Board: 1 Dealer: S Vul: None HCP: 7	♣ QJ63 ♥ 10532 ♦ Q752 ♣ Q	The opponents are silent. Partner bids first.
Board: 2 Dealer: N Vul: None HCP: 16	AKQ4✓ A954✓ K10✓ 742	West Doubles 2♣ if possible. You bid first.
Board: 3 Dealer: S Vul: Both HCP: 7	◆ Q1042♥ J974◆ 9852◆ A	The opponents are silent. Partner bids first.
Board: 4 Dealer: N Vul: None HCP: 17	★ K7★ A32★ AJ94★ KQ64	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: Both HCP: 7	10932✓ A1097♦ 8昼 K965	The opponents are silent. Partner bids first.

Board: 1 Dealer: S Vul: None	North: ♠ QJ63	South: ♠ 109		North		1NT
North HCP: 7	♥ 10532	♥ AQ7		2 ♣ ¹	Pass	2
South HCP: 17	◆ Q752 ♣ Q	◆ AK106 ◆ A1065	Pass	2NT	AP	
Contract: 2N S	¥ Q	4 / 11003	1. Stay	man		
Board: 2	North:	South:	West	North	East	South
Dealer: N	AKQ4	★ 10982		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ A954	♥ KJ63	X	2 Y	Pass	3♥
South HCP: 7	♦ K10	♦ QJ92	AP			
Contract: 3♥ N	♣ 742	♣ 9	1. Stay	man		
Board: 3 Dealer: S	North: ♠ Q1042	South: ♠ AJ3	West	North	East	South 1NT
Vul: Both North HCP: 7	♥ J974	♥ Q1082	Pass	2 ♣ ¹	Pass	2♥
South HCP: 16	♦ 9852	♦ AQ6	Pass	3♥	AP	
Contract: 3♥ S	♣ A	♣ K54	1. Stay	man		
Board: 4	North:	South:	West	North	East	South
Dealer: N	♦ K7	♦ J653		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 17	♥ A32	♥ Q1087	Pass	2	Pass	2NT
South HCP: 7	♦ AJ94	♦ 10876	AP			
Contract: 2N N	♣ KQ64	♣ A	1. Stay	man		
Board: 5	North:	South:	West	North	East	South
Dealer: S	♦ 10932	♦ AKQ4				1NT
Vul: Both North HCP: 7	♥ A1097	♥ Q6	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	♦ 8	◆ 752	Pass	3♠	AP	
Contract: 3♠ S	♣ K965	♣ A872	1. Stay	man		

Board: 1 Dealer: S Vul: None HCP: 17	109AQ7AK106A1065	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: None HCP: 7	10982KJ63QJ929	West Doubles 2♣ if possible. Partner bids first.
Board: 3 Dealer: S Vul: Both HCP: 16	AJ3♥ Q1082AQ6★ K54	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: None HCP: 7	J653✓ Q108710876A	The opponents are silent. Partner bids first.
Board: 5 Dealer: S Vul: Both HCP: 15	AKQ4♥ Q6↑ 752♣ A872	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: None	North: ♠ QJ63	South: ♠ 109		North		1NT
North HCP: 7	♥ 10532	♥ AQ7		2 ♣ ¹	Pass	2
South HCP: 17	◆ Q752 ♣ Q	◆ AK106 ◆ A1065	Pass	2NT	AP	
Contract: 2N S	¥ Q	4 / 11003	1. Stay	man		
Board: 2	North:	South:	West	North	East	South
Dealer: N	AKQ4	★ 10982		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ A954	♥ KJ63	X	2 Y	Pass	3♥
South HCP: 7	♦ K10	♦ QJ92	AP			
Contract: 3♥ N	♣ 742	♣ 9	1. Stay	man		
Board: 3 Dealer: S	North: ♠ Q1042	South: ♠ AJ3	West	North	East	South 1NT
Vul: Both North HCP: 7	♥ J974	♥ Q1082	Pass	2 ♣ ¹	Pass	2♥
South HCP: 16	♦ 9852	♦ AQ6	Pass	3♥	AP	
Contract: 3♥ S	♣ A	♣ K54	1. Stay	man		
Board: 4	North:	South:	West	North	East	South
Dealer: N	♦ K7	♦ J653		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 17	♥ A32	♥ Q1087	Pass	2	Pass	2NT
South HCP: 7	♦ AJ94	♦ 10876	AP			
Contract: 2N N	♣ KQ64	♣ A	1. Stay	man		
Board: 5	North:	South:	West	North	East	South
Dealer: S	♦ 10932	♦ AKQ4				1NT
Vul: Both North HCP: 7	♥ A1097	♥ Q6	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	♦ 8	◆ 752	Pass	3♠	AP	
Contract: 3♠ S	♣ K965	♣ A872	1. Stay	man		

Board: 6 Dealer: N Vul: None HCP: 15	★ K103★ AQ5◆ AJ52◆ J95	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: None HCP: 7	♣ 9753♥ A642◆ Q652♣ J	The opponents are silent. Partner bids first.
Board: 8 Dealer: N Vul: Both HCP: 17	AQ10AK74103KJ86	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: None HCP: 7	♣ Q1097 ♥ K1087 ♦ 4 ♣ Q1096	The opponents are silent. Partner bids first.
Board: 10 Dealer: N Vul: EW HCP: 15	♣ Q86♥ Q74♦ A75♣ AK84	The opponents are silent. You bid first.

Board: 6	North:	South:	West	North	East	South
Dealer: N	♦ K103	♦ A765		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ AQ5	♥ K1032	Pass	2	Pass	2NT
South HCP: 7	◆ AJ52	♦ 4	AP			
Contract: 2N N	♣ J95	♣ 10872	1. Stay	man		
Contract. 21v 1v			,			
Board: 7			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♦ 9753	♠ QJ86	Pass	2 ♣ ¹	Pass	2♠
North HCP: 7	♥ A642	♥ 973	Pass	3♠	Pass	
South HCP: 17	♦ Q652	• AK	AP	34	1 433	12
Contract: 4♠ S	♣ J	♣ AK108	1. Stay	man		
			1. Stay	11 K411		
Board: 8	North:	South:	West	North	East	South
Dealer: N	AQ10	Souii. ♠ K965	.,	1NT	Pass	
Vul: Both	♥ AK74	♥ J863	Pass	2 🗸	Pass	
North HCP: 17	◆ 103	◆ K964				3 ▼
South HCP: 7	♦ KJ86	♦ 4	Pass		AP	
Contract: 4♥ N	1100		1. Stay	man		
Board: 9	NI A	C 4	West	North	Fast	South
Dealer: S	North:	South: ♠ A5	***************************************	rvorur	Last	1NT
Vul: None	♠ Q1097 ♥ K1087	♥ A53	Pass	2 ♣ ¹	Pass	
North HCP: 7	◆ 4	◆ K862				∠▼
South HCP: 15	• Q1096	♣ A543	Pass	2NT	AP	
Contract: 2N S	1 (10)0	11010	1. Stay	man		
Board: 10	27. 4	Q 1	West	North	Foot	South
Dealer: N	North:	South:	WEST			
Vul: EW	♦ Q86	★ 10952	-	1NT	Pass	
North HCP: 15	♥ Q74	▼ AK63	Pass	2 ♦	Pass	2NT
South HCP: 7	♦ A75	♦ 109863	AP			
Contract: 2N N	♣ AK84	♣ —	1. Stay	man		

Board: 6 Dealer: N Vul: None HCP: 7	★ A765▼ K1032◆ 4★ 10872	The opponents are silent. Partner bids first.
Board: 7 Dealer: S Vul: None HCP: 17	♣ QJ86♥ 973◆ AK♣ AK108	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: Both HCP: 7	★ K965▼ J863◆ K964★ 4	The opponents are silent. Partner bids first.
Board: 9 Dealer: S Vul: None HCP: 15	A5★ A53★ K862★ A543	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: EW HCP: 7	10952★ AK63109863★ —	The opponents are silent. Partner bids first.

Board: 6	North:	South:	West	North	East	South
Dealer: N	♦ K103	♦ A765		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ AQ5	♥ K1032	Pass	2	Pass	2NT
South HCP: 7	◆ AJ52	♦ 4	AP			
Contract: 2N N	♣ J95	♣ 10872	1. Stay	man		
Contract. 21v 1v			,			
Board: 7			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♦ 9753	♠ QJ86	Pass	2 ♣ ¹	Pass	2♠
North HCP: 7	♥ A642	♥ 973	Pass	3♠	Pass	
South HCP: 17	♦ Q652	• AK	AP	34	1 433	12
Contract: 4♠ S	♣ J	♣ AK108	1. Stay	man		
			1. Stay	11 K411		
Board: 8	North:	South:	West	North	East	South
Dealer: N	AQ10	Souii. ♠ K965	.,	1NT	Pass	
Vul: Both	♥ AK74	♥ J863	Pass	2 🗸	Pass	
North HCP: 17	◆ 103	◆ K964				3 ▼
South HCP: 7	♦ KJ86	♦ 4	Pass		AP	
Contract: 4♥ N	1100		1. Stay	man		
Board: 9	NI A	C 4	West	North	Fast	South
Dealer: S	North:	South: ♠ A5	***************************************	rvorur	Last	1NT
Vul: None	♠ Q1097 ♥ K1087	♥ A53	Pass	2 ♣ ¹	Pass	
North HCP: 7	◆ 4	◆ K862				∠▼
South HCP: 15	• Q1096	♣ A543	Pass	2NT	AP	
Contract: 2N S	1 (10)0	11010	1. Stay	man		
Board: 10	27. 4	Q 1	West	North	Foot	South
Dealer: N	North:	South:	WEST			
Vul: EW	♦ Q86	★ 10952	-	1NT	Pass	
North HCP: 15	♥ Q74	▼ AK63	Pass	2 ♦	Pass	2NT
South HCP: 7	♦ A75	♦ 109863	AP			
Contract: 2N N	♣ AK84	♣ —	1. Stay	man		

Vul. None • 3	The opponents are silent. Partner bids first.
Dealer: N ▼ AJ53 Vul· NS	The opponents are silent. You bid first.
Vul. None ♦ 01753	The opponents are silent. Partner bids first.
Dealer: N ▼ AJ Vul· FW • AO5	The opponents are silent. You bid first.
Dealer: S ▼Q1064 Vul: None	The opponents are silent. Partner bids first.

Board: 11 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3♠ S	North: • 10954 • K842 • 3 • KJ106	South: ♠ QJ732 ♥ QJ ♠ AJ10 ♠ A73	West Pass Pass 1. Stay	North 2♣¹ 3♠ man	East Pass AP	1NT
Board: 12 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3♥ N	North: ♠ AK ♥ AJ53 ♠ Q5 ♣ Q9853	South: ♠ Q1084 ♥ KQ107 ♦ 10862 ♠ 10	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2♣ ¹
Board: 13 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ KJ84 ♥ 10965 ♦ QJ753 ♣ —	South: ♠ AQ10 ♥ KQ4 ♠ 1064 ♠ A1054	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 14 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3♠ N	North: ♠ KQ92 ♥ AJ ♠ AQ5 ♣ 9854	South: ♠ A1074 ♥ K865 ♦ 10876 ♠ 7	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 15 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 2N S	North: ♠ QJ74 ♥ Q1064 ←— ♠ Q10984	South: ♠ K6 ♥ A92 ♠ AK532 ♠ K52	Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT

Board: 11 Dealer: S Vul: None HCP: 15	♣ QJ732♥ QJ◆ AJ10♣ A73	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: NS HCP: 7	◆ Q1084 ▼ KQ107 ◆ 10862 ◆ 10	The opponents are silent. Partner bids first.
Board: 13 Dealer: S Vul: None HCP: 15	AQ10KQ41064A1054	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: EW HCP: 7	★ A1074★ K865★ 10876★ 7	The opponents are silent. Partner bids first.
Board: 15 Dealer: S Vul: None HCP: 17	★ K6▼ A92◆ AK532◆ K52	The opponents are silent. You bid first.

Board: 11 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3♠ S	North: • 10954 • K842 • 3 • KJ106	South: ♠ QJ732 ♥ QJ ♠ AJ10 ♠ A73	West Pass Pass 1. Stay	North 2♣¹ 3♠ man	East Pass AP	1NT
Board: 12 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3♥ N	North: ♠ AK ♥ AJ53 ♠ Q5 ♣ Q9853	South: ♠ Q1084 ♥ KQ107 ♦ 10862 ♠ 10	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2♣ ¹
Board: 13 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ KJ84 ♥ 10965 ♦ QJ753 ♣ —	South: ♠ AQ10 ♥ KQ4 ♠ 1064 ♠ A1054	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 14 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3♠ N	North: ♠ KQ92 ♥ AJ ♠ AQ5 ♣ 9854	South: ♠ A1074 ♥ K865 ♦ 10876 ♠ 7	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 15 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 2N S	North: ♠ QJ74 ♥ Q1064 ←— ♠ Q10984	South: ♠ K6 ♥ A92 ♠ AK532 ♠ K52	Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT

Board: 16 Dealer: N Vul: Both HCP: 17	♠ A9♥ AKQJ♦ 763♠ QJ53	West Doubles 2♣ if possible. You bid first.
Board: 17 Dealer: S Vul: None HCP: 7	J842✓ Q98710732A	East Doubles 2♣ if possible. Partner bids first.
Board: 18 Dealer: N Vul: EW HCP: 17	♣ AJ8♥ Q4◆ AJ63♣ AJ53	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: Both HCP: 7		East Doubles 2♣ if possible. Partner bids first.
Board: 20 Dealer: N Vul: NS HCP: 16	AQ5KQJ3A1091094	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 3 N	North: ♠ A9 ♥ AKQJ ♦ 763 ♣ QJ53	South: ♠ KJ65 ♥ 10843 ♠ QJ95 ♠ 6	West X AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 17 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2N S	North:	South: ♠ AK10 ♥ AK5 ♦ J5 ♣ J10864		North 2♣¹ 2NT man	East X AP	South 1NT XX
Board: 18 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 2N N	North: ♠ AJ8 ♥ Q4 ♠ AJ63 ♣ AJ53	South: ♠ 10752 ♥ A973 ♠ K1054 ♣ 2	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 19 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 4♥ S	North: ♣ J632 ♥ KQ106 ♦ J1062 ♣ 3	South: ♠ A5 ♥ AJ53 ♠ A98 ♣ A985	Pass Pass AP 1. Stay	3 ♥	East X Pass	1NT 2♥
Board: 20 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3 N	North: ♠ AQ5 ♥ KQJ3 ♠ A109 ♣ 1094	South: ♠ KJ87 ♥ 9876 ♦ 2 ♠ K853	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹

Board: 16 Dealer: N Vul: Both HCP: 7	♠ KJ65 ♥ 10843 ♦ QJ95 ♣ 6	West Doubles 2♣ if possible. Partner bids first.
Board: 17 Dealer: S Vul: None HCP: 16	♠ AK10♥ AK5♦ J5♠ J10864	East Doubles 2♣ if possible. You bid first.
Board: 18 Dealer: N Vul: EW HCP: 7	10752✓ A973✓ K1054✓ 2	The opponents are silent. Partner bids first.
Board: 19 Dealer: S Vul: Both HCP: 17	A5✓ AJ53✓ A98✓ A985	East Doubles 2♣ if possible. You bid first.
Board: 20 Dealer: N Vul: NS HCP: 7	★ KJ87♥ 9876◆ 2◆ K853	The opponents are silent. Partner bids first.

Board: 16 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 3 N	North: ♠ A9 ♥ AKQJ ♦ 763 ♣ QJ53	South: ♠ KJ65 ♥ 10843 ♠ QJ95 ♠ 6	West X AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 17 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2N S	North:	South: ♠ AK10 ♥ AK5 ♦ J5 ♣ J10864		North 2♣¹ 2NT man	East X AP	South 1NT XX
Board: 18 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 2N N	North: ♠ AJ8 ♥ Q4 ♠ AJ63 ♣ AJ53	South: ♠ 10752 ♥ A973 ♠ K1054 ♣ 2	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 19 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 4♥ S	North: ♣ J632 ♥ KQ106 ♦ J1062 ♣ 3	South: ♠ A5 ♥ AJ53 ♠ A98 ♣ A985	Pass Pass AP 1. Stay	3 ♥	East X Pass	1NT 2♥
Board: 20 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3 N	North: ♠ AQ5 ♥ KQJ3 ♠ A109 ♣ 1094	South: ♠ KJ87 ♥ 9876 ♦ 2 ♠ K853	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹

Board: 21 Dealer: S Vul: EW HCP: 7	♣8753✔A1075◆2♣ QJ43	The opponents are silent. Partner bids first.
Board: 22 Dealer: N Vul: Both HCP: 15	★ KQ4 ♥ K1043 ♦ J654 ♣ AQ	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: EW HCP: 7	★ 8652♥ J532♦ K752★ K	The opponents are silent. Partner bids first.
Board: 24 Dealer: N Vul: NS HCP: 15	♣ QJ★ 43◆ AKJ6♣ KJ1052	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: None HCP: 7	★ 10973★ A972★ —★ K10865	The opponents are silent. Partner bids first.

Board: 21 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 3 S	North:	South: ♠ AJ ♥ 9632 ♠ KJ97 ♣ AK7		North 2♣¹ 3♥ man	East Pass AP	1NT
Board: 22 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 4 N	North: ♠ KQ4 ♥ K1043 ♦ J654 ♣ AQ	South:	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 23 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 4♠ S	North:	South: ♠ AKQJ9 ♥ 86 ♦ 943 ♣ AQ2		North 2♣¹ 3♠ man	East Pass Pass	1NT 2♠
Board: 24 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 2N N	North: ♠ QJ ♥ 43 ♠ AKJ6 ♣ KJ1052	South: ♦ 8653 V KQ95 • 9 • Q973	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 25 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 2N S	North:	South: ♠ AJ8 ♥ K84 ♠ AQJ83 ♠ Q4	West Pass Pass 1. Stay	2NT	East Pass AP	1NT

Board: 21 Dealer: S Vul: EW HCP: 16	♣ AJ♥ 9632◆ KJ97♣ AK7	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: Both HCP: 7	♣ J1065♥ Q975♦ —♣ KJ632	The opponents are silent. Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 16	★ AKQJ9★ 86◆ 943◆ AQ2	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: NS HCP: 7	★8653★KQ95◆9★Q973	The opponents are silent. Partner bids first.
Board: 25 Dealer: S Vul: None HCP: 17	AJ8✓ K84◆ AQJ83◆ Q4	The opponents are silent. You bid first.

Board: 21 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 3 S	North:	South: ♠ AJ ♥ 9632 ♠ KJ97 ♣ AK7		North 2♣¹ 3♥ man	East Pass AP	1NT
Board: 22 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 4 N	North: ♠ KQ4 ♥ K1043 ♦ J654 ♣ AQ	South:	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 23 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 4♠ S	North:	South: ♠ AKQJ9 ♥ 86 ♦ 943 ♣ AQ2		North 2♣¹ 3♠ man	East Pass Pass	1NT 2♠
Board: 24 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 2N N	North: ♠ QJ ♥ 43 ♠ AKJ6 ♣ KJ1052	South: ♦ 8653 V KQ95 • 9 • Q973	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 25 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 2N S	North:	South: ♠ AJ8 ♥ K84 ♠ AQJ83 ♠ Q4	West Pass Pass 1. Stay	2NT	East Pass AP	1NT

Board: 26 Dealer: N Vul: EW HCP: 15	AQ954✓ AJ6A52№ 106	West Bids 4♣ if possible. You bid first.
Board: 27 Dealer: S Vul: NS HCP: 7	♦ 8753♥ A1094♦ K875♠ 6	The opponents are silent. Partner bids first.
Board: 28 Dealer: N Vul: EW HCP: 16	★ KQ♥ QJ43◆ A632◆ A73	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: None HCP: 7	♦ 9632♥ KQJ3♦ J♦ 10432	The opponents are silent. Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 16	★ K765▼ AJ◆ AQ64◆ Q43	The opponents are silent. You bid first.

Board: 26 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 4 W	North: ♠ AQ954 ♥ AJ6 ♠ A52 ♠ 106	South: • 10832 • KQ93 • J9643 • —	West 4♣ 1. Stay	North 1NT AP man	East Pass	
Board: 27 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♠ S	North: ♠ 8753 ♥ A1094 ♠ K875 ♣ 6	South: ♠ KQ94 ♥ Q8 • 1094 ♣ AKJ3		_	East Pass AP	1NT
Board: 28 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 4 N	North: ♠ KQ ♥ QJ43 ♠ A632 ♣ A73	South: ♣ J954 ♥ 9762 ♦ J ♣ KQ64	West Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 29 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2 S	North:	South: ♠ Q5 ♥ A762 ♠ K54 ♣ AK75		North 2♣¹ man	East Pass	1NT
Board: 30 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 4♠ N	North: ♠ K765 ♥ AJ ♠ AQ64 ♠ Q43	South: ♠ QJ92 ♥ 9543 ♦ 8 ♠ KJ75	West Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹

Board: 26 Dealer: N Vul: EW HCP: 6	★ 10832★ KQ93★ J9643★ —	West Bids 4♣ if possible. Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 15	★ KQ94♥ Q8◆ 1094◆ AKJ3	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: EW HCP: 7		The opponents are silent. Partner bids first.
Board: 29 Dealer: S Vul: None HCP: 16	♣ Q5♥ A762♦ K54♣ AK75	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 7	♣ QJ92♥ 9543♦ 8♣ KJ75	The opponents are silent. Partner bids first.

Board: 26 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 4 W	North: ♠ AQ954 ♥ AJ6 ♠ A52 ♠ 106	South: • 10832 • KQ93 • J9643 • —	West 4♣ 1. Stay	North 1NT AP man	East Pass	
Board: 27 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♠ S	North: ♠ 8753 ♥ A1094 ♠ K875 ♣ 6	South: ♠ KQ94 ♥ Q8 • 1094 ♣ AKJ3		_	East Pass AP	1NT
Board: 28 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 4 N	North: ♠ KQ ♥ QJ43 ♠ A632 ♣ A73	South: ♣ J954 ♥ 9762 ♦ J ♣ KQ64	West Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 29 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2 S	North:	South: ♠ Q5 ♥ A762 ♠ K54 ♣ AK75		North 2♣¹ man	East Pass	1NT
Board: 30 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 4♠ N	North: ♠ K765 ♥ AJ ♠ AQ64 ♠ Q43	South: ♠ QJ92 ♥ 9543 ♦ 8 ♠ KJ75	West Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹

Board: 31 Dealer: S Vul: NS HCP: 7	★ K932▼ J1052◆ 3◆ QJ92	The opponents are silent. Partner bids first.
Board: 32 Dealer: N Vul: EW HCP: 17	★ KJ93★ KQ6★ A94★ A84	West Doubles 2♣ if possible. You bid first.
Board: 33 Dealer: S Vul: EW HCP: 7	★ K1085 ∀ A1053 ♦ 9764 ♣ 7	The opponents are silent. Partner bids first.
Board: 34 Dealer: N Vul: None HCP: 15	AQ6✓ J75A753A94	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: None HCP: 7	★ 10982♥ KJ107♦ 7★ K743	The opponents are silent. Partner bids first.

Board: 31 Dealer: S Vul: NS	North: ♠ K932	South: ♠ J74		North		1NT
North HCP: 7 South HCP: 15 Contract: 3♥ S	▼ J1052 ◆ 3 ♣ QJ92	✓ AK84✓ KJ106✓ K7	Pass Pass 1. Stay	2 ♣ ¹ 3 ♥ man	Pass AP	2
Board: 32 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 4♠ N	North: ♠ KJ93 ♥ KQ6 ♠ A94 ♣ A84	South: ♠ A862 ♥ J875 ♦ Q652 ♠ 10	West X Pass 1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 33 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 4♥ S	North: ♠ K1085 ♥ A1053 ♦ 9764 ♣ 7	South: ♠ Q4 ♥ KQ74 ♠ A8 ♠ AJ842	Pass Pass AP 1. Stay	3♥		1NT 2♥
Board: 34 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 2N N	North: ♠ AQ6 ♥ J75 ♠ A753 ♣ A94	South: ♣ J532 ♥ Q862 ←— ♣ KJ875	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 35 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 3♥ S	North:	South: ♠ A4 ♥ A953 ♠ AQ109 ♣ Q82	West Pass Pass 1. Stay	3♥	East Pass AP	1NT

Board: 31 Dealer: S Vul: NS HCP: 15	▶ J74♥ AK84◆ KJ106♣ K7	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 7	★ A862♥ J875◆ Q652★ 10	West Doubles 2♣ if possible. Partner bids first.
Board: 33 Dealer: S Vul: EW HCP: 16	♣ Q4♥ KQ74◆ A8♣ AJ842	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: None HCP: 7	↓ J532↓ Q862↓ —↓ KJ875	The opponents are silent. Partner bids first.
Board: 35 Dealer: S Vul: None HCP: 16	A4✓ A953✓ AQ109✓ Q82	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: NS	North: ♠ K932	South: ♠ J74		North		1NT
North HCP: 7 South HCP: 15 Contract: 3♥ S	▼ J1052 ◆ 3 ♣ QJ92	✓ AK84✓ KJ106✓ K7	Pass Pass 1. Stay	2 ♣ ¹ 3 ♥ man	Pass AP	2
Board: 32 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 4♠ N	North: ♠ KJ93 ♥ KQ6 ♠ A94 ♣ A84	South: ♠ A862 ♥ J875 ♦ Q652 ♠ 10	West X Pass 1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 33 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 4♥ S	North: ♠ K1085 ♥ A1053 ♦ 9764 ♣ 7	South: ♠ Q4 ♥ KQ74 ♠ A8 ♠ AJ842	Pass Pass AP 1. Stay	3♥		1NT 2♥
Board: 34 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 2N N	North: ♠ AQ6 ♥ J75 ♠ A753 ♣ A94	South: ♣ J532 ♥ Q862 ←— ♣ KJ875	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 35 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 3♥ S	North:	South: ♠ A4 ♥ A953 ♠ AQ109 ♣ Q82	West Pass Pass 1. Stay	3♥	East Pass AP	1NT

Board: 36 Dealer: N Vul: NS HCP: 15	♣ QJ3 ♥ AQ106 ♦ QJ53 ♣ K5	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: NS HCP: 6	★ K985▼ 10654◆ K10973◆ —	East Doubles 2♣ if possible. Partner bids first.
Board: 38 Dealer: N Vul: EW HCP: 16	★ K873★ A104★ AQ5★ QJ2	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: None HCP: 7	AQ103✓ J864◆ 8◆ 8754	The opponents are silent. Partner bids first.
Board: 40 Dealer: N Vul: NS HCP: 17	★ A932▼ A5◆ AK82◆ Q83	West Doubles 2♣ if possible. You bid first.

Board: 36 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3♥ N	North: ♠ QJ3 ♥ AQ106 ♠ QJ53 ♣ K5	South: ♠ K1086 ♥ KJ52 ♠ 7 ♣ 9873	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 37 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 3♥ S	North: ♠ K985 ♥ 10654 ♦ K10973 ♣ —	South: ♠ A2 ♥ KJ93 ♠ A5 ♠ KJ1072	West Pass Pass 1. Stay	North 2♣¹ 3♥ man	East X AP	South 1NT 2♥
Board: 38 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3♠ N	North: ♠ K873 ♥ A104 ♠ AQ5 ♣ QJ2	South: ♠ AJ106 ♥ J932 ♦ J1072 ♣ 10	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 39 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 4♥ S	North: ♠ AQ103 ♥ J864 ♠ 8 ♣ 8754	South:	Pass Pass AP 1. Stay	North 2♣¹ 3▼ man	East Pass Pass	1NT 2♥
Board: 40 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 4♠ N	North: ♠ A932 ♥ A5 ♠ AK82 ♠ Q83	South: ♠ QJ85 ♥ QJ92 ♦ J543 ♣ 7	West X Pass 1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 ♣ ¹

Board: 36 Dealer: N Vul: NS HCP: 7	★ K1086★ KJ52◆ 7◆ 9873	The opponents are silent. Partner bids first.
Board: 37 Dealer: S Vul: NS HCP: 16	♠ A2♥ KJ93♠ A5♠ KJ1072	East Doubles 2♣ if possible. You bid first.
Board: 38 Dealer: N Vul: EW HCP: 7	▲ AJ106▼ J932◆ J1072▲ 10	The opponents are silent. Partner bids first.
Board: 39 Dealer: S Vul: None HCP: 17	♣92★ AQ93◆ AKQJ♣ J63	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: NS HCP: 7	♣ QJ85♥ QJ92◆ J543♣ 7	West Doubles 2♣ if possible. Partner bids first.

Board: 36 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3♥ N	North: ♠ QJ3 ♥ AQ106 ♠ QJ53 ♣ K5	South: ♠ K1086 ♥ KJ52 ♠ 7 ♣ 9873	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 37 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 3♥ S	North: ♠ K985 ♥ 10654 ♦ K10973 ♣ —	South: ♠ A2 ♥ KJ93 ♠ A5 ♠ KJ1072	West Pass Pass 1. Stay	North 2♣¹ 3♥ man	East X AP	South 1NT 2♥
Board: 38 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3♠ N	North: ♠ K873 ♥ A104 ♠ AQ5 ♣ QJ2	South: ♠ AJ106 ♥ J932 ♦ J1072 ♣ 10	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 39 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 4♥ S	North: ♠ AQ103 ♥ J864 ♠ 8 ♣ 8754	South:	Pass Pass AP 1. Stay	North 2♣¹ 3▼ man	East Pass Pass	1NT 2♥
Board: 40 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 4♠ N	North: ♠ A932 ♥ A5 ♠ AK82 ♠ Q83	South: ♠ QJ85 ♥ QJ92 ♦ J543 ♣ 7	West X Pass 1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 ♣ ¹

Board: 41 Dealer: S Vul: None HCP: 7	★ K982★ A1073★ 4★ 8532	The opponents are silent. Partner bids first.
Board: 42 Dealer: N Vul: EW HCP: 17	▲ A965♥ J10◆ AK104▲ KQ7	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: Both HCP: 7	A543▼ 10876◆ 5◆ K732	The opponents are silent. Partner bids first.
Board: 44 Dealer: N Vul: None HCP: 17	♣ J53♥ A5♦ KQ753♣ AK3	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: NS HCP: 7	★ K543★ A874◆ 9732◆ 6	The opponents are silent. Partner bids first.

Board: 41 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ K982 ▼ A1073 ♠ 4 ♣ 8532	South: ♠ Q10 ♥ K52 ♠ KQJ10 ♣ KJ76		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 42 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 4♠ N	North: ♠ A965 ♥ J10 ♠ AK104 ♠ KQ7	South: ♣ J1043 ♥ K863 ♦ QJ96 ♣ 10	Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 43 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 4♥ S	North: ♠ A543 ♥ 10876 ♦ 5 ♠ K732	South: ♠ Q86 ♥ AK95 ♠ K842 ♠ A5		North 2♣¹ 3♥ man	East Pass Pass	1NT 2♥
Board: 44 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 2N N	North: ♣ J53 ♥ A5 ♠ KQ753 ♣ AK3	South: ♠ A974 ♥ K942 ♦ — ♣ 109742	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 45 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ K543 ▼ A874 ♦ 9732 ♠ 6	South: ♠ A76 ♥ Q93 ♦ J5 ♣ AKJ85	West Pass Pass 1. Stay	2NT	East Pass AP	1NT

Board: 41 Dealer: S Vul: None HCP: 15	♣ Q10 ♥ K52 ♦ KQJ10 ♣ KJ76	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: EW HCP: 7		The opponents are silent. Partner bids first.
Board: 43 Dealer: S Vul: Both HCP: 16	◆ Q86◆ AK95◆ K842◆ A5	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: None HCP: 7	★ A974★ K942★ —★ 109742	The opponents are silent. Partner bids first.
Board: 45 Dealer: S Vul: NS HCP: 15	♣ A76♥ Q93♦ J5♣ AKJ85	The opponents are silent. You bid first.

Board: 41 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ K982 ▼ A1073 ♠ 4 ♣ 8532	South: ♠ Q10 ♥ K52 ♠ KQJ10 ♣ KJ76		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 42 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 4♠ N	North: ♠ A965 ♥ J10 ♠ AK104 ♠ KQ7	South: ♣ J1043 ♥ K863 ♦ QJ96 ♣ 10	Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 43 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 4♥ S	North: ♠ A543 ♥ 10876 ♦ 5 ♠ K732	South: ♠ Q86 ♥ AK95 ♠ K842 ♠ A5		North 2♣¹ 3♥ man	East Pass Pass	1NT 2♥
Board: 44 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 2N N	North: ♣ J53 ♥ A5 ♠ KQ753 ♣ AK3	South: ♠ A974 ♥ K942 ♦ — ♣ 109742	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 45 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ K543 ▼ A874 ♦ 9732 ♠ 6	South: ♠ A76 ♥ Q93 ♦ J5 ♣ AKJ85	West Pass Pass 1. Stay	2NT	East Pass AP	1NT

Board: 46 Dealer: N Vul: None HCP: 16	♠ AQJ♥ 1082♦ KQJ84♠ K8	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: EW HCP: 7	10865★ AK86★ 7★ 10432	East Bids 3♦ if possible. Partner bids first.
Board: 48 Dealer: N Vul: None HCP: 15	♣ QJ63♥ Q98♦ K73♣ AK9	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: NS HCP: 7		The opponents are silent. Partner bids first.
Board: 50 Dealer: N Vul: None HCP: 16	A5✓ AK107✓ QJ3✓ Q843	The opponents are silent. You bid first.

Board: 46 Dealer: N Vul: None	North: ♠ AQJ ▼ 1082	South: ♠ 10982 ♥ Q653	West Pass	North 1NT 2•	Pass	
North HCP: 16 South HCP: 7 Contract: 2N N	◆ KQJ84 ◆ K8	◆ A ◆ J953	AP 1. Stay		1 435	2111
Board: 47 Dealer: S Vul: EW	North: ♠ 10865	South: ♠ KQ943	West	North	East	South 1NT
North HCP: 7	♥ AK86	♥ 932	Pass	2 ♣ ¹	3 ♦	Pass
South HCP: 15	◆ 7 ◆ 10432	◆ K2 ◆ AK6		X	AP	
Contract: 3♦X E	₩ 104 <i>32</i>	ANO	1. Stay	man		
Board: 48	North:	South:	West	North	East	South
Dealer: N Vul: None	♦ QJ63	♦ 9842		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ Q98	♥ AK106	Pass	2♠	Pass	3♠
South HCP: 7	♦ K73	♦ 5	AP			
Contract: 3♠ N	♣ AK9	♣ 7652	1. Stay	man		
Board: 49 Dealer: S	North: ♠ J642	South: ♠ AK9	West	North	East	South 1NT
Vul: NS North HCP: 7	♥ J743	♥ KQ2	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 16	\	♦ 10952	Pass	2NT	AP	
Contract: 2N S	♣ KQ842	♣ A93	1. Stay	man		
Board: 50	North:	South:	West	North	East	South
Dealer: N	♦ A5	♦ J943		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ AK107	♥ Q985	Pass	2♥	Pass	3♥
South HCP: 7	♦ QJ3	♦ A	Pass	4♥	AP	
Contract: 4♥ N	♣ Q843	♣ 9765	1. Stay	man		

Board: 46 Dealer: N Vul: None HCP: 7	10982Q653AJ953	The opponents are silent. Partner bids first.
Board: 47 Dealer: S Vul: EW HCP: 15	★ KQ943♥ 932★ K2★ AK6	East Bids 3♦ if possible. You bid first.
Board: 48 Dealer: N Vul: None HCP: 7	♦ 9842♥ AK106♦ 5♣ 7652	The opponents are silent. Partner bids first.
Board: 49 Dealer: S Vul: NS HCP: 16	★ AK9★ KQ2★ 10952★ A93	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: None HCP: 7	♣ J943♥ Q985♦ A♣ 9765	The opponents are silent. Partner bids first.

Board: 46 Dealer: N Vul: None	North: ♠ AQJ ▼ 1082	South: ♠ 10982 ♥ Q653	West Pass	North 1NT 2•	Pass	
North HCP: 16 South HCP: 7 Contract: 2N N	◆ KQJ84 ◆ K8	◆ A ◆ J953	AP 1. Stay		1 435	2111
Board: 47 Dealer: S Vul: EW	North: ♠ 10865	South: ♠ KQ943	West	North	East	South 1NT
North HCP: 7	♥ AK86	♥ 932	Pass	2 ♣ ¹	3 ♦	Pass
South HCP: 15	◆ 7 ◆ 10432	◆ K2 ◆ AK6		X	AP	
Contract: 3♦X E	₩ 104 <i>32</i>	ANO	1. Stay	man		
Board: 48	North:	South:	West	North	East	South
Dealer: N Vul: None	♦ QJ63	♦ 9842		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ Q98	♥ AK106	Pass	2♠	Pass	3♠
South HCP: 7	♦ K73	♦ 5	AP			
Contract: 3♠ N	♣ AK9	♣ 7652	1. Stay	man		
Board: 49 Dealer: S	North: ♠ J642	South: ♠ AK9	West	North	East	South 1NT
Vul: NS North HCP: 7	♥ J743	♥ KQ2	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 16	\	♦ 10952	Pass	2NT	AP	
Contract: 2N S	♣ KQ842	♣ A93	1. Stay	man		
Board: 50	North:	South:	West	North	East	South
Dealer: N	♦ A5	♦ J943		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ AK107	♥ Q985	Pass	2♥	Pass	3♥
South HCP: 7	♦ QJ3	♦ A	Pass	4♥	AP	
Contract: 4♥ N	♣ Q843	♣ 9765	1. Stay	man		

Board: 51 Dealer: S Vul: EW HCP: 6	♣ J1093 ♥ 10764 ♦ KQ1074 ♣ —	East Doubles 2♣ if possible. Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 16	♣ J75♥ A1065♦ AK82♣ A10	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: EW HCP: 7	★ K543▼ J963◆ K874◆ 5	The opponents are silent. Partner bids first.
Board: 54 Dealer: N Vul: Both HCP: 16	★ AJ5★ K83★ KQ3★ K972	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: None HCP: 7	↓ J432↓ K1062↓ 2♠ K765	The opponents are silent. Partner bids first.

Board: 51 Dealer: S Vul: EW	North: ♠ J1093	South: ♠ KQ52		North		1NT
North HCP: 6	♥ 10764	♥ AK5	Pass	2 ♣ ¹	X	2♠
South HCP: 16	◆ KQ1074 ◆ —	♦ A85 • 854	Pass	3♠	AP	
Contract: 3♠ S	~ —	₩ 034	1. Stay	man		
Board: 52	North:	South:	West	North	East	South
Dealer: N	1√07d1. ♦ J75	★ K1082		1NT	Pass	2 ♣ 1
Vul: Both	♥ A1065	♥ QJ42	Pass	2♥	Pass	
North HCP: 16 South HCP: 7	◆ AK82	♦ 9	AP			
Contract: 3♥ N	♣ A10	♣ J953	1. Stay	man		
Board: 53	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ K543	A102				1NT
Vul: EW	♥ J963	♥ A4	Pass	2 ♣ ¹	Pass	2•
North HCP: 7 South HCP: 17	♦ K874	◆ AQ63	Pass	2NT	AP	
Contract: 2N S	♣ 5	♣ K1096	1. Stay	man		
Board: 54	North:	South:	West	North	East	South
Dealer: N	AJ5	♦ K863		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 16	♥ K83	♥ Q752	Pass	2♦		2NT
South HCP: 7	♦ KQ3	◆ J1064	AP			
Contract: 2N N	♣ K972	♣ J	1. Stay	man		
Board: 55	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ J432	\$65 ± 865	, . 23 2			1NT
Vul: None	♥ K1062	♥ AQ	Pass	2 ♣ ¹	Pass	2•
North HCP: 7 South HCP: 17	♦ 2	◆ AK1098	Pass	2NT	AP	
Contract: 2N S	♣ K765	♣ A109	1. Stay	man		

Board: 51 Dealer: S Vul: EW HCP: 16	★ KQ52★ AK5★ A85★ 854	East Doubles 2♣ if possible. You bid first.
Board: 52 Dealer: N Vul: Both HCP: 7	★ K1082♥ QJ42◆ 9◆ J953	The opponents are silent. Partner bids first.
Board: 53 Dealer: S Vul: EW HCP: 17	★ A102★ A4★ AQ63★ K1096	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: Both HCP: 7	★ K863♥ Q752◆ J1064◆ J	The opponents are silent. Partner bids first.
Board: 55 Dealer: S Vul: None HCP: 17	★ 865▼ AQ◆ AK1098◆ A109	The opponents are silent. You bid first.

Board: 51 Dealer: S Vul: EW	North: ♠ J1093	South: ♠ KQ52		North		1NT
North HCP: 6	♥ 10764	♥ AK5	Pass	2 ♣ ¹	X	2♠
South HCP: 16	◆ KQ1074 ◆ —	♦ A85 • 854	Pass	3♠	AP	
Contract: 3♠ S	~ —	₩ 034	1. Stay	man		
Board: 52	North:	South:	West	North	East	South
Dealer: N	1√07d1. ♦ J75	★ K1082		1NT	Pass	2 ♣ 1
Vul: Both	♥ A1065	♥ QJ42	Pass	2♥	Pass	
North HCP: 16 South HCP: 7	◆ AK82	♦ 9	AP			
Contract: 3♥ N	♣ A10	♣ J953	1. Stay	man		
Board: 53	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ K543	A102				1NT
Vul: EW	♥ J963	♥ A4	Pass	2 ♣ ¹	Pass	2•
North HCP: 7 South HCP: 17	♦ K874	◆ AQ63	Pass	2NT	AP	
Contract: 2N S	♣ 5	♣ K1096	1. Stay	man		
Board: 54	North:	South:	West	North	East	South
Dealer: N	AJ5	♦ K863		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 16	♥ K83	♥ Q752	Pass	2♦		2NT
South HCP: 7	♦ KQ3	◆ J1064	AP			
Contract: 2N N	♣ K972	♣ J	1. Stay	man		
Board: 55	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ J432	\$65 ± 865	, . 23 2			1NT
Vul: None	♥ K1062	♥ AQ	Pass	2 ♣ ¹	Pass	2•
North HCP: 7 South HCP: 17	♦ 2	◆ AK1098	Pass	2NT	AP	
Contract: 2N S	♣ K765	♣ A109	1. Stay	man		

Board: 56 Dealer: N Vul: EW HCP: 17	A4254AK10AQ1074	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: NS HCP: 7	♦ 9654 ♥ K1085 ♦ — • A10852	The opponents are silent. Partner bids first.
Board: 58 Dealer: N Vul: EW HCP: 16	♣ Q86♥ A43◆ A5♣ AQ743	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: Both HCP: 7	♦ KJ93 ♥ QJ102 ♦ 10987 ♣ 8	The opponents are silent. Partner bids first.
Board: 60 Dealer: N Vul: None HCP: 15	♣ QJ853♥ Q86♦ K2♣ AK9	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 2N N	North: ♠ A42 ♥ 54 ♠ AK10 ♠ AQ1074	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 57 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 2N S	North:	South: ♠ KQJ ▼ A62 ◆ Q1084 ♣ KQ3	West Pass Pass 1. Stay	North 2♣¹ 2NT man		South 1NT 2
Board: 58 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 2N N	North: ♠ Q86 ♥ A43 ♠ A5 ♣ AQ743	South: ♠ A432 ♥ K962 ♦ 9843 ♠ 8	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 59 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 4♥ S	North: ♠ KJ93 ♥ QJ102 • 10987 ♣ 8	South: ♣ 7654 ✔ A653 ♣ A2 ♣ AKQ	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East Pass Pass	1NT 2♥
Board: 60 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3♠ N	North: ♠ QJ853 ♥ Q86 ♠ K2 ♣ AK9	South: ♠ K762 ♥ A752 ♦ 10876 ♣ 7	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹

Board: 56 Dealer: N Vul: EW HCP: 7	♦ 8753♥ KQ82♦ Q632♦ 8	The opponents are silent. Partner bids first.
Board: 57 Dealer: S Vul: NS HCP: 17	♣ KQJ ♥ A62 ♦ Q1084 ♣ KQ3	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: EW HCP: 7	★ A432▼ K962◆ 9843◆ 8	The opponents are silent. Partner bids first.
Board: 59 Dealer: S Vul: Both HCP: 17	★ 7654★ A653★ A2★ AKQ	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: None HCP: 7	★ K762▼ A752◆ 10876◆ 7	The opponents are silent. Partner bids first.

Board: 56 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 2N N	North: ♠ A42 ♥ 54 ♠ AK10 ♠ AQ1074	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 57 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 2N S	North:	South: ♠ KQJ ▼ A62 ◆ Q1084 ♣ KQ3	West Pass Pass 1. Stay	North 2♣¹ 2NT man		South 1NT 2
Board: 58 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 2N N	North: ♠ Q86 ♥ A43 ♠ A5 ♣ AQ743	South: ♠ A432 ♥ K962 ♦ 9843 ♠ 8	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 59 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 4♥ S	North: ♠ KJ93 ♥ QJ102 • 10987 ♣ 8	South: ♣ 7654 ✔ A653 ♣ A2 ♣ AKQ	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East Pass Pass	1NT 2♥
Board: 60 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3♠ N	North: ♠ QJ853 ♥ Q86 ♠ K2 ♣ AK9	South: ♠ K762 ♥ A752 ♦ 10876 ♣ 7	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹

Board: 61 Dealer: S Vul: NS HCP: 7	★ K942♥ 9865◆ J987◆ K	The opponents are silent. Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 17	♣ Q5♥ AK94◆ K53♣ AJ94	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: EW HCP: 7	★8642♥ J1032◆9★ AQ96	East Bids 2♦ if possible. Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 15	★ A1094★ AKJ5★ K72★ 65	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: NS HCP: 7	★ KJ63▼ 10974◆ 6◆ QJ63	The opponents are silent. Partner bids first.

Board: 61 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♥ S	North: ♠ K942 ♥ 9865 ♦ J987 ♣ K	South: ♣ J6 ♥ AK43 ♠ Q54 ♣ AJ74	West Pass Pass 1. Stay	3♥	East Pass AP	1NT
Board: 62 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 4♥ N	North: ♠ Q5 ♥ AK94 ♦ K53 ♠ AJ94	South:	West Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 63 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 2N S	North:	South: ♠ AQJ10 ♥ 984 ♠ AQ10 ♠ K74		North 2♣¹ man	East 2◆	South 1NT 2NT
Board: 64 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3▼ N	North: ♠ A1094 ♥ AKJ5 ♠ K72 ♣ 65	South: ♠ K862 ♥ 8742 ♦ J ♠ QJ104	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 65 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4♥ S	North: ♠ KJ63 ♥ 10974 ♦ 6 ♠ QJ63	South: ♠ AQ8 ♥ Q652 ♠ A742 ♠ A2	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East Pass Pass	1NT 2♥

Board: 61 Dealer: S Vul: NS HCP: 15	▶ J6♥ AK43◆ Q54♣ AJ74	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: EW HCP: 7	10862√ J753AQ8410	The opponents are silent. Partner bids first.
Board: 63 Dealer: S Vul: EW HCP: 16	AQJ10♥ 984AQ10K74	East Bids 2♦ if possible. You bid first.
Board: 64 Dealer: N Vul: None HCP: 7	★ K862▼ 8742→ J◆ QJ104	The opponents are silent. Partner bids first.
Board: 65 Dealer: S Vul: NS HCP: 16	AQ8♥ Q652A742A2	The opponents are silent. You bid first.

Board: 61 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♥ S	North: ♠ K942 ♥ 9865 ♦ J987 ♣ K	South: ♣ J6 ♥ AK43 ♠ Q54 ♣ AJ74	West Pass Pass 1. Stay	3♥	East Pass AP	1NT
Board: 62 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 4♥ N	North: ♠ Q5 ♥ AK94 ♦ K53 ♠ AJ94	South:	West Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 63 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 2N S	North:	South: ♠ AQJ10 ♥ 984 ♠ AQ10 ♠ K74		North 2♣¹ man	East 2◆	South 1NT 2NT
Board: 64 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3▼ N	North: ♠ A1094 ♥ AKJ5 ♠ K72 ♣ 65	South: ♠ K862 ♥ 8742 ♦ J ♠ QJ104	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 65 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4♥ S	North: ♠ KJ63 ♥ 10974 ♦ 6 ♠ QJ63	South: ♠ AQ8 ♥ Q652 ♠ A742 ♠ A2	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East Pass Pass	1NT 2♥

Board: 66 Dealer: N Vul: Both HCP: 15	★ K1054♥ Q3◆ AQ85◆ A103	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: Both HCP: 7	★ K754★ A973★ 10982★ 2	The opponents are silent. Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 17	♠ AK5♥ A63♠ A7♠ Q9632	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: EW HCP: 7	★ KJ107★ K753◆ 9876★ 3	East Doubles 2♣ if possible. Partner bids first.
Board: 70 Dealer: N Vul: None HCP: 15	★ 53★ AK63★ AQJ6★ J72	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: Both	North: ♠ K1054	South: ♣ J762	West	North 1NT	Pass	2 ♣ ¹
North HCP: 15	♥ Q3	♥ K542	Pass	2♠	Pass	3♠
South HCP: 7	◆ AQ85 ♣ A103	♦ 9 ♣ QJ97	Pass	4♠	AP	
Contract: 4♠ N	¥ 11103	# Q371	1. Stay	man		
Board: 67	North:	South:	West	North	East	South
Dealer: S	★ K754	★ 106				1NT
Vul: Both North HCP: 7	♥ A973	♥ K54	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ 10982	♦ AKJ5	Pass	2NT	AP	
Contract: 2N S	♣ 2	♣ KJ107	1. Stay	man		
Board: 68	North:	South:	West	North	East	South
Dealer: N	AK5	± 10864		1NT	Pass	
Vul: NS	▼ A63	♥ KJ42	Pass	2•		2NT
North HCP: 17 South HCP: 7	♦ A7	♦ K942	AP			
Contract: 2N N	♣ Q9632	♣ 5	1. Stay	man		
Board: 69 Dealer: S	North: ♠ KJ107	South: ♠ 632	West	North	East	South 1NT
Vul: EW	♥ K753	♥ AJ92	Pass	2 ♣ ¹	X	2♥
North HCP: 7 South HCP: 16	♦ 9876	◆ AQ10	Pass	3♥	AP	
Contract: 3♥ S	♣ 3	♣ KQ10	1. Stay	man		
Board: 70	NI o salas	Contle	West	North	Fast	South
Dealer: N	North: ♠ 53	South: ♠ Q1086	11050	1NT	Pass	
Vul: None	♥ AK63	♥ Q975	Pass	2 🗸	Pass	
North HCP: 15 South HCP: 7	♦ AQJ6	♦ 4	AP		2 400	
Contract: 3 V	♣ J72	♣ K1085	1. Stay	man		

Board: 66 Dealer: N Vul: Both HCP: 7	♣ J762♥ K542♦ 9♣ QJ97	The opponents are silent. Partner bids first.
Board: 67 Dealer: S Vul: Both HCP: 15	★ 106★ K54◆ AKJ5★ KJ107	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 7	10864✓ KJ42✓ K942✓ 5	The opponents are silent. Partner bids first.
Board: 69 Dealer: S Vul: EW HCP: 16	♠ 632♥ AJ92♠ AQ10♠ KQ10	East Doubles 2♣ if possible. You bid first.
Board: 70 Dealer: N Vul: None HCP: 7	◆ Q1086◆ Q975◆ 4◆ K1085	The opponents are silent. Partner bids first.

Board: 66 Dealer: N Vul: Both	North: ♠ K1054	South: ♣ J762	West	North 1NT	Pass	2 ♣ ¹
North HCP: 15	♥ Q3	♥ K542	Pass	2♠	Pass	3♠
South HCP: 7	◆ AQ85 ♣ A103	♦ 9 ♣ QJ97	Pass	4♠	AP	
Contract: 4♠ N	¥ 11103	# Q371	1. Stay	man		
Board: 67	North:	South:	West	North	East	South
Dealer: S	★ K754	★ 106				1NT
Vul: Both North HCP: 7	♥ A973	♥ K54	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ 10982	♦ AKJ5	Pass	2NT	AP	
Contract: 2N S	♣ 2	♣ KJ107	1. Stay	man		
Board: 68	North:	South:	West	North	East	South
Dealer: N	Notui.	± 10864		1NT	Pass	
Vul: NS	▼ A63	♥ KJ42	Pass	2•		2NT
North HCP: 17 South HCP: 7	♦ A7	♦ K942	AP			
Contract: 2N N	♣ Q9632	♣ 5	1. Stay	man		
Board: 69 Dealer: S	North: ♠ KJ107	South: ♠ 632	West	North	East	South 1NT
Vul: EW	♥ K753	♥ AJ92	Pass	2 ♣ ¹	X	2♥
North HCP: 7 South HCP: 16	♦ 9876	◆ AQ10	Pass	3♥	AP	
Contract: 3♥ S	♣ 3	♣ KQ10	1. Stay	man		
Board: 70	NI o salas	Contle	West	North	Fast	South
Dealer: N	North: ♠ 53	South: ♠ Q1086	11050	1NT	Pass	
Vul: None	♥ AK63	♥ Q975	Pass	2 🗸	Pass	
North HCP: 15 South HCP: 7	♦ AQJ6	♦ 4	AP		2 400	-
Contract: 3 V	♣ J72	♣ K1085	1. Stay	man		

Board: 71 Dealer: S Vul: EW HCP: 7 AK74 The opponents are silent. Partner bids first.			
	Dealer: S Vul: EW	S	
Board: 72	Dealer: N Vul: None	N ♥ J106 ne ◆ AJ5	
Board: 73 Dealer: S Vul: NS HCP: 7 J1042 V A1092 The opponents are silent. Partner bids first.	Dealer: S Vul: NS	S	
Board: 74	Dealer: N Vul: Both	N ♥ Q93 th • Q2	
Board: 75 Dealer: S Vul: None HCP: 7 ♣ 9865 ▼ AJ98 The opponents are silent. Partner bids first.	Dealer: S Vul: None	S	

Board: 71 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 2N S	North: ♠ AK74 ♥ 6542 ♦ 10972 ♣ 7	South: ♣ J8 ♥ KQ8 ♦ QJ3 ♣ AK865		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 72 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 2N N	North:	South: ♠ KQ62 ♥ Q752 ♦ 9632 ♣ 5	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 73 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 2N S	North:	South: ♠ AK3 ♥ KQ ♠ QJ8 ♣ J7643	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 74 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 4♠ N	North: ♠ AJ32 ♥ Q93 ♠ Q2 ♣ AQJ6	South: ♠ Q1086 ♥ J854 ♠ A9874 ♣ —	West Pass Pass 1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 75 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 4♥ S	North: ◆ 9865 ▼ AJ98 ◆ 9 ◆ Q1073	South: ♠ KQ72 ♥ K752 ♠ A7 ♣ A95	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East Pass Pass	1NT 2♥

Board: 71 Dealer: S Vul: EW	♣ J8 ♥ KQ8 ♦ QJ3	The opponents are silent. You bid first.
HCP: 16 Board: 72 Dealer: N Vul: None HCP: 7	 ★ AK865 ★ KQ62 ▼ Q752 ◆ 9632 ◆ 5 	The opponents are silent. Partner bids first.
Board: 73 Dealer: S Vul: NS HCP: 16	♣ AK3 ♥ KQ • QJ8 ♣ J7643	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: Both HCP: 7	♣ Q1086 ♥ J854 ♦ A9874	The opponents are silent. Partner bids first.
Board: 75 Dealer: S Vul: None HCP: 16	★ KQ72★ K752★ A7★ A95	The opponents are silent. You bid first.

Board: 71 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 2N S	North: ♠ AK74 ♥ 6542 ♦ 10972 ♣ 7	South: ♣ J8 ♥ KQ8 ♦ QJ3 ♣ AK865		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 72 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 2N N	North:	South: ♠ KQ62 ♥ Q752 ♦ 9632 ♣ 5	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 73 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 2N S	North:	South: ♠ AK3 ♥ KQ ♠ QJ8 ♣ J7643	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 74 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 4♠ N	North: ♠ AJ32 ♥ Q93 ♠ Q2 ♣ AQJ6	South: ♠ Q1086 ♥ J854 ♠ A9874 ♣ —	West Pass Pass 1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 75 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 4♥ S	North: ◆ 9865 ▼ AJ98 ◆ 9 ◆ Q1073	South: ♠ KQ72 ♥ K752 ♠ A7 ♣ A95	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East Pass Pass	1NT 2♥

Board: 76 Dealer: N Vul: EW HCP: 15	▲ AJ73♥ KJ2◆ J1096▲ AJ	West Doubles 2♣ if possible. You bid first.
Board: 77 Dealer: S Vul: NS HCP: 7	AQ32J97598437	The opponents are silent. Partner bids first.
Board: 78 Dealer: N Vul: Both HCP: 16	AJ4♥ Q104★ K32♠ AQ94	West Doubles 2♣ if possible. You bid first.
Board: 79 Dealer: S Vul: None HCP: 7	★ K1093▼ J976◆ 6◆ K952	The opponents are silent. Partner bids first.
Board: 80 Dealer: N Vul: EW HCP: 15	♣ Q107♥ K97♦ KQJ107♣ A9	West Doubles 2♣ if possible. You bid first.

Board: 76 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3♠ N	North: ♠ AJ73 ♥ KJ2 ♦ J1096 ♣ AJ	South: ♠ K1095 ♥ 10963 ♠ A752 ♣ 3	West X AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 77 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♥ S	North: ♠ AQ32 ♥ J975 • 9843 ♣ 7	South:	West Pass Pass 1. Stay	North 2♣¹ 3▼ man	East Pass AP	1NT
Board: 78 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 2 \cdot N	North: ♠ AJ4 ♥ Q104 ♠ K32 ♠ AQ94	South:	West X 1. Stay	North 1NT 2• man	East Pass AP	
Board: 79 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ K1093 ♥ J976 ♠ 6 ♠ K952	South: ♠ A4 ♥ KQ ♠ Q532 ♠ A10764	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 80 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 2N N	North: ♠ Q107 ♥ K97 ♠ KQJ107 ♠ A9	South: ♠ A852 ♥ Q864 ♦ 9 ♣ J876	West X AP 1. Stay	North 1NT 2•	Pass	

Board: 76 Dealer: N Vul: EW HCP: 7	★ K1095▼ 10963◆ A752♣ 3	West Doubles 2♣ if possible. Partner bids first.
Board: 77 Dealer: S Vul: NS HCP: 15	♠ 64♥ A862♠ AQ10♠ AJ62	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: Both HCP: 6	♦ 9532♥ KJ85◆ Q10984♣ —	West Doubles 2♣ if possible. Partner bids first.
Board: 79 Dealer: S Vul: None HCP: 15	★ A4★ KQ◆ Q532★ A10764	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: EW HCP: 7	A852♥ Q864♦ 9♣ J876	West Doubles 2♣ if possible. Partner bids first.

Board: 76 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3♠ N	North: ♠ AJ73 ♥ KJ2 ♦ J1096 ♣ AJ	South: ♠ K1095 ♥ 10963 ♠ A752 ♣ 3	West X AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 77 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♥ S	North: ♠ AQ32 ♥ J975 • 9843 ♣ 7	South:	West Pass Pass 1. Stay	North 2♣¹ 3▼ man	East Pass AP	1NT
Board: 78 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 2 \cdot N	North: ♠ AJ4 ♥ Q104 ♠ K32 ♠ AQ94	South:	West X 1. Stay	North 1NT 2• man	East Pass AP	
Board: 79 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ K1093 ♥ J976 ♠ 6 ♠ K952	South: ♠ A4 ♥ KQ ♠ Q532 ♠ A10764	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 80 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 2N N	North: ♠ Q107 ♥ K97 ♠ KQJ107 ♠ A9	South: ♠ A852 ♥ Q864 ♦ 9 ♣ J876	West X AP 1. Stay	North 1NT 2•	Pass	

Board: 81 Dealer: S Vul: None HCP: 7 Board: 82 Dealer: N Vul: EW Vul: EW HCP: 16 Board: 83 Dealer: S Vul: Both HCP: 7 Board: 84 Dealer: N Vul: Both HCP: 7 Board: 84 Dealer: N Vul: None HCP: 7 Board: 84 Dealer: N Vul: None Vul: Non			
Dealer: N	Dealer: S Vul: None	▼ KQ103 • 2	
Dealer: S Vul: Both HCP: 7 Aloos Vul: Both HCP: 7 Aloos Partner bids first. West Bids 5♣ if possible. Vul: None Vul: None HCP: 15 Aloos Vul: None HCP: 15 Aloos Vul: None Vul: None HCP: 15 Aloos Partner bids first. The opponents are silent. Partner bids first. The opponents are silent. Partner bids first.	Dealer: N Vul: EW	♥ A2 ♦ KJ8	
Dealer: N	Dealer: S Vul: Both	♥ QJ105 ♦ A1098	
Dealer: S VK1042 Vul: EW A 3 Partner bids first	Dealer: N Vul: None	♥ AQ6 ♦ QJ42	•
	Dealer: S Vul: EW	▼ K1042 ◆ 3	

Board: 81 Dealer: S Vul: None	North: ♠ J1042	South: ♠ K765	West	North		1NT
North HCP: 7	♥ KQ103	♥ 72	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	◆ 2 ♣ J754	♦ AJ106 ♣ AK8	Pass	3♠	AP	
Contract: 3♠ S	₹ J /3 4	AIXo	1. Stay	man		
Board: 82	North:	South:	West	North	East	South
Dealer: N	• K1072	50dii. ♠ J854		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ A2	v 10965	Pass	2♠	Pass	3♠
South HCP: 7	♦ KJ8	◆ AQ105	AP			
Contract: 3♠ N	♣ AJ75	♣ 8	1. Stay	man		
Board: 83 Dealer: S	North: ♠ 7632	South: ♠ K54	West	North	East	South 1NT
Vul: Both North HCP: 7	♥ QJ105	♥ A3	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 17	♦ A1098	♦ K632	Pass	2NT	AP	
Contract: 2N S	♣ 10	♣ AQJ8	1. Stay	man		
Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♦ A1085		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ AQ6	v 10872	5♣	Pass	Pass	X
South HCP: 7	◆ QJ42	♦ K875	AP			
Contract: 5♣X W	♣ J4	♣ 2	1. Stay	man		
Board: 85	North:	South:	West	North	East	South
Dealer: S	♦ J863	★ 104				1NT
Vul: EW North HCP: 7	▼ K1042	♥ AQJ8	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	• 3 • X 004	♦ KQJ6	Pass	3♥	AP	
Contract: 3♥ S	♣ K984	♣ Q106	1. Stay	man		

Board: 81 Dealer: S Vul: None HCP: 15	★ K765▼ 72◆ AJ106◆ AK8	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 7		The opponents are silent. Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 17	★ K54★ A3★ K632★ AQJ8	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: None HCP: 7	★ A1085▼ 10872◆ K875♣ 2	West Bids 5♣ if possible. Partner bids first.
Board: 85 Dealer: S Vul: EW HCP: 15	104✓ AQJ8✓ KQJ6✓ Q106	The opponents are silent. You bid first.

Board: 81 Dealer: S Vul: None	North: ♠ J1042	South: ♠ K765	West	North		1NT
North HCP: 7	♥ KQ103	♥ 72	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	◆ 2 ♣ J754	♦ AJ106 ♣ AK8	Pass	3♠	AP	
Contract: 3♠ S	₹ J /3 4	AIXo	1. Stay	man		
Board: 82	North:	South:	West	North	East	South
Dealer: N	• K1072	50dii. ♠ J854		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ A2	v 10965	Pass	2♠	Pass	3♠
South HCP: 7	♦ KJ8	◆ AQ105	AP			
Contract: 3♠ N	♣ AJ75	♣ 8	1. Stay	man		
Board: 83 Dealer: S	North: ♠ 7632	South: ♠ K54	West	North	East	South 1NT
Vul: Both North HCP: 7	♥ QJ105	♥ A3	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 17	◆ A1098	♦ K632	Pass	2NT	AP	
Contract: 2N S	♣ 10	♣ AQJ8	1. Stay	man		
Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♦ A1085		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ AQ6	v 10872	5♣	Pass	Pass	X
South HCP: 7	◆ QJ42	♦ K875	AP			
Contract: 5♣X W	♣ J4	♣ 2	1. Stay	man		
Board: 85	North:	South:	West	North	East	South
Dealer: S	♦ J863	★ 104				1NT
Vul: EW North HCP: 7	▼ K1042	♥ AQJ8	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	• 3 • X 004	♦ KQJ6	Pass	3♥	AP	
Contract: 3♥ S	♣ K984	♣ Q106	1. Stay	man		

Board: 86 Dealer: N Vul: Both HCP: 17	★ K76★ K874◆ AK★ A954	West Doubles 2♣ if possible. You bid first.
Board: 87 Dealer: S Vul: None HCP: 7	♣ J754♥ 8753♦ KJ107♣ Q	The opponents are silent. Partner bids first.
Board: 88 Dealer: N Vul: NS HCP: 17	AQJ10Q65A6A743	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: NS HCP: 7	★ K864 ★ K1063 → J1072 ♣ 4	The opponents are silent. Partner bids first.
Board: 90 Dealer: N Vul: EW HCP: 15	♣ Q63♥ AK102♦ K84♣ K109	West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.

Board: 86 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 4♥ N	North: ♠ K76 ♥ K874 ♠ AK ♣ A954	South: ♠ J1093 ♥ QJ62 ♠ QJ75 ♣ 2	West X Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 87 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 4♥ S	North: ♠ J754 ♥ 8753 ♠ KJ107 ♠ Q	South: ♠ Q8 ♥ AK102 ♠ 84 ♣ AK1062		North 2♣¹ 3♥ man	East Pass Pass	1NT 2♥
Board: 88 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 4♠ N	North: ♠ AQJ10 ♥ Q65 ♠ A6 ♠ A743	South: ◆ 9762 ▼ 8743 ◆ KQJ97 ◆ —	West Pass Pass 1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 89 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4 S	North: ♠ K864 ♥ K1063 ♦ J1072 ♣ 4	South: ♠ AJ53 ♥ J985 ♠ AK9 ♠ K7	Pass Pass AP 1. Stay	North 2♣¹ 3▼	East Pass Pass	1NT 2♥
Board: 90 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 • W	North: ♠ Q63 ♥ AK102 ♠ K84 ♣ K109	South:	West 2 Pass 1. Stay	North 1NT Pass Pass man	East Pass Pass 3	2 ♣ ¹

Board: 86 Dealer: N Vul: Both HCP: 7		West Doubles 2♣ if possible. Partner bids first.
Board: 87 Dealer: S Vul: None HCP: 16	♣ Q8 ♥ AK102 ♦ 84 ♣ AK1062	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: NS HCP: 6	◆9762▼8743◆KQJ97◆—	The opponents are silent. Partner bids first.
Board: 89 Dealer: S Vul: NS HCP: 16	▲ AJ53♥ J985◆ AK9▲ K7	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: EW HCP: 7	▶ J974♥ J953♦ —♣ AJ843	West Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.

Board: 86 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 4♥ N	North: ♠ K76 ♥ K874 ♠ AK ♣ A954	South: ♠ J1093 ♥ QJ62 ♠ QJ75 ♣ 2	West X Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 87 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 4♥ S	North: ♠ J754 ♥ 8753 ♠ KJ107 ♠ Q	South: ♠ Q8 ♥ AK102 ♠ 84 ♣ AK1062		North 2♣¹ 3♥ man	East Pass Pass	1NT 2♥
Board: 88 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 4♠ N	North: ♠ AQJ10 ♥ Q65 ♠ A6 ♠ A743	South: ◆ 9762 ▼ 8743 ◆ KQJ97 ◆ —	West Pass Pass 1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 89 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4 S	North: ♠ K864 ♥ K1063 ♦ J1072 ♣ 4	South: ♠ AJ53 ♥ J985 ♠ AK9 ♠ K7	Pass Pass AP 1. Stay	North 2♣¹ 3▼	East Pass Pass	1NT 2♥
Board: 90 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 • W	North: ♠ Q63 ♥ AK102 ♠ K84 ♣ K109	South:	West 2 Pass 1. Stay	North 1NT Pass Pass man	East Pass Pass 3	2 ♣ ¹

Board: 91 Dealer: S Vul: EW HCP: 7	◆ Q1074◆ A543◆ 6◆ J1092	The opponents are silent. Partner bids first.
Board: 92 Dealer: N Vul: Both HCP: 15	♠ 654♥ KQ2♠ AJ1084♠ AJ	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: NS HCP: 7	★ 8652♥ QJ62◆ KJ432★ —	The opponents are silent. Partner bids first.
Board: 94 Dealer: N Vul: NS HCP: 16	★ A10★ KQ7◆ 953★ AK632	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: EW HCP: 7	★ K852★ A1064◆ 8★ 8654	The opponents are silent. Partner bids first.

Board: 91 Dealer: S Vul: EW	North: ♠ Q1074	South: ★ 862		North		1NT
North HCP: 7 South HCP: 15 Contract: 3 S	★ A543★ 6★ J1092	V KQ108◆ J3◆ AKQ5	Pass Pass 1. Stay	2 ♣ ¹ 3 ♥ man	Pass AP	2♥
Board: 92 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 2N N	North:	South: ♠ AK97 ♥ 9876 ♦ — ♣ 108543	West Pass AP 1. Stay		Pass	
Board: 93 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 2N S	North: ♣ 8652 ♥ QJ62 ♦ KJ432 ♣ —	South: ♠ AQ9 ♥ K4 ♠ A107 ♣ KJ963		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 94 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 2N N	North: ♠ A10 ♥ KQ7 ♦ 953 ♠ AK632	South: ♠ QJ65 ♥ 8642 ♠ A874 ♠ 8	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 95 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ K852 ♥ A1064 ♦ 8 ♣ 8654	South: ♠ A3 ♥ 987 ♠ AQ953 ♠ AJ2	West Pass Pass 1. Stay	2NT	East Pass AP	1NT

Board: 91 Dealer: S Vul: EW HCP: 15	★862▼KQ108◆J3◆AKQ5	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: Both HCP: 7	★ AK97♥ 9876♦ —★ 108543	The opponents are silent. Partner bids first.
Board: 93 Dealer: S Vul: NS HCP: 17	AQ9K4A107KJ963	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: NS HCP: 7	♦ QJ65 ♥ 8642 ♦ A874 ♣ 8	The opponents are silent. Partner bids first.
Board: 95 Dealer: S Vul: EW HCP: 15	♠ A3♥ 987♦ AQ953♠ AJ2	The opponents are silent. You bid first.

Board: 91 Dealer: S Vul: EW	North: ♠ Q1074	South: ★ 862		North		1NT
North HCP: 7 South HCP: 15 Contract: 3 S	★ A543★ 6★ J1092	V KQ108◆ J3◆ AKQ5	Pass Pass 1. Stay	2 ♣ ¹ 3 ♥ man	Pass AP	2♥
Board: 92 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 2N N	North:	South: ♠ AK97 ♥ 9876 ♦ — ♣ 108543	West Pass AP 1. Stay		Pass	
Board: 93 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 2N S	North: ♣ 8652 ♥ QJ62 ♦ KJ432 ♣ —	South: ♠ AQ9 ♥ K4 ♠ A107 ♣ KJ963		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 94 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 2N N	North: ♠ A10 ♥ KQ7 ♦ 953 ♠ AK632	South: ♠ QJ65 ♥ 8642 ♠ A874 ♠ 8	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 95 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ K852 ♥ A1064 ♦ 8 ♣ 8654	South: ♠ A3 ♥ 987 ♠ AQ953 ♠ AJ2	West Pass Pass 1. Stay	2NT	East Pass AP	1NT

Board: 96 Dealer: N Vul: Both HCP: 16	♣ AJ6♥ K95◆ Q8♣ AQ985	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: None HCP: 7	◆9762▼ 10764◆ AQ74◆ J	The opponents are silent. Partner bids first.
Board: 98 Dealer: N Vul: EW HCP: 15	★ 743★ K5★ KQ954★ AK9	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: NS HCP: 7	♣ QJ104♥ J1095♦ K652♣ 7	The opponents are silent. Partner bids first.
Board: 100 Dealer: N Vul: EW HCP: 15	★ K6▼ AJ986◆ Q72◆ AJ4	The opponents are silent. You bid first.

Board: 96 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 2N N	North: ♠ AJ6 ♥ K95 ♠ Q8 ♠ AQ985	South: ♠ K1084 ♥ 8642 ♠ A ♣ 7632	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 97 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 4♥ S	North:	South: ♠ Q3 ♥ AQJ3 ♠ K8 ♠ A10953	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East Pass Pass	1NT 2♥
Board: 98 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 2N N	North: ♣ 743 ♥ K5 ♦ KQ954 ♣ AK9	South: ♠ A985 ♥ 9863 ←— ♠ QJ1065	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 99 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ QJ104 ♥ J1095 ♦ K652 ♣ 7	South: ♠ K2 ♥ 84 ♠ QJ1083 ♣ AKQ5	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 100 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3♥ N	North: ♠ K6 ♥ AJ986 • Q72 ♣ AJ4	South: ♠ Q1074 ♥ KQ52 ♦ 9 ♣ 8653	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹

Board: 96 Dealer: N Vul: Both HCP: 7	★ K1084▼ 8642◆ A♣ 7632	The opponents are silent. Partner bids first.
Board: 97 Dealer: S Vul: None HCP: 16	♣ Q3♥ AQJ3♦ K8♣ A10953	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: EW HCP: 7	★ A985♥ 9863◆ —◆ QJ1065	The opponents are silent. Partner bids first.
Board: 99 Dealer: S Vul: NS HCP: 15	★ K2▼ 84◆ QJ1083◆ AKQ5	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: EW HCP: 7	♣ Q1074♥ KQ52◆ 9♣ 8653	The opponents are silent. Partner bids first.

Board: 96 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 2N N	North: ♠ AJ6 ♥ K95 ♠ Q8 ♠ AQ985	South: ♠ K1084 ♥ 8642 ♠ A ♣ 7632	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 97 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 4♥ S	North:	South: ♠ Q3 ♥ AQJ3 ♠ K8 ♠ A10953	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East Pass Pass	1NT 2♥
Board: 98 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 2N N	North: ♣ 743 ♥ K5 ♦ KQ954 ♣ AK9	South: ♠ A985 ♥ 9863 ←— ♠ QJ1065	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 99 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ QJ104 ♥ J1095 ♦ K652 ♣ 7	South: ♠ K2 ♥ 84 ♠ QJ1083 ♣ AKQ5	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 100 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3♥ N	North: ♠ K6 ♥ AJ986 • Q72 ♣ AJ4	South: ♠ Q1074 ♥ KQ52 ♦ 9 ♣ 8653	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹

Board: 101 Dealer: S Vul: Both HCP: 7	★ 8653★ AQJ9★ 7★ 7432	The opponents are silent. Partner bids first.
Board: 102 Dealer: N Vul: EW HCP: 16	♠ AK43♥ KJ7♦ Q2♠ K762	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: Both HCP: 7	◆ 9874♥ QJ97◆ A1063◆ 10	The opponents are silent. Partner bids first.
Board: 104 Dealer: N Vul: None HCP: 15		The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: None HCP: 7	♣8752♥Q1062◆Q♣K854	The opponents are silent. Partner bids first.

Board: 101 Dealer: S Vul: Both	North: ♠ 8653	South: ♠ AJ7		North		1NT
North HCP: 7 South HCP: 15 Contract: 2N S	✓ AQJ9✓ 7✓ 7432	▼ 1073◆ KQ53◆ KQ5	Pass Pass 1. Stay	2♣¹ 2NT man	Pass AP	2♦
Board: 102 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3♠ N	North: ♠ AK43 ♥ KJ7 ♠ Q2 ♠ K762	South: ♠ QJ85 ♥ 10862 ♠ KJ106 ♠ 5	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 103 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3♥ S	North: ◆ 9874 ▼ QJ97 ◆ A1063 ♣ 10	South: ♠ A2 ♥ A10852 ♠ KJ8 ♠ K93	West Pass Pass 1. Stay	North 2♣¹ 3♥ man	East Pass AP	South 1NT 2♥
Board: 104 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 2N N	North: ♣ J3 ♥ A109 ♦ J1098 ♣ AKQ8	South: ♠ K1052 ♥ J743 ♠ K542 ♠ 5	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 105 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 2N S	North: ♠ 8752 ♥ Q1062 ♦ Q ♠ K854	South: ♠ Q109 ♥ AK9 ♠ AK92 ♣ J93	.,	North 2♣¹ 2NT man	East Pass AP	1NT

Board: 101 Dealer: S Vul: Both HCP: 15	♣ AJ7♥ 1073♦ KQ53♣ KQ5	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: EW HCP: 7	♣ QJ85♥ 10862♦ KJ106♣ 5	The opponents are silent. Partner bids first.
Board: 103 Dealer: S Vul: Both HCP: 15	A2✓ A10852✓ KJ8✓ K93	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: None HCP: 7	★ K1052♥ J743◆ K542◆ 5	The opponents are silent. Partner bids first.
Board: 105 Dealer: S Vul: None HCP: 17	♣ Q109♥ AK9◆ AK92♣ J93	The opponents are silent. You bid first.

Board: 101 Dealer: S Vul: Both	North: ♠ 8653	South: ♠ AJ7		North		1NT
North HCP: 7 South HCP: 15 Contract: 2N S	✓ AQJ9✓ 7✓ 7432	▼ 1073◆ KQ53◆ KQ5	Pass Pass 1. Stay	2♣¹ 2NT man	Pass AP	2♦
Board: 102 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3♠ N	North: ♠ AK43 ♥ KJ7 ♠ Q2 ♠ K762	South: ♠ QJ85 ♥ 10862 ♠ KJ106 ♠ 5	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 103 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3♥ S	North: ◆ 9874 ▼ QJ97 ◆ A1063 ♣ 10	South: ♠ A2 ♥ A10852 ♠ KJ8 ♠ K93	West Pass Pass 1. Stay	North 2♣¹ 3♥ man	East Pass AP	South 1NT 2♥
Board: 104 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 2N N	North: ♣ J3 ♥ A109 ♦ J1098 ♣ AKQ8	South: ♠ K1052 ♥ J743 ♠ K542 ♠ 5	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 105 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 2N S	North: ♠ 8752 ♥ Q1062 ♦ Q ♠ K854	South: ♠ Q109 ♥ AK9 ♠ AK92 ♣ J93	.,	North 2♣¹ 2NT man	East Pass AP	1NT

Board: 106 Dealer: N Vul: None HCP: 16		The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: EW HCP: 7	★ A654♥ J972◆ 4★ Q976	The opponents are silent. Partner bids first.
Board: 108 Dealer: N Vul: None HCP: 17	AQJA7AQ10921053	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: None HCP: 7	♠ Q942♥ KJ75♦ 5♠ J543	The opponents are silent. Partner bids first.
Board: 110 Dealer: N Vul: None HCP: 16	AJ103✓ A103✓ 1093△ AK6	West Bids 2♦ if possible. You bid first.

Board: 106 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 2N N	North: ▲ J87 ♥ A9 ♦ A432 ♣ AK43	South: ♠ K652 ♥ Q742 • Q1098 ♣ 9	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 107 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 2N S	North: ♠ A654 ♥ J972 ♦ 4 ♣ Q976	South: ♠ K9 ▼ A84 ◆ K10963 ♣ AK2	West North East South 1NT Pass 2♣¹ Pass 2◆ Pass 2NT AP 1. Stayman
Board: 108 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 2N N	North: ♠ AQJ ♥ A7 ♠ AQ1092 ♣ 1053	South:	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 2NT AP 1. Stayman
Board: 109 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2N S	North: ♠ Q942 ♥ KJ75 ♦ 5 ♣ J543	South: ♠ A106 ♥ Q2 ♠ KJ1082 ♣ AQ6	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 2NT AP 1. Stayman
Board: 110 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 2 \(\) W	North: ♠ AJ103 ♥ A103 ♦ 1093 ♣ AK6	South: ♠ K952 ♥ Q642 • Q ♣ 9732	West North East South 1NT Pass 2♣¹ 2♦ AP 1. Stayman

Board: 106	The opponents are silent. Partner bids first.
Board: 107	The opponents are silent. You bid first.
Board: 108	The opponents are silent. Partner bids first.
Board: 109	The opponents are silent. You bid first.
Board: 110	West Bids 2♦ if possible. Partner bids first.

Board: 106 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 2N N	North: ▲ J87 ♥ A9 ♦ A432 ♣ AK43	South: ♠ K652 ♥ Q742 • Q1098 ♣ 9	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 107 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 2N S	North: ♠ A654 ♥ J972 ♦ 4 ♣ Q976	South: ♠ K9 ▼ A84 ◆ K10963 ♣ AK2	West North East South 1NT Pass 2♣¹ Pass 2◆ Pass 2NT AP 1. Stayman
Board: 108 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 2N N	North: ♠ AQJ ♥ A7 ♠ AQ1092 ♣ 1053	South:	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 2NT AP 1. Stayman
Board: 109 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2N S	North: ♠ Q942 ♥ KJ75 ♦ 5 ♣ J543	South: ♠ A106 ♥ Q2 ♠ KJ1082 ♣ AQ6	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 2NT AP 1. Stayman
Board: 110 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 2 \(\) W	North: ♠ AJ103 ♥ A103 ♦ 1093 ♣ AK6	South: ♠ K952 ♥ Q642 • Q ♣ 9732	West North East South 1NT Pass 2♣¹ 2♦ AP 1. Stayman

Board: 111 Dealer: S Vul: NS HCP: 7	♣ QJ74♥ K732◆ 2♣ J1092	East Bids 3♦ if possible. Partner bids first.
Board: 112 Dealer: N Vul: EW HCP: 15	J2✓ Q1065✓ KQ753✓ AK	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: EW HCP: 7	◆9876♥ K654◆ Q◆ Q1085	The opponents are silent. Partner bids first.
Board: 114 Dealer: N Vul: NS HCP: 16	★ K84★ AJ53◆ J65★ AK4	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: NS HCP: 7	♦ 8542▼ K1084◆ A982◆ 4	The opponents are silent. Partner bids first.

Board: 111 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 3 • E	North: ♠ QJ74 ♥ K732 ♠ 2 ♣ J1092	South: ♠ K108 ▼ AQJ96 ♦ J3 ♣ KQ5		North 2♣¹ man	East 3♦	South 1NT AP
Board: 112 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3♥ N	North: ♣ J2 ♥ Q1065 ♠ KQ753 ♣ AK	South: ♠ 8754 ♥ 8743 ♠ A ♣ QJ73	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 113 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 2N S	North: ◆ 9876 ▼ K654 ◆ Q ◆ Q1085	South: ♠ A102 ♥ QJ8 ♠ K1085 ♠ AK9	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 114 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3♥ N	North: ♠ K84 ♥ AJ53 ♦ J65 ♣ AK4	South: ♠ QJ65 ♥ K984 ↑ 7 ♣ J1032	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 115 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 2N S	North: ◆ 8542 ▼ K1084 ◆ A982 ◆ 4	South: ♠ KJ10 ♥ AQ6 ♠ QJ ♣ K8752	West Pass Pass 1. Stay	2NT	East Pass AP	1NT

Board: 111 Dealer: S Vul: NS HCP: 16	★ K108▼ AQJ96◆ J3◆ KQ5	East Bids 3♦ if possible. You bid first.
Board: 112 Dealer: N Vul: EW HCP: 7	♦ 8754♥ 8743♦ A♣ QJ73	The opponents are silent. Partner bids first.
Board: 113 Dealer: S Vul: EW HCP: 17	★ A102♥ QJ8◆ K1085◆ AK9	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: NS HCP: 7	♣ QJ65♥ K984◆ 7♣ J1032	The opponents are silent. Partner bids first.
Board: 115 Dealer: S Vul: NS HCP: 16	★ KJ10★ AQ6◆ QJ★ K8752	The opponents are silent. You bid first.

Board: 111 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 3 • E	North: ♠ QJ74 ♥ K732 ♠ 2 ♣ J1092	South: ♠ K108 ▼ AQJ96 ♦ J3 ♣ KQ5		North 2♣¹ man	East 3♦	South 1NT AP
Board: 112 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3♥ N	North: ♣ J2 ♥ Q1065 ♠ KQ753 ♣ AK	South: ♠ 8754 ♥ 8743 ♠ A ♣ QJ73	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 113 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 2N S	North: ◆ 9876 ▼ K654 ◆ Q ◆ Q1085	South: ♠ A102 ♥ QJ8 ♠ K1085 ♠ AK9	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 114 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3♥ N	North: ♠ K84 ♥ AJ53 ♦ J65 ♣ AK4	South: ♠ QJ65 ♥ K984 ↑ 7 ♣ J1032	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 115 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 2N S	North: ◆ 8542 ▼ K1084 ◆ A982 ◆ 4	South: ♠ KJ10 ♥ AQ6 ♠ QJ ♣ K8752	West Pass Pass 1. Stay	2NT	East Pass AP	1NT

Board: 116 Dealer: N Vul: EW HCP: 16	★ KJ3♥ QJ4◆ Q4◆ AK932	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: Both HCP: 7	♠ 6543♥ K953♠ A985♠ 8	The opponents are silent. Partner bids first.
Board: 118 Dealer: N Vul: None HCP: 17	★ KQJ8★ AK4◆ Q105◆ Q42	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: EW HCP: 7		East Bids 3♣ if possible. Partner bids first.
Board: 120 Dealer: N Vul: Both HCP: 16	AJ★ A85★ 854★ AK954	The opponents are silent. You bid first.

Board: 116 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 2N N Board: 117 Dealer: S Vul: Both North HCP: 15 Contract: 3♥ S Board: 118 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 3♠ N Board: 119 Dealer: S Vul: EW North HCP: 15 Contract: 3♠ E Board: 120 Dealer: N Vul: Both North HCP: 16	North: ♠ KJ3 ♥ QJ4 ♠ Q4 ♠ AK932 North: ♠ 6543 ♥ K953 ♠ A985 ♠ 8 North: ♠ KQJ8 ♥ AK4 ♠ Q105 ♠ Q42 North: ♠ J932 ♥ AQ106 ♠ 7653 ♣ 10 North: ♠ AJ ♥ A85 ♠ 854	South: ♣ 8754 ♥ AK53 ♣ 10875 ♣ 6 South: ♣ AQ ♥ Q762 ♠ Q3 ♣ AJ953 South: ♣ 10954 ♥ Q1093 ♣ J764 ♣ A South: ♠ AKQ64 ♥ 974 ♠ Q102 ♣ A5 South: ♠ 10765 ♥ QJ72 ♠ QH07	Pass AP 1. Stay West Pass Pass 1. Stay West Pass AP 1. Stay West Pass 1. Stay West Pass 1. Stay West	North 2 1 3 v man North 1NT 2 1 man North 2 1 man North 1NT	Pass Pass Pass East Pass Pass AP East Pass Pass	2♣¹ 2NT South 1NT 2▼ South 1NT AP
North HCP: 16 South HCP: 7 Contract: 2N N	◆ 854 ◆ AK954	• QJ107 • J	AP 1. Stay		1 ass	2111

Board: 116 Dealer: N Vul: EW HCP: 7	♣ 8754♥ AK53♦ 10875♣ 6	The opponents are silent. Partner bids first.
Board: 117 Dealer: S Vul: Both HCP: 15	♠ AQ♥ Q762◆ Q3♠ AJ953	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: None HCP: 7	10954✓ Q1093✓ J764▲ A	The opponents are silent. Partner bids first.
Board: 119 Dealer: S Vul: EW HCP: 15	♠ AKQ64♥ 974♦ Q102♠ A5	East Bids 3♣ if possible. You bid first.
Board: 120 Dealer: N Vul: Both HCP: 7	10765✓ QJ72✓ QJ107✓ J	The opponents are silent. Partner bids first.

Board: 116 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 2N N Board: 117 Dealer: S Vul: Both North HCP: 15 Contract: 3♥ S Board: 118 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 3♠ N Board: 119 Dealer: S Vul: EW North HCP: 15 Contract: 3♠ E Board: 120 Dealer: N Vul: Both North HCP: 16	North: ♠ KJ3 ♥ QJ4 ♠ Q4 ♠ AK932 North: ♠ 6543 ♥ K953 ♠ A985 ♠ 8 North: ♠ KQJ8 ♥ AK4 ♠ Q105 ♠ Q42 North: ♠ J932 ♥ AQ106 ♠ 7653 ♣ 10 North: ♠ AJ ♥ A85 ♠ 854	South: ♣ 8754 ♥ AK53 ♣ 10875 ♣ 6 South: ♣ AQ ♥ Q762 ♠ Q3 ♣ AJ953 South: ♣ 10954 ♥ Q1093 ♣ J764 ♣ A South: ♠ AKQ64 ♥ 974 ♠ Q102 ♣ A5 South: ♠ 10765 ♥ QJ72 ♠ QH07	Pass AP 1. Stay West Pass Pass 1. Stay West Pass AP 1. Stay West Pass 1. Stay West Pass 1. Stay West	North 2 1 3 v man North 1NT 2 1 man North 2 1 man North 1NT	Pass Pass Pass East Pass Pass AP East Pass Pass	2♣¹ 2NT South 1NT 2▼ South 1NT AP
North HCP: 16 South HCP: 7 Contract: 2N N	◆ 854 ◆ AK954	• QJ107 • J	AP 1. Stay		1 ass	2111

Board: 121 Dealer: S Vul: None HCP: 7	★ KJ43★ K753★ 7532★ 3	The opponents are silent. Partner bids first.
Board: 122 Dealer: N Vul: NS HCP: 15	♠ AKQ8♥ J3◆ J98♠ A1094	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: NS HCP: 7	★ A652★ K953★ 10542★ 10	The opponents are silent. Partner bids first.
Board: 124 Dealer: N Vul: Both HCP: 15	♣ J102♥ AQ10♦ AQ4♣ Q763	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: None HCP: 7	★ K1082♥ QJ32◆ J953◆ 7	East Bids 3♣ if possible. Partner bids first.

Board: 121 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ KJ43 ♥ K753 ♠ 7532 ♠ 3	South: ♠ AQ5 ♥ 62 ♠ QJ10 ♣ KQJ75		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 122 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3♠ N	North: ♠ AKQ8 ♥ J3 ♦ J98 ♣ A1094	South: ♣ J1097 ✔ A984 ♣ Q643 ♣ 5	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 123 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ A652 ♥ K953 ♦ 10542 ♠ 10	South: ♠ QJ4 ♥ 72 ♠ AQ7 ♣ KQJ82	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 124 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 2N N	North: ◆ J102 ▼ AQ10 ◆ AQ4 ◆ Q763	South: ♣ 7653 ▼ KJ75 ◆ K853 ♣ 4	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 125 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 3♣ E	North: ♠ K1082 ♥ QJ32 ♦ J953 ♣ 7	South: ♠ AQ7 ♥ 98 ♠ KQ108 ♣ KQ105		North 2♣¹ man		South 1NT AP

Board: 121 Dealer: S Vul: None HCP: 15	♠ AQ5♥ 62♦ QJ10♠ KQJ75	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: NS HCP: 7	♣ J1097♥ A984◆ Q643♣ 5	The opponents are silent. Partner bids first.
Board: 123 Dealer: S Vul: NS HCP: 15	♣ QJ4♥ 72♦ AQ7♣ KQJ82	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: Both HCP: 7	★ 7653★ KJ75★ K853★ 4	The opponents are silent. Partner bids first.
Board: 125 Dealer: S Vul: None HCP: 16	AQ7♥ 98KQ108KQ105	East Bids 3♣ if possible. You bid first.

Board: 121 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ KJ43 ♥ K753 ♠ 7532 ♠ 3	South: ♠ AQ5 ♥ 62 ♠ QJ10 ♣ KQJ75		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 122 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3♠ N	North: ♠ AKQ8 ♥ J3 ♦ J98 ♣ A1094	South: ♣ J1097 ✔ A984 ♣ Q643 ♣ 5	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 123 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ A652 ♥ K953 ♦ 10542 ♠ 10	South: ♠ QJ4 ♥ 72 ♠ AQ7 ♣ KQJ82	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 124 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 2N N	North: ◆ J102 ▼ AQ10 ◆ AQ4 ◆ Q763	South: ♣ 7653 ▼ KJ75 ◆ K853 ♣ 4	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 125 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 3♣ E	North: ♠ K1082 ♥ QJ32 ♦ J953 ♣ 7	South: ♠ AQ7 ♥ 98 ♠ KQ108 ♣ KQ105		North 2♣¹ man		South 1NT AP

Board: 126 Dealer: N Vul: None HCP: 16	♣ Q764♥ AQ73◆ Q5♣ AQ8	The opponents are silent. You bid first.
Board: 127 Dealer: S Vul: NS HCP: 7	♣ Q986♥ J985♦ 4♣ A532	The opponents are silent. Partner bids first.
Board: 128 Dealer: N Vul: None HCP: 16	AQ73✓ AK86✓ K85◆ 87	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: EW HCP: 7	♦ 8654 ♥ 8432 ♦ 4 ♣ AK87	The opponents are silent. Partner bids first.
Board: 130 Dealer: N Vul: None HCP: 16	AJ✓ AQ5✓ A32✓ J8653	The opponents are silent. You bid first.

Board: 126	North:	South:	West	North	East	South
Dealer: N Vul: None	♦ Q764	♦ A982		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ AQ73	♥ K852	Pass	2♥	Pass	3♥
South HCP: 7	♦ Q5	♦ 8	AP			
Contract: 3♥ N	♣ AQ8	♣ 10763	1. Stay	man		
Board: 127	North:	South:	West	North	East	South
Dealer: S	Notui. • Q986	50un. ♦ 542	,, 020	1,0141		1NT
Vul: NS	♥ J985	♥ AQ104	Pass	2 ♣ ¹	Pass	
North HCP: 7	4	◆ AK73	Pass	3 y	AP	
South HCP: 15 Contract: 3♥ S	♣ A532	♣ Q7	1. Stay		7 M	
Contract. 5 V S			1. Surj			
Board: 128			West	North	East	Courth
Dealer: N	North:	South:	West			
Vul: None	♦ AQ73	♠ K952	ъ.	1NT	Pass	
North HCP: 16	♥ AK86 ♦ K85	♥ 10973 ♦ —	Pass	2♥	Pass	4 V
South HCP: 7	V K 83	→ A10965	AP			
Contract: 4♥ N	2 07	¥ 1110703	1. Stay	man		
Board: 129			West	North	East	Courth
Dealer: S	North:	South:	West	NOIUI	East	1NT
Vul: EW	★ 8654	♠ KQJ7	Pass	2 ♣ ¹	Pass	
North HCP: 7	♥ 8432 ♦ 4	♥ AJ10 ♦ A1082				2 x
South HCP: 16	♦ AK87	◆ J2	Pass		AP	
Contract: 3♠ S	* AIXO	₹ J2	1. Stay	man		
Doord, 120						
Board: 130 Dealer: N	North:	South:	West	North		
Vul: None	♠ AJ	♦ K964		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ AQ5	♥ J986	Pass	2 ♦	Pass	2NT
South HCP: 7	♦ A32	♦ J	AP			
Contract: 2N N	♣ J8653	♣ Q1092	1. Stay	man		

Board: 126 Dealer: N Vul: None HCP: 7	★ A982▼ K852◆ 8◆ 10763	The opponents are silent. Partner bids first.
Board: 127 Dealer: S Vul: NS HCP: 15	★ 542▼ AQ104◆ AK73◆ Q7	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: None HCP: 7	★ K952▼ 10973◆ —◆ A10965	The opponents are silent. Partner bids first.
Board: 129 Dealer: S Vul: EW HCP: 16	★ KQJ7▼ AJ10◆ A1082◆ J2	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: None HCP: 7	★ K964♥ J986◆ J◆ Q1092	The opponents are silent. Partner bids first.

Board: 126	North:	South:	West	North	East	South
Dealer: N Vul: None	♦ Q764	♦ A982		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ AQ73	♥ K852	Pass	2♥	Pass	3♥
South HCP: 7	♦ Q5	♦ 8	AP			
Contract: 3♥ N	♣ AQ8	♣ 10763	1. Stay	man		
Board: 127	North:	South:	West	North	East	South
Dealer: S	Notui. • Q986	50un. ♦ 542	,, 020	1,0141		1NT
Vul: NS	♥ J985	♥ AQ104	Pass	2 ♣ ¹	Pass	
North HCP: 7	4	◆ AK73	Pass	3 y	AP	
South HCP: 15 Contract: 3♥ S	♣ A532	♣ Q7	1. Stay		7 M	
Contract. 5 V S			1. Surj			
Board: 128			West	North	East	Courth
Dealer: N	North:	South:	West			
Vul: None	♦ AQ73	♠ K952	ъ.	1NT	Pass	
North HCP: 16	♥ AK86 ♦ K85	♥ 10973 ♦ —	Pass	2♥	Pass	4 V
South HCP: 7	V K 83	→ A10965	AP			
Contract: 4♥ N	2 07	¥ 1110703	1. Stay	man		
Board: 129			West	North	East	Courth
Dealer: S	North:	South:	West	NOIUI	East	1NT
Vul: EW	★ 8654	♠ KQJ7	Pass	2 ♣ ¹	Pass	
North HCP: 7	♥ 8432 ♦ 4	♥ AJ10 ♦ A1082				2 x
South HCP: 16	♦ AK87	◆ J2	Pass		AP	
Contract: 3♠ S	* AIXO	₹ J2	1. Stay	man		
Doord, 120						
Board: 130 Dealer: N	North:	South:	West	North		
Vul: None	♠ AJ	♦ K964		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ AQ5	♥ J986	Pass	2 ♦	Pass	2NT
South HCP: 7	♦ A32	♦ J	AP			
Contract: 2N N	♣ J8653	♣ Q1092	1. Stay	man		

Board: 131 Dealer: S Vul: EW HCP: 7	♠ A732♥ 7543♦ 5♠ K954	The opponents are silent. Partner bids first.
Board: 132 Dealer: N Vul: None HCP: 15	★ K542♥ QJ10◆ K1075★ AQ	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: Both HCP: 7	♣ Q984♥ KQ94♦ —♣ 98764	The opponents are silent. Partner bids first.
Board: 134 Dealer: N Vul: NS HCP: 15	♣ 73♥ AKJ◆ A865♣ QJ103	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: NS HCP: 7	♣ Q863♥ Q1072◆ 3♣ K1043	The opponents are silent. Partner bids first.

Board: 131 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ A732 ♥ 7543 ♦ 5 ♣ K954	South: ♣ J85 ♥ 92 ♠ AKQ9 ♣ AJ62		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 132 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3♠ N	North: ♠ K542 ♥ QJ10 ♠ K1075 ♣ AQ	South: ♠ QJ96 ♥ A543 ♠ 3 ♣ 10973	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 133 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 4 S	North: ♠ Q984 ♥ KQ94 ←— ♠ 98764	South: ♠ A3 ♥ A752 ♠ AQ85 ♣ QJ5				1NT 2♥
Board: 134 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 2N N	North: ♣ 73 ✔ AKJ ♣ A865 ♣ QJ103	South: ♠ AQ42 ♥ 10962 ♦ J ♣ 9854	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 135 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ Q863 ♥ Q1072 ♦ 3 ♠ K1043	South: ♠ K.J7 ▼ K.3 ♠ AQ1054 ♣ Q87	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT

Board: 131 Dealer: S Vul: EW HCP: 15	 ♣ J85 ♥ 92 ♠ AKQ9 ♣ AJ62	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: None HCP: 7	◆ QJ96◆ A543◆ 3◆ 10973	The opponents are silent. Partner bids first.
Board: 133 Dealer: S Vul: Both HCP: 17	★ A3▼ A752★ AQ85★ QJ5	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: NS HCP: 7	AQ42✓ 10962✓ J✓ 9854	The opponents are silent. Partner bids first.
Board: 135 Dealer: S Vul: NS HCP: 15	★ KJ7 ∀ K3 ♦ AQ1054 ♣ Q87	The opponents are silent. You bid first.

Board: 131 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ A732 ♥ 7543 ♦ 5 ♣ K954	South: ♣ J85 ♥ 92 ♠ AKQ9 ♣ AJ62		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 132 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3♠ N	North: ♠ K542 ♥ QJ10 ♠ K1075 ♣ AQ	South: ♠ QJ96 ♥ A543 ♠ 3 ♣ 10973	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 133 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 4 S	North: ♠ Q984 ♥ KQ94 ←— ♠ 98764	South: ♠ A3 ♥ A752 ♠ AQ85 ♣ QJ5				1NT 2♥
Board: 134 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 2N N	North: ♣ 73 ✔ AKJ ♣ A865 ♣ QJ103	South: ♠ AQ42 ♥ 10962 ♦ J ♣ 9854	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 135 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ Q863 ♥ Q1072 ♦ 3 ♠ K1043	South: ♠ K.J7 ▼ K.3 ♠ AQ1054 ♣ Q87	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT

North hands (Practice Page)

Board: 136 Dealer: N Vul: None HCP: 17	★ A8♥ Q873★ AQ85★ KQ10	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: Both HCP: 7	★8642★A963★K982★4	The opponents are silent. Partner bids first.
Board: 138 Dealer: N Vul: EW HCP: 15	★ AK4★ AK10★ J753★ 985	West Bids 3♦ if possible. You bid first.
Board: 139 Dealer: S Vul: Both HCP: 7	♣ Q963♥ KQ63♦ 10984♣ 8	The opponents are silent. Partner bids first.
Board: 140 Dealer: N Vul: None HCP: 16	♣ J52♥ A2♦ AJ53♣ AQ43	The opponents are silent. You bid first.

Board: 136 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 4 \(\neq \) N	North: ♠ A8 ♥ Q873 ♠ AQ85 ♠ KQ10	South: ♠ Q764 ♥ A1094 ♦ 6 ♣ J973	West Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 137 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 2N S	North: ◆ 8642 ▼ A963 ◆ K982 ◆ 4	South: ♠ KQ9 ♥ K87 ♠ AJ3 ♣ K932		North 2.1 2NT man		1NT
Board: 138 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 • W	North: ♠ AK4 ♥ AK10 ♦ J753 ♣ 985	South:	West 3♦ 1. Stay	North 1NT AP man	East Pass	
Board: 139 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ Q963 ♥ KQ63 ♦ 10984 ♣ 8	South: ♠ A72 ♥ A5 ♠ K632 ♠ A965	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 140 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 2N N	North: ♣ J52 ♥ A2 ♦ AJ53 ♣ AQ43	South: ♠ AK 106 ♥ 10943 ♦ 2 ♣ 10872	West Pass AP 1. Stay		Pass	

South hands (Practice Page)

Board: 136 Dealer: N Vul: None HCP: 7	♣ Q764♥ A1094♦ 6♣ J973	The opponents are silent. Partner bids first.
Board: 137 Dealer: S Vul: Both HCP: 16	★ KQ9★ K87◆ AJ3★ K932	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: EW HCP: 7	♦ 8752♥ J932♦ 8♣ KQJ10	West Bids 3♦ if possible. Partner bids first.
Board: 139 Dealer: S Vul: Both HCP: 15	A72✓ A5✓ K632A965	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: None HCP: 7	★ AK106▼ 10943◆ 2★ 10872	The opponents are silent. Partner bids first.

Board: 136 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 4 \(\neq \) N	North: ♠ A8 ♥ Q873 ♠ AQ85 ♠ KQ10	South: ♠ Q764 ♥ A1094 ♦ 6 ♣ J973	West Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 137 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 2N S	North: ◆ 8642 ▼ A963 ◆ K982 ◆ 4	South: ♠ KQ9 ♥ K87 ♠ AJ3 ♣ K932		North 2.1 2NT man		1NT
Board: 138 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 • W	North: ♠ AK4 ♥ AK10 ♦ J753 ♣ 985	South:	West 3♦ 1. Stay	North 1NT AP man	East Pass	
Board: 139 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 2N S	North: ♠ Q963 ♥ KQ63 ♦ 10984 ♣ 8	South: ♠ A72 ♥ A5 ♠ K632 ♠ A965	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 140 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 2N N	North: ♣ J52 ♥ A2 ♦ AJ53 ♣ AQ43	South: ♠ AK 106 ♥ 10943 ♦ 2 ♣ 10872	West Pass AP 1. Stay		Pass	

North hands (Practice Page)

Board: 141 Dealer: S Vul: EW HCP: 7		East Bids 3♣ if possible. Partner bids first.
Board: 142 Dealer: N Vul: EW HCP: 17	♣ AQJ♥ 1097◆ Q6♣ AKJ76	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: NS HCP: 7		East Doubles 2♣ if possible. Partner bids first.
Board: 144 Dealer: N Vul: Both HCP: 15	♣ Q9♥ 96♦ AQ105♣ AK932	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: None HCP: 7	★ K1043▼ A943◆ 10843◆ 2	The opponents are silent. Partner bids first.

Board: 141 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 3•X E	North: ♠ J643 ♥ K1086 ♦ K964 ♠ 6	South: ♠ AQ5 ♥ Q4 ♠ A1075 ♣ A754		North 2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 142 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 2N N	North: ♠ AQJ ♥ 1097 • Q6 ♣ AKJ76	South: ◆ 9872 ▼ AK84 ◆ 10973 ◆ 3	West Pass AP 1. Stay		Pass	
Board: 143 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 2 S	North:	South: ♠ AQ2 ♥ K97 ♠ K43 ♣ AJ72		North 2♣¹ man	East X	South 1NT 2•
Board: 144 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 2N N	North: ♠ Q9 ♥ 96 ♠ AQ105 ♠ AK932	South: ♠ A864 ♥ 10842 ♠ K863 ♠ 5	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 145 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2N S	North: ♠ K1043 ♥ A943 ♦ 10843 ♣ 2	South: ♠ A75 ♥ 1062 ♠ A76 ♣ AKJ4	West Pass Pass 1. Stay	2NT	East Pass AP	1NT

South hands (Practice Page)

Board: 141 Dealer: S Vul: EW HCP: 16	AQ5Q4A1075A754	East Bids 3♣ if possible. You bid first.
Board: 142 Dealer: N Vul: EW HCP: 7	♦ 9872♥ AK84♦ 10973♠ 3	The opponents are silent. Partner bids first.
Board: 143 Dealer: S Vul: NS HCP: 17	♠ AQ2♥ K97♦ K43♠ AJ72	East Doubles 2♣ if possible. You bid first.
Board: 144 Dealer: N Vul: Both HCP: 7	★ A864▼ 10842◆ K863◆ 5	The opponents are silent. Partner bids first.
Board: 145 Dealer: S Vul: None HCP: 16	♣ A75♥ 1062♦ A76♣ AKJ4	The opponents are silent. You bid first.

Board: 141 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 3•X E	North: ♠ J643 ♥ K1086 ♦ K964 ♠ 6	South: ♠ AQ5 ♥ Q4 ♠ A1075 ♣ A754		North 2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 142 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 2N N	North: ♠ AQJ ♥ 1097 • Q6 ♣ AKJ76	South: ◆ 9872 ▼ AK84 ◆ 10973 ◆ 3	West Pass AP 1. Stay		Pass	
Board: 143 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 2 S	North:	South: ♠ AQ2 ♥ K97 ♠ K43 ♣ AJ72		North 2♣¹ man	East X	South 1NT 2•
Board: 144 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 2N N	North: ♠ Q9 ♥ 96 ♠ AQ105 ♠ AK932	South: ♠ A864 ♥ 10842 ♠ K863 ♠ 5	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 145 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 2N S	North: ♠ K1043 ♥ A943 ♦ 10843 ♣ 2	South: ♠ A75 ♥ 1062 ♠ A76 ♣ AKJ4	West Pass Pass 1. Stay	2NT	East Pass AP	1NT

North hands (Practice Page)

Board: 146 Dealer: N Vul: None HCP: 15	AQ910985AQJ3Q4	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: NS HCP: 7	★ A864▼ 7532◆ K973★ 10	The opponents are silent. Partner bids first.
Board: 148 Dealer: N Vul: Both HCP: 17	★ AK98★ KQ92★ A98★ J10	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: NS HCP: 7	★ A932▼ J974◆ Q532◆ 9	East Doubles 2♣ if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. Partner bids first.
Board: 150 Dealer: N Vul: None HCP: 17	★ A96★ KJ63★ KJ2★ KQ10	West Doubles 2♣ if possible. You bid first.

Board: 146 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3♥ N	North: ♠ AQ9 ♥ 10985 ♠ AQJ3 ♠ Q4	South: ♠ KJ103 ♥ K742 ♠ 6 ♣ 10865	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 147 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2N S	North: ◆ A864 ▼ 7532 ◆ K973 ◆ 10	South: ♠ Q52 ♥ A98 ♠ Q86 ♠ AK72	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 148 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 4 N	North: ♠ AK98 ♥ KQ92 ♠ A98 ♣ J10	South: ♠ 10642 ♥ A1075 ♦ J ♠ Q542	West Pass Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 149 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 4*X W	North: ♠ A932 ♥ J974 ♠ Q532 ♣ 9	South: ♠ K54 ♥ AKQ2 ♠ KJ7 ♣ J54	West Pass 3♣ AP 1. Stay	North 2♣¹ 3♥ man	East X 4♣	South 1NT 2▼ X
Board: 150 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 3♥ N	North: ♠ A96 ♥ KJ63 ♠ KJ2 ♠ KQ10	South:	West X AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹

South hands (Practice Page)

Board: 146 Dealer: N Vul: None HCP: 7	★ KJ103★ K742★ 6★ 10865	The opponents are silent. Partner bids first.
Board: 147 Dealer: S Vul: NS HCP: 15	♣ Q52♥ A98◆ Q86♣ AK72	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: Both HCP: 7	10642✓ A1075✓ J✓ Q542	The opponents are silent. Partner bids first.
Board: 149 Dealer: S Vul: NS HCP: 17	★ K54★ AKQ2◆ KJ7★ J54	East Doubles 2♣ if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. You bid first.
Board: 150 Dealer: N Vul: None HCP: 7	J432▼ 10875◆ AQ104♣ 2	West Doubles 2♣ if possible. Partner bids first.

Board: 146 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3♥ N	North: ♠ AQ9 ♥ 10985 ♠ AQJ3 ♠ Q4	South: ♠ KJ103 ♥ K742 ♠ 6 ♣ 10865	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 147 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2N S	North: ◆ A864 ▼ 7532 ◆ K973 ◆ 10	South: ♠ Q52 ♥ A98 ♠ Q86 ♠ AK72	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 148 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 4 N	North: ♠ AK98 ♥ KQ92 ♠ A98 ♣ J10	South: ♠ 10642 ♥ A1075 ♦ J ♠ Q542	West Pass Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 149 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 4*X W	North: ♠ A932 ♥ J974 ♠ Q532 ♣ 9	South: ♠ K54 ♥ AKQ2 ♠ KJ7 ♣ J54	West Pass 3♣ AP 1. Stay	North 2♣¹ 3♥ man	East X 4♣	South 1NT 2▼ X
Board: 150 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 3♥ N	North: ♠ A96 ♥ KJ63 ♠ KJ2 ♠ KQ10	South:	West X AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹