMOLEN
Board: 157 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ Q762  ♥ A10962  ♦ 4  ♣ 1098	South:  ♠ AK  ♥ J5  ♠ AQ963  ♣ AQ53	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 158 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 6♠X N	North:  ♠ AJ72  ♥ A84  ♠ QJ10  ♠ AKQ	South:	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 6♠ Pass Pass X AP 1. Stayman
Board: 159 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4 S	North:	South:  ♠ AQ4  ♥ AKJ3  ♠ Q653  ♣ A5	West North East South 2NT  Pass 3♣¹ X 3♥  Pass 4♣² Pass 4♥  AP  1. Stayman 2. limit raise or better in ♥

West North East South Board: 160 North: South: 2NT Pass 3♣¹ Dealer: N **♦** Q9873 **♠** K10 Vul: Both **3**♦ Pass 3♥<sup>2</sup> Pass **v** 10964 ♥ AK8 North HCP: 21 Pass 3NT AP ♦ A52 **♦** KJ64 South HCP: 6 1. Stayman **♣** 7 **♣** AK106 Contract: 3N N 2. SMOLEN

Board: 161 Dealer: S Vul: None HCP: 6	<ul><li>◆ Q943</li><li>♥ A6542</li><li>◆ 32</li><li>◆ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: Both HCP: 20	<b>♠</b> QJ <b>♥</b> KQ4 <b>♦</b> K53 <b>♣</b> AKQ103	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: NS HCP: 10	<ul><li>★ A1073</li><li>♥ 98752</li><li>★ AQ5</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 164 Dealer: N Vul: Both HCP: 21	<ul><li>AQ10</li><li>✓ J109</li><li>AK10</li><li>AK102</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: None HCP: 7	<ul><li>★ K1092</li><li>♥ QJ1084</li><li>◆ 2</li><li>◆ J74</li></ul>	The opponents are silent.  Partner bids first.

Board: 161 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ Q943  ♥ A6542  ♦ 32  ♣ 54	South:	West Nor  Pass 3♣¹  Pass 3♣²  AP  1. Stayman  2. SMOLEN	Pass Pass	2NT
Board: 162 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ QJ  ♥ KQ4  ♦ K53  ♠ AKQ103	South:  ♠ K1032  ♥ A10875  ♠ 87  ♣ 42	West Nor 2NT Pass 3♦ Pass 4♥ 1. Stayman 2. SMOLEN	Pass Pass AP	<b>3</b> ♣¹
Board: 163 Dealer: S Vul: NS North HCP: 10 South HCP: 20 Contract: 6 S	North:  ♠ A1073  ♥ 98752  ♠ AQ5  ♣ 7	South:  ♠ K6  ♥ AKQJ  ♦ 104  ♣ AQJ63	West Nor  Pass 3♣¹  Pass 6♥  1. Stayman		2NT
Board: 164 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 4 N	North:  ♠ AQ10  ♥ J109  ♠ AK10  ♠ AK102	South:  ◆ J642  ◆ KQ764  ◆ 6543  ◆ —	West Nor 2NT Pass 3♦ Pass 4♥ 1. Stayman 2. SMOLEN	Pass Pass AP	<b>3♣</b> ¹
Board: 165 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 6 S	North:  ♠ K1092  ♥ QJ1084  ♦ 2  ♣ J74	South:  ♠ Q3  ♥ AK92  ♠ A108  ♠ AK32	West Nor  Pass 3♣¹  Pass 6♥  1. Stayman	h East Pass AP	2NT

Board: 161 Dealer: S Vul: None HCP: 20	<ul><li> ♣ J82</li><li> ♥ Q7</li><li> ♦ AKQ106</li><li> ♣ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: Both HCP: 7	<b>★</b> K1032 <b>♥</b> A10875 <b>♦</b> 87 <b>♣</b> 42	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: NS HCP: 20	<ul><li>★ K6</li><li>✓ AKQJ</li><li>◆ 104</li><li>◆ AQJ63</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: Both HCP: 6	<ul><li>J642</li><li>KQ764</li><li>6543</li><li>✓</li></ul>	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: None HCP: 20	<b>♠</b> Q3 <b>♥</b> AK92 <b>♦</b> A108 <b>♣</b> AK32	The opponents are silent. You bid first.

Board: 161 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ Q943  ♥ A6542  ♦ 32  ♣ 54	South:	West Nor  Pass 3♣¹  Pass 3♣²  AP  1. Stayman  2. SMOLEN	Pass Pass	2NT
Board: 162 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ QJ  ♥ KQ4  ♦ K53  ♠ AKQ103	South:  ♠ K1032  ♥ A10875  ♠ 87  ♣ 42	West Nor 2NT Pass 3♦ Pass 4♥ 1. Stayman 2. SMOLEN	Pass Pass AP	<b>3</b> ♣¹
Board: 163 Dealer: S Vul: NS North HCP: 10 South HCP: 20 Contract: 6 S	North:  ♠ A1073  ♥ 98752  ♠ AQ5  ♣ 7	South:  ♠ K6  ♥ AKQJ  ♦ 104  ♣ AQJ63	West Nor  Pass 3♣¹  Pass 6♥  1. Stayman		2NT
Board: 164 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 4 N	North:  ♠ AQ10  ♥ J109  ♠ AK10  ♠ AK102	South:  ◆ J642  ◆ KQ764  ◆ 6543  ◆ —	West Nor 2NT Pass 3♦ Pass 4♥ 1. Stayman 2. SMOLEN	Pass Pass AP	<b>3♣</b> ¹
Board: 165 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 6 S	North:  ♠ K1092  ♥ QJ1084  ♦ 2  ♣ J74	South:  ♠ Q3  ♥ AK92  ♠ A108  ♠ AK32	West Nor  Pass 3♣¹  Pass 6♥  1. Stayman	h East Pass AP	2NT

Board: 166 Dealer: N Vul: NS HCP: 20	<ul><li>▲ A4</li><li>♥ A4</li><li>◆ AK964</li><li>▲ KQ94</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 167 Dealer: S Vul: EW HCP: 7	<ul><li>★KJ843</li><li>▼K1073</li><li>◆987</li><li>◆3</li></ul>	West Doubles Pass if possible.  Partner bids first.
Board: 168 Dealer: N Vul: None HCP: 20	<ul><li>♣ A73</li><li>♥ KQ</li><li>♦ AK92</li><li>♣ KJ93</li></ul>	The opponents are silent. You bid first.
Board: 169 Dealer: S Vul: NS HCP: 5	<ul><li>♦ 9632</li><li>♥ A8742</li><li>♦ 8</li><li>♣ J53</li></ul>	The opponents are silent.  Partner bids first.
Board: 170 Dealer: N Vul: Both HCP: 21	<ul><li>AQ2</li><li>AK7</li><li>Q86</li><li>AQ86</li></ul>	West Doubles 6♥ if possible.  You bid first.

Board: 166 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A4  ♥ A4  ♠ AK964  ♣ KQ94	South:  ♠ KJ865  ♥ QJ98  ♠ Q  ♣ 1052	West  X Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3♣</b> ¹
Board: 167 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 6•X S	North:  ♠ KJ843  ♥ K1073  ♦ 987  ♣ 3	South:  ♠ A1072  ♥ AQJ  ♠ K3  ♣ AQ72	Pass Pass X 1. Stay	6♠ AP	East Pass Pass	2NT 3♠
Board: 168 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6N N	North:	South:  ♠ KQ86  ♥ AJ1086  ♦ 5  ♣ Q108	Pass Pass Pass 1. Stay 2. SM0		Pass Pass Pass AP	<b>3♣</b> ¹
Board: 169 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 4 S	North:	South:  ♠ KQ10  ♥ KJ105  ♠ K2  ♣ AKQ10	West Pass Pass 1. Stay	North  3♣¹  4♥ man	East Pass AP	2NT

D 1450			West	North 2NT	East Pass	
Board: 170 Dealer: N	North:	South:	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Vul: Both	♠ AQ2	<b>♦</b> J1076	Pass	4♥	Pass	4NT <sup>3</sup>
North HCP: 21	<b>♥</b> AK7	♥ Q10865	Pass	<b>5\(\psi\)</b>	Pass	<b>6♥</b>
South HCP: 7	◆ Q86 <b>◆</b> AQ86	♦ 10 ♣ KJ5	X	AP		
Contract: 6♥X N	& AQ00	¥ KJJ	1. Stay	man		
			2. SM0	OLEN		
			3. Blac	kwood (	0314, 1	for 🔻

Board: 166 Dealer: N Vul: NS HCP: 9	<ul><li>★ KJ865</li><li>♥ QJ98</li><li>◆ Q</li><li>◆ 1052</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 167 Dealer: S Vul: EW HCP: 20	<ul><li>★ A1072</li><li>▼ AQJ</li><li>★ K3</li><li>★ AQ72</li></ul>	West Doubles Pass if possible. You bid first.
Board: 168 Dealer: N Vul: None HCP: 12	<b>♣</b> KQ86 <b>♥</b> AJ1086 <b>♦</b> 5 <b>♣</b> Q108	The opponents are silent.  Partner bids first.
Board: 169 Dealer: S Vul: NS HCP: 21	<ul><li>★ KQ10</li><li>▼ KJ105</li><li>◆ K2</li><li>◆ AKQ10</li></ul>	The opponents are silent.  You bid first.
Board: 170 Dealer: N Vul: Both HCP: 7	<ul><li></li></ul>	West Doubles 6♥ if possible.  Partner bids first.

Board: 166 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A4  ♥ A4  ♠ AK964  ♣ KQ94	South:  ♠ KJ865  ♥ QJ98  ♠ Q  ♣ 1052	West  X Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3♣</b> ¹
Board: 167 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 6•X S	North:  ♠ KJ843  ♥ K1073  ♦ 987  ♣ 3	South:  ♠ A1072  ♥ AQJ  ♠ K3  ♣ AQ72	Pass Pass X 1. Stay	6♠ AP	East Pass Pass	2NT 3♠
Board: 168 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6N N	North:	South:  ♠ KQ86  ♥ AJ1086  ♦ 5  ♣ Q108	Pass Pass Pass 1. Stay 2. SM0		Pass Pass Pass AP	<b>3♣</b> ¹
Board: 169 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 4 S	North:	South:  ♠ KQ10  ♥ KJ105  ♠ K2  ♣ AKQ10	West Pass Pass 1. Stay	North  3♣¹  4♥ man	East Pass AP	2NT

D 1450			West	North 2NT	East Pass	
Board: 170 Dealer: N	North:	South:	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Vul: Both	♠ AQ2	<b>♦</b> J1076	Pass	4♥	Pass	4NT <sup>3</sup>
North HCP: 21	<b>♥</b> AK7	♥ Q10865	Pass	<b>5\(\psi\)</b>	Pass	<b>6♥</b>
South HCP: 7	◆ Q86 <b>◆</b> AQ86	♦ 10 ♣ KJ5	X	AP		
Contract: 6♥X N	& AQ00	¥ KJJ	1. Stay	man		
			2. SM0	OLEN		
			3. Blac	kwood (	0314, 1	for 🔻

Board: 171 Dealer: S Vul: Both HCP: 5	<ul><li>▲ A987</li><li>♥ J10863</li><li>◆ 87</li><li>♣ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: None HCP: 21	<ul><li>AK10</li><li>✓ AK105</li><li>AK43</li><li>◆ 93</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: EW HCP: 7	<ul><li>Q1075</li><li>QJ1082</li><li>3</li><li>Q102</li></ul>	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: None HCP: 20	<ul><li>♠ AKJ2</li><li>♥ A964</li><li>♠ AQ</li><li>♠ Q76</li></ul>	West Doubles 3♣ if possible. West Doubles 6♥ if possible. You bid first.
Board: 175 Dealer: S Vul: Both HCP: 7	<ul><li>109752</li><li>✓ J852</li><li>✓ K108</li><li>✓ K</li></ul>	The opponents are silent.  Partner bids first.

Board: 171 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ A987  ♥ J10863  ♦ 87  ♣ 105	South:  ♠ Q106  ♥ Q4  ♠ AQJ64  ♣ AKQ	Pass		Pass	2NT
Board: 172 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 4 \( \bar{V} \) N	North:  ♠ AK10  ♥ AK105  ♠ AK43  ♠ 93	South:  ♣ J942  ♥ Q9642  ♦ —  ♣ KJ75	Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3♣</b> ¹
Board: 173 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ Q1075  ♥ QJ1082  ♦ 3  ♠ Q102	South:  ♠ AK2  ♥ A765  ♠ A107  ♣ AJ7		North 3♣¹ 4♥ man	East Pass AP	South 2NT 3▼
Board: 174 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 6 VX S	North:	South:  ♠ Q10963  ♥ Q1072  ♠ K  ♣ 954	West  X  X  1. Stay: 2. both		Pass	<b>3♣</b> ¹
Board: 175 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AQJ  ♠ AK3  ♠ 62  ♣ AQ653	Pass Pass AP 1. Stay	3♥²	East Pass Pass	2NT 3♦

Board: 171 Dealer: S Vul: Both HCP: 20	<ul><li>♣ Q106</li><li>♥ Q4</li><li>◆ AQJ64</li><li>♣ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: None HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: EW HCP: 20	<ul><li>★ AK2</li><li>▼ A765</li><li>★ A107</li><li>★ AJ7</li></ul>	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: None HCP: 7	<ul><li>♣ Q10963</li><li>♥ Q1072</li><li>♦ K</li><li>♣ 954</li></ul>	West Doubles 3♣ if possible. West Doubles 6♥ if possible.  Partner bids first.
Board: 175 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AQJ</li><li>♥ AK3</li><li>♠ 62</li><li>♠ AQ653</li></ul>	The opponents are silent. You bid first.

Board: 171 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ A987  ♥ J10863  ♦ 87  ♣ 105	South:  ♠ Q106  ♥ Q4  ♠ AQJ64  ♣ AKQ	Pass		Pass	2NT
Board: 172 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 4 \( \bar{V} \) N	North:  ♠ AK10  ♥ AK105  ♠ AK43  ♠ 93	South:  ♣ J942  ♥ Q9642  ♦ —  ♣ KJ75	Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3♣</b> ¹
Board: 173 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ Q1075  ♥ QJ1082  ♦ 3  ♠ Q102	South:  ♠ AK2  ♥ A765  ♠ A107  ♣ AJ7		North 3♣¹ 4♥ man	East Pass AP	South 2NT 3▼
Board: 174 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 6 VX S	North:	South:  ♠ Q10963  ♥ Q1072  ♠ K  ♣ 954	West  X  X  1. Stay: 2. both		Pass	<b>3♣</b> ¹
Board: 175 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AQJ  ♠ AK3  ♠ 62  ♣ AQ653	Pass Pass AP 1. Stay	3♥²	East Pass Pass	2NT 3♦

Board: 176 Dealer: N Vul: None HCP: 20	<ul><li>♠ AK9</li><li>♥ AKJ2</li><li>♦ 1076</li><li>♠ KQ8</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 177 Dealer: S Vul: NS HCP: 6	<ul><li>★ KQ54</li><li>▼ J7642</li><li>◆ 7</li><li>◆ 984</li></ul>	The opponents are silent.  Partner bids first.
Board: 178 Dealer: N Vul: EW HCP: 20	<ul><li>102</li><li>✓ AQ6</li><li>✓ AK3</li><li>✓ AK1083</li></ul>	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: None HCP: 5	<ul><li>♦ 96542</li><li>♥ Q972</li><li>♦ QJ7</li><li>♠ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 180 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AQJ5</li><li>♥ Q87</li><li>♠ A9</li><li>♠ AQJ7</li></ul>	The opponents are silent.  You bid first.

Board: 176 Dealer: N	North: ♠ AK9	South: ♠ QJ865	West	North 2NT	Pass	<b>3</b> ♣¹
Vul: None	▼ AKJ2	♥ Q753	X	3♥	Pass	<b>4♣</b> <sup>2</sup>
North HCP: 20 South HCP: 6	<b>♦</b> 1076	<b>♦</b> J8	Pass	4♥	AP	
Contract: 4♥ N	♣ KQ8	<b>♣</b> 53	1. Stay	man raise or	hattar	in 🐸
			2. III III	iaise oi	Detter	шт 🔺
Board: 177	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♠</b> KQ54	<b>♠</b> J9				2NT
North HCP: 6	<b>♥</b> J7642	<b>♥</b> AK53	Pass	3 <b>♣</b> ¹	Pass	3♥
South HCP: 21	<b>♦</b> 7	◆ AQ109	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 984	<b>♣</b> AK5	1. Stay	man		
Board: 178			West	North	East	South
Dealer: N	North: <b>♠</b> 102	South: ♠ AK43		2NT	Pass	3 <b>♣</b> ¹
Vul: EW	♥ AQ6	♥ 109874	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20	♦ AK3	◆ J92	Pass	4♥	AP	
South HCP: 8 Contract: 4♥ N	♣ AK1083	<b>♣</b> 4	♣ 4 1. Stayman 2. SMOLEN			
Board: 179	North:	G 4	West	North	East	South 2NT
Dealer: S	<b>♦</b> 96542	South: ♠ KQ10	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♦
Vul: None	<b>♥</b> Q972	♥ AJ	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
North HCP: 5	◆ QJ7	◆ K103	AP			
South HCP: 20 Contract: 4♠ S	<b>♣</b> 7	<b>♣</b> AK864	1. Stay 2. SMC			
Board: 180	NI d	C 4	West	North	Fact	South
Dealer: N	North: ♠ AQJ5	South: ♠ K932	West	2NT	Pass	
Vul: NS	♥ Q87	<b>♥</b> AKJ105	Pass	21 <b>\</b> 1	Pass	_
North HCP: 20	♦ A9	<b>♦</b> 865	AP		1 400	O.E.
South HCP: 11 Contract: 6♠ N	♣ AQJ7	<b>♣</b> 10	1. Stay	man		

Board: 176 Dealer: N Vul: None HCP: 6	<ul><li>♣ QJ865</li><li>♥ Q753</li><li>◆ J8</li><li>♣ 53</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 177 Dealer: S Vul: NS HCP: 21	<ul><li>▶ J9</li><li>♥ AK53</li><li>♦ AQ109</li><li>♣ AK5</li></ul>	The opponents are silent.  You bid first.
Board: 178 Dealer: N Vul: EW HCP: 8	<ul><li>★ AK43</li><li>▼ 109874</li><li>◆ J92</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 179 Dealer: S Vul: None HCP: 20	<ul><li>★ KQ10</li><li>▼ AJ</li><li>◆ K103</li><li>◆ AK864</li></ul>	The opponents are silent.  You bid first.
Board: 180 Dealer: N Vul: NS HCP: 11	<ul><li>★ K932</li><li>★ AKJ105</li><li>★ 865</li><li>★ 10</li></ul>	The opponents are silent.  Partner bids first.

Board: 176 Dealer: N	North: ♠ AK9	South: ♠ QJ865	West	North 2NT	Pass	<b>3</b> ♣¹
Vul: None	▼ AKJ2	♥ Q753	X	3♥	Pass	<b>4♣</b> <sup>2</sup>
North HCP: 20 South HCP: 6	<b>♦</b> 1076	<b>♦</b> J8	Pass	4♥	AP	
Contract: 4♥ N	♣ KQ8	<b>♣</b> 53	1. Stay	man raise or	hattar	in 🐸
			2. III III	iaise oi	Detter	шт 🔺
Board: 177	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♠</b> KQ54	<b>♠</b> J9				2NT
North HCP: 6	<b>♥</b> J7642	<b>♥</b> AK53	Pass	3 <b>♣</b> ¹	Pass	3♥
South HCP: 21	<b>♦</b> 7	◆ AQ109	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 984	<b>♣</b> AK5	1. Stay	man		
Board: 178			West	North	East	South
Dealer: N	North: <b>♠</b> 102	South: ♠ AK43		2NT	Pass	3 <b>♣</b> ¹
Vul: EW	♥ AQ6	♥ 109874	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20	♦ AK3	◆ J92	Pass	4♥	AP	
South HCP: 8 Contract: 4♥ N	♣ AK1083	<b>♣</b> 4	♣ 4 1. Stayman 2. SMOLEN			
Board: 179	North:	G 4	West	North	East	South 2NT
Dealer: S	<b>♦</b> 96542	South: ♠ KQ10	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♦
Vul: None	<b>♥</b> Q972	♥ AJ	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
North HCP: 5	◆ QJ7	◆ K103	AP			
South HCP: 20 Contract: 4♠ S	<b>♣</b> 7	<b>♣</b> AK864	1. Stay 2. SMC			
Board: 180	NI d	C 4	West	North	Fact	South
Dealer: N	North: ♠ AQJ5	South: ♠ K932	West	2NT	Pass	
Vul: NS	♥ Q87	<b>♥</b> AKJ105	Pass	21 <b>\</b> 1	Pass	_
North HCP: 20	♦ A9	<b>♦</b> 865	AP		1 400	O.E.
South HCP: 11 Contract: 6♠ N	♣ AQJ7	<b>♣</b> 10	1. Stay	man		

Board: 181 Dealer: S Vul: EW HCP: 5	<ul><li>★ J10965</li><li>▼ K654</li><li>◆ 98</li><li>◆ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: NS HCP: 20	<ul><li>★ AK74</li><li>▼ KQ96</li><li>◆ AK10</li><li>◆ J8</li></ul>	The opponents are silent.  You bid first.
Board: 183 Dealer: S Vul: Both HCP: 12	<ul><li>AJ1072</li><li>KQ107</li><li>86</li><li>Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 184 Dealer: N Vul: None HCP: 20	<ul><li>♠ AQ</li><li>♥ AQ5</li><li>♦ AK1072</li><li>♠ J52</li></ul>	The opponents are silent. You bid first.
Board: 185 Dealer: S Vul: Both HCP: 5	<ul><li>♣ Q9873</li><li>♥ QJ97</li><li>◆ 7</li><li>♣ 865</li></ul>	The opponents are silent.  Partner bids first.

Board: 181 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 3N S	North:  ♠ J10965  ♥ K654  ♠ 98  ♠ J10	South:  ♠ Q8  ♥ AJ  ♠ KQ52  ♠ AKQ32	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 182 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 4♠ S	North:  ♠ AK74  ♥ KQ96  ♠ AK10  ♣ J8	South:	West North East South  2NT Pass 3♣¹  Pass 3NT² Pass 4♠  AP  1. Stayman  2. both majors
Board: 183 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 6♥ S	North:  ♠ AJ1072  ♥ KQ107  ♦ 86  ♠ Q10	South:  ♠ Q8  ♥ A953  ♠ AKQ9  ♣ AJ9	West North East South 2NT  Pass 3♣¹ Pass 3♥  Pass 6♥ AP  1. Stayman
Board: 184 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 6♥ N	North:  ♠ AQ  ♥ AQ5  ♠ AK1072  ♣ J52	South:  ♠ K1083  ♥ K10873  ♦ 5  ♠ Q86	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♥ Pass 4NT³  Pass 5♣ Pass 6♥  AP  1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♥

West North East South Board: 185 2NT North: South: Dealer: S Pass 3♦ Pass 3**♣**¹ **♦** Q9873 **♦** K2 Vul: Both **♥** QJ97 **♥** A32 Pass 3NT Pass  $3 \checkmark 2$ North HCP: 5 **♦**7 **♦** AQ62 AP South HCP: 20 **♣** 865 ♣ AQJ10 Contract: 3N S 1. Stayman 2. SMOLEN

Board: 181 Dealer: S Vul: EW HCP: 21	<ul><li>♠ Q8</li><li>♥ AJ</li><li>♦ KQ52</li><li>♠ AKQ32</li></ul>	The opponents are silent.  You bid first.
Board: 182 Dealer: N Vul: NS HCP: 5	<ul><li>▲ J10652</li><li>✔ A873</li><li>◆ 95</li><li>♠ 62</li></ul>	The opponents are silent.  Partner bids first.
Board: 183 Dealer: S Vul: Both HCP: 20	<ul><li>♠ Q8</li><li>♥ A953</li><li>♦ AKQ9</li><li>♠ AJ9</li></ul>	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: None HCP: 8	<ul><li>★K1083</li><li>▼K10873</li><li>◆ 5</li><li>◆ Q86</li></ul>	The opponents are silent.  Partner bids first.
Board: 185 Dealer: S Vul: Both HCP: 20	<ul><li>★ K2</li><li>▼ A32</li><li>◆ AQ62</li><li>◆ AQJ10</li></ul>	The opponents are silent. You bid first.

Board: 181 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 3N S	North:  ♠ J10965  ♥ K654  ♠ 98  ♠ J10	South:  ♠ Q8  ♥ AJ  ♠ KQ52  ♠ AKQ32	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 182 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 4♠ S	North:  ♠ AK74  ♥ KQ96  ♠ AK10  ♣ J8	South:	West North East South  2NT Pass 3♣¹  Pass 3NT² Pass 4♠  AP  1. Stayman  2. both majors
Board: 183 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 6♥ S	North:  ♠ AJ1072  ♥ KQ107  ♦ 86  ♠ Q10	South:  ♠ Q8  ♥ A953  ♠ AKQ9  ♣ AJ9	West North East South 2NT  Pass 3♣¹ Pass 3♥  Pass 6♥ AP  1. Stayman
Board: 184 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 6♥ N	North:  ♠ AQ  ♥ AQ5  ♠ AK1072  ♣ J52	South:  ♠ K1083  ♥ K10873  ♦ 5  ♠ Q86	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♥ Pass 4NT³  Pass 5♣ Pass 6♥  AP  1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♥

West North East South Board: 185 2NT North: South: Dealer: S Pass 3♦ Pass 3**♣**¹ **♦** Q9873 **♦** K2 Vul: Both **♥** QJ97 **♥** A32 Pass 3NT Pass  $3 \checkmark 2$ North HCP: 5 **♦**7 **♦** AQ62 AP South HCP: 20 **♣** 865 ♣ AQJ10 Contract: 3N S 1. Stayman 2. SMOLEN

Board: 186 Dealer: N Vul: NS HCP: 21	<ul><li>★ K8</li><li>▼ AQJ6</li><li>◆ A83</li><li>◆ AK93</li></ul>	The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 20	<ul><li>★ A1082</li><li>★ AQ</li><li>★ AKJ9</li><li>★ Q94</li></ul>	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 190 Dealer: N Vul: None HCP: 20	<ul><li>▲ A7</li><li>▼ K1095</li><li>◆ AQJ</li><li>▲ AQ54</li></ul>	The opponents are silent. You bid first.

Board: 186 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 6 N	North:  ♠ K8  ♥ AQJ6  ♠ A83  ♣ AK93	South:  ♠ A9743  ♥ K942  ♠ 2  ♠ 1075	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	3 <b>♣</b> ¹
Board: 187 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♥ S	North: <b>▲</b> J1052 <b>♥</b> KQ943 <b>◆</b> 98 <b>♣</b> Q10	South:  ♠ KQ9  ♥ AJ2  ♠ AKQJ  ♣ 753				2NT 3♦
Board: 188 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 44 N	North:  ♠ A1082  ♥ AQ  ♠ AKJ9  ♠ Q94	South:  ♠ QJ93  ♥ J10853  ♠ Q10  ♠ K7	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Board: 189 Dealer: S Vul: EW North HCP: 8 South HCP: 21 Contract: 6♠ S	North:  ◆ J10643  ◆ K1032  ◆ A53  ◆ 4	South:  ♠ AKQ7  ♥ AQ6  ♠ K2  ♠ QJ32	West Pass Pass 1. Stay		East Pass AP	2NT
Board: 190 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ A7  ♥ K1095  ♠ AQJ  ♣ AQ54	South:  ♠ KJ32  ♥ QJ763  ←—  ♣ J986	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹

Board: 186 Dealer: N Vul: NS HCP: 7	<ul><li>★ A9743</li><li>★ K942</li><li>★ 2</li><li>★ 1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: Both HCP: 20	<ul><li>★ KQ9</li><li>▼ AJ2</li><li>◆ AKQJ</li><li>◆ 753</li></ul>	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: None HCP: 9	♣ QJ93 ♥ J10853 ♦ Q10 ♣ K7	The opponents are silent.  Partner bids first.
Board: 189 Dealer: S Vul: EW HCP: 21	<ul><li>★ AKQ7</li><li>★ AQ6</li><li>★ K2</li><li>★ QJ32</li></ul>	The opponents are silent.  You bid first.
Board: 190 Dealer: N Vul: None HCP: 8	<ul><li>★ KJ32</li><li>♥ QJ763</li><li>◆ —</li><li>★ J986</li></ul>	The opponents are silent.  Partner bids first.

Board: 186 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 6 N	North:  ♠ K8  ♥ AQJ6  ♠ A83  ♠ AK93	South:  ♠ A9743  ♥ K942  ♠ 2  ♠ 1075	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	3 <b>♣</b> ¹
Board: 187 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♥ S	North:  ♣ J1052  ♥ KQ943  ♦ 98  ♣ Q10	South:  ♠ KQ9  ♥ AJ2  ♠ AKQJ  ♣ 753				2NT 3♦
Board: 188 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 44 N	North:  ♠ A1082  ♥ AQ  ♠ AKJ9  ♣ Q94	South:  ♠ QJ93  ♥ J10853  ♠ Q10  ♠ K7	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Board: 189 Dealer: S Vul: EW North HCP: 8 South HCP: 21 Contract: 6♠ S	North:	South:  ♠ AKQ7  ♥ AQ6  ♠ K2  ♠ QJ32	West Pass Pass 1. Stay		East Pass AP	2NT
Board: 190 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ A7  ♥ K1095  ♠ AQJ  ♣ AQ54	South:  ♠ KJ32  ♥ QJ763  ←—  ♣ J986	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹

Board: 191 Dealer: S Vul: NS HCP: 11	<ul><li>★ AK53</li><li>▼ K10864</li><li>◆ J97</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 192 Dealer: N Vul: EW HCP: 20	<ul><li>★ AK7</li><li>♥ 93</li><li>★ AQJ4</li><li>★ AQ73</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: EW HCP: 11	<ul><li>▲ A643</li><li>♥ A9432</li><li>◆ 2</li><li>♣ QJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 194 Dealer: N Vul: Both HCP: 21	<ul><li>★ A102</li><li>★ AK82</li><li>◆ AK5</li><li>★ QJ7</li></ul>	The opponents are silent.  You bid first.
Board: 195 Dealer: S Vul: None HCP: 10	<b>★</b> K873 <b>∀</b> K10975 <b>♦</b> A642 <b>♣</b> —	The opponents are silent.  Partner bids first.

Board: 191 Dealer: S Vul: NS	North: ♠ AK53	South: ♠ QJ8	.,	North		2NT
North HCP: 11	<b>♥</b> K10864 <b>♦</b> J97	<b>♥</b> AQ75 <b>♦</b> A65		3♣¹	Pass	3 <b>V</b>
South HCP: 20	<b>↓</b> 397 <b>♣</b> 2	◆ AK10	Pass	6♥	AP	
Contract: 6♥ S			1. Stay	III		
D 1 100			West	North	East	South
Board: 192 Dealer: N	North:	South:		2NT	Pass	3 <b>♣</b> ¹
Vul: EW	<b>♠</b> AK7	<b>♦</b> J854	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20 South HCP: 12	♥ 93 ♦ AQJ4	♥ KQ1052 ♦ K83	Pass AP	3NT	Pass	6NT
Contract: 6N N	♣ AQ73	<b>♣</b> K	1. Stay 2. SMC			
			West	North	East	South 2NT
Board: 193	North:	South:	Pass	<b>3♣</b> ¹	Pass	
Dealer: S Vul: EW	♠ A643	♠ KQ2	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Vui. Ew North HCP: 11	<b>♥</b> A9432	♥ KQ5	Pass	4NT <sup>3</sup>	Pass	5♠
South HCP: 20	◆2 ◆ O14	♦ K93 ♣ AK62	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>♣</b> QJ4	AR02	1. Stay			
			2. SMC	DLEN kwood (	7214 +	for •
			3. DIAC	KWOOU (	J31 <del>4</del> , I	IOI ¥
Board: 194	North:	South:	West	North		
Dealer: N Vul: Both	<b>♠</b> A102	<b>♠</b> KQ854	D	2NT	Pass	
North HCP: 21	<b>♥</b> AK82	<b>▼</b> 10975	Pass AP	3♥	Pass	4₹
South HCP: 5	<ul><li>◆ AK5</li><li>◆ QJ7</li></ul>	♦ 842 <b>♣</b> 2	1. Stay	man		
Contract: 4♥ N	± V01	¥ <b>2</b>	1. Sury			
Board: 195	North:	South:	West	North	East	South
Dealer: S	• K873	<b>A</b> A6				2NT
Vul: None North HCP: 10	<b>♥</b> K10975	<b>♥</b> AJ62	Pass	3 <b>♣</b> ¹	Pass	3♥
South HCP: 20	♦ A642	♦ KQ3	Pass	<b>6♥</b>	AP	
Contract: 6♥ S	<b>♣</b> —	<b>♣</b> AQ92	1. Stay	man		

Board: 191 Dealer: S Vul: NS HCP: 20	<b>♣</b> QJ8 <b>♥</b> AQ75 <b>♦</b> AK10	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: EW HCP: 12	<ul><li>▶ J854</li><li>♥ KQ1052</li><li>♦ K83</li><li>♠ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 193 Dealer: S Vul: EW HCP: 20	<ul><li>★ KQ2</li><li>▼ KQ5</li><li>◆ K93</li><li>◆ AK62</li></ul>	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: Both HCP: 5	<b>★</b> KQ854 <b>▼</b> 10975 <b>♦</b> 842 <b>♣</b> 2	The opponents are silent.  Partner bids first.
Board: 195 Dealer: S Vul: None HCP: 20	<ul><li>A6</li><li>✓ AJ62</li><li>✓ KQ3</li><li>AQ92</li></ul>	The opponents are silent. You bid first.

Board: 191 Dealer: S Vul: NS	North: ♠ AK53	South: ♠ QJ8	.,	North		2NT
North HCP: 11	<b>♥</b> K10864 <b>♦</b> J97	<b>♥</b> AQ75 <b>♦</b> A65		3♣¹	Pass	3 <b>V</b>
South HCP: 20	<b>↓</b> 397 <b>♣</b> 2	◆ AK10	Pass	6♥	AP	
Contract: 6♥ S			1. Stay	III		
D 1 100			West	North	East	South
Board: 192 Dealer: N	North:	South:		2NT	Pass	3 <b>♣</b> ¹
Vul: EW	<b>♠</b> AK7	<b>♦</b> J854	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20 South HCP: 12	♥ 93 ♦ AQJ4	♥ KQ1052 ♦ K83	Pass AP	3NT	Pass	6NT
Contract: 6N N	♣ AQ73	<b>♣</b> K	1. Stay 2. SMC			
			West	North	East	South 2NT
Board: 193	North:	South:	Pass	<b>3♣</b> ¹	Pass	
Dealer: S Vul: EW	♠ A643	♠ KQ2	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Vui. Ew North HCP: 11	<b>♥</b> A9432	♥ KQ5	Pass	4NT <sup>3</sup>	Pass	5♠
South HCP: 20	◆2 ◆ O14	♦ K93 ♣ AK62	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>♣</b> QJ4	AR02	1. Stay			
			2. SMC	DLEN kwood (	7214 +	for •
			3. DIAC	KWOOU (	J31 <del>4</del> , I	IOI ¥
Board: 194	North:	South:	West	North		
Dealer: N Vul: Both	<b>♠</b> A102	<b>♠</b> KQ854	D	2NT	Pass	
North HCP: 21	<b>♥</b> AK82	<b>▼</b> 10975	Pass AP	3♥	Pass	4₹
South HCP: 5	<ul><li>◆ AK5</li><li>◆ QJ7</li></ul>	♦ 842 <b>♣</b> 2	1. Stay	man		
Contract: 4♥ N	± V01	¥ <b>2</b>	1. Sury			
Board: 195	North:	South:	West	North	East	South
Dealer: S	• K873	<b>A</b> A6				2NT
Vul: None North HCP: 10	<b>♥</b> K10975	<b>♥</b> AJ62	Pass	3 <b>♣</b> ¹	Pass	3♥
South HCP: 20	♦ A642	♦ KQ3	Pass	<b>6♥</b>	AP	
Contract: 6♥ S	<b>♣</b> —	<b>♣</b> AQ92	1. Stay	man		

Board: 196 Dealer: N Vul: EW HCP: 20	<ul><li>★ K3</li><li>★ AK5</li><li>★ AQ95</li><li>★ A974</li></ul>	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: None HCP: 7	<ul><li>★ A953</li><li>★ 98762</li><li>★ K97</li><li>★ 6</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 198 Dealer: N Vul: Both HCP: 20	<ul><li>♠ Q4</li><li>♥ K63</li><li>♦ AKQJ4</li><li>♠ KQ9</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 199 Dealer: S Vul: None HCP: 5	<ul><li>★ KJ1087</li><li>★ J864</li><li>★ 5</li><li>★ 1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 200 Dealer: N Vul: NS HCP: 20	<ul><li>★ K6</li><li>★ AKQ</li><li>★ A85</li><li>★ KJ1082</li></ul>	The opponents are silent. You bid first.

Board: 196 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ K3  ♥ AK5  ♠ AQ95  ♣ A974	South:  ♠ AJ1087  ♥ 6432  ♦ J6  ♣ J3	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 197 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 6♥ S	North:  ♠ A953  ♥ 98762  ♠ K97  ♣ 6	South:  ♠ QJ2  ♥ AKQ4  ♠ AJ104  ♠ K3	West North East South  2NT  Pass 3♣¹ X 3♥  Pass 4♣² Pass 4♥  Pass 4NT³ Pass 5♣  Pass 6♥ AP  1. Stayman  2. limit raise or better in ♥  3. Blackwood 0314, for ♥
Board: 198 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ Q4  ♥ K63  ♠ AKQJ4  ♠ KQ9	South:  ♠ AJ763  ♥ Q1082  ♠ 76  ♠ J4	West North East South  2NT Pass 3♣¹  X 3♠ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 199 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 4♥ S	North:  ♠ KJ1087  ♥ J864  ♦ 5  ♣ 1075	South:  ♠ AQ  ♥ AK73  ♠ KJ82  ♠ KJ6	West North East South 2NT  Pass 3♣¹ Pass 3♥  Pass 4♥ AP  1. Stayman

Board: 200 Dealer: N Vul: NS North HCP: 20

South HCP: 8 Contract: 3N N North: **♦** K6

**♥** AKQ

♦ A85 ♣ KJ1082 South:

**♦** AQ1075 **9**762

**♦** 72

**♣** Q9

West North East South

2NT Pass 3♣¹

Pass  $3 \checkmark 2$ 

Pass 3NT AP

1. Stayman 2. SMOLEN

Pass 3♦

Board: 196 Dealer: N Vul: EW HCP: 7	<ul><li>AJ1087</li><li>♥ 6432</li><li>◆ J6</li><li>♣ J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 197 Dealer: S Vul: None HCP: 20	<ul><li>♣ QJ2</li><li>♥ AKQ4</li><li>◆ AJ104</li><li>♣ K3</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 198 Dealer: N Vul: Both HCP: 8	<ul><li>AJ763</li><li>♥ Q1082</li><li>↑ 76</li><li>♣ J4</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 199 Dealer: S Vul: None HCP: 21	<ul><li>♠ AQ</li><li>♥ AK73</li><li>♠ KJ82</li><li>♠ KJ6</li></ul>	The opponents are silent.  You bid first.
Board: 200 Dealer: N Vul: NS HCP: 8	<ul><li>AQ1075</li><li>♥ 9762</li><li>♦ 72</li><li>♣ Q9</li></ul>	The opponents are silent.  Partner bids first.

Board: 196 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ K3  ♥ AK5  ♠ AQ95  ♣ A974	South:  ♠ AJ1087  ♥ 6432  ♦ J6  ♣ J3	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 197 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 6♥ S	North:  ♠ A953  ♥ 98762  ♠ K97  ♣ 6	South:  ♠ QJ2  ♥ AKQ4  ♠ AJ104  ♠ K3	West North East South  2NT  Pass 3♣¹ X 3♥  Pass 4♣² Pass 4♥  Pass 4NT³ Pass 5♣  Pass 6♥ AP  1. Stayman  2. limit raise or better in ♥  3. Blackwood 0314, for ♥
Board: 198 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ Q4  ♥ K63  ♠ AKQJ4  ♠ KQ9	South:  ♠ AJ763  ♥ Q1082  ♠ 76  ♠ J4	West North East South  2NT Pass 3♣¹  X 3♠ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 199 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 4♥ S	North:  ♠ KJ1087  ♥ J864  ♦ 5  ♣ 1075	South:  ♠ AQ  ♥ AK73  ♠ KJ82  ♠ KJ6	West North East South 2NT  Pass 3♣¹ Pass 3♥  Pass 4♥ AP  1. Stayman

Board: 200 Dealer: N Vul: NS North HCP: 20

South HCP: 8 Contract: 3N N North: **♦** K6

**♥** AKQ

♦ A85 ♣ KJ1082 South:

**♦** AQ1075 **9**762

**♦** 72

**♣** Q9

West North East South

2NT Pass 3♣¹

Pass  $3 \checkmark 2$ 

Pass 3NT AP

1. Stayman 2. SMOLEN

Pass 3♦

Board: 201 Dealer: S Vul: EW Vul: EW HCP: 10 AR2  Board: 202 Dealer: N Vul: None HCP: 20 AKQJ7  Board: 203 Dealer: S Vul: Both HCP: 8 AK5 Dealer: N Vul: Both HCP: 8 AK5 Dealer: N Vul: EW HCP: 20 AK5 Dealer: N Vul: Both HCP: 8 AK5 Dealer: N Vul: EW Vul: Both HCP: 8 AK5 Dealer: N Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW HCP: 20 AK5 Dealer: N Vul: EW AK5 Dealer: S Vul: Both HCP: 20 AK5 Dealer: S Vul: Both HCP: 8 AK9 Partner bids first.			
Dealer: N Vul: None HCP: 20 AKQJ7  Board: 203 AKJ104 Dealer: S Vul: Both HCP: 8  Board: 204 AKS Dealer: N Vul: EW Vul: EW HCP: 20 AKS HCP: 20 AKS HCP: 20 AKS HCP: 20 AKS The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  You bid first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.	Dealer: S Vul: EW	♥ QJ52 ♦ J2	
Dealer: S Vul: Both HCP: 8  A52  Wather a proposed and select the opponents are silent.  Partner bids first.  Board: 204 Dealer: N Vul: EW Vul: EW HCP: 20  AK5 Vul bid first.  Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.  Partner bids first.	Dealer: N Vul: None	♥ Q9 • KJ10	
Dealer: N	Dealer: S Vul: Both	♥ 97542 ♦ 8	
Dealer: S Vul: Both • 97  The opponents are silent.  Partner bids first	Dealer: N Vul: EW	<b>♥</b> AK2 <b>♦</b> QJ98	
	Dealer: S Vul: Both	♥ Q985 ♦ 97	11

Board: 201 Dealer: S Vul: EW North HCP: 10 South HCP: 21 Contract: 4 S	North:  ♠ AQ932  ♥ QJ52  ♦ J2  ♣ 82	South:  ♣ J65  ♥ AK96  ♠ AQ  ♣ AK65		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 202 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ A76  ♥ Q9  ♠ KJ10  ♣ AKQJ7	South:  • 10432  • AK1063  • A74  • 5	Pass Pass AP 1. Stayr 2. SMC		Pass Pass	<b>3</b> ♣¹
Board: 203 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 6 S	North:  ♠ KJ104  ♥ 97542  ♠ 8  ♣ A52	South:  ♠ AQ7  ♥ KQJ10  ♠ A4  ♣ KQ108		North 3♣¹ 6♥ man	East Pass AP	2NT
Board: 204 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AK5  ♥ AK2  ♠ QJ98  ♣ K85	South:  ♠ Q9843  ♥ J964  ♦ 7  ♠ Q72	Pass Pass 1. Stayr 2. SMC	man	East Pass Pass AP	<b>3</b> ♣¹
Board: 205 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AKQ  ♥ AK4  ♦ 52  ♣ A7542			East Pass Pass	2NT 3♦

Board: 201	
Vul: EW → AQ HCP: 21 → AK65 You bid first.	
Board: 202 Dealer: N Vul: None HCP: 11  ♣ 10432	
Board: 203	
Board: 204	
Board: 205 Dealer: S Vul: Both HCP: 20  AKQ AK4  Vul opponents are silent.  You bid first.  You bid first.	

Board: 201 Dealer: S Vul: EW North HCP: 10 South HCP: 21 Contract: 4 S	North:  ♠ AQ932  ♥ QJ52  ♦ J2  ♣ 82	South:  ♣ J65  ♥ AK96  ♠ AQ  ♣ AK65		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 202 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ A76  ♥ Q9  ♠ KJ10  ♣ AKQJ7	South:  • 10432  • AK1063  • A74  • 5	Pass Pass AP 1. Stayr 2. SMC		Pass Pass	<b>3</b> ♣¹
Board: 203 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 6 S	North:  ♠ KJ104  ♥ 97542  ♠ 8  ♣ A52	South:  ♠ AQ7  ♥ KQJ10  ♠ A4  ♣ KQ108		North 3♣¹ 6♥ man	East Pass AP	2NT
Board: 204 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AK5  ♥ AK2  ♠ QJ98  ♣ K85	South:  ♠ Q9843  ♥ J964  ♦ 7  ♠ Q72	Pass Pass 1. Stayr 2. SMC	man	East Pass Pass AP	<b>3</b> ♣¹
Board: 205 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AKQ  ♥ AK4  ♦ 52  ♣ A7542			East Pass Pass	2NT 3♦

Board: 206 Dealer: N  Vul: None  HCP: 20  ♣ Q3  ▼ K10  ◆ AKQJ  ♣ AJ854	The opponents are silent.  You bid first.
Board: 207 Dealer: S Vul: EW HCP: 9  ♣ J6543  ♣ AQ105  ♣ Q106  ♣ 8	The opponents are silent.  Partner bids first.
Board: 208  Dealer: N  Vul: None  HCP: 21  ♣ A6  ▼ KQ8  ◆ A1043  ♣ AKJ3	The opponents are silent.  You bid first.
Board: 209	The opponents are silent.  Partner bids first.
Board: 210	The opponents are silent.  You bid first.

Board: 206 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ Q3  ♥ K10  ♠ AKQJ  ♠ AJ854	South:  ♠ AKJ109  ♥ 7542  ♦ 10  ♠ K102	Pass Pass AP 1. Stayı 2. SMC		Pass Pass	<b>3♣</b> ¹
Board: 207 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 4♠ N	North:  ◆ J6543  ◆ AQ105  ◆ Q106  ◆ 8	South:  ♠ AK102  ♥ K972  ♠ A7  ♣ AK10	Pass Pass 1. Stays 2. both			South 2NT 3NT <sup>2</sup>
Board: 208 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 4 \( \varphi \) N	North:  ♠ A6  ♥ KQ8  ♠ A1043  ♣ AKJ3	South:  ♠ K743  ♥ 107642  ♠ KJ5  ♣ 5	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3♣</b> ¹
Board: 209 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 4♠ S	North:  • 10973  • K10543  • Q4  • 104	South:  ♠ KQ84  ♥ AJ  ♠ KJ62  ♣ AK8	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 210 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \( \varphi \) N	North:  ♠ AJ7  ♥ AJ3  ♠ Q95  ♣ AKJ2	South:  ♠ K984  ▼ K9654  ♦ J82  ♣ 6	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3♣</b> ¹

Board: 206 Dealer: N Vul: None HCP: 11	<ul><li>★ AKJ109</li><li>▼ 7542</li><li>◆ 10</li><li>◆ K102</li></ul>	The opponents are silent.  Partner bids first.
Board: 207 Dealer: S Vul: EW HCP: 21	<ul><li>★ AK102</li><li>★ K972</li><li>★ A7</li><li>★ AK10</li></ul>	The opponents are silent. You bid first.
Board: 208 Dealer: N Vul: None HCP: 7	<ul><li>★ K743</li><li>▼ 107642</li><li>◆ KJ5</li><li>♣ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 209 Dealer: S Vul: NS HCP: 21	<ul><li>★ KQ84</li><li>♥ AJ</li><li>◆ KJ62</li><li>◆ AK8</li></ul>	The opponents are silent. You bid first.
Board: 210 Dealer: N Vul: Both HCP: 7	<ul><li>★ K984</li><li>♥ K9654</li><li>◆ J82</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.

Board: 206 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ Q3  ♥ K10  ♠ AKQJ  ♠ AJ854	South:  ♠ AKJ109  ♥ 7542  ♦ 10  ♠ K102	Pass Pass AP 1. Stayı 2. SMC		Pass Pass	<b>3♣</b> ¹
Board: 207 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 4♠ N	North:  ◆ J6543  ◆ AQ105  ◆ Q106  ◆ 8	South:  ♠ AK102  ♥ K972  ♠ A7  ♣ AK10	Pass Pass 1. Stays 2. both			South 2NT 3NT <sup>2</sup>
Board: 208 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 4 \( \varphi \) N	North:  ♠ A6  ♥ KQ8  ♠ A1043  ♣ AKJ3	South:  ♠ K743  ♥ 107642  ♠ KJ5  ♣ 5	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3♣</b> ¹
Board: 209 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 4♠ S	North:  • 10973  • K10543  • Q4  • 104	South:  ♠ KQ84  ♥ AJ  ♠ KJ62  ♣ AK8	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 210 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \( \varphi \) N	North:  ♠ AJ7  ♥ AJ3  ♠ Q95  ♣ AKJ2	South:  ♠ K984  ▼ K9654  ♦ J82  ♣ 6	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3♣</b> ¹

Board: 211 Dealer: S Vul: None HCP: 6	<b>♣</b> KJ93 <b>♥</b> 76542 <b>♦</b> Q8 <b>♣</b> 106	East Doubles 3♣ if possible.  Partner bids first.
Board: 212 Dealer: N Vul: NS HCP: 21	<ul><li>AQ65</li><li>KJ6</li><li>A10</li><li>AQJ6</li></ul>	The opponents are silent.  You bid first.
Board: 213 Dealer: S Vul: EW HCP: 10	<ul><li>★ KQ873</li><li>★ K943</li><li>◆ 54</li><li>★ Q3</li></ul>	West Doubles 3♦ if possible. West Doubles 4♦ if possible.  Partner bids first.
Board: 214 Dealer: N Vul: None HCP: 20	<ul><li>AQ86</li><li>✓ AK7</li><li>Q9</li><li>✓ KQ98</li></ul>	East Bids 5♦ if possible.  You bid first.

Board: 211 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4 \( \bar{V} \) N	North:  ♠ KJ93  ♥ 76542  ♠ Q8  ♣ 106	South:  ♠ 7652  ♥ AKJ9  ♠ AKJ  ♣ KJ	Pass Pass 1. Stay		East X AP	South 2NT 3NT <sup>2</sup>
Contract. 4 V			2. both	majors		
Board: 212 Dealer: N	North: ♠ AQ65	South: <b>♠</b> J942	West	North 2NT	East Pass	
Vul: NS North HCP: 21 South HCP: 6	<b>♥</b> KJ6 <b>♦</b> A10	♥ Q8542 ♦ QJ94	Pass AP	3♠	Pass	4♠
Contract: 4♠ N	♣ AQJ6	♣—	1. Stay	man		
			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♦
Board: 213	North:	South:	X	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b> ♦ <sup>3</sup>
Dealer: S Vul: EW	<b>★</b> KQ873	♠ A95	X	<b>4</b> ♥ <sup>4</sup>	Pass	4NT <sup>5</sup>
North HCP: 10	<b>♥</b> K943 <b>♦</b> 54	<b>♥</b> A10 <b>♦</b> KQ2	Pass AP	5♦	Pass	6♠
South HCP: 20 Contract: 6♠ S	<b>♣</b> Q3	♣ AK962	1. Stay			
			2. SMC		1 44	
				raise or bid, sur		111 🕿
				kwood (		for 🛧
Board: 214	Nawh.	Courth.	West	North	East	South
Dealer: N	North: ♠ AQ86	South: ♠ KJ542		2NT	Pass	_
Vul: None North HCP: 20	<b>♥</b> AK7	<b>♥</b> 6543	Pass	3♠	<b>5</b> •	5♠
South HCP: 9	<b>♦</b> Q9	<b>\</b>	AP			
Contract: 5♠ N	<b>♣</b> KQ98	♣ AJ105	1. Stay	man		

Board: 211 Dealer: S Vul: None	<b>♠</b> 7652 <b>♥</b> AKJ9 <b>♦</b> AKJ	East Doubles 3♣ if possible.
HCP: 20	◆ KJ	You bid first.
Board: 212 Dealer: N	<b>♦</b> J942 <b>♥</b> Q8542	The opponents are silent.
Vul: NS HCP: 6	◆ QJ94 ◆ —	Partner bids first.
Board: 213	<b>♦</b> A95	West Doubles 3♦ if possible.
Dealer: S Vul: EW	<b>♥</b> A10 <b>♦</b> KQ2	West Doubles 4♦ if possible.
HCP: 20	♣ AK962	You bid first.
Board: 214	<b>♦</b> KJ542	East Bids 5♦ if possible.
Dealer: N	<b>♥</b> 6543	2000 2100 C + 11 p content
Vul: None HCP: 9	<ul><li>→ AJ105</li></ul>	Partner bids first.

Board: 211 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4 \( \bar{V} \) N	North:  ♠ KJ93  ♥ 76542  ♠ Q8  ♣ 106	South:  ♠ 7652  ♥ AKJ9  ♠ AKJ  ♣ KJ	Pass Pass 1. Stay		East X AP	South 2NT 3NT <sup>2</sup>
Contract. 4 V			2. both	majors		
Board: 212 Dealer: N	North: ♠ AQ65	South: <b>♠</b> J942	West	North 2NT	East Pass	
Vul: NS North HCP: 21 South HCP: 6	<b>♥</b> KJ6 <b>♦</b> A10	♥ Q8542 ♦ QJ94	Pass AP	3♠	Pass	4♠
Contract: 4♠ N	♣ AQJ6	♣—	1. Stay	man		
			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♦
Board: 213	North:	South:	X	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b> ♦ <sup>3</sup>
Dealer: S Vul: EW	<b>★</b> KQ873	♠ A95	X	<b>4</b> ♥ <sup>4</sup>	Pass	4NT <sup>5</sup>
North HCP: 10	<b>♥</b> K943 <b>♦</b> 54	<b>♥</b> A10 <b>♦</b> KQ2	Pass AP	5♦	Pass	6♠
South HCP: 20 Contract: 6♠ S	<b>♣</b> Q3	♣ AK962	1. Stay			
			2. SMC		1 44	
				raise or bid, sur		111 🕿
				kwood (		for 🛧
Board: 214	Nawh.	Courth.	West	North	East	South
Dealer: N	North: ♠ AQ86	South: ♠ KJ542		2NT	Pass	_
Vul: None North HCP: 20	<b>♥</b> AK7	<b>♥</b> 6543	Pass	3♠	<b>5</b> •	5♠
South HCP: 9	<b>♦</b> Q9	<b>\</b>	AP			
Contract: 5♠ N	<b>♣</b> KQ98	♣ AJ105	1. Stay	man		

Board: 215 Dealer: S Vul: NS HCP: 6	<ul><li>★ AJ1073</li><li>▼ 8653</li><li>← —</li><li>★ J752</li></ul>	The opponents are silent.  Partner bids first.
Board: 216 Dealer: N Vul: EW HCP: 20	<ul><li>★ K62</li><li>★ AK2</li><li>★ K52</li><li>★ AK76</li></ul>	The opponents are silent.  You bid first.
Board: 217 Dealer: S Vul: Both HCP: 9	<ul><li>J642</li><li>✓ AQ1062</li><li>✓ Q93</li><li>№ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 218 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AQ</li><li>♥ AJ</li><li>♦ QJ54</li><li>♠ KQJ95</li></ul>	The opponents are silent. You bid first.
Board: 219 Dealer: S Vul: EW HCP: 6	<ul><li>★ A654</li><li>▼ J10543</li><li>◆ 10</li><li>◆ J64</li></ul>	East Doubles 3♣ if possible.  Partner bids first.

Board: 215 Dealer: S Vul: NS North HCI South HCI Contract: 3	P: 6 P: 21	North:  ♠ AJ1073  ♥ 8653  ♠ —  ♣ J752	South:  ♠ Q4  ♥ AQ  ♠ AK73  ♠ AQ964	Pass Pass AP 1. Stayı 2. SMC	3♥²	East Pass Pass	2NT 3♦
Board: 216 Dealer: N Vul: EW North HCI South HCI Contract: 4	P: 20 P: 7	North:  ♠ K62  ♥ AK2  ♠ K52  ♠ AK76	South:  ♠ Q1085  ♥ Q8654  ♠ J7  ♠ Q4	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 217 Dealer: S Vul: Both North HCI South HCI Contract: 6	P: 9 P: 21	North:  ♠ J642  ♥ AQ1062  ♠ Q93  ♣ 10	South:  ♠ AK95  ♥ KJ85  ♠ A105  ♣ AQ	West Pass Pass 1. Stayr 2. both			South 2NT 3NT <sup>2</sup>
Board: 218 Dealer: N Vul: NS North HCI South HCI Contract: 3	P: 20 P: 6	North:  ♠ AQ  ♥ AJ  • QJ54  ♠ KQJ95	South:  ♠ K952  ♥ K8654  ♦ 106  ♣ 32	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3♣</b> ¹

			West	North	East	South 2NT
Board: 219 Dealer: S	North:	South:	Pass	3 <b>♣</b> ¹	X	3♥
Vul: EW	<b>♦</b> A654	<b>♠</b> Q92	Pass	<b>4♣</b> <sup>2</sup>	Pass	4♥
North HCP: 6	♥ J10543	♥ AKQ9	Pass	$4NT^3$	Pass	5♣
South HCP: 20	♦ 10 ♣ J64	◆ AKQ8 • 87	Pass	5♥	AP	
Contract: 5♥ S	<b>₹</b> J0 <del>4</del>	₩ 07	1. Stay	man		
			2. limit	raise or	better	in 🔻
			3. Blac	kwood (	0314, 1	for 💙

Board: 215 Dealer: S Vul: NS HCP: 21	<ul><li>♠ Q4</li><li>♥ AQ</li><li>♦ AK73</li><li>♠ AQ964</li></ul>	The opponents are silent. You bid first.
Board: 216 Dealer: N Vul: EW HCP: 7	<ul><li>♣ Q1085</li><li>♥ Q8654</li><li>◆ J7</li><li>♣ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 217 Dealer: S Vul: Both HCP: 21	<ul><li>♠ AK95</li><li>♥ KJ85</li><li>♠ A105</li><li>♠ AQ</li></ul>	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: NS HCP: 6	<b>★</b> K952 <b>★</b> K8654 <b>♦</b> 106 <b>♣</b> 32	The opponents are silent.  Partner bids first.
Board: 219 Dealer: S Vul: EW HCP: 20	<ul><li>♣ Q92</li><li>♥ AKQ9</li><li>◆ AKQ8</li><li>♣ 87</li></ul>	East Doubles 3♣ if possible.  You bid first.

Board: 215 Dealer: S Vul: NS North HCI South HCI Contract: 3	P: 6 P: 21	North:  ♠ AJ1073  ♥ 8653  ♠ —  ♣ J752	South:  ♠ Q4  ♥ AQ  ♠ AK73  ♠ AQ964	Pass Pass AP 1. Stayı 2. SMC	3♥²	East Pass Pass	2NT 3♦
Board: 216 Dealer: N Vul: EW North HCI South HCI Contract: 4	P: 20 P: 7	North:  ♠ K62  ♥ AK2  ♠ K52  ♠ AK76	South:  ♠ Q1085  ♥ Q8654  ♠ J7  ♠ Q4	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 217 Dealer: S Vul: Both North HCI South HCI Contract: 6	P: 9 P: 21	North:  ♠ J642  ♥ AQ1062  ♠ Q93  ♣ 10	South:  ♠ AK95  ♥ KJ85  ♠ A105  ♣ AQ	West Pass Pass 1. Stayr 2. both			South 2NT 3NT <sup>2</sup>
Board: 218 Dealer: N Vul: NS North HCI South HCI Contract: 3	P: 20 P: 6	North:  ♠ AQ  ♥ AJ  • QJ54  ♠ KQJ95	South:  ♠ K952  ♥ K8654  ♦ 106  ♣ 32	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3♣</b> ¹

			West	North	East	South 2NT
Board: 219 Dealer: S	North:	South:	Pass	3 <b>♣</b> ¹	X	3♥
Vul: EW	<b>♦</b> A654	<b>♠</b> Q92	Pass	<b>4♣</b> <sup>2</sup>	Pass	4♥
North HCP: 6	♥ J10543	♥ AKQ9	Pass	$4NT^3$	Pass	5♣
South HCP: 20	♦ 10 ♣ J64	◆ AKQ8 • 87	Pass	5♥	AP	
Contract: 5♥ S	<b>₹</b> J0 <del>4</del>	₩ 07	1. Stay	man		
			2. limit	raise or	better	in 🔻
			3. Blac	kwood (	0314, 1	for 💙

Board: 220 Dealer: N Vul: Both HCP: 20	<ul><li>★ KQ43</li><li>★ AK</li><li>◆ AJ5</li><li>◆ QJ53</li></ul>	The opponents are silent. You bid first.
Board: 221 Dealer: S Vul: EW HCP: 11	<ul><li>★ A10654</li><li>★ KJ42</li><li>◆ 8</li><li>★ K87</li></ul>	The opponents are silent.  Partner bids first.
Board: 222 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK82</li><li>★ KQ</li><li>◆ KQJ105</li><li>★ Q5</li></ul>	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: None HCP: 11	<ul><li>10953</li><li>KQ842</li><li>K4</li><li>K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AK6</li><li>♥ AJ</li><li>♦ A86</li><li>♠ KJ1032</li></ul>	West Doubles 3♣ if possible.  You bid first.

Board: 220 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 6♠ N	North:  ♠ KQ43  ♥ AK  ♠ AJ5  ♣ QJ53	South:  ♠ AJ105  ♥ J10952  • Q83  ♠ 8	West North East South  2NT Pass 3♣¹  Pass 3♠ Pass 6♠  AP  1. Stayman
Board: 221 Dealer: S Vul: EW North HCP: 11 South HCP: 21 Contract: 6♠ S	North:  ♠ A10654  ♥ KJ42  ♠ 8  ♠ K87	South:  ♠ K73  ▼ A6  ♠ AKQJ  ♣ A1042	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3♣  Pass 4NT³ Pass 5♣  Pass 6♣ Pass 6♠  AP  1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♠
Board: 222 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 6♠ N	North:  ♠ AK82  ♥ KQ  ♠ KQJ105  ♣ Q5	South:  ♠ QJ543  ♥ A1065  ♦ 8  ♠ K76	West North East South  2NT Pass 3♣  Pass 3♠  Pass 6♠  AP  1. Stayman
Board: 223 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North:  • 10953  • KQ842  • K4  • K9	South:  ♠ A876  ♥ AJ  ♠ AQJ9  ♣ A86	West North East South 2NT  Pass 3♣¹ Pass 3♠  Pass 4NT² Pass 6NT  AP  1. Stayman 2. Quantitative 4NT

Board: 224 West North East South North: South: Dealer: N 2NT Pass  $3 \clubsuit^1$ **♠** AK6 **♠** QJ543 Vul: NS Pass 3♠ **♥** AJ **♥** Q982 X XX North HCP: 20 **♦** K109 ♦ A86 Pass 4♠ AP South HCP: 8 **♣**9 ♣ KJ1032 1. Stayman Contract: 4♠ S

Board: 220 Dealer: N Vul: Both HCP: 8	<ul><li>▲ AJ105</li><li>♥ J10952</li><li>◆ Q83</li><li>▲ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 221 Dealer: S Vul: EW HCP: 21	<ul><li>★ K73</li><li>★ A6</li><li>◆ AKQJ</li><li>★ A1042</li></ul>	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: Both HCP: 10	<ul><li>◆ QJ543</li><li>◆ A1065</li><li>◆ 8</li><li>◆ K76</li></ul>	The opponents are silent.  Partner bids first.
Board: 223 Dealer: S Vul: None HCP: 20	<ul><li>▲ A876</li><li>♥ AJ</li><li>◆ AQJ9</li><li>▲ A86</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: NS HCP: 8	<ul><li>♣ QJ543</li><li>♥ Q982</li><li>◆ K109</li><li>♣ 9</li></ul>	West Doubles 3♣ if possible.  Partner bids first.

Board: 220 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 6♠ N	North:  ♠ KQ43  ♥ AK  ♠ AJ5  ♣ QJ53	South:  ♠ AJ105  ♥ J10952  • Q83  ♠ 8	West North East South  2NT Pass 3♣¹  Pass 3♠ Pass 6♠  AP  1. Stayman
Board: 221 Dealer: S Vul: EW North HCP: 11 South HCP: 21 Contract: 6♠ S	North:  ♠ A10654  ♥ KJ42  ♠ 8  ♠ K87	South:  ♠ K73  ▼ A6  ♠ AKQJ  ♣ A1042	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3♣  Pass 4NT³ Pass 5♣  Pass 6♣ Pass 6♠  AP  1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♠
Board: 222 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 6♠ N	North:  ♠ AK82  ♥ KQ  ♠ KQJ105  ♣ Q5	South:  ♠ QJ543  ♥ A1065  ♦ 8  ♠ K76	West North East South  2NT Pass 3♣  Pass 3♠  Pass 6♠  AP  1. Stayman
Board: 223 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North:  • 10953  • KQ842  • K4  • K9	South:  ♠ A876  ♥ AJ  ♠ AQJ9  ♣ A86	West North East South 2NT  Pass 3♣¹ Pass 3♠  Pass 4NT² Pass 6NT  AP  1. Stayman 2. Quantitative 4NT

Board: 224 West North East South North: South: Dealer: N 2NT Pass  $3 \clubsuit^1$ **♠** AK6 **♠** QJ543 Vul: NS Pass 3♠ **♥** AJ **♥** Q982 X XX North HCP: 20 **♦** K109 ♦ A86 Pass 4♠ AP South HCP: 8 **♣**9 ♣ KJ1032 1. Stayman Contract: 4♠ S

Board: 225 Dealer: S Vul: EW HCP: 17	<ul><li>AQ875</li><li>✓ AJ107</li><li>✓ K8</li><li>✓ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 226 Dealer: N Vul: None HCP: 20	<ul><li>★ K82</li><li>▼ KQ3</li><li>◆ AQ4</li><li>◆ AQ63</li></ul>	East Doubles 3♦ if possible. East Doubles 4♦ if possible. West Doubles 6♠ if possible. You bid first.
Board: 227 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ973</li><li>★ KJ64</li><li>★ 107</li><li>★ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 228 Dealer: N Vul: EW HCP: 20	<ul><li>AK53</li><li>✓ A543</li><li>✓ KQ10</li><li>△ A10</li></ul>	The opponents are silent.  You bid first.

Board: 225 Dealer: S Vul: EW North HCP: 17 South HCP: 20 Contract: 7N S	North:  ♠ AQ875  ♥ AJ107  ♠ K8  ♣ K3	South:  ♠ K10  ♥ KQ5  ♠ AJ6  ♣ AQJ87	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3V² Pass 3NT  Pass 7NT AP  1. Stayman 2. SMOLEN
Board: 226 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 6•X N	North:  ♠ K82  ♥ KQ3  ♠ AQ4  ♣ AQ63	South:  ♠ A9765  ♥ A987  ♦ 6  ♣ J107	West North East South  2NT Pass 3♣¹  Pass 3♣ X 3♣²  Pass 4♣³ X 4♣⁴  Pass 4♠ Pass 4NT⁵  Pass 5♠ Pass 5♠  Pass 5♠ Pass 6♠  X AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♠  4. Cue bid, surplus  5. Blackwood 0314, for ♠
Board: 227 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ KQ973  ♥ KJ64  ♦ 107  ♣ K3	South:  ♠ AJ86  ♥ AQ5  ♠ AK82  ♠ Q8	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 4NT² Pass 6NT  AP  1. Stayman 2. Quantitative 4NT

West North East South Board: 228 North: 2NT Pass 3♣¹ South: Dealer: N **♦** AK53 Pass 3NT<sup>2</sup> Pass 4♠ **♠** QJ962 Vul: EW **♥** A543 **v** 10962 North HCP: 20 **♦** KQ10 AP **♦** A6 South HCP: 7 **♣** A10 1. Stayman **♣** 32 Contract: 4♠ S 2. both majors

Board: 225 Dealer: S Vul: EW HCP: 20	<ul><li>★ K10</li><li>★ KQ5</li><li>◆ AJ6</li><li>◆ AQJ87</li></ul>	The opponents are silent. You bid first.
Board: 226 Dealer: N Vul: None HCP: 9	<ul><li>★ A9765</li><li>★ A987</li><li>♦ 6</li><li>★ J107</li></ul>	East Doubles 3♦ if possible. East Doubles 4♦ if possible. West Doubles 6♠ if possible.  Partner bids first.
Board: 227 Dealer: S Vul: NS HCP: 20	<ul><li>AJ86</li><li>✓ AQ5</li><li>AK82</li><li>Q8</li></ul>	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: EW HCP: 7	<ul><li>◆ QJ962</li><li>◆ 10962</li><li>◆ A6</li><li>◆ 32</li></ul>	The opponents are silent.  Partner bids first.

Board: 225 Dealer: S Vul: EW North HCP: 17 South HCP: 20 Contract: 7N S	North:  ♠ AQ875  ♥ AJ107  ♠ K8  ♣ K3	South:  ♠ K10  ♥ KQ5  ♠ AJ6  ♣ AQJ87	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3V² Pass 3NT  Pass 7NT AP  1. Stayman 2. SMOLEN
Board: 226 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 6•X N	North:  ♠ K82  ♥ KQ3  ♠ AQ4  ♣ AQ63	South:  ♠ A9765  ♥ A987  ♦ 6  ♣ J107	West North East South  2NT Pass 3♣¹  Pass 3♣ X 3♣²  Pass 4♣³ X 4♣⁴  Pass 4♠ Pass 4NT⁵  Pass 5♠ Pass 5♠  Pass 5♠ Pass 6♠  X AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♠  4. Cue bid, surplus  5. Blackwood 0314, for ♠
Board: 227 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ KQ973  ♥ KJ64  ♦ 107  ♣ K3	South:  ♠ AJ86  ♥ AQ5  ♠ AK82  ♠ Q8	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 4NT² Pass 6NT  AP  1. Stayman 2. Quantitative 4NT

West North East South Board: 228 North: 2NT Pass 3♣¹ South: Dealer: N **♦** AK53 Pass 3NT<sup>2</sup> Pass 4♠ **♠** QJ962 Vul: EW **♥** A543 **v** 10962 North HCP: 20 **♦** KQ10 AP **♦** A6 South HCP: 7 **♣** A10 1. Stayman **♣** 32 Contract: 4♠ S 2. both majors

Board: 229	<b>♦</b> AJ74	The opponents are silent.
Dealer: S Vul: Both HCP: 10	<ul><li>★ AJ973</li><li>★ 74</li><li>★ 73</li></ul>	Partner bids first.
Board: 230 Dealer: N Vul: NS HCP: 20	<ul><li>♣ AQ73</li><li>♥ A7</li><li>♦ KJ8</li><li>♣ AQ93</li></ul>	The opponents are silent. You bid first.
Board: 231 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q10642</li><li>♥ Q932</li><li>♦ Q</li><li>♣ K52</li></ul>	The opponents are silent.  Partner bids first.
Board: 232 Dealer: N Vul: Both HCP: 21	<ul><li>♠ AQ</li><li>♥ KJ</li><li>♦ AK105</li><li>♠ KJ765</li></ul>	The opponents are silent. You bid first.
Board: 233 Dealer: S Vul: None HCP: 6	<ul><li>10983</li><li>★ K10984</li><li>◆ 85</li><li>♣ QJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 229 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6N S	North:  ♠ AJ74  ♥ AJ973  • 74  ♣ 73	South:  ♠ KQ  ♥ 42  ♠ AKQ106  ♣ AQ86	Pass Pass Pass 1. Stay		Pass Pass AP	2NT
Board: 230 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 6♠ N	North:  ♠ AQ73  ♥ A7  ♠ KJ8  ♣ AQ93	South:  ♠ K10852  ♥ K942  ♠ Q4  ♣ 72	2. SMO West Pass AP 1. Stay	North 2NT 3♣	East Pass Pass	3 <b>♣</b> ¹
Board: 231 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 4 S	North:  ♠ Q10642  ♥ Q932  ♠ Q  ♠ K52	South:  ♠ AKJ  ♥ AK104  ♦ J42  ♣ A73		North  3♣¹  4♥ man		South 2NT 3♥
Board: 232 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ AQ  ♥ KJ  ♠ AK105  ♣ KJ765	South:  ♠ K632  ♥ 98762  ♠ 6  ♠ A94	Pass		East Pass Pass AP	<b>3♣</b> ¹
Board: 233 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 3N S	North:  • 10983  • K10984  • 85  • QJ	South:  ♠ A75  ♥ A3  ♠ AQ32  ♠ AK76	Pass Pass AP 1. Stay. 2. SM0	3♠²	Pass	2NT

Board: 229 Dealer: S Vul: Both HCP: 20	<b>♣</b> KQ <b>♥</b> 42 <b>♦</b> AKQ106 <b>♣</b> AQ86	The opponents are silent. You bid first.
Board: 230 Dealer: N Vul: NS HCP: 8	<ul><li>★ K10852</li><li>★ K942</li><li>◆ Q4</li><li>★ 72</li></ul>	The opponents are silent.  Partner bids first.
Board: 231 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AKJ</li><li>♥ AK104</li><li>♦ J42</li><li>♠ A73</li></ul>	The opponents are silent. You bid first.
Board: 232 Dealer: N Vul: Both HCP: 7	<ul><li>★ K632</li><li>♥ 98762</li><li>♦ 6</li><li>★ A94</li></ul>	The opponents are silent.  Partner bids first.
Board: 233 Dealer: S Vul: None HCP: 21	<ul><li>A75</li><li>✓ A3</li><li>→ AQ32</li><li>→ AK76</li></ul>	The opponents are silent.  You bid first.

Board: 229 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6N S	North:  ♠ AJ74  ♥ AJ973  • 74  ♣ 73	South:  ♠ KQ  ♥ 42  ♠ AKQ106  ♣ AQ86	Pass Pass Pass 1. Stay		Pass Pass AP	2NT
Board: 230 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 6♠ N	North:  ♠ AQ73  ♥ A7  ♠ KJ8  ♣ AQ93	South:  ♠ K10852  ♥ K942  ♠ Q4  ♣ 72	2. SMO West Pass AP 1. Stay	North 2NT 3♣	East Pass Pass	3 <b>♣</b> ¹
Board: 231 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 4 S	North:  ♠ Q10642  ♥ Q932  ♠ Q  ♠ K52	South:  ♠ AKJ  ♥ AK104  ♦ J42  ♣ A73		North  3♣¹  4♥ man		South 2NT 3♥
Board: 232 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ AQ  ♥ KJ  ♠ AK105  ♣ KJ765	South:  ♠ K632  ♥ 98762  ♠ 6  ♠ A94	Pass		East Pass Pass AP	<b>3♣</b> ¹
Board: 233 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 3N S	North:  • 10983  • K10984  • 85  • QJ	South:  ♠ A75  ♥ A3  ♠ AQ32  ♠ AK76	Pass Pass AP 1. Stay. 2. SM0	3♠²	Pass	2NT

Board: 234 Dealer: N Vul: EW HCP: 20	<ul><li>A8</li><li>✓ A2</li><li>AQ873</li><li>KQJ8</li></ul>	The opponents are silent.  You bid first.
Board: 235 Dealer: S Vul: Both HCP: 8	<ul><li>♣9765</li><li>♥ AJ864</li><li>◆ Q</li><li>♣ J32</li></ul>	The opponents are silent.  Partner bids first.
Board: 236 Dealer: N Vul: None HCP: 20	<ul><li>★ AK64</li><li>♥ Q8</li><li>★ AQ4</li><li>★ KQ97</li></ul>	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: NS HCP: 9	<ul><li>♣ Q1073</li><li>♥ AK1082</li><li>♦ 73</li><li>♣ 86</li></ul>	East Doubles 6♥ if possible.  Partner bids first.
Board: 238 Dealer: N Vul: Both HCP: 20	<ul><li>AQJ4</li><li>✓ A86</li><li>✓ K63</li><li>AQ10</li></ul>	The opponents are silent. You bid first.

Board: 234 Dealer: N Vul: EW North HCP: 20 South HCP: 13 Contract: 6N N	North:  ♠ A8  ♥ A2  ♠ AQ873  ♠ KQJ8	South:  ♠ KQ753  ♥ K743  ♦ J4  ♣ A2	Pass		Pass Pass	<b>3</b> ♣¹
Board: 235 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North:	South:  ♠ KQJ  ♥ 109  ♠ AKJ87  ♣ AQ9	Pass Pass AP 1. Stay	3♠²	Pass	2NT
Board: 236 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ AK64  ♥ Q8  ♠ AQ4  ♣ KQ97	South:  ♠ Q1072  ♥ K7642  ♦ 5  ♣ J105	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 <b>♣</b> ¹
Board: 237 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 6♥X S	North:  ♠ Q1073  ♥ AK1082  ♠ 73  ♣ 86	South:  ♠ KJ6  ♥ QJ7  ♠ AKQ8  ♣ KJ4	Pass Pass Pass 1. Stay	3♠ <sup>2</sup> 4NT <sup>3</sup> 6♥ man	Pass Pass Pass X	2NT 3♦ 4♥ 5♦ AP

Board: 238 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AQJ4 **★** K10632 Vul: Both **♥** A86 **♥** K754 Pass 3♠ Pass 6♠ North HCP: 20 **♦** K63 **♦**8 AP South HCP: 9 **♣** K87 **♣** AQ10 1. Stayman Contract: 6♠ N

Board: 234 Dealer: N Vul: EW HCP: 13	<ul><li>★ KQ753</li><li>★ K743</li><li>◆ J4</li><li>★ A2</li></ul>	The opponents are silent.  Partner bids first.
Board: 235 Dealer: S Vul: Both HCP: 20	<ul><li>★ KQJ</li><li>▼ 109</li><li>◆ AKJ87</li><li>◆ AQ9</li></ul>	The opponents are silent.  You bid first.
Board: 236 Dealer: N Vul: None HCP: 6	<ul><li>♣ Q1072</li><li>♥ K7642</li><li>♦ 5</li><li>♣ J105</li></ul>	The opponents are silent.  Partner bids first.
Board: 237 Dealer: S Vul: NS HCP: 20	<ul><li>★ KJ6</li><li>♥ QJ7</li><li>◆ AKQ8</li><li>◆ KJ4</li></ul>	East Doubles 6♥ if possible.  You bid first.
Board: 238 Dealer: N Vul: Both HCP: 9	<ul><li>★ K10632</li><li>★ K754</li><li>◆ 8</li><li>★ K87</li></ul>	The opponents are silent.  Partner bids first.

Board: 234 Dealer: N Vul: EW North HCP: 20 South HCP: 13 Contract: 6N N	North:  ♠ A8  ♥ A2  ♠ AQ873  ♠ KQJ8	South:  ♠ KQ753  ♥ K743  ♦ J4  ♣ A2	Pass		Pass Pass	<b>3</b> ♣¹
Board: 235 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North:	South:  ♠ KQJ  ♥ 109  ♠ AKJ87  ♣ AQ9	Pass Pass AP 1. Stay	3♠²	Pass	2NT
Board: 236 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ AK64  ♥ Q8  ♠ AQ4  ♣ KQ97	South:  ♠ Q1072  ♥ K7642  ♦ 5  ♣ J105	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 <b>♣</b> ¹
Board: 237 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 6♥X S	North:  ♠ Q1073  ♥ AK1082  ♠ 73  ♣ 86	South:  ♠ KJ6  ♥ QJ7  ♠ AKQ8  ♣ KJ4	Pass Pass Pass 1. Stay	3♠ <sup>2</sup> 4NT <sup>3</sup> 6♥ man	Pass Pass Pass X	2NT 3♦ 4♥ 5♦ AP

Board: 238 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AQJ4 **★** K10632 Vul: Both **♥** A86 **♥** K754 Pass 3♠ Pass 6♠ North HCP: 20 **♦** K63 **♦**8 AP South HCP: 9 **♣** K87 **♣** AQ10 1. Stayman Contract: 6♠ N

Board: 239 Dealer: S Vul: None HCP: 9	<ul><li>♣ Q9532</li><li>♥ AQ76</li><li>♦ J104</li><li>♣ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 240 Dealer: N Vul: NS HCP: 20	<ul><li>★ KJ86</li><li>♥ AJ5</li><li>◆ AK</li><li>◆ A652</li></ul>	The opponents are silent. You bid first.
Board: 241 Dealer: S Vul: EW HCP: 6	♣ QJ953 ♥ K1052 ♦ 63 ♣ 105	The opponents are silent.  Partner bids first.
Board: 242 Dealer: N Vul: NS HCP: 21	<b>♠</b> QJ <b>♥</b> AK43 <b>♦</b> KQ963 <b>♠</b> AQ	West Doubles 3♣ if possible.  You bid first.
Board: 243 Dealer: S Vul: Both HCP: 7	<ul><li>106532</li><li>✓ Q1042</li><li>✓ K7</li><li>✓ Q4</li></ul>	The opponents are silent.  Partner bids first.

Board: 239 Dealer: S Vul: None	North: <b>♠</b> Q9532 <b>♥</b> AQ76	South: ♠ AK4 ▼ K1032	West Pass	North 3♣¹	East Pass	2NT
North HCP: 9 South HCP: 21 Contract: 4♥ S	<ul><li>J104</li><li>♣ 5</li></ul>	◆ A9 ◆ AK103	Pass 1. Stay	4♥	AP	
Board: 240 Dealer: N Vul: NS North HCP: 20	North: ♠ KJ86 ▼ AJ5	South: ♠ AQ105 ♥ Q8432	West Pass	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
South HCP: 12 Contract: 6♠ N	◆ AK ◆ A652	• 4 • KJ7	AP 1. Stay	man		
Board: 241	NI-ul	C41	West	North	East	South 2NT
Dealer: S	North: <b>♠</b> QJ953	South: ♠ K108	Pass	3 <b>♣</b> ¹	Pass	
Vul: EW North HCP: 6 South HCP: 20	<b>♥</b> K1052 <b>♦</b> 63	<b>∨</b> A64 <b>♦</b> A84	Pass AP	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
Contract: 4♠ S	<b>♣</b> 105	<b>♣</b> AKQ9	<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
Board: 242			West	North		
Dealer: N	North: ♠ QJ	South: ♠ K763	V	2NT	Pass	
Vul: NS North HCP: 21	<b>♥</b> AK43	<b>▼</b> 108762	X Pass	3 <b>∀</b> 4 <b>∀</b>	Pass AP	<b>4♣</b> ²
South HCP: 7	◆ KQ963	♦ A8	1. Stay		<i>1</i> <b>11</b>	
Contract: 4♥ N	<b>♣</b> AQ	<b>♣</b> 98	2. limit	raise or	better	in ♥
Board: 243 Dealer: S	North: <b>♠</b> 106532	South: ♠ AQ	West	North	East	South 2NT
Vul: Both North HCP: 7	♥ Q1042	<b>♥</b> AKJ9	Pass	<b>3♣</b> ¹	Pass	3♥
South HCP: 20	◆ K7 <b>♣</b> Q4	◆ Q8653 <b>◆</b> A2	Pass	4♥	AP	
Contract: 4♥ S	<del>∞</del>	<b>*</b> 174	1. Stay	man		

Board: 239 Dealer: S Vul: None HCP: 21	<ul><li>★ AK4</li><li>▼ K1032</li><li>★ A9</li><li>★ AK103</li></ul>	The opponents are silent. You bid first.
Board: 240 Dealer: N Vul: NS HCP: 12	<ul><li>AQ105</li><li>♥ Q8432</li><li>◆ 4</li><li>♣ KJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 241 Dealer: S Vul: EW HCP: 20	<ul><li>★ K108</li><li>★ A64</li><li>★ A84</li><li>★ AKQ9</li></ul>	The opponents are silent. You bid first.
Board: 242 Dealer: N Vul: NS HCP: 7	<ul><li>★ K763</li><li>▼ 108762</li><li>◆ A8</li><li>◆ 98</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 243 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AQ</li><li>♥ AKJ9</li><li>◆ Q8653</li><li>♠ A2</li></ul>	The opponents are silent. You bid first.

Board: 239 Dealer: S Vul: None	North: <b>♠</b> Q9532 <b>♥</b> AQ76	South: ♠ AK4 ▼ K1032	West Pass	North 3♣¹	East Pass	2NT
North HCP: 9 South HCP: 21 Contract: 4♥ S	<ul><li>J104</li><li>♣ 5</li></ul>	◆ A9 ◆ AK103	Pass 1. Stay	4♥	AP	
Board: 240 Dealer: N Vul: NS North HCP: 20	North: ♠ KJ86 ▼ AJ5	South: ♠ AQ105 ♥ Q8432	West Pass	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
South HCP: 12 Contract: 6♠ N	◆ AK ◆ A652	• 4 • KJ7	AP 1. Stay	man		
Board: 241	NI-ul	C41	West	North	East	South 2NT
Dealer: S	North: <b>♠</b> QJ953	South: ♠ K108	Pass	3 <b>♣</b> ¹	Pass	
Vul: EW North HCP: 6 South HCP: 20	<b>♥</b> K1052 <b>♦</b> 63	<b>∨</b> A64 <b>♦</b> A84	Pass AP	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
Contract: 4♠ S	<b>♣</b> 105	<b>♣</b> AKQ9	<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
Board: 242			West	North		
Dealer: N	North: ♠ QJ	South: ♠ K763	V	2NT	Pass	
Vul: NS North HCP: 21	<b>♥</b> AK43	<b>▼</b> 108762	X Pass	3 <b>∀</b> 4 <b>∀</b>	Pass AP	<b>4♣</b> ²
South HCP: 7	◆ KQ963	♦ A8	1. Stay		<i>1</i> <b>11</b>	
Contract: 4♥ N	<b>♣</b> AQ	<b>♣</b> 98	2. limit	raise or	better	in ♥
Board: 243 Dealer: S	North: <b>♠</b> 106532	South: ♠ AQ	West	North	East	South 2NT
Vul: Both North HCP: 7	♥ Q1042	<b>♥</b> AKJ9	Pass	<b>3♣</b> ¹	Pass	3♥
South HCP: 20	◆ K7 <b>♣</b> Q4	◆ Q8653 <b>◆</b> A2	Pass	4♥	AP	
Contract: 4♥ S	<del>∞</del>	<b>*</b> 174	1. Stay	man		

Board: 244 Dealer: N Vul: NS HCP: 21	<ul><li>★ KQ6</li><li>★ AK</li><li>◆ KJ42</li><li>◆ KQ65</li></ul>	The opponents are silent.  You bid first.
Board: 245 Dealer: S Vul: EW HCP: 9	<ul><li>♣ QJ83</li><li>♥ K7643</li><li>♦ 4</li><li>♣ K93</li></ul>	The opponents are silent.  Partner bids first.
Board: 246 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK87</li><li>★ K87</li><li>★ AQ</li><li>★ A1086</li></ul>	The opponents are silent.  You bid first.
Board: 247 Dealer: S Vul: None HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 248 Dealer: N Vul: Both HCP: 20	<ul><li>★ AKJ</li><li>★ AK10</li><li>◆ QJ874</li><li>★ Q2</li></ul>	The opponents are silent. You bid first.

Board: 244 Dealer: N Vul: NS North HCP: 21 South HCP: 10 Contract: 6N N	North:  ♠ KQ6  ♥ AK  ♠ KJ42  ♠ KQ65	South:	Pass	3NT man	Pass Pass	3 <b>♣</b> ¹ 3 <b>♣</b> ²
Board: 245 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ QJ83  ♥ K7643  ♠ 4  ♠ K93	South:  ♠ A42  ♥ AQ  ♠ KQ1092  ♠ AJ4	Pass		Pass	2NT
Board: 246 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 4♠ N	North:  ♠ AK87  ♥ K87  ♠ AQ  ♠ A1086	South:  ♠ 105432  ♥ AQJ6  ♦ J1092  ♣ —	West Pass AP 1. Stayr		East Pass Pass	<b>3♣</b> ¹
Board: 247 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♠ S	North:  ♣ J632  ♥ 76543  ♠ A92  ♣ 8	South:  ♠ AK94  ♥ AJ9  ♠ K8  ♣ KQ32	Pass	4♠	East Pass AP	2NT
Board: 248 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AKJ  ♥ AK10  ♠ QJ874  ♠ Q2	South:  ♠ Q10842  ♥ Q982  ♦ 52  ♣ J8			East Pass Pass AP	<b>3♣</b> ¹

Board: 244 Dealer: N Vul: NS HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 245 Dealer: S Vul: EW HCP: 20	<ul><li>★ A42</li><li>▼ AQ</li><li>◆ KQ1092</li><li>◆ AJ4</li></ul>	The opponents are silent. You bid first.
Board: 246 Dealer: N Vul: Both HCP: 8	<ul><li>♠ 105432</li><li>♥ AQJ6</li><li>♦ J1092</li><li>♠ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 247 Dealer: S Vul: None HCP: 20	<ul><li>★ AK94</li><li>▼ AJ9</li><li>★ K8</li><li>★ KQ32</li></ul>	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: Both HCP: 5	<ul><li>♠ Q10842</li><li>♥ Q982</li><li>♦ 52</li><li>♠ J8</li></ul>	The opponents are silent.  Partner bids first.

Board: 244 Dealer: N Vul: NS North HCP: 21 South HCP: 10 Contract: 6N N	North:  ♠ KQ6  ♥ AK  ♠ KJ42  ♠ KQ65	South:	Pass	3NT man	Pass Pass	3 <b>♣</b> ¹ 3 <b>♣</b> ²
Board: 245 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ QJ83  ♥ K7643  ♠ 4  ♠ K93	South:  ♠ A42  ♥ AQ  ♠ KQ1092  ♠ AJ4	Pass		Pass	2NT
Board: 246 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 4♠ N	North:  ♠ AK87  ♥ K87  ♠ AQ  ♠ A1086	South:  ♠ 105432  ♥ AQJ6  ♦ J1092  ♣ —	West Pass AP 1. Stayr		East Pass Pass	<b>3♣</b> ¹
Board: 247 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♠ S	North:  ♣ J632  ♥ 76543  ♠ A92  ♣ 8	South:  ♠ AK94  ♥ AJ9  ♠ K8  ♣ KQ32	Pass	4♠	East Pass AP	2NT
Board: 248 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AKJ  ♥ AK10  ♠ QJ874  ♠ Q2	South:  ♠ Q10842  ♥ Q982  ♦ 52  ♣ J8			East Pass Pass AP	<b>3♣</b> ¹

Board: 249 Dealer: S	<b>♠</b> QJ642 <b>♥</b> K753	The opponents are silent.
Vul: NS HCP: 6	♦ 83 ♣ 106	Partner bids first.
Board: 250 Dealer: N Vul: None HCP: 20	<ul><li>▲ A9</li><li>▼ AK10</li><li>◆ AJ4</li><li>◆ KJ1094</li></ul>	The opponents are silent.  You bid first.
Board: 251 Dealer: S Vul: NS HCP: 12	<ul><li>♦ 9852</li><li>♥ AQJ73</li><li>♦ KQ103</li><li>♦ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 252 Dealer: N Vul: EW HCP: 21	<ul><li>★ KJ42</li><li>★ AJ32</li><li>★ AK</li><li>★ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 253 Dealer: S Vul: None HCP: 9	<ul><li>★ A1084</li><li>♥ Q10752</li><li>♦ K6</li><li>★ 86</li></ul>	The opponents are silent.  Partner bids first.

Board: 249 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ QJ642  ♥ K753  ♦ 83  ♣ 106	South:	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♣  AP  1. Stayman 2. SMOLEN
Board: 250 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ A9  ♥ AK10  ♠ AJ4  ♣ KJ1094	South:  ♠ Q7642  ♥ QJ76  ♠ K93  ♣ 2	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 251 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North:	South:  ♠ AQ3  ♥ K4  ♠ A875  ♠ AK102	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  Pass 4NT³ Pass 6NT  AP  1. Stayman 2. SMOLEN 3. Quantitative 4NT
Board: 252 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 6♠ S	North:  ♠ KJ42  ♥ AJ32  ♠ AK  ♣ KQ3	South:  ♠ Q10763  ♥ 10854  ♦ 102  ♠ A5	West North East South  2NT Pass 3♣¹  Pass 3NT² Pass 6♠  AP  1. Stayman 2. both majors

West North East South Board: 253 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♦** A1084 **♦** K92 Vul: None ♥ Q10752 **♥** K64 Pass 4♥ Pass  $3 \clubsuit^2$ North HCP: 9 **♦** K6 ♦ AQ104 AP South HCP: 20 **♣** 86 **♣** AKJ 1. Stayman Contract: 4♥ S 2. SMOLEN

Board: 249 Dealer: S Vul: NS HCP: 20	<ul><li>A85</li><li>✓ J10</li><li>AQJ9</li><li>AKJ9</li></ul>	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: None HCP: 8	<ul><li>♣ Q7642</li><li>♥ QJ76</li><li>◆ K93</li><li>♣ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 251 Dealer: S Vul: NS HCP: 20	<ul><li>AQ3</li><li>K4</li><li>A875</li><li>AK102</li></ul>	The opponents are silent. You bid first.
Board: 252 Dealer: N Vul: EW HCP: 6	◆ Q10763 ▼ 10854 ◆ 102 ◆ A5	The opponents are silent.  Partner bids first.
Board: 253 Dealer: S Vul: None HCP: 20	<ul><li>★ K92</li><li>▼ K64</li><li>◆ AQ104</li><li>◆ AKJ</li></ul>	The opponents are silent. You bid first.

Board: 249 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ QJ642  ♥ K753  ♦ 83  ♣ 106	South:	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♣  AP  1. Stayman 2. SMOLEN
Board: 250 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ A9  ♥ AK10  ♠ AJ4  ♣ KJ1094	South:  ♠ Q7642  ♥ QJ76  ♠ K93  ♣ 2	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 251 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North:	South:  ♠ AQ3  ♥ K4  ♠ A875  ♠ AK102	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  Pass 4NT³ Pass 6NT  AP  1. Stayman 2. SMOLEN 3. Quantitative 4NT
Board: 252 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 6♠ S	North:  ♠ KJ42  ♥ AJ32  ♠ AK  ♣ KQ3	South:  ♠ Q10763  ♥ 10854  ♦ 102  ♠ A5	West North East South  2NT Pass 3♣¹  Pass 3NT² Pass 6♠  AP  1. Stayman 2. both majors

West North East South Board: 253 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♦** A1084 **♦** K92 Vul: None ♥ Q10752 **♥** K64 Pass 4♥ Pass  $3 \clubsuit^2$ North HCP: 9 **♦** K6 ♦ AQ104 AP South HCP: 20 **♣** 86 **♣** AKJ 1. Stayman Contract: 4♥ S 2. SMOLEN

Board: 254 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AQJ3</li><li>♥ AK6</li><li>♠ KQJ3</li><li>♠ 98</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 255 Dealer: S Vul: NS HCP: 7	<ul><li>♣ J10976</li><li>♥ KQ75</li><li>◆ J8</li><li>♣ 52</li></ul>	The opponents are silent.  Partner bids first.
Board: 256 Dealer: N Vul: EW HCP: 20	<ul><li>★ KJ2</li><li>★ AKJ</li><li>★ A72</li><li>★ A972</li></ul>	The opponents are silent.  You bid first.
Board: 257 Dealer: S Vul: Both HCP: 6	<ul><li>★ 76432</li><li>★ KQ54</li><li>★ J2</li><li>★ 92</li></ul>	The opponents are silent.  Partner bids first.

Board: 254 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ AQJ3  ♥ AK6  ♠ KQJ3  ♣ 98	South:  ♠ K10642  ♥ 10842  • A102  ♣ A	West  X Pass Pass AP 1. Stayı 2. limit 1		Pass Pass Pass Pass	3♣¹ 4♣² 4NT³ 6♠
			3. Black	kwood (	0314,	for <b>♠</b>
			West	North	East	South 2NT
Board: 255 Dealer: S	North:	South:	Pass	<b>3</b> ♣¹	Pass	3♦
Vul: NS	<b>▲</b> J10976	<b>♦</b> A84	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
North HCP: 7	<b>♥</b> KQ75 <b>♦</b> J8	<ul><li>✓ AJ3</li><li>✓ K5</li></ul>	Pass	<b>4</b> ♥ <sup>3</sup>	Pass	4♠
South HCP: 21	◆ 52	◆ AKQ86	AP			
Contract: 4♠ S			1. Stayı 2. SMC			
			3. Cue		stopp	er
Board: 256			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3 <b>♣</b> ¹
Vul: EW	♠ KJ2 ♥ AKJ	<b>♦</b> Q983 <b>♥</b> 98532	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20 South HCP: 6	◆ A72	◆ J84	Pass	4♥	AP	
Contract: 4♥ N	♣ A972	<b>♣</b> K	1. Stayı 2. SMC			
D 1955			West	North	East	
Board: 257 Dealer: S	North: <b>★</b> 76432	South:	Pass	<b>3♣</b> 1	Pass	2NT
Vul: Both	◆ /6432 ♥ KQ54	<b>♦</b> K10 <b>∀</b> A8	Pass	3 <b>★</b> ¹ 3 <b>∀</b> ²		3NT
North HCP: 6	<b>♦</b> J2	<ul><li>Ao</li><li>◆ AKQ74</li></ul>	AP	3▼-	1 033	JINI
outh HCP: 20 ♣ 92 ♣ KJ83	1. Stayı 2. SMC					

Board: 254 Dealer: N Vul: Both HCP: 11	<ul><li>★ K10642</li><li>▼ 10842</li><li>◆ A102</li><li>♠ A</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 255 Dealer: S Vul: NS HCP: 21	<ul><li>★ A84</li><li>▼ AJ3</li><li>★ K5</li><li>★ AKQ86</li></ul>	The opponents are silent. You bid first.
Board: 256 Dealer: N Vul: EW HCP: 6	<ul><li>◆ Q983</li><li>♥ 98532</li><li>◆ J84</li><li>◆ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 257 Dealer: S Vul: Both HCP: 20	<ul><li>★ K10</li><li>★ A8</li><li>◆ AKQ74</li><li>◆ KJ83</li></ul>	The opponents are silent. You bid first.

Board: 254 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ AQJ3  ♥ AK6  ♠ KQJ3  ♣ 98	South:  ♠ K10642  ♥ 10842  • A102  ♣ A	West  X Pass Pass AP 1. Stayı 2. limit 1		Pass Pass Pass Pass	3♣¹ 4♣² 4NT³ 6♠
			3. Black	kwood (	0314,	for <b>♠</b>
			West	North	East	South 2NT
Board: 255 Dealer: S	North:	South:	Pass	<b>3</b> ♣¹	Pass	3♦
Vul: NS	<b>▲</b> J10976	<b>♦</b> A84	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
North HCP: 7	<b>♥</b> KQ75 <b>♦</b> J8	<ul><li>✓ AJ3</li><li>✓ K5</li></ul>	Pass	<b>4</b> ♥ <sup>3</sup>	Pass	4♠
South HCP: 21	◆ 52	◆ AKQ86	AP			
Contract: 4♠ S			1. Stayı 2. SMC			
			3. Cue		stopp	er
Board: 256			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3 <b>♣</b> ¹
Vul: EW	♠ KJ2 ♥ AKJ	<b>♦</b> Q983 <b>♥</b> 98532	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20 South HCP: 6	◆ A72	◆ J84	Pass	4♥	AP	
Contract: 4♥ N	♣ A972	<b>♣</b> K	1. Stayı 2. SMC			
D 1955			West	North	East	
Board: 257 Dealer: S	North: <b>★</b> 76432	South:	Pass	<b>3♣</b> 1	Pass	2NT
Vul: Both	◆ /6432 ♥ KQ54	<b>♦</b> K10 <b>∀</b> A8	Pass	3 <b>★</b> ¹ 3 <b>∀</b> ²		3NT
North HCP: 6	<b>♦</b> J2	<ul><li>Ao</li><li>◆ AKQ74</li></ul>	AP	3▼-	1 033	JINI
outh HCP: 20 ♣ 92 ♣ KJ83	1. Stayı 2. SMC					

Board: 258 Dealer: N Vul: EW HCP: 20	<ul><li>A54</li><li>✓ AK</li><li>✓ K98</li><li>AQ653</li></ul>	The opponents are silent. You bid first.
Board: 259 Dealer: S Vul: Both HCP: 7	♣ AJ976 ♥ Q754 ♦ 10542 ♣ —	East Doubles 3♣ if possible.  Partner bids first.
Board: 260 Dealer: N Vul: None HCP: 20	<ul><li>★ KJ4</li><li>★ K1076</li><li>★ AK10</li><li>★ AQ2</li></ul>	The opponents are silent.  You bid first.
Board: 261 Dealer: S Vul: NS HCP: 6	<b>♦</b> QJ76 <b>♥</b> 109632 <b>♦</b> 8 <b>♣</b> K96	The opponents are silent.  Partner bids first.
Board: 262 Dealer: N Vul: Both HCP: 21	<ul><li>★ A2</li><li>▼ KJ</li><li>◆ AK102</li><li>◆ KQJ96</li></ul>	The opponents are silent. You bid first.

Board: 258 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ A54  ♥ AK  ♠ K98  ♣ AQ653	South:  ♠ Q1096  ♥ QJ1053  ♠ A2  ♣ K8	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3NT Pass 4NT³  Pass 6NT AP  1. Stayman  2. SMOLEN  3. Quantitative 4NT
Board: 259 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 6 S	North:  ♠ AJ976  ♥ Q754  ♦ 10542  ♠ —	South:  ♠ KQ  ♥ AJ  ♠ AK963  ♠ KJ94	West North East South 2NT  Pass 3♣¹ X 3♣  Pass 3♥² Pass 3NT  Pass 6♠ AP  1. Stayman 2. SMOLEN
Board: 260 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6 N	North:  ♠ KJ4  ♥ K1076  ♠ AK10  ♣ AQ2	South:  ♠ AQ863  ♥ A853  ♠ Q65  ♠ 10	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 6♥ AP 1. Stayman
Board: 261 Dealer: S Vul: NS North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♠ QJ76  ♥ 109632  ♠ 8  ♣ K96	South:  ♠ A32  ♥ KQ  ♠ AQJ4  ♣ AJ42	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN

West North East South Board: 262 2NT Pass 3♣¹ North: South: Dealer: N **♠** A2 **♦** 8754 3♦ Pass  $3 \stackrel{?}{•}^2$ Pass Vul: Both **♥** KJ **♥** AQ752 Pass 3NT Pass 6NT North HCP: 21 ◆ AK102 **4** AP South HCP: 10 **♣** KQJ96 ♣ A105 1. Stayman Contract: 6N N 2. SMOLEN

Board: 258 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q1096</li><li>♥ QJ1053</li><li>♦ A2</li><li>♣ K8</li></ul>	The opponents are silent.  Partner bids first.
Board: 259 Dealer: S Vul: Both HCP: 21	<ul><li>★ KQ</li><li>▼ AJ</li><li>◆ AK963</li><li>◆ KJ94</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 260 Dealer: N Vul: None HCP: 12	<ul><li>AQ863</li><li>✓ A853</li><li>Q65</li><li>№ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 261 Dealer: S Vul: NS HCP: 21	<ul><li>★ A32</li><li>▼ KQ</li><li>◆ AQJ4</li><li>◆ AJ42</li></ul>	The opponents are silent.  You bid first.
Board: 262 Dealer: N Vul: Both HCP: 10	<ul><li>♦ 8754</li><li>♥ AQ752</li><li>♦ 4</li><li>♠ A105</li></ul>	The opponents are silent.  Partner bids first.

Board: 258 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ A54  ♥ AK  ♠ K98  ♣ AQ653	South:  ♠ Q1096  ♥ QJ1053  ♠ A2  ♣ K8	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3NT Pass 4NT³  Pass 6NT AP  1. Stayman  2. SMOLEN  3. Quantitative 4NT
Board: 259 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 6 S	North:  ♠ AJ976  ♥ Q754  ♦ 10542  ♠ —	South:  ♠ KQ  ♥ AJ  ♠ AK963  ♠ KJ94	West North East South 2NT  Pass 3♣¹ X 3♣  Pass 3♥² Pass 3NT  Pass 6♠ AP  1. Stayman 2. SMOLEN
Board: 260 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6 N	North:  ♠ KJ4  ♥ K1076  ♠ AK10  ♣ AQ2	South:  ♠ AQ863  ♥ A853  ♠ Q65  ♠ 10	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 6♥ AP 1. Stayman
Board: 261 Dealer: S Vul: NS North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♠ QJ76  ♥ 109632  ♠ 8  ♣ K96	South:  ♠ A32  ♥ KQ  ♠ AQJ4  ♣ AJ42	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN

West North East South Board: 262 2NT Pass 3♣¹ North: South: Dealer: N **♠** A2 **♦** 8754 3♦ Pass  $3 \stackrel{?}{•}^2$ Pass Vul: Both **♥** KJ **♥** AQ752 Pass 3NT Pass 6NT North HCP: 21 ◆ AK102 **4** AP South HCP: 10 **♣** KQJ96 ♣ A105 1. Stayman Contract: 6N N 2. SMOLEN

Board: 263 Dealer: S Vul: None HCP: 8	<ul><li>▲ A976</li><li>♥ KJ942</li><li>◆ 9</li><li>◆ 982</li></ul>	The opponents are silent.  Partner bids first.
Board: 264 Dealer: N Vul: NS HCP: 21	<ul><li>▲ A9</li><li>▼ K9</li><li>◆ KQ632</li><li>◆ AKQ4</li></ul>	The opponents are silent. You bid first.
Board: 265 Dealer: S Vul: EW HCP: 6	<ul><li>♣ J9762</li><li>♥ A953</li><li>◆ 87</li><li>♣ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 266 Dealer: N Vul: NS HCP: 20	<ul><li>AJ</li><li>✓ AJ7</li><li>✓ K8543</li><li>✓ AK3</li></ul>	The opponents are silent. You bid first.
Board: 267 Dealer: S Vul: EW HCP: 5	<ul><li>◆ 9832</li><li>♥ QJ1075</li><li>◆ 2</li><li>◆ Q65</li></ul>	The opponents are silent.  Partner bids first.

Board: 263 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 6 \( \mathcal{V} \) N	North:  ♠ A976  ♥ KJ942  ♦ 9  ♣ 982	South:  ♠ KQJ3  ♥ A1063  ♠ AQ5  ♣ A3	West North East South 2NT  Pass 3♣¹ Pass 3NT²  Pass 6♥ AP  1. Stayman 2. both majors
Board: 264 Dealer: N Vul: NS North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ A9  ♥ K9  ♠ KQ632  ♠ AKQ4	South:	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 265 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 4 S	North:	South:  ♠ AK5  ♥ KQJ7  ♠ AQ106  ♠ Q6	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4♥ AP 1. Stayman
Board: 266 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ AJ  ♥ AJ7  ♠ K8543  ♣ AK3	South:  ♠ K762  ♥ K10432  ♦ J6  ♣ 97	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 4♥ AP  1. Stayman  2. SMOLEN
Board: 267 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4♥ S	North:	South:  ♠ KQ  ♥ AK3  ♠ KQ876  ♣ KJ8	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  AP  1. Stayman 2. SMOLEN

Board Deale Vul: I HCP:	r: S None	<ul><li>★ KQJ3</li><li>▼ A1063</li><li>◆ AQ5</li><li>◆ A3</li></ul>	The opponents are silent. You bid first.
Board Deale Vul: 1 HCP:	r: N NS	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board Deale Vul: I HCP:	r: S EW	<ul><li>AK5</li><li>✓ KQJ7</li><li>AQ106</li><li>Q6</li></ul>	The opponents are silent. You bid first.
Board Deale Vul: 1 HCP:	r: N NS	<ul><li>★ K762</li><li>▼ K10432</li><li>◆ J6</li><li>◆ 97</li></ul>	The opponents are silent.  Partner bids first.
Board Deale Vul: I HCP:	r: S EW	<b>♠</b> KQ <b>♥</b> AK3 <b>♦</b> KQ876 <b>♣</b> KJ8	The opponents are silent. You bid first.

Board: 263 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 6 \( \mathcal{V} \) N	North:  ♠ A976  ♥ KJ942  ♦ 9  ♣ 982	South:  ♠ KQJ3  ♥ A1063  ♠ AQ5  ♣ A3	West North East South 2NT  Pass 3♣¹ Pass 3NT²  Pass 6♥ AP  1. Stayman 2. both majors
Board: 264 Dealer: N Vul: NS North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ A9  ♥ K9  ♠ KQ632  ♠ AKQ4	South:	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 265 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 4 S	North:	South:  ♠ AK5  ♥ KQJ7  ♠ AQ106  ♠ Q6	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4♥ AP 1. Stayman
Board: 266 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ AJ  ♥ AJ7  ♠ K8543  ♣ AK3	South:  ♠ K762  ♥ K10432  ♦ J6  ♣ 97	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 4♥ AP  1. Stayman  2. SMOLEN
Board: 267 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4♥ S	North:	South:  ♠ KQ  ♥ AK3  ♠ KQ876  ♣ KJ8	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  AP  1. Stayman 2. SMOLEN

Board: 268 Dealer: N Vul: Both HCP: 20	<ul><li>★ A82</li><li>★ K2</li><li>◆ AKJ102</li><li>◆ AJ9</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 269 Dealer: S Vul: NS HCP: 8	<ul><li>◆ QJ1093</li><li>◆ K1084</li><li>◆ Q75</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 270 Dealer: N Vul: Both HCP: 21	<ul><li>★ AK7</li><li>▼ AK8</li><li>◆ KQ86</li><li>◆ Q92</li></ul>	The opponents are silent. You bid first.
Board: 271 Dealer: S Vul: None HCP: 9	<ul><li>♣ QJ987</li><li>♥ KJ106</li><li>◆ 10</li><li>♣ Q43</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 272 Dealer: N Vul: EW HCP: 20	<ul><li>↑74</li><li>↑ AK104</li><li>↑ K7</li><li>↑ AKQJ9</li></ul>	The opponents are silent. You bid first.

Board: 268 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A82  ♥ K2  ♠ AKJ102  ♣ AJ9	South:  ♠ Q1054  ♥ AJ1085  ♠ 8763  ♣ —	West  X Pass 1. Stayr 2. SMC		East Pass Pass AP	<b>3♣</b> <sup>1</sup>
Board: 269 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 5♠ S	North:  ♠ QJ1093  ♥ K1084  ♠ Q75  ♣ 9	South:  ♠ A84  ♥ 752  ♠ AK2  ♣ AKQ6	Pass Pass Pass	LEN	Pass Pass Pass AP	2NT 3♦ 4♠ 5♣
Board: 270 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AK7  ♥ AK8  ♠ KQ86  ♣ Q92	South:  ♠ Q532  ♥ J7652  ♠ A5  ♠ 75	Pass		East Pass Pass AP	<b>3♣</b> <sup>1</sup>
Board: 271 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ QJ987  ♥ KJ106  ♠ 10  ♠ Q43	South:  ♠ A10  ♥ A75  ♠ AK86  ♠ AJ86	Pass Pass AP 1. Stayr 2. SMC		East X Pass	South 2NT 3 • 3NT

Board: 272 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **★** 74 **♦** QJ1093 Vul: EW **♥** AK104 **♥** Q953 Pass 3♥ Pass 4♥ North HCP: 20 **♦** K7 ◆ Q1062 AP South HCP: 7 **♣** AKQJ9 **.**— 1. Stayman Contract: 4♥ N

Board: 268 Dealer: N Vul: Both HCP: 7	<ul><li>♣ Q1054</li><li>♥ AJ1085</li><li>◆ 8763</li><li>♣ —</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 269 Dealer: S Vul: NS HCP: 20	<ul><li>A84</li><li>₹752</li><li>AK2</li><li>AKQ6</li></ul>	The opponents are silent. You bid first.
Board: 270 Dealer: N Vul: Both HCP: 7	<ul><li>♣ Q532</li><li>♥ J7652</li><li>♦ A5</li><li>♣ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 271 Dealer: S Vul: None HCP: 20	<ul><li>▲ A10</li><li>✔ A75</li><li>◆ AK86</li><li>▲ AJ86</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 272 Dealer: N Vul: EW HCP: 7	◆ QJ1093 ◆ Q953 ◆ Q1062 ◆ —	The opponents are silent.  Partner bids first.

Board: 268 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A82  ♥ K2  ♠ AKJ102  ♣ AJ9	South:  ♠ Q1054  ♥ AJ1085  ♠ 8763  ♣ —	West North East South  2NT Pass 3♣¹  X 3♦ Pass 3♠²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 269 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 5♠ S	North:  ♠ QJ1093  ♥ K1084  ♠ Q75  ♠ 9	South:  ♠ A84  ♥ 752  ♠ AK2  ♣ AKQ6	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♠  Pass 4NT³ Pass 5♣  Pass 5♠ AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♠
Board: 270 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 4 \( \vert \) N	North:  ♠ AK7  ♥ AK8  ♠ KQ86  ♣ Q92	South:  ♠ Q532  ♥ J7652  ♠ A5  ♣ 75	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♥ AP  1. Stayman  2. SMOLEN
Board: 271 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ QJ987  ♥ KJ106  ♠ 10  ♠ Q43	South:  ♠ A10  ♥ A75  ♠ AK86  ♣ AJ86	West North East South 2NT  Pass 3♣¹ X 3♣  Pass 3♥² Pass 3NT  AP  1. Stayman 2. SMOLEN

Board: 272 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **★** 74 **♦** QJ1093 Vul: EW **♥** AK104 **♥** Q953 Pass 3♥ Pass 4♥ North HCP: 20 **♦** K7 ◆ Q1062 AP South HCP: 7 **♣** AKQJ9 **.**— 1. Stayman Contract: 4♥ N

Board: 273 Dealer: S Vul: None HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 274 Dealer: N Vul: NS HCP: 21	<ul><li>★ AK9</li><li>★ KJ3</li><li>★ J93</li><li>★ AKQ7</li></ul>	East Doubles 3♦ if possible. East Doubles 4♦ if possible. You bid first.
Board: 275 Dealer: S Vul: EW HCP: 8	<ul><li>★ K965</li><li>★ K8763</li><li>◆ 7</li><li>◆ Q86</li></ul>	The opponents are silent.  Partner bids first.
Board: 276 Dealer: N Vul: NS HCP: 20	<ul><li>▲ A96</li><li>♥ AJ5</li><li>♦ KQJ</li><li>▲ AJ32</li></ul>	The opponents are silent.  You bid first.

Board: 273	North:	South:	West	North	East	South 2NT
Dealer: S  • J982  Vul: None		<b>♠</b> KQ	Pass	<b>3♣</b> ¹	Pass	3♦
North HCP: 7 South HCP: 20	<b>▼</b> AQ1064 <b>◆</b> 85	<b>♥</b> K82 <b>♦</b> KJ9	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Contract: 4♥ S	<b>♣</b> 87	<b>♣</b> AKJ64	1. Stay 2. SMC			
			West	North 2NT	East Pass	
Board: 274	North:	South:	Pass	3♦	X	<b>3</b> ♥ <sup>2</sup>
Dealer: N	Norui.	Souii. <b>♦</b> QJ1084	Pass	<b>4</b> ◆ <sup>3</sup>	X	$4NT^4$
Vul: NS North HCP: 21 South HCP: 7 Contract: 6♠ S	<ul><li>✓ KJ3</li><li>◆ J93</li><li>◆ AKQ7</li></ul>	♦ A642 ♦ 6 ♣ 1085	Pass AP	5♣	Pass	6♠
			<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
				raise or kwood (		
Board: 275	North:	South:	West	North	East	South 2NT
Dealer: S	<b>♦</b> K965	♠ AJ4	Pass	<b>3♣</b> ¹	Pass	3♦
Vul: EW North HCP: 8 South HCP: 20	<b>♥</b> K8763 <b>•</b> 7	<b>♥</b> AJ10 <b>♦</b> AJ52	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♥
South HCP: 20 Contract: 4♥ S	<b>♣</b> Q86	<b>♣</b> AJ10	1. Stay			
Contract: 4♥ S			2. SM(	JLEN		
				North	East	South
Board: 276	North: ▲ A96	South:			East Pass	
	North: ♠ A96 ▼ AJ5	<b>♠</b> Q842		North 2NT 3•	Pass Pass	<b>3♣</b> ¹
Board: 276 Dealer: N	<b>♠</b> A96		West	North 2NT 3♦ 4♥	Pass	<b>3♣</b> ¹

Board: 273 Dealer: S Vul: None HCP: 20	<ul><li>★ KQ</li><li>★ K82</li><li>◆ KJ9</li><li>◆ AKJ64</li></ul>	The opponents are silent. You bid first.
Board: 274 Dealer: N Vul: NS HCP: 7	◆ QJ1084 ▼ A642 ◆ 6 ◆ 1085	East Doubles 3♦ if possible. East Doubles 4♦ if possible. Partner bids first.
Board: 275 Dealer: S Vul: EW HCP: 20	<ul><li>AJ4</li><li>✓ AJ10</li><li>◆ AJ52</li><li>◆ AJ10</li></ul>	The opponents are silent. You bid first.
Board: 276 Dealer: N Vul: NS HCP: 5	♦ Q842 ▼ 109642 ◆ 92 ♣ K8	The opponents are silent.  Partner bids first.

Board: 273	North:	South:	West	North	East	South 2NT
Dealer: S  • J982  Vul: None		<b>♠</b> KQ	Pass	<b>3♣</b> ¹	Pass	3♦
North HCP: 7 South HCP: 20	<b>▼</b> AQ1064 <b>◆</b> 85	<b>♥</b> K82 <b>♦</b> KJ9	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Contract: 4♥ S	<b>♣</b> 87	<b>♣</b> AKJ64	1. Stay 2. SMC			
			West	North 2NT	East Pass	
Board: 274	North:	South:	Pass	3♦	X	<b>3</b> ♥ <sup>2</sup>
Dealer: N	Norui.	Souii. <b>♦</b> QJ1084	Pass	<b>4</b> ◆ <sup>3</sup>	X	$4NT^4$
Vul: NS North HCP: 21 South HCP: 7 Contract: 6♠ S	<ul><li>✓ KJ3</li><li>◆ J93</li><li>◆ AKQ7</li></ul>	♦ A642 ♦ 6 ♣ 1085	Pass AP	5♣	Pass	6♠
			<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
				raise or kwood (		
Board: 275	North:	South:	West	North	East	South 2NT
Dealer: S	<b>♦</b> K965	♠ AJ4	Pass	<b>3♣</b> ¹	Pass	3♦
Vul: EW North HCP: 8 South HCP: 20	<b>♥</b> K8763 <b>•</b> 7	<b>♥</b> AJ10 <b>♦</b> AJ52	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♥
South HCP: 20 Contract: 4♥ S	<b>♣</b> Q86	<b>♣</b> AJ10	1. Stay			
Contract: 4♥ S			2. SM(	JLEN		
				North	East	South
Board: 276	North: ▲ A96	South:			East Pass	
	North: ♠ A96 ▼ AJ5	<b>♠</b> Q842		North 2NT 3•	Pass Pass	<b>3♣</b> ¹
Board: 276 Dealer: N	<b>♠</b> A96		West	North 2NT 3♦ 4♥	Pass	<b>3♣</b> ¹

Board: 277 Dealer: S Vul: EW HCP: 5	<ul><li>★ AJ1084</li><li>♥ 8754</li><li>♦ 73</li><li>♠ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 278 Dealer: N Vul: Both HCP: 20	<ul><li>◆ 975</li><li>♥ K107</li><li>◆ AKQJ7</li><li>◆ AK</li></ul>	The opponents are silent. You bid first.
Board: 279 Dealer: S Vul: EW HCP: 6	<ul><li>★ K10953</li><li>♥ QJ104</li><li>◆ 3</li><li>◆ 1065</li></ul>	The opponents are silent.  Partner bids first.
Board: 280 Dealer: N Vul: None HCP: 20	<ul><li>▲ AJ9</li><li>✔ AK9</li><li>♦ KQ542</li><li>▲ QJ</li></ul>	The opponents are silent. You bid first.
Board: 281 Dealer: S Vul: NS HCP: 9	<ul><li>★ KQJ74</li><li>♥ Q1073</li><li>♦ 7</li><li>★ J97</li></ul>	The opponents are silent.  Partner bids first.

Board: 277 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ AJ1084  ♥ 8754  ♦ 73  ♣ 82	South:  ♠ KQ  ♥ K103  ♠ AK8  ♠ KQ1063	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 278 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4 \( \mathbb{N} \) N	North:	South:  ♠ KQ103  ♥ J9832  ♠ 85  ♣ 72	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 4♥ AP  1. Stayman  2. SMOLEN
Board: 279 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ K10953  ♥ QJ104  ♦ 3  ♣ 1065	South:  ♠ A2  ♥ A8  ♠ KQJ6  ♠ AQ972	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 280 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ AJ9  ♥ AK9  ♠ KQ542  ♣ QJ	South:  ♠ Q10764  ♥ 6542  ♠ A10  ♣ 54	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 4♠ AP  1. Stayman  2. SMOLEN
Board: 281 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 6♠ S	North:  ♠ KQJ74  ♥ Q1073  ♠ 7  ♣ J97	South:  ♠ A1086  ♥ AK  ♠ AK6  ♠ Q542	West North East South 2NT  Pass 3♣¹ Pass 3♠  Pass 5♠ Pass 6♠  AP  1. Stayman

Board: 277 Dealer: S Vul: EW HCP: 20	<b>♠</b> KQ <b>♥</b> K103 <b>♦</b> AK8 <b>♣</b> KQ1063	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: Both HCP: 6	<ul><li>★ KQ103</li><li>▼ J9832</li><li>◆ 85</li><li>◆ 72</li></ul>	The opponents are silent.  Partner bids first.
Board: 279 Dealer: S Vul: EW HCP: 20	<ul><li>★ A2</li><li>▼ A8</li><li>◆ KQJ6</li><li>◆ AQ972</li></ul>	The opponents are silent. You bid first.
Board: 280 Dealer: N Vul: None HCP: 6	<ul><li>◆ Q10764</li><li>♥ 6542</li><li>◆ A10</li><li>◆ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 281 Dealer: S Vul: NS HCP: 20	<ul><li>▲ A1086</li><li>✔ AK</li><li>◆ AK6</li><li>▲ Q542</li></ul>	The opponents are silent. You bid first.

Board: 277 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ AJ1084  ♥ 8754  ♦ 73  ♣ 82	South:  ♠ KQ  ♥ K103  ♠ AK8  ♠ KQ1063	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 278 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4 \( \mathbb{N} \) N	North:	South:  ♠ KQ103  ♥ J9832  ♠ 85  ♣ 72	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 4♥ AP  1. Stayman  2. SMOLEN
Board: 279 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ K10953  ♥ QJ104  ♦ 3  ♣ 1065	South:  ♠ A2  ♥ A8  ♠ KQJ6  ♠ AQ972	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 280 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ AJ9  ♥ AK9  ♠ KQ542  ♣ QJ	South:  ♠ Q10764  ♥ 6542  ♠ A10  ♣ 54	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 4♠ AP  1. Stayman  2. SMOLEN
Board: 281 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 6♠ S	North:  ♠ KQJ74  ♥ Q1073  ♠ 7  ♣ J97	South:  ♠ A1086  ♥ AK  ♠ AK6  ♠ Q542	West North East South 2NT  Pass 3♣¹ Pass 3♠  Pass 5♠ Pass 6♠  AP  1. Stayman

Board: 282 Dealer: N Vul: Both HCP: 20	<ul><li>▲ A6</li><li>▼ A4</li><li>◆ AKJ6</li><li>▲ KJ954</li></ul>	The opponents are silent. You bid first.
Board: 283 Dealer: S Vul: None HCP: 9	<ul><li>★ KJ962</li><li>★ KJ85</li><li>★ J8</li><li>★ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 284 Dealer: N Vul: EW HCP: 20	<ul><li>♠ AK</li><li>♥ AQ4</li><li>◆ J9642</li><li>♠ AQ7</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 285 Dealer: S Vul: None HCP: 8	<ul><li>◆ Q972</li><li>◆ QJ983</li><li>◆ 87</li><li>◆ K8</li></ul>	The opponents are silent.  Partner bids first.
Board: 286 Dealer: N Vul: EW HCP: 20	<ul><li>★ AKQ10</li><li>★ A73</li><li>★ K96</li><li>★ A102</li></ul>	The opponents are silent. You bid first.

Board: 282 Dealer: N Vul: Both North HCP: 20 South HCP: 7	North:  ♠ A6  ♥ A4  ♠ AKJ6	South:	Pass Pass	North 2NT 3 3NT	East Pass Pass AP	<b>3</b> ♣¹
Contract: 3N N  Board: 283 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 6 S	<ul> <li>♣ KJ954</li> <li>North:</li> <li>♠ KJ962</li> <li>♥ KJ85</li> <li>◆ J8</li> <li>♠ 64</li> </ul>	<ul> <li>AA3</li> <li>South:</li> <li>AQ8</li> <li>AQ107</li> <li>KQ64</li> <li>A10</li> </ul>	1. Stay. 2. SMC West Pass Pass 1. Stay.	North  3♣¹ 6♥	East Pass AP	South 2NT 3♥
Board: 284 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ AK  ♥ AQ4  ♦ J9642  ♣ AQ7	South:	West  3♦ 1. Stay	North 2NT 3NT man	East Pass AP	
Board: 285 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♠ Q972  ♥ QJ983  ♠ 87  ♠ K8	South:  ♠ AK10  ♥ K2  ♠ KQ964  ♣ AQ9	Pass Pass AP 1. Stay 2. SMC		Pass	2NT
Board: 286 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ AKQ10  ♥ A73  ♠ K96  ♣ A102	South:	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹

Board: 282 Dealer: N Vul: Both HCP: 7	<ul><li>◆ 97542</li><li>♥ K765</li><li>◆ 93</li><li>◆ A3</li></ul>	The opponents are silent.  Partner bids first.
Board: 283 Dealer: S Vul: None HCP: 21	<ul><li>AQ8</li><li>✓ AQ107</li><li>✓ KQ64</li><li>✓ A10</li></ul>	The opponents are silent.  You bid first.
Board: 284 Dealer: N Vul: EW HCP: 5	<ul><li>◆ 9432</li><li>♥ J10965</li><li>◆ —</li><li>◆ KJ42</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 285 Dealer: S Vul: None HCP: 21	<ul><li>★ AK10</li><li>★ K2</li><li>★ KQ964</li><li>★ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 286 Dealer: N Vul: EW HCP: 6	<ul><li>\$ 5432</li><li>♥ Q10865</li><li>♦ A4</li><li>₹ 75</li></ul>	The opponents are silent.  Partner bids first.

Board: 282 Dealer: N Vul: Both North HCP: 20 South HCP: 7	North:  ♠ A6  ♥ A4  ♠ AKJ6	South:	Pass Pass	North 2NT 3 3NT	East Pass Pass AP	<b>3</b> ♣¹
Contract: 3N N  Board: 283 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 6 S	<ul> <li>♣ KJ954</li> <li>North:</li> <li>♠ KJ962</li> <li>♥ KJ85</li> <li>◆ J8</li> <li>♠ 64</li> </ul>	<ul> <li>AA3</li> <li>South:</li> <li>AQ8</li> <li>AQ107</li> <li>KQ64</li> <li>A10</li> </ul>	1. Stay. 2. SMC West Pass Pass 1. Stay.	North  3♣¹ 6♥	East Pass AP	South 2NT 3♥
Board: 284 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ AK  ♥ AQ4  ♦ J9642  ♣ AQ7	South:	West  3♦ 1. Stay	North 2NT 3NT man	East Pass AP	
Board: 285 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♠ Q972  ♥ QJ983  ♠ 87  ♠ K8	South:  ♠ AK10  ♥ K2  ♠ KQ964  ♣ AQ9	Pass Pass AP 1. Stay 2. SMC		Pass	2NT
Board: 286 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ AKQ10  ♥ A73  ♠ K96  ♣ A102	South:	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹

Board: 287 Dealer: S Vul: Both HCP: 7	<ul><li>◆ Q1032</li><li>◆ 109854</li><li>◆ J4</li><li>◆ A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 288 Dealer: N Vul: None HCP: 21	<ul><li>AQJ4</li><li>A4</li><li>QJ104</li><li>AK4</li></ul>	The opponents are silent. You bid first.
Board: 289 Dealer: S Vul: EW HCP: 6	<ul><li>A652</li><li>▼ 109652</li><li>◆ 93</li><li>◆ Q5</li></ul>	The opponents are silent.  Partner bids first.
Board: 290 Dealer: N Vul: Both HCP: 21	<ul><li>♠ AKJ2</li><li>♥ Q52</li><li>♦ AK94</li><li>♠ A9</li></ul>	The opponents are silent. You bid first.
Board: 291 Dealer: S Vul: None HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 287 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 6♥ N	North:  ♠ Q1032  ♥ 109854  ♦ J4  ♠ A10	South:  ♠ AK76  ♥ AQJ6  ♠ A6  ♣ Q76	Pass 3 Pass 5 AP 1. Stayma 2. both m	3 <b>♣</b> ¹ 5 <b>∀</b> an		2NT 3NT <sup>2</sup>
Board: 288 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 4♠ N	North:  ♠ AQJ4  ♥ A4  ♦ QJ104  ♣ AK4	South:  ♠ K1085  ♥ J10852  ♦ —  ♠ Q873	West N 2 Pass 3 AP 1. Staym	2NT 8♠	East Pass Pass	<b>3</b> ♣¹
Board: 289 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4 S	North:  ♠ A652  ♥ 109652  ♦ 93  ♣ Q5	South:  ♠ KQ7  ♥ KQJ3  ♠ AJ105  ♣ A6	West N Pass 3 Pass 4 1. Staym	3 <b>♣</b> ¹	East Pass AP	2NT
Board: 290 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 4♠ N	North:  ♠ AKJ2  ♥ Q52  ♠ AK94  ♠ A9	South:  • 10975  • K10864  • 85  • K5		2NT 8♠	East Pass Pass	<b>3</b> ♣¹
Board: 291 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AKQ  ♥ KJ9  ♠ K2  ♣ A9864	West M Pass 3 Pass 3 AP 1. Stayma 2. SMOI	3 <b>♣</b> ¹ 3 <b>♥</b> ²	East Pass Pass	2NT 3♦

Board: 287 Dealer: S Vul: Both HCP: 20	<ul><li>★ AK76</li><li>▼ AQJ6</li><li>◆ A6</li><li>★ Q76</li></ul>	The opponents are silent. You bid first.
Board: 288 Dealer: N Vul: None HCP: 6	<ul><li>★K1085</li><li>▼J10852</li><li>◆ —</li><li>◆ Q873</li></ul>	The opponents are silent.  Partner bids first.
Board: 289 Dealer: S Vul: EW HCP: 20	<ul><li>★ KQ7</li><li>▼ KQJ3</li><li>◆ AJ105</li><li>◆ A6</li></ul>	The opponents are silent. You bid first.
Board: 290 Dealer: N Vul: Both HCP: 6	<ul><li>10975</li><li>K10864</li><li>85</li><li>K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 291 Dealer: S Vul: None HCP: 20	<ul><li>★ AKQ</li><li>▼ KJ9</li><li>★ K2</li><li>★ A9864</li></ul>	The opponents are silent. You bid first.

Board: 287 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 6♥ N	North:  ♠ Q1032  ♥ 109854  ♦ J4  ♠ A10	South:  ♠ AK76  ♥ AQJ6  ♠ A6  ♣ Q76	Pass 3 Pass 5 AP 1. Stayma 2. both m	3 <b>♣</b> ¹ 5 <b>∀</b> an		2NT 3NT <sup>2</sup>
Board: 288 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 4♠ N	North:  ♠ AQJ4  ♥ A4  ♦ QJ104  ♣ AK4	South:  ♠ K1085  ♥ J10852  ♦ —  ♠ Q873	West N 2 Pass 3 AP 1. Staym	2NT 8♠	East Pass Pass	<b>3</b> ♣¹
Board: 289 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4 S	North:  ♠ A652  ♥ 109652  ♦ 93  ♣ Q5	South:  ♠ KQ7  ♥ KQJ3  ♠ AJ105  ♣ A6	West N Pass 3 Pass 4 1. Staym	3 <b>♣</b> ¹	East Pass AP	2NT
Board: 290 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 4♠ N	North:  ♠ AKJ2  ♥ Q52  ♠ AK94  ♠ A9	South:  • 10975  • K10864  • 85  • K5		2NT 8♠	East Pass Pass	<b>3</b> ♣¹
Board: 291 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AKQ  ♥ KJ9  ♠ K2  ♣ A9864	West M Pass 3 Pass 3 AP 1. Stayma 2. SMOI	3 <b>♣</b> ¹ 3 <b>♥</b> ²	East Pass Pass	2NT 3♦

Board: 292	
Board: 293 • K10942	silent.
Dealer: S ♥ Q963  Vul: None ♦ 8  HCP: 7 ♣ Q84  East Doubles 3♣ if possible.  Partner bids first.	possible.
Board: 294	silent.
Board: 295	silent.
Board: 296 Dealer: N  Vul: NS HCP: 21  AKJ  West Doubles 3♣ if possible.  West Doubles 3♣ if possible.  You bid first.	f possible.

Board: 292 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♠ N	North:  ♠ A54  ♥ A96  ♠ KQ83  ♣ AK7	South:  ♠ QJ1097  ♥ QJ53  ♦ J9  ♣ 42	Pass Pass 1. Stay 2. SM0	man	East Pass Pass AP	<b>3</b> ♣¹
Board: 293 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  ♠ K10942  ♥ Q963  ♠ 8  ♣ Q84	South:  ♠ QJ5  ♥ AKJ10  ♠ KQ95  ♠ A9	Pass Pass AP 1. Stay	• •	X Pass	2NT 3♥ 4♥
Board: 294 Dealer: N Vul: NS North HCP: 21 South HCP: 12 Contract: 6♥ N	North:  ♠ AQ6  ♥ AK84  ♠ K104  ♣ KQ4	South:  ♠ KJ875  ♥ QJ32  ♦ J  ♣ A106	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 295 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4♠ S	North:  ♠ Q9853  ♥ Q963  ♦ 9  ♣ J94	South:  ♠ K642  ♥ AKJ  ♠ AQ63  ♣ A10	West Pass Pass 1. Stay		East Pass AP	2NT
Board: 296 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 4 \( \varphi \) N	North:	South:  ♠ 65432  ♥ KJ65  ♦ Q  ♠ Q92	X Pass 1. Stay	North 2NT 3♥ 4♥ man raise or	Pass Pass AP	3 <b>♣</b> ¹ 4 <b>♣</b> ²

Board: 292 Dealer: N Vul: NS HCP: 7	<ul><li>◆ QJ1097</li><li>♥ QJ53</li><li>◆ J9</li><li>◆ 42</li></ul>	The opponents are silent.  Partner bids first.
Board: 293 Dealer: S Vul: None HCP: 20	<ul><li>♣ QJ5</li><li>♥ AKJ10</li><li>♦ KQ95</li><li>♣ A9</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 294 Dealer: N Vul: NS HCP: 12	<ul><li>★ KJ875</li><li>♥ QJ32</li><li>◆ J</li><li>◆ A106</li></ul>	The opponents are silent.  Partner bids first.
Board: 295 Dealer: S Vul: EW HCP: 21	<ul><li>★ K642</li><li>★ AKJ</li><li>★ AQ63</li><li>★ A10</li></ul>	The opponents are silent. You bid first.
Board: 296 Dealer: N Vul: NS HCP: 8	<ul><li>♠ 65432</li><li>♥ KJ65</li><li>♦ Q</li><li>♠ Q92</li></ul>	West Doubles 3♣ if possible.  Partner bids first.

Board: 292 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♠ N	North:  ♠ A54  ♥ A96  ♠ KQ83  ♣ AK7	South:  ♠ QJ1097  ♥ QJ53  ♦ J9  ♣ 42	Pass Pass 1. Stay 2. SM0	man	East Pass Pass AP	<b>3</b> ♣¹
Board: 293 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  ♠ K10942  ♥ Q963  ♠ 8  ♣ Q84	South:  ♠ QJ5  ♥ AKJ10  ♠ KQ95  ♠ A9	Pass Pass AP 1. Stay	• •	X Pass	2NT 3♥ 4♥
Board: 294 Dealer: N Vul: NS North HCP: 21 South HCP: 12 Contract: 6♥ N	North:  ♠ AQ6  ♥ AK84  ♠ K104  ♣ KQ4	South:  ♠ KJ875  ♥ QJ32  ♦ J  ♣ A106	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 295 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4♠ S	North:  ♠ Q9853  ♥ Q963  ♦ 9  ♣ J94	South:  ♠ K642  ♥ AKJ  ♠ AQ63  ♣ A10	West Pass Pass 1. Stay		East Pass AP	2NT
Board: 296 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 4 \( \varphi \) N	North:	South:  ♠ 65432  ♥ KJ65  ♦ Q  ♠ Q92	X Pass 1. Stay	North 2NT 3♥ 4♥ man raise or	Pass Pass AP	3 <b>♣</b> ¹ 4 <b>♣</b> ²

Board: 297 Dealer: S Vul: EW HCP: 8	<ul><li>★ KQ854</li><li>★ K862</li><li>◆ 962</li><li>★ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 298 Dealer: N Vul: Both HCP: 21	<ul><li>★ KQJ</li><li>★ AK</li><li>★ A732</li><li>★ KJ109</li></ul>	The opponents are silent. You bid first.
Board: 299 Dealer: S Vul: None HCP: 10	<ul><li>★ KQ873</li><li>♥ QJ108</li><li>◆ 5</li><li>◆ Q109</li></ul>	West Doubles Pass if possible.  Partner bids first.
Board: 300 Dealer: N Vul: EW HCP: 20	<ul><li>♠ AK</li><li>♥ AQ82</li><li>♠ AJ62</li><li>♠ Q109</li></ul>	West Doubles 3♣ if possible.  You bid first.

Board: 297 Dealer: S Vul: EW North HCP: 8 South HCP: 21 Contract: 4 S	North:  ♠ KQ854  ♥ K862  ♦ 962  ♣ 7	South:  ♠ A72  ♥ AJ97  ♠ KQ7  ♣ AK2	West North East  Pass 3♣¹ Pass  Pass 4♥ AP  1. Stayman	2NT
Board: 298 Dealer: N Vul: Both North HCP: 21 South HCP: 9 Contract: 6♠ N	North:  ♠ KQJ  ♥ AK  ♠ A732  ♣ KJ109	South:  ♠ A7632  ♥ Q876  ♠ K  ♣ 763	West North East 2NT Pass Pass 3♦ Pass Pass 3♠ Pass Pass 4♥⁴ Pass Pass 5♠ Pass AP 1. Stayman 2. SMOLEN 3. Cue bid, a ♠ stopp 4. Cue bid, a ♠ stopp 5. Blackwood 0314,	3♣¹ 3♥² 4♠³ 4NT⁵ 6♠
Board: 299 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 6•X S	North:  ♠ KQ873  ♥ QJ108  ♦ 5  ♠ Q109	South:  ♠ AJ109  ♥ K4  ♠ KJ6  ♣ AKJ8	West North East  Pass 3♣¹ Pass Pass 6♠ Pass X AP  1. Stayman	2NT
Board: 300 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ AK  ♥ AQ82  ♠ AJ62  ♠ Q109	South:  ♠ Q10543  ♥ J975  ♦ 95  ♣ A2	West North East 2NT Pass X 3♥ Pass Pass 4♥ AP 1. Stayman 2. limit raise or better	3♣¹ 4♣²

Board: 297 Dealer: S Vul: EW HCP: 21	<ul><li>♠ A72</li><li>♥ AJ97</li><li>♠ KQ7</li><li>♠ AK2</li></ul>	The opponents are silent. You bid first.
Board: 298 Dealer: N Vul: Both HCP: 9	<ul><li>A7632</li><li>♥ Q876</li><li>★ K</li><li>★ 763</li></ul>	The opponents are silent.  Partner bids first.
Board: 299 Dealer: S Vul: None HCP: 20	<ul><li>▲ AJ109</li><li>♥ K4</li><li>◆ KJ6</li><li>▲ AKJ8</li></ul>	West Doubles Pass if possible. You bid first.
Board: 300 Dealer: N Vul: EW HCP: 7	<ul><li>♣ Q10543</li><li>♥ J975</li><li>◆ 95</li><li>♣ A2</li></ul>	West Doubles 3♣ if possible.  Partner bids first.

Board: 297 Dealer: S Vul: EW North HCP: 8 South HCP: 21 Contract: 4 S	North:  ♠ KQ854  ♥ K862  ♦ 962  ♣ 7	South:  ♠ A72  ♥ AJ97  ♠ KQ7  ♣ AK2	West North East  Pass 3♣¹ Pass  Pass 4♥ AP  1. Stayman	2NT
Board: 298 Dealer: N Vul: Both North HCP: 21 South HCP: 9 Contract: 6♠ N	North:  ♠ KQJ  ♥ AK  ♠ A732  ♣ KJ109	South:  ♠ A7632  ♥ Q876  ♠ K  ♣ 763	West North East 2NT Pass Pass 3 → Pass Pass 3 → Pass Pass 4 → 4 Pass Pass 5 → Pass AP 1. Stayman 2. SMOLEN 3. Cue bid, a → stopper 4. Cue bid, a → stopper 5. Blackwood 0314, for	3♣¹ 3♥² 4♠³ 4NT⁵ 6♠
Board: 299 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 6•X S	North:  ♠ KQ873  ♥ QJ108  ♦ 5  ♠ Q109	South:  ♠ AJ109  ♥ K4  ♠ KJ6  ♣ AKJ8		
Board: 300 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ AK  ♥ AQ82  ♠ AJ62  ♠ Q109	South:  ♠ Q10543  ♥ J975  ♦ 95  ♣ A2	West North East 2NT Pass X 3♥ Pass Pass 4♥ AP 1. Stayman 2. limit raise or better in	3 <b>♣</b> ¹ 4 <b>♣</b> ²

Board: 301 Dealer: S Vul: Both HCP: 11	<ul><li>♠ AK752</li><li>♥ QJ82</li><li>♦ J76</li><li>♠ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 302 Dealer: N Vul: None HCP: 20	<ul><li>♠ AKQ</li><li>♥ AJ7</li><li>♦ 43</li><li>♠ AQ753</li></ul>	The opponents are silent. You bid first.
Board: 303 Dealer: S Vul: Both HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 304 Dealer: N Vul: None HCP: 21	<ul><li>♠ AQ</li><li>♥ AJ65</li><li>♦ KQJ9</li><li>♠ A105</li></ul>	The opponents are silent. You bid first.
Board: 305 Dealer: S Vul: NS HCP: 5	<ul><li>◆ 97653</li><li>♥ 10875</li><li>◆ QJ</li><li>◆ Q10</li></ul>	The opponents are silent.  Partner bids first.

Board: 301 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6 S	North:  ♠ AK752  ♥ QJ82  ♦ J76  ♣ 2	South:  ♠ 106  ♥ AK76  ♠ AK2  ♣ AQ76			East Pass AP	2NT
Board: 302 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ AKQ  ♥ AJ7  ♦ 43  ♣ AQ753	South:	Pass Pass 1. Stay	man	East Pass Pass AP	<b>3♣</b> ¹
Board: 303 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4 S	North:	South:	Pass Pass AP 1. Stay	3♠²	East Pass Pass	2NT 3♦
Board: 304 Dealer: N Vul: None North HCP: 21 South HCP: 5 Contract: 4 \(\neq \) N	North:  ♠ AQ  ♥ AJ65  ♠ KQJ9  ♠ A105	South:  ♠ KJ82  ▼ 108742  ◆ 2  ♣ J43	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 305 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S	North:  ◆ 97653  ▼ 10875  ◆ QJ  ◆ Q10	South:  ♠ AK8  ♥ AKQ4  ♦ 103  ♠ A732	Pass Pass AP 1. Stay	3♠	Pass	2NT

Board: 301 Dealer: S Vul: Both HCP: 20	<ul><li>106</li><li>✓ AK76</li><li>✓ AK2</li><li>✓ AQ76</li></ul>	The opponents are silent. You bid first.
Board: 302 Dealer: N Vul: None HCP: 5	<ul><li>◆ 97652</li><li>♥ Q1082</li><li>◆ QJ</li><li>◆ 86</li></ul>	The opponents are silent.  Partner bids first.
Board: 303 Dealer: S Vul: Both HCP: 20	<ul><li>105</li><li>✓ AK5</li><li>✓ AKQ4</li><li>✓ KJ96</li></ul>	The opponents are silent. You bid first.
Board: 304 Dealer: N Vul: None HCP: 5	<ul><li>★ KJ82</li><li>▼ 108742</li><li>◆ 2</li><li>◆ J43</li></ul>	The opponents are silent.  Partner bids first.
Board: 305 Dealer: S Vul: NS HCP: 20	<ul><li>★ AK8</li><li>▼ AKQ4</li><li>◆ 103</li><li>◆ A732</li></ul>	The opponents are silent. You bid first.

Board: 301 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6 S	North:  ♠ AK752  ♥ QJ82  ♦ J76  ♣ 2	South:  ♠ 106  ♥ AK76  ♠ AK2  ♣ AQ76			East Pass AP	2NT
Board: 302 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ AKQ  ♥ AJ7  ♦ 43  ♣ AQ753	South:	Pass Pass 1. Stay	man	East Pass Pass AP	<b>3♣</b> ¹
Board: 303 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4 S	North:	South:	Pass Pass AP 1. Stay	3♠²	East Pass Pass	2NT 3♦
Board: 304 Dealer: N Vul: None North HCP: 21 South HCP: 5 Contract: 4 \(\neq \) N	North:  ♠ AQ  ♥ AJ65  ♠ KQJ9  ♠ A105	South:  ♠ KJ82  ▼ 108742  ◆ 2  ♣ J43	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 305 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S	North:  ◆ 97653  ▼ 10875  ◆ QJ  ◆ Q10	South:  ♠ AK8  ♥ AKQ4  ♦ 103  ♠ A732	Pass Pass AP 1. Stay	3♠	Pass	2NT

Board: 306 Dealer: N Vul: EW HCP: 21	<ul><li>★ A95</li><li>▼ K10</li><li>◆ AK87</li><li>◆ AK65</li></ul>	The opponents are silent. You bid first.
Board: 307 Dealer: S Vul: Both HCP: 7	<ul><li>★ AK532</li><li>▼ 8654</li><li>◆ 87</li><li>♣ 65</li></ul>	The opponents are silent.  Partner bids first.
Board: 308 Dealer: N Vul: EW HCP: 21	<ul><li>♠ AKJ4</li><li>♥ KJ8</li><li>♦ KQ</li><li>♠ KJ52</li></ul>	The opponents are silent. You bid first.
Board: 309 Dealer: S Vul: Both HCP: 13	<ul><li>★ A763</li><li>▼ KQJ54</li><li>◆ K82</li><li>◆ 7</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 310 Dealer: N Vul: None HCP: 21	<ul><li>♠ AKJ9</li><li>♥ AKJ</li><li>♦ 97</li><li>♠ AJ72</li></ul>	The opponents are silent.  You bid first.

Board: 306 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ A95  ♥ K10  ♠ AK87  ♣ AK65	South:  ♠ 8762  ♥ AJ952  • Q6  ♣ Q4	West North 2NT Pass 3♦ Pass 3NT 1. Stayman 2. SMOLEN	East Pass Pass AP	<b>3</b> ♣¹
Board: 307 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ AK532  ♥ 8654  ♠ 87  ♣ 65	South:  ♠ Q7  ♥ AKQ  ♠ AJ9  ♣ KJ987	West North  Pass 3♣¹  Pass 3♥²  AP  1. Stayman  2. SMOLEN	Pass	2NT
Board: 308 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4♠ N	North:  ♠ AKJ4  ♥ KJ8  ♠ KQ  ♠ KJ52	South:  ♠ Q1072  ♥ Q7542  ♦ J873  ♣ —	West North 2NT Pass 3♠ AP 1. Stayman	East Pass Pass	<b>3</b> ♣¹
Board: 309 Dealer: S Vul: Both North HCP: 13 South HCP: 20 Contract: 7N S	North:  ♠ A763  ♥ KQJ54  ♠ K82  ♣ 7	South:  ♠ KQJ4  ♥ A8  ♠ A54  ♣ AQ109	West North  Pass 3♣¹  Pass 4♣²  Pass 4NT³  Pass 5♥  Pass 7NT  1. Stayman  2. limit raise or  3. Blackwood	X Pass Pass Pass AP	5♦ 5NT

Board: 310 Dealer: N	North: ♠ AKJ9	South: <b>♠</b> Q7643	West	North 2NT	East Pass	
Vul: None North HCP: 21 South HCP: 9 Contract: 6♠ N	<ul><li>◆ AKJ</li><li>◆ 97</li><li>◆ AJ72</li></ul>	<ul><li>10742</li><li>★ A106</li><li>★ K</li></ul>	Pass AP 1. Stay		Pass	6♠

Board: 306 Dealer: N Vul: EW HCP: 9	<ul><li>♣8762</li><li>♥ AJ952</li><li>◆ Q6</li><li>♣ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 307 Dealer: S Vul: Both HCP: 20	<ul><li>♣ Q7</li><li>♥ AKQ</li><li>◆ AJ9</li><li>♣ KJ987</li></ul>	The opponents are silent. You bid first.
Board: 308 Dealer: N Vul: EW HCP: 5	<ul><li>◆ Q1072</li><li>♥ Q7542</li><li>◆ J873</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 309 Dealer: S Vul: Both HCP: 20	<ul><li>★ KQJ4</li><li>★ A8</li><li>★ A54</li><li>★ AQ109</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 310 Dealer: N Vul: None HCP: 9	<ul><li>♣ Q7643</li><li>♥ 10742</li><li>◆ A106</li><li>♣ K</li></ul>	The opponents are silent.  Partner bids first.

Board: 306 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ A95  ♥ K10  ♠ AK87  ♣ AK65	South:  ♠ 8762  ♥ AJ952  • Q6  ♣ Q4	West North 2NT Pass 3 Pass 3NT 1. Stayman 2. SMOLEN	Pass Pass AP	<b>3</b> ♣¹
Board: 307 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ AK532  ♥ 8654  ♠ 87  ♣ 65	South:  ♠ Q7  ♥ AKQ  ♠ AJ9  ♣ KJ987	West North  Pass 3♣¹  Pass 3♥²  AP  1. Stayman  2. SMOLEN	Pass	2NT
Board: 308 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4♠ N	North:  ♠ AKJ4  ♥ KJ8  ♠ KQ  ♠ KJ52	South:  ♠ Q1072  ♥ Q7542  ♦ J873  ♣ —	West North 2NT Pass 3♠ AP 1. Stayman	Pass Pass	<b>3</b> ♣¹
Board: 309 Dealer: S Vul: Both North HCP: 13 South HCP: 20 Contract: 7N S	North:  ♠ A763  ♥ KQJ54  ♠ K82  ♣ 7	South:  ♠ KQJ4  ♥ A8  ♠ A54  ♣ AQ109	Pass 3♣¹ Pass 4♣² Pass 4NT³ Pass 5♥  Pass 7NT  1. Stayman  2. limit raise o  3. Blackwood	X Pass Pass Pass AP	5♦ 5NT

Board: 310 Dealer: N	North: ♠ AKJ9	South: <b>♠</b> Q7643	West	North 2NT	East Pass	
Vul: None North HCP: 21 South HCP: 9 Contract: 6♠ N	<ul><li>◆ AKJ</li><li>◆ 97</li><li>◆ AJ72</li></ul>	<ul><li>10742</li><li>★ A106</li><li>★ K</li></ul>	Pass AP 1. Stay		Pass	6♠

### North hands (Practice Page)

Board: 311 Dealer: S Vul: Both HCP: 6	<ul><li>\$9865</li><li>♥ A10872</li><li>♦ Q65</li><li>₹ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 312 Dealer: N Vul: None HCP: 20	<ul><li>AK52</li><li>♥97</li><li>AQ42</li><li>AK4</li></ul>	The opponents are silent. You bid first.
Board: 313 Dealer: S Vul: Both HCP: 6	♠ K7643 ♥ Q1073 ♦ J73 ♠ 10	The opponents are silent.  Partner bids first.
Board: 314 Dealer: N Vul: None HCP: 20	<ul><li>★ A104</li><li>★ AQ</li><li>★ AK106</li><li>★ K1082</li></ul>	The opponents are silent. You bid first.
Board: 315 Dealer: S Vul: NS HCP: 6	<b>★</b> KQ762 <b>▼</b> 10743 <b>◆</b> 7 <b>♣</b> J108	The opponents are silent.  Partner bids first.

Board: 311 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 3N S	North:	South:  ♠ QJ4  ♥ KQ  ♠ AKJ83  ♠ A94	West Pass Pass AP 1. Stayı 2. SMC	man	East Pass Pass	2NT 3◆
Board: 312 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AK52  ♥ 97  ♠ AQ42  ♣ AK4	South:  ♠ QJ976  ♥ J853  ♦ J  ♠ 952	West Pass AP 1. Stayı		East Pass Pass	<b>3</b> ♣¹
Board: 313 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 44 S	North:  ♠ K7643  ♥ Q1073  ♦ J73  ♣ 10	South:  ♠ AQJ5  ♥ J92  ♠ A8  ♣ AKQ7		<b>4</b> ♠	East Pass AP	2NT
Board: 314 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ A104  ♥ AQ  ♠ AK106  ♠ K1082	South:	West Pass Pass 1. Stay 2. SMC	man	East Pass Pass AP	<b>3</b> ♣¹

			West	North	East	South 2NT
Board: 315	NI A	G 4	Pass	<b>3</b> ♣¹	Pass	3♦
Dealer: S	North: ♠ KQ762	South: <b>♠</b> 853	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
Vul: NS	<b>♥</b> 10743	♥ AJ5	Pass	<b>4</b> ◆ <sup>3</sup>	Pass	<b>4</b> ♥ <sup>4</sup>
North HCP: 6 South HCP: 21	<b>◆</b> 7	♦ AKQ	Pass	4♠	AP	
Contract: 4♠ S	♣ J108	<b>♣</b> AK43	1. Stay	man		
Contract. 75 S			2. SMOLEN			
			3. Cue	bid, a ♦	stoppe	er
			4. Cue	bid, a 🕭	stopp	er

### South hands (Practice Page)

Board: 311 Dealer: S Vul: Both HCP: 20	<ul><li>♣ QJ4</li><li>♥ KQ</li><li>◆ AKJ83</li><li>♣ A94</li></ul>	The opponents are silent. You bid first.
Board: 312 Dealer: N Vul: None HCP: 5	<ul><li>♣ QJ976</li><li>♥ J853</li><li>♦ J</li><li>♣ 952</li></ul>	The opponents are silent.  Partner bids first.
Board: 313 Dealer: S Vul: Both HCP: 21	<ul><li>AQJ5</li><li>J92</li><li>A8</li><li>AKQ7</li></ul>	The opponents are silent. You bid first.
Board: 314 Dealer: N Vul: None HCP: 6	<ul><li>▶ J975</li><li>♥ KJ1093</li><li>◆ 4</li><li>♣ J74</li></ul>	The opponents are silent.  Partner bids first.
Board: 315 Dealer: S Vul: NS HCP: 21	<ul><li>♣ 853</li><li>♥ AJ5</li><li>♦ AKQ</li><li>♣ AK43</li></ul>	The opponents are silent. You bid first.

Board: 311 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 3N S	North:	South:  ♠ QJ4  ♥ KQ  ♠ AKJ83  ♠ A94	West Pass Pass AP 1. Stayı 2. SMC	man	East Pass Pass	2NT 3◆
Board: 312 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AK52  ♥ 97  ♠ AQ42  ♣ AK4	South:  ♠ QJ976  ♥ J853  ♦ J  ♠ 952	West Pass AP 1. Stayı		East Pass Pass	<b>3</b> ♣¹
Board: 313 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 44 S	North:  ♠ K7643  ♥ Q1073  ♦ J73  ♣ 10	South:  ♠ AQJ5  ♥ J92  ♠ A8  ♣ AKQ7		<b>4</b> ♠	East Pass AP	2NT
Board: 314 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ A104  ♥ AQ  ♠ AK106  ♠ K1082	South:	West Pass Pass 1. Stay 2. SMC	man	East Pass Pass AP	<b>3</b> ♣¹

			West	North	East	South 2NT
Board: 315	NI A	G 4	Pass	<b>3</b> ♣¹	Pass	3♦
Dealer: S	North: ♠ KQ762	South: <b>♠</b> 853	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
Vul: NS	<b>♥</b> 10743	♥ AJ5	Pass	<b>4</b> ◆ <sup>3</sup>	Pass	<b>4</b> ♥ <sup>4</sup>
North HCP: 6 South HCP: 21	<b>◆</b> 7	♦ AKQ	Pass	4♠	AP	
Contract: 4♠ S	♣ J108	<b>♣</b> AK43	1. Stay	man		
Contract. 75 S			2. SMOLEN			
			3. Cue	bid, a ♦	stoppe	er
			4. Cue	bid, a 🕭	stopp	er

### North hands (Practice Page)

Board: 316 Dealer: N Vul: EW HCP: 20	<ul><li>♠ AQ</li><li>♥ AQ42</li><li>♦ K108</li><li>♠ KQ108</li></ul>	The opponents are silent. You bid first.
Board: 317 Dealer: S Vul: None HCP: 9	<ul><li>♣ QJ965</li><li>♥ Q1097</li><li>◆ QJ</li><li>♣ J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 318 Dealer: N Vul: NS HCP: 20	<ul><li>AJ</li><li>✓ AKQ</li><li>✓ 9654</li><li>✓ AQ92</li></ul>	The opponents are silent. You bid first.
Board: 319 Dealer: S Vul: EW HCP: 5	<ul><li>★ K864</li><li>♥ Q9765</li><li>♦ 652</li><li>★ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 320 Dealer: N Vul: Both HCP: 21	<ul><li>♣ AQ9</li><li>♥ KQ8</li><li>◆ J87</li><li>♣ AKQ8</li></ul>	The opponents are silent. You bid first.

Board: 316 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ AQ  ♥ AQ42  ♠ K108  ♣ KQ108	South:  ◆ J986  ▼ J10876  ◆ A74  ◆ J	West Pass AP 1. Stay	North 2NT 3▼ man	East Pass Pass	<b>3</b> ♣¹
Board: 317 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 4♠ S	North:  ♠ QJ965  ♥ Q1097  • QJ  ♣ J2	South:  ♠ A1072  ♥ K64  ♠ AK4  ♠ AK5			East Pass AP	2NT
Board: 318 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ AJ  ♥ AKQ  ♦ 9654  ♣ AQ92	South:  ♠ K10973  ♥ J987  ♦ 8  ♠ K103			East Pass Pass AP	<b>3</b> ♣¹
Board: 319 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 3N S	North:  ♠ K864  ♥ Q9765  ♦ 652  ♣ 10	South:  ♠ AQ9  ♥ A2  ♠ KJ107  ♣ AK64	Pass Pass AP  1. Stay 2. SMC	3♠²	East Pass Pass	South 2NT 3♦ 3NT

Board: 320 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 5 N	North:  ♠ AQ9  ♥ KQ8  ♦ J87  ♠ AKQ8	South:  ♠ J10863  ♥ J1062  ♠ KQ6  ♠ 2	Pass Pass	_	Pass Pass Pass	3♣¹ 3♥²
Contract: 5€ N			2. SMC 3. Cue			

### South hands (Practice Page)

Board: 316 Dealer: N Vul: EW HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 317 Dealer: S Vul: None HCP: 21	<ul><li>★ A1072</li><li>★ K64</li><li>◆ AK4</li><li>◆ AK5</li></ul>	The opponents are silent. You bid first.
Board: 318 Dealer: N Vul: NS HCP: 7	<ul><li>★ K10973</li><li>♥ J987</li><li>◆ 8</li><li>◆ K103</li></ul>	The opponents are silent.  Partner bids first.
Board: 319 Dealer: S Vul: EW HCP: 21	<ul><li>AQ9</li><li>A2</li><li>KJ107</li><li>AK64</li></ul>	The opponents are silent. You bid first.
Board: 320 Dealer: N Vul: Both HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 316 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ AQ  ♥ AQ42  ♠ K108  ♣ KQ108	South:  ◆ J986  ▼ J10876  ◆ A74  ◆ J	West Pass AP 1. Stay	North 2NT 3▼ man	East Pass Pass	<b>3</b> ♣¹
Board: 317 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 4♠ S	North:  ♠ QJ965  ♥ Q1097  • QJ  ♣ J2	South:  ♠ A1072  ♥ K64  ♠ AK4  ♠ AK5			East Pass AP	2NT
Board: 318 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ AJ  ♥ AKQ  ♦ 9654  ♣ AQ92	South:  ♠ K10973  ♥ J987  ♦ 8  ♠ K103			East Pass Pass AP	<b>3</b> ♣¹
Board: 319 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 3N S	North:  ♠ K864  ♥ Q9765  ♦ 652  ♣ 10	South:  ♠ AQ9  ♥ A2  ♠ KJ107  ♣ AK64	Pass Pass AP  1. Stay 2. SMC	3♠²	East Pass Pass	South 2NT 3♦ 3NT

				North 2NT	Pass	<b>3♣</b> ¹
Board: 320 Dealer: N	North:	South:		<b>3</b> ♦	Pass	
Vul: Both	♠ AQ9	<b>▲</b> J10863		<b>3</b> ♠	Pass	
North HCP: 21	<b>♥</b> KQ8	♥ J1062	_	4♠		4NT <sup>4</sup>
South HCP: 7	◆ J87	◆ KQ6	Pass	_	AP	
Contract: 5♠ N	♣ AKQ8	<b>♣</b> 2	1. Stay	OLEN	gtom.	<b></b>
				bid, a <b>♣</b> kwood (		

### North hands (Practice Page)

Board: 321 Dealer: S Vul: EW HCP: 18	<ul><li>AQJ7</li><li>✓ AQ852</li><li>A</li><li>J53</li></ul>	The opponents are silent.  Partner bids first.
Board: 322 Dealer: N Vul: None HCP: 21	<ul><li>★ KJ</li><li>▼ AJ8</li><li>★ KQ3</li><li>★ AK1083</li></ul>	The opponents are silent. You bid first.
Board: 323 Dealer: S Vul: Both HCP: 10	<ul><li>★ A1095</li><li>▼ KJ1032</li><li>◆ Q75</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 324 Dealer: N Vul: None HCP: 20	<ul><li>★ K652</li><li>★ AK6</li><li>★ K9</li><li>★ AK85</li></ul>	The opponents are silent. You bid first.
Board: 325 Dealer: S Vul: NS HCP: 6	<ul><li>♠ Q863</li><li>♥ QJ972</li><li>♦ 98</li><li>♠ J9</li></ul>	The opponents are silent.  Partner bids first.

West				
			South 2NT	
Pass	3 <b>♣</b> ¹	Pass	3♦	
Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥	
Pass	4NT <sup>3</sup>	Pass	5♥	
Pass	7NT	AP		
•				
		0214	C ••	
3. Blac	kwood (	<b>J314,</b> 1	tor 🔻	
West	North	East	South	
	2NT	Pass	<b>3</b> ♣¹	
Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>	
Pass	<b>4</b> ♥	AP	V-2	
1. Stayman				
2. SM0	OLEN			
West	North	East	South 2NT	
Pass	<b>3</b> ♣¹	Pass	3♦	
Pass	_	Pass	3NT	
Pass	6NT	AP		
1. Stay	man			
2. SM0	OLEN			
West				
_				
	3♠	Pass	6 <b>♠</b>	
1. Stay	man			
1. Stay	man			
	Pass Pass Pass 1. Stay 2. SM0 3. Blac  West  Pass Pass 1. Stay 2. SM0  West  Pass Pass Pass Pass Pass Pass Pass AP	Pass 4NT³ Pass 7NT  1. Stayman  2. SMOLEN  3. Blackwood 0  West North 2NT  Pass 3◆ Pass 4♥  1. Stayman  2. SMOLEN  West North  Pass 3♣¹ Pass 3♣² Pass 6NT  1. Stayman  2. SMOLEN  West North  Pass 3♣² Pass 6NT  1. Stayman  2. SMOLEN	Pass 3♣² Pass Pass 4NT³ Pass Pass 7NT AP  1. Stayman 2. SMOLEN 3. Blackwood 0314, 1  West North East 2NT Pass Pass 3♣ Pass Pass 4♥ AP 1. Stayman 2. SMOLEN  West North East Pass 3♣¹ Pass Pass 3♣² Pass Pass 3♠² Pass Pass 6NT AP 1. Stayman 2. SMOLEN  West North East 2NT Pass Pass 3♠² Pass	

Board: 325 West North East South North: South: Dealer: S 2NT **♦** Q863 ♠ AK2 Vul: NS Pass 3♥ **♥** QJ972 **♥** A863 Pass 3♣¹ North HCP: 6 **♦** 98 **♦** K76 Pass 4♥ AP South HCP: 21 **♣** J9 **♣** AK8 1. Stayman Contract: 4♥ S

### South hands (Practice Page)

Board: 321 Dealer: S Vul: EW HCP: 20	<ul><li>★ K10</li><li>★ KJ7</li><li>★ KQJ83</li><li>★ AK10</li></ul>	The opponents are silent. You bid first.
Board: 322 Dealer: N Vul: None HCP: 6	<ul><li>★ A985</li><li>♥ Q10543</li><li>♦ 75</li><li>♣ 72</li></ul>	The opponents are silent.  Partner bids first.
Board: 323 Dealer: S Vul: Both HCP: 20	<ul><li>♠ Q6</li><li>♥ Q5</li><li>♦ AKJ82</li><li>♠ AKJ10</li></ul>	The opponents are silent.  You bid first.
Board: 324 Dealer: N Vul: None HCP: 8	<ul><li>★ A10973</li><li>♥ Q542</li><li>♦ —</li><li>★ Q943</li></ul>	The opponents are silent.  Partner bids first.
Board: 325 Dealer: S Vul: NS HCP: 21	<ul><li>★ AK2</li><li>▼ A863</li><li>◆ K76</li><li>◆ AK8</li></ul>	The opponents are silent. You bid first.

West				
			South 2NT	
Pass	3 <b>♣</b> ¹	Pass	3♦	
Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥	
Pass	4NT <sup>3</sup>	Pass	5♥	
Pass	7NT	AP		
•				
		0214	C ••	
3. Blac	kwood (	<b>J314,</b> 1	tor 🔻	
West	North	East	South	
	2NT	Pass	<b>3</b> ♣¹	
Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>	
Pass	<b>4</b> ♥	AP	V-2	
1. Stayman				
2. SM0	OLEN			
West	North	East	South 2NT	
Pass	<b>3</b> ♣¹	Pass	3♦	
Pass	_	Pass	3NT	
Pass	6NT	AP		
1. Stay	man			
2. SM0	OLEN			
West				
_				
	3♠	Pass	6 <b>♠</b>	
1. Stay	man			
1. Stay	man			
	Pass Pass Pass 1. Stay 2. SM0 3. Blac  West  Pass Pass 1. Stay 2. SM0  West  Pass Pass Pass Pass Pass Pass Pass AP	Pass 4NT³ Pass 7NT  1. Stayman  2. SMOLEN  3. Blackwood 0  West North 2NT  Pass 3◆ Pass 4♥  1. Stayman  2. SMOLEN  West North  Pass 3♣¹ Pass 3♣² Pass 6NT  1. Stayman  2. SMOLEN  West North  Pass 3♣² Pass 6NT  1. Stayman  2. SMOLEN	Pass 3♣² Pass Pass 4NT³ Pass Pass 7NT AP  1. Stayman 2. SMOLEN 3. Blackwood 0314, 1  West North East 2NT Pass Pass 3♣ Pass Pass 4♥ AP 1. Stayman 2. SMOLEN  West North East Pass 3♣¹ Pass Pass 3♣² Pass Pass 3♠² Pass Pass 6NT AP 1. Stayman 2. SMOLEN  West North East 2NT Pass Pass 3♠² Pass	

Board: 325 West North East South North: South: Dealer: S 2NT **♦** Q863 ♠ AK2 Vul: NS Pass 3♥ **♥** QJ972 **♥** A863 Pass 3♣¹ North HCP: 6 **♦** 98 **♦** K76 Pass 4♥ AP South HCP: 21 **♣** J9 **♣** AK8 1. Stayman Contract: 4♥ S

### North hands (Practice Page)

Board: 326 Dealer: N Vul: Both HCP: 21	<ul><li>★ KJ</li><li>★ A10</li><li>★ A876</li><li>★ AKQ104</li></ul>	The opponents are silent. You bid first.
Board: 327 Dealer: S Vul: None HCP: 5	<ul><li></li></ul>	East Doubles 3♣ if possible. East Doubles 6♥ if possible.  Partner bids first.
Board: 328 Dealer: N Vul: EW HCP: 21	<ul><li>AQ6</li><li>AKJ</li><li>A754</li><li>K85</li></ul>	The opponents are silent. You bid first.
Board: 329 Dealer: S Vul: None HCP: 8	<ul><li>◆ QJ85</li><li>▼ A9542</li><li>◆ 643</li><li>◆ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 330 Dealer: N Vul: NS HCP: 21	<ul><li>★ AKJ</li><li>▼ AQ62</li><li>◆ AQ104</li><li>◆ J7</li></ul>	West Bids 5♣ if possible.  You bid first.

Board: 326 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ KJ  ♥ A10  ♠ A876  ♣ AKQ104	South:	West Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3♣</b> ¹
Board: 327 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 6♥X S	North:	South:  ♠ A83  ♥ KQJ9  ♠ AKQ6  ♠ Q10	Pass Pass Pass	raise or	X Pass Pass X better	2NT 3♥ 4♥ 5♣ AP
Board: 328 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4♥ N	North:  ♠ AQ6  ♥ AKJ  ♠ A754  ♠ K85	South:	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 329 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♠ QJ85  ♥ A9542  ♠ 643  ♣ J	South:  ♠ A93  ♥ J7  ♠ AKQ82  ♣ AK4	Pass	3♠²	Pass	South 2NT 3♦ 3NT

Board: 330
Dealer: N
Vul: NS
North HCP: 21
South HCP: 5
Contract: 5 \( \) X

North:

♠ AKJ

♥ AQ62

♠ AQ104

♣ J7

South: ♠ Q10984 ♥ K753 ♠ 832

**♣** 4

West North East South
2NT Pass 3♣¹

5♣ X AP

1. Stayman

### South hands (Practice Page)

Board: 326 Dealer: N Vul: Both HCP: 5	<ul><li>10863</li><li>QJ953</li><li>Q953</li><li>—</li></ul>	The opponents are silent.  Partner bids first.
Board: 327 Dealer: S Vul: None HCP: 21	<ul><li>★ A83</li><li>★ KQJ9</li><li>◆ AKQ6</li><li>★ Q10</li></ul>	East Doubles 3♣ if possible. East Doubles 6♥ if possible. You bid first.
Board: 328 Dealer: N Vul: EW HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 329 Dealer: S Vul: None HCP: 21	<ul><li>▲ A93</li><li>♥ J7</li><li>◆ AKQ82</li><li>◆ AK4</li></ul>	The opponents are silent. You bid first.
Board: 330 Dealer: N Vul: NS HCP: 5	<ul><li>♣ Q10984</li><li>♥ K753</li><li>◆ 832</li><li>♣ 4</li></ul>	West Bids 5♣ if possible.  Partner bids first.

Board: 326 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ KJ  ♥ A10  ♠ A876  ♣ AKQ104	South:	West Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3♣</b> ¹
Board: 327 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 6♥X S	North:	South:  ♠ A83  ♥ KQJ9  ♠ AKQ6  ♠ Q10	Pass Pass Pass	raise or	X Pass Pass X better	2NT 3♥ 4♥ 5♣ AP
Board: 328 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4♥ N	North:  ♠ AQ6  ♥ AKJ  ♠ A754  ♠ K85	South:	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 329 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♠ QJ85  ♥ A9542  ♠ 643  ♣ J	South:  ♠ A93  ♥ J7  ♠ AKQ82  ♣ AK4	Pass	3♠²	Pass	South 2NT 3♦ 3NT

Board: 330
Dealer: N
Vul: NS
North HCP: 21
South HCP: 5
Contract: 5 \( \) X

North:

♠ AKJ

♥ AQ62

♠ AQ104

♣ J7

South: ♠ Q10984 ♥ K753 ♠ 832

**♣** 4

West North East South
2NT Pass 3♣¹

5♣ X AP

1. Stayman

### North hands (Practice Page)

Board: 331	Partner bids first
Board: 332	The opponents are silent.  You bid first
Board: 333	1 ne opponents are stient.  Partner bids first
Board: 334	The opponents are silent.  You bid first
Board: 335  Dealer: S  Vul: EW  HCP: 6    AJ	The opponents are silent.

Board: 331 Dealer: S Vul: EW North HCP: 7 South HCP: 21 Contract: 4♥ S	North:	South:  ♠ AK3  ♥ A106  ♠ AK3  ♠ QJ86	Pass Pass AP 1. Stay		East Pass Pass	2NT 3♦
Board: 332 Dealer: N Vul: Both North HCP: 21 South HCP: 9 Contract: 4♠ N	North:  ♠ AKJ  ♥ AK5  • QJ  ♣ K9874	South:  ♠ 108643  ♥ Q983  ♠ K96  ♠ A	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3</b> ♣¹
Board: 333 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4 S	North:  ♠ Q832  ♥ Q10952  ♦ 3  ♣ J63	South:  ♠ AK7  ♥ K76  ♠ A106  ♣ AQ54	Pass Pass AP 1. Stay 2. SM0		East Pass Pass	2NT 3♦
Board: 334 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 6♥ N	North:  ♠ KJ2  ♥ AKQ10  ♠ K3  ♣ A843	South:  ♠ A10873  ♥ 8632  ♦ 9  ♠ K109	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 335 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4♠ N	North:  ♠ AJ987  ♥ J652  ♦ 963  ♣ 3	South:  ♠ KQ53  ♥ AK84  ♠ KQJ  ♣ Q5	Pass Pass 1. Stay 2. both			South 2NT 3NT <sup>2</sup>

### South hands (Practice Page)

Board: 331 Dealer: S Vul: EW HCP: 21	<ul><li>★ AK3</li><li>▼ A106</li><li>◆ AK3</li><li>◆ QJ86</li></ul>	The opponents are silent.  You bid first.
Board: 332 Dealer: N Vul: Both HCP: 9	<ul><li>108643</li><li>♥ Q983</li><li>★ K96</li><li>★ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 333 Dealer: S Vul: Both HCP: 20	<ul><li>★ AK7</li><li>▼ K76</li><li>★ A106</li><li>★ AQ54</li></ul>	The opponents are silent. You bid first.
Board: 334 Dealer: N Vul: None HCP: 7	<ul><li>★ A10873</li><li>▼ 8632</li><li>◆ 9</li><li>◆ K109</li></ul>	The opponents are silent.  Partner bids first.
Board: 335 Dealer: S Vul: EW HCP: 20	<ul><li>★ KQ53</li><li>▼ AK84</li><li>◆ KQJ</li><li>◆ Q5</li></ul>	The opponents are silent. You bid first.

Board: 331 Dealer: S Vul: EW North HCP: 7 South HCP: 21 Contract: 4♥ S	North:	South:  ♠ AK3  ♥ A106  ♠ AK3  ♠ QJ86	Pass Pass AP 1. Stay		East Pass Pass	2NT 3♦
Board: 332 Dealer: N Vul: Both North HCP: 21 South HCP: 9 Contract: 4 N	North:  ♠ AKJ  ♥ AK5  • QJ  ♣ K9874	South:  ♠ 108643  ♥ Q983  ♠ K96  ♠ A	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3</b> ♣¹
Board: 333 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4 S	North:  ♠ Q832  ♥ Q10952  ♦ 3  ♣ J63	South:  ♠ AK7  ♥ K76  ♠ A106  ♣ AQ54	Pass Pass AP 1. Stay 2. SM0		East Pass Pass	2NT 3♦
Board: 334 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 6♥ N	North:  ♠ KJ2  ♥ AKQ10  ♠ K3  ♣ A843	South:  ♠ A10873  ♥ 8632  ♦ 9  ♠ K109	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 335 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4♠ N	North:  ♠ AJ987  ♥ J652  ♦ 963  ♣ 3	South:  ♠ KQ53  ♥ AK84  ♠ KQJ  ♣ Q5	Pass Pass 1. Stay 2. both			South 2NT 3NT <sup>2</sup>

### North hands (Practice Page)

Board: 336 Dealer: N Vul: Both HCP: 20	<ul><li>♣ Q6</li><li>♥ AK95</li><li>◆ K3</li><li>♣ AKJ72</li></ul>	The opponents are silent. You bid first.
Board: 337 Dealer: S Vul: None HCP: 7	<ul><li>◆ 9632</li><li>♥ J7432</li><li>◆ 2</li><li>◆ AQ9</li></ul>	West Doubles 3♦ if possible.  Partner bids first.
Board: 338 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AKJ</li><li>♥ J4</li><li>♠ AJ72</li><li>♠ AQ65</li></ul>	The opponents are silent. You bid first.
Board: 339 Dealer: S Vul: Both HCP: 9	<ul><li>▶ J952</li><li>♥ KJ972</li><li>▶ J</li><li>♣ K74</li></ul>	The opponents are silent.  Partner bids first.
Board: 340 Dealer: N Vul: None HCP: 20	<ul><li>★ K5</li><li>▼ KJ6</li><li>◆ KJ105</li><li>◆ AKQ4</li></ul>	The opponents are silent. You bid first.

Board: 336 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 6 N	North:  ♠ Q6  ♥ AK95  ♠ K3  ♠ AKJ72	South:  ♠ KJ75  ♥ J8432  ♠ A87  ♣ 5	West Pass AP 1. Stay		East Pass Pass	<b>3♣</b> ¹
Board: 337 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 5♥ N	North:	South:  ♠ AQ10  ♥ AQ5  ♠ A87  ♠ KJ102	Pass X Pass Pass 1. Stay 2. SMC 3. limit	5♥ man	Pass Pass Pass AP	2NT 3 ♦ 4 ♦ 3 5 ♣
Board: 338 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AKJ  ♥ J4  ♠ AJ72  ♣ AQ65	South:  ♠ Q1062  ♥ K10832  ←—  ♣ J1098	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹
Board: 339 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♣ J952  ♥ KJ972  ♦ J  ♣ K74	South:  ♠ AK86  ♥ A86  ♠ K76  ♠ AQ10	Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 340
Dealer: N
Vul: None
North HCP: 20
South HCP: 7
Contract: 4♥ N

North: South:

♠ K5

♠ J1092

♥ KJ6

♠ KJ105

♠ Q3

♠ AKQ4

♠ 95

West North East South
2NT Pass 3♣¹
Pass 3♣ Pass 3♣²
Pass 4♥ AP
1. Stayman
2. SMOLEN

### South hands (Practice Page)

Board: 336 Dealer: N Vul: Both HCP: 9	<ul><li>★ KJ75</li><li>▼ J8432</li><li>◆ A87</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 337 Dealer: S Vul: None HCP: 20	<ul><li>♣ AQ10</li><li>♥ AQ5</li><li>◆ A87</li><li>♣ KJ102</li></ul>	West Doubles 3♦ if possible.  You bid first.
Board: 338 Dealer: N Vul: NS HCP: 6	◆ Q1062 ▼ K10832 ◆ — ◆ J1098	The opponents are silent.  Partner bids first.
Board: 339 Dealer: S Vul: Both HCP: 20	<ul><li>★ AK86</li><li>★ A86</li><li>★ K76</li><li>★ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 340 Dealer: N Vul: None HCP: 7	<ul><li>♣ J1092</li><li>♥ A8532</li><li>♦ Q3</li><li>♣ 95</li></ul>	The opponents are silent.  Partner bids first.

Board: 336 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 6 N	North:  ♠ Q6  ♥ AK95  ♠ K3  ♠ AKJ72	South:  ♠ KJ75  ♥ J8432  ♠ A87  ♣ 5	West Pass AP 1. Stay		East Pass Pass	<b>3♣</b> ¹
Board: 337 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 5♥ N	North:	South:  ♠ AQ10  ♥ AQ5  ♠ A87  ♠ KJ102	Pass X Pass Pass 1. Stay 2. SMC 3. limit	5♥ man	Pass Pass Pass AP	2NT 3 ♦ 4 ♦ 3 5 ♣
Board: 338 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AKJ  ♥ J4  ♠ AJ72  ♣ AQ65	South:  ♠ Q1062  ♥ K10832  ←—  ♣ J1098	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹
Board: 339 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♣ J952  ♥ KJ972  ♦ J  ♣ K74	South:  ♠ AK86  ♥ A86  ♠ K76  ♠ AQ10	Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 340
Dealer: N
Vul: None
North HCP: 20
South HCP: 7
Contract: 4♥ N

North: South:

♠ K5

♠ J1092

♥ KJ6

♠ KJ105

♠ Q3

♠ AKQ4

♠ 95

West North East South
2NT Pass 3♣¹
Pass 3♣ Pass 3♣²
Pass 4♥ AP
1. Stayman
2. SMOLEN

Board: 341 Dealer: S Vul: NS HCP: 13	<ul><li>★ KJ104</li><li>♥ QJ653</li><li>◆ K3</li><li>◆ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 342 Dealer: N Vul: EW HCP: 20	<ul><li>★ A3</li><li>▼ A105</li><li>★ KQ974</li><li>★ AK8</li></ul>	The opponents are silent. You bid first.
Board: 343 Dealer: S Vul: None HCP: 6	♣ A10653 ♥ Q1075 • 8742 ♣ —	The opponents are silent.  Partner bids first.
Board: 344 Dealer: N Vul: NS HCP: 20	<ul><li>★ K103</li><li>★ AQ10</li><li>★ AKQ64</li><li>♣ Q2</li></ul>	East Doubles Pass if possible. You bid first.

			West	North	East	South 2NT
Board: 341 Dealer: S Vul: NS	North: ♠ KJ104	South: ♠ Q9	Pass Pass	3♣¹ 3♠²	Pass Pass	3 <b>♦</b> 4 <b>♥</b>
North HCP: 13 South HCP: 20 Contract: 5♥ S	◆ QJ653 ◆ K3 ◆ QJ		Pass Pass 1. Stayr 2. SMC 3. Black	DLEN	AP	
Board: 342 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A3  ♥ A105  ♠ KQ974  ♣ AK8	South:			East Pass Pass AP	<b>3♣</b> ¹
Board: 343 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ A10653  ♥ Q1075  ♠ 8742  ♣ —	South:  ♠ K97  ♥ AKJ  ♠ A96  ♠ KQ76	Pass Pass AP 1. Stayr 2. SMC		East Pass Pass	2NT 3♦
Board: 344 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 6♥X N	North:  ♠ K103  ♥ AQ10  ♠ AKQ64  ♣ Q2	South:  ♠ AQJ8  ♥ K9632  ♦ 9  ♣ 864	Pass Pass Pass Pass 1. Stayr 2. SMC 3. Black	man DLEN	Pass Pass Pass Pass X	3♣¹ 3♠² 4NT³ 6♥ AP

Board: 341 Dealer: S Vul: NS HCP: 20	<ul><li>♣ Q9</li><li>✔ A84</li><li>◆ AQJ10</li><li>♣ AK54</li></ul>	The opponents are silent. You bid first.
Board: 342 Dealer: N Vul: EW HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 343 Dealer: S Vul: None HCP: 20	<ul><li>★ K97</li><li>✓ AKJ</li><li>◆ A96</li><li>◆ KQ76</li></ul>	The opponents are silent. You bid first.
Board: 344 Dealer: N Vul: NS HCP: 10	<ul><li>AQJ8</li><li>K9632</li><li>9</li><li>864</li></ul>	East Doubles Pass if possible.  Partner bids first.

			West	North	East	South 2NT
Board: 341 Dealer: S Vul: NS	North: ♠ KJ104	South: ♠ Q9	Pass Pass	3♣¹ 3♠²	Pass Pass	3 <b>♦</b> 4 <b>♥</b>
North HCP: 13 South HCP: 20 Contract: 5♥ S	◆ QJ653 ◆ K3 ◆ QJ		Pass Pass 1. Stayr 2. SMC 3. Black	DLEN	AP	
Board: 342 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A3  ♥ A105  ♠ KQ974  ♣ AK8	South:			East Pass Pass AP	<b>3♣</b> ¹
Board: 343 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ A10653  ♥ Q1075  ♠ 8742  ♣ —	South:  ♠ K97  ♥ AKJ  ♠ A96  ♠ KQ76	Pass Pass AP 1. Stayr 2. SMC		East Pass Pass	2NT 3♦
Board: 344 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 6♥X N	North:  ♠ K103  ♥ AQ10  ♠ AKQ64  ♣ Q2	South:  ♠ AQJ8  ♥ K9632  ♦ 9  ♣ 864	Pass Pass Pass Pass 1. Stayr 2. SMC 3. Black	man DLEN	Pass Pass Pass Pass X	3♣¹ 3♠² 4NT³ 6♥ AP

Board: 345 • A974 The apparents are sil	t
Dealer: S	ant.
Board: 346	ent.
Board: 347 Dealer: S Vul: EW HCP: 10  AQ1076 ▼ K1064  The opponents are sil Partner bids first.	ent.
Board: 348	ent.
Board: 349 Dealer: S Vul: None HCP: 11  AJ743 The opponents are sil Partner bids first.	ent.

Board: 345 Dealer: S Vul: EW North HCP: 13 South HCP: 21 Contract: 6N S	North:  ♠ A974  ♥ K10942  ♠ A  ♣ Q92	South:  ♠ KQ65  ♥ A87  ♠ KQ3  ♣ AK6	West North East South 2NT  Pass 3♣¹ Pass 3♠  Pass 6NT AP  1. Stayman
Board: 346 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ AKQJ  ♥ KJ  ♠ K104  ♣ K532	South:	West North East South 2NT Pass 3♣¹ Pass 3♠ Pass 4♠ AP 1. Stayman
Board: 347 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 6♠ S	North:  ♠ AQ1076  ♥ K1064  ♦ J3  ♣ 108	South:  ♠ K93  ✔ AQ7  ♠ K8  ♣ AKJ95	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♣  Pass 4NT³ Pass 5♣  Pass 6♠ AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♠
Board: 348 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4 \( \mathbb{N} \)	North:  ♠ Q5  ♥ AQ84  ♠ KQ65  ♣ AK3	South:  ♠ K8642  ♥ K1053  ♦ 94  ♣ 94	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4♥ AP  1. Stayman

West North East South Board: 349 2NT North: South: Dealer: S Pass 3♣¹ Pass 3♠ **♠** AJ743 **★** KQ62 Vul: None **♥** KQ72 **♥** A9 Pass 4NT<sup>2</sup> Pass 6NT North HCP: 11 **♦** J6 ♦ AK105 AP South HCP: 20 **♣** 64 ♣ A97 1. Stayman Contract: 6N S 2. Quantitative 4NT

Board: 345 Dealer: S Vul: EW HCP: 21	<ul><li>★ KQ65</li><li>★ A87</li><li>★ KQ3</li><li>★ AK6</li></ul>	The opponents are silent.  You bid first.
Board: 346 Dealer: N Vul: Both HCP: 6	<ul><li>♠ 6432</li><li>♥ Q10742</li><li>♦ 86</li><li>♠ A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 347 Dealer: S Vul: EW HCP: 20	<ul><li>★ K93</li><li>★ AQ7</li><li>★ K8</li><li>★ AKJ95</li></ul>	The opponents are silent. You bid first.
Board: 348 Dealer: N Vul: Both HCP: 6	<ul><li>★ K8642</li><li>★ K1053</li><li>◆ 94</li><li>◆ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 349 Dealer: S Vul: None HCP: 20	<ul><li>★ KQ62</li><li>★ A9</li><li>★ AK105</li><li>★ A97</li></ul>	The opponents are silent. You bid first.

Board: 345 Dealer: S Vul: EW North HCP: 13 South HCP: 21 Contract: 6N S	North:  ♠ A974  ♥ K10942  ♠ A  ♣ Q92	South:  ♠ KQ65  ♥ A87  ♠ KQ3  ♣ AK6	West North East South 2NT  Pass 3♣¹ Pass 3♠  Pass 6NT AP  1. Stayman
Board: 346 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ AKQJ  ♥ KJ  ♠ K104  ♣ K532	South:	West North East South 2NT Pass 3♣¹ Pass 3♠ Pass 4♠ AP 1. Stayman
Board: 347 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 6♠ S	North:  ♠ AQ1076  ♥ K1064  ♦ J3  ♣ 108	South:  ♠ K93  ✔ AQ7  ♠ K8  ♣ AKJ95	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♣  Pass 4NT³ Pass 5♣  Pass 6♠ AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♠
Board: 348 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4 \( \mathbb{N} \)	North:  ♠ Q5  ♥ AQ84  ♠ KQ65  ♣ AK3	South:  ♠ K8642  ♥ K1053  ♦ 94  ♣ 94	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4♥ AP  1. Stayman

West North East South Board: 349 2NT North: South: Dealer: S Pass 3♣¹ Pass 3♠ **♠** AJ743 **★** KQ62 Vul: None **♥** KQ72 **♥** A9 Pass 4NT<sup>2</sup> Pass 6NT North HCP: 11 **♦** J6 ♦ AK105 AP South HCP: 20 **♣** 64 ♣ A97 1. Stayman Contract: 6N S 2. Quantitative 4NT

l			
	Board: 350 Dealer: N Vul: EW HCP: 20	<ul><li>AQ104</li><li>✓ A7</li><li>AJ64</li><li>AJ6</li></ul>	The opponents are silent. You bid first.
	Board: 351 Dealer: S Vul: Both HCP: 5	<ul><li>Q10762</li><li>Q872</li><li>←652</li><li>♣ J</li></ul>	The opponents are silent.  Partner bids first.
	Board: 352 Dealer: N Vul: None HCP: 20	<ul><li>AQ4</li><li>AQ7</li><li>AJ765</li><li>K2</li></ul>	West Doubles 3♣ if possible.  You bid first.
	Board: 353 Dealer: S Vul: NS HCP: 5	<ul><li>★K9732</li><li>♥Q765</li><li>◆732</li><li>◆8</li></ul>	The opponents are silent.  Partner bids first.

Board: 350 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 44 N	North:  ♠ AQ104  ♥ A7  ♠ AJ64  ♣ AJ6	South:	Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3♣</b> ¹
Board: 351 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 4♠ S	North:  ♠ Q10762  ♥ Q872  ♠ 652  ♣ J	South:  ♠ AJ4  ♥ K94  ♠ AQ3  ♣ AK105			East Pass Pass AP	2NT 3♦
Board: 352 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 4♥ S	North:  ♠ AQ4  ♥ AQ7  ♠ AJ765  ♣ K2	South:  ♠ J1032  ♥ K10842  ♠ K2  ♠ 74	X Pass AP 1. Stay 2. SM0		Pass Pass Pass	3♣¹ 3♠² 4♥
Board: 353 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 4 N	North:  ♠ K9732  ♥ Q765  ♦ 732  ♣ 8	South:  ♠ AQ54  ♥ K1083  ♠ Q5  ♣ AKQ	Pass Pass 1. Stay 2. both			South 2NT 3NT <sup>2</sup>

Board: 350 Dealer: N Vul: EW HCP: 5	<ul><li>♦ 9632</li><li>♥ KQ942</li><li>♦ 87</li><li>♠ 97</li></ul>	The opponents are silent.  Partner bids first.
Board: 351 Dealer: S Vul: Both HCP: 21	<ul><li>AJ4</li><li>✓ K94</li><li>AQ3</li><li>AK105</li></ul>	The opponents are silent. You bid first.
Board: 352 Dealer: N Vul: None HCP: 7	<ul><li>★ J1032</li><li>★ K10842</li><li>★ K2</li><li>★ 74</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 353 Dealer: S Vul: NS HCP: 20	<ul><li>AQ54</li><li>K1083</li><li>Q5</li><li>AKQ</li></ul>	The opponents are silent.  You bid first.

Board: 350 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 44 N	North:  ♠ AQ104  ♥ A7  ♠ AJ64  ♣ AJ6	South:	Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3♣</b> ¹
Board: 351 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 4♠ S	North:  ♠ Q10762  ♥ Q872  ♠ 652  ♣ J	South:  ♠ AJ4  ♥ K94  ♠ AQ3  ♣ AK105			East Pass Pass AP	2NT 3♦
Board: 352 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 4♥ S	North:  ♠ AQ4  ♥ AQ7  ♠ AJ765  ♣ K2	South:	X Pass AP 1. Stay 2. SM0		Pass Pass Pass	3♣¹ 3♠² 4♥
Board: 353 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 4 N	North:  ♠ K9732  ♥ Q765  ♦ 732  ♣ 8	South:  ♠ AQ54  ♥ K1083  ♠ Q5  ♣ AKQ	Pass Pass 1. Stay 2. both			South 2NT 3NT <sup>2</sup>

Board: 354 Dealer: N Vul: Both HCP: 20	<ul><li>♣ 76</li><li>♥ AQ4</li><li>♦ AQJ</li><li>♣ AQJ109</li></ul>	The opponents are silent. You bid first.
Board: 355 Dealer: S Vul: EW HCP: 6	<ul><li>AQ432</li><li>♥8654</li><li>72</li><li>104</li></ul>	The opponents are silent.  Partner bids first.
Board: 356 Dealer: N Vul: None HCP: 20	<ul><li>★ KJ76</li><li>▼ AQJ</li><li>◆ AJ3</li><li>◆ A85</li></ul>	The opponents are silent. You bid first.
Board: 357 Dealer: S Vul: NS HCP: 6	<ul><li>★ KJ982</li><li>♥ J743</li><li>♦ 95</li><li>★ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 358 Dealer: N Vul: EW HCP: 20	<ul><li>★ KQ</li><li>▼ AQ</li><li>◆ AK52</li><li>◆ Q9632</li></ul>	The opponents are silent.  You bid first.

			West	North		
			D	2NT	Pass	
Board: 354 Dealer: N	North:	South:	Pass		Pass	
Vul: Both	<b>★</b> 76	<b>♦</b> AK98	Pass			4NT <sup>3</sup>
North HCP: 20	♥ AQ4	<b>♥</b> KJ985 <b>♦</b> 1098	Pass Pass	5 <b>♣</b> 5NT	Pass Pass	
South HCP: 11	<b>♦</b> AQJ <b>♣</b> AQJ109	<b>♦</b> 1098	AP	JINI	1 ass	0
Contract: 6♥ N			1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♥			
Board: 355 Dealer: S	North: ♠ AQ432	South: <b>♦</b> J1075	West	North	East	South 2NT
Vul: EW North HCP: 6	<b>♥</b> 8654	<b>♥</b> AKQ	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 21	<b>♦</b> 72	♦ AQJ	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 104	♣ A62	1. Stayman			
Board: 356	North:	South:	West	North	East	South
Dealer: N	Norui. <b>♠</b> KJ76	<b>♦</b> A10984		2NT	Pass	<b>3♣</b> ¹
Vul: None North HCP: 20	<b>♥</b> AQJ	<b>v</b> 10854	Pass	3♠	Pass	6♠
South HCP: 10	◆ AJ3	♦ K82	AP			
Contract: 6♠ N	<b>♣</b> A85	<b>♣</b> K	1. Stay	man		
Board: 357 Dealer: S	North:	South:	West	North	East	
	<b>♦</b> KJ982	<b>♠</b> AQ5		1	_	2NT
Vul: NS	<b>♥</b> J743	♥ KO105	D			
Vul: NS North HCP: 6 South HCP: 20	<b>♥</b> J743 <b>♦</b> 95	<b>♥</b> KQ105 <b>♦</b> Q32	Pass Pass	3♣¹ 4♥	Pass AP	3♥

Contract: 3N N

North: South:

♠ KQ

♠ A8763

♥ AQ

♦ AK52

♠ Q9632

♠ J7

West North East South
2NT Pass 3♣¹
Pass 3♣ Pass 3♥²
Pass 3NT AP
1. Stayman
2. SMOLEN

Board: 354 Dealer: N Vul: Both HCP: 11	<ul><li>▲ AK98</li><li>♥ KJ985</li><li>◆ 1098</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 355 Dealer: S Vul: EW HCP: 21	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 356 Dealer: N Vul: None HCP: 10	<ul><li>▲ A10984</li><li>♥ 10854</li><li>♦ K82</li><li>♣ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 357 Dealer: S Vul: NS HCP: 20	<ul><li>AQ5</li><li>KQ105</li><li>Q32</li><li>AK8</li></ul>	The opponents are silent. You bid first.
Board: 358 Dealer: N Vul: EW HCP: 6	<ul><li>★ A8763</li><li>♥ J865</li><li>◆ 43</li><li>◆ J7</li></ul>	The opponents are silent.  Partner bids first.

			West	North		
			D	2NT	Pass	
Board: 354 Dealer: N	North:	South:	Pass		Pass	
Vul: Both	<b>★</b> 76	<b>♦</b> AK98	Pass			4NT <sup>3</sup>
North HCP: 20	♥ AQ4	<b>♥</b> KJ985 <b>♦</b> 1098	Pass Pass	5 <b>♣</b> 5NT	Pass Pass	
South HCP: 11	<b>♦</b> AQJ <b>♣</b> AQJ109	<b>♦</b> 1098	AP	JINI	1 ass	0
Contract: 6♥ N			1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♥			
Board: 355 Dealer: S	North: ♠ AQ432	South: <b>♦</b> J1075	West	North	East	South 2NT
Vul: EW North HCP: 6	<b>♥</b> 8654	<b>♥</b> AKQ	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 21	<b>♦</b> 72	♦ AQJ	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 104	♣ A62	1. Stayman			
Board: 356	North:	South:	West	North	East	South
Dealer: N	Norui. <b>♠</b> KJ76	<b>♦</b> A10984		2NT	Pass	<b>3♣</b> ¹
Vul: None North HCP: 20	<b>♥</b> AQJ	<b>v</b> 10854	Pass	3♠	Pass	6♠
South HCP: 10	◆ AJ3	♦ K82	AP			
Contract: 6♠ N	<b>♣</b> A85	<b>♣</b> K	1. Stay	man		
Board: 357 Dealer: S	North:	South:	West	North	East	
	<b>♦</b> KJ982	<b>♠</b> AQ5		1	_	2NT
Vul: NS	<b>♥</b> J743	♥ KO105	D			
Vul: NS North HCP: 6 South HCP: 20	<b>♥</b> J743 <b>♦</b> 95	<b>♥</b> KQ105 <b>♦</b> Q32	Pass Pass	3♣¹ 4♥	Pass AP	3♥

Contract: 3N N

North: South:

♠ KQ

♠ A8763

♥ AQ

♦ AK52

♠ Q9632

♠ J7

West North East South
2NT Pass 3♣¹
Pass 3♣ Pass 3♥²
Pass 3NT AP
1. Stayman
2. SMOLEN

#### 20-21 Notrump with Smolen Response.

Board: 359 ♠ QJ763

Dealer: S ♥ 9854

Vul: Both 
◆ K6

HCP: 8 ♣ Q8

The opponents are silent.

Partner bids first.

Board: 359 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♠ S	North:  ♠ QJ763  ♥ 9854  ♠ K6  ♠ Q8	South:  ♠ AK8  ♥ Q32  ♠ A872  ♠ AK3	Pass Pass AP 1. Stay	3♥²	East Pass Pass	2NT 3♦	
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#### 20-21 Notrump with Smolen Response.

Board: 359 **♠** AK8

**♥** Q32 Dealer: S

Vul: Both ♦ A872 ♣ AK3

HCP: 20

The opponents are silent.

You bid first.

Board: 359 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♠ S	North:  ♠ QJ763  ♥ 9854  ♠ K6  ♠ Q8	South:  ♠ AK8  ♥ Q32  ♠ A872  ♠ AK3	Pass Pass AP 1. Stay	3♥²	East Pass Pass	2NT 3♦	
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