Board: 1 Dealer: E Vul: None HCP: 5	<ul><li>★ A10965</li><li>♥ 94</li><li>◆ 8</li><li>♣ J10542</li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 6♥ if possible.  Partner bids first.
Board: 2 Dealer: W Vul: NS HCP: 8	<ul><li>★72</li><li>♥94</li><li>★A8543</li><li>★KJ106</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♠ if possible.  You bid first.
Board: 3 Dealer: E Vul: EW HCP: 16	<ul><li>AK42</li><li>✓ AJ75</li><li>✓ K95</li><li>✓ J8</li></ul>	East Opens 1NT. Partner bids first.
Board: 4 Dealer: W Vul: Both HCP: 10	<ul><li>♠ 64</li><li>♥ J104</li><li>♠ AKQ743</li><li>♠ 92</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 5 Dealer: E Vul: EW HCP: 12	<ul><li>♣ 75</li><li>♥ QJ2</li><li>◆ AKJ953</li><li>♣ J2</li></ul>	East Opens 1NT.  Partner bids first.

Board: 1 Dealer: E Vul: None North HCP: 5 South HCP: 7 Contract: 6♥ E	North:  ♠ A10965  ♥ 94  ♠ 8  ♣ J10542	South:  ♠ K82  ▼ 53  ◆ Q1065  ♣ Q963	West North East South  1NT Pass  4◆¹ Pass 4♥ Pass  4NT² Pass 5♠³ Pass  6♥ AP  1. Texas  2. Blackwood 0314, for ♥  3. A=2/5 or 5/5, Q(H)=1
Board: 2 Dealer: W Vul: NS North HCP: 8 South HCP: 6 Contract: 4♠ W	North:  ♠ 72  ♥ 94  ♠ A8543  ♠ KJ106	South:	West North East South  1NT Pass 2♣¹ Pass  2♣ Pass 3♥² Pass  4♠ AP  1. Stayman  2. SMOLEN
Board: 3 Dealer: E Vul: EW North HCP: 16 South HCP: 7 Contract: 1N E	North:  ♠ AK42  ♥ AJ75  ♠ K95  ♣ J8	South:  ♠ QJ95  ♥ 1082  ♠ A1074  ♣ 94	West North East South 1NT AP
Board: 4 Dealer: W Vul: Both North HCP: 10 South HCP: 7 Contract: 2 W	North:	South:  ♠ QJ1097  ♥ K9  ♠ 9  ♣ J6543	West North East South  1NT Pass 2♦ Pass  2♥ AP
Board: 5 Dealer: E Vul: EW North HCP: 12 South HCP: 12 Contract: 2♠ S	North:  ♠ 75  ♥ QJ2  ♠ AKJ953  ♣ J2	South:  ♠ AK1043  ♥ 54  ♠ Q4  ♣ K875	West North East South 1NT 2♣¹ AP 1. Multi-Landy, 5M-4m

Board: 1 Dealer: E Vul: None HCP: 7	<ul><li>★ K82</li><li>▼ 53</li><li>◆ Q1065</li><li>◆ Q963</li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 6♥ if possible. You bid first.
Board: 2 Dealer: W Vul: NS HCP: 6	<ul><li>1086</li><li>✓ Q1053</li><li>✓ Q7</li><li>✓ Q853</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 3 Dealer: E Vul: EW HCP: 7	<ul><li>♣ QJ95</li><li>▼ 1082</li><li>◆ A1074</li><li>♣ 94</li></ul>	East Opens 1NT. You bid first.
Board: 4 Dealer: W Vul: Both HCP: 7	<ul><li>♣ QJ1097</li><li>♥ K9</li><li>◆ 9</li><li>♣ J6543</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 5 Dealer: E Vul: EW HCP: 12	<ul><li>★ AK1043</li><li>▼ 54</li><li>◆ Q4</li><li>◆ K875</li></ul>	East Opens 1NT. You bid first.

Board: 1 Dealer: E Vul: None North HCP: 5 South HCP: 7 Contract: 6♥ E	North:  ♠ A10965  ♥ 94  ♠ 8  ♣ J10542	South:  ♠ K82  ▼ 53  ◆ Q1065  ♣ Q963	West North East South  1NT Pass  4◆¹ Pass 4♥ Pass  4NT² Pass 5♠³ Pass  6♥ AP  1. Texas  2. Blackwood 0314, for ♥  3. A=2/5 or 5/5, Q(H)=1
Board: 2 Dealer: W Vul: NS North HCP: 8 South HCP: 6 Contract: 4♠ W	North:  ♠ 72  ♥ 94  ♠ A8543  ♠ KJ106	South:	West North East South  1NT Pass 2♣¹ Pass  2♣ Pass 3♥² Pass  4♠ AP  1. Stayman  2. SMOLEN
Board: 3 Dealer: E Vul: EW North HCP: 16 South HCP: 7 Contract: 1N E	North:  ♠ AK42  ♥ AJ75  ♠ K95  ♣ J8	South:  ♠ QJ95  ♥ 1082  ♠ A1074  ♣ 94	West North East South 1NT AP
Board: 4 Dealer: W Vul: Both North HCP: 10 South HCP: 7 Contract: 2 W	North:	South:  ♠ QJ1097  ♥ K9  ♠ 9  ♣ J6543	West North East South  1NT Pass 2♦ Pass  2♥ AP
Board: 5 Dealer: E Vul: EW North HCP: 12 South HCP: 12 Contract: 2♠ S	North:  ♠ 75  ♥ QJ2  ♠ AKJ953  ♣ J2	South:  ♠ AK1043  ♥ 54  ♠ Q4  ♣ K875	West North East South 1NT 2♣¹ AP 1. Multi-Landy, 5M-4m

Board: 6 Dealer: W Vul: None HCP: 7	<ul><li>★ A10542</li><li>♥ J542</li><li>◆ 86</li><li>◆ Q5</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. You bid first.
Board: 7 Dealer: E Vul: EW HCP: 9	<ul><li>AJ32</li><li>K</li><li>◆ 954</li><li>◆ J10854</li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 8 Dealer: W Vul: Both HCP: 8	<ul><li>Q2</li><li>▼ 10872</li><li>◆ K954</li><li>◆ K97</li></ul>	West Opens 1NT. You bid first.
Board: 9 Dealer: E Vul: None HCP: 3	<b>★</b> 6 <b>∀</b> K98752 <b>→</b> 103 <b>♣</b> 10963	East Opens 1NT.  Partner bids first.
Board: 10 Dealer: W Vul: NS HCP: 4	♣9 ♥ 10972 ♦ K1054 ♣ J1075	West Opens 1NT. East Bids 3NT if possible. You bid first.

Board: 6 Dealer: W Vul: None North HCP: 7 South HCP: 9 Contract: 2 \( \) W	North:  ♠ A10542  ♥ J542  ♠ 86  ♣ Q5	South:  ♣ J6  ♥ 86  ♠ A95  ♣ KJ8732	West North East South  1NT Pass 2♣¹ X  2♦ AP  1. Stayman
Board: 7 Dealer: E Vul: EW North HCP: 9 South HCP: 8 Contract: 4♥ E	North:  ♠ AJ32  ♥ K  ♦ 954  ♣ J10854	South:  ♠ 9654  ♥ QJ105  ♠ AJ6  ♣ 63	West North East South  1NT Pass  4  1 Pass 4  1 Texas
Board: 8 Dealer: W Vul: Both North HCP: 8 South HCP: 11 Contract: 1N W	North:  ♠ Q2  ♥ 10872  ♠ K954  ♣ K97	South:  ♣ J10973  ♥ AK63  ♣ J  ♣ Q82	West North East South 1NT AP
Board: 9 Dealer: E Vul: None North HCP: 3 South HCP: 13 Contract: 2♠ S	North:  ♠ 6  ♥ K98752  ♠ 103  ♠ 10963	South:  ♠ AQ8543  ♥ J3  ♠ K94  ♠ K8	West North East South  1NT 2◆¹  Pass 2♥² Pass 2♠  AP  1. Multi-Landy, Multi 2. to the partner's longer
Board: 10 Dealer: W Vul: NS North HCP: 4 South HCP: 9 Contract: 3N W	North:	South:  ♠ K108763  ♥ KJ  ♦ 973  ♠ Q6	West North East South 1NT Pass 3NT AP

Board: 6 Dealer: W Vul: None HCP: 9	<ul><li>♣ J6</li><li>♥ 86</li><li>◆ A95</li><li>♣ KJ8732</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible.  Partner bids first.
Board: 7 Dealer: E Vul: EW HCP: 8	<ul><li>♦ 9654</li><li>♥ QJ105</li><li>♦ AJ6</li><li>♠ 63</li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 8 Dealer: W Vul: Both HCP: 11	<ul><li>♣ J10973</li><li>♥ AK63</li><li>♦ J</li><li>♣ Q82</li></ul>	West Opens 1NT.  Partner bids first.
Board: 9 Dealer: E Vul: None HCP: 13	<ul><li>AQ8543</li><li>✓ J3</li><li>✓ K94</li><li>✓ K8</li></ul>	East Opens 1NT. You bid first.
Board: 10 Dealer: W Vul: NS HCP: 9	<ul><li>★K108763</li><li>★KJ</li><li>◆973</li><li>◆Q6</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.

Board: 6 Dealer: W Vul: None North HCP: 7 South HCP: 9 Contract: 2 \( \) W	North:  ♠ A10542  ♥ J542  ♠ 86  ♣ Q5	South:  ♣ J6  ♥ 86  ♠ A95  ♣ KJ8732	West North East South  1NT Pass 2♣¹ X  2♦ AP  1. Stayman
Board: 7 Dealer: E Vul: EW North HCP: 9 South HCP: 8 Contract: 4♥ E	North:  ♠ AJ32  ♥ K  ♦ 954  ♣ J10854	South:  ♠ 9654  ♥ QJ105  ♠ AJ6  ♣ 63	West North East South  1NT Pass  4  1 Pass 4  1 Texas
Board: 8 Dealer: W Vul: Both North HCP: 8 South HCP: 11 Contract: 1N W	North:  ♠ Q2  ♥ 10872  ♠ K954  ♣ K97	South:  ♣ J10973  ♥ AK63  ♣ J  ♣ Q82	West North East South 1NT AP
Board: 9 Dealer: E Vul: None North HCP: 3 South HCP: 13 Contract: 2♠ S	North:  ♠ 6  ♥ K98752  ♠ 103  ♠ 10963	South:  ♠ AQ8543  ♥ J3  ♠ K94  ♠ K8	West North East South  1NT 2◆¹  Pass 2♥² Pass 2♠  AP  1. Multi-Landy, Multi 2. to the partner's longer
Board: 10 Dealer: W Vul: NS North HCP: 4 South HCP: 9 Contract: 3N W	North:	South:  ♠ K108763  ♥ KJ  ♦ 973  ♠ Q6	West North East South 1NT Pass 3NT AP

Board: 11 Dealer: E Vul: Both HCP: 15	<ul><li>AQ108</li><li>✓ A102</li><li>AJ102</li><li>♣ 84</li></ul>	East Opens 1NT.  Partner bids first.
Board: 12 Dealer: W Vul: None HCP: 11	<ul><li>AQJ82</li><li>✓—</li><li>K1084</li><li>J1074</li></ul>	West Opens 1NT. East Doubles 2♠ if possible. East Bids 3♥ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. West Bids 4♥ if possible.  You bid first.
Board: 13 Dealer: E Vul: EW HCP: 5	<ul><li>★ K984</li><li>♥ 9</li><li>◆ J1043</li><li>◆ J764</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 14 Dealer: W Vul: None HCP: 12	<ul><li>▲ A96</li><li>▼ A32</li><li>◆ J65</li><li>▲ K854</li></ul>	West Opens 1NT. You bid first.
Board: 15 Dealer: E Vul: NS HCP: 4	<ul><li>♣ Q109764</li><li>♥ 53</li><li>◆ J10</li><li>♣ J62</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 11 Dealer: E Vul: Both North HCP: 15 South HCP: 5 Contract: 1N E	North:  ♠ AQ108  ♥ A102  ♠ AJ102  ♠ 84	South:	West North East South 1NT AP
Board: 12 Dealer: W Vul: None North HCP: 11 South HCP: 6 Contract: 4 E	North:  ♠ AQJ82  ♥ —  ♠ K1084  ♣ J1074	South:  ♣ —  ▼ 8743  • J7653  • KQ65	West North East South $1NT \ 2 \stackrel{1}{•}^1 \ X \ 2NT$ Pass $3 \stackrel{1}{•} \ 3 \stackrel{?}{•} \ Pass$ $3 \stackrel{2}{•}^2 \ Pass \ 3NT^3 \ Pass$ $4 \stackrel{?}{•} \ AP$ 1. Multi-Landy, 5M-4m  2. limit raise or better in $\stackrel{?}{•}$ 3. Cue bid, a $\stackrel{*}{•}$ stopper
Board: 13 Dealer: E Vul: EW North HCP: 5 South HCP: 10 Contract: 4 E	North:  ♠ K984  ♥ 9  ♦ J1043  ♣ J764	South:  ♠ Q753  ♥ KJ84  ♠ 752  ♠ A3	West North East South  1NT Pass  2♣¹ Pass 2♥ Pass  4♥ AP  1. Stayman
Board: 14 Dealer: W Vul: None North HCP: 12 South HCP: 7 Contract: 1N W	North:  ♠ A96  ♥ A32  ♠ J65  ♠ K854	South:  ♠ KJ53  ▼ 10754  ♠ K97  ♣ 106	West North East South 1NT AP
Board: 15 Dealer: E Vul: NS North HCP: 4 South HCP: 19 Contract: 2♠ N	North:  ♠ Q109764  ♥ 53  ♦ J10  ♣ J62	South:  ♠ A85  ♥ KQ9  ♠ K832  ♣ AK4	West North East South $1NT X^{1}$ 2 Pass 2 AP 1. Multi-Landy, 4M-5m or 15+ HCP

Board: 11 Dealer: E Vul: Both HCP: 5	<ul><li>♠ 643</li><li>♥ Q75</li><li>♠ K7</li><li>♠ 97652</li></ul>	East Opens 1NT. You bid first.
Board: 12 Dealer: W Vul: None HCP: 6	<ul><li>♣—</li><li>▼ 8743</li><li>◆ J7653</li><li>◆ KQ65</li></ul>	West Opens 1NT. East Doubles 2♠ if possible. East Bids 3♥ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. West Bids 4♥ if possible.
Board: 13 Dealer: E	<b>♠</b> Q753 <b>♥</b> KJ84	Partner bids first.  East Opens 1NT.  West Bids 2♣ if possible.  East Bids 2♥ if possible.
Vul: EW HCP: 10	<ul><li>↑ 752</li><li>♠ A3</li></ul>	West Bids 4♥ if possible.  You bid first.
Board: 14 Dealer: W Vul: None	<b>★</b> KJ53 <b>▼</b> 10754 <b>★</b> K97	West Opens 1NT.  Partner bids first.
HCP: 7 Board: 15	♣ 106 ♠ A85	East Opens 1NT.
Dealer: E Vul: NS HCP: 19	<ul><li>★ KQ9</li><li>★ K832</li><li>★ AK4</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible.  You bid first.
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Board: 11 Dealer: E Vul: Both North HCP: 15 South HCP: 5 Contract: 1N E	North:  ♠ AQ108  ♥ A102  ♠ AJ102  ♠ 84	South:	West North East South 1NT AP
Board: 12 Dealer: W Vul: None North HCP: 11 South HCP: 6 Contract: 4 E	North:  ♠ AQJ82  ♥ —  ♠ K1084  ♣ J1074	South:  ♣ —  ▼ 8743  • J7653  • KQ65	West North East South $1NT \ 2 \stackrel{1}{•}^1 \ X \ 2NT$ Pass $3 \stackrel{1}{•} \ 3 \stackrel{?}{•} \ Pass$ $3 \stackrel{2}{•}^2 \ Pass \ 3NT^3 \ Pass$ $4 \stackrel{?}{•} \ AP$ 1. Multi-Landy, 5M-4m  2. limit raise or better in $\stackrel{?}{•}$ 3. Cue bid, a $\stackrel{*}{•}$ stopper
Board: 13 Dealer: E Vul: EW North HCP: 5 South HCP: 10 Contract: 4 E	North:  ♠ K984  ♥ 9  ♦ J1043  ♣ J764	South:  ♠ Q753  ♥ KJ84  ♠ 752  ♠ A3	West North East South  1NT Pass  2♣¹ Pass 2♥ Pass  4♥ AP  1. Stayman
Board: 14 Dealer: W Vul: None North HCP: 12 South HCP: 7 Contract: 1N W	North:  ♠ A96  ♥ A32  ♠ J65  ♠ K854	South:  ♠ KJ53  ▼ 10754  ♠ K97  ♣ 106	West North East South 1NT AP
Board: 15 Dealer: E Vul: NS North HCP: 4 South HCP: 19 Contract: 2♠ N	North:  ♠ Q109764  ♥ 53  ♦ J10  ♣ J62	South:  ♠ A85  ♥ KQ9  ♠ K832  ♣ AK4	West North East South $1NT X^{1}$ 2 Pass 2 AP 1. Multi-Landy, 4M-5m or 15+ HCP

Board: 16 Dealer: W Vul: EW HCP: 10	<ul><li>1052</li><li>✓ AQ74</li><li>✓ 92</li><li>✓ KJ65</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 17 Dealer: E Vul: Both HCP: 4	<ul><li>10864</li><li>✓—</li><li>A1087652</li><li>32</li></ul>	East Opens 1NT. West Bids 2♣ if possible. West Bids 3NT if possible. Partner bids first.
Board: 18 Dealer: W Vul: NS HCP: 11	<ul><li>★ K10972</li><li>★ AK105</li><li>◆ J84</li><li>★ 2</li></ul>	West Opens 1NT. You bid first.
Board: 19 Dealer: E Vul: EW HCP: 10	<ul><li>♣ QJ63</li><li>♥ AK9</li><li>♦ 754</li><li>♣ 975</li></ul>	East Opens 1NT.  Partner bids first.
Board: 20 Dealer: W Vul: Both HCP: 8	<ul><li>★ KJ109865</li><li>▼ 84</li><li>◆ K9</li><li>◆ J2</li></ul>	West Opens 1NT. East Bids 4♦ if possible. West Doubles 4♠ if possible. You bid first.

Board: 16 Dealer: W Vul: EW North HCP: 10 South HCP: 9 Contract: 2♠ W	North:  • 1052  • AQ74  • 92  • KJ65	South:  ♣ 7  ♥ 865  ♠ AJ765  ♣ A1098	West 1NT 2♠	North Pass AP	East 2♥	South Pass
Board: 17 Dealer: E Vul: Both North HCP: 4 South HCP: 8 Contract: 3N E	North:  • 10864  • —  • A1087652  • 32	South:	West  2♣¹  3NT  1. Stay	AP	1NT	South Pass Pass
Board: 18 Dealer: W Vul: NS North HCP: 11 South HCP: 9 Contract: 2♥ S	North:  ♠ K10972  ♥ AK105  ♦ J84  ♣ 2	South:  ♠ 6  ♥ 62  ♠ K9652  ♠ AQ1096	1NT AP	North 2 <b>♣</b> ¹ i-Landy	Pass	2♥
Board: 19 Dealer: E Vul: EW North HCP: 10 South HCP: 10 Contract: 1N E	North:  ♠ QJ63  ♥ AK9  ♠ 754  ♠ 975	South:  ♠ AK2  ♥ QJ863  ♦ 1084	West	North	East 1NT	South AP
Board: 20 Dealer: W Vul: Both North HCP: 8 South HCP: 10 Contract: 4•X N	North:  ♠ KJ109865  ♥ 84  ♠ K9  ♣ J2	South:  ♣ 732  ▼ KQJ52  • 105  ♣ A104	West 1NT X	North 3♠ AP	East 4+	South 4♠

Board: 16 Dealer: W Vul: EW HCP: 9	♣ 7 ♥ 865 ♦ AJ765 ♣ A1098	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 17 Dealer: E Vul: Both HCP: 8	<b>♥</b> KJ10532	East Opens 1NT. West Bids 2♣ if possible. West Bids 3NT if possible. You bid first.
Board: 18 Dealer: W Vul: NS HCP: 9	<ul><li>♠ 6</li><li>♥ 62</li><li>♦ K9652</li><li>♠ AQ1096</li></ul>	West Opens 1NT. Partner bids first.
Board: 19 Dealer: E Vul: EW HCP: 10	<ul><li>★ AK2</li><li>♥ QJ863</li><li>★ 108</li><li>★ 1084</li></ul>	East Opens 1NT. You bid first.
Board: 20 Dealer: W Vul: Both HCP: 10	<ul><li>↑732</li><li>↑KQJ52</li><li>↑105</li><li>↑A104</li></ul>	West Opens 1NT. East Bids 4♦ if possible. West Doubles 4♠ if possible.  Partner bids first.

Board: 16 Dealer: W Vul: EW North HCP: 10 South HCP: 9 Contract: 2♠ W	North:  • 1052  • AQ74  • 92  • KJ65	South:  ♣ 7  ♥ 865  ♠ AJ765  ♣ A1098	West 1NT 2♠	North Pass AP	East 2♥	South Pass
Board: 17 Dealer: E Vul: Both North HCP: 4 South HCP: 8 Contract: 3N E	North:  • 10864  • —  • A1087652  • 32	South:	West  2♣¹  3NT  1. Stay	AP	1NT	South Pass Pass
Board: 18 Dealer: W Vul: NS North HCP: 11 South HCP: 9 Contract: 2♥ S	North:  ♠ K10972  ♥ AK105  ♦ J84  ♣ 2	South:  ♠ 6  ♥ 62  ♠ K9652  ♠ AQ1096	1NT AP	North 2 <b>♣</b> ¹ i-Landy	Pass	2♥
Board: 19 Dealer: E Vul: EW North HCP: 10 South HCP: 10 Contract: 1N E	North:  ♠ QJ63  ♥ AK9  ♠ 754  ♠ 975	South:  ♠ AK2  ♥ QJ863  ♦ 1084	West	North	East 1NT	South AP
Board: 20 Dealer: W Vul: Both North HCP: 8 South HCP: 10 Contract: 4•X N	North:  ♠ KJ109865  ♥ 84  ♠ K9  ♣ J2	South:  ♣ 732  ▼ KQJ52  • 105  ♣ A104	West 1NT X	North 3♠ AP	East 4+	South 4♠

Board: 21 Dealer: E Vul: None HCP: 6	<ul><li>★ K1043</li><li>▼ 109864</li><li>◆ 9</li><li>◆ K102</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 22 Dealer: W Vul: EW HCP: 10	<ul><li>★ KJ6</li><li>▼ J864</li><li>◆ AJ75</li><li>◆ 92</li></ul>	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 23 Dealer: E Vul: Both HCP: 8	<ul><li>♣ J742</li><li>♥ A109</li><li>♦ K942</li><li>♣ 107</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 24 Dealer: W Vul: None HCP: 7	<ul><li>◆ 984</li><li>▼ K7432</li><li>◆ —</li><li>◆ A9852</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.

 East Opens 1NT.
West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 2NT if possible.

Partner bids first.

Board: 21 Dealer: E Vul: None North HCP: 6 South HCP: 5 Contract: 3N E	North:  ♠ K1043  ♥ 109864  ♦ 9  ♣ K102	South:  ◆ 965  ▼ 3  ◆ A8763  ♣ J953	West  2♣¹  3NT  1. Stay			South Pass Pass
Board: 22 Dealer: W Vul: EW North HCP: 10 South HCP: 6 Contract: 4 W	North:  ♠ KJ6  ♥ J864  ♠ AJ75  ♣ 92	South:  ♠ Q98  ♥ 10  ♠ Q9842  ♣ Q743		North Pass AP	East 4◆¹	
Board: 23 Dealer: E Vul: Both North HCP: 8 South HCP: 6 Contract: 3N E	North:  ♣ J742  ✔ A109  ♠ K942  ♣ 107	South:	West 2♥ 3♣	North Pass Pass		Pass Pass
Board: 24 Dealer: W Vul: None North HCP: 7 South HCP: 10 Contract: 2N W	North:  ◆ 984  ▼ K7432  ◆ —  ◆ A9852	South:  ♠ KJ3  ♥ J95  ♠ AJ64  ♣ 743		North Pass Pass man	East 2♣¹ 2NT	Pass
Board: 25 Dealer: E Vul: NS North HCP: 9 South HCP: 7 Contract: 2N E	North:  ◆ 52  ▼ K876  ◆ A832  ◆ Q105	South:  ♠ AK84  ♥ 1054  ♦ 105  ♣ 9432	West  2♣¹  2NT  1. Stay			South Pass Pass

Board: 21 Dealer: E Vul: None HCP: 5	<ul><li>♦ 965</li><li>♥ 3</li><li>♦ A8763</li><li>♣ J953</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.
Board: 22 Dealer: W Vul: EW HCP: 6	<ul><li>♣ Q98</li><li>♥ 10</li><li>◆ Q9842</li><li>♣ Q743</li></ul>	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 23 Dealer: E Vul: Both HCP: 6	<ul><li>◆96</li><li>♥ Q8543</li><li>◆ QJ65</li><li>◆ J8</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. You bid first.
Board: 24 Dealer: W Vul: None HCP: 10	<ul><li>★ KJ3</li><li>▼ J95</li><li>◆ AJ64</li><li>★ 743</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.

East Opens 1NT.

Board: 25 ♠ AK84 West Bids 2♠ if possible.

Dealer: E ♥ 1054 East Bids 2♠ if possible.

Vul: NS ♦ 105 West Bids 2NT if possible.

HCP: 7 ♠ 9432

You bid first.

Board: 21 Dealer: E Vul: None North HCP: 6 South HCP: 5 Contract: 3N E	North:  ♠ K1043  ♥ 109864  ♦ 9  ♣ K102	South:  ◆ 965  ▼ 3  ◆ A8763  ♣ J953	West  2♣¹  3NT  1. Stay			South Pass Pass
Board: 22 Dealer: W Vul: EW North HCP: 10 South HCP: 6 Contract: 4 W	North:  ♠ KJ6  ♥ J864  ♠ AJ75  ♣ 92	South:  ♠ Q98  ♥ 10  ♠ Q9842  ♣ Q743		North Pass AP	East 4◆¹	
Board: 23 Dealer: E Vul: Both North HCP: 8 South HCP: 6 Contract: 3N E	North:  ♣ J742  ✔ A109  ♠ K942  ♣ 107	South:	West 2♥ 3♣	North Pass Pass		Pass Pass
Board: 24 Dealer: W Vul: None North HCP: 7 South HCP: 10 Contract: 2N W	North:  ◆ 984  ▼ K7432  ◆ —  ◆ A9852	South:  ♠ KJ3  ♥ J95  ♠ AJ64  ♣ 743		North Pass Pass man	East 2♣¹ 2NT	Pass
Board: 25 Dealer: E Vul: NS North HCP: 9 South HCP: 7 Contract: 2N E	North:  ◆ 52  ▼ K876  ◆ A832  ◆ Q105	South:  ♠ AK84  ♥ 1054  ♦ 105  ♣ 9432	West  2♣¹  2NT  1. Stay			South Pass Pass

Board: 26 Dealer: W Vul: Both HCP: 6	<ul><li>◆98</li><li>♥QJ109</li><li>◆K532</li><li>◆1076</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 27 Dealer: E Vul: None HCP: 2	<ul><li>◆ Q9863</li><li>◆ 42</li><li>◆ 93</li><li>◆ 10872</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 28 Dealer: W Vul: NS HCP: 10	<ul><li>★ KQ963</li><li>♥ 95</li><li>◆ 85</li><li>◆ AJ53</li></ul>	West Opens 1NT. You bid first.
Board: 29 Dealer: E Vul: EW HCP: 14	<ul><li>1032</li><li>★ AK9542</li><li>★ K9</li><li>★ A4</li></ul>	East Opens 1NT. West Bids 2♣ if possible. West Bids 3NT if possible. Partner bids first.
Board: 30 Dealer: W Vul: None HCP: 10	<ul><li>1087</li><li>84</li><li>A83</li><li>KQJ87</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♥ if possible.  You bid first.

Board: 26 Dealer: W Vul: Both North HCP: 6 South HCP: 10 Contract: 2N W	North:	South:  ♠ AQ72  ♥ 865  ♦ 108  ♠ KJ82	West North East South  1NT Pass 2♥ Pass  2♠ Pass 2NT AP
Board: 27 Dealer: E Vul: None North HCP: 2 South HCP: 14 Contract: 3N E	North:  ♠ Q9863  ♥ 42  ♦ 93  ♣ 10872	South:  ♠ A2  ♥ Q1075  ♠ KQJ7  ♠ Q93	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2NT Pass 3NT AP 1. Stayman
Board: 28 Dealer: W Vul: NS North HCP: 10 South HCP: 6 Contract: 2♠ N	North:  ♠ KQ963  ♥ 95  ♠ 85  ♣ AJ53	South:  ♣ J10  ♥ J876  ♠ KJ106  ♣ 864	West North East South  1NT 2♠¹ AP  1. Multi-Landy, 5M-4m
Board: 29 Dealer: E Vul: EW North HCP: 14 South HCP: 1 Contract: 3N E	North:	South:	West North East South 1NT Pass  2♣¹ 2♥ Pass Pass 3NT AP  1. Stayman
Board: 30 Dealer: W Vul: None North HCP: 10 South HCP: 0 Contract: 4♥ W	North:  • 1087  • 84  • A83  • KQJ87	South:	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3♠² Pass  4♥ AP  1. Stayman  2. SMOLEN

Board: 26 Dealer: W Vul: Both HCP: 10	<ul><li>AQ72</li><li>♥865</li><li>108</li><li>KJ82</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 27 Dealer: E Vul: None HCP: 14	<ul><li>A2</li><li>♥ Q1075</li><li>★ KQJ7</li><li>♠ Q93</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 3NT if possible. You bid first.
Board: 28 Dealer: W Vul: NS HCP: 6	<ul><li>J10</li><li>✓ J876</li><li>✓ KJ106</li><li>✓ 864</li></ul>	West Opens 1NT. Partner bids first.
Board: 29 Dealer: E Vul: EW HCP: 1	<ul><li>★874</li><li>▼10</li><li>◆J7542</li><li>★8763</li></ul>	East Opens 1NT. West Bids 2♣ if possible. West Bids 3NT if possible. You bid first.
Board: 30 Dealer: W Vul: None HCP: 0	<ul><li>♦962</li><li>♥652</li><li>♦96</li><li>♦109532</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♥ if possible.  Partner bids first.

Board: 26 Dealer: W Vul: Both North HCP: 6 South HCP: 10 Contract: 2N W	North:	South:  ♠ AQ72  ♥ 865  ♦ 108  ♠ KJ82	West North East South  1NT Pass 2♥ Pass  2♠ Pass 2NT AP
Board: 27 Dealer: E Vul: None North HCP: 2 South HCP: 14 Contract: 3N E	North:  ♠ Q9863  ♥ 42  ♦ 93  ♣ 10872	South:  ♠ A2  ♥ Q1075  ♠ KQJ7  ♠ Q93	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2NT Pass 3NT AP 1. Stayman
Board: 28 Dealer: W Vul: NS North HCP: 10 South HCP: 6 Contract: 2♠ N	North:  ♠ KQ963  ♥ 95  ♠ 85  ♣ AJ53	South:  ♣ J10  ♥ J876  ♠ KJ106  ♣ 864	West North East South  1NT 2♠¹ AP  1. Multi-Landy, 5M-4m
Board: 29 Dealer: E Vul: EW North HCP: 14 South HCP: 1 Contract: 3N E	North:	South:	West North East South 1NT Pass  2♣¹ 2♥ Pass Pass 3NT AP  1. Stayman
Board: 30 Dealer: W Vul: None North HCP: 10 South HCP: 0 Contract: 4♥ W	North:  • 1087  • 84  • A83  • KQJ87	South:	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3♠² Pass  4♥ AP  1. Stayman  2. SMOLEN

Board: 31 Dealer: E Vul: NS HCP: 10	<ul><li>109</li><li>✓ AQJ107</li><li>✓ K983</li><li>✓ 95</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 32 Dealer: W Vul: EW HCP: 5	<b>♦</b> 5	West Opens 1NT. East Bids 2♥ if possible. West Redoubles if possible. East Bids 3NT if possible. You bid first.
Board: 33 Dealer: E Vul: Both HCP: 11	<ul><li>AQ76</li><li>K4</li><li>9864</li><li>Q104</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 34 Dealer: W Vul: NS HCP: 4	<ul><li>♣ J753</li><li>♥ Q82</li><li>♦ J543</li><li>♣ 52</li></ul>	West Opens 1NT. You bid first.
Board: 35 Dealer: E Vul: EW HCP: 1	<ul><li>♣ J7</li><li>♥ 8754</li><li>♦ 10853</li><li>♣ 987</li></ul>	East Opens 1NT. West Bids 2NT if possible. East Bids 3♣ if possible. West Bids 3♥ if possible.  Partner bids first.

Board: 31 Dealer: E Vul: NS North HCP: 10 South HCP: 8 Contract: 2♠ E	North:  • 109  • AQJ107  • K983  • 95	South:  ♣ J63  ♥ 52  • J4  ♣ AQ10764	West North East South 1NT Pass 2♥ X 2♠ AP
Board: 32 Dealer: W Vul: EW North HCP: 5 South HCP: 7 Contract: 3N W	North:	South:  ♠ QJ1062  ♥ A10986  ♦ 104  ♠ 8	West North East South  1NT Pass 2♥ X  XX¹ Pass 3NT AP  1. artificial
Board: 33 Dealer: E Vul: Both North HCP: 11 South HCP: 5 Contract: 2N E	North:  ♠ AQ76  ♥ K4  ♦ 9864  ♠ Q104	South:  ♠ K43  ♥ J8753  ♦ 3  ♣ J973	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 34 Dealer: W Vul: NS North HCP: 4 South HCP: 15 Contract: 2N S	North:	South:  ♠ K4  ▼ AKJ963  ♦ 8  ♣ A764	West North East South  1NT Pass Pass 2  1 Pass 2  Pass 2NT  AP  1 Multi-Landy, Multi
Board: 35 Dealer: E Vul: EW North HCP: 1 South HCP: 13 Contract: 3 W	North:  ♣ J7  ♥ 8754  • 10853  ♣ 987	South:  ♠ Q10963  ♥ K3  ♠ K6  ♠ AJ63	West North East South  1NT 2♠¹  2NT² Pass 3♠ Pass  3♥ AP  1. Multi-Landy, 5M-4m  2. Lebensohl after 1NT

Board: 31 Dealer: E Vul: NS HCP: 8	<ul> <li></li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 32 Dealer: W Vul: EW HCP: 7	♣ QJ1062 ♥ A10986 ♦ 104 ♣ 8	West Opens 1NT. East Bids 2♥ if possible. West Redoubles if possible. East Bids 3NT if possible. Partner bids first.
Board: 33 Dealer: E Vul: Both HCP: 5	<ul><li>★ K43</li><li>▼ J8753</li><li>◆ 3</li><li>◆ J973</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 34 Dealer: W Vul: NS HCP: 15	<ul><li>★ K4</li><li>★ AKJ963</li><li>★ 8</li><li>★ A764</li></ul>	West Opens 1NT.  Partner bids first.
Board: 35 Dealer: E Vul: EW HCP: 13	<ul><li>♣ Q10963</li><li>♥ K3</li><li>♦ K6</li><li>♣ AJ63</li></ul>	East Opens 1NT. West Bids 2NT if possible. East Bids 3♣ if possible. West Bids 3♥ if possible.  You bid first.

Board: 31 Dealer: E Vul: NS North HCP: 10 South HCP: 8 Contract: 2♠ E	North:  • 109  • AQJ107  • K983  • 95	South:  ♣ J63  ♥ 52  • J4  ♣ AQ10764	West North East South 1NT Pass 2♥ X 2♠ AP
Board: 32 Dealer: W Vul: EW North HCP: 5 South HCP: 7 Contract: 3N W	North:	South:  ♠ QJ1062  ♥ A10986  ♦ 104  ♠ 8	West North East South  1NT Pass 2♥ X  XX¹ Pass 3NT AP  1. artificial
Board: 33 Dealer: E Vul: Both North HCP: 11 South HCP: 5 Contract: 2N E	North:  ♠ AQ76  ♥ K4  ♦ 9864  ♠ Q104	South:  ♠ K43  ♥ J8753  ♦ 3  ♣ J973	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 34 Dealer: W Vul: NS North HCP: 4 South HCP: 15 Contract: 2N S	North:	South:  ♠ K4  ▼ AKJ963  ♦ 8  ♣ A764	West North East South  1NT Pass Pass 2  1 Pass 2  Pass 2NT  AP  1 Multi-Landy, Multi
Board: 35 Dealer: E Vul: EW North HCP: 1 South HCP: 13 Contract: 3 W	North:  ♣ J7  ♥ 8754  • 10853  ♣ 987	South:  ♠ Q10963  ♥ K3  ♠ K6  ♠ AJ63	West North East South  1NT 2♠¹  2NT² Pass 3♠ Pass  3♥ AP  1. Multi-Landy, 5M-4m  2. Lebensohl after 1NT

Board: 36 Dealer: W Vul: Both HCP: 7	♦9 ▼ K86543 ◆ A103 ♣ 764	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 37 Dealer: E Vul: None HCP: 14	<ul><li>AQJ654</li><li>✓ K10</li><li>A54</li><li>98</li></ul>	East Opens 1NT.  Partner bids first.
Board: 38 Dealer: W Vul: EW HCP: 5	<ul><li>52</li><li>✓ J1085</li><li>✓ A1096</li><li>✓ 932</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 39 Dealer: E Vul: Both HCP: 8	<ul><li>★ A83</li><li>★ A62</li><li>★ 106532</li><li>★ 94</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 40 Dealer: W Vul: None HCP: 11	<ul><li>◆98</li><li>▼ KQ732</li><li>◆ J103</li><li>◆ KQ8</li></ul>	West Opens 1NT. East Bids 3♦ if possible. West Bids 3NT if possible. You bid first.

Board: 36 Dealer: W Vul: Both North HCP: 7 South HCP: 10 Contract: 2N W	North:  ♣ 9  ▼ K86543  • A103  ♣ 764	South:  ♠ J107542  ♥ J  • KJ4  ♣ KJ3	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 2NT AP  1. Stayman
Board: 37 Dealer: E Vul: None North HCP: 14 South HCP: 5 Contract: 2♠ S	North:  ♠ AQJ654  ♥ K10  ♠ A54  ♣ 98	South:  ♠ 103  ♥ Q764  ♦ J862  ♠ Q102	West North East South 1NT Pass Pass 2◆1 Pass 2◆ AP 1. Multi-Landy, Multi
Board: 38 Dealer: W Vul: EW North HCP: 5 South HCP: 8 Contract: 3N W	North:	South:  ♠ AJ109863  ♥ K432  ♠ 2  ♣ 4	West North East South 1NT Pass 3NT AP
Board: 39 Dealer: E Vul: Both North HCP: 8 South HCP: 7 Contract: 3N E	North:  ♠ A83  ♥ A62  ♦ 106532  ♠ 94	South:  ♠ K94  ▼ J9853  ◆ J7  ♣ Q73	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3♠ Pass 3♦ Pass 3NT AP
Board: 40 Dealer: W Vul: None North HCP: 11 South HCP: 3 Contract: 3N W	North: ♠ 98 ♥ KQ732 ♦ J103 ♠ KQ8	South:  ♠ QJ10753  ♥ 96  ♦ 75  ♣ 642	West North East South  1NT Pass 3♦ Pass  3NT AP

Board: 36 Dealer: W Vul: Both HCP: 10	<ul><li></li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.
Board: 37 Dealer: E Vul: None HCP: 5	<ul><li>103</li><li>♥ Q764</li><li>↓ J862</li><li>♠ Q102</li></ul>	East Opens 1NT. You bid first.
Board: 38 Dealer: W Vul: EW HCP: 8	<ul><li>★ AJ109863</li><li>★ K432</li><li>★ 2</li><li>★ 4</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 39 Dealer: E Vul: Both HCP: 7	<ul><li>★ K94</li><li>▼ J9853</li><li>◆ J7</li><li>◆ Q73</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. You bid first.
Board: 40 Dealer: W Vul: None HCP: 3	<ul><li>♣ QJ10753</li><li>♥ 96</li><li>♦ 75</li><li>♣ 642</li></ul>	West Opens 1NT. East Bids 3♦ if possible. West Bids 3NT if possible. Partner bids first.

Board: 36 Dealer: W Vul: Both North HCP: 7 South HCP: 10 Contract: 2N W	North:  ♣ 9  ▼ K86543  • A103  ♣ 764	South:  ♠ J107542  ♥ J  • KJ4  ♣ KJ3	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 2NT AP  1. Stayman
Board: 37 Dealer: E Vul: None North HCP: 14 South HCP: 5 Contract: 2♠ S	North:  ♠ AQJ654  ♥ K10  ♠ A54  ♣ 98	South:  ♠ 103  ♥ Q764  ♦ J862  ♠ Q102	West North East South 1NT Pass Pass 2◆1 Pass 2◆ AP 1. Multi-Landy, Multi
Board: 38 Dealer: W Vul: EW North HCP: 5 South HCP: 8 Contract: 3N W	North:	South:  ♠ AJ109863  ♥ K432  ♠ 2  ♣ 4	West North East South 1NT Pass 3NT AP
Board: 39 Dealer: E Vul: Both North HCP: 8 South HCP: 7 Contract: 3N E	North:  ♠ A83  ♥ A62  ♦ 106532  ♠ 94	South:  ♠ K94  ▼ J9853  ◆ J7  ♣ Q73	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3♠ Pass 3♦ Pass 3NT AP
Board: 40 Dealer: W Vul: None North HCP: 11 South HCP: 3 Contract: 3N W	North: ♠ 98 ♥ KQ732 ♦ J103 ♠ KQ8	South:  ♠ QJ10753  ♥ 96  ♦ 75  ♣ 642	West North East South  1NT Pass 3♦ Pass  3NT AP

Board: 41 Dealer: E Vul: NS HCP: 9	<b>♦</b> 6 <b>♥</b> A732 <b>♦</b> 2 <b>♣</b> KQ107432	East Opens 1NT.  Partner bids first.
Board: 42 Dealer: W Vul: Both HCP: 6	<ul><li>◆ 986</li><li>♥ AQ108</li><li>◆ 1072</li><li>◆ 754</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.
Board: 43 Dealer: E Vul: None HCP: 9	<ul><li>★ 3</li><li>▼ AJ109</li><li>◆ J72</li><li>♠ QJ942</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 44 Dealer: W Vul: NS HCP: 10	<ul><li>AQ10762</li><li>✓ A943</li><li>✓ 75</li><li>✓ 9</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 45 Dealer: E Vul: EW HCP: 11	<ul><li></li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. Partner bids first.

Board: 41 Dealer: E Vul: NS North HCP: 9 South HCP: 11 Contract: 1N E	North:  ♠ 6  ♥ A732  ♠ 2  ♠ KQ107432	South:  ♠ AQ43  ♥ J6  ♠ KJ1087  ♣ 95	West North East South 1NT AP
Board: 42 Dealer: W Vul: Both North HCP: 6 South HCP: 6 Contract: 3N W	North:  ◆ 986  ▼ AQ108  ◆ 1072  ◆ 754	South:  ♠ 1043  ♥ 96  ♠ K963  ♣ K1098	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 3NT AP  1. Stayman
Board: 43 Dealer: E Vul: None North HCP: 9 South HCP: 6 Contract: 4♠ E	North:  ♣ 3  ♥ AJ109  ♣ J72  ♣ QJ942	South:  ♣ J76  ♥ Q3  • 109864  ♣ K75	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 44 Dealer: W Vul: NS North HCP: 10 South HCP: 4 Contract: 3N W	North:  ♠ AQ10762  ♥ A943  ♠ 75  ♠ 9	South:  ♠ KJ3  ▼ 1082  ◆ 10942  ♣ 876	West North East South 1NT 2♣¹ 3NT AP 1. Multi-Landy, both majors
Board: 45 Dealer: E Vul: EW North HCP: 11 South HCP: 6 Contract: 2N E	North:  ◆ J8752  ▼ Q1063  ◆ J3  ◆ AK	South:	West North East South 1NT Pass 2♦ Pass 2♥ Pass 2NT AP

Board: 41 Dealer: E Vul: NS HCP: 11	<ul><li>AQ43</li><li>J6</li><li>KJ1087</li><li>95</li></ul>	East Opens 1NT. You bid first.
Board: 42 Dealer: W Vul: Both HCP: 6	<ul><li>1043</li><li>96</li><li>K963</li><li>K1098</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.
Board: 43 Dealer: E Vul: None HCP: 6	♣ J76 ♥ Q3 ♦ 109864 ♣ K75	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 44 Dealer: W Vul: NS HCP: 4	<b>♦</b> KJ3 <b>♥</b> 1082 <b>♦</b> 10942 <b>♣</b> 876	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 45 Dealer: E Vul: EW HCP: 6	<ul><li>104</li><li>82</li><li>KQ1062</li><li>J642</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. You bid first.

Board: 41 Dealer: E Vul: NS North HCP: 9 South HCP: 11 Contract: 1N E	North:  ♠ 6  ♥ A732  ♠ 2  ♠ KQ107432	South:  ♠ AQ43  ♥ J6  ♠ KJ1087  ♣ 95	West North East South 1NT AP
Board: 42 Dealer: W Vul: Both North HCP: 6 South HCP: 6 Contract: 3N W	North:  ◆ 986  ▼ AQ108  ◆ 1072  ◆ 754	South:  • 1043  • 96  • K963  • K1098	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 3NT AP  1. Stayman
Board: 43 Dealer: E Vul: None North HCP: 9 South HCP: 6 Contract: 4 E	North:  ♣ 3  ♥ AJ109  ♣ J72  ♣ QJ942	South:  ♣ J76  ♥ Q3  • 109864  ♣ K75	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 44 Dealer: W Vul: NS North HCP: 10 South HCP: 4 Contract: 3N W	North:  ♠ AQ10762  ♥ A943  ♠ 75  ♠ 9	South:  ♠ KJ3  ▼ 1082  ◆ 10942  ♣ 876	West North East South 1NT 2♣¹ 3NT AP 1. Multi-Landy, both majors
Board: 45 Dealer: E Vul: EW North HCP: 11 South HCP: 6 Contract: 2N E	North:  ◆ J8752  ▼ Q1063  ◆ J3  ◆ AK	South:	West North East South 1NT Pass 2♦ Pass 2♥ Pass 2NT AP

Board: 46 Dealer: W Vul: None HCP: 12	<ul><li>★ A65</li><li>★ AKJ2</li><li>★ 1098765</li><li>★ —</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 47 Dealer: E Vul: NS HCP: 3	<ul><li>★ 54</li><li>★ K862</li><li>★ 1085</li><li>★ 10732</li></ul>	East Opens 1NT. West Bids 3♦ if possible.  Partner bids first.
Board: 48 Dealer: W Vul: EW HCP: 7	<ul><li>J76</li><li>♥ 95</li><li>J2</li><li>KQ10976</li></ul>	West Opens 1NT. You bid first.
Board: 49 Dealer: E Vul: Both HCP: 11	<ul><li>♣ QJ108</li><li>♥ 986</li><li>◆ AQJ9</li><li>♣ J2</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 50 Dealer: W Vul: NS HCP: 7	<ul><li>★ KQ9742</li><li>▼ J2</li><li>◆ J985</li><li>◆ 8</li></ul>	West Opens 1NT. You bid first.

Board: 46 Dealer: W Vul: None North HCP: 12 South HCP: 4 Contract: 2 W	North:  ♠ A65  ♥ AKJ2  ♦ 1098765  ♣ —	South:  ◆ 87432  ◆ 6  ◆ K3  ◆ J10874	West North East South  1NT X¹ 2 Pass  2 AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 47 Dealer: E Vul: NS North HCP: 3 South HCP: 13 Contract: 3 • W	North:	South:  ♠ Q1083  ♥ AQ9543  ♠ Q  ♠ K6	West North East South  1NT 2♣¹  Pass 2♥ Pass Pass  3♦ AP  1. Multi-Landy, both majors
Board: 48 Dealer: W Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♣ J76  ♥ 95  • J2  ♣ KQ10976	South:  ♠ 1042  ♥ KQ63  ♠ K1064  ♣ A5	West North East South 1NT AP
Board: 49 Dealer: E Vul: Both North HCP: 11 South HCP: 4 Contract: 3N E	North:  ♠ QJ108  ♥ 986  ♠ AQJ9  ♣ J2	South:	West North East South  1NT Pass  2♥ Pass 2♠ Pass  3♠ Pass 3♠ Pass  3NT AP
Board: 50 Dealer: W Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ KQ9742  ♥ J2  ♦ J985  ♣ 8	South:	West North East South 1NT AP

Board: 46 Dealer: W Vul: None HCP: 4	<ul><li>♦87432</li><li>♥6</li><li>♦ K3</li><li>♣ J10874</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 47 Dealer: E Vul: NS HCP: 13	<b>♦</b> Q1083 <b>♥</b> AQ9543 <b>•</b> Q <b>♣</b> K6	East Opens 1NT. West Bids 3♦ if possible. You bid first.
Board: 48 Dealer: W Vul: EW HCP: 12	<ul><li>1042</li><li>KQ63</li><li>K1064</li><li>A5</li></ul>	West Opens 1NT.  Partner bids first.
Board: 49 Dealer: E Vul: Both HCP: 4	<ul><li>★32</li><li>★ KJ543</li><li>★ 1075</li><li>★ 1076</li></ul>	East Opens 1NT.  West Bids 2♥ if possible.  East Bids 2♠ if possible.  West Bids 3♠ if possible.  East Bids 3♠ if possible.  West Bids 3NT if possible.  You bid first.
Board: 50 Dealer: W Vul: NS HCP: 12	<ul><li>★ 53</li><li>★ AK3</li><li>★ 76</li><li>★ AJ9642</li></ul>	West Opens 1NT.  Partner bids first.

Board: 46 Dealer: W Vul: None North HCP: 12 South HCP: 4 Contract: 2 W	North:  ♠ A65  ♥ AKJ2  ♦ 1098765  ♣ —	South:  ◆ 87432  ◆ 6  ◆ K3  ◆ J10874	West North East South  1NT X¹ 2 Pass  2 AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 47 Dealer: E Vul: NS North HCP: 3 South HCP: 13 Contract: 3 • W	North:	South:  ♠ Q1083  ♥ AQ9543  ♠ Q  ♠ K6	West North East South  1NT 2♣¹  Pass 2♥ Pass Pass  3♦ AP  1. Multi-Landy, both majors
Board: 48 Dealer: W Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♣ J76  ♥ 95  • J2  ♣ KQ10976	South:  ♠ 1042  ♥ KQ63  ♠ K1064  ♣ A5	West North East South 1NT AP
Board: 49 Dealer: E Vul: Both North HCP: 11 South HCP: 4 Contract: 3N E	North:  ♠ QJ108  ♥ 986  ♠ AQJ9  ♣ J2	South:	West North East South  1NT Pass  2♥ Pass 2♠ Pass  3♠ Pass 3♠ Pass  3NT AP
Board: 50 Dealer: W Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ KQ9742  ♥ J2  ♦ J985  ♣ 8	South:	West North East South 1NT AP

Board: 51 Dealer: E Vul: EW HCP: 8	<ul><li>★ KJ</li><li>▼ KJ102</li><li>◆ 1064</li><li>◆ 7642</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 52 Dealer: W	♦ 84 ♥ Q104	West Opens 1NT.
Vul: Both HCP: 5	◆ J9874 <b>◆</b> Q106	You bid first.
Board: 53 Dealer: E Vul: None HCP: 11	<ul><li>104</li><li>5</li><li>Q107652</li><li>AKQ9</li></ul>	East Opens 1NT.  Partner bids first.
Board: 54 Dealer: W Vul: EW	<b>♣</b> KQJ54 <b>♥</b> 1064 <b>♦</b> Q942	West Opens 1NT. East Bids 2NT if possible.
HCP: 8	<b>♣</b> 3	You bid first.
Board: 55 Dealer: E Vul: Both HCP: 5	<ul><li>★ A92</li><li>▼ 108632</li><li>◆ J8762</li><li>★ —</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.

Board: 51 Dealer: E Vul: EW	North: ♠ KJ ♥ KJ102	South: <b>♠</b> 9654 <b>♥</b> 953		North	1NT	Pass
North HCP: 8 South HCP: 6 Contract: 3N E	<ul><li>1064</li><li>₹7642</li></ul>	◆ KJ5 <b>♣</b> Q93	2 <b>♥</b> 3NT	Pass AP	2♠	Pass
Board: 52 Dealer: W Vul: Both North HCP: 5 South HCP: 14 Contract: 1N W	North:  ♠ 84  ♥ Q104  ♠ J9874  ♠ Q106	South:  ♠ Q92  ♥ J87  ♠ AK32  ♣ A82	West 1NT	North AP	East	South
Board: 53 Dealer: E Vul: None North HCP: 11 South HCP: 9 Contract: 1N E	North:  ♠ 104  ♥ 5  ♠ Q107652  ♣ AKQ9	South:  ♠ KJ96  ♥ J9743  ♠ KJ  ♣ 62	West	North	East 1NT	
Board: 54 Dealer: W Vul: EW North HCP: 8 South HCP: 9 Contract: 2N W	North:  ♠ KQJ54  ♥ 1064  ♠ Q942  ♣ 3	South:	West 1NT	North Pass	East 2NT	
Board: 55 Dealer: E Vul: Both North HCP: 5 South HCP: 9 Contract: 3N E	North:  ♠ A92  ♥ 108632  ♦ J8762	South:  ♠ KJ1076  ♥ 7  • 105  ♣ KQ1085	West 3NT	North AP		South Pass

Board: 51 Dealer: E Vul: EW HCP: 6	<ul><li>♦ 9654</li><li>♥ 953</li><li>♦ KJ5</li><li>♠ Q93</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 52 Dealer: W Vul: Both HCP: 14	<ul><li>♣ Q92</li><li>♥ J87</li><li>◆ AK32</li><li>♣ A82</li></ul>	West Opens 1NT. Partner bids first.
Board: 53 Dealer: E Vul: None HCP: 9	<ul><li>★ KJ96</li><li>▼ J9743</li><li>◆ KJ</li><li>◆ 62</li></ul>	East Opens 1NT. You bid first.
Board: 54 Dealer: W Vul: EW HCP: 9	<ul><li>★82</li><li>★AQ93</li><li>★875</li><li>★K872</li></ul>	West Opens 1NT. East Bids 2NT if possible. Partner bids first.
Board: 55 Dealer: E Vul: Both HCP: 9	<b>★</b> KJ1076 <b>♥</b> 7 <b>♦</b> 105 <b>♣</b> KQ1085	East Opens 1NT. West Bids 3NT if possible. You bid first.

Board: 51 Dealer: E Vul: EW	North: ♠ KJ ♥ KJ102	South: <b>♠</b> 9654 <b>♥</b> 953		North	1NT	Pass
North HCP: 8 South HCP: 6 Contract: 3N E	<ul><li>1064</li><li>₹7642</li></ul>	◆ KJ5 <b>♣</b> Q93	2 <b>♥</b> 3NT	Pass AP	2♠	Pass
Board: 52 Dealer: W Vul: Both North HCP: 5 South HCP: 14 Contract: 1N W	North:  ♠ 84  ♥ Q104  ♠ J9874  ♠ Q106	South:  ♠ Q92  ♥ J87  ♠ AK32  ♣ A82	West 1NT	North AP	East	South
Board: 53 Dealer: E Vul: None North HCP: 11 South HCP: 9 Contract: 1N E	North:  ♠ 104  ♥ 5  ♠ Q107652  ♣ AKQ9	South:  ♠ KJ96  ♥ J9743  ♠ KJ  ♣ 62	West	North	East 1NT	
Board: 54 Dealer: W Vul: EW North HCP: 8 South HCP: 9 Contract: 2N W	North:  ♠ KQJ54  ♥ 1064  ♠ Q942  ♣ 3	South:	West 1NT	North Pass	East 2NT	
Board: 55 Dealer: E Vul: Both North HCP: 5 South HCP: 9 Contract: 3N E	North:  ♠ A92  ♥ 108632  ♦ J8762	South:  ♠ KJ1076  ♥ 7  • 105  ♣ KQ1085	West 3NT	North AP		South Pass

Board: 56 Dealer: W Vul: None HCP: 3	<ul><li>◆986</li><li>♥63</li><li>◆975</li><li>◆K6543</li></ul>	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 57 Dealer: E Vul: NS HCP: 9	<ul><li>★ KJ93</li><li>♥ QJ5</li><li>◆ Q1052</li><li>◆ 74</li></ul>	East Opens 1NT.  Partner bids first.
Board: 58 Dealer: W Vul: Both HCP: 1	<ul><li>10862</li><li>854</li><li>J86543</li><li>✓</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 59 Dealer: E Vul: None HCP: 6	<ul><li>♣84</li><li>✔A764</li><li>♦ 1042</li><li>♣ Q982</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. Partner bids first.
Board: 60 Dealer: W Vul: EW HCP: 12	<ul><li>♣973</li><li>♥AJ1092</li><li>♦AQ</li><li>♣J32</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. You bid first.

Board: 56 Dealer: W Vul: None North HCP: 3 South HCP: 9 Contract: 4♥ W	North: ◆ 986 ♥ 63 ◆ 975 ◆ K6543	South:  ♠ A103  ♥ J75  • 102  ♣ A10982	West North East South  1NT Pass 4
Board: 57 Dealer: E Vul: NS North HCP: 9 South HCP: 11 Contract: 2 S	North:  ♠ KJ93  ♥ QJ5  ♦ Q1052  ♣ 74	South:  ♠ A  ♥ A10986  ♦ 76  ♠ K10863	West North East South 1NT 2♥¹ AP 1. Multi-Landy, 5M-4m
Board: 58 Dealer: W Vul: Both North HCP: 1 South HCP: 11 Contract: 3N W	North:	South:  ♣ 753  ▼ AQ93  • Q  ♣ QJ1063	West North East South 1NT Pass 3NT AP
Board: 59 Dealer: E Vul: None North HCP: 6 South HCP: 9 Contract: 4 E	North:  ♣ 84  ♥ A764  ♦ 1042  ♣ Q982	South:  ♣ 72  ♥ 852  ♦ KQ53  ♣ A1054	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT Pass 4♠ AP
Board: 60 Dealer: W Vul: EW North HCP: 12 South HCP: 6 Contract: 2♠ W	North:  ◆ 973  ▼ AJ1092  ◆ AQ  ◆ J32	South:	West North East South  1NT Pass 2♣¹ Pass  2♠ AP  1. Stayman

Board: 56 Dealer: W Vul: None HCP: 9	<ul><li>★ A103</li><li>▼ J75</li><li>◆ 102</li><li>◆ A10982</li></ul>	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 57 Dealer: E Vul: NS HCP: 11	♣ A ♥ A10986 ♦ 76 ♣ K10863	East Opens 1NT. You bid first.
Board: 58 Dealer: W Vul: Both HCP: 11	<ul><li>★753</li><li>★ AQ93</li><li>◆ Q</li><li>◆ QJ1063</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 59 Dealer: E Vul: None HCP: 9	<ul><li>★72</li><li>▼852</li><li>★KQ53</li><li>★A1054</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. You bid first.
Board: 60 Dealer: W Vul: EW HCP: 6	<ul><li>J82</li><li>✓ Q8</li><li>✓ K98764</li><li>✓ 107</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 56 Dealer: W Vul: None North HCP: 3 South HCP: 9 Contract: 4♥ W	North: ◆ 986 ♥ 63 ◆ 975 ◆ K6543	South:  ♠ A103  ♥ J75  • 102  ♣ A10982	West North East South  1NT Pass 4
Board: 57 Dealer: E Vul: NS North HCP: 9 South HCP: 11 Contract: 2 S	North:  ♠ KJ93  ♥ QJ5  ♦ Q1052  ♣ 74	South:  ♠ A  ♥ A10986  ♦ 76  ♠ K10863	West North East South 1NT 2♥¹ AP 1. Multi-Landy, 5M-4m
Board: 58 Dealer: W Vul: Both North HCP: 1 South HCP: 11 Contract: 3N W	North:	South:  ♣ 753  ▼ AQ93  • Q  ♣ QJ1063	West North East South 1NT Pass 3NT AP
Board: 59 Dealer: E Vul: None North HCP: 6 South HCP: 9 Contract: 4 E	North:  ♣ 84  ♥ A764  ♦ 1042  ♣ Q982	South:  ♣ 72  ♥ 852  ♦ KQ53  ♣ A1054	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT Pass 4♠ AP
Board: 60 Dealer: W Vul: EW North HCP: 12 South HCP: 6 Contract: 2♠ W	North:  ◆ 973  ▼ AJ1092  ◆ AQ  ◆ J32	South:	West North East South  1NT Pass 2♣¹ Pass  2♠ AP  1. Stayman

Board: 61	<b>♦</b> K73	East Opens 1NT.
Dealer: E	<b>♥</b> J862	West Bids 3NT if possible.
Vul: None	<b>♦</b> J94	
HCP: 5	<b>♣</b> 1094	Partner bids first.
D 1 60	. 007.63	West Opens 1NT.
Board: 62	<b>♦</b> Q9763	East Bids 2♣ if possible.
Dealer: W	<b>v</b> 104	West Bids 2♥ if possible.
Vul: NS	◆ A2	West Blas 2 v II possible.
HCP: 13	♣ AQJ4	You bid first.
		Tou old first.
Board: 63	<b>♦</b> A987	East Opens 1NT.
Dealer: E	♥ 986	West Bids 3NT if possible.
Vul: EW	◆ AK4	West Bids 3111 if possible.
		D
HCP: 11	<b>♣</b> 1062	Partner bids first.
D 1 64	0.500	W
Board: 64	<b>♦</b> 9732	West Opens 1NT.
Dealer: W	<b>♥</b> QJ85	East Bids 2NT if possible.
Vul: Both	♦ A43	
HCP: 7	<b>♣</b> 75	You bid first.
Board: 65	<b>♦</b> J63	East Opens 1NT.
Dealer: E	♥ J10654	West Bids 2NT if possible.
Vul: NS	<b>♦</b> Q108	1
HCP: 7	<b>♦</b> K8	Partner bids first.

Board: 61 Dealer: E Vul: None North HCP: 5 South HCP: 8 Contract: 3N E	North:  ♠ K73  ▼ J862  ♦ J94  ♣ 1094	South:  ♠ QJ842  ♥ Q975  ♠ K  ♠ 852	West 3NT	North AP		South Pass
Board: 62 Dealer: W Vul: NS North HCP: 13 South HCP: 3 Contract: 2 W	North:  ♠ Q9763  ♥ 104  ♠ A2  ♠ AQJ4	South:  ♠ —  ▼ K853  ◆ 765  ♣ 1097652	West 1NT 2♥ 1. Stay	AP	East 2♣¹	
Board: 63 Dealer: E Vul: EW North HCP: 11 South HCP: 3 Contract: 3N E	North:  ◆ A987  ▼ 986  ◆ AK4  ◆ 1062	South:	West 3NT	North AP		South Pass
Board: 64 Dealer: W Vul: Both North HCP: 7 South HCP: 10 Contract: 2N W	North:	South:  ♠ KJ5  ♥ K1073  ♠ 7  ♠ QJ932	West 1NT	North Pass	East 2NT	
Board: 65 Dealer: E Vul: NS North HCP: 7 South HCP: 10 Contract: 2N E	North:  ♣ J63  ♥ J10654  ♦ Q108  ♣ K8	South:  ♠ 752  ♥ K98  ♠ AK542  ♠ 97	West 2NT	North AP		South Pass

Board: 61 Dealer: E	<b>♠</b> QJ842 <b>♥</b> Q975	East Opens 1NT. West Bids 3NT if possible.
Vul: None	♦ K	······································
HCP: 8	<b>♣</b> 852	You bid first.
		West Ones 1NT
Board: 62	<b>_</b>	West Opens 1NT.
Dealer: W	♥ K853	East Bids 2♣ if possible. West Bids 2♥ if possible.
Vul: NS	♦ 765	,, co. = 140 = , 11 pession.
HCP: 3	<b>♣</b> 1097652	Partner bids first.
Board: 63	<b>▲</b> 103	East Opens 1NT.
Dealer: E	<b>♥</b> K7532	West Bids 3NT if possible.
Vul: EW	<b>♦</b> 9763	
HCP: 3	<b>♣</b> 83	You bid first.
Board: 64	<b>♦</b> KJ5	West Opens 1NT.
Dealer: W	<b>♥</b> K1073	East Bids 2NT if possible.
Vul: Both	<b>♦</b> 7	- 111 a
HCP: 10	♣ QJ932	Partner bids first.
Board: 65	<b>↑</b> 752	East Ones 1NT
Dealer: E	<b>★</b> 752	East Opens 1NT.
Vul: NS	<ul><li>▼ K98</li><li>◆ AK542</li></ul>	West Bids 2NT if possible.
Vui: NS HCP: 10	♦ AK342 • 97	You bid first.
1101.10	<b>☆</b> フ /	i ou oiu iiist.

Board: 61 Dealer: E Vul: None North HCP: 5 South HCP: 8 Contract: 3N E	North:  ♠ K73  ▼ J862  ♦ J94  ♣ 1094	South:  ♠ QJ842  ♥ Q975  ♠ K  ♠ 852	West 3NT	North AP		South Pass
Board: 62 Dealer: W Vul: NS North HCP: 13 South HCP: 3 Contract: 2 W	North:  ♠ Q9763  ♥ 104  ♠ A2  ♠ AQJ4	South:  ♠ —  ▼ K853  ◆ 765  ♣ 1097652	West 1NT 2♥ 1. Stay	AP	East 2♣¹	
Board: 63 Dealer: E Vul: EW North HCP: 11 South HCP: 3 Contract: 3N E	North:  ◆ A987  ▼ 986  ◆ AK4  ◆ 1062	South:	West 3NT	North AP		South Pass
Board: 64 Dealer: W Vul: Both North HCP: 7 South HCP: 10 Contract: 2N W	North:	South:  ♠ KJ5  ♥ K1073  ♠ 7  ♠ QJ932	West 1NT	North Pass	East 2NT	
Board: 65 Dealer: E Vul: NS North HCP: 7 South HCP: 10 Contract: 2N E	North:  ♣ J63  ♥ J10654  ♦ Q108  ♣ K8	South:  ♠ 752  ♥ K98  ♠ AK542  ♠ 97	West 2NT	North AP		South Pass

Board: 66 Dealer: W Vul: EW HCP: 12	<ul><li>♣ 10</li><li>♥ AK532</li><li>◆ A92</li><li>♣ J962</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 67 Dealer: E Vul: Both HCP: 3	<ul><li>1083</li><li>✓ J1062</li><li>✓ Q52</li><li>№ 1064</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 68 Dealer: W Vul: None HCP: 5	<ul><li>★ 6432</li><li>▼ K1097</li><li>◆ Q106</li><li>◆ 32</li></ul>	West Opens 1NT. You bid first.
Board: 69 Dealer: E Vul: EW HCP: 11	<ul><li>★ K2</li><li>▼ 7</li><li>◆ KJ4</li><li>◆ A865432</li></ul>	East Opens 1NT. West Bids 2♦ if possible. West Bids 3NT if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 70 Dealer: W Vul: Both HCP: 9	<ul><li>★ A952</li><li>♥ J5</li><li>♦ K64</li><li>★ J1076</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.

Board: 66 Dealer: W Vul: EW North HCP: 12 South HCP: 6 Contract: 4♠ W	North:  ♠ 10  ♥ AK532  ♠ A92  ♣ J962	South:  ♠ Q96  ♥ 10764  ♦ J643  ♠ K5		North Pass AP as		South Pass
Board: 67 Dealer: E Vul: Both North HCP: 3 South HCP: 8 Contract: 3N E	North:	South:	West 3NT	North AP		South Pass
Board: 68 Dealer: W Vul: None North HCP: 5 South HCP: 16 Contract: 2♠ S	North:	South:  ♠ KQ98  ♥ J  ♠ A83  ♣ KQJ85	1NT Pass AP	North Pass 2♥ i-Landy	Pass Pass	$X^1$
Board: 69 Dealer: E Vul: EW North HCP: 11 South HCP: 1 Contract: 4♥ E	North:  ♠ K2  ♥ 7  ♦ KJ4  ♣ A865432	South:	West  2  3NT	North 3♣ Pass	1NT	South Pass Pass AP
Board: 70 Dealer: W Vul: Both North HCP: 9 South HCP: 11 Contract: 2 W	North:  ♠ A952  ♥ J5  ♠ K64  ♣ J1076	South:  ♠ K873  ♥ KQ96  ♠ QJ7  ♣ 84	West 1NT 2♥	North Pass AP	East 2◆	South Pass

Board: 66 Dealer: W Vul: EW HCP: 6	<ul><li>♣ Q96</li><li>♥ 10764</li><li>◆ J643</li><li>♣ K5</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 67 Dealer: E Vul: Both HCP: 8	<ul><li>♦ 965</li><li>♥ Q54</li><li>♦ K963</li><li>♦ K32</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 68 Dealer: W Vul: None HCP: 16	<ul><li>★ KQ98</li><li>♥ J</li><li>◆ A83</li><li>◆ KQJ85</li></ul>	West Opens 1NT. Partner bids first.
Board: 69 Dealer: E Vul: EW HCP: 1	<ul><li>10873</li><li>9865</li><li>1076</li><li>J7</li></ul>	East Opens 1NT. West Bids 2♦ if possible. West Bids 3NT if possible. East Bids 4♥ if possible. You bid first.
Board: 70 Dealer: W Vul: Both HCP: 11	<ul><li>★ K873</li><li>★ KQ96</li><li>◆ QJ7</li><li>◆ 84</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.

Board: 66 Dealer: W Vul: EW North HCP: 12 South HCP: 6 Contract: 4♠ W	North:  ♠ 10  ♥ AK532  ♠ A92  ♣ J962	South:  ♠ Q96  ♥ 10764  ♦ J643  ♠ K5		North Pass AP as		South Pass
Board: 67 Dealer: E Vul: Both North HCP: 3 South HCP: 8 Contract: 3N E	North:	South:	West 3NT	North AP		South Pass
Board: 68 Dealer: W Vul: None North HCP: 5 South HCP: 16 Contract: 2♠ S	North:	South:  ♠ KQ98  ♥ J  ♠ A83  ♣ KQJ85	1NT Pass AP	North Pass 2♥ i-Landy	Pass Pass	$X^1$
Board: 69 Dealer: E Vul: EW North HCP: 11 South HCP: 1 Contract: 4♥ E	North:  ♠ K2  ♥ 7  ♦ KJ4  ♣ A865432	South:	West  2  3NT	North 3♣ Pass	1NT	South Pass Pass AP
Board: 70 Dealer: W Vul: Both North HCP: 9 South HCP: 11 Contract: 2 W	North:  ♠ A952  ♥ J5  ♠ K64  ♣ J1076	South:  ♠ K873  ♥ KQ96  ♠ QJ7  ♣ 84	West 1NT 2♥	North Pass AP	East 2◆	South Pass

Board: 71 Dealer: E Vul: None HCP: 8	<ul><li></li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 72 Dealer: W Vul: NS HCP: 12	<ul><li>♣ QJ872</li><li>♥ KJ843</li><li>♦ —</li><li>♣ KQ2</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 73 Dealer: E Vul: Both HCP: 6	<ul><li>107</li><li>8432</li><li>K102</li><li>QJ87</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 74 Dealer: W Vul: None HCP: 7	<ul><li>♣ Q1076</li><li>♥ 85</li><li>◆ AJ106</li><li>♣ 1083</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.  You bid first.
Board: 75 Dealer: E Vul: NS HCP: 12	<ul><li>J54</li><li>J98</li><li>A1064</li><li>AQ2</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.

Board: 71 Dealer: E Vul: None North HCP: 8 South HCP: 8 Contract: 2N E	North:  ◆ J854  ▼ A853  ◆ 763  ◆ QJ	South:  ♠ Q63  ♥ KJ976  ♠ Q8  ♠ 942	West  2♣¹ 2NT 1. Stay	North Pass AP man		South Pass Pass
Board: 72 Dealer: W Vul: NS North HCP: 12 South HCP: 1 Contract: 3N W	North:  ♠ QJ872  ♥ KJ843  ←—  ♠ KQ2	South:	1NT	North 2 <b>♣</b> ¹ i-Landy	3NT	AP
Board: 73 Dealer: E Vul: Both North HCP: 6 South HCP: 12 Contract: 3 E	North:	South:  ♠ K52  ▼ AJ7  ◆ 7  ♣ A109532	West 2♥ 3♠	North Pass AP	East 1NT 2♠	
Board: 74 Dealer: W Vul: None North HCP: 7 South HCP: 8 Contract: 3♥ W	North:  ♠ Q1076  ♥ 85  ♠ AJ106  ♣ 1083	South: ◆ 9843 ▼ 1042 ◆ K8 ◆ AJ76	West 1NT 2♥ 1. Stay	North Pass Pass man	_	South Pass AP
Board: 75 Dealer: E Vul: NS North HCP: 12 South HCP: 7 Contract: 3♠ E	North:  ♠ J54  ♥ J98  ♠ A1064  ♠ AQ2	South:  ♠ K  ▼ 106542  ◆ J83  ♣ K864	West 2♥ 3♠	North Pass AP		South Pass Pass

East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
West Opens 1NT. East Bids 3NT if possible. Partner bids first.
East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  You bid first.
West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.

Board: 71 Dealer: E Vul: None North HCP: 8 South HCP: 8 Contract: 2N E	North:  ◆ J854  ▼ A853  ◆ 763  ◆ QJ	South:  ♠ Q63  ♥ KJ976  ♠ Q8  ♠ 942	West  2♣¹ 2NT 1. Stay	North Pass AP man		South Pass Pass
Board: 72 Dealer: W Vul: NS North HCP: 12 South HCP: 1 Contract: 3N W	North:  ♠ QJ872  ♥ KJ843  ←—  ♠ KQ2	South:	1NT	North 2 <b>♣</b> ¹ i-Landy	3NT	AP
Board: 73 Dealer: E Vul: Both North HCP: 6 South HCP: 12 Contract: 3 E	North:	South:  ♠ K52  ▼ AJ7  ◆ 7  ♣ A109532	West 2♥ 3♠	North Pass AP	East 1NT 2♠	
Board: 74 Dealer: W Vul: None North HCP: 7 South HCP: 8 Contract: 3♥ W	North:  ♠ Q1076  ♥ 85  ♠ AJ106  ♣ 1083	South: ◆ 9843 ▼ 1042 ◆ K8 ◆ AJ76	West 1NT 2♥ 1. Stay	North Pass Pass man	_	South Pass AP
Board: 75 Dealer: E Vul: NS North HCP: 12 South HCP: 7 Contract: 3♠ E	North:  ♠ J54  ♥ J98  ♠ A1064  ♠ AQ2	South:  ♠ K  ▼ 106542  ◆ J83  ♣ K864	West 2♥ 3♠	North Pass AP		South Pass Pass

Board: 76 Dealer: W Vul: EW HCP: 5	<ul><li>★32</li><li>★ A7632</li><li>◆9</li><li>★ J9752</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. East Bids 5♦ if possible. You bid first.
Board: 77 Dealer: E Vul: None HCP: 11	<ul><li>▲ A97</li><li>♥ KJ976</li><li>◆ K765</li><li>▲ 8</li></ul>	East Opens 1NT. West Doubles Pass if possible. East Bids 2♠ if possible. West Doubles 3♥ if possible.  Partner bids first.
Board: 78 Dealer: W Vul: NS HCP: 7	<ul><li>★K1085</li><li>♥Q6</li><li>◆106</li><li>◆Q7532</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♦ if possible. West Bids 4♥ if possible.  You bid first.
Board: 79 Dealer: E Vul: EW HCP: 11	<ul><li>♦ 943</li><li>♥ Q8</li><li>♦ KQJ65</li><li>♠ K82</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 80 Dealer: W Vul: NS HCP: 11	<b>♦</b> K753 <b>♥</b> KQ6 <b>♦</b> 109 <b>♣</b> K843	West Opens 1NT. You bid first.

Board: 76 Dealer: W Vul: EW North HCP: 5 South HCP: 13 Contract: 5 • W	North:	South:  ♠ AJ108  ♥ KJ95  ♠ Q5  ♠ Q106	West North East South  1NT Pass 3♣¹ Pass  3♣² Pass 5♠ AP  1. 1N-3C transfer to diamonds  2. automat
Board: 77 Dealer: E Vul: None North HCP: 11 South HCP: 6 Contract: 3 VX N	North:  ♠ A97  ♥ KJ976  ♠ K765  ♣ 8	South:  ♠ K102  ▼ 10852  ◆ Q3  ♣ J1075	West North East South 1NT Pass Pass 2♥¹ Pass Pass X Pass 2♠ 3♥ X AP 1. Multi-Landy, 5M-4m
Board: 78 Dealer: W Vul: NS North HCP: 7 South HCP: 5 Contract: 4 W	North:  ♠ K1085  ♥ Q6  ♦ 106  ♠ Q7532	South:  ◆ 9432  ▼ 107  ◆ A942  ◆ J64	West North East South  1NT Pass 2♦ Pass  2♥ Pass 3♦ Pass  4♥ AP
Board: 79 Dealer: E Vul: EW North HCP: 11 South HCP: 7 Contract: 2 E	North:	South:  ♠ Q762  ♥ J102  ♦ 103  ♠ A965	West North East South 1NT Pass 2♣¹ Pass 2♥ AP 1. Stayman
Board: 80 Dealer: W Vul: NS North HCP: 11 South HCP: 9 Contract: 1N W	North:  ♠ K753  ♥ KQ6  ♦ 109  ♣ K843	South:  ♠ Q104  ♥ J2  ♠ AQ754  ♣ 1065	West North East South 1NT AP

Board: 76 Dealer: W Vul: EW HCP: 13	<ul><li>AJ108</li><li>✓ KJ95</li><li>✓ Q5</li><li>✓ Q106</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. East Bids 5♦ if possible.  Partner bids first.
Board: 77 Dealer: E Vul: None HCP: 6	<ul><li>★ K102</li><li>▼ 10852</li><li>◆ Q3</li><li>◆ J1075</li></ul>	East Opens 1NT. West Doubles Pass if possible. East Bids 2♠ if possible. West Doubles 3♥ if possible. You bid first.
Board: 78 Dealer: W Vul: NS HCP: 5	<ul><li>◆ 9432</li><li>▼ 107</li><li>◆ A942</li><li>◆ J64</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♦ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 79 Dealer: E Vul: EW HCP: 7	<ul><li>♣ Q762</li><li>♥ J102</li><li>♦ 103</li><li>♣ A965</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. You bid first.
Board: 80 Dealer: W Vul: NS HCP: 9	<ul><li>♣ Q104</li><li>♥ J2</li><li>♦ AQ754</li><li>♣ 1065</li></ul>	West Opens 1NT.  Partner bids first.

Board: 76 Dealer: W Vul: EW North HCP: 5 South HCP: 13 Contract: 5 • W	North:	South:  ♠ AJ108  ♥ KJ95  ♠ Q5  ♠ Q106	West North East South  1NT Pass 3♣¹ Pass  3♣² Pass 5♠ AP  1. 1N-3C transfer to diamonds  2. automat
Board: 77 Dealer: E Vul: None North HCP: 11 South HCP: 6 Contract: 3 VX N	North:  ♠ A97  ♥ KJ976  ♠ K765  ♣ 8	South:  ♠ K102  ▼ 10852  ◆ Q3  ♣ J1075	West North East South 1NT Pass Pass 2♥¹ Pass Pass X Pass 2♠ 3♥ X AP 1. Multi-Landy, 5M-4m
Board: 78 Dealer: W Vul: NS North HCP: 7 South HCP: 5 Contract: 4 W	North:  ♠ K1085  ♥ Q6  ♦ 106  ♠ Q7532	South:  ◆ 9432  ▼ 107  ◆ A942  ◆ J64	West North East South  1NT Pass 2♦ Pass  2♥ Pass 3♦ Pass  4♥ AP
Board: 79 Dealer: E Vul: EW North HCP: 11 South HCP: 7 Contract: 2 E	North:	South:  ♠ Q762  ♥ J102  ♦ 103  ♠ A965	West North East South 1NT Pass 2♣¹ Pass 2♥ AP 1. Stayman
Board: 80 Dealer: W Vul: NS North HCP: 11 South HCP: 9 Contract: 1N W	North:  ♠ K753  ♥ KQ6  ♦ 109  ♣ K843	South:  ♠ Q104  ♥ J2  ♠ AQ754  ♣ 1065	West North East South 1NT AP

Board: 81 Dealer: E Vul: EW HCP: 7	<ul><li>A5</li><li>♥ QJ1054</li><li>◆ 932</li><li>◆ 1063</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 82 Dealer: W Vul: Both HCP: 7	<ul><li>♠ Q87</li><li>♥ 763</li><li>♦ K763</li><li>♠ Q54</li></ul>	West Opens 1NT.  East Bids 2♣ if possible.  West Bids 2♥ if possible.  East Bids 2NT if possible.  West Bids 3♠ if possible.  East Bids 4♠ if possible.
Board: 83 Dealer: E Vul: None HCP: 16	<ul><li>♣ Q96</li><li>♥ AKJ53</li><li>♦ K6</li><li>♣ K86</li></ul>	You bid first.  East Opens 1NT.  Partner bids first.
Board: 84 Dealer: W Vul: EW HCP: 3	<ul><li>♦ 964</li><li>♥ J8654</li><li>♦ Q105</li><li>♠ 97</li></ul>	West Opens 1NT.  East Bids 2♠ if possible.  East Bids 4NT if possible.  West Bids 5♠ if possible.  East Bids 6♣ if possible.
		You bid first.

 East Opens 1NT.
West Bids 2♥ if possible.
East Bids 2♠ if possible.
West Bids 4♠ if possible.

Partner bids first.

Board: 81 Dealer: E Vul: EW North HCP: 7 South HCP: 9 Contract: 4 E	North:  ♠ A5  ♥ QJ1054  ♦ 932  ♣ 1063	South:  ♠ Q107  ♥ 8762  ♦ 8  ♣ AK954	West  2♣¹  4♠  1. Stay	AP	East 1NT 2♠	
Board: 82 Dealer: W Vul: Both North HCP: 7 South HCP: 8 Contract: 4♠ W	North:  ♠ Q87  ♥ 763  ♠ K763  ♣ Q54	South:		North Pass Pass Pass man	East 2♣¹ 2NT 4♠	Pass
Board: 83 Dealer: E Vul: None North HCP: 16 South HCP: 8 Contract: 1N E	North:  ♠ Q96  ♥ AKJ53  ♠ K6  ♠ K86	South:	West	North	East 1NT	
Board: 84 Dealer: W Vul: EW North HCP: 3 South HCP: 7 Contract: 6  E	North:	South:  ♠ AK10875  ♥ 92  ♠ 862  ♣ 104	1NT Pass 5♣³ 1. 1N-2 2. Blace	North Pass Pass Pass Strans kwood (75 or 5/5)	2♠¹ 4NT² 6♣ fer to c 0314, f	AP clubs For &
Board: 85 Dealer: E Vul: Both North HCP: 4 South HCP: 11 Contract: 4♠ E	North:	South:	West 2♥ 4♠	North Pass AP	East 1NT 2♠	

Board: 81 Dealer: E Vul: EW HCP: 9	<ul><li>◆ Q107</li><li>♥ 8762</li><li>◆ 8</li><li>◆ AK954</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 82 Dealer: W Vul: Both HCP: 8	<ul><li>♣ 32</li><li>♥ QJ52</li><li>◆ AJ108</li><li>♣ 976</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 83 Dealer: E Vul: None HCP: 8	<ul><li></li></ul>	East Opens 1NT. You bid first.
Board: 84 Dealer: W Vul: EW HCP: 7	<ul><li>AK10875</li><li>♥ 92</li><li>♦ 862</li><li>♠ 104</li></ul>	West Opens 1NT. East Bids 2♠ if possible. East Bids 4NT if possible. West Bids 5♠ if possible. East Bids 6♠ if possible. Partner bids first.

Board: 85
Dealer: E

Vul: Both

HCP: 11

♣ 1032

▼ KJ754

♣ AK

East Opens 1NT.
West Bids 2♥ if possible.
East Bids 2♠ if possible.
West Bids 4♠ if possible.

You bid first.

Board: 81 Dealer: E Vul: EW North HCP: 7 South HCP: 9 Contract: 4 E	North:  ♠ A5  ♥ QJ1054  ♦ 932  ♣ 1063	South:  ♠ Q107  ♥ 8762  ♦ 8  ♣ AK954	West  2♣¹  4♠  1. Stay	AP	East 1NT 2♠	
Board: 82 Dealer: W Vul: Both North HCP: 7 South HCP: 8 Contract: 4♠ W	North:  ♠ Q87  ♥ 763  ♠ K763  ♣ Q54	South:		North Pass Pass Pass man	East 2♣¹ 2NT 4♠	Pass
Board: 83 Dealer: E Vul: None North HCP: 16 South HCP: 8 Contract: 1N E	North:  ♠ Q96  ♥ AKJ53  ♠ K6  ♠ K86	South:	West	North	East 1NT	
Board: 84 Dealer: W Vul: EW North HCP: 3 South HCP: 7 Contract: 6  E	North:	South:  ♠ AK10875  ♥ 92  ♠ 862  ♣ 104	1NT Pass 5♣³ 1. 1N-2 2. Blace	North Pass Pass Pass Strans kwood (75 or 5/5)	2♠¹ 4NT² 6♣ fer to c 0314, f	AP clubs For &
Board: 85 Dealer: E Vul: Both North HCP: 4 South HCP: 11 Contract: 4♠ E	North:	South:	West 2♥ 4♠	North Pass AP	East 1NT 2♠	

Board: 86 Dealer: W Vul: None HCP: 12	<ul><li>★ AK9832</li><li>★ A6</li><li>★ J62</li><li>★ 87</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Doubles Pass if possible. You bid first.
Board: 87 Dealer: E Vul: NS HCP: 5	<ul><li>♣ Q1062</li><li>♥ 107</li><li>◆ Q102</li><li>♣ J864</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 88 Dealer: W Vul: Both HCP: 7	<ul><li>★ AK643</li><li>♥ 865</li><li>♦ 653</li><li>♣ 53</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♥ if possible.  You bid first.
Board: 89 Dealer: E Vul: None HCP: 8	<ul><li>★ K542</li><li>▼ 8542</li><li>◆ Q4</li><li>◆ QJ9</li></ul>	East Opens 1NT.  Partner bids first.
Board: 90 Dealer: W Vul: NS HCP: 7	<ul><li>★ KJ4</li><li>♥ 86</li><li>◆ J1074</li><li>◆ Q963</li></ul>	West Opens 1NT. You bid first.

Board: 86 Dealer: W Vul: None North HCP: 12 South HCP: 9 Contract: 44X N	North:  ♠ AK9832  ♥ A6  ♦ J62  ♣ 87	South: <b>♠</b> J107 <b>♥</b> KJ85 <b>♠</b> 3 <b>♣</b> KJ632	1NT Pass X	4 <b>♠</b> AP i-Landy	2♥ Pass	4♦² Pass
Board: 87 Dealer: E Vul: NS North HCP: 5 South HCP: 5 Contract: 3N E	North:  ♠ Q1062  ♥ 107  ♠ Q102  ♣ J864	South:  ♣ J8  ♥ K952  ♣ J94  ♣ 10932	West  2♣¹  3NT  1. Stay	North Pass AP man	East 1NT 2♠	South Pass Pass
Board: 88 Dealer: W Vul: Both North HCP: 7 South HCP: 7 Contract: 4 W	North:  ♠ AK 643  ♥ 865  ♠ 653  ♣ 53	South:  ♣ J7  ♥ Q10  ♠ A1092  ♣ 107642	West 1NT 2  4  1. Stay 2. SM0	Pass AP man	East 2♣¹ 3♣²	South Pass Pass
Board: 89 Dealer: E Vul: None North HCP: 8 South HCP: 10 Contract: 1N E	North:  ♠ K542  ♥ 8542  ♠ Q4  ♠ QJ9	South:  ♣ J106  ♥ J10  • AKJ93  ♣ 752	West	North	East 1NT	
Board: 90 Dealer: W Vul: NS North HCP: 7 South HCP: 9 Contract: 1N W	North:  ♠ KJ4  ♥ 86  ♦ J1074  ♣ Q963	South:	West 1NT	North AP	East	South

Board: 86 Dealer: W Vul: None HCP: 9	<ul><li>♣ J107</li><li>♥ KJ85</li><li>♦ 3</li><li>♣ KJ632</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Doubles Pass if possible. Partner bids first.
Board: 87 Dealer: E Vul: NS HCP: 5	<ul><li></li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 88 Dealer: W Vul: Both HCP: 7	♣ J7 ♥ Q10 ♦ A1092 ♣ 107642	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 89 Dealer: E Vul: None HCP: 10	<ul><li></li></ul>	East Opens 1NT. You bid first.
Board: 90 Dealer: W Vul: NS HCP: 9	<ul><li>♦ 9765</li><li>♥ KQ10973</li><li>♦ A8</li><li>♦ 2</li></ul>	West Opens 1NT.  Partner bids first.

Board: 86 Dealer: W Vul: None North HCP: 12 South HCP: 9 Contract: 44X N	North:  ♠ AK9832  ♥ A6  ♦ J62  ♣ 87	South: <b>♠</b> J107 <b>♥</b> KJ85 <b>♠</b> 3 <b>♣</b> KJ632	1NT Pass X	4 <b>♠</b> AP i-Landy	2♥ Pass	4♦² Pass
Board: 87 Dealer: E Vul: NS North HCP: 5 South HCP: 5 Contract: 3N E	North:  ♠ Q1062  ♥ 107  ♠ Q102  ♣ J864	South:  ♣ J8  ♥ K952  ♣ J94  ♣ 10932	West  2♣¹  3NT  1. Stay	North Pass AP man	East 1NT 2♠	South Pass Pass
Board: 88 Dealer: W Vul: Both North HCP: 7 South HCP: 7 Contract: 4 W	North:  ♠ AK 643  ♥ 865  ♠ 653  ♣ 53	South:  ♣ J7  ♥ Q10  ♠ A1092  ♣ 107642	West 1NT 2  4  1. Stay 2. SM0	Pass AP man	East 2♣¹ 3♣²	South Pass Pass
Board: 89 Dealer: E Vul: None North HCP: 8 South HCP: 10 Contract: 1N E	North:  ♠ K542  ♥ 8542  ♠ Q4  ♠ QJ9	South:  ♣ J106  ♥ J10  • AKJ93  ♣ 752	West	North	East 1NT	
Board: 90 Dealer: W Vul: NS North HCP: 7 South HCP: 9 Contract: 1N W	North:  ♠ KJ4  ♥ 86  ♦ J1074  ♣ Q963	South:	West 1NT	North AP	East	South

Board: 91 Dealer: E Vul: EW HCP: 8	<ul><li>★ 54</li><li>▼ AJ9</li><li>◆ J96</li><li>★ Q10765</li></ul>	East Opens 1NT.  West Bids 2♦ if possible.  East Bids 2♥ if possible.  West Bids 4♥ if possible.  East Bids 4NT if possible.  West Bids 5♦ if possible.  East Bids 6♥ if possible.
Board: 92 Dealer: W Vul: None HCP: 9	<ul><li>J62</li><li>K5</li><li>Q65</li><li>QJ1052</li></ul>	Partner bids first.  West Opens 1NT.  East Bids 2♦ if possible.  West Bids 2♥ if possible.  East Bids 3NT if possible.  West Bids 4♥ if possible.  You bid first.
Board: 93 Dealer: E Vul: NS HCP: 5	<ul><li></li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 94 Dealer: W Vul: EW HCP: 7	<b>♣</b> QJ <b>♥</b> 963 <b>♦</b> KJ964 <b>♣</b> 1073	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. You bid first.

Board: 95 ♠ K92 East Opens 1NT.

Dealer: E

Board: 91 Dealer: E Vul: EW North HCP: 8 South HCP: 7 Contract: 6♥ E	North:	South:  ♠ Q9632  ♥ 10  • Q854  ♣ K82	2♦ 4♥ 5♦² 1. Black	Pass Pass Pass kwood 0 /5 or 4/5	1NT 2♥ 4NT <sup>1</sup> 6♥ 0314, 1	AP
Board: 92 Dealer: W Vul: None North HCP: 9 South HCP: 4 Contract: 4♥ W	North:	South:  • 10953  • J94  • K1093  • 93	West 1NT 2♥ 4♥	North Pass Pass AP	East 2♦ 3NT	South Pass Pass
Board: 93 Dealer: E Vul: NS North HCP: 5 South HCP: 8 Contract: 4♥ E	North:	South:  ♠ K53  ♥ 5  ♠ K953  ♣ Q10853	West  2♣¹  3♣²  1. Stay  2. SM0		East 1NT 2♦ 4♥	South Pass Pass AP
Board: 94 Dealer: W Vul: EW North HCP: 7 South HCP: 10 Contract: 2♠ W	North:  ♠ QJ  ♥ 963  ♠ KJ964  ♣ 1073	South:  • 10975  • AJ105  • 32  • AJ9	West 1NT 2♠ 1. Stay	North Pass AP man		South Pass
Board: 95 Dealer: E Vul: Both North HCP: 6 South HCP: 11 Contract: 1N E	North:  ♠ K92  ♥ 10864  • Q965  ♣ J9	South:  ◆ J8754  ◆ A75  ◆ K2  ◆ K85	West	North	East 1NT	

Board: 91 Dealer: E Vul: EW HCP: 7	<ul><li>♣ Q9632</li><li>♥ 10</li><li>◆ Q854</li><li>♣ K82</li></ul>	East Opens 1NT.  West Bids 2♦ if possible.  East Bids 2♥ if possible.  West Bids 4♥ if possible.  East Bids 4NT if possible.  West Bids 5♦ if possible.  East Bids 6♥ if possible.  You bid first.
Board: 92 Dealer: W Vul: None HCP: 4	<ul><li>10953</li><li>J94</li><li>K1093</li><li>93</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. West Bids 4♥ if possible. Partner bids first.
Board: 93 Dealer: E Vul: NS HCP: 8	<ul><li>★ K53</li><li>★ 5</li><li>★ K953</li><li>★ Q10853</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♥ if possible. You bid first.
Board: 94 Dealer: W Vul: EW HCP: 10	<ul><li>10975</li><li>✓ AJ105</li><li>✓ 32</li><li>✓ AJ9</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 91 Dealer: E Vul: EW North HCP: 8 South HCP: 7 Contract: 6♥ E	North:	South:  ♠ Q9632  ♥ 10  • Q854  ♣ K82	2♦ 4♥ 5♦² 1. Black	Pass Pass Pass kwood 0 /5 or 4/5	1NT 2♥ 4NT <sup>1</sup> 6♥ 0314, 1	AP
Board: 92 Dealer: W Vul: None North HCP: 9 South HCP: 4 Contract: 4♥ W	North:	South:  • 10953  • J94  • K1093  • 93	West 1NT 2♥ 4♥	North Pass Pass AP	East 2♦ 3NT	South Pass Pass
Board: 93 Dealer: E Vul: NS North HCP: 5 South HCP: 8 Contract: 4♥ E	North:	South:  ♠ K53  ♥ 5  ♠ K953  ♣ Q10853	West  2♣¹  3♣²  1. Stay.  2. SM0		East 1NT 2♦ 4♥	South Pass Pass AP
Board: 94 Dealer: W Vul: EW North HCP: 7 South HCP: 10 Contract: 2♠ W	North:  ♠ QJ  ♥ 963  ♠ KJ964  ♣ 1073	South:  • 10975  • AJ105  • 32  • AJ9	West 1NT 2♠ 1. Stay	North Pass AP man		South Pass
Board: 95 Dealer: E Vul: Both North HCP: 6 South HCP: 11 Contract: 1N E	North:  ♠ K92  ♥ 10864  • Q965  ♣ J9	South:  ◆ J8754  ◆ A75  ◆ K2  ◆ K85	West	North	East 1NT	

Board: 96 Dealer: W Vul: NS HCP: 6	<ul><li></li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 97 Dealer: E Vul: EW HCP: 5	<ul><li>★ 863</li><li>♥ 943</li><li>◆ KJ102</li><li>★ J97</li></ul>	East Opens 1NT.  Partner bids first.
Board: 98 Dealer: W Vul: Both HCP: 3	<ul><li>★ K4</li><li>♥ 954</li><li>♦ 106542</li><li>♣ 542</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 99 Dealer: E Vul: EW HCP: 8	<ul><li>109762</li><li>✓ K983</li><li>6</li><li>✓ KQ4</li></ul>	East Opens 1NT.  Partner bids first.
Board: 100 Dealer: W Vul: Both HCP: 4	<ul><li>♣—</li><li>▼ J105432</li><li>◆ K9853</li><li>◆ 86</li></ul>	West Opens 1NT. East Bids 3♣ if possible. You bid first.

Board: 96 Dealer: W Vul: NS North HCP: 6 South HCP: 7	North:  ♠ J109764  ♥ A632  ♦ 9  ♣ J3	South:  ♠ KQ2  ♥ 754  • Q7653  ♣ 97		North Pass	East 3NT	
Contract: 3N W  Board: 97  Dealer: E  Vul: EW  North HCP: 5  South HCP: 11  Contract: 1N E	North:	South:  ♠ 1075  ♥ K1087  ♠ A83  ♣ A63	West	North	East 1NT	
Board: 98 Dealer: W Vul: Both North HCP: 3 South HCP: 15 Contract: 2♠ W	North:  ♠ K4  ♥ 954  • 106542  ♣ 542	South:  ♠ QJ52  ♥ 1087  ♠ AK83  ♣ KQ	West 1NT 2♠	North Pass AP	East 2♥	South Pass
Board: 99 Dealer: E Vul: EW North HCP: 8 South HCP: 11 Contract: 1N E	North:	South:  ♠ KJ53  ♥ J74  ♠ AJ53  ♣ J7	West	North	East 1NT	
Board: 100 Dealer: W Vul: Both North HCP: 4 South HCP: 14 Contract: 3♣ E	North:	South:  ♠ A10954  ♥ AK7  ♦ 6  ♠ K953	1NT Pass	North Pass Pass i-Landy	Pass 3♣	2 <b>♠</b> ¹ AP

Board: 96 Dealer: W Vul: NS HCP: 7	<ul><li>★KQ2</li><li>▼754</li><li>◆Q7653</li><li>◆97</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 97 Dealer: E Vul: EW HCP: 11	<ul><li>1075</li><li>K1087</li><li>A83</li><li>A63</li></ul>	East Opens 1NT. You bid first.
Board: 98 Dealer: W Vul: Both HCP: 15	<ul><li>♣ QJ52</li><li>♥ 1087</li><li>♦ AK83</li><li>♣ KQ</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 99 Dealer: E Vul: EW HCP: 11	<ul><li>★ KJ53</li><li>♥ J74</li><li>◆ AJ53</li><li>◆ J7</li></ul>	East Opens 1NT. You bid first.
Board: 100 Dealer: W Vul: Both HCP: 14	<ul><li>▲ A10954</li><li>✔ AK7</li><li>♦ 6</li><li>♣ K953</li></ul>	West Opens 1NT. East Bids 3♣ if possible.  Partner bids first.

Board: 96 Dealer: W Vul: NS North HCP: 6 South HCP: 7	North:  ♠ J109764  ♥ A632  ♦ 9  ♣ J3	South:  ♠ KQ2  ♥ 754  • Q7653  ♣ 97		North Pass	East 3NT	
Contract: 3N W  Board: 97  Dealer: E  Vul: EW  North HCP: 5  South HCP: 11  Contract: 1N E	North:	South:  ♠ 1075  ♥ K1087  ♠ A83  ♣ A63	West	North	East 1NT	
Board: 98 Dealer: W Vul: Both North HCP: 3 South HCP: 15 Contract: 2♠ W	North:  ♠ K4  ♥ 954  • 106542  ♣ 542	South:  ♠ QJ52  ♥ 1087  ♠ AK83  ♣ KQ	West 1NT 2♠	North Pass AP	East 2♥	South Pass
Board: 99 Dealer: E Vul: EW North HCP: 8 South HCP: 11 Contract: 1N E	North:	South:  ♠ KJ53  ♥ J74  ♠ AJ53  ♣ J7	West	North	East 1NT	
Board: 100 Dealer: W Vul: Both North HCP: 4 South HCP: 14 Contract: 3♣ E	North:	South:  ♠ A10954  ♥ AK7  ♦ 6  ♠ K953	1NT Pass	North Pass Pass i-Landy	Pass 3♣	2 <b>♠</b> ¹ AP

Board: 101 Dealer: E Vul: None HCP: 10	<ul><li>AK10</li><li>♥ Q94</li><li>▶ J1096</li><li>♣ 1082</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 102 Dealer: W Vul: NS HCP: 6	<ul><li>◆ Q1092</li><li>◆ 762</li><li>◆ J106</li><li>◆ K103</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 103 Dealer: E Vul: Both HCP: 7	<ul><li>106</li><li>✓ Q865</li><li>◆ AJ105</li><li>◆ 832</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. East Bids 3NT if possible. West Bids 4♥ if possible. Partner bids first.
Board: 104 Dealer: W Vul: None HCP: 6	<b>♦</b> KQ1083 <b>♥</b> J8543 <b>♦</b> 106 <b>♣</b> 6	West Opens 1NT. You bid first.
Board: 105 Dealer: E Vul: NS HCP: 8	<ul><li>◆97</li><li>✓ A10</li><li>◆ Q87</li><li>◆ Q98763</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible.  Partner bids first.

Board: 101 Dealer: E Vul: None North HCP: 10 South HCP: 11 Contract: 2 E	North:  ♠ AK10  ♥ Q94  ♦ J1096  ♣ 1082	South:  ◆ 872  ▼ AJ75  ◆ K43  ◆ K76	West 2♥	North Pass	East 1NT 2♠	South Pass AP
Board: 102 Dealer: W Vul: NS North HCP: 6 South HCP: 7 Contract: 3N W	North:  ♠ Q1092  ♥ 762  ♦ J106  ♠ K103	South:  ♠ K87  ♥ QJ1095  ♦ 9732  ♣ J		North Pass	East 3NT	
Board: 103 Dealer: E Vul: Both North HCP: 7 South HCP: 6 Contract: 4♥ E	North:  ♠ 106  ♥ Q865  ♠ AJ105  ♣ 832	South:  ♠ QJ7532  ♥ 3  ♦ K6  ♠ 10965	West  2♦ 3♦ 4♥	North Pass Pass AP		Pass Pass
Board: 104 Dealer: W Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ KQ1083  ♥ J8543  ♦ 106  ♠ 6	South:	West 1NT	North AP	East	South
Board: 105 Dealer: E Vul: NS North HCP: 8 South HCP: 3 Contract: 3N E	North:	South:	West  2♣¹  3NT  1. Stay	North Pass AP man	East 1NT 2◆	South Pass Pass

Board: 101 Dealer: E Vul: None HCP: 11	<ul><li>♣872</li><li>✔AJ75</li><li>★K43</li><li>♣K76</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 102 Dealer: W Vul: NS HCP: 7	<ul><li>★ K87</li><li>♥ QJ1095</li><li>◆ 9732</li><li>◆ J</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 103 Dealer: E Vul: Both HCP: 6	◆ QJ7532 ▼ 3 • K6 ◆ 10965	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. East Bids 3NT if possible. West Bids 4♥ if possible. You bid first.
Board: 104 Dealer: W Vul: None HCP: 12	<ul><li>★ 4</li><li>♥ Q62</li><li>♦ KQJ84</li><li>★ A873</li></ul>	West Opens 1NT.  Partner bids first.
Board: 105 Dealer: E Vul: NS HCP: 3	<ul><li>★86542</li><li>▼K752</li><li>★1043</li><li>★2</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.

Board: 101 Dealer: E Vul: None North HCP: 10 South HCP: 11 Contract: 2 E	North:  ♠ AK10  ♥ Q94  ♦ J1096  ♣ 1082	South:  ◆ 872  ▼ AJ75  ◆ K43  ◆ K76	West 2♥	North Pass	East 1NT 2♠	South Pass AP
Board: 102 Dealer: W Vul: NS North HCP: 6 South HCP: 7 Contract: 3N W	North:  ♠ Q1092  ♥ 762  ♦ J106  ♠ K103	South:  ♠ K87  ♥ QJ1095  ♦ 9732  ♣ J		North Pass	East 3NT	
Board: 103 Dealer: E Vul: Both North HCP: 7 South HCP: 6 Contract: 4♥ E	North:  ♠ 106  ♥ Q865  ♠ AJ105  ♣ 832	South:  ♠ QJ7532  ♥ 3  ♦ K6  ♠ 10965	West  2♦ 3♦ 4♥	North Pass Pass AP		Pass Pass
Board: 104 Dealer: W Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ KQ1083  ♥ J8543  ♦ 106  ♠ 6	South:	West 1NT	North AP	East	South
Board: 105 Dealer: E Vul: NS North HCP: 8 South HCP: 3 Contract: 3N E	North:	South:	West  2♣¹  3NT  1. Stay	North Pass AP man	East 1NT 2◆	South Pass Pass

Board: 106 Dealer: W Vul: None HCP: 6	<ul><li>◆ 98743</li><li>♥ Q63</li><li>◆ A64</li><li>◆ 92</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. You bid first.
Board: 107 Dealer: E Vul: NS HCP: 6	<ul><li>★ 86</li><li>▼ 72</li><li>◆ K3</li><li>◆ QJ98653</li></ul>	East Opens 1NT. West Bids 2NT if possible. Partner bids first.
Board: 108 Dealer: W Vul: EW HCP: 8	<ul><li>J52</li><li>✓ A10943</li><li>✓ K87</li><li>✓ 54</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 109 Dealer: E Vul: Both HCP: 4	<ul><li>★ 52</li><li>♥ J10</li><li>◆ 76532</li><li>♠ QJ105</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 6♠ if possible.  Partner bids first.
Board: 110 Dealer: W Vul: NS HCP: 9	<ul><li>J10864</li><li>♥ Q1052</li><li>★ K3</li><li>★ K10</li></ul>	West Opens 1NT. You bid first.

Board: 106 Dealer: W Vul: None North HCP: 6 South HCP: 7 Contract: 3N W	North:  ◆ 98743  ▼ Q63  ◆ A64  ◆ 92	South:  ♠ 106  ♥ J54  • Q1097  ♣ KJ105	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman
Board: 107 Dealer: E Vul: NS North HCP: 6 South HCP: 11 Contract: 2N E	North:  ♠ 86  ♥ 72  ♠ K3  ♠ QJ98653	South:  ♠ KQ432  ♥ J653  ♠ AJ10  ♣ 7	West North East South 1NT Pass 2NT AP
Board: 108 Dealer: W Vul: EW North HCP: 8 South HCP: 11 Contract: 3 \( \) W	North:  ♣ J52  ♥ A10943  ♦ K87  ♣ 54	South:  ♠ AK94  ♥ 75  ♦ 5  ♣ KJ8732	West North East South  1NT Pass 3♣¹ X  3♠² AP  1. 1N-3C transfer to diamonds 2. automat
Board: 109 Dealer: E Vul: Both North HCP: 4 South HCP: 8 Contract: 6♠ E	North:  ◆ 52  ▼ J10  ◆ 76532  ◆ QJ105	South:  ♠ Q94  ♥ K753  ♦ 84  ♣ K876	West North East South $1NT$ Pass $2 \stackrel{1}{•} 1$ Pass $2 \stackrel{1}{•} 2$ Pass $6 \stackrel{1}{•} AP$ 1. Stayman
Board: 110 Dealer: W Vul: NS North HCP: 9 South HCP: 12 Contract: 1N W	North:  ♣ J10864  ♥ Q1052  ♦ K3  ♣ K10	South:  ♠ KQ53  ♥ 984  ♠ A76  ♠ QJ2	West North East South 1NT AP

		West Opens 1NT.
Board: 106	<b>♠</b> 106	East Bids 2♣ if possible.
Dealer: W	<b>♥</b> J54	West Bids 2♠ if possible.
Vul: None	◆ Q1097	East Bids 3NT if possible.
HCP: 7	<b>♦</b> KJ105	
		Partner bids first.
Board: 107	<b>♦</b> KQ432	East Opens 1NT.
Dealer: E	♥ J653	West Bids 2NT if possible.
Vul: NS	◆ AJ10	vvest Bids 21v1 if possione.
HCP: 11	<b>♣</b> 7	You bid first.
		West Opens 1NT.
Board: 108	<b>♦</b> AK94	East Bids 3♣ if possible.
Dealer: W	<b>♥</b> 75	West Bids 3♦ if possible.
Vul: EW	<b>♦</b> 5	
HCP: 11	<b>♣</b> KJ8732	Partner bids first.
		East Opens 1NT.
Board: 109	<b>♦</b> Q94	West Bids 2♣ if possible.
Dealer: E	<b>♥</b> K753	East Bids 2♠ if possible.
Vul: Both	<b>♦</b> 84	West Bids 6♠ if possible.
HCP: 8	<b>♣</b> K876	
		You bid first.
Board: 110	<b>♦</b> KQ53	
Dealer: W	♥ 984	West Opens 1NT.
Vul: NS	• A76	
HCP: 12	♣ QJ2	Partner bids first.
•		

Board: 106 Dealer: W Vul: None North HCP: 6 South HCP: 7 Contract: 3N W	North:  ◆ 98743  ▼ Q63  ◆ A64  ◆ 92	South:  ♠ 106  ♥ J54  • Q1097  ♣ KJ105	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman
Board: 107 Dealer: E Vul: NS North HCP: 6 South HCP: 11 Contract: 2N E	North:  ♠ 86  ♥ 72  ♠ K3  ♠ QJ98653	South:  ♠ KQ432  ♥ J653  ♠ AJ10  ♣ 7	West North East South 1NT Pass 2NT AP
Board: 108 Dealer: W Vul: EW North HCP: 8 South HCP: 11 Contract: 3 \( \) W	North:  ♣ J52  ♥ A10943  ♦ K87  ♣ 54	South:  ♠ AK94  ♥ 75  ♦ 5  ♣ KJ8732	West North East South  1NT Pass 3♣¹ X  3♠² AP  1. 1N-3C transfer to diamonds 2. automat
Board: 109 Dealer: E Vul: Both North HCP: 4 South HCP: 8 Contract: 6♠ E	North:  ◆ 52  ▼ J10  ◆ 76532  ◆ QJ105	South:  ♠ Q94  ♥ K753  ♦ 84  ♣ K876	West North East South $1NT$ Pass $2 \stackrel{1}{•} 1$ Pass $2 \stackrel{1}{•} 2$ Pass $6 \stackrel{1}{•} AP$ 1. Stayman
Board: 110 Dealer: W Vul: NS North HCP: 9 South HCP: 12 Contract: 1N W	North:  ♣ J10864  ♥ Q1052  ♦ K3  ♣ K10	South:  ♠ KQ53  ♥ 984  ♠ A76  ♠ QJ2	West North East South 1NT AP

Board: 111 Dealer: E Vul: EW HCP: 8	<ul><li>J542</li><li>√J7642</li><li>Q2</li><li>A6</li></ul>	East Opens 1NT. West Bids 3♦ if possible. East Bids 4♦ if possible. West Bids 4♠ if possible. East Bids 5♦ if possible.  Partner bids first.
Board: 112 Dealer: W Vul: None HCP: 7	<ul><li>▲ 106</li><li>▼ A10984</li><li>◆ K87</li><li>▲ 1087</li></ul>	West Opens 1NT. East Bids 2NT if possible. You bid first.
Board: 113 Dealer: E Vul: EW HCP: 7	<ul><li>AJ83</li><li>♥ Q1042</li><li>6</li><li>₱ 9653</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 114 Dealer: W Vul: Both HCP: 14	<ul><li>★ K6</li><li>★ A5</li><li>★ A9653</li><li>★ K1062</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  You bid first.
Board: 115 Dealer: E Vul: None HCP: 3	♣ Q52 ♥ J1097632 ♦ 2 ♣ 108	East Opens 1NT. West Bids 3NT if possible. Partner bids first.

Board: 111 Dealer: E Vul: EW North HCP: 8 South HCP: 5 Contract: 5 \( \) W	North:	South:  ♠ Q83  ♥ Q1093  ♦ 5  ♠ J9432	3 <b>♦</b> 4 <b>♠</b> ¹	North  Pass Pass bid, a •	1NT 4♦ 5♦	Pass Pass AP
Board: 112 Dealer: W Vul: None North HCP: 7 South HCP: 9 Contract: 2N W	North:  ♠ 106  ♥ A10984  ♠ K87  ♣ 1087	South:  ♠ KQ8753  ♥ 2  • 105  ♣ KJ65	West 1NT	North Pass	East 2NT	
Board: 113 Dealer: E Vul: EW North HCP: 7 South HCP: 8 Contract: 3N E	North:  ♠ AJ83  ♥ Q1042  ♠ 6  ♠ 9653	South:  ♠ Q754  ♥ KJ  ♦ 10984  ♠ Q72	West 3NT	North AP		South Pass
Board: 114 Dealer: W Vul: Both North HCP: 14 South HCP: 1 Contract: 4♥ W	North:  ♠ K6  ♥ A5  ♠ A9653  ♣ K1062	South:  • 1075  • 873  • 10874  • J74	West 1NT 2♥ 1. Stay	North Pass Pass man		South Pass AP
Board: 115 Dealer: E Vul: None North HCP: 3 South HCP: 7 Contract: 3N E	North:  ♠ Q52  ♥ J1097632  ♦ 2  ♣ 108	South:  ♠ K1097643  ♥ 85  ♠ Q93  ♣ Q	West 3NT	North AP	East 1NT	

Board: 111 Dealer: E Vul: EW HCP: 5	<ul><li>◆ Q83</li><li>◆ Q1093</li><li>◆ 5</li><li>◆ J9432</li></ul>	East Opens 1NT. West Bids 3♦ if possible. East Bids 4♦ if possible. West Bids 4♠ if possible. East Bids 5♦ if possible. You bid first.
Board: 112	<b>♦</b> KQ8753	West Opens 1NT.
Dealer: W	<b>V</b> 2	East Bids 2NT if possible.
Vul: None HCP: 9	<ul><li>105</li><li>★ KJ65</li></ul>	Partner bids first.
псг. 9	<b>₹</b> KJ0 <i>3</i>	Partner blus litst.
Board: 113	<b>♦</b> Q754	East Opens 1NT.
Dealer: E	♥ KJ	West Bids 3NT if possible.
Vul: EW	<b>♦</b> 10984	1110
HCP: 8	♣ Q72	You bid first.
		West Opens 1NT.
Board: 114	<b>★</b> 1075	East Bids 2♣ if possible.
Dealer: W	<b>♥</b> 873	West Bids 2♥ if possible.
Vul: Both	♦ 10874	East Bids 4♥ if possible.
HCP: 1	<b>♣</b> J74	Partner bids first.
		i aithei bius iiist.
Board: 115	<b>★</b> K1097643	East Opens 1NT.
Dealer: E	<b>♥</b> 85	West Bids 3NT if possible.
Vul: None	<b>♦</b> Q93	
HCP: 7	<b>♣</b> Q	You bid first.

Board: 111 Dealer: E Vul: EW North HCP: 8 South HCP: 5 Contract: 5 \( \) W	North:	South:  ♠ Q83  ♥ Q1093  ♦ 5  ♠ J9432	3 <b>♦</b> 4 <b>♠</b> ¹	North  Pass Pass bid, a •	1NT 4♦ 5♦	Pass Pass AP
Board: 112 Dealer: W Vul: None North HCP: 7 South HCP: 9 Contract: 2N W	North:  ♠ 106  ♥ A10984  ♠ K87  ♣ 1087	South:  ♠ KQ8753  ♥ 2  • 105  ♣ KJ65	West 1NT	North Pass	East 2NT	
Board: 113 Dealer: E Vul: EW North HCP: 7 South HCP: 8 Contract: 3N E	North:  ♠ AJ83  ♥ Q1042  ♠ 6  ♠ 9653	South:  ♠ Q754  ♥ KJ  ♦ 10984  ♠ Q72	West 3NT	North AP		South Pass
Board: 114 Dealer: W Vul: Both North HCP: 14 South HCP: 1 Contract: 4♥ W	North:  ♠ K6  ♥ A5  ♠ A9653  ♣ K1062	South:  • 1075  • 873  • 10874  • J74	West 1NT 2♥ 1. Stay	North Pass Pass man		South Pass AP
Board: 115 Dealer: E Vul: None North HCP: 3 South HCP: 7 Contract: 3N E	North:  ♠ Q52  ♥ J1097632  ♦ 2  ♣ 108	South:  ♠ K1097643  ♥ 85  ♠ Q93  ♣ Q	West 3NT	North AP	East 1NT	

Board: 116 Dealer: W Vul: NS HCP: 6	<ul><li>◆9872</li><li>♥Q73</li><li>◆106</li><li>◆KJ73</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 117 Dealer: E Vul: None HCP: 7	<ul><li>★ K7543</li><li>★ K2</li><li>◆ J874</li><li>♣ 72</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♥ if possible. Partner bids first.
Board: 118 Dealer: W Vul: NS HCP: 7	<b>♣</b> QJ95 <b>♥</b> 106 <b>♦</b> Q7 <b>♣</b> Q9832	West Opens 1NT. You bid first.
Board: 119 Dealer: E Vul: EW HCP: 6	<b>★</b> K107 <b>▼</b> 10 <b>◆</b> QJ9873 <b>♣</b> 1094	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 6♠ if possible. Partner bids first.

You bid first.

Board: 116 Dealer: W Vul: NS North HCP: 6 South HCP: 11 Contract: 2N W	North:	South:  ♠ A53  ♥ A105  ♠ K9872  ♠ 84	West North East South  1NT Pass 2 Pass  2 Pass 2NT AP
Board: 117 Dealer: E Vul: None North HCP: 7 South HCP: 9 Contract: 4♥ E	North:  ♠ K7543  ♥ K2  ♦ J874  ♣ 72	South:  ♠ A1082  ♥ 643  ♠ KQ3  ♣ 1086	West North East South 1NT Pass 2♦ Pass 2♥ Pass 2NT Pass 4♥ AP
Board: 118 Dealer: W Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North:  ♠ QJ95  ♥ 106  • Q7  ♣ Q9832	South:  ♠ AK4  ♥ 9542  ♠ AK986  ♣ 7	West North East South 1NT AP
Board: 119 Dealer: E Vul: EW North HCP: 6 South HCP: 4 Contract: 6♠ E	North:  ♠ K107  ♥ 10  • QJ9873  ♣ 1094	South:	West North East South  1NT Pass  4♥¹ Pass 4♠ Pass  4NT² Pass 5♠³ Pass  6♠ AP  1. Texas  2. Blackwood 0314, for ♠  3. A=0/5 or 3/5
Board: 120 Dealer: W Vul: None North HCP: 4 South HCP: 13 Contract: 2N W	North: <b>▲</b> J983 <b>▼</b> 543 <b>◆</b> 964 <b>♣</b> K54	South:  ♠ A54  ♥ AKQ97  ♦ 753  ♠ 98	West North East South  1NT Pass 2♣¹ Pass  2♦ Pass 2NT AP  1. Stayman

Board: 116 Dealer: W Vul: NS HCP: 11	<ul><li>A53</li><li>✓ A105</li><li>✓ K9872</li><li>♠ 84</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.
Board: 117 Dealer: E Vul: None HCP: 9	<ul><li>★ A1082</li><li>★ 643</li><li>★ KQ3</li><li>★ 1086</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♥ if possible.  You bid first.
Board: 118 Dealer: W Vul: NS HCP: 14	<ul><li>AK4</li><li>♥ 9542</li><li>AK986</li><li>₹ 7</li></ul>	West Opens 1NT.  Partner bids first.
Board: 119 Dealer: E Vul: EW HCP: 4	<ul><li>42</li><li>★ K9432</li><li>★ 64</li><li>★ J863</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 6♠ if possible. You bid first.

Board: 120 **♦** A54 Dealer: W Vul: None HCP: 13

♥ AKQ97 **♦** 753 **♣** 98

West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible.

Partner bids first.

Board: 116 Dealer: W Vul: NS North HCP: 6 South HCP: 11 Contract: 2N W	North:	South:  ♠ A53  ♥ A105  ♠ K9872  ♠ 84	West North East South  1NT Pass 2 Pass  2 Pass 2NT AP
Board: 117 Dealer: E Vul: None North HCP: 7 South HCP: 9 Contract: 4♥ E	North:  ♠ K7543  ♥ K2  ♦ J874  ♣ 72	South:  ♠ A1082  ♥ 643  ♠ KQ3  ♣ 1086	West North East South 1NT Pass 2♦ Pass 2♥ Pass 2NT Pass 4♥ AP
Board: 118 Dealer: W Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North:  ♠ QJ95  ♥ 106  • Q7  ♣ Q9832	South:  ♠ AK4  ♥ 9542  ♠ AK986  ♣ 7	West North East South 1NT AP
Board: 119 Dealer: E Vul: EW North HCP: 6 South HCP: 4 Contract: 6♠ E	North:  ♠ K107  ♥ 10  • QJ9873  ♣ 1094	South:	West North East South  1NT Pass  4♥¹ Pass 4♠ Pass  4NT² Pass 5♠³ Pass  6♠ AP  1. Texas  2. Blackwood 0314, for ♠  3. A=0/5 or 3/5
Board: 120 Dealer: W Vul: None North HCP: 4 South HCP: 13 Contract: 2N W	North: <b>▲</b> J983 <b>▼</b> 543 <b>◆</b> 964 <b>♣</b> K54	South:  ♠ A54  ♥ AKQ97  ♦ 753  ♠ 98	West North East South  1NT Pass 2♣¹ Pass  2♦ Pass 2NT AP  1. Stayman

Board: 121 Dealer: E Vul: NS HCP: 12	<ul><li>★ K96</li><li>★ KJ84</li><li>★ K6</li><li>★ Q1072</li></ul>	East Opens 1NT.  Partner bids first.
Board: 122 Dealer: W Vul: EW HCP: 18	<ul><li>★ AKJ42</li><li>★ AK7</li><li>◆ QJ75</li><li>★ 2</li></ul>	West Opens 1NT. East Redoubles if possible. You bid first.
Board: 123 Dealer: E Vul: Both HCP: 10	<ul><li>★ K6</li><li>▼ 753</li><li>◆ K32</li><li>◆ KJ632</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 124 Dealer: W Vul: NS HCP: 7	<b>★</b> K653 <b>♥</b> Q84 <b>♦</b> Q10862 <b>♣</b> 9	West Opens 1NT. You bid first.
Board: 125 Dealer: E Vul: EW HCP: 10	<ul><li>◆ 2</li><li>▼ Q1098</li><li>◆ KJ72</li><li>◆ A432</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.

Board: 121 Dealer: E Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ K96  ♥ KJ84  ♠ K6  ♣ Q1072	South:  ♠ Q105  ♥ Q52  ♦ 875  ♣ KJ64	West North East South 1NT AP
Board: 122 Dealer: W Vul: EW North HCP: 18 South HCP: 0 Contract: 2♠ N	North:  ♠ AKJ42  ♥ AK7  ♠ QJ75  ♣ 2	South:	West North East South  1NT X <sup>1</sup> XX 2♥  Pass 2♠ AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 123 Dealer: E Vul: Both North HCP: 10 South HCP: 8 Contract: 4 \( \) E	North:  ♠ K6  ♥ 753  ♠ K32  ♣ KJ632	South:	West North East South  1NT Pass  4♥¹ Pass 4♠ AP  1. Texas
Board: 124 Dealer: W Vul: NS North HCP: 7 South HCP: 11 Contract: 1N W	North:  ♠ K653  ♥ Q84  ♦ Q10862  ♣ 9	South:  ♠ Q92  ♥ J109  ♦ KJ97  ♣ KJ10	West North East South 1NT AP
Board: 125 Dealer: E Vul: EW North HCP: 10 South HCP: 2 Contract: 3N E	North:  ♠ 2  ♥ Q1098  ♠ KJ72  ♣ A432	South:	West North East South 1NT Pass 3NT AP

Board: 121 Dealer: E	<b>♠</b> Q105 <b>♥</b> Q52	East Opens 1NT.
Vul: NS HCP: 8	♦ 875 ♣ KJ64	You bid first.
Board: 122	<b>▲</b> 10983	West Opens 1NT.
Dealer: W Vul: EW	♥ 9532 ♦ 93	East Redoubles if possible.
HCP: 0	<b>♣</b> 1096	Partner bids first.
Board: 123 Dealer: E Vul: Both	<b>★</b> 82 <b>★</b> J1042 <b>★</b> J6	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible.
HCP: 8	<b>♣</b> AQ974	You bid first.
Board: 124 Dealer: W	<b>♠</b> Q92 <b>♥</b> J109	West Opens 1NT.
Vul: NS HCP: 11	<ul><li>◆ KJ97</li><li>◆ KJ10</li></ul>	Partner bids first.
Board: 125	<b>♦</b> J10873	East Opens 1NT.
Dealer: E Vul: EW	♥ 76432 ♦ 4	West Bids 3NT if possible.
HCP: 2	♣ J9	You bid first.

Board: 121 Dealer: E Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ K96  ♥ KJ84  ♠ K6  ♣ Q1072	South:  ♠ Q105  ♥ Q52  ♦ 875  ♣ KJ64	West North East South 1NT AP
Board: 122 Dealer: W Vul: EW North HCP: 18 South HCP: 0 Contract: 2♠ N	North:  ♠ AKJ42  ♥ AK7  ♠ QJ75  ♣ 2	South:	West North East South  1NT X <sup>1</sup> XX 2♥  Pass 2♠ AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 123 Dealer: E Vul: Both North HCP: 10 South HCP: 8 Contract: 4 \( \) E	North:  ♠ K6  ♥ 753  ♠ K32  ♣ KJ632	South:	West North East South  1NT Pass  4♥¹ Pass 4♠ AP  1. Texas
Board: 124 Dealer: W Vul: NS North HCP: 7 South HCP: 11 Contract: 1N W	North:  ♠ K653  ♥ Q84  ♦ Q10862  ♣ 9	South:  ♠ Q92  ♥ J109  ♦ KJ97  ♣ KJ10	West North East South 1NT AP
Board: 125 Dealer: E Vul: EW North HCP: 10 South HCP: 2 Contract: 3N E	North:  ♠ 2  ♥ Q1098  ♠ KJ72  ♣ A432	South:	West North East South 1NT Pass 3NT AP

Board: 126 Dealer: W Vul: Both HCP: 4	<ul><li></li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♠ if possible. East Bids 3♥ if possible.  You bid first.
Board: 127 Dealer: E Vul: None HCP: 10	<ul><li>♣ QJ87</li><li>♥ A73</li><li>◆ K1072</li><li>♣ 43</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 128 Dealer: W Vul: EW HCP: 7	<ul><li>▶ J876</li><li>♥ Q875</li><li>◆ KJ7</li><li>♣ 64</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 129 Dealer: E Vul: None HCP: 6	<ul><li>A2</li><li>♥ Q652</li><li>♦ 1062</li><li>♣ 10842</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. Partner bids first.
Board: 130 Dealer: W Vul: NS HCP: 9	<ul><li>AJ64</li><li>♥ Q953</li><li>1054</li><li>₽ Q7</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 126 Dealer: W Vul: Both North HCP: 4 South HCP: 19 Contract: 3♥ E	North:  ◆ J986  ✓ —  ◆ 876  ◆ K85432	South:  ♠ AQ42  ♥ KQ102  ♠ A94  ♣ A9	West North East South  1NT Pass 2 Pass  2♣¹ Pass 3 AP  1. Extended acceptance after NT
Board: 127 Dealer: E Vul: None North HCP: 10 South HCP: 10 Contract: 2♥ E	North:  ♠ QJ87  ♥ A73  ♠ K1072  ♣ 43	South:  ♠ 64  ♥ 105  ♠ AQJ6  ♠ QJ1082	West North East South 1NT Pass 2♦ Pass 2♥ AP
Board: 128 Dealer: W Vul: EW North HCP: 7 South HCP: 5 Contract: 3N W	North: <b>♠</b> J876 <b>♥</b> Q875 <b>♦</b> KJ7 <b>♣</b> 64	South:  ♠ Q103  ♥ 94  ♦ 10643  ♣ QJ92	West North East South 1NT Pass 3NT AP
Board: 129 Dealer: E Vul: None North HCP: 6 South HCP: 8 Contract: 2N E	North:  ♠ A2  ♥ Q652  ♦ 1062  ♣ 10842	South:  ♠ Q10986  ♥ A104  ♠ Q973  ♠ 6	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 2NT AP  1. Stayman
Board: 130 Dealer: W Vul: NS North HCP: 9 South HCP: 13 Contract: 3♥ N	North:  ♠ AJ64  ♥ Q953  ♦ 1054  ♠ Q7	South:  ♠ 2  ♥ K762  ♠ AQ8  ♠ A10962	West North East South  1NT Pass 2♥ Pass  2♠ Pass Pass X  Pass 3♥ AP

Board: 126 Dealer: W Vul: Both HCP: 19	<ul><li>AQ42</li><li>KQ102</li><li>A94</li><li>A9</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♠ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 127 Dealer: E Vul: None HCP: 10	<ul><li>♠ 64</li><li>♥ 105</li><li>♠ AQJ6</li><li>♠ QJ1082</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 128 Dealer: W Vul: EW HCP: 5	◆ Q103 ▼ 94 ◆ 10643 ◆ QJ92	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 129 Dealer: E Vul: None HCP: 8	<ul><li>◆ Q10986</li><li>♥ A104</li><li>◆ Q973</li><li>◆ 6</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. You bid first.
Board: 130 Dealer: W Vul: NS HCP: 13	♣2 ♥ K762 ♦ AQ8 ♣ A10962	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 126 Dealer: W Vul: Both North HCP: 4 South HCP: 19 Contract: 3♥ E	North:  ◆ J986  ✓ —  ◆ 876  ◆ K85432	South:  ♠ AQ42  ♥ KQ102  ♠ A94  ♣ A9	West North East South  1NT Pass 2 Pass  2♣¹ Pass 3 AP  1. Extended acceptance after NT
Board: 127 Dealer: E Vul: None North HCP: 10 South HCP: 10 Contract: 2♥ E	North:  ♠ QJ87  ♥ A73  ♠ K1072  ♣ 43	South:  ♠ 64  ♥ 105  ♠ AQJ6  ♠ QJ1082	West North East South 1NT Pass 2♦ Pass 2♥ AP
Board: 128 Dealer: W Vul: EW North HCP: 7 South HCP: 5 Contract: 3N W	North: <b>♠</b> J876 <b>♥</b> Q875 <b>♦</b> KJ7 <b>♣</b> 64	South:  ♠ Q103  ♥ 94  ♦ 10643  ♣ QJ92	West North East South 1NT Pass 3NT AP
Board: 129 Dealer: E Vul: None North HCP: 6 South HCP: 8 Contract: 2N E	North:  ♠ A2  ♥ Q652  ♦ 1062  ♣ 10842	South:  ♠ Q10986  ♥ A104  ♠ Q973  ♠ 6	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 2NT AP  1. Stayman
Board: 130 Dealer: W Vul: NS North HCP: 9 South HCP: 13 Contract: 3♥ N	North:  ♠ AJ64  ♥ Q953  ♦ 1054  ♠ Q7	South:  ♠ 2  ♥ K762  ♠ AQ8  ♠ A10962	West North East South  1NT Pass 2♥ Pass  2♠ Pass Pass X  Pass 3♥ AP

Board: 131 Dealer: E Vul: Both HCP: 9	<b>♣</b> KJ5 <b>♥</b> Q102 <b>♦</b> Q83 <b>♣</b> J1074	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 132 Dealer: W Vul: None HCP: 9	<ul><li>▶ J842</li><li>♥ 87542</li><li>◆ AKJ6</li><li>♣ —</li></ul>	West Opens 1NT. You bid first.
Board: 133 Dealer: E Vul: NS HCP: 5	<ul><li>1074</li><li>✓ Q10</li><li>✓ K854</li><li>№ 10842</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 134 Dealer: W Vul: EW HCP: 2	<ul><li>★752</li><li>▼83</li><li>◆94</li><li>★ Q76432</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 135 Dealer: E Vul: None HCP: 6	♣6 ▼ 109874 ◆ Q73 ♣ KJ108	East Opens 1NT.  West Bids 4♥ if possible.  East Bids 4♠ if possible.  West Bids 4NT if possible.  East Bids 5♦ if possible.  West Bids 6♠ if possible.  Partner bids first.

Board: 131 Dealer: E Vul: Both North HCP: 9 South HCP: 7 Contract: 2N E	North:  ♠ KJ5  ♥ Q102  ♠ Q83  ♣ J1074	South:  ♠ Q1063  ♥ 9873  ♠ K9  ♣ Q32	West North East South  1NT Pass  2♣¹ Pass 2♣ Pass  2NT AP  1. Stayman
Board: 132 Dealer: W Vul: None North HCP: 9 South HCP: 8 Contract: 1N W	North:	South:  ♠ K96  ♥ QJ106  ♦ 1087  ♣ Q98	West North East South 1NT AP
Board: 133 Dealer: E Vul: NS North HCP: 5 South HCP: 8 Contract: 4 E	North:  ♠ 1074  ♥ Q10  ♠ K854  ♣ 10842	South:  ♠ KJ8  ♥ 632  ♠ QJ73  ♣ J95	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 134 Dealer: W Vul: EW North HCP: 2 South HCP: 14 Contract: 2N W	North:  ♠ 752  ♥ 83  ♦ 94  ♣ Q76432	South:  ♠ A1083  ♥ AJ1096  ♠ 7  ♠ AJ10	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 2NT AP  1. Stayman
Board: 135 Dealer: E Vul: None North HCP: 6 South HCP: 4 Contract: 6♠ E	North:  ♠ 6  ♥ 109874  ♠ Q73  ♠ KJ108	South:  ◆ 5  ▼ 62  ◆ A1098654  ◆ 743	West North East South  1NT Pass  4♥¹ Pass 4♠ Pass  4NT² Pass 5♠³ Pass  6♠ AP  1. Texas  2. Blackwood 0314, for ♠  3. A=1/5 or 4/5

Board: 131 Dealer: E Vul: Both HCP: 7	<ul><li>♣ Q1063</li><li>♥ 9873</li><li>◆ K9</li><li>♣ Q32</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 132 Dealer: W Vul: None HCP: 8	<ul><li>★ K96</li><li>♥ QJ106</li><li>◆ 1087</li><li>◆ Q98</li></ul>	West Opens 1NT.  Partner bids first.
Board: 133 Dealer: E Vul: NS HCP: 8	<ul><li>★ KJ8</li><li>★ 632</li><li>◆ QJ73</li><li>★ J95</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible.  You bid first.
Board: 134 Dealer: W Vul: EW HCP: 14	<ul><li>▲ A1083</li><li>♥ AJ1096</li><li>◆ 7</li><li>♣ AJ10</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.
Board: 135 Dealer: E Vul: None HCP: 4	<ul><li>◆ 5</li><li>♥ 62</li><li>◆ A1098654</li><li>◆ 743</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 6♠ if possible. You bid first.

Board: 131 Dealer: E Vul: Both North HCP: 9 South HCP: 7 Contract: 2N E	North:  ♠ KJ5  ♥ Q102  ♠ Q83  ♣ J1074	South:  ♠ Q1063  ♥ 9873  ♠ K9  ♣ Q32	West North East South  1NT Pass  2♣¹ Pass 2♣ Pass  2NT AP  1. Stayman
Board: 132 Dealer: W Vul: None North HCP: 9 South HCP: 8 Contract: 1N W	North:	South:  ♠ K96  ♥ QJ106  ♦ 1087  ♣ Q98	West North East South 1NT AP
Board: 133 Dealer: E Vul: NS North HCP: 5 South HCP: 8 Contract: 4 E	North:  ♠ 1074  ♥ Q10  ♠ K854  ♣ 10842	South:  ♠ KJ8  ♥ 632  ♠ QJ73  ♣ J95	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 134 Dealer: W Vul: EW North HCP: 2 South HCP: 14 Contract: 2N W	North:  ♠ 752  ♥ 83  ♦ 94  ♣ Q76432	South:  ♠ A1083  ♥ AJ1096  ♠ 7  ♠ AJ10	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 2NT AP  1. Stayman
Board: 135 Dealer: E Vul: None North HCP: 6 South HCP: 4 Contract: 6♠ E	North:  ♠ 6  ♥ 109874  ♠ Q73  ♠ KJ108	South:  ◆ 5  ▼ 62  ◆ A1098654  ◆ 743	West North East South  1NT Pass  4♥¹ Pass 4♠ Pass  4NT² Pass 5♠³ Pass  6♠ AP  1. Texas  2. Blackwood 0314, for ♠  3. A=1/5 or 4/5

Board: 136 Dealer: W Vul: NS HCP: 11	<ul><li>★ KJ103</li><li>♥ Q95</li><li>◆ Q87</li><li>◆ K52</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 137 Dealer: E Vul: EW HCP: 3	<ul><li>★82</li><li>♥ J7542</li><li>◆ Q92</li><li>★ 1095</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 138 Dealer: W Vul: Both HCP: 13	<ul><li>♣876</li><li>♥ AJ8</li><li>◆ KJ10854</li><li>♣ A</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♣ if possible. West Bids 3NT if possible. You bid first.
Board: 139 Dealer: E Vul: NS HCP: 10	<ul><li>★ A109</li><li>★ 852</li><li>★ KQJ532</li><li>★ 4</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 140 Dealer: W Vul: EW HCP: 8	<ul><li>AQJ8532</li><li>J632</li><li>98</li><li>✓</li></ul>	West Opens 1NT. You bid first.

Board: 136 Dealer: W Vul: NS North HCP: 11 South HCP: 6 Contract: 2 W	North:  ♠ KJ103  ♥ Q95  ♠ Q87  ♣ K52	South:  ♠ Q985  ♥ 742  ♦ 93  ♣ A986	West 1NT 2♥	North Pass AP	East 2◆	South Pass
Board: 137 Dealer: E Vul: EW North HCP: 3 South HCP: 10 Contract: 4♠ E	North:	South:  ♠ Q76  ♥ A8  ♠ A865  ♠ 8763	West 2♥ 4♠	North Pass AP	East 1NT 2♠	
Board: 138 Dealer: W Vul: Both North HCP: 13 South HCP: 0 Contract: 3N W	North:  ◆ 876  ▼ AJ8  ◆ KJ10854  ◆ A	South:	West 1NT 2▼ 3NT 1. Stay	Pass AP		South Pass Pass
Board: 139 Dealer: E Vul: NS North HCP: 10 South HCP: 10 Contract: 2♠ E	North:  ♠ A109  ♥ 852  ♠ KQJ532  ♠ 4	South:  ♠ K75  ♥ 9764  ♦ 1064  ♠ AK6	West 2♥	North Pass	East 1NT 2♠	South Pass AP
Board: 140 Dealer: W Vul: EW North HCP: 8 South HCP: 13 Contract: 3 \( \) N	North:  ♠ AQJ8532  ♥ J632  ♦ 98  ♣ —	South:  ♠ K6  ♥ K84  ♠ QJ5  ♠ KJ862	West 1NT	North 3♠	East AP	South

Board: 136 Dealer: W Vul: NS HCP: 6	<ul><li>◆ Q985</li><li>♥ 742</li><li>◆ 93</li><li>◆ A986</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 137 Dealer: E Vul: EW HCP: 10	<ul><li>♣ Q76</li><li>♥ A8</li><li>◆ A865</li><li>♣ 8763</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 138 Dealer: W Vul: Both HCP: 0	<ul><li>10942</li><li>1094</li><li>972</li><li>984</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♣ if possible. West Bids 3NT if possible. Partner bids first.
Board: 139 Dealer: E Vul: NS HCP: 10	<ul><li>★ K75</li><li>♥ 9764</li><li>♦ 1064</li><li>♣ AK6</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 140 Dealer: W Vul: EW HCP: 13	<ul><li>★ K6</li><li>▼ K84</li><li>◆ QJ5</li><li>◆ KJ862</li></ul>	West Opens 1NT. Partner bids first.

Board: 136 Dealer: W Vul: NS North HCP: 11 South HCP: 6 Contract: 2 W	North:  ♠ KJ103  ♥ Q95  ♠ Q87  ♣ K52	South:  ♠ Q985  ♥ 742  ♦ 93  ♣ A986	West 1NT 2♥	North Pass AP	East 2◆	South Pass
Board: 137 Dealer: E Vul: EW North HCP: 3 South HCP: 10 Contract: 4♠ E	North:	South:  ♠ Q76  ♥ A8  ♠ A865  ♠ 8763	West 2♥ 4♠	North Pass AP	East 1NT 2♠	
Board: 138 Dealer: W Vul: Both North HCP: 13 South HCP: 0 Contract: 3N W	North:  ◆ 876  ▼ AJ8  ◆ KJ10854  ◆ A	South:	West 1NT 2▼ 3NT 1. Stay	Pass AP		South Pass Pass
Board: 139 Dealer: E Vul: NS North HCP: 10 South HCP: 10 Contract: 2♠ E	North:  ♠ A109  ♥ 852  ♠ KQJ532  ♠ 4	South:  ♠ K75  ♥ 9764  ♦ 1064  ♠ AK6	West 2♥	North Pass	East 1NT 2♠	South Pass AP
Board: 140 Dealer: W Vul: EW North HCP: 8 South HCP: 13 Contract: 3 \( \) N	North:  ♠ AQJ8532  ♥ J632  ♦ 98  ♣ —	South:  ♠ K6  ♥ K84  ♠ QJ5  ♠ KJ862	West 1NT	North 3♠	East AP	South

Board: 141 Dealer: E Vul: Both HCP: 8	<ul><li>◆ QJ9763</li><li>▼ 32</li><li>◆ AJ764</li><li>◆ —</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 142 Dealer: W Vul: None HCP: 8	<ul><li>♣ Q109</li><li>♥ J952</li><li>◆ AJ64</li><li>♣ 102</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 143 Dealer: E Vul: EW HCP: 8	<ul><li>★ A864</li><li>▼ 753</li><li>◆ 987</li><li>◆ A72</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 144 Dealer: W Vul: Both HCP: 12	<ul><li>A62</li><li>♥ 9654</li><li>A94</li><li>A64</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 145 Dealer: E Vul: None HCP: 7	<ul><li>★ K953</li><li>★ A8754</li><li>★ 743</li><li>★ 2</li></ul>	East Opens 1NT.  Partner bids first.

Board: 141 Dealer: E Vul: Both North HCP: 8 South HCP: 6 Contract: 3N E	North:  ♠ QJ9763  ♥ 32  ♠ AJ764  ♣ —	South:  ▲ 104  ▼ Q109754  ◆ 3  ♣ KJ82	West 3NT	North AP		South Pass
Board: 142 Dealer: W Vul: None North HCP: 8 South HCP: 8 Contract: 3♠ E	North:  ♠ Q109  ♥ J952  ♠ AJ64  ♣ 102	South:  ♠ K4  ♥ 84  ♦ K853  ♠ Q8643	West 1NT 2  3  1. Stay	North Pass Pass AP man	East 2♣¹ 2♠	South Pass Pass
Board: 143 Dealer: E Vul: EW North HCP: 8 South HCP: 7 Contract: 4♠ E	North:  ◆ A864  ▼ 753  ◆ 987  ◆ A72	South:  ♠ K  ♥ 862  ♦ J1062  ♠ K8643	West  2♣¹  3♠  1. Stay	North Pass Pass man		South Pass Pass AP
Board: 144 Dealer: W Vul: Both North HCP: 12 South HCP: 5 Contract: 4 W	North:  ♠ A62  ♥ 9654  ♠ A94  ♣ A64	South:  ♠ K  ♥ Q103  • 1083  • 1098532	West 1NT 4♠ 1. Texa	North Pass AP as	East 4♥¹	South Pass
Board: 145 Dealer: E Vul: None North HCP: 7 South HCP: 12 Contract: 1N E	North:  ♠ K953  ♥ A8754  • 743  ♣ 2	South:  ♠ AJ76  ♥ Q62  ♠ K10  ♣ Q1085	West	North	East 1NT	

Board: 141 Dealer: E Vul: Both HCP: 6	<ul><li>104</li><li>✓ Q109754</li><li>✓ 3</li><li>✓ KJ82</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 142 Dealer: W Vul: None HCP: 8	<ul><li>★ K4</li><li>♥ 84</li><li>◆ K853</li><li>◆ Q8643</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 143 Dealer: E Vul: EW HCP: 7	<ul><li>★ K</li><li>♥ 862</li><li>◆ J1062</li><li>◆ K8643</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 144 Dealer: W Vul: Both HCP: 5	<b>♠</b> K <b>♥</b> Q103 <b>♦</b> 1083 <b>♣</b> 1098532	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 145 Dealer: E Vul: None HCP: 12	<ul><li>AJ76</li><li>♥ Q62</li><li>★ K10</li><li>♠ Q1085</li></ul>	East Opens 1NT. You bid first.

Board: 141 Dealer: E Vul: Both North HCP: 8 South HCP: 6 Contract: 3N E	North:  ♠ QJ9763  ♥ 32  ♠ AJ764  ♣ —	South:  ▲ 104  ▼ Q109754  ◆ 3  ♣ KJ82	West 3NT	North AP		South Pass
Board: 142 Dealer: W Vul: None North HCP: 8 South HCP: 8 Contract: 3♠ E	North:  ♠ Q109  ♥ J952  ♠ AJ64  ♣ 102	South:  ♠ K4  ♥ 84  ♦ K853  ♠ Q8643	West 1NT 2  3  1. Stay	North Pass Pass AP man	East 2♣¹ 2♠	South Pass Pass
Board: 143 Dealer: E Vul: EW North HCP: 8 South HCP: 7 Contract: 4♠ E	North:  ◆ A864  ▼ 753  ◆ 987  ◆ A72	South:  ♠ K  ♥ 862  ♦ J1062  ♠ K8643	West  2♣¹  3♠  1. Stay	North Pass Pass man		South Pass Pass AP
Board: 144 Dealer: W Vul: Both North HCP: 12 South HCP: 5 Contract: 4 W	North:  ♠ A62  ♥ 9654  ♠ A94  ♣ A64	South:  ♠ K  ♥ Q103  • 1083  • 1098532	West 1NT 4♠ 1. Texa	North Pass AP as	East 4♥¹	South Pass
Board: 145 Dealer: E Vul: None North HCP: 7 South HCP: 12 Contract: 1N E	North:  ♠ K953  ♥ A8754  • 743  ♣ 2	South:  ♠ AJ76  ♥ Q62  ♠ K10  ♣ Q1085	West	North	East 1NT	

Board: 146 Dealer: W Vul: NS HCP: 8	<ul><li>★ 543</li><li>♥ 85</li><li>◆ Q95</li><li>◆ KQJ97</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 147 Dealer: E Vul: Both HCP: 5	<ul><li>★85</li><li>▼K9642</li><li>◆J4</li><li>◆J984</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 148 Dealer: W Vul: None HCP: 6	<ul><li>♣ Q64</li><li>♥ A4</li><li>♦ 108754</li><li>♣ 754</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 149 Dealer: E Vul: EW HCP: 15	<ul><li>★ A96</li><li>♥ K9</li><li>♦ KJ</li><li>★ KJ10962</li></ul>	East Opens 1NT. West Bids 3♣ if possible.  Partner bids first.
Board: 150 Dealer: W Vul: None HCP: 9	<ul><li>♠ A</li><li>♥ J953</li><li>♦ A8742</li><li>♠ 732</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.

Board: 146 Dealer: W Vul: NS North HCP: 8 South HCP: 4 Contract: 4♥ W	North:	South:  ♠ Q872  ♥ J2  ♦ J1087  ♠ 642	West 1NT 2♥	North Pass Pass	East 2♦ 4♥	South Pass AP
Board: 147 Dealer: E Vul: Both North HCP: 5 South HCP: 9 Contract: 4 W	North:  ◆ 85  ▼ K9642  ◆ J4  ◆ J984	South:	2 <b>∀</b> 4 <b>♠</b>	North Pass AP nded acc	1NT 2NT <sup>1</sup>	South Pass Pass ce after NT
Board: 148 Dealer: W Vul: None North HCP: 6 South HCP: 11 Contract: 2N W	North:  ♠ Q64  ♥ A4  ♦ 108754  ♣ 754	South:  ♠ AK1087  ♥ K875  ♦ 9  ♣ J106	West 1NT 2  1. Stay	Pass	East 2♣¹ 2NT	Pass
Board: 149 Dealer: E Vul: EW North HCP: 15 South HCP: 5 Contract: 4 N	North:  ♠ A96  ♥ K9  ♠ KJ  ♣ KJ10962	South:  ♠ Q1082  ♥ J108732  ♠ 6  ♠ Q8	<b>3</b> ♣¹	North  4♣  3C trans	1NT AP	
Board: 150 Dealer: W Vul: None North HCP: 9 South HCP: 6 Contract: 3N W	North:  ♠ A  ♥ J953  ♠ A8742  ♣ 732	South:  ◆ J8654  ◆ A86  ◆ J106  ◆ 64	West 1NT	North Pass	East 3NT	

Board: 146 Dealer: W Vul: NS HCP: 4	<ul><li>♣ Q872</li><li>♥ J2</li><li>◆ J1087</li><li>♣ 642</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 147 Dealer: E Vul: Both HCP: 9	<ul><li>◆93</li><li>♥Q1053</li><li>◆Q986</li><li>◆KQ3</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 4♠ if possible. You bid first.
Board: 148 Dealer: W Vul: None HCP: 11	<ul><li>★ AK1087</li><li>★ K875</li><li>◆ 9</li><li>★ J106</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.
Board: 149 Dealer: E Vul: EW HCP: 5	<ul><li>♣ Q1082</li><li>♥ J108732</li><li>♦ 6</li><li>♣ Q8</li></ul>	East Opens 1NT. West Bids 3♣ if possible. You bid first.
Board: 150 Dealer: W Vul: None HCP: 6	<ul><li>▶ J8654</li><li>♥ A86</li><li>◆ J106</li><li>◆ 64</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.

Board: 146 Dealer: W Vul: NS North HCP: 8 South HCP: 4 Contract: 4♥ W	North:	South:  ♠ Q872  ♥ J2  ♦ J1087  ♠ 642	West 1NT 2♥	North Pass Pass	East 2♦ 4♥	South Pass AP
Board: 147 Dealer: E Vul: Both North HCP: 5 South HCP: 9 Contract: 4 W	North:  ◆ 85  ▼ K9642  ◆ J4  ◆ J984	South:	2 <b>∀</b> 4 <b>♠</b>	North Pass AP nded acc	1NT 2NT <sup>1</sup>	South Pass Pass ce after NT
Board: 148 Dealer: W Vul: None North HCP: 6 South HCP: 11 Contract: 2N W	North:  ♠ Q64  ♥ A4  ♦ 108754  ♣ 754	South:  ♠ AK1087  ♥ K875  ♦ 9  ♣ J106	West 1NT 2  1. Stay	Pass	East 2♣¹ 2NT	Pass
Board: 149 Dealer: E Vul: EW North HCP: 15 South HCP: 5 Contract: 4 N	North:  ♠ A96  ♥ K9  ♠ KJ  ♣ KJ10962	South:  ♠ Q1082  ♥ J108732  ♠ 6  ♠ Q8	<b>3</b> ♣¹	North  4♣  3C trans	1NT AP	
Board: 150 Dealer: W Vul: None North HCP: 9 South HCP: 6 Contract: 3N W	North:  ♠ A  ♥ J953  ♠ A8742  ♣ 732	South:  ◆ J8654  ◆ A86  ◆ J106  ◆ 64	West 1NT	North Pass	East 3NT	

Board: 151 Dealer: E Vul: NS HCP: 7	<ul><li>10982</li><li>K876</li><li>A83</li><li>62</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 152 Dealer: W Vul: EW HCP: 10	<ul><li>♣ 874</li><li>♥ A2</li><li>♦ A</li><li>♣ Q1096432</li></ul>	West Opens 1NT. You bid first.
Board: 153 Dealer: E Vul: Both HCP: 13	<ul><li>♣ QJ985</li><li>♥ AJ</li><li>◆ K973</li><li>♣ Q2</li></ul>	East Opens 1NT.  Partner bids first.
Board: 154 Dealer: W Vul: NS HCP: 8	<ul><li>43</li><li>♥ 954</li><li>AQJ654</li><li>\$ J3</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 155 Dealer: E Vul: EW HCP: 7	<ul><li>★ K1075</li><li>♥ J52</li><li>◆ J75</li><li>◆ Q43</li></ul>	East Opens 1NT.  Partner bids first.

Board: 151 Dealer: E Vul: NS North HCP: 7 South HCP: 13 Contract: 3♣ E	North:  ♠ 10982  ♥ K876  ♠ A83  ♣ 62	South:  ♠ AJ64  ♥ Q54  ♠ K1095  ♣ K10	West North East South  1NT Pass  2♣¹ Pass 3♣² AP  1. 1N-2S transfer to clubs  2. automat
Board: 152 Dealer: W Vul: EW North HCP: 10 South HCP: 9 Contract: 3♣ N	North:  ◆ 874  ▼ A2  ◆ A  ♣ Q1096432	South:  ♠ AK92  ♥ 74  ♦ J7653  ♣ J5	West North East South 1NT 3♣ AP
Board: 153 Dealer: E Vul: Both North HCP: 13 South HCP: 9 Contract: 2♠ N	North:  ♠ QJ985  ♥ AJ  ♠ K973  ♠ Q2	South:  ♠ 63  ♥ Q54  ♠ A108  ♣ K9863	West North East South 1NT Pass Pass 2♠¹ AP 1. Multi-Landy, 5M-4m
Board: 154 Dealer: W Vul: NS North HCP: 8 South HCP: 3 Contract: 4 W	North:	South:	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 4♥ AP  1. Stayman
Board: 155 Dealer: E Vul: EW North HCP: 7 South HCP: 14 Contract: 1N E	North:  ♠ K1075  ♥ J52  ♦ J75  ♣ Q43	South:  ♠ A32  ♥ KQ1093  ♠ Q984  ♠ K	West North East South 1NT AP

Board: 151 Dealer: E Vul: NS HCP: 13	<ul><li>AJ64</li><li>♥ Q54</li><li>★ K1095</li><li>★ K10</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 152 Dealer: W Vul: EW HCP: 9	<ul><li>♠ AK92</li><li>♥ 74</li><li>♦ J7653</li><li>♠ J5</li></ul>	West Opens 1NT. Partner bids first.
Board: 153 Dealer: E Vul: Both HCP: 9	<ul><li>♠ 63</li><li>♥ Q54</li><li>♦ A108</li><li>♠ K9863</li></ul>	East Opens 1NT. You bid first.
Board: 154 Dealer: W Vul: NS HCP: 3	<ul><li>◆98762</li><li>▼108</li><li>◆103</li><li>◆K954</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 155 Dealer: E Vul: EW HCP: 14	<ul><li>★ A32</li><li>★ KQ1093</li><li>◆ Q984</li><li>★ K</li></ul>	East Opens 1NT. You bid first.

Board: 151 Dealer: E Vul: NS North HCP: 7 South HCP: 13 Contract: 3♣ E	North:  ♠ 10982  ♥ K876  ♠ A83  ♣ 62	South:  ♠ AJ64  ♥ Q54  ♠ K1095  ♣ K10	West North East South  1NT Pass  2♣¹ Pass 3♣² AP  1. 1N-2S transfer to clubs  2. automat
Board: 152 Dealer: W Vul: EW North HCP: 10 South HCP: 9 Contract: 3♣ N	North:  ◆ 874  ▼ A2  ◆ A  ♣ Q1096432	South:  ♠ AK92  ♥ 74  ♦ J7653  ♣ J5	West North East South 1NT 3♣ AP
Board: 153 Dealer: E Vul: Both North HCP: 13 South HCP: 9 Contract: 2♠ N	North:  ♠ QJ985  ♥ AJ  ♠ K973  ♠ Q2	South:  ♠ 63  ♥ Q54  ♠ A108  ♣ K9863	West North East South 1NT Pass Pass 2♠¹ AP 1. Multi-Landy, 5M-4m
Board: 154 Dealer: W Vul: NS North HCP: 8 South HCP: 3 Contract: 4 W	North:	South:	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 4♥ AP  1. Stayman
Board: 155 Dealer: E Vul: EW North HCP: 7 South HCP: 14 Contract: 1N E	North:  ♠ K1075  ♥ J52  ♦ J75  ♣ Q43	South:  ♠ A32  ♥ KQ1093  ♠ Q984  ♠ K	West North East South 1NT AP

Board: 156 Dealer: W Vul: None HCP: 8	<ul><li></li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2NT if possible. East Bids 4♥ if possible.  You bid first.
Board: 157 Dealer: E Vul: EW HCP: 4	<ul><li>♣ J72</li><li>♥ QJ109</li><li>♦ 863</li><li>♣ 763</li></ul>	East Opens 1NT.  Partner bids first.
Board: 158 Dealer: W Vul: Both HCP: 7	<ul><li>♣ J1052</li><li>♥ Q107</li><li>♦ K74</li><li>♣ J64</li></ul>	West Opens 1NT. You bid first.
Board: 159 Dealer: E Vul: None HCP: 1	<ul><li></li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 160 Dealer: W Vul: NS HCP: 8	<ul><li>10</li><li>♥ 9742</li><li>◆ AJ52</li><li>♣ QJ42</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.

Board: 156 Dealer: W Vul: None North HCP: 8 South HCP: 8 Contract: 4♥ E	North:	South:  ♠ 109  ♥ K62  ♠ Q1082  ♠ QJ108	West North East South  1NT Pass 2 Pass  2NT¹ Pass 4 AP  1. Extended acceptance after NT
Board: 157 Dealer: E Vul: EW North HCP: 4 South HCP: 13 Contract: 1N E	North:  ♣ J72  ♥ QJ109  ♦ 863  ♣ 763	South:  ♠ K96  ♥ A74  ♠ Q52  ♠ KJ104	West North East South 1NT AP
Board: 158 Dealer: W Vul: Both North HCP: 7 South HCP: 10 Contract: 1N W	North:	South:  ♠ AK6  ♥ 9865  ♦ QJ986  ♠ 3	West North East South 1NT AP
Board: 159 Dealer: E Vul: None North HCP: 1 South HCP: 19 Contract: 4 VX E	North:  ♣ J82  ♥ 5  ♦ 8643  ♣ 96432	South:  ♠ AK73  ♥ Q10  ♠ KJ97  ♣ AQ7	West North East South $1NT X^1$ $4 \stackrel{?}{\bullet}^2$ Pass $4 \stackrel{\checkmark}{\bullet} X$ AP  1. Multi-Landy, 4M-5m or 15+ HCP 2. Texas
Board: 160 Dealer: W Vul: NS North HCP: 8 South HCP: 9 Contract: 4♠ E	North:  ♠ 10  ♥ 9742  ♠ AJ52  ♣ QJ42	South:  ◆ J764  ◆ J6  ◆ K1083  ◆ A65	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 2♠ Pass  3♠ Pass 4♠ AP  1. Stayman

Board: 156 Dealer: W Vul: None HCP: 8	<ul><li>109</li><li>K62</li><li>Q1082</li><li>QJ108</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2NT if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 157 Dealer: E Vul: EW HCP: 13	<ul><li>★ K96</li><li>★ A74</li><li>◆ Q52</li><li>★ KJ104</li></ul>	East Opens 1NT. You bid first.
Board: 158 Dealer: W Vul: Both HCP: 10	<ul><li>♠ AK6</li><li>♥ 9865</li><li>♦ QJ986</li><li>♠ 3</li></ul>	West Opens 1NT. Partner bids first.
Board: 159 Dealer: E Vul: None HCP: 19	<ul><li>♠ AK73</li><li>♥ Q10</li><li>♠ KJ97</li><li>♠ AQ7</li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 160 Dealer: W Vul: NS HCP: 9	<ul><li>J764</li><li>✓ J6</li><li>✓ K1083</li><li>✓ A65</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.

Board: 156 Dealer: W Vul: None North HCP: 8 South HCP: 8 Contract: 4♥ E	North:	South:  ♠ 109  ♥ K62  ♠ Q1082  ♠ QJ108	West North East South  1NT Pass 2 Pass  2NT¹ Pass 4 AP  1. Extended acceptance after NT
Board: 157 Dealer: E Vul: EW North HCP: 4 South HCP: 13 Contract: 1N E	North:  ♣ J72  ♥ QJ109  ♦ 863  ♣ 763	South:  ♠ K96  ♥ A74  ♠ Q52  ♠ KJ104	West North East South 1NT AP
Board: 158 Dealer: W Vul: Both North HCP: 7 South HCP: 10 Contract: 1N W	North:	South:  ♠ AK6  ♥ 9865  ♦ QJ986  ♠ 3	West North East South 1NT AP
Board: 159 Dealer: E Vul: None North HCP: 1 South HCP: 19 Contract: 4 VX E	North:  ♣ J82  ♥ 5  ♦ 8643  ♣ 96432	South:  ♠ AK73  ♥ Q10  ♠ KJ97  ♣ AQ7	West North East South $1NT X^1$ $4 \stackrel{?}{\bullet}^2$ Pass $4 \stackrel{\checkmark}{\bullet} X$ AP  1. Multi-Landy, 4M-5m or 15+ HCP 2. Texas
Board: 160 Dealer: W Vul: NS North HCP: 8 South HCP: 9 Contract: 4♠ E	North:  ♠ 10  ♥ 9742  ♠ AJ52  ♣ QJ42	South:  ◆ J764  ◆ J6  ◆ K1083  ◆ A65	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 2♠ Pass  3♠ Pass 4♠ AP  1. Stayman

Board: 161 Dealer: E Vul: Both HCP: 10	♣— ♥ 87643 • AQJ972 • K3	East Opens 1NT. West Bids 2♥ if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 162 Dealer: W Vul: None HCP: 15	<ul><li>♠ 10</li><li>♥ AQJ86</li><li>♠ AJ103</li><li>♠ K75</li></ul>	West Opens 1NT. You bid first.
Board: 163 Dealer: E Vul: NS HCP: 7	<ul><li> ♣ J9</li><li> ♥ QJ</li><li> ♦ K65</li><li> ♣ 1098632</li></ul>	East Opens 1NT.  Partner bids first.
Board: 164 Dealer: W Vul: EW HCP: 7	<ul><li>★ K874</li><li>▼ K73</li><li>◆ 9752</li><li>◆ J7</li></ul>	West Opens 1NT. You bid first.
Board: 165 Dealer: E Vul: None HCP: 9	<ul><li></li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.

Board: 161 Dealer: E Vul: Both North HCP: 10 South HCP: 9 Contract: 3 \( \) W	North:  ♣ —  ▼ 87643  ◆ AQJ972  ♣ K3	South:  ♠ A974  ♥ K95  ♦ 53  ♣ Q987	2 <b>♥</b> 3 <b>♠</b>	North  2♠¹ AP naels Cu	1NT X	South Pass 3♥
Board: 162 Dealer: W Vul: None North HCP: 15 South HCP: 6 Contract: 2 N	North:  ♠ 10  ♥ AQJ86  ♠ AJ103  ♣ K75	South:  ◆ J6542  ▼ 93  ◆ K754  ◆ Q8	1NT	North 2 <b>v</b> ¹ i-Landy	AP	
Board: 163 Dealer: E Vul: NS North HCP: 7 South HCP: 14 Contract: 1N E	North:	South:  ◆ A873  ◆ 9876  ◆ AQ92  ◆ A	West	North	East 1NT	
Board: 164 Dealer: W Vul: EW North HCP: 7 South HCP: 10 Contract: 1N W	North:  ♠ K874  ♥ K73  ♦ 9752  ♣ J7	South:	West 1NT	North AP	East	South
Board: 165 Dealer: E Vul: None North HCP: 9 South HCP: 8 Contract: 3  E	North:	South:  ♠ K10982  ♥ J753  • 1087  ♣ A	2 <b>♠</b> ¹	North Pass 2S trans mat	1NT 3♣ <sup>2</sup>	Pass AP

Board: 161 Dealer: E Vul: Both HCP: 9	<ul><li>★ A974</li><li>★ K95</li><li>★ 53</li><li>★ Q987</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible.  You bid first.
Board: 162 Dealer: W Vul: None	<ul><li></li></ul>	West Opens 1NT.  Partner bids first.
HCP: 6  Board: 163  Dealer: E  Vul: NS	<ul><li>♣ Q8</li><li>♠ A873</li><li>♥ 9876</li><li>♦ AQ92</li></ul>	East Opens 1NT. You bid first.
HCP: 14  Board: 164  Dealer: W  Vul: EW	♣ A  ♣ 95 ▼ 1054 ◆ KJ	West Opens 1NT.
HCP: 10  Board: 165	♣ AQ10983 ♣ K10982	Partner bids first.  East Opens 1NT.  West Pids 24 if passible
Dealer: E Vul: None HCP: 8	<ul><li>▼ J753</li><li>◆ 1087</li><li>◆ A</li></ul>	West Bids 2♠ if possible.  East Bids 3♠ if possible.  You bid first.

Board: 161 Dealer: E Vul: Both North HCP: 10 South HCP: 9 Contract: 3 \( \) W	North:  ♣ —  ▼ 87643  ◆ AQJ972  ♣ K3	South:  ♠ A974  ♥ K95  ♦ 53  ♣ Q987	2 <b>♥</b> 3 <b>♠</b>	North  2♠¹ AP naels Cu	1NT X	South Pass 3♥
Board: 162 Dealer: W Vul: None North HCP: 15 South HCP: 6 Contract: 2 N	North:  ♠ 10  ♥ AQJ86  ♠ AJ103  ♣ K75	South:  ◆ J6542  ▼ 93  ◆ K754  ◆ Q8	1NT	North 2 <b>v</b> ¹ i-Landy	AP	
Board: 163 Dealer: E Vul: NS North HCP: 7 South HCP: 14 Contract: 1N E	North:	South:  ◆ A873  ◆ 9876  ◆ AQ92  ◆ A	West	North	East 1NT	
Board: 164 Dealer: W Vul: EW North HCP: 7 South HCP: 10 Contract: 1N W	North:  ♠ K874  ♥ K73  ♦ 9752  ♣ J7	South:	West 1NT	North AP	East	South
Board: 165 Dealer: E Vul: None North HCP: 9 South HCP: 8 Contract: 3  E	North:	South:  ♠ K10982  ♥ J753  • 1087  ♣ A	2 <b>♠</b> ¹	North Pass 2S trans mat	1NT 3♣ <sup>2</sup>	Pass AP

Board: 166 Dealer: W Vul: NS HCP: 4	<ul><li>♣—</li><li>★ A10975</li><li>◆ 1092</li><li>♣ 76542</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 3♠ if possible. You bid first.
Board: 167 Dealer: E Vul: EW HCP: 6	<ul><li>★K10862</li><li>▼10754</li><li>◆4</li><li>★K107</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 168 Dealer: W Vul: Both HCP: 5	<ul><li>◆ 974</li><li>♥ Q42</li><li>◆ QJ98542</li><li>◆ —</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 169 Dealer: E Vul: NS HCP: 8	<ul><li>◆ Q10</li><li>◆ A10853</li><li>◆ 73</li><li>◆ Q653</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. Partner bids first.
Board: 170 Dealer: W Vul: EW HCP: 11	<ul><li>★K1098</li><li>▼9854</li><li>◆KQJ3</li><li>◆Q</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.

Board: 166 Dealer: W Vul: NS North HCP: 4 South HCP: 16 Contract: 3♠ E	North:	South:  ♠ KQ87  ♥ 82  ♠ AQJ  ♠ KJ103	1NT 2NT <sup>1</sup>	North Pass Pass nded acc	2 <b>♥</b> 3♠	South Pass AP ce after NT
Board: 167 Dealer: E Vul: EW North HCP: 6 South HCP: 7 Contract: 3N E	North:  ♠ K10862  ♥ 10754  ♠ 4  ♠ K107	South:	West 2♦ 3♦	North Pass Pass		Pass Pass
Board: 168 Dealer: W Vul: Both North HCP: 5 South HCP: 6 Contract: 3N W	North:	South:  ◆ AJ1065  ▼ J10986  ◆ 3  ◆ 105	West 1NT	North Pass	East 3NT	
Board: 169 Dealer: E Vul: NS North HCP: 8 South HCP: 9 Contract: 2N E	North:  ♠ Q10  ♥ A10853  ♠ 73  ♠ Q653	South:  ♠ A943  ♥ J76  ♠ 10986  ♠ A9	West  2♣¹  2NT  1. Stay	North Pass AP		South Pass Pass
Board: 170 Dealer: W Vul: EW North HCP: 11 South HCP: 5 Contract: 3N W	North:  ♠ K1098  ♥ 9854  ♠ KQJ3  ♣ Q	South:  ♠ Q65  ♥ QJ72  ♦ 9654  ♠ 63	West 1NT	North Pass	East 3NT	

Board: 166 Dealer: W Vul: NS HCP: 16	<ul><li>★ KQ87</li><li>★ 82</li><li>◆ AQJ</li><li>★ KJ103</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 167 Dealer: E Vul: EW HCP: 7	<ul><li>▶ J954</li><li>♥ Q6</li><li>♦ K5</li><li>♣ J5432</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. East Bids 3NT if possible. You bid first.
Board: 168 Dealer: W Vul: Both HCP: 6	♣ AJ1065 ♥ J10986 ♦ 3 ♣ 105	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 169 Dealer: E Vul: NS HCP: 9	<ul><li>▲ A943</li><li>✔ J76</li><li>◆ 10986</li><li>▲ A9</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. You bid first.
Board: 170 Dealer: W Vul: EW HCP: 5	<ul><li>♣ Q65</li><li>♥ QJ72</li><li>◆ 9654</li><li>♣ 63</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.

Board: 166 Dealer: W Vul: NS North HCP: 4 South HCP: 16 Contract: 3♠ E	North:	South:  ♠ KQ87  ♥ 82  ♠ AQJ  ♠ KJ103	1NT 2NT <sup>1</sup>	North Pass Pass nded acc	2 <b>♥</b> 3♠	South Pass AP ce after NT
Board: 167 Dealer: E Vul: EW North HCP: 6 South HCP: 7 Contract: 3N E	North:  ♠ K10862  ♥ 10754  ♠ 4  ♠ K107	South:	West 2♦ 3♦	North Pass Pass		Pass Pass
Board: 168 Dealer: W Vul: Both North HCP: 5 South HCP: 6 Contract: 3N W	North:	South:  ◆ AJ1065  ▼ J10986  ◆ 3  ◆ 105	West 1NT	North Pass	East 3NT	
Board: 169 Dealer: E Vul: NS North HCP: 8 South HCP: 9 Contract: 2N E	North:  ♠ Q10  ♥ A10853  ♠ 73  ♠ Q653	South:  ♠ A943  ♥ J76  ♠ 10986  ♠ A9	West  2♣¹  2NT  1. Stay	North Pass AP		South Pass Pass
Board: 170 Dealer: W Vul: EW North HCP: 11 South HCP: 5 Contract: 3N W	North:  ♠ K1098  ♥ 9854  ♠ KQJ3  ♣ Q	South:  ♠ Q65  ♥ QJ72  ♦ 9654  ♠ 63	West 1NT	North Pass	East 3NT	

Board: 171 Dealer: E Vul: Both HCP: 4	<ul><li>♣ QJ65</li><li>♥ 4</li><li>♦ 7432</li><li>♣ J972</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 172 Dealer: W Vul: EW HCP: 4	<ul><li>★ K9843</li><li>♥ 986</li><li>♦ 109</li><li>♣ J82</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 173 Dealer: E Vul: Both HCP: 10	<b>♣</b> KQ6 <b>♥</b> 8642 <b>♦</b> 4 <b>♣</b> KQ1094	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 3♥ if possible. Partner bids first.
Board: 174 Dealer: W Vul: None HCP: 2	<ul><li>★832</li><li>▼7532</li><li>◆8762</li><li>★Q5</li></ul>	West Opens 1NT. East Bids 4♠ if possible. West Bids 4♠ if possible. East Bids 4NT if possible. You bid first.
Board: 175 Dealer: E Vul: NS HCP: 9	<ul><li>★K105</li><li>★A653</li><li>◆Q972</li><li>◆83</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♠ if possible.  Partner bids first.

Board: 171 Dealer: E Vul: Both North HCP: 4 South HCP: 6 Contract: 3N E	North:  ♠ QJ65  ♥ 4  ♠ 7432  ♣ J972	South:  ♠ A93  ♥ Q106532  ♦ 105  ♠ 64	West North East South 1NT Pass 3NT AP
Board: 172 Dealer: W Vul: EW North HCP: 4 South HCP: 10 Contract: 4 W	North:  ♠ K9843  ♥ 986  ♦ 109  ♣ J82	South:  ♠ Q105  ♥ J2  ♠ 762  ♣ AK964	West North East South  1NT Pass 2♣¹ X  2♥ Pass 4♥ AP  1. Stayman
Board: 173 Dealer: E Vul: Both North HCP: 10 South HCP: 6 Contract: 3▼ E	North:  ♠ KQ6  ♥ 8642  ♠ 4  ♣ KQ1094	South:	West North East South 1NT Pass 2♦ Pass 2♥ Pass 2NT Pass 3♥ AP
Board: 174 Dealer: W Vul: None North HCP: 2 South HCP: 5 Contract: 4N W	North:	South:	West North East South  1NT Pass 4♣¹ Pass  4♣² Pass 4NT AP  1. Gerber  2. A=2 out of 4
Board: 175 Dealer: E Vul: NS North HCP: 9 South HCP: 13 Contract: 3•X W	North:  ♠ K105  ♥ A653  ♠ Q972  ♣ 83	South:  ♣—  ♥ QJ92  • AJ86  • KQ1075	West North East South  1NT X¹  2♥ Pass 2NT² Pass  3♠ X AP  1. Multi-Landy, 4M-5m or 15+ HCP  2. Extended acceptance after NT

Board: 171 Dealer: E Vul: Both HCP: 6	<ul><li>★ A93</li><li>♥ Q106532</li><li>♦ 105</li><li>♠ 64</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 172 Dealer: W Vul: EW HCP: 10	<ul><li>♣ Q105</li><li>♥ J2</li><li>◆ 762</li><li>♣ AK964</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 173 Dealer: E Vul: Both HCP: 6	<ul><li>◆9832</li><li>♥7</li><li>◆ KQJ986</li><li>◆65</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 3♥ if possible. You bid first.
Board: 174 Dealer: W Vul: None HCP: 5	<ul><li>10964</li><li>✓ Q8</li><li>✓ Q109</li><li>✓ J863</li></ul>	West Opens 1NT. East Bids 4♣ if possible. West Bids 4♠ if possible. East Bids 4NT if possible. Partner bids first.
Board: 175 Dealer: E Vul: NS HCP: 13	♣— ♥ QJ92 • AJ86 • KQ1075	East Opens 1NT. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♠ if possible. You bid first.

Board: 171 Dealer: E Vul: Both North HCP: 4 South HCP: 6 Contract: 3N E	North:  ♠ QJ65  ♥ 4  ♠ 7432  ♣ J972	South:  ♠ A93  ♥ Q106532  ♦ 105  ♠ 64	West North East South 1NT Pass 3NT AP
Board: 172 Dealer: W Vul: EW North HCP: 4 South HCP: 10 Contract: 4 W	North:  ♠ K9843  ♥ 986  ♦ 109  ♣ J82	South:  ♠ Q105  ♥ J2  ♠ 762  ♣ AK964	West North East South  1NT Pass 2♣¹ X  2♥ Pass 4♥ AP  1. Stayman
Board: 173 Dealer: E Vul: Both North HCP: 10 South HCP: 6 Contract: 3▼ E	North:  ♠ KQ6  ♥ 8642  ♠ 4  ♣ KQ1094	South:	West North East South 1NT Pass 2♦ Pass 2♥ Pass 2NT Pass 3♥ AP
Board: 174 Dealer: W Vul: None North HCP: 2 South HCP: 5 Contract: 4N W	North:	South:	West North East South  1NT Pass 4♣¹ Pass  4♣² Pass 4NT AP  1. Gerber  2. A=2 out of 4
Board: 175 Dealer: E Vul: NS North HCP: 9 South HCP: 13 Contract: 3•X W	North:  ♠ K105  ♥ A653  ♠ Q972  ♣ 83	South:  ♣—  ♥ QJ92  • AJ86  • KQ1075	West North East South  1NT X¹  2♥ Pass 2NT² Pass  3♠ X AP  1. Multi-Landy, 4M-5m or 15+ HCP  2. Extended acceptance after NT

Board: 176 Dealer: W Vul: Both HCP: 10	<ul><li>AQ987</li><li>KJ98</li><li>92</li><li>84</li></ul>	West Opens 1NT. East Bids 3♣ if possible. You bid first.
Board: 177 Dealer: E Vul: None HCP: 9	<ul><li>◆986</li><li>▼ K107</li><li>◆ K753</li><li>◆ K105</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 178 Dealer: W Vul: NS HCP: 15	<ul><li>4</li><li>♥ Q6</li><li>◆ AK1062</li><li>◆ AQ842</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 179 Dealer: E Vul: EW HCP: 11	<ul><li>♣ Q975</li><li>♥ KQ4</li><li>◆ A10754</li><li>♣ 5</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 180 Dealer: W Vul: None HCP: 6	<ul><li>♣93</li><li>▼1093</li><li>◆KQJ96</li><li>♣1042</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.

Board: 176 Dealer: W Vul: Both North HCP: 10 South HCP: 7 Contract: 3♣ E	North:  ♠ AQ987  ♥ KJ98  ♦ 92  ♣ 84	South:	West North East South  1NT 2♣¹ Pass 2♥  Pass Pass 3♣ AP  1. Multi-Landy, both majors
Board: 177 Dealer: E Vul: None North HCP: 9 South HCP: 6 Contract: 4♠ E	North:	South:  ♣ J2  ♥ Q8653  ♦ 10  ♣ QJ943	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT Pass 4♠ AP
Board: 178 Dealer: W Vul: NS North HCP: 15 South HCP: 5 Contract: 2♠ W	North:	South:  ♠ QJ8  ♥ J82  ♦ J87  ♣ 9753	West North East South  1NT X <sup>1</sup> 2♥ Pass  2♠ AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 179 Dealer: E Vul: EW North HCP: 11 South HCP: 6 Contract: 4♥ E	North:  ♠ Q975  ♥ KQ4  ♠ A10754  ♣ 5	South:  ♠ K108  ♥ 83  ♠ QJ92  ♣ 9743	West North East South 1NT Pass 2 ★ X 2 ▼ Pass 3 ▼ Pass 4 ▼ AP
Board: 180 Dealer: W Vul: None North HCP: 6 South HCP: 13 Contract: 2 W	North:	South:  ♠ K765  ♥ A65  ♠ A3  ♠ Q985	West North East South  1NT Pass 2 → Pass  2 ▼ AP

Board: 176 Dealer: W Vul: Both HCP: 7	<ul><li>◆ 52</li><li>♥ 7652</li><li>◆ KQ654</li><li>◆ Q10</li></ul>	West Opens 1NT. East Bids 3♣ if possible.  Partner bids first.
Board: 177 Dealer: E Vul: None HCP: 6	<ul><li></li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. You bid first.
Board: 178 Dealer: W Vul: NS HCP: 5	<ul><li>♣ QJ8</li><li>♥ J82</li><li>◆ J87</li><li>♣ 9753</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 179 Dealer: E Vul: EW HCP: 6	<ul><li>★K108</li><li>▼83</li><li>◆QJ92</li><li>◆9743</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 180 Dealer: W Vul: None HCP: 13	<ul><li>★ K765</li><li>★ A65</li><li>★ A3</li><li>★ Q985</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.

Board: 176 Dealer: W Vul: Both North HCP: 10 South HCP: 7 Contract: 3♣ E	North:  ♠ AQ987  ♥ KJ98  ♦ 92  ♣ 84	South:	West North East South  1NT 2♣¹ Pass 2♥  Pass Pass 3♣ AP  1. Multi-Landy, both majors
Board: 177 Dealer: E Vul: None North HCP: 9 South HCP: 6 Contract: 4♠ E	North:	South:  ♣ J2  ♥ Q8653  ♦ 10  ♣ QJ943	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT Pass 4♠ AP
Board: 178 Dealer: W Vul: NS North HCP: 15 South HCP: 5 Contract: 2♠ W	North:	South:  ♠ QJ8  ♥ J82  ♦ J87  ♣ 9753	West North East South  1NT X <sup>1</sup> 2♥ Pass  2♠ AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 179 Dealer: E Vul: EW North HCP: 11 South HCP: 6 Contract: 4♥ E	North:  ♠ Q975  ♥ KQ4  ♠ A10754  ♣ 5	South:  ♠ K108  ♥ 83  ♠ QJ92  ♣ 9743	West North East South 1NT Pass 2 ★ X 2 ▼ Pass 3 ▼ Pass 4 ▼ AP
Board: 180 Dealer: W Vul: None North HCP: 6 South HCP: 13 Contract: 2 W	North:	South:  ♠ K765  ♥ A65  ♠ A3  ♠ Q985	West North East South  1NT Pass 2 → Pass  2 ▼ AP

Board: 181 Dealer: E Vul: EW HCP: 16	<ul><li>AQ93</li><li>♥ 9654</li><li>◆ QJ5</li><li>AK</li></ul>	East Opens 1NT.  Partner bids first.
Board: 182 Dealer: W Vul: Both HCP: 4	<ul><li>♣873</li><li>♥1042</li><li>♦ KJ4</li><li>♣9532</li></ul>	West Opens 1NT.  East Bids 2♥ if possible.  West Bids 2NT if possible.  East Bids 3NT if possible.  West Bids 4♥ if possible.  East Bids 4♥ if possible.  West Bids 4NT if possible.  East Bids 5♦ if possible.  West Bids 5♠ if possible.
		You bid first.
Board: 183 Dealer: E Vul: NS HCP: 8	<ul><li>★ KJ964</li><li>♥ Q742</li><li>◆ Q10</li><li>◆ 108</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 184 Dealer: W Vul: EW HCP: 4	<ul><li>1076</li><li>✓ Q875</li><li>52</li><li>Q853</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Redoubles if possible. East Bids 2♥ if possible.  You bid first.

Board: 181 Dealer: E Vul: EW North HCP: 16 South HCP: 4 Contract: 1N E	North:  ♠ AQ93  ♥ 9654  ♠ QJ5  ♠ AK	South:  ♣ J1085  ♥ QJ1073  • 64  ♣ 62	West North East South 1NT AP
Board: 182 Dealer: W Vul: Both North HCP: 4 South HCP: 8 Contract: 5♠ W	North:  ◆ 873  ▼ 1042  ◆ KJ4  ◆ 9532	South:  ♠ 6  ♥ Q9875  • Q987  ♣ A104	West North East South  1NT Pass 2♥ Pass  2NT¹ Pass 3NT² Pass  4•³ Pass 4•⁴ Pass  4NT⁵ Pass 5•6 Pass  5• AP  1. Extended acceptance after NT  2. Cue bid, surplus  3. Cue bid, a • stopper  4. Cue bid, a • stopper  5. Blackwood 0314, for •  6. A=1/5 or 4/5
Board: 183 Dealer: E Vul: NS North HCP: 8 South HCP: 5 Contract: 3N E	North:  ♠ KJ964  ♥ Q742  ♦ Q10  ♣ 108	South:  ♠ 10  ♥ K1053  ♦ J97643  ♣ J4	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman
Board: 184 Dealer: W Vul: EW North HCP: 4 South HCP: 16 Contract: 2♠ S	North:  • 1076  • Q875  • 52  • Q853	South:  ♠ AQ84  ♥ A3  ♠ K10963  ♣ K6	West North East South  1NT Pass 2 → X  XX <sup>1</sup> Pass 2 ▼ 2 ◆  AP  1. artificial

Board: 181 Dealer: E Vul: EW HCP: 4	<ul><li></li></ul>	East Opens 1NT. You bid first.
Board: 182 Dealer: W Vul: Both HCP: 8	<ul><li>♠ 6</li><li>♥ Q9875</li><li>♦ Q987</li><li>♠ A104</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 3NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. West Bids 4NT if possible. East Bids 5♦ if possible. West Bids 5♠ if possible.
		Partner bids first.
Board: 183 Dealer: E Vul: NS HCP: 5	<ul><li>▲ 10</li><li>▼ K1053</li><li>◆ J97643</li><li>♣ J4</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.
Board: 184 Dealer: W Vul: EW HCP: 16	<ul><li>AQ84</li><li>✓ A3</li><li>✓ K10963</li><li>✓ K6</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Redoubles if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 181 Dealer: E Vul: EW North HCP: 16 South HCP: 4 Contract: 1N E	North:  ♠ AQ93  ♥ 9654  ♠ QJ5  ♠ AK	South:  ♣ J1085  ♥ QJ1073  • 64  ♣ 62	West North East South 1NT AP
Board: 182 Dealer: W Vul: Both North HCP: 4 South HCP: 8 Contract: 5♠ W	North:  ◆ 873  ▼ 1042  ◆ KJ4  ◆ 9532	South:  ♠ 6  ♥ Q9875  • Q987  ♣ A104	West North East South  1NT Pass 2♥ Pass  2NT¹ Pass 3NT² Pass  4•³ Pass 4•⁴ Pass  4NT⁵ Pass 5•6 Pass  5• AP  1. Extended acceptance after NT  2. Cue bid, surplus  3. Cue bid, a • stopper  4. Cue bid, a • stopper  5. Blackwood 0314, for •  6. A=1/5 or 4/5
Board: 183 Dealer: E Vul: NS North HCP: 8 South HCP: 5 Contract: 3N E	North:  ♠ KJ964  ♥ Q742  ♦ Q10  ♣ 108	South:  ♠ 10  ♥ K1053  ♦ J97643  ♣ J4	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman
Board: 184 Dealer: W Vul: EW North HCP: 4 South HCP: 16 Contract: 2♠ S	North:  • 1076  • Q875  • 52  • Q853	South:  ♠ AQ84  ♥ A3  ♠ K10963  ♣ K6	West North East South  1NT Pass 2 → X  XX <sup>1</sup> Pass 2 ▼ 2 ◆  AP  1. artificial

Board: 185 Dealer: E Vul: Both HCP: 4	<ul><li>J98</li><li>♥ 9742</li><li>64</li><li>★ K643</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♦ if possible. East Bids 5♦ if possible. Partner bids first.
Board: 186 Dealer: W Vul: None HCP: 12	<ul><li>▲ A6</li><li>♥ Q52</li><li>◆ AQ2</li><li>▲ 97432</li></ul>	West Opens 1NT. You bid first.
Board: 187 Dealer: E Vul: EW HCP: 8	<b>★</b> 32 <b>♥</b> K104 <b>♦</b> QJ10743 <b>♣</b> Q6	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 188 Dealer: W Vul: Both HCP: 9	<ul><li>107654</li><li>✓ AJ753</li><li>♦ 8</li><li>♠ KJ</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 189 Dealer: E Vul: None HCP: 12	<b>★</b> K9 <b>♥</b> J1095 <b>♦</b> Q106 <b>♣</b> KQJ2	East Opens 1NT.  Partner bids first.

Board: 185 Dealer: E Vul: Both North HCP: 4 South HCP: 12 Contract: 5 \( \) W	North:  ♠ J98  ♥ 9742  ♠ 64  ♠ K643	South:  ♠ K75  ♥ AQ5  • Q9  ♣ J9852	West 2♥ 3◆	North Pass Pass	East 1NT 2♠ 5♦	South Pass Pass AP
Board: 186 Dealer: W Vul: None North HCP: 12 South HCP: 10 Contract: 1N W	North:  ♠ A6  ♥ Q52  ♠ AQ2  ♠ 97432	South:  ♣ J10854  ♥ AK10  ♦ J63  ♣ J10	West 1NT	North AP	East	South
Board: 187 Dealer: E Vul: EW North HCP: 8 South HCP: 8 Contract: 4♥ E	North:  ♠ 32  ♥ K104  ♠ QJ10743  ♣ Q6	South:  ◆ J8754  ◆ J8  ◆ K5  ◆ K743	West  2♣¹  4♥  1. Stay	North Pass AP man	East 1NT 2♥	South Pass Pass
Board: 188 Dealer: W Vul: Both North HCP: 9 South HCP: 9 Contract: 2♥ W	North:	South:  ♠ AK2  ♥ —  • Q7432  ♣ 98653	West 1NT 2♥	North Pass AP	East 2♦	South Pass
Board: 189 Dealer: E Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ K9  ♥ J1095  ♦ Q106  ♠ KQJ2	South:	West	North	East 1NT	

Board: 185 Dealer: E Vul: Both HCP: 12	<ul><li>★ K75</li><li>▼ AQ5</li><li>◆ Q9</li><li>◆ J9852</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♦ if possible. East Bids 5♦ if possible. You bid first.
Board: 186 Dealer: W Vul: None HCP: 10	<ul><li></li></ul>	West Opens 1NT.  Partner bids first.
Board: 187 Dealer: E Vul: EW HCP: 8	<ul><li></li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 188 Dealer: W Vul: Both HCP: 9	<ul><li>♠ AK2</li><li>♥ —</li><li>♦ Q7432</li><li>♠ 98653</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 189 Dealer: E Vul: None HCP: 8	<ul><li>♦ 852</li><li>♥ K86432</li><li>♦ J</li><li>♠ A73</li></ul>	East Opens 1NT. You bid first.

Board: 185 Dealer: E Vul: Both North HCP: 4 South HCP: 12 Contract: 5 \( \) W	North:  ♠ J98  ♥ 9742  ♠ 64  ♠ K643	South:  ♠ K75  ♥ AQ5  • Q9  ♣ J9852	West 2♥ 3◆	North Pass Pass	East 1NT 2♠ 5♦	South Pass Pass AP
Board: 186 Dealer: W Vul: None North HCP: 12 South HCP: 10 Contract: 1N W	North:  ♠ A6  ♥ Q52  ♠ AQ2  ♠ 97432	South:  ♣ J10854  ♥ AK10  ♦ J63  ♣ J10	West 1NT	North AP	East	South
Board: 187 Dealer: E Vul: EW North HCP: 8 South HCP: 8 Contract: 4♥ E	North:  ♠ 32  ♥ K104  ♠ QJ10743  ♣ Q6	South:  ◆ J8754  ◆ J8  ◆ K5  ◆ K743	West  2♣¹  4♥  1. Stay	North Pass AP man	East 1NT 2♥	South Pass Pass
Board: 188 Dealer: W Vul: Both North HCP: 9 South HCP: 9 Contract: 2♥ W	North:	South:  ♠ AK2  ♥ —  • Q7432  ♣ 98653	West 1NT 2♥	North Pass AP	East 2♦	South Pass
Board: 189 Dealer: E Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ K9  ♥ J1095  ♦ Q106  ♠ KQJ2	South:	West	North	East 1NT	

Board: 190 Dealer: W Vul: NS HCP: 6	<ul><li></li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 191 Dealer: E Vul: Both HCP: 2	<ul><li>♣ Q7642</li><li>♥ 1075</li><li>♦ 106</li><li>♣ 1076</li></ul>	East Opens 1NT. West Bids 2NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 192 Dealer: W Vul: None HCP: 7	<ul><li>1094</li><li>85432</li><li>AQJ10</li><li>2</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 3♣ if possible. You bid first.
Board: 193 Dealer: E Vul: NS HCP: 13	<ul><li>★ K874</li><li>▼ AQJ62</li><li>◆ 1074</li><li>◆ K</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 194 Dealer: W Vul: EW HCP: 3	<ul><li>♦ 983</li><li>♥ K9632</li><li>♦ 105</li><li>♠ 1087</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.

Board: 190 Dealer: W Vul: NS North HCP: 6 South HCP: 6 Contract: 3N W	North:  ♣ J976  ♥ QJ942  ♠ 64  ♣ Q10	South:  ♠ 842  ♥ 83  ♠ KQJ875  ♣ 82	West North East South 1NT Pass 3NT AP
Board: 191 Dealer: E Vul: Both North HCP: 2 South HCP: 12 Contract: 3N E	North:  ♠ Q7642  ♥ 1075  • 106  ♣ 1076	South:	West North East South 1NT Pass 2NT Pass 3NT AP
Board: 192 Dealer: W Vul: None North HCP: 7 South HCP: 11 Contract: 3 W	North:	South:  ♠ KJ876  ♥ J7  ♠ K876  ♠ K5	West North East South  1NT Pass 2♠¹ X  3♠² AP  1. 1N-2S transfer to clubs  2. automat
Board: 193 Dealer: E Vul: NS North HCP: 13 South HCP: 9 Contract: 3  E	North:  ♠ K874  ♥ AQJ62  ♦ 1074  ♠ K	South:	West North East South  1NT Pass  2♣¹ Pass 3♣² AP  1. 1N-2S transfer to clubs  2. automat
Board: 194 Dealer: W Vul: EW North HCP: 3 South HCP: 10 Contract: 3N W	North:	South:  ♠ K72  ▼ 1075  ◆ J98  ♣ AQ53	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman

Board: 190 Dealer: W Vul: NS HCP: 6	<ul><li>★842</li><li>▼83</li><li>★KQJ875</li><li>★82</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 191 Dealer: E Vul: Both HCP: 12	<ul><li>★ 53</li><li>▼ J98432</li><li>◆ A9</li><li>◆ AK3</li></ul>	East Opens 1NT. West Bids 2NT if possible. East Bids 3NT if possible. You bid first.
Board: 192 Dealer: W Vul: None HCP: 11	<ul><li>★ KJ876</li><li>♥ J7</li><li>◆ K876</li><li>◆ K5</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 193 Dealer: E Vul: NS HCP: 9	<ul><li></li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 194 Dealer: W Vul: EW HCP: 10	<ul><li>★ K72</li><li>▼ 1075</li><li>◆ J98</li><li>◆ AQ53</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.

Board: 190 Dealer: W Vul: NS North HCP: 6 South HCP: 6 Contract: 3N W	North:  ♣ J976  ♥ QJ942  ♠ 64  ♣ Q10	South:  ♠ 842  ♥ 83  ♠ KQJ875  ♣ 82	West North East South 1NT Pass 3NT AP
Board: 191 Dealer: E Vul: Both North HCP: 2 South HCP: 12 Contract: 3N E	North:  ♠ Q7642  ♥ 1075  • 106  ♣ 1076	South:	West North East South 1NT Pass 2NT Pass 3NT AP
Board: 192 Dealer: W Vul: None North HCP: 7 South HCP: 11 Contract: 3 W	North:	South:  ♠ KJ876  ♥ J7  ♠ K876  ♠ K5	West North East South  1NT Pass 2♠¹ X  3♠² AP  1. 1N-2S transfer to clubs  2. automat
Board: 193 Dealer: E Vul: NS North HCP: 13 South HCP: 9 Contract: 3  E	North:  ♠ K874  ♥ AQJ62  ♦ 1074  ♠ K	South:	West North East South  1NT Pass  2♣¹ Pass 3♣² AP  1. 1N-2S transfer to clubs  2. automat
Board: 194 Dealer: W Vul: EW North HCP: 3 South HCP: 10 Contract: 3N W	North:	South:  ♠ K72  ▼ 1075  ◆ J98  ♣ AQ53	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman

Board: 195 Dealer: E Vul: None HCP: 3	<ul><li>♣ J1043</li><li>♥ Q764</li><li>♦ 1065</li><li>♣ 73</li></ul>	East Opens 1NT.  Partner bids first.
Board: 196 Dealer: W Vul: NS HCP: 9	<ul><li>◆ QJ96542</li><li>♥ 92</li><li>◆ A3</li><li>◆ Q6</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 197 Dealer: E Vul: EW HCP: 11	<ul><li>♠ 62</li><li>♥ K9</li><li>♦ 3</li><li>♠ AKJ109742</li></ul>	East Opens 1NT.  Partner bids first.
Board: 198 Dealer: W Vul: Both HCP: 7	<b>★</b> KQ9765 <b>♥</b> 863 <b>♦</b> Q <b>♣</b> 873	West Opens 1NT. You bid first.
Board: 199 Dealer: E Vul: NS HCP: 6	<ul><li>★ KJ87</li><li>▼ 1072</li><li>◆ Q972</li><li>◆ 108</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.

Board: 195 Dealer: E Vul: None North HCP: 3 South HCP: 16 Contract: 2♠ S	North:  ♣ J1043  ♥ Q764  • 1065  ♣ 73	South:  ♠ AQ5  ♥ 10  ♠ AKJ82  ♠ Q652	Pass AP	North 2♥ i-Landy	1NT Pass	$X^1$
Board: 196 Dealer: W Vul: NS North HCP: 9 South HCP: 3 Contract: 3N W	North:  ♠ QJ96542  ♥ 92  ♠ A3  ♣ Q6	South:  ♣ 3  ♥ 108  ♠ Q9854  ♣ J7542	West 1NT	North 3♠	East 3NT	
Board: 197 Dealer: E Vul: EW North HCP: 11 South HCP: 6 Contract: 3 S	North:  ♠ 62  ♥ K9  ♦ 3  ♠ AKJ109742	South:  ♣ 73  ▼ J874  ◆ KQ109865  ♣ —	West AP	North	East 1NT	
Board: 198 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 1N W	North:  ♠ KQ9765  ♥ 863  ♠ Q  ♠ 873	South:  ♠ A3  ♥ K9754  ♦ J86  ♠ QJ5	West 1NT	North AP	East	South
Board: 199 Dealer: E Vul: NS North HCP: 6 South HCP: 6 Contract: 3N E	North:  ♠ KJ87  ▼ 1072  ◆ Q972  ♣ 108	South:  ♠ Q95  ♥ Q86  ♦ J10  ♣ J7654	West  2♣¹  3NT  1. Stay	AP		South Pass Pass

Board: 195 Dealer: E Vul: None HCP: 16	<ul><li>AQ5</li><li>10</li><li>AKJ82</li><li>Q652</li></ul>	East Opens 1NT. You bid first.
Board: 196 Dealer: W Vul: NS HCP: 3	<ul><li>★3</li><li>▼108</li><li>◆ Q9854</li><li>★ J7542</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 197 Dealer: E Vul: EW HCP: 6	♣ 73 ♥ J874 ♦ KQ109865 ♣ —	East Opens 1NT. You bid first.
Board: 198 Dealer: W Vul: Both HCP: 11	<ul><li>▲ A3</li><li>♥ K9754</li><li>◆ J86</li><li>▲ QJ5</li></ul>	West Opens 1NT.  Partner bids first.
Board: 199 Dealer: E Vul: NS HCP: 6	<ul><li>◆ Q95</li><li>♥ Q86</li><li>◆ J10</li><li>◆ J7654</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.

Board: 195 Dealer: E Vul: None North HCP: 3 South HCP: 16 Contract: 2♠ S	North:  ♣ J1043  ♥ Q764  • 1065  ♣ 73	South:  ♠ AQ5  ♥ 10  ♠ AKJ82  ♠ Q652	Pass AP	North 2♥ i-Landy	1NT Pass	$X^1$
Board: 196 Dealer: W Vul: NS North HCP: 9 South HCP: 3 Contract: 3N W	North:  ♠ QJ96542  ♥ 92  ♠ A3  ♣ Q6	South:  ♣ 3  ♥ 108  ♠ Q9854  ♣ J7542	West 1NT	North 3♠	East 3NT	
Board: 197 Dealer: E Vul: EW North HCP: 11 South HCP: 6 Contract: 3 S	North:  ♠ 62  ♥ K9  ♦ 3  ♠ AKJ109742	South:  ♣ 73  ▼ J874  ◆ KQ109865  ♣ —	West AP	North	East 1NT	
Board: 198 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 1N W	North:  ♠ KQ9765  ♥ 863  ♠ Q  ♠ 873	South:  ♠ A3  ♥ K9754  ♦ J86  ♠ QJ5	West 1NT	North AP	East	South
Board: 199 Dealer: E Vul: NS North HCP: 6 South HCP: 6 Contract: 3N E	North:  ♠ KJ87  ▼ 1072  ◆ Q972  ♣ 108	South:  ♠ Q95  ♥ Q86  ♦ J10  ♣ J7654	West  2♣¹  3NT  1. Stay	AP		South Pass Pass

Board: 200 Dealer: W Vul: EW HCP: 2	<ul><li>105</li><li>6543</li><li>J1062</li><li>J105</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible.  You bid first.
Board: 201 Dealer: E Vul: Both HCP: 7	<ul><li>★ K85</li><li>▼ 32</li><li>◆ Q10842</li><li>◆ Q95</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 202 Dealer: W Vul: None HCP: 7	<ul><li></li></ul>	West Opens 1NT. You bid first.
Board: 203 Dealer: E Vul: EW HCP: 10	<ul><li></li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 204 Dealer: W Vul: Both HCP: 1	<ul><li></li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.

Board: 200 Dealer: W Vul: EW North HCP: 2 South HCP: 13 Contract: 4♥ W	North:	South:  ♠ K9843  ♥ —  ♠ AQ74  ♣ A864	West 1NT 3♥	North Pass Pass	East 2♦ 4♥	South 2♠ AP
Board: 201 Dealer: E Vul: Both North HCP: 7 South HCP: 4 Contract: 4♥ W	North:  ★ K85  ▼ 32  ◆ Q10842  ♣ Q95	South:	West 2♥ 4♥	North Pass AP	East 1NT 2♠	
Board: 202 Dealer: W Vul: None North HCP: 7 South HCP: 14 Contract: 1N W	North:	South:	West 1NT	North AP	East	South
Board: 203 Dealer: E Vul: EW North HCP: 10 South HCP: 5 Contract: 2N E	North:  ♣ J863  ♥ K8  ♦ K54  ♣ QJ32	South:  ♠ K95  ▼ J6542  ◆ J93  ♣ 94	West  2♣¹  2NT  1. Stay	North Pass AP man	East 1NT 2◆	
Board: 204 Dealer: W Vul: Both North HCP: 1 South HCP: 12 Contract: 3N W	North:	South:  ♠ A32  ♥ Q75  ♦ 985  ♠ AQ63	West 1NT 2♥ 1. Stay	Pass	East 2♣¹ 3NT	Pass

Board: 200 Dealer: W Vul: EW HCP: 13	<ul><li>★ K9843</li><li>▼ —</li><li>★ AQ74</li><li>★ A864</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 201 Dealer: E Vul: Both HCP: 4	<ul><li>1076</li><li>76</li><li>9765</li><li>A832</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♥ if possible. You bid first.
Board: 202 Dealer: W Vul: None HCP: 14	<ul><li>★ 107</li><li>▼ K</li><li>◆ A543</li><li>◆ AQJ872</li></ul>	West Opens 1NT. Partner bids first.
Board: 203 Dealer: E Vul: EW HCP: 5	<ul><li>★ K95</li><li>▼ J6542</li><li>◆ J93</li><li>◆ 94</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 204 Dealer: W Vul: Both HCP: 12	<ul><li>★ A32</li><li>♥ Q75</li><li>◆ 985</li><li>◆ AQ63</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.

Board: 200 Dealer: W Vul: EW North HCP: 2 South HCP: 13 Contract: 4♥ W	North:	South:  ♠ K9843  ♥ —  ♠ AQ74  ♣ A864	West 1NT 3♥	North Pass Pass	East 2♦ 4♥	South 2♠ AP
Board: 201 Dealer: E Vul: Both North HCP: 7 South HCP: 4 Contract: 4♥ W	North:  ★ K85  ▼ 32  ◆ Q10842  ♣ Q95	South:	West 2♥ 4♥	North Pass AP	East 1NT 2♠	
Board: 202 Dealer: W Vul: None North HCP: 7 South HCP: 14 Contract: 1N W	North:	South:	West 1NT	North AP	East	South
Board: 203 Dealer: E Vul: EW North HCP: 10 South HCP: 5 Contract: 2N E	North:  ♣ J863  ♥ K8  ♦ K54  ♣ QJ32	South:  ♠ K95  ▼ J6542  ◆ J93  ♣ 94	West  2♣¹  2NT  1. Stay	North Pass AP man	East 1NT 2◆	
Board: 204 Dealer: W Vul: Both North HCP: 1 South HCP: 12 Contract: 3N W	North:	South:  ♠ A32  ♥ Q75  ♦ 985  ♠ AQ63	West 1NT 2♥ 1. Stay	Pass	East 2♣¹ 3NT	Pass

Board: 205 Dealer: E Vul: None HCP: 11	<ul><li>AQ1072</li><li>♥ 8</li><li>J654</li><li>A42</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 206 Dealer: W Vul: NS HCP: 8	<ul><li>107</li><li>KQ4</li><li>QJ96</li><li>10983</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.
Board: 207 Dealer: E Vul: None HCP: 10	◆ QJ7 ▼ K1043 ◆ K42 ◆ J64	East Opens 1NT. West Bids 2NT if possible. Partner bids first.
Board: 208 Dealer: W Vul: NS HCP: 14	<ul><li>♠ AK75</li><li>♥ 53</li><li>♠ AJ1074</li><li>♠ Q3</li></ul>	West Opens 1NT. You bid first.
Board: 209 Dealer: E Vul: EW HCP: 13	<ul><li>★ K82</li><li>▼ AK64</li><li>◆ J10</li><li>◆ Q875</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.

Board: 205 Dealer: E Vul: None North HCP: 11	North:  ♠ AQ1072  ♥ 8  ♦ J654	South:	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass
South HCP: 3 Contract: 4♥ E	◆ J034 ◆ A42	◆ K96	4♥ AP 1. Stayman
Board: 206 Dealer: W Vul: NS North HCP: 8 South HCP: 6 Contract: 3N W	North:  • 107  • KQ4  • QJ96  • 10983	South:  ♠ AJ65  ♥ J1093  ♠ 743  ♠ 64	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman
Board: 207 Dealer: E Vul: None North HCP: 10 South HCP: 6 Contract: 2N E	North:  ♠ QJ7  ♥ K1043  ♠ K42  ♣ J64	South:	West North East South 1NT Pass 2NT AP
Board: 208 Dealer: W Vul: NS North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ AK75  ♥ 53  ♠ AJ1074  ♣ Q3	South:  ♠ Q84  ♥ A64  ♠ Q963  ♠ K108	West North East South 1NT $X^1$ Pass 2NT Pass 3NT AP 1. Multi-Landy, 4M-5m or 15+ HCF
Board: 209 Dealer: E Vul: EW North HCP: 13 South HCP: 4 Contract: 2N E	North:  ♠ K82  ♥ AK64  ♦ J10  ♣ Q875	South:	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman

Board: 205 Dealer: E Vul: None HCP: 3	<ul><li>◆9863</li><li>▼10632</li><li>◆93</li><li>◆K96</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible.  You bid first.
Board: 206 Dealer: W Vul: NS HCP: 6	<ul><li>♣ AJ65</li><li>♥ J1093</li><li>◆ 743</li><li>♣ 64</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 207 Dealer: E Vul: None HCP: 6	<ul><li>10985</li><li>✓ J9</li><li>AJ95</li><li>1073</li></ul>	East Opens 1NT. West Bids 2NT if possible. You bid first.
Board: 208 Dealer: W Vul: NS HCP: 11	<ul><li>◆ Q84</li><li>♥ A64</li><li>◆ Q963</li><li>◆ K108</li></ul>	West Opens 1NT.  Partner bids first.
Board: 209 Dealer: E Vul: EW HCP: 4	<ul><li>♣965</li><li>♥73</li><li>◆K972</li><li>♣J1032</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.

Board: 205 Dealer: E Vul: None North HCP: 11	North:  ♠ AQ1072  ♥ 8  ♦ J654	South:	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass
South HCP: 3 Contract: 4♥ E	◆ J034 ◆ A42	◆ K96	4♥ AP 1. Stayman
Board: 206 Dealer: W Vul: NS North HCP: 8 South HCP: 6 Contract: 3N W	North:  • 107  • KQ4  • QJ96  • 10983	South:  ♠ AJ65  ♥ J1093  ♠ 743  ♠ 64	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman
Board: 207 Dealer: E Vul: None North HCP: 10 South HCP: 6 Contract: 2N E	North:  ♠ QJ7  ♥ K1043  ♠ K42  ♣ J64	South:	West North East South 1NT Pass 2NT AP
Board: 208 Dealer: W Vul: NS North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ AK75  ♥ 53  ♠ AJ1074  ♣ Q3	South:  ♠ Q84  ♥ A64  ♠ Q963  ♠ K108	West North East South 1NT $X^1$ Pass 2NT Pass 3NT AP 1. Multi-Landy, 4M-5m or 15+ HCF
Board: 209 Dealer: E Vul: EW North HCP: 13 South HCP: 4 Contract: 2N E	North:  ♠ K82  ♥ AK64  ♦ J10  ♣ Q875	South:	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman

Board: 210 Dealer: W Vul: None HCP: 6	<ul><li>★3</li><li>★ K76</li><li>★ J975</li><li>★ Q10742</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 211 Dealer: E Vul: NS HCP: 6	<ul><li>1064</li><li>✓ KJ8</li><li>✓ J109</li><li>✓ J854</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 212 Dealer: W Vul: EW HCP: 8	<ul><li>★ KQJ95</li><li>▼ 1098</li><li>◆ Q86</li><li>◆ 52</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.
Board: 213 Dealer: E Vul: Both HCP: 15	<ul><li>★ K952</li><li>★ AQ54</li><li>◆ Q4</li><li>★ KJ4</li></ul>	East Opens 1NT.  Partner bids first.
Board: 214 Dealer: W Vul: NS HCP: 6	<ul><li>♣ J109</li><li>♥ 9653</li><li>♦ K74</li><li>♣ Q53</li></ul>	West Opens 1NT. You bid first.

Board: 210 Dealer: W Vul: None North HCP: 6 South HCP: 7 Contract: 4 \( \) W	North:	South:  ♣ AJ106  ♥ Q32  ♣ 8632  ♣ 93		North Pass Pass man	East 2♣¹ 4♠	South Pass AP
Board: 211 Dealer: E Vul: NS North HCP: 6 South HCP: 12 Contract: 2 E	North:  ♠ 1064  ♥ KJ8  ♦ J109  ♣ J854	South:  ♠ KQJ87  ♥ A97  ♦ Q632  ♠ 9	West 2♦	North Pass	East 1NT 2♥	South Pass AP
Board: 212 Dealer: W Vul: EW North HCP: 8 South HCP: 4 Contract: 3N W	North:  ♠ KQJ95  ▼ 1098  ◆ Q86  ♣ 52	South:	West 1NT 2♥	North Pass Pass	East 2♦ 3NT	Pass
Board: 213 Dealer: E Vul: Both North HCP: 15 South HCP: 9 Contract: 1N E	North:  ♠ K952  ♥ AQ54  ♠ Q4  ♣ KJ4	South:  ♣ J73  ▼ K8  ◆ K108652  ♣ Q3	West	North	East 1NT	
Board: 214 Dealer: W Vul: NS North HCP: 6 South HCP: 11 Contract: 1N W	North:	South:  ♠ AQ76  ♥ 10874  ♦ J53  ♠ A7	West 1NT	North AP	East	South

Board: 210 Dealer: W Vul: None HCP: 7	♣ AJ106 ♥ Q32 ♦ 8632 ♣ 93	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 211 Dealer: E Vul: NS HCP: 12	<ul><li>★ KQJ87</li><li>▼ A97</li><li>◆ Q632</li><li>◆ 9</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 212 Dealer: W Vul: EW HCP: 4	<ul><li>1076</li><li>♥ Q64</li><li>♦ J53</li><li>♣ J743</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.
Board: 213 Dealer: E Vul: Both HCP: 9	<b>♣</b> J73 <b>♥</b> K8 <b>♦</b> K108652 <b>♣</b> Q3	East Opens 1NT. You bid first.
Board: 214 Dealer: W Vul: NS HCP: 11	<ul><li>AQ76</li><li>▼ 10874</li><li>◆ J53</li><li>◆ A7</li></ul>	West Opens 1NT.  Partner bids first.

Board: 210 Dealer: W Vul: None North HCP: 6 South HCP: 7 Contract: 4 \( \) W	North:	South:  ♣ AJ106  ♥ Q32  ♣ 8632  ♣ 93		North Pass Pass man	East 2♣¹ 4♠	South Pass AP
Board: 211 Dealer: E Vul: NS North HCP: 6 South HCP: 12 Contract: 2 E	North:  ♠ 1064  ♥ KJ8  ♦ J109  ♣ J854	South:  ♠ KQJ87  ♥ A97  ♦ Q632  ♠ 9	West 2♦	North Pass	East 1NT 2♥	South Pass AP
Board: 212 Dealer: W Vul: EW North HCP: 8 South HCP: 4 Contract: 3N W	North:  ♠ KQJ95  ▼ 1098  ◆ Q86  ♣ 52	South:	West 1NT 2♥	North Pass Pass	East 2♦ 3NT	Pass
Board: 213 Dealer: E Vul: Both North HCP: 15 South HCP: 9 Contract: 1N E	North:  ♠ K952  ♥ AQ54  ♠ Q4  ♣ KJ4	South:  ♣ J73  ▼ K8  ◆ K108652  ♣ Q3	West	North	East 1NT	
Board: 214 Dealer: W Vul: NS North HCP: 6 South HCP: 11 Contract: 1N W	North:	South:  ♠ AQ76  ♥ 10874  ♦ J53  ♠ A7	West 1NT	North AP	East	South

Board: 215 Dealer: E Vul: EW HCP: 6	<ul><li>★ A108</li><li>▼ J8763</li><li>◆ J64</li><li>★ 64</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. Partner bids first.
Board: 216 Dealer: W Vul: Both HCP: 7	<ul><li>♠ A754</li><li>♥ Q2</li><li>♦ J98653</li><li>♠ 5</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 217 Dealer: E Vul: None HCP: 6	<ul><li></li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 218 Dealer: W Vul: EW HCP: 12	<ul><li>★2</li><li>★ KQ84</li><li>★ K96</li><li>★ KJ942</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.

	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible.
<b>▲</b> 73	West Bids 3♠ if possible.
	*
	East Bids 4♥ if possible.
♦ J1052	West Bids 4NT if possible.
<b>♣</b> Q976	East Bids 5♠ if possible.
	West Bids 6♥ if possible.
	<ul> <li>★73</li> <li>▼1042</li> <li>◆J1052</li> <li>★ Q976</li> </ul>

Partner bids first.

Board: 215 Dealer: E Vul: EW North HCP: 6 South HCP: 12 Contract: 2N E	North:  ♠ A108  ♥ J8763  ♦ J64  ♠ 64	South:  ♠ Q74  ♥ K95  ♠ AQ3  ♣ J1098	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 2NT AP 1. Stayman
Board: 216 Dealer: W Vul: Both North HCP: 7 South HCP: 12 Contract: 3N W	North:  ♠ A754  ♥ Q2  ♦ J98653  ♣ 5	South:  ♠ QJ98  ♥ K986  ♠ Q42  ♠ A2	West North East South 1NT Pass 3NT AP
Board: 217 Dealer: E Vul: None North HCP: 6 South HCP: 4 Contract: 3N E	North:	South:	West North East South 1NT Pass 3NT AP
Board: 218 Dealer: W Vul: EW North HCP: 12 South HCP: 2 Contract: 4♠ W	North:  ♠ 2  ♥ KQ84  ♠ K96  ♣ KJ942	South:	West North East South $1NT  ext{ X}^1  ext{ } 2  ext{ } 2^2  ext{ Pass}$ $2  ext{ } 2  ext{ Pass}  ext{ } 3  ext{ } 2  ext{ Pass}$ $4  ext{ } 4P$ 1. Multi-Landy, 4M-5m or 15+ HCP  2. Stayman
Board: 219 Dealer: E Vul: Both North HCP: 3 South HCP: 8 Contract: 6♥ E	North:  ♣ 73  ♥ 1042  ♦ J1052  ♣ Q976	South:	West North East South  1NT Pass  2♣¹ Pass 2♠ Pass  3♠² Pass 4♥ Pass  4NT³ Pass 5♠⁴ Pass  6♥ AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♥  4. A=2/5 or 5/5, Q(H)=1

Board: 215 Dealer: E Vul: EW HCP: 12	<ul><li>♣ Q74</li><li>♥ K95</li><li>♦ AQ3</li><li>♣ J1098</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. You bid first.
Board: 216 Dealer: W Vul: Both HCP: 12	<ul><li>♣ QJ98</li><li>♥ K986</li><li>◆ Q42</li><li>♣ A2</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 217 Dealer: E Vul: None HCP: 4	<ul><li>1085</li><li>75</li><li>1063</li><li>KJ962</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 218 Dealer: W Vul: EW HCP: 2	<ul><li></li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. Partner bids first.

West Bids 2♣ if possible.

East Bids 2♦ if possible.

Board: 219 ♠ 9842 West Bids 3♠ if possible.

Dealer: E ♥ J7 East Bids 4♥ if possible.

Vul: Both ♦ K9743 West Bids 4NT if possible.

HCP: 8 ♣ KJ East Bids 5♠ if possible.

West Bids 6♥ if possible.

You bid first.

East Opens 1NT.

Board: 215 Dealer: E Vul: EW North HCP: 6 South HCP: 12 Contract: 2N E	North:  ♠ A108  ♥ J8763  ♦ J64  ♠ 64	South:  ♠ Q74  ♥ K95  ♠ AQ3  ♣ J1098	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 2NT AP 1. Stayman
Board: 216 Dealer: W Vul: Both North HCP: 7 South HCP: 12 Contract: 3N W	North:  ♠ A754  ♥ Q2  ♦ J98653  ♣ 5	South:  ♠ QJ98  ♥ K986  ♠ Q42  ♠ A2	West North East South 1NT Pass 3NT AP
Board: 217 Dealer: E Vul: None North HCP: 6 South HCP: 4 Contract: 3N E	North:	South:	West North East South 1NT Pass 3NT AP
Board: 218 Dealer: W Vul: EW North HCP: 12 South HCP: 2 Contract: 4♠ W	North:  ♠ 2  ♥ KQ84  ♠ K96  ♣ KJ942	South:	West North East South $1NT  ext{ X}^1  ext{ } 2  ext{ } 2^2  ext{ Pass}$ $2  ext{ } 2  ext{ Pass}  ext{ } 3  ext{ } 2  ext{ Pass}$ $4  ext{ } 4P$ 1. Multi-Landy, 4M-5m or 15+ HCP  2. Stayman
Board: 219 Dealer: E Vul: Both North HCP: 3 South HCP: 8 Contract: 6♥ E	North:  ♣ 73  ♥ 1042  ♦ J1052  ♣ Q976	South:	West North East South  1NT Pass  2♣¹ Pass 2♠ Pass  3♠² Pass 4♥ Pass  4NT³ Pass 5♠⁴ Pass  6♥ AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♥  4. A=2/5 or 5/5, Q(H)=1

Board: 220 Dealer: W Vul: None HCP: 7	<b>♣</b> KJ1098 <b>♥</b> 974 <b>♦</b> J83 <b>♣</b> Q5	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 221 Dealer: E Vul: NS HCP: 2	<ul><li>★ 743</li><li>♥ Q654</li><li>★ 102</li><li>★ 8743</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 222 Dealer: W Vul: Both HCP: 6	<b>♦</b> K4 <b>♥</b> 1053 <b>♦</b> K85432 <b>♣</b> 53	West Opens 1NT. East Bids 2♦ if possible. You bid first.
Board: 223 Dealer: E Vul: None HCP: 12	♣ QJ3 ♥ K62 ♦ Q1062 ♣ A73	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 224 Dealer: W Vul: EW HCP: 11	<ul><li></li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.

Board: 220 Dealer: W Vul: None North HCP: 7 South HCP: 6 Contract: 3N W	North:  ♠ KJ1098  ♥ 974  ♦ J83  ♣ Q5	South:  ♠ 64  ♥ K652  ♦ K96  ♣ 10976	West North East South 1NT Pass 3NT AP
Board: 221 Dealer: E Vul: NS North HCP: 2 South HCP: 13 Contract: 3N E	North:  ♠ 743  ♥ Q654  ♦ 102  ♣ 8743	South:  ♠ AJ5  ♥ J97  ♠ KJ85  ♠ K109	West North East South 1NT Pass 3NT AP
Board: 222 Dealer: W Vul: Both North HCP: 6 South HCP: 13 Contract: 2♠ S	North:  ♠ K4  ▼ 1053  ♦ K85432  ♣ 53	South:  ♠ AQ1075  ♥ 9  ♠ A106  ♠ K962	West North East South  1NT Pass 2 ◆ 2 ◆  AP
Board: 223 Dealer: E Vul: None North HCP: 12 South HCP: 3 Contract: 2N E	North:  ♠ QJ3  ♥ K62  ♠ Q1062  ♠ A73	South:	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP  1. Stayman
Board: 224 Dealer: W Vul: EW North HCP: 11 South HCP: 7 Contract: 3♦ W	North:	South:  ♠ K107543  ♥ 752  ♦ J8  ♠ K7	West North East South  1NT Pass 3♣¹ Pass  3♣² AP  1. 1N-3C transfer to diamonds  2. automat

Board: 220 Dealer: W Vul: None HCP: 6	<ul><li>♠ 64</li><li>♥ K652</li><li>♠ K96</li><li>♠ 10976</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 221 Dealer: E Vul: NS HCP: 13	<ul><li>▲ AJ5</li><li>♥ J97</li><li>◆ KJ85</li><li>▲ K109</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 222 Dealer: W Vul: Both HCP: 13	<ul><li>AQ1075</li><li>♥ 9</li><li>A106</li><li>K962</li></ul>	West Opens 1NT. East Bids 2♦ if possible.  Partner bids first.
Board: 223 Dealer: E Vul: None HCP: 3	<ul><li>1052</li><li>✓ QJ54</li><li>◆ 953</li><li>◆ 1095</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 224 Dealer: W Vul: EW HCP: 7	<ul><li>★ K107543</li><li>▼ 752</li><li>◆ J8</li><li>◆ K7</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.

Board: 220 Dealer: W Vul: None North HCP: 7 South HCP: 6 Contract: 3N W	North:  ♠ KJ1098  ♥ 974  ♦ J83  ♣ Q5	South:  ♠ 64  ♥ K652  ♦ K96  ♣ 10976	West North East South 1NT Pass 3NT AP
Board: 221 Dealer: E Vul: NS North HCP: 2 South HCP: 13 Contract: 3N E	North:  ♠ 743  ♥ Q654  ♦ 102  ♣ 8743	South:  ♠ AJ5  ♥ J97  ♠ KJ85  ♠ K109	West North East South 1NT Pass 3NT AP
Board: 222 Dealer: W Vul: Both North HCP: 6 South HCP: 13 Contract: 2♠ S	North:  ♠ K4  ▼ 1053  ♦ K85432  ♣ 53	South:  ♠ AQ1075  ♥ 9  ♠ A106  ♠ K962	West North East South  1NT Pass 2 ◆ 2 ◆  AP
Board: 223 Dealer: E Vul: None North HCP: 12 South HCP: 3 Contract: 2N E	North:  ♠ QJ3  ♥ K62  ♠ Q1062  ♠ A73	South:	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP  1. Stayman
Board: 224 Dealer: W Vul: EW North HCP: 11 South HCP: 7 Contract: 3♦ W	North:	South:  ♠ K107543  ♥ 752  ♦ J8  ♠ K7	West North East South  1NT Pass 3♣¹ Pass  3♣² AP  1. 1N-3C transfer to diamonds  2. automat

Board: 225 Dealer: E Vul: None HCP: 8	<ul><li>★ 764</li><li>♥ J92</li><li>♦ KQ2</li><li>★ Q762</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 226 Dealer: W Vul: NS HCP: 8	<ul><li>★ K92</li><li>★ K106</li><li>◆ J6</li><li>★ J9872</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♦ if possible. West Bids 3NT if possible. You bid first.
Board: 227 Dealer: E Vul: EW HCP: 14	<b>♣</b> K7 <b>♥</b> AQ10875 <b>♦</b> J732 <b>♣</b> A	East Opens 1NT. West Bids 2♣ if possible. East Bids 2NT if possible.  Partner bids first.
Board: 228 Dealer: W Vul: Both HCP: 11	<ul><li>AQ7</li><li>✓ KJ975</li><li>✓ J1093</li><li>✓ 7</li></ul>	West Opens 1NT. You bid first.
Board: 229 Dealer: E Vul: NS HCP: 10	<ul><li>AQJ5432</li><li>▼J1062</li><li>◆3</li><li>♣ Q</li></ul>	East Opens 1NT. East Doubles 2♣ if possible. West Bids 3♣ if possible.  Partner bids first.

Board: 225 Dealer: E Vul: None North HCP: 8 South HCP: 10 Contract: 4 \( \) W	North:  ♣ 764  ♥ J92  ♦ KQ2  ♣ Q762	South:	West  2♦ 2♠ 4♠	North Pass Pass AP	East 1NT 2♥ 3♠	South Pass Pass Pass
Board: 226 Dealer: W Vul: NS North HCP: 8 South HCP: 2 Contract: 3N W	North:  ♠ K92  ♥ K106  ♦ J6  ♣ J9872	South:  ♠ Q73  ♥ 874  ♦ 8432  ♠ 654	West 1NT 2♥ 3NT	North Pass Pass AP	East 2♦ 3♦	South Pass Pass
Board: 227 Dealer: E Vul: EW North HCP: 14 South HCP: 1 Contract: 2N E	North:  ♠ K7  ▼ AQ10875  • J732  ♣ A	South:	West  2♣¹  1. Stay	North 2♥ man		Pass
Board: 228 Dealer: W Vul: Both North HCP: 11 South HCP: 7 Contract: 2 \( \mathbb{V} \) N	North:  ♠ AQ7  ♥ KJ975  ♦ J1093  ♣ 7	South:  ♠ KJ962  ♥ 32  ♠ 74  ♣ K643	1NT	North 2 <b>v</b> ¹ i-Landy	AP	
Board: 229 Dealer: E Vul: NS North HCP: 10 South HCP: 8 Contract: 3•X W	North:  ♠ AQJ5432  ♥ J1062  ♦ 3  ♠ Q	South:	Pass 3♣ AP	North  2♣¹  Pass  i-Landy	1NT X Pass	Pass 2♥ X

Board: 225 Dealer: E Vul: None HCP: 10	<ul><li>◆ 52</li><li>♥ Q43</li><li>◆ A10854</li><li>◆ A104</li></ul>	East Opens 1NT.  West Bids 2♦ if possible.  East Bids 2♥ if possible.  West Bids 2♠ if possible.  East Bids 3♠ if possible.  West Bids 4♠ if possible.  You bid first.
Board: 226 Dealer: W Vul: NS HCP: 2	<ul><li>♣ Q73</li><li>♥ 874</li><li>◆ 8432</li><li>♣ 654</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 227 Dealer: E Vul: EW HCP: 1	<ul><li></li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2NT if possible. You bid first.
Board: 228 Dealer: W Vul: Both HCP: 7	<ul><li>★ KJ962</li><li>▼ 32</li><li>◆ 74</li><li>◆ K643</li></ul>	West Opens 1NT. Partner bids first.
Board: 229 Dealer: E Vul: NS HCP: 8	<ul><li>◆ 96</li><li>♥ AK3</li><li>◆ J742</li><li>◆ 9642</li></ul>	East Opens 1NT. East Doubles 2♣ if possible. West Bids 3♣ if possible. You bid first.

Board: 225 Dealer: E Vul: None North HCP: 8 South HCP: 10 Contract: 4 \( \) W	North:  ♠ 764  ♥ J92  ♠ KQ2  ♣ Q762	South:  ◆ 52  ▼ Q43  ◆ A10854  ◆ A104	West  2♦ 2♠ 4♠	North Pass Pass AP		South Pass Pass Pass
Board: 226 Dealer: W Vul: NS North HCP: 8 South HCP: 2 Contract: 3N W	North:  ♠ K92  ♥ K106  ♦ J6  ♣ J9872	South:  ♠ Q73  ♥ 874  ♦ 8432  ♠ 654	West 1NT 2♥ 3NT	Pass	East 2♦ 3♦	South Pass Pass
Board: 227 Dealer: E Vul: EW North HCP: 14 South HCP: 1 Contract: 2N E	North:  ♠ K7  ▼ AQ10875  ◆ J732  ♣ A	South:	West  2♣¹  1. Stay	North 2♥ man		Pass
Board: 228 Dealer: W Vul: Both North HCP: 11 South HCP: 7 Contract: 2 N	North:  ♠ AQ7  ♥ KJ975  ♦ J1093  ♣ 7	South:  ♠ KJ962  ♥ 32  ♦ 74  ♣ K643	1NT	North 2 <b>v</b> ¹ i-Landy	AP	
Board: 229 Dealer: E Vul: NS North HCP: 10 South HCP: 8 Contract: 3•X W	North:  ♠ AQJ5432  ♥ J1062  ♦ 3  ♠ Q	South:	Pass 3♣ AP	North  2♣¹ Pass i-Landy	1NT X Pass	Pass 2♥ X

Board: 230 Dealer: W Vul: EW HCP: 7	<ul><li>♣ Q64</li><li>♥ KQ5</li><li>◆ 105432</li><li>♣ 52</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.
Board: 231 Dealer: E Vul: Both HCP: 7	<ul><li>◆ QJ82</li><li>◆ 65</li><li>◆ 832</li><li>◆ KJ95</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♥ if possible. Partner bids first.
Board: 232 Dealer: W Vul: None HCP: 9	<ul><li>★ K8432</li><li>★ K4</li><li>★ K2</li><li>★ 9732</li></ul>	West Opens 1NT. You bid first.
Board: 233 Dealer: E Vul: EW HCP: 12	<ul><li>★ K108654</li><li>★ KQ2</li><li>★ K</li><li>★ J106</li></ul>	East Opens 1NT.  Partner bids first.
Board: 234 Dealer: W Vul: Both HCP: 7	<ul><li>♠ 65</li><li>♥ Q8</li><li>♦ 97542</li><li>♠ KQ108</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  You bid first.

Board: 230 Dealer: W Vul: EW North HCP: 7 South HCP: 6 Contract: 3N W	North:  ♠ Q64  ♥ KQ5  ♦ 105432  ♣ 52	South:  ♠ A107  ♥ 87642  ← —  ♠ Q10973	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman
Board: 231 Dealer: E Vul: Both North HCP: 7 South HCP: 8 Contract: 4 E	North:  ♠ QJ82  ♥ 65  ♠ 832  ♠ KJ95	South:  ◆ 943  ▼ 932  ◆ A1064  ♣ A84	West North East South 1NT Pass 2♦ Pass 2♥ Pass 2NT Pass 4♥ AP
Board: 232 Dealer: W Vul: None North HCP: 9 South HCP: 13 Contract: 3 S	North:  ♠ K8432  ♥ K4  ♠ K2  ♣ 9732	South:  ♠ 6  ♥ AJ6  ♠ AJ87643  ♠ K6	West North East South 1NT Pass Pass 3  AP
Board: 233 Dealer: E Vul: EW North HCP: 12 South HCP: 7 Contract: 2 S	North:  ♠ K108654  ♥ KQ2  ♠ K  ♣ J106	South:  ♣ J7  ♥ A84  ♠ Q9642  ♣ 984	West North East South 1NT Pass Pass 2◆1 Pass 2◆ AP 1. Multi-Landy, Multi
Board: 234 Dealer: W Vul: Both North HCP: 7 South HCP: 9 Contract: 4♥ W	North:  ♠ 65  ♥ Q8  ♦ 97542  ♠ KQ108	South:  ♠ AQ1092  ♥ J107  ♠ Q63  ♠ 63	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 4♥ AP  1. Stayman

Board: 230 Dealer: W Vul: EW HCP: 6	<ul><li>★ A107</li><li>★ 87642</li><li>★ —</li><li>★ Q10973</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 231 Dealer: E Vul: Both HCP: 8	<ul><li>◆943</li><li>♥932</li><li>◆A1064</li><li>◆A84</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♥ if possible.  You bid first.
Board: 232 Dealer: W Vul: None HCP: 13	<b>♠</b> 6 <b>♥</b> AJ6 <b>♦</b> AJ87643 <b>♣</b> K6	West Opens 1NT. Partner bids first.
Board: 233 Dealer: E Vul: EW HCP: 7	<ul><li>▶ J7</li><li>▼ A84</li><li>◆ Q9642</li><li>◆ 984</li></ul>	East Opens 1NT. You bid first.
Board: 234 Dealer: W Vul: Both HCP: 9	<ul><li>AQ1092</li><li>✓ J107</li><li>✓ Q63</li><li>✓ 63</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.

Board: 230 Dealer: W Vul: EW North HCP: 7 South HCP: 6 Contract: 3N W	North:  ♠ Q64  ♥ KQ5  ♦ 105432  ♣ 52	South:  ♠ A107  ♥ 87642  ← —  ♠ Q10973	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman
Board: 231 Dealer: E Vul: Both North HCP: 7 South HCP: 8 Contract: 4 E	North:  ♠ QJ82  ♥ 65  ♠ 832  ♠ KJ95	South:  ◆ 943  ▼ 932  ◆ A1064  ♣ A84	West North East South 1NT Pass 2♦ Pass 2♥ Pass 2NT Pass 4♥ AP
Board: 232 Dealer: W Vul: None North HCP: 9 South HCP: 13 Contract: 3 S	North:  ♠ K8432  ♥ K4  ♠ K2  ♣ 9732	South:  ♠ 6  ♥ AJ6  ♠ AJ87643  ♠ K6	West North East South 1NT Pass Pass 3  AP
Board: 233 Dealer: E Vul: EW North HCP: 12 South HCP: 7 Contract: 2 S	North:  ♠ K108654  ♥ KQ2  ♠ K  ♣ J106	South:  ♣ J7  ♥ A84  ♠ Q9642  ♣ 984	West North East South 1NT Pass Pass 2◆1 Pass 2◆ AP 1. Multi-Landy, Multi
Board: 234 Dealer: W Vul: Both North HCP: 7 South HCP: 9 Contract: 4♥ W	North:  ♠ 65  ♥ Q8  ♦ 97542  ♠ KQ108	South:  ♠ AQ1092  ♥ J107  ♠ Q63  ♠ 63	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 4♥ AP  1. Stayman

Board: 235 Dealer: E Vul: None HCP: 6	<ul><li>10853</li><li>₹872</li><li>8</li><li>KQJ107</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 236 Dealer: W Vul: NS HCP: 8	<ul><li>★KJ732</li><li>♥Q52</li><li>◆Q95</li><li>◆72</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. You bid first.
Board: 237 Dealer: E Vul: Both HCP: 7	<b>♦</b> 87 <b>♥</b> Q96 <b>♦</b> KQ8754 <b>♣</b> 74	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 238 Dealer: W Vul: None HCP: 9	<ul><li>▶ J9532</li><li>♥ A</li><li>♦ KJ87</li><li>▶ 963</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible. You bid first.

Board: 239 **♦**953 Dealer: E Vul: EW **♣** 76 HCP: 4

**Q**1065 ◆ Q976

East Opens 1NT. West Bids 3♥ if possible. East Bids 4♥ if possible.

Partner bids first.

Board: 235 Dealer: E Vul: None North HCP: 6 South HCP: 10 Contract: 3N E	North:	South:  ♠ AJ97  ♥ Q109  ♠ K32  ♣ 963	West 2♦ 3♦	North Pass Pass	East 1NT 2♥ 3NT	Pass Pass
Board: 236 Dealer: W Vul: NS North HCP: 8 South HCP: 4 Contract: 3N W	North:  ♠ KJ732  ♥ Q52  ♦ Q95  ♣ 72	South:  ◆ 9864  ▼ 1094  ◆ 102  ◆ KJ43	West 1NT 2♣ 3NT 1. Stay		East 2♣¹ 3♦	South Pass Pass
Board: 237 Dealer: E Vul: Both North HCP: 7 South HCP: 6 Contract: 3N E	North:	South:	West  2♣¹  3NT  1. Stay	North Pass AP man	East 1NT 2◆	
Board: 238 Dealer: W Vul: None North HCP: 9 South HCP: 6 Contract: 4♥ W	North:	South:  ♠ A106  ♥ Q1053  ♠ 632  ♠ 872	West 1NT 2♥ 1. Stay	North Pass Pass man	East 2♣¹ 4♥	South Pass AP
Board: 239 Dealer: E Vul: EW North HCP: 4 South HCP: 10 Contract: 4♥ W	North:	South:  ♠ A10642  ♥ 9  ♠ K84  ♣ K984	3♥	North Pass i-Landy	1NT 4♥	2 <b>♠</b> ¹ AP

Board: 235 Dealer: E Vul: None HCP: 10	<ul><li>AJ97</li><li>♥ Q109</li><li>★ K32</li><li>♣ 963</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. East Bids 3NT if possible. You bid first.
Board: 236 Dealer: W Vul: NS HCP: 4	<ul><li>◆ 9864</li><li>♥ 1094</li><li>◆ 102</li><li>◆ KJ43</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 237 Dealer: E Vul: Both HCP: 6	<ul><li></li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 238 Dealer: W Vul: None HCP: 6	<ul><li>▲ A106</li><li>♥ Q1053</li><li>◆ 632</li><li>◆ 872</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.

Board: 239

Dealer: E Vul: EW

HCP: 10

**♦** A10642

**y** 9

★ K84★ K984

East Opens 1NT.

West Bids 3♥ if possible. East Bids 4♥ if possible.

You bid first.

Board: 235 Dealer: E Vul: None North HCP: 6 South HCP: 10 Contract: 3N E	North:	South:  ♠ AJ97  ♥ Q109  ♠ K32  ♣ 963	West 2♦ 3♦	North Pass Pass	East 1NT 2♥ 3NT	Pass Pass
Board: 236 Dealer: W Vul: NS North HCP: 8 South HCP: 4 Contract: 3N W	North:  ♠ KJ732  ♥ Q52  ♦ Q95  ♣ 72	South:  ◆ 9864  ▼ 1094  ◆ 102  ◆ KJ43	West 1NT 2♣ 3NT 1. Stay		East 2♣¹ 3♦	South Pass Pass
Board: 237 Dealer: E Vul: Both North HCP: 7 South HCP: 6 Contract: 3N E	North:	South:	West  2♣¹  3NT  1. Stay	North Pass AP man	East 1NT 2◆	
Board: 238 Dealer: W Vul: None North HCP: 9 South HCP: 6 Contract: 4♥ W	North:	South:  ♠ A106  ♥ Q1053  ♠ 632  ♠ 872	West 1NT 2♥ 1. Stay	North Pass Pass man	East 2♣¹ 4♥	South Pass AP
Board: 239 Dealer: E Vul: EW North HCP: 4 South HCP: 10 Contract: 4♥ W	North:	South:  ♠ A10642  ♥ 9  ♠ K84  ♣ K984	3♥	North Pass i-Landy	1NT 4♥	2 <b>♠</b> ¹ AP

Board: 240 Dealer: W Vul: None HCP: 11	<ul><li>AQJ1064</li><li>✓ 10652</li><li>✓ A3</li><li>✓ 5</li></ul>	West Opens 1NT. East Doubles 2♦ if possible. West Bids 3♣ if possible. East Doubles 3♠ if possible. You bid first.
Board: 241 Dealer: E Vul: NS HCP: 4	<ul><li>↑74</li><li>♥ QJ10752</li><li>↓ J2</li><li>♠ 1087</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 242 Dealer: W Vul: EW HCP: 9	<ul><li>★ K752</li><li>▼ 763</li><li>◆ A4</li><li>◆ Q1086</li></ul>	West Opens 1NT. You bid first.
Board: 243 Dealer: E Vul: NS HCP: 1	<ul><li>108</li><li>✓ J1084</li><li>✓ 973</li><li>✓ 10984</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 244 Dealer: W Vul: EW HCP: 8	<ul><li>♣ Q8653</li><li>♥ A52</li><li>◆ 2</li><li>♣ Q1053</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.

Board: 240 Dealer: W Vul: None North HCP: 11 South HCP: 5 Contract: 3•X N	North:  ♠ AQJ1064  ♥ 10652  ♠ A3  ♣ 5	South:  ♣ —  ▼ 3  • KQ108642  ♣ 108643	West North East So  1NT 2•¹ X Pa  3• 3• X A  1. Multi-Landy, Multi	ass
Board: 241 Dealer: E Vul: NS North HCP: 4 South HCP: 8 Contract: 3N E	North:  ♣ 74  ♥ QJ10752  ♦ J2  ♣ 1087	South:  ♠ Q10862  ♥ 6  ♠ Q73  ♠ A943	1NT P	outh Pass Pass
Board: 242 Dealer: W Vul: EW North HCP: 9 South HCP: 9 Contract: 1N W	North:  ♠ K752  ♥ 763  ♠ A4  ♠ Q1086	South:  ♠ Q10984  ♥ K105  ♠ KJ83  ♠ 5	West North East So 1NT AP	outh
Board: 243 Dealer: E Vul: NS North HCP: 1 South HCP: 11 Contract: 3N E	North:	South:  ◆ 97643  ▼ 32  ◆ AK8  ◆ A73	West North East S  1NT P  2 Pass 2 P  3 Pass 3NT A	ass ass
Board: 244 Dealer: W Vul: EW North HCP: 8 South HCP: 6 Contract: 3N W	North:  ♠ Q8653  ♥ A52  ♠ 2  ♠ Q1053	South:  ♠ J  ♥ 8743  ♦ J9654  ♠ KJ9	West North East S  1NT Pass 2♣¹ P  2♦ Pass 3NT A  1. Stayman	ass

Board: 240 Dealer: W Vul: None HCP: 5	♣— ♥3 • KQ108642 • 108643	West Opens 1NT. East Doubles 2♦ if possible. West Bids 3♣ if possible. East Doubles 3♠ if possible. Partner bids first.
Board: 241 Dealer: E Vul: NS HCP: 8	<ul><li>♣ Q10862</li><li>♥ 6</li><li>♦ Q73</li><li>♣ A943</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 242 Dealer: W Vul: EW HCP: 9	<ul><li>◆ Q10984</li><li>♥ K105</li><li>◆ KJ83</li><li>◆ 5</li></ul>	West Opens 1NT.  Partner bids first.
Board: 243 Dealer: E Vul: NS HCP: 11	<ul><li>◆ 97643</li><li>♥ 32</li><li>◆ AK8</li><li>◆ A73</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. East Bids 3NT if possible. You bid first.
Board: 244 Dealer: W Vul: EW HCP: 6	<b>♣</b> J <b>♥</b> 8743 <b>♦</b> J9654 <b>♣</b> KJ9	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.

Board: 240 Dealer: W Vul: None North HCP: 11 South HCP: 5 Contract: 3•X N	North:  ♠ AQJ1064  ♥ 10652  ♠ A3  ♣ 5	South:  ♣ —  ▼ 3  • KQ108642  ♣ 108643	West North East So  1NT 2•¹ X Pa  3• 3• X A  1. Multi-Landy, Multi	ass
Board: 241 Dealer: E Vul: NS North HCP: 4 South HCP: 8 Contract: 3N E	North:  ♣ 74  ♥ QJ10752  ♦ J2  ♣ 1087	South:  ♠ Q10862  ♥ 6  ♠ Q73  ♠ A943	1NT P	outh ass ass
Board: 242 Dealer: W Vul: EW North HCP: 9 South HCP: 9 Contract: 1N W	North:  ♠ K752  ♥ 763  ♠ A4  ♠ Q1086	South:  ♠ Q10984  ♥ K105  ♠ KJ83  ♠ 5	West North East So 1NT AP	outh
Board: 243 Dealer: E Vul: NS North HCP: 1 South HCP: 11 Contract: 3N E	North:	South:  ◆ 97643  ▼ 32  ◆ AK8  ◆ A73	West North East S 1NT P 2♦ Pass 2♥ P 3♦ Pass 3NT A	ass ass
Board: 244 Dealer: W Vul: EW North HCP: 8 South HCP: 6 Contract: 3N W	North:  ♠ Q8653  ♥ A52  ♠ 2  ♠ Q1053	South:  ♠ J  ♥ 8743  ♦ J9654  ♠ KJ9	West North East S  1NT Pass 2♣¹ P  2♦ Pass 3NT A  1. Stayman	ass

Board: 245 Dealer: E Vul: Both HCP: 7	<ul><li>★ K742</li><li>▼ 743</li><li>◆ 1087</li><li>◆ A62</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 246 Dealer: W Vul: None HCP: 14	<ul><li>♣ Q7</li><li>♥ K843</li><li>◆ AKJ5</li><li>♣ J65</li></ul>	West Opens 1NT.  East Bids 4♥ if possible.  West Bids 4♠ if possible.  East Bids 4NT if possible.  West Bids 5♥ if possible.  East Bids 6♠ if possible.  You bid first.
Board: 247 Dealer: E Vul: Both HCP: 11	<ul><li>★ AKQ10763</li><li>♥ 5</li><li>◆ 953</li><li>◆ Q7</li></ul>	East Opens 1NT. West Bids 2♦ if possible. West Doubles Pass if possible. Partner bids first.
Board: 248 Dealer: W Vul: None HCP: 9	<ul><li>♣ J1092</li><li>♥ K9532</li><li>♦ 8</li><li>♣ KQ6</li></ul>	West Opens 1NT. East Bids 2NT if possible. You bid first.
Board: 249 Dealer: E Vul: NS HCP: 3	<ul><li>♣ Q7432</li><li>♥ J97</li><li>◆ 854</li><li>♣ 92</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 245 Dealer: E Vul: Both	North: ♠ K742 ♥ 743	South: <b>♠</b> 1095 <b>♥</b> K98	West 2♣¹	North Pass	East 1NT 2	
North HCP: 7 South HCP: 5 Contract: 3N E	◆ 1087 ◆ A62	◆ Q63 ◆ 9874	3NT 1. Stayı	AP		
Board: 246 Dealer: W	North:	South:	West 1NT 4♠	North Pass Pass	East 4♥¹ 4NT²	South Pass Pass
Vul: None	<b>♠</b> Q7 <b>♥</b> K843	<b>♦</b> 853 <b>♥</b> 9762	5 <b>∀</b> <sup>3</sup>	Pass	6 <b>♠</b>	Pass
North HCP: 14 South HCP: 0 Contract: 6♠X W	◆ AKJ5 ◆ J65	◆ 864 ◆ 1042	Pass 1. Texa 2. Black	X s	AP 0314, f	òr ♠
Board: 247 Dealer: E Vul: Both North HCP: 11 South HCP: 7 Contract: 4•X N	North:  ♠ AKQ10763  ♥ 5  ♦ 953  ♠ Q7	South:  ♣ —  ♥ Q74  • 10864  • AJ8542	West  2  X	North 4♣ AP	East 1NT Pass	Pass
Board: 248 Dealer: W Vul: None North HCP: 9 South HCP: 7 Contract: 2N W	North:	South:	1NT	North 2 <b>♣</b> ¹ i-Landy,	2NT	AP
Board: 249 Dealer: E Vul: NS North HCP: 3 South HCP: 16	North:  ♠ Q7432  ♥ J97  ♦ 854  ♣ 92	South:  • 109  • K2  • QJ  • AKQJ764	2♦ AP	North Pass	1NT 2♥	

Board: 245 Dealer: E Vul: Both HCP: 5	<ul><li>1095</li><li>K98</li><li>Q63</li><li>9874</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.
Board: 246 Dealer: W Vul: None HCP: 0	<ul> <li>♦ 853</li> <li>♥ 9762</li> <li>♦ 864</li> <li>♠ 1042</li> </ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. East Bids 4NT if possible. West Bids 5♥ if possible. East Bids 6♠ if possible.
Board: 247 Dealer: E Vul: Both HCP: 7	◆— ♥ Q74 • 10864 • AJ8542	Partner bids first.  East Opens 1NT.  West Bids 2 • if possible.  West Doubles Pass if possible.  You bid first.
Board: 248 Dealer: W Vul: None HCP: 7	♣8 ▼ 1076 ◆ AQ942 ♣ J1094	West Opens 1NT. East Bids 2NT if possible. Partner bids first.
Board: 249 Dealer: E Vul: NS HCP: 16	<ul><li>109</li><li>K2</li><li>QJ</li><li>AKQJ764</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 245 Dealer: E Vul: Both	North: ♠ K742 ♥ 743	South: <b>♠</b> 1095 <b>♥</b> K98	West 2♣¹	North Pass	East 1NT 2	
North HCP: 7 South HCP: 5 Contract: 3N E	◆ 1087 ◆ A62	◆ Q63 ◆ 9874	3NT 1. Stayı	AP		
Board: 246 Dealer: W	North:	South:	West 1NT 4♠	North Pass Pass	East 4♥¹ 4NT²	South Pass Pass
Vul: None	<b>♠</b> Q7 <b>♥</b> K843	<b>♦</b> 853 <b>♥</b> 9762	5 <b>∀</b> <sup>3</sup>	Pass	6 <b>♠</b>	Pass
North HCP: 14 South HCP: 0 Contract: 6♠X W	◆ AKJ5 ◆ J65	◆ 864 ◆ 1042	Pass 1. Texa 2. Black	X s	AP 0314, f	òr ♠
Board: 247 Dealer: E Vul: Both North HCP: 11 South HCP: 7 Contract: 4•X N	North:  ♠ AKQ10763  ♥ 5  ♦ 953  ♠ Q7	South:  ♣ —  ♥ Q74  • 10864  • AJ8542	West  2  X	North 4♣ AP	East 1NT Pass	Pass
Board: 248 Dealer: W Vul: None North HCP: 9 South HCP: 7 Contract: 2N W	North:	South:	1NT	North 2 <b>♣</b> ¹ i-Landy,	2NT	AP
Board: 249 Dealer: E Vul: NS North HCP: 3 South HCP: 16	North:  ♠ Q7432  ♥ J97  ♦ 854  ♣ 92	South:  • 109  • K2  • QJ  • AKQJ764	2♦ AP	North Pass	1NT 2♥	

Board: 250 Dealer: W Vul: Both HCP: 12	<ul><li>J2</li><li>✓ AK83</li><li>A96</li><li>№ 10875</li></ul>	West Opens 1NT. You bid first.
Board: 251 Dealer: E Vul: None HCP: 14	<ul><li>★ K53</li><li>▼ AQ103</li><li>◆ AJ76</li><li>◆ 93</li></ul>	East Opens 1NT.  Partner bids first.
Board: 252 Dealer: W Vul: NS HCP: 7	<ul><li>10842</li><li>✓ A8732</li><li>✓ K10</li><li>✓ 86</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 253 Dealer: E Vul: EW HCP: 7	<b>♦</b> 874 ♥ 103 • Q10965 <b>♣</b> KQ8	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 254 Dealer: W Vul: EW HCP: 10	<ul><li>♣ Q96</li><li>♥ Q94</li><li>◆ Q54</li><li>♣ KJ98</li></ul>	West Opens 1NT. East Bids 2NT if possible. West Bids 3NT if possible. You bid first.

Board: 250 Dealer: W Vul: Both North HCP: 12 South HCP: 9 Contract: 1N W	North:  ♣ J2  ♥ AK83  ♠ A96  ♣ 10875	South:  ♠ Q653  ♥ Q9  ♠ KJ1075  ♣ J2	West 1NT	North AP	East	South
Board: 251 Dealer: E Vul: None North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ K53  ♥ AQ103  ♠ AJ76  ♣ 93	South:  ♠ Q1096  ♥ 9852  ♠ Q10  ♠ Q86	West	North	East 1NT	
Board: 252 Dealer: W Vul: NS North HCP: 7 South HCP: 9 Contract: 2N W	North:  • 10842  • A8732  • K10  • 86	South:  ♠ K6  ♥ 1094  ♠ A963  ♣ Q742	West 1NT 2  1. Stay	North Pass Pass man	East 2♣¹ 2NT	Pass
Board: 253 Dealer: E Vul: EW North HCP: 7 South HCP: 4 Contract: 3N E	North:  ♠ 874  ♥ 103  • Q10965  ♠ KQ8	South:  ♠ A103  ♥ 9762  ♠ 8732  ♣ 109	2 <b>♣</b> ¹	North Pass AP man	East 1NT 2◆	South Pass Pass
Board: 254 Dealer: W Vul: EW North HCP: 10 South HCP: 4 Contract: 3N W	North:  ♠ Q96  ♥ Q94  ♠ Q54  ♣ KJ98	South:	1NT	North Pass AP		South Pass

Board: 250 Dealer: W Vul: Both HCP: 9	<ul><li>♠ Q653</li><li>♥ Q9</li><li>♦ KJ1075</li><li>♠ J2</li></ul>	West Opens 1NT.  Partner bids first.
Board: 251 Dealer: E Vul: None	◆ Q1096 ▼ 9852 ◆ Q10	East Opens 1NT.
HCP: 6	<b>♣</b> Q86	You bid first.
Board: 252 Dealer: W Vul: NS HCP: 9	<ul><li>★ K6</li><li>▼ 1094</li><li>◆ A963</li><li>◆ Q742</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.
Board: 253 Dealer: E Vul: EW HCP: 4	<ul><li>★ A103</li><li>♥ 9762</li><li>◆ 8732</li><li>★ 109</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 254 Dealer: W Vul: EW HCP: 4	<ul><li>♦ 8543</li><li>♥ K752</li><li>♦ J76</li><li>♦ 53</li></ul>	West Opens 1NT. East Bids 2NT if possible. West Bids 3NT if possible. Partner bids first.

Board: 250 Dealer: W Vul: Both North HCP: 12 South HCP: 9 Contract: 1N W	North:  ♣ J2  ♥ AK83  ♠ A96  ♣ 10875	South:  ♠ Q653  ♥ Q9  ♠ KJ1075  ♣ J2	West 1NT	North AP	East	South
Board: 251 Dealer: E Vul: None North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ K53  ♥ AQ103  ♠ AJ76  ♣ 93	South:  ♠ Q1096  ♥ 9852  ♠ Q10  ♠ Q86	West	North	East 1NT	
Board: 252 Dealer: W Vul: NS North HCP: 7 South HCP: 9 Contract: 2N W	North:  • 10842  • A8732  • K10  • 86	South:  ♠ K6  ♥ 1094  ♠ A963  ♣ Q742	West 1NT 2  1. Stay	North Pass Pass man	East 2♣¹ 2NT	Pass
Board: 253 Dealer: E Vul: EW North HCP: 7 South HCP: 4 Contract: 3N E	North:  ♠ 874  ♥ 103  • Q10965  ♠ KQ8	South:  ♠ A103  ♥ 9762  ♠ 8732  ♣ 109	2 <b>♣</b> ¹	North Pass AP man	East 1NT 2◆	South Pass Pass
Board: 254 Dealer: W Vul: EW North HCP: 10 South HCP: 4 Contract: 3N W	North:  ♠ Q96  ♥ Q94  ♠ Q54  ♣ KJ98	South:	1NT	North Pass AP		South Pass

Board: 255 Dealer: E Vul: NS HCP: 7	<ul><li>★ AK92</li><li>♥ 987</li><li>♦ 107</li><li>★ 10432</li></ul>	East Opens 1NT. West Bids 2NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 256 Dealer: W Vul: Both HCP: 5	<ul><li>♠ 109</li><li>♥ QJ97</li><li>♦ J42</li><li>♠ J1087</li></ul>	West Opens 1NT. You bid first.
Board: 257 Dealer: E Vul: None HCP: 17	<ul><li>★ KQ2</li><li>▼ J742</li><li>◆ AK9</li><li>◆ KJ8</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. East Doubles Pass if possible. Partner bids first.
Board: 258 Dealer: W Vul: EW HCP: 8	<ul><li>J10765</li><li>♥ Q10</li><li>10</li><li>★ KQ982</li></ul>	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 259 Dealer: E Vul: Both HCP: 1	<ul><li></li></ul>	East Opens 1NT. West Bids 4♣ if possible. East Bids 4♥ if possible. West Bids 4NT if possible. Partner bids first.

Board: 255 Dealer: E Vul: NS North HCP: 7 South HCP: 8 Contract: 3N E	North:  ♠ AK92  ♥ 987  • 107  ♣ 10432	South:  ♠ 1076  ♥ J43  ♠ K63  ♣ A975	West 2NT	North Pass		Pass
Board: 256 Dealer: W Vul: Both North HCP: 5 South HCP: 13 Contract: 1N W	North:  ♠ 109  ♥ QJ97  ♦ J42  ♣ J1087	South:  ♠ AQ5  ♥ A10843  • 10985  ♠ K	West 1NT	North AP	East	South
Board: 257 Dealer: E Vul: None North HCP: 17 South HCP: 6 Contract: 5•X S	North:  ♠ KQ2  ♥ J742  ♠ AK9  ♣ KJ8	South:  ◆ 54  ▼ KQ95  ◆ J876432  ◆ —	2♥ Pass	North Pass X Pass		Pass Pass
Board: 258 Dealer: W Vul: EW North HCP: 8 South HCP: 7 Contract: 4 W	North: <b>♦</b> J10765 <b>♥</b> Q10 <b>•</b> 10 <b>♣</b> KQ982	South:	West 1NT 4♥ 1. Texa	AP	East 4◆¹	
Board: 259 Dealer: E Vul: Both North HCP: 1 South HCP: 8 Contract: 4N E	North:	South:  ♠ AK5  ♥ J1085  • 1073  ♠ 1064	West  4♣¹  4NT  1. Gerb  2. A=1	er	1NT	South Pass Pass

Board: 255 Dealer: E Vul: NS HCP: 8	<ul><li>1076</li><li>✓ J43</li><li>✓ K63</li><li>✓ A975</li></ul>	East Opens 1NT. West Bids 2NT if possible. East Bids 3NT if possible. You bid first.
Board: 256 Dealer: W Vul: Both HCP: 13	<ul><li>AQ5</li><li>✓ A10843</li><li>✓ 10985</li><li>✓ K</li></ul>	West Opens 1NT.  Partner bids first.
Board: 257 Dealer: E Vul: None HCP: 6	<ul><li>★ 54</li><li>▼ KQ95</li><li>◆ J876432</li><li>★ —</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. East Doubles Pass if possible. You bid first.
Board: 258 Dealer: W Vul: EW HCP: 7	<ul><li>♣92</li><li>♥76</li><li>♦ AQ9642</li><li>♣ J75</li></ul>	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 259 Dealer: E Vul: Both HCP: 8	<ul><li>♠ AK5</li><li>♥ J1085</li><li>♦ 1073</li><li>♠ 1064</li></ul>	East Opens 1NT. West Bids 4♣ if possible. East Bids 4♥ if possible. West Bids 4NT if possible. You bid first.

Board: 255 Dealer: E Vul: NS North HCP: 7 South HCP: 8 Contract: 3N E	North:  ♠ AK92  ♥ 987  • 107  ♣ 10432	South:  ♠ 1076  ♥ J43  ♠ K63  ♣ A975	West 2NT	North Pass		Pass
Board: 256 Dealer: W Vul: Both North HCP: 5 South HCP: 13 Contract: 1N W	North:  ♠ 109  ♥ QJ97  ♦ J42  ♣ J1087	South:  ♠ AQ5  ♥ A10843  • 10985  ♠ K	West 1NT	North AP	East	South
Board: 257 Dealer: E Vul: None North HCP: 17 South HCP: 6 Contract: 5•X S	North:  ♠ KQ2  ♥ J742  ♠ AK9  ♣ KJ8	South:  ◆ 54  ▼ KQ95  ◆ J876432  ◆ —	2♥ Pass	North Pass X Pass		Pass Pass
Board: 258 Dealer: W Vul: EW North HCP: 8 South HCP: 7 Contract: 4 W	North: <b>♦</b> J10765 <b>♥</b> Q10 <b>•</b> 10 <b>♣</b> KQ982	South:	West 1NT 4♥ 1. Texa	AP	East 4◆¹	
Board: 259 Dealer: E Vul: Both North HCP: 1 South HCP: 8 Contract: 4N E	North:	South:  ♠ AK5  ♥ J1085  • 1073  ♠ 1064	West  4♣¹  4NT  1. Gerb  2. A=1	er	1NT	South Pass Pass

Board: 260 Dealer: W Vul: None HCP: 8	<ul><li>A7654</li><li>♥ Q64</li><li>54</li><li>♠ Q86</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 261 Dealer: E Vul: NS HCP: 6	<ul><li>♠ 6532</li><li>♥ K9532</li><li>♠ 7</li><li>♠ QJ8</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 262 Dealer: W Vul: Both HCP: 11	<ul><li>♣ J532</li><li>♥ A7</li><li>♦ 43</li><li>♣ AQ1052</li></ul>	West Opens 1NT. You bid first.
Board: 263 Dealer: E Vul: None HCP: 5	<ul><li>1032</li><li>103</li><li>10986</li><li>KQ103</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 264 Dealer: W Vul: NS HCP: 7	<ul><li>◆97</li><li>▼K105</li><li>◆Q1072</li><li>◆Q1075</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♥ if possible.  You bid first.

Board: 260 Dealer: W Vul: None North HCP: 8 South HCP: 5 Contract: 3N W	North:  ♠ A7654  ♥ Q64  ♦ 54  ♣ Q86	South:  ♣ J102  ♥ J97  • K1083  ♣ 742	West 1NT	North Pass	East 3NT	
Board: 261 Dealer: E Vul: NS North HCP: 6 South HCP: 7 Contract: 3N E	North:  ♠ 6532  ♥ K9532  ♦ 7  ♠ QJ8	South:	West  2♣¹  3NT  1. Stay	North Pass AP man	East 1NT 2◆	South Pass Pass
Board: 262 Dealer: W Vul: Both North HCP: 11 South HCP: 8 Contract: 1N W	North:  ◆ J532  ▼ A7  ◆ 43  ◆ AQ1052	South:  ♠ KQ  ▼ J109853  ◆ Q87  ♠ 94	West 1NT	North AP	East	South
Board: 263 Dealer: E Vul: None North HCP: 5 South HCP: 8 Contract: 4 \( \) E	North:	South:	West 2♥ 4♥	North Pass Pass	East 1NT 2♠ 4♠	South Pass Pass AP
Board: 264 Dealer: W Vul: NS North HCP: 7 South HCP: 8 Contract: 3♥ W	North:	South:	West 1NT 2♥ 3♥	North Pass Pass AP	2♦	South Pass Pass

Board: 260 Dealer: W Vul: None HCP: 5	<ul><li></li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 261 Dealer: E Vul: NS HCP: 7	♦ 84 ♥ A106 ♦ K9832 • 1053	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.
Board: 262 Dealer: W Vul: Both HCP: 8	<b>★</b> KQ <b>♥</b> J109853 <b>♦</b> Q87 <b>♣</b> 94	West Opens 1NT. Partner bids first.
Board: 263 Dealer: E Vul: None HCP: 8	<ul><li>♦ 85</li><li>▼ 542</li><li>◆ KJ543</li><li>♠ A85</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 264 Dealer: W Vul: NS HCP: 8	<ul><li>108654</li><li>98</li><li>J53</li><li>AK9</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♥ if possible.  Partner bids first.

Board: 260 Dealer: W Vul: None North HCP: 8 South HCP: 5 Contract: 3N W	North:  ♠ A7654  ♥ Q64  ♦ 54  ♣ Q86	South:  ♣ J102  ♥ J97  • K1083  ♣ 742	West 1NT	North Pass	East 3NT	
Board: 261 Dealer: E Vul: NS North HCP: 6 South HCP: 7 Contract: 3N E	North:  ♠ 6532  ♥ K9532  ♦ 7  ♠ QJ8	South:	West  2♣¹  3NT  1. Stay	North Pass AP man	East 1NT 2◆	South Pass Pass
Board: 262 Dealer: W Vul: Both North HCP: 11 South HCP: 8 Contract: 1N W	North:  ◆ J532  ▼ A7  ◆ 43  ◆ AQ1052	South:  ♠ KQ  ▼ J109853  ◆ Q87  ♠ 94	West 1NT	North AP	East	South
Board: 263 Dealer: E Vul: None North HCP: 5 South HCP: 8 Contract: 4 \( \) E	North:	South:	West 2♥ 4♥	North Pass Pass	East 1NT 2♠ 4♠	South Pass Pass AP
Board: 264 Dealer: W Vul: NS North HCP: 7 South HCP: 8 Contract: 3♥ W	North:	South:	West 1NT 2♥ 3♥	North Pass Pass AP	2♦	South Pass Pass

Board: 265 Dealer: E Vul: EW HCP: 10	<b>♠</b> Q9 <b>♥</b> Q1042 <b>♦</b> J4 <b>♣</b> AJ764	East Opens 1NT.  Partner bids first.
Board: 266 Dealer: W Vul: None HCP: 0	<ul><li>1064</li><li>109432</li><li>9</li><li>10874</li></ul>	West Opens 1NT. East Bids 2♥ if possible. East Doubles Pass if possible. You bid first.
Board: 267 Dealer: E Vul: EW HCP: 7	<ul><li>★ K82</li><li>▼ KJ76</li><li>◆ 94</li><li>◆ 10975</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.
Board: 268 Dealer: W Vul: Both HCP: 13	<ul><li>♦ 9643</li><li>♥ K5</li><li>♦ AK10854</li><li>♠ K</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 269 Dealer: E Vul: NS HCP: 9	<ul><li>★ KJ65</li><li>▼ J72</li><li>◆ 9764</li><li>◆ A8</li></ul>	East Opens 1NT.  Partner bids first.

Board: 265 Dealer: E Vul: EW North HCP: 10 South HCP: 9 Contract: 1N E	North:  ♠ Q9  ♥ Q1042  ♦ J4  ♣ AJ764	South:  ♠ 10842  ♥ 95  ♠ AK632  ♠ Q10	West	North	East 1NT	
Board: 266 Dealer: W Vul: None North HCP: 0 South HCP: 11 Contract: 3•X S	North:	South:	1NT	North Pass Pass	East 2♥ X	South 3♦ AP
Board: 267 Dealer: E Vul: EW North HCP: 7 South HCP: 8 Contract: 2N E	North:  ♠ K82  ♥ KJ76  ♦ 94  ♣ 10975	South:  ♣ A97  ▼ 10853  ◆ A87  ♣ 643	West 2♥ 2NT	North Pass AP	East 1NT 2♠	South Pass Pass
Board: 268 Dealer: W Vul: Both North HCP: 13 South HCP: 5 Contract: 2N W	North:	South:		North Pass X man	East 2♣¹ 2NT	Pass
Board: 269 Dealer: E Vul: NS North HCP: 9 South HCP: 12 Contract: 1N E	North:  ♠ KJ65  ♥ J72  ♦ 9764  ♣ A8	South:  ♣ A732  ♥ Q1098  ♠ A2  ♣ Q72	West	North	East 1NT	

Board: 265 Dealer: E Vul: EW HCP: 9	<ul><li>10842</li><li>95</li><li>AK632</li><li>Q10</li></ul>	East Opens 1NT. You bid first.
Board: 266 Dealer: W Vul: None HCP: 11	<ul><li>★83</li><li>★ A75</li><li>★ AQJ1064</li><li>★ 93</li></ul>	West Opens 1NT. East Bids 2♥ if possible. East Doubles Pass if possible. Partner bids first.
Board: 267 Dealer: E Vul: EW HCP: 8	<ul><li>▲ A97</li><li>▼ 10853</li><li>◆ A87</li><li>▲ 643</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.
Board: 268 Dealer: W Vul: Both HCP: 5	<ul><li>105</li><li>✓ Q10943</li><li>✓ J</li><li>✓ Q7642</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.
Board: 269 Dealer: E Vul: NS HCP: 12	<ul><li>A732</li><li>♥ Q1098</li><li>A2</li><li>₽ Q72</li></ul>	East Opens 1NT. You bid first.

Board: 265 Dealer: E Vul: EW North HCP: 10 South HCP: 9 Contract: 1N E	North:  ♠ Q9  ♥ Q1042  ♦ J4  ♣ AJ764	South:  ♠ 10842  ♥ 95  ♠ AK632  ♠ Q10	West	North	East 1NT	
Board: 266 Dealer: W Vul: None North HCP: 0 South HCP: 11 Contract: 3•X S	North:	South:	1NT	North Pass Pass	East 2♥ X	South 3♦ AP
Board: 267 Dealer: E Vul: EW North HCP: 7 South HCP: 8 Contract: 2N E	North:  ♠ K82  ♥ KJ76  ♦ 94  ♣ 10975	South:  ♣ A97  ▼ 10853  ◆ A87  ♣ 643	West 2♥ 2NT	North Pass AP	East 1NT 2♠	South Pass Pass
Board: 268 Dealer: W Vul: Both North HCP: 13 South HCP: 5 Contract: 2N W	North:	South:		North Pass X man	East 2♣¹ 2NT	Pass
Board: 269 Dealer: E Vul: NS North HCP: 9 South HCP: 12 Contract: 1N E	North:  ♠ KJ65  ♥ J72  ♦ 9764  ♣ A8	South:  ♣ A732  ♥ Q1098  ♠ A2  ♣ Q72	West	North	East 1NT	

Board: 270 Dealer: W Vul: EW HCP: 9	<ul><li>♣ J</li><li>♥ 643</li><li>◆ A432</li><li>♣ A8432</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 271 Dealer: E Vul: Both HCP: 8	<ul><li>★ K98</li><li>♥ J42</li><li>◆ 954</li><li>◆ A763</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 272 Dealer: W Vul: None HCP: 13	<ul><li>43</li><li>✓ A952</li><li>◆ AKJ2</li><li>◆ J84</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 273 Dealer: E Vul: EW HCP: 11	<ul><li>108</li><li>✓ Q87</li><li>✓ K75</li><li>△ AQ1074</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 274 Dealer: W Vul: Both HCP: 10	<ul><li>♠ 632</li><li>♥ Q632</li><li>♦ K1075</li><li>♠ AJ</li></ul>	West Opens 1NT. You bid first.

Board: 270 Dealer: W Vul: EW North HCP: 9 South HCP: 5 Contract: 3N W	North:  ♣ J  ♥ 643  ♠ A432  ♣ A8432	South:  ♠ K10964  ♥ 1082  • Q8  ♣ 1096	West North East South 1NT Pass 3NT AP
Board: 271 Dealer: E Vul: Both North HCP: 8 South HCP: 7 Contract: 3N E	North:  ♠ K98  ♥ J42  ♦ 954  ♣ A763	South:  ♠ A10532  ♥ 10865  ♠ K8  ♣ 108	West North East South 1NT Pass 3NT AP
Board: 272 Dealer: W Vul: None North HCP: 13 South HCP: 2 Contract: 2N W	North:  ♣ 43  ♥ A952  ♠ AKJ2  ♣ J84	South:  ♠ 10962  ♥ 106  • Q85  ♣ 10653	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 2NT AP  1. Stayman
Board: 273 Dealer: E Vul: EW North HCP: 11 South HCP: 6 Contract: 2♠ E	North:	South:  ♠ Q763  ♥ K102  ♠ 1032  ♣ J32	West North East South 1NT Pass 2♣¹ X 2♠ AP 1. Stayman
Board: 274 Dealer: W Vul: Both North HCP: 10 South HCP: 10 Contract: 1N W	North:  ♠ 632  ♥ Q632  ♠ K1075  ♠ AJ	South:  ♠ Q97  ♥ A10975  ♦ J8  ♠ K98	West North East South 1NT AP

Board: 270 Dealer: W Vul: EW HCP: 5	<b>★</b> K10964 <b>♥</b> 1082 <b>♦</b> Q8 <b>♣</b> 1096	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 271 Dealer: E Vul: Both HCP: 7	<ul><li>★ A10532</li><li>▼ 10865</li><li>★ K8</li><li>★ 108</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 272 Dealer: W Vul: None HCP: 2	<ul><li>10962</li><li>106</li><li>Q85</li><li>10653</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 273 Dealer: E Vul: EW HCP: 6	<ul><li>♣ Q763</li><li>♥ K102</li><li>♦ 1032</li><li>♣ J32</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 2♠ if possible. You bid first.
Board: 274 Dealer: W Vul: Both HCP: 10	<ul><li>♣ Q97</li><li>♥ A10975</li><li>◆ J8</li><li>♣ K98</li></ul>	West Opens 1NT.  Partner bids first.

Board: 270 Dealer: W Vul: EW North HCP: 9 South HCP: 5 Contract: 3N W	North:  ♣ J  ♥ 643  ♠ A432  ♣ A8432	South:  ♠ K10964  ♥ 1082  • Q8  ♣ 1096	West North East South 1NT Pass 3NT AP
Board: 271 Dealer: E Vul: Both North HCP: 8 South HCP: 7 Contract: 3N E	North:  ♠ K98  ♥ J42  ♦ 954  ♣ A763	South:  ♠ A10532  ♥ 10865  ♠ K8  ♣ 108	West North East South 1NT Pass 3NT AP
Board: 272 Dealer: W Vul: None North HCP: 13 South HCP: 2 Contract: 2N W	North:  ♣ 43  ♥ A952  ♠ AKJ2  ♣ J84	South:  ♠ 10962  ♥ 106  • Q85  ♣ 10653	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 2NT AP  1. Stayman
Board: 273 Dealer: E Vul: EW North HCP: 11 South HCP: 6 Contract: 2♠ E	North:	South:  ♠ Q763  ♥ K102  ♠ 1032  ♣ J32	West North East South 1NT Pass 2♣¹ X 2♠ AP 1. Stayman
Board: 274 Dealer: W Vul: Both North HCP: 10 South HCP: 10 Contract: 1N W	North:  ♠ 632  ♥ Q632  ♠ K1075  ♠ AJ	South:  ♠ Q97  ♥ A10975  ♦ J8  ♠ K98	West North East South 1NT AP

Board: 275 Dealer: E Vul: None HCP: 11	<ul><li>♣ Q2</li><li>♥ K1064</li><li>◆ A1072</li><li>♣ Q95</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 276 Dealer: W Vul: NS HCP: 14	<ul><li>AQ1097</li><li>✓ A862</li><li>A3</li><li>A4</li></ul>	West Opens 1NT. You bid first.
Board: 277 Dealer: E Vul: Both HCP: 12	<ul><li>♠ AQ</li><li>♥ 982</li><li>◆ Q86</li><li>♠ KJ1073</li></ul>	East Opens 1NT.  Partner bids first.
Board: 278 Dealer: W Vul: None HCP: 9	<ul><li>♠ 63</li><li>♥ KQ943</li><li>♦ J52</li><li>♠ QJ4</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♠ if possible. You bid first.
Board: 279 Dealer: E Vul: NS HCP: 7	<ul><li>♠ 6</li><li>♥ 965</li><li>♦ J954</li><li>♠ AQ653</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.

Board: 275 Dealer: E Vul: None North HCP: 11 South HCP: 8 Contract: 3♠ E	North:  ♠ Q2  ♥ K1064  ♠ A1072  ♠ Q95	South:  ♠ K10  ♥ Q7  ♦ 9543  ♣ K10732	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3♠ AP
Board: 276 Dealer: W Vul: NS North HCP: 14 South HCP: 5 Contract: 2♥ S	North:  ♠ AQ1097  ♥ A862  ♠ A3  ♣ 84	South:  ♣ J62  ♥ 943  ♦ Q10962  ♣ Q5	West North East South  1NT 2♣¹ Pass 2♥  AP  1. Multi-Landy, both majors
Board: 277 Dealer: E Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ AQ  ♥ 982  • Q86  ♠ KJ1073	South:  ★ K109842  ▼ A654  ◆ 1097  ♣ —	West North East South 1NT AP
Board: 278 Dealer: W Vul: None North HCP: 9 South HCP: 9 Contract: 4♠ E	North:  ♠ 63  ▼ KQ943  ◆ J52  ♠ QJ4	South:  ★ K10  ▼ A1052  ◆ Q109874  ♣ 3	West North East South  1NT Pass 2♥ Pass  2NT¹ Pass 4♠ AP  1. Extended acceptance after NT
Board: 279 Dealer: E Vul: NS North HCP: 7 South HCP: 4 Contract: 4♠ E	North:	South:	West North East South  1NT Pass  4♥¹ Pass 4♠ AP  1. Texas

Board: 275 Dealer: E Vul: None HCP: 8	<b>★</b> K10 <b>♥</b> Q7 <b>♦</b> 9543 <b>♣</b> K10732	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 276 Dealer: W Vul: NS HCP: 5	<ul><li>▶ J62</li><li>♥ 943</li><li>♦ Q10962</li><li>♣ Q5</li></ul>	West Opens 1NT.  Partner bids first.
Board: 277 Dealer: E Vul: Both HCP: 7	<ul><li>★ K109842</li><li>★ A654</li><li>★ 1097</li><li>★ —</li></ul>	East Opens 1NT. You bid first.
Board: 278 Dealer: W Vul: None HCP: 9	<b>★</b> K10 <b>♥</b> A1052 <b>♦</b> Q109874 <b>♣</b> 3	West Opens 1NT. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 279 Dealer: E Vul: NS HCP: 4	<ul><li>108</li><li>KJ104</li><li>10863</li><li>872</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.

Board: 275 Dealer: E Vul: None North HCP: 11 South HCP: 8 Contract: 3♠ E	North:  ♠ Q2  ♥ K1064  ♠ A1072  ♠ Q95	South:  ♠ K10  ♥ Q7  ♦ 9543  ♣ K10732	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3♠ AP
Board: 276 Dealer: W Vul: NS North HCP: 14 South HCP: 5 Contract: 2♥ S	North:  ♠ AQ1097  ♥ A862  ♠ A3  ♣ 84	South:  ♣ J62  ♥ 943  ♦ Q10962  ♣ Q5	West North East South  1NT 2♣¹ Pass 2♥  AP  1. Multi-Landy, both majors
Board: 277 Dealer: E Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ AQ  ♥ 982  • Q86  ♠ KJ1073	South:  ★ K109842  ▼ A654  ◆ 1097  ♣ —	West North East South 1NT AP
Board: 278 Dealer: W Vul: None North HCP: 9 South HCP: 9 Contract: 4♠ E	North:  ♠ 63  ▼ KQ943  ◆ J52  ♠ QJ4	South:  ★ K10  ▼ A1052  ◆ Q109874  ♣ 3	West North East South  1NT Pass 2♥ Pass  2NT¹ Pass 4♠ AP  1. Extended acceptance after NT
Board: 279 Dealer: E Vul: NS North HCP: 7 South HCP: 4 Contract: 4♠ E	North:	South:	West North East South  1NT Pass  4♥¹ Pass 4♠ AP  1. Texas

Board: 280 Dealer: W Vul: EW HCP: 9	♣— ♥ J874 • KQ1087 • QJ93	West Opens 1NT. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♠ if possible. West Doubles 5♥ if possible. You bid first.
Board: 281 Dealer: E Vul: NS HCP: 11	<ul><li>★ KQ543</li><li>▼ KJ764</li><li>◆ 93</li><li>◆ Q</li></ul>	East Opens 1NT.  Partner bids first.
Board: 282 Dealer: W Vul: EW HCP: 10	<ul><li></li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 283 Dealer: E Vul: Both HCP: 9	<ul><li>★ AK96432</li><li>▼ 843</li><li>◆ —</li><li>◆ Q64</li></ul>	East Opens 1NT. West Bids 3♣ if possible. East Bids 3♦ if possible. West Bids 4♦ if possible.  Partner bids first.
Board: 284 Dealer: W Vul: NS HCP: 10	<ul><li>♠ 63</li><li>♥ KQ1094</li><li>♦ 854</li><li>♠ KQ9</li></ul>	West Opens 1NT. East Bids 2NT if possible. West Bids 3NT if possible. You bid first.

Board: 280 Dealer: W Vul: EW North HCP: 9 South HCP: 9 Contract: 5 VX N	North:  ♣—  ▼ J874  ◆ KQ1087  ♣ QJ93	South:  ♠ K974  ▼ AQ10953  ◆ 2  ♣ 62	West North East South $1NT$ Pass $2 \checkmark X$ $2NT^1$ $3 \checkmark 4 \spadesuit 5 \checkmark$ $X$ AP  1. Extended acceptance after NT
Board: 281 Dealer: E Vul: NS North HCP: 11 South HCP: 10 Contract: 3 N	North:  ♠ KQ543  ♥ KJ764  ♦ 93  ♣ Q	South:  ♣ —  ▼ Q85  • AQJ104  • J10942	West North East South  1NT 2NT¹  Pass 3♦ AP  1. Unusual 2NT
Board: 282 Dealer: W Vul: EW North HCP: 10 South HCP: 8 Contract: 3 \leftrightarrow W	North:	South:  ♠ K97642  ♥ 106  ♠ A7  ♣ J83	West North East South  1NT Pass 3♣¹ Pass  3♠² AP  1. 1N-3C transfer to diamonds  2. automat
Board: 283 Dealer: E Vul: Both North HCP: 9 South HCP: 11 Contract: 4 • E	North:  ♠ AK96432  ♥ 843  ♦ —  ♣ Q64	South:  ♠ Q5  ♥ Q952  ♠ K654  ♠ KJ2	West North East South  1NT Pass  3♣¹ Pass 3♣² Pass  Pass 3♣ Pass Pass  4♣ AP  1. 1N-3C transfer to diamonds  2. automat
Board: 284 Dealer: W Vul: NS North HCP: 10 South HCP: 6 Contract: 3N W	North:  ♠ 63  ♥ KQ1094  ♦ 854  ♣ KQ9	South:  ♠ K1072  ♥ 6  ♠ K92  ♣ 107542	West North East South 1NT Pass 2NT Pass 3NT AP

Board: 280 Dealer: W Vul: EW HCP: 9	<ul><li>★K974</li><li>✓ AQ10953</li><li>◆ 2</li><li>◆ 62</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♠ if possible. West Doubles 5♥ if possible. Partner bids first.
Board: 281 Dealer: E Vul: NS HCP: 10	◆— ♥ Q85 • AQJ104 • J10942	East Opens 1NT. You bid first.
Board: 282 Dealer: W Vul: EW HCP: 8	<ul><li>★ K97642</li><li>▼ 106</li><li>◆ A7</li><li>◆ J83</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 283 Dealer: E Vul: Both HCP: 11	<ul><li>♣ Q5</li><li>♥ Q952</li><li>♦ K654</li><li>♣ KJ2</li></ul>	East Opens 1NT. West Bids 3♣ if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 284 Dealer: W Vul: NS HCP: 6	<ul><li>★K1072</li><li>♥ 6</li><li>◆K92</li><li>★ 107542</li></ul>	West Opens 1NT. East Bids 2NT if possible. West Bids 3NT if possible. Partner bids first.

Board: 280 Dealer: W Vul: EW North HCP: 9 South HCP: 9 Contract: 5 VX N	North:  ♣—  ▼ J874  ◆ KQ1087  ♣ QJ93	South:  ♠ K974  ▼ AQ10953  ◆ 2  ♣ 62	West North East South $1NT$ Pass $2 \checkmark X$ $2NT^1$ $3 \checkmark 4 \spadesuit 5 \checkmark$ $X$ AP  1. Extended acceptance after NT
Board: 281 Dealer: E Vul: NS North HCP: 11 South HCP: 10 Contract: 3 N	North:  ♠ KQ543  ♥ KJ764  ♦ 93  ♣ Q	South:  ♣ —  ▼ Q85  • AQJ104  • J10942	West North East South  1NT 2NT¹  Pass 3♦ AP  1. Unusual 2NT
Board: 282 Dealer: W Vul: EW North HCP: 10 South HCP: 8 Contract: 3 \leftrightarrow W	North:	South:  ♠ K97642  ♥ 106  ♠ A7  ♣ J83	West North East South  1NT Pass 3♣¹ Pass  3♠² AP  1. 1N-3C transfer to diamonds  2. automat
Board: 283 Dealer: E Vul: Both North HCP: 9 South HCP: 11 Contract: 4 • E	North:  ♠ AK96432  ♥ 843  ♦ —  ♣ Q64	South:  ♠ Q5  ♥ Q952  ♠ K654  ♠ KJ2	West North East South  1NT Pass  3♣¹ Pass 3♣² Pass  Pass 3♣ Pass Pass  4♣ AP  1. 1N-3C transfer to diamonds  2. automat
Board: 284 Dealer: W Vul: NS North HCP: 10 South HCP: 6 Contract: 3N W	North:  ♠ 63  ♥ KQ1094  ♦ 854  ♣ KQ9	South:  ♠ K1072  ♥ 6  ♠ K92  ♣ 107542	West North East South 1NT Pass 2NT Pass 3NT AP

Board: 285 Dealer: E Vul: EW HCP: 10	<ul><li></li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 286 Dealer: W Vul: Both HCP: 7	<ul><li>♣ Q1097</li><li>♥ AJ2</li><li>◆ 1075</li><li>♣ 1072</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. You bid first.
Board: 287 Dealer: E Vul: EW HCP: 4	<ul><li>♣83</li><li>♥Q9876</li><li>◆98</li><li>♣Q1064</li></ul>	East Opens 1NT.  Partner bids first.
Board: 288 Dealer: W Vul: None HCP: 7	<ul><li>◆ QJ8643</li><li>◆ QJ6</li><li>◆ 10</li><li>◆ J53</li></ul>	West Opens 1NT. You bid first.
Board: 289 Dealer: E Vul: NS HCP: 9	<ul><li>♣ Q1043</li><li>♥ J1083</li><li>◆ 93</li><li>♣ AQ4</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. Partner bids first.

Board: 285	North:	South:	West	North	East	South
Dealer: E Vul: EW	<b>♦</b> J854	<b>♦</b> KQ10			1NT	Pass
North HCP: 10	<b>v</b> 7	<b>v</b> 10985	2 <b>♣</b> ¹	X	2♥	Pass
South HCP: 8	◆ AJ2	◆ K873	3♥	AP		
Contract: 3♥ E	<b>♣</b> KJ943	<b>♣</b> 108	1. Stay	man		
Board: 286	NI41	C41				
Dealer: W	North:	South: ♠ 5	West	North	East	South
Vul: Both	<b>♠</b> Q1097 <b>♥</b> AJ2	♥ 109543	1NT	Pass	<b>2</b> ♥	Pass
North HCP: 7	<ul><li>1075</li></ul>	◆ Q82	2♠	Pass	3NT	Pass
South HCP: 3	<b>♣</b> 1072	<b>♣</b> J963	4♠	AP		
Contract: 4♠ W						
Board: 287			West	North	Foot	Courth
Dealer: E			west	NOIUI		
Vul: EW			TD.	2.4		
North HCP: 4	-			2	Pass	2
South HCP: 19				. T 1	41.4.5	15 + HCD
Contract: 2♥ S	_ <		1. IVIUIL	-Landy	, 4IVI-3	omor 13+ HCP
Dagud, 200			West	North	Fast	South
	North:	South:				
	<b>♦</b> QJ8643	<b>♠</b> 10				
	-					
South HCP: 14		•		2 <b>T</b>	1 ass	2111
Contract: 2N S	<b>◆</b> J53	<b>◆</b> 986		i-Landv	4M-5	5m or 18+ HCP
			1. IVICAL	Lanay	, 1111 2	
Roard: 280			West	North	East	South
	North:	South:			1NT	Pass
Vul: NS	-		2 <b>♣</b> ¹	Pass	2♥	Pass
North HCP: 9				Pass	3NT	AP
South HCP: 2			_			
Contract: 3N E	<b>₹</b> / <b>1</b> Q T	<del>X</del> 3132	2. artific			
			<b>2.</b> ar and	O ICCI		
Vul: EW North HCP: 4 South HCP: 19 Contract: 2♥ S  Board: 288 Dealer: W Vul: None North HCP: 7 South HCP: 14 Contract: 2N S  Board: 289 Dealer: E Vul: NS North HCP: 9 South HCP: 2	<ul><li>♣ QJ8643</li><li>♥ QJ6</li><li>◆ 10</li><li>♣ J53</li></ul>	<ul><li>▲ 10</li><li>♥ AK53</li><li>◆ AQJ87</li><li>♣ 986</li></ul>	Pass AP 1. Mult  West 1NT Pass Pass AP 1. Mult  West  2♣¹ 3♣² 1. Stay	North Pass 2.4 i-Landy North Pass Pass man	1NT Pass , 4M-5 East Pass Pass Pass , 4M-5	X <sup>1</sup> 2♥ 5m or 15+ HCP  South X <sup>1</sup> 2♦ 2NT 5m or 18+ HCP  South Pass Pass

Board: 285 Dealer: E Vul: EW HCP: 8	<ul><li>★ KQ10</li><li>▼ 10985</li><li>◆ K873</li><li>◆ 108</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 286 Dealer: W Vul: Both HCP: 3	♦ 5 ▼ 109543 ♦ Q82 ♣ J963	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 287 Dealer: E Vul: EW HCP: 19	<ul><li>★ A1092</li><li>▼ KJ1052</li><li>◆ AK4</li><li>♠ A</li></ul>	East Opens 1NT. You bid first.
Board: 288 Dealer: W Vul: None HCP: 14	<ul><li>▲ 10</li><li>▼ AK53</li><li>◆ AQJ87</li><li>♣ 986</li></ul>	West Opens 1NT.  Partner bids first.
Board: 289 Dealer: E Vul: NS HCP: 2	<ul><li>◆ 9752</li><li>♥ 9</li><li>◆ J1082</li><li>◆ J752</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. You bid first.

Board: 285	North:	South:	West	North	East	South
Dealer: E Vul: EW	<b>♦</b> J854	<b>♦</b> KQ10			1NT	Pass
North HCP: 10	<b>v</b> 7	<b>v</b> 10985	2 <b>♣</b> ¹	X	2♥	Pass
South HCP: 8	◆ AJ2	◆ K873	3♥	AP		
Contract: 3♥ E	<b>♣</b> KJ943	<b>♣</b> 108	1. Stay	man		
Board: 286	NI41	C41				
Dealer: W	North:	South: ♠ 5	West	North	East	South
Vul: Both	<b>♠</b> Q1097 <b>♥</b> AJ2	♥ 109543	1NT	Pass	<b>2</b> ♥	Pass
North HCP: 7	<ul><li>1075</li></ul>	◆ Q82	2♠	Pass	3NT	Pass
South HCP: 3	<b>♣</b> 1072	<b>♣</b> J963	4♠	AP		
Contract: 4♠ W						
Board: 287			West	North	Foot	Courth
Dealer: E			west	NOIUI		
Vul: EW			TD.	2.4		
North HCP: 4	-			2	Pass	2
South HCP: 19				. T 1	41.4.5	15 + HCD
Contract: 2♥ S	_ <		1. IVIUIL	-Landy	, 4IVI-3	omor 13+ HCP
Dagud, 200			West	North	Fast	South
	North:	South:				
	<b>♦</b> QJ8643	<b>♠</b> 10				
	-					
South HCP: 14		•		2 <b>T</b>	1 ass	2111
Contract: 2N S	<b>◆</b> J53	<b>◆</b> 986		i-Landv	4M-5	5m or 18+ HCP
			1. IVICAL	Lanay	, 1111 2	
Roard: 280			West	North	East	South
	North:	South:			1NT	Pass
Vul: NS	-		2 <b>♣</b> ¹	Pass	2♥	Pass
North HCP: 9				Pass	3NT	AP
South HCP: 2			_			
Contract: 3N E	<b>₹</b> / <b>1</b> Q T	<del>X</del> 3132	2. artific			
			<b>2.</b> ar and	O ICCI		
Vul: EW North HCP: 4 South HCP: 19 Contract: 2♥ S  Board: 288 Dealer: W Vul: None North HCP: 7 South HCP: 14 Contract: 2N S  Board: 289 Dealer: E Vul: NS North HCP: 9 South HCP: 2	<ul><li>♣ QJ8643</li><li>♥ QJ6</li><li>◆ 10</li><li>♣ J53</li></ul>	<ul><li>▲ 10</li><li>♥ AK53</li><li>◆ AQJ87</li><li>♣ 986</li></ul>	Pass AP 1. Mult  West 1NT Pass Pass AP 1. Mult  West  2♣¹ 3♣² 1. Stay	North Pass 2.4 i-Landy North Pass Pass man	1NT Pass , 4M-5 East Pass Pass Pass , 4M-5	X <sup>1</sup> 2♥ 5m or 15+ HCP  South X <sup>1</sup> 2♦ 2NT 5m or 18+ HCP  South Pass Pass

Board: 290 Dealer: W Vul: Both HCP: 7	<ul><li>107</li><li>✓ Q1093</li><li>✓ K98</li><li>✓ Q753</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 3NT if possible. West Bids 4♥ if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 291 Dealer: E Vul: None HCP: 12	<ul><li>AK74</li><li>▼ 1084</li><li>◆ 1097</li><li>◆ AJ2</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 292 Dealer: W Vul: NS HCP: 5	<ul><li>★ K93</li><li>♥ J85</li><li>◆ J72</li><li>◆ 9842</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 293 Dealer: E Vul: None HCP: 8	<ul><li>A6</li><li>✓ 64</li><li>A872</li><li>№ 109852</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.

Board: 294 Dealer: W Vul: NS

HCP: 11

**★** K942

**Y** \_\_\_

**♦** Q75

**♣** KQJ984

West Opens 1NT.

East Bids 2♦ if possible. West Bids 2♥ if possible.

You bid first.

Board: 290 Dealer: W Vul: Both North HCP: 7 South HCP: 5 Contract: 4♠ W	North:  ♠ 107  ♥ Q1093  ♠ K98  ♠ Q753	South:	West North East South  1NT Pass 2♥ Pass  2NT¹ Pass 3NT² Pass  4♣³ Pass 4♥⁴ Pass  4♠ AP  1. Extended acceptance after NT  2. Cue bid, surplus  3. Cue bid, a ♣ stopper  4. Cue bid, a ♥ stopper
Board: 291 Dealer: E Vul: None North HCP: 12 South HCP: 7 Contract: 2 \( \) E	North:  ♠ AK74  ♥ 1084  ♦ 1097  ♣ AJ2	South:  ♠ Q8653  ♥ J3  ♦ J86  ♠ K107	West North East South 1NT Pass 2♦ Pass 2♥ AP
Board: 292 Dealer: W Vul: NS North HCP: 5 South HCP: 9 Contract: 4 \( \psi \) W	North:  ♠ K93  ♥ J85  ♦ J72  ♠ 9842	South:	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 4♥ AP  1. Stayman
Board: 293 Dealer: E Vul: None North HCP: 8 South HCP: 7 Contract: 3N E	North:  ♠ A6  ♥ 64  ♠ A872  ♠ 109852	South:  ♠ Q872  ♥ K1052  ♦ J63  ♣ J6	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT AP
Board: 294 Dealer: W Vul: NS North HCP: 11 South HCP: 7 Contract: 2 W	North:  ♠ K942  ♥ —  ♠ Q75  ♣ KQJ984	South:  ♠ 103  ♥ AQ1062  ♠ J1092  ♠ 105	West North East South  1NT Pass 2→ Pass  2→ AP

Board: 290 Dealer: W Vul: Both HCP: 5	<ul><li>◆ 98</li><li>♥ A762</li><li>◆ 742</li><li>◆ J984</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 3NT if possible. West Bids 4♠ if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 291 Dealer: E Vul: None HCP: 7	<ul><li>♠ Q8653</li><li>♥ J3</li><li>♦ J86</li><li>♠ K107</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 292 Dealer: W Vul: NS HCP: 9	<ul><li></li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 293 Dealer: E Vul: None HCP: 7	<ul><li>♠ Q872</li><li>♥ K1052</li><li>♦ J63</li><li>♠ J6</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.

Board: 294 Dealer: W Vul: NS HCP: 7 **♦** 103 **♥** AQ1062 **♦** J1092

**♣** 105

West Opens 1NT.
East Bids 2♦ if possible.
West Bids 2♥ if possible.

Partner bids first.

Board: 290 Dealer: W Vul: Both North HCP: 7 South HCP: 5 Contract: 4♠ W	North:  ♠ 107  ♥ Q1093  ♠ K98  ♠ Q753	South:	West North East South  1NT Pass 2♥ Pass  2NT¹ Pass 3NT² Pass  4♣³ Pass 4♥⁴ Pass  4♠ AP  1. Extended acceptance after NT  2. Cue bid, surplus  3. Cue bid, a ♣ stopper  4. Cue bid, a ♥ stopper
Board: 291 Dealer: E Vul: None North HCP: 12 South HCP: 7 Contract: 2 \( \) E	North:  ♠ AK74  ♥ 1084  ♦ 1097  ♣ AJ2	South:  ♠ Q8653  ♥ J3  ♦ J86  ♠ K107	West North East South 1NT Pass 2♦ Pass 2♥ AP
Board: 292 Dealer: W Vul: NS North HCP: 5 South HCP: 9 Contract: 4 \( \psi \) W	North:  ♠ K93  ♥ J85  ♦ J72  ♠ 9842	South:	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 4♥ AP  1. Stayman
Board: 293 Dealer: E Vul: None North HCP: 8 South HCP: 7 Contract: 3N E	North:  ♠ A6  ♥ 64  ♠ A872  ♠ 109852	South:  ♠ Q872  ♥ K1052  ♦ J63  ♣ J6	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT AP
Board: 294 Dealer: W Vul: NS North HCP: 11 South HCP: 7 Contract: 2 W	North:  ♠ K942  ♥ —  ♠ Q75  ♣ KQJ984	South:  ♠ 103  ♥ AQ1062  ♠ J1092  ♠ 105	West North East South  1NT Pass 2→ Pass  2→ AP

Board: 295 Dealer: E Vul: EW HCP: 16	<ul><li>♣ A75</li><li>♥ Q1074</li><li>◆ AKQJ98</li><li>♣ —</li></ul>	East Opens 1NT. West Bids 2♥ if possible.  Partner bids first.
Board: 296 Dealer: W Vul: Both HCP: 11	<ul><li>♣ QJ5</li><li>♥ KJ6</li><li>◆ A76</li><li>♣ 9832</li></ul>	West Opens 1NT. You bid first.
Board: 297 Dealer: E Vul: NS HCP: 15	<ul><li>★ K2</li><li>▼ K842</li><li>◆ A104</li><li>◆ AJ102</li></ul>	East Opens 1NT. West Bids 3♣ if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 298 Dealer: W Vul: EW HCP: 10	<ul><li>♣ Q93</li><li>♥ J87</li><li>♦ AQ10</li><li>♣ J1065</li></ul>	West Opens 1NT. East Bids 2♦ if possible. You bid first.
Board: 299 Dealer: E Vul: None HCP: 10	<ul><li>★ AJ92</li><li>▼ 8765</li><li>◆ 86</li><li>◆ KQ8</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 4♠ if possible.  Partner bids first.

Board: 295 Dealer: E Vul: EW North HCP: 16 South HCP: 3 Contract: 3 \cdot N	North:  ♠ A75  ♥ Q1074  ♠ AKQJ98  ♣ —	South:  ♠ J3  ♥ J92  ♠ 62  ♣ J98764	West 2♥	North 3♦		South Pass
Board: 296 Dealer: W Vul: Both North HCP: 11 South HCP: 7 Contract: 1N W	North:  ♠ QJ5  ♥ KJ6  ♠ A76  ♠ 9832	South:  ♠ A743  ♥ Q1032  ♦ J84  ♣ 54	West 1NT	North AP	East	South
Board: 297 Dealer: E Vul: NS North HCP: 15 South HCP: 3 Contract: 3 • E	North:  ♠ K2  ♥ K842  ♠ A104  ♣ AJ102	South:	3 <b>♣</b> ¹	3C trans	1NT 3♦ <sup>2</sup>	Pass
Board: 298 Dealer: W Vul: EW North HCP: 10 South HCP: 12 Contract: 4♠ S	North:  ♠ Q93  ♥ J87  ♠ AQ10  ♠ J1065	South:  ♠ AKJ865  ♥ 10  ♦ 9652  ♠ A7	1NT Pass AP	North Pass 3▼¹ raise or	2♦ Pass	2 <b>♠</b> 4 <b>♠</b>
Board: 299 Dealer: E Vul: None North HCP: 10 South HCP: 7 Contract: 4♠ E	North:  ♠ AJ92  ♥ 8765  ♠ 86  ♣ KQ8	South:  ♠ 7  ♥ QJ10432  ♠ 74  ♣ A1075	West 2♥ 2NT	North Pass Pass		South Pass Pass AP

Board: 295 Dealer: E Vul: EW HCP: 3	<ul><li></li></ul>	East Opens 1NT. West Bids 2♥ if possible. You bid first.
Board: 296 Dealer: W Vul: Both HCP: 7	<ul><li>♠ A743</li><li>♥ Q1032</li><li>♦ J84</li><li>♠ 54</li></ul>	West Opens 1NT.  Partner bids first.
Board: 297 Dealer: E Vul: NS HCP: 3	<ul><li>◆984</li><li>♥ QJ10963</li><li>◆ 7</li><li>◆865</li></ul>	East Opens 1NT. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 298 Dealer: W Vul: EW HCP: 12	<ul><li>★ AKJ865</li><li>▼ 10</li><li>◆ 9652</li><li>★ A7</li></ul>	West Opens 1NT. East Bids 2♦ if possible.  Partner bids first.
Board: 299 Dealer: E Vul: None HCP: 7	<ul><li>◆ 7</li><li>♥ QJ10432</li><li>◆ 74</li><li>◆ A1075</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 4♠ if possible. You bid first.

Board: 295 Dealer: E Vul: EW North HCP: 16 South HCP: 3 Contract: 3 \cdot N	North:  ♠ A75  ♥ Q1074  ♠ AKQJ98  ♣ —	South:  ♣ J3  ♥ J92  ♠ 62  ♣ J98764	West 2♥	North 3♦		South Pass
Board: 296 Dealer: W Vul: Both North HCP: 11 South HCP: 7 Contract: 1N W	North:  ♠ QJ5  ♥ KJ6  ♠ A76  ♣ 9832	South:  ♠ A743  ♥ Q1032  ♦ J84  ♣ 54	West 1NT	North AP	East	South
Board: 297 Dealer: E Vul: NS North HCP: 15 South HCP: 3 Contract: 3 • E	North:  ♠ K2  ♥ K842  ♠ A104  ♣ AJ102	South: ◆ 984 ♥ QJ10963 ◆ 7 ◆ 865	3 <b>♣</b> ¹	3C trans	1NT 3♦ <sup>2</sup>	Pass
Board: 298 Dealer: W Vul: EW North HCP: 10 South HCP: 12 Contract: 4 S	North:  ♠ Q93  ♥ J87  ♠ AQ10  ♠ J1065	South:  ♠ AKJ865  ♥ 10  ♦ 9652  ♠ A7	1NT Pass AP	North Pass 3♥¹ raise or	2♦ Pass	2 <b>♠</b> 4 <b>♠</b>
Board: 299 Dealer: E Vul: None North HCP: 10 South HCP: 7 Contract: 4♠ E	North:  ♠ AJ92  ♥ 8765  ♠ 86  ♣ KQ8	South:  ♣ 7  ♥ QJ10432  ♦ 74  ♣ A1075	West 2♥ 2NT	North Pass Pass		South Pass Pass AP

Board: (Dealer:		West Opens 1NT.
Vul: EV HCP: 5	V	You bid first.
Board: (		East Opens 1NT.
Dealer: Vul: Bo		West Bids 2NT if possible.
HCP: 5	♣ A432	Partner bids first.
Board: 3 Dealer: Vul: No HCP: 5	W ♥ Q108743 one • 1063	West Opens 1NT. East Doubles 3♥ if possible. West Bids 4♦ if possible.  You bid first.
Board: (	303 <b>♠</b> J65	East Opens 1NT.
Dealer: Vul: NS		West Bids 3NT if possible.
HCP: 7		Partner bids first.
Board: (	304 ♠ A763	West Opens 1NT.
Dealer: Vul: Bo		East Bids 3NT if possible.
HCP: 4		You bid first.

Board: 300 Dealer: W Vul: EW North HCP: 5 South HCP: 10 Contract: 1N W	North:  ♠ J52  ♥ K8763  ♦ 10765  ♣ J	South:  ♠ A10984  ♥ Q54  ♦ Q2  ♠ Q32	West 1NT	North AP	East	South
Board: 301 Dealer: E Vul: Both North HCP: 5 South HCP: 10 Contract: 2N E	North:  ◆ 983  ▼ 973  ◆ J105  ◆ A432	South:  ♣ J1076  ♥ Q54  ♦ K642  ♣ KJ	West 2NT	North AP		South Pass
Board: 302 Dealer: W Vul: None North HCP: 5 South HCP: 12 Contract: 4 \leftrightarrow W	North:  ♣ 4  ♥ Q1087432  ♦ 1063  ♣ QJ	South:  ♠ AJ972  ♥ 6  ♦ 5  ♣ AK8765	West 1NT 4•	North 3♥ AP	East X	South Pass
Board: 303 Dealer: E Vul: NS North HCP: 7 South HCP: 6 Contract: 3N E	North:	South: ♠ Q1073 ♥ Q10972 ♠ 763 ♠ Q	West 3NT	North AP		South Pass
Board: 304 Dealer: W Vul: Both North HCP: 4 South HCP: 9 Contract: 3N W	North:  ♠ A763  ♥ 10764  ♦ 10652  ♠ 5	South:  ♠ Q4  ♥ Q83  ♠ AJ9873  ♣ 104		North Pass	East 3NT	

Board: 300 Dealer: W	<b>♦</b> A10984 <b>♥</b> Q54	West Opens 1NT.
Vul: EW HCP: 10	◆ Q2 ◆ Q32	Partner bids first.
Board: 301 Dealer: E Vul: Both HCP: 10	<ul><li>♣ J1076</li><li>♥ Q54</li><li>♦ K642</li><li>♣ KJ</li></ul>	East Opens 1NT. West Bids 2NT if possible. You bid first.
Board: 302 Dealer: W Vul: None HCP: 12	<ul><li>AJ972</li><li>6</li><li>5</li><li>AK8765</li></ul>	West Opens 1NT. East Doubles 3♥ if possible. West Bids 4♦ if possible.  Partner bids first.
Board: 303 Dealer: E Vul: NS HCP: 6	<b>♦</b> Q1073 <b>♥</b> Q10972 <b>♦</b> 763 <b>♣</b> Q	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 304 Dealer: W Vul: Both HCP: 9	<b>♦</b> Q4 <b>♥</b> Q83 <b>♦</b> AJ9873 <b>♣</b> 104	West Opens 1NT. East Bids 3NT if possible. Partner bids first.

Board: 300 Dealer: W Vul: EW North HCP: 5 South HCP: 10 Contract: 1N W	North:  ♠ J52  ♥ K8763  ♦ 10765  ♣ J	South:  ♠ A10984  ♥ Q54  ♦ Q2  ♠ Q32	West 1NT	North AP	East	South
Board: 301 Dealer: E Vul: Both North HCP: 5 South HCP: 10 Contract: 2N E	North:  ◆ 983  ▼ 973  ◆ J105  ◆ A432	South:  ♣ J1076  ♥ Q54  ♦ K642  ♣ KJ	West 2NT	North AP		South Pass
Board: 302 Dealer: W Vul: None North HCP: 5 South HCP: 12 Contract: 4 \leftrightarrow W	North:  ♣ 4  ♥ Q1087432  ♦ 1063  ♣ QJ	South:  ♠ AJ972  ♥ 6  ♦ 5  ♣ AK8765	West 1NT 4•	North 3♥ AP	East X	South Pass
Board: 303 Dealer: E Vul: NS North HCP: 7 South HCP: 6 Contract: 3N E	North:	South: ♠ Q1073 ♥ Q10972 ♠ 763 ♠ Q	West 3NT	North AP		South Pass
Board: 304 Dealer: W Vul: Both North HCP: 4 South HCP: 9 Contract: 3N W	North:  ♠ A763  ♥ 10764  ♦ 10652  ♠ 5	South:  ♠ Q4  ♥ Q83  ♠ AJ9873  ♣ 104		North Pass	East 3NT	

Board: 305 Dealer: E Vul: None HCP: 14	<b>♠</b> Q <b>♥</b> KQJ54 <b>♦</b> AJ532 <b>♣</b> J4	East Opens 1NT. West Bids 3♦ if possible.  Partner bids first.
Board: 306 Dealer: W Vul: NS HCP: 8	<ul><li>★ K854</li><li>▼ KJ73</li><li>◆ J52</li><li>◆ 64</li></ul>	West Opens 1NT. East Bids 4♣ if possible. West Bids 4♠ if possible. East Bids 6NT if possible. You bid first.
Board: 307 Dealer: E Vul: EW HCP: 9	<b>★</b> 2 <b>∀</b> K43 <b>♦</b> J96 <b>♣</b> KQ10954	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 308 Dealer: W Vul: None HCP: 11	<ul><li>AQ5</li><li>₹754</li><li>AJ96</li><li>₹1052</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 309 Dealer: E Vul: NS HCP: 7	<ul><li>108</li><li>654</li><li>652</li><li>AK942</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.

Board: 305 Dealer: E Vul: None North HCP: 14 South HCP: 6 Contract: 3 \leftrightarrow W	North:  ♠ Q  ♥ KQJ54  ♠ AJ532  ♣ J4	South:  ♣ J10752  ♥ 876  ♦ 4  ♣ KQ96	Pass 3.	North 2♥¹ AP i-Landy	1NT Pass	Pass Pass
Board: 306 Dealer: W Vul: NS North HCP: 8 South HCP: 1 Contract: 6N W	North:  ♠ K854  ♥ KJ73  ♦ J52  ♣ 64	South:	1NT 4 <b>♠</b> ² 1. Gert	North Pass Pass Per out of	4 <b>♣</b> ¹ 6NT	Pass
Board: 307 Dealer: E Vul: EW North HCP: 9 South HCP: 9 Contract: 3♥ E	North:  ♠ 2  ♥ K43  ♦ J96  ♠ KQ10954	South:	West  2♦ 3♥	North Pass AP	East 1NT 2♥	South Pass Pass
Board: 308 Dealer: W Vul: None North HCP: 11 South HCP: 7 Contract: 2N W	North:  ♠ AQ5  ♥ 754  ♠ AJ96  ♣ 1052	South:		North Pass Pass man	East 2♣¹ 2NT	Pass
Board: 309 Dealer: E Vul: NS North HCP: 7 South HCP: 10 Contract: 3♥ E	North:	South:  ♠ A753  ♥ K7  ♦ J43  ♠ Q765	West  2♣¹ 3♥ 1. Stay	North X AP man	East 1NT 2♥	South Pass Pass

Board: 305 Dealer: E Vul: None HCP: 6	<ul><li></li></ul>	East Opens 1NT. West Bids 3♦ if possible. You bid first.
D 1.206		West Opens 1NT.
Board: 306	<b>★</b> 109	East Bids 4♣ if possible.
Dealer: W	<b>♥</b> 1095	West Bids 4♠ if possible.
Vul: NS HCP: 1	♦ 9764 ♣ J1097	East Bids 6NT if possible.
IICI . I	<b>₹</b> 31097	Partner bids first.
		East Opens 1NT.
Board: 307	<b>★</b> 10985	West Bids 2♦ if possible.
Dealer: E	<b>♥</b> J6	East Bids 2♥ if possible.
Vul: EW	♦ K873	West Bids 3♥ if possible.
HCP: 9	♣ AJ2	You bid first.
		West Opens 1NT.
Board: 308	<b>♦</b> J87	East Bids 2♣ if possible.
Dealer: W	<b>♥</b> AJ832	West Bids 2♦ if possible.
Vul: None	<b>♦</b> 732	East Bids 2NT if possible.
HCP: 7	<b>♣</b> J3	Partner bids first.
		East Opens 1NT.
Board: 309	<b>♠</b> A753	West Bids 2♣ if possible.
Dealer: E	<b>♥</b> K7	East Bids 2♥ if possible.
Vul: NS	<b>♦</b> J43	West Bids 3♥ if possible.
HCP: 10	<b>♣</b> Q765	
		You bid first.

Board: 305 Dealer: E Vul: None North HCP: 14 South HCP: 6 Contract: 3 \leftrightarrow W	North:  ♠ Q  ♥ KQJ54  ♠ AJ532  ♣ J4	South:  ♣ J10752  ♥ 876  ♦ 4  ♣ KQ96	Pass 3.	North 2♥¹ AP i-Landy	1NT Pass	Pass Pass
Board: 306 Dealer: W Vul: NS North HCP: 8 South HCP: 1 Contract: 6N W	North:  ♠ K854  ♥ KJ73  ♦ J52  ♣ 64	South:	1NT 4 <b>♠</b> ² 1. Gert	North Pass Pass Per out of	4 <b>♣</b> ¹ 6NT	Pass
Board: 307 Dealer: E Vul: EW North HCP: 9 South HCP: 9 Contract: 3♥ E	North:  ♠ 2  ♥ K43  ♦ J96  ♠ KQ10954	South:	West  2♦ 3♥	North Pass AP	East 1NT 2♥	South Pass Pass
Board: 308 Dealer: W Vul: None North HCP: 11 South HCP: 7 Contract: 2N W	North:  ♠ AQ5  ♥ 754  ♠ AJ96  ♣ 1052	South:		North Pass Pass man	East 2♣¹ 2NT	Pass
Board: 309 Dealer: E Vul: NS North HCP: 7 South HCP: 10 Contract: 3♥ E	North:	South:  ♠ A753  ♥ K7  ♦ J43  ♠ Q765	West  2♣¹ 3♥ 1. Stay	North X AP man	East 1NT 2♥	South Pass Pass

Board: 310 Dealer: W Vul: EW HCP: 13	<ul><li>A</li><li>✓ AJ75</li><li>✓ K1074</li><li>✓ J986</li></ul>	West Opens 1NT. You bid first.
Board: 311 Dealer: E Vul: NS HCP: 9	<ul><li>♠ 653</li><li>♥ AQ3</li><li>♦ QJ96</li><li>♠ 843</li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 312 Dealer: W Vul: EW HCP: 11	<ul><li>♣9</li><li>★ KQ103</li><li>◆ A73</li><li>♣ Q8753</li></ul>	West Opens 1NT. You bid first.
Board: 313 Dealer: E Vul: Both HCP: 11	<b>♠</b> 6 <b>♥</b> KQJ763 <b>♦</b> A9 <b>♣</b> J987	East Opens 1NT. West Bids 4♦ if possible.  Partner bids first.
Board: 314 Dealer: W Vul: None HCP: 11	<ul><li>★ KJ85</li><li>▼ J105</li><li>◆ Q94</li><li>◆ A32</li></ul>	West Opens 1NT. You bid first.

Board: 310 Dealer: W Vul: EW North HCP: 13 South HCP: 11 Contract: 1N W	North: ♠ A ♥ AJ75 ♠ K1074 ♣ J986	South:  ♠ Q98743  ♥ Q10  ♦ J8  ♣ AQ5	West North East South 1NT AP
Board: 311 Dealer: E Vul: NS North HCP: 9 South HCP: 8 Contract: 4♥ E	North:  ♠ 653  ♥ AQ3  ♦ QJ96  ♣ 843	South:  ♠ AJ4  ♥ 106  ♦ 10532  ♣ QJ72	West North East South 1NT Pass 4  Pass 4  AP  1. Texas
Board: 312 Dealer: W Vul: EW North HCP: 11 South HCP: 7 Contract: 1N W	North:	South:  ♠ Q108653  ♥ A75  ♦ J106  ♠ 6	West North East South 1NT AP
Board: 313 Dealer: E Vul: Both North HCP: 11 South HCP: 7 Contract: 4 \cdot W	North:  ♠ 6  ♥ KQJ763  ♠ A9  ♣ J987	South:  ♠ AQJ8532  ♥ 9  ♦ 5  ♣ 5432	West North East South 1NT 3♣ 4 • AP
Board: 314 Dealer: W Vul: None North HCP: 11 South HCP: 9 Contract: 1N W	North:  ♠ KJ85  ♥ J105  ♠ Q94  ♣ A32	South:  ◆ 972  ▼ AQ83  ◆ 5  ◆ QJ1084	West North East South 1NT AP

Board: 310 Dealer: W Vul: EW HCP: 11	<ul><li>♦ Q98743</li><li>♥ Q10</li><li>♦ J8</li><li>♦ AQ5</li></ul>	West Opens 1NT. Partner bids first.
Board: 311 Dealer: E Vul: NS HCP: 8	<ul><li>AJ4</li><li>▼ 106</li><li>◆ 10532</li><li>◆ QJ72</li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 312 Dealer: W Vul: EW HCP: 7	<ul><li>◆ Q108653</li><li>◆ A75</li><li>◆ J106</li><li>◆ 6</li></ul>	West Opens 1NT. Partner bids first.
Board: 313 Dealer: E Vul: Both HCP: 7	<ul><li>AQJ8532</li><li>♥ 9</li><li>◆ 5</li><li>◆ 5432</li></ul>	East Opens 1NT. West Bids 4♦ if possible. You bid first.
Board: 314 Dealer: W Vul: None HCP: 9	<ul><li>♠ 972</li><li>♥ AQ83</li><li>♦ 5</li><li>♠ QJ1084</li></ul>	West Opens 1NT.  Partner bids first.

Board: 310 Dealer: W Vul: EW North HCP: 13 South HCP: 11 Contract: 1N W	North: ♠ A ♥ AJ75 ♠ K1074 ♣ J986	South:  ♠ Q98743  ♥ Q10  ♦ J8  ♣ AQ5	West North East South 1NT AP
Board: 311 Dealer: E Vul: NS North HCP: 9 South HCP: 8 Contract: 4♥ E	North:  ♠ 653  ♥ AQ3  ♦ QJ96  ♣ 843	South:  ♠ AJ4  ♥ 106  ♦ 10532  ♣ QJ72	West North East South 1NT Pass 4  Pass 4  AP  1. Texas
Board: 312 Dealer: W Vul: EW North HCP: 11 South HCP: 7 Contract: 1N W	North:	South:  ♠ Q108653  ♥ A75  ♦ J106  ♠ 6	West North East South 1NT AP
Board: 313 Dealer: E Vul: Both North HCP: 11 South HCP: 7 Contract: 4 \cdot W	North:  ♠ 6  ♥ KQJ763  ♠ A9  ♣ J987	South:  ♠ AQJ8532  ♥ 9  ♦ 5  ♣ 5432	West North East South 1NT 3♣ 4 • AP
Board: 314 Dealer: W Vul: None North HCP: 11 South HCP: 9 Contract: 1N W	North:  ♠ KJ85  ♥ J105  ♠ Q94  ♣ A32	South:  ◆ 972  ▼ AQ83  ◆ 5  ◆ QJ1084	West North East South 1NT AP

Board: 315 Dealer: E Vul: EW HCP: 9	<ul><li>♣ Q72</li><li>♥ AQJ9875</li><li>◆ 72</li><li>♣ 10</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Redoubles if possible. West Bids 3♦ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 316 Dealer: W Vul: Both HCP: 11	<ul><li>♣85</li><li>♥ J873</li><li>◆ AQ96</li><li>♣ KJ10</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  You bid first.
Board: 317 Dealer: E Vul: None HCP: 8	<ul><li>★ KQ93</li><li>♥ QJ7543</li><li>◆ 4</li><li>◆ 62</li></ul>	East Opens 1NT. West Bids 2NT if possible. Partner bids first.
Board: 318 Dealer: W Vul: NS HCP: 9	<ul><li>★ 842</li><li>▼ K965</li><li>◆ QJ643</li><li>★ K</li></ul>	West Opens 1NT. You bid first.
Board: 319 Dealer: E Vul: Both HCP: 10	<ul><li>♣ Q1093</li><li>♥ KQ65</li><li>♦ K8</li><li>♣ 765</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 315 Dealer: E Vul: EW North HCP: 9 South HCP: 9 Contract: 3♠ E	North:  ♠ Q72  ♥ AQJ9875  • 72  ♣ 10	South:  ♠ A104  ♥ 62  ♦ J965  ♠ A543	West  2♥  3♦  1. artific	North  X  Pass cial		South Pass Pass AP
Board: 316 Dealer: W Vul: Both North HCP: 11 South HCP: 3 Contract: 4♥ W	North:  ♠ 85  ♥ J873  ♠ AQ96  ♠ KJ10	South:  ♠ Q964  ♥ 2  ♠ J742  ♠ 9752	West 1NT 2♥	North Pass Pass	East 2♦ 4♥	South Pass AP
Board: 317 Dealer: E Vul: None North HCP: 8 South HCP: 8 Contract: 2N E	North:  ♠ KQ93  ♥ QJ7543  ♦ 4  ♣ 62	South:	West 2NT	North AP		South Pass
Board: 318 Dealer: W Vul: NS North HCP: 9 South HCP: 12 Contract: 1N W	North:	South:  ♠ AK7  ♥ 42  ♠ K1098  ♠ Q852	West 1NT	North AP	East	South
Board: 319 Dealer: E Vul: Both North HCP: 10 South HCP: 9 Contract: 2♥ E	North:  ♠ Q1093  ♥ KQ65  ♠ K8  ♣ 765	South:	West 2◆	North Pass	East 1NT 2♥	

Board: 315 Dealer: E Vul: EW HCP: 9	<ul><li>▲ A104</li><li>♥ 62</li><li>◆ J965</li><li>◆ A543</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Redoubles if possible. West Bids 3♦ if possible. East Bids 3♠ if possible. You bid first.
Board: 316 Dealer: W Vul: Both HCP: 3	<ul><li>◆ Q964</li><li>♥ 2</li><li>◆ J742</li><li>◆ 9752</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 317 Dealer: E Vul: None HCP: 8	<ul><li>♠ 652</li><li>♥ 106</li><li>◆ J873</li><li>♠ AK105</li></ul>	East Opens 1NT. West Bids 2NT if possible. You bid first.
Board: 318 Dealer: W Vul: NS HCP: 12	<ul><li>♠ AK7</li><li>♥ 42</li><li>♦ K1098</li><li>♠ Q852</li></ul>	West Opens 1NT.  Partner bids first.
Board: 319 Dealer: E Vul: Both HCP: 9	♦ 852 ▼ — • AJ10975 • A1093	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 315 Dealer: E Vul: EW North HCP: 9 South HCP: 9 Contract: 3♠ E	North:  ♠ Q72  ♥ AQJ9875  • 72  ♣ 10	South:  ♠ A104  ♥ 62  ♦ J965  ♠ A543	West  2♥  3♦  1. artific	North  X  Pass cial		South Pass Pass AP
Board: 316 Dealer: W Vul: Both North HCP: 11 South HCP: 3 Contract: 4♥ W	North:  ♠ 85  ♥ J873  ♠ AQ96  ♠ KJ10	South:  ♠ Q964  ♥ 2  ♠ J742  ♠ 9752	West 1NT 2♥	North Pass Pass	East 2♦ 4♥	South Pass AP
Board: 317 Dealer: E Vul: None North HCP: 8 South HCP: 8 Contract: 2N E	North:  ♠ KQ93  ♥ QJ7543  ♦ 4  ♣ 62	South:	West 2NT	North AP		South Pass
Board: 318 Dealer: W Vul: NS North HCP: 9 South HCP: 12 Contract: 1N W	North:	South:  ♠ AK7  ♥ 42  ♠ K1098  ♠ Q852	West 1NT	North AP	East	South
Board: 319 Dealer: E Vul: Both North HCP: 10 South HCP: 9 Contract: 2♥ E	North:  ♠ Q1093  ♥ KQ65  ♠ K8  ♣ 765	South:	West 2◆	North Pass	East 1NT 2♥	

Board: 320 Dealer: W Vul: None HCP: 7	<ul><li>◆ Q863</li><li>♥ J10952</li><li>◆ A73</li><li>◆ 6</li></ul>	West Opens 1NT. You bid first.
Board: 321 Dealer: E Vul: NS HCP: 11	<ul><li>♣ Q743</li><li>♥ K98</li><li>◆ Q85</li><li>♣ KJ2</li></ul>	East Opens 1NT. West Bids 2NT if possible. Partner bids first.
Board: 322 Dealer: W Vul: EW HCP: 6	<ul><li>◆ 9753</li><li>♥ Q2</li><li>◆ 432</li><li>◆ A1063</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. West Bids 4♥ if possible.  You bid first.
Board: 323 Dealer: E Vul: None HCP: 9	<ul><li>★ 1097</li><li>▼ K7</li><li>◆ AQ763</li><li>◆ 1053</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 324 Dealer: W Vul: NS HCP: 3	<ul><li>♠ 654</li><li>♥ 74</li><li>♦ K107643</li><li>♠ 52</li></ul>	West Opens 1NT. East Bids 2♣ if possible. East Bids 2NT if possible. You bid first.

Board: 320 Dealer: W Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ Q863  ♥ J10952  ♠ A73  ♠ 6	South:  ♠ J4  ♥ Q43  ♦ Q86  ♠ AQJ53	West 1NT	North AP	East	South
Board: 321 Dealer: E Vul: NS North HCP: 11 South HCP: 4 Contract: 2N E	North:  ♠ Q743  ♥ K98  ♠ Q85  ♠ KJ2	South:  ♣ J95  ♥ 7643  ♠ K9  ♣ 10974	West 2NT	North AP		South Pass
Board: 322 Dealer: W Vul: EW North HCP: 6 South HCP: 5 Contract: 4♥ W	North:  ◆ 9753  ▼ Q2  ◆ 432  ◆ A1063	South:  ♣ J102  ♥ K63  ♦ 1095  ♣ J752		North Pass Pass AP	2•	South Pass Pass
Board: 323 Dealer: E Vul: None North HCP: 9 South HCP: 2 Contract: 3N E	North:  ♠ 1097  ♥ K7  ♠ AQ763  ♠ 1053	South:  ♠ Q8643  ♥ 98654  ♦ 5  ♠ 82	West 3NT	North AP		South Pass
Board: 324 Dealer: W Vul: NS North HCP: 3 South HCP: 13 Contract: 2N W	North:	South:  ♠ A2  ♥ QJ10862  ♠ A  ♣ Q964			East 2♣¹ 2NT	2♥

Board: 320 Dealer: W Vul: None HCP: 12	<ul><li>↓ J4</li><li>♥ Q43</li><li>◆ Q86</li><li>♠ AQJ53</li></ul>	West Opens 1NT. Partner bids first.
Board: 321 Dealer: E Vul: NS HCP: 4	<ul><li>▶ J95</li><li>▼ 7643</li><li>◆ K9</li><li>▶ 10974</li></ul>	East Opens 1NT. West Bids 2NT if possible. You bid first.
Board: 322 Dealer: W Vul: EW HCP: 5	<ul><li></li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 323 Dealer: E Vul: None HCP: 2	<ul><li>♦ Q8643</li><li>♥ 98654</li><li>♦ 5</li><li>♦ 82</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 324 Dealer: W Vul: NS HCP: 13	<ul><li>A2</li><li>♥ QJ10862</li><li>A</li><li>Q964</li></ul>	West Opens 1NT. East Bids 2♣ if possible. East Bids 2NT if possible. Partner bids first.

Board: 320 Dealer: W Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ Q863  ♥ J10952  ♠ A73  ♠ 6	South:  ♠ J4  ♥ Q43  ♦ Q86  ♠ AQJ53	West 1NT	North AP	East	South
Board: 321 Dealer: E Vul: NS North HCP: 11 South HCP: 4 Contract: 2N E	North:  ♠ Q743  ♥ K98  ♠ Q85  ♠ KJ2	South:  ♣ J95  ♥ 7643  ♠ K9  ♣ 10974	West 2NT	North AP		South Pass
Board: 322 Dealer: W Vul: EW North HCP: 6 South HCP: 5 Contract: 4♥ W	North:  ◆ 9753  ▼ Q2  ◆ 432  ◆ A1063	South:  ♣ J102  ♥ K63  ♦ 1095  ♣ J752		North Pass Pass AP	2•	South Pass Pass
Board: 323 Dealer: E Vul: None North HCP: 9 South HCP: 2 Contract: 3N E	North:  ♠ 1097  ♥ K7  ♠ AQ763  ♠ 1053	South:  ♠ Q8643  ♥ 98654  ♦ 5  ♠ 82	West 3NT	North AP		South Pass
Board: 324 Dealer: W Vul: NS North HCP: 3 South HCP: 13 Contract: 2N W	North:	South:  ♠ A2  ♥ QJ10862  ♠ A  ♣ Q964			East 2♣¹ 2NT	2♥

Board: 325 Dealer: E Vul: EW HCP: 7	<ul><li>104</li><li>J</li><li>AQ108654</li><li>976</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. East Bids 4♥ if possible. Partner bids first.
Board: 326 Dealer: W Vul: Both HCP: 7	<ul><li>★ K53</li><li>♥ 9432</li><li>◆ J765</li><li>◆ K7</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 327 Dealer: E Vul: NS HCP: 6	♣ QJ62 ♥ K109 ♦ 1086543 ♣ —	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 328 Dealer: W Vul: EW HCP: 5	<ul><li>▲ A943</li><li>▼ 1083</li><li>◆ J6</li><li>◆ 10942</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 4NT if possible. West Bids 6NT if possible. You bid first.

HCP: 4 ♣ 432

East Opens 1NT.
West Bids 2♣ if possible.
East Bids 2♦ if possible.

West Bids 2NT if possible.

Partner bids first.

Board: 325 Dealer: E Vul: EW North HCP: 7 South HCP: 6 Contract: 4 E	North:  ♠ 104  ♥ J  ♠ AQ108654  ♣ 976	South:  ♠ AQ65  ♥ 10432  ♠ 2  ♣ 10852	West North East South 1NT Pass 2♦ Pass 2♥ Pass 3NT Pass 4♥ AP
Board: 326 Dealer: W Vul: Both North HCP: 7 South HCP: 6 Contract: 4♠ W	North:  ♠ K53  ♥ 9432  ♦ J765  ♠ K7	South:  ♠ 107  ♥ A65  • Q8  ♣ 985432	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 4♠ AP  1. Stayman
Board: 327 Dealer: E Vul: NS North HCP: 6 South HCP: 11 Contract: 3  E	North:  ♠ QJ62  ♥ K109  ♦ 1086543  ♣ —	South:  ♠ K985  ♥ J6432  ♠ AJ7  ♣ Q	West North East South  1NT Pass  2♣¹ Pass 3♣² AP  1. 1N-2S transfer to clubs  2. automat
Board: 328 Dealer: W Vul: EW North HCP: 5 South HCP: 2 Contract: 6N W	North:  ♠ A943  ♥ 1083  ♦ J6  ♠ 10942	South:	West North East South  1NT Pass 2♣¹ Pass  2♦ Pass 4NT² Pass  6NT AP  1. Stayman  2. Quantitative 4NT
Board: 329 Dealer: E Vul: Both North HCP: 4 South HCP: 12 Contract: 2N E	North:  ♠ Q10  ♥ 972  ♠ Q10542  ♠ 432	South:  ♠ KJ96  ♥ Q1063  ♠ K6  ♠ K96	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 2NT AP 1. Stayman

Board: 325 Dealer: E Vul: EW HCP: 6	<ul><li>AQ65</li><li>▼ 10432</li><li>◆ 2</li><li>♣ 10852</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. East Bids 4♥ if possible. You bid first.
Board: 326 Dealer: W Vul: Both HCP: 6	<ul><li>107</li><li>✓ A65</li><li>✓ Q8</li><li>◆ 985432</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 327 Dealer: E Vul: NS HCP: 11	<ul><li>★ K985</li><li>♥ J6432</li><li>◆ AJ7</li><li>◆ Q</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 328 Dealer: W Vul: EW HCP: 2	<ul> <li></li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 4NT if possible. West Bids 6NT if possible. Partner bids first.

East Opens 1NT.
West Bids 2♠ if possible.
East Bids 2♦ if possible.
West Bids 2NT if possible.

You bid first.

Board: 325 Dealer: E Vul: EW North HCP: 7 South HCP: 6 Contract: 4♥ E	North:  ♠ 104  ♥ J  ♠ AQ108654  ♣ 976	South:  ♠ AQ65  ♥ 10432  ♠ 2  ♣ 10852	West North East South 1NT Pass 2 Pass 2 Pass 3NT Pass 4 AP
Board: 326 Dealer: W Vul: Both North HCP: 7 South HCP: 6 Contract: 4♠ W	North:  ♠ K53  ♥ 9432  ♦ J765  ♠ K7	South:  ♠ 107  ♥ A65  ♠ Q8  ♠ 985432	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 4♠ AP  1. Stayman
Board: 327 Dealer: E Vul: NS North HCP: 6 South HCP: 11 Contract: 3♣ E	North:  ♠ QJ62  ♥ K109  ♦ 1086543  ♣ —	South:  ♠ K985  ♥ J6432  ♠ AJ7  ♣ Q	West North East South  1NT Pass  2♣¹ Pass 3♣² AP  1. 1N-2S transfer to clubs  2. automat
Board: 328 Dealer: W Vul: EW North HCP: 5 South HCP: 2 Contract: 6N W	North:  ♠ A943  ♥ 1083  ♦ J6  ♠ 10942	South:	West North East South  1NT Pass 2♣¹ Pass  2♦ Pass 4NT² Pass  6NT AP  1. Stayman  2. Quantitative 4NT
Board: 329 Dealer: E Vul: Both North HCP: 4 South HCP: 12 Contract: 2N E	North:  ♠ Q10  ♥ 972  ♠ Q10542  ♠ 432	South:  ♠ KJ96  ♥ Q1063  ♠ K6  ♠ K96	West North East South  1NT Pass  2♣¹ Pass 2♣ Pass  2NT AP  1. Stayman

Board: 330 Dealer: W Vul: None HCP: 8	<b>♦</b> Q42 <b>♥</b> Q10742 <b>♦</b> KJ1086 <b>♣</b> —	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 331 Dealer: E Vul: EW HCP: 5	♦ 854 ♥ Q10532 ♦ 4 ♣ K753	East Opens 1NT.  Partner bids first.
Board: 332 Dealer: W Vul: Both HCP: 3	<ul><li>★ 4</li><li>▼ 10763</li><li>◆ K1085</li><li>★ 10952</li></ul>	West Opens 1NT. East Bids 2♥ if possible. You bid first.
Board: 333 Dealer: E Vul: None HCP: 8	<ul><li>♦ 85</li><li>▼ 5</li><li>♦ 10743</li><li>♠ AKJ982</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 334 Dealer: W Vul: NS HCP: 11	<ul><li>♣ Q92</li><li>♥ 6</li><li>♦ KJ85</li><li>♣ AJ982</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 4♥ if possible.  You bid first.

Board: 330 Dealer: W Vul: None North HCP: 8 South HCP: 8 Contract: 2N W	North:  ♠ Q42  ♥ Q10742  ♠ KJ1086  ♣ —	South:  ♠ A103  ♥ J6  ♦ 943  ♠ K8754	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 2NT AP  1. Stayman
Board: 331 Dealer: E Vul: EW North HCP: 5 South HCP: 15 Contract: 2 S	North:  ♠ 854  ♥ Q10532  ♦ 4  ♣ K753	South:  ♠ A3  ♥ J7  ♠ AKQ1072  ♣ J108	West North East South  1NT X¹  Pass 2♣ Pass 2◆  AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 332 Dealer: W Vul: Both North HCP: 3 South HCP: 18 Contract: 3 S	North:  ♣ 4  ▼ 10763  ◆ K1085  ♣ 10952	South:  ♠ AJ5  ♥ AQ852  ♠ AJ  ♠ Q84	West North East South  1NT Pass 2♥ 3♥  AP
Board: 333 Dealer: E Vul: None North HCP: 8 South HCP: 5 Contract: 4 W	North:  ♣ 85  ▼ 5  • 10743  ♣ AKJ982	South:  ♠ K103  ♥ Q106  ♦ 862  ♣ 7653	West North East South 1NT Pass 2♥ Pass 2♠ Pass 4♥ AP
Board: 334 Dealer: W Vul: NS North HCP: 11 South HCP: 6 Contract: 4 W	North:  ♠ Q92  ♥ 6  ♠ KJ85  ♣ AJ982	South:  ♠ K87653  ♥ 8542  ♦ 4  ♣ K3	West North East South  1NT Pass 2→ Pass  2▼ Pass 2NT Pass  4▼ AP

Board: 330 Dealer: W Vul: None HCP: 8	<ul><li>▲ A103</li><li>♥ J6</li><li>◆ 943</li><li>♣ K8754</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.
Board: 331 Dealer: E Vul: EW HCP: 15	<ul><li>★ A3</li><li>♥ J7</li><li>◆ AKQ1072</li><li>★ J108</li></ul>	East Opens 1NT. You bid first.
Board: 332 Dealer: W Vul: Both HCP: 18	<ul><li>♣ AJ5</li><li>♥ AQ852</li><li>◆ AJ</li><li>♣ Q84</li></ul>	West Opens 1NT. East Bids 2♥ if possible.  Partner bids first.
Board: 333 Dealer: E Vul: None HCP: 5	<ul><li>★K103</li><li>♥Q106</li><li>◆862</li><li>♣7653</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♥ if possible. You bid first.
Board: 334 Dealer: W Vul: NS HCP: 6	<ul><li>★ K87653</li><li>▼ 8542</li><li>◆ 4</li><li>◆ K3</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 4♥ if possible.  Partner bids first.

Board: 330 Dealer: W Vul: None North HCP: 8 South HCP: 8 Contract: 2N W	North:  ♠ Q42  ♥ Q10742  ♠ KJ1086  ♣ —	South:  ♠ A103  ♥ J6  ♦ 943  ♠ K8754	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 2NT AP  1. Stayman
Board: 331 Dealer: E Vul: EW North HCP: 5 South HCP: 15 Contract: 2 S	North:  ♠ 854  ♥ Q10532  ♦ 4  ♣ K753	South:  ♠ A3  ♥ J7  ♠ AKQ1072  ♣ J108	West North East South  1NT X¹  Pass 2♣ Pass 2◆  AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 332 Dealer: W Vul: Both North HCP: 3 South HCP: 18 Contract: 3 S	North:  ♣ 4  ▼ 10763  ◆ K1085  ♣ 10952	South:  ♠ AJ5  ♥ AQ852  ♠ AJ  ♠ Q84	West North East South  1NT Pass 2♥ 3♥  AP
Board: 333 Dealer: E Vul: None North HCP: 8 South HCP: 5 Contract: 4 W	North:  ♣ 85  ▼ 5  • 10743  ♣ AKJ982	South:  ♠ K103  ♥ Q106  ♦ 862  ♣ 7653	West North East South 1NT Pass 2♥ Pass 2♠ Pass 4♥ AP
Board: 334 Dealer: W Vul: NS North HCP: 11 South HCP: 6 Contract: 4 W	North:  ♠ Q92  ♥ 6  ♠ KJ85  ♣ AJ982	South:  ♠ K87653  ♥ 8542  ♦ 4  ♣ K3	West North East South  1NT Pass 2→ Pass  2▼ Pass 2NT Pass  4▼ AP

Board: 335 Dealer: E Vul: None HCP: 7	<ul><li>♣—</li><li>♥ QJ98743</li><li>♦ 10543</li><li>♣ A2</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 336 Dealer: W Vul: NS HCP: 5	<ul><li>◆96</li><li>▼ K652</li><li>◆43</li><li>◆ Q10943</li></ul>	West Opens 1NT. You bid first.
Board: 337 Dealer: E Vul: None HCP: 4	<ul><li></li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 338 Dealer: W Vul: NS HCP: 5	<ul><li>★ 643</li><li>★ A108</li><li>★ 76</li><li>★ J10974</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.  You bid first.
Board: 339 Dealer: E Vul: EW HCP: 7	<ul><li>★ K865</li><li>♥ Q87</li><li>◆ Q1083</li><li>◆ 98</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 335 Dealer: E Vul: None North HCP: 7 South HCP: 11 Contract: 2♠ E	North:  ◆ —  ▼ QJ98743  • 10543  • A2	South:  ♠ K7654  ♥ A65  ♠ KJ2  ♠ 63	West 2♥	North Pass	East 1NT 2♠	South Pass AP
Board: 336 Dealer: W Vul: NS North HCP: 5 South HCP: 12 Contract: 1N W	North:	South:  ♠ QJ52  ♥ Q1097  ♠ AQJ108  ♣ —	West 1NT	North AP	East	South
Board: 337 Dealer: E Vul: None North HCP: 4 South HCP: 14 Contract: 2N E	North:	South:  ♠ Q6  ♥ A82  ♠ A932  ♣ A652	2 <b>♣</b> ¹	North Pass AP man	East 1NT 2♦	South Pass Pass
Board: 338 Dealer: W Vul: NS North HCP: 5 South HCP: 11 Contract: 3 W	North:  ♠ 643  ♥ A108  ♦ 76  ♣ J10974	South:  ♠ AK  ♥ 63  ♠ KJ8532  ♠ 652	West 1NT 2♥	North Pass Pass	East 2♦ 3♥	South X AP
Board: 339 Dealer: E Vul: EW North HCP: 7 South HCP: 12 Contract: 2 E	North:  ♠ K865  ♥ Q87  ♦ Q1083  ♠ 98	South:  ♠ AQ10  ♥ 543  ♦ J5  ♣ KQ654	West 2◆	North Pass	East 1NT 2♥	South Pass AP

Board: 335 Dealer: E Vul: None HCP: 11	<ul><li>★ K7654</li><li>★ A65</li><li>★ KJ2</li><li>★ 63</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 336 Dealer: W Vul: NS HCP: 12	<ul><li>♣ QJ52</li><li>♥ Q1097</li><li>◆ AQJ108</li><li>♣ —</li></ul>	West Opens 1NT. Partner bids first.
Board: 337 Dealer: E Vul: None HCP: 14	<ul><li>♣ Q6</li><li>♥ A82</li><li>◆ A932</li><li>♣ A652</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 338 Dealer: W Vul: NS HCP: 11	<ul><li>★ AK</li><li>★ 63</li><li>★ KJ8532</li><li>★ 652</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 339 Dealer: E Vul: EW HCP: 12	<ul><li>AQ10</li><li>✓ 543</li><li>✓ J5</li><li>✓ KQ654</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 335 Dealer: E Vul: None North HCP: 7 South HCP: 11 Contract: 2♠ E	North:  ◆ —  ▼ QJ98743  • 10543  • A2	South:  ♠ K7654  ♥ A65  ♠ KJ2  ♠ 63	West 2♥	North Pass	East 1NT 2♠	South Pass AP
Board: 336 Dealer: W Vul: NS North HCP: 5 South HCP: 12 Contract: 1N W	North:	South:  ♠ QJ52  ♥ Q1097  ♠ AQJ108  ♣ —	West 1NT	North AP	East	South
Board: 337 Dealer: E Vul: None North HCP: 4 South HCP: 14 Contract: 2N E	North:	South:  ♠ Q6  ♥ A82  ♠ A932  ♣ A652	2 <b>♣</b> ¹	North Pass AP man	East 1NT 2♦	South Pass Pass
Board: 338 Dealer: W Vul: NS North HCP: 5 South HCP: 11 Contract: 3 W	North:  ♠ 643  ♥ A108  ♦ 76  ♣ J10974	South:  ♠ AK  ♥ 63  ♠ KJ8532  ♠ 652	West 1NT 2♥	North Pass Pass	East 2♦ 3♥	South X AP
Board: 339 Dealer: E Vul: EW North HCP: 7 South HCP: 12 Contract: 2 E	North:  ♠ K865  ♥ Q87  ♦ Q1083  ♠ 98	South:  ♠ AQ10  ♥ 543  ♦ J5  ♣ KQ654	West 2◆	North Pass	East 1NT 2♥	South Pass AP

Board: 340 Dealer: W Vul: Both HCP: 7	<ul><li>♣ QJ9</li><li>♥ 6</li><li>♦ 654</li><li>♣ KJ10643</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 341 Dealer: E Vul: NS HCP: 8	<ul><li>♣ J752</li><li>♥ 43</li><li>◆ Q1093</li><li>♣ KQ8</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2NT if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 342 Dealer: W Vul: EW HCP: 12	<ul><li>108</li><li>✓ AQJ10843</li><li>✓ Q</li><li>✓ QJ6</li></ul>	West Opens 1NT. East Bids 2♠ if possible. You bid first.
Board: 343 Dealer: E Vul: Both HCP: 7	<ul><li>◆ Q84</li><li>♥ QJ1062</li><li>◆ Q942</li><li>◆ 5</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 344 Dealer: W Vul: None HCP: 9	<ul><li>♣ Q10864</li><li>♥ K7</li><li>◆ A1072</li><li>♣ 97</li></ul>	West Opens 1NT. East Doubles 2♠ if possible. West Bids 3♥ if possible.  You bid first.

Board: 340 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 3 W	North:  ♠ QJ9  ♥ 6  ♠ 654  ♣ KJ10643	South:  ♣ 3  ♥ KJ87  ♦ KQ9832  ♣ Q9	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 3♥ AP  1. Stayman
Board: 341 Dealer: E Vul: NS North HCP: 8 South HCP: 7 Contract: 4 W	North:  ♣ J752  ♥ 43  ♦ Q1093  ♣ KQ8	South:  ♠ Q104  ♥ 8  ♠ AJ87  ♣ 97542	West North East South  1NT Pass  2 Pass 2NT¹ Pass  4 AP  1. Extended acceptance after NT
Board: 342 Dealer: W Vul: EW North HCP: 12 South HCP: 4 Contract: 2♠ E	North:  • 108  • AQJ10843  • Q  • QJ6	South:  ♠ 654  ♥ 97  ♦ J10985  ♠ K107	West North East South  1NT 2•¹ 2• AP  1. Multi-Landy, Multi
Board: 343 Dealer: E Vul: Both North HCP: 7 South HCP: 6 Contract: 4 E	North:  ♠ Q84  ♥ QJ1062  ♠ Q942  ♣ 5	South:	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 344 Dealer: W Vul: None North HCP: 9 South HCP: 9 Contract: 3 W	North:  ♠ Q10864  ♥ K7  ♠ A1072  ♣ 97	South:  ♠ K9  ♥ Q82  ♦ J965  ♠ K1084	West North East South  1NT 2♠¹ X Pass  3♥ AP  1. Multi-Landy, 5M-4m

Board: 340 Dealer: W Vul: Both HCP: 11	<b>♣</b> 3 <b>♥</b> KJ87 <b>♦</b> KQ9832 <b>♣</b> Q9	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 341 Dealer: E Vul: NS HCP: 7	<ul><li>♣ Q104</li><li>♥ 8</li><li>◆ AJ87</li><li>♣ 97542</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2NT if possible. West Bids 4♥ if possible.  You bid first.
Board: 342 Dealer: W Vul: EW HCP: 4	<ul><li>♠ 654</li><li>♥ 97</li><li>♦ J10985</li><li>♠ K107</li></ul>	West Opens 1NT. East Bids 2♠ if possible.  Partner bids first.
Board: 343 Dealer: E Vul: Both HCP: 6	<ul><li>J2</li><li>✓ K854</li><li>✓ 7</li><li>✓ Q109872</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 344 Dealer: W Vul: None HCP: 9	<b>♠</b> K9 <b>♥</b> Q82 <b>♦</b> J965 <b>♣</b> K1084	West Opens 1NT. East Doubles 2♠ if possible. West Bids 3♥ if possible.  Partner bids first.

Board: 340 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 3 W	North:  ♠ QJ9  ♥ 6  ♠ 654  ♣ KJ10643	South:  ♣ 3  ♥ KJ87  ♦ KQ9832  ♣ Q9	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 3♥ AP  1. Stayman
Board: 341 Dealer: E Vul: NS North HCP: 8 South HCP: 7 Contract: 4 W	North:  ♣ J752  ♥ 43  ♦ Q1093  ♣ KQ8	South:  ♠ Q104  ♥ 8  ♠ AJ87  ♣ 97542	West North East South  1NT Pass  2 Pass 2NT¹ Pass  4 AP  1. Extended acceptance after NT
Board: 342 Dealer: W Vul: EW North HCP: 12 South HCP: 4 Contract: 2♠ E	North:  • 108  • AQJ10843  • Q  • QJ6	South:  ♠ 654  ♥ 97  ♦ J10985  ♠ K107	West North East South  1NT 2•¹ 2• AP  1. Multi-Landy, Multi
Board: 343 Dealer: E Vul: Both North HCP: 7 South HCP: 6 Contract: 4 E	North:  ♠ Q84  ♥ QJ1062  ♠ Q942  ♣ 5	South:	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 344 Dealer: W Vul: None North HCP: 9 South HCP: 9 Contract: 3 W	North:  ♠ Q10864  ♥ K7  ♠ A1072  ♣ 97	South:  ♠ K9  ♥ Q82  ♦ J965  ♠ K1084	West North East South  1NT 2♠¹ X Pass  3♥ AP  1. Multi-Landy, 5M-4m

Board: 345 Dealer: E Vul: EW HCP: 11	<ul><li>★ A643</li><li>♥ Q43</li><li>◆ Q8</li><li>◆ QJ106</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 346 Dealer: W Vul: Both HCP: 4	<ul><li>109543</li><li>Q105</li><li>874</li><li>Q3</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♥ if possible. East Bids 4♥ if possible.  You bid first.
Board: 347 Dealer: E Vul: None HCP: 7	<ul><li>10985</li><li>✓ A75</li><li>✓ K1062</li><li>✓ 92</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 348 Dealer: W Vul: NS HCP: 5	<ul><li>▲ A96</li><li>♥ 8</li><li>◆ J9432</li><li>◆ 8642</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♦ if possible. West Bids 3NT if possible. You bid first.

Board: 349 **♦** KJ52 Dealer: E

**♦** Q43

Vul: Both HCP: 9

East Opens 1NT. **♥** QJ8654

Partner bids first.

Board: 345 Dealer: E Vul: EW North HCP: 11 South HCP: 4 Contract: 3N E	North:  ♠ A643  ♥ Q43  ♦ Q8  ♠ QJ106	South:  ♠ K8  ♥ 976  ♦ J9654  ♣ 432	West  2♣¹  2NT  1. Stay	North Pass Pass man		Pass Pass
Board: 346 Dealer: W Vul: Both North HCP: 4 South HCP: 11 Contract: 4♥ W	North:  • 109543  • Q105  • 874  • Q3	South:  ♠ KQJ62  ♥ J6  ♦ 32  ♣ A1076	West 1NT 2♥ 3♥	North Pass Pass Pass	East 2♦ 2NT 4♥	South Pass Pass AP
Board: 347 Dealer: E Vul: None North HCP: 7 South HCP: 6 Contract: 3N E	North:	South:  ♠ Q4  ♥ KJ963  ♠ 8743  ♠ 86	West 2♥ 3NT	North Pass AP	East 1NT 2♠	South Pass Pass
Board: 348 Dealer: W Vul: NS North HCP: 5 South HCP: 5 Contract: 3N W	North:  ◆ A96  ▼ 8  ◆ J9432  ◆ 8642	South:	West 1NT 2♥ 3NT	North Pass Pass AP	East 2♦ 3♦	South Pass Pass
Board: 349 Dealer: E Vul: Both North HCP: 9 South HCP: 11 Contract: 1N E	North:  ♠ KJ52  ♥ QJ8654  ♦ Q43  ♣ —	South:  ♠ A764  ♥ K  ♠ 752  ♠ A10985	West	North	East 1NT	

Board: 345 Dealer: E Vul: EW HCP: 4	<ul><li>★ K8</li><li>♥ 976</li><li>◆ J9654</li><li>◆ 432</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. East Bids 3NT if possible. You bid first.
Board: 346 Dealer: W Vul: Both HCP: 11	<ul><li>★ KQJ62</li><li>♥ J6</li><li>◆ 32</li><li>◆ A1076</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 347 Dealer: E Vul: None HCP: 6	<ul><li>◆ Q4</li><li>♥ KJ963</li><li>◆ 8743</li><li>◆ 86</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 348 Dealer: W Vul: NS HCP: 5	<ul><li>★832</li><li>♥QJ652</li><li>↑7</li><li>★Q1073</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♦ if possible. West Bids 3NT if possible. Partner bids first.

Board: 349 ♠ A764 East Opens 1NT.

Board: 345 Dealer: E Vul: EW North HCP: 11 South HCP: 4 Contract: 3N E	North:  ♠ A643  ♥ Q43  ♦ Q8  ♠ QJ106	South:  ♠ K8  ♥ 976  ♦ J9654  ♣ 432	West  2♣¹  2NT  1. Stay	North Pass Pass man		Pass Pass
Board: 346 Dealer: W Vul: Both North HCP: 4 South HCP: 11 Contract: 4♥ W	North:  • 109543  • Q105  • 874  • Q3	South:  ♠ KQJ62  ♥ J6  ♦ 32  ♣ A1076	West 1NT 2♥ 3♥	North Pass Pass Pass	East 2♦ 2NT 4♥	South Pass Pass AP
Board: 347 Dealer: E Vul: None North HCP: 7 South HCP: 6 Contract: 3N E	North:	South:  ♠ Q4  ♥ KJ963  ♠ 8743  ♠ 86	West 2♥ 3NT	North Pass AP	East 1NT 2♠	South Pass Pass
Board: 348 Dealer: W Vul: NS North HCP: 5 South HCP: 5 Contract: 3N W	North:  ◆ A96  ▼ 8  ◆ J9432  ◆ 8642	South:	West 1NT 2♥ 3NT	North Pass Pass AP	East 2♦ 3♦	South Pass Pass
Board: 349 Dealer: E Vul: Both North HCP: 9 South HCP: 11 Contract: 1N E	North:  ♠ KJ52  ♥ QJ8654  ♦ Q43  ♣ —	South:  ♠ A764  ♥ K  ♠ 752  ♠ A10985	West	North	East 1NT	

Board: 350 Dealer: W Vul: None HCP: 11	<b>♦</b> Q8 <b>♥</b> J983 <b>♦</b> 1043 <b>♣</b> AKJ5	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 351 Dealer: E Vul: NS HCP: 13	<ul><li>♠ A</li><li>♥ KJ832</li><li>♦ K8</li><li>♠ Q8764</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 352 Dealer: W Vul: EW HCP: 10	<ul><li>AJ72</li><li>♥83</li><li>Q872</li><li>K95</li></ul>	West Opens 1NT.  East Bids 2♣ if possible.  West Bids 3♣ if possible.  East Bids 3♠ if possible.  West Bids 3♠ if possible.  East Bids 4♠ if possible.  West Bids 4♠ if possible.  East Bids 4♠ if possible.  You bid first.
Board: 353 Dealer: E Vul: NS HCP: 10	<ul><li>♣ Q94</li><li>♥ Q10765</li><li>◆ A3</li><li>♣ Q85</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 3♠ if possible. Partner bids first.

Board: 354 ♠ KQ983 West Opens 1NT.

Pealer: W

Board: 350 Dealer: W Vul: None North HCP: 11 South HCP: 5 Contract: 4♠ W	North:  ♠ Q8  ♥ J983  ♦ 1043  ♠ AKJ5	South:  ◆ 962  ▼ 1076  ◆ AJ7  ◆ 8642	West 1NT 4♠ 1. Texa	North Pass AP		South Pass
Board: 351 Dealer: E Vul: NS North HCP: 13 South HCP: 4 Contract: 4 \( \) E	North:  ♠ A  ♥ KJ832  ♠ K8  ♣ Q8764	South:	West  2♣¹ 4♠ 1. Stayı	Pass AP		South Pass Pass
Board: 352 Dealer: W Vul: EW North HCP: 10 South HCP: 3 Contract: 4♠ W	North:  ♠ AJ72  ♥ 83  • Q872  ♣ K95	South:  ♠ 3  ♥ 96542  ♠ K964  ♠ 876	1NT 2♥ 3♠ 4♦³ 1. Stayı 2. Cue	North Pass Pass Pass Pass man bid, a ♣ bid, a ♦	2♣¹ 3♣ 4♣² 4♠ • stopp	Pass Pass Pass AP
Board: 353 Dealer: E Vul: NS North HCP: 10 South HCP: 6 Contract: 3♠ E	North:  ♠ Q94  ♥ Q10765  ♠ A3  ♠ Q85	South:  ◆ 85  ▼ 432  ◆ J9865  ♣ AJ10	West 2♥ 2NT	North Pass Pass		South Pass Pass AP
Board: 354 Dealer: W Vul: EW North HCP: 15 South HCP: 7 Contract: 2♠ N	North:  ♠ KQ983  ♥ K6  ♠ K95  ♠ A82	South:	1NT Pass	2♠	Pass AP	

Board: 350 Dealer: W Vul: None HCP: 5	<ul><li>◆ 962</li><li>♥ 1076</li><li>◆ AJ7</li><li>◆ 8642</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 351 Dealer: E Vul: NS HCP: 4	<ul><li>♦ 9832</li><li>♥ 105</li><li>♦ J653</li><li>♠ K93</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 352 Dealer: W Vul: EW HCP: 3	<ul><li>★3</li><li>♥96542</li><li>★K964</li><li>★876</li></ul>	West Opens 1NT.  East Bids 2♣ if possible.  West Bids 3♣ if possible.  West Bids 3♠ if possible.  West Bids 4♠ if possible.  West Bids 4♠ if possible.  West Bids 4♠ if possible.  East Bids 4♠ if possible.  Partner bids first.
Board: 353 Dealer: E Vul: NS HCP: 6	<ul><li>♣85</li><li>♥432</li><li>◆J9865</li><li>♣AJ10</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 3♠ if possible. You bid first.

Board: 354 ♣ 1052
Dealer: W ♥ Q94
Vul: EW ♣ AJ76
HCP: 7 ♣ 743
West Opens 1NT.
Partner bids first.

Board: 350 Dealer: W Vul: None North HCP: 11 South HCP: 5 Contract: 4♠ W	North:  ♠ Q8  ♥ J983  ♦ 1043  ♠ AKJ5	South:  ◆ 962  ▼ 1076  ◆ AJ7  ◆ 8642	West 1NT 4♠ 1. Texa	North Pass AP		South Pass
Board: 351 Dealer: E Vul: NS North HCP: 13 South HCP: 4 Contract: 4 \( \) E	North:  ♠ A  ♥ KJ832  ♠ K8  ♣ Q8764	South:	West  2♣¹ 4♠ 1. Stayı	Pass AP		South Pass Pass
Board: 352 Dealer: W Vul: EW North HCP: 10 South HCP: 3 Contract: 4♠ W	North:  ♠ AJ72  ♥ 83  • Q872  ♣ K95	South:  ♠ 3  ♥ 96542  ♠ K964  ♠ 876	1NT 2♥ 3♠ 4♦³ 1. Stayı 2. Cue	North Pass Pass Pass Pass man bid, a ♣ bid, a ♦	2♣¹ 3♣ 4♣² 4♠ • stopp	Pass Pass Pass AP
Board: 353 Dealer: E Vul: NS North HCP: 10 South HCP: 6 Contract: 3♠ E	North:  ♠ Q94  ♥ Q10765  ♠ A3  ♠ Q85	South:  ◆ 85  ▼ 432  ◆ J9865  ♣ AJ10	West 2♥ 2NT	North Pass Pass		South Pass Pass AP
Board: 354 Dealer: W Vul: EW North HCP: 15 South HCP: 7 Contract: 2♠ N	North:  ♠ KQ983  ♥ K6  ♠ K95  ♠ A82	South:	1NT Pass	2♠	Pass AP	

Board: 355 Dealer: E Vul: Both HCP: 10	♣— ♥ KJ10764 • AQ6532 • 6	East Opens 1NT. West Bids 2♥ if possible. East Doubles 2♠ if possible. Partner bids first.
Board: 356 Dealer: W Vul: NS HCP: 6	<ul><li>1032</li><li>42</li><li>10543</li><li>AQ62</li></ul>	West Opens 1NT. East Bids 2♥ if possible. You bid first.
Board: 357 Dealer: E Vul: EW HCP: 6	<ul><li>↓ J</li><li>▼ 96543</li><li>◆ J965</li><li>◆ A62</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 358 Dealer: W Vul: Both HCP: 7	<ul><li>♠ 653</li><li>♥ 764</li><li>♦ J976</li><li>♠ AQ3</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 359 Dealer: E Vul: None HCP: 13	<ul><li>♣965</li><li>♥ AJ83</li><li>◆ AK3</li><li>♣ J73</li></ul>	East Opens 1NT.  Partner bids first.

Board: 355 Dealer: E Vul: Both North HCP: 10 South HCP: 14 Contract: 3N S	North:  ♠ —  ▼ KJ10764  ◆ AQ6532  ♣ 6	South:  ♠ KJ86  ♥ 9  ♠ KJ104  ♣ AQ94	2♥ AP	North  2♣¹  naels Cu	1NT X	South Pass 3NT
Board: 356 Dealer: W Vul: NS North HCP: 6 South HCP: 15 Contract: 3 S	North:  ♠ 1032  ♥ 42  ♠ 10543  ♣ AQ62	South:  ♠ K4  ♥ AQ10965  ♠ KQ7  ♣ J7		North Pass	East 2♥	South 3♥
Board: 357 Dealer: E Vul: EW North HCP: 6 South HCP: 6 Contract: 4♠ E	North:  ♣ J  ♥ 96543  ♣ J965  ♣ A62	South:  ♠ 862  ♥ KJ108  • Q84  ♣ 1074	West 2♥ 3♣	North Pass Pass	East 1NT 2♠ 4♠	South Pass Pass AP
Board: 358 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 2♠ W	North:	South:  ♠ A7  ♥ 9532  ♠ K2  ♣ KJ1097	West 1NT 2♠	North Pass AP	East 2♥	South Pass
Board: 359 Dealer: E Vul: None North HCP: 13 South HCP: 6 Contract: 1N E	North:	South:  ♠ A10842  ♥ 107  ♦ 1094  ♣ Q85	West	North	East 1NT	

Board: 355 Dealer: E Vul: Both HCP: 14	<ul><li>★ KJ86</li><li>♥ 9</li><li>★ KJ104</li><li>★ AQ94</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Doubles 2♠ if possible. You bid first.
Board: 356 Dealer: W Vul: NS HCP: 15	<ul><li>★ K4</li><li>▼ AQ10965</li><li>◆ KQ7</li><li>◆ J7</li></ul>	West Opens 1NT. East Bids 2♥ if possible.  Partner bids first.
Board: 357 Dealer: E Vul: EW HCP: 6	<ul><li>★862</li><li>▼KJ108</li><li>◆Q84</li><li>★1074</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 358 Dealer: W Vul: Both HCP: 11	<ul><li>♠ A7</li><li>♥ 9532</li><li>♦ K2</li><li>♠ KJ1097</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 359 Dealer: E Vul: None HCP: 6	<ul><li>★ A10842</li><li>▼ 107</li><li>◆ 1094</li><li>◆ Q85</li></ul>	East Opens 1NT. You bid first.

Board: 355 Dealer: E Vul: Both North HCP: 10 South HCP: 14 Contract: 3N S	North:  ♠ —  ▼ KJ10764  ◆ AQ6532  ♣ 6	South:  ♠ KJ86  ♥ 9  ♠ KJ104  ♣ AQ94	2♥ AP	North  2♣¹  naels Cu	1NT X	South Pass 3NT
Board: 356 Dealer: W Vul: NS North HCP: 6 South HCP: 15 Contract: 3 S	North:  ♠ 1032  ♥ 42  ♠ 10543  ♣ AQ62	South:  ♠ K4  ♥ AQ10965  ♠ KQ7  ♣ J7		North Pass	East 2♥	South 3♥
Board: 357 Dealer: E Vul: EW North HCP: 6 South HCP: 6 Contract: 4♠ E	North:  ♣ J  ♥ 96543  ♣ J965  ♣ A62	South:  ♠ 862  ♥ KJ108  • Q84  ♣ 1074	West 2♥ 3♣	North Pass Pass	East 1NT 2♠ 4♠	South Pass Pass AP
Board: 358 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 2♠ W	North:	South:  ♠ A7  ♥ 9532  ♠ K2  ♣ KJ1097	West 1NT 2♠	North Pass AP	East 2♥	South Pass
Board: 359 Dealer: E Vul: None North HCP: 13 South HCP: 6 Contract: 1N E	North:	South:  ♠ A10842  ♥ 107  ♦ 1094  ♣ Q85	West	North	East 1NT	

Board: 360 Dealer: W Vul: EW HCP: 6	<ul><li>★ K843</li><li>▼ 1076</li><li>◆ QJ10854</li><li>◆ —</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.
Board: 361 Dealer: E Vul: Both HCP: 7	<ul><li>▶ J84</li><li>♥ KQJ973</li><li>◆ 983</li><li>♣ 7</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 362 Dealer: W Vul: None HCP: 9	<ul><li>10862</li><li>KJ108</li><li>AJ532</li><li> <ul><li>→</li></ul></li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 363 Dealer: E Vul: NS HCP: 10	<ul><li>♣ Q74</li><li>♥ 82</li><li>◆ AK852</li><li>♣ J72</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 364 Dealer: W Vul: Both HCP: 9	<ul><li> ♣ J3</li><li> ♥ A105</li><li> ♦ J9652</li><li> ♣ QJ7</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 360 Dealer: W Vul: EW North HCP: 6 South HCP: 8 Contract: 3N W	North:  ♠ K843  ♥ 1076  ♦ QJ10854  ♣ —	South:	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman
Board: 361 Dealer: E Vul: Both North HCP: 7 South HCP: 6 Contract: 3N E	North:	South:  ♠ Q103  ♥ A642  ♠ 654  ♣ 965	West North East South 1NT Pass 3NT AP
Board: 362 Dealer: W Vul: None North HCP: 9 South HCP: 9 Contract: 3 W	North: <b>▲</b> 10862 <b>♥</b> KJ108 <b>♦</b> AJ532 <b>♣</b> —	South:  ♠ K3  ♥ 9742  ♠ KQ84  ♣ J84	West North East South  1NT Pass 2♠¹ Pass  3♠² AP  1. 1N-2S transfer to clubs  2. automat
Board: 363 Dealer: E Vul: NS North HCP: 10 South HCP: 9 Contract: 3 E	North:  ♠ Q74  ♥ 82  ♠ AK852  ♣ J72	South:	West North East South 1NT Pass 2♦ X 2♥ Pass 3♥ AP
Board: 364 Dealer: W Vul: Both North HCP: 9 South HCP: 14 Contract: 2 \( \) W	North:	South:  ♠ AK4  ▼ J842  ♠ AQ8  ♠ 832	West North East South  1NT Pass 2♥ Pass  2♠ AP

		West Opens 1NT.
Board: 360	<b>♦</b> 52	East Bids 2♣ if possible.
Dealer: W	<b>♥</b> AJ95	West Bids 2 • if possible.
Vul: EW	<b>♦</b> 9	East Bids 3NT if possible.
HCP: 8	<b>♣</b> QJ10965	East Blas 51(1 if possiole.
1101.0	1 (010)00	Partner bids first.
		Tartifer ords into.
Board: 361	<b>♦</b> Q103	East Opens 1NT.
Dealer: E	▼ A642	West Bids 3NT if possible.
Vul: Both	♦ 654	The Branch of the personal
HCP: 6	<b>♦</b> 965	You bid first.
1101.0	2 3 00	
		West Opens 1NT.
Board: 362	<b>♦</b> K3	East Bids 2♠ if possible.
Dealer: W	<b>y</b> 9742	West Bids 3♣ if possible.
Vul: None	<b>♦</b> KQ84	vest Bids 3.1 if possible.
HCP: 9	<b>♣</b> J84	Partner bids first.
		- 3 3 3 3 3 3 3 3 3 3.
		East Opens 1NT.
Board: 363	<b>♦</b> 98	West Bids 2♦ if possible.
Dealer: E	<b>♥</b> Q53	East Bids 2♥ if possible.
Vul: NS	<b>♦</b> J74	West Bids 3♥ if possible.
HCP: 9	<b>♣</b> AQ953	
		You bid first.
Board: 364	♠ AK4	West Opens 1NT.
Dealer: W	<b>♥</b> J842	East Bids 2♥ if possible.
Vul: Both	<b>♦</b> AQ8	West Bids 2♠ if possible.
HCP: 14	<b>♦</b> 832	D. 4 1:1 6 4
		Partner bids first.

Board: 360 Dealer: W Vul: EW North HCP: 6 South HCP: 8 Contract: 3N W	North:  ♠ K843  ♥ 1076  ♦ QJ10854  ♣ —	South:	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman
Board: 361 Dealer: E Vul: Both North HCP: 7 South HCP: 6 Contract: 3N E	North:	South:  ♠ Q103  ♥ A642  ♠ 654  ♣ 965	West North East South 1NT Pass 3NT AP
Board: 362 Dealer: W Vul: None North HCP: 9 South HCP: 9 Contract: 3 W	North: <b>▲</b> 10862 <b>♥</b> KJ108 <b>♦</b> AJ532 <b>♣</b> —	South:  ♠ K3  ♥ 9742  ♠ KQ84  ♣ J84	West North East South  1NT Pass 2♠¹ Pass  3♠² AP  1. 1N-2S transfer to clubs  2. automat
Board: 363 Dealer: E Vul: NS North HCP: 10 South HCP: 9 Contract: 3 E	North:  ♠ Q74  ♥ 82  ♠ AK852  ♣ J72	South:	West North East South 1NT Pass 2♦ X 2♥ Pass 3♥ AP
Board: 364 Dealer: W Vul: Both North HCP: 9 South HCP: 14 Contract: 2 \( \) W	North:	South:  ♠ AK4  ▼ J842  ♠ AQ8  ♠ 832	West North East South  1NT Pass 2♥ Pass  2♠ AP

Board: 365 Dealer: E Vul: None HCP: 12	<ul><li>♠ AQ9</li><li>♥ J8754</li><li>♦ J73</li><li>♠ A9</li></ul>	East Opens 1NT.  Partner bids first.
Board: 366 Dealer: W Vul: NS HCP: 10	<ul><li>◆ 9862</li><li>♥ QJ2</li><li>◆ 52</li><li>◆ AK83</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.
Board: 367 Dealer: E Vul: EW HCP: 2	<ul><li>◆ Q9753</li><li>▼ 874</li><li>◆ 984</li><li>◆ 104</li></ul>	East Opens 1NT.  West Bids 2♣ if possible.  East Bids 2♠ if possible.  West Bids 4♣ if possible.  East Bids 5♣ if possible.  West Bids 6♣ if possible.  Partner bids first.
Board: 368 Dealer: W Vul: None HCP: 8	<ul><li>♣ Q986</li><li>♥ A964</li><li>♦ Q73</li><li>♣ 83</li></ul>	West Opens 1NT. You bid first.
Board: 369 Dealer: E Vul: NS HCP: 11	<ul><li>▲ 10</li><li>♥ KJ1092</li><li>◆ K85</li><li>◆ A1084</li></ul>	East Opens 1NT.  Partner bids first.

Board: 365 Dealer: E Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ AQ9  ♥ J8754  • J73  ♣ A9	South:  ♣ J85  ♥ Q2  ♦ Q985  ♣ Q732	West	North	East 1NT	
Board: 366 Dealer: W Vul: NS North HCP: 10 South HCP: 4 Contract: 3N W	North:	South:	West 1NT 2  1. Stay	North Pass Pass man	East 2♣¹ 3NT	Pass
Board: 367 Dealer: E Vul: EW North HCP: 2 South HCP: 8 Contract: 6♣ W	North:  ♠ Q9753  ♥ 874  ♦ 984  ♣ 104	South:	West  2♣¹  4♣  6♣  1. Stay	Pass AP		South Pass Pass Pass
Board: 368 Dealer: W Vul: None North HCP: 8 South HCP: 8 Contract: 1N W	North:  ♠ Q986  ♥ A964  ♠ Q73  ♠ 83	South:  ♠ KJ532  ▼ 75  ♠ A852  ♣ 74	West 1NT	North AP	East	South
Board: 369 Dealer: E Vul: NS North HCP: 11 South HCP: 8 Contract: 1N E	North:  ♠ 10  ♥ KJ1092  ♠ K85  ♣ A1084	South:  ♠ KJ63  ▼ 7543  ◆ 2  ♣ KJ93	West	North	East 1NT	

Board: 365 Dealer: E Vul: None HCP: 7	<ul><li> ♣ J85</li><li> ♥ Q2</li><li> ♦ Q985</li><li> ♣ Q732</li></ul>	East Opens 1NT. You bid first.
Board: 366 Dealer: W Vul: NS HCP: 4	<ul><li>105</li><li>107543</li><li>A10943</li><li>2</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 367 Dealer: E Vul: EW HCP: 8	<ul><li>108</li><li>✓ J10952</li><li>✓ KJ63</li><li>✓ K2</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♣ if possible. East Bids 5♣ if possible. West Bids 6♣ if possible. You bid first.
Board: 368 Dealer: W Vul: None HCP: 8	<ul><li>★ KJ532</li><li>▼ 75</li><li>◆ A852</li><li>♣ 74</li></ul>	West Opens 1NT.  Partner bids first.
Board: 369 Dealer: E Vul: NS HCP: 8	<ul><li>★ KJ63</li><li>▼ 7543</li><li>◆ 2</li><li>◆ KJ93</li></ul>	East Opens 1NT. You bid first.

Board: 365 Dealer: E Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ AQ9  ♥ J8754  • J73  ♣ A9	South:  ♣ J85  ♥ Q2  ♦ Q985  ♣ Q732	West	North	East 1NT	
Board: 366 Dealer: W Vul: NS North HCP: 10 South HCP: 4 Contract: 3N W	North:	South:	West 1NT 2  1. Stay	North Pass Pass man	East 2♣¹ 3NT	Pass
Board: 367 Dealer: E Vul: EW North HCP: 2 South HCP: 8 Contract: 6♣ W	North:  ♠ Q9753  ♥ 874  ♦ 984  ♣ 104	South:	West  2♣¹  4♣  6♣  1. Stay	Pass AP		South Pass Pass Pass
Board: 368 Dealer: W Vul: None North HCP: 8 South HCP: 8 Contract: 1N W	North:  ♠ Q986  ♥ A964  ♠ Q73  ♠ 83	South:  ♠ KJ532  ▼ 75  ♠ A852  ♣ 74	West 1NT	North AP	East	South
Board: 369 Dealer: E Vul: NS North HCP: 11 South HCP: 8 Contract: 1N E	North:  ♠ 10  ♥ KJ1092  ♠ K85  ♣ A1084	South:  ♠ KJ63  ▼ 7543  ◆ 2  ♣ KJ93	West	North	East 1NT	

Board: 370 Dealer: W Vul: EW HCP: 8	<ul><li>★ K43</li><li>★ KJ10875</li><li>◆ 7</li><li>★ J82</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 371 Dealer: E Vul: Both HCP: 8	<ul><li>♦ 9864</li><li>♥ A</li><li>♦ A10963</li><li>♦ 632</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Redoubles if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 372 Dealer: W Vul: NS HCP: 5	<ul><li>J1074</li><li>✓ 10972</li><li>✓ A1052</li><li>✓ 9</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 373 Dealer: E Vul: EW HCP: 10	<ul><li>102</li><li>★ AJ83</li><li>★ 3</li><li>★ AJ9652</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 374 Dealer: W Vul: Both HCP: 6	<ul><li>1072</li><li>10942</li><li>9</li><li>AQ852</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.

Board: 370 Dealer: W Vul: EW North HCP: 8 South HCP: 10 Contract: 3 • W	North:  ♠ K43  ♥ KJ10875  ♠ 7  ♣ J82	South:  ♠ Q876  ♥ Q2  ♠ AQ98  ♠ 1076	West North East South  1NT Pass 3♣¹ Pass  3♣² AP  1. 1N-3C transfer to diamonds  2. automat
Board: 371 Dealer: E Vul: Both North HCP: 8 South HCP: 13 Contract: 3 V X W	North:  ◆ 9864  ▼ A  ◆ A10963  ◆ 632	South:  ♠ A5  ♥ K854  ♦ 8  ♠ KQJ1084	West North East South  1NT X¹  2♦ X XX² 3♣  3♥ Pass Pass X  AP  1. Multi-Landy, 4M-5m or 15+ HCP 2. artificial
Board: 372 Dealer: W Vul: NS North HCP: 5 South HCP: 7 Contract: 3N W	North:  ♣ J1074  ▼ 10972  • A1052  ♣ 9	South:  ♠ AQ86  ♥ 43  ♦ J9643  ♠ 43	West North East South 1NT Pass 3NT AP
Board: 373 Dealer: E Vul: EW North HCP: 10 South HCP: 5 Contract: 3 • E	North:	South:  ◆ 97643  ▼ Q9  ◆ J94  ◆ Q87	West North East South 1NT Pass 2♣¹ X 2♦ Pass 3♦ AP 1. Stayman
Board: 374 Dealer: W Vul: Both North HCP: 6 South HCP: 14 Contract: 3 • W	North:  ♠ 1072  ♥ 10942  ♦ 9  ♠ AQ852	South:  ♠ Q943  ♥ AKJ5  ♦ J84  ♣ K4	West North East South  1NT Pass 3♣¹ Pass  3♣² AP  1. 1N-3C transfer to diamonds  2. automat

Board: 370 Dealer: W Vul: EW HCP: 10	<b>♠</b> Q876 ♥ Q2 • AQ98 • 1076	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 371 Dealer: E Vul: Both HCP: 13	<ul><li>A5</li><li>✓ K854</li><li>◆ 8</li><li>◆ KQJ1084</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Redoubles if possible. West Bids 3♥ if possible.  You bid first.
Board: 372 Dealer: W Vul: NS HCP: 7	<ul><li>AQ86</li><li>✓ 43</li><li>✓ J9643</li><li>♠ 43</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 373 Dealer: E Vul: EW HCP: 5	<ul><li>◆ 97643</li><li>♥ Q9</li><li>◆ J94</li><li>◆ Q87</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 374 Dealer: W Vul: Both HCP: 14	<ul><li>♠ Q943</li><li>♥ AKJ5</li><li>♦ J84</li><li>♠ K4</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.

Board: 370 Dealer: W Vul: EW North HCP: 8 South HCP: 10 Contract: 3 • W	North:  ♠ K43  ♥ KJ10875  ♠ 7  ♣ J82	South:  ♠ Q876  ♥ Q2  ♠ AQ98  ♠ 1076	West North East South  1NT Pass 3♣¹ Pass  3♣² AP  1. 1N-3C transfer to diamonds  2. automat
Board: 371 Dealer: E Vul: Both North HCP: 8 South HCP: 13 Contract: 3 V X W	North:  ◆ 9864  ▼ A  ◆ A10963  ◆ 632	South:  ♠ A5  ♥ K854  ♦ 8  ♠ KQJ1084	West North East South  1NT X¹  2♦ X XX² 3♣  3♥ Pass Pass X  AP  1. Multi-Landy, 4M-5m or 15+ HCP 2. artificial
Board: 372 Dealer: W Vul: NS North HCP: 5 South HCP: 7 Contract: 3N W	North:  ♣ J1074  ▼ 10972  • A1052  ♣ 9	South:  ♠ AQ86  ♥ 43  ♦ J9643  ♠ 43	West North East South 1NT Pass 3NT AP
Board: 373 Dealer: E Vul: EW North HCP: 10 South HCP: 5 Contract: 3 • E	North:	South:  ◆ 97643  ▼ Q9  ◆ J94  ◆ Q87	West North East South 1NT Pass 2♣¹ X 2♦ Pass 3♦ AP 1. Stayman
Board: 374 Dealer: W Vul: Both North HCP: 6 South HCP: 14 Contract: 3 • W	North:  ♠ 1072  ♥ 10942  ♦ 9  ♠ AQ852	South:  ♠ Q943  ♥ AKJ5  ♦ J84  ♣ K4	West North East South  1NT Pass 3♣¹ Pass  3♣² AP  1. 1N-3C transfer to diamonds  2. automat

Board: 375 Dealer: E Vul: None HCP: 7	<ul><li>★ K52</li><li>▼ Q982</li><li>◆ 954</li><li>◆ Q74</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 376 Dealer: W Vul: EW HCP: 6	<ul><li>103</li><li>★ K543</li><li>★ K83</li><li>♣ 9875</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 377 Dealer: E Vul: Both HCP: 4	<ul><li>♣ QJ72</li><li>♥ 62</li><li>◆ J1073</li><li>♣ 973</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 378 Dealer: W Vul: None HCP: 8	♣9 ♥ AK865 ♦ J10963 ♣ 98	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 379 Dealer: E Vul: NS HCP: 9	<ul><li>A2</li><li>✓ 63</li><li>✓ J10854</li><li>♠ A873</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.

Board: 375 Dealer: E Vul: None North HCP: 7 South HCP: 8 Contract: 4♠ W	North:  ♠ K52  ♥ Q982  ♦ 954  ♣ Q74	South:	2 <b>∀</b> 4 <b>♠</b>	North Pass AP nded acc	1NT 2NT	South Pass Pass ce after NT
Board: 376 Dealer: W Vul: EW North HCP: 6 South HCP: 14 Contract: 3 • W	North:  ♠ 103  ♥ K543  ♠ K83  ♠ 9875	South:  ♠ Q7542  ♥ AJ62  ♠ Q  ♠ KQ4	1NT 3♦ <sup>2</sup>		<b>3</b> ♣¹	
Board: 377 Dealer: E Vul: Both North HCP: 4 South HCP: 6 Contract: 3N E	North:  ♠ QJ72  ♥ 62  ♦ J1073  ♣ 973	South:	West  2♣¹  3NT  1. Stay			South Pass Pass
Board: 378 Dealer: W Vul: None North HCP: 8 South HCP: 4 Contract: 4♠ W	North: ♠ 9 ♥ AK865 ♦ J10963 ♠ 98	South:	West 1NT 2♠	North Pass Pass	East 2♥ 4♠	South Pass AP
Board: 379 Dealer: E Vul: NS North HCP: 9 South HCP: 11 Contract: 2♠ E	North:  ♠ A2  ♥ 63  ♦ J10854  ♣ A873	South:  ♠ K76  ♥ KJ  ♦ 9762  ♠ KJ106	West 2♥	North Pass	East 1NT 2♠	

Board: 375 Dealer: E Vul: None HCP: 8	<b>♣</b> 3 <b>♥</b> 10643 <b>♦</b> A873 <b>♣</b> A953	East Opens 1NT. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 4♠ if possible. You bid first.
Board: 376 Dealer: W Vul: EW HCP: 14	<ul><li>♣ Q7542</li><li>♥ AJ62</li><li>♦ Q</li><li>♣ KQ4</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 377 Dealer: E Vul: Both HCP: 6	♦ 85 ▼ AQ107 • 9865 • 1085	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 378 Dealer: W Vul: None HCP: 4	<ul><li> ♣ J86</li><li> ♥ J7</li><li> ♦ Q82</li><li> ♣ 107654</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 379 Dealer: E Vul: NS HCP: 11	<b>♣</b> K76 <b>♥</b> KJ <b>♦</b> 9762 <b>♣</b> KJ106	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.

Board: 375 Dealer: E Vul: None North HCP: 7 South HCP: 8 Contract: 4♠ W	North:  ♠ K52  ♥ Q982  ♦ 954  ♣ Q74	South:  ♠ 3  ♥ 10643  ♠ A873  ♠ A953	2 <b>∀</b> 4 <b>♠</b>	North Pass AP nded acc	1NT 2NT	South Pass Pass ce after NT
Board: 376 Dealer: W Vul: EW North HCP: 6 South HCP: 14 Contract: 3 • W	North:  ♠ 103  ♥ K543  ♠ K83  ♠ 9875	South:  ♠ Q7542  ♥ AJ62  ♠ Q  ♠ KQ4	1NT 3♦ <sup>2</sup>		<b>3</b> ♣¹	
Board: 377 Dealer: E Vul: Both North HCP: 4 South HCP: 6 Contract: 3N E	North:  ♠ QJ72  ♥ 62  ♦ J1073  ♣ 973	South:	West  2♣¹  3NT  1. Stay			South Pass Pass
Board: 378 Dealer: W Vul: None North HCP: 8 South HCP: 4 Contract: 4♠ W	North: ♠ 9 ♥ AK865 ♦ J10963 ♠ 98	South:	West 1NT 2♠	North Pass Pass	East 2♥ 4♠	South Pass AP
Board: 379 Dealer: E Vul: NS North HCP: 9 South HCP: 11 Contract: 2♠ E	North:  ♠ A2  ♥ 63  ♦ J10854  ♣ A873	South:  ♠ K76  ♥ KJ  ♦ 9762  ♠ KJ106	West 2♥	North Pass	East 1NT 2♠	

Board: 380 Dealer: W Vul: Both HCP: 6	<ul><li>♣ Q103</li><li>♥ A732</li><li>♦ 4</li><li>♣ 108743</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.
Board: 381 Dealer: E Vul: None HCP: 9	<ul><li>↓ J</li><li>↓ J93</li><li>↓ K86543</li><li>♠ A108</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 382 Dealer: W Vul: NS HCP: 8	<ul><li>108</li><li>✓ J8</li><li>◆ 108643</li><li>◆ AK73</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 383 Dealer: E Vul: EW HCP: 9	<ul><li> ♣ J62</li><li> ♥ K65</li><li> ♦ Q62</li><li> ♣ K963</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 384 Dealer: W Vul: NS HCP: 7	<ul><li>★ AK85</li><li>▼ 83</li><li>◆ 763</li><li>◆ 10732</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  You bid first.

Board: 380 Dealer: W Vul: Both North HCP: 6 South HCP: 6 Contract: 3N W	North:  ♠ Q103  ♥ A732  ♦ 4  ♣ 108743	South:  ♠ A8642  ♥ 96  ♦ J87  ♣ J95	West 1NT 2♥	North Pass Pass	East 2♦ 3NT	Pass
Board: 381 Dealer: E Vul: None North HCP: 9 South HCP: 10 Contract: 3♠ E	North:  ♣ J  ♥ J93  ♦ K86543  ♣ A108	South:  ♠ 108743  ♥ K105  ♠ A109  ♠ K7	2 <b>♠</b> ¹	North Pass 2S trans mat	1NT 3♣²	Pass AP
Board: 382 Dealer: W Vul: NS North HCP: 8 South HCP: 11 Contract: 2♠ W	North:	South:  ♣ J65  ♥ AQ954  ♠ A9  ♣ 852	West 1NT 2♠	North Pass AP	East 2♥	South X
Board: 383 Dealer: E Vul: EW North HCP: 9 South HCP: 2 Contract: 3N E	North:  ♣ J62  ♥ K65  ♦ Q62  ♣ K963	South:  ♠ Q9743  ♥ 842  ♠ 875  ♠ 105	West 3NT	North AP		South Pass
Board: 384 Dealer: W Vul: NS North HCP: 7 South HCP: 7 Contract: 4 W	North:  ♠ AK85  ♥ 83  ♦ 763  ♣ 10732	South:  ♠ 7432  ♥ J109  ♦ 952  ♣ AQ5	West 1NT 2♥ 1. Stay	North Pass Pass man	East 2♣¹ 4♥	South Pass AP

Board: 380 Dealer: W Vul: Both HCP: 6	<ul><li>▲ A8642</li><li>♥ 96</li><li>◆ J87</li><li>♣ J95</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.
Board: 381 Dealer: E	<b>▲</b> 108743 <b>♥</b> K105	East Opens 1NT. West Bids 2♠ if possible.
Vul: None HCP: 10	◆ A109 ◆ K7	East Bids 3♣ if possible.  You bid first.
Board: 382 Dealer: W Vul: NS	<b>♣</b> J65 <b>♥</b> AQ954 <b>♦</b> A9	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible.
HCP: 11	♣ 852	Partner bids first.
Board: 383	<b>♦</b> Q9743	East Opens 1NT.
Dealer: E Vul: EW	♥ 842 ♦ 875	West Bids 3NT if possible.
HCP: 2	<b>♣</b> 105	You bid first.
		West Opens 1NT.
Board: 384	<b>★</b> 7432	East Bids 2♣ if possible.
Dealer: W	♥ J109	West Bids 2♥ if possible.
Vul: NS	♦ 952 • AO5	East Bids 4♥ if possible.
HCP: 7	♣ AQ5	Partner bids first.

Board: 380 Dealer: W Vul: Both North HCP: 6 South HCP: 6 Contract: 3N W	North:  ♠ Q103  ♥ A732  ♦ 4  ♣ 108743	South:  ♠ A8642  ♥ 96  ♦ J87  ♣ J95	West 1NT 2♥	North Pass Pass	East 2♦ 3NT	Pass
Board: 381 Dealer: E Vul: None North HCP: 9 South HCP: 10 Contract: 3♠ E	North:  ♣ J  ♥ J93  ♦ K86543  ♣ A108	South:  ♠ 108743  ♥ K105  ♠ A109  ♠ K7	2 <b>♠</b> ¹	North Pass 2S trans mat	1NT 3♣²	Pass AP
Board: 382 Dealer: W Vul: NS North HCP: 8 South HCP: 11 Contract: 2♠ W	North:	South:  ♣ J65  ♥ AQ954  ♠ A9  ♣ 852	West 1NT 2♠	North Pass AP	East 2♥	South X
Board: 383 Dealer: E Vul: EW North HCP: 9 South HCP: 2 Contract: 3N E	North:  ♣ J62  ♥ K65  ♦ Q62  ♣ K963	South:  ♠ Q9743  ♥ 842  ♠ 875  ♠ 105	West 3NT	North AP		South Pass
Board: 384 Dealer: W Vul: NS North HCP: 7 South HCP: 7 Contract: 4 W	North:  ♠ AK85  ♥ 83  ♦ 763  ♣ 10732	South:  ♠ 7432  ♥ J109  ♦ 952  ♣ AQ5	West 1NT 2♥ 1. Stay	North Pass Pass man	East 2♣¹ 4♥	South Pass AP

Board: 385 Dealer: E Vul: EW HCP: 2	<ul><li>♦ 984</li><li>♥ 109</li><li>♦ 8732</li><li>♠ Q654</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 386 Dealer: W Vul: Both HCP: 9	◆ QJ109 ▼ 10752 ◆ Q94 ◆ A4	West Opens 1NT. You bid first.
Board: 387 Dealer: E Vul: NS HCP: 9	<ul><li>★ K974</li><li>♥ 985</li><li>◆ QJ</li><li>★ K653</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 388 Dealer: W Vul: EW HCP: 5	<ul><li>♣862</li><li>♥952</li><li>◆A654</li><li>♣J94</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  You bid first.
Board: 389 Dealer: E Vul: Both HCP: 6	<ul><li>♣ Q932</li><li>♥ Q62</li><li>◆ Q7</li><li>♣ 10743</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.

Board: 385 Dealer: E Vul: EW	North: <b>♠</b> 984	South: ♠ KQ3	West	North	East 1NT	
North HCP: 2 South HCP: 21 Contract: 3♣ N	<ul><li>▼ 109</li><li>◆ 8732</li><li>♣ Q654</li></ul>	◆ AQ53 ◆ K64 ◆ AK7	2♥ Pass 1. Mult	Pass 3♣ i-Landy,	2 <b>♠</b> AP , 4M-5	X 5m or 15+ HCP
Board: 386 Dealer: W Vul: Both North HCP: 9 South HCP: 11 Contract: 1N W	North:  ♠ QJ109  ♥ 10752  ♦ Q94  ♠ A4	South:  ◆ 5  ▼ K83  ◆ A763  ◆ KJ973	West 1NT	North AP	East	South
Board: 387 Dealer: E Vul: NS North HCP: 9 South HCP: 12 Contract: 2 E	North:  ♠ K974  ♥ 985  • QJ  ♣ K653	South:  ♠ AQJ52  ♥ KJ  ♦ 1095  ♣ J104	West 2♦	North Pass		South Pass AP
Board: 388 Dealer: W Vul: EW North HCP: 5 South HCP: 7 Contract: 4 W	North:  ♠ 862  ♥ 952  ♠ A654  ♣ J94	South:  ♠ Q109  ♥ Q10  ♦ QJ92  ♠ 8765	West 1NT 2♥ 1. Stay	North Pass Pass man		South Pass AP
Board: 389 Dealer: E Vul: Both North HCP: 6 South HCP: 8 Contract: 3N E	North:  ♠ Q932  ♥ Q62  ♠ Q7  ♠ 10743	South:  ♠ 876  ♥ K93  ♠ 953  ♠ KQ98	West 3NT	North AP		South Pass

Board: 385 Dealer: E Vul: EW HCP: 21	<ul><li>★ KQ3</li><li>▼ AQ53</li><li>◆ K64</li><li>◆ AK7</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 386 Dealer: W Vul: Both HCP: 11	<ul><li>★ 5</li><li>★ K83</li><li>★ A763</li><li>★ KJ973</li></ul>	West Opens 1NT. Partner bids first.
Board: 387 Dealer: E Vul: NS HCP: 12	<ul><li>AQJ52</li><li>KJ</li><li>1095</li><li>J104</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 388 Dealer: W Vul: EW HCP: 7	<ul><li>♣ Q109</li><li>♥ Q10</li><li>◆ QJ92</li><li>♣ 8765</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 389 Dealer: E Vul: Both HCP: 8	<b>★</b> 876 <b>∀</b> K93 <b>♦</b> 953 <b>♣</b> KQ98	East Opens 1NT. West Bids 3NT if possible. You bid first.

Board: 385 Dealer: E Vul: EW	North: <b>♠</b> 984	South: ♠ KQ3	West	North	East 1NT	
North HCP: 2 South HCP: 21 Contract: 3♣ N	<ul><li>▼ 109</li><li>◆ 8732</li><li>♣ Q654</li></ul>	◆ AQ53 ◆ K64 ◆ AK7	2♥ Pass 1. Mult	Pass 3♣ i-Landy,	2 <b>♠</b> AP , 4M-5	X 5m or 15+ HCP
Board: 386 Dealer: W Vul: Both North HCP: 9 South HCP: 11 Contract: 1N W	North:  ♠ QJ109  ♥ 10752  ♦ Q94  ♠ A4	South:  ◆ 5  ▼ K83  ◆ A763  ◆ KJ973	West 1NT	North AP	East	South
Board: 387 Dealer: E Vul: NS North HCP: 9 South HCP: 12 Contract: 2 E	North:  ♠ K974  ♥ 985  • QJ  ♣ K653	South:  ♠ AQJ52  ♥ KJ  ♦ 1095  ♣ J104	West 2♦	North Pass		South Pass AP
Board: 388 Dealer: W Vul: EW North HCP: 5 South HCP: 7 Contract: 4 W	North:  ♠ 862  ♥ 952  ♠ A654  ♣ J94	South:  ♠ Q109  ♥ Q10  ♦ QJ92  ♠ 8765	West 1NT 2♥ 1. Stay	North Pass Pass man		South Pass AP
Board: 389 Dealer: E Vul: Both North HCP: 6 South HCP: 8 Contract: 3N E	North:  ♠ Q932  ♥ Q62  ♠ Q7  ♠ 10743	South:  ♠ 876  ♥ K93  ♠ 953  ♠ KQ98	West 3NT	North AP		South Pass

Board: 390 Dealer: W Vul: None HCP: 14	<ul><li>★ AK754</li><li>♥ 64</li><li>★ K105</li><li>★ A42</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 391 Dealer: E Vul: EW HCP: 7	<ul><li>♣ Q10</li><li>♥ J1074</li><li>◆ QJ4</li><li>♣ J875</li></ul>	East Opens 1NT.  Partner bids first.
Board: 392 Dealer: W Vul: Both HCP: 6	<ul><li>★ A10</li><li>♥ 986</li><li>◆ 9842</li><li>◆ Q985</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 393 Dealer: E Vul: None HCP: 3	<ul><li>★43</li><li>▼K95</li><li>★108542</li><li>★943</li></ul>	East Opens 1NT.  West Bids 2♣ if possible.  East Bids 2♠ if possible.  West Bids 3♠ if possible.  East Bids 4♥ if possible.  West Bids 4NT if possible.  East Bids 5♠ if possible.  West Bids 5♥ if possible.  Partner bids first.

Board: 394 Dealer: W Vul: NS **★** K10642 **▼** 108

West Opens 1NT.
East Bids 2♣ if possible.
West Bids 2♠ if possible.

West Bids 2♠ if possible. East Bids 3♣ if possible.

West Bids 3NT if possible.

You bid first.

Board: 390 Dealer: W Vul: None North HCP: 14 South HCP: 3 Contract: 2N W	North:  ♠ AK754  ♥ 64  ♠ K105  ♣ A42	South:  ♣ J1063  ♥ J987  ♦ J9  ♣ 987	West 1NT 2  1. Stayr	North Pass Pass man	East 2♣¹ 2NT	Pass
Board: 391 Dealer: E Vul: EW North HCP: 7 South HCP: 12 Contract: 1N E	North:  ♠ Q10  ♥ J1074  • QJ4  ♣ J875	South:  ◆ J5432  ◆ A32  ◆ A106  ◆ K9	West	North	East 1NT	
Board: 392 Dealer: W Vul: Both North HCP: 6 South HCP: 13 Contract: 2 \( \) W	North:  ♠ A10  ♥ 986  ♦ 9842  ♠ Q985	South:	West 1NT 2♠	North Pass AP	East 2♥	South Pass
Board: 393 Dealer: E Vul: None North HCP: 3 South HCP: 7 Contract: 5♥ E	North:	South:  ♠ QJ86  ♥ 76  ♦ 973  ♠ A765	2 <b>♣</b> ¹ 3 <b>♣</b> ²	OLEN cwood (	1NT 2♦ 4♥ 5♦4	Pass Pass Pass Pass
Board: 394 Dealer: W Vul: NS North HCP: 8 South HCP: 7 Contract: 3N W	North:  ♠ K10642  ♥ 108  ♠ K42  ♠ Q84	South:  ♠ Q75  ♥ KQ954  ♦ 7653  ♣ 3	1NT 2♠	North Pass Pass AP	_	South Pass Pass

Board: 390 Dealer: W Vul: None HCP: 3	<ul><li></li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.
Board: 391 Dealer: E Vul: EW HCP: 12	<ul><li> ♣ J5432</li><li> ♥ A32</li><li> ♦ A106</li><li> ♣ K9</li></ul>	East Opens 1NT. You bid first.
Board: 392 Dealer: W Vul: Both HCP: 13	<ul><li>42</li><li>✓ A74</li><li>✓ KQ7</li><li>✓ A10642</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 393 Dealer: E Vul: None HCP: 7	<ul><li>♣ QJ86</li><li>♥ 76</li><li>◆ 973</li><li>♣ A765</li></ul>	East Opens 1NT.  West Bids 2♣ if possible.  East Bids 2♠ if possible.  West Bids 3♠ if possible.  East Bids 4♥ if possible.  West Bids 4NT if possible.  East Bids 5♠ if possible.  West Bids 5♥ if possible.  You bid first.

West Opens 1NT.
East Bids 2♣ if possible.
West Bids 2♠ if possible.
East Bids 3♠ if possible.
West Bids 3NT if possible.

Partner bids first.

Board: 390 Dealer: W Vul: None North HCP: 14 South HCP: 3 Contract: 2N W	North:  ♠ AK754  ♥ 64  ♠ K105  ♣ A42	South:  ♣ J1063  ♥ J987  ♦ J9  ♣ 987	West 1NT 2  1. Stayr	North Pass Pass man	East 2♣¹ 2NT	Pass
Board: 391 Dealer: E Vul: EW North HCP: 7 South HCP: 12 Contract: 1N E	North:  ♠ Q10  ♥ J1074  • QJ4  ♣ J875	South:  ◆ J5432  ◆ A32  ◆ A106  ◆ K9	West	North	East 1NT	
Board: 392 Dealer: W Vul: Both North HCP: 6 South HCP: 13 Contract: 2 \( \) W	North:  ♠ A10  ♥ 986  ♦ 9842  ♠ Q985	South:	West 1NT 2♠	North Pass AP	East 2♥	South Pass
Board: 393 Dealer: E Vul: None North HCP: 3 South HCP: 7 Contract: 5♥ E	North:	South:  ♠ QJ86  ♥ 76  ♦ 973  ♠ A765	2 <b>♣</b> ¹ 3 <b>♣</b> ²	OLEN cwood (	1NT 2♦ 4♥ 5♦4	Pass Pass Pass Pass
Board: 394 Dealer: W Vul: NS North HCP: 8 South HCP: 7 Contract: 3N W	North:  ♠ K10642  ♥ 108  ♠ K42  ♠ Q84	South:  ♠ Q75  ♥ KQ954  ♦ 7653  ♣ 3	1NT 2♠	North Pass Pass AP	_	South Pass Pass

Board: 395 Dealer: E Vul: Both HCP: 5	<ul><li>★ AJ1072</li><li>▼ 109632</li><li>◆ 63</li><li>♣ 2</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 396 Dealer: W Vul: None HCP: 12	<ul><li>★ KQJ103</li><li>★ 932</li><li>◆ 9</li><li>◆ AQ94</li></ul>	West Opens 1NT. You bid first.
Board: 397 Dealer: E Vul: NS HCP: 5	<ul><li>♦ 9864</li><li>♥ KQ1062</li><li>♦ 104</li><li>♠ 73</li></ul>	East Opens 1NT.  Partner bids first.
Board: 398 Dealer: W Vul: EW HCP: 18	<ul><li>▲ J</li><li>✔ AKQ95</li><li>◆ A62</li><li>♣ KJ107</li></ul>	West Opens 1NT. You bid first.
Board: 399 Dealer: E Vul: None HCP: 4	<ul><li>★73</li><li>▼J1096</li><li>◆Q10973</li><li>★J9</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.

Board: 395 Dealer: E Vul: Both North HCP: 5 South HCP: 10 Contract: 3N E	North:  ♠ AJ1072  ♥ 109632  ♠ 63  ♣ 2	South:  ♠ Q984  ♥ J  • Q97  ♠ KQ853	West North East South  1NT Pass  2♣¹ Pass 2♦ Pass  3NT AP  1. Stayman
Board: 396 Dealer: W Vul: None North HCP: 12 South HCP: 4 Contract: 2♠ N	North:  ♠ KQJ103  ♥ 932  ♠ 9  ♣ AQ94	South:  ♣ 765  ♥ A104  • 10532  ♣ 1062	West North East South 1NT 2♣¹ AP 1. Multi-Landy, 5M-4m
Board: 397 Dealer: E Vul: NS North HCP: 5 South HCP: 12 Contract: 1N E	North:  ◆ 9864  ▼ KQ1062  ◆ 104  ◆ 73	South:  ♠ K10  ♥ 8754  ♠ AQ765  ♠ K6	West North East South 1NT AP
Board: 398 Dealer: W Vul: EW North HCP: 18 South HCP: 3 Contract: 2 N	North:  ♣ J  ♥ AKQ95  ♠ A62  ♣ KJ107	South:  ♠ Q54  ▼ J832  ♦ 8753  ♣ 95	West North East South 1NT 2♥¹ AP 1. Multi-Landy, 5M-4m
Board: 399 Dealer: E Vul: None North HCP: 4 South HCP: 9 Contract: 3N E	North:  ♣ 73  ▼ J1096  ◆ Q10973  ♣ J9	South:  ♠ KQ942  ♥ A874  ♦ 85  ♣ 72	West North East South 1NT 2♣¹ 3NT AP 1. Multi-Landy, both majors

Board: 395 Dealer: E Vul: Both HCP: 10	<ul><li>♣ Q984</li><li>♥ J</li><li>◆ Q97</li><li>♣ KQ853</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.
Board: 396 Dealer: W Vul: None HCP: 4	<ul><li>★765</li><li>★ A104</li><li>★ 10532</li><li>★ 1062</li></ul>	West Opens 1NT. Partner bids first.
Board: 397 Dealer: E Vul: NS HCP: 12	<b>★</b> K10 <b>★</b> 8754 <b>★</b> AQ765 <b>★</b> K6	East Opens 1NT. You bid first.
Board: 398 Dealer: W Vul: EW HCP: 3	♦ Q54 ♥ J832 ♦ 8753 ♣ 95	West Opens 1NT. Partner bids first.
Board: 399 Dealer: E Vul: None HCP: 9	<ul><li>★ KQ942</li><li>★ A874</li><li>◆ 85</li><li>★ 72</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.

Board: 395 Dealer: E Vul: Both North HCP: 5 South HCP: 10 Contract: 3N E	North:  ♠ AJ1072  ♥ 109632  ♠ 63  ♣ 2	South:  ♠ Q984  ♥ J  • Q97  ♠ KQ853	West North East South  1NT Pass  2♣¹ Pass 2♦ Pass  3NT AP  1. Stayman
Board: 396 Dealer: W Vul: None North HCP: 12 South HCP: 4 Contract: 2♠ N	North:  ♠ KQJ103  ♥ 932  ♠ 9  ♣ AQ94	South:  ♣ 765  ♥ A104  • 10532  ♣ 1062	West North East South 1NT 2♣¹ AP 1. Multi-Landy, 5M-4m
Board: 397 Dealer: E Vul: NS North HCP: 5 South HCP: 12 Contract: 1N E	North:  ◆ 9864  ▼ KQ1062  ◆ 104  ◆ 73	South:  ♠ K10  ♥ 8754  ♠ AQ765  ♠ K6	West North East South 1NT AP
Board: 398 Dealer: W Vul: EW North HCP: 18 South HCP: 3 Contract: 2 N	North:  ♣ J  ♥ AKQ95  ♠ A62  ♣ KJ107	South:  ♠ Q54  ▼ J832  ♦ 8753  ♣ 95	West North East South 1NT 2♥¹ AP 1. Multi-Landy, 5M-4m
Board: 399 Dealer: E Vul: None North HCP: 4 South HCP: 9 Contract: 3N E	North:  ♣ 73  ▼ J1096  ◆ Q10973  ♣ J9	South:  ♠ KQ942  ♥ A874  ♦ 85  ♣ 72	West North East South 1NT 2♣¹ 3NT AP 1. Multi-Landy, both majors

Board: 400 Dealer: W Vul: NS HCP: 11	<ul><li>♠ AQJ5</li><li>♥ Q6</li><li>♦ 853</li><li>♠ Q1092</li></ul>	West Opens 1NT. You bid first.
Board: 401 Dealer: E Vul: EW HCP: 10	<ul><li>♣ Q73</li><li>♥ 9642</li><li>◆ J4</li><li>♣ AQJ9</li></ul>	East Opens 1NT. West Bids 3♣ if possible. East Bids 3♦ if possible. East Bids 4♦ if possible.  Partner bids first.
Board: 402 Dealer: W Vul: Both HCP: 12	<ul><li>♣ Q6</li><li>♥ K97</li><li>◆ J93</li><li>♣ KQJ104</li></ul>	West Opens 1NT. You bid first.
Board: 403 Dealer: E Vul: NS HCP: 4	<ul><li>♠ 65</li><li>♥ 109</li><li>♦ 97532</li><li>♠ KJ53</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 404 Dealer: W Vul: EW HCP: 6	<ul><li>◆ Q863</li><li>◆ K65</li><li>◆ 8543</li><li>◆ J5</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.

Board: 400 Dealer: W Vul: NS North HCP: 11 South HCP: 8 Contract: 1N W	North:  ♠ AQJ5  ♥ Q6  ♠ 853  ♣ Q1092	South:	West North East South 1NT AP
Board: 401 Dealer: E Vul: EW North HCP: 10 South HCP: 9 Contract: 4 • E	North:  ♠ Q73  ♥ 9642  ♠ J4  ♠ AQJ9	South:  ♠ J10854  ♥ KQJ8  ♠ Q2  ♠ 102	West North East South  1NT 2♣¹  3♣² Pass 3♣³ Pass  Pass 3♥ 4♠ AP  1. Multi-Landy, both majors  2. 1N-3C transfer to diamonds  3. automat
Board: 402 Dealer: W Vul: Both North HCP: 12 South HCP: 7 Contract: 1N W	North:  ♠ Q6  ♥ K97  ♦ J93  ♣ KQJ104	South:  ♠ A97  ♥ J1054  ♦ Q862  ♠ 63	West North East South 1NT AP
Board: 403 Dealer: E Vul: NS North HCP: 4 South HCP: 15 Contract: 2 E	North:  ♠ 65  ♥ 109  ♦ 97532  ♣ KJ53	South:  ♠ AQ74  ♥ Q85  ♦ J  ♣ AQ1087	West North East South  1NT X¹  2♦ Pass 2♥ AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 404 Dealer: W Vul: EW North HCP: 6 South HCP: 7 Contract: 3N W	North:  ♠ Q863  ♥ K65  ♠ 8543  ♣ J5	South:	West North East South  1NT Pass 2♦ Pass  2♥ Pass 3NT AP

Board: 400 Dealer: W Vul: NS HCP: 8	<ul><li>106</li><li>✓ J8753</li><li>✓ K106</li><li>▲ A64</li></ul>	West Opens 1NT.  Partner bids first.
Board: 401 Dealer: E Vul: EW HCP: 9	<ul><li></li></ul>	East Opens 1NT. West Bids 3♣ if possible. East Bids 3♦ if possible. East Bids 4♦ if possible. You bid first.
Board: 402 Dealer: W Vul: Both HCP: 7	<ul><li>★ A97</li><li>♥ J1054</li><li>◆ Q862</li><li>★ 63</li></ul>	West Opens 1NT.  Partner bids first.
Board: 403 Dealer: E Vul: NS HCP: 15	<ul><li>AQ74</li><li>Q85</li><li>J</li><li>AQ1087</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 404 Dealer: W Vul: EW HCP: 7	<ul><li>J52</li><li>J72</li><li>1092</li><li>KQ98</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.

Board: 400 Dealer: W Vul: NS North HCP: 11 South HCP: 8 Contract: 1N W	North:  ♠ AQJ5  ♥ Q6  ♠ 853  ♣ Q1092	South:	West North East South 1NT AP
Board: 401 Dealer: E Vul: EW North HCP: 10 South HCP: 9 Contract: 4 • E	North:  ♠ Q73  ♥ 9642  ♠ J4  ♠ AQJ9	South:  ♠ J10854  ♥ KQJ8  ♠ Q2  ♠ 102	West North East South  1NT 2♣¹  3♣² Pass 3♣³ Pass  Pass 3♥ 4♠ AP  1. Multi-Landy, both majors  2. 1N-3C transfer to diamonds  3. automat
Board: 402 Dealer: W Vul: Both North HCP: 12 South HCP: 7 Contract: 1N W	North:  ♠ Q6  ♥ K97  ♦ J93  ♣ KQJ104	South:  ♠ A97  ♥ J1054  ♦ Q862  ♠ 63	West North East South 1NT AP
Board: 403 Dealer: E Vul: NS North HCP: 4 South HCP: 15 Contract: 2 E	North:  ♠ 65  ♥ 109  ♦ 97532  ♣ KJ53	South:  ♠ AQ74  ♥ Q85  ♦ J  ♣ AQ1087	West North East South  1NT X¹  2♦ Pass 2♥ AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 404 Dealer: W Vul: EW North HCP: 6 South HCP: 7 Contract: 3N W	North:  ♠ Q863  ♥ K65  ♠ 8543  ♣ J5	South:	West North East South  1NT Pass 2♦ Pass  2♥ Pass 3NT AP

Board: 405 Dealer: E Vul: Both HCP: 5	<ul><li>★ 105</li><li>★ 642</li><li>★ A86</li><li>★ J10932</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. East Bids 4♥ if possible. West Bids 4NT if possible. East Bids 5♥ if possible. West Bids 6♥ if possible. Partner bids first.
Board: 406 Dealer: W Vul: None HCP: 7	<ul><li>★ A8653</li><li>★ 3</li><li>★ 753</li><li>★ QJ94</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♦ if possible. West Bids 3NT if possible. You bid first.
Board: 407 Dealer: E Vul: EW HCP: 4	♦8 ▼ Q10976 • Q872 • 1094	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 408 Dealer: W Vul: Both HCP: 15	<ul><li>★ KQ1054</li><li>★ KJ</li><li>★ A83</li><li>★ Q85</li></ul>	West Opens 1NT. You bid first.

Board: 409 ♠ AQ3 East Opens 1NT.

Dealer: E ♥6 West Bids 4♦ if possible.

Vul: None ◆ Q74

HCP: 12 ♣ KJ10963 Partner bids first.

Board: 405 Dealer: E Vul: Both North HCP: 5 South HCP: 2 Contract: 6♥ E	North:	South:	West  2  3  4NT¹  6  1. Black  2. A=2/5	Pass Pass Pass AP wood 0	1NT 2 • 4 • 5 • 2 0314, 1	
Board: 406 Dealer: W Vul: None North HCP: 7 South HCP: 6 Contract: 3N W	North:  ◆ A8653  ▼ 3  ◆ 753  ◆ QJ94	South:		Pass Pass	2•	South Pass Pass
Board: 407 Dealer: E Vul: EW North HCP: 4 South HCP: 9 Contract: 4 E	North:  ♣ 8  ♥ Q10976  • Q872  ♣ 1094	South:  ♠ AJ63  ♥ 83  ♦ J5  ♠ QJ873		Pass AP	East 1NT 2♠	
Board: 408 Dealer: W Vul: Both North HCP: 15 South HCP: 6 Contract: 2 N	North:  ♠ KQ1054  ♥ KJ  ♠ A83  ♠ Q85	South:	West 1NT Pass 1. Multi-	X <sup>1</sup> 2♠	Pass AP	
Board: 409 Dealer: E Vul: None North HCP: 12 South HCP: 6 Contract: 4 \cdot W	North:  ♠ AQ3  ♥ 6  ♠ Q74  ♣ KJ10963	South:	West 4◆	North AP	East 1NT	

Board: 405 Dealer: E Vul: Both HCP: 2	<ul><li>♦ 876432</li><li>♥ 95</li><li>♦ 4</li><li>♠ Q754</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. East Bids 4♥ if possible. West Bids 4NT if possible. East Bids 5♥ if possible. West Bids 6♥ if possible.  You bid first.
Board: 406 Dealer: W Vul: None HCP: 6	<ul><li>J4</li><li>▼ 109652</li><li>◆ KQ6</li><li>◆ 763</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 407 Dealer: E Vul: EW HCP: 9	<ul><li>♣ AJ63</li><li>♥ 83</li><li>♦ J5</li><li>♣ QJ873</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 408 Dealer: W Vul: Both HCP: 6	<ul><li>▶ J83</li><li>♥ Q8542</li><li>◆ Q76</li><li>♣ J7</li></ul>	West Opens 1NT.  Partner bids first.

Board: 409 ♠ 974 East Opens 1NT.

Dealer: E ▼A1095432 West Bids 4♦ if possible.

Vul: None ◆ 53

HCP: 6 ♣ Q You bid first.

Board: 405 Dealer: E Vul: Both North HCP: 5 South HCP: 2 Contract: 6♥ E	North:	South:	West  2  3  4NT¹  6  1. Black  2. A=2/5	Pass Pass Pass AP wood 0	1NT 2 • 4 • 5 • 2 0314, 1	
Board: 406 Dealer: W Vul: None North HCP: 7 South HCP: 6 Contract: 3N W	North:  ◆ A8653  ▼ 3  ◆ 753  ◆ QJ94	South:		Pass Pass	2•	South Pass Pass
Board: 407 Dealer: E Vul: EW North HCP: 4 South HCP: 9 Contract: 4 E	North:  ♣ 8  ♥ Q10976  • Q872  ♣ 1094	South:  ♠ AJ63  ♥ 83  ♦ J5  ♠ QJ873		Pass AP	East 1NT 2♠	
Board: 408 Dealer: W Vul: Both North HCP: 15 South HCP: 6 Contract: 2 N	North:  ♠ KQ1054  ♥ KJ  ♠ A83  ♠ Q85	South:	West 1NT Pass 1. Multi-	X <sup>1</sup> 2♠	Pass AP	
Board: 409 Dealer: E Vul: None North HCP: 12 South HCP: 6 Contract: 4 \cdot W	North:  ♠ AQ3  ♥ 6  ♠ Q74  ♣ KJ10963	South:	West 4◆	North AP	East 1NT	

Board: 410 Dealer: W Vul: NS HCP: 12	<ul><li>AK108642</li><li>✓ QJ6</li><li>✓ —</li><li>◆ Q64</li></ul>	West Opens 1NT. East Bids 3 • if possible. East Bids 4 • if possible. You bid first.
Board: 411 Dealer: E Vul: Both HCP: 8	<ul><li>10762</li><li>✓ QJ53</li><li>106</li><li>✓ KQ5</li></ul>	East Opens 1NT.  Partner bids first.
Board: 412 Dealer: W Vul: None HCP: 8	<b>★</b> K10 <b>♥</b> Q106 <b>♦</b> K872 <b>♣</b> 10632	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.
Board: 413 Dealer: E Vul: EW HCP: 13	<ul><li>♦ 853</li><li>♥ AK972</li><li>◆ QJ9</li><li>♠ K3</li></ul>	East Opens 1NT. West Bids 2♠ if possible. West Doubles Pass if possible. Partner bids first.
Board: 414 Dealer: W Vul: None HCP: 9	<ul><li>♣ J102</li><li>♥ QJ87</li><li>♦ K7654</li><li>♣ Q</li></ul>	West Opens 1NT. You bid first.

Board: 410 Dealer: W Vul: NS North HCP: 12 South HCP: 6 Contract: 4 E	North:  ♠ AK 108642  ♥ QJ6  ♦ —  ♣ Q64	South:	1NT Pass Pass	Pass	Pass 3 ♦ 4 ♦	2♠ Pass AP
Board: 411 Dealer: E Vul: Both North HCP: 8 South HCP: 9 Contract: 1N E	North:  • 10762  • QJ53  • 106  • KQ5	South:  ◆ 84  ▼ AK98  ◆ Q93  ♣ 8742	West	North	East 1NT	
Board: 412 Dealer: W Vul: None North HCP: 8 South HCP: 4 Contract: 3N W	North:  ♠ K10  ♥ Q106  ♠ K872  ♣ 10632	South:  ◆ J98732  ◆ 842  ◆ Q4  ◆ J7	West 1NT 2  1. Stay	Pass	East 2♣¹ 3NT	Pass
Board: 413 Dealer: E Vul: EW North HCP: 13 South HCP: 4 Contract: 3 VX N	North:  ♠ 853  ♥ AK972  ♠ QJ9  ♠ K3	South:  ♣ J1097  ♥ 85  ♠ K108643  ♣ 2	2 <b>♠</b> ¹ X	North  3♥  AP  2S trans	1NT Pass	Pass Pass
Board: 414 Dealer: W Vul: None North HCP: 9 South HCP: 11 Contract: 1N W	North:	South:  ♠ Q95  ♥ K63  ♠ Q10  ♠ A7543	West 1NT	North AP	East	South

Board: 410 Dealer: W Vul: NS HCP: 6	◆— ♥ 9753 ◆ K964 ◆ K10953	West Opens 1NT. East Bids 3♦ if possible. East Bids 4♦ if possible.  Partner bids first.
Board: 411 Dealer: E Vul: Both HCP: 9	♦ 84 ♥ AK98 ♦ Q93 ♣ 8742	East Opens 1NT. You bid first.
Board: 412 Dealer: W Vul: None HCP: 4	<ul><li>▶ J98732</li><li>♥ 842</li><li>♦ Q4</li><li>♣ J7</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible.  Partner bids first.
Board: 413 Dealer: E Vul: EW HCP: 4	<ul><li></li></ul>	East Opens 1NT. West Bids 2♠ if possible. West Doubles Pass if possible. You bid first.
Board: 414 Dealer: W Vul: None HCP: 11	<ul><li>♣ Q95</li><li>♥ K63</li><li>◆ Q10</li><li>♣ A7543</li></ul>	West Opens 1NT.  Partner bids first.

Board: 410 Dealer: W Vul: NS North HCP: 12 South HCP: 6 Contract: 4 E	North:  ♠ AK 108642  ♥ QJ6  ♦ —  ♣ Q64	South:	1NT Pass Pass	Pass	Pass 3 ♦ 4 ♦	2♠ Pass AP
Board: 411 Dealer: E Vul: Both North HCP: 8 South HCP: 9 Contract: 1N E	North:  • 10762  • QJ53  • 106  • KQ5	South:  ◆ 84  ▼ AK98  ◆ Q93  ♣ 8742	West	North	East 1NT	
Board: 412 Dealer: W Vul: None North HCP: 8 South HCP: 4 Contract: 3N W	North:  ♠ K10  ♥ Q106  ♠ K872  ♣ 10632	South:  ◆ J98732  ◆ 842  ◆ Q4  ◆ J7	West 1NT 2  1. Stay	Pass	East 2♣¹ 3NT	Pass
Board: 413 Dealer: E Vul: EW North HCP: 13 South HCP: 4 Contract: 3 VX N	North:  ♠ 853  ♥ AK972  ♠ QJ9  ♠ K3	South:  ♣ J1097  ♥ 85  ♠ K108643  ♣ 2	2 <b>♠</b> ¹ X	North  3♥  AP  2S trans	1NT Pass	Pass Pass
Board: 414 Dealer: W Vul: None North HCP: 9 South HCP: 11 Contract: 1N W	North:	South:  ♠ Q95  ♥ K63  ♠ Q10  ♠ A7543	West 1NT	North AP	East	South

Board: 415 Dealer: E Vul: NS HCP: 10	<ul><li>★ K875</li><li>★ 63</li><li>◆ 965</li><li>◆ AK74</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3NT if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 416 Dealer: W Vul: EW HCP: 11	<ul><li>A76</li><li>✓ A</li><li>✓ J1065</li><li>✓ Q6432</li></ul>	West Opens 1NT. You bid first.
Board: 417 Dealer: E Vul: Both HCP: 6	<ul><li>♣ J10642</li><li>♥ 6</li><li>♦ QJ875</li><li>♣ Q3</li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 418 Dealer: W Vul: NS HCP: 9	<ul><li>♠ 652</li><li>♥ K83</li><li>♦ A4</li><li>♠ Q10973</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. You bid first.

East Opens 1NT.
West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 4NT if possible.
East Bids 6NT if possible.

Partner bids first.

Board: 415 Dealer: E Vul: NS North HCP: 10 South HCP: 4 Contract: 4♠ E	North:  ♠ K875  ♥ 63  ♦ 965  ♣ AK74	South:  ♣ —  ▼ J752  • J108  • Q109862	West North East South  1NT Pass  2♥ Pass 2NT¹ Pass  3NT² Pass 4♠ AP  1. Extended acceptance after NT  2. Cue bid, surplus
Board: 416 Dealer: W Vul: EW North HCP: 11 South HCP: 11 Contract: 2 \( \bar{V} \) N	North:  ♣ A76  ✔ A  ♣ J1065  ♣ Q6432	South:  ♠ 84  ♥ J109754  ♠ K2  ♠ AK8	West North East South  1NT Pass Pass 2.  Pass 2.  AP  1. Multi-Landy, Multi 2. to the partner's longer
Board: 417 Dealer: E Vul: Both North HCP: 6 South HCP: 8 Contract: 4 E	North:	South:  ♣ A95  ♥ A7  • 10932  ♣ 10864	West North East South 1NT Pass 4♦¹ Pass 4♥ AP 1. Texas
Board: 418 Dealer: W Vul: NS North HCP: 9 South HCP: 2 Contract: 3N W	North:	South:	West North East South  1NT Pass 2♥ Pass  2♠ Pass 3♠ Pass  3♠ Pass 3NT AP
Board: 419 Dealer: E Vul: EW North HCP: 4 South HCP: 3 Contract: 6N E	North:  ◆ 97632  ▼ A985  ◆ 65  ◆ 75	South:	West North East South 1NT Pass  2♣¹ Pass 2◆ Pass 4NT² Pass 6NT AP  1. Stayman 2. Quantitative 4NT

Board: 415 Dealer: E Vul: NS HCP: 4	<ul><li>♣—</li><li>▼ J752</li><li>◆ J108</li><li>◆ Q109862</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3NT if possible. East Bids 4♠ if possible. You bid first.
Board: 416 Dealer: W Vul: EW HCP: 11	• 84 ♥ J109754 • K2 • AK8	West Opens 1NT.  Partner bids first.
Board: 417 Dealer: E Vul: Both HCP: 8	<ul><li>▲ A95</li><li>✓ A7</li><li>◆ 10932</li><li>◆ 10864</li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 418 Dealer: W Vul: NS HCP: 2	<ul><li>♣873</li><li>♥Q972</li><li>◆875</li><li>♣862</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. Partner bids first.

 East Opens 1NT.
West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 4NT if possible.
East Bids 6NT if possible.

You bid first.

Board: 415 Dealer: E Vul: NS North HCP: 10 South HCP: 4 Contract: 4♠ E	North:  ♠ K875  ♥ 63  ♦ 965  ♣ AK74	South:  ♣ —  ▼ J752  ◆ J108  ♣ Q109862	West North East South  1NT Pass  2♥ Pass 2NT¹ Pass  3NT² Pass 4♠ AP  1. Extended acceptance after NT  2. Cue bid, surplus
Board: 416 Dealer: W Vul: EW North HCP: 11 South HCP: 11 Contract: 2 \( \bar{V} \) N	North:  ♣ A76  ✔ A  ♣ J1065  ♣ Q6432	South:  ♠ 84  ♥ J109754  ♠ K2  ♠ AK8	West North East South  1NT Pass Pass 2◆¹  Pass 2♥² AP  1. Multi-Landy, Multi 2. to the partner's longer
Board: 417 Dealer: E Vul: Both North HCP: 6 South HCP: 8 Contract: 4 E	North:  ♣ J10642  ♥ 6  • QJ875  ♣ Q3	South:  ♣ A95  ▼ A7  • 10932  ♣ 10864	West North East South 1NT Pass 4♦¹ Pass 4♥ AP 1. Texas
Board: 418 Dealer: W Vul: NS North HCP: 9 South HCP: 2 Contract: 3N W	North:	South:	West North East South  1NT Pass 2♥ Pass  2♠ Pass 3♠ Pass  3♠ Pass 3NT AP
Board: 419 Dealer: E Vul: EW North HCP: 4 South HCP: 3 Contract: 6N E	North:  ◆ 97632  ▼ A985  ◆ 65  ◆ 75	South:	West North East South  1NT Pass  2♣¹ Pass 2♠ Pass  4NT² Pass 6NT AP  1. Stayman  2. Quantitative 4NT

		West Opens 1NT.
Board: 420	<b>♦</b> Q1083	East Bids 2♣ if possible.
Dealer: W	<b>♥</b> J10	West Bids 2♥ if possible.
Vul: Both	♦ KJ83	East Bids 2NT if possible.
HCP: 9	<b>♣</b> Q42	•
		You bid first.
		East Opens 1NT.
Board: 421	<b>♠</b> 73	West Bids 2♣ if possible.
Dealer: E	<b>♥</b> A942	East Bids 2♦ if possible.
Vul: None	<b>♦</b> AJ7	West Bids 2NT if possible.
HCP: 14	<b>♣</b> KQ98	•
	- -	Partner bids first.
		West Opens 1NT.
Board: 422	<b>♠</b> 3	East Bids 2♣ if possible.
Dealer: W	<b>♥</b> Q	West Bids 2♥ if possible.
Vul: EW	♦ A103	West Doubles Pass if possible.
HCP: 16	<b>♣</b> AKQJ9862	-
		You bid first.
		East Opens 1NT.
Board: 423	<b>★</b> 108732	West Bids 3♣ if possible.
Dealer: E	<b>♥</b> AJ73	East Bids 3♦ if possible.
Vul: Both	<b>♦</b> 107	West Bids 5♦ if possible.
HCP: 6	<b>♣</b> J9	
		Partner bids first.
Doord, 424	A A0072	West Opens 1NT.
Board: 424 Dealer: W	♠ A9872 • VO5	East Bids 3♣ if possible.
Vul: None	<b>♥</b> KQ5 <b>♦</b> 94	West Bids 3♦ if possible.
HCP: 9	♥ 94 ♣ 843	
1101.9	<del>▼</del> 0 <b>7</b> J	You bid first.

Board: 420 Dealer: W Vul: Both North HCP: 9 South HCP: 7 Contract: 2N W	North:  ♠ Q1083  ♥ J10  ♠ KJ83  ♠ Q42	South:  ♣ 75  ▼ K9864  ◆ A962  ♣ 93	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 2NT AP  1. Stayman
Board: 421 Dealer: E Vul: None North HCP: 14 South HCP: 3 Contract: 2N E	North:  ♣ 73  ▼ A942  ♠ AJ7  ♣ KQ98	South:  ♠ K962  ▼ 1085  ◆ 1043  ♣ 543	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 422 Dealer: W Vul: EW North HCP: 16 South HCP: 0 Contract: 3♣X N	North:	South:  ◆ 9765  ▼ 98532  ◆ 764  ◆ 3	West North East South  1NT X¹ 2♣² Pass  2♥ 3♣ Pass Pass  X AP  1. Multi-Landy, 4M-5m or 15+ HCP  2. Stayman
Board: 423 Dealer: E Vul: Both North HCP: 6 South HCP: 8 Contract: 5 \( \) E	North:  ♠ 108732  ♥ AJ73  ♦ 107  ♣ J9	South:  ♠ QJ64  ♥ 102  ♠ K42  ♣ Q1032	West North East South  1NT Pass  3♣¹ Pass 3♣² Pass  5♠ AP  1. 1N-3C transfer to diamonds  2. automat
Board: 424 Dealer: W Vul: None North HCP: 9 South HCP: 8 Contract: 3 • W	North:  ♠ A9872  ♥ KQ5  ♦ 94  ♣ 843	South:  ♠ Q6  ♥ J6432  ♠ Q2  ♠ K1065	West North East South  1NT Pass 3♣¹ Pass  3♠² AP  1. 1N-3C transfer to diamonds  2. automat

Board: 420 Dealer: W Vul: Both HCP: 7	♣75 ♥ K9864 ♦ A962 ♣ 93	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible.  Partner bids first.
Board: 421 Dealer: E Vul: None HCP: 3	<ul><li>★ K962</li><li>▼ 1085</li><li>◆ 1043</li><li>◆ 543</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 422 Dealer: W Vul: EW HCP: 0	<ul><li>♦ 9765</li><li>♥ 98532</li><li>♦ 764</li><li>♠ 3</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. West Doubles Pass if possible. Partner bids first.
Board: 423 Dealer: E Vul: Both HCP: 8	◆ QJ64 ▼ 102 ◆ K42 ◆ Q1032	East Opens 1NT. West Bids 3♣ if possible. East Bids 3♦ if possible. West Bids 5♦ if possible. You bid first.
Board: 424 Dealer: W Vul: None HCP: 8	<ul><li>♣ Q6</li><li>♥ J6432</li><li>◆ Q2</li><li>♣ K1065</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.

Board: 420 Dealer: W Vul: Both North HCP: 9 South HCP: 7 Contract: 2N W	North:  ♠ Q1083  ♥ J10  ♠ KJ83  ♠ Q42	South:  ♣ 75  ▼ K9864  ◆ A962  ♣ 93	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 2NT AP  1. Stayman
Board: 421 Dealer: E Vul: None North HCP: 14 South HCP: 3 Contract: 2N E	North:  ♣ 73  ▼ A942  ♠ AJ7  ♣ KQ98	South:  ♠ K962  ▼ 1085  ◆ 1043  ♣ 543	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 422 Dealer: W Vul: EW North HCP: 16 South HCP: 0 Contract: 3♣X N	North:	South:  ◆ 9765  ▼ 98532  ◆ 764  ◆ 3	West North East South  1NT X¹ 2♣² Pass  2♥ 3♣ Pass Pass  X AP  1. Multi-Landy, 4M-5m or 15+ HCP  2. Stayman
Board: 423 Dealer: E Vul: Both North HCP: 6 South HCP: 8 Contract: 5 \( \) E	North:  ♠ 108732  ♥ AJ73  ♦ 107  ♣ J9	South:  ♠ QJ64  ♥ 102  ♠ K42  ♣ Q1032	West North East South  1NT Pass  3♣¹ Pass 3♣² Pass  5♠ AP  1. 1N-3C transfer to diamonds  2. automat
Board: 424 Dealer: W Vul: None North HCP: 9 South HCP: 8 Contract: 3 • W	North:  ♠ A9872  ♥ KQ5  ♦ 94  ♣ 843	South:  ♠ Q6  ♥ J6432  ♠ Q2  ♠ K1065	West North East South  1NT Pass 3♣¹ Pass  3♠² AP  1. 1N-3C transfer to diamonds  2. automat

Board: 425 Dealer: E Vul: NS HCP: 11	<ul><li>♣ QJ84</li><li>♥ 1093</li><li>◆ QJ95</li><li>♣ AJ</li></ul>	East Opens 1NT.  Partner bids first.
Board: 426 Dealer: W Vul: Both HCP: 9	<ul><li>★ KJ73</li><li>♥ Q8762</li><li>◆ Q72</li><li>◆ J</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 427 Dealer: E Vul: None HCP: 1	<ul><li>★73</li><li>♥98765</li><li>★5432</li><li>★ J6</li></ul>	East Opens 1NT. West Bids 3♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 428 Dealer: W Vul: NS HCP: 10	<ul><li>▲ J3</li><li>▼ AJ872</li><li>◆ 8432</li><li>♣ A5</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 429 Dealer: E Vul: EW HCP: 12	<ul><li>♣ Q9</li><li>♥ 943</li><li>♦ A5432</li><li>♣ AQ3</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.

Board: 425 Dealer: E Vul: NS North HCP: 11 South HCP: 11	North:  ♠ QJ84  ♥ 1093  ♠ QJ95  ♠ AJ	South:  ♠ A10  ♥ KJ875  ♠ K1072  ♣ 94	Pass Pass	North  2NT 3♥ i-Landy	1NT Pass AP	2 <b>▼</b> ¹ 3 <b>♦</b>
Contract: 3 S  Board: 426  Dealer: W  Vul: Both  North HCP: 9  South HCP: 7  Contract: 3N W	North:  ♠ KJ73  ♥ Q8762  ♠ Q72  ♣ J	South:	West	North Pass		South
Board: 427 Dealer: E Vul: None North HCP: 1 South HCP: 12 Contract: 3N E	North:  ♠ 73  ♥ 98765  ♦ 5432  ♠ J6	South:  ♠ KQJ85  ♥ KJ  ♠ 6  ♠ Q10982	3♦	North Pass i-Landy	1NT 3NT	2 <b>♠</b> ¹ AP
Board: 428 Dealer: W Vul: NS North HCP: 10 South HCP: 4 Contract: 3N W	North:  ♣ J3  ♥ AJ872  ♣ 8432  ♣ A5	South:  ♠ A10875  ♥ 9643  ♠ 7  ♠ 942	West 1NT	North Pass	East 3NT	
Board: 429 Dealer: E Vul: EW North HCP: 12 South HCP: 2 Contract: 4♠ E	North:  ♠ Q9  ♥ 943  ♠ A5432  ♠ AQ3	South:  ♠ 752  ♥ 1087  ♦ Q98  ♠ 9876	West  2♣¹  4♠  1. Stay	North Pass AP man		South Pass Pass

Board: 425 Dealer: E Vul: NS HCP: 11	<ul><li>▲ A10</li><li>♥ KJ875</li><li>◆ K1072</li><li>◆ 94</li></ul>	East Opens 1NT. You bid first.
Board: 426 Dealer: W Vul: Both HCP: 7	<ul><li>♦ 98652</li><li>♥ A1094</li><li>♦ K3</li><li>♦ 82</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 427 Dealer: E Vul: None HCP: 12	<ul><li>★ KQJ85</li><li>▼ KJ</li><li>◆ 6</li><li>◆ Q10982</li></ul>	East Opens 1NT. West Bids 3♦ if possible. East Bids 3NT if possible. You bid first.
Board: 428 Dealer: W Vul: NS HCP: 4	<ul><li>★ A10875</li><li>♥ 9643</li><li>♦ 7</li><li>★ 942</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 429 Dealer: E Vul: EW HCP: 2	<ul><li>★752</li><li>▼1087</li><li>◆Q98</li><li>◆9876</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.

Board: 425 Dealer: E Vul: NS North HCP: 11 South HCP: 11	North:  ♠ QJ84  ♥ 1093  ♠ QJ95  ♠ AJ	South:  ♠ A10  ♥ KJ875  ♠ K1072  ♣ 94	Pass Pass	North  2NT 3♥ i-Landy	1NT Pass AP	2 <b>▼</b> ¹ 3 <b>♦</b>
Contract: 3 S  Board: 426  Dealer: W  Vul: Both  North HCP: 9  South HCP: 7  Contract: 3N W	North:  ♠ KJ73  ♥ Q8762  ♠ Q72  ♣ J	South:	West	North Pass		South
Board: 427 Dealer: E Vul: None North HCP: 1 South HCP: 12 Contract: 3N E	North:  ♠ 73  ♥ 98765  ♦ 5432  ♠ J6	South:  ♠ KQJ85  ♥ KJ  ♠ 6  ♠ Q10982	3♦	North Pass i-Landy	1NT 3NT	2 <b>♠</b> ¹ AP
Board: 428 Dealer: W Vul: NS North HCP: 10 South HCP: 4 Contract: 3N W	North:  ♣ J3  ♥ AJ872  ♣ 8432  ♣ A5	South:  ♠ A10875  ♥ 9643  ♠ 7  ♠ 942	West 1NT	North Pass	East 3NT	
Board: 429 Dealer: E Vul: EW North HCP: 12 South HCP: 2 Contract: 4♠ E	North:  ♠ Q9  ♥ 943  ♠ A5432  ♠ AQ3	South:  ♠ 752  ♥ 1087  ♦ Q98  ♠ 9876	West  2♣¹  4♠  1. Stay	North Pass AP man		South Pass Pass

Board: 430 Dealer: W Vul: None HCP: 15	<ul><li>105</li><li>✓ Q10</li><li>AK107</li><li>AQ954</li></ul>	West Opens 1NT. You bid first.
Board: 431 Dealer: E Vul: NS HCP: 7	<ul><li>♦ 9876</li><li>♥ AK8742</li><li>♦ 653</li><li>♠ —</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 432 Dealer: W Vul: EW HCP: 9	<ul><li>★ AJ103</li><li>▼ 82</li><li>◆ A1086</li><li>◆ 973</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. You bid first.
Board: 433 Dealer: E Vul: Both HCP: 6	♣ Q65 ♥ K843 ♦ 853 ♣ J72	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 434 Dealer: W Vul: NS HCP: 4	<ul><li>★ 53</li><li>▼ K1062</li><li>◆ J3</li><li>◆ 98542</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 430 Dealer: W Vul: None North HCP: 15 South HCP: 6 Contract: 2♠ N	North:  ♠ 105  ♥ Q10  ♠ AK107  ♣ AQ954	South:  ♠ AJ32  ♥ J97  ♦ 9853  ♣ 108	West North East South  1NT X¹ Pass 2◆  Pass 2◆ AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 431 Dealer: E Vul: NS North HCP: 7 South HCP: 11 Contract: 3♣ E	North:  ◆ 9876  ▼ AK8742  ◆ 653  ◆ —	South:  ♠ Q2  ♥ 109  ♠ AQ1074  ♠ K1098	West North East South  1NT Pass  2♣¹ Pass 3♣² AP  1. 1N-2S transfer to clubs  2. automat
Board: 432 Dealer: W Vul: EW North HCP: 9 South HCP: 4 Contract: 3N W	North:  ♠ AJ103  ♥ 82  ♠ A1086  ♠ 973	South:  ♠ Q85  ♥ 10965  • Q732  ♣ 102	West North East South  1NT Pass 2♣¹ Pass  2♣ Pass 3♣ Pass  3NT AP  1. Stayman
Board: 433 Dealer: E Vul: Both North HCP: 6 South HCP: 9 Contract: 3N E	North:  ♠ Q65  ♥ K843  ♠ 853  ♣ J72	South:  ♠ K104  ♥ AQ72  ♦ 96  ♣ 10854	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 434 Dealer: W Vul: NS North HCP: 4 South HCP: 17 Contract: 2♠ W	North:	South:  ♠ QJ4  ♥ AQ87  ♠ A74  ♠ KJ3	West North East South  1NT Pass 2♥ Pass  2♠ AP

Board: 430 Dealer: W Vul: None HCP: 6	<ul><li>AJ32</li><li>✓ J97</li><li>✓ 9853</li><li>✓ 108</li></ul>	West Opens 1NT. Partner bids first.
Board: 431 Dealer: E Vul: NS HCP: 11	<ul><li>Q2</li><li>▼ 109</li><li>◆ AQ1074</li><li>◆ K1098</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 432 Dealer: W Vul: EW HCP: 4	<ul><li>♣ Q85</li><li>♥ 10965</li><li>◆ Q732</li><li>♣ 102</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 433 Dealer: E Vul: Both HCP: 9	<ul><li>★ K104</li><li>✓ AQ72</li><li>◆ 96</li><li>◆ 10854</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.
Board: 434 Dealer: W Vul: NS HCP: 17	<ul><li>♣ QJ4</li><li>♥ AQ87</li><li>◆ A74</li><li>♣ KJ3</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 430 Dealer: W Vul: None North HCP: 15 South HCP: 6 Contract: 2♠ N	North:  ♠ 105  ♥ Q10  ♠ AK107  ♣ AQ954	South:  ♠ AJ32  ♥ J97  ♦ 9853  ♣ 108	West North East South  1NT X¹ Pass 2◆  Pass 2◆ AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 431 Dealer: E Vul: NS North HCP: 7 South HCP: 11 Contract: 3♣ E	North:  ◆ 9876  ▼ AK8742  ◆ 653  ◆ —	South:  ♠ Q2  ♥ 109  ♠ AQ1074  ♠ K1098	West North East South  1NT Pass  2♣¹ Pass 3♣² AP  1. 1N-2S transfer to clubs  2. automat
Board: 432 Dealer: W Vul: EW North HCP: 9 South HCP: 4 Contract: 3N W	North:  ♠ AJ103  ♥ 82  ♠ A1086  ♣ 973	South:  ♠ Q85  ♥ 10965  • Q732  ♣ 102	West North East South  1NT Pass 2♣¹ Pass  2♣ Pass 3♣ Pass  3NT AP  1. Stayman
Board: 433 Dealer: E Vul: Both North HCP: 6 South HCP: 9 Contract: 3N E	North:  ♠ Q65  ♥ K843  ♠ 853  ♣ J72	South:  ♠ K104  ♥ AQ72  ♦ 96  ♣ 10854	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 434 Dealer: W Vul: NS North HCP: 4 South HCP: 17 Contract: 2♠ W	North:	South:  ♠ QJ4  ♥ AQ87  ♠ A74  ♠ KJ3	West North East South  1NT Pass 2♥ Pass  2♠ AP

Board: 435 Dealer: E Vul: EW HCP: 8	<ul><li>10763</li><li>✓ Q3</li><li>A873</li><li>Q87</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2NT if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 436 Dealer: W Vul: Both HCP: 16	<b>★</b> KQ109 <b>♥</b> AK1052 <b>♦</b> A1064 <b>♣</b> —	West Opens 1NT. You bid first.
Board: 437 Dealer: E Vul: None HCP: 4	<ul><li>♦965</li><li>▼1032</li><li>◆A10</li><li>♦107532</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2NT if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 438 Dealer: W Vul: EW HCP: 9	<ul><li>▲ AJ64</li><li>♥ J8652</li><li>◆ —</li><li>▲ K1092</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 439 Dealer: E Vul: Both HCP: 9	<ul><li>★ 104</li><li>★ K952</li><li>★ Q853</li><li>★ A76</li></ul>	East Opens 1NT.  Partner bids first.

Board: 435 Dealer: E Vul: EW North HCP: 8 South HCP: 10 Contract: 3 W	North:  ♠ 10763  ♥ Q3  ♠ A873  ♣ Q87	South:  ♠ KQJ  ♥ 9  ♠ K96  ♣ J109653	West North East South  1NT Pass  2♦ Pass 2NT¹ Pass  3♥ AP  1. Extended acceptance after NT
Board: 436 Dealer: W Vul: Both North HCP: 16 South HCP: 4 Contract: 2 S	North:  ♠ KQ109  ♥ AK1052  ♠ A1064  ♣ —	South:  ♠ J75  ♥ Q64  ♦ J2  ♠ 98753	West North East South  1NT 2♣¹ Pass 2♥  AP  1. Multi-Landy, both majors
Board: 437 Dealer: E Vul: None North HCP: 4 South HCP: 14 Contract: 3♥ W	North:	South:  ♠ KQ72  ♥ —  • 985432  ♣ AKQ	West North East South  1NT X¹  2♦ Pass 2NT² 3♦  3♥ AP  1. Multi-Landy, 4M-5m or 15+ HCP  2. Extended acceptance after NT
Board: 438 Dealer: W Vul: EW North HCP: 9 South HCP: 6 Contract: 3N W	North:  ♠ AJ64  ♥ J8652  ←—  ♠ K1092	South:  ♠ Q105  ♥ 4  ♠ K9653  ♣ J753	West North East South 1NT Pass 3NT AP
Board: 439 Dealer: E Vul: Both North HCP: 9 South HCP: 7 Contract: 1N E	North:  • 104  • K952  • Q853  • A76	South:  ♠ QJ8753  ♥ A84  ♦ 109  ♠ 83	West North East South 1NT AP

Board: 435 Dealer: E Vul: EW HCP: 10	<b>♦</b> KQJ <b>♥</b> 9 <b>♦</b> K96 <b>♣</b> J109653	East Opens 1NT. West Bids 2♦ if possible. East Bids 2NT if possible. West Bids 3♥ if possible.  You bid first.
Board: 436 Dealer: W Vul: Both HCP: 4	<ul><li>♣ J75</li><li>♥ Q64</li><li>♦ J2</li><li>♣ 98753</li></ul>	West Opens 1NT.  Partner bids first.
Board: 437 Dealer: E Vul: None HCP: 14	<b>♣</b> KQ72 <b>♥</b> — <b>•</b> 985432 <b>♣</b> AKQ	East Opens 1NT. West Bids 2♦ if possible. East Bids 2NT if possible. West Bids 3♥ if possible.  You bid first.
Board: 438 Dealer: W Vul: EW HCP: 6	<ul><li>◆ Q105</li><li>◆ 4</li><li>◆ K9653</li><li>◆ J753</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 439 Dealer: E Vul: Both HCP: 7	<b>♦</b> QJ8753 <b>♥</b> A84 <b>♦</b> 109 <b>♣</b> 83	East Opens 1NT. You bid first.

Board: 435 Dealer: E Vul: EW North HCP: 8 South HCP: 10 Contract: 3 W	North:  ♠ 10763  ♥ Q3  ♠ A873  ♣ Q87	South:  ♠ KQJ  ♥ 9  ♠ K96  ♣ J109653	West North East South  1NT Pass  2♦ Pass 2NT¹ Pass  3♥ AP  1. Extended acceptance after NT
Board: 436 Dealer: W Vul: Both North HCP: 16 South HCP: 4 Contract: 2 S	North:  ♠ KQ109  ♥ AK1052  ♠ A1064  ♣ —	South:  ♠ J75  ♥ Q64  ♦ J2  ♠ 98753	West North East South  1NT 2♣¹ Pass 2♥  AP  1. Multi-Landy, both majors
Board: 437 Dealer: E Vul: None North HCP: 4 South HCP: 14 Contract: 3♥ W	North:	South:  ♠ KQ72  ♥ —  • 985432  ♣ AKQ	West North East South  1NT X¹  2♦ Pass 2NT² 3♦  3♥ AP  1. Multi-Landy, 4M-5m or 15+ HCP  2. Extended acceptance after NT
Board: 438 Dealer: W Vul: EW North HCP: 9 South HCP: 6 Contract: 3N W	North:  ♠ AJ64  ♥ J8652  ←—  ♠ K1092	South:  ♠ Q105  ♥ 4  ♠ K9653  ♣ J753	West North East South 1NT Pass 3NT AP
Board: 439 Dealer: E Vul: Both North HCP: 9 South HCP: 7 Contract: 1N E	North:  • 104  • K952  • Q853  • A76	South:  ♠ QJ8753  ♥ A84  ♦ 109  ♠ 83	West North East South 1NT AP

Board: 440 Dealer: W Vul: None HCP: 15	<ul><li>★ AK42</li><li>♥ J</li><li>◆ AQJ10975</li><li>◆ 7</li></ul>	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 441 Dealer: E Vul: NS HCP: 7	<ul><li>★ KJ3</li><li>★ 43</li><li>◆ 876532</li><li>★ K3</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 442 Dealer: W Vul: Both HCP: 11	<ul><li>♣ J764</li><li>♥ K9</li><li>◆ QJ109</li><li>♣ A65</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2NT if possible. East Bids 4♥ if possible.  You bid first.
Board: 443 Dealer: E Vul: None HCP: 6	<ul> <li>10943</li> <li>10</li> <li>A9876</li> <li>Q106</li> </ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♣ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 444 Dealer: W Vul: NS HCP: 13	<ul><li>▲ AJ103</li><li>♥ J7</li><li>♦ K5</li><li>▲ A10962</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.

Board: 440 Dealer: W Vul: None North HCP: 15 South HCP: 4 Contract: 4 W	North:  ♠ AK42  ♥ J  ♠ AQJ10975  ♣ 7	South:  ♣ J109  ♥ 952  ♦ —  ♣ QJ106543	West North East South  1NT X <sup>1</sup> 4•2 Pass  4♥ AP  1. Multi-Landy, 4M-5m or 15+ HCP  2. Texas
Board: 441 Dealer: E Vul: NS North HCP: 7 South HCP: 6 Contract: 3N E	North:  ♠ KJ3  ♥ 43  ♠ 876532  ♣ K3	South:  ♠ Q104  ♥ QJ87  ♦ J94  ♣ 1096	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman
Board: 442 Dealer: W Vul: Both North HCP: 11 South HCP: 8 Contract: 4 E	North:  ♣ J764  ♥ K9  • QJ109  ♣ A65	South:  ♠ Q1053  ♥ 3  ♦ 742  ♠ KQJ107	West North East South  1NT Pass 2 → Pass  2NT¹ Pass 4 ▼ AP  1. Extended acceptance after NT
Board: 443 Dealer: E Vul: None North HCP: 6 South HCP: 10 Contract: 4 E	North:	South:  ♠ KJ85  ♥ K42  ♠ K542  ♣ 84	West North East South 1NT Pass 2♦ Pass 2♥ Pass 3♣ Pass 4♥ AP
Board: 444 Dealer: W Vul: NS North HCP: 13 South HCP: 8 Contract: 2 W	North:  ♠ AJ103  ♥ J7  ♠ K5  ♠ A10962	South:  ♠ K64  ♥ K83  ♦ Q10643  ♣ 85	West North East South  1NT X¹ 2♦ Pass  2♥ AP  1. Multi-Landy, 4M-5m or 15+ HCP

Board: 440 Dealer: W Vul: None HCP: 4	♣ J109 ♥ 952 ♦ — ♣ QJ106543	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 441 Dealer: E Vul: NS HCP: 6	<ul><li>♣ Q104</li><li>♥ QJ87</li><li>◆ J94</li><li>♣ 1096</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 442 Dealer: W Vul: Both HCP: 8	<ul><li>♣ Q1053</li><li>♥ 3</li><li>♦ 742</li><li>♣ KQJ107</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2NT if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 443 Dealer: E Vul: None HCP: 10	<ul><li>★ KJ85</li><li>▼ K42</li><li>◆ K542</li><li>◆ 84</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♥ if possible. You bid first.
Board: 444 Dealer: W Vul: NS HCP: 8	<ul><li>★ K64</li><li>★ K83</li><li>◆ Q10643</li><li>★ 85</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.

Board: 440 Dealer: W Vul: None North HCP: 15 South HCP: 4 Contract: 4 W	North:  ♠ AK42  ♥ J  ♠ AQJ10975  ♣ 7	South:  ♣ J109  ♥ 952  ♦ —  ♣ QJ106543	West North East South  1NT X <sup>1</sup> 4•2 Pass  4♥ AP  1. Multi-Landy, 4M-5m or 15+ HCP  2. Texas
Board: 441 Dealer: E Vul: NS North HCP: 7 South HCP: 6 Contract: 3N E	North:  ♠ KJ3  ♥ 43  ♠ 876532  ♣ K3	South:  ♠ Q104  ♥ QJ87  ♦ J94  ♣ 1096	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman
Board: 442 Dealer: W Vul: Both North HCP: 11 South HCP: 8 Contract: 4 E	North:  ♣ J764  ♥ K9  • QJ109  ♣ A65	South:  ♠ Q1053  ♥ 3  ♦ 742  ♠ KQJ107	West North East South  1NT Pass 2 → Pass  2NT¹ Pass 4 ▼ AP  1. Extended acceptance after NT
Board: 443 Dealer: E Vul: None North HCP: 6 South HCP: 10 Contract: 4 E	North:	South:  ♠ KJ85  ♥ K42  ♠ K542  ♣ 84	West North East South 1NT Pass 2♦ Pass 2♥ Pass 3♣ Pass 4♥ AP
Board: 444 Dealer: W Vul: NS North HCP: 13 South HCP: 8 Contract: 2 W	North:  ♠ AJ103  ♥ J7  ♠ K5  ♠ A10962	South:  ♠ K64  ♥ K83  ♦ Q10643  ♣ 85	West North East South  1NT X¹ 2♦ Pass  2♥ AP  1. Multi-Landy, 4M-5m or 15+ HCP

Board: 445 Dealer: E Vul: EW HCP: 13	<ul><li>▲ AJ9</li><li>▼ A105432</li><li>◆ A2</li><li>◆ 32</li></ul>	East Opens 1NT. West Bids 2♣ if possible. West Doubles Pass if possible. East Bids 3♣ if possible. East Doubles Pass if possible. Partner bids first.
Board: 446 Dealer: W Vul: None HCP: 11	<ul><li>◆ QJ8742</li><li>♥ Q</li><li>◆ 86</li><li>◆ AQ86</li></ul>	West Opens 1NT. East Bids 2♥ if possible. You bid first.
Board: 447 Dealer: E Vul: NS HCP: 4	<ul><li>\$532</li><li>▼ J954</li><li>◆ 864</li><li>◆ K108</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 448 Dealer: W Vul: Both HCP: 6	<ul><li>Q52</li><li>♥8542</li><li>♦63</li><li>♣A1097</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♦ if possible. West Bids 3NT if possible. You bid first.

East Opens 1NT.
West Bids 2♣ if possible.
East Bids 2♦ if possible.
West Bids 3NT if possible.

Partner bids first.

Board: 445 Dealer: E Vul: EW North HCP: 13 South HCP: 4 Contract: 3 VX N	North:  ♠ AJ9  ♥ A105432  ♠ A2  ♣ 32	South:  ♠ K1082  ♥ 986  • 9853  ♣ J7	2 <b>♣</b> ¹ X	North  2  Pass  Pass  Pass  man	1NT	South Pass Pass 3  AP
Board: 446 Dealer: W Vul: None North HCP: 11 South HCP: 7 Contract: 2♥ E	North:  ♠ QJ8742  ♥ Q  ♦ 86  ♠ AQ86	South:  ♠ K6  ♥ J10832  • 109  ♠ K742	1NT	North 2 <b>◆</b> <sup>1</sup> i-Landy	2♥	AP
Board: 447 Dealer: E Vul: NS North HCP: 4 South HCP: 9 Contract: 4 E	North:  ◆ 532  ▼ J954  ◆ 864  ◆ K108	South:  ♠ 104  ♥ K6  ♠ Q10732  ♠ A753	West 2♥ 4♥	North Pass Pass	East 1NT 2♠ 4♠	South Pass Pass AP
Board: 448 Dealer: W Vul: Both North HCP: 6 South HCP: 6 Contract: 3N W	North:  ◆ Q52  ▼ 8542  ◆ 63  ◆ A1097	South:  ♠ K1096  ♥ 1076  ♦ 1084  ♣ K53		North Pass Pass AP man	East 2♣¹ 3◆	
Board: 449 Dealer: E Vul: NS North HCP: 8 South HCP: 4 Contract: 3N E	North:  ◆ 8  ▼ KJ543  ◆ K65  ◆ J1042	South:  ♠ K7632  ♥ 976  ♦ J  ♣ 9763	West  2♣¹  3NT  1. Stay	North Pass AP man	East 1NT 2•	South Pass Pass

Board: 445 Dealer: E Vul: EW HCP: 4	<ul><li>★K1082</li><li>♥ 986</li><li>◆ 9853</li><li>◆ J7</li></ul>	East Opens 1NT. West Bids 2♣ if possible. West Doubles Pass if possible. East Bids 3♣ if possible. East Doubles Pass if possible. You bid first.
Board: 446	<b>♦</b> K6	West Opens 1NT.
Dealer: W Vul: None	♥ J10832 ♦ 109	East Bids 2♥ if possible.
HCP: 7	♣ K742	Partner bids first.
Board: 447 Dealer: E Vul: NS HCP: 9	<ul><li>104</li><li>K6</li><li>Q10732</li><li>A753</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 448 Dealer: W Vul: Both HCP: 6	<ul><li>★K1096</li><li>▼1076</li><li>◆1084</li><li>◆K53</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♦ if possible. West Bids 3NT if possible. Partner bids first.

East Opens 1NT.
West Bids 2♠ if possible.
East Bids 2♦ if possible.
West Bids 3NT if possible.

You bid first.

Board: 445 Dealer: E Vul: EW North HCP: 13 South HCP: 4 Contract: 3 VX N	North:  ♠ AJ9  ♥ A105432  ♠ A2  ♣ 32	South:  ♠ K1082  ♥ 986  • 9853  ♣ J7	2 <b>♣</b> ¹ X	North  2  Pass  Pass  Pass  man	1NT	South Pass Pass 3  AP
Board: 446 Dealer: W Vul: None North HCP: 11 South HCP: 7 Contract: 2♥ E	North:  ♠ QJ8742  ♥ Q  ♦ 86  ♠ AQ86	South:  ♠ K6  ♥ J10832  • 109  ♠ K742	1NT	North 2 <b>◆</b> <sup>1</sup> i-Landy	2♥	AP
Board: 447 Dealer: E Vul: NS North HCP: 4 South HCP: 9 Contract: 4 E	North:  ◆ 532  ▼ J954  ◆ 864  ◆ K108	South:  ♠ 104  ♥ K6  ♠ Q10732  ♠ A753	West 2♥ 4♥	North Pass Pass	East 1NT 2♠ 4♠	South Pass Pass AP
Board: 448 Dealer: W Vul: Both North HCP: 6 South HCP: 6 Contract: 3N W	North:  ◆ Q52  ▼ 8542  ◆ 63  ◆ A1097	South:  ♠ K1096  ♥ 1076  ♦ 1084  ♣ K53		North Pass Pass AP man	East 2♣¹ 3◆	
Board: 449 Dealer: E Vul: NS North HCP: 8 South HCP: 4 Contract: 3N E	North:  ◆ 8  ▼ KJ543  ◆ K65  ◆ J1042	South:  ♠ K7632  ♥ 976  ♦ J  ♣ 9763	West  2♣¹  3NT  1. Stay	North Pass AP man	East 1NT 2•	South Pass Pass

Board: 450 Dealer: W Vul: Both HCP: 14	<ul><li>▲ A653</li><li>♥ Q6</li><li>◆ AJ1063</li><li>◆ QJ</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 451 Dealer: E Vul: None HCP: 4	<ul><li>J32</li><li>✓ QJ73</li><li>642</li><li>762</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 452 Dealer: W Vul: EW HCP: 11	<ul><li>★ AKJ76</li><li>♥ 6</li><li>♦ 7653</li><li>♠ QJ6</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 453 Dealer: E Vul: Both HCP: 9	<ul><li>♠ 62</li><li>♥ Q108</li><li>♠ AJ97</li><li>♠ Q532</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3♣ if possible. East Bids 3NT if possible. Partner bids first.

West Opens 1NT.
East Bids 2♠ if possible.
West Bids 2♠ if possible.
East Bids 4♠ if possible.

You bid first.

Board: 450 Dealer: W Vul: Both North HCP: 14 South HCP: 9 Contract: 3 S	North:  ♠ A653  ♥ Q6  ♠ AJ1063  ♠ QJ	South:  ♠ Q104  ♥ 87  ♠ K98  ♣ A6543	West North East South  1NT X¹ 2♦ Pass  2♥ Pass Pass 3♣  AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 451 Dealer: E Vul: None North HCP: 4 South HCP: 7 Contract: 4 W	North:	South:  ♠ 74  ♥ 95  ♠ K109875  ♠ A54	West North East South  1NT Pass  2♣¹ Pass 2♠ X  2♠ Pass 4♠ AP  1. Stayman
Board: 452 Dealer: W Vul: EW North HCP: 11 South HCP: 6 Contract: 3 W	North:  ♠ AKJ76  ♥ 6  ♦ 7653  ♠ QJ6	South:  ♠ Q84  ♥ KJ43  ♦ 842  ♠ 542	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 3♥ AP  1. Stayman
Board: 453 Dealer: E Vul: Both North HCP: 9 South HCP: 4 Contract: 3N E	North:  ♠ 62  ♥ Q108  ♠ AJ97  ♣ Q532	South:  ♠ KJ1084  ♥ 972  • 1064  ♣ 97	West North East South  1NT Pass  2♣¹ Pass 2♠ Pass  3♣ Pass 3NT AP  1. Stayman
Board: 454 Dealer: W Vul: None North HCP: 10 South HCP: 5 Contract: 4♠ W	North:  ♠ K82  ▼ AJ1063  ◆ Q103  ♣ 106	South:  ♠ Q6  ♥ 972  ♦ 976  ♠ QJ752	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 4♠ AP  1. Stayman

Board: 450 Dealer: W Vul: Both HCP: 9	<ul><li>◆ Q104</li><li>♥ 87</li><li>◆ K98</li><li>◆ A6543</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 451 Dealer: E Vul: None HCP: 7	<ul><li>↑74</li><li>♥95</li><li>↑K109875</li><li>♠A54</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 452 Dealer: W Vul: EW HCP: 6	<ul><li>◆ Q84</li><li>♥ KJ43</li><li>◆ 842</li><li>◆ 542</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 453 Dealer: E Vul: Both HCP: 4	<ul><li>★KJ1084</li><li>♥972</li><li>1064</li><li>◆97</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3♣ if possible. East Bids 3NT if possible. You bid first.

 West Opens 1NT.
East Bids 2♣ if possible.
West Bids 2♠ if possible.
East Bids 4♠ if possible.

Partner bids first.

Board: 450 Dealer: W Vul: Both North HCP: 14 South HCP: 9 Contract: 3 S	North:  ♠ A653  ♥ Q6  ♠ AJ1063  ♠ QJ	South:  ♠ Q104  ♥ 87  ♠ K98  ♣ A6543	West North East South  1NT X¹ 2♦ Pass  2♥ Pass Pass 3♣  AP  1. Multi-Landy, 4M-5m or 15+ HCP
Board: 451 Dealer: E Vul: None North HCP: 4 South HCP: 7 Contract: 4 W	North:	South:  ♠ 74  ♥ 95  ♠ K109875  ♠ A54	West North East South  1NT Pass  2♣¹ Pass 2♠ X  2♠ Pass 4♠ AP  1. Stayman
Board: 452 Dealer: W Vul: EW North HCP: 11 South HCP: 6 Contract: 3 W	North:  ♠ AKJ76  ♥ 6  ♦ 7653  ♠ QJ6	South:  ♠ Q84  ♥ KJ43  ♦ 842  ♠ 542	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 3♥ AP  1. Stayman
Board: 453 Dealer: E Vul: Both North HCP: 9 South HCP: 4 Contract: 3N E	North:  ♠ 62  ♥ Q108  ♠ AJ97  ♣ Q532	South:  ♠ KJ1084  ♥ 972  • 1064  ♣ 97	West North East South  1NT Pass  2♣¹ Pass 2♠ Pass  3♣ Pass 3NT AP  1. Stayman
Board: 454 Dealer: W Vul: None North HCP: 10 South HCP: 5 Contract: 4♠ W	North:  ♠ K82  ▼ AJ1063  ◆ Q103  ♣ 106	South:  ♠ Q6  ♥ 972  ♦ 976  ♠ QJ752	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 4♠ AP  1. Stayman

Board: 455 Dealer: E Vul: NS HCP: 11	<ul><li>♣ QJ532</li><li>♥ AK8</li><li>◆ J862</li><li>♣ 8</li></ul>	East Opens 1NT. West Bids 5♣ if possible.  Partner bids first.
Board: 456 Dealer: W Vul: Both HCP: 14	<ul><li>♦ 974</li><li>♥ A2</li><li>♦ AQ6</li><li>♠ A10653</li></ul>	West Opens 1NT. You bid first.
Board: 457 Dealer: E Vul: None HCP: 3	<ul><li>432</li><li>✓ J7642</li><li>✓ J76</li><li>✓ J2</li></ul>	East Opens 1NT.  West Bids 4♥ if possible.  East Bids 4♠ if possible.  West Bids 4NT if possible.  East Bids 5♦ if possible.  West Bids 6♠ if possible.  Partner bids first.
Board: 458 Dealer: W Vul: NS HCP: 8	<ul><li>♣ QJ42</li><li>♥ A1063</li><li>♦ J76</li><li>♣ 87</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 459 Dealer: E Vul: EW HCP: 9	<ul><li>10732</li><li>✓ A632</li><li>✓ A92</li><li>✓ J2</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♥ if possible.  Partner bids first.

Board: 455 Dealer: E Vul: NS North HCP: 11 South HCP: 6 Contract: 5♣ W	North:  ♠ QJ532  ♥ AK8  ♦ J862  ♠ 8	South:  ♠ K10  ♥ QJ109763  • 107  ♣ 73	West 5♣	North AP	East 1NT	
Board: 456 Dealer: W Vul: Both North HCP: 14 South HCP: 7 Contract: 1N W	North:	South:  ♠ A62  ♥ Q10865  ♦ J82  ♣ 74	West 1NT	North AP	East	South
Board: 457 Dealer: E Vul: None North HCP: 3 South HCP: 4 Contract: 6♠ E	North:	South:  ♠ 106  ♥ 1095  ♠ A10932  ♣ 953	4 <b>v</b> <sup>1</sup> 4NT <sup>2</sup> 6♠ 1. Texa 2. Black	Pass Pass AP s kwood 0 /5 or 4/5	1NT 4♠ 5♠³	Pass Pass Pass
Board: 458 Dealer: W Vul: NS North HCP: 8 South HCP: 5 Contract: 3N W	North:  ♠ QJ42  ♥ A1063  ♦ J76  ♣ 87	South:	West 1NT	North Pass	East 3NT	
Board: 459 Dealer: E Vul: EW North HCP: 9 South HCP: 6 Contract: 4 E	North:  ♠ 10732  ♥ A632  ♠ A92  ♣ J2	South:  ♠ QJ9864  ♥ 4  ♦ 1053  ♣ K43	West  2  2NT	North Pass Pass		South Pass Pass AP

Board: 455 Dealer: E Vul: NS HCP: 6	<b>♦</b> K10 <b>♥</b> QJ109763 <b>♦</b> 107 <b>♣</b> 73	East Opens 1NT. West Bids 5♣ if possible. You bid first.
Board: 456 Dealer: W Vul: Both HCP: 7	<ul><li>A62</li><li>✓ Q10865</li><li>J82</li><li>₹ 74</li></ul>	West Opens 1NT. Partner bids first.
Board: 457 Dealer: E Vul: None HCP: 4	<ul><li>106</li><li>1095</li><li>A10932</li><li>953</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♦ if possible. West Bids 6♠ if possible. You bid first.
Board: 458 Dealer: W Vul: NS HCP: 5	<ul><li>◆93</li><li>▼ KQ984</li><li>◆82</li><li>◆9542</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 459 Dealer: E Vul: EW HCP: 6	<ul><li>◆ QJ9864</li><li>♥ 4</li><li>◆ 1053</li><li>◆ K43</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♥ if possible.  You bid first.

Board: 455 Dealer: E Vul: NS North HCP: 11 South HCP: 6 Contract: 5♣ W	North:  ♠ QJ532  ♥ AK8  ♦ J862  ♠ 8	South:  ♠ K10  ♥ QJ109763  • 107  ♣ 73	West 5♣	North AP	East 1NT	
Board: 456 Dealer: W Vul: Both North HCP: 14 South HCP: 7 Contract: 1N W	North:	South:  ♠ A62  ♥ Q10865  ♦ J82  ♣ 74	West 1NT	North AP	East	South
Board: 457 Dealer: E Vul: None North HCP: 3 South HCP: 4 Contract: 6♠ E	North:	South:  ♠ 106  ♥ 1095  ♠ A10932  ♣ 953	4 <b>v</b> <sup>1</sup> 4NT <sup>2</sup> 6♠ 1. Texa 2. Black	Pass Pass AP s kwood 0 /5 or 4/5	1NT 4♠ 5♠³	Pass Pass Pass
Board: 458 Dealer: W Vul: NS North HCP: 8 South HCP: 5 Contract: 3N W	North:  ♠ QJ42  ♥ A1063  ♦ J76  ♣ 87	South:	West 1NT	North Pass	East 3NT	
Board: 459 Dealer: E Vul: EW North HCP: 9 South HCP: 6 Contract: 4 E	North:  ♠ 10732  ♥ A632  ♠ A92  ♣ J2	South:  ♠ QJ9864  ♥ 4  ♦ 1053  ♣ K43	West  2  2NT	North Pass Pass		South Pass Pass AP

Board: 460 Dealer: W Vul: None HCP: 12	<ul><li>♠ 62</li><li>♥ Q1062</li><li>♦ AKQJ</li><li>♠ 874</li></ul>	West Opens 1NT. You bid first.
Board: 461 Dealer: E Vul: NS HCP: 5	<ul><li>♦ 973</li><li>♥ K9854</li><li>♦ Q7</li><li>♦ 1062</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 462 Dealer: W Vul: EW HCP: 8	<ul><li>1095</li><li>✓ QJ3</li><li>95</li><li>✓ KQ974</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 463 Dealer: E Vul: Both HCP: 10	<ul><li>★ KJ103</li><li>★ J8</li><li>◆ AJ4</li><li>★ 10832</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.

Board: 460 Dealer: W	North: ♠ 62	South: <b>♠</b> Q10953	<b></b>	NI A	Б	G 4
Vul: None North HCP: 12 South HCP: 6 Contract: 1N W	♥ Q1062 ♦ AKQJ • 874	<ul><li>✓ J95</li><li>◆ 104</li><li>◆ K95</li></ul>	West 1NT	North AP	East	South
Board: 461 Dealer: E Vul: NS North HCP: 5	North: ♠ 973 ♥ K9854	South: <b>♠</b> J642 <b>♥</b> AJ3	West	North		South Pass
South HCP: 10 Contract: 3N E	◆ Q7 <b>♣</b> 1062	◆ A863 ◆ 95	3NT	AP		
Board: 462 Dealer: W	North: <b>♠</b> 1095	South: ♠ K		North		
Vul: EW North HCP: 8 South HCP: 3 Contract: 4♠ W	♥ QJ3 ♦ 95 ♣ KQ974	<ul><li>▼ 109864</li><li>◆ 10832</li><li>◆ 1032</li></ul>	1NT 4♠ 1. Texa	Pass AP as	<b>4</b> ♥ <sup>1</sup>	Pass
Board: 463 Dealer: E	North:	South:	West	North	East 1NT	South Pass
Vul: Both North HCP: 10 South HCP: 2 Contract: 3N E	<ul><li>★ KJ103</li><li>▼ J8</li><li>◆ AJ4</li><li>◆ 10832</li></ul>	<ul><li>♣ 862</li><li>♥ 10763</li><li>♦ 1095</li><li>♣ Q74</li></ul>	2♣¹ 3NT 1. Stay		2♦	Pass

Board: 460 Dealer: W Vul: None HCP: 6	<ul><li>♣ Q10953</li><li>♥ J95</li><li>♦ 104</li><li>♣ K95</li></ul>	West Opens 1NT.  Partner bids first.
Board: 461 Dealer: E Vul: NS HCP: 10	<ul><li>▲ J642</li><li>♥ AJ3</li><li>◆ A863</li><li>♣ 95</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 462 Dealer: W Vul: EW HCP: 3	<b>♦</b> K ▼ 109864 <b>♦</b> 10832 <b>♣</b> 1032	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 463 Dealer: E Vul: Both HCP: 2	<ul><li>★862</li><li>▼10763</li><li>★1095</li><li>★Q74</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.

Board: 460 Dealer: W	North: ♠ 62	South: <b>♠</b> Q10953	***	27.4		a 1
Vul: None North HCP: 12 South HCP: 6 Contract: 1N W	♥ Q1062 ♦ AKQJ • 874	♥ J95 ♦ 104 ♣ K95	West 1NT	North AP	East	South
Board: 461 Dealer: E Vul: NS North LICE: 5	North: ♠ 973 ▼ K9854	South: ♠ J642 ♥ AJ3	West	North		South Pass
North HCP: 5 South HCP: 10 Contract: 3N E	◆ Q7 <b>♣</b> 1062	◆ A863 ◆ 95	3NT	AP		
Board: 462 Dealer: W	North: <b>♠</b> 1095	South: ♠ K		North		
Vul: EW North HCP: 8 South HCP: 3 Contract: 4♠ W	♥ QJ3 ♦ 95 ♣ KQ974	<ul><li>▼ 109864</li><li>◆ 10832</li><li>◆ 1032</li></ul>	1NT Pass 4♥¹ Pass 4♠ AP 1. Texas			Pass
Board: 463 Dealer: E	North:	South:	West	North	East 1NT	South Pass
Vul: Both North HCP: 10 South HCP: 2 Contract: 3N E	<ul><li>★ KJ103</li><li>▼ J8</li><li>◆ AJ4</li><li>◆ 10832</li></ul>	<ul><li>♣ 862</li><li>♥ 10763</li><li>♦ 1095</li><li>♣ Q74</li></ul>	2 <b>♣</b> ¹ 3NT 1. Stay		2♦	Pass