Board: 1 Dealer: S Vul: NS HCP: 8	♣ Q8763♥ J985♦ J2♣ KJ	West Bids 1NT if possible. Partner bids first.
Board: 2 Dealer: N Vul: Both HCP: 12	A2♥ Q72◆ Q2◆ A76542	East Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 3 Dealer: S Vul: None HCP: 8	▲ J8742♥ K984◆ 4◆ KJ5	West Bids 1NT if possible. Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 13	▲ AJ2♥ K54◆ 852▲ KQ96	East Bids 1NT if possible. You bid first.
Board: 5 Dealer: S Vul: NS HCP: 6	108752✓ A953✓ 7✓ Q108	West Bids 1NT if possible. Partner bids first.

Board: 1 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 1N W	North: ♠ Q8763 ♥ J985 ♦ J2 ♠ KJ	South: ♠ AJ52 ♥ KQ76 ♠ A984 ♠ 6	West 1NT	North AP	East	South 1♦
Board: 2 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 3 • E	North: ♠ A2 ♥ Q72 ♦ Q2 ♣ A76542	South: ◆ 8743 ▼ A8653 ◆ 64 ◆ K3	West Pass 3◆	North 1♣ 2♣ AP		South Pass 3♣
Board: 3 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North:	South: ♠ K63 ♥ QJ7 ♠ AQ653 ♣ 98	West 1NT	North AP	East	South 1♦
Board: 4 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ AJ2 ♥ K54 ♦ 852 ♣ KQ96	South:	West	North 1♣	East 1NT	
Board: 5 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North: • 108752 • A953 • 7 • Q108	South: ♣ J4 ♥ KQJ8 ♣ A9832 ♣ J9	West 1NT	North AP	East	South 1♦

Board: 1 Dealer: S Vul: NS HCP: 14	AJ52KQ76A9846	West Bids 1NT if possible. You bid first.
Board: 2 Dealer: N Vul: Both HCP: 7	♦ 8743 ▼ A8653 ◆ 64 ♣ K3	East Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 3 Dealer: S Vul: None HCP: 12	★ K63♥ QJ7◆ AQ653◆ 98	West Bids 1NT if possible. You bid first.
Board: 4 Dealer: N Vul: Both HCP: 6	10764✓ AQ962✓ 97✓ 52	East Bids 1NT if possible. Partner bids first.
Board: 5 Dealer: S Vul: NS HCP: 12	↓ J4↓ KQJ8↓ A9832↓ J9	West Bids 1NT if possible. You bid first.

Board: 1 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 1N W	North: ♠ Q8763 ♥ J985 ♦ J2 ♠ KJ	South: ♠ AJ52 ♥ KQ76 ♠ A984 ♠ 6	West 1NT	North AP	East	South 1♦
Board: 2 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 3 • E	North: ♠ A2 ♥ Q72 ♦ Q2 ♣ A76542	South: ◆ 8743 ▼ A8653 ◆ 64 ◆ K3	West Pass 3◆	North 1♣ 2♣ AP		South Pass 3♣
Board: 3 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North:	South: ♠ K63 ♥ QJ7 ♠ AQ653 ♣ 98	West 1NT	North AP	East	South 1♦
Board: 4 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ AJ2 ♥ K54 ♦ 852 ♣ KQ96	South:	West	North 1♣	East 1NT	
Board: 5 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North: • 108752 • A953 • 7 • Q108	South: ♣ J4 ♥ KQJ8 ♣ A9832 ♣ J9	West 1NT	North AP	East	South 1♦

Board: 6 Dealer: N Vul: EW HCP: 13	★K1083▼ 8◆ A97◆ AQ984	East Bids 1NT if possible. You bid first.
Board: 7 Dealer: S Vul: None HCP: 7		West Bids 1NT if possible. Partner bids first.
Board: 8 Dealer: N Vul: EW HCP: 13	★ K102✓ AQ9◆ 105◆ A10974	East Bids 1NT if possible. You bid first.
Board: 9 Dealer: S Vul: EW HCP: 8	★ K862♥ QJ973◆ J8◆ J9	West Bids 1NT if possible. Partner bids first.
Board: 10 Dealer: N Vul: Both HCP: 12	★ K873♥ J5◆ KJ1042◆ A6	East Bids 1NT if possible. You bid first.

Board: 6 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ K1083 ♥ 8 ♠ A97 ♣ AQ984	South: ♠ AJ972 ♥ 9765 ♠ 8 ♣ J72	West	North 1♣	East 1NT	
Board: 7 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:	South: ♠ K10 ♥ A65 • Q1043 ♣ A632	West 1NT	North AP	East	South 1♦
Board: 8 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ K102 ♥ AQ9 • 105 ♣ A10974	South: ◆ A865 ▼ K8642 ◆ 83 ◆ 32	West	North 1♣	East 1NT	
Board: 9 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ K862 ♥ QJ973 ♦ J8 ♣ J9	South:	West 1NT	North AP	East	South 1♣
Board: 10 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♥ S	North: ♠ K873 ♥ J5 ♠ KJ1042 ♣ A6	South: ♠ 10654 ♥ AK1043 ♠ Q763 ♠ —	West AP	North 1◆	East 1NT	

Board: 6 Dealer: N Vul: EW HCP: 6	★ AJ972♥ 9765♦ 8♣ J72	East Bids 1NT if possible. Partner bids first.
Board: 7 Dealer: S Vul: None HCP: 13	♦ K10 ♦ A65 ♦ Q1043 ♣ A632	West Bids 1NT if possible. You bid first.
Board: 8 Dealer: N Vul: EW HCP: 7	★ A865▼ K8642◆ 83◆ 32	East Bids 1NT if possible. Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 13	▲ 1093♥ AK84◆ 63▲ AQ43	West Bids 1NT if possible. You bid first.
Board: 10 Dealer: N Vul: Both HCP: 9	★ 10654★ AK1043◆ Q763★ —	East Bids 1NT if possible. Partner bids first.

Board: 6 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ K1083 ♥ 8 ♠ A97 ♣ AQ984	South: ♠ AJ972 ♥ 9765 ♠ 8 ♣ J72	West	North 1♣	East 1NT	
Board: 7 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:	South: ♠ K10 ♥ A65 • Q1043 ♣ A632	West 1NT	North AP	East	South 1♦
Board: 8 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ K102 ♥ AQ9 • 105 ♣ A10974	South: ◆ A865 ▼ K8642 ◆ 83 ◆ 32	West	North 1♣	East 1NT	
Board: 9 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ K862 ♥ QJ973 ♦ J8 ♣ J9	South:	West 1NT	North AP	East	South 1♣
Board: 10 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♥ S	North: ♠ K873 ♥ J5 ♠ KJ1042 ♣ A6	South: ♠ 10654 ♥ AK1043 ♠ Q763 ♠ —	West AP	North 1◆	East 1NT	

Board: 11 Dealer: S Vul: EW HCP: 7	♣ QJ96♥ J10932♦ K♣ 872	West Bids 1NT if possible. Partner bids first.
Board: 12 Dealer: N Vul: Both HCP: 14	A6✓ A52✓ Q10974✓ KJ2	East Bids 1NT if possible. You bid first.
Board: 13 Dealer: S Vul: None HCP: 7	◆ Q942♥ Q8754◆ Q◆ J95	West Bids 1NT if possible. Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 12	♣ Q5♥ A105♦ KQJ872♣ 104	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 15 Dealer: S Vul: None HCP: 9	AJ982♥ Q732• Q4• 103	West Bids 1NT if possible. Partner bids first.

Board: 11 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 2 S	North: ♠ QJ96 ♥ J10932 ♠ K ♣ 872	South: ♠ A84 ♥ A4 ♦ Q106532 ♣ A3	West 1NT AP	North Pass	East Pass	1♦
Board: 12 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 1N E	North: ♠ A6 ♥ A52 ♠ Q10974 ♣ KJ2	South: ♠ KQ972 ♥ Q976 ♦ 863 ♣ 4	West	North 1◆	East 1NT	
Board: 13 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ Q942 ♥ Q8754 ♦ Q ♣ J95	South: ♣ 763 ♥ AJ ♦ A8532 ♣ K106	West 1NT	North AP	East	South 1♦
Board: 14 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3♣ E	North: ♠ Q5 ♥ A105 ♦ KQJ872 ♠ 104	South: ◆ A832 ◆ KJ832 ◆ 943 ◆ 3	2 ♠ ¹	North 1 Pass 2S trans mat	1NT 3♣²	Pass AP
Board: 15 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3♣ S	North: ♠ AJ982 ♥ Q732 ♠ Q4 ♣ 103	South: ♠ 6 ♥ J108 ♠ A108 ♠ AK9642	West 1NT AP	North 2♣	East Pass	1♣

Board: 11 Dealer: S Vul: EW HCP: 14	A84✓ A4✓ Q106532A3	West Bids 1NT if possible. You bid first.
Board: 12 Dealer: N Vul: Both HCP: 7	★ KQ972♥ Q976◆ 863◆ 4	East Bids 1NT if possible. Partner bids first.
Board: 13 Dealer: S Vul: None HCP: 12	★ 763▼ AJ★ A8532★ K106	West Bids 1NT if possible. You bid first.
Board: 14 Dealer: N Vul: NS HCP: 8	★ A832★ KJ832◆ 943◆ 3	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 15 Dealer: S Vul: None HCP: 12	♠ 6♥ J108♠ A108♠ AK9642	West Bids 1NT if possible. You bid first.

Board: 11 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 2 S	North: ♠ QJ96 ♥ J10932 ♠ K ♣ 872	South: ♠ A84 ♥ A4 ♦ Q106532 ♣ A3	West 1NT AP	North Pass	East Pass	1♦
Board: 12 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 1N E	North: ♠ A6 ♥ A52 ♠ Q10974 ♣ KJ2	South: ♠ KQ972 ♥ Q976 ♦ 863 ♣ 4	West	North 1◆	East 1NT	
Board: 13 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ Q942 ♥ Q8754 ♦ Q ♣ J95	South: ♣ 763 ♥ AJ ♦ A8532 ♣ K106	West 1NT	North AP	East	South 1♦
Board: 14 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3♣ E	North: ♠ Q5 ♥ A105 ♦ KQJ872 ♠ 104	South: ◆ A832 ◆ KJ832 ◆ 943 ◆ 3	2 ♠ ¹	North 1 Pass 2S trans mat	1NT 3♣²	Pass AP
Board: 15 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3♣ S	North: ♠ AJ982 ♥ Q732 ♠ Q4 ♣ 103	South: ♠ 6 ♥ J108 ♠ A108 ♠ AK9642	West 1NT AP	North 2♣	East Pass	1♣

Board: 16 Dealer: N Vul: NS HCP: 13	★32★ A★ AJ10982★ KJ105	East Bids 1NT if possible. You bid first.
Board: 17 Dealer: S Vul: EW HCP: 7	♣ J7653♥ 10975◆ AQ4♣ 7	West Bids 1NT if possible. Partner bids first.
Board: 18 Dealer: N Vul: NS HCP: 13	▲ AJ4♥ Q843◆ Q4▲ A982	East Bids 1NT if possible. You bid first.
Board: 19 Dealer: S Vul: EW HCP: 7	★ AK95▼ 86432◆ 8★ 863	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 20 Dealer: N Vul: EW HCP: 13	♣ K ♥ K86 ♦ KQ983 ♣ Q932	East Bids 1NT if possible. You bid first.

Board: 16 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 2 N	North: ♠ 32 ♥ A ♠ AJ10982 ♣ KJ105	South: ♠ AJ85 ♥ J8652 ♦ 64 ♣ 42	West Pass	North 1 2		South Pass
Board: 17 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North: ◆ J7653 ▼ 10975 ◆ AQ4 ♣ 7	South: ♠ K4 ♥ KQ2 ♦ J1052 ♣ A652	West 1NT	North AP	East	South 1♦
Board: 18 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ AJ4 ♥ Q843 ♠ Q4 ♣ A982	South: ♠ Q832 ♥ A10952 • 1072 ♣ 5	West	North 1♣	East 1NT	
Board: 19 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 3♣ W	North: ♠ AK95 ♥ 86432 ♠ 8 ♣ 863	South:	1NT 3♣²	North Pass AP 2S trans mat	2 ♠ ¹	1♦ Pass
Board: 20 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ K ♥ K86 ♠ KQ983 ♣ Q932	South: ♠ AJ62 ♥ Q10972 ♦ 102 ♣ 76	West	North 1◆	East 1NT	

Board: 16 Dealer: N Vul: NS HCP: 6	♣ AJ85♥ J8652♦ 64♣ 42	East Bids 1NT if possible. Partner bids first.
Board: 17 Dealer: S Vul: EW HCP: 13	★ K4▼ KQ2◆ J1052◆ A652	West Bids 1NT if possible. You bid first.
Board: 18 Dealer: N Vul: NS HCP: 6	◆ Q832▼ A10952◆ 1072◆ 5	East Bids 1NT if possible. Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 13	▶ J64♥ KQJ◆ K7654◆ K4	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♣ if possible. You bid first.
Board: 20 Dealer: N Vul: EW HCP: 7	AJ62♥ Q1097210276	East Bids 1NT if possible. Partner bids first.

Board: 16 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 2 N	North: ♠ 32 ♥ A ♠ AJ10982 ♣ KJ105	South: ♠ AJ85 ♥ J8652 ♦ 64 ♣ 42	West Pass	North 1 2		South Pass
Board: 17 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North: ◆ J7653 ▼ 10975 ◆ AQ4 ♣ 7	South: ♠ K4 ♥ KQ2 ♦ J1052 ♣ A652	West 1NT	North AP	East	South 1♦
Board: 18 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ AJ4 ♥ Q843 ♠ Q4 ♣ A982	South: ♠ Q832 ♥ A10952 • 1072 ♣ 5	West	North 1♣	East 1NT	
Board: 19 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 3♣ W	North: ♠ AK95 ♥ 86432 ♠ 8 ♣ 863	South:	1NT 3♣²	North Pass AP 2S trans mat	2 ♠ ¹	1♦ Pass
Board: 20 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ K ♥ K86 ♠ KQ983 ♣ Q932	South: ♠ AJ62 ♥ Q10972 ♦ 102 ♣ 76	West	North 1◆	East 1NT	

Board: 21 Dealer: S Vul: Both HCP: 7	♣ AJ62♥ 98654♦ 5♣ Q53	West Bids 1NT if possible. Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 14	★ AK43▼ A◆ 104◆ K109874	East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 23 Dealer: S Vul: Both HCP: 8	♣ QJ96♥ KQ942◆ 10♣ 873	West Bids 1NT if possible. Partner bids first.
Board: 24 Dealer: N Vul: NS HCP: 12	♣ AQ6♥ J982◆ 32♣ KQ92	East Bids 1NT if possible. You bid first.
Board: 25 Dealer: S Vul: EW HCP: 7	★ K983♥ Q9765◆ 87♣ Q7	West Bids 1NT if possible. Partner bids first.

Board: 21 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ AJ62 ♥ 98654 ♦ 5 ♣ Q53	South: ♠ Q5 ♥ KJ2 ♠ KQ10 ♣ J10842	West 1NT	North AP	East	South 1♣
Board: 22 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 3♣ N	North: ♠ AK43 ♥ A • 104 ♣ K109874	South: • 10876 • Q9432 • A5 • 63	West 2♦	North 1♣ 3♣		South Pass
Board: 23 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ QJ96 ♥ KQ942 • 10 ♣ 873	South: ♠ A1074 ♥ AJ ♠ A653 ♣ 542	West 1NT	North AP	East	South 1♦
Board: 24 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ AQ6 ♥ J982 ♦ 32 ♠ KQ92	South: ♠ K9852 ♥ Q7643 ♦ 5 ♣ J7	West	North 1♣	East 1NT	
Board: 25 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ K983 ♥ Q9765 ♠ 87 ♣ Q7	South: ♠ Q65 ♥ J103 ♠ AQJ9 ♠ A98	West 1NT	North AP	East	South 1♦

Board: 21 ♠ Q5 Dealer: S ♥ KJ2 West Bids 1NT if possib	le.
Vul: Both → KQ10 HCP: 12 → J10842 You bid first.	
Board: 22	
Board: 23	le.
Board: 24 Dealer: N Vul: NS HCP: 6 ★ K9852 ▼ Q7643 East Bids 1NT if possible Partner bids first.	e.
Board: 25	ole.

Board: 21 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ AJ62 ♥ 98654 ♦ 5 ♣ Q53	South: ♠ Q5 ♥ KJ2 ♠ KQ10 ♣ J10842	West 1NT	North AP	East	South 1♣
Board: 22 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 3♣ N	North: ♠ AK43 ♥ A • 104 ♣ K109874	South: • 10876 • Q9432 • A5 • 63	West 2♦	North 1♣ 3♣		South Pass
Board: 23 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ QJ96 ♥ KQ942 • 10 ♣ 873	South: ♠ A1074 ♥ AJ ♠ A653 ♣ 542	West 1NT	North AP	East	South 1♦
Board: 24 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ AQ6 ♥ J982 ♦ 32 ♠ KQ92	South: ♠ K9852 ♥ Q7643 ♦ 5 ♣ J7	West	North 1♣	East 1NT	
Board: 25 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ K983 ♥ Q9765 ♠ 87 ♣ Q7	South: ♠ Q65 ♥ J103 ♠ AQJ9 ♠ A98	West 1NT	North AP	East	South 1♦

Board: 26 Dealer: N Vul: EW HCP: 14	★ KJ8★ A52◆ Q653★ A106	East Bids 1NT if possible. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 7	AQ1092✓ J8742← 65♠ 9	West Bids 1NT if possible. Partner bids first.
Board: 28 Dealer: N Vul: NS HCP: 12	★ A106★ A2★ K96432★ J7	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 29 Dealer: S Vul: Both HCP: 8	★KQ1097▼K1086◆76★75	West Bids 1NT if possible. Partner bids first.
Board: 30 Dealer: N Vul: None HCP: 12	♣ Q ♥ Q106 • A107432 ♣ KJ4	East Bids 1NT if possible. You bid first.

Board: 26 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 1N E	North: ♠ KJ8 ♥ A52 ♠ Q653 ♣ A106	South: ♠ A9543 ♥ 9643 ♦ 98 ♣ K2	West	North 1◆	East 1NT	
Board: 27 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ AQ1092 ♥ J8742 ♠ 65 ♣ 9	South: ♠ KJ ♥ A10 • QJ83 ♣ J10753	West 1NT	North AP	East	South 1♣
Board: 28 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 3♣ E	North: ♠ A106 ♥ A2 ♠ K96432 ♣ J7	South: ♠ QJ432 ♥ 10865 ←— ♠ K1082	West Pass	North 1♦ 2♦		South Pass AP
Board: 29 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ KQ1097 ♥ K1086 ♦ 76 ♣ 75	South:	West 1NT	North AP	East	South 1♣
Board: 30 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2 \leftarrow N	North: ♠ Q ♥ Q106 ♠ A107432 ♠ KJ4	South: ♠ A10982 ♥ K9752 ♦ 5 ♣ 87	West Pass	North 1♦ 2♦		South Pass

Board: 26 Dealer: N Vul: EW HCP: 7	★ A9543★ 9643◆ 98★ K2	East Bids 1NT if possible. Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 12	♠ KJ ♥ A10 ♦ QJ83 ♣ J10753	West Bids 1NT if possible. You bid first.
Board: 28 Dealer: N Vul: NS HCP: 6	◆ QJ432 ▼ 10865 ◆ — ◆ K1082	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 29 Dealer: S Vul: Both HCP: 12	♦ 8643♥ AQ♦ J9♦ AJ962	West Bids 1NT if possible. You bid first.
Board: 30 Dealer: N Vul: None HCP: 7	★ A10982★ K9752★ 5★ 87	East Bids 1NT if possible. Partner bids first.

Board: 26 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 1N E	North: ♠ KJ8 ♥ A52 ♠ Q653 ♣ A106	South: ♠ A9543 ♥ 9643 ♦ 98 ♣ K2	West	North 1◆	East 1NT	
Board: 27 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ AQ1092 ♥ J8742 ♠ 65 ♣ 9	South: ♠ KJ ♥ A10 • QJ83 ♣ J10753	West 1NT	North AP	East	South 1♣
Board: 28 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 3♣ E	North: ♠ A106 ♥ A2 ♠ K96432 ♣ J7	South: ♠ QJ432 ♥ 10865 ←— ♠ K1082	West Pass	North 1♦ 2♦		South Pass AP
Board: 29 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ KQ1097 ♥ K1086 ♦ 76 ♣ 75	South:	West 1NT	North AP	East	South 1♣
Board: 30 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2 \leftarrow N	North: ♠ Q ♥ Q106 ♠ A107432 ♠ KJ4	South: ♠ A10982 ♥ K9752 ♦ 5 ♣ 87	West Pass	North 1♦ 2♦		South Pass

Board: 31 Dealer: S Vul: NS HCP: 7	▲ 109632♥ A1092◆ K863♣ —	West Bids 1NT if possible. Partner bids first.
Board: 32 Dealer: N Vul: NS HCP: 12	▲ A3♥ J63◆ KJ65▲ K932	East Bids 1NT if possible. You bid first.
Board: 33 Dealer: S Vul: EW HCP: 7	♦ 8732♥ K8743♦ 96♠ A9	West Bids 1NT if possible. Partner bids first.
Board: 34 Dealer: N Vul: Both HCP: 12	AJ₹73KQ82Q8764	East Bids 1NT if possible. You bid first.
Board: 35 Dealer: S Vul: NS HCP: 9		West Bids 1NT if possible. Partner bids first.

Board: 31 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ 109632 ♥ A1092 ♠ K863 ♣ —	South: ♠ AJ ♥ KJ64 ♦ J105 ♣ A985	West 1NT	North AP	East	South 1♣
Board: 32 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ A3 ♥ J63 ♠ KJ65 ♠ K932	South: ♠ 109742 ♥ KQ984 ♠ Q ♣ 64	West	North 1*	East 1NT	
Board: 33 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North: ◆ 8732 ▼ K8743 ◆ 96 ◆ A9	South: ♠ AQ105 ♥ AJ ♠ Q7542 ♣ 107	West 1NT	North AP	East	South 1♦
Board: 34 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ AJ ♥ 73 ♠ KQ82 ♠ Q8764	South:	West	North 1♣	East 1NT	
Board: 35 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 3♠ N	North: ♣ J9863 ♥ QJ72 ♦ AJ7 ♣ 3	South: ♠ AQ2 ♥ A104 ←— ♠ QJ108762	West 1NT AP	North 2♣	East Pass	1♣

Board: 31 Dealer: S Vul: NS HCP: 14	▲ AJ▼ KJ64◆ J105▲ A985	West Bids 1NT if possible. You bid first.
Board: 32 Dealer: N Vul: NS HCP: 7	109742KQ984Q64	East Bids 1NT if possible. Partner bids first.
Board: 33 Dealer: S Vul: EW HCP: 13	AQ105✓ AJQ7542♣ 107	West Bids 1NT if possible. You bid first.
Board: 34 Dealer: N Vul: Both HCP: 6	10952√ J8652→ J9▲ A9	East Bids 1NT if possible. Partner bids first.
Board: 35 Dealer: S Vul: NS HCP: 13	AQ2✓ A104✓ —✓ QJ108762	West Bids 1NT if possible. You bid first.

Board: 31 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ 109632 ♥ A1092 ♠ K863 ♣ —	South: ♠ AJ ♥ KJ64 ♦ J105 ♣ A985	West 1NT	North AP	East	South 1♣
Board: 32 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ A3 ♥ J63 ♠ KJ65 ♠ K932	South: ♠ 109742 ♥ KQ984 ♠ Q ♣ 64	West	North 1*	East 1NT	
Board: 33 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North: ◆ 8732 ▼ K8743 ◆ 96 ◆ A9	South: ♠ AQ105 ♥ AJ ♠ Q7542 ♣ 107	West 1NT	North AP	East	South 1♦
Board: 34 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ AJ ♥ 73 ♠ KQ82 ♠ Q8764	South:	West	North 1♣	East 1NT	
Board: 35 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 3♠ N	North: ♣ J9863 ♥ QJ72 ♦ AJ7 ♣ 3	South: ♠ AQ2 ♥ A104 ←— ♠ QJ108762	West 1NT AP	North 2♣	East Pass	1♣

Board: 36 Dealer: N Vul: Both HCP: 12	♣ 3	East Bids 1NT if possible. You bid first.
Board: 37 Dealer: S Vul: Both HCP: 9	★ K10762♥ Q942◆ A9◆ 43	West Bids 1NT if possible. Partner bids first.
Board: 38 Dealer: N Vul: NS HCP: 12	★876✓ A103◆ QJ85◆ KQ8	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 39 Dealer: S Vul: NS HCP: 7	★ K865♥ J9843◆ K7◆ 86	West Bids 1NT if possible. Partner bids first.
Board: 40 Dealer: N Vul: EW HCP: 12	▲ A8♥ AJ64◆ K82▲ 8754	East Bids 1NT if possible. You bid first.

Board: 36 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ 3 ♥ AKQJ ♠ Q1053 ♣ 10742	South: ♠ K10982 ♥ 10742 ♦ 4 ♣ K98	West	North 1◆	East 1NT	
Board: 37 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2 N	North: ♠ K10762 ♥ Q942 ♠ A9 ♣ 43	South: ♠ QJ3 ♥ K75 ♠ Q10873 ♠ KQ	West 1NT	North 2♣	East AP	South 1♦
Board: 38 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3♣ E	North:	South: ♠ QJ1054 ♥ K9652 ♠ K3 ♣ 9		North 1 Pass	East 1NT 3♣	
Board: 39 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ K865 ♥ J9843 ♠ K7 ♣ 86	South: ♣ J102 ♥ AQ5 ♠ Q109865 ♣ K	West 1NT	North AP	East	South 1♦
Board: 40 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North: ♠ A8 ♥ AJ64 ♠ K82 ♣ 8754	South: ♣ J9743 ♥ Q1093 ♣ J3 ♣ AJ	West	North 1♣	East 1NT	

Board: 36 Dealer: N Vul: Both HCP: 6	v 10742	East Bids 1NT if possible. Partner bids first.
Board: 37 Dealer: S Vul: Both HCP: 13	♣ QJ3♥ K75◆ Q10873♣ KQ	West Bids 1NT if possible. You bid first.
Board: 38 Dealer: N Vul: NS HCP: 9	♣ QJ1054♥ K9652♦ K3♣ 9	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 39 Dealer: S Vul: NS HCP: 12	J102✓ AQ5✓ Q109865✓ K	West Bids 1NT if possible. You bid first.
Board: 40 Dealer: N Vul: EW HCP: 9	J9743✓ Q1093J3AJ	East Bids 1NT if possible. Partner bids first.

Board: 36 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ 3 ♥ AKQJ ♠ Q1053 ♣ 10742	South: ♠ K10982 ♥ 10742 ♦ 4 ♣ K98	West	North 1◆	East 1NT	
Board: 37 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2 N	North: ♠ K10762 ♥ Q942 ♠ A9 ♣ 43	South: ♠ QJ3 ♥ K75 ♠ Q10873 ♠ KQ	West 1NT	North 2♣	East AP	South 1♦
Board: 38 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3♣ E	North:	South: ♠ QJ1054 ♥ K9652 ♠ K3 ♣ 9		North 1 Pass	East 1NT 3♣	
Board: 39 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ K865 ♥ J9843 ♠ K7 ♣ 86	South: ♣ J102 ♥ AQ5 ♠ Q109865 ♣ K	West 1NT	North AP	East	South 1♦
Board: 40 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North: ♠ A8 ♥ AJ64 ♠ K82 ♣ 8754	South: ♣ J9743 ♥ Q1093 ♣ J3 ♣ AJ	West	North 1♣	East 1NT	

Board: 41 Dealer: S Vul: NS HCP: 7	◆ Q10754♥ QJ106◆ 1042◆ Q	West Bids 1NT if possible. Partner bids first.
Board: 42 Dealer: N Vul: None HCP: 12	★ A65▼ J32◆ AQJ432◆ 2	East Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 43 Dealer: S Vul: Both HCP: 7	♦ KQ875 ♥ Q942 • 1085 • 2	West Bids 1NT if possible. Partner bids first.
Board: 44 Dealer: N Vul: NS HCP: 13	♣ 4♥ AQ82♦ KQ7♣ Q7643	East Bids 1NT if possible. You bid first.
Board: 45 Dealer: S Vul: None HCP: 7	★ K732▼ A8432◆ 109◆ 42	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.

Board: 41 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ Q10754 ♥ QJ106 ♦ 1042 ♠ Q	South: ♣ J632 ♥ AK5 ♠ KQ5 ♣ 973	West 1NT	North AP	East	South 1♣
Board: 42 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 3♣ W	North: ♠ A65 ♥ J32 ♠ AQJ432 ♣ 2	South: ♠ Q10942 ♥ A975 ♠ 8 ♣ 976	West Pass 3♣	North 1 AP	1NT	South Pass Pass
Board: 43 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ KQ875 ♥ Q942 • 1085 ♣ 2	South: ♠ A3 ♥ AJ105 ♠ K92 ♠ Q863	West 1NT	North AP	East	South 1♣
Board: 44 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North:	South:	West	North 1♣	East 1NT	
Board: 45 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 3 \(\mathbb{N} \) N	North: ♠ K732 ▼ A8432 • 109 ♣ 42	South:	West 1NT 2♠ Pass	North Pass Pass 3*	2♥	South 1 Pass X

Board: 41 Dealer: S Vul: NS HCP: 13		West Bids 1NT if possible. You bid first.
Board: 42 Dealer: N Vul: None HCP: 6	◆ Q10942◆ A975◆ 8◆ 976	East Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 43 Dealer: S Vul: Both HCP: 14	★ A3▼ AJ105★ K92★ Q863	West Bids 1NT if possible. You bid first.
Board: 44 Dealer: N Vul: NS HCP: 6		East Bids 1NT if possible. Partner bids first.
Board: 45 Dealer: S Vul: None HCP: 13	104KQ9KQ87K1097	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 41 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ Q10754 ♥ QJ106 ♦ 1042 ♠ Q	South: ♣ J632 ♥ AK5 ♠ KQ5 ♣ 973	West 1NT	North AP	East	South 1♣
Board: 42 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 3♣ W	North: ♠ A65 ♥ J32 ♠ AQJ432 ♣ 2	South: ♠ Q10942 ♥ A975 ♠ 8 ♣ 976	West Pass 3♣	North 1 AP	1NT	South Pass Pass
Board: 43 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ KQ875 ♥ Q942 • 1085 ♣ 2	South: ♠ A3 ♥ AJ105 ♠ K92 ♠ Q863	West 1NT	North AP	East	South 1♣
Board: 44 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North:	South:	West	North 1♣	East 1NT	
Board: 45 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 3 \(\mathbb{N} \) N	North: ♠ K732 ▼ A8432 • 109 ♣ 42	South:	West 1NT 2♠ Pass	North Pass Pass 3*	2♥	South 1 Pass X

Board: 46 Dealer: N Vul: EW HCP: 14	♣ Q10♥ A♦ AK84♣ J97542	East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 7	★ A653★ K10952★ 2★ 762	West Bids 1NT if possible. Partner bids first.
Board: 48 Dealer: N Vul: EW HCP: 12	★ K5 ♥ J654 ♦ K1092 ♣ KQ4	East Bids 1NT if possible. You bid first.
Board: 49 Dealer: S Vul: Both HCP: 9	♦ QJ54 ♥ Q10972 • Q43 ♣ Q	West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first.
Board: 50 Dealer: N Vul: NS HCP: 14	♠ Q6♥ J4♦ A65♠ AQJ974	East Bids 1NT if possible. West Doubles Pass if possible. East Bids 2♠ if possible. You bid first.

Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 3♣ N Board: 47 Dealer: S Vul: NS	North: ♠ Q10 ♥ A ♠ AK84 ♣ J97542 North: ♠ A653 ♥ K10952	South:	2•	North 1♣ 3♣ North	1NT AP	Pass South
North HCP: 7 South HCP: 12 Contract: 1N W	◆ R10932 ◆ 2 ◆ 762	♥ Q ♦ AQ1084 ♣ Q109	1NT	AP		1•
Board: 48 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2♠ S	North: ♠ K5 ♥ J654 ♦ K1092 ♣ KQ4	South: ♠ Q9762 ♥ AQ73 ♠ J7 ♣ 73	West AP	North 1◆	East 1NT	
Board: 49 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 3•X W	North: ♠ QJ54 ♥ Q10972 ♠ Q43 ♠ Q	South: ♠ A986 ♥ A65 ♦ J5 ♠ K1085	West 1NT 3◆	North 2♥ X		South 1♣ Pass
Board: 50 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2♠ E	North: ♠ Q6 ♥ J4 ♠ A65 ♣ AQJ974	South: ♠ A732 ♥ Q10852 ♦ 42 ♠ 53	West Pass X	North 1♣ 2♣ Pass	1NT	South Pass Pass AP

Board: 46 Dealer: N Vul: EW HCP: 6	◆9874♥QJ1065◆52◆K10	East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 12	◆ Q842♥ Q◆ AQ1084◆ Q109	West Bids 1NT if possible. You bid first.
Board: 48 Dealer: N Vul: EW HCP: 9	♣ Q9762♥ AQ73◆ J7♣ 73	East Bids 1NT if possible. Partner bids first.
Board: 49 Dealer: S Vul: Both HCP: 12	★ A986♥ A65◆ J5◆ K1085	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 50 Dealer: N Vul: NS HCP: 6	♠ A732♥ Q10852♦ 42♠ 53	East Bids 1NT if possible. West Doubles Pass if possible. East Bids 2♠ if possible. Partner bids first.

Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 3♣ N Board: 47 Dealer: S Vul: NS	North: ♠ Q10 ♥ A ♠ AK84 ♣ J97542 North: ♠ A653 ♥ K10952	South:	2•	North 1♣ 3♣ North	1NT AP	Pass South
North HCP: 7 South HCP: 12 Contract: 1N W	◆ R10932 ◆ 2 ◆ 762	♥ Q ♦ AQ1084 ♣ Q109	1NT	AP		1•
Board: 48 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2♠ S	North: ♠ K5 ♥ J654 ♦ K1092 ♣ KQ4	South: ♠ Q9762 ♥ AQ73 ♠ J7 ♣ 73	West AP	North 1◆	East 1NT	
Board: 49 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 3•X W	North: ♠ QJ54 ♥ Q10972 ♠ Q43 ♠ Q	South: ♠ A986 ♥ A65 ♦ J5 ♠ K1085	West 1NT 3◆	North 2♥ X		South 1♣ Pass
Board: 50 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2♠ E	North: ♠ Q6 ♥ J4 ♠ A65 ♠ AQJ974	South: ♠ A732 ♥ Q10852 ♦ 42 ♠ 53	West Pass X	North 1♣ 2♣ Pass	1NT	South Pass Pass AP

Board: 51 Dealer: S Vul: None HCP: 6	★ KQ976♥ J975♦ 7◆ 872	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 4NT if possible. Partner bids first.
Board: 52 Dealer: N Vul: None HCP: 13	★ KJ4▼ AJ6◆ Q4◆ Q9832	East Bids 1NT if possible. You bid first.
Board: 53 Dealer: S Vul: NS HCP: 7	♣ J765♥ AQ732♦ 1065♣ 7	West Bids 1NT if possible. Partner bids first.
Board: 54 Dealer: N Vul: Both HCP: 13	◆ Q82▼ AQ43◆ Q◆ K10862	East Bids 1NT if possible. You bid first.
Board: 55 Dealer: S Vul: None HCP: 9	AQ82♥ 98654◆ 985★ K	West Bids 1NT if possible. Partner bids first.

Board: 51 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 4NX W	North: ♠ KQ976 ♥ J975 ♠ 7 ♣ 872	South:	West 1NT 4NT 1. Mino	X	East 4♠¹ AP	South 1 Pass
Board: 52 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ KJ4 ♥ AJ6 ♠ Q4 ♣ Q9832	South: • 109832 • KQ104 • 107 • J10	West	North 1♣	East 1NT	
Board: 53 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ♣ J765 ♥ AQ732 • 1065 ♣ 7	South: ♠ Q1043 ♥ K5 ♠ A3 ♠ QJ842	West 1NT	North AP	East	South 1♣
Board: 54 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ Q82 ♥ AQ43 ♠ Q ♠ K10862	South: ♠ A10753 ♥ J1072 ♦ J108 ♠ 4	West	North 1♣	East 1NT	
Board: 55 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 1N W	North: ♠ AQ82 ♥ 98654 ♦ 985 ♠ K	South:	West 1NT	North AP	East	South 1♦

Board: 51 Dealer: S Vul: None HCP: 13		West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 4NT if possible. You bid first.
Board: 52 Dealer: N Vul: None HCP: 6	109832KQ104107J10	East Bids 1NT if possible. Partner bids first.
Board: 53 Dealer: S Vul: NS HCP: 12	♣ Q1043♥ K5♦ A3♣ QJ842	West Bids 1NT if possible. You bid first.
Board: 54 Dealer: N Vul: Both HCP: 6	▲ A10753▼ J1072◆ J108▲ 4	East Bids 1NT if possible. Partner bids first.
Board: 55 Dealer: S Vul: None HCP: 13	♣ 97♥ AQ7♦ AQ73♣ J632	West Bids 1NT if possible. You bid first.

Board: 51 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 4NX W	North: ♠ KQ976 ♥ J975 ♠ 7 ♣ 872	South:	West 1NT 4NT 1. Mino	X	East 4♠¹ AP	South 1 Pass
Board: 52 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ KJ4 ♥ AJ6 ♠ Q4 ♣ Q9832	South: • 109832 • KQ104 • 107 • J10	West	North 1♣	East 1NT	
Board: 53 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ♣ J765 ♥ AQ732 • 1065 ♣ 7	South: ♠ Q1043 ♥ K5 ♠ A3 ♠ QJ842	West 1NT	North AP	East	South 1♣
Board: 54 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ Q82 ♥ AQ43 ♠ Q ♠ K10862	South: ♠ A10753 ♥ J1072 ♦ J108 ♠ 4	West	North 1♣	East 1NT	
Board: 55 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 1N W	North: ♠ AQ82 ♥ 98654 ♦ 985 ♠ K	South:	West 1NT	North AP	East	South 1♦

Board: 56 Dealer: N Vul: NS HCP: 14	★ AK96♥ Q◆ QJ876◆ Q53	East Bids 1NT if possible. You bid first.
Board: 57 Dealer: S Vul: None HCP: 6	J10643✓ K10943✓ 108✓ Q	West Bids 1NT if possible. Partner bids first.
Board: 58 Dealer: N Vul: NS HCP: 13	♦ 95♥ Q42♦ AK862♣ A74	East Bids 1NT if possible. You bid first.
Board: 59 Dealer: S Vul: EW HCP: 6	10753KQJ978642	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. Partner bids first.
Board: 60 Dealer: N Vul: Both HCP: 12	★ A74♥ 3◆ KJ1083◆ A543	East Bids 1NT if possible. You bid first.

Board: 56 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E	North: ♠ AK96 ♥ Q ♠ QJ876 ♠ Q53	South: ♣ J10874 ♥ J1093 ♦ 95 ♣ A9	West	North 1◆	East 1NT	
Board: 57 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 1N W	North: ♣ J10643 ♥ K10943 • 108 ♣ Q	South: ♠ AQ75 ♥ J8 ♠ K74 ♠ K1083	West 1NT	North AP	East	South 1♣
Board: 58 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North: ◆ 95 ▼ Q42 ◆ AK862 ◆ A74	South: ♠ KQJ7 ▼ 108765 ♦ 4 ♣ 863	West	North 1◆	East 1NT	
Board: 59 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 4 • W	North:	South: ♠ QJ6 ♥ A5 ♦ 10 ♠ AQ108765	1NT 3◆² Pass		3 ♣ ¹ Pass 4♦	1 ♠ X
Board: 60 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S	North: ♠ A74 ♥ 3 ♠ KJ1083 ♣ A543	South: ♠ KJ1086 ♥ K982 ♦ 52 ♠ Q8	West AP	North 1◆	East 1NT	

Board: 56 Dealer: N Vul: NS HCP: 6		East Bids 1NT if possible. Partner bids first.
Board: 57 Dealer: S Vul: None HCP: 13	AQ75J8K74K1083	West Bids 1NT if possible. You bid first.
Board: 58 Dealer: N Vul: NS HCP: 6	★ KQJ7 ♥ 108765 ♦ 4 ♣ 863	East Bids 1NT if possible. Partner bids first.
Board: 59 Dealer: S Vul: EW HCP: 13	♣ QJ6♥ A5♦ 10♣ AQ108765	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 60 Dealer: N Vul: Both HCP: 9	★ KJ1086▼ K982◆ 52◆ Q8	East Bids 1NT if possible. Partner bids first.

Board: 56 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E	North: ♠ AK96 ♥ Q ♠ QJ876 ♠ Q53	South: ♣ J10874 ♥ J1093 ♦ 95 ♣ A9	West	North 1◆	East 1NT	
Board: 57 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 1N W	North: ♣ J10643 ♥ K10943 • 108 ♣ Q	South: ♠ AQ75 ♥ J8 ♠ K74 ♠ K1083	West 1NT	North AP	East	South 1♣
Board: 58 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North: ◆ 95 ▼ Q42 ◆ AK862 ◆ A74	South: ♠ KQJ7 ▼ 108765 ♦ 4 ♣ 863	West	North 1◆	East 1NT	
Board: 59 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 4 • W	North:	South: ♠ QJ6 ♥ A5 ♦ 10 ♠ AQ108765	1NT 3◆² Pass		3 ♣ ¹ Pass 4♦	1 ♠ X
Board: 60 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S	North: ♠ A74 ♥ 3 ♠ KJ1083 ♣ A543	South: ♠ KJ1086 ♥ K982 ♦ 52 ♠ Q8	West AP	North 1◆	East 1NT	

Board: 61 Dealer: S Vul: NS HCP: 6	◆ Q874 ▼ KJ1094 ◆ 63 ◆ 94	West Bids 1NT if possible. Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 14	♣ Q8♥ 87♦ AQ65♣ AQ763	East Bids 1NT if possible. You bid first.
Board: 63 Dealer: S Vul: Both HCP: 6	◆ Q1084♥ A10974◆ 107◆ 92	West Bids 1NT if possible. Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 12	★ A1098♥ Q5★ K7★ K10863	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 65 Dealer: S Vul: EW HCP: 6	◆ QJ1054◆ 87653◆ J◆ Q5	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. Partner bids first.

Board: 61 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ Q874 ♥ KJ1094 ♠ 63 ♠ 94	South:	West 1NT	North AP	East	South 1♣
Board: 62 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 1N E	North: ♠ Q8 ♥ 87 ♠ AQ65 ♠ AQ763	South: ♠ KJ1072 ♥ Q9643 ♦ J10 ♠ 9	West	North 1♣	East 1NT	
Board: 63 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ Q1084 ♥ A10974 ♠ 107 ♠ 92	South: ♣ J532 ♥ Q8 ♠ AK8 ♣ Q763	West 1NT	North AP	East	South 1♣
Board: 64 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3 • E	North: ♠ A1098 ♥ Q5 ♠ K7 ♠ K10863	South: ♠ KJ762 ♥ K983 ♦ 1083 ♣ 4	3 ♣ ¹	3C trans	1NT 3♦ ²	South Pass AP diamonds
Board: 65 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 5 • W	North: ♠ QJ1054 ♥ 87653 ♦ J ♠ Q5	South: ♠ A963 ♥ KJ9 ♠ K93 ♣ J106	West 1NT 5 1. Mino	North Pass AP ors	East 4♣¹	South 1♣ Pass

Board: 61 Dealer: S Vul: NS HCP: 12	★ 32♥ Q83★ K84★ AQJ106	West Bids 1NT if possible. You bid first.
Board: 62 Dealer: N Vul: EW HCP: 7	★ KJ1072♥ Q9643◆ J10◆ 9	East Bids 1NT if possible. Partner bids first.
Board: 63 Dealer: S Vul: Both HCP: 12	 ♣ J532 ♥ Q8 ♠ AK8 ♣ Q763	West Bids 1NT if possible. You bid first.
Board: 64 Dealer: N Vul: None HCP: 7	★ KJ762▼ K983◆ 1083◆ 4	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 65 Dealer: S Vul: EW HCP: 12	▲ A963♥ KJ9◆ K93▲ J106	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. You bid first.

Board: 61 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ Q874 ♥ KJ1094 ♠ 63 ♠ 94	South:	West 1NT	North AP	East	South 1♣
Board: 62 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 1N E	North: ♠ Q8 ♥ 87 ♠ AQ65 ♠ AQ763	South: ♠ KJ1072 ♥ Q9643 ♦ J10 ♠ 9	West	North 1♣	East 1NT	
Board: 63 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ Q1084 ♥ A10974 ♠ 107 ♠ 92	South: ♣ J532 ♥ Q8 ♠ AK8 ♣ Q763	West 1NT	North AP	East	South 1♣
Board: 64 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3 • E	North: ♠ A1098 ♥ Q5 ♠ K7 ♠ K10863	South: ♠ KJ762 ♥ K983 ♦ 1083 ♣ 4	3 ♣ ¹	3C trans	1NT 3♦ ²	South Pass AP diamonds
Board: 65 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 5 • W	North: ♠ QJ1054 ♥ 87653 ♦ J ♠ Q5	South: ♠ A963 ♥ KJ9 ♠ K93 ♣ J106	West 1NT 5 1. Mino	North Pass AP ors	East 4♣¹	South 1♣ Pass

Board: 66 Dealer: N Vul: Both HCP: 12	\$9854♥ Q8AQJ63K4	East Bids 1NT if possible. You bid first.
Board: 67 Dealer: S Vul: None HCP: 8	★ 10642▼ KJ1073◆ 7★ A85	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 4NT if possible. Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 12		East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 69 Dealer: S Vul: Both HCP: 7	★ A1052★ K9532★ 63★ 87	West Bids 1NT if possible. Partner bids first.
Board: 70 Dealer: N Vul: NS HCP: 12	♠ KQJ ♥ KJ ♦ Q97652 ♣ 84	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.

Board: 66 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North:	South: ♠ AK 1072 ♥ J1092 ♦ 108 ♠ 86	West	North 1◆	East 1NT	
Board: 67 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4NX W	North:	South: ♠ A95 ♥ Q64 ♠ AQ94 ♠ 976	West 1NT 4NT 1. Mino	X		South 1 Pass
Board: 68 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 3 • E	North:	South: ♠ AQ765 ♥ J1084 ♠ 8 ♠ 963	3 ♣¹	3C trans	1NT 3♦ ²	Pass
Board: 69 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ A1052 ♥ K9532 ♠ 63 ♣ 87	South: ♠ Q4 ♥ AQ74 ♠ Q1087 ♠ A109	West 1NT	North AP	East	South 1♦
Board: 70 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 3 E	North: ♠ KQJ ♥ KJ ♦ Q97652 ♣ 84	South: • 108542 • Q974 • 8 • KQ5	West Pass	North 1 • 2 •		South Pass AP

Board: 66 Dealer: N Vul: Both HCP: 8	★ AK1072▼ J1092◆ 108◆ 86	East Bids 1NT if possible. Partner bids first.
Board: 67 Dealer: S Vul: None HCP: 12	A95♥ Q64AQ94976	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 4NT if possible. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 7	AQ765✓ J1084◆ 8◆ 963	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 69 Dealer: S Vul: Both HCP: 14	♣ Q4♥ AQ74◆ Q1087♣ A109	West Bids 1NT if possible. You bid first.
Board: 70 Dealer: N Vul: NS HCP: 7	108542♥ Q974♦ 8♣ KQ5	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.

Board: 66 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North:	South: ♠ AK 1072 ♥ J1092 ♦ 108 ♠ 86	West	North 1◆	East 1NT	
Board: 67 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4NX W	North:	South: ♠ A95 ♥ Q64 ♠ AQ94 ♠ 976	West 1NT 4NT 1. Mino	X		South 1 Pass
Board: 68 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 3 • E	North:	South: ♠ AQ765 ♥ J1084 ♠ 8 ♠ 963	3 ♣¹	3C trans	1NT 3♦ ²	Pass
Board: 69 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ A1052 ♥ K9532 ♠ 63 ♣ 87	South: ♠ Q4 ♥ AQ74 ♠ Q1087 ♠ A109	West 1NT	North AP	East	South 1♦
Board: 70 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 3 E	North: ♠ KQJ ♥ KJ ♦ Q97652 ♣ 84	South: • 108542 • Q974 • 8 • KQ5	West Pass	North 1 • 2 •		South Pass AP

Board: 71 Dealer: S Vul: EW HCP: 9	▲ A987♥ KJ984◆ J5◆ 98	West Bids 1NT if possible. Partner bids first.
Board: 72 Dealer: N Vul: None HCP: 12	★ K3▼ KJ7◆ KJ942◆ J93	East Bids 1NT if possible. You bid first.
Board: 73 Dealer: S Vul: NS HCP: 9	AQ876▼ 10963◆ Q10◆ J3	West Bids 1NT if possible. Partner bids first.
Board: 74 Dealer: N Vul: Both HCP: 13	♣— ▼ A9 ◆ KQ10854 ♣ A10982	East Bids 1NT if possible. You bid first.
Board: 75 Dealer: S Vul: EW HCP: 7	★ K842★ A10832★ 106★ 52	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. Partner bids first.

Board: 71 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 1N W	North: ♠ A987 ♥ KJ984 ♦ J5 ♠ 98	South: ♠ Q43 ♥ 1065 ♠ AQ63 ♣ A52	West 1NT	North AP	East	South 1◆
Board: 72 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K3 ♥ KJ7 ♦ KJ942 ♣ J93	South: ♠ A876 ♥ A8654 ♠ 85 ♣ 54	West	North 1◆	East 1NT	
Board: 73 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 44 N	North: ♠ AQ876 ♥ 10963 ♠ Q10 ♣ J3	South:		North 2♠ 4♠	East Pass AP	1♦
Board: 74 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 2 \ N	North: ♣— ▼ A9 • KQ10854 • A10982	South: ◆ A9653 ▼ J654 ◆ 3 ◆ J76	West Pass	North 1♦ 2♦		South Pass
Board: 75 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 5•X W	North: ♠ K842 ♥ A10832 • 106 ♣ 52	South: ♠ Q1096 ♥ KQ9 ♦ 542 ♠ KQ3		North Pass X ors	East 4♣¹ AP	South 1 & Pass

Board: 71 Dealer: S Vul: EW HCP: 12	♣ Q43♥ 1065◆ AQ63♣ A52	West Bids 1NT if possible. You bid first.
Board: 72 Dealer: N Vul: None HCP: 8	★ A876▼ A8654◆ 85◆ 54	East Bids 1NT if possible. Partner bids first.
Board: 73 Dealer: S Vul: NS HCP: 12	10943✓ A52A942A5	West Bids 1NT if possible. You bid first.
Board: 74 Dealer: N Vul: Both HCP: 6	▲ A9653♥ J654◆ 3♣ J76	East Bids 1NT if possible. Partner bids first.
Board: 75 Dealer: S Vul: EW HCP: 12	♣ Q1096♥ KQ9◆ 542♣ KQ3	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. You bid first.

Board: 71 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 1N W	North: ♠ A987 ♥ KJ984 ♦ J5 ♠ 98	South: ♠ Q43 ♥ 1065 ♠ AQ63 ♣ A52	West 1NT	North AP	East	South 1◆
Board: 72 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K3 ♥ KJ7 ♦ KJ942 ♣ J93	South: ♠ A876 ♥ A8654 ♠ 85 ♣ 54	West	North 1◆	East 1NT	
Board: 73 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 44 N	North: ♠ AQ876 ♥ 10963 ♠ Q10 ♣ J3	South:		North 2♠ 4♠	East Pass AP	1♦
Board: 74 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 2 \ N	North: ♣— ▼ A9 • KQ10854 • A10982	South: ◆ A9653 ▼ J654 ◆ 3 ◆ J76	West Pass	North 1♦ 2♦		South Pass
Board: 75 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 5•X W	North: ♠ K842 ♥ A10832 • 106 ♣ 52	South: ♠ Q1096 ♥ KQ9 ♦ 542 ♠ KQ3		North Pass X ors	East 4♣¹ AP	South 1 & Pass

Board: 76 Dealer: N Vul: Both HCP: 12	★KQ105♥ Q◆ KQ9732◆ 43	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 77 Dealer: S Vul: EW HCP: 8	▶ J8532♥ KQ93◆ Q2◆ 87	West Bids 1NT if possible. Partner bids first.
Board: 78 Dealer: N Vul: Both HCP: 13	♣ 10♥ AK83◆ Q10542♣ A95	East Bids 1NT if possible. You bid first.
Board: 79 Dealer: S Vul: None HCP: 7	★ 10832★ KQ843★ —★ Q952	West Bids 1NT if possible. Partner bids first.
Board: 80 Dealer: N Vul: None HCP: 12	▲ A87▼ 103◆ A75▲ A9643	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. You bid first.

Board: 76 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 3 E	North: ♠ KQ105 ♥ Q ♠ KQ9732 ♣ 43	South: ♣ A9876 ♥ J765 • 10 ♣ J86	West 2♦ 3♥	North 1◆ X AP		South Pass Pass
Board: 77 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 1N W	North: ♣ J8532 ♥ KQ93 • Q2 ♣ 87	South: ♠ K ♥ J87 ♠ KJ86 ♠ KQ532	West 1NT	North AP	East	South 1♣
Board: 78 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ 10 ♥ AK83 ♠ Q10542 ♣ A95	South: ♠ K8765 ♥ 10964 ♦ — ♠ K632	West	North 1◆	East 1NT	
Board: 79 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North:	South:	West 1NT	North AP	East	South 1◆
Board: 80 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2♥ E	North: ◆ A87 ▼ 103 ◆ A75 ◆ A9643	South: ♠ KQJ4 ♥ 98765 • 103 ♣ 105	West 2♣¹ 1. Stay	North 1♣ Pass man		South Pass AP

Board: 76 Dealer: N Vul: Both HCP: 6	▲ A9876♥ J765♦ 10▲ J86	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 77 Dealer: S Vul: EW HCP: 13	★ K▼ J87◆ KJ86◆ KQ532	West Bids 1NT if possible. You bid first.
Board: 78 Dealer: N Vul: Both HCP: 6	★ K8765▼ 10964◆ —★ K632	East Bids 1NT if possible. Partner bids first.
Board: 79 Dealer: S Vul: None HCP: 12	◆ 9654♥ A7◆ A8653◆ A3	West Bids 1NT if possible. You bid first.
Board: 80 Dealer: N Vul: None HCP: 6	★ KQJ4♥ 98765♦ 103♠ 105	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. Partner bids first.

Board: 76 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 3 E	North: ♠ KQ105 ♥ Q ♠ KQ9732 ♣ 43	South: ♣ A9876 ♥ J765 • 10 ♣ J86	West 2♦ 3♥	North 1◆ X AP		South Pass Pass
Board: 77 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 1N W	North: ♣ J8532 ♥ KQ93 • Q2 ♣ 87	South: ♠ K ♥ J87 ♠ KJ86 ♠ KQ532	West 1NT	North AP	East	South 1♣
Board: 78 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ 10 ♥ AK83 ♠ Q10542 ♣ A95	South: ♠ K8765 ♥ 10964 ♦ — ♠ K632	West	North 1◆	East 1NT	
Board: 79 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North:	South:	West 1NT	North AP	East	South 1◆
Board: 80 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2♥ E	North: ◆ A87 ▼ 103 ◆ A75 ◆ A9643	South: ♠ KQJ4 ♥ 98765 • 103 ♣ 105	West 2♣¹ 1. Stay	North 1♣ Pass man		South Pass AP

Board: 81 Dealer: S Vul: NS HCP: 6	10653KQJ10810886	West Bids 1NT if possible. Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 12	AQ106♥ QJ3↑ 7♣ QJ942	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 83 Dealer: S Vul: NS HCP: 9	♠ Q873♥ KQ953♦ Q10♠ 32	West Bids 1NT if possible. Partner bids first.
Board: 84 Dealer: N Vul: EW HCP: 14	♣ Q109 ♥ KQ ♦ Q10652 ♣ KQ10	East Bids 1NT if possible. You bid first.
Board: 85 Dealer: S Vul: NS HCP: 7	★ AK1052▼ 10962◆ 976◆ 9	West Bids 1NT if possible. Partner bids first.

Board: 81 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North: • 10653 • KQJ108 • 108 • 86	South: ♠ K82 ♥ A5 ♦ KJ32 ♣ Q1053	West 1NT	North AP	East	South 1♦
Board: 82 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3 • E	North: ♠ AQ106 ♥ QJ3 ♠ 7 ♠ QJ942	South: ♠ K983 ♥ A7652 ♦ J6 ♣ 86	3 ♣ ¹	3C trans	1NT 3♦ ²	Pass
Board: 83 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 3 S	North: ♠ Q873 ♥ KQ953 ♠ Q10 ♠ 32	South: ♠ K6 ▼ A2 ♠ A76543 ♣ Q97		North 2♥	East Pass	1♦
Board: 84 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 1N E	North: ♠ Q109 ♥ KQ ♠ Q10652 ♠ KQ10	South: ♠ K873 ▼ J6432 ♠ K93 ♣ 9	West	North 1◆	East 1NT	
Board: 85 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ AK1052 ♥ 10962 ♦ 976 ♠ 9	South: ♠ Q84 ♥ KQJ5 ♦ 84 ♣ A1054	West 1NT	North AP	East	South 1♣

Board: 81 Dealer: S Vul: NS HCP: 13	★ K82★ A5★ KJ32★ Q1053	West Bids 1NT if possible. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 8	★ K983▼ A7652◆ J6◆ 86	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 83 Dealer: S Vul: NS HCP: 13	★ K6✓ A2◆ A76543◆ Q97	West Bids 1NT if possible. You bid first.
Board: 84 Dealer: N Vul: EW HCP: 7	★ K873▼ J6432◆ K93◆ 9	East Bids 1NT if possible. Partner bids first.
Board: 85 Dealer: S Vul: NS HCP: 12	◆ Q84♥ KQJ5◆ 84◆ A1054	West Bids 1NT if possible. You bid first.

Board: 81 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North: • 10653 • KQJ108 • 108 • 86	South: ♠ K82 ♥ A5 ♦ KJ32 ♣ Q1053	West 1NT	North AP	East	South 1♦
Board: 82 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3 • E	North: ♠ AQ106 ♥ QJ3 ♠ 7 ♠ QJ942	South: ♠ K983 ♥ A7652 ♦ J6 ♣ 86	3 ♣ ¹	3C trans	1NT 3♦ ²	Pass
Board: 83 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 3 S	North: ♠ Q873 ♥ KQ953 ♠ Q10 ♠ 32	South: ♠ K6 ▼ A2 ♠ A76543 ♣ Q97		North 2♥	East Pass	1♦
Board: 84 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 1N E	North: ♠ Q109 ♥ KQ ♠ Q10652 ♠ KQ10	South: ♠ K873 ▼ J6432 ♠ K93 ♣ 9	West	North 1◆	East 1NT	
Board: 85 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ AK1052 ♥ 10962 ♦ 976 ♠ 9	South: ♠ Q84 ♥ KQJ5 ♦ 84 ♣ A1054	West 1NT	North AP	East	South 1♣

Board: 86 Dealer: N Vul: EW HCP: 13	♠ A9♥ Q97♦ Q9854♠ KQ7	East Bids 1NT if possible. You bid first.
Board: 87 Dealer: S Vul: Both HCP: 7	★ 10975▼ AK874◆ 953★ 3	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 88 Dealer: N Vul: EW HCP: 12		East Bids 1NT if possible. You bid first.
Board: 89 Dealer: S Vul: None HCP: 7	J10852✓ J1087◆ 10♠ KQ6	West Bids 1NT if possible. Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 12	★ 72✓ K4◆ A10874◆ AJ83	East Bids 1NT if possible. You bid first.

Board: 86 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ A9 ♥ Q97 ♠ Q9854 ♣ KQ7	South: ♠ Q7643 ♥ K542 ♦ 3 ♣ J85	West	North 1◆	East 1NT	
Board: 87 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 4♥X W	North:	South:		North Pass X	East 4◆¹ AP	South 1♣ Pass
Board: 88 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3 \cdot N	North:	South: ♠ K1074 ♥ KJ432 ♦ J98 ♣ 7	West Pass	North 1 ♦ 3 ♦		South Pass
Board: 89 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North:	South: ♠ AQ4 ♥ Q5 ♠ A96 ♣ 109752	West 1NT	North AP	East	South 1♣
Board: 90 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ 72 ♥ K4 ♠ A10874 ♣ AJ83	South: ♠ KQJ95 ♥ 9763 ♦ 96 ♠ Q10	West	North 1+	East 1NT	

Board: 86 Dealer: N Vul: EW HCP: 6	♣ Q7643♥ K542♦ 3♣ J85	East Bids 1NT if possible. Partner bids first.
Board: 87 Dealer: S Vul: Both HCP: 12		West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 88 Dealer: N Vul: EW HCP: 8	★ K1074▼ KJ432◆ J98◆ 7	East Bids 1NT if possible. Partner bids first.
Board: 89 Dealer: S Vul: None HCP: 12	AQ4Q5A96109752	West Bids 1NT if possible. You bid first.
Board: 90 Dealer: N Vul: None HCP: 8	★ KQJ95 ♥ 9763 ♦ 96 ♣ Q10	East Bids 1NT if possible. Partner bids first.

Board: 86 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ A9 ♥ Q97 ♠ Q9854 ♣ KQ7	South: ♠ Q7643 ♥ K542 ♦ 3 ♣ J85	West	North 1◆	East 1NT	
Board: 87 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 4♥X W	North:	South:		North Pass X	East 4◆¹ AP	South 1♣ Pass
Board: 88 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3 \cdot N	North:	South: ♠ K1074 ♥ KJ432 ♦ J98 ♣ 7	West Pass	North 1 ♦ 3 ♦		South Pass
Board: 89 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North:	South: ♠ AQ4 ♥ Q5 ♠ A96 ♣ 109752	West 1NT	North AP	East	South 1♣
Board: 90 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ 72 ♥ K4 ♠ A10874 ♣ AJ83	South: ♠ KQJ95 ♥ 9763 ♦ 96 ♠ Q10	West	North 1+	East 1NT	

Board: 91 Dealer: S Vul: NS HCP: 6	★ KJ1032▼ 107532◆ 5♠ Q5	West Bids 1NT if possible. Partner bids first.
Board: 92 Dealer: N Vul: EW HCP: 12	♠ 97♥ Q85♦ A865♠ AQ73	East Bids 1NT if possible. You bid first.
Board: 93 Dealer: S Vul: NS HCP: 8	◆ Q8432♥ Q975◆ A72◆ 2	West Bids 1NT if possible. Partner bids first.
Board: 94 Dealer: N Vul: NS HCP: 12	★ KQ ♥ 32 ♦ AJ10873 ♣ Q64	East Bids 1NT if possible. You bid first.
Board: 95 Dealer: S Vul: EW HCP: 6	AQ93▼ 108532◆ 64♣ 105	West Bids 1NT if possible. Partner bids first.

Board: 91 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 2 S	North: ♠ KJ1032 ♥ 107532 ♦ 5 ♣ Q5	South: ♠ A8 ♥ A • KQ10742 ♣ 9632	West 1NT AP	North Pass	East Pass	1♦
Board: 92 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E	North: ◆ 97 ▼ Q85 ◆ A865 ♣ AQ73	South: ♠ K10532 ♥ A7642 ♦ — ♣ J95	West	North 1◆	East 1NT	
Board: 93 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 1N W	North: ♠ Q8432 ♥ Q975 ♠ A72 ♣ 2	South: ♠ A1065 ♥ K2 ♠ QJ ♠ KJ654	West 1NT	North AP	East	South 1♣
Board: 94 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 S	North: ♠ KQ ♥ 32 ♠ AJ10873 ♣ Q64	South: ♠ A765 ♥ KQ764 ♦ 5 ♣ 1097	West AP	North 1◆	East 1NT	
Board: 95 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ AQ93 ♥ 108532 ♠ 64 ♣ 105	South:	West 1NT	North AP	East	South 1♦

Board: 91 Dealer: S Vul: NS HCP: 13	★ A8▼ A◆ KQ10742◆ 9632	West Bids 1NT if possible. You bid first.
Board: 92 Dealer: N Vul: EW HCP: 8	★ K10532★ A7642★ —★ J95	East Bids 1NT if possible. Partner bids first.
Board: 93 Dealer: S Vul: NS HCP: 14	▲ A1065♥ K2◆ QJ◆ KJ654	West Bids 1NT if possible. You bid first.
Board: 94 Dealer: N Vul: NS HCP: 9	★ A765▼ KQ764◆ 5◆ 1097	East Bids 1NT if possible. Partner bids first.
Board: 95 Dealer: S Vul: EW HCP: 13	★ 108▼ KQJ7★ A952★ K97	West Bids 1NT if possible. You bid first.

Board: 91 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 2 S	North: ♠ KJ1032 ♥ 107532 ♦ 5 ♣ Q5	South: ♠ A8 ♥ A • KQ10742 ♣ 9632	West 1NT AP	North Pass	East Pass	1♦
Board: 92 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E	North: ◆ 97 ▼ Q85 ◆ A865 ♣ AQ73	South: ♠ K10532 ♥ A7642 ♦ — ♣ J95	West	North 1◆	East 1NT	
Board: 93 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 1N W	North: ♠ Q8432 ♥ Q975 ♠ A72 ♣ 2	South: ♠ A1065 ♥ K2 ♠ QJ ♠ KJ654	West 1NT	North AP	East	South 1♣
Board: 94 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 S	North: ♠ KQ ♥ 32 ♠ AJ10873 ♣ Q64	South: ♠ A765 ♥ KQ764 ♦ 5 ♣ 1097	West AP	North 1◆	East 1NT	
Board: 95 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ AQ93 ♥ 108532 ♠ 64 ♣ 105	South:	West 1NT	North AP	East	South 1♦

Board: 96 Dealer: N Vul: Both HCP: 14	♣ 10♥ KQ92♦ AQ83♣ K962	East Bids 1NT if possible. You bid first.
Board: 97 Dealer: S Vul: Both HCP: 7	◆ Q874▼ KQ865◆ 92◆ 103	West Bids 1NT if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 98 Dealer: N Vul: None HCP: 12	1054QAK8765K107	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 99 Dealer: S Vul: EW HCP: 7	★ A1075♥ 98654♦ 4★ K93	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 100 Dealer: N Vul: None HCP: 13	♠ 653♥ AK95♠ A87♠ Q105	East Bids 1NT if possible. You bid first.

Board: 96 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 1N E	North: ♠ 10 ♥ KQ92 ♠ AQ83 ♣ K962	South: ♠ K8732 ♥ 10643 • 7 ♣ QJ4	West North East South 1 ◆ 1NT AP
Board: 97 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3 • W	North: ♠ Q874 ♥ KQ865 ♦ 92 ♣ 103	South: ♠ K65 ♥ A107 ♦ 4 ♣ KQJ942	West North East South 1♣ 1NT Pass 3♣¹ X 3♣² AP 1. 1N-3C transfer to diamonds 2. automat
Board: 98 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 3 E	North: ♠ 1054 ♥ Q ♠ AK8765 ♣ K107	South: ♠ AQ832 ♥ 87632 ♦ 943 ♣ —	West North East South 1 → 1NT Pass 2 ♠ 1 Pass 3 ♠ 2 AP 1. 1N-2S transfer to clubs 2. automat
Board: 99 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 3 • W	North: ♠ A1075 ♥ 98654 ♠ 4 ♠ K93	South: ♠ Q92 ♥ KJ ♠ AJ ♠ Q108742	West North East South 1♣ 1NT Pass 3♣¹ Pass 3♣² AP 1. 1N-3C transfer to diamonds 2. automat
Board: 100 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 1N E	North:	South:	West North East South 1♣ 1NT AP

Board: 96 Dealer: N Vul: Both HCP: 6	★ K8732▼ 10643◆ 7◆ QJ4	East Bids 1NT if possible. Partner bids first.
Board: 97 Dealer: S Vul: Both HCP: 13	★ K65▼ A107◆ 4◆ KQJ942	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 98 Dealer: N Vul: None HCP: 6	AQ832♥87632♦943Ф —	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 99 Dealer: S Vul: EW HCP: 13	♣ Q92♥ KJ◆ AJ♣ Q108742	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 100 Dealer: N Vul: None HCP: 7	108742✓ QJ62✓ 96A3	East Bids 1NT if possible. Partner bids first.

Board: 96 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 1N E	North: ♠ 10 ♥ KQ92 ♠ AQ83 ♣ K962	South: ♠ K8732 ♥ 10643 • 7 ♣ QJ4	West North East South 1 ◆ 1NT AP
Board: 97 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3 • W	North: ♠ Q874 ♥ KQ865 ♦ 92 ♣ 103	South: ♠ K65 ♥ A107 ♦ 4 ♣ KQJ942	West North East South 1♣ 1NT Pass 3♣¹ X 3♣² AP 1. 1N-3C transfer to diamonds 2. automat
Board: 98 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 3 E	North: ♠ 1054 ♥ Q ♠ AK8765 ♣ K107	South: ♠ AQ832 ♥ 87632 ♦ 943 ♣ —	West North East South 1 → 1NT Pass 2 ♠ 1 Pass 3 ♠ 2 AP 1. 1N-2S transfer to clubs 2. automat
Board: 99 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 3 • W	North: ♠ A1075 ♥ 98654 ♠ 4 ♠ K93	South: ♠ Q92 ♥ KJ ♠ AJ ♠ Q108742	West North East South 1♣ 1NT Pass 3♣¹ Pass 3♣² AP 1. 1N-3C transfer to diamonds 2. automat
Board: 100 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 1N E	North:	South:	West North East South 1♣ 1NT AP

Board: 101 Dealer: S Vul: NS HCP: 9	AQ1032K85426₹76	West Bids 1NT if possible. Partner bids first.
Board: 102 Dealer: N Vul: EW HCP: 12	★ KQ10▼ 873◆ K10864◆ A2	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♣ if possible. You bid first.
Board: 103 Dealer: S Vul: NS HCP: 9	♣ Q9532♥ K873♦ J♣ QJ2	West Bids 1NT if possible. Partner bids first.
Board: 104 Dealer: N Vul: None HCP: 14	♠ A7♥ A96♦ A102♠ Q9864	East Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 105 Dealer: S Vul: NS HCP: 8	▲ A10863♥ J986◆ 93▲ K4	West Bids 1NT if possible. Partner bids first.

Board: 101 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 2♠ N	North: ♠ AQ1032 ♥ K8542 ♠ 6 ♣ 76	South: ♠ K9 ▼ 103 ♠ A954 ♣ AQ953	West 1NT	North 2♠	East AP	South 1♣
Board: 102 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 3 E	North: ♠ KQ10 ♥ 873 ♠ K10864 ♣ A2	South:	2 ♠ ¹	North 1 Pass 2S trans mat	1NT 3♣²	Pass AP
Board: 103 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ N	North: ♠ Q9532 ♥ K873 ♦ J ♠ QJ2	South: ♠ A74 ♥ AQ10 ♠ Q105432 ♣ 7	West 1NT	North 2♣	East AP	South 1♦
Board: 104 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 4•X E	North: ♠ A7 ♥ A96 ♠ A102 ♠ Q9864	South: ♠ QJ1043 ♥ J1075 ♦ — ♠ KJ52	West Pass Pass 3♦ 4♦	North 1♣ Pass 3♣ 4♣ X	1NT 2♦ Pass	
Board: 105 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ A10863 ♥ J986 ♦ 93 ♠ K4	South: ♠ Q7 ▼ AQ53 ♠ A10742 ♣ 62	West 1NT	North AP	East	South 1♦

Board: 101 Dealer: S Vul: NS HCP: 13	★ K9▼ 103◆ A954◆ AQ953	West Bids 1NT if possible. You bid first.
Board: 102 Dealer: N Vul: EW HCP: 7	♦ 95432♥ AQJ54♦ 52♠ 10	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 103 Dealer: S Vul: NS HCP: 12	♣ A74♥ AQ10◆ Q105432♣ 7	West Bids 1NT if possible. You bid first.
Board: 104 Dealer: N Vul: None HCP: 8	◆ QJ1043♥ J1075◆ —◆ KJ52	East Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. Partner bids first.
Board: 105 Dealer: S Vul: NS HCP: 12	♣ Q7♥ AQ53◆ A10742♣ 62	West Bids 1NT if possible. You bid first.

Board: 101 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 2♠ N	North: ♠ AQ1032 ♥ K8542 ♠ 6 ♣ 76	South: ♠ K9 ▼ 103 ♠ A954 ♣ AQ953	West 1NT	North 2♠	East AP	South 1♣
Board: 102 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 3 E	North: ♠ KQ10 ♥ 873 ♠ K10864 ♣ A2	South:	2 ♠ ¹	North 1 Pass 2S trans mat	1NT 3♣²	Pass AP
Board: 103 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ N	North: ♠ Q9532 ♥ K873 ♦ J ♠ QJ2	South: ♠ A74 ♥ AQ10 ♠ Q105432 ♣ 7	West 1NT	North 2♣	East AP	South 1♦
Board: 104 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 4•X E	North: ♠ A7 ♥ A96 ♠ A102 ♠ Q9864	South: ♠ QJ1043 ♥ J1075 ♦ — ♠ KJ52	West Pass Pass 3♦ 4♦	North 1♣ Pass 3♣ 4♣ X	1NT 2♦ Pass	
Board: 105 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ A10863 ♥ J986 ♦ 93 ♠ K4	South: ♠ Q7 ▼ AQ53 ♠ A10742 ♣ 62	West 1NT	North AP	East	South 1♦

Board: 106 Dealer: N Vul: None HCP: 12	♣ K ♥ K106 ♦ A98762 ♣ Q85	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 107 Dealer: S Vul: EW HCP: 6	AQ1074✓ 10843✓ 9♠ 832	West Bids 1NT if possible. Partner bids first.
Board: 108 Dealer: N Vul: NS HCP: 13	★ K♥ KJ85◆ K82◆ QJ754	East Bids 1NT if possible. You bid first.
Board: 109 Dealer: S Vul: Both HCP: 7	◆ 9873♥ K7642◆ 72◆ A6	West Bids 1NT if possible. Partner bids first.
Board: 110 Dealer: N Vul: None HCP: 12	♣ QJ7 ♥ A543 • Q97 ♣ K98	East Bids 1NT if possible. You bid first.

Board: 106 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2♠ E	North: ♠ K ♥ K106 ♠ A98762 ♣ Q85	South: ♠ Q953 ♥ AJ873 ♦ 53 ♠ 63	West 2♥	North 1 Pass		South Pass AP
Board: 107 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ AQ1074 ♥ 10843 ♦ 9 ♣ 832	South: ♠ K3 ♥ 95 ♠ A764 ♣ AQ1097	West 1NT	North AP	East	South 1♣
Board: 108 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ K ♥ KJ85 ♠ K82 ♠ QJ754	South: ♠ QJ1073 ♥ Q763 ♦ 9 ♠ K103	West	North 1♣	East 1NT	
Board: 109 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	North:	South: ♠ Q102 ♥ AQ10 ♠ A8 ♣ J7432	West 1NT	North AP	East	South 1♣
Board: 110 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ QJ7 ♥ A543 ♠ Q97 ♠ K98	South: ♠ A9862 ♥ J1082 ♠ 64 ♠ Q6	West	North 1♣	East 1NT	

Board: 106 Dealer: N Vul: None HCP: 7	♣ Q953♥ AJ873♦ 53♣ 63	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 107 Dealer: S Vul: EW HCP: 13	★ K3♥ 95◆ A764◆ AQ1097	West Bids 1NT if possible. You bid first.
Board: 108 Dealer: N Vul: NS HCP: 8	◆ QJ1073◆ Q763◆ 9◆ K103	East Bids 1NT if possible. Partner bids first.
Board: 109 Dealer: S Vul: Both HCP: 13	♣ Q102♥ AQ10♦ A8♣ J7432	West Bids 1NT if possible. You bid first.
Board: 110 Dealer: N Vul: None HCP: 7	▲ A9862▼ J1082◆ 64♣ Q6	East Bids 1NT if possible. Partner bids first.

Board: 106 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 2♠ E	North: ♠ K ♥ K106 ♠ A98762 ♣ Q85	South: ♠ Q953 ♥ AJ873 ♦ 53 ♠ 63	West 2♥	North 1 Pass		South Pass AP
Board: 107 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ AQ1074 ♥ 10843 ♦ 9 ♣ 832	South: ♠ K3 ♥ 95 ♠ A764 ♣ AQ1097	West 1NT	North AP	East	South 1♣
Board: 108 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ K ♥ KJ85 ♠ K82 ♠ QJ754	South: ♠ QJ1073 ♥ Q763 ♦ 9 ♠ K103	West	North 1♣	East 1NT	
Board: 109 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	North:	South: ♠ Q102 ♥ AQ10 ♠ A8 ♣ J7432	West 1NT	North AP	East	South 1♣
Board: 110 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ QJ7 ♥ A543 ♠ Q97 ♠ K98	South: ♠ A9862 ♥ J1082 ♠ 64 ♠ Q6	West	North 1♣	East 1NT	

Board: 111 Dealer: S Vul: EW HCP: 6	★ A10985♥ Q752◆ 8754◆ —	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 112 Dealer: N Vul: Both HCP: 12	★ K42♥ 9◆ KQJ42◆ K843	East Bids 1NT if possible. You bid first.
Board: 113 Dealer: S Vul: None HCP: 7	♣ Q1096♥ KQ964◆ 964♣ 6	West Bids 1NT if possible. Partner bids first.
Board: 114 Dealer: N Vul: Both HCP: 14	★ AKJ5✓ —★ 10943★ AQ864	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 115 Dealer: S Vul: None HCP: 9	♠ KJ1083 ♥ Q983 ♦ QJ ♠ 109	West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.

Board: 111 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 N	North: ♠ A10985 ♥ Q752 ♠ 8754 ♣ —	South: ♠ 6 ♥ K843 ♠ KJ109 ♠ AQ102	West 1NT 2♠ Pass	North Pass Pass 3▼	2♥	South 1♦ Pass X
Board: 112 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S	North: ♠ K42 ♥ 9 ♠ KQJ42 ♣ K843	South: ♠ AQ865 ♥ QJ1032 ♦ — ♣ 975	West AP	North 1◆	East 1NT	
Board: 113 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ Q1096 ♥ KQ964 ♦ 964 ♣ 6	South: ♠ K872 ♥ 1087 ♠ K ♣ AQJ75	West 1NT	North AP	East	South 1♣
Board: 114 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 3 E	North: ♠ AKJ5 ♥ — • 10943 ♣ AQ864	South: ♠ Q10643 ♥ J764 ♦ QJ2 ♠ 9	West 2♦ 3♥	North 1♣ Pass AP		South Pass Pass
Board: 115 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3♠ N	North: ♠ KJ1083 ♥ Q983 ♦ QJ ♣ 109	South: ♠ Q952 ♥ K5 ♠ K762 ♣ A42	West 1NT 3♣ AP	North 2♣ Pass		1♦ Pass

Board: 111 Dealer: S Vul: EW HCP: 13	♣6 ♥ K843 ♦ KJ109 ♣ AQ102	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 112 Dealer: N Vul: Both HCP: 9	AQ865♥ QJ1032◆ —◆ 975	East Bids 1NT if possible. Partner bids first.
Board: 113 Dealer: S Vul: None HCP: 13	★ K872▼ 1087◆ K★ AQJ75	West Bids 1NT if possible. You bid first.
Board: 114 Dealer: N Vul: Both HCP: 6	◆ Q10643♥ J764◆ QJ2◆ 9	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 115 Dealer: S Vul: None HCP: 12	♣ Q952♥ K5♦ K762♣ A42	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.

Board: 111 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 N	North: ♠ A10985 ♥ Q752 ♠ 8754 ♣ —	South: ♠ 6 ♥ K843 ♠ KJ109 ♠ AQ102	West 1NT 2♠ Pass	North Pass Pass 3▼	2♥	South 1♦ Pass X
Board: 112 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S	North: ♠ K42 ♥ 9 ♠ KQJ42 ♣ K843	South: ♠ AQ865 ♥ QJ1032 ♦ — ♣ 975	West AP	North 1◆	East 1NT	
Board: 113 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ Q1096 ♥ KQ964 ♦ 964 ♣ 6	South: ♠ K872 ♥ 1087 ♠ K ♣ AQJ75	West 1NT	North AP	East	South 1♣
Board: 114 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 3 E	North: ♠ AKJ5 ♥ — • 10943 ♣ AQ864	South: ♠ Q10643 ♥ J764 ♦ QJ2 ♠ 9	West 2♦ 3♥	North 1♣ Pass AP		South Pass Pass
Board: 115 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3♠ N	North: ♠ KJ1083 ♥ Q983 ♦ QJ ♣ 109	South: ♠ Q952 ♥ K5 ♠ K762 ♣ A42	West 1NT 3♣ AP	North 2♣ Pass		1♦ Pass

Board: 116 Dealer: N Vul: NS HCP: 13	★ A42▼ AQ96◆ 105◆ K1052	East Bids 1NT if possible. You bid first.
Board: 117 Dealer: S Vul: NS HCP: 8		West Bids 1NT if possible. Partner bids first.
Board: 118 Dealer: N Vul: Both HCP: 13	★ 2▼ KQ3◆ K1052★ KQ974	East Bids 1NT if possible. You bid first.
Board: 119 Dealer: S Vul: NS HCP: 6		West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 120 Dealer: N Vul: EW HCP: 14	★ K97★ A★ KQ32★ Q8743	East Bids 1NT if possible. You bid first.

Board: 116 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ A42 ♥ AQ96 ♦ 105 ♠ K1052	South: ♠ KQ103 ♥ J10754 ♦ J2 ♣ 97	West	North 1♣	East 1NT	
Board: 117 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 3♣ S	North: ♣ J876 ♥ KQJ93 ♣ J4 ♣ 83	South: ♠ AK10 ♥ 84 ♦ 105 ♠ KQ10754		North Pass 3♣	East Pass AP	1♣
Board: 118 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 4 S	North: ♠ 2 ♥ KQ3 ♠ K1052 ♣ KQ974	South: ♠ QJ107 ♥ A10852 ♠ Q74 ♣ 5	West Pass AP	North 1♣ 3♥	East 1NT Pass	2♥
Board: 119 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 3 W	North:	South: ♠ KQ62 ♥ K93 ♠ A8732 ♣ 9	1NT 3♣²	AP 2S trans	2 ♠ ¹	1♦ Pass
Board: 120 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 4♠ S	North: ♠ K97 ▼ A • KQ32 ♣ Q8743	South: ♠ QJ643 ♥ K842 ♦ 9 ♣ K62	West Pass AP	North 1♣ 3♠	East 1NT Pass	2♠

Board: 116 Dealer: N Vul: NS HCP: 7	★ KQ103▼ J10754◆ J2◆ 97	East Bids 1NT if possible. Partner bids first.
Board: 117 Dealer: S Vul: NS HCP: 12	★ AK10▼ 84◆ 105◆ KQ10754	West Bids 1NT if possible. You bid first.
Board: 118 Dealer: N Vul: Both HCP: 9	◆ QJ107 ▼ A10852 ◆ Q74 ◆ 5	East Bids 1NT if possible. Partner bids first.
Board: 119 Dealer: S Vul: NS HCP: 12	★ KQ62▼ K93◆ A8732◆ 9	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 120 Dealer: N Vul: EW HCP: 9	♣ QJ643♥ K842◆ 9♣ K62	East Bids 1NT if possible. Partner bids first.

Board: 116 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ A42 ♥ AQ96 ♦ 105 ♠ K1052	South: ♠ KQ103 ♥ J10754 ♦ J2 ♣ 97	West	North 1♣	East 1NT	
Board: 117 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 3♣ S	North: ♣ J876 ♥ KQJ93 ♣ J4 ♣ 83	South: ♠ AK10 ♥ 84 ♦ 105 ♠ KQ10754		North Pass 3♣	East Pass AP	1♣
Board: 118 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 4 S	North: ♠ 2 ♥ KQ3 ♠ K1052 ♣ KQ974	South: ♠ QJ107 ♥ A10852 ♠ Q74 ♣ 5	West Pass AP	North 1♣ 3♥	East 1NT Pass	2♥
Board: 119 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 3 W	North:	South: ♠ KQ62 ♥ K93 ♠ A8732 ♣ 9	1NT 3♣²	AP 2S trans	2 ♠ ¹	1♦ Pass
Board: 120 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 4♠ S	North: ♠ K97 ▼ A • KQ32 ♣ Q8743	South: ♠ QJ643 ♥ K842 ♦ 9 ♣ K62	West Pass AP	North 1♣ 3♠	East 1NT Pass	2♠

Board: 121 Dealer: S Vul: None HCP: 8	★ A9642▼ A10632◆ 10◆ 74	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. Partner bids first.
Board: 122 Dealer: N Vul: EW HCP: 12	10982✓ AK2✓ K653✓ Q2	East Bids 1NT if possible. You bid first.
Board: 123 Dealer: S Vul: Both HCP: 6		West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 124 Dealer: N Vul: None HCP: 12	AQ32K62K69862	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 125 Dealer: S Vul: NS HCP: 9	★ A10982♥ Q1093◆ QJ109◆ —	West Bids 1NT if possible. Partner bids first.

Board: 121 Dealer: S Vul: None	North: ♠ A9642 ♥ A10632	South: ♠ Q75 ♥ K75	West 1NT	North Pass	East 441	South 1♣ Pass
North HCP: 8 South HCP: 14 Contract: 5♦X W	10₹ 74	◆ A85 ◆ KQ93	5 ♦ 1. Mino	X	AP	1 435
Board: 122 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North: • 10982 • AK2 • K653 • Q2	South: ♠ AQ543 ♥ J7543 ♠ Q8 ♠ 7	West	North 1+	East 1NT	
Board: 123 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 3♣ S	North: ♣ J1093 ♥ K10632 ♦ J4 ♣ J9	South: ♠ KQ2 ♥ 9 ♠ K9872 ♣ AQ64	West 1NT 2♥ AP	North Pass Pass	East 2♦ Pass	1♦ Pass
Board: 124 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3 S	North: ♠ AQ32 ♥ K62 ♠ K6 ♣ 9862	South: ♠ KJ74 ♥ J7543 ♠ A102 ♣ 7	West Pass Pass	North 1♣ Pass 3♥	East 1NT 3♦ AP	
Board: 125 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 3♣ S	North: ♠ A10982 ♥ Q1093 ♦ QJ109 ♣ —	South: ♠ Q ♠ A4 ♠ K652 ♠ KQ10832	West 1NT AP	North 2♠	East Pass	1♣

Board: 121 Dealer: S Vul: None HCP: 14	♣ Q75♥ K75◆ A85♣ KQ93	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. You bid first.
Board: 122 Dealer: N Vul: EW HCP: 9	AQ543✓ J7543✓ Q8✓ 7	East Bids 1NT if possible. Partner bids first.
Board: 123 Dealer: S Vul: Both HCP: 14	★ KQ2♥ 9★ K9872★ AQ64	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 124 Dealer: N Vul: None HCP: 9	★ KJ74♥ J7543◆ A102◆ 7	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 125 Dealer: S Vul: NS HCP: 14	♠ Q ♥ A4 ♦ K652 ♣ KQ10832	West Bids 1NT if possible. You bid first.

Board: 121 Dealer: S Vul: None	North: ♠ A9642 ♥ A10632	South: ♠ Q75 ♥ K75	West 1NT	North Pass	East 441	South 1♣ Pass
North HCP: 8 South HCP: 14 Contract: 5♦X W	10₹ 74	◆ A85 ◆ KQ93	5 ♦ 1. Mino	X	AP	1 435
Board: 122 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North: • 10982 • AK2 • K653 • Q2	South: ♠ AQ543 ♥ J7543 ♠ Q8 ♠ 7	West	North 1+	East 1NT	
Board: 123 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 3♣ S	North: ♣ J1093 ♥ K10632 ♦ J4 ♣ J9	South: ♠ KQ2 ♥ 9 ♠ K9872 ♣ AQ64	West 1NT 2♥ AP	North Pass Pass	East 2♦ Pass	1♦ Pass
Board: 124 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3 S	North: ♠ AQ32 ♥ K62 ♠ K6 ♣ 9862	South: ♠ KJ74 ♥ J7543 ♠ A102 ♣ 7	West Pass Pass	North 1♣ Pass 3♥	East 1NT 3♦ AP	
Board: 125 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 3♣ S	North: ♠ A10982 ♥ Q1093 ♦ QJ109 ♣ —	South: ♠ Q ♠ A4 ♠ K652 ♠ KQ10832	West 1NT AP	North 2♠	East Pass	1♣

Board: 126 Dealer: N Vul: EW HCP: 12	★K10▼102◆Q105◆AK10987	East Bids 1NT if possible. You bid first.
Board: 127 Dealer: S Vul: Both HCP: 9	♣ Q9752♥ KJ96◆ 87♣ QJ	West Bids 1NT if possible. Partner bids first.
Board: 128 Dealer: N Vul: EW HCP: 12	★ A87♥ Q★ 10864★ AQ543	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♠ if possible. You bid first.
Board: 129 Dealer: S Vul: Both HCP: 7	★ K8753▼ K876◆ J3◆ 109	West Bids 1NT if possible. Partner bids first.
Board: 130 Dealer: N Vul: Both HCP: 13	★ A92♥ 96◆ AQ983◆ K109	East Bids 1NT if possible. You bid first.

Board: 126 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♣ N	North: ♠ K10 ♥ 102 • Q105 ♣ AK10987	South: ♠ A9643 ♥ 9763 ♠ A84 ♣ 5	West Pass	North 1♣ 2♣		South Pass
Board: 127 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 4♠ N	North: ♠ Q9752 ♥ KJ96 ♦ 87 ♠ QJ	South: ♠ 1064 ♥ A5 ♠ AJ6 ♣ A6543	West 1NT Pass	North 2♣ 4♠	East Pass AP	1♣
Board: 128 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 2♠ E	North: ♠ A87 ♥ Q ♦ 10864 ♠ AQ543	South:	West 2♣¹ 1. Stay	North 1♣ X man	East 1NT 2♠	South Pass AP
Board: 129 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ K8753 ♥ K876 ♦ J3 ♣ 109	South: ♠ A62 ♥ J94 ♠ K104 ♠ A862	West 1NT	North AP	East	South 1♣
Board: 130 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ A92 ♥ 96 ♠ AQ983 ♣ K109	South:	West	North 1◆	East 1NT	

Board: 126 Dealer: N Vul: EW HCP: 8	▲ A9643♥ 9763◆ A84♣ 5	East Bids 1NT if possible. Partner bids first.
Board: 127 Dealer: S Vul: Both HCP: 13	1064✓ A5✓ AJ6✓ A6543	West Bids 1NT if possible. You bid first.
Board: 128 Dealer: N Vul: EW HCP: 6	◆9632▼ K10542◆ K3◆ 86	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 129 Dealer: S Vul: Both HCP: 12	▲ A62♥ J94♦ K104▲ A862	West Bids 1NT if possible. You bid first.
Board: 130 Dealer: N Vul: Both HCP: 7	10864✓ A10875✓ J✓ Q42	East Bids 1NT if possible. Partner bids first.

Board: 126 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♣ N	North: ♠ K10 ♥ 102 • Q105 ♣ AK10987	South: ♠ A9643 ♥ 9763 ♠ A84 ♣ 5	West Pass	North 1♣ 2♣		South Pass
Board: 127 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 4♠ N	North: ♠ Q9752 ♥ KJ96 ♦ 87 ♠ QJ	South: ♠ 1064 ♥ A5 ♠ AJ6 ♣ A6543	West 1NT Pass	North 2♣ 4♠	East Pass AP	1♣
Board: 128 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 2♠ E	North: ♠ A87 ♥ Q ♦ 10864 ♠ AQ543	South:	West 2♣¹ 1. Stay	North 1♣ X man	East 1NT 2♠	South Pass AP
Board: 129 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ K8753 ♥ K876 ♦ J3 ♣ 109	South: ♠ A62 ♥ J94 ♠ K104 ♠ A862	West 1NT	North AP	East	South 1♣
Board: 130 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ A92 ♥ 96 ♠ AQ983 ♣ K109	South:	West	North 1◆	East 1NT	

Board: 131 Dealer: S Vul: NS HCP: 6	★ A1094♥ Q10852♦ 62♠ 84	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 132 Dealer: N Vul: Both HCP: 12	◆ 54♥ 54◆ AQ10432◆ AQ4	East Bids 1NT if possible. You bid first.
Board: 133 Dealer: S Vul: NS HCP: 9	★ AK62♥ Q10952◆ 10◆ 432	West Bids 1NT if possible. Partner bids first.
Board: 134 Dealer: N Vul: EW HCP: 12	♣ QJ ♥ J3 ♦ AQ106542 ♣ Q2	East Bids 1NT if possible. You bid first.
Board: 135 Dealer: S Vul: EW HCP: 7	▲ A6543▼ 10932◆ K854◆ —	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.

Board: 131 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 2♠ W	North: ♠ A1094 ♥ Q10852 ♠ 62 ♣ 84	South: ♠ Q3 ♥ AJ93 ♠ AQ75 ♣ 1073	West 1NT 2♠	North Pass AP	East 2♥	South 1♦ Pass
Board: 132 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S	North:	South: ♠ QJ862 ♥ AJ87 ♦ 9 ♣ J82	West AP	North 1◆	East 1NT	
Board: 133 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 4 \(\mathbb{N} \)	North: ♠ AK62 ♥ Q10952 ♦ 10 ♣ 432	South: ♠ Q104 ♥ J43 ♠ AQ953 ♣ A10	West 1NT Pass	North 2♥ 4♥	East Pass AP	1♦
Board: 134 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 2 \(\) N	North: ♠ QJ ♥ J3 ♠ AQ106542 ♠ Q2	South: ♠ K654 ♥ K10862 ♦ — ♣ J976	West Pass	North 1♦ 2♦	East 1NT AP	South Pass
Board: 135 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 2♠ N	North: ♠ A6543 ♥ 10932 ♠ K854 ♠ —	South: ♠ KQ92 ♥ K ♦ J1096 ♣ AJ93		North Pass Pass 2♣	East 2 Pass AP	South 1 Pass X

Board: 131 Dealer: S Vul: NS HCP: 13	♣ Q3♥ AJ93◆ AQ75♣ 1073	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 132 Dealer: N Vul: Both HCP: 9	♣ QJ862♥ AJ87◆ 9♣ J82	East Bids 1NT if possible. Partner bids first.
Board: 133 Dealer: S Vul: NS HCP: 13	◆ Q104♥ J43◆ AQ953◆ A10	West Bids 1NT if possible. You bid first.
Board: 134 Dealer: N Vul: EW HCP: 7	★ K654 ♥ K10862 ♦ — ♣ J976	East Bids 1NT if possible. Partner bids first.
Board: 135 Dealer: S Vul: EW HCP: 14	★ KQ92▼ K◆ J1096◆ AJ93	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.

Board: 131 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 2♠ W	North: ♠ A1094 ♥ Q10852 ♠ 62 ♣ 84	South: ♠ Q3 ♥ AJ93 ♠ AQ75 ♣ 1073	West 1NT 2♠	North Pass AP	East 2♥	South 1♦ Pass
Board: 132 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S	North:	South: ♠ QJ862 ♥ AJ87 ♦ 9 ♣ J82	West AP	North 1◆	East 1NT	
Board: 133 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 4 \(\mathbb{N} \)	North: ♠ AK62 ♥ Q10952 ♦ 10 ♣ 432	South: ♠ Q104 ♥ J43 ♠ AQ953 ♣ A10	West 1NT Pass	North 2♥ 4♥	East Pass AP	1♦
Board: 134 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 2 \(\) N	North: ♠ QJ ♥ J3 ♠ AQ106542 ♠ Q2	South: ♠ K654 ♥ K10862 ♦ — ♣ J976	West Pass	North 1♦ 2♦	East 1NT AP	South Pass
Board: 135 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 2♠ N	North: ♠ A6543 ♥ 10932 ♠ K854 ♠ —	South: ♠ KQ92 ♥ K ♦ J1096 ♣ AJ93		North Pass Pass 2♣	East 2 Pass AP	South 1 Pass X

Board: 136 Dealer: N Vul: Both HCP: 12	♣ 2♥ AQ7♦ KQ42♣ J10763	East Bids 1NT if possible. You bid first.
Board: 137 Dealer: S Vul: Both HCP: 6	♦ Q874 ♥ Q10542 ♦ Q1073 ♣ —	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 138 Dealer: N Vul: None HCP: 12	♠ 653♥ K♠ AJ54♠ KJ852	East Bids 1NT if possible. You bid first.
Board: 139 Dealer: S Vul: NS HCP: 6	♦ KQ1095 ▼ 109742 • J97 • —	West Bids 1NT if possible. Partner bids first.
Board: 140 Dealer: N Vul: Both HCP: 12	♠ K7 ♥ 632 ♦ Q94 ♣ AQJ84	East Bids 1NT if possible. You bid first.

Board: 136 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ 2 ♥ AQ7 ♠ KQ42 ♣ J10763	South: ♠ 10543 ♥ KJ864 ♠ 6 ♠ Q95	West	North 1 ♣	East 1NT	
Board: 137 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 3♣ W	North: ♠ Q874 ♥ Q10542 ♠ Q1073 ♠ —	South:	West 1 1NT 3♣ ² 1. 1N-23 2. autom	Pass AP S trans:	2 ♠ ¹	1♦ Pass
Board: 138 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North:	South: ♠ K1092 ♥ AJ653 ♦ 1098 ♣ 9	West	North 1 ♣	East 1NT	
Board: 139 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ KQ1095 ♥ 109742 ♦ J97 ♣ —	South:	West		East	South 1◆
Board: 140 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K7 ♥ 632 ♠ Q94 ♣ AQJ84	South: ♠ A965 ♥ K10974 ♠ J2 ♣ 106	West	North 1 ♣	East 1NT	

Board: 136 Dealer: N Vul: Both HCP: 6	10543✓ KJ864♦ 6♣ Q95	East Bids 1NT if possible. Partner bids first.
Board: 137 Dealer: S Vul: Both HCP: 13		West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 138 Dealer: N Vul: None HCP: 8	★ K1092▼ AJ653◆ 1098◆ 9	East Bids 1NT if possible. Partner bids first.
Board: 139 Dealer: S Vul: NS HCP: 12	★ 842▼ AQ3◆ AQ64◆ 643	West Bids 1NT if possible. You bid first.
Board: 140 Dealer: N Vul: Both HCP: 8	★ A965▼ K10974◆ J2◆ 106	East Bids 1NT if possible. Partner bids first.

Board: 136 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ 2 ♥ AQ7 ♠ KQ42 ♣ J10763	South: ♠ 10543 ♥ KJ864 ♠ 6 ♠ Q95	West	North 1 ♣	East 1NT	
Board: 137 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 3♣ W	North: ♠ Q874 ♥ Q10542 ♠ Q1073 ♠ —	South:	West 1 1NT 3♣ ² 1. 1N-23 2. autom	Pass AP S trans:	2 ♠ ¹	1♦ Pass
Board: 138 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North:	South: ♠ K1092 ♥ AJ653 ♦ 1098 ♣ 9	West	North 1 ♣	East 1NT	
Board: 139 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ KQ1095 ♥ 109742 ♦ J97 ♣ —	South:	West		East	South 1◆
Board: 140 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K7 ♥ 632 ♠ Q94 ♣ AQJ84	South: ♠ A965 ♥ K10974 ♠ J2 ♣ 106	West	North 1 ♣	East 1NT	

Board: 141 Dealer: S Vul: None HCP: 8	 ♣ J975 ♥ AQ982 ♦ 10 ♣ J104	West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 142 Dealer: N Vul: NS HCP: 12	♠ AK8♥ Q6♦ K10542♠ 1064	East Bids 1NT if possible. You bid first.
Board: 143 Dealer: S Vul: EW HCP: 7	★ AK754▼ 8743◆ 974♣ 7	West Bids 1NT if possible. Partner bids first.
Board: 144 Dealer: N Vul: None HCP: 12	♣ Q2♥ AJ6◆ J85♣ KJ864	East Bids 1NT if possible. You bid first.
Board: 145 Dealer: S Vul: EW HCP: 6	\$98654▼ A10743◆ Q97♣ —	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. Partner bids first.

Board: 141 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 3 W	North:	South: ♠ K64 ♥ K10 ♠ KQJ942 ♣ Q9		North Pass AP	East Pass	1♦
Board: 142 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ AK8 ♥ Q6 ♠ K10542 ♣ 1064	South: ♠ QJ742 ♥ A10854 ←— ♣ 532	West	North 1+	East 1NT	
Board: 143 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ AK754 ♥ 8743 ♦ 974 ♣ 7	South: ♠ 109 ♥ A62 ♠ K103 ♣ KQ843	West 1NT	North AP	East	South 1♣
Board: 144 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ Q2 ♥ AJ6 ♦ J85 ♣ KJ864	South:	West	North 1♣	East 1NT	
Board: 145 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 5•X W	North:	South: ♠ AJ10 ♥ Q952 ♠ J ♠ KQ543		North Pass X ors	East 4♠¹ AP	South 1♣ Pass

Board: 141 Dealer: S Vul: None HCP: 14	★ K64 ♥ K10 ♦ KQJ942 ♣ Q9	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 142 Dealer: N Vul: NS HCP: 7	◆ QJ742 ▼ A10854 ◆ — ◆ 532	East Bids 1NT if possible. Partner bids first.
Board: 143 Dealer: S Vul: EW HCP: 12	★ 109★ A62★ K103★ KQ843	West Bids 1NT if possible. You bid first.
Board: 144 Dealer: N Vul: None HCP: 7	10763KQ1095Q673	East Bids 1NT if possible. Partner bids first.
Board: 145 Dealer: S Vul: EW HCP: 13	♣ AJ10♥ Q952♦ J♣ KQ543	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. You bid first.

Board: 141 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 3 W	North:	South: ♠ K64 ♥ K10 ♠ KQJ942 ♣ Q9		North Pass AP	East Pass	1♦
Board: 142 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ AK8 ♥ Q6 ♠ K10542 ♣ 1064	South: ♠ QJ742 ♥ A10854 ←— ♣ 532	West	North 1+	East 1NT	
Board: 143 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ AK754 ♥ 8743 ♦ 974 ♣ 7	South: ♠ 109 ♥ A62 ♠ K103 ♣ KQ843	West 1NT	North AP	East	South 1♣
Board: 144 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ Q2 ♥ AJ6 ♦ J85 ♣ KJ864	South:	West	North 1♣	East 1NT	
Board: 145 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 5•X W	North:	South: ♠ AJ10 ♥ Q952 ♠ J ♠ KQ543		North Pass X ors	East 4♠¹ AP	South 1♣ Pass

Board: 146 Dealer: N Vul: NS HCP: 12	♣— ▼ KQ109 ◆ QJ97542 ♣ A4	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 147 Dealer: S Vul: Both HCP: 8	★K10954▼KQ54◆10954◆—	West Bids 1NT if possible. Partner bids first.
Board: 148 Dealer: N Vul: None HCP: 13	♣ QJ62♥ Q2◆ QJ104♣ AJ10	East Bids 1NT if possible. You bid first.
Board: 149 Dealer: S Vul: EW HCP: 8	★ K832★ A10642★ J2★ 83	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 150 Dealer: N Vul: None HCP: 12	♠ AQ♥ J8♦ 8763♠ KQ1043	East Bids 1NT if possible. You bid first.

Board: 146 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 4•X E	North: ♠— ▼ KQ109 ◆ QJ97542 ♠ A4	South: ♠ Q982 ♥ J7542 ♠ A3 ♠ 63		North 1 Pass	1NT	South Pass X
Board: 147 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 3 S	North: ♠ K10954 ♥ KQ54 ♦ 10954 ♠ —	South: ♠ Q3 ♥ 2 ♠ AJ7632 ♣ AQ96	West 1NT AP	North 2	East Pass	1♦
Board: 148 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ QJ62 ♥ Q2 ♠ QJ104 ♠ AJ10	South: ♠ K8754 ♥ 8763 ♠ A85 ♠ 4	West	North 1◆	East 1NT	
Board: 149 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 4 W	North: ♠ K832 ♥ A10642 ♦ J2 ♣ 83	South: ♠ A5 ♥ K8 ♦ 5 ♠ KQ1097652	1NT 3◆² Pass		3♣¹ Pass 4◆	South 1♣ X 4♣ AP diamonds
Board: 150 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S	North: ♠ AQ ♥ J8 ♠ 8763 ♣ KQ1043	South: ♠ K1083 ♥ A10542 ♠ Q942 ♣ —	West AP	North 1♣	East 1NT	

Board: 146 Dealer: N Vul: NS HCP: 7	♠ Q982♥ J7542♦ A3♠ 63	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 147 Dealer: S Vul: Both HCP: 13	♣ Q3♥ 2◆ AJ7632♣ AQ96	West Bids 1NT if possible. You bid first.
Board: 148 Dealer: N Vul: None HCP: 7	★ K8754▼ 8763◆ A85◆ 4	East Bids 1NT if possible. Partner bids first.
Board: 149 Dealer: S Vul: EW HCP: 12	A5✓ K8✓ 5✓ KQ1097652	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. You bid first.
Board: 150 Dealer: N Vul: None HCP: 9	★K1083▼A10542◆Q942◆	East Bids 1NT if possible. Partner bids first.

Board: 146 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 4•X E	North: ♠— ▼ KQ109 ◆ QJ97542 ♠ A4	South: ♠ Q982 ♥ J7542 ♠ A3 ♠ 63		North 1 Pass	1NT	South Pass X
Board: 147 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 3 S	North: ♠ K10954 ♥ KQ54 ♦ 10954 ♠ —	South: ♠ Q3 ♥ 2 ♠ AJ7632 ♣ AQ96	West 1NT AP	North 2	East Pass	1♦
Board: 148 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ QJ62 ♥ Q2 ♠ QJ104 ♠ AJ10	South: ♠ K8754 ♥ 8763 ♠ A85 ♠ 4	West	North 1◆	East 1NT	
Board: 149 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 4 W	North: ♠ K832 ♥ A10642 ♦ J2 ♣ 83	South: ♠ A5 ♥ K8 ♦ 5 ♠ KQ1097652	1NT 3◆² Pass		3♣¹ Pass 4◆	South 1♣ X 4♣ AP diamonds
Board: 150 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S	North: ♠ AQ ♥ J8 ♠ 8763 ♣ KQ1043	South: ♠ K1083 ♥ A10542 ♠ Q942 ♣ —	West AP	North 1♣	East 1NT	

Board: 151 Dealer: S Vul: None HCP: 6	♣ Q9653♥ 10854♦ 62♣ A6	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. Partner bids first.
Board: 152 Dealer: N Vul: Both HCP: 13	♣ Q10♥ A1086♦ A62♣ K1072	East Bids 1NT if possible. You bid first.
Board: 153 Dealer: S Vul: None HCP: 7	AQ1074✓ J876102♣ 82	West Bids 1NT if possible. Partner bids first.
Board: 154 Dealer: N Vul: EW HCP: 13	★ A103♥ QJ83★ A1092★ Q4	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 155 Dealer: S Vul: NS HCP: 9	★ A1095▼ AJ1082◆ 106◆ 83	West Bids 1NT if possible. Partner bids first.

Board: 151 Dealer: S Vul: None North HCP: 6 South HCP: 14 Contract: 5•X W	North: ♠ Q9653 ♥ 10854 ♠ 62 ♠ A6	South: ♠ A107 ♥ KQJ9 ♠ Q9 ♣ Q983		North Pass X ors	East 4♣¹ AP	South 1♣ Pass
Board: 152 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ Q10 ♥ A1086 ♠ A62 ♠ K1072	South:	West	North 1♣	East 1NT	
Board: 153 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ AQ1074 ♥ J876 • 102 ♣ 82	South: ♠ 6 ♥ AK4 ♠ K974 ♣ A10764	West 1NT	North AP	East	South 1♣
Board: 154 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 3 E	North: ♠ A103 ♥ QJ83 ♠ A1092 ♠ Q4	South:	2 ♠ ¹	North 1 Pass 2S transmat	1NT 3♣²	Pass AP
Board: 155 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3♣ S	North: ♠ A1095 ♥ AJ1082 ♦ 106 ♣ 83	South: ♠ K74 ♥ — ♠ A752 ♣ KQ10976	West 1NT AP	North 2♥	East Pass	1♣

Board: 151 Dealer: S Vul: None HCP: 14	▲ A107♥ KQJ9◆ Q9◆ Q983	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. You bid first.
Board: 152 Dealer: N Vul: Both HCP: 8	◆ 9432♥ KQ974◆ Q8◆ J5	East Bids 1NT if possible. Partner bids first.
Board: 153 Dealer: S Vul: None HCP: 14	♠ 6♥ AK4♠ K974♠ A10764	West Bids 1NT if possible. You bid first.
Board: 154 Dealer: N Vul: EW HCP: 9		East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 155 Dealer: S Vul: NS HCP: 12	★ K74✓ —★ A752★ KQ10976	West Bids 1NT if possible. You bid first.

Board: 151 Dealer: S Vul: None North HCP: 6 South HCP: 14 Contract: 5•X W	North: ♠ Q9653 ♥ 10854 ♠ 62 ♠ A6	South: ♠ A107 ♥ KQJ9 ♠ Q9 ♣ Q983		North Pass X ors	East 4♣¹ AP	South 1♣ Pass
Board: 152 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ Q10 ♥ A1086 ♠ A62 ♠ K1072	South:	West	North 1♣	East 1NT	
Board: 153 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ AQ1074 ♥ J876 • 102 ♣ 82	South: ♠ 6 ♥ AK4 ♠ K974 ♣ A10764	West 1NT	North AP	East	South 1♣
Board: 154 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 3 E	North: ♠ A103 ♥ QJ83 ♠ A1092 ♠ Q4	South:	2 ♠ ¹	North 1 Pass 2S transmat	1NT 3♣²	Pass AP
Board: 155 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3♣ S	North: ♠ A1095 ♥ AJ1082 ♦ 106 ♣ 83	South: ♠ K74 ♥ — ♠ A752 ♣ KQ10976	West 1NT AP	North 2♥	East Pass	1♣

Board: 156 Dealer: N Vul: None HCP: 13	AJ87✓ AJ106↓ 4♠ K853	East Bids 1NT if possible. You bid first.
Board: 157 Dealer: S Vul: NS HCP: 8	★ AK1062▼ 10642◆ J10◆ 97	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 158 Dealer: N Vul: EW HCP: 12	★ KQ5▼ K76◆ A1087◆ 1043	East Bids 1NT if possible. You bid first.
Board: 159 Dealer: S Vul: None HCP: 8	★ A432▼ KJ953◆ 83◆ 43	West Bids 1NT if possible. Partner bids first.
Board: 160 Dealer: N Vul: NS HCP: 14	♠ A♥ AQ83♦ K82♠ J9654	East Bids 1NT if possible. You bid first.

Board: 156 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 1N E	North: ♠ AJ87 ♥ AJ106 ♦ 4 ♣ K853	South: ♠ Q10954 ♥ KQ93 ♠ Q9 ♠ 107	West	North 1♣	East 1NT	
Board: 157 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 3 N	North: ♠ AK1062 ♥ 10642 ♦ J10 ♣ 97	South: ♠ Q ♥ AQ8 ♠ K9543 ♠ K642	West 1NT 2♠ Pass	North Pass Pass 3	2♥	South 1 Pass X
Board: 158 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ KQ5 ♥ K76 ♠ A1087 ♣ 1043	South:	West	North 1◆	East 1NT	
Board: 159 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 1N W	North: ◆ A432 ▼ KJ953 ◆ 83 ◆ 43	South: ♠ KJ ♥ A842 ♠ KJ107 ♣ Q75	West 1NT	North AP	East	South 1♦
Board: 160 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2 S	North: ♠ A ♥ AQ83 ♠ K82 ♣ J9654	South: ♠ QJ765 ♥ KJ96 ♠ Q4 ♠ 73	West AP	North 1♣	East 1NT	

Board: 156 Dealer: N Vul: None HCP: 9	♣ Q10954♥ KQ93◆ Q9♣ 107	East Bids 1NT if possible. Partner bids first.
Board: 157 Dealer: S Vul: NS HCP: 14	♠ Q ♥ AQ8 ♦ K9543 ♣ K642	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 158 Dealer: N Vul: EW HCP: 6	◆ 97643◆ A943◆ Q6◆ 76	East Bids 1NT if possible. Partner bids first.
Board: 159 Dealer: S Vul: None HCP: 14	♠ KJ ♥ A842 ♦ KJ107 ♠ Q75	West Bids 1NT if possible. You bid first.
Board: 160 Dealer: N Vul: NS HCP: 9	♣ QJ765♥ KJ96◆ Q4♣ 73	East Bids 1NT if possible. Partner bids first.

Board: 156 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 1N E	North: ♠ AJ87 ♥ AJ106 ♦ 4 ♣ K853	South: ♠ Q10954 ♥ KQ93 ♠ Q9 ♠ 107	West	North 1♣	East 1NT	
Board: 157 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 3 N	North: ♠ AK1062 ♥ 10642 ♦ J10 ♣ 97	South: ♠ Q ♥ AQ8 ♠ K9543 ♠ K642	West 1NT 2♠ Pass	North Pass Pass 3	2♥	South 1 Pass X
Board: 158 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ KQ5 ♥ K76 ♠ A1087 ♣ 1043	South:	West	North 1◆	East 1NT	
Board: 159 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 1N W	North: ◆ A432 ▼ KJ953 ◆ 83 ◆ 43	South: ♠ KJ ♥ A842 ♠ KJ107 ♣ Q75	West 1NT	North AP	East	South 1♦
Board: 160 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2 S	North: ♠ A ♥ AQ83 ♠ K82 ♣ J9654	South: ♠ QJ765 ♥ KJ96 ♠ Q4 ♠ 73	West AP	North 1♣	East 1NT	

Board: 161 Dealer: S Vul: EW HCP: 6	◆ QJ876 ▼ 9852 ◆ 843 ◆ K	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 162 Dealer: N Vul: NS HCP: 14	108✓ AQ93✓ AJ86✓ K42	East Bids 1NT if possible. You bid first.
Board: 163 Dealer: S Vul: EW HCP: 8	★ A9875♥ J6532◆ K9★ 2	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 164 Dealer: N Vul: Both HCP: 12	106✓ K762AK95Q95	East Bids 1NT if possible. You bid first.
Board: 165 Dealer: S Vul: None HCP: 7	♣ QJ53♥ 109643◆ A93♣ 3	West Bids 1NT if possible. Partner bids first.

Board: 161 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 W	North: ♠ QJ876 ♥ 9852 ♠ 843 ♠ K	South: ♠ A104 ♥ 3 ♠ AQJ52 ♠ Q983	1NT 3♣²	North Pass AP 2S trans mat	2 ♠ ¹	1♦ Pass
Board: 162 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 1N E	North:	South: ♠ KJ932 ♥ 10652 ♦ — ♣ A763	West	North 1+	East 1NT	
Board: 163 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2 \(\) W	North: ♠ A9875 ♥ J6532 ♠ K9 ♣ 2	South: ♠ Q ♥ KQ4 ♠ QJ542 ♠ Q643		North Pass AP	East 2♥	South 1 → Pass
Board: 164 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ 106 ♥ K762 ♠ AK95 ♠ Q95	South: ♠ AJ754 ♥ Q953 ♠ 83 ♠ 107	West	North 1◆	East 1NT	
Board: 165 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ QJ53 ♥ 109643 ♠ A93 ♣ 3	South:	West 1NT	North AP	East	South 1♣

Board: 161 Dealer: S Vul: EW HCP: 13	★ A104♥ 3◆ AQJ52◆ Q983	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 162 Dealer: N Vul: NS HCP: 8	★ KJ932▼ 10652◆ —◆ A763	East Bids 1NT if possible. Partner bids first.
Board: 163 Dealer: S Vul: EW HCP: 12	♣ Q ♥ KQ4 ♦ QJ542 ♣ Q643	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 164 Dealer: N Vul: Both HCP: 7	♣ AJ754♥ Q953◆ 83♣ 107	East Bids 1NT if possible. Partner bids first.
Board: 165 Dealer: S Vul: None HCP: 13	★ 109▼ KQJ5◆ 542★ AQJ5	West Bids 1NT if possible. You bid first.

Board: 161 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 W	North: ♠ QJ876 ♥ 9852 ♠ 843 ♠ K	South: ♠ A104 ♥ 3 ♠ AQJ52 ♠ Q983	1NT 3♣²	North Pass AP 2S trans mat	2 ♠ ¹	1♦ Pass
Board: 162 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 1N E	North:	South: ♠ KJ932 ♥ 10652 ♦ — ♣ A763	West	North 1+	East 1NT	
Board: 163 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2 \(\) W	North: ♠ A9875 ♥ J6532 ♠ K9 ♣ 2	South: ♠ Q ♥ KQ4 ♠ QJ542 ♠ Q643		North Pass AP	East 2♥	South 1 → Pass
Board: 164 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ 106 ♥ K762 ♠ AK95 ♠ Q95	South: ♠ AJ754 ♥ Q953 ♠ 83 ♠ 107	West	North 1◆	East 1NT	
Board: 165 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ QJ53 ♥ 109643 ♠ A93 ♣ 3	South:	West 1NT	North AP	East	South 1♣

Board: 166 Dealer: N Vul: EW HCP: 12	★ A10★ K93◆ Q84★ QJ954	East Bids 1NT if possible. You bid first.
Board: 167 Dealer: S Vul: Both HCP: 6	★ A9643♥ Q873◆ 96◆ 53	West Bids 1NT if possible. Partner bids first.
Board: 168 Dealer: N Vul: None HCP: 14	♣ Q9♥ AJ8◆ A973♣ K973	East Bids 1NT if possible. You bid first.
Board: 169 Dealer: S Vul: None HCP: 6	♦ 98742♥ A987♦ J109♦ J	West Bids 1NT if possible. Partner bids first.
Board: 170 Dealer: N Vul: NS HCP: 12	♣ Q43♥ A73◆ J864♣ KQ6	East Bids 1NT if possible. You bid first.

Board: 166 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ A10 ♥ K93 ♠ Q84 ♠ QJ954	South: ♠ Q642 ♥ QJ1065 ♦ 53 ♠ K3	West	North 1♣	East 1NT	
Board: 167 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ A9643 ♥ Q873 ♦ 96 ♠ 53	South: ◆ Q872 ▼ A65 ◆ KQ3 ◆ J94	West 1NT	North AP	East	South 1♣
Board: 168 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 1N E	North: ♠ Q9 ♥ AJ8 ♠ A973 ♠ K973	South: ♠ K642 ▼ 106542 ◆ QJ10 ♣ 8	West	North 1◆	East 1NT	
Board: 169 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 1N W	North:	South: ♠ Q5 ♥ J106 ♠ A75 ♣ AQ1062	West 1NT	North AP	East	South 1♣
Board: 170 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ Q43 ♥ A73 ♦ J864 ♠ KQ6	South: ♠ K10962 ♥ K1096 ♦ 93 ♣ 42	West	North 1◆	East 1NT	

Board: 166 Dealer: N Vul: EW HCP: 8	♣ Q642♥ QJ1065◆ 53♣ K3	East Bids 1NT if possible. Partner bids first.
Board: 167 Dealer: S Vul: Both HCP: 12	◆ Q872◆ A65◆ KQ3◆ J94	West Bids 1NT if possible. You bid first.
Board: 168 Dealer: N Vul: None HCP: 6	★ K642 ♥ 106542 ♦ QJ10 ♣ 8	East Bids 1NT if possible. Partner bids first.
Board: 169 Dealer: S Vul: None HCP: 13	♣ Q5♥ J106♦ A75♣ AQ1062	West Bids 1NT if possible. You bid first.
Board: 170 Dealer: N Vul: NS HCP: 6	★K10962▼K1096◆93◆42	East Bids 1NT if possible. Partner bids first.

Board: 166 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ A10 ♥ K93 ♠ Q84 ♠ QJ954	South: ♠ Q642 ♥ QJ1065 ♦ 53 ♠ K3	West	North 1♣	East 1NT	
Board: 167 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ A9643 ♥ Q873 ♦ 96 ♠ 53	South: ◆ Q872 ▼ A65 ◆ KQ3 ◆ J94	West 1NT	North AP	East	South 1♣
Board: 168 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 1N E	North: ♠ Q9 ♥ AJ8 ♠ A973 ♠ K973	South: ♠ K642 ▼ 106542 ◆ QJ10 ♣ 8	West	North 1◆	East 1NT	
Board: 169 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 1N W	North:	South: ♠ Q5 ♥ J106 ♠ A75 ♣ AQ1062	West 1NT	North AP	East	South 1♣
Board: 170 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ Q43 ♥ A73 ♦ J864 ♠ KQ6	South: ♠ K10962 ♥ K1096 ♦ 93 ♣ 42	West	North 1◆	East 1NT	

Board: 171 Dealer: S Vul: EW HCP: 7	◆ Q864♥ KQ763◆ 53◆ 54	West Bids 1NT if possible. Partner bids first.
Board: 172 Dealer: N Vul: NS HCP: 13	♠ AKQ♥ QJ5♦ 964♠ J1063	East Bids 1NT if possible. You bid first.
Board: 173 Dealer: S Vul: NS HCP: 8	♣ Q10732♥ K875◆ QJ85♣ —	West Bids 1NT if possible. Partner bids first.
Board: 174 Dealer: N Vul: EW HCP: 13	♠ K ♥ K642 ♦ 654 ♣ AK1064	East Bids 1NT if possible. You bid first.
Board: 175 Dealer: S Vul: Both HCP: 6	109532✓ J1093✓ KQ87✓ —	West Bids 1NT if possible. Partner bids first.

Board: 171 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ Q864 ♥ KQ763 ♦ 53 ♣ 54	South: ♠ K73 ♥ J9 ♠ AJ1096 ♣ K92	West 1NT	North AP	East	South 1♦
Board: 172 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ AKQ ♥ QJ5 ♦ 964 ♣ J1063	South: ♠ 8743 ♥ K10962 ♠ 72 ♣ K4	West	North 1♣	East 1NT	
Board: 173 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2 S	North: ♠ Q10732 ♥ K875 ♠ QJ85 ♣ —	South: ♠ K65 ♥ Q32 ♦ 3 ♣ AQJ1083	West 1NT AP	North Pass	East Pass	1♣
Board: 174 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ K ▼ K642 ♠ 654 ♠ AK1064	South:	West	North 1♣	East 1NT	
Board: 175 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ 109532 ♥ J1093 ♠ KQ87 ♠ —	South: ♠ QJ8 ♥ AK82 ♦ J3 ♣ J643	West 1NT	North AP	East	South 1♣

Board: 171 Dealer: S Vul: EW HCP: 12	★ K73▼ J9◆ AJ1096◆ K92	West Bids 1NT if possible. You bid first.
Board: 172 Dealer: N Vul: NS HCP: 6	♦ 8743♥ K10962♦ 72♠ K4	East Bids 1NT if possible. Partner bids first.
Board: 173 Dealer: S Vul: NS HCP: 12	♦ K65 ♥ Q32 ♦ 3 ♣ AQJ1083	West Bids 1NT if possible. You bid first.
Board: 174 Dealer: N Vul: EW HCP: 6	◆ Q9632◆ 9853◆ A92◆ 2	East Bids 1NT if possible. Partner bids first.
Board: 175 Dealer: S Vul: Both HCP: 12	♣ QJ8♥ AK82◆ J3♣ J643	West Bids 1NT if possible. You bid first.

Board: 171 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ Q864 ♥ KQ763 ♦ 53 ♣ 54	South: ♠ K73 ♥ J9 ♠ AJ1096 ♣ K92	West 1NT	North AP	East	South 1♦
Board: 172 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ AKQ ♥ QJ5 ♦ 964 ♣ J1063	South: ♠ 8743 ♥ K10962 ♠ 72 ♣ K4	West	North 1♣	East 1NT	
Board: 173 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2 S	North: ♠ Q10732 ♥ K875 ♠ QJ85 ♣ —	South: ♠ K65 ♥ Q32 ♦ 3 ♣ AQJ1083	West 1NT AP	North Pass	East Pass	1♣
Board: 174 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ K ▼ K642 ♠ 654 ♠ AK1064	South:	West	North 1♣	East 1NT	
Board: 175 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ 109532 ♥ J1093 ♠ KQ87 ♠ —	South: ♠ QJ8 ♥ AK82 ♦ J3 ♣ J643	West 1NT	North AP	East	South 1♣

Board: 176 Dealer: N Vul: None HCP: 12	▲ A53▼ 53◆ K109◆ KQ953	East Bids 1NT if possible. You bid first.
Board: 177 Dealer: S Vul: EW HCP: 7	10965✓ AQ1097✓ J973	West Bids 1NT if possible. Partner bids first.
Board: 178 Dealer: N Vul: None HCP: 12	♣ J10♥ AJ97♦ K1094♣ K76	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 179 Dealer: S Vul: NS HCP: 8	★ A9873★ K743◆ 8★ J102	West Bids 1NT if possible. Partner bids first.
Board: 180 Dealer: N Vul: None HCP: 12	♣ QJ6♥ Q85◆ A8♣ QJ762	East Bids 1NT if possible. You bid first.

Board: 176 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ A53 ♥ 53 ♠ K109 ♠ KQ953	South: ♣ J976 ♥ AJ742 ♦ 7 ♣ 1087	West	North 1♣	East 1NT	
Board: 177 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 2♣ S	North: ♠ 10965 ♥ AQ1097 ♠ J97 ♣ 3	South: ♠ A8 ♥ J5 • Q32 ♣ AQJ1076		North Pass	East Pass	1♣
Board: 178 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 3♣ E	North: ♣ J10 ♥ AJ97 ♠ K1094 ♣ K76	South: ♠ A7652 ♥ K6532 ♦ J52 ♣ —	2 ♠ ¹	North 1 Pass 2S trans mat	1NT 3♣²	Pass AP
Board: 179 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 1N W	North: ♠ A9873 ♥ K743 ♠ 8 ♣ J102	South: ♠ 6 ♥ AJ82 ♠ A9543 ♣ KQ8	West 1NT	North AP	East	South 1♦
Board: 180 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ QJ6 ♥ Q85 ♠ A8 ♠ QJ762	South: ♠ K974 ♥ K10732 ♦ J976 ♣ —	West	North 1♣	East 1NT	

Board: 176 Dealer: N Vul: None HCP: 6	 ♣ J976 ♥ AJ742 ♦ 7 ♣ 1087	East Bids 1NT if possible. Partner bids first.
Board: 177 Dealer: S Vul: EW HCP: 14	★ A8♥ J5◆ Q32◆ AQJ1076	West Bids 1NT if possible. You bid first.
Board: 178 Dealer: N Vul: None HCP: 8	★ A7652★ K6532★ J52★ —	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 179 Dealer: S Vul: NS HCP: 14	♠ 6♥ AJ82♠ A9543♠ KQ8	West Bids 1NT if possible. You bid first.
Board: 180 Dealer: N Vul: None HCP: 7	★ K974▼ K10732◆ J976◆ —	East Bids 1NT if possible. Partner bids first.

Board: 176 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ A53 ♥ 53 ♠ K109 ♠ KQ953	South: ♣ J976 ♥ AJ742 ♦ 7 ♣ 1087	West	North 1♣	East 1NT	
Board: 177 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 2♣ S	North: ♠ 10965 ♥ AQ1097 ♠ J97 ♣ 3	South: ♠ A8 ♥ J5 • Q32 ♣ AQJ1076		North Pass	East Pass	1♣
Board: 178 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 3♣ E	North: ♣ J10 ♥ AJ97 ♠ K1094 ♣ K76	South: ♠ A7652 ♥ K6532 ♦ J52 ♣ —	2 ♠ ¹	North 1 Pass 2S trans mat	1NT 3♣²	Pass AP
Board: 179 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 1N W	North: ♠ A9873 ♥ K743 ♠ 8 ♣ J102	South: ♠ 6 ♥ AJ82 ♠ A9543 ♣ KQ8	West 1NT	North AP	East	South 1♦
Board: 180 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ QJ6 ♥ Q85 ♠ A8 ♠ QJ762	South: ♠ K974 ♥ K10732 ♦ J976 ♣ —	West	North 1♣	East 1NT	

Board: 181 Dealer: S Vul: NS HCP: 7	♣ Q10932♥ QJ87◆ Q6♣ 108	West Bids 1NT if possible. Partner bids first.
Board: 182 Dealer: N Vul: Both HCP: 13	★ KQ4▼ K95◆ J1084◆ A98	East Bids 1NT if possible. You bid first.
Board: 183 Dealer: S Vul: EW HCP: 6	J9854♥ Q1032★ K♣ 1098	West Bids 1NT if possible. Partner bids first.
Board: 184 Dealer: N Vul: EW HCP: 12	AJ8✓ A42✓ Q9✓ J10974	East Bids 1NT if possible. You bid first.
Board: 185 Dealer: S Vul: Both HCP: 7	♣ Q875♥ KQ1042◆ 872♣ 6	West Bids 1NT if possible. Partner bids first.

Board: 181 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ Q10932 ♥ QJ87 ♠ Q6 ♣ 108	South: ♠ KJ6 ♥ K1053 ♠ K53 ♣ Q76	West 1NT	North AP	East	South 1♣
Board: 182 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ KQ4 ♥ K95 ♦ J1084 ♣ A98	South: ♣ J1083 ♥ J10643 • Q3 ♣ Q6	West	North 1◆	East 1NT	
Board: 183 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 1N W	North: ◆ J9854 ◆ Q1032 ◆ K ◆ 1098	South: ♠ 3 ♥ AK6 ♦ J1064 ♠ KJ742	West 1NT	North AP	East	South 1♣
Board: 184 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ AJ8 ♥ A42 ♠ Q9 ♣ J10974	South: ♠ KQ975 ♥ 8753 ♦ J5 ♣ 65	West	North 1♣	East 1NT	
Board: 185 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ Q875 ♥ KQ1042 ♠ 872 ♣ 6	South: ♠ AK93 ♥ J8 ♦ QJ1043 ♣ J10	West 1NT	North AP	East	South 1♦

Board: 181 Dealer: S Vul: NS HCP: 12	★ KJ6▼ K1053◆ K53◆ Q76	West Bids 1NT if possible. You bid first.
Board: 182 Dealer: N Vul: Both HCP: 6		East Bids 1NT if possible. Partner bids first.
Board: 183 Dealer: S Vul: EW HCP: 12	♣ 3 ♥ AK6 ♦ J1064 ♣ KJ742	West Bids 1NT if possible. You bid first.
Board: 184 Dealer: N Vul: EW HCP: 6	★KQ975▼8753◆ J5◆ 65	East Bids 1NT if possible. Partner bids first.
Board: 185 Dealer: S Vul: Both HCP: 12	★ AK93▼ J8◆ QJ1043◆ J10	West Bids 1NT if possible. You bid first.

Board: 181 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ Q10932 ♥ QJ87 ♠ Q6 ♣ 108	South: ♠ KJ6 ♥ K1053 ♠ K53 ♣ Q76	West 1NT	North AP	East	South 1♣
Board: 182 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ KQ4 ♥ K95 ♦ J1084 ♣ A98	South: ♣ J1083 ♥ J10643 • Q3 ♣ Q6	West	North 1◆	East 1NT	
Board: 183 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 1N W	North: ◆ J9854 ◆ Q1032 ◆ K ◆ 1098	South: ♠ 3 ♥ AK6 ♦ J1064 ♠ KJ742	West 1NT	North AP	East	South 1♣
Board: 184 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ AJ8 ♥ A42 ♠ Q9 ♣ J10974	South: ♠ KQ975 ♥ 8753 ♦ J5 ♣ 65	West	North 1♣	East 1NT	
Board: 185 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ Q875 ♥ KQ1042 ♠ 872 ♣ 6	South: ♠ AK93 ♥ J8 ♦ QJ1043 ♣ J10	West 1NT	North AP	East	South 1♦

Board: 186 Dealer: N Vul: NS HCP: 12	★ K864♥ KJ62◆ AJ6◆ 96	East Bids 1NT if possible. You bid first.
Board: 187 Dealer: S Vul: Both HCP: 8	★ KJ103★ A10874★ 1072★ 5	West Bids 1NT if possible. Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 12	♠ AQ♥ 752♠ K72♠ QJ432	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 189 Dealer: S Vul: EW HCP: 7	★ A10985▼ K952◆ 9◆ 873	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 190 Dealer: N Vul: None HCP: 12	Q32✓ 4AK542★ K954	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.

Board: 186 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ K864 ♥ KJ62 ♠ AJ6 ♣ 96	South: ♠ Q532 ♥ A10953 ♦ 9 ♣ 1072	West	North 1◆	East 1NT	
Board: 187 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ KJ103 ♥ A10874 ♦ 1072 ♣ 5	South:	West 1NT	North AP	East	South 1♦
Board: 188 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3 S	North: ♠ AQ ♥ 752 ♠ K72 ♣ QJ432	South: ♠ KJ107 ♥ QJ963 ♠ Q543 ♣ —	West 2♠	North 1♣ 3▼	East 1NT AP	
Board: 189 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2 \(\) W	North: ♠ A10985 ♥ K952 ♦ 9 ♣ 873	South: ♠ Q ♥ A1087 ♠ KJ8 ♠ Q10642	West 1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass
Board: 190 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 3♠ S	North: ♠ Q32 ♥ 4 ♠ AK542 ♣ K954	South: ♠ A10976 ♥ Q865 ♠ 73 ♠ Q2	West 2♦ Pass 3▼ AP	North 1♦ X X Pass		Pass Pass 2♠

Board: 186 Dealer: N Vul: NS HCP: 6	♦ Q532 ▼ A10953 ♦ 9 ♣ 1072	East Bids 1NT if possible. Partner bids first.
Board: 187 Dealer: S Vul: Both HCP: 12	◆ 98♥ Q◆ AQ965◆ KJ1064	West Bids 1NT if possible. You bid first.
Board: 188 Dealer: N Vul: None HCP: 9	★ KJ107♥ QJ963◆ Q543◆ —	East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first.
Board: 189 Dealer: S Vul: EW HCP: 12	♠ Q ♥ A1087 ♦ KJ8 ♣ Q10642	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 190 Dealer: N Vul: None HCP: 8	★ A10976♥ Q865♦ 73♠ Q2	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first.

Board: 186 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ K864 ♥ KJ62 ♠ AJ6 ♣ 96	South: ♠ Q532 ♥ A10953 ♦ 9 ♣ 1072	West	North 1◆	East 1NT	
Board: 187 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ KJ103 ♥ A10874 ♦ 1072 ♣ 5	South:	West 1NT	North AP	East	South 1♦
Board: 188 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3 S	North: ♠ AQ ♥ 752 ♠ K72 ♣ QJ432	South: ♠ KJ107 ♥ QJ963 ♠ Q543 ♣ —	West 2♠	North 1♣ 3▼	East 1NT AP	
Board: 189 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2 \(\) W	North: ♠ A10985 ♥ K952 ♦ 9 ♣ 873	South: ♠ Q ♥ A1087 ♠ KJ8 ♠ Q10642	West 1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass
Board: 190 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 3♠ S	North: ♠ Q32 ♥ 4 ♠ AK542 ♣ K954	South: ♠ A10976 ♥ Q865 ♠ 73 ♠ Q2	West 2♦ Pass 3▼ AP	North 1♦ X X Pass		Pass Pass 2♠

Board: 191 Dealer: S Vul: EW HCP: 6	A543♥ Q8742◆ 94♣ 86	West Bids 1NT if possible. Partner bids first.
Board: 192 Dealer: N Vul: Both HCP: 12	▲ A6✓ J◆ Q7532◆ KQ962	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 193 Dealer: S Vul: EW HCP: 6	▲ A983♥ J10954◆ J◆ 983	West Bids 1NT if possible. Partner bids first.
Board: 194 Dealer: N Vul: EW HCP: 12	▲ J96♥ A732◆ Q84♣ KQ4	East Bids 1NT if possible. You bid first.
Board: 195 Dealer: S Vul: Both HCP: 7		West Bids 1NT if possible. Partner bids first.

Board: 191 Dealer: S Vul: EW North HCP: 6 South HCP: 14 Contract: 1N W	North: ♠ A543 ♥ Q8742 ♦ 94 ♣ 86	South: ♣ J92 ✔ K6 ♣ AQ1052 ♣ A93	West 1NT	North AP	East	South 1♦
Board: 192 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2♥ E	North: ♠ A6 ♥ J ♦ Q7532 ♠ KQ962	South: ♠ 108754 ♥ Q1063 ♠ KJ ♣ 87	West 2♦	North 1 Pass		South Pass AP
Board: 193 Dealer: S Vul: EW North HCP: 6 South HCP: 14 Contract: 1N W	North: ♠ A983 ♥ J10954 ♦ J ♣ 983	South: ♠ 74 ♥ AK8 ♦ 865 ♠ AQJ74	West 1NT	North AP	East	South 1♣
Board: 194 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E	North:	South: ♠ AK873 ♥ J10954 ♦ 10 ♠ 86	West	North 1♣	East 1NT	
Board: 195 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	North: ▲ J10932 ♥ 9875 ♦ A2 ♣ Q4	South: ♠ A86 ♥ KJ ♦ J10986 ♣ A98	West 1NT	North AP	East	South 1♦

Board: 191 Dealer: S Vul: EW HCP: 14		West Bids 1NT if possible. You bid first.
Board: 192 Dealer: N Vul: Both HCP: 6	108754✓ Q1063✓ KJ♣ 87	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 193 Dealer: S Vul: EW HCP: 14	★ 74▼ AK8◆ 865★ AQJ74	West Bids 1NT if possible. You bid first.
Board: 194 Dealer: N Vul: EW HCP: 8	★ AK873▼ J10954◆ 10◆ 86	East Bids 1NT if possible. Partner bids first.
Board: 195 Dealer: S Vul: Both HCP: 13	★ A86♥ KJ◆ J10986◆ A98	West Bids 1NT if possible. You bid first.

Board: 191 Dealer: S Vul: EW North HCP: 6 South HCP: 14 Contract: 1N W	North: ♠ A543 ♥ Q8742 ♦ 94 ♣ 86	South: ♣ J92 ✔ K6 ♣ AQ1052 ♣ A93	West 1NT	North AP	East	South 1♦
Board: 192 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2♥ E	North: ♠ A6 ♥ J ♦ Q7532 ♠ KQ962	South: ♠ 108754 ♥ Q1063 ♠ KJ ♣ 87	West 2♦	North 1 Pass		South Pass AP
Board: 193 Dealer: S Vul: EW North HCP: 6 South HCP: 14 Contract: 1N W	North: ♠ A983 ♥ J10954 ♦ J ♣ 983	South: ♠ 74 ♥ AK8 ♦ 865 ♠ AQJ74	West 1NT	North AP	East	South 1♣
Board: 194 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E	North:	South: ♠ AK873 ♥ J10954 ♦ 10 ♠ 86	West	North 1♣	East 1NT	
Board: 195 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	North: ▲ J10932 ♥ 9875 ♦ A2 ♣ Q4	South: ♠ A86 ♥ KJ ♦ J10986 ♣ A98	West 1NT	North AP	East	South 1♦

Board: 196 Dealer: N Vul: NS HCP: 13	▲ A65✓ AK2◆ Q6432◆ 52	East Bids 1NT if possible. You bid first.
Board: 197 Dealer: S Vul: None HCP: 8	★ KJ542♥ Q875◆ J7◆ J6	West Bids 1NT if possible. Partner bids first.
Board: 198 Dealer: N Vul: None HCP: 12	♠ A♥ A83♦ KJ982♠ 10643	East Bids 1NT if possible. West Bids 4♣ if possible. You bid first.
Board: 199 Dealer: S Vul: NS HCP: 6	♣ Q986♥ A10743◆ 96♣ 95	West Bids 1NT if possible. Partner bids first.
Board: 200 Dealer: N Vul: EW HCP: 13	★ AKQ8▼ 10◆ J863◆ K1063	East Bids 1NT if possible. You bid first.

Board: 196 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ A65 ♥ AK2 ♠ Q6432 ♣ 52	South:	West	North 1	East 1NT	
Board: 197 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ KJ542 ♥ Q875 ♦ J7 ♣ J6	South: ♠ Q93 ♥ AJ104 ♠ Q106 ♣ A74	West 1NT	North AP	East	South 1♣
Board: 198 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 4 N	North: ♠ A ♥ A83 ♠ KJ982 ♠ 10643	South: ♠ QJ1065 ♥ Q1094 ♠ Q743 ♣ —	West Pass 4♣ AP	North 1 → 3 Pass	1NT	2♦ Pass
Board: 199 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q986 ♥ A10743 ♦ 96 ♣ 95	South: ♠ AK2 ♥ K ♦ Q1074 ♣ J8432	West 1NT	North AP	East	South 1♣
Board: 200 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ AKQ8 ▼ 10 ◆ J863 ♣ K1063	South: ♣ J7632 ♥ QJ43 • 1052 ♣ Q	West	North 1♦	East 1NT	

Board: 196 Dealer: N Vul: NS HCP: 6		East Bids 1NT if possible. Partner bids first.
Board: 197 Dealer: S Vul: None HCP: 13	◆ Q93◆ AJ104◆ Q106◆ A74	West Bids 1NT if possible. You bid first.
Board: 198 Dealer: N Vul: None HCP: 7	QJ1065Q1094Q743—	East Bids 1NT if possible. West Bids 4♣ if possible. Partner bids first.
Board: 199 Dealer: S Vul: NS HCP: 13	♠ AK2♥ K♦ Q1074♠ J8432	West Bids 1NT if possible. You bid first.
Board: 200 Dealer: N Vul: EW HCP: 6	♣ J7632♥ QJ43♦ 1052♠ Q	East Bids 1NT if possible. Partner bids first.

Board: 196 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ A65 ♥ AK2 ♠ Q6432 ♣ 52	South:	West	North 1	East 1NT	
Board: 197 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ KJ542 ♥ Q875 ♦ J7 ♣ J6	South: ♠ Q93 ♥ AJ104 ♠ Q106 ♣ A74	West 1NT	North AP	East	South 1♣
Board: 198 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 4 N	North: ♠ A ♥ A83 ♠ KJ982 ♠ 10643	South: ♠ QJ1065 ♥ Q1094 ♠ Q743 ♣ —	West Pass 4♣ AP	North 1 → 3 Pass	1NT	2♦ Pass
Board: 199 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q986 ♥ A10743 ♦ 96 ♣ 95	South: ♠ AK2 ♥ K ♦ Q1074 ♣ J8432	West 1NT	North AP	East	South 1♣
Board: 200 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ AKQ8 ▼ 10 ◆ J863 ♣ K1063	South: ♣ J7632 ♥ QJ43 • 1052 ♣ Q	West	North 1♦	East 1NT	

Board: 201 Dealer: S Vul: Both HCP: 9		West Bids 1NT if possible. Partner bids first.
Board: 202 Dealer: N Vul: NS HCP: 12	★ AK107♥ J102◆ QJ73♣ J7	East Bids 1NT if possible. You bid first.
Board: 203 Dealer: S Vul: EW HCP: 6	★ K7543▼ K1096◆ 6◆ 985	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 204 Dealer: N Vul: None HCP: 12	★ K75 ∀ KJ10 ♦ Q1062 ♣ K105	East Bids 1NT if possible. You bid first.
Board: 205 Dealer: S Vul: NS HCP: 7	★ KQ94 ♥ 96543 ♦ 962 ♣ Q	West Bids 1NT if possible. Partner bids first.

Board: 201 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 4 N	North:	South: ♠ Q1075 ♥ KJ ♠ AQ872 ♠ 98	West 1NT Pass	North 2♠ 4♠	East Pass AP	1♦
Board: 202 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ AK 107 ♥ J102 ♠ QJ73 ♣ J7	South: ♣ J964 ♥ AQ863 ♦ 96 ♣ 63	West	North 1◆	East 1NT	
Board: 203 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 3 N	North: ♠ K7543 ♥ K1096 ♠ 6 ♠ 985	South:	West 1NT 2♠ Pass	North Pass Pass 3♥	2♥	South 1♣ Pass X
Board: 204 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ K75 ♥ KJ10 ♦ Q1062 ♠ K105	South: ♠ AJ103 ♥ Q9754 ♠ 85 ♣ 42	West	North 1◆	East 1NT	
Board: 205 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ KQ94 ♥ 96543 ♦ 962 ♠ Q	South: ♠ AJ108 ♥ K10 ♠ K4 ♠ K10432	West 1NT	North AP	East	South 1♣

Board: 201 Dealer: S Vul: Both HCP: 12	♣ Q1075♥ KJ◆ AQ872♣ 98	West Bids 1NT if possible. You bid first.
Board: 202 Dealer: N Vul: NS HCP: 7	▶ J964♥ AQ863♦ 96♠ 63	East Bids 1NT if possible. Partner bids first.
Board: 203 Dealer: S Vul: EW HCP: 12	♦ 8 ♥ Q87 ♦ KJ85 ♣ KQJ107	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 204 Dealer: N Vul: None HCP: 7	AJ103♥ Q9754♦ 85♣ 42	East Bids 1NT if possible. Partner bids first.
Board: 205 Dealer: S Vul: NS HCP: 14	★ AJ108▼ K10◆ K4◆ K10432	West Bids 1NT if possible. You bid first.

Board: 201 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 4 N	North:	South: ♠ Q1075 ♥ KJ ♠ AQ872 ♠ 98	West 1NT Pass	North 2♠ 4♠	East Pass AP	1♦
Board: 202 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ AK 107 ♥ J102 ♠ QJ73 ♣ J7	South: ♣ J964 ♥ AQ863 ♦ 96 ♣ 63	West	North 1◆	East 1NT	
Board: 203 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 3 N	North: ♠ K7543 ♥ K1096 ♠ 6 ♠ 985	South:	West 1NT 2♠ Pass	North Pass Pass 3♥	2♥	South 1♣ Pass X
Board: 204 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ K75 ♥ KJ10 ♦ Q1062 ♠ K105	South: ♠ AJ103 ♥ Q9754 ♠ 85 ♣ 42	West	North 1◆	East 1NT	
Board: 205 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ KQ94 ♥ 96543 ♦ 962 ♠ Q	South: ♠ AJ108 ♥ K10 ♠ K4 ♠ K10432	West 1NT	North AP	East	South 1♣

Board: 206 Dealer: N Vul: EW HCP: 14	AJ3✓ A1076✓ 7AJ863	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♠ if possible. You bid first.
Board: 207 Dealer: S Vul: EW HCP: 6	★ KJ843▼ 10765◆ 73◆ Q9	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 208 Dealer: N Vul: NS HCP: 12	♠ 95♥ AQ7♦ KQ982♠ J82	East Bids 1NT if possible. You bid first.
Board: 209 Dealer: S Vul: Both HCP: 7	▲ AJ732♥ 9742◆ Q52◆ 5	West Bids 1NT if possible. Partner bids first.
Board: 210 Dealer: N Vul: EW HCP: 14	♠ A9♥ A42♦ Q10983♠ A102	East Bids 1NT if possible. You bid first.

Board: 206 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 3 • E	North: ♠ AJ3 ♥ A1076 ♠ 7 ♠ AJ863	South: ♣ 7542 ♥ J9432 ♦ A3 ♣ Q10	3 ♣¹		1NT 3♦ ²	Pass
Board: 207 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 3 • W	North: ♠ KJ843 ♥ 10765 • 73 ♣ Q9	South: ◆ 5 ▼ A983 ◆ K10 ◆ AJ10863	1NT 3◆²	AP 3C trans	3♣ ¹	1♣
Board: 208 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ S	North:	South: ♠ KJ1042 ♥ K1095 ♦ 104 ♣ Q4	West AP	North 1◆	East 1NT	
Board: 209 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ AJ732 ♥ 9742 ♠ Q52 ♣ 5	South: ♠ K10 ▼ AQ83 ♠ KJ86 ♣ 873	West 1NT	North AP	East	South 1♦
Board: 210 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 1N E	North: ♠ A9 ♥ A42 ♠ Q10983 ♣ A102	South: ♣ J753 ♥ QJ986 ♦ J4 ♣ J7	West	North 1◆	East 1NT	

Board: 206 Dealer: N Vul: EW HCP: 7	★ 7542♥ J9432◆ A3♣ Q10	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 207 Dealer: S Vul: EW HCP: 12	♣ 5 ♥ A983 ♦ K10 ♣ AJ10863	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 208 Dealer: N Vul: NS HCP: 9	★ KJ1042▼ K1095◆ 104◆ Q4	East Bids 1NT if possible. Partner bids first.
Board: 209 Dealer: S Vul: Both HCP: 13	★ K10▼ AQ83◆ KJ86◆ 873	West Bids 1NT if possible. You bid first.
Board: 210 Dealer: N Vul: EW HCP: 6	♣ J753♥ QJ986◆ J4♣ J7	East Bids 1NT if possible. Partner bids first.

Board: 206 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 3 • E	North: ♠ AJ3 ♥ A1076 ♠ 7 ♠ AJ863	South: ♣ 7542 ♥ J9432 ♦ A3 ♣ Q10	3 ♣¹		1NT 3♦ ²	Pass
Board: 207 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 3 • W	North: ♠ KJ843 ♥ 10765 • 73 ♣ Q9	South: ◆ 5 ▼ A983 ◆ K10 ◆ AJ10863	1NT 3◆²	AP 3C trans	3♣ ¹	1♣
Board: 208 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ S	North:	South: ♠ KJ1042 ♥ K1095 ♦ 104 ♣ Q4	West AP	North 1◆	East 1NT	
Board: 209 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ AJ732 ♥ 9742 ♠ Q52 ♣ 5	South: ♠ K10 ▼ AQ83 ♠ KJ86 ♣ 873	West 1NT	North AP	East	South 1♦
Board: 210 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 1N E	North: ♠ A9 ♥ A42 ♠ Q10983 ♣ A102	South: ♣ J753 ♥ QJ986 ♦ J4 ♣ J7	West	North 1◆	East 1NT	

Board: 211 Dealer: S Vul: None HCP: 6	▶ J762♥ KQ763◆ 876◆ 4	West Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 212 Dealer: N Vul: NS HCP: 12	★ KQ9♥ QJ10◆ Q72◆ Q1083	East Bids 1NT if possible. You bid first.
Board: 213 Dealer: S Vul: Both HCP: 7	↓ J732↓ Q10832↓ 93♠ A4	West Bids 1NT if possible. Partner bids first.
Board: 214 Dealer: N Vul: EW HCP: 13	★ K5▼ A542◆ A972◆ Q32	East Bids 1NT if possible. You bid first.
Board: 215 Dealer: S Vul: NS HCP: 9	♦ Q765 ♥ KQ1082 • 1087 • Q	West Bids 1NT if possible. Partner bids first.

Board: 211 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 2 • W	North: ♠ J762 ♥ KQ763 ♠ 876 ♣ 4	South: ♠ Q5 ♥ 104 ♠ AQ2 ♠ KJ10965		North Pass AP	East Pass	1♣
Board: 212 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ KQ9 ♥ QJ10 • Q72 ♣ Q1083	South: ♣ J8643 ♥ A643 ♦ K ♣ 976	West	North 1♣	East 1NT	
Board: 213 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	North: ◆ J732 ◆ Q10832 ◆ 93 ◆ A4	South: ♠ Q10 ♥ AJ54 ♠ AQ4 ♠ 8532	West 1NT	North AP	East	South 1♣
Board: 214 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 1N E	North: ♠ K5 ♥ A542 ♠ A972 ♣ Q32	South: ♠ Q9872 ♥ QJ73 ♦ J10 ♠ K4	West	North 1◆	East 1NT	
Board: 215 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 2 N	North: ♠ Q765 ♥ KQ1082 ♠ 1087 ♠ Q	South: ♠ AJ43 ♥ 9 ♠ KJ42 ♠ A1065	West 1NT	North 2♥	East AP	South 1♦

Board: 211 Dealer: S Vul: None HCP: 12	♣ Q5♥ 104♦ AQ2♣ KJ10965	West Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 212 Dealer: N Vul: NS HCP: 8	 J8643 ✓ A643 ✓ K 976	East Bids 1NT if possible. Partner bids first.
Board: 213 Dealer: S Vul: Both HCP: 13	◆ Q10◆ AJ54◆ AQ4◆ 8532	West Bids 1NT if possible. You bid first.
Board: 214 Dealer: N Vul: EW HCP: 9	◆ Q9872♥ QJ73◆ J10◆ K4	East Bids 1NT if possible. Partner bids first.
Board: 215 Dealer: S Vul: NS HCP: 13	▲ AJ43♥ 9♦ KJ42▲ A1065	West Bids 1NT if possible. You bid first.

Board: 211 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 2 • W	North: ♠ J762 ♥ KQ763 ♠ 876 ♣ 4	South: ♠ Q5 ♥ 104 ♠ AQ2 ♠ KJ10965		North Pass AP	East Pass	1♣
Board: 212 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ KQ9 ♥ QJ10 • Q72 ♣ Q1083	South: ♣ J8643 ♥ A643 ♦ K ♣ 976	West	North 1♣	East 1NT	
Board: 213 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	North: ◆ J732 ◆ Q10832 ◆ 93 ◆ A4	South: ♠ Q10 ♥ AJ54 ♠ AQ4 ♠ 8532	West 1NT	North AP	East	South 1♣
Board: 214 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 1N E	North: ♠ K5 ♥ A542 ♠ A972 ♣ Q32	South: ♠ Q9872 ♥ QJ73 ♦ J10 ♠ K4	West	North 1◆	East 1NT	
Board: 215 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 2 N	North: ♠ Q765 ♥ KQ1082 ♠ 1087 ♠ Q	South: ♠ AJ43 ♥ 9 ♠ KJ42 ♠ A1065	West 1NT	North 2♥	East AP	South 1♦

Board: 216 Dealer: N Vul: EW HCP: 12	♠ 98♥ J96♦ AQ9♠ KQ1043	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 217 Dealer: S Vul: NS HCP: 7	AQ854✓ J1095✓ 1073✓ 10	West Bids 1NT if possible. Partner bids first.
Board: 218 Dealer: N Vul: EW HCP: 12	♣ 83 ♥ AJ5 ♦ AK8742 ♣ 87	East Bids 1NT if possible. You bid first.
Board: 219 Dealer: S Vul: Both HCP: 7	★ K8762♥ J1043◆ K97◆ 6	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 220 Dealer: N Vul: NS HCP: 12	◆ 5♥ Q763◆ KQJ9◆ A963	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.

Board: 216 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 3 • E	North:	South: ♠ KQ74 ♥ Q10872 • 10 ♣ 752	3 ♣¹		1NT 3♦ ²	Pass
Board: 217 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ AQ854 ♥ J1095 • 1073 ♣ 10	South: ♠ K ♥ KQ76 ♠ QJ92 ♣ J873	West 1NT	North AP	East	South 1♦
Board: 218 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 2 \cdot N	North: ◆ 83 ▼ AJ5 ◆ AK8742 ◆ 87	South: ◆ 9762 ▼ K10942 ← — ◆ A653	West Pass	North 1		South Pass
Board: 219 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 2 W	North: ♠ K8762 ♥ J1043 ♠ K97 ♣ 6	South: ♠ Q ♥ Q7 • QJ108643 ♠ AQ10	West 1NT 2♥	North Pass AP	East 2♦	South 1 Pass
Board: 220 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2♠ W	North: ◆ 5 ▼ Q763 ◆ KQJ9 ◆ A963	South: ♠ AKJ82 ♥ 10982 • 10853 ♣ —	West 2♣	North 1♦ AP	East 1NT	

Board: 216 Dealer: N Vul: EW HCP: 7	★ KQ74 ♥ Q10872 ♦ 10 ♣ 752	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 217 Dealer: S Vul: NS HCP: 12	★ K▼ KQ76◆ QJ92◆ J873	West Bids 1NT if possible. You bid first.
Board: 218 Dealer: N Vul: EW HCP: 7	◆ 9762▼ K10942◆ —◆ A653	East Bids 1NT if possible. Partner bids first.
Board: 219 Dealer: S Vul: Both HCP: 13	♠ Q ♥ Q7 ♦ QJ108643 ♣ AQ10	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 220 Dealer: N Vul: NS HCP: 8	★ AKJ82▼ 10982◆ 10853◆ —	East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first.

Board: 216 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 3 • E	North:	South: ♠ KQ74 ♥ Q10872 • 10 ♣ 752	3 ♣¹		1NT 3♦ ²	Pass
Board: 217 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ AQ854 ♥ J1095 • 1073 ♣ 10	South: ♠ K ♥ KQ76 ♠ QJ92 ♣ J873	West 1NT	North AP	East	South 1♦
Board: 218 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 2 \cdot N	North: ◆ 83 ▼ AJ5 ◆ AK8742 ◆ 87	South: ◆ 9762 ▼ K10942 ← — ◆ A653	West Pass	North 1♦ 2♦		South Pass
Board: 219 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 2 W	North: ♠ K8762 ♥ J1043 ♠ K97 ♣ 6	South: ♠ Q ♥ Q7 • QJ108643 ♠ AQ10	West 1NT 2♥	North Pass AP	East 2♦	South 1 Pass
Board: 220 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2♠ W	North: ◆ 5 ▼ Q763 ◆ KQJ9 ◆ A963	South: ♠ AKJ82 ♥ 10982 • 10853 ♣ —	West 2♣	North 1♦ AP	East 1NT	

Board: 221 Dealer: S Vul: None HCP: 9	♣ QJ86♥ QJ1052◆ 2♣ K74	West Bids 1NT if possible. Partner bids first.
Board: 222 Dealer: N Vul: Both HCP: 13	★ AQJ▼ 76◆ —★ KQJ107542	East Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 223 Dealer: S Vul: NS HCP: 7		West Bids 1NT if possible. Partner bids first.
Board: 224 Dealer: N Vul: EW HCP: 12	♣ 7 ♥ AQ2 ♦ K1098754 ♣ K9	East Bids 1NT if possible. West Bids 2♥ if possible. You bid first.
Board: 225 Dealer: S Vul: None HCP: 6	◆ Q8543♥ A753◆ 63◆ 84	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.

Board: 221 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2 \(\mathbb{V} \) N	North: ♠ QJ86 ♥ QJ1052 ♠ 2 ♣ K74	South:	West 1NT	North 2♥	East AP	South 1♦
Board: 222 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 4 N	North: ♠ AQJ ♥ 76 ←— ♣ KQJ107542	South: ♠ 10732 ♥ KJ843 ♠ A8 ♠ 98	3 ♣ ¹	North 1♣ 4♣ 3C trans	1NT AP	South Pass diamonds
Board: 223 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 3 S	North:	South: ♠ A8 ♥ A105 ♠ KJ98632 ♠ 4	West 1NT AP	North Pass	East Pass	1♦
Board: 224 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3 N	North: ♣ 7 ▼ AQ2 ◆ K1098754 ♣ K9	South: ♠ K1042 ♥ J7653 ♦ Q6 ♠ Q7	West 2♥	North 1♦ 3♦		South Pass
Board: 225 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 2 W	North: ♠ Q8543 ♥ A753 ♠ 63 ♣ 84	South: ♠ K9 ♥ 10 ♠ AK1095 ♣ QJ1065	West 1NT 2♥	North Pass AP	East 2◆	South 1♦ X

Board: 221 Dealer: S Vul: None HCP: 12	★ 52▼ AK3◆ K9653◆ Q98	West Bids 1NT if possible. You bid first.
Board: 222 Dealer: N Vul: Both HCP: 8	▲ 10732▼ KJ843◆ A8♣ 98	East Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 223 Dealer: S Vul: NS HCP: 12	A8✓ A105✓ KJ98632◆ 4	West Bids 1NT if possible. You bid first.
Board: 224 Dealer: N Vul: EW HCP: 8	★ K1042♥ J7653◆ Q6◆ Q7	East Bids 1NT if possible. West Bids 2♥ if possible. Partner bids first.
Board: 225 Dealer: S Vul: None HCP: 13	★ K9▼ 10◆ AK1095◆ QJ1065	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.

Board: 221 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2 \(\mathbb{V} \) N	North: ♠ QJ86 ♥ QJ1052 ♠ 2 ♣ K74	South:	West 1NT	North 2♥	East AP	South 1♦
Board: 222 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 4 N	North: ♠ AQJ ♥ 76 ←— ♣ KQJ107542	South: ♠ 10732 ♥ KJ843 ♠ A8 ♠ 98	3 ♣ ¹	North 1♣ 4♣ 3C trans	1NT AP	South Pass diamonds
Board: 223 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 3 S	North:	South: ♠ A8 ♥ A105 ♠ KJ98632 ♠ 4	West 1NT AP	North Pass	East Pass	1♦
Board: 224 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3 N	North: ♣ 7 ▼ AQ2 ◆ K1098754 ♣ K9	South: ♠ K1042 ♥ J7653 ♦ Q6 ♠ Q7	West 2♥	North 1♦ 3♦		South Pass
Board: 225 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 2 W	North: ♠ Q8543 ♥ A753 ♠ 63 ♣ 84	South: ♠ K9 ♥ 10 ♠ AK1095 ♣ QJ1065	West 1NT 2♥	North Pass AP	East 2◆	South 1♦ X

Board: 226 Dealer: N Vul: None HCP: 12	★ K54★ K2◆ QJ74◆ K1092	East Bids 1NT if possible. You bid first.
Board: 227 Dealer: S Vul: NS HCP: 6	107643109432AQ9	West Bids 1NT if possible. Partner bids first.
Board: 228 Dealer: N Vul: None HCP: 13	★ KJ54★ AJ◆ Q53◆ Q852	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 229 Dealer: S Vul: None HCP: 9	▲ A1098♥ Q8652◆ K83▲ 5	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 230 Dealer: N Vul: NS HCP: 12	★ K765★ KJ5★ K84★ Q109	East Bids 1NT if possible. You bid first.

Board: 226 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K54 ♥ K2 ♦ QJ74 ♣ K1092	South: ♣ J1093 ♥ J9743 ♠ A2 ♣ Q5	West	North 1◆	East 1NT	
Board: 227 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North:	South: ♠ KQ2 ♥ A765 ♠ A95 ♣ 754	West 1NT	North AP	East	South 1♣
Board: 228 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 2 S	North: ♠ KJ54 ♥ AJ ♦ Q53 ♣ Q852	South: ♠ Q9832 ♥ K983 ♦ J102 ♠ J	West 2 Pass AP	North 1♣ Pass X		South Pass Pass 24
Board: 229 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3 S	North: ♠ A1098 ♥ Q8652 ♠ K83 ♣ 5	South: ♠ K5 ♥ K4 ♦ QJ1062 ♣ KJ84	West 1NT Pass	North 2♥ 3◆	East 2♠ AP	South 1 → 3 ♣
Board: 230 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K765 ♥ KJ5 ♦ K84 ♣ Q109	South: ♠ AJ109 ♥ Q10863 ♦ J5 ♠ 87	West	North 1♣	East 1NT	

Board: 226 Dealer: N Vul: None HCP: 8		East Bids 1NT if possible. Partner bids first.
Board: 227 Dealer: S Vul: NS HCP: 13	★ KQ2▼ A765◆ A95◆ 754	West Bids 1NT if possible. You bid first.
Board: 228 Dealer: N Vul: None HCP: 7	♠ Q9832♥ K983♦ J102♠ J	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 229 Dealer: S Vul: None HCP: 13	♣ K5 ♥ K4 ♦ QJ1062 ♣ KJ84	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 230 Dealer: N Vul: NS HCP: 8	AJ109♥ Q10863◆ J5♣ 87	East Bids 1NT if possible. Partner bids first.

Board: 226 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K54 ♥ K2 ♦ QJ74 ♣ K1092	South: ♣ J1093 ♥ J9743 ♠ A2 ♣ Q5	West	North 1◆	East 1NT	
Board: 227 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North:	South: ♠ KQ2 ♥ A765 ♠ A95 ♣ 754	West 1NT	North AP	East	South 1♣
Board: 228 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 2 S	North: ♠ KJ54 ♥ AJ ♦ Q53 ♣ Q852	South: ♠ Q9832 ♥ K983 ♦ J102 ♠ J	West 2 Pass AP	North 1♣ Pass X		South Pass Pass 24
Board: 229 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3 S	North: ♠ A1098 ♥ Q8652 ♠ K83 ♣ 5	South: ♠ K5 ♥ K4 ♦ QJ1062 ♣ KJ84	West 1NT Pass	North 2♥ 3◆	East 2♠ AP	South 1 → 3 ♣
Board: 230 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K765 ♥ KJ5 ♦ K84 ♣ Q109	South: ♠ AJ109 ♥ Q10863 ♦ J5 ♠ 87	West	North 1♣	East 1NT	

Board: 231 Dealer: S Vul: EW HCP: 8	♣ QJ754♥ AJ62◆ 932♣ 6	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 232 Dealer: N Vul: Both HCP: 14	★32✓ K◆ KQ653◆ AQ1093	East Bids 1NT if possible. You bid first.
Board: 233 Dealer: S Vul: EW HCP: 7	◆ QJ865▼ 7542◆ A83◆ 8	West Bids 1NT if possible. Partner bids first.
Board: 234 Dealer: N Vul: None HCP: 13	★ A64▼ K6★ A98742★ Q10	East Bids 1NT if possible. You bid first.
Board: 235 Dealer: S Vul: None HCP: 7	AQ108▼ 108653◆ J92◆ 5	West Bids 1NT if possible. Partner bids first.

Board: 231 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3 W	North: ♠ QJ754 ♥ AJ62 ♦ 932 ♠ 6	South: ♠ AK98 ♥ Q873 ♠ K1076 ♣ 7	1NT 3♣²	North Pass AP 2S trans mat	2 ♠ ¹	1♦ Pass
Board: 232 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 1N E	North:	South: ♠ KQ1074 ♥ Q532 ♠ 7 ♣ 764	West	North 1◆	East 1NT	
Board: 233 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ QJ865 ♥ 7542 ♠ A83 ♣ 8	South: ♠ K ♥ QJ8 ♠ Q10976 ♣ KQ109	West 1NT	North AP	East	South 1♦
Board: 234 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 3 N	North: ♠ A64 ♥ K6 ♠ A98742 ♣ Q10	South: ♠ Q1097 ♥ AQJ98 ♦ 10 ♣ 972	West Pass	North 1♦ 3♦	East 1NT AP	
Board: 235 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ AQ108 ♥ 108653 ♠ J92 ♣ 5	South: ♠ K73 ♥ K92 ♠ A75 ♣ Q743	West 1NT	North AP	East	South 1♣

Board: 231 Dealer: S Vul: EW HCP: 12	AK98♥ Q873★ K1076♣ 7	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 232 Dealer: N Vul: Both HCP: 7	★ KQ1074 ♥ Q532 ♦ 764	East Bids 1NT if possible. Partner bids first.
Board: 233 Dealer: S Vul: EW HCP: 13	♣ K ♥ QJ8 ♦ Q10976 ♣ KQ109	West Bids 1NT if possible. You bid first.
Board: 234 Dealer: N Vul: None HCP: 9	♣ Q1097♥ AQJ98♦ 10♣ 972	East Bids 1NT if possible. Partner bids first.
Board: 235 Dealer: S Vul: None HCP: 12	★ K73★ K92★ A75★ Q743	West Bids 1NT if possible. You bid first.

Board: 231 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3 W	North: ♠ QJ754 ♥ AJ62 ♦ 932 ♠ 6	South: ♠ AK98 ♥ Q873 ♠ K1076 ♣ 7	1NT 3♣²	North Pass AP 2S trans mat	2 ♠ ¹	1♦ Pass
Board: 232 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 1N E	North:	South: ♠ KQ1074 ♥ Q532 ♠ 7 ♣ 764	West	North 1◆	East 1NT	
Board: 233 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ QJ865 ♥ 7542 ♠ A83 ♣ 8	South: ♠ K ♥ QJ8 ♠ Q10976 ♣ KQ109	West 1NT	North AP	East	South 1♦
Board: 234 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 3 N	North: ♠ A64 ♥ K6 ♠ A98742 ♣ Q10	South: ♠ Q1097 ♥ AQJ98 ♦ 10 ♣ 972	West Pass	North 1♦ 3♦	East 1NT AP	
Board: 235 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ AQ108 ♥ 108653 ♠ J92 ♣ 5	South: ♠ K73 ♥ K92 ♠ A75 ♣ Q743	West 1NT	North AP	East	South 1♣

Board: 236 Dealer: N Vul: EW HCP: 14	♣ Q3♥ Q◆ AJ954♣ AJ1062	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 237 Dealer: S Vul: None HCP: 6	★ A1095♥ Q10853◆ 52◆ 62	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 238 Dealer: N Vul: EW HCP: 12		East Bids 1NT if possible. You bid first.
Board: 239 Dealer: S Vul: Both HCP: 7	◆ 9865♥ KJ1072◆ Q6◆ J2	West Bids 1NT if possible. Partner bids first.
Board: 240 Dealer: N Vul: NS HCP: 13	♣ J10♥ A108◆ A63♣ A9863	East Bids 1NT if possible. You bid first.

Board: 236 Dealer: N Vul: EW North HCP: 14 South HCP: 9	North: ♠ Q3 ♥ Q ♠ AJ954	South: ♠ 10542 ♥ AJ542 ♦ Q3	West 2♥	North 1♦ Pass		South Pass AP
South Fich: 9 Contract: 2♠ E	♣ AJ1062	♣ Q7				
Board: 237 Dealer: S	North: ♠ A1095	South: ◆ 864	West	North	East	South 1
Vul: None North HCP: 6	♥ Q10853	♥ K7	1NT	Pass	2 ♣ ¹	Pass
South HCP: 12	◆ 52 ◆ 62	◆ A1063 ♣ KQ83	2 ♠	AP		
Contract: 2♠ W			1. Stay	III		
Board: 238 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North: ♣ J104 ♥ AK4 ♦ KJ1084 ♣ 87	South: ♣ K865 ♥ J10952 ◆ Q73 ♣ K	West	North 1+	East 1NT	
Board: 239 Dealer: S Vul: Both	North: ♠ 9865 ♥ KJ1072	South: ♠ A10 ♥ 9854	West	North	East	South 1♣
North HCP: 7 South HCP: 14 Contract: 1N W	• Q6 • J2	◆ A32 ◆ AQ93	1NT	AP		12
Board: 240 Dealer: N	North: ♠ J10	South: ★ 86432				
Vul: NS North HCP: 13	♥ A108	◆ 80432 ♥ K764	West	North	East 1NT	
South HCP: 6	♦ A63 • A9863	♦ K9 ♣ 52		1♣	11 N 1	Αľ

Board: 236 Dealer: N Vul: EW HCP: 9	10542✓ AJ542✓ Q3✓ Q7	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 237 Dealer: S Vul: None HCP: 12	♦ 864 ▼ K7 ◆ A1063 ♣ KQ83	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♠ if possible. You bid first.
Board: 238 Dealer: N Vul: EW HCP: 9	★ K865▼ J10952◆ Q73★ K	East Bids 1NT if possible. Partner bids first.
Board: 239 Dealer: S Vul: Both HCP: 14	★ A10★ 9854★ A32★ AQ93	West Bids 1NT if possible. You bid first.
Board: 240 Dealer: N Vul: NS HCP: 6	★ 86432★ K764★ K9★ 52	East Bids 1NT if possible. Partner bids first.

Board: 236 Dealer: N Vul: EW North HCP: 14 South HCP: 9	North: ♠ Q3 ♥ Q ♠ AJ954	South: ♠ 10542 ♥ AJ542 ♦ Q3	West 2♥	North 1♦ Pass		South Pass AP
South Fich: 9 Contract: 2♠ E	♣ AJ1062	♣ Q7				
Board: 237 Dealer: S	North: ♠ A1095	South: ◆ 864	West	North	East	South 1
Vul: None North HCP: 6	♥ Q10853	♥ K7	1NT	Pass	2 ♣ ¹	Pass
South HCP: 12	◆ 52 ◆ 62	◆ A1063 ♣ KQ83	2 ♠	AP		
Contract: 2♠ W			1. Stay	III		
Board: 238 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North: ♣ J104 ♥ AK4 ♦ KJ1084 ♣ 87	South: ♣ K865 ♥ J10952 ◆ Q73 ♣ K	West	North 1+	East 1NT	
Board: 239 Dealer: S Vul: Both	North: ♠ 9865 ♥ KJ1072	South: ♠ A10 ♥ 9854	West	North	East	South 1♣
North HCP: 7 South HCP: 14 Contract: 1N W	• Q6 • J2	◆ A32 ◆ AQ93	1NT	AP		12
Board: 240 Dealer: N	North: ♠ J10	South: ★ 86432				
Vul: NS North HCP: 13	♥ A108	◆ 80432 ♥ K764	West	North	East 1NT	
South HCP: 6	♦ A63 • A9863	♦ K9 ♣ 52		1♣	11 N 1	Αľ

Board: 241 Dealer: S Vul: None HCP: 6	★ A853♥ 97432♦ J★ J105	West Bids 1NT if possible. Partner bids first.
Board: 242 Dealer: N Vul: None HCP: 12	★ A107▼ 10◆ KQJ1054◆ Q62	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 243 Dealer: S Vul: None HCP: 8	J974KQJ1064J97	West Bids 1NT if possible. Partner bids first.
Board: 244 Dealer: N Vul: EW HCP: 14	♠ AQ3♥ 852♦ KQJ75♠ Q8	East Bids 1NT if possible. You bid first.
Board: 245 Dealer: S Vul: EW HCP: 9	AJ874✓ A982♦ 65♣ 32	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.

Board: 241 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ A853 ♥ 97432 ♦ J ♣ J105	South: ♠ QJ92 ♥ A108 ♠ A64 ♠ Q82	West 1NT	North AP	East	South 1♣
Board: 242 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 3♣ E	North: ♠ A107 ♥ 10 ♠ KQJ1054 ♣ Q62	South: ♠ KJ963 ♥ KJ972 ♠ 7 ♣ 95	West Pass	North 1♦ 2♦		South Pass AP
Board: 243 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North: ♣ J974 ♥ KQJ106 ♦ 4 ♣ J97	South: ♠ AK108 ♥ 5 ♦ 873 ♣ KQ654	West 1NT	North AP	East	South 1♣
Board: 244 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 1N E	North: ♠ AQ3 ♥ 852 ♠ KQJ75 ♠ Q8	South: ♠ K10864 ♥ K1094 ♠ 64 ♣ K7	West	North 1◆	East 1NT	
Board: 245 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 3•X W	North: ♠ AJ874 ♥ A982 ♦ 65 ♣ 32	South: ♠ K932 ♥ KQ63 ♠ Q10 ♠ K54	1NT 3◆ ²		3 ♣ ¹ AP	South 1 ♣ Pass diamonds

Board: 241 Dealer: S Vul: None HCP: 13	◆ QJ92◆ A108◆ A64◆ Q82	West Bids 1NT if possible. You bid first.
Board: 242 Dealer: N Vul: None HCP: 8	★ KJ963▼ KJ972◆ 7◆ 95	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 243 Dealer: S Vul: None HCP: 12	★ AK108▼ 5◆ 873◆ KQ654	West Bids 1NT if possible. You bid first.
Board: 244 Dealer: N Vul: EW HCP: 9	★ K10864♥ K1094♦ 64★ K7	East Bids 1NT if possible. Partner bids first.
Board: 245 Dealer: S Vul: EW HCP: 13	★ K932▼ KQ63◆ Q10◆ K54	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.

Board: 241 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ A853 ♥ 97432 ♦ J ♣ J105	South: ♠ QJ92 ♥ A108 ♠ A64 ♠ Q82	West 1NT	North AP	East	South 1♣
Board: 242 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 3♣ E	North: ♠ A107 ♥ 10 ♠ KQJ1054 ♣ Q62	South: ♠ KJ963 ♥ KJ972 ♠ 7 ♣ 95	West Pass	North 1♦ 2♦		South Pass AP
Board: 243 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North: ♣ J974 ♥ KQJ106 ♦ 4 ♣ J97	South: ♠ AK108 ♥ 5 ♦ 873 ♣ KQ654	West 1NT	North AP	East	South 1♣
Board: 244 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 1N E	North: ♠ AQ3 ♥ 852 ♠ KQJ75 ♠ Q8	South: ♠ K10864 ♥ K1094 ♠ 64 ♣ K7	West	North 1◆	East 1NT	
Board: 245 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 3•X W	North: ♠ AJ874 ♥ A982 ♦ 65 ♣ 32	South: ♠ K932 ♥ KQ63 ♠ Q10 ♠ K54	1NT 3◆ ²		3 ♣ ¹ AP	South 1 ♣ Pass diamonds

Board: 246 Dealer: N Vul: EW HCP: 13	♣ Q84♥ KQ10◆ 93♣ AQ1094	East Bids 1NT if possible. You bid first.
Board: 247 Dealer: S Vul: Both HCP: 6	★ K9653★ K1093◆ 8◆ 953	West Bids 1NT if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 248 Dealer: N Vul: Both HCP: 14	A5✓ KQ2✓ K109765✓ Q3	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♣ if possible. You bid first.
Board: 249 Dealer: S Vul: None HCP: 6	▲ A1063♥ J10985◆ J▲ 842	West Bids 1NT if possible. Partner bids first.
Board: 250 Dealer: N Vul: NS HCP: 14	★ K4♥ 97★ AQ108★ KQ982	East Bids 1NT if possible. You bid first.

Board: 246 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ Q84 ♥ KQ10 ♦ 93 ♠ AQ1094	South: ♠ K1097 ♥ J9653 ♠ A8 ♣ 76	West North East South 1♣ 1NT AP
Board: 247 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 3 • W	North: ♠ K9653 ♥ K1093 ♠ 8 ♣ 953	South: ♠ A82 ♥ A87 ♠ K9 ♣ QJ742	West North East South 1♣ 1NT Pass 3♣¹ Pass 3♣² AP 1. 1N-3C transfer to diamonds 2. automat
Board: 248 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 3 E	North: ♠ A5 ♥ KQ2 ♦ K109765 ♠ Q3	South: ♣ J10862 ♥ J9654 ♠ A2 ♣ 6	West North East South 1 → 1NT Pass 2 ♣ 1 Pass 3 ♣ 2 AP 1. 1N-2S transfer to clubs 2. automat
Board: 249 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ A1063 ♥ J10985 ♦ J ♠ 842	South: ♠ KQ54 ♥ AK3 ♦ 1073 ♣ 965	West North East South 1♣ 1NT AP
Board: 250 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E	North: ♠ K4 ♥ 97 ♠ AQ108 ♠ KQ982	South: ♠ Q952 ♥ A10832 ♦ 763 ♣ 5	West North East South 1♣ 1NT AP

Board: 246 Dealer: N Vul: EW HCP: 8	★ K1097▼ J9653◆ A8◆ 76	East Bids 1NT if possible. Partner bids first.
Board: 247 Dealer: S Vul: Both HCP: 14	★ A82▼ A87★ K9★ QJ742	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 248 Dealer: N Vul: Both HCP: 6		East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 249 Dealer: S Vul: None HCP: 12	★ KQ54★ AK3★ 1073♣ 965	West Bids 1NT if possible. You bid first.
Board: 250 Dealer: N Vul: NS HCP: 6	♣ Q952♥ A10832♦ 763♣ 5	East Bids 1NT if possible. Partner bids first.

Board: 246 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ Q84 ♥ KQ10 ♦ 93 ♠ AQ1094	South: ♠ K1097 ♥ J9653 ♠ A8 ♣ 76	West North East South 1♣ 1NT AP
Board: 247 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 3 • W	North: ♠ K9653 ♥ K1093 ♠ 8 ♣ 953	South: ♠ A82 ♥ A87 ♠ K9 ♣ QJ742	West North East South 1♣ 1NT Pass 3♣¹ Pass 3♣² AP 1. 1N-3C transfer to diamonds 2. automat
Board: 248 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 3 E	North: ♠ A5 ♥ KQ2 ♦ K109765 ♠ Q3	South: ♣ J10862 ♥ J9654 ♠ A2 ♣ 6	West North East South 1 → 1NT Pass 2 ♣ 1 Pass 3 ♣ 2 AP 1. 1N-2S transfer to clubs 2. automat
Board: 249 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ A1063 ♥ J10985 ♦ J ♠ 842	South: ♠ KQ54 ♥ AK3 ♦ 1073 ♣ 965	West North East South 1♣ 1NT AP
Board: 250 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E	North: ♠ K4 ♥ 97 ♠ AQ108 ♠ KQ982	South: ♠ Q952 ♥ A10832 ♦ 763 ♣ 5	West North East South 1♣ 1NT AP

Board: 251 Dealer: S Vul: NS HCP: 8	▲ J9864♥ K9852◆ A9♣ 3	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. Partner bids first.
Board: 252 Dealer: N Vul: EW HCP: 13	★ AK86♥ J97◆ Q1065◆ K9	East Bids 1NT if possible. You bid first.
Board: 253 Dealer: S Vul: Both HCP: 6	♣ Q10943♥ K9873♦ J4♣ 6	West Bids 1NT if possible. Partner bids first.
Board: 254 Dealer: N Vul: None HCP: 12	★ K643▼ A6◆ KJ852◆ J9	East Bids 1NT if possible. You bid first.
Board: 255 Dealer: S Vul: Both HCP: 7	★ A10543▼ 8732◆ 109◆ K9	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.

Board: 251 Dealer: S Vul: NS North HCP: 8	North: ♠ J9864 ♥ K9852 ♠ A9	South: ♠ AQ2 ♥ AJ6 ♦ J1042		North Pass X	East 4♣¹ AP	South 1 Pass
South HCP: 14 Contract: 5♠X W	♣ 3	♣ Q84	1. Mino		7 11	
Board: 252 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ AK86 ♥ J97 • Q1065 ♣ K9	South: ♠ Q7532 ♥ AQ104 ♦ 98 ♣ 85	West	North 1◆	East 1NT	
Board: 253 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 1N W	North: ♠ Q10943 ♥ K9873 ♦ J4 ♠ 6	South: ♠ AKJ6 ♥ QJ5 ♦ 93 ♠ K853	West 1NT	North AP	East	South 1♣
Board: 254 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K643 ✔ A6 ♠ KJ852 ♣ J9	South:	West	North 1◆	East 1NT	
Board: 255 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2•X W	North: ♠ A10543 ♥ 8732 ♦ 109 ♠ K9	South: ♣— ▼ AK9 • K8543 • Q10543	West 1NT 2♠ AP	North Pass Pass	East 2♥ Pass	1♦ Pass

Board: 251 Dealer: S Vul: NS HCP: 14	AQ2✓ AJ6✓ J1042✓ Q84	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. You bid first.
Board: 252 Dealer: N Vul: EW HCP: 8	♣ Q7532♥ AQ104◆ 98♣ 85	East Bids 1NT if possible. Partner bids first.
Board: 253 Dealer: S Vul: Both HCP: 14	♠ AKJ6♥ QJ5♦ 93♠ K853	West Bids 1NT if possible. You bid first.
Board: 254 Dealer: N Vul: None HCP: 8		East Bids 1NT if possible. Partner bids first.
Board: 255 Dealer: S Vul: Both HCP: 12	♦ — ∀ AK9 ♦ K8543 ♣ Q10543	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 251 Dealer: S Vul: NS North HCP: 8	North: ♠ J9864 ♥ K9852 ♠ A9	South: ♠ AQ2 ♥ AJ6 ♦ J1042		North Pass X	East 4♣¹ AP	South 1 Pass
South HCP: 14 Contract: 5♠X W	♣ 3	♣ Q84	1. Mino		7 11	
Board: 252 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ AK86 ♥ J97 • Q1065 ♣ K9	South: ♠ Q7532 ♥ AQ104 ♦ 98 ♣ 85	West	North 1◆	East 1NT	
Board: 253 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 1N W	North: ♠ Q10943 ♥ K9873 ♦ J4 ♠ 6	South: ♠ AKJ6 ♥ QJ5 ♦ 93 ♠ K853	West 1NT	North AP	East	South 1♣
Board: 254 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K643 ✔ A6 ♠ KJ852 ♣ J9	South:	West	North 1◆	East 1NT	
Board: 255 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2•X W	North: ♠ A10543 ♥ 8732 ♦ 109 ♠ K9	South: ♣— ▼ AK9 • K8543 • Q10543	West 1NT 2♠ AP	North Pass Pass	East 2♥ Pass	1♦ Pass

Board: 256 Dealer: N Vul: None HCP: 13	♣ Q102♥ A87◆ AQ962♣ J7	East Bids 1NT if possible. You bid first.
Board: 257 Dealer: S Vul: NS HCP: 9	★ A10984♥ Q1032♦ K★ 1087	West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 258 Dealer: N Vul: None HCP: 13	▲ AJ4▼ A10◆ QJ1064◆ J82	East Bids 1NT if possible. You bid first.
Board: 259 Dealer: S Vul: Both HCP: 8	10962✓ KJ985104A3	West Bids 1NT if possible. Partner bids first.
Board: 260 Dealer: N Vul: Both HCP: 13	AQ10✓ J5✓ Q8A108542	East Bids 1NT if possible. You bid first.

Board: 256 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ Q102 ♥ A87 ♠ AQ962 ♣ J7	South: ♠ A973 ♥ K9532 ♠ 7 ♣ 1093	West	North 1◆	East 1NT	
Board: 257 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3•X W	North: ♠ A10984 ♥ Q1032 ♠ K ♣ 1087	South: ♠ K3 ♥ 9876 • QJ987 ♣ AQ	West 1NT 3♣	North 2♠ X	East Pass AP	1♦
Board: 258 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ AJ4 ♥ A10 ♠ QJ1064 ♣ J82	South: ♠ K9532 ♥ K432 ♠ 82 ♣ 105	West	North 1◆	East 1NT	
Board: 259 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 1N W	North:	South: ♠ AK73 ♥ Q ♦ J32 ♣ Q8752	West 1NT	North AP	East	South 1♣
Board: 260 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 N	North: ♠ AQ10 ♥ J5 • Q8 ♣ A108542	South:	West Pass	North 1♣ 2♣		South Pass

Board: 256 Dealer: N Vul: None HCP: 7	★ A973★ K9532◆ 7★ 1093	East Bids 1NT if possible. Partner bids first.
Board: 257 Dealer: S Vul: NS HCP: 12	★ K3 ♥ 9876 ♦ QJ987 ♣ AQ	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 258 Dealer: N Vul: None HCP: 6	★ K9532★ K432★ 82★ 105	East Bids 1NT if possible. Partner bids first.
Board: 259 Dealer: S Vul: Both HCP: 12	♠ AK73♥ Q♦ J32♠ Q8752	West Bids 1NT if possible. You bid first.
Board: 260 Dealer: N Vul: Both HCP: 8	♦ 9542♥ AQ843♦ 752♠ Q	East Bids 1NT if possible. Partner bids first.

Board: 256 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ Q102 ♥ A87 ♠ AQ962 ♣ J7	South: ♠ A973 ♥ K9532 ♠ 7 ♣ 1093	West	North 1◆	East 1NT	
Board: 257 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3•X W	North: ♠ A10984 ♥ Q1032 ♠ K ♣ 1087	South: ♠ K3 ♥ 9876 • QJ987 ♣ AQ	West 1NT 3♣	North 2♠ X	East Pass AP	1♦
Board: 258 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ AJ4 ♥ A10 ♠ QJ1064 ♣ J82	South: ♠ K9532 ♥ K432 ♠ 82 ♣ 105	West	North 1◆	East 1NT	
Board: 259 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 1N W	North:	South: ♠ AK73 ♥ Q ♦ J32 ♣ Q8752	West 1NT	North AP	East	South 1♣
Board: 260 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 N	North: ♠ AQ10 ♥ J5 • Q8 ♣ A108542	South:	West Pass	North 1♣ 2♣		South Pass

Board: 261 Dealer: S Vul: None HCP: 9	★ KQ82♥ Q10972◆ Q1095◆ —	West Bids 1NT if possible. Partner bids first.
Board: 262 Dealer: N Vul: Both HCP: 12	102✓ Q2✓ QJ64▲ AQJ109	East Bids 1NT if possible. You bid first.
Board: 263 Dealer: S Vul: None HCP: 7	▲ AJ743♥ J1084◆ J6♣ 93	West Bids 1NT if possible. Partner bids first.
Board: 264 Dealer: N Vul: EW HCP: 12	★ K86♥ Q8◆ K862◆ A874	East Bids 1NT if possible. You bid first.
Board: 265 Dealer: S Vul: Both HCP: 9	★ KQ842▼ J1064◆ K★ 643	West Bids 1NT if possible. Partner bids first.

Board: 261 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2 \(\mathbf{N} \) N	North: ♠ KQ82 ♥ Q10972 • Q1095 ♣ —	South: ♠ AJ3 ♥ 5 ♠ A842 ♠ KQ863	West 1NT	North 2♥	East AP	South 1♣
Board: 262 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North:	South: ♠ K963 ♥ AJ743 ♦ 103 ♣ 54	West	North 1♣	East 1NT	
Board: 263 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ AJ743 ♥ J1084 ♦ J6 ♠ 93	South:	West 1NT	North AP	East	South 1♣
Board: 264 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North: ♠ K86 ♥ Q8 ♦ K862 ♠ A874	South: ♣ J7432 ♥ AK105 ♦ J9 ♣ 109	West	North 1◆	East 1NT	
Board: 265 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 3 S	North: ♠ KQ842 ♥ J1064 ♠ K ♠ 643	South: ♠ 3 ♥ A9 ♠ A65432 ♠ KQ108	West 1NT AP	North 2♣	East Pass	1♦

Board: 261 Dealer: S Vul: None HCP: 14	▲ AJ3▼ 5◆ A842▲ KQ863	West Bids 1NT if possible. You bid first.
Board: 262 Dealer: N Vul: Both HCP: 8	★ K963★ AJ743◆ 103◆ 54	East Bids 1NT if possible. Partner bids first.
Board: 263 Dealer: S Vul: None HCP: 12	105✓ AK2753✓ KQ1087	West Bids 1NT if possible. You bid first.
Board: 264 Dealer: N Vul: EW HCP: 9	▶ J7432♥ AK105◆ J9▶ 109	East Bids 1NT if possible. Partner bids first.
Board: 265 Dealer: S Vul: Both HCP: 13	♣ 3 ♥ A9 ♦ A65432 ♣ KQ108	West Bids 1NT if possible. You bid first.

Board: 261 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2 \(\mathbf{N} \) N	North: ♠ KQ82 ♥ Q10972 • Q1095 ♣ —	South: ♠ AJ3 ♥ 5 ♠ A842 ♠ KQ863	West 1NT	North 2♥	East AP	South 1♣
Board: 262 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North:	South: ♠ K963 ♥ AJ743 ♦ 103 ♣ 54	West	North 1♣	East 1NT	
Board: 263 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ AJ743 ♥ J1084 ♦ J6 ♠ 93	South:	West 1NT	North AP	East	South 1♣
Board: 264 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North: ♠ K86 ♥ Q8 ♦ K862 ♠ A874	South: ♣ J7432 ♥ AK105 ♦ J9 ♣ 109	West	North 1◆	East 1NT	
Board: 265 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 3 S	North: ♠ KQ842 ♥ J1064 ♠ K ♠ 643	South: ♠ 3 ♥ A9 ♠ A65432 ♠ KQ108	West 1NT AP	North 2♣	East Pass	1♦