Board: 1 Dealer: W Vul: NS HCP: 6	◆975 ▼ AQ1062 ◆ 9754 ◆ 7	West Opens 3♣. You bid first.
Board: 2 Dealer: E Vul: None HCP: 17	<ul><li>★ K7</li><li>▼ AQ95</li><li>◆ KQ32</li><li>◆ K52</li></ul>	East Opens 3♦.  Partner bids first.
Board: 3 Dealer: W Vul: Both HCP: 5	<ul><li>◆ 92</li><li>♥ J64</li><li>◆ J9862</li><li>◆ K103</li></ul>	West Opens 3♠. East Bids 4♠ if possible. You bid first.
Board: 4 Dealer: E Vul: EW	<b>♦</b> K3 <b>♥</b> AQ9 <b>♦</b> Q752	East Opens 3♥. West Doubles 6♠ if possible.
HCP: 17  Board: 5  Dealer: W  Vul: None	♣ AQ52 ♣ 652 ♥ KQ1097 • 10854	Partner bids first.  West Opens 3♠.  You bid first.
HCP: 9  Board: 6  Dealer: E  Vul: None  HCP: 17	<ul><li>♣ A</li><li>♠ KJ6</li><li>♥ A65</li><li>♦ AQ4</li><li>♠ QJ98</li></ul>	East Opens 3♦.  Partner bids first.

Board: 1 Dealer: W Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:  ◆ 975  ▼ AQ1062  ◆ 9754  ♣ 7	South:  ♠ AK82  ♥ 74  ♠ AK10  ♠ AQ83	West 3♣ Pass AP	North Pass 4•		3NT
Conduct IV S						
Board: 2 Dealer: E Vul: None	North: ♠ K7	South: ♠ Q9853	West	North	East 3♦	South Pass
North HCP: 17 South HCP: 8 Contract: 4♠ N	<ul><li>★ AQ95</li><li>★ KQ32</li><li>★ K52</li></ul>	♥ KJ108 ◆ 4 ◆ Q106	Pass Pass	3NT 4♠	Pass AP	4♥
Board: 3 Dealer: W Vul: Both North HCP: 5 South HCP: 17 Contract: 4♠X W	North:  ◆ 92  ▼ J64  ◆ J9862  ◆ K103	South:  ♠ A3  ♥ K97  ♠ K4  ♣ AQJ975	West 3♠ Pass AP	North Pass Pass	East Pass 4♠	
Board: 4 Dealer: E	North: ♠ K3	South: ♠ AQJ109764	West	North	East 3♥	South Pass
Vul: EW North HCP: 17 South HCP: 7 Contract: 6♠X N	▼ AQ9 ◆ Q752 ◆ AQ52	♥ 87 ♦ 64 ♣ 3	Pass Pass X	3NT 4♠ AP	Pass Pass	
D1.5						
Board: 5 Dealer: W Vul: None North HCP: 9 South HCP: 17 Contract: 4♥ S	North: ♠ 652 ▼ KQ1097 ♦ 10854 ♠ A	South: ♠ KQ4 ♥ AJ2 • K3 ♣ KJ876	West 3♠ Pass AP	North Pass 4•		3NT
Board: 6 Dealer: E Vul: None	North: ♠ KJ6 ▼ A65	South: ♠ AQ92 ♥ J73	West	North		
North HCP: 17	• AQ4	<b>♦</b> 2	Pass	3NT	3♦ AP	Pass

Board: 1 Dealer: W	<b>♠</b> AK82 <b>▼</b> 74	West Opens 3♣.
Vul: NS HCP: 20	◆ AK10 ◆ AQ83	Partner bids first.
Board: 2 Dealer: E	♠ Q9853 ♥ KJ108	East Opens 3♦.
Vul: None HCP: 8	• 4 • Q106	You bid first.
Board: 3 Dealer: W	<b>★</b> A3 <b>★</b> K97	West Opens 3♠. East Bids 4♠ if possible.
Vul: Both HCP: 17	◆ K4 ◆ AQJ975	Partner bids first.
Board: 4	<b>A</b> AQJ109764	East Opens 3♥.
Dealer: E Vul: EW	♥ 87 ♦ 64	West Doubles 6♠ if possible.
HCP: 7	<b>♣</b> 3	You bid first.
Board: 5 Dealer: W	<b>♠</b> KQ4 <b>♥</b> AJ2	West Opens 3♠.
Vul: None HCP: 17	◆ K3 ◆ KJ876	Partner bids first.
Board: 6 Dealer: E	<b>♠</b> AQ92 <b>♥</b> J73	East Opens 3♦.
Vul: None HCP: 10	◆ 2 ◆ K7543	You bid first.

Board: 1 Dealer: W Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:  ◆ 975  ▼ AQ1062  ◆ 9754  ♣ 7	South:  ♠ AK82  ♥ 74  ♠ AK10  ♠ AQ83	West 3♣ Pass AP	North Pass 4•		3NT
Conduct IV S						
Board: 2 Dealer: E Vul: None	North: ♠ K7	South: ♠ Q9853	West	North	East 3♦	South Pass
North HCP: 17 South HCP: 8 Contract: 4♠ N	<ul><li>★ AQ95</li><li>★ KQ32</li><li>★ K52</li></ul>	♥ KJ108 ◆ 4 ◆ Q106	Pass Pass	3NT 4♠	Pass AP	4♥
Board: 3 Dealer: W Vul: Both North HCP: 5 South HCP: 17 Contract: 4♠X W	North:  ◆ 92  ▼ J64  ◆ J9862  ◆ K103	South:  ♠ A3  ♥ K97  ♠ K4  ♣ AQJ975	West 3♠ Pass AP	North Pass Pass	East Pass 4♠	
Board: 4 Dealer: E	North: ♠ K3	South: ♠ AQJ109764	West	North	East 3♥	South Pass
Vul: EW North HCP: 17 South HCP: 7 Contract: 6♠X N	▼ AQ9 ◆ Q752 ◆ AQ52	♥ 87 ♦ 64 ♣ 3	Pass Pass X	3NT 4♠ AP	Pass Pass	
D1.5						
Board: 5 Dealer: W Vul: None North HCP: 9 South HCP: 17 Contract: 4♥ S	North: ♠ 652 ▼ KQ1097 ♦ 10854 ♠ A	South: ♠ KQ4 ♥ AJ2 • K3 ♣ KJ876	West 3♠ Pass AP	North Pass 4•		3NT
Board: 6 Dealer: E Vul: None	North: ♠ KJ6 ▼ A65	South: ♠ AQ92 ♥ J73	West	North		
North HCP: 17	• AQ4	<b>♦</b> 2	Pass	3NT	3♦ AP	Pass

Board: 7 Dealer: W Vak754 Vul: Both Vul: Both HCP: 8   \$\int \text{98}\$ HCP: 8  \$\int \text{9732}\$ Dealer: E Val: None HCP: 17  \$\int \text{AQ4}\$ HCP: 17  \$\int \text{A953}\$  Board: 9 Dealer: W Vak864 Vul: NS Vul: None Vak864 Vul: NS Vul: NS Vul: None Vak864 Vul: None Vak86 Vak86 Vul: None Vak86 Val: None Vak86 Vul: None Vak86 Val: None Val: None Val: None Val: None Val: None Vak86 Val: None Val			
Dealer: E Vul: None Vul: None HCP: 17  AQ53  Partner bids first.  Board: 9 Dealer: W Val: NS Vul: None Val: Na	Dealer: W Vul: Both	<b>∨</b> AK754 <b>♦</b> 98	•
Dealer: W	Dealer: E Vul: None	<b>∀</b> K10 <b>♦</b> AQ4	•
Dealer: E  Vul: None  HCP: 19  A9853  Partner bids first.  Board: 11  Dealer: W  Vul: EW  Vul: EW  HCP: 9  A9853  West Opens 3♠.  You bid first.  Board: 12  AQ95  Dealer: E  Val: Both  A84	Dealer: W Vul: NS	<b>♥</b> A864 <b>♦</b> QJ10	•
Dealer: W	Dealer: E Vul: None	<b>∨</b> A4 <b>♦</b> KJ86	•
Dealer: E	Dealer: W Vul: EW	<b>♥</b> QJ7 <b>♦</b> QJ82	•
	Dealer: E Vul: Both	<b>♥</b> AJ62 <b>♦</b> A84	•

Board: 7 Dealer: W Vul: Both North HCP: 8 South HCP: 17 Contract: 4♥ S	North: <b>♣</b> J1032 <b>♥</b> AK754 <b>♦</b> 98 <b>♣</b> 42	South: ♠ K74 ♥ 98 ♠ AKJ105 ♠ AQ3	West 3♣ Pass AP	North Pass 4•		3NT
Board: 8 Dealer: E Vul: None North HCP: 17 South HCP: 10 Contract: 4 N	North:  ♠ Q732  ♥ K10  ♠ AQ4  ♣ AQ53	South:  ♠ AJ54  ♥ AJ752  ♦ 52  ♠ 82	West Pass Pass	North 3NT 4♥	East 3♦ Pass AP	Pass
Board: 9 Dealer: W Vul: NS North HCP: 7 South HCP: 19 Contract: 3N S	North:  ◆ 964  ▼ A864  ◆ QJ10  ◆ 653	South:  ♠ A3  ♥ J105  ♠ AK853  ♠ AK9	West 3♠ AP	North Pass		South 3NT
Board: 10 Dealer: E Vul: None North HCP: 19 South HCP: 2 Contract: 44 N	North:  ♠ AK  ♥ A4  ♠ KJ86  ♠ A9853	South:  • 109653  • 876  • 94  • Q104	West Pass Pass	North 3NT 4♣	East 3♥ Pass AP	Pass
Board: 11 Dealer: W Vul: EW North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ 7  ♥ QJ7  ♦ QJ82  ♠ K10643	South:  ♠ AQ6  ♥ AK10  ♠ K10  ♣ J9852	West 3♣ AP	North Pass		South 3NT
Board: 12 Dealer: E Vul: Both North HCP: 18 South HCP: 9 Contract: 44 N	North:  ♠ AQ95  ♥ AJ62  ♠ A84  ♠ K9	South:  ♠ KJ732  ▼ KQ9  ♦ 9  ♣ 10763	West Pass Pass	North 3NT 4♠	East 3♦ Pass AP	Pass

Board: 7 Dealer: W Vul: Both HCP: 17	<ul><li>★ K74</li><li>♥ 98</li><li>◆ AKJ105</li><li>◆ AQ3</li></ul>	West Opens 3♣.  Partner bids first.
Board: 8 Dealer: E Vul: None HCP: 10	<ul><li>▲ AJ54</li><li>♥ AJ752</li><li>◆ 52</li><li>♣ 82</li></ul>	East Opens 3♦.  You bid first.
Board: 9 Dealer: W Vul: NS HCP: 19	<ul><li>A3</li><li>✓ J105</li><li>AK853</li><li>AK9</li></ul>	West Opens 3♠.  Partner bids first.
Board: 10 Dealer: E Vul: None HCP: 2	<ul><li>109653</li><li>₹876</li><li>94</li><li>Q104</li></ul>	East Opens 3♥. You bid first.
Board: 11 Dealer: W Vul: EW HCP: 17	♣ AQ6 ♥ AK10 ♦ K10 ♣ J9852	West Opens 3♠.  Partner bids first.
Board: 12 Dealer: E Vul: Both HCP: 9	<b>♣</b> KJ732 <b>♥</b> KQ9 <b>♦</b> 9 <b>♣</b> 10763	East Opens 3♦. You bid first.

Board: 7 Dealer: W Vul: Both North HCP: 8 South HCP: 17 Contract: 4♥ S	North: <b>♣</b> J1032 <b>♥</b> AK754 <b>♦</b> 98 <b>♣</b> 42	South: ♠ K74 ♥ 98 ♠ AKJ105 ♠ AQ3	West 3♣ Pass AP	North Pass 4•		3NT
Board: 8 Dealer: E Vul: None North HCP: 17 South HCP: 10 Contract: 4 N	North:  ♠ Q732  ♥ K10  ♠ AQ4  ♣ AQ53	South:  ♠ AJ54  ♥ AJ752  ♦ 52  ♠ 82	West Pass Pass	North 3NT 4♥	East 3♦ Pass AP	Pass
Board: 9 Dealer: W Vul: NS North HCP: 7 South HCP: 19 Contract: 3N S	North:  ◆ 964  ▼ A864  ◆ QJ10  ◆ 653	South:  ♠ A3  ♥ J105  ♠ AK853  ♠ AK9	West 3♠ AP	North Pass		South 3NT
Board: 10 Dealer: E Vul: None North HCP: 19 South HCP: 2 Contract: 44 N	North:  ♠ AK  ♥ A4  ♠ KJ86  ♠ A9853	South:  • 109653  • 876  • 94  • Q104	West Pass Pass	North 3NT 4♣	East 3♥ Pass AP	Pass
Board: 11 Dealer: W Vul: EW North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ 7  ♥ QJ7  ♦ QJ82  ♠ K10643	South:  ♠ AQ6  ♥ AK10  ♠ K10  ♣ J9852	West 3♣ AP	North Pass		South 3NT
Board: 12 Dealer: E Vul: Both North HCP: 18 South HCP: 9 Contract: 44 N	North:  ♠ AQ95  ♥ AJ62  ♠ A84  ♠ K9	South:  ♠ KJ732  ▼ KQ9  ♦ 9  ♣ 10763	West Pass Pass	North 3NT 4♠	East 3♦ Pass AP	Pass

Board: 13       ♠ Q64       West Opens 3♣.         Vul: None       ♠ A1098       You bid first.         HCP: 7       ♠ 83       You bid first.         Board: 14       ♠ KQ72       East Opens 3♠.         Dealer: E       ♠ 52       Partner bids first.         Vul: NS       ♠ KJ3       Partner bids first.         Board: 15       ♠ 642       West Opens 3♠.         Vul: Both       ♠ KQJ86       You bid first.         HCP: 6       ♠ AK73       East Opens 3♠.         Vul: NS       ♠ K7653       Partner bids first.         Board: 16       ♠ AK73       Partner bids first.         Board: 17       ♠ A8       Partner bids first.         Board: 17       ♠ K632       West Opens 3♠.         Vul: EW       ♠ 74       You bid first.         Board: 18       ♠ A542       You bid first.			
Dealer: E Vul: NS HCP: 17  AKJ3 HCP: 17  AKJ4  Partner bids first.  Board: 15 Dealer: W V1065 Vul: Both HCP: 6  AK73 Dealer: E Vul: NS Vul: NS HCP: 19  AK7653 HCP: 19  AK632 Dealer: W Vul: EW Vul: EW HCP: 4  AK73 Dealer: W Vul: Both AK7653 HCP: 19  AK632 Dealer: W Vul: BW Vul: EW Vul: EW Vul: EW Vul: EW HCP: 4  A542 Dealer: E VAKJ10  AKJ10  AKJ10  Partner bids first.  East Opens 3♣.  You bid first.  East Opens 3♣.  You bid first.	Dealer: W Vul: None	♥ J1086 ♦ A1098	•
Dealer: W	Dealer: E Vul: NS	♥ 52 ♦ KJ3	•
Dealer: E Vul: NS HCP: 19	Dealer: W Vul: Both	<b>♥</b> 1065 <b>♦</b> KQJ86	•
Dealer: W J9764  Vul: EW 74  HCP: 4 73  Board: 18  Dealer: E A542  Vul: Both A105  West Opens 3 .  You bid first.  East Opens 3 .  Partner bids first	Dealer: E Vul: NS	<b>♥</b> KQ <b>♦</b> K7653	•
Dealer: E	Dealer: W Vul: EW	♥ J9764 ♦ 74	•
	Dealer: E Vul: Both	<b>♥</b> AKJ10 <b>♦</b> A105	•

Vul: EW       ★ K632       ★ A94       3★ Pass Pass 3NT         North HCP: 4       ★ 74       ★ AQJ108       Pass 4★ Pass 4▼         South HCP: 18       ★ 73       ★ K84       AP         Contract: 4▼ S       North:       South:       West North East South         Dealer: E       ★ A542       ★ K H007       West North East South							
Dealer: E         North:         ≤ KQ72         443         West North East South:           Vul: NS         √ 52         √ AKJ3         3 €         Pass           North HCP: 8         ← KI3         ← 86542         Pass         3NT         AP           Board: 15         Dealer: W         ← AKJ4         ← 75         Pass         3NT         AP           Board: 15         Dealer: W         ← 642         ← AKQ3         West North East South         South:           Vul: Both         ← 1065         ← KQ82         → AP         → Pass         Pass         3NT           North HCP: 18         ← KQJ86         ← 94         → AP         AP         AP           Contract: 3N S         → AK73         ← QJ8         West North East South         South           Pass         North HCP: 19         ← AK73         ← QJ8         ← Pass         3NT         AP           Board: 16         Dealer: E         ← AR73         ← AR72         ← AR72         ← Pass         3NT         AP           South HCP: 19         ← K7653         ← 94         ← Pass         3NT         AP           Board: 17         Dealer: W         ← K632         ← A94         ← A94         → A94         AP </td <td>Dealer: W Vul: None North HCP: 7 South HCP: 19</td> <td><b>♦</b> Q64 ♥ J1086 ♦ A1098</td> <td>♣ A9 ♥ AKQ9 ♦ K63</td> <td>3♣</td> <td></td> <td></td> <td></td>	Dealer: W Vul: None North HCP: 7 South HCP: 19	<b>♦</b> Q64 ♥ J1086 ♦ A1098	♣ A9 ♥ AKQ9 ♦ K63	3♣			
Dealer: W         North:         South:           Vul: Both         642         AKQ3         West North East South           North HCP: 6         KQJ86         KQJ86         Pass Pass North           South HCP: 18         KQJ86         Pass A104         AP           Board: 16         North:         South:         AP           Dealer: E         North:         QJ8         West North         East South           Vul: NS         KQ         A872         Pass North         Pass North           South HCP: 19         K7653         P94         Pass North         Pass North           Contract: 3N N         K632         A94         Pass Pass North         Pass North           Board: 17         North:         K632         A94         Pass Pass Pass North         Pass North           North HCP: 4         74         AQJ108         Pass AP         Pass AP           North HCP: 18         73         K84         AP           Board: 18         North:         AS42         KJ1097         West North East South           Vul: Both         AS42         KJ1097         West North East South           Vul: Both         AS42         KJ1097         AKJ10         Pass North	Dealer: E Vul: NS North HCP: 17 South HCP: 8	<b>♠</b> KQ72 <b>♥</b> 52 <b>♦</b> KJ3	<ul><li>43</li><li>✓ AKJ3</li><li>◆ 86542</li></ul>			3♠	
Dealer: E       Vul: NS       ♠ AK73       ♠ QJ8       West North East South         North HCP: 19       ♠ KQ       ♠ A872       3♠ Pass         South HCP: 8       ♠ K7653       ♠ 94       Pass 3NT AP         Contract: 3N N       ♠ A8       ♠ J975       Pass 3NT AP         Board: 17       North:       ♠ K632       ♠ A94       West North East South         Vul: EW       ♠ K632       ♠ A94       3♠ Pass Pass 3NT         North HCP: 4       ♠ 74       ♠ AQJ108       Pass 4♠ Pass 4♠         South HCP: 18       ♠ 73       ♠ K84       AP         Board: 18       North:       ♠ AS42       ♠ KJ1097       West North East South         ACONTRACT: 4♠ SOUTH       ♠ AS42       ♠ KJ1097       West North East South         ACONTRACT: 4♠ ARJ10       ♠ AS42       ♠ KJ1097       ACONTRACT ARJOINT AR	Dealer: W Vul: Both North HCP: 6 South HCP: 18	<b>♦</b> 642 <b>♥</b> 1065 <b>♦</b> KQJ86	<ul><li>★ AKQ3</li><li>▼ KQ82</li><li>◆ 94</li></ul>	3♣			
Dealer: W       North:       South:       West North East South         Vul: EW       ★ K632       ★ A94       3★ Pass Pass 3NT         North HCP: 4       ★ 74       ★ AQJ108       Pass 4★ Pass 4★         South HCP: 18       ★ 73       ★ K84       AP         Contract: 4★ S       North:       South:       West North East South         AP       AP       North East South       South:       Pass 3NT Pass AP         North HCP: 19       ★ AJ10       ★ CP52       Pass 3NT Pass AP         South HCP: 10       ★ K8       ★ 93       Pass 4★ AP	Dealer: E Vul: NS North HCP: 19 South HCP: 8	<ul><li>♠ AK73</li><li>♥ KQ</li><li>♦ K7653</li></ul>	<b>♠</b> QJ8 <b>♥</b> A872 <b>♦</b> 94			3♣	
Dealer: E       Vul: Both       ♠ A542       ♠ KJ1097       West North East South         Vul: Both       ♠ AKJ10       ♥ Q752       Pass 3NT Pass 4♥         North HCP: 10       ♠ K8       ♠ 93       Pass 4♠ AP	Dealer: W Vul: EW North HCP: 4 South HCP: 18	<b>★</b> K632 <b>♥</b> J9764 <b>♦</b> 74	◆ A94 ▼ A3 ◆ AQJ108	3♣ Pass	Pass	Pass	3NT
	Dealer: E Vul: Both North HCP: 19 South HCP: 10	<ul><li>▲ A542</li><li>✔ AKJ10</li><li>◆ A105</li></ul>	♠ KJ1097 ♥ Q752 ♠ KJ	Pass	3NT	3♣ Pass	Pass

Z Z	Board: 13 Dealer: W Vul: None HCP: 19	<ul><li>▲ A9</li><li>▼ AKQ9</li><li>◆ K63</li><li>◆ K965</li></ul>	West Opens 3♣.  Partner bids first.
I I	Board: 14 Dealer: E Vul: NS HCP: 8	<ul><li>43</li><li>✓ AKJ3</li><li>◆ 86542</li><li>♣ 75</li></ul>	East Opens 3♠. You bid first.
I V	Board: 15 Dealer: W Vul: Both HCP: 18	<ul><li>★ AKQ3</li><li>▼ KQ82</li><li>◆ 94</li><li>★ A104</li></ul>	West Opens 3♣.  Partner bids first.
I I	Board: 16 Dealer: E Vul: NS HCP: 8	<b>♦</b> QJ8 ▼ A872 <b>♦</b> 94 <b>♣</b> J975	East Opens 3♣. You bid first.
I V	Board: 17 Dealer: W Vul: EW HCP: 18	<ul><li>★ A94</li><li>▼ A3</li><li>★ AQJ108</li><li>★ K84</li></ul>	West Opens 3♣.  Partner bids first.
I I	Board: 18 Dealer: E Vul: Both HCP: 10	<b>♠</b> KJ1097 <b>♥</b> Q752 <b>♦</b> KJ <b>♣</b> 93	East Opens 3♣. You bid first.
l			

Vul: EW       ★ K632       ★ A94       3★ Pass Pass 3NT         North HCP: 4       ★ 74       ★ AQJ108       Pass 4★ Pass 4▼         South HCP: 18       ★ 73       ★ K84       AP         Contract: 4▼ S       North:       South:       West North East South         Dealer: E       ★ A542       ★ K H007       West North East South							
Dealer: E         North:         ≤ KQ72         443         West North East South:           Vul: NS         √ 52         √ AKJ3         3 €         Pass           North HCP: 8         ← KI3         ← 86542         Pass         3NT         AP           Board: 15         Dealer: W         ← AKJ4         ← 75         Pass         3NT         AP           Board: 15         Dealer: W         ← 642         ← AKQ3         West North East South         South:           Vul: Both         ← 1065         ← KQ82         → AP         → Pass         Pass         3NT           North HCP: 18         ← KQJ86         ← 94         → AP         AP         AP           Contract: 3N S         → AK73         ← QJ8         West North East South         South           Pass         North HCP: 19         ← AK73         ← QJ8         ← Pass         3NT         AP           Board: 16         Dealer: E         ← AR73         ← AR72         ← AR72         ← Pass         3NT         AP           South HCP: 19         ← K7653         ← 94         ← Pass         3NT         AP           Board: 17         Dealer: W         ← K632         ← A94         ← A94         → A94         AP </td <td>Dealer: W Vul: None North HCP: 7 South HCP: 19</td> <td><b>♦</b> Q64 ♥ J1086 ♦ A1098</td> <td>♣ A9 ♥ AKQ9 ♦ K63</td> <td>3♣</td> <td></td> <td></td> <td></td>	Dealer: W Vul: None North HCP: 7 South HCP: 19	<b>♦</b> Q64 ♥ J1086 ♦ A1098	♣ A9 ♥ AKQ9 ♦ K63	3♣			
Dealer: W         North:         South:           Vul: Both         642         AKQ3         West North East South           North HCP: 6         KQJ86         KQJ86         Pass Pass North           South HCP: 18         KQJ86         Pass A104         AP           Board: 16         North:         South:         AP           Dealer: E         North:         QJ8         West North         East South           Vul: NS         KQ         A872         Pass North         Pass North           South HCP: 19         K7653         P94         Pass North         Pass North           Contract: 3N N         K632         A94         Pass Pass North         Pass North           Board: 17         North:         K632         A94         Pass Pass Pass North         Pass North           North HCP: 4         74         AQJ108         Pass AP         Pass AP           North HCP: 18         73         K84         AP           Board: 18         North:         AS42         KJ1097         West North East South           Vul: Both         AS42         KJ1097         West North East South           Vul: Both         AS42         KJ1097         AKJ10         Pass North	Dealer: E Vul: NS North HCP: 17 South HCP: 8	<b>♠</b> KQ72 <b>♥</b> 52 <b>♦</b> KJ3	<ul><li>43</li><li>✓ AKJ3</li><li>◆ 86542</li></ul>			3♠	
Dealer: E       Vul: NS       ♠ AK73       ♠ QJ8       West North East South         North HCP: 19       ♠ KQ       ♠ A872       3♠ Pass         South HCP: 8       ♠ K7653       ♠ 94       Pass 3NT AP         Contract: 3N N       ♠ A8       ♠ J975       Pass 3NT AP         Board: 17       North:       ♠ K632       ♠ A94       West North East South         Vul: EW       ♠ K632       ♠ A94       3♠ Pass Pass 3NT         North HCP: 4       ♠ 74       ♠ AQJ108       Pass 4♠ Pass 4♠         South HCP: 18       ♠ 73       ♠ K84       AP         Board: 18       North:       ♠ AS42       ♠ KJ1097       West North East South         ACONTRACT: 4♠ SOUTH       ♠ AS42       ♠ KJ1097       West North East South         ACONTRACT: 4♠ ARJ10       ♠ AS42       ♠ KJ1097       ACONTRACT ARJOINT AR	Dealer: W Vul: Both North HCP: 6 South HCP: 18	<b>♦</b> 642 <b>♥</b> 1065 <b>♦</b> KQJ86	<ul><li>★ AKQ3</li><li>▼ KQ82</li><li>◆ 94</li></ul>	3♣			
Dealer: W       North:       South:       West North East South         Vul: EW       ★ K632       ★ A94       3★ Pass Pass 3NT         North HCP: 4       ★ 74       ★ AQJ108       Pass 4★ Pass 4★         South HCP: 18       ★ 73       ★ K84       AP         Contract: 4★ S       North:       South:       West North East South         AP       AP       North East South       South:       Pass 3NT Pass AP         North HCP: 19       ★ AJ10       ★ CP52       Pass 3NT Pass AP         South HCP: 10       ★ K8       ★ 93       Pass 4★ AP	Dealer: E Vul: NS North HCP: 19 South HCP: 8	<ul><li>♠ AK73</li><li>♥ KQ</li><li>♦ K7653</li></ul>	<b>♠</b> QJ8 <b>♥</b> A872 <b>♦</b> 94			3♣	
Dealer: E       Vul: Both       ♠ A542       ♠ KJ1097       West North East South         Vul: Both       ♠ AKJ10       ♥ Q752       Pass 3NT Pass 4♥         North HCP: 10       ♠ K8       ♠ 93       Pass 4♠ AP	Dealer: W Vul: EW North HCP: 4 South HCP: 18	<b>★</b> K632 <b>♥</b> J9764 <b>♦</b> 74	◆ A94 ▼ A3 ◆ AQJ108	3♣ Pass	Pass	Pass	3NT
	Dealer: E Vul: Both North HCP: 19 South HCP: 10	<ul><li>▲ A542</li><li>✔ AKJ10</li><li>◆ A105</li></ul>	♠ KJ1097 ♥ Q752 ♠ KJ	Pass	3NT	3♣ Pass	Pass

Z	Board: 19 Dealer: W Vul: None HCP: 9	<ul><li>♣ J76</li><li>♥ Q973</li><li>♦ KQJ7</li><li>♣ 54</li></ul>	West Opens 3♣. You bid first.
7	Board: 20 Dealer: E Vul: None HCP: 17	<ul><li>AQ76</li><li>✓ AJ54</li><li>◆ 92</li><li>◆ AQ9</li></ul>	East Opens 3♠.  Partner bids first.
Z Z	Board: 21 Dealer: W Vul: NS HCP: 6	<ul><li>↓ J8542</li><li>▼ J32</li><li>↓ A76</li><li>♠ 73</li></ul>	West Opens 3♣. You bid first.
I	Board: 22 Dealer: E Vul: NS HCP: 20	<b>♠</b> KJ <b>♥</b> K984 <b>♦</b> AK7 <b>♠</b> AQ86	East Opens 3♠.  Partner bids first.
I V	Board: 23 Dealer: W Vul: None HCP: 5	♦ 973 ♥ Q2 ♦ Q10972 ♣ J107	West Opens 3♠. You bid first.
Z Z	Board: 24 Dealer: E Vul: None HCP: 19	<b>♦</b> K84 <b>♥</b> K82 <b>♦</b> AKQ95 <b>♣</b> A10	East Opens 3♠.  Partner bids first.
			I I

Board: 19 Dealer: W Vul: None North HCP: 9 South HCP: 22 Contract: 3N S	North: ♠ J76 ♥ Q973 ♠ KQJ7 ♣ 54	South:  ◆ AK4  ▼ AJ85  ◆ A1083  ◆ AQ	West 3♣ AP	North Pass		South 3NT
Board: 20 Dealer: E Vul: None North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ AQ76  ♥ AJ54  ♦ 92  ♠ AQ9	South:  ◆ 92  ▼ Q109  ◆ AJ3  ◆ 108432	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 21 Dealer: W Vul: NS North HCP: 6 South HCP: 19 Contract: 44 S	North:  ♠ J8542  ♥ J32  ♠ A76  ♠ 73	South:  ♠ K10  ▼ AKQ7  ♠ QJ8  ♠ KJ85	West 3♣ Pass AP	North Pass 4♥		3NT
Board: 22 Dealer: E Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ KJ  ♥ K984  ♠ AK7  ♣ AQ86	South:	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 23 Dealer: W Vul: None North HCP: 5 South HCP: 17 Contract: 3N S	North: ♠ 973 ♥ Q2 ♦ Q10972 ♣ J107	South:  ♠ AQ8  ♥ AK8  ♦ J43  ♣ K983	West 3♠ AP	North Pass		South 3NT
Board: 24 Dealer: E Vul: None North HCP: 19 South HCP: 4 Contract: 3N N	North:  ♠ K84  ♥ K82  ♠ AKQ95  ♣ A10	South:  ♣ J2  ♥ J1054  ♦ J74  ♣ J865	West Pass	North 3NT	East 3♠ AP	South Pass

Board: 19 Dealer: W Vul: None HCP: 22	<ul><li>AK4</li><li>✓ AJ85</li><li>✓ A1083</li><li>✓ AQ</li></ul>	West Opens 3♣.  Partner bids first.
Board: 20 Dealer: E Vul: None HCP: 7	<ul><li>♦ 92</li><li>♥ Q109</li><li>♦ AJ3</li><li>♦ 108432</li></ul>	East Opens 3♠. You bid first.
Board: 21 Dealer: W Vul: NS HCP: 19	<b>♦</b> K10 <b>♥</b> AKQ7 <b>♦</b> QJ8 <b>♣</b> KJ85	West Opens 3♣.  Partner bids first.
Board: 22 Dealer: E Vul: NS HCP: 8	<ul><li>◆ 54</li><li>♥ A752</li><li>◆ 9643</li><li>◆ KJ3</li></ul>	East Opens 3♠. You bid first.
Board: 23 Dealer: W Vul: None HCP: 17	<ul><li>♠ AQ8</li><li>♥ AK8</li><li>♦ J43</li><li>♠ K983</li></ul>	West Opens 3♠.  Partner bids first.
Board: 24 Dealer: E Vul: None HCP: 4	<ul><li>J2</li><li>J1054</li><li>J74</li><li>J865</li></ul>	East Opens 3♠. You bid first.

Board: 19 Dealer: W Vul: None North HCP: 9 South HCP: 22 Contract: 3N S	North: ♠ J76 ♥ Q973 ♠ KQJ7 ♣ 54	South:  ◆ AK4  ▼ AJ85  ◆ A1083  ◆ AQ	West 3♣ AP	North Pass		South 3NT
Board: 20 Dealer: E Vul: None North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ AQ76  ♥ AJ54  ♦ 92  ♠ AQ9	South:  ◆ 92  ▼ Q109  ◆ AJ3  ◆ 108432	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 21 Dealer: W Vul: NS North HCP: 6 South HCP: 19 Contract: 44 S	North:  ♠ J8542  ♥ J32  ♠ A76  ♠ 73	South:  ♠ K10  ▼ AKQ7  ♠ QJ8  ♠ KJ85	West 3♣ Pass AP	North Pass 4♥		3NT
Board: 22 Dealer: E Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ KJ  ♥ K984  ♠ AK7  ♣ AQ86	South:	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 23 Dealer: W Vul: None North HCP: 5 South HCP: 17 Contract: 3N S	North: ♠ 973 ♥ Q2 ♦ Q10972 ♣ J107	South:  ♠ AQ8  ♥ AK8  ♦ J43  ♣ K983	West 3♠ AP	North Pass		South 3NT
Board: 24 Dealer: E Vul: None North HCP: 19 South HCP: 4 Contract: 3N N	North:  ♠ K84  ♥ K82  ♠ AKQ95  ♣ A10	South:  ♣ J2  ♥ J1054  ♦ J74  ♣ J865	West Pass	North 3NT	East 3♠ AP	South Pass

Board: 25 Dealer: W Vul: EW HCP: 7	<ul><li>◆ Q8742</li><li>▼ K73</li><li>◆ Q6</li><li>◆ 865</li></ul>	West Opens 3♣. You bid first.
Board: 26 Dealer: E Vul: None HCP: 20	<ul><li>★ K87</li><li>▼ KJ3</li><li>◆ AQJ8</li><li>◆ AQ3</li></ul>	East Opens 3♠.  Partner bids first.
Board: 27 Dealer: W Vul: Both HCP: 9	♣754 ▼ AQ104 ◆ QJ1098 ♣ 3	West Opens 3♣. You bid first.
Board: 28 Dealer: E Vul: Both HCP: 17	<b>♦</b> KQ106 <b>♥</b> Q97 <b>♦</b> A1075 <b>♣</b> AQ	East Opens 3♣.  Partner bids first.
Board: 29 Dealer: W Vul: None HCP: 5	<ul><li>♣ J76</li><li>♥ 9</li><li>♦ KJ1042</li><li>♣ 8654</li></ul>	West Opens 3♥. You bid first.
Board: 30 Dealer: E Vul: NS HCP: 19	<ul><li>A8</li><li>✓ A87</li><li>→ AK8654</li><li>▲ A9</li></ul>	East Opens 3♥.  Partner bids first.

De Vu No Sor	ard: 25 aler: W l: EW orth HCP: 7 uth HCP: 21 ontract: 4 S	North:  ♠ Q8742  ♥ K73  ♠ Q6  ♠ 865	South:  ♠ A953  ▼ AQ84  ♠ AJ  ♠ AQ7	West 3 Pass AP	North Pass 4♥		3NT
De Vu No Sor	ard: 26 aler: E Il: None orth HCP: 20 uth HCP: 7 ontract: 3N N	North:  ♠ K87  ▼ KJ3  ♠ AQJ8  ♣ AQ3	South: ♠ 10 ♥ A964 ♠ 7543 ♠ K864	West Pass	North 3NT	East 3♠ AP	South Pass
De Vu No Soi	ard: 27 aler: W l: Both orth HCP: 9 uth HCP: 17 ontract: 3N S	North:  ♠ 754  ♥ AQ104  ♠ QJ1098  ♣ 3	South:  ♠ A1063  ♥ K52  ♠ A52  ♣ AQ4	West 3♣ AP	North Pass		South 3NT
De Vu No Soi	ard: 28 aler: E l: Both orth HCP: 17 uth HCP: 10 ontract: 4 N	North:  ♠ KQ106  ♥ Q97  ♠ A1075  ♠ AQ	South:  ♠ A8742  ♥ J64  ♠ KQ4  ♠ 75	West Pass Pass	North 3NT 4♠	East 3♣ Pass AP	Pass
De Vu No Soi	ard: 29 aler: W l: None orth HCP: 5 uth HCP: 17 ontract: 3N S	North:  ♣ J76  ♥ 9  ♠ KJ1042  ♣ 8654	South:  ♠ AK3  ♥ AQ73  ♠ Q87  ♠ Q73	West 3♥ AP	North Pass		South 3NT
De Vu No Soi	ard: 30 aler: E l: NS orth HCP: 19 uth HCP: 7 ontract: 44 N	North:  ♠ A8  ♥ A87  ♠ AK8654  ♠ A9	South:  • 109764  • 2  • Q107  • KQ106	West Pass Pass	North 3NT 4♠	3♥	South Pass 4♥

Board: 25 Dealer: W Vul: EW HCP: 21	<ul><li>A953</li><li>✓ AQ84</li><li>AJ</li><li>AQ7</li></ul>	West Opens 3♣.  Partner bids first.
Board: 26 Dealer: E Vul: None HCP: 7	<ul><li>10</li><li>★ A964</li><li>★ 7543</li><li>★ K864</li></ul>	East Opens 3♠. You bid first.
Board: 27 Dealer: W Vul: Both HCP: 17	<ul><li>★ A1063</li><li>★ K52</li><li>★ A52</li><li>★ AQ4</li></ul>	West Opens 3♣.  Partner bids first.
Board: 28 Dealer: E Vul: Both HCP: 10	<ul><li>★ A8742</li><li>♥ J64</li><li>♦ KQ4</li><li>★ 75</li></ul>	East Opens 3♣. You bid first.
Board: 29 Dealer: W Vul: None HCP: 17	<ul><li>★ AK3</li><li>▼ AQ73</li><li>◆ Q87</li><li>◆ Q73</li></ul>	West Opens 3♥.  Partner bids first.
Board: 30 Dealer: E Vul: NS HCP: 7	<ul><li>109764</li><li>2</li><li>Q107</li><li>KQ106</li></ul>	East Opens 3♥. You bid first.

De Vu No Sor	ard: 25 aler: W l: EW orth HCP: 7 uth HCP: 21 ontract: 4 S	North:  ♠ Q8742  ♥ K73  ♠ Q6  ♠ 865	South:  ♠ A953  ▼ AQ84  ♠ AJ  ♠ AQ7	West 3 Pass AP	North Pass 4♥		3NT
De Vu No Sor	ard: 26 aler: E Il: None orth HCP: 20 uth HCP: 7 ontract: 3N N	North:  ♠ K87  ▼ KJ3  ♠ AQJ8  ♣ AQ3	South: ♠ 10 ♥ A964 ♠ 7543 ♠ K864	West Pass	North 3NT	East 3♠ AP	South Pass
De Vu No Soi	ard: 27 aler: W l: Both orth HCP: 9 uth HCP: 17 ontract: 3N S	North:  ♠ 754  ♥ AQ104  ♠ QJ1098  ♣ 3	South:  ♠ A1063  ♥ K52  ♠ A52  ♣ AQ4	West 3♣ AP	North Pass		South 3NT
De Vu No Soi	ard: 28 aler: E l: Both orth HCP: 17 uth HCP: 10 ontract: 4 N	North:  ♠ KQ106  ♥ Q97  ♠ A1075  ♠ AQ	South:  ♠ A8742  ♥ J64  ♠ KQ4  ♠ 75	West Pass Pass	North 3NT 4♠	East 3♣ Pass AP	Pass
De Vu No Soi	ard: 29 aler: W l: None orth HCP: 5 uth HCP: 17 ontract: 3N S	North:  ♣ J76  ♥ 9  ♠ KJ1042  ♣ 8654	South:  ♠ AK3  ♥ AQ73  ♠ Q87  ♠ Q73	West 3♥ AP	North Pass		South 3NT
De Vu No Soi	ard: 30 aler: E l: NS orth HCP: 19 uth HCP: 7 ontract: 44 N	North:  ♠ A8  ♥ A87  ♠ AK8654  ♠ A9	South:  • 109764  • 2  • Q107  • KQ106	West Pass Pass	North 3NT 4♠	3♥	South Pass 4♥

Board: 31 Dealer: W Vul: NS HCP: 6	<b>♦</b> K65 <b>♥</b> K5 <b>♦</b> 109876 <b>♣</b> 963	West Opens 3♣. You bid first.
Board: 32 Dealer: E Vul: EW HCP: 21	<ul><li>♠ AK74</li><li>♥ K8</li><li>♦ AKQ93</li><li>♠ Q5</li></ul>	East Opens 3♥.  Partner bids first.
Board: 33 Dealer: W Vul: NS HCP: 8	♦ Q542 ▼ AQ963 ♦ 4 ♠ 1086	West Opens 3♣. You bid first.
Board: 34 Dealer: E Vul: EW HCP: 17	<ul><li>♣ QJ3</li><li>♥ A8</li><li>♦ KQJ942</li><li>♣ A5</li></ul>	East Opens 3♥.  Partner bids first.
Board: 35 Dealer: W Vul: Both HCP: 1	<ul><li>♦ 9632</li><li>♥ J96</li><li>♦ 864</li><li>♠ 1096</li></ul>	West Opens 3♣. East Doubles Pass if possible. West Doubles 4♦ if possible. You bid first.
Board: 36 Dealer: E Vul: None HCP: 17	<ul><li>AQ3</li><li>K63</li><li>K985</li><li>KQ10</li></ul>	East Opens 3♠.  Partner bids first.

Board: 31 Dealer: W Vul: NS North HCP: 6 South HCP: 18 Contract: 3N S	North:  ★ K65  ▼ K5  ◆ 109876  ♣ 963	South:  ♠ A72  ♥ AJ83  ♦ KQ54  ♣ A4	West 3♣ AP	North Pass		South 3NT
Board: 32 Dealer: E Vul: EW North HCP: 21 South HCP: 3 Contract: 3N N	North:  ♠ AK74  ♥ K8  ♠ AKQ93  ♠ Q5	South:  ♠ QJ32  ♥ 953  ♦ 1086  ♣ 743		North 3NT	East 3♥ AP	South Pass
Board: 33 Dealer: W Vul: NS North HCP: 8 South HCP: 19 Contract: 4 S	North:  ♠ Q542  ♥ AQ963  ♦ 4  ♣ 1086	South:  ♠ K1098  ♥ K10  ♠ AKQ103  ♣ A3	West 3♣ Pass AP	North Pass 4•		3NT
Board: 34 Dealer: E Vul: EW North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ QJ3  ♥ A8  ♠ KQJ942  ♣ A5	South:  ♠ A982  ♥ 76  ♦ 86  ♠ QJ742		North 3NT	East 3♥ AP	South Pass
Board: 35 Dealer: W Vul: Both North HCP: 1 South HCP: 20 Contract: 4•X S	North:  ◆ 9632  ▼ J96  ◆ 864  ◆ 1096	South:  ♠ AKJ  ♥ Q32  ♠ AQJ103  ♣ K4	West 3♣ Pass X	North Pass Pass AP	East Pass X	South 3NT 4•
Board: 36 Dealer: E Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ AQ3  ♥ K63  ♠ K985  ♠ KQ10	South:  ♠ 8  ♥ Q95  ♠ AQ1032  ♣ J965	West Pass	North 3NT	East 3♠ AP	South Pass

Board: 31 Dealer: W Vul: NS HCP: 18	<ul><li>A72</li><li>✓ AJ83</li><li>✓ KQ54</li><li>△ A4</li></ul>	West Opens 3♣.  Partner bids first.
Board: 32 Dealer: E Vul: EW HCP: 3	♦ QJ32 ▼ 953 ♦ 1086 • 743	East Opens 3♥. You bid first.
Board: 33 Dealer: W Vul: NS HCP: 19	<b>♦</b> K1098 <b>♥</b> K10 <b>♦</b> AKQ103 <b>♣</b> A3	West Opens 3♣.  Partner bids first.
Board: 34 Dealer: E Vul: EW HCP: 7	<ul><li>★ A982</li><li>▼ 76</li><li>◆ 86</li><li>★ QJ742</li></ul>	East Opens 3♥. You bid first.
Board: 35 Dealer: W Vul: Both HCP: 20	<ul><li>♠ AKJ</li><li>♥ Q32</li><li>♦ AQJ103</li><li>♠ K4</li></ul>	West Opens 3♣. East Doubles Pass if possible. West Doubles 4♦ if possible.  Partner bids first.
Board: 36 Dealer: E Vul: None HCP: 9	♣ 8 ♥ Q95 ♦ AQ1032 ♣ J965	East Opens 3♠. You bid first.

Board: 31 Dealer: W Vul: NS North HCP: 6 South HCP: 18 Contract: 3N S	North:  ★ K65  ▼ K5  ◆ 109876  ♣ 963	South:  ♠ A72  ♥ AJ83  ♦ KQ54  ♣ A4	West 3♣ AP	North Pass		South 3NT
Board: 32 Dealer: E Vul: EW North HCP: 21 South HCP: 3 Contract: 3N N	North:  ♠ AK74  ♥ K8  ♠ AKQ93  ♠ Q5	South:  ♠ QJ32  ♥ 953  ♦ 1086  ♣ 743		North 3NT	East 3♥ AP	South Pass
Board: 33 Dealer: W Vul: NS North HCP: 8 South HCP: 19 Contract: 4 S	North:  ♠ Q542  ♥ AQ963  ♦ 4  ♣ 1086	South:  ♠ K1098  ♥ K10  ♠ AKQ103  ♣ A3	West 3♣ Pass AP	North Pass 4•		3NT
Board: 34 Dealer: E Vul: EW North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ QJ3  ♥ A8  ♠ KQJ942  ♣ A5	South:  ♠ A982  ♥ 76  ♦ 86  ♠ QJ742		North 3NT	East 3♥ AP	South Pass
Board: 35 Dealer: W Vul: Both North HCP: 1 South HCP: 20 Contract: 4•X S	North:  ◆ 9632  ▼ J96  ◆ 864  ◆ 1096	South:  ♠ AKJ  ♥ Q32  ♠ AQJ103  ♣ K4	West 3♣ Pass X	North Pass Pass AP	East Pass X	South 3NT 4•
Board: 36 Dealer: E Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ AQ3  ♥ K63  ♠ K985  ♠ KQ10	South:  ♠ 8  ♥ Q95  ♠ AQ1032  ♣ J965	West Pass	North 3NT	East 3♠ AP	South Pass

Board: 37 Dealer: W Vul: EW HCP: 5		West Opens 3♦. You bid first.
Board: 38 Dealer: E Vul: NS HCP: 20	<ul><li>▲ AKQ4</li><li>♥ J1095</li><li>◆ AJ</li><li>▲ AJ5</li></ul>	East Opens 3♣.  Partner bids first.
Board: 39 Dealer: W Vul: None HCP: 7	<b>♦</b> A876 <b>♥</b> 4 <b>♦</b> 10643 <b>♣</b> QJ86	West Opens 3♥. You bid first.
Board: 40 Dealer: E Vul: EW HCP: 17	<b>♦</b> KQJ <b>♥</b> QJ104 <b>♦</b> KQ5 <b>♣</b> K32	East Opens 3♦.  Partner bids first.
Board: 41 Dealer: W Vul: NS HCP: 8	◆ QJ875 ▼ 932 ◆ J753 ◆ A	West Opens 3♥. You bid first.
Board: 42 Dealer: E Vul: None HCP: 20	<ul><li>▲ AJ8</li><li>♥ K76</li><li>◆ AJ</li><li>▲ AK864</li></ul>	East Opens 3♥.  Partner bids first.

Board: 37						
Dealer: W Vul: EW North HCP: 5 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ K6  ▼ AK97  ♠ AQ43  ♣ J84	West 3♦ Pass AP	North Pass 4•		3NT
Board: 38 Dealer: E Vul: NS North HCP: 20 South HCP: 5 Contract: 44 N	North:  ♠ AKQ4  ♥ J1095  ♠ AJ  ♣ AJ5	South:  ♠ 109753  ♥ 84  ♠ KQ76  ♠ 64	West Pass Pass	North 3NT 4♠	East 3♣ Pass AP	Pass
Board: 39 Dealer: W Vul: None North HCP: 7 South HCP: 22 Contract: 3N S	North:  ♠ A876  ♥ 4  ♦ 10643  ♣ QJ86	South:	West 3♥ AP	North Pass		South 3NT
Board: 40 Dealer: E Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠ N	North:  ♠ KQJ  ♥ QJ104  ♠ KQ5  ♣ K32	South:  ♠ A10762  ♥ K753  ♠ 3  ♣ J65	West Pass Pass	North 3NT 4♠	East 3♦ Pass AP	Pass
Board: 41 Dealer: W Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ QJ875  ♥ 932  ♦ J753  ♠ A	South:  ♣ A6  ♥ AQ  ♣ AK82  ♣ 109842	West 3 Pass AP	North Pass 4		3NT
Board: 42 Dealer: E Vul: None North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ AJ8  ♥ K76  ♠ AJ  ♣ AK864	South:  ♠ KQ532  ♥ 94  ♦ 107  ♣ J1053	West Pass Pass	North 3NT 4♠	East 3♥ Pass AP	Pass

Board: 37 Dealer: W Vul: EW HCP: 17	<b>≜</b> K6 <b>♥</b> AK97 <b>♦</b> AQ43 <b>♣</b> J84	West Opens 3♦.  Partner bids first.
Board: 38 Dealer: E Vul: NS HCP: 5	<ul><li>109753</li><li>84</li><li>KQ76</li><li>64</li></ul>	East Opens 3♣.  You bid first.
Board: 39 Dealer: W Vul: None HCP: 22	<ul><li> J4</li><li></li></ul>	West Opens 3♥.  Partner bids first.
Board: 40 Dealer: E Vul: EW HCP: 8	<ul><li>★ A10762</li><li>★ K753</li><li>★ 3</li><li>★ J65</li></ul>	East Opens 3♦. You bid first.
Board: 41 Dealer: W Vul: NS HCP: 17	<ul><li>★ A6</li><li>▼ AQ</li><li>◆ AK82</li><li>◆ 109842</li></ul>	West Opens 3♥.  Partner bids first.
Board: 42 Dealer: E Vul: None HCP: 6	<b>♠</b> KQ532 <b>♥</b> 94 <b>♦</b> 107 <b>♣</b> J1053	East Opens 3♥. You bid first.

Board: 37						
Dealer: W Vul: EW North HCP: 5 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ K6  ▼ AK97  ♠ AQ43  ♣ J84	West 3♦ Pass AP	North Pass 4•		3NT
Board: 38 Dealer: E Vul: NS North HCP: 20 South HCP: 5 Contract: 44 N	North:  ♠ AKQ4  ♥ J1095  ♠ AJ  ♣ AJ5	South:  ♠ 109753  ♥ 84  ♠ KQ76  ♠ 64	West Pass Pass	North 3NT 4♠	East 3♣ Pass AP	Pass
Board: 39 Dealer: W Vul: None North HCP: 7 South HCP: 22 Contract: 3N S	North:  ♠ A876  ♥ 4  ♦ 10643  ♣ QJ86	South:	West 3♥ AP	North Pass		South 3NT
Board: 40 Dealer: E Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠ N	North:  ♠ KQJ  ♥ QJ104  ♠ KQ5  ♣ K32	South:  ♠ A10762  ♥ K753  ♠ 3  ♣ J65	West Pass Pass	North 3NT 4♠	East 3♦ Pass AP	Pass
Board: 41 Dealer: W Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ QJ875  ♥ 932  ♦ J753  ♠ A	South:  ♣ A6  ♥ AQ  ♣ AK82  ♣ 109842	West 3 Pass AP	North Pass 4		3NT
Board: 42 Dealer: E Vul: None North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ AJ8  ♥ K76  ♠ AJ  ♣ AK864	South:  ♠ KQ532  ♥ 94  ♦ 107  ♣ J1053	West Pass Pass	North 3NT 4♠	East 3♥ Pass AP	Pass

Board: 43 Dealer: W Vul: NS HCP: 6	<b>♣</b> KQ86 <b>♥</b> 984 <b>♦</b> 3 <b>♣</b> J8764	West Opens 3♦. You bid first.
Board: 44 Dealer: E Vul: NS HCP: 21	<ul><li>★ KJ86</li><li>★ AQ97</li><li>◆ AQ</li><li>★ AJ7</li></ul>	East Opens 3♦.  Partner bids first.
Board: 45 Dealer: W Vul: Both HCP: 7	<ul><li>43</li><li>♥ Q9865</li><li>★ KQ108</li><li>♣ 86</li></ul>	West Opens 3♠. East Bids 4♠ if possible. You bid first.
Board: 46 Dealer: E Vul: EW HCP: 19	<ul><li>▲ A86</li><li>♥ A84</li><li>◆ AQJ7</li><li>▲ A87</li></ul>	East Opens 3♠.  Partner bids first.
Board: 47 Dealer: W Vul: EW HCP: 6	♣ 72 ♥ AQ97 ♦ 108764 ♣ 86	West Opens 3♠. You bid first.
Board: 48 Dealer: E Vul: None HCP: 17	♠ KQ7 ▼ AQ52 ◆ J10 ♠ AJ95	East Opens 3♥.  Partner bids first.

Doord: 12						
Board: 43 Dealer: W Vul: NS	North: ♠ KQ86	South:  ♠ A732		North		
North HCP: 6 South HCP: 18 Contract: 3N S	♥ 984 ♦ 3 ♣ J8764	♥ AK5 ♦ KJ4 ♣ K95	3♦ AP	Pass	Pass	3NT
Board: 44 Dealer: E Vul: NS	North: ♠ KJ86	South: ♠ A10532	West	North	East 3	South Pass
North HCP: 21 South HCP: 4 Contract: 4♠ N	♥ AQ97 ♦ AQ ♣ AJ7	♥ 65 ♦ 765 ♣ 1093	Pass Pass	3NT 4♠	Pass AP	
Board: 45 Dealer: W Vul: Both North HCP: 7 South HCP: 17 Contract: 4 W	North:  ◆ 43  ▼ Q9865  ◆ KQ108  ◆ 86	South:  ♠ AQ  ♥ K4  ♦ 6432  ♠ AKJ105	3♠ Pass	North Pass 4 Pass		3NT
Board: 46 Dealer: E Vul: EW North HCP: 19 South HCP: 5 Contract: 3N N	North:	South:  ◆ 9  ▼ K1096  ◆ 10963  ◆ Q1043	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 47 Dealer: W Vul: EW North HCP: 6 South HCP: 18 Contract: 3N S	North:  ♣ 72  ♥ AQ97  ♦ 108764  ♣ 86	South:  ♠ AJ84  ♥ KJ5  ♠ A3  ♠ AJ74	West 3♠ AP	North Pass		South 3NT
Board: 48 Dealer: E Vul: None North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ KQ7  ▼ AQ52  ◆ J10  ♣ AJ95	South:  ♣ J1094  ▼ 7  ◆ KQ982  ♣ Q107	West Pass	North 3NT	East 3♥ AP	South Pass

Board: 43 Dealer: W Vul: NS HCP: 18	<ul><li>A732</li><li>✓ AK5</li><li>✓ KJ4</li><li>✓ K95</li></ul>	West Opens 3♦.  Partner bids first.
Board: 44 Dealer: E Vul: NS HCP: 4	<ul><li>★ A10532</li><li>♥ 65</li><li>◆ 765</li><li>◆ 1093</li></ul>	East Opens 3♦.  You bid first.
Board: 45 Dealer: W Vul: Both HCP: 17	♣ AQ ♥ K4 • 6432 ♣ AKJ105	West Opens 3♠. East Bids 4♠ if possible.  Partner bids first.
Board: 46 Dealer: E Vul: EW HCP: 5	♦9 ▼K1096 ◆10963 ♠ Q1043	East Opens 3♠. You bid first.
Board: 47 Dealer: W Vul: EW HCP: 18	<ul><li>▲ AJ84</li><li>♥ KJ5</li><li>◆ A3</li><li>▲ AJ74</li></ul>	West Opens 3♠.  Partner bids first.
Board: 48 Dealer: E Vul: None HCP: 8	<ul><li></li></ul>	East Opens 3♥. You bid first.

Doord: 12						
Board: 43 Dealer: W Vul: NS	North: ♠ KQ86	South:  ♠ A732		North		
North HCP: 6 South HCP: 18 Contract: 3N S	♥ 984 ♦ 3 ♣ J8764	♥ AK5 ♦ KJ4 ♣ K95	3♦ AP	Pass	Pass	3NT
Board: 44 Dealer: E Vul: NS	North: ♠ KJ86	South: ♠ A10532	West	North	East 3	South Pass
North HCP: 21 South HCP: 4 Contract: 4♠ N	♥ AQ97 ♦ AQ ♣ AJ7	♥ 65 ♦ 765 ♣ 1093	Pass Pass	3NT 4♠	Pass AP	
Board: 45 Dealer: W Vul: Both North HCP: 7 South HCP: 17 Contract: 4 W	North:  ◆ 43  ▼ Q9865  ◆ KQ108  ◆ 86	South:  ♠ AQ  ♥ K4  ♦ 6432  ♠ AKJ105	3♠ Pass	North Pass 4 Pass		3NT
Board: 46 Dealer: E Vul: EW North HCP: 19 South HCP: 5 Contract: 3N N	North:	South:  ◆ 9  ▼ K1096  ◆ 10963  ◆ Q1043	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 47 Dealer: W Vul: EW North HCP: 6 South HCP: 18 Contract: 3N S	North:  ♣ 72  ♥ AQ97  ♦ 108764  ♣ 86	South:  ♠ AJ84  ♥ KJ5  ♠ A3  ♠ AJ74	West 3♠ AP	North Pass		South 3NT
Board: 48 Dealer: E Vul: None North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ KQ7  ▼ AQ52  ◆ J10  ♣ AJ95	South:  ♣ J1094  ▼ 7  ◆ KQ982  ♣ Q107	West Pass	North 3NT	East 3♥ AP	South Pass

Board: 49 Dealer: W VK10765 Vul: NS Vul: NS HCP: 10			
Dealer: E	Dealer: W Vul: NS	▼ K10765 ◆ 432	•
Dealer: W	Dealer: E Vul: Both	<b>♥</b> AK86 <b>♦</b> AQ1065	West Bids 4♠ if possible.
HCP: 4 ♣ 108	Dealer: W	<b>♥</b> J83	•
Board: 52 ♠ KJ Dealer: E ♥ K5 Vul: None ♠ A54 HCP: 17 ♠ KQJ642  East Opens 3♠.  Partner bids first.	Dealer: E Vul: None	<ul><li>▼ K5</li><li>◆ A54</li></ul>	•
Board: 53	Dealer: W Vul: EW	♥ J1073 ♦ K72	•
Board: 54 Dealer: E Vul: Both HCP: 20  A3  ✓ A7  KQ75 AK1074  Partner bids first.	Dealer: E Vul: Both	<b>∨</b> A7 <b>♦</b> KQ75	-

Board: 49 Dealer: W	North: ♠ AK2	South: ◆ J64		North		
Vul: NS	♥ K10765	♥ A3	3♦	Pass		3NT
North HCP: 10	◆ 432	♦ KQ	Pass	<b>4</b> ♦	Pass	4♥
South HCP: 17 Contract: 4♥ S	<b>♣</b> 84	♣ AQJ1076	AP			
Board: 50	North:	South:	West	North	East	South
Dealer: E Vul: Both	<b>♦</b> K4	<b>▲</b> 105			3♠	Pass
North HCP: 18	<b>♥</b> AK86	<b>♥</b> QJ754	Pass	3NT	Pass	<b>4</b> ♦
South HCP: 4	◆ AQ1065	<b>♦</b> J4	Pass	4♥	Pass	Pass
Contract: 4♠ E	<b>♣</b> Q3	<b>♣</b> 8654	4♠	AP		
Board: 51	North:	South:				
Dealer: W	<b>♦</b> J932	<b>♠</b> A1054	West	North	East	South
Vul: Both North HCP: 4	<b>♥</b> J83	<b>♥</b> AQ62	3♣	Pass	Pass	3NT
South HCP: 18	◆ Q875	◆ A63	AP			
Contract: 3N S	<b>♣</b> 108	<b>♣</b> A4				
Board: 52	North:	South:	***	3.T. d	Б.	G 1
Dealer: E	<b>♦</b> KJ	♠ AQ742	West	North		
Vul: None	<b>♥</b> K5	<b>v</b> 10843	D	2NIT	3 <b>♦</b>	Pass
North HCP: 17 South HCP: 6	♦ A54	<b>♦</b> 98	Pass	3NT	Pass	4
Contract: 4♠ N	<b>♣</b> KQJ642	<b>♣</b> 109	Pass	4♠	AP	
Board: 53	North:	South:				
Dealer: W	• KQJ107	<b>♦</b> A2		North		
Vul: EW	<b>♥</b> J1073	♥ Q652	3♣	Pass		3NT
North HCP: 10	♦ K72	♦ AJ83	Pass	4♥	Pass	4♠
South HCP: 17 Contract: 4♠ S	<b>♣</b> 5	♣ AQ7	AP			
Board: 54	North:	South:				
Dealer: E	Norui: ♠ A3	\$0uii. ♠ Q862	West	North	East	South
Vul: Both	♥ A7	♥ 105			<b>3♥</b>	Pass
North HCP: 20 South HCP: 8	◆ KQ75	♦ A643	Pass	3NT	AP	

Board: 49 Dealer: W	<b>≜</b> J64 <b>♥</b> A3	West Opens 3♦.
Vul: NS HCP: 17	<b>♦</b> KQ <b>♣</b> AQJ1076	Partner bids first.
Board: 50 Dealer: E	<b>♠</b> 105 <b>♥</b> QJ754	East Opens 3♠. West Bids 4♠ if possible.
Vul: Both HCP: 4	<ul><li>→ J4</li><li>→ 8654</li></ul>	You bid first.
Board: 51	<b>♦</b> A1054	West Opens 3♣.
Dealer: W Vul: Both HCP: 18	<ul><li>AQ62</li><li>A63</li><li>A4</li></ul>	Partner bids first.
Board: 52 Dealer: E	<b>♠</b> AQ742 <b>♥</b> 10843	East Opens 3♦.
Vul: None HCP: 6	◆ 98 <b>◆</b> 109	You bid first.
Board: 53 Dealer: W	♣ A2 ♥ Q652	West Opens 3♣.
Vul: EW HCP: 17	<ul><li>◆ AJ83</li><li>◆ AQ7</li></ul>	Partner bids first.
Board: 54 Dealer: E	<b>♠</b> Q862 <b>♥</b> 105	East Opens 3♥.
Vul: Both HCP: 8	◆ A643 ◆ Q98	You bid first.

Board: 49 Dealer: W	North: ♠ AK2	South: ◆ J64		North		
Vul: NS	♥ K10765	♥ A3	3♦	Pass		3NT
North HCP: 10	◆ 432	♦ KQ	Pass	<b>4</b> ♦	Pass	4♥
South HCP: 17 Contract: 4♥ S	<b>♣</b> 84	♣ AQJ1076	AP			
Board: 50	North:	South:	West	North	East	South
Dealer: E Vul: Both	<b>♦</b> K4	<b>▲</b> 105			3♠	Pass
North HCP: 18	<b>♥</b> AK86	<b>♥</b> QJ754	Pass	3NT	Pass	<b>4</b> ♦
South HCP: 4	◆ AQ1065	<b>♦</b> J4	Pass	4♥	Pass	Pass
Contract: 4♠ E	<b>♣</b> Q3	<b>♣</b> 8654	4♠	AP		
Board: 51	North:	South:				
Dealer: W	<b>♦</b> J932	♠ A1054	West	North	East	South
Vul: Both North HCP: 4	<b>♥</b> J83	<b>♥</b> AQ62	3♣	Pass	Pass	3NT
South HCP: 18	◆ Q875	◆ A63	AP			
Contract: 3N S	<b>♣</b> 108	<b>♣</b> A4				
Board: 52	North:	South:	***	3.T. d	Б.	G 1
Dealer: E	<b>♦</b> KJ	♠ AQ742	West	North		
Vul: None	<b>♥</b> K5	<b>v</b> 10843	D	2NIT	3 <b>♦</b>	Pass
North HCP: 17 South HCP: 6	♦ A54	<b>♦</b> 98	Pass	3NT	Pass	4
Contract: 4♠ N	<b>♣</b> KQJ642	<b>♣</b> 109	Pass	4♠	AP	
Board: 53	North:	South:				
Dealer: W	• KQJ107	<b>♦</b> A2		North		
Vul: EW	<b>♥</b> J1073	♥ Q652	3♣	Pass		3NT
North HCP: 10	♦ K72	♦ AJ83	Pass	4♥	Pass	4♠
South HCP: 17 Contract: 4♠ S	<b>♣</b> 5	♣ AQ7	AP			
Board: 54	North:	South:				
Dealer: E	Norui: ♠ A3	\$0uii. ♠ Q862	West	North	East	South
Vul: Both	♥ A7	♥ 105			<b>3♥</b>	Pass
North HCP: 20 South HCP: 8	◆ KQ75	♦ A643	Pass	3NT	AP	

Board: 55 Dealer: W Vul: None HCP: 8	<b>♦</b> KJ97 <b>♥</b> 53 <b>♦</b> KJ986 <b>♣</b> 105	West Opens 3♣. You bid first.
Board: 56 Dealer: E Vul: NS HCP: 18	<ul><li>▲ AJ52</li><li>♥ A754</li><li>◆ AQ7</li><li>▲ K7</li></ul>	East Opens 3♣.  Partner bids first.
Board: 57 Dealer: W Vul: Both HCP: 7	<ul><li>★ K9732</li><li>♥ 9853</li><li>◆ KJ97</li><li>♣ —</li></ul>	West Opens 3♣. You bid first.
Board: 58 Dealer: E Vul: Both HCP: 17	<ul><li>A106</li><li>♥ QJ</li><li>AJ853</li><li>KQ8</li></ul>	East Opens 3♣.  Partner bids first.
Board: 59 Dealer: W Vul: None HCP: 10	<ul><li>AK1093</li><li>♥ Q87</li><li>• 9</li><li>♣ J764</li></ul>	West Opens 3♦. You bid first.
Board: 60 Dealer: E Vul: Both HCP: 17	<ul><li>AK86</li><li>♥ Q8</li><li>AQ</li><li>Q10842</li></ul>	East Opens 3♦.  Partner bids first.

Board: 55 Dealer: W Vul: None North HCP: 8 South HCP: 19 Contract: 3N S	North:  ♠ KJ97  ♥ 53  ♠ KJ986  ♣ 105	South:  ♣ A832  ♥ AQ2  ♣ AQ104  ♣ K9	West 3♣ AP	North Pass		South 3NT
Board: 56 Dealer: E Vul: NS North HCP: 18 South HCP: 8 Contract: 3N N	North:  ♠ AJ52  ♥ A754  ♠ AQ7  ♠ K7	South:  ♠ Q84  ♥ KQ108  ♦ J965  ♣ 86	West Pass	North 3NT	East 3♣ AP	South Pass
Board: 57 Dealer: W Vul: Both North HCP: 7 South HCP: 19 Contract: 4♠ S	North:  ♠ K9732  ♥ 9853  ♠ KJ97  ♣ —	South:  ♠ AQ64  ♥ A6  ♠ AQ6  ♣ QJ85	West 3♣ Pass AP	North Pass 4♥		3NT
Board: 58 Dealer: E Vul: Both North HCP: 17 South HCP: 8 Contract: 44 N	North:  ♠ A106  ♥ QJ  ♠ AJ853  ♣ KQ8	South:	West Pass Pass	North 3NT 4♠	East 3♣ Pass AP	Pass
Board: 59 Dealer: W Vul: None North HCP: 10 South HCP: 18 Contract: 4♠ S	North:  ♠ AK1093  ♥ Q87  ♦ 9  ♣ J764	South:  ◆ J74  ▼ AKJ4  ◆ A105  ♣ KQ8	West 3 Pass AP	North Pass 4♥		3NT
Board: 60 Dealer: E Vul: Both North HCP: 17 South HCP: 10 Contract: 4 N	North:  ♠ AK86  ♥ Q8  ♠ AQ  ♠ Q10842	South:  ♣ J105  ✔ A6542  ♣ 874  ♣ AJ	West Pass Pass	North 3NT 4♥	East 3♦ Pass AP	Pass

Board: 55 Dealer: W Vul: None HCP: 19	<ul><li>A832</li><li>✓ AQ2</li><li>AQ104</li><li>K9</li></ul>	West Opens 3♣.  Partner bids first.
Board: 56 Dealer: E Vul: NS HCP: 8	♣ Q84 ♥ KQ108 ♦ J965 ♣ 86	East Opens 3♣. You bid first.
Board: 57 Dealer: W Vul: Both HCP: 19	<ul><li>AQ64</li><li>A6</li><li>AQ6</li><li>QJ85</li></ul>	West Opens 3♣.  Partner bids first.
Board: 58 Dealer: E Vul: Both HCP: 8	<ul><li>▶ J9874</li><li>♥ A732</li><li>◆ K102</li><li>♠ 7</li></ul>	East Opens 3♣.  You bid first.
Board: 59 Dealer: W Vul: None HCP: 18	<ul><li>♣ J74</li><li>♥ AKJ4</li><li>◆ A105</li><li>♣ KQ8</li></ul>	West Opens 3♦.  Partner bids first.
Board: 60 Dealer: E Vul: Both HCP: 10	♣ J105 ♥ A6542 ♦ 874 ♣ AJ	East Opens 3♦. You bid first.

Board: 55   Dealer: W							
Dealer: E         North:         South:         Q84         West         North         East         South           Vul: NS         A754         VKQ108         3♠         Pass           North HCP: 8         AQ7         J965         Pass         3NT         AP           Board: 57         North:         South:         West         North         East         South           Vul: Both         K9732         AQ64         West         North         East         South           Vul: Both         K9732         AQ64         Pass         Pass         Pass         3NT           North HCP: 7         KJ97         AQ6         Pass         Pass         4N         Pass         4N           Pass         Pass         AP         AP         Pass         4N         Pass         4N           Board: 58         Dealer: E         A106         J9874         West         North         East         South           Vul: Both         AJ853         K102         Pass         3NT         Pass         4V           South HCP: 8         KQ8         7         Pass         AP         Pass         Pass         North           Board: 59	Dealer: W Vul: None North HCP: 8 South HCP: 19	<ul><li>★ KJ97</li><li>▼ 53</li><li>◆ KJ986</li></ul>	♣ A832 ♥ AQ2 ♦ AQ104	3♣			
Dealer: W         North:         South:         West North East South         South           Vul: Both         ♠ K9732         ♠ AQ64         3♠ Pass Pass 3NT         North HCP: 7         ♠ AG6         Pass 4♠         AND           North HCP: 19         ♠ KJ97         ♠ AQ6         Pass 4♠         AP         AP           Board: 58         North:         ♠ AI06         ♠ J9874         West North East South         AP           Vul: Both         ♠ AI06         ♠ J9874         West North East South         AP           North HCP: 17         ♠ AJ853         ♠ K102         Pass 3NT Pass 4♠         AP           South HCP: 8         ♠ KQ8         ♠ 7         Pass 4♠         AP           Board: 59         North:         ♠ AK1093         ♠ J74         West North East South           Vul: None         ♠ AK1093         ♠ J74         West North East South           Vul: None         ♠ AK105         ♠ AL05         ♠ AP           Board: 60         North:         ♠ KQ8         ♠ AP           Board: 60         North:         ♠ AK86         ♠ J105           Dealer: E         ♠ AK86         ♠ J105         West North East South           AVI: Both         ♠ AK86         ♠ J105         ♠ A	Dealer: E Vul: NS North HCP: 18 South HCP: 8	<ul><li>♣ AJ52</li><li>♥ A754</li><li>◆ AQ7</li></ul>	♠ Q84 ♥ KQ108 ♦ J965			3♣	
Dealer: E       Vul: Both       ♠ A106       ♠ J9874       West North East South         North HCP: 17       ♠ AJ853       ♠ K102       Pass 3NT Pass 4♥         South HCP: 8       ♠ KQ8       ♠ 7       Pass 3NT Pass 4♥         Contract: 4♠ N       ♠ KQ8       ♠ 7       West North East South         Board: 59       North:       ♠ AK1093       ♠ J74       West North East South         Vul: None       ♠ AK1093       ♠ J74       West North East South         North HCP: 10       ♠ 9       ♠ A105       Pass 4♠       Pass 4♠         South HCP: 18       ♠ J764       ♠ KQ8       AP       AP         Board: 60       Dealer: E       ♠ AK86       ♠ J105       West North East South         Vul: Both       ♠ AK86       ♠ J105       West North East South         North HCP: 17       ♠ AK86       ♠ J105       West North East South         North HCP: 17       ♠ AK86       ♠ J105       West North East South         North HCP: 17       ♠ AK86       ♠ J105       West North East South         North HCP: 17       ♠ AK86       ♠ J105       Pass 3NT Pass 4♠	Dealer: W Vul: Both North HCP: 7 South HCP: 19	<ul><li>★ K9732</li><li>▼ 9853</li><li>◆ KJ97</li></ul>	<b>≜</b> AQ64 <b>♥</b> A6 <b>♦</b> AQ6	3♣ Pass	Pass	Pass	3NT
Dealer: W       North:       South:       West North East South         Vul: None       AK1093       J74       Pass Pass ANT         North HCP: 10       AR       Pass ANT         South HCP: 18       AR       AR         Contract: 4 ≥ S       North:       South:         Board: 60       North:       South:         Dealer: E       AK86       J105         Vul: Both       AR         North:       AR         AK86       J105         AR       AR	Dealer: E Vul: Both North HCP: 17 South HCP: 8	♣ A106 ♥ QJ ♦ AJ853	<b>♣</b> J9874 <b>♥</b> A732 <b>♦</b> K102	Pass	3NT	3♣ Pass	Pass
Dealer: E Vul: Both North HCP: 17  North HCP: 17  North: South: West North East South	Dealer: W Vul: None North HCP: 10 South HCP: 18	♠ AK1093 ♥ Q87 ♦ 9	<b>≜</b> J74 <b>∀</b> AKJ4 <b>♦</b> A105	3♦ Pass	Pass	Pass	3NT
South HCP: 10 Contract: 4♥ N  AQ ♦ 874 Pass 4♥ AP  Pass 4♥ AP	Dealer: E Vul: Both North HCP: 17 South HCP: 10	<b>♠</b> AK86 <b>♥</b> Q8 <b>♦</b> AQ	<b>♣</b> J105 <b>♥</b> A6542 <b>♦</b> 874	Pass	3NT	3♦ Pass	Pass

Board: 61 Dealer: W Vul: NS HCP: 7	<ul><li></li></ul>	West Opens 3♦. You bid first.
Board: 62 Dealer: E Vul: None HCP: 27	<ul><li>▲ AJ4</li><li>✓ AKQ10</li><li>◆ AKQ8</li><li>▲ A5</li></ul>	East Opens 3♣.  Partner bids first.
Board: 63 Dealer: W Vul: NS HCP: 8	<ul><li>★ A9832</li><li>♥ Q753</li><li>★ 5</li><li>★ Q87</li></ul>	West Opens 3♦. You bid first.
Board: 64 Dealer: E Vul: EW HCP: 17	<b>♠</b> AQ <b>♥</b> 985 <b>♦</b> KQ10 <b>♣</b> KQJ98	East Opens 3♠.  Partner bids first.
Board: 65 Dealer: W Vul: EW HCP: 6	<ul><li>♦ 953</li><li>♥ 76432</li><li>♦ A86</li><li>♣ Q5</li></ul>	West Opens 3♣. You bid first.
Board: 66 Dealer: E Vul: Both HCP: 17	♣ AQ10 ♥ J82 ♦ KQ65 ♣ AJ7	East Opens 3♦.  Partner bids first.

Board: 61 Dealer: W Vul: NS North HCP: 7 South HCP: 17 Contract: 3N S	North:	South:  ♠ K74  ♥ Q10  ♠ KQ2  ♠ AK642	West 3◆ AP	North Pass		South 3NT
Board: 62 Dealer: E Vul: None North HCP: 27 South HCP: 4 Contract: 3N N	North:  ♠ AJ4  ♥ AKQ10  ♠ AKQ8  ♠ A5	South:  ♠ Q832  ♥ 873  ♠ J73  ♣ J96	West Pass	North 3NT	East 3♣ AP	South Pass
Board: 63 Dealer: W Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North:  ◆ A9832  ▼ Q753  ◆ 5  ◆ Q87	South: ♠ KQJ ♥ K104 ♦ KQ83 ♠ K95	West 3 ◆ Pass AP	North Pass 4♥		3NT
Board: 64 Dealer: E Vul: EW North HCP: 17 South HCP: 6 Contract: 3N N	North:  ♠ AQ  ♥ 985  ♠ KQ10  ♠ KQJ98	South:	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 65 Dealer: W Vul: EW North HCP: 6 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ 64  ♥ AK5  ♦ KQJ973  ♣ A6	West 3♣ Pass AP	North Pass 4•		3NT
Board: 66 Dealer: E Vul: Both North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ AQ10  ♥ J82  ♠ KQ65  ♣ AJ7	South:	West Pass	North 3NT	East 3♦ AP	South Pass

Board: 61 Dealer: W Vul: NS HCP: 17	♠ K74 ♥ Q10 ♦ KQ2 ♠ AK642	West Opens 3♦.  Partner bids first.
Board: 62 Dealer: E Vul: None HCP: 4	♠ Q832 ♥ 873 ♦ J73 ♣ J96	East Opens 3♣.  You bid first.
Board: 63 Dealer: W Vul: NS HCP: 17	♠ KQJ ♥ K104 ♠ KQ83 ♠ K95	West Opens 3♦.  Partner bids first.
Board: 64 Dealer: E Vul: EW HCP: 6	♦ 98 ▼ KQ2 ♦ J863 ♣ 10642	East Opens 3♠. You bid first.
Board: 65 Dealer: W Vul: EW HCP: 17	<ul><li>♠ 64</li><li>♥ AK5</li><li>♠ KQJ973</li><li>♠ A6</li></ul>	West Opens 3♣.  Partner bids first.
Board: 66 Dealer: E Vul: Both HCP: 7	<ul><li></li></ul>	East Opens 3♦. You bid first.

Board: 61 Dealer: W Vul: NS North HCP: 7 South HCP: 17 Contract: 3N S	North:	South:  ♠ K74  ♥ Q10  ♠ KQ2  ♠ AK642	West 3◆ AP	North Pass		South 3NT
Board: 62 Dealer: E Vul: None North HCP: 27 South HCP: 4 Contract: 3N N	North:  ♠ AJ4  ♥ AKQ10  ♠ AKQ8  ♠ A5	South:  ♠ Q832  ♥ 873  ♠ J73  ♣ J96	West Pass	North 3NT	East 3♣ AP	South Pass
Board: 63 Dealer: W Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North:  ◆ A9832  ▼ Q753  ◆ 5  ◆ Q87	South: ♠ KQJ ♥ K104 ♦ KQ83 ♠ K95	West 3 ◆ Pass AP	North Pass 4♥		3NT
Board: 64 Dealer: E Vul: EW North HCP: 17 South HCP: 6 Contract: 3N N	North:  ♠ AQ  ♥ 985  ♠ KQ10  ♠ KQJ98	South:	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 65 Dealer: W Vul: EW North HCP: 6 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ 64  ♥ AK5  ♦ KQJ973  ♣ A6	West 3♣ Pass AP	North Pass 4•		3NT
Board: 66 Dealer: E Vul: Both North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ AQ10  ♥ J82  ♠ KQ65  ♣ AJ7	South:	West Pass	North 3NT	East 3♦ AP	South Pass

Board: 67 Dealer: W Vul: Both HCP: 5	<b>★</b> KQ1063 <b>★</b> 8643 <b>★</b> 53 <b>♣</b> 94	West Opens 3♣. You bid first.
Board: 68 Dealer: E Vul: None HCP: 20	<ul><li>★ KQ87</li><li>▼ AJ76</li><li>◆ A9</li><li>◆ AQ4</li></ul>	East Opens 3♠.  Partner bids first.
Board: 69 Dealer: W Vul: Both HCP: 7	<ul><li>★83</li><li>★K962</li><li>★KJ875</li><li>★65</li></ul>	West Opens 3♠. You bid first.
Board: 70 Dealer: E Vul: EW HCP: 17	<b>♠</b> K9 <b>♥</b> 642 <b>♦</b> AJ <b>♣</b> AKQ987	East Opens 3♠. West Doubles Pass if possible.  Partner bids first.
Board: 71 Dealer: W Vul: EW HCP: 10	<b>♠</b> KQ1076 <b>♥</b> J52 <b>♦</b> KJ93 <b>♣</b> 9	West Opens 3♣. You bid first.
Board: 72 Dealer: E Vul: EW HCP: 18	<ul><li>★ KQ6</li><li>★ A52</li><li>★ A85</li><li>★ KQ109</li></ul>	East Opens 3♠.  Partner bids first.

Board: 67	North:	South:	West	North	Foot	South
Dealer: W	<b>♦</b> KQ1063	<b>♠</b> A2				
Vul: Both	<b>♥</b> 8643	<b>♥</b> AJ7	3♣	Pass		3NT
North HCP: 5	<b>♦</b> 53	◆ A1087	Pass	4♥	Pass	4♠
South HCP: 18	<b>♣</b> 94	<b>♣</b> KQ53	AP			
Contract: 4♠ S						
Board: 68	N. 4	C 4				
Dealer: E	North:	South:	Wast	Month	Foot	Cardle
Vul: None	<b>♦</b> KQ87	<b>★</b> 4	west	North		
North HCP: 20	<b>♥</b> AJ76	♥ K853	_		3♠	Pass
South HCP: 8	♦ A9	♦ Q86	Pass	3NT	AP	
Contract: 3N N	♣ AQ4	<b>♣</b> K8763				
Board: 69						
Dealer: W	North:	South:				
Vul: Both	<b>★</b> 83	<b>♠</b> AJ6		North		
North HCP: 7	<b>♥</b> K962	<b>▼</b> A54	3♠	Pass	Pass	3NT
South HCP: 21	♦ KJ875	♦ AQ3	AP			
Contract: 3N S	<b>♣</b> 65	<b>♣</b> AQ87				
Board: 70	North:	South:	West	North	East	South
Dealer: E	<b>♦</b> K9	<b>♦</b> 642			3♠	Pass
Vul: EW	<b>♥</b> 642	<b>♥</b> KJ1098	Pass	3NT	Pass	<b>4</b>
North HCP: 17	♦ AJ	<b>♦</b> 1092	Pass	4♥	Pass	Pass
South HCP: 5 Contract: 4♥X N	<b>♣</b> AKQ987	<b>♣</b> J6	X	AP		
Contract. 4VA IV						
Board: 71	North:	South:				
Dealer: W	• KQ1076	<b>♦</b> A542		North		
Vul: EW	♥ J52	♥ AK83	3♣	Pass		3NT
North HCP: 10	◆ KJ93	• AK63	Pass	4♥	Pass	4♠
South HCP: 19	• 1355 • 9	♣ A108	AP			
Contract: 4♠ S	• /	11100				
		C 4				
Board: 72	3.T /1	South:			г,	C a. 41.
Board: 72 Dealer: E	North:		TT7 4	NT41		
	<b>♠</b> KQ6	<b>♠</b> 5	West	North		
Dealer: E	<b>♠</b> KQ6 <b>♥</b> A52	<b>♦</b> 5 <b>▼</b> J1083			3♠	Pass
Dealer: E Vul: EW	<b>♠</b> KQ6	<b>♠</b> 5	West Pass	North 3NT		

Board: 67	<b>♠</b> A2	Wast On and 2.
Dealer: W	<b>♥</b> AJ7	West Opens 3♣.
Vul: Both	◆ A1087	Dentary 1.1 1. Cont
HCP: 18	<b>♣</b> KQ53	Partner bids first.
Board: 68	<b>♦</b> 4	East Opens 3♠.
Dealer: E	<b>♥</b> K853	Last Opens 34.
Vul: None	<b>♦</b> Q86	You bid first.
HCP: 8	<b>♣</b> K8763	Tou blu first.
D 1. (0	A 16	
Board: 69	<b>♠</b> AJ6	West Opens 3♠.
Dealer: W	♥ A54	•
Vul: Both	◆ AQ3	Partner bids first.
HCP: 21	<b>♣</b> AQ87	
Board: 70	<b>♦</b> 642	East Opens 3♠.
Dealer: E	<b>♥</b> KJ1098	West Doubles Pass if possible.
Vul: EW	↑ 1092	
HCP: 5	<b>♣</b> J6	You bid first.
Board: 71	<b>♦</b> A542	West Opens 3♣.
Dealer: W	<b>♥</b> AK83	west Opens 34.
Vul: EW	◆ A5	Partner bids first.
HCP: 19	♣ A108	r artifer ords first.
Board: 72	<b>♦</b> 5	
Dealer: E	<b>▼</b> 3 <b>♥</b> J1083	East Opens 3♠.
		_
V <sub>22</sub> 1. EW/	♦ Q9743	V 1: 1 C 4
Vul: EW HCP: 7	♣ A86	You bid first.

Board: 67	North:	South:	West	North	Foot	South
Dealer: W	<b>♦</b> KQ1063	<b>♠</b> A2				
Vul: Both	<b>♥</b> 8643	<b>♥</b> AJ7	3♣	Pass		3NT
North HCP: 5	<b>♦</b> 53	◆ A1087	Pass	4♥	Pass	4♠
South HCP: 18	<b>♣</b> 94	<b>♣</b> KQ53	AP			
Contract: 4♠ S						
Board: 68	N. 4	C 4				
Dealer: E	North:	South:	Wast	Month	Foot	Cardle
Vul: None	<b>♦</b> KQ87	<b>★</b> 4	west	North		
North HCP: 20	<b>♥</b> AJ76	♥ K853	_		3♠	Pass
South HCP: 8	♦ A9	♦ Q86	Pass	3NT	AP	
Contract: 3N N	♣ AQ4	<b>♣</b> K8763				
Board: 69						
Dealer: W	North:	South:				
Vul: Both	<b>★</b> 83	<b>♠</b> AJ6		North		
North HCP: 7	<b>♥</b> K962	<b>▼</b> A54	3♠	Pass	Pass	3NT
South HCP: 21	♦ KJ875	♦ AQ3	AP			
Contract: 3N S	<b>♣</b> 65	<b>♣</b> AQ87				
Board: 70	North:	South:	West	North	East	South
Dealer: E	<b>♦</b> K9	<b>♦</b> 642			3♠	Pass
Vul: EW	<b>♥</b> 642	<b>♥</b> KJ1098	Pass	3NT	Pass	<b>4</b>
North HCP: 17	♦ AJ	<b>♦</b> 1092	Pass	4♥	Pass	Pass
South HCP: 5 Contract: 4♥X N	<b>♣</b> AKQ987	<b>♣</b> J6	X	AP		
Contract. 4VA IV						
Board: 71	North:	South:				
Dealer: W	• KQ1076	<b>♦</b> A542		North		
Vul: EW	♥ J52	♥ AK83	3♣	Pass		3NT
North HCP: 10	◆ KJ93	• AK63	Pass	4♥	Pass	4♠
South HCP: 19	• 1355 • 9	♣ A108	AP			
Contract: 4♠ S	• /	11100				
		C 4				
Board: 72	3.T /1	South:			г,	C a. 41.
Board: 72 Dealer: E	North:		TT7 4	NT41		
	<b>♠</b> KQ6	<b>♠</b> 5	West	North		
Dealer: E	<b>♠</b> KQ6 <b>♥</b> A52	<b>♦</b> 5 <b>▼</b> J1083			3♠	Pass
Dealer: E Vul: EW	<b>♠</b> KQ6	<b>♠</b> 5	West Pass	North 3NT		

Board: 73 Dealer: W Vul: NS HCP: 6	<ul><li>★K10752</li><li>✓ 4</li><li>◆ Q43</li><li>◆ J763</li></ul>	West Opens 3♥. You bid first.
Board: 74 Dealer: E Vul: None HCP: 20	<ul><li>AJ63</li><li>A98</li><li>A98</li><li>AK6</li></ul>	East Opens 3♥.  Partner bids first.
Board: 75 Dealer: W Vul: Both HCP: 5	♣ Q10852 ♥ J7 ♦ Q965 ♣ 54	West Opens 3♣. East Doubles 4♥ if possible.  You bid first.
Board: 76 Dealer: E Vul: NS HCP: 17	<b>♠</b> KJ4 <b>♥</b> K1086 <b>♦</b> KJ84 <b>♣</b> AQ	East Opens 3♣.  Partner bids first.
Board: 77 Dealer: W Vul: Both HCP: 9	♣ Q1052 ♥ Q875 ♦ KQ94 ♣ 5	West Opens 3♣. You bid first.
Board: 78 Dealer: E Vul: NS HCP: 17	<ul><li>A85</li><li>✓ AK42</li><li>AQ</li><li>№ 10985</li></ul>	East Opens 3♦.  Partner bids first.

Board: 73 Dealer: W Vul: NS North HCP: 6 South HCP: 18 Contract: 4♠ S	North:  ♠ K10752  ▼ 4  ♠ Q43  ♠ J763	South:  ♠ A3  ♥ KJ53  ♠ AK1086  ♠ K4	West 3♥ Pass AP	North Pass 4♥		3NT
Board: 74 Dealer: E Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ AJ63  ▼ A98  ♠ A98  ♠ AK6	South:	West Pass	North 3NT	East 3♥ AP	South Pass
Board: 75 Dealer: W Vul: Both North HCP: 5 South HCP: 19 Contract: 4♠ S	North:  ♠ Q10852  ♥ J7  ♠ Q965  ♣ 54	South:  ♠ AK93  ♥ A104  ♠ AJ4  ♣ K87	West 3♣ Pass AP	North Pass 4♥		South 3NT 44
Board: 76 Dealer: E Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ KJ4 ♥ K1086 ♠ KJ84 ♣ AQ	South:	West Pass	North 3NT	East 3♣ AP	South Pass
Board: 77 Dealer: W Vul: Both North HCP: 9 South HCP: 18 Contract: 3N S	North: ♠ Q1052 ♥ Q875 ♠ KQ94 ♣ 5	South:  ♠ A76  ♥ AK93  ♠ A86  ♠ K98	West 3♣ AP	North Pass		South 3NT
Board: 78 Dealer: E Vul: NS North HCP: 17 South HCP: 6 Contract: 3N N	North:  ♠ A85  ▼ AK42  ♠ AQ  ♣ 10985	South:		North 3NT	East 3♦ AP	South Pass

Board: 73	<b>♠</b> A3	West Opens 3♥.
Dealer: W	<b>♥</b> KJ53	1
Vul: NS	◆ AK1086	Partner bids first.
HCP: 18	<b>♣</b> K4	1 44 44 44 44 44 44 44 44 44 44 44 44 44
Board: 74	<b>♦</b> 8542	
Dealer: E	<b>♥</b> J4	East Opens 3♥.
Vul: None	<b>♦</b> QJ76	77 1110
HCP: 5	<b>♣</b> J108	You bid first.
Board: 75	<b>♦</b> AK93	West Opens 3♣.
Dealer: W	<b>♥</b> A104	East Doubles 4♥ if possible.
Vul: Both	◆ AJ4	
HCP: 19	♣ K87	Partner bids first.
Board: 76	<b>♦</b> 85	
Dealer: E	▼ A73	East Opens 3♣.
Vul: NS	◆ A1076	
HCP: 8	<b>♦</b> 8532	You bid first.
1101.0	1 0002	
Board: 77	<b>♠</b> A76	West Opens 3♣.
Dealer: W	<b>♥</b> AK93	West Opens 34.
Vul: Both	♦ A86	Partner bids first.
HCP: 18	<b>♣</b> K98	Tarther ords mist.
Board: 78		
Dealer: E	<b>★</b> 1063	East Opens 3♦.
Vul: NS	<b>♥</b> Q9	Zast Opens 5
	♦ 653 ♣ A7643	You bid first.
HCP: 6		

Board: 73 Dealer: W Vul: NS North HCP: 6 South HCP: 18 Contract: 4♠ S	North:  ♠ K10752  ▼ 4  ♠ Q43  ♠ J763	South:  ♠ A3  ♥ KJ53  ♠ AK1086  ♠ K4	West 3♥ Pass AP	North Pass 4♥		3NT
Board: 74 Dealer: E Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ AJ63  ▼ A98  ♠ A98  ♠ AK6	South:	West Pass	North 3NT	East 3♥ AP	South Pass
Board: 75 Dealer: W Vul: Both North HCP: 5 South HCP: 19 Contract: 4♠ S	North:  ♠ Q10852  ♥ J7  ♠ Q965  ♣ 54	South:  ♠ AK93  ♥ A104  ♠ AJ4  ♣ K87	West 3♣ Pass AP	North Pass 4♥		South 3NT 44
Board: 76 Dealer: E Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ KJ4 ♥ K1086 ♠ KJ84 ♣ AQ	South:	West Pass	North 3NT	East 3♣ AP	South Pass
Board: 77 Dealer: W Vul: Both North HCP: 9 South HCP: 18 Contract: 3N S	North: ♠ Q1052 ♥ Q875 ♠ KQ94 ♣ 5	South:  ♠ A76  ♥ AK93  ♠ A86  ♠ K98	West 3♣ AP	North Pass		South 3NT
Board: 78 Dealer: E Vul: NS North HCP: 17 South HCP: 6 Contract: 3N N	North:  ♠ A85  ▼ AK42  ♠ AQ  ♣ 10985	South:		North 3NT	East 3♦ AP	South Pass

Board: 79 Dealer: W Vul: EW HCP: 9	<ul><li>♣874</li><li>♥ KJ654</li><li>◆ AJ32</li><li>♣9</li></ul>	West Opens 3♠. You bid first.
Board: 80 Dealer: E Vul: None HCP: 19	<ul><li>★ AK87</li><li>▼ K4</li><li>◆ AK543</li><li>◆ Q10</li></ul>	East Opens 3♥.  Partner bids first.
Board: 81 Dealer: W Vul: None HCP: 6	<b>★</b> KQ1054 <b>♥</b> J87 <b>♦</b> 5 <b>★</b> 10987	West Opens 3♦. You bid first.
Board: 82 Dealer: E Vul: Both HCP: 19	<ul><li>AK5</li><li>KJ</li><li>KJ974</li><li>KJ5</li></ul>	East Opens 3♣. West Doubles Pass if possible.  Partner bids first.
Board: 83 Dealer: W Vul: None HCP: 10	♣ J ♥ K86 ♦ QJ1087 ♣ K973	West Opens 3♠. You bid first.
Board: 84 Dealer: E Vul: Both HCP: 18	♣ QJ106 ♥ A82 ♦ AJ64 ♣ AQ	East Opens 3♣.  Partner bids first.

Board: 79 Dealer: W	North: <b>♠</b> 874	South: ♠ AQ		North		
Vul: EW North HCP: 9	<b>♥</b> KJ654	♥ AQ2	3♠ Dogg	Pass	Pass	
South HCP: 17	◆ AJ32	◆ Q964	Pass AP	<b>4</b> ♦	Pass	4₹
Contract: 4♥ S	<b>♣</b> 9	♣ K1082	Ar			
Board: 80	North:	South:				
Dealer: E Vul: None	<b>♠</b> AK87	<b>♠</b> Q95	West	North		
North HCP: 19	<b>♥</b> K4	<b>♥</b> 1085			3♥	Pass
South HCP: 5 Contract: 3N N	◆ AK543 ◆ Q10	◆ Q87 <b>◆</b> J653	Pass	3NT	AP	
Connact. 51V IV						
Board: 81 Dealer: W	North:	South:	West	North	Fast	South
Vul: None	<b>♦</b> KQ1054	<b>♦</b> A862	3 <b>♦</b>	Pass	Pass	
North HCP: 6	♥ J87	♥ A953	Pass	<b>4</b> ♥	Pass	
South HCP: 19	♦ 5 • 10987	<b>♦</b> KQ7 <b>♣</b> AQ	AP			
Contract: 4♠ S	¥ 10707	¥ / IQ				
Board: 82	North:	South:	West	North	East	South
Dealer: E	♠ AK5	<b>♦</b> 6432			3♣	Pass
Vul: Both North HCP: 19	<b>♥</b> KJ	<b>♥</b> 87643	Pass	3NT	Pass	<b>4</b> ♦
South HCP: 4	◆ KJ974	♦ A8	Pass	4♥	Pass	Pass
Contract: 4♥X N	<b>♣</b> KJ5	<b>♣</b> 96	X	AP		
Board: 83	North:	South:				
Dealer: W	A J	<b>♦</b> K95	West	North	East	South
Vul: None North HCP: 10	<b>♥</b> K86	<b>♥</b> AQ42	3♠	Pass	Pass	3NT
South HCP: 20	◆ QJ1087	<b>♦</b> AK3	AP			
Contract: 3N S	<b>♣</b> K973	♣ A105				
Board: 84	No.ud-	Confle				
Dealer: E	North: ♠ QJ106	South: ♠ A54	West	North	Fast	South
Vul: Both	♥ A82	♥ A34 ♥ 10764	77 031	1 101111	2 <b>♣</b>	Pass
North HCP: 18	◆ AJ64	◆ K853	Pass	3NT	AP	
South HCP: 7	<b>♣</b> AQ	<b>♣</b> 94				

Board: 79 Dealer: W	♠ AQ ♥ AQ2	West Opens 3♠.
Vul: EW HCP: 17	◆ Q964 ◆ K1082	Partner bids first.
Board: 80 Dealer: E	<b>♦</b> Q95 <b>♥</b> 1085	East Opens 3♥.
Vul: None HCP: 5	◆ Q87 <b>♣</b> J653	You bid first.
Board: 81 Dealer: W	◆ A862 ▼ A953	West Opens 3♦.
Vul: None HCP: 19	◆ KQ7 ◆ AQ	Partner bids first.
Board: 82	<b>★</b> 6432	East Opens 3♣.
Dealer: E	<b>*</b> 87643	West Doubles Pass if possible.
Vul: Both	<b>♦</b> A8	•
HCP: 4	<b>♣</b> 96	You bid first.
Board: 83 Dealer: W	<b>♦</b> K95 <b>♥</b> AQ42	West Opens 3♠.
Vul: None HCP: 20	◆ AK3 ◆ A105	Partner bids first.
Board: 84 Dealer: E	<b>♦</b> A54 <b>▼</b> 10764	East Opens 3♣.
Vul: Both HCP: 7	♦ K853 ♣ 94	You bid first.

Board: 79	North:	South:				
Dealer: W	Norui. • 874	AQ		North	East	
Vul: EW	♥ KJ654	♥ AQ2	3♠	Pass	Pass	3NT
North HCP: 9	◆ AJ32	• Q964	Pass	<b>4</b>	Pass	4♥
South HCP: 17	<b>♦</b> 9	<b>♦</b> K1082	AP			
Contract: 4♥ S	* /	¥ 1002				
Board: 80	Manth	South:				
Dealer: E	North: ♠ AK87		West	North	Fact	South
Vul: None		<b>♠</b> Q95 <b>♥</b> 1085	WCSt	rvorur	3 <b>y</b>	Pass
North HCP: 19	<ul><li>★ K4</li><li>★ AK543</li></ul>	◆ 1083 ◆ Q87	D	2) IT		Pass
South HCP: 5	◆ Q10	◆ J653	Pass	3NT	AP	
Contract: 3N N	<b>₹</b> Q10	<b>4</b> 1033				
Board: 81	North:	Courth				
Dealer: W		South: ♠ A862	West	North	East	South
Vul: None	<b>♦</b> KQ1054 <b>♥</b> J87		3♦	Pass	Pass	3NT
North HCP: 6	<b>▼</b> J8 / <b>♦</b> 5	<b>♥</b> A953 <b>♦</b> KQ7	Pass	<b>4</b> ♥	Pass	4♠
South HCP: 19	<b>♦</b> 3 <b>•</b> 10987	◆ KQ / • AQ	AP			
Contract: 4♠ S	<b>₩</b> 10967	₩ AQ				
Board: 82	Manth	Courth	West	North	Fast	South
Dealer: E	North: ♠ AK5	South: <b>♠</b> 6432	***************************************	110141	3 <b>♣</b>	Pass
Vul: Both	♥ KJ	♥ 87643	Pass	3NT	Pass	
North HCP: 19	◆ KJ974	◆ A8	Pass	31 <b>\1</b> 4 <b>♥</b>		Pass
South HCP: 4	• KJ5 • KJ5	<b>◆</b> 96			Pass	Pass
Contract: 4♥X N	¥ 103	<b>4</b> 70	X	AP		
Board: 83	North:	South:				
Dealer: W	Norui. ♠ J	50uii. ♠ K95	West	North	Fast	South
Vul: None	<b>♥</b> K86	♥ AQ42	3 <b>♠</b>	Pass	Pass	
North HCP: 10	◆ QJ1087	◆ AK3	AP	1 433	1 033	2111
South HCP: 20	♣ K973	◆ A105	АΓ			
Contract: 3N S	¥ K) /3	<b>4</b> 71103				
Board: 84	North:	South:				
Dealer: E	Nortn: ♠ QJ106	South: ♠ A54	West	North	Fact	South
Vul: Both	◆ QJ106 ♥ A82	<b>♣</b> A34 <b>♥</b> 10764	vv CSt	1 101111		
North HCP: 18	▼ A82 ♦ AJ64		D	2NIT	3 <b>♣</b>	Pass
South HCP: 7		♦ K853	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AQ	<b>♣</b> 94				

	Board: 85 Dealer: W Vul: NS HCP: 10	<ul><li>1093</li><li>7</li><li>AKQJ5</li><li>8652</li></ul>	West Opens 3♥. You bid first.
	Board: 86 Dealer: E Vul: Both HCP: 20	<ul><li>★ KJ9</li><li>▼ KJ87</li><li>◆ AKJ</li><li>★ A74</li></ul>	East Opens 3♣.  Partner bids first.
	Board: 87 Dealer: W Vul: NS HCP: 8	<ul><li>♣ J1085</li><li>♥ AK42</li><li>♦ 9862</li><li>♣ 8</li></ul>	West Opens 3♣. You bid first.
	Board: 88 Dealer: E Vul: None HCP: 17	<ul><li>★ A87</li><li>▼ KQ8</li><li>★ A52</li><li>★ A842</li></ul>	East Opens 3♥.  Partner bids first.
	Board: 89 Dealer: W Vul: NS HCP: 6	♦ A9832 ♥ Q8 • 63 • 10653	West Opens 3♥. You bid first.
	Board: 90 Dealer: E Vul: None HCP: 21	<ul><li>AK75</li><li>✓ A93</li><li>A105</li><li>AQ4</li></ul>	East Opens 3♣.  Partner bids first.
п			

Board: 85 Dealer: W Vul: NS North HCP: 10	North: ♠ 1093 ♥ 7	South: ♠ A2 ♥ AQ8	3♥	North Pass		South 3NT
South HCP: 17 Contract: 3N S	◆ AKQJ5 ◆ 8652	◆ 98763 ♣ AK9	AP			
Board: 86 Dealer: E Vul: Both	North: ♠ KJ9 ♥ KJ87	South: ♠ 10543 ♥ AQ654	West	North	3♣	Pass
North HCP: 20 South HCP: 6 Contract: 4♥ N	◆ AKJ ◆ A74	◆ 965 ◆ 8	Pass Pass	3NT 4♥	Pass AP	4
Board: 87 Dealer: W	North: <b>♠</b> J1085	South:	West	North	East	South
Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	▼ AK42 ◆ 9862 ♣ 8	▼ 1065 ◆ AJ7 ◆ KQ94	3♣ AP	Pass	Pass	3NT
Board: 88 Dealer: E Vul: None North HCP: 17	North: <b>♠</b> A87 <b>♥</b> KQ8	South:	West	North	East 3♥	South Pass
South HCP: 7 Contract: 3N N	◆ A52 ◆ A842	◆ K1074 ◆ KJ7	Pass	3NT	AP	
Board: 89 Dealer: W Vul: NS North HCP: 6 South HCP: 18 Contract: 4 S	North:  ♠ A9832  ♥ Q8  ♠ 63  ♣ 10653	South:  ♠ K5  ♥ A6  ♦ QJ84  ♣ AKJ98	West 3♥ Pass AP	North Pass 4♥		3NT
Board: 90 Dealer: E Vul: None	North: ♠ AK75	South: ♣ J94	West	North	East 3♣	South Pass
North HCP: 21 South HCP: 6 Contract: 4 N	<ul><li>★ A93</li><li>★ A105</li><li>★ AQ4</li></ul>	<ul><li>✓ K8754</li><li>◆ Q943</li><li>◆ 7</li></ul>	Pass Pass	3NT 4♥	Pass AP	1 dss 4♦

Board: 85 Dealer: W Vul: NS HCP: 17	<ul><li>A2</li><li>✓ AQ8</li><li>✓ 98763</li><li>△ AK9</li></ul>	West Opens 3♥.  Partner bids first.
Board: 86 Dealer: E Vul: Both HCP: 6	<ul><li>10543</li><li>✓ AQ654</li><li>✓ 965</li><li>✓ 8</li></ul>	East Opens 3♣.  You bid first.
Board: 87 Dealer: W Vul: NS HCP: 17	<ul><li>AK4</li><li>▼ 1065</li><li>◆ AJ7</li><li>◆ KQ94</li></ul>	West Opens 3♣.  Partner bids first.
Board: 88 Dealer: E Vul: None HCP: 7	<ul><li>◆9543</li><li>♥64</li><li>◆K1074</li><li>◆KJ7</li></ul>	East Opens 3♥.  You bid first.
Board: 89 Dealer: W Vul: NS HCP: 18	<ul><li>★ K5</li><li>▼ A6</li><li>◆ QJ84</li><li>◆ AKJ98</li></ul>	West Opens 3♥.  Partner bids first.
Board: 90 Dealer: E Vul: None HCP: 6	<ul><li>▶ J94</li><li>♥ K8754</li><li>◆ Q943</li><li>♣ 7</li></ul>	East Opens 3♣. You bid first.

Board: 85 Dealer: W Vul: NS North HCP: 10	North: ♠ 1093 ♥ 7	South: ♠ A2 ♥ AQ8	3♥	North Pass		South 3NT
South HCP: 17 Contract: 3N S	◆ AKQJ5 ◆ 8652	◆ 98763 ♣ AK9	AP			
Board: 86 Dealer: E Vul: Both	North: ♠ KJ9 ♥ KJ87	South: ♠ 10543 ♥ AQ654	West	North	3♣	Pass
North HCP: 20 South HCP: 6 Contract: 4♥ N	◆ AKJ ◆ A74	◆ 965 ◆ 8	Pass Pass	3NT 4♥	Pass AP	4
Board: 87 Dealer: W	North: <b>♠</b> J1085	South:	West	North	East	South
Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	▼ AK42 ◆ 9862 ♣ 8	▼ 1065 ◆ AJ7 ◆ KQ94	3♣ AP	Pass	Pass	3NT
Board: 88 Dealer: E Vul: None North HCP: 17	North: <b>♠</b> A87 <b>♥</b> KQ8	South:	West	North	East 3♥	South Pass
South HCP: 7 Contract: 3N N	◆ A52 ◆ A842	◆ K1074 ◆ KJ7	Pass	3NT	AP	
Board: 89 Dealer: W Vul: NS North HCP: 6 South HCP: 18 Contract: 4 S	North:  ♠ A9832  ♥ Q8  ♠ 63  ♣ 10653	South:  ♠ K5  ♥ A6  ♦ QJ84  ♣ AKJ98	West 3♥ Pass AP	North Pass 4♥		3NT
Board: 90 Dealer: E Vul: None	North: ♠ AK75	South: ♣ J94	West	North	East 3♣	South Pass
North HCP: 21 South HCP: 6 Contract: 4 N	<ul><li>★ A93</li><li>★ A105</li><li>★ AQ4</li></ul>	<ul><li>✓ K8754</li><li>◆ Q943</li><li>◆ 7</li></ul>	Pass Pass	3NT 4♥	Pass AP	1 dss 4♦

Board: 91 Dealer: W Vul: EW HCP: 6	<b>♦</b> KQ953 <b>♥</b> 72 <b>♦</b> J763 <b>♣</b> 98	West Opens 3♥. You bid first.
Board: 92 Dealer: E Vul: NS HCP: 18	<ul><li>★ K9</li><li>▼ AJ7</li><li>◆ AJ973</li><li>◆ AJ6</li></ul>	East Opens 3♥.  Partner bids first.
Board: 93 Dealer: W Vul: NS HCP: 6	<b>♦</b> Q108 <b>♥</b> 97 <b>♦</b> 952 <b>♣</b> A9854	West Opens 3♦. You bid first.
Board: 94 Dealer: E Vul: Both HCP: 20	<ul><li>A5</li><li>✓ A108</li><li>✓ AKQ109</li><li>✓ K84</li></ul>	East Opens 3♠.  Partner bids first.
Board: 95 Dealer: W Vul: NS HCP: 6	<ul><li>10762</li><li>✓ A10932</li><li>✓ Q64</li><li>✓ 9</li></ul>	West Opens 3♣. You bid first.
Board: 96 Dealer: E Vul: None HCP: 17	<ul><li>AK</li><li>▼ 863</li><li>◆ KQ5</li><li>◆ AJ973</li></ul>	East Opens 3♦.  Partner bids first.

Dealer: W Vul: EW North HCP: 6 South HCP: 17	North: ♠ KQ953 ♥ 72 • J763	South: ♠ A7 ♥ AQ8 ♠ Q8	3♥ Pass	North Pass 4		3NT
Contract: 4♠ S	<b>♣</b> 98	♣ AJ10752	AP			
Board: 92 Dealer: E Vul: NS	North: ♠ K9	South:  ♠ AQ872	West	North	East 3♥	South Pass
North HCP: 18 South HCP: 6 Contract: 4♠ N	<ul><li>◆ AJ7</li><li>◆ AJ973</li><li>◆ AJ6</li></ul>	♥ 96 ♦ 108 ♣ 8543	Pass Pass	3NT 4♠	Pass AP	4♥
Board: 93 Dealer: W Vul: NS North HCP: 6 South HCP: 17 Contract: 3N S	North:  ◆ Q108  ▼ 97  ◆ 952  ◆ A9854	South:  ♠ AJ94  ♥ KJ6  ♠ AQ3  ♣ Q32	West 3♦ AP	North Pass		South 3NT
Board: 94 Dealer: E Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♣ A5  ▼ A108  ♣ AKQ109  ♣ K84	South:  ◆ 94  ▼ K732  ◆ 85  ◆ AQ1097	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 95 Dealer: W Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:  • 10762  • A10932  • Q64  • 9	South:  ♠ KQ5  ♥ K75  ♠ AKJ5  ♣ A43	West 3♣ Pass AP	North Pass 4•		3NT
Board: 96 Dealer: E Vul: None	North: ♠ AK	South: ♠ 9863	West	North	East 3♦	South Pass
North HCP: 17 South HCP: 3	♥ 863 ♦ KQ5	<b>▼</b> K10975 <b>♦</b> 43	Pass Pass	3NT 4♥	Pass AP	<b>4</b>

Board: 91 Dealer: W Vul: EW HCP: 17	<ul><li>A7</li><li>✓ AQ8</li><li>✓ Q8</li><li>✓ AJ10752</li></ul>	West Opens 3♥.  Partner bids first.
Board: 92 Dealer: E Vul: NS HCP: 6	<ul><li>AQ872</li><li>♥ 96</li><li>108</li><li>8543</li></ul>	East Opens 3♥. You bid first.
Board: 93 Dealer: W Vul: NS HCP: 17	<ul><li>★ AJ94</li><li>▼ KJ6</li><li>★ AQ3</li><li>★ Q32</li></ul>	West Opens 3♦.  Partner bids first.
Board: 94 Dealer: E Vul: Both HCP: 9	<ul><li>♦ 94</li><li>♥ K732</li><li>♦ 85</li><li>♠ AQ1097</li></ul>	East Opens 3♠. You bid first.
Board: 95 Dealer: W Vul: NS HCP: 20	<ul><li>★ KQ5</li><li>▼ K75</li><li>◆ AKJ5</li><li>◆ A43</li></ul>	West Opens 3♣.  Partner bids first.
Board: 96 Dealer: E Vul: None HCP: 3	<ul><li>♦ 9863</li><li>♥ K10975</li><li>♦ 43</li><li>♦ 62</li></ul>	East Opens 3♦. You bid first.
1		

Dealer: W Vul: EW North HCP: 6 South HCP: 17	North: ♠ KQ953 ♥ 72 • J763	South: ♠ A7 ♥ AQ8 ♠ Q8	3♥ Pass	North Pass 4		3NT
Contract: 4♠ S	<b>♣</b> 98	♣ AJ10752	AP			
Board: 92 Dealer: E Vul: NS	North: ♠ K9	South:  ♠ AQ872	West	North	East 3♥	South Pass
North HCP: 18 South HCP: 6 Contract: 4♠ N	<ul><li>◆ AJ7</li><li>◆ AJ973</li><li>◆ AJ6</li></ul>	♥ 96 ♦ 108 ♣ 8543	Pass Pass	3NT 4♠	Pass AP	4♥
Board: 93 Dealer: W Vul: NS North HCP: 6 South HCP: 17 Contract: 3N S	North:  ◆ Q108  ▼ 97  ◆ 952  ◆ A9854	South:  ♠ AJ94  ♥ KJ6  ♠ AQ3  ♣ Q32	West 3♦ AP	North Pass		South 3NT
Board: 94 Dealer: E Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♣ A5  ▼ A108  ♣ AKQ109  ♣ K84	South:  ◆ 94  ▼ K732  ◆ 85  ◆ AQ1097	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 95 Dealer: W Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:  • 10762  • A10932  • Q64  • 9	South:  ♠ KQ5  ♥ K75  ♠ AKJ5  ♣ A43	West 3♣ Pass AP	North Pass 4•		3NT
Board: 96 Dealer: E Vul: None	North: ♠ AK	South: ♠ 9863	West	North	East 3♦	South Pass
North HCP: 17 South HCP: 3	♥ 863 ♦ KQ5	<b>▼</b> K10975 <b>♦</b> 43	Pass Pass	3NT 4♥	Pass AP	<b>4</b>

Board: 97 Dealer: W Vul: NS HCP: 9	<ul><li>★K10964</li><li>♥Q6</li><li>◆Q9</li><li>◆Q984</li></ul>	West Opens 3♦. You bid first.
Board: 98 Dealer: E Vul: NS HCP: 17	<ul><li>★ KQ106</li><li>★ AQ</li><li>★ K107</li><li>★ K843</li></ul>	East Opens 3♥.  Partner bids first.
Board: 99 Dealer: W Vul: Both HCP: 8	<ul><li>♣ Q762</li><li>♥ A105</li><li>◆ Q107</li><li>♣ 765</li></ul>	West Opens 3♣. You bid first.
Board: 100 Dealer: E Vul: NS HCP: 19	<ul><li>A5</li><li>★ A62</li><li>★ AQJ73</li><li>★ KJ9</li></ul>	East Opens 3♠.  Partner bids first.
Board: 101 Dealer: W Vul: EW HCP: 7	<ul><li></li></ul>	West Opens 3♣. You bid first.
Board: 102 Dealer: E Vul: Both HCP: 20	<ul><li>★ AK9</li><li>★ KQ8</li><li>◆ KJ743</li><li>★ A10</li></ul>	East Opens 3♣.  Partner bids first.

Dealer: W Vul: NS	North: ♠ K10964	South: ♠ A752	West 3♦	North Pass		South 3NT
North HCP: 9	<b>♥</b> Q6 <b>♦</b> Q9	<b>♥</b> AK42 <b>♦</b> A8	Pass	4♥	Pass	4♠
South HCP: 18 Contract: 4♠ S	♣ Q984	♣ K73	AP			
Board: 98 Dealer: E	North:	South:	***	NI A	Е.	C 4
Vul: NS	<b>♠</b> KQ106 <b>♥</b> AQ	<b>♦</b> A942 <b>♥</b> 52	West	North	East 3 V	South Pass
North HCP: 17 South HCP: 8 Contract: 3N N	◆ K107 ◆ K843	♦ 832 ♣ A962	Pass	3NT	AP	
Board: 99 Dealer: W	North:	South:				
Vul: Both	<b>♦</b> Q762	<b>♦</b> K53		North		
North HCP: 8	<b>♥</b> A105 <b>♦</b> Q107	<b>♥</b> KJ4 ♦ AKJ86	3 <b>♣</b>	Pass	Pass	3NT
South HCP: 19 Contract: 3N S	<b>♣</b> 765	◆ KJ	AP			
Board: 100 Dealer: E	North:	South:	West	North	East	South
Vul: NS	<b>♠</b> A5 <b>♥</b> A62	<b>♦</b> 872 <b>∀</b> KQ974			3♠	Pass
North HCP: 19 South HCP: 7	◆ AQJ73	◆ 10	Pass	3NT	Pass	<b>4</b> •
Contract: 4♥ N	<b>♣</b> KJ9	<b>♣</b> Q864	Pass	4♥	AP	
Board: 101 Dealer: W	North:	South:	West	North	Fast	South
Vul: EW	<b>♣</b> J1072	<b>≜</b> AKQ9	3♣	Pass		3NT
North HCP: 7	<b>♥</b> KJ964 <b>♦</b> J	♥ Q87 ♦ AK87	Pass	<b>4</b> ♦	Pass	4♥
South HCP: 21 Contract: 4♥ S	<b>♣</b> J73	<b>♣</b> K5	AP			
Board: 102	North:	South:				
Dealer: E Vul: Both	AK9	<b>♦</b> Q865	West	North	East	South
North HCP: 20	♥ KQ8	♥ A1073			3♣	Pass
South HCP: 8	♦ KJ743	<b>♦</b> Q8 <b>♣</b> 874	Pass	3NT	AP	

Board: 97 Dealer: W Vul: NS HCP: 18	<ul><li>♣ A752</li><li>♥ AK42</li><li>◆ A8</li><li>♣ K73</li></ul>	West Opens 3♦.  Partner bids first.
Board: 98 Dealer: E Vul: NS HCP: 8	<ul><li>★ A942</li><li>▼ 52</li><li>◆ 832</li><li>★ A962</li></ul>	East Opens 3♥. You bid first.
Board: 99 Dealer: W Vul: Both HCP: 19	<ul><li>★ K53</li><li>▼ KJ4</li><li>◆ AKJ86</li><li>◆ KJ</li></ul>	West Opens 3♣.  Partner bids first.
Board: 100 Dealer: E Vul: NS HCP: 7	♦ 872 ▼ KQ974 • 10 • Q864	East Opens 3♠. You bid first.
Board: 101 Dealer: W Vul: EW HCP: 21	<ul><li>♠ AKQ9</li><li>♥ Q87</li><li>♦ AK87</li><li>♠ K5</li></ul>	West Opens 3♣.  Partner bids first.
Board: 102 Dealer: E Vul: Both HCP: 8	<b>♦</b> Q865 <b>♥</b> A1073 <b>♦</b> Q8 <b>♣</b> 874	East Opens 3♣. You bid first.

Dealer: W Vul: NS	North: ♠ K10964	South: ♠ A752	West 3♦	North Pass		South 3NT
North HCP: 9	<b>♥</b> Q6 <b>♦</b> Q9	<b>♥</b> AK42 <b>♦</b> A8	Pass	4♥	Pass	4♠
South HCP: 18 Contract: 4♠ S	♣ Q984	♣ K73	AP			
Board: 98 Dealer: E	North:	South:	***	NI A	Е.	C 4
Vul: NS	<b>♠</b> KQ106 <b>♥</b> AQ	<b>♦</b> A942 <b>♥</b> 52	West	North	East 3 V	South Pass
North HCP: 17 South HCP: 8 Contract: 3N N	◆ K107 ◆ K843	♦ 832 ♣ A962	Pass	3NT	AP	
Board: 99 Dealer: W	North:	South:				
Vul: Both	<b>♦</b> Q762	<b>♦</b> K53		North		
North HCP: 8	<b>♥</b> A105 <b>♦</b> Q107	<b>♥</b> KJ4 ♦ AKJ86	3 <b>♣</b>	Pass	Pass	3NT
South HCP: 19 Contract: 3N S	<b>♣</b> 765	◆ KJ	AP			
Board: 100 Dealer: E	North:	South:	West	North	East	South
Vul: NS	<b>♠</b> A5 <b>♥</b> A62	<b>♦</b> 872 <b>∀</b> KQ974			3♠	Pass
North HCP: 19 South HCP: 7	◆ AQJ73	◆ 10	Pass	3NT	Pass	<b>4</b> •
Contract: 4♥ N	<b>♣</b> KJ9	<b>♣</b> Q864	Pass	4♥	AP	
Board: 101 Dealer: W	North:	South:	West	North	Fast	South
Vul: EW	<b>♣</b> J1072	<b>≜</b> AKQ9	3♣	Pass		3NT
North HCP: 7	<b>♥</b> KJ964 <b>♦</b> J	♥ Q87 ♦ AK87	Pass	<b>4</b> ♦	Pass	4♥
South HCP: 21 Contract: 4♥ S	<b>♣</b> J73	<b>♣</b> K5	AP			
Board: 102	North:	South:				
Dealer: E Vul: Both	AK9	<b>♦</b> Q865	West	North	East	South
North HCP: 20	♥ KQ8	♥ A1073			3♣	Pass
South HCP: 8	♦ KJ743	<b>♦</b> Q8 <b>♣</b> 874	Pass	3NT	AP	

Board: 103 Dealer: W	<b> 4</b> J853 <b>★</b> 84	West Opens 3♥.
Vul: NS HCP: 1	◆ 1053 ◆ 10954	You bid first.
Board: 104 Dealer: E Vul: NS	<b>♦</b> 102 <b>♥</b> A9	East Opens 3♥. West Doubles Pass if possible.
HCP: 17	<ul><li>◆ AKQ10975</li><li>◆ A7</li></ul>	Partner bids first.
Board: 105 Dealer: W	<b>◆</b> 9864 <b>▼</b> 9854	West Opens 3♣.
Vul: Both HCP: 6	<ul><li>★ KJ9</li><li>★ Q3</li></ul>	You bid first.
Board: 106 Dealer: E	<b>♠</b> QJ52 <b>♥</b> AK73	East Opens 3♣.
Vul: EW HCP: 18	<ul><li>◆ A96</li><li>◆ A9</li></ul>	Partner bids first.
Board: 107 Dealer: W	<b>♠</b> Q43 <b>♥</b> 93	West Opens 3♥.
Vul: EW HCP: 6	<ul><li>10985</li><li>★ KJ53</li></ul>	You bid first.
Board: 108	<b>♠</b> A83	East Opens 3♠.
Dealer: E Vul: Both HCP: 20	<ul><li>★ K65</li><li>◆ AKQ8</li><li>◆ A106</li></ul>	Partner bids first.

Board: 103 Dealer: W	North:	South:			_	~ 1
Vul: NS	<b>♦</b> J853	♠ A109		North		
North HCP: 1	<b>♥</b> 84	<b>♥</b> A73	3♥	Pass	Pass	3NT
South HCP: 19	<b>♦</b> 1053	◆ KQ74	AP			
Contract: 3N S	<b>♣</b> 10954	♣ AQ3				
Board: 104	Nouth	Conthu	West	North	Fast	South
Dealer: E	North:	South:	*******	rvorur	3 <b>y</b>	Pass
Vul: NS	<b>♠</b> 102 <b>♥</b> A9	<b>★</b> A7643	Dogg	3NT	Pass	
North HCP: 17	◆ AKQ10975	♥ 643 ♦ 64				
South HCP: 6	◆ ARQ10973	• 04 • Q84	Pass		Pass	Pass
Contract: 4♠X N	₩ A/	<b>₹</b> Q04	X	AP		
Board: 105	North:	South:				
Dealer: W	<b>♦</b> 9864	♠ AKJ3	West	North	Fast	South
Vul: Both	♥ 9854	♥ A1073	3♣	Pass		3NT
North HCP: 6	◆ KJ9	◆ A63	AP	1 433	1 433	3111
South HCP: 19	♣ Q3	<b>♦</b> K8	АГ			
Contract: 3N S	1 03	110				
Board: 106	North:	South:				
Dealer: E	Norui. ♠ QJ52	50uii. ♠ K98	West	North	Fast	South
Vul: EW	♥ AK73	♥ 862	***************************************	rvorur	3 <b>♣</b>	Pass
North HCP: 18	◆ A96	♦ KQ73	Dogg	3NT	AP	1 ass
South HCP: 8	◆ A90	◆ 653	Pass	31N I	AP	
Contract: 3N N		₩ 033				
Board: 107	North:	South:				
Dealer: W	<b>♦</b> Q43	♠ AJ8	West	North	East	South
Vul: EW	<b>♥</b> 93	▼ A108	3♥	Pass		3NT
North HCP: 6	<b>♦</b> 10985	♦ AKJ	AP	1 435	1 400	5111
South HCP: 23	♣ KJ53	♣ AQ74	7 11			
Contract: 3N S	11200	2112/				
Board: 108	Month	Courthy				
Dealer: E	North: ♠ A83	South: ♠ 7	West	North	Fact	South
Vul: Both	◆ A83 ♥ K65		WEST	rvorui	East 3♠	Pass
North HCP: 20	♦ AKQ8	<b>♥</b> AQJ3 <b>♦</b> 9643	D	2 N TT		rass
South HCP: 8	♦ ANQ8 • A106	♥ 9043 ♣ J987	Pass	3NT	AP	
Contract: 3N N	<b>₹</b> A100	<b>₹</b> 1987				

Board: 103 Dealer: W	<b>♠</b> A109 <b>♦</b> A73	West Opens 3♥.
Vul: NS HCP: 19	◆ KQ74 ◆ AQ3	Partner bids first.
Board: 104	<b>♠</b> A7643	East Opens 3♥.
Dealer: E Vul: NS	<b>♥</b> 643 <b>♦</b> 64	West Doubles Pass if possible.
HCP: 6	<b>♣</b> Q84	You bid first.
Board: 105 Dealer: W	<b>♠</b> AKJ3 <b>♥</b> A1073	West Opens 3♣.
Vul: Both HCP: 19	◆ A63 ◆ K8	Partner bids first.
Board: 106	<b>♦</b> K98	East Opens 3♣.
Dealer: E Vul: EW HCP: 8	♥ 862 ♦ KQ73 ♣ 653	You bid first.
Board: 107	<b>♠</b> AJ8	Wast On and 2m
Dealer: W Vul: EW	<b>♥</b> A108 <b>♦</b> AKJ	West Opens 3♥.
HCP: 23	◆ AQ74	Partner bids first.
Board: 108 Dealer: E	<b>♣</b> 7	East Opens 3♠.
Vul: Both HCP: 8	<ul><li>✓ AQJ3</li><li>◆ 9643</li><li>◆ J987</li></ul>	You bid first.

Board: 103 Dealer: W	North:	South:	<b>33</b> 7 4	NT 41	Г.	C 4
Vul: NS	<b>♣</b> J853	♠ A109		North		
North HCP: 1	<b>♥</b> 84	▼ A73	3♥	Pass	Pass	3NT
South HCP: 19	♦ 1053 • 10054	◆ KQ74	AP			
Contract: 3N S	<b>♣</b> 10954	♣ AQ3				
Board: 104	North:	South:	West	North	Fast	South
Dealer: E	<b>↑</b> 102	♠ A7643			3♥	Pass
Vul: NS	¥ 102 ▼ A9	♥ 643	Pass	3NT	Pass	
North HCP: 17	◆ AKQ10975	<b>♦</b> 64	Pass			Pass
South HCP: 6	♣ A7	<b>♣</b> Q84	X	ΑP	1 433	1 433
Contract: 4♠X N	<b>-</b> 1 1 7	2 40.	Λ	АГ		
Board: 105	North:	South:				
Dealer: W	<b>♦</b> 9864	♠ AKJ3	West	North	East	South
Vul: Both	<b>y</b> 9854	<b>♥</b> A1073	3♣	Pass	Pass	3NT
North HCP: 6	<b>♦</b> KJ9	◆ A63	AP			
South HCP: 19	<b>♣</b> Q3	<b>♣</b> K8				
Contract: 3N S						
Board: 106	North:	South:				
Dealer: E	♠ QJ52	<b>♦</b> K98	West	North	Fast	South
Vul: EW	▼ AK73	<b>♥</b> 862			3♣	Pass
North HCP: 18	♦ A96	◆ KQ73	Pass	3NT	AP	1 400
South HCP: 8	<b>♣</b> A9	<b>♣</b> 653	1 433	3111	7 11	
Contract: 3N N						
Board: 107	North:	South:				
Dealer: W	<b>♦</b> Q43	<b>♠</b> AJ8	West	North	East	South
Vul: EW	<b>y</b> 93	<b>♥</b> A108	3♥	Pass	Pass	3NT
North HCP: 6	<b>♦</b> 10985	♦ AKJ	AP			
South HCP: 23	<b>♣</b> KJ53	<b>♣</b> AQ74				
Contract: 3N S						
Board: 108	North:	South:				
Dealer: E	• A83	50din. ♠ 7	West	North	Fast	South
Vul: Both	♥ K65	♥ AQJ3	West	1101111	3 <b>♠</b>	Pass
North HCP: 20	◆ AKQ8	◆ 9643	Pass	3NT	ΑP	1 ass
South HCP: 8	♣ A106	<b>♦</b> J987	газз	3111	АГ	

# North hands (Practice Page)

Board: 109 Dealer: W Vul: EW HCP: 8	<ul><li>♠ Q9</li><li>♥ K873</li><li>♦ QJ75</li><li>♠ 975</li></ul>	West Opens 3♠. You bid first.
Board: 110 Dealer: E Vul: NS HCP: 20	<b>♠</b> KQ3 <b>♥</b> Q92 <b>♦</b> KQJ <b>♠</b> AK83	East Opens 3♠.  Partner bids first.
Board: 111 Dealer: W Vul: EW HCP: 7	♣— ♥ AQ42 ♦ J984 ♣ 106532	West Opens 3♠. You bid first.
Board: 112 Dealer: E Vul: Both HCP: 18	<ul><li>★ K7</li><li>▼ AK6</li><li>◆ K5</li><li>◆ AJ9875</li></ul>	East Opens 3♦.  Partner bids first.
Board: 113 Dealer: W Vul: EW HCP: 7	♠ Q7 ♥ K954 ♦ Q9743 ♣ 76	West Opens 3♠. You bid first.
Board: 114 Dealer: E Vul: EW HCP: 17	<ul><li>AQ42</li><li>AQ</li><li>AQ</li><li>A8</li><li>J9653</li></ul>	East Opens 3♠.  Partner bids first.

Board: 109 Dealer: W Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ Q9  ♥ K873  ♦ QJ75  ♣ 975	South:  ♠ K8  ♥ Q542  ♠ AK93  ♠ AKJ	West 3♣ AP	North Pass		South 3NT
Board: 110 Dealer: E Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ KQ3  ♥ Q92  ♠ KQJ  ♣ AK83	South:  ♣ 8  ▼ A1054  ◆ A10874  ♣ 975	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 111 Dealer: W Vul: EW North HCP: 7 South HCP: 17 Contract: 3N S	North:  ♣ —  ▼ AQ42  ◆ J984  ♣ 106532	South:  ♠ KQ32  ♥ K1095  ♦ Q6  ♣ AQJ	West 3♠ AP	North Pass		South 3NT
Board: 112 Dealer: E Vul: Both North HCP: 18 South HCP: 10 Contract: 3N N	North:  ♠ K7  ♥ AK6  ♠ K5  ♣ AJ9875	South:  ♠ A1093  ♥ QJ10  ♦ J6  ♠ Q643	West Pass	North 3NT	East 3♦ AP	South Pass
Board: 113 Dealer: W Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ A8  ♥ AQ8  ♠ AK1065  ♠ K95	West 3♠ AP	North Pass	East Pass	
Board: 114 Dealer: E Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ AQ42  ♥ AQ  ♠ A8  ♣ J9653	South:  ◆ 87  ▼ J875  ◆ K1054  ◆ A84	West Pass	North 3NT	East 3♠ AP	South Pass

## South hands (Practice Page)

Board: 109 Dealer: W Vul: EW HCP: 20	<ul><li>★ K8</li><li>♥ Q542</li><li>◆ AK93</li><li>◆ AKJ</li></ul>	West Opens 3♠.  Partner bids first.
Board: 110 Dealer: E Vul: NS HCP: 8	◆8 ▼ A1054 ◆ A10874 ◆ 975	East Opens 3♠. You bid first.
Board: 111 Dealer: W Vul: EW HCP: 17	♠ KQ32 ♥ K1095 ♦ Q6 ♠ AQJ	West Opens 3♠.  Partner bids first.
Board: 112 Dealer: E Vul: Both HCP: 10	<ul><li>★ A1093</li><li>♥ QJ10</li><li>◆ J6</li><li>◆ Q643</li></ul>	East Opens 3♦. You bid first.
Board: 113 Dealer: W Vul: EW HCP: 20	<ul><li>A8</li><li>✓ AQ8</li><li>AK1065</li><li>✓ K95</li></ul>	West Opens 3♠.  Partner bids first.
Board: 114 Dealer: E Vul: EW HCP: 8	<b>♣</b> 87 <b>♥</b> J875 <b>♦</b> K1054 <b>♣</b> A84	East Opens 3♠. You bid first.
İ		

Board: 109 Dealer: W Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ Q9  ♥ K873  ♦ QJ75  ♣ 975	South:  ♠ K8  ♥ Q542  ♠ AK93  ♠ AKJ	West 3♣ AP	North Pass		South 3NT
Board: 110 Dealer: E Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ KQ3  ♥ Q92  ♠ KQJ  ♣ AK83	South:  ♣ 8  ▼ A1054  ◆ A10874  ♣ 975	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 111 Dealer: W Vul: EW North HCP: 7 South HCP: 17 Contract: 3N S	North:  ♣ —  ▼ AQ42  ◆ J984  ♣ 106532	South:  ♠ KQ32  ♥ K1095  ♦ Q6  ♣ AQJ	West 3♠ AP	North Pass		South 3NT
Board: 112 Dealer: E Vul: Both North HCP: 18 South HCP: 10 Contract: 3N N	North:  ♠ K7  ♥ AK6  ♠ K5  ♣ AJ9875	South:  ♠ A1093  ♥ QJ10  ♦ J6  ♠ Q643	West Pass	North 3NT	East 3♦ AP	South Pass
Board: 113 Dealer: W Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ A8  ♥ AQ8  ♠ AK1065  ♠ K95	West 3♠ AP	North Pass	East Pass	
Board: 114 Dealer: E Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ AQ42  ♥ AQ  ♠ A8  ♣ J9653	South:  ◆ 87  ▼ J875  ◆ K1054  ◆ A84	West Pass	North 3NT	East 3♠ AP	South Pass

# North hands (Practice Page)

Board: 115 Dealer: W Vul: None HCP: 9	<ul><li>▲ A1065</li><li>♥ 93</li><li>◆ J62</li><li>◆ A1052</li></ul>	West Opens 3♥. You bid first.
Board: 116 Dealer: E Vul: Both HCP: 17	♣ AQ ♥ Q97 • 104 ♣ AKQ543	East Opens 3♠.  Partner bids first.
Board: 117 Dealer: W Vul: Both HCP: 8	<ul><li>♣ Q842</li><li>♥ 43</li><li>◆ QJ8</li><li>♣ K1072</li></ul>	West Opens 3♥. You bid first.
Board: 118 Dealer: E Vul: EW HCP: 21	<ul><li>AQ85</li><li>K7</li><li>AK753</li><li>AJ</li></ul>	East Opens 3♣.  Partner bids first.
Board: 119 Dealer: W Vul: NS HCP: 9	<ul><li>★ K8542</li><li>★ K832</li><li>★ 42</li><li>★ K4</li></ul>	West Opens 3♦. You bid first.
Board: 120 Dealer: E Vul: EW HCP: 17	<b>♦</b> 86 <b>♥</b> AK93 <b>♦</b> A972 <b>♣</b> AQ4	East Opens 3♣.  Partner bids first.

Board: 115						
Dealer: W	North:	South:	***	XT 4	г.	Q .1
Vul: None	<b>♦</b> A1065	<b>◆</b> 73		North		
North HCP: 9	<b>♥</b> 93	♥ KQ	3♥	Pass	Pass	3NT
South HCP: 17	◆ J62	◆ AKQ973	AP			
Contract: 3N S	♣ A1052	<b>♣</b> K74				
Board: 116	North:	South:				
Dealer: E	AQ	<b>5</b> 654	West	North	Fast	South
Vul: Both	<b>₽</b> AQ <b>♥</b> Q97	♥ J854	West	rvorur	3 <b>♠</b>	Pass
North HCP: 17	• 104	• AK93	Pass	3NT	AΡ	1 ass
South HCP: 9	♣ AKQ543	<b>♣</b> J6	1 ass	JINI	AI	
Contract: 3N N		_,,				
Board: 117	North:	South:				
Dealer: W	<b>♦</b> Q842	<b>♦</b> A75	West	North	East	South
Vul: Both	<b>v</b> 43	<b>♥</b> AQ	3♥	Pass	Pass	3NT
North HCP: 8	<b>♦</b> QJ8	♦ K732	AP			
South HCP: 17 Contract: 3N S	♣ K1072	♣ A843				
Contract. 31V 3						
Board: 118	North:	South:				
Dealer: E	<b>♠</b> AQ85	<b>♦</b> J942	West	North	East	South
Vul: EW	<b>♥</b> K7	<b>v</b> 1042			3♣	Pass
North HCP: 21	◆ AK753	<b>♦</b> QJ98	Pass	3NT	AP	
South HCP: 4 Contract: 3N N	<b>♣</b> AJ	<b>♣</b> 54				
Board: 119						
Dealer: W	North:	South:	West	North	East	South
Vul: NS	♠ K8542	<b>♦</b> A63	3♦	Pass	Pass	3NT
North HCP: 9	♥ K832	<b>♥</b> J6	Pass	4♥	Pass	4♠
South HCP: 17	♦ 42 • ¥4	• AQ	AP			
Contract: 4♠ S	<b>♣</b> K4	<b>♣</b> AQ9876	_			
Board: 120	North:	Courtle				
Dealer: E	North: ♠ 86	South: <b>♠</b> 1052	West	North	Fact	South
Vul: EW	<b>▼</b> 800 <b>▼</b> AK93	♥ J1054	West	TAOLUI	Last 3♣	Pass
North HCP: 17	◆ AN93 ◆ A972	◆ KJ1054	Pass	3NT	AP	1 ass
South HCP: 5	<b>♦</b> AQ4	<b>♦</b> 2	1 ass	JINI	ДΓ	
Contract: 3N N	± 11QT	¥ 2				

## South hands (Practice Page)

Board: 115 Dealer: W Vul: None HCP: 17	<ul><li>↑73</li><li>↑KQ</li><li>↑AKQ973</li><li>↑K74</li></ul>	West Opens 3♥.  Partner bids first.
Board: 116 Dealer: E Vul: Both HCP: 9	<b>♦</b> 654 <b>♥</b> J854 <b>♦</b> AK93 <b>♣</b> J6	East Opens 3♠. You bid first.
Board: 117 Dealer: W Vul: Both HCP: 17	<ul><li>♠ A75</li><li>♥ AQ</li><li>♠ K732</li><li>♠ A843</li></ul>	West Opens 3♥.  Partner bids first.
Board: 118 Dealer: E Vul: EW HCP: 4	<ul><li>J942</li><li>✓ 1042</li><li>✓ QJ98</li><li>✓ 54</li></ul>	East Opens 3♣. You bid first.
Board: 119 Dealer: W Vul: NS HCP: 17	<ul><li>★ A63</li><li>♥ J6</li><li>★ AQ</li><li>★ AQ9876</li></ul>	West Opens 3♦.  Partner bids first.
Board: 120 Dealer: E Vul: EW HCP: 5	<ul><li>1052</li><li>✓ J1054</li><li>✓ KJ1054</li><li>✓ 2</li></ul>	East Opens 3♣. You bid first.

Board: 115						
Dealer: W	North:	South:	***	XT 4	г.	Q .1
Vul: None	<b>♦</b> A1065	<b>◆</b> 73		North		
North HCP: 9	<b>♥</b> 93	♥ KQ	3♥	Pass	Pass	3NT
South HCP: 17	◆ J62	◆ AKQ973	AP			
Contract: 3N S	♣ A1052	<b>♣</b> K74				
Board: 116	North:	South:				
Dealer: E	AQ	<b>5</b> 654	West	North	Fast	South
Vul: Both	<b>₽</b> AQ <b>♥</b> Q97	♥ J854	West	rvorur	3 <b>♠</b>	Pass
North HCP: 17	• 104	• AK93	Pass	3NT	AΡ	1 ass
South HCP: 9	♣ AKQ543	<b>♣</b> J6	1 ass	JINI	AI	
Contract: 3N N		_,,				
Board: 117	North:	South:				
Dealer: W	<b>♦</b> Q842	<b>♦</b> A75	West	North	East	South
Vul: Both	<b>v</b> 43	<b>♥</b> AQ	3♥	Pass	Pass	3NT
North HCP: 8	<b>♦</b> QJ8	♦ K732	AP			
South HCP: 17 Contract: 3N S	♣ K1072	♣ A843				
Contract. 31V 3						
Board: 118	North:	South:				
Dealer: E	<b>♠</b> AQ85	<b>♦</b> J942	West	North	East	South
Vul: EW	<b>♥</b> K7	<b>v</b> 1042			3♣	Pass
North HCP: 21	◆ AK753	<b>♦</b> QJ98	Pass	3NT	AP	
South HCP: 4 Contract: 3N N	<b>♣</b> AJ	<b>♣</b> 54				
Board: 119						
Dealer: W	North:	South:	West	North	East	South
Vul: NS	♠ K8542	<b>♦</b> A63	3♦	Pass	Pass	3NT
North HCP: 9	♥ K832	<b>♥</b> J6	Pass	4♥	Pass	4♠
South HCP: 17	♦ 42 • ¥4	• AQ	AP			
Contract: 4♠ S	<b>♣</b> K4	<b>♣</b> AQ9876	_			
Board: 120	North:	Courtle				
Dealer: E	North: ♠ 86	South: <b>♠</b> 1052	West	North	Fact	South
Vul: EW	<b>▼</b> 800 <b>▼</b> AK93	♥ J1054	West	TAOLUI	Last 3♣	Pass
North HCP: 17	◆ AN93 ◆ A972	◆ KJ1054	Pass	3NT	AP	1 ass
South HCP: 5	<b>♦</b> AQ4	<b>♦</b> 2	1 ass	JINI	ДΓ	
Contract: 3N N	± 11QT	¥ 2				

# North hands (Practice Page)

Board: 121 Dealer: W Vul: Both HCP: 5	♦ 954 ▼ 10752 ♦ 852 ♠ AJ6	West Opens 3♠. You bid first.
Board: 122 Dealer: E Vul: NS HCP: 17	<ul><li>★ K103</li><li>★ AK</li><li>◆ Q985</li><li>◆ KQ95</li></ul>	East Opens 3♣.  Partner bids first.
Board: 123 Dealer: W Vul: NS HCP: 9	<b>♦</b> 86 <b>♥</b> A9863 <b>♦</b> Q974 <b>♣</b> K9	West Opens 3♠. You bid first.
Board: 124 Dealer: E Vul: NS HCP: 17	<ul><li>A6</li><li>✓ A5</li><li>✓ K102</li><li>✓ KQJ642</li></ul>	East Opens 3♥.  Partner bids first.

Board: 121 Dealer: W Vul: Both North HCP: 5 South HCP: 17 Contract: 3N S	North:	South:  ♣ AQ  ♥ AQ6  ♦ QJ107  ♣ Q1083	West 3♠ AP	North Pass		South 3NT
Board: 122 Dealer: E Vul: NS North HCP: 17 South HCP: 9 Contract: 44 N	North:  ♠ K103  ♥ AK  ♠ Q985  ♠ KQ95	South:  ♣ A9762  ▼ J1097  ◆ A10  ♣ 32	West Pass Pass	North 3NT 4♠	East 3♣ Pass AP	Pass
Board: 123 Dealer: W Vul: NS North HCP: 9 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ KQ3  ♥ KJ  ♠ AK85  ♣ J543	West 3 Pass AP	North Pass 4•		3NT
Board: 124 Dealer: E Vul: NS North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ A6  ♥ A5  ♦ K102  ♠ KQJ642	South:  ♠ QJ109  ♥ 97  ♠ A75  ♣ 10853	West Pass	North 3NT	East 3♥ AP	South Pass

## South hands (Practice Page)

<ul><li>AQ</li><li>✓ AQ6</li><li>✓ QJ107</li><li>✓ Q1083</li></ul>	West Opens 3♠.  Partner bids first.
<ul><li>▲ A9762</li><li>♥ J1097</li><li>◆ A10</li><li>▲ 32</li></ul>	East Opens 3♣.  You bid first.
<ul><li>★ KQ3</li><li>▼ KJ</li><li>◆ AK85</li><li>◆ J543</li></ul>	West Opens 3♠.  Partner bids first.
◆ QJ109 ▼ 97 ◆ A75 ◆ 10853	East Opens 3♥. You bid first.
	<ul> <li>AQ6</li> <li>QJ107</li> <li>Q1083</li> <li>A9762</li> <li>J1097</li> <li>A10</li> <li>32</li> <li>KQ3</li> <li>KJ</li> <li>AK85</li> <li>J543</li> <li>QJ109</li> <li>97</li> <li>A75</li> </ul>

Board: 121 Dealer: W Vul: Both North HCP: 5 South HCP: 17 Contract: 3N S	North:	South:  ♣ AQ  ♥ AQ6  ♦ QJ107  ♣ Q1083	West 3♠ AP	North Pass		South 3NT
Board: 122 Dealer: E Vul: NS North HCP: 17 South HCP: 9 Contract: 44 N	North:  ♠ K103  ♥ AK  ♠ Q985  ♠ KQ95	South:  ♣ A9762  ▼ J1097  ◆ A10  ♣ 32	West Pass Pass	North 3NT 4♠	East 3♣ Pass AP	Pass
Board: 123 Dealer: W Vul: NS North HCP: 9 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ KQ3  ♥ KJ  ♠ AK85  ♣ J543	West 3 Pass AP	North Pass 4•		3NT
Board: 124 Dealer: E Vul: NS North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ A6  ♥ A5  ♦ K102  ♠ KQJ642	South:  ♠ QJ109  ♥ 97  ♠ A75  ♣ 10853	West Pass	North 3NT	East 3♥ AP	South Pass