Board: 1 Dealer: S Vul: EW HCP: 13	<ul><li>▲ 103</li><li>▼ AQJ7</li><li>◆ AQ932</li><li>♣ 84</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: None HCP: 14	<b>♠</b> KQ <b>♥</b> A75 <b>♦</b> K <b>♣</b> Q1095432	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: None HCP: 16	<ul><li>AQ103</li><li>Q9</li><li>AKJ63</li><li>85</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: EW HCP: 12	<ul><li>★ K84</li><li>▼ J52</li><li>◆ AJ</li><li>◆ QJ962</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: NS HCP: 14	<ul><li>♠ A</li><li>♥ KQ87</li><li>◆ QJ953</li><li>♠ Q52</li></ul>	The opponents are silent.  Partner bids first.
Board: 6 Dealer: N Vul: NS HCP: 13	<ul><li>♠ AK</li><li>♥ J76</li><li>♦ J53</li><li>♠ A10985</li></ul>	The opponents are silent. You bid first.

Doords 1						
Board: 1 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♠</b> 103	<b>♠</b> AQJ				1♣
North HCP: 13	♥ AQJ7	<b>v</b> 1054	Pass	1♦	Pass	1NT
South HCP: 13	◆ AQ932	<b>♦</b> J8	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> 84	<b>♣</b> KQ1065	AP			
Board: 2	North:	South:				
Dealer: N	Norui. ♠ KQ	50un. ♠ J84	West	North	East	South
Vul: None	<b>♥</b> A75	♥ KJ92		1♣	Pass	1♦
North HCP: 14	• K	◆ AQ973	Pass	2♣	Pass	2♥
South HCP: 14 Contract: 3N N	♣ Q1095432	<b>♦</b> K	Pass	3NT	AP	
Board: 3	North:	South	West	North	Fast	South
Dealer: S	AQ103	South: <b>♠</b> 952	77 031	1 10141		1 <b>♣</b>
Vul: None	♥ Q9	<b>♥</b> 932	Pass	1•	Dacc	1NT
North HCP: 16	◆ AKJ63	◆ 1087				
South HCP: 12	◆ 85	◆ AK762	Pass	2₹	Pass	3NT
Contract: 3N S	<b>2</b> 03	<b>₽</b> / IIC / 0.2	AP			
Board: 4	North:	South:	West	North	Foot	South
Dealer: N	<b>♦</b> K84	<b>♠</b> 7	West			
Vul: EW	<b>♥</b> J52	<b>♥</b> A1093	D	1♣ 1NT	Pass	
North HCP: 12	♦ AJ	◆ Q7432	Pass	1NT		2
South HCP: 13 Contract: 3N N	<b>♣</b> QJ962	♣ AK5	Pass	3NT	AP	
Board: 5	North:	South:	West	North	East	South
Dealer: S	A A	♠ KJ8				1♣
Vul: NS	<b>♥</b> KQ87	♥ J42	Pass	1•	Pass	1NT
North HCP: 14	◆ QJ953	◆ 76	Pass	2		3NT
South HCP: 12	◆ Q52	♣ AK1097	AP	<b>∠</b> ₹	1 033	2111
Contract: 3N S	1 402	THEOT	Ar			
Board: 6	North:	South:	West	North	Fast	South
Dealer: N	<b>♠</b> AK	<b>♦</b> 9863	7, 050	1 <b>.</b> €	Pass	
Vul: NS	<b>♥</b> J76	♥ AQ4	Pass	1NT	Pass	
North HCP: 13	♦ J53	♦ KQ986	1.488	1111	1 488	∠₹
South HCP: 13	♣ A10985			3NT	AP	

Board: 1 Dealer: S Vul: EW HCP: 13	<ul><li>AQJ</li><li>1054</li><li>J8</li><li>KQ1065</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: None HCP: 14	<ul><li> ▲ J84</li><li> ▼ KJ92</li><li> ◆ AQ973</li><li> ♣ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: None HCP: 12	<ul><li>♦ 952</li><li>♥ AJ</li><li>♦ 1087</li><li>♣ AK762</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: EW HCP: 13	♣7 ▼ A1093 ◆ Q7432 ♣ AK5	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: NS HCP: 12	<b>♠</b> KJ8 ♥ J42 <b>♦</b> 76 <b>♣</b> AK1097	The opponents are silent. You bid first.
Board: 6 Dealer: N Vul: NS HCP: 13	<ul><li>\$9863</li><li>♥ AQ4</li><li>♦ KQ986</li><li>\$ Q</li></ul>	The opponents are silent.  Partner bids first.

Doords 1						
Board: 1 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♠</b> 103	<b>♠</b> AQJ				1♣
North HCP: 13	♥ AQJ7	<b>v</b> 1054	Pass	1♦	Pass	1NT
South HCP: 13	◆ AQ932	<b>♦</b> J8	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> 84	<b>♣</b> KQ1065	AP			
Board: 2	North:	South:				
Dealer: N	Norui. ♠ KQ	50un. ♠ J84	West	North	East	South
Vul: None	<b>♥</b> A75	♥ KJ92		1♣	Pass	1♦
North HCP: 14	• K	◆ AQ973	Pass	2♣	Pass	2♥
South HCP: 14 Contract: 3N N	♣ Q1095432	<b>♦</b> K	Pass	3NT	AP	
Board: 3	North:	South	West	North	Fast	South
Dealer: S	AQ103	South: <b>♠</b> 952	77 031	1 10141		1 <b>♣</b>
Vul: None	♥ Q9	<b>♥</b> 932	Pass	1•	Dacc	1NT
North HCP: 16	◆ AKJ63	◆ 1087				
South HCP: 12	◆ 85	◆ AK762	Pass	2₹	Pass	3NT
Contract: 3N S	<b>2</b> 03	<b>₽</b> / IIC / 0.2	AP			
Board: 4	North:	South:	West	North	Foot	South
Dealer: N	<b>♦</b> K84	<b>♠</b> 7	West			
Vul: EW	<b>♥</b> J52	<b>♥</b> A1093	D	1♣ 1NT	Pass	
North HCP: 12	♦ AJ	◆ Q7432	Pass	1NT		2
South HCP: 13 Contract: 3N N	<b>♣</b> QJ962	♣ AK5	Pass	3NT	AP	
Board: 5	North:	South:	West	North	East	South
Dealer: S	A A	♠ KJ8				1♣
Vul: NS	<b>♥</b> KQ87	♥ J42	Pass	1•	Pass	1NT
North HCP: 14	◆ QJ953	◆ 76	Pass	2		3NT
South HCP: 12	◆ Q52	♣ AK1097	AP	<b>∠</b> ₹	1 033	2111
Contract: 3N S	1 402	THEOT	Ar			
Board: 6	North:	South:	West	North	Fast	South
Dealer: N	<b>♠</b> AK	<b>♦</b> 9863	7, 050	1 <b>.</b> €	Pass	
Vul: NS	<b>♥</b> J76	♥ AQ4	Pass	1NT	Pass	
North HCP: 13	♦ J53	♦ KQ986	1.488	1111	1 488	∠₹
South HCP: 13	♣ A10985			3NT	AP	

Board: 7 Dealer: S Vul: EW HCP: 17	<ul><li>J4</li><li>✓ AK32</li><li>✓ AQ1054</li><li>✓ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 12	<ul><li>♠ 62</li><li>♥ KQ4</li><li>♠ A72</li><li>♠ QJ432</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: EW HCP: 14	<ul><li>▶ J65</li><li>♥ AK42</li><li>◆ AQ864</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: NS HCP: 13	<ul><li>♠ 63</li><li>♥ 742</li><li>♦ KQ</li><li>♠ AKJ853</li></ul>	The opponents are silent. You bid first.
Board: 11 Dealer: S Vul: NS HCP: 14	<ul><li>AKQ6</li><li>✓ 6</li><li>AJ1086</li><li>№ 964</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: Both HCP: 13	<ul><li>▲ AJ7</li><li>▼ 5</li><li>◆ K63</li><li>◆ KQ9763</li></ul>	The opponents are silent. You bid first.

Board: 7 Dealer: S	North: ♠ J4	South: ♠ Q32	West	North	East	South 1♣
Vul: EW North HCP: 17	<b>♥</b> AK32	<b>♥</b> Q10	Pass	1♦	Pass	1NT
South HCP: 12	◆ AQ1054	♦ K86	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> K9	♣ AJ863	AP			
Board: 8	North:	South:			_	~ .1
Dealer: N	<b>♦</b> 62	<b>♦</b> KQ95	West	North		
Vul: None	<b>♥</b> KQ4	<b>♥</b> J87	_	1♣	Pass	
North HCP: 12 South HCP: 13	♦ A72	♦ KJ1095	Pass	1NT	Pass	2♠
Contract: 3N N	<b>♣</b> QJ432	<b>♣</b> K	Pass	3NT	AP	
Board: 9	Nouth	South:	West	North	Fast	South
Dealer: S	North: ♠ J65	Soun. ♠ KQ7	West	rvorur	Lust	1 <b>♣</b>
Vul: EW	♥ AK42	♥ J85	Pass	1•	Pass	1NT
North HCP: 14	◆ AQ864	♦ KJ9	Pass	2♥		3NT
South HCP: 12 Contract: 3N S	<b>♣</b> 9	♣ Q1082	AP	2,	1 433	5111
Contract. 31v 3						
Board: 10 Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>★</b> 63	<b>♦</b> AK87		1♣	Pass	1♦
North HCP: 13	♥ 742	♥ Q5 ♦ AJ9753	Pass	2♣	Pass	2♠
South HCP: 14	<b>♦</b> KQ <b>♣</b> AKJ853	<b>♦</b> AJ9733	Pass	3NT	AP	
Contract: 3N N	¥ / HCJOJJ	<del>х</del> т				
Board: 11	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♠</b> AKQ6	<b>♦</b> 853				1♣
North HCP: 14	<b>♥</b> 6	♥ KJ2	Pass	1♦	Pass	1NT
South HCP: 12	◆ AJ1086	• Q7	Pass	2♠	Pass	3NT
Contract: 3N S	<b>♣</b> 964	<b>♣</b> KQJ102	AP			
Board: 12	North:	South:	West	North	Fast	South
Dealer: N	AJ7	<b>♦</b> Q2	West	1101111	Lust	South
Vul: Both	<b>♥</b> 5	▼ AK42		1♣	Pass	1♦
North HCP: 13 South HCP: 14	<b>♦</b> K63	♦ AJ9754	Pass	2♣	Pass	2♥
South HCP: 14	<b>♣</b> KQ9763	<b>♣</b> 5	Pass	3NT	AP	

Board: 7 Dealer: S Vul: EW HCP: 12	♣ Q32 ♥ Q10 ♦ K86 ♣ AJ863	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: None HCP: 13	♠ KQ95 ♥ J87 ♦ KJ1095 ♣ K	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 12	<b>♠</b> KQ7 ♥ J85 <b>♦</b> KJ9 <b>♣</b> Q1082	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: NS HCP: 14	◆ AK87 ♥ Q5 ◆ AJ9753 ◆ 4	The opponents are silent.  Partner bids first.
Board: 11 Dealer: S Vul: NS HCP: 12	◆ 853 ▼ KJ2 ◆ Q7 ◆ KQJ102	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: Both HCP: 14	<b>♠</b> Q2	The opponents are silent.  Partner bids first.

Board: 7 Dealer: S	North: ♠ J4	South: ♠ Q32	West	North	East	South 1♣
Vul: EW North HCP: 17	<b>♥</b> AK32	<b>♥</b> Q10	Pass	1♦	Pass	1NT
South HCP: 12	◆ AQ1054	♦ K86	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> K9	♣ AJ863	AP			
Board: 8	North:	South:			_	~ .1
Dealer: N	<b>♦</b> 62	<b>♦</b> KQ95	West	North		
Vul: None	<b>♥</b> KQ4	<b>♥</b> J87	_	1♣	Pass	
North HCP: 12 South HCP: 13	♦ A72	♦ KJ1095	Pass	1NT	Pass	2♠
Contract: 3N N	<b>♣</b> QJ432	<b>♣</b> K	Pass	3NT	AP	
Board: 9	Nouth	South:	West	North	Fast	South
Dealer: S	North: ♠ J65	Soun. ♠ KQ7	West	rtorur	Lust	1 <b>♣</b>
Vul: EW	♥ AK42	♥ J85	Pass	1•	Pass	1NT
North HCP: 14	◆ AQ864	♦ KJ9	Pass	2♥		3NT
South HCP: 12 Contract: 3N S	<b>♣</b> 9	♣ Q1082	AP	2,	1 433	5111
Contract. 31v 3						
Board: 10 Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>★</b> 63	<b>♦</b> AK87		1♣	Pass	1♦
North HCP: 13	♥ 742	♥ Q5 ♦ AJ9753	Pass	2♣	Pass	2♠
South HCP: 14	<b>♦</b> KQ <b>♣</b> AKJ853	<b>♦</b> AJ9733	Pass	3NT	AP	
Contract: 3N N	¥ / HCJOJJ	<del>х</del> т				
Board: 11	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♠</b> AKQ6	<b>♦</b> 853				1♣
North HCP: 14	<b>♥</b> 6	♥ KJ2	Pass	1♦	Pass	1NT
South HCP: 12	◆ AJ1086	• Q7	Pass	2♠	Pass	3NT
Contract: 3N S	<b>♣</b> 964	<b>♣</b> KQJ102	AP			
Board: 12	North:	South:	West	North	Fast	South
Dealer: N	AJ7	<b>♦</b> Q2	West	1101111	Lust	South
Vul: Both	<b>♥</b> 5	▼ AK42		1♣	Pass	1♦
North HCP: 13 South HCP: 14	<b>♦</b> K63	♦ AJ9754	Pass	2♣	Pass	2♥
South HCP: 14	<b>♣</b> KQ9763	<b>♣</b> 5	Pass	3NT	AP	

Board: 13  ♠ A1085  Dealer: S  ♥ J7  Verb FW  ♠ K6522	
Vul: EW	
Board: 14	
Board: 15	
Board: 16	
Board: 17	
Board: 18	•

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ A1085	<b>♦</b> Q72				1♣
Vul: EW	<b>♥</b> J7	♥ AK2	Pass	1♦	Pass	1NT
North HCP: 13	♦ K6532	<b>♦</b> J104	Pass	2♠	Pass	3NT
South HCP: 13 Contract: 3N S	<b>♣</b> AJ	♣ K842	AP			
Contract. 31v 3						
Board: 14	North:	Courthy				
Dealer: N	AK2	South: ♠ J4	West	North	East	South
Vul: Both	♥ AK2	♥ AQ53		1♣	Pass	1♦
North HCP: 14	◆ 975	◆ AQJ1063	Pass	2♣	Pass	2♥
South HCP: 14	♣ AK10876	• 4	Pass	3NT	AP	
Contract: 3N N	271110070	<b>X</b> 1				
Board: 15	North:	South:	West	North	Fast	South
Dealer: S	Norui: <b>♦</b> 642	• A5	VV CSt	1101111	Last	1 <b>♣</b>
Vul: None	♥ AQ52	♥ K43	Pass	1•	Pass	1NT
North HCP: 14	◆ AQ752	◆ K64	Pass			3NT
South HCP: 13	• 11Q132 • Q	◆ K10732		∠▼	Pass	31N I
Contract: 3N S	* <b>V</b>	1110/32	AP			
Board: 16	No odla.	Condle				
Dealer: N	North:	South: <b>★</b> 109	West	North	East	South
Vul: Both	<b>♠</b> KJ5 <b>♥</b> KJ5	♥ AQ86		1♣	Pass	1♦
North HCP: 13	• Q3	◆ AK965	Pass	1NT	Pass	2♥
South HCP: 14	• K9864	<b>↓</b> AK903	Pass	3NT	AP	
Contract: 3N N	2 10,001	<b>2 0</b> /				
Board: 17	North:	South:	West	North	Fast	South
Dealer: S	Norui. ♠ J9	• A63	*** <b>C</b> St	110111	Last	1.
Vul: NS	<b>♥</b> KQJ7	♥ 1092	Pass	1•	Pacc	1NT
North HCP: 14	◆ K9652	• Q3	Pass	2 🗸		3NT
South HCP: 12	◆ A7	<b>♦</b> KQJ32	AP	∠▼	1 488	JINI
Contract: 3N S	* 111	± 112002	Aľ			
Board: 18	NI d	C 4				
Dealer: N	North:	South:	West	North	East	South
Vul: EW	<b>♦</b> K85	<b>★</b> 62		1♣	Pass	1♦
North HCP: 14	▼ AK2	♥ J1086	Pass	1NT	Pass	2♥
South HCP: 15	♦ QJ5 ♣ J853	♦ AK964	Pass	3NT	AP	
Contract: 3N N	<b>₹</b> 1833	<b>♣</b> AK			-	

<ul><li>♣ Q72</li><li>♥ AK2</li><li>◆ J104</li><li>♣ K842</li></ul>	The opponents are silent. You bid first.
♣ J4 ♥ AQ53 ♦ AQJ1063 ♣ 4	The opponents are silent.  Partner bids first.
♣ A5 ♥ K43 ♦ K64 ♣ K10732	The opponents are silent. You bid first.
<ul><li>109</li><li>✓ AQ86</li><li>✓ AK965</li><li>✓ J7</li></ul>	The opponents are silent.  Partner bids first.
<ul><li>★ A63</li><li>★ 1092</li><li>★ Q3</li><li>★ KQJ32</li></ul>	The opponents are silent. You bid first.
<ul><li>♠ 62</li><li>♥ J1086</li><li>♠ AK964</li><li>♠ AK</li></ul>	The opponents are silent.  Partner bids first.
	<ul> <li>✓ AK2</li> <li>◆ J104</li> <li>◆ K842</li> <li>◆ J4</li> <li>✓ AQ53</li> <li>◆ AQJ1063</li> <li>◆ 4</li> <li>◆ A5</li> <li>✓ K43</li> <li>◆ K64</li> <li>◆ K10732</li> <li>◆ 109</li> <li>✓ AQ86</li> <li>◆ AK965</li> <li>◆ J7</li> <li>◆ A63</li> <li>✓ 1092</li> <li>◆ Q3</li> <li>◆ KQJ32</li> <li>◆ 62</li> <li>✓ J1086</li> <li>◆ AK964</li> </ul>

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ A1085	<b>♦</b> Q72				1♣
Vul: EW	<b>♥</b> J7	♥ AK2	Pass	1♦	Pass	1NT
North HCP: 13	♦ K6532	<b>♦</b> J104	Pass	2♠	Pass	3NT
South HCP: 13 Contract: 3N S	<b>♣</b> AJ	♣ K842	AP			
Contract. 31v 3						
Board: 14	North:	Courthy				
Dealer: N	AK2	South: ♠ J4	West	North	East	South
Vul: Both	♥ AK2	♥ AQ53		1♣	Pass	1♦
North HCP: 14	◆ 975	◆ AQJ1063	Pass	2♣	Pass	2♥
South HCP: 14	♣ AK10876	• 4	Pass	3NT	AP	
Contract: 3N N	271110070	<b>X</b> 1				
Board: 15	North:	South:	West	North	Fast	South
Dealer: S	Norui: <b>♦</b> 642	• A5	VV CSt	1101111	Last	1 <b>♣</b>
Vul: None	♥ AQ52	♥ K43	Pass	1•	Pass	1NT
North HCP: 14	◆ AQ752	◆ K64	Pass			3NT
South HCP: 13	• 11Q132 • Q	◆ K10732		∠▼	Pass	31N I
Contract: 3N S	* <b>V</b>	1110/32	AP			
Board: 16	No odla.	Condle				
Dealer: N	North:	South: <b>★</b> 109	West	North	East	South
Vul: Both	<b>♠</b> KJ5 <b>♥</b> KJ5	♥ AQ86		1♣	Pass	1♦
North HCP: 13	• Q3	◆ AK965	Pass	1NT	Pass	2♥
South HCP: 14	• K9864	<b>↓</b> AK903	Pass	3NT	AP	
Contract: 3N N	2 10,001	<b>2 0</b> /				
Board: 17	North:	South:	West	North	Fast	South
Dealer: S	Norui. ♠ J9	<b>A</b> 63	*** <b>C</b> St	110111	Last	1.
Vul: NS	<b>♥</b> KQJ7	♥ 1092	Pass	1•	Pacc	1NT
North HCP: 14	◆ K9652	• Q3	Pass	2 🗸		3NT
South HCP: 12	◆ A7	♣ KQJ32	AP	∠▼	1 488	JINI
Contract: 3N S	* 111	± 112002	Aľ			
Board: 18	NI d	C 4				
Dealer: N	North:	South:	West	North	East	South
Vul: EW	<b>♦</b> K85	<b>★</b> 62		1♣	Pass	1♦
North HCP: 14	▼ AK2	♥ J1086	Pass	1NT	Pass	2♥
South HCP: 15	♦ QJ5 ♣ J853	♦ AK964	Pass	3NT	AP	
Contract: 3N N	<b>₹</b> 1833	<b>♣</b> AK			-	

] '	Board: 19 Dealer: S Vul: EW HCP: 16 Board: 20	♣ Q6 ♥ K764 ♦ AK1073 ♣ A8	The opponents are silent.  Partner bids first.
7	Dealer: N Vul: EW HCP: 12	♥ 974 ♦ J43 ♣ A643	The opponents are silent.  You bid first.
]	Board: 21 Dealer: S Vul: Both HCP: 15	<ul><li>▲ J7</li><li>▼ KQ85</li><li>◆ AJ986</li><li>◆ A4</li></ul>	The opponents are silent.  Partner bids first.
]	Board: 22 Dealer: N Vul: None HCP: 12	◆ Q95 ▼ 95 ◆ A4 ◆ AQ10964	The opponents are silent. You bid first.
]	Board: 23 Dealer: S Vul: NS HCP: 15	♠ Q ♥ Q975 ♦ AKJ53 ♠ K103	The opponents are silent.  Partner bids first.
]	Board: 24 Dealer: N Vul: Both HCP: 13	♣ AJ ♥ J87 ♦ Q108 ♣ KQ842	The opponents are silent.  You bid first.

Board: 19 Dealer: S	North: ♠ Q6	South: ♠ AJ7	West	North	East	South 1♣
Vul: EW	<b>♥</b> K764	▼ A109	Pass	1♦	Pass	1NT
North HCP: 16 South HCP: 14	◆ AK1073	♦ Q65	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> A8	♣ K1072	AP			
Board: 20	North:	South:	***	NT d	Б. /	G 4
Dealer: N	♠ AK7	<b>♠</b> 8	west	North		
Vul: EW	<b>y</b> 974	<b>♥</b> A865	D	1 <b>♣</b>	Pass	
North HCP: 12 South HCP: 13	<b>◆</b> J43	◆ AQ1092		1NT	Pass	2
Contract: 3N N	♣ A643	<b>♣</b> K82	Pass	3NT	AP	
Board: 21	North:	South:	West	North	Fast	South
Dealer: S	Norui. ♠ J7	• K42	,,,	1,0141		1.
Vul: Both	<b>♥</b> KQ85	<b>♥</b> A92	Pass	1•	Pass	1NT
North HCP: 15	♦ AJ986	♦ KQ5	Pass	2♥	Pass	3NT
South HCP: 12 Contract: 3N S	♣ A4	<b>♣</b> 9763	AP			
Board: 22 Dealer: N Vul: None North HCP: 12 South HCP: 15 Contract: 3N N	North:  ♠ Q95  ♥ 95  ♠ A4  ♣ AQ10964	South: ♠ 643 ♥ AQ107 ♠ KQJ98 ♣ K	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♦
Board: 23	North:	South:	West	North	East	South
Dealer: S	• Q	<b>★</b> K96				1♣
Vul: NS	<b>♥</b> Q975	<b>♥</b> A32	Pass	1♦	Pass	1NT
North HCP: 15 South HCP: 13	<ul> <li>◆ AKJ53</li> </ul>	<b>♦</b> 72	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> K103	♣ AQ865	AP			
Board: 24	North	South				
Dealer: N	North: ♠ AJ	South: ♠ Q3	West	North		
Vul: Both	<b>¥</b> A5 <b>∀</b> J87	♥ Q3		1♣		1♦
North HCP: 13 South HCP: 14	• Q108	◆ AJ932	Pass	1NT	Pass	2♥
30um HCP: 14	♣ KQ842	<b>♣</b> J6	Pass	3NT	AP	

Board: 19 Dealer: S Vul: EW HCP: 14	<ul><li>AJ7</li><li>✓ A109</li><li>✓ Q65</li><li>✓ K1072</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: EW HCP: 13	♣8 ▼ A865 ◆ AQ1092 ♣ K82	The opponents are silent.  Partner bids first.
Board: 21 Dealer: S Vul: Both HCP: 12	<ul><li>★ K42</li><li>★ A92</li><li>★ KQ5</li><li>★ 9763</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: None HCP: 15	<ul><li>♠ 643</li><li>♥ AQ107</li><li>♦ KQJ98</li><li>♠ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: NS HCP: 13	<ul><li>★ K96</li><li>★ A32</li><li>★ 72</li><li>★ AQ865</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: Both HCP: 14	• Q3 ▼ AQ62 • AJ932 • J6	The opponents are silent.  Partner bids first.

Board: 19 Dealer: S	North: ♠ Q6	South: ♠ AJ7	West	North	East	South 1♣
Vul: EW	<b>♥</b> K764	▼ A109	Pass	1♦	Pass	1NT
North HCP: 16 South HCP: 14	◆ AK1073	♦ Q65	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> A8	♣ K1072	AP			
Board: 20	North:	South:	***	NT d	Б. /	G 4
Dealer: N	♠ AK7	<b>♠</b> 8	west	North		
Vul: EW	<b>y</b> 974	<b>♥</b> A865	D	1 <b>♣</b>	Pass	
North HCP: 12 South HCP: 13	<b>◆</b> J43	◆ AQ1092		1NT	Pass	2
Contract: 3N N	♣ A643	<b>♣</b> K82	Pass	3NT	AP	
Board: 21	North:	South:	West	North	Fast	South
Dealer: S	Norui. ♠ J7	• K42	,,,	1,0141		1.
Vul: Both	<b>♥</b> KQ85	<b>♥</b> A92	Pass	1•	Pass	1NT
North HCP: 15	♦ AJ986	♦KQ5	Pass	2♥	Pass	3NT
South HCP: 12 Contract: 3N S	♣ A4	<b>♣</b> 9763	AP			
Board: 22 Dealer: N Vul: None North HCP: 12 South HCP: 15 Contract: 3N N	North:  ♠ Q95  ♥ 95  ♠ A4  ♣ AQ10964	South: ♠ 643 ♥ AQ107 ♠ KQJ98 ♣ K	West Pass Pass	North 1♣ 2♣ 3NT	East Pass Pass AP	1♦
Board: 23	North:	South:	West	North	East	South
Dealer: S	• Q	<b>★</b> K96				1♣
Vul: NS	<b>♥</b> Q975	<b>♥</b> A32	Pass	1♦	Pass	1NT
North HCP: 15 South HCP: 13	<ul> <li>◆ AKJ53</li> </ul>	<b>♦</b> 72	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> K103	♣ AQ865	AP			
Board: 24	North	South				
Dealer: N	North: ♠ AJ	South: ♠ Q3	West	North		
Vul: Both	<b>¥</b> A5 <b>∀</b> J87	♥ Q3		1♣		1♦
North HCP: 13 South HCP: 14	• Q108	◆ AJ932	Pass	1NT	Pass	2♥
30um HCP: 14	♣ KQ842	<b>♣</b> J6	Pass	3NT	AP	

Board: 25 Dealer: S Vul: None HCP: 13 AJ1053 HCP: 13 AK8  Board: 26 Dealer: N Vul: NS Vul: NS HCP: 12 AJ105  Board: 27 Dealer: S Vul: EW HCP: 17 AJ105 Fartner bids first.  The opponents are silent.  You bid first.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  Board: 28 Dealer: N Vul: EW KI05 HCP: 12 AJ98  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Board: 29 Dealer: S AJ98  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Board: 29 Dealer: S AQ106 Vul: NS KQ985 HCP: 14 AQ4  Board: 30 Dealer: N VJ10 Vul: Both HCP: 12 AKJ6 VJ10 Vul: Both KK53 AKJ1092  You bid first.			
Dealer: N	Dealer: S Vul: None	♥ Q7 • AJ1053	• •
Dealer: S Vul: EW HCP: 17  **KQ753 HCP: 17  **KJ  **Board: 28 Dealer: N Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW HCP: 12  **AJ98  **A32  The opponents are silent.  You bid first.  **You bid first.  **Board: 29 Dealer: S Val: NS HCP: 14  **AQ106 Vul: NS Vul: NS HCP: 14  **AQ106 Vul: NS Vul: NS HCP: 14  **AQ106 Vul: NS Vul: NS Vul: NS HCP: 14  **AQ106 Vul: NS Vul: NS Vul: Both	Dealer: N Vul: NS	♥ 952 • KQ	• •
Dealer: N	Dealer: S Vul: EW	<ul><li>★ AJ105</li><li>★ KQ753</li></ul>	• •
Dealer: S	Dealer: N Vul: EW	♥ 962 ♦ K105	• •
Dealer: N Vul: Both K53 You bid first.	Dealer: S Vul: NS	<b>♥</b> AQ106 • KQ985	• •
	Dealer: N Vul: Both	♥ J10 ♦ K53	• •

Board: 25	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> QJ96	<b>♠</b> A108				1♣
Vul: None	<b>♥</b> Q7	<b>♥</b> 832	Pass	1♦	Pass	1NT
North HCP: 13	♦ AJ1053	♦ K87	Pass	2♠		3NT
South HCP: 12	<b>♦</b> K8	♣ AJ72	AP	21	1 455	5111
Contract: 3N S	1110	112/2	АГ			
Board: 26	N. A	G 4				
Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>♦</b> J94	<b>♠</b> Q2		1♣	Pass	1♦
North HCP: 12	♥ 952	♥ QJ87	Pass	1NT	Pass	2♥
South HCP: 14	♦ KQ	♦ AJ1064	Pass	3NT	AP	
Contract: 3N N	♣ KQJ83	<b>♣</b> A7	1 433	3111	7 11	
Board: 27			337	NT 41	Г.	G 4
Dealer: S	North:	South:	west	North	East	
Vul: EW	<b>♠</b> QJ	<b>♠</b> A32	_		_	1♣
North HCP: 17	<b>♥</b> AJ105	<b>♥</b> 97	Pass	1♦		1NT
South HCP: 13	◆ KQ753	<b>♦</b> AJ6	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> KJ	♣ A10953	AP			
Board: 28	North:	South:	West	Manth	Foot	Carella
Dealer: N	<b>♦</b> A32	<b>♦</b> J7	west	North		
Vul: EW	<b>♥</b> 962	▼ AK105	_	1♣	Pass	1•
North HCP: 12	◆ K105	♦ AJ432	Pass	1NT	Pass	2♥
South HCP: 15	<b>♣</b> AJ98	<b>♣</b> Q2	Pass	3NT	AP	
Contract: 3N N						
Board: 29	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> J5	<b>♦</b> K109				1♣
Vul: NS	<b>♥</b> AQ106	<b>♥</b> K42	Pass	1♦	Pass	1NT
North HCP: 14	♦ KQ985	◆ A63	Pass	2 <b>v</b>		3NT
South HCP: 14	<b>♣</b> Q4	♣ A853	AP	-,	1 400	J1 1 I
Contract: 3N S			7 11			
Board: 30	NIdl	C41				
Dealer: N	North:	South:	West	North	East	South
Dealer. 1	<b>♠</b> KJ6	<b>★</b> 43		1♣	Pass	1♦
Vul: Both	** T1.0					
	♥ J10	♥ AQ54	Pass	1NT	Pass	2♥
Vul: Both	<ul><li>▼ J10</li><li>◆ K53</li><li>◆ KJ1092</li></ul>	▼ AQ54 ◆ AQJ107 <b>◆</b> 54	Pass Pass	1NT 3NT	Pass AP	2♥

Board: 25 Dealer: S Vul: None HCP: 12	<ul><li>★ A108</li><li>▼ 832</li><li>★ K87</li><li>★ AJ72</li></ul>	The opponents are silent. You bid first.
Board: 26 Dealer: N Vul: NS HCP: 14	<ul><li>♣ Q2</li><li>♥ QJ87</li><li>◆ AJ1064</li><li>♣ A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: EW HCP: 13	<ul><li>◆ A32</li><li>♥ 97</li><li>◆ AJ6</li><li>◆ A10953</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: EW HCP: 15	<b>♣</b> J7 <b>★</b> AK105 <b>♣</b> AJ432 <b>♣</b> Q2	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 14	<ul><li>★K109</li><li>★K42</li><li>★A63</li><li>★A853</li></ul>	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: Both HCP: 13	<ul><li>43</li><li>✓ AQ54</li><li>✓ AQJ107</li><li>✓ 54</li></ul>	The opponents are silent.  Partner bids first.

Board: 25	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> QJ96	<b>♠</b> A108				1♣
Vul: None	<b>♥</b> Q7	<b>♥</b> 832	Pass	1♦	Pass	1NT
North HCP: 13	♦ AJ1053	♦ K87	Pass	2♠		3NT
South HCP: 12	<b>♦</b> K8	♣ AJ72	AP	21	1 455	5111
Contract: 3N S	1110	112/2	АГ			
Board: 26	N. A	G 4				
Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>♦</b> J94	<b>♠</b> Q2		1♣	Pass	1♦
North HCP: 12	♥ 952	♥ QJ87	Pass	1NT	Pass	2♥
South HCP: 14	♦ KQ	♦ AJ1064	Pass	3NT	AP	
Contract: 3N N	♣ KQJ83	<b>♣</b> A7	1 433	3111	7 11	
Board: 27			337	NT 41	Г.	G 4
Dealer: S	North:	South:	west	North	East	
Vul: EW	<b>♠</b> QJ	<b>♠</b> A32	_		_	1♣
North HCP: 17	<b>♥</b> AJ105	<b>♥</b> 97	Pass	1♦		1NT
South HCP: 13	◆ KQ753	<b>♦</b> AJ6	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> KJ	♣ A10953	AP			
Board: 28	North:	South:	West	Manth	Foot	Carella
Dealer: N	<b>♦</b> A32	<b>♦</b> J7	west	North		
Vul: EW	<b>♥</b> 962	▼ AK105	_	1♣	Pass	1•
North HCP: 12	◆ K105	♦ AJ432	Pass	1NT	Pass	2♥
South HCP: 15	<b>♣</b> AJ98	<b>♣</b> Q2	Pass	3NT	AP	
Contract: 3N N						
Board: 29	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> J5	<b>♦</b> K109				1♣
Vul: NS	<b>♥</b> AQ106	<b>♥</b> K42	Pass	1♦	Pass	1NT
North HCP: 14	♦ KQ985	◆ A63	Pass	2 <b>v</b>		3NT
South HCP: 14	<b>♣</b> Q4	♣ A853	AP	-,	1 400	J1 1 I
Contract: 3N S			7 11			
Board: 30	NIdl	C41				
Dealer: N	North:	South:	West	North	East	South
Dealer. 1	<b>♠</b> KJ6	<b>★</b> 43		1♣	Pass	1♦
Vul: Both	** T1.0					
	♥ J10	♥ AQ54	Pass	1NT	Pass	2♥
Vul: Both	<ul><li>▼ J10</li><li>◆ K53</li><li>◆ KJ1092</li></ul>	▼ AQ54 ◆ AQJ107 <b>◆</b> 54	Pass Pass	1NT 3NT	Pass AP	2♥

Board: 31 Dealer: S Vul: None HCP: 14	♣ J8 ♥ K532 ♦ AK854 ♣ K10	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: EW HCP: 12	<ul><li>▲ A98</li><li>▼ AK10</li><li>◆ J97</li><li>◆ 9643</li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: EW HCP: 14	<ul><li>♣ J75</li><li>♥ AK83</li><li>♦ AQ853</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: Both HCP: 12	<ul><li>106</li><li>✓ AK8</li><li>✓ 7</li><li>✓ KQ109763</li></ul>	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: NS HCP: 13	<ul><li>★K1073</li><li>♥Q5</li><li>◆KJ543</li><li>◆A4</li></ul>	The opponents are silent.  Partner bids first.
Board: 36 Dealer: N Vul: EW HCP: 13	<ul><li>★ K5</li><li>▼ A52</li><li>◆ J64</li><li>◆ AJ832</li></ul>	The opponents are silent. You bid first.

Board: 31					_	
Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♠</b> J8	<b>★</b> 765				1♣
North HCP: 14	<b>♥</b> K532	♥ AQ9	Pass	1♦	Pass	1NT
South HCP: 13	◆ AK854	<b>♦</b> QJ2	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> K10	♣ A543	AP			
Board: 32	North:	Courthy				
Dealer: N	Norui.	South: ♠ J5	West	North	East	South
Vul: EW	▼ AK10	<b>♥</b> 9764		1♣	Pass	1♦
North HCP: 12	♦ J97	◆ AKQ104	Pass	1NT	Pass	2♥
South HCP: 13 Contract: 3N N	<b>◆</b> 9643	<b>★</b> K10	Pass	3NT	AP	
Board: 33			***	<b>N</b> T 4	Б. /	G 4
Dealer: S	North:	South:	west	North	East	
Vul; EW	<b>♠</b> J75	<b>♠</b> Q98				1♣
North HCP: 14	<b>♥</b> AK83	<b>♥</b> QJ	Pass	1♦	Pass	2♣
South HCP: 14	◆ AQ853	♦ K7	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> 3	♣ AQ10865	AP			
Board: 34	North:	South:				~ 1
Dealer: N	<b>106 106</b>	♠ AKQJ	West	North		
Vul: Both	▼ AK8	♥ Q109		1♣	Pass	
North HCP: 12	<b>→</b> 7	◆ 98543	Pass	2♣	Pass	2♠
South HCP: 13 Contract: 3N N	♣ KQ109763	♣ J	Pass	3NT	AP	
Board: 35	N. al.	C 41	West	North	Fact	South
Dealer: S	North:	South:	West	rvorur	Last	1 <b>♣</b>
Vul: NS	<b>★</b> K1073	♠ Q64 •• AV10	Dogg	1.	Dogg	
North HCP: 13	♥ Q5 ♦ KJ543	♥ AK10	Pass	1•		1NT
South HCP: 12	<b>▼</b> KJ343 <b>♣</b> A4	♦ 1086 • 0108	Pass	2♠	Pass	3NT
Contract: 3N S	<b>₹</b> A4	<b>♣</b> QJ98	AP			
Board: 36	North:	South:	•		_	~ -
Dealer: N	Norui. ♠ K5	AQJ10	West	North		
Vul: EW	♥ A52	♥ 4		1♣	Pass	
North HCP: 13	◆ J64	◆ KQ1098	Pass	1NT	Pass	2♠
South HCP: 15 Contract: 3N N	◆ AJ832	<b>♦</b> K75	Pass	3NT	AP	
Contract: 3N N	A 1 W 0 3 L	- 11/J				

Board: 31 Dealer: S Vul: None HCP: 13	<ul><li>₹765</li><li>₹AQ9</li><li>QJ2</li><li>₹A543</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 13	<b>♣</b> J5 <b>♥</b> 9764 <b>♦</b> AKQ104 <b>♣</b> K10	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: EW HCP: 14	<b>♦</b> Q98 <b>♥</b> QJ <b>♦</b> K7 <b>♣</b> AQ10865	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: Both HCP: 13	◆ AKQJ ♥ Q109 • 98543 ◆ J	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: NS HCP: 12	• Q64 ♥ AK10 • 1086 • QJ98	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: EW HCP: 15	♣ AQJ10 ♥ 4 ♦ KQ1098 ♣ K75	The opponents are silent.  Partner bids first.

Board: 31					_	
Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♠</b> J8	<b>★</b> 765				1♣
North HCP: 14	<b>♥</b> K532	♥ AQ9	Pass	1♦	Pass	1NT
South HCP: 13	◆ AK854	<b>♦</b> QJ2	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> K10	♣ A543	AP			
Board: 32	North:	Courthy				
Dealer: N	Norui. <b>♠</b> A98	South: ♠ J5	West	North	East	South
Vul: EW	▼ AK10	<b>♥</b> 9764		1♣	Pass	1♦
North HCP: 12	♦ J97	◆ AKQ104	Pass	1NT	Pass	2♥
South HCP: 13 Contract: 3N N	<b>◆</b> 9643	<b>★</b> K10	Pass	3NT	AP	
Board: 33			***	<b>N</b> T 4	Б. /	G 4
Dealer: S	North:	South:	west	North	East	
Vul; EW	<b>♠</b> J75	<b>♠</b> Q98				1♣
North HCP: 14	<b>♥</b> AK83	<b>♥</b> QJ	Pass	1♦	Pass	2♣
South HCP: 14	◆ AQ853	♦ K7	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> 3	♣ AQ10865	AP			
Board: 34	North:	South:				~ 1
Dealer: N	<b>106 106</b>	♠ AKQJ	West	North		
Vul: Both	▼ AK8	♥ Q109		1♣	Pass	
North HCP: 12	<b>→</b> 7	◆ 98543	Pass	2♣	Pass	2♠
South HCP: 13 Contract: 3N N	♣ KQ109763	♣ J	Pass	3NT	AP	
Board: 35	N. al.	C 41	West	North	Fact	South
Dealer: S	North:	South:	West	rvorur	Last	1 <b>♣</b>
Vul: NS	<b>★</b> K1073	♠ Q64 •• AV10	Dogg	1.	Dogg	
North HCP: 13	♥ Q5 ♦ KJ543	♥ AK10	Pass	1•		1NT
South HCP: 12	<b>▼</b> KJ343 <b>♣</b> A4	♦ 1086 • 0108	Pass	2♠	Pass	3NT
Contract: 3N S	<b>₹</b> A4	<b>♣</b> QJ98	AP			
Board: 36	North:	South:	•		_	~ -
Dealer: N	Norui. ♠ K5	AQJ10	West	North		
Vul: EW	♥ A52	♥ 4		1♣	Pass	
North HCP: 13	◆ J64	◆ KQ1098	Pass	1NT	Pass	2♠
South HCP: 15 Contract: 3N N	◆ AJ832	<b>♦</b> K75	Pass	3NT	AP	
Contract: 3N N	A 1 W 0 3 L	- 11/J				

Board: 37 Dealer: S Vul: None HCP: 14	<ul><li>104</li><li>✓ AQ106</li><li>✓ AKJ102</li><li>✓ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: Both HCP: 14	♣ AK4 ♥ QJ3 ♦ 9 ♣ KJ9732	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: EW HCP: 13	◆ 973 ▼ A543 ◆ AKQ72 ◆ 7	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 12	♣ Q95 ♥ J62 ♦ Q10 ♣ AQJ65	The opponents are silent. You bid first.
Board: 41 Dealer: S Vul: Both HCP: 15	<b>♠</b> Q3 <b>♥</b> J1092 <b>♦</b> AJ1085 <b>♣</b> AK	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: None HCP: 13	<ul><li>◆ 972</li><li>♥ 764</li><li>◆ AK</li><li>◆ KQJ102</li></ul>	The opponents are silent. You bid first.

Board: 37 Dealer: S Vul: None North HCP: 14	North: ♠ 104 ♥ AQ106	South:  ◆ J93  ▼ J42	Pass	North	Pass	1 <b>♣</b> 1NT
South HCP: 12 Contract: 3N S	◆ AKJ102 ◆ 76	◆ 843 <b>◆</b> AKQJ	Pass AP	2♥	Pass	3NT
Board: 38 Dealer: N	North:	South:	West	North	Fast	South
Vul: Both	<b>♠</b> AK4 <b>♥</b> QJ3	<b>♦</b> 965 <b>♥</b> AK102		1♣	Pass	1•
North HCP: 14 South HCP: 13 Contract: 3N N	• 9 • KJ9732	◆ Q8543 <b>♣</b> A		2♣ 3NT	Pass AP	2♥
Board: 39 Dealer: S	North: ♠ 973	South: ♠ A4	West	North	East	South 1♣
Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	♣ 973 ♥ A543 ♦ AKQ72 ♣ 7	♥ Q • 964 • AK109852	Pass Pass AP	1 <b>♦</b> 2 <b>♥</b>	Pass Pass	
Board: 40	North:	South:				
Dealer: N Vul: Both	♣ Q95 ♥ J62	<b>★</b> 73 <b>★</b> AQ53	West	North 1♣	Pass	1♦
North HCP: 12 South HCP: 14 Contract: 3N N	◆ Q10 ◆ AQJ65	◆ AKJ42 ◆ 74	Pass Pass	1NT 3NT	Pass AP	2♥
Board: 41 Dealer: S	North: ♠ Q3	South: ♠ A62	West	North	East	South 1♣
Vul: Both North HCP: 15 South HCP: 14 Contract: 3N S	<ul><li>▼ J1092</li><li>◆ AJ1085</li><li>◆ AK</li></ul>	<ul><li>★ A54</li><li>★ K3</li><li>★ QJ1074</li></ul>	Pass Pass AP	1 <b>♦</b> 2 <b>▼</b>		1NT 3NT
Board: 42 Dealer: N Vul: None	North: ♠ 972	South:  ♠ AK106	West	North 1♣	East Pass	
North HCP: 13 South HCP: 14 Contract: 3N N	♥ 764 ♦ AK ♣ KQJ102	♥ Q2 ♦ J9642 ♣ A5	Pass Pass	1NT 3NT	Pass AP	2♠

Board: 37 Dealer: S Vul: None HCP: 12	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: Both HCP: 13	<ul><li>◆965</li><li>▼ AK102</li><li>◆ Q8543</li><li>◆ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: EW HCP: 13	<ul><li>A4</li><li>Q</li><li>964</li><li>AK109852</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 14	<ul><li>♣ 73</li><li>♥ AQ53</li><li>♦ AKJ42</li><li>♣ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 41 Dealer: S Vul: Both HCP: 14	<ul><li>A62</li><li>✓ A54</li><li>✓ K3</li><li>◆ QJ1074</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: None HCP: 14	<ul><li>AK106</li><li>♥ Q2</li><li>J9642</li><li>A5</li></ul>	The opponents are silent.  Partner bids first.

Board: 37 Dealer: S Vul: None North HCP: 14	North: ♠ 104 ♥ AQ106	South:  ◆ J93  ▼ J42	Pass	North	Pass	1 <b>♣</b> 1NT
South HCP: 12 Contract: 3N S	◆ AKJ102 ◆ 76	◆ 843 <b>◆</b> AKQJ	Pass AP	2♥	Pass	3NT
Board: 38 Dealer: N	North:	South:	West	North	Fast	South
Vul: Both	<b>♠</b> AK4 <b>♥</b> QJ3	<b>♦</b> 965 <b>♥</b> AK102		1♣	Pass	1•
North HCP: 14 South HCP: 13 Contract: 3N N	• 9 • KJ9732	◆ Q8543 <b>♣</b> A		2♣ 3NT	Pass AP	2♥
Board: 39 Dealer: S	North: ♠ 973	South: ♠ A4	West	North	East	South 1♣
Vul: EW North HCP: 13 South HCP: 13 Contract: 3N S	♣ 973 ♥ A543 ♦ AKQ72 ♣ 7	♥ Q • 964 • AK109852	Pass Pass AP	1 <b>♦</b> 2 <b>♥</b>	Pass Pass	
Board: 40	North:	South:				
Dealer: N Vul: Both	♣ Q95 ♥ J62	<b>★</b> 73 <b>★</b> AQ53	West	North 1♣	Pass	1♦
North HCP: 12 South HCP: 14 Contract: 3N N	◆ Q10 ◆ AQJ65	◆ AKJ42 ◆ 74	Pass Pass	1NT 3NT	Pass AP	2♥
Board: 41 Dealer: S	North: ♠ Q3	South: ♠ A62	West	North	East	South 1♣
Vul: Both North HCP: 15 South HCP: 14 Contract: 3N S	<ul><li>▼ J1092</li><li>◆ AJ1085</li><li>◆ AK</li></ul>	<ul><li>★ A54</li><li>★ K3</li><li>★ QJ1074</li></ul>	Pass Pass AP	1 <b>♦</b> 2 <b>▼</b>		1NT 3NT
Board: 42 Dealer: N Vul: None	North: ♠ 972	South:  ♠ AK106	West	North 1♣	East Pass	
North HCP: 13 South HCP: 14 Contract: 3N N	♥ 764 ♦ AK ♣ KQJ102	♥ Q2 ♦ J9642 ♣ A5	Pass Pass	1NT 3NT	Pass AP	2♠

Board: 43 Dealer: S Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW Vul: ACP: 13  Board: 44 Dealer: N Vul: None HCP: 12  Board: 45 Colored AK864 HCP: 12  Board: 45 Colored AK864 HCP: 13  Board: 45 Colored AK864 HCP: 13  Board: 46 Colored AK864 HCP: 13  Board: 46 Colored AK864 HCP: 13  Board: 46 Colored AK864 HCP: 14  Board: 47 Colored AK972  Board: 48 Colored AK974  Board: 48 Colored AK974  Board: 48 Colored AK974  Board: 48 Colored AK975  The opponents are silent.  Partner bids first.  Partner bids first.			
Dealer: N Vul: None Vul: None HCP: 12  KQJ872  Wou bid first.  Board: 45 Dealer: S VAQ86 Vul: EW AK864 HCP: 13  Board: 46 Vul: None Vul:	Dealer: S Vul: EW	<b>▼</b> AQ95 <b>★</b> K6543	••
Dealer: S	Dealer: N Vul: None	♥ Q98 ♦ J5	
Dealer: N	Dealer: S Vul: EW	<b>▼</b> AQ86 • AK864	
Dealer: S	Dealer: N Vul: None	▼ A103 • Q3	
Dealer: N Vul: NS • 763  The opponents are silent.  You bid first	Dealer: S Vul: NS	♥ J10 ♦ K9764	••
	Dealer: N Vul: NS	<ul><li>▼ J43</li><li>◆ 763</li></ul>	

Board: 43 Dealer: S	North: <b>♠</b> 643	South: ♠ K7	West	North	East	South 1♣
Vul: EW North HCP: 13	<b>♥</b> AQ95	<b>♥</b> K82	Pass	1♦	Pass	2♣
South HCP: 13	♦ K6543	♦ QJ	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> A	<b>♣</b> KJ10863	AP			
Board: 44	North:	South:	<b>XX</b>	NT d	Г ,	C 4
Dealer: N	<b>♦</b> K8	<b>★</b> J52	west	North		
Vul: None	<b>♥</b> Q98	<b>♥</b> AK75		1♣	Pass	
North HCP: 12	♦ J5	♦ KQ10963	Pass	2♣	Pass	2♥
South HCP: 13 Contract: 3N N	♣ KQJ872	<b>♣</b> —	Pass	3NT	AP	
Board: 45	North:	South:	West	North	Fast	South
Dealer: S	Norui. <b>•</b> 63	& K109	***************************************	1 (0141	Last	1 <b>.</b>
Vul: EW	♥ AQ86	♥ 1093	Pass	1•	Pass	1NT
North HCP: 13	♦ AK864	◆ QJ10	Pass	2♥		3NT
South HCP: 12	<b>♣</b> 87	<b>♣</b> AQ64	AP	<i>2</i>	1 433	5111
Contract: 3N S			7 11			
Board: 46	North:	South:	West	North	East	Couth
Dealer: N	<b>♦</b> J82	<b>♦</b> KQ106	West	Norui	Pass	
Vul: None North HCP: 14	<b>▼</b> A103	♥ K	Pass	1NT	Pass	
South HCP: 13	<b>♦</b> Q3	◆ AJ1062	Pass	3NT	AP	<b>∠</b> ₹
Contract: 3N N	<b>♣</b> AK972	<b>♣</b> 1054	Pass	3N1	AP	
Board: 47	North:	South:	West	North	East	South
Dealer: S	A KQ52	<b>A</b> A86				1♣
Vul: NS	<b>♥</b> J10	▼ A63	Pass	1•	Pass	1NT
North HCP: 14	♦ K9764	◆ A8	Pass	2♠		3NT
South HCP: 12	<b>♦</b> KQ	<b>♣</b> 87543	AP		1 400	
Contract: 3N S			7 11			
Board: 48 Dealer: N	North:	South:	West	North	Foot	South
Vul: NS	<b>♠</b> AJ9	<b>★</b> 7652	WEST	Norui 1♣		30um 1 <b>♦</b>
North HCP: 12	<b>♥</b> J43	<b>♥</b> KQ	Dana			
South HCP: 13	<b>♦</b> 763	♦ AK952	Pass	1NT	Pass	<b>∠</b> ₹
Contract: 3N N	<b>♣</b> AQ53	<b>♣</b> J6	Pass	3NT	AP	

Board: 43 Dealer: S Vul: EW HCP: 13	<b>★</b> K7 <b>∀</b> K82 <b>♦</b> QJ <b>♣</b> KJ10863	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: None HCP: 13	<ul><li> ♣ J52</li><li> ♥ AK75</li><li> ♦ KQ10963</li><li> ♣ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 12	<b>★</b> K109 <b>▼</b> 1093 <b>◆</b> QJ10 <b>♣</b> AQ64	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: None HCP: 13	<b>★</b> KQ106 <b>∀</b> K <b>♦</b> AJ1062 <b>♣</b> 1054	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 12	<ul><li>★ A86</li><li>▼ A63</li><li>◆ A8</li><li>★ 87543</li></ul>	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: NS HCP: 13	♣ 7652 ♥ KQ ♦ AK952 ♣ J6	The opponents are silent.  Partner bids first.

Board: 43 Dealer: S	North: <b>♠</b> 643	South: ♠ K7	West	North	East	South 1♣
Vul: EW North HCP: 13	<b>♥</b> AQ95	<b>♥</b> K82	Pass	1♦	Pass	2♣
South HCP: 13	♦ K6543	♦ QJ	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> A	<b>♣</b> KJ10863	AP			
Board: 44	North:	South:	<b>XX</b>	NT d	Г ,	C 4
Dealer: N	<b>♦</b> K8	<b>★</b> J52	west	North		
Vul: None	<b>♥</b> Q98	<b>♥</b> AK75		1♣	Pass	
North HCP: 12	♦ J5	♦ KQ10963	Pass	2♣	Pass	2♥
South HCP: 13 Contract: 3N N	♣ KQJ872	<b>♣</b> —	Pass	3NT	AP	
Board: 45	North:	South:	West	North	Fast	South
Dealer: S	Norui. <b>•</b> 63	& K109	***************************************	1 (0141	Last	1 <b>.</b>
Vul: EW	♥ AQ86	♥ 1093	Pass	1•	Pass	1NT
North HCP: 13	♦ AK864	◆ QJ10	Pass	2♥		3NT
South HCP: 12	<b>♣</b> 87	<b>♣</b> AQ64	AP	<i>2</i>	1 433	5111
Contract: 3N S			7 11			
Board: 46	North:	South:	West	North	East	Couth
Dealer: N	<b>♦</b> J82	<b>♦</b> KQ106	West	Norui	Pass	
Vul: None North HCP: 14	<b>▼</b> A103	♥ K	Pass	1NT	Pass	
South HCP: 13	<b>♦</b> Q3	◆ AJ1062	Pass	3NT	AP	<b>∠</b> ₹
Contract: 3N N	<b>♣</b> AK972	<b>♣</b> 1054	Pass	3N1	AP	
Board: 47	North:	South:	West	North	East	South
Dealer: S	A KQ52	<b>A</b> A86				1♣
Vul: NS	<b>♥</b> J10	▼ A63	Pass	1•	Pass	1NT
North HCP: 14	♦ K9764	◆ A8	Pass	2♠		3NT
South HCP: 12	<b>♦</b> KQ	<b>♣</b> 87543	AP		1 400	1 -
Contract: 3N S			7 11			
Board: 48 Dealer: N	North:	South:	West	North	Foot	South
Vul: NS	<b>♠</b> AJ9	<b>★</b> 7652	WEST	Norui 1♣		30um 1 <b>♦</b>
North HCP: 12	<b>♥</b> J43	<b>♥</b> KQ	Dana			
South HCP: 13	<b>♦</b> 763	♦ AK952	Pass	1NT	Pass	<b>∠</b> ₹
Contract: 3N N	<b>♣</b> AQ53	<b>♣</b> J6	Pass	3NT	AP	

#### **Reverse by Responder**

**★**652 Board: 49

The opponents are silent. Dealer: S **♥** AQ82

Vul: Both ♦ AKQ83

Partner bids first. HCP: 15 **♣** 9

Board: 49 Dealer: S	North: <b>♦</b> 652	South: ♠ A10	West	North	East	South 1♣
Vul: Both North HCP: 15	♥ AQ82	♥ K103	Pass	1♦	Pass	
South HCP: 12	♦ AKQ83	<b>♦</b> 75	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> 9	<b>♣</b> KQ7532	AP			

#### **Reverse by Responder**

Board: 49 ♠ A10

HCP: 12 ♣ KQ7532

The opponents are silent.

You bid first.

Board: 49 Dealer: S	North: <b>♦</b> 652	South: ♠ A10	West	North	East	South 1♣
Vul: Both North HCP: 15	♥ AQ82	♥ K103	Pass	1♦	Pass	
South HCP: 12	♦ AKQ83	<b>♦</b> 75	Pass	2♥	Pass	3NT
Contract: 3N S	<b>♣</b> 9	<b>♣</b> KQ7532	AP			