HCP: 10

♣ A65

3 Under Invitational Jump (11-12 HCP)

★ KQJ872 Board: 1 West Bids 3♥ if possible. Dealer: N **Y** ___ Vul: None **♦** AKJ10 You bid first. HCP: 18 ♣ A82 Board: 2 ♠ — East Doubles Pass if possible. Dealer: S **7**4 Vul: NS ♦ KQJ10 Partner bids first. HCP: 12 **♣** KQJ9432 **★** AKQJ1074 Board: 3 The opponents are silent. Dealer: N **♥** J98 Vul: EW **♦** A9 You bid first. HCP: 16 • J Board: 4 **♦** A6 The opponents are silent. Dealer: S **9**84 Vul: Both **♦** 54 Partner bids first. HCP: 12 ♣ AKJ1074 Board: 5 **★** K97532 West Bids 3♣ if possible. Dealer: N **v** 2 Vul: NS **♦** K54 You bid first.

Board: 1 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 4♠ N	North: ♠ KQJ872 ♥ — ♠ AKJ10 ♣ A82	South:	3♥ AP	North 1♣ 3♠ ng 1NT	Pass Pass	1NT ¹
Board: 2 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 6NX S	North: ♣ — ▼ 74 ◆ KQJ10 ♣ KQJ9432	South: ♠ AKQ975 ♥ K86 ♠ A85 ♠ 6	West Pass Pass Pass	North 2♣ 4♣ Pass	Pass	South 1♠ 3♠ 6NT AP
Board: 3 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4♠ N	North: ♠ AKQJ1074 ♥ J98 ♠ A9 ♠ J	South: ♠ 6 ♥ K42 ♦ J86 ♣ AK9752	Pass	North 1♠ 4♠ ng 1NT	Pass AP	South 1NT ¹
Board: 4 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♠ S	North: ♠ A6 ♥ 984 ♦ 54 ♠ AKJ1074	South: ♠ KQ10843 ♥ K32 ♠ A3 ♣ Q3	Pass Pass	North 1NT ¹ 4♣ ng 1NT	Pass AP	1♠
Board: 5 Dealer: N Vul: NS North HCP: 10 South HCP: 11 Contract: 3 W	North: ♠ K97532 ♥ 2 ♠ K54 ♣ A65	South: ♠ QJ ♥ AKJ10954 ♦ 32 ♣ 72	West 3♣	North 2♠ AP		South Pass

3 Under Invitational Jump (11-12 HCP)

Board: 1 **★** 105 West Bids 3♥ if possible. Dealer: N **♥** AQ75 Vul: None **4** Partner bids first. HCP: 12 **♣** KQJ974 Board: 2 **♦** AKQ975 East Doubles Pass if possible. Dealer: S **♥** K86 Vul: NS ♦ A85 You bid first. HCP: 16 **♣** 6 Board: 3 **♠** 6 The opponents are silent. Dealer: N **♥** K42 Vul: EW **♦** J86 Partner bids first. HCP: 11 ♣ AK9752 **★** KQ10843 Board: 4 The opponents are silent. Dealer: S **♥** K32 **♦** A3 Vul: Both You bid first. HCP: 14 **♣** Q3 Board: 5 **♠** QJ West Bids 3♣ if possible. **♥** AKJ10954 Dealer: N Vul: NS **♦** 32 Partner bids first. HCP: 11 **•** 72

Board: 1 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 4♠ N	North: ♠ KQJ872 ♥ — ♠ AKJ10 ♣ A82	South:	3♥ AP	North 1♣ 3♠ ng 1NT	Pass Pass	1NT ¹
Board: 2 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 6NX S	North: ♣ — ▼ 74 ◆ KQJ10 ♣ KQJ9432	South: ♠ AKQ975 ♥ K86 ♠ A85 ♠ 6	West Pass Pass Pass	North 2♣ 4♣ Pass	Pass	South 1♠ 3♠ 6NT AP
Board: 3 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4♠ N	North: ♠ AKQJ1074 ♥ J98 ♠ A9 ♠ J	South: ♠ 6 ♥ K42 ♦ J86 ♣ AK9752	Pass	North 1♠ 4♠ ng 1NT	Pass AP	South 1NT ¹
Board: 4 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♠ S	North: ♠ A6 ♥ 984 ♦ 54 ♠ AKJ1074	South: ♠ KQ10843 ♥ K32 ♠ A3 ♣ Q3	Pass Pass	North 1NT ¹ 4♣ ng 1NT	Pass AP	1♠
Board: 5 Dealer: N Vul: NS North HCP: 10 South HCP: 11 Contract: 3 W	North: ♠ K97532 ♥ 2 ♠ K54 ♣ A65	South: ♠ QJ ♥ AKJ10954 ♦ 32 ♣ 72	West 3♣	North 2♠ AP		South Pass

Board: 6 Dealer: S Vul: EW HCP: 12	32✓ AKJ8641083♠ A2	The opponents are silent. Partner bids first.
Board: 7 Dealer: N Vul: Both HCP: 12	★ AK109762★ A2◆ 85★ J3	The opponents are silent. You bid first.
Board: 8 Dealer: S Vul: None HCP: 11	♠ K ♥ AKJ8742 ♦ 732 ♣ 63	The opponents are silent. Partner bids first.
Board: 9 Dealer: N Vul: EW HCP: 12	★ KJ752★ A1053◆ QJ7★ J	The opponents are silent. You bid first.
Board: 10 Dealer: S Vul: Both HCP: 12	♠ Q8♥ K95♦ 42♠ AK10752	The opponents are silent. Partner bids first.

Board: 6 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North:	South: ♠ AKQ974 ♥ — • 94 ♣ KQJ76	West No Pass 2 Pass 4		1♠
Board: 7 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ N	North: ♠ AK109762 ♥ A2 ♠ 85 ♣ J3	South: ♣ 3 ♥ 864 ♠ AQJ ♣ KQ9542	West No 14 Pass 44 1. forcing 1	AP	
Board: 8 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 \(\mathbb{N} \)	North: ♠ K ♥ AKJ8742 ♦ 732 ♠ 63	South: ♠ AQJ1086 ♥ Q ♠ QJ6 ♣ K95	West No Pass 3 Pass 4		1♠
Board: 9 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N S	North: ♠ KJ752 ♥ A1053 ♠ QJ7 ♠ J	South:	West No. 14 Pass 2 AP 1. forcing 1	Pass	South 1NT ¹ 2NT
Board: 10 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 2N N	North: ♠ Q8 ♥ K95 ♦ 42 ♠ AK10752	South: ♠ AKJ107 ♥ QJ2 ♦ J53 ♣ 94			1♠

Board: 6 Dealer: S Vul: EW HCP: 15	★ AKQ974▼ —◆ 94★ KQJ76	The opponents are silent. You bid first.
Board: 7 Dealer: N Vul: Both HCP: 12	♣ 3 ♥ 864 ♦ AQJ ♣ KQ9542	The opponents are silent. Partner bids first.
Board: 8 Dealer: S Vul: None HCP: 15	AQJ1086♥ QQJ6K95	The opponents are silent. You bid first.
Board: 9 Dealer: N Vul: EW HCP: 11	♣86♥7♦ A953♣ AK8753	The opponents are silent. Partner bids first.
Board: 10 Dealer: S Vul: Both HCP: 12	★ AKJ107♥ QJ2◆ J53◆ 94	The opponents are silent. You bid first.

Board: 6 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North:	South: ♠ AKQ974 ♥ — • 94 ♣ KQJ76	West No Pass 2 Pass 4		1♠
Board: 7 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ N	North: ♠ AK109762 ♥ A2 ♠ 85 ♣ J3	South: ♣ 3 ♥ 864 ♠ AQJ ♣ KQ9542	West No 14 Pass 44 1. forcing 1	AP	
Board: 8 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 \(\mathbb{N} \)	North: ♠ K ♥ AKJ8742 ♦ 732 ♠ 63	South: ♠ AQJ1086 ♥ Q ♠ QJ6 ♣ K95	West No Pass 3 Pass 4		1♠
Board: 9 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N S	North: ♠ KJ752 ♥ A1053 ♠ QJ7 ♠ J	South:	West No. 14 Pass 2 AP 1. forcing 1	Pass	South 1NT ¹ 2NT
Board: 10 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 2N N	North: ♠ Q8 ♥ K95 ♦ 42 ♠ AK10752	South: ♠ AKJ107 ♥ QJ2 ♦ J53 ♣ 94			1♠

HCP: 13

♣ Q

3 Under Invitational Jump (11-12 HCP)

Board: 11 **♦** A102 The opponents are silent. Dealer: N **♥** A10752 Vul: None **♦** J109 You bid first. HCP: 12 **♣** K2 Board: 12 **♠** 7 The opponents are silent. Dealer: S ♥ AK10963 Vul: NS **♦** 1054 Partner bids first. HCP: 11 ♣ A96 **♦** AKQ108643 Board: 13 The opponents are silent. Dealer: N **♥** J103 Vul: Both **♦** 7 You bid first. HCP: 10 **4** 3 Board: 14 ♠ ---The opponents are silent. Dealer: S **♥ Q**8 Vul: None **♦** KQ52 Partner bids first. HCP: 12 **♣** KQ98743 Board: 15 **♦** AKQ943 West Bids 4♣ if possible. East Bids 5♣ if possible. Dealer: N **y** 965 Vul: NS **♦** Q72

You bid first.

Board: 11 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 3♣ S	North: ♠ A102 ♥ A10752 ♦ J109 ♠ K2	South: ♠ Q63 ♥ 4 ♠ Q63 ♣ AQJ973	Pass AP	North 1♥ 2♦ ng 1NT	Pass Pass	1NT ¹
Board: 12 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♥ N	North: ♠ 7 ♥ AK10963 ♦ 1054 ♠ A96	South: ♠ AKQ62 ♥ 54 ♦ Q62 ♣ J83	West Pass	North 3♥	East AP	South 1♠
Board: 13 Dealer: N Vul: Both North HCP: 10 South HCP: 12 Contract: 4♠ N	North: ♠ AKQ108643 ♥ J103 ♠ 7 ♠ 3	South: ♣ J ♥ 84 ♦ K1032 ♣ AKJ976	West	North 4♠	East AP	South
Board: 14 Dealer: S Vul: None North HCP: 12 South HCP: 10 Contract: 3♣ N	North: ♣— ▼ Q8 • KQ52 • KQ98743	South: ♣ J109532 ♥ AJ75 ♣ A108 ♣ —	Pass Pass	North 1NT¹ 3♣ ng 1NT	Pass AP	1♠
Board: 15 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 5•X W	North: ♠ AKQ943 ♥ 965 ♠ Q72 ♠ Q	South: ♣ J10 ♥ AQJ1082 ♣ K853 ♣ 7	West 4 AP	North 1♠ 4♥	East Pass 5♣	

Board: 11 Dealer: N Vul: None HCP: 11	♣ Q63♥ 4♦ Q63♣ AQJ973	The opponents are silent. Partner bids first.
Board: 12 Dealer: S Vul: NS HCP: 12	★ AKQ62▼ 54◆ Q62◆ J83	The opponents are silent. You bid first.
Board: 13 Dealer: N Vul: Both HCP: 12	♣ J♥ 84◆ K1032♣ AKJ976	The opponents are silent. Partner bids first.
Board: 14 Dealer: S Vul: None HCP: 10	▲ J109532♥ AJ75◆ A108♣ —	The opponents are silent. You bid first.
Board: 15 Dealer: N Vul: NS HCP: 11	♣ J10♥ AQJ1082♦ K853♣ 7	West Bids 4♣ if possible. East Bids 5♣ if possible. Partner bids first.

Board: 11 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 3♣ S	North: ♠ A102 ♥ A10752 ♦ J109 ♠ K2	South: ♠ Q63 ♥ 4 ♠ Q63 ♣ AQJ973	Pass AP	North 1♥ 2♦ ng 1NT	Pass Pass	1NT ¹
Board: 12 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♥ N	North: ♠ 7 ♥ AK10963 ♦ 1054 ♠ A96	South: ♠ AKQ62 ♥ 54 ♦ Q62 ♣ J83	West Pass	North 3♥	East AP	South 1♠
Board: 13 Dealer: N Vul: Both North HCP: 10 South HCP: 12 Contract: 4♠ N	North: ♠ AKQ108643 ♥ J103 ♠ 7 ♠ 3	South: ♣ J ♥ 84 ♦ K1032 ♣ AKJ976	West	North 4♠	East AP	South
Board: 14 Dealer: S Vul: None North HCP: 12 South HCP: 10 Contract: 3♣ N	North: ♣— ▼ Q8 • KQ52 • KQ98743	South: ♣ J109532 ♥ AJ75 ♣ A108 ♣ —	Pass Pass	North 1NT¹ 3♣ ng 1NT	Pass AP	1♠
Board: 15 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 5•X W	North: ♠ AKQ943 ♥ 965 ♠ Q72 ♠ Q	South: ♣ J10 ♥ AQJ1082 ♣ K853 ♣ 7	West 4 AP	North 1♠ 4♥	East Pass 5♣	

3 Under Invitational Jump (11-12 HCP)

Board: 16 **★** 74 East Bids 2NT if possible. Dealer: S **Y** 42 Vul: EW ♦ AJ Partner bids first. HCP: 11 **♣** KQJ9643 Board: 17 **AQJ75** ♠ AQJ75 The opponents are silent. Dealer: N **♥** A10 Vul: None **♦** K10 You bid first. HCP: 18 ♣ A1094 **★** 103 Board: 18 The opponents are silent. Dealer: S **♥** AQ10743 Vul: NS **♦** AQ83 Partner bids first. HCP: 12 **2** Board: 19 **♦** AJ9532 The opponents are silent. Dealer: N **♥** A2 Vul: EW **♦** K9 You bid first. HCP: 13 **♣** J84 Board: 20 **♠** J The opponents are silent. Dealer: S **v** 106 Vul: Both ♦ K1092 Partner bids first. **♣** AKJ543 HCP: 12

Board: 16 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3 S	North: ♠ 74 ♥ 42 ♠ AJ ♣ KQJ9643	South: ♠ AK32 ♥ AQJ1097 • 1094 ♣ —	West North East South 1♥ Pass 1NT¹ 2NT² 3♥ AP 1. forcing 1NT 2. Unusual 2NT
Board: 17 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 5♣ N	North: ♠ AQJ75 ♥ A10 ♠ K10 ♠ A1094	South: ♠ 3 ♥ KJ ♠ Q543 ♠ KQJ876	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 4NT² Pass 5♠³ AP 1. forcing 1NT 2. Blackwood 0314, for ♠ 3. A=0/5 or 3/5
Board: 18 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4 \(\mathbb{N} \)	North: ♠ 103 ♥ AQ10743 ♠ AQ83 ♠ 2	South: ♠ AQJ64 ♥ KJ95 ♦ 52 ♣ J6	West North East South 1♣ Pass 2♥ Pass 4♥ AP
Board: 19 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4 N	North: ♠ AJ9532 ♥ A2 ♠ K9 ♣ J84	South: ♠ K4 ▼ KQ9864 ♠ A3 ♣ 763	West North East South 1♠ Pass 2♥ Pass 2♠ Pass 4♠ AP
Board: 20 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3 N	North: ♣ J ♥ 106 ♦ K1092 ♣ AKJ543	South: ♠ AQ8532 ♥ KJ2 ♠ 6 ♠ Q72	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT

Board: 16 Dealer: S Vul: EW HCP: 14	AK32✓ AQJ1097✓ 1094✓ —	East Bids 2NT if possible. You bid first.
Board: 17 Dealer: N Vul: None HCP: 12	★3▼ KJ◆ Q543★ KQJ876	The opponents are silent. Partner bids first.
Board: 18 Dealer: S Vul: NS HCP: 12	♠ AQJ64♥ KJ95♦ 52♠ J6	The opponents are silent. You bid first.
Board: 19 Dealer: N Vul: EW HCP: 12	★ K4✓ KQ9864◆ A3◆ 763	The opponents are silent. Partner bids first.
Board: 20 Dealer: S Vul: Both HCP: 12	AQ8532KJ26Q72	The opponents are silent. You bid first.

Board: 16 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3 S	North: ♠ 74 ♥ 42 ♠ AJ ♣ KQJ9643	South: ♠ AK32 ♥ AQJ1097 • 1094 ♣ —	West North East South 1♥ Pass 1NT¹ 2NT² 3♥ AP 1. forcing 1NT 2. Unusual 2NT
Board: 17 Dealer: N Vul: None North HCP: 18 South HCP: 12 Contract: 5♣ N	North: ♠ AQJ75 ♥ A10 ♠ K10 ♠ A1094	South: ♠ 3 ♥ KJ ♠ Q543 ♠ KQJ876	West North East South 1♠ Pass 1NT¹ Pass 3♠ Pass 4NT² Pass 5♠³ AP 1. forcing 1NT 2. Blackwood 0314, for ♠ 3. A=0/5 or 3/5
Board: 18 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4 \(\mathbb{N} \)	North: ♠ 103 ♥ AQ10743 ♠ AQ83 ♠ 2	South: ♠ AQJ64 ♥ KJ95 ♦ 52 ♣ J6	West North East South 1♣ Pass 2♥ Pass 4♥ AP
Board: 19 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4 N	North: ♠ AJ9532 ♥ A2 ♠ K9 ♣ J84	South: ♠ K4 ▼ KQ9864 ♠ A3 ♣ 763	West North East South 1♠ Pass 2♥ Pass 2♠ Pass 4♠ AP
Board: 20 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3 N	North: ♣ J ♥ 106 ♦ K1092 ♣ AKJ543	South: ♠ AQ8532 ♥ KJ2 ♠ 6 ♠ Q72	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT

Board: 21 Dealer: N Vul: NS HCP: 13	▲ A9873♥ J4◆ A1064▲ A7	The opponents are silent. You bid first.
Board: 22 Dealer: S Vul: EW HCP: 12	♣— ♥ 864 ♦ A943 ♣ AKJ432	The opponents are silent. Partner bids first.
Board: 23 Dealer: N Vul: Both HCP: 11	★ KQJ1076 ▼ — ♦ AJ843 ♣ 104	West Bids 2♥ if possible. You bid first.
Board: 24 Dealer: S Vul: None HCP: 12	♣ Q ♥ A105 ♦ 1082 ♣ KQJ874	The opponents are silent. Partner bids first.
Board: 25 Dealer: N Vul: EW HCP: 10	★ AK10752▼ 8765★ K★ 96	West Bids 1♦ if possible. East Bids 2♦ if possible. You bid first.

Board: 21 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2N S	North: ♠ A9873 ♥ J4 ♠ A1064 ♣ A7	South: ♠ Q4 ♥ A85 ♦ 82 ♠ KQ9865	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 22 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3 N	North:	South: ♠ AKQ93 ♥ Q1053 ♦ J ♠ Q97	Pass Pass	North 1NT ¹ 3♣ ng 1NT		1♠
Board: 23 Dealer: N Vul: Both North HCP: 11 South HCP: 12 Contract: 3 S	North: ♠ KQJ1076 ♥ — ♠ AJ843 ♣ 104	South:	2♥ AP	North 1♠ 2♠ ng 1NT		1NT ¹
Board: 24 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♠ S	North: ♠ Q ♥ A105 • 1082 ♣ KQJ874	South: ♠ AK109763 ♥ 8 ♠ Q94 ♣ A5	Pass AP	North 1NT ¹ ng 1NT	Pass	1♠
Board: 25 Dealer: N Vul: EW North HCP: 10 South HCP: 12 Contract: 3 S	North: ♠ AK10752 ♥ 8765 ♠ K ♣ 96	South: ♠ Q9 ♥ A4 ♦ 843 ♣ KQJ1087	West 1♦ AP	North Pass 1♠	East Pass 2◆	South 1♣ 3♣

Board: 21 Dealer: N Vul: NS HCP: 11	♣ Q4 ♥ A85 ♦ 82 ♣ KQ9865	The opponents are silent. Partner bids first.
Board: 22 Dealer: S Vul: EW HCP: 14	AKQ93♥ Q1053J♥ Q97	The opponents are silent. You bid first.
Board: 23 Dealer: N Vul: Both HCP: 12	♣—♥ 965◆ Q1076◆ AKQJ92	West Bids 2♥ if possible. Partner bids first.
Board: 24 Dealer: S Vul: None HCP: 13	★ AK109763♥ 8◆ Q94★ A5	The opponents are silent. You bid first.
Board: 25 Dealer: N Vul: EW HCP: 12	♠ Q9 ♥ A4 ♦ 843 ♣ KQJ1087	West Bids 1♦ if possible. East Bids 2♦ if possible. Partner bids first.

Board: 21 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2N S	North: ♠ A9873 ♥ J4 ♠ A1064 ♣ A7	South: ♠ Q4 ♥ A85 ♦ 82 ♠ KQ9865	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 22 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3 N	North:	South: ♠ AKQ93 ♥ Q1053 ♦ J ♠ Q97	Pass Pass	North 1NT ¹ 3♣ ng 1NT		1♠
Board: 23 Dealer: N Vul: Both North HCP: 11 South HCP: 12 Contract: 3 S	North: ♠ KQJ1076 ♥ — ♠ AJ843 ♣ 104	South:	2♥ AP	North 1♠ 2♠ ng 1NT		1NT ¹
Board: 24 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♠ S	North: ♠ Q ♥ A105 • 1082 ♣ KQJ874	South: ♠ AK109763 ♥ 8 ♠ Q94 ♣ A5	Pass AP	North 1NT ¹ ng 1NT	Pass	1♠
Board: 25 Dealer: N Vul: EW North HCP: 10 South HCP: 12 Contract: 3 S	North: ♠ AK10752 ♥ 8765 ♠ K ♣ 96	South: ♠ Q9 ♥ A4 ♦ 843 ♣ KQJ1087	West 1♦ AP	North Pass 1♠	East Pass 2◆	South 1♣ 3♣

3 Under Invitational Jump (11-12 HCP)

Board: 26 The opponents are silent. Dealer: S **♥** AKQJ1042 Vul: Both **♦** 752 Partner bids first. HCP: 12 **♣** Q65 Board: 27 **♦** AJ10954 The opponents are silent. Dealer: N **♥** K Vul: None ♦ AQ You bid first. HCP: 19 ♣ AJ107 Board: 28 **♠** 4 The opponents are silent. Dealer: S ♥ AKQJ42 Vul: NS **♦** 765 Partner bids first. **♣** Q54 HCP: 12 Board: 29 **♦** QJ743 The opponents are silent. Dealer: N **Y** ____ **♦** AJ4 Vul: Both You bid first. HCP: 12 ♣ A8543 Board: 30 **★** 104 The opponents are silent. Dealer: S **♥** K82 Vul: None **♦** J7 Partner bids first. ♣ AK10976 HCP: 11

Board: 26 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4 \(\mathbf{N} \)	North: ♣ — ▼ AKQJ1042 • 752 ♣ Q65	South: ♠ AKJ1095 ♥ 87 ♦ 86 ♠ AK10	Pass	North 2♥ 4♥	East Pass AP	1♠
Board: 27 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 4♥ S	North: ♠ AJ10954 ♥ K ♠ AQ ♠ AJ107	South: ♠ Q8 ♥ AQ7652 ♦ 1043 ♣ K6		North 1♣ 4♥	East Pass AP	
Board: 28 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 4 \(\mathbf{N} \)	North:	South: ♠ QJ953 ▼ 10986 ♠ KJ4 ♣ A	Pass	North 2♥ 4♥ tter	East Pass AP	14
Board: 29 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3♥ S	North: ♠ QJ743 ♥ — ♠ AJ4 ♠ A8543	South: 10 KQJ7532 Q963 K	West AP	North 1♠	East Pass	
Board: 30 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N N	North:	South: ♠ AKJ52 ♥ A ♠ KQ865 ♣ 54	Pass	North 1NT ¹ 3NT ng 1NT		1♠

Board: 26 Dealer: S Vul: Both HCP: 15	★ AKJ1095▼ 87◆ 86◆ AK10	The opponents are silent. You bid first.
Board: 27 Dealer: N Vul: None HCP: 11	♠ Q8♥ AQ7652♦ 1043♠ K6	The opponents are silent. Partner bids first.
Board: 28 Dealer: S Vul: NS HCP: 11	♣ QJ953♥ 10986♦ KJ4♣ A	The opponents are silent. You bid first.
Board: 29 Dealer: N Vul: Both HCP: 11	♠ 10♥ KQJ7532♠ Q963♠ K	The opponents are silent. Partner bids first.
Board: 30 Dealer: S Vul: None HCP: 17	♠ AKJ52♥ A♦ KQ865♠ 54	The opponents are silent. You bid first.

Board: 26 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4 \(\mathbf{N} \)	North: ♣ — ▼ AKQJ1042 • 752 ♣ Q65	South: ♠ AKJ1095 ♥ 87 ♦ 86 ♠ AK10	Pass	North 2♥ 4♥	East Pass AP	1♠
Board: 27 Dealer: N Vul: None North HCP: 19 South HCP: 11 Contract: 4♥ S	North: ♠ AJ10954 ♥ K ♠ AQ ♠ AJ107	South: ♠ Q8 ♥ AQ7652 ♦ 1043 ♣ K6		North 1♣ 4♥	East Pass AP	
Board: 28 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 4 \(\mathbf{N} \)	North:	South: ♠ QJ953 ▼ 10986 ♠ KJ4 ♣ A	Pass	North 2♥ 4♥ tter	East Pass AP	14
Board: 29 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3♥ S	North: ♠ QJ743 ♥ — ♠ AJ4 ♠ A8543	South: 10 KQJ7532 Q963 K	West AP	North 1♠	East Pass	
Board: 30 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N N	North:	South: ♠ AKJ52 ♥ A ♠ KQ865 ♣ 54	Pass	North 1NT ¹ 3NT ng 1NT		1♠

Board: 31 Dealer: N Vul: NS HCP: 9	♣ QJ109764♥ J3◆ A8♣ J10	West Bids 4♦ if possible. You bid first.
Board: 32 Dealer: S Vul: EW HCP: 12	♠ Q ♥ AK97652 ♦ 1076 ♠ QJ	East Bids 3♦ if possible. Partner bids first.
Board: 33 Dealer: N Vul: None HCP: 11	★ AQ8▼ KJ10743◆ 52♣ J2	The opponents are silent. You bid first.
Board: 34 Dealer: S Vul: NS HCP: 12	♣ 3 ♥ Q ♦ K10986 ♣ AQJ432	The opponents are silent. Partner bids first.
Board: 35 Dealer: N Vul: EW HCP: 11	▲ AJ53♥ QJ1072♦ K65▲ 10	West Bids 2♦ if possible. You bid first.

Board: 31 Dealer: N Vul: NS North HCP: 9 South HCP: 12 Contract: 4•X W	North: ♠ QJ109764 ♥ J3 ♠ A8 ♣ J10	South: ♣— ▼ AQ10854 ◆ QJ1052 ♣ K7	West 4 AP	North 3♠ Pass		Pass
Board: 32 Dealer: S Vul: EW North HCP: 12 South HCP: 10 Contract: 3 • E	North: ♠ Q ♥ AK97652 ♦ 1076 ♠ QJ	South: ♠ K109854 ♥ — ♠ K3 ♠ A10965		North Pass	East 3◆	South 2♠ AP
Board: 33 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3 S	North: ♠ AQ8 ♥ KJ10743 ♦ 52 ♣ J2	South: ♣ 73 ♥ 9 ♦ Q1098 ♣ AKQ764	Pass AP	North 1♥ 2♥ ng 1NT	Pass Pass	1NT ¹
Board: 34 Dealer: S Vul: NS North HCP: 12 South HCP: 9 Contract: 3 S	North:	South: ♠ AJ97654 ♥ 87 ♠ J ♠ K75	West AP	North	East	South 3♣
Board: 35 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 3♣ S	North: ♠ AJ53 ♥ QJ1072 ♠ K65 ♣ 10	South: • 1092 • 83 • Q4 • AKQ987	2♦ AP	North 1♥ Pass ng 1NT	Pass Pass	1NT ¹

Board: 31 Dealer: N Vul: NS HCP: 12	♣— ▼ AQ10854 ◆ QJ1052 ♣ K7	West Bids 4♦ if possible. Partner bids first.
Board: 32 Dealer: S Vul: EW HCP: 10	★ K109854★ —★ K3★ A10965	East Bids 3♦ if possible. You bid first.
Board: 33 Dealer: N Vul: None HCP: 11	♣ 73 ♥ 9 ♦ Q1098 ♣ AKQ764	The opponents are silent. Partner bids first.
Board: 34 Dealer: S Vul: NS HCP: 9	▲ AJ97654♥ 87♦ J♣ K75	The opponents are silent. You bid first.
Board: 35 Dealer: N Vul: EW HCP: 11	★ 1092★ 83★ Q4★ AKQ987	West Bids 2♦ if possible. Partner bids first.

Board: 31 Dealer: N Vul: NS North HCP: 9 South HCP: 12 Contract: 4•X W	North: ♠ QJ109764 ♥ J3 ♠ A8 ♣ J10	South: ♣— ▼ AQ10854 ◆ QJ1052 ♣ K7	West 4 AP	North 3♠ Pass		Pass
Board: 32 Dealer: S Vul: EW North HCP: 12 South HCP: 10 Contract: 3 • E	North: ♠ Q ♥ AK97652 ♦ 1076 ♠ QJ	South: ♠ K109854 ♥ — ♠ K3 ♠ A10965		North Pass	East 3◆	South 2♠ AP
Board: 33 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3 S	North: ♠ AQ8 ♥ KJ10743 ♦ 52 ♣ J2	South: ♣ 73 ♥ 9 ♦ Q1098 ♣ AKQ764	Pass AP	North 1♥ 2♥ ng 1NT	Pass Pass	1NT ¹
Board: 34 Dealer: S Vul: NS North HCP: 12 South HCP: 9 Contract: 3 S	North:	South: ♠ AJ97654 ♥ 87 ♠ J ♠ K75	West AP	North	East	South 3♣
Board: 35 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 3♣ S	North: ♠ AJ53 ♥ QJ1072 ♠ K65 ♣ 10	South: • 1092 • 83 • Q4 • AKQ987	2♦ AP	North 1♥ Pass ng 1NT	Pass Pass	1NT ¹

Board: 36 Dealer: S Vul: Both HCP: 11	♣ 8 ♥ K3 ♦ J1065 ♣ AQJ984	The opponents are silent. Partner bids first.
Board: 37 Dealer: N Vul: NS HCP: 11	★ AKJ954★ K7◆ 9654◆ 9	West Bids 2♥ if possible. You bid first.
Board: 38 Dealer: S Vul: EW HCP: 12	♣— ▼ AKJ953 ◆ KJ9632 ♣ 4	The opponents are silent. Partner bids first.
Board: 39 Dealer: N Vul: Both HCP: 15	AQ5✓ J10432◆ AKJ62◆ —	The opponents are silent. You bid first.
Board: 40 Dealer: S Vul: None HCP: 11	♦ K ♥ J987 ♦ 95 ♣ AK8652	The opponents are silent. Partner bids first.

Board: 36 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♠ S	North: ♠ 8 ♥ K3 ♦ J1065 ♣ AQJ984	South: ♠ AKQ10953 ♥ J4 ♠ Q9 ♠ 52		North 1NT ¹ ng 1NT		1♠
Board: 37 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 3♠ N	North: ♠ AKJ954 ♥ K7 ♦ 9654 ♣ 9	South: ♠ Q7 ♥ J43 ♠ 82 ♣ AKQ1086	West 2♥ AP 1. forcir	North 1♣ 2♠ ng 1NT		1NT ¹
Board: 38 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 5♥ N	North: ♣— ▼ AKJ953 • KJ9632 ♣ 4	South: ♠ AKQJ4 ♥ Q842 ♦ 5 ♣ Q32	Pass	cwood (Pass Pass AP	1♠ 4♠¹ 5♠³
Board: 39 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 5N N	North: ♠ AQ5 ♥ J10432 ♠ AKJ62 ♠ —	South: ♠ K8 ♥ Q8 ←— ♣ AQJ1096542	Pass	North 1♥ 3♦ 4♦ 5NT	East Pass Pass Pass AP	2 ♣ 4 ♣
Board: 40 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 5♣ S	North: ♠ K ♥ J987 ♦ 95 ♣ AK8652	South: ♠ AQJ53 ♥ 3 ♠ KQ7 ♣ J1043	West Pass Pass AP 1. forcir	North 1NT ¹ 4. ng 1NT		1 ♠ 2 ♣

Board: 36 Dealer: S Vul: Both HCP: 12	AKQ10953✓ J4✓ Q9✓ 52	The opponents are silent. You bid first.
Board: 37 Dealer: N Vul: NS HCP: 12	♣ Q7♥ J43◆ 82♣ AKQ1086	West Bids 2♥ if possible. Partner bids first.
Board: 38 Dealer: S Vul: EW HCP: 14	★ AKQJ4♥ Q842◆ 5★ Q32	The opponents are silent. You bid first.
Board: 39 Dealer: N Vul: Both HCP: 12	★ K8♥ Q8◆ —★ AQJ1096542	The opponents are silent. Partner bids first.
Board: 40 Dealer: S Vul: None HCP: 13	★ AQJ53★ 3★ KQ7★ J1043	The opponents are silent. You bid first.

Board: 36 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♠ S	North: ♠ 8 ♥ K3 ♦ J1065 ♣ AQJ984	South: ♠ AKQ10953 ♥ J4 ♠ Q9 ♠ 52		North 1NT ¹ ng 1NT		1♠
Board: 37 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 3♠ N	North: ♠ AKJ954 ♥ K7 ♦ 9654 ♣ 9	South: ♠ Q7 ♥ J43 ♠ 82 ♣ AKQ1086	West 2♥ AP 1. forcir	North 1♣ 2♠ ng 1NT		1NT ¹
Board: 38 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 5♥ N	North: ♣— ▼ AKJ953 • KJ9632 ♣ 4	South: ♠ AKQJ4 ♥ Q842 ♦ 5 ♣ Q32	Pass	cwood (Pass Pass AP	1♠ 4♠¹ 5♠³
Board: 39 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 5N N	North: ♠ AQ5 ♥ J10432 ♠ AKJ62 ♠ —	South: ♠ K8 ♥ Q8 ←— ♣ AQJ1096542	Pass	North 1♥ 3♦ 4♦ 5NT	East Pass Pass Pass AP	2 ♣ 4 ♣
Board: 40 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 5♣ S	North: ♠ K ♥ J987 ♦ 95 ♣ AK8652	South: ♠ AQJ53 ♥ 3 ♠ KQ7 ♣ J1043	West Pass Pass AP 1. forcir	North 1NT ¹ 4. ng 1NT		1 ♠ 2 ♣

Board: 41 Dealer: N Vul: EW HCP: 11	♣ Q10982♥ A◆ QJ1085♣ Q4	The opponents are silent. You bid first.
Board: 42 Dealer: S Vul: Both HCP: 12	♣— ♥ K4 • J10983 • AKJ842	The opponents are silent. Partner bids first.
Board: 43 Dealer: N Vul: None HCP: 14	♠ 6♥ AKQ10654♦ 92♠ AJ5	The opponents are silent. You bid first.
Board: 44 Dealer: S Vul: NS HCP: 11	★ 5★ KQJ953★ 10★ KQ932	The opponents are silent. Partner bids first.
Board: 45 Dealer: N Vul: Both HCP: 11	★ A1092▼ 108754★ K5★ A2	The opponents are silent. You bid first.

Board: 41 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 2♥ S	North: ♠ Q10982 ♥ A ♠ QJ1085 ♠ Q4	South: ♣ J ♥ Q9832 ♦ 9 ♣ AKJ653	West North East South 1 ♣ Pass 1NT¹ Pass 2 ◆ Pass 2 ▼ AP 1. forcing 1NT
Board: 42 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N N	North: ♣ — ▼ K4 ◆ J10983 ♣ AKJ842	South: ♠ AK962 ♥ Q103 ♠ K652 ♠ Q	West North East South 1♣ Pass 1NT¹ Pass 2♣ Pass 3NT AP 1. forcing 1NT
Board: 43 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4 N	North:	South: ♠ Q5 ♥ J3 ♠ A64 ♠ KQ8642	West North East South 1♥ Pass 1NT¹ Pass 4♥ AP 1. forcing 1NT
Board: 44 Dealer: S Vul: NS North HCP: 11 South HCP: 19 Contract: 6♥ N	North: ◆ 5 ▼ KQJ953 ◆ 10 ◆ KQ932	South: ♠ AKQ84 ♥ 74 ♠ AQ98 ♠ A4	West North East South 1♣ Pass 3♥ Pass 4NT¹ Pass 5♠² Pass 6♥ AP 1. Blackwood 0314, for ♥ 2. A=1/5 or 4/5
Board: 45 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3 N	North: ♠ A1092 ♥ 108754 ♠ K5 ♠ A2	South: ♠ Q ♥ 3 ♠ QJ32 ♠ KQJ10763	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 3♣ AP 1. forcing 1NT

Board: 41 Dealer: N Vul: EW HCP: 11	♣ J♥ Q9832♦ 9♣ AKJ653	The opponents are silent. Partner bids first.
Board: 42 Dealer: S Vul: Both HCP: 14	★ AK962♥ Q103★ K652♠ Q	The opponents are silent. You bid first.
Board: 43 Dealer: N Vul: None HCP: 12	♣ Q5♥ J3♦ A64♣ KQ8642	The opponents are silent. Partner bids first.
Board: 44 Dealer: S Vul: NS HCP: 19	★ AKQ84♥ 74★ AQ98★ A4	The opponents are silent. You bid first.
Board: 45 Dealer: N Vul: Both HCP: 11	♠ Q ♥ 3 ♦ QJ32 ♠ KQJ10763	The opponents are silent. Partner bids first.

Board: 41 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 2♥ S	North: ♠ Q10982 ♥ A ♠ QJ1085 ♠ Q4	South: ♣ J ♥ Q9832 ♦ 9 ♣ AKJ653	West North East South 1 ♣ Pass 1NT¹ Pass 2 ◆ Pass 2 ▼ AP 1. forcing 1NT
Board: 42 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N N	North: ♣ — ▼ K4 ◆ J10983 ♣ AKJ842	South: ♠ AK962 ♥ Q103 ♠ K652 ♠ Q	West North East South 1♣ Pass 1NT¹ Pass 2♣ Pass 3NT AP 1. forcing 1NT
Board: 43 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4 N	North:	South: ♠ Q5 ♥ J3 ♠ A64 ♠ KQ8642	West North East South 1♥ Pass 1NT¹ Pass 4♥ AP 1. forcing 1NT
Board: 44 Dealer: S Vul: NS North HCP: 11 South HCP: 19 Contract: 6♥ N	North: ◆ 5 ▼ KQJ953 ◆ 10 ◆ KQ932	South: ♠ AKQ84 ♥ 74 ♠ AQ98 ♠ A4	West North East South 1♣ Pass 3♥ Pass 4NT¹ Pass 5♠² Pass 6♥ AP 1. Blackwood 0314, for ♥ 2. A=1/5 or 4/5
Board: 45 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3 N	North: ♠ A1092 ♥ 108754 ♠ K5 ♠ A2	South: ♠ Q ♥ 3 ♠ QJ32 ♠ KQJ10763	West North East South 1♥ Pass 1NT¹ Pass 2♣ Pass 3♣ AP 1. forcing 1NT

Board: 46 Dealer: S Vul: None HCP: 12	♠ AQ♥ 3♦ J1062♠ KQ8542	The opponents are silent. Partner bids first.
Board: 47 Dealer: N Vul: NS HCP: 11	★ KQJ1063▼ 105◆ 3◆ KQ108	The opponents are silent. You bid first.
Board: 48 Dealer: S Vul: EW HCP: 11	★ A8▼ KQJ7532◆ J98◆ 5	The opponents are silent. Partner bids first.
Board: 49 Dealer: N Vul: None HCP: 14	▲ AJ975✓ A9◆ K742▲ Q5	The opponents are silent. You bid first.
Board: 50 Dealer: S Vul: NS HCP: 11	◆ 95♥ —◆ A10872◆ AQJ742	The opponents are silent. Partner bids first.

Board: 46 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 2N N	North: ♠ AQ ♥ 3 ♦ J1062 ♣ KQ8542	South: ◆ 84 ▼ AK1065 ◆ K987 ◆ J3	Pass Pass	North 1NT ¹ 2NT ng 1NT	Pass AP	1♥
Board: 47 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ N	North: ♠ KQJ1063 ♥ 105 ♦ 3 ♣ KQ108	South: ♣ 85 ▼ KQJ843 • Q1042 ♣ A	West Pass AP	North 1♠ 2♠	East Pass Pass	2♥
Board: 48 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 4♥ S	North: ♠ A8 ♥ KQJ7532 ♦ J98 ♣ 5	South: ♠ KQ954 ♥ A108 ♠ A4 ♠ KJ10	West Pass Pass	North 2♦ 4♥	East Pass AP	1NT
Board: 49 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North: ♠ AJ975 ♥ A9 ♠ K742 ♠ Q5	South: 10 Q7 Q986 AKJ972	Pass Pass	North 1♠ 2♦ 3NT ng 1NT	Pass Pass AP	South 1NT ¹ 2NT
Board: 50 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3♣ N	North:	South: ♠ K63 ♥ AQ10976 ♠ KQ ♣ 108	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♥

Board: 46 Dealer: S	♦ 84 ∀ AK1065	The opponents are silent.
Vul: None HCP: 11	◆ K987 ◆ J3	You bid first.
Board: 47 Dealer: N	♦ 85 ∀ KQJ843	The opponents are silent.
Vul: NS HCP: 12	◆ Q1042 ◆ A	Partner bids first.
Board: 48 Dealer: S	♦ KQ954 ♥ A108	The opponents are silent.
Vul: EW HCP: 17	◆ A4 ◆ KJ10	You bid first.
Board: 49 Dealer: N	≜ 10 ♥ Q7	The opponents are silent.
Vul: None HCP: 12	◆ Q986◆ AKJ972	Partner bids first.
Board: 50 Dealer: S	★ K63 ∀ AQ10976	The opponents are silent.
Vul: NS HCP: 14	◆ KQ ◆ 108	You bid first.

Board: 46 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 2N N	North: ♠ AQ ♥ 3 ♦ J1062 ♣ KQ8542	South: ◆ 84 ▼ AK1065 ◆ K987 ◆ J3	Pass Pass	North 1NT ¹ 2NT ng 1NT	Pass AP	1♥
Board: 47 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ N	North: ♠ KQJ1063 ♥ 105 ♦ 3 ♣ KQ108	South: ♣ 85 ▼ KQJ843 • Q1042 ♣ A	West Pass AP	North 1♠ 2♠	East Pass Pass	2♥
Board: 48 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 4♥ S	North: ♠ A8 ♥ KQJ7532 ♦ J98 ♣ 5	South: ♠ KQ954 ♥ A108 ♠ A4 ♠ KJ10	West Pass Pass	North 2♦ 4♥	East Pass AP	1NT
Board: 49 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North: ♠ AJ975 ♥ A9 ♠ K742 ♠ Q5	South: 10 Q7 Q986 AKJ972	Pass Pass	North 1♠ 2♦ 3NT ng 1NT	Pass Pass AP	South 1NT ¹ 2NT
Board: 50 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3♣ N	North:	South: ♠ K63 ♥ AQ10976 ♠ KQ ♣ 108	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♥

Board: 51 Dealer: N Vul: EW HCP: 11	AK854♥ 9K92J1054	West Bids 4♦ if possible. You bid first.
Board: 52 Dealer: S Vul: Both HCP: 11	♦ 875 ♥ 106 ♦ Q ♣ AKQ9853	The opponents are silent. Partner bids first.
Board: 53 Dealer: N Vul: NS HCP: 13	♣ Q9852♥ AKQ10◆ Q87♣ 7	The opponents are silent. You bid first.
Board: 54 Dealer: S Vul: EW HCP: 12	Q2♥ Q2♦ 954♠ AKJ1065	East Bids 2♠ if possible. Partner bids first.
Board: 55 Dealer: N Vul: Both HCP: 16	AK10765♥ 94AQK42	The opponents are silent. You bid first.

Board: 51 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 4♥ S	North: ♠ AK854 ♥ 9 ♠ K92 ♣ J1054	South: ♠ 10 ♥ KQJ10873 ♠ Q ♠ K732	West 4 AP	North 1♠ Pass	East Pass Pass	3♥
Board: 52 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N N	North: ♣ 875 ▼ 106 ◆ Q ♣ AKQ9853	South: ♠ K4 ♥ KJ842 ♠ AK1075 ♣ J	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass Pass	1♥
Board: 53 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2N S	North: ♠ Q9852 ♥ AKQ10 ♠ Q87 ♣ 7	South: ♣ J ♥ 543 ♠ A62 ♣ AQ10932	Pass AP	North 1♠ 2♥ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 54 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4♠ S	North: ♠ Q2 ♥ Q2 ♦ 954 ♣ AKJ1065	South: ♠ AK7654 ▼ A98 ♠ Q76 ♠ 2	Pass Pass 1. forci	North 1NT ¹ 4♠ ng 1NT naels Cu	2 ♠ ² AP	South 1♠ 3♠
Board: 55 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4♥ S	North: ♠ AK10765 ♥ 94 ♠ AQ ♠ K42	South: ♣ J ♥ AKQ10865 ♦ 94 ♣ J75	West Pass	North 1♠ 4♥	East Pass AP	

Board: 51 Dealer: N Vul: EW HCP: 11	♠ 10♥ KQJ10873♠ Q♠ K732	West Bids 4♦ if possible. Partner bids first.
Board: 52 Dealer: S Vul: Both HCP: 15	★ K4✓ KJ842◆ AK1075◆ J	The opponents are silent. You bid first.
Board: 53 Dealer: N Vul: NS HCP: 11	♣ J ♥ 543 ♦ A62 ♣ AQ10932	The opponents are silent. Partner bids first.
Board: 54 Dealer: S Vul: EW HCP: 13	AK7654✓ A98Q762	East Bids 2♠ if possible. You bid first.
Board: 55 Dealer: N Vul: Both HCP: 11	▲ J✓ AKQ10865◆ 94◆ J75	The opponents are silent. Partner bids first.

Board: 51 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 4♥ S	North: ♠ AK854 ♥ 9 ♠ K92 ♣ J1054	South: ♠ 10 ♥ KQJ10873 ♠ Q ♠ K732	West 4 AP	North 1♠ Pass	East Pass Pass	3♥
Board: 52 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N N	North: ♣ 875 ▼ 106 ◆ Q ♣ AKQ9853	South: ♠ K4 ♥ KJ842 ♠ AK1075 ♣ J	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass Pass	1♥
Board: 53 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2N S	North: ♠ Q9852 ♥ AKQ10 ♠ Q87 ♣ 7	South: ♣ J ♥ 543 ♠ A62 ♣ AQ10932	Pass AP	North 1♠ 2♥ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 54 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4♠ S	North: ♠ Q2 ♥ Q2 ♦ 954 ♣ AKJ1065	South: ♠ AK7654 ▼ A98 ♠ Q76 ♠ 2	Pass Pass 1. forci	North 1NT ¹ 4♠ ng 1NT naels Cu	2 ♠ ² AP	South 1♠ 3♠
Board: 55 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4♥ S	North: ♠ AK10765 ♥ 94 ♠ AQ ♠ K42	South: ♣ J ♥ AKQ10865 ♦ 94 ♣ J75	West Pass	North 1♠ 4♥	East Pass AP	

3 Under Invitational Jump (11-12 HCP)

Board: 56 **★** 75 The opponents are silent. Dealer: S **♥** AKQ1052 Vul: None **•** — Partner bids first. HCP: 11 ♣ Q8752 Board: 57 **♦** AQ9542 West Bids 3♥ if possible. Dealer: N **♥** Q7 **♦** 943 Vul: EW You bid first. HCP: 10 **♣** Q7 Board: 58 **★** 43 The opponents are silent. Dealer: S **♥** AKJ1097 Vul: Both **♦** K54 Partner bids first. HCP: 11 **4** 42 Board: 59 **♦** AKQ843 The opponents are silent. Dealer: N **♥** QJ8 Vul: None ♦ A10 You bid first. HCP: 16 **♣** 64 Board: 60 **★** 104 East Bids 3♠ if possible. **♥** Q5 Dealer: S Vul: NS ♦ Q92 Partner bids first. ♣ AK9753 HCP: 11

Board: 56 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3 N	North: ♣ 75 ✔ AKQ1052 ← — ♣ Q8752	South: ♠ AK1042 ♥ 96 ♠ Q4 ♣ K964	West Pass	North 3♥	East AP	South 1♣
Board: 57 Dealer: N Vul: EW North HCP: 10 South HCP: 11 Contract: 3 W	North: ♠ AQ9542 ♥ Q7 ♦ 943 ♠ Q7	South: 10 95 K52 AKJ10862	West 3♥	North 2♠ AP		South Pass
Board: 58 Dealer: S Vul: Both North HCP: 11 South HCP: 19 Contract: 5 \(\mathbf{N} \) N	North:	South: ♠ AJ10976 ♥ 2 ♠ AJ2 ♣ AKQ		North 3♥ 4♠	East Pass Pass	1 ♠ 3 ♠
Board: 59 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 4♠ N	North: ♠ AKQ843 ♥ QJ8 ♠ A10 ♠ 64	South:	Pass AP	North 1♠ 3♠ ng 1NT	Pass Pass	$1NT^1$
Board: 60 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 4 S	North: • 104 • Q5 • Q92 • AK9753	South: ♠ A52 ♥ AKJ9872 ♠ AJ ♣ 6	Pass AP	North 1NT ¹ ng 1NT	3♠	South 1♥ 4♥

Board: 56 Dealer: S Vul: None HCP: 12	AK1042♥ 96Q4★ K964	The opponents are silent. You bid first.
Board: 57 Dealer: N Vul: EW HCP: 11	1095K52AKJ10862	West Bids 3♥ if possible. Partner bids first.
Board: 58 Dealer: S Vul: Both HCP: 19	★ AJ10976♥ 2◆ AJ2◆ AKQ	The opponents are silent. You bid first.
Board: 59 Dealer: N Vul: None HCP: 12	↓ J5♥ K↓ Q954♠ KQJ1052	The opponents are silent. Partner bids first.
Board: 60 Dealer: S Vul: NS HCP: 17	A52✓ AKJ9872✓ AJ✓ 6	East Bids 3♠ if possible. You bid first.

Board: 56 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3 N	North: ♣ 75 ✔ AKQ1052 ← — ♣ Q8752	South: ♠ AK1042 ♥ 96 ♠ Q4 ♣ K964	West Pass	North 3♥	East AP	South 1♣
Board: 57 Dealer: N Vul: EW North HCP: 10 South HCP: 11 Contract: 3 W	North: ♠ AQ9542 ♥ Q7 ♦ 943 ♠ Q7	South: 10 95 K52 AKJ10862	West 3♥	North 2♠ AP		South Pass
Board: 58 Dealer: S Vul: Both North HCP: 11 South HCP: 19 Contract: 5 \(\mathbf{N} \) N	North:	South: ♠ AJ10976 ♥ 2 ♠ AJ2 ♣ AKQ		North 3♥ 4♠	East Pass Pass	1 ♠ 3 ♠
Board: 59 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 4♠ N	North: ♠ AKQ843 ♥ QJ8 ♠ A10 ♠ 64	South:	Pass AP	North 1♠ 3♠ ng 1NT	Pass Pass	$1NT^1$
Board: 60 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 4 S	North: • 104 • Q5 • Q92 • AK9753	South: ♠ A52 ♥ AKJ9872 ♠ AJ ♣ 6	Pass AP	North 1NT ¹ ng 1NT	3♠	South 1♥ 4♥

Board: 61 Dealer: N Vul: Both HCP: 11	★ AKJ1072♥ J◆ 9◆ Q7642	The opponents are silent. You bid first.
Board: 62 Dealer: S Vul: None HCP: 12	♣ 4♥ A♦ Q6543♣ AQ8764	The opponents are silent. Partner bids first.
Board: 63 Dealer: N Vul: NS HCP: 11	★ A8▼ 1098752◆ KJ9◆ K7	The opponents are silent. You bid first.
Board: 64 Dealer: S Vul: EW HCP: 12	J2♥ Q72Q5AK8763	The opponents are silent. Partner bids first.
Board: 65 Dealer: N Vul: None HCP: 12	★ K83▼ 109764◆ AQ87◆ K	The opponents are silent. You bid first.

Board: 61 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 44 N	North: ♠ AKJ1072 ♥ J ♦ 9 ♠ Q7642	South: ♣ 8 ♥ AK8732 ♣ A8542 ♣ 9	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥
Board: 62 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4 S	North:	South: ♠ AQ6 ♥ K8543 ♠ K92 ♣ J5	Pass Pass	North 1NT ¹ 4 ng 1NT	Pass AP	1♥
Board: 63 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 3 S	North: ♠ A8 ♥ 1098752 ♠ KJ9 ♣ K7	South: ♠ Q73 ▼ K ♦ 875 ♣ AQJ864	Pass AP	North 1♥ 2♥ ng 1NT	Pass Pass	1NT ¹
Board: 64 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4♠ S	North: ♣ J2 ♥ Q72 • Q5 ♣ AK8763	South: ♠ AK10953 ♥ 94 ♠ A1082 ♠ Q	Pass Pass Pass	North 1NT ¹ 2NT 4♠ ng 1NT	Pass Pass AP	1 ♠ 2 ♦
Board: 65 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2N S	North: ♠ K83 ▼ 109764 ◆ AQ87 ♣ K	South:	Pass AP	North 1♥ 2♦ ng 1NT	Pass Pass	South 1NT ¹ 2NT

Board: 61 Dealer: N Vul: Both HCP: 11	♣8 ♥ AK8732 ♦ A8542 ♣ 9	The opponents are silent. Partner bids first.
Board: 62 Dealer: S Vul: None HCP: 13	AQ6✓ K8543✓ K92✓ J5	The opponents are silent. You bid first.
Board: 63 Dealer: N Vul: NS HCP: 12	♣ Q73♥ K◆ 875♣ AQJ864	The opponents are silent. Partner bids first.
Board: 64 Dealer: S Vul: EW HCP: 13	★ AK10953♥ 94★ A1082★ Q	The opponents are silent. You bid first.
Board: 65 Dealer: N Vul: None HCP: 11	♦ 5 ∨ KQ ♦ 932 ♠ AQ109865	The opponents are silent. Partner bids first.

Board: 61 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 44 N	North: ♠ AKJ1072 ♥ J ♦ 9 ♠ Q7642	South: ♣ 8 ♥ AK8732 ♣ A8542 ♣ 9	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥
Board: 62 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4 S	North:	South: ♠ AQ6 ♥ K8543 ♠ K92 ♣ J5	Pass Pass	North 1NT ¹ 4 ng 1NT	Pass AP	1♥
Board: 63 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 3 S	North: ♠ A8 ♥ 1098752 ♠ KJ9 ♣ K7	South: ♠ Q73 ▼ K ♦ 875 ♣ AQJ864	Pass AP	North 1♥ 2♥ ng 1NT	Pass Pass	1NT ¹
Board: 64 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4♠ S	North: ♣ J2 ♥ Q72 • Q5 ♣ AK8763	South: ♠ AK10953 ♥ 94 ♠ A1082 ♠ Q	Pass Pass Pass	North 1NT ¹ 2NT 4♠ ng 1NT	Pass Pass AP	1 ♠ 2 ♦
Board: 65 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2N S	North: ♠ K83 ▼ 109764 ◆ AQ87 ♣ K	South:	Pass AP	North 1♥ 2♦ ng 1NT	Pass Pass	South 1NT ¹ 2NT

3 Under Invitational Jump (11-12 HCP)

Board: 66 **♦** K8 The opponents are silent. Dealer: S **v** 7 Vul: NS **♦** 10932 Partner bids first. HCP: 12 **♣** AKQ854 Board: 67 **★** KQJ983 West Doubles 4♦ if possible. Dealer: N **♥** K96 **♦** K4 Vul: EW You bid first. HCP: 12 **♣** 62 Board: 68 The opponents are silent. Dealer: S **♥** J543 Vul: Both ♦ A54 Partner bids first. HCP: 11 ♣ AQ10754 Board: 69 **♠** AQ1083 The opponents are silent. Dealer: N **y** 97 Vul: NS ♦ AJ You bid first. HCP: 12 **♣** J743 Board: 70 **♠** J The opponents are silent. **♥** QJ94 Dealer: S Vul: EW **♦** 62 Partner bids first. ♣ AKJ1054 HCP: 12

Board: 66 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ S	North: ♠ K8 ▼ 7 • 10932 ♣ AKQ854	South: ♠ 109 ♥ KJ98642 ♠ AK ♣ J3	West North East South 1♥ Pass 1NT¹ Pass 4♥ AP 1. forcing 1NT
Board: 67 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ N	North: ♠ KQJ983 ♥ K96 ♠ K4 ♣ 62	South:	West North East South 1♠ Pass 2♠ Pass 2♠ Pass 4♠ X Pass Pass 4♠ AP 1. Splinter
Board: 68 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 3♠ S	North:	South: ♠ AK8632 ♥ 7 ♦ J973 ♣ K6	West North East South 1♣ Pass 1NT¹ Pass 2♣ Pass 2NT Pass 3♣ AP 1. forcing 1NT
Board: 69 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3N N	North: ♠ AQ1083 ♥ 97 ♠ AJ ♣ J743	South: ♠ K7 ▼ AQJ652 • Q9872 ♣ —	West North East South 1♠ Pass 2♥ Pass 2NT Pass 3♦ Pass 3NT AP
Board: 70 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3 N	North: ♣ J ♥ QJ94 ♦ 62 ♣ AKJ1054	South: ♠ K105432 ♥ 73 ♠ AKQ ♣ 32	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT

Board: 66 Dealer: S Vul: NS HCP: 12	▲ 109♥ KJ98642◆ AK▲ J3	The opponents are silent. You bid first.
Board: 67 Dealer: N Vul: EW HCP: 12	♠ 65♥ AJ85♠ 3♠ AQJ1073	West Doubles 4♦ if possible. Partner bids first.
Board: 68 Dealer: S Vul: Both HCP: 11	★ AK8632♥ 7◆ J973◆ K6	The opponents are silent. You bid first.
Board: 69 Dealer: N Vul: NS HCP: 12	♠ K7 ♥ AQJ652 ♦ Q9872 ♣ —	The opponents are silent. Partner bids first.
Board: 70 Dealer: S Vul: EW HCP: 12	★K105432▼73◆AKQ◆32	The opponents are silent. You bid first.

Board: 66 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ S	North: ♠ K8 ▼ 7 • 10932 ♣ AKQ854	South: ♠ 109 ♥ KJ98642 ♠ AK ♣ J3	West North East South 1♥ Pass 1NT¹ Pass 4♥ AP 1. forcing 1NT
Board: 67 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ N	North: ♠ KQJ983 ♥ K96 ♠ K4 ♣ 62	South:	West North East South 1♠ Pass 2♠ Pass 2♠ Pass 4♠ X Pass Pass 4♠ AP 1. Splinter
Board: 68 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 3♠ S	North:	South: ♠ AK8632 ♥ 7 • J973 ♣ K6	West North East South 1♣ Pass 1NT¹ Pass 2♣ Pass 2NT Pass 3♣ AP 1. forcing 1NT
Board: 69 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3N N	North: ♠ AQ1083 ♥ 97 ♠ AJ ♣ J743	South: ♠ K7 ▼ AQJ652 • Q9872 ♣ —	West North East South 1♠ Pass 2♥ Pass 2NT Pass 3♦ Pass 3NT AP
Board: 70 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3 N	North: ♣ J ♥ QJ94 ♦ 62 ♣ AKJ1054	South: ♠ K105432 ♥ 73 ♠ AKQ ♣ 32	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT

Board: 71 Dealer: N Vul: Both HCP: 16	★ KQ763♥ 6◆ AK8◆ KJ107	The opponents are silent. You bid first.
Board: 72 Dealer: S Vul: None HCP: 11	◆ 9♥ KQ9754◆ Q65◆ KJ4	The opponents are silent. Partner bids first.
Board: 73 Dealer: N Vul: EW HCP: 14	★ KJ7643★ A★ K92★ K96	The opponents are silent. You bid first.
Board: 74 Dealer: S Vul: Both HCP: 12	♠ 6♥ KQ10872♠ AQJ3♠ 107	The opponents are silent. Partner bids first.
Board: 75 Dealer: N Vul: None HCP: 13	AJ1032✓ 6AQJ5J43	The opponents are silent. You bid first.

Board: 71 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 S	North: ♠ KQ763 ♥ 6 ♠ AK8 ♣ KJ107	South: ♠ 10 ♥ AK98742 ♠ 73 ♠ A86	West Pass	North 1♠ 4♥	East Pass AP	
Board: 72 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3♥ N	North:	South: ♠ AQJ86 ♥ J ♠ A103 ♠ 9632	West Pass	North 3♥	East AP	South 1♠
Board: 73 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4 S	North: ♠ KJ7643 ♥ A ♠ K92 ♣ K96	South: ♠ A ♥ KQ6542 ♠ QJ10 ♣ 754	West Pass Pass	North 1♠ 2♠ 4♥	East Pass Pass AP	2♥
Board: 74 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3N S	North: ♠ 6 ♥ KQ10872 ♠ AQJ3 ♠ 107	South: ♠ AKQ42 ♥ J ♠ 87542 ♠ Q4		North 2♥ 3♥	Pass	1♠
Board: 75 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3N S	North: ♠ AJ1032 ♥ 6 ♠ AQJ5 ♣ J43	South: ♣ 4 ♥ A102 ♠ K ♣ KQ1097652	West Pass AP	North 1♣ 3◆	Pass	

3 Under Invitational Jump (11-12 HCP)

Vul: Both → 73 HCP: 11 → A86 Partner bids first.

Board: 73

A

The opponents are silent.

Dealer: N
VKQ6542
Vul: EW

HCP: 12

VKQ6542

Partner bids first.

Dealer: S V J

Vul: Both HCP: 12 ♣ Q4 You bid first.

Dealer: N

✓ A102

Vul: None

✓ K

Respectively.

HCP: 12 ♣ KQ1097652 Partner bids first.

Board: 71 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 S	North: ♠ KQ763 ♥ 6 ♠ AK8 ♣ KJ107	South: ♠ 10 ♥ AK98742 ♠ 73 ♠ A86	West Pass	North 1♠ 4♥	East Pass AP	
Board: 72 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3♥ N	North:	South: ♠ AQJ86 ♥ J ♠ A103 ♠ 9632	West Pass	North 3♥	East AP	South 1♠
Board: 73 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4 S	North: ♠ KJ7643 ♥ A ♠ K92 ♣ K96	South: ♠ A ♥ KQ6542 ♠ QJ10 ♣ 754	West Pass Pass	North 1♠ 2♠ 4♥	East Pass Pass AP	2♥
Board: 74 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3N S	North: ♠ 6 ♥ KQ10872 ♠ AQJ3 ♠ 107	South: ♠ AKQ42 ♥ J ♠ 87542 ♠ Q4		North 2♥ 3♥	Pass	1♠
Board: 75 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3N S	North: ♠ AJ1032 ♥ 6 ♠ AQJ5 ♣ J43	South: ♣ 4 ♥ A102 ♠ K ♣ KQ1097652	West Pass AP	North 1♣ 3◆	Pass	

3 Under Invitational Jump (11-12 HCP)

Board: 76 ♠ 6 The opponents are silent.

HCP: 11 ♣ AK108653

Board: 77
Dealer: N

AK986

The opponents are silent.

Board: 79 • AQ10642 West Pids 4. if possible

Dealer: N ♥ 4 West Bids 4♣ if possible.

Board: 76 Dealer: S	North: ♠ 6	South: ♠ KQ83	West	North	East	South 1♥
Vul: NS North HCP: 11	♥ 82	♥ KQJ954	Pass	1NT ¹	Pass	2♥
South HCP: 15	♦ A85 ♣ AK108653	♦ QJ	Pass	4♥	AP	
Contract: 4♥ S	₹ AK108033	♣ J	1. forci	ng 1NT		
Board: 77	North:	South:				
Dealer: N	♠ AK986	♦ J4	West	North	East	South
Vul: Both North HCP: 14	V —	♥ AQ9862		1♠	Pass	3♥
South HCP: 11	♦ K53	♦ A98	AP			
Contract: 3♥ S	♣ A10975	♣ 63				
Board: 78	North:	South:	West	North	East	South
Dealer: S	♦ Q5	♦ A9874				1♠
Vul: None North HCP: 11	▼ 754	♥ KQ6	Pass	$1NT^{1}$	Pass	2
South HCP: 12	• A3	♦ K108	Pass	2NT	AP	
Contract: 2N N	♣ KQ10652	♣ 43	1. forci	ng 1NT		
Board: 79	North:	South:	West	Mouth	Foot	Courth
Dealer: N	♠ AQ10642	♦ 98	west	North 1♠		Soum 3♥
Vul: NS North HCP: 12	¥ 4	♥ KQJ965	4♣	Pass	Pass	
South HCP: 11	♦ AQ862 ♣ 4	♦ J7 ♣ A76	AP	1 435	1 455	21
Contract: 4♣X W	* +	₩ A/0				
Board: 80	N7 4	G 4	West	North	East	South
Dealer: S	North: ♠ 94	South:				1♠
Vul: EW	₹ 94 ∀ 8	♦ KQ1073 ♥ AQJ74	Pass	1NT ¹	Pass	2♥
North HCP: 11 South HCP: 14	◆ A863	→ 75	Pass	2NT	Pass	4♥
South HCP: 14 Contract: 4 S	♣ AK9762	♣ Q		4♠	AP	
COIMACL TY D			 forci 	ng 1NT		

Board: 76 Dealer: S Vul: NS HCP: 15	★ KQ83★ KQJ954◆ QJ★ J	The opponents are silent. You bid first.
Board: 77 Dealer: N Vul: Both HCP: 11	↓ J4▼ AQ9862↓ A98♠ 63	The opponents are silent. Partner bids first.
Board: 78 Dealer: S Vul: None HCP: 12	A9874✓ KQ6✓ K108A3	The opponents are silent. You bid first.
Board: 79 Dealer: N Vul: NS HCP: 11	◆ 98♥ KQJ965◆ J7◆ A76	West Bids 4♣ if possible. Partner bids first.
Board: 80 Dealer: S Vul: EW HCP: 14	★ KQ1073★ AQJ74★ 75★ Q	The opponents are silent. You bid first.

Board: 76 Dealer: S	North: ♠ 6	South: ♠ KQ83	West	North	East	South 1♥
Vul: NS North HCP: 11	♥ 82	♥ KQJ954	Pass	1NT ¹	Pass	2♥
South HCP: 15	♦ A85 ♣ AK108653	♦ QJ	Pass	4♥	AP	
Contract: 4♥ S	₹ AK108033	♣ J	1. forci	ng 1NT		
Board: 77	North:	South:				
Dealer: N	♠ AK986	♦ J4	West	North	East	South
Vul: Both North HCP: 14	V —	♥ AQ9862		1♠	Pass	3♥
South HCP: 11	♦ K53	♦ A98	AP			
Contract: 3♥ S	♣ A10975	♣ 63				
Board: 78	North:	South:	West	North	East	South
Dealer: S	♦ Q5	♦ A9874				1♠
Vul: None North HCP: 11	▼ 754	♥ KQ6	Pass	$1NT^{1}$	Pass	2
South HCP: 12	• A3	♦ K108	Pass	2NT	AP	
Contract: 2N N	♣ KQ10652	♣ 43	1. forci	ng 1NT		
Board: 79	North:	South:	West	Mouth	Foot	Courth
Dealer: N	♠ AQ10642	♦ 98	west	North 1♠		Soum 3♥
Vul: NS North HCP: 12	¥ 4	♥ KQJ965	4♣	Pass	Pass	
South HCP: 11	♦ AQ862 ♣ 4	♦ J7 ♣ A76	AP	1 435	1 455	21
Contract: 4♣X W	* +	₩ A/0				
Board: 80	N7 4	G 4	West	North	East	South
Dealer: S	North: ♠ 94	South:				1♠
Vul: EW	₹ 94 ∀ 8	♦ KQ1073 ♥ AQJ74	Pass	1NT ¹	Pass	2♥
North HCP: 11 South HCP: 14	◆ A863	→ 75	Pass	2NT	Pass	4♥
South HCP: 14 Contract: 4 S	♣ AK9762	♣ Q		4♠	AP	
COIMACL TY D			 forci 	ng 1NT		

Vul: NS

HCP: 12

♦ Q10

♣ KJ986

3 Under Invitational Jump (11-12 HCP)

Board: 81 **♦** KJ862 The opponents are silent. Dealer: N **♥** AQ Vul: None ◆ AK1073 You bid first. HCP: 17 **\$** 5 Board: 82 **★** 1075 The opponents are silent. Dealer: S **♥** Q8 **♦** Q5 Vul: NS Partner bids first. ♣ AKJ1054 HCP: 12 **♦** AQ9874 Board: 83 The opponents are silent. Dealer: N **Y** ___ Vul: EW ♦ A832 You bid first. HCP: 10 **♣** 765 Board: 84 **♦** 102 The opponents are silent. Dealer: S **♥** AKQ1062 Vul: Both **♦** 10872 Partner bids first. HCP: 11 **♣** Q Board: 85 **♦** AQ10652 The opponents are silent. Dealer: N **Y** ___

You bid first.

Board: 81 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 3N S	North: ♠ KJ862 ♥ AQ ♠ AK1073 ♣ 5	South: ♠ Q9 ♥ K532 ♦ 5 ♠ AK8764	Pass AP	North 1♠ 3♦ ng 1NT	Pass Pass	South 1NT ¹ 3NT
Board: 82 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 6 S	North: ♠ 1075 ♥ Q8 ♠ Q5 ♠ AKJ1054	South: ♠ K43 ♥ AKJ1064 ♠ A8 ♣ 32	Pass Pass Pass AP 1. forci	North 1NT ¹ 4♥ 5•³ ng 1NT kwood 0 /5 or 4/5	Pass Pass Pass	1♥ 2♥ 4NT ² 6♥
Board: 83 Dealer: N Vul: EW North HCP: 10 South HCP: 12 Contract: 2 N	North: ♠ AQ9874 ♥ — ♠ A832 ♠ 765	South: ♠ K ♥ AKJ1087 ♦ J1096 ♣ 32	West	North 2♠	East AP	South
Board: 84 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 S	North: ♠ 102 ♥ AKQ1062 ♦ 10872 ♠ Q	South: ♠ AQJ964 ♥ 8 ♠ KQ ♣ 8542	West Pass Pass	North 3♥ 4♠	East Pass AP	1♠
Board: 85 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4 N	North: ♠ AQ10652 ♥ — • Q10 ♣ KJ986	South: ♠ 74 ♥ AQ109653 ♠ AJ ♣ 75	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥

3 Under Invitational Jump (11-12 HCP)

Board: 81
Dealer: N
Vul: None
HCP: 12

Dealer: S

AK8764

The opponents are silent.

Partner bids first.

Partner bids first.

The opponents are silent.

Vul: NS → A8 HCP: 15 → 32 You bid first.

Vul: EW → J1096 HCP: 12 → 32 Partner bids first.

Board: 85
Dealer: N

★ 74
The opponents are silent.

Board: 81 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 3N S	North: ♠ KJ862 ♥ AQ ♠ AK1073 ♣ 5	South: ♠ Q9 ♥ K532 ♦ 5 ♠ AK8764	Pass AP	North 1♠ 3♦ ng 1NT	Pass Pass	South 1NT ¹ 3NT
Board: 82 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 6 S	North: ♠ 1075 ♥ Q8 ♠ Q5 ♠ AKJ1054	South: ♠ K43 ♥ AKJ1064 ♠ A8 ♣ 32	Pass Pass Pass AP 1. forci	North 1NT ¹ 4♥ 5•³ ng 1NT kwood 0 /5 or 4/5	Pass Pass Pass	1♥ 2♥ 4NT ² 6♥
Board: 83 Dealer: N Vul: EW North HCP: 10 South HCP: 12 Contract: 2 N	North: ♠ AQ9874 ♥ — ♠ A832 ♠ 765	South: ♠ K ♥ AKJ1087 ♦ J1096 ♣ 32	West	North 2♠	East AP	South
Board: 84 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 S	North: ♠ 102 ♥ AKQ1062 ♦ 10872 ♠ Q	South: ♠ AQJ964 ♥ 8 ♠ KQ ♣ 8542	West Pass Pass	North 3♥ 4♠	East Pass AP	1♠
Board: 85 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4 N	North: ♠ AQ10652 ♥ — • Q10 ♣ KJ986	South: ♠ 74 ♥ AQ109653 ♠ AJ ♣ 75	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥

3 Under Invitational Jump (11-12 HCP)

Board: 86 The opponents are silent. Dealer: S **♥** KQJ10542 Vul: EW ♦ J Partner bids first. HCP: 11 ♣ A6532 Board: 87 **♦** A976 West Bids 4♦ if possible. Dealer: N **♥** K10942 Vul: Both **♦** AQ4 You bid first. HCP: 13 **•** 7 **★**65 Board: 88 The opponents are silent. Dealer: S **♥** K Vul: None **♦** K1064 Partner bids first. HCP: 11 ♣ KQ10953 Board: 89 **★** KJ7642 The opponents are silent. Dealer: N **9**762 Vul: EW ♦ AK You bid first. HCP: 15 **♣** A Board: 90 **♦** 53 East Bids 2NT if possible. Dealer: S **♥** KQJ986 Vul: Both ♦ KQJ7 Partner bids first. HCP: 12 **♣** 6

Board: 86 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 4 \(\mathbb{V} \) N	North: ♣ — ▼ KQJ10542 • J • A6532	South: ♠ KJ10983 ♥ A7 ♠ K962 ♣ 9	West North East South 1♠ Pass 3♥ Pass 4♥ AP
Board: 87 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 5♣ S	North: ♠ A976 ♥ K10942 ♠ AQ4 ♣ 7	South: ♣ J52 ♥ Q3 • 10 ♣ AKQ9654	West North East South 1♥ Pass 1NT¹ 4♦ Pass Pass 5♣ AP 1. forcing 1NT
Board: 88 Dealer: S Vul: None North HCP: 11 South HCP: 10 Contract: 2 S	North: ♠ 65 ♥ K ♠ K1064 ♣ KQ10953	South: ♠ AJ2 ♥ QJ7532 • Q973 ♣ —	West North East South 2♥ AP
Board: 89 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 \(\varphi \) N	North: ♠ KJ7642 ♥ 9762 ♠ AK ♠ A	South: ◆ 5 ▼ KQ104 ◆ 43 ◆ KQJ642	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 4♥ AP 1. forcing 1NT
Board: 90 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♠ S	North: ◆ 53 ♥ KQJ986 ◆ KQJ7 ♣ 6	South: ♠ AKQ1064 ♥ A5 ♠ 64 ♣ J72	West North East South 1♠ Pass 2♥ 2NT¹ 4♠ AP 1. Unusual 2NT

Board: 86 Dealer: S Vul: EW HCP: 11	★ KJ10983★ A7★ K962★ 9	The opponents are silent. You bid first.
Board: 87 Dealer: N Vul: Both HCP: 12	J52Q310AKQ9654	West Bids 4♦ if possible. Partner bids first.
Board: 88 Dealer: S Vul: None HCP: 10	♣ AJ2 ♥ QJ7532 ♦ Q973 ♣ —	The opponents are silent. You bid first.
Board: 89 Dealer: N Vul: EW HCP: 11	★ 5★ KQ104★ 43★ KQJ642	The opponents are silent. Partner bids first.
Board: 90 Dealer: S Vul: Both HCP: 14	AKQ1064✓ A564✓ J72	East Bids 2NT if possible. You bid first.

Board: 86 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 4 \(\mathbb{V} \) N	North: ♣ — ▼ KQJ10542 • J • A6532	South: ♠ KJ10983 ♥ A7 ♠ K962 ♣ 9	West North East South 1♠ Pass 3♥ Pass 4♥ AP
Board: 87 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 5♣ S	North: ♠ A976 ♥ K10942 ♠ AQ4 ♣ 7	South: ♣ J52 ♥ Q3 • 10 ♣ AKQ9654	West North East South 1♥ Pass 1NT¹ 4♦ Pass Pass 5♣ AP 1. forcing 1NT
Board: 88 Dealer: S Vul: None North HCP: 11 South HCP: 10 Contract: 2 S	North: ♠ 65 ♥ K ♠ K1064 ♣ KQ10953	South: ♠ AJ2 ♥ QJ7532 • Q973 ♣ —	West North East South 2♥ AP
Board: 89 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 \(\varphi \) N	North: ♠ KJ7642 ♥ 9762 ♠ AK ♠ A	South: ◆ 5 ▼ KQ104 ◆ 43 ◆ KQJ642	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 4♥ AP 1. forcing 1NT
Board: 90 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♠ S	North: ◆ 53 ♥ KQJ986 ◆ KQJ7 ♣ 6	South: ♠ AKQ1064 ♥ A5 ♠ 64 ♣ J72	West North East South 1♠ Pass 2♥ 2NT¹ 4♠ AP 1. Unusual 2NT

3 Under Invitational Jump (11-12 HCP)

Board: 91 **♦** AQJ963 West Doubles 1NT if possible. Dealer: N **♥** QJ754 **♦** A Vul: None You bid first. HCP: 14 **4** 3 Board: 92 **♠** Q9 The opponents are silent. Dealer: S **y** J8 Vul: NS **♦** 10 Partner bids first. HCP: 12 **♣** AKQ108654 West Bids 2♠ if possible. Board: 93 **♠** A8 East Bids 3♥ if possible. **♥** QJ9763 Dealer: N West Bids 3♠ if possible. Vul: Both **♦** 95 **♣** K86 HCP: 10 You bid first. **★** 1042 Board: 94 The opponents are silent. **♥** Q Dealer: S **♦** K94 Vul: None Partner bids first. ♣ AQJ1096 HCP: 12 **▲** AQJ83 Board: 95 The opponents are silent. Dealer: N **♥** A543 Vul: NS **♦** AQ9 You bid first. HCP: 17 **4**

Board: 91 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♥ N	North: ♠ AQJ963 ♥ QJ754 ♠ A ♣ 3	South: ♠ K10 ♥ 96 ♦ 1052 ♣ AKJ742	West North East South 1♠ Pass 1NT¹ X 2♥ Pass 2NT Pass 4♥ AP 1. forcing 1NT
Board: 92 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 5♣ N	North: ♠ Q9 ♥ J8 • 10 ♣ AKQ108654	South: ♠ AK10732 ♥ A62 ♠ KQJ7 ♣ —	West North East South 1♠ Pass 2♠ Pass 3♠ Pass 4NT¹ Pass 5♣² AP 1. Blackwood 0314, for ♠ 2. A=0/5 or 3/5
Board: 93 Dealer: N Vul: Both North HCP: 10 South HCP: 12 Contract: 3♠ W	North: ♠ A8 ♥ QJ9763 ♦ 95 ♠ K86	South: ♣ J ♥ A ♦ 87643 ♣ AQJ1075	West North East South 2♥ Pass Pass 2♠ Pass 3♥¹ Pass 3♠ AP 1. limit raise or better in ♠
Board: 94 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 4♥ S	North: • 1042 • Q • K94 • AQJ1096	South: ♠ KQ75 ♥ AKJ983 ♠ A106 ♣ —	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 3NT Pass 4♥ AP 1. forcing 1NT
Board: 95 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N S	North: ♠ AQJ83 ♥ A543 ♠ AQ9 ♠ 4	South:	West North East South 1♠ Pass 1NT¹ Pass 3♥ Pass 3NT AP 1. forcing 1NT

Board: 91 Dealer: N Vul: None HCP: 11	★ K10♥ 96♦ 1052♠ AKJ742	West Doubles 1NT if possible. Partner bids first.
Board: 92 Dealer: S Vul: NS HCP: 17	★ AK10732▼ A62◆ KQJ7◆ —	The opponents are silent. You bid first.
Board: 93 Dealer: N Vul: Both HCP: 12	♣ J ♥ A ♦ 87643 ♣ AQJ1075	West Bids 2♠ if possible. East Bids 3♥ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 94 Dealer: S Vul: None HCP: 17	♣ KQ75 ♥ AKJ983 ♦ A106 ♣ —	The opponents are silent. You bid first.
Board: 95 Dealer: N Vul: NS HCP: 11	♦ 95♥ J97♦ K8♠ AK7652	The opponents are silent. Partner bids first.

Board: 91 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♥ N	North: ♠ AQJ963 ♥ QJ754 ♠ A ♣ 3	South: ♠ K10 ♥ 96 ♦ 1052 ♣ AKJ742	West North East South 1♠ Pass 1NT¹ X 2♥ Pass 2NT Pass 4♥ AP 1. forcing 1NT
Board: 92 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 5♣ N	North: ♠ Q9 ♥ J8 • 10 ♣ AKQ108654	South: ♠ AK10732 ♥ A62 ♠ KQJ7 ♣ —	West North East South 1♠ Pass 2♠ Pass 3♠ Pass 4NT¹ Pass 5♣² AP 1. Blackwood 0314, for ♠ 2. A=0/5 or 3/5
Board: 93 Dealer: N Vul: Both North HCP: 10 South HCP: 12 Contract: 3♠ W	North: ♠ A8 ♥ QJ9763 ♦ 95 ♠ K86	South: ♣ J ♥ A ♦ 87643 ♣ AQJ1075	West North East South 2♥ Pass Pass 2♠ Pass 3♥¹ Pass 3♠ AP 1. limit raise or better in ♠
Board: 94 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 4♥ S	North: • 1042 • Q • K94 • AQJ1096	South: ♠ KQ75 ♥ AKJ983 ♠ A106 ♣ —	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 3NT Pass 4♥ AP 1. forcing 1NT
Board: 95 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N S	North: ♠ AQJ83 ♥ A543 ♠ AQ9 ♠ 4	South:	West North East South 1♠ Pass 1NT¹ Pass 3♥ Pass 3NT AP 1. forcing 1NT

Board: 96 Dealer: S Vul: EW HCP: 12	★ 32▼ AKJ1076◆ J98★ K8	The opponents are silent. Partner bids first.
Board: 97 Dealer: N Vul: None HCP: 10	♠ A♥ KJ9652♦ J109♠ J54	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 98 Dealer: S Vul: NS HCP: 11	★ A8▼ 7◆ J982◆ AQ10875	The opponents are silent. Partner bids first.
Board: 99 Dealer: N Vul: EW HCP: 13	★ KJ865▼ 8◆ K10◆ AQ652	The opponents are silent. You bid first.
Board: 100 Dealer: S Vul: Both HCP: 11	♣7 ♥ AQ8632 ♦ Q4 ♣ K1092	East Bids 1NT if possible. Partner bids first.

Board: 96 Dealer: S Vul: EW North HCP: 12 South HCP: 11 Contract: 4 \(\varphi \) N	North:	South: ♠ AKJ75 ♥ Q8 • 107652 ♣ J	Pass Pass	North 1♥ 2♥ 4♥ atter		Pass 1♠
Board: 97 Dealer: N Vul: None North HCP: 10 South HCP: 12 Contract: 4♥ N	North: ♠ A ♥ KJ9652 ♦ J109 ♣ J54	South: ♠ Q65 ♥ 43 ♠ K5 ♣ AK10862	West 2♣ AP	North 2♥ X	East Pass 3♠	
Board: 98 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ A8 ♥ 7 • J982 ♣ AQ10875	South: ♠ Q65432 ♥ A43 ♠ AKQ ♠ 4	Pass Pass	North 1NT ¹ 4♠ ng 1NT		South 1♣ 2♠
Board: 99 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 3N N	North: ♠ KJ865 ♥ 8 ♠ K10 ♣ AQ652	South: ♠ Q9 ♥ AQ9643 ♠ A865 ♠ 7	West Pass Pass	North 1♠ 3♠ 3NT		2♥
Board: 100 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 2♠ S	North: ♣ 7 ▼ AQ8632 ◆ Q4 ♣ K1092	South: ♠ AJ10986 ♥ J5 ♦ J9 ♠ A74	West Pass AP	North 1♥	East 1NT	Pass

Board: 96 Dealer: S Vul: EW HCP: 11	♠ AKJ75♥ Q8♦ 107652♠ J	The opponents are silent. You bid first.
Board: 97 Dealer: N Vul: None HCP: 12	♣ Q65 ♥ 43 ♦ K5 ♣ AK10862	West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 98 Dealer: S Vul: NS HCP: 15	♠ Q65432♥ A43♦ AKQ♠ 4	The opponents are silent. You bid first.
Board: 99 Dealer: N Vul: EW HCP: 12	♠ Q9♥ AQ9643♦ A865♠ 7	The opponents are silent. Partner bids first.
Board: 100 Dealer: S Vul: Both HCP: 11	AJ10986✓ J5✓ J9A74	East Bids 1NT if possible. You bid first.

Board: 96 Dealer: S Vul: EW North HCP: 12 South HCP: 11 Contract: 4 \(\varphi \) N	North:	South: ♠ AKJ75 ♥ Q8 • 107652 ♣ J	Pass Pass	North 1♥ 2♥ 4♥ atter		Pass 1♠
Board: 97 Dealer: N Vul: None North HCP: 10 South HCP: 12 Contract: 4♥ N	North: ♠ A ♥ KJ9652 ♦ J109 ♣ J54	South: ♠ Q65 ♥ 43 ♠ K5 ♣ AK10862	West 2♣ AP	North 2♥ X	East Pass 3♠	
Board: 98 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ A8 ♥ 7 • J982 ♣ AQ10875	South: ♠ Q65432 ♥ A43 ♠ AKQ ♠ 4	Pass Pass	North 1NT ¹ 4♠ ng 1NT		South 1♣ 2♠
Board: 99 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 3N N	North: ♠ KJ865 ♥ 8 ♠ K10 ♣ AQ652	South: ♠ Q9 ♥ AQ9643 ♠ A865 ♠ 7	West Pass Pass	North 1♠ 3♠ 3NT		2♥
Board: 100 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 2♠ S	North: ♣ 7 ▼ AQ8632 ◆ Q4 ♣ K1092	South: ♠ AJ10986 ♥ J5 ♦ J9 ♠ A74	West Pass AP	North 1♥	East 1NT	Pass

Board: 101 Dealer: N Vul: NS HCP: 16	★ K854★ AKJ87◆ Q108★ K	East Bids 1♠ if possible. You bid first.
Board: 102 Dealer: S Vul: EW HCP: 11	★ 4✓ AK10954★ 104★ KJ76	The opponents are silent. Partner bids first.
Board: 103 Dealer: N Vul: Both HCP: 9	♦ KQ1087432 ♥ J ♦ 765 ♣ K	The opponents are silent. You bid first.
Board: 104 Dealer: S Vul: None HCP: 11	103✓ AJ1097★ KQJ762	The opponents are silent. Partner bids first.
Board: 105 Dealer: N Vul: EW HCP: 12	♠ AK53♥ A10743♦ J93♠ 10	The opponents are silent. You bid first.

Board: 101 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ K854 ♥ AKJ87 • Q108 ♣ K	South: ♣ 7 ♥ 6 ♠ A95 ♣ AQJ108762	Pass Pass 1. 1X-(North 1♥ 2♥ 3NT (Y)-2Z1 agth cue	1♠ Pass AP forcing	2♣¹ 2♠²
Board: 102 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4 \(\mathbb{N} \)	North: ♣ 4 ✔ AK10954 • 104 ♣ KJ76	South: ♠ AK972 ♥ J3 ♠ AQ982 ♣ 3	West Pass AP	North 3♥	East Pass	1♠
Board: 103 Dealer: N Vul: Both North HCP: 9 South HCP: 11 Contract: 44 N	North: ♠ KQ1087432 ♥ J • 765 ♣ K	South: ♣ J9 ▼ AQ108652 ◆ Q ♣ Q76	West	North 4♠	East AP	South
Board: 104 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North: • 103 • AJ • 1097 • KQJ762	South: ♠ AK976 ♥ 1054 ♠ AQ5 ♠ A10	West Pass	North 3NT	East AP	South 1NT
Board: 105 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N S	North: ♠ AK53 ♥ A10743 ♦ J93 ♣ 10	South:	Pass AP	North 1♥ 2♦ ng 1NT	Pass Pass	South 1NT ¹ 2NT

3 Under Invitational Jump (11-12 HCP)

Board: 101 **♠** 7 East Bids 1♠ if possible. Dealer: N **7** 6

Vul: NS ♦ A95 Partner bids first. HCP: 11 ♣ AQJ108762

♦ AK972 Board: 102 The opponents are silent. Dealer: S **♥** J3

Vul: EW ♦ AQ982 You bid first. HCP: 14 **♣** 3

Board: 103 **♦** J9

The opponents are silent. Dealer: N **♥** AQ108652

Vul: Both **♦** Q Partner bids first. **♣** Q76 HCP: 11

Board: 104 **♦** AK976 The opponents are silent. Dealer: S **v** 1054

Vul: None **♦** AQ5 You bid first. HCP: 17 ♣ A10

Board: 105 **♠** J2 The opponents are silent. Dealer: N

Vul: EW ◆ A10875 Partner bids first. **♣** KQJ653

HCP: 11

Board: 101 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ K854 ♥ AKJ87 • Q108 ♣ K	South: ♣ 7 ♥ 6 ♠ A95 ♣ AQJ108762	Pass Pass 1. 1X-(North 1♥ 2♥ 3NT (Y)-2Z1 agth cue	1♠ Pass AP forcing	2♣¹ 2♠²
Board: 102 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4 \(\mathbb{N} \)	North: ♣ 4 ✔ AK10954 ♣ 104 ♣ KJ76	South: ♠ AK972 ♥ J3 ♠ AQ982 ♣ 3	West Pass AP	North 3♥	East Pass	1♠
Board: 103 Dealer: N Vul: Both North HCP: 9 South HCP: 11 Contract: 44 N	North: ♠ KQ1087432 ♥ J • 765 ♣ K	South: ♣ J9 ▼ AQ108652 ◆ Q ♣ Q76	West	North 4♠	East AP	South
Board: 104 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North: • 103 • AJ • 1097 • KQJ762	South: ♠ AK976 ♥ 1054 ♠ AQ5 ♠ A10	West Pass	North 3NT	East AP	South 1NT
Board: 105 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N S	North: ♠ AK53 ♥ A10743 ♦ J93 ♣ 10	South:	Pass AP	North 1♥ 2♦ ng 1NT	Pass Pass	South 1NT ¹ 2NT

3 Under Invitational Jump (11-12 HCP)

Board: 106 **♦** K10 The opponents are silent. Dealer: S **♥** AKQ10975 Vul: Both **♦** 953 Partner bids first. **♣** 5 HCP: 12 **♦** A9643 Board: 107 The opponents are silent. Dealer: N **V** 10 Vul: None **♦ Q**7 You bid first. HCP: 13 **♣** AK983 Board: 108 **♠** 7 The opponents are silent. Dealer: S **y** 93 Vul: NS **♦** KQ108 Partner bids first. ♣ AQ9632 HCP: 11 Board: 109 ♠ AK7 The opponents are silent. Dealer: N **♥** KQ10976 Vul: Both ♦ A952 You bid first. HCP: 16 **.**— Board: 110 **♠** J East Bids 3♦ if possible. Dealer: S **♥** Q9765 East Doubles Pass if possible. Vul: None **♦** J Partner bids first. ♣ AK9642 HCP: 11

Board: 106			West North East South
Dealer: S	North:	South:	Pass 2♥ Pass 2NT
Vul: Both	♦ K10 ∀ AKQ10975	♠ AJ752 ♥ 64	Pass 4♥ Pass 4NT ¹
North HCP: 12	• 953	◆ A62	Pass 5♠ ² Pass 6♥
South HCP: 13	♣ 5	♣ A108	AP
Contract: 6♥ N			1. Blackwood 0314, for ♥
			2. A=2/5 or 5/5, Q(H)=1
Board: 107			
Dealer: N	North:	South:	W . N 4 F . Q 4
Vul: None	♠ A9643	★ 105	West North East South
North HCP: 13	♥ 10	▼ AKJ98732	1♠ Pass 3♥
South HCP: 11	◆ Q7 ◆ AK983	♦ J9 ♣ Q	AP
Contract: 3♥ S	¥ AIC)03	₽ Q	
Board: 108	North:	South:	West North East South
Dealer: S	↑ 7	AK8	1♥
Vul: NS North HCP: 11	y 93	♥ AQ87642	Pass 1NT ¹ Pass 4♥
South HCP: 17	♦ KQ108	♦ A7	AP
Contract: 4♥ S	♣ AQ9632	♣ 4	1. forcing 1NT
Board: 109	North:	South:	West North East South
Dealer: N	AK7	50un. ♠ J10	
Vul: Both	♥ KQ10976	♥ A	1♥ Pass 1NT ¹
North HCP: 16	♦ A952	♦ J43	Pass 3♥ Pass 3NT
South HCP: 11	. —	♣ KQ98765	AP 1. forcing 1NT

			West North East South 1♠
Board: 110 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 6 X S	North: ♣ J ♥ Q9765 ♦ J ♣ AK9642	South: ♠ AKQ9653 ♥ AJ10 ♠ 32 ♠ 7	Pass $1NT^1$ $3 \leftarrow 4 \triangleq$ Pass $4NT^2$ Pass $5 \triangleq 3$ Pass $5 \triangleq$ Pass $6 \triangleq$ Pass Pass X AP 1. forcing 1NT
			2. Blackwood 0314, for ♠3. A=0/5 or 3/5

Board: 106 Dealer: S Vul: Both HCP: 13	AJ752✓ 64A62A108	The opponents are silent. You bid first.
Board: 107 Dealer: N Vul: None HCP: 11	105✓ AKJ98732✓ J9✓ Q	The opponents are silent. Partner bids first.
Board: 108 Dealer: S Vul: NS HCP: 17	★ AK8▼ AQ87642◆ A7◆ 4	The opponents are silent. You bid first.
Board: 109 Dealer: N Vul: Both HCP: 11	♣ J10♥ A♦ J43♣ KQ98765	The opponents are silent. Partner bids first.
Board: 110 Dealer: S Vul: None HCP: 14	★ AKQ9653▼ AJ10◆ 32◆ 7	East Bids 3♦ if possible. East Doubles Pass if possible. You bid first.

Board: 106			West North East South
Dealer: S	North:	South:	Pass 2♥ Pass 2NT
Vul: Both	♦ K10 ∀ AKQ10975	♠ AJ752 ♥ 64	Pass 4♥ Pass 4NT ¹
North HCP: 12	• 953	◆ A62	Pass 5♠ ² Pass 6♥
South HCP: 13	♣ 5	♣ A108	AP
Contract: 6♥ N			1. Blackwood 0314, for ♥
			2. A=2/5 or 5/5, Q(H)=1
Board: 107			
Dealer: N	North:	South:	W . N 4 F . Q 4
Vul: None	♠ A9643	★ 105	West North East South
North HCP: 13	♥ 10	▼ AKJ98732	1♠ Pass 3♥
South HCP: 11	◆ Q7 ◆ AK983	♦ J9 ♣ Q	AP
Contract: 3♥ S	¥ AIC)03	₽ Q	
Board: 108	North:	South:	West North East South
Dealer: S	↑ 7	AK8	1♥
Vul: NS North HCP: 11	y 93	♥ AQ87642	Pass 1NT ¹ Pass 4♥
South HCP: 17	♦ KQ108	♦ A7	AP
Contract: 4♥ S	♣ AQ9632	♣ 4	1. forcing 1NT
Board: 109	North:	South:	West North East South
Dealer: N	AK7	50un. ♠ J10	
Vul: Both	♥ KQ10976	♥ A	1♥ Pass 1NT ¹
North HCP: 16	♦ A952	♦ J43	Pass 3♥ Pass 3NT
South HCP: 11	. —	♣ KQ98765	AP 1. forcing 1NT

			West North East South 1♠
Board: 110 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 6 X S	North: ♣ J ♥ Q9765 ♦ J ♣ AK9642	South: ♠ AKQ9653 ♥ AJ10 ♠ 32 ♠ 7	Pass $1NT^1$ $3 \leftarrow 4 \triangleq$ Pass $4NT^2$ Pass $5 \triangleq 3$ Pass $5 \triangleq$ Pass $6 \triangleq$ Pass Pass X AP 1. forcing 1NT
			2. Blackwood 0314, for ♠3. A=0/5 or 3/5

Board: 111 Dealer: N Vul: NS HCP: 11	★ AK8742★ K◆ J32◆ 1053	West Bids 2♦ if possible. East Bids 4♦ if possible. You bid first.
Board: 112 Dealer: S Vul: EW HCP: 11	♠ 64♥ A54♦ 106♠ AK9832	The opponents are silent. Partner bids first.
Board: 113 Dealer: N Vul: None HCP: 12	43✓ AJ1054✓ AJ108✓ Q4	The opponents are silent. You bid first.
Board: 114 Dealer: S Vul: NS HCP: 11	♣ 7 ♥ AQ963 ♦ 7 ♣ KQ10862	The opponents are silent. Partner bids first.
Board: 115 Dealer: N Vul: EW HCP: 14	AQ106✓ AQJ53J484	The opponents are silent. You bid first.

Board: 111 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ N	North: ♠ AK8742 ♥ K ♦ J32 ♣ 1053	South: ♠ Q5 ♥ AJ97 ♦ 9 ♣ KQ9764	1 ♠ 2 ♠		South 1NT ¹ 4♠
Board: 112 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2N N	North: ♠ 64 ♥ A54 ♦ 106 ♠ AK9832	South: ♠ AKQ102 ♥ K72 ♠ 872 ♣ 106	1NT ¹ 2NT		1♠
Board: 113 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2N S	North:	South: ♠ KQ5 ♥ 92 ♠ 64 ♣ AK10652	1 ♥ 2 ♦	Pass	South 1NT ¹ 2NT
Board: 114 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 2N N	North: ♣ 7 ▼ AQ963 ◆ 7 ♣ KQ10862	South: ♠ KQJ104 ♥ K54 ♦ K653 ♣ J	1NT ¹ 2NT		1♠
Board: 115 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3♣ N	North: ♠ AQ106 ♥ AQJ53 • J4 ♣ 84	South:	1 ∀ 2 ♣		1NT ¹

Board: 111 Dealer: N Vul: NS HCP: 12	♣ Q5♥ AJ97◆ 9♣ KQ9764	West Bids 2♦ if possible. East Bids 4♦ if possible. Partner bids first.
Board: 112 Dealer: S Vul: EW HCP: 12	★ AKQ102★ K72★ 872★ 106	The opponents are silent. You bid first.
Board: 113 Dealer: N Vul: None HCP: 12	♠ KQ5 ♥ 92 ♦ 64 ♣ AK10652	The opponents are silent. Partner bids first.
Board: 114 Dealer: S Vul: NS HCP: 13	★ KQJ104▼ K54◆ K653◆ J	The opponents are silent. You bid first.
Board: 115 Dealer: N Vul: EW HCP: 11	♦ 82 ♥ K10 ♦ 107 ♣ AKJ10976	The opponents are silent. Partner bids first.

Board: 111 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ N	North: ♠ AK8742 ♥ K ♦ J32 ♣ 1053	South: ♠ Q5 ♥ AJ97 ♦ 9 ♣ KQ9764	1 ♠ 2 ♠		South 1NT ¹ 4♠
Board: 112 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2N N	North: ♠ 64 ♥ A54 ♦ 106 ♠ AK9832	South: ♠ AKQ102 ♥ K72 ♠ 872 ♣ 106	1NT ¹ 2NT		1♠
Board: 113 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 2N S	North:	South: ♠ KQ5 ♥ 92 ♠ 64 ♣ AK10652	1 ♥ 2 ♦	Pass	South 1NT ¹ 2NT
Board: 114 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 2N N	North: ♣ 7 ▼ AQ963 ◆ 7 ♣ KQ10862	South: ♠ KQJ104 ♥ K54 ♦ K653 ♣ J	1NT ¹ 2NT		1♠
Board: 115 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3♣ N	North: ♠ AQ106 ♥ AQJ53 • J4 ♣ 84	South:	1 ∀ 2 ♣		1NT ¹

3 Under Invitational Jump (11-12 HCP)

Board: 119 ♠ KJ1097 The opponents are silent.

Dealer: N ♥ 2

Vul: Both ♦ AKQ52

Board: 120 ♠ 5
Dealer: S ♥ A92

The opponents are silent.

Board: 116 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4♠ S	North:	South: ♠ AKQJ93 ♥ A92 ♦ 97 ♣ J2	Pass Pass AP	North 1NT ¹ 3♣ ng 1NT	Pass Pass	1 ♠ 2 ♠
Board: 117 Dealer: N Vul: NS North HCP: 10 South HCP: 12 Contract: 2♠ N	North: ♠ AK10764 ♥ — ♦ J98 ♠ Q942	South: ♠ 3 ♥ AQ9854 ♠ K732 ♠ K7	West	North 2♠	East AP	South
Board: 118 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4▼ S	North: ♠ Q ♥ 98 ♠ KJ2 ♠ KQJ10943	South: ♠ A10872 ♥ AKQ542 ♦ 5 ♠ 6	West Pass Pass	North 2♣ 4♥	East Pass AP	1♥
Board: 119 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3▼ S	North: ♠ KJ1097 ♥ 2 ♠ AKQ52 ♣ J5	South: ♠ Q3 ♥ KQ8763 ♦ 9 ♠ A1084	West AP	North 1♣	East Pass	
Board: 120 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3 N	North: ◆ 5 ▼ A92 ◆ 94 ◆ AKJ9654	South: ♠ AKQJ4 ♥ Q863 ♦ Q ♠ Q72	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♠

Board: 116 Dealer: S Vul: Both HCP: 15	♠ AKQJ93♥ A92♦ 97♠ J2	The opponents are silent. You bid first.
Board: 117 Dealer: N Vul: NS HCP: 12	★3★ AQ9854★ K732★ K7	The opponents are silent. Partner bids first.
Board: 118 Dealer: S Vul: EW HCP: 13	★ A10872★ AKQ542★ 5★ 6	The opponents are silent. You bid first.
Board: 119 Dealer: N Vul: Both HCP: 11	♦ Q3 ♥ KQ8763 ♦ 9 ♣ A1084	The opponents are silent. Partner bids first.
Board: 120 Dealer: S Vul: None HCP: 16	★ AKQJ4♥ Q863◆ Q★ Q72	The opponents are silent. You bid first.

Board: 116 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4♠ S	North:	South: ♠ AKQJ93 ♥ A92 ♦ 97 ♣ J2	Pass Pass AP	North 1NT ¹ 3♣ ng 1NT	Pass Pass	1 ♠ 2 ♠
Board: 117 Dealer: N Vul: NS North HCP: 10 South HCP: 12 Contract: 2♠ N	North: ♠ AK10764 ♥ — ♦ J98 ♠ Q942	South: ♠ 3 ♥ AQ9854 ♠ K732 ♠ K7	West	North 2♠	East AP	South
Board: 118 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4▼ S	North: ♠ Q ♥ 98 ♠ KJ2 ♠ KQJ10943	South: ♠ A10872 ♥ AKQ542 ♦ 5 ♠ 6	West Pass Pass	North 2♣ 4♥	East Pass AP	1♥
Board: 119 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3▼ S	North: ♠ KJ1097 ♥ 2 ♠ AKQ52 ♣ J5	South: ♠ Q3 ♥ KQ8763 ♦ 9 ♠ A1084	West AP	North 1♣	East Pass	
Board: 120 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3 N	North: ◆ 5 ▼ A92 ◆ 94 ◆ AKJ9654	South: ♠ AKQJ4 ♥ Q863 ♦ Q ♠ Q72	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♠

Board: 121 Dealer: N Vul: EW HCP: 18	★ K3▼ AQJ108◆ A84◆ A72	East Doubles Pass if possible. You bid first.
Board: 122 Dealer: S Vul: Both HCP: 11	♠ 6 ♥ AKJ742 ♦ 1082 ♣ K105	The opponents are silent. Partner bids first.
Board: 123 Dealer: N Vul: None HCP: 19	♠ AKJ43♥ Q3♦ J9♠ AKJ3	The opponents are silent. You bid first.
Board: 124 Dealer: S Vul: NS HCP: 12	♣ QJ8♥ 75♦ 105♣ AKQ852	The opponents are silent. Partner bids first.
Board: 125 Dealer: N Vul: Both HCP: 12	★ AK974♥ Q1054♦ K★ 853	The opponents are silent. You bid first.

Board: 121 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 7NX S	North: ♠ K3 ▼ AQJ108 ♠ A84 ♣ A72	South: ♠ A62 ♥ K4 ♠ 32 ♣ KQ9853	Pass Pass Pass 1. forci 2. Gerb	North 1 v 3NT 4NT ³ Pass ng 1NT oer out of 4	Pass Pass Pass X	1NT ¹
Board: 122 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3 V	North: ♠ 6 ♥ AKJ742 ♦ 1082 ♠ K105	South: ♠ AQ872 ♥ Q9 ♠ K5 ♠ Q843	West Pass	North 3♥	East AP	South 1♣
Board: 123 Dealer: N Vul: None North HCP: 19 South HCP: 12 Contract: 3N N	North: ♠ AKJ43 ♥ Q3 ♠ J9 ♠ AKJ3	South: ♠ Q ♥ AKJ965 ♦ 543 ♠ Q86	West Pass	North 1♠ 3NT	East Pass AP	
Board: 124 Dealer: S Vul: NS North HCP: 12 South HCP: 18 Contract: 6N S	North: ♠ QJ8 ♥ 75 ♦ 105 ♠ AKQ852	South: ♠ A962 ♥ AK632 ♠ AK4 ♠ 6	Pass Pass Pass AP 1. Black	North 2♣ 3♣ 5♣² kwood 0 /5 or 5/5	Pass Pass Pass	1♥ 2♠ 4NT¹ 6NT

Board: 125 Dealer: N Vul: Both North HCP: 12

North HCP: 12 South HCP: 12 Contract: 4 S North:

♠ AK974

♥ Q1054

♦ K

♣ 853

◆— ▼ AK8632 ◆ J862 ◆ A104

South:

West North East South
1♠ Pass 2♥

Pass 4♥ AP

Board: 121 Dealer: N Vul: EW HCP: 12	★ A62▼ K4◆ 32◆ KQ9853	East Doubles Pass if possible. Partner bids first.
Board: 122 Dealer: S Vul: Both HCP: 13	AQ872♥ Q9K5₽ Q843	The opponents are silent. You bid first.
Board: 123 Dealer: N Vul: None HCP: 12	♠ Q ♥ AKJ965 ♦ 543 ♠ Q86	The opponents are silent. Partner bids first.
Board: 124 Dealer: S Vul: NS HCP: 18	▲ A962✔ AK632◆ AK4♣ 6	The opponents are silent. You bid first.
Board: 125 Dealer: N Vul: Both HCP: 12	◆— ▼ AK8632 ◆ J862 ◆ A104	The opponents are silent. Partner bids first.

Board: 121 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 7NX S	North: ♠ K3 ▼ AQJ108 ♠ A84 ♣ A72	South: ♠ A62 ♥ K4 ♦ 32 ♣ KQ9853	Pass Pass Pass 1. forci 2. Gerb	North 1 v 3NT 4NT ³ Pass ng 1NT oer out of 4	Pass Pass Pass X	1NT ¹
Board: 122 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3 V	North: ♠ 6 ♥ AKJ742 ♠ 1082 ♠ K105	South: ♠ AQ872 ♥ Q9 ♠ K5 ♠ Q843	West Pass	North 3♥	East AP	South 1♠
Board: 123 Dealer: N Vul: None North HCP: 19 South HCP: 12 Contract: 3N N	North: ♠ AKJ43 ♥ Q3 ♦ J9 ♠ AKJ3	South: ♠ Q ♥ AKJ965 ♦ 543 ♠ Q86	West Pass	North 1♠ 3NT	East Pass AP	
Board: 124 Dealer: S Vul: NS North HCP: 12 South HCP: 18 Contract: 6N S	North: ♠ QJ8 ♥ 75 • 105 ♣ AKQ852	South: ♠ A962 ♥ AK632 ♠ AK4 ♠ 6	Pass Pass Pass AP 1. Black	North 2♣ 3♣ 5♣² kwood 0 /5 or 5/5	Pass Pass Pass	1♥ 2♠ 4NT¹ 6NT

Board: 125 Dealer: N Vul: Both North HCP: 12

North HCP: 12 South HCP: 12 Contract: 4 S North:

♠ AK974

♥ Q1054

♦ K

♣ 853

◆— ▼ AK8632 ◆ J862 ◆ A104

South:

West North East South
1♠ Pass 2♥

Pass 4♥ AP

3 Under Invitational Jump (11-12 HCP)

Board: 126 ΛK East Bids 1♠ if possible. Dealer: S **♥** KQJ98753 Vul: None **♦** K64 Partner bids first. HCP: 12 **♣** 7 Board: 127 **♦** KJ10932 The opponents are silent. Dealer: N **♥** K93 **♦** K74 Vul: NS You bid first. HCP: 12 **♣** Q **♠** A9 Board: 128 The opponents are silent. Dealer: S **♥** AK10974 Vul: EW **♦** 86 Partner bids first. HCP: 12 **♣** J98 Board: 129 **★** K9753 The opponents are silent. Dealer: N **♥** KQ32 Vul: None ♦ A54 You bid first. HCP: 12 **♣** 7 Board: 130 **♦** J6 The opponents are silent. Dealer: S **Y** ____ Vul: NS ◆ AJ1062 Partner bids first.

♣ AQ10874

HCP: 12

Board: 126 Dealer: S Vul: None North HCP: 12 South HCP: 10 Contract: 4 \(\mathbb{N} \) N	North: ♠ K ♥ KQJ98753 ♠ K64 ♠ 7	South:	West Pass Pass	North 1♥ 4♥	East 1♠ AP	South Pass 2♣
Board: 127 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 5♣ S	North: ♠ KJ10932 ♥ K93 ♠ K74 ♠ Q	South: ♠ Q ♥ 8 ♦ J82 ♠ AKJ97542	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT ¹
Board: 128 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N S	North: ♠ A9 ♥ AK10974 ♠ 86 ♣ J98	South: ♠ KJ642 ♥ 5 ♠ A9 ♣ A7643	West Pass Pass AP	North 2♥ 3♥	Pass	1♠
Board: 129 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 3 S	North: ♠ K9753 ♥ KQ32 ♠ A54 ♣ 7	South: ♠ Q10 ♥ J84 ♦ J9 ♠ AK10983	Pass AP	North 1♣ 2♥ ng 1NT		1NT ¹
Board: 130 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4 S	North:	South: ♠ AK103 ♥ AJ86532 ♠ 84 ♣ —	Pass AP	North 1NT ¹ ng 1NT	Pass	1♥

3 Under Invitational Jump (11-12 HCP)

♥ AJ86532

♦ 84

Dealer: S Vul: NS

HCP: 12

Board: 126 **♦** J8532 East Bids 1♠ if possible. Dealer: S **Y** — Vul: None ♦ Q32 You bid first. HCP: 10 ♣ AQJ43 Board: 127 **♠** Q The opponents are silent. Dealer: N **9** 8 Vul: NS **♦** J82 Partner bids first. HCP: 11 **♣** AKJ97542 **★** KJ642 Board: 128 The opponents are silent. Dealer: S **Y** 5 **♦** A9 Vul: EW You bid first. **♣** A7643 HCP: 12 Board: 129 **♦** Q10 The opponents are silent. Dealer: N **♥** J84 Vul: None **♦** J9 Partner bids first. HCP: 11 ♣ AK10983 Board: 130 **♦** AK103

The opponents are silent.

You bid first.

Board: 126 Dealer: S Vul: None North HCP: 12 South HCP: 10 Contract: 4 \(\mathbb{N} \) N	North: ♠ K ♥ KQJ98753 ♠ K64 ♠ 7	South:	West Pass Pass	North 1♥ 4♥	East 1♠ AP	South Pass 2♣
Board: 127 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 5♣ S	North: ♠ KJ10932 ♥ K93 ♠ K74 ♠ Q	South: ♠ Q ♥ 8 ♦ J82 ♠ AKJ97542	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT ¹
Board: 128 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N S	North: ♠ A9 ♥ AK10974 ♠ 86 ♣ J98	South: ♠ KJ642 ♥ 5 ♠ A9 ♣ A7643	West Pass Pass AP	North 2♥ 3♥	Pass	1♠
Board: 129 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 3 S	North: ♠ K9753 ♥ KQ32 ♠ A54 ♣ 7	South: ♠ Q10 ♥ J84 ♦ J9 ♠ AK10983	Pass AP	North 1♣ 2♥ ng 1NT		1NT ¹
Board: 130 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4 S	North:	South: ♠ AK103 ♥ AJ86532 ♠ 84 ♣ —	Pass AP	North 1NT ¹ ng 1NT	Pass	1♥

3 Under Invitational Jump (11-12 HCP)

Board: 131
Dealer: N

Vul: EW

HCP: 8

A

✓ A10865432

The opponents are silent.

You bid first.

Board: 132 ♠ 84
Dealer: S ♥ KQJ742

East Bids 2NT if possible.

Vul: Both HCP: 12 ♣ Q6 Partner bids first.

Board: 134 ♠83 The opponents are silent.

Vul: Both ◆ AKQ54

Board: 131 Dealer: N Vul: EW North HCP: 8 South HCP: 12 Contract: 4 N	North: ♠ A ♥ A10865432 ♦ 96 ♣ 32	South:	West	North 4♥	East AP	South
Board: 132 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 S	North: ◆ 84 ▼ KQJ742 ◆ A54 ◆ Q6	South: ♠ AQ9653 ♥ A8 ♠ 8 ♠ K932	Pass Pass	North 2♥ 4♠ sual 2N	2NT ¹	1♠
Board: 133 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 3N S	North: ♣ A8 ♥ A109543 ♠ KQJ9 ♣ 10	South:	Pass Pass	North 1♥ 2♦ 3NT ng 1NT	Pass Pass AP	1NT ¹
Board: 134 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4 S	North: ♠ 83 ♥ AK10975 ♠ KJ4 ♣ J7	South: ♠ AQ7652 ♥ 8 ♠ AQ9 ♠ 854	West Pass Pass	North 2♥ 4♠	East Pass AP	1♠
Board: 135 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 S	North: ♠ A7532 ♥ 10 ♠ AKQ54 ♣ J5	South:	West Pass	North 1♠ 4♥	East Pass AP	

Board: 131 Dealer: N Vul: EW HCP: 12	★ 5♥ Q◆ K10753◆ AQJ1087	The opponents are silent. Partner bids first.
Board: 132 Dealer: S Vul: Both HCP: 13	AQ9653A88K932	East Bids 2NT if possible. You bid first.
Board: 133 Dealer: N Vul: NS HCP: 11	♠ 653♥ 2♠ A103♠ AQJ732	The opponents are silent. Partner bids first.
Board: 134 Dealer: S Vul: EW HCP: 12	AQ76528AQ9854	The opponents are silent. You bid first.
Board: 135 Dealer: N Vul: Both HCP: 11	4✓ AQJ87610▲ A10983	The opponents are silent. Partner bids first.

Board: 131 Dealer: N Vul: EW North HCP: 8 South HCP: 12 Contract: 4 N	North: ♠ A ♥ A10865432 ♦ 96 ♣ 32	South:	West	North 4♥	East AP	South
Board: 132 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 S	North: ◆ 84 ▼ KQJ742 ◆ A54 ◆ Q6	South: ♠ AQ9653 ♥ A8 ♠ 8 ♠ K932	Pass Pass	North 2♥ 4♠ sual 2N	2NT ¹	1♠
Board: 133 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 3N S	North: ♣ A8 ♥ A109543 ♠ KQJ9 ♣ 10	South:	Pass Pass	North 1♥ 2♦ 3NT ng 1NT	Pass Pass AP	1NT ¹
Board: 134 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4 S	North: ♠ 83 ♥ AK10975 ♠ KJ4 ♣ J7	South: ♠ AQ7652 ♥ 8 ♠ AQ9 ♠ 854	West Pass Pass	North 2♥ 4♠	East Pass AP	1♠
Board: 135 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 S	North: ♠ A7532 ♥ 10 ♠ AKQ54 ♣ J5	South:	West Pass	North 1♠ 4♥	East Pass AP	

Board: 136 Dealer: S Vul: None HCP: 11	★84★K2◆J84★AK10974	East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.
Board: 137 Dealer: N Vul: EW HCP: 13	AKJ1063✓ J76✓ Q10✓ Q9	The opponents are silent. You bid first.
Board: 138 Dealer: S Vul: Both HCP: 12	★76★4★KQ103★AQJ983	The opponents are silent. Partner bids first.
Board: 139 Dealer: N Vul: None HCP: 14	AQ9862↓ 4↓ K★ KQ983	The opponents are silent. You bid first.
Board: 140 Dealer: S Vul: NS HCP: 12	♠ A♥ AK8653♦ 432♠ J82	The opponents are silent. Partner bids first.

Board: 136 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3 N	North: ♣ 84 ♥ K2 • J84 ♣ AK10974	South: ♠ AQ1073 ♥ AQ64 ♠ 106 ♣ 82	Pass 2NT ³ 1. forci 2. Mich	North 1NT ¹ 3♣ ng 1NT naels Cu e partne	2♠² AP sebid	1♠ Pass
Board: 137 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ N	North: ♠ AKJ1063 ♥ J76 ♦ Q10 ♠ Q9	South: ♣ 72 ♥ 94 ♦ K84 ♣ AKJ742	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT ¹
Board: 138 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 3N N	North: ♣ 76 ♥ 4 ♦ KQ103 ♣ AQJ983	South: ♠ AJ10 ♥ K7652 ♠ 7 ♠ K1076	Pass Pass	North 1NT ¹ 3NT ng 1NT	Pass AP	South 1♥ 2♣
Board: 139 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4♥ S	North: ♠ AQ9862 ♥ 4 ♠ K ♣ KQ983	South: ♠ K ♥ AKJ1032 ♦ J109542 ♣ —	West Pass Pass AP	North 1♣ 3♣ 3♠	East Pass Pass Pass	2 ♥ 3 ♦
Board: 140 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4 N	North: ♠ A ♥ AK8653 ♦ 432 ♣ J82	South: ♠ K96543 ♥ 9 ♠ AQ5 ♣ KQ4	West Pass Pass AP	North 2♥ 3♥	East Pass Pass	1 ♠ 2 ♠

Board: 136 Dealer: S Vul: None HCP: 12	AQ1073AQ6410682	East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.
Board: 137 Dealer: N Vul: EW HCP: 11	↑72♦94↑K84♠AKJ742	The opponents are silent. Partner bids first.
Board: 138 Dealer: S Vul: Both HCP: 11	▲ AJ10▼ K7652◆ 7♣ K1076	The opponents are silent. You bid first.
Board: 139 Dealer: N Vul: None HCP: 12	♠ K ♥ AKJ1032 ♦ J109542 ♣ —	The opponents are silent. Partner bids first.
Board: 140 Dealer: S Vul: NS HCP: 14	★ K96543♥ 9♦ AQ5★ KQ4	The opponents are silent. You bid first.

Board: 136 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3 N	North: ♣ 84 ♥ K2 • J84 ♣ AK10974	South: ♠ AQ1073 ♥ AQ64 ♠ 106 ♣ 82	Pass 2NT ³ 1. forci 2. Mich	North 1NT ¹ 3♣ ng 1NT naels Cu e partne	2♠² AP sebid	1♠ Pass
Board: 137 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ N	North: ♠ AKJ1063 ♥ J76 ♦ Q10 ♠ Q9	South: ♣ 72 ♥ 94 ♦ K84 ♣ AKJ742	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT ¹
Board: 138 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 3N N	North: ♣ 76 ♥ 4 ♦ KQ103 ♣ AQJ983	South: ♠ AJ10 ♥ K7652 ♠ 7 ♠ K1076	Pass Pass	North 1NT ¹ 3NT ng 1NT	Pass AP	South 1♥ 2♣
Board: 139 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4♥ S	North: ♠ AQ9862 ♥ 4 ♠ K ♣ KQ983	South: ♠ K ♥ AKJ1032 ♦ J109542 ♣ —	West Pass Pass AP	North 1♣ 3♣ 3♠	East Pass Pass Pass	2 ♥ 3 ♦
Board: 140 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4 N	North: ♠ A ♥ AK8653 ♦ 432 ♣ J82	South: ♠ K96543 ♥ 9 ♠ AQ5 ♣ KQ4	West Pass Pass AP	North 2♥ 3♥	East Pass Pass	1 ♠ 2 ♠

Board: 141 Dealer: N Vul: Both HCP: 14	★ KQ74 ♥ AKQ862 ♦ 53 ♣ 6	The opponents are silent. You bid first.
Board: 142 Dealer: S Vul: None HCP: 11	♣—✓ J3◆ K10763♣ AQJ532	The opponents are silent. Partner bids first.
Board: 143 Dealer: N Vul: NS HCP: 14		West Bids 3♠ if possible. You bid first.
Board: 144 Dealer: S Vul: EW HCP: 12	♣— ♥ KQ10654 ♦ 10764 ♣ AK5	The opponents are silent. Partner bids first.
Board: 145 Dealer: N Vul: None HCP: 16	★ KQJ106▼ 876◆ AKQ6◆ J	The opponents are silent. You bid first.

Board: 141 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 \(\mathbb{V} \) N	North: ♠ KQ74 ♥ AKQ862 ♦ 53 ♣ 6	South: ◆ 95 ▼ J7 ◆ QJ6 ◆ AK8542	Pass AP	North 1♥ 2♥ ng 1NT	Pass Pass	$1NT^1$
Board: 142 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 3N N	North: ♣ — ▼ J3 • K10763 • AQJ532	South: ♠ QJ872 ♥ AQ87 ♠ AQJ ♣ K	Pass Pass	North 1NT ¹ 3NT ng 1NT	Pass AP	1♠
Board: 143 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 6 N	North: ♣ J86 ♥ AKQJ632 ♦ J ♣ Q3	South: ♠ A4 ♥ 105 ♦ 84 ♣ AK109842	3♣ Pass Pass AP 1. forci 2. Black	North 1♥ Pass 4♥ 5♠³ ng 1NT kwood 0 /5 or 5/5	Pass Pass Pass Pass	1NT ¹ 4♣ 4NT ² 6♥
Board: 144 Dealer: S Vul: EW North HCP: 12 South HCP: 11 Contract: 4 \(\mathbb{N} \) N	North: ♠ — ▼ KQ10654 • 10764 • AK5	South: ♠ Q9872 ♥ J8 ♠ KQJ ♠ Q82	West Pass Pass Pass AP	North 1♥ 2♦ 3♥	Pass	Pass 1♣ 2NT

West North East South 1♠ Pass 2♥ Board: 145 North: South: Pass 4♣¹ Pass 4♥ Dealer: N ♠ KQJ106 **♠**4 Vul: None Pass 4NT² Pass 5♥³ **v** 876 **♥** AK10954 North HCP: 16 AP ♦ AKQ6 **♦** 875 South HCP: 12 1. Splinter ♣ J **♣** KQ6 Contract: 5♥ S 2. Blackwood 0314, for ♥ 3. A=2/5 or 5/5, Q(H)=0

3 Under Invitational Jump (11-12 HCP)

Vul: NS • 84 Partner bids first.

♣ AK109842

♣ Q82

HCP: 11

HCP: 11

Board: 144 ♠ Q9872 The opponents are silent.

Dealer: S

✓ J8

Vul: EW

✓ KQJ

You bid first.

Board: 145 • 4

Vul: None → 875 HCP: 12 → KQ6 Partner bids first.

Board: 141 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 \(\mathbb{V} \) N	North: ♠ KQ74 ♥ AKQ862 ♦ 53 ♣ 6	South: ◆ 95 ▼ J7 ◆ QJ6 ◆ AK8542	Pass AP	North 1♥ 2♥ ng 1NT	Pass Pass	$1NT^1$
Board: 142 Dealer: S Vul: None North HCP: 11 South HCP: 19 Contract: 3N N	North: ♣ — ▼ J3 • K10763 • AQJ532	South: ♠ QJ872 ♥ AQ87 ♠ AQJ ♣ K	Pass Pass	North 1NT ¹ 3NT ng 1NT	Pass AP	1♠
Board: 143 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 6 N	North: ♣ J86 ♥ AKQJ632 ♦ J ♣ Q3	South: ♠ A4 ♥ 105 ♠ 84 ♣ AK109842	3♣ Pass Pass AP 1. forci 2. Black	North 1♥ Pass 4♥ 5♠³ ng 1NT kwood 0 /5 or 5/5	Pass Pass Pass Pass	1NT ¹ 4♣ 4NT ² 6♥
Board: 144 Dealer: S Vul: EW North HCP: 12 South HCP: 11 Contract: 4 \(\mathbb{N} \) N	North: ♠ — ▼ KQ10654 • 10764 • AK5	South: ♠ Q9872 ♥ J8 ♠ KQJ ♠ Q82	West Pass Pass Pass AP	North 1♥ 2♦ 3♥	Pass	Pass 1♣ 2NT

West North East South 1♠ Pass 2♥ Board: 145 North: South: Pass 4♣¹ Pass 4♥ Dealer: N ♠ KQJ106 **♠**4 Vul: None Pass 4NT² Pass 5♥³ **v** 876 **♥** AK10954 North HCP: 16 AP ♦ AKQ6 **♦** 875 South HCP: 12 1. Splinter ♣ J **♣** KQ6 Contract: 5♥ S 2. Blackwood 0314, for ♥ 3. A=2/5 or 5/5, Q(H)=0

Board: 146 Dealer: S Vul: NS HCP: 11	43✓ KQJ8752✓ Q9✓ K3	The opponents are silent. Partner bids first.
Board: 147 Dealer: N Vul: EW HCP: 12	♣ J ♥ AQ86532 ♦ KQ3 ♣ 96	West Bids 3♠ if possible. You bid first.
Board: 148 Dealer: S Vul: Both HCP: 12	♦ 8 ♥ AKJ984 ♦ KJ94 ♣ 107	The opponents are silent. Partner bids first.
Board: 149 Dealer: N Vul: NS HCP: 11	♣ QJ1098♥ 7◆ AK865♣ J4	The opponents are silent. You bid first.
Board: 150 Dealer: S Vul: EW HCP: 11	♣ K ♥ 32 ♦ K1092 ♣ KQ9874	The opponents are silent. Partner bids first.

Board: 146 Dealer: S Vul: NS North HCP: 11 South HCP: 11 Contract: 4 N	North:	South: ♣ J10962 ▼ A43 ◆ 2 ♣ AQ42	West Pass AP	North 3♥	East Pass	1♠
Board: 147 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4 S	North: ♣ J ▼ AQ86532 ◆ KQ3 ♣ 96	South: ♣ 7 ▼ K ♦ A1072 ♣ KQ107532	3♠ AP	North 1♥ Pass ng 1NT	Pass Pass	1NT ¹
Board: 148 Dealer: S Vul: Both North HCP: 12 South HCP: 10 Contract: 3N S	North: ♠ 8 ♥ AKJ984 ♠ KJ94 ♣ 107	South: ♠ AK972 ♥ 7 ♦ 32 ♠ QJ982	West Pass Pass AP	North 2♥ 3♥	Pass	1♠
Board: 149 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4 S	North: ♠ QJ1098 ♥ 7 ♠ AK865 ♣ J4	South: ♣ A6 ▼ AQ106542 ◆ Q7 ♣ 86	West Pass AP	North 1♣ 3◆	East Pass Pass	2♥
Board: 150 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♥ S	North: ♠ K ♥ 32 ♠ K1092 ♣ KQ9874	South: ♠ A10876 ♥ AQ985 ♠ J ♣ J2	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass	1 ♠ 2 ♥

Board: 146 Dealer: S Vul: NS HCP: 11	♣ J10962♥ A43♦ 2♣ AQ42	The opponents are silent. You bid first.
Board: 147 Dealer: N Vul: EW HCP: 12	♣ 7♥ K♦ A1072♣ KQ107532	West Bids 3♠ if possible. Partner bids first.
Board: 148 Dealer: S Vul: Both HCP: 10	★ AK972▼ 7◆ 32◆ QJ982	The opponents are silent. You bid first.
Board: 149 Dealer: N Vul: NS HCP: 12	A6✓ AQ106542✓ Q7№ 86	The opponents are silent. Partner bids first.
Board: 150 Dealer: S Vul: EW HCP: 12	★ A10876▼ AQ985◆ J★ J2	The opponents are silent. You bid first.

Board: 146 Dealer: S Vul: NS North HCP: 11 South HCP: 11 Contract: 4 N	North:	South: ♣ J10962 ▼ A43 ◆ 2 ♣ AQ42	West Pass AP	North 3♥	East Pass	1♠
Board: 147 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4 S	North: ♣ J ▼ AQ86532 ◆ KQ3 ♣ 96	South: ♣ 7 ▼ K ♦ A1072 ♣ KQ107532	3♠ AP	North 1♥ Pass ng 1NT	Pass Pass	1NT ¹
Board: 148 Dealer: S Vul: Both North HCP: 12 South HCP: 10 Contract: 3N S	North: ♠ 8 ♥ AKJ984 ♠ KJ94 ♣ 107	South: ♠ AK972 ♥ 7 ♦ 32 ♠ QJ982	West Pass Pass AP	North 2♥ 3♥	Pass	1♠
Board: 149 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4 S	North: ♠ QJ1098 ♥ 7 ♠ AK865 ♣ J4	South: ♣ A6 ▼ AQ106542 ◆ Q7 ♣ 86	West Pass AP	North 1♣ 3◆	East Pass Pass	2♥
Board: 150 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♥ S	North: ♠ K ♥ 32 ♠ K1092 ♣ KQ9874	South: ♠ A10876 ♥ AQ985 ♠ J ♣ J2	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass	1 ♠ 2 ♥

Board: 151 Dealer: N Vul: Both HCP: 16	♣ QJ742♥ A6♦ A♣ AJ1097	The opponents are silent. You bid first.
Board: 152 Dealer: S Vul: None HCP: 11	♠ 65♥ 3♦ KQ72♠ KQJ832	The opponents are silent. Partner bids first.
Board: 153 Dealer: N Vul: EW HCP: 11	♠ AKJ98♥ 93♦ K6♠ 10763	The opponents are silent. You bid first.
Board: 154 Dealer: S Vul: Both HCP: 11	♣— ♥ AJ103 • 1084 • KQJ1094	The opponents are silent. Partner bids first.
Board: 155 Dealer: N Vul: None HCP: 11	♣ Q86♥ A10843♦ KQ5♣ 52	The opponents are silent. You bid first.

Board: 151 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 5♥ S	North: ♠ QJ742 ♥ A6 ♠ A ♣ AJ1097	South: ♣ — ▼ KQJ753 • K1032 • K62	West North East South 1♠ Pass 2♥ Pass 3♠ Pass 3♥ Pass 4NT¹ Pass 5♠² Pass 5♥ AP 1. Blackwood 0314, for ♥ 2. A=1/5 or 4/5
Board: 152 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 4♥ S	North:	South: ♠ A109 ♥ AQJ10752 ♠ 6 ♣ 96	West North East South 1♥ Pass 1NT¹ Pass 4♥ AP 1. forcing 1NT
Board: 153 Dealer: N Vul: EW North HCP: 11 South HCP: 12 Contract: 4 S	North: ♠ AKJ98 ♥ 93 ♠ K6 ♠ 10763	South: ♠ 10 ♥ AKQ742 ♦ 103 ♠ QJ52	West North East South 1♠ Pass 2♥ Pass 2NT Pass 3♠ Pass 3NT Pass 4♥ AP
Board: 154 Dealer: S Vul: Both North HCP: 11 South HCP: 10 Contract: 3♠ S	North: ♣— ▼ AJ103 • 1084 ♣ KQJ1094	South: ♠ AKQ9854 ♥ 954 ♦ J76 ♠ —	West North East South 3♠ AP
Board: 155 Dealer: N Vul: None North HCP: 11 South HCP: 12 Contract: 2N S	North: ♠ Q86 ♥ A10843 ♠ KQ5 ♣ 52	South: ♠ KJ ♥ 96 ♦ 106 ♣ AKJ9764	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 2NT AP 1. forcing 1NT

Board: 151 Dealer: N Vul: Both HCP: 12	♣— ▼ KQJ753 ◆ K1032 ♣ K62	The opponents are silent. Partner bids first.
Board: 152 Dealer: S Vul: None HCP: 11	★ A109★ AQJ10752★ 6★ 96	The opponents are silent. You bid first.
Board: 153 Dealer: N Vul: EW HCP: 12	▲ 10✔ AKQ742◆ 103♣ QJ52	The opponents are silent. Partner bids first.
Board: 154 Dealer: S Vul: Both HCP: 10	★ AKQ9854♥ 954♦ J76★ —	The opponents are silent. You bid first.
Board: 155 Dealer: N Vul: None HCP: 12	★ KJ♥ 96♦ 106♣ AKJ9764	The opponents are silent. Partner bids first.

Board: 151 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 5♥ S	North: ♠ QJ742 ♥ A6 ♠ A ♣ AJ1097	South: ♣ — ▼ KQJ753 • K1032 • K62	West North East South 1♠ Pass 2♥ Pass 3♠ Pass 3♥ Pass 4NT¹ Pass 5♠² Pass 5♥ AP 1. Blackwood 0314, for ♥ 2. A=1/5 or 4/5
Board: 152 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 4♥ S	North:	South: ♠ A109 ♥ AQJ10752 ♠ 6 ♣ 96	West North East South 1♥ Pass 1NT¹ Pass 4♥ AP 1. forcing 1NT
Board: 153 Dealer: N Vul: EW North HCP: 11 South HCP: 12 Contract: 4 S	North: ♠ AKJ98 ♥ 93 ♠ K6 ♠ 10763	South: ♠ 10 ♥ AKQ742 ♦ 103 ♠ QJ52	West North East South 1♠ Pass 2♥ Pass 2NT Pass 3♠ Pass 3NT Pass 4♥ AP
Board: 154 Dealer: S Vul: Both North HCP: 11 South HCP: 10 Contract: 3♠ S	North: ♣— ▼ AJ103 • 1084 ♣ KQJ1094	South: ♠ AKQ9854 ♥ 954 ♦ J76 ♠ —	West North East South 3♠ AP
Board: 155 Dealer: N Vul: None North HCP: 11 South HCP: 12 Contract: 2N S	North: ♠ Q86 ♥ A10843 ♠ KQ5 ♣ 52	South: ♠ KJ ♥ 96 ♦ 106 ♣ AKJ9764	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 2NT AP 1. forcing 1NT

Board: 156 Dealer: S Vul: NS Vul: NS HCP: 12	
Board: 157 Dealer: N Vul: Both HCP: 12 ♣ QJ10764 ▼ A92 The opponents are silent. You bid first.	
Board: 158	
Board: 159 ♣ 73 West Bids 3♥ if possible. Dealer: N ♥ K108432 East Bids 3♠ if possible. Vul: NS ♦ KJ6 HCP: 10 ♠ K5 You bid first.	
Board: 160	

Board: 156 Dealer: S Vul: NS	North: ♦ J6	South: ♠ AQ1082	West	North	East	South 1♠
North HCP: 12	♥ AJ52	♥ 83	Pass	1NT ¹	Pass	2 ♦
South HCP: 12	♦ 9	◆ AQ1076	Pass	2NT	AP	
Contract: 2N N	♣ AQ9632	♣ 5	1. forci	ng 1NT		
Board: 157	North:	South:	West	North	East	South
Dealer: N	♦ QJ10764	★ 9		1♠	Pass	1NT ¹
Vul: Both North HCP: 12	♥ A92	♥ KQ1073	Pass	2♠	Pass	3♣
South HCP: 11	◆ AJ	♦ 8	AP			
Contract: 3♣ S	♣ 52	♣ KQJ876	1. forci	ng 1NT		
Board: 158 Dealer: S Vul: None	North: ♠ 10	South: ♠ AQ985	West	North	East	South
North HCP: 11	♥ AK6543	v 2				1♠
South HCP: 11 Contract: 3 N	◆ A752 ◆ 75	◆ Q1063 ◆ K98	Pass	3♥	AP	
Board: 159	North:	South:	West	North	East	South
Dealer: N	★ 73	♦ J9		2♥	Pass	Pass
Vul: NS North HCP: 10	♥ K108432	♥ A6	3 ♥ ¹	Pass	3♠	AP
South HCP: 12 Contract: 3♠ E	◆ KJ6 ◆ K5	◆ 93 ◆ AQJ10984	1. Mich	naels Cu	ebid	
Board: 160 Dealer: S	North:	South:	West	North	East	South
Vul: EW	♠ KQ	♠ AJ10954				1♠
North HCP: 11	♥ AQ10874 ♦ 82	♥ J ♦ K54	Pass	3♥	Pass	3♠
South HCP: 14 Contract: 4♠ S	♦ 1042	♦ KQ5	Pass	4♠	AP	

Board: 156 Dealer: S Vul: NS HCP: 12	AQ1082♥83AQ10765	The opponents are silent. You bid first.
Board: 157 Dealer: N Vul: Both HCP: 11	♠ 9♥ KQ1073♦ 8♠ KQJ876	The opponents are silent. Partner bids first.
Board: 158 Dealer: S Vul: None HCP: 11	AQ985✓ 2✓ Q1063✓ K98	The opponents are silent. You bid first.
Board: 159 Dealer: N Vul: NS HCP: 12	▲ J9♥ A6◆ 93◆ AQJ10984	West Bids 3♥ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 160 Dealer: S Vul: EW HCP: 14	♣ AJ10954♥ J♦ K54♣ KQ5	The opponents are silent. You bid first.

Board: 156 Dealer: S Vul: NS	North: ♦ J6	South: ♠ AQ1082	West	North	East	South 1♠
North HCP: 12	♥ AJ52	♥ 83	Pass	1NT ¹	Pass	2 ♦
South HCP: 12	♦ 9	◆ AQ1076	Pass	2NT	AP	
Contract: 2N N	♣ AQ9632	♣ 5	1. forci	ng 1NT		
Board: 157	North:	South:	West	North	East	South
Dealer: N	♦ QJ10764	★ 9		1♠	Pass	1NT ¹
Vul: Both North HCP: 12	♥ A92	♥ KQ1073	Pass	2♠	Pass	3♣
South HCP: 11	◆ AJ	♦ 8	AP			
Contract: 3♣ S	♣ 52	♣ KQJ876	1. forci	ng 1NT		
Board: 158 Dealer: S Vul: None	North: ♠ 10	South: ♠ AQ985	West	North	East	South
North HCP: 11	♥ AK6543	v 2				1♠
South HCP: 11 Contract: 3 N	◆ A752 ◆ 75	◆ Q1063 ◆ K98	Pass	3♥	AP	
Board: 159	North:	South:	West	North	East	South
Dealer: N	★ 73	♦ J9		2♥	Pass	Pass
Vul: NS North HCP: 10	♥ K108432	♥ A6	3 ♥ ¹	Pass	3♠	AP
South HCP: 12 Contract: 3♠ E	◆ KJ6 ◆ K5	◆ 93 ◆ AQJ10984	1. Mich	naels Cu	ebid	
Board: 160 Dealer: S	North:	South:	West	North	East	South
Vul: EW	♠ KQ	♠ AJ10954				1♠
North HCP: 11	♥ AQ10874 ♦ 82	♥ J ♦ K54	Pass	3♥	Pass	3♠
South HCP: 14 Contract: 4♠ S	♦ 1042	♦ KQ5	Pass	4♠	AP	

3 Under Invitational Jump (11-12 HCP)

♦ AK953 Board: 161 The opponents are silent. Dealer: N **V** 1098 Vul: None **•** — You bid first. HCP: 11 **♣** KJ842 East Bids 2NT if possible. Board: 162 ♠ ---Dealer: S **♥** AK108643 West Bids 5♣ if possible. **♦** KJ52 Vul: NS HCP: 12 Partner bids first. **♣** J8 **★** KQ962 Board: 163 The opponents are silent. Dealer: N **V** 103 Vul: EW ♦ A943 You bid first. **♣** K2 HCP: 12 Board: 164 **♦**83 The opponents are silent. Dealer: S **♥** Q4 **♦** K7 Vul: Both Partner bids first. HCP: 11 **♣** KQJ9872 **♦** K10 Board: 165 The opponents are silent. **Y** A10643 Dealer: N Vul: NS **♦** AKJ75 You bid first. HCP: 15 **♣** 9

Board: 161 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 4 S	North: ♠ AK953 ▼ 1098 ←— ♣ KJ842	South: ♣ J6 ♥ AQJ763 • QJ65 ♣ 9	West North East South 1♠ Pass 3♥ Pass 4♥ AP
Board: 162 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 6 N	North: ♠ — ▼ AK108643 • KJ52 ♣ J8	South: ♠ AKJ1043 ♥ QJ72 ♠ A8 ♣ Q	West North East South 1♠ Pass 2♥ 2NT¹ 4NT² 5♠ 5♠³ Pass 6♥ AP 1. Unusual 2NT 2. Blackwood 0314, for ♥ 3. A=2/5 or 5/5, Q(H)=0
Board: 163 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♥ S	North: ♠ KQ962 ♥ 103 ♠ A943 ♣ K2	South: ♣ J8 ♥ AQ97652 ♦ 8 ♣ AJ3	West North East South 1♠ Pass 2♥ Pass 3♠ Pass 4♥ AP
Board: 164 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 2N N	North: ♠ 83 ♥ Q4 ♠ K7 ♣ KQJ9872	South: ♠ K74 ♥ KJ865 ♠ AQ53 ♣ 3	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 2NT AP 1. forcing 1NT
Board: 165 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N S	North: ♠ K10 ♥ A10643 ♠ AKJ75 ♣ 9	South:	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 2NT Pass 3NT AP 1. forcing 1NT

Board: 161 Dealer: N Vul: None HCP: 11	♣ J6♥ AQJ763◆ QJ65♣ 9	The opponents are silent. Partner bids first.
Board: 162 Dealer: S Vul: NS HCP: 17	★ AKJ1043♥ QJ72★ A8♠ Q	East Bids 2NT if possible. West Bids 5♣ if possible. You bid first.
Board: 163 Dealer: N Vul: EW HCP: 12		The opponents are silent. Partner bids first.
Board: 164 Dealer: S Vul: Both HCP: 13	★ K74▼ KJ865◆ AQ53◆ 3	The opponents are silent. You bid first.
Board: 165 Dealer: N Vul: NS HCP: 12		The opponents are silent. Partner bids first.

Board: 161 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 4 S	North: ♠ AK953 ▼ 1098 ←— ♣ KJ842	South: ♣ J6 ♥ AQJ763 • QJ65 ♣ 9	West North East South 1♠ Pass 3♥ Pass 4♥ AP
Board: 162 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 6 N	North: ♠ — ▼ AK108643 • KJ52 ♣ J8	South: ♠ AKJ1043 ♥ QJ72 ♠ A8 ♣ Q	West North East South 1♠ Pass 2♥ 2NT¹ 4NT² 5♠ 5♠³ Pass 6♥ AP 1. Unusual 2NT 2. Blackwood 0314, for ♥ 3. A=2/5 or 5/5, Q(H)=0
Board: 163 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♥ S	North: ♠ KQ962 ♥ 103 ♠ A943 ♣ K2	South: ♣ J8 ♥ AQ97652 ♦ 8 ♣ AJ3	West North East South 1♠ Pass 2♥ Pass 3♠ Pass 4♥ AP
Board: 164 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 2N N	North: ♠ 83 ♥ Q4 ♠ K7 ♣ KQJ9872	South: ♠ K74 ♥ KJ865 ♠ AQ53 ♣ 3	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 2NT AP 1. forcing 1NT
Board: 165 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N S	North: ♠ K10 ♥ A10643 ♠ AKJ75 ♣ 9	South:	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 2NT Pass 3NT AP 1. forcing 1NT

HCP: 11

3 Under Invitational Jump (11-12 HCP)

Board: 167 ♠ AJ108763

The opponents are silent.

Dealer: N V—

♣ AQ108764

Vul: Both • 6 Partner bids first.

HCP: 12 ♣ AQ105432 Partner bids firs

Board: 166 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3N N	North: ◆ 92 ▼ K65 ◆ 105 ◆ AKQ962	South: ♠ AKQJ108 ♥ 10 ♠ A864 ♣ 53	West Pass Pass	North 2♣ 3NT	East Pass AP	1♠
Board: 167 Dealer: N Vul: Both North HCP: 9 South HCP: 11 Contract: 4♠ N	North: ♠ AJ108763 ♥ — ♦ J10652 ♠ K	South:	West	North 4♠	East AP	South
Board: 168 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 2N N	North: ♠ 107 ♥ 5 ♠ KQ4 ♣ AQ108764	South: ♠ Q64 ♥ J9832 ♠ A102 ♠ KJ	Pass Pass	North 1NT ¹ 2NT ng 1NT		1♥
Board: 169 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ N	North: ♠ KQJ10962 ♥ 9 ♠ AQ3 ♣ 75	South: ◆ 84 ▼ AKQJ105 ◆ 107 ◆ Q102	West Pass	North 1♠ 4♠	East Pass AP	
Board: 170 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3 N	North: ♠ K6 ♥ K54 ♠ 6 ♣ AQ105432	South: ♠ QJ432 ♥ A976 ♠ KJ5 ♣ J	Pass Pass	North 1NT ¹ 3♣ ng 1NT		1♠

Board: 166 Dealer: S Vul: EW HCP: 14	★ AKQJ108▼ 10◆ A864◆ 53	The opponents are silent. You bid first.
Board: 167 Dealer: N Vul: Both HCP: 11	♦ 5 ♥ AQ10763 ♦ 7 ♣ AJ864	The opponents are silent. Partner bids first.
Board: 168 Dealer: S Vul: None HCP: 11	♣ Q64♥ J9832◆ A102♣ KJ	The opponents are silent. You bid first.
Board: 169 Dealer: N Vul: EW HCP: 12	★84✓ AKQJ105★107★Q102	The opponents are silent. Partner bids first.
Board: 170 Dealer: S Vul: Both HCP: 12	♣ QJ432♥ A976♦ KJ5♣ J	The opponents are silent. You bid first.

Board: 166 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3N N	North: ◆ 92 ▼ K65 ◆ 105 ◆ AKQ962	South: ♠ AKQJ108 ♥ 10 ♠ A864 ♣ 53	West Pass Pass	North 2♣ 3NT	East Pass AP	1♠
Board: 167 Dealer: N Vul: Both North HCP: 9 South HCP: 11 Contract: 4♠ N	North: ♠ AJ108763 ♥ — ♦ J10652 ♠ K	South:	West	North 4♠	East AP	South
Board: 168 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 2N N	North: ♠ 107 ♥ 5 ♠ KQ4 ♣ AQ108764	South: ♠ Q64 ♥ J9832 ♠ A102 ♠ KJ	Pass Pass	North 1NT ¹ 2NT ng 1NT		1♥
Board: 169 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ N	North: ♠ KQJ10962 ♥ 9 ♠ AQ3 ♣ 75	South: ◆ 84 ▼ AKQJ105 ◆ 107 ◆ Q102	West Pass	North 1♠ 4♠	East Pass AP	
Board: 170 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3 N	North: ♠ K6 ♥ K54 ♠ 6 ♣ AQ105432	South: ♠ QJ432 ♥ A976 ♠ KJ5 ♣ J	Pass Pass	North 1NT ¹ 3♣ ng 1NT		1♠

Board: 171 Dealer: N Vul: None HCP: 14	♣ Q109876♥ J10◆ A102♣ AK	The opponents are silent. You bid first.
Board: 172 Dealer: S Vul: NS HCP: 11	106✓ AK9875✓ Q762✓ Q	The opponents are silent. Partner bids first.
Board: 173 Dealer: N Vul: Both HCP: 12	★ KJ63♥ QJ1095◆ A2♣ J2	The opponents are silent. You bid first.
Board: 174 Dealer: S Vul: None HCP: 11	♦ 953♥ Q3♦ Q8♦ AK8762	The opponents are silent. Partner bids first.
Board: 175 Dealer: N Vul: NS HCP: 10	★ KQJ1062★ 1097★ A5★ 103	The opponents are silent. You bid first.

Board: 171 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N N	North: ♠ Q109876 ♥ J10 ♠ A102 ♠ AK	South: ♣ — ▼ AKQ973 • 864 ♣ QJ109	Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	2♥
Board: 172 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♥ N	North: ♠ 106 ♥ AK9875 ♠ Q762 ♠ Q	South: ♠ KJ852 ♥ Q10 ♠ AJ54 ♣ J7	West Pass	North 3♥	East AP	South 1♠
Board: 173 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 5♠ N	North: ♠ KJ63 ♥ QJ1095 ♠ A2 ♣ J2	South: ♠ A104 ♥ 73 ♦ J5 ♣ AK10963	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	1NT ¹
Board: 174 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N N	North:	South: ♠ Q4 ♥ AJ1052 ♠ AK93 ♣ 103	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass	1♥
Board: 175 Dealer: N Vul: NS North HCP: 10 South HCP: 12 Contract: 2♠ N	North: ♠ KQJ1062 ♥ 1097 ♠ A5 ♣ 103	South: ♣ 7 ▼ AQJ6542 ◆ KQ4 ♣ 76	West	North 2♠	East AP	South

Board: 171 Dealer: N Vul: None HCP: 12	♣— ♥ AKQ973 • 864 • QJ109	The opponents are silent. Partner bids first.
Board: 172 Dealer: S Vul: NS HCP: 12	★ KJ852♥ Q10◆ AJ54◆ J7	The opponents are silent. You bid first.
Board: 173 Dealer: N Vul: Both HCP: 12	★ A104▼ 73◆ J5★ AK10963	The opponents are silent. Partner bids first.
Board: 174 Dealer: S Vul: None HCP: 14	♠ Q4♥ AJ1052♦ AK93♠ 103	The opponents are silent. You bid first.
Board: 175 Dealer: N Vul: NS HCP: 12	♣ 7 ♥ AQJ6542 ♦ KQ4 ♣ 76	The opponents are silent. Partner bids first.

Board: 171 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N N	North: ♠ Q109876 ♥ J10 ♠ A102 ♠ AK	South: ♣— ▼ AKQ973 ◆ 864 ♣ QJ109	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	2♥
Board: 172 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3 \(\bar{V} \) N	North: ♠ 106 ♥ AK9875 ♠ Q762 ♠ Q	South: ♠ KJ852 ♥ Q10 ♠ AJ54 ♣ J7		North 3♥	East AP	South 1♣
Board: 173 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 5♠ N	North: ♠ KJ63 ♥ QJ1095 ♠ A2 ♣ J2	South: ♠ A104 ♥ 73 ♦ J5 ♠ AK10963	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	1NT ¹
Board: 174 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N N	North: ♠ 953 ♥ Q3 • Q8 ♠ AK8762	South: ♠ Q4 ♥ AJ1052 ♠ AK93 ♣ 103	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass Pass	1♥
Board: 175 Dealer: N Vul: NS North HCP: 10 South HCP: 12 Contract: 2♠ N	North: ♠ KQJ1062 ▼ 1097 ♠ A5 ♣ 103	South: ♣ 7 ▼ AQJ6542 ◆ KQ4 ♣ 76	West	North 2♠	East AP	South

3 Under Invitational Jump (11-12 HCP)

Board: 176 **♠**9 The opponents are silent. Dealer: S **♥** AKQ1073 Vul: EW **♦** QJ10 Partner bids first. HCP: 12 **♣** 975 Board: 177 **♦** KJ105 The opponents are silent. Dealer: N **♥** AK872 Vul: None **♦** J4 You bid first. HCP: 12 **4** 76 Board: 178 ♠ — The opponents are silent. Dealer: S **♥** 5432 Vul: NS **♦** K32 Partner bids first. HCP: 12 **♣** AKQ863 Board: 179 **♠** A3 The opponents are silent. **♥** QJ9532 Dealer: N Vul: EW **♦** 1084 You bid first. HCP: 11 ♣ A10 Board: 180 **♠** K3 The opponents are silent. Dealer: S **¥** 3 Vul: Both **♦** K963 Partner bids first. ♣ KQJ1084 HCP: 12

Board: 176 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N S	North: ♣ 9 ♥ AKQ1073 • QJ10 ♣ 975	South: ♠ AJ764 ♥ — ♠ K742 ♠ KQ43	West Pass Pass AP	North 2♥ 3♥	Pass	1♠
Board: 177 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 3 N	North: ♠ KJ105 ♥ AK872 ♦ J4 ♣ 76	South: ♣ Q7 ▼ — • K10763 ♣ KQJ1053	West Pass AP 1. forcin	North 1♥ 2♣ ng 1NT	Pass Pass	1NT ¹
Board: 178 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 2♠ N	North:	South: ♠ AQJ82 ♥ Q8 ♦ J1075 ♣ J9	West Pass Pass	North 1♣ 2♣	East Pass AP	South Pass 1♠
Board: 179 Dealer: N Vul: EW North HCP: 11 South HCP: 12 Contract: 4 N	North: ♠ A3 ♥ QJ9532 • 1084 ♠ A10	South: ♣ 875 ▼ K4 ◆ K ♣ KQJ9643	West Pass AP 1. forcin	North 1♥ 2♥ ng 1NT		1NT ¹
Board: 180 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3N N	North: ♠ K3 ♥ 3 ♠ K963 ♣ KQJ1084	South: ♠ A84 ♥ QJ1095 ♠ AJ ♣ 973		North 1NT ¹ 3NT ng 1NT	Pass AP	1♥

Board: 176 Dealer: S Vul: EW HCP: 13	▲ AJ764♥ —♦ K742▲ KQ43	The opponents are silent. You bid first.
Board: 177 Dealer: N Vul: None HCP: 11	♦ Q7 ∀ — ♦ K10763 ♣ KQJ1053	The opponents are silent. Partner bids first.
Board: 178 Dealer: S Vul: NS HCP: 11	♠ AQJ82♥ Q8♦ J1075♠ J9	The opponents are silent. You bid first.
Board: 179 Dealer: N Vul: EW HCP: 12	♣875♥ K4♦ K♣ KQJ9643	The opponents are silent. Partner bids first.
Board: 180 Dealer: S Vul: Both HCP: 12	★ A84♥ QJ1095◆ AJ◆ 973	The opponents are silent. You bid first.

Board: 176 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N S	North:	South: ♠ AJ764 ♥ — ♠ K742 ♠ KQ43	West Pass Pass AP	North 2♥ 3♥	Pass	1♠
Board: 177 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 3 N	North: ♠ KJ105 ♥ AK872 ♦ J4 ♣ 76	South: ♣ Q7 ▼ — • K10763 ♣ KQJ1053	West Pass AP 1. forcin	North 1♥ 2♣ ng 1NT	Pass Pass	1NT ¹
Board: 178 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 2♠ N	North:	South: ♠ AQJ82 ♥ Q8 ♦ J1075 ♣ J9	West Pass Pass	North 1♣ 2♣	East Pass AP	South Pass 1♠
Board: 179 Dealer: N Vul: EW North HCP: 11 South HCP: 12 Contract: 4 N	North: ♠ A3 ♥ QJ9532 • 1084 ♠ A10	South: ♣ 875 ▼ K4 ◆ K ♣ KQJ9643	West Pass AP 1. forcin	North 1♥ 2♥ ng 1NT		1NT ¹
Board: 180 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3N N	North: ♠ K3 ♥ 3 ♠ K963 ♣ KQJ1084	South: ♠ A84 ♥ QJ1095 ♠ AJ ♣ 973		North 1NT ¹ 3NT ng 1NT	Pass AP	1♥

Board: 181 Dealer: N Vul: NS HCP: 19	★ AKQJ87▼ —★ KQ75★ A97	The opponents are silent. You bid first.
Board: 182 Dealer: S Vul: EW HCP: 12	♠ 92♥ AQJ1095♦ AJ108♠ 8	The opponents are silent. Partner bids first.
Board: 183 Dealer: N Vul: Both HCP: 12	★ A76542▼ K103◆ AJ★ 107	The opponents are silent. You bid first.
Board: 184 Dealer: S Vul: None HCP: 11	♠ 6♥ KQJ1087♦ K1095♠ Q3	East Bids 3♣ if possible. Partner bids first.
Board: 185 Dealer: N Vul: EW HCP: 17	AQ953✓ AK5J432K	The opponents are silent. You bid first.

Board: 181 Dealer: N Vul: NS North HCP: 19 South HCP: 11 Contract: 6♠ N	North: ♠ AKQJ87 ♥ — ♠ KQ75 ♣ A97	South: ♠ 102 ♥ AKQ9865 ♦ J3 ♣ J5	Pass Pass Pass AP 1. stron 2. Black	North 2♣¹ 2♠ 3♠ 5♣³ ng kwood 0 /5 or 3/5	Pass Pass Pass Pass	2♥ 3♥ 4NT ² 6♠
Board: 182 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N S	North:	South: ♠ KQJ64 ♥ 2 ♠ K743 ♣ K54	West Pass Pass AP	North 2♥ 3♥	Pass	1♠
Board: 183 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 44 N	North: ♠ A76542 ♥ K103 ♠ AJ ♣ 107	South: ♠ Q9 ♥ 86 ♠ K73 ♣ KQJ963	Pass AP	North 1♣ 2♠ ng 1NT	Pass Pass	$1NT^{1}$
Board: 184 Dealer: S Vul: None North HCP: 11 South HCP: 10 Contract: 3 E	North: ♠ 6 ♥ KQJ1087 • K1095 ♠ Q3	South: ♠ K97543 ♥ 42 • 43 ♣ AK10	West Pass	North Pass	East 3♣	South 2♠ AP
Board: 185 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 5 N	North: ♠ AQ953 ♥ AK5 ♦ J432 ♠ K	South: ♠ 7 ♥ 62 ♠ AQ107 ♣ AQ10842	Pass AP	North 1♣ 3♦ ng 1NT	Pass Pass	$1NT^1$

Board: 181 Dealer: N Vul: NS HCP: 11	102✓ AKQ9865✓ J3✓ J5	The opponents are silent. Partner bids first.
Board: 182 Dealer: S Vul: EW HCP: 12	★ KQJ64♥ 2◆ K743◆ K54	The opponents are silent. You bid first.
Board: 183 Dealer: N Vul: Both HCP: 11	♠ Q9 ♥ 86 ♦ K73 ♣ KQJ963	The opponents are silent. Partner bids first.
Board: 184 Dealer: S Vul: None HCP: 10	★ K97543★ 42★ 43★ AK10	East Bids 3♣ if possible. You bid first.
Board: 185 Dealer: N Vul: EW HCP: 12	♣ 7♥ 62◆ AQ107♣ AQ10842	The opponents are silent. Partner bids first.

Board: 181 Dealer: N Vul: NS North HCP: 19 South HCP: 11 Contract: 6♠ N	North: ♠ AKQJ87 ♥ — ♠ KQ75 ♣ A97	South: ♠ 102 ♥ AKQ9865 ♦ J3 ♣ J5	Pass Pass Pass AP 1. stron 2. Black	North 2♣¹ 2♠ 3♠ 5♣³ ng kwood 0 /5 or 3/5	Pass Pass Pass Pass	2♥ 3♥ 4NT ² 6♠
Board: 182 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N S	North:	South: ♠ KQJ64 ♥ 2 ♠ K743 ♣ K54	West Pass Pass AP	North 2♥ 3♥	Pass	1♠
Board: 183 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 44 N	North: ♠ A76542 ♥ K103 ♠ AJ ♣ 107	South: ♠ Q9 ♥ 86 ♠ K73 ♣ KQJ963	Pass AP	North 1♣ 2♠ ng 1NT	Pass Pass	$1NT^{1}$
Board: 184 Dealer: S Vul: None North HCP: 11 South HCP: 10 Contract: 3 E	North: ♠ 6 ♥ KQJ1087 • K1095 ♠ Q3	South: ♠ K97543 ♥ 42 • 43 ♣ AK10	West Pass	North Pass	East 3♣	South 2♠ AP
Board: 185 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 5 N	North: ♠ AQ953 ♥ AK5 ♦ J432 ♠ K	South: ♠ 7 ♥ 62 ♠ AQ107 ♣ AQ10842	Pass AP	North 1♣ 3♦ ng 1NT	Pass Pass	$1NT^1$

3 Under Invitational Jump (11-12 HCP)

Board: 186 **♦** J5 The opponents are silent. Dealer: S **♥** AKQ854 Vul: Both **\ldot** Partner bids first. HCP: 11 **♣** J10983 Board: 187 ♠ AKJ53 The opponents are silent. Dealer: N **♥** KQ5 **♦** 762 Vul: None You bid first. HCP: 13 **\$** 85 Board: 188 **♦** J5 East Doubles 1NT if possible. Dealer: S **y** 9 Vul: NS **♦** AJ85 Partner bids first. HCP: 12 **♣** KQJ1064 Board: 189 **♦** A1084 The opponents are silent. Dealer: N **♥** AQ942 Vul: Both **♦** J You bid first. HCP: 12 **♣** J64 Board: 190 **♦**43 The opponents are silent. Dealer: S **♥** AQJ643 Vul: None **♦** KJ64 Partner bids first. HCP: 11 **8**

Board: 186 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3 N	North: ♣ J5 ▼ AKQ854 ←— ♣ J10983	South: ♠ Q10432 ♥ 10 ♦ QJ5 ♠ AK52	West Pass	North 3♥	East AP	South 1♣
Board: 187 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2N S	North: ♠ AKJ53 ♥ KQ5 ♠ 762 ♠ 85	South: ♠ Q ♥ 43 ♠ KJ93 ♣ AQ9643		1 ♠ 2 ♦	Pass	South 1NT ¹ 2NT
Board: 188 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3♣ N	North: ♣ J5 ♥ 9 ♠ AJ85 ♣ KQJ1064	South: ♠ A10983 ♥ AKQ74 ♠ 63 ♣ 5		1NT¹ 3♣	East X AP	South 1♠ 2♥
Board: 189 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♣ N	North: ♠ A1084 ♥ AQ942 ♠ J ♣ J64	South: ♣ J72 ♥ J • K76 ♣ AK9732		1 ♥ 2♣		South 1NT ¹ 4♣
Board: 190 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3♥ N	North:	South: ♠ Q109852 ♥ K ♦ 97 ♣ AK74	West Pass		East AP	South 1♣

Board: 186 Dealer: S Vul: Both HCP: 12	◆ Q10432▼ 10◆ QJ5◆ AK52	The opponents are silent. You bid first.
Board: 187 Dealer: N Vul: None HCP: 12	♠ Q ♥ 43 ♦ KJ93 ♠ AQ9643	The opponents are silent. Partner bids first.
Board: 188 Dealer: S Vul: NS HCP: 13	★ A10983★ AKQ74★ 63★ 5	East Doubles 1NT if possible. You bid first.
Board: 189 Dealer: N Vul: Both HCP: 12	J72JK76AK9732	The opponents are silent. Partner bids first.
Board: 190 Dealer: S Vul: None HCP: 12	◆ Q109852♥ K◆ 97◆ AK74	The opponents are silent. You bid first.

Board: 186 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3 N	North: ♣ J5 ▼ AKQ854 ←— ♣ J10983	South: ♠ Q10432 ♥ 10 ♦ QJ5 ♠ AK52	West Pass	North 3♥	East AP	South 1♣
Board: 187 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2N S	North: ♠ AKJ53 ♥ KQ5 ♠ 762 ♠ 85	South: ♠ Q ♥ 43 ♠ KJ93 ♣ AQ9643		1 ♠ 2 ♦	Pass	South 1NT ¹ 2NT
Board: 188 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3♣ N	North: ♣ J5 ♥ 9 ♠ AJ85 ♣ KQJ1064	South: ♠ A10983 ♥ AKQ74 ♠ 63 ♣ 5		1NT¹ 3♣	East X AP	South 1♠ 2♥
Board: 189 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♣ N	North: ♠ A1084 ♥ AQ942 ♠ J ♣ J64	South: ♣ J72 ♥ J • K76 ♣ AK9732		1 ♥ 2♣		South 1NT ¹ 4♣
Board: 190 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3♥ N	North:	South: ♠ Q109852 ♥ K ♦ 97 ♣ AK74	West Pass		East AP	South 1♣

Board: 191 Dealer: N Vul: NS HCP: 11	♦ 87653 ♥ Q3 ♦ K94 ♣ KQJ	The opponents are silent. You bid first.
Board: 192 Dealer: S Vul: EW HCP: 12	♠ Q2♥ 65♦ A65♠ AQ8763	The opponents are silent. Partner bids first.
Board: 193 Dealer: N Vul: None HCP: 15	★ AKQJ52★ KQ98★ —★ 943	The opponents are silent. You bid first.
Board: 194 Dealer: S Vul: NS HCP: 11	♣ J ♥ 96 ♦ A1096 ♣ AQ10965	The opponents are silent. Partner bids first.
Board: 195 Dealer: N Vul: EW HCP: 12	★ K954▼ AK8732◆ J★ J2	The opponents are silent. You bid first.

Board: 191 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4♥ S	North: ♠ 87653 ♥ Q3 ♠ K94 ♣ KQJ	South: ♠ A4 ♥ AK10974 ♦ J ♣ 9763	West Pass Pass Pass	North Pass 1♣ 2NT 4♥	East Pass Pass Pass AP	1 ∨ 2 ♣
Board: 192 Dealer: S Vul: EW North HCP: 12 South HCP: 10 Contract: 4 S	North: ♠ Q2 ♥ 65 ♠ A65 ♣ AQ8763	South: ♣— ▼ KQJ7432 • K10874 ♣ J	West AP	North	East	South 4♥
Board: 193 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3♠ N	North: ♠ AKQJ52 ♥ KQ98 ♦ — ♣ 943	South: ♣ 8 ♥ J7 ♠ AJ32 ♣ KQ10765	Pass Pass	North 1♠ 2♥ 3♠ ng 1NT	Pass Pass AP	South 1NT ¹ 2NT
Board: 194 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3 N	North: ♣ J ♥ 96 ♠ A1096 ♣ AQ10965	South: ◆ 876 ▼ AKQ102 ◆ KQ83 ◆ 4	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♥
Board: 195 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3 S	North: ♠ K954 ♥ AK8732 ♦ J ♣ J2	South:	Pass AP	North 1♥ 2♥ ng 1NT	Pass Pass	1NT ¹

Board: 191 Dealer: N Vul: NS HCP: 12	A4✓ AK10974J◆ 9763	The opponents are silent. Partner bids first.
Board: 192 Dealer: S Vul: EW HCP: 10	♣— ▼ KQJ7432 ◆ K10874 ♣ J	The opponents are silent. You bid first.
Board: 193 Dealer: N Vul: None HCP: 11	♣8 ♥ J7 ♦ AJ32 ♣ KQ10765	The opponents are silent. Partner bids first.
Board: 194 Dealer: S Vul: NS HCP: 14	♦ 876 ♥ AKQ102 ♦ KQ83 ♣ 4	The opponents are silent. You bid first.
Board: 195 Dealer: N Vul: EW HCP: 11	♣8 ♥9 ♦ A10532 ♣ AK9643	The opponents are silent. Partner bids first.

Board: 191 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4♥ S	North: ♠ 87653 ♥ Q3 ♠ K94 ♣ KQJ	South: ♠ A4 ♥ AK10974 ♦ J ♣ 9763	West Pass Pass Pass	North Pass 1♣ 2NT 4♥	East Pass Pass Pass AP	1 ∨ 2 ♣
Board: 192 Dealer: S Vul: EW North HCP: 12 South HCP: 10 Contract: 4 S	North: ♠ Q2 ♥ 65 ♠ A65 ♣ AQ8763	South: ♣— ▼ KQJ7432 • K10874 ♣ J	West AP	North	East	South 4♥
Board: 193 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3♠ N	North: ♠ AKQJ52 ♥ KQ98 ♦ — ♣ 943	South: ♣ 8 ♥ J7 ♠ AJ32 ♣ KQ10765	Pass Pass	North 1♠ 2♥ 3♠ ng 1NT	Pass Pass AP	South 1NT ¹ 2NT
Board: 194 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3 N	North: ♣ J ♥ 96 ♠ A1096 ♣ AQ10965	South: ◆ 876 ▼ AKQ102 ◆ KQ83 ◆ 4	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♥
Board: 195 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3 S	North: ♠ K954 ♥ AK8732 ♦ J ♣ J2	South:	Pass AP	North 1♥ 2♥ ng 1NT	Pass Pass	1NT ¹

Board: 200

Dealer: S

HCP: 12

Vul: None

♠ 4

♥ Q75 **♦** AJ5

♣ KQ10954

3 Under Invitational Jump (11-12 HCP)

Board: 196 **◆**96 The opponents are silent. Dealer: S **♥** KQ10984 Vul: Both ◆ AQ105 Partner bids first. HCP: 11 **♣** 7 ♠ AKQ43 Board: 197 The opponents are silent. Dealer: N **♥** 987 Vul: NS ♦ KQ5 You bid first. HCP: 17 ♣ QJ Board: 198 **♦** 7 The opponents are silent. Dealer: S **♥** AKQJ97643 Vul: EW **♦** — Partner bids first. **♣** J95 HCP: 11 Board: 199 **♦** AK942 The opponents are silent. Dealer: N **♥** AJ9654 Vul: Both **♦** 32 You bid first. HCP: 12 **.**—

The opponents are silent.

Partner bids first.

Board: 196 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4♠ S	North:	South: ♠ AKQ1083 ♥ 2 ♠ K8 ♠ KJ42	Pass	North 3♥ 4♠	East Pass AP	1♠
Board: 197 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 6♣ N	North: ♠ AKQ43 ♥ 987 ♠ KQ5 ♠ QJ	South: ♣ — ▼ AJ10 • 842 ♣ AK108432	Pass	5 ♦ 4 5 ♦ 5 2S transmat swood (5 or 4/5	Pass Pass Pass Pass Pass Solution (1)	2♣¹ 4NT³ 5♥ 6♣ clubs for ♣
Board: 198 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 3 N	North: ♠ 7 ▼ AKQJ97643 ← — ♣ J95	South: ♠ AK10654 ♥ 5 ♠ Q10964 ♣ Q		North 3♥	East AP	South 1♣
Board: 199 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North: ♠ AK942 ♥ AJ9654 ♦ 32 ♣ —	South: ♣ 76 ♥ 2 ♠ QJ10 ♣ AKJ9832	Pass	North 1♥ 2♥ 4♠ ng 1NT		1NT ¹

Board: 200 West North East South South: North: Dealer: S 1♠ **♠**4 **♠** KQJ1087 Vul: None Pass $1NT^1$ Pass $3 \clubsuit$ **♥** Q75 **y** J9 North HCP: 12 **♦** AJ5 ♦ KQ Pass 3NT AP South HCP: 16 **♣** KQ10954 ♣ A32 1. forcing 1NT Contract: 3N N

Board: 196 Dealer: S Vul: Both HCP: 16	★ AKQ1083♥ 2♦ K8♣ KJ42	The opponents are silent. You bid first.
Board: 197 Dealer: N Vul: NS HCP: 12	♣— ♥ AJ10 ♦ 842 ♣ AK108432	The opponents are silent. Partner bids first.
Board: 198 Dealer: S Vul: EW HCP: 11	AK10654✓ 5Q10964Q	The opponents are silent. You bid first.
Board: 199 Dealer: N Vul: Both HCP: 11	♣ 76♥ 2◆ QJ10♣ AKJ9832	The opponents are silent. Partner bids first.
Board: 200 Dealer: S Vul: None HCP: 16	★ KQJ1087♥ J9◆ KQ★ A32	The opponents are silent. You bid first.

Board: 196 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4♠ S	North:	South: ♠ AKQ1083 ♥ 2 ♠ K8 ♠ KJ42	Pass	North 3♥ 4♠	East Pass AP	1♠
Board: 197 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 6♣ N	North: ♠ AKQ43 ♥ 987 ♠ KQ5 ♠ QJ	South: ♣ — ▼ AJ10 • 842 ♣ AK108432	Pass	5 ♦ 4 5 ♦ 5 2S transmat swood (5 or 4/5	Pass Pass Pass Pass Pass Solution (1)	2♣¹ 4NT³ 5♥ 6♣ clubs for ♣
Board: 198 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 3 N	North: ♠ 7 ▼ AKQJ97643 ← — ♣ J95	South: ♠ AK10654 ♥ 5 ♠ Q10964 ♣ Q		North 3♥	East AP	South 1♣
Board: 199 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North: ♠ AK942 ♥ AJ9654 ♦ 32 ♣ —	South: ♣ 76 ♥ 2 ♠ QJ10 ♣ AKJ9832	Pass	North 1♥ 2♥ 4♠ ng 1NT		1NT ¹

Board: 200 West North East South South: North: Dealer: S 1♠ **♠**4 **♠** KQJ1087 Vul: None Pass $1NT^1$ Pass $3 \clubsuit$ **♥** Q75 **y** J9 North HCP: 12 **♦** AJ5 ♦ KQ Pass 3NT AP South HCP: 16 **♣** KQ10954 ♣ A32 1. forcing 1NT Contract: 3N N

Board: 201 Dealer: N Vul: EW HCP: 15	♣ QJ1076♥ A7♦ KJ542♣ A	The opponents are silent. You bid first.
Board: 202 Dealer: S Vul: Both HCP: 11	♣8 ▼ AK107652 ◆ 52 ♣ A108	The opponents are silent. Partner bids first.
Board: 203 Dealer: N Vul: None HCP: 14	★ A10743★ K★ KQ75★ Q74	The opponents are silent. You bid first.
Board: 204 Dealer: S Vul: NS HCP: 12	♠ 6♥ J5♠ A1075♠ AK10942	The opponents are silent. Partner bids first.
Board: 205 Dealer: N Vul: Both HCP: 17	★ AKQ32▼ A10932◆ A2★ 10	The opponents are silent. You bid first.

Board: 201 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♥ S	North: ♠ QJ1076 ♥ A7 ♠ KJ542 ♠ A	South: ♣ — ▼ KQJ532 • Q73 ♣ QJ74	West Pass	North 1♠ 4♥	East Pass AP	
Board: 202 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3♥ N	North: ♣ 8 ♥ AK107652 ♣ 52 ♣ A108	South: ♠ AKQJ2 ♥ — ♠ KJ9 ♣ J9543	West Pass	North 3♥	East AP	South 1♣
Board: 203 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4♥ S	North: ♠ A10743 ♥ K ♠ KQ75 ♣ Q74	South: ♠ K2 ♥ AQ86543 ♦ 93 ♣ K6	West Pass AP	North 1♣ 3◆	East Pass Pass	2♥
Board: 204 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ S	North: ♠ 6 ♥ J5 ♠ A1075 ♠ AK10942	South: ♠ AJ107543 ♥ K63 ♠ KQ ♠ Q	Pass AP	North 1NT ¹ ng 1NT	Pass	1♠
Board: 205 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 3N S	North: ♠ AKQ32 ♥ A10932 ♠ A2 ♣ 10	South: ♠ 6 ♥ Q7 ♠ K653 ♠ AQJ964	Pass AP	North 1♠ 3♥ ng 1NT	Pass Pass	South 1NT ¹ 3NT

Board: 201 Dealer: N Vul: EW HCP: 11	♣— ▼ KQJ532 ◆ Q73 ♣ QJ74	The opponents are silent. Partner bids first.
Board: 202 Dealer: S Vul: Both HCP: 15	★ AKQJ2▼ —◆ KJ9◆ J9543	The opponents are silent. You bid first.
Board: 203 Dealer: N Vul: None HCP: 12	♠ K2 ♥ AQ86543 ♦ 93 ♣ K6	The opponents are silent. Partner bids first.
Board: 204 Dealer: S Vul: NS HCP: 15	★ AJ107543★ K63★ KQ★ Q	The opponents are silent. You bid first.
Board: 205 Dealer: N Vul: Both HCP: 12	♠ 6♥ Q7♦ K653♠ AQJ964	The opponents are silent. Partner bids first.

Board: 201 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♥ S	North: ♠ QJ1076 ♥ A7 ♠ KJ542 ♠ A	South: ♣ — ▼ KQJ532 • Q73 ♣ QJ74	West Pass	North 1♠ 4♥	East Pass AP	
Board: 202 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3♥ N	North: ♣ 8 ♥ AK107652 ♣ 52 ♣ A108	South: ♠ AKQJ2 ♥ — ♠ KJ9 ♣ J9543	West Pass	North 3♥	East AP	South 1♣
Board: 203 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4♥ S	North: ♠ A10743 ♥ K ♠ KQ75 ♣ Q74	South: ♠ K2 ♥ AQ86543 ♦ 93 ♣ K6	West Pass AP	North 1♣ 3◆	East Pass Pass	2♥
Board: 204 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ S	North: ♠ 6 ♥ J5 ♠ A1075 ♠ AK10942	South: ♠ AJ107543 ♥ K63 ♠ KQ ♠ Q	Pass AP	North 1NT ¹ ng 1NT	Pass	1♠
Board: 205 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 3N S	North: ♠ AKQ32 ♥ A10932 ♠ A2 ♣ 10	South: ♠ 6 ♥ Q7 ♠ K653 ♠ AQJ964	Pass AP	North 1♠ 3♥ ng 1NT	Pass Pass	South 1NT ¹ 3NT

Board: 206 Dealer: S Vul: None HCP: 11	♣ KJ ♥ 107 ♦ Q95 ♣ KQ10732	The opponents are silent. Partner bids first.
Board: 207 Dealer: N Vul: NS HCP: 10	★ AKQJ42▼ 753◆ 1032◆ 8	West Bids 3♥ if possible. You bid first.
Board: 208 Dealer: S Vul: EW HCP: 12	♦ 5 ♥ A53 ♦ J105 ♣ AK9542	The opponents are silent. Partner bids first.
Board: 209 Dealer: N Vul: None HCP: 13	★ AKQ763▼ 104◆ J83◆ K6	The opponents are silent. You bid first.
Board: 210 Dealer: S Vul: NS HCP: 12	★ K103▼ 108◆ 7◆ AKQ9643	The opponents are silent. Partner bids first.

Board: 206 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 4 S	North: ♠ KJ ♥ 107 • Q95 ♣ KQ10732	South: ♠ Q10752 ♥ A8 ♦ J42 ♣ A65	West North Pass 1NT Pass 4♣ 1. forcing 1N	Pass AP	1♠
Board: 207 Dealer: N Vul: NS North HCP: 10 South HCP: 12 Contract: 3♠ N	North: ♠ AKQJ42 ♥ 753 ♦ 1032 ♠ 8	South: ♠ 65 ♥ J ♠ A6 ♣ AQJ109752	West North 2♠ 3♥ Pass AP	Pass	Pass
Board: 208 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 3N N	North: ◆ 5 ▼ A53 ◆ J105 ♣ AK9542	South: ♠ AQ1062 ♥ KQ4 ♠ A74 ♣ QJ	West North Pass 1NT AP 1. forcing 1N	Pass	1♠
Board: 209 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4 N	North: ♠ AKQ763 ♥ 104 ♠ J83 ♣ K6	South: • 104 • KQJ876 • AQ2 • 32	West North 1♠ Pass 2♠ AP	Pass Pass Pass	2♥
Board: 210 Dealer: S Vul: NS North HCP: 12 South HCP: 9 Contract: 4♥ S	North: ♠ K103 ♥ 108 ♦ 7 ♠ AKQ9643	South: ♠ QJ94 ♥ QJ97652 ♠ K ♠ 7	West Nortl Pass 4♥	n East	South 3♥

Board: 206 Dealer: S Vul: None HCP: 11	◆ Q10752▼ A8◆ J42◆ A65	The opponents are silent. You bid first.
Board: 207 Dealer: N Vul: NS HCP: 12	♠ 65♥ J♠ A6♠ AQJ109752	West Bids 3♥ if possible. Partner bids first.
Board: 208 Dealer: S Vul: EW HCP: 18	AQ1062KQ4A74QJ	The opponents are silent. You bid first.
Board: 209 Dealer: N Vul: None HCP: 12	104KQJ876AQ232	The opponents are silent. Partner bids first.
Board: 210 Dealer: S Vul: NS HCP: 9	◆ QJ94◆ QJ97652◆ K◆ 7	The opponents are silent. You bid first.

Board: 206 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 4 S	North: ♠ KJ ♥ 107 • Q95 ♣ KQ10732	South: ♠ Q10752 ♥ A8 ♦ J42 ♣ A65	West North Pass 1NT Pass 4♣ 1. forcing 1N	Pass AP	1♠
Board: 207 Dealer: N Vul: NS North HCP: 10 South HCP: 12 Contract: 3♠ N	North: ♠ AKQJ42 ♥ 753 ♦ 1032 ♠ 8	South: ♠ 65 ♥ J ♠ A6 ♣ AQJ109752	West North 2♠ 3♥ Pass AP	Pass	Pass
Board: 208 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 3N N	North: ◆ 5 ▼ A53 ◆ J105 ♣ AK9542	South: ♠ AQ1062 ♥ KQ4 ♠ A74 ♣ QJ	West North Pass 1NT AP 1. forcing 1N	Pass	1♠
Board: 209 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4 N	North: ♠ AKQ763 ♥ 104 ♠ J83 ♣ K6	South: • 104 • KQJ876 • AQ2 • 32	West North 1♠ Pass 2♠ AP	Pass Pass Pass	2♥
Board: 210 Dealer: S Vul: NS North HCP: 12 South HCP: 9 Contract: 4♥ S	North: ♠ K103 ♥ 108 ♦ 7 ♠ AKQ9643	South: ♠ QJ94 ♥ QJ97652 ♠ K ♠ 7	West Nortl Pass 4♥	n East	South 3♥

Board: 211 Dealer: N Vul: EW HCP: 18	★ AKJ1065♥ AJ96♦ KQ6★ —	The opponents are silent. You bid first.
Board: 212 Dealer: S Vul: Both HCP: 11	◆ 2♥ A10965◆ 9◆ AQJ1065	The opponents are silent. Partner bids first.
Board: 213 Dealer: N Vul: NS HCP: 9	AQJ1074327104Q4	The opponents are silent. You bid first.
Board: 214 Dealer: S Vul: EW HCP: 12	↓ J4♥ AJ6↓ 63♠ KQJ1082	East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.
Board: 215 Dealer: N Vul: Both HCP: 11	★ AK10532▼ 1075★ A5♣ 62	The opponents are silent. You bid first.

Board: 211 Dealer: N Vul: EW North HCP: South HCP: Contract: 64	12	North: ♠ AKJ1065 ♥ AJ96 ♠ KQ6 ♣ —	South: ♠ Q4 ♥ K2 ♦ 983 ♠ AQJ983	Pass Pass Pass AP 1. forci 2. Black	North 1♠ 3♥ 4♠ 5♠³ ng 1NT kwood 0 /5 or 3/5	Pass Pass Pass Pass	1NT ¹ 3NT 4NT ² 6♠
Board: 212 Dealer: S Vul: Both North HCP: South HCP: Contract: 3N	14	North: ♠ 2 ♥ A10965 ♦ 9 ♠ AQJ1065	South: ♠ AJ1063 ♥ K7 ♠ AQ65 ♠ 98	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass	South 1♠ 2♦ 3NT
Board: 213 Dealer: N Vul: NS North HCP: South HCP: Contract: 44	11	North: ♠ AQJ107432 ♥ 7 • 104 ♣ Q4	South: ♠ K9 ▼ 109 ◆ 753 ♣ AKJ876	West	North 4♠	East AP	South
Board: 214 Dealer: S Vul: EW North HCP: South HCP: Contract: 3	12	North: ♣ J4 ♥ AJ6 ♦ 63 ♣ KQJ1082	South: ♠ A10653 ♥ 874 ♠ A82 ♣ A7	2. Mich	North 1NT ¹ 3♣ ng 1NT naels Cue partne	2♠² AP ebid	1♠ Pass

Board: 215 West North East South North: South: Dealer: N 1♠ Pass 1NT¹ **_**___ **♠** AK10532 Vul: Both Pass 3♣ **v** 1075 **♥** KQJ8 Pass 2♠ North HCP: 11 **♦** A5 **♦** 632 AP South HCP: 12 **♣** AQ10975 **♣** 62 1. forcing 1NT Contract: 3♣ S

Board: 211 Dealer: N Vul: EW HCP: 12	♠ Q4♥ K2♦ 983♠ AQJ983	The opponents are silent. Partner bids first.
Board: 212 Dealer: S Vul: Both HCP: 14	▲ AJ1063♥ K7◆ AQ65♣ 98	The opponents are silent. You bid first.
Board: 213 Dealer: N Vul: NS HCP: 11	★ K9▼ 109◆ 753◆ AKJ876	The opponents are silent. Partner bids first.
Board: 214 Dealer: S Vul: EW HCP: 12	★ A10653♥ 874★ A82★ A7	East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.
Board: 215 Dealer: N Vul: Both HCP: 12	♣— ▼ KQJ8 ◆ 632 ♣ AQ10975	The opponents are silent. Partner bids first.

Do Vi No So	oard: 211 ealer: N ul: EW orth HCP: 18 outh HCP: 12 ontract: 6 N	North: ♠ AKJ1065 ♥ AJ96 ♠ KQ6 ♣ —	South: ♠ Q4 ♥ K2 ♦ 983 ♠ AQJ983	Pass Pass Pass AP 1. forcin 2. Black	North 1♠ 3♥ 4♠ 5♠³ ng 1NT swood 0 /5 or 3/5	Pass Pass Pass Pass	1NT ¹ 3NT 4NT ² 6♠
Do Vi No So	oard: 212 ealer: S ul: Both orth HCP: 11 outh HCP: 14 ontract: 3N N	North: ♠ 2 ♥ A10965 ♠ 9 ♠ AQJ1065	South: ♠ AJ1063 ♥ K7 ♠ AQ65 ♠ 98	West Pass Pass AP 1. forcin	2NT	East Pass Pass	1 ♠ 2 ♦
Do Vi No So	oard: 213 ealer: N ul: NS orth HCP: 9 outh HCP: 11 ontract: 4 \(\) N	North: ♠ AQJ107432 ♥ 7 • 104 ♣ Q4	South: ♠ K9 ▼ 109 ◆ 753 ♣ AKJ876	West	North 4♠	East AP	South
Do Vi No So	oard: 214 ealer: S ul: EW orth HCP: 12 outh HCP: 12 ontract: 3♣ N	North: ♠ J4 ♥ AJ6 ♠ 63 ♠ KQJ1082	South: ♠ A10653 ♥ 874 ♠ A82 ♠ A7	Pass 2NT ³ 1. forcin 2. Mich		2♣² AP	1♠ Pass

Board: 215 West North East South North: South: Dealer: N 1♠ Pass 1NT¹ **_**___ **♠** AK10532 Vul: Both Pass 3♣ **v** 1075 **♥** KQJ8 Pass 2♠ North HCP: 11 **♦** A5 **♦** 632 AP South HCP: 12 **♣** AQ10975 **♣** 62 1. forcing 1NT Contract: 3♣ S

3 Under Invitational Jump (11-12 HCP)

Board: 216 **♠** K3 The opponents are silent. Dealer: S **Y** ____ Vul: None ◆ Q10532 Partner bids first. **♣** AQJ943 HCP: 12 Board: 217 **★** KQ8632 The opponents are silent. Dealer: N **♥** Q103 Vul: EW ♦ AQ You bid first. HCP: 14 **♣** J7 Board: 218 **♠** 3 The opponents are silent. Dealer: S **♥** K95 Vul: Both **♦** 95 Partner bids first. ♣ AKJ7532 HCP: 11 Board: 219 ♠ AKQ83 The opponents are silent. **♥** Q75 Dealer: N ♦ A543 Vul: None You bid first. HCP: 15 **♣** 9 Board: 220 **♠** 7 The opponents are silent. **♥** J843 Dealer: S Vul: NS **♦** A2 Partner bids first.

♣ KQJ973

HCP: 11

Board: 216 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4 S	North: ♠ K3 ▼ — • Q10532 ♣ AQJ943	South: ♠ A9 ♥ AKQ9876 ♦ 984 ♣ 2	West North East South 1♥ Pass 1NT¹ Pass 4♥ AP 1. forcing 1NT
Board: 217 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3 S	North: ♠ KQ8632 ♥ Q103 ♠ AQ ♣ J7	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♣ AP 1. forcing 1NT
Board: 218 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 N	North:	South: ♠ AKQJ109 ♥ QJ62 ♠ K6 ♣ 4	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♠ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 219 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N S	North: ♠ AKQ83 ♥ Q75 ♠ A543 ♠ 9	South: 10 1063 K86 AKJ863	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 220 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3 N	North: ♣ 7 ♥ J843 ♠ A2 ♣ KQJ973	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT

Board: 216 Dealer: S Vul: None HCP: 13	▲ A9▼ AKQ9876◆ 984▲ 2	The opponents are silent. You bid first.
Board: 217 Dealer: N Vul: EW HCP: 11	★ 5▼ KJ6★ 109★ AK98432	The opponents are silent. Partner bids first.
Board: 218 Dealer: S Vul: Both HCP: 16	★ AKQJ109♥ QJ62★ K6★ 4	The opponents are silent. You bid first.
Board: 219 Dealer: N Vul: None HCP: 11	101063K86AKJ863	The opponents are silent. Partner bids first.
Board: 220 Dealer: S Vul: NS HCP: 14	▲ J8532♥ K107◆ KQJ7▲ A	The opponents are silent. You bid first.

Board: 216 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4 S	North: ♠ K3 ▼ — • Q10532 ♣ AQJ943	South: ♠ A9 ♥ AKQ9876 ♦ 984 ♣ 2	West North East South 1♥ Pass 1NT¹ Pass 4♥ AP 1. forcing 1NT
Board: 217 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3 S	North: ♠ KQ8632 ♥ Q103 ♠ AQ ♣ J7	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♣ AP 1. forcing 1NT
Board: 218 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 N	North:	South: ♠ AKQJ109 ♥ QJ62 ♠ K6 ♣ 4	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♠ Pass 3♠ Pass 4♠ AP 1. forcing 1NT
Board: 219 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N S	North: ♠ AKQ83 ♥ Q75 ♠ A543 ♠ 9	South: 10 1063 K86 AKJ863	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 220 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3 N	North: ♣ 7 ♥ J843 ♠ A2 ♣ KQJ973	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT

Board: 221 Dealer: N Vul: Both HCP: 12	★ KQ1042★ A◆ QJ954◆ 98	The opponents are silent. You bid first.
Board: 222 Dealer: S Vul: None HCP: 11	♣ 4♥ AQJ1063♦ A2♣ 10852	The opponents are silent. Partner bids first.
Board: 223 Dealer: N Vul: NS HCP: 11	♣ QJ843♥ 103◆ A8♣ A972	The opponents are silent. You bid first.
Board: 224 Dealer: S Vul: EW HCP: 12	★ K10 ♥ 87 ♦ 8 ♣ AKQ65432	East Bids 4♠ if possible. Partner bids first.
Board: 225 Dealer: N Vul: None HCP: 12	♣ Q9763♥ AJ1086♦ A2♣ J	The opponents are silent. You bid first.

Board: 221 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3 S	North: ♠ KQ1042 ♥ A • QJ954 ♣ 98	South: ◆ 83 ▼ KJ42 ◆ K ♣ KQ5432	Pass AP	North 1♣ 2♦ ng 1NT	Pass Pass	$1NT^1$
Board: 222 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3 N	North:	South: ♠ A10752 ♥ 5 ♠ KJ87 ♣ AQ4	West Pass	North 3♥	East AP	South 1♠
Board: 223 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4 S	North: ♠ QJ843 ♥ 103 ♠ A8 ♠ A972	South: ♠ A ♥ AKJ954 ♠ 6432 ♣ 85	West Pass Pass AP	North 1♣ 2NT 3NT	East Pass Pass Pass	2 ♥ 3 ♦
Board: 224 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 6♥ S	North: ♠ K10 ♥ 87 ♦ 8 ♣ AKQ65432	South: ♣ — ▼ AQ10965432 ◆ AQ3 ♣ 10	West Pass AP	North 2♣	East 4♠	South 1♥ 6♥
Board: 225 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ N	North: ♠ Q9763 ♥ AJ1086 ♠ A2 ♣ J	South: ♠ K5 ♥ 7 • 10843 ♣ AKQ1065	Pass Pass AP	North 1♠ 2♥ 4♥ ng 1NT	Pass Pass Pass	1NT ¹ 2NT

3 Under Invitational Jump (11-12 HCP)

Vul: Both ♦ K

HCP: 12 ♣ KQ5432 Partner bids first.

Board: 222 ★ A10752 The opponents are silent.

The opponents are silent.

Dealer: N

Val: NS

+ 6432

HCP: 12

AKJ954

Partner bids first.

Board: 224
Dealer: S

AQ10965432

✓ AQ10965432

East Bids 4♠ if possible.

Board: 225 ♠ K5
Dealer: N ▼ 7 The opponents are silent.

Board: 221 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3 S	North: ♠ KQ1042 ♥ A • QJ954 ♣ 98	South: ◆ 83 ▼ KJ42 ◆ K ♣ KQ5432	Pass AP	North 1♣ 2♦ ng 1NT	Pass Pass	$1NT^1$
Board: 222 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3 N	North:	South: ♠ A10752 ♥ 5 ♠ KJ87 ♣ AQ4	West Pass	North 3♥	East AP	South 1♠
Board: 223 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4 S	North: ♠ QJ843 ♥ 103 ♠ A8 ♠ A972	South: ♠ A ♥ AKJ954 ♠ 6432 ♣ 85	West Pass Pass AP	North 1♣ 2NT 3NT	East Pass Pass Pass	2 ♥ 3 ♦
Board: 224 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 6♥ S	North: ♠ K10 ♥ 87 ♦ 8 ♣ AKQ65432	South: ♣ — ▼ AQ10965432 ◆ AQ3 ♣ 10	West Pass AP	North 2♣	East 4♠	South 1♥ 6♥
Board: 225 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ N	North: ♠ Q9763 ♥ AJ1086 ♠ A2 ♣ J	South: ♠ K5 ♥ 7 • 10843 ♣ AKQ1065	Pass Pass AP	North 1♠ 2♥ 4♥ ng 1NT	Pass Pass Pass	1NT ¹ 2NT

Board: 226 Dealer: S Vul: NS HCP: 11	J72107K10AK10986	The opponents are silent. Partner bids first.
Board: 227 Dealer: N Vul: EW HCP: 10	AQJ10943✓ J96✓ Q5▲ 3	The opponents are silent. You bid first.
Board: 228 Dealer: S Vul: Both HCP: 11	★K2▼1084◆Q10◆AQ10974	The opponents are silent. Partner bids first.
Board: 229 Dealer: N Vul: NS HCP: 15	▲ A8643♥ Q◆ KQJ◆ K972	The opponents are silent. You bid first.
Board: 230 Dealer: S Vul: EW HCP: 11	105★ A2↑ 753♣ AK10982	The opponents are silent. Partner bids first.

Board: 226 Dealer: S	North:	South:	West	North	East	
Vul: NS	★ J72	♦ A9	Daga	13 7001	Dagg	1 ♥
North HCP: 11	▼ 107 ◆ K10	♥ KQ986 ♦ A974		1NT ¹		2♥
South HCP: 13	♣ AK10986	♣ 54	Pass	2NT ng 1NT	AP	
Contract: 2N N			1. 10101	ıg IIVI		
Board: 227 Dealer: N Vul: EW North HCP: 10 South HCP: 12	North: ♠ AQJ10943 ♥ J96 ♦ Q5	South: ♠ — ▼ K3 • 10763	West	North 3♠	East AP	South
Contract: 3♠ N	♣ 3	♣ AKQ9765				
Board: 228 Dealer: S Vul: Both North HCP: 11 South HCP: 15	North: ♠ K2 ▼ 1084 ◆ Q10 ♠ AQ10974	South: ♠ AJ865 ♥ K7 ♠ A654 ♠ K2	West Pass	North 3NT	East AP	South 1NT
Contract: 3N S						
			West	North	East	South
				1♠	Pass	1NT ¹
Board: 229	North:	South:	Pass	2♣	Pass	3♣
Dealer: N Vul: NS	♦ A8643	_	Pass	3♦	Pass	$4NT^2$
North HCP: 15	♥ Q • KQJ	▼ A432	Pass	5 ♥ ³	Pass	6♣
South HCP: 11	★ K972	♦ 874 ♣ AQJ643	AP			
Contract: 6♣ N		2 1100013		ng 1NT	214	C •
			2. Black 3. A=2/		,	
			J. 11 2	5 01 5/5	, Q(C) 0
Board: 230	North:	South:	West	North	East	South
Dealer: S	★ 105	♣ AQJ32				1♠
Vul: EW North HCP: 11	▼ A2	♥ 9643	Pass	1NT ¹	Pass	2♥
South HCP: 13	♦ 753 • AV 10092	♦ A4	Pass	2NT	AP	
Contract: 2N N	♣ AK10982	♣ Q6	1. forci	ng 1NT		

Board: 226 Dealer: S Vul: NS HCP: 13	♠ A9♥ KQ986♠ A974♠ 54	The opponents are silent. You bid first.
Board: 227 Dealer: N Vul: EW HCP: 12	★ — ∀ K3 ♦ 10763 ♣ AKQ9765	The opponents are silent. Partner bids first.
Board: 228 Dealer: S Vul: Both HCP: 15	▲ AJ865♥ K7◆ A654♣ K2	The opponents are silent. You bid first.
Board: 229 Dealer: N Vul: NS HCP: 11	♣— ▼ A432 ◆ 874 ♣ AQJ643	The opponents are silent. Partner bids first.
Board: 230 Dealer: S Vul: EW HCP: 13	AQJ32♥ 9643A4Q6	The opponents are silent. You bid first.

Board: 226 Dealer: S	North:	South:	West	North	East	
Vul: NS	★ J72	♦ A9	Daga	13 7001	Dagg	1 ♥
North HCP: 11	▼ 107 ◆ K10	♥ KQ986 ♦ A974		1NT ¹		2♥
South HCP: 13	♣ AK10986	♣ 54	Pass	2NT ng 1NT	AP	
Contract: 2N N			1. 10101	ıg IIVI		
Board: 227 Dealer: N Vul: EW North HCP: 10 South HCP: 12	North: ♠ AQJ10943 ♥ J96 ♦ Q5	South: ♠ — ▼ K3 • 10763	West	North 3♠	East AP	South
Contract: 3♠ N	♣ 3	♣ AKQ9765				
Board: 228 Dealer: S Vul: Both North HCP: 11 South HCP: 15	North: ♠ K2 ▼ 1084 ◆ Q10 ♠ AQ10974	South: ♠ AJ865 ♥ K7 ♠ A654 ♠ K2	West Pass	North 3NT	East AP	South 1NT
Contract: 3N S						
			West	North	East	South
				1♠	Pass	1NT ¹
Board: 229	North:	South:	Pass	2♣	Pass	3♣
Dealer: N Vul: NS	♦ A8643	_	Pass	3♦	Pass	$4NT^2$
North HCP: 15	♥ Q • KQJ	▼ A432	Pass	5 ♥ ³	Pass	6♣
South HCP: 11	★ K972	♦ 874 ♣ AQJ643	AP			
Contract: 6♣ N		2 1100013		ng 1NT	214	C •
			2. Black 3. A=2/		,	
			J. 11 2	5 01 5/5	, Q(C) 0
Board: 230	North:	South:	West	North	East	South
Dealer: S	★ 105	♣ AQJ32				1♠
Vul: EW North HCP: 11	▼ A2	♥ 9643	Pass	1NT ¹	Pass	2♥
South HCP: 13	♦ 753 • AV 10092	♦ A4	Pass	2NT	AP	
Contract: 2N N	♣ AK10982	♣ Q6	1. forci	ng 1NT		

Board: 231 Dealer: N Vul: Both HCP: 12	♣ Q9532♥ K3◆ AK96♣ 82	The opponents are silent. You bid first.
Board: 232 Dealer: S Vul: None HCP: 12	♠ Q ♥ KQ10642 ♦ QJ ♠ Q532	The opponents are silent. Partner bids first.
Board: 233 Dealer: N Vul: EW HCP: 15	★ AJ1074♥ K6◆ KQJ9◆ J9	The opponents are silent. You bid first.
Board: 234 Dealer: S Vul: Both HCP: 12	♠ 10♥ AK7643♠ AJ106♠ 85	East Bids 1♠ if possible. Partner bids first.
Board: 235 Dealer: N Vul: None HCP: 12	♠ Q10632♥ 8♦ AKJ52♠ Q5	The opponents are silent. You bid first.

Board: 231 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 S	North: ♠ Q9532 ♥ K3 ♠ AK96 ♠ 82	South: ♠ K6 ▼ AQJ1096 ◆ J8 ♣ 1075	West Pass	North 1♣ 4♥	East Pass AP	
Board: 232 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 3N N	North: ♠ Q ♥ KQ10642 ♠ QJ ♣ Q532	South: ♠ AK10983 ♥ — • 7653 ♣ A108	West Pass Pass Pass	North 2♥ 3♥ 3NT	East Pass Pass AP	1 ♠ 3 ♦
Board: 233 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AJ1074 ♥ K6 ♠ KQJ9 ♣ J9	South: ♠ K9 ♥ QJ ♦ 654 ♣ AQ6432	West AP	North 1NT		South 3NT
Board: 234 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North: ♠ 10 ♥ AK7643 ♠ AJ106 ♣ 85	South: ♠ K9876 ♥ J105 ♠ K9 ♣ KJ9	Pass Pass	North 1♥ 4♥ raise or	1♠ AP	Pass 2♠¹
Board: 235 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 3♥ S	North: ♠ Q10632 ♥ 8 ♠ AKJ52 ♣ Q5	South: ♣ — ▼ KQJ632 • Q7 ♣ K9742	West AP	North 1♣	East Pass	

Board: 231 Dealer: N Vul: Both HCP: 11	★ K6▼ AQJ1096◆ J8◆ 1075	The opponents are silent. Partner bids first.
Board: 232 Dealer: S Vul: None HCP: 11	★ AK10983▼ —↑ 7653★ A108	The opponents are silent. You bid first.
Board: 233 Dealer: N Vul: EW HCP: 12	★ K9♥ QJ◆ 654◆ AQ6432	The opponents are silent. Partner bids first.
Board: 234 Dealer: S Vul: Both HCP: 11	★ K9876♥ J105◆ K9◆ KJ9	East Bids 1♠ if possible. You bid first.
Board: 235 Dealer: N Vul: None HCP: 11	♣— ♥ KQJ632 • Q7 • K9742	The opponents are silent. Partner bids first.

Board: 231 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 S	North: ♠ Q9532 ♥ K3 ♠ AK96 ♠ 82	South: ♠ K6 ▼ AQJ1096 ◆ J8 ♣ 1075	West Pass	North 1♣ 4♥	East Pass AP	
Board: 232 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 3N N	North: ♠ Q ♥ KQ10642 ♠ QJ ♣ Q532	South: ♠ AK10983 ♥ — • 7653 ♣ A108	West Pass Pass Pass	North 2♥ 3♥ 3NT	East Pass Pass AP	1 ♠ 3 ♦
Board: 233 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AJ1074 ♥ K6 ♠ KQJ9 ♣ J9	South: ♠ K9 ♥ QJ ♦ 654 ♣ AQ6432	West AP	North 1NT		South 3NT
Board: 234 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North: ♠ 10 ♥ AK7643 ♠ AJ106 ♣ 85	South: ♠ K9876 ♥ J105 ♠ K9 ♣ KJ9	Pass Pass	North 1♥ 4♥ raise or	1♠ AP	Pass 2♠¹
Board: 235 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 3♥ S	North: ♠ Q10632 ♥ 8 ♠ AKJ52 ♣ Q5	South: ♣ — ▼ KQJ632 • Q7 ♣ K9742	West AP	North 1♣	East Pass	

Board: 236 Dealer: S Vul: NS HCP: 11	♣ 4♥ AQJ1073◆ A432♣ 65	The opponents are silent. Partner bids first.
Board: 237 Dealer: N Vul: Both HCP: 15	★ AK932★ K4★ K864★ Q6	The opponents are silent. You bid first.
Board: 238 Dealer: S Vul: None HCP: 12	◆94▼1052◆K2◆AKQ654	The opponents are silent. Partner bids first.
Board: 239 Dealer: N Vul: NS HCP: 12	★ A1082♥ KQ1064♦ 1086♠ K	West Bids 2♦ if possible. East Bids 4♦ if possible. You bid first.
Board: 240 Dealer: S Vul: EW HCP: 12	♣ QJ6♥ 8◆ 986♣ AKQ542	The opponents are silent. Partner bids first.

Board: 236 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North: ♣ 4 ♥ AQJ1073 ♠ A432 ♣ 65	South: ♠ AK109763 ♥ — ♠ QJ ♠ Q1087	West Pass AP	North 3♥	East Pass	1♠
Board: 237 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 \(\mathbb{N} \) N	North: ♠ AK932 ♥ K4 ♠ K864 ♠ Q6	South: ♠ 84 ♥ AQ109832 ♠ AJ ♣ 42	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 238 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ S	North:	South: ♠ AK8752 ♥ A96 ♠ 10754 ♣ —	Pass Pass Pass	North 1NT¹ 2NT 4♠ ng 1NT		1 ♠ 2 ♦
Board: 239 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4 • W	North: ♠ A1082 ♥ KQ1064 ♦ 1086 ♠ K	South: ♠ Q63 ♥ 72 ♠ K ♣ AQJ9432	2•	North 1♥ Pass ng 1NT		South 1NT ¹ AP
Board: 240 Dealer: S Vul: EW North HCP: 12 South HCP: 10 Contract: 2 S	North: ♠ QJ6 ♥ 8 ♦ 986 ♠ AKQ542	South: ◆ 832 ◆ AK9643 ◆ K43 ◆ 8	West AP	North	East	South 2♥

Board: 236 Dealer: S Vul: NS HCP: 12	★ AK109763♥ —◆ QJ◆ Q1087	The opponents are silent. You bid first.
Board: 237 Dealer: N Vul: Both HCP: 11	★ 84▼ AQ109832◆ AJ★ 42	The opponents are silent. Partner bids first.
Board: 238 Dealer: S Vul: None HCP: 11	★ AK8752★ A96★ 10754★ —	The opponents are silent. You bid first.
Board: 239 Dealer: N Vul: NS HCP: 12	♣ Q63♥ 72♦ K♣ AQJ9432	West Bids 2♦ if possible. East Bids 4♦ if possible. Partner bids first.
Board: 240 Dealer: S Vul: EW HCP: 10	★832★ AK9643★ K43★ 8	The opponents are silent. You bid first.

Board: 236 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North: ♣ 4 ♥ AQJ1073 ♠ A432 ♣ 65	South: ♠ AK109763 ♥ — ♠ QJ ♠ Q1087	West Pass AP	North 3♥	East Pass	1♠
Board: 237 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 \(\mathbb{N} \) N	North: ♠ AK932 ♥ K4 ♠ K864 ♠ Q6	South: ♠ 84 ♥ AQ109832 ♠ AJ ♣ 42	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 238 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ S	North:	South: ♠ AK8752 ♥ A96 ♠ 10754 ♣ —	Pass Pass Pass	North 1NT¹ 2NT 4♠ ng 1NT		1 ♠ 2 ♦
Board: 239 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4 • W	North: ♠ A1082 ♥ KQ1064 ♦ 1086 ♠ K	South: ♠ Q63 ♥ 72 ♠ K ♣ AQJ9432	2•	North 1♥ Pass ng 1NT		South 1NT ¹ AP
Board: 240 Dealer: S Vul: EW North HCP: 12 South HCP: 10 Contract: 2 S	North: ♠ QJ6 ♥ 8 ♦ 986 ♠ AKQ542	South: ◆ 832 ◆ AK9643 ◆ K43 ◆ 8	West AP	North	East	South 2♥

Board: 241 Dealer: N Vul: None HCP: 12	AQ652✓ AQ7105482	The opponents are silent. You bid first.
Board: 242 Dealer: S Vul: NS HCP: 12	♣ 3♥ J◆ K963♣ AKJ10873	The opponents are silent. Partner bids first.
Board: 243 Dealer: N Vul: EW HCP: 10	♣ QJ8642♥ AQ974♦ J6♣ —	West Doubles 1NT if possible. You bid first.
Board: 244 Dealer: S Vul: Both HCP: 11		The opponents are silent. Partner bids first.
Board: 245 Dealer: N Vul: NS HCP: 13	★ A9865♥ A2◆ QJ108◆ Q2	The opponents are silent. You bid first.

Board: 241 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2N S	North: ♠ AQ652 ♥ AQ7 • 1054 ♣ 82	South: ♠ 10 ♥ 95 ♠ KQ96 ♣ AQ10976	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT AP 1. forcing 1NT
Board: 242 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3 N	North: ♠ 3 ♥ J ♠ K963 ♣ AKJ10873	South: ♠ AK942 ♥ AK1032 ♦ 10 ♠ 65	West North East South 1♣ Pass 1NT¹ Pass 2♥ Pass 3♣ AP 1. forcing 1NT
Board: 243 Dealer: N Vul: EW North HCP: 10 South HCP: 12 Contract: 3N S	North: ♠ QJ8642 ♥ AQ974 ♦ J6 ♠ —	South:	West North East South 1♠ Pass 1NT¹ X 2♥ Pass 3NT AP 1. forcing 1NT
Board: 244 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3 N	North:	South: ♠ AK76 ♥ K107543 ♠ A4 ♠ 8	West North East South 1♥ Pass 1NT¹ Pass 2♥ Pass 3♣ AP 1. forcing 1NT
Board: 245 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 2N S	North: ♠ A9865 ♥ A2 ♠ QJ108 ♣ Q2	South: ♠ K3 ♥ J9 ♦ 976 ♣ AKJ1074	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT AP 1. forcing 1NT

3 Under Invitational Jump (11-12 HCP)

Board: 241 **♠** 10 The opponents are silent. Dealer: N **y** 95 Vul: None **♦** KQ96 Partner bids first. HCP: 11 ♣ AQ10976 **♦** AK942 Board: 242 The opponents are silent. Dealer: S **♥** AK1032 Vul: NS **♦** 10 You bid first. HCP: 14 **♣** 65 Board: 243 **♦** 5 West Doubles 1NT if possible. Dealer: N **v** 10 Vul: EW ♦ Q982 Partner bids first. HCP: 12 ♣ AKQJ873 Board: 244 **♦** AK76 The opponents are silent. **♥** K107543 Dealer: S Vul: Both **♦** A4 You bid first. HCP: 14 **8**

♣ AKJ1074

HCP: 12

Board: 241 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2N S	North: ♠ AQ652 ♥ AQ7 • 1054 ♣ 82	South: ♠ 10 ♥ 95 ♠ KQ96 ♣ AQ10976	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT AP 1. forcing 1NT
Board: 242 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3 N	North: ♠ 3 ♥ J ♠ K963 ♣ AKJ10873	South: ♠ AK942 ♥ AK1032 ♦ 10 ♠ 65	West North East South 1♣ Pass 1NT¹ Pass 2♥ Pass 3♣ AP 1. forcing 1NT
Board: 243 Dealer: N Vul: EW North HCP: 10 South HCP: 12 Contract: 3N S	North: ♠ QJ8642 ♥ AQ974 ♦ J6 ♠ —	South:	West North East South 1♠ Pass 1NT¹ X 2♥ Pass 3NT AP 1. forcing 1NT
Board: 244 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3 N	North:	South: ♠ AK76 ♥ K107543 ♠ A4 ♠ 8	West North East South 1♥ Pass 1NT¹ Pass 2♥ Pass 3♣ AP 1. forcing 1NT
Board: 245 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 2N S	North: ♠ A9865 ♥ A2 ♠ QJ108 ♣ Q2	South: ♠ K3 ♥ J9 ♦ 976 ♣ AKJ1074	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT AP 1. forcing 1NT

3 Under Invitational Jump (11-12 HCP)

HCP: 12 ♣ AKQJ8432 Partner bids first.

Board: 249 ♠ AK
The opponents are silent.

Dealer: N

✓ AQ8732

Vul: EW

✓ J954

Vul. 1.1.6...

Board: 246 Dealer: S Vul: EW North HCP: 12 South HCP: 11 Contract: 4•X E	North: ♠ 6 ♥ Q5 • 74 ♣ AKQJ8432	South: ♣ J ♥ AKJ842 • Q532 ♣ 65	West Pass 4♣ AP	North 2♣ Pass	East 3♠ Pass	1 ♥ 4 ♥
Board: 247 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 S	North: ♠ AKJ104 ♥ J9 ♠ KQ6 ♣ 1043	South: ♠ Q ▼ AK75432 ♦ 95 ♠ Q96	West Pass	North 1♣ 4♥	East Pass AP	
Board: 248 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 3 N	North:	South: ♣ J754 ▼ AQ1062 ♣ A83 ♣ 2	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♥
Board: 249 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4 N	North: ♠ AK ▼ AQ8732 • J954 ♣ Q	South: ♠ QJ6 ♥ J ♦ 8 ♠ AK986543	Pass AP	North 1♥ 3♥ ng 1NT	Pass Pass	1NT ¹
Board: 250 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North: ♣ J ♥ AKJ982 • 1074 ♣ K109	South: ♠ AK10653 ♥ 43 ♦ 96 ♠ A32	West Pass Pass AP	North 2♥ 3♥	East Pass Pass	1 ♠ 2 ♠

Board: 246 Dealer: S Vul: EW HCP: 11	♣ J♥ AKJ842♦ Q532♣ 65	East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 247 Dealer: N Vul: Both HCP: 11	♠ Q ♥ AK75432 ♦ 95 ♣ Q96	The opponents are silent. Partner bids first.
Board: 248 Dealer: S Vul: None HCP: 11	♣ J754♥ AQ1062◆ A83♣ 2	The opponents are silent. You bid first.
Board: 249 Dealer: N Vul: EW HCP: 11	♣ QJ6♥ J◆ 8♣ AK986543	The opponents are silent. Partner bids first.
Board: 250 Dealer: S Vul: Both HCP: 11	★ AK10653★ 43★ 96★ A32	The opponents are silent. You bid first.

Board: 246 Dealer: S Vul: EW North HCP: 12 South HCP: 11 Contract: 4•X E	North: ♠ 6 ♥ Q5 • 74 ♣ AKQJ8432	South: ♣ J ♥ AKJ842 ♦ Q532 ♣ 65	West Pass 4♠ AP	North 2♣ Pass	East 3♠ Pass	1 ♥ 4 ♥
Board: 247 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 S	North: ♠ AKJ104 ♥ J9 ♠ KQ6 ♣ 1043	South: ♠ Q ▼ AK75432 ♦ 95 ♠ Q96	West Pass	North 1♣ 4♥	East Pass AP	
Board: 248 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 3 N	North:	South: ♣ J754 ▼ AQ1062 ♣ A83 ♣ 2	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♥
Board: 249 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4 N	North: ♠ AK ▼ AQ8732 • J954 ♣ Q	South: ♠ QJ6 ♥ J ♦ 8 ♠ AK986543	Pass AP	North 1♥ 3♥ ng 1NT	Pass Pass	1NT ¹
Board: 250 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North: ♣ J ♥ AKJ982 • 1074 ♣ K109	South: ♠ AK10653 ♥ 43 ♦ 96 ♠ A32	West Pass Pass AP	North 2♥ 3♥	East Pass Pass	1 ♠ 2 ♠

Board: 251 Dealer: N Vul: None HCP: 17	▲ A105✓ AKQ74◆ A87▲ 74	The opponents are silent. You bid first.
Board: 252 Dealer: S Vul: NS HCP: 12	★ 53★ KQJ875★ K5★ K85	The opponents are silent. Partner bids first.
Board: 253 Dealer: N Vul: Both HCP: 12	★ KJ642▼ KQ10◆ 97◆ QJ9	West Bids 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 254 Dealer: S Vul: None HCP: 12	★ K86♥ —◆ QJ87◆ KQJ1082	The opponents are silent. Partner bids first.
Board: 255 Dealer: N Vul: NS HCP: 12	AK82♥ Q10862★ K6♣ 62	The opponents are silent. You bid first.

Board: 251 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ A105 ♥ AKQ74 ♠ A87 ♣ 74	South:	West AP	North 1NT	East Pass	
Board: 252 Dealer: S Vul: NS North HCP: 12 South HCP: 10 Contract: 3N S	North:	South: ♠ KQ872 ♥ 2 ♠ AJ932 ♣ 102	West Pass Pass AP	North 2♥ 3♥		1 ♠ 3 ♦
Board: 253 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3♣ S	North: ♠ KJ642 ♥ KQ10 ♦ 97 ♣ QJ9	South: ♠ 105 ♥ 97 ♠ KJ2 ♣ AK10743	2♣² AP 1. forci 2. Mich	North 1 Pass Pass ng 1NT naels Cu e partne	Pass 2NT ³ ebid	
Board: 254 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3N N	North: ♠ K86 ♥ — • QJ87 ♣ KQJ1082	South: ♠ A74 ♥ 109432 ♠ A3 ♣ A96	Pass Pass	North 1NT ¹ 3NT ng 1NT	Pass AP	South 1♥ 2♣
Board: 255 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 5♣ N	North: ♠ AK82 ♥ Q10862 ♠ K6 ♠ 62	South:	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	1NT ¹

Board: 251 Dealer: N Vul: None HCP: 11	♣ 4♥ 65♦ J1093♣ AKQJ62	The opponents are silent. Partner bids first.
Board: 252 Dealer: S Vul: NS HCP: 10	★ KQ872♥ 2◆ AJ932◆ 102	The opponents are silent. You bid first.
Board: 253 Dealer: N Vul: Both HCP: 11	105♥ 97★ KJ2★ AK10743	West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 254 Dealer: S Vul: None HCP: 12	★ A74▼ 109432★ A3★ A96	The opponents are silent. You bid first.
Board: 255 Dealer: N Vul: NS HCP: 12	10✓ 4AQ972AQ9753	The opponents are silent. Partner bids first.

Board: 251 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ A105 ♥ AKQ74 ♠ A87 ♣ 74	South:	West AP	North 1NT	East Pass	
Board: 252 Dealer: S Vul: NS North HCP: 12 South HCP: 10 Contract: 3N S	North:	South: ♠ KQ872 ♥ 2 ♠ AJ932 ♣ 102	West Pass Pass AP	North 2♥ 3♥		1 ♠ 3 ♦
Board: 253 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3♣ S	North: ♠ KJ642 ♥ KQ10 ♦ 97 ♣ QJ9	South: ♠ 105 ♥ 97 ♠ KJ2 ♣ AK10743	2♣² AP 1. forci 2. Mich	North 1 Pass Pass ng 1NT naels Cu e partne	Pass 2NT ³ ebid	
Board: 254 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3N N	North: ♠ K86 ♥ — • QJ87 ♣ KQJ1082	South: ♠ A74 ♥ 109432 ♠ A3 ♣ A96	Pass Pass	North 1NT ¹ 3NT ng 1NT	Pass AP	South 1♥ 2♣
Board: 255 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 5♣ N	North: ♠ AK82 ♥ Q10862 ♠ K6 ♠ 62	South:	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	1NT ¹

Board: 256 Dealer: S Vul: EW HCP: 11	★853▼103★K6★AKJ965	East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 257 Dealer: N Vul: None HCP: 11	♣ 72♥ AKJ97♦ 654♣ K62	East Bids 1♠ if possible. West Bids 2♠ if possible. You bid first.
Board: 258 Dealer: S Vul: NS HCP: 12	★ K5▼ 54◆ A106◆ KQ9763	The opponents are silent. Partner bids first.
Board: 259 Dealer: N Vul: EW HCP: 13	A10542✓ A1063✓ 5AJ7	The opponents are silent. You bid first.
Board: 260 Dealer: S Vul: Both HCP: 12	♣—▼ J1042◆ Q98◆ AKQ875	The opponents are silent. Partner bids first.

Board: 256 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 4 S	North: ♦ 853 ▼ 103 • K6 ♣ AKJ965	South: ♠ KJ76 ♥ AK87652 ♦ — ♣ 87	West North East South Pass $1NT^1$ $2 \leftarrow 2 \checkmark$ $4 \checkmark AP$ 1. forcing $1NT$
Board: 257 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 5♣ S	North: ♣ 72 ▼ AKJ97 ♦ 654 ♣ K62	South: ♠ A98 ♥ — ♦ 872 ♣ AQJ9854	West North East South $ \begin{array}{ccccccc} 1 & & & & & & \\ & & & & & & \\ & & & & & &$
Board: 258 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 3N N	North: ♠ K5 ▼ 54 ♠ A106 ♣ KQ9763	South: ♠ QJ82 ♥ AK976 ♠ K42 ♠ A	West North East South 1 Pass 1NT¹ Pass 2 Pass 3NT AP 1. forcing 1NT
Board: 259 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 2N S	North: ♠ A10542 ♥ A1063 ♦ 5 ♠ AJ7	South:	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 2NT AP 1. forcing 1NT
Board: 260 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 3 N	North: ♣— ▼ J1042 • Q98 ♣ AKQ875	South: ♠ AK10432 ♥ A75 ♦ 54 ♣ 93	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT

Board: 256 Dealer: S Vul: EW HCP: 11	★ KJ76 ♥ AK87652 ♦ — ♣ 87	East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 257 Dealer: N Vul: None HCP: 11	★ A98✓ —◆ 872★ AQJ9854	East Bids 1♠ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 258 Dealer: S Vul: NS HCP: 17	♣ QJ82♥ AK976◆ K42♣ A	The opponents are silent. You bid first.
Board: 259 Dealer: N Vul: EW HCP: 11	♠ 9♥ 87♦ AQ106♠ KQ10543	The opponents are silent. Partner bids first.
Board: 260 Dealer: S Vul: Both HCP: 11	★ AK10432★ A75★ 54★ 93	The opponents are silent. You bid first.

Board: 256 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 4 S	North: ♦ 853 ▼ 103 • K6 ♣ AKJ965	South: ♠ KJ76 ♥ AK87652 ♦ — ♣ 87	West Nort Pass 1NT 3 ◆ 4 ▼ 1. forcing 1N	1 2 ♦ AP	South 1♥ 2♥
Board: 257 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 5♣ S	North: ♣ 72 ▼ AKJ97 ♦ 654 ♣ K62	South: ♠ A98 ♥ — ♦ 872 ♣ AQJ9854	West Nort 1 ♥ 2 ♠ 3 ♣ AP 1. 1X-(Y)-22	1♠ Pass	2♣¹ 5♣
Board: 258 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 3N N	North: ♠ K5 ▼ 54 ♠ A106 ♣ KQ9763	South: ♠ QJ82 ♥ AK976 ♠ K42 ♠ A	West Nort Pass 1NT Pass 3NT 1. forcing 1N	l Pass AP	1♥
Board: 259 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 2N S	North: ♠ A10542 ♥ A1063 ♦ 5 ♠ AJ7	South:	West Nort 1♠ Pass 2♥ AP 1. forcing 1N	Pass Pass	South 1NT ¹ 2NT
Board: 260 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 3 N	North: ♣— ▼ J1042 • Q98 ♣ AKQ875	South: ♠ AK10432 ♥ A75 ♦ 54 ♣ 93	West Nort Pass 1NT Pass 3♣ 1. forcing 1N	l Pass AP	1♠

Board: 261 Dealer: N Vul: NS HCP: 12	♣ Q10982♥ 107♦ AQ64♣ A9	The opponents are silent. You bid first.
Board: 262 Dealer: S Vul: EW HCP: 11	♣ 2♥ AQ9764♦ Q4♣ QJ43	The opponents are silent. Partner bids first.
Board: 263 Dealer: N Vul: Both HCP: 12	★ KQ932▼ A109◆ 2◆ QJ85	The opponents are silent. You bid first.
Board: 264 Dealer: S Vul: None HCP: 11	♣—▼ J94◆ KJ53◆ KQJ1042	The opponents are silent. Partner bids first.
Board: 265 Dealer: N Vul: EW HCP: 15	★ KQ1032▼ 102◆ AQ1032◆ A	The opponents are silent. You bid first.

Board: 261 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4 S	North: ♠ Q10982 ♥ 107 ♠ AQ64 ♠ A9	South: ♠ A6 ♥ AQJ9852 ♦ — ♣ J832	West Pass AP	North 1♣ 3◆	East Pass Pass	2♥
Board: 262 Dealer: S Vul: EW North HCP: 11 South HCP: 10 Contract: 2 N	North: ♠ 2 ♥ AQ9764 ♠ Q4 ♠ QJ43	South:		North 1♥ 2♣ 2♥	East Pass Pass AP	Pass 1♠
Board: 263 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 S	North: ♠ KQ932 ♥ A109 • 2 ♣ QJ85	South: ♣ 7 ▼ KQJ765 ◆ J943 ♣ A7	West Pass	North 1♠ 4♥	East Pass AP	
Board: 264 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 34 N	North: ♣ — ▼ J94 • KJ53 ♣ KQJ1042	South: ♠ AK9762 ♥ Q2 • Q107 ♣ 86	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♠
Board: 265 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N S	North: ♠ KQ1032 ♥ 102 ♠ AQ1032 ♣ A	South:	Pass Pass	North 1♣ 2♦ 3NT ng 1NT	Pass Pass AP	South 1NT ¹ 2NT

Board: 261 Dealer: N Vul: NS HCP: 12	★ A6▼ AQJ9852◆ —★ J832	The opponents are silent. Partner bids first.
Board: 262 Dealer: S Vul: EW HCP: 10	♦ 98765♥ K♦ K10763♠ A9	The opponents are silent. You bid first.
Board: 263 Dealer: N Vul: Both HCP: 11	♣ 7♥ KQJ765◆ J943♣ A7	The opponents are silent. Partner bids first.
Board: 264 Dealer: S Vul: None HCP: 11	AK9762♥ Q2Q10786	The opponents are silent. You bid first.
Board: 265 Dealer: N Vul: EW HCP: 12	★ 54★ A43★ K5★ KQ10842	The opponents are silent. Partner bids first.

Board: 261 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4 S	North: ♠ Q10982 ♥ 107 ♠ AQ64 ♠ A9	South: ♠ A6 ♥ AQJ9852 ♦ — ♣ J832	West Pass AP	North 1♣ 3◆	East Pass Pass	2♥
Board: 262 Dealer: S Vul: EW North HCP: 11 South HCP: 10 Contract: 2 N	North: ♠ 2 ♥ AQ9764 ♠ Q4 ♠ QJ43	South:		North 1♥ 2♣ 2♥	East Pass Pass AP	Pass 1♠
Board: 263 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 S	North: ♠ KQ932 ♥ A109 • 2 ♣ QJ85	South: ♣ 7 ▼ KQJ765 ◆ J943 ♣ A7	West Pass	North 1♠ 4♥	East Pass AP	
Board: 264 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 34 N	North: ♣ — ▼ J94 • KJ53 ♣ KQJ1042	South: ♠ AK9762 ♥ Q2 • Q107 ♣ 86	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♠
Board: 265 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N S	North: ♠ KQ1032 ♥ 102 ♠ AQ1032 ♣ A	South:	Pass Pass	North 1♣ 2♦ 3NT ng 1NT	Pass Pass AP	South 1NT ¹ 2NT

3 Under Invitational Jump (11-12 HCP)

Board: 266 **♠** KQ The opponents are silent. **y** 9654 Dealer: S Vul: Both **4** Partner bids first. HCP: 11 ♣ AQ8764 Board: 267 **♦** AK652 West Doubles 2♦ if possible. Dealer: N **♥** A6 **♦** K32 Vul: None You bid first. HCP: 17 **♣** QJ6 Board: 268 The opponents are silent. **♥** AQJ532 Dealer: S Vul: NS **♦** KQ65 Partner bids first. **♣** 1074 HCP: 12 Board: 269 ♠ AQJ74 The opponents are silent. Dealer: N **♥** J843 Vul: Both **♦** K3 You bid first. HCP: 11 **♣** 84 Board: 270 **♠** J The opponents are silent. **♥** KQ9432 Dealer: S Vul: None ♦ AQ Partner bids first. **♣** 9862 HCP: 12

Board: 266 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 S	North: ♠ KQ ♥ 9654 ♦ 4 ♣ AQ8764	South: ♠ A1087632 ♥ AK7 ♠ 3 ♠ K2	Pass AP	North 1NT ¹ ng 1NT	Pass	1♠
Board: 267 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 4 S	North: ♠ AK652 ♥ A6 ♠ K32 ♠ QJ6	South: ♠ Q9 ♥ KQ10942 ♦ 96 ♣ A85	West X AP 1. artific	North 1NT XX ¹	Pass	2♦
Board: 268 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 4 N	North: ♣ — ▼ AQJ532 • KQ65 ♣ 1074	South: ♠ A10943 ♥ 87 ♠ AJ9 ♣ Q53		North 2♥ 3♦ 4♥	Pass	South 1♣ 2NT 3NT
Board: 269 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 2N S	North: ♠ AQJ74 ♥ J843 ♠ K3 ♠ 84	South:	Pass AP	North 1♠ 2♥ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 270 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 4♥ N	North: ♣ J ♥ KQ9432 ♠ AQ ♣ 9862	South: ♠ KQ1065 ♥ 6 ♠ K965 ♣ K53	West Pass Pass AP	North 2♥ 3♥	East Pass Pass	1 ♠ 3 ♦

Board: 266 Dealer: S Vul: Both HCP: 14	★ A1087632★ AK7★ 3★ K2	The opponents are silent. You bid first.
Board: 267 Dealer: N Vul: None HCP: 11	♣ Q9♥ KQ10942◆ 96♣ A85	West Doubles 2♦ if possible. Partner bids first.
Board: 268 Dealer: S Vul: NS HCP: 11	★ A10943★ 87★ AJ9★ Q53	The opponents are silent. You bid first.
Board: 269 Dealer: N Vul: Both HCP: 11	♦ 5 ♥ K10 ♦ Q654 ♣ AQ10973	The opponents are silent. Partner bids first.
Board: 270 Dealer: S Vul: None HCP: 11	★ KQ1065♥ 6◆ K965◆ K53	The opponents are silent. You bid first.

Board: 266 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 S	North: ♠ KQ ♥ 9654 ♦ 4 ♣ AQ8764	South: ♠ A1087632 ♥ AK7 ♠ 3 ♠ K2	Pass AP	North 1NT ¹ ng 1NT	Pass	1♠
Board: 267 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 4 S	North: ♠ AK652 ♥ A6 ♠ K32 ♠ QJ6	South: ♠ Q9 ♥ KQ10942 ♦ 96 ♣ A85	West X AP 1. artific	North 1NT XX ¹	Pass	2♦
Board: 268 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 4 N	North: ♣ — ▼ AQJ532 • KQ65 ♣ 1074	South: ♠ A10943 ♥ 87 ♠ AJ9 ♣ Q53		North 2♥ 3♦ 4♥	Pass	South 1♣ 2NT 3NT
Board: 269 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 2N S	North: ♠ AQJ74 ♥ J843 ♠ K3 ♠ 84	South:	Pass AP	North 1♠ 2♥ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 270 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 4♥ N	North: ♣ J ♥ KQ9432 ♠ AQ ♣ 9862	South: ♠ KQ1065 ♥ 6 ♠ K965 ♣ K53	West Pass Pass AP	North 2♥ 3♥	East Pass Pass	1 ♠ 3 ♦

3 Under Invitational Jump (11-12 HCP)

Board: 271 **♦** AJ10742 The opponents are silent. Dealer: N **♥** KJ962 Vul: NS **8** You bid first. HCP: 10 • J **★**85 Board: 272 The opponents are silent. Dealer: S **♥** AKJ9852 Vul: EW ♦ K652 Partner bids first. HCP: 11 **.**— West Doubles Pass if possible. Board: 273 **♦** AJ10654 East Bids 2NT if possible. Dealer: N **Y** ___ East Doubles Pass if possible. Vul: None **♦** QJ5 HCP: 10 **♣** Q743 You bid first. Board: 274 **♦** J2 The opponents are silent. Dealer: S **♥** AK9842 Vul: NS **♦** J102 Partner bids first. HCP: 12 ♣ QJ

Board: 271 Dealer: N Vul: NS	North: ♠ AJ10742 ♥ KJ962	South: ♠ Q ♥ 3	West Pass	North 1♠ 2♥		1NT ¹
North HCP: 10 South HCP: 12 Contract: 3 S	• 8 • J	◆ AJ942◆ KQ7654	AP	ng 1NT		
Board: 272						
Dealer: S Vul: EW	North: ♠ 85	South: ♠ AK1092	West	North	East	South 1♠
North HCP: 11 South HCP: 18 Contract: 4♥ N	★ AKJ9852★ K652★ —	♥ 103 ♦ Q108 ♣ AKQ	Pass AP	3♥	Pass	4♥
Board: 273 Dealer: N	North:	South:	West	North	East	South
Vul: None	♦ AJ10654	★ 32		2♠	Pass	Pass
North HCP: 10	∀ —	▼ AK109653	X	Pass	2NT ^l	
South HCP: 11	♦ QJ5 ♣ Q743	♦ A10 ♣ 96	Pass	Pass	X	AP
Contract: 3♠X N	1 (7/13	1 70	1. Lebe	ensohl at	tter doi	ıble
			West	North	East	
						2 ♣ ¹
			Pass	2 🕶	Pass	
			Pass	3♥	Pass	
Board: 274	NI41	C41	Pass	4NT ²		
Dealer: S Vul: NS	North: ♠ J2	South: ♠ AKQ1083	Pass	5♥	Pass	5NT ⁴
North HCP: 12	♥ AK9842	♥ 5	Pass	6 ♣ ⁵	Pass	6 ♦ ⁶
South HCP: 19	◆ J102	◆ AQ75	Pass	6♠	AP	
Contract: 6♠ S	♣ QJ	♣ A6	1. stron	_		
				kwood		for ♠
				/5 or 4/5		no ♦ king no ♥ king
			_	ask by	_	

3 Under Invitational Jump (11-12 HCP)

Board: 271 ♠ Q
Dealer: N ↑ The opponents are silent.

Dealer: N
Vul: None

AK109653

East Bids 2NT if possible.

East Doubles Pass if possible.

HCP: 11 ♣ 96 Partner bids first.

Board: 274
Dealer: S

AKQ1083
The opponents are silent.

▼ 5

Vul: NS

Vou bid first.

HCP: 19 ♣ A6 You bid first

Board: 271 Dealer: N Vul: NS	North: ♠ AJ10742 ♥ KJ962	South: ♠ Q ♥ 3	West Pass	North 1♠ 2♥		1NT ¹
North HCP: 10 South HCP: 12 Contract: 3 S	• 8 • J	◆ AJ942◆ KQ7654	AP	ng 1NT		
Board: 272						
Dealer: S Vul: EW	North: ♠ 85	South: ♠ AK1092	West	North	East	South 1♠
North HCP: 11 South HCP: 18 Contract: 4♥ N	★ AKJ9852★ K652★ —	♥ 103 ♦ Q108 ♣ AKQ	Pass AP	3♥	Pass	4♥
Board: 273 Dealer: N	North:	South:	West	North	East	South
Vul: None	♦ AJ10654	★ 32		2♠	Pass	Pass
North HCP: 10	∀ —	▼ AK109653	X	Pass	2NT ^l	
South HCP: 11	♦ QJ5 ♣ Q743	♦ A10 ♣ 96	Pass	Pass	X	AP
Contract: 3♠X N	1 (7/13	1 70	1. Lebe	ensohl at	tter doi	ıble
			West	North	East	
						2 ♣ ¹
			Pass	2 🕶	Pass	
			Pass	3♥	Pass	
Board: 274	NI41	C41	Pass	4NT ²		
Dealer: S Vul: NS	North: ♠ J2	South: ♠ AKQ1083	Pass	5♥	Pass	5NT ⁴
North HCP: 12	♥ AK9842	♥ 5	Pass	6 ♣ ⁵	Pass	6 ♦ ⁶
South HCP: 19	◆ J102	◆ AQ75	Pass	6♠	AP	
Contract: 6♠ S	♣ QJ	♣ A6	1. stron	_		
				kwood		for ♠
				/5 or 4/5		no ♦ king no ♥ king
			_	ask by	_	

Board: 275 Dealer: N Vul: EW HCP: 16	♣ Q108♥ AK1043◆ K1095♣ A	The opponents are silent. You bid first.
Board: 276 Dealer: S Vul: Both HCP: 12	♠ 6♥ KQ10643♠ 8♠ AK965	The opponents are silent. Partner bids first.
Board: 277 Dealer: N Vul: NS HCP: 12	★ AQJ985♥ 72◆ AJ83♠ 6	The opponents are silent. You bid first.
Board: 278 Dealer: S Vul: EW HCP: 11	106♥ Q953A★ KQ9843	The opponents are silent. Partner bids first.
Board: 279 Dealer: N Vul: Both HCP: 11	♠ QJ ♥ Q76542 ♦ KQ32 ♠ J	West Bids 3♠ if possible. You bid first.

Board: 275 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3♣ S	North: ♠ Q108 ♥ AK1043 ♠ K1095 ♣ A	South: ♠ K42 ▼ — • Q87 ♣ KQJ10942	Pass AP	North 1♥ 2♦ ng 1NT	Pass Pass	$1NT^1$
Board: 276 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4 N	North: ♠ 6 ♥ KQ10643 ♠ 8 ♠ AK965	South: ♠ AK10932 ♥ 72 ♠ AQ94 ♣ J	West Pass Pass AP	North 2♥ 3♥	East Pass Pass	1 ♠ 3 ♦
Board: 277 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4 S	North: ♠ AQJ985 ♥ 72 ♠ AJ83 ♠ 6	South: ♣ 7 ▼ AQJ1043 ◆ 5 ♣ KQ1092	West Pass Pass	North 1♠ 3♦ 4♥	East Pass Pass AP	2♥
Board: 278 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 2N N	North: • 106 • Q953 • A • KQ9843	South: ♠ AKJ73 ♥ J102 ♠ Q1065 ♣ 7	Pass Pass	North 1NT ¹ 2NT ng 1NT	Pass AP	1♠
Board: 279 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3♠ W	North: ♠ QJ ♥ Q76542 ♠ KQ32 ♣ J	South: ♣ 4 ♥ J10 • J1098 ♣ AKQ982	West 3♣	North Pass AP	East Pass	

3 Under Invitational Jump (11-12 HCP)

Board: 275 **★** K42 The opponents are silent. Dealer: N **Y** ___ Vul: EW **♦ Q**87 Partner bids first. ♣ KQJ10942 HCP: 11 Board: 276 **♦** AK10932 The opponents are silent. Dealer: S **7**2 Vul: Both ♦ AQ94 You bid first. HCP: 14 • J Board: 277 **♠** 7 The opponents are silent. Dealer: N **♥** AQJ1043 Vul: NS **♦** 5 Partner bids first. HCP: 12 **♣** KQ1092 Board: 278 ♠ AKJ73 The opponents are silent. Dealer: S **♥** J102 Vul: EW ◆ Q1065 You bid first. HCP: 11 **♣** 7

Board: 279
Dealer: N

Vul: Both

Vul: Both

Vul: Both

Vul: Both

A Manager

Partner bids first.

♣ AKQ982

HCP: 11

Board: 275 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3♣ S	North: ♠ Q108 ♥ AK1043 ♠ K1095 ♣ A	South: ♠ K42 ▼ — • Q87 ♣ KQJ10942	Pass AP	North 1♥ 2♦ ng 1NT	Pass Pass	$1NT^1$
Board: 276 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4 N	North: ♠ 6 ♥ KQ10643 ♠ 8 ♠ AK965	South: ♠ AK10932 ♥ 72 ♠ AQ94 ♣ J	West Pass Pass AP	North 2♥ 3♥	East Pass Pass	1 ♠ 3 ♦
Board: 277 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4 S	North: ♠ AQJ985 ♥ 72 ♠ AJ83 ♠ 6	South: ♣ 7 ▼ AQJ1043 ◆ 5 ♣ KQ1092	West Pass Pass	North 1♠ 3♦ 4♥	East Pass Pass AP	2♥
Board: 278 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 2N N	North: • 106 • Q953 • A • KQ9843	South: ♠ AKJ73 ♥ J102 ♠ Q1065 ♣ 7	Pass Pass	North 1NT ¹ 2NT ng 1NT	Pass AP	1♠
Board: 279 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3♠ W	North: ♠ QJ ♥ Q76542 ♠ KQ32 ♣ J	South: ♣ 4 ♥ J10 • J1098 ♣ AKQ982	West 3♣	North Pass AP	East Pass	

3 Under Invitational Jump (11-12 HCP)

Board: 280 ♠—
Dealer: S ▼ K109

East Bids 3♥ if possible.

Board: 281 ♠ KQ109864 The opponents are silent.

Dealer: S Val: Both AKQ108763

HCP: 12 AK9 Partner bids first.

Vul: None ♦ AKJ87

Dealer: S

✓ AKJ842

Vul: NS

✓ 87

Part 1:1.5

HCP: 11 ♣ Q109 Partner bids first.

Board: 280 Dealer: S Vul: None North HCP: 12 South HCP: 10 Contract: 3▼ E	North: ♣ — ▼ K109 ◆ Q1072 ♣ AQJ754	South: ♠ QJ6432 ♥ 2 ♠ KJ6 ♠ K82		North Pass	East 3♥	South 2♠ AP
Board: 281 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 44 N	North: ♠ KQ109864 ♥ — ♠ AQ7 ♣ K72	South: ♠ A ♥ 1032 ♠ 832 ♣ AQJ1094	Pass	North 1♠ 4♠ ng 1NT	Pass AP	South 1NT ¹
Board: 282 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North: ♣ 7 ▼ AKQ108763 ♦ 109 ♣ K9	South: ♠ AQJ842 ♥ J54 ♠ Q7 ♠ QJ	West Pass AP	North 2♥	East Pass	1♠
Board: 283 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N S	North: ♠ KQJ83 ♥ Q ♠ AKJ87 ♣ J4	South:	Pass AP	North 1♠ 3♦ ng 1NT	Pass	South 1NT ¹ 3NT
Board: 284 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North: ♠ J7 ▼ AKJ842 ♠ 87 ♠ Q109	South: ♠ Q1098653 ♥ 6 ♠ QJ ♣ AK5	West Pass Pass	_	East Pass AP	1♠

Board: 280 Dealer: S Vul: None HCP: 10	◆ QJ6432◆ 2◆ KJ6◆ K82	East Bids 3♥ if possible. You bid first.
Board: 281 Dealer: N Vul: EW HCP: 11	♠ A▼ 1032◆ 832♠ AQJ1094	The opponents are silent. Partner bids first.
Board: 282 Dealer: S Vul: Both HCP: 13	AQJ842✓ J54✓ Q7✓ QJ	The opponents are silent. You bid first.
Board: 283 Dealer: N Vul: None HCP: 11	★ 5★ A54★ Q93★ KQ9865	The opponents are silent. Partner bids first.
Board: 284 Dealer: S Vul: NS HCP: 12	♣ Q1098653♥ 6◆ QJ♣ AK5	The opponents are silent. You bid first.

Board: 280 Dealer: S Vul: None North HCP: 12 South HCP: 10 Contract: 3▼ E	North: ♣ — ▼ K109 ◆ Q1072 ♣ AQJ754	South: ♠ QJ6432 ♥ 2 ♠ KJ6 ♠ K82		North Pass	East 3♥	South 2♠ AP
Board: 281 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 44 N	North: ♠ KQ109864 ♥ — ♠ AQ7 ♣ K72	South: ♠ A ♥ 1032 ♠ 832 ♣ AQJ1094	Pass	North 1♠ 4♠ ng 1NT	Pass AP	South 1NT ¹
Board: 282 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North: ♣ 7 ▼ AKQ108763 ♦ 109 ♣ K9	South: ♠ AQJ842 ♥ J54 ♠ Q7 ♠ QJ	West Pass AP	North 2♥	East Pass	1♠
Board: 283 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N S	North: ♠ KQJ83 ♥ Q ♠ AKJ87 ♣ J4	South:	Pass AP	North 1♠ 3♦ ng 1NT	Pass	South 1NT ¹ 3NT
Board: 284 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North: ♠ J7 ▼ AKJ842 ♠ 87 ♠ Q109	South: ♠ Q1098653 ♥ 6 ♠ QJ ♣ AK5	West Pass Pass	_	East Pass AP	1♠

Board: 285 Dealer: N Vul: Both HCP: 9	♣ J ♥ KJ10532 ♦ A8764 ♣ 10	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 286 Dealer: S Vul: None HCP: 11	★2★ A873★ 53★ AQJ876	The opponents are silent. Partner bids first.
Board: 287 Dealer: N Vul: NS HCP: 14	AK862♥ Q546AJ92	West Bids 3♦ if possible. You bid first.
Board: 288 Dealer: S Vul: EW HCP: 12	★ K★ 63★ J1073★ AKJ973	The opponents are silent. Partner bids first.
Board: 289 Dealer: N Vul: None HCP: 13	AKQ52▼ 1065◆ A5♣ 1075	The opponents are silent. You bid first.

Board: 285 Dealer: N Vul: Both North HCP: 9 South HCP: 11 Contract: 3 \(\) W	North: ♣ J ♥ KJ10532 • A8764 ♣ 10	South: ♠ A7 ♥ Q6 ♦ 102 ♠ KQ87542	West 2♣	North 2♥ Pass		South Pass AP
Board: 286 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 3♣ N	North: ♠ 2 ♥ A873 ♠ 53 ♠ AQJ876	South: ♠ KQJ63 ♥ 652 ♠ KQ986 ♣ —	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♠
Board: 287 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 6 S	North: ♠ AK862 ♥ Q54 ♠ 6 ♠ AJ92	South: ♠ 103 ♥ AK10732 ♠ AJ3 ♣ 104	3♦ Pass AP 1. limit 2. Black	North 1♣ 4♦¹ 5♣³ raise or kwood 0 /5 or 5/5	Pass Pass Pass better 0314,	2♥ 4NT ² 6♥ in ♥ for ♥
Board: 288 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3N N	North: ♠ K ♥ 63 ♠ J1073 ♠ AKJ973	South: ♠ AQ432 ♥ QJ7 ♠ KQ84 ♣ 2	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass Pass	1 ♠ 2 ♦
Board: 289 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3♣ N	North: ♠ AKQ52 ♥ 1065 ♠ A5 ♠ 1075	South: ♠ J ♥ KJ8 ♦ 832 ♣ AQ9864	Pass AP	North 1♠ 2♠ ng 1NT		$1NT^1$

Board: 285 Dealer: N Vul: Both HCP: 11	♠ A7♥ Q6♦ 102♠ KQ87542	West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 286 Dealer: S Vul: None HCP: 11	♠ KQJ63 ♥ 652 ♦ KQ986 ♣ —	The opponents are silent. You bid first.
Board: 287 Dealer: N Vul: NS HCP: 12	103✓ AK10732✓ AJ3№ 104	West Bids 3♦ if possible. Partner bids first.
Board: 288 Dealer: S Vul: EW HCP: 14	AQ432✓ QJ7KQ842	The opponents are silent. You bid first.
Board: 289 Dealer: N Vul: None HCP: 11	♣ J♥ KJ8◆ 832♣ AQ9864	The opponents are silent. Partner bids first.

Board: 285 Dealer: N Vul: Both North HCP: 9 South HCP: 11 Contract: 3 \(\) W	North: ♣ J ♥ KJ10532 • A8764 ♣ 10	South: ♠ A7 ♥ Q6 ♦ 102 ♠ KQ87542	West 2♣	North 2♥ Pass		South Pass AP
Board: 286 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 3♣ N	North: ♠ 2 ♥ A873 ♠ 53 ♠ AQJ876	South: ♠ KQJ63 ♥ 652 ♠ KQ986 ♣ —	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♠
Board: 287 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 6 S	North: ♠ AK862 ♥ Q54 ♠ 6 ♠ AJ92	South: ♠ 103 ♥ AK10732 ♠ AJ3 ♣ 104	3♦ Pass AP 1. limit 2. Black	North 1♣ 4♦¹ 5♣³ raise or kwood 0 /5 or 5/5	Pass Pass Pass better 0314,	2♥ 4NT ² 6♥ in ♥ for ♥
Board: 288 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3N N	North: ♠ K ♥ 63 ♠ J1073 ♠ AKJ973	South: ♠ AQ432 ♥ QJ7 ♠ KQ84 ♣ 2	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass Pass	1 ♠ 2 ♦
Board: 289 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3♣ N	North: ♠ AKQ52 ♥ 1065 ♠ A5 ♠ 1075	South: ♠ J ♥ KJ8 ♦ 832 ♣ AQ9864	Pass AP	North 1♠ 2♠ ng 1NT		$1NT^1$

3 Under Invitational Jump (11-12 HCP)

Board: 290 **♦** A109 East Bids 1♠ if possible. Dealer: S **7** 6 Vul: NS **♦** J2 Partner bids first. HCP: 12 **♣** AK97652 Board: 291 **♦** AQ842 The opponents are silent. Dealer: N **Y** A109 Vul: EW ◆ Q1054 You bid first. HCP: 12 **♣** 3 **★** 109 Board: 292 The opponents are silent. Dealer: S **y** 96 Vul: Both ♦ A105 Partner bids first. HCP: 11 **♣** AQJ743 Board: 293 **♦** AKJ86 West Bids 3♦ if possible. Dealer: N **♥** KQJ8 Vul: NS **♦** 87 You bid first. HCP: 18 **♣** KJ Board: 294 **★** 1097 The opponents are silent. **♥** K6 Dealer: S Vul: EW **♦** 98 Partner bids first. ♣ AKJ1085 HCP: 11

Board: 290 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 3♣ N	North: ♠ A109 ♥ 6 ♦ J2 ♣ AK97652	South: ♠ QJ64 ♥ KJ932 ♠ Q6 ♠ Q10	West Pass Pass	North 1♣ 3♣	East 1♠ AP	South Pass 2♥
Board: 291 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2N S	North: ♠ AQ842 ♥ A109 ♠ Q1054 ♣ 3	South:	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 292 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N N	North: • 109 • 96 • A105 • AQJ743	South: ♠ AK653 ♥ A754 ♠ Q ♠ K86	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass Pass	1 ♠ 2♥
Board: 293 Dealer: N Vul: NS North HCP: 18 South HCP: 12 Contract: 3N N	North: ♠ AKJ86 ♥ KQJ8 ♠ 87 ♠ KJ	South:	West 3♦	North 1♠ 3NT	East Pass AP	
Board: 294 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2N N	North: ♠ 1097 ♥ K6 ♦ 98 ♣ AKJ1085	South: ♠ QJ2 ♥ AJ1082 ♠ A53 ♣ 74	Pass Pass	North 1NT ¹ 2NT ng 1NT	Pass AP	1♥

Board: 290 Dealer: S Vul: NS HCP: 11	♣ QJ64 ♥ KJ932 ♦ Q6 ♣ Q10	East Bids 1♠ if possible. You bid first.
Board: 291 Dealer: N Vul: EW HCP: 12		The opponents are silent. Partner bids first.
Board: 292 Dealer: S Vul: Both HCP: 16	★ AK653▼ A754◆ Q◆ K86	The opponents are silent. You bid first.
Board: 293 Dealer: N Vul: NS HCP: 12	★ 52★ A3★ Q9★ AQ98532	West Bids 3♦ if possible. Partner bids first.
Board: 294 Dealer: S Vul: EW HCP: 12	◆ QJ2▼ AJ1082◆ A53◆ 74	The opponents are silent. You bid first.

Board: 290 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 3♣ N	North: ♠ A109 ♥ 6 ♦ J2 ♣ AK97652	South: ♠ QJ64 ♥ KJ932 ♠ Q6 ♠ Q10	West Pass Pass	North 1♣ 3♣	East 1♠ AP	South Pass 2♥
Board: 291 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2N S	North: ♠ AQ842 ♥ A109 ♠ Q1054 ♣ 3	South:	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 292 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N N	North: • 109 • 96 • A105 • AQJ743	South: ♠ AK653 ♥ A754 ♠ Q ♠ K86	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass Pass	1 ♠ 2♥
Board: 293 Dealer: N Vul: NS North HCP: 18 South HCP: 12 Contract: 3N N	North: ♠ AKJ86 ♥ KQJ8 ♠ 87 ♠ KJ	South:	West 3♦	North 1♠ 3NT	East Pass AP	
Board: 294 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2N N	North: ♠ 1097 ♥ K6 ♦ 98 ♣ AKJ1085	South: ♠ QJ2 ♥ AJ1082 ♠ A53 ♣ 74	Pass Pass	North 1NT ¹ 2NT ng 1NT	Pass AP	1♥

Board: 295 Dealer: N Vul: Both HCP: 11	▲ AJ742♥ Q108◆ A1052▲ 3	The opponents are silent. You bid first.
Board: 296 Dealer: S Vul: None HCP: 12	♦ 5 ♥ 9 ♦ AK983 ♣ KQ10986	The opponents are silent. Partner bids first.
Board: 297 Dealer: N Vul: EW HCP: 17	AQ983J4AK972K	West Bids 3♣ if possible. You bid first.
Board: 298 Dealer: S Vul: Both HCP: 12	♣ Q3 ♥ AKQJ109 ♦ 63 ♣ 1042	The opponents are silent. Partner bids first.
Board: 299 Dealer: N Vul: None HCP: 16	★ AKQJ652▼ —◆ 8★ KQJ97	The opponents are silent. You bid first.

Board: 295 Dealer: N Vul: Both North HCP: 11 South HCP: 12 Contract: 2N S	North: ♠ AJ742 ♥ Q108 ♠ A1052 ♠ 3	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT AP 1. forcing 1NT
Board: 296 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 3N N	North: ◆ 5 ▼ 9 ◆ AK983 ◆ KQ10986	South: ♠ AK1063 ♥ KJ5 ♠ Q10764 ♣ —	West North East South 1♣ Pass 1NT¹ Pass 2♣ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 297 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 6 S	North: ♠ AQ983 ♥ J4 ♠ AK972 ♠ K	South: ♠ K2 ♥ AKQ752 ♠ 653 ♣ 75	West North East South 1♠ Pass 2♥ 3♠ 3♠ Pass 3♥ Pass 4NT¹ Pass 5♠² Pass 6♥ AP 1. Blackwood 0314, for ♥ 2. A=2/5 or 5/5, Q(H)=1
Board: 298 Dealer: S Vul: Both North HCP: 12 South HCP: 10 Contract: 2♠ S	North: ♠ Q3 ♥ AKQJ109 ♠ 63 ♠ 1042	South: ♠ A98754 ♥ 73 ♠ QJ9 ♠ K7	West North East South 2♣ AP
Board: 299 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 5♠ N	North:	South:	West North East South 1 Pass 3 Pass 4 Pass 4NT Pass $5 \triangleq ^2$ AP 1. Blackwood 0314, for \triangleq 2. A=2/5 or 5/5, Q(S)=1

Board: 295 Dealer: N Vul: Both HCP: 12	★ 5★ K2★ K986★ AQ10982	The opponents are silent. Partner bids first.
Board: 296 Dealer: S Vul: None HCP: 13	★ AK1063★ KJ5◆ Q10764★ —	The opponents are silent. You bid first.
Board: 297 Dealer: N Vul: EW HCP: 12	★ K2▼ AKQ752◆ 653♣ 75	West Bids 3♣ if possible. Partner bids first.
Board: 298 Dealer: S Vul: Both HCP: 10	▲ A98754▼ 73◆ QJ9▲ K7	The opponents are silent. You bid first.
Board: 299 Dealer: N Vul: None HCP: 11	◆ 94♥ AQJ1053◆ KJ52◆ 3	The opponents are silent. Partner bids first.

Board: 295 Dealer: N Vul: Both North HCP: 11 South HCP: 12 Contract: 2N S	North: ♠ AJ742 ♥ Q108 ♠ A1052 ♠ 3	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT AP 1. forcing 1NT
Board: 296 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 3N N	North: ◆ 5 ▼ 9 ◆ AK983 ◆ KQ10986	South: ♠ AK1063 ♥ KJ5 ♠ Q10764 ♣ —	West North East South 1♣ Pass 1NT¹ Pass 2♣ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 297 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 6 S	North: ♠ AQ983 ♥ J4 ♠ AK972 ♠ K	South: ♠ K2 ♥ AKQ752 ♠ 653 ♣ 75	West North East South 1♠ Pass 2♥ 3♠ 3♠ Pass 3♥ Pass 4NT¹ Pass 5♠² Pass 6♥ AP 1. Blackwood 0314, for ♥ 2. A=2/5 or 5/5, Q(H)=1
Board: 298 Dealer: S Vul: Both North HCP: 12 South HCP: 10 Contract: 2♠ S	North: ♠ Q3 ♥ AKQJ109 ♠ 63 ♠ 1042	South: ♠ A98754 ♥ 73 ♠ QJ9 ♠ K7	West North East South 2♣ AP
Board: 299 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 5♠ N	North:	South:	West North East South 1 Pass 3 Pass 4 Pass 4NT Pass $5 \triangleq ^2$ AP 1. Blackwood 0314, for \triangleq 2. A=2/5 or 5/5, Q(S)=1

Board: 300 Dealer: S Vul: NS HCP: 12	★ K▼ AQ9832◆ 863◆ K93	The opponents are silent. Partner bids first.
Board: 301 Dealer: N Vul: Both HCP: 18	AQ753✓ AQ10AQ975	The opponents are silent. You bid first.
Board: 302 Dealer: S Vul: None HCP: 11	♠ Q6 ♥ 942 ♦ A9 ♣ KQ10763	The opponents are silent. Partner bids first.
Board: 303 Dealer: N Vul: NS HCP: 16	AK7✓ KJ10854◆ AJ8◆ 4	The opponents are silent. You bid first.
Board: 304 Dealer: S Vul: EW HCP: 11	★ 765★ K4◆ 94◆ AKJ854	The opponents are silent. Partner bids first.

Board: 300 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ S	North: ♠ K ▼ AQ9832 ◆ 863 ♠ K93	South: ♠ AQ97652 ♥ J4 ♠ 752 ♠ A	West North East South 1♣ Pass 2♥ Pass 4♠ AP
Board: 301 Dealer: N Vul: Both North HCP: 18 South HCP: 12 Contract: 3N S	North: ♠ AQ753 ♥ AQ10 ♠ AQ9 ♣ 75	South:	West North East South 1♠ Pass 1NT¹ Pass 3NT AP 1. forcing 1NT
Board: 302 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2N N	North: ♠ Q6 ♥ 942 ♠ A9 ♠ KQ10763	South: ♠ A9854 ♥ K8 ♠ KQ875 ♠ 5	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT AP 1. forcing 1NT
Board: 303 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N S	North: ♠ AK7 ♥ KJ10854 ♠ AJ8 ♣ 4	South: ♠ Q106 ♥ — ♦ 9543 ♣ AKQ1075	West North East South 1♥ Pass 1NT¹ Pass 3♥ Pass 3NT AP 1. forcing 1NT
Board: 304 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 6♥ S	North: ♣ 765 ▼ K4 ◆ 94 ♣ AKJ854	South: ♠ AQ98 ♥ AQJ965 ♠ K76 ♣ —	West North East South 1♥ Pass 1NT¹ Pass 3♥ Pass 4NT² Pass 5♣³ Pass 6♥ AP 1. forcing 1NT 2. Blackwood 0314, for ♥ 3. A=2/5 or 5/5, Q(H)=1

Board: 300 Dealer: S Vul: NS HCP: 11	AQ97652J4752A	The opponents are silent. You bid first.
Board: 301 Dealer: N Vul: Both HCP: 12	★82▼J83◆KJ★AK10642	The opponents are silent. Partner bids first.
Board: 302 Dealer: S Vul: None HCP: 12	★ A9854★ K8★ KQ875★ 5	The opponents are silent. You bid first.
Board: 303 Dealer: N Vul: NS HCP: 11	◆ Q106 ▼ — ◆ 9543 ◆ AKQ1075	The opponents are silent. Partner bids first.
Board: 304 Dealer: S Vul: EW HCP: 16	AQ98✓ AQJ965✓ K76✓ —	The opponents are silent. You bid first.

Board: 300 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ S	North: ♠ K ▼ AQ9832 ◆ 863 ♠ K93	South: ♠ AQ97652 ♥ J4 ♠ 752 ♠ A	West North East South 1♣ Pass 2♥ Pass 4♠ AP
Board: 301 Dealer: N Vul: Both North HCP: 18 South HCP: 12 Contract: 3N S	North: ♠ AQ753 ♥ AQ10 ♠ AQ9 ♣ 75	South:	West North East South 1♠ Pass 1NT¹ Pass 3NT AP 1. forcing 1NT
Board: 302 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 2N N	North: ♠ Q6 ♥ 942 ♠ A9 ♠ KQ10763	South: ♠ A9854 ♥ K8 ♠ KQ875 ♠ 5	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT AP 1. forcing 1NT
Board: 303 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N S	North: ♠ AK7 ♥ KJ10854 ♠ AJ8 ♣ 4	South: ♠ Q106 ♥ — ♦ 9543 ♣ AKQ1075	West North East South 1♥ Pass 1NT¹ Pass 3♥ Pass 3NT AP 1. forcing 1NT
Board: 304 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 6♥ S	North: ♣ 765 ▼ K4 ◆ 94 ♣ AKJ854	South: ♠ AQ98 ♥ AQJ965 ♠ K76 ♣ —	West North East South 1♥ Pass 1NT¹ Pass 3♥ Pass 4NT² Pass 5♣³ Pass 6♥ AP 1. forcing 1NT 2. Blackwood 0314, for ♥ 3. A=2/5 or 5/5, Q(H)=1

3 Under Invitational Jump (11-12 HCP)

Board: 305 **★** KQJ9875 West Bids 4♣ if possible. Dealer: N **¥** 43 Vul: None **♦** AQ76 You bid first. HCP: 12 Board: 306 **♠**9 The opponents are silent. Dealer: S **♥** AKQ1092 Vul: NS **♦** J865 Partner bids first. HCP: 11 **♣** J3 **★** K1097 Board: 307 The opponents are silent. **Q**87653 Dealer: N Vul: EW ♦ AQ You bid first. HCP: 12 • J Board: 308 **♠**9 The opponents are silent. Dealer: S **Y** 7 Vul: Both ◆ A10853 Partner bids first. HCP: 12 **♣** AKJ543 Board: 309 **♦** QJ9863 The opponents are silent. Dealer: N **♥** Q2 Vul: NS **♦** AK62 You bid first. HCP: 12 **2**

Board: 305 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4 S	North: ♠ KQJ9875 ♥ 43 ♠ AQ76 ♣ —	South: ♣ — ▼ AQJ9876 • J102 • K92	West 4♣	North 1♠ 4♥	East Pass AP	
Board: 306 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 \(\mathbb{N} \)	North: ♠ 9 ▼ AKQ1092 ◆ J865 ♠ J3	South: ♠ A10743 ♥ 643 ♠ A9 ♠ A86	West Pass AP	North 3♥	East Pass	1♠
Board: 307 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3 S	North: ♠ K1097 ♥ Q87653 ♠ AQ ♣ J	South: ♠ A ♥ 10 ♦ J1076 ♠ AK98653	Pass AP	North 1♥ 2♥ ng 1NT		1NT ¹
Board: 308 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 5 S	North:	South: ♠ AQJ82 ♥ KQ8 ♠ Q9 ♣ 1072	Pass Pass	North 1NT ¹ 5♣ ng 1NT		1♠
Board: 309 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ S	North: ♠ QJ9863 ♥ Q2 ♠ AK62 ♠ 2	South: ♠ K7 ♥ AKJ10754 ♦ J10 ♣ 87	West Pass AP	North 1♣ 3◆	East Pass Pass	2♥

Board: 305 Dealer: N Vul: None HCP: 11	♣— ▼ AQJ9876 ◆ J102 ♣ K92	West Bids 4♣ if possible. Partner bids first.
Board: 306 Dealer: S Vul: NS HCP: 12	★ A10743★ 643★ A9★ A86	The opponents are silent. You bid first.
Board: 307 Dealer: N Vul: EW HCP: 12	★ A▼ 10◆ J1076◆ AK98653	The opponents are silent. Partner bids first.
Board: 308 Dealer: S Vul: Both HCP: 14	AQJ82KQ8Q91072	The opponents are silent. You bid first.
Board: 309 Dealer: N Vul: NS HCP: 12	★ K7	The opponents are silent. Partner bids first.

Board: 305 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4 S	North: ♠ KQJ9875 ♥ 43 ♠ AQ76 ♣ —	South: ♣ — ▼ AQJ9876 • J102 • K92	West 4♣	North 1♠ 4♥	East Pass AP	
Board: 306 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 \(\mathbb{N} \)	North: ♠ 9 ▼ AKQ1092 ◆ J865 ♠ J3	South: ♠ A10743 ♥ 643 ♠ A9 ♠ A86	West Pass AP	North 3♥	East Pass	1♠
Board: 307 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3 S	North: ♠ K1097 ♥ Q87653 ♠ AQ ♣ J	South: ♠ A ♥ 10 ♦ J1076 ♠ AK98653	Pass AP	North 1♥ 2♥ ng 1NT		1NT ¹
Board: 308 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 5 S	North:	South: ♠ AQJ82 ♥ KQ8 ♠ Q9 ♣ 1072	Pass Pass	North 1NT ¹ 5♣ ng 1NT		1♠
Board: 309 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ S	North: ♠ QJ9863 ♥ Q2 ♠ AK62 ♠ 2	South: ♠ K7 ♥ AKJ10754 ♦ J10 ♣ 87	West Pass AP	North 1♠ 3♦	East Pass Pass	2♥

3 Under Invitational Jump (11-12 HCP)

Board: 310 **♠** 7 The opponents are silent. Dealer: S **♥** Q10 Vul: EW **♦** J1086 Partner bids first. HCP: 11 **♣** AKJ874 Board: 311 ♠ AKJ52 The opponents are silent. Dealer: N **9** 8 Vul: Both **♦** KQ743 You bid first. HCP: 13 **♣** 74 Board: 312 The opponents are silent. Dealer: S **♥** AJ943 Vul: None **♦** 95 Partner bids first. HCP: 12 ♣ AQJ1092 Board: 313 **♦** AQ842 The opponents are silent. **♥** 53 Dealer: N Vul: EW ♦ A732 You bid first. HCP: 11 **♣** J3 Board: 314 **♠** 4 The opponents are silent. Dealer: S **♥** KQJ6 Vul: Both **♦** 5 Partner bids first. **♣** KQJ7654 HCP: 12

Board: 310 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3 N	North: ♣ 7 ♥ Q10 • J1086 ♣ AKJ874	South: ♠ AQ53 ♥ 87643 ♠ AK72 ♣ —		NT¹ Pa	
Board: 311 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4♥ S	North: ♠ AKJ52 ♥ 8 ♠ KQ743 ♣ 74	South: ♣— ▼ AKQJ1096 • 105 • Q1063		♠ Pa	ast South ass 2♥ ass 4♥
Board: 312 Dealer: S Vul: None North HCP: 12 South HCP: 9 Contract: 4♠ S	North: ♣ — ▼ AJ943 • 95 ♣ AQJ1092	South: ♠ AK108643 ♥ — ♦ Q107642 ♣ —	West N	North Ea	ast South 4♣
Board: 313 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 3♥ S	North: ♠ AQ842 ♥ 53 ♠ A732 ♣ J3	South: ◆ 97 ▼ AKJ1084 ◆ K109 ◆ 86			ast South ass 3♥
Board: 314 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N S	North:	South: ♠ KQJ762 ♥ 75 ♠ A2 ♣ A93	Pass 2	2 . Pa	ast South 1♠ ass 2♠ ass 3NT

Board: 310 Dealer: S Vul: EW HCP: 13	AQ53♥87643AK72Φ	The opponents are silent. You bid first.
Board: 311 Dealer: N Vul: Both HCP: 12	♣— ▼ AKQJ1096 ◆ 105 ♣ Q1063	The opponents are silent. Partner bids first.
Board: 312 Dealer: S Vul: None HCP: 9	★ AK108643▼ —◆ Q107642★ —	The opponents are silent. You bid first.
Board: 313 Dealer: N Vul: EW HCP: 11	◆97✓ AKJ1084◆ K109◆86	The opponents are silent. Partner bids first.
Board: 314 Dealer: S Vul: Both HCP: 14	★ KQJ762▼ 75◆ A2◆ A93	The opponents are silent. You bid first.

Board: 310 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3 N	North: ♣ 7 ♥ Q10 • J1086 ♣ AKJ874	South: ♠ AQ53 ♥ 87643 ♠ AK72 ♣ —		NT¹ Pa	
Board: 311 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4♥ S	North: ♠ AKJ52 ♥ 8 ♠ KQ743 ♣ 74	South: ♣— ▼ AKQJ1096 • 105 • Q1063		♠ Pa	ast South ass 2♥ ass 4♥
Board: 312 Dealer: S Vul: None North HCP: 12 South HCP: 9 Contract: 4♠ S	North: ♣ — ▼ AJ943 • 95 ♣ AQJ1092	South: ♠ AK108643 ♥ — ♦ Q107642 ♣ —	West N	North Ea	ast South 4♣
Board: 313 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 3♥ S	North: ♠ AQ842 ♥ 53 ♠ A732 ♣ J3	South: ◆ 97 ▼ AKJ1084 ◆ K109 ◆ 86			ast South ass 3♥
Board: 314 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N S	North:	South: ♠ KQJ762 ♥ 75 ♠ A2 ♣ A93	Pass 2	2 . Pa	ast South 1♠ ass 2♠ ass 3NT

3 Under Invitational Jump (11-12 HCP)

Board: 316 ♠ 87
Dealer: S ♥ Q East Bids 3♠ if possible.

Vul: None

Val: None

Val: None

AK3

East Bids 4♣ if possible.

HCP: 12 ♣ 54 Partner bids first.

Board: 315 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3 S	North: ♠ AKQJ984 ♥ 97432 ♠ — ♣ J	South: ◆ 2 ▼ — ◆ AJ1062 ◆ AQ109432	West North East South 1♠ Pass 1NT¹ X 2♥ Pass 3♣ AP 1. forcing 1NT
Board: 316 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 5♣ N	North: ◆ 87 ▼ Q ◆ K97 ◆ AQ108654	South: ♠ A ♥ J107632 ♠ AQ62 ♠ K2	West North East South 1 Pass 1NT¹ 3♠ Pass Pass 4♠ Pass 5♣ AP 1. forcing 1NT
Board: 317 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 S	North:	South: ♠ — ▼ AK109743 ◆ 853 ♣ KJ7	West North East South 1♠ Pass 3♥ Pass 3♠ Pass 4♥ AP
Board: 318 Dealer: S Vul: None North HCP: 12 South HCP: 9 Contract: 4♣ E	North: ◆ 96 ▼ KQ10985 ◆ AK3 ◆ 54	South: ♠ AQJ742 ♥ — ♦ J9752 ♣ J6	West North East South 2♠ Pass Pass 3♠¹ Pass 3NT² Pass 4♠ AP 1. Michaels Cuebid 2. to the partner's longer
Board: 319 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 4 \(\mathbb{N} \) N	North: ♠ AJ2 ♥ KQJ10853 ←— ♣ 982	South:	West North East South 1♥ Pass 1NT¹ 2♥² 3♥ Pass 4♥ AP 1. forcing 1NT 2. Michaels Cuebid

3 Under Invitational Jump (11-12 HCP)

Board: 315 **★**2 Dealer: N **▼**-

HCP: 11 ♣ AQ109432

Board: 316

HCP: 14 ♣ K2

Board: 317

Dealer: N ♥ AK109743

Vul: Both HCP: 11

*

♠ A

◆ AK109 / 4.

♣ KJ7

Board: 318

Dealer: S

Vul: None

HCP: 9

♦ AQJ742

∨— **•** J9752

♣ J6

. 100

Board: 319 Dealer: N

Vul: NS

HCP: 11

★108

♥ A

♦ 9432

♣ AK10653

West Doubles 1NT if possible.

Partner bids first.

East Bids 3♠ if possible.

You bid first.

The opponents are silent.

Partner bids first.

East Bids 3♠ if possible.

West Bids 3NT if possible.

East Bids 4♣ if possible.

You bid first.

West Bids 2♥ if possible.

Partner bids first.

Board: 315 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3 S	North: ♠ AKQJ984 ♥ 97432 ♠ — ♣ J	South: ◆ 2 ▼ — ◆ AJ1062 ◆ AQ109432	West North East South 1♠ Pass 1NT¹ X 2♥ Pass 3♣ AP 1. forcing 1NT
Board: 316 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 5♣ N	North: ◆ 87 ▼ Q ◆ K97 ◆ AQ108654	South: ♠ A ♥ J107632 ♠ AQ62 ♠ K2	West North East South 1 Pass 1NT¹ 3♠ Pass Pass 4♠ Pass 5♣ AP 1. forcing 1NT
Board: 317 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 S	North:	South: ♠ — ▼ AK109743 ◆ 853 ♣ KJ7	West North East South 1♠ Pass 3♥ Pass 3♠ Pass 4♥ AP
Board: 318 Dealer: S Vul: None North HCP: 12 South HCP: 9 Contract: 4♣ E	North: ◆ 96 ▼ KQ10985 ◆ AK3 ◆ 54	South: ♠ AQJ742 ♥ — ♦ J9752 ♣ J6	West North East South 2♠ Pass Pass 3♠¹ Pass 3NT² Pass 4♠ AP 1. Michaels Cuebid 2. to the partner's longer
Board: 319 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 4 \(\mathbb{N} \) N	North: ♠ AJ2 ♥ KQJ10853 ←— ♣ 982	South:	West North East South 1♥ Pass 1NT¹ 2♥² 3♥ Pass 4♥ AP 1. forcing 1NT 2. Michaels Cuebid

Board: 320 Dealer: S Vul: EW HCP: 12	♣ 6 ♥ AKQ742 ♦ K10865 ♣ 5	The opponents are silent. Partner bids first.
Board: 321 Dealer: N Vul: None HCP: 12	◆ QJ1073◆ —◆ KQJ7◆ QJ73	The opponents are silent. You bid first.
Board: 322 Dealer: S Vul: NS HCP: 11	109410★ K53AKJ984	The opponents are silent. Partner bids first.
Board: 323 Dealer: N Vul: EW HCP: 19	AQ106✓ AKQ952A34	The opponents are silent. You bid first.
Board: 324 Dealer: S Vul: Both HCP: 12	A8✓ AQJ763✓ 6✓ J1085	East Doubles 4♦ if possible. Partner bids first.

Board: 320			West	North	East	South 1♠	
Dealer: S	North:	South:	Pass	2♥	Pass	3♠	
Vul: EW	♦ 6	♠ AK10873	Pass	4	Pass	4♠	
North HCP: 12	★ AKQ742★ K10865	♥ 3 ♦ AJ	Pass	4NT ¹	Pass	5 ♦ ²	
South HCP: 18	♦ 5	♣ AQ74	Pass	5♠	AP		
Contract: 5♠ S	_ 0	= 112/	1. Blac	kwood (0314,	for ♠	
			2. A=1	/5 or 4/5	5		
Board: 321			Wast.	Mandle	East	Carrella	
Dealer: N	North:	South:	west	North 1♠	Pass		
Vul: None	♠ QJ1073 ♥ —	♠ A4 ♥ KQ10942	Pass	3 ♦	Pass		
North HCP: 12	• KQJ7	• 1043	Pass	<i>5</i> √	Pass		
South HCP: 12	♣ QJ73	♦ K9	AP	12	1 033	12	
Contract: 4♠ N			7 H				
Board: 322	North:	South:	West	North	East	South	
Dealer: S	★ 1094	♠ AK3				1♥	
Vul: NS North HCP: 11	v 10	♥ AQJ974	Pass	1NT ¹	Pass	3♥	
South HCP: 18	♦ K53	◆ A842	Pass	3NT	AP		
Contract: 3N N	♣ AKJ984	♣ —	1. forci	ng 1NT			
			West	North	Fast	South	
			VV CSC	2 ♣ ¹	Pass		
Board: 323	27. 4	G 4	Pass	3 ♥		$4NT^2$	
Dealer: N	North:	South:	Pass		Pass		
Vul: EW	♠ AQ106 ♥ AKQ952	♦ 94 ♥ 3		5NT ⁴		J v	
North HCP: 19	• A3	♦ KJ102			ДГ		
South HCP: 11		♣ AK8732	1. stror	_	0314	for 💙	
			2. Blackwood 3. A=1/5 or 4/			· · · · · · · · · · · · · · · · · · ·	
Contract: 5N S							

Board: 324 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ S	North: ♠ A8 ♥ AQJ763 ♠ 6 ♣ J1085	South: ♠ KQ10743 ♥ 10 ♦ J2 ♣ KQ72	West Pass Pass Pass 1. Splin	4 ♦ ¹ 4 ♠	East Pass X AP	1♠
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Board: 320 Dealer: S Vul: EW HCP: 18	★ AK10873♥ 3◆ AJ★ AQ74	The opponents are silent. You bid first.
Board: 321 Dealer: N Vul: None HCP: 12	★ A4▼ KQ10942◆ 1043◆ K9	The opponents are silent. Partner bids first.
Board: 322 Dealer: S Vul: NS HCP: 18	♠ AK3♥ AQJ974♠ A842♠ —	The opponents are silent. You bid first.
Board: 323 Dealer: N Vul: EW HCP: 11	◆94♥3◆ KJ102◆ AK8732	The opponents are silent. Partner bids first.
Board: 324 Dealer: S Vul: Both HCP: 11	★ KQ10743▼ 10◆ J2◆ KQ72	East Doubles 4♦ if possible. You bid first.

Board: 320			West	North	East	South 1♠
Dealer: S	North:	South:	Pass	2♥	Pass	3♠
Vul: EW	♦ 6	♠ AK10873	Pass	4	Pass	4♠
North HCP: 12	★ AKQ742★ K10865	♥ 3 ♦ AJ	Pass	4NT ¹	Pass	5 ♦ ²
South HCP: 18	♦ 5	♣ AQ74	Pass	5♠	AP	
Contract: 5♠ S	_ 0	= 112/	1. Blac	kwood (0314,	for ♠
			2. A=1	/5 or 4/5	5	
Board: 321			Wast.	Mandle	East	Carrella
Dealer: N	North:	South:	west	North 1♠	Pass	
Vul: None	♠ QJ1073 ♥ —	♠ A4 ♥ KQ10942	Pass	3 ♦	Pass	
North HCP: 12	• KQJ7	• 1043	Pass	<i>5</i> √	Pass	
South HCP: 12	♣ QJ73	♦ K9	AP	12	1 033	12
Contract: 4♠ N			7 H			
Board: 322	North:	South:	West	North	East	South
Dealer: S	★ 1094	♠ AK3				1♥
Vul: NS North HCP: 11	v 10	♥ AQJ974	Pass	1NT ¹	Pass	3♥
South HCP: 18	♦ K53	◆ A842	Pass	3NT	AP	
Contract: 3N N	♣ AKJ984	♣ —	1. forci	ng 1NT		
			West	North	Fast	South
			VV CSC	2 ♣ ¹	Pass	
Board: 323	27. 4	G 4	Pass	3 ♥		$4NT^2$
Dealer: N	North:	South:	Pass		Pass	
Vul: EW	♠ AQ106 ♥ AKQ952	♦ 94 ♥ 3		5NT ⁴		J v
North HCP: 19	• A3	♦ KJ102			ДГ	
South HCP: 11		♣ AK8732	1. stror	_	0314	for 💙
			2. Blackwood 0314, for ♥ 3. A=1/5 or 4/5			
Contract: 5N S						

Board: 324 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ S	North: ♠ A8 ♥ AQJ763 ♠ 6 ♣ J1085	South: ♠ KQ10743 ♥ 10 ♦ J2 ♣ KQ72	West Pass Pass Pass 1. Splin	4 ♦ ¹ 4 ♠	East Pass X AP	1♠
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Board: 325 Dealer: N Vul: NS HCP: 15	★ AKQ874★ K43◆ QJ42★ —	The opponents are silent. You bid first.
Board: 326 Dealer: S Vul: EW HCP: 11	A53♥ 93102AQJ652	East Bids 3♦ if possible. Partner bids first.
Board: 327 Dealer: N Vul: Both HCP: 13	★ AKJ854★ AJ95★ 62★ 2	East Doubles 3♦ if possible. You bid first.
Board: 328 Dealer: S Vul: None HCP: 11	★ K4♥ 9◆ 9732◆ AKJ863	The opponents are silent. Partner bids first.
Board: 329 Dealer: N Vul: EW HCP: 18	♠ AQJ52♥ AK♠ A973♠ 102	The opponents are silent. You bid first.

Board: 325 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4 S	North: ♠ AKQ874 ♥ K43 ♠ QJ42 ♠ —	South: ♠ 9 ♥ AQ10972 ♠ A3 ♠ Q1082		North 1♠ 4♣¹ ter	East Pass Pass	2♥
Board: 326 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♥ S	North: ♠ A53 ♥ 93 ♦ 102 ♣ AQJ652	South: ♠ K86 ♥ KJ8654 ♠ A7 ♣ K10		North 1NT ¹ 4♥ ng 1NT		South 1♥ 3♥
Board: 327 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 5♣ S	North: ♠ AKJ854 ♥ AJ95 ♠ 62 ♣ 2	South:	Pass	North 1♠ 2♥ 3♦¹ th suit g	Pass Pass X	2♣ 3♣ 5♣
Board: 328 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ K4 ♥ 9 ♦ 9732 ♣ AKJ863	South: ♠ AQJ987 ♥ KQ8 ♠ QJ5 ♣ 10	West Pass Pass 1. forcin	North 1NT ¹ 4♠ ng 1NT	Pass AP	1♠
Board: 329 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 3N S	North: ♠ AQJ52 ♥ AK ♠ A973 ♣ 102	South:	West Pass AP 1. forcin	North 1♣ 3♦ ng 1NT	Pass Pass	South 1NT ¹ 3NT

Board: 325 Dealer: N Vul: NS	♦ 9 ♥ AQ10972 ♦ A3	The opponents are silent. Partner bids first.
HCP: 12 Board: 326	♣ Q1082 ♠ K86	
Dealer: S Vul: EW HCP: 14	✓ KJ8654◆ A7◆ K10	East Bids 3♦ if possible. You bid first.
Board: 327 Dealer: N	♣ — ♥ 87	East Doubles 3♦ if possible.
Vul: Both HCP: 12	◆ K854 ◆ AKQ8653	Partner bids first.
Board: 328 Dealer: S	♠ AQJ987 ♥ KQ8	The opponents are silent.
Vul: None HCP: 15	• QJ5 • 10	You bid first.
Board: 329 Dealer: N Vul: EW	♦ 4 ♥ J1064 ♦ J10	The opponents are silent.
HCP: 12	♣ AKQJ73	Partner bids first.

Board: 325 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4 S	North: ♠ AKQ874 ♥ K43 ♠ QJ42 ♠ —	South: ♠ 9 ♥ AQ10972 ♠ A3 ♠ Q1082		North 1♠ 4♣¹ ter	East Pass Pass	2♥
Board: 326 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♥ S	North: ♠ A53 ♥ 93 ♦ 102 ♣ AQJ652	South: ♠ K86 ♥ KJ8654 ♠ A7 ♣ K10		North 1NT ¹ 4♥ ng 1NT		South 1♥ 3♥
Board: 327 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 5♣ S	North: ♠ AKJ854 ♥ AJ95 ♠ 62 ♣ 2	South:	Pass	North 1♠ 2♥ 3♦¹ th suit g	Pass Pass X	2♣ 3♣ 5♣
Board: 328 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ K4 ♥ 9 ♦ 9732 ♣ AKJ863	South: ♠ AQJ987 ♥ KQ8 ♠ QJ5 ♣ 10	West Pass Pass 1. forcin	North 1NT ¹ 4♠ ng 1NT	Pass AP	1♠
Board: 329 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 3N S	North: ♠ AQJ52 ♥ AK ♠ A973 ♣ 102	South:	West Pass AP 1. forcin	North 1♣ 3♦ ng 1NT	Pass Pass	South 1NT ¹ 3NT

Board: 330 Dealer: S Vul: Both HCP: 12	♣ 4 ▼ AKQ1072 ◆ Q854 ♣ J10	The opponents are silent. Partner bids first.
Board: 331 Dealer: N Vul: None HCP: 12	♣ AKQ982 ♦ 6 ♦ 95 ♣ K542	The opponents are silent. You bid first.
Board: 332 Dealer: S Vul: NS HCP: 12	★ K3★ K75★ 63★ KQJ953	East Bids 4♦ if possible. Partner bids first.
Board: 333 Dealer: N Vul: Both HCP: 13	AJ974✓ A104◆ A1095◆ 2	The opponents are silent. You bid first.
Board: 334 Dealer: S Vul: None HCP: 11	♣ 7 ♥ KQJ98543 ♦ 98 ♣ KQ	The opponents are silent. Partner bids first.

Board: 330 Dealer: S Vul: Both North HCP: 12 South HCP: 10 Contract: 2 S	North: ♠ 4 ♥ AKQ1072 ♠ Q854 ♣ J10	South: ♠ K108632 ♥ 8 ♠ AK109 ♣ 52	West AP	North	East	South 2♠
Board: 331 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ N	North: ♠ AKQ982 ♥ 6 ♦ 95 ♣ K542	South: ♣ J6 ♥ AQJ10842 ♠ QJ2 ♣ 7	West Pass AP	North 1♣ 3♣	East Pass Pass	3♥
Board: 332 Dealer: S Vul: NS North HCP: 12 South HCP: 9 Contract: 4 E	North: ♠ K3 ♥ K75 ♠ 63 ♣ KQJ953	South: ♠ AQ87652 ♥ 63 ♠ K ♣ 1084	West Pass	North Pass	East	South 3♠ AP
Board: 333 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 S	North: ♠ AJ974 ♥ A104 ♠ A1095 ♣ 2	South: ♠ K3 ♥ KQ9873 ♦ J ♠ Q1084	West Pass	North 1♠ 4♥	East Pass AP	
Board: 334 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3♥ N	North: ♣ 7 ▼ KQJ98543 ◆ 98 ♣ KQ	South: ♠ KQ942 ♥ A6 ♠ KJ ♣ 10742	West Pass	North 3♥	East AP	South 1♣

Board: 330 Dealer: S Vul: Both HCP: 10	★K108632▼ 8◆ AK109◆ 52	The opponents are silent. You bid first.
Board: 331 Dealer: N Vul: None HCP: 11	 ♣ J6 ♥ AQJ10842 ♠ QJ2 ♠ 7	The opponents are silent. Partner bids first.
Board: 332 Dealer: S Vul: NS HCP: 9	AQ87652✓ 63✓ K№ 1084	East Bids 4♦ if possible. You bid first.
Board: 333 Dealer: N Vul: Both HCP: 11	★ K3▼ KQ9873◆ J◆ Q1084	The opponents are silent. Partner bids first.
Board: 334 Dealer: S Vul: None HCP: 13	★ KQ942★ A6★ KJ★ 10742	The opponents are silent. You bid first.

Board: 330 Dealer: S Vul: Both North HCP: 12 South HCP: 10 Contract: 2 S	North: ♠ 4 ♥ AKQ1072 ♠ Q854 ♣ J10	South: ♠ K108632 ♥ 8 ♠ AK109 ♣ 52	West AP	North	East	South 2♠
Board: 331 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ N	North: ♠ AKQ982 ♥ 6 ♦ 95 ♣ K542	South: ♣ J6 ♥ AQJ10842 ♠ QJ2 ♣ 7	West Pass AP	North 1♣ 3♣	East Pass Pass	3♥
Board: 332 Dealer: S Vul: NS North HCP: 12 South HCP: 9 Contract: 4 E	North: ♠ K3 ♥ K75 ♠ 63 ♣ KQJ953	South: ♠ AQ87652 ♥ 63 ♠ K ♣ 1084	West Pass	North Pass	East	South 3♠ AP
Board: 333 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 S	North: ♠ AJ974 ♥ A104 ♠ A1095 ♣ 2	South: ♠ K3 ♥ KQ9873 ♦ J ♠ Q1084	West Pass	North 1♠ 4♥	East Pass AP	
Board: 334 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3♥ N	North: ♣ 7 ▼ KQJ98543 ◆ 98 ♣ KQ	South: ♠ KQ942 ♥ A6 ♠ KJ ♣ 10742	West Pass	North 3♥	East AP	South 1♣

Board: 335 Dealer: N Vul: NS HCP: 11	★ AKQ107632♥ Q109◆ 2◆ 9	The opponents are silent. You bid first.
Board: 336 Dealer: S Vul: EW HCP: 11	▶ J85♥ K6♦ J◆ KQJ9765	The opponents are silent. Partner bids first.
Board: 337 Dealer: N Vul: None HCP: 13	AQ976✓ A74✓ K10✓ 752	The opponents are silent. You bid first.
Board: 338 Dealer: S Vul: NS HCP: 12	♠ 6♥ AQJ532♦ K109♠ Q53	The opponents are silent. Partner bids first.
Board: 339 Dealer: N Vul: EW HCP: 8	◆ Q96543♥ —◆ AQ10864◆ 10	The opponents are silent. You bid first.

Board: 335 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ N	North: ♠ AKQ107632 ♥ Q109 ♠ 2 ♣ 9	South: ♣ 8 ♥ AJ7 ♦ 943 ♣ AK10875	Pass	North 1 ♠ 4 ♠ ng 1NT	Pass AP	South 1NT ¹
Board: 336 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S	North: ◆ J85 ▼ K6 ◆ J • KQJ9765	South: ♠ Q43 ♥ AQ1072 ♠ KQ9 ♠ A4	West Pass	North 3NT	East AP	South 1NT
Board: 337 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4 S	North: ♠ AQ976 ♥ A74 ♠ K10 ♣ 752	South: ♠ K3 ▼ KQ10985 ♦ 985 ♣ A6	West Pass	North 1♠ 4♥	East Pass AP	
Board: 338 Dealer: S Vul: NS North HCP: 12 South HCP: 19 Contract: 3N S	North: ♠ 6 ♥ AQJ532 ♠ K109 ♠ Q53	South: ♠ AKQ103 ♥ K7 ♦ 862 ♠ AK6	West Pass AP	North 2♥		South 1♣ 3NT
Board: 339 Dealer: N Vul: EW North HCP: 8 South HCP: 12 Contract: 4♥ S	North: ♠ Q96543 ▼ — ♠ AQ10864 ♣ 10	South: ♣ — ▼ AKJ1087543 • 52 ♣ A7	West AP	North 2♠	East Pass	

3 Under Invitational Jump (11-12 HCP)

HCP: 12 ♣ AK10875 Partner bids first.

The opponents are silent.

Vul: None ♦ 985 HCP: 12 ♣ A6 Partner bids first.

Board: 338 ♠ AKQ103 The opponents are silent.

Dealer: N

✓ AKJ1087543

The opponents are shell.

Board: 335 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ N	North: ♠ AKQ107632 ♥ Q109 ♠ 2 ♣ 9	South: ♣ 8 ♥ AJ7 ♦ 943 ♣ AK10875	Pass	North 1 ♠ 4 ♠ ng 1NT	Pass AP	South 1NT ¹
Board: 336 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S	North: ◆ J85 ▼ K6 ◆ J • KQJ9765	South: ♠ Q43 ♥ AQ1072 ♠ KQ9 ♠ A4	West Pass	North 3NT	East AP	South 1NT
Board: 337 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4 S	North: ♠ AQ976 ♥ A74 ♠ K10 ♣ 752	South: ♠ K3 ▼ KQ10985 ◆ 985 ♣ A6	West Pass	North 1♠ 4♥	East Pass AP	
Board: 338 Dealer: S Vul: NS North HCP: 12 South HCP: 19 Contract: 3N S	North: ♠ 6 ♥ AQJ532 ♠ K109 ♠ Q53	South: ♠ AKQ103 ♥ K7 ♦ 862 ♠ AK6	West Pass AP	North 2♥		South 1♣ 3NT
Board: 339 Dealer: N Vul: EW North HCP: 8 South HCP: 12 Contract: 4♥ S	North: ♠ Q96543 ▼ — ♠ AQ10864 ♣ 10	South: ♣ — ▼ AKJ1087543 • 52 ♣ A7	West AP	North 2♠	East Pass	

Board: 340 Dealer: S Vul: Both HCP: 11	102KQ695AQ9853	The opponents are silent. Partner bids first.
Board: 341 Dealer: N Vul: NS HCP: 16	♣ 7♥ AK1098♦ KQ2♣ A985	West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 342 Dealer: S Vul: EW HCP: 12	♠ 64♥ KQJ942♠ 8♠ AQ63	The opponents are silent. Partner bids first.
Board: 343 Dealer: N Vul: Both HCP: 14	★ A10932♥ AJ95♦ KQ6★ 2	The opponents are silent. You bid first.
Board: 344 Dealer: S Vul: None HCP: 12	♠ 62♥ AQ8765♦ 10♠ AQ106	The opponents are silent. Partner bids first.

Board: 340	North:	South:	West	North	East	South 1♠
Dealer: S Vul: Both	♠ 102	♠ KQ9754	Pass	1NT ¹	Dagg	
North HCP: 11	♥ KQ6	♥ A				
South HCP: 14	♦ 95	◆ Q873	Pass	2NT	Pass	3•
Contract: 3N N	♣ AQ9853	♣ K7		3NT	AP	
			1. forci	ng 1NT		
Board: 341	NI d	C 4	West	North	Fact	South
Dealer: N	North:	South:	West	1 v 01 u 1	Pass	1NT ¹
Vul: NS	♠ 7 ∀ AK1098	♦ 3 ♥ 75	2.4			
North HCP: 16	★ KQ2	◆ AJ74	3♠	Pass	4 ♠	Pass
South HCP: 11	♣ A985	♣ KQJ732	Pass	X	AP	
Contract: 4♠X W	4 1003	₩ KQ3732	1. torci	ng 1NT		
Board: 342			West	North	East	South
Dealer: S	North:	South:				2 ♣ ¹
Vul: EW	♦ 64	♠ AK952	Pass	2♥	Pass	
North HCP: 12	♥ KQJ942	∀ —	Pass	3 ♥		3NT
South HCP: 19	♦ 8 • AO62	◆ AKQ92	Pass	6NT	AP	5111
Contract: 6N S	♣ AQ63	♣ K84	1. stror		<i>1</i> M	
			1. 5001	15		
Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ A10932	♠ Q		1♠	Pass	1NT ¹
Vul: Both	♥ AJ95	▼ 74	Pass	2♥	Pass	3♣
North HCP: 14	♦ KQ6	♦ AJ52	AP			
South HCP: 12 Contract: 3♣ S	4 2	♣ KQ9864		ng 1NT		
			West	North	East	South
D 1044						2 ♣ ¹
Board: 344	North:	South:	Pass	2♥	Pass	2♠
Dealer: S	♠ 62	♠ AQJ97	Pass	3♥	Pass	4♥
Vul: None North HCP: 12	♥ AQ8765	♥ K3	Pass	$4NT^2$	Pass	5 ♣ 3
South HCP: 19	◆ 10	♦ AKQ32	Pass	7NT	AP	
Contract: 7N N		♣ 7	1. stror			
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			DMC		· · · · · · ·	

Board: 340 Dealer: S Vul: Both HCP: 14 Board: 341 Dealer: N Vul: NS			
Dealer: N Vul: NS HCP: 11 Board: 342 Dealer: S Vul: EW HCP: 19 East Bids 4♠ if possible. Partner bids first. Fraction of the possible of	Dealer: S Vul: Both	∀ A	
Dealer: S Vul: EW HCP: 19 AKQ92 ★ K84 The opponents are silent. You bid first.	Dealer: N Vul: NS	▼ 75 Ea ◆ AJ74	st Bids 4♠ if possible.
D 1 242 A O	Dealer: S Vul: EW	V— Th AKQ92 Value of the second of the se	
Dealer: N 74 Vul: Both	Vul: Both	✓ /4◆ AJ52Pa	
Board: 344	Dealer: S Vul: None	★ K3★ AKQ32	

Board: 340	North:	South:	West	North	East	South 1♠
Dealer: S Vul: Both	♠ 102	♠ KQ9754	Pass	1NT ¹	Dagg	
North HCP: 11	♥ KQ6	♥ A				
South HCP: 14	♦ 95	◆ Q873	Pass	2NT	Pass	3•
Contract: 3N N	♣ AQ9853	♣ K7		3NT	AP	
			1. forci	ng 1NT		
Board: 341	NI d	C 4	West	North	Fact	South
Dealer: N	North:	South:	West	1 v 01 u 1	Pass	1NT ¹
Vul: NS	♠ 7 ∀ AK1098	♦ 3 ♥ 75	2.4			
North HCP: 16	★ KQ2	◆ AJ74	3♠	Pass	4 ♠	Pass
South HCP: 11	♣ A985	♣ KQJ732	Pass	X	AP	
Contract: 4♠X W	4 1003	₩ KQ3732	1. torci	ng 1NT		
Board: 342			West	North	East	South
Dealer: S	North:	South:				2 ♣ ¹
Vul: EW	♦ 64	♠ AK952	Pass	2♥	Pass	
North HCP: 12	♥ KQJ942	∀ —	Pass	3 ♥		3NT
South HCP: 19	♦ 8 • AO62	◆ AKQ92	Pass	6NT	AP	5111
Contract: 6N S	♣ AQ63	♣ K84	1. stror		<i>1</i> M	
			1. 5001	15		
Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ A10932	♠ Q		1♠	Pass	1NT ¹
Vul: Both	♥ AJ95	▼ 74	Pass	2♥	Pass	3♣
North HCP: 14	♦ KQ6	♦ AJ52	AP			
South HCP: 12 Contract: 3♣ S	4 2	♣ KQ9864		ng 1NT		
			West	North	East	South
D 1044						2 ♣ ¹
Board: 344	North:	South:	Pass	2♥	Pass	2♠
Dealer: S	♠ 62	♠ AQJ97	Pass	3♥	Pass	4♥
Vul: None North HCP: 12	♥ AQ8765	♥ K3	Pass	$4NT^2$	Pass	5 ♣ 3
South HCP: 19	◆ 10	♦ AKQ32	Pass	7NT	AP	
Contract: 7N N		♣ 7	1. stror			
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			DMC		· · · · · · ·	

Board: 345 Dealer: N Vul: EW HCP: 14	★ KQ874▼ —◆ KJ763◆ KQ7	The opponents are silent. You bid first.
Board: 346 Dealer: S Vul: Both HCP: 12	♣ Q8♥ 9♦ A63♣ KQJ10876	The opponents are silent. Partner bids first.
Board: 347 Dealer: N Vul: None HCP: 16	★ AKQ86♥ —★ KQ76★ Q654	The opponents are silent. You bid first.
Board: 348 Dealer: S Vul: NS HCP: 12	◆ 52♥ AKQ983◆ K3◆ 986	The opponents are silent. Partner bids first.
Board: 349 Dealer: N Vul: Both HCP: 11	AK86432♥ 9♦ 94A92	The opponents are silent. You bid first.

Board: 345 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North: ♠ KQ874 ♥ — ♠ KJ763 ♣ KQ7	South:	Pass	North 1♣ 3♦ 3NT	Pass Pass	2♥
Board: 346 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 5 N	North: ♠ Q8 ♥ 9 ♠ A63 ♠ KQJ10876	South: ♠ A10943 ♥ Q ♠ KQJ54 ♣ 54	Pass	North 2♣ 4♣	East Pass Pass	1 ♠ 3 ♦
Board: 347 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AKQ86 ♥ — ♠ KQ76 ♠ Q654	South:	West Pass	North 1♠ 3NT	East Pass AP	
Board: 348 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North:	South: ♠ QJ1043 ❤ — ♠ AQ974 ♠ AQ10	West Pass Pass AP	North 2♥ 3♥	Pass	1♠
Board: 349 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 4 S	North: ♠ AK86432 ♥ 9 ♦ 94 ♣ A92	South: ♠ Q ♥ KQ87542 ♠ A107 ♣ 74	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥

Board: 345 Dealer: N Vul: EW HCP: 12	♣ 5 ▼ AQ9732 ◆ AQ102 ♣ 103	The opponents are silent. Partner bids first.
Board: 346 Dealer: S Vul: Both HCP: 12	★ A10943♥ Q♦ KQJ54★ 54	The opponents are silent. You bid first.
Board: 347 Dealer: N Vul: None HCP: 11	♦ 92▼ AQ8543♦ A54♣ J7	The opponents are silent. Partner bids first.
Board: 348 Dealer: S Vul: NS HCP: 15	♣ QJ1043♥ —♦ AQ974♣ AQ10	The opponents are silent. You bid first.
Board: 349 Dealer: N Vul: Both HCP: 11	♣ Q ♥ KQ87542 ♦ A107 ♣ 74	The opponents are silent. Partner bids first.

Board: 345 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N N	North: ♠ KQ874 ♥ — ♠ KJ763 ♣ KQ7	South:	Pass	North 1♣ 3♦ 3NT	Pass Pass	2♥
Board: 346 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 5 N	North: ♠ Q8 ♥ 9 ♠ A63 ♠ KQJ10876	South: ♠ A10943 ♥ Q ♠ KQJ54 ♣ 54	Pass	North 2♣ 4♣	East Pass Pass	1 ♠ 3 ♦
Board: 347 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AKQ86 ♥ — ♠ KQ76 ♠ Q654	South:	West Pass	North 1♠ 3NT	East Pass AP	
Board: 348 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North:	South: ♠ QJ1043 ❤ — ♠ AQ974 ♠ AQ10	West Pass Pass AP	North 2♥ 3♥	Pass	1♠
Board: 349 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 4 S	North: ♠ AK86432 ♥ 9 ♦ 94 ♣ A92	South: ♠ Q ♥ KQ87542 ♠ A107 ♣ 74	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥

3 Under Invitational Jump (11-12 HCP)

♣ 1093

HCP: 11

Board: 350 The opponents are silent. Dealer: S ♥ AQJ107652 Vul: None **♦** Q3 Partner bids first. HCP: 11 **♣** O94 **♦** A952 Board: 351 The opponents are silent. Dealer: N **♥** K8643 Vul: NS **♦** AK7 You bid first. HCP: 14 **2** Board: 352 **♠** 10 The opponents are silent. Dealer: S **v** 1087 Vul: EW ♦ A65 Partner bids first. HCP: 11 **♣** AQJ972 **♦** AKQ9764 Board: 353 The opponents are silent. Dealer: N **7**6 Vul: None **♦** J6 You bid first. HCP: 10 **♣** 106 Board: 354 **♦** 5 The opponents are silent. **♥** KQJ10765 Dealer: S Vul: NS ♦ AJ Partner bids first.

Board: 350 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 3 V	North: ♠ — ▼ AQJ107652 • Q3 • Q94	South: ♠ 109862 ♥ 3 ♠ K8 ♣ AKJ53	West Pass	North 3♥	East AP	South 1♣
Board: 351 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N S	North: ♠ A952 ♥ K8643 ♠ AK7 ♣ 2	South: ♠ KQ ♥ J5 • 1062 ♣ AQ8643	Pass Pass	North 1♥ 2♦ 3NT ng 1NT	Pass Pass AP	South 1NT ¹ 2NT
Board: 352 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3 N	North: ♠ 10 ♥ 1087 ♠ A65 ♣ AQJ972	South: ♠ AKQ953 ♥ J3 ♠ Q72 ♠ 63	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♠
Board: 353 Dealer: N Vul: None North HCP: 10 South HCP: 12 Contract: 4♠ N	North: ♠ AKQ9764 ♥ 76 ♦ J6 ♣ 106	South:	West AP	North 3♠	East Pass	
Board: 354 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♥ N	North: ◆ 5 ▼ KQJ10765 ◆ AJ ◆ 1093	South: ♠ K10862 ♥ — ♠ KQ102 ♣ KJ65	West Pass	North 3♥	East AP	South 1♠

Board: 350 Dealer: S Vul: None HCP: 11	1098623K8AKJ53	The opponents are silent. You bid first.
Board: 351 Dealer: N Vul: NS HCP: 12	★ KQ ♥ J5 ♦ 1062 ♣ AQ8643	The opponents are silent. Partner bids first.
Board: 352 Dealer: S Vul: EW HCP: 12	★ AKQ953♥ J3◆ Q72★ 63	The opponents are silent. You bid first.
Board: 353 Dealer: N Vul: None HCP: 12	♣ J10♥ AQJ98542♦ A7♣ 8	The opponents are silent. Partner bids first.
Board: 354 Dealer: S Vul: NS HCP: 12	★ K10862▼ —◆ KQ102◆ KJ65	The opponents are silent. You bid first.

Board: 350 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 3 V	North: ♠ — ▼ AQJ107652 • Q3 • Q94	South: ♠ 109862 ♥ 3 ♠ K8 ♣ AKJ53	West Pass	North 3♥	East AP	South 1♣
Board: 351 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N S	North: ♠ A952 ♥ K8643 ♠ AK7 ♣ 2	South: ♠ KQ ♥ J5 • 1062 ♣ AQ8643	Pass Pass	North 1♥ 2♦ 3NT ng 1NT	Pass Pass AP	South 1NT ¹ 2NT
Board: 352 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3 N	North: ♠ 10 ♥ 1087 ♠ A65 ♣ AQJ972	South: ♠ AKQ953 ♥ J3 ♠ Q72 ♠ 63	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♠
Board: 353 Dealer: N Vul: None North HCP: 10 South HCP: 12 Contract: 4♠ N	North: ♠ AKQ9764 ♥ 76 ♦ J6 ♣ 106	South:	West AP	North 3♠	East Pass	
Board: 354 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♥ N	North: ◆ 5 ▼ KQJ10765 ◆ AJ ◆ 1093	South: ♠ K10862 ♥ — ♠ KQ102 ♣ KJ65	West Pass	North 3♥	East AP	South 1♠

Board: 355 Dealer: N Vul: EW HCP: 14	AQ1092AK98738J	West Bids 2♦ if possible. You bid first.
Board: 356 Dealer: S Vul: Both HCP: 11	A52✓ 5◆ 853◆ AQJ1075	The opponents are silent. Partner bids first.
Board: 357 Dealer: N Vul: NS HCP: 16	★ A10953♥ Q82★ KQJ7★ A	The opponents are silent. You bid first.
Board: 358 Dealer: S Vul: EW HCP: 12	♠ QJ ♥ AQ10653 ♦ QJ85 ♣ 3	The opponents are silent. Partner bids first.
Board: 359 Dealer: N Vul: Both HCP: 12	★ AKJ106▼ 76◆ 105◆ A854	The opponents are silent. You bid first.

Board: 355 Dealer: N Vul: EW	North: ♠ AQ1092	South: ♣ J84	West	North 1♥	Pass	$1NT^1$
North HCP: 14	♥ AK9873	♥ 6	2♦	2♥	Pass	3♣
South HCP: 12	♦ 8 ♣ J	♦ A43 ♣ AK10852	Pass	4♠	AP	
Contract: 4♠ N	7 J	₽ AN10632	1. forci	ng 1NT		
Board: 356 Dealer: S	North: ♠ A52	South: ♠ 84	West	North	East	South 1
Vul: Both North HCP: 11	♥ 5	♥ K8742	Pass	1NT ¹	Pass	2♦
South HCP: 12	♦ 853	◆ AQ942	Pass	2NT	AP	
Contract: 2N N	♣ AQJ1075	♣ K	1. forci	ng 1NT		
Board: 357 Dealer: N Vul: NS	North: ♠ A10953	South: ♠ J4	West	North 1♠		South 1NT ¹
North HCP: 16	♥ Q82	♥ A97	Pass	2♦	Pass	2NT
South HCP: 11	◆ KQJ7	• 2	Pass	3NT	AP	
Contract: 3N S	♣ A	♣ KQJ10832	1. forci	ng 1NT		
Board: 358 Dealer: S	North: ♠ QJ	South: ♠ A9875	West	North	East	South 1♠
Vul: EW North HCP: 12	♥ AQ10653	♥ 8	Pass	2♥	Pass	2NT
South HCP: 14	◆ QJ85 ◆ 3	♦ A94	Pass	3♦	Pass	3NT
Contract: 4♥ N	4 3	♣ AQ52	Pass	4♥	AP	
Board: 359	North:	South:	West	North	Fast	South
Dealer: N	Norui.	Souii. ♠—		1 ♦	Pass	
Vul: Both	₹711€3 100	▼ AKJ1094	Pass	2NT	Pass	
North HCP: 12	♦ 105	◆ J42	Pass	3 ♥	Pass	
South HCP: 12 Contract: 4♥ S	♣ A854	♣ K932	AP			

HCP: 11

3 Under Invitational Jump (11-12 HCP)

Board: 356 ♠ 84 The opponents are silent.

Vul: NS • 2 Partner bids first.

♣ KQJ10832

Board: 358 ♠ A9875 The opponents are silent.

Dealer: S ♥ 8

Vul: EW ♦ A94

You bid first.

HCP: 14 ♣ AQ52

Board: 359
Dealer: N

★—

AKJ1094

The opponents are silent.

Board: 355 Dealer: N Vul: EW	North: ♠ AQ1092	South: ♣ J84	West	North 1♥	Pass	$1NT^1$
North HCP: 14	♥ AK9873	♥ 6	2♦	2♥	Pass	3♣
South HCP: 12	♦ 8 ♣ J	♦ A43 ♣ AK10852	Pass	4♠	AP	
Contract: 4♠ N	7 J	₽ AN10632	1. forci	ng 1NT		
Board: 356 Dealer: S	North: ♠ A52	South: ♠ 84	West	North	East	South 1
Vul: Both North HCP: 11	♥ 5	♥ K8742	Pass	1NT ¹	Pass	2♦
South HCP: 12	♦ 853	◆ AQ942	Pass	2NT	AP	
Contract: 2N N	♣ AQJ1075	♣ K	1. forci	ng 1NT		
Board: 357 Dealer: N Vul: NS	North: ♠ A10953	South: ♠ J4	West	North 1♠		South 1NT ¹
North HCP: 16	♥ Q82	♥ A97	Pass	2♦	Pass	2NT
South HCP: 11	◆ KQJ7	• 2	Pass	3NT	AP	
Contract: 3N S	♣ A	♣ KQJ10832	1. forci	ng 1NT		
Board: 358 Dealer: S	North: ♠ QJ	South: ♠ A9875	West	North	East	South 1♠
Vul: EW North HCP: 12	♥ AQ10653	♥ 8	Pass	2♥	Pass	2NT
South HCP: 14	◆ QJ85 ◆ 3	♦ A94	Pass	3♦	Pass	3NT
Contract: 4♥ N	4 3	♣ AQ52	Pass	4♥	AP	
Board: 359	North:	South:	West	North	Fast	South
Dealer: N	Norui.	Souii. ♠—		1 ♦	Pass	
Vul: Both	₹711€3 100	▼ AKJ1094	Pass	2NT	Pass	
North HCP: 12	♦ 105	◆ J42	Pass	3 ♥	Pass	
South HCP: 12 Contract: 4♥ S	♣ A854	♣ K932	AP			

Board: 360 Dealer: S Vul: None HCP: 12	♣ Q6♥ 9◆ Q872♣ AKJ854	The opponents are silent. Partner bids first.
Board: 361 Dealer: N Vul: EW HCP: 12	★ K10732★ KQ62★ A852★ —	The opponents are silent. You bid first.
Board: 362 Dealer: S Vul: Both HCP: 11	♣—▼ J93◆ QJ94♣ AK10832	The opponents are silent. Partner bids first.
Board: 363 Dealer: N Vul: None HCP: 13	★ AKQ96♥ Q10◆ Q7532◆ 8	The opponents are silent. You bid first.
Board: 364 Dealer: S Vul: NS HCP: 11	♣ J ♥ 4 ♦ AJ1053 ♣ KQ9854	The opponents are silent. Partner bids first.

Board: 360 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N N	North: ♠ Q6 ♥ 9 ♦ Q872 ♣ AKJ854	South: ♠ AK1054 ♥ AJ10732 ♠ AJ ♣ —	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 3NT AP 1. forcing 1NT
Board: 361 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3 S	North: ♠ K10732 ♥ KQ62 ♠ A852 ♣ —	South: ♠ A4 ♥ 984 ♠ 74 ♣ AQJ632	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♠ AP 1. forcing 1NT
Board: 362 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3 N	North: ♣— ▼ J93 • QJ94 ♣ AK10832	South: ♠ AQ1098 ♥ K64 ♠ K85 ♣ J6	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT
Board: 363 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3N S	North: ♠ AKQ96 ♥ Q10 • Q7532 ♠ 8	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 364 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♣ N	North: ♣ J ♥ 4 ♠ AJ1053 ♣ KQ9854	South: ♠ A865 ♥ KQ10763 ♠ K6 ♠ 7	West North East South 1♥ Pass 1NT¹ Pass 2♥ Pass 3♣ AP 1. forcing 1NT

Board: 360 Dealer: S Vul: None HCP: 17	★ AK1054▼ AJ10732◆ AJ♣ —	The opponents are silent. You bid first.
Board: 361 Dealer: N Vul: EW HCP: 11	★ A4♥ 984↑ 74★ AQJ632	The opponents are silent. Partner bids first.
Board: 362 Dealer: S Vul: Both HCP: 13	AQ1098✓ K64K85J6	The opponents are silent. You bid first.
Board: 363 Dealer: N Vul: None HCP: 12	◆ 5♥ AJ985◆ 8◆ AQJ643	The opponents are silent. Partner bids first.
Board: 364 Dealer: S Vul: NS HCP: 12	★ A865★ KQ10763★ K6★ 7	The opponents are silent. You bid first.

Board: 360 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N N	North: ♠ Q6 ♥ 9 ♦ Q872 ♣ AKJ854	South: ♠ AK1054 ♥ AJ10732 ♠ AJ ♣ —	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 3NT AP 1. forcing 1NT
Board: 361 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3 S	North: ♠ K10732 ♥ KQ62 ♠ A852 ♣ —	South: ♠ A4 ♥ 984 ♠ 74 ♣ AQJ632	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♠ AP 1. forcing 1NT
Board: 362 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3 N	North: ♣— ▼ J93 • QJ94 ♣ AK10832	South: ♠ AQ1098 ♥ K64 ♠ K85 ♣ J6	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT
Board: 363 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3N S	North: ♠ AKQ96 ♥ Q10 • Q7532 ♠ 8	South:	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 364 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♣ N	North: ♣ J ♥ 4 ♠ AJ1053 ♣ KQ9854	South: ♠ A865 ♥ KQ10763 ♠ K6 ♠ 7	West North East South 1♥ Pass 1NT¹ Pass 2♥ Pass 3♣ AP 1. forcing 1NT

Board: 365 Dealer: N Vul: Both HCP: 16	▲ A10832♥ 6◆ AK106◆ KQ8	The opponents are silent. You bid first.
Board: 366 Dealer: S Vul: None HCP: 12	♣ QJ4♥ 87◆ 5♣ AKQ10753	The opponents are silent. Partner bids first.
Board: 367 Dealer: N Vul: NS HCP: 15	▲ AJ985♥ QJ7◆ AQJ2◆ 10	The opponents are silent. You bid first.
Board: 368 Dealer: S Vul: EW HCP: 12	★ K4♥ 964★ K5★ KQJ975	The opponents are silent. Partner bids first.
Board: 369 Dealer: N Vul: None HCP: 9	★ 4▼ KQ9652◆ KJ7643◆ —	West Doubles Pass if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 365 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 S	North: ♠ A10832 ♥ 6 ♠ AK106 ♠ KQ8	South: ♠ Q ♥ AKQ532 ♦ 42 ♣ 5432	West Pass	North 1♠ 4♥	East Pass AP	
Board: 366 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4 S	North: ♠ QJ4 ♥ 87 ♦ 5 ♠ AKQ10753	South: ♠ K108 ▼ A109642 ♠ KQ86 ♣ —	West Pass Pass AP	North 2♣ 3NT	East Pass Pass	1 ∨ 3 ♦
Board: 367 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 5 S	North: ♠ AJ985 ♥ QJ7 ♠ AQJ2 ♣ 10	South: ★ K3 ▼ 103 ◆ 98 ♣ AKQ8653	West Pass Pass	North 1♠ 3♦ 5♣	East Pass Pass AP	2♣
Board: 368 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N N	North: ♠ K4 ♥ 964 ♠ K5 ♣ KQJ975	South: ♠ A10853 ♥ AK ♠ A10986 ♠ 8	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass Pass	1♠
Board: 369 Dealer: N Vul: None North HCP: 9 South HCP: 12 Contract: 3♠ E	North:	South: ♠ QJ9 ▼ 10 ♠ A5 ♠ KQ109875	West X Pass	North 2♥ Pass Pass		South Pass 3 AP

Board: 365 Dealer: N Vul: Both HCP: 11	♣ Q ♥ AKQ532 ♦ 42 ♣ 5432	The opponents are silent. Partner bids first.
Board: 366 Dealer: S Vul: None HCP: 12	★ K108 ♥ A109642 ♦ KQ86 ♣ —	The opponents are silent. You bid first.
Board: 367 Dealer: N Vul: NS HCP: 12	★ K3 ▼ 103 ◆ 98 ♣ AKQ8653	The opponents are silent. Partner bids first.
Board: 368 Dealer: S Vul: EW HCP: 15	▲ A10853♥ AK◆ A10986▲ 8	The opponents are silent. You bid first.
Board: 369 Dealer: N Vul: None HCP: 12	♣ QJ9♥ 10♦ A5♣ KQ109875	West Doubles Pass if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.

Board: 365 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 S	North: ♠ A10832 ♥ 6 ♠ AK106 ♠ KQ8	South: ♠ Q ♥ AKQ532 ♦ 42 ♣ 5432	West Pass	North 1♠ 4♥	East Pass AP	
Board: 366 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4 S	North: ♠ QJ4 ♥ 87 ♦ 5 ♠ AKQ10753	South: ♠ K108 ▼ A109642 ♠ KQ86 ♣ —	West Pass Pass AP	North 2♣ 3NT	East Pass Pass	1 ∨ 3 ♦
Board: 367 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 5 S	North: ♠ AJ985 ♥ QJ7 ♠ AQJ2 ♣ 10	South: ★ K3 ▼ 103 ◆ 98 ♣ AKQ8653	West Pass Pass	North 1♠ 3♦ 5♣	East Pass Pass AP	2♣
Board: 368 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N N	North: ♠ K4 ♥ 964 ♠ K5 ♣ KQJ975	South: ♠ A10853 ♥ AK ♠ A10986 ♠ 8	Pass Pass AP	North 1NT ¹ 2NT ng 1NT	Pass Pass	1♠
Board: 369 Dealer: N Vul: None North HCP: 9 South HCP: 12 Contract: 3♠ E	North:	South: ♠ QJ9 ▼ 10 ♠ A5 ♠ KQ109875	West X Pass	North 2♥ Pass Pass		South Pass 3 AP

3 Under Invitational Jump (11-12 HCP)

Board: 370 **♦**8 The opponents are silent. Dealer: S **♥** Q2 Vul: NS ◆ Q102 Partner bids first. ♣ AQJ10963 HCP: 11 Board: 371 **♦** AQJ107 The opponents are silent. Dealer: N **y** 8 **•** 96 Vul: EW You bid first. HCP: 16 ♣ AKQ76 Board: 372 **★** 72 The opponents are silent. Dealer: S **♥** AK8654 Vul: Both ♦ KQ952 Partner bids first. HCP: 12 Board: 373 **♦** AQ1092 The opponents are silent. Dealer: N **9** 8 Vul: NS ◆ J1082 You bid first. HCP: 11 **♣** KJ9 Board: 374 The opponents are silent. **♥** Q95 Dealer: S Vul: EW ◆ Q1072 Partner bids first.

♣ AQJ986

HCP: 11

Board: 370 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2N N	North: ♠ 8 ♥ Q2 • Q102 ♣ AQJ10963	South: ♠ AJ763 ♥ A109 ♠ 654 ♣ K4	Pass Pass	North 1NT ¹ 2NT ng 1NT		1♠
Board: 371 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 6♥ S	North: ♠ AQJ107 ♥ 8 • 96 ♣ AKQ76	South:	Pass Pass Pass Pass 1. Blacl	North 1♣ 3♣ 4NT¹ 5♦ 6♥ kwood 0 /5 or 3/5 queen	Pass Pass Pass Pass AP 0314, t	2♥ 3♥ 5♣² 5♥³
Board: 372 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♥ N	North: ♣ 72 ♥ AK8654 ♦ KQ952 ♣ —	South: ♠ KJ954 ♥ J10 ♠ AJ ♣ KJ72	West Pass Pass Pass	North 2♥ 3♦ 4♥	Pass	South 1♠ 2NT 3NT
Board: 373 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 3♥ S	North: ♠ AQ1092 ♥ 8 • J1082 ♠ KJ9	South: ◆ 54 ▼ AK9762 ◆ A97 ◆ 103	West AP	North 1♠	East Pass	
Board: 374 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♣ N	North: ♣— ♥ Q95 • Q1072 • AQJ986	South: ♠ AQJ83 ♥ AJ32 ♦ 5 ♠ K107	Pass Pass AP	North 1NT ¹ 3♣ ng 1NT		1 ♠ 2 ♥

Board: 370 Dealer: S Vul: NS HCP: 12	▲ AJ763✔ A109◆ 654▲ K4	The opponents are silent. You bid first.
Board: 371 Dealer: N Vul: EW HCP: 12	★ 4▼ AKJ653★ A874♣ 92	The opponents are silent. Partner bids first.
Board: 372 Dealer: S Vul: Both HCP: 14	★ KJ954♥ J10◆ AJ◆ KJ72	The opponents are silent. You bid first.
Board: 373 Dealer: N Vul: NS HCP: 11	★ 54★ AK9762★ A97★ 103	The opponents are silent. Partner bids first.
Board: 374 Dealer: S Vul: EW HCP: 15	♠ AQJ83♥ AJ32♦ 5♠ K107	The opponents are silent. You bid first.

Board: 370 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2N N	North: ♠ 8 ♥ Q2 • Q102 ♣ AQJ10963	South: ♠ AJ763 ♥ A109 ♠ 654 ♣ K4	Pass Pass	North 1NT ¹ 2NT ng 1NT		1♠
Board: 371 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 6♥ S	North: ♠ AQJ107 ♥ 8 • 96 ♣ AKQ76	South:	Pass Pass Pass Pass 1. Blacl	North 1♣ 3♣ 4NT¹ 5♦ 6♥ kwood 0 /5 or 3/5 queen	Pass Pass Pass Pass AP 0314, t	2♥ 3♥ 5♣² 5♥³
Board: 372 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♥ N	North: ♣ 72 ♥ AK8654 ♦ KQ952 ♣ —	South: ♠ KJ954 ♥ J10 ♠ AJ ♣ KJ72	West Pass Pass Pass	North 2♥ 3♦ 4♥	Pass	South 1♠ 2NT 3NT
Board: 373 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 3♥ S	North: ♠ AQ1092 ♥ 8 • J1082 ♠ KJ9	South: ◆ 54 ▼ AK9762 ◆ A97 ◆ 103	West AP	North 1♠	East Pass	
Board: 374 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♣ N	North: ♣— ♥ Q95 • Q1072 • AQJ986	South: ♠ AQJ83 ♥ AJ32 ♦ 5 ♠ K107	Pass Pass AP	North 1NT ¹ 3♣ ng 1NT		1 ♠ 2 ♥

Board: 375 Dealer: N Vul: Both HCP: 14	♠ AK52♥ AQJ103♦ 10753♠ —	The opponents are silent. You bid first.
Board: 376 Dealer: S Vul: None HCP: 12	♣ 6 ♥ K852 ♦ QJ ♣ AQ10875	The opponents are silent. Partner bids first.
Board: 377 Dealer: N Vul: EW HCP: 11	★ K10874★ 87★ K43★ AJ5	The opponents are silent. You bid first.
Board: 378 Dealer: S Vul: Both HCP: 11	♠ A♥ AQJ9852♦ 1064♠ 92	East Bids 3♣ if possible. Partner bids first.
Board: 379 Dealer: N Vul: None HCP: 14	★ AKQ109▼ J1064◆ Q◆ Q64	West Bids 2♦ if possible. East Bids 4♦ if possible. You bid first.

Board: 375 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N S	North: ♠ AK52 ♥ AQJ103 ♦ 10753 ♣ —	South:	Pass Pass	North 1♥ 2♦ 3NT ng 1NT	Pass Pass AP	South 1NT ¹ 2NT
Board: 376 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N N	North: ♠ 6 ♥ K852 ♠ QJ ♣ AQ10875	South: ♠ AK10843 ♥ J7 ♠ K432 ♠ K	Pass Pass Pass	North 1NT ¹ 2NT 3NT ng 1NT	Pass Pass AP	1 ♠ 2 ♦
Board: 377 Dealer: N Vul: EW North HCP: 11 South HCP: 12 Contract: 4♥ S	North: ♠ K10874 ♥ 87 ♠ K43 ♣ AJ5	South: ♠ 6 ♥ AKJ1032 ♠ A1087 ♠ 92	West Pass Pass AP	North 1♠ 2NT 3NT	East Pass Pass Pass	2 ♥ 3 ♦
Board: 378 Dealer: S Vul: Both North HCP: 11 South HCP: 10 Contract: 3♣ E	North: ♠ A ♥ AQJ9852 • 1064 ♣ 92	South: ♠ KQJ973 ♥ — ♠ A873 ♣ 1086		North Pass	East 3♣	South 2♣ AP
Board: 379 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4•X W	North: ♠ AKQ109 ♥ J1064 ♦ Q ♠ Q64	South: ♠ 4 ♥ Q2 ♦ J93 ♣ AKJ10872	2♦ AP	North 1♣ 2♥ ng 1NT	Pass 4	South 1NT ¹ X

Dealer: N ▼ Vul: Both ◆	1083 54 A9 AK7632	The opponents are silent. Partner bids first.
Dealer: S ▼ Vul: None ◆	AK10843 J7 K432 K	The opponents are silent. You bid first.
Dealer: N ♥ Vul: EW •	6 AKJ1032 A1087 92	The opponents are silent. Partner bids first.
Dealer: S ♥ Vul: Both ◆	KQJ973 — A873 1086	East Bids 3♣ if possible. You bid first.
Dealer: N ♥ Vul: None ♦	4 Q2 J93 AKJ10872	West Bids 2♦ if possible. East Bids 4♦ if possible. Partner bids first.

Board: 375 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N S	North: ♠ AK52 ♥ AQJ103 ♦ 10753 ♣ —	South:	Pass Pass	North 1♥ 2♦ 3NT ng 1NT	Pass Pass AP	South 1NT ¹ 2NT
Board: 376 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N N	North: ♠ 6 ♥ K852 ♠ QJ ♣ AQ10875	South: ♠ AK10843 ♥ J7 ♠ K432 ♠ K	Pass Pass Pass	North 1NT ¹ 2NT 3NT ng 1NT	Pass Pass AP	1 ♠ 2 ♦
Board: 377 Dealer: N Vul: EW North HCP: 11 South HCP: 12 Contract: 4♥ S	North: ♠ K10874 ♥ 87 ♠ K43 ♣ AJ5	South: ♠ 6 ♥ AKJ1032 ♠ A1087 ♠ 92	West Pass Pass AP	North 1♠ 2NT 3NT	East Pass Pass Pass	2 ♥ 3 ♦
Board: 378 Dealer: S Vul: Both North HCP: 11 South HCP: 10 Contract: 3♣ E	North: ♠ A ♥ AQJ9852 • 1064 ♣ 92	South: ♠ KQJ973 ♥ — ♠ A873 ♣ 1086		North Pass	East 3♣	South 2♣ AP
Board: 379 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4•X W	North: ♠ AKQ109 ♥ J1064 ♦ Q ♠ Q64	South: ♠ 4 ♥ Q2 ♦ J93 ♣ AKJ10872	2♦ AP	North 1♣ 2♥ ng 1NT	Pass 4	South 1NT ¹ X

Board: 380 Dealer: S Vul: NS HCP: 11	▲ 107♥ 92◆ AJ2♣ KQJ963	The opponents are silent. Partner bids first.
Board: 381 Dealer: N Vul: Both HCP: 16	★ KJ1094▼ AKQ63◆ K6◆ 7	The opponents are silent. You bid first.
Board: 382 Dealer: S Vul: None HCP: 12	♣ 76♥ KQJ◆ J2♣ KQ10965	The opponents are silent. Partner bids first.
Board: 383 Dealer: N Vul: NS HCP: 13	◆ 98♥ KQ1095◆ AK107◆ J5	The opponents are silent. You bid first.
Board: 384 Dealer: S Vul: EW HCP: 11	1076KQ97AQ10863	The opponents are silent. Partner bids first.

Board: 380 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N N	North:	South: ♠ AK8 ♥ QJ763 ♠ Q873 ♠ A	West North East South 1♥ Pass 1NT¹ Pass 2◆ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 381 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4♠ N	North: ♠ KJ1094 ♥ AKQ63 ♠ K6 ♣ 7	South: ♠ A6 ♥ 5 ♦ 10842 ♣ AK10965	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 2NT Pass 4♥ Pass 4♠ AP 1. forcing 1NT
Board: 382 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N N	North: ♣ 76 ♥ KQJ • J2 ♣ KQ10965	South: ♠ AQJ109 ♥ A64 ♠ Q743 ♠ A	West North East South 1♣ Pass 1NT¹ Pass 3♦ Pass 3NT AP 1. forcing 1NT
Board: 383 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2N S	North:	South: ♠ A6 ♥ 63 ♠ Q42 ♣ KQ8764	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 2NT AP 1. forcing 1NT
Board: 384 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 3♣ N	North:	South: ♠ AKQJ32 ♥ 942 ♦ J3 ♣ 74	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT

Board: 380 Dealer: S Vul: NS HCP: 16	♠ AK8♥ QJ763♠ Q873♠ A	The opponents are silent. You bid first.
Board: 381 Dealer: N Vul: Both HCP: 11	★ A6♥ 5♦ 10842♣ AK10965	The opponents are silent. Partner bids first.
Board: 382 Dealer: S Vul: None HCP: 17	AQJ109✓ A64Q743A	The opponents are silent. You bid first.
Board: 383 Dealer: N Vul: NS HCP: 11	★ A6♥ 63◆ Q42★ KQ8764	The opponents are silent. Partner bids first.
Board: 384 Dealer: S Vul: EW HCP: 11	♠ AKQJ32♥ 942♦ J3♠ 74	The opponents are silent. You bid first.

Board: 380 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N N	North:	South: ♠ AK8 ♥ QJ763 ♠ Q873 ♠ A	West North East South 1♥ Pass 1NT¹ Pass 2◆ Pass 2NT Pass 3NT AP 1. forcing 1NT
Board: 381 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4♠ N	North: ♠ KJ1094 ♥ AKQ63 ♠ K6 ♣ 7	South: ♠ A6 ♥ 5 ♦ 10842 ♣ AK10965	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 2NT Pass 4♥ Pass 4♠ AP 1. forcing 1NT
Board: 382 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N N	North: ♣ 76 ♥ KQJ • J2 ♣ KQ10965	South: ♠ AQJ109 ♥ A64 ♠ Q743 ♠ A	West North East South 1♣ Pass 1NT¹ Pass 3♦ Pass 3NT AP 1. forcing 1NT
Board: 383 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2N S	North:	South: ♠ A6 ♥ 63 ♠ Q42 ♣ KQ8764	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 2NT AP 1. forcing 1NT
Board: 384 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 3♣ N	North:	South: ♠ AKQJ32 ♥ 942 ♦ J3 ♣ 74	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT

Board: 385 Dealer: N Vul: None HCP: 11	★ KQJ82★ K64★ 64★ Q84	The opponents are silent. You bid first.
Board: 386 Dealer: S Vul: NS HCP: 12	♠ 10♥ J♦ KJ1087♠ AK10975	West Bids 1♠ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 387 Dealer: N Vul: EW HCP: 13	★ AK975★ 6◆ J84★ KQ84	The opponents are silent. You bid first.
Board: 388 Dealer: S Vul: Both HCP: 12	★76★ A107◆ Q3★ AQ10842	The opponents are silent. Partner bids first.
Board: 389 Dealer: N Vul: NS HCP: 14	♠ AKJ98♥ J8♠ AJ85♠ 52	The opponents are silent. You bid first.

Board: 385 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3♣ S	North: ♠ KQJ82 ♥ K64 ♦ 64 ♣ Q84	South:	West Pass Pass	North Pass 1♠ 3♣	East Pass Pass AP	1♣
Board: 386 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 2♠ W	North: ♠ 10 ♥ J ♠ KJ1087 ♣ AK10975	South: ♠ K632 ♥ K10854 ♠ A94 ♣ Q	1♠	North 2♣¹ (Y)-2Z t	2♠	1♥ AP
Board: 387 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3 S	North: ◆ AK975 ▼ 6 ◆ J84 ◆ KQ84	South: ♠ Q ♥ AQ1087542 ♠ K9 ♣ 32	West AP	North 1♣	East Pass	
Board: 388 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 2N N	North: ♣ 76 ♥ A107 • Q3 ♣ AQ10842	South: ♠ AQ432 ♥ K64 ♠ A52 ♣ 97	Pass Pass	North 1NT ¹ 2NT ng 1NT	Pass AP	1♠
Board: 389 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 3N S	North: ♠ AKJ98 ♥ J8 ♠ AJ85 ♣ 52	South: ♣ 4 ♥ A962 • Q ♣ KQ108643	Pass Pass	North 1♣ 2♦ 3NT ng 1NT	Pass Pass AP	South 1NT ¹ 2NT

Board: 385 Dealer: N Vul: None HCP: 11	◆ 93♥ Q7◆ J83◆ AKJ1072	The opponents are silent. Partner bids first.
Board: 386 Dealer: S Vul: NS HCP: 12	★ K632 ★ K10854 ★ A94 ♣ Q	West Bids 1♠ if possible. East Bids 2♠ if possible. You bid first.
Board: 387 Dealer: N Vul: EW HCP: 11	♣ Q ♥ AQ1087542 ♦ K9 ♣ 32	The opponents are silent. Partner bids first.
Board: 388 Dealer: S Vul: Both HCP: 13	★ AQ432★ K64★ A52★ 97	The opponents are silent. You bid first.
Board: 389 Dealer: N Vul: NS HCP: 11	4✓ A962✓ Q✓ KQ108643	The opponents are silent. Partner bids first.

Board: 385 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3♣ S	North: ♠ KQJ82 ♥ K64 ♦ 64 ♣ Q84	South:	West Pass Pass	North Pass 1♠ 3♣	East Pass Pass AP	1♣
Board: 386 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 2♠ W	North: ♠ 10 ♥ J ♠ KJ1087 ♣ AK10975	South: ♠ K632 ♥ K10854 ♠ A94 ♣ Q	1♠	North 2♣¹ (Y)-2Z t	2♠	1♥ AP
Board: 387 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3 S	North: ◆ AK975 ▼ 6 ◆ J84 ◆ KQ84	South: ♠ Q ♥ AQ1087542 ♠ K9 ♣ 32	West AP	North 1♣	East Pass	
Board: 388 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 2N N	North: ♣ 76 ♥ A107 • Q3 ♣ AQ10842	South: ♠ AQ432 ♥ K64 ♠ A52 ♣ 97	Pass Pass	North 1NT ¹ 2NT ng 1NT	Pass AP	1♠
Board: 389 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 3N S	North: ♠ AKJ98 ♥ J8 ♠ AJ85 ♣ 52	South: ♣ 4 ♥ A962 • Q ♣ KQ108643	Pass Pass	North 1♣ 2♦ 3NT ng 1NT	Pass Pass AP	South 1NT ¹ 2NT

3 Under Invitational Jump (11-12 HCP)

Board: 390 **♦** A10 The opponents are silent. Dealer: S **♥** J2 Vul: EW **♦** 984 Partner bids first. HCP: 11 ♣ AQ10985 Board: 391 ♠ AJ East Doubles Pass if possible. Dealer: N **♥** AK973 Vul: Both ♦ AJ10 You bid first. HCP: 18 **♣** J94 Board: 392 The opponents are silent. Dealer: S **♥** AKJ432 Vul: None **♦** J3 Partner bids first. HCP: 11 ♣ Q10732 Board: 393 **♦** AJ1032 The opponents are silent. Dealer: N **♥** J7 Vul: EW ♦ A42 You bid first. HCP: 13 **♣** QJ6 Board: 394 **★** K97 The opponents are silent. Dealer: S **7** 6 Vul: Both **♦** K108 Partner bids first.

♣ AQ10642

HCP: 12

Board: 390 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 2N N	North: ♠ A10 ♥ J2 ♦ 984 ♣ AQ10985	South: ♠ KQJ83 ♥ 74 ♠ AJ1052 ♣ 7	West North East South 1♣ Pass 1NT¹ Pass 2◆ Pass 2NT AP 1. forcing 1NT
Board: 391 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 7NX S	North: ♠ AJ ♥ AK973 ♠ AJ10 ♣ J94	South: 42 86 Q5 AKQ10632	West North East South 1 Pass 1NT¹ Pass 3NT Pass 4♣² Pass 4NT³ Pass 7NT Pass Pass X AP 1. forcing 1NT 2. Gerber 3. A=3 out of 4
Board: 392 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 3♠ S	North: ♣— ▼ AKJ432 • J3 ♣ Q10732	South: ♠ AK108765 ♥ 10 ♠ A75 ♣ 85	West North East South 1♠ Pass 3♥ Pass 3♠ AP
Board: 393 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4♥ S	North: ♠ AJ1032 ♥ J7 ♠ A42 ♠ QJ6	South: ♣ 76 ♥ AKQ864 ♦ 6 ♣ K975	West North East South 1♠ Pass 2♥ Pass 2NT Pass 3♣ Pass 3NT Pass 4♥ AP
Board: 394 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 2N N	North: ♠ K97 ♥ 6 ♦ K108 ♣ AQ10642	South: ♠ Q1086 ♥ AKQ73 ♦ J65 ♣ 8	West North East South 1♥ Pass 1NT¹ Pass 2◆ Pass 2NT AP 1. forcing 1NT

3 Under Invitational Jump (11-12 HCP)

Board: 390 ♠ KQJ83
Dealer: S ▼ 74 The opponents are silent.

Vul: EW ♦ AJ1052

HCP: 11 ♣ 7 You bid first.

Dealer: N ♥ 86

Vul: Both ♦ Q5

HCP: 11 ♣ AKQ10632 Partner bids first.

Dealer: S ▼ 10

Vul: None ◆ A75

Variable opponents are single.

HCP: 11 ♣ 85 You bid first.

Board: 393 • 76 The opponents are silent.

Dealer: N

✓ AKQ864

Vul: EW

✓ 6

Dealer: N

✓ AKQ864

N

→ 6

Dealer: N

✓ AKQ864

→ AKQ864

✓ AKQ864

✓ AKQ864

→ AKQ864

→

HCP: 12 ♣ K975 Partner bids first.

Board: 394 • Q1086 The opponents are silent.

Dealer: S VAKQ73 The opponents are shell Vul: Both • J65

HCP: 12 ★ 8 You bid first.

Board: 390 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 2N N	North: ♠ A10 ♥ J2 ♦ 984 ♣ AQ10985	South: ♠ KQJ83 ♥ 74 ♠ AJ1052 ♣ 7	West North East South 1♣ Pass 1NT¹ Pass 2◆ Pass 2NT AP 1. forcing 1NT
Board: 391 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 7NX S	North: ♠ AJ ♥ AK973 ♠ AJ10 ♣ J94	South: 42 86 Q5 AKQ10632	West North East South 1 Pass 1NT¹ Pass 3NT Pass 4♣² Pass 4NT³ Pass 7NT Pass Pass X AP 1. forcing 1NT 2. Gerber 3. A=3 out of 4
Board: 392 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 3♠ S	North: ♣— ▼ AKJ432 • J3 ♣ Q10732	South: ♠ AK108765 ♥ 10 ♠ A75 ♣ 85	West North East South 1♠ Pass 3♥ Pass 3♠ AP
Board: 393 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4♥ S	North: ♠ AJ1032 ♥ J7 ♠ A42 ♠ QJ6	South: ♣ 76 ♥ AKQ864 ♦ 6 ♣ K975	West North East South 1♠ Pass 2♥ Pass 2NT Pass 3♣ Pass 3NT Pass 4♥ AP
Board: 394 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 2N N	North: ♠ K97 ♥ 6 ♦ K108 ♣ AQ10642	South: ♠ Q1086 ♥ AKQ73 ♦ J65 ♣ 8	West North East South 1♥ Pass 1NT¹ Pass 2◆ Pass 2NT AP 1. forcing 1NT

Board: 395 Dealer: N Vul: None	♠ AK9764 ♥ J ♦ QJ105	The opponents are silent. You bid first.
HCP: 11 Board: 396 Dealer: S	♣ 82♠ J♥ AQJ7632	The opponents are silent.
Vul: NS HCP: 11	♦ K104 ♣ 54	Partner bids first.
Board: 397 Dealer: N Vul: Both HCP: 13	★ KQ752♥ Q1086◆ KQ♣ J7	The opponents are silent. You bid first.
Board: 398 Dealer: S Vul: None HCP: 11	♠ 6♥ 1042♠ A4♠ AK109865	The opponents are silent. Partner bids first.
Board: 399 Dealer: N Vul: NS HCP: 11	★ AK10632♥ 9653★ A8♣ 5	The opponents are silent. You bid first.

Board: 395 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3♣ S	North: ♠ AK9764 ♥ J ♠ QJ105 ♣ 82	South: ♠ 2 ♥ A85 ♠ 742 ♣ AQJ974	Pass AP	North 1♣ 2♦ ng 1NT	Pass Pass	1NT ¹
Board: 396 Dealer: S Vul: NS North HCP: 11 South HCP: 11 Contract: 3♥ N	North: ♣ J ♥ AQJ7632 ♠ K104 ♣ 54	South: ♠ Q7632 ♥ 9 ♦ 96 ♣ AKQ73	West Pass	North 3♥	East AP	South 1♣
Board: 397 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 3 S	North: ♠ KQ752 ♥ Q1086 ♠ KQ ♣ J7	South: ♣ — ▼ J73 ◆ A643 ♣ AK8654	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	1NT ¹
Board: 398 Dealer: S Vul: None North HCP: 11 South HCP: 9 Contract: 3♠ S	North: ♠ 6 ♥ 1042 ♠ A4 ♣ AK109865	South: ♠ A987432 ♥ Q96 ♠ K53 ♣ —	West AP	North	East	South 3♣
Board: 399 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 4 N	North: ♠ AK 10632 ♥ 9653 ♠ A8 ♣ 5	South: ♣ 85 ♥ AJ82 ♦ — ♣ AQ108742	Pass AP	North 1♠ 2♥ ng 1NT	Pass Pass	1NT ¹

3 Under Invitational Jump (11-12 HCP)

Board: 397

The opponents are silent.

Dealer: N VI73

Vul: Both A643

Partner bids first.

HCP: 12 ♣ AK8654

Vul: NS

◆ —

Partner bids first

HCP: 11 ♣ AQ108742 Partner bids first.

Board: 395 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3♣ S	North: ♠ AK9764 ♥ J ♠ QJ105 ♣ 82	South: ♠ 2 ♥ A85 ♠ 742 ♣ AQJ974	Pass AP	North 1♣ 2♦ ng 1NT	Pass Pass	1NT ¹
Board: 396 Dealer: S Vul: NS North HCP: 11 South HCP: 11 Contract: 3♥ N	North: ♣ J ♥ AQJ7632 ♠ K104 ♣ 54	South: ♠ Q7632 ♥ 9 ♦ 96 ♣ AKQ73	West Pass	North 3♥	East AP	South 1♣
Board: 397 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 3 S	North: ♠ KQ752 ♥ Q1086 ♠ KQ ♣ J7	South: ♣ — ▼ J73 ◆ A643 ♣ AK8654	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	1NT ¹
Board: 398 Dealer: S Vul: None North HCP: 11 South HCP: 9 Contract: 3♠ S	North: ♠ 6 ♥ 1042 ♠ A4 ♣ AK109865	South: ♠ A987432 ♥ Q96 ♠ K53 ♣ —	West AP	North	East	South 3♣
Board: 399 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 4 N	North: ♠ AK 10632 ♥ 9653 ♠ A8 ♣ 5	South: ♣ 85 ♥ AJ82 ♦ — ♣ AQ108742	Pass AP	North 1♠ 2♥ ng 1NT	Pass Pass	1NT ¹

Board: 400 Dealer: S Vul: EW	♣ J7 ♥ AQ10876 ♦ 54	The opponents are silent. Partner bids first.
HCP: 12 Board: 401 Dealer: N Vul: None HCP: 11	 ★ KQ10 ★ K1097643 ♥ Q ◆ A4 ♣ Q109 	The opponents are silent. You bid first.
Board: 402 Dealer: S Vul: NS HCP: 11	♠ 96♥ AQJ974♦ Q9♠ Q95	The opponents are silent. Partner bids first.
Board: 403 Dealer: N Vul: EW HCP: 11	★ KQ743♥ Q◆ 10732◆ KJ4	The opponents are silent. You bid first.
Board: 404 Dealer: S Vul: Both HCP: 12	♣72✔AKJ1076◆Q74♣Q10	The opponents are silent. Partner bids first.

Board: 400 Dealer: S Vul: EW North HCP: 12 South HCP: 11 Contract: 4 N	North: ♣ J7 ▼ AQ10876 ♦ 54 ♣ KQ10	South: ♠ K98432 ♥ K95 ♠ KQ10 ♣ 7	West Pass Pass 1. Splin	North 2♥ 4♥ atter	East Pass AP	1♠
Board: 401 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 4♠ N	North: ♠ K1097643 ♥ Q ♠ A4 ♠ Q109	South:	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥
Board: 402 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 N	North:	South: ♠ AJ843 ♥ 632 ♠ AK6 ♠ 82		North 3♥	East Pass	1♠
Board: 403 Dealer: N Vul: EW North HCP: 11 South HCP: 12 Contract: 4 S	North: ♠ KQ743 ♥ Q • 10732 ♠ KJ4	South:	West Pass Pass	North 1♠ 3♦ 4♥	East Pass Pass AP	2♥
Board: 404 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North: ♣ 72 ✔ AKJ1076 ♣ Q74 ♣ Q10	South: ♠ 109864 ♥ Q94 ♠ A10 ♣ AK3	West Pass AP	North 2♥	East Pass	1♠

Board: 400 Dealer: S Vul: EW HCP: 11	★ K98432★ K95★ KQ10★ 7	The opponents are silent. You bid first.
Board: 401 Dealer: N Vul: None HCP: 11	♦ 5 ♥ AKJ1097 ♦ 1092 ♣ K84	The opponents are silent. Partner bids first.
Board: 402 Dealer: S Vul: NS HCP: 12	★ AJ843♥ 632★ AK6★ 82	The opponents are silent. You bid first.
Board: 403 Dealer: N Vul: EW HCP: 12	◆ 98♥ AK10854◆ J4◆ A52	The opponents are silent. Partner bids first.
Board: 404 Dealer: S Vul: Both HCP: 13	109864✓ Q94A10AK3	The opponents are silent. You bid first.

Board: 400 Dealer: S Vul: EW North HCP: 12 South HCP: 11 Contract: 4 N	North: ♣ J7 ▼ AQ10876 ♦ 54 ♣ KQ10	South: ♠ K98432 ♥ K95 ♠ KQ10 ♣ 7	West Pass Pass 1. Splin	North 2♥ 4♥ atter	East Pass AP	1♠
Board: 401 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 4♠ N	North: ♠ K1097643 ♥ Q ♠ A4 ♠ Q109	South:	West Pass AP	North 1♠ 3♠	East Pass Pass	3♥
Board: 402 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 N	North:	South: ♠ AJ843 ♥ 632 ♠ AK6 ♠ 82		North 3♥	East Pass	1♠
Board: 403 Dealer: N Vul: EW North HCP: 11 South HCP: 12 Contract: 4 S	North: ♠ KQ743 ♥ Q • 10732 ♠ KJ4	South:	West Pass Pass	North 1♠ 3♦ 4♥	East Pass Pass AP	2♥
Board: 404 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 4 N	North: ♣ 72 ✔ AKJ1076 ♣ Q74 ♣ Q10	South: ♠ 109864 ♥ Q94 ♠ A10 ♣ AK3	West Pass AP	North 2♥	East Pass	1♠

3 Under Invitational Jump (11-12 HCP)

Board: 405 **♦** Q84 The opponents are silent. Dealer: N **♥** AQ9843 Vul: NS **♦** K763 You bid first. HCP: 11 **.**— Board: 406 **♦**97 The opponents are silent. Dealer: S **♥** KQ9864 Vul: EW **♦** Q94 Partner bids first. ♣ A10 HCP: 11 Board: 407 **♦** A10843 The opponents are silent. Dealer: N **♥** A87 Vul: Both **♦** 10 You bid first. **♣** AJ53 HCP: 13 Board: 408 **♦**95 The opponents are silent. Dealer: S **♥** AKQ10843 Vul: None **♦** Q75 Partner bids first. HCP: 11 **♣** 6 Board: 409 ♠ AKQ2 The opponents are silent. Dealer: N **♥** A7432 Vul: EW ♦ AQ You bid first. HCP: 19 **♣** 93

Board: 405 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 3 S	North: ♠ Q84 ♥ AQ9843 ♠ K763 ♣ —	South: ♣ J ♥ K ♦ J984 ♣ AQ108642	Pass AP	North 1♥ 2• ng 1NT	Pass Pass	$1NT^1$
Board: 406 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 4 N	North: ◆ 97 ▼ KQ9864 ◆ Q94 ◆ A10	South: ♠ AK 632 ♥ 753 ♠ A7 ♣ 983	West Pass AP	North 3♥	East Pass	1♠
Board: 407 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 5♣ N	North: ◆ A10843 ▼ A87 • 10 • AJ53	South: ♠ Q9 ♥ K109 ♦ J5 ♠ KQ10986	Pass Pass	North 1♠ 2♣ 5♣ ng 1NT	Pass Pass AP	1NT ¹
Board: 408 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 3♥ N	North:	South: ♠ A10643 ♥ 7 ♠ K9 ♠ KJ984		North 3♥	East AP	South 1♠
Board: 409 Dealer: N Vul: EW North HCP: 19 South HCP: 11 Contract: 3N S	North: ♠ AKQ2 ♥ A7432 ♠ AQ ♠ 93	South: ♠ 65 ♥ QJ ♠ 832 ♣ AKJ1042	Pass AP	North 1♥ 2♠ ng 1NT	Pass Pass	South 1NT ¹ 3NT

HCP: 11

Board: 409

Dealer: N

Vul: EW

HCP: 11

3 Under Invitational Jump (11-12 HCP)

♣ KJ984

♠ 65

♥ QJ

♦ 832

♣ AKJ1042

Board: 405 Dealer: N Vul: NS HCP: 11	♣ J ♥ K ♦ J984 ♣ AQ108642	The opponents are silent. Partner bids first.
Board: 406 Dealer: S Vul: EW HCP: 11	★ AK632▼ 753◆ A7◆ 983	The opponents are silent. You bid first.
Board: 407 Dealer: N Vul: Both HCP: 11	♠ Q9 ♥ K109 ♦ J5 ♣ KQ10986	The opponents are silent. Partner bids first.
Board: 408 Dealer: S Vul: None	★ A10643♥ 7♦ K9★ K1084	The opponents are silent. You bid first.

The opponents are silent.

Partner bids first.

Board: 405 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 3 S	North: ♠ Q84 ♥ AQ9843 ♠ K763 ♣ —	South: ♣ J ♥ K ♦ J984 ♣ AQ108642	Pass AP	North 1♥ 2• ng 1NT	Pass Pass	$1NT^1$
Board: 406 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 4 N	North: ◆ 97 ▼ KQ9864 ◆ Q94 ◆ A10	South: ♠ AK 632 ♥ 753 ♠ A7 ♣ 983	West Pass AP	North 3♥	East Pass	1♠
Board: 407 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 5♣ N	North: ◆ A10843 ▼ A87 • 10 • AJ53	South: ♠ Q9 ♥ K109 ♦ J5 ♠ KQ10986	Pass Pass	North 1♠ 2♣ 5♣ ng 1NT	Pass Pass AP	1NT ¹
Board: 408 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 3♥ N	North:	South: ♠ A10643 ♥ 7 ♠ K9 ♠ KJ984		North 3♥	East AP	South 1♠
Board: 409 Dealer: N Vul: EW North HCP: 19 South HCP: 11 Contract: 3N S	North: ♠ AKQ2 ♥ A7432 ♠ AQ ♠ 93	South: ♠ 65 ♥ QJ ♠ 832 ♣ AKJ1042	Pass AP	North 1♥ 2♠ ng 1NT	Pass Pass	South 1NT ¹ 3NT

3 Under Invitational Jump (11-12 HCP)

Board: 410 ♠ A East Doubles 1♣ if possible.

Dealer: S ♥ 985 West Bids 1♦ if possible.

Vul: Both ♦ Q3

HCP: 12 ♣ AQ105432 Partner bids first.

Board: 413 AQ10952 The opponents are silent.

Dealer: N

✓ A654

Vul: Both

✓ J

HCP: 11 ★ 104 You bid first.

Board: 414 \(\dot 6 \)
The opponents are silent.

Dealer: S ♥ Q9874

Vul: None ♦ 8 HCP: 12 ♣ AKQJ104 Partner bids first.

Board: 410 Dealer: S Vul: Both North HCP: 12 South HCP: 10 Contract: 4 S	North: ♠ A ♥ 985 ♠ Q3 ♠ AQ105432	South: ♠ KJ10983 ♥ AJ62 • 74 ♣ J	West North East South Pass Pass 1♣ X XX 1♦ 3♣ Pass 4♠ AP
Board: 411 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3 S	North: ♠ AK9764 ♥ A65 ♠ Q10 ♠ 83	South: ♣ — ▼ K87 • K95 ♣ AQ97654	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT
Board: 412 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3♣ N	North: ♣ — ▼ 8762 ◆ Q54 ♣ AKQJ108	South: ♠ AK10976 ♥ J4 ♠ AJ9 ♣ 64	West North East South 1♣ Pass 1NT¹ Pass 2♠ Pass 3♣ AP 1. forcing 1NT
Board: 413 Dealer: N Vul: Both North HCP: 11 South HCP: 12 Contract: 6 S	North: ♠ AQ10952 ♥ A654 ♠ J ♠ 104	South: ♣— ▼ KQ10873 ◆ A985 ♣ K32	West North East South 1♠ Pass 2♥ Pass 4♠¹ Pass 4NT² Pass 5♥³ Pass 6♥ AP 1. Splinter 2. Blackwood 0314, for ♥ 3. A=2/5 or 5/5, Q(H)=0
Board: 414 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4 S	North: ♠ 6 ♥ Q9874 ♠ 8 ♠ AKQJ104	South: ♠ AJ753 ♥ A • KQ ♣ 87632	West North East South 1♣ Pass 1NT¹ Pass 2♣ Pass 4♣ AP 1. forcing 1NT

Board: 410 Dealer: S Vul: Both HCP: 10	★ KJ10983▼ AJ62◆ 74◆ J	East Doubles 1♣ if possible. West Bids 1♦ if possible. You bid first.
Board: 411 Dealer: N Vul: None HCP: 12	♣— ♥ K87 ♦ K95 ♣ AQ97654	The opponents are silent. Partner bids first.
Board: 412 Dealer: S Vul: NS HCP: 13	★ AK10976♥ J4◆ AJ9◆ 64	The opponents are silent. You bid first.
Board: 413 Dealer: N Vul: Both HCP: 12	♣— ▼ KQ10873 ◆ A985 ♣ K32	The opponents are silent. Partner bids first.
Board: 414 Dealer: S Vul: None HCP: 14	♣ AJ753♥ A♦ KQ♣ 87632	The opponents are silent. You bid first.

Board: 410 Dealer: S Vul: Both North HCP: 12 South HCP: 10 Contract: 4 S	North: ♠ A ♥ 985 ♠ Q3 ♠ AQ105432	South: ♠ KJ10983 ♥ AJ62 • 74 ♣ J	West North East South Pass Pass 1♣ X XX 1♦ 3♣ Pass 4♠ AP
Board: 411 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3 S	North: ♠ AK9764 ♥ A65 ♠ Q10 ♠ 83	South: ♣ — ▼ K87 • K95 ♣ AQ97654	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3♠ AP 1. forcing 1NT
Board: 412 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3♣ N	North: ♣ — ▼ 8762 ◆ Q54 ♣ AKQJ108	South: ♠ AK10976 ♥ J4 ♠ AJ9 ♣ 64	West North East South 1♣ Pass 1NT¹ Pass 2♠ Pass 3♣ AP 1. forcing 1NT
Board: 413 Dealer: N Vul: Both North HCP: 11 South HCP: 12 Contract: 6 S	North: ♠ AQ10952 ♥ A654 ♠ J ♠ 104	South: ♣— ▼ KQ10873 ◆ A985 ♣ K32	West North East South 1♠ Pass 2♥ Pass 4♠¹ Pass 4NT² Pass 5♥³ Pass 6♥ AP 1. Splinter 2. Blackwood 0314, for ♥ 3. A=2/5 or 5/5, Q(H)=0
Board: 414 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4 S	North: ♠ 6 ♥ Q9874 ♠ 8 ♠ AKQJ104	South: ♠ AJ753 ♥ A • KQ ♣ 87632	West North East South 1♣ Pass 1NT¹ Pass 2♣ Pass 4♣ AP 1. forcing 1NT

Board: 415 Dealer: N Vul: NS HCP: 13	AQ742✓ A93Q63✓ J5	West Bids 2♦ if possible. You bid first.
Board: 416 Dealer: S Vul: EW HCP: 11	♣ Q2 ♥ K10875 ♦ — ♣ KQJ876	The opponents are silent. Partner bids first.
Board: 417 Dealer: N Vul: None HCP: 11	★ K98642★ K6★ K62★ Q8	The opponents are silent. You bid first.
Board: 418 Dealer: S Vul: NS HCP: 11	◆ 93♥ KJ◆ J7◆ AQ98653	The opponents are silent. Partner bids first.
Board: 419 Dealer: N Vul: EW HCP: 12	▲ A9843✓ 4◆ J5▲ AK643	The opponents are silent. You bid first.

Board: 415 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3♣ S	North: ♠ AQ742 ♥ A93 ♠ Q63 ♣ J5	South:	2♦ AP	North 1♠ Pass ng 1NT	Pass Pass	$1NT^1$
Board: 416 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 S	North: ♠ Q2 ♥ K10875 ←— ♠ KQJ876	South: ♠ KJ9854 ♥ J3 ♠ AKQJ2 ♣ —	Pass Pass Pass AP	North 1NT¹ 2NT 3♥ ng 1NT	Pass Pass Pass	1 ♠ 2 ♦ 3 ♦
Board: 417 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3♣ S	North: ♠ K98642 ♥ K6 ♦ K62 ♠ Q8	South: ♣ — ♥ QJ97 • 843 ♣ AKJ542	Pass AP	North 1♣ 2♠ ng 1NT	Pass Pass	$1NT^1$
Board: 418 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 S	North:	South: ♠ K65 ♥ AQ10865 ♠ K108 ♣ J	Pass Pass	North 1NT ¹ 4♥ ng 1NT	Pass AP	1♥
Board: 419 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3 S	North: ♠ A9843 ♥ 4 ♦ J5 ♣ AK643	South: ♠ K10 ♥ KQJ1073 • Q94 ♣ 87	West AP	North 1♠	East Pass	

Board: 415 Dealer: N Vul: NS HCP: 11	♦ 65 ♥ Q86 ♦ 94 ♣ AKQ1063	West Bids 2♦ if possible. Partner bids first.
Board: 416 Dealer: S Vul: EW HCP: 15	★ KJ9854♥ J3◆ AKQJ2◆ —	The opponents are silent. You bid first.
Board: 417 Dealer: N Vul: None HCP: 11	◆— ♥ QJ97 ◆ 843 ◆ AKJ542	The opponents are silent. Partner bids first.
Board: 418 Dealer: S Vul: NS HCP: 13	★ K65 ♥ AQ10865 ♦ K108 ♣ J	The opponents are silent. You bid first.
Board: 419 Dealer: N Vul: EW HCP: 11	★ K10 ★ KQJ1073 ★ Q94 ♣ 87	The opponents are silent. Partner bids first.

Board: 415 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3♣ S	North: ♠ AQ742 ♥ A93 ♠ Q63 ♣ J5	South: ♠ 65 ♥ Q86 ♦ 94 ♠ AKQ1063	2♦ AP	North 1♠ Pass ng 1NT	Pass Pass	$1NT^1$
Board: 416 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 S	North: ♠ Q2 ♥ K10875 ←— ♠ KQJ876	South: ♠ KJ9854 ♥ J3 ♠ AKQJ2 ♣ —	Pass Pass Pass AP	North 1NT¹ 2NT 3♥ ng 1NT	Pass Pass Pass	1 ♠ 2 ♦ 3 ♦
Board: 417 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3♣ S	North: ♠ K98642 ♥ K6 ♦ K62 ♠ Q8	South: ♣ — ♥ QJ97 • 843 ♣ AKJ542	Pass AP	North 1♣ 2♠ ng 1NT	Pass Pass	$1NT^1$
Board: 418 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 S	North:	South: ♠ K65 ♥ AQ10865 ♠ K108 ♣ J	Pass Pass	North 1NT ¹ 4♥ ng 1NT	Pass AP	1♥
Board: 419 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3 S	North: ♠ A9843 ♥ 4 ♦ J5 ♣ AK643	South: ♠ K10 ♥ KQJ1073 • Q94 ♣ 87	West AP	North 1♠	East Pass	

Board: 420 Dealer: S Vul: Both HCP: 11	★ K▼ KQJ965◆ Q72◆ 874	The opponents are silent. Partner bids first.
Board: 421 Dealer: N Vul: NS HCP: 11	AJ108754✓ AQ7674	West Bids 2♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 422 Dealer: S Vul: EW HCP: 11	★ A8♥ Q52◆ 103◆ KQ7653	The opponents are silent. Partner bids first.
Board: 423 Dealer: N Vul: Both HCP: 11	▲ A10985♥ J95◆ K93◆ K8	The opponents are silent. You bid first.
Board: 424 Dealer: S Vul: None HCP: 12	J26AJ83AQ10764	The opponents are silent. Partner bids first.

Board: 420 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♥ N	North: ♠ K ▼ KQJ965 ◆ Q72 ♣ 874	South: ♠ A6432 ♥ 83 ♠ AK64 ♣ J10	West North East South 1♣ Pass 3♥ Pass 4♥ AP
Board: 421 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ N	North: ♠ AJ108754 ♥ A ♠ Q76 ♣ 74	South: ♠ Q2 ♥ Q2 ♦ 852 ♣ AKJ852	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 422 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3N N	North: ♠ A8 ♥ Q52 ♦ 103 ♠ KQ7653	South: ♠ KQJ92 ♥ 1073 ♠ AQ ♣ J92	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3NT AP 1. forcing 1NT
Board: 423 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3 S	North: ♠ A10985 ♥ J95 ♠ K93 ♠ K8	South: ♣ 7 ♥ AQ8732 ♠ A10 ♣ J1092	West North East South 1♠ Pass 3♥ AP
Board: 424 Dealer: S Vul: None North HCP: 12 South HCP: 19 Contract: 3N N	North:	South: ♠ AQ108 ♥ AKQJ7 ♠ K4 ♣ 98	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 3NT AP 1. forcing 1NT

Board: 420 Dealer: S Vul: Both HCP: 12	★ A6432★ 83★ AK64★ J10	The opponents are silent. You bid first.
Board: 421 Dealer: N Vul: NS HCP: 12	Q2Q2852AKJ852	West Bids 2♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 422 Dealer: S Vul: EW HCP: 13	★ KQJ92▼ 1073◆ AQ♣ J92	The opponents are silent. You bid first.
Board: 423 Dealer: N Vul: Both HCP: 11	♣ 7 ♥ AQ8732 ♦ A10 ♣ J1092	The opponents are silent. Partner bids first.
Board: 424 Dealer: S Vul: None HCP: 19	AQ108✓ AKQJ7K498	The opponents are silent. You bid first.

Board: 420 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♥ N	North: ♠ K ▼ KQJ965 ◆ Q72 ♣ 874	South: ♠ A6432 ♥ 83 ♠ AK64 ♣ J10	West North East South 1♣ Pass 3♥ Pass 4♥ AP
Board: 421 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ N	North: ♠ AJ108754 ♥ A ♠ Q76 ♣ 74	South: ♠ Q2 ♥ Q2 ♦ 852 ♣ AKJ852	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 422 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3N N	North: ♠ A8 ♥ Q52 ♦ 103 ♠ KQ7653	South: ♠ KQJ92 ♥ 1073 ♠ AQ ♣ J92	West North East South 1♠ Pass 1NT¹ Pass 2♠ Pass 3NT AP 1. forcing 1NT
Board: 423 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3 S	North: ♠ A10985 ♥ J95 ♠ K93 ♠ K8	South: ♣ 7 ♥ AQ8732 ♠ A10 ♣ J1092	West North East South 1♠ Pass 3♥ AP
Board: 424 Dealer: S Vul: None North HCP: 12 South HCP: 19 Contract: 3N N	North:	South: ♠ AQ108 ♥ AKQJ7 ♠ K4 ♣ 98	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 3NT AP 1. forcing 1NT

D 1 425	. 00652	
Board: 425 Dealer: N	♦ Q8652 ♥ 96	The opponents are silent.
Vul: EW	♦ K	You bid first.
HCP: 14	♣ AKQ96	
Board: 426	♦ J4	The opponents are silent.
Dealer: S	♥ J32	The opponents are sitent.
Vul: Both HCP: 11	106★ AKQ873	Partner bids first.
- 1 1A-		
Board: 427 Dealer: N	♦ J10532 ♥ 64	The opponents are silent.
Vul: None	♦ KQ63	
HCP: 12	♣ AQ	You bid first.
Board: 428	♦ K	
Dealer: S	♥ J	The opponents are silent.
Vul: NS	◆ Q10754	Partner bids first.
HCP: 12	♣ KQJ765	Tarther olds first.
Board: 429	♦ A109854	The emperors are gilent
Dealer: N	♥ K9	The opponents are silent.
Vul: Both	◆ 1082	You bid first.
HCP: 11	♣ A5	

Board: 425 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4♥ S	North: ♠ Q8652 ♥ 96 ♠ K ♣ AKQ96	South: ♠ 10 ♥ KQJ1087 ♠ AQ9653 ♣ —	West Pass Pass AP	North 1♠ 3♠ 3NT	East Pass Pass Pass	2 ♥ 3 ♦
Board: 426 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 44 S	North: ♣ J4 ♥ J32 • 106 ♣ AKQ873	South: ♠ KQ1073 ♥ AQ7 • J3 ♣ J54	Pass Pass	North 1NT ¹ 4♣ ng 1NT		1♠
Board: 427 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4 S	North: ♣ J10532 ♥ 64 ♠ KQ63 ♣ AQ	South:	West Pass Pass	North 1♠ 3♦ 4♥	East Pass Pass AP	2♥
Board: 428 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 3♣ N	North: ♠ K ♥ J • Q10754 ♣ KQJ765	South: ♠ AQ10943 ♥ 1065 ♦ J82 ♠ A	Pass Pass	North 1NT ¹ 3♣ ng 1NT		South 1♠ 2♠
Board: 429 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3♥ S	North: ♠ A109854 ♥ K9 ♦ 1082 ♣ A5	South: ♣ — ▼ AQ10752 • K3 ♣ Q10642	West AP	North 1♠	East Pass	

Board: 425 Dealer: N Vul: EW HCP: 12	♣ 10♥ KQJ1087◆ AQ9653♣ —	The opponents are silent. Partner bids first.
Board: 426 Dealer: S Vul: Both HCP: 13	★ KQ1073★ AQ7★ J3★ J54	The opponents are silent. You bid first.
Board: 427 Dealer: N Vul: None HCP: 12	◆ 9♥ AKJ752◆ 7◆ KJ854	The opponents are silent. Partner bids first.
Board: 428 Dealer: S Vul: NS HCP: 11	AQ10943▼ 1065◆ J82♠ A	The opponents are silent. You bid first.
Board: 429 Dealer: N Vul: Both HCP: 11	♣— ▼ AQ10752 ◆ K3 ♣ Q10642	The opponents are silent. Partner bids first.

Board: 425 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4♥ S	North: ♠ Q8652 ♥ 96 ♠ K ♣ AKQ96	South: ♠ 10 ♥ KQJ1087 ♠ AQ9653 ♣ —	West Pass Pass AP	North 1♠ 3♠ 3NT	East Pass Pass Pass	2 ♥ 3 ♦
Board: 426 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 44 S	North: ♣ J4 ♥ J32 • 106 ♣ AKQ873	South: ♠ KQ1073 ♥ AQ7 • J3 ♣ J54	Pass Pass	North 1NT ¹ 4♣ ng 1NT		1♠
Board: 427 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4 S	North: ♣ J10532 ♥ 64 ♠ KQ63 ♣ AQ	South:	West Pass Pass	North 1♠ 3♦ 4♥	East Pass Pass AP	2♥
Board: 428 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 3♣ N	North: ♠ K ♥ J • Q10754 ♣ KQJ765	South: ♠ AQ10943 ♥ 1065 ♦ J82 ♠ A	Pass Pass	North 1NT ¹ 3♣ ng 1NT		South 1♠ 2♠
Board: 429 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3♥ S	North: ♠ A109854 ♥ K9 ♦ 1082 ♣ A5	South: ♣ — ▼ AQ10752 • K3 ♣ Q10642	West AP	North 1♠	East Pass	

HCP: 11

♣ Q5

3 Under Invitational Jump (11-12 HCP)

Board: 430 The opponents are silent. Dealer: S **♥** Q6 Vul: None **♦** Q54 Partner bids first. HCP: 12 **♣** AKJ98643 Board: 431 **♠** AJ852 The opponents are silent. Dealer: N **♥** K963 Vul: NS ♦ KQJ10 You bid first. HCP: 14 **.**— Board: 432 **♠** Q The opponents are silent. Dealer: S **♥** AQJ983 Vul: EW **♦** K1093 Partner bids first. HCP: 12 **♣** 62 Board: 433 **★** K10952 The opponents are silent. Dealer: N **Y** — ♦ AK764 Vul: None You bid first. HCP: 12 **♣** Q73 Board: 434 **♦** 65 The opponents are silent. **♥** AK98762 Dealer: S Vul: NS **♦** Q8

Partner bids first.

Board: 430 Dealer: S	North:	South: ♠ QJ1087	West	North	East	South 1♠
Vul: None North HCP: 12	▼ Q6	♥ AK74	Pass	1NT ¹	Pass	2♥
South HCP: 15	◆ Q54	♦ AJ108	Pass	3♣	AP	
Contract: 3♣ N	♣ AKJ98643	. —	1. forci	ng 1NT		
Board: 431	North:	South:	West	North	East	South
Dealer: N	AJ852	◆ Q		1♠		1NT ¹
Vul: NS	♥ K963	▼ A	Pass	2♥	Pass	
North HCP: 14 South HCP: 12	♦ KQJ10	♦ 7654	AP		1 0.00	-
Contract: 3♣ S	. —	♣ KQJ10973		ng 1NT		
Board: 432 Dealer: S	North:	South:	West	North	East	
Vul: EW	♠ Q	♦ AK532 ♥ 106	Pass	2♥	Pass	1 ♠
North HCP: 12	♥ AQJ983 ♦ K1093	♦ 100 ♦ 6	Pass	2 ▼ 3 ▼	Pass	
South HCP: 10 Contract: 4♥ N	♣ 62	♣ QJ1074	AP	5 ▼	1 ass	7
Board: 433	North:	South:				
Dealer: N	★ K10952	♦ 6	West	North	Fast	South
Vul: None	~ —	♥ AK8742	,,, 0.31	1 ♠	Pass	
North HCP: 12	♦ AK764	♦ 852	AP			
South HCP: 11 Contract: 3♥ S	♣ Q73	♣ A95				
Board: 434	North	Co. 4h.				
Dealer: S	North: ♠ 65	South: ♠ AK973	West	North	Fact	South
Vul: NS	▼ 63 ▼ AK98762	▼ 10	West	1 101111	Lusi	1 ♠
North HCP: 11	• Q8	◆ 953	Pass	3♥	AP	12
South HCP: 11 Contract: 3♥ N	♣ Q5	♣ KJ94	1 400			

Board: 430 Dealer: S Vul: None HCP: 15	◆ QJ1087♥ AK74◆ AJ108◆ —	The opponents are silent. You bid first.
Board: 431 Dealer: N Vul: NS HCP: 12	♠ Q ♥ A ♦ 7654 ♠ KQJ10973	The opponents are silent. Partner bids first.
Board: 432 Dealer: S Vul: EW HCP: 10	★ AK532▼ 106◆ 6◆ QJ1074	The opponents are silent. You bid first.
Board: 433 Dealer: N Vul: None HCP: 11	♠ 6♥ AK8742♦ 852♠ A95	The opponents are silent. Partner bids first.
Board: 434 Dealer: S Vul: NS HCP: 11	★ AK973▼ 10◆ 953◆ KJ94	The opponents are silent. You bid first.

Board: 430 Dealer: S	North:	South: ♠ QJ1087	West	North	East	South 1♠
Vul: None North HCP: 12	▼ Q6	♥ AK74	Pass	1NT ¹	Pass	2♥
South HCP: 15	◆ Q54	♦ AJ108	Pass	3♣	AP	
Contract: 3♣ N	♣ AKJ98643	. —	1. forci	ng 1NT		
Board: 431	North:	South:	West	North	East	South
Dealer: N	AJ852	◆ Q		1♠		1NT ¹
Vul: NS	♥ K963	▼ A	Pass	2♥	Pass	
North HCP: 14 South HCP: 12	♦ KQJ10	♦ 7654	AP		1 0.00	-
Contract: 3♣ S	. —	♣ KQJ10973		ng 1NT		
Board: 432 Dealer: S	North:	South:	West	North	East	
Vul: EW	♠ Q	♦ AK532 ♥ 106	Pass	2♥	Pass	1 ♠
North HCP: 12	♥ AQJ983 ♦ K1093	♦ 100 ♦ 6	Pass	2 ▼ 3 ▼	Pass	
South HCP: 10 Contract: 4♥ N	♣ 62	♣ QJ1074	AP	5 ▼	1 ass	7
Board: 433	North:	South:				
Dealer: N	★ K10952	♦ 6	West	North	Fast	South
Vul: None	~ —	♥ AK8742	,,, 0.31	1 ♠	Pass	
North HCP: 12	♦ AK764	♦ 852	AP			
South HCP: 11 Contract: 3♥ S	♣ Q73	♣ A95				
Board: 434	North	Co. 4h.				
Dealer: S	North: ♠ 65	South: ♠ AK973	West	North	Fact	South
Vul: NS	▼ 63 ▼ AK98762	▼ 10	West	1 101111	Lusi	1 ♠
North HCP: 11	• Q8	◆ 953	Pass	3♥	AP	12
South HCP: 11 Contract: 3♥ N	♣ Q5	♣ KJ94	1 400			

Board: 435 Dealer: N Vul: EW HCP: 12	AQJ75♥ Q82Q54♪ J7	The opponents are silent. You bid first.
Board: 436 Dealer: S Vul: Both HCP: 12	♣— ▼ AQJ8 ◆ 642 ♣ KQ8742	East Bids 2♦ if possible. Partner bids first.
Board: 437 Dealer: N Vul: NS HCP: 12	AK1087♥ 652J76A5	The opponents are silent. You bid first.
Board: 438 Dealer: S Vul: EW HCP: 12	♣—★ AJ62◆ J96♣ AQ7643	The opponents are silent. Partner bids first.
Board: 439 Dealer: N Vul: Both HCP: 9	AJ10975♥ Q6• Q7643• —	The opponents are silent. You bid first.

Board: 435 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N S	North: ♠ AQJ75 ♥ Q82 • Q54 ♣ J7	South: ♠ 63 ♥ 1065 ♠ AJ ♣ AQ9532	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 436 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ S	North: ♠ — ▼ AQJ8 • 642 ♣ KQ8742	South: ♠ AKJ10732 ♥ 32 ♠ K9 ♣ 106	Pass Pass AP	North 1NT¹ 3♣ ng 1NT	2♦ Pass	1 ♠ 2 ♠
Board: 437 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 2N S	North: ♠ AK 1087 ♥ 652 ♦ J76 ♣ A5	South:	Pass AP	North 1♣ 2♦ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 438 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3♣ N	North: ♣— ▼ AJ62 ◆ J96 ♣ AQ7643	South: ♠ AK742 ♥ Q73 ♠ KQ875 ♣ —	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♠
Board: 439 Dealer: N Vul: Both North HCP: 9 South HCP: 12 Contract: 2♠ N	North: ♠ AJ10975 ♥ Q6 ♠ Q7643 ♣ —	South: ♠ 6 ♥ A2 ♦ J8 ♠ AK986542	West	North 2♣	East AP	South

Board: 435 Dealer: N Vul: EW HCP: 11	♠ 63♥ 1065♠ AJ♠ AQ9532	The opponents are silent. Partner bids first.
Board: 436 Dealer: S Vul: Both HCP: 11	★ AKJ10732★ 32★ K9★ 106	East Bids 2♦ if possible. You bid first.
Board: 437 Dealer: N Vul: NS HCP: 12	◆96♥Q10◆A102◆KQJ983	The opponents are silent. Partner bids first.
Board: 438 Dealer: S Vul: EW HCP: 14	♠ AK742♥ Q73♦ KQ875♠ —	The opponents are silent. You bid first.
Board: 439 Dealer: N Vul: Both HCP: 12	♠ 6♥ A2♦ J8♠ AK986542	The opponents are silent. Partner bids first.

Board: 435 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2N S	North: ♠ AQJ75 ♥ Q82 • Q54 ♣ J7	South: ♠ 63 ♥ 1065 ♠ AJ ♣ AQ9532	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 436 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ S	North: ♠ — ▼ AQJ8 • 642 ♣ KQ8742	South: ♠ AKJ10732 ♥ 32 ♠ K9 ♣ 106	Pass Pass AP	North 1NT¹ 3♣ ng 1NT	2♦ Pass	1 ♠ 2 ♠
Board: 437 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 2N S	North: ♠ AK 1087 ♥ 652 ♦ J76 ♣ A5	South:	Pass AP	North 1♣ 2♦ ng 1NT	Pass Pass	South 1NT ¹ 2NT
Board: 438 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3♣ N	North: ♣— ▼ AJ62 ◆ J96 ♣ AQ7643	South: ♠ AK742 ♥ Q73 ♠ KQ875 ♣ —	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♠
Board: 439 Dealer: N Vul: Both North HCP: 9 South HCP: 12 Contract: 2♠ N	North: ♠ AJ10975 ♥ Q6 ♠ Q7643 ♣ —	South: ♠ 6 ♥ A2 ♦ J8 ♠ AK986542	West	North 2♣	East AP	South

3 Under Invitational Jump (11-12 HCP)

Board: 440 **♦** A10 The opponents are silent. Dealer: S **♥** AQJ942 Vul: None **♦** J4 Partner bids first. HCP: 12 **♣** 984 Board: 441 **★** A732 The opponents are silent. Dealer: N **♥** AJ963 Vul: EW **♦** A8 You bid first. HCP: 14 **♣** J10 Board: 442 **♦**8 The opponents are silent. Dealer: S **V** 106 Vul: Both ♦ Q82 Partner bids first. **♣** AKQ9642 HCP: 11 **★** KQ753 Board: 443 The opponents are silent. **♥** A Dealer: N **♦** A9 Vul: None You bid first. HCP: 17 **♣** KJ762 Board: 444 **♦** 63 West Doubles 7♦ if possible. **v** 10 Dealer: S Vul: NS ♦ Q6 Partner bids first. ♣ AKQ109832 HCP: 11

Board: 440 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4 \(\vert \)	North: ♠ A10 ♥ AQJ942 ♠ J4 ♣ 984	South: ♠ KQJ98 ♥ K5 ♠ K532 ♠ Q6	West North East South 1♣ Pass 2♥ Pass 3♦ Pass 3♥ Pass 4♥ AP
Board: 441 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 2 N	North: ♠ A732 ♥ AJ963 ♠ A8 ♣ J10	South:	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 2♥ AP 1. forcing 1NT
Board: 442 Dealer: S Vul: Both North HCP: 11 South HCP: 19 Contract: 3N N	North: ♠ 8 ♥ 106 ♠ Q82 ♣ AKQ9642	South: ♠ AKQ43 ♥ Q8 ♠ AK764 ♣ J	West North East South 1♠ Pass 1NT¹ Pass 3♦ Pass 3NT AP 1. forcing 1NT
Board: 443 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 6♥ S	North: ♠ KQ753 ✔ A ♠ A9 ♣ KJ762	South: ♠— ▼ KQJ109743 • Q875 • A	West North East South 1 Pass 2 Pass 3 Pass 4 Pass $4 $ P
Board: 444 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 7•X S	North:	South: ♠ A ♥ AKJ974 ♠ K98542 ♣ —	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 2NT Pass 3♦ Pass 4♣ Pass 7♦ X AP 1. forcing 1NT

Board: 440 Dealer: S Vul: None HCP: 14	★ KQJ98★ K5◆ K532★ Q6	The opponents are silent. You bid first.
Board: 441 Dealer: N Vul: EW HCP: 12	↓ J4♥ Q7◆ 954♠ AKQ975	The opponents are silent. Partner bids first.
Board: 442 Dealer: S Vul: Both HCP: 19	AKQ43Q8AK764J	The opponents are silent. You bid first.
Board: 443 Dealer: N Vul: None HCP: 12	◆— ▼ KQJ109743 ◆ Q875 ◆ A	The opponents are silent. Partner bids first.
Board: 444 Dealer: S Vul: NS HCP: 15	♠ A♥ AKJ974♦ K98542♠ —	West Doubles 7♦ if possible. You bid first.

Board: 440 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4 \(\vert \)	North: ♠ A10 ♥ AQJ942 ♠ J4 ♣ 984	South: ♠ KQJ98 ♥ K5 ♠ K532 ♠ Q6	West North East South 1♣ Pass 2♥ Pass 3♦ Pass 3♥ Pass 4♥ AP
Board: 441 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 2 N	North: ♠ A732 ♥ AJ963 ♠ A8 ♣ J10	South:	West North East South 1♥ Pass 1NT¹ Pass 2♠ Pass 2♥ AP 1. forcing 1NT
Board: 442 Dealer: S Vul: Both North HCP: 11 South HCP: 19 Contract: 3N N	North: ♠ 8 ♥ 106 ♠ Q82 ♣ AKQ9642	South: ♠ AKQ43 ♥ Q8 ♠ AK764 ♣ J	West North East South 1♠ Pass 1NT¹ Pass 3♦ Pass 3NT AP 1. forcing 1NT
Board: 443 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 6♥ S	North: ♠ KQ753 ✔ A ♠ A9 ♣ KJ762	South: ♠— ▼ KQJ109743 • Q875 • A	West North East South 1 Pass 2 Pass 3 Pass 4 Pass $4 $ P
Board: 444 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 7•X S	North:	South: ♠ A ♥ AKJ974 ♠ K98542 ♣ —	West North East South 1♥ Pass 1NT¹ Pass 2♦ Pass 2NT Pass 3♦ Pass 4♣ Pass 7♦ X AP 1. forcing 1NT

3 Under Invitational Jump (11-12 HCP)

★ K8542 Board: 445 West Doubles 4♦ if possible. Dealer: N **♥** K8 Vul: Both **♦** A3 You bid first. HCP: 14 ♣ A1053 **♠** 3 Board: 446 The opponents are silent. Dealer: S **♥** KQJ1084 Vul: None **♦** 876 Partner bids first. HCP: 11 ♣ KQ3 Board: 447 **★** K108765 West Bids 3♣ if possible. Dealer: N Vul: NS ♦ A8654 You bid first. HCP: 10 **♣** K6 Board: 448 **♠** 6 The opponents are silent. **♥** AKJ9643 Dealer: S Vul: EW **♦** K982 Partner bids first. HCP: 11 **♣** 7 Board: 449 **♠** AKQ42 The opponents are silent. **v** 2 Dealer: N Vul: None **♦** KQ6 You bid first. **♣** 10953 HCP: 14

Board: 445 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 6 S	North: ♠ K8542 ♥ K8 ♦ A3 ♣ A1053	South: ♠ 106 ♥ AJ3 ♦ J ♠ KQJ9864	Pass X Pass 1. Splir 2. Blac	4NT ² 6♣	Pass Pass Pass AP	2♣ 4♦¹ 5♠³
Board: 446 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 2 \(\neq \) N	North: ♣ 3 ♥ KQJ1084 ♣ 876 ♣ KQ3	South: ♠ QJ1065 ♥ A3 ♠ QJ3 ♣ J105	West Pass Pass	North 1♥ 2♥	East Pass AP	South Pass 1♠
Board: 447 Dealer: N Vul: NS North HCP: 10 South HCP: 12 Contract: 3♠ N	North: ♠ K108765 ♥ — ♠ A8654 ♣ K6	South:	West 3♣ AP	North 2♠ Pass		Pass
Board: 448 Dealer: S Vul: EW North HCP: 11 South HCP: 10 Contract: 2 S	North: ♠ 6 ♥ AKJ9643 ♠ K982 ♠ 7	South: ♣ A98754 ♥ 10 • J10 ♣ KQ32	West AP	North	East	South 2♠
Board: 449 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 S	North: ♠ AKQ42 ♥ 2 ♠ KQ6 ♣ 10953	South:	Pass AP	North 1♣ 2♣ ng 1NT	Pass Pass	1NT ¹

3 Under Invitational Jump (11-12 HCP)

★ 106 Board: 445 West Doubles 4♦ if possible. Dealer: N ♥ AJ3 Vul: Both ♦ J Partner bids first. HCP: 12 **♣** KQJ9864 **♦** QJ1065 Board: 446 The opponents are silent. Dealer: S **♥** A3 Vul: None ♦ QJ3 You bid first. HCP: 11 **♣** J105 Board: 447 **♠** 94 West Bids 3♣ if possible. Dealer: N **♥** AKJ752 Vul: NS **♦** 10 Partner bids first. ♣ A1054 HCP: 12 Board: 448 **♦** A98754 The opponents are silent. Dealer: S **Y** 10 Vul: EW **♦** J10 You bid first. HCP: 10 **♣** KQ32 Board: 449 **♦** 5 The opponents are silent. **♥** AQJ108754 Dealer: N Vul: None **•** 2 Partner bids first. ♣ A62 HCP: 11

Board: 445 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 6 S	North: ♠ K8542 ♥ K8 ♦ A3 ♣ A1053	South: ♠ 106 ♥ AJ3 ♦ J ♠ KQJ9864	Pass X Pass 1. Splir 2. Blac	4NT ² 6♣	Pass Pass Pass AP	2♣ 4♦¹ 5♠³
Board: 446 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 2 \(\neq \) N	North: ♣ 3 ♥ KQJ1084 ♣ 876 ♣ KQ3	South: ♠ QJ1065 ♥ A3 ♠ QJ3 ♣ J105	West Pass Pass	North 1♥ 2♥	East Pass AP	South Pass 1♠
Board: 447 Dealer: N Vul: NS North HCP: 10 South HCP: 12 Contract: 3♠ N	North: ♠ K108765 ♥ — ♠ A8654 ♣ K6	South:	West 3♣ AP	North 2♠ Pass		Pass
Board: 448 Dealer: S Vul: EW North HCP: 11 South HCP: 10 Contract: 2 S	North: ♠ 6 ♥ AKJ9643 ♠ K982 ♠ 7	South: ♣ A98754 ♥ 10 • J10 ♣ KQ32	West AP	North	East	South 2♠
Board: 449 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 S	North: ♠ AKQ42 ♥ 2 ♠ KQ6 ♣ 10953	South:	Pass AP	North 1♣ 2♣ ng 1NT	Pass Pass	1NT ¹

Board: 450 Dealer: S Vul: NS HCP: 12	★ K9★ AKQ543★ 85★ 943	The opponents are silent. Partner bids first.
Board: 451 Dealer: N Vul: EW HCP: 12	★ AKJ9862♥ Q87★ 32★ Q	The opponents are silent. You bid first.
Board: 452 Dealer: S Vul: Both HCP: 12	★ 4♥ K752♦ K6★ AQ6543	East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 453 Dealer: N Vul: NS HCP: 10	♣ Q74♥ AQ843◆ Q10743♣ —	The opponents are silent. You bid first.
Board: 454 Dealer: S Vul: EW HCP: 11	♠ Q6♥ KQJ9652♠ Q72♠ J	The opponents are silent. Partner bids first.

			West	North	East	South 1♠
Board: 450 Dealer: S	North:	South:	Pass	2♥	Pass	4 ◆ ¹
Vul: NS	★ K9	♠ AQ764	Pass	$4NT^2$	Pass	5 ♣ ³
North HCP: 12 South HCP: 17	★ AKQ543★ 85★ 943	♥ 972 ♦ A ♣ AK65	Pass AP	5♥	Pass	6♥
Contract: 6♥ N	1) 3	THIO		nter kwood (/5 or 3/5		for 🔻
Board: 451 Dealer: N	North:	South:	West	North	Fast	South
Vul: EW	♠ AKJ9862	♠ 4	,, 050	1 ♠		1NT ¹
North HCP: 12	♥ Q87 ♦ 32	♥ A93 ♦ 965	Pass	4♠	AP	
South HCP: 12 Contract: 4♠ N	♣ Q	♣ AKJ983	1. forci	ng 1NT		
D1, 452			West	North	East	
Board: 452 Dealer: S	North:	South:	D.	1	2.	1 ♠
Vul: Both	♦ 4 ♥ K752	♠ KJ10852 ♥ AJ96		1NT ¹		2 v
North HCP: 12 South HCP: 11	• K6	◆ Q9	3 ♦ AP	4 • -	Pass	4 ▼
Contract: 4 S	♣ AQ6543	♣ 10		ng 1NT		
				raise or	better	in ♥
Board: 453	North:	South:	West	North		
Dealer: N Vul: NS	♦ Q74	▲ J62	D	1 Y		1NT ¹
North HCP: 10	♥ AQ843 ♦ Q10743	♥ 95 ♦ A	Pass AP	2♦	Pass	2NT
South HCP: 11 Contract: 2N S	♣ —	♣ AQ106432		ng 1NT		
Board: 454	North:	South:	West	North	Foot	South
Dealer: S Vul: EW	♠ Q6	♦ AJ98753	WEST	rolul	Lasi	Souiii 1♠
North HCP: 11	♥ KQJ9652 ♦ Q72	▼ — ♦ K5	Pass	3♥	Pass	
South HCP: 17	♥ Q72 ♣ J	◆ AKQ2	AP			

Board: 450 Dealer: S Vul: NS HCP: 17	AQ764♥ 972AAK65	The opponents are silent. You bid first.
Board: 451 Dealer: N Vul: EW HCP: 12	★ 4▼ A93◆ 965◆ AKJ983	The opponents are silent. Partner bids first.
Board: 452 Dealer: S Vul: Both HCP: 11	★ KJ10852★ AJ96★ Q9★ 10	East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 453 Dealer: N Vul: NS HCP: 11	 ♣ J62 ♥ 95 ♠ A ♣ AQ106432	The opponents are silent. Partner bids first.
Board: 454 Dealer: S Vul: EW HCP: 17	▲ AJ98753♥ —♦ K5▲ AKQ2	The opponents are silent. You bid first.

			West	North	East	South 1♠
Board: 450 Dealer: S	North:	South:	Pass	2♥	Pass	4 ◆ ¹
Vul: NS	★ K9	♠ AQ764	Pass	$4NT^2$	Pass	5 ♣ ³
North HCP: 12 South HCP: 17	★ AKQ543★ 85★ 943	♥ 972 ♦ A ♣ AK65	Pass AP	5♥	Pass	6♥
Contract: 6♥ N	1) 3	THIO		nter kwood (/5 or 3/5		for 🔻
Board: 451 Dealer: N	North:	South:	West	North	Fast	South
Vul: EW	♠ AKJ9862	♠ 4	,, 050	1 ♠		1NT ¹
North HCP: 12	♥ Q87 ♦ 32	♥ A93 ♦ 965	Pass	4♠	AP	
South HCP: 12 Contract: 4♠ N	♣ Q	♣ AKJ983	1. forci	ng 1NT		
D1, 452			West	North	East	
Board: 452 Dealer: S	North:	South:	D.	1	2.	1 ♠
Vul: Both	♦ 4 ♥ K752	♠ KJ10852 ♥ AJ96		1NT ¹		2 v
North HCP: 12 South HCP: 11	• K6	◆ Q9	3 ♦ AP	4 • -	Pass	4 ▼
Contract: 4 S	♣ AQ6543	♣ 10		ng 1NT		
				raise or	better	in ♥
Board: 453	North:	South:	West	North		
Dealer: N Vul: NS	♦ Q74	▲ J62	D	1 Y		1NT ¹
North HCP: 10	♥ AQ843 ♦ Q10743	♥ 95 ♦ A	Pass AP	2♦	Pass	2NT
South HCP: 11 Contract: 2N S	♣ —	♣ AQ106432		ng 1NT		
Board: 454	North:	South:	West	North	Foot	South
Dealer: S Vul: EW	♠ Q6	♦ AJ98753	WEST	rolul	Lasi	Souiii 1♠
North HCP: 11	♥ KQJ9652 ♦ Q72	▼ — ♦ K5	Pass	3♥	Pass	
South HCP: 17	♥ Q72 ♣ J	◆ AKQ2	AP			

Board: 455 Dealer: N Vul: Both HCP: 15	♣ Q7532♥ J◆ AKJ107♣ KJ	The opponents are silent. You bid first.
Board: 456 Dealer: S Vul: None HCP: 12	♣— ♥ A • Q10853 • KQJ9843	West Bids 1♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 457 Dealer: N Vul: EW HCP: 18	♠ Q10943♥ 74♦ AKQJ♠ AQ	The opponents are silent. You bid first.
Board: 458 Dealer: S Vul: Both HCP: 12	♣ 4♥ J5♦ KJ104♣ AK9875	The opponents are silent. Partner bids first.
Board: 459 Dealer: N Vul: None HCP: 17	A5✓ K10632AK7✓ K63	The opponents are silent. You bid first.

Board: 455 Dealer: N Vul: Both North HCP: 15	North: ♠ Q7532 ♥ J ♦ AKJ107	South: ♠ K ▼ 543 ♠ Q53	Pass	North 1♠ 2♦		1NT ¹
South HCP: 11 Contract: 3♣ S	◆ KJ	♣ AQ9743	AP 1. forci	ng 1NT		
Board: 456 Dealer: S	North:	South: ♠ J2	West	North	East	South
Vul: None North HCP: 12	♥ A	♥ KQ952 ♦ AKJ42	1♠	2 ♣ ¹	4♠	X
South HCP: 14 Contract: 4♠X W	◆ Q10853 ◆ KQJ9843	◆ ARJ42 ◆ 10	AP 1. 1X-((Y)-2Z f	forcing	
Board: 457 Dealer: N	North: ♠ Q10943	South: ♠ 5	West	North	East	South
Vul: EW North HCP: 18 South HCP: 11 Contract: 4♥ S	▼ 74◆ AKQJ◆ AQ	★ AKQJ96★ 10963★ J7	Pass	1 ♠ 4 ♥	Pass AP	3♥
Board: 458 Dealer: S	North:	South:	West	North	East	South 1♠
Vul: Both North HCP: 12	. 4	♠ A107653 ♥ AK3	Pass	1NT ¹	Pass	2♠
South HCP: 12 Contract: 3♣ N	◆ KJ104 ◆ AK9875	◆ 973 ♣ J	Pass 1. forci	3 ♣ ng 1NT	AP	
Board: 459 Dealer: N Vul: None	North: ♠ A5	South: ♠ 1076	West	North		
North HCP: 17 South HCP: 11 Contract: 3N N	★ K10632◆ AK7◆ K63	★ A4◆ 2♣ AQJ10985	AP	1NT	Pass	3NT

Board: 455 Dealer: N Vul: Both HCP: 11	★ K▼ 543◆ Q53◆ AQ9743	The opponents are silent. Partner bids first.
Board: 456 Dealer: S Vul: None HCP: 14	J2KQ952AKJ4210	West Bids 1♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 457 Dealer: N Vul: EW HCP: 11	★ 5✓ AKQJ96◆ 10963◆ J7	The opponents are silent. Partner bids first.
Board: 458 Dealer: S Vul: Both HCP: 12	★ A107653★ AK3◆ 973★ J	The opponents are silent. You bid first.
Board: 459 Dealer: N Vul: None HCP: 11	1076✓ A4✓ 2▲ AQJ10985	The opponents are silent. Partner bids first.

Board: 455 Dealer: N Vul: Both North HCP: 15	North: ♠ Q7532 ♥ J ♦ AKJ107	South: ♠ K ▼ 543 ♠ Q53	Pass	North 1♠ 2♦		1NT ¹
South HCP: 11 Contract: 3♣ S	◆ KJ	♣ AQ9743	AP 1. forci	ng 1NT		
Board: 456 Dealer: S	North:	South: ♠ J2	West	North	East	South
Vul: None North HCP: 12	♥ A	♥ KQ952 ♦ AKJ42	1♠	2 ♣ ¹	4♠	X
South HCP: 14 Contract: 4♠X W	◆ Q10853 ◆ KQJ9843	◆ ARJ42 ◆ 10	AP 1. 1X-((Y)-2Z f	forcing	
Board: 457 Dealer: N	North: ♠ Q10943	South: ♠ 5	West	North	East	South
Vul: EW North HCP: 18 South HCP: 11 Contract: 4♥ S	▼ 74◆ AKQJ◆ AQ	★ AKQJ96★ 10963★ J7	Pass	1 ♠ 4 ♥	Pass AP	3♥
Board: 458 Dealer: S	North:	South:	West	North	East	South 1♠
Vul: Both North HCP: 12	. 4	♠ A107653 ♥ AK3	Pass	1NT ¹	Pass	2♠
South HCP: 12 Contract: 3♣ N	◆ KJ104 ◆ AK9875	◆ 973 ♣ J	Pass 1. forci	3 ♣ ng 1NT	AP	
Board: 459 Dealer: N Vul: None	North: ♠ A5	South: ♠ 1076	West	North		
North HCP: 17 South HCP: 11 Contract: 3N N	★ K10632◆ AK7◆ K63	★ A4◆ 2♣ AQJ10985	AP	1NT	Pass	3NT

3 Under Invitational Jump (11-12 HCP)

Board: 460 **♦**8 The opponents are silent. Dealer: S **♥** A6 Vul: NS **♦** 1087 Partner bids first. HCP: 11 ♣ AQJ7432 Board: 461 **♠** 7 The opponents are silent. Dealer: N **♥** AQJ104 ♦ AQ864 Vul: Both You bid first. HCP: 16 **♣** K7 Board: 462 **♠** 2 The opponents are silent. Dealer: S **♥** AKQ1054 Vul: None ◆ K10872 Partner bids first. HCP: 12 **4** Board: 463 **♦** AJ953 The opponents are silent. **9**762 Dealer: N Vul: NS ♦ A92 You bid first. HCP: 13 **♣** A Board: 464 **♠** A9 The opponents are silent. Dealer: S **♥** Q Vul: EW **♦** 8654 Partner bids first. **♣** KQJ952 HCP: 12

Board: 460 Dealer: S Vul: NS	North: ♠ 8	South: ♠ AJ10	West	North	East	South 1
North HCP: 11	♥ A6	♥ Q87432	Pass	1NT ¹	Pass	2♥
South HCP: 12	◆ 1087	♦ Q5	Pass	4♥	AP	
Contract: 4♥ S	♣ AQJ7432	♣ K9	1. forci	ng 1NT		
Board: 461	North:	South:	West	North	East	South
Dealer: N	• 7	★ 109		1♥	Pass	1NT ¹
Vul: Both	▼ AQJ104	♥ K3	Pass	2•	Pass	2NT
North HCP: 16 South HCP: 11	♦ AQ864	♦ J5	Pass	3NT	AP	
Contract: 3N S	♣ K7	♣ AQJ10932	1. forci	ng 1NT		
Board: 462 Dealer: S	North:	South:	West	North	East	
Vul: None	♠ 2	♠ AKQJ10	T.	2	ъ	1 ♠
North HCP: 12	★ AKQ1054★ K10872	♥ J ♦ J96	Pass	2 ♥	Pass	2NT
South HCP: 14	• K10872 ♣ 4	◆ Q1098	Pass Pass	3 ♦ 4 ♥	AP	3NT
Contract: 4♥ N	- .	2 (1070	газз	4▼	Ar	
			West	North		
Board: 463	North:	South:	D.	14	Pass	
Dealer: N Vul: NS	♦ AJ953	♠ 8	Pass	3♥		4NT ¹
North HCP: 13	♥ 9762 ♦ A92	♥ AKQ1053	Pass	5 ♣ ²	Pass	6 Y
South HCP: 12	• 102 • A	♦ J	AP			
Contract: 6♥ S		♣ Q10752	1. Black 2. A=0	kwood (/5 or 3/:		for 🔻
Board: 464			Wast	Month	East	Contle
Dealer: S	North: ♠ A9	South: ♠ KJ652	west	North	East	South 1♠
Vul: EW	♣ A9 ♥ Q	♥ A92	Pass	1NT ¹	Pass	
North HCP: 12	♦ 8654	◆ A7	Pass	24	AP	
South HCP: 12 Contract: 2♠ S	♣ KQJ952	♣ 1087	1. forci			

Board: 460 Dealer: S Vul: NS HCP: 12	AJ10♥ Q87432◆ Q5◆ K9	The opponents are silent. You bid first.
Board: 461 Dealer: N Vul: Both HCP: 11	★ 109★ K3★ J5★ AQJ10932	The opponents are silent. Partner bids first.
Board: 462 Dealer: S Vul: None HCP: 14	★ AKQJ10♥ J◆ J96◆ Q1098	The opponents are silent. You bid first.
Board: 463 Dealer: N Vul: NS HCP: 12	♦ 8 ♥ AKQ1053 ♦ J ♠ Q10752	The opponents are silent. Partner bids first.
Board: 464 Dealer: S Vul: EW HCP: 12	★ KJ652★ A92★ A7★ 1087	The opponents are silent. You bid first.

Board: 460 Dealer: S Vul: NS	North: ♠ 8	South: ♠ AJ10	West	North	East	South 1
North HCP: 11	♥ A6	♥ Q87432	Pass	1NT ¹	Pass	2♥
South HCP: 12	◆ 1087	♦ Q5	Pass	4♥	AP	
Contract: 4♥ S	♣ AQJ7432	♣ K9	1. forci	ng 1NT		
Board: 461	North:	South:	West	North	East	South
Dealer: N	• 7	★ 109		1♥	Pass	1NT ¹
Vul: Both	▼ AQJ104	♥ K3	Pass	2•	Pass	2NT
North HCP: 16 South HCP: 11	♦ AQ864	♦ J5	Pass	3NT	AP	
Contract: 3N S	♣ K7	♣ AQJ10932	1. forci	ng 1NT		
Board: 462 Dealer: S	North:	South:	West	North	East	
Vul: None	♠ 2	♠ AKQJ10	T.	2	ъ	1 ♠
North HCP: 12	★ AKQ1054★ K10872	♥ J ♦ J96	Pass	2 ♥	Pass	2NT
South HCP: 14	• K10872 ♣ 4	◆ Q1098	Pass Pass	3 ♦ 4 ♥	AP	3NT
Contract: 4♥ N	- .	2 (1070	газз	4▼	Ar	
			West	North		
Board: 463	North:	South:	D.	14	Pass	
Dealer: N Vul: NS	♦ AJ953	♠ 8	Pass	3♥		4NT ¹
North HCP: 13	♥ 9762 ♦ A92	♥ AKQ1053	Pass	5 ♣ ²	Pass	6 Y
South HCP: 12	• 102 • A	♦ J	AP			
Contract: 6♥ S		♣ Q10752	1. Black 2. A=0	kwood (/5 or 3/:		for 🔻
Board: 464			Wast	Month	East	Contle
Dealer: S	North: ♠ A9	South: ♠ KJ652	west	North	East	South 1♠
Vul: EW	♣ A9 ♥ Q	♥ A92	Pass	1NT ¹	Pass	
North HCP: 12	♦ 8654	◆ A7	Pass	24	AP	
South HCP: 12 Contract: 2♠ S	♣ KQJ952	♣ 1087	1. forci			

Board: 465 Dealer: N Vul: None HCP: 11	★ K953★ AQ752◆ Q93◆ 9	West Bids 2♠ if possible. You bid first.
Board: 466 Dealer: S Vul: NS HCP: 12	♣ QJ9♥ J2♦ 105♣ AKJ982	The opponents are silent. Partner bids first.
Board: 467 Dealer: N Vul: EW HCP: 15	A6542QKQ1073KJ	The opponents are silent. You bid first.
Board: 468 Dealer: S Vul: Both HCP: 11	♣ —♥ J7♦ 106432♠ AKQJ94	The opponents are silent. Partner bids first.
Board: 469 Dealer: N Vul: NS HCP: 18	★ AKQJ982♥ 8◆ KQ6◆ K8	The opponents are silent. You bid first.

Board: 465 Dealer: N Vul: None North HCP: 11 South HCP: 12 Contract: 3N N	North: ♠ K953 ♥ AQ752 • Q93 ♣ 9	South: ♣ — ▼ KJ • 762 ♣ AKJ86532	West 2♠ AP	North 1♥ 2NT	Pass	
Board: 466 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4 S	North: ♠ QJ9 ♥ J2 • 105 ♠ AKJ982	South: ♠ K5 ♥ AQ9763 ♠ K3 ♣ 1043	Pass Pass	North 1NT ¹ 4♥ ng 1NT	Pass AP	1♥
Board: 467 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 S	North: ♠ A6542 ♥ Q ♠ KQ1073 ♣ KJ	South: ♣ J ♥ AKJ975 ♦ 98 ♣ Q543	West Pass	North 1♣ 4♥	East Pass AP	
Board: 468 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3♣ N	North: ♣— ▼ J7 • 106432 • AKQJ94	South: ♠ AJ1043 ♥ AQ1054 ♠ J7 ♣ 5	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♠
Board: 469 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 6♥ S	North: ♠ AKQJ982 ♥ 8 • KQ6 ♠ K8	South: ♣ — ▼ AK106542 ◆ 54 ♣ A732	Pass Pass AP 1. stron	North 2♣¹ 2♠ 4♠	East Pass Pass Pass	2 ♥ 3 ♥

3 Under Invitational Jump (11-12 HCP)

HCP: 12 ♣ AKJ86532 Partner bids first.

Board: 466
Dealer: S

★ K5

▼ AQ9763

The opponents are silent.

Vul: EW → 98
HCP: 11 → Q543

Partner bids first.

Vul: Both HCP: 12 ◆ 5 You bid first.

Board: 469
Dealer: N

→ AK106542

The opponents are silent.

Vul: NS → 54 HCP: 11 → A732 Partner bids first.

Board: 465 Dealer: N Vul: None North HCP: 11 South HCP: 12 Contract: 3N N	North: ♠ K953 ♥ AQ752 • Q93 ♣ 9	South: ♣ — ▼ KJ • 762 ♣ AKJ86532	West 2♠ AP	North 1♥ 2NT	Pass	
Board: 466 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4 S	North: ♠ QJ9 ♥ J2 • 105 ♠ AKJ982	South: ♠ K5 ♥ AQ9763 ♠ K3 ♣ 1043	Pass Pass	North 1NT ¹ 4♥ ng 1NT	Pass AP	1♥
Board: 467 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 S	North: ♠ A6542 ♥ Q ♠ KQ1073 ♣ KJ	South: ♣ J ♥ AKJ975 ♦ 98 ♣ Q543	West Pass	North 1♣ 4♥	East Pass AP	
Board: 468 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3♣ N	North: ♣— ▼ J7 • 106432 • AKQJ94	South: ♠ AJ1043 ♥ AQ1054 ♠ J7 ♣ 5	Pass Pass	North 1NT ¹ 3♣ ng 1NT	Pass AP	1♠
Board: 469 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 6♥ S	North: ♠ AKQJ982 ♥ 8 • KQ6 ♠ K8	South: ♣ — ▼ AK106542 ◆ 54 ♣ A732	Pass Pass AP 1. stron	North 2♣¹ 2♠ 4♠	East Pass Pass Pass	2 ♥ 3 ♥

Board: 470 Dealer: S Vul: EW HCP: 12	★ 3 ▼ AKJ543 ♦ 2 ♣ A10974	The opponents are silent. Partner bids first.
Board: 471 Dealer: N Vul: Both HCP: 10	★ AKJ1053♥ Q97★ 4♣ 952	The opponents are silent. You bid first.
Board: 472 Dealer: S Vul: None HCP: 12	♣ 4♥ KQ97432◆ Q106♣ AJ	East Bids 3♣ if possible. Partner bids first.
Board: 473 Dealer: N Vul: EW HCP: 10	★ AK6543♥ 953★ K6★ 53	The opponents are silent. You bid first.
Board: 474 Dealer: S Vul: Both HCP: 11	◆ 98♥ AJ◆ 1075◆ AQ9732	The opponents are silent. Partner bids first.

Board: 470 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 5♥ N	North: ♠ 3 ♥ AKJ543 ♦ 2 ♣ A10974	South: ♠ AKQ52 ♥ Q107 ♠ Q53 ♣ J2	Pass Pass Pass 1. Blac	North 2 4NT ¹ 5 kwood 0 /5 or 4/5	Pass Pass AP 0314,	1♠ 3♥ 5♠ ²
Board: 471 Dealer: N Vul: Both North HCP: 10 South HCP: 11 Contract: 2♠ N	North: ♠ AKJ1053 ♥ Q97 ♦ 4 ♣ 952	South: ♠ 6 ♥ J103 ♦ J63 ♠ AKQ1074	West	North 2♣	East AP	South
Board: 472 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 6♠ S	North: ♣ 4 ▼ KQ97432 ◆ Q106 ♣ AJ	South: ♠ KQJ8532 ♥ A ♠ KJ53 ♣ 7	West Pass AP	North 2♥	East 3♣	South 1♣ 6♠
Board: 473 Dealer: N Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ N	North: ♠ AK6543 ♥ 953 ♠ K6 ♣ 53	South: ♠ 109 ✔ A ♠ Q52 ♣ AQ109764	West	North 2♠	East AP	South
Board: 474 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ S	North:	South: ♠ AQ7642 ♥ K ♠ AJ6432 ♣ —	Pass Pass Pass	North 1NT ¹ 2NT 4♠ ng 1NT		1 ♠ 2 ♦

Board: 470 Dealer: S Vul: EW HCP: 14	♠ AKQ52♥ Q107♦ Q53♠ J2	The opponents are silent. You bid first.
Board: 471 Dealer: N Vul: Both HCP: 11	♠ 6♥ J103♦ J63♠ AKQ1074	The opponents are silent. Partner bids first.
Board: 472 Dealer: S Vul: None HCP: 14	★ KQJ8532★ A◆ KJ53◆ 7	East Bids 3♣ if possible. You bid first.
Board: 473 Dealer: N Vul: EW HCP: 12	109✓ AQ52AQ109764	The opponents are silent. Partner bids first.
Board: 474 Dealer: S Vul: Both HCP: 14	AQ7642KAJ6432M	The opponents are silent. You bid first.

Board: 470 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 5♥ N	North: ♠ 3 ♥ AKJ543 ♦ 2 ♣ A10974	South: ♠ AKQ52 ♥ Q107 ♠ Q53 ♣ J2	Pass Pass Pass 1. Blac	North 2 4NT ¹ 5 kwood 0 /5 or 4/5	Pass Pass AP 0314,	1♠ 3♥ 5♠ ²
Board: 471 Dealer: N Vul: Both North HCP: 10 South HCP: 11 Contract: 2♠ N	North: ♠ AKJ1053 ♥ Q97 ♦ 4 ♣ 952	South: ♠ 6 ♥ J103 ♦ J63 ♠ AKQ1074	West	North 2♣	East AP	South
Board: 472 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 6♠ S	North: ♣ 4 ▼ KQ97432 ◆ Q106 ♣ AJ	South: ♠ KQJ8532 ♥ A ♠ KJ53 ♣ 7	West Pass AP	North 2♥	East 3♣	South 1♣ 6♠
Board: 473 Dealer: N Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ N	North: ♠ AK6543 ♥ 953 ♠ K6 ♣ 53	South: ♠ 109 ✔ A ♠ Q52 ♣ AQ109764	West	North 2♠	East AP	South
Board: 474 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ S	North:	South: ♠ AQ7642 ♥ K ♠ AJ6432 ♣ —	Pass Pass Pass	North 1NT ¹ 2NT 4♠ ng 1NT		1 ♠ 2 ♦

Board: 475 Dealer: N Vul: None HCP: 20	A5✓ AKJ109✓ KQ3✓ K104	The opponents are silent. You bid first.
Board: 476 Dealer: S Vul: NS HCP: 12	♣ J75♥ J2♦ 94♣ AKQJ52	The opponents are silent. Partner bids first.
Board: 477 Dealer: N Vul: Both HCP: 11	♣ QJ1095 ♥ 83 ♦ KQ2 ♣ K109	The opponents are silent. You bid first.
Board: 478 Dealer: S Vul: None HCP: 12	109109K6AKQ10972	The opponents are silent. Partner bids first.
Board: 479 Dealer: N Vul: NS HCP: 11	♣ QJ1072♥ K7◆ KQ1082♣ 4	The opponents are silent. You bid first.

Board: 475 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6♣ S	North: ♠ A5 ♥ AKJ109 ♠ KQ3 ♣ K104	South:	Pass Pass AP 1. forci 2. Gerb	ng 1NT	Pass Pass Pass	1NT ¹ 4♣ ²
Board: 476 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 2N N	North: ♣ J75 ♥ J2 • 94 ♣ AKQJ52	South: ♠ A62 ♥ AK643 ♦ 8632 ♣ 7	Pass Pass	North 1NT ¹ 2NT ng 1NT		1♥
Board: 477 Dealer: N Vul: Both North HCP: 11 South HCP: 12 Contract: 4♥ S	North: ♠ QJ1095 ♥ 83 ♠ KQ2 ♣ K109	South: ♣ 3 ♥ AKQ752 ♣ J954 ♣ Q3	West Pass Pass Pass	North Pass 1♣ 2NT 4♥	East Pass Pass Pass AP	1 ♥ 2 ♦
Board: 478 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 5♣ N	North:	South: ♠ KQ ♥ KQ8432 ♦ J8532 ♣ —	West Pass Pass Pass		East Pass Pass AP	1 ♥ 3 ♦
Board: 479 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 3 S	North: ♠ QJ1072 ♥ K7 ♦ KQ1082 ♣ 4	South: ♣— ▼ AQ10643 • J976 ♣ KJ5	West AP	North 1♠	East Pass	

Board: 475 Dealer: N Vul: None HCP: 11	♦ 972♥ 6♦ A104♠ AQJ985	The opponents are silent. Partner bids first.
Board: 476 Dealer: S Vul: NS HCP: 11	★ A62✓ AK643◆ 8632★ 7	The opponents are silent. You bid first.
Board: 477 Dealer: N Vul: Both HCP: 12	★ 3 ▼ AKQ752 ♦ J954 ♣ Q3	The opponents are silent. Partner bids first.
Board: 478 Dealer: S Vul: None HCP: 11	♣ KQ ♥ KQ8432 ♦ J8532 ♣ —	The opponents are silent. You bid first.
Board: 479 Dealer: N Vul: NS HCP: 11	♣— ♥ AQ10643 ♦ J976 ♣ KJ5	The opponents are silent. Partner bids first.

Board: 475 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6♣ S	North: ♠ A5 ♥ AKJ109 ♠ KQ3 ♣ K104	South:	Pass Pass AP 1. forci 2. Gerb	ng 1NT	Pass Pass Pass	1NT ¹ 4♣ ²
Board: 476 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 2N N	North: ♣ J75 ♥ J2 • 94 ♣ AKQJ52	South: ♠ A62 ♥ AK643 ♦ 8632 ♣ 7	Pass Pass	North 1NT ¹ 2NT ng 1NT		1♥
Board: 477 Dealer: N Vul: Both North HCP: 11 South HCP: 12 Contract: 4♥ S	North: ♠ QJ1095 ♥ 83 ♠ KQ2 ♣ K109	South: ♣ 3 ♥ AKQ752 ♣ J954 ♣ Q3	West Pass Pass Pass	North Pass 1♣ 2NT 4♥	East Pass Pass Pass AP	1 ♥ 2 ♦
Board: 478 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 5♣ N	North:	South: ♠ KQ ♥ KQ8432 ♦ J8532 ♣ —	West Pass Pass Pass		East Pass Pass AP	1 ♥ 3 ♦
Board: 479 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 3 S	North: ♠ QJ1072 ♥ K7 ♦ KQ1082 ♣ 4	South: ♣— ▼ AQ10643 • J976 ♣ KJ5	West AP	North 1♠	East Pass	

3 Under Invitational Jump (11-12 HCP)

Board: 482 ♠ 84 The opponents are silent.

Output

Dealer: S ♥ Q5

Board: 484 ♠ 5
Dealer: S ♥ 2

The opponents are silent.

Board: 480 Dealer: S Vul: EW North HCP: 11 South HCP: 9 Contract: 4♠ S	North: ♠ 83 ♥ — ♠ A10874 ♣ AK10542	South: ♠ A10962 ♥ KJ9865 ♦ 3 ♠ J	West North East South Pass Pass 1♣ Pass 1♥ Pass 2♣ Pass 4♣ AP
Board: 481 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 6♠X N	North: ♠ AKQJ9863 ♥ 3 ♠ AK2 ♣ 3	South: ♣ — ▼ KQJ762 • QJ53 ♣ K107	West North East South $2 \clubsuit^1$ Pass $2 \checkmark$ Pass $2 \spadesuit$ Pass $3 \checkmark$ Pass $4 \spadesuit$ Pass 4NT^2 Pass $5 \clubsuit^3$ Pass $5 \spadesuit$ Pass $6 \spadesuit$ Pass Pass X AP 1. strong 2. Blackwood 0314, for \spadesuit 3. A=0/5 or 3/5
Board: 482 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3♣ N	North: ♠ 84 ♥ Q5 ♦ Q109 ♠ AKJ1053	South: ♠ AJ965 ♥ A1092 ♠ A82 ♣ 7	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♠ AP 1. forcing 1NT
Board: 483 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♥ S	North: ♠ AJ865 ♥ A43 ♠ — ♠ QJ875	South: ♠ K ♥ KQ10652 ♠ K96 ♠ 1064	West North East South 1♠ Pass 3♥ Pass 4♥ AP
Board: 484 Dealer: S Vul: Both North HCP: 12 South HCP: 18 Contract: 3N N	North: ◆ 5 ▼ 2 ◆ Q764 ◆ AKQJ853	South: ♠ AK874 ♥ AK1074 ♠ KJ8 ♣ —	West North East South 1♣ Pass 1NT¹ Pass 3♥ Pass 3NT AP 1. forcing 1NT

Board: 480 Dealer: S Vul: EW HCP: 9	★ A10962▼ KJ9865★ 3★ J	The opponents are silent. You bid first.
Board: 481 Dealer: N Vul: None HCP: 12	★—KQJ762QJ53K107	West Doubles Pass if possible. Partner bids first.
Board: 482 Dealer: S Vul: NS HCP: 13	▲ AJ965▼ A1092◆ A82♣ 7	The opponents are silent. You bid first.
Board: 483 Dealer: N Vul: EW HCP: 11	♠ K ♥ KQ10652 ♦ K96 ♣ 1064	The opponents are silent. Partner bids first.
Board: 484 Dealer: S Vul: Both HCP: 18	★ AK874▼ AK1074◆ KJ8◆ —	The opponents are silent. You bid first.

Board: 480 Dealer: S Vul: EW North HCP: 11 South HCP: 9 Contract: 4♠ S	North: ♠ 83 ♥ — ♠ A10874 ♣ AK10542	South: ♠ A10962 ♥ KJ9865 ♦ 3 ♠ J	West North East South Pass Pass 1♣ Pass 1♥ Pass 2♣ Pass 4♣ AP
Board: 481 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 6♠X N	North: ♠ AKQJ9863 ♥ 3 ♠ AK2 ♣ 3	South: ♣ — ▼ KQJ762 • QJ53 ♣ K107	West North East South $2 \clubsuit^1$ Pass $2 \checkmark$ Pass $2 \spadesuit$ Pass $3 \checkmark$ Pass $4 \spadesuit$ Pass 4NT^2 Pass $5 \clubsuit^3$ Pass $5 \spadesuit$ Pass $6 \spadesuit$ Pass Pass X AP 1. strong 2. Blackwood 0314, for \spadesuit 3. A=0/5 or 3/5
Board: 482 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3♣ N	North: ♠ 84 ♥ Q5 ♦ Q109 ♠ AKJ1053	South: ♠ AJ965 ♥ A1092 ♠ A82 ♣ 7	West North East South 1♠ Pass 1NT¹ Pass 2♥ Pass 3♠ AP 1. forcing 1NT
Board: 483 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♥ S	North: ♠ AJ865 ♥ A43 ♠ — ♠ QJ875	South: ♠ K ♥ KQ10652 ♠ K96 ♠ 1064	West North East South 1♠ Pass 3♥ Pass 4♥ AP
Board: 484 Dealer: S Vul: Both North HCP: 12 South HCP: 18 Contract: 3N N	North: ◆ 5 ▼ 2 ◆ Q764 ◆ AKQJ853	South: ♠ AK874 ♥ AK1074 ♠ KJ8 ♣ —	West North East South 1♣ Pass 1NT¹ Pass 3♥ Pass 3NT AP 1. forcing 1NT

Board: 485 Dealer: N Vul: NS HCP: 10	♣ 7♥ KJ10984♦ AQ32♣ 74	West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 486 Dealer: S Vul: EW HCP: 12	♠ Q ♥ KQ8742 ♦ 83 ♣ AJ72	The opponents are silent. Partner bids first.
Board: 487 Dealer: N Vul: Both HCP: 11	★ KJ1087★ A83★ K2★ 542	The opponents are silent. You bid first.
Board: 488 Dealer: S Vul: None HCP: 11	◆ 52♥ 108◆ A103◆ AK10876	The opponents are silent. Partner bids first.
Board: 489 Dealer: N Vul: EW HCP: 12	AQ1053KQ9754J7Mathematical —	The opponents are silent. You bid first.

Board: 485 Dealer: N Vul: NS North HCP: 10 South HCP: 12 Contract: 4♠ W	North: ♣ 7 ▼ KJ10984 ◆ AQ32 ♣ 74	South: ♠ 63 ♥ AQ ♠ 1076 ♣ KQJ1085	West 2♠	North 2♥ Pass	East Pass 4•	
Board: 486 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4 N	North: ♠ Q ♥ KQ8742 ♦ 83 ♠ AJ72	South: ♠ AKJ542 ♥ 105 ♠ A964 ♠ 9	West Pass Pass AP	North 2♥ 3▼	East Pass Pass	1 ♠ 3 ♦
Board: 487 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3 S	North: ♠ KJ1087 ▼ A83 ♠ K2 ♣ 542	South: ♠ A6 ♥ KQ9652 ♠ Q53 ♠ 86	West AP	North 1♠	East Pass	
Board: 488 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♥ S	North:	South: ♠ KQJ73 ♥ AK9532 ♠ 9 ♣ 5	Pass Pass	North 1NT ¹ 4♥ ng 1NT	Pass AP	1♥
Board: 489 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North: ♠ AQ1053 ♥ KQ9754 • J7 ♣ —	South:	Pass Pass	North 1♥ 2♥ 4♠ ng 1NT		$1NT^1$

Board: 485 Dealer: N Vul: NS HCP: 12	♠ 63♥ AQ♠ 1076♠ KQJ1085	West Bids 2♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 486 Dealer: S Vul: EW HCP: 12	★ AKJ542▼ 105★ A964♣ 9	The opponents are silent. You bid first.
Board: 487 Dealer: N Vul: Both HCP: 11	★ A6▼ KQ9652◆ Q53◆ 86	The opponents are silent. Partner bids first.
Board: 488 Dealer: S Vul: None HCP: 13	★KQJ73✓ AK9532◆ 9◆ 5	The opponents are silent. You bid first.
Board: 489 Dealer: N Vul: EW HCP: 11	◆ 976♥ 3◆ A10◆ AQJ10764	The opponents are silent. Partner bids first.

Board: 485 Dealer: N Vul: NS North HCP: 10 South HCP: 12 Contract: 4♠ W	North: ♣ 7 ▼ KJ10984 ◆ AQ32 ♣ 74	South: ♠ 63 ♥ AQ ♠ 1076 ♣ KQJ1085	West 2♠	North 2♥ Pass	East Pass 4•	
Board: 486 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4 N	North: ♠ Q ♥ KQ8742 ♦ 83 ♠ AJ72	South: ♠ AKJ542 ♥ 105 ♠ A964 ♠ 9	West Pass Pass AP	North 2♥ 3▼	East Pass Pass	1 ♠ 3 ♦
Board: 487 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3 S	North: ♠ KJ1087 ▼ A83 ♠ K2 ♣ 542	South: ♠ A6 ♥ KQ9652 ♠ Q53 ♠ 86	West AP	North 1♠	East Pass	
Board: 488 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♥ S	North:	South: ♠ KQJ73 ♥ AK9532 ♠ 9 ♣ 5	Pass Pass	North 1NT ¹ 4♥ ng 1NT	Pass AP	1♥
Board: 489 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North: ♠ AQ1053 ♥ KQ9754 • J7 ♣ —	South:	Pass Pass	North 1♥ 2♥ 4♠ ng 1NT		$1NT^1$

3 Under Invitational Jump (11-12 HCP)

Board: 490 **♦** J5 The opponents are silent. Dealer: S **♥** KQ10 Vul: Both **♦** 32 Partner bids first. HCP: 12 ♣ AQ10863 West Doubles 1NT if possible. Board: 491 **★** 532 East Bids 2♠ if possible. **♥** AK753 Dealer: N West Bids 3♠ if possible. Vul: None **♦** AQ4 HCP: 13 **•** 72 You bid first. Board: 492 **♠** 9 The opponents are silent. Dealer: S **♥** AKQJ94 Vul: NS **♦** 74 Partner bids first. **♣** J763 HCP: 11 Board: 493 **♦** A10753 The opponents are silent. Dealer: N **♥** KJ62 Vul: Both **\rightarrow** 8 You bid first. HCP: 11 **♣** K83 **♠** J7 Board: 494 East Bids 2NT if possible. Dealer: S **♥** Q2 Vul: None **♦** 95 Partner bids first. HCP: 12 **♣** AKQ8754

Board: 490 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N N	North: ♣ J5 ♥ KQ10 ♦ 32 ♣ AQ10863	South: ♠ AQ943 ♥ 75 ♠ AKQ75 ♣ 4	Pass Pass AP	North 1NT ¹ 2NT	Pass	1♠
Board: 491 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3•X E	North:	South: ♠ K ♥ Q8 ♠ 8753 ♣ KQJ1053	X 3♠	North 1♥ Pass X ing 1NT		South 1NT¹ 3♣
Board: 492 Dealer: S Vul: NS North HCP: 11 South HCP: 19 Contract: 4♥ N	North:	South: ♠ KQ875 ♥ 87 ♠ AQJ6 ♣ AK	West Pass AP	North 3♥	East Pass	1♠
Board: 493 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 2N S	North: ♠ A10753 ♥ KJ62 ♠ 8 ♠ K83	South:	Pass AP	North 1♠ 2♥ ang 1NT	Pass	South 1NT ¹ 2NT
Board: 494 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4♣ N	North: ♠ J7 ♥ Q2 ♠ 95 ♠ AKQ8754	South: ♠ AK865 ♥ KJ54 ♠ Q3 ♣ J3	Pass Pass 1. Unus	North 2. 4. sual 2NT	2NT ¹ AP Γ	South 1♠ 3♠²

Board: 490 Dealer: S Vul: Both HCP: 15	AQ943√75AKQ754	The opponents are silent. You bid first.
Board: 491 Dealer: N Vul: None HCP: 11	♠ K ♥ Q8 ♦ 8753 ♠ KQJ1053	West Doubles 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 492 Dealer: S Vul: NS HCP: 19	★ KQ875▼ 87◆ AQJ6◆ AK	The opponents are silent. You bid first.
Board: 493 Dealer: N Vul: Both HCP: 11	♠ 6♥ 4♠ A9764♠ AQJ965	The opponents are silent. Partner bids first.
Board: 494 Dealer: S Vul: None HCP: 14	★ AK865▼ KJ54◆ Q3◆ J3	East Bids 2NT if possible. You bid first.

Board: 490 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N N	North: ♣ J5 ♥ KQ10 ♦ 32 ♣ AQ10863	South: ♠ AQ943 ♥ 75 ♠ AKQ75 ♣ 4	Pass Pass AP	North 1NT ¹ 2NT	Pass	1♠
Board: 491 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3•X E	North:	South: ♠ K ♥ Q8 ♠ 8753 ♣ KQJ1053	X 3♠	North 1♥ Pass X ing 1NT		South 1NT¹ 3♣
Board: 492 Dealer: S Vul: NS North HCP: 11 South HCP: 19 Contract: 4♥ N	North:	South: ♠ KQ875 ♥ 87 ♠ AQJ6 ♣ AK	West Pass AP	North 3♥	East Pass	1♠
Board: 493 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 2N S	North: ♠ A10753 ♥ KJ62 ♠ 8 ♠ K83	South:	Pass AP	North 1♠ 2♥ ang 1NT	Pass	South 1NT ¹ 2NT
Board: 494 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4♣ N	North: ♠ J7 ♥ Q2 ♠ 95 ♠ AKQ8754	South: ♠ AK865 ♥ KJ54 ♠ Q3 ♣ J3	Pass Pass 1. Unus	North 2. 4. sual 2NT	2NT ¹ AP Γ	South 1♠ 3♠²

Board: 495 Dealer: N Vul: NS HCP: 11	★ KQ8765♥ Q5◆ 64◆ KJ8	The opponents are silent. You bid first.
Board: 496 Dealer: S Vul: EW HCP: 12	4✓ AKQ742✓ K1054✓ 73	The opponents are silent. Partner bids first.
Board: 497 Dealer: N Vul: None HCP: 11	◆ Q109865 ▼ — ◆ KQ1053 ◆ A4	The opponents are silent. You bid first.
Board: 498 Dealer: S Vul: NS HCP: 11	4✓ KQ9732✓ AQ5✓ 762	The opponents are silent. Partner bids first.
Board: 499 Dealer: N Vul: EW HCP: 11	★ KQ1074▼ 843◆ Q42◆ A10	The opponents are silent. You bid first.

Board: 495 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 3▼ S	North: ♠ KQ8765 ♥ Q5 ♠ 64 ♣ KJ8	South: ♣— ▼ AK7643 • Q82 • Q1042	West AP	North 1♠	East Pass	
Board: 496 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North: ♠ 4 ♥ AKQ742 ♠ K1054 ♣ 73	South: ♠ AKQ93 ♥ — ♦ 863 ♠ AK842	West Pass Pass AP	North 2♥ 3♥	Pass	1♠
Board: 497 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 4♠ N	North: ♠ Q109865 ♥ — ♠ KQ1053 ♣ A4	South: ♠ A ♥ KQJ1043 ♦ 9864 ♣ J8	West Pass AP	North 1♣ 3♠	East Pass Pass	3♥
Board: 498 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♠ S	North: ♠ 4 ♥ KQ9732 ♠ AQ5 ♣ 762	South: ♠ AQ10972 ♥ 10 • 104 ♣ AQJ8	West Pass Pass	North 3♥ 4♠	East Pass AP	1♠
Board: 499 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 2N S	North: ♠ KQ1074 ♥ 843 ♠ Q42 ♣ A10	South: ♣ — ♥ Q2 • A10985 • KQ8543	Pass AP	North 1♣ 2♦ ng 1NT	Pass Pass	South 1NT ¹ 2NT

Board: 495 Dealer: N Vul: NS HCP: 11	♣— ▼ AK7643 • Q82 • Q1042	The opponents are silent. Partner bids first.
Board: 496 Dealer: S Vul: EW HCP: 16	★ AKQ93▼ —◆ 863◆ AK842	The opponents are silent. You bid first.
Board: 497 Dealer: N Vul: None HCP: 11	♠ A♥ KQJ1043♦ 9864♠ J8	The opponents are silent. Partner bids first.
Board: 498 Dealer: S Vul: NS HCP: 13	AQ10972✓ 10104AQJ8	The opponents are silent. You bid first.
Board: 499 Dealer: N Vul: EW HCP: 11	♣— ♥ Q2 • A10985 • KQ8543	The opponents are silent. Partner bids first.

Board: 495 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 3▼ S	North: ♠ KQ8765 ♥ Q5 ♠ 64 ♣ KJ8	South: ♣— ▼ AK7643 • Q82 • Q1042	West AP	North 1♠	East Pass	
Board: 496 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North: ♠ 4 ♥ AKQ742 ♠ K1054 ♣ 73	South: ♠ AKQ93 ♥ — ♦ 863 ♠ AK842	West Pass Pass AP	North 2♥ 3♥	Pass	1♠
Board: 497 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 4♠ N	North: ♠ Q109865 ♥ — ♠ KQ1053 ♣ A4	South: ♠ A ♥ KQJ1043 ♦ 9864 ♣ J8	West Pass AP	North 1♣ 3♠	East Pass Pass	3♥
Board: 498 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♠ S	North: ♠ 4 ♥ KQ9732 ♠ AQ5 ♣ 762	South: ♠ AQ10972 ♥ 10 • 104 ♣ AQJ8	West Pass Pass	North 3♥ 4♠	East Pass AP	1♠
Board: 499 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 2N S	North: ♠ KQ1074 ♥ 843 ♠ Q42 ♣ A10	South: ♣ — ♥ Q2 • A10985 • KQ8543	Pass AP	North 1♣ 2♦ ng 1NT	Pass Pass	South 1NT ¹ 2NT

3 Under Invitational Jump (11-12 HCP)

Board: 500 ♠ 3

Dealer: S • 4

Vul: Both ♦ K853

HCP: 11 ♣ AKJ10962

The opponents are silent.

Partner bids first.

Board: 500	North:	South:	West	North	Fast	South
Dealer: S			***************************************	1 (0141	Lust	1 .
/ul: Both	♠ 3	♦ KJ1096				1♠
	y 4	♥ A1076	Pass	1NT ¹	Pass	2 y
North HCP: 11	♦ K853	♦ A96				
outh HCP: 14			Pass	3♣	AP	
Contract: 3♣ N	♣ AKJ10962	♣ Q	1. forci	ng 1NT		

3 Under Invitational Jump (11-12 HCP)

Board: 500 ♠ KJ1096

Dealer: S ▼A1076

Vul: Both → A96
HCP: 14

You bid first.

The opponents are silent.

HCP: 14 ♣ Q

Board: 500	North:	South:	West	North	Fast	South
Dealer: S			***************************************	1 (0141	Lust	1 .
/ul: Both	♠ 3	♦ KJ1096				1♠
	y 4	♥ A1076	Pass	1NT ¹	Pass	2 y
North HCP: 11	♦ K853	♦ A96				
outh HCP: 14			Pass	3♣	AP	
Contract: 3♣ N	♣ AKJ10962	♣ Q	1. forci	ng 1NT		