Board: 1 Dealer: S Vul: None HCP: 11	★ K864▼ K87◆ 2◆ KQ986	East Bids 5♦ if possible. Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 15	★ KQJ6★ AKQ◆ 863◆ 842	West Bids 2♦ if possible. You bid first.
Board: 3 Dealer: S Vul: Both HCP: 11	♣ Q1098♥ QJ962♦ A♣ Q108	East Bids 5♦ if possible. Partner bids first.
Board: 4 Dealer: N Vul: NS HCP: 15	★K10▼J109◆AQ108◆AJ76	West Bids 2♠ if possible. You bid first.
Board: 5 Dealer: S Vul: EW HCP: 9	♠ 652♥ AK82♦ 53♠ Q1096	East Bids 3♦ if possible. Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 5•X E	North: ♠ K864 ♥ K87 ♦ 2 ♣ KQ986	South: ♠ AJ9 ♥ A1063 ♠ A84 ♣ A53		North 2♣¹ man		South 1NT X
Board: 2 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 4 S	North: ♠ KQJ6 ♥ AKQ ♠ 863 ♣ 842	South: ♠ A8532 ♥ J643 ♦ 7 ♠ Q105	2♦ Pass Pass 1. Stay	North 1NT Pass 3◆² 4♠ man raise or	Pass Pass Pass AP	2♣¹ 2♠ 3♠
Board: 3 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 5•X E	North: ♠ Q1098 ♥ QJ962 ♠ A ♠ Q108	South: ♠ AJ4 ♥ AK83 ♠ 76 ♠ AJ92		North 2♣¹ man		South 1NT X
Board: 4 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4 S	North: ♠ K10 ♥ J109 ♠ AQ108 ♣ AJ76	South:	2♠ Pass AP 1. Stay	North 1NT Pass 3♣² man raise or	Pass Pass Pass	2♣¹ 3♣ 4♣
Board: 5 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3•X E	North:	South: ♠ AQJ3 ♥ Q1076 ♦ J7 ♣ AJ5	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♦ AP	South 1NT Pass

Board: 1	ible.
Board: 2	sible.
Board: 3	ible.
Board: 4	sible.
Board: 5 Dealer: S Vul: EW HCP: 15 AQJ3 East Bids 3♦ if possion You bid first. You bid first.	ible.

Board: 1 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 5•X E	North: ♠ K864 ♥ K87 ♦ 2 ♣ KQ986	South: ♠ AJ9 ♥ A1063 ♠ A84 ♣ A53		North 2♣¹ man		South 1NT X
Board: 2 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 4 S	North: ♠ KQJ6 ♥ AKQ ♠ 863 ♣ 842	South: ♠ A8532 ♥ J643 ♦ 7 ♠ Q105	2♦ Pass Pass 1. Stay	North 1NT Pass 3◆² 4♠ man raise or	Pass Pass Pass AP	2♣¹ 2♠ 3♠
Board: 3 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 5•X E	North: ♠ Q1098 ♥ QJ962 ♠ A ♠ Q108	South: ♠ AJ4 ♥ AK83 ♠ 76 ♠ AJ92		North 2♣¹ man		South 1NT X
Board: 4 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4 S	North: ♠ K10 ♥ J109 ♠ AQ108 ♣ AJ76	South:	2♠ Pass AP 1. Stay	North 1NT Pass 3♣² man raise or	Pass Pass Pass	2♣¹ 3♣ 4♣
Board: 5 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3•X E	North:	South: ♠ AQJ3 ♥ Q1076 ♦ J7 ♣ AJ5	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♦ AP	South 1NT Pass

Board: 6 Dealer: N Vul: Both HCP: 15	★ A86▼ A976◆ KQJ★ J53	West Bids 2♠ if possible. You bid first.
Board: 7 Dealer: S Vul: None HCP: 10	♦ 86 ♥ A863 ♦ AQ73 ♣ 974	East Bids 2♠ if possible. Partner bids first.
Board: 8 Dealer: N Vul: EW HCP: 16	★ K62▼ K1096◆ KQ◆ AJ42	West Bids 2♦ if possible. You bid first.
Board: 9 Dealer: S Vul: Both HCP: 10	◆ Q83◆ KJ54◆ 102◆ A975	East Bids 3♦ if possible. Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 17	♣ Q64♥ AKJ9♦ 106♣ AK54	West Bids 4♠ if possible. You bid first.

Board: 6 Dealer: N Vul: Both North HCP: 15	North: ♠ A86 ♥ A976 ♠ KQJ	South: ◆ 94 ▼ KJ85 ◆ A652	West 2♠ Pass	North 1NT Pass 2NT	East Pass Pass AP	2 ♣ ¹
South HCP: 8 Contract: 2N N	♣ J53	♣ 842	1. Stay		Ar	
D 1. 7			West	North	East	South 1NT
Board: 7 Dealer: S	North:	South:	Pass	2 ♣ ¹	2♠	Pass
Vul: None	♦ 86 ∀ A863	♠ A10 ♥ 75	Pass	X	Pass	3♦
North HCP: 10	◆ AQ73	◆ K10652	Pass	3 ♠ ²	Pass	4
South HCP: 15	♣ 974	♣ AKJ10	AP			
Contract: 4♦ S			1. Stay			
			2. limit	raise or	better	in ♦
- 10			West	North	East	South
Board: 8 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: EW	♦ K62	♣ J10873	2♦	2NT	Pass	3♠
North HCP: 16	♥ K1096 ♦ KQ	♥ AQ87 ♦ 10	Pass	4 ◆ ²	Pass	4♠
South HCP: 10 Contract: 4♠ S	♣ AJ42	♣ K106	AP	mon		
Contract. 42 S			 Stayman limit raise or better in ♠ 			
Board: 9 Dealer: S	North: ♠ Q83	South: ♠ K942	West	North	East	South 1NT
Vul: Both	♥ KJ54	♥ A1093	Pass	2 ♣ ¹	3 ♦	Pass
North HCP: 10 South HCP: 15	♦ 102	♦ K5	Pass	X	AP	
Contract: 3♦X E	♣ A975	♣ KQ4	1. Stay	man		
Board: 10	North:	South:				
Dealer: N	Norun: ♠ Q64	Soum: ♠2	West	North		
Vul: None	♥ AKJ9	♥ Q542	_	1NT	Pass	2 ♣ ¹
North HCP: 17 South HCP: 8	♦ 106	♦ KQJ95	4 ♠	X	AP	
Contract: 4♠X W	♣ AK54	♣ 1073	1. Stay	man		

Board: 6 Dealer: N Vul: Both HCP: 8	◆ 94♥ KJ85◆ A652◆ 842	West Bids 2♠ if possible. Partner bids first.
Board: 7 Dealer: S Vul: None HCP: 15	★ A10▼ 75◆ K10652◆ AKJ10	East Bids 2♠ if possible. You bid first.
Board: 8 Dealer: N Vul: EW HCP: 10	♣ J10873♥ AQ87♦ 10♣ K106	West Bids 2♦ if possible. Partner bids first.
Board: 9 Dealer: S Vul: Both HCP: 15	★ K942▼ A1093◆ K5◆ KQ4	East Bids 3♦ if possible. You bid first.
Board: 10 Dealer: N Vul: None HCP: 8	★2♥ Q542♦ KQJ95★ 1073	West Bids 4♠ if possible. Partner bids first.

Board: 6 Dealer: N Vul: Both North HCP: 15	North: ♠ A86 ♥ A976 ♠ KQJ	South:	West 2♠ Pass	North 1NT Pass 2NT	East Pass Pass AP	2 ♣ ¹
South HCP: 8 Contract: 2N N	♣ J53	♣ 842	1. Stay		Ar	
D 1. 7			West	North	East	South 1NT
Board: 7 Dealer: S	North:	South:	Pass	2 ♣ ¹	2♠	Pass
Vul: None	♦ 86 ∀ A863	♠ A10 ♥ 75	Pass	X	Pass	3♦
North HCP: 10	◆ AQ73	◆ K10652	Pass	3 ♠ ²	Pass	4
South HCP: 15	♣ 974	♣ AKJ10	AP			
Contract: 4♦ S			1. Stay			
			2. limit	raise or	better	in ♦
- 10			West	North	East	South
Board: 8 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: EW	♦ K62	♣ J10873	2♦	2NT	Pass	3♠
North HCP: 16	♥ K1096 ♦ KQ	♥ AQ87 ♦ 10	Pass	4 ◆ ²	Pass	4♠
South HCP: 10 Contract: 4♠ S	♣ AJ42	♣ K106	AP	mon		
Contract. 42 S			 Stayman limit raise or better in ♠ 			
Board: 9 Dealer: S	North: ♠ Q83	South: ♠ K942	West	North	East	South 1NT
Vul: Both	♥ KJ54	♥ A1093	Pass	2 ♣ ¹	3 ♦	Pass
North HCP: 10 South HCP: 15	♦ 102	♦ K5	Pass	X	AP	
Contract: 3♦X E	♣ A975	♣ KQ4	1. Stay	man		
Board: 10	North:	South:				
Dealer: N	Norun: ♠ Q64	Soum: ♠2	West	North		
Vul: None	♥ AKJ9	♥ Q542	_	1NT	Pass	2 ♣ ¹
North HCP: 17 South HCP: 8	♦ 106	♦ KQJ95	4 ♠	X	AP	
Contract: 4♠X W	♣ AK54	♣ 1073	1. Stay	man		

Board: 11 Dealer: S Vul: NS HCP: 10	▶ J65♥ A842◆ AJ84♣ 105	East Bids 2♠ if possible. Partner bids first.
Board: 12 Dealer: N Vul: Both HCP: 16	★ A8▼ AJ84◆ 872★ AK102	West Bids 3♠ if possible. You bid first.
Board: 13 Dealer: S Vul: None HCP: 8	♣ Q763♥ KQJ2◆ 84♣ 1064	East Bids 2♦ if possible. Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 15	★ AK86★ 864★ K3★ AJ76	West Bids 2♦ if possible. You bid first.
Board: 15 Dealer: S Vul: EW HCP: 13	★ 543★ AQ92★ A982★ QJ	East Bids 4♠ if possible. Partner bids first.

Board: 11 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 2 E	North:	South:		North 2♣¹ man	East 2♠	South 1NT AP
Board: 12 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3 W	North: ♠ A8 ♥ AJ84 ♦ 872 ♣ AK102	South: ♠ K4 ♥ Q952 • Q106 ♣ Q986	West 3♠ 1. Stayı	North 1NT AP man	East Pass	
Board: 13 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ Q763 ♥ KQJ2 ♦ 84 ♣ 1064	South: ♠ AJ42 ♥ 1053 ♠ KJ2 ♠ AK5		North 2♣¹ man	East 2◆	South 1NT 2NT
Board: 14 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2 \(\) W	North: ♠ AK86 ♥ 864 ♠ K3 ♣ AJ76	South: ♠ QJ97 ▼ 107 ◆ QJ4 ♣ K1092	West 2 1. Stay	North 1NT AP man	East Pass	_
Board: 15 Dealer: S Vul: EW North HCP: 13 South HCP: 17 Contract: 4•X E	North: ◆ 543 ▼ AQ92 ◆ A982 ◆ QJ	South: ♠ AJ ♥ K107 ♠ KQJ7 ♠ K1042	West Pass Pass 1. Stay	X	East 4 AP	South 1NT Pass

Board: 11 Dealer: S Vul: NS HCP: 15	◆ 93♥ QJ7◆ KQ53◆ AK86	East Bids 2♠ if possible. You bid first.
Board: 12 Dealer: N Vul: Both HCP: 9	★ K4 ♥ Q952 ♦ Q106 ♣ Q986	West Bids 3♠ if possible. Partner bids first.
Board: 13 Dealer: S Vul: None HCP: 16	★ AJ42★ 1053★ KJ2★ AK5	East Bids 2♦ if possible. You bid first.
Board: 14 Dealer: N Vul: NS HCP: 9	◆ QJ97◆ 107◆ QJ4◆ K1092	West Bids 2♦ if possible. Partner bids first.
Board: 15 Dealer: S Vul: EW HCP: 17	★ AJ▼ K107◆ KQJ7★ K1042	East Bids 4♠ if possible. You bid first.

Board: 11 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 2 E	North:	South:		North 2♣¹ man	East 2♠	South 1NT AP
Board: 12 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3 W	North: ♠ A8 ♥ AJ84 ♦ 872 ♣ AK102	South: ♠ K4 ♥ Q952 • Q106 ♣ Q986	West 3♠ 1. Stayı	North 1NT AP man	East Pass	
Board: 13 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ Q763 ♥ KQJ2 ♦ 84 ♣ 1064	South: ♠ AJ42 ♥ 1053 ♠ KJ2 ♠ AK5		North 2♣¹ man	East 2◆	South 1NT 2NT
Board: 14 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2 \(\) W	North: ♠ AK86 ♥ 864 ♠ K3 ♣ AJ76	South: ♠ QJ97 ▼ 107 ◆ QJ4 ♣ K1092	West 2 1. Stay	North 1NT AP man	East Pass	_
Board: 15 Dealer: S Vul: EW North HCP: 13 South HCP: 17 Contract: 4•X E	North: ◆ 543 ▼ AQ92 ◆ A982 ◆ QJ	South: ♠ AJ ♥ K107 ♠ KQJ7 ♠ K1042	West Pass Pass 1. Stay	X	East 4 AP	South 1NT Pass

Board: 16 Dealer: N Vul: None HCP: 15	◆ 93◆ AK87◆ AJ97◆ K63	West Bids 3♣ if possible. You bid first.
Board: 17 Dealer: S Vul: EW HCP: 11	♣ J104♥ AQ97◆ KJ1094♣ 10	East Bids 5♣ if possible. Partner bids first.
Board: 18 Dealer: N Vul: Both HCP: 16	AK86♥ Q72AK9442	West Bids 3♣ if possible. You bid first.
Board: 19 Dealer: S Vul: NS HCP: 11	★ 762★ AK63★ J2★ QJ103	East Bids 2♠ if possible. Partner bids first.
Board: 20 Dealer: N Vul: EW HCP: 17	AQ6AKJ996K865	West Bids 3♦ if possible. You bid first.

Board: 16 Dealer: N Vul: None North HCP: 15 South HCP: 9	North:	South: ♠ KJ6 ♥ QJ92 ♠ Q8653 ♣ 7	West 3♣ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Contract: 3♦ S Board: 17 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 5♠X E	North: ♣ J104 ♥ AQ97 • KJ1094 ♣ 10	South: ♠ AKQ6 ♥ K853 ♠ A53 ♣ 83	West	North 2♣¹	East 5♣	South 1NT X
Board: 18 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 W	North: ♠ AK86 ♥ Q72 ♠ AK94 ♣ 42	South: ◆ J10953 ▼ A654 ◆ Q72 ◆ 9	West 3♣ 1. Stay	North 1NT AP man	East Pass	
Board: 19 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 2 E	North: ♣ 762 ♥ AK63 ♦ J2 ♣ QJ103	South: ♠ A4 ♥ Q742 ♠ KQ85 ♣ A64		North 2♣¹ man	East 2♠	South 1NT AP
Board: 20 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3•X W	North: ♠ AQ6 ♥ AKJ9 ♦ 96 ♣ K865	South: ♠ K54 ♥ Q1042 ♦ 108 ♠ A943	West 3♦ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

Board: 16 Dealer: N Vul: None HCP: 9	★ KJ6♥ QJ92◆ Q8653◆ 7	West Bids 3♣ if possible. Partner bids first.
Board: 17 Dealer: S Vul: EW HCP: 16	★ AKQ6★ K853★ A53★ 83	East Bids 5♣ if possible. You bid first.
Board: 18 Dealer: N Vul: Both HCP: 7	♣ J10953♥ A654♦ Q72♣ 9	West Bids 3♣ if possible. Partner bids first.
Board: 19 Dealer: S Vul: NS HCP: 15	★ A4♥ Q742◆ KQ85★ A64	East Bids 2♠ if possible. You bid first.
Board: 20 Dealer: N Vul: EW HCP: 9	★ K54♥ Q1042◆ 108◆ A943	West Bids 3♦ if possible. Partner bids first.

Board: 16 Dealer: N Vul: None North HCP: 15 South HCP: 9	North:	South: ♠ KJ6 ♥ QJ92 ♠ Q8653 ♣ 7	West 3♣ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Contract: 3♦ S Board: 17 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 5♠X E	North: ♣ J104 ♥ AQ97 • KJ1094 ♣ 10	South: ♠ AKQ6 ♥ K853 ♠ A53 ♣ 83	West	North 2♣¹	East 5♣	South 1NT X
Board: 18 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 W	North: ♠ AK86 ♥ Q72 ♠ AK94 ♣ 42	South: ◆ J10953 ▼ A654 ◆ Q72 ◆ 9	West 3♣ 1. Stay	North 1NT AP man	East Pass	
Board: 19 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 2 E	North: ♣ 762 ♥ AK63 ♦ J2 ♣ QJ103	South: ♠ A4 ♥ Q742 ♠ KQ85 ♣ A64		North 2♣¹ man	East 2♠	South 1NT AP
Board: 20 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3•X W	North: ♠ AQ6 ♥ AKJ9 ♦ 96 ♣ K865	South: ♠ K54 ♥ Q1042 ♦ 108 ♠ A943	West 3♦ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

Board: 21 Dealer: S Vul: Both HCP: 12	★ K1075♥ Q10◆ K54★ KJ86	East Bids 2♦ if possible. Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 15	♠ KQ ♥ K65 ♦ K872 ♣ A1064	West Bids 5♦ if possible. You bid first.
Board: 23 Dealer: S Vul: EW HCP: 8	★ A83★ A865★ 103★ 8543	East Bids 2♦ if possible. Partner bids first.
Board: 24 Dealer: N Vul: Both HCP: 15	1063★ AK9★ AJ1082★ K5	West Bids 3♥ if possible. You bid first.
Board: 25 Dealer: S Vul: None HCP: 9	★ KJ87▼ 1095◆ QJ◆ Q965	East Bids 2♦ if possible. Partner bids first.

Board: 21 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4 S	North: ♠ K1075 ♥ Q10 ♠ K54 ♣ KJ86	South: ♠ AQJ32 ♥ A4 ♦ 1096 ♣ A73	West North East South 1NT Pass 2♣¹ 2♦ 2♠ Pass 3♠² Pass 3♠ Pass 4♠ AP 1. Stayman 2. strength cue bid
Board: 22 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 5•X W	North: ♠ KQ ♥ K65 ♦ K872 ♠ A1064	South:	West North East South 1NT Pass 2♣¹ 5♦ X AP 1. Stayman
Board: 23 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ◆ A83 ▼ A865 ◆ 103 ◆ 8543	South: ♠ KQ5 ♥ KQ107 ♠ Q862 ♠ A2	West North East South 1NT Pass 2♣¹ 2♦ 2NT AP 1. Stayman
Board: 24 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 6N N	North:	South: ♠ AKJ2 ♥ Q ♠ KQ6 ♣ J7632	West North East South 1NT Pass 2♣¹ 3♥ Pass Pass 4NT² Pass 5♥³ Pass 6NT AP 1. Stayman 2. Blackwood 0314 3. A=2 out of 4
Board: 25 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♣ N	North: ♠ KJ87 ▼ 1095 ◆ QJ ♣ Q965	South: ♠ AQ64 ♥ Q3 ♠ 843 ♣ AK82	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass X Pass 3♣ AP 1. Stayman

Board: 21 AQJ32 Fact Bids 24 if possib	ī
Dealer: S	le.
Board: 22	ole.
Board: 23	le.
Board: 24	ole.
Board: 25	le.

Board: 21 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4 S	North: ♠ K1075 ♥ Q10 ♠ K54 ♣ KJ86	South: ♠ AQJ32 ♥ A4 ♦ 1096 ♣ A73	West North East South 1NT Pass 2♣¹ 2♦ 2♠ Pass 3♠² Pass 3♠ Pass 4♠ AP 1. Stayman 2. strength cue bid
Board: 22 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 5•X W	North: ♠ KQ ♥ K65 ♦ K872 ♠ A1064	South:	West North East South 1NT Pass 2♣¹ 5♦ X AP 1. Stayman
Board: 23 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ◆ A83 ▼ A865 ◆ 103 ◆ 8543	South: ♠ KQ5 ♥ KQ107 ♠ Q862 ♠ A2	West North East South 1NT Pass 2♣¹ 2♦ 2NT AP 1. Stayman
Board: 24 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 6N N	North:	South: ♠ AKJ2 ♥ Q ♠ KQ6 ♣ J7632	West North East South 1NT Pass 2♣¹ 3♥ Pass Pass 4NT² Pass 5♥³ Pass 6NT AP 1. Stayman 2. Blackwood 0314 3. A=2 out of 4
Board: 25 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♣ N	North: ♠ KJ87 ▼ 1095 ◆ QJ ♣ Q965	South: ♠ AQ64 ♥ Q3 ♠ 843 ♣ AK82	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass X Pass 3♣ AP 1. Stayman

Board: 26 Dealer: N Vul: NS HCP: 15	★ K108▼ J543◆ AK108◆ KJ	West Bids 3♣ if possible. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 10	♣ 73♥ A987♦ AJ943♣ J10	East Bids 2♠ if possible. Partner bids first.
Board: 28 Dealer: N Vul: None HCP: 15	♦ 964♥ KJ5♦ AK6♠ A832	West Bids 2♦ if possible. You bid first.
Board: 29 Dealer: S Vul: EW HCP: 8	♦ 9754♥ K1064♦ 74♣ AJ5	East Bids 2♦ if possible. Partner bids first.
Board: 30 Dealer: N Vul: None HCP: 15	♣ AQJ8♥ KJ◆ K1095♣ J73	West Bids 2♥ if possible. You bid first.

Board: 26 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 S	North: ♠ K108 ♥ J543 ♠ AK108 ♣ KJ	South: ♠ AQJ2 ♥ 107 ♦ J7432 ♠ 64	West 3♣ AP 1. Stayı	North 1NT Pass man	Pass	2 ♣ ¹
Board: 27 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ 73 ♥ A987 ♠ AJ943 ♣ J10	South: ♠ 84 ♥ KQJ ♠ K1052 ♣ AK32	Pass Pass Pass 1. Stay	3 ♦ 3NT	2♠ Pass AP	1NT Pass 3♣²
Board: 28 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 5♣ S	North:	South:	West 2 Pass AP 1. Stayı	North 1NT Pass 3.		2 ♣ ¹ X
Board: 29 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ◆ 9754 ▼ K1064 ◆ 74 ◆ AJ5	South: ♠ A1063 ♥ AJ7 ♠ A9 ♠ K973	West Pass AP 1. Stay	North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 30 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ AQJ8 ♥ KJ ♦ K1095 ♣ J73	South: ♠ K1095 ♥ 74 ♠ AQ3 ♠ 6542	West 2♥ Pass 1. Stay		East Pass Pass AP	2 ♣ ¹

Board: 26 Dealer: N Vul: NS HCP: 8	AQJ2107J743264	West Bids 3♣ if possible. Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 16	★84★KQJ★K1052★AK32	East Bids 2♠ if possible. You bid first.
Board: 28 Dealer: N Vul: None HCP: 13		West Bids 2♦ if possible. Partner bids first.
Board: 29 Dealer: S Vul: EW HCP: 16	★ A1063★ AJ7★ A9★ K973	East Bids 2♦ if possible. You bid first.
Board: 30 Dealer: N Vul: None HCP: 9	★ K1095▼ 74◆ AQ3◆ 6542	West Bids 2♥ if possible. Partner bids first.

Board: 26 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 S	North: ♠ K108 ♥ J543 ♠ AK108 ♣ KJ	South: ♠ AQJ2 ♥ 107 ♦ J7432 ♠ 64	West 3♣ AP 1. Stayı	North 1NT Pass man	Pass	2 ♣ ¹
Board: 27 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ 73 ♥ A987 ♠ AJ943 ♣ J10	South: ♠ 84 ♥ KQJ ♠ K1052 ♣ AK32	Pass Pass Pass 1. Stay	3 ♦ 3NT	2♠ Pass AP	1NT Pass 3♣²
Board: 28 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 5♣ S	North:	South:	West 2 Pass AP 1. Stayı	North 1NT Pass 3.		2 ♣ ¹ X
Board: 29 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ◆ 9754 ▼ K1064 ◆ 74 ◆ AJ5	South: ♠ A1063 ♥ AJ7 ♠ A9 ♠ K973	West Pass AP 1. Stay	North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 30 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ AQJ8 ♥ KJ ♦ K1095 ♣ J73	South: ♠ K1095 ♥ 74 ♠ AQ3 ♠ 6542	West 2♥ Pass 1. Stay		East Pass Pass AP	2 ♣ ¹

Board: 31 Dealer: S Vul: NS HCP: 7	♣ Q10642♥ K542◆ Q875♣ —	East Bids 3♣ if possible. Partner bids first.
Board: 32 Dealer: N Vul: EW HCP: 15	♣ AQ9♥ Q7◆ QJ86♣ A1096	West Bids 4♥ if possible. You bid first.
Board: 33 Dealer: S Vul: Both HCP: 10	★ K962▼ 72◆ 983◆ AQJ3	East Bids 3♦ if possible. Partner bids first.
Board: 34 Dealer: N Vul: NS HCP: 16	★ K754▼ K8◆ A93◆ AQ75	West Bids 2♠ if possible. You bid first.
Board: 35 Dealer: S Vul: EW HCP: 10	★ A1086▼ A54◆ 5◆ Q9875	East Bids 5♦ if possible. Partner bids first.

Board: 31 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3 E	North: ♠ Q10642 ♥ K542 ♦ Q875 ♠ —	South: ♠ AK95 ♥ 873 ♠ A1094 ♣ A3		North 2♣¹ man	East 3♣	South 1NT AP
Board: 32 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 VX W	North: ♠ AQ9 ♥ Q7 • QJ86 ♣ A1096	South: ♠ K873 ♥ 53 ♠ AK53 ♣ K75	West 4♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 33 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 • E	North: ♠ K962 ♥ 72 • 983 ♣ AQJ3	South: ♠ AQ10 ♥ AQ105 ♦ 107 ♠ K642		North 2♣¹ man		South 1NT AP
Board: 34 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ K754 ♥ K8 ♠ A93 ♣ AQ75	South: ♠ 102 ♥ AQJ10 ♠ QJ8 ♠ J432	West 2♣ AP 1. Stay	North 1NT 2NT	Pass	
Board: 35 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 5•X E	North: ♠ A1086 ♥ A54 ♦ 5 ♠ Q9875	South: ♠ K74 ♥ KJ93 ♦ J103 ♣ AK3	West Pass AP 1. Stay		East 5♦	South 1NT X

Board: 31 Dealer: S Vul: NS HCP: 15	★ AK95★ 873★ A1094★ A3	East Bids 3♣ if possible. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 13	★ K873★ 53◆ AK53★ K75	West Bids 4♥ if possible. Partner bids first.
Board: 33 Dealer: S Vul: Both HCP: 15	AQ10✓ AQ105107✓ K642	East Bids 3♦ if possible. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 11	♠ 102♥ AQJ10♦ QJ8♠ J432	West Bids 2♠ if possible. Partner bids first.
Board: 35 Dealer: S Vul: EW HCP: 15	★ K74▼ KJ93◆ J103◆ AK3	East Bids 5♦ if possible. You bid first.

Board: 31 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3 E	North: ♠ Q10642 ♥ K542 ♦ Q875 ♠ —	South: ♠ AK95 ♥ 873 ♠ A1094 ♣ A3		North 2♣¹ man	East 3♣	South 1NT AP
Board: 32 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 VX W	North: ♠ AQ9 ♥ Q7 • QJ86 ♣ A1096	South: ♠ K873 ♥ 53 ♠ AK53 ♣ K75	West 4♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 33 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 • E	North: ♠ K962 ♥ 72 • 983 ♣ AQJ3	South: ♠ AQ10 ♥ AQ105 ♦ 107 ♠ K642		North 2♣¹ man		South 1NT AP
Board: 34 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ K754 ♥ K8 ♠ A93 ♣ AQ75	South: ♠ 102 ♥ AQJ10 ♠ QJ8 ♠ J432	West 2♣ AP 1. Stay	North 1NT 2NT	Pass	
Board: 35 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 5•X E	North: ♠ A1086 ♥ A54 ♦ 5 ♠ Q9875	South: ♠ K74 ♥ KJ93 ♦ J103 ♣ AK3	West Pass AP 1. Stay		East 5♦	South 1NT X

Board: 36 Dealer: N Vul: Both HCP: 16	♣ Q8♥ AKQ92◆ K86♣ Q97	West Bids 2♠ if possible. You bid first.
Board: 37 Dealer: S Vul: Both HCP: 9	★ 1032★ K742★ 92★ AQ64	East Bids 2♠ if possible. Partner bids first.
Board: 38 Dealer: N Vul: None HCP: 15	★ 32★ AK7◆ QJ953★ AJ7	West Bids 2♠ if possible. You bid first.
Board: 39 Dealer: S Vul: NS HCP: 9	★ A10542★ KQ98◆ 952◆ 2	East Bids 3♣ if possible. Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 15	♣ A73♥ K2◆ AQJ7♣ J1092	West Bids 4♥ if possible. You bid first.

Board: 36 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q8 ♥ AKQ92 ♠ K86 ♠ Q97	South: ♠ K1076 ♥ J8 ♦ J754 ♠ A62	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 37 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2♠ E	North: • 1032 • K742 • 92 • AQ64	South: ♠ A9 ♥ A1065 ♠ AQ75 ♣ J98	West Pass 1. Stay		East 2♠	South 1NT AP
Board: 38 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North: ◆ 32 ▼ AK7 ◆ QJ953 ◆ AJ7	South: ♠ Q1086 ♥ 1085 ♦ K84 ♣ K42	West 2♣ AP 1. Stay	North 1NT Pass man	Pass	
Board: 39 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4 N	North: ♠ A10542 ♥ KQ98 ♦ 952 ♣ 2	South: ♠ KQ93 ▼ 102 ♠ AKQ3 ♣ Q104	Pass Pass Pass 1. Stay	North 2♣¹ 3♣ 4♠ man raise or	3♣ Pass AP	1NT Pass 4♣²
Board: 40 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 4 VX	North: ♠ A73 ♥ K2 ♠ AQJ7 ♣ J1092	South: ♠ Q1085 ♥ 93 ♠ K64 ♠ AKQ4	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣¹

Board: 36 Dealer: N Vul: Both HCP: 9	★ K1076♥ J8◆ J754◆ A62	West Bids 2♠ if possible. Partner bids first.
Board: 37 Dealer: S Vul: Both HCP: 15	♠ A9♥ A1065♠ AQ75♠ J98	East Bids 2♠ if possible. You bid first.
Board: 38 Dealer: N Vul: None HCP: 8	♣ Q1086♥ 1085♦ K84♣ K42	West Bids 2♠ if possible. Partner bids first.
Board: 39 Dealer: S Vul: NS HCP: 16	★ KQ93▼ 102◆ AKQ3◆ Q104	East Bids 3♣ if possible. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 14	♣ Q1085♥ 93♦ K64♣ AKQ4	West Bids 4♥ if possible. Partner bids first.

Board: 36 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q8 ♥ AKQ92 ♠ K86 ♠ Q97	South: ♠ K1076 ♥ J8 ♦ J754 ♠ A62	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 37 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2♠ E	North: • 1032 • K742 • 92 • AQ64	South: ♠ A9 ♥ A1065 ♠ AQ75 ♣ J98	West Pass 1. Stay		East 2♠	South 1NT AP
Board: 38 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North: ◆ 32 ▼ AK7 ◆ QJ953 ◆ AJ7	South: ♠ Q1086 ♥ 1085 ♦ K84 ♣ K42	West 2♣ AP 1. Stay	North 1NT Pass man	Pass	
Board: 39 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4 N	North: ♠ A10542 ♥ KQ98 ♦ 952 ♣ 2	South: ♠ KQ93 ▼ 102 ♠ AKQ3 ♣ Q104	Pass Pass Pass 1. Stay	North 2♣¹ 3♣ 4♠ man raise or	3♣ Pass AP	1NT Pass 4♣²
Board: 40 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 4 VX	North: ♠ A73 ♥ K2 ♠ AQJ7 ♣ J1092	South: ♠ Q1085 ♥ 93 ♠ K64 ♠ AKQ4	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣¹

Board: 41 Dealer: S Vul: None HCP: 10	♣ Q1086♥ AQJ10◆ 874♣ J5	East Bids 3♣ if possible. Partner bids first.
Board: 42 Dealer: N Vul: NS HCP: 16	AK974✓ K86A65Q9	West Bids 5♣ if possible. You bid first.
Board: 43 Dealer: S Vul: EW HCP: 12	★ AK6♥ Q974◆ 108◆ K1063	East Bids 4♦ if possible. Partner bids first.
Board: 44 Dealer: N Vul: None HCP: 17	★ KJ74★ A86★ A52★ AJ5	West Bids 2♦ if possible. You bid first.
Board: 45 Dealer: S Vul: NS HCP: 10	AJ852✓ Q1082✓ K853✓ —	East Bids 3♣ if possible. Partner bids first.

Board: 41 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ Q1086 ♥ AQJ10 ♠ 874 ♣ J5	South: ♠ KJ5 ♥ K86 ♠ AKQ109 ♣ 102	West North East South 1NT Pass 2♣¹ 3♣ Pass Pass X AP 1. Stayman
Board: 42 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 5&X W	North: ♠ AK974 ♥ K86 ♠ A65 ♠ Q9	South: ♠ Q85 ♥ QJ75 ♠ KQJ102 ♠ 8	West North East South 1NT Pass 2♣¹ 5♣ X AP 1. Stayman
Board: 43 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4•X E	North: ♠ AK6 ♥ Q974 ♦ 108 ♠ K1063	South: ◆ 843 ▼ AK652 ◆ AQ4 ◆ Q4	West North East South 1NT Pass 2♣¹ 4♦ Pass Pass X AP 1. Stayman
Board: 44 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4♠ S	North: ♠ KJ74 ♥ A86 ♠ A52 ♣ AJ5	South: ♠ Q10863 ♥ K1094 ←— ♣ K984	West North East South 1NT Pass 2♣¹ 2 ◆ 2NT Pass 3♠ Pass 4•² Pass 4♠ AP 1. Stayman 2. limit raise or better in ♠
Board: 45 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 S	North: ♠ AJ852 ♥ Q1082 ♠ K853 ♣ —	South: ♠ K10 ♥ AJ95 ♠ AJ97 ♣ Q52	West North East South 1NT Pass 2♣¹ 3♣ Pass Pass 3♠ Pass 4♥ AP 1. Stayman

Board: 41 Dealer: S Vul: None HCP: 16 ★ KJ5 ▼ K86 ★ AKQ109 ★ 102 Fast Bids 3♣ if possible. You bid first.			
	Dealer: S Vul: None	♥ K86 • AKQ109	•
Board: 42	Dealer: N Vul: NS	♥ QJ75 ♦ KQJ102	West Bids 5♣ if possible. Partner bids first.
Board: 43	Dealer: S Vul: EW	♥ AK652 ♦ AQ4	_
Board: 44	Dealer: N Vul: None	∀ K1094 ♦ —	-
Board: 45	Dealer: S Vul: NS	✓ AJ95✓ AJ97	

Board: 41 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ Q1086 ♥ AQJ10 ♠ 874 ♣ J5	South: ♠ KJ5 ♥ K86 ♠ AKQ109 ♣ 102	West North East South 1NT Pass 2♣¹ 3♣ Pass Pass X AP 1. Stayman
Board: 42 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 5&X W	North: ♠ AK974 ♥ K86 ♠ A65 ♠ Q9	South: ♠ Q85 ♥ QJ75 ♠ KQJ102 ♠ 8	West North East South 1NT Pass 2♣¹ 5♣ X AP 1. Stayman
Board: 43 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4•X E	North: ♠ AK6 ♥ Q974 ♦ 108 ♠ K1063	South: ◆ 843 ▼ AK652 ◆ AQ4 ◆ Q4	West North East South 1NT Pass 2♣¹ 4♦ Pass Pass X AP 1. Stayman
Board: 44 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4♠ S	North: ♠ KJ74 ♥ A86 ♠ A52 ♣ AJ5	South: ♠ Q10863 ♥ K1094 ←— ♣ K984	West North East South 1NT Pass 2♣¹ 2 ◆ 2NT Pass 3♠ Pass 4•² Pass 4♠ AP 1. Stayman 2. limit raise or better in ♠
Board: 45 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 S	North: ♠ AJ852 ♥ Q1082 ♠ K853 ♣ —	South: ♠ K10 ♥ AJ95 ♠ AJ97 ♣ Q52	West North East South 1NT Pass 2♣¹ 3♣ Pass Pass 3♠ Pass 4♥ AP 1. Stayman

Board: 46 Dealer: N Vul: EW HCP: 15	★ KJ97▼ A76◆ AQ7◆ J73	West Bids 3♣ if possible. You bid first.
Board: 47 Dealer: S Vul: Both HCP: 10	108✓ KQ95✓ Q8✓ QJ1073	East Bids 4♦ if possible. Partner bids first.
Board: 48 Dealer: N Vul: NS HCP: 15	♣ A5♥ A952◆ Q87♣ AJ82	West Bids 2♦ if possible. You bid first.
Board: 49 Dealer: S Vul: EW HCP: 9	★ KQ75♥ 9852◆ 93◆ KJ8	East Bids 2♦ if possible. Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 16	★ K107★ A9★ A1063★ AJ107	West Bids 2♥ if possible. You bid first.

Board: 46 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ KJ97 ♥ A76 ♠ AQ7 ♣ J73	South: ♠ AQ54 ♥ K10983 ♦ J85 ♣ 8	West 3♣ Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 47 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4•X E	North: • 108 • KQ95 • Q8 • QJ1073	South: ♠ AQ963 ♥ A103 ♠ K3 ♣ K52	Pass	North 2♣¹ X man	East 4 AP	South 1NT Pass
Board: 48 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A5 ♥ A952 ♠ Q87 ♠ AJ82	South: ♠ KQ32 ♥ Q3 ♦ 42 ♠ K10974	West 2 AP 1. Stay	North 1NT Pass	Pass	
Board: 49 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2•X E	North: ♠ KQ75 ♥ 9852 ♦ 93 ♠ KJ8	South: ♠ A863 ♥ AK106 ♠ 864 ♠ A9		North 2♣¹ X man	East 2♦ AP	South 1NT Pass
Board: 50 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ K107 ✔ A9 ♠ A1063 ♣ AJ107	South: ♠ AJ82 ♥ 1052 ♦ J ♠ K9843	West 2♥ Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹

Board: 46 Dealer: N Vul: EW HCP: 10	♣ AQ54 ♥ K10983 ♦ J85 ♣ 8	West Bids 3♣ if possible. Partner bids first.
Board: 47 Dealer: S Vul: Both HCP: 16	AQ963✓ A103✓ K3✓ K52	East Bids 4♦ if possible. You bid first.
Board: 48 Dealer: N Vul: NS HCP: 10	♦ KQ32 ♥ Q3 ♦ 42 ♣ K10974	West Bids 2♦ if possible. Partner bids first.
Board: 49 Dealer: S Vul: EW HCP: 15	A863✓ AK106864A9	East Bids 2♦ if possible. You bid first.
Board: 50 Dealer: N Vul: Both HCP: 9	AJ82✓ 1052✓ J✓ K9843	West Bids 2♥ if possible. Partner bids first.

Board: 46 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ KJ97 ♥ A76 ♠ AQ7 ♣ J73	South: ♠ AQ54 ♥ K10983 ♦ J85 ♣ 8	West 3♣ Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 47 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4•X E	North: • 108 • KQ95 • Q8 • QJ1073	South: ♠ AQ963 ♥ A103 ♠ K3 ♣ K52	Pass	North 2♣¹ X man	East 4 AP	South 1NT Pass
Board: 48 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A5 ♥ A952 ♠ Q87 ♠ AJ82	South: ♠ KQ32 ♥ Q3 ♦ 42 ♠ K10974	West 2 AP 1. Stay	North 1NT Pass	Pass	
Board: 49 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2•X E	North: ♠ KQ75 ♥ 9852 ♦ 93 ♠ KJ8	South: ♠ A863 ♥ AK106 ♠ 864 ♠ A9		North 2♣¹ X man	East 2♦ AP	South 1NT Pass
Board: 50 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ K107 ✔ A9 ♠ A1063 ♣ AJ107	South: ♠ AJ82 ♥ 1052 ♦ J ♠ K9843	West 2♥ Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹

Board: 51 Dealer: S Vul: None HCP: 8	★ K654★ K72◆ 95◆ Q863	East Bids 2♦ if possible. Partner bids first.
Board: 52 Dealer: N Vul: EW HCP: 16	AQ82KJ96K62K3	West Bids 2♦ if possible. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 11	★ A10973♥ Q1064♦ K♣ Q65	East Bids 2♦ if possible. Partner bids first.
Board: 54 Dealer: N Vul: None HCP: 16	★ KJ3★ AK4★ A532★ J32	West Bids 2♠ if possible. You bid first.
Board: 55 Dealer: S Vul: NS HCP: 10	AQ82✓ A5432↑ 76♣ 52	East Bids 2♦ if possible. Partner bids first.

Board: 51 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2•X E	North: ♠ K654 ♥ K72 ♦ 95 ♠ Q863	South: ♠ A1072 ♥ A854 ♠ Q6 ♠ AJ5	Pass Pass 1. Stay	North 2♣¹ X man	East 2♦ AP	South 1NT Pass
Board: 52 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AQ82 ♥ KJ96 ♦ K62 ♠ K3	South: ♠ K763 ♥ 732 ♦ 93 ♣ AJ86	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 53 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♠ N	North: ♠ A10973 ♥ Q1064 ♠ K ♣ Q65	South: ♠ KQ64 ♥ J5 ♦ Q1043 ♠ AK9	Pass Pass Pass AP 1. Stay	North 2♣¹ X 3♠ man	East 2 Pass Pass Pass	1NT Pass 2NT
Board: 54 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2N N	North: ♠ KJ3 ♥ AK4 ♠ A532 ♣ J32	South: ♠ 105 ♥ QJ108 ♠ KJ107 ♠ K94	West 2♣ 1. Stay	North 1NT 2NT man	East Pass AP	_
Board: 55 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4♥ N	North: ♠ AQ82 ♥ A5432 ♦ 76 ♣ 52	South: ♠ K74 ♥ KQ76 ♦ 92 ♠ AKQ3	West Pass Pass AP 1. Stay	North 2♣¹ 3▼ man	East 2 Pass	1NT Pass

Board: 51 Dealer: S Vul: None HCP: 15	A1072✓ A854✓ Q6AJ5	East Bids 2♦ if possible. You bid first.
Board: 52 Dealer: N Vul: EW HCP: 8	★ K763★ 732◆ 93◆ AJ86	West Bids 2♦ if possible. Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 15	★ KQ64♥ J5◆ Q1043◆ AK9	East Bids 2♦ if possible. You bid first.
Board: 54 Dealer: N Vul: None HCP: 10	105✓ QJ108✓ KJ107✓ K94	West Bids 2♠ if possible. Partner bids first.
Board: 55 Dealer: S Vul: NS HCP: 17	★ K74★ KQ76◆ 92★ AKQ3	East Bids 2♦ if possible. You bid first.

Board: 51 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2•X E	North: ♠ K654 ♥ K72 ♦ 95 ♠ Q863	South: ♠ A1072 ♥ A854 ♠ Q6 ♠ AJ5	Pass Pass 1. Stay	North 2♣¹ X man	East 2♦ AP	South 1NT Pass
Board: 52 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AQ82 ♥ KJ96 ♦ K62 ♠ K3	South: ♠ K763 ♥ 732 ♦ 93 ♣ AJ86	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 53 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♠ N	North: ♠ A10973 ♥ Q1064 ♠ K ♣ Q65	South: ♠ KQ64 ♥ J5 ♦ Q1043 ♠ AK9	Pass Pass Pass AP 1. Stay	North 2♣¹ X 3♠ man	East 2 Pass Pass Pass	1NT Pass 2NT
Board: 54 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2N N	North: ♠ KJ3 ♥ AK4 ♠ A532 ♣ J32	South: ♠ 105 ♥ QJ108 ♠ KJ107 ♠ K94	West 2♣ 1. Stay	North 1NT 2NT man	East Pass AP	_
Board: 55 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4♥ N	North: ♠ AQ82 ♥ A5432 ♦ 76 ♣ 52	South: ♠ K74 ♥ KQ76 ♦ 92 ♠ AKQ3	West Pass Pass AP 1. Stay	North 2♣¹ 3▼ man	East 2 Pass	1NT Pass

Board: 56 Dealer: N Vul: Both HCP: 15	♠ 63♥ K83♠ AK953♠ AJ4	West Bids 2♥ if possible. You bid first.
Board: 57 Dealer: S Vul: EW HCP: 10	1092AQ97Q92Q95	East Bids 2♦ if possible. Partner bids first.
Board: 58 Dealer: N Vul: None HCP: 15	Q4♥ Q109★ KJ1075♣ AK3	West Bids 2♠ if possible. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 13	♣ AJ32♥ K7532♦ —♣ KQ85	East Bids 5♦ if possible. Partner bids first.
Board: 60 Dealer: N Vul: Both HCP: 15	♣ 76♥ KQJ4♦ AQ10♣ QJ95	West Bids 4♠ if possible. You bid first.

Board: 56 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:	South: ♠ K542 ♥ J75 ♦ 4 ♣ KQ832	West 2♥ Pass 1. Stay	North 1NT Pass 3NT	East Pass Pass AP	2 ♣ ¹
Board: 57 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: • 1092 • AQ97 • Q92 • Q95	South: ♠ A7 ♥ KJ106 ♦ 1073 ♠ AK43		North 2♣¹ 3NT man	East 2♦ AP	South 1NT Pass
Board: 58 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ Q4 ♥ Q109 ♠ KJ1075 ♣ AK3	South: ◆ 95 ▼ KJ83 ◆ A86 ◆ J1062	West 2♠ Pass 1. Stay	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹
Board: 59 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 5•X E	North: ♠ AJ32 ♥ K7532 ←— ♠ KQ85	South: ♠ KQ954 ♥ A98 ♦ Q6 ♠ A93	Pass AP 1. Stay	North 2♣¹ man	East 5♦	South 1NT X
Board: 60 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 4\(\precedx\)X W	North: ♣ 76 ✔ KQJ4 ♣ AQ10 ♣ QJ95	South: ♠ K3 ♥ A532 ♦ J742 ♣ AK7	West 4♣ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

Board: 56 Dealer: N Vul: Both HCP: 9	★ K542♥ J75◆ 4♣ KQ832	West Bids 2♥ if possible. Partner bids first.
Board: 57 Dealer: S Vul: EW HCP: 15	♠ A7♥ KJ106♦ 1073♠ AK43	East Bids 2♦ if possible. You bid first.
Board: 58 Dealer: N Vul: None HCP: 9	♦ 95♥ KJ83♦ A86♦ J1062	West Bids 2♠ if possible. Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 15	★ KQ954★ A98◆ Q6★ A93	East Bids 5♦ if possible. You bid first.
Board: 60 Dealer: N Vul: Both HCP: 15	★ K3▼ A532◆ J742◆ AK7	West Bids 4♠ if possible. Partner bids first.

Board: 56 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:	South: ♠ K542 ♥ J75 ♦ 4 ♣ KQ832	West 2♥ Pass 1. Stay	North 1NT Pass 3NT	East Pass Pass AP	2 ♣ ¹
Board: 57 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: • 1092 • AQ97 • Q92 • Q95	South: ♠ A7 ♥ KJ106 ♦ 1073 ♠ AK43		North 2♣¹ 3NT man	East 2♦ AP	South 1NT Pass
Board: 58 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ Q4 ♥ Q109 ♠ KJ1075 ♣ AK3	South: ◆ 95 ▼ KJ83 ◆ A86 ◆ J1062	West 2♠ Pass 1. Stay	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹
Board: 59 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 5•X E	North: ♠ AJ32 ♥ K7532 ←— ♠ KQ85	South: ♠ KQ954 ♥ A98 ♦ Q6 ♠ A93	Pass AP 1. Stay	North 2♣¹ man	East 5♦	South 1NT X
Board: 60 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 4\(\precedx\)X W	North: ♣ 76 ✔ KQJ4 ♣ AQ10 ♣ QJ95	South: ♠ K3 ♥ A532 ♦ J742 ♣ AK7	West 4♣ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

Board: 61 Dealer: S Vul: NS HCP: 9	★ AJ872▼ K1062◆ J98◆ 9	East Bids 2♦ if possible. Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 17	AJ104✓ A86A8KJ52	West Bids 5♦ if possible. You bid first.
Board: 63 Dealer: S Vul: Both HCP: 8	♣ 876♥ KJ43◆ Q102♣ Q72	East Bids 2♦ if possible. Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 16	▲ AJ✓ AJ3◆ KQJ95▲ 1064	West Bids 2♠ if possible. You bid first.
Board: 65 Dealer: S Vul: EW HCP: 12	★ AJ54▼ 1054◆ 765◆ AK8	East Bids 2♥ if possible. Partner bids first.

Board: 61	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	♠ AJ872	♠ K103	Pass	2 ♣ ¹	2 ♦	2NT
North HCP: 9	♥ K1062	♥ QJ94	Pass	3♠	Pass	4 ◆ ²
South HCP: 17	♦ J98	♦ A7	Pass	4♠	AP	
Contract: 4♠ N	♣ 9	♣ AQJ8	1. Stay	man		
			2. limit	raise or	better	in ♠
Board: 62	North:	South:	***	NT d	.	a 4
Dealer: N	♦ AJ104	♦ K9532	West	North		
Vul: EW North HCP: 17	♥ A86	♥ J1095	~ .	1NT	Pass	2 ♣¹
South HCP: 8	♦ A8	♦	5 ♦	X	AP	
Contract: 5♦X W	♣ KJ52	♣ A843	1. Stay	man		
Board: 63 Dealer: S Vul: Both	North: ♠ 876	South: ♠ AK3	West	North	East	South 1NT
North HCP: 8	♥ KJ43	♥ 652	Pass	2 ♣ ¹	2•	AP
South HCP: 15 Contract: 2♦ E	◆ Q102 ◆ Q72	♦ 853 ♣ AKJ8	1. Stayman			
Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♦ 52		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ AJ3	♥ Q986	2♠	2NT	Pass	3♦
South HCP: 10	♦ KQJ95	♦ A8764	AP			
Contract: 3♦ S	♣ 1064	♣ A8	1. Stay	man		
Board: 65	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ AJ54	Souii. ♦ KQ976				1NT
Vul: EW	▼ 1054	♥ K73	Pass	2 ♣ ¹	2♥	2♠
North HCP: 12	♦ 765	♦ KQ3	Pass	4 ♠	AP	
South HCP: 15 Contract: 4♠ S	♣ AK8	♣ Q6	1. Stay			

Board: 61 Dealer: S Vul: NS HCP: 17	★ K103♥ QJ94◆ A7◆ AQJ8	East Bids 2♦ if possible. You bid first.
Board: 62 Dealer: N Vul: EW HCP: 8	★ K9532▼ J1095◆ —◆ A843	West Bids 5♦ if possible. Partner bids first.
Board: 63 Dealer: S Vul: Both HCP: 15	♠ AK3♥ 652♦ 853♠ AKJ8	East Bids 2♦ if possible. You bid first.
Board: 64 Dealer: N Vul: None HCP: 10	◆ 52♥ Q986◆ A8764◆ A8	West Bids 2♠ if possible. Partner bids first.
Board: 65 Dealer: S Vul: EW HCP: 15	★ KQ976★ K73★ KQ3★ Q6	East Bids 2♥ if possible. You bid first.

Board: 61	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	♠ AJ872	♠ K103	Pass	2 ♣ ¹	2 ♦	2NT
North HCP: 9	♥ K1062	♥ QJ94	Pass	3♠	Pass	4 ◆ ²
South HCP: 17	♦ J98	♦ A7	Pass	4♠	AP	
Contract: 4♠ N	♣ 9	♣ AQJ8	1. Stay	man		
			2. limit	raise or	better	in ♠
Board: 62	North:	South:	***	NT d	.	a 4
Dealer: N	♦ AJ104	♦ K9532	West	North		
Vul: EW North HCP: 17	♥ A86	♥ J1095	~ .	1NT	Pass	2 ♣¹
South HCP: 8	♦ A8	♦	5 ♦	X	AP	
Contract: 5♦X W	♣ KJ52	♣ A843	1. Stay	man		
Board: 63 Dealer: S Vul: Both	North: ♠ 876	South: ♠ AK3	West	North	East	South 1NT
North HCP: 8	♥ KJ43	♥ 652	Pass	2 ♣ ¹	2•	AP
South HCP: 15 Contract: 2♦ E	◆ Q102 ◆ Q72	♦ 853 ♣ AKJ8	1. Stayman			
Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♦ 52		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ AJ3	♥ Q986	2♠	2NT	Pass	3♦
South HCP: 10	♦ KQJ95	♦ A8764	AP			
Contract: 3♦ S	♣ 1064	♣ A8	1. Stay	man		
Board: 65	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ AJ54	Souii. ♦ KQ976				1NT
Vul: EW	▼ 1054	♥ K73	Pass	2 ♣ ¹	2♥	2♠
North HCP: 12	♦ 765	♦ KQ3	Pass	4 ♠	AP	
South HCP: 15 Contract: 4♠ S	♣ AK8	♣ Q6	1. Stay			

Board: 66 Dealer: N Vul: Both HCP: 16	♠ AK97♥ 85♠ A53♠ AJ53	West Bids 2♦ if possible. You bid first.
Board: 67 Dealer: S Vul: None HCP: 9	♣ J53♥ KJ98◆ 97♣ A986	East Bids 2♦ if possible. Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 15	♣ AJ ♥ K952 ♦ 643 ♣ AK106	West Bids 2♠ if possible. You bid first.
Board: 69 Dealer: S Vul: Both HCP: 9	★ KQ102 ★ K83 ♦ 6 ♣ J10976	East Bids 2♦ if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. Partner bids first.
Board: 70 Dealer: N Vul: None HCP: 16	♣ Q32♥ AJ74♦ KQ♣ A642	West Bids 2♦ if possible. You bid first.

Board: 66 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AK97 ♥ 85 ♠ A53 ♣ AJ53	South: ♠ Q62 ♥ QJ93 ♦ J6 ♣ KQ42	West 2 AP 1. Stay	North 1NT 2NT	Pass	
Board: 67 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 44 N	North:	South: ♠ AK9 ♥ Q532 ♠ K4 ♣ QJ32	Pass Pass Pass AP 1. Stay	North 2♣¹ X 3♠² man raise or	2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 68 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 S	North: ♠ AJ ♥ K952 ♠ 643 ♣ AK106	South: ♠ 86 ♥ QJ87 ◆ QJ107 ♠ Q74	West 2♠ Pass 1. Stay	North 1NT Pass 3♣ man	East Pass Pass AP	2 ♣ ¹
Board: 69 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4 • E	North: ♠ KQ102 ♥ K83 ♦ 6 ♣ J10976	South: ♠ A83 ♥ 10765 ♠ Q8 ♠ AKQ2		North 2* 1 X 4* AP man	2 ♦ 3 ♦	South 1NT Pass Pass Pass
Board: 70 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ Q32 ♥ AJ74 ♠ KQ ♣ A642	South:	West 2 AP 1. Stay	North 1NT 2NT man	Pass	

Board: 66 Dealer: N Vul: Both HCP: 11	♣ Q62♥ QJ93◆ J6♣ KQ42	West Bids 2♦ if possible. Partner bids first.
Board: 67 Dealer: S Vul: None HCP: 15	♠ AK9♥ Q532♦ K4♠ QJ32	East Bids 2♦ if possible. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 8	♣86♥QJ87◆QJ107♣Q74	West Bids 2♠ if possible. Partner bids first.
Board: 69 Dealer: S Vul: Both HCP: 15	A83▼ 10765◆ Q8◆ AKQ2	East Bids 2♦ if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 70 Dealer: N Vul: None HCP: 10	▶ J95♥ K1082◆ 53♣ KQJ5	West Bids 2♦ if possible. Partner bids first.

Board: 66 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ AK97 ♥ 85 ♠ A53 ♣ AJ53	South: ♠ Q62 ♥ QJ93 ♦ J6 ♣ KQ42	West 2 AP 1. Stay	North 1NT 2NT	Pass	
Board: 67 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 44 N	North:	South: ♠ AK9 ♥ Q532 ♠ K4 ♣ QJ32	Pass Pass Pass AP 1. Stay	North 2♣¹ X 3♠² man raise or	2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 68 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 S	North: ♠ AJ ♥ K952 ♠ 643 ♣ AK106	South: ♠ 86 ♥ QJ87 ◆ QJ107 ♠ Q74	West 2♠ Pass 1. Stay	North 1NT Pass 3♣ man	East Pass Pass AP	2 ♣ ¹
Board: 69 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4 • E	North: ♠ KQ102 ♥ K83 ♦ 6 ♣ J10976	South: ♠ A83 ♥ 10765 ♠ Q8 ♠ AKQ2		North 2* 1 X 4* AP man	2 ♦ 3 ♦	South 1NT Pass Pass Pass
Board: 70 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ Q32 ♥ AJ74 ♠ KQ ♣ A642	South:	West 2 AP 1. Stay	North 1NT 2NT man	Pass	

Board: 71 Dealer: S Vul: NS HCP: 8	♣ Q75♥ QJ94♦ 72♣ K832	East Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 72 Dealer: N Vul: EW HCP: 16	★ AQ6★ KQJ10★ A53★ 865	West Bids 3♣ if possible. You bid first.
Board: 73 Dealer: S Vul: None HCP: 8	◆ Q742 ▼ K1062 ◆ 105 ◆ K109	East Bids 3♦ if possible. Partner bids first.
Board: 74 Dealer: N Vul: NS HCP: 16	★ AK6★ A1084★ 53★ AJ94	West Bids 2♦ if possible. You bid first.

Board: 71 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	♠ Q75 ♥ QJ94	♠ AKJ9 ♥ A1072	Pass	2 ♣ ¹	2	2NT
North HCP: 8 South HCP: 17	◆ 72 ◆ K832	◆ K5 ◆ Q64	Pass AP	Pass	3♦	3NT
Contract: 3N S	¥ K032	₹ 00-1	1. Stay	man		
			West	North	East	South
Board: 72	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N	Norui. AQ6	Soum. ♦ KJ1072	3♣	Pass	Pass	3♠
Vul: EW	▼ KQJ10	♥ A532	Pass	4 ♣ ²	Pass	4 ♦ ³
North HCP: 16 South HCP: 11	♦ A53	♦ K976	Pass	4♠	AP	
South HCP: 11 Contract: 4♠ S	♣ 865	♣ —	1. Stay			
				raise or		
			3. Cue	bid, a ♦	stoppe	er
Board: 73 Dealer: S	North: ♠ Q742	South: ♠ AK53	West	North	East	South 1NT
Vul: None North HCP: 8	♥ K1062	♥ A954	Pass	2 ♣ ¹	3 ♦	Pass
South HCP: 8	♦ 105	♦ 84	Pass	X	AP	
Contract: 3♦X E	♣ K109	♣ AJ3	1. Stay	man		
Board: 74	North:	South:	W 7.4	NI d	Г .	G 4
Dealer: N	AK6	♦ Q1054	West	North		
Vul: NS North HCP: 16	♥ A1084	♥ K93	2.	1NT	Pass	2♣¹
South HCP: 8	♦ 53	♦ J98	2 .	AP		
Contract: 2 \leftrightarrow W	♣ AJ94	♣ Q62	1. Stay	uun		

Board: 71	♠ AKJ9	East Bids 2♦ if possible.
Dealer: S	♥ A1072	East Bids 3♦ if possible.
Vul: NS	♦ K5	
HCP: 17	♣ Q64	You bid first.
Board: 72	★ KJ1072	West Bids 3♣ if possible.
Dealer: N	♥ A532	West Blus 34 II possible.
Vul: EW	♦ K976	Partner bids first.
HCP: 11	. —	
D 1.72		
Board: 73	♦ AK53	East Bids 3♦ if possible.
Dealer: S Vul: None	♥ A954 ♦ 84	-
HCP: 16	◆ AJ3	You bid first.
	& AJJ	
Board: 74	♦ Q1054	
Dealer: N	♥ K93	West Bids 2♦ if possible.
Vul: NS	J98	
HCP: 8	♣ Q62	Partner bids first.

Board: 71 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	♠ Q75 ♥ QJ94	♠ AKJ9 ♥ A1072	Pass	2 ♣ ¹	2	2NT
North HCP: 8 South HCP: 17	◆ 72 ◆ K832	◆ K5 ◆ Q64	Pass AP	Pass	3♦	3NT
Contract: 3N S	¥ K032	₹ 00-1	1. Stay	man		
			West	North	East	South
Board: 72	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N	Norui. AQ6	Soum. ♦ KJ1072	3♣	Pass	Pass	3♠
Vul: EW	▼ KQJ10	♥ A532	Pass	4♣ ²	Pass	4 ♦ ³
North HCP: 16 South HCP: 11	♦ A53	♦ K976	Pass	4♠	AP	
South HCP: 11 Contract: 4♠ S	♣ 865	♣ —	1. Stay			
				raise or		
			3. Cue	bid, a ♦	stoppe	er
Board: 73 Dealer: S	North: ♠ Q742	South: ♠ AK53	West	North	East	South 1NT
Vul: None North HCP: 8	♥ K1062	♥ A954	Pass	2 ♣ ¹	3 ♦	Pass
South HCP: 8	♦ 105	♦ 84	Pass	X	AP	
Contract: 3♦X E	♣ K109	♣ AJ3	1. Stay	man		
Board: 74	North:	South:	W 7.4	NI d	Г .	G 4
Dealer: N	AK6	♦ Q1054	West	North		
Vul: NS North HCP: 16	♥ A1084	♥ K93	2.	1NT	Pass	2♣¹
South HCP: 8	♦ 53	♦ J98	2 .	AP		
Contract: 2 \leftrightarrow W	♣ AJ94	♣ Q62	1. Stay	uun		

Board: 75 Dealer: S Vul: EW HCP: 11	♣ QJ832♥ AJ86♦ K2♣ 102	East Bids 2♦ if possible. Partner bids first.
Board: 76 Dealer: N Vul: NS HCP: 17	♠ AKJ8♥ 952♠ AJ4♠ KJ4	West Bids 4♥ if possible. You bid first.
Board: 77 Dealer: S Vul: EW HCP: 15	★ AK75♥ Q7◆ K62★ K1054	East Bids 3♥ if possible. Partner bids first.
Board: 78 Dealer: N Vul: Both HCP: 15	★ A105★ AKQ7◆ 87★ Q872	West Bids 2♦ if possible. You bid first.

			West	North	East	South 1NT
			Pass	2 ♣ ¹	2 ♦	Pass
Board: 75 Dealer: S	North:	South:	Pass	2♠	Pass	3 ♦ ²
	Norui. ♠ QJ832	♦ AK107	Pass	3 ♥ ³	Pass	4♣ ⁴
Vul: EW	♥ AJ86	♥ K1043	Pass	4 ♥ ⁵	Pass	4♠
North HCP: 11 South HCP: 15	♦ K2	♦ 86	AP			
Contract: 4♠ N	♣ 102	♣ AJ8	1. Stay	man		
				raise or		
				bid, a ♥		
				bid, a ♣ bid, sur		er
Board: 76 Dealer: N	North: ♠ AKJ8	South: ♠ Q652	West	North 1NT	East Pass	
Vul: NS	♥ 952	♥ 43	4♥	Pass	Pass	X
North HCP: 17 South HCP: 9	♦ AJ4	♦ K8632	AP			
Contract: 4♥X W	♣ KJ4	♣ A5	1. Stayman			
Board: 77 Dealer: S	North: ♠ AK75	South: ♦ J863	West	North	East	South 1NT
Vul: EW North HCP: 15	♥ Q7	♥ A9	Pass	2 ♣ ¹	3♥	Pass
South HCP: 17	♦ K62	◆ AQ5	Pass	X	AP	
Contract: 3♥X E	♣ K1054	♣ AQ62	1. Stay	man		
D 1.50			West	North	East	South
Board: 78 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both	♠ A105 ♥ AKQ7	♦ QJ42	2♦	Pass	Pass	X
North HCP: 15	◆ 87	♥ 9853 ♦ K 4	Pass	3♣	Pass	3NT
South HCP: 11	♣ Q872	N4♣ AJ9	AP			
Contract: 3N N		- LW/	1. Stay	man		

Board: 75 Dealer: S Vul: EW HCP: 15	★ AK107★ K1043★ 86★ AJ8	East Bids 2♦ if possible. You bid first.
Board: 76 Dealer: N Vul: NS HCP: 9	♣ Q652★ 43◆ K8632♣ A5	West Bids 4♥ if possible. Partner bids first.
Board: 77 Dealer: S Vul: EW HCP: 17		East Bids 3♥ if possible. You bid first.
Board: 78 Dealer: N Vul: Both HCP: 11	◆ QJ42◆ 9853◆ K4◆ AJ9	West Bids 2♦ if possible. Partner bids first.

			West	North	East	South 1NT
			Pass	2 ♣ ¹	2 ♦	Pass
Board: 75 Dealer: S	North:	South:	Pass	2♠	Pass	3 ♦ ²
	Norui. ♠ QJ832	♦ AK107	Pass	3 ♥ ³	Pass	4♣ ⁴
Vul: EW	♥ AJ86	♥ K1043	Pass	4 ♥ ⁵	Pass	4♠
North HCP: 11 South HCP: 15	♦ K2	♦ 86	AP			
Contract: 4♠ N	♣ 102	♣ AJ8	1. Stay	man		
				raise or		
				bid, a ♥		
				bid, a ♣ bid, sur		er
Board: 76 Dealer: N	North: ♠ AKJ8	South: ♠ Q652	West	North 1NT	East Pass	
Vul: NS	♥ 952	♥ 43	4♥	Pass	Pass	X
North HCP: 17 South HCP: 9	♦ AJ4	♦ K8632	AP			
Contract: 4♥X W	♣ KJ4	♣ A5	1. Stayman			
Board: 77 Dealer: S	North: ♠ AK75	South: ♦ J863	West	North	East	South 1NT
Vul: EW North HCP: 15	♥ Q7	♥ A9	Pass	2 ♣ ¹	3♥	Pass
South HCP: 17	♦ K62	◆ AQ5	Pass	X	AP	
Contract: 3♥X E	♣ K1054	♣ AQ62	1. Stay	man		
D 1.50			West	North	East	South
Board: 78 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both	♠ A105 ♥ AKQ7	♦ QJ42	2♦	Pass	Pass	X
North HCP: 15	◆ 87	♥ 9853 ♦ K 4	Pass	3♣	Pass	3NT
South HCP: 11	♣ Q872	N4♣ AJ9	AP			
Contract: 3N N		- LW/	1. Stay	man		

Board: 79 ♣ A764 East Bids 2♥ if possition of the poss	ible.
Board: 80	sible.
Board: 81	ble.
Board: 82	ible.
Board: 83	ble.

Board: 79 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ A764 ♥ 983 ♠ AQ7 ♣ 963	South: ♠ KQ83 ♥ A4 ♠ KJ104 ♣ QJ7		North 2♣¹ 3NT man	East 2♥ AP	South 1NT 2NT
Board: 80 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3•X W	North: ♠ K2 ♥ AQJ42 ♠ KQ4 ♣ 876	South: ♠ A876 ♥ K7 ♦ AJ1093 ♣ 94	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 81 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ K73 ♥ Q1053 • Q ♠ K10742	South:		North 2.1 3NT man	East 3♦ AP	South 1NT Pass
Board: 82 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 5 S	North:	South: ♣ 74 ♥ AKJ5 ♦ Q9853 ♣ 84	2♠ Pass AP 1. Stay	North 1NT Pass 3♣² man raise or	Pass Pass Pass	2 ♣ ¹ 3 ♦ 5 ♦
Board: 83 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2•X E	North: ♠ Q8642 ♥ AQ83 ♦ 4 ♣ 753	South: ♠ AJ9 ♥ J106 ♠ KQJ2 ♣ K108		North 2♣¹ X man	East 2 AP	South 1NT Pass

Board: 79 Dealer: S Vul: None HCP: 16	★ KQ83★ A4◆ KJ104◆ QJ7	East Bids 2♥ if possible. You bid first.
Board: 80 Dealer: N Vul: Both HCP: 12	★ A876★ K7◆ AJ1093★ 94	West Bids 3♣ if possible. Partner bids first.
Board: 81 Dealer: S Vul: None HCP: 17	♣ J1085♥ AK86◆ K106♣ AQ	East Bids 3♦ if possible. You bid first.
Board: 82 Dealer: N Vul: NS HCP: 10	↑74↑ AKJ5↑ Q9853♠ 84	West Bids 2♠ if possible. Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 15	▲ AJ9♥ J106◆ KQJ2♣ K108	East Bids 2♦ if possible. You bid first.

Board: 79 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ A764 ♥ 983 ♠ AQ7 ♣ 963	South: ♠ KQ83 ♥ A4 ♠ KJ104 ♣ QJ7		North 2♣¹ 3NT man	East 2♥ AP	South 1NT 2NT
Board: 80 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3•X W	North: ♠ K2 ♥ AQJ42 ♠ KQ4 ♣ 876	South: ♠ A876 ♥ K7 ♦ AJ1093 ♣ 94	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 81 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ K73 ♥ Q1053 • Q ♠ K10742	South:		North 2.1 3NT man	East 3♦ AP	South 1NT Pass
Board: 82 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 5 S	North:	South: ♣ 74 ♥ AKJ5 ♦ Q9853 ♣ 84	2♠ Pass AP 1. Stay	North 1NT Pass 3♣² man raise or	Pass Pass Pass	2 ♣ ¹ 3 ♦ 5 ♦
Board: 83 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2•X E	North: ♠ Q8642 ♥ AQ83 ♦ 4 ♣ 753	South: ♠ AJ9 ♥ J106 ♠ KQJ2 ♣ K108		North 2♣¹ X man	East 2 AP	South 1NT Pass

Board: 84 Dealer: N Vul: None HCP: 17	★ AK10★ K943★ AQJ★ 1052	West Bids 3♣ if possible. You bid first.
Board: 85 Dealer: S Vul: NS HCP: 9	AJ975✓ KJ102✓ —◆ 8752	East Bids 5♦ if possible. Partner bids first.
Board: 86 Dealer: N Vul: None HCP: 15	AQ108✓ AQJ242Q65	West Bids 2♦ if possible. You bid first.
Board: 87 Dealer: S Vul: EW HCP: 9	★ K4♥ Q653◆ 107◆ A9765	East Bids 3♠ if possible. Partner bids first.
Board: 88 Dealer: N Vul: Both HCP: 15	A75✓ AQJ62105A104	West Bids 2♦ if possible. You bid first.

Board: 84 Dealer: N Vul: None North HCP: 17	North: ♠ AK10 ♥ K943	South: ◆ 96543 ▼ AJ76	3♣	North 1NT Pass	East Pass Pass	
South HCP: 8 Contract: 3♣X W	◆ AQJ ◆ 1052	◆ K106 ◆ 3	AP 1. Stay	man		
Board: 85 Dealer: S	North: ♠ AJ975	South: ♠ Q4	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ KJ102	♥ A8743	Pass	2 ♣ ¹	5	X
South HCP: 16	♦ —	♦ K87	AP			
Contract: 5♦X E	♣ 8752	♣ AK10	1. Stay	man		
Board: 86	North:	South:	West	North	East	South
Dealer: N Vul: None	♠ AQ108	★ K642		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AQJ2 ♦ 42	♥ 643 ♦ A	2 ♦	Pass	Pass	X
South HCP: 12 Contract: 2•X W	◆ Q65	◆ AJ942	AP 1. Stay	man		
Board: 87 Dealer: S	North: ♠ K4	South: ♠ A8	West	North	East	South 1NT
Vul: EW North HCP: 9	♥ Q653	♥ K92	Pass	2 ♣ ¹	3♠	Pass
South HCP: 16	◆ 107	◆ KJ964	Pass	X	AP	
Contract: 3♠X E	♣ A9765	♣ KQ4	1. Stay	man		
Board: 88	North:	South:	West	North	East	South
Dealer: N	♦ A75	♠ QJ92		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ AQJ62	∨ K3	2	2♥	Pass	3NT
South HCP: 12	♦ 105 ♣ A104	◆ K72 ◆ K862	AP 1. Stay			

Board: 84 Dealer: N Vul: None HCP: 8	♦ 96543♥ AJ76♦ K106♠ 3	West Bids 3♣ if possible. Partner bids first.
Board: 85 Dealer: S Vul: NS HCP: 16	♣ Q4♥ A8743♦ K87♣ AK10	East Bids 5♦ if possible. You bid first.
Board: 86 Dealer: N Vul: None HCP: 12	★ K642★ 643★ A★ AJ942	West Bids 2♦ if possible. Partner bids first.
Board: 87 Dealer: S Vul: EW HCP: 16	▲ A8♥ K92◆ KJ964▲ KQ4	East Bids 3♠ if possible. You bid first.
Board: 88 Dealer: N Vul: Both HCP: 12	♣ QJ92♥ K3♦ K72♣ K862	West Bids 2♦ if possible. Partner bids first.

Board: 84 Dealer: N Vul: None North HCP: 17	North: ♠ AK10 ♥ K943	South: ◆ 96543 ▼ AJ76	3♣	North 1NT Pass	East Pass Pass	
South HCP: 8 Contract: 3♣X W	◆ AQJ ◆ 1052	◆ K106 ◆ 3	AP 1. Stay	man		
Board: 85 Dealer: S	North: ♠ AJ975	South: ♠ Q4	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ KJ102	♥ A8743	Pass	2 ♣ ¹	5	X
South HCP: 16	♦ —	♦ K87	AP			
Contract: 5♦X E	♣ 8752	♣ AK10	1. Stay	man		
Board: 86	North:	South:	West	North	East	South
Dealer: N Vul: None	♠ AQ108	★ K642		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AQJ2 ♦ 42	♥ 643 ♦ A	2 ♦	Pass	Pass	X
South HCP: 12 Contract: 2•X W	◆ Q65	◆ AJ942	AP 1. Stay	man		
Board: 87 Dealer: S	North: ♠ K4	South: ♠ A8	West	North	East	South 1NT
Vul: EW North HCP: 9	♥ Q653	♥ K92	Pass	2 ♣ ¹	3♠	Pass
South HCP: 16	◆ 107	◆ KJ964	Pass	X	AP	
Contract: 3♠X E	♣ A9765	♣ KQ4	1. Stay	man		
Board: 88	North:	South:	West	North	East	South
Dealer: N	♦ A75	♠ QJ92		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ AQJ62	∨ K3	2	2♥	Pass	3NT
South HCP: 12	♦ 105 ♣ A104	◆ K72 ◆ K862	AP 1. Stay			

Board: 89 Dealer: S Vul: NS HCP: 9	AQ1062K10976385	East Bids 2♦ if possible. Partner bids first.
Board: 90 Dealer: N Vul: EW HCP: 16	AK5✓ A1074AJ65✓ 74	West Bids 3♣ if possible. You bid first.
Board: 91 Dealer: S Vul: Both HCP: 8	♠ 6♥ A1095♦ KJ1065♠ 942	East Bids 4♠ if possible. Partner bids first.
Board: 92 Dealer: N Vul: None HCP: 15	♠ AK52♥ 97♦ AJ98♠ K74	West Bids 4♥ if possible. You bid first.
Board: 93 Dealer: S Vul: EW HCP: 9	AQ975★ K543◆ 98◆ 82	East Bids 2♦ if possible. Partner bids first.

Board: 89 Dealer: S	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	♦ AQ1062	★ 754	Pass	2 ♣ ¹	2	2NT
North HCP: 9	♥ K1097 ♦ 63	♥ AQJ6 ♦ AJ4	Pass	3♠	Pass	4 ♦ ²
South HCP: 16	♥ 03 ♣ 85	♦ AJ4 • A97	Pass		AP	
Contract: 4♠ N	1 00	112,	1. Stay	man raise or	battan	in A
			∠. III III	iaise oi	Dellei	II1 ∡
Board: 90	North:	South:	W 74	NT41.	F4	C41-
Dealer: N Vul: EW	♠ AK5	♦ 872	west	North 1NT	Pass	
North HCP: 16	♥ A1074	♥ KQJ5	3♣	AP	1 ass	∠ ♠ -
South HCP: 9	♦ AJ65 ♣ 74	◆ Q932 ◆ J2	1. Stay			
Contract: 3♣ W	☆ /4	₹ J∠	10 2 000			
Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 6	♦ K7				1NT
Vul: Both North HCP: 8	▼ A1095	♥ Q872	Pass	2 ♣ ¹	4♠	X
South HCP: 17	◆ KJ1065	• AQ83	AP			
Contract: 4♠X E	♣ 942	♣ AQ8	1. Stay	man		
Board: 92	North:	South:	West	North	East	South
Dealer: N	♦ AK52	♦ QJ107		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ 97	v 43	4♥	Pass	Pass	X
South HCP: 11	♦ AJ98	♦ KQ5	AP			
Contract: 4♥X W	♣ K74	♣ QJ86	1. Stay	man		
Board: 93	North:	South:	West	North	East	South
Dealer: S	Norun: ♠ AQ975	Soun: ♠ KJ1084	,, est	1,5141		1NT
Vul: EW	▼ K543	♥ 972	Pass	2 ♣ ¹	2•	2♠
North HCP: 9 South HCP: 16	♦ 98	♦ KJ	Pass	4♠	AP	
Contract: 4♠ S	♣ 82	♣ AKJ	1. Stay	man		

Board: 89 Dealer: S Vul: NS HCP: 16	↑ 754↑ AQJ6↑ AJ4↑ A97	East Bids 2♦ if possible. You bid first.
Board: 90 Dealer: N Vul: EW HCP: 9	♣ 872♥ KQJ5◆ Q932♣ J2	West Bids 3♣ if possible. Partner bids first.
Board: 91 Dealer: S Vul: Both HCP: 17	★ K7♥ Q872◆ AQ83◆ AQ8	East Bids 4♠ if possible. You bid first.
Board: 92 Dealer: N Vul: None HCP: 11	♣ QJ107♥ 43♦ KQ5♣ QJ86	West Bids 4♥ if possible. Partner bids first.
Board: 93 Dealer: S Vul: EW HCP: 16	★ KJ1084♥ 972◆ KJ◆ AKJ	East Bids 2♦ if possible. You bid first.

Board: 89 Dealer: S	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	♦ AQ1062	★ 754	Pass	2 ♣ ¹	2	2NT
North HCP: 9	♥ K1097 ♦ 63	♥ AQJ6 ♦ AJ4	Pass	3♠	Pass	4 ♦ ²
South HCP: 16	♥ 03 ♣ 85	♦ AJ4 • A97	Pass		AP	
Contract: 4♠ N	1 00	112,	1. Stay	man raise or	battan	in A
			∠. III III	iaise oi	Dellei	II1 ∡
Board: 90	North:	South:	W 74	NT41.	F4	C41-
Dealer: N Vul: EW	♠ AK5	♦ 872	west	North 1NT	Pass	
North HCP: 16	♥ A1074	♥ KQJ5	3♣	AP	1 ass	∠ ♠ -
South HCP: 9	♦ AJ65 ♣ 74	◆ Q932 ◆ J2	1. Stay			
Contract: 3♣ W	☆ /4	₹ J∠	10 2 000			
Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ 6	♦ K7				1NT
Vul: Both North HCP: 8	▼ A1095	♥ Q872	Pass	2 ♣ ¹	4♠	X
South HCP: 17	◆ KJ1065	• AQ83	AP			
Contract: 4♠X E	♣ 942	♣ AQ8	1. Stay	man		
Board: 92	North:	South:	West	North	East	South
Dealer: N	♦ AK52	♦ QJ107		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ 97	v 43	4♥	Pass	Pass	X
South HCP: 11	♦ AJ98	♦ KQ5	AP			
Contract: 4♥X W	♣ K74	♣ QJ86	1. Stay	man		
Board: 93	North:	South:	West	North	East	South
Dealer: S	Norun: ♠ AQ975	Soun: ♠ KJ1084	,, est	1,5141		1NT
Vul: EW	▼ K543	♥ 972	Pass	2 ♣ ¹	2•	2♠
North HCP: 9 South HCP: 16	♦ 98	♦ KJ	Pass	4♠	AP	
Contract: 4♠ S	♣ 82	♣ AKJ	1. Stay	man		

Board: 94 Dealer: N Vul: Both HCP: 16	★ KJ107★ 63★ AKJ★ KJ64	West Bids 2♥ if possible. You bid first.
Board: 95 Dealer: S Vul: NS HCP: 8	★ 86♥ A872◆ Q764◆ Q52	East Bids 2♠ if possible. Partner bids first.
Board: 96 Dealer: N Vul: Both HCP: 15	♠ 64♥ KQ85♠ KQ10♠ KQ84	West Bids 2♦ if possible. You bid first.
Board: 97 Dealer: S Vul: None HCP: 11	♣ Q1032♥ KJ8◆ A9♣ J832	East Bids 2♦ if possible. Partner bids first.
Board: 98 Dealer: N Vul: NS HCP: 15	105✓ A73✓ Q10975△ AKQ	West Bids 2♠ if possible. You bid first.

Board: 94 Dealer: N Vul: Both	North: ♠ KJ107	South: ♠ A654	West	North 1NT	Pass	2 ♣ ¹
North HCP: 16 South HCP: 9 Contract: 2N N	♥ 63 ♦ AKJ ♣ KJ64	▶ 1975▶ 86♣ A85	2♥ AP 1. Stay	Pass man	Pass	2NT
Board: 95 Dealer: S Vul: NS	North: ♠ 86	South: ♠ K72	West	North	East	South 1NT
North HCP: 8 South HCP: 16 Contract: 2N S	★ A872◆ Q764◆ Q52	♥ QJ43 ♦ K8 ♣ AK86	Pass AP 1. Stay	2♣¹ man	2♠	2NT
Board: 96 Dealer: N Vul: Both North HCP: 15 South HCP: 8	North:	South: ♠ K973 ♥ A763 ♦ 85	West 2 Pass	North 1NT Pass 3♣	East Pass Pass AP	2 ♣ ¹
Contract: 3♣ S	♣ KQ84	♣ J97	1. Stay	man		
Board: 97 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 4♥ S	North: ♠ Q1032 ♥ KJ8 ♠ A9 ♣ J832	South: ♠ AJ5 ♥ AQ1092 ♠ 105 ♣ KQ4	Pass Pass 1. Stay	North 2♣¹ 4♥ man	East 2♦ AP	South 1NT 2♥
Board: 98 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:	South: ♠ A6 ♥ QJ109 ♠ KJ6 ♠ 6543	West 2♠ Pass AP 1. Stay	North 1NT Pass 3•	Pass Pass	2 ♣ ¹

Board: 94 Dealer: N Vul: Both HCP: 9	★ A654♥ J975◆ 86★ A85	West Bids 2♥ if possible. Partner bids first.
Board: 95 Dealer: S Vul: NS HCP: 16	★ K72♥ QJ43◆ K8◆ AK86	East Bids 2♠ if possible. You bid first.
Board: 96 Dealer: N Vul: Both HCP: 8	★ K973▼ A763◆ 85♣ J97	West Bids 2♦ if possible. Partner bids first.
Board: 97 Dealer: S Vul: None HCP: 16	AJ5✓ AQ1092105KQ4	East Bids 2♦ if possible. You bid first.
Board: 98 Dealer: N Vul: NS HCP: 11	★ A6♥ QJ109◆ KJ6★ 6543	West Bids 2♠ if possible. Partner bids first.

Board: 94 Dealer: N Vul: Both	North: ♠ KJ107	South: ♠ A654	West	North 1NT	Pass	2 ♣ ¹
North HCP: 16 South HCP: 9 Contract: 2N N	♥ 63 ♦ AKJ ♣ KJ64	▶ 1975▶ 86♣ A85	2♥ AP 1. Stay	Pass man	Pass	2NT
Board: 95 Dealer: S Vul: NS	North: ♠ 86	South: ♠ K72	West	North	East	South 1NT
North HCP: 8 South HCP: 16 Contract: 2N S	★ A872◆ Q764◆ Q52	♥ QJ43 ♦ K8 ♣ AK86	Pass AP 1. Stay	2♣¹ man	2♠	2NT
Board: 96 Dealer: N Vul: Both North HCP: 15 South HCP: 8	North:	South: ♠ K973 ♥ A763 ♦ 85	West 2 Pass	North 1NT Pass 3♣	East Pass Pass AP	2 ♣ ¹
Contract: 3♣ S	♣ KQ84	♣ J97	1. Stay	man		
Board: 97 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 4♥ S	North: ♠ Q1032 ♥ KJ8 ♠ A9 ♣ J832	South: ♠ AJ5 ♥ AQ1092 ♠ 105 ♣ KQ4	Pass Pass 1. Stay	North 2♣¹ 4♥ man	East 2♦ AP	South 1NT 2♥
Board: 98 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:	South: ♠ A6 ♥ QJ109 ♠ KJ6 ♠ 6543	West 2♠ Pass AP 1. Stay	North 1NT Pass 3•	Pass Pass	2 ♣ ¹

Board: 99 Dealer: S Vul: None HCP: 11	♦ 84 ♥ Q1098 • K1065 • KQJ	East Bids 2♠ if possible. Partner bids first.
Board: 100 Dealer: N Vul: NS HCP: 15	♣ QJ7♥ 832◆ AK3♣ AJ95	West Bids 2♠ if possible. You bid first.
Board: 101 Dealer: S Vul: EW HCP: 11	♣ A743♥ 42◆ Q62♣ AJ74	East Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 102 Dealer: N Vul: Both HCP: 15	♣ QJ73♥ A6◆ J965♣ AK8	West Bids 3♥ if possible. You bid first.
Board: 103 Dealer: S Vul: NS HCP: 10	♠ AK85♥ 10942♦ 63♠ K54	East Bids 2♦ if possible. Partner bids first.

Board: 99 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:	South: ♠ A6 ♥ J75 ♠ AQ432 ♠ A74	Pass Pass Pass	X 3NT	East 2♠ Pass AP	1NT Pass
Board: 100 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4 S	North: ♠ QJ7 ♥ 832 ♠ AK3 ♣ AJ95	South: ♠ 102 ♥ A1065 ♠ Q76 ♠ K1064	2♠ Pass Pass 1. Stay	North 1NT Pass 3♣ 4♣	Pass Pass Pass AP	2♣¹ X 3♠²
Board: 101 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3 VX E	North: ♠ A743 ♥ 42 ♠ Q62 ♠ AJ74	South: ♠ KQ ♥ Q85 ♠ K1085 ♠ KQ62		North 2. 1 X X man	East 2♥ 3♥ AP	South 1NT Pass Pass
Board: 102 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ QJ73 ♥ A6 ♦ J965 ♠ AK8	South: ♠ A954 ♥ K7 ♦ 82 ♠ QJ963	West 3♥ AP 1. Stay	North 1NT Pass	Pass	
Board: 103 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ AK85 ♥ 10942 ♠ 63 ♠ K54	South: ♣ J763 ♥ A7 ♦ K109 ♣ AQJ9	West Pass Pass AP 1. Stay	North 2♣¹ X man	East 2 Pass	1NT Pass

Board: 99 Dealer: S	♠ A6	East Bids 2♠ if possible.
Vul: None HCP: 15	✓ J75◆ AQ432◆ A74	You bid first.
Board: 100 Dealer: N Vul: NS HCP: 9	102✓ A1065✓ Q76✓ K1064	West Bids 2♠ if possible. Partner bids first.
Board: 101 Dealer: S Vul: EW HCP: 15	♣ KQ ♥ Q85 ♦ K1085 ♣ KQ62	East Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 102 Dealer: N Vul: Both HCP: 10	★ A954★ K7★ 82★ QJ963	West Bids 3♥ if possible. Partner bids first.
Board: 103 Dealer: S Vul: NS HCP: 15	♣ J763♥ A7♦ K109♣ AQJ9	East Bids 2♦ if possible. You bid first.

Board: 99 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:	South: ♠ A6 ♥ J75 ♠ AQ432 ♠ A74	Pass Pass Pass	X 3NT	East 2♠ Pass AP	1NT Pass
Board: 100 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4 S	North: ♠ QJ7 ♥ 832 ♠ AK3 ♣ AJ95	South: ♠ 102 ♥ A1065 ♠ Q76 ♠ K1064	2♠ Pass Pass 1. Stay	North 1NT Pass 3♣ 4♣	Pass Pass Pass AP	2♣¹ X 3♠²
Board: 101 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3 VX E	North: ♠ A743 ♥ 42 ♠ Q62 ♠ AJ74	South: ♠ KQ ♥ Q85 ♠ K1085 ♠ KQ62		North 2. 1 X X man	East 2♥ 3♥ AP	South 1NT Pass Pass
Board: 102 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ QJ73 ♥ A6 ♦ J965 ♠ AK8	South: ♠ A954 ♥ K7 ♦ 82 ♠ QJ963	West 3♥ AP 1. Stay	North 1NT Pass	Pass	
Board: 103 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ AK85 ♥ 10942 ♠ 63 ♠ K54	South: ♣ J763 ♥ A7 ♦ K109 ♣ AQJ9	West Pass Pass AP 1. Stay	North 2♣¹ X man	East 2 Pass	1NT Pass

Board: 104 Dealer: N Vul: EW HCP: 16	♣ Q742♥ AJ3♦ K9♣ AQ109	West Bids 2♦ if possible. You bid first.
Board: 105 Dealer: S Vul: None HCP: 8	★ A10973♥ Q1074◆ Q32◆ 2	East Bids 3♦ if possible. Partner bids first.
Board: 106 Dealer: N Vul: NS HCP: 15	A742✓ AQ632✓ KQ102	West Bids 2♦ if possible. You bid first.
Board: 107 Dealer: S Vul: Both HCP: 9	★ 53♥ QJ106◆ K62★ K832	East Bids 2♠ if possible. Partner bids first.
Board: 108 Dealer: N Vul: NS HCP: 16	♣ Q2♥ AJ4◆ AQ63♣ K1052	West Bids 2♥ if possible. You bid first.

Board: 104 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q742 ♥ AJ3 ♠ K9 ♣ AQ109	South:	West 2♦ 1. Stay	North 1NT 2NT man		
Board: 105 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3•X E	North: ♠ A10973 ♥ Q1074 • Q32 ♣ 2	South: ♠ KQJ8 ♥ J52 ♦ 95 ♣ AKQJ	Pass	North 2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 106 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A742 ♥ AQ ♠ 632 ♣ KQ102	South: ♠ Q1053 ♥ K87 ♦ 104 ♣ AJ84	West 2♦ Pass AP 1. Stay		Pass Pass	2 ♣ ¹
Board: 107 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North:	South: ♠ K82 ♥ A87 ♦ QJ109 ♠ AJ9	Pass Pass AP 1. Stay	X	East 2♣ Pass	1NT Pass
Board: 108 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ Q2 ♥ AJ4 ♠ AQ63 ♠ K1052	South: ♠ AJ73 ♥ 95 ♠ KJ84 ♣ 643	West 2♥ AP 1. Stay	North 1NT 2NT man	Pass	

Board: 104 Dealer: N Vul: EW HCP: 9		West Bids 2♦ if possible. Partner bids first.
Board: 105 Dealer: S Vul: None HCP: 17	★ KQJ8▼ J52◆ 95◆ AKQJ	East Bids 3♦ if possible. You bid first.
Board: 106 Dealer: N Vul: NS HCP: 10	◆ Q1053♥ K87◆ 104◆ AJ84	West Bids 2♦ if possible. Partner bids first.
Board: 107 Dealer: S Vul: Both HCP: 15	★ K82★ A87◆ QJ109★ AJ9	East Bids 2♠ if possible. You bid first.
Board: 108 Dealer: N Vul: NS HCP: 9	▲ AJ73♥ 95◆ KJ84◆ 643	West Bids 2♥ if possible. Partner bids first.

Board: 104 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q742 ♥ AJ3 ♠ K9 ♣ AQ109	South:	West 2♦ 1. Stay	North 1NT 2NT man		
Board: 105 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3•X E	North: ♠ A10973 ♥ Q1074 • Q32 ♣ 2	South: ♠ KQJ8 ♥ J52 ♦ 95 ♣ AKQJ	Pass	North 2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 106 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A742 ♥ AQ ♠ 632 ♣ KQ102	South: ♠ Q1053 ♥ K87 ♦ 104 ♣ AJ84	West 2♦ Pass AP 1. Stay		Pass Pass	2 ♣ ¹
Board: 107 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North:	South: ♠ K82 ♥ A87 ♦ QJ109 ♠ AJ9	Pass Pass AP 1. Stay	X	East 2♣ Pass	1NT Pass
Board: 108 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ Q2 ♥ AJ4 ♠ AQ63 ♠ K1052	South: ♠ AJ73 ♥ 95 ♠ KJ84 ♣ 643	West 2♥ AP 1. Stay	North 1NT 2NT man	Pass	

Board: 109 Dealer: S Vul: EW HCP: 11	★ KJ64♥ 97★ K1094♣ A76	East Bids 2♥ if possible. Partner bids first.
Board: 110 Dealer: N Vul: NS HCP: 16	♣ Q53♥ AQ73♦ KQ109♣ QJ	West Bids 3♣ if possible. You bid first.
Board: 111 Dealer: S Vul: Both HCP: 8	♣ Q10752♥ KQ84♦ 3♣ J107	East Bids 5♦ if possible. Partner bids first.
Board: 112 Dealer: N Vul: EW HCP: 17	 J84 ✓ A3 ◆ A10984 ◆ AKJ	West Bids 2♠ if possible. You bid first.
Board: 113 Dealer: S Vul: Both HCP: 9	♦ 983♥ AK74♦ Q65♠ 963	East Bids 2♠ if possible. Partner bids first.

Board: 109 Dealer: S Vul: EW North HCP: 11	North: ♠ KJ64 ♥ 97	South: ♠ A532 ♥ KQJ3		North 2♣¹	East 2 V	South 1NT Pass	
North HCP: 11 South HCP: 15 Contract: 2♥X E	◆ K1094 ◆ A76	◆ QJ ◆ Q103	Pass 1. Stay	X man	AP		
Board: 110 Dealer: N	North: ♠ Q53	South: ♠ K10986	West	North 1NT	East Pass		
Vul: NS North HCP: 16 South HCP: 8	♦ AQ73 ♦ KQ109 ♣ QJ	✓ J854◆ A2◆ 105	3♣ AP	Pass	Pass	X	
Contract: 3♠X W	- 40	_ 100	1. Stay	man			
Board: 111 Dealer: S Vul: Both	North: ♠ Q10752	South: ♠ AJ6	West	North	East	South 1NT	
North HCP: 8	♥ KQ84 ♦ 3	★ A52★ J85	Pass AP	2 ♣ ¹	5♦	X	
South HCP: 16 Contract: 5♦X E	♣ J107			1. Stayman			
Board: 112 Dealer: N	North: ♠ J84	South: ♠ 7	West	North 1NT	East Pass		
Vul: EW North HCP: 17	♥ A3	♥ Q984	2♠	Pass	Pass	X	
South HCP: 8 Contract: 3♦ N	◆ A10984 ◆ AKJ	◆ KJ2 ◆ Q10652	Pass 1. Stay	3♦ man	AP		
Board: 113 Dealer: S	North: ♠ 983	South: ♠ Q7	West	North	East	South 1NT	
Vul: Both North HCP: 9	▼ AK74	♥ Q1093	Pass	2 ♣ ¹	2♠	Pass	
South HCP: 15 Contract: 2N S	◆ Q65 ◆ 963	♦ J104 ♣ AKQJ	Pass 1. Stay	2NT man	AP		

Board: 109 Dealer: S Vul: EW HCP: 15 Poard: 110 Poaler: N Vul: NS HCP: 8 Poard: 111 Dealer: S Vul: NS HCP: 8 Poard: 111 Poaler: S Vul: Both HCP: 16 Poaler: N Vul: Both HCP: 16 Poaler: N Vul: Both HCP: 16 Poaler: N Vul: Both Vul: EW HCP: 16 Poaler: N Vul: EW HCP: 16 Poaler: N Vul: EW HCP: 8 Poard: 112 Poaler: N Vul: EW HCP: 8 Poard: 113 Poaler: S Vul: Both Vul: EW HCP: 8 Poard: 113 Poaler: S Vul: Both Vul: EW HCP: 8 Poard: 113 Poaler: S Vul: Both Vul: EW HCP: 8 Poard: 113 Poaler: S Vul: Both HCP: 15 Poard: 113 Poaler: S Vul: Both HCP: 15 Poard: 113 Poaler: S Vul: Both Vul: Both Vul: Both Poard: 113 Poaler: S Vul: Both			
Dealer: N	Dealer: S Vul: EW	♥ KQJ3 • QJ	-
Dealer: S Vul: Both HCP: 16 AQ82 Vul Both HCP: 16 AQ82 Vou bid first. West Bids 2♠ if possible. West Bids 2♠ if possible. Vul: EW HCP: 8 AQ82 West Bids 2♠ if possible. Partner bids first. Board: 113 AQ7 Dealer: S Vul: Both Vul: Both Vul Both Vul Both Vou bid first. Vou bid first.	Dealer: N Vul: NS	✓ J854✓ A2	•
Dealer: N Vul: EW HCP: 8 Vul	Dealer: S Vul: Both	★ A52★ J85	•
Dealer: S ♥Q1093 East Bids 2♠ if possible. Vul: Both ♦ J104	Dealer: N Vul: EW	♥ Q984 ♦ KJ2	•
	Dealer: S Vul: Both	♥ Q1093	-

Board: 109 Dealer: S Vul: EW North HCP: 11	North: ♠ KJ64 ♥ 97	South: ♠ A532 ♥ KQJ3		North 2♣¹	East 2 V	South 1NT Pass	
North HCP: 11 South HCP: 15 Contract: 2♥X E	◆ K1094 ◆ A76	◆ QJ ◆ Q103	Pass 1. Stay	X man	AP		
Board: 110 Dealer: N	North: ♠ Q53	South: ♠ K10986	West	North 1NT	East Pass		
Vul: NS North HCP: 16 South HCP: 8	♦ AQ73 ♦ KQ109 ♣ QJ	✓ J854◆ A2◆ 105	3♣ AP	Pass	Pass	X	
Contract: 3♠X W	- 40	_ 100	1. Stay	man			
Board: 111 Dealer: S Vul: Both	North: ♠ Q10752	South: ♠ AJ6	West	North	East	South 1NT	
North HCP: 8	♥ KQ84 ♦ 3	★ A52★ J85	Pass AP	2 ♣ ¹	5♦	X	
South HCP: 16 Contract: 5♦X E	♣ J107			1. Stayman			
Board: 112 Dealer: N	North: ♠ J84	South: ♠ 7	West	North 1NT	East Pass		
Vul: EW North HCP: 17	♥ A3	♥ Q984	2♠	Pass	Pass	X	
South HCP: 8 Contract: 3♦ N	◆ A10984 ◆ AKJ	◆ KJ2 ◆ Q10652	Pass 1. Stay	3♦ man	AP		
Board: 113 Dealer: S	North: ♠ 983	South: ♠ Q7	West	North	East	South 1NT	
Vul: Both North HCP: 9	▼ AK74	♥ Q1093	Pass	2 ♣ ¹	2♠	Pass	
South HCP: 15 Contract: 2N S	◆ Q65 ◆ 963	♦ J104 ♣ AKQJ	Pass 1. Stay	2NT man	AP		

Board: 114 Dealer: N Vul: None HCP: 16	▲ A86♥ KQ85◆ Q8▲ AJ42	West Bids 4♦ if possible. You bid first.
Board: 115 Dealer: S Vul: Both HCP: 8	★ K932▼ 86◆ KJ97◆ J75	East Bids 2♥ if possible. Partner bids first.
Board: 116 Dealer: N Vul: NS HCP: 15	A2✓ KJ6✓ KJ1096✓ K42	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 117 Dealer: S Vul: Both HCP: 8	♠ 96♥ Q832♦ KQJ5♠ 1043	East Bids 3♠ if possible. Partner bids first.
Board: 118 Dealer: N Vul: None HCP: 15	A107♥ Q43AQ875QJ	West Bids 2♠ if possible. You bid first.

Board: 114 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 4 S	North: ♠ A86 ♥ KQ85 ♠ Q8 ♣ AJ42	South: ♠ KQ42 ♥ J10964 ♠ A6 ♠ K5	West 4 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 115 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 N	North: ♠ K932 ♥ 86 ♠ KJ97 ♣ J75	South: ♠ Q1084 ♥ AK3 ♦ 52 ♠ AQ82	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 116 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3•X W	North: ♠ A2 ♥ KJ6 ♠ KJ1096 ♠ K42	South: ♣ 87 ▼ A1043 ◆ 87 ♣ AJ865	West 2 Pass AP 1. Stay	North 1NT Pass Pass	East Pass Pass 3♠	2 ♣ ¹
Board: 117 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3•X E	North: ◆ 96 ▼ Q832 ◆ KQJ5 ◆ 1043	South: ♠ K73 ♥ AK76 ♠ A987 ♣ K8	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 118 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2♠ W	North: ♠ A107 ♥ Q43 ♠ AQ875 ♣ QJ	South: ♣ J54 ♥ AJ87 ♦ K94 ♣ 1085	West 2♠ 1. Stay	North 1NT AP man	East Pass	

Board: 114 Dealer: N Vul: None HCP: 13	★ KQ42▼ J10964◆ A6◆ K5	West Bids 4♦ if possible. Partner bids first.
Board: 115 Dealer: S Vul: Both HCP: 15	♣ Q1084★ AK3◆ 52♣ AQ82	East Bids 2♥ if possible. You bid first.
Board: 116 Dealer: N Vul: NS HCP: 9	♣87✔A1043◆87♣AJ865	West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 117 Dealer: S Vul: Both HCP: 17	★ K73★ AK76★ A987★ K8	East Bids 3♠ if possible. You bid first.
Board: 118 Dealer: N Vul: None HCP: 9	J54✓ AJ87✓ K94№ 1085	West Bids 2♠ if possible. Partner bids first.

Board: 114 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 4 S	North: ♠ A86 ♥ KQ85 ♠ Q8 ♣ AJ42	South: ♠ KQ42 ♥ J10964 ♠ A6 ♠ K5	West 4 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 115 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 N	North: ♠ K932 ♥ 86 ♠ KJ97 ♣ J75	South: ♠ Q1084 ♥ AK3 ♦ 52 ♠ AQ82	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 116 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3•X W	North: ♠ A2 ♥ KJ6 ♠ KJ1096 ♠ K42	South: ♣ 87 ▼ A1043 ◆ 87 ♣ AJ865	West 2 Pass AP 1. Stay	North 1NT Pass Pass	East Pass Pass 3♠	2 ♣ ¹
Board: 117 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3•X E	North: ◆ 96 ▼ Q832 ◆ KQJ5 ◆ 1043	South: ♠ K73 ♥ AK76 ♠ A987 ♣ K8	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 118 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2♠ W	North: ♠ A107 ♥ Q43 ♠ AQ875 ♣ QJ	South: ♣ J54 ♥ AJ87 ♦ K94 ♣ 1085	West 2♠ 1. Stay	North 1NT AP man	East Pass	

Board: 119	
Vul: NS	
Board: 120	•
Board: 121	
Board: 122	'•
Board: 123 Dealer: S Vul: EW HCP: 11 ★ K864 ▼ AK842 Val: Ew Fartner bids first.	

Board: 119 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K987 ♥ Q843 ♦ K6 ♣ J74	South: ♠ 32 ♥ AKJ ♠ QJ974 ♠ KQ2		North 2♣¹ 2NT man		South 1NT Pass
Board: 120 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North: ♣ J2 ♥ AJ8 ♠ K974 ♣ KQJ3	South: ♠ AK53 ▼ K9762 ←— ♠ 8752	West 3♦ Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 121 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3N S	North:	South: ♠ KJ9 ♥ 642 ♠ AKJ10 ♣ KQ4	Pass Pass AP 1. Stay	3♦	3♣	South 1NT Pass 3NT
Board: 122 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQ8 ♥ 9653 ♠ AQ74 ♠ A10	South: ♠ A1097 ♥ J8 ♠ KJ2 ♠ J975	West 2♥ Pass AP 1. Stay	North 1NT Pass 3•	Pass Pass	2 ♣ ¹
Board: 123 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 N	North: ♠ K864 ♥ AK842 ♦— ♣ J1092	South: ♠ A1095 ♥ J1093 ♠ AQ ♠ A65	West Pass Pass 1. Stay	4♥	East 4 AP	South 1NT Pass

Board: 119 Dealer: S Vul: NS Vul: NS HCP: 16 AKJ Vul bid first. Board: 120 Dealer: N Vul: EW HCP: 10 Board: 121 Dealer: S Vul: EW HCP: 10 AKJ9 Dealer: S Vul: None HCP: 17 AKJ9 Dealer: S Vul: None AKJ10 HCP: 17 AKJ4 Board: 122 Dealer: N Vul: None HCP: 17 AKJ5 Board: 122 Dealer: S Vul: None HCP: 17 AKJ9 Dealer: S Vul: None AKJ10 HCP: 17 AKJ10 HCP: 17 AKJ4 Board: 122 Dealer: N VJ8 Vul: NS Vul: NS Vul: NS ALJ2 HCP: 10 ALJ097 Dealer: N VJ8 Vul: NS ALJ2 HCP: 10 ALJ097 Dealer: S VJ1093 Dealer: S VJ1093 Vul: EW AQ HCP: 15 A65 A65 East Bids 2★ if possible. Fartner bids first. Board: 123 Alj095 Dealer: S VJ1093 Vul: EW AQ HCP: 15 A65			
Dealer: N Vul: EW HCP: 10 **None HCP: 17 **Board: 122 Board: 122 Board: 122 Board: 123 Vul: NS HCP: 10 **AU10 **HOP: 17 **AU10 **West Bids 3 * if possible. **You bid first. **West Bids 3 * if possible. **You bid first. **West Bids 2 * if possible. **You bid first. **Board: 123 **AU095 **HOP: 10 **AU095 **Dealer: S **J1093 **Vul: EW **AQ **You bid first.	Dealer: S Vul: NS	♥ AKJ • QJ974	-
Dealer: S Vul: None HCP: 17 AKJ10 You bid first. Board: 122 A1097 Dealer: N Vul: NS Vul: NS HCP: 10 AKJ2 HCP: 10 AMM AND	Dealer: N Vul: EW	♥ K9762 • —	•
Dealer: N Vul: NS HCP: 10 West Bids 2♥ if possible. Val: NS For HCP: 10 West Bids 2♥ if possible. Partner bids first. Partner bids first. Board: 123 A1095 Dealer: S Vul: EW AQ Vou bid first	Dealer: S Vul: None	♥ 642 ♦ AKJ10	•
Dealer: S ♥ J1093 East Bids 4♦ if possible. Vul: EW ♦ AQ You bid first	Dealer: N Vul: NS	✓ J8✓ KJ2	•
	Dealer: S Vul: EW	♥ J1093 ♦ AQ	-

Board: 119 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K987 ♥ Q843 ♦ K6 ♣ J74	South: ♠ 32 ♥ AKJ ♠ QJ974 ♠ KQ2		North 2♣¹ 2NT man		South 1NT Pass
Board: 120 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North: ♣ J2 ♥ AJ8 ♠ K974 ♣ KQJ3	South: ♠ AK53 ▼ K9762 ←— ♠ 8752	West 3♦ Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 121 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3N S	North:	South: ♠ KJ9 ♥ 642 ♠ AKJ10 ♣ KQ4	Pass Pass AP 1. Stay	3♦	3♣	South 1NT Pass 3NT
Board: 122 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQ8 ♥ 9653 ♠ AQ74 ♠ A10	South: ♠ A1097 ♥ J8 ♠ KJ2 ♠ J975	West 2♥ Pass AP 1. Stay	North 1NT Pass 3•	Pass Pass	2 ♣ ¹
Board: 123 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 N	North: ♠ K864 ♥ AK842 ♦— ♣ J1092	South: ♠ A1095 ♥ J1093 ♠ AQ ♠ A65	West Pass Pass 1. Stay	4♥	East 4 AP	South 1NT Pass

Board: 124 Dealer: N Vul: Both HCP: 15	★ A62★ K92★ A972★ KJ9	West Bids 2♥ if possible. You bid first.
Board: 125 Dealer: S Vul: NS HCP: 12	◆ Q10653♥ Q932◆ K◆ AJ10	East Bids 4♦ if possible. Partner bids first.
Board: 126 Dealer: N Vul: EW HCP: 15	★ AK96♥ 42★ A543★ A108	West Bids 4♥ if possible. You bid first.
Board: 127 Dealer: S Vul: Both HCP: 9	♦ 853♥ KQ108♦ A8632♠ 3	East Bids 5♣ if possible. Partner bids first.
Board: 128 Dealer: N Vul: None HCP: 16	★ 43▼ AJ4★ A9763★ AK9	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 124 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ A62 ♥ K92 ♠ A972 ♣ KJ9	South: ♠ KJ105 ♥ Q8 ♠ K1053 ♣ 842	West 2♥ Pass 1. Stay	North 1NT Pass 3• man	East Pass Pass AP	2 ♣ ¹
Board: 125 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ N	North: ♠ Q10653 ♥ Q932 ♠ K ♣ AJ10	South: ♠ AKJ2 ♥ AK5 ♠ 86 ♠ 7432	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East 4 AP	South 1NT Pass
Board: 126 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 VX W	North: ♠ AK96 ♥ 42 ♠ A543 ♣ A108	South: ♠ Q1085 ♥ 106 ♠ K106 ♠ K953	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 127 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 5♠X E	North: ♣ 853 ▼ KQ108 ◆ A8632 ♣ 3	South: ♠ KJ42 ♥ A432 ♠ KQJ ♣ K9	West Pass AP 1. Stay	North 2♣¹ man	East 5♣	South 1NT X
Board: 128 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3•X W	North:	South: ♠ Q ♥ Q1082 ♠ KQ2 ♠ 86542	West 2♣ Pass Pass 1. Stay	North 1NT Pass 3 X man	East Pass Pass AP	

Board: 124 Dealer: N Vul: Both HCP: 9	♦ KJ105 ♥ Q8 ♦ K1053 ♣ 842	West Bids 2♥ if possible. Partner bids first.
Board: 125 Dealer: S Vul: NS HCP: 15	♠ AKJ2♥ AK5♦ 86♠ 7432	East Bids 4♦ if possible. You bid first.
Board: 126 Dealer: N Vul: EW HCP: 8	♣ Q1085♥ 106♦ K106♣ K953	West Bids 4♥ if possible. Partner bids first.
Board: 127 Dealer: S Vul: Both HCP: 17	★ KJ42★ A432★ KQJ★ K9	East Bids 5♣ if possible. You bid first.
Board: 128 Dealer: N Vul: None HCP: 9	♣ Q ♥ Q1082 ♦ KQ2 ♣ 86542	West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.

Board: 124 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ A62 ♥ K92 ♠ A972 ♣ KJ9	South: ♠ KJ105 ♥ Q8 ♠ K1053 ♣ 842	West 2♥ Pass 1. Stay	North 1NT Pass 3• man	East Pass Pass AP	2 ♣ ¹
Board: 125 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ N	North: ♠ Q10653 ♥ Q932 ♠ K ♣ AJ10	South: ♠ AKJ2 ♥ AK5 ♠ 86 ♠ 7432	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East 4 AP	South 1NT Pass
Board: 126 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 VX W	North: ♠ AK96 ♥ 42 ♠ A543 ♣ A108	South: ♠ Q1085 ♥ 106 ♠ K106 ♠ K953	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 127 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 5♠X E	North: ♣ 853 ▼ KQ108 ◆ A8632 ♣ 3	South: ♠ KJ42 ♥ A432 ♠ KQJ ♣ K9	West Pass AP 1. Stay	North 2♣¹ man	East 5♣	South 1NT X
Board: 128 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3•X W	North:	South: ♠ Q ♥ Q1082 ♠ KQ2 ♠ 86542	West 2♣ Pass Pass 1. Stay	North 1NT Pass 3 X man	East Pass Pass AP	

Board: 129 Dealer: S Vul: EW HCP: 10	★ K985▼ 106◆ 875◆ AK54	East Bids 3♦ if possible. Partner bids first.
Board: 130 Dealer: N Vul: Both HCP: 15	♠ A9♥ Q97♦ AJ1065♠ A103	West Bids 2♥ if possible. You bid first.
Board: 131 Dealer: S Vul: None HCP: 10	★ K1042★ K108★ 105★ KJ107	East Bids 2♦ if possible. Partner bids first.
Board: 132 Dealer: N Vul: NS HCP: 15	★ KQ104★ Q976★ 53★ AKJ	West Bids 5♦ if possible. You bid first.
Board: 133 Dealer: S Vul: Both HCP: 11	AKQ53▼ 10543◆ 109◆ Q7	East Bids 3♦ if possible. Partner bids first.

Board: 129 Dealer: S Vul: EW	North: ♠ K985	South: ♠ Q1076		North		1NT
North HCP: 10	♥ 106	♥ AKJ	Pass	2 ♣ ¹	3 ♦	Pass
South HCP: 16	♦ 875 ♣ AK54	◆ K9 ◆ QJ73	Pass	X	AP	
Contract: 3♦X E	T III	# Q3/3	1. Stay	man		
Board: 130	North:	South:	West	North	East	South
Dealer: N	• A9	& K754		1NT	Pass	
Vul: Both North HCP: 15	♥ Q97	♥ 53	2♥	Pass	Pass	
South HCP: 9	◆ AJ1065	♦ K42	Pass	3♦	AP	
Contract: 3♦ N	♣ A103	♣ K964	1. Stay	man		
Board: 131 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	★ K1042	♦ QJ86	Pass	2 ♣ ¹	2•	Pass
North HCP: 10	∨ K108 ◆ 105	♥ AQ5 ♦ 84	Pass	X	Pass	3♣
South HCP: 15	♣ KJ107	♣ AQ86	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
Board: 132	North:	South:	West	North	East	South
Dealer: N Vul: NS	♦ KQ104	♠ AJ72	WEST	1NT	Pass	
North HCP: 15	♥ Q976	♥ A8532	5 ♦	X	AP	2 %
South HCP: 15	♦ 53 ♣ AKJ	♦ A • O52	1. Stay		7 11	
Contract: 5♦X W	ANJ	♣ Q52	1. ~ w.j.			
			West	North	East	South
Board: 133	North:	South:				1NT
Dealer: S Vul: Both	♠ AKQ53	♠ J102	Pass	2 ♣ ¹	3♦	Pass
North HCP: 11	♥ 10543	♥ AJ96	Pass	3♠	Pass	4 ◆ ²
South HCP: 16	◆ 109 ◆ 0 7	♦ AQ • ¥ 165	Pass	4♠	AP	
Contract: 4♠ N	♣ Q7	♣ KJ65	1. Stay		_	
			2. limit	raise or	better	in 🜢

Board: 129 Dealer: S Vul: EW HCP: 16	♣ Q1076♥ AKJ◆ K9♣ QJ73	East Bids 3♦ if possible. You bid first.
Board: 130 Dealer: N Vul: Both HCP: 9	★ K754★ 53★ K42★ K964	West Bids 2♥ if possible. Partner bids first.
Board: 131 Dealer: S Vul: None HCP: 15	♣ QJ86♥ AQ5◆ 84♣ AQ86	East Bids 2♦ if possible. You bid first.
Board: 132 Dealer: N Vul: NS HCP: 15	AJ72✓ A8532AQ52	West Bids 5♦ if possible. Partner bids first.
Board: 133 Dealer: S Vul: Both HCP: 16	♣ J102♥ AJ96♦ AQ♣ KJ65	East Bids 3♦ if possible. You bid first.

Board: 129 Dealer: S Vul: EW	North: ♠ K985	South: ♠ Q1076		North		1NT
North HCP: 10	♥ 106	♥ AKJ	Pass	2 ♣ ¹	3 ♦	Pass
South HCP: 16	♦ 875 ♣ AK54	◆ K9 ◆ QJ73	Pass	X	AP	
Contract: 3♦X E	T III	# Q3/3	1. Stay	man		
Board: 130	North:	South:	West	North	East	South
Dealer: N	• A9	& K754		1NT	Pass	
Vul: Both North HCP: 15	♥ Q97	♥ 53	2♥	Pass	Pass	
South HCP: 9	◆ AJ1065	♦ K42	Pass	3♦	AP	
Contract: 3♦ N	♣ A103	♣ K964	1. Stay	man		
Board: 131 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	★ K1042	♦ QJ86	Pass	2 ♣ ¹	2•	Pass
North HCP: 10	∨ K108 ◆ 105	♥ AQ5 ♦ 84	Pass	X	Pass	3♣
South HCP: 15	♣ KJ107	♣ AQ86	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
Board: 132	North:	South:	West	North	East	South
Dealer: N Vul: NS	♦ KQ104	♠ AJ72	WEST	1NT	Pass	
North HCP: 15	♥ Q976	♥ A8532	5 ♦	X	AP	2 %
South HCP: 15	♦ 53 ♣ AKJ	♦ A • O52	1. Stay		7 11	
Contract: 5♦X W	ANJ	♣ Q52	1. ~ w.j.			
			West	North	East	South
Board: 133	North:	South:				1NT
Dealer: S Vul: Both	♠ AKQ53	♠ J102	Pass	2 ♣ ¹	3♦	Pass
North HCP: 11	♥ 10543	♥ AJ96	Pass	3♠	Pass	4 ◆ ²
South HCP: 16	◆ 109 ◆ 0 7	♦ AQ • ¥ 165	Pass	4♠	AP	
Contract: 4♠ N	♣ Q7	♣ KJ65	1. Stay		_	
			2. limit	raise or	better	in 🜢

Board: 134 Dealer: N Vul: None HCP: 15	★ KQJ43♥ 95◆ AQ8◆ K108	West Bids 3♣ if possible. You bid first.
Board: 135 Dealer: S Vul: NS HCP: 11	♣ Q432♥ 84◆ AJ109♣ A97	East Bids 3♣ if possible. Partner bids first.
Board: 136 Dealer: N Vul: EW HCP: 16	AJ7✓ AQ983✓ J95A7	West Bids 5♦ if possible. You bid first.
Board: 137 Dealer: S Vul: None HCP: 11	▲ AJ104♥ Q96◆ J62◆ K86	East Bids 2♦ if possible. Partner bids first.
Board: 138 Dealer: N Vul: NS HCP: 16	★ K965♥ QJ3◆ A103◆ AQ8	West Bids 2♦ if possible. You bid first.

Board: 134 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 S	North: ♠ KQJ43 ♥ 95 ♠ AQ8 ♠ K108	South: ♣ A972 ♥ Q86 ♦ J10752 ♣ Q	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 135 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ◆ Q432 ▼ 84 ◆ AJ109 ◆ A97	South: ♠ AK95 ♥ AQ105 ♠ 872 ♠ K4	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3♣ AP	South 1NT Pass
Board: 136 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 5•X W	North: ♠ AJ7 ♥ AQ983 ♦ J95 ♣ A7	South: ♠ Q6432 ♥ KJ75 ←— ♠ KQ64	West 5 1. Stay	North 1NT X man	East Pass AP	
Board: 137 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3♠ N	North: ♠ AJ104 ♥ Q96 ♦ J62 ♠ K86	South: ♠ KQ98 ♥ AK53 ♠ K8 ♣ 1095	West Pass Pass 1. Stay	North 2♣¹ 3♣ man	East 2◆ AP	South 1NT Pass
Board: 138 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 N	North: ♠ K965 ♥ QJ3 ♠ A103 ♣ AQ8	South: ♠ AJ82 ♥ K4 ♦ 76 ♣ J9762	West 2 Pass AP 1. Stay	North 1NT 2NT 3♣	East Pass Pass Pass	2♣¹ 3♣

Board: 134 Dealer: N Vul: None HCP: 9	♣ A972 ♥ Q86 ♦ J10752 ♣ Q	West Bids 3♣ if possible. Partner bids first.
Board: 135 Dealer: S Vul: NS HCP: 16	AK95✓ AQ105♦ 872♠ K4	East Bids 3♣ if possible. You bid first.
Board: 136 Dealer: N Vul: EW HCP: 11	♣ Q6432♥ KJ75◆ —♣ KQ64	West Bids 5♦ if possible. Partner bids first.
Board: 137 Dealer: S Vul: None HCP: 15	★ KQ98▼ AK53◆ K8◆ 1095	East Bids 2♦ if possible. You bid first.
Board: 138 Dealer: N Vul: NS HCP: 9	★ AJ82▼ K4◆ 76◆ J9762	West Bids 2♦ if possible. Partner bids first.

Board: 134 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 S	North: ♠ KQJ43 ♥ 95 ♠ AQ8 ♠ K108	South: ♣ A972 ♥ Q86 ♦ J10752 ♣ Q	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 135 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ◆ Q432 ▼ 84 ◆ AJ109 ◆ A97	South: ♠ AK95 ♥ AQ105 ♠ 872 ♠ K4	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3♣ AP	South 1NT Pass
Board: 136 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 5•X W	North: ♠ AJ7 ♥ AQ983 ♦ J95 ♣ A7	South: ♠ Q6432 ♥ KJ75 ←— ♠ KQ64	West 5 1. Stay	North 1NT X man	East Pass AP	
Board: 137 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3♠ N	North: ♠ AJ104 ♥ Q96 ♦ J62 ♠ K86	South: ♠ KQ98 ♥ AK53 ♠ K8 ♣ 1095	West Pass Pass 1. Stay	North 2♣¹ 3♣ man	East 2◆ AP	South 1NT Pass
Board: 138 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 N	North: ♠ K965 ♥ QJ3 ♠ A103 ♣ AQ8	South: ♠ AJ82 ♥ K4 ♦ 76 ♣ J9762	West 2 Pass AP 1. Stay	North 1NT 2NT 3♣	East Pass Pass Pass	2♣¹ 3♣

Board: 139 Dealer: S Vul: EW HCP: 10	A942♥ Q9863◆ —A982	East Bids 5♦ if possible. Partner bids first.
Board: 140 Dealer: N Vul: Both HCP: 17	★ AKQ3★ AK62◆ 943★ J10	West Bids 2♦ if possible. You bid first.
Board: 141 Dealer: S Vul: NS HCP: 9	AJ86✓ K98J10876♣ 2	East Bids 5♣ if possible. Partner bids first.
Board: 142 Dealer: N Vul: EW HCP: 16	A105✓ K7AQ76X873	West Bids 2♠ if possible. You bid first.
Board: 143 Dealer: S Vul: None HCP: 10	J742KQ874—A1032	East Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 4♦ if possible. Partner bids first.

Board: 139 Dealer: S Vul: EW North HCP: 10	North: ♠ A942 ♥ Q9863 ♠ —	South: ♠ KQ765 ♥ AK4 ♦ K72	Pass	North 2♣¹	East 5♦	South 1NT X
South HCP: 15 Contract: 5♦X E	◆ A982	◆ 63	AP 1. Stay	man		
Board: 140			West	North		
Dealer: N	North:	South:		1NT	Pass	
Vul: Both	♠ AKQ3 ♥ AK62	★ J1052	2 \(\phi\)	Pass		X
North HCP: 17	◆ 943	♥ QJ103 ♦ 105	Pass	3 ♦ ²	Pass	3 V
South HCP: 9	♣ J10	♦ KQ3	Pass	4♥	AP	
Contract: 4♥ S			1. Stay			
			2. 00u1	пајотѕ		
Board: 141	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ AJ86	♦ K972				1NT
North HCP: 9	♥ K98	♥ AJ106	Pass	2 ♣ ¹	5♣	X
South HCP: 15	♦ J10876	♦ AK9	AP			
Contract: 5♣X E	♣ 2	♣ 84	1. Stay	man		
Board: 142	No wike	Carrelle				
Dealer: N	North: ♠ A105	South: ♠ 32	West	North		
Vul: EW	¥ / K7	♥ Q952		1NT	Pass	2 ♣ ¹
North HCP: 16 South HCP: 10	◆ AQ76	♦ K1082	2♠	2NT	AP	
Contract: 2N N	♣ K873	♣ AJ4	1. Stay	man		
			West	North	East	South
Board: 143	North:	South:				1NT
Dealer: S	♦ J742	AQ10	Pass	2 ♣ ¹	2•	Pass
Vul: None North HCP: 10	♥ KQ874	♥ J53	Pass	X	3♦	Pass
South HCP: 15	• —	♦ A86	Pass	3♥	4	X
Contract: 4♥ N	♣ A1032	♣ KJ76	Pass	4♥	AP	
			1. Stay	man		

Board: 139 Dealer: S Vul: EW HCP: 15	♦ KQ765 ♥ AK4 ♦ K72 ♣ 63	East Bids 5♦ if possible. You bid first.
Board: 140 Dealer: N Vul: Both HCP: 9	♣ J1052♥ QJ103♦ 105♣ KQ3	West Bids 2♦ if possible. Partner bids first.
Board: 141 Dealer: S Vul: NS HCP: 15	★ K972▼ AJ106◆ AK9◆ 84	East Bids 5♣ if possible. You bid first.
Board: 142 Dealer: N Vul: EW HCP: 10	◆ 32♥ Q952◆ K1082◆ AJ4	West Bids 2♠ if possible. Partner bids first.
Board: 143 Dealer: S Vul: None HCP: 15	AQ10✓ J53A86KJ76	East Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 4♦ if possible. You bid first.

Board: 139 Dealer: S Vul: EW North HCP: 10	North: ♠ A942 ♥ Q9863 ♠ —	South: ♠ KQ765 ♥ AK4 ♦ K72	Pass	North 2♣¹	East 5♦	South 1NT X
South HCP: 15 Contract: 5♦X E	◆ A982	◆ 63	AP 1. Stay	man		
Board: 140			West	North		
Dealer: N	North:	South:		1NT	Pass	
Vul: Both	♠ AKQ3 ♥ AK62	★ J1052	2 \(\phi\)	Pass		X
North HCP: 17	◆ 943	♥ QJ103 ♦ 105	Pass	3 ♦ ²	Pass	3 V
South HCP: 9	♣ J10	♦ KQ3	Pass	4♥	AP	
Contract: 4♥ S			1. Stay			
			2. 00u1	пајотѕ		
Board: 141	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ AJ86	♦ K972				1NT
North HCP: 9	♥ K98	♥ AJ106	Pass	2 ♣ ¹	5♣	X
South HCP: 15	♦ J10876	♦ AK9	AP			
Contract: 5♣X E	♣ 2	♣ 84	1. Stay	man		
Board: 142	No wike	Carrelle				
Dealer: N	North: ♠ A105	South: ♠ 32	West	North		
Vul: EW	¥ / K7	♥ Q952		1NT	Pass	2 ♣ ¹
North HCP: 16 South HCP: 10	◆ AQ76	♦ K1082	2♠	2NT	AP	
Contract: 2N N	♣ K873	♣ AJ4	1. Stay	man		
			West	North	East	South
Board: 143	North:	South:				1NT
Dealer: S	♦ J742	AQ10	Pass	2 ♣ ¹	2•	Pass
Vul: None North HCP: 10	♥ KQ874	♥ J53	Pass	X	3♦	Pass
South HCP: 15	• —	♦ A86	Pass	3♥	4	X
Contract: 4♥ N	♣ A1032	♣ KJ76	Pass	4♥	AP	
			1. Stay	man		

Board: 144 Dealer: N Vul: EW HCP: 15	★ KQ7▼ K107◆ K764◆ A75	West Bids 3♣ if possible. You bid first.
Board: 145 Dealer: S Vul: NS HCP: 8	◆ Q1086 ▼ 8 ◆ 87432 ◆ AQ3	East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 146 Dealer: N Vul: Both HCP: 15	★73▼ KJ6★ AQ74★ AJ43	West Bids 2♥ if possible. You bid first.
Board: 147 Dealer: S Vul: None HCP: 13	★ K93★ A1054★ 7★ KQJ53	East Bids 3♦ if possible. Partner bids first.
Board: 148 Dealer: N Vul: EW HCP: 15	♣ A95♥ K975◆ A74♣ A94	West Bids 2♦ if possible. You bid first.

Board: 144 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4♥ S	North: ♠ KQ7 ♥ K107 ♦ K764 ♣ A75	South: ♠ A1085 ♥ AQ852 ♠ Q102 ♠ 4	West 3♣ Pass 1. Stayı		East Pass Pass AP	2 ♣ ¹
Board: 145 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ Q1086 ♥ 8 ♠ 87432 ♠ AQ3	South: ♠ AK92 ♥ Q10 ♠ KQJ6 ♣ J76		North 2♣¹ X 4◆ man	East 2♥ Pass AP	1NT Pass
Board: 146 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ 73 ▼ KJ6 ♣ AQ74 ♣ AJ43	South: ♠ Q1082 ♥ 108 ♠ K105 ♠ KQ72	West 2♥ Pass AP 1. Stayı	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹
Board: 147 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ K93 ♥ A1054 ♦ 7 ♣ KQJ53	South: ♠ AJ74 ♥ K86 ♠ A42 ♠ A74	West Pass Pass 1. Stayı	North 2♣¹ 3NT man	East 3♦ AP	South 1NT Pass
Board: 148 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ A95 ♥ K975 ♠ A74 ♣ A94	South: ♠ QJ763 ♥ Q432 ♠ 8 ♠ K105	West 2 Pass 1. Stayı		East Pass Pass AP	2 ♣ ¹

Board: 144 Dealer: N Vul: EW HCP: 12	A1085✓ AQ852◆ Q102◆ 4	West Bids 3♣ if possible. Partner bids first.
Board: 145 Dealer: S Vul: NS HCP: 16	★ AK92♥ Q10◆ KQJ6★ J76	East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 146 Dealer: N Vul: Both HCP: 10	♣ Q1082♥ 108♦ K105♣ KQ72	West Bids 2♥ if possible. Partner bids first.
Board: 147 Dealer: S Vul: None HCP: 16	★ AJ74★ K86★ A42★ A74	East Bids 3♦ if possible. You bid first.
Board: 148 Dealer: N Vul: EW HCP: 8	♣ QJ763 ♥ Q432 ♦ 8 ♣ K105	West Bids 2♦ if possible. Partner bids first.

Board: 144 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4♥ S	North: ♠ KQ7 ♥ K107 ♦ K764 ♣ A75	South: ♠ A1085 ♥ AQ852 ♠ Q102 ♠ 4	West 3♣ Pass 1. Stayı		East Pass Pass AP	2 ♣ ¹
Board: 145 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ Q1086 ♥ 8 ♠ 87432 ♠ AQ3	South: ♠ AK92 ♥ Q10 ♠ KQJ6 ♣ J76		North 2♣¹ X 4◆ man	East 2♥ Pass AP	1NT Pass
Board: 146 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ 73 ▼ KJ6 ♣ AQ74 ♣ AJ43	South: ♠ Q1082 ♥ 108 ♠ K105 ♠ KQ72	West 2♥ Pass AP 1. Stayı	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹
Board: 147 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ K93 ♥ A1054 ♦ 7 ♣ KQJ53	South: ♠ AJ74 ♥ K86 ♠ A42 ♠ A74	West Pass Pass 1. Stayı	North 2♣¹ 3NT man	East 3♦ AP	South 1NT Pass
Board: 148 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ A95 ♥ K975 ♠ A74 ♣ A94	South: ♠ QJ763 ♥ Q432 ♠ 8 ♠ K105	West 2 Pass 1. Stayı		East Pass Pass AP	2 ♣ ¹

Board: 149 Dealer: S Vul: None HCP: 11	AK62♥ Q10963▶ J10♣ J4	East Bids 2♦ if possible. Partner bids first.
Board: 150 Dealer: N Vul: NS HCP: 16	♠ AK7♥ KQ85♦ Q104♠ Q65	West Bids 2♦ if possible. You bid first.
Board: 151 Dealer: S Vul: EW HCP: 10	♣ Q1098♥ A32◆ A985♣ 92	East Bids 3♣ if possible. Partner bids first.
Board: 152 Dealer: N Vul: Both HCP: 17	★ K1072♥ Q6◆ A96◆ AKJ10	West Bids 3♥ if possible. You bid first.
Board: 153 Dealer: S Vul: NS HCP: 12	10942✓ QJ64A7AJ3	East Bids 5♦ if possible. Partner bids first.

Board: 149 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ AK62 ♥ Q10963 ♦ J10 ♣ J4	South: ♠ QJ97 ♥ A8 ♠ K865 ♠ KQ7	Pass Pass AP	North 2♣¹ 3▼	2•	South 1NT Pass 3NT
Board: 150 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AK7 ♥ KQ85 ♠ Q104 ♣ Q65	South: ♠ Q65 ♥ AJ104 ♦ 5 ♣ J9842	1. Stayı West 2 1. Stayı	North 1NT 2NT	East Pass AP	
Board: 151 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3&X E	North: ♠ Q1098 ♥ A32 ♠ A985 ♠ 92	South: ♠ AK63 ♥ KQJ6 ♠ 62 ♠ QJ5	West Pass Pass 1. Stay	X	East 3♣ AP	South 1NT Pass
Board: 152 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3♥X W	North: ♠ K1072 ♥ Q6 ♠ A96 ♣ AKJ10	South: ♠ QJ84 ♥ 98 ♠ KQ1054 ♣ 82	West 3♥ AP 1. Stayı	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 153 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 5•X E	North:	South: ♠ AKQ8 ♥ 9532 ♠ Q2 ♠ KQ5	West Pass AP 1. Stay		East 5◆	South 1NT X

Board: 149 Dealer: S Vul: None HCP: 15	♣ QJ97♥ A8♦ K865♣ KQ7	East Bids 2♦ if possible. You bid first.
Board: 150 Dealer: N Vul: NS HCP: 8	♣ Q65♥ AJ104♦ 5♣ J9842	West Bids 2♦ if possible. Partner bids first.
Board: 151 Dealer: S Vul: EW HCP: 16	★ AK63▼ KQJ6★ 62♣ QJ5	East Bids 3♣ if possible. You bid first.
Board: 152 Dealer: N Vul: Both HCP: 8	♣ QJ84♥ 98◆ KQ1054♣ 82	West Bids 3♥ if possible. Partner bids first.
Board: 153 Dealer: S Vul: NS HCP: 16	♠ AKQ8♥ 9532♦ Q2♠ KQ5	East Bids 5♦ if possible. You bid first.

Board: 149 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ AK62 ♥ Q10963 ♦ J10 ♣ J4	South: ♠ QJ97 ♥ A8 ♠ K865 ♠ KQ7	Pass Pass AP	North 2♣¹ 3▼	2•	South 1NT Pass 3NT
Board: 150 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AK7 ♥ KQ85 ♠ Q104 ♣ Q65	South: ♠ Q65 ♥ AJ104 ♦ 5 ♣ J9842	1. Stayı West 2 1. Stayı	North 1NT 2NT	East Pass AP	
Board: 151 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3&X E	North: ♠ Q1098 ♥ A32 ♠ A985 ♠ 92	South: ♠ AK63 ♥ KQJ6 ♠ 62 ♠ QJ5	West Pass Pass 1. Stay	X	East 3♣ AP	South 1NT Pass
Board: 152 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3♥X W	North: ♠ K1072 ♥ Q6 ♠ A96 ♣ AKJ10	South: ♠ QJ84 ♥ 98 ♠ KQ1054 ♣ 82	West 3♥ AP 1. Stayı	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 153 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 5•X E	North:	South: ♠ AKQ8 ♥ 9532 ♠ Q2 ♠ KQ5	West Pass AP 1. Stay		East 5◆	South 1NT X

Board: 154 Dealer: N Vul: Both HCP: 16	★ AKQJ9♥ QJ3◆ 432★ K3	West Bids 2♦ if possible. You bid first.
Board: 155 Dealer: S Vul: None HCP: 8	♠ 97♥ K754♦ J98♠ KJ73	East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 156 Dealer: N Vul: EW HCP: 16	★ A94★ 32★ AK76★ KQ72	West Bids 4♥ if possible. You bid first.
Board: 157 Dealer: S Vul: Both HCP: 12	▲ AJ105▼ 108◆ A92▲ QJ109	East Bids 3♥ if possible. Partner bids first.
Board: 158 Dealer: N Vul: None HCP: 16	★ KQ84★ K105★ K7★ AJ75	West Bids 2♦ if possible. You bid first.

Board: 154 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 N	North: ♠ AKQJ9 ♥ QJ3 ♦ 432 ♠ K3	South: • 108762 • A852 • K • J64	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 155 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3•X E	North:	South: ♠ QJ ♥ 83 ♠ AQ543 ♣ AQ95		North 2♣¹ X X man	East 2♠ Pass AP	1NT Pass
Board: 156 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4 VX	North: ♠ A94 ♥ 32 ♠ AK76 ♣ KQ72	South: ♠ KJ73 ▼ 107 • 109 ♣ A10643	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣¹
Board: 157 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3 VX E	North: ♠ AJ105 ♥ 108 ♠ A92 ♠ QJ109	South: ♠ KQ832 ♥ 43 ♠ K87 ♣ AK6	West Pass Pass 1. Stay	X	East 3▼ AP	South 1NT Pass
Board: 158 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ KQ84 ♥ K105 ♠ K7 ♣ AJ75	South: ♠ 65 ♥ AQ73 ♠ 862 ♣ K943	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	

Board: 154 Dealer: N Vul: Both HCP: 8	108762✓ A852✓ K✓ J64	West Bids 2♦ if possible. Partner bids first.
Board: 155 Dealer: S Vul: None HCP: 15	♣ QJ♥ 83◆ AQ543♣ AQ95	East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 156 Dealer: N Vul: EW HCP: 8	★ KJ73 ▼ 107 → 109 ♣ A10643	West Bids 4♥ if possible. Partner bids first.
Board: 157 Dealer: S Vul: Both HCP: 15	★ KQ832★ 43★ K87★ AK6	East Bids 3♥ if possible. You bid first.
Board: 158 Dealer: N Vul: None HCP: 9	♠ 65♥ AQ73♦ 862♠ K943	West Bids 2♦ if possible. Partner bids first.

Board: 154 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 N	North: ♠ AKQJ9 ♥ QJ3 ♦ 432 ♠ K3	South: • 108762 • A852 • K • J64	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 155 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3•X E	North:	South: ♠ QJ ♥ 83 ♠ AQ543 ♣ AQ95		North 2♣¹ X X man	East 2♠ Pass AP	1NT Pass
Board: 156 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4 VX	North: ♠ A94 ♥ 32 ♠ AK76 ♣ KQ72	South: ♠ KJ73 ▼ 107 • 109 ♣ A10643	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣¹
Board: 157 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3 VX E	North: ♠ AJ105 ♥ 108 ♠ A92 ♠ QJ109	South: ♠ KQ832 ♥ 43 ♠ K87 ♣ AK6	West Pass Pass 1. Stay	X	East 3▼ AP	South 1NT Pass
Board: 158 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ KQ84 ♥ K105 ♠ K7 ♣ AJ75	South: ♠ 65 ♥ AQ73 ♠ 862 ♣ K943	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	

Board: 159 Dealer: S Vul: NS HCP: 7	★ KJ1032★ 8754★ 6★ K86	East Bids 2♦ if possible. Partner bids first.
Board: 160 Dealer: N Vul: Both HCP: 15	♣ J764♥ QJ2♦ AQ♣ AJ85	West Bids 2♦ if possible. You bid first.
Board: 161 Dealer: S Vul: None HCP: 9	AJ84✓ 62✓ J107✓ QJ74	East Bids 2♥ if possible. Partner bids first.
Board: 162 Dealer: N Vul: NS HCP: 15	▲ A6♥ KJ8◆ AQ52▲ J1093	West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 163 Dealer: S Vul: EW HCP: 13	♦ 8742▼ KJ43♦ AQ♠ K72	East Bids 3♦ if possible. Partner bids first.

Board: 159 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4 N	North: ♠ KJ1032 ♥ 8754 ♠ 6 ♠ K86	South: ♠ A765 ♥ AKQ10 ♠ Q4 ♣ J92	Pass Pass AP 1. Stay	North 2♣¹ 2♠ man	East 2♦ Pass	1NT Pass
Board: 160 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ J764 ♥ QJ2 • AQ ♣ AJ85	South: ♠ AK83 ♥ K1063 ♦ 83 ♣ 764	West 2 Pass AP 1. Stay	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹
Board: 161 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ AJ84 ♥ 62 ♦ J107 ♣ QJ74	South: ♠ KQ62 ▼ 75 ♠ AK5 ♣ K1062	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 162 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3•X W	North: ♠ A6 ♥ KJ8 ♠ AQ52 ♠ J1093	South: ♠ 103 ♥ A1054 ♦ J83 ♣ KQ76	West 2♠ 3♠ AP 1. Stay	North 1NT Pass Pass	Pass	2 ♣ ¹ X
Board: 163 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North: ◆ 8742 ◆ KJ43 ◆ AQ ◆ K72	South: ♠ AK109 ♥ Q985 ♠ 43 ♣ AQJ	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3◆ AP	South 1NT Pass

Board: 159 Dealer: S Vul: NS HCP: 16	▲ A765✔ AKQ10◆ Q4▲ J92	East Bids 2♦ if possible. You bid first.
Board: 160 Dealer: N Vul: Both HCP: 10	★ AK83▼ K1063◆ 83◆ 764	West Bids 2♦ if possible. Partner bids first.
Board: 161 Dealer: S Vul: None HCP: 15	★ KQ62▼ 75◆ AK5◆ K1062	East Bids 2♥ if possible. You bid first.
Board: 162 Dealer: N Vul: NS HCP: 10	103✓ A1054✓ J83✓ KQ76	West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 163 Dealer: S Vul: EW HCP: 16	★ AK109♥ Q985◆ 43◆ AQJ	East Bids 3♦ if possible. You bid first.

Board: 159 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4 N	North: ♠ KJ1032 ♥ 8754 ♠ 6 ♠ K86	South: ♠ A765 ♥ AKQ10 ♠ Q4 ♣ J92	Pass Pass AP 1. Stay	North 2♣¹ 2♠ man	East 2♦ Pass	1NT Pass
Board: 160 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ J764 ♥ QJ2 • AQ ♣ AJ85	South: ♠ AK83 ♥ K1063 ♦ 83 ♣ 764	West 2 Pass AP 1. Stay	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹
Board: 161 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ AJ84 ♥ 62 ♦ J107 ♣ QJ74	South: ♠ KQ62 ▼ 75 ♠ AK5 ♣ K1062	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 162 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3•X W	North: ♠ A6 ♥ KJ8 ♠ AQ52 ♠ J1093	South: ♠ 103 ♥ A1054 ♦ J83 ♣ KQ76	West 2♠ 3♠ AP 1. Stay	North 1NT Pass Pass	Pass	2 ♣ ¹ X
Board: 163 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North: ◆ 8742 ◆ KJ43 ◆ AQ ◆ K72	South: ♠ AK109 ♥ Q985 ♠ 43 ♣ AQJ	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3◆ AP	South 1NT Pass

Board: 164 Dealer: N Vul: NS Vul: NS HCP: 15 Board: 165 Dealer: S Vul: Both HCP: 10 Board: 166 Dealer: N Vul: NS HCP: 10 Compare the possible of the possi			
Dealer: S Vul: Both HCP: 10 Board: 166 Dealer: N Vul: NS Vul: NS HCP: 16 Board: 167 AK9 Vul: NS Vul: NS Fast Bids 2 ◆ if possible. Partner bids first. West Bids 3 ◆ if possible. You bid first. Fast Bids 4 ◆ if possible. Fast Bids 4 ◆ if possible.	Dealer: N Vul: NS	N ♥ QJ863 ♦ QJ4	-
Dealer: N	Dealer: S Vul: Both	S	•
Hast Rids 4♠ if nossible	Dealer: N Vul: NS	N ▼ AJ98 → 72	•
Dealer: S	Dealer: S Vul: EW	S	East Bids 4♠ if possible. Partner bids first.
Board: 168	Dealer: N Vul: None	N	-

Board: 164 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A9 ♥ QJ863 ♦ QJ4 ♣ AJ9	South: ♠ KQ106 ♥ K52 ♠ K1062 ♣ 64	West 3♣ AP 1. Stay	North 1NT Pass man	Pass	
Board: 165 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ K875 ♥ J3 ♠ K8 ♣ K6532	South: ♠ A109 ♥ AQ84 ♦ 106 ♠ AQJ7		North 2♣¹ 3NT man	East 2 AP	South 1NT Pass
Board: 166 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ AK9 ♥ AJ98 ♦ 72 ♣ A1054	South: ♠ Q842 ♥ Q65 ♠ 85 ♣ KJ82	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 167 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4•X E	North: ♠ KJ8 ♥ AJ82 ♠ 87 ♣ KJ104	South: • 104 • KQ73 • KQJ5 • A32		North 2♣¹ X man	East 4♠ AP	South 1NT Pass
Board: 168 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 2•X W	North: ♠ AK82 ♥ A852 ♦ J42 ♣ K7	South: ◆ Q973 ▼ 643 ◆ Q ◆ AQ854	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 164 Dealer: N VK52 Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS Vul: Board: 165 Dealer: S Vul: Both Vul: Both Vul: Both Vul: NS Vul: Both Vul: NS Vul: None V V V V V V V V V V V V V V V V V V V			
Dealer: S	Dealer: N Vul: NS	★ K52★ K1062	-
Dealer: N Vul: NS HCP: 8 Soard: 167 Dealer: S Vul: EW HCP: 15 Board: 168 Dealer: N Vul: None West Bids 3♦ if possible. Partner bids first. Partner bids first. Fast Bids 4♠ if possible. You bid first. West Bids 3♦ if possible. Partner bids first. Partner bids first.	Dealer: S Vul: Both	♥ AQ84 • 106	•
Dealer: S	Dealer: N Vul: NS	♥ Q65 ♦ 85	•
Dealer: N ♥ 643 Vul: None ♦ Q Partner bids first	Dealer: S Vul: EW	✓ KQ73✓ KQJ5	•
	Dealer: N Vul: None	♥ 643 • Q	•

Board: 164 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A9 ♥ QJ863 ♦ QJ4 ♣ AJ9	South: ♠ KQ106 ♥ K52 ♠ K1062 ♣ 64	West 3♣ AP 1. Stay	North 1NT Pass man	Pass	
Board: 165 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ K875 ♥ J3 ♠ K8 ♣ K6532	South: ♠ A109 ♥ AQ84 ♦ 106 ♠ AQJ7		North 2♣¹ 3NT man	East 2 AP	South 1NT Pass
Board: 166 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ AK9 ♥ AJ98 ♦ 72 ♣ A1054	South: ♠ Q842 ♥ Q65 ♠ 85 ♣ KJ82	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 167 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4•X E	North: ♠ KJ8 ♥ AJ82 ♠ 87 ♣ KJ104	South: • 104 • KQ73 • KQJ5 • A32		North 2♣¹ X man	East 4♠ AP	South 1NT Pass
Board: 168 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 2•X W	North: ♠ AK82 ♥ A852 ♦ J42 ♣ K7	South: ◆ Q973 ▼ 643 ◆ Q ◆ AQ854	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 169 Dealer: S Vul: Both HCP: 9	★ A9732★ K876★ 2★ Q63	East Bids 3♣ if possible. Partner bids first.
Board: 170 Dealer: N Vul: None HCP: 15	★ KQJ96★ KQ4◆ 94◆ A109	West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 171 Dealer: S Vul: NS HCP: 10	♣ AQJ7♥ 93♦ J7643♣ Q3	East Bids 2♥ if possible. Partner bids first.
Board: 172 Dealer: N Vul: Both HCP: 15	A976✓ AK1081074A8	West Bids 3♣ if possible. You bid first.
Board: 173 Dealer: S Vul: None HCP: 8	★ K542♥ 9★ K83◆ Q8653	East Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.

Board: 169 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4 S	North: ◆ A9732 ◆ K876 ◆ 2 ◆ Q63	South: ♣ J4 ♥ AQJ4 ♠ KQ54 ♣ K109	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 3♣ Pass	1NT Pass
Board: 170 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♠ N	North: ♠ KQJ96 ♥ KQ4 ♦ 94 ♠ A109	South: ♠ 108732 ♥ AJ95 ♦ 53 ♠ KJ	2 ♦ Pass 1. Stay	North 1NT 2♠ 4♠ man raise or	Pass 3 AP	2 ♣ ¹ 4 ◆ ²
Board: 171 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4 S	North: ♠ AQJ7 ♥ 93 ♠ J7643 ♠ Q3	South: ♠ K1093 ♥ AQ ♠ K105 ♣ A942	Pass Pass Pass 1. Stay	North 2♣¹ 3♦ 4♠ man	East 2♥ Pass AP	1NT 2NT
Board: 172 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3&X W	North: ◆ A976 ▼ AK108 ◆ 1074 ◆ A8	South: ♠ KQ83 ♥ QJ94 ♦ J9 ♣ J74	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 173 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 VX E	North: ♠ K542 ♥ 9 ♦ K83 ♣ Q8653	South: ♠ A1096 ♥ 863 ♠ A2 ♣ AK94	West Pass Pass AP 1. Stay	North 2♣¹ X	East 2♥ 3♥	South 1NT Pass X

Board: 169 Dealer: S Vul: Both HCP: 16	▶ J4♥ AQJ4◆ KQ54◆ K109	East Bids 3♣ if possible. You bid first.
Board: 170 Dealer: N Vul: None HCP: 9	108732✓ AJ95✓ 53✓ KJ	West Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 171 Dealer: S Vul: NS HCP: 16	★ K1093★ AQ★ K105★ A942	East Bids 2♥ if possible. You bid first.
Board: 172 Dealer: N Vul: Both HCP: 10	★ KQ83♥ QJ94◆ J9◆ J74	West Bids 3♣ if possible. Partner bids first.
Board: 173 Dealer: S Vul: None HCP: 15	★ A1096★ 863★ A2★ AK94	East Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.

Board: 169 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4 S	North: ◆ A9732 ◆ K876 ◆ 2 ◆ Q63	South: ♣ J4 ♥ AQJ4 ♠ KQ54 ♣ K109	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 3♣ Pass	1NT Pass
Board: 170 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♠ N	North: ♠ KQJ96 ♥ KQ4 ♦ 94 ♠ A109	South: ♠ 108732 ♥ AJ95 ♦ 53 ♠ KJ	2 ♦ Pass 1. Stay	North 1NT 2♠ 4♠ man raise or	Pass 3 AP	2 ♣ ¹ 4 ◆ ²
Board: 171 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4 S	North: ♠ AQJ7 ♥ 93 ♠ J7643 ♠ Q3	South: ♠ K1093 ♥ AQ ♠ K105 ♣ A942	Pass Pass Pass 1. Stay	North 2♣¹ 3♦ 4♠ man	East 2♥ Pass AP	1NT 2NT
Board: 172 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3&X W	North: ◆ A976 ▼ AK108 ◆ 1074 ◆ A8	South: ♠ KQ83 ♥ QJ94 ♦ J9 ♣ J74	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 173 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 VX E	North: ♠ K542 ♥ 9 ♦ K83 ♣ Q8653	South: ♠ A1096 ♥ 863 ♠ A2 ♣ AK94	West Pass Pass AP 1. Stay	North 2♣¹ X	East 2♥ 3♥	South 1NT Pass X

Board: 174 Dealer: N Vul: NS HCP: 16	★ K1065★ AKQ7★ K9★ J108	West Bids 5♦ if possible. You bid first.
Board: 175 Dealer: S Vul: EW HCP: 9	★ KJ65▼ A954◆ 74◆ J103	East Bids 2♠ if possible. Partner bids first.
Board: 176 Dealer: N Vul: None HCP: 15	★ KJ972▼ KQ8◆ QJ10◆ K6	West Bids 2♦ if possible. You bid first.
Board: 177 Dealer: S Vul: NS HCP: 12	♠ 63♥ AQ83♦ J4♠ KQ743	East Bids 4♠ if possible. Partner bids first.
Board: 178 Dealer: N Vul: EW HCP: 15	▲ A6♥ J753♦ K873♠ AK7	West Bids 2♦ if possible. You bid first.

Board: 174 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 5•X W	North: ♠ K1065 ♥ AKQ7 ♠ K9 ♣ J108	South:	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 175 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2♠ E	North: ♠ KJ65 ♥ A954 ♠ 74 ♣ J103	South:		North 2♣¹ man	East 2♠	South 1NT AP
Board: 176 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 N	North: ♠ KJ972 ♥ KQ8 ♠ QJ10 ♣ K6	South: ♠ Q654 ♥ AJ1092 ♠ 76 ♣ A5	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 177 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4•X E	North: ♠ 63 ♥ AQ83 ♦ J4 ♣ KQ743	South: ♣ 72 ♥ K54 ♠ AK632 ♣ AJ2	West Pass AP 1. Stay	North 2♣¹ man	East 4♠	South 1NT X
Board: 178 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A6 ♥ J753 ♠ K873 ♣ AK7	South: ♠ Q97 ♥ Q986 ♠ A ♠ Q8543	West 2 Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹

Board: 174 Dealer: N Vul: NS HCP: 8	J9432J1098✓AQ43	West Bids 5♦ if possible. Partner bids first.
Board: 175 Dealer: S Vul: EW HCP: 15	103KQJQJ852AQ2	East Bids 2♠ if possible. You bid first.
Board: 176 Dealer: N Vul: None HCP: 11	♠ Q654♥ AJ1092♦ 76♠ A5	West Bids 2♦ if possible. Partner bids first.
Board: 177 Dealer: S Vul: NS HCP: 15	↑72↑K54↑AK632↑AJ2	East Bids 4♠ if possible. You bid first.
Board: 178 Dealer: N Vul: EW HCP: 10	♣ Q97♥ Q986♦ A♣ Q8543	West Bids 2♦ if possible. Partner bids first.

Board: 174 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 5•X W	North: ♠ K1065 ♥ AKQ7 ♠ K9 ♣ J108	South:	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 175 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2♠ E	North: ♠ KJ65 ♥ A954 ♠ 74 ♣ J103	South:		North 2♣¹ man	East 2♠	South 1NT AP
Board: 176 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 N	North: ♠ KJ972 ♥ KQ8 ♠ QJ10 ♣ K6	South: ♠ Q654 ♥ AJ1092 ♠ 76 ♣ A5	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 177 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4•X E	North: ♠ 63 ♥ AQ83 ♦ J4 ♣ KQ743	South: ♣ 72 ♥ K54 ♠ AK632 ♣ AJ2	West Pass AP 1. Stay	North 2♣¹ man	East 4♠	South 1NT X
Board: 178 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A6 ♥ J753 ♠ K873 ♣ AK7	South: ♠ Q97 ♥ Q986 ♠ A ♠ Q8543	West 2 Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹

Board: 179 Dealer: S Vul: Both HCP: 8	★ KQ753▼ K976◆ 87◆ 96	East Bids 2♦ if possible. Partner bids first.
Board: 180 Dealer: N Vul: NS HCP: 16	♣ QJ32♥ AJ8◆ K10♣ KQ109	West Bids 2♦ if possible. You bid first.
Board: 181 Dealer: S Vul: EW HCP: 10	AQ76✓ K8632✓ 4✓ J72	East Bids 3♦ if possible. Partner bids first.
Board: 182 Dealer: N Vul: Both HCP: 15	AK98✓ A9864A983	West Bids 3♦ if possible. You bid first.
Board: 183 Dealer: S Vul: None HCP: 9	★ KJ974▼ K543◆ 104◆ Q2	East Bids 2♦ if possible. Partner bids first.

Board: 179 Dealer: S	North:	South:		North		1NT
Vul: Both	★ KQ753	♦ J1092	Pass	2 ♣ ¹	2 ♦	Pass
North HCP: 8	♥ K976	▼ A52	Pass	2♠	Pass	$3 \diamond^2$
South HCP: 15	♦ 87 ♣ 96	◆ A32◆ AQ8	Pass	4♠	AP	
Contract: 4♠ N	2 90	₩ AQ0	1. Stay			
			2. limit	raise or	better	ın ♠
Board: 180	North:	South:	***	3.T. 4		~ 4
Dealer: N	♦ QJ32	♦ 104	West	North		
Vul: NS	♥ AJ8	♥ K932		1NT	Pass	2♣¹
North HCP: 16 South HCP: 8	♦ K10	♦ J82	2•	2NT	AP	
Contract: 2N N	♣ KQ109	♣ A865	1. Stay	man		
Board: 181	N ozda	C as Alex	West	North	East	South
Dealer: S	North: ♠ AQ76	South: ♠ J104				1NT
Vul: EW	♥ K8632	♥ AJ10	Pass	2 ♣ ¹	3♦	Pass
North HCP: 10	♦ 4	♦ K75	Pass	3♥	Pass	4♥
South HCP: 16 Contract: 4♥ N	♣ J72	♣ AK94	AP			
Contract. 4 V IV			1. Stay	man		
Board: 182	North:	South:	West	North	East	South
Dealer: N	♦ AK98	♦ Q1042		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ A98	♥ KQJ102	3♦	Pass	Pass	3♥
South HCP: 10	♦ 64	♦ J9	Pass	4♥	AP	
Contract: 4♥ S	♣ A983	♣ J7	1. Stay	man		
Board: 183			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ KJ974	♦ Q65	Pass	2 ♣ ¹	2•	Pass
North HCP: 9	♥ K543	∀ AJ	Pass	3 ♠		3NT
South HCP: 15	104♣ Q2	♦ A873 ♣ KJ75	AP	-		
Contract: 3N S	- \(\frac{2}{2}\)	T 133/3	1. Stay	man		

Board: 179 Dealer: S Vul: Both HCP: 15	♣ J1092♥ A52♦ A32♣ AQ8	East Bids 2♦ if possible. You bid first.
Board: 180 Dealer: N Vul: NS HCP: 8	★ 104▼ K932◆ J82◆ A865	West Bids 2♦ if possible. Partner bids first.
Board: 181 Dealer: S Vul: EW HCP: 16	♣ J104♥ AJ10♦ K75♣ AK94	East Bids 3♦ if possible. You bid first.
Board: 182 Dealer: N Vul: Both HCP: 10	♣ Q1042♥ KQJ102◆ J9♣ J7	West Bids 3♦ if possible. Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 15	♣ Q65♥ AJ◆ A873♣ KJ75	East Bids 2♦ if possible. You bid first.

Board: 179 Dealer: S	North:	South:		North		1NT
Vul: Both	★ KQ753	♦ J1092	Pass	2 ♣ ¹	2 ♦	Pass
North HCP: 8	♥ K976	▼ A52	Pass	2♠	Pass	$3 \diamond^2$
South HCP: 15	♦ 87 ♣ 96	◆ A32◆ AQ8	Pass	4♠	AP	
Contract: 4♠ N	2 90	₩ AQ0	1. Stay			
			2. limit	raise or	better	ın ♠
Board: 180	North:	South:	***	3.T. 4		~ 4
Dealer: N	♦ QJ32	♦ 104	West	North		
Vul: NS	♥ AJ8	♥ K932		1NT	Pass	2♣¹
North HCP: 16 South HCP: 8	♦ K10	♦ J82	2•	2NT	AP	
Contract: 2N N	♣ KQ109	♣ A865	1. Stay	man		
Board: 181	N ozda	C as Alex	West	North	East	South
Dealer: S	North: ♠ AQ76	South: ♠ J104				1NT
Vul: EW	♥ K8632	♥ AJ10	Pass	2 ♣ ¹	3♦	Pass
North HCP: 10	♦ 4	♦ K75	Pass	3♥	Pass	4♥
South HCP: 16 Contract: 4♥ N	♣ J72	♣ AK94	AP			
Contract. 4 V IV			1. Stay	man		
Board: 182	North:	South:	West	North	East	South
Dealer: N	♦ AK98	♦ Q1042		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ A98	♥ KQJ102	3♦	Pass	Pass	3♥
South HCP: 10	♦ 64	♦ J9	Pass	4♥	AP	
Contract: 4♥ S	♣ A983	♣ J7	1. Stay	man		
Board: 183			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ KJ974	♦ Q65	Pass	2 ♣ ¹	2•	Pass
North HCP: 9	♥ K543	∀ AJ	Pass	3 ♠		3NT
South HCP: 15	104♣ Q2	♦ A873 ♣ KJ75	AP	-		
Contract: 3N S	- \(\frac{2}{2}\)	T 133/3	1. Stay	man		

Board: 184 Dealer: N Vul: Both HCP: 15	▲ AQJ6♥ K96◆ K3◆ Q843	West Bids 3♣ if possible. You bid first.
Board: 185 Dealer: S Vul: None HCP: 9	◆ 98♥ KJ73◆ AJ1042◆ 84	East Bids 2♠ if possible. Partner bids first.
Board: 186 Dealer: N Vul: NS HCP: 15	AQ62K3A74Q843	West Bids 2♥ if possible. You bid first.
Board: 187 Dealer: S Vul: Both HCP: 9	♣ Q65♥ K543♦ 7♣ A9763	East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 16	★ KJ42★ K9★ AQ108★ K85	West Bids 2♥ if possible. You bid first.

Board: 184 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 S	North: ♠ AQJ6 ♥ K96 ♦ K3 ♠ Q843	South: ♠ K982 ♥ AQ832 • Q42 ♣ 2	West 3 Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 185 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3N S	North: ◆ 98 ▼ KJ73 ◆ AJ1042 ◆ 84	South: ♠ K53 ▼ A94 ♠ K73 ♣ AK73	Pass Pass AP 1. Stay	North 2♣¹ 3♦ man	2♠	South 1NT 2NT 3NT
Board: 186 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠ S	North: ♠ AQ62 ♥ K3 ♠ A74 ♠ Q843	South: ♠ KJ97 ▼ J65 ♦ 105 ♣ AK62	West 2♥ Pass 1. Stay	North 1NT Pass 4♣ man	East Pass Pass AP	2 ♣ ¹
Board: 187 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♥ S	North: ♠ Q65 ♥ K543 ♠ 7 ♠ A9763	South: ♠ AJ10 ♥ AQJ82 ♦ 53 ♣ K42	Pass 3 AP 1. Stay	North 2♣¹ 4♠² man raise or	2♦ Pass	1NT 2♥ 4♥
Board: 188 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KJ42 ♥ K9 ♠ AQ108 ♠ K85	South: ♠ AQ95 ♥ J54 ♠ K7 ♠ 10763	West 2♥ AP 1. Stay	North 1NT 2NT man	Pass	

Board: 184 Dealer: N Vul: Both HCP: 11	★ K982▼ AQ832◆ Q42◆ 2	West Bids 3♣ if possible. Partner bids first.
Board: 185 Dealer: S Vul: None HCP: 17	★ K53★ A94★ K73★ AK73	East Bids 2♠ if possible. You bid first.
Board: 186 Dealer: N Vul: NS HCP: 12	★ KJ97▼ J65◆ 105◆ AK62	West Bids 2♥ if possible. Partner bids first.
Board: 187 Dealer: S Vul: Both HCP: 15	▲ AJ10▼ AQJ82◆ 53♣ K42	East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 188 Dealer: N Vul: None HCP: 10	AQ95J54K710763	West Bids 2♥ if possible. Partner bids first.

Board: 184 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 S	North: ♠ AQJ6 ♥ K96 ♦ K3 ♠ Q843	South: ♠ K982 ♥ AQ832 • Q42 ♣ 2	West 3 Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 185 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3N S	North: ◆ 98 ▼ KJ73 ◆ AJ1042 ◆ 84	South: ♠ K53 ▼ A94 ♠ K73 ♣ AK73	Pass Pass AP 1. Stay	North 2♣¹ 3♦ man	2♠	South 1NT 2NT 3NT
Board: 186 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠ S	North: ♠ AQ62 ♥ K3 ♠ A74 ♠ Q843	South: ♠ KJ97 ▼ J65 ♦ 105 ♣ AK62	West 2♥ Pass 1. Stay	North 1NT Pass 4♣ man	East Pass Pass AP	2 ♣ ¹
Board: 187 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♥ S	North: ♠ Q65 ♥ K543 ♠ 7 ♠ A9763	South: ♠ AJ10 ♥ AQJ82 ♦ 53 ♣ K42	Pass 3 AP 1. Stay	North 2♣¹ 4♠² man raise or	2♦ Pass	1NT 2♥ 4♥
Board: 188 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KJ42 ♥ K9 ♠ AQ108 ♠ K85	South: ♠ AQ95 ♥ J54 ♠ K7 ♠ 10763	West 2♥ AP 1. Stay	North 1NT 2NT man	Pass	

Board: 189 Dealer: S Vul: EW HCP: 14	★ KJ42▼ KQ932◆ 54◆ KQ	East Bids 5♦ if possible. Partner bids first.
Board: 190 Dealer: N Vul: NS HCP: 17	♠ AK52♥ J753♦ AK9♠ Q10	West Bids 3♣ if possible. You bid first.
Board: 191 Dealer: S Vul: EW HCP: 10	♠ A732♥ Q6♦ J1072♠ K92	East Bids 2♥ if possible. Partner bids first.
Board: 192 Dealer: N Vul: NS HCP: 15	★ A4✓ A2◆ 108652◆ AK109	West Bids 4♥ if possible. You bid first.
Board: 193 Dealer: S Vul: EW HCP: 9	◆92▼ AJ97◆ 94◆ A10752	East Bids 2♠ if possible. Partner bids first.

Board: 189 Dealer: S Vul: EW North HCP: 14 South HCP: 17 Contract: 5•X E	North: ♠ KJ42 ♥ KQ932 ♦ 54 ♣ KQ	South: ♠ A103 ♥ A1064 ♠ AJ ♠ A1095		North 2♣¹ man	East 5♦	South 1NT X
Board: 190 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3 W	North: ♠ AK52 ♥ J753 ♠ AK9 ♠ Q10	South: ♠ Q764 ♥ Q1042 ♠ 63 ♠ KJ3	West 3♣ 1. Stay	North 1NT AP man	East Pass	
Board: 191 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ A732 ♥ Q6 ♦ J1072 ♠ K92	South: ♠ K6 ♥ 954 ♠ AQ43 ♠ AQ83	Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2♥ Pass AP	1NT Pass
Board: 192 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4♥ W	North: ♠ A4 ♥ A2 ♦ 108652 ♠ AK109	South: ♠ Q653 ♥ J8 ♠ QJ7 ♠ QJ62	West 4♥ 1. Stay	North 1NT AP man	East Pass	_
Board: 193 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♣ N	North:	South: ♠ A3 ♥ K863 ♠ KQ7 ♠ QJ64	West Pass Pass 1. Stay	3♣	East 2♣ AP	South 1NT Pass

Board: 189 Dealer: S Vul: EW HCP: 17	★ A103▼ A1064◆ AJ◆ A1095	East Bids 5♦ if possible. You bid first.
Board: 190 Dealer: N Vul: NS HCP: 8	♣ Q764♥ Q1042◆ 63♣ KJ3	West Bids 3♣ if possible. Partner bids first.
Board: 191 Dealer: S Vul: EW HCP: 15	★ K6♥ 954◆ AQ43◆ AQ83	East Bids 2♥ if possible. You bid first.
Board: 192 Dealer: N Vul: NS HCP: 9	♣ Q653♥ J8◆ QJ7♣ QJ62	West Bids 4♥ if possible. Partner bids first.
Board: 193 Dealer: S Vul: EW HCP: 15	★ A3▼ K863★ KQ7★ QJ64	East Bids 2♠ if possible. You bid first.

Board: 189 Dealer: S Vul: EW North HCP: 14 South HCP: 17 Contract: 5•X E	North: ♠ KJ42 ♥ KQ932 ♦ 54 ♣ KQ	South: ♠ A103 ♥ A1064 ♠ AJ ♠ A1095		North 2♣¹ man	East 5♦	South 1NT X
Board: 190 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3 W	North: ♠ AK52 ♥ J753 ♠ AK9 ♠ Q10	South: ♠ Q764 ♥ Q1042 ♠ 63 ♠ KJ3	West 3♣ 1. Stay	North 1NT AP man	East Pass	
Board: 191 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ A732 ♥ Q6 ♦ J1072 ♠ K92	South: ♠ K6 ♥ 954 ♠ AQ43 ♠ AQ83	Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2♥ Pass AP	1NT Pass
Board: 192 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4♥ W	North: ♠ A4 ♥ A2 ♦ 108652 ♠ AK109	South: ♠ Q653 ♥ J8 ♠ QJ7 ♠ QJ62	West 4♥ 1. Stay	North 1NT AP man	East Pass	_
Board: 193 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♣ N	North:	South: ♠ A3 ♥ K863 ♠ KQ7 ♠ QJ64	West Pass Pass 1. Stay	3♣	East 2♣ AP	South 1NT Pass

Board: 194 Dealer: N Vul: Both HCP: 17	★ AKQ6♥ J973♦ 52★ AQJ	West Bids 3♦ if possible. You bid first.
Board: 195 Dealer: S Vul: None HCP: 9	♣ Q753♥ 82♦ Q6♣ KQ954	East Bids 2♦ if possible. Partner bids first.
Board: 196 Dealer: N Vul: EW HCP: 17	▲ AJ6♥ KJ43◆ A3◆ KJ32	West Bids 2♥ if possible. You bid first.
Board: 197 Dealer: S Vul: Both HCP: 9	★KQ97★A764◆964★104	East Bids 2♦ if possible. Partner bids first.
Board: 198 Dealer: N Vul: None HCP: 15	★ K863♥ QJ★ K43★ AQ109	West Bids 3♥ if possible. You bid first.

Board: 194 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3•X W	North: ♠ AKQ6 ♥ J973 ♦ 52 ♠ AQJ	South: ◆ J10983 ◆ AK86 ◆ 108 ◆ 83	West 3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 195 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North: ♠ Q753 ♥ 82 ♠ Q6 ♠ KQ954	South: ♠ A8 ♥ AK107 ♦ 1082 ♣ AJ63	Pass Pass Pass 1. Stay	3 ♣ 3NT	2♦ Pass AP	1NT Pass 3◆ ²
Board: 196 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ AJ6 ♥ KJ43 ♠ A3 ♠ KJ32	South: ◆ Q532 ▼ 96 ◆ Q862 ◆ A97	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 197 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ KQ97 ♥ A764 ♦ 964 ♣ 104	South: ♠ AJ54 ♥ KQ2 ♦ 52 ♠ AK32	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	2•	South 1NT Pass 3NT
Board: 198 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 V X W	North: ♠ K863 ♥ QJ ♠ K43 ♣ AQ109	South: ♠ A952 ♥ 2 • 1097 ♣ KJ764	West 3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 194 Dealer: N Vul: Both HCP: 8	♣ J10983♥ AK86♦ 108♣ 83	West Bids 3♦ if possible. Partner bids first.
Board: 195 Dealer: S Vul: None HCP: 16	A8✓ AK1071082▲ AJ63	East Bids 2♦ if possible. You bid first.
Board: 196 Dealer: N Vul: EW HCP: 8	♣ Q532♥ 96◆ Q862♣ A97	West Bids 2♥ if possible. Partner bids first.
Board: 197 Dealer: S Vul: Both HCP: 17	AJ54KQ252AK32	East Bids 2♦ if possible. You bid first.
Board: 198 Dealer: N Vul: None HCP: 8	★ A952★ 2★ 1097★ KJ764	West Bids 3♥ if possible. Partner bids first.

Board: 194 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3•X W	North: ♠ AKQ6 ♥ J973 ♦ 52 ♠ AQJ	South: ◆ J10983 ◆ AK86 ◆ 108 ◆ 83	West 3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 195 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North: ♠ Q753 ♥ 82 ♠ Q6 ♠ KQ954	South: ♠ A8 ♥ AK107 ♦ 1082 ♣ AJ63	Pass Pass Pass 1. Stay	3 ♣ 3NT	2♦ Pass AP	1NT Pass 3◆ ²
Board: 196 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ AJ6 ♥ KJ43 ♠ A3 ♠ KJ32	South: ◆ Q532 ▼ 96 ◆ Q862 ◆ A97	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 197 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ KQ97 ♥ A764 ♦ 964 ♣ 104	South: ♠ AJ54 ♥ KQ2 ♦ 52 ♠ AK32	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	2•	South 1NT Pass 3NT
Board: 198 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 V X W	North: ♠ K863 ♥ QJ ♠ K43 ♣ AQ109	South: ♠ A952 ♥ 2 • 1097 ♣ KJ764	West 3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 199 Dealer: S Vul: Both HCP: 11	♣842♥KQ98◆AJ643♣ J	East Bids 3♣ if possible. Partner bids first.
Board: 200 Dealer: N Vul: None HCP: 16	★ KJ832★ K106★ J8★ AKJ	West Bids 2♥ if possible. You bid first.
Board: 201 Dealer: S Vul: NS HCP: 8	★ K863♥ Q85◆ K9852◆ 5	East Bids 3♣ if possible. Partner bids first.
Board: 202 Dealer: N Vul: EW HCP: 16	★ AKJ87♥ Q102★ A2♣ Q103	West Bids 2♦ if possible. You bid first.
Board: 203 Dealer: S Vul: None HCP: 11	★ A974♥ Q752◆ Q8◆ K65	East Bids 2♦ if possible. Partner bids first.

Board: 199 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3 N	North: ◆ 842 ▼ KQ98 ◆ AJ643 ◆ J	South: ♠ AK106 ♥ AJ53 ♠ K5 ♣ 973	West Pass Pass 1. Stay	3♦	East 3♣ AP	South 1NT Pass
Board: 200 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ KJ832 ♥ K106 ♦ J8 ♣ AKJ	South: ♠ AQ64 ♥ 4 ♦ 107532 ♠ Q43	West 2♥ AP 1. Stayı	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 201 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 5 N	North: ♠ K863 ♥ Q85 ♠ K9852 ♣ 5	South: ♠ A942 ♥ AK106 ♠ AQ7 ♣ 94	Pass Pass Pass 1. Stay	3 ♦ 5 ♦	3♣ Pass AP	1NT Pass 4*2
Board: 202 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ AKJ87 ♥ Q102 ♠ A2 ♠ Q103	South:	2♦	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 203 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ A974 ♥ Q752 ♠ Q8 ♠ K65	South: ♠ KQ6 ♥ KJ83 ♦ 54 ♣ AQ108	Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2 Pass AP	1NT Pass

Board: 199 Dealer: S Vul: Both HCP: 15	★ AK106★ AJ53★ K5★ 973	East Bids 3♣ if possible. You bid first.
Board: 200 Dealer: N Vul: None HCP: 8	♣ AQ64 ♥ 4 ♦ 107532 ♣ Q43	West Bids 2♥ if possible. Partner bids first.
Board: 201 Dealer: S Vul: NS HCP: 17	★ A942★ AK106★ AQ7★ 94	East Bids 3♣ if possible. You bid first.
Board: 202 Dealer: N Vul: EW HCP: 8	★ 1054★ KJ86★ 43★ A962	West Bids 2♦ if possible. Partner bids first.
Board: 203 Dealer: S Vul: None HCP: 15	★ KQ6▼ KJ83◆ 54◆ AQ108	East Bids 2♦ if possible. You bid first.

Board: 199 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3 N	North: ◆ 842 ▼ KQ98 ◆ AJ643 ◆ J	South: ♠ AK106 ♥ AJ53 ♠ K5 ♣ 973	West Pass Pass 1. Stay	3♦	East 3♣ AP	South 1NT Pass
Board: 200 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ KJ832 ♥ K106 ♦ J8 ♣ AKJ	South: ♠ AQ64 ♥ 4 ♦ 107532 ♠ Q43	West 2♥ AP 1. Stayı	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 201 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 5 N	North: ♠ K863 ♥ Q85 ♠ K9852 ♣ 5	South: ♠ A942 ♥ AK106 ♠ AQ7 ♣ 94	Pass Pass Pass 1. Stay	3 ♦ 5 ♦	3♣ Pass AP	1NT Pass 4*2
Board: 202 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ AKJ87 ♥ Q102 ♠ A2 ♠ Q103	South:	2♦	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 203 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ A974 ♥ Q752 ♠ Q8 ♠ K65	South: ♠ KQ6 ♥ KJ83 ♦ 54 ♣ AQ108	Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2 Pass AP	1NT Pass

Board: 204 Dealer: N Vul: NS HCP: 16	♠ AK75♥ QJ10♦ KQ6♠ J52	West Bids 3♥ if possible. You bid first.
Board: 205 Dealer: S Vul: EW HCP: 9	★ A84★ K743★ 82★ Q1073	East Bids 2♦ if possible. Partner bids first.
Board: 206 Dealer: N Vul: Both HCP: 16	★ K4★ AQ62★ AJ92★ Q107	West Bids 2♠ if possible. You bid first.
Board: 207 Dealer: S Vul: EW HCP: 10	★ K652★ 32★ KQJ★ J963	East Bids 2♥ if possible. Partner bids first.
Board: 208 Dealer: N Vul: Both HCP: 15	★ A1087★ K8★ AQ108★ Q75	West Bids 2♥ if possible. You bid first.

Board: 204 Dealer: N Vul: NS North HCP: 16 South HCP: 8	North: ♠ AK75 ♥ QJ10 ♠ KQ6 ♣ J52	South: ♠ Q1082 ♥ 92 ♦ 972 ♣ AQ86	3♥ AP	North 1NT Pass	East Pass Pass	2 ♣ ¹
Contract: 3♥X W Board: 205 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ A84 ♥ K743 ♠ 82 ♠ Q1073	South: ♠ KQJ7 ♥ Q8 ♠ K1095 ♣ A84	1. Stay	North 2♣¹ X 3NT	2•	South 1NT Pass 2NT
Board: 206 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 \(\mathbb{N} \) N	North: ♠ K4 ▼ AQ62 ♠ AJ92 ♣ Q107	South: ♠ Q76 ♥ KJ95 ♦ K8754 ♠ 9	West 2 Pass AP 1. Stay	North 1NT 2NT 3V	East Pass Pass Pass	2 ♣ ¹ 3 ♦
Board: 207 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K652 ▼ 32 ◆ KQJ ♣ J963	South: ♣ J10 ♥ K7 ♠ A7542 ♣ AK102	Pass Pass	North 2♣¹ X 3NT man	East 2♥ Pass AP	1NT Pass
Board: 208 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4 S	North: ♠ A1087 ♥ K8 ♠ AQ108 ♣ Q75	South: ♠ QJ965 ♥ Q976 ♦ 75 ♠ A8	West 2♥ Pass 1. Stay	North 1NT Pass 4♠ man	East Pass Pass AP	2 ♣ ¹

Board: 204 Dealer: N Vul: NS HCP: 8	◆ Q1082◆ 92◆ 972◆ AQ86	West Bids 3♥ if possible. Partner bids first.
Board: 205 Dealer: S Vul: EW HCP: 15	★ KQJ7♥ Q8◆ K1095◆ A84	East Bids 2♦ if possible. You bid first.
Board: 206 Dealer: N Vul: Both HCP: 9	♣ Q76♥ KJ95◆ K8754♣ 9	West Bids 2♠ if possible. Partner bids first.
Board: 207 Dealer: S Vul: EW HCP: 15	J10✓ K7A7542AK102	East Bids 2♥ if possible. You bid first.
Board: 208 Dealer: N Vul: Both HCP: 9	◆ QJ965♥ Q976◆ 75◆ A8	West Bids 2♥ if possible. Partner bids first.

Board: 204 Dealer: N Vul: NS North HCP: 16 South HCP: 8	North: ♠ AK75 ♥ QJ10 ♠ KQ6 ♣ J52	South: ♠ Q1082 ♥ 92 ♦ 972 ♣ AQ86	3♥ AP	North 1NT Pass	East Pass Pass	2 ♣ ¹
Contract: 3♥X W Board: 205 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ A84 ♥ K743 ♠ 82 ♠ Q1073	South: ♠ KQJ7 ♥ Q8 ♠ K1095 ♣ A84	1. Stay	North 2♣¹ X 3NT	2•	South 1NT Pass 2NT
Board: 206 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 \(\mathbb{N} \) N	North: ♠ K4 ▼ AQ62 ♠ AJ92 ♣ Q107	South: ♠ Q76 ♥ KJ95 ♦ K8754 ♠ 9	West 2 Pass AP 1. Stay	North 1NT 2NT 3V	East Pass Pass Pass	2 ♣ ¹ 3 ♦
Board: 207 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K652 ▼ 32 ◆ KQJ ♣ J963	South: ♣ J10 ♥ K7 ♠ A7542 ♣ AK102	Pass Pass	North 2♣¹ X 3NT man	East 2♥ Pass AP	1NT Pass
Board: 208 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4 S	North: ♠ A1087 ♥ K8 ♠ AQ108 ♣ Q75	South: ♠ QJ965 ♥ Q976 ♦ 75 ♠ A8	West 2♥ Pass 1. Stay	North 1NT Pass 4♠ man	East Pass Pass AP	2 ♣ ¹

Board: 209 Dealer: S Vul: Both HCP: 13	♣ 76♥ AKJ10◆ QJ1096♣ Q5	East Bids 3♠ if possible. Partner bids first.
Board: 210 Dealer: N Vul: None HCP: 15	♣ Q5♥ A75♦ KQ653♣ A103	West Bids 2♥ if possible. You bid first.
Board: 211 Dealer: S Vul: Both HCP: 9	♣ Q762♥ 1094♦ J♣ KQJ64	East Bids 2♠ if possible. Partner bids first.
Board: 212 Dealer: N Vul: None HCP: 16	♣ QJ1097♥ KQ4◆ J2♣ AQJ	West Bids 3♦ if possible. You bid first.
Board: 213 Dealer: S Vul: NS HCP: 11	★ A743▼ 86542◆ AQJ5◆ —	East Bids 5♣ if possible. Partner bids first.

Board: 209 Dealer: S Vul: Both	North: ♠ 76	South: ♠ A2		North		1NT
North HCP: 13	♥ AKJ10	♥ Q762	Pass		3♠	Pass
South HCP: 16	◆ QJ1096 ♣ Q5	◆ AK3 ◆ K873	Pass	X	AP	
Contract: 3♠X E	1 43	¥ 1 X 0/3	1. Stay	man		
Board: 210	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ Q5	& K964		1NT	Pass	
Vul: None North HCP: 15	▼ A75	♥ J832	2♥	Pass		2NT
South HCP: 8	♦ KQ653	♦ A107	AP			
Contract: 2N N	♣ A103	♣ 85	1. Stay	man		
Board: 211 Dealer: S	North: ♠ Q762	South: ♠ K95	West	North	East	South 1NT
Vul: Both North HCP: 9	v 1094	♥ KJ2	Pass	2 ♣ ¹	2♠	Pass
South HCP: 15	♦ J	♦ A532	Pass	3♣	AP	
Contract: 3♣ N	♣ KQJ64	♣ A93	♣ A93 1. Stayman			
Board: 212	North:	South:	West	North	East	South
Dealer: N	• QJ1097	♦ A8642		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ KQ4	♥ A652	3♦	Pass	Pass	X
South HCP: 8	◆ J2	◆ 7 ◆ 974	AP			
Contract: 3♦X W	♣ AQJ	₹ <i>)</i>	1. Stay	man		
Board: 213	North:	South:	West	North	East	South
Dealer: S	• A743	♦ KJ865				1NT
Vul: NS North HCP: 11	♥ 86542	♥ AKJ	Pass	2 ♣ ¹	5♣	Pass
South HCP: 15	♦ AQJ5	♦ K42	Pass	X	AP	
Contract: 5♣X E	♣ —	♣ 104	1. Stay	man		

Board: 209 Dealer: S Vul: Both HCP: 16	A2♥ Q762AK3★ K873	East Bids 3♠ if possible. You bid first.
Board: 210 Dealer: N Vul: None HCP: 8	★ K964▼ J832◆ A107◆ 85	West Bids 2♥ if possible. Partner bids first.
Board: 211 Dealer: S Vul: Both HCP: 15	★ K95★ KJ2★ A532★ A93	East Bids 2♠ if possible. You bid first.
Board: 212 Dealer: N Vul: None HCP: 8	★ A8642★ A652★ 7★ 974	West Bids 3♦ if possible. Partner bids first.
Board: 213 Dealer: S Vul: NS HCP: 15	★ KJ865★ AKJ★ K42★ 104	East Bids 5♣ if possible. You bid first.

Board: 209 Dealer: S Vul: Both	North: ♠ 76	South: ♠ A2		North		1NT
North HCP: 13	♥ AKJ10	♥ Q762	Pass		3♠	Pass
South HCP: 16	◆ QJ1096 ♣ Q5	◆ AK3 ◆ K873	Pass	X	AP	
Contract: 3♠X E	1 43	¥ 1 X 0/3	1. Stay	man		
Board: 210	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ Q5	& K964		1NT	Pass	
Vul: None North HCP: 15	▼ A75	♥ J832	2♥	Pass		2NT
South HCP: 8	♦ KQ653	♦ A107	AP			
Contract: 2N N	♣ A103	♣ 85	1. Stay	man		
Board: 211 Dealer: S	North: ♠ Q762	South: ♠ K95	West	North	East	South 1NT
Vul: Both North HCP: 9	v 1094	♥ KJ2	Pass	2 ♣ ¹	2♠	Pass
South HCP: 15	♦ J	♦ A532	Pass	3♣	AP	
Contract: 3♣ N	♣ KQJ64	♣ A93	♣ A93 1. Stayman			
Board: 212	North:	South:	West	North	East	South
Dealer: N	• QJ1097	♦ A8642		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ KQ4	♥ A652	3♦	Pass	Pass	X
South HCP: 8	◆ J2	◆ 7 ◆ 974	AP			
Contract: 3♦X W	♣ AQJ	₹ <i>)</i>	1. Stay	man		
Board: 213	North:	South:	West	North	East	South
Dealer: S	• A743	♦ KJ865				1NT
Vul: NS North HCP: 11	♥ 86542	♥ AKJ	Pass	2 ♣ ¹	5♣	Pass
South HCP: 15	♦ AQJ5	♦ K42	Pass	X	AP	
Contract: 5♣X E	♣ —	♣ 104	1. Stay	man		

Board: 214 Dealer: N Vul: EW HCP: 15	AKQ109♥ Q32J7★ K94	West Bids 2♦ if possible. You bid first.
Board: 215 Dealer: S Vul: None HCP: 11	★ KJ1094♥ QJ106◆ K3♣ J2	East Bids 3♣ if possible. Partner bids first.
Board: 216 Dealer: N Vul: NS HCP: 15	★84✓ AQJ4◆ QJ53◆ AJ10	West Bids 2♦ if possible. You bid first.
Board: 217 Dealer: S Vul: EW HCP: 8	♦ 8 ♥ Q954 ♦ K9865 ♣ QJ4	East Bids 4♠ if possible. Partner bids first.
Board: 218 Dealer: N Vul: Both HCP: 17	★ AKJ8★ A54◆ Q1074★ K10	West Bids 2♦ if possible. You bid first.

Board: 214 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North: ♠ AKQ109 ♥ Q32 ♠ J7 ♠ K94	South: ♣ 852 ♥ KJ87 ♦ 43 ♣ A1062	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 215 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 S	North: ♠ KJ1094 ♥ QJ106 ♠ K3 ♣ J2	South: ♠ A73 ♥ AK752 ♠ 875 ♣ A7		North 2♣¹ 3♠ man	East 3♣ Pass	1NT Pass
Board: 216 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3 N	North: ◆ 84 ▼ AQJ4 ◆ QJ53 ◆ AJ10	South: ♠ Q7652 ♥ K1097 ←— ♠ Q842	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 217 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4•X E	North: ♣ 8 ♥ Q954 ♠ K9865 ♣ QJ4	South: ♠ A4 ♥ A832 ♠ A32 ♣ A1076	West Pass AP 1. Stay		East 4♠	South 1NT X
Board: 218 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 2N N	North: ♠ AKJ8 ♥ A54 ♠ Q1074 ♠ K10	South: ♠ Q9743 ♥ J1063 ♦ 5 ♠ A63	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	

Board: 214 Dealer: N Vul: EW HCP: 8	★852★KJ87◆43★A1062	West Bids 2♦ if possible. Partner bids first.
Board: 215 Dealer: S Vul: None HCP: 15	♠ A73♥ AK752♦ 875♠ A7	East Bids 3♣ if possible. You bid first.
Board: 216 Dealer: N Vul: NS HCP: 7	♣ Q7652♥ K1097♦ —♣ Q842	West Bids 2♦ if possible. Partner bids first.
Board: 217 Dealer: S Vul: EW HCP: 16	A4✓ A832✓ A32✓ A1076	East Bids 4♠ if possible. You bid first.
Board: 218 Dealer: N Vul: Both HCP: 7	♣ Q9743♥ J1063♦ 5♣ A63	West Bids 2♦ if possible. Partner bids first.

Board: 214 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North: ♠ AKQ109 ♥ Q32 ♠ J7 ♠ K94	South: ♣ 852 ♥ KJ87 ♦ 43 ♣ A1062	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 215 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 S	North: ♠ KJ1094 ♥ QJ106 ♠ K3 ♣ J2	South: ♠ A73 ♥ AK752 ♠ 875 ♣ A7		North 2♣¹ 3♠ man	East 3♣ Pass	1NT Pass
Board: 216 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3 N	North: ◆ 84 ▼ AQJ4 ◆ QJ53 ◆ AJ10	South: ♠ Q7652 ♥ K1097 ←— ♠ Q842	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 217 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4•X E	North: ♣ 8 ♥ Q954 ♠ K9865 ♣ QJ4	South: ♠ A4 ♥ A832 ♠ A32 ♣ A1076	West Pass AP 1. Stay		East 4♠	South 1NT X
Board: 218 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 2N N	North: ♠ AKJ8 ♥ A54 ♠ Q1074 ♠ K10	South: ♠ Q9743 ♥ J1063 ♦ 5 ♠ A63	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	

Board: 219 Dealer: S Vul: EW HCP: 8	★ K1053▼ 85◆ 64◆ AJ732	East Bids 2♦ if possible. Partner bids first.
Board: 220 Dealer: N Vul: Both HCP: 15	▶ J6♥ AKQ74◆ K98♣ Q53	West Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 221 Dealer: S Vul: None HCP: 9	★ KJ104♥ 972◆ J7◆ A1096	East Bids 2♦ if possible. Partner bids first.
Board: 222 Dealer: N Vul: EW HCP: 15	♠ AQJ7♥ KQ8♦ QJ65♠ 32	West Bids 3♣ if possible. You bid first.
Board: 223 Dealer: S Vul: Both HCP: 9	1063♥ Q964↑ 7♣ AQJ107	East Bids 2♦ if possible. Partner bids first.

Board: 219 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K1053 ♥ 85 ♠ 64 ♣ AJ732	South: ♠ Q86 ♥ AKJ10 ♠ K87 ♠ K94		North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 220 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♣ J6 ✔ AKQ74 ♠ K98 ♣ Q53	South: ♠ A932 ♥ 83 ♠ 62 ♠ KJ984	West 2♦ 3♦ AP 1. Stay:	North 1NT 2♥ Pass	Pass	2♣¹ Pass
Board: 221 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♥ S	North: ♠ KJ104 ♥ 972 ♦ J7 ♣ A1096	South: ♠ Q95 ♥ AKJ54 ♦ 94 ♣ KQ2			East 2♦ AP	South 1NT 2♥
Board: 222 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3•X W	North: ♠ AQJ7 ♥ KQ8 ♠ QJ65 ♣ 32	South:	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 223 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ 1063 ♥ Q964 ♠ 7 ♣ AQJ107	South: ♠ AJ2 ♥ A5 ♠ KQ83 ♣ K943	Pass Pass AP 1. Stay	3♣	2•	South 1NT 2NT 3NT

Board: 2 Dealer: S Vul: EW HCP: 16	S	East Bids 2♦ if possible. You bid first.
Board: 2 Dealer: N Vul: Bot HCP: 8	V ▼83	West Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 2 Dealer: S Vul: No HCP: 15	S	East Bids 2♦ if possible. You bid first.
Board: 2 Dealer: N Vul: EW HCP: 7	√ A1095	West Bids 3♣ if possible. Partner bids first.
Board: 2 Dealer: S Vul: Bot HCP: 17	S	East Bids 2♦ if possible. You bid first.

Board: 219 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K1053 ♥ 85 ♠ 64 ♣ AJ732	South: ♠ Q86 ♥ AKJ10 ♠ K87 ♠ K94		North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 220 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♣ J6 ✔ AKQ74 ♠ K98 ♣ Q53	South: ♠ A932 ♥ 83 ♠ 62 ♠ KJ984	West 2♦ 3♦ AP 1. Stay:	North 1NT 2♥ Pass	Pass	2♣¹ Pass
Board: 221 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♥ S	North: ♠ KJ104 ♥ 972 ♦ J7 ♣ A1096	South: ♠ Q95 ♥ AKJ54 ♦ 94 ♣ KQ2			East 2♦ AP	South 1NT 2♥
Board: 222 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3•X W	North: ♠ AQJ7 ♥ KQ8 ♠ QJ65 ♣ 32	South:	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 223 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ 1063 ♥ Q964 ♠ 7 ♣ AQJ107	South: ♠ AJ2 ♥ A5 ♠ KQ83 ♣ K943	Pass Pass AP 1. Stay	3♣	2•	South 1NT 2NT 3NT

Board: 224 Dealer: N Vul: None HCP: 16	♠ AK864♥ Q92♦ 107♠ AK5	West Bids 3♦ if possible. You bid first.
Board: 225 Dealer: S Vul: NS HCP: 8	♣ J75♥ A973◆ 876♣ K98	East Bids 2♥ if possible. Partner bids first.
Board: 226 Dealer: N Vul: Both HCP: 15	♣ 73♥ A95♦ AJ1074♣ AQ9	West Bids 3♠ if possible. You bid first.
Board: 227 Dealer: S Vul: None HCP: 8	★ K1083★ 432★ AJ87★ 76	East Bids 3♣ if possible. Partner bids first.
Board: 228 Dealer: N Vul: NS HCP: 15	AQ♥ Q965A43♥ QJ62	West Bids 2♠ if possible. You bid first.

Board: 224 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3•X W	North: ♠ AK864 ♥ Q92 ♦ 107 ♣ AK5	South: ♠ 973 ♥ AKJ3 ♦ 54 ♣ J1087	West 3♦ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 225 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3♠ S	North: ♣ J75 ▼ A973 ♣ 876 ♣ K98	South: ♠ AQ984 ♥ 42 ♠ KQ5 ♠ A54	West Pass Pass 1. Stay	North 2♣¹ 3♠ man	East 2♥ AP	South 1NT 2♠
Board: 226 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♣ 73 ♥ A95 ♠ AJ1074 ♣ AQ9	South: ◆ 85 ▼ K432 ◆ KQ52 ◆ 1076	West 3♠ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 227 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3*X E	North: ♠ K1083 ♥ 432 ♠ AJ87 ♣ 76	South: ♠ A94 ♥ QJ9 ♠ KQ95 ♠ K85	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 228 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 S	North: ♠ AQ ♥ Q965 ♠ A43 ♣ QJ62	South: ♠ 104 ♥ K1082 ♠ KQJ72 ♠ 74	West 2♠ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

Board: 224 Dealer: N Vul: None HCP: 9	♣973★ AKJ3◆ 54♣ J1087	West Bids 3♦ if possible. Partner bids first.
Board: 225 Dealer: S Vul: NS HCP: 15	AQ98442KQ5A54	East Bids 2♥ if possible. You bid first.
Board: 226 Dealer: N Vul: Both HCP: 8	♦ 85 ∀ K432 ♦ KQ52 ♣ 1076	West Bids 3♠ if possible. Partner bids first.
Board: 227 Dealer: S Vul: None HCP: 15	★ A94♥ QJ9♦ KQ95★ K85	East Bids 3♣ if possible. You bid first.
Board: 228 Dealer: N Vul: NS HCP: 9	104✓ K1082✓ KQJ72✓ 74	West Bids 2♠ if possible. Partner bids first.

Board: 224 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3•X W	North: ♠ AK864 ♥ Q92 ♦ 107 ♣ AK5	South: ♠ 973 ♥ AKJ3 ♦ 54 ♣ J1087	West 3♦ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 225 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3♠ S	North: ♣ J75 ▼ A973 ♣ 876 ♣ K98	South: ♠ AQ984 ♥ 42 ♠ KQ5 ♠ A54	West Pass Pass 1. Stay	North 2♣¹ 3♠ man	East 2♥ AP	South 1NT 2♠
Board: 226 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♣ 73 ♥ A95 ♠ AJ1074 ♣ AQ9	South: ◆ 85 ▼ K432 ◆ KQ52 ◆ 1076	West 3♠ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 227 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3*X E	North: ♠ K1083 ♥ 432 ♠ AJ87 ♣ 76	South: ♠ A94 ♥ QJ9 ♠ KQ95 ♠ K85	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 228 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 S	North: ♠ AQ ♥ Q965 ♠ A43 ♣ QJ62	South: ♠ 104 ♥ K1082 ♠ KQJ72 ♠ 74	West 2♠ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

Board: 229 Dealer: S Vul: EW HCP: 14 Board: 230 Dealer: N Vul: None HCP: 15 Board: 231 Dealer: S Vul: NS Vul: EW HCP: 16 Board: 233 AK97 Dealer: N Vul: EW HCP: 16 AV987 Company Application of the possible of the pos			
Dealer: N Vul: None HCP: 15 AQ10 AQ10 West Bids 5 1f possible. You bid first. You bid first. Board: 231 AKQ84 Dealer: S VII: NS Vul: NS Vul: NS AQ14 HCP: 9 AKQ97 Dealer: N VA987 Vul: EW Vul: EW HCP: 16 AQ10 West Bids 5 1f possible. You bid first. West Bids 5 4 if possible. You bid first. West Bids 4 if possible. You bid first. You bid first. You bid first. You bid first. Board: 233 AQ987 For if possible. You bid first. Partner bids first.	Dealer: S Vul: EW	♥ 1042 ♦ 4	•
Dealer: S Vul: NS HCP: 9 AK97 Dealer: N Vul: EW HCP: 16 Val: EW HCP: 16 AK97 Vul bid first. East Bids 5♣ if possible. Partner bids first. West Bids 4♦ if possible. You bid first. East Bids 5♣ if possible. Partner bids first. East Bids 5♣ if possible. Partner bids first. East Bids 5♣ if possible. Partner bids first.	Dealer: N Vul: None	∨ KQ108 ◆ 97	•
Dealer: N	Dealer: S Vul: NS	♥ J1086 ♦ QJ4	•
Dealer: S	Dealer: N Vul: EW	♥ A987 ♦ QJ	•
11CF. 12 • K/2	Dealer: S	♥ K	•

Board: 229 Dealer: S Vul: EW	North: ♠ AQJ4	South: ♠ K95		North		1NT
North HCP: 14 South HCP: 15 Contract: 3♥X E	10424★ AK932	▼ KQ◆ KJ653◆ QJ5	Pass Pass 1. Stay	2♣¹ X man	3♥ AP	Pass
Board: 230 Dealer: N Vul: None	North: ♠ KJ86 ♥ KQ108	South: ♠ A1032 ♥ A7652		North 1NT	Pass	
North HCP: 15 South HCP: 12 Contract: 5◆X W	◆ 97 ◆ AQ10	♦ 6 ♣ KJ7	5 ♦ 1. Stay	X man	AP	
Board: 231 Dealer: S	North: ♠ KQ84	South: ◆ 932	West	North	East	South 1NT
Vul: NS North HCP: 9 South HCP: 16	♥ J1086 ♦ QJ4 ♣ 62	∨ KQ7◆ AK765◆ A5	Pass AP		5♣	X
Contract: 5♣X E	-		1. Stay	III		
Board: 232 Dealer: N Vul: EW	North: ♠ AK97	South: ♠ Q52 ♥ KJ106	West	North 1NT	East Pass	
North HCP: 16 South HCP: 14 Contract: 4♦ W	♦ A987 ♦ QJ ♣ Q106	◆ 6 ◆ AKJ32	4 ♦ 1. Stay	AP man		
Board: 233 Dealer: S Vul: NS	North: ♠ Q987	South: ♠ AKJ64	West	North	East	South 1NT
North HCP: 12 South HCP: 15 Contract: 4 S	★ K★ A10542★ K72	▼ 543◆ KJ◆ QJ3	Pass Pass 1. Stay	2♣¹ 4♠	2♥ AP	2♠

Board: 229 Dealer: S Vul: EW HCP: 15	★ K95★ KQ◆ KJ653◆ QJ5	East Bids 3♥ if possible. You bid first.
Board: 230 Dealer: N Vul: None HCP: 12	★ A1032★ A7652★ 6★ KJ7	West Bids 5♦ if possible. Partner bids first.
Board: 231 Dealer: S Vul: NS HCP: 16	♦ 932♥ KQ7♦ AK765♣ A5	East Bids 5♣ if possible. You bid first.
Board: 232 Dealer: N Vul: EW HCP: 14	♣ Q52♥ KJ106♦ 6♣ AKJ32	West Bids 4♦ if possible. Partner bids first.
Board: 233 Dealer: S Vul: NS HCP: 15	★ AKJ64★ 543◆ KJ★ QJ3	East Bids 2♥ if possible. You bid first.

Board: 229 Dealer: S Vul: EW	North: ♠ AQJ4	South: ♠ K95		North		1NT
North HCP: 14 South HCP: 15 Contract: 3♥X E	10424★ AK932	▼ KQ◆ KJ653◆ QJ5	Pass Pass 1. Stay	2♣¹ X man	3♥ AP	Pass
Board: 230 Dealer: N Vul: None	North: ♠ KJ86 ♥ KQ108	South: ♠ A1032 ♥ A7652		North 1NT	Pass	
North HCP: 15 South HCP: 12 Contract: 5◆X W	◆ 97 ◆ AQ10	♦ 6 ♣ KJ7	5 ♦ 1. Stay	X man	AP	
Board: 231 Dealer: S	North: ♠ KQ84	South: ◆ 932	West	North	East	South 1NT
Vul: NS North HCP: 9 South HCP: 16	♥ J1086 ♦ QJ4 ♣ 62	∨ KQ7◆ AK765◆ A5	Pass AP		5♣	X
Contract: 5♣X E	-		1. Stay	III		
Board: 232 Dealer: N Vul: EW	North: ♠ AK97	South: ♠ Q52 ♥ KJ106	West	North 1NT	East Pass	
North HCP: 16 South HCP: 14 Contract: 4♦ W	♦ A987 ♦ QJ ♣ Q106	◆ 6 ◆ AKJ32	4 ♦ 1. Stay	AP man		
Board: 233 Dealer: S Vul: NS	North: ♠ Q987	South: ♠ AKJ64	West	North	East	South 1NT
North HCP: 12 South HCP: 15 Contract: 4 S	★ K★ A10542★ K72	▼ 543◆ KJ◆ QJ3	Pass Pass 1. Stay	2♣¹ 4♠	2♥ AP	2♠

Board: 234 Dealer: N Vul: EW HCP: 15	★ K83★ AQJ10★ KQ3★ 962	West Bids 3♣ if possible. You bid first.
Board: 235 Dealer: S Vul: Both HCP: 8	Q43Q1094A1073₹75	East Bids 3♣ if possible. Partner bids first.
Board: 236 Dealer: N Vul: None HCP: 15	♠ Q6♥ K1052♦ AKQ4♠ J76	West Bids 2♠ if possible. You bid first.
Board: 237 Dealer: S Vul: EW HCP: 8	♦ 85♥ A732♦ 9865♠ A93	East Bids 2♠ if possible. Partner bids first.
Board: 238 Dealer: N Vul: Both HCP: 16	★ A6✓ AK102◆ 852◆ KQ104	West Bids 4♠ if possible. You bid first.

Board: 234 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3•X W	North: ♠ K83 ♥ AQJ10 ♠ KQ3 ♣ 962	South: ♠ AQ52 ♥ K64 ♦ 6542 ♣ 74	West 3♣ AP 1. Stayı	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 235 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3•X E	North: ♠ Q43 ♥ Q1094 ♠ A1073 ♣ 75	South: ♠ K106 ♥ KJ72 ♠ KQ95 ♣ A6	Pass	North 2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 236 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3 \cdot N	North: ♠ Q6 ♥ K1052 ♠ AKQ4 ♣ J76	South:	West 2♣ Pass 1. Stayı	North 1NT Pass 3	East Pass Pass AP	2 ♣ ¹
Board: 237 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 S	North: ♣ 85 ▼ A732 ◆ 9865 ♣ A93	South:	Pass Pass AP 1. Stayı	North 2♣¹ X	East 2♠ Pass	1NT Pass
Board: 238 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4\(\psi\)X W	North: ♣ A6 ♥ AK102 ♦ 852 ♣ KQ104	South:	West 4♣ 1. Stayı	North 1NT X man	East Pass AP	

Board: 234 Dealer: N Vul: EW HCP: 9	AQ52K64654274	West Bids 3♣ if possible. Partner bids first.
Board: 235 Dealer: S Vul: Both HCP: 16	★ K106♥ KJ72◆ KQ95◆ A6	East Bids 3♣ if possible. You bid first.
Board: 236 Dealer: N Vul: None HCP: 12	◆ 52♥ QJ98◆ 863◆ AKQ4	West Bids 2♠ if possible. Partner bids first.
Board: 237 Dealer: S Vul: EW HCP: 15	▶ J63♥ K8◆ AK1074◆ KJ6	East Bids 2♠ if possible. You bid first.
Board: 238 Dealer: N Vul: Both HCP: 9	◆ 92♥ QJ63◆ J6◆ AJ982	West Bids 4♠ if possible. Partner bids first.

Board: 234 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3•X W	North: ♠ K83 ♥ AQJ10 ♠ KQ3 ♣ 962	South: ♠ AQ52 ♥ K64 ♦ 6542 ♣ 74	West 3♣ AP 1. Stayı	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 235 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3•X E	North: ♠ Q43 ♥ Q1094 ♠ A1073 ♣ 75	South: ♠ K106 ♥ KJ72 ♠ KQ95 ♣ A6	Pass	North 2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 236 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3 \cdot N	North: ♠ Q6 ♥ K1052 ♠ AKQ4 ♣ J76	South:	West 2♣ Pass 1. Stayı	North 1NT Pass 3	East Pass Pass AP	2 ♣ ¹
Board: 237 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 S	North: ♣ 85 ▼ A732 ◆ 9865 ♣ A93	South:	Pass Pass AP 1. Stayı	North 2♣¹ X	East 2♠ Pass	1NT Pass
Board: 238 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4\(\psi\)X W	North: ♣ A6 ♥ AK102 ♦ 852 ♣ KQ104	South:	West 4♣ 1. Stayı	North 1NT X man	East Pass AP	

Board: 239 Dealer: S Vul: None HCP: 10	♣ Q1052♥ AQ6◆ J853♣ J9	East Bids 3♣ if possible. Partner bids first.
Board: 240 Dealer: N Vul: NS HCP: 15	★ KQ3▼ AQ42◆ Q1092◆ Q8	West Bids 3♣ if possible. You bid first.
Board: 241 Dealer: S Vul: Both HCP: 8	♣ 3 ♥ AK106 ♦ 752 ♣ J8765	East Bids 2♠ if possible. Partner bids first.
Board: 242 Dealer: N Vul: None HCP: 15	♦ 965♥ Q642♦ AQJ♦ AQ4	West Bids 2♠ if possible. You bid first.
Board: 243 Dealer: S Vul: NS HCP: 7	★ A9754▼ 8653◆ QJ97◆ —	East Bids 5♣ if possible. Partner bids first.

Board: 239 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ Q1052 ♥ AQ6 ♦ J853 ♣ J9	South: ♠ AJ9 ♥ KJ874 ♠ A10 ♠ K106	Pass Pass 1. Stay	X	East 3♣ AP	South 1NT Pass
Board: 240 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♠ KQ3 ♥ AQ42 ♠ Q1092 ♣ Q8	South: ♠ A842 ♥ J1075 ♠ K76 ♠ 97	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 241 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3 S	North:	South:	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♣ Pass	1NT Pass
Board: 242 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2•X W	North: ◆ 965 ▼ Q642 ◆ AQJ ◆ AQ4	South:	West 2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 243 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 5•X E	North: ♠ A9754 ♥ 8653 ♠ QJ97 ♣ —	South: ♠ K82 ♥ AQJ ♠ A542 ♣ J74		North 2♣¹ man	East 5♣	South 1NT X

Board: 239 Dealer: S Vul: None HCP: 16	▲ AJ9♥ KJ874◆ A10▲ K106	East Bids 3♣ if possible. You bid first.
Board: 240 Dealer: N Vul: NS HCP: 8	★ A842▼ J1075★ K76★ 97	West Bids 3♣ if possible. Partner bids first.
Board: 241 Dealer: S Vul: Both HCP: 16	♣ 975♥ Q72♦ AKQ4♣ KQ2	East Bids 2♠ if possible. You bid first.
Board: 242 Dealer: N Vul: None HCP: 8	★ 10★ KJ97★ K103★ J7652	West Bids 2♠ if possible. Partner bids first.
Board: 243 Dealer: S Vul: NS HCP: 15	★ K82▼ AQJ◆ A542◆ J74	East Bids 5♣ if possible. You bid first.

Board: 239 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ Q1052 ♥ AQ6 ♦ J853 ♣ J9	South: ♠ AJ9 ♥ KJ874 ♠ A10 ♠ K106	Pass Pass 1. Stay	X	East 3♣ AP	South 1NT Pass
Board: 240 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♠ KQ3 ♥ AQ42 ♠ Q1092 ♣ Q8	South: ♠ A842 ♥ J1075 ♠ K76 ♠ 97	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 241 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3 S	North:	South:	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♣ Pass	1NT Pass
Board: 242 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2•X W	North: ◆ 965 ▼ Q642 ◆ AQJ ◆ AQ4	South:	West 2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 243 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 5•X E	North: ♠ A9754 ♥ 8653 ♠ QJ97 ♣ —	South: ♠ K82 ♥ AQJ ♠ A542 ♣ J74		North 2♣¹ man	East 5♣	South 1NT X

Board: 244 Dealer: N Vul: EW HCP: 15	★ K73♥ 983◆ KJ8◆ AKJ2	West Bids 2♦ if possible. West Doubles 3♦ if possible. You bid first.
Board: 245 Dealer: S Vul: None HCP: 8	A643♥ QJ64J9754	East Bids 2♦ if possible. Partner bids first.
Board: 246 Dealer: N Vul: NS HCP: 16	★ A83♥ QJ10★ AQ102★ K98	West Bids 2♠ if possible. You bid first.
Board: 247 Dealer: S Vul: EW HCP: 11	★ K1053★ KJ642★ —★ KJ104	East Bids 4♦ if possible. Partner bids first.

Board: 244 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 S	North: ♠ K73 ♥ 983 ♠ KJ8 ♣ AKJ2	South: ♠ AJ1062 ♥ QJ105 ←— ♣ 10854	2♦ Pass X AP	North 1NT Pass 3♣ Pass man raise or	Pass Pass Pass Pass	2♣¹ X 3♠² 4♣
Board: 245 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♣ N	North: ♠ A643 ♥ QJ6 ♦ 4 ♣ J9754	South: ♣ J9 ♥ AK84 ♦ 983 ♣ AK86	Pass Pass Pass AP 1. Stay	North 2♣¹ X 3♠² man raise or	2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 246 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A83 ♥ QJ10 ♠ AQ102 ♠ K98	South: ♠ Q2 ♥ K984 ♠ 8753 ♠ A53	West 2♠ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 247 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 \(\frac{1}{2}\) N	North: ♠ K1053 ♥ KJ642 ♦ — ♠ KJ104	South: ♠ AQ8 ♥ A87 ♦ J92 ♠ A853	West Pass Pass 1. Stay	4♥	East 4♦ AP	South 1NT Pass

Board: 244 Dealer: N Vul: EW	♣ AJ1062 ♥ QJ105 • —	West Bids 2♦ if possible. West Doubles 3♦ if possible.
HCP: 8	♣ 10854	Partner bids first.
Board: 245 Dealer: S	♦ J9 ♥ AK84	East Bids 2♦ if possible.
Vul: None HCP: 15	♦ 983 ♣ AK86	You bid first.
Board: 246 Dealer: N	♦ Q2 ♥ K984	West Bids 2♠ if possible.
Vul: NS HCP: 9	♦ 8753 ♣ A53	Partner bids first.
Board: 247 Dealer: S	♠ AQ8 ♥ A87	East Bids 4♦ if possible.
Vul: EW HCP: 15	→ J92→ A853	You bid first.

Board: 244 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 S	North: ♠ K73 ♥ 983 ♠ KJ8 ♣ AKJ2	South: ♠ AJ1062 ♥ QJ105 ←— ♣ 10854	2♦ Pass X AP	North 1NT Pass 3♣ Pass man raise or	Pass Pass Pass Pass	2♣¹ X 3♠² 4♣
Board: 245 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♣ N	North: ♠ A643 ♥ QJ6 ♦ 4 ♣ J9754	South: ♣ J9 ♥ AK84 ♦ 983 ♣ AK86	Pass Pass Pass AP 1. Stay	North 2♣¹ X 3♠² man raise or	2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 246 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A83 ♥ QJ10 ♠ AQ102 ♠ K98	South: ♠ Q2 ♥ K984 ♠ 8753 ♠ A53	West 2♠ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 247 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 \(\frac{1}{2}\) N	North: ♠ K1053 ♥ KJ642 ♦ — ♠ KJ104	South: ♠ AQ8 ♥ A87 ♦ J92 ♠ A853	West Pass Pass 1. Stay	4♥	East 4♦ AP	South 1NT Pass

Board: 248 Dealer: N Vul: Both HCP: 17	★ KQ43♥ Q8◆ A105◆ AQ87	West Bids 2♥ if possible. You bid first.
Board: 249 Dealer: S Vul: NS HCP: 8	★ K865♥ Q109◆ 72◆ K1032	East Bids 2♥ if possible. Partner bids first.
Board: 250 Dealer: N Vul: None HCP: 15	★ K62★ AJ1095★ A3★ K92	West Bids 2♦ if possible. You bid first.
Board: 251 Dealer: S Vul: EW HCP: 16	▲ A954♥ Q8◆ AK10◆ QJ32	East Bids 3♥ if possible. Partner bids first.
Board: 252 Dealer: N Vul: Both HCP: 15	★ KJ108▼ K6◆ AJ6◆ K964	West Bids 2♠ if possible. You bid first.

Board: 248 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 5♣ S	North: ♠ KQ43 ♥ Q8 • A105 ♣ AQ87	South: ♠ A1085 ♥ 9 ♦ J64 ♠ K10953	2♥ Pass Pass AP 1. Stay	North 1NT Pass 3♣ 4♣ man raise or	Pass Pass Pass	2♣¹ X 3♥² 5♣
Board: 249 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ K865 ♥ Q109 • 72 ♣ K1032	South: ♣ J4 ♥ A32 ♠ A1096 ♣ AQ96	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♥ AP	South 1NT Pass
Board: 250 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4 N	North: ♠ K62 ▼ AJ1095 ♠ A3 ♣ K92	South:	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 251 Dealer: S Vul: EW North HCP: 16 South HCP: 17 Contract: 3 VX E	North: ♠ A954 ♥ Q8 ♠ AK10 ♣ QJ32	South: ♠ KJ6 ♥ AK ♠ Q974 ♣ A764	Pass	X	East 3♥ AP	South 1NT Pass
Board: 252 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ KJ108 ♥ K6 ♠ AJ6 ♣ K964	South: ♣ 75 ♥ QJ107 ◆ K1053 ♣ QJ8	West 2♠ Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹

Board: 248 Dealer: N Vul: Both HCP: 8	★ A1085♥ 9♦ J64★ K10953	West Bids 2♥ if possible. Partner bids first.
Board: 249 Dealer: S Vul: NS HCP: 15	▲ J4✔ A32◆ A1096▲ AQ96	East Bids 2♥ if possible. You bid first.
Board: 250 Dealer: N Vul: None HCP: 8	★ 109▼ K762★ 105★ AJ1083	West Bids 2♦ if possible. Partner bids first.
Board: 251 Dealer: S Vul: EW HCP: 17	★ KJ6★ AK◆ Q974★ A764	East Bids 3♥ if possible. You bid first.
Board: 252 Dealer: N Vul: Both HCP: 9	♣ 75♥ QJ107♦ K1053♣ QJ8	West Bids 2♠ if possible. Partner bids first.

Board: 248 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 5♣ S	North: ♠ KQ43 ♥ Q8 • A105 ♣ AQ87	South: ♠ A1085 ♥ 9 ♦ J64 ♠ K10953	2♥ Pass Pass AP 1. Stay	North 1NT Pass 3♣ 4♣ man raise or	Pass Pass Pass	2♣¹ X 3♥² 5♣
Board: 249 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ K865 ♥ Q109 • 72 ♣ K1032	South: ♣ J4 ♥ A32 ♠ A1096 ♣ AQ96	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♥ AP	South 1NT Pass
Board: 250 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4 N	North: ♠ K62 ▼ AJ1095 ♠ A3 ♣ K92	South:	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 251 Dealer: S Vul: EW North HCP: 16 South HCP: 17 Contract: 3 VX E	North: ♠ A954 ♥ Q8 ♠ AK10 ♣ QJ32	South: ♠ KJ6 ♥ AK ♠ Q974 ♣ A764	Pass	X	East 3♥ AP	South 1NT Pass
Board: 252 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ KJ108 ♥ K6 ♠ AJ6 ♣ K964	South: ♣ 75 ♥ QJ107 ◆ K1053 ♣ QJ8	West 2♠ Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹

Board: 253 Dealer: S Vul: None HCP: 11	◆987▼ AJ75◆ KJ43◆ Q5	East Bids 2♦ if possible. Partner bids first.
Board: 254 Dealer: N Vul: NS HCP: 15	102KQJ64A94KQ6	West Bids 2♠ if possible. You bid first.
Board: 255 Dealer: S Vul: Both HCP: 8	♣ AJ103♥ J64♦ 76♣ Q854	East Bids 2♥ if possible. Partner bids first.
Board: 256 Dealer: N Vul: None HCP: 15	♠ AQ♥ KJ543♦ Q83♠ K42	West Bids 2♦ if possible. You bid first.
Board: 257 Dealer: S Vul: NS HCP: 8	★ 74▼ AJ82◆ Q83◆ J874	East Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.

Board: 253 Dealer: S Vul: None	North: ♠ 987	South: ♠ AJ10		North		1NT
North HCP: 11	♥ AJ75	♥ KQ92	Pass	2 ♣ ¹	2•	Pass
South HCP: 15	◆ KJ43 ♣ Q5	◆ Q8 ◆ K1072	Pass	3NT	AP	
Contract: 3N S	± Q3	¥ IXIV/2	1. Stay	man		
Board: 254	North:	South:	West	North	East	South
Dealer: N	102 ♦ 102	♦ Q864		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ KQJ64	♥ A1075	2♠	Pass		2NT
South HCP: 9	♦ A94	♦ QJ8	AP			
Contract: 2N N	♣ KQ6	♣ 32	1. Stay	man		
Board: 255 Dealer: S	North: ♠ AJ103	South: ♠ K864	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ J64	♥ K9	Pass	2 ♣ ¹	2♥	2NT
South HCP: 8	♦ 76	♦ K1043	AP			
Contract: 2N S	♣ Q854	♣ AK6	1. Stay	man		
Board: 256	North:	South:	West	North	East	South
Dealer: N	AQ	♦ 109874		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ KJ543	♥ AQ98	2♦	2♥	Pass	4♥
South HCP: 8	• Q83	♦ 107	AP			
Contract: 4♥ N	♣ K42	♣ Q5	1. Stay	man		
Board: 257 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	★ 74	♦ A2	Pass	2 ♣ ¹	2♠	Pass
North HCP: 8	♥ AJ82	♥ Q543 ♦ A54	Pass	X	3 ♠	Pass
South HCP: 15	◆ Q83 ♣ J874	◆ A54 ◆ KQ32	Pass	X	AP	
Contract: 3♠X E	2 30/1	2 11032	1. Stay	man		

Board: 253 Dealer: S Vul: None HCP: 15	♣ AJ10♥ KQ92◆ Q8♣ K1072	East Bids 2♦ if possible. You bid first.
Board: 254 Dealer: N Vul: NS HCP: 9	◆ Q864◆ A1075◆ QJ8◆ 32	West Bids 2♠ if possible. Partner bids first.
Board: 255 Dealer: S Vul: Both HCP: 16	★ K864★ K9★ K1043★ AK6	East Bids 2♥ if possible. You bid first.
Board: 256 Dealer: N Vul: None HCP: 8	109874AQ98107Q5	West Bids 2♦ if possible. Partner bids first.
Board: 257 Dealer: S Vul: NS HCP: 15	A2♥ Q543A54★ KQ32	East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 253 Dealer: S Vul: None	North: ♠ 987	South: ♠ AJ10		North		1NT
North HCP: 11	♥ AJ75	♥ KQ92	Pass	2 ♣ ¹	2•	Pass
South HCP: 15	◆ KJ43 ♣ Q5	◆ Q8 ◆ K1072	Pass	3NT	AP	
Contract: 3N S	± Q3	¥ IXIV/2	1. Stay	man		
Board: 254	North:	South:	West	North	East	South
Dealer: N	102 ♦ 102	♦ Q864		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ KQJ64	♥ A1075	2♠	Pass		2NT
South HCP: 9	♦ A94	♦ QJ8	AP			
Contract: 2N N	♣ KQ6	♣ 32	1. Stay	man		
Board: 255 Dealer: S	North: ♠ AJ103	South: ♠ K864	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ J64	♥ K9	Pass	2 ♣ ¹	2♥	2NT
South HCP: 8	♦ 76	♦ K1043	AP			
Contract: 2N S	♣ Q854	♣ AK6	1. Stay	man		
Board: 256	North:	South:	West	North	East	South
Dealer: N	AQ	♦ 109874		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ KJ543	♥ AQ98	2♦	2♥	Pass	4♥
South HCP: 8	• Q83	♦ 107	AP			
Contract: 4♥ N	♣ K42	♣ Q5	1. Stay	man		
Board: 257 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	★ 74	♦ A2	Pass	2 ♣ ¹	2♠	Pass
North HCP: 8	♥ AJ82	♥ Q543 ♦ A54	Pass	X	3 ♠	Pass
South HCP: 15	◆ Q83 ♣ J874	◆ A54 ◆ KQ32	Pass	X	AP	
Contract: 3♠X E	2 30/1	2 11032	1. Stay	man		

Board: 258 Dealer: N Vul: EW HCP: 15	♣87✔AQJ◆QJ109♣KQ53	West Bids 2♠ if possible. You bid first.
Board: 259 Dealer: S Vul: None HCP: 12	★ K1032▼ J8◆ KQ72◆ K109	East Bids 4♥ if possible. Partner bids first.
Board: 260 Dealer: N Vul: NS HCP: 15	★ K8♥ KJ65◆ AK974◆ J10	West Bids 3♣ if possible. You bid first.
Board: 261 Dealer: S Vul: EW HCP: 9	1074✓ QJ32✓ KQJ1045	East Bids 2♠ if possible. Partner bids first.
Board: 262 Dealer: N Vul: Both HCP: 15	♦ 9853▼ 102♦ AKQ4♠ AQ6	West Bids 2♠ if possible. You bid first.

Board: 258 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3 S	North: ♠ 87 ♥ AQJ • QJ109 ♠ KQ53	South: ♠ 104 ♥ K1074 ♠ AK83 ♣ J96	West 2♣ Pass 1. Stay	North 1NT Pass 3♣ man	East Pass Pass AP	2 ♣ ¹
Board: 259 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4 X E	North: ♠ K1032 ♥ J8 ♠ KQ72 ♠ K109	South: ♠ AQJ5 ♥ K63 ♠ AJ83 ♣ 85	West Pass Pass 1. Stay	North 2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 260 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3&X W	North: ♠ K8 ♥ KJ65 ♠ AK974 ♣ J10	South: ♠ A976 ♥ A1087 ♠ QJ10 ♣ 72	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 261 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 N	North: • 1074 • QJ32 • KQJ104 • 5	South:	Pass Pass Pass 1. Stay	North 2♣¹ 3♦ 5♦ man raise or	2♠ Pass AP	1NT Pass 3♣²
Board: 262 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:	South: ♠ QJ2 ♥ K986 ♦ 987 ♣ K108	West 2♠ AP 1. Stay	North 1NT Pass man	Pass	

Board: 258 Dealer: N Vul: EW HCP: 11	104✓ K1074AK83✓ J96	West Bids 2♠ if possible. Partner bids first.
Board: 259 Dealer: S Vul: None HCP: 15	♠ AQJ5♥ K63♠ AJ83♠ 85	East Bids 4♥ if possible. You bid first.
Board: 260 Dealer: N Vul: NS HCP: 11	▲ A976✔ A1087◆ QJ10♣ 72	West Bids 3♣ if possible. Partner bids first.
Board: 261 Dealer: S Vul: EW HCP: 15	★ 532♥ A4★ A985★ AK98	East Bids 2♠ if possible. You bid first.
Board: 262 Dealer: N Vul: Both HCP: 9	♦ QJ2 ♥ K986 ♦ 987 ♣ K108	West Bids 2♠ if possible. Partner bids first.

Board: 258 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3 S	North: ♠ 87 ♥ AQJ • QJ109 ♠ KQ53	South: ♠ 104 ♥ K1074 ♠ AK83 ♣ J96	West 2♣ Pass 1. Stay	North 1NT Pass 3♣ man	East Pass Pass AP	2 ♣ ¹
Board: 259 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4 X E	North: ♠ K1032 ♥ J8 ♠ KQ72 ♠ K109	South: ♠ AQJ5 ♥ K63 ♠ AJ83 ♣ 85	West Pass Pass 1. Stay	North 2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 260 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3&X W	North: ♠ K8 ♥ KJ65 ♠ AK974 ♣ J10	South: ♠ A976 ♥ A1087 ♠ QJ10 ♣ 72	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 261 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 N	North: • 1074 • QJ32 • KQJ104 • 5	South:	Pass Pass Pass 1. Stay	North 2♣¹ 3♦ 5♦ man raise or	2♠ Pass AP	1NT Pass 3♣²
Board: 262 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:	South: ♠ QJ2 ♥ K986 ♦ 987 ♣ K108	West 2♠ AP 1. Stay	North 1NT Pass man	Pass	

Board: 263 Dealer: S Vul: NS HCP: 9	★ K986♥ Q92◆ 4◆ A9853	East Bids 2♦ if possible. Partner bids first.
Board: 264 Dealer: N Vul: Both HCP: 15	★ AK7▼ AJ73◆ J104◆ Q92	West Bids 2♦ if possible. You bid first.
Board: 265 Dealer: S Vul: None HCP: 9	★732★ AK92★ 84★ Q542	East Bids 2♦ if possible. Partner bids first.
Board: 266 Dealer: N Vul: EW HCP: 15	AJ972KQ5102KQ10	West Bids 3♣ if possible. You bid first.
Board: 267 Dealer: S Vul: Both HCP: 7	★ 107432★ K852★ A72★ 3	East Bids 3♣ if possible. Partner bids first.

Board: 263 Dealer: S Vul: NS	North: ♠ K986	South: ♠ QJ4		North		1NT
North HCP: 9	♥ Q92 ♦ 4	★ AK854★ A53	Pass		2 \(\psi\	2♥
South HCP: 16	◆ A9853	• A33 ♣ Q6	Pass	4♥	AP	
Contract: 4♥ S	110000	1 40	1. Stay	man		
Board: 264	North:	South:	West	North	East	South
Dealer: N	AK7	♦ Q92		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ AJ73	♥ Q1054	2♦	Pass	Pass	X
South HCP: 9	♦ J104	♦ 62	AP			
South HCP: 9 Contract: 2◆X W	♣ Q92	♣ AJ74	1. Stay	man		
			West	North	East	
Board: 265	North:	South:	-	1		1NT
Dealer: S	↑ 732	AQ5	Pass	2 ♣ ¹	2•	Pass
Vul: None North HCP: 9	▼ AK92	•	Pass	X	Pass	
South HCP: 15	♦ 84	♦ 75	Pass	3 ♦ ²	Pass	4♣
Contract: 4♣ N	♣ Q542	♣ AK83	AP			
			 Stayman limit raise or better in ♣ 			
Danidi 200			West	North	Foot	South
Board: 266 Dealer: N	North:	South:	West	1NT	Pass	
Vul: EW	♠ AJ972	♠ Q105	3♣	Pass		
North HCP: 15	♥ KQ5 ♦ 102	♥ AJ93 ♦ K74	AP	1 ass	1 ass	Λ
South HCP: 10	• 102 • KQ10	• R/4 • 864	1. Stay	man		
Contract: 3♣X W	111010	1 001	1. Suly.			
Board: 267	North:	South:	West	North	East	South
Dealer: S	107432	50un. ♦ J6				1NT
Vul: Both	▼ K852	♥ AQJ7	Pass	2 ♣ ¹	3♣	Pass
North HCP: 7 South HCP: 15	◆ A72	♦ K9843	Pass	X	AP	
Contract: 3 X E	♣ 3	♣ A2	1. Stay	man		

Board: 263 Dealer: S Vul: NS HCP: 16	♣ QJ4♥ AK854◆ A53♣ Q6	East Bids 2♦ if possible. You bid first.
Board: 264 Dealer: N Vul: Both HCP: 9	♣ Q92♥ Q1054♦ 62♣ AJ74	West Bids 2♦ if possible. Partner bids first.
Board: 265 Dealer: S Vul: None HCP: 15	AQ5♥ Q1054↑ 75♣ AK83	East Bids 2♦ if possible. You bid first.
Board: 266 Dealer: N Vul: EW HCP: 10	♣ Q105♥ AJ93♦ K74♣ 864	West Bids 3♣ if possible. Partner bids first.
Board: 267 Dealer: S Vul: Both HCP: 15	♣ J6♥ AQJ7◆ K9843♣ A2	East Bids 3♣ if possible. You bid first.

Board: 263 Dealer: S Vul: NS	North: ♠ K986	South: ♠ QJ4		North		1NT
North HCP: 9	♥ Q92 ♦ 4	★ AK854★ A53	Pass		2 \(\psi\	2♥
South HCP: 16	◆ A9853	• A33 ♣ Q6	Pass	4♥	AP	
Contract: 4♥ S	110000	1 40	1. Stay	man		
Board: 264	North:	South:	West	North	East	South
Dealer: N	AK7	♦ Q92		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ AJ73	♥ Q1054	2♦	Pass	Pass	X
South HCP: 9	♦ J104	♦ 62	AP			
South HCP: 9 Contract: 2◆X W	♣ Q92	♣ AJ74	1. Stay	man		
			West	North	East	
Board: 265	North:	South:	-	1		1NT
Dealer: S	↑ 732	AQ5	Pass	2 ♣ ¹	2•	Pass
Vul: None North HCP: 9	▼ AK92	•	Pass	X	Pass	
South HCP: 15	♦ 84	♦ 75	Pass	3 ♦ ²	Pass	4♣
Contract: 4♣ N	♣ Q542	♣ AK83	AP			
			 Stayman limit raise or better in ♣ 			
Danidi 200			West	North	Foot	South
Board: 266 Dealer: N	North:	South:	West	1NT	Pass	
Vul: EW	♠ AJ972	♠ Q105	3♣	Pass		
North HCP: 15	♥ KQ5 ♦ 102	♥ AJ93 ♦ K74	AP	1 ass	1 ass	Λ
South HCP: 10	• 102 • KQ10	• R/4 • 864	1. Stay	man		
Contract: 3♣X W	111010	1 001	1. Suly.			
Board: 267	North:	South:	West	North	East	South
Dealer: S	107432	50un. ♦ J6				1NT
Vul: Both	▼ K852	♥ AQJ7	Pass	2 ♣ ¹	3♣	Pass
North HCP: 7 South HCP: 15	◆ A72	♦ K9843	Pass	X	AP	
Contract: 3 X E	♣ 3	♣ A2	1. Stay	man		

Board: 268 Dealer: N Val: None HCP: 16 Board: 269 Dealer: S Vul: NS Vul: NS HCP: 11 Board: 270 Dealer: N Vul: Both HCP: 16 East Bids 3♥ if possible. You bid first. West Bids 3♥ if possible. You bid first. Fast Bids 3♥ if possible. You bid first. West Bids 5♥ if possible. West Bids 5♥ if possible. You bid first. Fast Bids 2♥ if possible. You bid first. East Bids 2♥ if possible. You bid first. Board: 271 Dealer: S Val: None HCP: 8 A9653 Fartner bids first. West Bids 2♥ if possible. Partner bids first. West Bids 2♥ if possible. You bid first. West Bids 2♥ if possible. You bid first. Partner bids first.			
Dealer: S Vul: NS Vul: NS HCP: 11 Board: 270 Dealer: N Vul: Both HCP: 16 Board: 271 HCP: 16 Compared to the possible of th	Dealer: N Vul: None	♥ AQ82 ♦ A1076	
Dealer: N Vul: Both HCP: 16 KQ10 You bid first. West Bids 5♣ if possible. You bid first. West Bids 5♣ if possible. You bid first. Fast Bids 2♦ if possible. You bid first. East Bids 2♦ if possible. Partner bids first. Board: 272 A9653 Partner bids first. Board: 272 A9653 West Bids 2♦ if possible. Partner bids first. West Bids 2♦ if possible. You bid first	Dealer: S Vul: NS	∨ A → 108654	•
Dealer: S Vul: None HCP: 8 Vul: None HCP: 8 A9653 Fast Bids 2 ◆ if possible. Partner bids first. West Bids 2 ◆ if possible. Vul: NS West Bids 2 ◆ if possible. Vul: NS Vou bid first	Dealer: N Vul: Both	∨ K97 → KQ10	
Dealer: N	Dealer: S Vul: None	▼ J98◆ 7	•
	Dealer: N	♥ AJ62	•

Board: 268 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3 S	North: ♠ AQ8 ♥ AQ82 ♠ A1076 ♣ 104	South: ♣ J52 ♥ K965 ♦ KQJ54 ♣ 7	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 269 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ KQJ2 ♥ A • 108654 ♣ J107	South: ♠ A7 ♥ 8653 ♠ KQJ3 ♠ AK3		North 2.1 3NT man	East 3▼ AP	South 1NT Pass
Board: 270 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 5&X W	North: ♠ KQ1087 ♥ K97 ♠ KQ10 ♣ K5	South: ♠ A964 ♥ QJ8 ♠ A9543 ♠ 10	West 5♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 271 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ K1086 ♥ J98 ♦ 7 ♣ A9653	South: ♠ AQJ92 ♥ AQ7 • 104 ♣ K82	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East 2 AP	South 1NT 2♠
Board: 272 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ K864 ♥ AJ62 ♠ K8 ♣ A107	South: ♠ QJ103 ♥ KQ93 ♦ 96 ♣ 984	West 2 Pass 1. Stay	North 1NT Pass 2NT man	East Pass Pass AP	2 ♣ ¹

Board: 268 Dealer: N Vul: None HCP: 10	J52K965KQJ547	West Bids 3♣ if possible. Partner bids first.
Board: 269 Dealer: S Vul: NS HCP: 17	♠ A7♥ 8653♠ KQJ3♠ AK3	East Bids 3♥ if possible. You bid first.
Board: 270 Dealer: N Vul: Both HCP: 11	★ A964♥ QJ8★ A9543★ 10	West Bids 5♣ if possible. Partner bids first.
Board: 271 Dealer: S Vul: None HCP: 16	AQJ92AQ7104K82	East Bids 2♦ if possible. You bid first.
Board: 272 Dealer: N Vul: NS HCP: 8	♣ QJ103♥ KQ93◆ 96♣ 984	West Bids 2♦ if possible. Partner bids first.

Board: 268 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3 S	North: ♠ AQ8 ♥ AQ82 ♠ A1076 ♣ 104	South: ♣ J52 ♥ K965 ♦ KQJ54 ♣ 7	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 269 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ KQJ2 ♥ A • 108654 ♣ J107	South: ♠ A7 ♥ 8653 ♠ KQJ3 ♠ AK3		North 2.1 3NT man	East 3▼ AP	South 1NT Pass
Board: 270 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 5&X W	North: ♠ KQ1087 ♥ K97 ♠ KQ10 ♣ K5	South: ♠ A964 ♥ QJ8 ♠ A9543 ♠ 10	West 5♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 271 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ K1086 ♥ J98 ♦ 7 ♣ A9653	South: ♠ AQJ92 ♥ AQ7 • 104 ♣ K82	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East 2 AP	South 1NT 2♠
Board: 272 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ K864 ♥ AJ62 ♠ K8 ♣ A107	South: ♠ QJ103 ♥ KQ93 ♦ 96 ♣ 984	West 2 Pass 1. Stay	North 1NT Pass 2NT man	East Pass Pass AP	2 ♣ ¹

Board: 273 Dealer: S Vul: EW HCP: 8	★ KJ7★ A532★ 6★ 98653	East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 274 Dealer: N Vul: None HCP: 16	♠ 64♥ A87♦ K1084♠ AKQ8	West Bids 2♥ if possible. You bid first.
Board: 275 Dealer: S Vul: NS HCP: 11	★ A1042♥ Q87◆ J109◆ A74	East Bids 2♦ if possible. Partner bids first.
Board: 276 Dealer: N Vul: EW HCP: 16	♣ QJ108♥ AQ2◆ 986♣ AK9	West Bids 5♦ if possible. You bid first.
Board: 277 Dealer: S Vul: Both HCP: 8	▲ AJ83▼ 1075◆ 963♣ K73	East Bids 2♦ if possible. Partner bids first.

Board: 273 Dealer: S Vul: EW North HCP: 8 South HCP: 15	North: ♠ KJ7 ♥ A532 ♠ 6 ♣ 98653	South: ♠ A1093 ♥ K108 ♠ KQ ♠ QJ102	West Pass Pass 3◆	North 2♣¹ X 4♣	East 2 Pass AP	1NT Pass
Contract: 4♣ N			1. Stay	man		
Board: 274 Dealer: N Vul: None	North: ♠ 64 ♥ A87	South: ♠ Q1085 ♥ J3	West 2♥	North 1NT 2NT	East Pass Pass	2 ♣ ¹
North HCP: 16 South HCP: 11 Contract: 3♦ S	◆ K1084 ◆ AKQ8	◆ AQJ52 ◆ J4	AP 1. Stay		1 000	
Board: 275 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3♠ N	North: ♠ A1042 ♥ Q87 • J109 ♣ A74	South: ♠ KQJ5 ♥ 963 ♠ A86 ♣ KQ2	Pass Pass 1. Stay	North 2♣¹ 3♠ man	East 2 AP	South 1NT Pass
Board: 276 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 5•X W	North: ♠ QJ108 ♥ AQ2 ♦ 986 ♠ AK9	South: ♠ AK65 ♥ K7653 ←— ♠ Q872	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 277 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 S	North: ♠ AJ83 ♥ 1075 ♦ 963 ♠ K73	South: ♠ K109 ▼ AKJ83 ◆ Q87 ♣ Q10	West Pass Pass 1. Stay	North 2♣¹ 3♥ man	East 2♦ AP	South 1NT 2*

Board: 273 Dealer: S Vul: EW HCP: 15	★ A1093★ K108★ KQ★ QJ102	East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 274 Dealer: N Vul: None HCP: 11	♣ Q1085♥ J3♦ AQJ52♣ J4	West Bids 2♥ if possible. Partner bids first.
Board: 275 Dealer: S Vul: NS HCP: 15	★ KQJ5▼ 963◆ A86◆ KQ2	East Bids 2♦ if possible. You bid first.
Board: 276 Dealer: N Vul: EW HCP: 12	♠ AK65♥ K7653♦ —♠ Q872	West Bids 5♦ if possible. Partner bids first.
Board: 277 Dealer: S Vul: Both HCP: 15	★ K109★ AKJ83◆ Q87★ Q10	East Bids 2♦ if possible. You bid first.

Board: 273 Dealer: S Vul: EW North HCP: 8 South HCP: 15	North: ♠ KJ7 ♥ A532 ♠ 6 ♣ 98653	South: ♠ A1093 ♥ K108 ♠ KQ ♠ QJ102	West Pass Pass 3◆	North 2♣¹ X 4♣	East 2 Pass AP	1NT Pass
Contract: 4♣ N			1. Stay	man		
Board: 274 Dealer: N Vul: None	North: ♠ 64 ♥ A87	South: ♠ Q1085 ♥ J3	West 2♥	North 1NT 2NT	East Pass Pass	2 ♣ ¹
North HCP: 16 South HCP: 11 Contract: 3♦ S	◆ K1084 ◆ AKQ8	◆ AQJ52 ◆ J4	AP 1. Stay		1 000	
Board: 275 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3♠ N	North: ♠ A1042 ♥ Q87 • J109 ♣ A74	South: ♠ KQJ5 ♥ 963 ♠ A86 ♣ KQ2	Pass Pass 1. Stay	North 2♣¹ 3♠ man	East 2 AP	South 1NT Pass
Board: 276 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 5•X W	North: ♠ QJ108 ♥ AQ2 ♦ 986 ♠ AK9	South: ♠ AK65 ♥ K7653 ←— ♠ Q872	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 277 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 S	North: ♠ AJ83 ♥ 1075 ♦ 963 ♠ K73	South: ♠ K109 ▼ AKJ83 ◆ Q87 ♣ Q10	West Pass Pass 1. Stay	North 2♣¹ 3♥ man	East 2♦ AP	South 1NT 2*

Board: 278 Dealer: N Vul: NS HCP: 15	★ KQJ5♥ Q97◆ AQ109◆ J4	West Bids 2♥ if possible. You bid first.
Board: 279 Dealer: S Vul: EW HCP: 11	♣ Q10♥ QJ52◆ Q2♣ KJ842	East Bids 2♠ if possible. Partner bids first.
Board: 280 Dealer: N Vul: Both HCP: 15	↓ J5↓ AQ52↓ J83♠ AK54	West Bids 2♦ if possible. You bid first.
Board: 281 Dealer: S Vul: None HCP: 9	◆96♥ KQ108◆ K10◆ J10762	East Bids 2♠ if possible. Partner bids first.
Board: 282 Dealer: N Vul: EW HCP: 16	★ K2▼ K765◆ KJ9◆ KQJ3	West Bids 4♠ if possible. You bid first.

Board: 278 Dealer: N Vul: NS	North: ♠ KQJ5	South: ♠ A432		North 1NT	Pass	2 ♣ ¹	
North HCP: 15	♥ Q97 ♦ AQ109	♥ J103 ♦ K643	2♥ Pass	Pass 4♠	Pass AP	3♠	
South HCP: 12 Contract: 4♠ S	♣ J4	♣ A10	1. Stay		7 11		
Board: 279 Dealer: S	North: ♠ Q10	South: ♠ KJ	West	North	East	South 1NT	
Vul: EW North HCP: 11	♥ QJ52	♥ K1064	Pass	2 ♣ ¹	2♠	Pass	
South HCP: 15	♦ Q2 ♣ KJ842	◆ KJ10 ♣ A1093	Pass	3♣	AP		
Contract: 3♣ N	₩ NJ042	A1093	1. Stay	man			
Board: 280	North:	South:	West	North	East	South	
Dealer: N Vul: Both	♦ J5	♠ K9		1NT	Pass	2 ♣ ¹	
North HCP: 15	♥ AQ52 ♦ J83	♥ KJ98 ♦ 1062	2 ♦	Pass	Pass	3NT	
South HCP: 10 Contract: 3N N	◆ AK54			AP 1. Stayman			
Board: 281	North:	South:	West	North	East	South	
Dealer: S Vul: None	♦ 96	♦ KJ10	Pass	2 ♣ ¹	2♠	1NT Pass	
North HCP: 9	♥ KQ108 ♦ K10	♥ 96 ♦ AJ542	Pass	2 ♣	AP	1 ass	
South HCP: 15 Contract: 3♣ N	♣ J10762	♦ AQ4	1. Stay				
Board: 282	NI A	G 4	West	North	Fact	South	
Dealer: N	North: ♠ K2	South: ♠ A7	West	1NT	Pass		
Vul: EW	♥ K765	♥ Q1093	4♠	Pass	Pass		
North HCP: 16 South HCP: 10	♦ KJ9	♦ A863	AP				
Contract: 4♠X W	♣ KQJ3	♣ 752	1. Stay	man			

Board: 278 Dealer: N Vul: NS HCP: 12	★ A432▼ J103◆ K643★ A10	West Bids 2♥ if possible. Partner bids first.
Board: 279 Dealer: S Vul: EW HCP: 15	★ KJ ♥ K1064 ♦ KJ10 ♣ A1093	East Bids 2♠ if possible. You bid first.
Board: 280 Dealer: N Vul: Both HCP: 10	★ K9★ KJ98◆ 1062◆ QJ72	West Bids 2♦ if possible. Partner bids first.
Board: 281 Dealer: S Vul: None HCP: 15	★ KJ10★ 96◆ AJ542◆ AQ4	East Bids 2♠ if possible. You bid first.
Board: 282 Dealer: N Vul: EW HCP: 10	A7♥ Q1093A863₹ 752	West Bids 4♠ if possible. Partner bids first.

Board: 278 Dealer: N Vul: NS	North: ♠ KQJ5	South: ♠ A432		North 1NT	Pass	2 ♣ ¹	
North HCP: 15	♥ Q97 ♦ AQ109	♥ J103 ♦ K643	2♥ Pass	Pass 4♠	Pass AP	3♠	
South HCP: 12 Contract: 4♠ S	♣ J4	♣ A10	1. Stay		7 11		
Board: 279 Dealer: S	North: ♠ Q10	South: ♠ KJ	West	North	East	South 1NT	
Vul: EW North HCP: 11	♥ QJ52	♥ K1064	Pass	2 ♣ ¹	2♠	Pass	
South HCP: 15	♦ Q2 ♣ KJ842	◆ KJ10 ♣ A1093	Pass	3♣	AP		
Contract: 3♣ N	₩ NJ042	A1093	1. Stay	man			
Board: 280	North:	South:	West	North	East	South	
Dealer: N Vul: Both	♦ J5	♠ K9		1NT	Pass	2 ♣ ¹	
North HCP: 15	♥ AQ52 ♦ J83	♥ KJ98 ♦ 1062	2 ♦	Pass	Pass	3NT	
South HCP: 10 Contract: 3N N	◆ AK54			AP 1. Stayman			
Board: 281	North:	South:	West	North	East	South	
Dealer: S Vul: None	♦ 96	♦ KJ10	Pass	2 ♣ ¹	2♠	1NT Pass	
North HCP: 9	♥ KQ108 ♦ K10	♥ 96 ♦ AJ542	Pass	2 ♣	AP	1 ass	
South HCP: 15 Contract: 3♣ N	♣ J10762	♦ AQ4	1. Stay				
Board: 282	NI A	G 4	West	North	Fact	South	
Dealer: N	North: ♠ K2	South: ♠ A7	West	1NT	Pass		
Vul: EW	♥ K765	♥ Q1093	4♠	Pass	Pass		
North HCP: 16 South HCP: 10	♦ KJ9	♦ A863	AP				
Contract: 4♠X W	♣ KQJ3	♣ 752	1. Stay	man			

Board: 283 Dealer: S Vul: Both HCP: 12	♣ Q1096 ♥ J10743 ♦ — ♣ AKQ10	East Bids 3♦ if possible. Partner bids first.
Board: 284 Dealer: N Vul: None HCP: 15	 ♣ J94 ♥ A74 ♦ A65 ♣ AQ94	West Bids 2♦ if possible. You bid first.
Board: 285 Dealer: S Vul: NS HCP: 9		East Bids 2♦ if possible. Partner bids first.
Board: 286 Dealer: N Vul: Both HCP: 15	★ K96▼ AQ62◆ K2◆ QJ62	West Bids 3♦ if possible. You bid first.
Board: 287 Dealer: S Vul: None HCP: 9	★ K652♥ 95◆ 984◆ AQ52	East Bids 2♥ if possible. Partner bids first.

			West	North	East	South 1NT
			Pass	2 ♣ ¹	3♦	Pass
Board: 283	North:	South:	Pass	3♥	Pass	4♥
Dealer: S Vul: Both	♠ Q1096	♦ A742	Pass	$4NT^2$	Pass	5 ♣ ³
North HCP: 12	♥ J10743	♥ AQ9	Pass	5\(\psi\)	Pass	6 \ 4
South HCP: 17	•— • AVO10	• AK4	Pass	6 ♥	AP	
Contract: 6♥ N	♣ AKQ10	♣ 654	1. Stay	man		
			2. Blac	kwood (0314,	for 🔻
				/5 or 3/5		
			4. ♥ qu	een and	. ♦ king	5
Board: 284	North:	South:	West	North	East	South
Dealer: N	1\01til. ♠ J94	♦ AQ865		1NT	Pass	2 ♣ 1
Vul: None	♥ A74	♥ J1095	2♦	Pass	Pass	2♠
North HCP: 15 South HCP: 8	◆ A65	♦ 97	Pass	4♠	AP	
Contract: 4♠ S	♣ AQ94	♣ J5	1. Stay	man		
D 1 205						
Board: 285 Dealer: S	North:	South:	West	North	East	South
Vul: NS	♦ J1084	♦ KQ95	,,,,,,,	-,		1NT
North HCP: 9	♥ KQ94 ♦ K109	♥ A86 ♦ 82	Pass	2 ♣ ¹	2•	AP
South HCP: 16	◆ K109 ◆ 83	◆ 82 • AK74	1. Stay	man		
Contract: 2♦ E	2 03	Z / HX/ 1				
Board: 286	North:	South:	West	North	East	South
Dealer: N	★ K96	♠ Q10		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ AQ62 ♦ K2	♥ KJ107	3♦	Pass	Pass	X
South HCP: 12	• K2 • QJ62	• Q7	AP			
Contract: 3♦X W	¥ Q302	♣ A10974	1. Stay	man		
Board: 287	North	South	West	North	East	South
Dealer: S	North: ♠ K652	South: ♠ AQ87	,, est	1,0141		1NT
Vul: None	♥ 95	♥ 1074	Pass	2 ♣ ¹	2	Pass
North HCP: 9	♦ 984	◆ AJ2		X	AP	
South HCP: 15 Contract: 2♥X E	♣ AQ52	♣ KJ4	1. Stay			

Board: 283 Dealer: S Vul: Both HCP: 17	A742✓ AQ9AK4654	East Bids 3♦ if possible. You bid first.
Board: 284 Dealer: N Vul: None HCP: 8	AQ865✓ J1095✓ 97✓ J5	West Bids 2♦ if possible. Partner bids first.
Board: 285 Dealer: S Vul: NS HCP: 16	★ KQ95▼ A86◆ 82◆ AK74	East Bids 2♦ if possible. You bid first.
Board: 286 Dealer: N Vul: Both HCP: 12	♣ Q10♥ KJ107◆ Q7♣ A10974	West Bids 3♦ if possible. Partner bids first.
Board: 287 Dealer: S Vul: None HCP: 15	AQ87▼ 1074◆ AJ2◆ KJ4	East Bids 2♥ if possible. You bid first.

			West	North	East	South 1NT
			Pass	2 ♣ ¹	3♦	Pass
Board: 283	North:	South:	Pass	3♥	Pass	4♥
Dealer: S Vul: Both	♠ Q1096	♦ A742	Pass	$4NT^2$	Pass	5 ♣ ³
North HCP: 12	♥ J10743	♥ AQ9	Pass	5\(\psi\)	Pass	6 \ 4
South HCP: 17	•— • AVO10	• AK4	Pass	6 ♥	AP	
Contract: 6♥ N	♣ AKQ10	♣ 654	1. Stay	man		
			2. Blac	kwood (0314,	for 🔻
				/5 or 3/5		
			4. ♥ qu	een and	. ♦ king	5
Board: 284	North:	South:	West	North	East	South
Dealer: N	1\01til. ♠ J94	♦ AQ865		1NT	Pass	2 ♣ 1
Vul: None	♥ A74	♥ J1095	2♦	Pass	Pass	2♠
North HCP: 15 South HCP: 8	◆ A65	♦ 97	Pass	4♠	AP	
Contract: 4♠ S	♣ AQ94	♣ J5	1. Stay	man		
D 1 205						
Board: 285 Dealer: S	North:	South:	West	North	East	South
Vul: NS	♦ J1084	♦ KQ95	,,,,,,,	-,		1NT
North HCP: 9	♥ KQ94 ♦ K109	♥ A86 ♦ 82	Pass	2 ♣ ¹	2•	AP
South HCP: 16	◆ K109 ◆ 83	◆ 82 • AK74	1. Stay	man		
Contract: 2♦ E	2 03	Z / HX/ 1				
Board: 286	North:	South:	West	North	East	South
Dealer: N	★ K96	♠ Q10		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ AQ62 ♦ K2	♥ KJ107	3♦	Pass	Pass	X
South HCP: 12	• K2 • QJ62	• Q7	AP			
Contract: 3♦X W	¥ Q302	♣ A10974	1. Stay	man		
Board: 287	North	South	West	North	East	South
Dealer: S	North: ♠ K652	South: ♠ AQ87	,, est	1,0141		1NT
Vul: None	♥ 95	♥ 1074	Pass	2 ♣ ¹	2	Pass
North HCP: 9	♦ 984	◆ AJ2		X	AP	
South HCP: 15 Contract: 2♥X E	♣ AQ52	♣ KJ4	1. Stay			

Board: 288 Dealer: N Vul: NS HCP: 16	★ KJ9♥ Q3◆ AQ75◆ A765	West Bids 3♥ if possible. You bid first.
Board: 289 Dealer: S Vul: EW HCP: 10	★ KQ85♥ 64♦ 65★ KQ1072	East Bids 2♥ if possible. Partner bids first.
Board: 290 Dealer: N Vul: None HCP: 16	AQ95KQ43K2Q83	West Bids 4♦ if possible. You bid first.
Board: 291 Dealer: S Vul: EW HCP: 9	★ K763♥ 86◆ Q42◆ A952	East Bids 4♥ if possible. Partner bids first.
Board: 292 Dealer: N Vul: Both HCP: 16	AQ105✓ A6974AQ64	West Bids 2♦ if possible. You bid first.

Board: 288 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KJ9 ♥ Q3 ♠ AQ75 ♣ A765	South: ♠ A1083 ♥ K7 ♦ K10982 ♣ 92	West 3♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 289 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ KQ85 ♥ 64 ♦ 65 ♣ KQ1072	South: ♠ AJ104 ♥ 98 ♠ AQ74 ♠ A64		North 2♣¹ 3♣ man	East 2♥ AP	South 1NT Pass
Board: 290 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 4•X W	North: ♠ AQ95 ♥ KQ43 ♠ K2 ♠ Q83	South: ♣ J1083 ♥ AJ82 ♦ 104 ♣ AK6	West 4 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 291 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4 VX E	North: ♠ K763 ♥ 86 ♠ Q42 ♣ A952	South: ♠ AQ942 ♥ 43 ♠ AK9 ♠ K76		North 2♣¹ X man	East 4 AP	South 1NT Pass
Board: 292 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4♣ S	North: ♠ AQ105 ♥ A6 ♦ 974 ♠ AQ64	South: ♠ KJ6 ♥ Q754 ♦ Q2 ♠ K1073	2♦ Pass Pass 1. Stay		Pass Pass Pass AP	2♣¹ X 3♠²

Board: 288 Dealer: N Vul: NS HCP: 10	▲ A1083♥ K7◆ K10982◆ 92	West Bids 3♥ if possible. Partner bids first.
Board: 289 Dealer: S Vul: EW HCP: 15	AJ104♥ 98AQ74A64	East Bids 2♥ if possible. You bid first.
Board: 290 Dealer: N Vul: None HCP: 13		West Bids 4♦ if possible. Partner bids first.
Board: 291 Dealer: S Vul: EW HCP: 16	AQ94243AK9K76	East Bids 4♥ if possible. You bid first.
Board: 292 Dealer: N Vul: Both HCP: 11	★ KJ6♥ Q754◆ Q2◆ K1073	West Bids 2♦ if possible. Partner bids first.

Board: 288 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KJ9 ♥ Q3 ♠ AQ75 ♣ A765	South: ♠ A1083 ♥ K7 ♦ K10982 ♣ 92	West 3♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 289 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ KQ85 ♥ 64 ♦ 65 ♣ KQ1072	South: ♠ AJ104 ♥ 98 ♠ AQ74 ♠ A64		North 2♣¹ 3♣ man	East 2♥ AP	South 1NT Pass
Board: 290 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 4•X W	North: ♠ AQ95 ♥ KQ43 ♠ K2 ♠ Q83	South: ♣ J1083 ♥ AJ82 ♦ 104 ♣ AK6	West 4 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 291 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4 VX E	North: ♠ K763 ♥ 86 ♠ Q42 ♣ A952	South: ♠ AQ942 ♥ 43 ♠ AK9 ♠ K76		North 2♣¹ X man	East 4 AP	South 1NT Pass
Board: 292 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4♣ S	North: ♠ AQ105 ♥ A6 ♦ 974 ♠ AQ64	South: ♠ KJ6 ♥ Q754 ♦ Q2 ♠ K1073	2♦ Pass Pass 1. Stay		Pass Pass Pass AP	2♣¹ X 3♠²

Board: 293 Dealer: S Vul: NS HCP: 8 A 65 Dealer: N Vul: Both A 74 East Bids 2♠ if possible. Partner bids first. West Bids 2♠ if possible. West Bids 2♠ if possible. Vest Bids 2♠ if possible.	
Dealer: N Vul: Both AOI97 West Bids 2♠ if possible.	
HCP: 15 ♣ A54 You bid first.	
Board: 295 Dealer: S Vul: None HCP: 9 ♣ AJ963 Fast Bids 2♦ if possible. Partner bids first.	
Board: 296 Dealer: N Vul: EW HCP: 16 AJ3 West Bids 2♠ if possible. You bid first. You bid first.	
Board: 297 Dealer: S Vul: Both HCP: 10 ♣ A853 ▼ K72 Partner bids first.	

Board: 293 Dealer: S Vul: NS	North: ★ 74 ∀ KQ109	South: ♠ AJ103 ♥ AJ86	West Pass	North 2♣¹	East 2♠	South 1NT Pass
North HCP: 8 South HCP: 15 Contract: 2N S	◆ K985 ◆ 1065	◆ Q104 ◆ QJ	Pass AP	X	Pass	2NT
			1. Stay	IIIAII		
Board: 294 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 13	♠ 65♥ A107♦ AQJ97	♠ Q7 ♥ KQ43 ♦ K1064	2♠ Pass	Pass 3	Pass Pass	X 3NT
Contract: 3N N	Contract: 3N N ♣ A54	♣ K109	AP 1. Stay	man		
Board: 295 Dealer: S	North: ♠ AJ963	South: ♠ KQ	West	North	East	South 1NT
Vul: None North HCP: 9	▼ A842 ◆ 92	▼ KJ65 ◆ 1065	Pass	2 ♣ ¹	2 \	Pass
South HCP: 15 Contract: 3♠ N	♦ 42	◆ 1065 ◆ AQ103	Pass 1. Stay	3♠ man	AP	
Board: 296 Dealer: N Vul: EW	North: ♠ AJ3	South: ♠ 842	West	North 1NT	East Pass	_
North HCP: 16 South HCP: 9 Contract: 2N N	✓ J64◆ AK109◆ K43	★ A875◆ Q53◆ QJ8	2 ♠ 1. Stay	2NT man	AP	
Board: 297 Dealer: S Vul: Both	North: ♠ A853	South: ♠ KQJ64	West	North	East	South 1NT
North HCP: 10	♥ K72 ♦ 76	♥ AJ ♦ A54	Pass		2 \(\)	2♠
South HCP: 16 Contract: 4♠ S	◆ K1073	◆ A34 ◆ J52	Pass 1. Stay		AP	

Board: 293 Dealer: S Vul: NS HCP: 15	AJ103✓ AJ86✓ Q104✓ QJ	East Bids 2♠ if possible. You bid first.
Board: 294 Dealer: N Vul: Both HCP: 13	♣ Q7 ♥ KQ43 ♦ K1064 ♣ K109	West Bids 2♠ if possible. Partner bids first.
Board: 295 Dealer: S Vul: None HCP: 15	★ KQ▼ KJ65◆ 1065◆ AQ103	East Bids 2♦ if possible. You bid first.
Board: 296 Dealer: N Vul: EW HCP: 9	★ 842★ A875◆ Q53◆ QJ8	West Bids 2♠ if possible. Partner bids first.
Board: 297 Dealer: S Vul: Both HCP: 16	★ KQJ64▼ AJ◆ A54◆ J52	East Bids 2♦ if possible. You bid first.

Board: 293 Dealer: S Vul: NS	North: ★ 74 ∀ KQ109	South: ♠ AJ103 ♥ AJ86	West Pass	North 2♣¹	East 2♠	South 1NT Pass
North HCP: 8 South HCP: 15 Contract: 2N S	◆ K985 ◆ 1065	◆ Q104 ◆ QJ	Pass AP	X	Pass	2NT
			1. Stay	IIIAII		
Board: 294 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 13	♠ 65♥ A107♦ AQJ97	♠ Q7 ♥ KQ43 ♦ K1064	2♠ Pass	Pass 3	Pass Pass	X 3NT
Contract: 3N N	Contract: 3N N ♣ A54	♣ K109	AP 1. Stay	man		
Board: 295 Dealer: S	North: ♠ AJ963	South: ♠ KQ	West	North	East	South 1NT
Vul: None North HCP: 9	▼ A842 ◆ 92	▼ KJ65 ◆ 1065	Pass	2 ♣ ¹	2 \	Pass
South HCP: 15 Contract: 3♠ N	♦ 42	◆ 1065 ◆ AQ103	Pass 1. Stay	3♠ man	AP	
Board: 296 Dealer: N Vul: EW	North: ♠ AJ3	South: ♠ 842	West	North 1NT	East Pass	_
North HCP: 16 South HCP: 9 Contract: 2N N	✓ J64◆ AK109◆ K43	★ A875◆ Q53◆ QJ8	2 ♠ 1. Stay	2NT man	AP	
Board: 297 Dealer: S Vul: Both	North: ♠ A853	South: ♠ KQJ64	West	North	East	South 1NT
North HCP: 10	♥ K72 ♦ 76	♥ AJ ♦ A54	Pass		2 \(\)	2♠
South HCP: 16 Contract: 4♠ S	◆ K1073	◆ A34 ◆ J52	Pass 1. Stay		AP	

Board: 298 Dealer: N Vul: None HCP: 17	AKQ7₹762AK103₹J8	West Bids 5♣ if possible. You bid first.
Board: 299 Dealer: S Vul: NS HCP: 13	♣ QJ72 ♥ AQ963 ♦ A1052 ♣ —	East Bids 3♣ if possible. Partner bids first.
Board: 300 Dealer: N Vul: Both HCP: 16	★ KQ986★ AJ★ K93★ K42	West Bids 2♦ if possible. You bid first.
Board: 301 Dealer: S Vul: None HCP: 9	♣ Q9864♥ Q942◆ AJ75♣ —	East Bids 3♣ if possible. Partner bids first.
Board: 302 Dealer: N Vul: NS HCP: 15	421052AKQ8AQ107	West Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.

Board: 298 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 5&X W	North: ♠ AKQ7 ♥ 762 ♠ AK103 ♣ J8	South: ♣ J8632 ♥ AKJ5 ♦ 952 ♣ 4	West 5♣ 1. Stay	North 1NT X man	East Pass AP	
Board: 299 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4♥ N	North: ♠ QJ72 ♥ AQ963 ♠ A1052 ♣ —	South: ♠ AK8 ♥ KJ10 ♠ KJ974 ♣ 64		North 2♣¹ 3♥ man	East 3♣ Pass	1NT Pass
Board: 300 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 N	North: ♠ KQ986 ♥ AJ ♠ K93 ♣ K42	South: ♠ AJ73 ♥ 843 ♠ 86 ♠ QJ109	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 301 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 44 N	North: ♠ Q9864 ♥ Q942 ♠ AJ75 ♣ —	South: ♠ AK 102 ♥ AJ87 ♠ 82 ♣ A63	Pass Pass Pass 1. Stay		3♣ Pass AP	1NT Pass 4♣²
Board: 302 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4•X W	North: 42 1052 AKQ8 AQ107	South: ♣ 76 ▼ AJ73 ◆ 94 ♣ K8432	West 2♣ 3♣ AP 1. Stay	North 1NT Pass 4♣	East Pass Pass 44	2 ♣ ¹

Board: 298 Dealer: N Vul: None HCP: 9		West Bids 5♣ if possible. Partner bids first.
Board: 299 Dealer: S Vul: NS HCP: 15	★ AK8♥ KJ10◆ KJ974◆ 64	East Bids 3♣ if possible. You bid first.
Board: 300 Dealer: N Vul: Both HCP: 8	♣ AJ73♥ 843♦ 86♣ QJ109	West Bids 2♦ if possible. Partner bids first.
Board: 301 Dealer: S Vul: None HCP: 16	★ AK102▼ AJ87◆ 82★ A63	East Bids 3♣ if possible. You bid first.
Board: 302 Dealer: N Vul: NS HCP: 8	★76✓ AJ73◆94◆ K8432	West Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.

Board: 298 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 5&X W	North: ♠ AKQ7 ♥ 762 ♠ AK103 ♣ J8	South: ♣ J8632 ♥ AKJ5 ♦ 952 ♣ 4	West 5♣ 1. Stay	North 1NT X man	East Pass AP	
Board: 299 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4♥ N	North: ♠ QJ72 ♥ AQ963 ♠ A1052 ♣ —	South: ♠ AK8 ♥ KJ10 ♠ KJ974 ♣ 64		North 2♣¹ 3♥ man	East 3♣ Pass	1NT Pass
Board: 300 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 N	North: ♠ KQ986 ♥ AJ ♠ K93 ♣ K42	South: ♠ AJ73 ♥ 843 ♠ 86 ♠ QJ109	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 301 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 44 N	North: ♠ Q9864 ♥ Q942 ♠ AJ75 ♣ —	South: ♠ AK 102 ♥ AJ87 ♠ 82 ♣ A63	Pass Pass Pass 1. Stay		3♣ Pass AP	1NT Pass 4♣²
Board: 302 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4•X W	North: 42 1052 AKQ8 AQ107	South: ♣ 76 ▼ AJ73 ◆ 94 ♣ K8432	West 2♣ 3♣ AP 1. Stay	North 1NT Pass 4♣	East Pass Pass 44	2 ♣ ¹

Board: 303 Dealer: S Vul: EW HCP: 8		East Bids 2♦ if possible. Partner bids first.
Board: 304 Dealer: N Vul: None HCP: 15	★ 7653★ AK6★ KQ4★ QJ3	West Bids 3♣ if possible. You bid first.
Board: 305 Dealer: S Vul: EW HCP: 13	♣ QJ1042♥ K1092◆ —♣ AQJ5	East Bids 4♦ if possible. Partner bids first.
Board: 306 Dealer: N Vul: NS HCP: 15	★ KQ5▼ 87653◆ AQ2◆ A4	West Bids 3♣ if possible. You bid first.
Board: 307 Dealer: S Vul: EW HCP: 11	♠ AKJ3♥ QJ42♦ 105♠ 965	East Bids 4♦ if possible. Partner bids first.

Board: 303 Dealer: S	North:	South:		North		1NT
Vul: EW	♦ J8743 ♥ AK52	♠ AKQ ♥ J1073	Pass Pass	2♣¹ 3♠	2♦ Pagg	2NT
North HCP: 8	73	◆ A2	Pass	3 ₽ 4♠	Pass AP	4•2
South HCP: 16 Contract: 4♠ N	♣ 76	♣ Q1083	1. Stay		Λu	
				raise or	better	in ♠
Board: 304	North	Contle	West	North	Fast	South
Dealer: N	North: ♠ 7653	South: ♠ AKQJ	,, esc	1NT	Pass	
Vul: None North HCP: 15	♥ AK6	♥ 543	3♣	Pass		3NT
South HCP: 13	♦ KQ4	◆ J1052	AP			
Contract: 3N N	♣ QJ3	♣ 42	1. Stay	man		
Board: 305 Dealer: S	North: ♠ QJ1042	South: ♠ A8753	West	North	East	South 1NT
Vul: EW North HCP: 13	▼ K1092	♥ AJ	Pass	2 ♣ ¹	4	Pass
South HCP: 16	• —	♦ A94	Pass	4♠	AP	
Contract: 4♠ N	♣ AQJ5	♣ K102	1. Stay	man		
Board: 306	North:	South:	West	North	East	South
Dealer: N	• KQ5	\$76		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	v 87653	♥ AQ109	3♣	Pass	Pass	X
South HCP: 9	◆ AQ2	◆ J974	AP			
Contract: 3♣X W	♣ A4	♣ Q76	1. Stay	man		
Board: 307 Dealer: S	North:	South:	West	North	East	
Vul: EW	♠ AKJ3	♦ Q7652	D	2.2.1	1 •	1NT
North HCP: 11	♥ QJ42 ♦ 105	♥ A93 ♦ 92	Pass	2♣¹ v	4 ♦	Pass
South HCP: 15	◆ 965	♣ AKQ	Pass 1. Stay	X	AP	

Board: 303 Dealer: S Vul: EW HCP: 16	★ AKQ▼ J1073★ A2★ Q1083	East Bids 2♦ if possible. You bid first.
Board: 304 Dealer: N Vul: None HCP: 11	★ AKQJ▼ 543◆ J1052◆ 42	West Bids 3♣ if possible. Partner bids first.
Board: 305 Dealer: S Vul: EW HCP: 16	★ A8753▼ AJ★ A94★ K102	East Bids 4♦ if possible. You bid first.
Board: 306 Dealer: N Vul: NS HCP: 9	♣76♥ AQ109◆ J974♣ Q76	West Bids 3♣ if possible. Partner bids first.
Board: 307 Dealer: S Vul: EW HCP: 15	♠ Q7652♥ A93♦ 92♠ AKQ	East Bids 4♦ if possible. You bid first.

Board: 303 Dealer: S	North:	South:		North		1NT
Vul: EW	♦ J8743 ♥ AK52	♠ AKQ ♥ J1073	Pass Pass	2♣¹ 3♠	2♦ Pagg	2NT
North HCP: 8	73	◆ A2	Pass	3 ₽ 4♠	Pass AP	4•2
South HCP: 16 Contract: 4♠ N	♣ 76	♣ Q1083	1. Stay		Λu	
				raise or	better	in ♠
Board: 304	North	Contle	West	North	Fast	South
Dealer: N	North: ♠ 7653	South: ♠ AKQJ	,, esc	1NT	Pass	
Vul: None North HCP: 15	♥ AK6	♥ 543	3♣	Pass		3NT
South HCP: 13	♦ KQ4	◆ J1052	AP			
Contract: 3N N	♣ QJ3	♣ 42	1. Stay	man		
Board: 305 Dealer: S	North: ♠ QJ1042	South: ♠ A8753	West	North	East	South 1NT
Vul: EW North HCP: 13	▼ K1092	♥ AJ	Pass	2 ♣ ¹	4	Pass
South HCP: 16	• —	♦ A94	Pass	4♠	AP	
Contract: 4♠ N	♣ AQJ5	♣ K102	1. Stay	man		
Board: 306	North:	South:	West	North	East	South
Dealer: N	• KQ5	\$76		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	v 87653	♥ AQ109	3♣	Pass	Pass	X
South HCP: 9	◆ AQ2	◆ J974	AP			
Contract: 3♣X W	♣ A4	♣ Q76	1. Stay	man		
Board: 307 Dealer: S	North:	South:	West	North	East	
Vul: EW	♠ AKJ3	♦ Q7652	D	2.2.1	1 •	1NT
North HCP: 11	♥ QJ42 ♦ 105	♥ A93 ♦ 92	Pass	2♣¹ v	4 ♦	Pass
South HCP: 15	◆ 965	♣ AKQ	Pass 1. Stay	X	AP	

Board: 308 Dealer: N Vul: Both HCP: 16	★ AK62★ KJ5★ Q872★ K4	West Bids 2♦ if possible. You bid first.
Board: 309 Dealer: S Vul: None HCP: 10	♣ Q8♥ QJ107♦ K4♣ Q7542	East Bids 2♦ if possible. Partner bids first.
Board: 310 Dealer: N Vul: EW HCP: 16	★ K63★ AQ73◆ QJ6★ A74	West Bids 2♥ if possible. You bid first.
Board: 311 Dealer: S Vul: Both HCP: 10	★ K10★ K743★ 1097★ KJ92	East Bids 2♦ if possible. Partner bids first.
Board: 312 Dealer: N Vul: None HCP: 15	★ KQ98▼ AQJ9◆ 92◆ K108	West Bids 2♦ if possible. You bid first.

Board: 308 Dealer: N Vul: Both North HCP: 16	North: ♠ AK62 ♥ KJ5	South: ♠ Q753 ♥ AQ1042	West 2◆	North 1NT 2NT	East Pass Pass	2 ♣ ¹
South HCP: 11 Contract: 4♥ S	◆ Q872 ♣ K4	♦ 5 ♣ QJ6	Pass 1. Stay	4 ♥ man	AP	
Board: 309	North:	South:	West	North	East	South 1NT
Dealer: S Vul: None	♦ Q8	♠ AJ93	Pass	2 ♣ ¹	2•	Pass
North HCP: 10	♥ QJ107	♥ AK9	Pass	3♣	Pass	3 ♦ ²
South HCP: 17	◆ K4 ♣ Q7542	♦ J103 ♣ A108	Pass	4♣	AP	
Contract: 4♣ N	¥ Q1342	¥ / 1100	1. Stay 2. limit	man raise or	better	in ♣
Board: 310 Dealer: N Vul: EW	North: ♠ K63	South: ♠ Q852	West	North 1NT	East Pass	
North HCP: 16	♥ AQ73	∀ 6	2♥	2NT	AP	24
South HCP: 8 Contract: 2N N	♦ QJ6 ♣ A74	◆ A10754 ◆ Q63	1. Stayman			
Board: 311	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both	♦ K10	♦ Q732	Pass	2 ♣ ¹	2•	Pass
North HCP: 10	♥ K743 ♦ 1097	♥ AQ65 ♦ AJ	Pass	3NT	AP	
South HCP: 15 Contract: 3N S	♣ KJ92	♣ Q83	1. Stay	man		
D 1010			West	North	East	South
Board: 312 Dealer: N	North:	South:		1NT	Pass	
Vul: None	♦ KQ98	♠ AJ432	2 ♦	Pass	Pass	
North HCP: 15 South HCP: 9	♥ AQJ9 ♦ 92	▼ K832 ◆ J10	Pass AP	3 ♦ ²	Pass	4♠
Contract: 4♠ S	♣ K108	♣ 94	 Stay limit 	man raise or	better	in ♠

Board: 308 Dealer: N Vul: Both HCP: 11	♣ Q753♥ AQ1042♦ 5♣ QJ6	West Bids 2♦ if possible. Partner bids first.
Board: 309 Dealer: S Vul: None HCP: 17	▲ AJ93✔ AK9◆ J103◆ A108	East Bids 2♦ if possible. You bid first.
Board: 310 Dealer: N Vul: EW HCP: 8	♠ Q852♥ 6♦ A10754♠ Q63	West Bids 2♥ if possible. Partner bids first.
Board: 311 Dealer: S Vul: Both HCP: 15	♣ Q732♥ AQ65♦ AJ♣ Q83	East Bids 2♦ if possible. You bid first.
Board: 312 Dealer: N Vul: None HCP: 9	★ AJ432▼ K832◆ J10◆ 94	West Bids 2♦ if possible. Partner bids first.

Board: 308 Dealer: N Vul: Both North HCP: 16	North: ♠ AK62 ♥ KJ5	South: ♠ Q753 ♥ AQ1042	West 2◆	North 1NT 2NT	East Pass Pass	2 ♣ ¹
South HCP: 11 Contract: 4♥ S	◆ Q872 ♣ K4	♦ 5 ♣ QJ6	Pass 1. Stay	4 ♥ man	AP	
Board: 309	North:	South:	West	North	East	South 1NT
Dealer: S Vul: None	♦ Q8	♠ AJ93	Pass	2 ♣ ¹	2•	Pass
North HCP: 10	♥ QJ107	♥ AK9	Pass	3♣	Pass	3 ♦ ²
South HCP: 17	◆ K4 ♣ Q7542	♦ J103 ♣ A108	Pass	4♣	AP	
Contract: 4♣ N	¥ Q1342	¥ / 1100	1. Stay 2. limit	man raise or	better	in ♣
Board: 310 Dealer: N Vul: EW	North: ♠ K63	South: ♠ Q852	West	North 1NT	East Pass	
North HCP: 16	♥ AQ73	∀ 6	2♥	2NT	AP	24
South HCP: 8 Contract: 2N N	♦ QJ6 ♣ A74	◆ A10754 ◆ Q63	1. Stayman			
Board: 311	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both	♦ K10	♦ Q732	Pass	2 ♣ ¹	2•	Pass
North HCP: 10	♥ K743 ♦ 1097	♥ AQ65 ♦ AJ	Pass	3NT	AP	
South HCP: 15 Contract: 3N S	♣ KJ92	♣ Q83	1. Stay	man		
D 1010			West	North	East	South
Board: 312 Dealer: N	North:	South:		1NT	Pass	
Vul: None	♦ KQ98	♠ AJ432	2 ♦	Pass	Pass	
North HCP: 15 South HCP: 9	♥ AQJ9 ♦ 92	▼ K832 ◆ J10	Pass AP	3 ♦ ²	Pass	4♠
Contract: 4♠ S	♣ K108	♣ 94	 Stay limit 	man raise or	better	in ♠

Board: 313 Dealer: S Vul: NS HCP: 8	★ KQJ9♥ 95◆ 842◆ Q976	East Bids 2♥ if possible. Partner bids first.
Board: 314 Dealer: N Vul: Both HCP: 15	♠ Q94♥ AK4♦ AQ865♠ 76	West Bids 5♣ if possible. You bid first.
Board: 315 Dealer: S Vul: None HCP: 10	★ KJ65★ K75★ 73★ K432	East Bids 2♦ if possible. Partner bids first.
Board: 316 Dealer: N Vul: NS HCP: 16	★ KQ5▼ AK1074◆ KJ5◆ 97	West Bids 5♣ if possible. You bid first.
Board: 317 Dealer: S Vul: EW HCP: 7	♣ Q9632♥ J873◆ 8♣ A76	East Bids 5♦ if possible. Partner bids first.

Board: 313 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ KQJ9 ♥ 95 ♦ 842 ♣ Q976	South: ♠ A65 ♥ A72 ♠ A63 ♣ KJ83		North 2♣¹ man	East 2♥	South 1NT 2NT
Board: 314 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 5•X W	North: ♠ Q94 ♥ AK4 ♠ AQ865 ♠ 76	South: ♠ AK87 ♥ QJ965 ♦ 942 ♣ 5	West 5♣ 1. Stayı	North 1NT X man	East Pass AP	
Board: 315 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 2•X E	North: ♠ KJ65 ♥ K75 ♦ 73 ♠ K432	South: ♠ Q984 ♥ AJ102 ♦ J5 ♣ AQJ	Pass	North 2* X man	East 2 AP	South 1NT Pass
Board: 316 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 5 X W	North: ♠ KQ5 ♥ AK1074 ♠ KJ5 ♣ 97	South: ♠ A932 ♥ QJ9 ♠ A8432 ♣ 8	West 5♣ AP 1. Stayı	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 317 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 5•X E	North: ♠ Q9632 ♥ J873 ♠ 8 ♣ A76	South: ♠ AK4 ♥ AK65 ♦ 52 ♣ QJ104	West Pass AP 1. Stayı		East 5♦	South 1NT X

Board: 313 Dealer: S Vul: NS HCP: 16	★ A65★ A72★ A63★ KJ83	East Bids 2♥ if possible. You bid first.
Board: 314 Dealer: N Vul: Both HCP: 10	AK87♥ QJ965♦ 942♣ 5	West Bids 5♣ if possible. Partner bids first.
Board: 315 Dealer: S Vul: None HCP: 15	♣ Q984♥ AJ102◆ J5♣ AQJ	East Bids 2♦ if possible. You bid first.
Board: 316 Dealer: N Vul: NS HCP: 11	★ A932♥ QJ9★ A8432★ 8	West Bids 5♣ if possible. Partner bids first.
Board: 317 Dealer: S Vul: EW HCP: 17	★ AK4★ AK65★ 52★ QJ104	East Bids 5♦ if possible. You bid first.

Board: 313 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ KQJ9 ♥ 95 ♦ 842 ♣ Q976	South: ♠ A65 ♥ A72 ♠ A63 ♣ KJ83		North 2♣¹ man	East 2♥	South 1NT 2NT
Board: 314 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 5•X W	North: ♠ Q94 ♥ AK4 ♠ AQ865 ♠ 76	South: ♠ AK87 ♥ QJ965 ♦ 942 ♣ 5	West 5♣ 1. Stayı	North 1NT X man	East Pass AP	
Board: 315 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 2•X E	North: ♠ KJ65 ♥ K75 ♦ 73 ♠ K432	South: ♠ Q984 ♥ AJ102 ♦ J5 ♣ AQJ	Pass	North 2* X man	East 2 AP	South 1NT Pass
Board: 316 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 5 X W	North: ♠ KQ5 ♥ AK1074 ♠ KJ5 ♣ 97	South: ♠ A932 ♥ QJ9 ♠ A8432 ♣ 8	West 5♣ AP 1. Stayı	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 317 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 5•X E	North: ♠ Q9632 ♥ J873 ♠ 8 ♣ A76	South: ♠ AK4 ♥ AK65 ♦ 52 ♣ QJ104	West Pass AP 1. Stayı		East 5♦	South 1NT X

Board: 318 Dealer: N Vul: NS HCP: 15	♣ J1085♥ QJ4♦ K8♣ AKJ6	West Bids 2♠ if possible. You bid first.
Board: 319 Dealer: S Vul: EW HCP: 9	★ K432♥ Q82◆ A83◆ 986	East Bids 2♠ if possible. Partner bids first.
Board: 320 Dealer: N Vul: Both HCP: 15	★ AJ64★ 872★ K54★ AK7	West Bids 2♥ if possible. You bid first.
Board: 321 Dealer: S Vul: NS HCP: 10	★ KJ1063▼ 10954◆ Q8◆ A9	East Bids 2♦ if possible. Partner bids first.
Board: 322 Dealer: N Vul: Both HCP: 15	AQ54✓ AK421065Q5	West Bids 3♦ if possible. You bid first.

Board: 318 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3 S	North: ♣ J1085 ♥ QJ4 ♦ K8 ♣ AKJ6	South: ♠ Q ♥ AK82 ♦ 1052 ♠ Q10432	West 2♣ Pass 1. Stay	North 1NT Pass 3.4	East Pass Pass AP	2 ♣ ¹
Board: 319 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K432 ♥ Q82 ♠ A83 ♣ 986	South: ♣ J7 ♥ AK1065 ♠ KJ2 ♣ A75		North 2♣¹ 2NT man	East 2♠ AP	South 1NT Pass
Board: 320 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2 X W	North: ♠ AJ64 ♥ 872 ♠ K54 ♣ AK7	South: ♠ Q1087 ♥ K ♠ Q72 ♠ Q9654	West 2♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 321 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4♠ N	North: ♠ KJ1063 ▼ 10954 ◆ Q8 ♣ A9	South: ♠ AQ9 ♥ AQJ7 ♠ A3 ♣ 10875	Pass Pass Pass 1. Stay	North 2♣¹ 3♠ 4♠ man raise or	2♦ Pass AP	1NT 2NT 4•²
Board: 322 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ AQ54 ♥ AK42 ♠ 1065 ♠ Q5	South:	West 3 AP 1. Stay	North 1NT Pass man	Pass	

Board: 318 Dealer: N Vul: NS HCP: 11	♠ Q ♥ AK82 ♦ 1052 ♠ Q10432	West Bids 2♠ if possible. Partner bids first.
Board: 319 Dealer: S Vul: EW HCP: 16	♣ J7♥ AK1065♦ KJ2♣ A75	East Bids 2♠ if possible. You bid first.
Board: 320 Dealer: N Vul: Both HCP: 9	♣ Q1087♥ K◆ Q72♣ Q9654	West Bids 2♥ if possible. Partner bids first.
Board: 321 Dealer: S Vul: NS HCP: 17	AQ9AQJ7A310875	East Bids 2♦ if possible. You bid first.
Board: 322 Dealer: N Vul: Both HCP: 14	♦ 972♥ Q863♦ A♣ AKJ84	West Bids 3♦ if possible. Partner bids first.

Board: 318 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3 S	North: ♣ J1085 ♥ QJ4 ♦ K8 ♣ AKJ6	South: ♠ Q ♥ AK82 ♦ 1052 ♠ Q10432	West 2♣ Pass 1. Stay	North 1NT Pass 3.4	East Pass Pass AP	2 ♣ ¹
Board: 319 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K432 ♥ Q82 ♠ A83 ♣ 986	South: ♣ J7 ♥ AK1065 ♠ KJ2 ♣ A75		North 2♣¹ 2NT man	East 2♠ AP	South 1NT Pass
Board: 320 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2 X W	North: ♠ AJ64 ♥ 872 ♠ K54 ♣ AK7	South: ♠ Q1087 ♥ K ♠ Q72 ♠ Q9654	West 2♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 321 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4♠ N	North: ♠ KJ1063 ▼ 10954 ◆ Q8 ♣ A9	South: ♠ AQ9 ♥ AQJ7 ♠ A3 ♣ 10875	Pass Pass Pass 1. Stay	North 2♣¹ 3♠ 4♠ man raise or	2♦ Pass AP	1NT 2NT 4•²
Board: 322 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ AQ54 ♥ AK42 ♠ 1065 ♠ Q5	South:	West 3 AP 1. Stay	North 1NT Pass man	Pass	

Board: 323 Dealer: S Vul: None HCP: 8	A532✓ J75✓ 74✓ K875	East Bids 2♥ if possible. Partner bids first.
Board: 324 Dealer: N Vul: EW HCP: 15	★ K72♥ Q10◆ QJ52◆ AK43	West Bids 3♠ if possible. You bid first.
Board: 325 Dealer: S Vul: Both HCP: 12	★ KQ4★ KQ96◆ Q◆ 87654	East Bids 2♦ if possible. Partner bids first.
Board: 326 Dealer: N Vul: None HCP: 16	★ AJ7▼ KJ2◆ Q62★ KQ98	West Bids 5♦ if possible. You bid first.
Board: 327 Dealer: S Vul: NS HCP: 9	★ K854★ K54◆ 94◆ QJ82	East Bids 2♥ if possible. Partner bids first.

Board: 323 Dealer: S Vul: None	North: ♠ A532 ♥ J75	South: ♠ QJ7 ♥ K84	West	North	East	South 1NT
North HCP: 8 South HCP: 15 Contract: 2♥ E	◆ 74 ◆ K875	◆ AKQ96 ◆ 32	Pass 1. Stay		2♥	AP
Board: 324 Dealer: N	North: ♠ K72	South: ♠ 96	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 9	♥ Q10 • QJ52 • AK43	▼ K987 ◆ K4 ◆ QJ986	3♠ AP	Pass	Pass	
Contract: 3♠X W	27111	1 0000	1. Stay	man		
Board: 325 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	★ KQ4	★ A86	Pass	2 ♣ ¹	2 ♦	Pass
North HCP: 12	♥ KQ96 ♦ Q	♥ AJ54 ♦ A752	Pass Pass	X 3♣		2NT 3NT
South HCP: 15 Contract: 3N S	♦ 87654	♣ Q2	AP	37	газз	31N I
Contract. 51 V 5			1. Stay	man		
Board: 326 Dealer: N	North:	South:	West	North	East	South
Vul: None	♠ AJ7 ♥ KJ2	♦ K52 ♥ A763	_	1NT	Pass	2 ♣ ¹
North HCP: 16 South HCP: 13	◆ Q62	↓ A/03↓ J	5 ♦ 1. Stay	X	AP	
Contract: 5♦X W	♣ KQ98	♣ AJ1063	1. Sury			
Board: 327 Dealer: S	North: ♠ K854	South: ♠ A1096	West	North	East	South 1NT
Vul: NS	• K834 ▼ K54	◆ A1096 ♥ 63	Pass	2 ♣ ¹	2♥	Pass
North HCP: 9 South HCP: 16	♦ 94	♦ KQ87	Pass	2NT	AP	
Contract: 2N S	♣ QJ82	♣ AK9	1. Stay	man		

Board: 323 Dealer: S Vul: None HCP: 15	♠ QJ7 ♥ K84 ♦ AKQ96 ♠ 32	East Bids 2♥ if possible. You bid first.
Board: 324 Dealer: N Vul: EW HCP: 9	♠ 96♥ K987♦ K4♠ QJ986	West Bids 3♠ if possible. Partner bids first.
Board: 325 Dealer: S Vul: Both HCP: 15	A86✓ AJ54A752✓ Q2	East Bids 2♦ if possible. You bid first.
Board: 326 Dealer: N Vul: None HCP: 13	★ K52★ A763→ J◆ AJ1063	West Bids 5♦ if possible. Partner bids first.
Board: 327 Dealer: S Vul: NS HCP: 16	★ A1096★ 63★ KQ87★ AK9	East Bids 2♥ if possible. You bid first.

Board: 323 Dealer: S Vul: None	North: ♠ A532 ♥ J75	South: ♠ QJ7 ♥ K84	West	North	East	South 1NT
North HCP: 8 South HCP: 15 Contract: 2♥ E	◆ 74 ◆ K875	◆ AKQ96 ◆ 32	Pass 1. Stay		2♥	AP
Board: 324 Dealer: N	North: ♠ K72	South: ♠ 96	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 9	♥ Q10 • QJ52 • AK43	▼ K987 ◆ K4 ◆ QJ986	3♠ AP	Pass	Pass	
Contract: 3♠X W	27111	1 0000	1. Stay	man		
Board: 325 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	★ KQ4	★ A86	Pass	2 ♣ ¹	2 ♦	Pass
North HCP: 12	♥ KQ96 ♦ Q	♥ AJ54 ♦ A752	Pass Pass	X 3♣		2NT 3NT
South HCP: 15 Contract: 3N S	♦ 87654	♣ Q2	AP	37	газз	31N I
Contract. 51 V 5			1. Stay	man		
Board: 326 Dealer: N	North:	South:	West	North	East	South
Vul: None	♠ AJ7 ♥ KJ2	♦ K52 ♥ A763	_	1NT	Pass	2 ♣ ¹
North HCP: 16 South HCP: 13	◆ Q62	↓ A/03↓ J	5 ♦ 1. Stay	X	AP	
Contract: 5♦X W	♣ KQ98	♣ AJ1063	1. Sury			
Board: 327 Dealer: S	North: ♠ K854	South: ♠ A1096	West	North	East	South 1NT
Vul: NS	• K834 ▼ K54	◆ A1096 ♥ 63	Pass	2 ♣ ¹	2♥	Pass
North HCP: 9 South HCP: 16	♦ 94	♦ KQ87	Pass	2NT	AP	
Contract: 2N S	♣ QJ82	♣ AK9	1. Stay	man		

Board: 328 Dealer: N Vul: Both HCP: 15	★ K10★ KJ63★ KQJ8★ Q64	West Bids 4♠ if possible. You bid first.
Board: 329 Dealer: S Vul: None HCP: 8	★ K543▼ J52◆ 103◆ KJ103	East Bids 2♦ if possible. Partner bids first.
Board: 330 Dealer: N Vul: NS HCP: 16	♠ AKQ4♥ Q65♠ A9♠ J643	West Bids 4♦ if possible. You bid first.
Board: 331 Dealer: S Vul: None HCP: 9	 ♣ J82 ♥ QJ87 ♦ AJ8 ♣ 976	East Bids 4♠ if possible. Partner bids first.
Board: 332 Dealer: N Vul: NS HCP: 16	♣ Q6♥ Q95◆ AKJ84♣ A32	West Bids 3♠ if possible. You bid first.

Board: 328 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4•X W	North: ♠ K10 ♥ KJ63 ♠ KQJ8 ♣ Q64	South: ♠ A7 ♥ A1072 ♦ 1054 ♣ K752	West 4♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 329 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K543 ♥ J52 ♦ 103 ♠ KJ103	South: ♠ AQ96 ♥ KQ7 ♠ KQ8 ♣ 975		North 2♣¹ man	East 2◆	South 1NT 2NT
Board: 330 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4•X W	North: ♠ AKQ4 ♥ Q65 ♠ A9 ♣ J643	South:	West 4 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 331 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4•X E	North:	South:		North 2♣¹ X man	East 4♣ AP	South 1NT Pass
Board: 332 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3♠ W	North: ♠ Q6 ♥ Q95 ♠ AKJ84 ♠ A32	South:	West 3♣ 1. Stay	North 1NT AP man	East Pass	

Board: 328 Dealer: N Vul: Both HCP: 11	 ♠ A7 ♥ A1072 ♦ 1054 ♠ K752 	West Bids 4♠ if possible. Partner bids first.
Board: 329 Dealer: S Vul: None HCP: 16	♠ AQ96♥ KQ7♠ KQ8♠ 975	East Bids 2♦ if possible. You bid first.
Board: 330 Dealer: N Vul: NS HCP: 8	109852✓ A9843A95	West Bids 4♦ if possible. Partner bids first.
Board: 331 Dealer: S Vul: None HCP: 15	105✓ AK6✓ Q942✓ KQJ3	East Bids 4♠ if possible. You bid first.
Board: 332 Dealer: N Vul: NS HCP: 10	★ 1097▼ KJ32◆ 10◆ KQJ108	West Bids 3♠ if possible. Partner bids first.

Board: 328 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4•X W	North: ♠ K10 ♥ KJ63 ♠ KQJ8 ♣ Q64	South: ♠ A7 ♥ A1072 ♦ 1054 ♣ K752	West 4♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 329 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K543 ♥ J52 ♦ 103 ♠ KJ103	South: ♠ AQ96 ♥ KQ7 ♠ KQ8 ♣ 975		North 2♣¹ man	East 2◆	South 1NT 2NT
Board: 330 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4•X W	North: ♠ AKQ4 ♥ Q65 ♠ A9 ♣ J643	South:	West 4 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 331 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4•X E	North:	South:		North 2♣¹ X man	East 4♣ AP	South 1NT Pass
Board: 332 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3♠ W	North: ♠ Q6 ♥ Q95 ♠ AKJ84 ♠ A32	South:	West 3♣ 1. Stay	North 1NT AP man	East Pass	

Board: 333 Dealer: S Vul: EW HCP: 9	★ AKJ8▼ J32◆ 54★ 10742	East Bids 5♦ if possible. Partner bids first.
Board: 334 Dealer: N Vul: Both HCP: 17	★ K96▼ KQ72◆ AQ◆ K974	West Bids 3♦ if possible. You bid first.
Board: 335 Dealer: S Vul: EW HCP: 8	◆ 2♥ Q642◆ K104◆ K7543	East Bids 2♠ if possible. Partner bids first.
Board: 336 Dealer: N Vul: Both HCP: 15		West Bids 2♠ if possible. You bid first.
Board: 337 Dealer: S Vul: None HCP: 10	♠ KQ94 ♥ 986 ♦ 2 ♣ KQ763	East Bids 5♦ if possible. Partner bids first.

Board: 333 Dealer: S Vul: EW	North: ♠ AKJ8	South: ♠ 1042		North		1NT
North HCP: 9	▼ J32◆ 54	♥ KQ85 ♦ A9	Pass Pass	2♣¹ X	5♦ AP	Pass
South HCP: 15 Contract: 5•X E	♣ 10742	♣ KQJ5	1. Stay		AP	
			West	North		
Board: 334	North:	South:	2 :	1NT	Pass	
Dealer: N Vul: Both	♦ K96	♦ AQ54	3♦	Pass		4NT ²
North HCP: 17	♥ KQ72	♥ A853	Pass	5 ♦ ³	Pass	6NT
South HCP: 18	♦ AQ ♣ K974	♦ J3 ♣ AQJ	AP	122012		
Contract: 6N N	₩ K 9/4	₩ AQJ	1. Stay	man kwood (0314	
				/4 or 4/4		
Board: 335	NI 4	G 4	West	North	Fast	South
Dealer: S	North: ♠ 2	South: ♠ A1095	***************************************	rvorur	Last	1NT
Vul: EW	♥ Q642	♥ AJ108	Pass	2 ♣ ¹	2♠	2NT
North HCP: 8 South HCP: 17	♦ K104	◆ A65	AP			
Contract: 2N S	♣ K7543	♣ A6	1. Stay	man		
Board: 336	NIdl.	C 4l	West	North	Fast	South
Dealer: N	North: ♠ J864	South: ♠ 752	VV CSt	1NT	Pass	
Vul: Both	♥ J8	♥ KQ32	2♠	Pass	Pass	
North HCP: 15 South HCP: 10	◆ A62	♦ KQ543	AP			
Contract: 3♦ S	♣ AKQ10	♣ 9	1. Stay	man		
Board: 337	NI 4	G. d	Wast	North	Fact	South
Dealer: S	North:	South: ♠ AJ8	WEST	INOIUI	Last	1NT
Vul: None	♠ KQ94 ♥ 986	♣ AJ8 ♥ AQ42	Pass	2 ♣ ¹	5 •	X
North HCP: 10	♦ 2	◆ 54	AP	4 T	. •	
South HCP: 16 Contract: 5♦X E	♣ KQ763	♣ AJ54	1. Stay	man		

Board: 333 Dealer: S Vul: EW HCP: 15	1042KQ85A9KQJ5	East Bids 5♦ if possible. You bid first.
Board: 334 Dealer: N Vul: Both HCP: 18	AQ54✓ A853✓ J3✓ AQJ	West Bids 3♦ if possible. Partner bids first.
Board: 335 Dealer: S Vul: EW HCP: 17	A1095✓ AJ108A65A6	East Bids 2♠ if possible. You bid first.
Board: 336 Dealer: N Vul: Both HCP: 10	★752★ KQ32◆ KQ543◆ 9	West Bids 2♠ if possible. Partner bids first.
Board: 337 Dealer: S Vul: None HCP: 16	AJ8✓ AQ42✓ 54▲ AJ54	East Bids 5♦ if possible. You bid first.

Board: 333 Dealer: S Vul: EW	North: ♠ AKJ8	South: ♠ 1042		North		1NT
North HCP: 9	▼ J32◆ 54	♥ KQ85 ♦ A9	Pass Pass	2♣¹ X	5♦ AP	Pass
South HCP: 15 Contract: 5•X E	♣ 10742	♣ KQJ5	1. Stay		AP	
			West	North		
Board: 334	North:	South:	2 :	1NT	Pass	
Dealer: N Vul: Both	♦ K96	♦ AQ54	3♦	Pass		4NT ²
North HCP: 17	♥ KQ72	♥ A853	Pass	5 ♦ ³	Pass	6NT
South HCP: 18	♦ AQ ♣ K974	♦ J3 ♣ AQJ	AP	122012		
Contract: 6N N	₩ K 9/4	₩ AQJ	1. Stay	man kwood (0314	
				/4 or 4/4		
Board: 335	NI 4	G 4	West	North	Fast	South
Dealer: S	North: ♠ 2	South: ♠ A1095	***************************************	rvorur	Last	1NT
Vul: EW	♥ Q642	♥ AJ108	Pass	2 ♣ ¹	2♠	2NT
North HCP: 8 South HCP: 17	♦ K104	◆ A65	AP			
Contract: 2N S	♣ K7543	♣ A6	1. Stay	man		
Board: 336	NIdl.	C 4l	West	North	Fast	South
Dealer: N	North: ♠ J864	South: ♠ 752	VV CSt	1NT	Pass	
Vul: Both	♥ J8	♥ KQ32	2♠	Pass	Pass	
North HCP: 15 South HCP: 10	◆ A62	♦ KQ543	AP			
Contract: 3♦ S	♣ AKQ10	♣ 9	1. Stay	man		
Board: 337	NI 4	G. d	Wast	North	Fact	South
Dealer: S	North:	South: ♠ AJ8	WEST	INOIUI	Last	1NT
Vul: None	♠ KQ94 ♥ 986	♣ AJ8 ♥ AQ42	Pass	2 ♣ ¹	5 •	X
North HCP: 10	♦ 2	◆ 54	AP	4 T	. •	
South HCP: 16 Contract: 5♦X E	♣ KQ763	♣ AJ54	1. Stay	man		

Board: 338 Dealer: N Vul: EW HCP: 15	AQ10✓ J54✓ KQ842✓ K8	West Bids 2♦ if possible. You bid first.
Board: 339 Dealer: S Vul: Both HCP: 8	◆ 986♥ AQ103◆ J96◆ J73	East Bids 3♦ if possible. Partner bids first.
Board: 340 Dealer: N Vul: None HCP: 15	★ AKJ95▼ K9◆ 1092◆ KJ5	West Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 5♦ if possible. You bid first.
Board: 341 Dealer: S Vul: NS HCP: 10	★ K10964★ A643★ K52★ 8	East Bids 3♣ if possible. Partner bids first.
Board: 342 Dealer: N Vul: Both HCP: 16	♣ Q1094♥ KJ63◆ A3♣ KQJ	West Bids 4♦ if possible. You bid first.

Board: 338 Dealer: N	North: ♠ AQ10	South: ♠ K8654	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 8	✓ J54✓ KQ842✓ K8	▼ KQ92 ◆ — • 10953	2♦ Pass		Pass AP	
Contract: 2N N	_ 110	_ 10,00	1. Stay	man		
Board: 339 Dealer: S	North: ◆ 986	South: ♠ KQ3	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ AQ103	♥ K765	Pass	2 ♣ ¹	3♦	Pass
South HCP: 17	♦ J96 • 172	◆ Q7 ◆ AK105		X	AP	
Contract: 3♦X E	♣ J73	♣ AK103	1. Stay	man		
			West	North	East	South
Board: 340 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: None	♠ AKJ95	♦ Q8742	2♦	2♠	3♦	4 ◆ ²
North HCP: 15	HCP: 7	Pass	4♠	5 ♦	5♠	
South HCP: 7 Contract: 5♠ N			AP	mon		
			 Stayman limit raise or better in ♠ 			
			West	North	East	South 1NT
Board: 341	North:	Courtle	Pass	2 ♣ ¹	3♣	Pass
Dealer: S	Notul. ♦ K10964	South: ♠ QJ87	Pass	3♠	Pass	4 ♣ ²
Vul: NS North HCP: 10	▼ A643	♥ K107	Pass	4 ♦ ³	Pass	4♠
South HCP: 15	♦ K52 • 8	◆ AQ107 ◆ K2	AP			
Contract: 4♠ N	* 0	₩ KZ	1. Stayı 2. limit	man raise or	better	in ♠
				bid, a ♦		
D 1045						
Board: 342 Dealer: N	North:	South:	West	North		
Vul: Both	♦ Q1094	♦ AJ52	<i>A</i> .	1NT	Pass	
North HCP: 16	♥ KJ63 ♦ A3	♥ A74 • Q	4 ♦ AP	Pass	Pass	X
South HCP: 11	♣ KQJ	♣ 86432	1. Stay			

Board: 338 Dealer: N Vul: EW HCP: 8	★ K8654★ KQ92★ —★ 10953	West Bids 2♦ if possible. Partner bids first.
Board: 339 Dealer: S Vul: Both HCP: 17	★ KQ3★ K765◆ Q7◆ AK105	East Bids 3♦ if possible. You bid first.
Board: 340 Dealer: N Vul: None HCP: 7	◆ Q8742◆ QJ76◆ —◆ Q1083	West Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 5♦ if possible. Partner bids first.
Board: 341 Dealer: S Vul: NS HCP: 15	♣ QJ87♥ K107◆ AQ107♣ K2	East Bids 3♣ if possible. You bid first.
Board: 342 Dealer: N Vul: Both HCP: 11	AJ52✓ A74✓ Q№ 86432	West Bids 4♦ if possible. Partner bids first.

Board: 338 Dealer: N	North: ♠ AQ10	South: ♠ K8654	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 8	✓ J54✓ KQ842✓ K8	▼ KQ92 ◆ — • 10953	2♦ Pass		Pass AP	
Contract: 2N N	_ 110	_ 10,00	1. Stay	man		
Board: 339 Dealer: S	North: ◆ 986	South: ♠ KQ3	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ AQ103	♥ K765	Pass	2 ♣ ¹	3♦	Pass
South HCP: 17	♦ J96 • 172	◆ Q7 ◆ AK105		X	AP	
Contract: 3♦X E	♣ J73	♣ AK103	1. Stay	man		
			West	North	East	South
Board: 340 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: None	♠ AKJ95	♦ Q8742	2♦	2♠	3♦	4 ◆ ²
North HCP: 15	HCP: 7	Pass	4♠	5 ♦	5♠	
South HCP: 7 Contract: 5♠ N			AP	mon		
			 Stayman limit raise or better in ♠ 			
			West	North	East	South 1NT
Board: 341	North:	Courtle	Pass	2 ♣ ¹	3♣	Pass
Dealer: S	Notul. ♦ K10964	South: ♠ QJ87	Pass	3♠	Pass	4 ♣ ²
Vul: NS North HCP: 10	▼ A643	♥ K107	Pass	4 ♦ ³	Pass	4♠
South HCP: 15	♦ K52 • 8	◆ AQ107 ◆ K2	AP			
Contract: 4♠ N	* 0	₩ KZ	1. Stayı 2. limit	man raise or	better	in ♠
				bid, a ♦		
D 1045						
Board: 342 Dealer: N	North:	South:	West	North		
Vul: Both	♦ Q1094	♦ AJ52	<i>A</i> .	1NT	Pass	
North HCP: 16	♥ KJ63 ♦ A3	♥ A74 • Q	4 ♦ AP	Pass	Pass	X
South HCP: 11	♣ KQJ	♣ 86432	1. Stay			

Board: 343	
Board: 344	2.
Board: 345 Dealer: S Vul: EW HCP: 10 ♣ AK87 ▼ Q7654 Fast Bids 4♦ if possible Partner bids first.	
Board: 346	e.
Board: 347	

Board: 343 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 44 N	North: ♠ KJ82 ♥ J98 ♠ AQJ98 ♣ 8	South: ♠ AQ53 ♥ 73 ♠ K52 ♠ AK103	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 2♥ Pass	1NT Pass
Board: 344 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4♠ S	North: ♠ A765 ♥ Q93 ♠ A5 ♣ KQ62	South: ♠ KJ102 ♥ 75 ♦ 104 ♣ AJ1095	West 2♥ Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 345 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 N	North: ♠ AK87 ♥ Q7654 ←— ♣ J973	South: ♠ Q1042 ♥ AK102 ♦ J9 ♣ KQ2	West Pass Pass 1. Stay	4♥	East 4 AP	South 1NT Pass
Board: 346 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q8 ♥ J8 ♠ AK983 ♠ AQ32	South: ♠ A1093 ♥ Q63 ♦ QJ74 ♣ 75	West 2♥ AP 1. Stay	North 1NT Pass man	Pass	_
Board: 347 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ 10 ▼ KQ72 ♠ QJ982 ♠ 1076	South: ♠ A64 ♥ J109 ♠ AK76 ♠ KJ3		North 2♣¹ man	East 2♣	South 1NT 2NT

Board: 343 Dealer: S Vul: None HCP: 16	♠ AQ53♥ 73♦ K52♠ AK103	East Bids 2♥ if possible. You bid first.
Board: 344 Dealer: N Vul: NS HCP: 9	★ KJ102▼ 75◆ 104◆ AJ1095	West Bids 2♥ if possible. Partner bids first.
Board: 345 Dealer: S Vul: EW HCP: 15	♣ Q1042♥ AK102◆ J9♣ KQ2	East Bids 4♦ if possible. You bid first.
Board: 346 Dealer: N Vul: None HCP: 9	★ A1093♥ Q63◆ QJ74◆ 75	West Bids 2♥ if possible. Partner bids first.
Board: 347 Dealer: S Vul: NS HCP: 16	★ A64♥ J109◆ AK76◆ KJ3	East Bids 2♠ if possible. You bid first.

Board: 343 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 44 N	North: ♠ KJ82 ♥ J98 ♠ AQJ98 ♣ 8	South: ♠ AQ53 ♥ 73 ♠ K52 ♠ AK103	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 2♥ Pass	1NT Pass
Board: 344 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4♠ S	North: ♠ A765 ♥ Q93 ♠ A5 ♣ KQ62	South: ♠ KJ102 ♥ 75 ♦ 104 ♣ AJ1095	West 2♥ Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 345 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 N	North: ♠ AK87 ♥ Q7654 ←— ♣ J973	South: ♠ Q1042 ♥ AK102 ♦ J9 ♣ KQ2	West Pass Pass 1. Stay	4♥	East 4 AP	South 1NT Pass
Board: 346 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q8 ♥ J8 ♠ AK983 ♠ AQ32	South: ♠ A1093 ♥ Q63 ♦ QJ74 ♣ 75	West 2♥ AP 1. Stay	North 1NT Pass man	Pass	_
Board: 347 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ 10 ▼ KQ72 ♠ QJ982 ♠ 1076	South: ♠ A64 ♥ J109 ♠ AK76 ♠ KJ3		North 2♣¹ man	East 2♣	South 1NT 2NT

Board: 348 Dealer: N Vul: Both HCP: 16	AK107♥ 865AJ96A8	West Bids 2♥ if possible. You bid first.
Board: 349 Dealer: S Vul: NS HCP: 13	AQ109✓ J876AQ8102	East Bids 5♦ if possible. Partner bids first.
Board: 350 Dealer: N Vul: EW HCP: 15	★ K10★ K4★ KQ872★ A1084	West Bids 2♥ if possible. You bid first.
Board: 351 Dealer: S Vul: Both HCP: 10	♠ KQJ8 ♥ A52 ♦ 3 ♣ 109862	East Bids 2♦ if possible. Partner bids first.
Board: 352 Dealer: N Vul: Both HCP: 16	♣ QJ532♥ KQ7◆ KJ10♣ A3	West Bids 3♣ if possible. You bid first.

Board: 348 Dealer: N Vul: Both North HCP: 16	North: ♠ AK107 ♥ 865 ♠ AJ96	South: ♠ Q542 ♥ A72 ♦ Q7	West 2 Pass	North 1NT Pass 4	East Pass Pass AP	2 ♣ ¹
South HCP: 9 Contract: 4♠ S	♣ A8	♣ J1095	1. Stay			
Board: 349 Dealer: S	North: ♠ AQ109	South: ♠ K765	West	North	East	South 1NT
Vul: NS North HCP: 13	♥ J876	♥ AK95 ♦ K4		2 ♣ ¹	5♦	X
South HCP: 15 Contract: 5◆X E	◆ AQ8 ◆ 102	• R4 • Q85	AP 1. Stay	man		
Board: 350	North:	South:	West	North	East	South
Dealer: N Vul: EW	★ K10	♦ A964	2	1NT	Pass	
North HCP: 15	♥ K4 ♦ KQ872	♥ 106 ♦ J9	2♥ Pass	Pass 3NT	Pass AP	3♠
South HCP: 9 Contract: 3N N	♣ A1084	♣ KJ762	1. Stay		7 11	
Board: 351	N. 4	C 4	West	North	East	
Dealer: S	North: ♠ KQJ8	South: ♠ 1075	Dogg	2 . 1	2•	1NT 2NT
Vul: Both North HCP: 10 South HCP: 17	▼ A52 • 3	♥ KQ8 ♦ K96	Pass Pass AP	2 ♣ ¹		3NT
Contract: 3N S	♣ 109862	♣ AKQ3	1. Stay	man		
Board: 352	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ QJ532	♠ AK96		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ KQ7 ♦ KJ10	♥ A10542 ♦ Q8	3 ♣	Pass	Pass	X
South HCP: 13 Contract: 3♣X W	♦ A3	♦ 54	AP 1. Stay	mon		

Board: 348 Dealer: N Vul: Both HCP: 9	♣ Q542♥ A72◆ Q7♣ J1095	West Bids 2♥ if possible. Partner bids first.
Board: 349 Dealer: S Vul: NS HCP: 15	★ K765★ AK95★ K4★ Q85	East Bids 5♦ if possible. You bid first.
Board: 350 Dealer: N Vul: EW HCP: 9	▲ A964♥ 106◆ J9◆ KJ762	West Bids 2♥ if possible. Partner bids first.
Board: 351 Dealer: S Vul: Both HCP: 17	1075KQ8K96AKQ3	East Bids 2♦ if possible. You bid first.
Board: 352 Dealer: N Vul: Both HCP: 13	★ AK96▼ A10542◆ Q8◆ 54	West Bids 3♣ if possible. Partner bids first.

Board: 348 Dealer: N Vul: Both North HCP: 16	North: ♠ AK107 ♥ 865 ♠ AJ96	South: ♠ Q542 ♥ A72 ♦ Q7	West 2 Pass	North 1NT Pass 4	East Pass Pass AP	2 ♣ ¹
South HCP: 9 Contract: 4♠ S	♣ A8	♣ J1095	1. Stay			
Board: 349 Dealer: S	North: ♠ AQ109	South: ♠ K765	West	North	East	South 1NT
Vul: NS North HCP: 13	♥ J876	♥ AK95 ♦ K4		2 ♣ ¹	5♦	X
South HCP: 15 Contract: 5◆X E	◆ AQ8 ◆ 102	• R4 • Q85	AP 1. Stay	man		
Board: 350	North:	South:	West	North	East	South
Dealer: N Vul: EW	★ K10	♦ A964	2	1NT	Pass	
North HCP: 15	♥ K4 ♦ KQ872	♥ 106 ♦ J9	2♥ Pass	Pass 3NT	Pass AP	3♠
South HCP: 9 Contract: 3N N	♣ A1084	♣ KJ762	1. Stay		7 11	
Board: 351	N. 4	C 4	West	North	East	
Dealer: S	North: ♠ KQJ8	South: ♠ 1075	Dogg	2 . 1	2•	1NT 2NT
Vul: Both North HCP: 10 South HCP: 17	▼ A52 • 3	♥ KQ8 ♦ K96	Pass Pass AP	2 ♣ ¹		3NT
Contract: 3N S	♣ 109862	♣ AKQ3	1. Stay	man		
Board: 352	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ QJ532	♠ AK96		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ KQ7 ♦ KJ10	♥ A10542 ♦ Q8	3 ♣	Pass	Pass	X
South HCP: 13 Contract: 3♣X W	♦ A3	♦ 54	AP 1. Stay	mon		

Board: 353	East Bids 4♠ if possible. Partner bids first.
Board: 354	West Bids 5♣ if possible. You bid first.
Board: 355	East Bids 3♦ if possible. Partner bids first.
Board: 356	West Bids 2♦ if possible. You bid first.
Board: 357	East Bids 2♠ if possible. Partner bids first.

Board: 353 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4•X E	North: ♠ A10 ♥ QJ109 ♦ 653 ♠ QJ92	South:		North 2♣¹ man	East 4♠	South 1NT X
Board: 354 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 5•X W	North: ♠ KQ84 ♥ KJ74 ♠ AQ3 ♣ 74	South: ♠ AJ106 ♥ AQ1083 ♦ 954 ♠ 9	West 5♣ 1. Stay	North 1NT X man	East Pass AP	
Board: 355 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4 S	North: ♠ QJ984 ♥ K932 ♦ 3 ♠ KQ7	South: ♠ K73 ♥ AQ1076 ♠ Q65 ♣ A2		North 2♣¹ 3♠ man	East 3 Pass	1NT Pass
Board: 356 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ Q32 ♥ AQ732 ♠ A43 ♣ K8	South: ♠ K965 ♥ 85 ♠ 82 ♣ AJ1096	West 2 AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 357 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ Q843 ♥ 107 ♦ 98 ♣ KQJ82	South: ♠ J2 ♥ AKQ ♠ AJ1064 ♣ 1093	Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♣ AP	South 1NT Pass

Board: 353 Dealer: S Vul: None HCP: 15	♣96♥ K74◆ AJ1042♣ AK6	East Bids 4♠ if possible. You bid first.
Board: 354 Dealer: N Vul: NS HCP: 11	AJ106✓ AQ1083✓ 954✓ 9	West Bids 5♣ if possible. Partner bids first.
Board: 355 Dealer: S Vul: Both HCP: 15	★ K73▼ AQ1076◆ Q65◆ A2	East Bids 3♦ if possible. You bid first.
Board: 356 Dealer: N Vul: None HCP: 8	★ K965♥ 85◆ 82◆ AJ1096	West Bids 2♦ if possible. Partner bids first.
Board: 357 Dealer: S Vul: NS HCP: 15	J2✓ AKQAJ10641093	East Bids 2♠ if possible. You bid first.

Board: 353 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4•X E	North: ♠ A10 ♥ QJ109 ♦ 653 ♠ QJ92	South:		North 2♣¹ man	East 4♠	South 1NT X
Board: 354 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 5•X W	North: ♠ KQ84 ♥ KJ74 ♠ AQ3 ♣ 74	South: ♠ AJ106 ♥ AQ1083 ♦ 954 ♠ 9	West 5♣ 1. Stay	North 1NT X man	East Pass AP	
Board: 355 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4 S	North: ♠ QJ984 ♥ K932 ♦ 3 ♠ KQ7	South: ♠ K73 ♥ AQ1076 ♠ Q65 ♣ A2		North 2♣¹ 3♠ man	East 3 Pass	1NT Pass
Board: 356 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ Q32 ♥ AQ732 ♠ A43 ♣ K8	South: ♠ K965 ♥ 85 ♠ 82 ♣ AJ1096	West 2 AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 357 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ Q843 ♥ 107 ♦ 98 ♣ KQJ82	South: ♠ J2 ♥ AKQ ♠ AJ1064 ♣ 1093	Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♣ AP	South 1NT Pass

Board: 358	West Bids 2♦ if possible. You bid first.
Board: 359	East Bids 2♦ if possible. Partner bids first.
Board: 360	West Bids 4♦ if possible. You bid first.
Board: 361	East Bids 4♥ if possible. Partner bids first.
Board: 362	West Bids 2♥ if possible. You bid first.

Board: 358 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4♥ S	North: ♠ K1095 ♥ KQJ5 ♦ 102 ♣ AK4	South: ♣ 86 ▼ A863 ♠ AJ7 ♣ Q1093	West 2 Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 359 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3 N	North: ♣ J7 ♥ AJ82 ♦ 82 ♣ AJ1084	South: ♠ AK5 ♥ Q95 ♦ J63 ♣ KQ92	West Pass Pass 1. Stay	North 2♣¹ 3▼ man	East 2 AP	South 1NT Pass
Board: 360 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 4♠ S	North: ◆ 975 ▼ A53 ◆ KJ2 ◆ AKQ9	South: ♠ AKQJ2 ♥ K1042 ♦ 3 ♣ 875	West 4 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 361 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4 E	North: ♠ KQ53 ♥ 7 • J10864 ♣ Q82	South: ♠ A982 ♥ 962 ♠ AK5 ♠ AJ4	West Pass 1. Stay		East 4♥	South 1NT AP
Board: 362 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ AK2 ♥ Q42 ♦ Q103 ♣ KQ85	South: ♠ Q975 ♥ 86 ♠ AK65 ♣ 1043	West 2♥ AP 1. Stay	North 1NT 2NT	Pass	

Board: 358 Dealer: N Vul: None HCP: 11	★ 86★ A863★ AJ7★ Q1093	West Bids 2♦ if possible. Partner bids first.
Board: 359 Dealer: S Vul: NS HCP: 15	♠ AK5♥ Q95♦ J63♠ KQ92	East Bids 2♦ if possible. You bid first.
Board: 360 Dealer: N Vul: Both HCP: 13	★ AKQJ2★ K1042★ 3★ 875	West Bids 4♦ if possible. Partner bids first.
Board: 361 Dealer: S Vul: NS HCP: 16	A982♥ 962AK5AJ4	East Bids 4♥ if possible. You bid first.
Board: 362 Dealer: N Vul: EW HCP: 9	♣ Q975♥ 86◆ AK65♣ 1043	West Bids 2♥ if possible. Partner bids first.

Board: 358 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4♥ S	North: ♠ K1095 ♥ KQJ5 ♦ 102 ♣ AK4	South: ♣ 86 ▼ A863 ♠ AJ7 ♣ Q1093	West 2 Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 359 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3 N	North: ♣ J7 ♥ AJ82 ♦ 82 ♣ AJ1084	South: ♠ AK5 ♥ Q95 ♦ J63 ♣ KQ92	West Pass Pass 1. Stay	North 2♣¹ 3▼ man	East 2 AP	South 1NT Pass
Board: 360 Dealer: N Vul: Both North HCP: 17 South HCP: 13 Contract: 4♠ S	North: ◆ 975 ▼ A53 ◆ KJ2 ◆ AKQ9	South: ♠ AKQJ2 ♥ K1042 ♦ 3 ♣ 875	West 4 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 361 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4 E	North: ♠ KQ53 ♥ 7 • J10864 ♣ Q82	South: ♠ A982 ♥ 962 ♠ AK5 ♠ AJ4	West Pass 1. Stay		East 4♥	South 1NT AP
Board: 362 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ AK2 ♥ Q42 ♦ Q103 ♣ KQ85	South: ♠ Q975 ♥ 86 ♠ AK65 ♣ 1043	West 2♥ AP 1. Stay	North 1NT 2NT	Pass	

Board: 363 Dealer: S Vul: Both HCP: 11	◆ Q843◆ KJ105◆ A73◆ J8	East Bids 3♣ if possible. Partner bids first.
Board: 364 Dealer: N Vul: None HCP: 16	★ KJ9♥ Q6◆ K1076◆ AK74	West Bids 2♦ if possible. You bid first.
Board: 365 Dealer: S Vul: EW HCP: 10	♣ J97♥ KQ85♦ 32♣ A1096	East Bids 2♠ if possible. Partner bids first.
Board: 366 Dealer: N Vul: Both HCP: 15	★ AK8▼ J10742◆ A102◆ K8	West Bids 2♥ if possible. You bid first.
Board: 367 Dealer: S Vul: None HCP: 9	♠ AKJ5♥ 932♦ J42♠ 1042	East Bids 2♥ if possible. Partner bids first.

Board: 363 Dealer: S Vul: Both	North: ♠ Q843	South: ♠ AKJ7		North		1NT
North HCP: 11	♥ KJ105	▼ A832	Pass	2 ♣ ¹	3♣	Pass
South HCP: 16	♦ A73 ♣ J8	♦ Q96 ♣ Q7	Pass	X	AP	
Contract: 3♣X E	2 Jo	₩ Q1	1. Stay	man		
Board: 364	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ KJ9	♦ A1072		1NT	Pass	
Vul: None	♥ Q6	♥ A7	2•	2NT	Pass	3 ♣
North HCP: 16 South HCP: 9	♦ K1076	♦ 95	Pass	3NT	AP	
Contract: 3N N	♣ AK74	♣ J10852	1. Stay	man		
Board: 365 Dealer: S Vul: EW	North: ♣ J97	South: ♠ Q102	West	North	East	South 1NT
North HCP: 10	♥ KQ85 ♦ 32	♥ AJ94 ♦ AJ	Pass	2 ♣ ¹	2♠	AP
South HCP: 15 Contract: 2♠ E	◆ A1096	◆ QJ43	1. Stay	man		
Board: 366	North:	South:	West	North	East	South
Dealer: N	AK8	50un. • QJ97		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ J10742	y 96	2♥	Pass	Pass	X
South HCP: 8	◆ A102	♦ J954	AP			
Contract: 2♥X W	♣ K8	♣ A106	1. Stay	man		
Board: 367	North:	South:	West	North	East	South
Dealer: S	AKJ5	50un. • Q94				1NT
Vul: None	♥ 932	♥ J84	Pass	2 ♣ ¹	2 y	Pass
North HCP: 9 South HCP: 15	♦ J42	♦ AQ9	Pass	3♠	AP	
Contract: 3♠ N	♣ 1042	♣ AQ63	1. Stay	man		

Board: 363 Dealer: S Vul: Both HCP: 16	★ AKJ7▼ A832◆ Q96◆ Q7	East Bids 3♣ if possible. You bid first.
Board: 364 Dealer: N Vul: None HCP: 9	★ A1072★ A7◆ 95◆ J10852	West Bids 2♦ if possible. Partner bids first.
Board: 365 Dealer: S Vul: EW HCP: 15	♣ Q102♥ AJ94◆ AJ♣ QJ43	East Bids 2♠ if possible. You bid first.
Board: 366 Dealer: N Vul: Both HCP: 8	♣ QJ97♥ 96◆ J954♣ A106	West Bids 2♥ if possible. Partner bids first.
Board: 367 Dealer: S Vul: None HCP: 15	♣ Q94♥ J84♦ AQ9♣ AQ63	East Bids 2♥ if possible. You bid first.

Board: 363 Dealer: S Vul: Both	North: ♠ Q843	South: ♠ AKJ7		North		1NT
North HCP: 11	♥ KJ105	▼ A832	Pass	2 ♣ ¹	3♣	Pass
South HCP: 16	♦ A73 ♣ J8	♦ Q96 ♣ Q7	Pass	X	AP	
Contract: 3♣X E	2 Jo	₹ Q /	1. Stay	man		
Board: 364	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ KJ9	♦ A1072		1NT	Pass	
Vul: None	♥ Q6	♥ A7	2•	2NT	Pass	3 ♣
North HCP: 16 South HCP: 9	♦ K1076	♦ 95	Pass	3NT	AP	
Contract: 3N N	♣ AK74	♣ J10852	1. Stay	man		
Board: 365 Dealer: S Vul: EW	North: ♣ J97	South: ♠ Q102	West	North	East	South 1NT
North HCP: 10	♥ KQ85 ♦ 32	♥ AJ94 ♦ AJ	Pass	2 ♣ ¹	2♠	AP
South HCP: 15 Contract: 2♠ E	◆ A1096	◆ QJ43	1. Stay	man		
Board: 366	North:	South:	West	North	East	South
Dealer: N	AK8	50un. • QJ97		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ J10742	y 96	2♥	Pass	Pass	X
South HCP: 8	◆ A102	♦ J954	AP			
Contract: 2♥X W	♣ K8	♣ A106	1. Stay	man		
Board: 367	North:	South:	West	North	East	South
Dealer: S	AKJ5	50un. • Q94				1NT
Vul: None	♥ 932	♥ J84	Pass	2 ♣ ¹	2 y	Pass
North HCP: 9 South HCP: 15	♦ J42	♦ AQ9	Pass	3♠	AP	
Contract: 3♠ N	♣ 1042	♣ AQ63	1. Stay	man		

Board: 368 Dealer: N Vul: NS HCP: 15	★ AK6★ KQ8★ 732★ K953	West Bids 5♦ if possible. You bid first.
Board: 369 Dealer: S Vul: Both HCP: 7	★ KJ1094▼ J843◆ 9★ Q74	East Bids 2♦ if possible. Partner bids first.
Board: 370 Dealer: N Vul: None HCP: 16	A873✓ A108A6A1085	West Bids 2♦ if possible. East Bids 3♦ if possible. East Doubles 4♦ if possible. West Bids 5♦ if possible. You bid first.
Board: 371 Dealer: S Vul: NS HCP: 9	★ 532★ AQJ9★ 104★ Q932	East Bids 2♠ if possible. Partner bids first.
Board: 372 Dealer: N Vul: EW HCP: 15	★ A864★ KQ42★ AQ3★ 83	West Bids 3♣ if possible. You bid first.

Board: 368 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 5•X W	North: ♠ AK6 ♥ KQ8 ♠ 732 ♣ K953	South:	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 369 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 2N S	North: ♠ KJ1094 ♥ J843 ♦ 9 ♠ Q74	South: ◆ A5 ◆ AQ92 ◆ K64 ◆ K1032		North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 370 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 5•X W	North: ♠ A873 ♥ A108 ♠ A6 ♠ A1085	South: ♠ QJ942 ♥ KQ75 ♠ 3 ♣ J72	2♦ Pass Pass 5♦ 1. Stay 2. limit	North 1NT 2NT 4♦² 4♠ X man raise or bid, a ♦	Pass 3 X Pass AP	2♣¹ 3♠ XX³ Pass
Board: 371 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2♠ E	North: ◆ 532 ▼ AQJ9 ◆ 104 ◆ Q932	South: ♠ QJ10 ♥ K10432 ♠ AJ ♣ A104		North 2♣¹ man	East 2♠	South 1NT AP
Board: 372 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3•X W	North: ◆ A864 ▼ KQ42 ◆ AQ3 ◆ 83	South: ♠ Q972 ♥ J86 ♠ K765 ♣ K5	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 368 Dealer: N Vul: NS HCP: 12		West Bids 5♦ if possible. Partner bids first.
Board: 369 Dealer: S Vul: Both HCP: 16	♣ A5♥ AQ92♦ K64♣ K1032	East Bids 2♦ if possible. You bid first.
Board: 370 Dealer: N Vul: None HCP: 9	◆ QJ942▼ KQ75◆ 3◆ J72	West Bids 2♦ if possible. East Bids 3♦ if possible. East Doubles 4♦ if possible. West Bids 5♦ if possible. Partner bids first.
Board: 371 Dealer: S Vul: NS HCP: 15	◆ QJ10 ▼ K10432 ◆ AJ ◆ A104	East Bids 2♠ if possible. You bid first.
Board: 372 Dealer: N Vul: EW HCP: 9	♣ Q972♥ J86♦ K765♣ K5	West Bids 3♣ if possible. Partner bids first.

Board: 368 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 5•X W	North: ♠ AK6 ♥ KQ8 ♠ 732 ♣ K953	South:	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 369 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 2N S	North: ♠ KJ1094 ♥ J843 ♦ 9 ♠ Q74	South: ◆ A5 ◆ AQ92 ◆ K64 ◆ K1032		North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 370 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 5•X W	North: ♠ A873 ♥ A108 ♠ A6 ♠ A1085	South: ♠ QJ942 ♥ KQ75 ♠ 3 ♣ J72	2♦ Pass Pass 5♦ 1. Stay 2. limit	North 1NT 2NT 4♦² 4♠ X man raise or bid, a ♦	Pass 3 X Pass AP	2♣¹ 3♠ XX³ Pass
Board: 371 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2♠ E	North: ◆ 532 ▼ AQJ9 ◆ 104 ◆ Q932	South: ♠ QJ10 ♥ K10432 ♠ AJ ♣ A104		North 2♣¹ man	East 2♠	South 1NT AP
Board: 372 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3•X W	North: ◆ A864 ▼ KQ42 ◆ AQ3 ◆ 83	South: ♠ Q972 ♥ J86 ♠ K765 ♣ K5	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 373 Dealer: S Vul: None HCP: 10	♠ A7♥ QJ74♦ QJ852♠ 98	East Bids 3♣ if possible. Partner bids first.
Board: 374 Dealer: N Vul: NS HCP: 17	★ A854▼ KJ86★ 102★ AKQ	West Bids 2♦ if possible. You bid first.
Board: 375 Dealer: S Vul: EW HCP: 8	♦ 832 ♥ A1092 ♦ 74 ♣ KJ108	East Bids 2♦ if possible. Partner bids first.
Board: 376 Dealer: N Vul: Both HCP: 15	★ AKJ86★ 875★ K4★ A103	West Bids 2♦ if possible. You bid first.
Board: 377 Dealer: S Vul: NS HCP: 10	♣ Q6♥ K754◆ KQ106♣ 873	East Bids 2♠ if possible. Partner bids first.

Board: 373 Dealer: S Vul: None	North: ♠ A7 ♥ QJ74	South: ♠ KQJ84 ♥ A52	West Pass	North 2♣¹	East 3♣	South 1NT Pass
North HCP: 10 South HCP: 15 Contract: 3♦ N	◆ QJ852 ◆ 98	◆ K97 ◆ Q2	Pass 1. Stay	3♦	AP	
Board: 374 Dealer: N Vul: NS North HCP: 17	North: ♠ A854 ♥ KJ86 ♦ 102	South: ♠ KQJ6 ♥ 109 ♦ K8	West 2 AP	North 1NT Pass	Pass	
South HCP: 9 Contract: 2N N	♣ AKQ	♣ 108743	1. Stay	man		
Board: 375 Dealer: S	North: ♦ 832	South: ♠ KQ	West	North	East	South 1NT
Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	★ A1092★ 74★ KJ108	▼ KJ73◆ QJ32◆ A72	Pass AP 1. Stay		2♦	2NT
Board: 376 Dealer: N	North: ♠ AKJ86	South: ♠ 103	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	♥ 875 • K4 • A103	▼ KQJ6◆ Q109◆ Q762	2 ♦ AP 1. Stay	2♠ man	Pass	3NT
Board: 377 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	♠ Q6♥ K754♦ KQ106♠ 873	▲ 1073♥ AQJ3◆ A9▲ A1052	Pass Pass Pass 1. Stay		2♠ Pass AP	Pass

Board: 373 Dealer: S Vul: None HCP: 15	★ KQJ84▼ A52◆ K97◆ Q2	East Bids 3♣ if possible. You bid first.
Board: 374 Dealer: N Vul: NS HCP: 9	★ KQJ6 ♥ 109 ♦ K8 ♣ 108743	West Bids 2♦ if possible. Partner bids first.
Board: 375 Dealer: S Vul: EW HCP: 16	★ KQ▼ KJ73◆ QJ32◆ A72	East Bids 2♦ if possible. You bid first.
Board: 376 Dealer: N Vul: Both HCP: 10	★ 103★ KQJ6★ Q109★ Q762	West Bids 2♦ if possible. Partner bids first.
Board: 377 Dealer: S Vul: NS HCP: 15	♠ 1073♥ AQJ3♠ A9♠ A1052	East Bids 2♠ if possible. You bid first.

Board: 373 Dealer: S Vul: None	North: ♠ A7 ♥ QJ74	South: ♠ KQJ84 ♥ A52	West Pass	North 2♣¹	East 3♣	South 1NT Pass
North HCP: 10 South HCP: 15 Contract: 3♦ N	◆ QJ852 ◆ 98	◆ K97 ◆ Q2	Pass 1. Stay	3♦	AP	
Board: 374 Dealer: N Vul: NS North HCP: 17	North: ♠ A854 ♥ KJ86 ♦ 102	South: ♠ KQJ6 ♥ 109 ♦ K8	West 2 AP	North 1NT Pass	Pass	
South HCP: 9 Contract: 2N N	♣ AKQ	♣ 108743	1. Stay	man		
Board: 375 Dealer: S	North: ♦ 832	South: ♠ KQ	West	North	East	South 1NT
Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	★ A1092★ 74★ KJ108	▼ KJ73◆ QJ32◆ A72	Pass AP 1. Stay		2♦	2NT
Board: 376 Dealer: N	North: ♠ AKJ86	South: ♠ 103	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	♥ 875 • K4 • A103	▼ KQJ6◆ Q109◆ Q762	2 ♦ AP 1. Stay	2♠ man	Pass	3NT
Board: 377 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	♠ Q6♥ K754♦ KQ106♠ 873	▲ 1073♥ AQJ3◆ A9▲ A1052	Pass Pass Pass 1. Stay		2♠ Pass AP	Pass

Board: 378 Dealer: N Vul: EW HCP: 15	★ KQ8▼ KQJ109◆ A7◆ 643	West Bids 2♦ if possible. You bid first.
Board: 379 Dealer: S Vul: Both HCP: 11	♦ KQ76 ♥ Q53 ♦ A108 ♣ 652	East Bids 3♥ if possible. Partner bids first.
Board: 380 Dealer: N Vul: None HCP: 15	A53♥ QJ10953AKJ3	West Bids 2♦ if possible. You bid first.
Board: 381 Dealer: S Vul: EW HCP: 11	★ KQ874♥ QJ74◆ —◆ QJ73	East Bids 2♦ if possible. Partner bids first.
Board: 382 Dealer: N Vul: Both HCP: 15	★ KQ73▼ 72◆ 874◆ AKQJ	West Bids 4♥ if possible. You bid first.

Board: 378 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♥ N	North: ♠ KQ8 ♥ KQJ109 ♠ A7 ♣ 643	South: ♠ AJ103 ♥ 643 ♠ 108 ♣ AQ98	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 379 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3 VX E	North: ♠ KQ76 ♥ Q53 ♠ A108 ♣ 652	South: ♠ AJ9 ♥ K8 ♠ KQJ74 ♠ Q109		North 2♣¹ X man	East 3♥ AP	South 1NT Pass
Board: 380 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ A53 ♥ QJ109 ♦ 53 ♠ AKJ3	South: ♠ KQ107 ♥ 65 ♠ K96 ♣ 10876	West 2 AP 1. Stay	North 1NT Pass man	Pass	_
Board: 381 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ KQ874 ♥ QJ74 ♦— ♣ QJ73	South: ♠ 109532 ♥ A105 ♠ A9 ♠ AK5	Pass Pass 1. Stay	North 2♣¹ 4♠ man	East 2 AP	South 1NT 2♠
Board: 382 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 VX W	North: ♠ KQ73 ♥ 72 ♠ 874 ♣ AKQJ	South: ♠ A952 ♥ 108 ♠ AK53 ♠ 982	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 378 Dealer: N Vul: EW HCP: 11	◆ AJ103◆ 643◆ 108◆ AQ98	West Bids 2♦ if possible. Partner bids first.
Board: 379 Dealer: S Vul: Both HCP: 16	▲ AJ9▼ K8◆ KQJ74▲ Q109	East Bids 3♥ if possible. You bid first.
Board: 380 Dealer: N Vul: None HCP: 8	★ KQ107 ♥ 65 ♦ K96 ♣ 10876	West Bids 2♦ if possible. Partner bids first.
Board: 381 Dealer: S Vul: EW HCP: 15	109532★ A105★ A9★ AK5	East Bids 2♦ if possible. You bid first.
Board: 382 Dealer: N Vul: Both HCP: 11	A952▼ 108◆ AK53♣ 982	West Bids 4♥ if possible. Partner bids first.

Board: 378 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4♥ N	North: ♠ KQ8 ♥ KQJ109 ♠ A7 ♣ 643	South: ♠ AJ103 ♥ 643 ♠ 108 ♣ AQ98	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 379 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3 VX E	North: ♠ KQ76 ♥ Q53 ♠ A108 ♣ 652	South: ♠ AJ9 ♥ K8 ♠ KQJ74 ♠ Q109		North 2♣¹ X man	East 3♥ AP	South 1NT Pass
Board: 380 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ A53 ♥ QJ109 ♦ 53 ♠ AKJ3	South: ♠ KQ107 ♥ 65 ♠ K96 ♣ 10876	West 2 AP 1. Stay	North 1NT Pass man	Pass	_
Board: 381 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ KQ874 ♥ QJ74 ♦— ♣ QJ73	South: ♠ 109532 ♥ A105 ♠ A9 ♠ AK5	Pass Pass 1. Stay	North 2♣¹ 4♠ man	East 2 AP	South 1NT 2♠
Board: 382 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 VX W	North: ♠ KQ73 ♥ 72 ♠ 874 ♣ AKQJ	South: ♠ A952 ♥ 108 ♠ AK53 ♠ 982	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 383 Dealer: S Vul: None HCP: 11	★ KJ84★ K53★ A5★ 7432	East Bids 2♦ if possible. Partner bids first.
Board: 384 Dealer: N Vul: NS HCP: 15	◆ 932♥ KJ3◆ KJ6◆ AK107	West Bids 2♥ if possible. You bid first.
Board: 385 Dealer: S Vul: Both HCP: 8	♣ 76♥ AK86♦ 1074♣ J975	East Bids 2♠ if possible. Partner bids first.
Board: 386 Dealer: N Vul: NS HCP: 16	♣ Q5♥ KQJ93◆ Q93♣ AQ5	West Bids 2♦ if possible. You bid first.
Board: 387 Dealer: S Vul: EW HCP: 15	★ KQ95▼ J108◆ 106◆ AKQ3	East Bids 3♦ if possible. Partner bids first.

Board: 383 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♦ KJ84 ♥ K53	♠ AQ92 ♥ AJ10	Pass	2 ♣ ¹	2	Pass
North HCP: 11	◆ A5	◆ 82	Pass	X	Pass	3♣
South HCP: 16	♣ 7432	♣ AJ98	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
			West	North	East	South
Board: 384	NT 4	G 4		1NT	Pass	2 ♣ ¹
Dealer: N	North: ♠ 932	South: ♠ AQJ7	2♥	Pass	Pass	X
Vul: NS	♥ KJ3	₽ AQJ/ ♥ Q8	Pass	3♣	Pass	3 ♥ ²
North HCP: 15 South HCP: 12	◆ KJ6 ◆ AK107	♦ 873 ♣ QJ92	Pass AP	4♣	Pass	5♣
Contract: 5♣ S	TIMETO	1 00/2	-	 Stayman limit raise or better in ♣ 		
Board: 385 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	★ 76	♦ J9	Pass	2 ♣ ¹	2♠	Pass
North HCP: 8 South HCP: 15	♥ AK86 ♦ 1074	♥ Q94 ♦ AJ32	Pass AP	X	Pass	3♣
Contract: 3♣ N	♣ J975	♣ AK108	1. Stayman			
Board: 386	27. 4	G . 1	West	North	East	South
Dealer: N	North: ♠ Q5	South: ♠ K62		1NT	Pass	2 ♣ ¹
Vul: NS	♥ KQJ93	♥ A1042	2•	2♥	Pass	4♥
North HCP: 16	♦ Q93	♦ 84	AP			
South HCP: 11 Contract: 4♥ N	♣ AQ5	♣ KJ87	1. Stay	man		
Board: 387	North:	South:	West	North	East	South
Dealer: S	Norun: ♠ KQ95	Souin: ♠ AJ42	,, est	1,5141		1NT
Vul: EW	♥ J108	♥ A973	Pass	2 ♣ ¹	3♦	Pass
North HCP: 15 South HCP: 15	◆ 106	♦ AJ	Pass	X	AP	-
Contract: 3•X E	♣ AKQ3	♣ J107	1. Stay		-	

Board: 383 Dealer: S Vul: None HCP: 16	AQ92AJ1082AJ98	East Bids 2♦ if possible. You bid first.
Board: 384 Dealer: N Vul: NS HCP: 12	♠ AQJ7♥ Q8♦ 873♠ QJ92	West Bids 2♥ if possible. Partner bids first.
Board: 385 Dealer: S Vul: Both HCP: 15	▶ J9♥ Q94◆ AJ32◆ AK108	East Bids 2♠ if possible. You bid first.
Board: 386 Dealer: N Vul: NS HCP: 11	★ K62★ A1042★ 84★ KJ87	West Bids 2♦ if possible. Partner bids first.
Board: 387 Dealer: S Vul: EW HCP: 15	AJ42✓ A973AJ◆ J107	East Bids 3♦ if possible. You bid first.

Board: 383 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♦ KJ84 ♥ K53	♠ AQ92 ♥ AJ10	Pass	2 ♣ ¹	2	Pass
North HCP: 11	◆ A5	◆ 82	Pass	X	Pass	3♣
South HCP: 16	♣ 7432	♣ AJ98	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
			West	North	East	South
Board: 384	NT 4	G 4		1NT	Pass	2 ♣ ¹
Dealer: N	North: ♠ 932	South: ♠ AQJ7	2♥	Pass	Pass	X
Vul: NS	♥ KJ3	₽ AQJ/ ♥ Q8	Pass	3♣	Pass	3 ♥ ²
North HCP: 15 South HCP: 12	◆ KJ6 ◆ AK107	♦ 873 ♣ QJ92	Pass AP	4♣	Pass	5♣
Contract: 5♣ S	TIMETO	1 00/2	-	 Stayman limit raise or better in ♣ 		
Board: 385 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	★ 76	♦ J9	Pass	2 ♣ ¹	2♠	Pass
North HCP: 8 South HCP: 15	♥ AK86 ♦ 1074	♥ Q94 ♦ AJ32	Pass AP	X	Pass	3♣
Contract: 3♣ N	♣ J975	♣ AK108	1. Stayman			
Board: 386	27. 4	G . 1	West	North	East	South
Dealer: N	North: ♠ Q5	South: ♠ K62		1NT	Pass	2 ♣ ¹
Vul: NS	♥ KQJ93	♥ A1042	2•	2♥	Pass	4♥
North HCP: 16	♦ Q93	♦ 84	AP			
South HCP: 11 Contract: 4♥ N	♣ AQ5	♣ KJ87	1. Stay	man		
Board: 387	North:	South:	West	North	East	South
Dealer: S	Norun: ♠ KQ95	Souin: ♠ AJ42	,, est	1,5141		1NT
Vul: EW	♥ J108	♥ A973	Pass	2 ♣ ¹	3♦	Pass
North HCP: 15 South HCP: 15	◆ 106	♦ AJ	Pass	X	AP	-
Contract: 3•X E	♣ AKQ3	♣ J107	1. Stay		-	

Board: 388 Dealer: N Vul: NS HCP: 15	♣ KQ ♥ A97 ♦ AQ1095 ♣ 852	West Bids 5♣ if possible. You bid first.
Board: 389 Dealer: S Vul: EW HCP: 9	♠ 632♥ AKQ9♠ 854♠ 987	East Bids 3♦ if possible. Partner bids first.
Board: 390 Dealer: N Vul: Both HCP: 17	AQ96✓ AJ4K5QJ75	West Bids 2♠ if possible. You bid first.
Board: 391 Dealer: S Vul: NS HCP: 11	★ A1053★ KJ643★ —★ K853	East Bids 5♦ if possible. Partner bids first.
Board: 392 Dealer: N Vul: EW HCP: 16	★ 32♥ QJ4◆ AKQ2◆ KJ64	West Bids 2♠ if possible. You bid first.

Board: 388 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 5♠X W	North: ♠ KQ ♥ A97 • AQ1095 ♣ 852	South: ♠ AJ84 ♥ KJ642 ♦ J64 ♣ 10	West Nor 1N7 5♣ X 1. Stayman		South 2♣¹
Board: 389 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3•X E	North: ♠ 632 ♥ AKQ9 ♠ 854 ♣ 987	South: ♠ AKJ10 ♥ J432 ♠ QJ ♣ A42	West Nor Pass 2♣¹ Pass X 1. Stayman		South 1NT Pass
Board: 390 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ AQ96 ♥ AJ4 ♠ K5 ♣ QJ75	South: ◆ 82 ▼ K952 ◆ AJ83 ◆ 1086	West Nor 1N7 2♠ 2N7 1. Stayman	Pass	South 2♣¹
Board: 391 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 5•X E	North: ♠ A1053 ♥ KJ643 ←— ♣ K853	South: ♠ K6 ♥ AQ75 ♠ AK105 ♣ J104	West Nor Pass 2♣¹ AP 1. Stayman		South 1NT X
Board: 392 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3 S	North:	South: ♠ Q7 ▼ A1092 ◆ J10864 ♠ A5	West Nor 1N7 2 Pass AP 1. Stayman	T Pass	2 ♣ ¹

Board: 388 Dealer: N Vul: NS HCP: 10	★ AJ84★ KJ642◆ J64★ 10	West Bids 5♣ if possible. Partner bids first.
Board: 389 Dealer: S Vul: EW HCP: 16	★ AKJ10▼ J432◆ QJ★ A42	East Bids 3♦ if possible. You bid first.
Board: 390 Dealer: N Vul: Both HCP: 8	♦ 82♥ K952♦ AJ83♠ 1086	West Bids 2♠ if possible. Partner bids first.
Board: 391 Dealer: S Vul: NS HCP: 17	★ K6★ AQ75◆ AK105◆ J104	East Bids 5♦ if possible. You bid first.
Board: 392 Dealer: N Vul: EW HCP: 11	♣ Q7 ♥ A1092 ♦ J10864 ♣ A5	West Bids 2♠ if possible. Partner bids first.

Board: 388 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 5♠X W	North: ♠ KQ ♥ A97 • AQ1095 ♣ 852	South: ♠ AJ84 ♥ KJ642 ♦ J64 ♣ 10	West Nor 1N7 5♣ X 1. Stayman		South 2♣¹
Board: 389 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3•X E	North: ♠ 632 ♥ AKQ9 ♠ 854 ♣ 987	South: ♠ AKJ10 ♥ J432 ♠ QJ ♣ A42	West Nor Pass 2♣¹ Pass X 1. Stayman		South 1NT Pass
Board: 390 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ AQ96 ♥ AJ4 ♠ K5 ♣ QJ75	South: ◆ 82 ▼ K952 ◆ AJ83 ◆ 1086	West Nor 1N7 2♠ 2N7 1. Stayman	Pass	South 2♣¹
Board: 391 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 5•X E	North: ♠ A1053 ♥ KJ643 ←— ♣ K853	South: ♠ K6 ♥ AQ75 ♠ AK105 ♣ J104	West Nor Pass 2♣¹ AP 1. Stayman		South 1NT X
Board: 392 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3 S	North:	South: ♠ Q7 ▼ A1092 ◆ J10864 ♠ A5	West Nor 1N7 2 Pass AP 1. Stayman	T Pass	2 ♣ ¹

Board: 393 Dealer: S Vul: Both HCP: 7	♣ QJ974♥ J842♦ —♣ K765	East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 394 Dealer: N Vul: None HCP: 17	AQ2AQJ9A410974	West Bids 4♦ if possible. You bid first.
Board: 395 Dealer: S Vul: EW HCP: 9	★ KJ84♥ 97◆ AJ74◆ 532	East Bids 2♥ if possible. Partner bids first.
Board: 396 Dealer: N Vul: Both HCP: 15	★ KQJ106▼ 1086◆ K65◆ AQ	West Bids 2♦ if possible. You bid first.
Board: 397 Dealer: S Vul: None HCP: 8	★ A642♥ J742◆ 63◆ K93	East Bids 2♦ if possible. Partner bids first.

Board: 393 Dealer: S	North:	South:		North		1NT
Vul: Both	♦ QJ974	♦ A8	Pass	2 ♣ ¹	2 ♦	2♥
North HCP: 7	♥ J842	♥ AQ975	3♦	4 ◆ ²	Pass	4♥
South HCP: 15	♦ — ♣ K765	♦ 853 ♣ AJ3	AP			
Contract: 4♥ S	▼ IX/UJ	₹ AJJ	1. Stay			
			2. limit	raise or	better	ın 🔻
Board: 394	North:	South:	11 7. 4	NT 4	Г (G 4
Dealer: N	AQ2	★ 543	West	North		
Vul: None North HCP: 17	♥ AQJ9	♥ K742	1	1NT AP	Pass	∠ ♠¹
South HCP: 9	• A4	♦ Q	4 ♦ 1. Stoy			
Contract: 4♦ W	♣ 10974	♣ KJ863	1. Stay	III		
Board: 395 Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ KJ84	♠ AQ1052	D	a . 1	200	1NT
North HCP: 9	♥ 97 ♦ AJ74	♥ Q3 ♦ K65	Pass	2♣¹	2 Y	2♠
South HCP: 16	◆ AJ 74 ◆ 532	♦ AJ10	Pass	4♠	AP	
Contract: 4♠ S	¥ 332	27010	1. Stay	man		
Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ KQJ106	♦ A875		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	v 1086	♥ Q3	2♦	2♠	Pass	4♠
South HCP: 9	◆ K65	♦ 98	AP			
Contract: 4♠ N	♣ AQ	♣ K8764	1. Stay	man		
Board: 397	Nouth.	Carolla	West	North	Fast	South
Dealer: S	North: ♠ A642	South: ♠ KQ98	77 051	1 (0141	Lust	1NT
Vul: None	♥ J742	♥ A10	Pass	2 ♣ ¹	2•	2NT
North HCP: 8	◆ 63	• AQ7	AP	4 T		
South HCP: 16 Contract: 2N S	♣ K93	♣ J876	1. Stay	mon		

Board: 393	
Vul: Both ♦ 853 HCP: 15 ♣ AJ3 You bid first.	
Board: 394	
Board: 395 Dealer: S Vul: EW HCP: 16 AQ1052 East Bids 2♥ if possible. You bid first. You bid first.	
Board: 396 Dealer: N Vul: Both HCP: 9 ♣ A875 West Bids 2♦ if possible Partner bids first.	
Board: 397	

Board: 393 Dealer: S	North:	South:		North		1NT
Vul: Both	♦ QJ974	♦ A8	Pass	2 ♣ ¹	2 ♦	2♥
North HCP: 7	♥ J842	♥ AQ975	3♦	4 ◆ ²	Pass	4♥
South HCP: 15	♦ — ♣ K765	♦ 853 ♣ AJ3	AP			
Contract: 4♥ S	▼ IX/UJ	₹ AJJ	1. Stay			
			2. limit	raise or	better	ın 🔻
Board: 394	North:	South:	11 7. 4	NT 4	Г (G 4
Dealer: N	AQ2	★ 543	West	North		
Vul: None North HCP: 17	♥ AQJ9	♥ K742	1	1NT AP	Pass	∠ ♠¹
South HCP: 9	• A4	♦ Q	4 ♦ 1. Stoy			
Contract: 4♦ W	♣ 10974	♣ KJ863	1. Stay	III		
Board: 395 Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ KJ84	♠ AQ1052	D	a . 1	200	1NT
North HCP: 9	♥ 97 ♦ AJ74	♥ Q3 ♦ K65	Pass	2♣¹	2 Y	2♠
South HCP: 16	◆ AJ 74 ◆ 532	♦ AJ10	Pass	4♠	AP	
Contract: 4♠ S	¥ 332	27010	1. Stay	man		
Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ KQJ106	♦ A875		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	v 1086	♥ Q3	2♦	2♠	Pass	4♠
South HCP: 9	◆ K65	♦ 98	AP			
Contract: 4♠ N	♣ AQ	♣ K8764	1. Stay	man		
Board: 397	Nouth.	Carolla	West	North	Fast	South
Dealer: S	North: ♠ A642	South: ♠ KQ98	77 051	1 (0141	Lust	1NT
Vul: None	♥ J742	♥ A10	Pass	2 ♣ ¹	2•	2NT
North HCP: 8	◆ 63	• AQ7	AP	4 T		
South HCP: 16 Contract: 2N S	♣ K93	♣ J876	1. Stay	mon		

Board: 398 Dealer: N Vul: Both HCP: 16	★ K7♥ Q72◆ AJ54◆ AQ85	West Bids 2♠ if possible. You bid first.
Board: 399 Dealer: S Vul: None HCP: 8	AJ43✓ 106✓ QJ1092♠ 64	East Bids 2♥ if possible. Partner bids first.
Board: 400 Dealer: N Vul: NS HCP: 16	▲ A6♥ K1054◆ AK108♣ Q75	West Bids 2♠ if possible. You bid first.
Board: 401 Dealer: S Vul: EW HCP: 8	♣ Q1096♥ 84♦ 103♣ AQ732	East Bids 2♦ if possible. Partner bids first.
Board: 402 Dealer: N Vul: None HCP: 15	AJ109✓ 10952✓ AQ8✓ A3	West Bids 5♦ if possible. You bid first.

Board: 398 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ K7 ♥ Q72 ♠ AJ54 ♣ AQ85	South:	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman
Board: 399 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ S	North: ♠ AJ43 ♥ 106 ♦ QJ1092 ♣ 64	South: ♠ KQ1097 ♥ QJ2 ♠ 85 ♣ AKJ	West North East South 1NT Pass 2♣¹ 2♥ 2♠ Pass 4♠ AP 1. Stayman
Board: 400 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A6 ♥ K1054 ♠ AK108 ♠ Q75	South: ♣ J5 ♥ AJ93 ♦ 976 ♣ K1043	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman
Board: 401 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2 S	North: ◆ Q1096 ▼ 84 ◆ 103 ◆ AQ732	South: ♠ AK ♥ KJ652 ♠ KJ7 ♣ J95	West North East South 1NT Pass 2♣¹ 2♦ 2♥ AP 1. Stayman
Board: 402 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 5•X W	North: ♠ AJ109 ♥ 10952 ♠ AQ8 ♠ A3	South:	West North East South 1NT Pass 2♣¹ 5♦ X AP 1. Stayman

Board: 398 Dealer: N Vul: Both HCP: 9	♦ 93♥ K985♦ K62♠ K1062	West Bids 2♠ if possible. Partner bids first.
Board: 399 Dealer: S Vul: None HCP: 16	★ KQ1097♥ QJ2◆ 85◆ AKJ	East Bids 2♥ if possible. You bid first.
Board: 400 Dealer: N Vul: NS HCP: 9	♣ J5♥ AJ93♦ 976♣ K1043	West Bids 2♠ if possible. Partner bids first.
Board: 401 Dealer: S Vul: EW HCP: 16	♠ AK♥ KJ652♠ KJ7♠ J95	East Bids 2♦ if possible. You bid first.
Board: 402 Dealer: N Vul: None HCP: 12	★ 53▼ AKJ4◆ 73◆ KJ652	West Bids 5♦ if possible. Partner bids first.

Board: 398 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ K7 ♥ Q72 ♠ AJ54 ♣ AQ85	South:	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman
Board: 399 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ S	North: ♠ AJ43 ♥ 106 ♦ QJ1092 ♣ 64	South: ♠ KQ1097 ♥ QJ2 ♠ 85 ♣ AKJ	West North East South 1NT Pass 2♣¹ 2♥ 2♠ Pass 4♠ AP 1. Stayman
Board: 400 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A6 ♥ K1054 ♠ AK108 ♠ Q75	South: ♣ J5 ♥ AJ93 ♦ 976 ♣ K1043	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman
Board: 401 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2 S	North: ◆ Q1096 ▼ 84 ◆ 103 ◆ AQ732	South: ♠ AK ♥ KJ652 ♠ KJ7 ♣ J95	West North East South 1NT Pass 2♣¹ 2♦ 2♥ AP 1. Stayman
Board: 402 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 5•X W	North: ♠ AJ109 ♥ 10952 ♠ AQ8 ♠ A3	South:	West North East South 1NT Pass 2♣¹ 5♦ X AP 1. Stayman

Board: 403 Dealer: S Vul: NS HCP: 8	★ K1075★ 87★ A1072★ J43	East Bids 4♥ if possible. Partner bids first.
Board: 404 Dealer: N Vul: EW HCP: 16	AQ3QJ75476AK10	West Bids 5♦ if possible. You bid first.
Board: 405 Dealer: S Vul: Both HCP: 8	♣ J9832♥ AQJ9◆ 2♣ 532	East Bids 2♦ if possible. Partner bids first.
Board: 406 Dealer: N Vul: NS HCP: 16	A42✓ KJ94A7A1054	West Bids 3♦ if possible. You bid first.
Board: 407 Dealer: S Vul: EW HCP: 10	♠ 64♥ K976♦ 1092♠ AQJ7	East Bids 2♦ if possible. Partner bids first.

Board: 403 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4 VX E	North: ♠ K1075 ♥ 87 ♠ A1072 ♣ J43	South: ♠ A62 ♥ 432 ♠ KQJ ♣ KQ86	West Pass Pass 1. Stay	North 2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 404 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 5•X W	North: ♠ AQ3 ♥ QJ754 ♠ 76 ♣ AK10	South: ♠ KJ102 ♥ K10863 ♠ A2 ♣ J5	West 5 1. Stay	North 1NT X man	East Pass AP	
Board: 405 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3♣ N	North:	South: ♠ Q106 ♥ K63 ♠ K98 ♠ AK98	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2 Pass	1NT Pass
Board: 406 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ A42 ♥ KJ94 ♠ A7 ♣ A1054	South: ♠ KJ765 ♥ A1062 ♦ 52 ♣ 83	West 3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 407 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ 64 ♥ K976 ♦ 1092 ♣ AQJ7	South: ♠ QJ8 ♥ AJ10 ♠ KJ43 ♣ K95	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	2•	South 1NT Pass 3NT

Board: 403 Dealer: S Vul: NS HCP: 15	★ A62★ 432★ KQJ★ KQ86	East Bids 4♥ if possible. You bid first.
Board: 404 Dealer: N Vul: EW HCP: 12	★ KJ102▼ K10863◆ A2◆ J5	West Bids 5♦ if possible. Partner bids first.
Board: 405 Dealer: S Vul: Both HCP: 15	♣ Q106♥ K63♦ K98♣ AK98	East Bids 2♦ if possible. You bid first.
Board: 406 Dealer: N Vul: NS HCP: 8	★ KJ765▼ A1062◆ 52◆ 83	West Bids 3♦ if possible. Partner bids first.
Board: 407 Dealer: S Vul: EW HCP: 15	♣ QJ8♥ AJ10♦ KJ43♣ K95	East Bids 2♦ if possible. You bid first.

Board: 403 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4 VX E	North: ♠ K1075 ♥ 87 ♠ A1072 ♣ J43	South: ♠ A62 ♥ 432 ♠ KQJ ♣ KQ86	West Pass Pass 1. Stay	North 2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 404 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 5•X W	North: ♠ AQ3 ♥ QJ754 ♠ 76 ♣ AK10	South: ♠ KJ102 ♥ K10863 ♠ A2 ♣ J5	West 5 1. Stay	North 1NT X man	East Pass AP	
Board: 405 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3♣ N	North:	South: ♠ Q106 ♥ K63 ♠ K98 ♠ AK98	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2 Pass	1NT Pass
Board: 406 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ A42 ♥ KJ94 ♠ A7 ♣ A1054	South: ♠ KJ765 ♥ A1062 ♦ 52 ♣ 83	West 3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 407 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ 64 ♥ K976 ♦ 1092 ♣ AQJ7	South: ♠ QJ8 ♥ AJ10 ♠ KJ43 ♣ K95	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	2•	South 1NT Pass 3NT

Board: 408 Dealer: N VAKJ2 Vul: Both HCP: 17 Board: 409 Dealer: S Vul: None HCP: 8 Board: 410 Dealer: N Vul: EW Vul: EW HCP: 15 Board: 411 Dealer: S Vul: Both HCP: 17 Board: 412 Dealer: N Vul: None AKQJ4 HCP: 17 AKQJ4 You bid first. West Bids 2◆ if possible. You bid first.			
Dealer: S Vul: None HCP: 8 A852 Vul: None HCP: 8 A862 Board: 410 Dealer: N Val: EW Vul: EW HCP: 15 A65 Board: 411 Board: 411 A65 Dealer: S Valy AJ92 Vul: Both HCP: 9 A10652 Board: 412 Board: 412 Dealer: N Val: None AKQJ4 AKQJ4 ANG	Dealer: N Vul: Both	✓ AKJ2✓ J5	_
Dealer: N Vul: EW HCP: 15 April 65 Dealer: S Vul: Both HCP: 9 April 65 At 2 if possible. You bid first. West Bids 2 if possible. You bid first. East Bids 2 if possible. You bid first. Fartner bids first. West Bids 2 if possible. You bid first. West Bids 2 if possible. You bid first. West Bids 2 if possible. You bid first. You bid first.	Dealer: S Vul: None	∨ A852 ♦ 862	•
Dealer: S Vul: Both HCP: 9 A10652 Val: Both HCP: 9 A10652 A10652 Partner bids first. West Bids 2 ★ 11 possible. Partner bids first. West Bids 2 ▼ if possible. Vul: None AKQJ4 Vou bid first	Dealer: N Vul: EW	∨ AJ109 ♦ K76	_
Dealer: N	Dealer: S Vul: Both	♥ AJ92 ♦ 92	•
	Dealer: N	♥ A75	•

Board: 408 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3•X W	North: ♠ AJ102 ♥ AKJ2 ♦ J5 ♣ QJ7	South: ♠ K754 ♥ Q76 ♦ 763 ♣ A95	West 3♦ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 409 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2 E	North:	South: • 103 • KQ6 • AQ1073 • A104		North 2♣¹ man	East 2♠	South 1NT AP
Board: 410 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ Q10 ♥ AJ109 ♠ K76 ♠ KQ106	South: ♠ KJ853 ♥ Q432 ♦ 10 ♣ A95	West 2 Pass Pass AP 1. Stay	North 1NT Pass 3♣ 4♥	Pass	2♣¹ X 3♠
Board: 411 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:	South: ♠ AQ102 ♥ 543 ♠ AK ♠ Q943	Pass	North 2♣¹ 3▼	2•	South 1NT Pass 3NT
Board: 412 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3 N	North: • 1043 • A75 • AKQJ4 • K2	South: ♠ AKQ7 ♥ 942 • 10 ♣ J8754	West 2♥ 1. Stay	North 1NT 3• man	East Pass AP	

Board: 408 Dealer: N Vul: Both HCP: 9	★ K754♥ Q76◆ 763◆ A95	West Bids 3♦ if possible. Partner bids first.
Board: 409 Dealer: S Vul: None HCP: 15	103KQ6AQ1073A104	East Bids 2♠ if possible. You bid first.
Board: 410 Dealer: N Vul: EW HCP: 10	★ KJ853♥ Q432◆ 10◆ A95	West Bids 2♦ if possible. Partner bids first.
Board: 411 Dealer: S Vul: Both HCP: 15	AQ102✓ 543AKQ943	East Bids 2♦ if possible. You bid first.
Board: 412 Dealer: N Vul: None HCP: 10	★ AKQ7♥ 942♦ 10★ J8754	West Bids 2♥ if possible. Partner bids first.

Board: 408 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3•X W	North: ♠ AJ102 ♥ AKJ2 ♦ J5 ♣ QJ7	South: ♠ K754 ♥ Q76 ♦ 763 ♣ A95	West 3♦ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 409 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2 E	North:	South: • 103 • KQ6 • AQ1073 • A104		North 2♣¹ man	East 2♠	South 1NT AP
Board: 410 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ Q10 ♥ AJ109 ♠ K76 ♠ KQ106	South: ♠ KJ853 ♥ Q432 ♦ 10 ♣ A95	West 2 Pass Pass AP 1. Stay	North 1NT Pass 3♣ 4♥	Pass	2♣¹ X 3♠
Board: 411 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:	South: ♠ AQ102 ♥ 543 ♠ AK ♠ Q943	Pass	North 2♣¹ 3▼	2•	South 1NT Pass 3NT
Board: 412 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3 N	North: • 1043 • A75 • AKQJ4 • K2	South: ♠ AKQ7 ♥ 942 • 10 ♣ J8754	West 2♥ 1. Stay	North 1NT 3• man	East Pass AP	

Board: 413 Dealer: S Vul: NS HCP: 10	♣875♥ KQ64♦ KQ52♣ 104	East Bids 2♠ if possible. Partner bids first.
Board: 414 Dealer: N Vul: Both HCP: 15	\$9853♥ AQ8★ KQ★ A1084	West Bids 3♦ if possible. You bid first.
Board: 415 Dealer: S Vul: None HCP: 11	◆96♥Q1032◆AKJ7◆J108	East Bids 4♠ if possible. Partner bids first.
Board: 416 Dealer: N Vul: NS HCP: 17	♠ AK9♥ AQ3♠ K975♠ J92	West Bids 3♣ if possible. You bid first.
Board: 417 Dealer: S Vul: EW HCP: 8	109✓ QJ72AJ96594	East Bids 2♠ if possible. Partner bids first.

Board: 413 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ◆ 875 ▼ KQ64 ◆ KQ52 ◆ 104	South: ♠ K3 ▼ J1087 ♠ AJ9 ♣ AQ83		North 2* 3NT man	East 2♠ AP	South 1NT Pass
Board: 414 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 6 S	North:	South: ♠ AKQ2 ♥ K9532 ←— ♣ K732	3♦ Pass Pass AP 1. Stay 2. Black	North 1NT Pass 4♥ 5♣³ man kwood 0 /5 or 5/5	Pass Pass Pass Pass	2♣¹ 3▼ 4NT² 6▼
Board: 415 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4•X E	North: ◆ 96 ▼ Q1032 ◆ AKJ7 ◆ J108	South:		North 2♣¹ man	East 4♠	South 1NT X
Board: 416 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♠ S	North: ♠ AK9 ♥ AQ3 ♠ K975 ♣ J92	South: ♠ Q8654 ▼ 10975 ♠ A42 ♣ K	3♣ Pass AP 1. Stay	North 1NT Pass 4*2 man raise or	Pass Pass Pass	2♣¹ 3♠ 4♠

West North East South Board: 417 1NT North: South: Dealer: S Pass $2 \stackrel{1}{•} 1$ 2♠ Pass **♠** 109 **★** 74 Vul: EW **♥** QJ72 **♥** A643 Pass 3♦ Pass $3 \triangleq^2$ North HCP: 8 ♦ AJ965 **♦** KQ874 Pass 4♦ AP South HCP: 16 **♣** 94 ♣ AK 1. Stayman Contract: 4♦ N 2. limit raise or better in ♦

Board: 413 Dealer: S Vul: NS HCP: 15	★ K3▼ J1087◆ AJ9◆ AQ83	East Bids 2♠ if possible. You bid first.
Board: 414 Dealer: N Vul: Both HCP: 15	★ AKQ2▼ K9532★ —★ K732	West Bids 3♦ if possible. Partner bids first.
Board: 415 Dealer: S Vul: None HCP: 15	★ 43★ A965★ Q63★ AKQ7	East Bids 4♠ if possible. You bid first.
Board: 416 Dealer: N Vul: NS HCP: 9	◆ Q8654 ▼ 10975 ◆ A42 ◆ K	West Bids 3♣ if possible. Partner bids first.
Board: 417 Dealer: S Vul: EW HCP: 16	★74★ A643★ KQ874★ AK	East Bids 2♠ if possible. You bid first.

Board: 413 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ◆ 875 ▼ KQ64 ◆ KQ52 ◆ 104	South: ♠ K3 ▼ J1087 ♠ AJ9 ♣ AQ83		North 2* 3NT man	East 2♠ AP	South 1NT Pass
Board: 414 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 6 S	North:	South: ♠ AKQ2 ♥ K9532 ←— ♣ K732	3♦ Pass Pass AP 1. Stay 2. Black	North 1NT Pass 4♥ 5♣³ man kwood 0 /5 or 5/5	Pass Pass Pass Pass	2♣¹ 3▼ 4NT² 6▼
Board: 415 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4•X E	North: ◆ 96 ▼ Q1032 ◆ AKJ7 ◆ J108	South:		North 2♣¹ man	East 4♠	South 1NT X
Board: 416 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♠ S	North: ♠ AK9 ♥ AQ3 ♠ K975 ♣ J92	South: ♠ Q8654 ▼ 10975 ♠ A42 ♣ K	3♣ Pass AP 1. Stay	North 1NT Pass 4*2 man raise or	Pass Pass Pass	2♣¹ 3♠ 4♠

West North East South Board: 417 1NT North: South: Dealer: S Pass $2 \stackrel{1}{•} 1$ 2♠ Pass **♠** 109 **★** 74 Vul: EW **♥** QJ72 **♥** A643 Pass 3♦ Pass $3 \triangleq^2$ North HCP: 8 ♦ AJ965 **♦** KQ874 Pass 4♦ AP South HCP: 16 **♣** 94 ♣ AK 1. Stayman Contract: 4♦ N 2. limit raise or better in ♦

Board: 418 Dealer: N Vul: None HCP: 17	★ K4★ AKJ4★ A976★ Q53	West Bids 2♦ if possible. You bid first.
Board: 419 Dealer: S Vul: NS HCP: 9	★ KJ109 ★ K106 ♦ 864 ♣ Q72	East Bids 2♦ if possible. Partner bids first.
Board: 420 Dealer: N Vul: EW HCP: 15	★ A108★ AJ43★ 32★ AQ74	West Bids 5♦ if possible. You bid first.
Board: 421 Dealer: S Vul: NS HCP: 8	42★ K1094◆ Q92★ K1092	East Bids 2♠ if possible. Partner bids first.
Board: 422 Dealer: N Vul: EW HCP: 15	◆ Q1063▼ KQ7◆ A86◆ A52	West Bids 2♦ if possible. You bid first.

Board: 418 Dealer: N	North:	South:	West	North 1NT	Pass	2 ♣ ¹
Vul: None North HCP: 17	♦ K4 ♥ AKJ4 ♦ A976	♠ AJ106 ♥ Q10972 ♦ 8	2♦ Pass AP	2NT 4◆ ²	Pass Pass	
South HCP: 10 Contract: 4♥ S	♣ Q53	1. Stay	man raise or	hattar	in 🕊	
			2. min	raise or	octici	шт 🔻
Board: 419 Dealer: S	North: ♠ KJ109	South: ♠ AQ86	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ K106	♥ AJ9	Pass	2 ♣ ¹	2	Pass
South HCP: 16	♦ 864 ♣ Q72	J32KJ8	Pass	3♠	AP	
Contract: 3♠ N	1 Q12	1100	1. Stay	man		
Board: 420 Dealer: N	North: ♠ A108	South: ♠ KJ764	West	North 1NT		
Vul: EW North HCP: 15	♥ AJ43	♥ K965	5 ♦	X	Pass AP	2♣¹
South HCP: 7 Contract: 5•X W	◆ 32 ◆ AQ74		1. Stay		7 11	
Board: 421	NId	C4	West	North	East	
Dealer: S	North: ♠ 42	South: ♠ K10	Pass	2 ♣ ¹	2♠	1NT Pass
Vul: NS North HCP: 8	♥ K1094	♥ A65	Pass		Pass	
South HCP: 15	◆ Q92 ◆ K1092	♦ KJ63 ♣ A865	AP			
Contract: 3♣ N	₩ K1092	* A003	1. Stay	man		
Doord 122			_			
Board: 422 Dealer: N	North:	South:	West	North		
Vul: EW	♠ Q1063 ♥ KQ7	♦ J92 ♥ A932	24	1NT Pass	Pass	
North HCP: 15	◆ A86	◆ A932 ◆ 3	2♦ Pass	Pass 2NT	Pass AP	Λ
South HCP: 8 Contract: 2N N	♣ A52	♣ QJ763	1. Stay		1 M	

Board: 418 Dealer: N Vul: None HCP: 10	AJ106♥ Q10972♦ 8♠ K98	West Bids 2♦ if possible. Partner bids first.
Board: 419 Dealer: S Vul: NS HCP: 16	AQ86✓ AJ9✓ J32✓ KJ8	East Bids 2♦ if possible. You bid first.
Board: 420 Dealer: N Vul: EW HCP: 7	★ KJ764▼ K965◆ 94◆ 62	West Bids 5♦ if possible. Partner bids first.
Board: 421 Dealer: S Vul: NS HCP: 15	★ K10★ A65★ KJ63★ A865	East Bids 2♠ if possible. You bid first.
Board: 422 Dealer: N Vul: EW HCP: 8		West Bids 2♦ if possible. Partner bids first.

Board: 418 Dealer: N	North:	South:	West	North 1NT	Pass	2 ♣ ¹
Vul: None North HCP: 17	♦ K4 ♥ AKJ4 ♦ A976	♠ AJ106 ♥ Q10972 ♦ 8	2♦ Pass AP	2NT 4◆ ²	Pass Pass	
South HCP: 10 Contract: 4♥ S	♣ Q53	1. Stay	man raise or	hattar	in 🕊	
			2. min	raise or	octici	шт 🔻
Board: 419 Dealer: S	North: ♠ KJ109	South: ♠ AQ86	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ K106	♥ AJ9	Pass	2 ♣ ¹	2	Pass
South HCP: 16	♦ 864 ♣ Q72	J32KJ8	Pass	3♠	AP	
Contract: 3♠ N	1 Q12	1100	1. Stay	man		
Board: 420 Dealer: N	North: ♠ A108	South: ♠ KJ764	West	North 1NT		
Vul: EW North HCP: 15	♥ AJ43	♥ K965	5 ♦	X	Pass AP	2♣¹
South HCP: 7 Contract: 5•X W	◆ 32 ◆ AQ74		1. Stay		7 11	
Board: 421	NId	C4	West	North	East	
Dealer: S	North: ♠ 42	South: ♠ K10	Pass	2 ♣ ¹	2♠	1NT Pass
Vul: NS North HCP: 8	♥ K1094	♥ A65	Pass		Pass	
South HCP: 15	◆ Q92 ◆ K1092	♦ KJ63 ♣ A865	AP			
Contract: 3♣ N	₩ K1092	* A003	1. Stay	man		
Doord 122			_			
Board: 422 Dealer: N	North:	South:	West	North		
Vul: EW	♠ Q1063 ♥ KQ7	♦ J92 ♥ A932	24	1NT Pass	Pass	
North HCP: 15	◆ A86	◆ A932 ◆ 3	2♦ Pass	Pass 2NT	Pass AP	Λ
South HCP: 8 Contract: 2N N	♣ A52	♣ QJ763	1. Stay		1 M	

Board: 423 Dealer: S Vul: Both HCP: 8	★ KQ109♥ 2◆ J9652◆ Q106	East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 424 Dealer: N Vul: None HCP: 15	♣ AJ5♥ 1032◆ A93♣ AQ52	West Bids 4♥ if possible. You bid first.
Board: 425 Dealer: S Vul: EW HCP: 9		East Bids 2♦ if possible. Partner bids first.
Board: 426 Dealer: N Vul: Both HCP: 16	★ K104★ AQ652★ K97★ A3	West Bids 2♦ if possible. You bid first.
Board: 427 Dealer: S Vul: None HCP: 11	♠ Q8♥ KJ72◆ J9♠ KJ1073	East Bids 3♠ if possible. Partner bids first.

Board: 423 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	★ KQ109 ♥ 2	♠ AJ64 ♥ J103	Pass	2 ♣ ¹	2♥	Pass
North HCP: 8	◆ J9652	◆ AKQ4	Pass	X	Pass	3♦
South HCP: 15	♣ Q106	♣ 87	3♥	4 ♦	AP	
Contract: 4♦ S	-		1. Stay	man		
Board: 424	North:	South:	West	North	East	South
Dealer: N	♣ AJ5	♦ Q976		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	v 1032	♥ A	4♥	Pass	Pass	
South HCP: 13	♦ A93	◆ KQ1042	AP			
Contract: 4♥X W	♣ AQ52	♣ 876	1. Stayman			
Board: 425			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♣ J52	★ KQ6	Pass	2 ♣ ¹	2•	2NT
North HCP: 9	♥ QJ105 ♦ 6	♥ K62 ♦ KJ3	Pass	3♣	Pass	3NT
South HCP: 17	♣ AJ743	♦ KQ92	AP			
Contract: 3N S			1. Stay	man		
Board: 426	North:	South:	West	North	East	South
Dealer: N	• K104	♠ AJ73		1NT	Pass	2 ♣ ¹
Vul: Both	♥ AQ652	♥ J43	2•	2♥	Pass	3♥
North HCP: 16 South HCP: 8	♦ K97	◆ Q52	Pass	4♥	AP	
Contract: 4♥ N	♣ A3	♣ 984	1. Stay	man		
Board: 427	N. 4	G 4	Wast	North	Foot	South
Dealer: S	North:	South:	west	INOIUI	Last	South 1NT
Vul: None	♠ Q8 ♥ KJ72	★ K1043 ∀ AQ10	Pass	2 ♣ ¹	3♠	Pass
North HCP: 11	V KJ / 2♦ J9	◆ Q106	Pass	2 ♠ ¹ X	AP	1 ass
South HCP: 17 Contract: 3♠X E	♣ KJ1073	♣ AQ8	1. Stay		ДГ	

Board: 423 Dealer: S Vul: Both HCP: 15	▲ AJ64♥ J103◆ AKQ4♣ 87	East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 424 Dealer: N Vul: None HCP: 11	♣ Q976♥ A♦ KQ1042♣ 876	West Bids 4♥ if possible. Partner bids first.
Board: 425 Dealer: S Vul: EW HCP: 17	★ KQ6▼ K62◆ KJ3◆ KQ92	East Bids 2♦ if possible. You bid first.
Board: 426 Dealer: N Vul: Both HCP: 8	▲ AJ73♥ J43◆ Q52▲ 984	West Bids 2♦ if possible. Partner bids first.
Board: 427 Dealer: S Vul: None HCP: 17	★ K1043★ AQ10◆ Q106◆ AQ8	East Bids 3♠ if possible. You bid first.

Board: 423 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	★ KQ109 ♥ 2	♠ AJ64 ♥ J103	Pass	2 ♣ ¹	2♥	Pass
North HCP: 8	◆ J9652	◆ AKQ4	Pass	X	Pass	3♦
South HCP: 15	♣ Q106	♣ 87	3♥	4 ♦	AP	
Contract: 4♦ S	-		1. Stay	man		
Board: 424	North:	South:	West	North	East	South
Dealer: N	♣ AJ5	♦ Q976		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	v 1032	♥ A	4♥	Pass	Pass	
South HCP: 13	♦ A93	◆ KQ1042	AP			
Contract: 4♥X W	♣ AQ52	♣ 876	1. Stayman			
Board: 425			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♣ J52	★ KQ6	Pass	2 ♣ ¹	2•	2NT
North HCP: 9	♥ QJ105 ♦ 6	♥ K62 ♦ KJ3	Pass	3♣	Pass	3NT
South HCP: 17	♣ AJ743	♦ KQ92	AP			
Contract: 3N S			1. Stay	man		
Board: 426	North:	South:	West	North	East	South
Dealer: N	• K104	♠ AJ73		1NT	Pass	2 ♣ ¹
Vul: Both	♥ AQ652	♥ J43	2•	2♥	Pass	3♥
North HCP: 16 South HCP: 8	♦ K97	◆ Q52	Pass	4♥	AP	
Contract: 4♥ N	♣ A3	♣ 984	1. Stay	man		
Board: 427	N. 4	G 4	Wast	North	Foot	South
Dealer: S	North:	South:	west	INOIUI	Last	South 1NT
Vul: None	♠ Q8 ♥ KJ72	★ K1043 ∀ AQ10	Pass	2 ♣ ¹	3♠	Pass
North HCP: 11	V KJ / 2♦ J9	◆ Q106	Pass	2 ♠ ¹ X	AP	1 ass
South HCP: 17 Contract: 3♠X E	♣ KJ1073	♣ AQ8	1. Stay		ДГ	

Board: 428 Dealer: N Vul: NS HCP: 16	★ K9★ KJ10★ A743★ KQ42	West Bids 2♦ if possible. You bid first.
Board: 429 Dealer: S Vul: Both HCP: 8	★ KJ105 ★ A97 ★ 843 ♣ 1084	East Bids 2♦ if possible. Partner bids first.
Board: 430 Dealer: N Vul: None HCP: 17	↑72↑A1075↑K106↑AKQJ	West Bids 2♠ if possible. You bid first.
Board: 431 Dealer: S Vul: NS HCP: 7	★ K9873★ A1094★ 76★ 94	East Bids 3♣ if possible. Partner bids first.
Board: 432 Dealer: N Vul: EW HCP: 15	52✓ AKQJ1074▲ AJ92	West Bids 2♦ if possible. You bid first.

Dealer: N Vul: NS	North: ♠ K9	South: ♠ A1072		1NT	Pass	
North HCP: 16 South HCP: 10	★ KJ10★ A743★ KQ42	♥ 973 ♦ J8 • AJ96	2♦ AP	2NT	Pass	3NT
Contract: 3N N	1 110 12	11100	1. Stay	man		
Board: 429 Dealer: S Vul: Both	North: ♠ KJ105	South: ♠ Q63	West	North	East	South 1NT
North HCP: 8	♥ A97 ♦ 843	♥ KJ52 ♦ 72	Pass	2 ♣ ¹	2•	AP
South HCP: 15 Contract: 2♦ E	♦ 1084	♣ AKQ3	1. Stay	man		
Board: 430	North:	South:	West	North	East	South
Dealer: N Vul: None	★ 72	♦ Q4		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ A1075	♥ KQ98	2♠	Pass		X
South HCP: 10	◆ K106 ♣ AKQJ	◆ QJ72 ◆ 976	Pass	3♣	AP	
Contract: 3♣ S	# THEQ3	2 770	1. Stay	man		
Board: 431 Dealer: S	North: ♠ K9873	South: ♠ AJ6	West	North	East	South 1NT
Vul: NS North HCP: 7	♥ A1094	♥ KQ32	Pass	2 ♣ ¹	3♣	Pass
South HCP: 15	♦ 76	♦ KQ108	Pass	X	AP	
Contract: 3♣X E	♣ 94	♣ 63	1. Stay	man		
Board: 432	North:	South:	West	North	East	South
Dealer: N Vul: EW	★ 52	♦ AK74		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AKQJ	♥ 963	2♦	Pass	Pass	3NT
South HCP: 10	1074♣ AJ92	◆ QJ53 ◆ 73	AP 1. Stay			

Board: 428 Dealer: N Vul: NS HCP: 10	★ A1072★ 973★ J8★ AJ96	West Bids 2♦ if possible. Partner bids first.
Board: 429 Dealer: S Vul: Both HCP: 15	♣ Q63♥ KJ52♦ 72♣ AKQ3	East Bids 2♦ if possible. You bid first.
Board: 430 Dealer: N Vul: None HCP: 10	♠ Q4♥ KQ98◆ QJ72♠ 976	West Bids 2♠ if possible. Partner bids first.
Board: 431 Dealer: S Vul: NS HCP: 15	♣ AJ6♥ KQ32◆ KQ108♣ 63	East Bids 3♣ if possible. You bid first.
Board: 432 Dealer: N Vul: EW HCP: 10	★ AK74♥ 963◆ QJ53★ 73	West Bids 2♦ if possible. Partner bids first.

Dealer: N Vul: NS	North: ♠ K9	South: ♠ A1072		1NT	Pass	
North HCP: 16 South HCP: 10	★ KJ10★ A743★ KQ42	♥ 973 ♦ J8 • AJ96	2♦ AP	2NT	Pass	3NT
Contract: 3N N	1 110 12	11100	1. Stay	man		
Board: 429 Dealer: S Vul: Both	North: ♠ KJ105	South: ♠ Q63	West	North	East	South 1NT
North HCP: 8	♥ A97 ♦ 843	♥ KJ52 ♦ 72	Pass	2 ♣ ¹	2•	AP
South HCP: 15 Contract: 2♦ E	♦ 1084	♣ AKQ3	1. Stay	man		
Board: 430	North:	South:	West	North	East	South
Dealer: N Vul: None	★ 72	♦ Q4		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ A1075	♥ KQ98	2♠	Pass		X
South HCP: 10	◆ K106 ♣ AKQJ	◆ QJ72 ◆ 976	Pass	3♣	AP	
Contract: 3♣ S	# THEQ3	2 770	1. Stay	man		
Board: 431 Dealer: S	North: ♠ K9873	South: ♠ AJ6	West	North	East	South 1NT
Vul: NS North HCP: 7	♥ A1094	♥ KQ32	Pass	2 ♣ ¹	3♣	Pass
South HCP: 15	♦ 76	♦ KQ108	Pass	X	AP	
Contract: 3♣X E	♣ 94	♣ 63	1. Stay	man		
Board: 432	North:	South:	West	North	East	South
Dealer: N Vul: EW	★ 52	♦ AK74		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AKQJ	♥ 963	2♦	Pass	Pass	3NT
South HCP: 10	1074♣ AJ92	◆ QJ53 ◆ 73	AP 1. Stay			

Board: 433 Dealer: S Vul: NS HCP: 10	A8✓ AQ4210965342	East Bids 3♣ if possible. Partner bids first.
Board: 434 Dealer: N Vul: EW HCP: 16	▲ AJ74✔ AQ74◆ 43▲ AJ3	West Bids 2♦ if possible. You bid first.
Board: 435 Dealer: S Vul: Both HCP: 8	♠ 63♥ KJ82♠ KJ942♠ 98	East Bids 3♣ if possible. Partner bids first.

Board: 433 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3 N	North: ◆ A8 ▼ AQ42 ◆ 109653 ◆ 42	South:	Pass Pass 1. Stay	3 ♦	East 3♣ AP	South 1NT Pass
Board: 434 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2 • W	North: ♠ AJ74 ♥ AQ74 ♦ 43 ♣ AJ3	South: ♠ KQ32 ♥ K983 ♦ 1095 ♣ 86	West 2 1. Stay	North 1NT AP man	East Pass	
Board: 435 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 N	North: ♠ 63 ▼ KJ82 ◆ KJ942 ♣ 98	South: ♠ AK5 ♥ AQ95 ♠ Q5 ♠ 10742	West Pass Pass 1. Stay	3♦	East 3♣ AP	South 1NT Pass

Board: 433 Dealer: S Vul: NS HCP: 15	J2KJ876KQ8KQ7	East Bids 3♣ if possible. You bid first.
Board: 434 Dealer: N Vul: EW HCP: 8	★ KQ32★ K983★ 1095★ 86	West Bids 2♦ if possible. Partner bids first.
Board: 435 Dealer: S Vul: Both HCP: 15	♠ AK5♥ AQ95♦ Q5♠ 10742	East Bids 3♣ if possible. You bid first.

Board: 433 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3 N	North: ◆ A8 ▼ AQ42 ◆ 109653 ◆ 42	South:	Pass Pass 1. Stay	3 ♦	East 3♣ AP	South 1NT Pass
Board: 434 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2 • W	North: ♠ AJ74 ♥ AQ74 ♦ 43 ♣ AJ3	South: ♠ KQ32 ♥ K983 ♦ 1095 ♣ 86	West 2 1. Stay	North 1NT AP man	East Pass	
Board: 435 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 N	North: ♠ 63 ▼ KJ82 ◆ KJ942 ♣ 98	South: ♠ AK5 ♥ AQ95 ♠ Q5 ♣ 10742	West Pass Pass 1. Stay	3♦	East 3♣ AP	South 1NT Pass