| Board: 1 Dealer: W Vul: NS HCP: 5 | ★ KJ532♥ 95◆ 874◆ J53 | West Opens 3♥. You bid first. |
|---|---|---|
| Board: 2 Dealer: E Vul: EW HCP: 18 | A754✓ K1074AK9A4 | East Opens 3♣. Partner bids first. |
| Board: 3 Dealer: W Vul: Both HCP: 9 | ♠ Q4♥ 763♦ A7632♠ K102 | West Opens 3♠. East Bids 4♠ if possible. You bid first. |
| Board: 4 Dealer: E Vul: NS HCP: 21 | A2✓ AKAK1087QJ87 | East Opens 3♣. Partner bids first. |
| Board: 5 Dealer: W Vul: EW HCP: 6 | | West Opens 3♥. You bid first. |
| Board: 6 Dealer: E Vul: Both HCP: 18 | ★ A62★ KQ8★ AQ75★ K43 | East Opens 3♥. Partner bids first. |

| Board: 1 Dealer: W Vul: NS North HCP: 5 South HCP: 21 Contract: 4♠ S | North: ♠ KJ532 ♥ 95 ♠ 874 ♣ J53 | South: ♠ A86 ♥ A72 ♠ AKQ9 ♠ A106 | West 3♥ Pass AP | North Pass 4♥ | | 3NT |
|---|--------------------------------------|--------------------------------------|----------------------------|-----------------------------|--------------------------|----------------------|
| Board: 2 Dealer: E Vul: EW North HCP: 18 South HCP: 8 Contract: 3N N | North: ♠ A754 ♥ K1074 ♠ AK9 ♣ A4 | South: ♠ QJ92 ♥ A5 ♦ J10764 ♣ 63 | West Pass | North 3NT | East 3♣ AP | South Pass |
| Board: 3 Dealer: W Vul: Both North HCP: 9 South HCP: 17 Contract: 4•X W | North: ♠ Q4 ♥ 763 ♠ A7632 ♣ K102 | South: ♠ K8 ♥ KJ ♠ K54 ♣ AQJ974 | West 3♠ Pass Pass | North Pass Pass XA | Pass 4♠ | South 3NT Pass |
| Board: 4 Dealer: E Vul: NS North HCP: 21 South HCP: 5 Contract: 4♥ N | North: ♠ A2 ♥ AK ♠ AK1087 ♣ QJ87 | South: ♠ QJ97 ♥ J9542 ♦ J643 ♣ — | West Pass Pass | North 3NT 4♥ | East 3♣ Pass AP | Pass |
| Board: 5 Dealer: W Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S | North: | South: ♠ AK3 ♥ K6 ♠ AK1094 ♣ QJ7 | West 3♥ AP | North Pass | | South 3NT |
| Board: 6 Dealer: E Vul: Both North HCP: 18 South HCP: 7 Contract: 4♠ N | North: ♠ A62 ♥ KQ8 ♠ AQ75 ♣ K43 | South: ♠ KJ1085 ♥ 6 ♦ J863 ♣ Q76 | West Pass Pass | North 3NT 4♠ | East 3♥ Pass AP | Pass |

| Board: 1 Dealer: W Vul: NS HCP: 21 | ★ A86▼ A72◆ AKQ9★ A106 | West Opens 3♥. Partner bids first. |
|---|---|---|
| Board: 2 Dealer: E Vul: EW HCP: 8 | ♣ QJ92♥ A5◆ J10764♣ 63 | East Opens 3♣. You bid first. |
| Board: 3 Dealer: W Vul: Both HCP: 17 | ★ K8♥ KJ◆ K54◆ AQJ974 | West Opens 3♠. East Bids 4♠ if possible. Partner bids first. |
| Board: 4 Dealer: E Vul: NS HCP: 5 | ♣ QJ97 ♥ J9542 ♦ J643 ♣ — | East Opens 3♣. You bid first. |
| Board: 5 Dealer: W Vul: EW HCP: 20 | ♠ AK3♥ K6♦ AK1094♠ QJ7 | West Opens 3♥. Partner bids first. |
| Board: 6 Dealer: E Vul: Both HCP: 7 | ♦ KJ1085 ♥ 6 ♦ J863 ♣ Q76 | East Opens 3♥. You bid first. |

| Board: 1 Dealer: W Vul: NS North HCP: 5 South HCP: 21 Contract: 4♠ S | North: ♠ KJ532 ♥ 95 ♠ 874 ♣ J53 | South: ♠ A86 ♥ A72 ♠ AKQ9 ♠ A106 | West 3♥ Pass AP | North Pass 4♥ | | 3NT |
|---|--------------------------------------|--------------------------------------|----------------------------|-----------------------------|--------------------------|----------------------|
| Board: 2 Dealer: E Vul: EW North HCP: 18 South HCP: 8 Contract: 3N N | North: ♠ A754 ♥ K1074 ♠ AK9 ♣ A4 | South: ♠ QJ92 ♥ A5 ♦ J10764 ♣ 63 | West Pass | North 3NT | East 3♣ AP | South Pass |
| Board: 3 Dealer: W Vul: Both North HCP: 9 South HCP: 17 Contract: 4•X W | North: ♠ Q4 ♥ 763 ♠ A7632 ♣ K102 | South: ♠ K8 ♥ KJ ♠ K54 ♣ AQJ974 | West 3♠ Pass Pass | North Pass Pass XA | Pass 4♠ | South 3NT Pass |
| Board: 4 Dealer: E Vul: NS North HCP: 21 South HCP: 5 Contract: 4♥ N | North: ♠ A2 ♥ AK ♠ AK1087 ♣ QJ87 | South: ♠ QJ97 ♥ J9542 ♦ J643 ♣ — | West Pass Pass | North 3NT 4♥ | East 3♣ Pass AP | Pass |
| Board: 5 Dealer: W Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S | North: | South: ♠ AK3 ♥ K6 ♠ AK1094 ♣ QJ7 | West 3♥ AP | North Pass | | South 3NT |
| Board: 6 Dealer: E Vul: Both North HCP: 18 South HCP: 7 Contract: 4♠ N | North: ♠ A62 ♥ KQ8 ♠ AQ75 ♣ K43 | South: ♠ KJ1085 ♥ 6 ♦ J863 ♣ Q76 | West Pass Pass | North 3NT 4♠ | East 3♥ Pass AP | Pass |

| Board: 7 Dealer: W Vul: EW HCP: 7 | ★ K93▼ 743◆ Q1053◆ Q76 | West Opens 3♣. You bid first. |
|--|--|---|
| Board: 8 Dealer: E Vul: Both HCP: 18 | AQ♥ QJ105AJ876A3 | East Opens 3♣. West Bids 4♣ if possible. Partner bids first. |
| Board: 9 Dealer: W Vul: Both HCP: 9 | ▲ AJ10♥ 8765◆ A10973♣ 7 | West Opens 3♣. You bid first. |
| Board: 10 Dealer: E Vul: Both HCP: 25 | ▲ A107✔ AKQJ◆ AKJ◆ K104 | East Opens 3♣. Partner bids first. |
| Board: 11 Dealer: W Vul: Both HCP: 7 | ★ A9542★ 10732◆ QJ3★ 3 | West Opens 3♣. You bid first. |
| Board: 12 Dealer: E Vul: Both HCP: 18 | ♣ QJ98♥ AQ4◆ AJ6♣ KJ7 | East Opens 3♣. Partner bids first. |

| Board: 7 Dealer: W Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S | North: ♠ K93 ♥ 743 • Q1053 ♣ Q76 | South: ♠ Q1076 ♥ AQJ6 ♠ AKJ ♠ K9 | West 3♣ AP | North Pass | | South 3NT |
|--|---------------------------------------|---------------------------------------|--------------------------|---------------------|--------------------------|-----------------------|
| Board: 8 Dealer: E Vul: Both North HCP: 18 South HCP: 3 Contract: 4 E | North: ♠ AQ ♥ QJ105 ♠ AJ876 ♠ A3 | South: ♣ 7642 ♥ 7432 ♦ K53 ♣ 85 | West Pass 4♣ | North 3NT AP | 3♣ | South Pass Pass |
| Board: 9 Dealer: W Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S | North: ♠ AJ10 ♥ 8765 ♠ A10973 ♣ 7 | South: ♠ KQ82 ♥ AKJ ♠ K84 ♣ A109 | West 3♣ AP | North Pass | | South 3NT |
| Board: 10 Dealer: E Vul: Both North HCP: 25 South HCP: 1 Contract: 4 \(\mathbf{N} \) | North: | South: ◆ J962 ▼ 109652 ◆ 83 ◆ 53 | West Pass Pass | North 3NT 4♥ | East 3♣ Pass AP | Pass |
| Board: 11 Dealer: W Vul: Both North HCP: 7 South HCP: 18 Contract: 4 S | North: ◆ A9542 ▼ 10732 ◆ QJ3 ◆ 3 | South: ♠ K1083 ♥ A84 ♠ AK6 ♣ A75 | West 3♣ Pass AP | North Pass 4♥ | East Pass Pass | 3NT |
| Board: 12 Dealer: E Vul: Both North HCP: 18 South HCP: 7 Contract: 3N N | North: | South: ♠ K1063 ♥ J83 ♠ K1074 ♣ 54 | West Pass | North 3NT | East 3♣ AP | South Pass |

| Board: 7 Dealer: W Vul: EW HCP: 20 | ♣ Q1076♥ AQJ6♦ AKJ♣ K9 | West Opens 3♣. Partner bids first. |
|--|--|---|
| Board: 8 Dealer: E Vul: Both HCP: 3 | ★ 7642★ 7432★ K53★ 85 | East Opens 3♣. West Bids 4♣ if possible. You bid first. |
| Board: 9 Dealer: W Vul: Both HCP: 20 | ★ KQ82★ AKJ★ K84★ A109 | West Opens 3♣. Partner bids first. |
| Board: 10 Dealer: E Vul: Both HCP: 1 | ▶ J962▶ 109652▶ 83▶ 53 | East Opens 3♣. You bid first. |
| Board: 11 Dealer: W Vul: Both HCP: 18 | ★ K1083★ A84◆ AK6★ A75 | West Opens 3♣. Partner bids first. |
| Board: 12 Dealer: E Vul: Both HCP: 7 | ★ K1063★ J83◆ K1074★ 54 | East Opens 3♣. You bid first. |

| Board: 7 Dealer: W Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S | North: ♠ K93 ♥ 743 • Q1053 ♣ Q76 | South: ♠ Q1076 ♥ AQJ6 ♠ AKJ ♠ K9 | West 3♣ AP | North Pass | | South 3NT |
|--|---------------------------------------|---------------------------------------|--------------------------|---------------------|--------------------------|-----------------------|
| Board: 8 Dealer: E Vul: Both North HCP: 18 South HCP: 3 Contract: 4 E | North: ♠ AQ ♥ QJ105 ♠ AJ876 ♠ A3 | South: ♣ 7642 ♥ 7432 ♦ K53 ♣ 85 | West Pass 4♣ | North 3NT AP | 3♣ | South Pass Pass |
| Board: 9 Dealer: W Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S | North: ♠ AJ10 ♥ 8765 ♠ A10973 ♣ 7 | South: ♠ KQ82 ♥ AKJ ♠ K84 ♣ A109 | West 3♣ AP | North Pass | | South 3NT |
| Board: 10 Dealer: E Vul: Both North HCP: 25 South HCP: 1 Contract: 4 \(\mathbf{N} \) | North: | South: ◆ J962 ▼ 109652 ◆ 83 ◆ 53 | West Pass Pass | North 3NT 4♥ | East 3♣ Pass AP | Pass |
| Board: 11 Dealer: W Vul: Both North HCP: 7 South HCP: 18 Contract: 4 S | North: ◆ A9542 ▼ 10732 ◆ QJ3 ◆ 3 | South: ♠ K1083 ♥ A84 ♠ AK6 ♣ A75 | West 3♣ Pass AP | North Pass 4♥ | East Pass Pass | 3NT |
| Board: 12 Dealer: E Vul: Both North HCP: 18 South HCP: 7 Contract: 3N N | North: | South: ♠ K1063 ♥ J83 ♠ K1074 ♣ 54 | West Pass | North 3NT | East 3♣ AP | South Pass |

| Board: 13 Dealer: W Vul: None HCP: 6 | ◆ Q864♥ J10753◆ K98◆ 8 | West Opens 3♣. You bid first. |
|--|---|-------------------------------------|
| Board: 14 Dealer: E Vul: None HCP: 17 | AQ4♥ 95AQ97KQ42 | East Opens 3♠. Partner bids first. |
| Board: 15 Dealer: W Vul: NS HCP: 5 | ♣74 ♥9632 ♦ A10874 ♣ J10 | West Opens 3♠. You bid first. |
| Board: 16 Dealer: E Vul: None HCP: 17 | ★ KJ82★ AQ★ KJ954★ K9 | East Opens 3♥. Partner bids first. |
| Board: 17 Dealer: W Vul: None HCP: 8 | ★ KQJ62▼ 764◆ Q764◆ 9 | West Opens 3♣. You bid first. |
| Board: 18 Dealer: E Vul: Both HCP: 18 | ★ KQ63▼ AKQJ★ K4★ 1084 | East Opens 3♦. Partner bids first. |

| Board: 13 Dealer: W Vul: None North HCP: 6 South HCP: 20 Contract: 4 S | North: ♠ Q864 ♥ J10753 ♦ K98 ♣ 8 | South: ♠ KJ75 ♥ AK ♠ AJ104 ♣ KJ3 | West 3♣ Pass AP | North Pass 4• | East Pass Pass | 3NT |
|--|---------------------------------------|--------------------------------------|--------------------------|---------------------|--------------------------|---------------|
| Board: 14 Dealer: E Vul: None North HCP: 17 South HCP: 9 Contract: 4 \(\mathbb{N} \) | North: ♠ AQ4 ♥ 95 ♠ AQ97 ♠ KQ42 | South: | West Pass Pass | North 3NT 4♥ | East 3♠ Pass AP | Pass |
| Board: 15 Dealer: W Vul: NS North HCP: 5 South HCP: 17 Contract: 3N S | North: ♣ 74 ♥ 9632 ♣ A10874 ♣ J10 | South: ♠ KQ8 ♥ KQ10 ♠ K53 ♣ A973 | West 3♠ AP | North Pass | | South 3NT |
| Board: 16 Dealer: E Vul: None North HCP: 17 South HCP: 8 Contract: 3N N | North: ♠ KJ82 ♥ AQ ♠ KJ954 ♣ K9 | South: | West Pass | North 3NT | East 3♥ AP | South Pass |
| Board: 17 Dealer: W Vul: None North HCP: 8 South HCP: 19 Contract: 4♠ S | North: ♠ KQJ62 ♥ 764 ♠ Q764 ♣ 9 | South: ♠ 753 ♥ AQJ ♠ AK95 ♣ KQ3 | West 3♣ Pass AP | North Pass 4• | East Pass Pass | 3NT |
| Board: 18 Dealer: E Vul: Both North HCP: 18 South HCP: 6 Contract: 3N N | North: ♠ KQ63 ♥ AKQJ ♠ K4 ♣ 1084 | South: | | North 3NT | East 3 • AP | South Pass |

| Board: 13 Dealer: W Vul: None HCP: 20 | ★ KJ75★ AK◆ AJ104◆ KJ3 | West Opens 3♣. Partner bids first. |
|--|--|-------------------------------------|
| Board: 14 Dealer: E Vul: None HCP: 9 | ★ 53♥ AJ832★ 1064★ A105 | East Opens 3♠. You bid first. |
| Board: 15 Dealer: W Vul: NS HCP: 17 | ★ KQ8▼ KQ10◆ K53◆ A973 | West Opens 3♠. Partner bids first. |
| Board: 16 Dealer: E Vul: None HCP: 8 | 1065396A10A10642 | East Opens 3♥. You bid first. |
| Board: 17 Dealer: W Vul: None HCP: 19 | ♣ 753♥ AQJ♦ AK95♣ KQ3 | West Opens 3♣. Partner bids first. |
| Board: 18 Dealer: E Vul: Both HCP: 6 | 1054765Q87A763 | East Opens 3♦. You bid first. |

| Board: 13 Dealer: W Vul: None North HCP: 6 South HCP: 20 Contract: 4 S | North: ♠ Q864 ♥ J10753 ♦ K98 ♣ 8 | South: ♠ KJ75 ♥ AK ♠ AJ104 ♣ KJ3 | West 3♣ Pass AP | North Pass 4• | East Pass Pass | 3NT |
|--|---------------------------------------|--------------------------------------|--------------------------|---------------------|--------------------------|---------------|
| Board: 14 Dealer: E Vul: None North HCP: 17 South HCP: 9 Contract: 4 \(\mathbb{N} \) | North: ♠ AQ4 ♥ 95 ♠ AQ97 ♠ KQ42 | South: | West Pass Pass | North 3NT 4♥ | East 3♠ Pass AP | Pass |
| Board: 15 Dealer: W Vul: NS North HCP: 5 South HCP: 17 Contract: 3N S | North: ♣ 74 ♥ 9632 ♣ A10874 ♣ J10 | South: ♠ KQ8 ♥ KQ10 ♠ K53 ♣ A973 | West 3♠ AP | North Pass | | South 3NT |
| Board: 16 Dealer: E Vul: None North HCP: 17 South HCP: 8 Contract: 3N N | North: ♠ KJ82 ♥ AQ ♠ KJ954 ♣ K9 | South: | West Pass | North 3NT | East 3♥ AP | South Pass |
| Board: 17 Dealer: W Vul: None North HCP: 8 South HCP: 19 Contract: 4♠ S | North: ♠ KQJ62 ♥ 764 ♠ Q764 ♣ 9 | South: ♠ 753 ♥ AQJ ♠ AK95 ♣ KQ3 | West 3♣ Pass AP | North Pass 4• | East Pass Pass | 3NT |
| Board: 18 Dealer: E Vul: Both North HCP: 18 South HCP: 6 Contract: 3N N | North: ♠ KQ63 ♥ AKQJ ♠ K4 ♣ 1084 | South: | | North 3NT | East 3 • AP | South Pass |

| Board: 19 Dealer: W Vul: None HCP: 7 | AQ1072✓ 432✓ 92✓ J54 | West Opens 3♦. You bid first. |
|--|---|-------------------------------------|
| Board: 20 Dealer: E Vul: NS HCP: 22 | ♣ Q102♥ AJ◆ AK98♣ AKJ8 | East Opens 3♥. Partner bids first. |
| Board: 21 Dealer: W Vul: NS HCP: 5 | ♦ 853♥ J763♦ A985♠ 105 | West Opens 3♠. You bid first. |
| Board: 22 Dealer: E Vul: Both HCP: 19 | ★ K942★ AKQ6★ A3★ K43 | East Opens 3♣. Partner bids first. |

| Board: 19 Dealer: W Vul: None North HCP: 7 South HCP: 17 Contract: 4♠ S | North: ♠ AQ1072 ♥ 432 ♦ 92 ♣ J54 | South: ♠ 864 ♥ A85 ♠ AQ ♠ AK876 | West 3 Pass AP | North Pass 4 | | 3NT |
|--|--------------------------------------|--------------------------------------|------------------|--------------------|------------------|---------------|
| Board: 20 Dealer: E Vul: NS North HCP: 22 South HCP: 4 Contract: 3N N | North: ♠ Q102 ♥ AJ ♠ AK98 ♣ AKJ8 | South: ♠ A843 ♥ 985 ♦ 1075 ♣ 763 | West Pass | North 3NT | East 3♥ AP | South Pass |
| Board: 21 Dealer: W Vul: NS North HCP: 5 South HCP: 17 Contract: 3N S | North: | South: ♠ AJ ♥ Q8 ♦ J103 ♠ AKQ973 | West 3♠ AP | North Pass | | South 3NT |
| Board: 22 Dealer: E Vul: Both North HCP: 19 South HCP: 4 Contract: 3N N | North: ♠ K942 ♥ AKQ6 ♠ A3 ♣ K43 | South: ♠ Q853 ♥ 1085 ♦ Q874 ♣ 97 | | North 3NT | East 3♣ AP | South Pass |

| Board: 19 Dealer: W Vul: None HCP: 17 | ♦ 864♥ A85♦ AQ♣ AK876 | West Opens 3♦. Partner bids first. |
|--|---|-------------------------------------|
| Board: 20 Dealer: E Vul: NS HCP: 4 | ▲ A843♥ 985◆ 1075◆ 763 | East Opens 3♥. You bid first. |
| Board: 21 Dealer: W Vul: NS HCP: 17 | AJ♥ Q8◆ J103◆ AKQ973 | West Opens 3♠. Partner bids first. |
| Board: 22 Dealer: E Vul: Both HCP: 4 | ◆ Q853▼ 1085◆ Q874◆ 97 | East Opens 3♣. You bid first. |

| Board: 19 Dealer: W Vul: None North HCP: 7 South HCP: 17 Contract: 4♠ S | North: ♠ AQ1072 ♥ 432 ♦ 92 ♣ J54 | South: ♠ 864 ♥ A85 ♠ AQ ♠ AK876 | West 3 Pass AP | North Pass 4 | | 3NT |
|--|--------------------------------------|--------------------------------------|------------------|--------------------|------------------|---------------|
| Board: 20 Dealer: E Vul: NS North HCP: 22 South HCP: 4 Contract: 3N N | North: ♠ Q102 ♥ AJ ♠ AK98 ♣ AKJ8 | South: ♠ A843 ♥ 985 ♦ 1075 ♣ 763 | West Pass | North 3NT | East 3♥ AP | South Pass |
| Board: 21 Dealer: W Vul: NS North HCP: 5 South HCP: 17 Contract: 3N S | North: | South: ♠ AJ ♥ Q8 ♦ J103 ♠ AKQ973 | West 3♠ AP | North Pass | | South 3NT |
| Board: 22 Dealer: E Vul: Both North HCP: 19 South HCP: 4 Contract: 3N N | North: ♠ K942 ♥ AKQ6 ♠ A3 ♣ K43 | South: ♠ Q853 ♥ 1085 ♦ Q874 ♣ 97 | | North 3NT | East 3♣ AP | South Pass |