Board: 1 Dealer: S Vul: None HCP: 5	<ul><li>▶ J9763</li><li>♥ A1043</li><li>◆ 104</li><li>◆ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 20	<ul><li>★ KQ4</li><li>★ A62</li><li>★ A106</li><li>★ AK76</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 3 Dealer: S Vul: EW HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 20	<ul><li>♣ QJ10</li><li>♥ AQ83</li><li>◆ A9</li><li>♣ AK103</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: NS HCP: 13	<ul><li>★ A1064</li><li>★ KQJ63</li><li>★ K103</li><li>★ 2</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S	North: <b>♠</b> J9763	South: ♠ KQ10		North 3♣¹	East Pass	2NT
Vul: None North HCP: 5 South HCP: 20 Contract: 4♠ S	◆ A1043 ◆ 104 ◆ 94	♥ Q7 • AQJ8 • AQ32	Pass AP 1. Stay 2. SM0	3♥²	Pass	
Board: 2 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KQ4  ♥ A62  ♠ A106  ♣ AK76	South:	West 3♦ 1. Stay	North 2NT 3NT man	East Pass AP	
Board: 3 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 6♠ S	North:  ♣ J952  ♥ K5432  ♦ K6  ♣ 86	South:  ♠ AKQ7  ♥ A109  ♠ AJ  ♣ Q543		North  3♣¹ 6♠ man	East Pass AP	2NT
Board: 4 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \( \mathbb{N} \) N	North:  ♠ QJ10  ♥ AQ83  ♠ A9  ♣ AK103	South:  ♠ 87652  ♥ KJ102  ♠ J  ♣ Q42	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 <b>♣</b> ¹
Board: 5 Dealer: S Vul: NS North HCP: 13 South HCP: 21 Contract: 6 S	North:  ♠ A1064  ♥ KQJ63  ♠ K103  ♣ 2	South:  ♠ K953  ♥ A982  ♠ AQ  ♣ AKJ	West Pass Pass 1. Stay	<b>6</b> ♥	East Pass AP	2NT

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

Board: 1 Dealer: S	North: <b>♠</b> J9763	South: ♠ KQ10		North 3♣¹	East Pass	2NT
Vul: None North HCP: 5 South HCP: 20 Contract: 4♠ S	◆ A1043 ◆ 104 ◆ 94	♥ Q7 • AQJ8 • AQ32	Pass AP 1. Stay 2. SM0	3♥²	Pass	
Board: 2 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KQ4  ♥ A62  ♠ A106  ♣ AK76	South:	West 3♦ 1. Stay	North 2NT 3NT man	East Pass AP	
Board: 3 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 6♠ S	North:  ♣ J952  ♥ K5432  ♦ K6  ♣ 86	South:  ♠ AKQ7  ♥ A109  ♠ AJ  ♣ Q543		North  3♣¹ 6♠ man	East Pass AP	2NT
Board: 4 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \( \mathbb{N} \) N	North:  ♠ QJ10  ♥ AQ83  ♠ A9  ♣ AK103	South:  ♠ 87652  ♥ KJ102  ♠ J  ♣ Q42	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 <b>♣</b> ¹
Board: 5 Dealer: S Vul: NS North HCP: 13 South HCP: 21 Contract: 6 S	North:  ♠ A1064  ♥ KQJ63  ♠ K103  ♣ 2	South:  ♠ K953  ♥ A982  ♠ AQ  ♣ AKJ	West Pass Pass 1. Stay	<b>6</b> ♥	East Pass AP	2NT

Board: 6 Dealer: N Vul: EW HCP: 20	<ul><li>★ AKJ7</li><li>★ KQ</li><li>◆ 974</li><li>★ AK76</li></ul>	The opponents are silent.  You bid first.
Board: 7 Dealer: S Vul: Both HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 21	<ul><li>★ K9</li><li>✓ AKJ64</li><li>◆ AQ2</li><li>◆ A53</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: EW HCP: 12	<ul><li>★ AKJ10</li><li>♥ QJ864</li><li>◆ J2</li><li>◆ 62</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: Both HCP: 21	<ul><li>★ K6</li><li>✓ A7</li><li>◆ AKQJ7</li><li>◆ A743</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: EW	North: ♠ AKJ7	South: ♠ 109432		North 2NT	Pass	<b>3</b> ♣¹	
North HCP: 20 South HCP: 9	<b>∀</b> KQ ♦ 974 <b>♣</b> AK76	<ul><li>✓ AJ109</li><li>✓ KJ</li><li>◆ 43</li></ul>	Pass AP	34	Pass	4♠	
Contract: 4♠ N	2122,0	- 10	1. Stay	man			
Board: 7 Dealer: S	North:	South:	West	North	East		
Vul: Both	<b>▲</b> J1098	<b>♦</b> K74	D	. 1	D	2NT	
North HCP: 6	♥ 109532 ♦ 6	♥ AKQJ ♦ AJ2	Pass	-	Pass	<b>3</b> 🔻	
South HCP: 21	<b>♣</b> AJ8	<b>♦</b> K76	Pass 1. Stay	4 <b>y</b>	AP		
Contract: 4♥ S			1. Stay	II KAII			
Board: 8	North:	South:	West	North	East	South	
Dealer: N	<b>♦</b> K9	<b>♦</b> Q1074		2NT	Pass	<b>3♣</b> ¹	
Vul: None North HCP: 21	♥ AKJ64	<b>v</b> 109832	Pass	3♥	Pass	<b>4♥</b>	
South HCP: 5	• AQ2	◆ K7	AP				
Contract: 4♥ N	♣ A53	3 ♣ 109		1. Stayman			
Board: 9			West	North	East	South	
Dealer: S	North:	South:				2NT	
Vul: EW	<b>♠</b> AKJ10 <b>♥</b> QJ864	<b>♠</b> Q3 <b>♥</b> AK93	Pass	<b>3♣</b> ¹	Pass	3♥	
North HCP: 12	• J2	◆ A98	Pass	$4NT^2$	AP		
South HCP: 20 Contract: 4N S	<b>♣</b> 62	♣ AQJ3	1. Stay				
Contract. 41V 5			2. Quai	ntitative	4NT		
Board: 10			West	North	East	South	
Dealer: N	North:	South:		2NT	Pass	<b>3♣</b> ¹	
Vul: Both	<b>♠</b> K6 <b>♥</b> A7	<b>♦</b> A8543 <b>♥</b> Q632	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>	
North HCP: 21	◆ AKQJ7	◆ 10	Pass	3NT	AP		
South HCP: 10 Contract: 3N N	♣ A743	♣ KJ6	1. Stay 2. SMO				

Board: 6 Dealer: N Vul: EW HCP: 9	<ul><li>109432</li><li>✓ AJ109</li><li>✓ KJ</li><li>◆ 43</li></ul>	The opponents are silent.  Partner bids first.
Board: 7 Dealer: S Vul: Both HCP: 21	<ul><li>★ K74</li><li>★ AKQJ</li><li>★ AJ2</li><li>★ K76</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: None HCP: 5	<ul><li>♣ Q1074</li><li>♥ 109832</li><li>♦ K7</li><li>♣ 109</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 20	<ul><li>♣ Q3</li><li>♥ AK93</li><li>◆ A98</li><li>♣ AQJ3</li></ul>	The opponents are silent.  You bid first.
Board: 10 Dealer: N Vul: Both HCP: 10	<ul><li>★ A8543</li><li>♥ Q632</li><li>★ 10</li><li>★ KJ6</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: EW	North: ♠ AKJ7	South: ♠ 109432		North 2NT	Pass	<b>3</b> ♣¹	
North HCP: 20 South HCP: 9	<b>∀</b> KQ ♦ 974 <b>♣</b> AK76	<ul><li>✓ AJ109</li><li>✓ KJ</li><li>◆ 43</li></ul>	Pass AP	34	Pass	4♠	
Contract: 4♠ N	2122,0	- 10	1. Stay	man			
Board: 7 Dealer: S	North:	South:	West	North	East		
Vul: Both	<b>▲</b> J1098	<b>♦</b> K74	D	. 1	D	2NT	
North HCP: 6	♥ 109532 ♦ 6	♥ AKQJ ♦ AJ2	Pass	-	Pass	<b>3</b> 🔻	
South HCP: 21	<b>♣</b> AJ8	<b>♦</b> K76	Pass 1. Stay	4 <b>y</b>	AP		
Contract: 4♥ S			1. Stay	II KAII			
Board: 8	North:	South:	West	North	East	South	
Dealer: N	<b>♦</b> K9	<b>♦</b> Q1074		2NT	Pass	<b>3♣</b> ¹	
Vul: None North HCP: 21	♥ AKJ64	<b>v</b> 109832	Pass	3♥	Pass	<b>4♥</b>	
South HCP: 5	• AQ2	◆ K7	AP				
Contract: 4♥ N	♣ A53	3 ♣ 109		1. Stayman			
Board: 9			West	North	East	South	
Dealer: S	North:	South:				2NT	
Vul: EW	<b>♠</b> AKJ10 <b>♥</b> QJ864	<b>♠</b> Q3 <b>♥</b> AK93	Pass	<b>3♣</b> ¹	Pass	3♥	
North HCP: 12	• J2	◆ A98	Pass	$4NT^2$	AP		
South HCP: 20 Contract: 4N S	<b>♣</b> 62	♣ AQJ3	1. Stay				
Contract. 41V 5			2. Quai	ntitative	4NT		
Board: 10			West	North	East	South	
Dealer: N	North:	South:		2NT	Pass	<b>3♣</b> ¹	
Vul: Both	<b>♠</b> K6 <b>♥</b> A7	<b>♦</b> A8543 <b>♥</b> Q632	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>	
North HCP: 21	◆ AKQJ7	<b>♦</b> 10	Pass	3NT	AP		
South HCP: 10 Contract: 3N N	♣ A743	♣ KJ6	1. Stay 2. SMO				

Board: 11 Dealer: S Vul: None HCP: 7	<ul><li>♣ QJ96</li><li>♥ J9532</li><li>♦ 10</li><li>♣ QJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AK5</li><li>♥ AQ95</li><li>♠ KJ6</li><li>♠ K85</li></ul>	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: Both HCP: 8	<ul><li>♣ Q10764</li><li>♥ K653</li><li>◆ Q102</li><li>♣ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 20	<ul><li>AQ5</li><li>♥ 985</li><li>AK94</li><li>AK10</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: EW HCP: 6	<ul><li>★ K432</li><li>▼ 107542</li><li>◆ J2</li><li>◆ Q6</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 4 S	North:  ♠ QJ96  ♥ J9532  ♦ 10  ♠ QJ4	South:  ♠ A108  ♥ AQ7  ♠ AKJ4  ♠ K85			Pass	2NT 3♦
Board: 12 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 6 N	North:  ♠ AK5  ♥ AQ95  ♠ KJ6  ♠ K85	South:  ♠ Q743  ♥ KJ1087  ♠ A52  ♣ 9	West Pass AP 1. Stayı		East Pass Pass	<b>3♣</b> ¹
Board: 13 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4 S	North:  ♠ Q10764  ♥ K653  ♠ Q102  ♣ J	South:  ♠ AJ92  ♥ A42  ♠ AJ4  ♣ AQ10		North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 44 N	North:  ♠ AQ5  ♥ 985  ♠ AK94  ♣ AK10	South:  ♠ K10987  ♥ K1076  ♦ 72  ♣ J8	Pass Pass 1. Stayr 2. SMC	man	East Pass Pass AP	<b>3♣</b> ¹
Board: 15 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4♥ S	North:  ♠ K432  ♥ 107542  ♦ J2  ♣ Q6	South:  ♠ A9  ♥ AKJ  ♦ 973  ♣ AKJ73	Pass Pass AP 1. Stayı 2. SMC	3♠²	East Pass Pass	2NT 3♦

Board: 11 Dealer: S Vul: None HCP: 21	<ul><li>★ A108</li><li>★ AQ7</li><li>★ AKJ4</li><li>★ K85</li></ul>	The opponents are silent.  You bid first.
Board: 12 Dealer: N Vul: NS HCP: 10	<ul><li>♣ Q743</li><li>♥ KJ1087</li><li>◆ A52</li><li>♣ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: Both HCP: 20	<ul><li>★ AJ92</li><li>★ A42</li><li>★ AJ4</li><li>★ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: None HCP: 7	<ul><li>★K10987</li><li>▼K1076</li><li>◆72</li><li>◆J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: EW HCP: 20	<ul><li>▲ A9</li><li>✔ AKJ</li><li>◆ 973</li><li>♣ AKJ73</li></ul>	The opponents are silent.  You bid first.

Board: 11 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 4 S	North:  ♠ QJ96  ♥ J9532  ♦ 10  ♠ QJ4	South:  ♠ A108  ♥ AQ7  ♠ AKJ4  ♠ K85			Pass	2NT 3♦
Board: 12 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 6 N	North:  ♠ AK5  ♥ AQ95  ♠ KJ6  ♠ K85	South:  ♠ Q743  ♥ KJ1087  ♠ A52  ♣ 9	West Pass AP 1. Stayı		East Pass Pass	<b>3♣</b> ¹
Board: 13 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4 S	North:  ♠ Q10764  ♥ K653  ♠ Q102  ♣ J	South:  ♠ AJ92  ♥ A42  ♠ AJ4  ♣ AQ10		North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 44 N	North:  ♠ AQ5  ♥ 985  ♠ AK94  ♣ AK10	South:  ♠ K10987  ♥ K1076  ♦ 72  ♣ J8	Pass Pass 1. Stayr 2. SMC	man	East Pass Pass AP	<b>3♣</b> ¹
Board: 15 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4♥ S	North:  ♠ K432  ♥ 107542  ♦ J2  ♣ Q6	South:  ♠ A9  ♥ AKJ  ♦ 973  ♣ AKJ73	Pass Pass AP 1. Stayı 2. SMC	3♠²	East Pass Pass	2NT 3♦

Board: 16 Dealer: N Vul: None HCP: 20	<ul><li>AJ86</li><li>✓ AK9</li><li>✓ K102</li><li>✓ KQ8</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: NS HCP: 7	<ul><li>A532</li><li>✓ J8743</li><li>✓ 10</li><li>✓ Q97</li></ul>	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: EW HCP: 20	<ul><li>★ KJ4</li><li>▼ AJ94</li><li>◆ AQJ8</li><li>◆ A2</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: None HCP: 9	<ul><li>AQ104</li><li>✓ QJ963</li><li>♦ 8</li><li>♣ 973</li></ul>	West Doubles 3♦ if possible. East Doubles 6♥ if possible. Partner bids first.
Board: 20 Dealer: N Vul: EW HCP: 20	<ul><li>AQ7</li><li>✓ A7</li><li>✓ QJ54</li><li>▲ AK106</li></ul>	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ AJ86  ♥ AK9  ♠ K102  ♠ KQ8	South:  ♠ KQ954  ♥ Q762  ♦ 976  ♠ A	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3♣</b> ¹
Board: 17 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4 S	North:  ♠ A532  ♥ J8743  • 10  ♣ Q97	South:  ♠ KJ87  ♥ AKQ10  ♠ A4  ♣ KJ4		North 3♣¹ 4♥ man		South 2NT 3♥
Board: 18 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 4 N	North:  ♠ KJ4  ♥ AJ94  ♠ AQJ8  ♣ A2	South:  ♠ Q8752  ♥ KQ65  ♦ 9  ♠ Q95	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Board: 19 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 6 X S	North:  ♠ AQ104  ♥ QJ963  ♠ 8  ♣ 973	South:  ♠ K3  ♥ AK8  ♠ AQ105  ♣ A1062	Pass X Pass Pass 1. Stay 2. SM0 3. Blace	man	Pass Pass Pass X	2NT 3♦ 4♥ 5♦ <sup>4</sup> AP

West North East South Board: 20 North: South: 2NT Pass 3♣¹ Dealer: N **♠** AQ7 **♦** K9543 Vul: EW Pass 3♦ Pass  $3 \checkmark 2$ **♥** A7 **V** Q1094 North HCP: 20 Pass 4♠ AP **♦** QJ54 ♦ K South HCP: 8 1. Stayman **♣** 982 ♣ AK106 Contract: 4♠ N 2. SMOLEN

Board: 16 Dealer: N Vul: None HCP: 11	<ul><li>★ KQ954</li><li>♥ Q762</li><li>◆ 976</li><li>◆ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: NS HCP: 21	<ul><li>★ KJ87</li><li>★ AKQ10</li><li>★ A4</li><li>★ KJ4</li></ul>	The opponents are silent.  You bid first.
Board: 18 Dealer: N Vul: EW HCP: 9	<ul><li>♣ Q8752</li><li>♥ KQ65</li><li>◆ 9</li><li>♣ Q95</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: None HCP: 20	<ul><li>★ K3</li><li>★ AK8</li><li>◆ AQ105</li><li>★ A1062</li></ul>	West Doubles 3♦ if possible. East Doubles 6♥ if possible.  You bid first.
Board: 20 Dealer: N Vul: EW HCP: 8	<ul><li>★ K9543</li><li>♥ Q1094</li><li>♦ K</li><li>★ 982</li></ul>	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ AJ86  ♥ AK9  ♠ K102  ♠ KQ8	South:  ♠ KQ954  ♥ Q762  ♦ 976  ♠ A	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3♣</b> ¹
Board: 17 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4 S	North:  ♠ A532  ♥ J8743  • 10  ♣ Q97	South:  ♠ KJ87  ♥ AKQ10  ♠ A4  ♣ KJ4		North 3♣¹ 4♥ man		South 2NT 3♥
Board: 18 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 4 N	North:  ♠ KJ4  ♥ AJ94  ♠ AQJ8  ♣ A2	South:  ♠ Q8752  ♥ KQ65  ♦ 9  ♠ Q95	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Board: 19 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 6 X S	North:  ♠ AQ104  ♥ QJ963  ♠ 8  ♣ 973	South:  ♠ K3  ♥ AK8  ♠ AQ105  ♣ A1062	Pass X Pass Pass 1. Stay 2. SM0 3. Blace	man	Pass Pass Pass X	2NT 3♦ 4♥ 5♦ <sup>4</sup> AP

West North East South Board: 20 North: South: 2NT Pass 3♣¹ Dealer: N **♠** AQ7 **♦** K9543 Vul: EW Pass 3♦ Pass  $3 \checkmark 2$ **♥** A7 **V** Q1094 North HCP: 20 Pass 4♠ AP **♦** QJ54 ♦ K South HCP: 8 1. Stayman **♣** 982 ♣ AK106 Contract: 4♠ N 2. SMOLEN

Board: 21 Dealer: S Vul: NS HCP: 6	<ul><li>AQ987</li><li>▼ 10964</li><li>◆ 942</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: Both HCP: 20	<ul><li>★ AKJ2</li><li>★ AQ4</li><li>★ A64</li><li>★ Q83</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 23 Dealer: S Vul: None HCP: 11	<ul><li>★ A1053</li><li>♥ Q10542</li><li>◆ A4</li><li>♣ J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: NS HCP: 21	<ul><li>♣ QJ</li><li>♥ AK9</li><li>♦ KQ98</li><li>♣ AQ65</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 2NT
Board: 21	North:	South:	Pass	3 <b>♣</b> ¹	Pass	3♦
Dealer: S	AQ987	Souri. ♠ KJ4	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
Vul: NS North HCP: 6	<b>▼</b> 10964	<b>♥</b> AQ	Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
South HCP: 21	<b>♦</b> 942	◆ AQ108	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 4	♣ AJ109	<ol> <li>Stay</li> <li>SMO</li> <li>Cue</li> </ol>		stopp	er
			4. Cue	bid, a ♦	stoppe	er
Board: 22 Dealer: N	North:	South:	West	North		
Vul: Both	♠ AKJ2 ♥ AQ4	<b>♠</b> Q975 <b>♥</b> K9632	v	2NT 3♠	Pass	-
North HCP: 20	◆ A64	◆ R9032 ◆ 97	X AP	34	Pass	4₹
South HCP: 5	<b>♣</b> 107		tayman			
Board: 23	North:	South:	West	North	East	South 2NT
Dealer: S	♠ A1053	<b>♠</b> QJ	Pass	<b>3♣</b> ¹	Pass	3♥
Vul: None North HCP: 11	<b>♥</b> Q10542	♥ AKJ76	Pass	$4NT^2$	Pass	6NT
South HCP: 21	♦ A4	♦ K7	AP			
Contract: 6N S	<b>♣</b> J3	<b>♣</b> AK65	1. Stayman			
			2. Quai	ntitative	4NT	
			West	North	East	South
Board: 24	37.4	South:		2NT	Pass	3 <b>♣</b> ¹
Dealer: N Vul: NS  QJ	<b>♦</b> 109842 <b>♥</b> 10854	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>	
North HCP: 21 South HCP: 5	• KQ98	<b>♦</b> A7	Pass	3NT	AP	
Contract: 3N N	♣ AQ65	<b>♣</b> J4	1. Stay 2. SMO			

Board: 21 Dealer: S Vul: NS HCP: 21	<ul><li>★ KJ4</li><li>★ AQ</li><li>◆ AQ108</li><li>◆ AJ109</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: Both HCP: 5	<ul><li>♣ Q975</li><li>♥ K9632</li><li>◆ 97</li><li>♣ 107</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 23 Dealer: S Vul: None HCP: 21	<ul><li>♣ QJ</li><li>♥ AKJ76</li><li>◆ K7</li><li>♣ AK65</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: NS HCP: 5	<ul><li>109842</li><li>10854</li><li>A7</li><li>J4</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT
Board: 21	North:	South:	Pass	3 <b>♣</b> ¹	Pass	3♦
Dealer: S	AQ987	Souri. ♠ KJ4	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
Vul: NS North HCP: 6	<b>▼</b> 10964	<b>♥</b> AQ	Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
South HCP: 21	<b>♦</b> 942	◆ AQ108	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 4	♣ AJ109	<ol> <li>Stay</li> <li>SMO</li> <li>Cue</li> </ol>		stopp	er
			4. Cue	bid, a ♦	stoppe	er
Board: 22 Dealer: N	North:	South:	West	North		
Vul: Both	♠ AKJ2 ♥ AQ4	<b>♠</b> Q975 <b>♥</b> K9632	v	2NT 3♠	Pass	-
North HCP: 20	◆ A64	◆ R9032 ◆ 97	X AP	34	Pass	4₹
South HCP: 5	<b>♣</b> 107		tayman			
Board: 23	North:	South:	West	North	East	South 2NT
Dealer: S	♠ A1053	<b>♠</b> QJ	Pass	<b>3♣</b> ¹	Pass	3♥
Vul: None North HCP: 11	<b>♥</b> Q10542	♥ AKJ76	Pass	$4NT^2$	Pass	6NT
South HCP: 21	♦ A4	♦ K7	AP			
Contract: 6N S	<b>♣</b> J3	<b>♣</b> AK65	1. Stayman			
			2. Quai	ntitative	4NT	
			West	North	East	South
Board: 24	37.4	South:		2NT	Pass	3 <b>♣</b> ¹
Dealer: N Vul: NS  QJ	<b>♦</b> 109842 <b>♥</b> 10854	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>	
North HCP: 21 South HCP: 5	• KQ98	<b>♦</b> A7	Pass	3NT	AP	
Contract: 3N N	♣ AQ65	<b>♣</b> J4	1. Stay 2. SMO			

Board: 25 Dealer: S Vul: EW HCP: 9	<ul><li>♣ A752</li><li>▼ 107543</li><li>◆ 53</li><li>♣ KQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 26 Dealer: N Vul: None HCP: 21	<ul><li>▲ A108</li><li>♥ AKQ64</li><li>◆ KJ8</li><li>◆ A10</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: NS HCP: 7	<ul><li>▲ AJ95</li><li>♥ J10543</li><li>◆ 95</li><li>♣ J7</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: EW HCP: 20	<ul><li>★ K92</li><li>★ A10</li><li>◆ AKJ5</li><li>★ KQ74</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: Both HCP: 5	<ul><li>109754</li><li>✓ AJ95</li><li>✓ 74</li><li>✓ 63</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT
Board: 25	North:	South:	Pass	<b>3</b> ♣¹	Pass	3♦
Dealer: S	A752	South. ♠KQ	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Vul: EW North HCP: 9	<b>v</b> 107543	<b>♥</b> A82	Pass	4NT <sup>3</sup>	Pass	5 <b>♣</b> <sup>4</sup>
South HCP: 21	<b>♦</b> 53	◆ AQJ104	Pass	<b>6♥</b>	AP	
Contract: 6♥ S	<b>♣</b> KQ	<b>♣</b> AJ5	<ol> <li>Stay</li> <li>SMO</li> </ol>			
				kwood (		for 🔻
			4. A=0	/5 or 3/5	5	
Board: 26	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A108	<b>★</b> KQ963		2NT	Pass	<b>3</b> ♣¹
Vul: None North HCP: 21	♥ AKQ64	<b>*</b> 8732	Pass	3♥	Pass	4♥
South HCP: 10	◆ KJ8	<b>♦</b> 74	AP			
Contract: 4♥ N	<b>♣</b> A10	<b>♣</b> KQ	1. Stayman			
Board: 27	North:	South:	West	North	East	South 2NT
Dealer: S	<b>♦</b> AJ95	<b>♦</b> K86	Pass	<b>3</b> ♣¹	Pass	3♦
Vul: NS North HCP: 7	♥ J10543 ♦ 95	<b>♥</b> AQ7 <b>♦</b> AQ6	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
South HCP: 21 Contract: 4♥ S	<b>♣</b> J7	♣ AQ102	AP			
Connact. 4 V S			<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
			West	North	Fact	South
Board: 28	27. 1	South:	vv est	2NT	Pass	
Dealer: N	North: ♠ K92	Soum: <b>♦</b> 8765	Pass	3	Pass	_
Vul: EW	<b>▼ K</b> 92 <b>▼</b> A10	<b>♥</b> J9654	Pass	3NT	AP	J <del>▼</del>
North HCP: 20	♦ AKJ5	<b>•</b> —	2 400	1 -		
South HCP: 5 Contract: 3N N	<b>♣</b> KQ74	♣ A932	1. Stay			
Commun. Ji V I V			2. SM(	)LEN		

Board: 29 West North East South South: North: Dealer: S 2NT **★** 109754 **♠** KQJ2 Vul: Both Pass 3♥ **♥** AJ95 **♥** KQ64 Pass 3♣¹ North HCP: 5 **♦** K9 **♦** 74 Pass 4♥ AP South HCP: 20 **♣** 63 **♣** AQ10 1. Stayman Contract: 4♥ S

Board: 25 Dealer: S Vul: EW HCP: 21	<ul><li>★ KQ</li><li>▼ A82</li><li>◆ AQJ104</li><li>◆ AJ5</li></ul>	The opponents are silent. You bid first.
Board: 26 Dealer: N Vul: None HCP: 10	<b>♦</b> KQ963 <b>♥</b> 8732 <b>•</b> 74 <b>♣</b> KQ	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 21	<ul><li>★ K86</li><li>♥ AQ7</li><li>◆ AQ6</li><li>◆ AQ102</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: EW HCP: 5	<ul><li>★8765</li><li>▼ J9654</li><li>◆ —</li><li>★ A932</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: Both HCP: 20	<ul><li>★ KQJ2</li><li>▼ KQ64</li><li>◆ K9</li><li>◆ AQ10</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 2NT
Board: 25	North:	South:	Pass	<b>3</b> ♣¹	Pass	3♦
Dealer: S	A752	South. ♠KQ	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Vul: EW North HCP: 9	<b>v</b> 107543	<b>♥</b> A82	Pass	4NT <sup>3</sup>	Pass	5 <b>♣</b> <sup>4</sup>
South HCP: 21	<b>♦</b> 53	◆ AQJ104	Pass	<b>6♥</b>	AP	
Contract: 6♥ S	<b>♣</b> KQ	<b>♣</b> AJ5	<ol> <li>Stay</li> <li>SMO</li> </ol>			
				kwood (		for 🔻
			4. A=0	/5 or 3/5	5	
Board: 26	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A108	<b>★</b> KQ963		2NT	Pass	<b>3</b> ♣¹
Vul: None North HCP: 21	♥ AKQ64	<b>*</b> 8732	Pass	3♥	Pass	4♥
South HCP: 10	◆ KJ8	<b>♦</b> 74	AP			
Contract: 4♥ N	<b>♣</b> A10	<b>♣</b> KQ	1. Stayman			
Board: 27	North:	South:	West	North	East	South 2NT
Dealer: S	<b>♦</b> AJ95	<b>♦</b> K86	Pass	<b>3</b> ♣¹	Pass	3♦
Vul: NS North HCP: 7	♥ J10543 ♦ 95	<b>♥</b> AQ7 <b>♦</b> AQ6	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
South HCP: 21 Contract: 4♥ S	<b>♣</b> J7	♣ AQ102	AP			
Connact. 4 V S			<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
			West	North	Fact	South
Board: 28	27. 1	South:	vv est	2NT	Pass	
Dealer: N	North: ♠ K92	Soum: <b>♦</b> 8765	Pass	3	Pass	_
Vul: EW	<b>▼ K</b> 92 <b>▼</b> A10	<b>♥</b> J9654	Pass	3NT	AP	J <del>▼</del>
North HCP: 20	♦ AKJ5	<b>•</b> —	2 400	1 -		
South HCP: 5 Contract: 3N N	<b>♣</b> KQ74	♣ A932	1. Stay			
Commun. Ji V I V			2. SM(	)LEN		

Board: 29 West North East South South: North: Dealer: S 2NT **★** 109754 **♠** KQJ2 Vul: Both Pass 3♥ **♥** AJ95 **♥** KQ64 Pass 3♣¹ North HCP: 5 **♦** K9 **♦** 74 Pass 4♥ AP South HCP: 20 **♣** 63 **♣** AQ10 1. Stayman Contract: 4♥ S

Board: 30 Dealer: N Vul: NS HCP: 20	<ul><li>★ A865</li><li>♥ AK</li><li>★ A10982</li><li>★ KQ</li></ul>	The opponents are silent. You bid first.
Board: 31 Dealer: S Vul: EW HCP: 6	<ul><li>109875</li><li>★ K865</li><li>★ 32</li><li>★ K6</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: Both HCP: 21	<ul><li>★ KQ10</li><li>▼ AK987</li><li>◆ KJ7</li><li>◆ KQ</li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: None HCP: 5	<ul><li>♣ QJ732</li><li>♥ Q1087</li><li>♦ 62</li><li>♣ 109</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: EW HCP: 20	<ul><li>♠ Q9</li><li>♥ AQ2</li><li>♦ AKQJ5</li><li>♠ Q62</li></ul>	The opponents are silent.  You bid first.

Board: 30 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 4♠ N	North:  ♠ A865  ♥ AK  ♠ A10982  ♠ KQ	South:  ♠ Q1072  ♥ QJ742  ♠ K53  ♣ 3	West Pass AP 1. Stay		East Pass Pass	3 <b>♣</b> ¹
Board: 31 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ 109875  ♥ K865  ♦ 32  ♠ K6	South:  ♠ KQ2  ♥ AQ10  ♠ A74  ♣ AJ72		man	Pass	2NT 3♦
Board: 32 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 4 N	North:  ♠ KQ10  ♥ AK987  ♠ KJ7  ♣ KQ	South:  ◆ 98763  ▼ QJ65  ◆ 94  ♣ A7	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 <b>♣</b> ¹
Board: 33 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4 S	North:  ♠ QJ732  ♥ Q1087  ♠ 62  ♠ 109	South:  ♠ A54  ♥ AK32  ♠ AK43  ♠ Q2	West Pass Pass 1. Stay	<b>4</b> ♥	East Pass AP	2NT
Board: 34 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ Q9  ♥ AQ2  ♠ AKQJ5  ♣ Q62	South:  ♠ A876  ♥ J10954  ♠ 8  ♣ 1084	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3♣</b> ¹

Board: 30 Dealer: N Vul: NS HCP: 8	<ul><li>♣ Q1072</li><li>♥ QJ742</li><li>♦ K53</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 31 Dealer: S Vul: EW HCP: 20	<ul><li>★ KQ2</li><li>▼ AQ10</li><li>◆ A74</li><li>◆ AJ72</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: Both HCP: 7	<ul><li>◆ 98763</li><li>♥ QJ65</li><li>◆ 94</li><li>◆ A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: None HCP: 20	<ul><li>A54</li><li>✓ AK32</li><li>AK43</li><li>Q2</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: EW HCP: 5	<ul><li>★ A876</li><li>♥ J10954</li><li>♦ 8</li><li>★ 1084</li></ul>	The opponents are silent.  Partner bids first.

Board: 30 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 4♠ N	North:  ♠ A865  ♥ AK  ♠ A10982  ♠ KQ	South:  ♠ Q1072  ♥ QJ742  ♠ K53  ♣ 3	West Pass AP 1. Stay		East Pass Pass	3 <b>♣</b> ¹
Board: 31 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ 109875  ♥ K865  ♦ 32  ♠ K6	South:  ♠ KQ2  ♥ AQ10  ♠ A74  ♣ AJ72		man	Pass	2NT 3♦
Board: 32 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 4 N	North:  ♠ KQ10  ♥ AK987  ♠ KJ7  ♣ KQ	South:  ◆ 98763  ▼ QJ65  ◆ 94  ♣ A7	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 <b>♣</b> ¹
Board: 33 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4 S	North:  ♠ QJ732  ♥ Q1087  ♠ 62  ♠ 109	South:  ♠ A54  ♥ AK32  ♠ AK43  ♠ Q2	West Pass Pass 1. Stay	<b>4</b> ♥	East Pass AP	2NT
Board: 34 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ Q9  ♥ AQ2  ♠ AKQJ5  ♣ Q62	South:  ♠ A876  ♥ J10954  ♠ 8  ♣ 1084	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3♣</b> ¹

Board: 35 Dealer: S Vul: Both HCP: 5	<ul><li>◆ QJ873</li><li>◆ 9742</li><li>◆ —</li><li>◆ Q862</li></ul>	The opponents are silent.  Partner bids first.
Board: 36 Dealer: N Vul: None HCP: 20	<ul><li>★ A3</li><li>★ AKJ4</li><li>★ KJ73</li><li>★ KJ4</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 37 Dealer: S Vul: None HCP: 6	<ul><li>★ KJ763</li><li>♥ Q732</li><li>◆ 5</li><li>◆ 974</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: NS HCP: 21	<ul><li>♠ AKJ</li><li>♥ K97</li><li>♠ AQ108</li><li>♠ A75</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: EW HCP: 11	<ul><li>♣ AJ975</li><li>♥ K752</li><li>♦ K7</li><li>♣ 73</li></ul>	The opponents are silent.  Partner bids first.

Board: 35 Dealer: S Vul: Both North HCP: 5	North: ♠ QJ873 ♥ 9742	South: ♠ AK952 ▼ A65		North 3♣¹	East Pass	2NT
South HCP: 20 Contract: 4♠ S	•— • Q862	• Q76 • AK	Pass 1. Stay		AP	
Board: 36 Dealer: N Vul: None	North: ♠ A3	South: ♠ KJ1065	West	North 2NT	East Pass	
North HCP: 20 South HCP: 10 Contract: 4♥ N	<ul><li>✓ AKJ4</li><li>✓ KJ73</li><li>✓ KJ4</li></ul>	♥ Q986 ♦ A8 ♣ 62	X AP 1. Stay	3♥ man	Pass	4♥
Board: 37 Dealer: S Vul: None	North: ♠ KJ763	South: ♠ A1082	West	North		2NT
North HCP: 6 South HCP: 20 Contract: 4♠ S	♥ Q732 ♦ 5 ♣ 974	<b>♥</b> AJ9 <b>♦</b> AQ4 <b>♣</b> KQ10	Pass Pass 1. Stay	3♣¹ 4♠ man	Pass AP	3♠
Board: 38 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: NS North HCP: 21 South HCP: 5	<b>♠</b> AKJ <b>♥</b> K97 <b>♦</b> AQ108	<ul><li>10942</li><li>✓ J10865</li><li>✓ 5</li></ul>	Pass Pass	3 <b>♦</b> 4 <b>♥</b>	Pass AP	3 <b>♠</b> <sup>2</sup>
Contract: 4♥ N	♣ A75	♣ KJ2	1. Stay 2. SMC			
Board: 39 Dealer: S	North: ♠ AJ975	South: ♠ KQ63	West	North	East	South 2NT
Vul: EW North HCP: 11 South HCP: 20 Contract: 6♥ S	<ul><li>▼ K752</li><li>◆ K7</li><li>♣ 73</li></ul>	<b>♥</b> AQ83 <b>♦</b> AQJ <b>♣</b> Q10	Pass Pass 1. Stay	3 <b>♣</b> ¹ 6 <b>♥</b> man	Pass AP	3♥

Board: 35 Dealer: S Vul: Both HCP: 20	<ul><li>AK952</li><li>✓ A65</li><li>Q76</li><li>AK</li></ul>	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: None HCP: 10	<ul><li>★ KJ1065</li><li>♥ Q986</li><li>◆ A8</li><li>◆ 62</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 20	<ul><li>A1082</li><li>✓ AJ9</li><li>AQ4</li><li>AQ10</li></ul>	The opponents are silent.  You bid first.
Board: 38 Dealer: N Vul: NS HCP: 5	<ul><li>10942</li><li>√ J10865</li><li>√ 5</li><li>★ KJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: EW HCP: 20	<ul><li>★ KQ63</li><li>★ AQ83</li><li>★ AQJ</li><li>★ Q10</li></ul>	The opponents are silent.  You bid first.

Board: 35 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4 S	North:  ♠ QJ873  ♥ 9742  ←—  ♠ Q862	South:  ♠ AK952  ♥ A65  ♠ Q76  ♣ AK	.,,	North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 36 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 4 N	North:  ♠ A3  ♥ AKJ4  ♠ KJ73  ♣ KJ4	South:  ♠ KJ1065  ♥ Q986  ♠ A8  ♣ 62	West  X  AP  1. Stay	North 2NT 3♥	East Pass Pass	<b>3♣</b> ¹
Board: 37 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4 S	North:  ♠ KJ763  ♥ Q732  ♦ 5  ♣ 974	South:  ♠ A1082  ♥ AJ9  ♠ AQ4  ♣ KQ10	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 38 Dealer: N Vul: NS North HCP: 21 South HCP: 5 Contract: 4 N	North:  ♠ AKJ  ♥ K97  ♠ AQ108  ♣ A75	South:	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3♣</b> ¹
Board: 39 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 6♥ S	North:  ♠ AJ975  ♥ K752  ♠ K7  ♣ 73	South:  ♠ KQ63  ♥ AQ83  ♠ AQJ  ♠ Q10	West Pass Pass 1. Stay	North  3♣¹ 6♥ man	East Pass AP	South 2NT 3▼

Board: 40 Dealer: N Vul: NS HCP: 21	<ul><li>AQ109</li><li>AK</li><li>QJ</li><li>AJ743</li></ul>	The opponents are silent. You bid first.
Board: 41 Dealer: S Vul: EW HCP: 5	<ul><li>★ 10972</li><li>♥ Q8652</li><li>◆ 93</li><li>◆ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: Both HCP: 20	<ul><li>♣ Q53</li><li>♥ AKJ</li><li>◆ AK2</li><li>♣ QJ63</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: NS HCP: 9	<ul><li>★ A642</li><li>▼ AJ1054</li><li>◆ 10</li><li>◆ 1073</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: Both HCP: 20	<ul><li>★ A86</li><li>▼ AK83</li><li>◆ A103</li><li>◆ AJ6</li></ul>	The opponents are silent. You bid first.

Board: 40 Dealer: N Vul: NS North HCP: 21 South HCP: 11 Contract: 4N N	North:  ♠ AQ109  ♥ AK  ♠ QJ  ♣ AJ743	South:  ♠ KJ542  ♥ Q972  ♠ K2  ♣ Q10	Pass AP 1. Stay		Pass Pass	
Board: 41 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4♥ S	North:  • 10972  • Q8652  • 93  • K9	South:  ♠ AKJ  ♥ KJ104  ♠ KQ7  ♣ A74		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 42 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ Q53  ♥ AKJ  ♠ AK2  ♠ QJ63	South:  ♠ KJ1098  ♥ Q875  ♦ 83  ♣ 54	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 43 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 6♠ S	North:  ◆ A642  ▼ AJ1054  ◆ 10  ◆ 1073	South:  ♠ KQ108  ♥ KQ  ♠ Q984  ♣ AKJ		North  3♣¹ 6♠ man		2NT
Board: 44 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 \( \mathbf{N} \) N	North:  ♠ A86  ♥ AK83  ♠ A103  ♣ AJ6	South:  ♠ QJ1097  ♥ Q952  ♦ 5  ♣ 752	West Pass AP 1. Stay		East Pass Pass	<b>3♣</b> <sup>1</sup>

Board: 40 Dealer: N Vul: NS HCP: 11	<ul><li>★ KJ542</li><li>♥ Q972</li><li>◆ K2</li><li>◆ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 41 Dealer: S Vul: EW HCP: 21	<ul><li>★ AKJ</li><li>▼ KJ104</li><li>◆ KQ7</li><li>★ A74</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: Both HCP: 6	<ul><li>★ KJ1098</li><li>♥ Q875</li><li>◆ 83</li><li>◆ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: NS HCP: 20	<ul><li>★ KQ108</li><li>★ KQ</li><li>◆ Q984</li><li>◆ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: Both HCP: 5	<ul><li>◆ QJ1097</li><li>◆ Q952</li><li>◆ 5</li><li>◆ 752</li></ul>	The opponents are silent.  Partner bids first.

Board: 40 Dealer: N Vul: NS North HCP: 21 South HCP: 11 Contract: 4N N	North:  ♠ AQ109  ♥ AK  ♠ QJ  ♣ AJ743	South:  ♠ KJ542  ♥ Q972  ♠ K2  ♣ Q10	Pass AP 1. Stay		Pass Pass	
Board: 41 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4♥ S	North:  • 10972  • Q8652  • 93  • K9	South:  ♠ AKJ  ♥ KJ104  ♠ KQ7  ♣ A74		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 42 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ Q53  ♥ AKJ  ♠ AK2  ♠ QJ63	South:  ♠ KJ1098  ♥ Q875  ♦ 83  ♣ 54	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 43 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 6♠ S	North:  ◆ A642  ▼ AJ1054  ◆ 10  ◆ 1073	South:  ♠ KQ108  ♥ KQ  ♠ Q984  ♣ AKJ		North  3♣¹ 6♠ man		2NT
Board: 44 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 \( \mathbf{N} \) N	North:  ♠ A86  ♥ AK83  ♠ A103  ♣ AJ6	South:  ♠ QJ1097  ♥ Q952  ♦ 5  ♣ 752	West Pass AP 1. Stay		East Pass Pass	<b>3♣</b> <sup>1</sup>

Board: 45 Dealer: S Vul: None HCP: 7	<ul><li>♦9754</li><li>♥QJ987</li><li>♦A94</li><li>♦5</li></ul>	The opponents are silent.  Partner bids first.
Board: 46 Dealer: N Vul: Both HCP: 20	<ul><li>♣ AQJ</li><li>♥ A862</li><li>◆ AKQ</li><li>♣ 875</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: None HCP: 7	<ul><li>★ 76543</li><li>★ KJ42</li><li>◆ QJ103</li><li>★ —</li></ul>	West Doubles Pass if possible.  Partner bids first.
Board: 48 Dealer: N Vul: NS HCP: 20	<ul><li>★ A984</li><li>♥ J8</li><li>◆ AKQ7</li><li>◆ AQ5</li></ul>	The opponents are silent.  You bid first.
Board: 49 Dealer: S Vul: Both HCP: 8	<ul><li>★ A1092</li><li>★ A8543</li><li>★ 52</li><li>★ 85</li></ul>	The opponents are silent.  Partner bids first.

Board: 45 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 3N S	North:	South:  ♠ AQJ  ♥ K4  ♠ K87  ♣ AKJ62	Pass Pass AP 1. Stay		Pass	2NT
Board: 46 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 4 \( \mathbf{N} \)	North:  ♠ AQJ  ♥ A862  ♠ AKQ  ♣ 875	South:  ♠ K862  ♥ KJ1074  ♠ 62  ♠ K3	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3♣</b> ¹
Board: 47 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 4\$X\$	North:  ♣ 76543  ♥ KJ42  ◆ QJ103  ♣ —	South:  ♠ KJ2  ♥ AQ  ♠ AK98  ♣ KJ52			Pass Pass	2NT 3♦
Board: 48 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ A984  ♥ J8  ♠ AKQ7  ♠ AQ5	South:  ♠ KQ1053  ♥ 9632  ♠ 654  ♣ 6	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹

West North East South Board: 49 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♦** A1092 **♠** KQ8 Vul: Both **♥** A8543 **♥** Q9 Pass 3NT Pass  $3 \triangleq^2$ North HCP: 8 **♦** AJ83 **♦** 52 Pass 4♥ AP South HCP: 21 **♣** 85 **♣** AKQ4 1. Stayman Contract: 4♥ N 2. SMOLEN

Board: 45 Dealer: S Vul: None HCP: 21	<ul><li>★ AQJ</li><li>▼ K4</li><li>◆ K87</li><li>◆ AKJ62</li></ul>	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: Both HCP: 10	<ul><li>★ K862</li><li>★ KJ1074</li><li>★ 62</li><li>★ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: None HCP: 21	<ul><li>★ KJ2</li><li>▼ AQ</li><li>◆ AK98</li><li>◆ KJ52</li></ul>	West Doubles Pass if possible. You bid first.
Board: 48 Dealer: N Vul: NS HCP: 5	<b>★</b> KQ1053 <b>♥</b> 9632 <b>♦</b> 654 <b>♣</b> 6	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: Both HCP: 21	<ul><li>★ KQ8</li><li>♥ Q9</li><li>◆ AJ83</li><li>◆ AKQ4</li></ul>	The opponents are silent.  You bid first.

Board: 45 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 3N S	North:	South:  ♠ AQJ  ♥ K4  ♠ K87  ♣ AKJ62	Pass Pass AP 1. Stay		Pass	2NT
Board: 46 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 4 \( \mathbf{N} \)	North:  ♠ AQJ  ♥ A862  ♠ AKQ  ♣ 875	South:  ♠ K862  ♥ KJ1074  ♠ 62  ♠ K3	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3♣</b> ¹
Board: 47 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 4\$X\$	North:  ♣ 76543  ♥ KJ42  ◆ QJ103  ♣ —	South:  ♠ KJ2  ♥ AQ  ♠ AK98  ♣ KJ52			Pass Pass	2NT 3♦
Board: 48 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ A984  ♥ J8  ♠ AKQ7  ♠ AQ5	South:  ♠ KQ1053  ♥ 9632  ♠ 654  ♣ 6	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹

West North East South Board: 49 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♦** A1092 **♠** KQ8 Vul: Both **♥** A8543 **♥** Q9 Pass 3NT Pass  $3 \triangleq^2$ North HCP: 8 **♦** AJ83 **♦** 52 Pass 4♥ AP South HCP: 21 **♣** 85 **♣** AKQ4 1. Stayman Contract: 4♥ N 2. SMOLEN

Board: 50 Dealer: N Vul: NS HCP: 21	<ul><li>♠ AKJ</li><li>♥ A5</li><li>♦ AK7</li><li>♠ Q10765</li></ul>	The opponents are silent. You bid first.
Board: 51 Dealer: S Vul: EW HCP: 12	<ul><li>♦ 8542</li><li>♥ A8654</li><li>♦ KQ5</li><li>♦ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: None HCP: 21	<ul><li>★ A9</li><li>♥ Q8543</li><li>◆ AK</li><li>◆ AKJ10</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: NS HCP: 10	<ul><li>★ KJ863</li><li>★ AQ74</li><li>★ 107</li><li>★ 109</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: EW HCP: 21	<ul><li>★ AK106</li><li>★ AK</li><li>◆ KQ3</li><li>★ Q1075</li></ul>	The opponents are silent. You bid first.

Board: 50 Dealer: N Vul: NS North HCP: 21 South HCP: 12 Contract: 6♠ N	North:  ♠ AKJ  ♥ A5  ♠ AK7  ♣ Q10765	South:  ♠ Q10764  ♥ KQ62  ♠ Q  ♠ K82	Pass Pass AP 1. Stay		East Pass Pass Pass	3♣¹ 3♥²
Board: 51 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 6♥ S	North:  ♠ 8542  ♥ A8654  ♠ KQ5  ♠ K	South:  ♠ AK6  ♥ K972  ♠ A84  ♣ AQ5	Pass Pass 1. Stay	North  3♣¹ 6♥ man	East Pass AP	2NT
Board: 52 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 6♥ N	North:  ♠ A9  ♥ Q8543  ♠ AK  ♣ AKJ10	South:  ♠ KQJ73  ♥ K1097  ♦ 985  ♣ 2	Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 53 Dealer: S Vul: NS North HCP: 10 South HCP: 20 Contract: 4♠ S	North:  ♠ KJ863  ♥ AQ74  ♦ 107  ♠ 109	South:  ♠ AQ94  ♥ K10  ♠ AK63  ♠ A54	Pass Pass 1. Stay		East Pass AP	South 2NT 3♣
Board: 54 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 4♠ N	North:  ♠ AK 106  ♥ AK  ♠ KQ3  ♠ Q1075	South:  ♠ Q852  ♥ J10852  ♠ A10  ♣ J3	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹

Board: 50 Dealer: N VI: NS VI: NS HCP: 12  Board: 51 Dealer: S VII: EW HCP: 20  Board: 52 Dealer: N VII: None HCP: 9  Board: 53 Dealer: S VII: None HCP: 9  Board: 54 Dealer: N VII: NS VII: N				
Dealer: S	Deale Vul: 1	r: N NS	<b>∀</b> KQ62 <b>♦</b> Q	• •
Dealer: N	Deale Vul: 1	er: S EW	<b>∨</b> K972 <b>♦</b> A84	• •
Dealer: S	Deale Vul: 1	r: N None	<b>∨</b> K1097 <b>◆</b> 985	• •
Dealer: N Vul: EW • A10  The opponents are silent.  Partner bids first	Deale Vul: 1	r: S NS	<b>∨</b> K10 <b>◆</b> AK63	
	Deale Vul: l	r: N EW	▼ J10852 ◆ A10	• •

Board: 50 Dealer: N Vul: NS North HCP: 21 South HCP: 12 Contract: 6♠ N	North:  ♠ AKJ  ♥ A5  ♠ AK7  ♣ Q10765	South:  ♠ Q10764  ♥ KQ62  ♠ Q  ♠ K82	Pass Pass AP 1. Stay		East Pass Pass Pass	3♣¹ 3♥²
Board: 51 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 6♥ S	North:  ♠ 8542  ♥ A8654  ♠ KQ5  ♠ K	South:  ♠ AK6  ♥ K972  ♠ A84  ♣ AQ5	Pass Pass 1. Stay	North  3♣¹ 6♥ man	East Pass AP	2NT
Board: 52 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 6♥ N	North:  ♠ A9  ♥ Q8543  ♠ AK  ♣ AKJ10	South:  ♠ KQJ73  ♥ K1097  ♦ 985  ♣ 2	Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 53 Dealer: S Vul: NS North HCP: 10 South HCP: 20 Contract: 4♠ S	North:  ♠ KJ863  ♥ AQ74  ♦ 107  ♠ 109	South:  ♠ AQ94  ♥ K10  ♠ AK63  ♠ A54	Pass Pass 1. Stay		East Pass AP	South 2NT 3♣
Board: 54 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 4♠ N	North:  ♠ AK 106  ♥ AK  ♠ KQ3  ♠ Q1075	South:  ♠ Q852  ♥ J10852  ♠ A10  ♣ J3	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹

Board: 55 Dealer: S Vul: Both HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 56 Dealer: N Vul: NS HCP: 20	<ul><li>A8</li><li>♥ 94</li><li>AKQ86</li><li>AK42</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: EW HCP: 5	<ul><li>★ K754</li><li>♥ Q7542</li><li>◆ 864</li><li>♣ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 21	<ul><li>AQJ</li><li>✓ A764</li><li>✓ J109</li><li>✓ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: None HCP: 5	<ul><li>♠ Q9865</li><li>♥ J1097</li><li>♦ Q6</li><li>♠ 74</li></ul>	The opponents are silent.  Partner bids first.

Board: 55 Dealer: S Vul: Both	North: <b>♦</b> J874	South: ♠ AK105		North		2NT
North HCP: 6	♥ K9652 ♦ 2	<b>♥</b> A8 <b>♦</b> AK6	Pass Pass	3♣¹ 4♠	Pass AP	3♠
South HCP: 21 Contract: 4♠ S	♣ Q92	<b>★</b> K1076	1. Stay		Ar	
Board: 56	North:	South:	West	North		_
Dealer: N Vul: NS	<b>♠</b> A8	<b>♦</b> J963	D	2NT	Pass	
North HCP: 20	<b>♥</b> 94	<b>♥</b> AQ863	Pass	3 <b>♦</b>	Pass	3 <b>♠</b> ²
South HCP: 7 Contract: 3N N	◆ AKQ86 ◆ AK42	◆— • 10876	Pass 3NT AP 1. Stayman 2. SMOLEN			
Board: 57	NI - Al.	C41.	West	North	East	South 2NT
Dealer: S	North: <b>♠</b> K754	South: ♠ A6	Pass	<b>3</b> ♣¹	Pass	3 <b>♦</b>
Vul: EW North HCP: 5 South HCP: 20 Contract: 4♥ S	♥ Q7542 ♦ 864	<b>♥</b> K96 <b>♦</b> AKQJ3	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♥
	<b>♣</b> 2	<b>♣</b> K63	1. Stayman 2. SMOLEN			
Board: 58	North:	South:	West	North		_
Dealer: N	<b>♠</b> AQJ	<b>★</b> K653	D	2NT	Pass	
Vul: Both North HCP: 21	<b>∨</b> A764 <b>◆</b> J109	<b>♥</b> KQJ93 <b>♦</b> 5	Pass AP	3♥	Pass	6
South HCP: 10 Contract: 6♥ N	♣ AKQ	<b>♣</b> J94	1. Stayman			
Board: 59 Dealer: S	North: <b>♠</b> Q9865	South: ♠ K4	West	North	East	South 2NT
Vul: None	♥ J1097	<b>▼</b> AKQ6	Pass	<b>3♣</b> ¹	Pass	
North HCP: 5 South HCP: 20	♦ Q6	<b>♦</b> 95	Pass	<b>4♥</b>	AP	
Contract: 4 S	<b>♣</b> 74	<b>♣</b> AKJ96	1. Stay	man		

Board: 55 Dealer: S Vul: Both HCP: 21	<ul><li>AK105</li><li>✓ A8</li><li>AK6</li><li>★ K1076</li></ul>	The opponents are silent. You bid first.
Board: 56 Dealer: N Vul: NS HCP: 7	<ul><li>▲ J963</li><li>♥ AQ863</li><li>◆ —</li><li>▲ 10876</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: EW HCP: 20	<ul><li>★ A6</li><li>▼ K96</li><li>◆ AKQJ3</li><li>◆ K63</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: Both HCP: 10	<ul><li>★ K653</li><li>★ KQJ93</li><li>★ 5</li><li>★ J94</li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: None HCP: 20	<ul><li>★ K4</li><li>▼ AKQ6</li><li>◆ 95</li><li>◆ AKJ96</li></ul>	The opponents are silent. You bid first.

Board: 55 Dealer: S Vul: Both	North: <b>♦</b> J874	South: ♠ AK105		North		2NT
North HCP: 6	♥ K9652 ♦ 2	<b>♥</b> A8 <b>♦</b> AK6	Pass Pass	3♣¹ 4♠	Pass AP	3♠
South HCP: 21 Contract: 4♠ S	♣ Q92	<b>★</b> K1076	1. Stay		Ar	
Board: 56	North:	South:	West	North		_
Dealer: N Vul: NS	<b>♠</b> A8	<b>♦</b> J963	D	2NT	Pass	
North HCP: 20	<b>♥</b> 94	<b>♥</b> AQ863	Pass	3 <b>♦</b>	Pass	3 <b>♠</b> ²
South HCP: 7 Contract: 3N N	◆ AKQ86 ◆ AK42	◆— • 10876	Pass 3NT AP 1. Stayman 2. SMOLEN			
Board: 57	NI - Al.	C41.	West	North	East	South 2NT
Dealer: S	North: <b>♠</b> K754	South: ♠ A6	Pass	<b>3</b> ♣¹	Pass	3 <b>♦</b>
Vul: EW North HCP: 5 South HCP: 20 Contract: 4♥ S	♥ Q7542 ♦ 864	<b>♥</b> K96 <b>♦</b> AKQJ3	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♥
	<b>♣</b> 2	<b>♣</b> K63	1. Stayman 2. SMOLEN			
Board: 58	North:	South:	West	North		_
Dealer: N	<b>♠</b> AQJ	<b>★</b> K653	D	2NT	Pass	
Vul: Both North HCP: 21	<b>♥</b> A764 ♦ J109	<b>♥</b> KQJ93 <b>♦</b> 5	Pass AP	3♥	Pass	6
South HCP: 10 Contract: 6♥ N	♣ AKQ	<b>♣</b> J94	1. Stayman			
Board: 59 Dealer: S	North: <b>♠</b> Q9865	South: ♠ K4	West	North	East	South 2NT
Vul: None	♥ J1097	<b>▼</b> AKQ6	Pass	<b>3♣</b> ¹	Pass	
North HCP: 5 South HCP: 20	♦ Q6	<b>♦</b> 95	Pass	<b>4♥</b>	AP	
Contract: 4 S	<b>♣</b> 74	<b>♣</b> AKJ96	1. Stay	man		

Board: 60 Dealer: N Vul: EW HCP: 20  AQ87 HCP: 20  AQ87 For in the opponents are silent and silent	
Dealer: S Vul: Both 6	•
HCP: 5 ♣ Q42	•
Board: 62 ♠ K10 Dealer: N ♥ AKQ62 Vul: None ♠ K6 HCP: 20 ♠ KQ105  The opponents are silent You bid first.	•
Board: 63	•
Board: 64	•

Board: 60 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4♥ N	North:  ♣ J5  ♥ AKQJ10  ♠ AQ87  ♣ K7	South:  ♠ AQ864  ♥ 8632  ♦ 96  ♣ J5	Pass AP 1. Stay		East Pass Pass	3 <b>♣</b> ¹
Board: 61 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4♥ S	North:  ♠ Q1054  ♥ J8542  ♠ 6  ♠ Q42	South:  ♠ AK3  ♥ AKQ7  ♠ A85  ♣ 863		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 62 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ K10  ♥ AKQ62  ♠ K6  ♠ KQ105	South:  ♠ AQ87  ♥ J10984  ♦ 93  ♠ 96	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 63 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 5♥ S	North:  ♠ KQ962  ♥ K653  ♠ A103  ♣ 8	South:  ♠ A4  ♥ AJ872  ♠ KJ85  ♣ AK	West Pass Pass 1. Stay	North  3♣¹  5♥ man	East Pass AP	South 2NT 3♥
Board: 64 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ AJ65  ♥ K8  ♠ AJ943  ♣ AK	South:  ♠ Q1098  ♥ A10954  ♠ Q8  ♣ 98	Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹

Board: 60 Dealer: N Vul: EW HCP: 7	<ul><li>AQ864</li><li>♥8632</li><li>•96</li><li>♣ J5</li></ul>	The opponents are silent.  Partner bids first.
Board: 61 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AK3</li><li>♥ AKQ7</li><li>♠ A85</li><li>♠ 863</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: None HCP: 7	<ul><li>AQ87</li><li>✓ J10984</li><li>✓ 93</li><li>✓ 96</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: NS HCP: 20	<ul><li>▲ A4</li><li>♥ AJ872</li><li>◆ KJ85</li><li>▲ AK</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: Both HCP: 8	<ul><li>♠ Q1098</li><li>♥ A10954</li><li>♦ Q8</li><li>♠ 98</li></ul>	The opponents are silent.  Partner bids first.

Board: 60 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4♥ N	North:  ♣ J5  ♥ AKQJ10  ♠ AQ87  ♣ K7	South:  ♠ AQ864  ♥ 8632  ♦ 96  ♣ J5	Pass AP 1. Stay		East Pass Pass	3 <b>♣</b> ¹
Board: 61 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4♥ S	North:  ♠ Q1054  ♥ J8542  ♠ 6  ♠ Q42	South:  ♠ AK3  ♥ AKQ7  ♠ A85  ♣ 863		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 62 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ K10  ♥ AKQ62  ♠ K6  ♠ KQ105	South:  ♠ AQ87  ♥ J10984  ♦ 93  ♠ 96	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 63 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 5♥ S	North:  ♠ KQ962  ♥ K653  ♠ A103  ♣ 8	South:  ♠ A4  ♥ AJ872  ♠ KJ85  ♣ AK	West Pass Pass 1. Stay	North  3♣¹  5♥ man	East Pass AP	South 2NT 3♥
Board: 64 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ AJ65  ♥ K8  ♠ AJ943  ♣ AK	South:  ♠ Q1098  ♥ A10954  ♠ Q8  ♣ 98	Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹

Board: 65 Dealer: S Vul: None HCP: 7	<ul><li>Q10964</li><li>Q1072</li><li>QJ</li><li>54</li></ul>	The opponents are silent.  Partner bids first.
Board: 66 Dealer: N Vul: NS HCP: 21	<ul><li>◆ AKQJ</li><li>♥ 95</li><li>◆ AJ753</li><li>◆ AQ</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: EW HCP: 7	<ul><li>\$9872</li><li>▼ 109653</li><li>◆ K6</li><li>♣ A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: None HCP: 21	<ul><li>A4</li><li>✓ A65</li><li>AQ106</li><li>AK42</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: EW HCP: 10	<ul><li>♠ Q974</li><li>♥ AKJ43</li><li>♦ 54</li><li>♠ 103</li></ul>	The opponents are silent.  Partner bids first.

			***	37.4		Q 4
Board: 65	North:	South:	West	North	East	South 2NT
Dealer: S Vul: None	<b>♦</b> Q10964	<b>♠</b> KJ	Pass	<b>3</b> ♣¹	Pass	3♦
North HCP: 7	<b>♥</b> Q1072	<b>♥</b> A64	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 20	♦ QJ	◆ AK32	AP			
Contract: 3N S	<b>♣</b> 54	<b>♣</b> AJ72	1. Stay			
			2. SM0	OLEN		
Board: 66	NI41	C41	West	North	Fast	South
Dealer: N	North: ♠ AKQJ	South: <b>♠</b> 87542	***************************************	2NT	Pass	
Vul: NS	♥ 95	♥ QJ72	Pass		Pass	
North HCP: 21 South HCP: 7	◆ AJ753	♦ K42	AP	~ -	- 400	
Contract: 4♠ N	<b>♣</b> AQ	<b>♣</b> J	1. Stay	man		
Board: 67	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>◆</b> 9872	<b>♠</b> 1064				2NT
North HCP: 7	<b>V</b> 109653	♥ AKQ8	Pass	3 <b>♣</b> ¹	Pass	3♥
South HCP: 20	◆ K6	◆ AJ2	Pass	4♥	AP	
Contract: 4♥ S	♣ A10	<b>♣</b> KQJ	1. Stay	man		
			West	North	Fast	South
Board: 68	North:	South:	West	2NT	Pass	
Dealer: N Vul: None	<b>♠</b> A4	<b>♠</b> QJ73	Pass	<b>3</b> ♦	Pass	
North HCP: 21	♥ A65	♥ J10872 ♦ K8	Pass		AP	J <b>T</b>
South HCP: 8	◆ AQ106 ◆ AK42	• Ko  ♣ J6	1. Stay		<i>1</i> <b>11</b>	
Contract: 4♥ N	<b>▼</b> AN42		2. SMOLEN			
			Wast	North	Foot	South
Board: 69	NI d	G 4	west	inoiul	Last	South 2NT
Dealer: S	North: ♠ Q974	South: ♠ AJ	Pass	<b>3♣</b> 1	Pass	
Vul: EW	♥ AKJ43	♥ 97	Pass	-		3NT
North HCP: 10 South HCP: 21	<b>♦</b> 54	◆ AKQJ	AP	J₹	1 400	J1 1 1
	<b>♣</b> 103	♣ AQ752	1. Stay	man		
Contract: 3N S						

Board: 65 Dealer: S Vul: None HCP: 20	<ul><li>★ KJ</li><li>★ A64</li><li>★ AK32</li><li>★ AJ72</li></ul>	The opponents are silent.  You bid first.
Board: 66 Dealer: N Vul: NS HCP: 7	<ul><li>♦ 87542</li><li>♥ QJ72</li><li>♦ K42</li><li>♠ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: EW HCP: 20	<ul><li>▲ 1064</li><li>♥ AKQ8</li><li>◆ AJ2</li><li>♣ KQJ</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: None HCP: 8	<ul><li>♣ QJ73</li><li>♥ J10872</li><li>♦ K8</li><li>♣ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: EW HCP: 21	<ul><li>♠ AJ</li><li>♥ 97</li><li>♦ AKQJ</li><li>♠ AQ752</li></ul>	The opponents are silent. You bid first.

			***	37.4		Q 4
Board: 65	North:	South:	West	North	East	South 2NT
Dealer: S Vul: None	<b>♦</b> Q10964	<b>♠</b> KJ	Pass	<b>3</b> ♣¹	Pass	3♦
North HCP: 7	<b>♥</b> Q1072	<b>♥</b> A64	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 20	♦ QJ	◆ AK32	AP			
Contract: 3N S	<b>♣</b> 54	<b>♣</b> AJ72	1. Stay			
			2. SM0	OLEN		
Board: 66	NI41	C41	West	North	Fast	South
Dealer: N	North: ♠ AKQJ	South: <b>♠</b> 87542	***************************************	2NT	Pass	
Vul: NS	♥ 95	♥ QJ72	Pass		Pass	
North HCP: 21 South HCP: 7	◆ AJ753	♦ K42	AP	~ -	- 400	
Contract: 4♠ N	<b>♣</b> AQ	<b>♣</b> J	1. Stay	man		
Board: 67	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>◆</b> 9872	<b>♠</b> 1064				2NT
North HCP: 7	<b>V</b> 109653	♥ AKQ8	Pass	3 <b>♣</b> ¹	Pass	3♥
South HCP: 20	◆ K6	◆ AJ2	Pass	4♥	AP	
Contract: 4♥ S	♣ A10	<b>♣</b> KQJ	1. Stay	man		
			West	North	Fast	South
Board: 68	North:	South:	West	2NT	Pass	
Dealer: N Vul: None	<b>♠</b> A4	<b>♦</b> QJ73	Pass	<b>3</b> ♦	Pass	
North HCP: 21	♥ A65	♥ J10872 ♦ K8	Pass		AP	J <b>T</b>
South HCP: 8	◆ AQ106 ◆ AK42	• Ko  ♣ J6	1. Stay		<i>1</i> <b>11</b>	
Contract: 4♥ N	<b>▼</b> AN42		2. SMOLEN			
			Wast	North	Foot	South
Board: 69	NI d	G 4	west	inoiul	Last	South 2NT
Dealer: S	North: ♠ Q974	South: ♠ AJ	Pass	<b>3♣</b> 1	Pass	
Vul: EW	♥ AKJ43	♥ 97	Pass	-		3NT
North HCP: 10 South HCP: 21	<b>♦</b> 54	◆ AKQJ	AP	J₹	1 400	J1 1 1
	<b>♣</b> 103	♣ AQ752	1. Stay	man		
Contract: 3N S						

Board: 70 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AK3</li><li>♥ A93</li><li>♦ KQ2</li><li>♠ KJ75</li></ul>	The opponents are silent. You bid first.
Board: 71 Dealer: S Vul: EW HCP: 12	<ul><li>♠ AK86</li><li>♥ QJ842</li><li>♦ 43</li><li>♠ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: Both HCP: 20	<ul><li>AQ9</li><li>✓ QJ10</li><li>AQ87</li><li>AJ8</li></ul>	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ95</li><li>♥ QJ1043</li><li>◆ AJ4</li><li>◆ 4</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 74 Dealer: N Vul: EW HCP: 21	<ul><li>★ AK</li><li>▼ KQJ5</li><li>◆ Q1082</li><li>◆ AQ5</li></ul>	The opponents are silent. You bid first.

Board: 70 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ AK3  ♥ A93  ♠ KQ2  ♠ KJ75	South:  ♠ Q1064  ♥ KJ875  ♦ 95  ♠ 43	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 71 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ AK86  ♥ QJ842  ♦ 43  ♠ Q3	South:  ♠ Q92  ♥ A3  ♠ AK5  ♣ AK876	Pass Pass	DLEN	Pass Pass Pass	2NT 3♦ 3NT
Board: 72 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AQ9  ♥ QJ10  ♠ AQ87  ♣ AJ8	South:  ♠ K843  ♥ A8762  ♦ 954  ♣ 3	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3♣</b> ¹
Board: 73 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6♥ S	North:  ♠ KJ95  ♥ QJ1043  ♠ AJ4  ♣ 4	South:  ♠ A1042  ♥ AK62  ♠ KQ5  ♣ A2	Pass	6♥	East X AP	South 2NT 3♥
Board: 74 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 5♥ N	North:  ♠ AK  ♥ KQJ5  • Q1082  ♣ AQ5	South:	West Pass AP 1. Stayı	North 2NT 3 man	East Pass Pass	<b>3</b> ♣¹

Board: 70 Dealer: N Vul: NS HCP: 6	<ul><li>♣ Q1064</li><li>♥ KJ875</li><li>◆ 95</li><li>♣ 43</li></ul>	The opponents are silent.  Partner bids first.
Board: 71 Dealer: S Vul: EW HCP: 20	<ul><li>♣ Q92</li><li>♥ A3</li><li>♦ AK5</li><li>♣ AK876</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: Both HCP: 7	<ul><li>★ K843</li><li>★ A8762</li><li>◆ 954</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: None HCP: 20	<ul><li>★ A1042</li><li>★ AK62</li><li>★ KQ5</li><li>★ A2</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 74 Dealer: N Vul: EW HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 70 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ AK3  ♥ A93  ♠ KQ2  ♠ KJ75	South:  ♠ Q1064  ♥ KJ875  ♦ 95  ♠ 43	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 71 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ AK86  ♥ QJ842  ♦ 43  ♠ Q3	South:  ♠ Q92  ♥ A3  ♠ AK5  ♣ AK876	Pass Pass	DLEN	Pass Pass Pass	2NT 3♦ 3NT
Board: 72 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AQ9  ♥ QJ10  ♠ AQ87  ♣ AJ8	South:  ♠ K843  ♥ A8762  ♦ 954  ♣ 3	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3♣</b> ¹
Board: 73 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6♥ S	North:  ♠ KJ95  ♥ QJ1043  ♠ AJ4  ♣ 4	South:  ♠ A1042  ♥ AK62  ♠ KQ5  ♣ A2	Pass	6♥	East X AP	South 2NT 3♥
Board: 74 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 5♥ N	North:  ♠ AK  ♥ KQJ5  • Q1082  ♣ AQ5	South:	West Pass AP 1. Stayı	North 2NT 3 man	East Pass Pass	<b>3</b> ♣¹

Board: 75 Dealer: S Vul: Both HCP: 6	<ul><li>◆ Q9753</li><li>♥ A1074</li><li>◆ 864</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 76 Dealer: N Vul: None HCP: 21	<ul><li>AQ10</li><li>AQ2</li><li>A107</li><li>KQ83</li></ul>	East Doubles 3♦ if possible.  You bid first.
Board: 77 Dealer: S Vul: NS HCP: 11	<ul><li>AQ62</li><li>♥ Q7432</li><li>◆ —</li><li>♣ QJ108</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK103</li><li>♥ J5</li><li>◆ AK9</li><li>◆ AJ93</li></ul>	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: None HCP: 14	<ul><li>♣ QJ432</li><li>♥ A953</li><li>♦ K4</li><li>♣ A8</li></ul>	The opponents are silent.  Partner bids first.

South	r: S	North:  ♠ Q9753  ♥ A1074  ♦ 864  ♣ 4	South:  ♠ AJ104  ♥ Q83  ♠ KQ3  ♣ AKJ	West Pass Pass 1. Stayı	North  3♣¹ 6♠ man	East Pass AP	2NT
South	r: N	North:  ♠ AQ10  ♥ AQ2  ♠ A107  ♠ KQ83	South:  ♠ 8765  ♥ KJ765  • Q3  ♣ J7	Pass Pass 1. Stay 2. SMC		East Pass X AP	South 3♣¹ 3♠²
South	r: S	North:  ♠ AQ62  ♥ Q7432  ←—  ♠ QJ108	South:  ♠ KJ8  ♥ AKJ5  ♠ A98  ♣ A96	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	South 2NT 3♥
South	r: N	North:  ♠ AK103  ♥ J5  ♠ AK9  ♠ AJ93	South:  ♠ Q952  ♥ AQ862  ♠ 732  ♣ 7	West Pass AP 1. Stay	North 2NT 3♠	Pass	South 3♣¹ 6♠
South	r: S	North:  ♠ QJ432  ♥ A953  ♠ K4  ♣ A8	South:  ♠ AK10  ♥ K106  ♠ AQJ62  ♠ KJ	Pass Pass Pass Pass 1. Stayr 2. SMC 3. Black		Pass Pass Pass AP	2NT 3♦ 4♠ 5♣⁴

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Board: 75 Dealer: S Vul: Both HCP: 20	<ul><li>▲ AJ104</li><li>♥ Q83</li><li>♦ KQ3</li><li>▲ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 76 Dealer: N Vul: None HCP: 7	<ul><li>♣ 8765</li><li>♥ KJ765</li><li>◆ Q3</li><li>♣ J7</li></ul>	East Doubles 3♦ if possible.  Partner bids first.
Board: 77 Dealer: S Vul: NS HCP: 20	<ul><li>★ KJ8</li><li>★ AKJ5</li><li>★ A98</li><li>★ A96</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: Both HCP: 8	<ul><li>♣ Q952</li><li>★ AQ862</li><li>◆ 732</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 79 Dealer: S Vul: None HCP: 21	<ul><li>★ AK10</li><li>★ K106</li><li>★ AQJ62</li><li>★ KJ</li></ul>	The opponents are silent. You bid first.

South	r: S	North:  ♠ Q9753  ♥ A1074  ♦ 864  ♣ 4	South:  ♠ AJ104  ♥ Q83  ♠ KQ3  ♣ AKJ	West Pass Pass 1. Stayı	North  3♣¹ 6♠ man	East Pass AP	2NT
South	r: N	North:  ♠ AQ10  ♥ AQ2  ♠ A107  ♠ KQ83	South:  ♠ 8765  ♥ KJ765  • Q3  ♣ J7	Pass Pass 1. Stay 2. SMC		East Pass X AP	South 3♣¹ 3♠²
South	r: S	North:  ♠ AQ62  ♥ Q7432  ←—  ♠ QJ108	South:  ♠ KJ8  ♥ AKJ5  ♠ A98  ♣ A96	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	South 2NT 3♥
South	r: N	North:  ♠ AK103  ♥ J5  ♠ AK9  ♠ AJ93	South:  ♠ Q952  ♥ AQ862  ♠ 732  ♣ 7	West Pass AP 1. Stay	North 2NT 3♠	Pass	South 3♣¹ 6♠
South	r: S	North:  ♠ QJ432  ♥ A953  ♠ K4  ♣ A8	South:  ♠ AK10  ♥ K106  ♠ AQJ62  ♠ KJ	Pass Pass Pass Pass 1. Stayr 2. SMC 3. Black		Pass Pass Pass AP	2NT 3♦ 4♠ 5♣⁴

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Board: 80 Dealer: N Vul: NS HCP: 20	<ul><li>★ AKQ</li><li>★ AK42</li><li>★ Q10</li><li>★ Q542</li></ul>	The opponents are silent.  You bid first.
Board: 81 Dealer: S Vul: EW HCP: 5	<ul><li>J742</li><li>✓ QJ1095</li><li>108</li><li>J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 20	<ul><li>♣ AQJ</li><li>♥ 7432</li><li>◆ AQ9</li><li>♣ AK7</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 10	<b>★</b> KQ1095 <b>★</b> K972 <b>★</b> 109 <b>♣</b> Q9	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: NS HCP: 20	<ul><li>AJ8</li><li>✓ K106</li><li>AQ92</li><li>AQ4</li></ul>	The opponents are silent. You bid first.

Board: 80 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4♥ N	North:  ♠ AKQ  ♥ AK42  ♠ Q10  ♣ Q542	South:  ♣ J10873  ♥ 7653  ♦ A  ♣ J73	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 81 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4 S	North:  ♣ J742  ♥ QJ1095  • 108  ♣ J2	South:  ♠ AQ5  ♥ AK62  ♠ Q7  ♣ AQ86	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	South 2NT 3♥
Board: 82 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ AQJ  ♥ 7432  ♠ AQ9  ♣ AK7	South:	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 83 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 4 S	North:  ♠ KQ1095  ♥ K972  ♦ 109  ♣ Q9	South:  ♠ AJ643  ♥ A54  ♠ KQ  ♣ AK6	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 84 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 44 N	North:  ♠ AJ8  ♥ K106  ♠ AQ92  ♠ AQ4	South:  ♠ Q10752  ♥ AJ94  ♦ J63  ♣ 2	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 80 Dealer: N Vul: NS HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 81 Dealer: S Vul: EW HCP: 21	<ul><li>♣ AQ5</li><li>♥ AK62</li><li>◆ Q7</li><li>♣ AQ86</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 5	<ul><li>♦ 85432</li><li>♥ KQ86</li><li>♦ 54</li><li>♠ 62</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 21	<ul><li>▲ AJ643</li><li>♥ A54</li><li>♦ KQ</li><li>▲ AK6</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: NS HCP: 8	<ul><li>♣ Q10752</li><li>♥ AJ94</li><li>◆ J63</li><li>♣ 2</li></ul>	The opponents are silent.  Partner bids first.

Board: 80 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4♥ N	North:  ♠ AKQ  ♥ AK42  ♠ Q10  ♣ Q542	South:  ♣ J10873  ♥ 7653  ♦ A  ♣ J73	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 81 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4 S	North:  ♣ J742  ♥ QJ1095  • 108  ♣ J2	South:  ♠ AQ5  ♥ AK62  ♠ Q7  ♣ AQ86	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	South 2NT 3♥
Board: 82 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ AQJ  ♥ 7432  ♠ AQ9  ♣ AK7	South:	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 83 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 4 S	North:  ♠ KQ1095  ♥ K972  ♦ 109  ♣ Q9	South:  ♠ AJ643  ♥ A54  ♠ KQ  ♣ AK6	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 84 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 44 N	North:  ♠ AJ8  ♥ K106  ♠ AQ92  ♠ AQ4	South:  ♠ Q10752  ♥ AJ94  ♦ J63  ♣ 2	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 85 Dealer: S Vul: EW HCP: 5	<ul><li>★ 7542</li><li>▼ KJ952</li><li>★ —</li><li>★ J1063</li></ul>	The opponents are silent.  Partner bids first.
Board: 86 Dealer: N Vul: Both HCP: 21	<ul><li>★ KQ102</li><li>★ AJ</li><li>◆ AKQ</li><li>◆ Q973</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 87 Dealer: S Vul: None HCP: 6	<ul><li>♦ 9765</li><li>♥ Q10753</li><li>♦ 109</li><li>♠ A5</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: EW HCP: 20	<ul><li>♠ A7</li><li>♥ KJ9</li><li>♦ K654</li><li>♠ AKQ7</li></ul>	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: None HCP: 5	<ul><li>▲ J952</li><li>▼ A8632</li><li>◆ 10964</li><li>♣ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 85 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ 7542  ♥ KJ952  ♦ —  ♣ J1063	South:  ♠ AQ10  ♥ 107  ♦ KQ1063  ♣ AKQ			East Pass Pass	2NT 3◆
Board: 86 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 44 N	North:  ♠ KQ102  ♥ AJ  ♠ AKQ  ♣ Q973	South:  ♠ AJ974  ♥ Q1095  ♦ J105  ♠ 6	West  X  AP  1. Stayı	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 87 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:  ◆ 9765  ▼ Q10753  ◆ 109  ◆ A5	South:  ♠ AK  ♥ J6  ♠ AK642  ♠ KQ103			Pass	2NT
Board: 88 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ A7  ♥ KJ9  ♦ K654  ♣ AKQ7	South:	Pass Pass 1. Stayı 2. SMC			<b>3♣</b> ¹

West North East South Board: 89 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♦** J952 **♠** Q10 Vul: None **♥** A8632 **♥** KQ7 Pass 4♥ Pass  $3 \stackrel{?}{•}^2$ North HCP: 5 **♦** 10964 **♦** AKJ7 AP South HCP: 20 **♣** AJ97 ♣— 1. Stayman Contract: 4♥ S 2. SMOLEN

Board: 85 Dealer: S Vul: EW HCP: 20	<ul><li>AQ10</li><li>107</li><li>KQ1063</li><li>AKQ</li></ul>	The opponents are silent. You bid first.
Board: 86 Dealer: N Vul: Both HCP: 8	<ul><li>AJ974</li><li>♥ Q1095</li><li>◆ J105</li><li>♠ 6</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 87 Dealer: S Vul: None HCP: 20	<b>♥</b> J6	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: EW HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: None HCP: 20	<ul><li>♣ Q10</li><li>♥ KQ7</li><li>◆ AKJ7</li><li>♣ AJ97</li></ul>	The opponents are silent.  You bid first.

Board: 85 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ 7542  ♥ KJ952  ♦ —  ♣ J1063	South:  ♠ AQ10  ♥ 107  ♦ KQ1063  ♣ AKQ			East Pass Pass	2NT 3◆
Board: 86 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 44 N	North:  ♠ KQ102  ♥ AJ  ♠ AKQ  ♣ Q973	South:  ♠ AJ974  ♥ Q1095  ♦ J105  ♠ 6	West  X  AP  1. Stayı	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 87 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:  ◆ 9765  ▼ Q10753  ◆ 109  ◆ A5	South:  ♠ AK  ♥ J6  ♠ AK642  ♠ KQ103			Pass	2NT
Board: 88 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ A7  ♥ KJ9  ♦ K654  ♣ AKQ7	South:	Pass Pass 1. Stayı 2. SMC			<b>3♣</b> ¹

West North East South Board: 89 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♦** J952 **♠** Q10 Vul: None **♥** A8632 **♥** KQ7 Pass 4♥ Pass  $3 \stackrel{?}{•}^2$ North HCP: 5 **♦** 10964 **♦** AKJ7 AP South HCP: 20 **♣** AJ97 ♣— 1. Stayman Contract: 4♥ S 2. SMOLEN

Board: 90 Dealer: N Vul: NS HCP: 20	<ul><li>AK75</li><li>✓ A542</li><li>A2</li><li>AJ4</li></ul>	The opponents are silent. You bid first.
Board: 91 Dealer: S Vul: Both HCP: 12	<ul><li>★ AJ863</li><li>★ AK75</li><li>★ 83</li><li>★ 84</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: None HCP: 20	<ul><li>★ KQ</li><li>▼ KQ</li><li>◆ AJ853</li><li>◆ KQ54</li></ul>	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: NS HCP: 12	<ul><li>★ A973</li><li>★ KJ1097</li><li>★ A</li><li>★ 964</li></ul>	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: EW HCP: 20	<ul><li>AQ4</li><li>♥Q7</li><li>K85</li><li>AKQ92</li></ul>	The opponents are silent.  You bid first.

Board: 90 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AK75  ♥ A542  ♠ A2  ♣ AJ4	South:	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 91 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 4N S	North:  ♠ AJ863  ♥ AK75  ♠ 83  ♠ 84	South:  ♠ KQ5  ♥ QJ103  ♠ AK7  ♣ AJ3	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT
Board: 92 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 4 S	North:  ♠ KQ  ♥ KQ  ♠ AJ853  ♣ KQ54	South:  ♠ A1086  ♥ A9632  ♠ 6  ♠ 873	Pass Pass AP 1. Stay 2. SM0		East Pass Pass Pass	3♣¹ 3♠²
Board: 93 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 7♥ S	North:  ♠ A973  ♥ KJ1097  ♠ A  ♣ 964	South:  ♠ KQ6  ♥ AQ2  ♠ KQ10  ♣ A873	Pass Pass Pass 1. Stay 2. SMC		Pass Pass Pass AP	2NT 3 → 4 ♥ 5 ★ ⁴

West North East South Board: 94 North: South: 2NT Pass 3♣¹ Dealer: N **♠** AQ4 **★** K9873 Vul: EW Pass 3♦ Pass  $3 \checkmark 2$ **♥** Q7 **y** J965 North HCP: 20 Pass 4♠ AP **♦** K85 ◆ Q1063 South HCP: 6 1. Stayman ♣ AKQ92 **.**— Contract: 4♠ N 2. SMOLEN

Board: 90 Dealer: N Vul: NS HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 91 Dealer: S Vul: Both HCP: 20	<ul><li>★ KQ5</li><li>♥ QJ103</li><li>◆ AK7</li><li>◆ AJ3</li></ul>	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: None HCP: 8	<ul><li>★ A1086</li><li>★ A9632</li><li>★ 6</li><li>★ 873</li></ul>	The opponents are silent.  Partner bids first.
Board: 93 Dealer: S Vul: NS HCP: 20	<ul><li>★ KQ6</li><li>★ AQ2</li><li>★ KQ10</li><li>★ A873</li></ul>	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: EW HCP: 6	<ul><li>★ K9873</li><li>▼ J965</li><li>◆ Q1063</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 90 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AK75  ♥ A542  ♠ A2  ♣ AJ4	South:	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 91 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 4N S	North:  ♠ AJ863  ♥ AK75  ♠ 83  ♠ 84	South:  ♠ KQ5  ♥ QJ103  ♠ AK7  ♣ AJ3	Pass Pass 1. Stay	North  3♣¹  4NT²  man  ntitative	Pass AP	2NT
Board: 92 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 4 S	North:  ♠ KQ  ♥ KQ  ♠ AJ853  ♣ KQ54	South:  ♠ A1086  ♥ A9632  ♠ 6  ♠ 873	Pass Pass AP 1. Stay 2. SM0		East Pass Pass Pass	3♣¹ 3♠²
Board: 93 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 7♥ S	North:  ♠ A973  ♥ KJ1097  ♠ A  ♣ 964	South:  ♠ KQ6  ♥ AQ2  ♠ KQ10  ♣ A873	Pass Pass Pass 1. Stay 2. SMC		Pass Pass Pass AP	2NT 3 → 4 ♥ 5 ★ ⁴

West North East South Board: 94 North: South: 2NT Pass 3♣¹ Dealer: N **♠** AQ4 **★** K9873 Vul: EW Pass 3♦ Pass  $3 \checkmark 2$ **♥** Q7 **y** J965 North HCP: 20 Pass 4♠ AP **♦** K85 ◆ Q1063 South HCP: 6 1. Stayman ♣ AKQ92 **.**— Contract: 4♠ N 2. SMOLEN

Board: 95 Dealer: S Vul: None HCP: 7	<ul><li>★ A8765</li><li>★ K743</li><li>★ 102</li><li>★ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 96 Dealer: N Vul: NS HCP: 20	<ul><li>★ 1097</li><li>★ AK9</li><li>★ AKQ7</li><li>★ A43</li></ul>	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: EW HCP: 8	<ul><li>★ K1064</li><li>★ K9754</li><li>◆ 7</li><li>◆ Q76</li></ul>	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: Both HCP: 20	<ul><li>A5</li><li>✓ AKJ7</li><li>✓ J8</li><li>AK1076</li></ul>	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: NS HCP: 10	<ul><li>↓ J852</li><li>♥ Q10632</li><li>◆ QJ</li><li>♠ KJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 95 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ A8765  ♥ K743  ♦ 102  ♣ 74	South:  ♠ Q2  ♥ A6  ♠ AKQ84  ♠ KQ85	Pass	3♣¹ 3♥²	Pass	South 2NT 3♦ 3NT
Board: 96 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 \( \mathbb{N} \) N	North: <b>▲</b> 1097 <b>∨</b> AK9 <b>♦</b> AKQ7 <b>♣</b> A43	South:  ♠ K854  ♥ Q8632  ♦ 9  ♣ J86	Pass Pass 1. Stayr 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 97 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 6♠ S	North:  ♠ K1064  ♥ K9754  ♠ 7  ♠ Q76	South:  ♠ A972  ♥ AQ10  ♠ AQ63  ♣ A5	Pass	North 3♣¹ 6♠ man	East Pass AP	South 2NT 3♣
Board: 98 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \( \varphi \) N	North:  ♠ A5  ▼ AKJ7  • J8  ♠ AK1076	South:  ♠ Q10842  ♥ 10864  ♠ A2  ♣ J2	West Pass AP 1. Stayr		East Pass Pass	<b>3♣</b> ¹
Board: 99 Dealer: S Vul: NS North HCP: 10 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AKQ10  ♥ A5  ♠ AK52  ♠ 952	West Pass Pass 1. Stayr	4♠	East Pass AP	2NT

Board: 95 Dealer: S Vul: None HCP: 20	<ul><li>♠ Q2</li><li>♥ A6</li><li>♦ AKQ84</li><li>♠ KQ85</li></ul>	The opponents are silent. You bid first.
Board: 96 Dealer: N Vul: NS HCP: 6	<ul><li>★ K854</li><li>♥ Q8632</li><li>◆ 9</li><li>◆ J86</li></ul>	The opponents are silent.  Partner bids first.
Board: 97 Dealer: S Vul: EW HCP: 20	<ul><li>♣ A972</li><li>♥ AQ10</li><li>◆ AQ63</li><li>♣ A5</li></ul>	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: Both HCP: 7	<ul><li>◆ Q10842</li><li>▼ 10864</li><li>◆ A2</li><li>◆ J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: NS HCP: 20	<ul><li>★ AKQ10</li><li>★ A5</li><li>★ AK52</li><li>★ 952</li></ul>	The opponents are silent. You bid first.

Board: 95 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ A8765  ♥ K743  ♦ 102  ♣ 74	South:  ♠ Q2  ♥ A6  ♠ AKQ84  ♠ KQ85	Pass	3♣¹ 3♥²	Pass	South 2NT 3♦ 3NT
Board: 96 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 \( \mathbb{N} \) N	North: <b>▲</b> 1097 <b>∨</b> AK9 <b>♦</b> AKQ7 <b>♣</b> A43	South:  ♠ K854  ♥ Q8632  ♦ 9  ♣ J86	Pass Pass 1. Stayr 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 97 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 6♠ S	North:  ♠ K1064  ♥ K9754  ♠ 7  ♠ Q76	South:  ♠ A972  ♥ AQ10  ♠ AQ63  ♣ A5	Pass	North 3♣¹ 6♠ man	East Pass AP	South 2NT 3♣
Board: 98 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \( \varphi \) N	North:  ♠ A5  ▼ AKJ7  • J8  ♠ AK1076	South:  ♠ Q10842  ♥ 10864  ♠ A2  ♣ J2	West Pass AP 1. Stayr		East Pass Pass	<b>3♣</b> ¹
Board: 99 Dealer: S Vul: NS North HCP: 10 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AKQ10  ♥ A5  ♠ AK52  ♠ 952	West Pass Pass 1. Stayr	4♠	East Pass AP	2NT

Board: 100 Dealer: N Vul: EW HCP: 21	<ul><li>♣ Q1096</li><li>♥ AKQ7</li><li>♠ KQ7</li><li>♣ AJ</li></ul>	The opponents are silent. You bid first.
Board: 101 Dealer: S Vul: Both HCP: 8	<ul><li>♦ 8543</li><li>♥ A10875</li><li>♦ 82</li><li>♠ A8</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: None HCP: 20	<ul><li>♣ Q95</li><li>♥ KQ4</li><li>◆ AK4</li><li>♣ KQJ10</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: Both HCP: 6	♣ Q976 ♥ K10732 ♦ J972 ♣ —	The opponents are silent.  Partner bids first.

Board: 100 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 4 N	North:  ♠ Q1096  ♥ AKQ7  ♠ KQ7  ♣ AJ	South:  ♣ J832  ♥ 109852  ♠ AJ  ♣ Q6	West North East South  2NT Pass 3♣¹  Pass 3♥ Pass 4♥  AP  1. Stayman
Board: 101 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 4♥ S	North:  ♠ 8543  ♥ A10875  ♠ 82  ♠ A8	South:  ♠ KQ  ♥ KJ32  ♠ AK10  ♣ KQ64	West North East South 2NT  Pass 3♣¹ Pass 3♥  Pass 4♥ AP  1. Stayman
Board: 102 Dealer: N Vul: None North HCP: 20 South HCP: 16 Contract: 7 N	North:  ♠ Q95  ♥ KQ4  ♠ AK4  ♠ KQJ10	South:  ♠ AKJ86  ♥ A983  ♠ 65  ♣ A6	West North East South $2NT$ Pass $3 \stackrel{1}{•} 1$ Pass $4 \stackrel{1}{•} 1$ Pas
Board: 103 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4♥ S	North:  ♠ Q976  ♥ K10732  ♦ J972  ♣ —	South:  ♠ AK4  ♥ Q98  ♠ AK  ♣ A9865	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  AP  1. Stayman 2. SMOLEN

Board: 100 Dealer: N Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 101 Dealer: S Vul: Both HCP: 21	<b>♠</b> KQ <b>♥</b> KJ32 <b>♦</b> AK10 <b>♣</b> KQ64	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: None HCP: 16	<ul><li>AKJ86</li><li>✓ A983</li><li>65</li><li>A6</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AK4</li><li>♥ Q98</li><li>♦ AK</li><li>♠ A9865</li></ul>	The opponents are silent. You bid first.

Board: 100 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 4 N	North:  ♠ Q1096  ♥ AKQ7  ♠ KQ7  ♣ AJ	South:	West North East South  2NT Pass 3♣¹  Pass 3♥ Pass 4♥  AP  1. Stayman
Board: 101 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 4♥ S	North:  ♠ 8543  ♥ A10875  ♠ 82  ♠ A8	South:  ♠ KQ  ♥ KJ32  ♠ AK10  ♣ KQ64	West North East South 2NT  Pass 3♣¹ Pass 3♥  Pass 4♥ AP  1. Stayman
Board: 102 Dealer: N Vul: None North HCP: 20 South HCP: 16 Contract: 7 N	North:  ♠ Q95  ♥ KQ4  ♠ AK4  ♠ KQJ10	South:  ♠ AKJ86  ♥ A983  ♠ 65  ♣ A6	West North East South $2NT$ Pass $3 \stackrel{1}{•} 1$ Pass $4 \stackrel{1}{•} 1$ Pas
Board: 103 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4♥ S	North:  ♠ Q976  ♥ K10732  ♦ J972  ♣ —	South:  ♠ AK4  ♥ Q98  ♠ AK  ♣ A9865	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  AP  1. Stayman 2. SMOLEN

Board: 104 Dealer: N Vul: NS HCP: 20	<ul><li>▲ A6</li><li>♥ KQ</li><li>◆ AQJ65</li><li>▲ A1098</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: Both HCP: 7	◆ Q972 ▼ A10863 ◆ 92 ◆ J3	The opponents are silent.  Partner bids first.
Board: 106 Dealer: N Vul: None HCP: 20	<ul><li>♠ A7</li><li>♥ AQ85</li><li>♠ AQJ109</li><li>♠ K6</li></ul>	East Doubles Pass if possible. You bid first.
Board: 107 Dealer: S Vul: NS HCP: 9	<ul><li>★ K8754</li><li>★ K987</li><li>★ —</li><li>★ K863</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: EW HCP: 21	<ul><li>AQ4</li><li>✓ AK</li><li>A1073</li><li>A1086</li></ul>	The opponents are silent. You bid first.

Board: 104 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ A6  ♥ KQ  ♠ AQJ65  ♠ A1098	South:	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 105 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ Q972  ♥ A10863  ♦ 92  ♣ J3	South:  ♠ A8  ♥ KJ952  ♠ AK5  ♣ KQ8	Pass Pass 1. Stay	North  3♣¹  4♥ man	East Pass AP	South 2NT 3♥
Board: 106 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 6 X N	North:  ♠ A7  ▼ AQ85  ♠ AQJ109  ♠ K6	South:  ♠ KQ863  ♥ K1097  ♠ 2  ♠ 432	West Pass Pass 1. Stay	North 2NT 3 Pass man	East Pass Pass X	<b>3</b> ♣¹
Board: 107 Dealer: S Vul: NS North HCP: 9 South HCP: 21 Contract: 4♠ S	North:  ♠ K8754  ♥ K987  ♦—  ♣ K863	South:  ♠ AJ103  ♥ AJ  ♠ AK9  ♠ A1097	West Pass Pass 1. Stay	North  3♣¹  4♠ man	East Pass AP	South 2NT 3♣
Board: 108 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ AQ4  ♥ AK  ♠ A1073  ♣ A1086	South:  ♠ K987  ♥ J8543  ♦ 982  ♠ Q	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹

Board: 104 Dealer: N Vul: NS HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: Both HCP: 20	<ul><li>▲ A8</li><li>♥ KJ952</li><li>◆ AK5</li><li>▲ KQ8</li></ul>	The opponents are silent. You bid first.
Board: 106 Dealer: N Vul: None HCP: 8	<ul><li>★ KQ863</li><li>▼ K1097</li><li>◆ 2</li><li>◆ 432</li></ul>	East Doubles Pass if possible.  Partner bids first.
Board: 107 Dealer: S Vul: NS HCP: 21	<ul><li>AJ103</li><li>✓ AJ</li><li>AK9</li><li>A1097</li></ul>	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: EW HCP: 6	<ul><li>★ K987</li><li>▼ J8543</li><li>◆ 982</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.

Board: 104 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ A6  ♥ KQ  ♠ AQJ65  ♠ A1098	South:	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 105 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ Q972  ♥ A10863  ♦ 92  ♣ J3	South:  ♠ A8  ♥ KJ952  ♠ AK5  ♣ KQ8	Pass Pass 1. Stay	North  3♣¹  4♥ man	East Pass AP	South 2NT 3♥
Board: 106 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 6 X N	North:  ♠ A7  ▼ AQ85  ♠ AQJ109  ♠ K6	South:  ♠ KQ863  ♥ K1097  ♠ 2  ♠ 432	West Pass Pass 1. Stay	North 2NT 3 Pass man	East Pass Pass X	<b>3</b> ♣¹
Board: 107 Dealer: S Vul: NS North HCP: 9 South HCP: 21 Contract: 4♠ S	North:  ♠ K8754  ♥ K987  ♦—  ♣ K863	South:  ♠ AJ103  ♥ AJ  ♠ AK9  ♠ A1097	West Pass Pass 1. Stay	North  3♣¹  4♠ man	East Pass AP	South 2NT 3♣
Board: 108 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ AQ4  ♥ AK  ♠ A1073  ♣ A1086	South:  ♠ K987  ♥ J8543  ♦ 982  ♠ Q	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹

Dealer: S	The opponents are silent.  Partner bids first.
Dealer: N	The opponents are silent. You bid first.
Dealer: S	The opponents are silent.  Partner bids first.
Dealer: N ▼ KQ93 Vul· FW • K I2	The opponents are silent. You bid first.
Dealer: S	The opponents are silent.  Partner bids first.

Board: 109	North:	South:	West	North	East	South 2NT
Dealer: S Vul: NS	<b>♦</b> J8753	<b>♠</b> Q4	Pass	<b>3</b> ♣¹	Pass	3♦
North HCP: 7	<b>♥</b> A974	<b>♥</b> K10	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 20	◆ Q94 <b>◆</b> 10	<ul><li>◆ AKJ3</li><li>◆ AK983</li></ul>	AP			
Contract: 3N S	₩ 10	<b>♣</b> AN983	1. Stay 2. SMC			
Board: 110			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3</b> ♣¹
Vul: EW	<b>♠</b> KJ5 <b>♥</b> AQ	<b>★</b> 10873 <b>∀</b> J10842	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 21	• AK1043	◆ J82	Pass	3NT	AP	
South HCP: 5 Contract: 3N N	♣ A106	<b>♣</b> K	1. Stay 2. SMC			
Board: 111 Dealer: S	North: ♠ Q10932	South: ♠ AK654	West	North	East	South 2NT
Vul: NS North HCP: 7	<b>♥</b> K1065	<b>♥</b> AQ8	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 21	<b>♦</b> 7	♦ A86	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q65	♣ A2	1. Stay	man		
Board: 112	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> AQ	<b>★</b> 109642		2NT	Pass	<b>3♣</b> ¹
North HCP: 21	<b>♥</b> KQ93	<b>v</b> 10542	Pass	3♥	Pass	4♥
South HCP: 5	◆ KJ2	♦ A • 1102	AP			
Contract: 4♥ N	♣ AQ52	<b>♣</b> J103	1. Stayman			
Board: 113 Dealer: S	North: <b>♠</b> QJ943	South: ♠ AK5	West	North	East	South 2NT
Vul: Both North HCP: 9	♥ Q1098	<b>♥</b> AK63	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♥
South HCP: 21	<b>♦</b> KJ6	♦ Q2	Pass	4♥	AP	
Contract: 4 S	<b>♣</b> 4	<b>♣</b> KQ103	1. Stay	man		

Board: 109 Dealer: S Vul: NS HCP: 20	<ul><li>♠ Q4</li><li>♥ K10</li><li>♦ AKJ3</li><li>♠ AK983</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: EW HCP: 5	<ul><li>10873</li><li>✓ J10842</li><li>✓ J82</li><li>✓ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 111 Dealer: S Vul: NS HCP: 21	<ul><li>AK654</li><li>✓ AQ8</li><li>A86</li><li>A2</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: EW HCP: 5	<ul><li>109642</li><li>10542</li><li>A</li><li>J103</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: Both HCP: 21	<ul><li>♠ AK5</li><li>♥ AK63</li><li>♦ Q2</li><li>♠ KQ103</li></ul>	The opponents are silent. You bid first.

Board: 109	North:	South:	West	North	East	South 2NT
Dealer: S Vul: NS	<b>♦</b> J8753	<b>♠</b> Q4	Pass	<b>3</b> ♣¹	Pass	3♦
North HCP: 7	<b>♥</b> A974	<b>♥</b> K10	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 20	◆ Q94 <b>◆</b> 10	<ul><li>◆ AKJ3</li><li>◆ AK983</li></ul>	AP			
Contract: 3N S	₩ 10	<b>♣</b> AN983	1. Stay 2. SMC			
Board: 110			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3</b> ♣¹
Vul: EW	<b>♠</b> KJ5 <b>♥</b> AQ	<b>★</b> 10873 <b>∀</b> J10842	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 21	• AK1043	◆ J82	Pass	3NT	AP	
South HCP: 5 Contract: 3N N	♣ A106	<b>♣</b> K	1. Stay 2. SMC			
Board: 111 Dealer: S	North: ♠ Q10932	South: ♠ AK654	West	North	East	South 2NT
Vul: NS North HCP: 7	<b>♥</b> K1065	<b>♥</b> AQ8	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 21	<b>♦</b> 7	♦ A86	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q65	♣ A2	1. Stay	man		
Board: 112	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> AQ	<b>★</b> 109642		2NT	Pass	<b>3♣</b> ¹
North HCP: 21	<b>♥</b> KQ93	<b>v</b> 10542	Pass	3♥	Pass	4♥
South HCP: 5	◆ KJ2	♦ A • 1102	AP			
Contract: 4♥ N	♣ AQ52	<b>♣</b> J103	1. Stayman			
Board: 113 Dealer: S	North: <b>♠</b> QJ943	South: ♠ AK5	West	North	East	South 2NT
Vul: Both North HCP: 9	♥ Q1098	<b>♥</b> AK63	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♥
South HCP: 21	<b>♦</b> KJ6	♦ Q2	Pass	4♥	AP	
Contract: 4 S	<b>♣</b> 4	<b>♣</b> KQ103	1. Stay	man		

Board: 114 Dealer: N Vul: None HCP: 20	<ul><li>♣ AJ8</li><li>♥ A4</li><li>♦ AQ93</li><li>♣ KQ53</li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: EW HCP: 5	<ul><li>J1073</li><li>✓ J10642</li><li>✓ J7</li><li>✓ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 116 Dealer: N Vul: Both HCP: 21	<ul><li>★ K42</li><li>★ AK94</li><li>★ AQ4</li><li>★ AJ4</li></ul>	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: None HCP: 7	<ul><li>10843</li><li>✓ Q10943</li><li>✓ 4</li><li>✓ KQ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: NS HCP: 20	<ul><li>★ AKQ9</li><li>♥ Q52</li><li>◆ AQ2</li><li>◆ K65</li></ul>	The opponents are silent. You bid first.

Board: 114 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ AJ8  ♥ A4  ♠ AQ93  ♠ KQ53	South:  ♠ Q1052  ♥ K10975  ♦ K6  ♣ A9	Pass Pass AP 1. Stay 2. SM0		Pass Pass	<b>3</b> ♣¹
Board: 115 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♥ S	North:  ♠ J1073  ♥ J10642  ♠ J7  ♠ Q10	South:  ♠ A2  ♥ AKQ8  ♠ 843  ♣ AK43	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT
Board: 116 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 4 N	North:  ♠ K42  ♥ AK94  ♠ AQ4  ♠ AJ4	South:  ♠ QJ86  ♥ Q10652  ♠ K72  ♠ 8	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 117 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4 S	North:	South:  ♠ AK652  ♥ A7  ♠ AJ2  ♣ A102	West Pass Pass 1. Stay			South 2NT 3♣
Board: 118 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ AKQ9  ♥ Q52  ♠ AQ2  ♠ K65	South:  ♠ 6542  ♥ A9763  ♦ J9  ♣ J8	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹

Board: 114 Dealer: N Vul: None HCP: 12	<ul><li>♣ Q1052</li><li>♥ K10975</li><li>♦ K6</li><li>♣ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: EW HCP: 20	<ul><li>A2</li><li>✓ AKQ8</li><li>◆ 843</li><li>◆ AK43</li></ul>	The opponents are silent. You bid first.
Board: 116 Dealer: N Vul: Both HCP: 8	<ul><li>♣ QJ86</li><li>♥ Q10652</li><li>♦ K72</li><li>♣ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 117 Dealer: S Vul: None HCP: 20	<ul><li>★ AK652</li><li>★ A7</li><li>★ AJ2</li><li>★ A102</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: NS HCP: 6	<ul><li>♠ 6542</li><li>♥ A9763</li><li>♦ J9</li><li>♠ J8</li></ul>	The opponents are silent.  Partner bids first.

Board: 114 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ AJ8  ♥ A4  ♠ AQ93  ♠ KQ53	South:  ♠ Q1052  ♥ K10975  ♦ K6  ♣ A9	Pass Pass AP 1. Stay 2. SM0		Pass Pass	<b>3</b> ♣¹
Board: 115 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♥ S	North:  ♠ J1073  ♥ J10642  ♠ J7  ♠ Q10	South:  ♠ A2  ♥ AKQ8  ♠ 843  ♣ AK43	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT
Board: 116 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 4 N	North:  ♠ K42  ♥ AK94  ♠ AQ4  ♠ AJ4	South:  ♠ QJ86  ♥ Q10652  ♠ K72  ♠ 8	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 117 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4 S	North:	South:  ♠ AK652  ♥ A7  ♠ AJ2  ♣ A102	West Pass Pass 1. Stay			South 2NT 3♣
Board: 118 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ AKQ9  ♥ Q52  ♠ AQ2  ♠ K65	South:  ♠ 6542  ♥ A9763  ♦ J9  ♣ J8	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹

Board: 119 Dealer: S Vul: Both HCP: 7	<ul><li>★8762</li><li>✓ AK1098</li><li>◆874</li><li>★2</li></ul>	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: None HCP: 21	<ul><li>★ A6</li><li>★ KQ2</li><li>◆ AKJ10</li><li>◆ A1042</li></ul>	The opponents are silent. You bid first.
Board: 121 Dealer: S Vul: NS HCP: 7	<ul><li>▲ J9765</li><li>♥ Q1095</li><li>♦ KJ5</li><li>♠ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: EW HCP: 20	<ul><li>★ A4</li><li>▼ AKQ75</li><li>★ A3</li><li>★ K1073</li></ul>	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: None HCP: 9	♣ AJ98 ♥ K10872 ♦ 987 ♣ J	The opponents are silent.  Partner bids first.

Board: 119 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ AQ9  ♥ 54  ♠ A53  ♠ AKQJ6	<b>3 -</b>	East South 2NT Pass 3♦ Pass 3NT
Board: 120 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ A6  ♥ KQ2  ♠ AKJ10  ♣ A1042	South:  ♠ Q8753  ♥ A976  ♦ 8763  ♣ —	Pass 3♦ 1	East South Pass 3♣¹ Pass 3♥² AP
Board: 121 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 3N S	North:	South:  ♠ A10  ♥ A83  ♠ A10973  ♣ AKQ	<i>3</i> <b>2</b>	East South 2NT Pass 3♦ Pass 3NT
Board: 122 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A4  ♥ AKQ75  ♠ A3  ♣ K1073	South:  ♠ QJ86  ♥ 96432  ♠ Q5  ♠ 95		East South Pass 3♣¹ Pass 4♥
Board: 123 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 6 S	North:  ♠ AJ98  ♥ K10872  ♦ 987  ♠ J	South:  ♠ K43  ♥ AJ63  ♠ AQ  ♣ AQ72	_	East South 2NT Pass 3  AP

Board: 119 Dealer: S Vul: Both HCP: 20	<ul><li>AQ9</li><li>✓ 54</li><li>A53</li><li>AKQJ6</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: None HCP: 6	<ul><li>◆ Q8753</li><li>♥ A976</li><li>◆ 8763</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 121 Dealer: S Vul: NS HCP: 21	<ul><li>▲ A10</li><li>✔ A83</li><li>◆ A10973</li><li>◆ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: EW HCP: 5	<ul><li>◆ QJ86</li><li>♥ 96432</li><li>◆ Q5</li><li>◆ 95</li></ul>	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: None HCP: 20	<ul><li>★ K43</li><li>▼ AJ63</li><li>◆ AQ</li><li>★ AQ72</li></ul>	The opponents are silent. You bid first.

Board: 119 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ AQ9  ♥ 54  ♠ A53  ♠ AKQJ6	<b>3 -</b>	East South 2NT Pass 3♦ Pass 3NT
Board: 120 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ A6  ♥ KQ2  ♠ AKJ10  ♣ A1042	South:  ♠ Q8753  ♥ A976  ♦ 8763  ♣ —	Pass 3♦ 1	East South Pass 3♣¹ Pass 3♥² AP
Board: 121 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 3N S	North:	South:  ♠ A10  ♥ A83  ♠ A10973  ♣ AKQ	<i>3</i> <b>2</b>	East South 2NT Pass 3♦ Pass 3NT
Board: 122 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A4  ♥ AKQ75  ♠ A3  ♣ K1073	South:  ♠ QJ86  ♥ 96432  ♠ Q5  ♠ 95		East South Pass 3♣¹ Pass 4♥
Board: 123 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 6 S	North:  ♠ AJ98  ♥ K10872  ♦ 987  ♠ J	South:  ♠ K43  ♥ AJ63  ♠ AQ  ♣ AQ72	_	East South 2NT Pass 3  AP

Board: 124 Dealer: N Vul: NS HCP: 21	<ul><li>★ A83</li><li>★ AQ94</li><li>★ AK92</li><li>★ A10</li></ul>	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: EW HCP: 10	<ul><li>★ A9843</li><li>♥ Q543</li><li>♦ 7</li><li>★ KJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 126 Dealer: N Vul: Both HCP: 21	<ul><li>★ AKQJ</li><li>♥ Q6</li><li>★ A83</li><li>★ KQ86</li></ul>	The opponents are silent. You bid first.
Board: 127 Dealer: S Vul: NS HCP: 9	<ul><li>★ K432</li><li>▼ J10843</li><li>◆ Q6</li><li>◆ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: EW HCP: 20	<ul><li>★ A10</li><li>▼ 7642</li><li>◆ AKQ2</li><li>◆ AK9</li></ul>	East Doubles Pass if possible. You bid first.

Board: 124 Dealer: N Vul: NS North HCP: 21 South HCP: 9	North:  ♠ A83  ♥ AQ94  ♠ AK92	South:  ♠ KQ974  ♥ KJ105  ♦ 3	West Pass AP	North 2NT 3♥	East Pass Pass	3 <b>♣</b> ¹
Contract: 6♥ N	♣ A10	<b>♣</b> 842	1. Stay	man		
Board: 125 Dealer: S	North: ♠ A9843	South: ♠ KQ106	West	North	East	South 2NT
Vul: EW	♥ Q543	<b>♥</b> AK86	Pass	<b>3♣</b> ¹	Pass	3♥
North HCP: 10 South HCP: 20	<b>♦</b> 7	◆ A42	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>♣</b> KJ6	<b>♣</b> A7	1. Stay	man		
Board: 126 Dealer: N	North: ♠ AKQJ	South: • 10432	West	North 2NT	East Pass	
Vul: Both North HCP: 21 South HCP: 8	♥ Q6 • A83	<b>♥</b> AK1093 <b>•</b> 1074	Pass AP	3♠	Pass	
Contract: 4♠ N	<b>♣</b> KQ86	<b>♣</b> J	1. Stay	man		
Board: 127 Dealer: S	North:	South: <b>♠</b> A865	West	North	East	South 2NT
Vul: NS	<b>♦</b> K432 <b>♥</b> J10843	♥ AK5	Pass	<b>3</b> ♣¹	Pass	3♠
North HCP: 9	• Q6	◆ A85	Pass	4♠	AP	
South HCP: 21 Contract: 4♠ S	<b>♣</b> K3	♣ AQ2	1. Stay	man		
Board: 128	North:	South:	West	North	East	South
Dealer: N	Norui.	Souii. ♠ KJ98		2NT	Pass	
Vul: EW	<b>♥</b> 7642	<b>♥</b> AJ983	Pass	3♥	Pass	
North HCP: 20 South HCP: 9	♦ AKQ2	<b>♦</b> 973	Pass	Pass	X	AP
Contract: 6♥X N	♣ AK9	<b>♣</b> 8	1. Stay	man		

Board: 124 Dealer: N Vul: NS HCP: 9	<ul><li>★ KQ974</li><li>▼ KJ105</li><li>◆ 3</li><li>◆ 842</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: EW HCP: 20	<ul><li>★ KQ106</li><li>★ AK86</li><li>★ A42</li><li>★ A7</li></ul>	The opponents are silent. You bid first.
Board: 126 Dealer: N Vul: Both HCP: 8	<ul><li>10432</li><li>✓ AK1093</li><li>1074</li><li>✓ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 127 Dealer: S Vul: NS HCP: 21	<ul><li>A865</li><li>✓ AK5</li><li>A85</li><li>AQ2</li></ul>	The opponents are silent.  You bid first.
Board: 128 Dealer: N Vul: EW HCP: 9	<ul><li>★ KJ98</li><li>▼ AJ983</li><li>◆ 973</li><li>◆ 8</li></ul>	East Doubles Pass if possible.  Partner bids first.

Board: 124 Dealer: N Vul: NS North HCP: 21 South HCP: 9	North:  ♠ A83  ♥ AQ94  ♠ AK92	South:  ♠ KQ974  ♥ KJ105  ♦ 3	West Pass AP	North 2NT 3♥	East Pass Pass	3 <b>♣</b> ¹
Contract: 6♥ N	♣ A10	<b>♣</b> 842	1. Stay	man		
Board: 125 Dealer: S	North: ♠ A9843	South: ♠ KQ106	West	North	East	South 2NT
Vul: EW	♥ Q543	<b>♥</b> AK86	Pass	<b>3♣</b> ¹	Pass	3♥
North HCP: 10 South HCP: 20	<b>♦</b> 7	◆ A42	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>♣</b> KJ6	<b>♣</b> A7	1. Stay	man		
Board: 126 Dealer: N	North: ♠ AKQJ	South: • 10432	West	North 2NT	East Pass	
Vul: Both North HCP: 21 South HCP: 8	♥ Q6 • A83	<b>♥</b> AK1093 <b>•</b> 1074	Pass AP	3♠	Pass	
Contract: 4♠ N	<b>♣</b> KQ86	<b>♣</b> J	1. Stay	man		
Board: 127 Dealer: S	North:	South: <b>♠</b> A865	West	North	East	South 2NT
Vul: NS	<b>♦</b> K432 <b>♥</b> J10843	♥ AK5	Pass	<b>3</b> ♣¹	Pass	3♠
North HCP: 9	◆ Q6	◆ A85	Pass	4♠	AP	
South HCP: 21 Contract: 4♠ S	<b>♣</b> K3	♣ AQ2	1. Stay	man		
Board: 128	North:	South:	West	North	East	South
Dealer: N	Norui.	Souii. ♠ KJ98		2NT	Pass	
Vul: EW	<b>♥</b> 7642	<b>♥</b> AJ983	Pass	3♥	Pass	
North HCP: 20 South HCP: 9	♦ AKQ2	<b>♦</b> 973	Pass	Pass	X	AP
Contract: 6♥X N	♣ AK9	<b>♣</b> 8	1. Stay	man		

Board: 129 Dealer: S Vul: Both HCP: 9	<ul><li>★ KQ102</li><li>▼ KJ653</li><li>◆ 742</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: None HCP: 20	<ul><li>♠ AKJ5</li><li>♥ AJ53</li><li>♠ QJ3</li><li>♠ A8</li></ul>	The opponents are silent. You bid first.
Board: 131 Dealer: S Vul: EW HCP: 8	<ul><li>★ KJ1095</li><li>★ 8654</li><li>★ A5</li><li>★ 43</li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: Both HCP: 20	<ul><li>♠ Q4</li><li>♥ AK943</li><li>♦ AK2</li><li>♠ A65</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: None HCP: 5	<ul><li>10754</li><li>✓ J10732</li><li>◆ A85</li><li>◆ 8</li></ul>	The opponents are silent.  Partner bids first.

Board: 129 Dealer: S Vul: Both North HCP: 9	North: ♠ KQ102 ♥ KJ653	South: ♠ A94 ▼ AQ872	West Pass	North 3♣¹	East Pass	2NT
South HCP: 20 Contract: 6♥ S	◆ 742 <b>♣</b> 6	◆ A8 ◆ AQ8	Pass 1. Stay	6 <b>♥</b> man	AP	
Board: 130 Dealer: N Vul: None	North: ♠ AKJ5	South: ♠ Q763		North 2NT	Pass	<b>3</b> ♣¹
North HCP: 20 South HCP: 8 Contract: 4♥ N	<ul><li>◆ AJ53</li><li>◆ QJ3</li><li>◆ A8</li></ul>	<ul><li>★ K10984</li><li>★ 2</li><li>★ K43</li></ul>	Pass AP 1. Stay	3♥ man	Pass	4♥
Board: 131 Dealer: S	North: <b>♠</b> KJ1095	South:	West	North	East	South 2NT
Vul: EW North HCP: 8 South HCP: 21 Contract: 6♥ S	<ul><li>★ 8654</li><li>★ A5</li><li>★ 43</li></ul>	<ul><li>★ AJ93</li><li>★ K63</li><li>★ AKQ2</li></ul>	Pass Pass 1. Stay	3 <b>♣</b> ¹ 6 <b>♥</b> man	Pass AP	3♥
Board: 132 Dealer: N	North: ♠ Q4	South: ♠ AJ65	West	North 2NT	East Pass	
Vul: Both North HCP: 20 South HCP: 7 Contract: 4♥ N	<ul><li>★ AK943</li><li>★ AK2</li><li>★ A65</li></ul>	<ul><li>▼ J10875</li><li>◆ 4</li><li>◆ J32</li></ul>	Pass AP 1. Stay	3♥ man	Pass	
Board: 133 Dealer: S Vul: None	North: ♠ 10754	South: ♠ QJ		North		2NT
North HCP: 5 South HCP: 20 Contract: 4 S	<ul><li>▼ J10732</li><li>◆ A85</li><li>◆ 8</li></ul>	<ul><li>✓ AQ95</li><li>✓ KJ2</li><li>✓ AK32</li></ul>	Pass Pass 1. Stay	4♥	Pass AP	3♥

Board: 129	The opponents are silent. You bid first.
Board: 130	The opponents are silent.  Partner bids first.
Board: 131	The opponents are silent. You bid first.
Board: 132	The opponents are silent.  Partner bids first.
Board: 133	The opponents are silent. You bid first.

Board: 129 Dealer: S Vul: Both North HCP: 9	North: ♠ KQ102 ♥ KJ653	South: ♠ A94 ▼ AQ872	West Pass	North 3♣¹	East Pass	2NT
South HCP: 20 Contract: 6♥ S	◆ 742 <b>♣</b> 6	◆ A8 ◆ AQ8	Pass 1. Stay	6 <b>♥</b> man	AP	
Board: 130 Dealer: N Vul: None	North: ♠ AKJ5	South: ♠ Q763		North 2NT	Pass	<b>3</b> ♣¹
North HCP: 20 South HCP: 8 Contract: 4♥ N	<ul><li>◆ AJ53</li><li>◆ QJ3</li><li>◆ A8</li></ul>	<ul><li>★ K10984</li><li>★ 2</li><li>★ K43</li></ul>	Pass AP 1. Stay	3♥ man	Pass	4♥
Board: 131 Dealer: S	North: <b>♠</b> KJ1095	South:	West	North	East	South 2NT
Vul: EW North HCP: 8 South HCP: 21 Contract: 6♥ S	<ul><li>★ 8654</li><li>★ A5</li><li>★ 43</li></ul>	<ul><li>★ AJ93</li><li>★ K63</li><li>★ AKQ2</li></ul>	Pass Pass 1. Stay	3 <b>♣</b> ¹ 6 <b>♥</b> man	Pass AP	3♥
Board: 132 Dealer: N	North: ♠ Q4	South: ♠ AJ65	West	North 2NT	East Pass	
Vul: Both North HCP: 20 South HCP: 7 Contract: 4♥ N	<ul><li>★ AK943</li><li>★ AK2</li><li>★ A65</li></ul>	<ul><li>▼ J10875</li><li>◆ 4</li><li>◆ J32</li></ul>	Pass AP 1. Stay	3♥ man	Pass	
Board: 133 Dealer: S Vul: None	North: ♠ 10754	South: ♠ QJ		North		2NT
North HCP: 5 South HCP: 20 Contract: 4 S	<ul><li>▼ J10732</li><li>◆ A85</li><li>◆ 8</li></ul>	<ul><li>✓ AQ95</li><li>✓ KJ2</li><li>✓ AK32</li></ul>	Pass Pass 1. Stay	4♥	Pass AP	3♥

Board: 134 Dealer: N Vul: NS HCP: 20	<ul><li>★ AK5</li><li>▼ AKJ5</li><li>★ 108</li><li>★ AJ108</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: None HCP: 10	<ul><li>↓ J543</li><li>↓ QJ974</li><li>↓ AQ</li><li>↓ 54</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 136 Dealer: N Vul: NS HCP: 20	<ul><li>A2</li><li>✓ AK9</li><li>✓ KQ4</li><li>▲ A10973</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: EW HCP: 10	<ul><li>★ K1042</li><li>▼ J9762</li><li>◆ AQ7</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AQ</li><li>♥ A7</li><li>♦ AQ1053</li><li>♠ A982</li></ul>	The opponents are silent.  You bid first.

Board: 134 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AK5  ♥ AKJ5  ♦ 108  ♣ AJ108	South:  ♠ QJ964  ♥ Q1064  ♦ K52  ♠ Q	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 135 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 4 S	North:  ♠ J543  ♥ QJ974  ♠ AQ  ♠ 54	South:  ♠ AK2  ♥ A86  ♠ K976  ♠ AQ6			East X Pass	2NT 3♦
Board: 136 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A2  ♥ AK9  ♠ KQ4  ♣ A10973	South:  ♠ KQ864  ♥ 7632  ♠ 65  ♣ Q8	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 137 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 6 S	North:  ♠ K1042  ♥ J9762  ♠ AQ7  ♣ 10	South:  ♠ A6  ♥ AK54  ♦ 53  ♣ AKQ53		North 3♣¹ 6♥ man		2NT
Board: 138 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ AQ  ♥ A7  ♠ AQ1053  ♠ A982	South:  ♠ K1082  ♥ J10843  ♦ J  ♠ K106	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 134 Dealer: N Vul: NS HCP: 10	<ul><li>♣ QJ964</li><li>♥ Q1064</li><li>♦ K52</li><li>♣ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: None HCP: 20	<ul><li>AK2</li><li>✓ A86</li><li>✓ K976</li><li>AQ6</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 136 Dealer: N Vul: NS HCP: 7	<ul><li>★ KQ864</li><li>▼ 7632</li><li>◆ 65</li><li>◆ Q8</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: EW HCP: 20	<ul><li>▲ A6</li><li>✓ AK54</li><li>◆ 53</li><li>◆ AKQ53</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: NS HCP: 8	<ul><li>★K1082</li><li>▼J10843</li><li>◆J</li><li>★K106</li></ul>	The opponents are silent.  Partner bids first.

Board: 134 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ AK5  ♥ AKJ5  ♦ 108  ♣ AJ108	South:  ♠ QJ964  ♥ Q1064  ♦ K52  ♠ Q	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 135 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 4 S	North:  ♠ J543  ♥ QJ974  ♠ AQ  ♠ 54	South:  ♠ AK2  ♥ A86  ♠ K976  ♠ AQ6			East X Pass	2NT 3♦
Board: 136 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A2  ♥ AK9  ♠ KQ4  ♣ A10973	South:  ♠ KQ864  ♥ 7632  ♠ 65  ♣ Q8	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 137 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 6 S	North:  ♠ K1042  ♥ J9762  ♠ AQ7  ♣ 10	South:  ♠ A6  ♥ AK54  ♦ 53  ♣ AKQ53		North 3♣¹ 6♥ man		2NT
Board: 138 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ AQ  ♥ A7  ♠ AQ1053  ♠ A982	South:  ♠ K1082  ♥ J10843  ♦ J  ♠ K106	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 139 Dealer: S Vul: EW HCP: 8	<ul><li>★ A10832</li><li>♥ J642</li><li>◆ QJ103</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AK2</li><li>♥ AJ6</li><li>♦ K964</li><li>♠ AJ8</li></ul>	The opponents are silent. You bid first.
Board: 141 Dealer: S Vul: NS HCP: 5	<ul><li>10954</li><li>✓ AJ843</li><li>102</li><li>♣ 87</li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AQ9</li><li>♥ A4</li><li>♦ AKQ5</li><li>♠ J1095</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: None HCP: 5	<ul><li>♦ 87643</li><li>♥ QJ96</li><li>♦ 86</li><li>♠ Q9</li></ul>	East Doubles 3♣ if possible.  Partner bids first.

Board: 139 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 4 N	North:  ♠ A10832  ♥ J642  • QJ103  ♣ —	South:  ♠ K7  ♥ AQ  ♠ AK96  ♣ KJ954			Pass	South 2NT 3 • 3NT
Board: 140 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4♠ N	North:  ♠ AK2  ♥ AJ6  ♠ K964  ♣ AJ8	South:  ♠ QJ653  ♥ Q1092  ♠ Q53  ♠ 3		North 2NT 3 4 4 man	East Pass Pass AP	<b>3♣</b> ¹
Board: 141 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 4♥ S	North:	South:  ♠ AQJ  ♥ KQ1075  ♠ 63  ♣ AKQ		North 3♣¹ 4♥ man		South 2NT 3♥
Board: 142 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ AQ9  ♥ A4  ♠ AKQ5  ♣ J1095	South:  ♠ KJ102  ♥ J8753  ♦ 942  ♣ K	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹
Board: 143 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AKQ  ♥ AK3  ♠ KJ532  ♣ 43		man	East X Pass	2NT 3◆

Board: 139 Dealer: S Vul: EW HCP: 20	<ul><li>★ K7</li><li>▼ AQ</li><li>◆ AK96</li><li>◆ KJ954</li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: Both HCP: 7	<b>♦</b> QJ653 <b>♥</b> Q1092 <b>♦</b> Q53 <b>♣</b> 3	The opponents are silent.  Partner bids first.
Board: 141 Dealer: S Vul: NS HCP: 21	<ul><li>♠ AQJ</li><li>♥ KQ1075</li><li>♠ 63</li><li>♠ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: Both HCP: 8	<ul><li>★ KJ102</li><li>▼ J8753</li><li>◆ 942</li><li>◆ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: None HCP: 20	<ul><li>★ AKQ</li><li>★ AK3</li><li>★ KJ532</li><li>★ 43</li></ul>	East Doubles 3♣ if possible.  You bid first.

Board: 139 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 4 N	North:  ♠ A10832  ♥ J642  • QJ103  ♣ —	South:  ♠ K7  ♥ AQ  ♠ AK96  ♣ KJ954			Pass	South 2NT 3 • 3NT
Board: 140 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4♠ N	North:  ♠ AK2  ♥ AJ6  ♠ K964  ♣ AJ8	South:  ♠ QJ653  ♥ Q1092  ♠ Q53  ♠ 3		North 2NT 3 4 4 man	East Pass Pass AP	<b>3♣</b> ¹
Board: 141 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 4♥ S	North:	South:  ♠ AQJ  ♥ KQ1075  ♠ 63  ♣ AKQ		North 3♣¹ 4♥ man		South 2NT 3♥
Board: 142 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ AQ9  ♥ A4  ♠ AKQ5  ♣ J1095	South:  ♠ KJ102  ♥ J8753  ♦ 942  ♣ K	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹
Board: 143 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AKQ  ♥ AK3  ♠ KJ532  ♣ 43		man	East X Pass	2NT 3◆

Board: 144 Dealer: N Vul: Both HCP: 21	<ul><li>▲ A9</li><li>♥ AK106</li><li>◆ AKQ4</li><li>▲ J32</li></ul>	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: None HCP: 11	<ul><li>▲ AJ1083</li><li>♥ A653</li><li>◆ Q7</li><li>◆ 73</li></ul>	The opponents are silent.  Partner bids first.
Board: 146 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK103</li><li>★ K2</li><li>◆ AKQJ</li><li>◆ 1054</li></ul>	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: None HCP: 7	<ul><li>◆ Q643</li><li>♥ J9752</li><li>◆ 5</li><li>◆ A102</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: NS HCP: 21	<ul><li>♠ AQ8</li><li>♥ 54</li><li>♠ AJ3</li><li>♠ AKQJ3</li></ul>	The opponents are silent. You bid first.

Board: 144 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 4 N	North:  ♠ A9  ♥ AK106  ♠ AKQ4  ♣ J32	South:  ▲ 108754  ▼ 9872  ◆ J  ♣ KQ10	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 145 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ AJ1083  ♥ A653  ♠ Q7  ♣ 73	South:  ♠ K4  ♥ K8  ♠ AK854  ♣ AK85	Pass Pass Pass AP 1. Stay	man	Pass Pass Pass	2NT 3• 3NT
Board: 146 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 6 N	North:  ♠ AK 103  ♥ K2  ♠ AK QJ  ♠ 1054	South:  ♠ QJ942  ♥ AJ96  ←—  ♠ A963	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 147 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 4♥ S	North:  ♠ Q643  ♥ J9752  ♦ 5  ♠ A102	South:  ♠ A52  ♥ KQ43  ♠ AKQ  ♣ QJ5	Pass Pass 1. Stay	4♥	East Pass AP	2NT

West North East South Board: 148 2NT Pass 3♣¹ North: South: Dealer: N Pass  $3 \stackrel{?}{•}^2$ ♠ AQ8 **♦** K765 Pass 3♦ Vul: NS **y** 54 ♥ AQJ98 Pass 3NT Pass 6NT North HCP: 21 ♦ AJ3 ♦ K AP South HCP: 13 **♣** AKQJ3 **♣** 976 1. Stayman Contract: 6N N 2. SMOLEN

Board: 144 Dealer: N Vul: Both HCP: 6	<ul><li>108754</li><li>9872</li><li>J</li><li>KQ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: None HCP: 20	<ul><li>★ K4</li><li>★ K8</li><li>◆ AK854</li><li>★ AK85</li></ul>	The opponents are silent. You bid first.
Board: 146 Dealer: N Vul: Both HCP: 12	<ul><li>◆ QJ942</li><li>◆ AJ96</li><li>◆ —</li><li>◆ A963</li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: None HCP: 21	<ul><li>A52</li><li>KQ43</li><li>AKQ</li><li>QJ5</li></ul>	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: NS HCP: 13	<ul><li>★ K765</li><li>★ AQJ98</li><li>★ K</li><li>★ 976</li></ul>	The opponents are silent.  Partner bids first.

Board: 144 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 4 N	North:  ♠ A9  ♥ AK106  ♠ AKQ4  ♣ J32	South:  ▲ 108754  ▼ 9872  ◆ J  ♣ KQ10	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 145 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ AJ1083  ♥ A653  ♠ Q7  ♣ 73	South:  ♠ K4  ♥ K8  ♠ AK854  ♣ AK85	Pass Pass Pass AP 1. Stay	man	Pass Pass Pass	2NT 3• 3NT
Board: 146 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 6 N	North:  ♠ AK 103  ♥ K2  ♠ AK QJ  ♠ 1054	South:  ♠ QJ942  ♥ AJ96  ←—  ♠ A963	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 147 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 4♥ S	North:  ♠ Q643  ♥ J9752  ♦ 5  ♠ A102	South:  ♠ A52  ♥ KQ43  ♠ AKQ  ♣ QJ5	Pass Pass 1. Stay	4♥	East Pass AP	2NT

West North East South Board: 148 2NT Pass 3♣¹ North: South: Dealer: N Pass  $3 \stackrel{?}{•}^2$ ♠ AQ8 **♦** K765 Pass 3♦ Vul: NS **y** 54 ♥ AQJ98 Pass 3NT Pass 6NT North HCP: 21 ♦ AJ3 ♦ K AP South HCP: 13 **♣** AKQJ3 **♣** 976 1. Stayman Contract: 6N N 2. SMOLEN

Board: 149 Dealer: S Vul: EW HCP: 9	<ul><li>★ A653</li><li>▼ 108732</li><li>◆ J4</li><li>★ A3</li></ul>	The opponents are silent.  Partner bids first.
Board: 150 Dealer: N Vul: None HCP: 20	<ul><li>A8</li><li>♥ Q3</li><li>AK87</li><li>AK987</li></ul>	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: NS HCP: 14	<ul><li>★ AK62</li><li>♥ QJ542</li><li>◆ 4</li><li>★ A76</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: EW HCP: 21	<ul><li>▲ A9</li><li>▼ AQJ3</li><li>◆ AK</li><li>▲ K9654</li></ul>	The opponents are silent. You bid first.

Board: 149 Dealer: S Vul: EW	North: ♠ A653	South: ♠ QJ2		North		2NT
North HCP: 9	♥ 108732 ♦ J4	<b>♥</b> AKQ6 <b>♦</b> A5	Pass	3♣¹	Pass	3♥
South HCP: 21	◆ J4 ◆ A3	• A3 • KQ64	Pass	4♥	AP	
Contract: 4♥ S	1115	111001	1. Stay	man		
- 4.450			West	North	East	South
Board: 150 Dealer: N	North:	South:		2NT	Pass	<b>3♣</b> ¹
Vul: None	<b>♠</b> A8	<b>♦</b> 6542	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20	<b>♥</b> Q3 <b>♦</b> AK87	<ul><li>✓ AK1074</li><li>◆ 3</li></ul>	Pass	3NT	Pass	4♥
South HCP: 8	outh HCP: 8	AP				
Contract: 4♥ S	<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>					
			2. 51410	) LLL (		
			West	North	East	South 2NT
Board: 151	NI 4	G 4	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♦
Dealer: S	North: ♠ AK62	South: <b>♠</b> 1053	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Vul: NS	♥ QJ542	♥ AK7	Pass	4NT <sup>3</sup>	Pass	5 <b>♣</b> <sup>4</sup>
North HCP: 14 South HCP: 20	<b>♦</b> 4	♦ AKJ5	Pass	7♥	AP	
Contract: 7♥ S	♣ A76	♣ KQ8	1. Stay			
			2. SMC	OLEN kwood (	021 <i>4</i> +	for 🐸
				/5 or 3/5		IO1 <b>V</b>
			***	NT 4	<b>.</b>	Q 4
Board: 152 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♦</b> A9	<b>♦</b> KQ42	Dagg	2NT	Pass	_
North HCP: 21	♥ AQJ3 ♦ AK	▼ K10965	Pass AP	3♥	Pass	<b>U</b> ▼
South HCP: 10	◆ K9654	♦ 842 <b>♣</b> Q				
Contract: 6♥ N		<del>-</del> ×	1. Stay	man		

Board: 149 Dealer: S Vul: EW HCP: 21	<ul><li>♣ QJ2</li><li>♥ AKQ6</li><li>◆ A5</li><li>♣ KQ64</li></ul>	The opponents are silent.  You bid first.
Board: 150 Dealer: N Vul: None HCP: 8	<ul><li>♠ 6542</li><li>♥ AK1074</li><li>♦ 3</li><li>♠ J42</li></ul>	The opponents are silent.  Partner bids first.
Board: 151 Dealer: S Vul: NS HCP: 20	<ul><li>1053</li><li>★ AK7</li><li>★ AKJ5</li><li>★ KQ8</li></ul>	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: EW HCP: 10	<b>★</b> KQ42 <b>★</b> K10965 <b>★</b> 842 <b>♣</b> Q	The opponents are silent.  Partner bids first.

Board: 149 Dealer: S Vul: EW	North: ♠ A653	South: ♠ QJ2		North		2NT
North HCP: 9	♥ 108732 ♦ J4	<b>♥</b> AKQ6 <b>♦</b> A5	Pass	3♣¹	Pass	3♥
South HCP: 21	◆ J4 ◆ A3	• A3 • KQ64	Pass	4♥	AP	
Contract: 4♥ S	1115	111001	1. Stay	man		
- 4.450			West	North	East	South
Board: 150 Dealer: N	North:	South:		2NT	Pass	<b>3♣</b> ¹
Vul: None	<b>♠</b> A8	<b>♦</b> 6542	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20	<b>♥</b> Q3 <b>♦</b> AK87	<ul><li>✓ AK1074</li><li>◆ 3</li></ul>	Pass	3NT	Pass	4♥
South HCP: 8	outh HCP: 8	AP				
Contract: 4♥ S	<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>					
			2. 51410	) LLL (		
			West	North	East	South 2NT
Board: 151	NI 4	G 4	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♦
Dealer: S	North: ♠ AK62	South: <b>♠</b> 1053	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Vul: NS	♥ QJ542	♥ AK7	Pass	4NT <sup>3</sup>	Pass	5 <b>♣</b> <sup>4</sup>
North HCP: 14 South HCP: 20	<b>♦</b> 4	♦ AKJ5	Pass	7♥	AP	
Contract: 7♥ S	♣ A76	♣ KQ8	1. Stay			
			2. SMC	OLEN kwood (	021 <i>4</i> +	for 🐸
				/5 or 3/5		IO1 <b>V</b>
			***	NT 4	<b>.</b>	Q 4
Board: 152 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♦</b> A9	<b>♦</b> KQ42	Dagg	2NT	Pass	_
North HCP: 21	♥ AQJ3 ♦ AK	▼ K10965	Pass AP	3♥	Pass	<b>U</b> ▼
South HCP: 10	◆ K9654	♦ 842 <b>♣</b> Q				
Contract: 6♥ N		<del>-</del> ×	1. Stay	man		

Board: 153 Dealer: S Vul: Both HCP: 9	<ul><li>♣ QJ52</li><li>♥ KQ1085</li><li>♦ 73</li><li>♣ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: N Vul: NS HCP: 20	<ul><li>♣ A74</li><li>♥ 872</li><li>◆ AKQ</li><li>♣ AQJ4</li></ul>	The opponents are silent. You bid first.
Board: 155 Dealer: S Vul: EW HCP: 10	<ul><li>★ KJ1032</li><li>♥ QJ73</li><li>◆ K987</li><li>◆ —</li></ul>	West Doubles 4♣ if possible.  Partner bids first.

Board: 153 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 4 S	North:  ♠ QJ52  ♥ KQ1085  ♠ 73  ♠ J6	South:  ♠ K4  ▼ A62  ♠ KQ82  ♣ AKQ9	Pass Pass AP 1. Stay 2. SMC	East Pass Pass	2NT 3◆
Board: 154 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 6♥ N	North:  ♠ A74  ♥ 872  ♠ AKQ  ♠ AQJ4	South:  ♠ KJ63  ♥ AJ953  ♦ 3  ♣ 875	Pass Pass Pass AP 1. Stay 2. SMC 3. Black	Pass Pass Pass Pass	3♣¹ 3♠² 4NT³ 6♥
Board: 155 Dealer: S Vul: EW North HCP: 10 South HCP: 21 Contract: 5♠ S	North:  ♠ KJ1032  ♥ QJ73  ♠ K987  ♣ —	South:	Pass Pass Pass X Pass AP 1. Stay 2. SMC 3. Cue 4. Cue 5. Cue 6. Black	Pass Pass Pass Pass Pass Stoppestopp	2NT 3  3  4  4  4  4NT  5  4  4  4  4  4  4  4  4  4  4  4  4

Board: 153 Dealer: S Vul: Both HCP: 21	<ul><li>★ K4</li><li>★ A62</li><li>★ KQ82</li><li>★ AKQ9</li></ul>	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: NS HCP: 9	<ul><li>★ KJ63</li><li>★ AJ953</li><li>★ 3</li><li>★ 875</li></ul>	The opponents are silent.  Partner bids first.
Board: 155 Dealer: S Vul: EW HCP: 21	<ul><li>AQ4</li><li>✓ A6</li><li>AQ653</li><li>✓ KQ3</li></ul>	West Doubles 4♣ if possible.  You bid first.

Board: 153 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 4 S	North:  ♠ QJ52  ♥ KQ1085  ♠ 73  ♠ J6	South:  ♠ K4  ▼ A62  ♠ KQ82  ♣ AKQ9	Pass Pass AP 1. Stay 2. SMC	East Pass Pass	2NT 3◆
Board: 154 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 6♥ N	North:  ♠ A74  ♥ 872  ♠ AKQ  ♠ AQJ4	South:  ♠ KJ63  ♥ AJ953  ♦ 3  ♣ 875	Pass Pass Pass AP 1. Stay 2. SMC 3. Black	Pass Pass Pass Pass	3♣¹ 3♠² 4NT³ 6♥
Board: 155 Dealer: S Vul: EW North HCP: 10 South HCP: 21 Contract: 5♠ S	North:  ♠ KJ1032  ♥ QJ73  ♠ K987  ♣ —	South:	Pass Pass Pass X Pass AP 1. Stay 2. SMC 3. Cue 4. Cue 5. Cue 6. Black	Pass Pass Pass Pass Pass Stoppestopp	2NT 3  3  4  4  4  4NT  5  4  4  4  4  4  4  4  4  4  4  4  4

Board: 156 Dealer: N Vul: Both HCP: 21	<ul><li>AQ5</li><li>K1083</li><li>AJ</li><li>AQJ10</li></ul>	The opponents are silent.  You bid first.
Board: 157 Dealer: S Vul: None HCP: 6	<ul><li>♣ Q764</li><li>♥ J10875</li><li>◆ QJ</li><li>♣ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: EW HCP: 20	<ul><li>★ AKJ73</li><li>▼ KJ2</li><li>◆ K85</li><li>★ KQ</li></ul>	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: Both HCP: 5	<ul><li>10873</li><li>KQ974</li><li>984</li><li>10</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: None HCP: 20	<ul><li>★ KQ109</li><li>★ A9</li><li>◆ AK103</li><li>◆ A62</li></ul>	The opponents are silent.  You bid first.

Board: 156 Dealer: N Vul: Both North HCP: 21 South HCP: 10 Contract: 6♥ N	North:  ♠ AQ5  ♥ K1083  ♠ AJ  ♣ AQJ10	South:  ♠ K9763  ♥ A942  ♠ K  ♣ 762	Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Board: 157 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 44 S	North:  ♠ Q764  ♥ J10875  ♦ QJ  ♠ 64	South:  ♠ AK108  ♥ A32  ♠ A9  ♣ AJ102			East Pass AP	2NT
Board: 158 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 6♠ N	North:  ♠ AKJ73  ♥ KJ2  ♠ K85  ♠ KQ	South:  ♠ Q10954  ♥ AQ105  ♠ 7  ♠ 953	West Pass AP 1. Stay		East Pass Pass	<b>3♣</b> ¹
Board: 159 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 4♥ S	North:  • 10873  • KQ974  • 984  • 10	South:  ♠ AK5  ♥ AJ6  ♠ QJ3  ♣ AQ92			East Pass Pass	2NT 3 <b>♦</b>
Board: 160 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ KQ109  ♥ A9  ♠ AK103  ♣ A62	South:  ♣ J752  ♥ KJ742  ♦ 9  ♣ J98	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹

Board: 156 Dealer: N Vul: Both HCP: 10 AXIO8 Dealer: S Vul: None HCP: 20 AJ102  Board: 158 Dealer: N Vul: EW HCP: 8 AX5 Dealer: S Vul: Both VA942  You bid first.  The opponents are silent.  You bid first.  Board: 158 Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  Yul: EW Vul: EW Vul: EW Vul: Both Vul: Board: 160 Vul: Board: 160 Partner bids first.  Partner bids first.  Partner bids first.			
Dealer: S Vul: None HCP: 20 A32 Vul bid first.  Board: 158 Dealer: N Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW Vul: AA5  AA5  AA5  AA5  AA6  AA5  AA6  AA5  AA6  AA6  AA6  AA7  AA7	Dealer: N Vul: Both	<b>♥</b> A942 <b>♦</b> K	**
Dealer: N Vul: EW HCP: 8  AX5 Dealer: S Val6 Vul: Both HCP: 21  AQ92  AX5 AX5 Vul: Both HCP: 21  AQ92  AQ92  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Partner bids first.	Dealer: S Vul: None	<b>♥</b> A32 <b>♦</b> A9	**
Dealer: S	Dealer: N Vul: EW	<b>♥</b> AQ105 <b>•</b> 7	**
Dealer: N	Dealer: S Vul: Both	<b>♥</b> AJ6 <b>♦</b> QJ3	
	Dealer: N Vul: None	<b>♥</b> KJ742 <b>♦</b> 9	

Board: 156 Dealer: N Vul: Both North HCP: 21 South HCP: 10 Contract: 6♥ N	North:  ♠ AQ5  ♥ K1083  ♠ AJ  ♣ AQJ10	South:  ♠ K9763  ♥ A942  ♠ K  ♣ 762	Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Board: 157 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 44 S	North:  ♠ Q764  ♥ J10875  ♦ QJ  ♠ 64	South:  ♠ AK108  ♥ A32  ♠ A9  ♣ AJ102			East Pass AP	2NT
Board: 158 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 6♠ N	North:  ♠ AKJ73  ♥ KJ2  ♠ K85  ♠ KQ	South:  ♠ Q10954  ♥ AQ105  ♠ 7  ♠ 953	West Pass AP 1. Stay		East Pass Pass	<b>3♣</b> ¹
Board: 159 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 4♥ S	North:  • 10873  • KQ974  • 984  • 10	South:  ♠ AK5  ♥ AJ6  ♠ QJ3  ♣ AQ92			East Pass Pass	2NT 3 <b>♦</b>
Board: 160 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ KQ109  ♥ A9  ♠ AK103  ♣ A62	South:  ♣ J752  ♥ KJ742  ♦ 9  ♣ J98	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3♣</b> ¹

Board: 161 Dealer: S Vul: Both HCP: 9	<ul><li>▲ AJ987</li><li>▼ J1095</li><li>◆ 109</li><li>▲ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: None HCP: 20	<ul><li>♠ AKJ5</li><li>♥ KJ</li><li>◆ KJ1065</li><li>♠ A6</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: NS HCP: 7	<ul><li>★ KJ753</li><li>▼ J964</li><li>◆ Q6</li><li>◆ 83</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 164 Dealer: N Vul: EW HCP: 20	<ul><li>♣ Q2</li><li>♥ AQJ97</li><li>◆ A10</li><li>♣ AK74</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: None HCP: 6	<ul><li>108764</li><li>✓ J732</li><li>✓ Q10</li><li>✓ K8</li></ul>	The opponents are silent.  Partner bids first.

Board: 161 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 4 S	North:  ♠ AJ987  ♥ J1095  ♦ 109  ♠ K9	South:  ♠ 102  ♥ AKQ6  ♠ AKQ4  ♣ QJ6	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 162 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ AKJ5  ♥ KJ  ♠ KJ1065  ♣ A6	South:  ♠ Q10763  ♥ Q843  ♠ 84  ♣ J2	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	3 <b>♣</b> ¹
Board: 163 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4♠ S	North:  ♠ KJ753  ♥ J964  • Q6  ♣ 83	South:  ♠ AQ8  ♥ AK5  ♠ AK1043  ♣ 107	Pass Pass AP 1. Stay		East X Pass	2NT 3♦
Board: 164 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ Q2  ♥ AQJ97  ♠ A10  ♣ AK74	South:  • 10873  • 108643  • K2  • Q10	Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	3 <b>♣</b> ¹
Board: 165 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ 108764  ♥ J732  • Q10  ♣ K8	South:  ♠ KJ93  ✔ A64  ♠ AK72  ♣ AJ	West Pass Pass 1. Stay	4♠	East Pass AP	South 2NT 3♠

Board: 161 Dealer: S Vul: Both HCP: 21	<ul><li>▲ 102</li><li>♥ AKQ6</li><li>◆ AKQ4</li><li>▲ QJ6</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: None HCP: 5	◆ Q10763 ♥ Q843 ◆ 84 ◆ J2	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: NS HCP: 20	<ul><li>AQ8</li><li>✓ AK5</li><li>AK1043</li><li>№ 107</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 164 Dealer: N Vul: EW HCP: 5	<ul><li>10873</li><li>108643</li><li>K2</li><li>Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: None HCP: 20	<ul><li>★ KJ93</li><li>★ A64</li><li>★ AK72</li><li>★ AJ</li></ul>	The opponents are silent.  You bid first.

Board: 161 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 4 S	North:  ♠ AJ987  ♥ J1095  ♦ 109  ♠ K9	South:  ♠ 102  ♥ AKQ6  ♠ AKQ4  ♣ QJ6	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 162 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ AKJ5  ♥ KJ  ♠ KJ1065  ♣ A6	South:  ♠ Q10763  ♥ Q843  ♠ 84  ♣ J2	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	3 <b>♣</b> ¹
Board: 163 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4♠ S	North:  ♠ KJ753  ♥ J964  • Q6  ♣ 83	South:  ♠ AQ8  ♥ AK5  ♠ AK1043  ♣ 107	Pass Pass AP 1. Stay		East X Pass	2NT 3♦
Board: 164 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ Q2  ♥ AQJ97  ♠ A10  ♣ AK74	South:  • 10873  • 108643  • K2  • Q10	Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	3 <b>♣</b> ¹
Board: 165 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ 108764  ♥ J732  • Q10  ♣ K8	South:  ♠ KJ93  ✔ A64  ♠ AK72  ♣ AJ	West Pass Pass 1. Stay	4♠	East Pass AP	South 2NT 3♠

Board: 166 Dealer: N Vul: EW HCP: 20	<ul><li>★ K42</li><li>★ A8</li><li>★ A10985</li><li>★ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: Both HCP: 8	<ul><li>J752</li><li>√108532</li><li>K</li><li>A86</li></ul>	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: NS HCP: 20	<ul><li>★ A1087</li><li>★ A7</li><li>★ AK102</li><li>★ AJ8</li></ul>	The opponents are silent.  You bid first.
Board: 169 Dealer: S Vul: EW HCP: 8	<ul><li>109875</li><li>✓ AQJ3</li><li>✓ —</li><li>✓ J876</li></ul>	The opponents are silent.  Partner bids first.
Board: 170 Dealer: N Vul: Both HCP: 20	<ul><li>★ AKQ62</li><li>▼ A5</li><li>◆ 74</li><li>◆ AK73</li></ul>	The opponents are silent. You bid first.

Board: 166	North:	South:	West	North		
Dealer: N	<b>♦</b> K42	<b>★</b> A8763	_	2NT	Pass	_
Vul: EW North HCP: 20	<b>♥</b> A8	<b>♥</b> J632	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
South HCP: 5	◆ A10985	<b>♦</b> 64	Pass		AP	
Contract: 4♠ N	<b>♣</b> AKQ	<b>♣</b> 82	1. Stay			
			2. SM(	JLEN		
Board: 167	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> J752	<b>♦</b> KQ96				2NT
Vul: Both North HCP: 8	<b>v</b> 108532	♥ AK4	Pass	3 <b>♣</b> ¹	Pass	3♠
South HCP: 20	♦ K	<b>♦</b> AJ6	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> A86	<b>♣</b> QJ9	1. Stay	man		
Board: 168	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A1087	♦ Q543		2NT	Pass	3 <b>♣</b> ¹
Vul: NS	<b>▼</b> A7	<b>♥</b> QJ983	Pass	3♠	Pass	_
North HCP: 20 South HCP: 5	◆ AK102	<b>♦</b> 953	AP			
Contract: 4♠ N	<b>♣</b> AJ8	<b>♣</b> 10	1. Stay	man		
			West	North	East	South
Board: 169	North:					2NT
Dealer: S	Norui: <b>1</b> 09875	South:	Pass	3 <b>♣</b> ¹	Pass	<b>3</b> ♦
Vul: EW	♥ AQJ3	♠ AK	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
North HCP: 8	<b>♦</b> —	<ul><li>★ K42</li><li>★ AK32</li></ul>	AP			
South HCP: 21 Contract: 3N S	<b>♣</b> J876	♣ A1093	1. Stay	mmn m		
Connact. 314 S			2. SM(			
			2. 51.10	- <del></del> '		
D 1.170						
Board: 170	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ AKQ62	<b>♣</b> J10983		2NT	Pass	3 <b>♣</b> ¹
North HCP: 20	<b>♥</b> A5	<b>♥</b> KJ107	Pass	3♠	Pass	6♠
South HCP: 12	◆ 74	◆ AK2	AP			
	<b>♣</b> AK73	<b>♣</b> 10	1. Stay	122012		

Board: 166 Dealer: N Vul: EW HCP: 5	<ul><li>★ A8763</li><li>♥ J632</li><li>♦ 64</li><li>★ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: Both HCP: 20	<ul><li>★ KQ96</li><li>★ AK4</li><li>◆ AJ6</li><li>★ QJ9</li></ul>	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: NS HCP: 5	♣ Q543 ♥ QJ983 ♦ 953 ♣ 10	The opponents are silent.  Partner bids first.
Board: 169 Dealer: S Vul: EW HCP: 21	<ul><li>★ AK</li><li>▼ K42</li><li>◆ AK32</li><li>★ A1093</li></ul>	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: Both HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 166	North:	South:	West	North		
Dealer: N	<b>♦</b> K42	<b>★</b> A8763	_	2NT	Pass	_
Vul: EW North HCP: 20	<b>♥</b> A8	<b>♥</b> J632	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
South HCP: 5	◆ A10985	<b>♦</b> 64	Pass		AP	
Contract: 4♠ N	<b>♣</b> AKQ	<b>♣</b> 82	1. Stay			
			2. SM(	JLEN		
Board: 167	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> J752	<b>♦</b> KQ96				2NT
Vul: Both North HCP: 8	<b>v</b> 108532	♥ AK4	Pass	<b>3</b> ♣¹	Pass	3♠
South HCP: 20	♦ K	<b>♦</b> AJ6	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> A86	<b>♣</b> QJ9	1. Stay	man		
Board: 168	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A1087	♦ Q543		2NT	Pass	3 <b>♣</b> ¹
Vul: NS	<b>▼</b> A7	<b>♥</b> QJ983	Pass	3♠	Pass	_
North HCP: 20 South HCP: 5	◆ AK102	<b>♦</b> 953	AP			
Contract: 4♠ N	<b>♣</b> AJ8	<b>♣</b> 10	1. Stay	man		
			West	North	East	South
Board: 169	North:					2NT
Dealer: S	Norui: <b>1</b> 09875	South:	Pass	3 <b>♣</b> ¹	Pass	<b>3</b> ♦
Vul: EW	♥ AQJ3	♠ AK	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
North HCP: 8	<b>♦</b> —	<ul><li>★ K42</li><li>★ AK32</li></ul>	AP			
South HCP: 21 Contract: 3N S	<b>♣</b> J876	♣ A1093	1. Stay	mmn m		
Connact. 314 S			2. SM(			
			2. 51.10	- <del></del> '		
D 1.170						
Board: 170	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ AKQ62	<b>♣</b> J10983		2NT	Pass	3 <b>♣</b> ¹
North HCP: 20	<b>♥</b> A5	<b>♥</b> KJ107	Pass	3♠	Pass	6♠
South HCP: 12	◆ 74	◆ AK2	AP			
	<b>♣</b> AK73	<b>♣</b> 10	1. Stay	122012		

Board: 171 Dealer: S Vul: None HCP: 7	♦ 8764 ▼ A10862 ♦ 54 ♣ K10	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: EW HCP: 20	<ul><li>★ KJ3</li><li>★ KJ76</li><li>◆ AK5</li><li>★ AJ9</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: Both HCP: 7	<ul><li>★ KJ1054</li><li>★ K1064</li><li>★ 4</li><li>★ 1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: None HCP: 20	<ul><li>AQJ95</li><li>✓ AKQ</li><li>543</li><li>A6</li></ul>	The opponents are silent. You bid first.
Board: 175 Dealer: S Vul: NS HCP: 8	<ul><li>★ KJ84</li><li>▼ J9654</li><li>◆ K5</li><li>◆ 72</li></ul>	East Doubles 3♣ if possible.  Partner bids first.

Board: 171 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ 8764  ♥ A10862  ♠ 54  ♠ K10	South:  ♠ KQ3  ♥ K3  ♠ AQ102  ♣ AQ76	Pass Pass AP 1. Stay 2. SM0		Pass	2NT
Board: 172 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 6♥ N	North:  ♠ KJ3  ♥ KJ76  ♠ AK5  ♣ AJ9	South:  ♠ AQ1042  ♥ A854  ♦ 942  ♣ 3	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 173 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 6♠ S	North:  ♠ KJ1054  ♥ K1064  ♦ 4  ♣ 1075	South:  ♠ AQ87  ♥ A9  ♠ KQ8  ♣ AQ94	West Pass Pass 1. Stay	North  3♣¹ 6♠ man	East Pass AP	South 2NT 3♠
Board: 174 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AQJ95  ♥ AKQ  ♠ 543  ♣ A6	South:  ♠ K832  ♥ 98743  • Q8  ♣ 53	Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Board: 175 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 6♠ S	North:  ♠ KJ84  ♥ J9654  ♠ K5  ♣ 72	South:  ♠ AQ532  ♥ A103  ♠ AQ  ♣ A106	West Pass Pass 1. Stay	6♠	East X AP	South 2NT 3♣

Board: 171 Dealer: S Vul: None HCP: 20	<ul><li>★ KQ3</li><li>★ K3</li><li>★ AQ102</li><li>★ AQ76</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: EW HCP: 10	<ul><li>AQ1042</li><li>✓ A854</li><li>◆ 942</li><li>◆ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: Both HCP: 21	<ul><li>♠ AQ87</li><li>♥ A9</li><li>♠ KQ8</li><li>♠ AQ94</li></ul>	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: None HCP: 5	<ul><li>★ K832</li><li>♥ 98743</li><li>◆ Q8</li><li>◆ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 175 Dealer: S Vul: NS HCP: 20	<ul><li>AQ532</li><li>✓ A103</li><li>AQ</li><li>A106</li></ul>	East Doubles 3♣ if possible.  You bid first.

Board: 171 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ 8764  ♥ A10862  ♠ 54  ♠ K10	South:  ♠ KQ3  ♥ K3  ♠ AQ102  ♣ AQ76	Pass Pass AP 1. Stay 2. SM0		Pass	2NT
Board: 172 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 6♥ N	North:  ♠ KJ3  ♥ KJ76  ♠ AK5  ♣ AJ9	South:  ♠ AQ1042  ♥ A854  ♦ 942  ♣ 3	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 173 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 6♠ S	North:  ♠ KJ1054  ♥ K1064  ♦ 4  ♣ 1075	South:  ♠ AQ87  ♥ A9  ♠ KQ8  ♣ AQ94	West Pass Pass 1. Stay	North  3♣¹ 6♠ man	East Pass AP	South 2NT 3♠
Board: 174 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AQJ95  ♥ AKQ  ♠ 543  ♣ A6	South:  ♠ K832  ♥ 98743  • Q8  ♣ 53	Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Board: 175 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 6♠ S	North:  ♠ KJ84  ♥ J9654  ♠ K5  ♣ 72	South:  ♠ AQ532  ♥ A103  ♠ AQ  ♣ A106	West Pass Pass 1. Stay	6♠	East X AP	South 2NT 3♣

Board: 176 Dealer: N Vul: None HCP: 20	<ul><li>♠ Q4</li><li>♥ A1076</li><li>♦ AQJ5</li><li>♠ AK3</li></ul>	The opponents are silent.  You bid first.
Board: 177 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ1097</li><li>♥ QJ85</li><li>◆ —</li><li>★ A874</li></ul>	East Doubles 6♠ if possible.  Partner bids first.
Board: 178 Dealer: N Vul: EW HCP: 20	<ul><li>★ A106</li><li>♥ K6</li><li>◆ AKJ9</li><li>◆ KQ92</li></ul>	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: None HCP: 6	<ul><li>AQ964</li><li>♥8532</li><li>94</li><li>105</li></ul>	The opponents are silent.  Partner bids first.
Board: 180 Dealer: N Vul: NS HCP: 20	<ul><li>★ K97</li><li>★ AKJ9</li><li>★ Q93</li><li>★ AK3</li></ul>	The opponents are silent. You bid first.

Board: 176 Dealer: N Vul: None North HCP: 20	North: ♠ Q4 ♥ A1076	South: <b>★</b> K987 <b>♥</b> QJ982	West Pass	North 2NT 3♥	East Pass Pass	<b>3♣</b> ¹
South HCP: 6 Contract: 6♥ N	◆ AQJ5 ◆ AK3	◆ 873 <b>♣</b> 4	AP 1. Stay	man		
Board: 177 Dealer: S Vul: NS	North: ♠ KQ1097	South: ♠ A654	West	North	East	South 2NT
North HCP: 12	<b>♥</b> QJ85	<b>∀</b> K6		<b>3</b> ♣¹	Pass	3♠
South HCP: 20 Contract: 6♠X S	◆— • A874	◆ AKQJ9 <b>◆</b> K9	Pass 1. Stay	6 <b>♠</b> man	X	AP
Board: 178	North:	South:	West	North		
Dealer: N Vul: EW	♠ A106	<b>♦</b> KQ42	Daga	2NT 3♦	Pass	
North HCP: 20	<b>♥</b> K6	♥ J10984	Pass Pass	3NT	Pass AP	<b>3</b> ♠²
South HCP: 10 Contract: 3N N  AKJ9  ♣ KQ92		◆ 54 ♣ A3	1. Stayman 2. SMOLEN			
Board: 179	North:	South:	West	North	East	South 2NT
Dealer: S	Norui. <b>A</b> AQ964	Souii. ♠ K102	Pass	<b>3♣</b> ¹	Pass	3♦
Vul: None North HCP: 6 South HCP: 20	♥ 8532 ♦ 94	<ul><li>✓ AK</li><li>◆ A53</li><li>◆ A0032</li></ul>	Pass AP	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
Contract: 4♠ S	<b>♣</b> 105	♣ AQ932	1. Stay 2. SMC			
Board: 180	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♦</b> K97	<b>♠</b> AQ83		2NT	Pass	<b>3♣</b> ¹
North HCP: 20	<b>♥</b> AKJ9	♥ 87643	Pass	3♥	Pass	4♥
South HCP: 7 Contract: 4 N	<b>♦</b> Q93 <b>♣</b> AK3	♦ J82 ♣ 5	AP 1. Stay			

Board: 176 Dealer: N Vul: None HCP: 6	<ul><li>★ K987</li><li>♥ QJ982</li><li>◆ 873</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 177 Dealer: S Vul: NS HCP: 20	<ul><li>▲ A654</li><li>♥ K6</li><li>◆ AKQJ9</li><li>▲ K9</li></ul>	East Doubles 6♠ if possible.  You bid first.
Board: 178 Dealer: N Vul: EW HCP: 10	<ul><li>★ KQ42</li><li>▼ J10984</li><li>◆ 54</li><li>◆ A3</li></ul>	The opponents are silent.  Partner bids first.
Board: 179 Dealer: S Vul: None HCP: 20	<ul><li>★ K102</li><li>★ AK</li><li>◆ A53</li><li>◆ AQ932</li></ul>	The opponents are silent. You bid first.
Board: 180 Dealer: N Vul: NS HCP: 7	<ul><li>AQ83</li><li>♥87643</li><li>J82</li><li>5</li></ul>	The opponents are silent.  Partner bids first.

Board: 176 Dealer: N Vul: None North HCP: 20	North: ♠ Q4 ♥ A1076	South: <b>★</b> K987 <b>♥</b> QJ982	West Pass	North 2NT 3♥	East Pass Pass	<b>3♣</b> ¹
South HCP: 6 Contract: 6♥ N	◆ AQJ5 ◆ AK3	◆ 873 <b>♣</b> 4	AP 1. Stay	man		
Board: 177 Dealer: S Vul: NS	North: ♠ KQ1097	South: ♠ A654	West	North	East	South 2NT
North HCP: 12	<b>♥</b> QJ85	<b>∀</b> K6		<b>3</b> ♣¹	Pass	3♠
South HCP: 20 Contract: 6♠X S	◆— • A874	◆ AKQJ9 <b>◆</b> K9	Pass 1. Stay	6 <b>♠</b> man	X	AP
Board: 178	North:	South:	West	North		
Dealer: N Vul: EW	♠ A106	<b>♦</b> KQ42	Daga	2NT 3♦	Pass	
North HCP: 20	<b>♥</b> K6	♥ J10984	Pass Pass	3NT	Pass AP	<b>3</b> ♠²
South HCP: 10 Contract: 3N N  AKJ9  ♣ KQ92		◆ 54 ♣ A3	1. Stayman 2. SMOLEN			
Board: 179	North:	South:	West	North	East	South 2NT
Dealer: S	Norui. <b>A</b> AQ964	Souii. ♠ K102	Pass	<b>3♣</b> ¹	Pass	3♦
Vul: None North HCP: 6 South HCP: 20	♥ 8532 ♦ 94	<ul><li>✓ AK</li><li>◆ A53</li><li>◆ A0032</li></ul>	Pass AP	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
Contract: 4♠ S	<b>♣</b> 105	♣ AQ932	1. Stay 2. SMC			
Board: 180	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♦</b> K97	<b>♠</b> AQ83		2NT	Pass	<b>3♣</b> ¹
North HCP: 20	<b>♥</b> AKJ9	♥ 87643	Pass	3♥	Pass	4♥
South HCP: 7 Contract: 4 N	<b>♦</b> Q93 <b>♣</b> AK3	♦ J82 ♣ 5	AP 1. Stay			

Board: 181 Dealer: S Vul: EW HCP: 7	<ul><li>10843</li><li>✓ A8762</li><li>♦ 6</li><li>昼 K82</li></ul>	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: Both HCP: 20	<ul><li>★ K53</li><li>★ K9</li><li>◆ AKQ64</li><li>◆ KQ9</li></ul>	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: NS HCP: 7	<ul><li>★ K10873</li><li>♥ J1086</li><li>◆ K9</li><li>◆ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 184 Dealer: N Vul: EW HCP: 21	<ul><li>★ K6</li><li>♥ AQ4</li><li>◆ AQ5</li><li>◆ AQ942</li></ul>	The opponents are silent. You bid first.
Board: 185 Dealer: S Vul: Both HCP: 5	<ul><li>★ AJ753</li><li>▼ 8743</li><li>◆ 7</li><li>◆ 1094</li></ul>	The opponents are silent.  Partner bids first.

Board: 181 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  • 10843  • A8762  • 6  • K82	South:  ♠ A9  ♥ KQ  ♠ AKQJ4  ♣ J543	West Pass Pass AP 1. Stayı 2. SMO	man	Pass	2NT
Board: 182 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ K53  ♥ K9  ♠ AKQ64  ♠ KQ9	South:  ♠ A1098  ♥ QJ1083  ♦ 983  ♣ 10		North 2NT 3  3NT	East Pass Pass AP	<b>3♣</b> ¹
Board: 183 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 6 S	North:  ♠ K10873  ♥ J1086  ♠ K9  ♠ 105	South:  ♠ AJ6  ♥ AKQ53  ♦ J6  ♣ KQ9	West Pass Pass 1. Stay	North  3♣¹ 6♥ man	East Pass AP	2NT
Board: 184 Dealer: N Vul: EW North HCP: 21 South HCP: 12 Contract: 6N N	North:  ♠ K6  ♥ AQ4  ♠ AQ5  ♣ AQ942	South:  ♠ AQ743  ♥ J863  ♦ J  ♠ KJ7	Pass Pass Pass 1. Stay		Pass Pass Pass AP	<b>3♣</b> ¹
Board: 185 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4 S	North:  ♠ AJ753  ♥ 8743  ♠ 7  ♣ 1094	South:  ♠ KQ2  ♥ A1095  ♠ A2  ♣ AK52	West Pass Pass 1. Stayı	North 3♣¹ 4♥ man	East Pass AP	2NT

Board: 181 Dealer: S Vul: EW HCP: 20	<ul><li>♠ A9</li><li>♥ KQ</li><li>♠ AKQJ4</li><li>♠ J543</li></ul>	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: Both HCP: 7	<ul><li>▲ A1098</li><li>♥ QJ1083</li><li>◆ 983</li><li>▲ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 183 Dealer: S Vul: NS HCP: 20	<ul><li>▲ AJ6</li><li>♥ AKQ53</li><li>◆ J6</li><li>▲ KQ9</li></ul>	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: EW HCP: 12	<ul><li>AQ743</li><li>✓ J863</li><li>✓ J</li><li>✓ KJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 185 Dealer: S Vul: Both HCP: 20	<ul><li>★ KQ2</li><li>▼ A1095</li><li>◆ A2</li><li>◆ AK52</li></ul>	The opponents are silent.  You bid first.

Board: 181 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  • 10843  • A8762  • 6  • K82	South:  ♠ A9  ♥ KQ  ♠ AKQJ4  ♣ J543	West Pass Pass AP 1. Stayı 2. SMO	man	Pass	2NT
Board: 182 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ K53  ♥ K9  ♠ AKQ64  ♠ KQ9	South:  ♠ A1098  ♥ QJ1083  ♦ 983  ♣ 10		North 2NT 3  3NT	East Pass Pass AP	<b>3♣</b> ¹
Board: 183 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 6 S	North:  ♠ K10873  ♥ J1086  ♠ K9  ♠ 105	South:  ♠ AJ6  ♥ AKQ53  ♦ J6  ♣ KQ9	West Pass Pass 1. Stay	North  3♣¹ 6♥ man	East Pass AP	2NT
Board: 184 Dealer: N Vul: EW North HCP: 21 South HCP: 12 Contract: 6N N	North:  ♠ K6  ♥ AQ4  ♠ AQ5  ♣ AQ942	South:  ♠ AQ743  ♥ J863  ♦ J  ♠ KJ7	Pass Pass Pass 1. Stay		Pass Pass Pass AP	<b>3♣</b> ¹
Board: 185 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4 S	North:  ♠ AJ753  ♥ 8743  ♠ 7  ♣ 1094	South:  ♠ KQ2  ♥ A1095  ♠ A2  ♣ AK52	West Pass Pass 1. Stayı	North 3♣¹ 4♥ man	East Pass AP	2NT

Dealer: N ♥ Vul: None ♦	93 AO106	The opponents are silent.  You bid first.
Dealer: S ♥ Vul: EW ◆	A10962 4	The opponents are silent.  Partner bids first.
Dealer: N ♥ Vul: None ♦	AK1U/5 AK	The opponents are silent. You bid first.
Dealer: S ♥ Vul: NS ♦	KJ10/6 A54	West Doubles Pass if possible.  Partner bids first.
Dealer: N ♥ Vul: None ♦	AKJ3 O653	West Doubles 3♣ if possible.  You bid first.

Board: 186 Dealer: N Vul: None	North: ♠ AK ♥ 93	South: <b>♠</b> J854 <b>♥</b> AKQ105	West Pass	North 2NT 3	East Pass Pass	<b>3</b> ♣¹
North HCP: 20 South HCP: 10 Contract: 3N N	◆ AQ106 ◆ AK1074	♦ 82 ♣ 92	Pass 1. Stay		AP	
Board: 187 Dealer: S	North:	South:	West	North	East	South 2NT
Vul: EW	<b>♦</b> Q762	<b>♦</b> AK	Pass	<b>3♣</b> <sup>1</sup>	Pass	
North HCP: 6 South HCP: 20	▼ A10962 ◆ 4	<ul><li>✓ J5</li><li>✓ AQ963</li><li>✓ AQ52</li></ul>	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	3NT
Contract: 3N S	<b>♣</b> 1098	♣ AQ53	1. Stay			
Board: 188 Dealer: N	North:	South:	West	North		
Vul: None North HCP: 21	<b>♦</b> A10 <b>♥</b> AK1075 <b>♦</b> AK	<b>♦</b> K9432 <b>♥</b> Q984 <b>•</b> 106	Pass AP	2NT 3♥	Pass Pass	-
South HCP: 5 Contract: 4♥ N	♣ K654	<b>♣</b> 73	1. Stay	man		
Board: 189 Dealer: S	North:	South:	West	North	East	South 2NT
Vul: NS	<b>★</b> 10864	<b>♠</b> AJ72	Pass	3 <b>♣</b> ¹	Pass	3♠
North HCP: 8	♥ KJ1076 ♦ A54	<b>♥</b> A84 <b>♦</b> QJ10	Pass	6♠	Pass	Pass
South HCP: 21 Contract: 6♠X S	<b>♣</b> 7	♣ AKQ	X	AP		
			1. Stay	man		
Board: 190 Dealer: N	North: ♠ AQ4	South: ♠ J853	West	North 2NT	East Pass	
Vul: None North HCP: 20	♥ AKJ3	♥ Q10875	X	<b>3</b> ♥	Pass	-
South HCP: 6	◆ Q653	♦ K7	AP			
Contract: 4♥ N	<b>♣</b> A5	<b>♣</b> 73	1. Stay	man		

Board: 186 Dealer: N Vul: None HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AK</li><li>♥ J5</li><li>♦ AQ963</li><li>♠ AQ53</li></ul>	The opponents are silent.  You bid first.
Board: 188 Dealer: N Vul: None HCP: 5	<ul><li>★ K9432</li><li>♥ Q984</li><li>♦ 106</li><li>♠ 73</li></ul>	The opponents are silent.  Partner bids first.
Board: 189 Dealer: S Vul: NS HCP: 21	<ul><li>▲ AJ72</li><li>▼ A84</li><li>◆ QJ10</li><li>▲ AKQ</li></ul>	West Doubles Pass if possible. You bid first.
Board: 190 Dealer: N Vul: None HCP: 6	<ul><li></li></ul>	West Doubles 3♣ if possible.  Partner bids first.

Board: 186 Dealer: N Vul: None	North: ♠ AK ♥ 93	South: <b>♠</b> J854 <b>♥</b> AKQ105	West Pass	North 2NT 3	East Pass Pass	<b>3</b> ♣¹
North HCP: 20 South HCP: 10 Contract: 3N N	◆ AQ106 ◆ AK1074	♦ 82 ♣ 92	Pass 1. Stay		AP	
Board: 187 Dealer: S	North:	South:	West	North	East	South 2NT
Vul: EW	<b>♦</b> Q762	<b>♦</b> AK	Pass	<b>3♣</b> <sup>1</sup>	Pass	
North HCP: 6 South HCP: 20	▼ A10962 ◆ 4	<ul><li>✓ J5</li><li>✓ AQ963</li><li>✓ AQ52</li></ul>	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	3NT
Contract: 3N S	<b>♣</b> 1098	♣ AQ53	1. Stay			
Board: 188 Dealer: N	North:	South:	West	North		
Vul: None North HCP: 21	<b>♦</b> A10 <b>♥</b> AK1075 <b>♦</b> AK	<b>♦</b> K9432 <b>♥</b> Q984 <b>•</b> 106	Pass AP	2NT 3♥	Pass Pass	-
South HCP: 5 Contract: 4♥ N	♣ K654	<b>♣</b> 73	1. Stay	man		
Board: 189 Dealer: S	North:	South:	West	North	East	South 2NT
Vul: NS	<b>★</b> 10864	<b>♠</b> AJ72	Pass	3 <b>♣</b> ¹	Pass	3♠
North HCP: 8	♥ KJ1076 ♦ A54	<b>♥</b> A84 <b>♦</b> QJ10	Pass	6♠	Pass	Pass
South HCP: 21 Contract: 6♠X S	<b>♣</b> 7	♣ AKQ	X	AP		
			1. Stay	man		
Board: 190 Dealer: N	North: ♠ AQ4	South: ♠ J853	West	North 2NT	East Pass	
Vul: None North HCP: 20	♥ AKJ3	♥ Q10875	X	<b>3</b> ♥	Pass	-
South HCP: 6	◆ Q653	♦ K7	AP			
Contract: 4♥ N	<b>♣</b> A5	<b>♣</b> 73	1. Stay	man		

Board: 191 Dealer: S Vul: NS HCP: 15	<ul><li>★ AKJ103</li><li>★ K984</li><li>◆ J</li><li>◆ QJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 192 Dealer: N Vul: EW HCP: 21	<ul><li>★ K10</li><li>★ AK8</li><li>◆ KJ64</li><li>★ AK106</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: None HCP: 6	<ul><li>◆ Q943</li><li>◆ A6542</li><li>◆ 32</li><li>◆ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 194 Dealer: N Vul: NS HCP: 20	<ul><li>♣ QJ</li><li>♥ KQ4</li><li>♦ K53</li><li>♣ AKQ103</li></ul>	The opponents are silent. You bid first.
Board: 195 Dealer: S Vul: Both HCP: 10	<ul><li>★ A1073</li><li>♥ 98752</li><li>♦ AQ5</li><li>★ 7</li></ul>	The opponents are silent.  Partner bids first.

Board: 191 Dealer: S Vul: NS North HCP: 1: South HCP: 2: Contract: 6N S	l	South:	West North  Pass 3♣¹  Pass 3♥²  Pass 6NT  1. Stayman  2. SMOLEN	Pass	2NT
Board: 192 Dealer: N Vul: EW North HCP: 2 South HCP: 6 Contract: 3N N	♦ KJ64 ♠ AK 106	South:  ♠ Q9873  ♥ 10964  ♠ A52  ♣ 7	West North 2NT Pass 3♦ Pass 3NT 1. Stayman 2. SMOLEN	East Pass Pass AP	<b>3</b> ♣¹
Board: 193 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	<b>&amp;</b> 54	South:	West North  Pass 3♣¹  Pass 3♣²  AP  1. Stayman  2. SMOLEN		2NT 3♦
Board: 194 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4 \(\psi\) N	♦ K53 ♣ AKO103	South:  ♠ K1032  ♥ A10875  ♠ 87  ♣ 42	West North 2NT Pass 3♦ Pass 4♥ 1. Stayman 2. SMOLEN	East Pass Pass AP	<b>3</b> ♣¹
Board: 195 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6♥ S	AQ5	South:  ♠ K6  ♥ AKQJ  ♠ 104  ♣ AQJ63	West North  Pass 3♣¹  Pass 6♥  1. Stayman	East Pass AP	2NT

Board: 191 Dealer: S Vul: NS HCP: 21	<ul><li>♣95</li><li>♥ AJ</li><li>◆ AKQ72</li><li>♣ AK102</li></ul>	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: EW HCP: 6	<ul><li>◆ Q9873</li><li>▼ 10964</li><li>◆ A52</li><li>◆ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 193 Dealer: S Vul: None HCP: 20	<ul><li> ♣ J82</li><li> ♥ Q7</li><li> ♠ AKQ106</li><li> ♠ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: NS HCP: 7	<ul><li>★ K1032</li><li>★ A10875</li><li>★ 87</li><li>★ 42</li></ul>	The opponents are silent.  Partner bids first.
Board: 195 Dealer: S Vul: Both HCP: 20	<ul><li>★ K6</li><li>★ AKQJ</li><li>★ 104</li><li>★ AQJ63</li></ul>	The opponents are silent. You bid first.

Board: 191 Dealer: S Vul: NS North HCP: 1: South HCP: 2: Contract: 6N S	l	South:	West North  Pass 3♣¹  Pass 3♥²  Pass 6NT  1. Stayman  2. SMOLEN	Pass	2NT
Board: 192 Dealer: N Vul: EW North HCP: 2 South HCP: 6 Contract: 3N N	♦ KJ64 ♠ AK 106	South:  ♠ Q9873  ♥ 10964  ♠ A52  ♣ 7	West North 2NT Pass 3♦ Pass 3NT 1. Stayman 2. SMOLEN	East Pass Pass AP	<b>3</b> ♣¹
Board: 193 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	<b>&amp;</b> 54	South:	West North  Pass 3♣¹  Pass 3♣²  AP  1. Stayman  2. SMOLEN		2NT 3♦
Board: 194 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4 \(\psi\) N	♦ K53 ♣ AKO103	South:  ♠ K1032  ♥ A10875  ♠ 87  ♣ 42	West North 2NT Pass 3♦ Pass 4♥ 1. Stayman 2. SMOLEN	East Pass Pass AP	<b>3</b> ♣¹
Board: 195 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6♥ S	AQ5	South:  ♠ K6  ♥ AKQJ  ♠ 104  ♣ AQJ63	West North  Pass 3♣¹  Pass 6♥  1. Stayman	East Pass AP	2NT

Board: 196 Dealer: N Vul: NS HCP: 21	<ul><li>AQ10</li><li>✓ J109</li><li>AK10</li><li>AK102</li></ul>	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: EW HCP: 7	<ul><li>★K1092</li><li>♥QJ1084</li><li>◆2</li><li>♣J74</li></ul>	The opponents are silent.  Partner bids first.
Board: 198 Dealer: N Vul: Both HCP: 20	<ul><li>★ A4</li><li>✓ A4</li><li>◆ AK964</li><li>◆ KQ94</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 199 Dealer: S Vul: None HCP: 7	<b>★</b> KJ843 <b>★</b> K1073 <b>★</b> 987 <b>♣</b> 3	West Doubles Pass if possible.  Partner bids first.
Board: 200 Dealer: N Vul: EW HCP: 20	<ul><li>★ K7</li><li>▼ AK984</li><li>◆ K6</li><li>◆ AK92</li></ul>	The opponents are silent. You bid first.

Board: 196 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 4 N	North:  ♠ AQ10  ♥ J109  ♠ AK10  ♠ AK102	South:	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3♣</b> ¹
Board: 197 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 6♥ S	North:  ♠ K1092  ♥ QJ1084  ♦ 2  ♣ J74	South:  ♠ Q3  ♥ AK92  ♠ A108  ♠ AK32		North  3♣¹ 6♥ man		South 2NT 3♥
Board: 198 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A4  ♥ A4  ♠ AK964  ♣ KQ94	South:  ♠ KJ865  ♥ QJ98  ♦ Q  ♣ 1052	West  X Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 199 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 6•X S	North:  ♠ KJ843  ♥ K1073  ♦ 987  ♣ 3	South:  ♠ A1072  ♥ AQJ  ♠ K3  ♣ AQ72	Pass Pass X 1. Stay	North  3♣¹ 6♠ AP man	Pass	2NT
Board: 200 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 5 \( \mathbb{N} \) N	North:  ♠ K7  ♥ AK984  ♠ K6  ♣ AK92	South:  ♠ Q543  ♥ J10532  ♠ A97  ♠ Q	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹

Board: 19 Dealer: N Vul: NS HCP: 6		The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 20	7	The opponents are silent.  You bid first.
Board: 19 Dealer: N Vul: Both HCP: 9	<b>♥</b> QJ98	West Doubles 3♣ if possible.  Partner bids first.
Board: 19 Dealer: S Vul: None HCP: 20	<b>▼</b> AQJ	West Doubles Pass if possible. You bid first.
Board: 20 Dealer: N Vul: EW HCP: 9	0	The opponents are silent.  Partner bids first.

Board: 196 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 4 N	North:  ♠ AQ10  ♥ J109  ♠ AK10  ♠ AK102	South:	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3♣</b> ¹
Board: 197 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 6♥ S	North:  ♠ K1092  ♥ QJ1084  ♦ 2  ♣ J74	South:  ♠ Q3  ♥ AK92  ♠ A108  ♠ AK32		North  3♣¹ 6♥ man		South 2NT 3♥
Board: 198 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A4  ♥ A4  ♠ AK964  ♣ KQ94	South:  ♠ KJ865  ♥ QJ98  ♦ Q  ♣ 1052	West  X Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 199 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 6•X S	North:  ♠ KJ843  ♥ K1073  ♦ 987  ♣ 3	South:  ♠ A1072  ♥ AQJ  ♠ K3  ♣ AQ72	Pass Pass X 1. Stay	North  3♣¹ 6♠ AP man	Pass	2NT
Board: 200 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 5 \( \mathbb{N} \) N	North:  ♠ K7  ♥ AK984  ♠ K6  ♣ AK92	South:  ♠ Q543  ♥ J10532  ♠ A97  ♠ Q	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹

Board: 201 Dealer: S Vul: Both HCP: 12	<ul><li>★KQ86</li><li>✓ AJ1086</li><li>◆ 5</li><li>◆ Q108</li></ul>	The opponents are silent.  Partner bids first.
Board: 202 Dealer: N Vul: None HCP: 21	<ul><li> ♣ J5</li><li> ♥ AK1083</li><li> ♠ A83</li><li> ♠ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: NS HCP: 7	<ul><li>★ K7653</li><li>★ A1095</li><li>◆ 9</li><li>◆ 1065</li></ul>	The opponents are silent.  Partner bids first.
Board: 204 Dealer: N Vul: Both HCP: 21	<ul><li>★ KQ10</li><li>▼ KJ105</li><li>★ K2</li><li>★ AKQ10</li></ul>	The opponents are silent. You bid first.
Board: 205 Dealer: S Vul: None HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT
Board: 201	North:	South:	Pass	<b>3♣</b> ¹	Pass	3♦
Dealer: S Vul: Both	<b>★</b> KQ86	<b>★</b> A73	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
North HCP: 12	<b>♥</b> AJ1086	<b>♥</b> KQ	Pass	4NT <sup>3</sup>	Pass	<b>5</b> ♥
South HCP: 20	<b>♦</b> 5	♦ AK92	ΔΡ			
Contract: 5♥ S	<b>♣</b> Q108	<b>♣</b> KJ93	1. Stay	man		
			2. SM0			
			3. Quai	ntitative	4NT	
Board: 202	North:	South:	West	North	Fast	South
Dealer: N	Norui.	<b>♦</b> AK102		2NT	Pass	
Vul: None North HCP: 21	<b>▼</b> AK1083	<b>♥</b> QJ652	Pass	3♥	Pass	<b>6</b> ♥
South HCP: 10	♦ A83	<b>◆</b> 1054	AP			
Contract: 6♥ N	<b>♣</b> AKQ	<b>♣</b> 8	1. Stay	man		
D 1 202						
Board: 203 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>★</b> K7653	♠ AQJ82	_	1	_	2NT
North HCP: 7	♥ A1095 ♦ 9	<b>♥</b> K82 <b>♦</b> A7	Pass	3♣¹	Pass	3♠
South HCP: 20	<b>♦</b> 1065	<b>♦</b> AQ2	Pass	6♠	AP	
Contract: 6♠ S	11000	11102	1. Stay	man		
Board: 204	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KQ10	<b>◆</b> 9632		2NT	Pass	<b>3♣</b> <sup>1</sup>
Vul: Both North HCP: 21	<b>♥</b> KJ105	<b>♥</b> A8742	Pass	3♥	Pass	<b>4</b> ♥
South HCP: 5	♦ K2	♦ 8 <b>♣</b> J53	AP			
Contract: 4♥ N	♣ AKQ10	<b>4</b> 333	1. Stay	man		
			West	North	Fact	South
Board: 205	NI autho	C	WEST	1 101111	Lasi	2NT
Dealer: S	North: <b>♠</b> J1076	South: ♠ AQ2	Pass	3 <b>♣</b> ¹	Pass	21 <b>\1</b> 3♦
Vul: None	♥ Q10865	<b>₽</b> AQ2 <b>∀</b> AK7	Pass	3♠ <sup>2</sup>	Pass	
North HCP: 7	<b>♦</b> 10	◆ Q86	AP	J₹	1 433	1 🔻
Courth LIC 1D. 21		• 4000	1 <b>11</b>			
South HCP: 21 Contract: 4 S	<b>♣</b> KJ5	<b>♣</b> AQ86	1. Stay	man		

Board: 201 Dealer: S Vul: Both HCP: 20	<ul><li>♣ A73</li><li>♥ KQ</li><li>◆ AK92</li><li>♣ KJ93</li></ul>	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: None HCP: 10	<ul><li>★ AK102</li><li>♥ QJ652</li><li>★ 1054</li><li>★ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 203 Dealer: S Vul: NS HCP: 20	<ul><li>♣ AQJ82</li><li>♥ K82</li><li>♦ A7</li><li>♣ AQ2</li></ul>	The opponents are silent. You bid first.
Board: 204 Dealer: N Vul: Both HCP: 5	<ul><li>♦ 9632</li><li>♥ A8742</li><li>♦ 8</li><li>♣ J53</li></ul>	The opponents are silent.  Partner bids first.
Board: 205 Dealer: S Vul: None HCP: 21	<ul><li>AQ2</li><li>AK7</li><li>Q86</li><li>AQ86</li></ul>	The opponents are silent.  You bid first.

			West	North	East	South 2NT
Board: 201	North:	South:	Pass	<b>3♣</b> ¹	Pass	3♦
Dealer: S Vul: Both	<b>★</b> KQ86	<b>★</b> A73	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
North HCP: 12	<b>♥</b> AJ1086	<b>♥</b> KQ	Pass	4NT <sup>3</sup>	Pass	<b>5</b> ♥
South HCP: 20	<b>♦</b> 5	♦ AK92	AP			
Contract: 5♥ S	<b>♣</b> Q108	<b>♣</b> KJ93	1. Stay	man		
			2. SM0			
			3. Quai	ntitative	4NT	
Board: 202	North:	South:	West	North	Fast	South
Dealer: N	Norui.	<b>♦</b> AK102		2NT	Pass	
Vul: None North HCP: 21	<b>▼</b> AK1083	<b>♥</b> QJ652	Pass	3♥	Pass	<b>6</b> ♥
South HCP: 10	♦ A83	<b>◆</b> 1054	AP			
Contract: 6♥ N	<b>♣</b> AKQ	<b>♣</b> 8	1. Stay	man		
D 1 202						
Board: 203 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>★</b> K7653	♠ AQJ82	_	1	_	2NT
North HCP: 7	♥ A1095 ♦ 9	<b>♥</b> K82 <b>♦</b> A7	Pass	3♣¹	Pass	3♠
South HCP: 20	<b>♦</b> 1065	<b>♦</b> AQ2	Pass	6♠	AP	
Contract: 6♠ S	11000	11102	1. Stay	man		
Board: 204	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KQ10	<b>◆</b> 9632		2NT	Pass	<b>3♣</b> <sup>1</sup>
Vul: Both North HCP: 21	<b>♥</b> KJ105	<b>♥</b> A8742	Pass	3♥	Pass	<b>4</b> ♥
South HCP: 5	♦ K2	♦ 8 ♣ J53	AP			
Contract: 4♥ N	♣ AKQ10	<b>4</b> 333	1. Stay	man		
			West	North	Fact	South
Board: 205	NI autho	C	WEST	1 101111	Lasi	2NT
Dealer: S	North: <b>♠</b> J1076	South: ♠ AQ2	Pass	3 <b>♣</b> ¹	Pass	21 <b>\1</b> 3♦
Vul: None	♥ Q10865	<b>₽</b> AQ2 <b>∀</b> AK7	Pass	3♠ <sup>2</sup>	Pass	
North HCP: 7	<b>♦</b> 10	◆ Q86	AP	J₹	1 433	1 🔻
Courth LIC 1D. 21		• 4000	1 <b>11</b>			
South HCP: 21 Contract: 4 S	<b>♣</b> KJ5	<b>♣</b> AQ86	1. Stay	man		

Board: 206 Dealer: N Vul: EW HCP: 20	<ul><li>♣ Q106</li><li>♥ Q4</li><li>◆ AQJ64</li><li>♣ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: NS HCP: 7	<ul><li>▶ J942</li><li>♥ Q9642</li><li>♦ —</li><li>♣ KJ75</li></ul>	The opponents are silent.  Partner bids first.
Board: 208 Dealer: N Vul: EW HCP: 20	<ul><li>♠ AK2</li><li>♥ A765</li><li>♦ A107</li><li>♠ AJ7</li></ul>	The opponents are silent.  You bid first.
Board: 209 Dealer: S Vul: NS HCP: 7	<ul><li>◆ Q10963</li><li>◆ Q1072</li><li>◆ K</li><li>◆ 954</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 210 Dealer: N Vul: EW HCP: 20	<ul><li>★ AQJ</li><li>★ AK3</li><li>★ 62</li><li>★ AQ653</li></ul>	The opponents are silent. You bid first.

Board: 206 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ Q106  ♥ Q4  ♠ AQJ64  ♠ AKQ	South:  ♠ A987  ♥ J10863  ♦ 87  ♣ 105	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 207 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4 S	North:	South:  ♠ AK10  ♥ AK105  ♠ AK43  ♣ 93		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 208 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ AK2  ♥ A765  ♠ A107  ♣ AJ7	South:  ♠ Q1075  ♥ QJ1082  ♦ 3  ♠ Q102	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 209 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ Q10963  ♥ Q1072  ♠ K  ♣ 954	South:  ♠ AKJ2  ♥ A964  ♠ AQ  ♣ Q76	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East X AP	South 2NT 3▼
Board: 210 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 44 N	North:  ♠ AQJ  ♥ AK3  ♠ 62  ♠ AQ653	South:  • 109752  • J852  • K108  • K	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 206 Dealer: N Vul: EW HCP: 5	<ul><li>▲ A987</li><li>♥ J10863</li><li>◆ 87</li><li>♣ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 207 Dealer: S Vul: NS HCP: 21	<ul><li>★ AK10</li><li>★ AK105</li><li>★ AK43</li><li>★ 93</li></ul>	The opponents are silent. You bid first.
Board: 208 Dealer: N Vul: EW HCP: 7	<ul><li>♣ Q1075</li><li>♥ QJ1082</li><li>♦ 3</li><li>♣ Q102</li></ul>	The opponents are silent.  Partner bids first.
Board: 209 Dealer: S Vul: NS HCP: 20	<ul><li>♠ AKJ2</li><li>♥ A964</li><li>♠ AQ</li><li>♠ Q76</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 210 Dealer: N Vul: EW HCP: 7	<ul><li>★ 109752</li><li>♥ J852</li><li>◆ K108</li><li>◆ K</li></ul>	The opponents are silent.  Partner bids first.

Board: 206 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ Q106  ♥ Q4  ♠ AQJ64  ♠ AKQ	South:  ♠ A987  ♥ J10863  ♦ 87  ♣ 105	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 207 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4 S	North:	South:  ♠ AK10  ♥ AK105  ♠ AK43  ♣ 93		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 208 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ AK2  ♥ A765  ♠ A107  ♣ AJ7	South:  ♠ Q1075  ♥ QJ1082  ♦ 3  ♠ Q102	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 209 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ Q10963  ♥ Q1072  ♠ K  ♣ 954	South:  ♠ AKJ2  ♥ A964  ♠ AQ  ♣ Q76	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East X AP	South 2NT 3▼
Board: 210 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 44 N	North:  ♠ AQJ  ♥ AK3  ♠ 62  ♠ AQ653	South:  • 109752  • J852  • K108  • K	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 211 Dealer: S Vul: None HCP: 6	<ul><li>♣ QJ865</li><li>♥ Q753</li><li>◆ J8</li><li>♣ 53</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 212 Dealer: N Vul: EW HCP: 21	<ul><li>▶ J9</li><li>♥ AK53</li><li>♦ AQ109</li><li>♠ AK5</li></ul>	The opponents are silent. You bid first.
Board: 213 Dealer: S Vul: Both HCP: 8	<ul><li>★ AK43</li><li>▼ 109874</li><li>◆ J92</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 214 Dealer: N Vul: None HCP: 20	<ul><li>★ KQ10</li><li>★ AJ</li><li>★ K103</li><li>★ AK864</li></ul>	The opponents are silent. You bid first.
Board: 215 Dealer: S Vul: NS HCP: 11	<ul><li>★ K932</li><li>▼ AKJ105</li><li>◆ 865</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.

Board: 211 Dealer: S Vul: None	North: ♠ QJ865	South:		North		South 2NT 3
North HCP: 6	♥ Q753 ♦ J8	<b>♥</b> AKJ2 <b>♦</b> 1076	Pass Pass	3♣¹ 4♥	X AP	<b>3</b> V
South HCP: 20	<b>♣</b> 53	<b>♣</b> KQ8	1. Stay		AP	
Contract: 4♥ S			1. Suly	11111		
Board: 212	North:	South:	West	North	East	South
Dealer: N	<b>4</b> J9	<b>★</b> KQ54		2NT	Pass	<b>3♣</b> <sup>1</sup>
Vul: EW North HCP: 21	<b>♥</b> AK53	<b>♥</b> J7642	Pass	3♥	Pass	4♥
South HCP: 6	◆ AQ109	<b>◆</b> 7	AP			
Contract: 4♥ N	♣ AK5	<b>♣</b> 984	1. Stay	man		
			West	North	East	South
Board: 213	North:	South:				2NT
Dealer: S Vul: Both	<b>♦</b> AK43	<b>▲</b> 102	Pass	<b>3</b> ♣¹	Pass	3♦
North HCP: 8	<b>v</b> 109874	<b>♥</b> AQ6	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
South HCP: 20	<b>♦</b> J92 <b>♣</b> 4	◆ AK3 ◆ AK1083	AP			
Contract: 4♥ S	<b>T</b> 4	<b>AN</b> 1003	<ol> <li>Stay</li> <li>SMO</li> </ol>			
			2. SIVIC	<i>JLL</i> IN		
D 1 214	N. 1		West	North	East	South
Board: 214 Dealer: N	North:	South:		2NT	Pass	<b>3</b> ♣¹
Vul: None	<b>♠</b> KQ10 <b>♥</b> AJ	<b>♦</b> 96542	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20	◆ K103	♥ Q972 ♦ QJ7	Pass	4♠	AP	
South HCP: 5 Contract: 4♠ N	<b>♣</b> AK864	<b>♣</b> 7	1. Stay 2. SMO			
			2. SIVIC	NELLIN		
Board: 215	North:	South:	West	North	East	South
Dealer: S	★ K932	♠ AQJ5				2NT
Vul: NS North HCP: 11	<b>♥</b> AKJ105	<b>♥</b> Q87	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 20	<b>♦</b> 865	♦ A9	Pass	6 <b>♠</b>	AP	
Contract: 6♠ S	<b>♣</b> 10	♣ AQJ7	1. Stay	man		

Board: 211 Dealer: S Vul: None HCP: 20	<ul><li>★ AK9</li><li>★ AKJ2</li><li>★ 1076</li><li>★ KQ8</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 212 Dealer: N Vul: EW HCP: 6	<ul><li>★ KQ54</li><li>▼ J7642</li><li>◆ 7</li><li>◆ 984</li></ul>	The opponents are silent.  Partner bids first.
Board: 213 Dealer: S Vul: Both HCP: 20	<ul><li>♣ 102</li><li>♥ AQ6</li><li>♦ AK3</li><li>♣ AK1083</li></ul>	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: None HCP: 5	<ul><li>♦ 96542</li><li>♥ Q972</li><li>♦ QJ7</li><li>♠ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 215 Dealer: S Vul: NS HCP: 20	<ul><li>♠ AQJ5</li><li>♥ Q87</li><li>♠ A9</li><li>♠ AQJ7</li></ul>	The opponents are silent. You bid first.

Board: 211 Dealer: S Vul: None	North: ♠ QJ865	South:		North		South 2NT 3
North HCP: 6	♥ Q753 ♦ J8	<b>♥</b> AKJ2 <b>♦</b> 1076	Pass Pass	3♣¹ 4♥	X AP	<b>3</b> V
South HCP: 20	<b>♣</b> 53	<b>♣</b> KQ8	1. Stay		AP	
Contract: 4♥ S			1. Suly	11111		
Board: 212	North:	South:	West	North	East	South
Dealer: N	<b>4</b> J9	<b>★</b> KQ54		2NT	Pass	<b>3♣</b> <sup>1</sup>
Vul: EW North HCP: 21	<b>♥</b> AK53	<b>♥</b> J7642	Pass	3♥	Pass	4♥
South HCP: 6	◆ AQ109	<b>◆</b> 7	AP			
Contract: 4♥ N	♣ AK5	<b>♣</b> 984	1. Stay	man		
			West	North	East	South
Board: 213	North:	South:				2NT
Dealer: S Vul: Both	<b>♦</b> AK43	<b>▲</b> 102	Pass	<b>3</b> ♣¹	Pass	3♦
North HCP: 8	<b>v</b> 109874	<b>♥</b> AQ6	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
South HCP: 20	<b>♦</b> J92 <b>♣</b> 4	◆ AK3 ◆ AK1083	AP			
Contract: 4♥ S	<b>T</b> 4	<b>AN</b> 1003	<ol> <li>Stay</li> <li>SMO</li> </ol>			
			2. SIVIC	<i>JLL</i> IN		
D 1 214	N. 1		West	North	East	South
Board: 214 Dealer: N	North:	South:		2NT	Pass	<b>3</b> ♣¹
Vul: None	<b>♠</b> KQ10 <b>♥</b> AJ	<b>♦</b> 96542	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20	◆ K103	♥ Q972 ♦ QJ7	Pass	4♠	AP	
South HCP: 5 Contract: 4♠ N	<b>♣</b> AK864	<b>♣</b> 7	1. Stay 2. SMO			
			2. SIVIC	NELLIN		
Board: 215	North:	South:	West	North	East	South
Dealer: S	• K932	♠ AQJ5				2NT
Vul: NS North HCP: 11	<b>♥</b> AKJ105	<b>♥</b> Q87	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 20	<b>♦</b> 865	♦ A9	Pass	6 <b>♠</b>	AP	
Contract: 6♠ S	<b>♣</b> 10	♣ AQJ7	1. Stay	man		

Board: 216 Dealer: N Vul: Both HCP: 21	<b>♣</b> Q8 <b>♥</b> AJ <b>♦</b> KQ52 <b>♣</b> AKQ32	The opponents are silent. You bid first.
Board: 217 Dealer: S Vul: NS HCP: 5	<ul><li>♣ J10652</li><li>♥ A873</li><li>♦ 95</li><li>♣ 62</li></ul>	The opponents are silent.  Partner bids first.
Board: 218 Dealer: N Vul: EW HCP: 20	<ul><li>♠ Q8</li><li>♥ A953</li><li>♦ AKQ9</li><li>♠ AJ9</li></ul>	The opponents are silent.  You bid first.
Board: 219 Dealer: S Vul: None HCP: 5	◆ Q1092 ▼ Q9753 ◆ J43 ◆ 3	East Doubles 3♣ if possible.  Partner bids first.
Board: 220 Dealer: N Vul: NS HCP: 20	<ul><li>AQ</li><li>✓ AQ5</li><li>AK1072</li><li>J52</li></ul>	The opponents are silent. You bid first.

Board: 216 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ Q8  ♥ AJ  ♠ KQ52  ♠ AKQ32	South:	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	3 <b>♣</b> ¹
Board: 217 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 4♥ S	North:	South:  ♠ AK74  ♥ KQ96  ♠ AK10  ♣ J8		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 218 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6♥ N	North:  ♠ Q8  ♥ A953  ♠ AKQ9  ♠ AJ9	South:  ♠ AJ1072  ♥ KQ107  ♦ 86  ♠ Q10	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 <b>♣</b> ¹
Board: 219 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♥ S	North:  ♠ Q1092  ♥ Q9753  ♦ J43  ♣ 3	South:  ♠ K8  ▼ AK1062  ♠ A76  ♣ AQ8		North 3♣¹ 4♥ man	East X AP	South 2NT 3♥

West North East South 2NT Pass 3♣¹ Pass  $3 \stackrel{1}{•}^2$ Pass 3♦ Board: 220 North: South: Pass 4NT<sup>3</sup> Dealer: N **4**♥ Pass **★** K1083 **♠** AQ Vul: NS Pass 6♥ Pass 5♣<sup>4</sup> ♥ AQ5 **♥** K10873 North HCP: 20 ◆ AK1072 AP **♦** 5 South HCP: 8 **♣** J52 ♣ Q86 1. Stayman Contract: 6♥ N 2. SMOLEN 3. Blackwood 0314, for ♥ 4. A=0/5 or 3/5

Board: 216 Dealer: N Vul: Both HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 217 Dealer: S Vul: NS HCP: 20	<ul><li>★ AK74</li><li>★ KQ96</li><li>★ AK10</li><li>★ J8</li></ul>	The opponents are silent.  You bid first.
Board: 218 Dealer: N Vul: EW HCP: 12	<ul><li>AJ1072</li><li>KQ107</li><li>86</li><li>Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 219 Dealer: S Vul: None HCP: 20	<ul><li>★ K8</li><li>★ AK1062</li><li>★ A76</li><li>★ AQ8</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 220 Dealer: N Vul: NS HCP: 8	<ul><li>★K1083</li><li>▼K10873</li><li>◆ 5</li><li>◆ Q86</li></ul>	The opponents are silent.  Partner bids first.

Board: 216 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ Q8  ♥ AJ  ♠ KQ52  ♠ AKQ32	South:	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	3 <b>♣</b> ¹
Board: 217 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 4♥ S	North:	South:  ♠ AK74  ♥ KQ96  ♠ AK10  ♣ J8		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 218 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6♥ N	North:  ♠ Q8  ♥ A953  ♠ AKQ9  ♠ AJ9	South:  ♠ AJ1072  ♥ KQ107  ♦ 86  ♠ Q10	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 <b>♣</b> ¹
Board: 219 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♥ S	North:  ♠ Q1092  ♥ Q9753  ♦ J43  ♣ 3	South:  ♠ K8  ▼ AK1062  ♠ A76  ♣ AQ8		North 3♣¹ 4♥ man	East X AP	South 2NT 3♥

West North East South 2NT Pass 3♣¹ Pass  $3 \stackrel{1}{•}^2$ Pass 3♦ Board: 220 North: South: Pass 4NT<sup>3</sup> Dealer: N **4**♥ Pass **★** K1083 **♠** AQ Vul: NS Pass 6♥ Pass 5♣<sup>4</sup> ♥ AQ5 **♥** K10873 North HCP: 20 ◆ AK1072 AP **♦** 5 South HCP: 8 **♣** J52 ♣ Q86 1. Stayman Contract: 6♥ N 2. SMOLEN 3. Blackwood 0314, for ♥ 4. A=0/5 or 3/5

Board: 221 Dealer: S Vul: EW HCP: 6	<ul><li>10873</li><li>✓ AQ985</li><li>✓ 32</li><li>✓ 105</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 222 Dealer: N Vul: Both HCP: 20	<ul><li>★ K2</li><li>★ A32</li><li>★ AQ62</li><li>★ AQJ10</li></ul>	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: NS HCP: 7	<ul><li>★ A9743</li><li>★ K942</li><li>★ 2</li><li>★ 1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: N Vul: Both HCP: 20	<ul><li>★ KQ9</li><li>★ AJ2</li><li>◆ AKQJ</li><li>★ 753</li></ul>	The opponents are silent.  You bid first.
Board: 225 Dealer: S Vul: None HCP: 9	<ul><li>♣ QJ93</li><li>♥ J10853</li><li>◆ Q10</li><li>♣ K7</li></ul>	The opponents are silent.  Partner bids first.

Board: 221 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 4♥ S	North:	South:  ♠ AQ9  ♥ KJ764  ♠ AKQ  ♠ Q6		North  3♣¹  4♥ man	East X AP	South 2NT 3♥
Board: 222 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ K2  ♥ A32  ♠ AQ62  ♣ AQJ10	South:  ♠ Q9873  ♥ QJ97  ♠ 7  ♣ 865	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3</b> ♣¹
Board: 223 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4♥ S	North:  ♠ A9743  ♥ K942  ♠ 2  ♠ 1075	South:  ♠ K8  ♥ AQJ6  ♠ A83  ♣ AK93	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT
Board: 224 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 4♥ N	North:  ♠ KQ9  ▼ AJ2  ♠ AKQJ  ♣ 753	South:  ♣ J1052  ♥ KQ943  ♦ 98  ♣ Q10	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3</b> ♣¹
Board: 225 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 4♠ S	North:  ♠ QJ93  ♥ J10853  ♦ Q10  ♠ K7	South:  ♠ A1082  ♥ AQ  ♠ AKJ9  ♠ Q94	West Pass Pass 1. Stay	4♠	East Pass AP	2NT

Board: 221 Dealer: S Vul: EW HCP: 21	<ul><li>AQ9</li><li>KJ764</li><li>AKQ</li><li>Q6</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 222 Dealer: N Vul: Both HCP: 5	<ul><li>♣ Q9873</li><li>♥ QJ97</li><li>♦ 7</li><li>♣ 865</li></ul>	The opponents are silent.  Partner bids first.
Board: 223 Dealer: S Vul: NS HCP: 21	<ul><li>★ K8</li><li>▼ AQJ6</li><li>◆ A83</li><li>◆ AK93</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: Both HCP: 8	<ul><li>♣ J1052</li><li>♥ KQ943</li><li>◆ 98</li><li>♣ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 225 Dealer: S Vul: None HCP: 20	<ul><li>A1082</li><li>✓ AQ</li><li>AKJ9</li><li>Q94</li></ul>	The opponents are silent.  You bid first.

Board: 221 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 4♥ S	North:	South:  ♠ AQ9  ♥ KJ764  ♠ AKQ  ♠ Q6		North  3♣¹  4♥ man	East X AP	South 2NT 3♥
Board: 222 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ K2  ♥ A32  ♠ AQ62  ♣ AQJ10	South:  ♠ Q9873  ♥ QJ97  ♠ 7  ♣ 865	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3</b> ♣¹
Board: 223 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4♥ S	North:  ♠ A9743  ♥ K942  ♠ 2  ♠ 1075	South:  ♠ K8  ♥ AQJ6  ♠ A83  ♣ AK93	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT
Board: 224 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 4♥ N	North:  ♠ KQ9  ▼ AJ2  ♠ AKQJ  ♣ 753	South:  ♣ J1052  ♥ KQ943  ♦ 98  ♣ Q10	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3</b> ♣¹
Board: 225 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 4♠ S	North:  ♠ QJ93  ♥ J10853  ♦ Q10  ♠ K7	South:  ♠ A1082  ♥ AQ  ♠ AKJ9  ♠ Q94	West Pass Pass 1. Stay	4♠	East Pass AP	2NT

Board: 226 Dealer: N Vul: EW HCP: 21	<ul><li>♠ AKQ7</li><li>♥ AQ6</li><li>♠ K2</li><li>♠ QJ32</li></ul>	The opponents are silent. You bid first.
Board: 227 Dealer: S Vul: Both HCP: 8	<ul><li>★ KJ32</li><li>♥ QJ763</li><li>◆ —</li><li>◆ J986</li></ul>	The opponents are silent.  Partner bids first.
Board: 228 Dealer: N Vul: None HCP: 20	<ul><li>♣ QJ8</li><li>♥ AQ75</li><li>◆ A65</li><li>♣ AK10</li></ul>	The opponents are silent. You bid first.
Board: 229 Dealer: S Vul: NS HCP: 12	<ul><li>▶ J854</li><li>♥ KQ1052</li><li>♦ K83</li><li>♠ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 230 Dealer: N Vul: Both HCP: 20	<ul><li>★ KQ2</li><li>▼ KQ5</li><li>◆ K93</li><li>◆ AK62</li></ul>	The opponents are silent. You bid first.

Board: 226 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 6♠ N	North:  ♠ AKQ7  ♥ AQ6  ♠ K2  ♣ QJ32	South:  ♠ J10643  ♥ K1032  ♠ A53  ♣ 4	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Board: 227 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♥ S	North:  ♠ KJ32  ♥ QJ763  ←—  ♣ J986	South:  ♠ A7  ♥ K1095  ♠ AQJ  ♣ AQ54		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 228 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6♥ N	North:  ♠ QJ8  ♥ AQ75  ♠ A65  ♣ AK10	South:  ♠ AK53  ♥ K10864  ♦ J97  ♣ 2	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 229 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North:  ◆ J854  ◆ KQ1052  ◆ K83  ◆ K	South:  ♠ AK7  ♥ 93  ♠ AQJ4  ♣ AQ73	Pass	3♠² 6NT	Pass	South 2NT 3♦ 3NT

Board: 230 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 6♥ N	North:  ♠ KQ2  ♥ KQ5  ♠ K93  ♣ AK62	South:  ♠ A643  ♥ A9432  ♠ 2  ♣ QJ4	Pass Pass Pass AP 1. Stay 2. SM0 3. Blac		Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 6♥
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Board: 226 Dealer: N Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 227 Dealer: S Vul: Both HCP: 20	<ul><li>♠ A7</li><li>♥ K1095</li><li>♠ AQJ</li><li>♠ AQ54</li></ul>	The opponents are silent.  You bid first.
Board: 228 Dealer: N Vul: None HCP: 11	<ul><li>★ AK53</li><li>▼ K10864</li><li>◆ J97</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 229 Dealer: S Vul: NS HCP: 20	<ul><li>★ AK7</li><li>♥ 93</li><li>★ AQJ4</li><li>★ AQ73</li></ul>	The opponents are silent. You bid first.
Board: 230 Dealer: N Vul: Both HCP: 11	<ul><li>★ A643</li><li>★ A9432</li><li>★ 2</li><li>★ QJ4</li></ul>	The opponents are silent.  Partner bids first.

Board: 226 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 6♠ N	North:  ♠ AKQ7  ♥ AQ6  ♠ K2  ♣ QJ32	South:  ♠ J10643  ♥ K1032  ♠ A53  ♣ 4	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Board: 227 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♥ S	North:  ♠ KJ32  ♥ QJ763  ←—  ♣ J986	South:  ♠ A7  ♥ K1095  ♠ AQJ  ♣ AQ54		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 228 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6♥ N	North:  ♠ QJ8  ♥ AQ75  ♠ A65  ♣ AK10	South:  ♠ AK53  ♥ K10864  ♦ J97  ♣ 2	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 229 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North:  ◆ J854  ◆ KQ1052  ◆ K83  ◆ K	South:  ♠ AK7  ♥ 93  ♠ AQJ4  ♣ AQ73	Pass	3♠² 6NT	Pass	South 2NT 3♦ 3NT

Board: 230 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 6♥ N	North:  ♠ KQ2  ♥ KQ5  ♠ K93  ♣ AK62	South:  ♠ A643  ♥ A9432  ♠ 2  ♣ QJ4	Pass Pass Pass AP 1. Stay 2. SM0 3. Blac		Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 6♥
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Board: 231 Dealer: S Vul: None HCP: 5	<b>★</b> KQ854 <b>♥</b> 10975 <b>♦</b> 842 <b>♣</b> 2	The opponents are silent.  Partner bids first.
Board: 232 Dealer: N Vul: NS HCP: 20	<ul><li>★ A6</li><li>▼ AJ62</li><li>◆ KQ3</li><li>◆ AQ92</li></ul>	The opponents are silent. You bid first.
Board: 233 Dealer: S Vul: EW HCP: 7	<ul><li>★ AJ1087</li><li>★ 6432</li><li>★ J6</li><li>★ J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 234 Dealer: N Vul: None HCP: 20	<ul><li>♣ QJ2</li><li>♥ AKQ4</li><li>◆ AJ104</li><li>♣ K3</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 235 Dealer: S Vul: NS HCP: 8	<ul><li>♣ AJ763</li><li>♥ Q1082</li><li>♦ 76</li><li>♣ J4</li></ul>	East Doubles 3♣ if possible.  Partner bids first.

Board: 231 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 4 S	North:  ♠ KQ854  ♥ 10975  ♦ 842  ♠ 2	South:  ♠ A102  ♥ AK82  ♠ AK5  ♠ QJ7		North  3♣¹  4♥  man	East Pass AP	2NT
Board: 232 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 4 \( \mathbf{N} \) N	North:  ♠ A6  ♥ AJ62  ♠ KQ3  ♣ AQ92	South:  ♠ K873  ♥ K10975  ♦ A642  ♣ —	West Pass AP 1. Stayı	North 2NT 3♥	East Pass Pass	3 <b>♣</b> ¹
Board: 233 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ AJ1087  ♥ 6432  ♦ J6  ♣ J3	South:  ♠ K3  ♥ AK5  ♠ AQ95  ♣ A974	Pass Pass AP 1. Stay 2. SMC		Pass	2NT
Board: 234 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 6 \( \mathbb{N} \) N	North:  ♠ QJ2  ♥ AKQ4  ♠ AJ104  ♠ K3	South:  ♠ A953  ♥ 98762  ♠ K97  ♣ 6	West  X  AP  1. Stay	North 2NT 3♥ man	East Pass Pass	3 <b>♣</b> ¹
Board: 235 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ AJ763  ♥ Q1082  ♦ 76  ♠ J4	South:  ♠ Q4  ♥ K63  ♠ AKQJ4  ♣ KQ9			X	South 2NT 3 • 3NT

Board: 231 Dealer: S Vul: None HCP: 21	<ul><li>★ A102</li><li>★ AK82</li><li>◆ AK5</li><li>★ QJ7</li></ul>	The opponents are silent. You bid first.
Board: 232 Dealer: N Vul: NS HCP: 10	<b>★</b> K873 <b>★</b> K10975 <b>→</b> A642 <b>★</b> —	The opponents are silent.  Partner bids first.
Board: 233 Dealer: S Vul: EW HCP: 20	<ul><li>★ K3</li><li>▼ AK5</li><li>◆ AQ95</li><li>◆ A974</li></ul>	The opponents are silent. You bid first.
Board: 234 Dealer: N Vul: None HCP: 7	<ul><li>★ A953</li><li>♥ 98762</li><li>★ K97</li><li>★ 6</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 235 Dealer: S Vul: NS HCP: 20	<ul><li>♠ Q4</li><li>♥ K63</li><li>♦ AKQJ4</li><li>♠ KQ9</li></ul>	East Doubles 3♣ if possible.  You bid first.

Board: 231 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 4 S	North:  ♠ KQ854  ♥ 10975  ♦ 842  ♠ 2	South:  ♠ A102  ♥ AK82  ♠ AK5  ♠ QJ7		North  3♣¹  4♥  man	East Pass AP	2NT
Board: 232 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 4 \( \mathbf{N} \) N	North:  ♠ A6  ♥ AJ62  ♠ KQ3  ♣ AQ92	South:  ♠ K873  ♥ K10975  ♦ A642  ♣ —	West Pass AP 1. Stayı	North 2NT 3♥	East Pass Pass	3 <b>♣</b> ¹
Board: 233 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ AJ1087  ♥ 6432  ♦ J6  ♣ J3	South:  ♠ K3  ♥ AK5  ♠ AQ95  ♣ A974	Pass Pass AP 1. Stay 2. SMC		Pass	2NT
Board: 234 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 6 \( \mathbb{N} \) N	North:  ♠ QJ2  ♥ AKQ4  ♠ AJ104  ♠ K3	South:  ♠ A953  ♥ 98762  ♠ K97  ♣ 6	West  X  AP  1. Stay	North 2NT 3♥ man	East Pass Pass	3 <b>♣</b> ¹
Board: 235 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ AJ763  ♥ Q1082  ♦ 76  ♠ J4	South:  ♠ Q4  ♥ K63  ♠ AKQJ4  ♣ KQ9			X	South 2NT 3 • 3NT

Board: 236 Dealer: N Vul: EW HCP: 21	<ul><li>♠ AQ</li><li>♥ AK73</li><li>♦ KJ82</li><li>♠ KJ6</li></ul>	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: Both HCP: 8	<ul><li>AQ1075</li><li>♥ 9762</li><li>♦ 72</li><li>♠ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 238 Dealer: N Vul: NS HCP: 21	<ul><li>♣ J65</li><li>♥ AK96</li><li>♦ AQ</li><li>♣ AK65</li></ul>	The opponents are silent. You bid first.
Board: 239 Dealer: S Vul: EW HCP: 11	<ul><li>10432</li><li>✓ AK1063</li><li>✓ A74</li><li>✓ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 240 Dealer: N Vul: Both HCP: 21	<ul><li>AQ7</li><li>KQJ10</li><li>A4</li><li>KQ108</li></ul>	The opponents are silent. You bid first.

Board: 236 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4 N	North:  ♠ AQ  ♥ AK73  ♠ KJ82  ♠ KJ6	South:  ♠ KJ1087  ♥ J864  ♦ 5  ♣ 1075	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 <b>♣</b> ¹
Board: 237 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♠ N	North:  ♠ AQ1075  ♥ 9762  ♠ 72  ♠ Q9	South:  ♠ K6  ♥ AKQ  ♠ A85  ♣ KJ1082			Pass	2NT
Board: 238 Dealer: N Vul: NS North HCP: 21 South HCP: 10 Contract: 4 N	North:  ♣ J65  ♥ AK96  ♠ AQ  ♣ AK65	South:  ♠ AQ932  ♥ QJ52  ♦ J2  ♣ 82	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 <b>♣</b> ¹
Board: 239 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ 10432  ♥ AK1063  ♠ A74  ♣ 5	South:  ♠ A76  ♥ Q9  ♠ KJ10  ♣ AKQJ7	Pass Pass Pass Pass 2. SM0		Pass	2NT
Board: 240 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 6 N	North:  ♠ AQ7  ♥ KQJ10  ♠ A4  ♣ KQ108	South:  ♠ KJ104  ♥ 97542  ♦ 8  ♣ A52	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹

Board: 236 Dealer: N Vul: EW HCP: 5	<ul><li>★ KJ1087</li><li>♥ J864</li><li>♦ 5</li><li>♣ 1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 237 Dealer: S Vul: Both HCP: 20	<ul><li>★ K6</li><li>★ AKQ</li><li>★ A85</li><li>★ KJ1082</li></ul>	The opponents are silent. You bid first.
Board: 238 Dealer: N Vul: NS HCP: 10	<ul><li>♠ AQ932</li><li>♥ QJ52</li><li>♦ J2</li><li>♠ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 239 Dealer: S Vul: EW HCP: 20	<ul><li>♠ A76</li><li>♥ Q9</li><li>♠ KJ10</li><li>♠ AKQJ7</li></ul>	The opponents are silent. You bid first.
Board: 240 Dealer: N Vul: Both HCP: 8	<ul><li>★ KJ104</li><li>♥ 97542</li><li>◆ 8</li><li>◆ A52</li></ul>	The opponents are silent.  Partner bids first.

Board: 236 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4 N	North:  ♠ AQ  ♥ AK73  ♠ KJ82  ♠ KJ6	South:  ♠ KJ1087  ♥ J864  ♦ 5  ♣ 1075	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 <b>♣</b> ¹
Board: 237 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♠ N	North:  ♠ AQ1075  ♥ 9762  ♠ 72  ♠ Q9	South:  ♠ K6  ♥ AKQ  ♠ A85  ♣ KJ1082			Pass	2NT
Board: 238 Dealer: N Vul: NS North HCP: 21 South HCP: 10 Contract: 4 N	North:  ♣ J65  ♥ AK96  ♠ AQ  ♣ AK65	South:  ♠ AQ932  ♥ QJ52  ♦ J2  ♣ 82	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 <b>♣</b> ¹
Board: 239 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ 10432  ♥ AK1063  ♠ A74  ♣ 5	South:  ♠ A76  ♥ Q9  ♠ KJ10  ♣ AKQJ7	Pass Pass Pass Pass 2. SM0		Pass	2NT
Board: 240 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 6 N	North:  ♠ AQ7  ♥ KQJ10  ♠ A4  ♣ KQ108	South:  ♠ KJ104  ♥ 97542  ♦ 8  ♣ A52	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹

Board: 241 Dealer: S Vul: None HCP: 5	<ul><li>◆ Q9843</li><li>♥ J964</li><li>◆ 7</li><li>◆ Q72</li></ul>	The opponents are silent.  Partner bids first.
Board: 242 Dealer: N Vul: EW HCP: 20	<ul><li>★ AKQ</li><li>★ AK4</li><li>★ 52</li><li>★ A7542</li></ul>	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: Both HCP: 11	<ul><li>★ AKJ109</li><li>▼ 7542</li><li>◆ 10</li><li>◆ K102</li></ul>	The opponents are silent.  Partner bids first.
Board: 244 Dealer: N Vul: None HCP: 21	<ul><li>★ AK102</li><li>★ K972</li><li>★ A7</li><li>★ AK10</li></ul>	The opponents are silent. You bid first.
Board: 245 Dealer: S Vul: Both HCP: 7	<ul><li>★ K743</li><li>▼ 107642</li><li>◆ KJ5</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.

Board: 241 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4 S	North:  ♠ Q9843  ♥ J964  ♠ 7  ♣ Q72	South:  ♠ AK5  ♥ AK2  ♠ QJ98  ♣ K85	West North  Pass 3♣¹  Pass 3♥²  AP  1. Stayman  2. SMOLEN	East Pass Pass	2NT 3♦
Board: 242 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 4♠ N	North:  ♠ AKQ  ♥ AK4  ♦ 52  ♣ A7542	South:  ♣ J10976  ♥ Q985  ♦ 97  ♣ KQ	West North 2NT Pass 3  Pass 4  1. Stayman 2. SMOLEN	East Pass Pass AP	3 <b>♣</b> ¹
Board: 243 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ AKJ109  ♥ 7542  ♠ 10  ♣ K102	South:  ♠ Q3  ♥ K10  ♠ AKQJ  ♣ AJ854	West North  Pass 3♣¹  Pass 3♥²  Pass 6NT  1. Stayman  2. SMOLEN	Pass	2NT
Board: 244 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 6♥ N	North:  ♠ AK102  ♥ K972  ♠ A7  ♠ AK10	South: <b>▲</b> J6543 <b>♥</b> AQ105 <b>♦</b> Q106 <b>♣</b> 8	West North 2NT Pass 3▼ AP 1. Stayman	East Pass Pass	<b>3♣</b> ¹
Board: 245 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4♥ S	North:  ♠ K743  ♥ 107642  ♠ KJ5  ♣ 5	South:  ♠ A6  ♥ KQ8  ♠ A1043  ♠ AKJ3	West North  Pass 3♣¹  Pass 3♠²  AP  1. Stayman  2. SMOLEN	East Pass Pass	2NT 3♦

Board: 241 Dealer: S Vul: None HCP: 20	<ul><li>♠ AK5</li><li>♥ AK2</li><li>◆ QJ98</li><li>♠ K85</li></ul>	The opponents are silent. You bid first.
Board: 242 Dealer: N Vul: EW HCP: 8	<ul><li>J10976</li><li>♥ Q985</li><li>♦ 97</li><li>♣ KQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 243 Dealer: S Vul: Both HCP: 20	<ul><li>♣ Q3</li><li>♥ K10</li><li>♦ AKQJ</li><li>♣ AJ854</li></ul>	The opponents are silent. You bid first.
Board: 244 Dealer: N Vul: None HCP: 9	<ul><li>♣ J6543</li><li>♥ AQ105</li><li>◆ Q106</li><li>♣ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 245 Dealer: S Vul: Both HCP: 21	<ul><li>A6</li><li>KQ8</li><li>A1043</li><li>AKJ3</li></ul>	The opponents are silent. You bid first.

Board: 241 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♠ S	North:  ♠ Q9843  ♥ J964  ♠ 7  ♠ Q72	South:  ♠ AK5  ♥ AK2  ♠ QJ98  ♣ K85	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♣  AP  1. Stayman 2. SMOLEN
Board: 242 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 4♠ N	North:  ♠ AKQ  ♥ AK4  ♦ 52  ♣ A7542	South:  ♣ J10976  ♥ Q985  • 97  ♣ KQ	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 4♠ AP  1. Stayman  2. SMOLEN
Board: 243 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ AKJ109  ♥ 7542  ♦ 10  ♠ K102	South:  ♠ Q3  ♥ K10  ♠ AKQJ  ♠ AJ854	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  Pass 6NT AP  1. Stayman 2. SMOLEN
Board: 244 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 6♥ N	North:  ♠ AK 102  ♥ K972  ♠ A7  ♠ AK 10	South:	West North East South  2NT Pass 3♣¹  Pass 3♥ Pass 6♥  AP  1. Stayman
Board: 245 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4♥ S	North:  ♠ K743  ♥ 107642  ♠ KJ5  ♠ 5	South:  ♠ A6  ♥ KQ8  ♠ A1043  ♣ AKJ3	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  AP  1. Stayman 2. SMOLEN

Board: 246 Dealer: N Vul: None HCP: 21	<ul><li>★ KQ84</li><li>▼ AJ</li><li>◆ KJ62</li><li>◆ AK8</li></ul>	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: NS HCP: 7	<ul><li>★ K984</li><li>★ K9654</li><li>◆ J82</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 248 Dealer: N Vul: EW HCP: 20	<ul><li>♣ 7652</li><li>♥ AKJ9</li><li>◆ AKJ</li><li>♣ KJ</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 249 Dealer: S Vul: None HCP: 6	<ul><li>▶ J942</li><li>♥ Q8542</li><li>◆ QJ94</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 250 Dealer: N Vul: NS HCP: 20	<ul><li>★ A95</li><li>▼ A10</li><li>◆ KQ2</li><li>◆ AK962</li></ul>	East Doubles 3♦ if possible.  You bid first.

Dea Vul No Sou	ard: 246 aler: N l: None orth HCP: 21 uth HCP: 5 ntract: 44 N	North:  ♠ KQ84  ♥ AJ  ♠ KJ62  ♣ AK8	South:  ♠ 10973  ♥ K10543  ♠ Q4  ♣ 104	West Pass AP 1. Stayı	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Dea Vul No Sou	ard: 247 aler: S l: NS orth HCP: 7 uth HCP: 20 ortract: 4♥ S	North:  ♠ K984  ♥ K9654  ♦ J82  ♠ 6	South:  ♠ AJ7  ♥ AJ3  ♠ Q95  ♣ AKJ2			East Pass Pass	2NT 3♦
Dea Vul No Sou	ard: 248 aler: N l: EW orth HCP: 20 uth HCP: 6 ntract: 4♥ N	North:  ◆ 7652  ▼ AKJ9  ◆ AKJ  ◆ KJ	South:  ♠ KJ93  ♥ 76542  ♠ Q8  ♣ 106	West  X  AP  1. Stayı	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Dea Vul No Sou	ard: 249 aler: S l: None orth HCP: 6 uth HCP: 21 ntract: 4 S	North:	South:  ♠ AQ65  ♥ KJ6  ♠ A10  ♣ AQJ6	West Pass Pass 1. Stayı		East Pass AP	2NT

Board: 250 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 6N N	North:  ♠ A95  ♥ A10  ♠ KQ2  ♣ AK962	South:  ♠ KQ873  ♥ K943  ♦ 54  ♠ Q3	Pass Pass Pass AP 1. Stay 2. SM0 3. Blace	4♠ 5♣⁴ man	Pass X Pass Pass	3♣¹ 3♥² 4NT³ 6NT
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Board: 246 Dealer: N Vul: None HCP: 5	<ul><li>10973</li><li>★ K10543</li><li>◆ Q4</li><li>★ 104</li></ul>	The opponents are silent.  Partner bids first.
Board: 247 Dealer: S Vul: NS HCP: 20	<ul><li>♣ AJ7</li><li>♥ AJ3</li><li>◆ Q95</li><li>♣ AKJ2</li></ul>	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: EW HCP: 6	<ul><li>★ KJ93</li><li>▼ 76542</li><li>◆ Q8</li><li>◆ 106</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 249 Dealer: S Vul: None HCP: 21	<ul><li>AQ65</li><li>KJ6</li><li>A10</li><li>AQJ6</li></ul>	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: NS HCP: 10	<ul><li>★ KQ873</li><li>★ K943</li><li>◆ 54</li><li>★ Q3</li></ul>	East Doubles 3♦ if possible.  Partner bids first.

Dea Vul No Sou	ard: 246 aler: N l: None orth HCP: 21 uth HCP: 5 ntract: 44 N	North:  ♠ KQ84  ♥ AJ  ♠ KJ62  ♣ AK8	South:  ♠ 10973  ♥ K10543  ♠ Q4  ♣ 104	West Pass AP 1. Stayı	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Dea Vul No Sou	ard: 247 aler: S l: NS orth HCP: 7 uth HCP: 20 ortract: 4♥ S	North:  ♠ K984  ♥ K9654  ♦ J82  ♠ 6	South:  ♠ AJ7  ♥ AJ3  ♠ Q95  ♣ AKJ2			East Pass Pass	2NT 3♦
Dea Vul No Sou	ard: 248 aler: N l: EW orth HCP: 20 uth HCP: 6 ntract: 4♥ N	North:  ◆ 7652  ▼ AKJ9  ◆ AKJ  ◆ KJ	South:  ♠ KJ93  ♥ 76542  ♠ Q8  ♣ 106	West  X  AP  1. Stayı	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Dea Vul No Sou	ard: 249 aler: S l: None orth HCP: 6 uth HCP: 21 ntract: 4 S	North:	South:  ♠ AQ65  ♥ KJ6  ♠ A10  ♣ AQJ6	West Pass Pass 1. Stayı		East Pass AP	2NT

Board: 250 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 6N N	North:  ♠ A95  ♥ A10  ♠ KQ2  ♣ AK962	South:  ♠ KQ873  ♥ K943  ♦ 54  ♠ Q3	Pass Pass Pass AP 1. Stay 2. SM0 3. Blace	4♠ 5♣⁴ man	Pass X Pass Pass	3♣¹ 3♥² 4NT³ 6NT
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Board: 251 Dealer: S Vul: Both HCP: 6  Board: 252 Dealer: N Vul: EW Vul: EW HCP: 20  Board: 253 Dealer: S Vul: Both HCP: 9  AK2 Vul: EW Partner bids first.  Partner bids first.  Partner bids first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  Partner bids first.  The opponents are silent. You bid first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  Partner bids first.  Partner bids first.  Partner bids first.  Partner bids first.			
Dealer: N Vul: EW HCP: 20  AK76  Wak2  You bid first.  Wou bid first.  Wou bid first.  Wou bid first.  Wou bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Board: 254 Pealer: N Vul: None  AQ1062  Partner bids first.  The opponents are silent.  You bid first.  You bid first.	▼ 8653 • —	Deal Vul:	
Dealer: S	<ul><li>★ AK2</li><li>★ K52</li></ul>	Deal Vul:	
Dealer: N	▼ AQ1062 ◆ Q93	Deal Vul:	
	▼ AJ • OI54	Deale Vul:	
Board: 255	▼ J10543 ◆ 10	Deal Vul:	

Board: 251 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♠ AJ1073  ♥ 8653  ←—  ♣ J752	South:  ♠ Q4  ♥ AQ  ♠ AK73  ♣ AQ964	Pass Pass AP 1. Stayı 2. SMC		Pass	2NT
Board: 252 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4♥ N	North:  ♠ K62  ✔ AK2  ♠ K52  ♣ AK76	South:  ♠ Q1085  ♥ Q8654  ♦ J7  ♠ Q4	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 253 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 6 S	North:	South:  ♠ AK95  ♥ KJ85  ♠ A105  ♠ AQ	West Pass Pass 1. Stay	North 3♣¹ 6♥ man	East Pass AP	South 2NT 3♥
Board: 254 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AQ  ♥ AJ  • QJ54  ♣ KQJ95	South:  ♠ K952  ♥ K8654  ♦ 106  ♣ 32	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 255 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4 S	North:  ♠ A654  ♥ J10543  ♦ 10  ♣ J64	South:  ♠ Q92  ♥ AKQ9  ♠ AKQ8  ♣ 87	West Pass Pass 1. Stay	4♥	East X AP	South 2NT 3♥

Board: 251 Dealer: S Vul: Both HCP: 21	<ul><li>♣ Q4</li><li>♥ AQ</li><li>◆ AK73</li><li>♣ AQ964</li></ul>	The opponents are silent. You bid first.
Board: 252 Dealer: N Vul: EW HCP: 7	<ul><li>♣ Q1085</li><li>♥ Q8654</li><li>♦ J7</li><li>♣ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 253 Dealer: S Vul: Both HCP: 21	<ul><li>♠ AK95</li><li>♥ KJ85</li><li>♠ A105</li><li>♠ AQ</li></ul>	The opponents are silent.  You bid first.
Board: 254 Dealer: N Vul: None HCP: 6	<b>★</b> K952 <b>★</b> K8654 <b>★</b> 32	The opponents are silent.  Partner bids first.
Board: 255 Dealer: S Vul: EW HCP: 20	<ul><li>♣ Q92</li><li>♥ AKQ9</li><li>◆ AKQ8</li><li>♣ 87</li></ul>	East Doubles 3♣ if possible.  You bid first.

Board: 251 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♠ AJ1073  ♥ 8653  ←—  ♣ J752	South:  ♠ Q4  ♥ AQ  ♠ AK73  ♣ AQ964	Pass Pass AP 1. Stayı 2. SMC		Pass	2NT
Board: 252 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4♥ N	North:  ♠ K62  ✔ AK2  ♠ K52  ♣ AK76	South:  ♠ Q1085  ♥ Q8654  ♦ J7  ♠ Q4	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 253 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 6 S	North:	South:  ♠ AK95  ♥ KJ85  ♠ A105  ♠ AQ	West Pass Pass 1. Stay	North 3♣¹ 6♥ man	East Pass AP	South 2NT 3♥
Board: 254 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AQ  ♥ AJ  • QJ54  ♣ KQJ95	South:  ♠ K952  ♥ K8654  ♦ 106  ♣ 32	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 255 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4 S	North:  ♠ A654  ♥ J10543  ♦ 10  ♣ J64	South:  ♠ Q92  ♥ AKQ9  ♠ AKQ8  ♣ 87	West Pass Pass 1. Stay	4♥	East X AP	South 2NT 3♥

Board: 256 Dealer: N Vul: Both HCP: 20	<ul><li>★ KQ43</li><li>★ AK</li><li>◆ AJ5</li><li>◆ QJ53</li></ul>	The opponents are silent.  You bid first.
Board: 257 Dealer: S Vul: None HCP: 9	<ul><li>♦ 8754</li><li>♥ AKJ74</li><li>◆ J832</li><li>♣ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 258 Dealer: N Vul: NS HCP: 21	<ul><li>★ K73</li><li>★ A6</li><li>★ AKQJ</li><li>★ A1042</li></ul>	The opponents are silent.  You bid first.
Board: 259 Dealer: S Vul: Both HCP: 10	◆ QJ543 ▼ A1065 ◆ 8 ◆ K76	The opponents are silent.  Partner bids first.

Board: 256 Dealer: N Vul: Both	North: ♠ KQ43 ♥ AK	South: ♠ AJ105 ♥ J10952	West Pass	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
North HCP: 20 South HCP: 8 Contract: 4♠ N	<ul><li>◆ AJ5</li><li>◆ QJ53</li></ul>	◆ Q83 <b>◆</b> 8	AP 1. Stay		1 000	
Board: 257	North:	South:	West	North	East	South 2NT
Dealer: S Vul: None	<b>♦</b> 8754	<b>♦</b> AK	Pass	<b>3♣</b> ¹	Pass	3♦
North HCP: 9 South HCP: 21	<ul><li>★ AKJ74</li><li>◆ J832</li></ul>	♥ 862 ♦ AK4 ♣ AK1052	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Contract: 4♥ S	<b>♣</b> —		1. Stay 2. SMC			
			West	North		
				2NT	Pass	_
Board: 258		~ .	Pass	3♦	Pass	
Dealer: N	North: ♠ K73	South: <b>♠</b> A10654	Pass	3♠		4NT <sup>3</sup>
Vul: NS	♥ A6	♥ KJ42	Pass	5 <b>\</b> 4	Pass	6♣
North HCP: 21 South HCP: 11	<b>♦</b> AKQJ	<b>♦</b> 8	Pass	6 <b>♠</b> <sup>5</sup>	AP	
Contract: 6♠ N	♣ A1042	<b>♣</b> K87	1. Stay 2. SMO			
				kwood (	0314,	for <b>♠</b>
			4. A=1	/5 or 4/5	5	
			5. no <b>♠</b>	queen		
Board: 259 Dealer: S	North: <b>♠</b> QJ543	South: ♠ AK82	West	North	East	South 2NT
Vul: Both North HCP: 10	<b>▼</b> A1065	♥KQ	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 20 Contract: 6♠ S	• 8 • K76	◆ KQJ105 ◆ Q5	Pass 1. Stay	6 <b>♠</b> man	AP	

Board: 256 Dealer: N Vul: Both HCP: 8	<ul><li>▲ AJ105</li><li>♥ J10952</li><li>◆ Q83</li><li>▲ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 257 Dealer: S Vul: None HCP: 21	<ul><li>★ AK</li><li>▼ 862</li><li>◆ AK4</li><li>◆ AK1052</li></ul>	The opponents are silent. You bid first.
Board: 258 Dealer: N Vul: NS HCP: 11	<ul><li>★ A10654</li><li>♥ KJ42</li><li>◆ 8</li><li>★ K87</li></ul>	The opponents are silent.  Partner bids first.
Board: 259 Dealer: S Vul: Both HCP: 20	<ul><li>★ AK82</li><li>★ KQ</li><li>★ KQJ105</li><li>★ Q5</li></ul>	The opponents are silent. You bid first.

Board: 256 Dealer: N Vul: Both	North: ♠ KQ43 ♥ AK	South: ♠ AJ105 ♥ J10952	West Pass	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
North HCP: 20 South HCP: 8 Contract: 4♠ N	<ul><li>◆ AJ5</li><li>◆ QJ53</li></ul>	◆ Q83 <b>◆</b> 8	AP 1. Stay		1 000	
Board: 257	North:	South:	West	North	East	South 2NT
Dealer: S Vul: None	<b>♦</b> 8754	<b>♦</b> AK	Pass	<b>3♣</b> ¹	Pass	3♦
North HCP: 9 South HCP: 21	<ul><li>★ AKJ74</li><li>◆ J832</li></ul>	♥ 862 ♦ AK4 ♣ AK1052	Pass AP	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Contract: 4♥ S	<b>♣</b> —		1. Stay 2. SMC			
			West	North		
				2NT	Pass	_
Board: 258		~ .	Pass	3♦	Pass	
Dealer: N	North: ♠ K73	South: <b>♠</b> A10654	Pass	3♠		4NT <sup>3</sup>
Vul: NS	<b>♥</b> A6	♥ KJ42	Pass	5 <b>\</b> 4	Pass	6♣
North HCP: 21 South HCP: 11	<b>♦</b> AKQJ	<b>♦</b> 8	Pass	6 <b>♠</b> <sup>5</sup>	AP	
Contract: 6♠ N	♣ A1042	<b>♣</b> K87	1. Stay 2. SMO			
				kwood (	0314,	for <b>♠</b>
			4. A=1	/5 or 4/5	5	
			5. no <b>♠</b>	queen		
Board: 259 Dealer: S	North: <b>♠</b> QJ543	South: ♠ AK82	West	North	East	South 2NT
Vul: Both North HCP: 10	<b>▼</b> A1065	♥KQ	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 20 Contract: 6♠ S	• 8 • K76	◆ KQJ105 ◆ Q5	Pass 1. Stay	6 <b>♠</b> man	AP	

Board: 260 Dealer: N Vul: NS HCP: 20	<ul><li>A876</li><li>✓ AJ</li><li>AQJ9</li><li>A86</li></ul>	The opponents are silent. You bid first.
Board: 261 Dealer: S Vul: EW HCP: 8	<ul><li>♣ QJ543</li><li>♥ Q982</li><li>◆ K109</li><li>♣ 9</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 262 Dealer: N Vul: Both HCP: 20	<ul><li>★ K10</li><li>★ KQ5</li><li>◆ AJ6</li><li>◆ AQJ87</li></ul>	The opponents are silent.  You bid first.
Board: 263 Dealer: S Vul: NS HCP: 9	<ul><li>A9765</li><li>✓ A987</li><li>6</li><li>✓ J107</li></ul>	The opponents are silent.  Partner bids first.
Board: 264 Dealer: N Vul: EW HCP: 20	<ul><li>AJ86</li><li>✓ AQ5</li><li>AK82</li><li>Q8</li></ul>	The opponents are silent. You bid first.

Board: 260 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ A876  ♥ AJ  ♠ AQJ9  ♠ A86	South:  • 10953  • KQ842  • K4  • K9	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 261 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ QJ543  ♥ Q982  ♠ K109  ♠ 9	South:  ♠ AK6  ♥ AJ  ♠ A86  ♠ KJ1032	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East X AP	South 2NT XX
Board: 262 Dealer: N Vul: Both North HCP: 20 South HCP: 17 Contract: 7N N	North:  ♠ K10  ♥ KQ5  ♠ AJ6  ♣ AQJ87	South:  ♠ AQ875  ♥ AJ107  ♠ K8  ♠ K3	Pass Pass AP 1. Stayı 2. SMC		East Pass Pass Pass	3 <b>♣</b> ¹ 3 <b>♥</b> ²
Board: 263 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 6♠ S	North:  ♠ A9765  ♥ A987  ♠ 6  ♣ J107	South:  ♠ K82  ♥ KQ3  ♠ AQ4  ♣ AQ63	Pass Pass Pass Pass 1. Stay 2. SMC 3. Black	6♠ man	Pass Pass Pass AP	2NT 3♦ 4♠ 5♣ <sup>4</sup>

West North East South Board: 264 North: South: 2NT Pass 3♣¹ Dealer: N **♠** AJ86 **♦** KQ973 Pass 3♠ Pass 4NT<sup>2</sup> Vul: EW ♥ AQ5 **♥** KJ64 North HCP: 20 AP ♦ AK82 **•** 107 South HCP: 12 1. Stayman **♣** K3 **♣** Q8 Contract: 4N N 2. Quantitative 4NT

Board: 260 Dealer: N Vul: NS HCP: 11	<ul><li>10953</li><li>KQ842</li><li>K4</li><li>K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 261 Dealer: S Vul: EW HCP: 20	<ul><li>★ AK6</li><li>▼ AJ</li><li>◆ A86</li><li>◆ KJ1032</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 262 Dealer: N Vul: Both HCP: 17	<ul><li>AQ875</li><li>✓ AJ107</li><li>✓ K8</li><li>✓ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 263 Dealer: S Vul: NS HCP: 20	<ul><li>★ K82</li><li>▼ KQ3</li><li>◆ AQ4</li><li>◆ AQ63</li></ul>	The opponents are silent.  You bid first.
Board: 264 Dealer: N Vul: EW HCP: 12	<ul><li>★ KQ973</li><li>▼ KJ64</li><li>◆ 107</li><li>◆ K3</li></ul>	The opponents are silent.  Partner bids first.

Board: 260 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ A876  ♥ AJ  ♠ AQJ9  ♠ A86	South:  • 10953  • KQ842  • K4  • K9	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 261 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ QJ543  ♥ Q982  ♠ K109  ♠ 9	South:  ♠ AK6  ♥ AJ  ♠ A86  ♠ KJ1032	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East X AP	South 2NT XX
Board: 262 Dealer: N Vul: Both North HCP: 20 South HCP: 17 Contract: 7N N	North:  ♠ K10  ♥ KQ5  ♠ AJ6  ♣ AQJ87	South:  ♠ AQ875  ♥ AJ107  ♠ K8  ♠ K3	Pass Pass AP 1. Stayı 2. SMC		East Pass Pass Pass	3 <b>♣</b> ¹ 3 <b>♥</b> ²
Board: 263 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 6♠ S	North:  ♠ A9765  ♥ A987  ♠ 6  ♣ J107	South:  ♠ K82  ♥ KQ3  ♠ AQ4  ♣ AQ63	Pass Pass Pass Pass 1. Stay 2. SMC 3. Black	6♠ man	Pass Pass Pass AP	2NT 3♦ 4♠ 5♣ <sup>4</sup>

West North East South Board: 264 North: South: 2NT Pass 3♣¹ Dealer: N **♠** AJ86 **♦** KQ973 Pass 3♠ Pass 4NT<sup>2</sup> Vul: EW ♥ AQ5 **♥** KJ64 North HCP: 20 AP ♦ AK82 **•** 107 South HCP: 12 1. Stayman **♣** K3 **♣** Q8 Contract: 4N N 2. Quantitative 4NT

Board: 265 Dealer: S Vul: Both HCP: 7	<ul><li>♣ QJ962</li><li>♥ 10962</li><li>◆ A6</li><li>♣ 32</li></ul>	The opponents are silent.  Partner bids first.
Board: 266 Dealer: N Vul: None HCP: 20	<b>♠</b> KQ <b>♥</b> 42 <b>♦</b> AKQ106 <b>♠</b> AQ86	The opponents are silent. You bid first.
Board: 267 Dealer: S Vul: EW HCP: 7	<ul><li>◆9863</li><li>♥ AJ754</li><li>◆ J</li><li>◆ J84</li></ul>	The opponents are silent.  Partner bids first.
Board: 268 Dealer: N Vul: Both HCP: 20	<ul><li>AQ73</li><li>✓ A7</li><li>✓ KJ8</li><li>AQ93</li></ul>	The opponents are silent. You bid first.
Board: 269 Dealer: S Vul: None HCP: 9	<ul><li>◆ Q10642</li><li>◆ Q932</li><li>◆ Q</li><li>◆ K52</li></ul>	The opponents are silent.  Partner bids first.

Board: 265 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ QJ962  ♥ 10962  ♠ A6  ♣ 32	South:  ♠ AK53  ♥ A543  ♠ KQ10  ♣ A10	Pass	3 <b>♣</b> ¹ 4 <b>♥</b>	East Pass AP	South 2NT 3♥
Board: 266 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ KQ  ♥ 42  ♠ AKQ106  ♣ AQ86	South:  ♠ AJ74  ♥ AJ973  ♠ 74  ♣ 73	Pass	2NT 3  3NT man	East Pass Pass AP	_
Board: 267 Dealer: S Vul: EW North HCP: 7 South HCP: 21 Contract: 4 S	North:	South:  ♠ AQ7  ♥ KQ1082  ♠ K83  ♣ AK	Pass	3 <b>♣</b> ¹ 4 <b>♥</b>	East Pass AP	South 2NT 3▼
Board: 268 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ AQ73  ♥ A7  ♠ KJ8  ♠ AQ93	South:  ♠ K10852  ♥ K942  ♠ Q4  ♣ 72		2NT 3♠	East Pass Pass	
Board: 269 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 4 S	North:  ♠ Q10642  ♥ Q932  ♠ Q  ♣ K52	South:  ♠ AKJ  ♥ AK104  ♦ J42  ♣ A73	Pass	3 <b>♣</b> ¹ 4 <b>♥</b>	East Pass AP	South 2NT 3♥

Board: 265 Dealer: S Vul: Both HCP: 20	<ul><li>★ AK53</li><li>★ A543</li><li>★ KQ10</li><li>★ A10</li></ul>	The opponents are silent. You bid first.
Board: 266 Dealer: N Vul: None HCP: 10	<ul><li>▲ AJ74</li><li>▼ AJ973</li><li>◆ 74</li><li>♣ 73</li></ul>	The opponents are silent.  Partner bids first.
Board: 267 Dealer: S Vul: EW HCP: 21	<ul><li>♣ AQ7</li><li>♥ KQ1082</li><li>♦ K83</li><li>♣ AK</li></ul>	The opponents are silent. You bid first.
Board: 268 Dealer: N Vul: Both HCP: 8	<ul><li>★ K10852</li><li>★ K942</li><li>◆ Q4</li><li>◆ 72</li></ul>	The opponents are silent.  Partner bids first.
Board: 269 Dealer: S Vul: None HCP: 20	<ul><li>★ AKJ</li><li>▼ AK104</li><li>◆ J42</li><li>◆ A73</li></ul>	The opponents are silent. You bid first.

Board: 265 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ QJ962  ♥ 10962  ♠ A6  ♣ 32	South:  ♠ AK53  ♥ A543  ♠ KQ10  ♣ A10	Pass	3 <b>♣</b> ¹ 4 <b>♥</b>	East Pass AP	South 2NT 3♥
Board: 266 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ KQ  ♥ 42  ♠ AKQ106  ♣ AQ86	South:  ♠ AJ74  ♥ AJ973  ♠ 74  ♣ 73	Pass	2NT 3  3NT man	East Pass Pass AP	_
Board: 267 Dealer: S Vul: EW North HCP: 7 South HCP: 21 Contract: 4 S	North:	South:  ♠ AQ7  ♥ KQ1082  ♠ K83  ♣ AK	Pass	3 <b>♣</b> ¹ 4 <b>♥</b>	East Pass AP	South 2NT 3▼
Board: 268 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ AQ73  ♥ A7  ♠ KJ8  ♠ AQ93	South:  ♠ K10852  ♥ K942  ♠ Q4  ♣ 72		2NT 3♠	East Pass Pass	
Board: 269 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 4 S	North:  ♠ Q10642  ♥ Q932  ♠ Q  ♣ K52	South:  ♠ AKJ  ♥ AK104  ♦ J42  ♣ A73	Pass	3 <b>♣</b> ¹ 4 <b>♥</b>	East Pass AP	South 2NT 3♥

Board: 270 Dealer: N Vul: NS HCP: 21	<ul><li>♠ AQ</li><li>♥ KJ</li><li>♠ AK105</li><li>♠ KJ765</li></ul>	The opponents are silent. You bid first.
Board: 271 Dealer: S Vul: Both HCP: 6	<ul><li>10983</li><li>K10984</li><li>85</li><li>QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 272 Dealer: N Vul: None HCP: 20	<ul><li>♠ A8</li><li>♥ A2</li><li>♦ AQ873</li><li>♠ KQJ8</li></ul>	The opponents are silent. You bid first.
Board: 273 Dealer: S Vul: NS HCP: 8	<ul><li>◆ 9765</li><li>♥ AJ864</li><li>◆ Q</li><li>◆ J32</li></ul>	The opponents are silent.  Partner bids first.
Board: 274 Dealer: N Vul: EW HCP: 20	<ul><li>★ AK64</li><li>♥ Q8</li><li>◆ AQ4</li><li>◆ KQ97</li></ul>	The opponents are silent. You bid first.

Board: 270 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ AQ  ♥ KJ  ♠ AK105  ♣ KJ765	South:  ♠ K632  ♥ 98762  ♠ 6  ♠ A94	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 271 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♠ 10983  ♥ K10984  ♠ 85  ♠ QJ	South:  ♠ A75  ▼ A3  ♠ AQ32  ♠ AK76	Pass Pass AP 1. Stayı 2. SMC		East Pass Pass	2NT 3◆
Board: 272 Dealer: N Vul: None North HCP: 20 South HCP: 13 Contract: 6N N	North:  ♠ A8  ♥ A2  ♠ AQ873  ♣ KQJ8	South:  ♠ KQ753  ♥ K743  ♦ J4  ♣ A2	Pass Pass AP 1. Stay	3NT man	East Pass Pass Pass	3♣¹ 3♥²
Board: 273 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ 9765  ♥ AJ864  ♠ Q  ♣ J32	South:  ♠ KQJ  ▼ 109  ♠ AKJ87  ♣ AQ9	Pass Pass AP 1. Stayr 2. SMC			2NT 3◆

Board: 274 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♦** AK64 **♦** Q1072 Vul: EW **♥** Q8 **♥** K7642 Pass 3♠ Pass 4♠ North HCP: 20 ♦ AQ4 **♦** 5 AP South HCP: 6 **♣** KQ97 **♣** J105 1. Stayman Contract: 4♠ N

Board: 270 Dealer: N Vul: NS HCP: 7	<ul><li>★ K632</li><li>♥ 98762</li><li>♦ 6</li><li>★ A94</li></ul>	The opponents are silent.  Partner bids first.
Board: 271 Dealer: S Vul: Both HCP: 21	<ul><li>A75</li><li>✓ A3</li><li>AQ32</li><li>AK76</li></ul>	The opponents are silent. You bid first.
Board: 272 Dealer: N Vul: None HCP: 13	<ul><li>★ KQ753</li><li>★ K743</li><li>◆ J4</li><li>★ A2</li></ul>	The opponents are silent.  Partner bids first.
Board: 273 Dealer: S Vul: NS HCP: 20	<ul><li>★ KQJ</li><li>▼ 109</li><li>◆ AKJ87</li><li>◆ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 274 Dealer: N Vul: EW HCP: 6	<ul><li>◆ Q1072</li><li>◆ K7642</li><li>◆ 5</li><li>◆ J105</li></ul>	The opponents are silent.  Partner bids first.

Board: 270 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ AQ  ♥ KJ  ♠ AK105  ♣ KJ765	South:  ♠ K632  ♥ 98762  ♠ 6  ♠ A94	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 271 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♠ 10983  ♥ K10984  ♠ 85  ♠ QJ	South:  ♠ A75  ▼ A3  ♠ AQ32  ♠ AK76	Pass Pass AP 1. Stayı 2. SMC		East Pass Pass	2NT 3◆
Board: 272 Dealer: N Vul: None North HCP: 20 South HCP: 13 Contract: 6N N	North:  ♠ A8  ♥ A2  ♠ AQ873  ♣ KQJ8	South:  ♠ KQ753  ♥ K743  ♦ J4  ♣ A2	Pass Pass AP 1. Stay	3NT man	East Pass Pass Pass	3♣¹ 3♥²
Board: 273 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ 9765  ♥ AJ864  ♠ Q  ♣ J32	South:  ♠ KQJ  ▼ 109  ♠ AKJ87  ♣ AQ9	Pass Pass AP 1. Stayr 2. SMC			2NT 3◆

Board: 274 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♦** AK64 **♦** Q1072 Vul: EW **♥** Q8 **♥** K7642 Pass 3♠ Pass 4♠ North HCP: 20 ♦ AQ4 **♦** 5 AP South HCP: 6 **♣** KQ97 **♣** J105 1. Stayman Contract: 4♠ N

Board: 275 Dealer: S Vul: None HCP: 9	◆ Q1073 ▼ AK1082 ◆ 73 ◆ 86	The opponents are silent.  Partner bids first.
Board: 276 Dealer: N Vul: NS HCP: 20	<ul><li>★ AQJ4</li><li>▼ A86</li><li>★ K63</li><li>★ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 277 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q9532</li><li>♥ AQ76</li><li>♦ J104</li><li>♣ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 278 Dealer: N Vul: Both HCP: 20	<ul><li>★ KJ86</li><li>▼ AJ5</li><li>◆ AK</li><li>◆ A652</li></ul>	The opponents are silent. You bid first.
Board: 279 Dealer: S Vul: NS HCP: 6	<ul><li>♣ QJ953</li><li>♥ K1052</li><li>◆ 63</li><li>♣ 105</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT	
Board: 275	37.4		Pass	<b>3</b> ♣¹	Pass	3♦	
Dealer: S	North: <b>♠</b> Q1073	South: ♠ KJ6	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥	
Vul: None	♥ AK1082	<b>♥</b> QJ7	Pass	4NT <sup>3</sup>	Pass	<b>5</b> ♦ <sup>4</sup>	
North HCP: 9 South HCP: 20	<b>♦</b> 73	♦ AKQ8	Pass	<b>5</b> ♥	AP		
Contract: 5♥ S	<b>♣</b> 86	<b>♣</b> KJ4	1. Stayman				
			2. SM0	JLEN kwood (	)314 ±	for 💙	
				/5 or 4/5		IOI V	
Board: 276	North:	South:	West	North	East	South	
Dealer: N Vul: NS	♠ AQJ4	<b>★</b> K10632		2NT	Pass	<b>3</b> ♣¹	
North HCP: 20	<b>♥</b> A86	<b>♥</b> K754	Pass	3♠	Pass	6♠	
South HCP: 9	♦ K63 ♣ AQ10	♦ 8 ♣ K87	AP				
Contract: 6♠ N	171010	T IXO	1. Stay	man			
Board: 277	North:	South:	West	North	East	South	
Dealer: S	♠ Q9532	♦ AK4				2NT	
Vul: EW North HCP: 9  Vul: EW  AQ76	-	_	Pass	<b>3♣</b> ¹	Pass	3♥	
South HCP: 21	♦ J104	♦ A9	Pass	4♥	AP		
Contract: 4♥ S	<b>♣</b> 5	♣ AK103	1. Stayman				
			West	North	Fast	South	
Board: 278 Dealer: N Vul: Both North HCP: 20	North:	South:	77 031	2NT	Pass		
	<b>♠</b> KJ86	<b>♠</b> AQ105	Pass	3 <b>♠</b>	Pass	-	
	♥ AJ5	♥ Q8432	AP				
South HCP: 12	◆ AK ◆ A652	♦ 4 ♣ KJ7	. ~				
Contract: 6♠ N	¥ 11034	<b>*</b> 1 <b>\</b> J /	1. Stay	man			

West North East South Board: 279 2NT North: South: Dealer: S Pass 3♦ Pass **3♣**¹ **♠** QJ953 **♦** K108 Vul: NS **♥** K1052 **♥** A64 Pass  $3 \checkmark 2$ Pass 4♠ North HCP: 6 **♦** 63 ♦ A84 AP South HCP: 20 **♣** 105 **♣** AKQ9 1. Stayman Contract: 4♠ S 2. SMOLEN

Board: 275 Dealer: S Vul: None HCP: 20	<ul><li>★ KJ6</li><li>♥ QJ7</li><li>◆ AKQ8</li><li>◆ KJ4</li></ul>	The opponents are silent. You bid first.
Board: 276 Dealer: N Vul: NS HCP: 9	<ul><li>★ K10632</li><li>★ K754</li><li>◆ 8</li><li>★ K87</li></ul>	The opponents are silent.  Partner bids first.
Board: 277 Dealer: S Vul: EW HCP: 21	<ul><li>★ AK4</li><li>▼ K1032</li><li>★ A9</li><li>★ AK103</li></ul>	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: Both HCP: 12	<ul><li>AQ105</li><li>♥ Q8432</li><li>◆ 4</li><li>♣ KJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 279 Dealer: S Vul: NS HCP: 20	<ul><li>★ K108</li><li>★ A64</li><li>★ A84</li><li>★ AKQ9</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 2NT		
Board: 275	37.4	C 4	Pass	<b>3</b> ♣¹	Pass	3♦		
Dealer: S	North: <b>♠</b> Q1073	South: ♠ KJ6	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥		
Vul: None	♥ AK1082	<b>♥</b> QJ7	Pass	4NT <sup>3</sup>	Pass	5 <b>♦</b> <sup>4</sup>		
North HCP: 9 South HCP: 20	<b>♦</b> 73	♦ AKQ8	Pass	5♥	AP			
Contract: 5♥ S	<b>♣</b> 86	<b>♣</b> KJ4	1. Stay					
			2. SMC 3. Black	JLEN kwood (	0314 ±	for 💙		
				/5 or 4/5				
Board: 276	North:	South:	West	North	East	South		
Dealer: N Vul: NS	<b>♠</b> AQJ4	<b>★</b> K10632		2NT	Pass	<b>3</b> ♣¹		
North HCP: 20	<b>♥</b> A86	<b>∀</b> K754	Pass	3♠	Pass	6♠		
South HCP: 9	♦ K63 ♣ AQ10	♦ 8 ♣ K87	AP	****				
Contract: 6♠ N					1. Stayman			
Board: 277	No adh.	Carrella	West	North	Fast	South		
Dealer: S	North: <b>♠</b> Q9532	South: ♠ AK4	VV CSt	rvorur	Lust	2NT		
Vul: EW North HCP: 9	<b>♥</b> AQ76	▼ K1032	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♥		
South HCP: 21	◆ J104	♦ A9	Pass	4♥	AP			
Contract: 4♥ S	<b>♣</b> 5	♣ AK103	1. Stay	man				
			West	North	Foot	South		
Board: 278	North:	South:	WEST	2NT	Pass			
Dealer: N Vul: Both North HCP: 20	<b>★</b> KJ86	♣ AQ105	Pass	3 <b>♠</b>	Pass	-		
	♥ AJ5	♥ Q8432	AP	-		-		
South HCP: 12	♦ AK • A652	♦ 4 ♣ KJ7						
Contract: 6♠ N	¥ 11034	<b>▼</b> 1 <b>\</b> J /	1. Stay	mon				

West North East South Board: 279 2NT North: South: Dealer: S Pass 3♦ Pass **3♣**¹ **♠** QJ953 **♦** K108 Vul: NS **♥** K1052 **♥** A64 Pass  $3 \checkmark 2$ Pass 4♠ North HCP: 6 **♦** 63 ♦ A84 AP South HCP: 20 **♣** 105 **♣** AKQ9 1. Stayman Contract: 4♠ S 2. SMOLEN

Board: 280 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK1053</li><li>♥ J106</li><li>◆ K9</li><li>◆ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 281 Dealer: S Vul: None HCP: 7	<ul><li>★ K763</li><li>▼ 108762</li><li>◆ A8</li><li>♣ 98</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 282 Dealer: N Vul: EW HCP: 21	<ul><li>★ AK10</li><li>♥ KJ9</li><li>↑ 73</li><li>♣ AKQJ6</li></ul>	East Doubles 3♦ if possible.  You bid first.
Board: 283 Dealer: S Vul: Both HCP: 7	<ul><li>106532</li><li>✓ Q1042</li><li>✓ K7</li><li>✓ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 284 Dealer: N Vul: None HCP: 21	<ul><li>★ KQ6</li><li>✓ AK</li><li>◆ KJ42</li><li>◆ KQ65</li></ul>	The opponents are silent. You bid first.

Board: 280 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4♠ N	North:  ♠ AK1053  ♥ J106  ♠ K9  ♣ AKQ	South:  ♦ 8762  ▼ A7542  • Q64  ♣ J	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 <b>♣</b> ¹
Board: 281 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 6♥ S	North:  ♠ K763  ♥ 108762  ♠ A8  ♣ 98	South:  ♠ QJ  ♥ AK43  ♠ KQ963  ♣ AQ	West Pass Pass 1. Stay	North  3♣¹ 6♥ man	East X AP	South 2NT 3♥
Board: 282 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4 N	North:  ♠ AK10  ♥ KJ9  ♦ 73  ♠ AKQJ6	South:  ♣ J762  ♥ A10654  ♦ 8  ♣ 1085	Pass Pass 1. Stayı 2. SMC		East Pass X AP	South 3♣¹ 3♠²
Board: 283 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4 S	North:  • 106532  • Q1042  • K7  • Q4	South:  ♠ AQ  ♥ AKJ9  ♦ Q8653  ♣ A2	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 284 Dealer: N Vul: None North HCP: 21 South HCP: 10 Contract: 3N N	North:  ♠ KQ6  ♥ AK  ♠ KJ42  ♠ KQ65	South:  ♠ J1042  ♥ J8532  ♠ A  ♣ A72	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 280 Dealer: N Vul: Both HCP: 7	<ul><li>♦ 8762</li><li>♥ A7542</li><li>♦ Q64</li><li>♦ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 281 Dealer: S Vul: None HCP: 21	<ul><li>♣ QJ</li><li>♥ AK43</li><li>♦ KQ963</li><li>♣ AQ</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 282 Dealer: N Vul: EW HCP: 5	<ul><li>♣ J762</li><li>♥ A10654</li><li>♦ 8</li><li>♣ 1085</li></ul>	East Doubles 3♦ if possible.  Partner bids first.
Board: 283 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AQ</li><li>♥ AKJ9</li><li>♠ Q8653</li><li>♠ A2</li></ul>	The opponents are silent. You bid first.
Board: 284 Dealer: N Vul: None HCP: 10	<ul><li>J1042</li><li>J8532</li><li>A</li><li>A A72</li></ul>	The opponents are silent.  Partner bids first.

Board: 280 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4♠ N	North:  ♠ AK1053  ♥ J106  ♠ K9  ♣ AKQ	South:  ♦ 8762  ▼ A7542  • Q64  ♣ J	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 <b>♣</b> ¹
Board: 281 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 6♥ S	North:  ♠ K763  ♥ 108762  ♠ A8  ♣ 98	South:  ♠ QJ  ♥ AK43  ♠ KQ963  ♣ AQ	West Pass Pass 1. Stay	North  3♣¹ 6♥ man	East X AP	South 2NT 3♥
Board: 282 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4 N	North:  ♠ AK10  ♥ KJ9  ♦ 73  ♠ AKQJ6	South:  ♣ J762  ♥ A10654  ♦ 8  ♣ 1085	Pass Pass 1. Stayı 2. SMC		East Pass X AP	South 3♣¹ 3♠²
Board: 283 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  • 106532  • Q1042  • K7  • Q4	South:  ♠ AQ  ♥ AKJ9  ♦ Q8653  ♣ A2	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 284 Dealer: N Vul: None North HCP: 21 South HCP: 10 Contract: 3N N	North:  ♠ KQ6  ♥ AK  ♠ KJ42  ♠ KQ65	South:  ♠ J1042  ♥ J8532  ♠ A  ♣ A72	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 285 Dealer: S Vul: NS HCP: 9	<ul><li>♣ QJ83</li><li>♥ K7643</li><li>♦ 4</li><li>♣ K93</li></ul>	The opponents are silent.  Partner bids first.
Board: 286 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK87</li><li>★ K87</li><li>★ AQ</li><li>★ A1086</li></ul>	The opponents are silent.  You bid first.
Board: 287 Dealer: S Vul: None HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 288 Dealer: N Vul: None HCP: 20	<ul><li>♠ AKJ</li><li>♥ AK10</li><li>◆ QJ874</li><li>♠ Q2</li></ul>	The opponents are silent. You bid first.
Board: 289 Dealer: S Vul: NS HCP: 9	<ul><li>♣ J10932</li><li>♥ KQ92</li><li>♦ K1053</li><li>♣ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 285 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ QJ83  ♥ K7643  ♦ 4  ♠ K93	South:  ♠ A42  ♥ AQ  ♠ KQ1092  ♠ AJ4	Pass Pass AP 1. Stay. 2. SM0	3♠²	Pass	2NT
Board: 286 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 4♠ N	North:  ♠ AK87  ♥ K87  ♠ AQ  ♠ A1086	South:  ♠ 105432  ♥ AQJ6  ♦ J1092  ♣ —	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 287 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AK94  ♥ AJ9  ♠ K8  ♣ KQ32	Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 288 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AKJ  ♥ AK10  ♠ QJ874  ♠ Q2	South:  ♠ Q10842  ♥ Q982  ♦ 52  ♣ J8	Pass Pass 1. Stay	man	East Pass Pass AP	<b>3</b> ♣¹
Board: 289 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 4 S	North:  ♠ J10932  ♥ KQ92  ♠ K1053  ♣ —	South:  ♠ A86  ♥ AJ743  ♠ A7  ♣ AK8	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT

Board: 285 Dealer: S Vul: NS HCP: 20	<ul><li>★ A42</li><li>✓ AQ</li><li>★ KQ1092</li><li>★ AJ4</li></ul>	The opponents are silent. You bid first.
Board: 286 Dealer: N Vul: Both HCP: 8	<ul><li>105432</li><li>✓ AQJ6</li><li>✓ J1092</li><li>✓ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 287 Dealer: S Vul: None HCP: 20	<ul><li>♠ AK94</li><li>♥ AJ9</li><li>♠ K8</li><li>♠ KQ32</li></ul>	The opponents are silent. You bid first.
Board: 288 Dealer: N Vul: None HCP: 5	<ul><li>◆ Q10842</li><li>◆ Q982</li><li>◆ 52</li><li>◆ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 289 Dealer: S Vul: NS HCP: 20	<ul><li>▲ A86</li><li>▼ AJ743</li><li>◆ A7</li><li>▲ AK8</li></ul>	The opponents are silent. You bid first.

Board: 285 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ QJ83  ♥ K7643  ♦ 4  ♠ K93	South:  ♠ A42  ♥ AQ  ♠ KQ1092  ♠ AJ4	Pass Pass AP 1. Stay. 2. SM0	3♠²	Pass	2NT
Board: 286 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 4♠ N	North:  ♠ AK87  ♥ K87  ♠ AQ  ♠ A1086	South:  ♠ 105432  ♥ AQJ6  ♦ J1092  ♣ —	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 287 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ AK94  ♥ AJ9  ♠ K8  ♣ KQ32	Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 288 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AKJ  ♥ AK10  ♠ QJ874  ♠ Q2	South:  ♠ Q10842  ♥ Q982  ♦ 52  ♣ J8	Pass Pass 1. Stay	man	East Pass Pass AP	<b>3</b> ♣¹
Board: 289 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 4 S	North:  ♠ J10932  ♥ KQ92  ♠ K1053  ♣ —	South:  ♠ A86  ♥ AJ743  ♠ A7  ♣ AK8	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT

Board: 290 Dealer: N Vul: EW HCP: 20	<ul><li>▲ A85</li><li>♥ J10</li><li>◆ AQJ9</li><li>▲ AKJ9</li></ul>	The opponents are silent. You bid first.
Board: 291 Dealer: S Vul: NS HCP: 5	<ul><li>★ KJ753</li><li>★ 6542</li><li>★ J86</li><li>★ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 292 Dealer: N Vul: EW HCP: 20	<ul><li>♠ A9</li><li>♥ AK10</li><li>♠ AJ4</li><li>♠ KJ1094</li></ul>	The opponents are silent. You bid first.
Board: 293 Dealer: S Vul: Both HCP: 12	<ul><li>\$9852</li><li>▼ AQJ73</li><li>◆ KQ103</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 294 Dealer: N Vul: None HCP: 21	<ul><li>★ KJ42</li><li>▼ AJ32</li><li>◆ AK</li><li>◆ KQ3</li></ul>	The opponents are silent. You bid first.

Board: 290 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: EW	<b>♦</b> A85 <b>♥</b> J10	<b>♠</b> QJ642 <b>♥</b> K753	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20 South HCP: 6	♦ AQJ9	<b>♦</b> 83	Pass	4♠	AP	
South HCP: 6 Contract: 4♠ N	♣ AKJ9	<b>♣</b> 106	1. Stay			
Board: 291 Dealer: S Vul: NS	North: ♠ KJ753	South: ♠ A6	West	North	East	South 2NT
Vui: NS North HCP: 5	<b>♥</b> 6542	<b>♥</b> AQ973	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♥
South HCP: 21	♦ J86 • 2	◆ AK7	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 2	♣ A74	1. Stayı	man		
Board: 292	North:	South:	West	North	East	South
Dealer: N	Notui. <b>♠</b> A9	Soum. <b>♠</b> Q7642		2NT	Pass	3 <b>♣</b> ¹
Vul: EW	<b>♥</b> AK10	<b>♥</b> QJ76	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20 South HCP: 8	<b>♦</b> AJ4	<b>♦</b> K93	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> KJ1094	<b>♣</b> 2	<ul><li>2 1. Stayman</li><li>2. SMOLEN</li></ul>			
			West	North	East	South 2NT
Board: 293	North:	South:	Pass	<b>3♣</b> ¹	Pass	3♦
Dealer: S Vul: Both	<b>◆</b> 9852	♠ AQ3	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
North HCP: 12	<b>♥</b> AQJ73	<b>∀</b> K4	Pass	4NT <sup>3</sup>	Pass	6NT
South HCP: 20	◆ KQ103 ◆ —	◆ A875 ◆ AK102	AP			
Contract: 6N S	*	<b>2</b> / <b>IIX</b> 102	1. Stay			
			2. SMC	OLEN ntitative	4NIT	
			J. Quai	innauve	7111	
Board: 294 Dealer: N	North:	South:	West	North		
Vul: None	♠ KJ42	♠ Q10763		2NT	Pass	_
North HCP: 21	<b>♥</b> AJ32 <b>♦</b> AK	▼ 10854 ◆ 102	Pass	<b>3♥</b>	Pass	4♥
South HCP: 6	◆ AK ◆ KQ3	◆ 102 ◆ A5	AP 1. Stayı			

Board: 290 Dealer: N Vul: EW HCP: 6	<ul><li>◆ QJ642</li><li>♥ K753</li><li>◆ 83</li><li>◆ 106</li></ul>	The opponents are silent.  Partner bids first.
Board: 291 Dealer: S Vul: NS HCP: 21	<ul><li>▲ A6</li><li>✓ AQ973</li><li>◆ AK7</li><li>▲ A74</li></ul>	The opponents are silent.  You bid first.
Board: 292 Dealer: N Vul: EW HCP: 8	<ul><li>♣ Q7642</li><li>♥ QJ76</li><li>◆ K93</li><li>♣ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 293 Dealer: S Vul: Both HCP: 20	<ul><li>AQ3</li><li>K4</li><li>A875</li><li>AK102</li></ul>	The opponents are silent. You bid first.
Board: 294 Dealer: N Vul: None HCP: 6	<ul><li>♣ Q10763</li><li>♥ 10854</li><li>♦ 102</li><li>♣ A5</li></ul>	The opponents are silent.  Partner bids first.

Board: 290 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: EW	<b>♦</b> A85 <b>♥</b> J10	<b>♠</b> QJ642 <b>♥</b> K753	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20 South HCP: 6	♦ AQJ9	<b>♦</b> 83	Pass	4♠	AP	
South HCP: 6 Contract: 4♠ N	♣ AKJ9	<b>♣</b> 106	1. Stay			
Board: 291 Dealer: S Vul: NS	North: ♠ KJ753	South: ♠ A6	West	North	East	South 2NT
Vui: NS North HCP: 5	<b>♥</b> 6542	<b>♥</b> AQ973	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♥
South HCP: 21	♦ J86 • 2	◆ AK7	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 2	♣ A74	1. Stayı	man		
Board: 292	North:	South:	West	North	East	South
Dealer: N	Notui. <b>♠</b> A9	Soum. <b>♠</b> Q7642		2NT	Pass	3 <b>♣</b> ¹
Vul: EW	<b>♥</b> AK10	<b>♥</b> QJ76	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20 South HCP: 8	<b>♦</b> AJ4	<b>♦</b> K93	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> KJ1094	<b>♣</b> 2	1. Stayı 2. SMC			
			West	North	East	South 2NT
Board: 293	North:	South:	Pass	<b>3♣</b> ¹	Pass	3♦
Dealer: S Vul: Both	<b>◆</b> 9852	♠ AQ3	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
North HCP: 12	<b>♥</b> AQJ73	<b>∀</b> K4	Pass	4NT <sup>3</sup>	Pass	6NT
South HCP: 20	◆ KQ103 ◆ —	◆ A875 ◆ AK102	AP			
Contract: 6N S	*	<b>2</b> / <b>IIC</b> 102	1. Stay			
			2. SMC	OLEN ntitative	4NIT	
			J. Quai	innauve	7111	
Board: 294 Dealer: N	North:	South:	West	North		
Vul: None	♠ KJ42	♠ Q10763		2NT	Pass	_
North HCP: 21	<b>♥</b> AJ32 <b>♦</b> AK	▼ 10854 ◆ 102	Pass	<b>3♥</b>	Pass	4♥
South HCP: 6	◆ AK ◆ KQ3	◆ 102 ◆ A5	AP 1. Stayı			

Board: 295 Dealer: S Vul: EW HCP: 9	<ul><li>▲ A1084</li><li>♥ Q10752</li><li>◆ K6</li><li>▲ 86</li></ul>	The opponents are silent.  Partner bids first.
Board: 296 Dealer: N Vul: Both HCP: 21	• Q8 • AK632 • KQ9 • AK4	The opponents are silent. You bid first.
Board: 297 Dealer: S Vul: Both HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 298 Dealer: N Vul: NS HCP: 20	<ul><li>AQJ3</li><li>AK6</li><li>KQJ3</li><li>98</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 299 Dealer: S Vul: EW HCP: 7	<ul><li>J10976</li><li>KQ75</li><li>J8</li><li>52</li></ul>	The opponents are silent.  Partner bids first.

Board: 295 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 4♥ S	North:  ♠ A1084  ♥ Q10752  ♠ K6  ♣ 86	South:  ♠ K92  ♥ K64  ♠ AQ104  ♣ AKJ	Pass Pass AP 1. Stay 2. SM0	3♠²	East Pass Pass	2NT 3◆
Board: 296 Dealer: N Vul: Both North HCP: 21 South HCP: 10 Contract: 4 \( \mathbf{N} \) N	North:  ♠ Q8  ♥ AK632  ♠ KQ9  ♠ AK4	South:  ♠ AJ1043  ♥ 10954  ♠ A5  ♣ J8	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 297 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S	North:	South:  ♠ AQ  ♥ KQ10  ♠ AK5  ♣ QJ765	Pass Pass AP 1. Stay 2. SM0	3♥²	Pass	South 2NT 3♦ 3NT
Board: 298 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ AQJ3  ♥ AK6  ♠ KQJ3  ♣ 98	South:  ♠ K10642  ♥ 10842  ♠ A102  ♠ A	West  X  AP  1. Stay	North 2NT 3♠		<b>3</b> ♣¹

			West	North	East	South 2NT
Board: 299 Dealer: S	North:	South:		3 <b>♣</b> ¹	Pass	
Vul: EW	<b>♦</b> J10976	<b>♦</b> A84	Pass	$3 \checkmark 2$	Pass	3♠
North HCP: 7	<b>♥</b> KQ75	♥ AJ3	Pass	<b>4</b> ♥ <sup>3</sup>	Pass	4♠
South HCP: 21	◆ J8	• K5	AP			
Contract: 4♠ S	<b>♣</b> 52	♣ AKQ86	1. Stay	man		
			2. SM(	OLEN		
			3. Cue	bid, a 🔻	stopp	er

Board: 295 Dealer: S Vul: EW HCP: 20	<ul><li>★ K92</li><li>★ K64</li><li>★ AQ104</li><li>★ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 296 Dealer: N Vul: Both HCP: 10	<ul><li>★ AJ1043</li><li>▼ 10954</li><li>◆ A5</li><li>♣ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 297 Dealer: S Vul: Both HCP: 21	<ul><li>♣ AQ</li><li>♥ KQ10</li><li>◆ AK5</li><li>♣ QJ765</li></ul>	The opponents are silent. You bid first.
Board: 298 Dealer: N Vul: NS HCP: 11	<ul><li>★ K10642</li><li>★ 10842</li><li>★ A102</li><li>★ A</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 299 Dealer: S Vul: EW HCP: 21	<ul><li>★ A84</li><li>▼ AJ3</li><li>◆ K5</li><li>★ AKQ86</li></ul>	The opponents are silent.  You bid first.

Board: 295 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 4♥ S	North:  ♠ A1084  ♥ Q10752  ♠ K6  ♣ 86	South:  ♠ K92  ♥ K64  ♠ AQ104  ♣ AKJ	Pass Pass AP 1. Stay 2. SM0	3♠²	East Pass Pass	2NT 3◆
Board: 296 Dealer: N Vul: Both North HCP: 21 South HCP: 10 Contract: 4 \( \mathbf{N} \) N	North:  ♠ Q8  ♥ AK632  ♠ KQ9  ♠ AK4	South:  ♠ AJ1043  ♥ 10954  ♠ A5  ♣ J8	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 297 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S	North:	South:  ♠ AQ  ♥ KQ10  ♠ AK5  ♣ QJ765	Pass Pass AP 1. Stay 2. SM0	3♥²	Pass	South 2NT 3♦ 3NT
Board: 298 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ AQJ3  ♥ AK6  ♠ KQJ3  ♣ 98	South:  ♠ K10642  ♥ 10842  ♠ A102  ♠ A	West  X  AP  1. Stay	North 2NT 3♠		<b>3</b> ♣¹

			West	North	East	South 2NT
Board: 299 Dealer: S	North:	South:		3 <b>♣</b> ¹	Pass	
Vul: EW	<b>♦</b> J10976	<b>♦</b> A84	Pass	$3 \checkmark 2$	Pass	3♠
North HCP: 7	<b>♥</b> KQ75	♥ AJ3	Pass	<b>4</b> ♥ <sup>3</sup>	Pass	4♠
South HCP: 21	◆ J8	• K5	AP			
Contract: 4♠ S	<b>♣</b> 52	♣ AKQ86	1. Stay	man		
			2. SM(	OLEN		
			3. Cue	bid, a 🔻	stopp	er

Board: 300 Dealer: N Vul: None HCP: 20	<ul><li>★ KJ2</li><li>▼ AKJ</li><li>◆ A72</li><li>◆ A972</li></ul>	The opponents are silent. You bid first.
Board: 301 Dealer: S Vul: NS HCP: 9	<b>★</b> KQ73 <b>♥</b> Q10965 <b>♦</b> 10 <b>♣</b> Q72	The opponents are silent.  Partner bids first.
Board: 302 Dealer: N Vul: EW HCP: 20	<ul><li>★ K10</li><li>★ A8</li><li>◆ AKQ74</li><li>◆ KJ83</li></ul>	The opponents are silent. You bid first.
Board: 303 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q1096</li><li>♥ QJ1053</li><li>◆ A2</li><li>♣ K8</li></ul>	The opponents are silent.  Partner bids first.
Board: 304 Dealer: N Vul: NS HCP: 21	<ul><li>★ KQ</li><li>▼ AJ</li><li>◆ AK963</li><li>◆ KJ94</li></ul>	West Doubles 3♣ if possible.  You bid first.

Board: 300 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ KJ2  ♥ AKJ  ♠ A72  ♣ A972	South: ♠ Q983 ♥ 98532 ♦ J84 ♠ K	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 301 Dealer: S Vul: NS North HCP: 9 South HCP: 21 Contract: 4♠ S	North:  ♠ KQ73  ♥ Q10965  ♦ 10  ♠ Q72	South:  ♠ AJ62  ♥ AK  ♠ KJ865  ♠ AJ		North  3♣¹  4♠  man	East Pass AP	2NT
Board: 302 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ K10  ♥ A8  ♠ AKQ74  ♠ KJ83	South:	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 303 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 5♥ S	North:  ♠ Q1096  ♥ QJ1053  ♠ A2  ♣ K8	South:  ♠ A54  ♥ AK  ♠ K98  ♣ AQ653	Pass Pass Pass AP 1. Stay	4NT <sup>3</sup>	Pass Pass Pass	2NT 3♦ 3NT

West North East South Board: 304 Pass 3♣¹ 2NT North: South: Dealer: N Pass 3♥<sup>2</sup> **♠** KQ **♦** AJ976 X **3**♦ Vul: NS **♥** AJ **♥** Q754 Pass 3NT Pass 6♦ North HCP: 21 ♦ AK963 **♦** 10542 AP South HCP: 7 **♣** KJ94 **♣** — 1. Stayman Contract: 6♦ N 2. SMOLEN

Board: 300 Dealer: N Vul: None HCP: 6	<ul><li>◆ Q983</li><li>◆ 98532</li><li>◆ J84</li><li>◆ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 301 Dealer: S Vul: NS HCP: 21	<ul><li>▲ AJ62</li><li>✓ AK</li><li>◆ KJ865</li><li>▲ AJ</li></ul>	The opponents are silent. You bid first.
Board: 302 Dealer: N Vul: EW HCP: 6	<ul><li>★ 76432</li><li>★ KQ54</li><li>★ J2</li><li>★ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 303 Dealer: S Vul: Both HCP: 20	<ul><li>▲ A54</li><li>✓ AK</li><li>◆ K98</li><li>◆ AQ653</li></ul>	The opponents are silent.  You bid first.
Board: 304 Dealer: N Vul: NS HCP: 7	<ul><li>★ AJ976</li><li>♥ Q754</li><li>♦ 10542</li><li>♠ —</li></ul>	West Doubles 3♣ if possible.  Partner bids first.

Board: 300 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ KJ2  ♥ AKJ  ♠ A72  ♣ A972	South: ♠ Q983 ♥ 98532 ♦ J84 ♠ K	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 301 Dealer: S Vul: NS North HCP: 9 South HCP: 21 Contract: 4♠ S	North:  ♠ KQ73  ♥ Q10965  ♦ 10  ♠ Q72	South:  ♠ AJ62  ♥ AK  ♠ KJ865  ♠ AJ		North  3♣¹  4♠  man	East Pass AP	2NT
Board: 302 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ K10  ♥ A8  ♠ AKQ74  ♠ KJ83	South:	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 303 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 5♥ S	North:  ♠ Q1096  ♥ QJ1053  ♠ A2  ♣ K8	South:  ♠ A54  ♥ AK  ♠ K98  ♣ AQ653	Pass Pass Pass AP 1. Stay	4NT <sup>3</sup>	Pass Pass Pass	2NT 3♦ 3NT

West North East South Board: 304 Pass 3♣¹ 2NT North: South: Dealer: N Pass 3♥<sup>2</sup> **♠** KQ **♦** AJ976 X **3**♦ Vul: NS **♥** AJ **♥** Q754 Pass 3NT Pass 6♦ North HCP: 21 ♦ AK963 **♦** 10542 AP South HCP: 7 **♣** KJ94 **♣** — 1. Stayman Contract: 6♦ N 2. SMOLEN

Board: 305 Dealer: S Vul: EW HCP: 12	<ul><li>AQ863</li><li>✓ A853</li><li>✓ Q65</li><li>▲ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 306 Dealer: N Vul: Both HCP: 21	<ul><li>★ A32</li><li>★ KQ</li><li>★ AQJ4</li><li>★ AJ42</li></ul>	The opponents are silent. You bid first.
Board: 307 Dealer: S Vul: None HCP: 10	<ul><li>♣ 8754</li><li>♥ AQ752</li><li>♦ 4</li><li>♣ A105</li></ul>	The opponents are silent.  Partner bids first.
Board: 308 Dealer: N Vul: EW HCP: 20	<ul><li>★ KQJ3</li><li>★ A1063</li><li>★ AQ5</li><li>★ A3</li></ul>	The opponents are silent. You bid first.
Board: 309 Dealer: S Vul: Both HCP: 9	<ul><li>♣ J10875</li><li>♥ AQJ7</li><li>◆ J85</li><li>♣ 5</li></ul>	The opponents are silent.  Partner bids first.

Board: 305 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 6♥ S	North:  ♠ AQ863  ♥ A853  ♠ Q65  ♠ 10	South:  ♠ KJ4  ♥ K1076  ♠ AK10  ♣ AQ2	West North East Sout 2NT Pass 3♣¹ Pass 3♥ Pass 6♥ AP 1. Stayman
Board: 306 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ A32  ♥ KQ  ♠ AQJ4  ♠ AJ42	South:  ♠ QJ76  ♥ 109632  ♦ 8  ♠ K96	West North East Sout  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 307 Dealer: S Vul: None North HCP: 10 South HCP: 21 Contract: 3N S	North:  ♦ 8754  ✓ AQ752  ♦ 4  ♣ A105	South:  ♠ A2  ♥ KJ  ♠ AK102  ♠ KQJ96	West North East Sout 2NT Pass 3♣¹ Pass 3♣ Pass 3♣² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 308 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 6 N	North:  ♠ KQJ3  ▼ A1063  ♠ AQ5  ♣ A3	South:  ♣ A976  ▼ KJ942  ♦ 9  ♣ 982	West North East Sout  2NT Pass 3♣¹  Pass 3♥ Pass 6♥  AP  1. Stayman
Board: 309 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 44 N	North:  ♠ J10875  ♥ AQJ7  ♠ J85  ♠ 5	South:  ♠ A9  ♥ K9  ♠ KQ632  ♣ AKQ4	West North East Sout 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT Pass 4♠ AP 1. Stayman 2. SMOLEN

Board: 305 Dealer: S Vul: EW HCP: 20	<ul><li>★ KJ4</li><li>▼ K1076</li><li>◆ AK10</li><li>◆ AQ2</li></ul>	The opponents are silent. You bid first.
Board: 306 Dealer: N Vul: Both HCP: 6	<ul><li>♣ QJ76</li><li>♥ 109632</li><li>♦ 8</li><li>♣ K96</li></ul>	The opponents are silent.  Partner bids first.
Board: 307 Dealer: S Vul: None HCP: 21	<ul><li>A2</li><li>KJ</li><li>AK102</li><li>KQJ96</li></ul>	The opponents are silent. You bid first.
Board: 308 Dealer: N Vul: EW HCP: 8	<ul><li>★ A976</li><li>★ KJ942</li><li>◆ 9</li><li>◆ 982</li></ul>	The opponents are silent.  Partner bids first.
Board: 309 Dealer: S Vul: Both HCP: 21	<ul><li>♠ A9</li><li>♥ K9</li><li>♠ KQ632</li><li>♠ AKQ4</li></ul>	The opponents are silent. You bid first.

Board: 305 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 6♥ S	North:  ♠ AQ863  ♥ A853  ♠ Q65  ♠ 10	South:  ♠ KJ4  ♥ K1076  ♠ AK10  ♣ AQ2	West North East Sout 2NT Pass 3♣¹ Pass 3♥ Pass 6♥ AP 1. Stayman
Board: 306 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ A32  ♥ KQ  ♠ AQJ4  ♠ AJ42	South:  ♠ QJ76  ♥ 109632  ♦ 8  ♠ K96	West North East Sout  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 307 Dealer: S Vul: None North HCP: 10 South HCP: 21 Contract: 3N S	North:  ♦ 8754  ✓ AQ752  ♦ 4  ♣ A105	South:  ♠ A2  ♥ KJ  ♠ AK102  ♠ KQJ96	West North East Sout 2NT Pass 3♣¹ Pass 3♣ Pass 3♣² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 308 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 6 N	North:  ♠ KQJ3  ▼ A1063  ♠ AQ5  ♣ A3	South:  ♣ A976  ▼ KJ942  ♦ 9  ♣ 982	West North East Sout  2NT Pass 3♣¹  Pass 3♥ Pass 6♥  AP  1. Stayman
Board: 309 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 44 N	North:  ♠ J10875  ♥ AQJ7  ♠ J85  ♠ 5	South:  ♠ A9  ♥ K9  ♠ KQ632  ♣ AKQ4	West North East Sout 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT Pass 4♠ AP 1. Stayman 2. SMOLEN

Dealer: N Vul: None	<ul><li>AK5</li><li>KQJ7</li><li>AQ106</li><li>Q6</li></ul>	The opponents are silent. You bid first.
Dealer: S Vul: NS	<b>♦</b> K762 <b>♥</b> K10432 <b>♦</b> J6 <b>♣</b> 97	The opponents are silent.  Partner bids first.
Dealer: N Vul: Both	<b>♠</b> KQ <b>♥</b> AK3 <b>♦</b> KQ876 <b>♣</b> KJ8	The opponents are silent. You bid first.
Dealer: S Vul: None	<ul><li> J8742</li><li> ▼ J1093</li><li> A74</li><li> ♣ 8</li></ul>	The opponents are silent.  Partner bids first.
Dealer: N Vul: EW	<ul><li>A82</li><li>K2</li><li>AKJ102</li><li>AJ9</li></ul>	West Doubles 3♣ if possible.  You bid first.

Board: 310 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 4 N	North:  ♠ AK5  ♥ KQJ7  ♠ AQ106  ♠ Q6	South:	West Pass AP 1. Stayı	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Board: 311 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ K762  ♥ K10432  ♦ J6  ♠ 97	South:  ♠ AJ  ♥ AJ7  ♦ K8543  ♣ AK3			East Pass Pass	2NT 3 <b>♦</b>
Board: 312 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 4 N	North:  ♠ KQ  ♥ AK3  ♠ KQ876  ♣ KJ8	South:	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 313 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 4♥ S	North:	South:  ♠ AQ9  ♥ KQ854  ♠ K8  ♠ AK5				2NT
Board: 314 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A82  ♥ K2  ♠ AKJ102  ♣ AJ9	South:  ♠ Q1054  ♥ AJ1085  ♠ 8763  ♠ —	West  X Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 310 Dealer: N Vul: None HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 311 Dealer: S Vul: NS HCP: 20	<ul><li>♠ AJ</li><li>♥ AJ7</li><li>♦ K8543</li><li>♠ AK3</li></ul>	The opponents are silent.  You bid first.
Board: 312 Dealer: N Vul: Both HCP: 5	<ul><li>\$9832</li><li>♥ QJ1075</li><li>\$2</li><li>\$ Q65</li></ul>	The opponents are silent.  Partner bids first.
Board: 313 Dealer: S Vul: None HCP: 21	<ul><li>AQ9</li><li>KQ854</li><li>K8</li><li>AK5</li></ul>	The opponents are silent. You bid first.
Board: 314 Dealer: N Vul: EW HCP: 7	◆ Q1054 ▼ AJ1085 ◆ 8763 ◆ —	West Doubles 3♣ if possible.  Partner bids first.

Board: 310 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 4 N	North:  ♠ AK5  ♥ KQJ7  ♠ AQ106  ♠ Q6	South:	West Pass AP 1. Stayı	North 2NT 3♥ man	East Pass Pass	<b>3♣</b> ¹
Board: 311 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ K762  ♥ K10432  ♦ J6  ♠ 97	South:  ♠ AJ  ♥ AJ7  ♦ K8543  ♣ AK3			East Pass Pass	2NT 3 <b>♦</b>
Board: 312 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 4 N	North:  ♠ KQ  ♥ AK3  ♠ KQ876  ♣ KJ8	South:	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 313 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 4♥ S	North:	South:  ♠ AQ9  ♥ KQ854  ♠ K8  ♠ AK5				2NT
Board: 314 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A82  ♥ K2  ♠ AKJ102  ♣ AJ9	South:  ♠ Q1054  ♥ AJ1085  ♠ 8763  ♠ —	West  X Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 315 Dealer: S Vul: NS HCP: 7	<ul><li>♣ Q973</li><li>★ KQ763</li><li>◆ 107</li><li>◆ 63</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 316 Dealer: N Vul: Both HCP: 20	<ul><li>★ A84</li><li>▼ 752</li><li>◆ AK2</li><li>★ AKQ6</li></ul>	The opponents are silent. You bid first.
Board: 317 Dealer: S Vul: NS HCP: 7	<ul><li>♣ Q532</li><li>♥ J7652</li><li>◆ A5</li><li>♣ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 318 Dealer: N Vul: EW HCP: 21	<ul><li>♠ AKJ</li><li>♥ K104</li><li>♠ AQ</li><li>♠ A8753</li></ul>	East Doubles 3♦ if possible.  You bid first.
Board: 319 Dealer: S Vul: Both HCP: 9	<ul><li>♣ QJ987</li><li>♥ KJ106</li><li>◆ 10</li><li>♣ Q43</li></ul>	The opponents are silent.  Partner bids first.

Board: 315 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 3N S	North:  ♠ Q973  ♥ KQ763  ♦ 107  ♣ 63	South:  ♠ A64  ♥ A5  ♠ AQJ93  ♣ AQ9	Pass	X	South 2NT 3  3NT
Board: 316 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 44 N	North:  ♠ A84  ♥ 752  ♠ AK2  ♣ AKQ6	South:  ♠ QJ1093  ♥ K1084  ♠ Q75  ♣ 9	Pass Pass 1. Stay	East Pass Pass AP	<b>3</b> ♣¹
Board: 317 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4♥ S	North:  ♠ Q532  ♥ J7652  ♠ A5  ♣ 75	South:  ♠ AK7  ♥ AK8  ♠ KQ86  ♠ Q92			2NT 3♦
Board: 318 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4 N	North:  ♠ AKJ  ♥ K104  ♠ AQ  ♣ A8753	South:	Pass Pass 1. Stay 2. SMC	East Pass X AP	

Board: 319 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 4♠ N	North:  ♠ QJ987  ♥ KJ106  ♦ 10  ♠ Q43	South:  ♠ A10  ♥ A75  ♠ AK86  ♠ AJ86	Pass	man	Pass	2NT
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Board: 315 Dealer: S Vul: NS HCP: 21	<ul><li>★ A64</li><li>★ A5</li><li>★ AQJ93</li><li>★ AQ9</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 316 Dealer: N Vul: Both HCP: 8	<ul><li>♣ QJ1093</li><li>♥ K1084</li><li>◆ Q75</li><li>♣ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 317 Dealer: S Vul: NS HCP: 21	<ul><li>★ AK7</li><li>▼ AK8</li><li>◆ KQ86</li><li>◆ Q92</li></ul>	The opponents are silent. You bid first.
Board: 318 Dealer: N Vul: EW HCP: 5	<ul><li>10853</li><li>✓ A9873</li><li>♦ 84</li><li>♣ J6</li></ul>	East Doubles 3♦ if possible.  Partner bids first.
Board: 319 Dealer: S Vul: Both HCP: 20	<ul><li>▲ A10</li><li>✓ A75</li><li>◆ AK86</li><li>▲ AJ86</li></ul>	The opponents are silent. You bid first.

Board: 315 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 3N S	North:  ♠ Q973  ♥ KQ763  ♦ 107  ♣ 63	South:  ♠ A64  ♥ A5  ♠ AQJ93  ♣ AQ9	Pass	X	South 2NT 3  3NT
Board: 316 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 44 N	North:  ♠ A84  ♥ 752  ♠ AK2  ♣ AKQ6	South:  ♠ QJ1093  ♥ K1084  ♠ Q75  ♠ 9	Pass Pass 1. Stay	East Pass Pass AP	<b>3</b> ♣¹
Board: 317 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4♥ S	North:  ♠ Q532  ♥ J7652  ♠ A5  ♣ 75	South:  ♠ AK7  ♥ AK8  ♠ KQ86  ♠ Q92			2NT 3♦
Board: 318 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4 N	North:  ♠ AKJ  ♥ K104  ♠ AQ  ♣ A8753	South:  ♠ 10853  ♥ A9873  ♦ 84  ♣ J6	Pass Pass 1. Stay	East Pass X AP	

Board: 319 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 4♠ N	North:  ♠ QJ987  ♥ KJ106  ♦ 10  ♠ Q43	South:  ♠ A10  ♥ A75  ♠ AK86  ♠ AJ86	Pass	man	Pass	2NT
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Board: 320 Dealer: N Vul: None HCP: 20	<ul><li>★ 74</li><li>★ AK104</li><li>★ K7</li><li>★ AKQJ9</li></ul>	The opponents are silent. You bid first.
Board: 321 Dealer: S Vul: EW HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 322 Dealer: N Vul: None HCP: 21	<ul><li>★ AK9</li><li>★ KJ3</li><li>★ J93</li><li>★ AKQ7</li></ul>	East Doubles 3♦ if possible.  You bid first.
Board: 323 Dealer: S Vul: NS HCP: 8	<ul><li>★ K965</li><li>★ K8763</li><li>◆ 7</li><li>♣ Q86</li></ul>	The opponents are silent.  Partner bids first.

Board: 320 Dealer: N Vul: None North HCP: 20 South HCP: 7	North:  ◆ 74  ◆ AK104  ◆ K7	South:  ♠ QJ1093  ♥ Q953  ♦ Q1062	West Pass AP	North 2NT 3♥	East Pass Pass	3 <b>♣</b> ¹
Contract: 4♥ N	<b>♣</b> AKQJ9	♣—	1. Stay	man		
Board: 321 Dealer: S	North:	South:	West	North	East	2NT
Vul: EW	<b>♦</b> J982	♠ KQ	Pass	3 <b>♣</b> ¹	Pass	3♦
North HCP: 7	♥ AQ1064 ♦ 85	<b>♥</b> K82 <b>♦</b> KJ9	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
South HCP: 20 • 87 • AK 164		AP				
Contract: 4♥ S			<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
			West	North 2NT	East Pass	
Board: 322	North: ♠ AK9 ♥ KJ3	South: ♠ QJ1084 ♥ A642	Pass	3 <b>♦</b>	X	3 <b>♥</b> <sup>2</sup>
Dealer: N			Pass	4♠		4NT <sup>3</sup>
Vul: None			Pass	5 <b>♣</b> 4	Pass	
North HCP: 21 South HCP: 7	◆ J93	<b>♦</b> 6	AP			
Soun HCP. / Contract: 5♠ N	<b>♣</b> AKQ7	<b>♣</b> 1085	1. Stay	man		
			2. SMC		0214	C .
			<ul><li>3. Blackwood 0314, for ♠</li><li>4. A=0/5 or 3/5</li></ul>			
Board: 323			West	North	East	South 2NT
Dealer: S	North: ♠ K965	South:	Pass	<b>3</b> ♣¹	Pass	
Vul: NS	♥ K8763	<b>♠</b> AJ4 <b>♥</b> AJ10	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b> ♥
North HCP: 8 South HCP: 20	<b>→</b> 7	◆ AJ52	AP			
Contract: 4♥ S	<b>♣</b> Q86	♣ AJ10	<ol> <li>Stay</li> <li>SMO</li> </ol>			

Board: 320 Dealer: N Vul: None HCP: 7	♣ QJ1093 ♥ Q953 ♦ Q1062 ♣ —	The opponents are silent.  Partner bids first.
Board: 321 Dealer: S Vul: EW HCP: 20	<ul><li>★ KQ</li><li>★ K82</li><li>◆ KJ9</li><li>◆ AKJ64</li></ul>	The opponents are silent. You bid first.
Board: 322 Dealer: N Vul: None HCP: 7	◆ QJ1084 ♥ A642 ◆ 6 ◆ 1085	East Doubles 3♦ if possible.  Partner bids first.
Board: 323 Dealer: S Vul: NS HCP: 20	<ul><li>★ AJ4</li><li>▼ AJ10</li><li>◆ AJ52</li><li>★ AJ10</li></ul>	The opponents are silent. You bid first.

Board: 320 Dealer: N Vul: None North HCP: 20 South HCP: 7	North:  ◆ 74  ◆ AK104  ◆ K7	South:  ♠ QJ1093  ♥ Q953  ♦ Q1062	West Pass AP	North 2NT 3♥	East Pass Pass	3 <b>♣</b> ¹
Contract: 4♥ N	<b>♣</b> AKQJ9	♣—	1. Stay	man		
Board: 321 Dealer: S	North:	South:	West	North	East	2NT
Vul: EW	<b>♦</b> J982	♠ KQ	Pass	3 <b>♣</b> ¹	Pass	3♦
North HCP: 7	♥ AQ1064 ♦ 85	<b>♥</b> K82 <b>♦</b> KJ9	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
South HCP: 20 • 87 • AK 164		AP				
Contract: 4♥ S			<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
			West	North 2NT	East Pass	
Board: 322	North: ♠ AK9 ♥ KJ3	South: ♠ QJ1084 ♥ A642	Pass	3 <b>♦</b>	X	3 <b>♥</b> <sup>2</sup>
Dealer: N			Pass	4♠		4NT <sup>3</sup>
Vul: None			Pass	5 <b>♣</b> 4	Pass	
North HCP: 21 South HCP: 7	◆ J93	<b>♦</b> 6	AP			
Soun HCP. / Contract: 5♠ N	<b>♣</b> AKQ7	<b>♣</b> 1085	1. Stay	man		
			2. SMC		0214	C .
			<ul><li>3. Blackwood 0314, for ♠</li><li>4. A=0/5 or 3/5</li></ul>			
Board: 323			West	North	East	South 2NT
Dealer: S	North: ♠ K965	South:	Pass	<b>3</b> ♣¹	Pass	
Vul: NS	♥ K8763	<b>♠</b> AJ4 <b>♥</b> AJ10	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b> ♥
North HCP: 8 South HCP: 20	<b>→</b> 7	◆ AJ52	AP			
Contract: 4♥ S	<b>♣</b> Q86	♣ AJ10	<ol> <li>Stay</li> <li>SMO</li> </ol>			

Board: 324 Dealer: N Vul: Both HCP: 20	<ul><li>▲ A96</li><li>♥ AJ5</li><li>♦ KQJ</li><li>▲ AJ32</li></ul>	The opponents are silent. You bid first.
Board: 325 Dealer: S Vul: None HCP: 5	<ul><li>★ AJ1084</li><li>▼ 8754</li><li>◆ 73</li><li>◆ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 326 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AQ</li><li>♥ AQJ108</li><li>♦ K2</li><li>♠ A854</li></ul>	The opponents are silent. You bid first.
Board: 327 Dealer: S Vul: EW HCP: 6	<ul><li>★KQ103</li><li>▼J9832</li><li>◆85</li><li>★72</li></ul>	The opponents are silent.  Partner bids first.
Board: 328 Dealer: N Vul: NS HCP: 20	<ul><li>A2</li><li>✓ A8</li><li>✓ KQJ6</li><li>AQ972</li></ul>	The opponents are silent. You bid first.

Board: 324 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 \( \mathbf{N} \) N	North:  ♠ A96  ♥ AJ5  ♠ KQJ  ♣ AJ32	South:  ♠ Q842  ♥ 109642  ♦ 92  ♣ K8	West Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 325 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ AJ1084  ♥ 8754  ♠ 73  ♠ 82	South:  ♠ KQ  ♥ K103  ♠ AK8  ♠ KQ1063	Pass Pass AP 1. Stayı 2. SMC	3♥²	Pass	2NT
Board: 326 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AQ  ♥ AQJ108  ♠ K2  ♠ A854	South:	West Pass AP 1. Stayı	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 327 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4♥ S	North:  ♠ KQ103  ♥ J9832  ♠ 85  ♣ 72	South:  ♠ 975  ♥ K107  ♠ AKQJ7  ♣ AK		man	East Pass Pass	2NT 3♦
Board: 328 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ A2  ♥ A8  ♠ KQJ6  ♠ AQ972	South:  ♠ K10953  ♥ QJ104  ♦ 3  ♣ 1065	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 324 Dealer: N Vul: Both HCP: 5	◆ Q842 ▼ 109642 ◆ 92 ◆ K8	The opponents are silent.  Partner bids first.
Board: 325 Dealer: S Vul: None HCP: 20	<b>★</b> KQ <b>♥</b> K103 <b>♦</b> AK8 <b>♣</b> KQ1063	The opponents are silent. You bid first.
Board: 326 Dealer: N Vul: NS HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 327 Dealer: S Vul: EW HCP: 20	<ul><li>♦ 975</li><li>♥ K107</li><li>♦ AKQJ7</li><li>♠ AK</li></ul>	The opponents are silent. You bid first.
Board: 328 Dealer: N Vul: NS HCP: 6	<ul><li>★K10953</li><li>♥QJ104</li><li>◆3</li><li>◆1065</li></ul>	The opponents are silent.  Partner bids first.

Board: 324 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 \( \mathbf{N} \) N	North:  ♠ A96  ♥ AJ5  ♠ KQJ  ♣ AJ32	South:  ♠ Q842  ♥ 109642  ♦ 92  ♣ K8	West Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 325 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ AJ1084  ♥ 8754  ♠ 73  ♠ 82	South:  ♠ KQ  ♥ K103  ♠ AK8  ♠ KQ1063	Pass Pass AP 1. Stayı 2. SMC	3♥²	Pass	2NT
Board: 326 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AQ  ♥ AQJ108  ♠ K2  ♠ A854	South:	West Pass AP 1. Stayı	North 2NT 3♥	East Pass Pass	<b>3</b> ♣¹
Board: 327 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4♥ S	North:  ♠ KQ103  ♥ J9832  ♠ 85  ♣ 72	South:  ♠ 975  ♥ K107  ♠ AKQJ7  ♣ AK		man	East Pass Pass	2NT 3♦
Board: 328 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ A2  ♥ A8  ♠ KQJ6  ♠ AQ972	South:  ♠ K10953  ♥ QJ104  ♦ 3  ♣ 1065	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 329 Dealer: S Vul: EW HCP: 6	<ul><li>♣ Q10764</li><li>♥ 6542</li><li>◆ A10</li><li>♣ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 330 Dealer: N Vul: Both HCP: 21	<ul><li>A2</li><li>✓ AJ965</li><li>AK</li><li>✓ KQ97</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 331 Dealer: S Vul: NS HCP: 8	<ul><li>★ A1054</li><li>▼ A10832</li><li>◆ 104</li><li>◆ 72</li></ul>	The opponents are silent.  Partner bids first.
Board: 332 Dealer: N Vul: EW HCP: 20	<ul><li>▲ A1086</li><li>♥ AK</li><li>◆ AK6</li><li>◆ Q542</li></ul>	The opponents are silent. You bid first.
Board: 333 Dealer: S Vul: Both HCP: 10	<ul><li>◆ Q1083</li><li>◆ KQJ97</li><li>◆ Q103</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.

Board: 329 Dealer: S	North:	South:	.,	North		2NT
Vul: EW North HCP: 6 South HCP: 20	◆ Q10764 ◆ 6542 ◆ A10 ◆ 54	♣ AJ9 ♥ AK9 ♦ KQ542	Pass Pass AP	3♣¹ 3♥²	Pass Pass	
Contract: 4♠ S	₩ 34	<b>♣</b> QJ	1. Stay 2. SMC			
Board: 330 Dealer: N	North:	South:	West	North	East	South
Vul: Both	<b>♠</b> A2	<b>♦</b> Q863		2NT	Pass	
North HCP: 21	<b>♥</b> AJ965 ♦ AK	♥ Q8432 • Q8	X	3♥	Pass	4♥
South HCP: 6	<b>♦</b> KQ97	<b>♦</b> 108	AP 1. Stay	mon		
Contract: 4♥ N						
Board: 331 Dealer: S	North: ♠ A1054	South: ♠ KQ872	West	North	East	South 2NT
Vul: NS North HCP: 8	<b>▼</b> A10832	<b>♥</b> Q5	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 21	<b>♦</b> 104	• AKQ	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> 72	<b>♣</b> AJ6	1. Stay	man		
Board: 332	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> A1086	♠ KQJ74	_	2NT	Pass	
North HCP: 20	♥ AK	♥ Q1073 ♦ 7	Pass	<b>3</b> ♠	Pass	5♠
South HCP: 9	♦ AK6 ♣ Q542	<ul><li>↓ /</li><li>♣ J97</li></ul>	Pass 1. Stay		AP	
Contract: 6♠ N	2 03 12	¥ 371	1. Stay	iikui		
Board: 333	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♠</b> Q1083	<b>♦</b> AKJ96				2NT
North HCP: 10	<b>♥</b> KQJ97	<b>♥</b> A52	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 20	• Q103	♦ A6	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> 6	♣ A92	1. Stay	man		

Board: 329 Dealer: S Vul: EW HCP: 20	<ul><li>♣ AJ9</li><li>♥ AK9</li><li>♦ KQ542</li><li>♣ QJ</li></ul>	The opponents are silent. You bid first.
Board: 330 Dealer: N Vul: Both HCP: 6	<ul><li>◆ Q863</li><li>◆ Q8432</li><li>◆ Q8</li><li>◆ 108</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 331 Dealer: S Vul: NS HCP: 21	<ul><li>★ KQ872</li><li>♥ Q5</li><li>◆ AKQ</li><li>◆ AJ6</li></ul>	The opponents are silent. You bid first.
Board: 332 Dealer: N Vul: EW HCP: 9	<ul><li>★ KQJ74</li><li>♥ Q1073</li><li>◆ 7</li><li>◆ J97</li></ul>	The opponents are silent.  Partner bids first.
Board: 333 Dealer: S Vul: Both HCP: 20	<ul><li>AKJ96</li><li>✓ A52</li><li>A6</li><li>A92</li></ul>	The opponents are silent. You bid first.

Board: 329 Dealer: S	North:	South:	.,	North		2NT
Vul: EW North HCP: 6 South HCP: 20	◆ Q10764 ◆ 6542 ◆ A10 ◆ 54	♣ AJ9 ♥ AK9 ♦ KQ542	Pass Pass AP	3♣¹ 3♥²	Pass Pass	
Contract: 4♠ S	₩ 34	<b>♣</b> QJ	1. Stay 2. SMC			
Board: 330 Dealer: N	North:	South:	West	North	East	South
Vul: Both	<b>♠</b> A2	<b>♦</b> Q863		2NT	Pass	
North HCP: 21	<b>♥</b> AJ965 ♦ AK	♥ Q8432 • Q8	X	3♥	Pass	4♥
South HCP: 6	<b>♦</b> KQ97	<b>♦</b> 108	AP 1. Stay	mon		
Contract: 4♥ N						
Board: 331 Dealer: S	North: ♠ A1054	South: ♠ KQ872	West	North	East	South 2NT
Vul: NS North HCP: 8	<b>▼</b> A10832	<b>♥</b> Q5	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 21	<b>♦</b> 104	♦ AKQ	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> 72	<b>♣</b> AJ6	1. Stay	man		
Board: 332	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> A1086	♠ KQJ74	_	2NT	Pass	
North HCP: 20	♥ AK	♥ Q1073 ♦ 7	Pass	<b>3</b> ♠	Pass	5♠
South HCP: 9	♦ AK6 ♣ Q542	<ul><li>↓ /</li><li>♣ J97</li></ul>	Pass 1. Stay		AP	
Contract: 6♠ N	2 03 12	¥ 371	1. Stay	iikui		
Board: 333	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♠</b> Q1083	<b>♦</b> AKJ96				2NT
North HCP: 10	<b>♥</b> KQJ97	<b>♥</b> A52	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 20	• Q103	♦ A6	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> 6	♣ A92	1. Stay	man		

Board: 334 Dealer: N Vul: None HCP: 20	<ul><li>♠ A6</li><li>♥ A4</li><li>♦ AKJ6</li><li>♠ KJ954</li></ul>	The opponents are silent.  You bid first.
Board: 335 Dealer: S Vul: EW HCP: 10	<ul><li>★ K932</li><li>★ Q9742</li><li>◆ Q7</li><li>★ K10</li></ul>	The opponents are silent.  Partner bids first.
Board: 336 Dealer: N Vul: Both HCP: 21	<ul><li>AQ8</li><li>✓ AQ107</li><li>✓ KQ64</li><li>✓ A10</li></ul>	The opponents are silent. You bid first.
Board: 337 Dealer: S Vul: None HCP: 5	<ul><li>◆ 9432</li><li>♥ J10965</li><li>◆ —</li><li>◆ KJ42</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 338 Dealer: N Vul: NS HCP: 21	<ul><li>★ AK10</li><li>★ K2</li><li>◆ KQ964</li><li>★ AQ9</li></ul>	The opponents are silent. You bid first.

Board: 334 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A6  ♥ A4  ♠ AKJ6  ♣ KJ954	South:	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	3 <b>♣</b> ¹
Board: 335 Dealer: S Vul: EW North HCP: 10 South HCP: 21 Contract: 4♥ S	North:  ♠ K932  ♥ Q9742  • Q7  ♣ K10	South:  ♣ A6  ♥ AK8  ♠ A10963  ♣ AQ9	Pass Pass AP 1. Stay	3♠²	East Pass Pass	2NT 3◆
Board: 336 Dealer: N Vul: Both North HCP: 21 South HCP: 9 Contract: 6 N	North:  ♠ AQ8  ♥ AQ107  ♠ KQ64  ♣ A10	South:  ♠ KJ962  ♥ KJ85  ♦ J8  ♣ 64	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 337 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North:	South:  ♠ AK  ♥ AQ4  ♦ J9642  ♣ AQ7		North 3♣¹ man	East 3♦	South 2NT 3NT
Board: 338 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 3N N	North:  ♠ AK10  ♥ K2  ♠ KQ964  ♣ AQ9	South:  ♠ Q972  ♥ QJ983  ♠ 87  ♣ K8	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹

Board: 334 Dealer: N Vul: None HCP: 7	<ul><li>♦ 97542</li><li>♥ K765</li><li>♦ 93</li><li>♠ A3</li></ul>	The opponents are silent.  Partner bids first.
Board: 335 Dealer: S Vul: EW HCP: 21	<ul><li>★ A6</li><li>▼ AK8</li><li>◆ A10963</li><li>◆ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 336 Dealer: N Vul: Both HCP: 9	<ul><li>★ KJ962</li><li>▼ KJ85</li><li>◆ J8</li><li>◆ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 337 Dealer: S Vul: None HCP: 20	<ul><li>★ AK</li><li>▼ AQ4</li><li>◆ J9642</li><li>◆ AQ7</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 338 Dealer: N Vul: NS HCP: 8	<ul><li>♣ Q972</li><li>♥ QJ983</li><li>◆ 87</li><li>♣ K8</li></ul>	The opponents are silent.  Partner bids first.

Board: 334 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A6  ♥ A4  ♠ AKJ6  ♣ KJ954	South:	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	3 <b>♣</b> ¹
Board: 335 Dealer: S Vul: EW North HCP: 10 South HCP: 21 Contract: 4♥ S	North:  ♠ K932  ♥ Q9742  • Q7  ♣ K10	South:  ♣ A6  ♥ AK8  ♠ A10963  ♣ AQ9	Pass Pass AP 1. Stay	3♠²	East Pass Pass	2NT 3◆
Board: 336 Dealer: N Vul: Both North HCP: 21 South HCP: 9 Contract: 6 N	North:  ♠ AQ8  ♥ AQ107  ♠ KQ64  ♣ A10	South:  ♠ KJ962  ♥ KJ85  ♦ J8  ♣ 64	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 337 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North:	South:  ♠ AK  ♥ AQ4  ♦ J9642  ♣ AQ7		North 3♣¹ man	East 3♦	South 2NT 3NT
Board: 338 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 3N N	North:  ♠ AK10  ♥ K2  ♠ KQ964  ♣ AQ9	South:  ♠ Q972  ♥ QJ983  ♠ 87  ♣ K8	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹

Board: 339 Dealer: S Vul: Both HCP: 5	<ul><li>♣ QJ82</li><li>♥ J9754</li><li>♦ 1065</li><li>♣ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 340 Dealer: N Vul: None HCP: 20	<ul><li>★ AKQ10</li><li>★ A73</li><li>★ K96</li><li>★ A102</li></ul>	The opponents are silent. You bid first.
Board: 341 Dealer: S Vul: NS HCP: 7	◆ Q1032 ▼ 109854 ◆ J4 ◆ A10	The opponents are silent.  Partner bids first.
Board: 342 Dealer: N Vul: None HCP: 21	<ul><li>AQJ4</li><li>✓ A4</li><li>QJ104</li><li>AK4</li></ul>	The opponents are silent. You bid first.
Board: 343 Dealer: S Vul: NS HCP: 6	<ul><li>★ A652</li><li>▼ 109652</li><li>◆ 93</li><li>◆ Q5</li></ul>	The opponents are silent.  Partner bids first.

Board: 339 Dealer: S Vul: Both	North: ♠ QJ82	South: ♠ A53		North		2NT
North HCP: 5	♥ J9754	♥ KQ1082	Pass	<i>-</i>	Pass	3♥
South HCP: 21	♦ 1065 ♣ J	<b>♦</b> AKJ <b>♣</b> A4	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	<del>4</del> J	₩ A <del>1</del>	1. Stay	man		
Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	<b>♦</b> 5432		2NT	Pass	<b>3♣</b> <sup>1</sup>
Vul: None North HCP: 20	<b>♥</b> A73	<b>♥</b> Q10865	Pass	3♠	Pass	4♠
South HCP: 6	♦ K96	♦ A4	AP			
Contract: 4♠ N	♣ A102	<b>♣</b> 75	1. Stay	man		
Board: 341 Dealer: S Vul: NS	North: <b>♠</b> Q1032	South: ♠ AK76	West	North	East	South 2NT
North HCP: 7	<b>v</b> 109854	<b>♥</b> AQJ6	Pass	<b>3♣</b> ¹	Pass	3♥
South HCP: 20	<b>♦ J4</b>	♦ A6	Pass	4♥	AP	
Contract: 4♥ S	♣ A10	<b>♣</b> Q76	1. Stay	man		
Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	<b>★</b> K1085		2NT	Pass	3 <b>♣</b> ¹
Vul: None North HCP: 21	<b>∀</b> A4	♥ J10852 ♦—	Pass	3♠	Pass	4♠
South HCP: 6	◆ QJ104 <b>◆</b> AK4	• Q873	AP			
Contract: 4♠ N	21111	2 010	1. Stay	man		
Board: 343 Dealer: S	North: <b>♠</b> A652	South: ♠ KQ7	West	North	East	South 2NT
Vul: NS North HCP: 6	<b>▼</b> 109652	♥ KQJ3	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 8	<b>♦</b> 93	◆ AJ105	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	<b>♣</b> Q5	<b>♣</b> A6	1. Stay	man		

Board: 339 Dealer: S Vul: Both HCP: 21	<ul><li>★ A53</li><li>▼ KQ1082</li><li>◆ AKJ</li><li>★ A4</li></ul>	The opponents are silent. You bid first.
Board: 340 Dealer: N Vul: None HCP: 6	<ul><li>\$ 5432</li><li>♥ Q10865</li><li>♦ A4</li><li>♣ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 341 Dealer: S Vul: NS HCP: 20	<ul><li>♠ AK76</li><li>♥ AQJ6</li><li>♠ A6</li><li>♠ Q76</li></ul>	The opponents are silent. You bid first.
Board: 342 Dealer: N Vul: None HCP: 6	<b>★</b> K1085 <b>♥</b> J10852 <b>♦</b> — <b>♣</b> Q873	The opponents are silent.  Partner bids first.
Board: 343 Dealer: S Vul: NS HCP: 20	<ul><li>★ KQ7</li><li>▼ KQJ3</li><li>◆ AJ105</li><li>◆ A6</li></ul>	The opponents are silent. You bid first.

Board: 339 Dealer: S Vul: Both	North: ♠ QJ82	South: ♠ A53		North		2NT
North HCP: 5	♥ J9754	♥ KQ1082	Pass	<i>-</i>	Pass	3♥
South HCP: 21	♦ 1065 ♣ J	<b>♦</b> AKJ <b>♣</b> A4	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	<del>4</del> J	₩ A <del>1</del>	1. Stay	man		
Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	<b>♦</b> 5432		2NT	Pass	<b>3♣</b> <sup>1</sup>
Vul: None North HCP: 20	<b>♥</b> A73	<b>♥</b> Q10865	Pass	3♠	Pass	4♠
South HCP: 6	♦ K96	♦ A4	AP			
Contract: 4♠ N	♣ A102	<b>♣</b> 75	1. Stay	man		
Board: 341 Dealer: S Vul: NS	North: <b>♠</b> Q1032	South: ♠ AK76	West	North	East	South 2NT
North HCP: 7	<b>v</b> 109854	<b>♥</b> AQJ6	Pass	<b>3♣</b> ¹	Pass	3♥
South HCP: 20	<b>♦ J4</b>	♦ A6	Pass	4♥	AP	
Contract: 4♥ S	♣ A10	<b>♣</b> Q76	1. Stay	man		
Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	<b>★</b> K1085		2NT	Pass	3 <b>♣</b> ¹
Vul: None North HCP: 21	<b>∀</b> A4	♥ J10852 ♦—	Pass	3♠	Pass	4♠
South HCP: 6	◆ QJ104 <b>◆</b> AK4	• Q873	AP			
Contract: 4♠ N	21111	2 010	1. Stay	man		
Board: 343 Dealer: S	North: <b>♠</b> A652	South: ♠ KQ7	West	North	East	South 2NT
Vul: NS North HCP: 6	<b>▼</b> 109652	♥ KQJ3	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 8	<b>♦</b> 93	◆ AJ105	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	<b>♣</b> Q5	<b>♣</b> A6	1. Stay	man		

Board: 344 Dealer: N Vul: EW HCP: 21	<ul><li>♠ AKJ2</li><li>♥ Q52</li><li>♠ AK94</li><li>♠ A9</li></ul>	The opponents are silent. You bid first.
Board: 345 Dealer: S Vul: Both HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 346 Dealer: N Vul: NS HCP: 20	<ul><li>A54</li><li>✓ A96</li><li>✓ KQ83</li><li>AK7</li></ul>	The opponents are silent. You bid first.
Board: 347 Dealer: S Vul: EW HCP: 7	<ul><li>★K10942</li><li>♥ Q963</li><li>◆ 8</li><li>◆ Q84</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 348 Dealer: N Vul: None HCP: 21	<ul><li>AQ6</li><li>✓ AK84</li><li>✓ K104</li><li>✓ KQ4</li></ul>	The opponents are silent. You bid first.

Board: 344 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 4♠ N	North:  ♠ AKJ2  ♥ Q52  ♠ AK94  ♣ A9	South:  ♠ 10975  ♥ K10864  ♦ 85  ♠ K5	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 345 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ J9642  ♥ A642  ♦ 73  ♣ J10	South:  ♠ AKQ  ♥ KJ9  ♦ K2  ♠ A9864	Pass Pass AP 1. Stay 2. SM0		East Pass Pass	2NT 3♦
Board: 346 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♠ N	North:  ♠ A54  ♥ A96  ♠ KQ83  ♣ AK7	South:  ♠ QJ1097  ♥ QJ53  ♦ J9  ♣ 42	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3</b> ♣¹
Board: 347 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  ♠ K10942  ♥ Q963  ♦ 8  ♣ Q84	South:  ♠ QJ5  ♥ AKJ10  ♠ KQ95  ♠ A9	West Pass Pass 1. Stay		East X AP	South 2NT 3♥
Board: 348 Dealer: N Vul: None North HCP: 21 South HCP: 12 Contract: 6♥ N	North:  ♠ AQ6  ♥ AK84  ♠ K104  ♣ KQ4	South:  ♠ KJ875  ♥ QJ32  ♦ J  ♣ A106	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹

Board: 344 Dealer: N Vul: EW HCP: 6	<ul><li>10975</li><li>✓ K10864</li><li>♦ 85</li><li>♠ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 345 Dealer: S Vul: Both HCP: 20	<ul><li>★ AKQ</li><li>▼ KJ9</li><li>★ K2</li><li>★ A9864</li></ul>	The opponents are silent. You bid first.
Board: 346 Dealer: N Vul: NS HCP: 7	<ul><li>♣ QJ1097</li><li>♥ QJ53</li><li>◆ J9</li><li>♣ 42</li></ul>	The opponents are silent.  Partner bids first.
Board: 347 Dealer: S Vul: EW HCP: 20	<ul><li>♣ QJ5</li><li>♥ AKJ10</li><li>♦ KQ95</li><li>♣ A9</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 348 Dealer: N Vul: None HCP: 12	<ul><li>★ KJ875</li><li>♥ QJ32</li><li>◆ J</li><li>◆ A106</li></ul>	The opponents are silent.  Partner bids first.

Board: 344 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 4♠ N	North:  ♠ AKJ2  ♥ Q52  ♠ AK94  ♣ A9	South:  ♠ 10975  ♥ K10864  ♦ 85  ♠ K5	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 345 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ J9642  ♥ A642  ♦ 73  ♣ J10	South:  ♠ AKQ  ♥ KJ9  ♦ K2  ♣ A9864	Pass Pass AP 1. Stay 2. SM0		East Pass Pass	2NT 3♦
Board: 346 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♠ N	North:  ♠ A54  ♥ A96  ♠ KQ83  ♣ AK7	South:  ♠ QJ1097  ♥ QJ53  ♦ J9  ♣ 42	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3</b> ♣¹
Board: 347 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  ♠ K10942  ♥ Q963  ♦ 8  ♣ Q84	South:  ♠ QJ5  ♥ AKJ10  ♠ KQ95  ♠ A9	West Pass Pass 1. Stay		East X AP	South 2NT 3♥
Board: 348 Dealer: N Vul: None North HCP: 21 South HCP: 12 Contract: 6♥ N	North:  ♠ AQ6  ♥ AK84  ♠ K104  ♣ KQ4	South:  ♠ KJ875  ♥ QJ32  ♦ J  ♣ A106	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹

Board: 349 Dealer: S Vul: NS HCP: 5	<ul><li>♣ Q9853</li><li>♥ Q963</li><li>◆ 9</li><li>♣ J94</li></ul>	The opponents are silent.  Partner bids first.
Board: 350 Dealer: N Vul: None HCP: 21	<ul><li>★ AKJ</li><li>▼ AQ108</li><li>◆ K983</li><li>◆ A4</li></ul>	The opponents are silent. You bid first.
Board: 351 Dealer: S Vul: NS HCP: 5	<ul><li>★K10942</li><li>▼ 10753</li><li>◆ Q4</li><li>◆ 62</li></ul>	The opponents are silent.  Partner bids first.
Board: 352 Dealer: N Vul: EW HCP: 21	<ul><li>♠ A72</li><li>♥ AJ97</li><li>♠ KQ7</li><li>♠ AK2</li></ul>	The opponents are silent.  You bid first.

Board: 349 Dealer: S Vul: NS	North: ♠ Q9853 ♥ Q963	South: ♠ K642 ♥ AKJ		North 3♣¹	East Pass	2NT
North HCP: 5 South HCP: 21	<b>♦</b> 9	◆ AQ63	Pass	3 <b>♣</b> ²	AP	J <b>T</b>
Contract: 4♠ S	<b>♣</b> J94	<b>♣</b> A10	1. Stay	man		
Board: 350	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♠</b> AKJ	<b>★</b> 65432		2NT	Pass	3 <b>♣</b> ¹
North HCP: 21	<b>♥</b> AQ108	<b>♥</b> KJ65	Pass	3♥	Pass	<b>4♥</b>
South HCP: 8	♦ K983 • A4	<b>♦</b> Q <b>♣</b> Q92	AP			
Contract: 4♥ N	₩ A¬	₩ Q)2	1. Stay	man		
Board: 351 Dealer: S Vul: NS	North: ♠ K10942	South: ♠ A3	West	North	East	South 2NT
North HCP: 5	<b>▼</b> 10753	♥ AKQ96	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 20	◆ Q4 <b>◆</b> 62	♦ AK73 • 85	Pass	4♥	AP	
Contract: 4♥ S	₩ 02	<b>4</b> 63	1. Stay	man		
Board: 352	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A72	<b>♦</b> KQ854		2NT	Pass	<b>3♣</b> ¹
Vul: EW North HCP: 21	♥ AJ97	<b>♥</b> K862	Pass	3♥	Pass	<b>4♥</b>
South HCP: 8	<b>♦</b> KQ7 <b>♣</b> AK2	◆ 962	AP			
South HCP: 8 Contract: 4 V	♣ AK2	<b>♣</b> 7	1. Stay	man		

Board: 349 Dealer: S Vul: NS HCP: 21	<ul><li>★ K642</li><li>★ AKJ</li><li>★ AQ63</li><li>★ A10</li></ul>	The opponents are silent. You bid first.
Board: 350 Dealer: N Vul: None HCP: 8	<ul><li>♠ 65432</li><li>♥ KJ65</li><li>♦ Q</li><li>♠ Q92</li></ul>	The opponents are silent.  Partner bids first.
Board: 351 Dealer: S Vul: NS HCP: 20	<ul><li>▲ A3</li><li>♥ AKQ96</li><li>◆ AK73</li><li>♣ 85</li></ul>	The opponents are silent. You bid first.
Board: 352 Dealer: N Vul: EW HCP: 8	<ul><li>★ KQ854</li><li>▼ K862</li><li>◆ 962</li><li>◆ 7</li></ul>	The opponents are silent.  Partner bids first.

Board: 349 Dealer: S Vul: NS	North: ♠ Q9853 ♥ Q963	South: ♠ K642 ♥ AKJ		North 3♣¹	East Pass	2NT
North HCP: 5 South HCP: 21	<b>♦</b> 9	◆ AQ63	Pass	3 <b>♣</b> ²	AP	J <b>T</b>
Contract: 4♠ S	<b>♣</b> J94	<b>♣</b> A10	1. Stay	man		
Board: 350	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♠</b> AKJ	<b>★</b> 65432		2NT	Pass	3 <b>♣</b> ¹
North HCP: 21	<b>♥</b> AQ108	<b>♥</b> KJ65	Pass	3♥	Pass	<b>4♥</b>
South HCP: 8	♦ K983 • A4	<b>♦</b> Q <b>♣</b> Q92	AP			
Contract: 4♥ N	₩ A¬	₩ Q)2	1. Stay	man		
Board: 351 Dealer: S Vul: NS	North: ♠ K10942	South: ♠ A3	West	North	East	South 2NT
North HCP: 5	<b>▼</b> 10753	♥ AKQ96	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 20	◆ Q4 <b>◆</b> 62	♦ AK73 • 85	Pass	4♥	AP	
Contract: 4♥ S	₩ 02	<b>4</b> 63	1. Stay	man		
Board: 352	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A72	<b>♦</b> KQ854		2NT	Pass	<b>3♣</b> ¹
Vul: EW North HCP: 21	♥ AJ97	<b>♥</b> K862	Pass	3♥	Pass	<b>4♥</b>
South HCP: 8	<b>♦</b> KQ7 <b>♣</b> AK2	◆ 962	AP			
South HCP: 8 Contract: 4 V	♣ AK2	<b>♣</b> 7	1. Stay	man		

Board: 353 Dealer: S Vul: None HCP: 9	<ul><li>♣ A7632</li><li>♥ Q876</li><li>♦ K</li><li>♣ 763</li></ul>	The opponents are silent.  Partner bids first.
Board: 354 Dealer: N Vul: EW HCP: 20	<ul><li>▲ AJ109</li><li>♥ K4</li><li>◆ KJ6</li><li>◆ AKJ8</li></ul>	The opponents are silent. You bid first.
Board: 355 Dealer: S Vul: Both HCP: 7	<ul><li>♣ Q10543</li><li>♥ J975</li><li>◆ 95</li><li>♣ A2</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 356 Dealer: N Vul: NS HCP: 20	<ul><li>106</li><li>✓ AK76</li><li>✓ AK2</li><li>✓ AQ76</li></ul>	The opponents are silent.  You bid first.

			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♦
Board: 353			Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
Dealer: S	North:	South:	Pass	<b>4</b> ◆ <sup>3</sup>	Pass	<b>4</b> ♥ <sup>4</sup>
Vul: None	<b>♦</b> A7632	<b>♦</b> KQJ	Pass	4NT <sup>5</sup>	Pass	5 <b>♣</b> 6
North HCP: 9	♥ Q876 • K	<b>♥</b> AK <b>♦</b> A732	Pass	6♠	AP	
South HCP: 21 Contract: 6♠ S	<b>♣</b> 763	<b>♣</b> KJ109	<ol> <li>Stay</li> <li>SMO</li> </ol>			
				bid, a ♦		
			5. Blac	bid, a ♣ kwood ( /5 or 3/5	0314,	
Board: 354	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♦</b> AJ109	AJ109		2NT	Pass	3 <b>♣</b> ¹
North HCP: 20 South HCP: 10	<b>♥</b> K4 <b>♦</b> KJ6		Pass AP	3♠	Pass	6 <b>♠</b>
Contract: 6♠ N	♣ AKJ8		1. Stay	man		
Board: 355 Dealer: S	North: ♠ Q10543	South: ♠ AK	West	North	East	South 2NT
Vul: Both North HCP: 7	<b>♥</b> J975	<b>♥</b> AQ82	Pass	<b>3</b> ♣¹	X	3♥
South HCP: 20	<b>♦</b> 95	◆ AJ62	Pass	4♥	AP	
Contract: 4♥ S	♣ A2	<b>♣</b> Q109	1. Stayman			
Board: 356	North:	South:	West	North	East	South
Dealer: N	106 <b>1</b> 06	<b>♠</b> AK752		2NT	Pass	<b>3.4</b> 1
Vul: NS North HCP: 20	<b>♥</b> AK76	♥ QJ82	Pass	<b>3♥</b>	Pass	_
South HCP: 11	• AK2	<b>♦</b> J76 <b>♣</b> 2	AP			
Contract: 6♥ N	<b>♣</b> AQ76	<del>*</del>	1. Stay	man		

Board: 353 Dealer: S Vul: None HCP: 21	<ul><li>★ KQJ</li><li>★ AK</li><li>★ A732</li><li>★ KJ109</li></ul>	The opponents are silent. You bid first.
Board: 354 Dealer: N Vul: EW HCP: 10	<ul><li>★ KQ873</li><li>♥ QJ108</li><li>◆ 5</li><li>♣ Q109</li></ul>	The opponents are silent.  Partner bids first.
Board: 355 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AK</li><li>♥ AQ82</li><li>♠ AJ62</li><li>♠ Q109</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 356 Dealer: N Vul: NS HCP: 11	<ul><li>♠ AK752</li><li>♥ QJ82</li><li>♦ J76</li><li>♠ 2</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT
			Pass	<b>3♣</b> ¹	Pass	3♦
Board: 353			Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
Dealer: S	North:	South:	Pass	<b>4</b> ◆ <sup>3</sup>	Pass	<b>4</b> ♥ <sup>4</sup>
Vul: None	<b>♦</b> A7632	<b>♦</b> KQJ	Pass	4NT <sup>5</sup>	Pass	5 <b>♣</b> 6
North HCP: 9	♥ Q876 • K	<b>♥</b> AK <b>♦</b> A732	Pass	6♠	AP	
South HCP: 21 Contract: 6♠ S	<b>♣</b> 763	<b>♣</b> KJ109	<ol> <li>Stay</li> <li>SMO</li> </ol>			
				bid, a ♦		
			5. Blac	bid, a ♣ kwood ( /5 or 3/5	0314,	
Board: 354	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♦</b> AJ109	AJ109		2NT	Pass	3 <b>♣</b> ¹
North HCP: 20 South HCP: 10	<b>♥</b> K4 <b>♦</b> KJ6		Pass AP	3♠	Pass	6 <b>♠</b>
Contract: 6♠ N	♣ AKJ8		1. Stay	man		
Board: 355 Dealer: S	North: ♠ Q10543	South: ♠ AK	West	North	East	South 2NT
Vul: Both North HCP: 7	<b>♥</b> J975	<b>♥</b> AQ82	Pass	<b>3</b> ♣¹	X	3♥
South HCP: 20	<b>♦</b> 95	◆ AJ62	Pass	4♥	AP	
Contract: 4♥ S	♣ A2	<b>♣</b> Q109	1. Stayman			
Board: 356	North:	South:	West	North	East	South
Dealer: N	106 <b>1</b> 06	<b>♠</b> AK752		2NT	Pass	<b>3.4</b> 1
Vul: NS North HCP: 20	<b>♥</b> AK76	♥ QJ82	Pass	<b>3♥</b>	Pass	_
South HCP: 11	• AK2	<b>♦</b> J76 <b>♣</b> 2	AP			
Contract: 6♥ N	<b>♣</b> AQ76	<del>*</del>	1. Stay	man		

Board: 357 Dealer: S Vul: EW HCP: 5	<ul><li>♣97652</li><li>♥Q1082</li><li>◆QJ</li><li>♣86</li></ul>	The opponents are silent.  Partner bids first.
Board: 358 Dealer: N Vul: None HCP: 20	<ul><li>♠ 105</li><li>♥ AK5</li><li>♠ AKQ4</li><li>♠ KJ96</li></ul>	The opponents are silent. You bid first.
Board: 359 Dealer: S Vul: Both HCP: 5	<ul><li>★ KJ82</li><li>▼ 108742</li><li>◆ 2</li><li>◆ J43</li></ul>	The opponents are silent.  Partner bids first.
Board: 360 Dealer: N Vul: None HCP: 20	<ul><li>★ AK8</li><li>★ AKQ4</li><li>★ 103</li><li>★ A732</li></ul>	The opponents are silent. You bid first.
Board: 361 Dealer: S Vul: NS HCP: 9	<ul><li>♣ 8762</li><li>♥ AJ952</li><li>◆ Q6</li><li>♣ Q4</li></ul>	The opponents are silent.  Partner bids first.

Board: 357 Dealer: S Vul: EW North HCP: 5 South HCP: 20	North:  ♣ 97652  ♥ Q1082  • QJ  ♣ 86	South:	Pass Pass AP	3 <b>▼</b> <sup>2</sup>	Pass	2NT 3♦
Contract: 4♠ S		`	1. Stay 2. SMC			
Board: 358 Dealer: N	North: ♠ 105	South:	West	North 2NT	East Pass	
Vul: None	<b>♦</b> 103 <b>♥</b> AK5	<ul><li>◆ 9632</li><li>▼ 107432</li></ul>	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20 South HCP: 5	♦ AKQ4	◆ J32	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> KJ96	<b>♣</b> A	1. Stay 2. SM0			
Board: 359 Dealer: S	North: ♠ KJ82	South: ♠ AQ	West	North	East	South 2NT
Vul: Both North HCP: 5	<b>v</b> 108742	<b>♥</b> AJ65	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 21	• 2 • 142	♦ KQJ9	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> J43	♣ A105	1. Stay	man		
Board: 360 Dealer: N	North:	South:	West	North		
Vul: None	<b>♠</b> AK8 <b>♥</b> AKQ4	<ul><li>◆ 97653</li><li>♥ 10875</li></ul>	Pass	2NT	Pass Pass	<b>-</b>
North HCP: 20 South HCP: 5	<b>♦</b> 103	<b>♦</b> QJ	AP	<i>5</i> <del>(</del>	1 033	Τ.
Contract: 4♥ N	♣ A732	<b>♣</b> Q10	1. Stay	man		
Doord, 261			West	North	East	
Board: 361 Dealer: S	North:	South:	D	a - 1	D	2NT
Vul: NS	<b>♠</b> 8762 <b>♥</b> AJ952	<b>♠</b> A95 <b>♥</b> K10		3♣¹	Pass	
North HCP: 9	◆ AJ932 ◆ Q6	◆ AK87	Pass AP	3 <b>♠</b> <sup>2</sup>	rass	3NT
South HCP: 21 Contract: 3N S	<b>♣</b> Q4	<b>♣</b> AK65	AP 1. Stay	man		
Conduct. JIV D			2. SM(			

Board: 357 Dealer: S Vul: EW HCP: 20	<ul><li>★ AKQ</li><li>▼ AJ7</li><li>◆ 43</li><li>◆ AQ753</li></ul>	The opponents are silent.  You bid first.
Board: 358 Dealer: N Vul: None HCP: 5	<ul><li>♦ 9632</li><li>♥ 107432</li><li>♦ J32</li><li>♠ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 359 Dealer: S Vul: Both HCP: 21	<ul><li>♣ AQ</li><li>♥ AJ65</li><li>♦ KQJ9</li><li>♣ A105</li></ul>	The opponents are silent. You bid first.
Board: 360 Dealer: N Vul: None HCP: 5	<ul><li>♦ 97653</li><li>♥ 10875</li><li>♦ QJ</li><li>♠ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 361 Dealer: S Vul: NS HCP: 21	<ul><li>▲ A95</li><li>♥ K10</li><li>◆ AK87</li><li>♣ AK65</li></ul>	The opponents are silent. You bid first.

Board: 357 Dealer: S Vul: EW North HCP: 5 South HCP: 20	North:  ♣ 97652  ♥ Q1082  • QJ  ♣ 86	South:	Pass Pass AP	3 <b>▼</b> <sup>2</sup>	Pass	2NT 3♦
Contract: 4♠ S		`	1. Stay 2. SMC			
Board: 358 Dealer: N	North: ♠ 105	South:	West	North 2NT	East Pass	
Vul: None	<b>♦</b> 103 <b>♥</b> AK5	<ul><li>◆ 9632</li><li>▼ 107432</li></ul>	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20 South HCP: 5	♦ AKQ4	◆ J32	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> KJ96	<b>♣</b> A	1. Stay 2. SM0			
Board: 359 Dealer: S	North: ♠ KJ82	South: ♠ AQ	West	North	East	South 2NT
Vul: Both North HCP: 5	<b>v</b> 108742	<b>♥</b> AJ65	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 21	• 2 • 142	♦ KQJ9	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> J43	♣ A105	1. Stay	man		
Board: 360 Dealer: N	North:	South:	West	North		
Vul: None	<b>♠</b> AK8 <b>♥</b> AKQ4	<ul><li>◆ 97653</li><li>♥ 10875</li></ul>	Pass	2NT	Pass Pass	<b>-</b>
North HCP: 20 South HCP: 5	<b>♦</b> 103	<b>♦</b> QJ	AP	<i>5</i> <del>(</del>	1 033	Τ.
Contract: 4♥ N	♣ A732	<b>♣</b> Q10	1. Stay	man		
Doord, 261			West	North	East	
Board: 361 Dealer: S	North:	South:	D	a - 1	D	2NT
Vul: NS	<b>♠</b> 8762 <b>♥</b> AJ952	<b>♠</b> A95 <b>♥</b> K10		3♣¹	Pass	
North HCP: 9	◆ AJ932 ◆ Q6	◆ AK87	Pass AP	3 <b>♠</b> <sup>2</sup>	rass	3NT
South HCP: 21 Contract: 3N S	<b>♣</b> Q4	<b>♣</b> AK65	AP 1. Stay	man		
Conduct. JIV D			2. SM(			

Board: 362 Dealer: N Vul: EW HCP: 20	<ul><li>♣ Q7</li><li>♥ AKQ</li><li>◆ AJ9</li><li>♣ KJ987</li></ul>	The opponents are silent. You bid first.
Board: 363 Dealer: S Vul: None HCP: 5	<ul><li>♣ Q1072</li><li>♥ Q7542</li><li>◆ J873</li><li>♣ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 364 Dealer: N Vul: NS HCP: 20	<ul><li>★ KQJ4</li><li>★ A8</li><li>★ A54</li><li>★ AQ109</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 365 Dealer: S Vul: EW HCP: 5	<ul><li>◆ Q9854</li><li>♥ QJ43</li><li>◆ 109</li><li>◆ 86</li></ul>	The opponents are silent.  Partner bids first.
Board: 366 Dealer: N Vul: Both HCP: 21	<ul><li>♠ AKJ9</li><li>♥ AKJ</li><li>♦ 97</li><li>♠ AJ72</li></ul>	The opponents are silent.  You bid first.

Board: 362 Dealer: N Vul: EW North HCP: 20	North: ♠ Q7 ♥ AKQ	South:  ♠ AK532  ♥ 8654	West Pass Pass	North 2NT 3 • 3NT	East Pass Pass AP	<b>3♣</b> ¹
South HCP: 7 Contract: 3N N	♦ AJ9 ♣ KJ987	◆ 87 <b>◆</b> 65	1. Stay 2. SMC	man	Ar	
Board: 363 Dealer: S Vul: None	North: ♠ Q1072	South: ♠ AKJ4	West	North	East	South 2NT
North HCP: 5	♥ Q7542	♥ KJ8	Pass	3 <b>♣</b> ¹		3♠
South HCP: 21 Contract: 4♠ S	◆ J873 ◆ —	◆ KQ <b>♣</b> KJ52	Pass 1. Stay	4 <b>♠</b> man	AP	
Board: 364 Dealer: N	North:	South:	West	North		
Vul: NS North HCP: 20	<b>♠</b> KQJ4 <b>♥</b> A8 <b>♦</b> A54	<ul><li>▲ A763</li><li>♥ KQJ54</li><li>◆ K82</li></ul>	X AP	2NT 3♠	Pass Pass	
South HCP: 13 Contract: 6♠ N	<b>♣</b> AQ109	<b>♣</b> 7	1. Stay	man		
Board: 365			West	North	East	South 2NT
Dealer: S	North:	South:	Pass	<b>3</b> ♣¹	Pass	3♦
Vul: EW North HCP: 5 South HCP: 21	◆ Q9854 ♥ QJ43 ◆ 109	<b>♠</b> A6 ♥ AK8 <b>♦</b> AQ876	Pass AP	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
Contract: 3N S	<b>♣</b> 86	♣ A107	1. Stay 2. SMC			
Board: 366 Dealer: N	North:	South:	West	North		
Dealer. IN	<b>♠</b> AKJ9	<b>♦</b> Q7643	-	2NT	Pass	
Vul: Both	<b>▲▲ A T</b> T T			′2 ▲	Dogg	64
Vul: Both North HCP: 21 South HCP: 9	<b>♥</b> AKJ <b>♦</b> 97	▼ 10742 ◆ A106	Pass AP	3♠	Pass	02

Board: 362 Dealer: N Vul: EW HCP: 7	<ul><li>★ AK532</li><li>▼ 8654</li><li>◆ 87</li><li>◆ 65</li></ul>	The opponents are silent.  Partner bids first.
Board: 363 Dealer: S Vul: None HCP: 21	<ul><li>♠ AKJ4</li><li>♥ KJ8</li><li>♦ KQ</li><li>♠ KJ52</li></ul>	The opponents are silent. You bid first.
Board: 364 Dealer: N Vul: NS HCP: 13	<ul><li>★ A763</li><li>▼ KQJ54</li><li>★ K82</li><li>★ 7</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 365 Dealer: S Vul: EW HCP: 21	<ul><li>★ A6</li><li>★ AK8</li><li>★ AQ876</li><li>★ A107</li></ul>	The opponents are silent.  You bid first.
Board: 366 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q7643</li><li>♥ 10742</li><li>◆ A106</li><li>♣ K</li></ul>	The opponents are silent.  Partner bids first.

Board: 362 Dealer: N Vul: EW North HCP: 20	North: ♠ Q7 ♥ AKQ	South:  ♠ AK532  ♥ 8654	West Pass Pass	North 2NT 3 • 3NT	East Pass Pass AP	<b>3♣</b> ¹
South HCP: 7 Contract: 3N N	♦ AJ9 ♣ KJ987	◆ 87 <b>◆</b> 65	1. Stay 2. SMC	man	Ar	
Board: 363 Dealer: S Vul: None	North: ♠ Q1072	South: ♠ AKJ4	West	North	East	South 2NT
North HCP: 5	♥ Q7542	♥ KJ8	Pass	3 <b>♣</b> ¹		3♠
South HCP: 21 Contract: 4♠ S	◆ J873 ◆ —	◆ KQ <b>♣</b> KJ52	Pass 1. Stay	4 <b>♠</b> man	AP	
Board: 364 Dealer: N	North:	South:	West	North		
Vul: NS North HCP: 20	<b>♠</b> KQJ4 <b>♥</b> A8 <b>♦</b> A54	<ul><li>▲ A763</li><li>♥ KQJ54</li><li>◆ K82</li></ul>	X AP	2NT 3♠	Pass Pass	
South HCP: 13 Contract: 6♠ N	<b>♣</b> AQ109	<b>♣</b> 7	1. Stay	man		
Board: 365			West	North	East	South 2NT
Dealer: S	North:	South:	Pass	<b>3</b> ♣¹	Pass	3♦
Vul: EW North HCP: 5 South HCP: 21	◆ Q9854 ♥ QJ43 ◆ 109	<b>♠</b> A6 ♥ AK8 <b>♦</b> AQ876	Pass AP	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
Contract: 3N S	<b>♣</b> 86	♣ A107	1. Stay 2. SMC			
Board: 366 Dealer: N	North:	South:	West	North		
Dealer. IN	<b>♠</b> AKJ9	<b>♦</b> Q7643	-	2NT	Pass	
Vul: Both	<b>▲▲ A T</b> T T			′2 ▲	Dogg	64
Vul: Both North HCP: 21 South HCP: 9	<b>♥</b> AKJ <b>♦</b> 97	▼ 10742 ◆ A106	Pass AP	3♠	Pass	02

Board: 367 Dealer: S Vul: EW HCP: 8	♣ AQ1065 ♥ 10762 ♦ Q1063 ♣ —	The opponents are silent.  Partner bids first.
Board: 368 Dealer: N Vul: Both HCP: 21	<ul><li>★ KQ7</li><li>▼ KQ863</li><li>◆ AK8</li><li>◆ A7</li></ul>	The opponents are silent. You bid first.
Board: 369 Dealer: S Vul: None HCP: 6	<ul><li>\$9865</li><li>♥ A10872</li><li>♦ Q65</li><li>₹ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 370 Dealer: N Vul: EW HCP: 20	<ul><li>★ AK52</li><li>♥ 97</li><li>♦ AQ42</li><li>★ AK4</li></ul>	The opponents are silent. You bid first.
Board: 371 Dealer: S Vul: Both HCP: 6	<ul><li>★ K7643</li><li>♥ Q1073</li><li>◆ J73</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.

Board: 367 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 4 S	North:  ♠ AQ1065  ♥ 10762  ♠ Q1063  ♣ —	South:	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT
Board: 368 Dealer: N Vul: Both North HCP: 21 South HCP: 14 Contract: 6 N	North:  ♠ KQ7  ♥ KQ863  ♠ AK8  ♣ A7	South:  ♠ A9653  ♥ A752  ♠ —  ♠ KQJ2	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 369 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:	South:  ♠ QJ4  ♥ KQ  ♠ AKJ83  ♠ A94	Pass Pass AP 1. Stay 2. SM0	3♠²	Pass	2NT
Board: 370 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AK52  ♥ 97  ♠ AQ42  ♣ AK4	South:  ♠ QJ976  ♥ J853  ♦ J  ♠ 952	Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Board: 371 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 4♠ S	North:  ♠ K7643  ♥ Q1073  ♦ J73  ♣ 10	South:  ♠ AQJ5  ♥ J92  ♠ A8  ♣ AKQ7	West Pass Pass 1. Stay	4♠	East Pass AP	2NT

Board: 367 Dealer: S Vul: EW HCP: 20	<ul><li>43</li><li>★ AQ983</li><li>★ AJ8</li><li>★ AKQ</li></ul>	The opponents are silent.  You bid first.
Board: 368 Dealer: N Vul: Both HCP: 14	<ul><li>★ A9653</li><li>★ A752</li><li>★ —</li><li>★ KQJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 369 Dealer: S Vul: None HCP: 20	<ul><li>♣ QJ4</li><li>♥ KQ</li><li>◆ AKJ83</li><li>♣ A94</li></ul>	The opponents are silent. You bid first.
Board: 370 Dealer: N Vul: EW HCP: 5	<ul><li>♣ QJ976</li><li>♥ J853</li><li>◆ J</li><li>♣ 952</li></ul>	The opponents are silent.  Partner bids first.
Board: 371 Dealer: S Vul: Both HCP: 21	<ul><li>AQJ5</li><li>J92</li><li>A8</li><li>AKQ7</li></ul>	The opponents are silent. You bid first.

Board: 367 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 4 S	North:  ♠ AQ1065  ♥ 10762  ♠ Q1063  ♣ —	South:	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	2NT
Board: 368 Dealer: N Vul: Both North HCP: 21 South HCP: 14 Contract: 6 N	North:  ♠ KQ7  ♥ KQ863  ♠ AK8  ♣ A7	South:  ♠ A9653  ♥ A752  ♠ —  ♠ KQJ2	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 369 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:	South:  ♠ QJ4  ♥ KQ  ♠ AKJ83  ♠ A94	Pass Pass AP 1. Stay 2. SM0	3♠²	Pass	2NT
Board: 370 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AK52  ♥ 97  ♠ AQ42  ♣ AK4	South:  ♠ QJ976  ♥ J853  ♦ J  ♠ 952	Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Board: 371 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 4♠ S	North:  ♠ K7643  ♥ Q1073  ♦ J73  ♣ 10	South:  ♠ AQJ5  ♥ J92  ♠ A8  ♣ AKQ7	West Pass Pass 1. Stay	4♠	East Pass AP	2NT

Board: 372 Dealer: N Vul: None HCP: 21	<ul><li>★ K3</li><li>★ AKQ82</li><li>★ 53</li><li>★ AKQ2</li></ul>	The opponents are silent. You bid first.
Board: 373 Dealer: S Vul: NS HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 374 Dealer: N Vul: Both HCP: 21	<ul><li>♣853</li><li>♥ AJ5</li><li>♦ AKQ</li><li>♣ AK43</li></ul>	The opponents are silent.  You bid first.
Board: 375 Dealer: S Vul: None HCP: 7	<ul><li>J986</li><li>J10876</li><li>A74</li><li>J</li></ul>	The opponents are silent.  Partner bids first.
Board: 376 Dealer: N Vul: NS HCP: 21	<ul><li>★ A1072</li><li>▼ K64</li><li>◆ AK4</li><li>◆ AK5</li></ul>	The opponents are silent. You bid first.

Board: 372 Dealer: N Vul: None North HCP: 21 South HCP: 12 Contract: 6♥ N	North:  ♠ K3  ♥ AKQ82  ♦ 53  ♣ AKQ2	South:  ♠ AQJ94  ♥ J973  ♠ A  ♣ 864	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 373 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♣ J975  ♥ KJ1093  ♦ 4  ♣ J74	South:  ♠ A104  ♥ AQ  ♠ AK106  ♠ K1082	Pass Pass AP 1. Stay 2. SM0		Pass	2NT
Board: 374 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 44 N	North:	South:  ♠ KQ762  ▼ 10743  ◆ 7  ♣ J108	Pass Pass Pass AP 1. Stay 2. SMC 3. Cue		Pass Pass Pass Pass	3♣¹ 3♥² 4♠³ 4♠
Board: 375 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  ♣ J986  ♥ J10876  ♠ A74  ♣ J	South:  ♠ AQ  ♥ AQ42  ♦ K108  ♣ KQ108	West Pass Pass 1. Stay	4♥	East Pass AP	2NT

Board: 376 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** A1072 **♠** QJ965 Vul: NS **♥** K64 **♥** Q1097 Pass 3♠ Pass 4♠ North HCP: 21 ♦ AK4 ♦ QJ AP South HCP: 9 **♣** J2 ♣ AK5 1. Stayman Contract: 4♠ N

Board: 372 Dealer: N Vul: None HCP: 12	<ul><li>AQJ94</li><li>J973</li><li>A</li><li>864</li></ul>	The opponents are silent.  Partner bids first.
Board: 373 Dealer: S Vul: NS HCP: 20	<ul><li>▲ A104</li><li>✔ AQ</li><li>◆ AK106</li><li>◆ K1082</li></ul>	The opponents are silent.  You bid first.
Board: 374 Dealer: N Vul: Both HCP: 6	<ul><li>★ KQ762</li><li>▼ 10743</li><li>◆ 7</li><li>◆ J108</li></ul>	The opponents are silent.  Partner bids first.
Board: 375 Dealer: S Vul: None HCP: 20	<ul><li>AQ</li><li>✓ AQ42</li><li>✓ K108</li><li>✓ KQ108</li></ul>	The opponents are silent.  You bid first.
Board: 376 Dealer: N Vul: NS HCP: 9	<ul><li>♣ QJ965</li><li>♥ Q1097</li><li>◆ QJ</li><li>♣ J2</li></ul>	The opponents are silent.  Partner bids first.

Board: 372 Dealer: N Vul: None North HCP: 21 South HCP: 12 Contract: 6♥ N	North:  ♠ K3  ♥ AKQ82  ♦ 53  ♣ AKQ2	South:  ♠ AQJ94  ♥ J973  ♠ A  ♣ 864	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 373 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♣ J975  ♥ KJ1093  ♦ 4  ♣ J74	South:  ♠ A104  ♥ AQ  ♠ AK106  ♠ K1082	Pass Pass AP 1. Stay 2. SM0		Pass	2NT
Board: 374 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 44 N	North:	South:  ♠ KQ762  ▼ 10743  ◆ 7  ♣ J108	Pass Pass Pass AP 1. Stay 2. SMC 3. Cue		Pass Pass Pass Pass	3♣¹ 3♥² 4♠³ 4♠
Board: 375 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  ♣ J986  ♥ J10876  ♠ A74  ♣ J	South:  ♠ AQ  ♥ AQ42  ♦ K108  ♣ KQ108	West Pass Pass 1. Stay	4♥	East Pass AP	2NT

Board: 376 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** A1072 **♠** QJ965 Vul: NS **♥** K64 **♥** Q1097 Pass 3♠ Pass 4♠ North HCP: 21 ♦ AK4 ♦ QJ AP South HCP: 9 **♣** J2 ♣ AK5 1. Stayman Contract: 4♠ N

Board: 377 Dealer: S Vul: EW HCP: 7	<b>★</b> K10973 <b>♥</b> J987 <b>♦</b> 8 <b>♣</b> K103	The opponents are silent.  Partner bids first.
Board: 378 Dealer: N Vul: None HCP: 21	<ul><li>AQ9</li><li>✓ A2</li><li>✓ KJ107</li><li>AK64</li></ul>	The opponents are silent.  You bid first.
Board: 379 Dealer: S Vul: NS HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 380 Dealer: N Vul: Both HCP: 21	<ul><li>▲ AQ7</li><li>✓ AK</li><li>◆ K10532</li><li>◆ KQ3</li></ul>	The opponents are silent.  You bid first.

Board: 377 Dealer: S	North:	South:		North		2NT
Vul: EW North HCP: 7 South HCP: 20	◆ K10973 ▼ J987 ◆ 8	◆ AJ ▼ AKQ ◆ 9654	Pass Pass AP	3♣¹ 3♥²	Pass Pass	
Contract: 3N S	<b>♣</b> K103	<b>♣</b> AQ92	1. Stay 2. SMC			
Board: 378	North:	South:	West	North		_
Dealer: N Vul: None	♠ AQ9	<b>♠</b> K864	Pass	2NT 3♦	Pass Pass	
North HCP: 21	<b>∨</b> A2 <b>♦</b> KJ107	♥ Q9765		3NT	AP	37
South HCP: 5 Contract: 3N N	◆ AK64		1. Stay 2. SMC	man		
			West	North	East	South 2NT
Board: 379 Dealer: S	North:	th: South:	Pass	<b>3♣</b> ¹	Pass	3♦
Vul: NS	<b>♣</b> J10863	♠ AQ9	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
North HCP: 7	♥ J1062 ♦ KQ6	<b>♥</b> KQ8 • J87	Pass	<b>4♣</b> <sup>3</sup>	Pass	4♠
South HCP: 21	<b>♣</b> 2	<b>♣</b> AKQ8	AP			
Contract: 4♠ S			1. Stay. 2. SMO			
				bid, a ♣	stopp	er
			West	North		
			D.	2NT	Pass	
Board: 380	North:	South:	Pass		Pass	
Dealer: N	♠ AQ7	<b>♠</b> KJ1086	Pass Pass		Pass Pass	4NT <sup>3</sup>
Vul: Both North HCP: 21	4 HCD 21	♥ Q974 ♦ A	AP	2₹.	rass	/₹
South HCP: 15 Contract: 7♠ N	◆ K10532 ◆ KQ3	• A • AJ7	<ol> <li>Stay</li> <li>SMO</li> <li>Black</li> </ol>			

Board: 377 Dealer: S Vul: EW HCP: 20	<ul><li>AJ</li><li>✓ AKQ</li><li>✓ 9654</li><li>✓ AQ92</li></ul>	The opponents are silent. You bid first.
Board: 378 Dealer: N Vul: None HCP: 5	<ul><li>★ K864</li><li>♥ Q9765</li><li>♦ 652</li><li>★ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 379 Dealer: S Vul: NS HCP: 21	<ul><li>♠ AQ9</li><li>♥ KQ8</li><li>◆ J87</li><li>♠ AKQ8</li></ul>	The opponents are silent. You bid first.
Board: 380 Dealer: N Vul: Both HCP: 15	<ul><li>★ KJ1086</li><li>♥ Q974</li><li>♦ A</li><li>★ AJ7</li></ul>	The opponents are silent.  Partner bids first.

Board: 377 Dealer: S	North:	South:		North		2NT
Vul: EW North HCP: 7 South HCP: 20	◆ K10973 ▼ J987 ◆ 8	◆ AJ ▼ AKQ ◆ 9654	Pass Pass AP	3♣¹ 3♥²	Pass Pass	
Contract: 3N S	<b>♣</b> K103	<b>♣</b> AQ92	1. Stay 2. SMC			
Board: 378	North:	South:	West	North		_
Dealer: N Vul: None	♠ AQ9	<b>♠</b> K864	Pass	2NT 3♦	Pass Pass	
North HCP: 21	<b>∨</b> A2 <b>♦</b> KJ107	♥ Q9765		3NT	AP	37
South HCP: 5 Contract: 3N N	◆ AK64		1. Stay 2. SMC	man		
			West	North	East	South 2NT
Board: 379 Dealer: S	North:	th: South:	Pass	<b>3♣</b> ¹	Pass	3♦
Vul: NS	<b>♣</b> J10863	♠ AQ9	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
North HCP: 7	♥ J1062 ♦ KQ6	<b>♥</b> KQ8 • J87	Pass	<b>4♣</b> <sup>3</sup>	Pass	4♠
South HCP: 21	<b>♣</b> 2	<b>♣</b> AKQ8	AP			
Contract: 4♠ S			1. Stay. 2. SMO			
				bid, a ♣	stopp	er
			West	North		
			D.	2NT	Pass	
Board: 380	North:	South:	Pass		Pass	
Dealer: N	♠ AQ7	<b>♠</b> KJ1086	Pass Pass		Pass Pass	4NT <sup>3</sup>
Vul: Both North HCP: 21	4 HCD 21	♥ Q974 ♦ A	AP	2₹.	rass	/₹
South HCP: 15 Contract: 7♠ N	◆ K10532 ◆ KQ3	• A • AJ7	<ol> <li>Stay</li> <li>SMO</li> <li>Black</li> </ol>			

Board: 381 Dealer: S Vul: EW	<ul><li>AQJ7</li><li>✓ AQ852</li><li>A</li></ul>	The opponents are silent.  Partner bids first.
HCP: 18  Board: 382  Dealer: N  Vul: Both	<ul><li>♣ J53</li><li>♠ KJ</li><li>♥ AJ8</li><li>♦ KQ3</li></ul>	The opponents are silent.
HCP: 21  Board: 383 Dealer: S	♣ AK1083	You bid first.  The opponents are silent.
Vul: EW HCP: 10	◆ Q75 ◆ 6	Partner bids first.
Board: 384 Dealer: N Vul: Both HCP: 20	<ul><li>★ AKQ108</li><li>★ A87</li><li>★ A6</li><li>★ K108</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 385 Dealer: S Vul: None HCP: 8	<ul><li>▲ A10973</li><li>♥ Q542</li><li>◆ —</li><li>♣ Q943</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT
Board: 381	North:	South:	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♦
Dealer: S	AQJ7	& K10	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4♥</b>
Vul: EW North HCP: 18	<b>♥</b> AQ852	<b>♥</b> KJ7	Pass	4NT <sup>3</sup>	Pass	5 <b>∀</b> <sup>4</sup>
South HCP: 20	<b>♦</b> A	♦ KQJ83	Pass	7♥	AP	
Contract: 7♥ S	<b>♣</b> J53	<b>♣</b> AK10	1. Stay			
			2. SMC		0214 4	fon 🐸
				kwood ( /5 or 5/5		
			1. 11 2	01 3/3	, Q(11	., 0
Board: 382			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3♣</b> <sup>1</sup>
Vul: Both	<b>♠</b> KJ <b>♥</b> AJ8	<b>♦</b> A985 <b>♥</b> Q10543	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 21 South HCP: 6 Contract: 4♥ N	Pass	4♥	AP			
	•		1. Stay			
Contract. 4 V IV			2. SM(	OLEN		
			West	North	East	South
Board: 383	North:	South:				2NT
Dealer: S	♠ A1095	<b>♦</b> Q6	Pass	<b>3</b> ♣¹	Pass	3♦
Vul: EW North HCP: 10	<b>♥</b> KJ1032	<b>♥</b> Q5	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 20	♦ Q75	♦ AKJ82	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> 6	♣ AKJ10	1. Stay	man		
			2. SM(	OLEN		
D 1 204			West	North	Fact	South
Board: 384 Dealer: N	North:	South:	West	2NT	Pass	
Vul: Both	<b>♠</b> AKQ108 <b>♥</b> A87	<b>♠</b> J763 <b>♥</b> QJ542	X	21 <b>\</b> 1	Pass	
North HCP: 20	◆ A6	◆ J4	AP	J#	1 433	T2*
South HCP: 5	<b>♣</b> K108	<b>♣</b> 53	1. Stay	man		
Contract: 4♠ N			1. Suly			

Board: 385 West North East South South: North: Dealer: S 2NT **♦** A10973 **★** K652 Vul: None Pass 3♠ **♥** Q542 ♥ AK6 Pass 3♣¹ North HCP: 8 **♦** K9 Pass 6♠ **♦**— AP South HCP: 20 **♣** Q943 **♣** AK85 1. Stayman Contract: 6♠ S

De Vu	eard: 381 ealer: S al: EW CP: 20	<ul><li>★ K10</li><li>★ KJ7</li><li>★ KQJ83</li><li>★ AK10</li></ul>	The opponents are silent. You bid first.
De Vu	oard: 382 caler: N il: Both CP: 6	<ul><li>▲ A985</li><li>♥ Q10543</li><li>◆ 75</li><li>♣ 72</li></ul>	The opponents are silent.  Partner bids first.
De Vu	oard: 383 caler: S il: EW CP: 20	• Q6 • Q5 • AKJ82 • AKJ10	The opponents are silent. You bid first.
De Vu	oard: 384 caler: N al: Both CP: 5	<ul><li>▶ J763</li><li>♥ QJ542</li><li>▶ J4</li><li>♣ 53</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
De Vu	oard: 385 caler: S il: None CP: 20	<ul><li>★ K652</li><li>★ AK6</li><li>★ K9</li><li>★ AK85</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 2NT
Board: 381	North:	South:	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♦
Dealer: S	AQJ7	& K10	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4♥</b>
Vul: EW North HCP: 18	<b>♥</b> AQ852	<b>♥</b> KJ7	Pass	4NT <sup>3</sup>	Pass	5 <b>∀</b> <sup>4</sup>
South HCP: 20	<b>♦</b> A	♦ KQJ83	Pass	7♥	AP	
Contract: 7♥ S	<b>♣</b> J53	<b>♣</b> AK10	1. Stay			
			2. SMC		0214 4	fon 🐸
				kwood ( /5 or 5/5		
			1. 11 2	01 3/3	, Q(11	., 0
Board: 382			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3♣</b> <sup>1</sup>
Vul: Both	<b>♠</b> KJ <b>♥</b> AJ8	<b>♦</b> A985 <b>♥</b> Q10543	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 21 South HCP: 6 Contract: 4♥ N	Pass	4♥	AP			
	•		1. Stay			
Contract. 4 V IV			2. SM(	OLEN		
			West	North	East	South
Board: 383	North:	South:				2NT
Dealer: S	♠ A1095	<b>♦</b> Q6	Pass	<b>3</b> ♣¹	Pass	3♦
Vul: EW North HCP: 10	<b>♥</b> KJ1032	<b>♥</b> Q5	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 20	♦ Q75	♦ AKJ82	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> 6	♣ AKJ10	1. Stay	man		
			2. SM(	OLEN		
D 1 204			West	North	Fact	South
Board: 384 Dealer: N	North:	South:	West	2NT	Pass	
Vul: Both	<b>♠</b> AKQ108 <b>♥</b> A87	<b>♠</b> J763 <b>♥</b> QJ542	X	21 <b>\</b> 1	Pass	
North HCP: 20	◆ A6	◆ J4	AP	J#	1 433	<b>⊤</b> 27
South HCP: 5	<b>♣</b> K108	<b>♣</b> 53	1. Stay	man		
Contract: 4♠ N			1. Suly			

Board: 385 West North East South South: North: Dealer: S 2NT **♦** A10973 **★** K652 Vul: None Pass 3♠ **♥** Q542 ♥ AK6 Pass 3♣¹ North HCP: 8 **♦** K9 Pass 6♠ **♦**— AP South HCP: 20 **♣** Q943 **♣** AK85 1. Stayman Contract: 6♠ S

Board: 386 Dealer: N Vul: NS HCP: 21	<ul><li>AK2</li><li>✓ A863</li><li>✓ K76</li><li>✓ AK8</li></ul>	The opponents are silent.  You bid first.
Board: 387 Dealer: S Vul: None HCP: 5	<ul><li>10863</li><li>✓ QJ953</li><li>✓ Q953</li><li>✓ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 388 Dealer: N Vul: NS HCP: 21	<ul><li>★ A83</li><li>★ KQJ9</li><li>◆ AKQ6</li><li>★ Q10</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 389 Dealer: S Vul: None HCP: 5	<ul><li>♣ J1072</li><li>♥ 86542</li><li>♦ 8</li><li>♣ A74</li></ul>	The opponents are silent.  Partner bids first.
Board: 390 Dealer: N Vul: NS HCP: 21	<ul><li>▲ A93</li><li>✔ J7</li><li>◆ AKQ82</li><li>▲ AK4</li></ul>	The opponents are silent.  You bid first.

Board: 386 Dealer: N	North:	South:	West	North	East	South
Vul: NS	♠ AK2	<b>♦</b> Q863		2NT	Pass	<b>3</b> ♣¹
North HCP: 21	♥ A863	♥ QJ972	Pass	3♥	Pass	4♥
South HCP: 6	<b>♦</b> K76 <b>♣</b> AK8	♦ 98 • 10	AP			
Contract: 4♥ N	<b>₹</b> ANo	<b>♣</b> J9	1. Stay	man		
			West	North	East	South
Board: 387	North:	South:				2NT
Dealer: S	<b>♦</b> 10863	♠ KJ	Pass	<b>3♣</b> ¹	Pass	3♦
Vul: None North HCP: 5	<b>♥</b> QJ953	<b>♥</b> A10	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 21	◆ Q953	♦ A876	AP			
Contract: 3N S	<b>.</b> —	<b>♣</b> AKQ104	1. Stay	man		
			2. SM0	OLEN		
Board: 388	North:	South:	West	North	East	South
Dealer: N	• A83	<b>♦</b> J1074		2NT	Pass	
Vul: NS	♥ KQJ9	♥ A10865	X	3♥	Pass	-
North HCP: 21 South HCP: 5	♦ AKQ6	<b>♦</b> 43	AP	-		- '
Contract: 4 V	<b>♣</b> Q10	<b>♣</b> 64	1. Stay	man		
Condition IV IV			•			
			West	North	Fast	South
Board: 389	4	South:	,,,	1 (0141	Last	2NT
Dealer: S	North:	AQ6	Pass	<b>3</b> ♣¹	Pass	
Vul: None	<b>♦</b> J1072 <b>♥</b> 86542	♥ AKJ		3 <b>♣</b> <sup>2</sup>	Pass	
North HCP: 5	♦ 8	◆ A754	AP	34	1 435	. •
South HCP: 21	♣ A74	<b>♣</b> K85				
Contract: 4♥ S			1. Stay			
			Z. SIVIC	YLLIN		
Board: 390	NI d	G 4	West	North	East	South
Dealer: N	North: ♠ A93	South:		2NT	Pass	<b>3♣</b> ¹
Vul: NS	<b>♣</b> A93 <b>♥</b> J7	<b>♠</b> QJ85 <b>♥</b> A9542	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 21	• AKQ82	◆ 643	Pass	3NT	AP	
South HCP: 8	♣ AK4	<b>♣</b> J	1. Stay	man		
Contract: 3N N			2. SM0	OLEN		

Board: 386 Dealer: N Vul: NS HCP: 6	<ul><li>♣ Q863</li><li>♥ QJ972</li><li>◆ 98</li><li>♣ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 387 Dealer: S Vul: None HCP: 21	<ul><li>★ KJ</li><li>★ A10</li><li>★ A876</li><li>★ AKQ104</li></ul>	The opponents are silent. You bid first.
Board: 388 Dealer: N Vul: NS HCP: 5	<ul><li></li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 389 Dealer: S Vul: None HCP: 21	<ul><li>AQ6</li><li>✓ AKJ</li><li>A754</li><li>✓ K85</li></ul>	The opponents are silent. You bid first.
Board: 390 Dealer: N Vul: NS HCP: 8	<ul><li>♣ QJ85</li><li>♥ A9542</li><li>◆ 643</li><li>♣ J</li></ul>	The opponents are silent.  Partner bids first.

Board: 386 Dealer: N	North:	South:	West	North	East	South
Vul: NS	♠ AK2	<b>♦</b> Q863		2NT	Pass	<b>3</b> ♣¹
North HCP: 21	♥ A863	♥ QJ972	Pass	3♥	Pass	4♥
South HCP: 6	<b>♦</b> K76 <b>♣</b> AK8	♦ 98 • 10	AP			
Contract: 4♥ N	<b>₹</b> ANo	<b>♣</b> J9	1. Stay	man		
			West	North	East	South
Board: 387	North:	South:				2NT
Dealer: S	<b>♦</b> 10863	♠ KJ	Pass	<b>3♣</b> ¹	Pass	3♦
Vul: None North HCP: 5	<b>♥</b> QJ953	<b>♥</b> A10	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 21	◆ Q953	♦ A876	AP			
Contract: 3N S	<b>.</b> —	<b>♣</b> AKQ104	1. Stay	man		
			2. SM0	OLEN		
Board: 388	North:	South:	West	North	East	South
Dealer: N	• A83	<b>♦</b> J1074		2NT	Pass	
Vul: NS	♥ KQJ9	♥ A10865	X	3♥	Pass	-
North HCP: 21 South HCP: 5	♦ AKQ6	<b>♦</b> 43	AP	-		- '
Contract: 4 V	<b>♣</b> Q10	<b>♣</b> 64	1. Stay	man		
Condition IV IV			•			
			West	North	Fast	South
Board: 389	4	South:	,,,	1 (0141	Last	2NT
Dealer: S	North:	AQ6	Pass	<b>3</b> ♣¹	Pass	
Vul: None	<b>♦</b> J1072 <b>♥</b> 86542	♥ AKJ		3 <b>♣</b> <sup>2</sup>	Pass	
North HCP: 5	♦ 8	◆ A754	AP	34	1 435	. •
South HCP: 21	♣ A74	<b>♣</b> K85				
Contract: 4♥ S			1. Stay			
			Z. SIVIC	YLLIN		
Board: 390	NI d	G 4	West	North	East	South
Dealer: N	North: ♠ A93	South:		2NT	Pass	<b>3♣</b> ¹
Vul: NS	<b>♣</b> A93 <b>♥</b> J7	<b>♠</b> QJ85 <b>♥</b> A9542	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 21	• AKQ82	◆ 643	Pass	3NT	AP	
South HCP: 8	♣ AK4	<b>♣</b> J	1. Stay	man		
Contract: 3N N			2. SM0	OLEN		

I	Board: 391 Dealer: S Vul: EW HCP: 5	<ul><li>◆ Q10984</li><li>♥ K753</li><li>◆ 832</li><li>◆ 4</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
,	Board: 392 Dealer: N Vul: Both HCP: 21	<ul><li>♠ AK3</li><li>♥ A106</li><li>♠ AK3</li><li>♠ QJ86</li></ul>	The opponents are silent. You bid first.
I	Board: 393 Dealer: S Vul: NS HCP: 9	<ul><li>108643</li><li>♥ Q983</li><li>★ K96</li><li>★ A</li></ul>	The opponents are silent.  Partner bids first.
I	Board: 394 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK7</li><li>▼ K76</li><li>★ A106</li><li>★ AQ54</li></ul>	The opponents are silent. You bid first.
I	Board: 395 Dealer: S Vul: None HCP: 13	<ul><li>10875</li><li>✓ AKQ63</li><li>✓ A9</li><li>№ 109</li></ul>	The opponents are silent.  Partner bids first.

Board: 391 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4 S	North:  ♠ Q10984  ♥ K753  ♦ 832  ♣ 4	South:  ♠ AKJ  ♥ AQ62  ♠ AQ104  ♣ J7	West Pass Pass 1. Stay	4♥	East X AP	South 2NT 3♥
Board: 392 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 4 N	North:  ♠ AK3  ♥ A106  ♠ AK3  ♣ QJ86	South:	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 393 Dealer: S Vul: NS North HCP: 9 South HCP: 21 Contract: 4♠ S	North:	South:  ♠ AKJ  ♥ AK5  ♦ QJ  ♣ K9874	Pass Pass AP 1. Stay. 2. SMO		East Pass Pass	2NT 3♦
Board: 394 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ AK7  ♥ K76  ♠ A106  ♣ AQ54	South:  ♠ Q832  ♥ Q10952  ♦ 3  ♣ J63		man	East Pass Pass AP	3 <b>♣</b> ¹
Board: 395 Dealer: S Vul: None North HCP: 13 South HCP: 21 Contract: 6N S	North:  • 10875  • AKQ63  • A9  • 109	South:  ♠ KQJ32  ♥ J8  ♠ KQ  ♣ AKQ4	West Pass Pass 1. Stay	North 3♣¹ 6NT man	East Pass AP	2NT

Board: 391 ♠ AKJ Dealer: S ▼ AQ62 East Doubles 3♣ if possible.	
Vul: EW	
Board: 392   ♣ J952 Dealer: N      ★ K9842 Vul: Both HCP: 7      ★ K4  Partner bids first.	
Board: 393	
Board: 394 Dealer: N Vul: Both HCP: 5  Q832  VQ10952  The opponents are silent.  Partner bids first.	
Board: 395	

Board: 391 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4 S	North:  ♠ Q10984  ♥ K753  ♦ 832  ♣ 4	South:  ♠ AKJ  ♥ AQ62  ♠ AQ104  ♣ J7	West Pass Pass 1. Stay	4♥	East X AP	South 2NT 3♥
Board: 392 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 4 N	North:  ♠ AK3  ♥ A106  ♠ AK3  ♣ QJ86	South:	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 393 Dealer: S Vul: NS North HCP: 9 South HCP: 21 Contract: 4♠ S	North:	South:  ♠ AKJ  ♥ AK5  ♦ QJ  ♣ K9874	Pass Pass AP 1. Stay. 2. SMO		East Pass Pass	2NT 3♦
Board: 394 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ AK7  ♥ K76  ♠ A106  ♣ AQ54	South:  ♠ Q832  ♥ Q10952  ♦ 3  ♣ J63		man	East Pass Pass AP	3 <b>♣</b> ¹
Board: 395 Dealer: S Vul: None North HCP: 13 South HCP: 21 Contract: 6N S	North:  • 10875  • AKQ63  • A9  • 109	South:  ♠ KQJ32  ♥ J8  ♠ KQ  ♣ AKQ4	West Pass Pass 1. Stay	North 3♣¹ 6NT man	East Pass AP	2NT

Board: 396 Dealer: N Vul: EW HCP: 20	<ul><li>★ A8</li><li>▼ AKJ43</li><li>◆ Q92</li><li>★ AQ2</li></ul>	The opponents are silent. You bid first.
Board: 397 Dealer: S Vul: Both HCP: 7	<ul><li>★ A10873</li><li>★ 8632</li><li>◆ 9</li><li>★ K109</li></ul>	The opponents are silent.  Partner bids first.
Board: 398 Dealer: N Vul: None HCP: 20	<ul><li>★ KQ53</li><li>★ AK84</li><li>◆ KQJ</li><li>◆ Q5</li></ul>	The opponents are silent. You bid first.
Board: 399 Dealer: S Vul: NS HCP: 9	<ul><li>★ KJ75</li><li>▼ J8432</li><li>◆ A87</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 400 Dealer: N Vul: Both HCP: 20	<ul><li>AQ10</li><li>AQ5</li><li>A87</li><li>KJ102</li></ul>	The opponents are silent. You bid first.

Board: 396 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ A8  ♥ AKJ43  ♦ Q92  ♠ AQ2	South:  ♠ Q7542  ♥ Q762  ♠ K43  ♠ J	West Pass AP 1. Stayr	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 397 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  ♠ A10873  ♥ 8632  ♦ 9  ♠ K109	South:  ♠ KJ2  ♥ AKQ10  ♠ K3  ♣ A843		North 3♣¹ 4▼ man	East Pass AP	2NT
Board: 398 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ KQ53  ♥ AK84  ♠ KQJ  ♣ Q5	South:  ♠ AJ987  ♥ J652  ♦ 963  ♣ 3	West Pass AP 1. Stayr	North 2NT 3▼	East Pass Pass	<b>3</b> ♣¹
Board: 399 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 6♥ S	North:  ♠ KJ75  ♥ J8432  ♠ A87  ♣ 5	South:  ♠ Q6  ♥ AK95  ♠ K3  ♣ AKJ72	West Pass Pass 1. Stayr	North  3♣¹ 6♥ man	East Pass AP	South 2NT 3♥
Board: 400 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4♥ N	North:  ♠ AQ10  ♥ AQ5  ♠ A87  ♣ KJ102	South:	West Pass Pass 1. Stayr 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 396	162 The opponents are stient.
Board: 397 Dealer: S  Vul: Both  HCP: 20  ♣ KJ:  ★ Ak	The opponents are silent.  You bid first
Board: 398  Dealer: N  Vul: None  HCP: 6  AJ9  ▼ J63  ▼ 3	The opponents are silent.
Board: 399	You hid first
Board: 400     ◆ 963  Dealer: N     ▼ J74  Vul: Both    ◆ 2  HCP: 7    ◆ A0	The opponents are silent.  Partner bids first

Board: 396 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ A8  ♥ AKJ43  ♦ Q92  ♠ AQ2	South:  ♠ Q7542  ♥ Q762  ♠ K43  ♠ J	West Pass AP 1. Stayr	North 2NT 3♥ man	East Pass Pass	<b>3</b> ♣¹
Board: 397 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  ♠ A10873  ♥ 8632  ♦ 9  ♠ K109	South:  ♠ KJ2  ♥ AKQ10  ♠ K3  ♣ A843		North 3♣¹ 4▼ man	East Pass AP	2NT
Board: 398 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ KQ53  ♥ AK84  ♠ KQJ  ♣ Q5	South:  ♠ AJ987  ♥ J652  ♦ 963  ♣ 3	West Pass AP 1. Stayr	North 2NT 3▼	East Pass Pass	<b>3</b> ♣¹
Board: 399 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 6♥ S	North:  ♠ KJ75  ♥ J8432  ♠ A87  ♣ 5	South:  ♠ Q6  ♥ AK95  ♠ K3  ♣ AKJ72	West Pass Pass 1. Stayr	North  3♣¹ 6♥ man	East Pass AP	South 2NT 3♥
Board: 400 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4♥ N	North:  ♠ AQ10  ♥ AQ5  ♠ A87  ♣ KJ102	South:	West Pass Pass 1. Stayr 2. SMC		East Pass Pass AP	<b>3</b> ♣¹

Board: 401 Dealer: S Vul: None HCP: 6	♣ Q1062 ♥ K10832 ♦ — ♣ J1098	The opponents are silent.  Partner bids first.
Board: 402 Dealer: N Vul: NS HCP: 20	<ul><li>★ AK86</li><li>★ A86</li><li>★ K76</li><li>★ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 403 Dealer: S Vul: EW HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 404 Dealer: N Vul: None HCP: 20	<ul><li>♠ Q9</li><li>♥ A84</li><li>♠ AQJ10</li><li>♠ AK54</li></ul>	The opponents are silent. You bid first.
Board: 405 Dealer: S Vul: NS HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 401 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ Q1062  ♥ K10832  ←—  ♣ J1098	South:  ♠ AKJ  ♥ J4  ♠ AJ72  ♣ AQ65	_	• 1 • 2 n	Pass	2NT
Board: 402 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 4♠ N	North:  ♠ AK86  ♥ A86  ♠ K76  ♣ AQ10	South:  ♣ J952  ♥ KJ972  ♦ J  ♣ K74	West N 21 Pass 39 AP 1. Stayman	NT ♠	East Pass Pass	<b>3♣</b> ¹
Board: 403 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 4 S	North:	South:  ♠ K5  ♥ KJ6  ♠ KJ105  ♣ AKQ4	West N Pass 3. Pass 3. AP 1. Staymar 2. SMOLI	• 1 • 2 n	East Pass Pass	2NT 3♦
Board: 404 Dealer: N Vul: None North HCP: 20 South HCP: 13 Contract: 4 \( \mathbf{N} \) N	North:  ♠ Q9  ♥ A84  ♠ AQJ10  ♣ AK54	South:  ♠ KJ104  ♥ QJ653  ♠ K3  ♣ QJ	West N 21 Pass 3 Pass 4 1. Staymar 2. SMOLI	NT	East Pass Pass AP	<b>3♣</b> <sup>1</sup>

West North East South Board: 405 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♦** J10952 **♠** A3 Vul: NS **y** J942 **♥** A105 Pass 3NT Pass  $3^{\checkmark2}$ North HCP: 7 **♦** A10 **♦** KQ974 AP South HCP: 20 **♣** AK8 **♣** J5 1. Stayman Contract: 3N S 2. SMOLEN

Board: 401 Dealer: S Vul: None HCP: 20	<ul><li>★ AKJ</li><li>▼ J4</li><li>◆ AJ72</li><li>◆ AQ65</li></ul>	The opponents are silent. You bid first.
Board: 402 Dealer: N Vul: NS HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 403 Dealer: S Vul: EW HCP: 20	<ul><li>★ K5</li><li>▼ KJ6</li><li>◆ KJ105</li><li>◆ AKQ4</li></ul>	The opponents are silent. You bid first.
Board: 404 Dealer: N Vul: None HCP: 13	<ul><li>★ KJ104</li><li>♥ QJ653</li><li>◆ K3</li><li>♣ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 405 Dealer: S Vul: NS HCP: 20	<ul><li>A3</li><li>✓ A105</li><li>✓ KQ974</li><li>AK8</li></ul>	The opponents are silent. You bid first.

Board: 401 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ Q1062  ♥ K10832  ←—  ♣ J1098	South:  ♠ AKJ  ♥ J4  ♠ AJ72  ♣ AQ65	_	• 1 • 2 n	Pass	2NT
Board: 402 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 4♠ N	North:  ♠ AK86  ♥ A86  ♠ K76  ♣ AQ10	South:  ♣ J952  ♥ KJ972  ♦ J  ♣ K74	West N 21 Pass 39 AP 1. Stayman	NT ♠	East Pass Pass	<b>3♣</b> ¹
Board: 403 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 4 S	North:	South:  ♠ K5  ♥ KJ6  ♠ KJ105  ♣ AKQ4	West N Pass 3. Pass 3. AP 1. Staymar 2. SMOLI	• 1 • 2 n	East Pass Pass	2NT 3♦
Board: 404 Dealer: N Vul: None North HCP: 20 South HCP: 13 Contract: 4 \( \mathbf{N} \) N	North:  ♠ Q9  ♥ A84  ♠ AQJ10  ♣ AK54	South:  ♠ KJ104  ♥ QJ653  ♠ K3  ♣ QJ	West N 21 Pass 3 Pass 4 1. Staymar 2. SMOLI	NT	East Pass Pass AP	<b>3♣</b> <sup>1</sup>

West North East South Board: 405 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♦** J10952 **♠** A3 Vul: NS **y** J942 **♥** A105 Pass 3NT Pass  $3^{\checkmark2}$ North HCP: 7 **♦** A10 **♦** KQ974 AP South HCP: 20 **♣** AK8 **♣** J5 1. Stayman Contract: 3N S 2. SMOLEN

Board: 406 Dealer: N Vul: EW HCP: 20	<ul><li>★ K97</li><li>▼ AKJ</li><li>◆ A96</li><li>◆ KQ76</li></ul>	The opponents are silent. You bid first.
Board: 407 Dealer: S Vul: Both HCP: 10	<ul><li>AQJ8</li><li>✓ K9632</li><li>✓ 9</li><li>№ 864</li></ul>	The opponents are silent.  Partner bids first.
Board: 408 Dealer: N Vul: NS HCP: 21	<ul><li>♣ Q75</li><li>♥ K62</li><li>◆ AKQ76</li><li>♣ AK</li></ul>	The opponents are silent. You bid first.
Board: 409 Dealer: S Vul: EW HCP: 13	<ul><li>★ A974</li><li>▼ K10942</li><li>◆ A</li><li>◆ Q92</li></ul>	The opponents are silent.  Partner bids first.

Board: 406 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ K97  ♥ AKJ  ♠ A96  ♠ KQ76	South:  ♠ A10653  ♥ Q1075  ♠ 8742  ♣ —	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 407 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6N S	North:  ♠ AQJ8  ♥ K9632  ♦ 9  ♣ 864	South:  ♠ K103  ♥ AQ10  ♠ AKQ64  ♣ Q2	Pass Pass Pass Pass 1. Stay 2. SMO 3. Black		Pass Pass Pass AP	2NT 3♦ 4♥ 5♣ <sup>4</sup>
Board: 408 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 4♠ N	North:  ♠ Q75  ♥ K62  ♠ AKQ76  ♠ AK	South:  ♣ J10862  ♥ A983  ♦ J85  ♣ 3	Pass Pass Pass AP 1. Stay 2. SMC 3. Cue		Pass Pass Pass Pass	3♣¹ 3♥² 4♣³ 4♠
Board: 409 Dealer: S Vul: EW North HCP: 13 South HCP: 21 Contract: 6N S	North:  ♠ A974  ♥ K10942  ♠ A  ♣ Q92	South:  ♠ KQ65  ♥ A87  ♠ KQ3  ♠ AK6	West Pass Pass 1. Stay	North 3♣¹ 6NT	East Pass AP	2NT

Board: 406 Dealer: N Vul: EW HCP: 6	<ul><li>★ A10653</li><li>♥ Q1075</li><li>◆ 8742</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 407 Dealer: S Vul: Both HCP: 20	<ul><li>★ K103</li><li>★ AQ10</li><li>◆ AKQ64</li><li>♣ Q2</li></ul>	The opponents are silent.  You bid first.
Board: 408 Dealer: N Vul: NS HCP: 6	<ul><li>♣ J10862</li><li>♥ A983</li><li>◆ J85</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 409 Dealer: S Vul: EW HCP: 21	<ul><li>★ KQ65</li><li>★ A87</li><li>★ KQ3</li><li>★ AK6</li></ul>	The opponents are silent.  You bid first.

Board: 406 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ K97  ♥ AKJ  ♠ A96  ♠ KQ76	South:  ♠ A10653  ♥ Q1075  ♠ 8742  ♣ —	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 407 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6N S	North:  ♠ AQJ8  ♥ K9632  ♦ 9  ♣ 864	South:  ♠ K103  ♥ AQ10  ♠ AKQ64  ♣ Q2	Pass Pass Pass Pass 1. Stay 2. SMO 3. Black		Pass Pass Pass AP	2NT 3♦ 4♥ 5♠4
Board: 408 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 4♠ N	North:  ♠ Q75  ♥ K62  ♠ AKQ76  ♠ AK	South:  ♣ J10862  ♥ A983  ♦ J85  ♣ 3	Pass Pass Pass AP 1. Stay 2. SMC 3. Cue		Pass Pass Pass Pass	3♣¹ 3♥² 4♣³ 4♠
Board: 409 Dealer: S Vul: EW North HCP: 13 South HCP: 21 Contract: 6N S	North:  ♠ A974  ♥ K10942  ♠ A  ♣ Q92	South:  ♠ KQ65  ♥ A87  ♠ KQ3  ♠ AK6	West Pass Pass 1. Stay	North 3♣¹ 6NT	East Pass AP	2NT

Board: 410 Dealer: N Vul: Both HCP: 20	<ul><li>★ AKQJ</li><li>▼ KJ</li><li>◆ K104</li><li>◆ K532</li></ul>	The opponents are silent. You bid first.
Board: 411 Dealer: S Vul: EW HCP: 10	<ul><li>AQ1076</li><li>✓ K1064</li><li>J3</li><li>108</li></ul>	The opponents are silent.  Partner bids first.
Board: 412 Dealer: N Vul: Both HCP: 20	<ul><li>♣ Q5</li><li>♥ AQ84</li><li>♦ KQ65</li><li>♣ AK3</li></ul>	The opponents are silent. You bid first.
Board: 413 Dealer: S Vul: None HCP: 11	<ul><li>▲ AJ743</li><li>♥ KQ72</li><li>◆ J6</li><li>◆ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 414 Dealer: N Vul: NS HCP: 20	<ul><li>AQ104</li><li>✓ A7</li><li>AJ64</li><li>AJ6</li></ul>	The opponents are silent. You bid first.

Board: 410 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ AKQJ  ♥ KJ  ♠ K104  ♣ K532	South:	West North East South  2NT Pass 3♣¹  Pass 3♠ Pass 4♠  AP  1. Stayman
Board: 411 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 6♠ S	North:  ♠ AQ1076  ♥ K1064  ♦ J3  ♣ 108	South:  ♠ K93  ♥ AQ7  ♠ K8  ♣ AKJ95	West North East South  2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♣  Pass 4NT³ Pass 5♣⁴  Pass 6♠ AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♠  4. A=0/5 or 3/5
Board: 412 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4♥ N	North:  ♠ Q5  ♥ AQ84  ♠ KQ65  ♣ AK3	South:  ♠ K8642  ♥ K1053  ♦ 94  ♣ 94	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4♥ AP 1. Stayman
Board: 413 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ AJ743  ♥ KQ72  ♠ J6  ♣ 64	South:  ♠ KQ62  ♥ A9  ♠ AK105  ♣ A97	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 4NT² Pass 6NT  AP  1. Stayman 2. Quantitative 4NT

Board: 414 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AQ104 **◆**9632 Vul: NS **♥** A7 **♥** KQ942 Pass 3♠ Pass 4♠ North HCP: 20 **♦** AJ64 **♦**87 AP South HCP: 5 **♣** AJ6 **♣** 97 1. Stayman Contract: 4♠ N

Board: 410 Dealer: N Vul: Both HCP: 6	<ul><li>♠ 6432</li><li>♥ Q10742</li><li>♦ 86</li><li>♠ A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 411 Dealer: S Vul: EW HCP: 20	<ul><li>★ K93</li><li>★ AQ7</li><li>★ K8</li><li>★ AKJ95</li></ul>	The opponents are silent. You bid first.
Board: 412 Dealer: N Vul: Both HCP: 6	<ul><li>★ K8642</li><li>★ K1053</li><li>◆ 94</li><li>◆ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 413 Dealer: S Vul: None HCP: 20	<ul><li>★ KQ62</li><li>★ A9</li><li>◆ AK105</li><li>★ A97</li></ul>	The opponents are silent. You bid first.
Board: 414 Dealer: N Vul: NS HCP: 5	<ul><li>♦ 9632</li><li>♥ KQ942</li><li>♦ 87</li><li>♠ 97</li></ul>	The opponents are silent.  Partner bids first.

Board: 410 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ AKQJ  ♥ KJ  ♠ K104  ♣ K532	South:	West North East South  2NT Pass 3♣¹  Pass 3♠ Pass 4♠  AP  1. Stayman
Board: 411 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 6♠ S	North:  ♠ AQ1076  ♥ K1064  ♦ J3  ♣ 108	South:  ♠ K93  ♥ AQ7  ♠ K8  ♣ AKJ95	West North East South  2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♣  Pass 4NT³ Pass 5♣⁴  Pass 6♠ AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♠  4. A=0/5 or 3/5
Board: 412 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4♥ N	North:  ♠ Q5  ♥ AQ84  ♠ KQ65  ♣ AK3	South:  ♠ K8642  ♥ K1053  ♦ 94  ♣ 94	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4♥ AP 1. Stayman
Board: 413 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ AJ743  ♥ KQ72  ♠ J6  ♣ 64	South:  ♠ KQ62  ♥ A9  ♠ AK105  ♣ A97	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 4NT² Pass 6NT  AP  1. Stayman 2. Quantitative 4NT

Board: 414 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AQ104 **◆**9632 Vul: NS **♥** A7 **♥** KQ942 Pass 3♠ Pass 4♠ North HCP: 20 **♦** AJ64 **♦**87 AP South HCP: 5 **♣** AJ6 **♣** 97 1. Stayman Contract: 4♠ N

Board: 415 Dealer: S Vul: Both HCP: 5	♣ Q10762 ♥ Q872 ♦ 652 ♣ J	The opponents are silent.  Partner bids first.
Board: 416 Dealer: N Vul: None HCP: 21	<ul><li>★ AQ973</li><li>★ K8</li><li>★ AK7</li><li>★ KQ7</li></ul>	The opponents are silent.  You bid first.
Board: 417 Dealer: S Vul: NS HCP: 7	<ul><li>J1032</li><li>✓ K10842</li><li>✓ K2</li><li>✓ 74</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 418 Dealer: N Vul: EW HCP: 20	<ul><li>AQ54</li><li>✓ K1083</li><li>✓ Q5</li><li>AKQ</li></ul>	The opponents are silent.  You bid first.

Board: 415 Dealer: S Vul: Both North HCP: 5	North:  ♠ Q10762  ♥ Q872  ♦ 652	South:  ♠ AJ4  ♥ K94  ♠ AQ3	West Pass Pass Pass	North  3♣¹ 3♥² 4♠	East Pass Pass AP	2NT 3◆
South HCP: 21 Contract: 4♠ S	<b>♣</b> J	<b>♣</b> AK105	1. Stay. 2. SMC	man	7 <b>u</b>	
Board: 416 Dealer: N	North: ♠ AQ973	South: <b>♦</b> J10865	West	North 2NT	East Pass	
Vul: None North HCP: 21 South HCP: 5 Contract: 4♠ N	<ul><li>✓ K8</li><li>◆ AK7</li><li>◆ KQ7</li></ul>	<ul><li>▼ 10972</li><li>◆ 52</li><li>◆ A2</li></ul>	Pass AP 1. Stay	34	Pass	4♠
Board: 417 Dealer: S	North:	South:		North		2NT
Vul: NS North HCP: 7 South HCP: 20 Contract: 4♥ S	<ul><li>★ J1032</li><li>★ K10842</li><li>★ K2</li><li>★ 74</li></ul>	<ul><li>▲ AQ4</li><li>✓ AQ7</li><li>◆ AJ765</li><li>◆ K2</li></ul>	Pass Pass AP 1. Stay		X Pass	3 <b>♦</b> 4 <b>♥</b>
Board: 418 Dealer: N	North: ♠ AQ54	South: <b>★</b> K9732	West	North 2NT		
Vul: EW North HCP: 20 South HCP: 5	<b>♥</b> K1083 <b>♦</b> Q5	♥ Q765 ♦ 732 • 8	Pass AP	3♥	Pass	4♥
Contract: 4♥ N	<b>♣</b> AKQ		1. Stay	man		

Board: 415 Dealer: S Vul: Both HCP: 21	<ul><li>AJ4</li><li>✓ K94</li><li>✓ AQ3</li><li>✓ AK105</li></ul>	The opponents are silent. You bid first.
Board: 416 Dealer: N Vul: None HCP: 5	<ul><li>♣ J10865</li><li>♥ 10972</li><li>♦ 52</li><li>♣ A2</li></ul>	The opponents are silent.  Partner bids first.
Board: 417 Dealer: S Vul: NS HCP: 20	<ul><li>AQ4</li><li>✓ AQ7</li><li>✓ AJ765</li><li>✓ K2</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 418 Dealer: N Vul: EW HCP: 5	<ul><li>★ K9732</li><li>♥ Q765</li><li>♦ 732</li><li>★ 8</li></ul>	The opponents are silent.  Partner bids first.

Board: 415 Dealer: S Vul: Both North HCP: 5	North:  ♠ Q10762  ♥ Q872  ♦ 652	South:  ♠ AJ4  ♥ K94  ♠ AQ3	West Pass Pass Pass	North  3♣¹ 3♥² 4♠	East Pass Pass AP	2NT 3◆
South HCP: 21 Contract: 4♠ S	<b>♣</b> J	<b>♣</b> AK105	1. Stay. 2. SMC	man	7 <b>u</b>	
Board: 416 Dealer: N	North: ♠ AQ973	South: <b>♦</b> J10865	West	North 2NT	East Pass	
Vul: None North HCP: 21 South HCP: 5 Contract: 4♠ N	<ul><li>✓ K8</li><li>◆ AK7</li><li>◆ KQ7</li></ul>	<ul><li>▼ 10972</li><li>◆ 52</li><li>◆ A2</li></ul>	Pass AP 1. Stay	34	Pass	4♠
Board: 417 Dealer: S	North:	South:		North		2NT
Vul: NS North HCP: 7 South HCP: 20 Contract: 4♥ S	<ul><li>★ J1032</li><li>★ K10842</li><li>★ K2</li><li>★ 74</li></ul>	<ul><li>▲ AQ4</li><li>✓ AQ7</li><li>◆ AJ765</li><li>◆ K2</li></ul>	Pass Pass AP 1. Stay		X Pass	3 <b>♦</b> 4 <b>♥</b>
Board: 418 Dealer: N	North: ♠ AQ54	South: <b>★</b> K9732	West	North 2NT		
Vul: EW North HCP: 20 South HCP: 5	<b>♥</b> K1083 <b>♦</b> Q5	♥ Q765 ♦ 732 • 8	Pass AP	3♥	Pass	4♥
Contract: 4♥ N	<b>♣</b> AKQ		1. Stay	man		

Board: 419 Dealer: S Vul: None HCP: 11	<ul><li>★ AK98</li><li>▼ KJ985</li><li>★ 1098</li><li>★ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 420 Dealer: N Vul: NS HCP: 21	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 421 Dealer: S Vul: EW HCP: 10	<ul><li>▲ A10984</li><li>♥ 10854</li><li>◆ K82</li><li>♣ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 422 Dealer: N Vul: Both HCP: 20	<ul><li>AQ5</li><li>KQ105</li><li>Q32</li><li>AK8</li></ul>	The opponents are silent.  You bid first.

			West	North	East	South 2NT
			Pass	3 <b>♣</b> ¹	Pass	3♦
Board: 419	North:	South:	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Dealer: S	AK98	<b>♦</b> 76	Pass	4NT <sup>3</sup>	Pass	5 <b>♣</b> <sup>4</sup>
Vul: None North HCP: 11	<b>♥</b> KJ985	♥ AQ4	Pass	<b>5</b> ♦	Pass	5NT <sup>5</sup>
South HCP: 20	<b>♦</b> 1098	◆ AQJ	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>♣</b> 5	<b>♣</b> AQJ109	<ol> <li>Stay</li> <li>SMO</li> </ol>			
				kwood (		for 💙
				/5 or 3/5		no ♣ king no ♦ king
			J. <b>∀</b> qu	iccii iio s	Kiligi	IO 🐱 KIIIG IIO 🗸 KIIIg
Board: 420	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♦</b> J1075	<b>♦</b> AQ432		2NT	Pass	<b>3</b> ♣¹
North HCP: 21	<b>♥</b> AKQ	<b>*</b> 8654	Pass	3♠	Pass	4♠
South HCP: 6	◆ AQJ ◆ A62	◆ 72 ◆ 104	AP			
Contract: 4♠ N	<b>A</b> A02	<b>▼</b> 10 <del>4</del>	1. Stayman			
Board: 421	North:	South:	West	North	East	South
Dealer: S	• A10984	<b>♦</b> KJ76				2NT
Vul: EW North HCP: 10	<b>v</b> 10854	<b>♥</b> AQJ	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 20	♦ K82	◆ AJ3	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> K	<b>♣</b> A85	1. Stay	man		
Board: 422	NT 4	a .	West	North	East	South
Dealer: N	North:	South:		2NT	Pass	
Vul: Both	<b>♠</b> AQ5 <b>♥</b> KQ105	<b>♠</b> KJ982 <b>♥</b> J743	Pass	3♥	Pass	
North HCP: 20	• Q32	<b>♦</b> 95	AP			
South HCP: 6 Contract: 4♥ N	♣ AK8	<b>♣</b> J6	1. Stay	man		

Board: 419 Dealer: S Vul: None HCP: 20	<ul><li>♣ 76</li><li>♥ AQ4</li><li>◆ AQJ</li><li>♣ AQJ109</li></ul>	The opponents are silent. You bid first.
Board: 420 Dealer: N Vul: NS HCP: 6	<ul><li>AQ432</li><li>▼8654</li><li>72</li><li>104</li></ul>	The opponents are silent.  Partner bids first.
Board: 421 Dealer: S Vul: EW HCP: 20	<ul><li>★ KJ76</li><li>▼ AQJ</li><li>◆ AJ3</li><li>◆ A85</li></ul>	The opponents are silent. You bid first.
Board: 422 Dealer: N Vul: Both HCP: 6	<ul><li>★ KJ982</li><li>▼ J743</li><li>◆ 95</li><li>♣ J6</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT
			Pass	3 <b>♣</b> ¹	Pass	3♦
Board: 419	North:	South:	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Dealer: S	AK98	<b>♦</b> 76	Pass	4NT <sup>3</sup>	Pass	5 <b>♣</b> <sup>4</sup>
Vul: None North HCP: 11	<b>♥</b> KJ985	♥ AQ4	Pass	<b>5</b> ♦	Pass	5NT <sup>5</sup>
South HCP: 20	<b>♦</b> 1098	◆ AQJ	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>♣</b> 5	<b>♣</b> AQJ109	<ol> <li>Stay</li> <li>SMO</li> </ol>			
				kwood (		for 💙
				/5 or 3/5		no ♣ king no ♦ king
			J. <b>∀</b> qu	iccii iio s	Kiligi	IO 🐱 KIIIG IIO 🗸 KIIIg
Board: 420	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♦</b> J1075	<b>♦</b> AQ432		2NT	Pass	<b>3</b> ♣¹
North HCP: 21	<b>♥</b> AKQ	<b>*</b> 8654	Pass	3♠	Pass	4♠
South HCP: 6	◆ AQJ ◆ A62	◆ 72 ◆ 104	AP			
Contract: 4♠ N	<b>A</b> A02	<b>▼</b> 10 <del>4</del>	1. Stayman			
Board: 421	North:	South:	West	North	East	South
Dealer: S	• A10984	<b>♦</b> KJ76				2NT
Vul: EW North HCP: 10	<b>v</b> 10854	<b>♥</b> AQJ	Pass	<b>3♣</b> ¹	Pass	3♠
South HCP: 20	♦ K82	◆ AJ3	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> K	<b>♣</b> A85	1. Stay	man		
Board: 422	NT 4	a .	West	North	East	South
Dealer: N	North:	South:		2NT	Pass	
Vul: Both	<b>♠</b> AQ5 <b>♥</b> KQ105	<b>♠</b> KJ982 <b>♥</b> J743	Pass	3♥	Pass	
North HCP: 20	• Q32	<b>♦</b> 95	AP			
South HCP: 6 Contract: 4♥ N	♣ AK8	<b>♣</b> J6	1. Stay	man		