| Board: 1<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>1064</li><li>✓ Q432</li><li>A5</li><li>AQ98</li></ul>        | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 2<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>★ K75</li><li>★ AK1095</li><li>★ KJ</li><li>★ AK10</li></ul> | The opponents are silent. You bid first.       |
| Board: 3<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>♣ Q1096</li><li>♥ J104</li><li>◆ J52</li><li>♣ A64</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 4<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>★ A8</li><li>♥ AJ7</li><li>◆ Q107</li><li>◆ AKQ73</li></ul>  | The opponents are silent. You bid first.       |
| Board: 5<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>♣ Q853</li><li>♥ J10</li><li>◆ Q92</li><li>♣ AJ64</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 1<br>Dealer: S<br>Vul: None | North:<br><b>♠</b> 1064               | South:<br>♠ AK952 | West    | North                  |      | 2NT          |
|------------------------------------|---------------------------------------|-------------------|---------|------------------------|------|--------------|
| North HCP: 12                      | ♥ Q432                                | <b>♥</b> AK10     | Pass    | 3 <b>♣</b> ¹           | Pass | 3♠           |
| South HCP: 20                      | <ul><li>◆ A5</li><li>◆ AQ98</li></ul> | ♦ K72<br>♣ K7     | Pass    | 6NT                    | AP   |              |
| Contract: 6N S                     | <b>₩</b> AQ96                         | <b>₩</b> N./      | 1. Stay | man                    |      |              |
| Board: 2                           | North:                                | South:            | West    | North                  | East | South        |
| Dealer: N                          | • K75                                 | <b>★</b> 10962    |         | 2NT                    | Pass | 3 <b>♣</b> ¹ |
| Vul: Both<br>North HCP: 21         | <b>♥</b> AK1095                       | <b>♥</b> Q3       | Pass    | 3♥                     | Pass | 3NT          |
| South HCP: 8                       | ♦ KJ                                  | ◆ A82             | AP      |                        |      |              |
| Contract: 3N N                     | <b>♣</b> AK10                         | <b>♣</b> Q632     | 1. Stay | man                    |      |              |
| Board: 3<br>Dealer: S              | North:<br><b>♠</b> Q1096              | South:<br>♠ AKJ   | West    | North                  | East | South 2NT    |
| Vul: NS                            | <b>♥</b> J104                         | <b>♥</b> KQ97     | Pass    | <b>3</b> ♣¹            | Pass | 3♥           |
| North HCP: 8<br>South HCP: 20      | <b>♦</b> J52                          | <b>♦</b> AK7      | Pass    | 3NT                    | AP   |              |
| Contract: 3N S                     | <b>♣</b> A64                          | <b>♣</b> 1085     | 1. Stay | man                    |      |              |
| Board: 4                           | North:                                | South:            | West    | North                  | East | South        |
| Dealer: N                          | <b>★</b> A8                           | <b>★</b> 102      |         | 2NT                    | Pass | <b>3♣</b> ¹  |
| Vul: None<br>North HCP: 20         | <b>♥</b> AJ7                          | <b>♥</b> K852     | Pass    | 3♦                     | Pass | 3NT          |
| South HCP: 10                      | ◆ Q107                                | ♦ AK65            | AP      |                        |      |              |
| Contract: 3N N                     | ♣ AKQ73                               | <b>♣</b> 864      | 1. Stay | man                    |      |              |
| Board: 5                           | North:                                | South:            | West    | North                  | East | South        |
| Dealer: S                          | Norui:<br>♠ Q853                      | Soun:<br>♠ AKJ6   |         | 32421                  |      | 2NT          |
| Vul: EW                            | <b>♥</b> J10                          | <b>♥</b> AQ7      | Pass    | <b>3♣</b> <sup>1</sup> | Pass | 3♠           |
| North HCP: 10<br>South HCP: 21     | <b>♦</b> Q92                          | ♦ AK7             | Pass    | 4♠                     | AP   |              |
| Contract: 4♠ S                     | <b>♣</b> AJ64                         | <b>♣</b> 872      | 1. Stay | man                    |      |              |

| Board: 1<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>★ AK952</li><li>★ AK10</li><li>★ K72</li><li>★ K7</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 2<br>Dealer: N<br>Vul: Both<br>HCP: 8  | <ul><li>10962</li><li>Q3</li><li>A82</li><li>Q632</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 3<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>AKJ</li><li>KQ97</li><li>AK7</li><li>1085</li></ul>         | The opponents are silent. You bid first.       |
| Board: 4<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>102</li><li>★ K852</li><li>★ AK65</li><li>★ 864</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 5<br>Dealer: S<br>Vul: EW<br>HCP: 21   | <ul><li>★ AKJ6</li><li>★ AQ7</li><li>★ AK7</li><li>★ 872</li></ul>  | The opponents are silent. You bid first.       |

| Board: 1<br>Dealer: S<br>Vul: None | North:<br><b>♠</b> 1064               | South:<br>♠ AK952 | West    | North                  |      | 2NT          |
|------------------------------------|---------------------------------------|-------------------|---------|------------------------|------|--------------|
| North HCP: 12                      | ♥ Q432                                | <b>♥</b> AK10     | Pass    | 3 <b>♣</b> ¹           | Pass | 3♠           |
| South HCP: 20                      | <ul><li>◆ A5</li><li>◆ AQ98</li></ul> | ♦ K72<br>♣ K7     | Pass    | 6NT                    | AP   |              |
| Contract: 6N S                     | <b>₩</b> AQ96                         | <b>₩</b> N./      | 1. Stay | man                    |      |              |
| Board: 2                           | North:                                | South:            | West    | North                  | East | South        |
| Dealer: N                          | • K75                                 | <b>★</b> 10962    |         | 2NT                    | Pass | 3 <b>♣</b> ¹ |
| Vul: Both<br>North HCP: 21         | <b>♥</b> AK1095                       | <b>♥</b> Q3       | Pass    | 3♥                     | Pass | 3NT          |
| South HCP: 8                       | ♦ KJ                                  | ◆ A82             | AP      |                        |      |              |
| Contract: 3N N                     | <b>♣</b> AK10                         | <b>♣</b> Q632     | 1. Stay | man                    |      |              |
| Board: 3<br>Dealer: S              | North:<br><b>♠</b> Q1096              | South:<br>♠ AKJ   | West    | North                  | East | South 2NT    |
| Vul: NS                            | <b>♥</b> J104                         | <b>♥</b> KQ97     | Pass    | <b>3</b> ♣¹            | Pass | 3♥           |
| North HCP: 8<br>South HCP: 20      | <b>♦</b> J52                          | <b>♦</b> AK7      | Pass    | 3NT                    | AP   |              |
| Contract: 3N S                     | <b>♣</b> A64                          | <b>♣</b> 1085     | 1. Stay | man                    |      |              |
| Board: 4                           | North:                                | South:            | West    | North                  | East | South        |
| Dealer: N                          | <b>★</b> A8                           | <b>★</b> 102      |         | 2NT                    | Pass | <b>3♣</b> ¹  |
| Vul: None<br>North HCP: 20         | <b>♥</b> AJ7                          | <b>♥</b> K852     | Pass    | 3♦                     | Pass | 3NT          |
| South HCP: 10                      | ◆ Q107                                | ♦ AK65            | AP      |                        |      |              |
| Contract: 3N N                     | ♣ AKQ73                               | <b>♣</b> 864      | 1. Stay | man                    |      |              |
| Board: 5                           | North:                                | South:            | West    | North                  | East | South        |
| Dealer: S                          | Norui:<br>♠ Q853                      | Soun:<br>♠ AKJ6   |         | 32421                  |      | 2NT          |
| Vul: EW                            | <b>♥</b> J10                          | <b>♥</b> AQ7      | Pass    | <b>3♣</b> <sup>1</sup> | Pass | 3♠           |
| North HCP: 10<br>South HCP: 21     | <b>♦</b> Q92                          | ♦ AK7             | Pass    | 4♠                     | AP   |              |
| Contract: 4♠ S                     | <b>♣</b> AJ64                         | <b>♣</b> 872      | 1. Stay | man                    |      |              |

| Board: 6<br>Dealer: N<br>Vul: Both<br>HCP: 20  | <ul><li>★ KQ</li><li>▼ AKQ76</li><li>◆ A4</li><li>◆ Q843</li></ul>   | East Doubles Pass if possible. You bid first.  |
|--|--|--|
| Board: 7<br>Dealer: S<br>Vul: None<br>HCP: 5   | <ul><li>◆ Q1032</li><li>◆ Q853</li><li>◆ J982</li><li>◆ 7</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 8<br>Dealer: N<br>Vul: Both<br>HCP: 21  | <ul><li>AJ4</li><li>♥ Q102</li><li>AQJ2</li><li>AK9</li></ul>        | The opponents are silent. You bid first.       |
| Board: 9<br>Dealer: S<br>Vul: NS<br>HCP: 10    | <ul><li>♣ Q986</li><li>♥ Q87</li><li>♦ KQ105</li><li>♣ J10</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 10<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li>AJ8</li><li>★ K654</li><li>AK104</li><li>AQ</li></ul>        | The opponents are silent.  You bid first.      |

| Board: 6<br>Dealer: N<br>Vul: Both | North:<br>♠ KQ                | South:<br>♠ A9             |         | North 2NT   | Pass  | <b>3</b> ♣¹ |
|------------------------------------|-------------------------------|----------------------------|---------|-------------|-------|-------------|
| North HCP: 20                      | <b>♥</b> AKQ76<br><b>♦</b> A4 | ♥ 10953<br>♦ K863          | Pass    | <b>3♥</b>   | Pass  |             |
| South HCP: 8                       | ◆ Q843                        | <b>V</b> K803 <b>♣</b> J76 | Pass    | Pass        | X     | AP          |
| Contract: 6♥X N                    |                               |                            | 1. Stay | IIIAII      |       |             |
| Board: 7                           | North:                        | South:                     | West    | North       | East  | South       |
| Dealer: S                          | ♠ Q1032                       | <b>♦</b> A984              |         |             |       | 2NT         |
| Vul: None<br>North HCP: 5          | <b>♥</b> Q853                 | <b>♥</b> AJ                | Pass    | <b>3</b> ♣¹ | Pass  | 3♠          |
| South HCP: 21                      | ◆ J982                        | ◆ K74                      | Pass    | 4♠          | AP    |             |
| Contract: 4♠ S                     | <b>♣</b> 7                    | ♣ AKQ2                     | 1. Stay | man         |       |             |
| Board: 8                           | NI o selos                    | Condle                     | West    | North       | Fast  | South       |
| Dealer: N                          | North:<br>♠ AJ4               | South:<br><b>♠</b> 1098    | ,, esc  | 2NT         | Pass  |             |
| Vul: Both                          | ♥ Q102                        | ♥ J873                     | Pass    |             |       | 3NT         |
| North HCP: 21<br>South HCP: 5      | ♦ AQJ2                        | <b>♦</b> K63               | AP      |             |       |             |
| Contract: 3N N                     | ♣ AK9                         | <b>♣</b> J64               | 1. Stay | man         |       |             |
| Board: 9                           | North:                        | South:                     | West    | North       | East  | South       |
| Dealer: S                          | <b>♦</b> Q986                 | <b>♦</b> KJ10              |         |             |       | 2NT         |
| Vul: NS<br>North HCP: 10           | <b>♥</b> Q87                  | <b>▼</b> A62               | Pass    | <b>3</b> ♣¹ | Pass  | 3♦          |
| South HCP: 21                      | ◆ KQ105                       | • A73                      | Pass    | 3NT         | AP    |             |
| Contract: 3N S                     | <b>♣</b> J10                  | ♣ AKQ2                     | 1. Stay | man         |       |             |
| Board: 10                          | Noutle:                       | Contle                     | West    | North       | Fast  | South       |
| Dealer: N                          | North:<br>♠ AJ8               | South:<br>♠ KQ7            | 7, 051  | 2NT         | Pass  |             |
| Vul: None                          | ♥ K654                        | <b>♥</b> AQ92              | Pass    | 3 <b>y</b>  | Pass  | _           |
| North HCP: 21<br>South HCP: 11     | ◆ AK104                       | <b>♦</b> 532               | AP      | •           | - 400 | - '         |
| Contract: 4 N                      | <b>♣</b> AQ                   | <b>♣</b> 832               | 1. Stay | man         |       |             |

| Board: 6<br>Dealer: N<br>Vul: Both<br>HCP: 8   | ♣ A9<br>♥ 10953<br>♦ K863<br>♣ J76                                  | East Doubles Pass if possible.  Partner bids first. |
|--|---|---|
| Board: 7<br>Dealer: S<br>Vul: None<br>HCP: 21  | <ul><li>★ A984</li><li>★ AJ</li><li>★ K74</li><li>★ AKQ2</li></ul>  | The opponents are silent. You bid first.            |
| Board: 8<br>Dealer: N<br>Vul: Both<br>HCP: 5   | <ul><li>1098</li><li>✓ J873</li><li>✓ K63</li><li>✓ J64</li></ul>   | The opponents are silent.  Partner bids first.      |
| Board: 9<br>Dealer: S<br>Vul: NS<br>HCP: 21    | <ul><li>★ KJ10</li><li>★ A62</li><li>★ A73</li><li>★ AKQ2</li></ul> | The opponents are silent. You bid first.            |
| Board: 10<br>Dealer: N<br>Vul: None<br>HCP: 11 | <b>♣</b> KQ7<br><b>♥</b> AQ92<br><b>♦</b> 532<br><b>♣</b> 832       | The opponents are silent.  Partner bids first.      |

| Board: 6<br>Dealer: N<br>Vul: Both | North:<br>♠ KQ                | South:<br>♠ A9             |         | North 2NT   | Pass  | <b>3</b> ♣¹ |
|------------------------------------|-------------------------------|----------------------------|---------|-------------|-------|-------------|
| North HCP: 20                      | <b>♥</b> AKQ76<br><b>♦</b> A4 | ♥ 10953<br>♦ K863          | Pass    | <b>3♥</b>   | Pass  |             |
| South HCP: 8                       | ◆ Q843                        | <b>V</b> K803 <b>♣</b> J76 | Pass    | Pass        | X     | AP          |
| Contract: 6♥X N                    |                               |                            | 1. Stay | IIIAII      |       |             |
| Board: 7                           | North:                        | South:                     | West    | North       | East  | South       |
| Dealer: S                          | ♠ Q1032                       | <b>♦</b> A984              |         |             |       | 2NT         |
| Vul: None<br>North HCP: 5          | <b>♥</b> Q853                 | <b>♥</b> AJ                | Pass    | <b>3</b> ♣¹ | Pass  | 3♠          |
| South HCP: 21                      | ◆ J982                        | ◆ K74                      | Pass    | 4♠          | AP    |             |
| Contract: 4♠ S                     | <b>♣</b> 7                    | ♣ AKQ2                     | 1. Stay | man         |       |             |
| Board: 8                           | NI o selos                    | Condle                     | West    | North       | Fast  | South       |
| Dealer: N                          | North:<br>♠ AJ4               | South:<br><b>♠</b> 1098    | ,, esc  | 2NT         | Pass  |             |
| Vul: Both                          | ♥ Q102                        | ♥ J873                     | Pass    |             |       | 3NT         |
| North HCP: 21<br>South HCP: 5      | ♦ AQJ2                        | <b>♦</b> K63               | AP      |             |       |             |
| Contract: 3N N                     | ♣ AK9                         | <b>♣</b> J64               | 1. Stay | man         |       |             |
| Board: 9                           | North:                        | South:                     | West    | North       | East  | South       |
| Dealer: S                          | <b>♦</b> Q986                 | <b>♦</b> KJ10              |         |             |       | 2NT         |
| Vul: NS<br>North HCP: 10           | <b>♥</b> Q87                  | <b>▼</b> A62               | Pass    | <b>3</b> ♣¹ | Pass  | 3♦          |
| South HCP: 21                      | ◆ KQ105                       | • A73                      | Pass    | 3NT         | AP    |             |
| Contract: 3N S                     | <b>♣</b> J10                  | ♣ AKQ2                     | 1. Stay | man         |       |             |
| Board: 10                          | Noutle:                       | Contle                     | West    | North       | Fast  | South       |
| Dealer: N                          | North:<br>♠ AJ8               | South:<br>♠ KQ7            | 7, 051  | 2NT         | Pass  |             |
| Vul: None                          | ♥ K654                        | <b>♥</b> AQ92              | Pass    | 3 <b>y</b>  | Pass  | _           |
| North HCP: 21<br>South HCP: 11     | ◆ AK104                       | <b>♦</b> 532               | AP      | •           | - 400 | - '         |
| Contract: 4 N                      | <b>♣</b> AQ                   | <b>♣</b> 832               | 1. Stay | man         |       |             |

| Board: 11<br>Dealer: S<br>Vul: NS<br>HCP: 7    | <ul><li>♠ 654</li><li>♥ A752</li><li>♦ J5</li><li>♠ Q987</li></ul>   | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 12<br>Dealer: N<br>Vul: EW<br>HCP: 21   | <ul><li>★ K92</li><li>★ AKQJ</li><li>◆ QJ8</li><li>◆ AJ8</li></ul>   | The opponents are silent. You bid first.       |
| Board: 13<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>AQ42</li><li>✓ A962</li><li>J</li><li>◆ 9872</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 14<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>★ A1054</li><li>★ AK10</li><li>★ A954</li><li>★ AJ</li></ul> | The opponents are silent.  You bid first.      |
| Board: 15<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ A965</li><li>★ K9</li><li>★ A106</li><li>★ 10765</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 11<br>Dealer: S     | North:<br><b>♠</b> 654   | South:<br>♠ A92 | West    | North            | East        | South 2NT    |
|----------------------------|--------------------------|-----------------|---------|------------------|-------------|--------------|
| Vul: NS<br>North HCP: 7    | <b>♥</b> A752            | <b>♥</b> K103   | Pass    | <b>3</b> ♣¹      | Pass        | 3♦           |
| South HCP: 21              | ♦ J5                     | ♦ AK8           | Pass    |                  | AP          |              |
| Contract: 3N S             | <b>♣</b> Q987            | <b>♣</b> AK54   | 1. Stay | man              |             |              |
| Board: 12                  | North:                   | South:          | West    | North            | East        | South        |
| Dealer: N                  | <b>★</b> K92             | <b>♠</b> QJ65   |         | 2NT              | Pass        | 3 <b>♣</b> ¹ |
| Vul: EW<br>North HCP: 21   | <b>♥</b> AKQJ            | <b>♥</b> 9764   | Pass    | 3♥               | Pass        | 4♥           |
| South HCP: 7               | ◆ QJ8                    | ♦ A             | AP      |                  |             |              |
| Contract: 4♥ N             | <b>♣</b> AJ8             | <b>◆</b> 9742   | 1. Stay | man              |             |              |
| Board: 13<br>Dealer: S     | North:<br>♠ AQ42         | South:<br>♠ 976 | West    | North            | East        | South 2NT    |
| Vul: Both<br>North HCP: 11 | ♥ A962                   | ♥ KQJ3          | Pass    | <b>3</b> ♣¹      | Pass        | 3♥           |
| South HCP: 20              | <b>♦</b> J               | ♦ AK3           | Pass    | <b>6</b> ♥       | AP          |              |
| Contract: 6♥ S             | <b>♣</b> 9872            | ♣ AK4           | 1. Stay | man              |             |              |
| Board: 14                  | North:                   | South:          | West    | North            | East        | South        |
| Dealer: N                  | ♠ A1054                  | <b>♦</b> Q96    |         | 2NT              | Pass        | 3 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 20   | <b>♥</b> AK10            | <b>♥</b> QJ63   | Pass    | 3♠               | Pass        | 3NT          |
| South HCP: 9               | ♦ A954                   | ♦ J32           | AP      |                  |             |              |
| Contract: 3N N             | <b>♣</b> AJ              | ♣ K108          | 1. Stay | man              |             |              |
| Board: 15                  | North:                   | South:          | West    | North            | East        | South 2NT    |
| Dealer: S<br>Vul: EW       | <b>♠</b> A965            | <b>♠</b> KQ     | Pass    | <b>3♣</b> ¹      | Pass        |              |
| North HCP: 11              | <b>♥</b> K9              | <b>♥</b> AJ852  | Pass    | 4NT <sup>2</sup> |             |              |
| South HCP: 21              | ◆ A106<br><b>◆</b> 10765 | ♦ KQJ<br>♣ AJ3  | 1. Stay |                  | 1 <b>11</b> |              |
| Contract: 4N S             | ¥ 10/03                  | <b>∓</b> 1₩J    | •       | ntitative        | 4NT         |              |

| Board: 11<br>Dealer: S<br>Vul: NS<br>HCP: 21   | <ul><li>▲ A92</li><li>▼ K103</li><li>◆ AK8</li><li>▲ AK54</li></ul> | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 12<br>Dealer: N<br>Vul: EW<br>HCP: 7    | <ul><li>♣ QJ65</li><li>♥ 9764</li><li>♦ A</li><li>♣ 9742</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 13<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>◆ 976</li><li>♥ KQJ3</li><li>◆ AK3</li><li>◆ AK4</li></ul>  | The opponents are silent. You bid first.       |
| Board: 14<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♣ Q96</li><li>♥ QJ63</li><li>◆ J32</li><li>♣ K108</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 15<br>Dealer: S<br>Vul: EW<br>HCP: 21   | <ul><li>★ KQ</li><li>▼ AJ852</li><li>◆ KQJ</li><li>◆ AJ3</li></ul>  | The opponents are silent.  You bid first.      |

| Board: 11<br>Dealer: S     | North:<br><b>♠</b> 654   | South:<br>♠ A92 | West    | North            | East        | South 2NT    |
|----------------------------|--------------------------|-----------------|---------|------------------|-------------|--------------|
| Vul: NS<br>North HCP: 7    | <b>♥</b> A752            | <b>♥</b> K103   | Pass    | <b>3</b> ♣¹      | Pass        | 3♦           |
| South HCP: 21              | ♦ J5                     | ♦ AK8           | Pass    |                  | AP          |              |
| Contract: 3N S             | <b>♣</b> Q987            | <b>♣</b> AK54   | 1. Stay | man              |             |              |
| Board: 12                  | North:                   | South:          | West    | North            | East        | South        |
| Dealer: N                  | <b>★</b> K92             | <b>♠</b> QJ65   |         | 2NT              | Pass        | 3 <b>♣</b> ¹ |
| Vul: EW<br>North HCP: 21   | <b>♥</b> AKQJ            | <b>♥</b> 9764   | Pass    | 3♥               | Pass        | 4♥           |
| South HCP: 7               | ◆ QJ8                    | ♦ A             | AP      |                  |             |              |
| Contract: 4♥ N             | <b>♣</b> AJ8             | <b>◆</b> 9742   | 1. Stay | man              |             |              |
| Board: 13<br>Dealer: S     | North:<br>♠ AQ42         | South:<br>♠ 976 | West    | North            | East        | South 2NT    |
| Vul: Both<br>North HCP: 11 | ♥ A962                   | ♥ KQJ3          | Pass    | <b>3</b> ♣¹      | Pass        | 3♥           |
| South HCP: 20              | <b>♦</b> J               | ♦ AK3           | Pass    | <b>6</b> ♥       | AP          |              |
| Contract: 6♥ S             | <b>♣</b> 9872            | ♣ AK4           | 1. Stay | man              |             |              |
| Board: 14                  | North:                   | South:          | West    | North            | East        | South        |
| Dealer: N                  | ♠ A1054                  | <b>♦</b> Q96    |         | 2NT              | Pass        | 3 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 20   | <b>♥</b> AK10            | <b>♥</b> QJ63   | Pass    | 3♠               | Pass        | 3NT          |
| South HCP: 9               | ♦ A954                   | ♦ J32           | AP      |                  |             |              |
| Contract: 3N N             | <b>♣</b> AJ              | ♣ K108          | 1. Stay | man              |             |              |
| Board: 15                  | North:                   | South:          | West    | North            | East        | South 2NT    |
| Dealer: S<br>Vul: EW       | <b>♠</b> A965            | <b>♠</b> KQ     | Pass    | <b>3♣</b> ¹      | Pass        |              |
| North HCP: 11              | <b>♥</b> K9              | <b>♥</b> AJ852  | Pass    | 4NT <sup>2</sup> |             |              |
| South HCP: 21              | ◆ A106<br><b>◆</b> 10765 | ♦ KQJ<br>♣ AJ3  | 1. Stay |                  | 1 <b>11</b> |              |
| Contract: 4N S             | ¥ 10/03                  | <b>∓</b> 1₩J    | •       | ntitative        | 4NT         |              |

| Board: 16<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ K96</li><li>★ A3</li><li>★ AQ43</li><li>★ AK86</li></ul>    | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 17<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>↑7542</li><li>↑2</li><li>↑ AK64</li><li>♠ QJ87</li></ul>      | The opponents are silent.  Partner bids first. |
| Board: 18<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>★ AK943</li><li>★ K94</li><li>★ A3</li><li>★ AQ5</li></ul>    | The opponents are silent. You bid first.       |
| Board: 19<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♣ Q92</li><li>▼ 10764</li><li>◆ K7</li><li>♣ AJ64</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 20<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>★ 32</li><li>★ AK102</li><li>★ AKQ10</li><li>★ A109</li></ul> | The opponents are silent.  You bid first.      |

| Board: 16<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 5<br>Contract: 3N N  | North:  ♠ K96  ♥ A3  ♠ AQ43  ♣ AK86  | South:  ♠ Q854  ♥ K764  ♦ 965  ♣ 109  | West Pass AP 1. Stay              | North 2NT 3.              | Pass                       |                        |
|---|--------------------------------------|---------------------------------------|-----------------------------------|---------------------------|----------------------------|------------------------|
| Board: 17 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6 S                 | North:  ♠ 7542  ♥ 2  ♠ AK64  ♠ QJ87  | South:  ♠ KQJ9  ♥ AQ104  ♦ J5  ♣ AK5  | Pass Pass Pass Pass Pass 2. Blace | North  3♣¹  3NT  4NT²  6♠ | Pass<br>Pass<br>Pass<br>AP | 2NT<br>3♥<br>4♠<br>5♠³ |
| Board: 18<br>Dealer: N<br>Vul: NS<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N    | North:  ◆ AK943  ▼ K94  ◆ A3  ◆ AQ5  | South:  ♠ QJ2  ♥ 7653  ♦ 1096  ♠ K104 | West Pass AP 1. Stay              |                           | Pass                       |                        |
| Board: 19<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 21<br>Contract: 3N S | North:  ♠ Q92  ♥ 10764  ♦ K7  ♠ AJ64 | South:  ♠ K5  ♥ AQJ  ♠ AQ82  ♣ KQ98   | Pass                              | 3NT                       | East<br>Pass<br>AP         | 2NT                    |
| Board: 20 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 N                    | North:                               | South:  ♠ A  ▼ J843  ♦ 9763  ♣ J876   | West Pass AP 1. Stay              | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass       | <b>3</b> ♣¹            |

| Board: 16<br>Dealer: N<br>Vul: Both<br>HCP: 5  | <ul><li>◆ Q854</li><li>◆ K764</li><li>◆ 965</li><li>◆ 109</li></ul> | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 17<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>★ KQJ9</li><li>★ AQ104</li><li>◆ J5</li><li>◆ AK5</li></ul> | The opponents are silent. You bid first.       |
| Board: 18<br>Dealer: N<br>Vul: NS<br>HCP: 6    | ♣ QJ2<br>♥ 7653<br>♦ 1096<br>♣ K104                                 | The opponents are silent.  Partner bids first. |
| Board: 19<br>Dealer: S<br>Vul: Both<br>HCP: 21 | <ul><li>★ K5</li><li>▼ AQJ</li><li>◆ AQ82</li><li>◆ KQ98</li></ul>  | The opponents are silent. You bid first.       |
| Board: 20<br>Dealer: N<br>Vul: NS<br>HCP: 6    | <ul><li>♠ A</li><li>♥ J843</li><li>♦ 9763</li><li>♠ J876</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 16<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 5<br>Contract: 3N N  | North:  ♠ K96  ♥ A3  ♠ AQ43  ♣ AK86  | South:  ♠ Q854  ♥ K764  ♦ 965  ♣ 109  | West Pass AP 1. Stay              | North 2NT 3.              | Pass                       |                        |
|---|--------------------------------------|---------------------------------------|-----------------------------------|---------------------------|----------------------------|------------------------|
| Board: 17 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 6 S                 | North:  ♠ 7542  ♥ 2  ♠ AK64  ♠ QJ87  | South:  ♠ KQJ9  ♥ AQ104  ♦ J5  ♣ AK5  | Pass Pass Pass Pass Pass 2. Blace | North  3♣¹  3NT  4NT²  6♠ | Pass<br>Pass<br>Pass<br>AP | 2NT<br>3♥<br>4♠<br>5♠³ |
| Board: 18<br>Dealer: N<br>Vul: NS<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N    | North:  ◆ AK943  ▼ K94  ◆ A3  ◆ AQ5  | South:  ♠ QJ2  ♥ 7653  ♦ 1096  ♠ K104 | West Pass AP 1. Stay              |                           | Pass                       |                        |
| Board: 19<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 21<br>Contract: 3N S | North:  ♠ Q92  ♥ 10764  ♦ K7  ♠ AJ64 | South:  ♠ K5  ♥ AQJ  ♠ AQ82  ♣ KQ98   | Pass                              | 3NT                       | East<br>Pass<br>AP         | 2NT                    |
| Board: 20 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 N                    | North:                               | South:  ♠ A  ▼ J843  ♦ 9763  ♣ J876   | West Pass AP 1. Stay              | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass       | <b>3</b> ♣¹            |

| Board: 21<br>Dealer: S<br>Vul: None<br>HCP: 7  | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 22<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>♠ AQJ</li><li>♥ K32</li><li>♦ AKQJ9</li><li>♠ 43</li></ul>  | The opponents are silent. You bid first.       |
| Board: 23<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>AJ54</li><li>✓ AJ6</li><li>✓ K92</li><li>✓ J85</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 24<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ KJ1042</li><li>★ K4</li><li>◆ AK7</li><li>★ AQ5</li></ul> | The opponents are silent. You bid first.       |
| Board: 25<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>▶ J84</li><li>♥ KQ42</li><li>◆ KQ3</li><li>◆ Q85</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 21<br>Dealer: S<br>Vul: None | North:<br><b>♠</b> J643                | South:<br>♠ AKQ               | West    | North       |      | 2NT          |
|-------------------------------------|--|-------------------------------|---------|-------------|------|--------------|
| North HCP: 7                        | ♥ 542                                  | ♥ AJ109                       | Pass    | -           | Pass | 3♥           |
| South HCP: 20                       | <b>♦</b> KQ<br><b>♣</b> J942           | ◆ A64<br><b>◆</b> Q53         | Pass    | 3NT         | AP   |              |
| Contract: 3N S                      | ₩ J2 <del>4</del> 2                    | <b>4</b> Q33                  | 1. Stay | man         |      |              |
| Board: 22                           | North:                                 | South:                        | West    | North       | East | South        |
| Dealer: N                           | ♠ AQJ                                  | <b>★</b> K543                 |         | 2NT         | Pass | 3 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 20            | <b>♥</b> K32                           | <b>♥</b> 64                   | Pass    | 3♦          | Pass | 3NT          |
| South HCP: 8                        | <ul><li>◆ AKQJ9</li><li>◆ 42</li></ul> | ♦ 7642<br>• XO10              | AP      |             |      |              |
| Contract: 3N N                      | <b>♣</b> 43                            | <b>♣</b> KQ10                 | 1. Stay | man         |      |              |
| Board: 23<br>Dealer: S              | North:                                 | South:                        | West    | North       | East | South 2NT    |
| Vul: EW                             | <b>♠</b> AJ54<br><b>♥</b> AJ6          | <b>♠</b> KQ3<br><b>♥</b> KQ42 | Pass    | <b>3</b> ♣¹ | Pass | 3♥           |
| North HCP: 14                       | ◆ K92                                  | ◆ J5                          | Pass    | $4NT^2$     | AP   |              |
| South HCP: 20<br>Contract: 4N S     | <b>♣</b> J85                           | <b>♣</b> AKQ6                 | 1. Stay |             |      |              |
| Contract. 41V S                     |  |                               | 2. Quai | ntitative   | 4NT  |              |
| Board: 24                           | North:                                 | C 4                           | West    | North       | East | South        |
| Dealer: N                           | <b>♦</b> KJ1042                        | South:<br>♠ A987              |         | 2NT         | Pass | <b>3♣</b> ¹  |
| Vul: Both                           | <b>∀</b> K4                            | ♥ J                           | Pass    | 3♠          | Pass | 4♠           |
| North HCP: 20<br>South HCP: 5       | ♦ AK7                                  | <b>♦</b> 8543                 | AP      |             |      |              |
| Contract: 4♠ N                      | ♣ AQ5                                  | <b>♣</b> 8743                 | 1. Stay | man         |      |              |
| Board: 25                           | NI41                                   | C41                           | West    | North       | Fact | South        |
| Dealer: S                           | North:<br>♠ J84                        | South:<br>♠ AK63              | vv CSt  | 1 101111    | Last | 2NT          |
| Vul: NS                             | ♥ KQ42                                 | ♥ AJ                          | Pass    | <b>3♣</b> ¹ | Pass |              |
| North HCP: 13<br>South HCP: 21      | ♦ KQ3                                  | ◆ AJ85                        | Pass    | 6NT         | AP   |              |
| Contract: 6N S                      | <b>♣</b> Q85                           | ♣ A73                         | 1. Stay |             |      |              |

| Board: 21<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>★ AKQ</li><li>▼ AJ109</li><li>◆ A64</li><li>◆ Q53</li></ul> | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 22<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <b>★</b> K543 <b>★</b> 64 <b>★</b> 7642 <b>★</b> KQ10               | The opponents are silent.  Partner bids first. |
| Board: 23<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>★ KQ3</li><li>▼ KQ42</li><li>◆ J5</li><li>◆ AKQ6</li></ul>  | The opponents are silent. You bid first.       |
| Board: 24<br>Dealer: N<br>Vul: Both<br>HCP: 5  | <ul><li>▲ A987</li><li>♥ J</li><li>◆ 8543</li><li>♣ 8743</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 25<br>Dealer: S<br>Vul: NS<br>HCP: 21   | <ul><li>★ AK63</li><li>★ AJ</li><li>★ AJ85</li><li>★ A73</li></ul>  | The opponents are silent.  You bid first.      |

| Board: 21<br>Dealer: S<br>Vul: None | North:<br><b>♠</b> J643                | South:<br>♠ AKQ               | West    | North       |      | 2NT          |
|-------------------------------------|--|-------------------------------|---------|-------------|------|--------------|
| North HCP: 7                        | ♥ 542                                  | ♥ AJ109                       | Pass    | -           | Pass | 3♥           |
| South HCP: 20                       | <b>♦</b> KQ<br><b>♣</b> J942           | ◆ A64<br><b>◆</b> Q53         | Pass    | 3NT         | AP   |              |
| Contract: 3N S                      | ₩ J2 <del>4</del> 2                    | <b>4</b> Q33                  | 1. Stay | man         |      |              |
| Board: 22                           | North:                                 | South:                        | West    | North       | East | South        |
| Dealer: N                           | ♠ AQJ                                  | <b>★</b> K543                 |         | 2NT         | Pass | 3 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 20            | <b>♥</b> K32                           | <b>♥</b> 64                   | Pass    | 3♦          | Pass | 3NT          |
| South HCP: 8                        | <ul><li>◆ AKQJ9</li><li>◆ 42</li></ul> | ♦ 7642<br>• XO10              | AP      |             |      |              |
| Contract: 3N N                      | <b>♣</b> 43                            | <b>♣</b> KQ10                 | 1. Stay | man         |      |              |
| Board: 23<br>Dealer: S              | North:                                 | South:                        | West    | North       | East | South 2NT    |
| Vul: EW                             | <b>♠</b> AJ54<br><b>♥</b> AJ6          | <b>♠</b> KQ3<br><b>♥</b> KQ42 | Pass    | <b>3</b> ♣¹ | Pass | 3♥           |
| North HCP: 14                       | ◆ K92                                  | ◆ J5                          | Pass    | $4NT^2$     | AP   |              |
| South HCP: 20<br>Contract: 4N S     | <b>♣</b> J85                           | <b>♣</b> AKQ6                 | 1. Stay |             |      |              |
| Contract. 41V S                     |  |                               | 2. Quai | ntitative   | 4NT  |              |
| Board: 24                           | North:                                 | C 4                           | West    | North       | East | South        |
| Dealer: N                           | <b>♦</b> KJ1042                        | South:<br>♠ A987              |         | 2NT         | Pass | <b>3♣</b> ¹  |
| Vul: Both                           | <b>∀</b> K4                            | ♥ J                           | Pass    | 3♠          | Pass | 4♠           |
| North HCP: 20<br>South HCP: 5       | ♦ AK7                                  | <b>♦</b> 8543                 | AP      |             |      |              |
| Contract: 4♠ N                      | ♣ AQ5                                  | <b>♣</b> 8743                 | 1. Stay | man         |      |              |
| Board: 25                           | NI41                                   | C41                           | West    | North       | Fact | South        |
| Dealer: S                           | North:<br>♠ J84                        | South:<br>♠ AK63              | vv CSt  | 1 101111    | Last | 2NT          |
| Vul: NS                             | ♥ KQ42                                 | ♥ AJ                          | Pass    | <b>3♣</b> ¹ | Pass |              |
| North HCP: 13<br>South HCP: 21      | ♦ KQ3                                  | ◆ AJ85                        | Pass    | 6NT         | AP   |              |
| Contract: 6N S                      | <b>♣</b> Q85                           | ♣ A73                         | 1. Stay |             |      |              |

| Board: 26<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>A5</li><li>KQJ4</li><li>AQ83</li><li>A76</li></ul>          | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 27<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>▶ J9</li><li>♥ 7654</li><li>◆ A92</li><li>◆ A1053</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 28<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>★ K4</li><li>▼ AJ10</li><li>◆ AKQ54</li><li>★ A85</li></ul> | The opponents are silent. You bid first.       |
| Board: 29<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>10952</li><li>98</li><li>K63</li><li>KQ92</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 30<br>Dealer: N<br>Vul: NS<br>HCP: 21   | <ul><li>★ AKQJ3</li><li>▼ J92</li><li>◆ AQ6</li><li>★ A3</li></ul>  | The opponents are silent. You bid first.       |

| Board: 26<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 6 | North:  ♠ A5  ♥ KQJ4  ♠ AQ83   | South:  ♠ QJ74  ♥ 9876  ♦ J4 | West Pass AP | North 2NT 3♥  | East<br>Pass<br>Pass | <b>3♣</b> ¹   |
|--|--------------------------------|------------------------------|--------------|---------------|----------------------|---------------|
| Contract: 4♥ N   | <b>♣</b> A76                   | <b>♣</b> Q84                 | 1. Stay      | man           |                      |               |
| Board: 27<br>Dealer: S   | North:<br>♠ J9                 | South:<br>♠ KQ7              | West         | North         | East                 | South 2NT     |
| Vul: EW<br>North HCP: 9  | <b>♥</b> 7654                  | <b>♥</b> AKJ98               | Pass         | <b>3♣</b> ¹   | Pass                 | 3♥            |
| South HCP: 20  | ♦ A92                          | ♦ KQ8                        | Pass         | <b>6♥</b>     | AP                   |               |
| Contract: 6♥ S   | ♣ A1053                        | <b>♣</b> Q6                  | 1. Stay      | man           |                      |               |
| Board: 28  | North:                         | South:                       | West         | North         | East                 | South         |
| Dealer: N<br>Vul: Both   | <b>♠</b> K4                    | <b>★</b> 852                 |              | 2NT           | Pass                 | 3 <b>♣</b> ¹  |
| North HCP: 21  | <b>♥</b> AJ10                  | ♥ K942                       | Pass         | 3♦            | Pass                 | 3NT           |
| South HCP: 7   | ◆ AKQ54<br>◆ A85               | ♦ J109<br>♣ K32              | AP           |               |                      |               |
| Contract: 3N N   | ¥ 1103                         | ¥ 1K32                       | 1. Stay      | man           |                      |               |
| Board: 29<br>Dealer: S   | North:                         | South:                       | West         | North         | East                 | South 2NT     |
| Vul: None<br>North HCP: 8  | <b>♦</b> 10952<br><b>♥</b> 98  | ◆ AK6<br>▼ AK5               | Pass         | <b>3♣</b> ¹   | Pass                 |               |
| South HCP: 20  | ♦ K63<br>♣ KQ92                | ♦ AJ94<br>♣ J63              | Pass         | 3NT           | AP                   |               |
| Contract: 3N S   | 111492                         | 1 003                        | 1. Stay      | man           |                      |               |
| Board: 30  |                                |                              | <b>W</b> 74  | Na.41         | East.                | Card.         |
| Dealer: N  | North:                         | South:                       | west         | North 2NT     | East<br>Pass         |               |
| Vul: NS  | <b>♠</b> AKQJ3<br><b>♥</b> J92 | <b>♠</b> 4<br><b>♥</b> A1086 | Pass         | 21 <b>\</b> 1 |                      | 3 <b>\P</b> 1 |
| North HCP: 21  | ♦ AQ6                          | ◆ K1092                      | AP           | J¥            | 1 433                | J1 <b>1 1</b> |
| South HCP: 10<br>Contract: 3N N                                      | ♣ A3                           | <b>♣</b> K1075               | 1. Stay      | man           |                      |               |

| Board: 26<br>Dealer: N<br>Vul: Both<br>HCP: 6  | <ul><li>♣ QJ74</li><li>♥ 9876</li><li>◆ J4</li><li>♣ Q84</li></ul>  | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 27<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>★ KQ7</li><li>★ AKJ98</li><li>★ KQ8</li><li>★ Q6</li></ul>  | The opponents are silent. You bid first.       |
| Board: 28<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>♦ 852</li><li>♥ K942</li><li>♦ J109</li><li>♠ K32</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 29<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>★ AK6</li><li>▼ AK5</li><li>◆ AJ94</li><li>◆ J63</li></ul>  | The opponents are silent. You bid first.       |
| Board: 30<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>4</li><li>✓ A1086</li><li>✓ K1092</li><li>✓ K1075</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 26<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 6 | North:  ♠ A5  ♥ KQJ4  ♠ AQ83   | South:  ♠ QJ74  ♥ 9876  ♦ J4 | West Pass AP | North 2NT 3♥  | East<br>Pass<br>Pass | <b>3♣</b> ¹   |
|--|--------------------------------|------------------------------|--------------|---------------|----------------------|---------------|
| Contract: 4♥ N   | <b>♣</b> A76                   | <b>♣</b> Q84                 | 1. Stay      | man           |                      |               |
| Board: 27<br>Dealer: S   | North:<br>♠ J9                 | South:<br>♠ KQ7              | West         | North         | East                 | South 2NT     |
| Vul: EW<br>North HCP: 9  | <b>♥</b> 7654                  | <b>♥</b> AKJ98               | Pass         | <b>3♣</b> ¹   | Pass                 | 3♥            |
| South HCP: 20  | ♦ A92                          | ♦ KQ8                        | Pass         | <b>6♥</b>     | AP                   |               |
| Contract: 6♥ S   | ♣ A1053                        | <b>♣</b> Q6                  | 1. Stay      | man           |                      |               |
| Board: 28  | North:                         | South:                       | West         | North         | East                 | South         |
| Dealer: N<br>Vul: Both   | <b>♠</b> K4                    | <b>★</b> 852                 |              | 2NT           | Pass                 | 3 <b>♣</b> ¹  |
| North HCP: 21  | <b>♥</b> AJ10                  | ♥ K942                       | Pass         | 3♦            | Pass                 | 3NT           |
| South HCP: 7   | ◆ AKQ54<br>◆ A85               | ♦ J109<br>♣ K32              | AP           |               |                      |               |
| Contract: 3N N   | ¥ 1103                         | ¥ 1K32                       | 1. Stay      | man           |                      |               |
| Board: 29<br>Dealer: S   | North:                         | South:                       | West         | North         | East                 | South 2NT     |
| Vul: None<br>North HCP: 8  | <b>♦</b> 10952<br><b>♥</b> 98  | ◆ AK6<br>▼ AK5               | Pass         | <b>3♣</b> ¹   | Pass                 |               |
| South HCP: 20  | ♦ K63<br>♣ KQ92                | ♦ AJ94<br>♣ J63              | Pass         | 3NT           | AP                   |               |
| Contract: 3N S   | 111492                         | 1 003                        | 1. Stay      | man           |                      |               |
| Board: 30  |                                |                              | <b>W</b> 74  | Na.41         | East.                | Card.         |
| Dealer: N  | North:                         | South:                       | west         | North 2NT     | East<br>Pass         |               |
| Vul: NS  | <b>♠</b> AKQJ3<br><b>♥</b> J92 | <b>♠</b> 4<br><b>♥</b> A1086 | Pass         | 21 <b>\</b> 1 |                      | 3 <b>\P</b> 1 |
| North HCP: 21  | ♦ AQ6                          | ◆ K1092                      | AP           | J¥            | 1 433                | J1 <b>1 1</b> |
| South HCP: 10<br>Contract: 3N N                                      | ♣ A3                           | <b>♣</b> K1075               | 1. Stay      | man           |                      |               |

| Board: 31<br>Dealer: S<br>Vul: Both<br>HCP: 7  | <b>♣</b> Q3<br><b>♥</b> 7654<br><b>♦</b> 9652<br><b>♣</b> KQ3        | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 32<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>★ AKQ42</li><li>▼ J93</li><li>◆ A10</li><li>◆ AQ10</li></ul> | The opponents are silent.  You bid first.      |
| Board: 33<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>▶ J64</li><li>♥ Q865</li><li>◆ A984</li><li>♣ J3</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 34<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>★ AK6</li><li>♥ 96</li><li>★ AQ98</li><li>★ AK86</li></ul>   | The opponents are silent. You bid first.       |
| Board: 35<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>★ AKJ4</li><li>♥ 963</li><li>◆ 963</li><li>◆ 954</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 31<br>Dealer: S<br>Vul: Both | North:<br>♠ Q3   | South:<br>♠ K.J4 | West    | North       |      | 2NT         |
|-------------------------------------|------------------|------------------|---------|-------------|------|-------------|
| North HCP: 7                        | <b>♥</b> 7654    | ♥ A983           | Pass    | -           | Pass | 3♥          |
| South HCP: 21                       | ♦ 9652<br>• KO2  | ♦ AKQ            | Pass    | 4♥          | AP   |             |
| Contract: 4♥ S                      | ♣ KQ3            | <b>♣</b> A64     | 1. Stay | man         |      |             |
| Board: 32                           | North:           | South:           | West    | North       | East | South       |
| Dealer: N                           | AKQ42            | ± 96             |         | 2NT         | Pass | <b>3</b> ♣¹ |
| Vul: NS<br>North HCP: 20            | <b>♥</b> J93     | <b>♥</b> AQ102   | Pass    | 3♠          | Pass | 3NT         |
| South HCP: 8                        | ◆ A10            | <b>♦</b> J92     | AP      |             |      |             |
| Contract: 3N N                      | <b>♣</b> AQ10    | <b>♣</b> J754    | 1. Stay | man         |      |             |
| Board: 33<br>Dealer: S              | North:<br>♠ J64  | South:           | West    | North       | East | South 2NT   |
| Vul: EW<br>North HCP: 8             | <b>♥</b> Q865    | <b>♥</b> KJ7     | Pass    | <b>3</b> ♣¹ | Pass | 3♦          |
| South HCP: 20                       | ♦ A984           | ◆ K1065          | Pass    | 3NT         | AP   |             |
| Contract: 3N S                      | <b>♣</b> J3      | <b>♣</b> AKQ9    | 1. Stay | man         |      |             |
| Board: 34                           | North:           | G 4              | West    | North       | East | South       |
| Dealer: N                           | AK6              | South:<br>♠ J532 |         | 2NT         | Pass | <b>3</b> ♣¹ |
| Vul: None                           | <b>y</b> 96      | <b>♥</b> AJ2     | Pass    | 3♦          | Pass | 3NT         |
| North HCP: 20                       | ◆ AQ98           | <b>♦</b> 1062    | AP      |             |      |             |
| South HCP: 7<br>Contract: 3N N      | <b>♣</b> AK86    | <b>♣</b> J75     | 1. Stay | man         |      |             |
| Board: 35                           | NI outle         | Consta           | West    | North       | Fast | South       |
| Dealer: S                           | North:<br>♠ AKJ4 | South:<br>♠ Q2   | ,, est  | 1,0141      |      | 2NT         |
| Vul: NS                             | ♥ 963            | ♥ AKQ42          | Pass    | <b>3</b> ♣¹ | Pass |             |
| North HCP: 8<br>South HCP: 21       | <b>♦</b> 963     | • QJ75           | Pass    | 3NT         | AP   |             |
| Contract: 3N S                      | <b>♣</b> 954     | <b>♣</b> AK      | 1. Stay |             |      |             |

| Board: 31<br>Dealer: S<br>Vul: Both<br>HCP: 21 | <ul><li>★ KJ4</li><li>★ A983</li><li>★ AKQ</li><li>★ A64</li></ul>      | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 32<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>♣96</li><li>♥ AQ102</li><li>◆ J92</li><li>♣ J754</li></ul>      | The opponents are silent.  Partner bids first. |
| Board: 33<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>A5</li><li>✓ KJ7</li><li>✓ K1065</li><li>✓ AKQ9</li></ul>       | The opponents are silent. You bid first.       |
| Board: 34<br>Dealer: N<br>Vul: None<br>HCP: 7  | <ul><li> ♣ J532</li><li> ♥ AJ2</li><li> ♦ 1062</li><li> ♣ J75</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 35<br>Dealer: S<br>Vul: NS<br>HCP: 21   | <ul><li>♣ Q2</li><li>♥ AKQ42</li><li>◆ QJ75</li><li>♣ AK</li></ul>      | The opponents are silent. You bid first.       |

| Board: 31<br>Dealer: S<br>Vul: Both | North:<br>♠ Q3   | South:<br>♠ K.J4 | West    | North       |      | 2NT         |
|-------------------------------------|------------------|------------------|---------|-------------|------|-------------|
| North HCP: 7                        | <b>♥</b> 7654    | ♥ A983           | Pass    | -           | Pass | 3♥          |
| South HCP: 21                       | ♦ 9652<br>• KO2  | ♦ AKQ            | Pass    | 4♥          | AP   |             |
| Contract: 4♥ S                      | ♣ KQ3            | <b>♣</b> A64     | 1. Stay | man         |      |             |
| Board: 32                           | North:           | South:           | West    | North       | East | South       |
| Dealer: N                           | AKQ42            | ± 96             |         | 2NT         | Pass | <b>3</b> ♣¹ |
| Vul: NS<br>North HCP: 20            | <b>♥</b> J93     | <b>♥</b> AQ102   | Pass    | 3♠          | Pass | 3NT         |
| South HCP: 8                        | ◆ A10            | <b>♦</b> J92     | AP      |             |      |             |
| Contract: 3N N                      | <b>♣</b> AQ10    | <b>♣</b> J754    | 1. Stay | man         |      |             |
| Board: 33<br>Dealer: S              | North:<br>♠ J64  | South:           | West    | North       | East | South 2NT   |
| Vul: EW<br>North HCP: 8             | <b>♥</b> Q865    | <b>♥</b> KJ7     | Pass    | <b>3</b> ♣¹ | Pass | 3♦          |
| South HCP: 20                       | ♦ A984           | ◆ K1065          | Pass    | 3NT         | AP   |             |
| Contract: 3N S                      | <b>♣</b> J3      | <b>♣</b> AKQ9    | 1. Stay | man         |      |             |
| Board: 34                           | North:           | G 4              | West    | North       | East | South       |
| Dealer: N                           | AK6              | South:<br>♠ J532 |         | 2NT         | Pass | <b>3</b> ♣¹ |
| Vul: None                           | <b>y</b> 96      | <b>♥</b> AJ2     | Pass    | 3♦          | Pass | 3NT         |
| North HCP: 20                       | ◆ AQ98           | <b>♦</b> 1062    | AP      |             |      |             |
| South HCP: 7<br>Contract: 3N N      | <b>♣</b> AK86    | <b>♣</b> J75     | 1. Stay | man         |      |             |
| Board: 35                           | NI outle         | Consta           | West    | North       | Fast | South       |
| Dealer: S                           | North:<br>♠ AKJ4 | South:<br>♠ Q2   | ,, est  | 1,0141      |      | 2NT         |
| Vul: NS                             | ♥ 963            | ♥ AKQ42          | Pass    | <b>3</b> ♣¹ | Pass |             |
| North HCP: 8<br>South HCP: 21       | <b>♦</b> 963     | • QJ75           | Pass    | 3NT         | AP   |             |
| Contract: 3N S                      | <b>♣</b> 954     | <b>♣</b> AK      | 1. Stay |             |      |             |

| Board: 36<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>★ A4</li><li>▼ AK87</li><li>◆ A82</li><li>◆ AJ76</li></ul>  | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 37<br>Dealer: S<br>Vul: EW<br>HCP: 5    | <ul><li>10964</li><li>√ J752</li><li>◆ Q98</li><li>◆ Q4</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 38<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>AK4</li><li>K864</li><li>AQ9</li><li>KJ8</li></ul>          | The opponents are silent. You bid first.       |
| Board: 39<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>↑7542</li><li>↑KQ5</li><li>↑Q106</li><li>♪J74</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 40<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>▲ AKQ</li><li>▼ A104</li><li>◆ AKJ7</li><li>◆ 953</li></ul> | The opponents are silent. You bid first.       |

| Board: 36<br>Dealer: N<br>Vul: NS<br>North HCP: 20<br>South HCP: 12<br>Contract: 6N N   | North:  ♠ A4  ♥ AK87  ♠ A82  ♣ AJ76  | South:  ♠ K632  ♥ QJ6  ♠ K763  ♣ K8   | Pass<br>Pass<br>1. Stay | North 2NT 3♥ 6NT man ntitative | Pass<br>Pass<br>AP   |              |
|---|--------------------------------------|---------------------------------------|-------------------------|--------------------------------|----------------------|--------------|
| Board: 37<br>Dealer: S<br>Vul: EW<br>North HCP: 5<br>South HCP: 21<br>Contract: 4♠ S    | North:                               | South:  ♠ AQJ3  ♥ AK6  ♠ K103  ♣ A86  | West Pass Pass 1. Stay  | 4♠                             | East<br>Pass<br>AP   | South 2NT 3♠ |
| Board: 38 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 6 \( \mathbf{N} \) N | North:  ♠ AK4  ♥ K864  ♠ AQ9  ♠ KJ8  | South:  ♠ 6  ♥ QJ52  ♦ J752  ♠ A653   | West Pass AP 1. Stay    | North<br>2NT<br>3♥<br>man      | East<br>Pass<br>Pass | <b>3</b> ♣¹  |
| Board: 39<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 21<br>Contract: 3N S    | North:  ♠ 7542  ♥ KQ5  ♦ Q106  ♣ J74 | South:  ♠ AQ10  ♥ AJ10  ♠ AKJ3  ♠ Q93 | West Pass Pass 1. Stay  | North 3♣¹ 3NT man              | East<br>Pass<br>AP   | South 2NT 3  |
| Board: 40<br>Dealer: N<br>Vul: Both<br>North HCP: 21<br>South HCP: 7<br>Contract: 3N N  | North:  ♠ AKQ  ♥ A104  ♠ AKJ7  ♠ 953 | South:                                | West Pass AP 1. Stay    | North 2NT 3  man               | Pass                 |              |

| Board: 36<br>Dealer: N<br>Vul: NS<br>HCP: 12  | <ul><li>★ K632</li><li>♥ QJ6</li><li>◆ K763</li><li>◆ K8</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 37<br>Dealer: S<br>Vul: EW<br>HCP: 21  | <ul><li>AQJ3</li><li>AK6</li><li>K103</li><li>A86</li></ul>        | The opponents are silent. You bid first.       |
| Board: 38<br>Dealer: N<br>Vul: None<br>HCP: 8 | <ul><li>♠ 6</li><li>♥ QJ52</li><li>♠ J752</li><li>♠ A653</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 39<br>Dealer: S<br>Vul: EW<br>HCP: 21  | <ul><li>AQ10</li><li>✓ AJ10</li><li>AKJ3</li><li>Q93</li></ul>     | The opponents are silent. You bid first.       |
| Board: 40<br>Dealer: N<br>Vul: Both<br>HCP: 7 | <ul><li>♠ 642</li><li>♥ 9532</li><li>♦ 92</li><li>♠ AK86</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 36<br>Dealer: N<br>Vul: NS<br>North HCP: 20<br>South HCP: 12<br>Contract: 6N N   | North:  ♠ A4  ♥ AK87  ♠ A82  ♣ AJ76  | South:  ♠ K632  ♥ QJ6  ♠ K763  ♣ K8   | Pass<br>Pass<br>1. Stay | North 2NT 3♥ 6NT man ntitative | Pass<br>Pass<br>AP   |              |
|---|--------------------------------------|---------------------------------------|-------------------------|--------------------------------|----------------------|--------------|
| Board: 37<br>Dealer: S<br>Vul: EW<br>North HCP: 5<br>South HCP: 21<br>Contract: 4♠ S    | North:  • 10964  • J752  • Q98  • Q4 | South:  ♠ AQJ3  ♥ AK6  ♠ K103  ♣ A86  | West Pass Pass 1. Stay  | 4♠                             | East<br>Pass<br>AP   | South 2NT 3♠ |
| Board: 38 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 6 \( \mathbf{N} \) N | North:  ♠ AK4  ♥ K864  ♠ AQ9  ♠ KJ8  | South:  ♠ 6  ♥ QJ52  ♦ J752  ♠ A653   | West Pass AP 1. Stay    | North<br>2NT<br>3♥<br>man      | East<br>Pass<br>Pass | <b>3</b> ♣¹  |
| Board: 39<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 21<br>Contract: 3N S    | North:  ♠ 7542  ♥ KQ5  ♦ Q106  ♣ J74 | South:  ♠ AQ10  ♥ AJ10  ♠ AKJ3  ♠ Q93 | West Pass Pass 1. Stay  | North 3♣¹ 3NT man              | East<br>Pass<br>AP   | South 2NT 3  |
| Board: 40<br>Dealer: N<br>Vul: Both<br>North HCP: 21<br>South HCP: 7<br>Contract: 3N N  | North:  ♠ AKQ  ♥ A104  ♠ AKJ7  ♠ 953 | South:                                | West Pass AP 1. Stay    | North 2NT 3  man               | Pass                 |              |

| Board: 41<br>Dealer: S<br>Vul: NS<br>HCP: 5    | <ul><li>◆ 9842</li><li>♥ AJ75</li><li>◆ 7</li><li>◆ 9642</li></ul>  | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 42<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>AQ5</li><li>✓ AK76</li><li>✓ K95</li><li>A52</li></ul>      | The opponents are silent. You bid first.       |
| Board: 43<br>Dealer: S<br>Vul: None<br>HCP: 6  | <ul><li>♠ 6432</li><li>♥ 9</li><li>♦ J1052</li><li>♠ AJ73</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 44<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>♣ AJ832</li><li>♥ Q53</li><li>♦ AKQ</li><li>♣ A3</li></ul>  | The opponents are silent. You bid first.       |
| Board: 45<br>Dealer: S<br>Vul: EW<br>HCP: 6    | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 41<br>Dealer: S<br>Vul: NS   | North:<br><b>♠</b> 9842                             | South:<br>♠ AKQJ3                                  |                         | North                     |              | 2NT |
|---|---|--|-------------------------|---------------------------|--------------|-----|
| North HCP: 5<br>South HCP: 21<br>Contract: 4♠ S   | <ul><li>◆ AJ75</li><li>◆ 7</li><li>◆ 9642</li></ul> | <ul><li>✓ K8</li><li>◆ QJ65</li><li>◆ AJ</li></ul> | Pass<br>Pass<br>1. Stay | 4♠                        | Pass<br>AP   | 3♠  |
| Board: 42<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 14<br>Contract: 6N N | North:  ♠ AQ5  ♥ AK76  ♠ K95  ♣ A52                 | South:  ♠ KJ83  ♥ Q98  ♠ AQ87  ♣ Q4                | West Pass AP 1. Stay    | North<br>2NT<br>3♥<br>man | Pass         |     |
| Board: 43<br>Dealer: S<br>Vul: None<br>North HCP: 6<br>South HCP: 20<br>Contract: 3N S  | North:  | South:  ♠ AQ8  ♥ AJ842  ♠ A86  ♠ KQ                | West Pass Pass 1. Stay  | 3NT                       | East Pass AP | 2NT |
| Board: 44<br>Dealer: N<br>Vul: NS<br>North HCP: 20<br>South HCP: 5<br>Contract: 3N N    | North:  ♠ AJ832  ♥ Q53  ♠ AKQ  ♠ A3                 | South:  ♠ K6  ▼ J1072  • 1076  ♣ J965              | Pass AP 1. Stay         | North<br>2NT<br>3♣        | Pass         |     |
| Board: 45<br>Dealer: S<br>Vul: EW<br>North HCP: 6<br>South HCP: 21<br>Contract: 3N S    | North:  | South:  ♠ A5  ▼ A6  ♠ AQJ84  ♠ AQ96                | West Pass Pass 1. Stay  | 3NT                       | East Pass AP | 2NT |

| Board: 41<br>Dealer: S<br>Vul: NS<br>HCP: 21   | <ul><li>★ AKQJ3</li><li>★ K8</li><li>◆ QJ65</li><li>★ AJ</li></ul>   | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 42<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ KJ83</li><li>♥ Q98</li><li>◆ AQ87</li><li>◆ Q4</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 43<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>AQ8</li><li>✓ AJ842</li><li>A86</li><li>✓ KQ</li></ul>       | The opponents are silent. You bid first.       |
| Board: 44<br>Dealer: N<br>Vul: NS<br>HCP: 5    | <ul><li>★ K6</li><li>▼ J1072</li><li>◆ 1076</li><li>◆ J965</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 45<br>Dealer: S<br>Vul: EW<br>HCP: 21   | <ul><li>A5</li><li>✓ A6</li><li>AQJ84</li><li>AQ96</li></ul>         | The opponents are silent.  You bid first.      |

| Board: 41<br>Dealer: S<br>Vul: NS   | North:<br><b>♠</b> 9842                             | South:<br>♠ AKQJ3                                  |                         | North                     |              | 2NT |
|---|---|--|-------------------------|---------------------------|--------------|-----|
| North HCP: 5<br>South HCP: 21<br>Contract: 4♠ S   | <ul><li>◆ AJ75</li><li>◆ 7</li><li>◆ 9642</li></ul> | <ul><li>✓ K8</li><li>◆ QJ65</li><li>◆ AJ</li></ul> | Pass<br>Pass<br>1. Stay | 4♠                        | Pass<br>AP   | 3♠  |
| Board: 42<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 14<br>Contract: 6N N | North:  ♠ AQ5  ♥ AK76  ♠ K95  ♣ A52                 | South:  ♠ KJ83  ♥ Q98  ♠ AQ87  ♣ Q4                | West Pass AP 1. Stay    | North<br>2NT<br>3♥<br>man | Pass         |     |
| Board: 43<br>Dealer: S<br>Vul: None<br>North HCP: 6<br>South HCP: 20<br>Contract: 3N S  | North:  | South:  ♠ AQ8  ♥ AJ842  ♠ A86  ♠ KQ                | West Pass Pass 1. Stay  | 3NT                       | East Pass AP | 2NT |
| Board: 44<br>Dealer: N<br>Vul: NS<br>North HCP: 20<br>South HCP: 5<br>Contract: 3N N    | North:  ♠ AJ832  ♥ Q53  ♠ AKQ  ♠ A3                 | South:  ♠ K6  ▼ J1072  • 1076  ♣ J965              | Pass AP 1. Stay         | North<br>2NT<br>3♣        | Pass         |     |
| Board: 45<br>Dealer: S<br>Vul: EW<br>North HCP: 6<br>South HCP: 21<br>Contract: 3N S    | North:  | South:  ♠ A5  ▼ A6  ♠ AQJ84  ♠ AQ96                | West Pass Pass 1. Stay  | 3NT                       | East Pass AP | 2NT |

| Board: 46<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li>♣ Q5</li><li>♥ AKQ8</li><li>◆ A74</li><li>♣ KQJ10</li></ul> | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 47<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ AQ107</li><li>♥ KQ75</li><li>♦ 3</li><li>♣ 6532</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 48<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ AKQ2</li><li>★ K109</li><li>★ AJ2</li><li>★ K54</li></ul> | The opponents are silent. You bid first.       |
| Board: 49<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ KQ75</li><li>♥ Q863</li><li>◆ AJ3</li><li>◆ 96</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 50<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li>♣ J7</li><li>♥ AKJ6</li><li>◆ AJ1098</li><li>♣ AK</li></ul> | The opponents are silent.  You bid first.      |

| Board: 46<br>Dealer: N<br>Vul: None             | North:<br>♠ Q5<br>♥ AKQ8        | South:<br>♠ K974<br>▼ 10532   | West          | North 2NT 3 🕶 | East<br>Pass<br>Pass | <b>3</b> ♣¹        |
|---|---------------------------------|-------------------------------|---------------|---------------|----------------------|--------------------|
| North HCP: 21<br>South HCP: 6<br>Contract: 4♥ N | ◆ A74<br>◆ KQJ10                | ◆ QJ8<br>◆ 84                 | AP<br>1. Stay |               | 1 433                | 7,                 |
| Board: 47<br>Dealer: S                          | North:                          | South:<br>♠ K5                | West          | North         | East                 | South 2NT          |
| Vul: EW   | <b>♠</b> AQ107<br><b>♥</b> KQ75 | <b>▼</b> N.3<br><b>▼</b> 109  | Pass          | <b>3♣</b> ¹   | Pass                 |                    |
| North HCP: 11<br>South HCP: 20                  | <b>♦</b> 3                      | ♦ AQJ5                        | Pass          | 6NT           | AP                   |                    |
| Contract: 6N S                                  | <b>♣</b> 6532                   | <b>♣</b> AKQJ7                | 1. Stay       |               |                      |                    |
| Board: 48                                       | North:                          | South:                        | West          | North<br>2NT  | East<br>Pass         |                    |
| Dealer: N<br>Vul: Both                          | ♠ AKQ2                          | <b>♦</b> J64                  | Pass          |               |                      | 4NT <sup>2</sup>   |
| North HCP: 20                                   | <b>∨</b> K109                   | ♥ AJ64                        | AP            | <i>3</i> ₹    | 1 ass                | 4IN 1 <sup>-</sup> |
| South HCP: 13                                   | ◆ AJ2<br>◆ K54                  | <b>♦</b> KQ6<br><b>♣</b> Q106 | 1. Stay       | man           |                      |                    |
| Contract: 4N N                                  |                                 | 1 (100                        | _             | ntitative     | 4NT                  |                    |
| Board: 49<br>Dealer: S                          | North:<br>♠ KQ75                | South:<br>♠ A63               | West          | North         | East                 | South<br>2NT       |
| Vul: Both                                       | ♥ Q863                          | ♥ KJ                          | Pass          | <b>3</b> ♣¹   | Pass                 | <b>3</b> ♦         |
| North HCP: 12<br>South HCP: 20                  | <b>♦</b> AJ3                    | <b>♦</b> KQ86                 | Pass          | $4NT^2$       | AP                   |                    |
| Contract: 4N S                                  | <b>♣</b> 96                     | ♣ AQJ10                       | 1. Stay       | man           |                      |                    |
|   |                                 |                               | 2. Qua        | ntitative     | 4NT                  |                    |
| Board: 50                                       | North:                          | South:                        | West          | North         | East                 | South              |
| Dealer: N<br>Vul: None                          | <b>♠</b> J7                     | <b>♠</b> 10643                |               | 2NT           | Pass                 | 3 <b>♣</b> ¹       |
| North HCP: 21                                   | <b>♥</b> AKJ6                   | ♥ 7<br>• 12742                | Pass          | 3♥            | Pass                 | 3NT                |
| South HCP: 5                                    | ♦ AJ1098<br>♣ AK                | ◆ K743<br><b>♣</b> Q864       | AP<br>1. Stay |               |                      |                    |

| Board: 46<br>Dealer: N<br>Vul: None<br>HCP: 6  | <ul><li>★ K974</li><li>▼ 10532</li><li>◆ QJ8</li><li>◆ 84</li></ul> | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 47<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>★ K5</li><li>▼ 109</li><li>◆ AQJ5</li><li>◆ AKQJ7</li></ul> | The opponents are silent. You bid first.       |
| Board: 48<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>▶ J64</li><li>♥ AJ64</li><li>♦ KQ6</li><li>▶ Q106</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 49<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>★ A63</li><li>★ KJ</li><li>★ KQ86</li><li>★ AQJ10</li></ul> | The opponents are silent. You bid first.       |
| Board: 50<br>Dealer: N<br>Vul: None<br>HCP: 5  | <ul><li>10643</li><li>7</li><li>K743</li><li>Q864</li></ul>         | The opponents are silent.  Partner bids first. |

| Board: 46<br>Dealer: N<br>Vul: None             | North:<br>♠ Q5<br>♥ AKQ8        | South:<br>♠ K974<br>▼ 10532   | West          | North 2NT 3 🕶 | East<br>Pass<br>Pass | <b>3</b> ♣¹        |
|---|---------------------------------|-------------------------------|---------------|---------------|----------------------|--------------------|
| North HCP: 21<br>South HCP: 6<br>Contract: 4♥ N | ◆ A74<br>◆ KQJ10                | ◆ QJ8<br>◆ 84                 | AP<br>1. Stay |               | 1 433                | 7,                 |
| Board: 47<br>Dealer: S                          | North:                          | South:<br>♠ K5                | West          | North         | East                 | South 2NT          |
| Vul: EW   | <b>♠</b> AQ107<br><b>♥</b> KQ75 | <b>▼</b> N.3<br><b>▼</b> 109  | Pass          | <b>3♣</b> ¹   | Pass                 |                    |
| North HCP: 11<br>South HCP: 20                  | <b>♦</b> 3                      | ♦ AQJ5                        | Pass          | 6NT           | AP                   |                    |
| Contract: 6N S                                  | <b>♣</b> 6532                   | <b>♣</b> AKQJ7                | 1. Stay       |               |                      |                    |
| Board: 48                                       | North:                          | South:                        | West          | North<br>2NT  | East<br>Pass         |                    |
| Dealer: N<br>Vul: Both                          | ♠ AKQ2                          | <b>♦</b> J64                  | Pass          |               |                      | 4NT <sup>2</sup>   |
| North HCP: 20                                   | <b>∨</b> K109                   | ♥ AJ64                        | AP            | <i>3</i> ₹    | 1 ass                | 4IN 1 <sup>-</sup> |
| South HCP: 13                                   | ◆ AJ2<br>◆ K54                  | <b>♦</b> KQ6<br><b>♣</b> Q106 | 1. Stay       | man           |                      |                    |
| Contract: 4N N                                  |                                 | 1 (100                        | _             | ntitative     | 4NT                  |                    |
| Board: 49<br>Dealer: S                          | North:<br>♠ KQ75                | South:<br>♠ A63               | West          | North         | East                 | South<br>2NT       |
| Vul: Both                                       | ♥ Q863                          | ♥ KJ                          | Pass          | <b>3</b> ♣¹   | Pass                 | <b>3</b> ♦         |
| North HCP: 12<br>South HCP: 20                  | <b>♦</b> AJ3                    | <b>♦</b> KQ86                 | Pass          | $4NT^2$       | AP                   |                    |
| Contract: 4N S                                  | <b>♣</b> 96                     | ♣ AQJ10                       | 1. Stay       | man           |                      |                    |
|   |                                 |                               | 2. Qua        | ntitative     | 4NT                  |                    |
| Board: 50                                       | North:                          | South:                        | West          | North         | East                 | South              |
| Dealer: N<br>Vul: None                          | <b>♠</b> J7                     | <b>♠</b> 10643                |               | 2NT           | Pass                 | 3 <b>♣</b> ¹       |
| North HCP: 21                                   | <b>♥</b> AKJ6                   | ♥ 7<br>• 12742                | Pass          | 3♥            | Pass                 | 3NT                |
| South HCP: 5                                    | ♦ AJ1098<br>♣ AK                | ◆ K743<br><b>♣</b> Q864       | AP<br>1. Stay |               |                      |                    |

| Board: 51<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>★ K1096</li><li>♥ QJ8</li><li>◆ 9762</li><li>◆ Q4</li></ul> | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 52<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>★ AK</li><li>▼ AJ9</li><li>◆ AKQ9</li><li>◆ 9654</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 53<br>Dealer: S<br>Vul: None<br>HCP: 7  | ♣ A<br>♥ Q1062<br>♦ 10742<br>♣ J875                                 | The opponents are silent.  Partner bids first. |
| Board: 54<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>▲ A107</li><li>✔ AK9</li><li>◆ J6</li><li>▲ AKJ87</li></ul> | The opponents are silent. You bid first.       |
| Board: 55<br>Dealer: S<br>Vul: None<br>HCP: 5  | <ul><li>♦ 95</li><li>♥ K532</li><li>♦ Q1083</li><li>♠ 653</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 51<br>Dealer: S<br>Vul: EW  | North:<br><b>♦</b> K1096              | South:<br>♠ AJ4                                       | West                    | North             | East               | South 2NT |
|--|---------------------------------------|---|-------------------------|-------------------|--------------------|-----------|
| North HCP: 8<br>South HCP: 20<br>Contract: 3N S  | ♥ QJ8<br>♦ 9762<br><b>♣</b> Q4        | <ul><li>★ A643</li><li>★ AK5</li><li>★ A102</li></ul> | Pass<br>Pass<br>1. Stay | 3♣¹<br>3NT<br>man | Pass<br>AP         | 3♥        |
| Board: 52<br>Dealer: N<br>Vul: Both<br>North HCP: 21<br>South HCP: 5<br>Contract: 3N N | North:  ♠ AK  ♥ AJ9  ♠ AKQ9  ♣ 9654   | South:  ♠ Q972  ♥ 8652  ♦ J1042  ♠ Q                  | West Pass AP 1. Stay    | North 2NT 3  man  | Pass               |           |
| Board: 53 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 4 S                 | North:  ♣ A  ♥ Q1062  • 10742  ♣ J875 | South:  ♠ Q52  ♥ AKJ87  ♠ A86  ♠ AK                   |                         | North 3♣¹ 4♥ man  | East<br>Pass<br>AP | 2NT       |
| Board: 54<br>Dealer: N<br>Vul: NS<br>North HCP: 20<br>South HCP: 9<br>Contract: 3N N   | North:  ♠ A107  ♥ AK9  ♦ J6  ♠ AKJ87  | South:  ♠ 953  ♥ Q1032  ♠ KQ9  ♣ Q92                  | Pass<br>AP<br>1. Stay   | North 2NT 3  man  | Pass               |           |
| Board: 55<br>Dealer: S<br>Vul: None<br>North HCP: 5<br>South HCP: 20<br>Contract: 3N S | North:  ◆ 95  ▼ K532  ◆ Q1083  ◆ 653  | South:  ♠ AK10  ♥ A96  ♠ A962  ♠ KQ10                 | West Pass Pass 1. Stay  | 3NT               | East<br>Pass<br>AP | 2NT       |

| Board: 51<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>AJ4</li><li>✓ A643</li><li>AK5</li><li>A102</li></ul>       | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 52<br>Dealer: N<br>Vul: Both<br>HCP: 5  | <ul><li>◆ Q972</li><li>◆ 8652</li><li>◆ J1042</li><li>◆ Q</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 53<br>Dealer: S<br>Vul: None<br>HCP: 21 | <ul><li>♣ Q52</li><li>♥ AKJ87</li><li>◆ A86</li><li>♣ AK</li></ul>  | The opponents are silent. You bid first.       |
| Board: 54<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♦953</li><li>♥Q1032</li><li>KQ9</li><li>Q92</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 55<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>AK10</li><li>✓ A96</li><li>A962</li><li>AKQ10</li></ul>     | The opponents are silent.  You bid first.      |

| Board: 51<br>Dealer: S<br>Vul: EW  | North:<br><b>♦</b> K1096              | South:<br>♠ AJ4                                       | West                    | North             | East               | South 2NT |
|--|---------------------------------------|---|-------------------------|-------------------|--------------------|-----------|
| North HCP: 8<br>South HCP: 20<br>Contract: 3N S  | ♥ QJ8<br>♦ 9762<br><b>♣</b> Q4        | <ul><li>★ A643</li><li>★ AK5</li><li>★ A102</li></ul> | Pass<br>Pass<br>1. Stay | 3♣¹<br>3NT<br>man | Pass<br>AP         | 3♥        |
| Board: 52<br>Dealer: N<br>Vul: Both<br>North HCP: 21<br>South HCP: 5<br>Contract: 3N N | North:  ♠ AK  ♥ AJ9  ♠ AKQ9  ♣ 9654   | South:  ♠ Q972  ♥ 8652  ♦ J1042  ♠ Q                  | West Pass AP 1. Stay    | North 2NT 3  man  | Pass               |           |
| Board: 53 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 4 S                 | North:  ♣ A  ♥ Q1062  • 10742  ♣ J875 | South:  ♠ Q52  ♥ AKJ87  ♠ A86  ♠ AK                   |                         | North 3♣¹ 4♥ man  | East<br>Pass<br>AP | 2NT       |
| Board: 54<br>Dealer: N<br>Vul: NS<br>North HCP: 20<br>South HCP: 9<br>Contract: 3N N   | North:  ♠ A107  ♥ AK9  ♦ J6  ♠ AKJ87  | South:  ♠ 953  ♥ Q1032  ♠ KQ9  ♣ Q92                  | Pass<br>AP<br>1. Stay   | North 2NT 3  man  | Pass               |           |
| Board: 55<br>Dealer: S<br>Vul: None<br>North HCP: 5<br>South HCP: 20<br>Contract: 3N S | North:  ◆ 95  ▼ K532  ◆ Q1083  ◆ 653  | South:  ♠ AK10  ♥ A96  ♠ A962  ♠ KQ10                 | West Pass Pass 1. Stay  | 3NT               | East<br>Pass<br>AP | 2NT       |

| Board: 56<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>★ KQ8</li><li>▼ KQJ9</li><li>◆ A107</li><li>◆ AJ9</li></ul> | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 57<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>♣ QJ43</li><li>♥ K862</li><li>◆ Q10</li><li>♣ J82</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 58<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ AKJ6</li><li>▼ A7</li><li>◆ K4</li><li>◆ AJ632</li></ul>  | The opponents are silent. You bid first.       |
| Board: 59<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 60<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>▲ A864</li><li>♥ AK9</li><li>♦ KJ93</li><li>♠ AJ</li></ul>  | The opponents are silent. You bid first.       |

| Board: 56<br>Dealer: N<br>Vul: NS | North:<br>♠ KQ8                | South:<br>♠ A975 | West       | North 2NT   | East<br>Pass |             |
|-----------------------------------|--------------------------------|------------------|------------|-------------|--------------|-------------|
| North HCP: 20<br>South HCP: 10    | <b>♥</b> KQJ9<br><b>♦</b> A107 | ♥ 54<br>♦ K982   | Pass<br>AP | 3♥          | Pass         | 3NT         |
| Contract: 3N N                    | <b>♣</b> AJ9                   | <b>♣</b> K84     | 1. Stay    | man         |              |             |
| Board: 57                         | North:                         | South:           | West       | North       | East         | South       |
| Dealer: S                         | <b>♦</b> QJ43                  | <b>♠</b> A6      |            |             |              | 2NT         |
| Vul: EW<br>North HCP: 9           | <b>♥</b> K862                  | <b>♥</b> AQ9     | Pass       | <b>3♣</b> ¹ | Pass         | 3♦          |
| South HCP: 21                     | <b>♦</b> Q10                   | ◆ A42            | Pass       | 3NT         | AP           |             |
| Contract: 3N S                    | <b>♣</b> J82                   | <b>♣</b> AK963   | 1. Stay    | man         |              |             |
| Board: 58                         | North:                         | South:           | West       | North       | East         | South       |
| Dealer: N                         | AKJ6                           | <b>♦</b> Q985    |            | 2NT         | Pass         | <b>3♣</b> 1 |
| Vul: Both                         | <b>▼</b> A7                    | <b>♥</b> K862    | Pass       | 3♠          | Pass         |             |
| North HCP: 20<br>South HCP: 9     | <b>♦</b> K4                    | ◆ A83            | AP         |             |              |             |
| Contract: 4♠ N                    | ♣ AJ632                        | <b>♣</b> 54      | 1. Stay    | man         |              |             |
| Board: 59<br>Dealer: S            | North:                         | South:<br>♠ AKQ7 | West       | North       | East         | South 2NT   |
| Vul: NS                           | <b>♦</b> J85                   | ♥ KJ             | Pass       | <b>3</b> ♣¹ | Pass         |             |
| North HCP: 8                      | ♥ A1093                        | ◆ J842           | Pass       | 3NT         | AP           |             |
| South HCP: 21<br>Contract: 3N S   | ◆ K95<br>◆ 1087                | ♣ AK2            | 1. Stay    |             |              |             |
| Board: 60                         | Nowh                           | Couth            | West       | North       | Fast         | South       |
| Dealer: N                         | North:<br><b>♠</b> A864        | South:<br>♠ K2   | 7, 050     | 2NT         | Pass         |             |
| Vul: EW                           | ♥ AK9                          | ♥ 10873          | Pass       | 3 <b>♠</b>  |              | 3NT         |
| North HCP: 20                     | ◆ KJ93                         | ♦ 8652           | AP         | JE          | 1 400        | J1 1 1      |
| South HCP: 5<br>Contract: 3N N    | <b>♣</b> AJ                    | <b>♣</b> Q104    | 1. Stay    | man         |              |             |

| Board: 56<br>Dealer: N<br>Vul: NS<br>HCP: 10  | <ul><li>★ A975</li><li>▼ 54</li><li>◆ K982</li><li>◆ K84</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 57<br>Dealer: S<br>Vul: EW<br>HCP: 21  | <ul><li>A6</li><li>✓ AQ9</li><li>A42</li><li>AK963</li></ul>       | The opponents are silent. You bid first.       |
| Board: 58<br>Dealer: N<br>Vul: Both<br>HCP: 9 | <ul><li>♣ Q985</li><li>♥ K862</li><li>◆ A83</li><li>♣ 54</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 59<br>Dealer: S<br>Vul: NS<br>HCP: 21  | <ul><li>♠ AKQ7</li><li>♥ KJ</li><li>◆ J842</li><li>♠ AK2</li></ul> | The opponents are silent. You bid first.       |
| Board: 60<br>Dealer: N<br>Vul: EW<br>HCP: 5   | <b>★</b> K2<br><b>▼</b> 10873<br><b>♦</b> 8652<br><b>♣</b> Q104    | The opponents are silent.  Partner bids first. |

| Board: 56<br>Dealer: N<br>Vul: NS | North:<br>♠ KQ8                | South:<br>♠ A975 | West       | North 2NT   | East<br>Pass |             |
|-----------------------------------|--------------------------------|------------------|------------|-------------|--------------|-------------|
| North HCP: 20<br>South HCP: 10    | <b>♥</b> KQJ9<br><b>♦</b> A107 | ♥ 54<br>♦ K982   | Pass<br>AP | 3♥          | Pass         | 3NT         |
| Contract: 3N N                    | <b>♣</b> AJ9                   | <b>♣</b> K84     | 1. Stay    | man         |              |             |
| Board: 57                         | North:                         | South:           | West       | North       | East         | South       |
| Dealer: S                         | <b>♦</b> QJ43                  | <b>♠</b> A6      |            |             |              | 2NT         |
| Vul: EW<br>North HCP: 9           | <b>♥</b> K862                  | <b>♥</b> AQ9     | Pass       | <b>3♣</b> ¹ | Pass         | 3♦          |
| South HCP: 21                     | <b>♦</b> Q10                   | ◆ A42            | Pass       | 3NT         | AP           |             |
| Contract: 3N S                    | <b>♣</b> J82                   | <b>♣</b> AK963   | 1. Stay    | man         |              |             |
| Board: 58                         | North:                         | South:           | West       | North       | East         | South       |
| Dealer: N                         | AKJ6                           | <b>♦</b> Q985    |            | 2NT         | Pass         | <b>3♣</b> 1 |
| Vul: Both                         | <b>▼</b> A7                    | <b>♥</b> K862    | Pass       | 3♠          | Pass         |             |
| North HCP: 20<br>South HCP: 9     | <b>♦</b> K4                    | ◆ A83            | AP         |             |              |             |
| Contract: 4♠ N                    | ♣ AJ632                        | <b>♣</b> 54      | 1. Stay    | man         |              |             |
| Board: 59<br>Dealer: S            | North:                         | South:<br>♠ AKQ7 | West       | North       | East         | South 2NT   |
| Vul: NS                           | <b>♦</b> J85                   | ♥ KJ             | Pass       | <b>3</b> ♣¹ | Pass         |             |
| North HCP: 8                      | ♥ A1093                        | ◆ J842           | Pass       | 3NT         | AP           |             |
| South HCP: 21<br>Contract: 3N S   | ◆ K95<br>◆ 1087                | ♣ AK2            | 1. Stay    |             |              |             |
| Board: 60                         | Nowh                           | Couth            | West       | North       | Fast         | South       |
| Dealer: N                         | North:<br><b>♠</b> A864        | South:<br>♠ K2   | 7, 050     | 2NT         | Pass         |             |
| Vul: EW                           | ♥ AK9                          | ♥ 10873          | Pass       | 3 <b>♠</b>  |              | 3NT         |
| North HCP: 20                     | ◆ KJ93                         | ♦ 8652           | AP         | JE          | 1 400        | J1 1 1      |
| South HCP: 5<br>Contract: 3N N    | <b>♣</b> AJ                    | <b>♣</b> Q104    | 1. Stay    | man         |              |             |

| Board: 61<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ K642</li><li>★ K9</li><li>◆ Q983</li><li>★ K64</li></ul>  | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 62<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>A1095</li><li>✓ AQ95</li><li>AK5</li><li>✓ K10</li></ul>    | The opponents are silent. You bid first.       |
| Board: 63<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>★ AK52</li><li>▼ 87</li><li>◆ K107</li><li>◆ QJ74</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 64<br>Dealer: N<br>Vul: NS<br>HCP: 21   | <ul><li>♠ 93</li><li>♥ AKJ8</li><li>♠ A742</li><li>♠ AKQ</li></ul>  | The opponents are silent. You bid first.       |
| Board: 65<br>Dealer: S<br>Vul: NS<br>HCP: 5    | <ul><li>◆ 9763</li><li>♥ K1084</li><li>◆ 76</li><li>◆ Q96</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 61<br>Dealer: S          | North:                          | South:                                  | West            | North       | East | South 2NT    |
|---------------------------------|---------------------------------|---|-----------------|-------------|------|--------------|
| Vul: Both                       | <b>★</b> K642                   | <b>♠</b> AQ10                           | Pass            | <b>3</b> ♣¹ | Pass | 3♥           |
| North HCP: 11                   | <b>♥</b> K9                     | ♥ AQJ7                                  | Pass            |             |      |              |
| South HCP: 21                   | ♦ Q983<br><b>♣</b> K64          | ◆ AKJ7<br><b>◆</b> 97                   | 1. Stay         |             | 7.11 |              |
| Contract: 4N S                  | <b>₹ N</b> 04                   | <b>4</b> 9/                             | •               | ntitative   | 4NT  |              |
|                                 |                                 |   | _, _,           |             |      |              |
| Board: 62                       | NI outlo                        | Contla                                  | West            | North       | Fast | South        |
| Dealer: N                       | North:<br><b>♠</b> A1095        | South:<br>♠ K864                        | *** <b>C</b> St | 2NT         | Pass |              |
| Vul: EW                         | ♥ AQ95                          | <b>▼</b> K004                           | Pass            | 3 <b>V</b>  |      | 6NT          |
| North HCP: 20                   | ◆ AK5                           | ◆ Q432                                  | AP              | <b>3</b> 🔻  | газз | OINI         |
| South HCP: 13                   | <b>♣</b> K10                    | ♣ AJ73                                  | 1. Stay         | mon         |      |              |
| Contract: 6N N                  |                                 |   | 1. Stay         | 1114111     |      |              |
| Board: 63<br>Dealer: S          | North:<br>♠ AK52                | South:<br>♠ QJ93                        | West            | North       | East | South<br>2NT |
| Vul: Both                       | <b>♥</b> 87                     | <b>♥</b> A10                            | Pass            | <b>3♣</b> ¹ | Pass | 3♠           |
| North HCP: 13                   | <b>♦</b> K107                   | ♦ AQ5                                   | Pass            | 5 <b>±</b>  | AP   |              |
| South HCP: 20<br>Contract: 6♠ S | <b>♣</b> QJ74                   | ♣ AK53                                  | 1. Stay         | -           | 1 11 |              |
|                                 |                                 |   |                 |             |      |              |
| D 164                           |                                 |   | West            | North       | East | South        |
| Board: 64                       | North:                          | South:                                  |                 | 2NT         | Pass | <b>3♣</b> ¹  |
| Dealer: N<br>Vul: NS            | <b>♦</b> 93                     | <b>♦</b> AJ104                          | Pass            | 3♥          | Pass | $4NT^2$      |
| North HCP: 21                   | <b>♥</b> AKJ8                   | ♥ 643                                   | Pass            | 6NT         | AP   |              |
| South HCP: 11                   | ♦ A742                          | ◆ KQ10<br><b>♣</b> J104                 | 1. Stay         | - '         |      |              |
| Contract: 6N N                  | <b>♣</b> AKQ                    | <b>₹</b> J10 <del>1</del>               | •               | ntitative   | 4NT  |              |
|                                 |                                 |   |                 |             |      |              |
| Board: 65<br>Dealer: S          | North:                          | South:                                  | West            | North       | East | South 2NT    |
| Vul: NS                         | <b>♦</b> 9763<br><b>♥</b> K1084 | <b>♠</b> AKJ10<br><b>♥</b> AJ72         | Dogg            | 2.1         | Pass |              |
| North HCP: 5                    | ◆ K1084<br>◆ 76                 | <ul><li>AJ / 2</li><li>◆ A105</li></ul> | Pass            | 3♣¹         |      | <b>3</b> ♥   |
| South HCP: 20                   | • 70<br>• Q96                   | • K103<br>• K7                          | Pass            | 4♥          | AP   |              |
| Contract: 4 S                   | <b>-</b> 470                    | A 18/                                   | 1. Stay         | man         |      |              |

| Board: 61<br>Dealer: S<br>Vul: Both<br>HCP: 21 | <ul><li>AQ10</li><li>✓ AQJ7</li><li>AKJ7</li><li>97</li></ul>         | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 62<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>★ K864</li><li>★ K</li><li>◆ Q432</li><li>◆ AJ73</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 63<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>♣ QJ93</li><li>♥ A10</li><li>♦ AQ5</li><li>♣ AK53</li></ul>   | The opponents are silent. You bid first.       |
| Board: 64<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ AJ104</li><li>▼ 643</li><li>★ KQ10</li><li>★ J104</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 65<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>★ AKJ10</li><li>▼ AJ72</li><li>★ A105</li><li>★ K7</li></ul>  | The opponents are silent.  You bid first.      |

| Board: 61<br>Dealer: S          | North:                          | South:                                  | West            | North       | East | South 2NT    |
|---------------------------------|---------------------------------|---|-----------------|-------------|------|--------------|
| Vul: Both                       | <b>★</b> K642                   | <b>♠</b> AQ10                           | Pass            | <b>3</b> ♣¹ | Pass | 3♥           |
| North HCP: 11                   | <b>♥</b> K9                     | ♥ AQJ7                                  | Pass            |             |      |              |
| South HCP: 21                   | ♦ Q983<br><b>♣</b> K64          | ◆ AKJ7<br><b>◆</b> 97                   | 1. Stay         |             | 7.11 |              |
| Contract: 4N S                  | <b>₹ N</b> 04                   | <b>4</b> 9/                             | •               | ntitative   | 4NT  |              |
|                                 |                                 |   | _, _,           |             |      |              |
| Board: 62                       | NI outlo                        | Contla                                  | West            | North       | Fast | South        |
| Dealer: N                       | North:<br><b>♠</b> A1095        | South:<br>♠ K864                        | *** <b>C</b> St | 2NT         | Pass |              |
| Vul: EW                         | ♥ AQ95                          | <b>▼</b> K004                           | Pass            | 3 <b>V</b>  |      | 6NT          |
| North HCP: 20                   | ◆ AK5                           | ◆ Q432                                  | AP              | <b>3</b> 🔻  | газз | OINI         |
| South HCP: 13                   | <b>♣</b> K10                    | ♣ AJ73                                  | 1. Stay         | mon         |      |              |
| Contract: 6N N                  |                                 |   | 1. Stay         | 1114111     |      |              |
| Board: 63<br>Dealer: S          | North:<br>♠ AK52                | South:<br>♠ QJ93                        | West            | North       | East | South<br>2NT |
| Vul: Both                       | <b>♥</b> 87                     | <b>♥</b> A10                            | Pass            | <b>3♣</b> ¹ | Pass | 3♠           |
| North HCP: 13                   | <b>♦</b> K107                   | ♦ AQ5                                   | Pass            | 5 <b>±</b>  | AP   |              |
| South HCP: 20<br>Contract: 6♠ S | <b>♣</b> QJ74                   | ♣ AK53                                  | 1. Stay         | -           | 1 11 |              |
|                                 |                                 |   |                 |             |      |              |
| D 164                           |                                 |   | West            | North       | East | South        |
| Board: 64                       | North:                          | South:                                  |                 | 2NT         | Pass | <b>3♣</b> ¹  |
| Dealer: N<br>Vul: NS            | <b>♦</b> 93                     | <b>♦</b> AJ104                          | Pass            | 3♥          | Pass | $4NT^2$      |
| North HCP: 21                   | <b>♥</b> AKJ8                   | ♥ 643                                   | Pass            | 6NT         | AP   |              |
| South HCP: 11                   | ♦ A742                          | ◆ KQ10<br><b>♣</b> J104                 | 1. Stay         | - '         |      |              |
| Contract: 6N N                  | <b>♣</b> AKQ                    | <b>₹</b> J10 <del>1</del>               | •               | ntitative   | 4NT  |              |
|                                 |                                 |   |                 |             |      |              |
| Board: 65<br>Dealer: S          | North:                          | South:                                  | West            | North       | East | South 2NT    |
| Vul: NS                         | <b>♦</b> 9763<br><b>♥</b> K1084 | <b>♠</b> AKJ10<br><b>♥</b> AJ72         | Dogg            | 2.1         | Pass |              |
| North HCP: 5                    | ◆ K1084<br>◆ 76                 | <ul><li>AJ / 2</li><li>◆ A105</li></ul> | Pass            | 3♣¹         |      | <b>3</b> ♥   |
| South HCP: 20                   | • 70<br>• Q96                   | • K103<br>• K7                          | Pass            | 4♥          | AP   |              |
| Contract: 4 S                   | <b>-</b> 470                    | A 18/                                   | 1. Stay         | man         |      |              |

| Board: 66<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>★ AKJ</li><li>★ K63</li><li>★ AK92</li><li>★ Q98</li></ul>   | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 67<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <ul><li>★ K983</li><li>♥ Q105</li><li>◆ Q42</li><li>◆ 732</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 68<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>◆94</li><li>✓ AKQ</li><li>◆ AK73</li><li>◆ A943</li></ul>    | The opponents are silent. You bid first.       |
| Board: 69<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ KJ93</li><li>★ A64</li><li>◆ J642</li><li>◆ J5</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 70<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ K63</li><li>★ AKQ9</li><li>★ AQ102</li><li>★ Q10</li></ul> | The opponents are silent. You bid first.       |

| Board: 66 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N                | North:  ♠ AKJ  ♥ K63  ♠ AK92  ♠ Q98         | South:  ♠ 64  ♥ QJ54  ♦ J76  ♣ A543   |                         | North 2NT 3  man          | Pass                 |             |
|--|---|---------------------------------------|-------------------------|---------------------------|----------------------|-------------|
| Board: 67<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N S | North:  ♠ K983  ♥ Q105  • Q42  ♣ 732        | South:  ♠ AJ5  ♥ A9863  ♠ K7  ♠ AKJ   |                         | North 3♣¹ 3NT man         | East<br>Pass<br>AP   | 2NT         |
| Board: 68 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N              | North:<br>◆ 94<br>▼ AKQ<br>◆ AK73<br>◆ A943 | South:  ♠ A876  ♥ 973  ♦ 108  ♣ J1052 | West Pass AP 1. Stayı   | North 2NT 3 man           | Pass                 |             |
| Board: 69 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S               | North:  ♠ KJ93  ♥ A64  ♦ J642  ♣ J5         | South:  ♠ A85  ♥ QJ853  ♠ AQ  ♠ AK9   | West Pass Pass 1. Stayı | North 3♣¹ 3NT man         | East Pass AP         | 2NT         |
| Board: 70 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♥ N              | North:  ♠ K63  ▼ AKQ9  ♠ AQ102  ♣ Q10       | South:  ♠ AJ82  ♥ 7654  ♠ 6  ♠ 9765   | West Pass AP 1. Stayı   | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3</b> ♣¹ |

| Board: 66<br>Dealer: N<br>Vul: EW<br>HCP: 8   | <ul><li>♠ 64</li><li>♥ QJ54</li><li>♦ J76</li><li>♠ A543</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 67<br>Dealer: S<br>Vul: EW<br>HCP: 20  | <ul><li>▲ AJ5</li><li>▼ A9863</li><li>◆ K7</li><li>◆ AKJ</li></ul>   | The opponents are silent. You bid first.       |
| Board: 68<br>Dealer: N<br>Vul: Both<br>HCP: 5 | <ul><li>★ A876</li><li>♥ 973</li><li>★ 108</li><li>★ J1052</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 69<br>Dealer: S<br>Vul: EW<br>HCP: 20  | <ul><li>▲ A85</li><li>♥ QJ853</li><li>◆ AQ</li><li>◆ AK9</li></ul>   | The opponents are silent.  You bid first.      |
| Board: 70<br>Dealer: N<br>Vul: Both<br>HCP: 5 | <ul><li>AJ82</li><li>₹7654</li><li>6</li><li>₹9765</li></ul>         | The opponents are silent.  Partner bids first. |

| Board: 66 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N                | North:  ♠ AKJ  ♥ K63  ♠ AK92  ♠ Q98         | South:  ♠ 64  ♥ QJ54  ♦ J76  ♣ A543   |                         | North 2NT 3  man          | Pass                 |             |
|--|---|---------------------------------------|-------------------------|---------------------------|----------------------|-------------|
| Board: 67<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N S | North:  ♠ K983  ♥ Q105  • Q42  ♣ 732        | South:  ♠ AJ5  ♥ A9863  ♠ K7  ♠ AKJ   |                         | North 3♣¹ 3NT man         | East<br>Pass<br>AP   | 2NT         |
| Board: 68 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N              | North:<br>◆ 94<br>▼ AKQ<br>◆ AK73<br>◆ A943 | South:  ♠ A876  ♥ 973  ♦ 108  ♣ J1052 | West Pass AP 1. Stayı   | North 2NT 3 man           | Pass                 |             |
| Board: 69 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S               | North:  ♠ KJ93  ♥ A64  ♦ J642  ♣ J5         | South:  ♠ A85  ♥ QJ853  ♠ AQ  ♠ AK9   | West Pass Pass 1. Stayı | North 3♣¹ 3NT man         | East Pass AP         | 2NT         |
| Board: 70 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♥ N              | North:  ♠ K63  ▼ AKQ9  ♠ AQ102  ♣ Q10       | South:  ♠ AJ82  ♥ 7654  ♠ 6  ♠ 9765   | West Pass AP 1. Stayı   | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3</b> ♣¹ |

| Board: 71<br>Dealer: S<br>Vul: None<br>HCP: 5  | <ul><li>♦ 9654</li><li>♥ KJ5</li><li>♦ 953</li><li>♣ J107</li></ul>  | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 72<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>★ AK4</li><li>★ AKQ65</li><li>★ 86</li><li>★ KJ4</li></ul>   | The opponents are silent. You bid first.       |
| Board: 73<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>♣ QJ107</li><li>♥ K643</li><li>◆ J4</li><li>♣ Q53</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 74<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>AQ53</li><li>₹764</li><li>AK5</li><li>AQJ</li></ul>          | The opponents are silent. You bid first.       |
| Board: 75<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>★ KQJ10</li><li>♥ Q975</li><li>◆ 1065</li><li>◆ 95</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 71<br>Dealer: S<br>Vul: None<br>North HCP: 5<br>South HCP: 20<br>Contract: 3N S | North:                                | South:  ♠ K8  ▼ A876  ♠ AKQ6  ♣ A98 |                        | North  3♣¹  3NT man        | East Pass AP         | 2NT         |
|--|---------------------------------------|-------------------------------------|------------------------|----------------------------|----------------------|-------------|
| Board: 72<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 12<br>Contract: 4N N  | North:  ♠ AK4  ♥ AKQ65  ♠ 86  ♠ KJ4   | South:  ♣ J965  ♥ 87  ♠ KQ73  ♣ AQ3 | Pass<br>AP<br>1. Stay  | North 2NT 3▼ man ntitative | Pass<br>Pass         |             |
| Board: 73 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 4 S                 | North:  ♠ QJ107  ♥ K643  ♦ J4  ♣ Q53  | South:  ♠ AK42  ♥ Q97  ♠ AQ63  ♠ AJ | West Pass Pass 1. Stay | North 3♣¹ 4♠ man           | East<br>Pass<br>AP   | 2NT         |
| Board: 74 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 4♠ N               | North:                                | South:  ♠ K942  ♥ A532  ♠ 73  ♣ K85 | West Pass AP 1. Stay   | North<br>2NT<br>3♠         | East<br>Pass<br>Pass | <b>3♣</b> ¹ |
| Board: 75 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 4 S                 | North:  ♠ KQJ10  ♥ Q975  ♦ 1065  ♣ 95 | South:  ♠ A873  ♥ KJ6  ♠ A8  ♣ AKJ2 | West Pass Pass 1. Stay | 4♠                         | East Pass AP         | 2NT         |

| Board: 71<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>★ K8</li><li>▼ A876</li><li>◆ AKQ6</li><li>◆ A98</li></ul> | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 72<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 73<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>♠ AK42</li><li>♥ Q97</li><li>♠ AQ63</li><li>♠ AJ</li></ul> | The opponents are silent. You bid first.       |
| Board: 74<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ K942</li><li>★ A532</li><li>★ 73</li><li>★ K85</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 75<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>★ A873</li><li>▼ KJ6</li><li>★ A8</li><li>★ AKJ2</li></ul> | The opponents are silent. You bid first.       |

| Board: 71<br>Dealer: S<br>Vul: None<br>North HCP: 5<br>South HCP: 20<br>Contract: 3N S | North:                                | South:  ♠ K8  ▼ A876  ♠ AKQ6  ♣ A98 |                        | North  3♣¹  3NT man        | East Pass AP         | 2NT         |
|--|---------------------------------------|-------------------------------------|------------------------|----------------------------|----------------------|-------------|
| Board: 72<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 12<br>Contract: 4N N  | North:  ♠ AK4  ♥ AKQ65  ♠ 86  ♠ KJ4   | South:  ♣ J965  ♥ 87  ♠ KQ73  ♣ AQ3 | Pass<br>AP<br>1. Stay  | North 2NT 3▼ man ntitative | Pass<br>Pass         |             |
| Board: 73 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 4 S                 | North:  ♠ QJ107  ♥ K643  ♦ J4  ♣ Q53  | South:  ♠ AK42  ♥ Q97  ♠ AQ63  ♠ AJ | West Pass Pass 1. Stay | North 3♣¹ 4♠ man           | East<br>Pass<br>AP   | 2NT         |
| Board: 74 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 4♠ N               | North:                                | South:  ♠ K942  ♥ A532  ♠ 73  ♣ K85 | West Pass AP 1. Stay   | North<br>2NT<br>3♠         | East<br>Pass<br>Pass | <b>3♣</b> ¹ |
| Board: 75 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 4 S                 | North:  ♠ KQJ10  ♥ Q975  ♦ 1065  ♣ 95 | South:  ♠ A873  ♥ KJ6  ♠ A8  ♣ AKJ2 | West Pass Pass 1. Stay | 4♠                         | East Pass AP         | 2NT         |

| Board: 76<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>★ KQ</li><li>★ A83</li><li>★ K64</li><li>★ AKJ53</li></ul>  | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 77<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ A754</li><li>♥ J85</li><li>◆ J4</li><li>◆ QJ109</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 78<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>▲ AJ942</li><li>✔ AK7</li><li>◆ A109</li><li>▲ A3</li></ul> | The opponents are silent. You bid first.       |
| Board: 79<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ K1098</li><li>▼ J74</li><li>◆ 32</li><li>◆ AJ76</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 80<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ AKQ9</li><li>▼ AQJ</li><li>◆ J5</li><li>◆ K1094</li></ul> | The opponents are silent. You bid first.       |

| Board: 76<br>Dealer: N          | North:                         | South:<br>♠ A842        | West    | North 2NT         | East<br>Pass |            |
|---------------------------------|--------------------------------|-------------------------|---------|-------------------|--------------|------------|
| Vul: NS                         | <b>♠</b> KQ<br><b>♥</b> A83    | ♥ J96                   | Pass    | 3♦                | Pass         | $4NT^2$    |
| North HCP: 20                   | ◆ K64                          | ◆ A98                   | Pass    | 6NT               | AP           |            |
| South HCP: 11<br>Contract: 6N N | <b>♣</b> AKJ53                 | <b>♣</b> Q62            | 1. Stay | man               |              |            |
| Contract. On in                 |                                |                         | 2. Quai | ntitative         | 4NT          |            |
| Board: 77<br>Dealer: S          | North:<br><b>♠</b> A754        | South:<br>♠ KJ          | West    | North             | East         | South 2NT  |
| Vul: EW<br>North HCP: 9         | <b>♥</b> J85                   | ♥ AKQ63                 | Pass    | <b>3</b> ♣¹       | Pass         | 3♥         |
| South HCP: 20                   | <b>♦</b> J4                    | ◆ A82                   | Pass    | 3NT               | AP           |            |
| Contract: 3N S                  | <b>♣</b> QJ109                 | <b>♣</b> K53            | 1. Stay | man               |              |            |
| Board: 78                       | Mouth                          | South:                  | West    | North             | Fast         | South      |
| Dealer: N                       | North:<br><b>♠</b> AJ942       | <b>♦</b> Q1083          | ,,,     | 2NT               | Pass         |            |
| Vul: Both                       | <b>♥</b> AK7                   | ♥ 52                    | Pass    | 3♠                | Pass         |            |
| North HCP: 20                   | ♦ A109                         | <b>♦</b> 874            | AP      | <i>0</i> <b>1</b> | 1 455        |            |
| South HCP: 5<br>Contract: 4♠ N  | ♣ A3                           | <b>♣</b> K987           | 1. Stay | man               |              |            |
| Board: 79<br>Dealer: S          | North:                         | South:<br>♠ AQ65        | West    | North             | East         | South 2NT  |
| Vul: EW                         | <b>♠</b> K1098<br><b>♥</b> J74 | <b>♥</b> 95             | Pass    | <b>3</b> ♣¹       | Pass         | 3♠         |
| North HCP: 9                    | <b>♦</b> 374<br><b>♦</b> 32    | ◆ AKQ109                | Pass    | 6♠                | AP           |            |
| South HCP: 20<br>Contract: 6♠ S | <b>♣</b> AJ76                  | <b>♣</b> KQ             | 1. Stay | man               |              |            |
| Board: 80                       | N. 4                           | C 4                     | West    | North             | Fact         | South      |
| Dealer: N                       | North:<br>♠ AKQ9               | South:<br><b>★</b> 8643 | West    | 2NT               | Pass         |            |
| Vul: Both                       | <b>♣</b> AKQ9<br><b>♥</b> AQJ  | ♥ 1032                  | Pass    | 21 <b>\1</b> 3♠   | Pass         | _          |
| North HCP: 20                   | ◆ J5                           | ◆ K93                   | AP      | JŦ                | 1 033        | T <b>T</b> |
| South HCP: 5<br>Contract: 4♠ N  | <b>♣</b> K1094                 | <b>♣</b> Q76            | 1. Stay | man               |              |            |

| Board: 76 Dealer: N Vul: NS Vul: NS HCP: 11  Board: 77 Dealer: S VakQ63 Vul: EW Vul: Both HCP: 5  Board: 79 Dealer: S Vul: EW Vul: EW Vul: EW Vul: Both HCP: 5  Board: 79 Dealer: S Vul: EW V |                        |                             |    |
|---|------------------------|-----------------------------|----|
| Dealer: S   | Dealer: N<br>Vul: NS   | ♥ J96<br>♦ A98              | •• |
| Dealer: N   | Dealer: S<br>Vul: EW   | <b>♥</b> AKQ63 <b>♦</b> A82 |    |
| Dealer: S Vul: EW HCP: 20  AKQ109 HCP: 20  AKQ  You bid first.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.   | Dealer: N<br>Vul: Both | ♥ 52<br>♦ 874               |    |
| Dealer: N Vul: Both Vul: Both Partner bids first  | Dealer: S<br>Vul: EW   | ♥ 95<br>♦ AKQ109            |    |
|   | Dealer: N<br>Vul: Both | ▼ 1032<br>◆ K93             | 11 |

| Board: 76<br>Dealer: N          | North:                         | South:<br>♠ A842        | West    | North 2NT         | East<br>Pass |            |
|---------------------------------|--------------------------------|-------------------------|---------|-------------------|--------------|------------|
| Vul: NS                         | <b>♠</b> KQ<br><b>♥</b> A83    | ♥ J96                   | Pass    | 3♦                | Pass         | $4NT^2$    |
| North HCP: 20                   | ◆ K64                          | ◆ A98                   | Pass    | 6NT               | AP           |            |
| South HCP: 11<br>Contract: 6N N | <b>♣</b> AKJ53                 | <b>♣</b> Q62            | 1. Stay | man               |              |            |
| Contract. On in                 |                                |                         | 2. Quai | ntitative         | 4NT          |            |
| Board: 77<br>Dealer: S          | North:<br><b>♠</b> A754        | South:<br>♠ KJ          | West    | North             | East         | South 2NT  |
| Vul: EW<br>North HCP: 9         | <b>♥</b> J85                   | ♥ AKQ63                 | Pass    | <b>3</b> ♣¹       | Pass         | 3♥         |
| South HCP: 20                   | <b>♦</b> J4                    | ◆ A82                   | Pass    | 3NT               | AP           |            |
| Contract: 3N S                  | <b>♣</b> QJ109                 | <b>♣</b> K53            | 1. Stay | man               |              |            |
| Board: 78                       | Mouth                          | South:                  | West    | North             | Fast         | South      |
| Dealer: N                       | North:<br><b>♠</b> AJ942       | <b>♦</b> Q1083          | ,,,     | 2NT               | Pass         |            |
| Vul: Both                       | <b>♥</b> AK7                   | ♥ 52                    | Pass    | 3♠                | Pass         |            |
| North HCP: 20                   | ♦ A109                         | <b>♦</b> 874            | AP      | <i>0</i> <b>1</b> | 1 455        |            |
| South HCP: 5<br>Contract: 4♠ N  | ♣ A3                           | <b>♣</b> K987           | 1. Stay | man               |              |            |
| Board: 79<br>Dealer: S          | North:                         | South:<br>♠ AQ65        | West    | North             | East         | South 2NT  |
| Vul: EW                         | <b>♠</b> K1098<br><b>♥</b> J74 | <b>♥</b> 95             | Pass    | <b>3</b> ♣¹       | Pass         | 3♠         |
| North HCP: 9                    | <b>♦</b> 374<br><b>♦</b> 32    | ◆ AKQ109                | Pass    | 6♠                | AP           |            |
| South HCP: 20<br>Contract: 6♠ S | <b>♣</b> AJ76                  | <b>♣</b> KQ             | 1. Stay | man               |              |            |
| Board: 80                       | N. 4                           | C 4                     | West    | North             | Fact         | South      |
| Dealer: N                       | North:<br>♠ AKQ9               | South:<br><b>★</b> 8643 | West    | 2NT               | Pass         |            |
| Vul: Both                       | <b>♣</b> AKQ9<br><b>♥</b> AQJ  | ♥ 1032                  | Pass    | 21 <b>\1</b> 3♠   | Pass         | _          |
| North HCP: 20                   | ◆ J5                           | ◆ K93                   | AP      | JŦ                | 1 033        | T <b>T</b> |
| South HCP: 5<br>Contract: 4♠ N  | <b>♣</b> K1094                 | <b>♣</b> Q76            | 1. Stay | man               |              |            |

| Board: 81<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>♣ 753</li><li>♥ KQ52</li><li>♦ A2</li><li>♣ 9854</li></ul>   | The opponents are silent.  Partner bids first.    |
|--|--|---|
| Board: 82<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>★ KQ5</li><li>★ KJ109</li><li>◆ AK53</li><li>★ A4</li></ul>  | The opponents are silent. You bid first.          |
| Board: 83<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>◆ 9864</li><li>♥ 105</li><li>◆ AJ82</li><li>◆ KJ10</li></ul> | The opponents are silent.  Partner bids first.    |
| Board: 84<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>A4</li><li>KQJ85</li><li>AK106</li><li>K5</li></ul>          | The opponents are silent.  You bid first.         |
| Board: 85<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>♣ Q874</li><li>♥ J1053</li><li>◆ A3</li><li>♣ A75</li></ul>  | East Doubles 3♣ if possible.  Partner bids first. |

| Board: 81 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 6 S                  | North:  ♣ 753  ▼ KQ52  ◆ A2  ♣ 9854  | South:  ♠ KJ4  ♥ AJ843  ♠ K8  ♣ AKQ  | West Pass Pass 1. Stay  | <b>6</b> ♥                | East Pass AP         | 2NT          |
|---|--------------------------------------|--------------------------------------|-------------------------|---------------------------|----------------------|--------------|
| Board: 82 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 4 N                   | North:  ♠ KQ5  ♥ KJ109  ♠ AK53  ♣ A4 | South:  ◆ 942  ▼ AQ43  ◆ 84  ◆ KQ102 |                         | North<br>2NT<br>3♥        | East<br>Pass<br>Pass | <b>3</b> ♣¹  |
| Board: 83<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 20<br>Contract: 3N S  | North:                               | South:  ♠ A10  ♥ AQJ8  ♠ K765  ♠ AQ3 | West Pass Pass 1. Stay  | 3NT                       | East Pass AP         | 2NT          |
| Board: 84 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 4 V                  | North:  ♠ A4  ♥ KQJ85  ♠ AK106  ♠ K5 | South:  ♣ J52  ♥ A1097  ♦ Q53  ♣ J43 | Pass AP 1. Stay         | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3</b> ♣¹  |
| Board: 85<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 20<br>Contract: 4N S | North:  ◆ Q874  ▼ J1053  ◆ A3  ◆ A75 | South:  ♠ AKJ3  ♥ AK6  ♠ QJ104  ♣ Q2 | Pass<br>Pass<br>1. Stay | 4NT <sup>2</sup>          | X<br>AP              | South 2NT 3♠ |

| Board: 81<br>Dealer: S<br>Vul: None<br>HCP: 21 | <ul><li>★ KJ4</li><li>★ AJ843</li><li>★ K8</li><li>★ AKQ</li></ul>  | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 82<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>♦ 942</li><li>♥ AQ43</li><li>♦ 84</li><li>♠ KQ102</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 83<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>▲ A10</li><li>✓ AQJ8</li><li>◆ K765</li><li>▲ AQ3</li></ul> | The opponents are silent. You bid first.       |
| Board: 84<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>↓ J52</li><li>▼ A1097</li><li>◆ Q53</li><li>◆ J43</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 85<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>♠ AKJ3</li><li>♥ AK6</li><li>♦ QJ104</li><li>♠ Q2</li></ul> | East Doubles 3♣ if possible.  You bid first.   |

| Board: 81 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 6 S                  | North:  ♣ 753  ▼ KQ52  ◆ A2  ♣ 9854  | South:  ♠ KJ4  ♥ AJ843  ♠ K8  ♣ AKQ  | West Pass Pass 1. Stay  | <b>6</b> ♥                | East Pass AP         | 2NT          |
|---|--------------------------------------|--------------------------------------|-------------------------|---------------------------|----------------------|--------------|
| Board: 82 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 4 N                   | North:  ♠ KQ5  ♥ KJ109  ♠ AK53  ♣ A4 | South:  ◆ 942  ▼ AQ43  ◆ 84  ◆ KQ102 |                         | North<br>2NT<br>3♥        | East<br>Pass<br>Pass | <b>3</b> ♣¹  |
| Board: 83<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 20<br>Contract: 3N S  | North:                               | South:  ♠ A10  ♥ AQJ8  ♠ K765  ♠ AQ3 | West Pass Pass 1. Stay  | 3NT                       | East Pass AP         | 2NT          |
| Board: 84 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 4 V                  | North:  ♠ A4  ♥ KQJ85  ♠ AK106  ♠ K5 | South:  ♣ J52  ♥ A1097  ♦ Q53  ♣ J43 | Pass AP 1. Stay         | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3</b> ♣¹  |
| Board: 85<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 20<br>Contract: 4N S | North:  ◆ Q874  ▼ J1053  ◆ A3  ◆ A75 | South:  ♠ AKJ3  ♥ AK6  ♠ QJ104  ♣ Q2 | Pass<br>Pass<br>1. Stay | 4NT <sup>2</sup>          | X<br>AP              | South 2NT 3♠ |

| Board: 86<br>Dealer: N | <b>♠</b> QJ2<br><b>♥</b> AJ7 | The opponents are silent. |
|------------------------|------------------------------|---------------------------|
| Vul: None              | ◆ AJ10                       | You bid first.            |
| HCP: 20                | <b>♣</b> AK65                | Tou ord mist.             |
| Board: 87              | <b>♠</b> 1098                | The opponents are silent. |
| Dealer: S              | <b>♥</b> KJ106               | The opponents are shell.  |
| Vul: NS                | <b>♦</b> K76                 | Partner bids first.       |
| HCP: 7                 | <b>♣</b> 976                 |                           |
| Board: 88              | <b>♠</b> AKQJ10              | T1                        |
| Dealer: N              | <b>♥</b> K94                 | The opponents are silent. |
| Vul: None              | ♦ KQ                         | You bid first.            |
| HCP: 21                | <b>♣</b> QJ4                 | Tou old first.            |
| Board: 89              | <b>♦</b> A963                | T1                        |
| Dealer: S              | <b>♥</b> K93                 | The opponents are silent. |
| Vul: NS                | <b>♦</b> 964                 | Partner bids first.       |
| HCP: 7                 | <b>♣</b> 1075                | rattici olus ilist.       |
| Board: 90              | <b>♠</b> A2                  | TTI                       |
| Dealer: N              | <b>▼</b> AJ2                 | The opponents are silent. |
| V1. EXV                | ♦ AKQ8                       | You bid first.            |
| Vul: EW                |                              |                           |

| Board: 86<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N  | North:  ♠ QJ2  ♥ AJ7  ♠ AJ10  ♣ AK65 | South:  ♠ A105  ♥ 10865  ♦ 953  ♠ Q97 | West Pass AP 1. Stay   | North 2NT 3  man          | Pass               |              |
|---|--------------------------------------|---------------------------------------|------------------------|---------------------------|--------------------|--------------|
| Board: 87<br>Dealer: S<br>Vul: NS<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N S    | North:                               | South:  ♠ AKQ  ♥ 85  ♠ AQ102  ♣ AJ105 | West Pass Pass 1. Stay | 3NT                       | East<br>Pass<br>AP | 2NT          |
| Board: 88<br>Dealer: N<br>Vul: None<br>North HCP: 21<br>South HCP: 14<br>Contract: 6N N | North:  ♠ AKQJ10  ♥ K94  ♠ KQ  ♣ QJ4 | South:                                | West Pass AP 1. Stay   | North<br>2NT<br>3♠<br>man | Pass               |              |
| Board: 89 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S                   | North:  ♠ A963  ♥ K93  ♦ 964  ♠ 1075 | South:  ♠ Q52  ♥ QJ  ♠ AKQJ5  ♣ KQ4   | West Pass Pass 1. Stay | North  3♣¹  3NT man       | East<br>Pass<br>AP | South 2NT 3♦ |
| Board: 90<br>Dealer: N<br>Vul: EW<br>North HCP: 21<br>South HCP: 9<br>Contract: 3N N    | North:  ♠ A2  ♥ AJ2  ♠ AKQ8  ♣ K1098 | South:  ♠ KQ87  ♥ K864  ♦ 105  ♣ J76  | West Pass AP 1. Stay   | North 2NT 3  man          | Pass               |              |

| Board: 86<br>Dealer: N<br>Vul: None<br>HCP: 6  | <ul><li>▲ A105</li><li>▼ 10865</li><li>◆ 953</li><li>♣ Q97</li></ul> | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 87<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>♠ AKQ</li><li>♥ 85</li><li>♦ AQ102</li><li>♠ AJ105</li></ul> | The opponents are silent. You bid first.       |
| Board: 88<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>♣ 32</li><li>♥ AQJ7</li><li>♦ 972</li><li>♣ AK76</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 89<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>♣ Q52</li><li>♥ QJ</li><li>◆ AKQJ5</li><li>♣ KQ4</li></ul>   | The opponents are silent. You bid first.       |
| Board: 90<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>★ KQ87</li><li>▼ K864</li><li>◆ 105</li><li>◆ J76</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 86<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N  | North:  ♠ QJ2  ♥ AJ7  ♠ AJ10  ♣ AK65 | South:  ♠ A105  ♥ 10865  ♦ 953  ♠ Q97 | West Pass AP 1. Stay   | North 2NT 3  man          | Pass               |              |
|---|--------------------------------------|---------------------------------------|------------------------|---------------------------|--------------------|--------------|
| Board: 87<br>Dealer: S<br>Vul: NS<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N S    | North:                               | South:  ♠ AKQ  ♥ 85  ♠ AQ102  ♣ AJ105 | West Pass Pass 1. Stay | 3NT                       | East<br>Pass<br>AP | 2NT          |
| Board: 88<br>Dealer: N<br>Vul: None<br>North HCP: 21<br>South HCP: 14<br>Contract: 6N N | North:  ♠ AKQJ10  ♥ K94  ♠ KQ  ♣ QJ4 | South:                                | West Pass AP 1. Stay   | North<br>2NT<br>3♠<br>man | Pass               |              |
| Board: 89 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S                   | North:  ♠ A963  ♥ K93  ♦ 964  ♠ 1075 | South:  ♠ Q52  ♥ QJ  ♠ AKQJ5  ♣ KQ4   | West Pass Pass 1. Stay | North  3♣¹  3NT man       | East<br>Pass<br>AP | South 2NT 3♦ |
| Board: 90<br>Dealer: N<br>Vul: EW<br>North HCP: 21<br>South HCP: 9<br>Contract: 3N N    | North:  ♠ A2  ♥ AJ2  ♠ AKQ8  ♣ K1098 | South:  ♠ KQ87  ♥ K864  ♦ 105  ♣ J76  | West Pass AP 1. Stay   | North 2NT 3  man          | Pass               |              |

| Board: 91<br>Dealer: S<br>Vul: Both<br>HCP: 7  | <ul><li>\$532</li><li>▼8653</li><li>▶ J93</li><li>♣ AQ7</li></ul>    | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 92<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>★ A4</li><li>✓ AKQ2</li><li>◆ K1092</li><li>◆ KJ10</li></ul> | The opponents are silent. You bid first.       |
| Board: 93<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>♣ J75</li><li>♥ QJ95</li><li>♦ KQ64</li><li>♣ 92</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 94<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>♠ AQ9</li><li>♥ AKQ7</li><li>♠ 92</li><li>♠ AJ63</li></ul>   | The opponents are silent. You bid first.       |
| Board: 95<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>♠ A953</li><li>♥ Q974</li><li>♦ 75</li><li>♠ KQ7</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 91<br>Dealer: S        | North:<br><b>★</b> 532 | South:<br>♠ AQ94  | West    | North                  | East | South 2NT    |
|-------------------------------|------------------------|-------------------|---------|------------------------|------|--------------|
| Vul: Both<br>North HCP: 7     | <b>♥</b> 8653          | ♥ AJ              | Pass    | <b>3</b> ♣¹            | Pass | 3♠           |
| South HCP: 20                 | <b>♦</b> J93           | ◆ AKQ104          | Pass    | 3NT                    | AP   |              |
| Contract: 3N S                | ♣ AQ7                  | <b>♣</b> 52       | 1. Stay | man                    |      |              |
| Board: 92                     | North:                 | South:            | West    | North                  | East | South        |
| Dealer: N                     | Norui.<br>• A4         | <b>♦</b> Q765     |         | 2NT                    | Pass |              |
| Vul: EW                       | ♥ AKQ2                 | <b>▼</b> 10873    | Pass    | 3♥                     | Pass | _            |
| North HCP: 20<br>South HCP: 8 | ◆ K1092                | <b>♦</b> 8        | AP      |                        |      |              |
| Contract: 4♥ N                | <b>♣</b> KJ10          | <b>♣</b> AQ42     | 1. Stay | man                    |      |              |
| Board: 93<br>Dealer: S        | North:<br>♠ J75        | South:<br>♠ AK108 | West    | North                  | East | South 2NT    |
| Vul: Both                     | <b>♥</b> QJ95          | <b>♥</b> AK72     | Pass    | <b>3♣</b> <sup>1</sup> | Pass | 3♥           |
| North HCP: 9<br>South HCP: 20 | <b>♦</b> KQ64          | ♦ A95             | Pass    | 4♥                     | AP   |              |
| Contract: 4♥ S                | <b>♣</b> 92            | <b>♣</b> Q5       | 1. Stay | man                    |      |              |
| Board: 94                     | North:                 | South:            | West    | North                  | East | South        |
| Dealer: N                     | <b>♠</b> AQ9           | <b>♠</b> J1087    |         | 2NT                    | Pass | 3 <b>♣</b> ¹ |
| Vul: None<br>North HCP: 20    | ♥ AKQ7                 | <b>v</b> 106      | Pass    | 3♥                     | Pass | 3NT          |
| South HCP: 8                  | ♦ 92<br>• A162         | ◆ AK5             | AP      |                        |      |              |
| Contract: 3N N                | <b>♣</b> AJ63          | <b>♣</b> 10754    | 1. Stay | man                    |      |              |
|                               |                        |                   | West    | North                  | East | South        |
| Board: 95                     | North:                 | South:            |         |                        |      | 2NT          |
| Dealer: S<br>Vul: Both        | <b>♠</b> A953          | <b>♠</b> Q104     | Pass    | <b>3♣</b> <sup>1</sup> | Pass | 3♦           |
| North HCP: 11                 | <b>♥</b> Q974          | <b>♥</b> AK10     | Pass    | $4NT^2$                | Pass | 6NT          |
| South HCP: 21                 | ♦ 75<br>• VO7          | ◆ AK108           | AP      |                        |      |              |
| Contract: 6N S                | <b>♣</b> KQ7           | ♣ AJ5             | 1. Stay |                        |      |              |
|                               |                        |                   | 2. Qua  | ntitative              | 4NT  |              |

| Board: 91<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>AQ94</li><li>✓ AJ</li><li>AKQ104</li><li>52</li></ul>         | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 92<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>♣ Q765</li><li>♥ 10873</li><li>♦ 8</li><li>♣ AQ42</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 93<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>AK108</li><li>✓ AK72</li><li>A95</li><li>Q5</li></ul>         | The opponents are silent. You bid first.       |
| Board: 94<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 95<br>Dealer: S<br>Vul: Both<br>HCP: 21 | <ul><li>♣ Q104</li><li>♥ AK10</li><li>◆ AK108</li><li>♣ AJ5</li></ul> | The opponents are silent. You bid first.       |

| Board: 91<br>Dealer: S        | North:<br><b>★</b> 532 | South:<br>♠ AQ94  | West    | North                  | East | South 2NT    |
|-------------------------------|------------------------|-------------------|---------|------------------------|------|--------------|
| Vul: Both<br>North HCP: 7     | <b>♥</b> 8653          | ♥ AJ              | Pass    | <b>3</b> ♣¹            | Pass | 3♠           |
| South HCP: 20                 | <b>♦</b> J93           | ◆ AKQ104          | Pass    | 3NT                    | AP   |              |
| Contract: 3N S                | ♣ AQ7                  | <b>♣</b> 52       | 1. Stay | man                    |      |              |
| Board: 92                     | North:                 | South:            | West    | North                  | East | South        |
| Dealer: N                     | Norui.<br>• A4         | <b>♦</b> Q765     |         | 2NT                    | Pass |              |
| Vul: EW                       | ♥ AKQ2                 | <b>▼</b> 10873    | Pass    | 3♥                     | Pass | _            |
| North HCP: 20<br>South HCP: 8 | ◆ K1092                | <b>♦</b> 8        | AP      |                        |      |              |
| Contract: 4♥ N                | <b>♣</b> KJ10          | <b>♣</b> AQ42     | 1. Stay | man                    |      |              |
| Board: 93<br>Dealer: S        | North:<br>♠ J75        | South:<br>♠ AK108 | West    | North                  | East | South 2NT    |
| Vul: Both                     | <b>♥</b> QJ95          | <b>♥</b> AK72     | Pass    | <b>3♣</b> <sup>1</sup> | Pass | 3♥           |
| North HCP: 9<br>South HCP: 20 | <b>♦</b> KQ64          | ♦ A95             | Pass    | 4♥                     | AP   |              |
| Contract: 4♥ S                | <b>♣</b> 92            | <b>♣</b> Q5       | 1. Stay | man                    |      |              |
| Board: 94                     | North:                 | South:            | West    | North                  | East | South        |
| Dealer: N                     | <b>♠</b> AQ9           | <b>♠</b> J1087    |         | 2NT                    | Pass | 3 <b>♣</b> ¹ |
| Vul: None<br>North HCP: 20    | ♥ AKQ7                 | <b>v</b> 106      | Pass    | 3♥                     | Pass | 3NT          |
| South HCP: 8                  | ♦ 92<br>• A162         | ◆ AK5             | AP      |                        |      |              |
| Contract: 3N N                | <b>♣</b> AJ63          | <b>♣</b> 10754    | 1. Stay | man                    |      |              |
|                               |                        |                   | West    | North                  | East | South        |
| Board: 95                     | North:                 | South:            |         |                        |      | 2NT          |
| Dealer: S<br>Vul: Both        | <b>♠</b> A953          | <b>♠</b> Q104     | Pass    | <b>3♣</b> <sup>1</sup> | Pass | 3♦           |
| North HCP: 11                 | <b>♥</b> Q974          | <b>♥</b> AK10     | Pass    | $4NT^2$                | Pass | 6NT          |
| South HCP: 21                 | ♦ 75<br>• VO7          | ◆ AK108           | AP      |                        |      |              |
| Contract: 6N S                | <b>♣</b> KQ7           | ♣ AJ5             | 1. Stay |                        |      |              |
|                               |                        |                   | 2. Qua  | ntitative              | 4NT  |              |

| Board: 96<br>Dealer: N<br>Vul: NS<br>HCP: 21  | <ul><li>★ AK10</li><li>♥ AQJ4</li><li>◆ Q10</li><li>◆ AJ104</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 97<br>Dealer: S<br>Vul: None<br>HCP: 8 | <ul><li>Q74</li><li>✓ K1087</li><li>✓ 965</li><li>✓ K94</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 98<br>Dealer: N<br>Vul: EW<br>HCP: 20  | <ul><li>★ KJ</li><li>▼ 76</li><li>◆ AK82</li><li>◆ AKQ62</li></ul>    | The opponents are silent. You bid first.       |
| Board: 99<br>Dealer: S<br>Vul: None<br>HCP: 5 | <ul><li>♣ Q543</li><li>♥ Q92</li><li>♦ J73</li><li>♣ 1032</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 100<br>Dealer: N<br>Vul: NS<br>HCP: 21 | <ul><li>★ A102</li><li>▼ A104</li><li>◆ AK9</li><li>◆ KQJ4</li></ul>  | The opponents are silent.  You bid first.      |

| Board: 96<br>Dealer: N<br>Vul: NS | North:<br>♠ AK10 | South:<br><b>♠</b> 972 | West    | North<br>2NT | East<br>Pass |               |
|-----------------------------------|------------------|------------------------|---------|--------------|--------------|---------------|
| North HCP: 21                     | ♥ AQJ4           | <b>♥</b> K1073         | Pass    | 3♥           | Pass         | <b>4♥</b>     |
| South HCP: 6                      | • Q10            | ♦ 9842<br>• V6         | AP      |              |              |               |
| Contract: 4♥ N                    | <b>♣</b> AJ104   | <b>♣</b> K6            | 1. Stay | man          |              |               |
| Board: 97                         | North:           | South:                 | West    | North        | East         | South         |
| Dealer: S                         | • Q74            | <b>4</b> J6            |         |              |              | 2NT           |
| Vul: None                         | <b>♥</b> K1087   | <b>♥</b> Q43           | Pass    | <b>3</b> ♣¹  | Pass         | 3♦            |
| North HCP: 8<br>South HCP: 20     | <b>♦</b> 965     | ♦ AKQJ8                | Pass    | 3NT          | AP           |               |
| Contract: 3N S                    | <b>♣</b> K94     | <b>♣</b> AQJ           | 1. Stay | man          |              |               |
| Board: 98                         | North:           | South:                 | West    | North        | East         | South         |
| Dealer: N                         | Norui.<br>♠ KJ   | \$6tan.<br>♠ A54       |         | 2NT          | Pass         |               |
| Vul: EW<br>North HCP: 20          | <b>♥</b> 76      | ▼ A1092                | Pass    | 3♦           |              | 3NT           |
| South HCP: 8                      | ◆ AK82           | <b>♦</b> 7543          | AP      |              |              |               |
| Contract: 3N N                    | ♣ AKQ62          | <b>♣</b> 53            | 1. Stay | man          |              |               |
| Board: 99                         | North:           | South:                 | West    | North        | East         | South         |
| Dealer: S                         | <b>♦</b> Q543    | <b>♦</b> AK82          |         |              |              | 2NT           |
| Vul: None                         | <b>♥</b> Q92     | <b>♥</b> 843           | Pass    | 3 <b>♣</b> ¹ | Pass         | 3♠            |
| North HCP: 5<br>South HCP: 21     | ◆ J73            | ♦ AK                   | Pass    | 4♠           | AP           |               |
| Contract: 4♠ S                    | <b>♣</b> 1032    | <b>♣</b> AK65          | 1. Stay | man          |              |               |
| Board: 100                        | NI 4             | G 4                    | West    | North        | Fact         | South         |
| Dealer: N                         | North:<br>♠ A102 | South:<br>♠ 73         | West    | 2NT          | Pass         |               |
| Vul: NS                           | ▼ A102           | ▼ KJ93                 | Pass    | 3 <b>♦</b>   |              | 3NT           |
| North HCP: 21                     | • AK9            | <b>♦</b> 543           | AP      | J •          | 1 433        | J1 <b>1 1</b> |
| South HCP: 8<br>Contract: 3N N    | <b>♣</b> KQJ4    | ♣ A1083                | 1. Stay | man          |              |               |

| Board: 96<br>Dealer: N<br>Vul: NS<br>HCP: 6    | <ul><li>♦ 972</li><li>♥ K1073</li><li>♦ 9842</li><li>♦ K6</li></ul> | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 97<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>♣ J6</li><li>♥ Q43</li><li>♦ AKQJ8</li><li>♣ AQJ</li></ul>  | The opponents are silent. You bid first.       |
| Board: 98<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>A54</li><li>✓ A1092</li><li>✓ 7543</li><li>✓ 53</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 99<br>Dealer: S<br>Vul: None<br>HCP: 21 | <ul><li>♠ AK82</li><li>♥ 843</li><li>♠ AK</li><li>♠ AK65</li></ul>  | The opponents are silent. You bid first.       |
| Board: 100<br>Dealer: N<br>Vul: NS<br>HCP: 8   | <ul><li>★73</li><li>★ KJ93</li><li>★ 543</li><li>★ A1083</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 96<br>Dealer: N<br>Vul: NS | North:<br>♠ AK10 | South:<br><b>♠</b> 972 | West    | North<br>2NT | East<br>Pass |               |
|-----------------------------------|------------------|------------------------|---------|--------------|--------------|---------------|
| North HCP: 21                     | ♥ AQJ4           | <b>♥</b> K1073         | Pass    | 3♥           | Pass         | <b>4♥</b>     |
| South HCP: 6                      | • Q10            | ♦ 9842<br>• V6         | AP      |              |              |               |
| Contract: 4♥ N                    | <b>♣</b> AJ104   | <b>♣</b> K6            | 1. Stay | man          |              |               |
| Board: 97                         | North:           | South:                 | West    | North        | East         | South         |
| Dealer: S                         | • Q74            | <b>4</b> J6            |         |              |              | 2NT           |
| Vul: None                         | <b>♥</b> K1087   | <b>♥</b> Q43           | Pass    | <b>3</b> ♣¹  | Pass         | 3♦            |
| North HCP: 8<br>South HCP: 20     | <b>♦</b> 965     | ♦ AKQJ8                | Pass    | 3NT          | AP           |               |
| Contract: 3N S                    | <b>♣</b> K94     | <b>♣</b> AQJ           | 1. Stay | man          |              |               |
| Board: 98                         | North:           | South:                 | West    | North        | East         | South         |
| Dealer: N                         | Norui.<br>♠ KJ   | \$6tan.<br>♠ A54       |         | 2NT          | Pass         |               |
| Vul: EW<br>North HCP: 20          | <b>♥</b> 76      | ▼ A1092                | Pass    | 3♦           |              | 3NT           |
| South HCP: 8                      | ◆ AK82           | <b>♦</b> 7543          | AP      |              |              |               |
| Contract: 3N N                    | ♣ AKQ62          | <b>♣</b> 53            | 1. Stay | man          |              |               |
| Board: 99                         | North:           | South:                 | West    | North        | East         | South         |
| Dealer: S                         | <b>♦</b> Q543    | <b>♦</b> AK82          |         |              |              | 2NT           |
| Vul: None                         | <b>♥</b> Q92     | <b>♥</b> 843           | Pass    | 3 <b>♣</b> ¹ | Pass         | 3♠            |
| North HCP: 5<br>South HCP: 21     | ◆ J73            | ♦ AK                   | Pass    | 4♠           | AP           |               |
| Contract: 4♠ S                    | <b>♣</b> 1032    | <b>♣</b> AK65          | 1. Stay | man          |              |               |
| Board: 100                        | NI 4             | G 4                    | West    | North        | Fact         | South         |
| Dealer: N                         | North:<br>♠ A102 | South:<br>♠ 73         | West    | 2NT          | Pass         |               |
| Vul: NS                           | ▼ A102           | ▼ KJ93                 | Pass    | 3 <b>♦</b>   |              | 3NT           |
| North HCP: 21                     | • AK9            | <b>♦</b> 543           | AP      | J •          | 1 433        | J1 <b>1 1</b> |
| South HCP: 8<br>Contract: 3N N    | <b>♣</b> KQJ4    | ♣ A1083                | 1. Stay | man          |              |               |

| Board: 101<br>Dealer: S<br>Vul: EW<br>HCP: 5    | <ul><li>♦ 8742</li><li>♥ J32</li><li>♦ KJ5</li><li>♠ 753</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 102<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ KJ5</li><li>★ A103</li><li>★ AQJ4</li><li>★ KQ7</li></ul> | The opponents are silent. You bid first.       |
| Board: 103<br>Dealer: S<br>Vul: NS<br>HCP: 6    | <ul><li>♣ Q86</li><li>♥ 9865</li><li>♦ KJ9</li><li>♣ 765</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 104<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>♠ AQ</li><li>♥ J94</li><li>♦ AKQ</li><li>♠ KJ875</li></ul>  | The opponents are silent. You bid first.       |
| Board: 105<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>★ KJ86</li><li>★ AJ8</li><li>★ A943</li><li>★ 53</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 101<br>Dealer: S  | North:<br><b>♠</b> 8742                             | South:<br>♠ J93                                       | West                    | North                            | East               | South 2NT |
|--|---|---|-------------------------|----------------------------------|--------------------|-----------|
| Vul: EW<br>North HCP: 5<br>South HCP: 21<br>Contract: 3N S                               | <ul><li>▼ J32</li><li>◆ KJ5</li><li>◆ 753</li></ul> | <ul><li>✓ AK10</li><li>◆ AQ87</li><li>◆ AK2</li></ul> | Pass<br>Pass<br>1. Stay | 3♣¹<br>3NT<br>man                | Pass<br>AP         | 3♦        |
| Board: 102<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N  | North:  ♠ KJ5  ♥ A103  ♠ AQJ4  ♣ KQ7                | South:  ♠ Q87  ♥ 9764  ♦ 65  ♠ A1043                  | West Pass AP 1. Stay    | North 2NT 3  man                 | Pass               |           |
| Board: 103 Dealer: S Vul: NS North HCP: 6 South HCP: 21 Contract: 4 S                    | North:  ♠ Q86  ♥ 9865  ♠ KJ9  ♣ 765                 | South:  ♠ AJ5  ♥ AKQJ  ♠ A876  ♠ Q10                  | West Pass Pass 1. Stay  | North 3♣¹ 4♥ man                 | East<br>Pass<br>AP | 2NT       |
| Board: 104<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N    | North:  ♠ AQ  ♥ J94  ♠ AKQ  ♠ KJ875                 | South:  ♣ 732  ♥ Q1062  ◆ 987  ♣ A103                 | West Pass AP 1. Stay    |                                  | Pass               |           |
| Board: 105<br>Dealer: S<br>Vul: Both<br>North HCP: 13<br>South HCP: 20<br>Contract: 4N S | North:  ♠ KJ86  ♥ AJ8  ♠ A943  ♣ 53                 | South:  ♠ A73  ♥ Q75  ♠ KQJ7  ♠ AKJ                   | Pass<br>Pass<br>1. Stay | North  3♣¹  4NT²  man  ntitative | Pass<br>AP         | 2NT       |

| Board: 101<br>Dealer: S<br>Vul: EW<br>HCP: 21   | <ul><li></li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 102<br>Dealer: N<br>Vul: Both<br>HCP: 6  | <ul><li>◆ Q87</li><li>♥ 9764</li><li>◆ 65</li><li>◆ A1043</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 103<br>Dealer: S<br>Vul: NS<br>HCP: 21   | <ul><li>AJ5</li><li>✓ AKQJ</li><li>A876</li><li>Q10</li></ul>       | The opponents are silent. You bid first.       |
| Board: 104<br>Dealer: N<br>Vul: EW<br>HCP: 6    | <ul><li>★732</li><li>♥Q1062</li><li>◆987</li><li>★A103</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 105<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>♣ A73</li><li>♥ Q75</li><li>♦ KQJ7</li><li>♣ AKJ</li></ul>  | The opponents are silent. You bid first.       |

| Board: 101<br>Dealer: S  | North:<br><b>♠</b> 8742                             | South:<br>♠ J93                                       | West                    | North                            | East               | South 2NT |
|--|---|---|-------------------------|----------------------------------|--------------------|-----------|
| Vul: EW<br>North HCP: 5<br>South HCP: 21<br>Contract: 3N S                               | <ul><li>▼ J32</li><li>◆ KJ5</li><li>◆ 753</li></ul> | <ul><li>✓ AK10</li><li>◆ AQ87</li><li>◆ AK2</li></ul> | Pass<br>Pass<br>1. Stay | 3♣¹<br>3NT<br>man                | Pass<br>AP         | 3♦        |
| Board: 102<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N  | North:  ♠ KJ5  ♥ A103  ♠ AQJ4  ♣ KQ7                | South:  ♠ Q87  ♥ 9764  ♦ 65  ♠ A1043                  | West Pass AP 1. Stay    | North 2NT 3  man                 | Pass               |           |
| Board: 103 Dealer: S Vul: NS North HCP: 6 South HCP: 21 Contract: 4 S                    | North:  ♠ Q86  ♥ 9865  ♠ KJ9  ♣ 765                 | South:  ♠ AJ5  ♥ AKQJ  ♠ A876  ♠ Q10                  | West Pass Pass 1. Stay  | North 3♣¹ 4♥ man                 | East<br>Pass<br>AP | 2NT       |
| Board: 104<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N    | North:  ♠ AQ  ♥ J94  ♠ AKQ  ♠ KJ875                 | South:  ♣ 732  ♥ Q1062  ◆ 987  ♣ A103                 | West Pass AP 1. Stay    |                                  | Pass               |           |
| Board: 105<br>Dealer: S<br>Vul: Both<br>North HCP: 13<br>South HCP: 20<br>Contract: 4N S | North:  ♠ KJ86  ♥ AJ8  ♠ A943  ♣ 53                 | South:  ♠ A73  ♥ Q75  ♠ KQJ7  ♠ AKJ                   | Pass<br>Pass<br>1. Stay | North  3♣¹  4NT²  man  ntitative | Pass<br>AP         | 2NT       |

| Board: 106<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>AKJ</li><li>AQ4</li><li>AQ6</li><li>7643</li></ul>          | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 107<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ Q73</li><li>♥ KJ97</li><li>♦ 10643</li><li>♣ AJ</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 108<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>♠ A5</li><li>♥ AK</li><li>♦ AQJ74</li><li>♠ Q763</li></ul>  | The opponents are silent. You bid first.       |
| Board: 109<br>Dealer: S<br>Vul: NS<br>HCP: 5    | <ul><li>◆ Q984</li><li>♥ Q3</li><li>◆ J976</li><li>◆ 542</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 110<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>♣ A97</li><li>♥ K4</li><li>♦ AKQ2</li><li>♣ A987</li></ul>  | The opponents are silent. You bid first.       |

| Board: 106<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 7<br>Contract: 3N N  | North:  ♠ AKJ  ♥ AQ4  ♠ AQ6  ♠ 7643  | South:                                 | West Pass AP 1. Stay          | North 2NT 3  man                 | Pass         |        |
|--|--------------------------------------|--|-------------------------------|----------------------------------|--------------|--------|
| Board: 107<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 20<br>Contract: 6N S   | North:  ♠ Q73  ♥ KJ97  ♦ 10643  ♠ AJ | South:  ♠ AK2  ♥ A10  ♠ AQ72  ♣ K762   | Pass<br>Pass<br>AP<br>1. Stay | North  3♣¹  4NT²  man  ntitative | Pass<br>Pass | 2NT 3♦ |
| Board: 108<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 12<br>Contract: 6N N | North:  ♠ A5  ♥ AK  ♠ AQJ74  ♠ Q763  | South:  ♣ 8632  ♥ Q87  ♠ K52  ♣ AK10   | West Pass AP 1. Stay          | North 2NT 3  man                 | Pass         |        |
| Board: 109<br>Dealer: S<br>Vul: NS<br>North HCP: 5<br>South HCP: 20<br>Contract: 3N S    | North:  ♠ Q984  ♥ Q3  ♦ J976  ♠ 542  | South:  ♠ A102  ♥ AJ109  ♠ Q2  ♠ AKQ10 | Pass                          | North  3♣¹  3NT  man             | East Pass AP | 2NT    |
| Board: 110<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N  | North:  ♠ A97  ♥ K4  ♠ AKQ2  ♣ A987  | South:  ♠ J1063  ♥ A105  ♦ 94  ♣ J642  | West Pass AP 1. Stay          | North<br>2NT<br>3•               | Pass         |        |

| Board: 106<br>Dealer: N<br>Vul: None<br>HCP: 7  | <ul><li>◆9543</li><li>♥ K983</li><li>◆8754</li><li>◆ A</li></ul>      | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 107<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>★ AK2</li><li>▼ A10</li><li>★ AQ72</li><li>★ K762</li></ul>   | The opponents are silent. You bid first.       |
| Board: 108<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★8632</li><li>♥Q87</li><li>★K52</li><li>★AK10</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 109<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>▲ A102</li><li>♥ AJ109</li><li>◆ Q2</li><li>▲ AKQ10</li></ul> | The opponents are silent. You bid first.       |
| Board: 110<br>Dealer: N<br>Vul: Both<br>HCP: 6  | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 106<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 7<br>Contract: 3N N  | North:  ♠ AKJ  ♥ AQ4  ♠ AQ6  ♠ 7643  | South:                                 | West Pass AP 1. Stay          | North 2NT 3  man                 | Pass         |        |
|--|--------------------------------------|--|-------------------------------|----------------------------------|--------------|--------|
| Board: 107<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 20<br>Contract: 6N S   | North:  ♠ Q73  ♥ KJ97  ♦ 10643  ♠ AJ | South:  ♠ AK2  ♥ A10  ♠ AQ72  ♣ K762   | Pass<br>Pass<br>AP<br>1. Stay | North  3♣¹  4NT²  man  ntitative | Pass<br>Pass | 2NT 3♦ |
| Board: 108<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 12<br>Contract: 6N N | North:  ♠ A5  ♥ AK  ♠ AQJ74  ♠ Q763  | South:  ♣ 8632  ♥ Q87  ♠ K52  ♣ AK10   | West Pass AP 1. Stay          | North 2NT 3  man                 | Pass         |        |
| Board: 109<br>Dealer: S<br>Vul: NS<br>North HCP: 5<br>South HCP: 20<br>Contract: 3N S    | North:  ♠ Q984  ♥ Q3  ♦ J976  ♠ 542  | South:  ♠ A102  ♥ AJ109  ♠ Q2  ♠ AKQ10 | Pass                          | North  3♣¹  3NT  man             | East Pass AP | 2NT    |
| Board: 110<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N  | North:  ♠ A97  ♥ K4  ♠ AKQ2  ♣ A987  | South:  ♠ J1063  ♥ A105  ♦ 94  ♣ J642  | West Pass AP 1. Stay          | North<br>2NT<br>3•               | Pass         |        |

| Board: 111<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ KQ42</li><li>★ K642</li><li>◆ Q1098</li><li>◆ 5</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 112<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>AK7</li><li>✓ AK76</li><li>A84</li><li>Q94</li></ul>         | The opponents are silent. You bid first.       |
| Board: 113<br>Dealer: S<br>Vul: EW<br>HCP: 5    | <ul><li>10973</li><li>K763</li><li>Q4</li><li>1052</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 114<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>★ K104</li><li>★ AQ109</li><li>◆ AK</li><li>★ A762</li></ul> | The opponents are silent. You bid first.       |
| Board: 115<br>Dealer: S<br>Vul: EW<br>HCP: 5    | <ul><li>▶ J86</li><li>♥ J963</li><li>◆ QJ95</li><li>♣ 95</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 111<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 21                   | North:  ♠ KQ42  ♥ K642  • Q1098  | South:  ♠ A9  ♠ AQ93  ♠ A763            | Pass<br>Pass           | 6NT                       | East Pass AP         | 2NT         |
|--|--|---|------------------------|---------------------------|----------------------|-------------|
| Contract: 6N S  Board: 112 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 N    | <ul> <li>♣ 5</li> <li>North:</li> <li>♠ AK7</li> <li>♥ AK76</li> <li>♦ A84</li> <li>♣ Q94</li> </ul> | ♣ AK3  South: ♠ J104 ♥ Q842 ♠ K653 ♣ 75 | Vest Pass AP 1. Stay   | North<br>2NT<br>3♥        | East<br>Pass<br>Pass | <b>3♣</b> ¹ |
| Board: 113<br>Dealer: S<br>Vul: EW<br>North HCP: 5<br>South HCP: 20<br>Contract: 3N S    | North:  ♠ 10973  ♥ K763  ♦ Q4  ♣ 1052  | South:  ♠ AQ2  ♥ A104  ♠ AK87  ♠ K43    | West Pass Pass 1. Stay | 3NT                       | East Pass AP         | 2NT         |
| Board: 114<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 10<br>Contract: 3N N | North:  ♠ K104  ♥ AQ109  ♠ AK  ♣ A762  | South:  ♠ A873  ♥ K7  ♦ 1052  ♣ QJ98    | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | Pass                 |             |
| Board: 115<br>Dealer: S<br>Vul: EW<br>North HCP: 5<br>South HCP: 20<br>Contract: 3N S    | North:   | South:  ♠ A104  ♥ AK2  ♠ A2  ♣ AJ763    | West Pass Pass 1. Stay | North  3♣¹  3NT  man      | East Pass AP         | 2NT         |

| Board: 111<br>Dealer: S<br>Vul: None<br>HCP: 21 | <ul><li>♠ A9</li><li>♥ AQ93</li><li>♠ A763</li><li>♠ AK3</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 112<br>Dealer: N<br>Vul: NS<br>HCP: 6    | <ul><li>♣ J104</li><li>♥ Q842</li><li>♦ K653</li><li>♣ 75</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 113<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>AQ2</li><li>✓ A104</li><li>AK87</li><li>✓ K43</li></ul>     | The opponents are silent.  You bid first.      |
| Board: 114<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ A873</li><li>★ K7</li><li>★ 1052</li><li>★ QJ98</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 115<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>★ A104</li><li>★ AK2</li><li>★ A2</li><li>★ AJ763</li></ul> | The opponents are silent. You bid first.       |

| Board: 111<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 21                   | North:  ♠ KQ42  ♥ K642  • Q1098  | South:  ♠ A9  ♠ AQ93  ♠ A763            | Pass<br>Pass           | 6NT                       | East Pass AP         | 2NT         |
|--|--|---|------------------------|---------------------------|----------------------|-------------|
| Contract: 6N S  Board: 112 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 N    | <ul> <li>♣ 5</li> <li>North:</li> <li>♠ AK7</li> <li>♥ AK76</li> <li>♦ A84</li> <li>♣ Q94</li> </ul> | ♣ AK3  South: ♠ J104 ♥ Q842 ♠ K653 ♣ 75 | Vest Pass AP 1. Stay   | North<br>2NT<br>3♥        | East<br>Pass<br>Pass | <b>3♣</b> ¹ |
| Board: 113<br>Dealer: S<br>Vul: EW<br>North HCP: 5<br>South HCP: 20<br>Contract: 3N S    | North:  ♠ 10973  ♥ K763  ♦ Q4  ♣ 1052  | South:  ♠ AQ2  ♥ A104  ♠ AK87  ♠ K43    | West Pass Pass 1. Stay | 3NT                       | East Pass AP         | 2NT         |
| Board: 114<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 10<br>Contract: 3N N | North:  ♠ K104  ♥ AQ109  ♠ AK  ♣ A762  | South:  ♠ A873  ♥ K7  ♦ 1052  ♣ QJ98    | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | Pass                 |             |
| Board: 115<br>Dealer: S<br>Vul: EW<br>North HCP: 5<br>South HCP: 20<br>Contract: 3N S    | North:   | South:  ♠ A104  ♥ AK2  ♠ A2  ♣ AJ763    | West Pass Pass 1. Stay | North  3♣¹  3NT  man      | East Pass AP         | 2NT         |

| Board: 116<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>AKQ93</li><li>✓ A53</li><li>✓ K6</li><li>✓ A72</li></ul>    | The opponents are silent. You bid first.          |
|---|---|---|
| Board: 117<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>♣ Q754</li><li>♥ Q104</li><li>◆ QJ9</li><li>♣ J63</li></ul> | East Doubles 3♣ if possible.  Partner bids first. |
| Board: 118<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li>♠ AKJ53</li><li>♥ KQ</li><li>♠ KJ</li><li>♠ A874</li></ul>  | The opponents are silent.  You bid first.         |
| Board: 119<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♣ Q82</li><li>♥ K876</li><li>◆ QJ103</li><li>♣ Q2</li></ul> | The opponents are silent.  Partner bids first.    |
| Board: 120<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li>AQ62</li><li>A42</li><li>A8</li><li>AK97</li></ul>          | The opponents are silent.  You bid first.         |

| Board: 116<br>Dealer: N<br>Vul: Both            | North:<br>♠ AKQ93                                  | South:<br><b>★</b> 8652                               | West                    | North<br>2NT | East<br>Pass |           |
|---|--|---|-------------------------|--------------|--------------|-----------|
| North HCP: 20<br>South HCP: 9<br>Contract: 4♠ N | <ul><li>★ A53</li><li>★ K6</li><li>★ A72</li></ul> | <ul><li>✓ J10</li><li>◆ A43</li><li>◆ KJ98</li></ul>  | Pass<br>AP<br>1. Stay   | 3♠<br>man    | Pass         | 4♠        |
| Board: 117 Dealer: S Vul: EW                    | North:<br>♠ Q754                                   | South:<br>♠ AKJ                                       |                         | North        | East         | South 2NT |
| North HCP: 8<br>South HCP: 20                   | ♥ Q104<br>♦ QJ9<br>♣ J63                           | <b>♥</b> AJ62<br><b>♦</b> AK8<br><b>♣</b> 874         | Pass<br>Pass<br>1. Stay | 3♣¹<br>3NT   | X<br>AP      | 3♥        |
| Contract: 3N S                                  |  |   | 1. Suly                 | II MIII      |              |           |
| Board: 118<br>Dealer: N<br>Vul: None            | North:<br>♠ AKJ53                                  | South:<br>♠ Q1096                                     | West                    | North<br>2NT | East<br>Pass |           |
| North HCP: 21<br>South HCP: 7                   | <b>∨</b> KQ<br><b>◆</b> KJ<br><b>◆</b> A874        | <ul><li>✓ A873</li><li>◆ 1043</li><li>◆ J10</li></ul> | Pass<br>AP              |              | Pass         | 4♠        |
| Contract: 4♠ N                                  | <b>2</b> 110/4                                     | <b>¥</b> 310  | 1. Stay                 | man          |              |           |
| Board: 119<br>Dealer: S                         | North:   | South:  | West                    | North        | East         | South 2NT |
| Vul: Both<br>North HCP: 10                      | <b>♠</b> Q82<br><b>♥</b> K876                      | ♠ AK<br>♥ AQ3   | Pass                    | <b>3♣</b> ¹  | Pass         | 3♦        |
| South HCP: 21<br>Contract: 3N S                 | ◆ QJ103<br>◆ Q2                                    | ◆ A42<br>◆ KJ973                                      | Pass<br>1. Stay         | 3NT<br>man   | AP           |           |
|   |  |   |                         |              |              |           |
| Board: 120<br>Dealer: N                         | North:<br>♠ AQ62                                   | South:<br>♠ K974                                      | West                    | North<br>2NT | East<br>Pass |           |
| Vul: None<br>North HCP: 21<br>South HCP: 6      | <b>♦</b> A42 <b>♦</b> A8                           | ♥ J1053<br>♦ Q74                                      | Pass<br>AP              | 3♠           | Pass         | 4♠        |
| Contract: 4♠ N                                  | <b>♣</b> AK97                                      | <b>♣</b> 106  | 1. Stay                 | man          |              |           |

| Board: 116<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>★ 8652</li><li>▼ J10</li><li>★ A43</li><li>★ KJ98</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 117<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>♠ AKJ</li><li>♥ AJ62</li><li>♠ AK8</li><li>♠ 874</li></ul>   | East Doubles 3♣ if possible.  You bid first.   |
| Board: 118<br>Dealer: N<br>Vul: None<br>HCP: 7  | ◆ Q1096<br>▼ A873<br>◆ 1043<br>◆ J10                                 | The opponents are silent.  Partner bids first. |
| Board: 119<br>Dealer: S<br>Vul: Both<br>HCP: 21 | <ul><li>♠ AK</li><li>♥ AQ3</li><li>♠ A42</li><li>♠ KJ973</li></ul>   | The opponents are silent. You bid first.       |
| Board: 120<br>Dealer: N<br>Vul: None<br>HCP: 6  | <ul><li>★ K974</li><li>♥ J1053</li><li>◆ Q74</li><li>◆ 106</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 116<br>Dealer: N<br>Vul: Both            | North:<br>♠ AKQ93                                  | South:<br><b>★</b> 8652                               | West                    | North<br>2NT | East<br>Pass |           |
|---|--|---|-------------------------|--------------|--------------|-----------|
| North HCP: 20<br>South HCP: 9<br>Contract: 4♠ N | <ul><li>★ A53</li><li>★ K6</li><li>★ A72</li></ul> | <ul><li>✓ J10</li><li>◆ A43</li><li>◆ KJ98</li></ul>  | Pass<br>AP<br>1. Stay   | 3♠<br>man    | Pass         | 4♠        |
| Board: 117 Dealer: S Vul: EW                    | North:<br>♠ Q754                                   | South:<br>♠ AKJ                                       |                         | North        | East         | South 2NT |
| North HCP: 8<br>South HCP: 20                   | ♥ Q104<br>♦ QJ9<br>♣ J63                           | <b>♥</b> AJ62<br><b>♦</b> AK8<br><b>♣</b> 874         | Pass<br>Pass<br>1. Stay | 3♣¹<br>3NT   | X<br>AP      | 3♥        |
| Contract: 3N S                                  |  |   | 1. Suly                 | II MIII      |              |           |
| Board: 118<br>Dealer: N<br>Vul: None            | North:<br>♠ AKJ53                                  | South:<br>♠ Q1096                                     | West                    | North<br>2NT | East<br>Pass |           |
| North HCP: 21<br>South HCP: 7                   | <b>∨</b> KQ<br><b>◆</b> KJ<br><b>◆</b> A874        | <ul><li>✓ A873</li><li>◆ 1043</li><li>◆ J10</li></ul> | Pass<br>AP              |              | Pass         | 4♠        |
| Contract: 4♠ N                                  | <b>2</b> 110/4                                     | <b>¥</b> 310  | 1. Stay                 | man          |              |           |
| Board: 119<br>Dealer: S                         | North:   | South:  | West                    | North        | East         | South 2NT |
| Vul: Both<br>North HCP: 10                      | <b>♠</b> Q82<br><b>♥</b> K876                      | ♠ AK<br>♥ AQ3   | Pass                    | <b>3♣</b> ¹  | Pass         | 3♦        |
| South HCP: 21<br>Contract: 3N S                 | ◆ QJ103<br>◆ Q2                                    | ◆ A42<br>◆ KJ973                                      | Pass<br>1. Stay         | 3NT<br>man   | AP           |           |
|   |  |   |                         |              |              |           |
| Board: 120<br>Dealer: N                         | North:<br>♠ AQ62                                   | South:<br>♠ K974                                      | West                    | North<br>2NT | East<br>Pass |           |
| Vul: None<br>North HCP: 21<br>South HCP: 6      | <b>♦</b> A42 <b>♦</b> A8                           | ♥ J1053<br>♦ Q74                                      | Pass<br>AP              | 3♠           | Pass         | 4♠        |
| Contract: 4♠ N                                  | <b>♣</b> AK97                                      | <b>♣</b> 106  | 1. Stay                 | man          |              |           |

| Board: 121<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>♣ AJ82</li><li>♥ 107</li><li>◆ J943</li><li>♣ K75</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 122<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>★ K84</li><li>✓ AQ65</li><li>◆ A1072</li><li>◆ AK</li></ul> | The opponents are silent. You bid first.       |
| Board: 123<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>1086</li><li>KQ76</li><li>Q64</li><li>Q63</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 124<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>♠ AK</li><li>♥ AJ6</li><li>♠ AKJ</li><li>♠ 108753</li></ul> | The opponents are silent. You bid first.       |
| Board: 125<br>Dealer: S<br>Vul: EW<br>HCP: 5    | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 121<br>Dealer: S<br>Vul: None   | North:<br>♠ AJ82                                     | South:<br>♠ K7  | West                    | North                     | East               | South 2NT |
|--|--|---|-------------------------|---------------------------|--------------------|-----------|
| North HCP: 9<br>South HCP: 20<br>Contract: 3N S  | <ul><li>▼ 107</li><li>◆ J943</li><li>◆ K75</li></ul> | <ul><li>▼ KQJ8</li><li>◆ AK107</li><li>◆ A103</li></ul> | Pass<br>Pass<br>1. Stay | 3♣¹<br>3NT<br>man         | Pass<br>AP         | 3♥        |
| Board: 122<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 5<br>Contract: 3N N    | North:  ♠ K84  ♥ AQ65  ♠ A1072  ♣ AK                 | South:  ♠ A1053  ♥ 10  ♦ J864  ♣ 8652                   | West Pass AP 1. Stay    | North<br>2NT<br>3♥<br>man | Pass               |           |
| Board: 123<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 21<br>Contract: 3N S  | North:   | South:  ♠ AQ7  ▼ J4  ♠ AK53  ♠ AK82                     | West Pass Pass 1. Stay  | North 3♣¹ 3NT man         | East<br>Pass<br>AP | 2NT       |
| Board: 124<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 11<br>Contract: 6N N | North:  ♠ AK  ♥ AJ6  ♠ AKJ  ♣ 108753                 | South:  ♠ Q1065  ♥ 8742  ♠ 2  ♠ AKQ6                    | West Pass AP 1. Stay    |                           | Pass               |           |
| Board: 125 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4 S                    | North:  ♣ J1084  ♥ 7632  ♦ K854  ♣ J                 | South:  ♠ KQ96  ♥ KJ54  ♠ A3  ♣ AK10                    | West Pass Pass 1. Stay  | <b>4♥</b>                 | East Pass AP       | 2NT       |

| Board: 121<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>★ K7</li><li>▼ KQJ8</li><li>◆ AK107</li><li>◆ A103</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 122<br>Dealer: N<br>Vul: EW<br>HCP: 5    | <ul><li>★ A1053</li><li>★ 10</li><li>★ J864</li><li>★ 8652</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 123<br>Dealer: S<br>Vul: None<br>HCP: 21 | <ul><li>♣ AQ7</li><li>♥ J4</li><li>♦ AK53</li><li>♣ AK82</li></ul>   | The opponents are silent. You bid first.       |
| Board: 124<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♣ Q1065</li><li>♥ 8742</li><li>◆ 2</li><li>♣ AKQ6</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 125<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>★ KQ96</li><li>▼ KJ54</li><li>◆ A3</li><li>◆ AK10</li></ul>  | The opponents are silent.  You bid first.      |

| Board: 121<br>Dealer: S<br>Vul: None   | North:<br>♠ AJ82                                     | South:<br>♠ K7  | West                    | North                     | East               | South 2NT |
|--|--|---|-------------------------|---------------------------|--------------------|-----------|
| North HCP: 9<br>South HCP: 20<br>Contract: 3N S  | <ul><li>▼ 107</li><li>◆ J943</li><li>◆ K75</li></ul> | <ul><li>▼ KQJ8</li><li>◆ AK107</li><li>◆ A103</li></ul> | Pass<br>Pass<br>1. Stay | 3♣¹<br>3NT<br>man         | Pass<br>AP         | 3♥        |
| Board: 122<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 5<br>Contract: 3N N    | North:  ♠ K84  ♥ AQ65  ♠ A1072  ♣ AK                 | South:  ♠ A1053  ♥ 10  ♦ J864  ♣ 8652                   | West Pass AP 1. Stay    | North<br>2NT<br>3♥<br>man | Pass               |           |
| Board: 123<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 21<br>Contract: 3N S  | North:   | South:  ♠ AQ7  ▼ J4  ♠ AK53  ♠ AK82                     | West Pass Pass 1. Stay  | North 3♣¹ 3NT man         | East<br>Pass<br>AP | 2NT       |
| Board: 124<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 11<br>Contract: 6N N | North:  ♠ AK  ♥ AJ6  ♠ AKJ  ♣ 108753                 | South:  ♠ Q1065  ♥ 8742  ♠ 2  ♠ AKQ6                    | West Pass AP 1. Stay    |                           | Pass               |           |
| Board: 125 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4 S                    | North:  ♣ J1084  ♥ 7632  ♦ K854  ♣ J                 | South:  ♠ KQ96  ♥ KJ54  ♠ A3  ♣ AK10                    | West Pass Pass 1. Stay  | <b>4♥</b>                 | East Pass AP       | 2NT       |

| Board: 126<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>AJ</li><li>✓ AKQ92</li><li>✓ 73</li><li>✓ AK63</li></ul>     | The opponents are silent. You bid first.          |
|---|--|---|
| Board: 127<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>★ KJ32</li><li>★ A102</li><li>★ 10653</li><li>★ 76</li></ul> | The opponents are silent.  Partner bids first.    |
| Board: 128<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>♠ AQ7</li><li>♥ AQ4</li><li>♠ AJ8</li><li>♠ K853</li></ul>   | The opponents are silent. You bid first.          |
| Board: 129<br>Dealer: S<br>Vul: Both<br>HCP: 7  | <ul><li>★ KJ42</li><li>♥ Q432</li><li>◆ J82</li><li>◆ 73</li></ul>   | East Doubles 3♣ if possible.  Partner bids first. |
| Board: 130<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li>♠ AK8</li><li>♥ KJ7</li><li>♠ AQ84</li><li>♠ KJ3</li></ul>   | The opponents are silent. You bid first.          |

| Board: 126<br>Dealer: N        | North:<br>♠ AJ                 | South:<br>♠ Q96          |                   | North 2NT        | Pass  | 3 <b>♣</b> ¹     |
|--------------------------------|--------------------------------|--------------------------|-------------------|------------------|-------|------------------|
| Vul: Both<br>North HCP: 21     | ♥ AKQ92                        | <b>♥</b> 8753            | Pass              | <b>3♥</b>        |       | 4NT <sup>2</sup> |
| South HCP: 11                  | ◆ 73                           | ♦ AQJ                    | Pass              | 6NT              | AP    |                  |
| Contract: 6N N                 | <b>♣</b> AK63                  | <b>♣</b> Q92             | 1. Stay<br>2. Qua | man<br>ntitative | 4NT   |                  |
|                                |                                |                          |                   |                  |       |                  |
| Board: 127                     | North:                         | South:                   | West              | North            | East  | South            |
| Dealer: S<br>Vul: None         | <b>♠</b> KJ32                  | <b>♠</b> AQ10            |                   |                  |       | 2NT              |
| North HCP: 8                   | <b>♥</b> A102                  | <b>♥</b> K643            | Pass              | 3 <b>♣</b> ¹     | Pass  | 3♥               |
| South HCP: 20                  | ◆ 10653                        | ♦ AK9                    | Pass              | 4♥               | AP    |                  |
| Contract: 4♥ S                 | <b>♣</b> 76                    | ♣ A93                    | 1. Stay           | man              |       |                  |
| Board: 128                     | NI 4                           | C 4                      | West              | North            | Fact  | South            |
| Dealer: N                      | North:                         | South:<br><b>★</b> 10643 | West              | 2NT              | Pass  |                  |
| Vul: NS                        | <b>♠</b> AQ7<br><b>♥</b> AQ4   | ♥ 652                    | Pass              | 3                |       | 3NT              |
| North HCP: 20                  | ◆ AJ8                          | ◆ Q1096                  | AP                | <b>5</b> •       | 1 433 | 3111             |
| South HCP: 6<br>Contract: 3N N | <b>♣</b> K853                  | <b>♣</b> A7              | 1. Stay           | man              |       |                  |
| D 1.400                        |                                |                          | Wast              | Manda            | East  | Carth            |
| Board: 129<br>Dealer: S        | North:                         | South:                   | west              | North            | East  | South<br>2NT     |
| Vul: Both                      | <b>♠</b> KJ42<br><b>♥</b> Q432 | <b>♠</b> AQ6             | Pass              | <b>3♣</b> ¹      | X     | 3 <b>V</b>       |
| North HCP: 7                   | ◆ J82                          | ♥ AJ975                  |                   |                  |       |                  |
| South HCP: 20                  | <b>♣</b> 73                    | ◆ AK3<br><b>♣</b> Q9     | Pass              |                  | AP    |                  |
| Contract: 4♥ S                 |                                | * 47                     | 1. Stay           | man              |       |                  |
| Doords 120                     |                                |                          |                   |                  |       |                  |
| Board: 130<br>Dealer: N        | North:                         | South:                   | West              | North            |       |                  |
| Vul: None                      | <b>♦</b> AK8                   | <b>♦</b> Q75             |                   | 2NT              | Pass  |                  |
| North HCP: 21                  | <b>∀</b> KJ7                   | ♥ Q1065                  | Pass              | 3♦               | Pass  | 3NT              |
| South HCP: 9                   | ♦ AQ84                         | ◆ K72<br>◆ O52           | AP                |                  |       |                  |
| Contract: 3N N                 | ♣ KJ3                          | <b>♣</b> Q52             | 1. Stay           | man              |       |                  |

| Board: 126<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♣ Q96</li><li>♥ 8753</li><li>◆ AQJ</li><li>♣ Q92</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 127<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>♣ AQ10</li><li>♥ K643</li><li>◆ AK9</li><li>♣ A93</li></ul> | The opponents are silent. You bid first.       |
| Board: 128<br>Dealer: N<br>Vul: NS<br>HCP: 6    | <ul><li>10643</li><li>652</li><li>Q1096</li><li>A7</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 129<br>Dealer: S                         | <b>♠</b> AQ6<br><b>♥</b> AJ975                                      | East Doubles 3♣ if possible.                   |
| Vul: Both<br>HCP: 20                            | <ul><li>◆ AK3</li><li>◆ Q9</li></ul>                                | You bid first.                                 |
| Board: 130<br>Dealer: N                         | <b>♦</b> Q75 <b>♥</b> Q1065   | The opponents are silent.                      |
| Vul: None<br>HCP: 9                             | ♦ K72<br>♣ Q52  | Partner bids first.                            |

| Board: 126<br>Dealer: N        | North:<br>♠ AJ                 | South:<br>♠ Q96          |                   | North 2NT        | Pass  | 3 <b>♣</b> ¹     |
|--------------------------------|--------------------------------|--------------------------|-------------------|------------------|-------|------------------|
| Vul: Both<br>North HCP: 21     | ♥ AKQ92                        | <b>♥</b> 8753            | Pass              | <b>3♥</b>        |       | 4NT <sup>2</sup> |
| South HCP: 11                  | ◆ 73                           | ♦ AQJ                    | Pass              | 6NT              | AP    |                  |
| Contract: 6N N                 | <b>♣</b> AK63                  | <b>♣</b> Q92             | 1. Stay<br>2. Qua | man<br>ntitative | 4NT   |                  |
|                                |                                |                          |                   |                  |       |                  |
| Board: 127                     | North:                         | South:                   | West              | North            | East  | South            |
| Dealer: S<br>Vul: None         | <b>♠</b> KJ32                  | <b>♠</b> AQ10            |                   |                  |       | 2NT              |
| North HCP: 8                   | <b>♥</b> A102                  | <b>♥</b> K643            | Pass              | 3 <b>♣</b> ¹     | Pass  | 3♥               |
| South HCP: 20                  | ◆ 10653                        | ♦ AK9                    | Pass              | 4♥               | AP    |                  |
| Contract: 4♥ S                 | <b>♣</b> 76                    | ♣ A93                    | 1. Stay           | man              |       |                  |
| Board: 128                     | NI 4                           | C 4                      | West              | North            | Fact  | South            |
| Dealer: N                      | North:                         | South:<br><b>★</b> 10643 | West              | 2NT              | Pass  |                  |
| Vul: NS                        | <b>♠</b> AQ7<br><b>♥</b> AQ4   | ♥ 652                    | Pass              | 3                |       | 3NT              |
| North HCP: 20                  | ◆ AJ8                          | ◆ Q1096                  | AP                | <b>5</b> •       | 1 433 | 3111             |
| South HCP: 6<br>Contract: 3N N | <b>♣</b> K853                  | <b>♣</b> A7              | 1. Stay           | man              |       |                  |
| D 1.400                        |                                |                          | Wast              | Manda            | East  | Carth            |
| Board: 129<br>Dealer: S        | North:                         | South:                   | west              | North            | East  | South<br>2NT     |
| Vul: Both                      | <b>♠</b> KJ42<br><b>♥</b> Q432 | <b>♠</b> AQ6             | Pass              | <b>3♣</b> ¹      | X     | 3 <b>V</b>       |
| North HCP: 7                   | ◆ J82                          | ♥ AJ975                  |                   |                  |       |                  |
| South HCP: 20                  | <b>♣</b> 73                    | ◆ AK3<br><b>♣</b> Q9     | Pass              |                  | AP    |                  |
| Contract: 4♥ S                 |                                | * 47                     | 1. Stay           | man              |       |                  |
| Doords 120                     |                                |                          |                   |                  |       |                  |
| Board: 130<br>Dealer: N        | North:                         | South:                   | West              | North            |       |                  |
| Vul: None                      | <b>♦</b> AK8                   | <b>♦</b> Q75             |                   | 2NT              | Pass  |                  |
| North HCP: 21                  | <b>∀</b> KJ7                   | ♥ Q1065                  | Pass              | 3♦               | Pass  | 3NT              |
| South HCP: 9                   | ♦ AQ84                         | ◆ K72<br>◆ O52           | AP                |                  |       |                  |
| Contract: 3N N                 | ♣ KJ3                          | <b>♣</b> Q52             | 1. Stay           | man              |       |                  |

| Board: 131<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>AQ109</li><li>♥ 972</li><li>65</li><li>Q1073</li></ul>       | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 132<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li>★ AKQ10</li><li>★ AK62</li><li>★ K92</li><li>★ Q8</li></ul>  | The opponents are silent. You bid first.       |
| Board: 133<br>Dealer: S<br>Vul: Both<br>HCP: 5  | <b>♦</b> Q832<br><b>♥</b> 10952<br><b>♦</b> J<br><b>♣</b> Q843       | The opponents are silent.  Partner bids first. |
| Board: 134<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>▲ AJ74</li><li>✔ AK7</li><li>◆ A9</li><li>▲ KQ65</li></ul>   | The opponents are silent. You bid first.       |
| Board: 135<br>Dealer: S<br>Vul: Both<br>HCP: 7  | <ul><li>♠ 63</li><li>♥ KJ76</li><li>♦ 1063</li><li>♠ K1042</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 131<br>Dealer: S<br>Vul: EW | North:<br>♠ AQ109     | South:<br>♠ 85   | West    | North        | East | South 2NT   |
|------------------------------------|-----------------------|------------------|---------|--------------|------|-------------|
| North HCP: 8                       | <b>♥</b> 972          | <b>♥</b> KQJ     | Pass    | <b>3</b> ♣¹  | Pass | <b>3</b> ♦  |
| South HCP: 20                      | ♦ 65<br>• 61073       | ♦ AKQ2           | Pass    | 3NT          | AP   |             |
| Contract: 3N S                     | <b>♣</b> Q1073        | ♣ AJ62           | 1. Stay | man          |      |             |
| Board: 132                         | North:                | South:           | West    | North        | East | South       |
| Dealer: N                          | AKQ10                 | 50uii.<br>♠ J962 |         | 2NT          | Pass |             |
| Vul: None                          | <b>♥</b> AK62         | ♥ J54            | Pass    | <b>3♥</b>    |      | 3NT         |
| North HCP: 21<br>South HCP: 7      | <b>♦</b> K92          | <b>♦</b> AJ7     | Pass    |              | AP   | 0111        |
| Contract: 4♠ N                     | <b>♣</b> Q8           | <b>♣</b> 532     | 1. Stay | man          |      |             |
| Board: 133<br>Dealer: S            | North:<br>♠ Q832      | South:<br>♠ AK74 | West    | North        | East | South 2NT   |
| Vul: Both                          | ♥ 10952               | ♥ AK6            | Pass    | <b>3♣</b> ¹  | Pass |             |
| North HCP: 5                       | <b>♦</b> J            | ♦ K87            | Pass    | 4 <b>♠</b>   | AP   | -           |
| South HCP: 20<br>Contract: 4♠ S    | <b>♣</b> Q843         | <b>♣</b> K96     | 1. Stay |              |      |             |
| Board: 134                         | North:                | South:           | West    | North        | East | South       |
| Dealer: N                          | <b>♠</b> AJ74         | <b>♦</b> K932    |         | 2NT          | Pass | <b>3♣</b> 1 |
| Vul: Both                          | <b>♥</b> AK7          | <b>♥</b> 53      | Pass    | 3♠           | Pass | 6♠          |
| North HCP: 21<br>South HCP: 12     | ♦ A9<br>♣ KQ65        | ◆ KQ106<br>◆ A94 | AP      |              |      |             |
| Contract: 6♠ N                     | <b>♣</b> KQ03         | <b>₽</b> A94     | 1. Stay | man          |      |             |
| Board: 135                         | North:                | South:           | West    | North        | East | South       |
| Dealer: S                          | Notui.<br><b>♦</b> 63 | Soun.            |         |              |      | 2NT         |
| Vul: Both                          | <b>♥</b> KJ76         | ♥ Q5             | Pass    | 3 <b>♣</b> ¹ | Pass |             |
| North HCP: 7<br>South HCP: 20      | <b>♦</b> 1063         | ♦ AQ54           | Pass    | 3NT          | AP   |             |
| Contract: 3N S                     | ♣ K1042               | <b>♣</b> A5      | 1. Stay | man          |      |             |

| Board: 131<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>♣ 85</li><li>♥ KQJ</li><li>◆ AKQ2</li><li>♣ AJ62</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 132<br>Dealer: N<br>Vul: None<br>HCP: 7  | <ul><li>▶ J962</li><li>♥ J54</li><li>◆ AJ7</li><li>◆ 532</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 133<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>★ AK74</li><li>★ AK6</li><li>★ K87</li><li>★ K96</li></ul>  | The opponents are silent. You bid first.       |
| Board: 134<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ K932</li><li>★ 53</li><li>★ KQ106</li><li>★ A94</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 135<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>♠ AKJ72</li><li>♥ Q5</li><li>♠ AQ54</li><li>♠ A5</li></ul>  | The opponents are silent. You bid first.       |

| Board: 131<br>Dealer: S<br>Vul: EW | North:<br>♠ AQ109     | South:<br>♠ 85   | West    | North        | East | South 2NT   |
|------------------------------------|-----------------------|------------------|---------|--------------|------|-------------|
| North HCP: 8                       | <b>♥</b> 972          | <b>♥</b> KQJ     | Pass    | <b>3</b> ♣¹  | Pass | <b>3</b> ♦  |
| South HCP: 20                      | ♦ 65<br>• 61073       | ♦ AKQ2           | Pass    | 3NT          | AP   |             |
| Contract: 3N S                     | <b>♣</b> Q1073        | ♣ AJ62           | 1. Stay | man          |      |             |
| Board: 132                         | North:                | South:           | West    | North        | East | South       |
| Dealer: N                          | AKQ10                 | 50uii.<br>♠ J962 |         | 2NT          | Pass |             |
| Vul: None                          | <b>♥</b> AK62         | ♥ J54            | Pass    | <b>3♥</b>    |      | 3NT         |
| North HCP: 21<br>South HCP: 7      | <b>♦</b> K92          | <b>♦</b> AJ7     | Pass    |              | AP   | 0111        |
| Contract: 4♠ N                     | <b>♣</b> Q8           | <b>♣</b> 532     | 1. Stay | man          |      |             |
| Board: 133<br>Dealer: S            | North:<br>♠ Q832      | South:<br>♠ AK74 | West    | North        | East | South 2NT   |
| Vul: Both                          | ♥ 10952               | ♥ AK6            | Pass    | <b>3♣</b> ¹  | Pass |             |
| North HCP: 5                       | <b>♦</b> J            | ♦ K87            | Pass    | 4 <b>♠</b>   | AP   | -           |
| South HCP: 20<br>Contract: 4♠ S    | <b>♣</b> Q843         | <b>♣</b> K96     | 1. Stay |              |      |             |
| Board: 134                         | North:                | South:           | West    | North        | East | South       |
| Dealer: N                          | <b>♠</b> AJ74         | <b>♦</b> K932    |         | 2NT          | Pass | <b>3♣</b> 1 |
| Vul: Both                          | <b>♥</b> AK7          | <b>♥</b> 53      | Pass    | 3♠           | Pass | 6♠          |
| North HCP: 21<br>South HCP: 12     | ♦ A9<br>♣ KQ65        | ◆ KQ106<br>◆ A94 | AP      |              |      |             |
| Contract: 6♠ N                     | <b>♣</b> KQ03         | <b>₽</b> A94     | 1. Stay | man          |      |             |
| Board: 135                         | North:                | South:           | West    | North        | East | South       |
| Dealer: S                          | Notui.<br><b>♦</b> 63 | Soun.            |         |              |      | 2NT         |
| Vul: Both                          | <b>♥</b> KJ76         | ♥ Q5             | Pass    | 3 <b>♣</b> ¹ | Pass |             |
| North HCP: 7<br>South HCP: 20      | <b>♦</b> 1063         | ♦ AQ54           | Pass    | 3NT          | AP   |             |
| Contract: 3N S                     | ♣ K1042               | <b>♣</b> A5      | 1. Stay | man          |      |             |

| Board: 136<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>★ KJ5</li><li>♥ Q52</li><li>◆ AKQJ2</li><li>◆ A8</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 137<br>Dealer: S<br>Vul: NS<br>HCP: 6    | <ul><li>★ KJ85</li><li>▼ 1087</li><li>◆ 96</li><li>◆ Q765</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 138<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>▲ AJ7</li><li>✓ AQ5</li><li>◆ AKJ105</li><li>▲ J6</li></ul> | The opponents are silent. You bid first.       |
| Board: 139<br>Dealer: S<br>Vul: None<br>HCP: 10 | <b>♣</b> 3<br><b>♥</b> A1087<br><b>♦</b> J1095<br><b>♣</b> KQ32     | The opponents are silent.  Partner bids first. |
| Board: 140<br>Dealer: N<br>Vul: NS<br>HCP: 21   | <ul><li>AQ</li><li>✓ AK72</li><li>✓ AK752</li><li>✓ J10</li></ul>   | The opponents are silent. You bid first.       |

| Board: 136<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 7<br>Contract: 3N N  | North:  ♠ KJ5  ♥ Q52  ♠ AKQJ2  ♣ A8  | South:  ♠ AQ107  ♥ J64  ♦ 10853  ♠ 103 | West Pass AP 1. Stay   |                     | Pass                 |             |
|--|--------------------------------------|--|------------------------|---------------------|----------------------|-------------|
| Board: 137<br>Dealer: S<br>Vul: NS<br>North HCP: 6<br>South HCP: 20<br>Contract: 3N S    | North:  ♠ KJ85  ♥ 1087  ♦ 96  ♠ Q765 | South:  ♠ Q102  ♥ A52  ♠ AK2  ♣ AK82   |                        | North  3♣¹  3NT man |                      | 2NT         |
| Board: 138<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 8<br>Contract: 3N N    | North:  ♠ AJ7  ♥ AQ5  ♠ AKJ105  ♣ J6 | South:  ♠ K43  ♥ K762  ♠ 74  ♠ Q732    | West Pass AP 1. Stay   |                     | Pass                 |             |
| Board: 139<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 20<br>Contract: 3N S | North:                               | South:  ♠ AK72  ♥ KJ6  ♠ KQ  ♠ A1086   | West Pass Pass 1. Stay | 3NT                 | East Pass AP         | 2NT         |
| Board: 140<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 5<br>Contract: 4♥ N    | North:  ♠ AQ  ♥ AK72  ♠ AK752  ♣ J10 | South:  ♣ 765  ♥ QJ109  ♠ Q984  ♣ 93   | West Pass AP 1. Stay   |                     | East<br>Pass<br>Pass | <b>3</b> ♣¹ |

| Board: 136<br>Dealer: N<br>Vul: None<br>HCP: 7  | <ul><li>AQ107</li><li>✓ J64</li><li>10853</li><li>▲ 103</li></ul>   | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 137<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>♣ Q102</li><li>♥ A52</li><li>♦ AK2</li><li>♣ AK82</li></ul> | The opponents are silent. You bid first.       |
| Board: 138<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>★ K43</li><li>▼ K762</li><li>◆ 74</li><li>◆ Q732</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 139<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>★ AK72</li><li>♥ KJ6</li><li>◆ KQ</li><li>★ A1086</li></ul> | The opponents are silent. You bid first.       |
| Board: 140<br>Dealer: N<br>Vul: NS<br>HCP: 5    | <ul><li>★765</li><li>♥QJ109</li><li>◆Q984</li><li>◆93</li></ul>     | The opponents are silent.  Partner bids first. |

| Board: 136<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 7<br>Contract: 3N N  | North:  ♠ KJ5  ♥ Q52  ♠ AKQJ2  ♣ A8  | South:  ♠ AQ107  ♥ J64  ♦ 10853  ♠ 103 | West Pass AP 1. Stay   |                     | Pass                 |             |
|--|--------------------------------------|--|------------------------|---------------------|----------------------|-------------|
| Board: 137<br>Dealer: S<br>Vul: NS<br>North HCP: 6<br>South HCP: 20<br>Contract: 3N S    | North:  ♠ KJ85  ▼ 1087  ◆ 96  ♣ Q765 | South:  ♠ Q102  ♥ A52  ♠ AK2  ♣ AK82   |                        | North  3♣¹  3NT man |                      | 2NT         |
| Board: 138<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 8<br>Contract: 3N N    | North:  ♠ AJ7  ♥ AQ5  ♠ AKJ105  ♣ J6 | South:  ♠ K43  ♥ K762  ♠ 74  ♠ Q732    | West Pass AP 1. Stay   |                     | Pass                 |             |
| Board: 139<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 20<br>Contract: 3N S | North:                               | South:  ♠ AK72  ♥ KJ6  ♠ KQ  ♠ A1086   | West Pass Pass 1. Stay | 3NT                 | East Pass AP         | 2NT         |
| Board: 140<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 5<br>Contract: 4♥ N    | North:  ♠ AQ  ♥ AK72  ♠ AK752  ♣ J10 | South:  ♣ 765  ♥ QJ109  ♠ Q984  ♣ 93   | West Pass AP 1. Stay   |                     | East<br>Pass<br>Pass | <b>3</b> ♣¹ |

| Board: 141<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>♣ Q6</li><li>♥ KJ74</li><li>◆ Q652</li><li>♣ J97</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 142<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>AQJ2</li><li>✓ AJ3</li><li>✓ K10</li><li>✓ KQ94</li></ul>  | The opponents are silent. You bid first.       |
| Board: 143<br>Dealer: S<br>Vul: NS<br>HCP: 7    | <ul><li>Q2</li><li>✓ K842</li><li>✓ J106</li><li>✓ J654</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 144<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>★ KQ</li><li>▼ AQJ96</li><li>◆ KJ84</li><li>◆ A3</li></ul> | The opponents are silent. You bid first.       |
| Board: 145<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>♣ J753</li><li>♥ A4</li><li>♦ J654</li><li>♣ A94</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 141 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 4♥ S                   | North:  ♠ Q6  ♥ KJ74  ♠ Q652  ♣ J97  | South:  ♠ AKJ4  ♥ Q962  ♠ AK3  ♣ A5  | Pass Pass 1. Stay      | <b>4♥</b>                 | East Pass AP         | 2NT         |
|--|--------------------------------------|--------------------------------------|------------------------|---------------------------|----------------------|-------------|
| Board: 142 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 4♠ N                 | North:  ♠ AQJ2  ♥ AJ3  ♠ K10  ♠ KQ94 | South:  ♠ K873  ♥ K98  ♠ QJ97  ♣ 75  | West Pass AP 1. Stay   | North<br>2NT<br>3♠<br>man | East<br>Pass<br>Pass | <b>3♣</b> ¹ |
| Board: 143<br>Dealer: S<br>Vul: NS<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N S    | North:  ♠ Q2  ♥ K842  ♦ J106  ♣ J654 | South:  ♠ AK1063  ♥ AJ  ♠ A2  ♠ A983 | West Pass Pass 1. Stay | 3NT                       | East<br>Pass<br>AP   | 2NT         |
| Board: 144<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N    | North:  ♠ KQ  ▼ AQJ96  ◆ KJ84  ♣ A3  | South:                               | Pass AP 1. Stay        |                           | Pass                 |             |
| Board: 145<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 20<br>Contract: 3N S | North:  ♠ J753  ♥ A4  ♦ J654  ♣ A94  | South:  ♠ AQ6  ♥ KQ  ♠ AK32  ♣ Q1076 | West Pass Pass 1. Stay | 3NT                       | East<br>Pass<br>AP   | 2NT         |

| Board: 141<br>Dealer: S<br>Vul: EW<br>HCP: 21   | <ul><li>♠ AKJ4</li><li>♥ Q962</li><li>♠ AK3</li><li>♠ A5</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 142<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>★ K873</li><li>★ K98</li><li>◆ QJ97</li><li>◆ 75</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 143<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>★ AK1063</li><li>▼ AJ</li><li>★ A2</li><li>★ A983</li></ul> | The opponents are silent. You bid first.       |
| Board: 144<br>Dealer: N<br>Vul: EW<br>HCP: 6    | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 145<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>AQ6</li><li>KQ</li><li>AK32</li><li>Q1076</li></ul>         | The opponents are silent. You bid first.       |

| Board: 141 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 4♥ S                   | North:  ♠ Q6  ♥ KJ74  ♠ Q652  ♣ J97  | South:  ♠ AKJ4  ♥ Q962  ♠ AK3  ♣ A5  | Pass Pass 1. Stay      | <b>4♥</b>                 | East Pass AP         | 2NT         |
|--|--------------------------------------|--------------------------------------|------------------------|---------------------------|----------------------|-------------|
| Board: 142 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 4♠ N                 | North:  ♠ AQJ2  ♥ AJ3  ♠ K10  ♠ KQ94 | South:  ♠ K873  ♥ K98  ♠ QJ97  ♣ 75  | West Pass AP 1. Stay   | North<br>2NT<br>3♠<br>man | East<br>Pass<br>Pass | <b>3♣</b> ¹ |
| Board: 143<br>Dealer: S<br>Vul: NS<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N S    | North:  ♠ Q2  ♥ K842  ♦ J106  ♣ J654 | South:  ♠ AK1063  ♥ AJ  ♠ A2  ♠ A983 | West Pass Pass 1. Stay | 3NT                       | East<br>Pass<br>AP   | 2NT         |
| Board: 144<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N    | North:  ♠ KQ  ▼ AQJ96  ◆ KJ84  ♣ A3  | South:                               | Pass AP 1. Stay        |                           | Pass                 |             |
| Board: 145<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 20<br>Contract: 3N S | North:  ♠ J753  ♥ A4  ♦ J654  ♣ A94  | South:  ♠ AQ6  ♥ KQ  ♠ AK32  ♣ Q1076 | West Pass Pass 1. Stay | 3NT                       | East<br>Pass<br>AP   | 2NT         |

| Board: 146<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>AK54</li><li>✓ AJ</li><li>A6</li><li>A9832</li></ul>         | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 147<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>AJ103</li><li>✓ AQ4</li><li>Q74</li><li>№ 1072</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 148<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>★ AK</li><li>▼ AK7</li><li>◆ 1073</li><li>◆ AK1097</li></ul> | The opponents are silent. You bid first.       |
| Board: 149<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ 54</li><li>★ KQ94</li><li>★ K872</li><li>★ Q42</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 150<br>Dealer: N<br>Vul: NS<br>HCP: 21   | <ul><li>A5</li><li>✓ AK765</li><li>✓ AQ64</li><li>A3</li></ul>       | The opponents are silent. You bid first.       |

| Board: 146<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 11<br>Contract: 6N N | North:  ♠ AK54  ♥ AJ  ♠ A6  ♣ A9832   | South:  ♣ 762  ♥ KQ108  • 52  ♣ KQJ4  | Pass                    | 2NT<br>3♠<br>6NT    | Pass<br>Pass<br>AP |     |
|--|---------------------------------------|---------------------------------------|-------------------------|---------------------|--------------------|-----|
| Board: 147<br>Dealer: S<br>Vul: EW<br>North HCP: 13<br>South HCP: 20<br>Contract: 6N S   | North:  ♠ AJ103  ♥ AQ4  ♠ Q74  ♣ 1072 | South:  ♣ 72  ♥ K10753  ♠ AK  ♣ AKQJ  |                         | 3 <b>♣</b> ¹<br>6NT | East Pass AP       | 2NT |
| Board: 148<br>Dealer: N<br>Vul: Both<br>North HCP: 21<br>South HCP: 9<br>Contract: 3N N  | North:  ♠ AK  ♥ AK7  ♦ 1073  ♠ AK1097 | South:  ♣ 7642  ♥ J1085  ♣ AKJ4  ♣ 6  |                         | 2NT<br>3 <b>♦</b>   | Pass               |     |
| Board: 149 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S                | North:                                | South:  ♠ AJ103  ♥ J10  ♠ AQ94  ♣ AKJ | West Pass Pass 1. Staym | 3 <b>♣</b> ¹<br>3NT | East Pass AP       | 2NT |
| Board: 150<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 8<br>Contract: 3N N    | North:  ♠ A5  ♥ AK765  ♠ AQ64  ♠ A3   | South:  ♠ K742  ♥ 9  ♦ 7532  ♣ KQ108  |                         | 2NT<br>3♥           | Pass               |     |

| Board: 146<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ 762</li><li>★ KQ108</li><li>★ 52</li><li>★ KQJ4</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 147<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>↑72</li><li>↑K10753</li><li>↑AK</li><li>↑AKQJ</li></ul>      | The opponents are silent. You bid first.       |
| Board: 148<br>Dealer: N<br>Vul: Both<br>HCP: 9  | <ul><li>47642</li><li>✓ J1085</li><li>✓ AKJ4</li><li>46</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 149<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>▲ AJ103</li><li>♥ J10</li><li>◆ AQ94</li><li>◆ AKJ</li></ul> | The opponents are silent. You bid first.       |
| Board: 150<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>★ K742</li><li>♥ 9</li><li>♦ 7532</li><li>★ KQ108</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 146<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 11<br>Contract: 6N N | North:  ♠ AK54  ♥ AJ  ♠ A6  ♣ A9832   | South:  ♣ 762  ♥ KQ108  • 52  ♣ KQJ4  | Pass                    | 2NT<br>3♠<br>6NT    | Pass<br>Pass<br>AP |     |
|--|---------------------------------------|---------------------------------------|-------------------------|---------------------|--------------------|-----|
| Board: 147<br>Dealer: S<br>Vul: EW<br>North HCP: 13<br>South HCP: 20<br>Contract: 6N S   | North:  ♠ AJ103  ♥ AQ4  ♠ Q74  ♣ 1072 | South:  ♣ 72  ♥ K10753  ♠ AK  ♣ AKQJ  |                         | 3 <b>♣</b> ¹<br>6NT | East Pass AP       | 2NT |
| Board: 148<br>Dealer: N<br>Vul: Both<br>North HCP: 21<br>South HCP: 9<br>Contract: 3N N  | North:  ♠ AK  ♥ AK7  ♦ 1073  ♠ AK1097 | South:  ♣ 7642  ♥ J1085  ♣ AKJ4  ♣ 6  |                         | 2NT<br>3 <b>♦</b>   | Pass               |     |
| Board: 149 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S                | North:                                | South:  ♠ AJ103  ♥ J10  ♠ AQ94  ♣ AKJ | West Pass Pass 1. Staym | 3 <b>♣</b> ¹<br>3NT | East Pass AP       | 2NT |
| Board: 150<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 8<br>Contract: 3N N    | North:  ♠ A5  ♥ AK765  ♠ AQ64  ♠ A3   | South:  ♠ K742  ♥ 9  ♦ 7532  ♣ KQ108  |                         | 2NT<br>3♥           | Pass               |     |

| Board: 151<br>Dealer: S<br>Vul: None<br>HCP: 9 | <ul><li>★ K976</li><li>♥ QJ85</li><li>◆ 94</li><li>◆ K52</li></ul>  | The opponents are silent.  Partner bids first.    |
|--|---|---|
| Board: 152<br>Dealer: N<br>Vul: NS<br>HCP: 20  | <ul><li>★ K52</li><li>★ A1085</li><li>★ KQ</li><li>★ AKJ5</li></ul> | The opponents are silent. You bid first.          |
| Board: 153<br>Dealer: S<br>Vul: EW<br>HCP: 5   | ♣ J63<br>♥ Q862<br>♦ 10873<br>♣ Q6                                  | East Doubles 3♣ if possible.  Partner bids first. |
| Board: 154<br>Dealer: N<br>Vul: NS<br>HCP: 20  | <ul><li>★ K62</li><li>★ KJ5</li><li>★ KQ6</li><li>★ AKJ3</li></ul>  | The opponents are silent. You bid first.          |
| Board: 155<br>Dealer: S<br>Vul: EW<br>HCP: 9   | <b>♣</b> KJ98<br><b>♥</b> K6<br><b>♦</b> Q754<br><b>♣</b> 1096      | The opponents are silent.  Partner bids first.    |

| Board: 151<br>Dealer: S<br>Vul: None                                   | North:<br><b>★</b> K976              | South:<br>♠ A8   |                         | North                     |                      | 2NT          |
|--|--------------------------------------|--|-------------------------|---------------------------|----------------------|--------------|
| North HCP: 9 South HCP: 21 Contract: 4 S                               | ♥ QJ85<br>♦ 94<br>♣ K52              | <ul><li>★ AK92</li><li>★ KQ106</li><li>★ AJ8</li></ul> | Pass<br>Pass<br>1. Stay | 3♣¹<br>4♥<br>man          | Pass<br>AP           | 3♥           |
| Board: 152 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♥ N | North:  ♠ K52  ♥ A1085  ♠ KQ  ♣ AKJ5 | South:  ♠ AJ9  ♥ J932  ♦ J1098  ♣ 84                   | West Pass AP 1. Stay    | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | 3 <b>♣</b> ¹ |
| Board: 153 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♥ S | North:  ♣ J63  ♥ Q862  • 10873  ♣ Q6 | South:  ♣ A9  ♥ K1075  ♠ AKQ  ♣ A973                   | West Pass Pass 1. Stay  | 4♥                        | East<br>X<br>AP      | South 2NT 3♥ |
| Board: 154 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N | North:  ♠ K62  ♥ KJ5  ♠ KQ6  ♣ AKJ3  | South:  ♠ Q1097  ♥ A10  • 10532  ♣ 1072                | West Pass AP 1. Stay    | North<br>2NT<br>3•        | Pass                 | _            |
| Board: 155 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 3N S | North:  ♠ KJ98  ♥ K6  ♦ Q754  ♠ 1096 | South:  ♠ Q3  ▼ AJ3  ♠ AK962  ♠ AK8                    | West Pass Pass 1. Stay  | North  3♣¹  3NT man       | East Pass AP         | 2NT          |

| Board: 151<br>Dealer: S<br>Vul: None<br>HCP: 21 | <ul><li>A8</li><li>✓ AK92</li><li>✓ KQ106</li><li>AJ8</li></ul>        | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 152<br>Dealer: N<br>Vul: NS<br>HCP: 7    | <ul><li>▲ AJ9</li><li>♥ J932</li><li>◆ J1098</li><li>◆ 84</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 153<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>▲ A9</li><li>▼ K1075</li><li>◆ AKQ</li><li>▲ A973</li></ul>    | East Doubles 3♣ if possible.  You bid first.   |
| Board: 154<br>Dealer: N<br>Vul: NS<br>HCP: 6    | <ul><li>◆ Q1097</li><li>▼ A10</li><li>◆ 10532</li><li>◆ 1072</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 155<br>Dealer: S<br>Vul: EW<br>HCP: 21   | <ul><li>♣ Q3</li><li>♥ AJ3</li><li>♦ AK962</li><li>♣ AK8</li></ul>     | The opponents are silent. You bid first.       |

| Board: 151<br>Dealer: S<br>Vul: None                                   | North:<br><b>★</b> K976              | South:<br>♠ A8   |                         | North                     |                      | 2NT          |
|--|--------------------------------------|--|-------------------------|---------------------------|----------------------|--------------|
| North HCP: 9 South HCP: 21 Contract: 4 S                               | ♥ QJ85<br>♦ 94<br>♣ K52              | <ul><li>★ AK92</li><li>★ KQ106</li><li>★ AJ8</li></ul> | Pass<br>Pass<br>1. Stay | 3♣¹<br>4♥<br>man          | Pass<br>AP           | 3♥           |
| Board: 152 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♥ N | North:  ♠ K52  ♥ A1085  ♠ KQ  ♣ AKJ5 | South:  ♠ AJ9  ♥ J932  ♦ J1098  ♣ 84                   | West Pass AP 1. Stay    | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | 3 <b>♣</b> ¹ |
| Board: 153 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♥ S | North:  ♣ J63  ♥ Q862  • 10873  ♣ Q6 | South:  ♣ A9  ♥ K1075  ♠ AKQ  ♣ A973                   | West Pass Pass 1. Stay  | 4♥                        | East<br>X<br>AP      | South 2NT 3♥ |
| Board: 154 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N | North:  ♠ K62  ♥ KJ5  ♠ KQ6  ♣ AKJ3  | South:  ♠ Q1097  ♥ A10  • 10532  ♣ 1072                | West Pass AP 1. Stay    | North<br>2NT<br>3•        | Pass                 | _            |
| Board: 155 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 3N S | North:  ♠ KJ98  ♥ K6  ♦ Q754  ♠ 1096 | South:  ♠ Q3  ▼ AJ3  ♠ AK962  ♠ AK8                    | West Pass Pass 1. Stay  | North  3♣¹  3NT man       | East Pass AP         | 2NT          |

| Board: 156<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>★ K3</li><li>★ AK63</li><li>◆ QJ9</li><li>★ AK105</li></ul> | East Doubles 6NT if possible. You bid first.   |
|---|---|--|
| Board: 157<br>Dealer: S<br>Vul: EW<br>HCP: 6    | <b>♦</b> 6 <b>♥</b> KJ84 <b>♦</b> Q875 <b>♣</b> 10982               | The opponents are silent.  Partner bids first. |
| Board: 158<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>♠ AK</li><li>♥ AJ532</li><li>♦ AQ9</li><li>♠ QJ10</li></ul> | The opponents are silent. You bid first.       |
| Board: 159<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>♣ Q10</li><li>♥ AQ75</li><li>♦ KQ87</li><li>♣ J64</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 160<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>AK32</li><li>✓ 32</li><li>AK5</li><li>AQ65</li></ul>        | The opponents are silent.  You bid first.      |

| Board: 156<br>Dealer: N<br>Vul: NS | North:<br>♠ K3<br>♥ AK63               | South:  ♠ QJ5                 | West<br>Pass       | North 2NT 3♥           | Pass |              |
|------------------------------------|--|-------------------------------|--------------------|------------------------|------|--------------|
| North HCP: 20                      | <ul><li>V AR03</li><li>♦ QJ9</li></ul> | <b>♥</b> QJ98<br><b>♦</b> K43 | Pass               | 6NT                    | X    | AP           |
| South HCP: 11<br>Contract: 6NX N   | ♣ AK105                                | <b>♣</b> Q98                  | 1. Stay<br>2. Quar | man<br>ntitative       | 4NT  |              |
| Board: 157<br>Dealer: S            | North:<br>♠ 6                          | South:<br>♠ AKJ3              | West               | North                  | East | South 2NT    |
| Vul: EW<br>North HCP: 6            | <b>♥</b> KJ84                          | <b>♥</b> Q752                 | Pass               | <b>3♣</b> ¹            | Pass | 3♥           |
| South HCP: 20                      | • Q875                                 | <b>♦</b> K9                   | Pass               | <b>4</b> ♥             | AP   |              |
| Contract: 4♥ S                     | <b>♣</b> 10982                         | ♣ AK3                         | 1. Stay            | man                    |      |              |
| Board: 158                         | North:                                 | South:                        | West               | North                  | East | South        |
| Dealer: N<br>Vul: Both             | <b>♠</b> AK                            | <b>♦</b> J943                 |                    | 2NT                    | Pass | <b>3</b> ♣¹  |
| North HCP: 21                      | <b>♥</b> AJ532                         | <b>♥</b> K984                 | Pass               | 3♥                     | Pass | <b>4♥</b>    |
| South HCP: 7                       | ◆ AQ9<br><b>♣</b> QJ10                 | ♦ K6<br>• 862                 | AP                 |                        |      |              |
| Contract: 4♥ N                     | <b>2</b> Q310                          | ₩ 802                         | 1. Stay            | man                    |      |              |
| Board: 159<br>Dealer: S            | North:<br>♠ Q10                        | South:                        | West               | North                  | East | South<br>2NT |
| Vul: None                          | <b>♥</b> AQ75                          | <b>♠</b> AK93<br><b>♥</b> KJ3 | Pass               | <b>3♣</b> <sup>1</sup> | Pass | 3♠           |
| North HCP: 14                      | ◆ KQ87                                 | ◆ AJ62                        | Pass               | 6NT                    | AP   |              |
| South HCP: 20<br>Contract: 6N S    | <b>♣</b> J64                           | <b>♣</b> A7                   | 1. Stay            | man                    |      |              |
| Board: 160                         | North:                                 | South                         | West               | North                  | East | South        |
| Dealer: N                          | North:<br>♠ AK32                       | South:<br>♠ QJ4               | ,, est             | 2NT                    | Pass |              |
| Vul: EW                            | <b>♥</b> 32                            | <b>♥</b> AK85                 | Pass               | 3♠                     |      | 3NT          |
| North HCP: 20<br>South HCP: 10     | <b>♦</b> AK5                           | <b>♦</b> 9432                 | AP                 | -                      |      |              |
| Contract: 3N N                     | <b>♣</b> AQ65                          | <b>♣</b> 82                   | 1. Stay            | man                    |      |              |

| Board: 156<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♣ QJ5</li><li>♥ QJ98</li><li>♦ K43</li><li>♣ Q98</li></ul> | East Doubles 6NT if possible.  Partner bids first. |
|---|--|--|
| Board: 157<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>♠ AKJ3</li><li>♥ Q752</li><li>♠ K9</li><li>♠ AK3</li></ul> | The opponents are silent. You bid first.           |
| Board: 158<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>▶ J943</li><li>♥ K984</li><li>♦ K6</li><li>▶ 862</li></ul> | The opponents are silent.  Partner bids first.     |
| Board: 159<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>★ AK93</li><li>★ KJ3</li><li>◆ AJ62</li><li>★ A7</li></ul> | The opponents are silent. You bid first.           |
| Board: 160<br>Dealer: N<br>Vul: EW<br>HCP: 10   | ♣ QJ4<br>♥ AK85<br>♦ 9432<br>♣ 82                                  | The opponents are silent.  Partner bids first.     |

| Board: 156<br>Dealer: N<br>Vul: NS | North:<br>♠ K3<br>♥ AK63               | South:  ♠ QJ5                 | West<br>Pass       | North 2NT 3♥           | Pass |              |
|------------------------------------|--|-------------------------------|--------------------|------------------------|------|--------------|
| North HCP: 20                      | <ul><li>V AR03</li><li>♦ QJ9</li></ul> | <b>♥</b> QJ98<br><b>♦</b> K43 | Pass               | 6NT                    | X    | AP           |
| South HCP: 11<br>Contract: 6NX N   | ♣ AK105                                | <b>♣</b> Q98                  | 1. Stay<br>2. Quar | man<br>ntitative       | 4NT  |              |
| Board: 157<br>Dealer: S            | North:<br>♠ 6                          | South:<br>♠ AKJ3              | West               | North                  | East | South 2NT    |
| Vul: EW<br>North HCP: 6            | <b>♥</b> KJ84                          | <b>♥</b> Q752                 | Pass               | <b>3♣</b> ¹            | Pass | 3♥           |
| South HCP: 20                      | • Q875                                 | <b>♦</b> K9                   | Pass               | <b>4</b> ♥             | AP   |              |
| Contract: 4♥ S                     | <b>♣</b> 10982                         | ♣ AK3                         | 1. Stay            | man                    |      |              |
| Board: 158                         | North:                                 | South:                        | West               | North                  | East | South        |
| Dealer: N<br>Vul: Both             | <b>♠</b> AK                            | <b>♦</b> J943                 |                    | 2NT                    | Pass | <b>3</b> ♣¹  |
| North HCP: 21                      | <b>♥</b> AJ532                         | <b>♥</b> K984                 | Pass               | 3♥                     | Pass | <b>4♥</b>    |
| South HCP: 7                       | ◆ AQ9<br><b>♣</b> QJ10                 | ♦ K6<br>• 862                 | AP                 |                        |      |              |
| Contract: 4♥ N                     | <b>2</b> Q310                          | ₩ 802                         | 1. Stay            | man                    |      |              |
| Board: 159<br>Dealer: S            | North:<br>♠ Q10                        | South:                        | West               | North                  | East | South<br>2NT |
| Vul: None                          | <b>♥</b> AQ75                          | <b>♠</b> AK93<br><b>♥</b> KJ3 | Pass               | <b>3♣</b> <sup>1</sup> | Pass | 3♠           |
| North HCP: 14                      | ◆ KQ87                                 | ◆ AJ62                        | Pass               | 6NT                    | AP   |              |
| South HCP: 20<br>Contract: 6N S    | <b>♣</b> J64                           | <b>♣</b> A7                   | 1. Stay            | man                    |      |              |
| Board: 160                         | North:                                 | South                         | West               | North                  | East | South        |
| Dealer: N                          | North:<br>♠ AK32                       | South:<br>♠ QJ4               | ,, est             | 2NT                    | Pass |              |
| Vul: EW                            | <b>♥</b> 32                            | <b>♥</b> AK85                 | Pass               | 3♠                     |      | 3NT          |
| North HCP: 20<br>South HCP: 10     | <b>♦</b> AK5                           | <b>♦</b> 9432                 | AP                 | -                      |      |              |
| Contract: 3N N                     | <b>♣</b> AQ65                          | <b>♣</b> 82                   | 1. Stay            | man                    |      |              |

| Board: 161<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>A1086</li><li>♥ Q4</li><li>864</li><li>K754</li></ul>      | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 162<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li></li></ul>   | The opponents are silent. You bid first.       |
| Board: 163<br>Dealer: S<br>Vul: NS<br>HCP: 6    | ◆ Q97<br>▼ 10753<br>◆ J104<br>◆ K42                                | The opponents are silent.  Partner bids first. |
| Board: 164<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li>★ A92</li><li>▼ AJ</li><li>◆ AQ543</li><li>◆ AQ9</li></ul> | The opponents are silent. You bid first.       |
| Board: 165<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>★ KQJ9</li><li>♥ Q764</li><li>◆ 874</li><li>◆ 72</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 161<br>Dealer: S<br>Vul: Both | North:<br><b>♠</b> A1086            | South:<br>♠ KQ93       | West    | North                  | East | South 2NT              |
|--------------------------------------|-------------------------------------|------------------------|---------|------------------------|------|------------------------|
| North HCP: 9                         | <b>♥</b> Q4                         | ♥ KJ5                  | Pass    | <b>3</b> ♣¹            | Pass | 3♠                     |
| South HCP: 21                        | ♦ 864<br>• 12754                    | ♦ AJ                   | Pass    | 6♠                     | AP   |                        |
| Contract: 6♠ S                       | <b>♣</b> K754                       | ♣ AQJ9                 | 1. Stay | man                    |      |                        |
| Board: 162                           | North:                              | South:                 | West    | North                  | East | South                  |
| Dealer: N                            | <b>4</b> J98                        | <b>♦</b> Q103          |         | 2NT                    | Pass | <b>3♣</b> ¹            |
| Vul: None<br>North HCP: 21           | <b>♥</b> AKQ                        | <b>♥</b> J876          | Pass    | 3♦                     | Pass | 3NT                    |
| South HCP: 9                         | ♦ A108                              | ♦ QJ92                 | AP      |                        |      |                        |
| Contract: 3N N                       | ♣ AQJ5                              | <b>♣</b> K7            | 1. Stay | man                    |      |                        |
| Board: 163<br>Dealer: S              | North:<br>♠ Q97                     | South:<br>♠ AK86       | West    | North                  | East | South 2NT              |
| Vul: NS<br>North HCP: 6              | <b>1</b> 0753                       | <b>♥</b> AK86          | Pass    | <b>3</b> ♣¹            | Pass | 3♥                     |
| South HCP: 20                        | ◆ J104                              | ♦ K86                  | Pass    | 4♥                     | AP   |                        |
| Contract: 4♥ S                       | ♣ K42                               | <b>♣</b> QJ            | 1. Stay | man                    |      |                        |
| Board: 164                           | North:                              | South:                 | West    | North                  | East | South                  |
| Dealer: N                            | <b>♠</b> A92                        | <b>♠</b> 75            |         | 2NT                    | Pass | <b>3♣</b> <sup>1</sup> |
| Vul: None<br>North HCP: 21           | <b>♥</b> AJ<br><b>♦</b> AQ543       | ♥ K876<br>♦ KJ72       | Pass    | 3♦                     | Pass | 3NT                    |
| South HCP: 10                        | <ul><li>AQ343</li><li>AQ9</li></ul> | V K372<br>♣ K86        | AP      |                        |      |                        |
| Contract: 3N N                       |                                     |                        | 1. Stay | man                    |      |                        |
| Board: 165                           | North                               | South:                 | West    | North                  | East | South                  |
| Dealer: S                            | North:<br>♠ KQJ9                    | South:<br><b>♠</b> A32 | ,, 050  | 1,5141                 |      | 2NT                    |
| Vul: NS                              | <b>♥</b> Q764                       | <b>♥</b> AK9           | Pass    | <b>3♣</b> <sup>1</sup> | Pass |                        |
| North HCP: 8<br>South HCP: 20        | <b>♦</b> 874                        | ◆ AQ93                 | Pass    | 3NT                    | AP   |                        |
| Contract: 3N S                       | <b>♣</b> 72                         | ♣ QJ3                  | 1. Stay | man                    |      |                        |

| Board: 161<br>Dealer: S<br>Vul: Both<br>HCP: 21 | <ul><li>★ KQ93</li><li>★ KJ5</li><li>★ AJ</li><li>★ AQJ9</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 162<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>♣ Q103</li><li>♥ J876</li><li>◆ QJ92</li><li>♣ K7</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 163<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>★ AK86</li><li>★ AK86</li><li>★ K86</li><li>★ QJ</li></ul>  | The opponents are silent. You bid first.       |
| Board: 164<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>₹75</li><li>⊀ K876</li><li>⊀ KJ72</li><li>⊀ K86</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 165<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>A32</li><li>AK9</li><li>AQ93</li><li>QJ3</li></ul>          | The opponents are silent.  You bid first.      |

| Board: 161<br>Dealer: S<br>Vul: Both | North:<br><b>♠</b> A1086            | South:<br>♠ KQ93       | West    | North                  | East | South 2NT              |
|--------------------------------------|-------------------------------------|------------------------|---------|------------------------|------|------------------------|
| North HCP: 9                         | <b>♥</b> Q4                         | ♥ KJ5                  | Pass    | <b>3</b> ♣¹            | Pass | 3♠                     |
| South HCP: 21                        | ♦ 864<br>• 12754                    | ♦ AJ                   | Pass    | 6♠                     | AP   |                        |
| Contract: 6♠ S                       | <b>♣</b> K754                       | ♣ AQJ9                 | 1. Stay | man                    |      |                        |
| Board: 162                           | North:                              | South:                 | West    | North                  | East | South                  |
| Dealer: N                            | <b>4</b> J98                        | <b>♦</b> Q103          |         | 2NT                    | Pass | <b>3♣</b> ¹            |
| Vul: None<br>North HCP: 21           | <b>♥</b> AKQ                        | <b>♥</b> J876          | Pass    | 3♦                     | Pass | 3NT                    |
| South HCP: 9                         | ♦ A108                              | ♦ QJ92                 | AP      |                        |      |                        |
| Contract: 3N N                       | ♣ AQJ5                              | <b>♣</b> K7            | 1. Stay | man                    |      |                        |
| Board: 163<br>Dealer: S              | North:<br>♠ Q97                     | South:<br>♠ AK86       | West    | North                  | East | South 2NT              |
| Vul: NS<br>North HCP: 6              | <b>1</b> 0753                       | <b>♥</b> AK86          | Pass    | <b>3</b> ♣¹            | Pass | 3♥                     |
| South HCP: 20                        | ◆ J104                              | ♦ K86                  | Pass    | 4♥                     | AP   |                        |
| Contract: 4♥ S                       | ♣ K42                               | <b>♣</b> QJ            | 1. Stay | man                    |      |                        |
| Board: 164                           | North:                              | South:                 | West    | North                  | East | South                  |
| Dealer: N                            | <b>♠</b> A92                        | <b>♠</b> 75            |         | 2NT                    | Pass | <b>3♣</b> <sup>1</sup> |
| Vul: None<br>North HCP: 21           | <b>♥</b> AJ<br><b>♦</b> AQ543       | ♥ K876<br>♦ KJ72       | Pass    | 3♦                     | Pass | 3NT                    |
| South HCP: 10                        | <ul><li>AQ343</li><li>AQ9</li></ul> | V K372<br>♣ K86        | AP      |                        |      |                        |
| Contract: 3N N                       |                                     |                        | 1. Stay | man                    |      |                        |
| Board: 165                           | North                               | South:                 | West    | North                  | East | South                  |
| Dealer: S                            | North:<br>♠ KQJ9                    | South:<br><b>♠</b> A32 | ,, 050  | 1,5141                 |      | 2NT                    |
| Vul: NS                              | <b>♥</b> Q764                       | <b>♥</b> AK9           | Pass    | <b>3♣</b> <sup>1</sup> | Pass |                        |
| North HCP: 8<br>South HCP: 20        | <b>♦</b> 874                        | ◆ AQ93                 | Pass    | 3NT                    | AP   |                        |
| Contract: 3N S                       | <b>♣</b> 72                         | ♣ QJ3                  | 1. Stay | man                    |      |                        |

| Board: 166<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>AQ84</li><li>✓ K9</li><li>AJ752</li><li>AQ</li></ul>       | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 167<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>AQ3</li><li>✓ A1083</li><li>✓ Q108</li><li>✓ Q97</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 168<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>★ KJ4</li><li>♥ Q32</li><li>★ A32</li><li>★ AKQJ</li></ul> | The opponents are silent. You bid first.       |
| Board: 169<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣87</li><li>✔AJ43</li><li>♦ KQ5</li><li>♣ J865</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 170<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>AQ2</li><li>KQ10</li><li>A982</li><li>AJ6</li></ul>        | The opponents are silent. You bid first.       |

| Board: 166 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 6 N                    | North:  ♠ AQ84  ♥ K9  ♠ AJ752  ♣ AQ   | South:  ♠ K962  ♥ 6  ♠ K1084  ♣ K875  | West Pass AP 1. Stay    |                  | East<br>Pass<br>Pass | <b>3</b> ♣¹ |
|--|---------------------------------------|---------------------------------------|-------------------------|------------------|----------------------|-------------|
| Board: 167 Dealer: S Vul: None North HCP: 14 South HCP: 20 Contract: 6 S                 | North:  ♠ AQ3  ♥ A1083  • Q108  ♣ Q97 | South:                                | West                    | North 3♣¹ 6♥     | East<br>Pass<br>AP   | 2NT         |
| Board: 168 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N                   | North:  ♠ KJ4  ♥ Q32  ♠ A32  ♣ AKQJ   | South:  ♠ Q1076  ♥ AJ108  ♠ 64  ♣ 942 | West Pass AP 1. Stay    |                  | Pass                 |             |
| Board: 169<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 21<br>Contract: 4N S   | North:  ♠ 87  ♥ AJ43  ♠ KQ5  ♣ J865   | South:  ♠ KQJ  ♥ K72  ♠ AJ6  ♣ AK43   | Pass<br>Pass<br>1. Stay | 4NT <sup>2</sup> | Pass<br>AP           | 2NT         |
| Board: 170<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 11<br>Contract: 4N N | North:  ♠ AQ2  ♥ KQ10  ♠ A982  ♠ AJ6  | South:  ♠ J10  ♥ AJ82  ♦ 743  ♣ KQ105 | Pass<br>AP<br>1. Stay   |                  | Pass<br>Pass         |             |

| Board: 166<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>★ K962</li><li>♥ 6</li><li>◆ K1084</li><li>◆ K875</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 167<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>♠ 62</li><li>♥ KQ75</li><li>♠ AK</li><li>♠ AKJ108</li></ul>  | The opponents are silent. You bid first.       |
| Board: 168<br>Dealer: N<br>Vul: NS<br>HCP: 7    | <ul><li>♣ Q1076</li><li>♥ AJ108</li><li>♦ 64</li><li>♣ 942</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 169<br>Dealer: S<br>Vul: EW<br>HCP: 21   | <ul><li>★ KQJ</li><li>▼ K72</li><li>◆ AJ6</li><li>◆ AK43</li></ul>   | The opponents are silent. You bid first.       |
| Board: 170<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♣ J10</li><li>♥ AJ82</li><li>♦ 743</li><li>♣ KQ105</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 166 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 6 N                    | North:  ♠ AQ84  ♥ K9  ♠ AJ752  ♣ AQ   | South:  ♠ K962  ♥ 6  ♠ K1084  ♣ K875  | West Pass AP 1. Stay    |                  | East<br>Pass<br>Pass | <b>3</b> ♣¹ |
|--|---------------------------------------|---------------------------------------|-------------------------|------------------|----------------------|-------------|
| Board: 167 Dealer: S Vul: None North HCP: 14 South HCP: 20 Contract: 6 S                 | North:  ♠ AQ3  ♥ A1083  • Q108  ♣ Q97 | South:                                | West                    | North 3♣¹ 6♥     | East<br>Pass<br>AP   | 2NT         |
| Board: 168 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N                   | North:  ♠ KJ4  ♥ Q32  ♠ A32  ♣ AKQJ   | South:  ♠ Q1076  ♥ AJ108  ♠ 64  ♣ 942 | West Pass AP 1. Stay    |                  | Pass                 |             |
| Board: 169<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 21<br>Contract: 4N S   | North:  ♠ 87  ♥ AJ43  ♠ KQ5  ♣ J865   | South:  ♠ KQJ  ♥ K72  ♠ AJ6  ♣ AK43   | Pass<br>Pass<br>1. Stay | 4NT <sup>2</sup> | Pass<br>AP           | 2NT         |
| Board: 170<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 11<br>Contract: 4N N | North:  ♠ AQ2  ♥ KQ10  ♠ A982  ♠ AJ6  | South:  ♠ J10  ♥ AJ82  ♦ 743  ♣ KQ105 | Pass<br>AP<br>1. Stay   |                  | Pass<br>Pass         |             |

| Board: 171<br>Dealer: S<br>Vul: NS<br>HCP: 7    | <ul><li>★K1082</li><li>♥ 973</li><li>◆ Q106</li><li>◆ Q104</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 172<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>▲ A10</li><li>♥ Q9</li><li>◆ AKQ97</li><li>▲ AJ108</li></ul> | The opponents are silent. You bid first.       |
| Board: 173<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ A86</li><li>♥ A1065</li><li>◆ Q104</li><li>◆ J82</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 174<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>★ A10</li><li>▼ KQJ95</li><li>◆ K10</li><li>◆ AK82</li></ul> | The opponents are silent. You bid first.       |
| Board: 175<br>Dealer: S<br>Vul: Both<br>HCP: 8  | <ul><li>★ KJ72</li><li>▼ A96</li><li>◆ 974</li><li>◆ 972</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 171 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4 S                    | North:  ♠ K1082  ♥ 973  • Q106  ♠ Q104 | South:  ♠ AQ43  ♥ Q6  ♠ AKJ  ♠ A973   |                         | North  3♣¹  4♠ man               | East Pass AP       | 2NT          |
|--|--|---------------------------------------|-------------------------|----------------------------------|--------------------|--------------|
| Board: 172 Dealer: N Vul: EW North HCP: 20 South HCP: 14 Contract: 6N N                  | North:  ♠ A10  ♥ Q9  ♠ AKQ97  ♣ AJ108  | South:  ♠ QJ4  ♥ AJ83  ♦ J62  ♠ KQ2   | West Pass Pass 1. Stay  | North 2NT 3  6NT                 | Pass<br>Pass<br>AP |              |
| Board: 173<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 20<br>Contract: 4N S | North:  ♣ A86  ♥ A1065  • Q104  ♣ J82  | South:  ♠ KQJ  ♥ K98  ♠ AJ2  ♣ AQ104  | Pass<br>Pass<br>1. Stay | North  3♣¹  4NT²  man  ntitative | Pass<br>AP         | South 2NT 3♦ |
| Board: 174<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 7<br>Contract: 3N N    | North:  ♠ A10  ♥ KQJ95  ♠ K10  ♣ AK82  | South:                                | West Pass AP 1. Stay    | North<br>2NT<br>3♥<br>man        | Pass               |              |
| Board: 175<br>Dealer: S<br>Vul: Both<br>North HCP: 8<br>South HCP: 20<br>Contract: 3N S  | North:  ♠ KJ72  ♥ A96  ♦ 974  ♣ 972    | South:  ♠ A6  ♥ K83  ♠ KQ10  ♣ AKJ105 | West Pass Pass 1. Stay  | North  3♣¹  3NT man              | East<br>Pass<br>AP | 2NT          |

| Board: 171<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>AQ43</li><li>Q6</li><li>AKJ</li><li>A973</li></ul>           | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 172<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>♣ QJ4</li><li>♥ AJ83</li><li>♦ J62</li><li>♣ KQ2</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 173<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>★ KQJ</li><li>▼ K98</li><li>◆ AJ2</li><li>◆ AQ104</li></ul>  | The opponents are silent. You bid first.       |
| Board: 174<br>Dealer: N<br>Vul: EW<br>HCP: 7    | <ul><li>♦ 9752</li><li>♥ 108</li><li>♦ A53</li><li>♠ QJ75</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 175<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>★ A6</li><li>★ K83</li><li>★ KQ10</li><li>★ AKJ105</li></ul> | The opponents are silent. You bid first.       |

| Board: 171 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4 S                    | North:  ♠ K1082  ♥ 973  • Q106  ♠ Q104 | South:  ♠ AQ43  ♥ Q6  ♠ AKJ  ♠ A973   |                         | North  3♣¹  4♠ man               | East Pass AP       | 2NT          |
|--|--|---------------------------------------|-------------------------|----------------------------------|--------------------|--------------|
| Board: 172 Dealer: N Vul: EW North HCP: 20 South HCP: 14 Contract: 6N N                  | North:  ♠ A10  ♥ Q9  ♠ AKQ97  ♣ AJ108  | South:  ♠ QJ4  ♥ AJ83  ♦ J62  ♠ KQ2   | West Pass Pass 1. Stay  | North 2NT 3  6NT                 | Pass<br>Pass<br>AP |              |
| Board: 173<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 20<br>Contract: 4N S | North:  ♣ A86  ♥ A1065  • Q104  ♣ J82  | South:  ♠ KQJ  ♥ K98  ♠ AJ2  ♣ AQ104  | Pass<br>Pass<br>1. Stay | North  3♣¹  4NT²  man  ntitative | Pass<br>AP         | South 2NT 3♦ |
| Board: 174<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 7<br>Contract: 3N N    | North:  ♠ A10  ♥ KQJ95  ♠ K10  ♣ AK82  | South:                                | West Pass AP 1. Stay    | North<br>2NT<br>3♥<br>man        | Pass               |              |
| Board: 175<br>Dealer: S<br>Vul: Both<br>North HCP: 8<br>South HCP: 20<br>Contract: 3N S  | North:  ♠ KJ72  ♥ A96  ♦ 974  ♣ 972    | South:  ♠ A6  ♥ K83  ♠ KQ10  ♣ AKJ105 | West Pass Pass 1. Stay  | North  3♣¹  3NT man              | East<br>Pass<br>AP | 2NT          |

| Board: 176<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>★ A102</li><li>▼ AKQJ8</li><li>★ A93</li><li>♣ Q8</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 177<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>★ 1084</li><li>★ 8542</li><li>★ AJ</li><li>★ QJ92</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 178<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>♣ A72</li><li>♥ AK652</li><li>♦ K32</li><li>♣ AQ</li></ul>  | The opponents are silent. You bid first.       |
| Board: 179<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>♣ Q52</li><li>♥ AJ75</li><li>◆ 96</li><li>♣ K753</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 180<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>♠ A7</li><li>♥ AJ96</li><li>♠ AK73</li><li>♠ KJ7</li></ul>  | The opponents are silent.  You bid first.      |

| Board: 176 Dealer: N Vul: None North HCP: 20 | North:<br>♠ A102<br>♥ AKQJ8<br>♠ A93    | South:  ♠ K964  ♥ 107  • 1075 | Pass AP            | North<br>2NT<br>3♥ | Pass |                  |
|--|---|-------------------------------|--------------------|--------------------|------|------------------|
| South HCP: 11<br>Contract: 4N N              | <b>♣</b> Q8                             | ♣ AKJ7                        | 1. Stay<br>2. Quai | man<br>ntitative   | 4NT  |                  |
| Board: 177<br>Dealer: S                      | North:<br>• 1084                        | South:<br>♠ AKQ97             | West               | North              | East | South 2NT        |
| Vul: NS<br>North HCP: 8                      | <b>♥</b> 8542                           | ♥ KJ7                         | Pass               | 3 <b>♣</b> ¹       | Pass | 3♠               |
| South HCP: 20                                | ♦ AJ                                    | ♦ 95<br>• AV5                 | Pass               | 3NT                | AP   |                  |
| Contract: 3N S                               | <b>♣</b> QJ92                           | ♣ AK5                         | 1. Stay            | man                |      |                  |
| Board: 178                                   | North:                                  | South:                        | West               | North              |      |                  |
| Dealer: N                                    | Norui;<br><b>♠</b> A72                  | Soun:<br>♠ K104               |                    | 2NT                | Pass |                  |
| Vul: Both<br>North HCP: 20                   | <ul><li>★ AK652</li><li>★ K32</li></ul> | ♥ Q1097<br>♦ AQ8              | Pass<br>AP         | 3♥                 | Pass | 4NT <sup>2</sup> |
| South HCP: 11<br>Contract: 4N N              | <b>♣</b> AQ                             | <b>♣</b> 1073                 | 1. Stay<br>2. Quar | man<br>ntitative   | 4NT  |                  |
| Board: 179<br>Dealer: S                      | North:                                  | South:                        | West               | North              | East | South 2NT        |
| Vul: None<br>North HCP: 10                   | <b>♠</b> Q52<br><b>♥</b> AJ75           | <b>♠</b> AJ<br><b>♥</b> K9    | Pass               | <b>3♣</b> ¹        | Pass |                  |
| South HCP: 20                                | ♦ 96<br>• 14752                         | • AKQ104                      | Pass               | 3NT                | AP   |                  |
| Contract: 3N S                               | <b>♣</b> K753                           | <b>♣</b> QJ104                | 1. Stay            | man                |      |                  |
| Board: 180                                   | NT 4                                    | Q1                            | Wast               | North              | Fact | South            |
| Dealer: N                                    | North:<br>♠ A7                          | South:<br><b>♠</b> J1043      | vv est             | 2NT                | Pass |                  |
| Vul: EW<br>North HCP: 20                     | ♥ AJ96                                  | <b>♥</b> 42                   | Pass               | 3 <b>♥</b>         |      | 3NT              |
| North HCP: 20<br>South HCP: 6                | ◆ AK73                                  | <b>♦</b> J854                 | AP                 |                    |      |                  |
| Contract: 3N N                               | <b>♣</b> KJ7                            | ♣ A62                         | 1. Stay            | man                |      |                  |

| Board: 176<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ K964</li><li>▼ 107</li><li>◆ 1075</li><li>◆ AKJ7</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 177<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>♠ AKQ97</li><li>♥ KJ7</li><li>♦ 95</li><li>♠ AK5</li></ul>    | The opponents are silent. You bid first.       |
| Board: 178<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★ K104</li><li>♥ Q1097</li><li>◆ AQ8</li><li>★ 1073</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 179<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>▲ AJ</li><li>▼ K9</li><li>◆ AKQ104</li><li>♣ QJ104</li></ul>  | The opponents are silent. You bid first.       |
| Board: 180<br>Dealer: N<br>Vul: EW<br>HCP: 6    | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 176 Dealer: N Vul: None North HCP: 20 | North:<br>♠ A102<br>♥ AKQJ8<br>♠ A93    | South:  ♠ K964  ♥ 107  • 1075 | Pass AP            | North<br>2NT<br>3♥ | Pass |                  |
|--|---|-------------------------------|--------------------|--------------------|------|------------------|
| South HCP: 11<br>Contract: 4N N              | <b>♣</b> Q8                             | ♣ AKJ7                        | 1. Stay<br>2. Quai | man<br>ntitative   | 4NT  |                  |
| Board: 177<br>Dealer: S                      | North:<br>• 1084                        | South:<br>♠ AKQ97             | West               | North              | East | South 2NT        |
| Vul: NS<br>North HCP: 8                      | <b>♥</b> 8542                           | ♥ KJ7                         | Pass               | 3 <b>♣</b> ¹       | Pass | 3♠               |
| South HCP: 20                                | ♦ AJ                                    | ♦ 95<br>• AV5                 | Pass               | 3NT                | AP   |                  |
| Contract: 3N S                               | <b>♣</b> QJ92                           | ♣ AK5                         | 1. Stay            | man                |      |                  |
| Board: 178                                   | North:                                  | South:                        | West               | North              |      |                  |
| Dealer: N                                    | Norui;<br><b>♠</b> A72                  | Soun:<br>♠ K104               |                    | 2NT                | Pass |                  |
| Vul: Both<br>North HCP: 20                   | <ul><li>★ AK652</li><li>★ K32</li></ul> | ♥ Q1097<br>♦ AQ8              | Pass<br>AP         | 3♥                 | Pass | 4NT <sup>2</sup> |
| South HCP: 11<br>Contract: 4N N              | <b>♣</b> AQ                             | <b>♣</b> 1073                 | 1. Stay<br>2. Quar | man<br>ntitative   | 4NT  |                  |
| Board: 179<br>Dealer: S                      | North:                                  | South:                        | West               | North              | East | South 2NT        |
| Vul: None<br>North HCP: 10                   | <b>♠</b> Q52<br><b>♥</b> AJ75           | <b>♠</b> AJ<br><b>♥</b> K9    | Pass               | <b>3♣</b> ¹        | Pass |                  |
| South HCP: 20                                | ♦ 96<br>• 14752                         | • AKQ104                      | Pass               | 3NT                | AP   |                  |
| Contract: 3N S                               | <b>♣</b> K753                           | <b>♣</b> QJ104                | 1. Stay            | man                |      |                  |
| Board: 180                                   | NT 4                                    | Q1                            | Wast               | North              | Fact | South            |
| Dealer: N                                    | North:<br>♠ A7                          | South:<br><b>♠</b> J1043      | vv est             | 2NT                | Pass |                  |
| Vul: EW<br>North HCP: 20                     | ♥ AJ96                                  | <b>♥</b> 42                   | Pass               | 3 <b>♥</b>         |      | 3NT              |
| North HCP: 20<br>South HCP: 6                | ◆ AK73                                  | <b>♦</b> J854                 | AP                 |                    |      |                  |
| Contract: 3N N                               | <b>♣</b> KJ7                            | ♣ A62                         | 1. Stay            | man                |      |                  |

| Board: 181<br>Dealer: S<br>Vul: None<br>HCP: 6 | ♣ QJ94<br>♥ 32<br>♦ Q92<br>♣ J1062                                  | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 182<br>Dealer: N<br>Vul: NS<br>HCP: 21  | <ul><li>★ A84</li><li>★ A54</li><li>★ AKQ82</li><li>★ A7</li></ul>  | The opponents are silent. You bid first.       |
| Board: 183<br>Dealer: S<br>Vul: Both<br>HCP: 7 | <ul><li>★ KJ9</li><li>▼ K973</li><li>◆ 8642</li><li>◆ 107</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 184<br>Dealer: N<br>Vul: NS<br>HCP: 20  | <ul><li>★ KQ7</li><li>▼ AKJ73</li><li>◆ AK7</li><li>◆ 52</li></ul>  | The opponents are silent. You bid first.       |
| Board: 185<br>Dealer: S<br>Vul: EW<br>HCP: 10  | <ul><li>★ K763</li><li>★ K92</li><li>★ K32</li><li>★ J53</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 181<br>Dealer: S        | North:                                | South:                         | West    | North                  | East  |            |
|--------------------------------|---------------------------------------|--------------------------------|---------|------------------------|-------|------------|
| Vul: None                      | <b>♠</b> QJ94                         | <b>★</b> K107                  | ъ.      | . 1                    | ъ     | 2NT        |
| North HCP: 6                   | <b>♥</b> 32                           | ♥ AK5                          | Pass    | 3♣¹                    | Pass  | <b>3</b> ♦ |
| South HCP: 20                  | ◆ Q92<br><b>◆</b> J1062               | ◆ J1075<br><b>♣</b> AKQ        | Pass    | 3NT                    | AP    |            |
| Contract: 3N S                 | ¥ 31002                               | # / IIIQ                       | 1. Stay | man                    |       |            |
| Board: 182                     | North:                                | South:                         | West    | North                  | Fast  | South      |
| Dealer: N                      | Norui.<br><b>♦</b> A84                | Soun.<br>♠ Q652                | ,,,     | 2NT                    | Pass  |            |
| Vul: NS                        | ♥ A54                                 | <b>♥</b> 962                   | Pass    | 3 <b>♦</b>             |       | 3NT        |
| North HCP: 21                  | ♦ AKQ82                               | <b>♦</b> 109                   | AP      | <b>3</b> •             | 1 435 | 5111       |
| South HCP: 5<br>Contract: 3N N | <b>♣</b> A7                           | <b>♣</b> K1098                 | 1. Stay | man                    |       |            |
|                                |                                       |                                |         |                        |       |            |
| Board: 183<br>Dealer: S        | North:                                | South:                         | West    | North                  | East  | South      |
| Vul: Both                      | <b>♠</b> KJ9                          | <b>♠</b> A72                   |         |                        |       | 2NT        |
| North HCP: 7                   | <b>♥</b> K973                         | <b>♥</b> AQ86                  | Pass    | 3 <b>♣</b> ¹           | Pass  | 3♥         |
| South HCP: 21                  | ♦ 8642<br>• 107                       | ◆ AK9                          | Pass    | 4♥                     | AP    |            |
| Contract: 4♥ S                 | <b>♣</b> 107                          | ♣ A42                          | 1. Stay | man                    |       |            |
| Board: 184                     |                                       |                                | West    | North                  | East  | South      |
| Dealer: N                      | North:                                | South:                         |         | 2NT                    | Pass  |            |
| Vul: NS                        | <b>♠</b> KQ7<br><b>♥</b> AKJ73        | <b>♦</b> 6542<br><b>♥</b> Q986 | Pass    | 3♥                     | Pass  | _          |
| North HCP: 20                  | <ul><li>AKJ/3</li><li>♦ AK7</li></ul> | ◆ Q980<br>◆ Q95                | AP      |                        |       |            |
| South HCP: 9<br>Contract: 4♥ N | <b>♣</b> 52                           | ♣ KQ                           | 1. Stay | man                    |       |            |
|                                |                                       |                                | J       |                        |       |            |
| Board: 185                     | North:                                | South:                         | West    | North                  | East  | South      |
| Dealer: S                      | <b>★</b> K763                         | <b>♦</b> A9                    |         |                        |       | 2NT        |
| Vul: EW                        | <b>♥</b> K92                          | <b>♥</b> A84                   | Pass    | <b>3♣</b> <sup>1</sup> | Pass  | 3♦         |
| North HCP: 10                  | <b>♦</b> K32                          | <b>♦</b> AJ94                  | Pass    | 3NT                    | AP    |            |
| South HCP: 20                  |                                       |                                |         |                        |       |            |

| Board: 181<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>★ K107</li><li>★ AK5</li><li>★ J1075</li><li>★ AKQ</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 182<br>Dealer: N<br>Vul: NS<br>HCP: 5    | <ul><li>♣ Q652</li><li>♥ 962</li><li>♦ 109</li><li>♣ K1098</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 183<br>Dealer: S<br>Vul: Both<br>HCP: 21 | <ul><li>♣ A72</li><li>♥ AQ86</li><li>♦ AK9</li><li>♣ A42</li></ul>   | The opponents are silent. You bid first.       |
| Board: 184<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♠ 6542</li><li>♥ Q986</li><li>♦ Q95</li><li>♠ KQ</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 185<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>♠ A9</li><li>♥ A84</li><li>♠ AJ94</li><li>♠ AK84</li></ul>   | The opponents are silent. You bid first.       |

| Board: 181<br>Dealer: S        | North:                                | South:                         | West    | North                  | East  |            |
|--------------------------------|---------------------------------------|--------------------------------|---------|------------------------|-------|------------|
| Vul: None                      | <b>♠</b> QJ94                         | <b>★</b> K107                  | ъ.      | . 1                    | ъ     | 2NT        |
| North HCP: 6                   | <b>♥</b> 32                           | ♥ AK5                          | Pass    | 3♣¹                    | Pass  | <b>3</b> ♦ |
| South HCP: 20                  | ◆ Q92<br><b>◆</b> J1062               | ◆ J1075<br><b>♣</b> AKQ        | Pass    | 3NT                    | AP    |            |
| Contract: 3N S                 | ¥ 31002                               | # / IIIQ                       | 1. Stay | man                    |       |            |
| Board: 182                     | North:                                | South:                         | West    | North                  | Fast  | South      |
| Dealer: N                      | Norui.<br><b>♦</b> A84                | Soun.<br>♠ Q652                | ,,,     | 2NT                    | Pass  |            |
| Vul: NS                        | ♥ A54                                 | <b>♥</b> 962                   | Pass    | 3 <b>♦</b>             |       | 3NT        |
| North HCP: 21                  | ♦ AKQ82                               | <b>♦</b> 109                   | AP      | <b>3</b> •             | 1 435 | 5111       |
| South HCP: 5<br>Contract: 3N N | <b>♣</b> A7                           | <b>♣</b> K1098                 | 1. Stay | man                    |       |            |
|                                |                                       |                                |         |                        |       |            |
| Board: 183<br>Dealer: S        | North:                                | South:                         | West    | North                  | East  | South      |
| Vul: Both                      | <b>♠</b> KJ9                          | <b>♠</b> A72                   |         |                        |       | 2NT        |
| North HCP: 7                   | <b>♥</b> K973                         | <b>♥</b> AQ86                  | Pass    | 3 <b>♣</b> ¹           | Pass  | 3♥         |
| South HCP: 21                  | ♦ 8642<br>• 107                       | ◆ AK9                          | Pass    | 4♥                     | AP    |            |
| Contract: 4♥ S                 | <b>♣</b> 107                          | ♣ A42                          | 1. Stay | man                    |       |            |
| Board: 184                     |                                       |                                | West    | North                  | East  | South      |
| Dealer: N                      | North:                                | South:                         |         | 2NT                    | Pass  |            |
| Vul: NS                        | <b>♠</b> KQ7<br><b>♥</b> AKJ73        | <b>♦</b> 6542<br><b>♥</b> Q986 | Pass    | 3♥                     | Pass  | _          |
| North HCP: 20                  | <ul><li>AKJ/3</li><li>♦ AK7</li></ul> | ◆ Q980<br>◆ Q95                | AP      |                        |       |            |
| South HCP: 9<br>Contract: 4♥ N | <b>♣</b> 52                           | ♣ KQ                           | 1. Stay | man                    |       |            |
|                                |                                       |                                | J       |                        |       |            |
| Board: 185                     | North:                                | South:                         | West    | North                  | East  | South      |
| Dealer: S                      | <b>★</b> K763                         | <b>♦</b> A9                    |         |                        |       | 2NT        |
| Vul: EW                        | <b>♥</b> K92                          | <b>♥</b> A84                   | Pass    | <b>3♣</b> <sup>1</sup> | Pass  | 3♦         |
| North HCP: 10                  | <b>♦</b> K32                          | <b>♦</b> AJ94                  | Pass    | 3NT                    | AP    |            |
| South HCP: 20                  |                                       |                                |         |                        |       |            |

| Board: 186<br>Dealer: N<br>Vul: EW<br>HCP: 21   | <ul><li>♠ AKQ105</li><li>♥ AQ10</li><li>♠ QJ</li><li>♠ QJ8</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 187<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 188<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ A54</li><li>▼ AKJ7</li><li>★ A102</li><li>★ KJ3</li></ul>  | The opponents are silent. You bid first.       |
| Board: 189<br>Dealer: S<br>Vul: None<br>HCP: 9  | <ul><li>★ KQ74</li><li>▼ 53</li><li>◆ 1052</li><li>◆ A952</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 190<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li>♠ AKJ4</li><li>♥ AQ7</li><li>♦ A85</li><li>♠ K93</li></ul>   | The opponents are silent. You bid first.       |

| Board: 186<br>Dealer: N<br>Vul: EW<br>North HCP: 21<br>South HCP: 8<br>Contract: 3N N    | North:  ♠ AKQ105  ♥ AQ10  ♠ QJ  ♠ QJ8 | South:                               | Pass AP 1. Stay        | North<br>2NT<br>3♠<br>man  | Pass         |             |
|--|---------------------------------------|--------------------------------------|------------------------|----------------------------|--------------|-------------|
| Board: 187<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 21<br>Contract: 3N S | North:                                | South:  ♠ A53  ♥ AK4  ♠ AK9  ♠ K1053 |                        | North 3♣¹ 3NT              |              | South 2NT 3 |
| Board: 188<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 11<br>Contract: 4N N | North:  ♠ A54  ♥ AKJ7  ♠ A102  ♠ KJ3  | South:  ♠ K82  ♥ Q862  ♦ 843  ♠ AQ4  | Pass<br>AP<br>1. Stayı | North 2NT 3  man ntitative | Pass<br>Pass |             |
| Board: 189<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 21<br>Contract: 3N S  | North:  ♠ KQ74  ♥ 53  • 1052  ♣ A952  | South:  ♠ A95  ♥ K97  ♠ AKQJ  ♣ KJ8  | Pass                   | North 3♣¹ 3NT man          | Pass         | 2NT         |
| Board: 190<br>Dealer: N<br>Vul: None<br>North HCP: 21<br>South HCP: 7<br>Contract: 3N N  | North:  ♠ AKJ4  ♥ AQ7  ♠ A85  ♣ K93   | South:  ♠ Q109  ♥ J986  ♦ J7  ♠ QJ87 | West Pass AP 1. Stay   | North<br>2NT<br>3♠         | Pass         |             |

| Board: 186<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>◆94</li><li>♥ KJ72</li><li>◆852</li><li>◆ A1095</li></ul>   | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 187<br>Dealer: S<br>Vul: Both<br>HCP: 21 | <ul><li>A53</li><li>✓ AK4</li><li>AK9</li><li>✓ K1053</li></ul>     | The opponents are silent. You bid first.       |
| Board: 188<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★ K82</li><li>♥ Q862</li><li>◆ 843</li><li>◆ AQ4</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 189<br>Dealer: S<br>Vul: None<br>HCP: 21 | <ul><li>▲ A95</li><li>▼ K97</li><li>◆ AKQJ</li><li>◆ KJ8</li></ul>  | The opponents are silent. You bid first.       |
| Board: 190<br>Dealer: N<br>Vul: None<br>HCP: 7  | <ul><li>♣ Q109</li><li>♥ J986</li><li>♦ J7</li><li>♣ QJ87</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 186<br>Dealer: N<br>Vul: EW<br>North HCP: 21<br>South HCP: 8<br>Contract: 3N N    | North:  ♠ AKQ105  ♥ AQ10  ♠ QJ  ♠ QJ8 | South:                               | Pass AP 1. Stay        | North<br>2NT<br>3♠<br>man  | Pass         |             |
|--|---------------------------------------|--------------------------------------|------------------------|----------------------------|--------------|-------------|
| Board: 187<br>Dealer: S<br>Vul: Both<br>North HCP: 10<br>South HCP: 21<br>Contract: 3N S | North:                                | South:  ♠ A53  ♥ AK4  ♠ AK9  ♠ K1053 |                        | North 3♣¹ 3NT              |              | South 2NT 3 |
| Board: 188<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 11<br>Contract: 4N N | North:  ♠ A54  ♥ AKJ7  ♠ A102  ♠ KJ3  | South:  ♠ K82  ♥ Q862  ♦ 843  ♠ AQ4  | Pass<br>AP<br>1. Stayı | North 2NT 3  man ntitative | Pass<br>Pass |             |
| Board: 189<br>Dealer: S<br>Vul: None<br>North HCP: 9<br>South HCP: 21<br>Contract: 3N S  | North:  ♠ KQ74  ♥ 53  • 1052  ♣ A952  | South:  ♠ A95  ♥ K97  ♠ AKQJ  ♣ KJ8  | Pass                   | North 3♣¹ 3NT man          | Pass         | 2NT         |
| Board: 190<br>Dealer: N<br>Vul: None<br>North HCP: 21<br>South HCP: 7<br>Contract: 3N N  | North:  ♠ AKJ4  ♥ AQ7  ♠ A85  ♣ K93   | South:  ♠ Q109  ♥ J986  ♦ J7  ♠ QJ87 | West Pass AP 1. Stay   | North<br>2NT<br>3♠         | Pass         |             |

| Board: 191 | The opponents are silent.  Partner bids first.    |
|------------|---|
| Board: 192 | The opponents are silent. You bid first.          |
| Board: 193 | West Doubles 3♦ if possible.  Partner bids first. |
| Board: 194 | The opponents are silent. You bid first.          |
| Board: 195 | The opponents are silent.  Partner bids first.    |

| Board: 191<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 21<br>Contract: 3N S  | North:  ♠ K98  ♥ K1063  ♦ 96  ♣ KJ94 | South:  ♠ A104  ♥ AJ  ♠ AQ53  ♣ AQ85  |                        | North  3♣¹  3NT man       | East<br>Pass<br>AP | 2NT |
|---|--------------------------------------|---------------------------------------|------------------------|---------------------------|--------------------|-----|
| Board: 192<br>Dealer: N<br>Vul: EW<br>North HCP: 21<br>South HCP: 6<br>Contract: 3N N   | North:  ♠ KQ9  ♥ AK1064  ♠ AKQ  ♣ 95 | South:  ♠ A1063  ♥ 98  ♠ 832  ♠ Q1076 | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | Pass               |     |
| Board: 193<br>Dealer: S<br>Vul: Both<br>North HCP: 5<br>South HCP: 20<br>Contract: 3N S | North:  ♠ 642  ♥ A632  ♦ 104  ♣ J765 | South:  ♠ AKJ  ♥ K107  ♠ KQ976  ♠ A2  | West Pass X 1. Stay    | North  3♣¹  3NT  man      | East<br>Pass<br>AP | 2NT |
| Board: 194<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 6<br>Contract: 3N N   | North:  ♠ AKQ104  ♥ A4  ♠ AJ7  ♣ K62 | South:  ◆ 86  ▼ Q632  ◆ Q985  ◆ Q93   | Pass AP 1. Stay        | North<br>2NT<br>3♠        | Pass               |     |
| Board: 195<br>Dealer: S<br>Vul: EW<br>North HCP: 6<br>South HCP: 20<br>Contract: 3N S   | North:  ♠ 853  ♥ Q874  ♠ KJ5  ♣ 752  | South:  ♠ K1076  ♥ A3  ♠ AQ  ♣ AQJ64  | West Pass Pass 1. Stay | 3NT                       | East<br>Pass<br>AP | 2NT |

| Board: 191<br>Dealer: S<br>Vul: NS<br>HCP: 21   | <ul><li>A104</li><li>✓ AJ</li><li>AQ53</li><li>AQ85</li></ul>         | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 192<br>Dealer: N<br>Vul: EW<br>HCP: 6    | <ul><li>★ A1063</li><li>♥ 98</li><li>◆ 832</li><li>◆ Q1076</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 193<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>★ AKJ</li><li>★ K107</li><li>★ KQ976</li><li>★ A2</li></ul>   | West Doubles 3♦ if possible.  You bid first.   |
| Board: 194<br>Dealer: N<br>Vul: NS<br>HCP: 6    | <ul><li>★86</li><li>♥Q632</li><li>◆Q985</li><li><b>★</b>Q93</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 195<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>★ K1076</li><li>★ A3</li><li>★ AQ</li><li>★ AQJ64</li></ul>   | The opponents are silent.  You bid first.      |

| Board: 191<br>Dealer: S<br>Vul: NS<br>North HCP: 10<br>South HCP: 21<br>Contract: 3N S  | North:  ♠ K98  ♥ K1063  ♦ 96  ♣ KJ94 | South:  ♠ A104  ♥ AJ  ♠ AQ53  ♣ AQ85  |                        | North  3♣¹  3NT man       | East<br>Pass<br>AP | 2NT |
|---|--------------------------------------|---------------------------------------|------------------------|---------------------------|--------------------|-----|
| Board: 192<br>Dealer: N<br>Vul: EW<br>North HCP: 21<br>South HCP: 6<br>Contract: 3N N   | North:  ♠ KQ9  ♥ AK1064  ♠ AKQ  ♣ 95 | South:  ♠ A1063  ♥ 98  ♠ 832  ♠ Q1076 | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | Pass               |     |
| Board: 193<br>Dealer: S<br>Vul: Both<br>North HCP: 5<br>South HCP: 20<br>Contract: 3N S | North:  ♠ 642  ♥ A632  ♦ 104  ♣ J765 | South:  ♠ AKJ  ♥ K107  ♠ KQ976  ♠ A2  | West Pass X 1. Stay    | North  3♣¹  3NT  man      | East<br>Pass<br>AP | 2NT |
| Board: 194<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 6<br>Contract: 3N N   | North:  ♠ AKQ104  ♥ A4  ♠ AJ7  ♣ K62 | South:  ◆ 86  ▼ Q632  ◆ Q985  ◆ Q93   | Pass AP 1. Stay        | North<br>2NT<br>3♠        | Pass               |     |
| Board: 195<br>Dealer: S<br>Vul: EW<br>North HCP: 6<br>South HCP: 20<br>Contract: 3N S   | North:  ♠ 853  ♥ Q874  ♠ KJ5  ♣ 752  | South:  ♠ K1076  ♥ A3  ♠ AQ  ♣ AQJ64  | West Pass Pass 1. Stay | 3NT                       | East<br>Pass<br>AP | 2NT |

| Board: 196<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ AK94</li><li>★ AK63</li><li>★ AQ8</li><li>★ 85</li></ul>   | West Doubles 3♣ if possible.  You bid first.   |
|---|--|--|
| Board: 197<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>◆ Q105</li><li>◆ A642</li><li>◆ J86</li><li>◆ A104</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 198<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>▲ A8</li><li>♥ KJ62</li><li>◆ AQ</li><li>▲ AQ976</li></ul>   | The opponents are silent. You bid first.       |
| Board: 199<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>★ AJ7</li><li>▼ 8763</li><li>◆ J832</li><li>★ A5</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 200<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>★ AK10</li><li>★ KQJ107</li><li>◆ 93</li><li>★ AK6</li></ul> | The opponents are silent. You bid first.       |

| Board: 196 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 N                             | North:  ♠ AK94  ♥ AK63  ♠ AQ8  ♠ 85   | South:  ♣ 72  ♥ Q985  ♦ K1075  ♣ Q93  | West  X  AP  1. Stay          | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3♣</b> ¹ |
|---|---------------------------------------|---------------------------------------|-------------------------------|---------------------------|----------------------|-------------|
| Board: 197<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 20<br>Contract: 6N S            | North:  ♠ Q105  ♥ A642  ♦ J86  ♠ A104 | South:  ♠ A8  ♥ Q3  ♠ AKQ2  ♠ KQ653   | Pass<br>Pass<br>AP<br>1. Stay | 4NT <sup>2</sup>          | Pass<br>Pass         | 2NT 3♦      |
| Board: 198 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 6 N                             | North:  ♠ A8  ♥ KJ62  ♠ AQ  ♣ AQ976   | South:  ♠ 2  ♥ Q753  ♠ K1098  ♠ K1042 | West Pass AP 1. Stay          | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3♣</b> ¹ |
| Board: 199 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 4♥ S                           | North:  ♠ AJ7  ♥ 8763  ♦ J832  ♠ A5   | South:  ♠ KQ  ♥ AQJ2  ♠ AK105  ♣ J84  | Pass Pass 1. Stay             |                           | East Pass AP         | 2NT         |
| Board: 200<br>Dealer: N<br>Vul: NS<br>North HCP: 20<br>South HCP: 9<br>Contract: 4 \( \mathbf{N} \) | North:  ♠ AK10  ♥ KQJ107  ♦ 93  ♣ AK6 | South:                                | West Pass AP 1. Stay          | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3♣</b> ¹ |

| Board: 196<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>₹72</li><li>₹Q985</li><li>⊀K1075</li><li>₹Q93</li></ul>     | West Doubles 3♣ if possible.  Partner bids first. |
|---|---|---|
| Board: 197<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>★ A8</li><li>♥ Q3</li><li>◆ AKQ2</li><li>★ KQ653</li></ul>  | The opponents are silent. You bid first.          |
| Board: 198<br>Dealer: N<br>Vul: Both<br>HCP: 8  | ♦ 2<br>♥ Q753<br>♦ K1098<br>♣ K1042                                 | The opponents are silent.  Partner bids first.    |
| Board: 199<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>★ KQ</li><li>▼ AQJ2</li><li>◆ AK105</li><li>◆ J84</li></ul> | The opponents are silent. You bid first.          |
| Board: 200<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>↓ J52</li><li>↓ A832</li><li>↓ A54</li><li>♠ 983</li></ul>  | The opponents are silent.  Partner bids first.    |

| Board: 196 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 N                             | North:  ♠ AK94  ♥ AK63  ♠ AQ8  ♠ 85   | South:  ♣ 72  ♥ Q985  ♦ K1075  ♣ Q93  | West  X  AP  1. Stay          | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3♣</b> ¹ |
|---|---------------------------------------|---------------------------------------|-------------------------------|---------------------------|----------------------|-------------|
| Board: 197<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 20<br>Contract: 6N S            | North:  ♠ Q105  ♥ A642  ♦ J86  ♠ A104 | South:  ♠ A8  ♥ Q3  ♠ AKQ2  ♠ KQ653   | Pass<br>Pass<br>AP<br>1. Stay | 4NT <sup>2</sup>          | Pass<br>Pass         | 2NT 3♦      |
| Board: 198 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 6 N                             | North:  ♠ A8  ♥ KJ62  ♠ AQ  ♣ AQ976   | South:  ♠ 2  ♥ Q753  ♠ K1098  ♠ K1042 | West Pass AP 1. Stay          | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3♣</b> ¹ |
| Board: 199 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 4♥ S                           | North:  ♠ AJ7  ♥ 8763  ♦ J832  ♠ A5   | South:  ♠ KQ  ♥ AQJ2  ♠ AK105  ♣ J84  | Pass Pass 1. Stay             |                           | East Pass AP         | 2NT         |
| Board: 200<br>Dealer: N<br>Vul: NS<br>North HCP: 20<br>South HCP: 9<br>Contract: 4 \( \mathbf{N} \) | North:  ♠ AK10  ♥ KQJ107  ♦ 93  ♣ AK6 | South:                                | West Pass AP 1. Stay          | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3♣</b> ¹ |

| Board: 201<br>Dealer: S<br>Vul: EW<br>HCP: 5  | <ul><li>▶ J764</li><li>♥ 1073</li><li>◆ A643</li><li>♣ 98</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 202<br>Dealer: N<br>Vul: NS<br>HCP: 21 | <ul><li>AQ832</li><li>K10</li><li>KQ3</li><li>AK10</li></ul>        | The opponents are silent. You bid first.       |
| Board: 203<br>Dealer: S<br>Vul: EW<br>HCP: 11 | <ul><li>♣ J974</li><li>♥ Q86</li><li>♦ AQJ5</li><li>♣ J4</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 204<br>Dealer: N<br>Vul: NS<br>HCP: 20 | <ul><li>★ AK3</li><li>♥ Q7</li><li>◆ AKQ</li><li>◆ Q10542</li></ul> | The opponents are silent. You bid first.       |
| Board: 205<br>Dealer: S<br>Vul: EW<br>HCP: 7  | <ul><li>★ 32</li><li>▼ 8643</li><li>◆ AQ95</li><li>◆ J32</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 201<br>Dealer: S       | North:<br>♠ J764 | South:<br>♠ AK | West    | North            | East | South 2NT    |
|-------------------------------|------------------|----------------|---------|------------------|------|--------------|
| Vul: EW                       | <b>▼</b> 1073    | <b>♥</b> J84   | Pass    | <b>3♣</b> 1      | Pass | 3♦           |
| North HCP: 5<br>South HCP: 20 | ◆ A643           | <b>♦</b> KQ75  | Pass    | 3NT              | AP   |              |
| Contract: 3N S                | <b>♣</b> 98      | <b>♣</b> AK76  | 1. Stay | man              |      |              |
| Board: 202                    | North:           | South:         | West    | North            | East | South        |
| Dealer: N                     | ♠ AQ832          | <b>★</b> 104   |         | 2NT              | Pass | <b>3</b> ♣¹  |
| Vul: NS<br>North HCP: 21      | <b>♥</b> K10     | <b>♥</b> Q843  | Pass    | 3♠               | Pass | 3NT          |
| South HCP: 6                  | ♦ KQ3            | ◆ A105         | AP      |                  |      |              |
| Contract: 3N N                | <b>♣</b> AK10    | <b>♣</b> 9754  | 1. Stay | man              |      |              |
| Board: 203                    | North:           | South:         | West    | North            | East | South<br>2NT |
| Dealer: S<br>Vul: EW          | <b>♦</b> J974    | <b>♠</b> AQ32  | Pass    | <b>3♣</b> ¹      | Pass |              |
| North HCP: 11                 | ♥ Q86            | <b>♥</b> AK4   |         | 4NT <sup>2</sup> |      | 0.1          |
| South HCP: 20                 | ◆ AQJ5<br>◆ J4   | ♦ K932<br>♣ A8 | 1. Stay |                  |      |              |
| Contract: 4N S                | æ J+             | ¥ 110          | •       | ntitative        | 4NT  |              |
| Board: 204                    | North:           | South:         | West    | North            | East | South        |
| Dealer: N                     | ♠ AK3            | <b>♦</b> QJ74  |         | 2NT              | Pass | 3 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 20      | <b>♥</b> Q7      | <b>♥</b> A1052 | Pass    | 3♦               | Pass | 3NT          |
| South HCP: 8                  | • AKQ            | ♦ 6543         | AP      |                  |      |              |
| Contract: 3N N                | ♣ Q10542         | <b>♣</b> J     | 1. Stay | man              |      |              |
| Board: 205                    | North:           | South:         | West    | North            | East | South        |
| Dealer: S                     | <b>★</b> 32      | <b>♦</b> A9    |         |                  |      | 2NT          |
| Vul: EW<br>North HCP: 7       | <b>*</b> 8643    | <b>♥</b> A107  | Pass    | <b>3♣</b> ¹      | Pass | 3♦           |
| South HCP: 20                 | ♦ AQ95           | ♦ K632         | Pass    | 3NT              | AP   |              |
| Contract: 3N S                | <b>♣</b> J32     | <b>♣</b> AKQ8  | 1. Stay | man              |      |              |

| Board: 201<br>Dealer: S<br>Vul: EW<br>HCP: 20 | <ul><li>♠ AK</li><li>♥ J84</li><li>♦ KQ75</li><li>♠ AK76</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 202<br>Dealer: N<br>Vul: NS<br>HCP: 6  | <ul><li>104</li><li>✓ Q843</li><li>✓ A105</li><li>✓ 9754</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 203<br>Dealer: S<br>Vul: EW<br>HCP: 20 | <ul><li>AQ32</li><li>AK4</li><li>K932</li><li>A8</li></ul>          | The opponents are silent. You bid first.       |
| Board: 204<br>Dealer: N<br>Vul: NS<br>HCP: 8  | ◆ QJ74<br>▼ A1052<br>◆ 6543<br>◆ J                                  | The opponents are silent.  Partner bids first. |
| Board: 205<br>Dealer: S<br>Vul: EW<br>HCP: 20 | <ul><li>♣ A9</li><li>♥ A107</li><li>♦ K632</li><li>♣ AKQ8</li></ul> | The opponents are silent. You bid first.       |

| Board: 201<br>Dealer: S       | North:<br>♠ J764 | South:<br>♠ AK | West    | North            | East | South 2NT    |
|-------------------------------|------------------|----------------|---------|------------------|------|--------------|
| Vul: EW                       | <b>▼</b> 1073    | <b>♥</b> J84   | Pass    | <b>3♣</b> 1      | Pass | 3♦           |
| North HCP: 5<br>South HCP: 20 | ◆ A643           | <b>♦</b> KQ75  | Pass    | 3NT              | AP   |              |
| Contract: 3N S                | <b>♣</b> 98      | <b>♣</b> AK76  | 1. Stay | man              |      |              |
| Board: 202                    | North:           | South:         | West    | North            | East | South        |
| Dealer: N                     | ♠ AQ832          | <b>★</b> 104   |         | 2NT              | Pass | <b>3</b> ♣¹  |
| Vul: NS<br>North HCP: 21      | <b>♥</b> K10     | <b>♥</b> Q843  | Pass    | 3♠               | Pass | 3NT          |
| South HCP: 6                  | ♦ KQ3            | ◆ A105         | AP      |                  |      |              |
| Contract: 3N N                | <b>♣</b> AK10    | <b>♣</b> 9754  | 1. Stay | man              |      |              |
| Board: 203                    | North:           | South:         | West    | North            | East | South<br>2NT |
| Dealer: S<br>Vul: EW          | <b>♦</b> J974    | <b>♠</b> AQ32  | Pass    | <b>3♣</b> ¹      | Pass |              |
| North HCP: 11                 | ♥ Q86            | <b>♥</b> AK4   |         | 4NT <sup>2</sup> |      | 0.1          |
| South HCP: 20                 | ◆ AQJ5<br>◆ J4   | ♦ K932<br>♣ A8 | 1. Stay |                  |      |              |
| Contract: 4N S                | æ J+             | ¥ 110          | •       | ntitative        | 4NT  |              |
| Board: 204                    | North:           | South:         | West    | North            | East | South        |
| Dealer: N                     | ♠ AK3            | <b>♦</b> QJ74  |         | 2NT              | Pass | 3 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 20      | <b>♥</b> Q7      | <b>♥</b> A1052 | Pass    | 3♦               | Pass | 3NT          |
| South HCP: 8                  | • AKQ            | ♦ 6543         | AP      |                  |      |              |
| Contract: 3N N                | ♣ Q10542         | <b>♣</b> J     | 1. Stay | man              |      |              |
| Board: 205                    | North:           | South:         | West    | North            | East | South        |
| Dealer: S                     | <b>★</b> 32      | <b>♦</b> A9    |         |                  |      | 2NT          |
| Vul: EW<br>North HCP: 7       | <b>*</b> 8643    | <b>♥</b> A107  | Pass    | <b>3♣</b> ¹      | Pass | 3♦           |
| South HCP: 20                 | ♦ AQ95           | ♦ K632         | Pass    | 3NT              | AP   |              |
| Contract: 3N S                | <b>♣</b> J32     | <b>♣</b> AKQ8  | 1. Stay | man              |      |              |

| Board: 206<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>AQJ10</li><li>KJ</li><li>AJ</li><li>A9854</li></ul>          | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 207<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>♠ 642</li><li>♥ J864</li><li>♦ K93</li><li>♠ A92</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 208<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>A54</li><li>✓ 53</li><li>◆ AQ8</li><li>◆ AKQJ3</li></ul>     | The opponents are silent. You bid first.       |
| Board: 209<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>♣ J1052</li><li>♥ 10</li><li>◆ QJ42</li><li>♣ KJ54</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 210<br>Dealer: N<br>Vul: NS<br>HCP: 21   | <ul><li>A1042</li><li>✓ A64</li><li>✓ KJ3</li><li>AKQ</li></ul>      | The opponents are silent. You bid first.       |

| Board: 206 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4♠ N                | North:  ♠ AQJ10  ♥ KJ  ♠ AJ  ♣ A9854 | South:  ◆ 9652  ▼ A103  ◆ 10743  ◆ Q3 | Pass AP 1. Stay      | North<br>2NT<br>3♠<br>man | East<br>Pass<br>Pass | <b>3♣</b> ¹   |
|---|--------------------------------------|---------------------------------------|----------------------|---------------------------|----------------------|---------------|
| Board: 207<br>Dealer: S<br>Vul: None<br>North HCP: 8<br>South HCP: 21<br>Contract: 3N S | North:                               | South:  ♠ AKQ53  ♥ A107  ♠ AQ  ♣ Q108 |                      | North 3♣¹ 3NT man         | East<br>Pass<br>AP   | South 2NT 3♠  |
| Board: 208<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 9<br>Contract: 3N N   | North:  ♠ A54  ♥ 53  ♠ AQ8  ♣ AKQJ3  | South:                                | Pass AP 1. Stay      |                           | Pass                 |               |
| Board: 209<br>Dealer: S<br>Vul: None<br>North HCP: 8<br>South HCP: 20<br>Contract: 3N S | North:                               | South:  ♠ Q94  ♥ AK863  ♠ AK  ♣ A86   |                      | North 3♣¹ 3NT man         | East Pass AP         | 2NT           |
| Board: 210<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 6<br>Contract: 3N N   | North:  ♠ A1042  ♥ A64  ♠ KJ3  ♣ AKQ | South:                                | West Pass AP 1. Stay | North<br>2NT<br>3♠<br>man | Pass                 | South 3♣¹ 3NT |

| Board: 206<br>Dealer: N<br>Vul: Both<br>HCP: 6  | <ul><li>◆ 9652</li><li>♥ A103</li><li>◆ 10743</li><li>◆ Q3</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 207<br>Dealer: S<br>Vul: None<br>HCP: 21 | <ul><li>AKQ53</li><li>✓ A107</li><li>AQ</li><li>Q108</li></ul>       | The opponents are silent. You bid first.       |
| Board: 208<br>Dealer: N<br>Vul: EW<br>HCP: 9    | <ul><li>◆ 9762</li><li>♥ AKQ10</li><li>◆ 6532</li><li>◆ 2</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 209<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>♣ Q94</li><li>♥ AK863</li><li>♦ AK</li><li>♣ A86</li></ul>   | The opponents are silent. You bid first.       |
| Board: 210<br>Dealer: N<br>Vul: NS<br>HCP: 6    | <ul><li>♣ 73</li><li>♥ KQJ10</li><li>◆ 972</li><li>♣ 7654</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 206 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4♠ N                | North:  ♠ AQJ10  ♥ KJ  ♠ AJ  ♣ A9854 | South:  ◆ 9652  ▼ A103  ◆ 10743  ◆ Q3 | Pass AP 1. Stay      | North<br>2NT<br>3♠<br>man | East<br>Pass<br>Pass | <b>3♣</b> ¹   |
|---|--------------------------------------|---------------------------------------|----------------------|---------------------------|----------------------|---------------|
| Board: 207<br>Dealer: S<br>Vul: None<br>North HCP: 8<br>South HCP: 21<br>Contract: 3N S | North:                               | South:  ♠ AKQ53  ♥ A107  ♠ AQ  ♣ Q108 |                      | North 3♣¹ 3NT man         | East<br>Pass<br>AP   | South 2NT 3♠  |
| Board: 208<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 9<br>Contract: 3N N   | North:  ♠ A54  ♥ 53  ♠ AQ8  ♣ AKQJ3  | South:                                | Pass AP 1. Stay      |                           | Pass                 |               |
| Board: 209<br>Dealer: S<br>Vul: None<br>North HCP: 8<br>South HCP: 20<br>Contract: 3N S | North:                               | South:  ♠ Q94  ♥ AK863  ♠ AK  ♣ A86   |                      | North 3♣¹ 3NT man         | East Pass AP         | 2NT           |
| Board: 210<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 6<br>Contract: 3N N   | North:  ♠ A1042  ♥ A64  ♠ KJ3  ♣ AKQ | South:                                | West Pass AP 1. Stay | North<br>2NT<br>3♠<br>man | Pass                 | South 3♣¹ 3NT |

| Board: 211<br>Dealer: S<br>Vul: Both<br>HCP: 7  | <ul><li>★ K932</li><li>♥ J86</li><li>◆ J986</li><li>◆ Q10</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 212<br>Dealer: N<br>Vul: NS<br>HCP: 21   | <ul><li>AK952</li><li>✓ AK</li><li>AQ3</li><li>J73</li></ul>        | The opponents are silent. You bid first.       |
| Board: 213<br>Dealer: S<br>Vul: EW<br>HCP: 6    | ♦ 832<br>♥ AQ105<br>• 975<br>♣ 762                                  | The opponents are silent.  Partner bids first. |
| Board: 214<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li>★ AKQ73</li><li>▼ AJ2</li><li>◆ J7</li><li>★ AQ3</li></ul>  | The opponents are silent. You bid first.       |
| Board: 215<br>Dealer: S<br>Vul: NS<br>HCP: 5    | <ul><li>♦ 873</li><li>♥ Q1097</li><li>♦ 98</li><li>♠ K532</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 211<br>Dealer: S            | North:<br>♠ K932       | South:<br>♠ AQJ5 |            | North                  |      | 2NT         |
|------------------------------------|------------------------|------------------|------------|------------------------|------|-------------|
| Vul: Both<br>North HCP: 7          | <b>♥</b> J86           | <b>♥</b> K932    |            | 3♣¹                    | Pass |             |
| South HCP: 21                      | ♦ J986                 | ◆ AK4            | Pass<br>AP | 3NT                    | Pass | <b>4</b> ₹  |
| Contract: 4♠ S                     | <b>♣</b> Q10           | <b>♣</b> A2      | 1. Stay    | man                    |      |             |
| Board: 212                         | North:                 | South:           | West       | North                  | East | South       |
| Dealer: N                          | <b>♦</b> AK952         | <b>♦</b> Q873    |            | 2NT                    | Pass | <b>3♣</b> ¹ |
| Vul: NS<br>North HCP: 21           | <b>♥</b> AK            | <b>♥</b> 965     | Pass       | 3♠                     | Pass | 4♠          |
| South HCP: 9                       | • AQ3                  | ♦ KJ             | AP         |                        |      |             |
| Contract: 4♠ N                     | <b>♣</b> J73           | <b>♣</b> K1094   | 1. Stay    | man                    |      |             |
| Board: 213<br>Dealer: S<br>Vul: EW | North:<br><b>♦</b> 832 | South:<br>♠ A74  | West       | North                  | East | South 2NT   |
| North HCP: 6                       | <b>♥</b> AQ105         | <b>♥</b> K96     | Pass       | <b>3</b> ♣¹            | Pass | 3♦          |
| South HCP: 20                      | ♦ 975<br>• 762         | ♦ A86            | Pass       | 3NT                    | AP   |             |
| Contract: 3N S                     | <b>♣</b> 762           | ♣ AKQ4           | 1. Stay    | man                    |      |             |
| Board: 214                         | North:                 | South:           | West       | North                  | East | South       |
| Dealer: N                          | ♠ AKQ73                | <b>★</b> J109    |            | 2NT                    | Pass | <b>3♣</b> ¹ |
| Vul: None                          | <b>♥</b> AJ2           | <b>♥</b> K1054   | Pass       | 3♠                     | Pass | 3NT         |
| North HCP: 21<br>South HCP: 8      | ◆ J7                   | ♦ A53            | AP         |                        |      |             |
| Contract: 3N N                     | ♣ AQ3                  | <b>♣</b> 984     | 1. Stay    | man                    |      |             |
| Board: 215                         | North:                 | South:           | West       | North                  | East | South       |
| Dealer: S                          | Norun:<br><b>♦</b> 873 | Soum:<br>♠ AK92  | ,, 050     | 1,5141                 |      | 2NT         |
| Vul: NS                            | ♥ Q1097                | <b>♥</b> AJ5     | Pass       | <b>3♣</b> <sup>1</sup> | Pass |             |
| North HCP: 5<br>South HCP: 21      | <b>♦</b> 98            | <b>♦</b> AJ76    | Pass       | 3NT                    | AP   |             |
| Contract: 3N S                     | <b>♣</b> K532          | <b>♣</b> A8      | 1. Stayman |                        |      |             |

| Board: 211<br>Dealer: S<br>Vul: Both<br>HCP: 21 | <ul><li>AQJ5</li><li>✓ K932</li><li>AK4</li><li>A2</li></ul>         | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 212<br>Dealer: N<br>Vul: NS<br>HCP: 9    | <ul><li>♣ Q873</li><li>♥ 965</li><li>♦ KJ</li><li>♣ K1094</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 213<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>♣ A74</li><li>♥ K96</li><li>◆ A86</li><li>♣ AKQ4</li></ul>   | The opponents are silent. You bid first.       |
| Board: 214<br>Dealer: N<br>Vul: None<br>HCP: 8  | <ul><li>↓ J109</li><li>↓ K1054</li><li>↓ A53</li><li>♠ 984</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 215<br>Dealer: S<br>Vul: NS<br>HCP: 21   | <ul><li>AK92</li><li>✓ AJ5</li><li>AJ76</li><li>A8</li></ul>         | The opponents are silent. You bid first.       |

| Board: 211<br>Dealer: S            | North:<br>♠ K932       | South:<br>♠ AQJ5 |            | North                  |      | 2NT         |
|------------------------------------|------------------------|------------------|------------|------------------------|------|-------------|
| Vul: Both<br>North HCP: 7          | <b>♥</b> J86           | <b>♥</b> K932    |            | 3♣¹                    | Pass |             |
| South HCP: 21                      | ♦ J986                 | ◆ AK4            | Pass<br>AP | 3NT                    | Pass | <b>4</b> ₹  |
| Contract: 4♠ S                     | <b>♣</b> Q10           | <b>♣</b> A2      | 1. Stay    | man                    |      |             |
| Board: 212                         | North:                 | South:           | West       | North                  | East | South       |
| Dealer: N                          | <b>♦</b> AK952         | <b>♦</b> Q873    |            | 2NT                    | Pass | <b>3♣</b> ¹ |
| Vul: NS<br>North HCP: 21           | <b>♥</b> AK            | <b>♥</b> 965     | Pass       | 3♠                     | Pass | 4♠          |
| South HCP: 9                       | • AQ3                  | ♦ KJ             | AP         |                        |      |             |
| Contract: 4♠ N                     | <b>♣</b> J73           | <b>♣</b> K1094   | 1. Stay    | man                    |      |             |
| Board: 213<br>Dealer: S<br>Vul: EW | North:<br><b>♦</b> 832 | South:<br>♠ A74  | West       | North                  | East | South 2NT   |
| North HCP: 6                       | <b>♥</b> AQ105         | <b>♥</b> K96     | Pass       | <b>3</b> ♣¹            | Pass | 3♦          |
| South HCP: 20                      | ♦ 975<br>• 762         | ♦ A86            | Pass       | 3NT                    | AP   |             |
| Contract: 3N S                     | <b>♣</b> 762           | ♣ AKQ4           | 1. Stay    | man                    |      |             |
| Board: 214                         | North:                 | South:           | West       | North                  | East | South       |
| Dealer: N                          | ♠ AKQ73                | <b>★</b> J109    |            | 2NT                    | Pass | <b>3♣</b> ¹ |
| Vul: None                          | <b>♥</b> AJ2           | <b>♥</b> K1054   | Pass       | 3♠                     | Pass | 3NT         |
| North HCP: 21<br>South HCP: 8      | ◆ J7                   | ♦ A53            | AP         |                        |      |             |
| Contract: 3N N                     | ♣ AQ3                  | <b>♣</b> 984     | 1. Stay    | man                    |      |             |
| Board: 215                         | North:                 | South:           | West       | North                  | East | South       |
| Dealer: S                          | Norun:<br><b>♦</b> 873 | Soum:<br>♠ AK92  | ,, 050     | 1,5141                 |      | 2NT         |
| Vul: NS                            | ♥ Q1097                | <b>♥</b> AJ5     | Pass       | <b>3♣</b> <sup>1</sup> | Pass |             |
| North HCP: 5<br>South HCP: 21      | <b>♦</b> 98            | <b>♦</b> AJ76    | Pass       | 3NT                    | AP   |             |
| Contract: 3N S                     | <b>♣</b> K532          | <b>♣</b> A8      | 1. Stayman |                        |      |             |

| Board: 216<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>AQ102</li><li>Q532</li><li>A2</li><li>AKJ</li></ul>         | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 217<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>▲ A987</li><li>♥ K875</li><li>◆ Q10</li><li>◆ K53</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 218<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>★ KQ8</li><li>♥ J4</li><li>◆ AQ2</li><li>◆ AKJ96</li></ul>  | The opponents are silent. You bid first.       |
| Board: 219<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ K543</li><li>♥ 93</li><li>◆ Q83</li><li>◆ KQ97</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 220<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>♣ A74</li><li>♥ KJ9</li><li>♦ KQ9</li><li>♣ AK93</li></ul>  | The opponents are silent. You bid first.       |

| Board: 216 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 4N N                | North:  ♠ AQ102  ♥ Q532  ♠ A2  ♣ AKJ | South:  ♠ KJ54  ♥ A6  ♠ K43  ♣ 10974 | Pass<br>AP<br>1. Stay  | North 2NT 3  man ntitative | Pass<br>Pass       |              |
|--|--------------------------------------|--------------------------------------|------------------------|----------------------------|--------------------|--------------|
| Board: 217<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 20<br>Contract: 6N S   | North:  ♠ A987  ♥ K875  ♦ Q10  ♠ K53 | South:  ♠ KQ6  ♥ AQ6  ♠ AK875  ♣ Q7  | West Pass Pass 1. Stay | North 3♣¹ 6NT man          | East Pass AP       | 2NT          |
| Board: 218<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 8<br>Contract: 3N N    | North:  ♠ KQ8  ♥ J4  ♠ AQ2  ♠ AKJ96  | South:  ♣ J7  ♥ KQ95  ♦ 1054  ♣ Q875 | West Pass AP 1. Stay   | North 2NT 3  man           | Pass               |              |
| Board: 219 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 4♠ S                | North:  ♠ K543  ♥ 93  ♠ Q83  ♣ KQ97  | South:  ♠ A962  ♥ AK10  ♠ A74  ♣ AJ5 | West Pass Pass 1. Stay | North  3♣¹  4♠  man        | East<br>Pass<br>AP | South 2NT 3♠ |
| Board: 220<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 10<br>Contract: 3N N | North:  ♠ A74  ♥ KJ9  ♠ KQ9  ♣ AK93  | South:  ♠ QJ109  ♥ 742  ♠ AJ5  ♠ Q62 | West Pass AP 1. Stay   | North 2NT 3  man           | Pass               |              |

| Board: 216<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★ KJ54</li><li>★ A6</li><li>★ K43</li><li>★ 10974</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 217<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>★ KQ6</li><li>★ AQ6</li><li>◆ AK875</li><li>◆ Q7</li></ul>  | The opponents are silent. You bid first.       |
| Board: 218<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>♣ J7</li><li>♥ KQ95</li><li>♦ 1054</li><li>♣ Q875</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 219<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>★ A962</li><li>★ AK10</li><li>★ A74</li><li>★ AJ5</li></ul> | The opponents are silent. You bid first.       |
| Board: 220<br>Dealer: N<br>Vul: None<br>HCP: 10 | ♣ QJ109<br>♥ 742<br>♦ AJ5<br>♣ Q62                                  | The opponents are silent.  Partner bids first. |

| Board: 216 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 4N N                | North:  ♠ AQ102  ♥ Q532  ♠ A2  ♣ AKJ | South:  ♠ KJ54  ♥ A6  ♠ K43  ♣ 10974 | Pass<br>AP<br>1. Stay  | North 2NT 3  man ntitative | Pass<br>Pass       |              |
|--|--------------------------------------|--------------------------------------|------------------------|----------------------------|--------------------|--------------|
| Board: 217<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 20<br>Contract: 6N S   | North:  ♠ A987  ♥ K875  ♦ Q10  ♠ K53 | South:  ♠ KQ6  ♥ AQ6  ♠ AK875  ♣ Q7  | West Pass Pass 1. Stay | North 3♣¹ 6NT man          | East Pass AP       | 2NT          |
| Board: 218<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 8<br>Contract: 3N N    | North:  ♠ KQ8  ♥ J4  ♠ AQ2  ♠ AKJ96  | South:  ♣ J7  ♥ KQ95  ♦ 1054  ♣ Q875 | West Pass AP 1. Stay   | North 2NT 3  man           | Pass               |              |
| Board: 219 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 4♠ S                | North:  ♠ K543  ♥ 93  ♠ Q83  ♣ KQ97  | South:  ♠ A962  ♥ AK10  ♠ A74  ♣ AJ5 | West Pass Pass 1. Stay | North  3♣¹  4♠  man        | East<br>Pass<br>AP | South 2NT 3♠ |
| Board: 220<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 10<br>Contract: 3N N | North:  ♠ A74  ♥ KJ9  ♠ KQ9  ♣ AK93  | South:  ♠ QJ109  ♥ 742  ♠ AJ5  ♠ Q62 | West Pass AP 1. Stay   | North 2NT 3  man           | Pass               |              |

| Board: 221<br>Dealer: S<br>Vul: Both<br>HCP: 6  | <ul><li>♦ 98</li><li>♥ K964</li><li>♦ 6543</li><li>♠ K43</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 222<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>★ K5</li><li>★ AKQ103</li><li>◆ A65</li><li>★ A32</li></ul> | The opponents are silent. You bid first.       |
| Board: 223<br>Dealer: S<br>Vul: NS<br>HCP: 6    | <ul><li>1074</li><li>✓ Q1096</li><li>854</li><li>A97</li></ul>      | The opponents are silent.  Partner bids first. |
| Board: 224<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>★ KJ4</li><li>★ AK3</li><li>★ KJ9</li><li>★ KQ96</li></ul>  | The opponents are silent. You bid first.       |
| Board: 225<br>Dealer: S<br>Vul: None<br>HCP: 6  | <ul><li>★K1082</li><li>▼K763</li><li>◆1052</li><li>◆73</li></ul>    | The opponents are silent.  Partner bids first. |
|   |   |  |

| Board: 221<br>Dealer: S<br>Vul: Both | North:<br>◆ 98           | South:<br>♠ AKQ          | West    | North       | East | South 2NT   |
|--------------------------------------|--------------------------|--------------------------|---------|-------------|------|-------------|
| North HCP: 6                         | ♥ K964                   | ♥ AQJ10                  | Pass    | _           | Pass | 3♥          |
| South HCP: 21                        | ♦ 6543<br><b>♣</b> K43   | ◆ A8<br>◆ J652           | Pass    | 4♥          | AP   |             |
| Contract: 4♥ S                       | <b>₹ №</b>               | ₩ J052                   | 1. Stay | man         |      |             |
| Board: 222                           | North:                   | South:                   | West    | North       | East | South       |
| Dealer: N                            | • K5                     | <b>♦</b> J1084           |         | 2NT         | Pass | <b>3♣</b> 1 |
| Vul: None<br>North HCP: 20           | <b>♥</b> AKQ103          | <b>♥</b> 986             | Pass    | 3♥          | Pass | 3NT         |
| South HCP: 6                         | ♦ A65                    | • QJ7                    | AP      |             |      |             |
| Contract: 3N N                       | ♣ A32                    | <b>♣</b> Q65             | 1. Stay | man         |      |             |
| Board: 223<br>Dealer: S              | North:<br><b>♠</b> 1074  | South:<br>♠ 98           | West    | North       | East | South 2NT   |
| Vul: NS<br>North HCP: 6              | <b>♥</b> Q1096           | <b>♥</b> AK              | Pass    | <b>3</b> ♣¹ | Pass | 3♦          |
| South HCP: 20                        | ♦ 854                    | ♦ AKQ63                  | Pass    | 3NT         | AP   |             |
| Contract: 3N S                       | <b>♣</b> A97             | <b>♣</b> KJ104           | 1. Stay | man         |      |             |
| Board: 224                           | North:                   | G 4                      | West    | North       | East | South       |
| Dealer: N                            | Norui.<br>♠ KJ4          | South:<br><b>♠</b> 10873 |         | 2NT         | Pass | <b>3♣</b> ¹ |
| Vul: EW                              | ▼ AK3                    | ♥ 10675                  | Pass    | 3♦          | Pass | 3NT         |
| North HCP: 20<br>South HCP: 6        | ♦ KJ9                    | <b>♦</b> Q64             | AP      |             |      |             |
| Contract: 3N N                       | <b>♣</b> KQ96            | ♣ A42                    | 1. Stay | man         |      |             |
| Board: 225                           | Nouth.                   | Courth                   | West    | North       | Fast | South       |
| Dealer: S                            | North:<br><b>♠</b> K1082 | South:<br>♠ AJ65         | 77 031  | 1,0141      | Lust | 2NT         |
| Vul: None                            | ♥ K763                   | ♥ AQ8                    | Pass    | <b>3♣</b> ¹ | Pass |             |
| North HCP: 6<br>South HCP: 21        | <b>♦</b> 1052            | ◆ AQ84                   | Pass    | 4♠          | AP   |             |
| Contract: 4♠ S                       | <b>♣</b> 73              | <b>♣</b> A6              | 1. Stay | man         |      |             |

| Board: 221<br>Dealer: S<br>Vul: Both<br>HCP: 21 | <ul><li>★ AKQ</li><li>▼ AQJ10</li><li>◆ A8</li><li>★ J652</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 222<br>Dealer: N<br>Vul: None<br>HCP: 6  | <ul><li>♣ J1084</li><li>♥ 986</li><li>♦ QJ7</li><li>♣ Q65</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 223<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>◆98</li><li>✓ AK</li><li>◆ AKQ63</li><li>◆ KJ104</li></ul>  | The opponents are silent. You bid first.       |
| Board: 224<br>Dealer: N<br>Vul: EW<br>HCP: 6    | <ul><li>10873</li><li>1065</li><li>Q64</li><li>A42</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 225<br>Dealer: S<br>Vul: None<br>HCP: 21 | <ul><li>AJ65</li><li>✓ AQ8</li><li>AQ84</li><li>A6</li></ul>        | The opponents are silent. You bid first.       |

| Board: 221<br>Dealer: S<br>Vul: Both | North:<br>◆ 98           | South:<br>♠ AKQ          | West    | North       | East | South 2NT   |
|--------------------------------------|--------------------------|--------------------------|---------|-------------|------|-------------|
| North HCP: 6                         | ♥ K964                   | ♥ AQJ10                  | Pass    | _           | Pass | 3♥          |
| South HCP: 21                        | ♦ 6543<br><b>♣</b> K43   | ◆ A8<br>◆ J652           | Pass    | 4♥          | AP   |             |
| Contract: 4♥ S                       | <b>₹ №</b>               | ₩ J032                   | 1. Stay | man         |      |             |
| Board: 222                           | North:                   | South:                   | West    | North       | East | South       |
| Dealer: N                            | • K5                     | <b>♦</b> J1084           |         | 2NT         | Pass | <b>3♣</b> 1 |
| Vul: None<br>North HCP: 20           | <b>♥</b> AKQ103          | <b>♥</b> 986             | Pass    | 3♥          | Pass | 3NT         |
| South HCP: 6                         | ♦ A65                    | • QJ7                    | AP      |             |      |             |
| Contract: 3N N                       | ♣ A32                    | <b>♣</b> Q65             | 1. Stay | man         |      |             |
| Board: 223<br>Dealer: S              | North:<br><b>♠</b> 1074  | South:<br>♠ 98           | West    | North       | East | South 2NT   |
| Vul: NS<br>North HCP: 6              | <b>♥</b> Q1096           | <b>♥</b> AK              | Pass    | <b>3</b> ♣¹ | Pass | 3♦          |
| South HCP: 20                        | ♦ 854                    | ♦ AKQ63                  | Pass    | 3NT         | AP   |             |
| Contract: 3N S                       | <b>♣</b> A97             | <b>♣</b> KJ104           | 1. Stay | man         |      |             |
| Board: 224                           | North:                   | G 4                      | West    | North       | East | South       |
| Dealer: N                            | Norui.<br>♠ KJ4          | South:<br><b>♠</b> 10873 |         | 2NT         | Pass | <b>3♣</b> ¹ |
| Vul: EW                              | ▼ AK3                    | ♥ 10675                  | Pass    | 3♦          | Pass | 3NT         |
| North HCP: 20<br>South HCP: 6        | ♦ KJ9                    | <b>♦</b> Q64             | AP      |             |      |             |
| Contract: 3N N                       | <b>♣</b> KQ96            | ♣ A42                    | 1. Stay | man         |      |             |
| Board: 225                           | Nouth.                   | Courth                   | West    | North       | Fast | South       |
| Dealer: S                            | North:<br><b>♠</b> K1082 | South:<br>♠ AJ65         | 77 031  | 1,0141      | Lust | 2NT         |
| Vul: None                            | ♥ K763                   | ♥ AQ8                    | Pass    | <b>3♣</b> ¹ | Pass |             |
| North HCP: 6<br>South HCP: 21        | <b>♦</b> 1052            | ◆ AQ84                   | Pass    | 4♠          | AP   |             |
| Contract: 4♠ S                       | <b>♣</b> 73              | <b>♣</b> A6              | 1. Stay | man         |      |             |

| Board: 226<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ A4</li><li>★ A3</li><li>★ KQ85</li><li>★ AQJ32</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 227<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 228<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>♠ AKJ93</li><li>♥ AK</li><li>♦ QJ5</li><li>♠ Q63</li></ul> | The opponents are silent. You bid first.       |
| Board: 229<br>Dealer: S<br>Vul: Both<br>HCP: 6  | <ul><li>♦ 932</li><li>♥ K987</li><li>♦ J2</li><li>♠ Q543</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 230<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>★ AKQ7</li><li>★ K8</li><li>★ K972</li><li>★ KQ6</li></ul> | West Bids 4♥ if possible.  You bid first.      |

| Board: 226<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 7<br>Contract: 3N N | North:  ♠ A4  ♥ A3  ♠ KQ85  ♣ AQJ32   | South:  ♣ J1087  ♥ Q87  • A742  ♣ 94   | West Pass AP 1. Stay   |                           | Pass                 |             |
|---|---------------------------------------|--|------------------------|---------------------------|----------------------|-------------|
| Board: 227<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 21<br>Contract: 3N S   | North:  ♣ J87  ♥ KQ109  • Q6  ♣ J1074 | South:  ♠ AK4  ♥ A54  ♠ A103  ♣ AQ96   | West Pass Pass 1. Stay | North 3♣¹ 3NT man         | East<br>Pass<br>AP   | 2NT         |
| Board: 228<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N   | North:  ♠ AKJ93  ♥ AK  ♠ QJ5  ♣ Q63   | South:                                 | West Pass AP 1. Stay   | North<br>2NT<br>3♠<br>man | Pass                 |             |
| Board: 229<br>Dealer: S<br>Vul: Both<br>North HCP: 6<br>South HCP: 21<br>Contract: 3N S | North:                                | South:  ♠ K1087  ♥ A104  ♠ AK105  ♣ AK | West Pass Pass 1. Stay | North 3♣¹ 3NT             | East<br>Pass<br>AP   | 2NT         |
| Board: 230 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4 V W               | North:  ♠ AKQ7  ♥ K8  ♠ K972  ♣ KQ6   | South:  ♠ 6543  ♥ 109  ♠ A865  ♣ J42   | West  4♥  AP  1. Stay  | North<br>2NT<br>Pass      | East<br>Pass<br>Pass | <b>3</b> ♣¹ |

| Board: 226<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 227<br>Dealer: S<br>Vul: NS<br>HCP: 21   | <ul><li>AK4</li><li>★ A54</li><li>★ A103</li><li>★ AQ96</li></ul>     | The opponents are silent.  You bid first.      |
| Board: 228<br>Dealer: N<br>Vul: EW<br>HCP: 6    | <ul><li>★ 764</li><li>♥ J943</li><li>◆ 983</li><li>★ AJ5</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 229<br>Dealer: S<br>Vul: Both<br>HCP: 21 | <ul><li>★ K1087</li><li>★ A104</li><li>◆ AK105</li><li>◆ AK</li></ul> | The opponents are silent. You bid first.       |
| Board: 230<br>Dealer: N<br>Vul: None<br>HCP: 5  | <ul><li>♠ 6543</li><li>♥ 109</li><li>♦ A865</li><li>♠ J42</li></ul>   | West Bids 4♥ if possible.  Partner bids first. |

| Board: 226<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 7<br>Contract: 3N N | North:  ♠ A4  ♥ A3  ♠ KQ85  ♣ AQJ32   | South:  ♣ J1087  ♥ Q87  • A742  ♣ 94   | West Pass AP 1. Stay   |                           | Pass                 |             |
|---|---------------------------------------|--|------------------------|---------------------------|----------------------|-------------|
| Board: 227<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 21<br>Contract: 3N S   | North:  ♣ J87  ♥ KQ109  • Q6  ♣ J1074 | South:  ♠ AK4  ♥ A54  ♠ A103  ♣ AQ96   | West Pass Pass 1. Stay | North 3♣¹ 3NT man         | East<br>Pass<br>AP   | 2NT         |
| Board: 228<br>Dealer: N<br>Vul: EW<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N   | North:  ♠ AKJ93  ♥ AK  ♠ QJ5  ♣ Q63   | South:  ♣ 764  ♥ J943  ♦ 983  ♣ AJ5    | West Pass AP 1. Stay   | North<br>2NT<br>3♠<br>man | Pass                 |             |
| Board: 229<br>Dealer: S<br>Vul: Both<br>North HCP: 6<br>South HCP: 21<br>Contract: 3N S | North:                                | South:  ♠ K1087  ♥ A104  ♠ AK105  ♣ AK | West Pass Pass 1. Stay | North 3♣¹ 3NT             | East<br>Pass<br>AP   | 2NT         |
| Board: 230 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4 V W               | North:  ♠ AKQ7  ♥ K8  ♠ K972  ♣ KQ6   | South:  ♠ 6543  ♥ 109  ♠ A865  ♣ J42   | West  4♥  AP  1. Stay  | North<br>2NT<br>Pass      | East<br>Pass<br>Pass | <b>3</b> ♣¹ |

| Board: 231<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>105</li><li>✓ AQ106</li><li>✓ A106</li><li>✓ J964</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 232<br>Dealer: N<br>Vul: NS<br>HCP: 21   | <ul><li>★ KJ6</li><li>★ AQ7</li><li>★ KQ</li><li>★ AQ973</li></ul>   | The opponents are silent. You bid first.       |
| Board: 233<br>Dealer: S<br>Vul: NS<br>HCP: 5    | <b>★</b> K1064<br><b>♥</b> 1093<br><b>♦</b> Q843<br><b>♣</b> 105     | The opponents are silent.  Partner bids first. |
| Board: 234<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li>★ AK6</li><li>▼ 10632</li><li>◆ AK10</li><li>◆ AK9</li></ul> | The opponents are silent. You bid first.       |
| Board: 235<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ KJ85</li><li>♥ QJ5</li><li>◆ J75</li><li>◆ Q92</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 231<br>Dealer: S<br>Vul: None | North:<br>♠ 105              | South:<br>♠ AQ2             | West    | North        | East | South 2NT   |
|--------------------------------------|------------------------------|-----------------------------|---------|--------------|------|-------------|
| North HCP: 11                        | <b>♥</b> AQ106               | <b>♥</b> K9754              | Pass    | 3 <b>♣</b> ¹ | Pass | 3♥          |
| South HCP: 21                        | ♦ A106<br>♣ J964             | <b>♦</b> KQ<br><b>♣</b> AK5 | Pass    | 5♥           | AP   |             |
| Contract: 5♥ S                       | ₩ J90 <del>4</del>           | AKS                         | 1. Stay | man          |      |             |
| Board: 232                           |                              |                             | West    | North        | East | South       |
| Dealer: N                            | North:                       | South:                      |         | 2NT          | Pass | <b>3</b> ♣¹ |
| Vul: NS                              | <b>♠</b> KJ6<br><b>♥</b> AQ7 | <b>♦</b> A987 <b>♥</b> 1065 | Pass    | 3♦           | Pass | $4NT^2$     |
| North HCP: 21<br>South HCP: 12       | ♦ KQ                         | ♦ A92                       | Pass    | 6NT          | AP   |             |
| Contract: 6N N                       | ♣ AQ973                      | <b>♣</b> KJ6                | 1. Stay |              | 43   |             |
| Contract. 01 V 1 V                   |                              |                             | 2. Qua  | ntitative ·  | 4NT  |             |
| Board: 233                           | North:                       | South:                      | West    | North        | East | South       |
| Dealer: S                            | • K1064                      | <b>\$</b> 87                |         |              |      | 2NT         |
| Vul: NS<br>North HCP: 5              | <b>v</b> 1093                | <b>♥</b> KJ7                | Pass    | <b>3</b> ♣¹  | Pass | 3♦          |
| South HCP: 20                        | • Q843                       | • AK2                       | Pass    | 3NT          | AP   |             |
| Contract: 3N S                       | <b>♣</b> 105                 | ♣ AKQ96                     | 1. Stay | man          |      |             |
| Board: 234                           |                              | Contla                      | West    | North        | East | South       |
| Dealer: N                            | North:                       | South:<br>♠ QJ2             |         | 2NT          | Pass | <b>3♣</b> ¹ |
| Vul: None                            | <b>♠</b> AK6 <b>♥</b> 10632  | ♥ AKQ8                      | Pass    | 3♥           | Pass | 6NT         |
| North HCP: 21                        | ◆ AK10                       | <b>♦</b> QJ5                | AP      |              |      |             |
| South HCP: 17<br>Contract: 6N N      | ♣ AK9                        | <b>♣</b> Q107               | 1. Stay | man          |      |             |
| Board: 235                           | North:                       | South:                      | West    | North        | East | South       |
| Dealer: S                            | Norui.                       | 50um.<br><b>•</b> Q9        |         | . =          |      | 2NT         |
| Vul: Both                            | <b>♥</b> QJ5                 | <b>♥</b> AK98               | Pass    | <b>3</b> ♣¹  | Pass | 3♥          |
| North HCP: 10<br>South HCP: 20       | <b>♦</b> J75                 | ♦ A962                      | Pass    | 3NT          | AP   |             |
| Contract: 3N S                       | <b>♣</b> Q92                 | ♣ AK8                       | 1. Stay | man          |      |             |

| Board: 231<br>Dealer: S<br>Vul: None<br>HCP: 21 | <ul><li>AQ2</li><li>✓ K9754</li><li>✓ KQ</li><li>AK5</li></ul>      | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 232<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ A987</li><li>▼ 1065</li><li>◆ A92</li><li>◆ KJ6</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 233<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>♣ 87</li><li>♥ KJ7</li><li>♦ AK2</li><li>♣ AKQ96</li></ul>  | The opponents are silent. You bid first.       |
| Board: 234<br>Dealer: N<br>Vul: None<br>HCP: 17 | <ul><li>♣ QJ2</li><li>♥ AKQ8</li><li>◆ QJ5</li><li>♣ Q107</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 235<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>♣ Q9</li><li>♥ AK98</li><li>◆ A962</li><li>♣ AK8</li></ul>  | The opponents are silent. You bid first.       |

| Board: 231<br>Dealer: S<br>Vul: None | North:<br>♠ 105              | South:<br>♠ AQ2             | West    | North        | East | South 2NT   |
|--------------------------------------|------------------------------|-----------------------------|---------|--------------|------|-------------|
| North HCP: 11                        | <b>♥</b> AQ106               | <b>♥</b> K9754              | Pass    | 3 <b>♣</b> ¹ | Pass | 3♥          |
| South HCP: 21                        | ♦ A106<br>♣ J964             | <b>♦</b> KQ<br><b>♣</b> AK5 | Pass    | 5♥           | AP   |             |
| Contract: 5♥ S                       | ₩ J90 <del>4</del>           | AKS                         | 1. Stay | man          |      |             |
| Board: 232                           |                              |                             | West    | North        | East | South       |
| Dealer: N                            | North:                       | South:                      |         | 2NT          | Pass | <b>3</b> ♣¹ |
| Vul: NS                              | <b>♠</b> KJ6<br><b>♥</b> AQ7 | <b>♦</b> A987 <b>♥</b> 1065 | Pass    | 3♦           | Pass | $4NT^2$     |
| North HCP: 21<br>South HCP: 12       | ♦ KQ                         | ♦ A92                       | Pass    | 6NT          | AP   |             |
| Contract: 6N N                       | ♣ AQ973                      | <b>♣</b> KJ6                | 1. Stay |              | 43   |             |
| Contract. 01 V 1 V                   |                              |                             | 2. Qua  | ntitative ·  | 4NT  |             |
| Board: 233                           | North:                       | South:                      | West    | North        | East | South       |
| Dealer: S                            | • K1064                      | <b>\$</b> 87                |         |              |      | 2NT         |
| Vul: NS<br>North HCP: 5              | <b>v</b> 1093                | <b>♥</b> KJ7                | Pass    | <b>3</b> ♣¹  | Pass | 3♦          |
| South HCP: 20                        | • Q843                       | • AK2                       | Pass    | 3NT          | AP   |             |
| Contract: 3N S                       | <b>♣</b> 105                 | ♣ AKQ96                     | 1. Stay | man          |      |             |
| Board: 234                           |                              | Contla                      | West    | North        | East | South       |
| Dealer: N                            | North:                       | South:<br>♠ QJ2             |         | 2NT          | Pass | <b>3♣</b> ¹ |
| Vul: None                            | <b>♠</b> AK6 <b>♥</b> 10632  | ♥ AKQ8                      | Pass    | 3♥           | Pass | 6NT         |
| North HCP: 21                        | ◆ AK10                       | <b>♦</b> QJ5                | AP      |              |      |             |
| South HCP: 17<br>Contract: 6N N      | ♣ AK9                        | <b>♣</b> Q107               | 1. Stay | man          |      |             |
| Board: 235                           | North:                       | South:                      | West    | North        | East | South       |
| Dealer: S                            | Norui.                       | 50um.<br><b>•</b> Q9        |         | . =          |      | 2NT         |
| Vul: Both                            | <b>♥</b> QJ5                 | <b>♥</b> AK98               | Pass    | <b>3</b> ♣¹  | Pass | 3♥          |
| North HCP: 10<br>South HCP: 20       | <b>♦</b> J75                 | ♦ A962                      | Pass    | 3NT          | AP   |             |
| Contract: 3N S                       | <b>♣</b> Q92                 | ♣ AK8                       | 1. Stay | man          |      |             |

| Board: 236<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>A65</li><li>✓ AK43</li><li>Q75</li><li>AK2</li></ul>          | The opponents are silent. You bid first.          |
|---|---|---|
| Board: 237<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>♣ J1064</li><li>♥ 6</li><li>♦ AK105</li><li>♣ 10842</li></ul> | East Doubles 3♣ if possible.  Partner bids first. |
| Board: 238<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ KQJ85</li><li>★ AK9</li><li>★ KJ</li><li>★ K85</li></ul>    | West Doubles 3♣ if possible.  You bid first.      |
| Board: 239<br>Dealer: S<br>Vul: None<br>HCP: 6  | <ul><li>◆94</li><li>▼QJ53</li><li>◆9732</li><li>◆ K83</li></ul>       | The opponents are silent.  Partner bids first.    |
| Board: 240<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>AJ6</li><li>✓ AK8</li><li>A632</li><li>A103</li></ul>         | The opponents are silent. You bid first.          |

| Board: 236<br>Dealer: N<br>Vul: Both | North:  ♠ A65                          | South:<br>♠ Q874               |               | North<br>2NT | Pass  | <b>3♣</b> ¹  |
|--------------------------------------|--|--------------------------------|---------------|--------------|-------|--------------|
| North HCP: 20                        | <ul><li>✓ AK43</li><li>✓ Q75</li></ul> | <b>♥</b> 62<br><b>♦</b> K986   | Pass          | 3♥           | Pass  | 3NT          |
| South HCP: 5                         | • Q73<br>• AK2                         | <b>♦</b> 987                   | AP<br>1. Stay | man          |       |              |
| Contract: 3N N                       |  |                                | 1. Stay       | 111411       |       |              |
| Board: 237                           | North:                                 | South:                         | West          | North        | East  | South        |
| Dealer: S                            | <b>♦</b> J1064                         | ◆ AK3                          |               |              |       | 2NT          |
| Vul: EW<br>North HCP: 8              | <b>♥</b> 6                             | <b>♥</b> AKQ95                 | Pass          | <b>3♣</b> ¹  | X     | 3♥           |
| South HCP: 20                        | ♦ AK105                                | ◆ 732<br>• ∧ 7                 | Pass          | 3NT          | AP    |              |
| Contract: 3N S                       | <b>♣</b> 10842                         | <b>♣</b> A7                    | 1. Stay       | man          |       |              |
| Board: 238                           |  | ~ 4                            | West          | North        | East  | South        |
| Dealer: N                            | North:<br>♠ KQJ85                      | South:<br>♠ A104               |               | 2NT          | Pass  | 3 <b>♣</b> ¹ |
| Vul: Both                            | <b>♥</b> AK9                           | ♥ J875                         | X             | 3♠           | Pass  | $4NT^2$      |
| North HCP: 20<br>South HCP: 12       | ♦ KJ                                   | ◆ A5                           | AP            |              |       |              |
| Contract: 4N N                       | <b>♣</b> K85                           | <b>♣</b> QJ64                  | 1. Stay       |              | 4) IT |              |
|                                      |  |                                | 2. Quai       | ntitative    | 4NT   |              |
| Board: 239                           |  | ~ 4                            | West          | North        | East  | South        |
| Dealer: S                            | North:<br>♠ 94                         | South:<br>♠ K62                |               |              |       | 2NT          |
| Vul: None<br>North HCP: 6            | ♥ QJ53                                 | <b>▼</b> K02<br><b>▼</b> AK104 | Pass          | 3 <b>♣</b> ¹ | Pass  | 3♥           |
| South HCP: 20                        | <b>♦</b> 9732                          | <b>♦</b> KQ4                   | Pass          | 4♥           | AP    |              |
| Contract: 4♥ S                       | <b>♣</b> K83                           | ♣ AJ4                          | 1. Stay       |              |       |              |
|                                      |  |                                |               |              |       |              |
| Board: 240                           | North:                                 | South:                         | West          | North        | East  | South        |
| Dealer: N                            | <b>♠</b> AJ6                           | <b>♦</b> K7                    |               | 2NT          | Pass  | 3 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 20             | ♥ AK8                                  | <b>9</b> 654                   | Pass          | 3♦           | Pass  | 3NT          |
| South HCP: 10                        | ♦ A632                                 | ◆ K108                         | AP            |              |       |              |
| Contract: 3N N                       | ♣ A103                                 | <b>♣</b> KJ97                  | 1. Stay       | man          |       |              |

| Board: 236<br>Dealer: N<br>Vul: Both<br>HCP: 5  | <ul><li>Q874</li><li>✓ 62</li><li>✓ K986</li><li>✓ 987</li></ul>    | The opponents are silent.  Partner bids first.    |
|---|---|---|
| Board: 237<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>♠ AK3</li><li>♥ AKQ95</li><li>♦ 732</li><li>♠ A7</li></ul>  | East Doubles 3♣ if possible.  You bid first.      |
| Board: 238<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>▲ A104</li><li>♥ J875</li><li>◆ A5</li><li>♣ QJ64</li></ul> | West Doubles 3♣ if possible.  Partner bids first. |
| Board: 239<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>★ K62</li><li>★ AK104</li><li>★ KQ4</li><li>★ AJ4</li></ul> | The opponents are silent. You bid first.          |
| Board: 240<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>★ K7</li><li>♥ 9654</li><li>◆ K108</li><li>◆ KJ97</li></ul> | The opponents are silent.  Partner bids first.    |

| Board: 236<br>Dealer: N<br>Vul: Both | North:  ♠ A65                          | South:<br>♠ Q874               |               | North<br>2NT | Pass  | <b>3♣</b> ¹  |
|--------------------------------------|--|--------------------------------|---------------|--------------|-------|--------------|
| North HCP: 20                        | <ul><li>✓ AK43</li><li>✓ Q75</li></ul> | <b>♥</b> 62<br><b>♦</b> K986   | Pass          | 3♥           | Pass  | 3NT          |
| South HCP: 5                         | • Q73<br>• AK2                         | <b>♦</b> 987                   | AP<br>1. Stay | man          |       |              |
| Contract: 3N N                       |  |                                | 1. Stay       | 111411       |       |              |
| Board: 237                           | North:                                 | South:                         | West          | North        | East  | South        |
| Dealer: S                            | <b>♦</b> J1064                         | ◆ AK3                          |               |              |       | 2NT          |
| Vul: EW<br>North HCP: 8              | <b>♥</b> 6                             | <b>♥</b> AKQ95                 | Pass          | <b>3♣</b> ¹  | X     | 3♥           |
| South HCP: 20                        | ♦ AK105                                | ◆ 732<br>• ∧ 7                 | Pass          | 3NT          | AP    |              |
| Contract: 3N S                       | <b>♣</b> 10842                         | <b>♣</b> A7                    | 1. Stay       | man          |       |              |
| Board: 238                           |  | ~ 4                            | West          | North        | East  | South        |
| Dealer: N                            | North:<br>♠ KQJ85                      | South:<br>♠ A104               |               | 2NT          | Pass  | 3 <b>♣</b> ¹ |
| Vul: Both                            | <b>♥</b> AK9                           | ♥ J875                         | X             | 3♠           | Pass  | $4NT^2$      |
| North HCP: 20<br>South HCP: 12       | ♦ KJ                                   | ◆ A5                           | AP            |              |       |              |
| Contract: 4N N                       | <b>♣</b> K85                           | <b>♣</b> QJ64                  | 1. Stay       |              | 4) IT |              |
|                                      |  |                                | 2. Quai       | ntitative    | 4NT   |              |
| Board: 239                           |  | ~ 4                            | West          | North        | East  | South        |
| Dealer: S                            | North:<br>♠ 94                         | South:<br>♠ K62                |               |              |       | 2NT          |
| Vul: None<br>North HCP: 6            | ♥ QJ53                                 | <b>▼</b> K02<br><b>▼</b> AK104 | Pass          | 3 <b>♣</b> ¹ | Pass  | 3♥           |
| South HCP: 20                        | <b>♦</b> 9732                          | <b>♦</b> KQ4                   | Pass          | 4♥           | AP    |              |
| Contract: 4♥ S                       | <b>♣</b> K83                           | ♣ AJ4                          | 1. Stay       |              |       |              |
|                                      |  |                                |               |              |       |              |
| Board: 240                           | North:                                 | South:                         | West          | North        | East  | South        |
| Dealer: N                            | <b>♠</b> AJ6                           | <b>♦</b> K7                    |               | 2NT          | Pass  | 3 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 20             | ♥ AK8                                  | <b>9</b> 654                   | Pass          | 3♦           | Pass  | 3NT          |
| South HCP: 10                        | ♦ A632                                 | ◆ K108                         | AP            |              |       |              |
| Contract: 3N N                       | ♣ A103                                 | <b>♣</b> KJ97                  | 1. Stay       | man          |       |              |

| Board: 241<br>Dealer: S<br>Vul: NS<br>HCP: 7    | <ul><li>★ A4</li><li>▼ 10853</li><li>◆ K1086</li><li>◆ 1043</li></ul> | The opponents are silent.  Partner bids first.    |
|---|---|---|
| Board: 242<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>AQ109</li><li>✓ A10</li><li>K7</li><li>AK532</li></ul>        | The opponents are silent. You bid first.          |
| Board: 243<br>Dealer: S<br>Vul: EW<br>HCP: 6    | ♦9<br>▼ 8532<br>♦ KJ32<br>♣ Q873                                      | East Doubles 3♣ if possible.  Partner bids first. |
| Board: 244<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>★ AKQ</li><li>▼ A65</li><li>★ AQ74</li><li>★ Q108</li></ul>   | The opponents are silent. You bid first.          |
| Board: 245<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <ul><li>★ K874</li><li>★ K8</li><li>◆ QJ82</li><li>◆ J82</li></ul>    | The opponents are silent.  Partner bids first.    |

| Board: 241<br>Dealer: S<br>Vul: NS | North:<br>♠ A4  | South:<br>♠ Q52  | West    | North                   | East         | South<br>2NT     |
|------------------------------------|-----------------|------------------|---------|-------------------------|--------------|------------------|
| North HCP: 7                       | <b>v</b> 10853  | <b>♥</b> AKJ     | Pass    | <b>3</b> ♣¹             | Pass         | 3♦               |
| South HCP: 20                      | ♦ K1086         | <b>♦</b> AQ9     | Pass    | 3NT                     | AP           |                  |
| Contract: 3N S                     | <b>♣</b> 1043   | <b>♣</b> KJ96    | 1. Stay | man                     |              |                  |
| Board: 242                         | North:          | South:           | West    | North                   | East         | South            |
| Dealer: N                          | <b>A</b> Q109   | <b>★</b> 632     |         | 2NT                     | Pass         | <b>3♣</b> 1      |
| Vul: EW                            | <b>♥</b> A10    | <b>♥</b> KQ54    | Pass    | 3♠                      |              | 3NT              |
| North HCP: 20<br>South HCP: 9      | <b>♦</b> K7     | ◆ J1042          | AP      |                         |              |                  |
| Contract: 3N N                     | ♣ AK532         | <b>♠</b> QJ      | 1. Stay | man                     |              |                  |
| Board: 243<br>Dealer: S            | North:<br>♠9    | South:<br>♠ AK85 | West    | North                   | East         | South 2NT        |
| Vul: EW                            | <b>♥</b> 8532   | <b>♥</b> KQ97    | Pass    | <b>3</b> ♣¹             | X            | 3♥               |
| North HCP: 6<br>South HCP: 20      | <b>♦</b> KJ32   | ♦ A94            | Pass    | <b>4</b> ♥              | AP           |                  |
| Contract: 4♥ S                     | <b>♣</b> Q873   | <b>♣</b> A6      | 1. Stay |                         |              |                  |
| Board: 244<br>Dealer: N            | North:<br>♠ AKQ | South:           | West    | North<br>2NT            | East<br>Pass |                  |
| Vul: Both                          | <b>♥</b> A65    | ¥ J7             | Pass    | 3♦                      |              | 3NT              |
| North HCP: 21<br>South HCP: 6      | ◆ AQ74          | <b>♦</b> 862     | AP      |                         | 1 400        | 51 (1            |
| Contract: 3N N                     | <b>♣</b> Q108   | <b>♣</b> KJ74    | 1. Stay | man                     |              |                  |
|                                    |                 |                  | West    | North                   | East         | South 2NT        |
| Board: 245                         | North:          | South:           | Pass    | <b>3♣</b> <sup>1</sup>  | Pass         | 3♥               |
| Dealer: S                          | <b>★</b> K874   | <b>♠</b> AJ65    | Pass    | 3NT                     | Pass         | 4NT <sup>2</sup> |
| Vul: EW<br>North HCP: 10           | <b>♥</b> K8     | <b>♥</b> AJ53    | Pass    | <b>5</b> ♦ <sup>3</sup> | Pass         |                  |
| South HCP: 21                      | ◆ QJ82          | ♦ A3             | AP      |                         |              |                  |
| Contract: 6♠ S                     | <b>♣</b> J82    | <b>♣</b> AK10    | 1. Stay | man                     |              |                  |
|                                    |                 |                  |         | kwood (                 | 0314,        | for <b>♠</b>     |
|                                    |                 |                  |         | /5 or 4/5               |              |                  |

| Board: 241<br>Dealer: S<br>Vul: NS<br>HCP: 20  | <ul><li>♣ Q52</li><li>♥ AKJ</li><li>♦ AQ9</li><li>♣ KJ96</li></ul>  | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 242<br>Dealer: N<br>Vul: EW<br>HCP: 9   | <ul><li>♠ 632</li><li>♥ KQ54</li><li>♦ J1042</li><li>♠ QJ</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 243<br>Dealer: S<br>Vul: EW<br>HCP: 20  | <ul><li>AK85</li><li>✓ KQ97</li><li>A94</li><li>A6</li></ul>        | East Doubles 3♣ if possible.  You bid first.   |
| Board: 244<br>Dealer: N<br>Vul: Both<br>HCP: 6 | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 245<br>Dealer: S<br>Vul: EW<br>HCP: 21  | <ul><li>AJ65</li><li>✓ AJ53</li><li>A3</li><li>AK10</li></ul>       | The opponents are silent. You bid first.       |

| Board: 241<br>Dealer: S<br>Vul: NS | North:<br>♠ A4  | South:<br>♠ Q52  | West    | North                   | East         | South<br>2NT     |
|------------------------------------|-----------------|------------------|---------|-------------------------|--------------|------------------|
| North HCP: 7                       | <b>v</b> 10853  | <b>♥</b> AKJ     | Pass    | <b>3</b> ♣¹             | Pass         | 3♦               |
| South HCP: 20                      | ♦ K1086         | <b>♦</b> AQ9     | Pass    | 3NT                     | AP           |                  |
| Contract: 3N S                     | <b>♣</b> 1043   | <b>♣</b> KJ96    | 1. Stay | man                     |              |                  |
| Board: 242                         | North:          | South:           | West    | North                   | East         | South            |
| Dealer: N                          | <b>A</b> Q109   | <b>★</b> 632     |         | 2NT                     | Pass         | <b>3♣</b> 1      |
| Vul: EW                            | <b>♥</b> A10    | <b>♥</b> KQ54    | Pass    | 3♠                      |              | 3NT              |
| North HCP: 20<br>South HCP: 9      | <b>♦</b> K7     | ◆ J1042          | AP      |                         |              |                  |
| Contract: 3N N                     | ♣ AK532         | <b>♠</b> QJ      | 1. Stay | man                     |              |                  |
| Board: 243<br>Dealer: S            | North:<br>♠9    | South:<br>♠ AK85 | West    | North                   | East         | South 2NT        |
| Vul: EW                            | <b>♥</b> 8532   | <b>♥</b> KQ97    | Pass    | <b>3</b> ♣¹             | X            | 3♥               |
| North HCP: 6<br>South HCP: 20      | <b>♦</b> KJ32   | ♦ A94            | Pass    | <b>4</b> ♥              | AP           |                  |
| Contract: 4♥ S                     | <b>♣</b> Q873   | <b>♣</b> A6      | 1. Stay |                         |              |                  |
| Board: 244<br>Dealer: N            | North:<br>♠ AKQ | South:           | West    | North<br>2NT            | East<br>Pass |                  |
| Vul: Both                          | <b>♥</b> A65    | ¥ J7             | Pass    | 3♦                      |              | 3NT              |
| North HCP: 21<br>South HCP: 6      | ◆ AQ74          | <b>♦</b> 862     | AP      |                         | 1 400        | 51 (1            |
| Contract: 3N N                     | <b>♣</b> Q108   | <b>♣</b> KJ74    | 1. Stay | man                     |              |                  |
|                                    |                 |                  | West    | North                   | East         | South 2NT        |
| Board: 245                         | North:          | South:           | Pass    | <b>3♣</b> <sup>1</sup>  | Pass         | 3♥               |
| Dealer: S                          | <b>★</b> K874   | <b>♠</b> AJ65    | Pass    | 3NT                     | Pass         | 4NT <sup>2</sup> |
| Vul: EW<br>North HCP: 10           | <b>♥</b> K8     | <b>♥</b> AJ53    | Pass    | <b>5</b> ♦ <sup>3</sup> | Pass         |                  |
| South HCP: 21                      | ◆ QJ82          | ♦ A3             | AP      |                         |              |                  |
| Contract: 6♠ S                     | <b>♣</b> J82    | <b>♣</b> AK10    | 1. Stay | man                     |              |                  |
|                                    |                 |                  |         | kwood (                 | 0314,        | for <b>♠</b>     |
|                                    |                 |                  |         | /5 or 4/5               |              |                  |

| Board: 246  Dealer: N  Vul: Both  HCP: 20  ♣ AJ2  ▼ AQ8  ★ KQJ105 | The opponents are silent. You bid first.       |
|---|--|
| Board: 247  | The opponents are silent.  Partner bids first. |
| Board: 248  | The opponents are silent. You bid first.       |
| Board: 249  | The opponents are silent.  Partner bids first. |
| Board: 250  | The opponents are silent. You bid first.       |

| Board: 246<br>Dealer: N<br>Vul: Both            | North:<br>♠ AJ2<br>♥ AQ8                       | South:<br><b>♠</b> 10963<br><b>♥</b> 7542 | West<br>Pass  | North 2NT 3   | Pass   |              |
|---|--|---|---------------|---------------|--------|--------------|
| North HCP: 20<br>South HCP: 6<br>Contract: 3N N | ◆ KQJ105<br>◆ K4                               | ◆ A<br>◆ Q765                             | AP<br>1. Stay |               | 1 0.00 |              |
| Board: 247<br>Dealer: S<br>Vul: None            | North:<br>♠ K64                                | South:<br>♠ AJ53                          | West          | North         | East   | South 2NT    |
| North HCP: 5                                    | ♥ J875   | ♥ AKQ4                                    |               | 3 <b>♣</b> ¹  | Pass   | 3♥           |
| South HCP: 20                                   | <ul><li>1053</li><li>4√3</li><li>4√3</li></ul> | ♦ K84<br>♣ K2                             | Pass          | 4♥            | AP     |              |
| Contract: 4♥ S                                  | <b>₹ 1</b> 05                                  | ¥ 1X2                                     | 1. Stay       | man           |        |              |
| Board: 248                                      | North:   | South:                                    | West          | North         | East   | South        |
| Dealer: N<br>Vul: EW                            | <b>♦</b> AKJ104                                | <b>♦</b> Q987                             |               | 2NT           | Pass   | 3 <b>♣</b> ¹ |
| North HCP: 20                                   | <b>∀</b> A2                                    | <b>♥</b> 1094                             | Pass          | 3♠            | Pass   | 4♠           |
| South HCP: 5                                    | ♦ A862<br>• A8                                 | ◆ K7<br>◆ 9763                            | AP            |               |        |              |
| Contract: 4♠ N                                  | ¥ 110  | ₹ 7103                                    | 1. Stay       | man           |        |              |
| Board: 249<br>Dealer: S                         | North:<br>♠ 87                                 | South:                                    | West          | North         | East   | South 2NT    |
| Vul: Both<br>North HCP: 5                       | ♥ J972<br>♦ 9764                               | <b>♦</b> AKJ105 <b>♥</b> AK3              | Pass          | <b>3♣</b> ¹   | Pass   | 3♠           |
| South HCP: 21                                   | ♥ 976 <del>4</del><br>♣ A64                    | ♦ J108<br>• VO                            | Pass          | 3NT           | AP     |              |
| Contract: 3N S                                  | 2 1 20 1                                       | <b>♣</b> KQ                               | 1. Stay       | man           |        |              |
| Board: 250                                      | N. 4   | G 4                                       | Wast          | North         | Fact   | South        |
| Dealer: N                                       | North:<br>♠ KQ                                 | South:<br>♠ A1082                         | WEST          | 2NT           | Pass   |              |
| Vul: None                                       | <b>•</b> KQ<br>♥ AQJ                           | ◆ K63                                     | Pass          | 3 <b>\(\)</b> |        | 3 <b>N</b> T |
| North HCP: 21                                   | ◆ KQ764  | <b>♦</b> 108                              | AP            | <i>5</i> •    | 1 433  | J1 1 1       |
| South HCP: 9<br>Contract: 3N N                  | ♣ A32  | <b>♣</b> Q974                             | 1. Stay       | man           |        |              |

| Board: 246<br>Dealer: N<br>Vul: Both<br>HCP: 6  | <ul><li>★ 10963</li><li>▼ 7542</li><li>◆ A</li><li>★ Q765</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 247<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>▲ AJ53</li><li>✓ AKQ4</li><li>◆ K84</li><li>▲ K2</li></ul>   | The opponents are silent. You bid first.       |
| Board: 248<br>Dealer: N<br>Vul: EW<br>HCP: 5    | <ul><li>◆ Q987</li><li>▼ 1094</li><li>◆ K7</li><li>◆ 9763</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 249<br>Dealer: S<br>Vul: Both<br>HCP: 21 | <ul><li>♠ AKJ105</li><li>♥ AK3</li><li>♦ J108</li><li>♠ KQ</li></ul> | The opponents are silent. You bid first.       |
| Board: 250<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>★ A1082</li><li>★ K63</li><li>★ 108</li><li>★ Q974</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 246<br>Dealer: N<br>Vul: Both            | North:<br>♠ AJ2<br>♥ AQ8                       | South:<br><b>♠</b> 10963<br><b>♥</b> 7542 | West<br>Pass  | North 2NT 3   | Pass   |              |
|---|--|---|---------------|---------------|--------|--------------|
| North HCP: 20<br>South HCP: 6<br>Contract: 3N N | ◆ KQJ105<br>◆ K4                               | ◆ A<br>◆ Q765                             | AP<br>1. Stay |               | 1 0.00 |              |
| Board: 247<br>Dealer: S<br>Vul: None            | North:<br>♠ K64                                | South:<br>♠ AJ53                          | West          | North         | East   | South 2NT    |
| North HCP: 5                                    | ♥ J875   | ♥ AKQ4                                    |               | 3 <b>♣</b> ¹  | Pass   | 3♥           |
| South HCP: 20                                   | <ul><li>1053</li><li>4√3</li><li>4√3</li></ul> | ♦ K84<br>♣ K2                             | Pass          | 4♥            | AP     |              |
| Contract: 4♥ S                                  | <b>₹ 1</b> 05                                  | ¥ 1X2                                     | 1. Stay       | man           |        |              |
| Board: 248                                      | North:   | South:                                    | West          | North         | East   | South        |
| Dealer: N<br>Vul: EW                            | <b>♦</b> AKJ104                                | <b>♦</b> Q987                             |               | 2NT           | Pass   | 3 <b>♣</b> ¹ |
| North HCP: 20                                   | <b>∀</b> A2                                    | <b>♥</b> 1094                             | Pass          | 3♠            | Pass   | 4♠           |
| South HCP: 5                                    | ♦ A862<br>• A8                                 | ◆ K7<br>◆ 9763                            | AP            |               |        |              |
| Contract: 4♠ N                                  | ¥ 110  | ₹ 7103                                    | 1. Stay       | man           |        |              |
| Board: 249<br>Dealer: S                         | North:<br>♠ 87                                 | South:                                    | West          | North         | East   | South 2NT    |
| Vul: Both<br>North HCP: 5                       | ♥ J972<br>♦ 9764                               | <b>♦</b> AKJ105 <b>♥</b> AK3              | Pass          | <b>3♣</b> ¹   | Pass   | 3♠           |
| South HCP: 21                                   | ♥ 976 <del>4</del><br>♣ A64                    | ♦ J108<br>• VO                            | Pass          | 3NT           | AP     |              |
| Contract: 3N S                                  | 2 1 20 1                                       | <b>♣</b> KQ                               | 1. Stay       | man           |        |              |
| Board: 250                                      | N. 4   | G 4                                       | Wast          | North         | Fact   | South        |
| Dealer: N                                       | North:<br>♠ KQ                                 | South:<br>♠ A1082                         | WEST          | 2NT           | Pass   |              |
| Vul: None                                       | <b>•</b> KQ<br>♥ AQJ                           | ◆ K63                                     | Pass          | 3 <b>\(\)</b> |        | 3 <b>N</b> T |
| North HCP: 21                                   | ◆ KQ764  | <b>♦</b> 108                              | AP            | <i>5</i> •    | 1 433  | J1 1 1       |
| South HCP: 9<br>Contract: 3N N                  | ♣ A32  | <b>♣</b> Q974                             | 1. Stay       | man           |        |              |

| Board: 251<br>Dealer: S<br>Vul: Both<br>HCP: 9  | ◆ QJ<br>▼ 10743<br>◆ A962<br>◆ Q103                                 | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 252<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>★ KQ4</li><li>▼ AJ875</li><li>◆ AK5</li><li>★ K9</li></ul>  | The opponents are silent. You bid first.       |
| Board: 253<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 254<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>★ A63</li><li>▼ AK5</li><li>◆ AJ6</li><li>◆ A1082</li></ul> | The opponents are silent. You bid first.       |
| Board: 255<br>Dealer: S<br>Vul: None<br>HCP: 6  | <ul><li>▶ J96</li><li>♥ J1085</li><li>◆ K7</li><li>♣ J652</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 251<br>Dealer: S<br>Vul: Both | North:<br>♠ QJ                 | South:<br>♠ AK10                         | West    | North                    | East | South 2NT    |
|--------------------------------------|--------------------------------|--|---------|--------------------------|------|--------------|
| North HCP: 9                         | <b>v</b> 10743                 | <b>♥</b> AKQJ                            | Pass    | <b>3</b> ♣¹              | Pass | 3♥           |
| South HCP: 20                        | ♦ A962                         | ◆ QJ3                                    | Pass    | <b>4♥</b>                | AP   |              |
| Contract: 4♥ S                       | <b>♣</b> Q103                  | <b>♣</b> 842                             | 1. Stay | man                      |      |              |
| Board: 252                           | North:                         | South:                                   | West    | North                    | East | South        |
| Dealer: N                            | ♠ KQ4                          | <b>♦</b> A63                             |         | 2NT                      | Pass | 3 <b>♣</b> ¹ |
| Vul: None<br>North HCP: 20           | <b>♥</b> AJ875                 | <b>♥</b> Q962                            | Pass    | 3♥                       | Pass | 4♥           |
| South HCP: 9                         | ◆ AK5                          | <b>♦</b> J87                             | AP      |                          |      |              |
| Contract: 4♥ N                       | <b>♣</b> K9                    | <b>♣</b> Q63                             | 1. Stay | man                      |      |              |
| Board: 253<br>Dealer: S              | North:<br><b>♠</b> J1084       | South:<br>♠ AK63                         | West    | North                    | East | South 2NT    |
| Vul: NS<br>North HCP: 8              | <b>•</b> 63                    | <b>♥</b> K97                             | Pass    | <b>3♣</b> <sup>1</sup>   | Pass | 3♠           |
| South HCP: 20                        | ♦ QJ92                         | ♦ AK4                                    | Pass    | 4♠                       | AP   |              |
| Contract: 4♠ S                       | ♣ A109                         | <b>♣</b> K82                             | 1. Stay | man                      |      |              |
| Board: 254                           | North:                         | South:                                   | West    | North                    | East | South        |
| Dealer: N                            | <b>♠</b> A63                   | <b>◆</b> 75                              |         | 2NT                      | Pass | 3 <b>♣</b> ¹ |
| Vul: EW                              | ♥ AK5                          | <b>♥</b> QJ103                           | Pass    | 3♦                       | Pass | 3NT          |
| North HCP: 20                        | ♦ AJ6                          | ♦ 932                                    | AP      |                          |      |              |
| South HCP: 6<br>Contract: 3N N       | ♣ A1082                        | <b>♣</b> QJ93                            | 1. Stay | man                      |      |              |
| Board: 255                           |                                | ~ .                                      | Wost    | North                    | Foot | South        |
| Dealer: S                            | North:                         | South:                                   | WEST    | inoiul                   | Lasi | 2NT          |
| Vul: None                            | <b>♠</b> J96<br><b>♥</b> J1085 | <ul><li>★ AK10</li><li>▼ AQ932</li></ul> | Pass    | <b>3.</b> 1              | Pass |              |
| North HCP: 6                         | ◆ K7                           | ◆ 85                                     | Pass    | 3 <b>₹</b><br>4 <b>∀</b> | AP   | <i>5</i>     |
| South HCP: 20<br>Contract: 4♥ S      | <b>♣</b> J652                  | <b>♣</b> AK10                            | 1. Stay |                          | 1 M  |              |

| Board: 251<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>♠ AK10</li><li>♥ AKQJ</li><li>♦ QJ3</li><li>♠ 842</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 252<br>Dealer: N<br>Vul: None<br>HCP: 9  | <ul><li>▲ A63</li><li>♥ Q962</li><li>◆ J87</li><li>♣ Q63</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 253<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>★ AK63</li><li>★ K97</li><li>◆ AK4</li><li>★ K82</li></ul>  | The opponents are silent. You bid first.       |
| Board: 254<br>Dealer: N<br>Vul: EW<br>HCP: 6    | <ul><li>♣75</li><li>♥QJ103</li><li>◆932</li><li>♣QJ93</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 255<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>AK10</li><li>✓ AQ932</li><li>◆ 85</li><li>◆ AK10</li></ul>  | The opponents are silent.  You bid first.      |

| Board: 251<br>Dealer: S<br>Vul: Both | North:<br>♠ QJ                 | South:<br>♠ AK10                         | West    | North                    | East | South 2NT    |
|--------------------------------------|--------------------------------|--|---------|--------------------------|------|--------------|
| North HCP: 9                         | <b>v</b> 10743                 | <b>♥</b> AKQJ                            | Pass    | <b>3</b> ♣¹              | Pass | 3♥           |
| South HCP: 20                        | ♦ A962                         | ◆ QJ3                                    | Pass    | <b>4♥</b>                | AP   |              |
| Contract: 4♥ S                       | <b>♣</b> Q103                  | <b>♣</b> 842                             | 1. Stay | man                      |      |              |
| Board: 252                           | North:                         | South:                                   | West    | North                    | East | South        |
| Dealer: N                            | ♠ KQ4                          | <b>♦</b> A63                             |         | 2NT                      | Pass | 3 <b>♣</b> ¹ |
| Vul: None<br>North HCP: 20           | <b>♥</b> AJ875                 | <b>♥</b> Q962                            | Pass    | 3♥                       | Pass | 4♥           |
| South HCP: 9                         | ◆ AK5                          | <b>♦</b> J87                             | AP      |                          |      |              |
| Contract: 4♥ N                       | <b>♣</b> K9                    | <b>♣</b> Q63                             | 1. Stay | man                      |      |              |
| Board: 253<br>Dealer: S              | North:<br><b>♠</b> J1084       | South:<br>♠ AK63                         | West    | North                    | East | South 2NT    |
| Vul: NS<br>North HCP: 8              | <b>•</b> 63                    | <b>♥</b> K97                             | Pass    | <b>3♣</b> <sup>1</sup>   | Pass | 3♠           |
| South HCP: 20                        | ♦ QJ92                         | ♦ AK4                                    | Pass    | 4♠                       | AP   |              |
| Contract: 4♠ S                       | ♣ A109                         | <b>♣</b> K82                             | 1. Stay | man                      |      |              |
| Board: 254                           | North:                         | South:                                   | West    | North                    | East | South        |
| Dealer: N                            | <b>♠</b> A63                   | <b>◆</b> 75                              |         | 2NT                      | Pass | 3 <b>♣</b> ¹ |
| Vul: EW                              | ♥ AK5                          | <b>♥</b> QJ103                           | Pass    | 3♦                       | Pass | 3NT          |
| North HCP: 20                        | ♦ AJ6                          | ♦ 932                                    | AP      |                          |      |              |
| South HCP: 6<br>Contract: 3N N       | ♣ A1082                        | <b>♣</b> QJ93                            | 1. Stay | man                      |      |              |
| Board: 255                           |                                | ~ .                                      | Wost    | North                    | Foot | South        |
| Dealer: S                            | North:                         | South:                                   | WEST    | inoiul                   | Lasi | 2NT          |
| Vul: None                            | <b>♠</b> J96<br><b>♥</b> J1085 | <ul><li>★ AK10</li><li>▼ AQ932</li></ul> | Pass    | <b>3.</b> 1              | Pass |              |
| North HCP: 6                         | ◆ K7                           | ◆ 85                                     | Pass    | 3 <b>₹</b><br>4 <b>∀</b> | AP   | <i>5</i>     |
| South HCP: 20<br>Contract: 4♥ S      | <b>♣</b> J652                  | <b>♣</b> AK10                            | 1. Stay |                          | 1 M  |              |

| Board: 256<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>★ K9</li><li>★ AKQJ</li><li>◆ AK106</li><li>★ 1082</li></ul> | West Doubles 3♣ if possible.  You bid first.      |
|---|--|---|
| Board: 257<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <ul><li>♣ J765</li><li>♥ KJ8</li><li>◆ Q853</li><li>♣ 74</li></ul>   | East Doubles 3♣ if possible.  Partner bids first. |
| Board: 258<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>▲ AJ</li><li>▼ K6</li><li>◆ AKQ76</li><li>▲ QJ93</li></ul>   | West Doubles 3♣ if possible.  You bid first.      |
| Board: 259<br>Dealer: S<br>Vul: None<br>HCP: 7  | <ul><li>♣ J972</li><li>♥ Q1096</li><li>♦ 85</li><li>♣ A109</li></ul> | The opponents are silent.  Partner bids first.    |
| Board: 260<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li>AQ3</li><li>✓ AK104</li><li>✓ KJ86</li><li>A9</li></ul>      | The opponents are silent. You bid first.          |

| Board: 256 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4 N                    | North:  ♠ K9  ♥ AKQJ  ♠ AK106  ♣ 1082 | South:  ♠ A1087  ♥ 9643  ♠ 75  ♠ K93 | West  X  AP  1. Stay   | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3</b> ♣¹                 |
|--|---------------------------------------|--------------------------------------|------------------------|---------------------------|----------------------|-----------------------------|
| Board: 257<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N S    | North:  ♣ J765  ♥ KJ8  ♦ Q853  ♣ 74   | South:  ♠ Q82  ♥ AQ9  ♠ AKJ  ♣ A963  |                        | North  3♣¹ 3♠ man         | X                    | South<br>2NT<br>Pass<br>3NT |
| Board: 258<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 7<br>Contract: 3N N  | North:  ♠ AJ  ♥ K6  ♠ AKQ76  ♠ QJ93   | South:  • 10432  • AQ4  • J932  • 87 | West  X  AP  1. Stay   | North 2NT 3  man          | Pass                 |                             |
| Board: 259 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4♠ S                 | North:                                | South:  ♠ AK1085  ♥ AK  ♠ KJ32  ♠ Q3 | West Pass Pass 1. Stay | North 3♣¹ 4♠ man          | East Pass AP         | 2NT                         |
| Board: 260<br>Dealer: N<br>Vul: None<br>North HCP: 21<br>South HCP: 10<br>Contract: 3N N | North:  ♠ AQ3  ♥ AK104  ♠ KJ86  ♣ A9  | South:  ♠ KJ42  ♥ J6  ♦ Q53  ♠ K1065 | West Pass AP 1. Stay   | North 2NT 3♥ man          | Pass                 |                             |

| Board: 256<br>Dealer: N<br>Vul: NS<br>HCP: 7    | <ul><li>★ A1087</li><li>♥ 9643</li><li>♦ 75</li><li>★ K93</li></ul> | West Doubles 3♣ if possible.  Partner bids first. |
|---|---|---|
| Board: 257<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>♣ Q82</li><li>♥ AQ9</li><li>◆ AKJ</li><li>♣ A963</li></ul>  | East Doubles 3♣ if possible.  You bid first.      |
| Board: 258<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>10432</li><li>✓ AQ4</li><li>✓ J932</li><li>№ 87</li></ul>   | West Doubles 3♣ if possible.  Partner bids first. |
| Board: 259<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>★ AK1085</li><li>★ AK</li><li>◆ KJ32</li><li>★ Q3</li></ul> | The opponents are silent. You bid first.          |
| Board: 260<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>★ KJ42</li><li>♥ J6</li><li>◆ Q53</li><li>◆ K1065</li></ul> | The opponents are silent.  Partner bids first.    |

| Board: 256 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4 N                    | North:  ♠ K9  ♥ AKQJ  ♠ AK106  ♣ 1082 | South:  ♠ A1087  ♥ 9643  ♠ 75  ♠ K93 | West  X  AP  1. Stay   | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3</b> ♣¹                 |
|--|---------------------------------------|--------------------------------------|------------------------|---------------------------|----------------------|-----------------------------|
| Board: 257<br>Dealer: S<br>Vul: EW<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N S    | North:  ♣ J765  ♥ KJ8  ♦ Q853  ♣ 74   | South:  ♠ Q82  ♥ AQ9  ♠ AKJ  ♣ A963  |                        | North  3♣¹ 3♠ man         | X                    | South<br>2NT<br>Pass<br>3NT |
| Board: 258<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 7<br>Contract: 3N N  | North:  ♠ AJ  ♥ K6  ♠ AKQ76  ♠ QJ93   | South:  • 10432  • AQ4  • J932  • 87 | West  X  AP  1. Stay   | North 2NT 3  man          | Pass                 |                             |
| Board: 259 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4♠ S                 | North:                                | South:  ♠ AK1085  ♥ AK  ♠ KJ32  ♠ Q3 | West Pass Pass 1. Stay | North 3♣¹ 4♠ man          | East Pass AP         | 2NT                         |
| Board: 260<br>Dealer: N<br>Vul: None<br>North HCP: 21<br>South HCP: 10<br>Contract: 3N N | North:  ♠ AQ3  ♥ AK104  ♠ KJ86  ♣ A9  | South:  ♠ KJ42  ♥ J6  ♦ Q53  ♠ K1065 | West Pass AP 1. Stay   | North 2NT 3♥ man          | Pass                 |                             |

| Board: 261<br>Dealer: S<br>Vul: NS<br>HCP: 5   | <ul><li>★7432</li><li>▼ J75</li><li>★ 764</li><li>★ A76</li></ul>   | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 262<br>Dealer: N<br>Vul: EW<br>HCP: 21  | <ul><li>♠ AKJ6</li><li>♥ J5</li><li>♦ KJ63</li><li>♠ AKJ</li></ul>  | The opponents are silent. You bid first.       |
| Board: 263<br>Dealer: S<br>Vul: None<br>HCP: 7 | <ul><li>♠ 643</li><li>♥ Q1075</li><li>♠ A976</li><li>♠ J9</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 264<br>Dealer: N<br>Vul: NS<br>HCP: 20  | <ul><li>♠ AKJ52</li><li>♥ 86</li><li>♠ KQ5</li><li>♠ AK5</li></ul>  | The opponents are silent. You bid first.       |
| Board: 265<br>Dealer: S<br>Vul: EW<br>HCP: 9   | ♣ QJ10<br>♥ J1073<br>♦ A10<br>♣ J932                                | The opponents are silent.  Partner bids first. |

| Board: 261<br>Dealer: S<br>Vul: NS | North:<br>♠ 7432       | South:<br>♠ AK    | West    | North       | East | South 2NT    |
|------------------------------------|------------------------|-------------------|---------|-------------|------|--------------|
| North HCP: 5                       | <b>♥</b> J75           | <b>♥</b> AK32     | Pass    | <b>3</b> ♣¹ | Pass | 3♥           |
| South HCP: 21                      | ◆ 764<br>• ^764        | ◆ KJ1032          | Pass    | 3NT         | AP   |              |
| Contract: 3N S                     | <b>♣</b> A76           | <b>♣</b> K9       | 1. Stay | man         |      |              |
| Board: 262                         | North:                 | South:            | West    | North       | East | South        |
| Dealer: N                          | ♠ AKJ6                 | <b>♦</b> Q982     |         | 2NT         | Pass | 3 <b>♣</b> ¹ |
| Vul: EW<br>North HCP: 21           | <b>♥</b> J5            | <b>♥</b> AQ62     | Pass    | 3♠          | Pass | 6♠           |
| South HCP: 12                      | <b>♦</b> KJ63          | ◆ A1082           | AP      |             |      |              |
| Contract: 6♠ N                     | <b>♣</b> AKJ           | <b>♣</b> 3        | 1. Stay | man         |      |              |
| Board: 263 Dealer: S               | North:<br><b>♠</b> 643 | South:<br>♠ AKJ   | West    | North       | East | South 2NT    |
| Vul: None<br>North HCP: 7          | <b>♥</b> Q1075         | <b>♥</b> A6       | Pass    | <b>3</b> ♣¹ | Pass | 3♦           |
| South HCP: 20                      | ◆ A976                 | ◆ KQJ10           | Pass    | 3NT         | AP   |              |
| Contract: 3N S                     | <b>♣</b> J9            | <b>♣</b> Q842     | 1. Stay | man         |      |              |
| Board: 264                         | North:                 | South:            | West    | North       | East | South        |
| Dealer: N                          | AKJ52                  | <b>♦</b> 1076     |         | 2NT         | Pass | 3 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 20           | <b>v</b> 86            | <b>♥</b> AKJ9     | Pass    | 3♠          | Pass | 3NT          |
| South HCP: 10                      | ♦ KQ5                  | ◆ J107            | AP      |             |      |              |
| Contract: 3N N                     | ♣ AK5                  | <b>♣</b> J74      | 1. Stay | man         |      |              |
| Board: 265                         | North:                 | South:            | West    | North       | East | South        |
| Dealer: S                          | Norui.                 | Souii.<br>♠ AK862 |         |             |      | 2NT          |
| Vul: EW                            | ♥ J1073                | <b>∀</b> K9       | Pass    | <b>3♣</b> 1 | Pass | 3♠           |
| North HCP: 9<br>South HCP: 21      | ◆ A10                  | <b>♦</b> Q98      | Pass    | 3NT         | AP   |              |
| Contract: 3N S                     | <b>♣</b> J932          | <b>♣</b> AKQ      | 1. Stay | man         |      |              |

| Board: 261<br>Dealer: S<br>Vul: NS<br>HCP: 21   | <ul><li>AK</li><li>✓ AK32</li><li>✓ KJ1032</li><li>✓ K9</li></ul>   | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 262<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♣ Q982</li><li>♥ AQ62</li><li>♦ A1082</li><li>♣ 3</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 263<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>♠ AKJ</li><li>♥ A6</li><li>♦ KQJ10</li><li>♠ Q842</li></ul> | The opponents are silent. You bid first.       |
| Board: 264<br>Dealer: N<br>Vul: NS<br>HCP: 10   | <ul><li>1076</li><li>✓ AKJ9</li><li>✓ J107</li><li>✓ J74</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 265<br>Dealer: S<br>Vul: EW<br>HCP: 21   | <ul><li>AK862</li><li>✓ K9</li><li>◆ Q98</li><li>◆ AKQ</li></ul>    | The opponents are silent. You bid first.       |

| Board: 261<br>Dealer: S<br>Vul: NS | North:<br>♠ 7432       | South:<br>♠ AK    | West    | North       | East | South 2NT    |
|------------------------------------|------------------------|-------------------|---------|-------------|------|--------------|
| North HCP: 5                       | <b>♥</b> J75           | <b>♥</b> AK32     | Pass    | <b>3</b> ♣¹ | Pass | 3♥           |
| South HCP: 21                      | ◆ 764<br>• ^764        | ◆ KJ1032          | Pass    | 3NT         | AP   |              |
| Contract: 3N S                     | <b>♣</b> A76           | <b>♣</b> K9       | 1. Stay | man         |      |              |
| Board: 262                         | North:                 | South:            | West    | North       | East | South        |
| Dealer: N                          | ♠ AKJ6                 | <b>♦</b> Q982     |         | 2NT         | Pass | 3 <b>♣</b> ¹ |
| Vul: EW<br>North HCP: 21           | <b>♥</b> J5            | <b>♥</b> AQ62     | Pass    | 3♠          | Pass | 6♠           |
| South HCP: 12                      | <b>♦</b> KJ63          | ◆ A1082           | AP      |             |      |              |
| Contract: 6♠ N                     | <b>♣</b> AKJ           | <b>♣</b> 3        | 1. Stay | man         |      |              |
| Board: 263 Dealer: S               | North:<br><b>♠</b> 643 | South:<br>♠ AKJ   | West    | North       | East | South 2NT    |
| Vul: None<br>North HCP: 7          | <b>♥</b> Q1075         | <b>♥</b> A6       | Pass    | <b>3</b> ♣¹ | Pass | 3♦           |
| South HCP: 20                      | ◆ A976                 | ◆ KQJ10           | Pass    | 3NT         | AP   |              |
| Contract: 3N S                     | <b>♣</b> J9            | <b>♣</b> Q842     | 1. Stay | man         |      |              |
| Board: 264                         | North:                 | South:            | West    | North       | East | South        |
| Dealer: N                          | AKJ52                  | <b>♦</b> 1076     |         | 2NT         | Pass | 3 <b>♣</b> ¹ |
| Vul: NS<br>North HCP: 20           | <b>v</b> 86            | <b>♥</b> AKJ9     | Pass    | 3♠          | Pass | 3NT          |
| South HCP: 10                      | ♦ KQ5                  | ◆ J107            | AP      |             |      |              |
| Contract: 3N N                     | ♣ AK5                  | <b>♣</b> J74      | 1. Stay | man         |      |              |
| Board: 265                         | North:                 | South:            | West    | North       | East | South        |
| Dealer: S                          | Norui.                 | Souii.<br>♠ AK862 |         |             |      | 2NT          |
| Vul: EW                            | ♥ J1073                | <b>∀</b> K9       | Pass    | <b>3♣</b> 1 | Pass | 3♠           |
| North HCP: 9<br>South HCP: 21      | ◆ A10                  | <b>♦</b> Q98      | Pass    | 3NT         | AP   |              |
| Contract: 3N S                     | <b>♣</b> J932          | <b>♣</b> AKQ      | 1. Stay | man         |      |              |

| Board: 266<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>♠ AK</li><li>♥ A643</li><li>♠ QJ43</li><li>♠ AQ2</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 267<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 268<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li>♣ AJ8</li><li>♥ A65</li><li>♦ A7</li><li>♣ AKJ108</li></ul> | The opponents are silent. You bid first.       |
| Board: 269<br>Dealer: S<br>Vul: EW<br>HCP: 10   | <b>♦</b> 3<br><b>♥</b> J874<br><b>♦</b> AK104<br><b>♣</b> Q865      | The opponents are silent.  Partner bids first. |
| Board: 270<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>★ KJ7</li><li>▼ AKQ</li><li>◆ A73</li><li>◆ K843</li></ul>  | The opponents are silent. You bid first.       |

| <ul><li>▼ A643</li><li>◆ QJ43</li><li>◆ AQ2</li></ul> | <b>v</b> 10985  |  | 2NT   | Pass  | 3 <b>♣</b> ¹   |
|---|---|--|---|---|--|
| •   | A 17076   | Pass   | 3♥  | Pass  | <b>4♥</b>  |
| • A()/  | ♦ K876<br>♣ K106  | AP   |   |   |  |
| 11102   | <b>2 11100</b>  | 1. Stay  | man   |   |  |
| North:  | South:  | West   | North   | East  | South  |
| <b>♦</b> J1075  | <b>★</b> K63  |  |   |   | 2NT  |
| ♥ KQJ5  | <b>♥</b> A3   | Pass   | <b>3</b> ♣¹   | Pass  | <b>3</b> ♦   |
| <b>♦</b> 642  | ◆ AK103   | Pass   | 3NT   | AP  |  |
| <b>♣</b> 108  | <b>♣</b> KQJ7   | 1. Stay  | man   |   |  |
| Month   | Courth  | West   | North   | Fast  | South  |
|   |   |  |   |   | _  |
| <b>♥</b> A65  | <b>♥</b> K42  | Pass   | 3♦  |   | 3NT  |
| <b>♦</b> A7   | <b>♦</b> 83   | AP   |   |   |  |
| ♣ AKJ108  | <b>♣</b> 9765   | 1. Stay  | man   |   |  |
| North:  | South:  | West   | North   | East  | South 2NT  |
| _   | •   | Pass   | <b>3.4</b> 1  | Pass  | 3 <b>♠</b>   |
| ◆ AK104   | -   |  |   |   | -  |
| <b>♣</b> Q865   | ♣ A43   |  |   | 1 11  |  |
|   |   |  |   |   |  |
| North:  | South:  | West   | North   | East  | South  |
| ♠ KJ7   | <b>★</b> 32   |  | 2NT   | Pass  | 3 <b>♣</b> ¹   |
| ♥ AKQ   | <b>♥</b> 9642   | Pass   | 3♦  | Pass  | 3NT  |
|   |   | AP   |   |   |  |
|   | <ul> <li>★ KQJ5</li> <li>★ 642</li> <li>★ 108</li> <li>North:</li> <li>★ AJ8</li> <li>▼ A65</li> <li>★ A7</li> <li>★ AKJ108</li> <li>North:</li> <li>★ 3</li> <li>▼ J874</li> <li>◆ AK104</li> <li>♣ Q865</li> <li>North:</li> <li>★ KJ7</li> </ul> | <ul> <li>♣ J1075</li> <li>♣ K63</li> <li>♦ A3</li> <li>♠ 642</li> <li>♠ AK103</li> <li>♠ KQJ7</li> <li>North:</li> <li>♠ AJ8</li> <li>♠ Q964</li> <li>♦ A65</li> <li>♠ K42</li> <li>♠ A7</li> <li>♠ 83</li> <li>♠ AKJ108</li> <li>♠ 9765</li> <li>North:</li> <li>♠ 3</li> <li>♠ AKQ54</li> <li>♥ KQ2</li> <li>♠ AK104</li> <li>♠ Q8</li> <li>♠ A43</li> <li>North:</li> <li>♠ KJ7</li> <li>♠ 32</li> <li>♥ AKQ</li> <li>♠ AKQ</li> <li>♠ AY3</li> <li>♦ KJ54</li> </ul> | ♣ J1075       ♠ K63         ♦ KQJ5       ♠ A3       Pass         ♠ 642       ♠ AK103       Pass         ♠ 108       ♠ KQJ7       1. Stays         North:       ♠ Q964       West         ♠ AJ8       ♠ Q964       Pass         ♠ A65       ♠ K42       Pass         ♠ AK       ♠ South:       West         ♠ AKJ108       ♠ 9765       1. Stays         North:       ♠ AKQ54       Pass         ♠ AK104       ♠ Q8       Pass         ♠ AK104       ♠ Q8       Pass         ♠ Q865       ♠ A43       1. Stays         North:       ♠ 32       ♠ A43         North:       ♠ A43       AP         ♠ AKQ       ♠ 9642       ♠ A8         ♠ A73       ♠ KJ54       AP | ♣ J1075       ♠ K63         ♥ KQJ5       ♥ A3       Pass 3♣¹         ♠ 642       ♠ AK103       Pass 3NT         ♠ 108       ♠ KQJ7       1. Stayman         North:       ♠ AJ8       ♠ Q964       2NT         ♠ AJ8       ♠ Q964       2NT         ♠ A65       ♥ K42       Pass 3♠         ♠ AKJ108       ♠ 9765       1. Stayman         North:       ♠ AKQ54         ♥ J874       ♥ KQ2       Pass 3♠¹         ♠ AK104       ♠ Q8       Pass 3NT         ♠ AK104       ♠ Q8       Pass 3NT         ♠ Q865       ♠ A43       1. Stayman     North:  AKQ  Pass 3♠  North:  AKQ  Pass 3♠  AP  North:  AKQ  Pass 3♠  AP  North:  AKQ  Pass 3♠  AR  AR  North:  ARAQ  Pass 3♠  AR  AR  North:  ARAQ  Pass 3♠  AR  AR  AR  AR  AR  North:  ARAQ  Pass 3♠  AR  AR  AR  AR  AR  AR  AR  AR  AR  A | ♣ J1075       ♣ K63         ♥ KQJ5       ♥ A3       Pass 3♣¹ Pass         ♠ 642       ♠ AK103       Pass 3NT AP         ♣ 108       ♣ KQJ7       1. Stayman         North:       ♣ AJ8       ♠ Q964       2NT Pass         ♠ AJ8       ♠ Q964       Pass 3♠ Pass         ♠ A65       ♥ K42       Pass 3♠ Pass         ♠ AK       ↑ 83       AP         1. Stayman       North East         ♠ 3       ♠ AKQ54         ♥ J874       ♥ KQ2       Pass 3♠¹ Pass         ♠ AK104       ♠ Q8       Pass 3NT AP         ♠ AK104       ♠ Q8       Pass 3NT AP         1. Stayman       North East         ♠ Q865       ♠ A43       1. Stayman            North:       ♠ 32       West North East         ♠ KJ7       ♠ 32       2NT Pass         ♥ AKQ       ♠ 9642       Pass 3♠ Pass         ♠ A73       ♠ KJ54       AP |

| Board: 266<br>Dealer: N<br>Vul: NS<br>HCP: 7   | <b>♣</b> J8<br><b>♥</b> 10985<br><b>♦</b> K876<br><b>♣</b> K106     | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 267<br>Dealer: S<br>Vul: EW<br>HCP: 20  | <ul><li>★ K63</li><li>★ A3</li><li>◆ AK103</li><li>★ KQJ7</li></ul> | The opponents are silent. You bid first.       |
| Board: 268<br>Dealer: N<br>Vul: None<br>HCP: 5 | <ul><li>♣ Q964</li><li>♥ K42</li><li>◆ 83</li><li>♣ 9765</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 269<br>Dealer: S<br>Vul: EW<br>HCP: 20  | <ul><li>★ AKQ54</li><li>★ KQ2</li><li>★ Q8</li><li>★ A43</li></ul>  | The opponents are silent. You bid first.       |
| Board: 270<br>Dealer: N<br>Vul: None<br>HCP: 7 | <ul><li>★ 32</li><li>♥ 9642</li><li>◆ KJ54</li><li>◆ QJ6</li></ul>  | The opponents are silent.  Partner bids first. |

| <ul><li>▼ A643</li><li>◆ QJ43</li><li>◆ AQ2</li></ul> | <b>v</b> 10985  |  | 2NT   | Pass  | 3 <b>♣</b> ¹   |
|---|---|--|---|---|--|
| •   | A 17076   | Pass   | 3♥  | Pass  | <b>4♥</b>  |
| • A()/  | ♦ K876<br>♣ K106  | AP   |   |   |  |
| 11102   | <b>2 11100</b>  | 1. Stay  | man   |   |  |
| North:  | South:  | West   | North   | East  | South  |
| <b>♦</b> J1075  | <b>★</b> K63  |  |   |   | 2NT  |
| ♥ KQJ5  | <b>♥</b> A3   | Pass   | <b>3</b> ♣¹   | Pass  | <b>3</b> ♦   |
| <b>♦</b> 642  | ◆ AK103   | Pass   | 3NT   | AP  |  |
| <b>♣</b> 108  | <b>♣</b> KQJ7   | 1. Stay  | man   |   |  |
| Month   | Courth  | West   | North   | Fast  | South  |
|   |   |  |   |   | _  |
| <b>♥</b> A65  | <b>♥</b> K42  | Pass   | 3♦  |   | 3NT  |
| <b>♦</b> A7   | <b>♦</b> 83   | AP   |   |   |  |
| ♣ AKJ108  | <b>♣</b> 9765   | 1. Stay  | man   |   |  |
| North:  | South:  | West   | North   | East  | South 2NT  |
| _   | •   | Pass   | <b>3.4</b> 1  | Pass  | 3 <b>♠</b>   |
| ◆ AK104   | -   |  |   |   |  |
| <b>♣</b> Q865   | ♣ A43   |  |   | 1 11  |  |
|   |   |  |   |   |  |
| North:  | South:  | West   | North   | East  | South  |
| ♠ KJ7   | <b>★</b> 32   |  | 2NT   | Pass  | 3 <b>♣</b> ¹   |
| ♥ AKQ   | <b>♥</b> 9642   | Pass   | 3♦  | Pass  | 3NT  |
|   |   | AP   |   |   |  |
|   | <ul> <li>★ KQJ5</li> <li>★ 642</li> <li>★ 108</li> <li>North:</li> <li>★ AJ8</li> <li>▼ A65</li> <li>★ A7</li> <li>★ AKJ108</li> <li>North:</li> <li>★ 3</li> <li>▼ J874</li> <li>◆ AK104</li> <li>♣ Q865</li> <li>North:</li> <li>★ KJ7</li> </ul> | <ul> <li>♣ J1075</li> <li>♣ K63</li> <li>♦ A3</li> <li>♠ 642</li> <li>♠ AK103</li> <li>♠ KQJ7</li> <li>North:</li> <li>♠ AJ8</li> <li>♠ Q964</li> <li>♦ A65</li> <li>♠ K42</li> <li>♠ A7</li> <li>♠ 83</li> <li>♠ AKJ108</li> <li>♠ 9765</li> <li>North:</li> <li>♠ 3</li> <li>♠ AKQ54</li> <li>♥ KQ2</li> <li>♠ AK104</li> <li>♠ Q8</li> <li>♠ A43</li> <li>North:</li> <li>♠ KJ7</li> <li>♠ 32</li> <li>♥ AKQ</li> <li>♠ AKQ</li> <li>♠ AY3</li> <li>♦ KJ54</li> </ul> | ♣ J1075       ♠ K63         ♦ KQJ5       ♠ A3       Pass         ♠ 642       ♠ AK103       Pass         ♠ 108       ♠ KQJ7       1. Stays         North:       ♠ Q964       West         ♠ AJ8       ♠ Q964       Pass         ♠ A65       ♠ K42       Pass         ♠ AK       ♠ South:       West         ♠ AKJ108       ♠ 9765       1. Stays         North:       ♠ AKQ54       Pass         ♠ AK104       ♠ Q8       Pass         ♠ AK104       ♠ Q8       Pass         ♠ Q865       ♠ A43       1. Stays         North:       ♠ 32       ♠ A43         North:       ♠ A43       AP         ♠ AKQ       ♠ 9642       ♠ A8         ♠ A73       ♠ KJ54       AP | ♣ J1075       ♠ K63         ♥ KQJ5       ♥ A3       Pass 3♣¹         ♠ 642       ♠ AK103       Pass 3NT         ♠ 108       ♠ KQJ7       1. Stayman         North:       ♠ AJ8       ♠ Q964       2NT         ♠ AJ8       ♠ Q964       2NT         ♠ A65       ♥ K42       Pass 3♠         ♠ AKJ108       ♠ 9765       1. Stayman         North:       ♠ AKQ54         ♥ J874       ♥ KQ2       Pass 3♠¹         ♠ AK104       ♠ Q8       Pass 3NT         ♠ AK104       ♠ Q8       Pass 3NT         ♠ Q865       ♠ A43       1. Stayman     North:  AKQ  Pass 3♠  North:  AKQ  Pass 3♠  AP  North:  AKQ  Pass 3♠  AP  North:  AKQ  Pass 3♠  AR  AR  North:  ARAQ  Pass 3♠  AR  AR  North:  ARAQ  Pass 3♠  AR  AR  AR  AR  AR  North:  ARAQ  Pass 3♠  AR  AR  AR  AR  AR  AR  AR  AR  AR  A | ♣ J1075       ♣ K63         ♥ KQJ5       ♥ A3       Pass 3♣¹ Pass         ♠ 642       ♠ AK103       Pass 3NT AP         ♣ 108       ♣ KQJ7       1. Stayman         North:       ♣ AJ8       ♠ Q964       2NT Pass         ♠ AJ8       ♠ Q964       Pass 3♠ Pass         ♠ A65       ♥ K42       Pass 3♠ Pass         ♠ AK       ↑ 83       AP         1. Stayman       North East         ♠ 3       ♠ AKQ54         ♥ J874       ♥ KQ2       Pass 3♠¹ Pass         ♠ AK104       ♠ Q8       Pass 3NT AP         ♠ AK104       ♠ Q8       Pass 3NT AP         1. Stayman       North East         ♠ Q865       ♠ A43       1. Stayman            North:       ♠ 32       West North East         ♠ KJ7       ♠ 32       2NT Pass         ♥ AKQ       ♠ 9642       Pass 3♠ Pass         ♠ A73       ♠ KJ54       AP |

| Board: 271<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>★ K954</li><li>★ 6543</li><li>★ K</li><li>★ A1076</li></ul> | The opponents are silent.  Partner bids first.    |
|---|---|---|
| Board: 272<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>♣ Q97</li><li>♥ AK6</li><li>♦ K62</li><li>♣ AKQ2</li></ul>  | The opponents are silent. You bid first.          |
| Board: 273<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>★ K52</li><li>★ A974</li><li>◆ J6</li><li>★ 7543</li></ul>  | West Doubles 3♦ if possible.  Partner bids first. |
| Board: 274<br>Dealer: N<br>Vul: EW<br>HCP: 21   | <ul><li>♠ Q8</li><li>♥ KJ75</li><li>♦ AKQ10</li><li>♠ AQ8</li></ul> | The opponents are silent. You bid first.          |
| Board: 275<br>Dealer: S<br>Vul: None<br>HCP: 8  | <ul><li>★ 5</li><li>★ K864</li><li>★ K865</li><li>★ Q964</li></ul>  | The opponents are silent.  Partner bids first.    |

| Board: 271 Dealer: S            | North:<br>♠ K954              | South:<br>♠ AQ62               | West          | North       | East       | South 2NT        |
|---------------------------------|-------------------------------|--------------------------------|---------------|-------------|------------|------------------|
| Vul: NS<br>North HCP: 10        | <b>♥</b> 6543                 | <b>♥</b> AKQJ                  | Pass          | <b>3</b> ♣¹ | Pass       | 3♥               |
| South HCP: 20                   | <b>♦</b> K                    | <b>◆</b> 107                   | Pass          | <b>6</b> ♥  | AP         |                  |
| Contract: 6♥ S                  | ♣ A1076                       | ♣ KJ3                          | 1. Stay       | man         |            |                  |
| Board: 272                      | North:                        | South:                         | West          | North       | East       | South            |
| Dealer: N                       | Notui.<br><b>♠</b> Q97        | ± 10863                        | ,,,,,,,,      | 2NT         | Pass       |                  |
| Vul: Both                       | <b>▼</b> AK6                  | <b>♥</b> QJ5                   | Pass          |             |            | 3NT              |
| North HCP: 21<br>South HCP: 5   | <b>♦</b> K62                  | <b>♦</b> Q10                   | AP            |             |            |                  |
| Contract: 3N N                  | ♣ AKQ2                        | <b>♣</b> 10976                 | 1. Stay       | man         |            |                  |
| Board: 273<br>Dealer: S         | North:                        | South:                         | West          | North       | East       | South 2NT        |
| Vul: NS                         | <b>♠</b> K52<br><b>♥</b> A974 | <b>♠</b> AQ10<br><b>♥</b> KQ2  | Dogg          | <b>3♣</b> ¹ | Pass       |                  |
| North HCP: 8                    | ◆ J6                          | • KQ2<br>• A42                 | X             | 3NT         | AP         | <b>5</b>         |
| South HCP: 20<br>Contract: 3N S | <b>♣</b> 7543                 | <b>♣</b> AJ86                  | 1. Stay       |             | Al         |                  |
|                                 |                               |                                | West          | North       | East       | South            |
| Board: 274                      | North:                        | South:                         | ,,,,,,,       | 2NT         | Pass       |                  |
| Dealer: N<br>Vul: EW            | <b>♠</b> Q8                   | <b>♦</b> AK94                  | Pass          | 3♥          |            | 4NT <sup>2</sup> |
| North HCP: 21                   | <b>♥</b> KJ75                 | <b>v</b> 1092                  | Pass          | 6NT         | AP         | 1111             |
| South HCP: 11                   | ◆ AKQ10                       | ♦ 864<br>• 1/17                | 1. Stay       | man         |            |                  |
| Contract: 6N N                  | <b>♣</b> AQ8                  | <b>♣</b> KJ7                   | 2. Quai       | ntitative   | 4NT        |                  |
| Board: 275                      |                               |                                | <b>11</b> 7 . | NT 4        | г.         | C .1             |
| Dealer: S                       | North:                        | South:                         | West          | North       | East       |                  |
| Vul: None                       | <b>♦</b> 5<br>•• V961         | ♠ A103                         | Dagg          | 2.1         | Desc       | 2NT              |
| North HCP: 8                    | ♥ K864<br>♦ K865              | <b>♥</b> AQ2<br><b>♦</b> A1043 | Pass<br>Pass  | 3♣¹<br>3NT  | Pass<br>AP | 3▼               |
| South HCP: 21                   |                               |                                |               |             | 4          |                  |

| Board: 271<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>AQ62</li><li>✓ AKQJ</li><li>107</li><li>✓ KJ3</li></ul>     | The opponents are silent.  You bid first.      |
|---|---|--|
| Board: 272<br>Dealer: N<br>Vul: Both<br>HCP: 5  | <ul><li>10863</li><li>✓ QJ5</li><li>✓ Q10</li><li>10976</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 273<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>AQ10</li><li>KQ2</li><li>A42</li><li>AJ86</li></ul>         | West Doubles 3♦ if possible.  You bid first.   |
| Board: 274<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ AK94</li><li>▼ 1092</li><li>◆ 864</li><li>◆ KJ7</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 275<br>Dealer: S<br>Vul: None<br>HCP: 21 | <ul><li>A103</li><li>✓ AQ2</li><li>A1043</li><li>AK8</li></ul>      | The opponents are silent.  You bid first.      |

| Board: 271 Dealer: S            | North:<br>♠ K954              | South:<br>♠ AQ62               | West          | North       | East       | South 2NT        |
|---------------------------------|-------------------------------|--------------------------------|---------------|-------------|------------|------------------|
| Vul: NS<br>North HCP: 10        | <b>♥</b> 6543                 | <b>♥</b> AKQJ                  | Pass          | <b>3</b> ♣¹ | Pass       | 3♥               |
| South HCP: 20                   | <b>♦</b> K                    | <b>◆</b> 107                   | Pass          | <b>6</b> ♥  | AP         |                  |
| Contract: 6♥ S                  | ♣ A1076                       | ♣ KJ3                          | 1. Stay       | man         |            |                  |
| Board: 272                      | North:                        | South:                         | West          | North       | East       | South            |
| Dealer: N                       | Notui.<br><b>♠</b> Q97        | ± 10863                        | ,,,,,,,,      | 2NT         | Pass       |                  |
| Vul: Both                       | <b>▼</b> AK6                  | <b>♥</b> QJ5                   | Pass          |             |            | 3NT              |
| North HCP: 21<br>South HCP: 5   | <b>♦</b> K62                  | <b>♦</b> Q10                   | AP            |             |            |                  |
| Contract: 3N N                  | ♣ AKQ2                        | <b>♣</b> 10976                 | 1. Stay       | man         |            |                  |
| Board: 273<br>Dealer: S         | North:                        | South:                         | West          | North       | East       | South 2NT        |
| Vul: NS                         | <b>♠</b> K52<br><b>♥</b> A974 | <b>♠</b> AQ10<br><b>♥</b> KQ2  | Dogg          | <b>3♣</b> ¹ | Pass       |                  |
| North HCP: 8                    | ◆ J6                          | • KQ2<br>• A42                 | X             | 3NT         | AP         | <b>5</b>         |
| South HCP: 20<br>Contract: 3N S | <b>♣</b> 7543                 | <b>♣</b> AJ86                  | 1. Stay       |             | Al         |                  |
|                                 |                               |                                | West          | North       | East       | South            |
| Board: 274                      | North:                        | South:                         | ,,,,,,,       | 2NT         | Pass       |                  |
| Dealer: N<br>Vul: EW            | <b>♠</b> Q8                   | <b>♦</b> AK94                  | Pass          | 3♥          |            | 4NT <sup>2</sup> |
| North HCP: 21                   | <b>♥</b> KJ75                 | <b>v</b> 1092                  | Pass          | 6NT         | AP         | 1111             |
| South HCP: 11                   | ◆ AKQ10                       | ♦ 864<br>• 1/17                | 1. Stay       | man         |            |                  |
| Contract: 6N N                  | <b>♣</b> AQ8                  | <b>♣</b> KJ7                   | 2. Quai       | ntitative   | 4NT        |                  |
| Board: 275                      |                               |                                | <b>11</b> 7 . | NT 4        | г.         | C .1             |
| Dealer: S                       | North:                        | South:                         | West          | North       | East       |                  |
| Vul: None                       | <b>♦</b> 5<br>•• V961         | ♠ A103                         | Dagg          | 2.1         | Desc       | 2NT              |
| North HCP: 8                    | ♥ K864<br>♦ K865              | <b>♥</b> AQ2<br><b>♦</b> A1043 | Pass<br>Pass  | 3♣¹<br>3NT  | Pass<br>AP | 3▼               |
| South HCP: 21                   |                               |                                |               |             | 4          |                  |

| Board: 276<br>Dealer: N<br>Vul: NS<br>HCP: 21   | <ul><li>AQ9</li><li>A5</li><li>Q106</li><li>AKQ98</li></ul>          | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 277<br>Dealer: S<br>Vul: EW<br>HCP: 7    | <ul><li>★ K1074</li><li>★ K104</li><li>◆ 876</li><li>◆ J85</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 278<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>★ KQ8</li><li>▼ AK6</li><li>◆ AJ3</li><li>◆ A942</li></ul>   | The opponents are silent. You bid first.       |
| Board: 279<br>Dealer: S<br>Vul: NS<br>HCP: 5    | <ul><li>★864</li><li>▼K974</li><li>◆96</li><li>◆Q874</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 280<br>Dealer: N<br>Vul: EW<br>HCP: 21   | <ul><li>★ AK103</li><li>★ A1043</li><li>★ K4</li><li>★ AK7</li></ul> | The opponents are silent. You bid first.       |

| Board: 276<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 6<br>Contract: 3N N   | North:  ♠ AQ9  ♥ A5  • Q106  ♣ AKQ98  | South:  ♠ 10743  ♥ Q83  ♠ A987  ♠ 103 | West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman   |
|---|---------------------------------------|---------------------------------------|---|
| Board: 277 Dealer: S Vul: EW North HCP: 7 South HCP: 21 Contract: 4♠ S                  | North:  ♠ K1074  ♥ K104  ♦ 876  ♣ J85 | South:  ♠ AQ952  ♥ A76  ♠ AK9  ♠ A10  | West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 4♠ AP  1. Stayman   |
| Board: 278<br>Dealer: N<br>Vul: Both<br>North HCP: 21<br>South HCP: 9<br>Contract: 3N N | North:  ♠ KQ8  ♥ AK6  ♠ AJ3  ♣ A942   | South:                                | West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman   |
| Board: 279 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S                  | North:                                | South:  ♠ AKQ  ♥ J103  ♠ AKQ3  ♠ J52  | West North East South 2NT  Pass 3♣¹ Pass 3♦  Pass 3NT AP  1. Stayman  |
| Board: 280 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 6♠ N                  | North:  ♠ AK103  ♥ A1043  ♠ K4  ♣ AK7 | South:  ♠ Q764  ♥ Q75  ♦ J1092  ♣ 32  | West North East South $2NT$ Pass $3 \stackrel{1}{\checkmark}$ Pass $3 \stackrel{1}{\checkmark}$ Pass $3NT$ Pass $4NT^2$ Pass $5 \stackrel{1}{\checkmark}$ Pass $6 \stackrel{1}{\checkmark}$ AP  1. Stayman  2. Blackwood 0314, for $\stackrel{1}{\checkmark}$ 3. A=0/5 or 3/5 |

| Board: 276<br>Dealer: N<br>Vul: NS<br>HCP: 6   | <ul><li>▲ 10743</li><li>♥ Q83</li><li>◆ A987</li><li>♣ 103</li></ul> | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 277<br>Dealer: S<br>Vul: EW<br>HCP: 21  | <ul><li>AQ952</li><li>✓ A76</li><li>AK9</li><li>A10</li></ul>        | The opponents are silent. You bid first.       |
| Board: 278<br>Dealer: N<br>Vul: Both<br>HCP: 9 | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 279<br>Dealer: S<br>Vul: NS<br>HCP: 20  | <ul><li>♠ AKQ</li><li>♥ J103</li><li>♠ AKQ3</li><li>♠ J52</li></ul>  | The opponents are silent. You bid first.       |
| Board: 280<br>Dealer: N<br>Vul: EW<br>HCP: 5   | <ul><li>♣ Q764</li><li>♥ Q75</li><li>◆ J1092</li><li>♣ 32</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 276<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 6<br>Contract: 3N N   | North:  ♠ AQ9  ♥ A5  • Q106  ♣ AKQ98  | South:  ♠ 10743  ♥ Q83  ♠ A987  ♠ 103 | West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman   |
|---|---------------------------------------|---------------------------------------|---|
| Board: 277 Dealer: S Vul: EW North HCP: 7 South HCP: 21 Contract: 4♠ S                  | North:  ♠ K1074  ♥ K104  ♦ 876  ♣ J85 | South:  ♠ AQ952  ♥ A76  ♠ AK9  ♠ A10  | West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 4♠ AP  1. Stayman   |
| Board: 278<br>Dealer: N<br>Vul: Both<br>North HCP: 21<br>South HCP: 9<br>Contract: 3N N | North:  ♠ KQ8  ♥ AK6  ♠ AJ3  ♣ A942   | South:                                | West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman   |
| Board: 279 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S                  | North:                                | South:  ♠ AKQ  ♥ J103  ♠ AKQ3  ♠ J52  | West North East South 2NT  Pass 3♣¹ Pass 3♦  Pass 3NT AP  1. Stayman  |
| Board: 280 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 6♠ N                  | North:  ♠ AK103  ♥ A1043  ♠ K4  ♣ AK7 | South:  ♠ Q764  ♥ Q75  ♦ J1092  ♣ 32  | West North East South $2NT$ Pass $3 \stackrel{1}{\checkmark}$ Pass $3 \stackrel{1}{\checkmark}$ Pass $3NT$ Pass $4NT^2$ Pass $5 \stackrel{1}{\checkmark}$ Pass $6 \stackrel{1}{\checkmark}$ AP  1. Stayman  2. Blackwood 0314, for $\stackrel{1}{\checkmark}$ 3. A=0/5 or 3/5 |

| Board: 281<br>Dealer: S<br>Vul: Both<br>HCP: 7  | <ul><li>★ KQ42</li><li>▼ J10</li><li>◆ 1096</li><li>◆ J942</li></ul> | The opponents are silent.  Partner bids first.    |
|---|--|---|
| Board: 282<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>▲ A8</li><li>♥ AJ</li><li>♦ KQ94</li><li>▲ AQ862</li></ul>   | East Doubles 3♦ if possible.  You bid first.      |
| Board: 283<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <b>♦</b> QJ95<br><b>♥</b> 6532<br><b>♦</b> QJ<br><b>♣</b> KQ9        | The opponents are silent.  Partner bids first.    |
| Board: 284<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>♠ A8</li><li>♥ AQJ8</li><li>♠ KQJ94</li><li>♠ KJ</li></ul>   | The opponents are silent. You bid first.          |
| Board: 285<br>Dealer: S<br>Vul: None<br>HCP: 7  | <ul><li>♣ J1052</li><li>♥ KQJ</li><li>♦ 743</li><li>♣ 984</li></ul>  | East Doubles 3♣ if possible.  Partner bids first. |

| Board: 281<br>Dealer: S<br>Vul: Both<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N S | North:  ♠ KQ42  ♥ J10  • 1096  ♣ J942 | South:  ♠ A86  ♥ A54  ♠ KQ32  ♠ AK8  |                               | North  3♣¹  3NT man       | East<br>Pass<br>AP | 2NT          |
|---|---------------------------------------|--------------------------------------|-------------------------------|---------------------------|--------------------|--------------|
| Board: 282<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 7<br>Contract: 3N N | North:  ♠ A8  ♥ AJ  ♠ KQ94  ♣ AQ862   | South:                               | West Pass AP 1. Stay          | North 2NT 3  man          | East<br>Pass<br>X  |              |
| Board: 283<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 21<br>Contract: 6N S  | North:  ♠ QJ95  ♥ 6532  ♠ QJ  ♠ KQ9   | South:  ♠ A3  ♥ AQ  ♠ AK854  ♣ A742  | Pass<br>Pass<br>AP<br>1. Stay |                           | Pass<br>Pass       | 2NT 3◆       |
| Board: 284<br>Dealer: N<br>Vul: Both<br>North HCP: 21<br>South HCP: 7<br>Contract: 3N N | North:  ♠ A8  ♥ AQJ8  ♠ KQJ94  ♣ KJ   | South:  ♠ QJ94  ♥ 1072  ♠ A2  ♠ 6543 | West Pass AP 1. Stay          | North<br>2NT<br>3♥<br>man | Pass               |              |
| Board: 285<br>Dealer: S<br>Vul: None<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N S | North:                                | South:  ♠ K3  ▼ A1052  ♠ AKJ5  ♣ AJ6 | West Pass Pass 1. Stay        | 3NT                       | East<br>X<br>AP    | South 2NT 3♥ |

| Board: 281<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>★ A86</li><li>▼ A54</li><li>★ KQ32</li><li>★ AK8</li></ul>   | The opponents are silent. You bid first.          |
|---|--|---|
| Board: 282<br>Dealer: N<br>Vul: None<br>HCP: 7  | <ul><li>♦ 9642</li><li>♥ K105</li><li>♦ 1086</li><li>♠ KJ7</li></ul> | East Doubles 3♦ if possible.  Partner bids first. |
| Board: 283<br>Dealer: S<br>Vul: NS<br>HCP: 21   | <ul><li>★ A3</li><li>▼ AQ</li><li>◆ AK854</li><li>★ A742</li></ul>   | The opponents are silent. You bid first.          |
| Board: 284<br>Dealer: N<br>Vul: Both<br>HCP: 7  | <ul><li>◆ QJ94</li><li>▼ 1072</li><li>◆ A2</li><li>◆ 6543</li></ul>  | The opponents are silent.  Partner bids first.    |
| Board: 285<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>★ K3</li><li>▼ A1052</li><li>◆ AKJ5</li><li>◆ AJ6</li></ul>  | East Doubles 3♣ if possible.  You bid first.      |

| Board: 281<br>Dealer: S<br>Vul: Both<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N S | North:  ♠ KQ42  ♥ J10  • 1096  ♣ J942 | South:  ♠ A86  ♥ A54  ♠ KQ32  ♠ AK8  |                               | North  3♣¹  3NT man       | East<br>Pass<br>AP | 2NT          |
|---|---------------------------------------|--------------------------------------|-------------------------------|---------------------------|--------------------|--------------|
| Board: 282<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 7<br>Contract: 3N N | North:  ♠ A8  ♥ AJ  ♠ KQ94  ♣ AQ862   | South:                               | West Pass AP 1. Stay          | North 2NT 3  man          | East<br>Pass<br>X  |              |
| Board: 283<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 21<br>Contract: 6N S  | North:  ♠ QJ95  ♥ 6532  ♠ QJ  ♠ KQ9   | South:  ♠ A3  ♥ AQ  ♠ AK854  ♣ A742  | Pass<br>Pass<br>AP<br>1. Stay |                           | Pass<br>Pass       | 2NT 3◆       |
| Board: 284<br>Dealer: N<br>Vul: Both<br>North HCP: 21<br>South HCP: 7<br>Contract: 3N N | North:  ♠ A8  ♥ AQJ8  ♠ KQJ94  ♣ KJ   | South:  ♠ QJ94  ♥ 1072  ♠ A2  ♠ 6543 | West Pass AP 1. Stay          | North<br>2NT<br>3♥<br>man | Pass               |              |
| Board: 285<br>Dealer: S<br>Vul: None<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N S | North:                                | South:  ♠ K3  ▼ A1052  ♠ AKJ5  ♣ AJ6 | West Pass Pass 1. Stay        | 3NT                       | East<br>X<br>AP    | South 2NT 3♥ |

| Board: 286<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>♠ AK</li><li>♥ A542</li><li>◆ J94</li><li>♠ AKJ5</li></ul>  | West Bids 4♠ if possible.  You bid first.      |
|---|---|--|
| Board: 287<br>Dealer: S<br>Vul: EW<br>HCP: 6    | <ul><li>↓ J543</li><li>↓ KJ54</li><li>↓ J4</li><li>♣ 1093</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 288<br>Dealer: N<br>Vul: None<br>HCP: 21 | <ul><li>A7</li><li>✓ AKQ94</li><li>A8</li><li>▲ A952</li></ul>      | The opponents are silent. You bid first.       |
| Board: 289<br>Dealer: S<br>Vul: EW<br>HCP: 9    | <ul><li>★ A543</li><li>★ 63</li><li>★ K53</li><li>★ Q1094</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 290<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ KJ8</li><li>▼ KQJ64</li><li>◆ KQ2</li><li>◆ AJ</li></ul>  | The opponents are silent. You bid first.       |

| Board: 286<br>Dealer: N<br>Vul: NS | North:  ♠ AK            | South:<br>♠ 102                         | West   | North<br>2NT | East<br>Pass |                         |
|------------------------------------|-------------------------|---|--|--------------|--------------|-------------------------|
| North HCP: 20                      | ♥ A542<br>♦ J94         | <ul><li>▼ KJ87</li><li>◆ K853</li></ul> | 4♠   | X            | AP           |                         |
| South HCP: 7<br>Contract: 4♠X W    | ♣ AKJ5                  | ♣ 1087                                  | 1. Stay  | man          |              |                         |
| Board: 287<br>Dealer: S            | North:<br><b>♠</b> J543 | South:<br>♠ AK                          | West   | North        | East         | South 2NT               |
| Vul: EW<br>North HCP: 6            | <b>♥</b> KJ54           | <b>♥</b> AQ10                           | Pass   | 3 <b>♣</b> ¹ | Pass         | 3♦                      |
| South HCP: 20                      | <b>♦ J4</b>             | ♦ Q75                                   | Pass   | 3NT          | AP           |                         |
| Contract: 3N S                     | <b>♣</b> 1093           | ♣ AJ742                                 | 1. Stay  | man          |              |                         |
|                                    |                         |   | West   | North        | East         | South                   |
| Board: 288                         | North:                  | South:                                  |  | 2NT          | Pass         | <b>3♣</b> <sup>1</sup>  |
| Dealer: N                          | ealer N                 | 50un.<br><b>•</b> Q98                   | Pass   | 3♥           | Pass         | <b>4♥</b>               |
| Vul: None                          | <b>♥</b> AKQ94          | <b>▼</b> 10765                          | Pass   | $4NT^2$      | Pass         | 5 <b>♣</b> <sup>3</sup> |
| North HCP: 21<br>South HCP: 5      | ◆ A8                    | <b>◆</b> 105                            | Pass   | 5♥           | AP           |                         |
| Contract: 5♥ N                     | ♣ A952                  | <b>♣</b> K743                           | <ol> <li>Stayman</li> <li>Blackwood 0314, for ▼</li> <li>A=0/5 or 3/5</li> </ol> |              |              |                         |
| Board: 289<br>Dealer: S            | North:<br><b>♠</b> A543 | South:                                  | West   | North        | East         | South 2NT               |
| Vul: EW                            | ♥ 63                    | <b>♠</b> KQJ9<br><b>♥</b> A87           | Pass   | 3 <b>♣</b> ¹ | Pass         | 3♠                      |
| North HCP: 9                       | <b>♦</b> K53            | <ul><li>A87</li><li>AQ7</li></ul>       | Pass   | 4♠           | AP           |                         |
| South HCP: 20<br>Contract: 4♠ S    | <b>♣</b> Q1094          | ♣ A87                                   | 1. Stay  | man          |              |                         |
| Board: 290                         | North:                  | South:                                  | West   | North        | East         | South                   |
| Dealer: N                          | Norui.<br>♠ KJ8         | .souii.<br>• Q974                       |  | 2NT          | Pass         |                         |
| Vul: Both<br>North HCP: 20         | ♥ KQJ64                 | <b>♥</b> 983                            | Pass   | 3♥           |              | 3NT                     |
| South HCP: 5                       | ♦ KQ2                   | ♦ J954                                  | AP   |              |              |                         |
| Contract: 3N N                     | ♣ AJ                    | <b>♣</b> Q5                             | 1. Stay  | man          |              |                         |

| Board: 286<br>Dealer: N<br>Vul: NS<br>HCP: 7   | <ul><li>★ 102</li><li>▼ KJ87</li><li>◆ K853</li><li>★ 1087</li></ul> | West Bids 4♠ if possible.  Partner bids first. |
|--|--|--|
| Board: 287<br>Dealer: S<br>Vul: EW<br>HCP: 20  | <ul><li>♠ AK</li><li>♥ AQ10</li><li>♠ Q75</li><li>♠ AJ742</li></ul>  | The opponents are silent. You bid first.       |
| Board: 288<br>Dealer: N<br>Vul: None<br>HCP: 5 | <ul><li>◆ Q98</li><li>▼ 10765</li><li>◆ 105</li><li>◆ K743</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 289<br>Dealer: S<br>Vul: EW<br>HCP: 20  | <ul><li>★ KQJ9</li><li>▼ A87</li><li>◆ AQ7</li><li>◆ A87</li></ul>   | The opponents are silent. You bid first.       |
| Board: 290<br>Dealer: N<br>Vul: Both<br>HCP: 5 | <ul><li>♣ Q974</li><li>♥ 983</li><li>◆ J954</li><li>♣ Q5</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 286<br>Dealer: N<br>Vul: NS | North:  ♠ AK            | South:<br>♠ 102                         | West   | North<br>2NT | East<br>Pass |                         |
|------------------------------------|-------------------------|---|--|--------------|--------------|-------------------------|
| North HCP: 20                      | ♥ A542<br>♦ J94         | <ul><li>▼ KJ87</li><li>◆ K853</li></ul> | 4♠   | X            | AP           |                         |
| South HCP: 7<br>Contract: 4♠X W    | ♣ AKJ5                  | ♣ 1087                                  | 1. Stay  | man          |              |                         |
| Board: 287<br>Dealer: S            | North:<br><b>♠</b> J543 | South:<br>♠ AK                          | West   | North        | East         | South 2NT               |
| Vul: EW<br>North HCP: 6            | <b>♥</b> KJ54           | <b>♥</b> AQ10                           | Pass   | 3 <b>♣</b> ¹ | Pass         | 3♦                      |
| South HCP: 20                      | <b>♦ J4</b>             | ♦ Q75                                   | Pass   | 3NT          | AP           |                         |
| Contract: 3N S                     | <b>♣</b> 1093           | ♣ AJ742                                 | 1. Stay  | man          |              |                         |
|                                    |                         |   | West   | North        | East         | South                   |
| Board: 288                         | North:                  | South:                                  |  | 2NT          | Pass         | <b>3♣</b> <sup>1</sup>  |
| Dealer: N                          | ealer N                 | 50un.<br><b>•</b> Q98                   | Pass   | 3♥           | Pass         | <b>4♥</b>               |
| Vul: None                          | <b>♥</b> AKQ94          | <b>▼</b> 10765                          | Pass   | $4NT^2$      | Pass         | 5 <b>♣</b> <sup>3</sup> |
| North HCP: 21<br>South HCP: 5      | ◆ A8                    | <b>◆</b> 105                            | Pass   | 5♥           | AP           |                         |
| Contract: 5♥ N                     | ♣ A952                  | <b>♣</b> K743                           | <ol> <li>Stayman</li> <li>Blackwood 0314, for ▼</li> <li>A=0/5 or 3/5</li> </ol> |              |              |                         |
| Board: 289<br>Dealer: S            | North:<br><b>♠</b> A543 | South:                                  | West   | North        | East         | South 2NT               |
| Vul: EW                            | ♥ 63                    | <b>♠</b> KQJ9<br><b>♥</b> A87           | Pass   | 3 <b>♣</b> ¹ | Pass         | 3♠                      |
| North HCP: 9                       | <b>♦</b> K53            | <ul><li>A87</li><li>AQ7</li></ul>       | Pass   | 4♠           | AP           |                         |
| South HCP: 20<br>Contract: 4♠ S    | <b>♣</b> Q1094          | ♣ A87                                   | 1. Stay  | man          |              |                         |
| Board: 290                         | North:                  | South:                                  | West   | North        | East         | South                   |
| Dealer: N                          | Norui.<br>♠ KJ8         | .souii.<br>• Q974                       |  | 2NT          | Pass         |                         |
| Vul: Both<br>North HCP: 20         | ♥ KQJ64                 | <b>♥</b> 983                            | Pass   | 3♥           |              | 3NT                     |
| South HCP: 5                       | ♦ KQ2                   | ♦ J954                                  | AP   |              |              |                         |
| Contract: 3N N                     | ♣ AJ                    | <b>♣</b> Q5                             | 1. Stay  | man          |              |                         |

| Board: 291<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ KJ54</li><li>▼ K943</li><li>◆ KJ8</li><li>◆ 52</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 292<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>★ AKQ82</li><li>▼ A8</li><li>★ A92</li><li>★ K65</li></ul>  | The opponents are silent. You bid first.       |
| Board: 293<br>Dealer: S<br>Vul: Both<br>HCP: 10 | <ul><li>★ A43</li><li>▼ K954</li><li>◆ Q65</li><li>◆ J74</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 294<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>★ K876</li><li>▼ AQ10</li><li>◆ AQ93</li><li>◆ AJ</li></ul> | The opponents are silent. You bid first.       |
| Board: 295<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ K973</li><li>▼ A43</li><li>◆ K109</li><li>◆ Q62</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 291<br>Dealer: S<br>Vul: NS | North:<br>♠ KJ54 | South:<br>♠ A1076 | West    | North        |      | 2NT          |
|------------------------------------|------------------|-------------------|---------|--------------|------|--------------|
| North HCP: 11                      | <b>♥</b> K943    | <b>♥</b> Q10      | Pass    | 3 <b>♣</b> ¹ | Pass | 3♠           |
| South HCP: 20                      | ◆ KJ8            | • A94             | Pass    | 6♠           | AP   |              |
| Contract: 6♠ S                     | <b>♣</b> 52      | <b>♣</b> AKQJ     | 1. Stay | man          |      |              |
| Board: 292                         | North:           | South:            | West    | North        | East | South        |
| Dealer: N                          | ♠ AKQ82          | <b>★</b> 10963    |         | 2NT          | Pass | <b>3♣</b> ¹  |
| Vul: EW<br>North HCP: 20           | <b>♥</b> A8      | <b>♥</b> QJ       | Pass    | 3♠           | Pass | 4♠           |
| South HCP: 6                       | ♦ A92            | ◆ Q108            | AP      |              |      |              |
| Contract: 4♠ N                     | <b>♣</b> K65     | <b>♣</b> J1094    | 1. Stay | man          |      |              |
| Board: 293<br>Dealer: S            | North:<br>♠ A43  | South:<br>♠ QJ5   | West    | North        | East | South 2NT    |
| Vul: Both<br>North HCP: 10         | <b>♥</b> K954    | <b>♥</b> A3       | Pass    | <b>3♣</b> ¹  | Pass | 3♦           |
| South HCP: 20                      | ◆ Q65            | ◆ A73             | Pass    | 3NT          | AP   |              |
| Contract: 3N S                     | <b>♣</b> J74     | <b>♣</b> AKQ105   | 1. Stay | man          |      |              |
| Board: 294                         | North:           | C4                | West    | North        | East | South        |
| Dealer: N                          | <b>★</b> K876    | South:<br>♠ AQ94  |         | 2NT          | Pass | 3 <b>♣</b> ¹ |
| Vul: None                          | <b>♥</b> AQ10    | ♥ 986             | Pass    | 3♠           | Pass | 4♠           |
| North HCP: 20                      | ◆ AQ93           | ◆ KJ87            | AP      |              |      |              |
| South HCP: 10<br>Contract: 4♠ N    | ♣ AJ             | <b>♣</b> 82       | 1. Stay | man          |      |              |
| Board: 295                         | NI outle         | Contle            | West    | North        | Fast | South        |
| Dealer: S                          | North:<br>♠ K973 | South:<br>♠ AJ    | 77 051  | 1 (0141      | Lust | 2NT          |
| Vul: EW                            | ♥ A43            | <b>♥</b> KJ1072   | Pass    | <b>3♣</b> ¹  | Pass |              |
| North HCP: 12                      | ◆ K109           | ◆ A42             | Pass    | 6NT          | AP   | -            |
| South HCP: 20<br>Contract: 6N S    | <b>♣</b> Q62     | <b>♣</b> AK10     | 1. Stay |              |      |              |

| Board: 291<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>★ A1076</li><li>♥ Q10</li><li>★ A94</li><li>♠ AKQJ</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 292<br>Dealer: N<br>Vul: EW<br>HCP: 6    | <ul><li>10963</li><li>✓ QJ</li><li>◆ Q108</li><li>◆ J1094</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 293<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>♣ QJ5</li><li>♥ A3</li><li>♦ A73</li><li>♣ AKQ105</li></ul>  | The opponents are silent. You bid first.       |
| Board: 294<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>AQ94</li><li>♥ 986</li><li>KJ87</li><li>82</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 295<br>Dealer: S<br>Vul: EW<br>HCP: 20   | <ul><li>▲ AJ</li><li>✓ KJ1072</li><li>◆ A42</li><li>◆ AK10</li></ul> | The opponents are silent. You bid first.       |

| Board: 291<br>Dealer: S<br>Vul: NS | North:<br>♠ KJ54 | South:<br>♠ A1076 | West    | North        |      | 2NT          |
|------------------------------------|------------------|-------------------|---------|--------------|------|--------------|
| North HCP: 11                      | <b>♥</b> K943    | <b>♥</b> Q10      | Pass    | 3 <b>♣</b> ¹ | Pass | 3♠           |
| South HCP: 20                      | ◆ KJ8            | • A94             | Pass    | 6♠           | AP   |              |
| Contract: 6♠ S                     | <b>♣</b> 52      | <b>♣</b> AKQJ     | 1. Stay | man          |      |              |
| Board: 292                         | North:           | South:            | West    | North        | East | South        |
| Dealer: N                          | ♠ AKQ82          | <b>★</b> 10963    |         | 2NT          | Pass | <b>3♣</b> ¹  |
| Vul: EW<br>North HCP: 20           | <b>♥</b> A8      | <b>♥</b> QJ       | Pass    | 3♠           | Pass | 4♠           |
| South HCP: 6                       | ♦ A92            | ◆ Q108            | AP      |              |      |              |
| Contract: 4♠ N                     | <b>♣</b> K65     | <b>♣</b> J1094    | 1. Stay | man          |      |              |
| Board: 293<br>Dealer: S            | North:<br>♠ A43  | South:<br>♠ QJ5   | West    | North        | East | South 2NT    |
| Vul: Both<br>North HCP: 10         | <b>♥</b> K954    | <b>♥</b> A3       | Pass    | <b>3♣</b> ¹  | Pass | 3♦           |
| South HCP: 20                      | ◆ Q65            | ◆ A73             | Pass    | 3NT          | AP   |              |
| Contract: 3N S                     | <b>♣</b> J74     | <b>♣</b> AKQ105   | 1. Stay | man          |      |              |
| Board: 294                         | North:           | C4                | West    | North        | East | South        |
| Dealer: N                          | <b>★</b> K876    | South:<br>♠ AQ94  |         | 2NT          | Pass | 3 <b>♣</b> ¹ |
| Vul: None                          | <b>♥</b> AQ10    | ♥ 986             | Pass    | 3♠           | Pass | 4♠           |
| North HCP: 20                      | ◆ AQ93           | ◆ KJ87            | AP      |              |      |              |
| South HCP: 10<br>Contract: 4♠ N    | ♣ AJ             | <b>♣</b> 82       | 1. Stay | man          |      |              |
| Board: 295                         | NI outle         | Contle            | West    | North        | Fast | South        |
| Dealer: S                          | North:<br>♠ K973 | South:<br>♠ AJ    | 77 051  | 1 (0141      | Lust | 2NT          |
| Vul: EW                            | ♥ A43            | <b>♥</b> KJ1072   | Pass    | <b>3♣</b> ¹  | Pass |              |
| North HCP: 12                      | ◆ K109           | ◆ A42             | Pass    | 6NT          | AP   | -            |
| South HCP: 20<br>Contract: 6N S    | <b>♣</b> Q62     | <b>♣</b> AK10     | 1. Stay |              |      |              |

| Board: 296<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>AK105</li><li>✓ AJ64</li><li>A3</li><li>✓ KQ9</li></ul>      | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 297<br>Dealer: S<br>Vul: None<br>HCP: 6  | <ul><li>10643</li><li>KJ</li><li>Q943</li><li>1095</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 298<br>Dealer: N<br>Vul: NS<br>HCP: 20   | <ul><li>♠ AQ93</li><li>♥ 103</li><li>♠ AKJ</li><li>♠ AQ104</li></ul> | The opponents are silent. You bid first.       |
| Board: 299<br>Dealer: S<br>Vul: Both<br>HCP: 7  | <ul><li>◆ Q106</li><li>◆ Q764</li><li>◆ 987</li><li>◆ QJ9</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 300<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>★ K5</li><li>▼ AK984</li><li>◆ A2</li><li>◆ AQ43</li></ul>   | The opponents are silent. You bid first.       |

| Board: 296 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 4♠ N                | North:  ♠ AK105  ♥ AJ64  ♠ A3  ♣ KQ9  | South:  ♣ J762  ♥ 32  ♦ 984  ♣ A1065   | West Pass Pass 1. Stay |                           | Pass                 |             |
|---|---------------------------------------|--|------------------------|---------------------------|----------------------|-------------|
| Board: 297 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S                | North:  ♠ 10643  ♥ KJ  ♠ Q943  ♠ 1095 | South:  ♠ AQ92  ♥ AQ5  ♠ AKJ10  ♠ 86   |                        | North 3♣¹ 4♠ man          | East<br>Pass<br>AP   | 2NT         |
| Board: 298 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 6N N                 | North:  ♠ AQ93  ♥ 103  ♠ AKJ  ♠ AQ104 | South:  ◆ 876  ▼ AK94  ◆ Q942  ◆ K7    | West Pass AP 1. Stay   | North<br>2NT<br>3♠<br>man | Pass                 |             |
| Board: 299<br>Dealer: S<br>Vul: Both<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N S | North:  ♠ Q106  ♥ Q764  ♦ 987  ♠ QJ9  | South:  ♣ J872  ♥ AK10  ♠ AKJ2  ♣ A8   |                        | North 3♣¹ 3NT man         | East<br>Pass<br>AP   | 2NT         |
| Board: 300<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 9<br>Contract: 6♥ N | North:  ♠ K5  ♥ AK984  ♠ A2  ♣ AQ43   | South:  ♠ 6  ♥ QJ105  ♠ K1076  ♠ K1098 | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3</b> ♣¹ |

| Board: 296<br>Dealer: N<br>Vul: Both<br>HCP: 5  | <ul><li>▶ J762</li><li>♥ 32</li><li>◆ 984</li><li>◆ A1065</li></ul>     | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 297<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>AQ92</li><li>AQ5</li><li>AKJ10</li><li>86</li></ul>             | The opponents are silent. You bid first.       |
| Board: 298<br>Dealer: N<br>Vul: NS<br>HCP: 12   | ♣876<br>♥ AK94<br>♦ Q942<br>♣ K7  | The opponents are silent.  Partner bids first. |
| Board: 299<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li> ♣ J872</li><li> ♥ AK10</li><li> ♠ AKJ2</li><li> ♣ A8</li></ul> | The opponents are silent. You bid first.       |
| Board: 300<br>Dealer: N<br>Vul: None<br>HCP: 9  | ♣6<br>♥ QJ105<br>♦ K1076<br>♣ K1098                                     | The opponents are silent.  Partner bids first. |

| Board: 296 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 4♠ N                | North:  ♠ AK105  ♥ AJ64  ♠ A3  ♣ KQ9  | South:  ♣ J762  ♥ 32  ♦ 984  ♣ A1065   | West Pass Pass 1. Stay |                           | Pass                 |             |
|---|---------------------------------------|--|------------------------|---------------------------|----------------------|-------------|
| Board: 297 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S                | North:  ♠ 10643  ♥ KJ  ♠ Q943  ♠ 1095 | South:  ♠ AQ92  ♥ AQ5  ♠ AKJ10  ♠ 86   |                        | North 3♣¹ 4♠ man          | East<br>Pass<br>AP   | 2NT         |
| Board: 298 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 6N N                 | North:  ♠ AQ93  ♥ 103  ♠ AKJ  ♠ AQ104 | South:  ◆ 876  ▼ AK94  ◆ Q942  ◆ K7    | West Pass AP 1. Stay   | North<br>2NT<br>3♠<br>man | Pass                 |             |
| Board: 299<br>Dealer: S<br>Vul: Both<br>North HCP: 7<br>South HCP: 20<br>Contract: 3N S | North:  ♠ Q106  ♥ Q764  ♦ 987  ♠ QJ9  | South:  ♣ J872  ♥ AK10  ♠ AKJ2  ♣ A8   |                        | North 3♣¹ 3NT man         | East<br>Pass<br>AP   | 2NT         |
| Board: 300<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 9<br>Contract: 6♥ N | North:  ♠ K5  ♥ AK984  ♠ A2  ♣ AQ43   | South:  ♠ 6  ♥ QJ105  ♠ K1076  ♠ K1098 | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3</b> ♣¹ |

| Board: 301<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>♣ QJ72</li><li>♥ K753</li><li>◆ 3</li><li>♣ Q954</li></ul>   | The opponents are silent.  Partner bids first.    |
|---|--|---|
| Board: 302<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>♠ AKQ</li><li>♥ Q1085</li><li>♦ AK</li><li>♠ Q1096</li></ul> | The opponents are silent. You bid first.          |
| Board: 303<br>Dealer: S<br>Vul: NS<br>HCP: 7    | <ul><li>10643</li><li>✓ A532</li><li>✓ J653</li><li>✓ Q</li></ul>    | East Doubles 6♠ if possible.  Partner bids first. |
| Board: 304<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>♠ AQ</li><li>♥ AQJ74</li><li>♠ KJ8</li><li>♠ K52</li></ul>   | The opponents are silent. You bid first.          |
| Board: 305<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>♠ AK5</li><li>♥ Q876</li><li>♠ KQ7</li><li>♠ J63</li></ul>   | The opponents are silent.  Partner bids first.    |

| Board: 301<br>Dealer: S<br>Vul: EW                                       | North:<br>♠ QJ72                                    | South:<br>♠ 86                                  | West                   | North                     | East                 | South 2NT   |
|--|---|---|------------------------|---------------------------|----------------------|-------------|
| North HCP: 8<br>South HCP: 20<br>Contract: 3N S                          | <ul><li>★ K753</li><li>★ 3</li><li>★ Q954</li></ul> | <b>∨</b> AQ4<br><b>◆</b> AKQ109<br><b>♣</b> AJ6 | Pass Pass 1. Stay      | 3NT                       | Pass<br>AP           | 3♦          |
| Board: 302 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4♥ N | North:  ♠ AKQ  ♥ Q1085  ♠ AK  ♠ Q1096               | South:  ♠ J103  ♥ KJ74  ♠ 10542  ♠ J4           | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3</b> ♣¹ |
| Board: 303 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 6•X S  | North:  | South:  ♠ AKQ8  ♥ KJ  ♠ AQ8  ♣ J1083            | West Pass Pass 1. Stay | <b>6</b> ♠                | East Pass X          | 2NT         |
| Board: 304 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N   | North:  ♠ AQ  ♥ AQJ74  ♠ KJ8  ♣ K52                 | South:  ♠ K974  ♥ 832  ♠ Q5  ♣ A1094            | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | Pass                 |             |
| Board: 305 Dealer: S Vul: NS North HCP: 15 South HCP: 20 Contract: 6N S  | North:  ♠ AK5  ♥ Q876  ♠ KQ7  ♠ J63                 | South:  ♠ J9762  ♥ AK2  ♠ AJ  ♠ AK7             | West Pass Pass 1. Stay | 6NT                       | East Pass AP         | 2NT         |

| Board: 301<br>Dealer: S<br>Vul: EW<br>HCP: 20  | <b>♣</b> 86<br><b>♥</b> AQ4<br><b>♦</b> AKQ109<br><b>♣</b> AJ6         | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 302<br>Dealer: N<br>Vul: None<br>HCP: 6 | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 303<br>Dealer: S<br>Vul: NS<br>HCP: 20  | <ul><li>♠ AKQ8</li><li>♥ KJ</li><li>♠ AQ8</li><li>♠ J1083</li></ul>    | East Doubles 6♠ if possible.  You bid first.   |
| Board: 304<br>Dealer: N<br>Vul: EW<br>HCP: 9   | <ul><li>★ K974</li><li>▼ 832</li><li>◆ Q5</li><li>★ A1094</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 305<br>Dealer: S<br>Vul: NS<br>HCP: 20  | <ul><li> ♣ J9762</li><li> ♥ AK2</li><li> ♠ AJ</li><li> ♣ AK7</li></ul> | The opponents are silent. You bid first.       |

| Board: 301<br>Dealer: S<br>Vul: EW                                       | North:<br>♠ QJ72                                    | South:<br>♠ 86                                  | West                   | North                     | East                 | South 2NT   |
|--|---|---|------------------------|---------------------------|----------------------|-------------|
| North HCP: 8<br>South HCP: 20<br>Contract: 3N S                          | <ul><li>★ K753</li><li>★ 3</li><li>★ Q954</li></ul> | <b>∨</b> AQ4<br><b>◆</b> AKQ109<br><b>♣</b> AJ6 | Pass Pass 1. Stay      | 3NT                       | Pass<br>AP           | 3♦          |
| Board: 302 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4♥ N | North:  ♠ AKQ  ♥ Q1085  ♠ AK  ♠ Q1096               | South:  ♠ J103  ♥ KJ74  ♠ 10542  ♠ J4           | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3</b> ♣¹ |
| Board: 303 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 6•X S  | North:  | South:  ♠ AKQ8  ♥ KJ  ♠ AQ8  ♣ J1083            | West Pass Pass 1. Stay | <b>6</b> ♠                | East Pass X          | 2NT         |
| Board: 304 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N   | North:  ♠ AQ  ♥ AQJ74  ♠ KJ8  ♣ K52                 | South:  ♠ K974  ♥ 832  ♠ Q5  ♣ A1094            | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | Pass                 |             |
| Board: 305 Dealer: S Vul: NS North HCP: 15 South HCP: 20 Contract: 6N S  | North:  ♠ AK5  ♥ Q876  ♠ KQ7  ♠ J63                 | South:  ♠ J9762  ♥ AK2  ♠ AJ  ♠ AK7             | West Pass Pass 1. Stay | 6NT                       | East Pass AP         | 2NT         |

| Board: 306<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>▲ AJ7</li><li>♥ K63</li><li>◆ KQ75</li><li>▲ AK4</li></ul>  | The opponents are silent. You bid first.          |
|---|---|---|
| Board: 307<br>Dealer: S<br>Vul: Both<br>HCP: 6  | <ul><li>♣ J765</li><li>♥ J82</li><li>◆ 53</li><li>♣ A1093</li></ul> | The opponents are silent.  Partner bids first.    |
| Board: 308<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>★ A62</li><li>▼ AKQJ5</li><li>★ K10</li><li>★ K76</li></ul> | West Bids 3♦ if possible.  You bid first.         |
| Board: 309<br>Dealer: S<br>Vul: EW<br>HCP: 6    | <ul><li>★ A62</li><li>♥ Q652</li><li>★ 432</li><li>★ 1092</li></ul> | West Doubles 3♦ if possible.  Partner bids first. |
| Board: 310<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ A64</li><li>★ K7</li><li>★ AQ1082</li><li>★ AK3</li></ul> | The opponents are silent. You bid first.          |

| Board: 306<br>Dealer: N<br>Vul: EW<br>North HCP: 20 | North:<br>♠ AJ7<br>♥ K63               | South:<br><b>♠</b> 62<br><b>♥</b> AQ94 | Pass                 | North 2NT 3             | Pass<br>Pass |           |
|---|--|--|----------------------|-------------------------|--------------|-----------|
| South HCP: 11<br>Contract: 6N N                     | ◆ KQ75<br>◆ AK4                        | ◆ AJ43<br>◆ 1063                       | Pass 1. Stay 2. Quan | 6NT<br>man<br>ntitative | AP<br>4NT    |           |
| Board: 307<br>Dealer: S<br>Vul: Both                | North:<br><b>♠</b> J765                | South:<br>♠ AK10                       | West                 | North                   | East         | South 2NT |
| North HCP: 6  | ♥ J82                                  | <b>♥</b> KQ6                           | Pass                 | 3 <b>♣</b> ¹            | Pass         | 3♦        |
| South HCP: 21                                       | ♦ 53<br>♣ A1093                        | ◆ AQJ107<br><b>♣</b> Q8                | Pass                 | 3NT                     | AP           |           |
| Contract: 3N S                                      |  |  | 1. Stay              | ши                      |              |           |
| Board: 308<br>Dealer: N                             | North:                                 | South:                                 | West                 | North                   |              |           |
| Vul: None   | <b>♦</b> A62                           | <b>★</b> K1093                         |                      | 2NT                     | Pass         | _         |
| North HCP: 20                                       | <b>♥</b> AKQJ5<br><b>♦</b> K10         | ♥ 42<br>♦ J982                         | 3 <b>♦</b>           | 3♥                      | Pass         | 3NT       |
| South HCP: 5<br>Contract: 3N N                      | <b>♣</b> K76                           | <b>♣</b> J42                           | AP<br>1. Stay        | man                     |              |           |
| Board: 309<br>Dealer: S                             | North:                                 | South:                                 | West                 | North                   | East         | South     |
| Vul: EW   | <b>♠</b> A62                           | <b>♦</b> Q98                           |                      |                         |              | 2NT       |
| North HCP: 6  | ♥ Q652                                 | <b>∨</b> A9<br><b>◆</b> AJ6            | Pass                 | <b>3</b> ♣¹             | Pass         | 3♦        |
| South HCP: 21                                       | <ul><li>◆ 432</li><li>◆ 1092</li></ul> | ♣ AKQJ5                                | X                    | 3NT                     | AP           |           |
| Contract: 3N S                                      | ¥ 1072                                 |  | 1. Stay              | man                     |              |           |
| Board: 310  | North:                                 | South:                                 | West                 | North                   | East         | South     |
| Dealer: N   | Norui:<br><b>A</b> A64                 | Soum:<br><b>★</b> K1085                |                      | 2NT                     | Pass         |           |
| Vul: Both<br>North HCP: 20                          | <b>♥</b> K7                            | ♥ AQJ8                                 | Pass                 | 3♦                      |              | 3NT       |
| South HCP: 10                                       | • AQ1082                               | <b>♦</b> 6                             | AP                   |                         |              |           |
| Contract: 3N N                                      | ♣ AK3                                  | <b>♣</b> 9862                          | 1. Stay              | man                     |              |           |

| Board: 306<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>♠ 62</li><li>♥ AQ94</li><li>♠ AJ43</li><li>♠ 1063</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 307<br>Dealer: S<br>Vul: Both<br>HCP: 21 | <ul><li>♠ AK10</li><li>♥ KQ6</li><li>♠ AQJ107</li><li>♠ Q8</li></ul> | The opponents are silent. You bid first.       |
| Board: 308<br>Dealer: N<br>Vul: None<br>HCP: 5  | <ul><li>★ K1093</li><li>★ 42</li><li>◆ J982</li><li>◆ J42</li></ul>  | West Bids 3♦ if possible.  Partner bids first. |
| Board: 309<br>Dealer: S<br>Vul: EW<br>HCP: 21   | <ul><li>♣ Q98</li><li>♥ A9</li><li>◆ AJ6</li><li>♣ AKQJ5</li></ul>   | West Doubles 3♦ if possible. You bid first.    |
| Board: 310<br>Dealer: N<br>Vul: Both<br>HCP: 10 | <ul><li>★ K1085</li><li>▼ AQJ8</li><li>◆ 6</li><li>◆ 9862</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 306<br>Dealer: N<br>Vul: EW<br>North HCP: 20 | North:<br>♠ AJ7<br>♥ K63               | South:<br><b>♠</b> 62<br><b>♥</b> AQ94 | Pass                 | North 2NT 3             | Pass<br>Pass |           |
|---|--|--|----------------------|-------------------------|--------------|-----------|
| South HCP: 11<br>Contract: 6N N                     | ◆ KQ75<br>◆ AK4                        | ◆ AJ43<br>◆ 1063                       | Pass 1. Stay 2. Quan | 6NT<br>man<br>ntitative | AP<br>4NT    |           |
| Board: 307<br>Dealer: S<br>Vul: Both                | North:<br><b>♠</b> J765                | South:<br>♠ AK10                       | West                 | North                   | East         | South 2NT |
| North HCP: 6  | ♥ J82                                  | <b>♥</b> KQ6                           | Pass                 | 3 <b>♣</b> ¹            | Pass         | 3♦        |
| South HCP: 21                                       | ♦ 53<br>♣ A1093                        | ◆ AQJ107<br><b>♣</b> Q8                | Pass                 | 3NT                     | AP           |           |
| Contract: 3N S                                      |  |  | 1. Stay              | min                     |              |           |
| Board: 308<br>Dealer: N                             | North:                                 | South:                                 | West                 | North                   |              |           |
| Vul: None   | <b>♦</b> A62                           | <b>★</b> K1093                         |                      | 2NT                     | Pass         | _         |
| North HCP: 20                                       | <b>♥</b> AKQJ5<br><b>♦</b> K10         | ♥ 42<br>♦ J982                         | 3 <b>♦</b>           | 3♥                      | Pass         | 3NT       |
| South HCP: 5<br>Contract: 3N N                      | <b>♣</b> K76                           | <b>♣</b> J42                           | AP<br>1. Stay        | man                     |              |           |
| Board: 309<br>Dealer: S                             | North:                                 | South:                                 | West                 | North                   | East         | South     |
| Vul: EW   | <b>♠</b> A62                           | <b>♦</b> Q98                           |                      |                         |              | 2NT       |
| North HCP: 6  | ♥ Q652                                 | <b>∨</b> A9<br><b>◆</b> AJ6            | Pass                 | <b>3</b> ♣¹             | Pass         | 3♦        |
| South HCP: 21                                       | <ul><li>◆ 432</li><li>◆ 1092</li></ul> | ♣ AKQJ5                                | X                    | 3NT                     | AP           |           |
| Contract: 3N S                                      | ¥ 1072                                 |  | 1. Stay              | man                     |              |           |
| Board: 310  | North:                                 | South:                                 | West                 | North                   | East         | South     |
| Dealer: N   | Norui:<br><b>A</b> A64                 | Soum:<br><b>★</b> K1085                |                      | 2NT                     | Pass         |           |
| Vul: Both<br>North HCP: 20                          | <b>♥</b> K7                            | ♥ AQJ8                                 | Pass                 | 3♦                      |              | 3NT       |
| South HCP: 10                                       | • AQ1082                               | <b>♦</b> 6                             | AP                   |                         |              |           |
| Contract: 3N N                                      | ♣ AK3                                  | <b>♣</b> 9862                          | 1. Stay              | man                     |              |           |

| Board: 311<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li>♣ Q3</li><li>♥ J542</li><li>◆ A742</li><li>♣ Q74</li></ul>  | The opponents are silent.  Partner bids first.    |
|---|---|---|
| Board: 312<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>★ AK64</li><li>★ AK3</li><li>★ K1064</li><li>★ K2</li></ul> | The opponents are silent.  You bid first.         |
| Board: 313<br>Dealer: S<br>Vul: NS<br>HCP: 6    | <ul><li>★ KJ65</li><li>♥ Q543</li><li>◆ 74</li><li>◆ 762</li></ul>  | The opponents are silent.  Partner bids first.    |
| Board: 314<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>AK104</li><li>✓ A5</li><li>AK95</li><li>Q87</li></ul>       | The opponents are silent. You bid first.          |
| Board: 315<br>Dealer: S<br>Vul: EW<br>HCP: 6    | <ul><li>10832</li><li>✓ AQ87</li><li>1096</li><li>107</li></ul>     | East Doubles 3♣ if possible.  Partner bids first. |

| Board: 311<br>Dealer: S         | North:<br>♠ Q3               | South:<br>♠ AKJ7              | West    | North        | East | South 2NT    |
|---------------------------------|------------------------------|-------------------------------|---------|--------------|------|--------------|
| Vul: NS<br>North HCP: 9         | <b>♥</b> J542                | <b>♥</b> K108                 | Pass    | 3 <b>♣</b> ¹ | Pass | 3♠           |
| South HCP: 21                   | ◆ A742                       | <b>♦</b> K95                  | Pass    | 3NT          | AP   |              |
| Contract: 3N S                  | <b>♣</b> Q74                 | ♣ AK6                         | 1. Stay | man          |      |              |
| Board: 312                      | North:                       | South:                        | West    | North        | East | South        |
| Dealer: N                       | • AK64                       | <b>♦</b> Q103                 |         | 2NT          | Pass | <b>3♣</b> ¹  |
| Vul: None                       | ▼ AK3                        | <b>♥</b> QJ65                 | Pass    | 3♠           |      | 3NT          |
| North HCP: 20<br>South HCP: 7   | ♦ K1064                      | ♦ Q32                         | AP      |              |      |              |
| Contract: 3N N                  | <b>♣</b> K2                  | <b>♣</b> 874                  | 1. Stay | man          |      |              |
| Board: 313<br>Dealer: S         | North:<br>♠ KJ65             | South:<br>♠ AQ7               | West    | North        | East | South 2NT    |
| Vul: NS                         | <b>♥</b> Q543                | <b>♥</b> AK96                 | Pass    | <b>3♣</b> ¹  | Pass | 3♥           |
| North HCP: 6<br>South HCP: 21   | <b>♦</b> 74                  | ♦ AJ                          | Pass    | 4♥           | AP   |              |
| Contract: 4♥ S                  | <b>♣</b> 762                 | <b>♣</b> K854                 | 1. Stay | man          |      |              |
| Board: 314                      |                              | G 4                           | West    | North        | East | South        |
| Dealer: N                       | North:                       | South:<br><b>♠</b> 972        |         | 2NT          | Pass | 3 <b>♣</b> ¹ |
| Vul: None                       | <b>♦</b> AK104               | ♥ KQ104                       | Pass    | 3♠           | Pass | $4NT^2$      |
| North HCP: 20                   | <b>♥</b> A5<br><b>♦</b> AK95 | ♦ Q63                         | Pass    | 6NT          | AP   |              |
| South HCP: 11                   | ◆ Q87                        | ♣ A94                         | 1. Stay | man          |      |              |
| Contract: 6N N                  | 2 001                        |                               | 2. Quai | ntitative    | 4NT  |              |
| Board: 315<br>Dealer: S         | North:                       | South:                        | West    | North        | East | South 2NT    |
| Vul: EW                         | <b>▲</b> 10832 <b>♥</b> AQ87 | <b>♠</b> AK<br><b>♥</b> J1042 | Pass    | 2 <b>.</b> 1 | X    | 3 <b>♥</b>   |
| North HCP: 6                    | ◆ 1096                       | ◆ AKQJ4                       | Pass    | 3 <b>₹</b> ° | AP   | J <b>T</b>   |
| South HCP: 20<br>Contract: 4♥ S | <b>♣</b> 107                 | <b>♣</b> Q9                   | 1. Stay |              | ΛI   |              |

| Board: 311 | nents are silent.         |
|------------|---------------------------|
| Board: 312 | ents are silent.          |
| Board: 313 | nents are silent.         |
| Board: 314 | ents are silent.          |
| Board: 315 | oles 3♣ if possible. rst. |

| Board: 311<br>Dealer: S         | North:<br>♠ Q3               | South:<br>♠ AKJ7              | West    | North        | East | South 2NT    |
|---------------------------------|------------------------------|-------------------------------|---------|--------------|------|--------------|
| Vul: NS<br>North HCP: 9         | <b>♥</b> J542                | <b>♥</b> K108                 | Pass    | 3 <b>♣</b> ¹ | Pass | 3♠           |
| South HCP: 21                   | ◆ A742                       | <b>♦</b> K95                  | Pass    | 3NT          | AP   |              |
| Contract: 3N S                  | <b>♣</b> Q74                 | ♣ AK6                         | 1. Stay | man          |      |              |
| Board: 312                      | North:                       | South:                        | West    | North        | East | South        |
| Dealer: N                       | • AK64                       | <b>♦</b> Q103                 |         | 2NT          | Pass | <b>3♣</b> ¹  |
| Vul: None                       | ▼ AK3                        | <b>♥</b> QJ65                 | Pass    | 3♠           |      | 3NT          |
| North HCP: 20<br>South HCP: 7   | ♦ K1064                      | ♦ Q32                         | AP      |              |      |              |
| Contract: 3N N                  | <b>♣</b> K2                  | <b>♣</b> 874                  | 1. Stay | man          |      |              |
| Board: 313<br>Dealer: S         | North:<br>♠ KJ65             | South:<br>♠ AQ7               | West    | North        | East | South 2NT    |
| Vul: NS                         | <b>♥</b> Q543                | <b>♥</b> AK96                 | Pass    | <b>3♣</b> ¹  | Pass | 3♥           |
| North HCP: 6<br>South HCP: 21   | <b>♦</b> 74                  | ♦ AJ                          | Pass    | 4♥           | AP   |              |
| Contract: 4♥ S                  | <b>♣</b> 762                 | <b>♣</b> K854                 | 1. Stay | man          |      |              |
| Board: 314                      |                              | G 4                           | West    | North        | East | South        |
| Dealer: N                       | North:                       | South:<br><b>♠</b> 972        |         | 2NT          | Pass | 3 <b>♣</b> ¹ |
| Vul: None                       | <b>♦</b> AK104               | ♥ KQ104                       | Pass    | 3♠           | Pass | $4NT^2$      |
| North HCP: 20                   | <b>♥</b> A5<br><b>♦</b> AK95 | ♦ Q63                         | Pass    | 6NT          | AP   |              |
| South HCP: 11                   | ◆ Q87                        | ♣ A94                         | 1. Stay | man          |      |              |
| Contract: 6N N                  | 2 001                        |                               | 2. Quai | ntitative    | 4NT  |              |
| Board: 315<br>Dealer: S         | North:                       | South:                        | West    | North        | East | South 2NT    |
| Vul: EW                         | <b>▲</b> 10832 <b>♥</b> AQ87 | <b>♠</b> AK<br><b>♥</b> J1042 | Pass    | 2 <b>.</b> 1 | X    | 3 <b>♥</b>   |
| North HCP: 6                    | ◆ 1096                       | ◆ AKQJ4                       | Pass    | 3 <b>₹</b> ° | AP   | J <b>T</b>   |
| South HCP: 20<br>Contract: 4♥ S | <b>♣</b> 107                 | <b>♣</b> Q9                   | 1. Stay |              | ΛI   |              |

| Board: 316<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>♣ A7</li><li>♥ A976</li><li>◆ AQ109</li><li>♣ AK3</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 317<br>Dealer: S<br>Vul: NS<br>HCP: 6    | <ul><li>10962</li><li>K63</li><li>J1082</li><li>Q6</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 318<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ KJ9</li><li>▼ AK8</li><li>◆ KQ65</li><li>◆ A94</li></ul>   | The opponents are silent. You bid first.       |
| Board: 319<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>♣ Q765</li><li>♥ K10</li><li>♦ K63</li><li>♣ 10532</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 320<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ A94</li><li>▼ KQ76</li><li>◆ AJ6</li><li>★ AQ4</li></ul>   | The opponents are silent. You bid first.       |

| Board: 316 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 4 \( \bar{V} \) N   | North:  ♣ A7  ♥ A976  ♣ AQ109  ♣ AK3  | South:  ♠ Q1064  ♥ QJ82  ♠ K54  ♣ 102  | West Pass AP 1. Stay   | North<br>2NT<br>3♥        | East<br>Pass<br>Pass | <b>3</b> ♣¹ |
|---|---------------------------------------|--|------------------------|---------------------------|----------------------|-------------|
| Board: 317<br>Dealer: S<br>Vul: NS<br>North HCP: 6<br>South HCP: 20<br>Contract: 3N S   | North:                                | South:  ♠ AK5  ♥ AQ9  ♠ AK9  ♣ 7542    | West Pass Pass 1. Stay | 3NT                       | East<br>Pass<br>AP   | 2NT         |
| Board: 318<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N | North:  ♠ KJ9  ♥ AK8  ♠ KQ65  ♣ A94   | South:  ♠ A108  ♥ 9753  ♦ 1093  ♠ Q106 | West Pass AP 1. Stay   |                           | Pass                 |             |
| Board: 319<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 21<br>Contract: 3N S   | North:  ♠ Q765  ♥ K10  ♦ K63  ♣ 10532 | South:  ♠ A98  ✔ A87  ♠ AQ2  ♣ AK97    | West Pass Pass 1. Stay | North 3♣¹ 3NT man         | East Pass AP         | 2NT         |
| Board: 320<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 9<br>Contract: 3N N | North:  ♠ A94  ♥ KQ76  ♠ AJ6  ♣ AQ4   | South:  ♠ K753  ♥ 98  ♠ K1052  ♠ K102  | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | Pass                 |             |

| Board: 316<br>Dealer: N<br>Vul: Both<br>HCP: 8 | <ul><li>♣ Q1064</li><li>♥ QJ82</li><li>♦ K54</li><li>♣ 102</li></ul>  | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 317<br>Dealer: S<br>Vul: NS<br>HCP: 20  | <ul><li>♠ AK5</li><li>♥ AQ9</li><li>♠ AK9</li><li>♠ 7542</li></ul>    | The opponents are silent. You bid first.       |
| Board: 318<br>Dealer: N<br>Vul: Both<br>HCP: 6 | <ul><li>★ A108</li><li>♥ 9753</li><li>♦ 1093</li><li>♠ Q106</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 319<br>Dealer: S<br>Vul: EW<br>HCP: 21  | <ul><li>▲ A98</li><li>♥ A87</li><li>◆ AQ2</li><li>◆ AK97</li></ul>    | The opponents are silent. You bid first.       |
| Board: 320<br>Dealer: N<br>Vul: Both<br>HCP: 9 | <b>♦</b> K753<br><b>♥</b> 98<br><b>♦</b> K1052<br><b>♣</b> K102       | The opponents are silent.  Partner bids first. |

| Board: 316 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 4 \( \bar{V} \) N   | North:  ♣ A7  ♥ A976  ♣ AQ109  ♣ AK3  | South:  ♠ Q1064  ♥ QJ82  ♠ K54  ♣ 102  | West Pass AP 1. Stay   | North<br>2NT<br>3♥        | East<br>Pass<br>Pass | <b>3</b> ♣¹ |
|---|---------------------------------------|--|------------------------|---------------------------|----------------------|-------------|
| Board: 317<br>Dealer: S<br>Vul: NS<br>North HCP: 6<br>South HCP: 20<br>Contract: 3N S   | North:                                | South:  ♠ AK5  ♥ AQ9  ♠ AK9  ♣ 7542    | West Pass Pass 1. Stay | 3NT                       | East<br>Pass<br>AP   | 2NT         |
| Board: 318<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N | North:  ♠ KJ9  ♥ AK8  ♠ KQ65  ♣ A94   | South:  ♠ A108  ♥ 9753  ♦ 1093  ♠ Q106 | West Pass AP 1. Stay   |                           | Pass                 |             |
| Board: 319<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 21<br>Contract: 3N S   | North:  ♠ Q765  ♥ K10  ♦ K63  ♣ 10532 | South:  ♠ A98  ✔ A87  ♠ AQ2  ♣ AK97    | West Pass Pass 1. Stay | North 3♣¹ 3NT man         | East Pass AP         | 2NT         |
| Board: 320<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 9<br>Contract: 3N N | North:  ♠ A94  ♥ KQ76  ♠ AJ6  ♣ AQ4   | South:  ♠ K753  ♥ 98  ♠ K1052  ♠ K102  | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | Pass                 |             |

| Board: 321<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 322<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>♠ AKJ8</li><li>♥ QJ3</li><li>♠ AQ62</li><li>♠ K8</li></ul>  | The opponents are silent. You bid first.       |
| Board: 323<br>Dealer: S<br>Vul: NS<br>HCP: 6    | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 324<br>Dealer: N<br>Vul: EW<br>HCP: 20   | <ul><li>AJ5</li><li>✓ AJ74</li><li>AQ3</li><li>A107</li></ul>       | The opponents are silent. You bid first.       |
| Board: 325<br>Dealer: S<br>Vul: NS<br>HCP: 8    | <ul><li>★ KJ97</li><li>♥ J103</li><li>◆ Q632</li><li>♣ J3</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 321<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 20<br>Contract: 4♠ S    | North: <b>♣</b> J643 <b>♥</b> Q752 <b>♦</b> KJ8 <b>♣</b> Q2 | South:  ♠ AKQ95  ♥ A8  ♠ A6  ♠ K954  |                        |                    | East<br>Pass<br>AP   | 2NT          |
|--|---|--------------------------------------|------------------------|--------------------|----------------------|--------------|
| Board: 322<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 10<br>Contract: 3N N | North:  ♠ AKJ8  ♥ QJ3  ♠ AQ62  ♠ K8                         | South:  ♠ 632  ♥ AK72  ♦ J75  ♣ Q76  | West Pass AP 1. Stay   | North<br>2NT<br>3♠ | Pass                 |              |
| Board: 323<br>Dealer: S<br>Vul: NS<br>North HCP: 6<br>South HCP: 21<br>Contract: 3N S    | North:  ◆ J943  ◆ Q32  ◆ 532  ◆ K102                        | South:  ♠ KQ  ♥ KJ64  ♠ KQ10  ♠ AQJ3 | .,                     | North 3♣¹ 3NT man  |                      | South 2NT 3♥ |
| Board: 324 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 4 N                    | North:  ♠ AJ5  ♥ AJ74  ♠ AQ3  ♣ A107                        | South:  ♠ K64  ▼ 10932  ◆ KJ5  ♣ J82 | Pass AP 1. Stay        |                    | East<br>Pass<br>Pass | <b>3</b> ♣¹  |
| Board: 325 Dealer: S Vul: NS North HCP: 8 South HCP: 21 Contract: 4♠ S                   | North:  ♠ KJ97  ♥ J103  ♦ Q632  ♣ J3                        | South:  ♠ AQ105  ♥ AQ  ♠ AK4  ♣ Q965 | West Pass Pass 1. Stay | 4♠                 | East Pass AP         | 2NT          |

| Board: 321<br>Dealer: S<br>Vul: NS<br>HCP: 20   | <ul><li>★ AKQ95</li><li>▼ A8</li><li>◆ A6</li><li>◆ K954</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 322<br>Dealer: N<br>Vul: None<br>HCP: 10 | <ul><li>♠ 632</li><li>♥ AK72</li><li>♦ J75</li><li>♠ Q76</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 323<br>Dealer: S<br>Vul: NS<br>HCP: 21   | <ul><li>★ KQ</li><li>▼ KJ64</li><li>◆ KQ10</li><li>◆ AQJ3</li></ul> | The opponents are silent. You bid first.       |
| Board: 324<br>Dealer: N<br>Vul: EW<br>HCP: 8    | <ul><li>★ K64</li><li>▼ 10932</li><li>◆ KJ5</li><li>♣ J82</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 325<br>Dealer: S<br>Vul: NS<br>HCP: 21   | <ul><li>AQ105</li><li>✓ AQ</li><li>AK4</li><li>Q965</li></ul>       | The opponents are silent. You bid first.       |

| Board: 321<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 20<br>Contract: 4♠ S    | North: <b>♣</b> J643 <b>♥</b> Q752 <b>♦</b> KJ8 <b>♣</b> Q2 | South:  ♠ AKQ95  ♥ A8  ♠ A6  ♠ K954  |                        |                    | East<br>Pass<br>AP   | 2NT          |
|--|---|--------------------------------------|------------------------|--------------------|----------------------|--------------|
| Board: 322<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 10<br>Contract: 3N N | North:  ♠ AKJ8  ♥ QJ3  ♠ AQ62  ♠ K8                         | South:  ♠ 632  ♥ AK72  ♦ J75  ♣ Q76  | West Pass AP 1. Stay   | North<br>2NT<br>3♠ | Pass                 |              |
| Board: 323<br>Dealer: S<br>Vul: NS<br>North HCP: 6<br>South HCP: 21<br>Contract: 3N S    | North:  ◆ J943  ◆ Q32  ◆ 532  ◆ K102                        | South:  ♠ KQ  ♥ KJ64  ♠ KQ10  ♠ AQJ3 | .,                     | North 3♣¹ 3NT man  |                      | South 2NT 3♥ |
| Board: 324 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 4 N                    | North:  ♠ AJ5  ♥ AJ74  ♠ AQ3  ♣ A107                        | South:  ♠ K64  ▼ 10932  ◆ KJ5  ♣ J82 | Pass AP 1. Stay        |                    | East<br>Pass<br>Pass | <b>3</b> ♣¹  |
| Board: 325 Dealer: S Vul: NS North HCP: 8 South HCP: 21 Contract: 4♠ S                   | North:  ♠ KJ97  ♥ J103  ♦ Q632  ♣ J3                        | South:  ♠ AQ105  ♥ AQ  ♠ AK4  ♣ Q965 | West Pass Pass 1. Stay | 4♠                 | East Pass AP         | 2NT          |

| Board: 326<br>Dealer: N<br>Vul: EW<br>HCP: 21  | <ul><li>★ A4</li><li>▼ AKQ5</li><li>★ A7</li><li>★ KJ872</li></ul>   | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 327<br>Dealer: S<br>Vul: Both<br>HCP: 7 | <ul><li>10652</li><li>109</li><li>1096</li><li>AK54</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 328<br>Dealer: N<br>Vul: NS<br>HCP: 20  | <ul><li>♣ A9</li><li>♥ AJ107</li><li>◆ AK98</li><li>♣ A42</li></ul>  | The opponents are silent. You bid first.       |
| Board: 329<br>Dealer: S<br>Vul: Both<br>HCP: 6 | <ul><li>↓ J42</li><li>♥ Q1073</li><li>↓ 109</li><li>♠ QJ52</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 330<br>Dealer: N<br>Vul: EW<br>HCP: 20  | <ul><li>▲ AJ</li><li>▼ AK1063</li><li>◆ KJ</li><li>◆ KJ96</li></ul>  | The opponents are silent. You bid first.       |

| Board: 326<br>Dealer: N<br>Vul: EW | North:<br>♠ A4                 | South:<br>♠ J1083           | West    | North<br>2NT | East<br>Pass |                  |
|------------------------------------|--------------------------------|-----------------------------|---------|--------------|--------------|------------------|
| North HCP: 21                      | <b>♥</b> AKQ5                  | ♥ 9632                      | Pass    | 3♥           | Pass         | 4♥               |
| South HCP: 6                       | ◆ A7<br><b>◆</b> KJ872         | ◆ K963<br><b>♣</b> Q        | AP      |              |              |                  |
| Contract: 4♥ N                     | 1100/2                         | 1 4                         | 1. Stay | man          |              |                  |
| Board: 327                         | North:                         | South:                      | West    | North        | East         | South            |
| Dealer: S                          | <b>★</b> 10652                 | ♠ AKQ                       |         |              |              | 2NT              |
| Vul: Both<br>North HCP: 7          | <b>v</b> 109                   | ♥ KQJ8                      | Pass    | <b>3♣</b> ¹  | Pass         | 3♥               |
| South HCP: 20                      | <b>◆</b> 1096                  | <b>♦</b> QJ7                | Pass    | 3NT          | AP           |                  |
| Contract: 3N S                     | <b>♣</b> AK54                  | <b>♣</b> Q86                | 1. Stay | man          |              |                  |
| Board: 328                         | North:                         | South:                      | West    | North        | East         | South            |
| Dealer: N                          | A9                             | Soun.<br>♠ KJ107            |         | 2NT          | Pass         |                  |
| Vul: NS<br>North HCP: 20           | <b>♥</b> AJ107                 | <b>♥</b> K954               | Pass    | 3♥           | Pass         |                  |
| South HCP: 8                       | <b>♦</b> AK98                  | <b>♦</b> 104                | AP      |              |              |                  |
| Contract: 4♥ N                     | <b>♣</b> A42                   | <b>♣</b> J73                | 1. Stay | man          |              |                  |
| Board: 329                         | North:                         | South:                      | West    | North        | East         |                  |
| Dealer: S                          | 1√01di.<br><b>♦</b> J42        | <b>★</b> K876               |         |              |              | 2NT              |
| Vul: Both                          | <b>♥</b> Q1073                 | ♥ AK2                       |         | 3 <b>♣</b> ¹ | Pass         | 3♠               |
| North HCP: 6<br>South HCP: 20      | <b>♦</b> 109                   | ♦ AK76                      | Pass    | 3NT          | AP           |                  |
| Contract: 3N S                     | <b>♣</b> QJ52                  | <b>♣</b> K10                | 1. Stay | man          |              |                  |
| Board: 330                         |                                | ~ .                         | Wost    | North        | Foot         | South            |
| Dealer: N                          | North:                         | South:                      | WEST    | 2NT          | Pass         |                  |
| Vul: EW                            | <b>♠</b> AJ<br><b>♥</b> AK1063 | <b>♠</b> KQ54<br><b>♥</b> Q | Pass    | 2N1<br>3♥    |              | 3 <b>♣</b> ¹ 7NT |
| North HCP: 20                      | ◆ KJ                           | ♦ A985                      | AP      | <b>5</b> ▼   | 1 ass        | /1 <b>N 1</b>    |
| South HCP: 17<br>Contract: 7N N    | <b>♣</b> KJ96                  | <b>♣</b> AQ108              | 1. Stay | man          |              |                  |

| Board: 326<br>Dealer: N<br>Vul: EW<br>HCP: 6    | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 327<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>♠ AKQ</li><li>♥ KQJ8</li><li>◆ QJ7</li><li>♠ Q86</li></ul>   | The opponents are silent. You bid first.       |
| Board: 328<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>★ KJ107</li><li>★ K954</li><li>★ 104</li><li>★ J73</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 329<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>★ K876</li><li>★ AK2</li><li>◆ AK76</li><li>★ K10</li></ul>  | The opponents are silent. You bid first.       |
| Board: 330<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>★ KQ54</li><li>♥ Q</li><li>◆ A985</li><li>◆ AQ108</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 326<br>Dealer: N<br>Vul: EW | North:<br>♠ A4                 | South:<br>♠ J1083           | West    | North<br>2NT | East<br>Pass |                  |
|------------------------------------|--------------------------------|-----------------------------|---------|--------------|--------------|------------------|
| North HCP: 21                      | <b>♥</b> AKQ5                  | ♥ 9632                      | Pass    | 3♥           | Pass         | 4♥               |
| South HCP: 6                       | ◆ A7<br><b>◆</b> KJ872         | ◆ K963<br><b>♣</b> Q        | AP      |              |              |                  |
| Contract: 4♥ N                     | 1100/2                         | 1 4                         | 1. Stay | man          |              |                  |
| Board: 327                         | North:                         | South:                      | West    | North        | East         | South            |
| Dealer: S                          | <b>★</b> 10652                 | ♠ AKQ                       |         |              |              | 2NT              |
| Vul: Both<br>North HCP: 7          | <b>v</b> 109                   | ♥ KQJ8                      | Pass    | <b>3♣</b> ¹  | Pass         | 3♥               |
| South HCP: 20                      | <b>◆</b> 1096                  | <b>♦</b> QJ7                | Pass    | 3NT          | AP           |                  |
| Contract: 3N S                     | <b>♣</b> AK54                  | <b>♣</b> Q86                | 1. Stay | man          |              |                  |
| Board: 328                         | North:                         | South:                      | West    | North        | East         | South            |
| Dealer: N                          | A9                             | Soun.<br>♠ KJ107            |         | 2NT          | Pass         |                  |
| Vul: NS<br>North HCP: 20           | <b>♥</b> AJ107                 | <b>♥</b> K954               | Pass    | 3♥           | Pass         |                  |
| South HCP: 8                       | <b>♦</b> AK98                  | <b>♦</b> 104                | AP      |              |              |                  |
| Contract: 4♥ N                     | <b>♣</b> A42                   | <b>♣</b> J73                | 1. Stay | man          |              |                  |
| Board: 329                         | North:                         | South:                      | West    | North        | East         |                  |
| Dealer: S                          | 1√01di.<br><b>♦</b> J42        | <b>★</b> K876               |         |              |              | 2NT              |
| Vul: Both                          | <b>♥</b> Q1073                 | ♥ AK2                       |         | 3 <b>♣</b> ¹ | Pass         | 3♠               |
| North HCP: 6<br>South HCP: 20      | <b>♦</b> 109                   | ♦ AK76                      | Pass    | 3NT          | AP           |                  |
| Contract: 3N S                     | <b>♣</b> QJ52                  | <b>♣</b> K10                | 1. Stay | man          |              |                  |
| Board: 330                         |                                | ~ .                         | Wost    | North        | Foot         | South            |
| Dealer: N                          | North:                         | South:                      | WEST    | 2NT          | Pass         |                  |
| Vul: EW                            | <b>♠</b> AJ<br><b>♥</b> AK1063 | <b>♠</b> KQ54<br><b>♥</b> Q | Pass    | 2N1<br>3♥    |              | 3 <b>♣</b> ¹ 7NT |
| North HCP: 20                      | ◆ KJ                           | ♦ A985                      | AP      | <b>5</b> ▼   | 1 ass        | /1 <b>N 1</b>    |
| South HCP: 17<br>Contract: 7N N    | <b>♣</b> KJ96                  | <b>♣</b> AQ108              | 1. Stay | man          |              |                  |

| Board: 331<br>Dealer: S<br>Vul: Both<br>HCP: 6  | <ul><li>10742</li><li>✓ A43</li><li>1086</li><li>✓ Q96</li></ul>     | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 332<br>Dealer: N<br>Vul: NS<br>HCP: 21   | <ul><li>★ 43</li><li>▼ KQJ</li><li>◆ AKQJ6</li><li>◆ KQ3</li></ul>   | The opponents are silent. You bid first.       |
| Board: 333<br>Dealer: S<br>Vul: Both<br>HCP: 9  | <ul><li>♠ AQ97</li><li>♥ Q53</li><li>♦ J92</li><li>♠ 986</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 334<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>★ K4</li><li>★ AK</li><li>★ K1074</li><li>★ AQJ102</li></ul> | The opponents are silent.  You bid first.      |
| Board: 335<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♣ QJ9</li><li>♥ KQ106</li><li>◆ J2</li><li>♣ A1032</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 331 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4♠ S                | North:  • 10742  • A43  • 1086  • Q96 | South:  ♠ AK85  ♥ QJ9  ♠ AKQ  ♣ J72  | West Pass Pass 1. Stay        | <b>4</b> ♠        | East<br>Pass<br>AP | 2NT    |
|---|---------------------------------------|--------------------------------------|-------------------------------|-------------------|--------------------|--------|
| Board: 332<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 8<br>Contract: 3N N   | North:                                | South:  ♠ KJ85  ♥ 8432  ♦ 102  ♣ A92 | West Pass AP 1. Stay          | North 2NT 3  man  | Pass               |        |
| Board: 333<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 20<br>Contract: 3N S | North:  ♠ AQ97  ♥ Q53  ♦ J92  ♣ 986   | South:  ♣ J2  ♣ A9  ♣ AQ65  ♣ AKQ75  | West Pass Pass 1. Stay        | North 3♣¹ 3NT man | East<br>Pass<br>AP | 2NT    |
| Board: 334<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N | North:  ♠ K4  ♥ AK  ♠ K1074  ♣ AQJ102 | South:  ♠ Q86  ♥ 8632  ♦ J85  ♣ K87  | West Pass AP 1. Stay          | North 2NT 3  man  | Pass               |        |
| Board: 335<br>Dealer: S<br>Vul: NS<br>North HCP: 13<br>South HCP: 21<br>Contract: 6N S  | North:  ♠ QJ9  ♥ KQ106  ♦ J2  ♠ A1032 | South:  ♠ AK862  ♥ A5  ♠ AQ87  ♠ KJ  | Pass<br>Pass<br>AP<br>1. Stay |                   | Pass<br>Pass       | 2NT 3♠ |

| Board: 331<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>♠ AK85</li><li>♥ QJ9</li><li>♠ AKQ</li><li>♠ J72</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 332<br>Dealer: N<br>Vul: NS<br>HCP: 8    | <ul><li>★ KJ85</li><li>▼ 8432</li><li>◆ 102</li><li>◆ A92</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 333<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>J2</li><li>✓ A9</li><li>AQ65</li><li>AKQ75</li></ul>        | The opponents are silent. You bid first.       |
| Board: 334<br>Dealer: N<br>Vul: None<br>HCP: 6  | <ul><li>♣ Q86</li><li>♥ 8632</li><li>◆ J85</li><li>♣ K87</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 335<br>Dealer: S<br>Vul: NS<br>HCP: 21   | <ul><li>AK862</li><li>✓ A5</li><li>AQ87</li><li>KJ</li></ul>        | The opponents are silent. You bid first.       |

| Board: 331 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4♠ S                | North:  • 10742  • A43  • 1086  • Q96 | South:  ♠ AK85  ♥ QJ9  ♠ AKQ  ♣ J72  | West Pass Pass 1. Stay        | <b>4</b> ♠        | East<br>Pass<br>AP | 2NT    |
|---|---------------------------------------|--------------------------------------|-------------------------------|-------------------|--------------------|--------|
| Board: 332<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 8<br>Contract: 3N N   | North:                                | South:  ♠ KJ85  ♥ 8432  ♦ 102  ♣ A92 | West Pass AP 1. Stay          | North 2NT 3  man  | Pass               |        |
| Board: 333<br>Dealer: S<br>Vul: Both<br>North HCP: 9<br>South HCP: 20<br>Contract: 3N S | North:  ♠ AQ97  ♥ Q53  ♦ J92  ♣ 986   | South:  ♣ J2  ♣ A9  ♣ AQ65  ♣ AKQ75  | West Pass Pass 1. Stay        | North 3♣¹ 3NT man | East<br>Pass<br>AP | 2NT    |
| Board: 334<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N | North:  ♠ K4  ♥ AK  ♠ K1074  ♣ AQJ102 | South:  ♠ Q86  ♥ 8632  ♦ J85  ♣ K87  | West Pass AP 1. Stay          | North 2NT 3  man  | Pass               |        |
| Board: 335<br>Dealer: S<br>Vul: NS<br>North HCP: 13<br>South HCP: 21<br>Contract: 6N S  | North:  ♠ QJ9  ♥ KQ106  ♦ J2  ♠ A1032 | South:  ♠ AK862  ♥ A5  ♠ AQ87  ♠ KJ  | Pass<br>Pass<br>AP<br>1. Stay |                   | Pass<br>Pass       | 2NT 3♠ |

| Board: 336<br>Dealer: N<br>Vul: EW<br>HCP: 21   | <ul><li>♠ Q2</li><li>♥ AK84</li><li>♦ AQJ3</li><li>♠ KQ5</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 337<br>Dealer: S<br>Vul: NS<br>HCP: 6    | <ul><li>★84</li><li>★A1095</li><li>◆J872</li><li>★J76</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 338<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ 762</li><li>★ AK106</li><li>★ AKQ5</li><li>★ A9</li></ul> | The opponents are silent. You bid first.       |
| Board: 339<br>Dealer: S<br>Vul: NS<br>HCP: 10   | <ul><li>A952</li><li>₹7652</li><li>3</li><li>AQ54</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 340<br>Dealer: N<br>Vul: EW<br>HCP: 21   | <ul><li>AJ3</li><li>✓ AKQ</li><li>AJ7</li><li>✓ Q632</li></ul>      | The opponents are silent. You bid first.       |

| Board: 336<br>Dealer: N<br>Vul: EW<br>North HCP: 21<br>South HCP: 9<br>Contract: 3N N    | North:  ♠ Q2  ♥ AK84  ♠ AQJ3  ♠ KQ5  | South:  ♠ AKJ5  ♥ 952  ♦ 75  ♣ J764   | Pass AP 1. Stay        | North<br>2NT<br>3♥<br>man | Pass                 |             |
|--|--------------------------------------|---------------------------------------|------------------------|---------------------------|----------------------|-------------|
| Board: 337<br>Dealer: S<br>Vul: NS<br>North HCP: 6<br>South HCP: 20<br>Contract: 3N S    | North:  ◆ 84  ▼ A1095  ◆ J872  ◆ J76 | South:  ♠ A105  ♥ Q2  ♠ AK1094  ♣ AK4 |                        | North  3.1  3NT  man      |                      | 2NT         |
| Board: 338 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 \( \mathbb{N} \) N | North:  ♣ 762  ♥ AK106  ♠ AKQ5  ♣ A9 | South:                                | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3♣</b> ¹ |
| Board: 339 Dealer: S Vul: NS North HCP: 10 South HCP: 21 Contract: 6♥ S                  | North:  ◆ A952  ▼ 7652  ◆ 3  ◆ AQ54  | South:  ♠ KQ6  ♥ AQJ4  ♠ AQ6  ♠ K103  | West Pass Pass 1. Stay | North  3♣¹ 6♥ man         | East<br>Pass<br>AP   | 2NT         |
| Board: 340<br>Dealer: N<br>Vul: EW<br>North HCP: 21<br>South HCP: 5<br>Contract: 3N N    | North:  ♠ AJ3  ♥ AKQ  ♠ AJ7  ♠ Q632  | South:                                | West Pass AP 1. Stay   | North 2NT 3  man          | Pass                 |             |

| Board: 336<br>Dealer: N<br>Vul: EW<br>HCP: 9   | <ul><li>♠ AKJ5</li><li>♥ 952</li><li>♦ 75</li><li>♠ J764</li></ul>  | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 337<br>Dealer: S<br>Vul: NS<br>HCP: 20  | <ul><li>A105</li><li>✓ Q2</li><li>AK1094</li><li>AK4</li></ul>      | The opponents are silent. You bid first.       |
| Board: 338<br>Dealer: N<br>Vul: Both<br>HCP: 5 | <ul><li>◆983</li><li>♥ J542</li><li>◆ J7</li><li>◆ K872</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 339<br>Dealer: S<br>Vul: NS<br>HCP: 21  | <ul><li>★ KQ6</li><li>▼ AQJ4</li><li>◆ AQ6</li><li>◆ K103</li></ul> | The opponents are silent. You bid first.       |
| Board: 340<br>Dealer: N<br>Vul: EW<br>HCP: 5   | <ul><li>♦ 8742</li><li>♥ J53</li><li>♦ K92</li><li>♣ J75</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 336<br>Dealer: N<br>Vul: EW<br>North HCP: 21<br>South HCP: 9<br>Contract: 3N N    | North:  ♠ Q2  ♥ AK84  ♠ AQJ3  ♠ KQ5  | South:  ◆ AKJ5  ▼ 952  ◆ 75  ◆ J764   | Pass AP 1. Stay        | North<br>2NT<br>3♥<br>man | Pass                 |             |
|--|--------------------------------------|---------------------------------------|------------------------|---------------------------|----------------------|-------------|
| Board: 337<br>Dealer: S<br>Vul: NS<br>North HCP: 6<br>South HCP: 20<br>Contract: 3N S    | North:  ◆ 84  ▼ A1095  ◆ J872  ◆ J76 | South:  ♠ A105  ♥ Q2  ♠ AK1094  ♣ AK4 |                        | North  3.1  3NT  man      |                      | 2NT         |
| Board: 338 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 \( \mathbb{N} \) N | North:  ♣ 762  ♥ AK106  ♠ AKQ5  ♣ A9 | South:                                | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3♣</b> ¹ |
| Board: 339 Dealer: S Vul: NS North HCP: 10 South HCP: 21 Contract: 6♥ S                  | North:  ◆ A952  ▼ 7652  ◆ 3  ◆ AQ54  | South:  ♠ KQ6  ♥ AQJ4  ♠ AQ6  ♠ K103  | West Pass Pass 1. Stay | North  3♣¹ 6♥ man         | East<br>Pass<br>AP   | 2NT         |
| Board: 340<br>Dealer: N<br>Vul: EW<br>North HCP: 21<br>South HCP: 5<br>Contract: 3N N    | North:  ♠ AJ3  ♥ AKQ  ♠ AJ7  ♠ Q632  | South:                                | West Pass AP 1. Stay   | North 2NT 3  man          | Pass                 |             |

| Board: 341<br>Dealer: S<br>Vul: None<br>HCP: 5  | <b>★</b> K854<br><b>♥</b> 1092<br><b>♦</b> 85<br><b>♣</b> Q643      | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 342<br>Dealer: N<br>Vul: EW<br>HCP: 21   | <ul><li>AQJ6</li><li>✓ A1084</li><li>A5</li><li>AQ5</li></ul>       | The opponents are silent. You bid first.       |
| Board: 343<br>Dealer: S<br>Vul: Both<br>HCP: 6  | <ul><li>♣ Q42</li><li>♥ 10952</li><li>◆ Q3</li><li>♣ Q984</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 344<br>Dealer: N<br>Vul: Both<br>HCP: 20 | <ul><li>★ KJ</li><li>▼ AKQ9</li><li>◆ 8532</li><li>◆ AK6</li></ul>  | The opponents are silent. You bid first.       |
| Board: 345<br>Dealer: S<br>Vul: None<br>HCP: 10 | <ul><li>109</li><li>K763</li><li>KQ3</li><li>Q842</li></ul>         | The opponents are silent.  Partner bids first. |

| Board: 341<br>Dealer: S<br>Vul: None<br>North HCP: 5<br>South HCP: 20<br>Contract: 4♠ S  | North:  ♠ K854  ♥ 1092  ♦ 85  ♣ Q643 | South:  ♠ AQJ3  ♥ KQ63  ♠ KJ  ♣ A105 |                        | North 3♣¹ 3NT             | East Pass Pass       | 2NT<br>3♥   |
|--|--------------------------------------|--------------------------------------|------------------------|---------------------------|----------------------|-------------|
| Board: 342 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4 N                    | North:  ♠ AQJ6  ♥ A1084  ♠ A5  ♠ AQ5 | South:                               | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3</b> ♣¹ |
| Board: 343 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4 S                  | North:  ♠ Q42  ♥ 10952  ♠ Q3  ♠ Q984 | South:  ♠ A95  ♥ AQJ73  ♠ A8  ♠ AJ2  | West Pass Pass 1. Stay | North 3♣¹ 4♥ man          | East<br>Pass<br>AP   | 2NT         |
| Board: 344<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N  | North:  ♠ KJ  ♥ AKQ9  ♠ 8532  ♠ AK6  | South:  ♠ Q654  ♥ J53  ♠ QJ106  ♣ 52 | West Pass AP 1. Stay   | North<br>2NT<br>3♥        | Pass                 |             |
| Board: 345<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 20<br>Contract: 3N S | North:  • 109  • K763  • KQ3  • Q842 | South:  ♠ AK83  ♥ J2  ♠ AJ96  ♠ AK7  |                        | North 3♣¹ 3NT             | East Pass AP         | 2NT         |

| Board: 341<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>♠ AQJ3</li><li>♥ KQ63</li><li>♠ KJ</li><li>♠ A105</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 342<br>Dealer: N<br>Vul: EW<br>HCP: 5    | ♣8<br>▼ Q532<br>◆ Q862<br>♣ J1093                                   | The opponents are silent.  Partner bids first. |
| Board: 343<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>▲ A95</li><li>▼ AQJ73</li><li>◆ A8</li><li>▲ AJ2</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 344<br>Dealer: N<br>Vul: Both<br>HCP: 6  | <ul><li>♣ Q654</li><li>♥ J53</li><li>◆ QJ106</li><li>♣ 52</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 345<br>Dealer: S<br>Vul: None<br>HCP: 20 | <ul><li>AK83</li><li>J2</li><li>AJ96</li><li>AK7</li></ul>          | The opponents are silent. You bid first.       |

| Board: 341<br>Dealer: S<br>Vul: None<br>North HCP: 5<br>South HCP: 20<br>Contract: 4♠ S  | North:  ♠ K854  ♥ 1092  ♦ 85  ♣ Q643 | South:  ♠ AQJ3  ♥ KQ63  ♠ KJ  ♣ A105 |                        | North 3♣¹ 3NT             | East Pass Pass       | 2NT<br>3♥   |
|--|--------------------------------------|--------------------------------------|------------------------|---------------------------|----------------------|-------------|
| Board: 342 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4 N                    | North:  ♠ AQJ6  ♥ A1084  ♠ A5  ♠ AQ5 | South:                               | West Pass AP 1. Stay   | North<br>2NT<br>3♥<br>man | East<br>Pass<br>Pass | <b>3</b> ♣¹ |
| Board: 343 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4 S                  | North:  ♠ Q42  ♥ 10952  ♠ Q3  ♠ Q984 | South:  ♠ A95  ♥ AQJ73  ♠ A8  ♠ AJ2  | West Pass Pass 1. Stay | North 3♣¹ 4♥ man          | East<br>Pass<br>AP   | 2NT         |
| Board: 344<br>Dealer: N<br>Vul: Both<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N  | North:  ♠ KJ  ♥ AKQ9  ♠ 8532  ♠ AK6  | South:  ♠ Q654  ♥ J53  ♠ QJ106  ♣ 52 | West Pass AP 1. Stay   | North<br>2NT<br>3♥        | Pass                 |             |
| Board: 345<br>Dealer: S<br>Vul: None<br>North HCP: 10<br>South HCP: 20<br>Contract: 3N S | North:  • 109  • K763  • KQ3  • Q842 | South:  ♠ AK83  ♥ J2  ♠ AJ96  ♠ AK7  |                        | North 3♣¹ 3NT man         | East Pass AP         | 2NT         |

| Board: 346<br>Dealer: N<br>Vul: NS<br>HCP: 21   | <ul><li>★ AKQ42</li><li>▼ 74</li><li>★ K94</li><li>★ AKQ</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 347<br>Dealer: S<br>Vul: EW<br>HCP: 8    | <ul><li>★ K975</li><li>★ A98</li><li>◆ 9653</li><li>♣ J5</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 348<br>Dealer: N<br>Vul: None<br>HCP: 20 | <ul><li>★ AK93</li><li>★ K3</li><li>★ KJ106</li><li>★ AQ3</li></ul> | The opponents are silent. You bid first.       |
| Board: 349<br>Dealer: S<br>Vul: NS<br>HCP: 9    | <b>♠</b> K ▼ 10632 <b>♦</b> QJ108 <b>♣</b> K975                     | The opponents are silent.  Partner bids first. |
| Board: 350<br>Dealer: N<br>Vul: EW<br>HCP: 21   | <ul><li>AQ86</li><li>✓ AK7</li><li>A109</li><li>A106</li></ul>      | West Doubles 3♣ if possible.  You bid first.   |

| Board: 346<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 5<br>Contract: 3N N   | North:  ♠ AKQ42  ♥ 74  ♠ K94  ♣ AKQ   | South: <b>▲</b> 1086 <b>♥</b> AJ86 <b>♦</b> 85 <b>♣</b> 9765 | Pass AP 1. Stay        |                    | Pass                 |             |
|---|---------------------------------------|--|------------------------|--------------------|----------------------|-------------|
| Board: 347<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 20<br>Contract: 3N S   | North:  ♠ K975  ▼ A98  ◆ 9653  ♣ J5   | South:  ♠ AQ8  ♥ K7  ♦ Q104  ♠ AKQ103                        | West Pass Pass 1. Stay | North 3♣¹ 3NT man  | East<br>Pass<br>AP   | 2NT         |
| Board: 348<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N | North:  ♠ AK93  ♥ K3  ♠ KJ106  ♣ AQ3  | South:   | West Pass AP 1. Stay   | North<br>2NT<br>3♠ | Pass                 |             |
| Board: 349<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 21<br>Contract: 3N S   | North:  ♠ K  ▼ 10632  ◆ QJ108  ♣ K975 | South:  ♠ QJ9  ♥ AK  ♠ AK975  ♠ A103                         |                        | North 3♣¹ 3NT man  | East<br>Pass<br>AP   | 2NT         |
| Board: 350 Dealer: N Vul: EW North HCP: 21 South HCP: 10 Contract: 4 N                  | North:  ♠ AQ86  ♥ AK7  ♠ A109  ♠ A106 | South:  ♠ KJ74  ♥ J965  ♠ KQ7  ♣ 85                          | West  X  AP  1. Stay   | North<br>2NT<br>3♠ | East<br>Pass<br>Pass | <b>3♣</b> ¹ |

| Board: 346<br>Dealer: N<br>Vul: NS<br>HCP: 5   | <ul><li>1086</li><li>✓ AJ86</li><li>♦ 85</li><li>♣ 9765</li></ul>   | The opponents are silent.  Partner bids first.    |
|--|---|---|
| Board: 347<br>Dealer: S<br>Vul: EW<br>HCP: 20  | <ul><li>AQ8</li><li>K7</li><li>Q104</li><li>AKQ103</li></ul>        | The opponents are silent. You bid first.          |
| Board: 348<br>Dealer: N<br>Vul: None<br>HCP: 6 | <ul><li>1065</li><li>✓ J875</li><li>✓ A9</li><li>✓ J764</li></ul>   | The opponents are silent.  Partner bids first.    |
| Board: 349<br>Dealer: S<br>Vul: NS<br>HCP: 21  | <ul><li>♣ QJ9</li><li>♥ AK</li><li>◆ AK975</li><li>♣ A103</li></ul> | The opponents are silent. You bid first.          |
| Board: 350<br>Dealer: N<br>Vul: EW<br>HCP: 10  | <ul><li>★ KJ74</li><li>▼ J965</li><li>◆ KQ7</li><li>★ 85</li></ul>  | West Doubles 3♣ if possible.  Partner bids first. |

| Board: 346<br>Dealer: N<br>Vul: NS<br>North HCP: 21<br>South HCP: 5<br>Contract: 3N N   | North:  ♠ AKQ42  ♥ 74  ♠ K94  ♣ AKQ   | South: <b>▲</b> 1086 <b>♥</b> AJ86 <b>♦</b> 85 <b>♣</b> 9765 | Pass AP 1. Stay        |                    | Pass                 |             |
|---|---------------------------------------|--|------------------------|--------------------|----------------------|-------------|
| Board: 347<br>Dealer: S<br>Vul: EW<br>North HCP: 8<br>South HCP: 20<br>Contract: 3N S   | North:  ♠ K975  ▼ A98  ◆ 9653  ♣ J5   | South:  ♠ AQ8  ♥ K7  ♦ Q104  ♠ AKQ103                        | West Pass Pass 1. Stay | North 3♣¹ 3NT man  | East<br>Pass<br>AP   | 2NT         |
| Board: 348<br>Dealer: N<br>Vul: None<br>North HCP: 20<br>South HCP: 6<br>Contract: 3N N | North:  ♠ AK93  ♥ K3  ♠ KJ106  ♣ AQ3  | South:   | West Pass AP 1. Stay   | North<br>2NT<br>3♠ | Pass                 |             |
| Board: 349<br>Dealer: S<br>Vul: NS<br>North HCP: 9<br>South HCP: 21<br>Contract: 3N S   | North:  ♠ K  ▼ 10632  ◆ QJ108  ♣ K975 | South:  ♠ QJ9  ♥ AK  ♠ AK975  ♠ A103                         |                        | North 3♣¹ 3NT man  | East<br>Pass<br>AP   | 2NT         |
| Board: 350 Dealer: N Vul: EW North HCP: 21 South HCP: 10 Contract: 4 N                  | North:  ♠ AQ86  ♥ AK7  ♠ A109  ♠ A106 | South:  ♠ KJ74  ♥ J965  ♠ KQ7  ♣ 85                          | West  X  AP  1. Stay   | North<br>2NT<br>3♠ | East<br>Pass<br>Pass | <b>3♣</b> ¹ |

### 20-21 Notrump with Puppet and any Response. The various continuations are not leveled.

Board: 351

**★**876

The opponents are silent.

Dealer: S Vul: Both ▼ KJ43◆ J102

HCP: 7

**♣** Q108

Partner bids first.

| Board: 351<br>Dealer: S         | North:<br><b>♠</b> 876 | South:<br>♠ KQ52 | West            | North      | East | South 2NT |
|---------------------------------|------------------------|------------------|-----------------|------------|------|-----------|
| Vul: Both<br>North HCP: 7       | <b>♥</b> KJ43          | <b>♥</b> AQ      | Pass            | -          | Pass | 3♠        |
| South HCP: 21<br>Contract: 3N S | ◆ J102<br>◆ Q108       | ◆ AQ93<br>◆ KJ2  | Pass<br>1. Stay | 3NT<br>man | AP   |           |

#### 20-21 Notrump with Puppet and any Response. The various continuations are not leveled.

Board: 351

**★** KQ52

The opponents are silent.

Dealer: S

**♥** AQ

Vul: Both HCP: 21

**♦** AQ93 ♣ KJ2

You bid first.

| Board: 351<br>Dealer: S         | North:<br><b>♠</b> 876 | South:<br>♠ KQ52 | West            | North      | East | South 2NT |
|---------------------------------|------------------------|------------------|-----------------|------------|------|-----------|
| Vul: Both<br>North HCP: 7       | <b>♥</b> KJ43          | <b>♥</b> AQ      | Pass            | -          | Pass | 3♠        |
| South HCP: 21<br>Contract: 3N S | ◆ J102<br>◆ Q108       | ◆ AQ93<br>◆ KJ2  | Pass<br>1. Stay | 3NT<br>man | AP   |           |