Board: 1 Dealer: N Vul: None HCP: 12	<ul><li>★ AKQJ985</li><li>♥ Q92</li><li>◆ 975</li><li>♣ —</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: S	<b>♠</b> A106 <b>♥</b> A1054	East Bids 2♦ if possible. West Bids 4♦ if possible.
Vul: NS HCP: 10	<ul><li>→ J4</li><li>◆ J753</li></ul>	Partner bids first.
Board: 3 Dealer: N	<b>♠</b> QJ864 <b>♥</b> J	East Bids 2♦ if possible. East Bids 3♦ if possible.
Vul: EW HCP: 11	◆ Q106 ◆ AJ63	You bid first.
Board: 4 Dealer: S	<b>♠</b> AK95 <b>♥</b> J85	The opponents are silent.
Vul: Both HCP: 12	◆ J83 ◆ K54 ◆ J76	Partner bids first.
Board: 5	<b>♦</b> AQJ10962	East Bids 2♥ if possible.
Dealer: N Vul: NS	♥ Q2 • Q7	East Bids 4♥ if possible.
HCP: 11	<b>♣</b> 96	You bid first.

Board: 1 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AKQJ985  ♥ Q92  ♦ 975  ♣ —	South:  ◆ 432  ▼ KJ105  ◆ 863  ◆ AK4	Pass	North 1♠ 4♠ ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 2 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 4 • E	North:  ♠ A106  ♥ A1054  ♠ J4  ♣ J753	South:  ♣ J9832  ♥ Q76  ♠ AK  ♣ Q86	Pass 4	North  1NT <sup>1</sup> AP  ng 1NT	2•	South 1♠ Pass
Board: 3 Dealer: N Vul: EW North HCP: 11 South HCP: 9 Contract: 3♠ N	North:  ♠ QJ864  ♥ J  ♠ Q106  ♠ AJ63	South:  ♠ K93  ♥ K3  ♦ 83  ♣ K108742	West Pass AP	North 1♠ Pass	East 2♦ 3♦	South 2♠ 3♠
Board: 4 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♠ AK95  ♥ J85  ♠ K54  ♣ J76	South:  ♠ Q7432  ♥ AQ763  ←—  ♣ A85	Pass Pass	North  2NT¹  4♣  by 2NT  tness ♦	Pass AP	14
Board: 5 Dealer: N Vul: NS North HCP: 11 South HCP: 10 Contract: 4 VX E	North:  ♠ AQJ10962  ♥ Q2  ♠ Q7  ♣ 96	South:  ♠ K43  ♥ 87  ♠ AK84  ♣ 8543	Pass AP	North 1♠ 3♠ raise or	2 <b>▼</b> 4 <b>▼</b>	3 <b>♥</b> ¹ X

Board: 1 Dealer: N Vul: None HCP: 11	<ul><li>432</li><li>✓ KJ105</li><li>◆ 863</li><li>◆ AK4</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: S Vul: NS HCP: 12	<ul><li></li></ul>	East Bids 2♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 3 Dealer: N Vul: EW HCP: 9	<b>★</b> K93 <b>∀</b> K3 <b>♦</b> 83 <b>♣</b> K108742	East Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 4 Dealer: S Vul: Both HCP: 12	<ul><li>◆ Q7432</li><li>▼ AQ763</li><li>◆ —</li><li>◆ A85</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: N Vul: NS HCP: 10	<ul><li>★ K43</li><li>▼ 87</li><li>◆ AK84</li><li>◆ 8543</li></ul>	East Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.

Board: 1 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AKQJ985  ♥ Q92  ♦ 975  ♣ —	South:  ◆ 432  ▼ KJ105  ◆ 863  ◆ AK4	Pass	North 1♠ 4♠ ng 1NT	Pass AP	South 1NT <sup>1</sup>
Board: 2 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 4 • E	North:  ♠ A106  ♥ A1054  ♠ J4  ♣ J753	South:  ♣ J9832  ♥ Q76  ♠ AK  ♣ Q86	Pass 4	North  1NT <sup>1</sup> AP  ng 1NT	2•	South 1♠ Pass
Board: 3 Dealer: N Vul: EW North HCP: 11 South HCP: 9 Contract: 3♠ N	North:  ♠ QJ864  ♥ J  ♠ Q106  ♠ AJ63	South:  ♠ K93  ♥ K3  ♦ 83  ♣ K108742	West Pass AP	North 1♠ Pass	East 2♦ 3♦	South 2♠ 3♠
Board: 4 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♠ AK95  ♥ J85  ♠ K54  ♣ J76	South:  ♠ Q7432  ♥ AQ763  ←—  ♣ A85	Pass Pass	North  2NT¹  4♣  by 2NT  tness ♦	Pass AP	14
Board: 5 Dealer: N Vul: NS North HCP: 11 South HCP: 10 Contract: 4 VX E	North:  ♠ AQJ10962  ♥ Q2  ♠ Q7  ♣ 96	South:  ♠ K43  ♥ 87  ♠ AK84  ♣ 8543	Pass AP	North 1♠ 3♠ raise or	2 <b>▼</b> 4 <b>▼</b>	3 <b>♥</b> ¹ X

Board: 6 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ7</li><li>♥ AJ6</li><li>◆ A1097</li><li>♣ 542</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 7 Dealer: N Vul: Both HCP: 12	<ul><li>◆ 94</li><li>♥ Q9862</li><li>◆ A6</li><li>◆ AQ102</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 8 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ10</li><li>♥ Q96</li><li>◆ J42</li><li>◆ A875</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: N Vul: EW HCP: 12	<ul><li>A10532</li><li>✓ A</li><li>→ 3</li><li>A97543</li></ul>	The opponents are silent. You bid first.
Board: 10 Dealer: S Vul: Both HCP: 11	<ul><li>★ K96</li><li>♥ K854</li><li>◆ KQ8</li><li>◆ 984</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3♠ W	North:  ♠ QJ7  ♥ AJ6  ♠ A1097  ♣ 542	South:  ♣ —  ▼ KQ8752  • KJ  ♣ AJ1076	West 3♠	North AP	East	South 1♥
Board: 7 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3♥ N	North:	South:  ♠ 3  ♥ A74  ♠ J1083  ♣ KJ953	Pass	North 1♥ 3♥ raise or	2♦ AP	<b>3</b> ♦¹
Board: 8 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 4 S	North:  ♠ KQ10  ♥ Q96  ♦ J42  ♣ A875	South:  ◆ 87  ▼ K8753  ◆ K8  ♣ KQ102	Pass Pass AP	North  1NT <sup>1</sup> 3  ng 1NT	Pass Pass	1 <b>∨</b> 2 <b>♣</b>
Board: 9 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♣ N	North:  ♠ A10532  ♠ A  ♠ 3  ♠ A97543	South:  ♠ K97  ▼ 7532  ♠ KJ762  ♣ J	West Pass Pass	North 1♣ 1♠ 2♣	Pass	
Board: 10 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ K96  ♥ K854  ♦ KQ8  ♠ 984	South:  ♠ A108542  ♥ Q  ♠ A654  ♠ K3	Pass Pass	North  1NT <sup>1</sup> 4♣  ng 1NT		1♠

Board: 6 Dealer: S Vul: EW HCP: 14	♣— ▼ KQ8752 ◆ KJ ♣ AJ1076	West Bids 3♠ if possible.  You bid first.
Board: 7 Dealer: N Vul: Both HCP: 9	<b>♣</b> 3 <b>♥</b> A74 <b>♦</b> J1083 <b>♣</b> KJ953	East Bids 2♦ if possible.  Partner bids first.
Board: 8 Dealer: S Vul: None HCP: 11	♦ 87 ▼ K8753 ◆ K8 ♣ KQ102	The opponents are silent. You bid first.
Board: 9 Dealer: N Vul: EW HCP: 8	<ul><li>★ K97</li><li>▼ 7532</li><li>◆ KJ762</li><li>◆ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: S Vul: Both HCP: 13	<ul><li>★ A108542</li><li>♥ Q</li><li>★ A654</li><li>★ K3</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3♠ W	North:  ♠ QJ7  ♥ AJ6  ♠ A1097  ♣ 542	South:  ♣ —  ▼ KQ8752  • KJ  ♣ AJ1076	West 3♠	North AP	East	South 1♥
Board: 7 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3♥ N	North:	South:  ♠ 3  ♥ A74  ♠ J1083  ♣ KJ953	Pass	North 1♥ 3♥ raise or	2♦ AP	<b>3</b> ♦¹
Board: 8 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 4 S	North:  ♠ KQ10  ♥ Q96  ♦ J42  ♣ A875	South:  ◆ 87  ▼ K8753  ◆ K8  ♣ KQ102	Pass Pass AP	North  1NT <sup>1</sup> 3  ng 1NT	Pass Pass	1 <b>∨</b> 2 <b>♣</b>
Board: 9 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♣ N	North:  ♠ A10532  ♠ A  ♠ 3  ♠ A97543	South:  ♠ K97  ▼ 7532  ♠ KJ762  ♣ J	West Pass Pass	North 1♣ 1♠ 2♣	Pass	
Board: 10 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ K96  ♥ K854  ♦ KQ8  ♠ 984	South:  ♠ A108542  ♥ Q  ♠ A654  ♠ K3	Pass Pass	North  1NT <sup>1</sup> 4♣  ng 1NT		1♠

Board: 11	<b>♠</b> A	East Bids 1♠ if possible.
Dealer: N	<b>♥</b> Q8654	West Bids 3♠ if possible.
Vul: None	♦ K103	1
HCP: 13	♣ A832	You bid first.
Board: 12	<b>♦</b> K94	
Dealer: S	<b>♥</b> 1054	The opponents are silent.
Vul: NS	♦ A10975	D 1:1 C
HCP: 11	<b>♣</b> A3	Partner bids first.
Board: 13	<b>★</b> 73	
Dealer: N	<b>♥</b> AKJ8632	The opponents are silent.
Vul: Both	<b>♦</b> 42	X7 1:10° /
HCP: 12	<b>♣</b> A5	You bid first.
Board: 14	<b>♠</b> 9	E ( D 11 1) III ( C 111
Dealer: S	<b>♥</b> J104	East Doubles 1NT if possible.
Vul: None	<b>♦</b> QJ98	Partner bids first.
HCP: 8	<b>♣</b> KJ632	Partner blus first.
Board: 15	<b>♦</b> Q109	East Opens 1♠.
Dealer: N	<b>♥</b> KJ976	West Bids 2♠ if possible.
Vul: NS	<b>♦</b> J10	-
HCP: 11	<b>♣</b> A76	You bid first.

Board: 11 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A  ♥ Q8654  ♠ K103  ♣ A832	South:  ◆ 52  ▼ A109  ◆ Q8754  ♣ KQ7	West North East South  1
Board: 12 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♥ S	North:  ♠ K94  ♥ 1054  ♠ A10975  ♣ A3	South:  ♠ Q2  ♥ AQJ976  ←—  ♠ K10972	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 4♥ AP  1. forcing 1NT
Board: 13 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North:  ♣ 73  ✔ AKJ8632  ♣ 42  ♣ A5	South:  ♠ AK92  ♥ Q95  ♦ 108  ♠ Q1084	West North East South  1♥ Pass 1♠  Pass 2♥ Pass 4♥  AP
Board: 14 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 2♥ S	North:	South:  ♠ Q10875  ♥ AQ875  ♠ A3  ♣ 4	West North East South  1♣  Pass 1NT¹ X 2♥  AP  1. forcing 1NT
Board: 15 Dealer: N Vul: NS North HCP: 11 South HCP: 10 Contract: 2♠ E	North:  ♠ Q109  ♥ KJ976  ♦ J10  ♠ A76	South:  ♠ K3  ♥ Q42  ♠ KQ54  ♣ 10982	West North East South Pass 1♠ Pass 2♠ AP

Board: 11 Dealer: N Vul: None	<b>♦</b> 52 <b>♥</b> A109 <b>♦</b> Q8754	East Bids 1♠ if possible. West Bids 3♠ if possible.
HCP: 11 Board: 12	<b>♣</b> KQ7 <b>♠</b> Q2	Partner bids first.  The appearance are silent
Dealer: S Vul: NS HCP: 12	<ul><li>★ AQJ976</li><li>★ —</li><li>★ K10972</li></ul>	The opponents are silent.  You bid first.
Board: 13 Dealer: N Vul: Both HCP: 11	<ul><li>★ AK92</li><li>♥ Q95</li><li>★ 108</li><li>♣ Q1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q10875</li><li>♥ AQ875</li><li>♦ A3</li><li>♣ 4</li></ul>	East Doubles 1NT if possible. You bid first.
Board: 15 Dealer: N Vul: NS HCP: 10	<b>♠</b> K3 <b>♥</b> Q42 <b>♦</b> KQ54 <b>♣</b> 10982	East Opens 1♠. West Bids 2♠ if possible.  Partner bids first.

Board: 11 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A  ♥ Q8654  ♠ K103  ♣ A832	South:  ◆ 52  ▼ A109  ◆ Q8754  ♣ KQ7	West North East South  1
Board: 12 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♥ S	North:  ♠ K94  ♥ 1054  ♠ A10975  ♣ A3	South:  ♠ Q2  ♥ AQJ976  ←—  ♠ K10972	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 4♥ AP  1. forcing 1NT
Board: 13 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North:  ♣ 73  ✔ AKJ8632  ♣ 42  ♣ A5	South:  ♠ AK92  ♥ Q95  ♦ 108  ♠ Q1084	West North East South  1♥ Pass 1♠  Pass 2♥ Pass 4♥  AP
Board: 14 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 2♥ S	North:	South:  ♠ Q10875  ♥ AQ875  ♠ A3  ♣ 4	West North East South  1♣  Pass 1NT¹ X 2♥  AP  1. forcing 1NT
Board: 15 Dealer: N Vul: NS North HCP: 11 South HCP: 10 Contract: 2♠ E	North:  ♠ Q109  ♥ KJ976  ♦ J10  ♠ A76	South:  ♠ K3  ♥ Q42  ♠ KQ54  ♣ 10982	West North East South Pass 1♠ Pass 2♠ AP

Board: 16 Dealer: S Vul: EW HCP: 11	<ul><li>★ A653</li><li>★ K43</li><li>★ 82</li><li>★ A1076</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: N Vul: None HCP: 12	<ul><li>★ AKQ842</li><li>♥ 3</li><li>♦ K4</li><li>★ 10964</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible. You bid first.
Board: 18 Dealer: S Vul: NS HCP: 10	<ul><li>♦ 865</li><li>♥ Q6</li><li>♦ Q10765</li><li>♠ AQ5</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 19 Dealer: N Vul: EW HCP: 11	<ul><li>★ K864</li><li>★ KQ762</li><li>★ K43</li><li>★ 5</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 20 Dealer: S Vul: Both HCP: 11	<ul><li>★ AJ8</li><li>▼ 10853</li><li>◆ K62</li><li>◆ QJ4</li></ul>	The opponents are silent.  Partner bids first.

Board: 16 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ A653  ♥ K43  ♠ 82  ♠ A1076	South:  ♠ K10  ✔ AQJ72  ♠ 1074  ♣ KJ4	West Pass Pass	North 1♣ 4♥		South 1♥ 1NT
Board: 17 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AKQ842  ♥ 3  ♠ K4  ♠ 10964	South:	West 2♥ AP	North 1♠ 2♠	East X Pass	XX
Board: 18 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 3 W	North:  ♠ 865  ♥ Q6  ♦ Q10765  ♠ AQ5	South:  ♠ KJ9743  ♥ A7  ♠ AJ83  ♣ 2	West 3♥	North AP	East	South 1♠
Board: 19 Dealer: N Vul: EW North HCP: 11 South HCP: 9 Contract: 3 N	North:  ♠ K864  ♥ KQ762  ♠ K43  ♠ 5	South:  ♣ J53  ♥ J84  ♠ A  ♣ K98732	West AP	North 1♥	East 3♦	South 3♥
Board: 20 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3♠ S	North:  ♠ AJ8  ♥ 10853  ♠ K62  ♣ QJ4	South:  ♠ K97432  ♥ 97  ♠ A4  ♣ AK2	Pass Pass	North  1NT <sup>1</sup> 3♠ ng 1NT		1♠

Board: 16 Dealer: S Vul: EW HCP: 14	<b>★</b> K10 <b>★</b> AQJ72 <b>★</b> 1074 <b>♣</b> KJ4	The opponents are silent.  You bid first.
Board: 17 Dealer: N Vul: None HCP: 11	<ul><li>▶ J63</li><li>♥ AKQ</li><li>▶ 109532</li><li>♣ J8</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 18 Dealer: S Vul: NS HCP: 13	<ul><li>★ KJ9743</li><li>★ A7</li><li>◆ AJ83</li><li>♣ 2</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 19 Dealer: N Vul: EW HCP: 9	<ul><li>↓ J53</li><li>↓ J84</li><li>↓ A</li><li>♣ K98732</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 20 Dealer: S Vul: Both HCP: 14	<ul><li>★ K97432</li><li>★ 97</li><li>★ A4</li><li>★ AK2</li></ul>	The opponents are silent. You bid first.

Board: 16 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ A653  ♥ K43  ♠ 82  ♠ A1076	South:  ♠ K10  ✔ AQJ72  ♠ 1074  ♣ KJ4	West Pass Pass	North 1♣ 4♥		South 1♥ 1NT
Board: 17 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AKQ842  ♥ 3  ♠ K4  ♠ 10964	South:	West 2♥ AP	North 1♠ 2♠	East X Pass	XX
Board: 18 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 3 W	North:  ♠ 865  ♥ Q6  ♦ Q10765  ♠ AQ5	South:  ♠ KJ9743  ♥ A7  ♠ AJ83  ♣ 2	West 3♥	North AP	East	South 1♠
Board: 19 Dealer: N Vul: EW North HCP: 11 South HCP: 9 Contract: 3 N	North:  ♠ K864  ♥ KQ762  ♠ K43  ♠ 5	South:  ♣ J53  ♥ J84  ♠ A  ♣ K98732	West AP	North 1♥	East 3♦	South 3♥
Board: 20 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3♠ S	North:  ♠ AJ8  ♥ 10853  ♠ K62  ♣ QJ4	South:  ♠ K97432  ♥ 97  ♠ A4  ♣ AK2	Pass Pass	North  1NT <sup>1</sup> 3♠ ng 1NT		1♠

Board: 21 Dealer: N Vul: NS HCP: 11	<b>★</b> KQ10863 <b>♥</b> A94 <b>♦</b> — <b>♣</b> Q854	East Bids 2♥ if possible.  You bid first.
Board: 22 Dealer: S Vul: EW HCP: 12	<ul><li>★ AK7</li><li>▼ A54</li><li>◆ 743</li><li>◆ J874</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 23 Dealer: N Vul: Both HCP: 14	<ul><li>★ KJ754</li><li>♥ 7</li><li>♦ KQJ8</li><li>★ A97</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: S Vul: None HCP: 11	<ul><li>♣ AJ3</li><li>♥ A9</li><li>◆ 953</li><li>♣ Q10974</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 25 Dealer: N Vul: EW HCP: 12	<ul><li>★ A976</li><li>♥ AKJ63</li><li>◆ 93</li><li>◆ 102</li></ul>	East Doubles 1♥ if possible. West Bids 2♣ if possible. You bid first.

Board: 21 Dealer: N Vul: NS North HCP: 11 South HCP: 10 Contract: 4♠ N	North:  ♠ KQ10863  ♥ A94  ♦ —  ♠ Q854	South:  ♠ A92  ♥ J6  ♦ J982  ♣ A732	Pass	North 1♠ 4♠ raise or	2♥ AP	<b>3</b> ♥ <sup>1</sup>
Board: 22 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3♠ S	North:  ♠ AK7  ♥ A54  ♠ 743  ♠ J874	South:  ♠ Q10952  ♥ K3  ♠ A2  ♠ A1095	West 3♦	North 3♣	East AP	South 1♠
Board: 23 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4♠ N	North:  ♠ KJ754  ♥ 7  ♠ KQJ8  ♣ A97	South:  ◆ 986  ▼ K4  ◆ A10752  ◆ QJ6	Pass Pass Pass 1. forci 2. Cue	North 1♠ 2♦ 3NT² 4♠ ng 1NT bid, surry bid, a ♦	Pass Pass Pass AP	1NT <sup>1</sup> 3♠ 4♦ <sup>3</sup>
Board: 24 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ AJ3  ♥ A9  ♦ 953  ♣ Q10974	South:  ♠ KQ1098  ♥ KJ1073  ♦ 10  ♣ A3	2 <b>♠</b> ¹ AP 1. Micl	North  3♥ <sup>2</sup> naels Curaise or	Pass ebid	1 <b>♠</b> 4 <b>♠</b>
Board: 25 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3♥ N	North:  ♠ A976  ♥ AKJ63  ♦ 93  ♣ 102	South:  ♠ J54  ♥ Q52  ♠ KJ104  ♣ A64	West 2♣ AP	North 1♥ 2♠	East X Pass	XX

Board: 21 Dealer: N Vul: NS HCP: 10	<ul><li>★ A92</li><li>♥ J6</li><li>◆ J982</li><li>◆ A732</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 22 Dealer: S Vul: EW HCP: 13	<ul><li>♣ Q10952</li><li>♥ K3</li><li>♦ A2</li><li>♣ A1095</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 23 Dealer: N Vul: Both HCP: 10	<ul><li>◆986</li><li>♥ K4</li><li>◆ A10752</li><li>◆ QJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: S Vul: None HCP: 13	<ul><li>★ KQ1098</li><li>★ KJ1073</li><li>★ 10</li><li>★ A3</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 25 Dealer: N Vul: EW HCP: 11	<ul><li>↓ J54</li><li>♥ Q52</li><li>↓ KJ104</li><li>♣ A64</li></ul>	East Doubles 1♥ if possible. West Bids 2♠ if possible. Partner bids first.

Board: 21 Dealer: N Vul: NS North HCP: 11 South HCP: 10 Contract: 4♠ N	North:  ♠ KQ10863  ♥ A94  ♦ —  ♠ Q854	South:  ♠ A92  ♥ J6  ♦ J982  ♣ A732	Pass	North 1♠ 4♠ raise or	2♥ AP	<b>3</b> ♥ <sup>1</sup>
Board: 22 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3♠ S	North:  ♠ AK7  ♥ A54  ♠ 743  ♠ J874	South:  ♠ Q10952  ♥ K3  ♠ A2  ♠ A1095	West 3♦	North 3♣	East AP	South 1♠
Board: 23 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4♠ N	North:  ♠ KJ754  ♥ 7  ♠ KQJ8  ♣ A97	South:  ◆ 986  ▼ K4  ◆ A10752  ◆ QJ6	Pass Pass Pass 1. forci 2. Cue	North 1♠ 2♦ 3NT² 4♠ ng 1NT bid, surry bid, a ♦	Pass Pass Pass AP	1NT <sup>1</sup> 3♠ 4♦ <sup>3</sup>
Board: 24 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ AJ3  ♥ A9  ♦ 953  ♣ Q10974	South:  ♠ KQ1098  ♥ KJ1073  ♦ 10  ♣ A3	2 <b>♠</b> ¹ AP 1. Micl	North  3♥ <sup>2</sup> naels Curaise or	Pass ebid	1 <b>♠</b> 4 <b>♠</b>
Board: 25 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3♥ N	North:  ♠ A976  ♥ AKJ63  ♦ 93  ♣ 102	South:  ♠ J54  ♥ Q52  ♠ KJ104  ♣ A64	West 2♣ AP	North 1♥ 2♠	East X Pass	XX

Board: 26 Dealer: S Vul: Both HCP: 11	<ul><li>★ A43</li><li>★ K65</li><li>★ A10942</li><li>★ 43</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: N Vul: None HCP: 11	<ul><li>★ 764</li><li>♥ QJ873</li><li>◆ A54</li><li>★ A3</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: S Vul: NS HCP: 8	<ul><li>J96</li><li>10</li><li>J1053</li><li>AQ1052</li></ul>	East Bids 3♥ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 29 Dealer: N Vul: Both HCP: 11	<ul><li>43</li><li>✓ QJ1084</li><li>✓ A3</li><li>✓ KJ87</li></ul>	East Bids 1♠ if possible. West Bids 2♠ if possible. West Doubles 3♥ if possible. You bid first.
Board: 30 Dealer: S Vul: None HCP: 11	<ul><li>J82</li><li>✓ K109</li><li>✓ Q10</li><li>▲ AJ1096</li></ul>	West Bids 1♠ if possible.  Partner bids first.

Board: 26 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 2 S	North:  ♠ A43  ♥ K65  ♠ A10942  ♣ 43	South:  ♠ K2  ♥ QJ972  ♦ J75  ♣ A65	West Pass Pass AP	North  1  1NT		Pass 1♥
Board: 27 Dealer: N Vul: None North HCP: 11 South HCP: 10 Contract: 4 N	North:  ♣ 764  ♥ QJ873  ♠ A54  ♣ A3	South:  ♠ K103  ♥ K94  ♠ Q9872  ♠ Q9	Pass Pass	North 1♥ 2♦ 4♥ ng 1NT		1NT <sup>1</sup>
Board: 28 Dealer: S Vul: NS North HCP: 8 South HCP: 11 Contract: 4 E	North:	South:  ♠ KQ1043  ♥ 5  ♠ KQ742  ♣ J6	West Pass Pass 4	North  2♠  3♠  AP	3♥	South 1♠ Pass Pass
Board: 29 Dealer: N Vul: Both North HCP: 11 South HCP: 8 Contract: 3 VX N	North:	South:	West 2♠ X	North 1♥ Pass AP	East 1♠ Pass	2♥
Board: 30 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4 S	North:	South:  ♠ Q107  ♥ QJ8654  ♠ A4  ♣ K7	1♠ AP	North 2♠¹ raise or	Pass	1 <b>∨</b> 4 <b>∨</b>

Board: 26 Dealer: S Vul: Both HCP: 11	<ul><li>★ K2</li><li>♥ QJ972</li><li>◆ J75</li><li>◆ A65</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: N Vul: None HCP: 10	<ul><li>★ K103</li><li>★ K94</li><li>◆ Q9872</li><li>◆ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: S Vul: NS HCP: 11	<ul><li>★ KQ1043</li><li>★ 5</li><li>★ KQ742</li><li>★ J6</li></ul>	East Bids 3♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 29 Dealer: N Vul: Both HCP: 8	<ul><li></li></ul>	East Bids 1♠ if possible. West Bids 2♠ if possible. West Doubles 3♥ if possible.  Partner bids first.
Board: 30 Dealer: S Vul: None HCP: 12	<ul><li>◆ Q107</li><li>♥ QJ8654</li><li>◆ A4</li><li>◆ K7</li></ul>	West Bids 1♠ if possible.  You bid first.

Board: 26 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 2 S	North:  ♠ A43  ♥ K65  ♠ A10942  ♣ 43	South:  ♠ K2  ♥ QJ972  ♦ J75  ♣ A65	West Pass Pass AP	North  1  1NT		Pass 1♥
Board: 27 Dealer: N Vul: None North HCP: 11 South HCP: 10 Contract: 4 N	North:  ♣ 764  ♥ QJ873  ♠ A54  ♣ A3	South:  ♠ K103  ♥ K94  ♠ Q9872  ♠ Q9	Pass Pass	North 1♥ 2♦ 4♥ ng 1NT		1NT <sup>1</sup>
Board: 28 Dealer: S Vul: NS North HCP: 8 South HCP: 11 Contract: 4 E	North:	South:  ♠ KQ1043  ♥ 5  ♠ KQ742  ♣ J6	West Pass Pass 4	North  2♠  3♠  AP	3♥	South 1♠ Pass Pass
Board: 29 Dealer: N Vul: Both North HCP: 11 South HCP: 8 Contract: 3 VX N	North:	South:	West 2♠ X	North 1♥ Pass AP	East 1♠ Pass	2♥
Board: 30 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4 S	North:	South:  ♠ Q107  ♥ QJ8654  ♠ A4  ♣ K7	1♠ AP	North 2♠¹ raise or	Pass	1 <b>∨</b> 4 <b>∨</b>

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	Board: 31 Dealer: N Vul: NS HCP: 13	<ul><li>★ AKQ1092</li><li>♥ J84</li><li>♦ K52</li><li>★ 8</li></ul>	The opponents are silent. You bid first.
	Board: 32 Dealer: S Vul: EW HCP: 11	<ul><li>♣ 872</li><li>♥ AQ8</li><li>◆ KJ104</li><li>♣ J76</li></ul>	The opponents are silent.  Partner bids first.
	Board: 33 Dealer: N Vul: None HCP: 11	<ul><li>AQ763</li><li>KQ9</li><li>97</li><li>1052</li></ul>	The opponents are silent. You bid first.
	Board: 34 Dealer: S Vul: NS HCP: 10	<ul><li>▶ J64</li><li>♥ Q8</li><li>◆ Q74</li><li>◆ AJ643</li></ul>	The opponents are silent.  Partner bids first.
	Board: 35 Dealer: N Vul: EW HCP: 11	<ul><li>★ KQJ75</li><li>★ 65</li><li>★ 106</li><li>★ AJ102</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible. You bid first.

Board: 31 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 N	North:  ♠ AKQ1092  ♥ J84  ♦ K52  ♣ 8	South:	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 32 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♠ 872  ✔ AQ8  ♠ KJ104  ♣ J76	South:  ♠ AK9  ♥ J10963  ♠ A98  ♣ 42	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1 <b>♥</b> 2 <b>♦</b>
Board: 33 Dealer: N Vul: None North HCP: 11 South HCP: 10 Contract: 3♠ N	North:  ♠ AQ763  ♥ KQ9  ♠ 97  ♣ 1052	South:  ♠ K82  ♥ J7  ♦ A6432  ♣ Q63	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	$1NT^1$
Board: 34 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2♠ S	North: <b>▲</b> J64 <b>♥</b> Q8 <b>♦</b> Q74 <b>♣</b> AJ643	South:  ♠ AK875  ♥ A6  ♦ J8532  ♣ 2	West Pass	North 2♣	East AP	South 1♠
Board: 35 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 3 N	North:  ♠ KQJ75  ♥ 65  • 106  ♣ AJ102	South:  ♠ A98  ♥ A1074  ♠ K984  ♣ 94	West 2♥ AP	North 1♠ Pass	East X Pass	XX

Board: 31 Dealer: N Vul: NS HCP: 11	<ul><li> ♣ J65</li><li> ♥ K6</li><li> ♦ Q763</li><li> ♣ AJ96</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: S Vul: EW HCP: 12	<ul><li>★ AK9</li><li>▼ J10963</li><li>◆ A98</li><li>◆ 42</li></ul>	The opponents are silent.  You bid first.
Board: 33 Dealer: N Vul: None HCP: 10	<ul><li>★ K82</li><li>▼ J7</li><li>◆ A6432</li><li>◆ Q63</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: S Vul: NS HCP: 12	<ul><li>AK875</li><li>✓ A6</li><li>J8532</li><li>✓ 2</li></ul>	The opponents are silent.  You bid first.
Board: 35 Dealer: N Vul: EW HCP: 11	<ul><li>★ A98</li><li>▼ A1074</li><li>◆ K984</li><li>◆ 94</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible.  Partner bids first.

Board: 31 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 N	North:  ♠ AKQ1092  ♥ J84  ♦ K52  ♣ 8	South:	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 32 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♠ 872  ✔ AQ8  ♠ KJ104  ♣ J76	South:  ♠ AK9  ♥ J10963  ♠ A98  ♣ 42	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1 <b>♥</b> 2 <b>♦</b>
Board: 33 Dealer: N Vul: None North HCP: 11 South HCP: 10 Contract: 3♠ N	North:  ♠ AQ763  ♥ KQ9  ♠ 97  ♣ 1052	South:  ♠ K82  ♥ J7  ♦ A6432  ♣ Q63	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	$1NT^1$
Board: 34 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2♠ S	North: <b>▲</b> J64 <b>♥</b> Q8 <b>♦</b> Q74 <b>♣</b> AJ643	South:  ♠ AK875  ♥ A6  ♦ J8532  ♣ 2	West Pass	North 2♣	East AP	South 1♠
Board: 35 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 3 N	North:  ♠ KQJ75  ♥ 65  • 106  ♣ AJ102	South:  ♠ A98  ♥ A1074  ♠ K984  ♣ 94	West 2♥ AP	North 1♠ Pass	East X Pass	XX

Board: 36 Dealer: S Vul: Both HCP: 11	<b>♦</b> Q73 <b>▼</b> 1074 <b>♦</b> K62 <b>♣</b> KQJ8	The opponents are silent.  Partner bids first.
1101,11	A KÓ10	
Board: 37 Dealer: N	<b>♠</b> AQ1064 <b>♥</b> 82	West Bids 2♣ if possible.
Vul: NS HCP: 13	◆ AK76 ◆ 62	You bid first.
Board: 38 Dealer: S	<b>♠</b> KJ9 <b>♥</b> KQ7	The opponents are silent.
Vul: EW HCP: 12	<ul><li>★ K842</li><li>★ 1042</li></ul>	Partner bids first.
Board: 39 Dealer: N	<b>♦</b> Q1082 <b>♥</b> KQ632	West Bids 2♠ if possible.
Vul: Both HCP: 14	◆ A10 ◆ K5	You bid first.
Board: 40 Dealer: S	<b>♠</b> KJ8 <b>♥</b> 6	The opponents are silent.
Vul: None HCP: 9	♦ K53 • Q98754	Partner bids first.

Board: 36 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♥ S	North:  ♠ Q73  ♥ 1074  ♠ K62  ♠ KQJ8	South:  ♣ J6  ♥ KQJ96  ◆ Q973  ♣ A10	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1 <b>♥</b> 2 <b>♦</b>
Board: 37 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ1064  ♥ 82  ♠ AK76  ♠ 62	South:  ♠ K52  ♥ AQ76  • 982  ♣ K108	2♣ Pass	North 1♠ Pass 4♠ ng 1NT	Pass Pass AP	South 1NT <sup>1</sup> 3♠
Board: 38 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♥ S	North:  ♠ KJ9  ♥ KQ7  ♠ K842  ♣ 1042	South:	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1 <b>∀</b> 2 <b>♦</b>
Board: 39 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4♥ N	North:  ♠ Q1082  ♥ KQ632  ♠ A10  ♠ K5	South:  ♠ 73  ♥ A84  ♦ QJ8  ♣ QJ632	2♠ Pass	North 1♥ Pass 4♥ ng 1NT	Pass Pass AP	South 1NT¹ 3▼
Board: 40 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2♠ S	North:  ♠ KJ8  ♥ 6  ♠ K53  ♣ Q98754	South:	West Pass	North 2♠	East AP	South 1♠

Board: 36 Dealer: S Vul: Both HCP: 13	<ul><li>♣ J6</li><li>♥ KQJ96</li><li>◆ Q973</li><li>♣ A10</li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: N Vul: NS HCP: 12	<ul><li>★ K52</li><li>▼ AQ76</li><li>◆ 982</li><li>◆ K108</li></ul>	West Bids 2♣ if possible.  Partner bids first.
Board: 38 Dealer: S Vul: EW HCP: 14	<ul><li>★ 52</li><li>★ AJ985</li><li>◆ QJ105</li><li>★ AQ</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: N Vul: Both HCP: 10	<ul><li>★ 73</li><li>★ A84</li><li>◆ QJ8</li><li>★ QJ632</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 40 Dealer: S Vul: None HCP: 13	<ul><li>1096532</li><li>★ A82</li><li>★ A7</li><li>★ AJ</li></ul>	The opponents are silent. You bid first.

Board: 36 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♥ S	North:  ♠ Q73  ♥ 1074  ♠ K62  ♠ KQJ8	South:  ♣ J6  ♥ KQJ96  ◆ Q973  ♣ A10	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1 <b>♥</b> 2 <b>♦</b>
Board: 37 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ1064  ♥ 82  ♠ AK76  ♠ 62	South:  ♠ K52  ♥ AQ76  • 982  ♣ K108	2♣ Pass	North 1♠ Pass 4♠ ng 1NT	Pass Pass AP	South 1NT <sup>1</sup> 3♠
Board: 38 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♥ S	North:  ♠ KJ9  ♥ KQ7  ♠ K842  ♣ 1042	South:	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1 <b>∀</b> 2 <b>♦</b>
Board: 39 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4♥ N	North:  ♠ Q1082  ♥ KQ632  ♠ A10  ♠ K5	South:  ♠ 73  ♥ A84  ♦ QJ8  ♣ QJ632	2♠ Pass	North 1♥ Pass 4♥ ng 1NT	Pass Pass AP	South 1NT¹ 3▼
Board: 40 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2♠ S	North:  ♠ KJ8  ♥ 6  ♠ K53  ♣ Q98754	South:	West Pass	North 2♠	East AP	South 1♠

Board: 41 Dealer: N Vul: EW HCP: 13	♠ KJ8 ♥ KQ853 ♦ J ♠ K1082	The opponents are silent. You bid first.
Board: 42 Dealer: S Vul: Both HCP: 11	<ul><li>1093</li><li>★ AKJ</li><li>★ K43</li><li>★ 10873</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: N Vul: None HCP: 13	<ul><li>★ KJ83</li><li>★ AQ983</li><li>★ 54</li><li>★ K9</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 44 Dealer: S Vul: NS HCP: 7	<ul><li>♦ 964</li><li>♥ 64</li><li>♦ 2</li><li>♦ AQJ9874</li></ul>	West Bids 1NT if possible. East Bids 3♥ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 45 Dealer: N Vul: Both HCP: 11	<b>★</b> KQ1064 <b>♥</b> 32 <b>♦</b> 103 <b>♣</b> AQ102	East Bids 2♦ if possible.  You bid first.

Board: 41 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ KJ8  ♥ KQ853  ♦ J  ♣ K1082	South:  ♠ A6  ♥ 1096  ♠ AQ10643  ♠ 43	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT	Pass Pass AP	$1NT^1$
Board: 42 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ 1093  ♥ AKJ  ♠ K43  ♣ 10873	South:  ♠ A7652  ♥ Q1043  ♦ 5  ♣ AQ9	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2♥
Board: 43 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♥ N	North:  ♠ KJ83  ♥ AQ983  ♦ 54  ♠ K9	South:  ♠ A1054  ♥ J76  ♠ Q986  ♠ A10	Pass	North 1♥ 4♥ raise or	2♦ AP	<b>3</b> ♦¹
Board: 44 Dealer: S Vul: NS North HCP: 7 South HCP: 11 Contract: 4♥ E	North:	South:  ♠ AJ1072  ♥ K10  ♠ QJ98  ♣ 52	West 1NT 4♥	North 2♣ AP	East 3♥	South 1♠ Pass
Board: 45 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 4♠ N	North:  ♠ KQ1064  ♥ 32  • 103  ♣ AQ102	South:  ♣ J53  ♥ Q65  ♠ KQ874  ♣ K8	Pass Pass	North 1♠ 2♣ 4♠ ng 1NT	Pass 2  AP	South 1NT¹ 3♠

Board: 41 Dealer: N Vul: EW HCP: 10	<ul><li>A6</li><li>▼ 1096</li><li>◆ AQ10643</li><li>◆ 43</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: S Vul: Both HCP: 12	<ul><li>A7652</li><li>♥ Q1043</li><li>♦ 5</li><li>AQ9</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: N Vul: None HCP: 11	<ul><li>★ A1054</li><li>♥ J76</li><li>◆ Q986</li><li>★ A10</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 44 Dealer: S Vul: NS HCP: 11	<ul><li>★ AJ1072</li><li>★ K10</li><li>◆ QJ98</li><li>★ 52</li></ul>	West Bids 1NT if possible. East Bids 3♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 45 Dealer: N Vul: Both HCP: 11	<ul><li>J53</li><li>✓ Q65</li><li>✓ KQ874</li><li>✓ K8</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 41 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ KJ8  ♥ KQ853  ♦ J  ♣ K1082	South:  ♠ A6  ♥ 1096  ♠ AQ10643  ♠ 43	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT	Pass Pass AP	$1NT^1$
Board: 42 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ 1093  ♥ AKJ  ♠ K43  ♣ 10873	South:  ♠ A7652  ♥ Q1043  ♦ 5  ♣ AQ9	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2♥
Board: 43 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♥ N	North:  ♠ KJ83  ♥ AQ983  ♦ 54  ♠ K9	South:  ♠ A1054  ♥ J76  ♠ Q986  ♠ A10	Pass	North 1♥ 4♥ raise or	2♦ AP	<b>3</b> ♦¹
Board: 44 Dealer: S Vul: NS North HCP: 7 South HCP: 11 Contract: 4♥ E	North:	South:  ♠ AJ1072  ♥ K10  ♠ QJ98  ♣ 52	West 1NT 4♥	North 2♣ AP	East 3♥	South 1♠ Pass
Board: 45 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 4♠ N	North:  ♠ KQ1064  ♥ 32  • 103  ♣ AQ102	South:  ♣ J53  ♥ Q65  ♠ KQ874  ♣ K8	Pass Pass	North 1♠ 2♣ 4♠ ng 1NT	Pass 2  AP	South 1NT¹ 3♠

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	Board: 46 Dealer: S Vul: None HCP: 12	<ul><li>AQ10</li><li>Q75</li><li>J82</li><li>K865</li></ul>	The opponents are silent.  Partner bids first.
	Board: 47 Dealer: N Vul: NS HCP: 11	<ul><li>◆ 965</li><li>♥ KJ985</li><li>◆ A5</li><li>◆ K108</li></ul>	The opponents are silent. You bid first.
	Board: 48 Dealer: S Vul: EW HCP: 12	<ul><li>★ K92</li><li>★ A932</li><li>◆ QJ4</li><li>◆ Q72</li></ul>	The opponents are silent.  Partner bids first.
	Board: 49 Dealer: N Vul: None HCP: 14	<ul><li>★ K10753</li><li>★ AK764</li><li>★ A8</li><li>★ 10</li></ul>	West Doubles 5♣ if possible.  You bid first.
	Board: 50 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q32</li><li>♥ 9875</li><li>♦ AQ9</li><li>♣ A62</li></ul>	West Doubles 1♠ if possible. East Bids 2♠ if possible.  Partner bids first.

Board: 46 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♥ S	North:  ♠ AQ10  ♥ Q75  • J82  ♣ K865	South:  ♠ K2  ♥ A9842  ♠ A106  ♠ Q32	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 47 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 4 N	North:	South:	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 4♥  AP  1. forcing 1NT
Board: 48 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4♠ S	North:  ♠ K92  ▼ A932  ◆ QJ4  ♣ Q72	South:  ♠ AQJ87  ♥ Q108  ♠ 865  ♠ A8	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 4♠ AP  1. forcing 1NT
Board: 49 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 5♠ N	North:  ♠ K10753  ✔ AK764  ♠ A8  ♣ 10	South:  ♠ QJ8  ♥ 102  ♠ KJ632  ♠ QJ3	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♠  Pass 3NT² Pass 4♠³  Pass 4NT⁴ Pass 5♠⁵  X 5♠ AP  1. forcing 1NT  2. Cue bid, surplus  3. Cue bid, a ♦ stopper  4. Blackwood 0314, for ♠  5. A=0/5 or 3/5

Board: 50 Dealer: S	North: ♠ Q32	South: <b>♠</b> A98754	West	North	East	_
Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ S	<ul><li>♥ 9875</li><li>♦ AQ9</li><li>♠ A62</li></ul>	<ul><li>✓ A106</li><li>✓ K10</li><li>◆ 87</li></ul>	X Pass	XX 4♠	2 <b>♦</b> AP	1 <b>♠</b> 2 <b>♠</b>

Board: 46 Dealer: S Vul: None HCP: 13	<ul><li>★ K2</li><li>▼ A9842</li><li>◆ A106</li><li>◆ Q32</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: N Vul: NS HCP: 11	<ul><li>432</li><li>✓ AQ3</li><li>✓ KQ62</li><li>◆ 976</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: S Vul: EW HCP: 13	<ul><li>AQJ87</li><li>♥ Q108</li><li>865</li><li>A8</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: N Vul: None HCP: 10	<ul><li>♣ QJ8</li><li>♥ 102</li><li>◆ KJ632</li><li>♣ QJ3</li></ul>	West Doubles 5♣ if possible.  Partner bids first.
Board: 50 Dealer: S Vul: NS HCP: 11	<ul><li>★ A98754</li><li>♥ A106</li><li>★ K10</li><li>★ 87</li></ul>	West Doubles 1♠ if possible. East Bids 2♠ if possible. You bid first.

Board: 46 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♥ S	North:  ♠ AQ10  ♥ Q75  • J82  ♣ K865	South:  ♠ K2  ♥ A9842  ♠ A106  ♠ Q32	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 47 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 4 N	North:	South:	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 4♥  AP  1. forcing 1NT
Board: 48 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4♠ S	North:  ♠ K92  ▼ A932  ◆ QJ4  ♣ Q72	South:  ♠ AQJ87  ♥ Q108  ♠ 865  ♠ A8	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 4♠ AP  1. forcing 1NT
Board: 49 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 5♠ N	North:  ♠ K10753  ✔ AK764  ♠ A8  ♣ 10	South:  ♠ QJ8  ♥ 102  ♠ KJ632  ♠ QJ3	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♠  Pass 3NT² Pass 4♠³  Pass 4NT⁴ Pass 5♠⁵  X 5♠ AP  1. forcing 1NT  2. Cue bid, surplus  3. Cue bid, a ♦ stopper  4. Blackwood 0314, for ♠  5. A=0/5 or 3/5

Board: 50 Dealer: S	North: ♠ Q32	South: <b>♠</b> A98754	West	North	East	_
Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ S	<ul><li>♥ 9875</li><li>♦ AQ9</li><li>♠ A62</li></ul>	<ul><li>✓ A106</li><li>✓ K10</li><li>◆ 87</li></ul>	X Pass	XX 4♠	2♦ AP	1 <b>♠</b> 2 <b>♠</b>

Board: 51 Dealer: N Vul: EW HCP: 14	<ul><li>♠ 643</li><li>♥ A10532</li><li>♦ K</li><li>♠ AK75</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: S Vul: Both HCP: 10	<ul><li>★ K102</li><li>★ 1062</li><li>◆ AK965</li><li>♣ 95</li></ul>	West Doubles 1♥ if possible. East Bids 1♠ if possible.  Partner bids first.
Board: 53 Dealer: N Vul: NS HCP: 13	<ul><li>★ A10932</li><li>★ AJ9</li><li>★ J943</li><li>★ K</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: S Vul: EW HCP: 11	<ul><li>▲ A63</li><li>▼ J73</li><li>◆ A872</li><li>▲ Q84</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: N Vul: Both HCP: 12	♣ QJ10962 ♥— • KJ ♣ KQ964	East Doubles 1♠ if possible. West Bids 2♥ if possible. You bid first.

Board: 51 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2 N	North:  ♠ 643  ♥ A10532  ♠ K  ♠ AK75	South:  ♠ K102  ♥ 874  ♠ AQ10952  ♣ 2	West AP	North 1♥	East Pass	
Board: 52 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 4♥ S	North:  ♠ K102  ♥ 1062  ♠ AK965  ♣ 95	South:  ♠ Q4  ♥ AK843  ♦ 42  ♣ A832	West X Pass	North  XX  4♥	East 1♠ AP	South 1♥ 2♣
Board: 53 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2♠ N	North:  ♠ A10932  ♥ AJ9  ♦ J943  ♠ K	South:  ◆ 875  ▼ 832  ◆ K  ◆ AJ9642	West AP	North 1♠	East Pass	
Board: 54 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 44 S	North:  ♠ A63  ♥ J73  ♠ A872  ♠ Q84	South:  ♠ KQ952  ♥ KQ86  ♠ KJ5  ♣ 3	Pass Pass Pass Pass 1. forci 2. Cue 3. Cue	North  1NT¹ 3♣ 4♣³ 4♠ ng 1NT bid, surn bid, a ♣ bid, a ♣	Pass Pass Pass AP plus stoppe	1♠ 2♥ 3NT² 4♥⁴
Board: 55 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ QJ10962  ♥ —  ♠ KJ  ♠ KQ964	South:  ♠ AK3  ♥ K104  ♦ 109842  ♣ J3	West 2♥ AP	North 1♠ 3♣	East X Pass	XX

Board: 51 Dealer: N Vul: EW HCP: 9	<ul><li>★K102</li><li>▼874</li><li>◆AQ10952</li><li>◆2</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: S Vul: Both HCP: 13	<ul><li>♣ Q4</li><li>▼ AK843</li><li>◆ 42</li><li>♣ A832</li></ul>	West Doubles 1♥ if possible. East Bids 1♠ if possible. You bid first.
Board: 53 Dealer: N Vul: NS HCP: 8	<ul><li>★875</li><li>▼832</li><li>★ K</li><li>★ AJ9642</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: S Vul: EW HCP: 14	<ul><li>★ KQ952</li><li>★ KQ86</li><li>◆ KJ5</li><li>★ 3</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: N Vul: Both HCP: 11	<ul><li>♠ AK3</li><li>♥ K104</li><li>♦ 109842</li><li>♠ J3</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible.  Partner bids first.

Board: 51 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2 N	North:  ♠ 643  ♥ A10532  ♠ K  ♠ AK75	South:  ♠ K102  ♥ 874  ♠ AQ10952  ♣ 2	West AP	North 1♥	East Pass	
Board: 52 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 4♥ S	North:  ♠ K102  ♥ 1062  ♠ AK965  ♣ 95	South:  ♠ Q4  ♥ AK843  ♦ 42  ♣ A832	West X Pass	North  XX  4♥	East 1♠ AP	South 1♥ 2♣
Board: 53 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2♠ N	North:  ♠ A10932  ♥ AJ9  ♦ J943  ♠ K	South:  ◆ 875  ▼ 832  ◆ K  ◆ AJ9642	West AP	North 1♠	East Pass	
Board: 54 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 44 S	North:  ♠ A63  ♥ J73  ♠ A872  ♠ Q84	South:  ♠ KQ952  ♥ KQ86  ♠ KJ5  ♣ 3	Pass Pass Pass Pass 1. forci 2. Cue 3. Cue	North  1NT¹ 3♣ 4♣³ 4♠ ng 1NT bid, surn bid, a ♣ bid, a ♣	Pass Pass Pass AP plus stoppe	1♠ 2♥ 3NT² 4♥⁴
Board: 55 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ QJ10962  ♥ —  ♠ KJ  ♠ KQ964	South:  ♠ AK3  ♥ K104  ♦ 109842  ♣ J3	West 2♥ AP	North 1♠ 3♣	East X Pass	XX

Board: 56	<b>♠</b> A8	West Bids 2♠ if possible.
Dealer: S	<b>♥</b> J42	East Bids 3♠ if possible.
Vul: None	<b>♦</b> K1073	
HCP: 10	<b>♣</b> Q1085	Partner bids first.
D 1.55	1 0 0 0 6	
Board: 57 Dealer: N	<b>♦</b> A10986	The opponents are silent.
Vul: EW	♥ QJ4 ♦ A93	
HCP: 12	• 18 • J8	You bid first.
110111	_ 0	
Board: 58	♠ AQ3	TI
Dealer: S	<b>♥</b> J93	The opponents are silent.
Vul: Both	<b>♦</b> J104	Partner bids first.
HCP: 11	<b>♣</b> K972	Tartifer olds first.
Board: 59	<b>♦</b> J10985	East Dida 24 if nagaible
Dealer: N	▼ AK93	East Bids 2♣ if possible. West Bids 4♥ if possible.
Vul: None	◆ AQ10	west Blus 4 v II possible.
HCP: 14	• 6	You bid first.
110111	1 0	10000100111000
Board: 60	<b>♦</b> K54	TT1
Dealer: S	<b>♥</b> J1064	The opponents are silent.
Vul: NS	◆ KQ542	Partner bids first.
HCP: 9	<b>♣</b> 10	i artifer blus mist.

Board: 56 Dealer: S Vul: None North HCP: 10 South HCP: 11 Contract: 4♥ S	North:  ♠ A8  ♥ J42  ♠ K1073  ♣ Q1085	South:  ◆ 96  ▼ AK875  ◆ J6  ◆ K742	West  2♠ Pass	North 3♥ 4♥	East 3♣ AP	South 1♥ Pass
Board: 57 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ A10986  ♥ QJ4  ♠ A93  ♣ J8	South:  ♠ K32  ♥ A73  ♦ J5  ♠ K10652	Pass Pass	North 1♠ 2♦ 4♠ ng 1NT	Pass Pass AP	$1NT^1$
Board: 58 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 4♥ S	North:  ♠ AQ3  ♥ J93  • J104  ♠ K972	South:	Pass Pass AP	North  1NT <sup>1</sup> 3  ng 1NT	Pass Pass	1 <b>∀</b> 2 <b>♦</b>
Board: 59 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 4 VX W	North:  ♠ J10985  ♥ AK93  ♠ AQ10  ♠ 6	South:  ♠ Q64  ♥ 8  ♠ K9753  ♠ QJ104	West 4♥	North 1♠ X	East 2♣ AP	South 2♣
Board: 60 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ S	North:  ♠ K54  ♥ J1064  ♠ KQ542  ♣ 10	South:  ♠ AQJ92  ♥ 75  ♦ J86  ♣ KJ8	West Pass	North 2♠	East AP	South 1♠

Board: 56 Dealer: S Vul: None HCP: 11	<ul><li>♣96</li><li>✔ AK875</li><li>♦ J6</li><li>♣ K742</li></ul>	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 57 Dealer: N Vul: EW HCP: 11	<ul><li>★ K32</li><li>★ A73</li><li>★ J5</li><li>★ K10652</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: S Vul: Both HCP: 11	<ul><li>◆98</li><li>▼ K108642</li><li>◆ A765</li><li>◆ A</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: N Vul: None HCP: 8	<ul><li>♠ Q64</li><li>♥ 8</li><li>♦ K9753</li><li>♠ QJ104</li></ul>	East Bids 2♣ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 60 Dealer: S Vul: NS HCP: 12	<ul><li>AQJ92</li><li>₹75</li><li>J86</li><li>KJ8</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: S Vul: None North HCP: 10 South HCP: 11 Contract: 4♥ S	North:  ♠ A8  ♥ J42  ♠ K1073  ♣ Q1085	South:  ◆ 96  ▼ AK875  ◆ J6  ◆ K742	West  2♠ Pass	North 3♥ 4♥	East 3♣ AP	South 1♥ Pass
Board: 57 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ A10986  ♥ QJ4  ♠ A93  ♣ J8	South:  ♠ K32  ♥ A73  ♦ J5  ♠ K10652	Pass Pass	North 1♠ 2♦ 4♠ ng 1NT	Pass Pass AP	$1NT^1$
Board: 58 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 4♥ S	North:  ♠ AQ3  ♥ J93  • J104  ♠ K972	South:	Pass Pass AP	North  1NT <sup>1</sup> 3  ng 1NT	Pass Pass	1 <b>∀</b> 2 <b>♦</b>
Board: 59 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 4 VX W	North:  ♠ J10985  ♥ AK93  ♠ AQ10  ♠ 6	South:  ♠ Q64  ♥ 8  ♠ K9753  ♠ QJ104	West 4♥	North 1♠ X	East 2♣ AP	South 2♣
Board: 60 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ S	North:  ♠ K54  ♥ J1064  ♠ KQ542  ♣ 10	South:  ♠ AQJ92  ♥ 75  ♦ J86  ♣ KJ8	West Pass	North 2♠	East AP	South 1♠

Board: 61 Dealer: N Vul: Both HCP: 12	<ul><li>▲ A9762</li><li>♥ KQJ</li><li>◆ J8</li><li>▲ J62</li></ul>	The opponents are silent.  You bid first.
Board: 62 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q973</li><li>★ A92</li><li>◆ A52</li><li>♣ Q104</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: N Vul: NS HCP: 13	<ul><li>★ AJ863</li><li>★ A105</li><li>★ KJ4</li><li>★ 103</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 64 Dealer: S Vul: EW HCP: 10	<ul><li>AQ2</li><li>J72</li><li>Q10542</li><li>J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: N Vul: None HCP: 14	<ul><li>★ AK1053</li><li>♥ Q106</li><li>♦ 75</li><li>★ KQ8</li></ul>	The opponents are silent. You bid first.

Board: 61 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3♠ N	North:  ♠ A9762  ♥ KQJ  ♦ J8  ♣ J62	South:	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 62 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3♥ S	North:  ♠ Q973  ♥ A92  ♠ A52  ♠ Q104	South:  ♠ AJ5  ♥ K8754  ♦ J106  ♣ K7	West Pass Pass	North 1♠ 3♥	East Pass AP	South 1♥ 1NT
Board: 63 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 4♠ N	North:  ♠ AJ863  ♥ A105  ♠ KJ4  ♣ 103	South:  ♠ 742  ♥ Q  ♠ A10963  ♣ QJ54	Pass 1. Mich	North 1♣ 4♠ naels Cu raise or	2♠¹ AP ebid	<b>3</b> ♥ <sup>2</sup>
Board: 64 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 4 S	North:  ♠ AQ2  ♥ J72  ♦ Q10542  ♣ J2	South:	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1 <b>♥</b> 2♣
Board: 65 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♠ N	North:  ♠ AK1053  ♥ Q106  ♠ 75  ♠ KQ8	South:	Pass Pass	North 1♣ 2♣ 4♠ ng 1NT		1NT <sup>1</sup>

Board: 61 Dealer: N Vul: Both HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: S Vul: None HCP: 12	<ul><li>▲ AJ5</li><li>♥ K8754</li><li>◆ J106</li><li>♣ K7</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: N Vul: NS HCP: 9	<ul><li>↑742</li><li>♥ Q</li><li>↑ A10963</li><li>♠ QJ54</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 64 Dealer: S Vul: EW HCP: 13	<ul><li>◆ 98</li><li>♥ AQ985</li><li>◆ K96</li><li>◆ A104</li></ul>	The opponents are silent. You bid first.
Board: 65 Dealer: N Vul: None HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 61 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3♠ N	North:  ♠ A9762  ♥ KQJ  ♦ J8  ♣ J62	South:	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 62 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 3♥ S	North:  ♠ Q973  ♥ A92  ♠ A52  ♠ Q104	South:  ♠ AJ5  ♥ K8754  ♦ J106  ♣ K7	West Pass Pass	North 1♠ 3♥	East Pass AP	South 1♥ 1NT
Board: 63 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 4♠ N	North:  ♠ AJ863  ♥ A105  ♠ KJ4  ♣ 103	South:  ♠ 742  ♥ Q  ♠ A10963  ♣ QJ54	Pass 1. Mich	North 1♣ 4♠ naels Cu raise or	2♠¹ AP ebid	<b>3</b> ♥ <sup>2</sup>
Board: 64 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 4 S	North:  ♠ AQ2  ♥ J72  ♦ Q10542  ♣ J2	South:	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1 <b>♥</b> 2♣
Board: 65 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♠ N	North:  ♠ AK1053  ♥ Q106  ♠ 75  ♠ KQ8	South:	Pass Pass	North 1♣ 2♣ 4♠ ng 1NT		1NT <sup>1</sup>

Board: 66 Dealer: S Vul: NS HCP: 10	<ul><li>♠ 65</li><li>♥ KJ5</li><li>♠ 8432</li><li>♠ AQ86</li></ul>	East Bids 2♠ if possible. West Bids 4♠ if possible. East Doubles 5♥ if possible. Partner bids first.
Board: 67 Dealer: N Vul: EW HCP: 11	<ul><li>★ KQ876</li><li>♥ J8</li><li>◆ J108</li><li>◆ A65</li></ul>	West Bids 2NT if possible. East Bids 3♥ if possible.  You bid first.
Board: 68 Dealer: S Vul: Both HCP: 6	<ul><li>♣—</li><li>♥ 642</li><li>◆ QJ8742</li><li>♣ K1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: N Vul: NS HCP: 13	<ul><li>★ A3</li><li>▼ AQ97543</li><li>★ 10</li><li>★ K84</li></ul>	The opponents are silent. You bid first.
Board: 70 Dealer: S Vul: EW HCP: 9	<ul><li></li></ul>	West Opens 2♦. East Bids 3♦ if possible.  Partner bids first.

Board: 66 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 5 VX S	North:  ♠ 65  ♥ KJ5  ♦ 8432  ♣ AQ86	South:  ♠ 107  ♥ AQ6432  ♠ K10  ♣ KJ9	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 67 Dealer: N Vul: EW North HCP: 11 South HCP: 12 Contract: 3♥ E	North:  ♠ KQ876  ♥ J8  ♦ J108  ♣ A65	South:  ♠ AJ3  ♥ 1092  ♠ KQ42  ♣ Q98	West North East South Pass Pass 1  2NT¹ X 3  AP  1. Unusual 2NT
Board: 68 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 2 S	North:  ♣—  • 642  • QJ8742  • K1075	South:  ♠ KJ875  ♥ KJ1053  ♠ —  ♠ AQ3	West North East South  1♠  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 69 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:  ♠ A3  ♥ AQ97543  ♦ 10  ♠ K84	South:  ♠ K54  ♥ K102  ♠ KQ76  ♣ 975	West North East South  1♥ Pass 1NT¹  Pass 4♥ AP  1. forcing 1NT
Board: 70 Dealer: S Vul: EW North HCP: 9 South HCP: 11 Contract: 3 • W	North: <b>♣</b> J532 <b>♥</b> J93 <b>♦</b> 4 <b>♣</b> AK873	South:  ♠ Q87  ♥ Q10765  ♠ AJ7  ♣ Q6	West North East South Pass  2♦ Pass 3♦ AP

Board: 66 Dealer: S Vul: NS HCP: 13	<ul><li>107</li><li>✓ AQ6432</li><li>✓ K10</li><li>✓ KJ9</li></ul>	East Bids 2♠ if possible. West Bids 4♠ if possible. East Doubles 5♥ if possible. You bid first.
Board: 67 Dealer: N Vul: EW HCP: 12	<ul><li>AJ3</li><li>▼ 1092</li><li>★ KQ42</li><li>♣ Q98</li></ul>	West Bids 2NT if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 68 Dealer: S Vul: Both HCP: 14	<ul><li>★ KJ875</li><li>★ KJ1053</li><li>★ —</li><li>★ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: N Vul: NS HCP: 11	<ul><li>★ K54</li><li>★ K102</li><li>★ KQ76</li><li>★ 975</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: S Vul: EW HCP: 11	<b>♠</b> Q87 <b>♥</b> Q10765 <b>♦</b> AJ7 <b>♣</b> Q6	West Opens 2♦. East Bids 3♦ if possible. You bid first.

Board: 66 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 5 VX S	North:  ♠ 65  ♥ KJ5  ♦ 8432  ♣ AQ86	South:  ♠ 107  ♥ AQ6432  ♠ K10  ♣ KJ9	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 67 Dealer: N Vul: EW North HCP: 11 South HCP: 12 Contract: 3♥ E	North:  ♠ KQ876  ♥ J8  ♦ J108  ♣ A65	South:  ♠ AJ3  ♥ 1092  ♠ KQ42  ♣ Q98	West North East South Pass Pass 1  2NT¹ X 3  AP  1. Unusual 2NT
Board: 68 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 2 S	North:  ♣—  • 642  • QJ8742  • K1075	South:  ♠ KJ875  ♥ KJ1053  ♠ —  ♠ AQ3	West North East South  1♠  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 69 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:  ♠ A3  ♥ AQ97543  ♦ 10  ♠ K84	South:  ♠ K54  ♥ K102  ♠ KQ76  ♣ 975	West North East South  1♥ Pass 1NT¹  Pass 4♥ AP  1. forcing 1NT
Board: 70 Dealer: S Vul: EW North HCP: 9 South HCP: 11 Contract: 3 • W	North: <b>♣</b> J532 <b>♥</b> J93 <b>♦</b> 4 <b>♣</b> AK873	South:  ♠ Q87  ♥ Q10765  ♠ AJ7  ♣ Q6	West North East South Pass  2♦ Pass 3♦ AP

Board: 71 Dealer: N Vul: Both Vul: Both HCP: 12 A  Board: 72 Dealer: S Vuli: None HCP: 10  AQ9743  Board: 73 Dealer: N Vul: None HCP: 10  AQ9743  Dealer: N Vul: EW A76 Vul: EW HCP: 14  Board: 74 Dealer: S Vul: Both Vul: Both HCP: 14  AQ9743  Dealer: N Vul: EW A92 HCP: 14  AQ9743  Dealer: N Vul: EW A92 HCP: 14  AQ9743  Dealer: S Vul: Both Vul: None Vul:			
Dealer: S	Dealer: N Vul: Both	♥ Q973 ♦ 92	
Dealer: N Vul: EW HCP: 14  A92 HCP: 14  A7  West Bids 3♣ if possible.  You bid first.  You bid first.  The opponents are silent.  Partner bids first.  Board: 75 AK863 Dealer: N Vul: None  AK863 Vul: None  AK863 Vul: None  Vou bid first.  Vou bid first.  Vou bid first.	Dealer: S Vul: None	♥ Q102 ♦ J4	
Dealer: S	Dealer: N Vul: EW	<ul><li>★ A76</li><li>★ A92</li></ul>	
Dealer: N ♥ J7  Vul: None ♦ Q632  You bid first	Dealer: S Vul: Both	♥ QJ6 ♦ KQ632	
	Dealer: N Vul: None	<b>♥</b> J7 <b>♦</b> Q632	

Board: 71 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ N	North:  ♠ AQ10432  ♥ Q973  • 92  ♣ A	South:  ♣ 765  ✔ J  ♣ KQ107  ♣ K10732	West AP	North 1♠	East Pass	
Board: 72 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4 S	North:  ♠ Q93  ♥ Q102  ♦ J4  ♣ KQ643	South:  ♠ A76  ♥ AJ864  ♠ 73  ♣ A107	Pass Pass AP	North  1NT¹ 3♥  ng 1NT	Pass Pass	1 <b>∨</b> 2 <b>♣</b>
Board: 73 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4♠ N	North:  ♠ AQ9743  ♥ A76  ♠ A92  ♣ 7	South:  ♠ 852  ♥ KQ4  ♦ J1043  ♣ KQ4	3♣ AP	North 1♠ 3♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 74 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♥ S	North: <b>♦</b> J63 <b>♥</b> QJ6 <b>♦</b> KQ632 <b>♣</b> Q2	South:  ♠ AQ872  ♥ K109852  ♠ A  ♠ 6	Pass Pass	North  1NT¹  4♥  ng 1NT	Pass AP	1♥
Board: 75 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ AK863  ♥ J7  ♠ Q632  ♠ K6	South:  ♠ Q94  ♥ A102  ♦ 75  ♣ A10975	Pass Pass	North 1♠ 2♦ 4♠ ng 1NT	Pass Pass AP	$1NT^1$

Dealer: N ♥ Vul: Both ♦	765 J KQ107 K10732	The opponents are silent.  Partner bids first.
Dealer: S ♥ Vul: None ♦	A76 AJ864 73 A107	The opponents are silent. You bid first.
Dealer: N ♥ Vul: EW ♦	852 KQ4 J1043 KQ4	West Bids 3♣ if possible.  Partner bids first.
Dealer: S ♥ Vul: Both ♦	AQ872 K109852 A	The opponents are silent. You bid first.
Dealer: N ♥ Vul: None ♦	Q94 A102 75 A10975	The opponents are silent.  Partner bids first.

Board: 71 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ N	North:  ♠ AQ10432  ♥ Q973  • 92  ♣ A	South:  ♣ 765  ✔ J  ♣ KQ107  ♣ K10732	West AP	North 1♠	East Pass	
Board: 72 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4 S	North:  ♠ Q93  ♥ Q102  ♦ J4  ♣ KQ643	South:  ♠ A76  ♥ AJ864  ♠ 73  ♣ A107	Pass Pass AP	North  1NT¹ 3♥  ng 1NT	Pass Pass	1 <b>∨</b> 2 <b>♣</b>
Board: 73 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4♠ N	North:  ♠ AQ9743  ♥ A76  ♠ A92  ♣ 7	South:  ♠ 852  ♥ KQ4  ♦ J1043  ♣ KQ4	3♣ AP	North 1♠ 3♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 74 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♥ S	North: <b>♦</b> J63 <b>♥</b> QJ6 <b>♦</b> KQ632 <b>♣</b> Q2	South:  ♠ AQ872  ♥ K109852  ♠ A  ♠ 6	Pass Pass	North  1NT¹  4♥  ng 1NT	Pass AP	1♥
Board: 75 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ AK863  ♥ J7  ♠ Q632  ♠ K6	South:  ♠ Q94  ♥ A102  ♦ 75  ♣ A10975	Pass Pass	North 1♠ 2♦ 4♠ ng 1NT	Pass Pass AP	$1NT^1$

Board: 76 Dealer: S Vul: NS	<b>♠</b> AK97 <b>♥</b> QJ2 <b>♦</b> J4	East Bids 2♦ if possible. West Bids 4♦ if possible.
HCP: 11	<b>♣</b> 10985	Partner bids first.
Board: 77 Dealer: N	<b>♠</b> AQ8 <b>♥</b> KQJ85	The opponents are silent.
Vul: Both HCP: 14	◆ Q2 ◆ 632	You bid first.
Board: 78 Dealer: S	<b>♠</b> Q654 <b>♥</b> A83	East Bids 2♠ if possible.
Vul: None HCP: 10	◆ A873 ◆ 94	Partner bids first.
Board: 79 Dealer: N	<b>♦</b> 864 <b>♥</b> KQ1085	The opponents are silent.
Vul: NS HCP: 12	<ul><li>◆ A3</li><li>◆ QJ10</li></ul>	You bid first.
Board: 80 Dealer: S	<b>♦</b> 9 <b>♥</b> 754	West Bids 2♣ if possible.
Vul: EW HCP: 8	<ul><li>◆ KJ87653</li><li>◆ A4</li></ul>	Partner bids first.

Board: 76 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 • E	North:  ♠ AK97  ♥ QJ2  ♦ J4  ♣ 10985	South:  ♠ Q104  ♥ AK964  ♦ 7  ♣ A642	Pass 4	North  1♣  AP port dou	2•	1♥ X¹
Board: 77 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2 N	North:  ♠ AQ8  ♥ KQJ85  ♠ Q2  ♠ 632	South:  ♣ J3  ▼ A62  ♠ A97643  ♣ 108	West AP	North 1♥	East Pass	
Board: 78 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4 S	North:  ♠ Q654  ♥ A83  ♠ A873  ♣ 94	South:  ♠ K  ♥ KQ9654  ♦ 9  ♣ A10653	West Pass Pass	North 2♥ 4♥	East 2♠ AP	South 1♥ 3♥
Board: 79 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♥ N	North:  ◆ 864  ◆ KQ1085  ◆ A3  ◆ QJ10	South:  ♠ A10  ♥ 643  ♠ 864  ♠ AK976	Pass AP	North 1♥ 2♣  ng 1NT		$1NT^1$
Board: 80 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3 N	North:	South:  ♠ Q108752  ♥ AKQJ82  ♠ 2  ♣ —	West 2♣	North 3♦	East AP	South 1♠

Board: 76 Dealer: S Vul: NS HCP: 13	<ul><li>♣ Q104</li><li>♥ AK964</li><li>♦ 7</li><li>♣ A642</li></ul>	East Bids 2♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 77 Dealer: N Vul: Both HCP: 9	♣ J3 ♥ A62 ♦ A97643 ♣ 108	The opponents are silent.  Partner bids first.
Board: 78 Dealer: S Vul: None HCP: 12	<ul><li>★ K</li><li>▼ KQ9654</li><li>◆ 9</li><li>◆ A10653</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 79 Dealer: N Vul: NS HCP: 11	<ul><li>▲ A10</li><li>♥ 643</li><li>◆ 864</li><li>♣ AK976</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q108752</li><li>♥ AKQJ82</li><li>◆ 2</li><li>♣ —</li></ul>	West Bids 2♣ if possible.  You bid first.

Board: 76 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 • E	North:  ♠ AK97  ♥ QJ2  ♦ J4  ♣ 10985	South:  ♠ Q104  ♥ AK964  ♦ 7  ♣ A642	Pass 4	North  1♣  AP port dou	2•	1♥ X¹
Board: 77 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2 N	North:  ♠ AQ8  ♥ KQJ85  ♠ Q2  ♠ 632	South:  ♣ J3  ▼ A62  ♠ A97643  ♣ 108	West AP	North 1♥	East Pass	
Board: 78 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4 S	North:  ♠ Q654  ♥ A83  ♠ A873  ♣ 94	South:  ♠ K  ♥ KQ9654  ♦ 9  ♣ A10653	West Pass Pass	North 2♥ 4♥	East 2♠ AP	South 1♥ 3♥
Board: 79 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♥ N	North:  ◆ 864  ◆ KQ1085  ◆ A3  ◆ QJ10	South:  ♠ A10  ♥ 643  ♠ 864  ♠ AK976	Pass AP	North 1♥ 2♣  ng 1NT		$1NT^1$
Board: 80 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3 N	North:	South:  ♠ Q108752  ♥ AKQJ82  ♠ 2  ♣ —	West 2♣	North 3♦	East AP	South 1♠

Board: 81 Dealer: N Vul: None HCP: 12	<ul><li>52</li><li>✓ AQJ1072</li><li>✓ Q532</li><li>✓ K</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: S Vul: NS HCP: 11	<ul><li>♠ 643</li><li>♥ A1098</li><li>♦ A105</li><li>♠ K65</li></ul>	East Bids 2NT if possible. West Bids 3♦ if possible. East Bids 4♦ if possible.  Partner bids first.
Board: 83 Dealer: N Vul: EW HCP: 13	<ul><li>AQ</li><li>✓ AK1092</li><li>◆ 8542</li><li>◆ 54</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: S Vul: Both HCP: 11	<ul><li>43</li><li>✓ J32</li><li>✓ AJ532</li><li>✓ KQ10</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 85 Dealer: N Vul: NS HCP: 13	<ul><li>AQ532</li><li>✓ A853</li><li>✓ Q10</li><li>✓ J4</li></ul>	East Bids 2♦ if possible. West Bids 4♦ if possible. You bid first.

Board: 81 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4 N	North:	South:  ♠ KJ84  ♥ 865  ♠ AK74  ♣ 109	West Pass Pass	North 1♥ 2♦ 4♥		1♠
Board: 82 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4•X W	North:	South:  ♠ AKQ108  ♥ Q64  ♦ 63  ♣ J32	Pass 3 Pass 1. forci	North  1NT <sup>1</sup> 3 • X ng 1NT sual 2N	2NT <sup>2</sup> 4♦ AP	South 1♠ Pass Pass
Board: 83 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2 N	North:  ♠ AQ  ♥ AK1092  ♦ 8542  ♣ 54	South:  ♠ K742  ♥ 653  ♠ KQJ93  ♣ 7	West AP	North 1♥	East Pass	
Board: 84 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 4 S	North:	South:  ♠ A102  ♥ K109754  ♦ —  ♠ A985	West 2♣ AP	North 3♥		South 1♥ 4♥
Board: 85 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 4•X E	North:  ♠ AQ532  ♥ A853  ♠ Q10  ♣ J4	South:  ♠ K107  ♥ QJ9  ♦ 5  ♣ K98632	4•	North 1♣ X raise or	2♦ AP	<b>3</b> ♦¹

Board: 81 Dealer: N Vul: None HCP: 11	<ul><li>★ KJ84</li><li>▼ 865</li><li>◆ AK74</li><li>◆ 109</li></ul>	The opponents are silent.  Partner bids first.
Board: 82 Dealer: S Vul: NS HCP: 12	<ul><li>★ AKQ108</li><li>♥ Q64</li><li>★ 63</li><li>★ J32</li></ul>	East Bids 2NT if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. You bid first.
Board: 83 Dealer: N Vul: EW HCP: 9	<ul><li>★ K742</li><li>★ 653</li><li>★ KQJ93</li><li>★ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: S Vul: Both HCP: 11	<ul><li>★ A102</li><li>▼ K109754</li><li>◆ —</li><li>★ A985</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 85 Dealer: N Vul: NS HCP: 9	<ul><li>★ K107</li><li>♥ QJ9</li><li>◆ 5</li><li>★ K98632</li></ul>	East Bids 2♦ if possible. West Bids 4♦ if possible. Partner bids first.

Board: 81 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4 N	North:	South:  ♠ KJ84  ♥ 865  ♠ AK74  ♣ 109	West Pass Pass	North 1♥ 2♦ 4♥		1♠
Board: 82 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4•X W	North:	South:  ♠ AKQ108  ♥ Q64  ♦ 63  ♣ J32	Pass 3 Pass 1. forci	North  1NT <sup>1</sup> 3 • X ng 1NT sual 2N	2NT <sup>2</sup> 4♦ AP	South 1♠ Pass Pass
Board: 83 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2 N	North:  ♠ AQ  ♥ AK1092  ♦ 8542  ♣ 54	South:  ♠ K742  ♥ 653  ♠ KQJ93  ♣ 7	West AP	North 1♥	East Pass	
Board: 84 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 4 S	North:	South:  ♠ A102  ♥ K109754  ♦ —  ♠ A985	West 2♣ AP	North 3♥		South 1♥ 4♥
Board: 85 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 4•X E	North:  ♠ AQ532  ♥ A853  ♠ Q10  ♣ J4	South:  ♠ K107  ♥ QJ9  ♦ 5  ♣ K98632	4•	North 1♣ X raise or	2♦ AP	<b>3</b> ♦¹

Board: 86 Dealer: S Vul: EW HCP: 11	<ul><li>★ A65</li><li>▼ A43</li><li>◆ 1094</li><li>◆ K762</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: N Vul: Both HCP: 11	<ul><li>♣ AJ98</li><li>♥ Q76532</li><li>♦ 9</li><li>♣ A9</li></ul>	East Bids 1♠ if possible.  You bid first.
Board: 88 Dealer: S Vul: None HCP: 10	<ul><li>♣ Q107</li><li>♥ J3</li><li>◆ Q1086</li><li>♣ AJ103</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 89 Dealer: N Vul: EW HCP: 13	<ul><li>★ 32</li><li>▼ KJ9643</li><li>◆ AQ6</li><li>◆ K8</li></ul>	The opponents are silent. You bid first.
Board: 90 Dealer: S Vul: Both HCP: 10	<ul><li>▲ 106</li><li>♥ AK6</li><li>◆ K109</li><li>◆ 109432</li></ul>	The opponents are silent.  Partner bids first.

Board: 86 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♥ S	North:  ♠ A65  ♥ A43  ♦ 1094  ♣ K762	South:  ♠ K4  ▼ J9762  ♠ A83  ♣ A43	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1 <b>∀</b> 2 <b>♣</b>
Board: 87 Dealer: N Vul: Both North HCP: 11 South HCP: 9 Contract: 2 N	North:  ♠ AJ98  ♥ Q76532  ♦ 9  ♣ A9	South:  ♠ Q7  ♥ A109  ♠ K76542  ♣ 105	West AP	North 1♥	East 1♠	South 2♥
Board: 88 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4♠ S	North:  ♠ Q107  ▼ J3  ◆ Q1086  ♠ AJ103	South:  ♠ KJ9852  ♥ A76  ♠ A7  ♣ 95	Pass 3  1. forci	North  1NT <sup>1</sup> 4♠  ng 1NT  naels Cu	2 <b>♠</b> <sup>2</sup> AP	South 1♠ X
Board: 89 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2 N	North:	South:  ♣ 8  ♥ Q102  ♠ K832  ♣ A9532	West AP	North 1♥	East Pass	
Board: 90 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 4 S	North:  ♠ 106  ♥ AK6  ♠ K109  ♣ 109432	South:  ♠ AK5  ♥ Q7532  ♦ J87  ♣ Q5	Pass Pass	North  1NT¹  4♥  ng 1NT	Pass AP	1♥

Board: 86 Dealer: S Vul: EW HCP: 12	<ul><li>★ K4</li><li>▼ J9762</li><li>◆ A83</li><li>◆ A43</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: N Vul: Both HCP: 9	♣ Q7 ♥ A109 ♦ K76542 ♣ 105	East Bids 1♠ if possible.  Partner bids first.
Board: 88 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ9852</li><li>★ A76</li><li>★ A7</li><li>♣ 95</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible. You bid first.
Board: 89 Dealer: N Vul: EW HCP: 9	♦8 ♥ Q102 • K832 • A9532	The opponents are silent.  Partner bids first.
Board: 90 Dealer: S Vul: Both HCP: 12	<ul><li>♠ AK5</li><li>♥ Q7532</li><li>♦ J87</li><li>♠ Q5</li></ul>	The opponents are silent. You bid first.

Board: 86 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♥ S	North:  ♠ A65  ♥ A43  ♦ 1094  ♣ K762	South:  ♠ K4  ▼ J9762  ♠ A83  ♣ A43	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1 <b>∀</b> 2 <b>♣</b>
Board: 87 Dealer: N Vul: Both North HCP: 11 South HCP: 9 Contract: 2 N	North:  ♠ AJ98  ♥ Q76532  ♦ 9  ♣ A9	South:  ♠ Q7  ♥ A109  ♠ K76542  ♣ 105	West AP	North 1♥	East 1♠	South 2♥
Board: 88 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4♠ S	North:  ♠ Q107  ▼ J3  ◆ Q1086  ♠ AJ103	South:  ♠ KJ9852  ♥ A76  ♠ A7  ♣ 95	Pass 3  1. forci	North  1NT <sup>1</sup> 4♠  ng 1NT  naels Cu	2 <b>♠</b> <sup>2</sup> AP	South 1♠ X
Board: 89 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2 N	North:	South:  ♣ 8  ♥ Q102  ♦ K832  ♣ A9532	West AP	North 1♥	East Pass	
Board: 90 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 4 S	North:  ♠ 106  ♥ AK6  ♠ K109  ♣ 109432	South:  ♠ AK5  ♥ Q7532  ♦ J87  ♣ Q5	Pass Pass	North  1NT¹  4♥  ng 1NT	Pass AP	1♥

Board: 91 Dealer: N Vul: None HCP: 13	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 92 Dealer: S Vul: NS HCP: 9	<b>♣</b> 7 <b>♥</b> 652 <b>♦</b> J973 <b>♣</b> AKJ62	The opponents are silent.  Partner bids first.
Board: 93 Dealer: N Vul: Both HCP: 12	<ul><li>★ KJ987</li><li>▼ K1098</li><li>◆ 43</li><li>◆ AJ</li></ul>	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible. You bid first.
Board: 94 Dealer: S Vul: None HCP: 12	<ul><li>AQ107</li><li>♥ 952</li><li>A85</li><li>Q85</li></ul>	The opponents are silent.  Partner bids first.
Board: 95 Dealer: N Vul: NS HCP: 11	<ul><li>★ KQJ85</li><li>▼ J84</li><li>◆ 2</li><li>◆ A643</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible. West Bids 5♦ if possible. You bid first.

Board: 91 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4♠ N	North:	South:  ♠ A75  ♥ AQJ3  ♦ J52  ♣ 862	Pass AP	North 1♣ 2♦ ng 1NT	Pass Pass	$1NT^1$
Board: 92 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2♥ S	North:  ♣ 7  ♥ 652  ♣ J973  ♣ AKJ62	South:  ♠ AKQ98  ♥ AJ1043  ♦ 10  ♣ 87	Pass AP	North  1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 93 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 3♥ E	North:  ♠ KJ987  ♥ K1098  ♠ 43  ♣ AJ	South:  ♠ 632  ♥ 4  ♠ KQ875  ♣ K1076	West X	North 1♠ Pass	East 1NT 3▼	South 2 AP
Board: 94 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4♥ S	North:  ♠ AQ107  ♥ 952  ♠ A85  ♠ Q85	South:	West Pass Pass	North 1♠ 4♥	East Pass AP	1♥
Board: 95 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 5•X W	North:  ♠ KQJ85  ♥ J84  ♠ 2  ♣ A643	South:	West  2♥ Pass 5◆	North 1♠ Pass 4♠ X	East X Pass Pass AP	XX 3♠

Board: 91 Dealer: N Vul: None HCP: 12	<ul><li>♣ A75</li><li>♥ AQJ3</li><li>◆ J52</li><li>♣ 862</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: S Vul: NS HCP: 14	<ul><li>★ AKQ98</li><li>▼ AJ1043</li><li>◆ 10</li><li>◆ 87</li></ul>	The opponents are silent. You bid first.
Board: 93 Dealer: N Vul: Both HCP: 8	<b>★</b> 632 <b>∀</b> 4 <b>★</b> KQ875 <b>★</b> K1076	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 94 Dealer: S Vul: None HCP: 14	<ul><li>J2</li><li>♥ Q10863</li><li>★ K10</li><li>★ AKJ10</li></ul>	The opponents are silent.  You bid first.
Board: 95 Dealer: N Vul: NS HCP: 11	<ul><li>♦ 974</li><li>♥ KQ</li><li>♦ Q97</li><li>♠ KJ985</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible. West Bids 5♦ if possible.  Partner bids first.

Board: 91 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4♠ N	North:	South:  ♠ A75  ♥ AQJ3  ♦ J52  ♣ 862	Pass AP	North 1♣ 2♦ ng 1NT	Pass Pass	$1NT^1$
Board: 92 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2♥ S	North:  ♣ 7  ♥ 652  ♣ J973  ♣ AKJ62	South:  ♠ AKQ98  ♥ AJ1043  ♦ 10  ♣ 87	Pass AP	North  1NT <sup>1</sup> ng 1NT	Pass	1♠
Board: 93 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 3♥ E	North:  ♠ KJ987  ♥ K1098  ♠ 43  ♣ AJ	South:  ♠ 632  ♥ 4  ♠ KQ875  ♣ K1076	West X	North 1♠ Pass	East 1NT 3▼	South 2 AP
Board: 94 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4♥ S	North:  ♠ AQ107  ♥ 952  ♠ A85  ♠ Q85	South:	West Pass Pass	North 1♠ 4♥	East Pass AP	1♥
Board: 95 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 5•X W	North:  ♠ KQJ85  ♥ J84  ♠ 2  ♣ A643	South:	West  2♥ Pass 5◆	North 1♠ Pass 4♠ X	East X Pass Pass AP	XX 3♠

Board: 96 Dealer: S Vul: EW HCP: 12	<ul><li>★ KJ10</li><li>♥ Q84</li><li>◆ KQ8</li><li>◆ J743</li></ul>	The opponents are silent.  Partner bids first.
Board: 97 Dealer: N Vul: None HCP: 12	<ul><li>AQ843</li><li>♥ 9</li><li>AQ964</li><li>54</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 98 Dealer: S Vul: NS HCP: 11	<ul><li>▲ A9</li><li>✓ K103</li><li>◆ J982</li><li>◆ K964</li></ul>	East Bids 2♥ if possible. West Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 99 Dealer: N Vul: EW HCP: 12	<ul><li>★ K10863</li><li>♥ 6</li><li>◆ AJ1052</li><li>◆ A5</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q32</li><li>♥ Q43</li><li>◆ AK742</li><li>♣ 92</li></ul>	West Doubles 1♥ if possible. East Bids 1♠ if possible. East Bids 4♠ if possible.  Partner bids first.

Board: 96 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4♥ S	North:  ♠ KJ10  ♥ Q84  ♠ KQ8  ♣ J743	South:  ♠ A93  ♥ AKJ652  ♦ J753  ♣ —	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1 <b>♥</b> 2 <b>♦</b>
Board: 97 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 4♠ N	North:  ♠ AQ843  ♥ 9  ♠ AQ964  ♣ 54	South:  ♠ KJ9  ♥ 83  ♠ KJ53  ♣ Q963	3♥ Pass	North 1♠ Pass 4♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 98 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4•X W	North:  ♠ A9  ♥ K103  ♦ J982  ♣ K964	South:  ♠ 87  ✔ AQ765  ♠ KQ53  ♣ Q3	Pass 2♣ 4♣ 1. forci	North  1NT <sup>1</sup> 3 ✓ X  ng 1NT naels Cu	2♥² Pass AP	1♥ Pass
Board: 99 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ K10863  ♥ 6  ♠ AJ1052  ♣ A5	South:  ♠ AQ4  ♥ 52  ♠ KQ873  ♣ 742	Pass Pass	North 1♣ 2♦ 4♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 100 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4•X E	North:  ♠ Q32  ♥ Q43  ♠ AK742  ♠ 92	South:	West X Pass Pass	North  XX  4  X	East 1♣ 4♠ AP	South 1♥ 2♣ Pass

Board: 96 Dealer: S Vul: EW HCP: 13	<ul><li>★ A93</li><li>▼ AKJ652</li><li>◆ J753</li><li>◆ —</li></ul>	The opponents are silent. You bid first.
Board: 97 Dealer: N Vul: None HCP: 10	<ul><li>★ KJ9</li><li>▼ 83</li><li>◆ KJ53</li><li>◆ Q963</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 98 Dealer: S Vul: NS HCP: 13	<ul><li>♣87</li><li>♥AQ765</li><li>♦ KQ53</li><li>♠Q3</li></ul>	East Bids 2♥ if possible. West Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 99 Dealer: N Vul: EW HCP: 11	<ul><li>AQ4</li><li>✓ 52</li><li>KQ873</li><li>✓ 742</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: S Vul: Both HCP: 12	<ul><li>◆ 9</li><li>▼ J10987</li><li>◆ Q83</li><li>◆ AKQ8</li></ul>	West Doubles 1♥ if possible. East Bids 1♠ if possible. East Bids 4♠ if possible. You bid first.

Board: 96 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4♥ S	North:  ♠ KJ10  ♥ Q84  ♠ KQ8  ♣ J743	South:  ♠ A93  ♥ AKJ652  ♦ J753  ♣ —	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1 <b>♥</b> 2 <b>♦</b>
Board: 97 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 4♠ N	North:  ♠ AQ843  ♥ 9  ♠ AQ964  ♣ 54	South:  ♠ KJ9  ♥ 83  ♠ KJ53  ♣ Q963	3♥ Pass	North 1♠ Pass 4♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 98 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4•X W	North:  ♠ A9  ♥ K103  ♦ J982  ♣ K964	South:  ♠ 87  ✔ AQ765  ♠ KQ53  ♣ Q3	Pass 2♣ 4♣ 1. forci	North  1NT <sup>1</sup> 3 ✓ X  ng 1NT naels Cu	2♥² Pass AP	1♥ Pass
Board: 99 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ K10863  ♥ 6  ♠ AJ1052  ♣ A5	South:  ♠ AQ4  ♥ 52  ♠ KQ873  ♣ 742	Pass Pass	North 1♣ 2♦ 4♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 100 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4•X E	North:  ♠ Q32  ♥ Q43  ♠ AK742  ♠ 92	South:	West X Pass Pass	North  XX  4  X	East 1♣ 4♠ AP	South 1♥ 2♣ Pass

Board: 101 Dealer: N Vul: NS HCP: 11	<b>★</b> K874 <b>♥</b> A10953 <b>♦</b> 9 <b>♣</b> A104	The opponents are silent. You bid first.
Board: 102 Dealer: S Vul: EW HCP: 7	<ul><li>▲ A106</li><li>✓ —</li><li>◆ J9852</li><li>◆ Q10742</li></ul>	East Doubles 2♠ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 103 Dealer: N Vul: Both HCP: 11	<ul><li>▲ J10743</li><li>✔ A542</li><li>♦ K</li><li>♣ K93</li></ul>	East Bids 2NT if possible. You bid first.
Board: 104 Dealer: S Vul: None HCP: 10	<ul><li>◆ Q109</li><li>◆ AQJ8</li><li>◆ 94</li><li>◆ J872</li></ul>	West Doubles 1♠ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 105 Dealer: N Vul: EW HCP: 12	<ul><li>★ KJ764</li><li>♥ 973</li><li>◆ A105</li><li>◆ A7</li></ul>	The opponents are silent.  You bid first.

Board: 101 Dealer: N Vul: NS North HCP: 11 South HCP: 10 Contract: 4 \( \mathbf{N} \)	North:  ♠ K874  ♥ A10953  ♦ 9  ♣ A104	South:	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 102 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 4♠ S	North:  ♠ A106  ♥ —  ♦ J9852  ♠ Q10742	South:  ♠ KQ543  ♥ QJ73  ♠ Q  ♣ A85	West North East South  1♣  Pass 2♠ X XX  3♥ 4♠ AP
Board: 103 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3♠ N	North:  ◆ J10743  ◆ A542  ◆ K  ◆ K93	South:  ♠ Q96  ♥ KQ93  ♠ A943  ♣ 52	West North East South  1♠ 2NT¹ 3♠  AP  1. Unusual 2NT
Board: 104 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 4♠ S	North:  ♠ Q109  ♥ AQJ8  ♦ 94  ♣ J872	South:  ♠ AK764  ♥ 972  ♠ K103  ♣ A5	West North East South  1♣  X XX 2♣ X  Pass 3♠ Pass 4♠  AP
Board: 105 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ KJ764  ♥ 973  ♠ A105  ♠ A7	South:  ♠ A95  ♥ K842  ♠ Q96  ♠ Q82	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT

Board: 101 Dealer: N Vul: NS HCP: 10	<ul><li>◆ 52</li><li>♥ Q84</li><li>◆ QJ653</li><li>◆ KQ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: S Vul: EW HCP: 14	<ul> <li>★ KQ543</li> <li>♥ QJ73</li> <li>◆ Q</li> <li>★ A85</li> </ul>	East Doubles 2♠ if possible. West Bids 3♥ if possible. You bid first.
Board: 103 Dealer: N Vul: Both HCP: 11	<ul><li>♣ Q96</li><li>♥ KQ93</li><li>◆ A943</li><li>♣ 52</li></ul>	East Bids 2NT if possible.  Partner bids first.
Board: 104 Dealer: S Vul: None HCP: 14	<ul><li>AK764</li><li>♥ 972</li><li>★ K103</li><li>★ A5</li></ul>	West Doubles 1♠ if possible. East Bids 2♠ if possible. You bid first.
Board: 105 Dealer: N Vul: EW HCP: 11	<ul><li>▲ A95</li><li>▼ K842</li><li>◆ Q96</li><li>▲ Q82</li></ul>	The opponents are silent.  Partner bids first.

Board: 101 Dealer: N Vul: NS North HCP: 11 South HCP: 10 Contract: 4 \( \mathbf{N} \)	North:  ♠ K874  ♥ A10953  ♦ 9  ♣ A104	South:	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 3♥  Pass 4♥ AP  1. forcing 1NT
Board: 102 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 4♠ S	North:  ♠ A106  ♥ —  ♦ J9852  ♠ Q10742	South:  ♠ KQ543  ♥ QJ73  ♠ Q  ♣ A85	West North East South  1♣  Pass 2♠ X XX  3♥ 4♠ AP
Board: 103 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3♠ N	North:  ◆ J10743  ◆ A542  ◆ K  ◆ K93	South:  ♠ Q96  ♥ KQ93  ♠ A943  ♣ 52	West North East South  1♠ 2NT¹ 3♠  AP  1. Unusual 2NT
Board: 104 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 4♠ S	North:  ♠ Q109  ♥ AQJ8  ♦ 94  ♣ J872	South:  ♠ AK764  ♥ 972  ♠ K103  ♣ A5	West North East South  1♣  X XX 2♣ X  Pass 3♠ Pass 4♠  AP
Board: 105 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ KJ764  ♥ 973  ♠ A105  ♠ A7	South:  ♠ A95  ♥ K842  ♠ Q96  ♠ Q82	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT

Board: 106 Dealer: S Vul: Both HCP: 11	<ul><li>★ KQ4</li><li>▼ 873</li><li>◆ K97</li><li>◆ K876</li></ul>	The opponents are silent.  Partner bids first.
Board: 107 Dealer: N Vul: None HCP: 11	<ul><li>★ AK104</li><li>♥ QJ982</li><li>♦ 6</li><li>★ J94</li></ul>	The opponents are silent.  You bid first.
Board: 108 Dealer: S Vul: NS HCP: 8	<ul><li>★ K103</li><li>★ 2</li><li>★ Q9</li><li>★ QJ107542</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 109 Dealer: N Vul: Both HCP: 12	<ul><li>AJ1032</li><li>₹ 7</li><li>AQ96</li><li>J65</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: S Vul: None HCP: 11	<ul><li>♣ QJ5</li><li>♥ A102</li><li>◆ K9762</li><li>♣ J2</li></ul>	West Bids 1♠ if possible. East Bids 4♠ if possible. East Doubles Pass if possible. Partner bids first.

Board: 106 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ KQ4  ♥ 873  ♠ K97  ♠ K876	South:  ♠ A8  ♥ KQ654  ♦ QJ86  ♠ Q4	Pass Pass AP	North  1NT <sup>1</sup> 3  ng 1NT	Pass Pass	1 <b>♥</b> 2 <b>♦</b>
Board: 107 Dealer: N Vul: None North HCP: 11 South HCP: 8 Contract: 2 N	North:  ♠ AK104  ♥ QJ982  ♠ 6  ♣ J94	South:  ♠ QJ2  ♥ 763  ♠ AJ9754  ♣ 8	West AP	North 1♥	East Pass	
Board: 108 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 3 S	North:  ♠ K103  ♥ 2  • Q9  ♣ QJ107542	South:  ♠ A9752  ♥ 987  ♠ AJ  ♣ A83	West Pass 3◆	North 2♠ 3♠		South 1♠ Pass
Board: 109 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ1032  ♥ 7  ♠ AQ96  ♣ J65	South:  ♠ K97  ♥ 85  ♠ K10873  ♣ KQ10	Pass Pass	North 1♣ 2♦ 4♠ ng 1NT	Pass Pass AP	$1NT^1$
Board: 110 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 5 X S	North:  ♠ QJ5  ♥ A102  ♠ K9762  ♣ J2	South:  ♣ —  ▼ K8754  ◆ AQJ83  ♣ K87	1♠ Pass	North  2♠¹  Pass raise or	4 <b>♠</b> X	1♥ 5♥ AP

Board: 106 Dealer: S Vul: Both HCP: 14	<ul><li>▲ A8</li><li>♥ KQ654</li><li>◆ QJ86</li><li>▲ Q4</li></ul>	The opponents are silent. You bid first.
Board: 107 Dealer: N Vul: None HCP: 8	<ul><li>♣ QJ2</li><li>♥ 763</li><li>◆ AJ9754</li><li>♣ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: S Vul: NS HCP: 13	<ul><li>♣ A9752</li><li>♥ 987</li><li>◆ AJ</li><li>♣ A83</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 109 Dealer: N Vul: Both HCP: 11	<b>♦</b> K97 <b>♥</b> 85 <b>♦</b> K10873 <b>♣</b> KQ10	The opponents are silent.  Partner bids first.
Board: 110 Dealer: S Vul: None HCP: 13	♣— ♥ K8754 • AQJ83 • K87	West Bids 1♠ if possible. East Bids 4♠ if possible. East Doubles Pass if possible. You bid first.

Board: 106 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ KQ4  ♥ 873  ♠ K97  ♠ K876	South:  ♠ A8  ♥ KQ654  ♦ QJ86  ♠ Q4	Pass Pass AP	North  1NT <sup>1</sup> 3  ng 1NT	Pass Pass	1 <b>♥</b> 2 <b>♦</b>
Board: 107 Dealer: N Vul: None North HCP: 11 South HCP: 8 Contract: 2 N	North:  ♠ AK104  ♥ QJ982  ♠ 6  ♣ J94	South:  ♠ QJ2  ♥ 763  ♠ AJ9754  ♣ 8	West AP	North 1♥	East Pass	
Board: 108 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 3 S	North:  ♠ K103  ♥ 2  • Q9  ♣ QJ107542	South:  ♠ A9752  ♥ 987  ♠ AJ  ♣ A83	West Pass 3◆	North 2♠ 3♠		South 1♠ Pass
Board: 109 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ1032  ♥ 7  ♠ AQ96  ♣ J65	South:  ♠ K97  ♥ 85  ♠ K10873  ♣ KQ10	Pass Pass	North 1♣ 2♦ 4♠ ng 1NT	Pass Pass AP	$1NT^1$
Board: 110 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 5 X S	North:  ♠ QJ5  ♥ A102  ♠ K9762  ♣ J2	South:  ♣ —  ▼ K8754  ◆ AQJ83  ♣ K87	1♠ Pass	North  2♠¹  Pass raise or	4 <b>♠</b> X	1♥ 5♥ AP

Board: 111 Dealer: N Vul: NS HCP: 11	<ul><li>♣ QJ975</li><li>♥ 106</li><li>◆ AQJ10</li><li>♣ J3</li></ul>	East Opens 3♥. West Bids 4♥ if possible. You bid first.
Board: 112 Dealer: S Vul: EW HCP: 11	<ul><li>★ K103</li><li>★ KQ95</li><li>◆ 732</li><li>★ K98</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 113 Dealer: N Vul: None HCP: 13	<ul><li>1097</li><li>✓ AQ872</li><li>✓ QJ</li><li>✓ A107</li></ul>	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 114 Dealer: S Vul: NS HCP: 11	<ul><li>AQJ3</li><li>A63</li><li>762</li><li>743</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: N Vul: EW HCP: 13	<ul><li>↑75</li><li>↑ AKQ82</li><li>↑9</li><li>↑ A9754</li></ul>	The opponents are silent. You bid first.

Board: 111 Dealer: N Vul: NS North HCP: 11 South HCP: 10 Contract: 4 E	North:  ♠ QJ975  ♥ 106  ♠ AQJ10  ♣ J3	South:  ♠ K104  ♥ A2  ♦ 95432  ♠ K62	West 4♥	North Pass AP	East 3♥	South Pass
Board: 112 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 3♠ S	North:  ♠ K103  ♥ KQ95  ♦ 732  ♠ K98	South:  ♠ AQJ87  ♥ 6432  ♠ Q64  ♣ Q	2♦ AP	North 3◆¹ raise or	Pass	1 <b>♠</b> 3 <b>♠</b>
Board: 113 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♥ N	North:  • 1097  • AQ872  • QJ  • A107	South:  ◆ 85  ▼ KJ6  ◆ A873  ◆ K983	2♠ Pass Pass	North 1♥ Pass Pass 4♥ ng 1NT	East Pass Pass AP	$1NT^1$
Board: 114 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3 S	North:  ♠ AQJ3  ♥ A63  ♦ 762  ♣ 743	South:  ♠ K96  ♥ KQJ108  ♠ 85  ♠ K96	West Pass Pass	North 1♣ 3▼	East Pass AP	South 1♥ 1NT
Board: 115 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 2 N	North:  ♣ 75  ▼ AKQ82  ◆ 9  ♣ A9754	South:	West AP	North 1♥	East Pass	

Dealer: N	ast Opens 3♥. Vest Bids 4♥ if possible.  artner bids first.
Dealer: S ▼ 6432 Vul: FW ♠ 064	Vest Bids 2♦ if possible.  ou bid first.
Dealer: N	Vest Bids 2♠ if possible.  ast Bids 3♠ if possible.  artner bids first.
Dealer: S	ne opponents are silent.  ou bid first.
Dealer: N ▼ 1095 Vul: FW ♠ O1732	ne opponents are silent. artner bids first.

Board: 111 Dealer: N Vul: NS North HCP: 11 South HCP: 10 Contract: 4 E	North:  ♠ QJ975  ♥ 106  ♠ AQJ10  ♣ J3	South:  ♠ K104  ♥ A2  ♦ 95432  ♠ K62	West 4♥	North Pass AP	East 3♥	South Pass
Board: 112 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 3♠ S	North:  ♠ K103  ♥ KQ95  ♦ 732  ♣ K98	South:  ♠ AQJ87  ♥ 6432  ♠ Q64  ♣ Q	2♦ AP	North 3◆¹ raise or	Pass	1 <b>♠</b> 3 <b>♠</b>
Board: 113 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♥ N	North:  • 1097  • AQ872  • QJ  • A107	South:  ◆ 85  ▼ KJ6  ◆ A873  ◆ K983	2♠ Pass Pass	North 1♥ Pass Pass 4♥ ng 1NT	East Pass Pass AP	$1NT^1$
Board: 114 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3 S	North:  ♠ AQJ3  ♥ A63  ♦ 762  ♣ 743	South:  ♠ K96  ♥ KQJ108  ♠ 85  ♠ K96	West Pass Pass	North 1♣ 3▼	East Pass AP	South 1♥ 1NT
Board: 115 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 2 N	North:  ♣ 75  ▼ AKQ82  ◆ 9  ♣ A9754	South:	West AP	North 1♥	East Pass	

Board: 116 Dealer: S Vul: Both HCP: 11	<ul><li>★ K92</li><li>▼ J52</li><li>◆ K5</li><li>◆ A7653</li></ul>	The opponents are silent.  Partner bids first.
Board: 117 Dealer: N Vul: NS HCP: 13	<ul><li>★ A10832</li><li>★ KQ8</li><li>★ A95</li><li>★ 64</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: S Vul: EW HCP: 11	<ul><li>♠ 654</li><li>♥ KQ108</li><li>◆ K1094</li><li>♠ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 119 Dealer: N Vul: Both HCP: 13	<ul><li>★ AK76</li><li>♥ QJ9763</li><li>★ K4</li><li>★ 10</li></ul>	East Bids 2♣ if possible. West Bids 3♥ if possible. East Bids 4♣ if possible. East Doubles Pass if possible. You bid first.
Board: 120 Dealer: S Vul: None HCP: 10	<ul><li>▲ A53</li><li>♥ 92</li><li>♦ K75</li><li>▲ QJ832</li></ul>	The opponents are silent.  Partner bids first.

Board: 116 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 3 S	North:  ♠ K92  ♥ J52  ♦ K5  ♣ A7653	South:  ♠ AQJ4  ♥ K9876  ♠ 873  ♣ J	West No Pass 1N Pass 3 1. forcing 1	T <sup>1</sup> Pass AP	1♥
Board: 117 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 N	North:  ♠ A10832  ♥ KQ8  ♠ A95  ♠ 64	South:  ♠ K74  ♥ 9762  ♠ Q3  ♣ AQ105	West No 1♠ Pass 2♠ Pass 4♠ 1. forcing 1	Pass Pass AP	$1NT^1$
Board: 118 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:	South:  ♠ AJ932  ♥ A964  ♠ 3  ♣ A73	West No Pass 1N Pass 3♠ AP 1. forcing 1	T <sup>1</sup> Pass Pass	1 <b>♠</b> 2♥
Board: 119 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 4 VX N	North:  ♠ AK76  ♥ QJ9763  ♠ K4  ♣ 10	South:	West No 1  3  1  X  Pass Pas 1. limit raise	2♣ 4♣ ss X	2 <b>♥</b> 4 <b>♥</b> AP
Board: 120 Dealer: S Vul: None North HCP: 10 South HCP: 11 Contract: 3♠ S	North:  ♠ A53  ♥ 92  ♠ K75  ♣ QJ832	South:  ♠ Q10872  ♥ KQ10  ♠ A96  ♣ 106	West No Pass 1N Pass 3  1. forcing 1	T <sup>1</sup> Pass AP	1♠

Board: 116 Dealer: S Vul: Both HCP: 11	<ul><li>AQJ4</li><li>✓ K9876</li><li>◆ 873</li><li>◆ J</li></ul>	The opponents are silent.  You bid first.
Board: 117 Dealer: N Vul: NS HCP: 11	<ul><li>★ K74</li><li>♥ 9762</li><li>◆ Q3</li><li>◆ AQ105</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: S Vul: EW HCP: 13	<ul><li>AJ932</li><li>✓ A964</li><li>✓ 3</li><li>✓ A73</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: N Vul: Both HCP: 7	<ul><li>◆95</li><li>✓ A85</li><li>◆ QJ76532</li><li>◆ 8</li></ul>	East Bids 2♣ if possible. West Bids 3♥ if possible. East Bids 4♣ if possible. East Doubles Pass if possible. Partner bids first.
Board: 120 Dealer: S Vul: None HCP: 11	<ul><li>♣ Q10872</li><li>♥ KQ10</li><li>◆ A96</li><li>♣ 106</li></ul>	The opponents are silent. You bid first.

Board: 116 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 3 S	North:  ♠ K92  ♥ J52  ♦ K5  ♣ A7653	South:  ♠ AQJ4  ♥ K9876  ♠ 873  ♣ J	West No Pass 1N Pass 3 1. forcing 1	T <sup>1</sup> Pass AP	1♥
Board: 117 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 N	North:  ♠ A10832  ♥ KQ8  ♠ A95  ♠ 64	South:  ♠ K74  ♥ 9762  ♠ Q3  ♣ AQ105	West No 1♠ Pass 2♠ Pass 4♠ 1. forcing 1	Pass Pass AP	$1NT^1$
Board: 118 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:	South:  ♠ AJ932  ♥ A964  ♠ 3  ♣ A73	West No Pass 1N Pass 3♠ AP 1. forcing 1	T <sup>1</sup> Pass Pass	1 <b>♠</b> 2♥
Board: 119 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 4 VX N	North:  ♠ AK76  ♥ QJ9763  ♠ K4  ♣ 10	South:	West No 1  3  1  X  Pass Pas 1. limit raise	2♣ 4♣ ss X	2 <b>♥</b> 4 <b>♥</b> AP
Board: 120 Dealer: S Vul: None North HCP: 10 South HCP: 11 Contract: 3♠ S	North:  ♠ A53  ♥ 92  ♠ K75  ♣ QJ832	South:  ♠ Q10872  ♥ KQ10  ♠ A96  ♣ 106	West No Pass 1N Pass 3  1. forcing 1	T <sup>1</sup> Pass AP	1♠

Board: 121 Dealer: N Vul: EW HCP: 11	<ul><li>★ AK954</li><li>▼ K9743</li><li>◆ J106</li><li>◆ —</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: S Vul: Both HCP: 11	<ul><li>★ A85</li><li>▼ 432</li><li>◆ Q942</li><li>◆ KQ4</li></ul>	West Bids 1♠ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 123 Dealer: N Vul: None HCP: 12	<ul><li>♠ Q84</li><li>♥ AKQJ87</li><li>♦ 72</li><li>♠ 105</li></ul>	West Bids 3♣ if possible. East Bids 4♣ if possible. East Bids 5♣ if possible. You bid first.
Board: 124 Dealer: S Vul: NS HCP: 11	<ul><li>♠ 654</li><li>♥ AK52</li><li>♦ A63</li><li>♠ 985</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 125 Dealer: N Vul: Both HCP: 11	<ul><li>♠ 6</li><li>♥ KJ963</li><li>♠ A932</li><li>♠ QJ2</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 121 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 3♠ N	North:  ♠ AK954  ♥ K9743  ♦ J106  ♠ —	South:	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 122 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 3 E	North:  ◆ A85  ◆ 432  ◆ Q942  ◆ KQ4	South:  ♠ Q9432  ♥ J  ♠ A107  ♠ A863	West  1♣  Pass  Pass	North 2♥ 3♥	2♠	South AP1♥ Pass Pass
Board: 123 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 5 X W	North:  ♠ Q84  ♥ AKQJ87  ♠ 72  ♠ 105	South:  ♠ K953  ♥ 1093  ♠ K109853  ♣ —	West  3♣  Pass AP	North 1♥ 3♥ 4♥	East Pass 4♣ 5♣	South 2♥ Pass X
Board: 124 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♠ 654  ♥ AK52  ♠ A63  ♣ 985	South:  ♠ AJ1073  ♥ 3  ♠ K10875  ♣ A7	Pass 3♥ AP 1. forci	North  1NT <sup>1</sup> 3♣  ng 1NT naels Cu	2♠² Pass	South 1♠ Pass 4♠
Board: 125 Dealer: N Vul: Both North HCP: 11 South HCP: 10 Contract: 3 N	North:  ♠ 6  ♥ KJ963  ♠ A932  ♣ QJ2	South:  ♠ AJ92  ♥ A87  ♦ J5  ♣ 10974	West 2♣ AP	North 1♥ Pass	East Pass Pass	2♥

Board: 121 Dealer: N Vul: EW HCP: 11	<ul><li>1087</li><li>✓ A108</li><li>✓ K92</li><li>✓ A653</li></ul>	The opponents are silent.  Partner bids first.
Board: 122 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q9432</li><li>♥ J</li><li>♦ A107</li><li>♣ A863</li></ul>	West Bids 1♠ if possible. East Bids 2♠ if possible. You bid first.
Board: 123 Dealer: N Vul: None HCP: 6	<b>★</b> K953 <b>▼</b> 1093 <b>◆</b> K109853 <b>♣</b> —	West Bids 3♣ if possible. East Bids 4♣ if possible. East Bids 5♣ if possible.  Partner bids first.
Board: 124 Dealer: S Vul: NS HCP: 12	<ul><li>▲ AJ1073</li><li>♥ 3</li><li>◆ K10875</li><li>▲ A7</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible. You bid first.
Board: 125 Dealer: N Vul: Both HCP: 10	<ul><li>▲ AJ92</li><li>▼ A87</li><li>◆ J5</li><li>▲ 10974</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 121 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 3♠ N	North:  ♠ AK954  ♥ K9743  ♦ J106  ♠ —	South:	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 122 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 3 E	North:  ◆ A85  ◆ 432  ◆ Q942  ◆ KQ4	South:  ♠ Q9432  ♥ J  ♠ A107  ♠ A863	West  1♣  Pass  Pass	North 2♥ 3♥	2♠	South AP1♥ Pass Pass
Board: 123 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 5 X W	North:  ♠ Q84  ♥ AKQJ87  ♠ 72  ♠ 105	South:  ♠ K953  ♥ 1093  ♠ K109853  ♣ —	West  3♣  Pass AP	North 1♥ 3♥ 4♥	East Pass 4♣ 5♣	South 2♥ Pass X
Board: 124 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♠ 654  ♥ AK52  ♠ A63  ♣ 985	South:  ♠ AJ1073  ♥ 3  ♠ K10875  ♣ A7	Pass 3♥ AP 1. forci	North  1NT <sup>1</sup> 3♣  ng 1NT naels Cu	2♠² Pass	South 1♠ Pass 4♠
Board: 125 Dealer: N Vul: Both North HCP: 11 South HCP: 10 Contract: 3 N	North:  ♠ 6  ♥ KJ963  ♠ A932  ♣ QJ2	South:  ♠ AJ92  ♥ A87  ♦ J5  ♣ 10974	West 2♣ AP	North 1♥ Pass	East Pass Pass	2♥

Board: 126 Dealer: S Vul: None HCP: 11	♣ QJ7 ♥ A97 ♦ 852 ♣ A1085	The opponents are silent.  Partner bids first.
Board: 127 Dealer: N Vul: NS HCP: 11	<ul><li>★ A9432</li><li>▼ AJ54</li><li>◆ Q72</li><li>◆ 7</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: S Vul: EW HCP: 8	<ul><li>★ A852</li><li>♥ 953</li><li>★ A8543</li><li>★ 10</li></ul>	West Bids 2♣ if possible.  Partner bids first.
Board: 129 Dealer: N Vul: None HCP: 13	♣— ▼ AKQJ1097 ◆ K1075 ♣ 93	East Bids 2♠ if possible. West Bids 4♠ if possible. East Doubles 5♥ if possible. You bid first.
Board: 130 Dealer: S Vul: NS HCP: 9	♣ J ▼ A32 ◆ QJ852 ♣ J1065	West Bids 1♠ if possible. East Bids 3♠ if possible.  Partner bids first.

Board: 126 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ QJ7  ▼ A97  ♦ 852  ♠ A1085	South:  ♠ A10432  ♥ K1082  ♠ AQ  ♠ 97	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2♥
Board: 127 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ N	North:  ◆ A9432  ◆ AJ54  ◆ Q72  ◆ 7	South:  ♠ K65  ♥ K863  ♠ KJ6  ♣ Q92	Pass AP	North 1♠ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 128 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2 S	North:  ◆ A852  ▼ 953  ◆ A8543  ◆ 10	South:  ♣ J76  ♥ AK1082  ♦ 7  ♣ AJ94	West 2♣	North 2♥	East AP	South 1♥
Board: 129 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 5 VX N	North:  ♣—  ▼ AKQJ1097  • K1075  • 93	South:	West 4♠	North 1♥ 5♥	East 2♠ X	South 3 • AP
Board: 130 Dealer: S Vul: NS North HCP: 9 South HCP: 11 Contract: 3 \( \) W	North:  ♣ J  ♥ A32  ♦ QJ852  ♣ J1065	South:  ♠ 1076  ♥ KJ1098  ♠ AK10  ♠ 43	1♠	North  2♣¹ raise or	3♠	1♥ AP

Board: 126 Dealer: S Vul: None HCP: 13	<ul><li>★ A10432</li><li>★ K1082</li><li>★ AQ</li><li>★ 97</li></ul>	The opponents are silent. You bid first.
Board: 127 Dealer: N Vul: NS HCP: 12	<ul><li>★ K65</li><li>★ K863</li><li>★ KJ6</li><li>★ Q92</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: S Vul: EW HCP: 13	<ul><li>♣ J76</li><li>♥ AK1082</li><li>♦ 7</li><li>♣ AJ94</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 129 Dealer: N Vul: None HCP: 8	<ul><li>★ 1072</li><li>▼ 865</li><li>◆ 4</li><li>◆ AKJ652</li></ul>	East Bids 2♠ if possible. West Bids 4♠ if possible. East Doubles 5♥ if possible. Partner bids first.
Board: 130 Dealer: S Vul: NS HCP: 11	<ul><li>1076</li><li>✓ KJ1098</li><li>→ AK10</li><li>◆ 43</li></ul>	West Bids 1♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 126 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ QJ7  ▼ A97  ♦ 852  ♠ A1085	South:  ♠ A10432  ♥ K1082  ♠ AQ  ♠ 97	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2♥
Board: 127 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ N	North:  ◆ A9432  ◆ AJ54  ◆ Q72  ◆ 7	South:  ♠ K65  ♥ K863  ♠ KJ6  ♣ Q92	Pass AP	North 1♠ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 128 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2 S	North:  ◆ A852  ▼ 953  ◆ A8543  ◆ 10	South:  ♣ J76  ♥ AK1082  ♦ 7  ♣ AJ94	West 2♣	North 2♥	East AP	South 1♥
Board: 129 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 5 VX N	North:  ♣—  ▼ AKQJ1097  • K1075  • 93	South:	West 4♠	North 1♥ 5♥	East 2♠ X	South 3 • AP
Board: 130 Dealer: S Vul: NS North HCP: 9 South HCP: 11 Contract: 3 \( \) W	North:  ♣ J  ♥ A32  ♦ QJ852  ♣ J1065	South:  ♠ 1076  ♥ KJ1098  ♠ AK10  ♠ 43	1♠	North  2♣¹ raise or	3♠	1♥ AP

Board: 131 Dealer: N Vul: EW HCP: 12	<ul><li>♣ QJ8</li><li>♥ AK432</li><li>◆ Q73</li><li>♣ 102</li></ul>	East Bids 1♠ if possible.  You bid first.
Board: 132 Dealer: S Vul: Both HCP: 11	<ul><li>★ K54</li><li>★ A92</li><li>◆ Q1054</li><li>◆ Q62</li></ul>	The opponents are silent.  Partner bids first.
Board: 133 Dealer: N Vul: NS HCP: 12	<ul><li>★K107</li><li>▼KQ9862</li><li>◆A6</li><li>◆98</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: S Vul: EW HCP: 11	<ul><li>♠ 64</li><li>♥ 852</li><li>♠ A765</li><li>♠ AK87</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: N Vul: Both HCP: 14	<ul><li></li></ul>	The opponents are silent. You bid first.

Board: 131 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3♥ N	North:  ♠ QJ8  ♥ AK432  ♠ Q73  ♠ 102	South:  ♣ 752  ♥ 1085  ◆ AJ10  ♣ AQ73	Pass	North 1♥ 3♥ raise or	1♠ AP	2 <b>♠</b> ¹
Board: 132 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3♠ S	North:  ♠ K54  ♥ A92  ♦ Q1054  ♣ Q62	South:  ♠ AJ762  ♥ 753  ♠ K76  ♠ A3	Pass Pass	North  1NT <sup>1</sup> 3♠ ng 1NT		1♠
Board: 133 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3 N	North:  ♠ K107  ♥ KQ9862  ♠ A6  ♣ 98	South:  ♠ QJ43  ♥ AJ5  ♠ 87  ♣ QJ52	West Pass AP	North 1♥ 2♥	East Pass Pass	1♠
Board: 134 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♥ S	North:	South:  ♠ AQ987  ♥ AQ764  ♦ 82  ♣ 2	Pass Pass AP	North  1NT <sup>1</sup> 2NT  ng 1NT		1 <b>♠</b> 2♥
Board: 135 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3♥ N	North: <b>♦</b> J105 <b>♦</b> AJ964 <b>♦</b> A73 <b>♣</b> A8	South:  ♠ Q843  ♥ KQ5  ♠ KJ6  ♣ J32	West Pass AP	North 1♥ 1NT	East Pass Pass	1♠

Board: 131 Dealer: N Vul: EW HCP: 11	<ul><li>♣ 752</li><li>♥ 1085</li><li>◆ AJ10</li><li>♣ AQ73</li></ul>	East Bids 1♠ if possible.  Partner bids first.
Board: 132 Dealer: S Vul: Both HCP: 12	<ul><li>♣ AJ762</li><li>♥ 753</li><li>♦ K76</li><li>♣ A3</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: N Vul: NS HCP: 11	<ul><li>♣ QJ43</li><li>♥ AJ5</li><li>◆ 87</li><li>♣ QJ52</li></ul>	The opponents are silent.  Partner bids first.
Board: 134 Dealer: S Vul: EW HCP: 12	<ul><li>AQ987</li><li>✓ AQ764</li><li>◆ 82</li><li>◆ 2</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q843</li><li>♥ KQ5</li><li>♦ KJ6</li><li>♣ J32</li></ul>	The opponents are silent.  Partner bids first.
1		

Board: 131 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3♥ N	North:  ♠ QJ8  ♥ AK432  ♠ Q73  ♠ 102	South:  ♣ 752  ♥ 1085  ◆ AJ10  ♣ AQ73	Pass	North 1♥ 3♥ raise or	1♠ AP	2 <b>♠</b> ¹
Board: 132 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3♠ S	North:  ♠ K54  ♥ A92  ♦ Q1054  ♣ Q62	South:  ♠ AJ762  ♥ 753  ♠ K76  ♠ A3	Pass Pass	North  1NT <sup>1</sup> 3♠ ng 1NT		1♠
Board: 133 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3 N	North:  ♠ K107  ♥ KQ9862  ♠ A6  ♣ 98	South:  ♠ QJ43  ♥ AJ5  ♠ 87  ♣ QJ52	West Pass AP	North 1♥ 2♥	East Pass Pass	1♠
Board: 134 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♥ S	North:	South:  ♠ AQ987  ♥ AQ764  ♦ 82  ♣ 2	Pass Pass AP	North  1NT <sup>1</sup> 2NT  ng 1NT		1 <b>♠</b> 2♥
Board: 135 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3♥ N	North: <b>♦</b> J105 <b>♦</b> AJ964 <b>♦</b> A73 <b>♣</b> A8	South:  ♠ Q843  ♥ KQ5  ♦ KJ6  ♣ J32	West Pass AP	North 1♥ 1NT	East Pass Pass	1♠

D 1 127	. 0.5	W (D'1 1. 'C '11
Board: 136 Dealer: S	<b>♦</b> 95 <b>♥</b> KJ9	West Bids 1♠ if possible. East Bids 4♠ if possible.
Vul: None	◆ KQJ1043	Lust Dies 12 11 possiole.
HCP: 10	<b>♣</b> 83	Partner bids first.
Board: 137	<b>♦</b> AK	
Dealer: N	♥ KQJ54	East Bids 2♦ if possible.
Vul: EW	◆ J10 ◆ 10753	You bid first.
HCP: 14	₹ 10/53	
Board: 138	<b>◆</b> 73	The opponents are silent.
Dealer: S	<b>♥</b> AQ3	The opponents are shent.
Vul: Both HCP: 11	♦ 10873 <b>♣</b> KQ54	Partner bids first.
	¥ KQJ4	
Board: 139	<b>♦</b> J5432	East Bids 2♦ if possible.
Dealer: N Vul: None	<b>♥</b> A7 <b>♦</b> 1063	ı
HCP: 11	◆ AQ7	You bid first.
Board: 140	<b>▲</b> J63	The opponents are silent.
Dealer: S Vul: NS	♥ 2 ♦ KJ10	11
HCP: 9	<b>♦</b> KJ7432	Partner bids first.

Board: 136 Dealer: S Vul: None North HCP: 10 South HCP: 11 Contract: 4♠ W	North:  ♣ 95  ♥ KJ9  ♦ KQJ1043  ♣ 83	South:  ♣ —  ▼ A8732  ◆ A982  ♣ K752	West North East South  1♥  1♠ 2♠¹ 4♠ AP  1. limit raise or better in ♥
Board: 137 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3 N	North:  ♠ AK  ♥ KQJ54  ♦ J10  ♠ 10753	South:  ◆ 9876  ▼ A93  ◆ 432  ♣ AK4	West North East South  1 ♥ 2 ♦ 3 ♦ ¹  Pass 3 ♥ AP  1. limit raise or better in ♥
Board: 138 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♥ S	North:  ♣ 73  ✔ AQ3  ♣ 10873  ♣ KQ54	South:  ♣ J6  ♥ J7654  ♠ KQJ6  ♣ A7	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 139 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3♠ N	North:  ♣ J5432  ♥ A7  • 1063  ♣ AQ7	South:  ♠ K107  ♥ J63  ♠ A98  ♣ K862	West North East South  1
Board: 140 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2♠ S	North:	South:  ♠ AK984  ♥ K63  ♦ 92  ♠ A106	West North East South 1♠ Pass 2♠ AP

Board: 136 Dealer: S Vul: None HCP: 11	♣— ▼ A8732 ◆ A982 ♣ K752	West Bids 1♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 137 Dealer: N Vul: EW HCP: 11	<ul><li>◆ 9876</li><li>▼ A93</li><li>◆ 432</li><li>◆ AK4</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 138 Dealer: S Vul: Both HCP: 12	<ul><li>▶ J6</li><li>♥ J7654</li><li>♦ KQJ6</li><li>♣ A7</li></ul>	The opponents are silent. You bid first.
Board: 139 Dealer: N Vul: None HCP: 11	<ul><li>★ K107</li><li>▼ J63</li><li>◆ A98</li><li>★ K862</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 140 Dealer: S Vul: NS HCP: 14	<ul><li>★ AK984</li><li>★ K63</li><li>◆ 92</li><li>★ A106</li></ul>	The opponents are silent. You bid first.

Board: 136 Dealer: S Vul: None North HCP: 10 South HCP: 11 Contract: 4♠ W	North:  ♣ 95  ♥ KJ9  ♦ KQJ1043  ♣ 83	South:  ♣ —  ▼ A8732  ◆ A982  ♣ K752	West North East South  1♥  1♠ 2♠¹ 4♠ AP  1. limit raise or better in ♥
Board: 137 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3 N	North:  ♠ AK  ♥ KQJ54  ♦ J10  ♠ 10753	South:  ◆ 9876  ▼ A93  ◆ 432  ♣ AK4	West North East South  1 ♥ 2 ♦ 3 ♦ ¹  Pass 3 ♥ AP  1. limit raise or better in ♥
Board: 138 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♥ S	North:  ♣ 73  ✔ AQ3  ♣ 10873  ♣ KQ54	South:  ♣ J6  ♥ J7654  ♠ KQJ6  ♣ A7	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 139 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3♠ N	North:  ♣ J5432  ♥ A7  • 1063  ♣ AQ7	South:  ♠ K107  ♥ J63  ♠ A98  ♣ K862	West North East South  1
Board: 140 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2♠ S	North:	South:  ♠ AK984  ♥ K63  ♦ 92  ♠ A106	West North East South 1♠ Pass 2♠ AP

Board: 141 Dealer: N Vul: Both HCP: 14	<ul><li>♣ J95</li><li>♥ AJ1085</li><li>♦ A3</li><li>♣ KJ8</li></ul>	The opponents are silent. You bid first.
Board: 142 Dealer: S Vul: None HCP: 11	<ul><li>↓ J54</li><li>↓ A52</li><li>↓ KJ2</li><li>♠ Q1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: N Vul: NS HCP: 11	<ul><li>A63</li><li>♥ Q6543</li><li>AJ62</li><li>4</li></ul>	The opponents are silent. You bid first.
Board: 144 Dealer: S Vul: EW HCP: 11	<ul><li>★ A84</li><li>▼ KJ93</li><li>◆ 976</li><li>★ K106</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: N Vul: None HCP: 12	<ul><li>★ K963</li><li>★ AQ732</li><li>★ —</li><li>★ K872</li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 141 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4♥ N	North:  ♣ J95  ♥ AJ1085  ♠ A3  ♣ KJ8	South:  ♠ AK  ♥ Q62  ♦ 985  ♣ Q10954	West Pass Pass 1. forcin	1♥ 2♣ 4♥		South 1NT¹ 3♥
Board: 142 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♥ S	North:  ♣ J54  ♥ A52  ♠ KJ2  ♣ Q1084	South:  ♠ Q863  ♥ KQJ83  ♠ 65  ♠ A5		1NT¹ 3♥	Pass Pass	
Board: 143 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 4 N	North:  ♠ A63  ♥ Q6543  ♠ AJ62  ♠ 4	South:  ♠ KQ4  ♥ K108  ♠ K73  ♣ 10973	West Pass Pass 1. forcin	1♥ 2♦ 4♥	Pass Pass AP	South 1NT <sup>1</sup> 3♥
Board: 144 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract:	North:  ♠ A84  ♥ KJ93  ♦ 976  ♣ K106	South:  ♠ QJ973  ♥ 74  ♠ QJ4  ♣ AJ9	West	North	East	South APPass
Board: 145 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4♥ N	North:  ♠ K963  ♥ AQ732  ♦ —  ♣ K872	South:  ♠ A105  ♥ 1098  ♠ A962  ♠ A95	West  3  Pass  1. forcin	1♥ Pass 4♥	Pass Pass AP	South 1NT¹ 3♥

Board: 141 Dealer: N Vul: Both HCP: 11	<ul><li>♠ AK</li><li>♥ Q62</li><li>♦ 985</li><li>♠ Q10954</li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q863</li><li>♥ KQJ83</li><li>♦ 65</li><li>♣ A5</li></ul>	The opponents are silent.  You bid first.
Board: 143 Dealer: N Vul: NS HCP: 11	<b>★</b> KQ4 <b>♥</b> K108 <b>♦</b> K73 <b>♣</b> 10973	The opponents are silent.  Partner bids first.
Board: 144 Dealer: S Vul: EW HCP: 11	<ul><li>♣ QJ973</li><li>♥ 74</li><li>◆ QJ4</li><li>♣ AJ9</li></ul>	The opponents are silent. You bid first.
Board: 145 Dealer: N Vul: None HCP: 12	<ul><li>▲ A105</li><li>▼ 1098</li><li>◆ A962</li><li>♣ A95</li></ul>	West Bids 3♦ if possible.  Partner bids first.

Board: 141 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4♥ N	North:  ♣ J95  ♥ AJ1085  ♠ A3  ♣ KJ8	South:  ♠ AK  ♥ Q62  ♦ 985  ♣ Q10954	West Pass Pass 1. forcin	1♥ 2♣ 4♥		South 1NT¹ 3♥
Board: 142 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♥ S	North:  ♣ J54  ♥ A52  ♠ KJ2  ♣ Q1084	South:  ♠ Q863  ♥ KQJ83  ♠ 65  ♠ A5		1NT¹ 3♥	Pass Pass	
Board: 143 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 4 N	North:  ♠ A63  ♥ Q6543  ♠ AJ62  ♠ 4	South:  ♠ KQ4  ♥ K108  ♠ K73  ♣ 10973	West Pass Pass 1. forcin	1♥ 2♦ 4♥	Pass Pass AP	South 1NT <sup>1</sup> 3♥
Board: 144 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract:	North:  ♠ A84  ♥ KJ93  ♦ 976  ♣ K106	South:  ♠ QJ973  ♥ 74  ♠ QJ4  ♣ AJ9	West	North	East	South APPass
Board: 145 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4♥ N	North:  ♠ K963  ♥ AQ732  ♦ —  ♣ K872	South:  ♠ A105  ♥ 1098  ♠ A962  ♠ A95	West  3  Pass  1. forcin	1♥ Pass 4♥	Pass Pass AP	South 1NT¹ 3♥

Board: 146 Dealer: S Vul: NS HCP: 11	<ul><li>▶ J93</li><li>♥ Q1043</li><li>♦ K10</li><li>♠ AJ54</li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: N Vul: EW HCP: 13	<ul><li>A9752</li><li>✓ AK5</li><li>1086</li><li>Q5</li></ul>	East Bids 2♣ if possible.  You bid first.
Board: 148 Dealer: S Vul: Both HCP: 9	<b>♦</b> 8 <b>♥</b> KQ6 <b>♦</b> A108764 <b>♣</b> 874	West Bids 1♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 149 Dealer: N Vul: NS HCP: 12	<ul><li>★ A1098</li><li>♥ KJ642</li><li>★ 3</li><li>★ A62</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 150 Dealer: S Vul: EW HCP: 10	<b>♠</b> QJ2 <b>♥</b> AJ <b>♦</b> 654 <b>♣</b> Q9752	The opponents are silent.  Partner bids first.

Board: 146 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3 S	North:  ♣ J93  ♥ Q1043  ♠ K10  ♣ AJ54	South:  ♠ KQ542  ♥ A65  • QJ  ♣ 1076	Pass Pass	North  1NT <sup>1</sup> 3♠ ng 1NT	Pass AP	1♠
Board: 147 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ N	North:  ♠ A9752  ♥ AK5  ♦ 1086  ♠ Q5	South:  ♠ K43  ▼ 103  ♠ KQ432  ♠ K87	Pass	North 1♠ 3♠ raise or	2♣ AP	<b>3</b> ♣¹
Board: 148 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 4•X W	North:  ♠ 8  ♥ KQ6  ♠ A108764  ♠ 874	South:  ♣ 75  ♥ A10742  • Q3  ♣ AQ53	1♠ Pass AP	North  2♣¹  Pass  raise or	Pass 4♠	1♥ 4♥ X
Board: 149 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3♠ S	North:  ♠ A1098  ♥ KJ642  ♠ 3  ♣ A62	South:  ♠ KQ63  ♥ Q103  ♦ J62  ♠ K104	West 2♣ AP	North 1♥ 2♠	East Pass Pass	1♠
Board: 150 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4♠ S	North:  ♠ QJ2  ♥ AJ  ♠ 654  ♣ Q9752	South:  ♠ AK1087  ♥ Q10753  ♦ 2  ♣ AJ	Pass Pass	North 1NT <sup>1</sup> 4♠ ng 1NT	Pass AP	1♠

Board: 146 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ542</li><li>▼ A65</li><li>◆ QJ</li><li>◆ 1076</li></ul>	The opponents are silent. You bid first.
Board: 147 Dealer: N Vul: EW HCP: 11	<ul><li>★ K43</li><li>▼ 103</li><li>◆ KQ432</li><li>◆ K87</li></ul>	East Bids 2♣ if possible.  Partner bids first.
Board: 148 Dealer: S Vul: Both HCP: 12	<ul><li>♣75</li><li>♥ A10742</li><li>◆ Q3</li><li>♣ AQ53</li></ul>	West Bids 1♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 149 Dealer: N Vul: NS HCP: 11	<ul><li>★ KQ63</li><li>♥ Q103</li><li>◆ J62</li><li>◆ K104</li></ul>	West Bids 2♣ if possible.  Partner bids first.
Board: 150 Dealer: S Vul: EW HCP: 14	<ul><li>AK1087</li><li>♥ Q10753</li><li>◆ 2</li><li>◆ AJ</li></ul>	The opponents are silent. You bid first.

Board: 146 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♠ S	North:  ◆ J93  ◆ Q1043  ◆ K10  ◆ AJ54	South:  ♠ KQ542  ♥ A65  ♦ QJ  ♣ 1076	Pass Pass	North  1NT <sup>1</sup> 3♠  ng 1NT		1♠
Board: 147 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ N	North:  ♠ A9752  ♥ AK5  ♠ 1086  ♠ Q5	South:  ♠ K43  ♥ 103  ♠ KQ432  ♠ K87	Pass	North 1♠ 3♠ raise or	2♣ AP	<b>3♣</b> <sup>1</sup>
Board: 148 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 4•X W	North:  ♠ 8  ♥ KQ6  ♠ A108764  ♣ 874	South:  ♣ 75  ✔ A10742  ♣ Q3  ♣ AQ53	1♠ Pass AP	North  2♣¹  Pass  raise or	Pass 4♠	1♥ 4♥ X
Board: 149 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3♠ S	North:  ♠ A1098  ♥ KJ642  ♠ 3  ♠ A62	South:  ♠ KQ63  ♥ Q103  ♦ J62  ♠ K104	West 2♣ AP	North 1♥ 2♠	East Pass Pass	1♠
Board: 150 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 4 S	North:  ♠ QJ2  ♥ AJ  ♠ 654  ♠ Q9752	South:  ♠ AK1087  ♥ Q10753  ♠ 2  ♠ AJ	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT	Pass AP	1♠

Board: 151 Dealer: N Vul: Both HCP: 11	<b>★</b> K102 <b>▼</b> AQJ106 <b>◆</b> 97 <b>♣</b> J105	East Bids 2♠ if possible.  You bid first.
Board: 152 Dealer: S Vul: None HCP: 8	<b>♣</b> 7	West Bids 1♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 153 Dealer: N Vul: EW HCP: 13	<ul><li>▶ J9</li><li>♥ AJ1072</li><li>♦ KJ8</li><li>♣ K92</li></ul>	The opponents are silent. You bid first.
Board: 154 Dealer: S Vul: Both HCP: 12	<b>★</b> KQ6 <b>♥</b> A84 <b>♦</b> K86 <b>♣</b> 7652	West Bids 2♠ if possible.  Partner bids first.
Board: 155 Dealer: N Vul: None HCP: 13	<ul><li>★ K6</li><li>♥ QJ1043</li><li>◆ 1043</li><li>◆ AK9</li></ul>	East Bids 2♥ if possible.  You bid first.

Board: 151 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3 \( \mathcal{V} \) N	North:  ♠ K102  ♥ AQJ106  ♦ 97  ♣ J105	South: ♠ 93 ♥ K87 ♦ AQ103 ♠ Q864	West AP	North 1♥	East 2♠	South 3♥
Board: 152 Dealer: S Vul: None North HCP: 8 South HCP: 11 Contract: 4•X W	North:  ♣ 7  ♥ Q42  ♠ KQJ6  ♣ 106542	South:  ♠ 105  ♥ AK876  ♦ 1094  ♠ A98	West 1♣ AP	North 2♥	East 4♠	South 1♥ X
Board: 153 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4 N	North:  ♣ J9  ▼ AJ1072  • KJ8  ♣ K92	South:  ♠ AQ10  ♥ K95  ♠ Q965  ♣ J54	Pass AP	North 1♥ 2♣ ng 1NT	East Pass Pass	$1NT^1$
Board: 154 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3 S	North:  ♠ KQ6  ✔ A84  ♠ K86  ♣ 7652	South:  ▲ 10  ▼ K9653  ◆ A3  ♣ AJ1094	West 2♠	North 3♥	East AP	South 1♥
Board: 155 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 \( \mathbb{N} \) N	North:  ♠ K6  ♥ QJ1043  ♦ 1043  ♣ AK9	South:	Pass 1. Mich	North 1♥ 3♥ naels Cu raise or	2♥¹ AP ebid	<b>2</b> ♠ <sup>2</sup>

Board: 151 Dealer: N Vul: Both HCP: 11	<ul><li>♣93</li><li>★ K87</li><li>◆ AQ103</li><li>♣ Q864</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 152 Dealer: S Vul: None HCP: 11	<ul><li>105</li><li>✓ AK876</li><li>1094</li><li>A98</li></ul>	West Bids 1♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 153 Dealer: N Vul: EW HCP: 12	<ul><li>AQ10</li><li>K95</li><li>Q965</li><li>J54</li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: S Vul: Both HCP: 12	<ul><li>10</li><li>✓ K9653</li><li>A3</li><li>AJ1094</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 155 Dealer: N Vul: None HCP: 11	<ul><li>1072</li><li>✓ K96</li><li>AKJ</li><li>8652</li></ul>	East Bids 2♥ if possible.  Partner bids first.

Board: 151 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3 \( \mathcal{V} \) N	North:  ♠ K102  ♥ AQJ106  ♦ 97  ♣ J105	South: ♠ 93 ♥ K87 ♦ AQ103 ♠ Q864	West AP	North 1♥	East 2♠	South 3♥
Board: 152 Dealer: S Vul: None North HCP: 8 South HCP: 11 Contract: 4•X W	North:  ♣ 7  ♥ Q42  ♠ KQJ6  ♣ 106542	South:  ♠ 105  ♥ AK876  ♦ 1094  ♠ A98	West 1♣ AP	North 2♥	East 4♠	South 1♥ X
Board: 153 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4 N	North:  ♣ J9  ▼ AJ1072  • KJ8  ♣ K92	South:  ♠ AQ10  ♥ K95  ♠ Q965  ♣ J54	Pass AP	North 1♥ 2♣ ng 1NT	East Pass Pass	$1NT^1$
Board: 154 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3 S	North:  ♠ KQ6  ✔ A84  ♠ K86  ♣ 7652	South:  ▲ 10  ▼ K9653  ◆ A3  ♣ AJ1094	West 2♠	North 3♥	East AP	South 1♥
Board: 155 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 \( \mathbb{N} \) N	North:  ♠ K6  ♥ QJ1043  ♦ 1043  ♣ AK9	South:	Pass 1. Mich	North 1♥ 3♥ naels Cu raise or	2♥¹ AP ebid	<b>2</b> ♠ <sup>2</sup>

Board: 156 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q65</li><li>♥ 3</li><li>♦ K42</li><li>♣ QJ7653</li></ul>	East Doubles 2♠ if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 157 Dealer: N Vul: Both HCP: 14	<ul><li>♣ Q5</li><li>♥ Q107543</li><li>◆ AQJ</li><li>◆ K3</li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: S Vul: None HCP: 12	<ul><li>★ AK63</li><li>▼ 1097</li><li>◆ K82</li><li>◆ Q42</li></ul>	West Bids 2♣ if possible.  Partner bids first.
Board: 159 Dealer: N Vul: NS HCP: 11	<b>♠</b> Q <b>♥</b> AK10754 <b>♦</b> Q76 <b>♣</b> 864	The opponents are silent. You bid first.
Board: 160 Dealer: S Vul: EW HCP: 11	<ul><li>★ KJ8</li><li>♥ 985</li><li>◆ 542</li><li>◆ AK102</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 156 Dealer: S Vul: NS North HCP: 8 South HCP: 11 Contract: 3♠ S	North:  ♠ Q65  ♥ 3  ♠ K42  ♠ QJ7653	South:  ♠ K10984  ♥ K62  ♦ J75  ♣ A2	West Pass 3♣	North 2♣ 3♠	East X AP	South 1♠ Pass
Board: 157 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4 N	North:  ♠ Q5  ♥ Q107543  ♠ AQJ  ♠ K3	South:  ♠ K103  ♥ J98  • 102  ♠ AQ1085	Pass Pass	North 1♥ 2♥ 4♥ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 158 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 3▼ S	North:  ♠ AK63  ▼ 1097  ♠ K82  ♣ Q42	South:  ♠ Q108  ♥ A8543  ♠ AJ3  ♣ 85	2♣ AP	North 3♣¹ raise or	Pass	1♥ 3♥
Board: 159 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4 N	North: ♠ Q ♥ AK10754 ♠ Q76 ♠ 864	South:  ♠ A1064  ♥ Q93  ♠ 1053  ♠ AQ3	West Pass AP	North 1♥ 2♥	East Pass Pass	1♠
Board: 160 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3♥ S	North:  ♠ KJ8  ♥ 985  ♦ 542  ♣ AK102	South:	West 2♠	North 3♥	East AP	South 1♥

Board: 156 Dealer: S Vul: NS HCP: 11	<ul><li>★ K10984</li><li>★ K62</li><li>◆ J75</li><li>★ A2</li></ul>	East Doubles 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 157 Dealer: N Vul: Both HCP: 10	<ul><li>★ K103</li><li>▼ J98</li><li>◆ 102</li><li>◆ AQ1085</li></ul>	The opponents are silent.  Partner bids first.
Board: 158 Dealer: S Vul: None HCP: 11	<ul><li>♣ Q108</li><li>★ A8543</li><li>◆ AJ3</li><li>♣ 85</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 159 Dealer: N Vul: NS HCP: 12	<ul><li>▲ A1064</li><li>♥ Q93</li><li>◆ 1053</li><li>▲ AQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: S Vul: EW HCP: 12	<ul><li>★ 53</li><li>★ AKQ10732</li><li>★ K63</li><li>★ 7</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 156 Dealer: S Vul: NS North HCP: 8 South HCP: 11 Contract: 3♠ S	North:  ♠ Q65  ♥ 3  ♠ K42  ♠ QJ7653	South:  ♠ K10984  ♥ K62  ♦ J75  ♣ A2	West Pass 3♣	North 2♣ 3♠	East X AP	South 1♠ Pass
Board: 157 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4 N	North:  ♠ Q5  ♥ Q107543  ♠ AQJ  ♠ K3	South:  ♠ K103  ♥ J98  • 102  ♠ AQ1085	Pass Pass	North 1♥ 2♥ 4♥ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 158 Dealer: S Vul: None North HCP: 12 South HCP: 11 Contract: 3▼ S	North:  ♠ AK63  ▼ 1097  ♠ K82  ♣ Q42	South:  ♠ Q108  ♥ A8543  ♠ AJ3  ♣ 85	2♣ AP	North 3♣¹ raise or	Pass	1♥ 3♥
Board: 159 Dealer: N Vul: NS North HCP: 11 South HCP: 12 Contract: 4 N	North: ♠ Q ♥ AK10754 ♠ Q76 ♠ 864	South:  ♠ A1064  ♥ Q93  ♠ 1053  ♠ AQ3	West Pass AP	North 1♥ 2♥	East Pass Pass	1♠
Board: 160 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3♥ S	North:  ♠ KJ8  ♥ 985  ♦ 542  ♣ AK102	South:	West 2♠	North 3♥	East AP	South 1♥

Board: 161 Dealer: N Vul: None HCP: 11	<ul><li></li></ul>	East Bids 2♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 162 Dealer: S Vul: NS HCP: 11	<b>★</b> K32 <b>♥</b> KQJ <b>♦</b> Q1086 <b>♣</b> 1032	The opponents are silent.  Partner bids first.
Board: 163 Dealer: N Vul: EW HCP: 13	<ul><li>109532</li><li>✓ A86</li><li>AJ7</li><li>A9</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: S Vul: Both HCP: 11	<ul><li>AQ109</li><li>✓ J73</li><li>✓ J653</li><li>✓ K10</li></ul>	The opponents are silent.  Partner bids first.
Board: 165 Dealer: N Vul: NS HCP: 12	<ul><li>★ A6</li><li>♥ Q10962</li><li>◆ AQ82</li><li>◆ 43</li></ul>	The opponents are silent. You bid first.

Board: 161 Dealer: N Vul: None North HCP: 11 South HCP: 10 Contract: 4♠ N	North:	South:  ♠ AK7  ♥ 53  ♦ 1098  ♣ QJ532	Pass Pass	North 1♣ 3♣ 4♠ raise or	2♥ 4♥ AP	3♥¹ Pass
Board: 162 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ K32  ♥ KQJ  • Q1086  ♣ 1032	South:  ♠ Q108654  ♥ 106  ♠ A92  ♣ AQ	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT	Pass AP	1♠
Board: 163 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2♠ N	North:  • 109532  • A86  • AJ7  • A9	South:  ♠ AJ6  ♥ Q2  ♦ 1092  ♠ K10742	West AP	North 1♠	East Pass	
Board: 164 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 2♥ S	North:  ♠ AQ109  ♥ J73  ♦ J653  ♠ K10	South:  ♠ 632  ♥ AK852  ♠ A  ♠ QJ93	West Pass Pass	North 1♣ 2♥	East Pass AP	South 1♥ 2♣
Board: 165 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♥ N	North:  ♠ A6  ♥ Q10962  ♠ AQ82  ♣ 43	South:  ♠ K42  ♥ 753  ♠ K9654  ♠ KQ	Pass Pass	North 1♥ 2♦ 4♥ ng 1NT	Pass Pass AP	1NT <sup>1</sup>

Board: 161 Dealer: N Vul: None HCP: 10	<ul><li>★ AK7</li><li>▼ 53</li><li>◆ 1098</li><li>◆ QJ532</li></ul>	East Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 162 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q108654</li><li>♥ 106</li><li>◆ A92</li><li>♣ AQ</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: N Vul: EW HCP: 10	<ul><li>♣ AJ6</li><li>♥ Q2</li><li>◆ 1092</li><li>♣ K10742</li></ul>	The opponents are silent.  Partner bids first.
Board: 164 Dealer: S Vul: Both HCP: 14	<ul><li>♠ 632</li><li>♥ AK852</li><li>♠ A</li><li>♠ QJ93</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: N Vul: NS HCP: 11	<ul><li>★ K42</li><li>▼ 753</li><li>◆ K9654</li><li>◆ KQ</li></ul>	The opponents are silent.  Partner bids first.

Board: 161 Dealer: N Vul: None North HCP: 11 South HCP: 10 Contract: 4♠ N	North:	South:  ♠ AK7  ♥ 53  ♦ 1098  ♣ QJ532	Pass Pass	North 1♣ 3♣ 4♠ raise or	2♥ 4♥ AP	3♥¹ Pass
Board: 162 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ K32  ♥ KQJ  • Q1086  ♣ 1032	South:  ♠ Q108654  ♥ 106  ♠ A92  ♣ AQ	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT	Pass AP	1♠
Board: 163 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2♠ N	North:  • 109532  • A86  • AJ7  • A9	South:  ♠ AJ6  ♥ Q2  ♦ 1092  ♠ K10742	West AP	North 1♠	East Pass	
Board: 164 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 2♥ S	North:  ♠ AQ109  ♥ J73  ♦ J653  ♠ K10	South:  ♠ 632  ♥ AK852  ♠ A  ♠ QJ93	West Pass Pass	North 1♣ 2♥	East Pass AP	South 1♥ 2♣
Board: 165 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♥ N	North:  ♠ A6  ♥ Q10962  ♠ AQ82  ♣ 43	South:  ♠ K42  ♥ 753  ♠ K9654  ♠ KQ	Pass Pass	North 1♥ 2♦ 4♥ ng 1NT	Pass Pass AP	1NT <sup>1</sup>

Board: 166 Dealer: S Vul: EW HCP: 11	<ul><li>▲ AJ4</li><li>♥ 952</li><li>◆ Q75</li><li>▲ A843</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: N Vul: Both HCP: 11	<ul><li>▲ J10652</li><li>♥ K3</li><li>◆ AK94</li><li>♣ 63</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible. You bid first.
Board: 168 Dealer: S Vul: None HCP: 10	<ul><li>★ 1095</li><li>▼ K1082</li><li>◆ A2</li><li>★ K1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 169 Dealer: N Vul: EW HCP: 13	<ul><li>★ AKJ1052</li><li>♥ J105</li><li>◆ A2</li><li>★ 104</li></ul>	The opponents are silent. You bid first.
Board: 170 Dealer: S Vul: Both HCP: 8	<ul><li>♣ J75</li><li>♥ AJ9</li><li>◆ Q107643</li><li>♣ 9</li></ul>	West Doubles 1♥ if possible. East Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.

Board: 166 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ AJ4  ♥ 952  ♠ Q75  ♠ A843	South:  ♠ K10962  ♥ AQ76  ♠ A1094  ♣ —	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 167 Dealer: N Vul: Both North HCP: 11 South HCP: 10 Contract: 3♠ N	North: <b>♦</b> J10652 <b>♥</b> K3 <b>♦</b> AK94 <b>♣</b> 63	South:  ♠ K84  ♥ Q8  ♦ 1063  ♠ KQ1074	West North East South  1♠ X XX  2♥ Pass Pass 3♠  AP
Board: 168 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 4♠ S	North:  ♠ 1095  ♥ K1082  ♠ A2  ♠ K1096	South:  ♠ AK876  ♥ 73  ♠ K1073  ♠ A3	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 3NT²  Pass 4♠³ Pass 4♠⁴  Pass 4♠ AP  1. forcing 1NT  2. Cue bid, surplus  3. Cue bid, a ♠ stopper  4. Cue bid, a ♦ stopper
Board: 169 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AKJ1052  ♥ J105  ♠ A2  ♣ 104	South:  ♠ Q83  ♥ K83  ♦ QJ64  ♠ K96	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT
Board: 170 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 3♠ E	North:  ♣ J75  ▼ AJ9  ♣ Q107643  ♣ 9	South:  ♠ AK  ♥ 107642  ♠ A9  ♣ J764	West North East South  1  X  2  Pass Pass  AP

Board: 166 Dealer: S Vul: EW HCP: 13	<ul><li>★ K10962</li><li>★ AQ76</li><li>◆ A1094</li><li>◆ —</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: N Vul: Both HCP: 10	<ul><li>★ K84</li><li>♥ Q8</li><li>◆ 1063</li><li>◆ KQ1074</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 168 Dealer: S Vul: None HCP: 14	<ul><li>★ AK876</li><li>▼ 73</li><li>◆ K1073</li><li>★ A3</li></ul>	The opponents are silent. You bid first.
Board: 169 Dealer: N Vul: EW HCP: 11	<ul><li>♣ Q83</li><li>♥ K83</li><li>◆ QJ64</li><li>♣ K96</li></ul>	The opponents are silent.  Partner bids first.
Board: 170 Dealer: S Vul: Both HCP: 12	<ul><li>AK</li><li>▼ 107642</li><li>◆ A9</li><li>♣ J764</li></ul>	West Doubles 1♥ if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 166 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ AJ4  ♥ 952  ♠ Q75  ♠ A843	South:  ♠ K10962  ♥ AQ76  ♠ A1094  ♣ —	West North East South  1♠  Pass 1NT¹ Pass 2♥  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 167 Dealer: N Vul: Both North HCP: 11 South HCP: 10 Contract: 3♠ N	North: <b>♦</b> J10652 <b>♥</b> K3 <b>♦</b> AK94 <b>♣</b> 63	South:  ♠ K84  ♥ Q8  ♦ 1063  ♠ KQ1074	West North East South  1♠ X XX  2♥ Pass Pass 3♠  AP
Board: 168 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 4♠ S	North:  ♠ 1095  ♥ K1082  ♠ A2  ♠ K1096	South:  ♠ AK876  ♥ 73  ♠ K1073  ♠ A3	West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 3♠ Pass 3NT²  Pass 4♠³ Pass 4♠⁴  Pass 4♠ AP  1. forcing 1NT  2. Cue bid, surplus  3. Cue bid, a ♠ stopper  4. Cue bid, a ♦ stopper
Board: 169 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AKJ1052  ♥ J105  ♠ A2  ♣ 104	South:  ♠ Q83  ♥ K83  ♦ QJ64  ♠ K96	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT
Board: 170 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 3♠ E	North:  ♣ J75  ▼ AJ9  ♣ Q107643  ♣ 9	South:  ♠ AK  ♥ 107642  ♠ A9  ♣ J764	West North East South  1  X  2  Pass Pass  AP

Board: 171 Dealer: N Vul: None HCP: 12	<ul><li>★ 74</li><li>▼ AQ764</li><li>◆ KJ9</li><li>◆ Q103</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: S Vul: NS HCP: 11	<ul><li>♣ AJ</li><li>♥ 764</li><li>◆ AJ1098</li><li>♣ J54</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 173 Dealer: N Vul: Both HCP: 11	<ul><li>★ K9853</li><li>★ A7</li><li>★ K95</li><li>★ J107</li></ul>	East Doubles Pass if possible. West Bids 3♥ if possible. You bid first.
Board: 174 Dealer: S Vul: None HCP: 12	<ul><li>◆ 984</li><li>♥ AQJ7</li><li>◆ KQ8</li><li>◆ 1083</li></ul>	The opponents are silent.  Partner bids first.
Board: 175 Dealer: N Vul: NS HCP: 12	<ul><li>♠ 964</li><li>♥ K10853</li><li>♦ A86</li><li>♠ KQ</li></ul>	East Bids 1♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 171 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 3 \( \bar{V} \) N	North:  ♣ 74  ✔ AQ764  ♣ KJ9  ♣ Q103	South:  ♠ A6  ♥ 852  ♠ AQ1074  ♣ 987	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 172 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3♥ S	North:  ♠ AJ  ♥ 764  ♠ AJ1098  ♣ J54	South:  ♠ KQ9  ♥ QJ982  ♠ K7  ♣ K108	West 2♠	North 3♥	East AP	South 1♥
Board: 173 Dealer: N Vul: Both North HCP: 11 South HCP: 8 Contract: 3♠ N	North:  ♠ K9853  ♥ A7  ♠ K95  ♣ J107	South:  ♠ Q107  ♥ J  ♠ AJ8632  ♠ 863	West Pass 3▼ AP	North 1♠ Pass Pass	East Pass X Pass	2♠ Pass
Board: 174 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4♠ S	North:	South:  ♠ KQJ72  ♥ K32  ♠ 104  ♣ KQ6	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT	Pass AP	1♠
Board: 175 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:	South:	Pass Pass	North 1♥ 3♥ 4♥ raise or	1 <b>♠</b> 3 <b>♠</b> AP	2♠¹ Pass

Board: 171 Dealer: N Vul: None HCP: 10	<ul><li>▲ A6</li><li>▼ 852</li><li>◆ AQ1074</li><li>▲ 987</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQ9</li><li>♥ QJ982</li><li>★ K7</li><li>★ K108</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 173 Dealer: N Vul: Both HCP: 8	<ul><li>♣ Q107</li><li>♥ J</li><li>♦ AJ8632</li><li>♣ 863</li></ul>	East Doubles Pass if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 174 Dealer: S Vul: None HCP: 14	<ul><li>★ KQJ72</li><li>▼ K32</li><li>◆ 104</li><li>◆ KQ6</li></ul>	The opponents are silent. You bid first.
Board: 175 Dealer: N Vul: NS HCP: 11	<ul><li>◆ 53</li><li>♥ A97</li><li>◆ Q75</li><li>◆ AJ984</li></ul>	East Bids 1♠ if possible. East Bids 3♠ if possible.  Partner bids first.

Board: 171 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 3 \( \bar{V} \) N	North:  ♣ 74  ✔ AQ764  ♣ KJ9  ♣ Q103	South:  ♠ A6  ♥ 852  ♠ AQ1074  ♣ 987	Pass AP	North 1♥ 2♣ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 172 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3♥ S	North:  ♠ AJ  ♥ 764  ♠ AJ1098  ♣ J54	South:  ♠ KQ9  ♥ QJ982  ♠ K7  ♣ K108	West 2♠	North 3♥	East AP	South 1♥
Board: 173 Dealer: N Vul: Both North HCP: 11 South HCP: 8 Contract: 3♠ N	North:  ♠ K9853  ♥ A7  ♠ K95  ♣ J107	South:  ♠ Q107  ♥ J  ♠ AJ8632  ♠ 863	West Pass 3▼ AP	North 1♠ Pass Pass	East Pass X Pass	2♠ Pass
Board: 174 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4♠ S	North:	South:  ♠ KQJ72  ♥ K32  ♠ 104  ♣ KQ6	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT	Pass AP	1♠
Board: 175 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:	South:	Pass Pass	North 1♥ 3♥ 4♥ raise or	1 <b>♠</b> 3 <b>♠</b> AP	2♠¹ Pass

The opponents are silent.
Partner bids first.
The opponents are silent.  You bid first.
West Bids 2♠ if possible.  Partner bids first.
East Bids 2♠ if possible.  West Bids 3♠ if possible.  You bid first.
The opponents are silent.  Partner bids first.

Board: 176 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:	South:  ♠ KJ1054  ♥ QJ105  ♠ A3  ♣ Q2	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2♥
Board: 177 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ N	North:  • 108643  • —  • AKQ108  • QJ7	South:  ♠ AQJ  ♥ AJ5  ♦ 763  ♣ 10543	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	$1NT^1$
Board: 178 Dealer: S Vul: NS North HCP: 10 South HCP: 11 Contract: 3♥ S	North:	South:  ♠ KJ10  ♥ AJ984  ♠ Q94  ♣ 87	West 2♠	North 3♥	East AP	South 1♥
Board: 179 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 4♥ N	North:	South:  ♠ Q  ♥ J96  ♠ Q9543  ♠ A832	West 3♣	North 1♥ 4♥	East 2♠ AP	South 3♥
Board: 180 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2♠ S	North:  ♠ Q92  ♥ J983  ♠ 6  ♣ KQ1072	South:  ♠ AKJ84  ♥ 105  ♠ KJ95  ♣ 43	West Pass	North 2♠	East AP	South 1♠

Board: 176 Dealer: S Vul: EW HCP: 13	<ul><li>★ KJ1054</li><li>♥ QJ105</li><li>◆ A3</li><li>◆ Q2</li></ul>	The opponents are silent. You bid first.
Board: 177 Dealer: N Vul: None HCP: 12	<ul><li>♠ AQJ</li><li>♥ AJ5</li><li>♦ 763</li><li>♠ 10543</li></ul>	The opponents are silent.  Partner bids first.
Board: 178 Dealer: S Vul: NS HCP: 11	<ul><li>★ KJ10</li><li>★ AJ984</li><li>◆ Q94</li><li>★ 87</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 179 Dealer: N Vul: EW HCP: 9	<ul><li>♣ Q</li><li>♥ J96</li><li>◆ Q9543</li><li>♣ A832</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 180 Dealer: S Vul: Both HCP: 12	<ul><li>AKJ84</li><li>✓ 105</li><li>✓ KJ95</li><li>✓ 43</li></ul>	The opponents are silent. You bid first.

Board: 176 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:	South:  ♠ KJ1054  ♥ QJ105  ♠ A3  ♣ Q2	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2♥
Board: 177 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ N	North:  • 108643  • —  • AKQ108  • QJ7	South:  ♠ AQJ  ♥ AJ5  ♦ 763  ♣ 10543	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	$1NT^1$
Board: 178 Dealer: S Vul: NS North HCP: 10 South HCP: 11 Contract: 3♥ S	North:	South:  ♠ KJ10  ♥ AJ984  ♠ Q94  ♣ 87	West 2♠	North 3♥	East AP	South 1♥
Board: 179 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 4♥ N	North:	South:  ♠ Q  ♥ J96  ♠ Q9543  ♠ A832	West 3♣	North 1♥ 4♥	East 2♠ AP	South 3♥
Board: 180 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2♠ S	North:  ♠ Q92  ♥ J983  ♠ 6  ♣ KQ1072	South:  ♠ AKJ84  ♥ 105  ♠ KJ95  ♣ 43	West Pass	North 2♠	East AP	South 1♠

Board: 181 Dealer: N Vul: NS HCP: 14	<ul><li>♣ QJ1084</li><li>♥ AK76</li><li>◆ KJ9</li><li>♣ 8</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible. You bid first.
Board: 182 Dealer: S Vul: EW HCP: 8	<b>♣</b> 3 <b>♥</b> AJ4 <b>♦</b> J982 <b>♣</b> Q10952	West Bids 2♦ if possible.  East Doubles 2♥ if possible.  West Bids 2♠ if possible.  East Doubles 3♥ if possible.  West Bids 3♠ if possible.  Partner bids first.
Board: 183 Dealer: N Vul: Both HCP: 11	<ul><li>▲ J1063</li><li>♥ KJ876</li><li>♦ K3</li><li>♣ K5</li></ul>	The opponents are silent. You bid first.
Board: 184 Dealer: S Vul: None HCP: 9	<b>★</b> K53 <b>★</b> 109 <b>♦</b> 73 <b>♣</b> KQJ1074	West Bids 2♦ if possible. West Doubles Pass if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 185 Dealer: N Vul: EW HCP: 12	<ul><li>★ A1073</li><li>★ KQ432</li><li>★ 1074</li><li>★ K</li></ul>	The opponents are silent.  You bid first.

Board: 181 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 4♠ N	North:  ♠ QJ1084  ♥ AK76  ♠ KJ9  ♣ 8	South:  ♠ AK7  ♥ 43  ♠ Q875  ♣ J654	West 2♥ AP	North 1♣ 2NT	East X Pass	XX
Board: 182 Dealer: S Vul: EW North HCP: 8 South HCP: 11 Contract: 3♠ W	North:  ♣ 3  ♥ AJ4  ♣ J982  ♣ Q10952	South:  ♠ QJ109  ♥ K10985  ↑ 7  ♠ AJ8	West  2♦ 2♠ 3♠	North 2♥ 3♥ AP	East X X	South 1♥ Pass Pass
Board: 183 Dealer: N Vul: Both North HCP: 11 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ A874  ♥ A109  ♠ A54  ♣ 842	West Pass AP	North 1♥ 2♠	East Pass Pass	1♠
Board: 184 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 4♠ S	North:  ♠ K53  ♥ 109  • 73  ♣ KQJ1074	South:  ♠ A10642  ♥ K8653  ♠ AK9  ♠ —	West  2  X  Pass	North  2♠ Pass  4♠	East Pass 3♣ AP	South 1♠ Pass 3♠
Board: 185 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♥ N	North:  ♠ A1073  ♥ KQ432  ♠ 1074  ♠ K	South:  ♠ K864  ♥ 865  ♠ QJ96  ♣ A6	West AP	North 1♥	East Pass	

Board: 181 Dealer: N Vul: NS HCP: 10	<ul><li>AK7</li><li>✓ 43</li><li>✓ Q875</li><li>✓ J654</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 182 Dealer: S Vul: EW HCP: 11	<ul><li>♣ QJ109</li><li>♥ K10985</li><li>◆ 7</li><li>♣ AJ8</li></ul>	West Bids 2♦ if possible.  East Doubles 2♥ if possible.  West Bids 2♠ if possible.  East Doubles 3♥ if possible.  West Bids 3♠ if possible.  You bid first.
Board: 183 Dealer: N Vul: Both HCP: 12	<ul><li>★ A874</li><li>▼ A109</li><li>◆ A54</li><li>◆ 842</li></ul>	The opponents are silent.  Partner bids first.
Board: 184 Dealer: S Vul: None HCP: 14	<ul><li>★ A10642</li><li>★ K8653</li><li>◆ AK9</li><li>★ —</li></ul>	West Bids 2♦ if possible. West Doubles Pass if possible. East Bids 3♣ if possible. You bid first.
Board: 185 Dealer: N Vul: EW HCP: 10	<ul><li>★ K864</li><li>▼ 865</li><li>◆ QJ96</li><li>◆ A6</li></ul>	The opponents are silent.  Partner bids first.

Board: 181 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 4♠ N	North:  ♠ QJ1084  ♥ AK76  ♠ KJ9  ♣ 8	South:  ♠ AK7  ♥ 43  ♠ Q875  ♣ J654	West 2♥ AP	North 1♣ 2NT	East X Pass	XX
Board: 182 Dealer: S Vul: EW North HCP: 8 South HCP: 11 Contract: 3♠ W	North:  ♣ 3  ♥ AJ4  ♣ J982  ♣ Q10952	South:  ♠ QJ109  ♥ K10985  ↑ 7  ♠ AJ8	West  2♦ 2♠ 3♠	North 2♥ 3♥ AP	East X X	South 1♥ Pass Pass
Board: 183 Dealer: N Vul: Both North HCP: 11 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ A874  ♥ A109  ♠ A54  ♣ 842	West Pass AP	North 1♥ 2♠	East Pass Pass	1♠
Board: 184 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 4♠ S	North:  ♠ K53  ♥ 109  • 73  ♣ KQJ1074	South:  ♠ A10642  ♥ K8653  ♠ AK9  ♠ —	West  2  X  Pass	North  2♠ Pass  4♠	East Pass 3♣ AP	South 1♠ Pass 3♠
Board: 185 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♥ N	North:  ♠ A1073  ♥ KQ432  ♠ 1074  ♠ K	South:  ♠ K864  ♥ 865  ♠ QJ96  ♣ A6	West AP	North 1♥	East Pass	

Board: 186 Dealer: S Vul: Both	<b>♣</b> J9 <b>♥</b> K52 <b>♦</b> Q72	West Bids 3♠ if possible.  Partner bids first.
HCP: 10  Board: 187  Dealer: N  Vul: None  HCP: 14	<ul> <li>♣ A7543</li> <li>♠ AQJ6</li> <li>♥ AK983</li> <li>♦ 10854</li> <li>♣ —</li> </ul>	West Bids 3♦ if possible.  You bid first.
Board: 188 Dealer: S Vul: NS HCP: 11	<ul><li>A5</li><li>₹742</li><li>Q654</li><li>KQ93</li></ul>	The opponents are silent.  Partner bids first.
Board: 189 Dealer: N Vul: Both HCP: 12	<b>♦</b> 6 <b>♥</b> AKQ953 <b>♦</b> Q54 <b>♣</b> J95	The opponents are silent. You bid first.
Board: 190 Dealer: S Vul: None HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 186 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 3 \( \) W	North:  ♣ J9  ♥ K52  ♦ Q72  ♣ A7543	South:  ♣ —  ▼ AQ9863  ◆ AK984  ♣ J2	West 3♠	North AP	East	South 1♥
Board: 187 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 3▼ N	North:  ♠ AQJ6  ♥ AK983  ♦ 10854  ♣ —	South:  ♠ 8  ♥ J72  ♠ A32  ♠ K97543	West 3♦	North 1♥ 3♥		South 2♥
Board: 188 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♥ S	North:  ♠ A5  ♥ 742  ♦ Q654  ♣ KQ93	South:  ♠ KJ62  ♥ AQ1063  ♠ K2  ♣ 106	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT		1 <b>∀</b> 2 <b>♣</b>
Board: 189 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North:  ♠ 6  ♥ AKQ953  ♠ Q54  ♠ J95	South:  ♠ AK85  ♥ J82  ♠ K3  ♣ 10842	West Pass AP	North 1♥ 2♥	East Pass Pass	1♠
Board: 190 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4♠ S	North:	South:  ♠ K10752  ♥ K7  ♠ A7  ♣ QJ63	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>

Board: 186 Dealer: S Vul: Both HCP: 14	♣— ♥ AQ9863 • AK984 • J2	West Bids 3♠ if possible.  You bid first.
Board: 187 Dealer: N Vul: None HCP: 8	♦ 8 ♥ J72 ♦ A32 ♣ K97543	West Bids 3♦ if possible.  Partner bids first.
Board: 188 Dealer: S Vul: NS HCP: 13	<b>★</b> KJ62 <b>♥</b> AQ1063 <b>♦</b> K2 <b>♣</b> 106	The opponents are silent. You bid first.
Board: 189 Dealer: N Vul: Both HCP: 11	<ul><li>★ AK85</li><li>♥ J82</li><li>◆ K3</li><li>★ 10842</li></ul>	The opponents are silent.  Partner bids first.
Board: 190 Dealer: S Vul: None HCP: 13	<ul><li>★ K10752</li><li>★ K7</li><li>◆ A7</li><li>◆ QJ63</li></ul>	The opponents are silent. You bid first.

Board: 186 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 3 \( \) W	North:  ♣ J9  ♥ K52  ♦ Q72  ♣ A7543	South:  ♣ —  ▼ AQ9863  ◆ AK984  ♣ J2	West 3♠	North AP	East	South 1♥
Board: 187 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 3▼ N	North:  ♠ AQJ6  ♥ AK983  ♦ 10854  ♣ —	South:  ♠ 8  ♥ J72  ♠ A32  ♠ K97543	West 3♦	North 1♥ 3♥		South 2♥
Board: 188 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♥ S	North:  ♠ A5  ♥ 742  ♦ Q654  ♣ KQ93	South:  ♠ KJ62  ♥ AQ1063  ♠ K2  ♣ 106	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT		1 <b>∀</b> 2 <b>♣</b>
Board: 189 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North:  ♠ 6  ♥ AKQ953  ♠ Q54  ♠ J95	South:  ♠ AK85  ♥ J82  ♠ K3  ♣ 10842	West Pass AP	North 1♥ 2♥	East Pass Pass	1♠
Board: 190 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4♠ S	North:	South:  ♠ K10752  ♥ K7  ♠ A7  ♣ QJ63	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>

Board: 191 Dealer: N Vul: NS HCP: 12	<b>♣</b> 763 <b>♥</b> AK1073 <b>♦</b> Q9 <b>♣</b> K104	The opponents are silent. You bid first.
Board: 192 Dealer: S Vul: EW HCP: 8	<ul><li>10764</li><li>✓ J63</li><li>AK1082</li><li>4</li></ul>	East Bids 3♣ if possible. West Bids 4♣ if possible.  Partner bids first.
Board: 193 Dealer: N Vul: None HCP: 12	<ul><li>▶ J6</li><li>♥ K6542</li><li>♦ KQ4</li><li>♣ QJ4</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 194 Dealer: S Vul: NS HCP: 12	<ul><li>◆ 976</li><li>♥ A86</li><li>◆ A942</li><li>◆ KJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 195 Dealer: N Vul: EW HCP: 13	<ul><li>★ KQ1053</li><li>♥ Q1076</li><li>◆ Q108</li><li>◆ A</li></ul>	East Doubles 1♠ if possible. West Bids 2♠ if possible. You bid first.

Board: 191 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3 N	North:  ♣ 763  ✔ AK1073  ♣ Q9  ♣ K104	South:  ♠ A1052  ♥ QJ8  ♦ J104  ♣ QJ2	West Pass AP	North 1♥ 1NT	East Pass Pass	1♠
Board: 192 Dealer: S Vul: EW North HCP: 8 South HCP: 11 Contract: 4 S	North:	South:  ♠ A53  ♥ A10854  ♠ QJ7  ♠ 86	West Pass Pass 4♣	North  2♥  3♥  4♥	3♣	South 1♥ Pass Pass
Board: 193 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3 N	North:  ♣ J6  ♥ K6542  ♠ KQ4  ♣ QJ4	South:  ♠ KQ87  ▼ A83  • 762  ♠ K82	West  2  AP  1. max	North 1♥ Pass¹ 2♠	Pass	1♠
Board: 194 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4♥ S	North:  ◆ 976  ▼ A86  ◆ A942  ◆ KJ5	South:  ♠ QJ  ♥ KQ10542  ♦ J106  ♠ A7	Pass Pass	North  1NT <sup>1</sup> 4♥  ng 1NT	Pass AP	1♥
Board: 195 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ N	North:  ♠ KQ1053  ♥ Q1076  ♠ Q108  ♣ A	South:  ♠ 872  ♥ J43  ♠ AK52  ♣ QJ7	West 2♣ Pass	North 1♣ 2♥ 3♠	East X Pass AP	XX

Board: 191 Dealer: N Vul: NS HCP: 11	<ul><li>★ A1052</li><li>♥ QJ8</li><li>◆ J104</li><li>◆ QJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 192 Dealer: S Vul: EW HCP: 11	<ul><li>A53</li><li>✓ A10854</li><li>✓ QJ7</li><li>№ 86</li></ul>	East Bids 3♣ if possible. West Bids 4♣ if possible. You bid first.
Board: 193 Dealer: N Vul: None HCP: 12	<b>♦</b> KQ87 <b>♥</b> A83 <b>♦</b> 762 <b>♣</b> K82	West Bids 2♦ if possible.  Partner bids first.
Board: 194 Dealer: S Vul: NS HCP: 13	♠ QJ ▼ KQ10542 ◆ J106 ♠ A7	The opponents are silent. You bid first.
Board: 195 Dealer: N Vul: EW HCP: 11	<ul><li>♣ 872</li><li>♥ J43</li><li>◆ AK52</li><li>♣ QJ7</li></ul>	East Doubles 1♠ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 191 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3 N	North:  ♣ 763  ✔ AK1073  ♣ Q9  ♣ K104	South:  ♠ A1052  ♥ QJ8  ♦ J104  ♣ QJ2	West Pass AP	North 1♥ 1NT	East Pass Pass	1♠
Board: 192 Dealer: S Vul: EW North HCP: 8 South HCP: 11 Contract: 4 S	North:	South:  ♠ A53  ♥ A10854  ♠ QJ7  ♠ 86	West Pass Pass 4♣	North  2♥  3♥  4♥	3♣	South 1♥ Pass Pass
Board: 193 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3 N	North:  ♣ J6  ♥ K6542  ♠ KQ4  ♣ QJ4	South:  ♠ KQ87  ▼ A83  • 762  ♠ K82	West  2  AP  1. max	North 1♥ Pass¹ 2♠	Pass	1♠
Board: 194 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4♥ S	North:  ◆ 976  ▼ A86  ◆ A942  ◆ KJ5	South:  ♠ QJ  ♥ KQ10542  ♦ J106  ♠ A7	Pass Pass	North  1NT <sup>1</sup> 4♥  ng 1NT	Pass AP	1♥
Board: 195 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ N	North:  ♠ KQ1053  ♥ Q1076  ♠ Q108  ♣ A	South:  ♠ 872  ♥ J43  ♠ AK52  ♣ QJ7	West 2♣ Pass	North 1♣ 2♥ 3♠	East X Pass AP	XX

Board: 196 Dealer: S Vul: Both HCP: 11	<ul><li>★ A94</li><li>▼ 532</li><li>◆ Q76</li><li>◆ KQ85</li></ul>	The opponents are silent.  Partner bids first.
Board: 197 Dealer: N Vul: NS HCP: 12	<ul><li>★ K8532</li><li>★ AKQ82</li><li>★ 62</li><li>★ 2</li></ul>	The opponents are silent. You bid first.
Board: 198 Dealer: S Vul: EW HCP: 10	<ul><li>↑7542</li><li>♥ Q42</li><li>↑ AKJ6</li><li>♠ 102</li></ul>	The opponents are silent.  Partner bids first.
Board: 199 Dealer: N Vul: Both HCP: 13	<ul><li>★ AK975</li><li>♥ 5</li><li>◆ QJ10962</li><li>◆ K</li></ul>	The opponents are silent. You bid first.
Board: 200 Dealer: S Vul: None HCP: 11	<ul><li>J1075</li><li>✓ K109</li><li>A63</li><li>✓ K109</li></ul>	The opponents are silent.  Partner bids first.

Board: 196 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 3♠ S	North:  ♠ A94  ♥ 532  ♠ Q76  ♠ KQ85	South:  ♣ J10873  ♥ K4  ♦ K83  ♣ A103	Pass Pass	North  1NT <sup>1</sup> 3♠ ng 1NT		1♠
Board: 197 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3♣ S	North:  ♠ K8532  ♥ AKQ82  ♠ 62  ♠ 2	South:  ♣ J  ♥ J53  ♦ J74  ♣ KQJ1093	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 198 Dealer: S Vul: EW North HCP: 10 South HCP: 11 Contract: 2♥ S	North:  ♣ 7542  ♥ Q42  ♦ AKJ6  ♣ 102	South:  ♠ A108  ♥ AJ8653  ♦ Q92  ♠ 3	West Pass	North 2♥	East AP	South 1♥
Board: 199 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 \( \) N	North:  ♠ AK975  ♥ 5  ♦ QJ10962  ♠ K	South:  • 1086  • Q962  • 3  • AQJ104	West Pass Pass	North 1 ◆ 1 ◆ 2 ◆	Pass	
Board: 200 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3♥ S	North:  ♣ J1075  ♥ K109  ♠ A63  ♣ K109	South:	West Pass Pass	North 1♠ 3♥	East Pass AP	South 1♥ 1NT

Board: 196 Dealer: S Vul: Both HCP: 11	<ul><li>↓ J10873</li><li>↓ K4</li><li>↓ K83</li><li>♠ A103</li></ul>	The opponents are silent. You bid first.
Board: 197 Dealer: N Vul: NS HCP: 9	<b>♣</b> J <b>♥</b> J53 <b>♦</b> J74 <b>♣</b> KQJ1093	The opponents are silent.  Partner bids first.
Board: 198 Dealer: S Vul: EW HCP: 11	<ul><li>★ A108</li><li>▼ AJ8653</li><li>◆ Q92</li><li>★ 3</li></ul>	The opponents are silent. You bid first.
Board: 199 Dealer: N Vul: Both HCP: 9	<ul><li>1086</li><li>♥ Q962</li><li>3</li><li>AQJ104</li></ul>	The opponents are silent.  Partner bids first.
Board: 200 Dealer: S Vul: None HCP: 13	<ul><li>♠ 94</li><li>♥ AQ765</li><li>♦ KQ2</li><li>♠ Q85</li></ul>	The opponents are silent. You bid first.

Board: 196 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 3♠ S	North:  ♠ A94  ♥ 532  ♠ Q76  ♠ KQ85	South:  ♣ J10873  ♥ K4  ♦ K83  ♣ A103	Pass Pass	North  1NT <sup>1</sup> 3♠ ng 1NT		1♠
Board: 197 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3♣ S	North:  ♠ K8532  ♥ AKQ82  ♠ 62  ♠ 2	South:  ♣ J  ♥ J53  ♦ J74  ♣ KQJ1093	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 198 Dealer: S Vul: EW North HCP: 10 South HCP: 11 Contract: 2♥ S	North:  ♣ 7542  ♥ Q42  ♦ AKJ6  ♣ 102	South:  ♠ A108  ♥ AJ8653  ♦ Q92  ♠ 3	West Pass	North 2♥	East AP	South 1♥
Board: 199 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 \( \) N	North:  ♠ AK975  ♥ 5  ♦ QJ10962  ♠ K	South:  • 1086  • Q962  • 3  • AQJ104	West Pass Pass	North 1 ◆ 1 ◆ 2 ◆	Pass	
Board: 200 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3♥ S	North:  ♣ J1075  ♥ K109  ♠ A63  ♣ K109	South:	West Pass Pass	North 1♠ 3♥	East Pass AP	South 1♥ 1NT

Board: 201 Dealer: N Vul: EW HCP: 13	<ul><li>AQ107</li><li>QJ1083</li><li>A9</li><li>108</li></ul>	The opponents are silent. You bid first.
Board: 202 Dealer: S Vul: Both HCP: 10	<ul><li>★ A765</li><li>★ K32</li><li>★ K6</li><li>★ 10876</li></ul>	The opponents are silent.  Partner bids first.
Board: 203 Dealer: N Vul: None HCP: 14	<ul><li>★ AK105</li><li>▼ AK762</li><li>◆ 74</li><li>◆ 95</li></ul>	West Doubles 4♣ if possible.  You bid first.
Board: 204 Dealer: S Vul: NS HCP: 8	<ul><li>◆ 973</li><li>♥ K1072</li><li>◆ A10964</li><li>◆ J</li></ul>	The opponents are silent.  Partner bids first.

Board: 201 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4 \( \bar{V} \)	North:  ♠ AQ107  ♥ QJ1083  ♠ A9  ♣ 108	South:  ♠ K65  ♥ K42  ♦ J82  ♣ AJ32	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT		1NT <sup>1</sup>
Board: 202 Dealer: S Vul: Both North HCP: 10 South HCP: 11 Contract: 2 S	North:  ♠ A765  ♥ K32  ♠ K6  ♣ 10876	South:  ♠ Q98  ♥ A10964  ♦ 852  ♣ KQ	West Pass	North 2♥	East AP	South 1♥
Board: 203 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 \(\neq \) N	North:  ♠ AK105  ♥ AK762  ♠ 74  ♣ 95	South:	Pass Pass X AP 1. forci 2. Cue	North 1♥ 2♣ 3NT² Pass ng 1NT bid, surj bid, a ♣	Pass Pass Pass Pass	1NT <sup>1</sup> 3♥ 4♣ <sup>3</sup> 4♥
Board: 204 Dealer: S Vul: NS North HCP: 8 South HCP: 11 Contract: 24 S	North:	South:  ♠ AQ842  ♥ 96  ♠ Q2  ♣ K974	West Pass	North 2♣	East AP	South 1♠

Board: 201 Dealer: N Vul: EW HCP: 12	<ul><li>★ K65</li><li>★ K42</li><li>◆ J82</li><li>◆ AJ32</li></ul>	The opponents are silent.  Partner bids first.
Board: 202 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q98</li><li>♥ A10964</li><li>◆ 852</li><li>♣ KQ</li></ul>	The opponents are silent.  You bid first.
Board: 203 Dealer: N Vul: None HCP: 11	<ul><li>43</li><li>★ 543</li><li>★ AQ5</li><li>★ KQ743</li></ul>	West Doubles 4♣ if possible.  Partner bids first.
Board: 204 Dealer: S Vul: NS HCP: 11	<ul><li>AQ842</li><li>♥ 96</li><li>◆ Q2</li><li>★ K974</li></ul>	The opponents are silent.  You bid first.

Board: 201 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4 \( \bar{V} \)	North:  ♠ AQ107  ♥ QJ1083  ♠ A9  ♣ 108	South:  ♠ K65  ♥ K42  ♦ J82  ♣ AJ32	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT		1NT <sup>1</sup>
Board: 202 Dealer: S Vul: Both North HCP: 10 South HCP: 11 Contract: 2 S	North:  ♠ A765  ♥ K32  ♠ K6  ♣ 10876	South:  ♠ Q98  ♥ A10964  ♦ 852  ♣ KQ	West Pass	North 2♥	East AP	South 1♥
Board: 203 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 \(\neq \) N	North:  ♠ AK105  ♥ AK762  ♠ 74  ♣ 95	South:	Pass Pass X AP 1. forci 2. Cue	North 1♥ 2♣ 3NT² Pass ng 1NT bid, surj bid, a ♣	Pass Pass Pass Pass	1NT <sup>1</sup> 3♥ 4♣ <sup>3</sup> 4♥
Board: 204 Dealer: S Vul: NS North HCP: 8 South HCP: 11 Contract: 24 S	North:	South:  ♠ AQ842  ♥ 96  ♠ Q2  ♣ K974	West Pass	North 2♣	East AP	South 1♠

Board: 205 Dealer: N Vul: Both HCP: 14	<ul><li>★ AKQJ6</li><li>▼ A10432</li><li>◆ 9</li><li>◆ 109</li></ul>	The opponents are silent.  You bid first.
Board: 206 Dealer: S Vul: None HCP: 10	<ul><li>♣ J74</li><li>♥ KJ7</li><li>◆ Q10</li><li>♣ QJ1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 207 Dealer: N Vul: NS HCP: 13	<ul><li>♠ AKJ52</li><li>♥ Q4</li><li>♦ J10</li><li>♠ Q1097</li></ul>	The opponents are silent. You bid first.
Board: 208 Dealer: S Vul: EW HCP: 8	<ul><li>★ A1052</li><li>♥ J97</li><li>◆ K8765</li><li>★ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 209 Dealer: N Vul: None HCP: 11	<ul><li>▲ 10</li><li>▼ KQJ95</li><li>◆ K96</li><li>▲ Q854</li></ul>	East Bids 1♠ if possible. West Bids 3♠ if possible. You bid first.

			West	North		South
Board: 205	4		Pass	2♥	Pass	
Dealer: N	North:	South:	Pass	$3NT^2$	Pass	<b>4♣</b> <sup>3</sup>
Vul: Both	<b>♠</b> AKQJ6 <b>♥</b> A10432	<b>♦</b> 853 <b>♥</b> K86	Pass	4• <sup>4</sup>	Pass	
North HCP: 14	♦ 9	◆ A42	AP			
South HCP: 11	<b>♣</b> 109	♣ A753		ng 1NT		
Contract: 4♠ N				bid, sur		
				bid, a 🛦	-	er
			4. Cue	bid, a ♦	stopp	er
Board: 206						
Dealer: S	North:	South:			_	
Vul: None	<b>♦</b> J74	<b>★</b> 10853	West	North	East	
North HCP: 10	<b>∀</b> KJ7	♥ AQ862		2	4.70	1♥
South HCP: 11	◆ Q10 <b>♣</b> QJ1084	<b>♦</b> J6 <b>♣</b> A6	Pass	2♥	AP	
Contract: 2♥ S	₩ QJ100 <del>4</del>	₩ Au				
Board: 207	N. 4	G 4	West	North	Fact	South
Dealer: N	North:	South:	WCSI	1\o1u1 1 <b>♠</b>	Pass	1NT <sup>1</sup>
Vul: NS	<b>♠</b> AKJ52 <b>♥</b> Q4	<b>♠</b> Q86 <b>♥</b> K1093	Pass	2♣	Pass	
North HCP: 13	• J10	◆ K53	AP	2 <b>.</b>	rass	<b>4₹</b>
South HCP: 11	<b>♣</b> Q1097	<b>♣</b> K85		ng 1NT		
Contract: 4♠ N	·		1. 10101	iig iivi		
Board: 208	North:	South:				
Dealer: S	Norui. ♠ A1052	<b>♦</b> 87	West	North	East	South
Vul: EW North HCP: 8	♥ J97	<b>♥</b> Q6432				1♥
South HCP: 14	◆ K8765	<b>♦</b> AJ2	Pass	2 <b>y</b>	AP	
Contract: 2♥ S	<b>♣</b> 6	♣ AK2				
Board: 209	North:	South:	West	North	Fact	South
Dealer: N Vul: None	<b>♠</b> 10	<b>♠</b> KQ2	West	1 <b>V</b>	Last 1♠	2 <b>♠</b> ¹
North HCP: 11	♥ KQJ95	<b>♥</b> 842	3♠	1 <b>∀</b> 4 <b>∀</b>	AP	∠ <b>₹</b> ¯
South HCP: 12	◆ K96	♦ AQJ8		raise or		in 🕊
	<b>♣</b> Q854	<b>♣</b> 932	т. штиг	raise Ul	JULIU	шт ▲

Board: 205 Dealer: N Vul: Both HCP: 11	<ul><li>★ 853</li><li>★ K86</li><li>★ A42</li><li>★ A753</li></ul>	The opponents are silent.  Partner bids first.
Board: 206 Dealer: S Vul: None HCP: 11	<ul><li>10853</li><li>✓ AQ862</li><li>✓ J6</li><li>✓ A6</li></ul>	The opponents are silent. You bid first.
Board: 207 Dealer: N Vul: NS HCP: 11	<ul><li>◆ Q86</li><li>◆ K1093</li><li>◆ K53</li><li>◆ K85</li></ul>	The opponents are silent.  Partner bids first.
Board: 208 Dealer: S Vul: EW HCP: 14	<ul><li>♦ 87</li><li>♥ Q6432</li><li>♦ AJ2</li><li>♦ AK2</li></ul>	The opponents are silent. You bid first.
Board: 209 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ2</li><li>▼ 842</li><li>◆ AQJ8</li><li>◆ 932</li></ul>	East Bids 1♠ if possible. West Bids 3♠ if possible. Partner bids first.

			West	North		South
Board: 205	4		Pass	2♥	Pass	
Dealer: N	North:	South:	Pass	$3NT^2$	Pass	<b>4♣</b> <sup>3</sup>
Vul: Both	<b>♠</b> AKQJ6 <b>♥</b> A10432	<b>♦</b> 853 <b>♥</b> K86	Pass	4• <sup>4</sup>	Pass	
North HCP: 14	♦ 9	◆ A42	AP			
South HCP: 11	<b>♣</b> 109	♣ A753		ng 1NT		
Contract: 4♠ N				bid, sur		
				bid, a 🛦	-	er
			4. Cue	bid, a ♦	stopp	er
Board: 206						
Dealer: S	North:	South:			_	
Vul: None	<b>♦</b> J74	<b>★</b> 10853	West	North	East	
North HCP: 10	<b>∀</b> KJ7	♥ AQ862		2	4.70	1♥
South HCP: 11	◆ Q10 <b>♣</b> QJ1084	<b>♦</b> J6 <b>♣</b> A6	Pass	2♥	AP	
Contract: 2♥ S	₩ QJ100 <del>4</del>	₩ Au				
Board: 207	N. 4	G 4	West	North	Fact	South
Dealer: N	North:	South:	WCSI	1\o1u1 1 <b>♠</b>	Pass	1NT <sup>1</sup>
Vul: NS	<b>♠</b> AKJ52 <b>♥</b> Q4	<b>♠</b> Q86 <b>♥</b> K1093	Pass	2♣	Pass	
North HCP: 13	• J10	◆ K53	AP	2 <b>.</b>	rass	<b>4₹</b>
South HCP: 11	<b>♣</b> Q1097	<b>♣</b> K85		ng 1NT		
Contract: 4♠ N	·		1. 10101	iig iivi		
Board: 208	North:	South:				
Dealer: S	Norui. ♠ A1052	<b>♦</b> 87	West	North	East	South
Vul: EW North HCP: 8	♥ J97	<b>♥</b> Q6432				1♥
South HCP: 14	◆ K8765	<b>♦</b> AJ2	Pass	2 <b>y</b>	AP	
Contract: 2♥ S	<b>♣</b> 6	♣ AK2				
Board: 209	North:	South:	West	North	Fact	South
Dealer: N Vul: None	<b>♠</b> 10	<b>♠</b> KQ2	West	1 <b>V</b>	Last 1♠	2 <b>♠</b> ¹
North HCP: 11	♥ KQJ95	<b>♥</b> 842	3♠	1 <b>∀</b> 4 <b>∀</b>	AP	∠ <b>₹</b> ¯
South HCP: 12	◆ K96	♦ AQJ8		raise or		in 🕊
	<b>♣</b> Q854	<b>♣</b> 932	т. штиг	raise Ul	JULIU	шт ▲

Board: 210 Dealer: S Vul: NS HCP: 10	<ul><li>★K10</li><li>♥Q92</li><li>◆A1074</li><li>◆J732</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 211 Dealer: N Vul: EW HCP: 12	<ul><li>▲ AJ1064</li><li>✔ A7</li><li>◆ 84</li><li>▲ K763</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 212 Dealer: S Vul: Both HCP: 10	<ul><li>★ KQ98</li><li>♥ 974</li><li>★ A9</li><li>♣ J864</li></ul>	The opponents are silent.  Partner bids first.
Board: 213 Dealer: N Vul: NS HCP: 11	<ul><li></li></ul>	The opponents are silent.  You bid first.
Board: 214 Dealer: S Vul: EW HCP: 11	<ul><li>★ K53</li><li>▼ K104</li><li>◆ Q73</li><li>◆ QJ52</li></ul>	The opponents are silent.  Partner bids first.

Board: 210 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 4 S	North:  ♠ K10  ♥ Q92  ♠ A1074  ♣ J732	South:  ♠ AQ64  ♥ A8763  ♦ 5  ♠ K109	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	2♦ Pass	1♥ Pass
Board: 211 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ1064  ♥ A7  ♠ 84  ♣ K763	South:  ♠ KQ5  ▼ 102  ◆ Q10532  ♣ A94	2♥ Pass	North 1♠ Pass 4♠ ng 1NT		$1NT^1$
Board: 212 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 4 S	North:  ♠ KQ98  ♥ 974  ♠ A9  ♣ J864	South:  ♠ A543  ♥ AK10652  ♠ 2  ♠ Q3		North 2♥	East Pass	1♥
Board: 213 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 4 N	North:	South:  ♠ AKQ  ♥ 763  ♦ J953  ♣ J102	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT	Pass Pass AP	$1NT^1$
Board: 214 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ K53  ▼ K104  ◆ Q73  ♣ QJ52	South:  ♠ AQJ87  ♥ Q7  • 54  ♣ A1064	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>

Board: 210 Dealer: S Vul: NS HCP: 13	<ul><li>AQ64</li><li>✓ A8763</li><li>✓ 5</li><li>✓ K109</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 211 Dealer: N Vul: EW HCP: 11	<b>♣</b> KQ5 <b>♥</b> 102 <b>♦</b> Q10532 <b>♣</b> A94	West Bids 2♥ if possible.  Partner bids first.
Board: 212 Dealer: S Vul: Both HCP: 13	<ul><li>★ A543</li><li>★ AK10652</li><li>★ 2</li><li>★ Q3</li></ul>	The opponents are silent. You bid first.
Board: 213 Dealer: N Vul: NS HCP: 11	<ul><li>★ AKQ</li><li>▼ 763</li><li>◆ J953</li><li>◆ J102</li></ul>	The opponents are silent.  Partner bids first.
Board: 214 Dealer: S Vul: EW HCP: 13	<ul><li>AQJ87</li><li>♥ Q7</li><li>54</li><li>A1064</li></ul>	The opponents are silent.  You bid first.

Board: 210 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 4 S	North:  ♠ K10  ♥ Q92  ♠ A1074  ♣ J732	South:  ♠ AQ64  ♥ A8763  ♦ 5  ♠ K109	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	2♦ Pass	1♥ Pass
Board: 211 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ1064  ♥ A7  ♠ 84  ♣ K763	South:  ♠ KQ5  ▼ 102  ◆ Q10532  ♣ A94	2♥ Pass	North 1♠ Pass 4♠ ng 1NT		$1NT^1$
Board: 212 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 4 S	North:  ♠ KQ98  ♥ 974  ♠ A9  ♣ J864	South:  ♠ A543  ♥ AK10652  ♠ 2  ♠ Q3		North 2♥	East Pass	1♥
Board: 213 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 4 N	North:	South:  ♠ AKQ  ♥ 763  ♦ J953  ♣ J102	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT	Pass Pass AP	$1NT^1$
Board: 214 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ K53  ▼ K104  ◆ Q73  ♣ QJ52	South:  ♠ AQJ87  ♥ Q7  • 54  ♣ A1064	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>

Board: 215 Dealer: N Vul: Both HCP: 14	<ul><li>★ A8653</li><li>♥ 9854</li><li>★ A</li><li>★ AQ2</li></ul>	The opponents are silent.  You bid first.
Board: 216 Dealer: S Vul: None HCP: 11	<ul><li>1062</li><li>Q63</li><li>75</li><li>AKQ96</li></ul>	The opponents are silent.  Partner bids first.
Board: 217 Dealer: N Vul: EW HCP: 11	<ul><li>★ A9862</li><li>▼ 103</li><li>◆ A1063</li><li>◆ QJ</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible. You bid first.
Board: 218 Dealer: S Vul: Both HCP: 10	<ul><li>♣ QJ108</li><li>♥ A98</li><li>♦ 107</li><li>♣ K962</li></ul>	West Doubles Pass if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 219 Dealer: N Vul: None HCP: 11	<ul><li>★ A10842</li><li>★ KJ85</li><li>★ K6</li><li>★ 74</li></ul>	The opponents are silent. You bid first.

Board: 215 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4♠ N	North:  ♠ A8653  ♥ 9854  ♠ A  ♣ AQ2	South:  ♠ KJ4  ♥ Q106  ♠ K53  ♣ K863	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	$1NT^1$
Board: 216 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♥ S	North:	South:  ♠ Q54  ♥ A10985  ♠ AQJ8  ♣ 5	Pass Pass	North  1NT <sup>1</sup> 4♥  ng 1NT	Pass AP	1♥
Board: 217 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 3♠ N	North:  ♠ A9862  ♥ 103  ♠ A1063  ♠ QJ	South:  ♠ K104  ♦ 64  ♠ KJ874  ♣ A75	West 2♥ AP	North 1♠ Pass	East X Pass	XX
Board: 218 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 3•X E	North:  ♠ QJ108  ♥ A98  ♦ 107  ♠ K962	South:  ♠ K975  ♥ QJ1032  ♠ KQJ  ♣ 4	West Pass X AP	North 2♥ XX		South 1♥ Pass X
Board: 219 Dealer: N Vul: None North HCP: 11 South HCP: 8 Contract: 2♠ N	North:  ♠ A10842  ♥ KJ85  ♠ K6  ♣ 74	South:  ♠ J53  ♥ A2  ♠ QJ75432  ♠ 5	West AP	North 1♠	East Pass	

Board: 215 Dealer: N Vul: Both HCP: 12	<ul><li>★ KJ4</li><li>♥ Q106</li><li>◆ K53</li><li>◆ K863</li></ul>	The opponents are silent.  Partner bids first.
Board: 216 Dealer: S Vul: None HCP: 13	<ul><li>♣ Q54</li><li>♥ A10985</li><li>♦ AQJ8</li><li>♣ 5</li></ul>	The opponents are silent. You bid first.
Board: 217 Dealer: N Vul: EW HCP: 11	<ul><li>★ K104</li><li>★ 64</li><li>◆ KJ874</li><li>★ A75</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 218 Dealer: S Vul: Both HCP: 12	<ul><li>★ K975</li><li>♥ QJ1032</li><li>◆ KQJ</li><li>★ 4</li></ul>	West Doubles Pass if possible. East Bids 3♦ if possible. You bid first.
Board: 219 Dealer: N Vul: None HCP: 8	<ul><li>↓ J53</li><li>↓ A2</li><li>↓ QJ75432</li><li>↓ 5</li></ul>	The opponents are silent.  Partner bids first.

Board: 215 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4♠ N	North:  ♠ A8653  ♥ 9854  ♠ A  ♣ AQ2	South:  ♠ KJ4  ♥ Q106  ♠ K53  ♣ K863	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	$1NT^1$
Board: 216 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4♥ S	North:	South:  ♠ Q54  ♥ A10985  ♠ AQJ8  ♣ 5	Pass Pass	North  1NT <sup>1</sup> 4♥  ng 1NT	Pass AP	1♥
Board: 217 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 3♠ N	North:  ♠ A9862  ♥ 103  ♠ A1063  ♠ QJ	South:  ♠ K104  ♦ 64  ♠ KJ874  ♣ A75	West 2♥ AP	North 1♠ Pass	East X Pass	XX
Board: 218 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 3•X E	North:  ♠ QJ108  ♥ A98  ♦ 107  ♠ K962	South:  ♠ K975  ♥ QJ1032  ♠ KQJ  ♣ 4	West Pass X AP	North 2♥ XX		South 1♥ Pass X
Board: 219 Dealer: N Vul: None North HCP: 11 South HCP: 8 Contract: 2♠ N	North:  ♠ A10842  ♥ KJ85  ♠ K6  ♣ 74	South:  ♠ J53  ♥ A2  ♠ QJ75432  ♠ 5	West AP	North 1♠	East Pass	

Board: 220 Dealer: S Vul: NS HCP: 11	<ul><li>★ K6</li><li>▼ J83</li><li>◆ QJ3</li><li>◆ A10963</li></ul>	The opponents are silent.  Partner bids first.
Board: 221 Dealer: N Vul: Both HCP: 14	<ul><li>AJ</li><li>✓ AQ1082</li><li>✓ 2</li><li>✓ QJ764</li></ul>	The opponents are silent.  You bid first.
Board: 222 Dealer: S Vul: None HCP: 11	♣ QJ72 ♥ 1063 ♦ AQ10 ♣ Q108	West Bids 2♦ if possible.  Partner bids first.
Board: 223 Dealer: N Vul: NS HCP: 14	<b>★</b> KQJ3 <b>♥</b> KQ1096 <b>♦</b> K86 <b>♣</b> 3	The opponents are silent.  You bid first.
Board: 224 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q632</li><li>♥ A54</li><li>♦ 1072</li><li>♣ AQ2</li></ul>	The opponents are silent.  Partner bids first.

Board: 220 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♥ S	North:  ♠ K6  ♥ J83  ♠ QJ3  ♣ A10963	South:  ♠ Q974  ♥ AKQ52  ♠ 1086  ♠ K	West Nor Pass 1N' Pass 3 AP 1. forcing 11	Γ <sup>1</sup> Pass Pass	1 <b>♥</b> 2 <b>♦</b>
Board: 221 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ AJ  ♥ AQ1082  ♠ 2  ♣ QJ764	South:  ♣ 7632  ♥ J95  • K987  ♣ AK	West Nor 1♥ Pass 2♣ Pass 4♥	th East Pass Pass AP	1♠
Board: 222 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ QJ72  ♥ 1063  ♠ AQ10  ♠ Q108	South:  ♠ A94  ♥ KQ542  ♠ KJ95  ♣ 7	West Nor  2♦ 3♦¹ AP 1. limit raise	Pass	1 <b>♥</b> 4 <b>♥</b>
Board: 223 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ KQJ3  ♥ KQ1096  ♠ K86  ♣ 3	South:	West Nor  1♥ Pass 2♦ Pass 3N' AP  1. forcing 1N 2. Cue bid,	Pass Pass T <sup>2</sup> Pass	1NT¹ 3♥
Board: 224 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ Q632  ♥ A54  ♦ 1072  ♣ AQ2	South:  ♠ KJ  ♥ KJ1032  ♠ KJ  ♣ 8765	West Nor Pass 1♠ Pass 4♥	th East Pass AP	1♥

Board: 220 Dealer: S Vul: NS HCP: 14	<ul><li>♣ Q974</li><li>♥ AKQ52</li><li>◆ 1086</li><li>♣ K</li></ul>	The opponents are silent. You bid first.
Board: 221 Dealer: N Vul: Both HCP: 11	<ul><li>★ 7632</li><li>♥ J95</li><li>◆ K987</li><li>♣ AK</li></ul>	The opponents are silent.  Partner bids first.
Board: 222 Dealer: S Vul: None HCP: 13	<ul><li>★ A94</li><li>♥ KQ542</li><li>◆ KJ95</li><li>◆ 7</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 223 Dealer: N Vul: NS HCP: 11	<ul><li>★ 862</li><li>★ A42</li><li>★ A732</li><li>★ QJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: S Vul: EW HCP: 12	<ul><li>★ KJ</li><li>▼ KJ1032</li><li>◆ KJ</li><li>◆ 8765</li></ul>	The opponents are silent. You bid first.

Board: 220 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♥ S	North:  ♠ K6  ♥ J83  ♦ QJ3  ♣ A10963	South:  ♠ Q974  ♥ AKQ52  ♦ 1086  ♠ K	Pass Pass AP	North  1NT¹ 3♥  ng 1NT	Pass Pass	1 <b>♥</b> 2 <b>♦</b>
Board: 221 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 \(\neq \) N	North:  ♠ AJ  ♥ AQ1082  ♠ 2  ♠ QJ764	South:  ♠ 7632  ♥ J95  ♠ K987  ♣ AK		North 1♥ 2♣ 4♥	East	1♠
Board: 222 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ QJ72  ♥ 1063  ♠ AQ10  ♠ Q108	South:  ♠ A94  ♥ KQ542  ♠ KJ95  ♣ 7	2♦ AP	North 3◆¹ raise or	Pass	1 <b>∨</b> 4 <b>∨</b>
Board: 223 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ KQJ3  ♥ KQ1096  ♠ K86  ♣ 3	South:  ♣ 862  ✔ A42  ♣ A732  ♣ QJ9	Pass Pass AP 1. forci	North 1♥ 2♦ 3NT <sup>2</sup> ng 1NT bid, sur	Pass Pass Pass	1NT¹ 3♥
Board: 224 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ Q632  ♥ A54  ♦ 1072  ♠ AQ2	South:  ♠ KJ  ♥ KJ1032  ♠ KJ  ♣ 8765	West Pass Pass	North 1♣ 4♥	East Pass AP	South 1♥ 2♣

Board: 225 Dealer: N VAKJ72 Vul: None HCP: 12 A76  Board: 226 Dealer: S VK73 Vul: NS Vul: NS HCP: 10  Board: 227 Dealer: N VQ10543 Vul: EW HCP: 13  Board: 228 CV CARRON Vul: EW HCP: 13  Board: 228 CV CARRON CV CARRO				
Dealer: S Vul: NS HCP: 10  AKJ4 Dealer: N Vul: EW HCP: 13  Board: 228 Dealer: S Vul: Both HCP: 10  AKS4  Fast Bids 2NT if possible.  Partner bids first.  Partner bids first.  West Bids 2NT if possible.  Partner bids first.  Partner bids first.  Fast Bids 2 • if possible.  Partner bids first.  Fast Bids 2 • if possible.  Partner bids first.  Fast Bids 2 • if possible.  Partner bids first.	D V	Dealer: N Vul: None	<b>♥</b> AKJ72 <b>♦</b> 6432	
Dealer: N Vul: EW HCP: 13  Sound: 228 Dealer: S Vul: Both HCP: 10  AK85  The opponents are silent.  You bid first.  You bid first.  Fast Bids 2♦ if possible.  Partner bids first.  Fast Bids 2♦ if possible.  Partner bids first.	D V	Dealer: S Vul: NS	<b>∨</b> K73 <b>♦</b> 8543	
Dealer: S	D V	Dealer: N Vul: EW	♥ Q10543 ♦ 3	
Fast Bids 2 ♦ it nossible	D V	Dealer: S Vul: Both	♥ J1065 ♦ J10	•
Vul: NS	D V	Dealer: N Vul: NS	<b>♥</b> AKJ75 <b>♦</b> 65	- -

Board: 225 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2♥ N	North:  ♠ 9  ▼ AKJ72  ♠ 6432  ♣ A76	South:  ♠ AJ103  ♥ 1064  ♠ K10  ♠ Q1053	West North East South  1♥ Pass 2♥  AP
Board: 226 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 3♥ S	North:  ♠ AK86  ♥ K73  ♠ 8543  ♣ 75	South:  ♠ Q2  ♥ AQ642  ♠ A  ♣ J9864	West North East South  1♥  2NT <sup>1</sup> 3♥ AP  1. Unusual 2NT
Board: 227 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 2♠ S	North:  ♠ AKJ4  ♥ Q10543  ♠ 3  ♠ K73	South:  ♠ Q832  ♥ A96  ♠ K842  ♠ Q6	West North East South  1♥ Pass 1♠  Pass 2♠ AP
Board: 228 Dealer: S Vul: Both North HCP: 10 South HCP: 11 Contract: 3♠ S	North:  ♣ J75  ♥ J1065  ♣ J10  ♣ AK85	South:  ♠ AK962  ♥ A83  ♠ 7432  ♣ 7	West North East South  1♣  Pass 1NT¹ 2♦ Pass  Pass 3♠ AP  1. forcing 1NT
Board: 229 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♥ N	North:  ♠ A83  ♥ AKJ75  ♠ 65  ♣ Q42	South:  ♠ QJ5  ♥ Q63  ♠ K843  ♠ A109	West North East South  1 ♥ 2 ♦ 3 ♦ ¹  Pass 4 ♥ AP  1. limit raise or better in ♥

Board: 225 Dealer: N Vul: None HCP: 10	<ul><li>♣ AJ103</li><li>♥ 1064</li><li>◆ K10</li><li>♣ Q1053</li></ul>	The opponents are silent.  Partner bids first.
Board: 226 Dealer: S Vul: NS HCP: 13	<ul><li>♣ Q2</li><li>♥ AQ642</li><li>♦ A</li><li>♣ J9864</li></ul>	West Bids 2NT if possible. You bid first.
Board: 227 Dealer: N Vul: EW HCP: 11	<ul><li>♣ Q832</li><li>♥ A96</li><li>♦ K842</li><li>♣ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 228 Dealer: S Vul: Both HCP: 11	<ul><li>★ AK962</li><li>★ A83</li><li>★ 7432</li><li>★ 7</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 229 Dealer: N Vul: NS HCP: 12	<ul><li>♣ QJ5</li><li>♥ Q63</li><li>♦ K843</li><li>♣ A109</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 225 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2♥ N	North:  ♠ 9  ▼ AKJ72  ♠ 6432  ♣ A76	South:  ♠ AJ103  ♥ 1064  ♠ K10  ♠ Q1053	West North East South  1♥ Pass 2♥  AP
Board: 226 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 3♥ S	North:  ♠ AK86  ♥ K73  ♠ 8543  ♣ 75	South:  ♠ Q2  ♥ AQ642  ♠ A  ♣ J9864	West North East South  1♥  2NT <sup>1</sup> 3♥ AP  1. Unusual 2NT
Board: 227 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 2♠ S	North:  ♠ AKJ4  ♥ Q10543  ♠ 3  ♠ K73	South:  ♠ Q832  ♥ A96  ♠ K842  ♠ Q6	West North East South  1♥ Pass 1♠  Pass 2♠ AP
Board: 228 Dealer: S Vul: Both North HCP: 10 South HCP: 11 Contract: 3♠ S	North:  ♣ J75  ♥ J1065  ♣ J10  ♣ AK85	South:  ♠ AK962  ♥ A83  ♠ 7432  ♣ 7	West North East South  1♣  Pass 1NT¹ 2♦ Pass  Pass 3♠ AP  1. forcing 1NT
Board: 229 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4♥ N	North:  ♠ A83  ♥ AKJ75  ♠ 65  ♣ Q42	South:  ♠ QJ5  ♥ Q63  ♠ K843  ♠ A109	West North East South  1 ♥ 2 ♦ 3 ♦ ¹  Pass 4 ♥ AP  1. limit raise or better in ♥

	Board: 230 Dealer: S Vul: EW HCP: 10	<b>♦</b> J103 <b>♥</b> KQ7 <b>♦</b> 108543 <b>♣</b> A10	West Bids 1♠ if possible. West Bids 3♠ if possible.  Partner bids first.
	Board: 231 Dealer: N Vul: Both HCP: 13	<ul><li>AJ764</li><li>✓ 103</li><li>A2</li><li>A852</li></ul>	West Bids 2♠ if possible. East Bids 3♥ if possible. You bid first.
	Board: 232 Dealer: S Vul: None	♣ 654 ♥ K1095 ♦ KJ4	East Bids 2♣ if possible. West Bids 3♣ if possible.
	HCP: 11  Board: 233  Dealer: N	<ul><li>♣ A86</li><li>♠ KQ975</li><li>♥ Q95</li></ul>	Partner bids first.  The opponents are silent.
	Vul: EW HCP: 11 Board: 234	<ul><li>★ K5</li><li>♣ J63</li><li>♠ AJ2</li></ul>	You bid first.
	Dealer: S Vul: Both HCP: 12	♥ Q107 ♦ J53 ♣ KJ98	West Doubles 4♦ if possible.  Partner bids first.
1			

Board: 230 Dealer: S Vul: EW North HCP: 10 South HCP: 11 Contract: 4 S	North:  ♣ J103  ♥ KQ7  • 108543  ♣ A10	South:  ♠ 862  ♥ AJ965  ♠ A96  ♠ Q9	1 <b>♠</b> 3 <b>♠</b>	North  2♣¹  4♥  raise or	Pass AP	1♥ 3♥
Board: 231 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 3♠ N	North:  ♠ AJ764  ♥ 103  ♠ A2  ♠ A852	South:  ♠ KQ2  ♥ 95  • QJ9764  ♣ Q3	2♣² AP 1. forci	North 1♣ Pass ng 1NT naels Cu	Pass 3♥	
Board: 232 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 4 S	North:	South:  ♠ AQJ982  ♥ 42  ♠ A752  ♣ 7	Pass 3♣	North  1NT <sup>1</sup> 4♠  ng 1NT	2♣ AP	South 1♠ 2♠
Board: 233 Dealer: N Vul: EW North HCP: 11 South HCP: 10 Contract:	North:  ♠ KQ975  ♥ Q95  ♠ K5  ♠ J63	South:	West	North APPas		st South

			West	North	East	South 1♥
Board: 234 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♥ S	North:  ♠ AJ2  ♥ Q107  ♦ J53  ♣ KJ98	South:  ♣ 7  ✔ A8532  ♠ A98  ♣ AQ104	X AP 1. forci 2. Cue 3. Cue	<b>4♣</b> <sup>3</sup>	Pass Pass Pass Pass stopp	2 <b>♣</b> 3NT <sup>2</sup> 4• <sup>4</sup> 4♥

Board: 230 Dealer: S Vul: EW HCP: 11	<b>♣</b> 862 <b>♥</b> AJ965 <b>♦</b> A96 <b>♣</b> Q9	West Bids 1♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 231 Dealer: N Vul: Both HCP: 10	<b>♣</b> KQ2 <b>♥</b> 95 <b>♦</b> QJ9764 <b>♣</b> Q3	West Bids 2♠ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 232 Dealer: S Vul: None HCP: 11	<ul><li>AQJ982</li><li>42</li><li>A752</li><li>7</li></ul>	East Bids 2♣ if possible. West Bids 3♣ if possible. You bid first.
Board: 233 Dealer: N Vul: EW HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 234 Dealer: S Vul: Both HCP: 14	♣ 7 ♥ A8532 ♦ A98 ♣ AQ104	West Doubles 4♦ if possible.  You bid first.

Board: 230 Dealer: S Vul: EW North HCP: 10 South HCP: 11 Contract: 4 S	North:  ♣ J103  ♥ KQ7  • 108543  ♣ A10	South:  ♠ 862  ♥ AJ965  ♠ A96  ♠ Q9	1 <b>♠</b> 3 <b>♠</b>	North  2♣¹  4♥  raise or	Pass AP	1♥ 3♥
Board: 231 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 3♠ N	North:  ♠ AJ764  ♥ 103  ♠ A2  ♠ A852	South:  ♠ KQ2  ♥ 95  • QJ9764  ♣ Q3	2♣² AP 1. forci	North 1♣ Pass ng 1NT naels Cu	Pass 3♥	
Board: 232 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 4 S	North:	South:  ♠ AQJ982  ♥ 42  ♠ A752  ♣ 7	Pass 3♣	North  1NT <sup>1</sup> 4♠  ng 1NT	2♣ AP	South 1♠ 2♠
Board: 233 Dealer: N Vul: EW North HCP: 11 South HCP: 10 Contract:	North:  ♠ KQ975  ♥ Q95  ♠ K5  ♠ J63	South:	West	North APPas		st South

			West	North	East	South 1♥
Board: 234 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♥ S	North:  ♠ AJ2  ♥ Q107  ♦ J53  ♣ KJ98	South:  ♣ 7  ✔ A8532  ♠ A98  ♣ AQ104	X AP 1. forci 2. Cue 3. Cue	<b>4♣</b> <sup>3</sup>	Pass Pass Pass Pass stopp	2 <b>♣</b> 3NT <sup>2</sup> 4• <sup>4</sup> 4♥

Board: 235 Dealer: N Vul: None HCP: 14	<ul><li>10</li><li>★ AK1043</li><li>★ J743</li><li>★ AQ9</li></ul>	East Bids 2♣ if possible.  You bid first.
Board: 236 Dealer: S Vul: NS HCP: 12	<ul><li>A64</li><li>✓ AQ10</li><li>10842</li><li>Q87</li></ul>	West Bids 2NT if possible. East Bids 5♦ if possible.  Partner bids first.
Board: 237 Dealer: N Vul: Both HCP: 13	<ul><li>♣ QJ8653</li><li>♥ KQ5</li><li>◆ A97</li><li>♣ J</li></ul>	West Bids 2NT if possible. East Bids 5♣ if possible. You bid first.
Board: 238 Dealer: S Vul: None HCP: 9	<ul><li>◆ Q83</li><li>♥ Q</li><li>◆ Q964</li><li>◆ K10972</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 239 Dealer: N Vul: NS HCP: 12	<ul><li>AK842</li><li>♥ Q53</li><li>1064</li><li>★ K9</li></ul>	The opponents are silent. You bid first.

Board: 235 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ 10  ♥ AK1043  ♠ J743  ♣ AQ9	South:  ♠ K96  ♥ Q87  ♠ KQ9  ♣ J854	West North East South  1 ✓ 2 ♣ 3 ♣ ¹  Pass 4 ✓ AP  1. limit raise or better in ✓
Board: 236 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 5♥ S	North:  ♠ A64  ♥ AQ10  ♠ 10842  ♣ Q87	South:  ♠ K8  ♥ KJ976542  ◆—  ♣ A109	West North East South  1♥  2NT¹ 3♥ Pass 4♥  Pass Pass 5♦ 5♥  AP  1. Unusual 2NT
Board: 237 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 5♠ N	North:  ♠ QJ8653  ♥ KQ5  ♠ A97  ♣ J	South:  ♠ K109  ♥ AJ10  ♠ KJ104  ♣ 752	West North East South  1♠ Pass 1NT¹  2NT² 3♠ Pass 4♠  Pass Pass 5♠ 5♠  AP  1. forcing 1NT  2. Unusual 2NT
Board: 238 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3♠ S	North:  ♠ Q83  ♥ Q  ♠ Q964  ♠ K10972	South:  ♠ KJ976  ♥ A82  ♠ J32  ♣ A5	West North East South  1♣  Pass 2♠ 3♥ 3♠  AP
Board: 239 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 44 N	North:  ♠ AK842  ♥ Q53  ♦ 1064  ♣ K9	South:  ♣ J95  ♥ 642  ♠ AQ7  ♣ A1075	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT

Board: 235 Dealer: N	<b>♠</b> K96 <b>♥</b> Q87	East Bids 2♣ if possible.
Vul: None HCP: 11	♦ KQ9 • J854	Partner bids first.
1101.11	<b>₹</b> 1034	
Board: 236	<b>♦</b> K8	West Bids 2NT if possible.
Dealer: S	<b>♥</b> KJ976542	East Bids 5♦ if possible.
Vul: NS	<b>•</b> —	
HCP: 11	♣ A109	You bid first.
Board: 237	<b>♦</b> K109	West Bids 2NT if possible.
Dealer: N	<b>♥</b> AJ10	East Bids 5♣ if possible.
Vul: Both	♦ KJ104	-
HCP: 12	<b>♣</b> 752	Partner bids first.
Board: 238	<b>♠</b> KJ976	
Dealer: S	▼ A82	East Bids 3♥ if possible.
Vul: None	◆ J32	
HCP: 13	<b>♦</b> A5	You bid first.
1101.15	<b>T</b> 113	
Board: 239	A 105	
	<b>♦</b> J95	The opponents are silent.
Dealer: N	<b>♥</b> 642	
Vul: NS	◆ AQ7	Partner bids first.
HCP: 11	♣ A1075	

Board: 235 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ 10  ♥ AK1043  ♠ J743  ♣ AQ9	South:  ♠ K96  ♥ Q87  ♠ KQ9  ♣ J854	West North East South  1 ✓ 2 ♣ 3 ♣ ¹  Pass 4 ✓ AP  1. limit raise or better in ✓
Board: 236 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 5♥ S	North:  ◆ A64  ▼ AQ10  ◆ 10842  ◆ Q87	South:  ♠ K8  ♥ KJ976542  ◆—  ♣ A109	West North East South  1♥  2NT¹ 3♥ Pass 4♥  Pass Pass 5♦ 5♥  AP  1. Unusual 2NT
Board: 237 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 5♠ N	North:  ♠ QJ8653  ♥ KQ5  ♠ A97  ♣ J	South:  ♠ K109  ♥ AJ10  ♠ KJ104  ♣ 752	West North East South  1♠ Pass 1NT¹  2NT² 3♠ Pass 4♠  Pass Pass 5♠ 5♠  AP  1. forcing 1NT  2. Unusual 2NT
Board: 238 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3♠ S	North:  ♠ Q83  ♥ Q  ♠ Q964  ♠ K10972	South:  ♠ KJ976  ♥ A82  ♠ J32  ♣ A5	West North East South  1♣  Pass 2♠ 3♥ 3♠  AP
Board: 239 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 44 N	North:  ♠ AK842  ♥ Q53  ♦ 1064  ♣ K9	South:  ♣ J95  ♥ 642  ♠ AQ7  ♣ A1075	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 4♠  AP  1. forcing 1NT

Board: 240 Dealer: S Vul: EW HCP: 10	<ul><li></li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 241 Dealer: N Vul: None HCP: 13	<ul><li>AJ6</li><li>✓ AJ863</li><li>✓ K1097</li><li>✓ 2</li></ul>	The opponents are silent. You bid first.
Board: 242 Dealer: S Vul: NS HCP: 11	<ul><li>★ KQ74</li><li>▼ KQJ</li><li>◆ 65</li><li>◆ 9876</li></ul>	The opponents are silent.  Partner bids first.
Board: 243 Dealer: N Vul: EW HCP: 11	<ul><li>♣ J10743</li><li>♥ AQ9</li><li>♦ 63</li><li>♣ KJ3</li></ul>	East Bids 3♣ if possible. West Bids 4♣ if possible. You bid first.
Board: 244 Dealer: S Vul: Both HCP: 11	<ul><li>◆ QJ104</li><li>◆ Q98</li><li>◆ A65</li><li>◆ Q92</li></ul>	The opponents are silent.  Partner bids first.

Board: 240 Dealer: S Vul: EW North HCP: 10 South HCP: 11 Contract: 4 S	North:  ♣ J654  ♥ K62  ♦ 86  ♣ AQ107	South:  ♠ K10  ♥ AJ9874  ♠ K2  ♣ 953	West Pass Pass	North 2♥ 4♥	East 2♣ AP	South 1♥ 3♥
Board: 241 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2♥ N	North:  ♠ AJ6  ♥ AJ863  ♠ K1097  ♣ 2	South:  ♠ K  ♥ K94  ♠ QJ643  ♣ 10643	West AP	North 1♥	East Pass	
Board: 242 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3♥ S	North:  ♠ KQ74  ♥ KQJ  ♦ 65  ♣ 9876	South:  ♠ 853  ♥ A8742  ♠ AJ  ♣ A42	West Pass Pass	North 1♠ 3♥	East Pass AP	South 1♥ 1NT
Board: 243 Dealer: N Vul: EW North HCP: 11 South HCP: 9 Contract: 4♠ N	North:	South:  ♣ A98  ▼ 10875  • AJ872  ♣ 2	West  4♣ AP	North 1♠ Pass	East 3♣ Pass	3♠
Board: 244 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3♥ S	North:  ♠ QJ104  ♥ Q98  ♠ A65  ♠ Q92	South:  ♠ A9  ♥ AKJ42  ♦ J107  ♣ J53	West Pass Pass	North 1♣ 3♥		South 1♥ 1NT

Board: 240 Dealer: S Vul: EW HCP: 11	<ul><li>★ K10</li><li>★ AJ9874</li><li>★ K2</li><li>♣ 953</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 241 Dealer: N Vul: None HCP: 9	<b>♠</b> K <b>♥</b> K94 <b>♦</b> QJ643 <b>♠</b> 10643	The opponents are silent.  Partner bids first.
Board: 242 Dealer: S Vul: NS HCP: 13	<ul><li>♦ 853</li><li>♥ A8742</li><li>♦ AJ</li><li>♠ A42</li></ul>	The opponents are silent. You bid first.
Board: 243 Dealer: N Vul: EW HCP: 9	<ul><li>▲ A98</li><li>▼ 10875</li><li>◆ AJ872</li><li>♣ 2</li></ul>	East Bids 3♣ if possible. West Bids 4♣ if possible.  Partner bids first.
Board: 244 Dealer: S Vul: Both HCP: 14	<ul><li>▲ A9</li><li>✓ AKJ42</li><li>◆ J107</li><li>◆ J53</li></ul>	The opponents are silent. You bid first.

Board: 240 Dealer: S Vul: EW North HCP: 10 South HCP: 11 Contract: 4 S	North:  ♣ J654  ♥ K62  ♦ 86  ♣ AQ107	South:  ♠ K10  ♥ AJ9874  ♠ K2  ♣ 953	West Pass Pass	North 2♥ 4♥	East 2♣ AP	South 1♥ 3♥
Board: 241 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2♥ N	North:  ♠ AJ6  ♥ AJ863  ♠ K1097  ♣ 2	South:  ♠ K  ♥ K94  ♠ QJ643  ♣ 10643	West AP	North 1♥	East Pass	
Board: 242 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3♥ S	North:  ♠ KQ74  ♥ KQJ  ♦ 65  ♣ 9876	South:  ♠ 853  ♥ A8742  ♠ AJ  ♣ A42	West Pass Pass	North 1♠ 3♥	East Pass AP	South 1♥ 1NT
Board: 243 Dealer: N Vul: EW North HCP: 11 South HCP: 9 Contract: 4♠ N	North:	South:  ♣ A98  ▼ 10875  • AJ872  ♣ 2	West  4♣ AP	North 1♠ Pass	East 3♣ Pass	3♠
Board: 244 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3♥ S	North:  ♠ QJ104  ♥ Q98  ♠ A65  ♠ Q92	South:  ♠ A9  ♥ AKJ42  ♦ J107  ♣ J53	West Pass Pass	North 1♣ 3♥		South 1♥ 1NT

D 1 245	17.015.4	
Board: 245 Dealer: N	<b>♠</b> KQJ74 <b>♥</b> —	The opponents are silent.
Vul: NS	<b>♦</b> K1076	You bid first.
HCP: 13	♣ A1064	Tou ord Indu
Board: 246	<b>★</b> 1075	West Dids 2 if passible
Dealer: S	♥ Q106	West Bids 2♥ if possible.
Vul: EW HCP: 11	◆ AKQ2 ◆ 1074	Partner bids first.
	<b>2</b> 10/1	
Board: 247	<b>♦</b> A98543	West Bids 2♥ if possible.
Dealer: N Vul: Both	♥ 643 ♦ AJ6	The second of th
HCP: 13	<ul><li>A30</li><li>♣ A</li></ul>	You bid first.
Board: 248 Dealer: S	<b>♦</b> K52 <b>♥</b> KJ96	West Bids 2♥ if possible.
Vul: None	<b>♦</b> 72	D 1:1 C 1
HCP: 10	♣ K763	Partner bids first.
Board: 249	<b>♦</b> 62	West Dids 2 if page 112
Dealer: N	♣ 62 ♥ AJ8732	West Bids 2♥ if possible. East Bids 2♠ if possible.
Vul: EW	◆ A9	Last Dias 22 ii possible.
HCP: 12	♣ K102	You bid first.

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ KQJ74	<b>♦</b> A95		1♠	Pass	$1NT^{1}$
Vul: NS	<b>V</b> —	<b>7</b> 543	Pass	2♣	Pass	3♠
North HCP: 13 South HCP: 11	◆ K1076	◆ A32	Pass	4♠	AP	
Contract: 4♠ N	♣ A1064	<b>♣</b> K85		ng 1NT		
Comact. 12 IV				υ		
Board: 246	North:	South:	West	North	East	South
Dealer: S	<b>1</b> 075	♣ AQJ43				1♠
Vul: EW	♥ Q106	♥ A874	2♥	<b>3</b> ♥ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ AKQ2	<b>♦</b> 1065	AP	<i>3</i>		
South HCP: 11 Contract: 3♠ S	<b>♣</b> 1074	<b>♣</b> 9		raise or	hetter	in ♠
Contract: 32 8			1. min.	raise or	oction	шт
Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ A98543	<b>♠</b> QJ6		1♠	Pass	$1NT^{1}$
Vul: Both	<b>♥</b> 643	<b>y</b> 75	2♥	2♠	Pass	4♠
North HCP: 13 South HCP: 10	<b>♦</b> AJ6	◆ Q32	AP			
Contract: 4♠ N	<b>♣</b> A	<b>♣</b> KQ953		ng 1NT		
Board: 248	North:	South:	West	North	East	South
Dealer: S	• K52	<b>♦</b> A10964				1♠
Vul: None	<b>♥</b> KJ96	<b>♥</b> —	2♥	<b>3</b> ♥ <sup>1</sup>	Pass	4♠
North HCP: 10	◆ 72	♦ K94	AP			
South HCP: 12	♣ K763	♣ AJ1082			_	
Contract: 4♠ S			1. limit	raise or	better	in <b>∲</b>
D 1240			West	North	Fast	South
Board: 249	North:	South:	*******	1 <b>v</b> 01 <b>u</b> 1		1NT <sup>1</sup>
Dealer: N Vul: EW	<b>♠</b> 62	<b>♠</b> Q85	22			
North HCP: 12	<b>♥</b> AJ8732	<b>♥</b> K105	2 <b>∀</b> <sup>2</sup>	X	2♠	4♥
South HCP: 11	<b>♦</b> A9	♦ KJ	AP	45		
Contract: 4 N	<b>♣</b> K102	<b>♣</b> Q9865		ng 1NT	1 ' 1	
			2. Mich	naels Cu	ebid	

Board: 245 Dealer: N	<b>♦</b> A95 <b>♥</b> 7543	The opponents are silent.
Vul: NS HCP: 11	♦ A32 ♣ K85	Partner bids first.
Board: 246 Dealer: S	<b>♠</b> AQJ43 <b>♥</b> A874	West Bids 2♥ if possible.
Vul: EW HCP: 11	◆ 1065 ◆ 9	You bid first.
Board: 247 Dealer: N	<b>♠</b> QJ6 <b>♥</b> 75	West Bids 2♥ if possible.
Vul: Both HCP: 10	◆ Q32 ◆ KQ953	Partner bids first.
Board: 248 Dealer: S	<b>≜</b> A10964 <b>♥</b> —	West Bids 2♥ if possible.
Vul: None HCP: 12	◆ K94 ◆ AJ1082	You bid first.
Board: 249	<b>♦</b> Q85	West Bids 2♥ if possible.
Dealer: N Vul: EW	♥ K105 ♦ KJ	East Bids 2♠ if possible.
HCP: 11	<b>♣</b> Q9865	Partner bids first.

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ KQJ74	<b>♦</b> A95		1♠	Pass	$1NT^1$
Vul: NS	<b>V</b> —	<b>7</b> 543	Pass	2♣	Pass	3♠
North HCP: 13 South HCP: 11	◆ K1076	◆ A32	Pass	4♠	AP	
Contract: 4♠ N	♣ A1064	<b>♣</b> K85		ng 1NT		
Comact. 12 IV				υ		
Board: 246	North:	South:	West	North	East	South
Dealer: S	<b>1</b> 075	♣ AQJ43				1♠
Vul: EW	♥ Q106	♥ A874	2♥	<b>3</b> ♥ <sup>1</sup>	Pass	3♠
North HCP: 11	♦ AKQ2	<b>♦</b> 1065	AP	<i>3</i>		
South HCP: 11 Contract: 3♠ S	<b>♣</b> 1074	<b>♣</b> 9		raise or	hetter	in ♠
Contract: 32 8			1. min.	raise or	oction	шт
Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ A98543	<b>♠</b> QJ6		1♠	Pass	$1NT^{1}$
Vul: Both	<b>♥</b> 643	<b>y</b> 75	2♥	2♠	Pass	4♠
North HCP: 13 South HCP: 10	<b>♦</b> AJ6	◆ Q32	AP			
Contract: 4♠ N	<b>♣</b> A	<b>♣</b> KQ953		ng 1NT		
Board: 248	North:	South:	West	North	East	South
Dealer: S	• K52	<b>♦</b> A10964				1♠
Vul: None	<b>♥</b> KJ96	<b>♥</b> —	2♥	<b>3</b> ♥ <sup>1</sup>	Pass	4♠
North HCP: 10	◆ 72	♦ K94	AP			
South HCP: 12	♣ K763	♣ AJ1082			_	
Contract: 4♠ S			1. limit	raise or	better	in <b>∲</b>
D 1240			West	North	Fast	South
Board: 249	North:	South:	*******	1 <b>v</b> 01 <b>u</b> 1		1NT <sup>1</sup>
Dealer: N Vul: EW	<b>♠</b> 62	<b>♠</b> Q85	22			
North HCP: 12	<b>♥</b> AJ8732	<b>♥</b> K105	2 <b>∀</b> <sup>2</sup>	X	2♠	4♥
South HCP: 11	<b>♦</b> A9	♦ KJ	AP	45		
Contract: 4 N	<b>♣</b> K102	<b>♣</b> Q9865		ng 1NT	1 ' 1	
			2. Mich	naels Cu	ebid	

Board: 250 Dealer: S Vul: Both HCP: 10	<b>♣</b> Q8 <b>♥</b> Q86 <b>♦</b> 76 <b>♣</b> AQ10754	The opponents are silent.  Partner bids first.
Board: 251 Dealer: N Vul: None HCP: 11	<ul><li>◆ Q94</li><li>♥ AJ1032</li><li>◆ 109</li><li>◆ A65</li></ul>	East Bids 4NT if possible. West Bids 5♦ if possible.  You bid first.
Board: 252 Dealer: S Vul: NS HCP: 7	<b>♣</b> — ♥ 1063 • KJ1085 • K9843	The opponents are silent.  Partner bids first.
Board: 253 Dealer: N Vul: Both HCP: 13	<ul><li>★ A10</li><li>♥ QJ652</li><li>★ K6</li><li>★ QJ32</li></ul>	The opponents are silent. You bid first.
Board: 254 Dealer: S Vul: None HCP: 10	<ul><li>★ 86</li><li>♥ KJ6</li><li>◆ AJ109</li><li>◆ J743</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 250 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4 S	North:  ♠ Q8  ♥ Q86  ♦ 76  ♠ AQ10754	South:	West North East South  1♥  Pass 1NT¹ Pass 4♥  AP  1. forcing 1NT
Board: 251 Dealer: N Vul: None North HCP: 11 South HCP: 10 Contract: 5 • W	North:  ♠ Q94  ♥ AJ1032  • 109  ♣ A65	South:  ♣ J72  ♥ KQ8  ♣ A5  ♣ 108742	West North East South  1
Board: 252 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2♥ S	North:  ♣—  ▼ 1063  ◆ KJ1085  ♣ K9843	South:  ♠ Q10842  ♥ KQ842  ←—  ♠ AJ5	West North East South  1♣  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 253 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3 N	North:  ♠ A10  ♥ QJ652  ♠ K6  ♠ QJ32	South:  ♠ KQ3  ♥ 987  ♠ AQ1093  ♣ 74	West North East South  1  Pass 1NT¹  Pass 2 Pass 3  AP  1. forcing 1NT
Board: 254 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 3▼ S	North:  ♠ 86  ♥ KJ6  ♠ AJ109  ♣ J743	South:  ◆ J953  ◆ A10943  ◆ K  ◆ KQ9	West North East South  1♥  Pass 1NT¹ 2♦ Pass  Pass 3♥ AP  1. forcing 1NT

Board: 250 Dealer: S Vul: Both HCP: 14	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 251 Dealer: N Vul: None HCP: 10	<ul><li>♣ J72</li><li>♥ KQ8</li><li>◆ A5</li><li>♣ 108742</li></ul>	East Bids 4NT if possible. West Bids 5♦ if possible.  Partner bids first.
Board: 252 Dealer: S Vul: NS HCP: 12		The opponents are silent. You bid first.
Board: 253 Dealer: N Vul: Both HCP: 11	<ul><li>★ KQ3</li><li>♥ 987</li><li>◆ AQ1093</li><li>◆ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 254 Dealer: S Vul: None HCP: 13	<ul><li>J953</li><li>✓ A10943</li><li>✓ K</li><li>✓ KQ9</li></ul>	East Bids 2♦ if possible.  You bid first.

Board: 250 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4 S	North:  ♠ Q8  ♥ Q86  ♦ 76  ♠ AQ10754	South:	West North East South  1♥  Pass 1NT¹ Pass 4♥  AP  1. forcing 1NT
Board: 251 Dealer: N Vul: None North HCP: 11 South HCP: 10 Contract: 5 • W	North:  ♠ Q94  ♥ AJ1032  • 109  ♣ A65	South:  ♣ J72  ♥ KQ8  ♣ A5  ♣ 108742	West North East South  1
Board: 252 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2♥ S	North:  ♣—  ▼ 1063  ◆ KJ1085  ♣ K9843	South:  ♠ Q10842  ♥ KQ842  ←—  ♠ AJ5	West North East South  1♣  Pass 1NT¹ Pass 2♥  AP  1. forcing 1NT
Board: 253 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3 N	North:  ♠ A10  ♥ QJ652  ♠ K6  ♠ QJ32	South:  ♠ KQ3  ♥ 987  ♠ AQ1093  ♣ 74	West North East South  1  Pass 1NT¹  Pass 2 Pass 3  AP  1. forcing 1NT
Board: 254 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 3▼ S	North:  ♠ 86  ♥ KJ6  ♠ AJ109  ♣ J743	South:  ◆ J953  ◆ A10943  ◆ K  ◆ KQ9	West North East South  1♥  Pass 1NT¹ 2♦ Pass  Pass 3♥ AP  1. forcing 1NT

Board: 255 Dealer: N Vul: NS HCP: 13	<ul><li>★ KJ9853</li><li>♥ 95</li><li>◆ AK6</li><li>◆ Q8</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 256 Dealer: S Vul: EW HCP: 11	<ul><li>◆ 962</li><li>♥ KJ3</li><li>◆ A754</li><li>◆ QJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 257 Dealer: N Vul: None HCP: 11	<ul><li>★ 76543</li><li>★ A104</li><li>★ K75</li><li>★ A4</li></ul>	The opponents are silent. You bid first.
Board: 258 Dealer: S Vul: NS HCP: 12	<ul><li>♦ 953</li><li>♥ J843</li><li>♦ KQJ</li><li>♠ KQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 259 Dealer: N Vul: EW HCP: 13	<ul><li>▲ AJ82</li><li>✓ AQJ1085</li><li>◆ 103</li><li>▲ J</li></ul>	East Bids 2♦ if possible.  You bid first.

Board: 255 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ KJ9853  ♥ 95  ♠ AK6  ♠ Q8	South:  ♠ Q72  ♥ A102  ♦ 93  ♣ A10963	West AP	North 1♠	East 3♦	South 4♠
Board: 256 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:	South: <b>♣</b> J10543 <b>♥</b> A10 <b>♣</b> J <b>♣</b> AK1032	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>
Board: 257 Dealer: N Vul: None North HCP: 11 South HCP: 8 Contract: 2♠ N	North:  ♠ 76543  ♥ A104  ♠ K75  ♣ A4	South:  ♠ A108  ♥ 765  ♠ A96432  ♣ 7	West AP	North 1♠	East Pass	
Board: 258 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ KJ1082  ♥ A92  ♠ 10  ♠ A1083	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>
Board: 259 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2♥ N	North:  ♠ AJ82  ♥ AQJ1085  • 103  ♣ J	South:  ♠ 1095  ♥ K97  ♠ Q  ♠ A98754	West AP	North 1♥	East 2♦	South 2♥

Board: 255 Dealer: N Vul: NS HCP: 10	<ul><li>♣ Q72</li><li>♥ A102</li><li>◆ 93</li><li>♣ A10963</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 256 Dealer: S Vul: EW HCP: 13	<ul><li>♣ J10543</li><li>♥ A10</li><li>♦ J</li><li>♣ AK1032</li></ul>	The opponents are silent. You bid first.
Board: 257 Dealer: N Vul: None HCP: 8	<ul><li>▲ A108</li><li>♥ 765</li><li>◆ A96432</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 258 Dealer: S Vul: NS HCP: 12	<ul><li>★ KJ1082</li><li>★ A92</li><li>★ 10</li><li>★ A1083</li></ul>	The opponents are silent. You bid first.
Board: 259 Dealer: N Vul: EW HCP: 9	<ul><li>1095</li><li>K97</li><li>Q</li><li>A98754</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 255 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ KJ9853  ♥ 95  ♠ AK6  ♠ Q8	South:  ♠ Q72  ♥ A102  ♦ 93  ♣ A10963	West AP	North 1♠	East 3♦	South 4♠
Board: 256 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:	South: <b>♣</b> J10543 <b>♥</b> A10 <b>♣</b> J <b>♣</b> AK1032	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>
Board: 257 Dealer: N Vul: None North HCP: 11 South HCP: 8 Contract: 2♠ N	North:  ♠ 76543  ♥ A104  ♠ K75  ♣ A4	South:  ♠ A108  ♥ 765  ♠ A96432  ♣ 7	West AP	North 1♠	East Pass	
Board: 258 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ KJ1082  ♥ A92  ♠ 10  ♠ A1083	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>
Board: 259 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2♥ N	North:  ♠ AJ82  ♥ AQJ1085  • 103  ♣ J	South:  ♠ 1095  ♥ K97  ♠ Q  ♠ A98754	West AP	North 1♥	East 2♦	South 2♥

Board: 260 Dealer: S Vul: Both HCP: 11	<ul><li>★ 1082</li><li>▼ AJ10</li><li>◆ K8</li><li>◆ K10986</li></ul>	The opponents are silent.  Partner bids first.
Board: 261 Dealer: N Vul: NS HCP: 12	<ul><li>★ KJ2</li><li>★ A109742</li><li>★ A6</li><li>★ 64</li></ul>	The opponents are silent. You bid first.
Board: 262 Dealer: S Vul: EW HCP: 10	<ul><li>★KQ8</li><li>♥Q52</li><li>↑76</li><li>◆QJ1052</li></ul>	The opponents are silent.  Partner bids first.
Board: 263 Dealer: N Vul: Both HCP: 14	<ul><li>★ A753</li><li>▼ K10754</li><li>◆ 43</li><li>◆ AK</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 264 Dealer: S Vul: None HCP: 8	<ul><li>♠ A</li><li>♥ A42</li><li>♦ 8754</li><li>♠ 87653</li></ul>	The opponents are silent.  Partner bids first.

Board: 260 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3♠ S	North:  ♠ 1082  ♥ AJ10  ♠ K8  ♠ K10986	South:  ♠ AJ543  ♥ Q542  ♠ QJ  ♣ QJ	Pass	1NT¹ 3♠		South 1♣ 2♥
Board: 261 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 4♥ N	North:  ♠ KJ2  ♥ A109742  ♠ A6  ♠ 64	South:  ♠ A87  ♥ J85  • Q5  ♣ QJ753	Pass	1♥ 2♥ 4♥		South 1NT¹ 3♥
Board: 262 Dealer: S Vul: EW North HCP: 10 South HCP: 11 Contract: 4 S	North:  ♠ KQ8  ♥ Q52  ♠ 76  ♣ QJ1052	South:  ♠ AJ1063  ♥ 43  ♠ KQJ94  ♠ 9	Pass	1NT¹ 3♠		South 1♠ 2♦ 4♠
Board: 263 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 3♠ E	North:  ♠ A753  ♥ K10754  ♦ 43  ♣ AK	South:  ♣ J  ♥ J32  ♠ KQJ62  ♣ J952	West	North 1♥	East 3♠	South AP
Board: 264 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4♥ S	North:  ♠ A  ♥ A42  ♠ 8754  ♣ 87653	South:  ♠ Q  ♥ Q109873  ♠ AKJ932  ♣ —		North 2♥	East Pass	South 1♥ 4♥

Board: 260 Dealer: S Vul: Both HCP: 13	<ul><li>▲ AJ543</li><li>♥ Q542</li><li>◆ QJ</li><li>◆ QJ</li></ul>	The opponents are silent. You bid first.
Board: 261 Dealer: N Vul: NS HCP: 10	<ul><li>▲ A87</li><li>♥ J85</li><li>◆ Q5</li><li>▲ QJ753</li></ul>	The opponents are silent.  Partner bids first.
Board: 262 Dealer: S Vul: EW HCP: 11	<ul><li>AJ1063</li><li>✓ 43</li><li>✓ KQJ94</li><li>✓ 9</li></ul>	The opponents are silent. You bid first.
Board: 263 Dealer: N Vul: Both HCP: 9	<ul><li>↓ J</li><li>↓ J32</li><li>↓ KQJ62</li><li>↓ J952</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 264 Dealer: S Vul: None HCP: 12	♣ Q ♥ Q109873 ♦ AKJ932 ♣ —	The opponents are silent. You bid first.

Board: 260 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3♠ S	North:  ♠ 1082  ♥ AJ10  ♠ K8  ♠ K10986	South:  ♠ AJ543  ♥ Q542  ♠ QJ  ♣ QJ	Pass	1NT¹ 3♠		South 1♣ 2♥
Board: 261 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 4♥ N	North:  ♠ KJ2  ♥ A109742  ♠ A6  ♠ 64	South:  ♠ A87  ♥ J85  • Q5  ♣ QJ753	Pass	1♥ 2♥ 4♥		South 1NT¹ 3♥
Board: 262 Dealer: S Vul: EW North HCP: 10 South HCP: 11 Contract: 4 S	North:  ♠ KQ8  ♥ Q52  ♠ 76  ♣ QJ1052	South:  ♠ AJ1063  ♥ 43  ♠ KQJ94  ♠ 9	Pass	1NT¹ 3♠		South 1♠ 2♦ 4♠
Board: 263 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 3♠ E	North:  ♠ A753  ♥ K10754  ♦ 43  ♣ AK	South:  ♣ J  ♥ J32  ♠ KQJ62  ♣ J952	West	North 1♥	East 3♠	South AP
Board: 264 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4♥ S	North:  ♠ A  ♥ A42  ♠ 8754  ♣ 87653	South:  ♠ Q  ♥ Q109873  ♠ AKJ932  ♣ —		North 2♥	East Pass	South 1♥ 4♥

Board: 265 Dealer: N Vul: EW HCP: 12	<ul><li>105432</li><li>★ A852</li><li>★ A6</li><li>★ A8</li></ul>	The opponents are silent. You bid first.
Board: 266 Dealer: S Vul: Both HCP: 10	<ul><li>♣ 874</li><li>♥ KQ2</li><li>◆ AJ</li><li>♣ 98652</li></ul>	The opponents are silent.  Partner bids first.
Board: 267 Dealer: N Vul: None HCP: 13	<ul><li>▶ J7</li><li>▼ AKJ10543</li><li>◆ 86</li><li>♣ A10</li></ul>	East Bids 3♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 268 Dealer: S Vul: NS HCP: 10	<ul><li>♣ Q943</li><li>♥ 632</li><li>♦ A2</li><li>♣ A982</li></ul>	The opponents are silent.  Partner bids first.
Board: 269 Dealer: N Vul: Both HCP: 11	<ul><li>★ 53</li><li>★ KQ987</li><li>★ KQJ64</li><li>★ 6</li></ul>	The opponents are silent. You bid first.

Board: 265 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  • 105432  • A852  • A6  • A8	South:  ♠ Q97  ♥ 10  ♠ KQ1075  ♣ J976	West AP	North 1♠	East Pass	
Board: 266 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4 S	North:  ♠ 874  ♥ KQ2  ♠ AJ  ♣ 98652	South:  ♠ KJ109  ♥ A9643  ♠ K85  ♠ K	Pass Pass	North  1NT <sup>1</sup> 4♥  ng 1NT	Pass AP	1♥
Board: 267 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4 N	North:  ♣ J7  ✔ AKJ10543  ♣ 86  ♣ A10	South:  • 1096  • Q87  • A  • K87542	West 4◆	North 1♥ 4♥	East 3♦ AP	South 3♥
Board: 268 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2♥ S	North:  ♠ Q943  ♥ 632  ♠ A2  ♠ A982	South:  ♠ AJ7  ♥ AJ974  ♦ 10874  ♠ Q	West Pass	North 2♥	East AP	South 1♥
Board: 269 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 4 N	North:	South:  ♠ AK6  ♥ A63  ♦ 10975  ♣ 432	Pass Pass	North 1♥ 2♦ 4♥ ng 1NT	Pass Pass AP	$1NT^1$

Board: 265 Dealer: N Vul: EW HCP: 8	• Q97 • 10 • KQ1075 • J976	The opponents are silent.  Partner bids first.
Board: 266 Dealer: S Vul: Both HCP: 14	<ul><li>★ KJ109</li><li>★ A9643</li><li>★ K85</li><li>★ K</li></ul>	The opponents are silent. You bid first.
Board: 267 Dealer: N Vul: None HCP: 9	<ul><li>1096</li><li>✓ Q87</li><li>A</li><li>★ K87542</li></ul>	East Bids 3♦ if possible. West Bids 4♦ if possible.  Partner bids first.
Board: 268 Dealer: S Vul: NS HCP: 12	<ul><li>AJ7</li><li>✓ AJ974</li><li>◆ 10874</li><li>◆ Q</li></ul>	The opponents are silent. You bid first.
Board: 269 Dealer: N Vul: Both HCP: 11	<ul><li>♠ AK6</li><li>♥ A63</li><li>♦ 10975</li><li>♠ 432</li></ul>	The opponents are silent.  Partner bids first.

Board: 265 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  • 105432  • A852  • A6  • A8	South:  ♠ Q97  ♥ 10  ♠ KQ1075  ♣ J976	West AP	North 1♠	East Pass	
Board: 266 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 4 S	North:  ♠ 874  ♥ KQ2  ♠ AJ  ♣ 98652	South:  ♠ KJ109  ♥ A9643  ♠ K85  ♠ K	Pass Pass	North  1NT <sup>1</sup> 4♥  ng 1NT	Pass AP	1♥
Board: 267 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4 N	North:  ♣ J7  ✔ AKJ10543  ♣ 86  ♣ A10	South:  • 1096  • Q87  • A  • K87542	West 4◆	North 1♥ 4♥	East 3♦ AP	South 3♥
Board: 268 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2♥ S	North:  ♠ Q943  ♥ 632  ♠ A2  ♠ A982	South:  ♠ AJ7  ♥ AJ974  ♦ 10874  ♠ Q	West Pass	North 2♥	East AP	South 1♥
Board: 269 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 4 N	North:	South:  ♠ AK6  ♥ A63  ♦ 10975  ♣ 432	Pass Pass	North 1♥ 2♦ 4♥ ng 1NT	Pass Pass AP	$1NT^1$

Board: 270 Dealer: S Vul: None HCP: 7	<ul><li>★ 863</li><li>▼ 7632</li><li>◆ —</li><li>★ AQJ953</li></ul>	The opponents are silent.  Partner bids first.
Board: 271 Dealer: N Vul: NS HCP: 12	<ul><li>★ A62</li><li>▼ K10943</li><li>◆ AJ3</li><li>◆ 87</li></ul>	The opponents are silent. You bid first.
Board: 272 Dealer: S Vul: EW HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 273 Dealer: N Vul: None HCP: 12	<ul><li>★ A86</li><li>♥ KJ932</li><li>◆ J109</li><li>◆ K9</li></ul>	East Doubles 1♥ if possible.  You bid first.
Board: 274 Dealer: S Vul: NS HCP: 9	<ul><li>AJ42</li><li>764</li><li>A8763</li><li>2</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 270 Dealer: S Vul: None North HCP: 7 South HCP: 12	North: <b>★</b> 863 <b>▼</b> 7632 <b>←</b>	South:		North 2♠	East AP	South 1♠
Contract: 2♠ S	<b>♣</b> AQJ953	<b>♣</b> K				
Board: 271	North	South:	West	North	Fast	South
Dealer: N	North: ♠ A62	Soum: • 109	11050	1 🗸		1NT <sup>1</sup>
Vul: NS North HCP: 12	▼ K10943	<b>♥</b> Q86	Pass	2•	Pass	
South HCP: 11	<b>♦</b> AJ3	♦ K964	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> 87	<b>♣</b> KQJ5	1. forci	ng 1NT		
Board: 272	North:	South:	West	North	East	South
Dealer: S	<b>4</b> J64	<b>♦</b> A87				1♥
Vul: EW North HCP: 11	<b>♥</b> 953	<b>♥</b> KJ872	Pass	1NT <sup>1</sup>	Pass	2♣
South HCP: 11	◆ A842	• 93	Pass	4♥	AP	
Contract: 4♥ S	♣ AQ9	<b>♣</b> K86	1. forci	ng 1NT		
Board: 273	North:	South:				
Dealer: N Vul: None	<b>♠</b> A86 <b>♥</b> KJ932	<b>4 ♥</b> Q87	West	North 1♥	East X	South 3 🕶
North HCP: 12	◆ J109	• A764	AP	1 🔻	71	<i>5</i> <b>•</b>
South HCP: 9 Contract: 3♥ N	<b>♣</b> K9	<b>♣</b> QJ765				
Board: 274	Nouth	Contle				
Dealer: S	North: ♠ AJ42	South: ♠ 8	West	North	East	South
Vul: NS	♥ 764	<b>♥</b> KQJ952		32 • 22		1 <b>♥</b>
North HCP: 9 South HCP: 13	◆ A8763	♦ KJ2	1NT	2♥	AP	
Contract: 2 S	<b>♣</b> 2	<b>♣</b> K97				

Board: 270 Dealer: S Vul: None HCP: 12	<ul><li>109742</li><li>✓ AK9</li><li>Q842</li><li>✓ K</li></ul>	The opponents are silent. You bid first.
Board: 271 Dealer: N Vul: NS HCP: 11	<ul><li>109</li><li>✓ Q86</li><li>✓ K964</li><li>✓ KQJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 272 Dealer: S Vul: EW HCP: 11	<ul><li>▲ A87</li><li>♥ KJ872</li><li>◆ 93</li><li>♣ K86</li></ul>	The opponents are silent. You bid first.
Board: 273 Dealer: N Vul: None HCP: 9	<ul><li>♣ 4</li><li>♥ Q87</li><li>♦ A764</li><li>♣ QJ765</li></ul>	East Doubles 1♥ if possible.  Partner bids first.
Board: 274 Dealer: S Vul: NS HCP: 13	<b>♣</b> 8 <b>♥</b> KQJ952 <b>♦</b> KJ2 <b>♣</b> K97	West Bids 1NT if possible. You bid first.

Board: 270 Dealer: S Vul: None North HCP: 7 South HCP: 12	North: <b>★</b> 863 <b>▼</b> 7632 <b>←</b>	South:		North 2♠	East AP	South 1♠
Contract: 2♠ S	<b>♣</b> AQJ953	<b>♣</b> K				
Board: 271	North	South:	West	North	Fast	South
Dealer: N	North: ♠ A62	Soum: • 109	11050	1 🗸		1NT <sup>1</sup>
Vul: NS North HCP: 12	▼ K10943	<b>♥</b> Q86	Pass	2•	Pass	
South HCP: 11	<b>♦</b> AJ3	♦ K964	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> 87	<b>♣</b> KQJ5	1. forci	ng 1NT		
Board: 272	North:	South:	West	North	East	South
Dealer: S	<b>4</b> J64	<b>♦</b> A87				1♥
Vul: EW North HCP: 11	<b>♥</b> 953	<b>♥</b> KJ872	Pass	1NT <sup>1</sup>	Pass	2♣
South HCP: 11	◆ A842	• 93	Pass	4♥	AP	
Contract: 4♥ S	♣ AQ9	<b>♣</b> K86	1. forci	ng 1NT		
Board: 273	North:	South:				
Dealer: N Vul: None	<b>♠</b> A86 <b>♥</b> KJ932	<b>4 ♥</b> Q87	West	North 1♥	East X	South 3 🕶
North HCP: 12	◆ J109	• A764	AP	1 🔻	71	<i>5</i> <b>•</b>
South HCP: 9 Contract: 3♥ N	<b>♣</b> K9	<b>♣</b> QJ765				
Board: 274	Nouth	Contle				
Dealer: S	North: ♠ AJ42	South: ♠ 8	West	North	East	South
Vul: NS	♥ 764	<b>♥</b> KQJ952		32 • 22		1 <b>♥</b>
North HCP: 9 South HCP: 13	◆ A8763	♦ KJ2	1NT	2♥	AP	
Contract: 2 S	<b>♣</b> 2	<b>♣</b> K97				

Board: 275 Dealer: N Vul: EW	<b>★</b> KQJ64 <b>♥</b> 9 <b>♦</b> K974	The opponents are silent.  You bid first.
HCP: 13  Board: 276  Dealer: S  Vul: Both	<ul><li>♣ A107</li><li>♠ QJ5</li><li>♥ J5</li><li>♦ 109643</li></ul>	East Doubles 1NT if possible.
HCP: 10  Board: 277 Dealer: N	♣ AQ6  ♣ AK1084  ♥ QJ963	Partner bids first.  The opponents are silent.
Vul: NS HCP: 14 Board: 278	<ul><li>◆ 43</li><li>◆ A</li></ul>	You bid first.
Dealer: S Vul: EW HCP: 11	<ul><li>★ AK5</li><li>◆ J642</li><li>◆ QJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 279 Dealer: N Vul: Both HCP: 12	<ul><li>♣ 972</li><li>♥ AJ10732</li><li>♦ 3</li><li>♣ AK2</li></ul>	The opponents are silent. You bid first.

Board: 275 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ KQJ64  ♥ 9  ♠ K974  ♣ A107	South:  ♠ 972  ♥ AQ6  • QJ105  ♣ Q93	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 276 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 4♠ S	North:  ♠ QJ5  ♥ J5  ♦ 109643  ♣ AQ6	South:  ♠ 1098732  ♥ K7  ♠ AQ  ♣ K95	West North East South  1♠  Pass 1NT¹ X 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 277 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 4 S	North:  ♠ AK1084  ♥ QJ963  ♠ 43  ♠ A	South:  ♠ 65  ▼ AK2  • Q109876  ♣ J10	West North East South  1♠ Pass 3♦¹  Pass 3♥ Pass 3NT  Pass 4♦ AP  1. Inviting Jump Shifts
Board: 278 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ 1054  ♥ AK5  ♦ J642  ♠ QJ6	South:  ◆ 97632  ▼ 2  ◆ AKQ  ◆ K853	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 279 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North:	South:  ♠ AJ  ♥ K95  ♠ Q1072  ♣ J1074	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT

Board: 275 Dealer: N Vul: EW HCP: 11	<ul><li>♠ 972</li><li>♥ AQ6</li><li>♦ QJ105</li><li>♠ Q93</li></ul>	The opponents are silent.  Partner bids first.
Board: 276 Dealer: S Vul: Both HCP: 12	<ul><li>1098732</li><li>✓ K7</li><li>AQ</li><li>K95</li></ul>	East Doubles 1NT if possible. You bid first.
Board: 277 Dealer: N Vul: NS HCP: 10	<ul><li>♠ 65</li><li>♥ AK2</li><li>♦ Q109876</li><li>♠ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 278 Dealer: S Vul: EW HCP: 12	<ul><li>◆ 97632</li><li>♥ 2</li><li>◆ AKQ</li><li>◆ K853</li></ul>	The opponents are silent. You bid first.
Board: 279 Dealer: N Vul: Both HCP: 11	♣ AJ ♥ K95 ♦ Q1072 ♣ J1074	The opponents are silent.  Partner bids first.

Board: 275 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ KQJ64  ♥ 9  ♠ K974  ♣ A107	South:  ♠ 972  ♥ AQ6  • QJ105  ♣ Q93	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 276 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 4♠ S	North:  ♠ QJ5  ♥ J5  ♦ 109643  ♣ AQ6	South:  ♠ 1098732  ♥ K7  ♠ AQ  ♣ K95	West North East South  1♠  Pass 1NT¹ X 2♠  Pass 4♠ AP  1. forcing 1NT
Board: 277 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 4 S	North:  ♠ AK1084  ♥ QJ963  ♠ 43  ♠ A	South:  ♠ 65  ▼ AK2  • Q109876  ♣ J10	West North East South  1♠ Pass 3♦¹  Pass 3♥ Pass 3NT  Pass 4♦ AP  1. Inviting Jump Shifts
Board: 278 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ 1054  ♥ AK5  ♦ J642  ♠ QJ6	South:  ◆ 97632  ▼ 2  ◆ AKQ  ◆ K853	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 279 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North:	South:  ♠ AJ  ♥ K95  ♠ Q1072  ♣ J1074	West North East South  1♥ Pass 1NT¹  Pass 2♥ Pass 4♥  AP  1. forcing 1NT

Board: 280 Dealer: S Vul: None HCP: 10	<ul><li>432</li><li>✓ AJ</li><li>✓ A8532</li><li>✓ J107</li></ul>	The opponents are silent.  Partner bids first.
Board: 281 Dealer: N Vul: EW HCP: 12	<b>★</b> K64 <b>♥</b> AKQ102 <b>♦</b> 108 <b>♣</b> 865	The opponents are silent. You bid first.
Board: 282 Dealer: S Vul: Both HCP: 12	<ul><li>★ KJ7</li><li>▼ A102</li><li>◆ J943</li><li>◆ K65</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 283 Dealer: N Vul: None HCP: 13	<ul><li>♠ A</li><li>♥ Q97543</li><li>♦ 97</li><li>♠ AQJ7</li></ul>	East Bids 1♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 284 Dealer: S Vul: NS HCP: 7	<ul><li>1084</li><li>108</li><li>A</li><li>QJ109854</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 280 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ AQ1086  ♥ Q9862  ♠ KJ  ♣ 9	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 4♠ AP  1. forcing 1NT
Board: 281 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2♥ N	North:  ♠ K64  ♥ AKQ102  ♦ 108  ♣ 865	South:  ♠ QJ10  ♥ 954  ♠ KQJ943  ♣ 4	West North East South  1♥ Pass 2♥  AP
Board: 282 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ KJ7  ▼ A102  ♠ J943  ♣ K65	South:	West North East South  1♥  Pass 1NT¹ Pass 2♣  2♦ 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 283 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A  ♥ Q97543  ♠ 97  ♠ AQJ7	South:  ♠ Q1087  ♥ AJ2  ♠ KJ10  ♣ 1092	West North East South  1
Board: 284 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 3♠ S	North:	South:  ♠ QJ763  ♥ A62  ♠ Q873  ♣ K	West North East South  1♣  Pass 2♠ 3♠ Pass  Pass 3♠ AP

Board: 280 Dealer: S Vul: None HCP: 12	<ul><li>AQ1086</li><li>♥ Q9862</li><li>KJ</li><li>♥ 9</li></ul>	The opponents are silent. You bid first.
Board: 281 Dealer: N Vul: EW HCP: 9	<ul><li>♣ QJ10</li><li>♥ 954</li><li>♦ KQJ943</li><li>♣ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 282 Dealer: S Vul: Both HCP: 12	<ul><li>◆964</li><li>♥ KJ753</li><li>◆ Q</li><li>◆ AQ87</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 283 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q1087</li><li>♥ AJ2</li><li>♦ KJ10</li><li>♣ 1092</li></ul>	East Bids 1♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 284 Dealer: S Vul: NS HCP: 12	<ul><li>♣ QJ763</li><li>♥ A62</li><li>◆ Q873</li><li>♣ K</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 280 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ AQ1086  ♥ Q9862  ♠ KJ  ♣ 9	West North East South  1♣  Pass 1NT¹ Pass 2♥  Pass 4♠ AP  1. forcing 1NT
Board: 281 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2♥ N	North:  ♠ K64  ♥ AKQ102  ♦ 108  ♣ 865	South:  ♠ QJ10  ♥ 954  ♠ KQJ943  ♣ 4	West North East South  1♥ Pass 2♥  AP
Board: 282 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ KJ7  ▼ A102  ♠ J943  ♣ K65	South:	West North East South  1♥  Pass 1NT¹ Pass 2♣  2♦ 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 283 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A  ♥ Q97543  ♠ 97  ♠ AQJ7	South:  ♠ Q1087  ♥ AJ2  ♠ KJ10  ♣ 1092	West North East South  1
Board: 284 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 3♠ S	North:	South:  ♠ QJ763  ♥ A62  ♠ Q873  ♣ K	West North East South  1♣  Pass 2♠ 3♠ Pass  Pass 3♠ AP

Board: 285 Dealer: N Vul: Both HCP: 13	<ul><li>▲ J98632</li><li>♥ A</li><li>◆ A943</li><li>♣ A6</li></ul>	The opponents are silent.  You bid first.
Board: 286 Dealer: S Vul: None HCP: 11	<ul><li>★ A74</li><li>▼ A96</li><li>◆ 97</li><li>◆ QJ862</li></ul>	West Doubles 1♠ if possible.  Partner bids first.
Board: 287 Dealer: N Vul: NS HCP: 11	<ul><li>♣ A73</li><li>♥ A10852</li><li>♦ 7</li><li>♣ K742</li></ul>	The opponents are silent. You bid first.
Board: 288 Dealer: S Vul: EW HCP: 10	<ul><li>★ A109</li><li>♥ Q753</li><li>★ A2</li><li>★ 9754</li></ul>	West Doubles 1♠ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 289 Dealer: N Vul: None HCP: 11	<ul><li>★ 753</li><li>▼ A7532</li><li>◆ AJ53</li><li>◆ Q</li></ul>	West Bids 3♣ if possible.  You bid first.

Board: 285 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♣ J98632  ✔ A  ♣ A943  ♣ A6	South:  ♠ AQ5  ♥ J862  ♦ 75  ♠ QJ98	Pass AP	North 1♠ 2♦ ng 1NT		1NT <sup>1</sup>
Board: 286 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 1N S	North:  ♠ A74  ♥ A96  ♦ 97  ♣ QJ862	South:  ♠ KQJ52  ♥ Q1082  ♦ 103  ♣ A5	West X AP	North XX		South 1♠ 1NT
Board: 287 Dealer: N Vul: NS North HCP: 11 South HCP: 8 Contract: 2♥ N	North:  ♠ A73  ♥ A10852  ♠ 7  ♠ K742	South:	West AP	North 1♥	East Pass	South 2♥
Board: 288 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 4♠ S	North:  ♠ A109  ♥ Q753  ♠ A2  ♣ 9754	South:  ♠ KQJ64  ♥ 6  ♦ 9874  ♣ AK8	West X Pass	North XX 4♠	East 2♥ AP	South 1♠ 3♦
Board: 289 Dealer: N Vul: None North HCP: 11 South HCP: 10 Contract: 3♥ N	North:  ♣ 753  ♥ A7532  ♠ AJ53  ♣ Q	South: <b>♣</b> J1094 <b>♥</b> KJ6 <b>♦</b> KQ109 <b>♣</b> 107	West 3♣ AP	North 1♥ Pass	East Pass Pass	2♥

Board: 285 Dealer: N Vul: Both HCP: 10	<ul><li>AQ5</li><li>✓ J862</li><li>✓ 75</li><li>◆ QJ98</li></ul>	The opponents are silent.  Partner bids first.
Board: 286 Dealer: S Vul: None HCP: 12	♣ KQJ52 ♥ Q1082 ♦ 103 ♣ A5	West Doubles 1♠ if possible.  You bid first.
Board: 287 Dealer: N Vul: NS HCP: 8	<ul><li>4</li><li>✓ J64</li><li>✓ J963</li><li>◆ AQ963</li></ul>	The opponents are silent.  Partner bids first.
Board: 288 Dealer: S Vul: EW HCP: 13	<ul><li>★ KQJ64</li><li>★ 6</li><li>◆ 9874</li><li>★ AK8</li></ul>	West Doubles 1♠ if possible. East Bids 2♥ if possible. You bid first.
Board: 289 Dealer: N Vul: None HCP: 10	<ul><li>♣ J1094</li><li>♥ KJ6</li><li>♦ KQ109</li><li>♣ 107</li></ul>	West Bids 3♣ if possible.  Partner bids first.

Board: 285 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♣ J98632  ✔ A  ♣ A943  ♣ A6	South:  ♠ AQ5  ♥ J862  ♦ 75  ♠ QJ98	Pass AP	North 1♠ 2♦ ng 1NT		1NT <sup>1</sup>
Board: 286 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 1N S	North:  ♠ A74  ♥ A96  ♦ 97  ♣ QJ862	South:  ♠ KQJ52  ♥ Q1082  ♦ 103  ♣ A5	West X AP	North XX		South 1♠ 1NT
Board: 287 Dealer: N Vul: NS North HCP: 11 South HCP: 8 Contract: 2♥ N	North:  ♠ A73  ♥ A10852  ♠ 7  ♠ K742	South:	West AP	North 1♥	East Pass	South 2♥
Board: 288 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 4♠ S	North:  ♠ A109  ♥ Q753  ♠ A2  ♣ 9754	South:  ♠ KQJ64  ♥ 6  ♦ 9874  ♣ AK8	West X Pass	North XX 4♠	East 2♥ AP	South 1♠ 3♦
Board: 289 Dealer: N Vul: None North HCP: 11 South HCP: 10 Contract: 3♥ N	North:  ♣ 753  ♥ A7532  ♠ AJ53  ♣ Q	South: <b>♣</b> J1094 <b>♥</b> KJ6 <b>♦</b> KQ109 <b>♣</b> 107	West 3♣ AP	North 1♥ Pass	East Pass Pass	2♥

Board: 290 Dealer: S Vul: NS HCP: 11	<ul><li>▶ J64</li><li>♥ Q105</li><li>♦ AQ83</li><li>▶ Q84</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 291 Dealer: N Vul: EW HCP: 14	<ul><li>★ AKQ92</li><li>▼ J107</li><li>◆ J2</li><li>★ K93</li></ul>	The opponents are silent.  You bid first.
Board: 292 Dealer: S Vul: Both HCP: 12	<ul><li>★ K82</li><li>★ KQ2</li><li>★ A953</li><li>★ 1085</li></ul>	The opponents are silent.  Partner bids first.
Board: 293 Dealer: N Vul: NS HCP: 12	<ul><li>4</li><li>★ K8752</li><li>★ KQJ93</li><li>★ K2</li></ul>	West Doubles 1NT if possible. You bid first.
Board: 294 Dealer: S Vul: EW HCP: 11	<ul><li>▶ J96</li><li>♥ AJ104</li><li>◆ AJ109</li><li>▶ 95</li></ul>	West Bids 2♣ if possible.  Partner bids first.

Board: 290 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 44 S	North: <b>▲</b> J64 <b>♥</b> Q105 <b>♦</b> AQ83 <b>♣</b> Q84	South:  ♠ AQ753  ♥ A6  ♦ J976  ♠ K3	2♥ AP	North 3♥¹ raise or	Pass	1 <b>♠</b> 4 <b>♠</b>
Board: 291 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 4 N	North:  ♠ AKQ92  ♥ J107  • J2  ♣ K93	South:	Pass Pass	North 1♣ 2♣ 4♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 292 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 44 S	North:  ♠ K82  ♥ KQ2  ♠ A953  ♣ 1085	South:  ♠ AQ653  ♥ 76  ♠ Q76  ♠ AJ9	Pass Pass	North  1NT <sup>1</sup> 4♣  ng 1NT		1♠
Board: 293 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4 N	North: ♠ 4 ♥ K8752 ♦ KQJ93 ♣ K2	South:  ♣ AQ5  ♥ A93  ♣ 842  ♣ J1073	X Pass	North 1♥ 2♦ 4♥ ng 1NT		1NT <sup>1</sup>
Board: 294 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 3♠ S	North:  ♣ J96  ♥ AJ104  ♠ AJ109  ♣ 95	South:  ♠ K5432  ♥ Q62  ♠ K82  ♠ K2	2♣ AP	North 3♣¹ raise or	Pass	1 <b>♠</b> 3 <b>♠</b>

Board: 290 Dealer: S Vul: NS HCP: 14	<ul><li>AQ753</li><li>✓ A6</li><li>J976</li><li>K3</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 291 Dealer: N Vul: EW HCP: 10	<ul><li>♠ 654</li><li>♥ 62</li><li>♦ AQ43</li><li>♠ A752</li></ul>	The opponents are silent.  Partner bids first.
Board: 292 Dealer: S Vul: Both HCP: 13	<ul><li>AQ653</li><li>₹76</li><li>Q76</li><li>AJ9</li></ul>	The opponents are silent. You bid first.
Board: 293 Dealer: N Vul: NS HCP: 11	<ul><li>AQ5</li><li>✓ A93</li><li>◆ 842</li><li>◆ J1073</li></ul>	West Doubles 1NT if possible.  Partner bids first.
Board: 294 Dealer: S Vul: EW HCP: 11	<ul><li>★ K5432</li><li>♥ Q62</li><li>◆ K82</li><li>◆ K2</li></ul>	West Bids 2♣ if possible.  You bid first.

Board: 290 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 44 S	North: <b>▲</b> J64 <b>♥</b> Q105 <b>♦</b> AQ83 <b>♣</b> Q84	South:  ♠ AQ753  ♥ A6  ♦ J976  ♠ K3	2♥ AP	North 3♥¹ raise or	Pass	1 <b>♠</b> 4 <b>♠</b>
Board: 291 Dealer: N Vul: EW North HCP: 14 South HCP: 10 Contract: 4 N	North:  ♠ AKQ92  ♥ J107  • J2  ♣ K93	South:	Pass Pass	North 1♣ 2♣ 4♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 292 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 44 S	North:  ♠ K82  ♥ KQ2  ♠ A953  ♣ 1085	South:  ♠ AQ653  ♥ 76  ♠ Q76  ♠ AJ9	Pass Pass	North  1NT <sup>1</sup> 4♣  ng 1NT		1♠
Board: 293 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4 N	North: ♠ 4 ♥ K8752 ♦ KQJ93 ♣ K2	South:  ♣ AQ5  ♥ A93  ♣ 842  ♣ J1073	X Pass	North 1♥ 2♦ 4♥ ng 1NT		1NT <sup>1</sup>
Board: 294 Dealer: S Vul: EW North HCP: 11 South HCP: 11 Contract: 3♠ S	North:  ♣ J96  ♥ AJ104  ♠ AJ109  ♣ 95	South:  ♠ K5432  ♥ Q62  ♠ K82  ♠ K2	2♣ AP	North 3♣¹ raise or	Pass	1 <b>♠</b> 3 <b>♠</b>

Board: 295 Dealer: N Vul: Both HCP: 12	<ul><li>1086</li><li>✓ AQ942</li><li>✓ Q5</li><li>▲ A86</li></ul>	East Bids 2♣ if possible. West Bids 3♣ if possible. You bid first.
Board: 296 Dealer: S Vul: None HCP: 10	♠ K104 ♥ Q432 ♦ KJ83 ♣ J9	The opponents are silent.  Partner bids first.
Board: 297 Dealer: N Vul: EW HCP: 11	<ul><li>★ KQ1086</li><li>▼ J10973</li><li>◆ J</li><li>◆ KJ</li></ul>	The opponents are silent. You bid first.
Board: 298 Dealer: S Vul: Both HCP: 8	<ul><li>1082</li><li>✓ Q</li><li>✓ Q10843</li><li>✓ KJ53</li></ul>	The opponents are silent.  Partner bids first.
Board: 299 Dealer: N Vul: None HCP: 13	<ul><li>A853</li><li>✓ A10976</li><li>✓ AJ8</li><li>✓ 9</li></ul>	The opponents are silent. You bid first.

Board: 295 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 3 V	North:  • 1086  • AQ942  • Q5  • A86	South:  ♠ QJ93  ♥ 1076  ♠ AJ832  ♠ 10	West 3♣	North 1♥ 3♥	East 2♣ AP	South 2♥
Board: 296 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4♠ S	North:  ♠ K104  ♥ Q432  ♠ KJ83  ♣ J9	South:  ♠ AQ873  ♥ K98  ♦ 10  ♠ A1086	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>
Board: 297 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 44 N	North:  ♠ KQ1086  ♥ J10973  ♦ J  ♠ KJ	South:  ♠ AJ9  ♥ A64  ♦ 8652  ♣ Q93	Pass Pass	North 1♠ 2♥ 4♠ ng 1NT		1NT <sup>1</sup>
Board: 298 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2♠ S	North:  • 1082  • Q  • Q10843  • KJ53	South:  ♠ AK963  ♥ AJ94  ♦ J5  ♣ 109	West Pass	North 2♣	East AP	South 1♣
Board: 299 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:  ♠ A853  ♥ A10976  ♠ AJ8  ♣ 9	South:  ♣ J107  ♥ KQ5  ♠ K9  ♣ Q8432	Pass AP	North 1♥ 2•  ng 1NT	Pass Pass	$1NT^1$

Board: 295 Dealer: N Vul: Both HCP: 8	♣ QJ93 ♥ 1076 ♦ AJ832 ♣ 10	East Bids 2♣ if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 296 Dealer: S Vul: None HCP: 13	<ul><li>AQ873</li><li>✓ K98</li><li>10</li><li>A1086</li></ul>	The opponents are silent. You bid first.
Board: 297 Dealer: N Vul: EW HCP: 11	<ul><li>AJ9</li><li>✓ A64</li><li>◆ 8652</li><li>◆ Q93</li></ul>	The opponents are silent.  Partner bids first.
Board: 298 Dealer: S Vul: Both HCP: 13	<ul><li>★ AK963</li><li>★ AJ94</li><li>◆ J5</li><li>★ 109</li></ul>	The opponents are silent. You bid first.
Board: 299 Dealer: N Vul: None HCP: 11	<ul><li>♣ J107</li><li>♥ KQ5</li><li>♦ K9</li><li>♣ Q8432</li></ul>	The opponents are silent.  Partner bids first.

Board: 295 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 3 V	North:  • 1086  • AQ942  • Q5  • A86	South:  ♠ QJ93  ♥ 1076  ♠ AJ832  ♠ 10	West 3♣	North 1♥ 3♥	East 2♣ AP	South 2♥
Board: 296 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4♠ S	North:  ♠ K104  ♥ Q432  ♠ KJ83  ♣ J9	South:  ♠ AQ873  ♥ K98  ♦ 10  ♠ A1086	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>
Board: 297 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 44 N	North:  ♠ KQ1086  ♥ J10973  ♦ J  ♠ KJ	South:  ♠ AJ9  ♥ A64  ♦ 8652  ♣ Q93	Pass Pass	North 1♠ 2♥ 4♠ ng 1NT		1NT <sup>1</sup>
Board: 298 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2♠ S	North:  • 1082  • Q  • Q10843  • KJ53	South:  ♠ AK963  ♥ AJ94  ♦ J5  ♣ 109	West Pass	North 2♣	East AP	South 1♣
Board: 299 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:  ♠ A853  ♥ A10976  ♠ AJ8  ♣ 9	South:  ♣ J107  ♥ KQ5  ♠ K9  ♣ Q8432	Pass AP	North 1♥ 2•  ng 1NT	Pass Pass	$1NT^1$

Board: Dealer: Vul: N HCP: 1	S	06 XJ10 XQ32 I1074	East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: Dealer: Vul: Bo HCP: 1	N ♥ A oth ↓ J	AK1083	The opponents are silent. You bid first.
Board: Dealer: Vul: N HCP: 9	S VK one VK	X62 X97432	West Bids 2♠ if possible. East Bids 3♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: Dealer: Vul: N HCP: 1	S • C	~	The opponents are silent. You bid first.
Board: Dealer: Vul: E' HCP: 1	S	106 K1087 Q95 KQ5	The opponents are silent.  Partner bids first.

Board: 300 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 4♠ W	North:  ♠ 106  ♥ KJ10  ♠ KQ32  ♣ J1074	South:  ♠ KJ4  ▼ AQ9753  ♠ 74  ♣ Q3	West North  Pass 1NT  3♠ 4♥  1. forcing 1NT  2. Michaels Co	4♠ AP
Board: 301 Dealer: N Vul: Both North HCP: 11 South HCP: 10 Contract: 4 \( \varphi \) N	North:  ♣ 87  ✔ AK1083  ♣ J  ♣ QJ975	South:  ◆ 96  ▼ Q62  ◆ KQ863  ◆ K42	West North  1♥  Pass 2♣  Pass 4♥  1. forcing 1N7	East South Pass 1NT <sup>1</sup> Pass 3  AP
Board: 302 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 4♠ W	North:  ♠ 82  ♥ K62  ♠ K97432  ♠ K7	South:  ♠ K  ♥ AQ10854  ♠ A10  ♣ J832	West North  2♠ 3♥ Pass Pass	East South  1♥  3♠ 4♥  4♠ AP
Board: 303 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 4♠ N	North:  ♠ KQJ74  ♥ A7642  ♠ Q4  ♣ 10	South:  ♠ A532  ♥ Q105  ♦ J6  ♣ K653	West North  1♠ Pass 2♥ AP  1. forcing 1N7	East South Pass 1NT <sup>1</sup> Pass 44
Board: 304 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ J106  ♥ K1087  ♠ Q95  ♠ KQ5	South:  ♠ AK742  ♥ Q2  ♠ A86  ♣ J72		East South 1♠ Pass 2♠ Pass 4♠

Board: 300 Dealer: S Vul: NS HCP: 12	<ul><li>★ KJ4</li><li>★ AQ9753</li><li>★ 74</li><li>★ Q3</li></ul>	East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 301 Dealer: N Vul: Both HCP: 10	<ul><li>◆96</li><li>♥Q62</li><li>◆KQ863</li><li>◆K42</li></ul>	The opponents are silent.  Partner bids first.
Board: 302 Dealer: S Vul: None HCP: 14	<b>♦</b> K <b>♥</b> AQ10854 <b>♦</b> A10 <b>♣</b> J832	West Bids 2♠ if possible. East Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 303 Dealer: N Vul: NS HCP: 10	<ul><li>A532</li><li>✓ Q105</li><li>J6</li><li>昼 K653</li></ul>	The opponents are silent.  Partner bids first.
Board: 304 Dealer: S Vul: EW HCP: 14	<ul><li>★ AK742</li><li>♥ Q2</li><li>◆ A86</li><li>◆ J72</li></ul>	The opponents are silent. You bid first.

Board: 300 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 4♠ W	North:  ♠ 106  ♥ KJ10  ♠ KQ32  ♣ J1074	South:  ♠ KJ4  ▼ AQ9753  ♠ 74  ♣ Q3	West North  Pass 1NT  3♠ 4♥  1. forcing 1NT  2. Michaels Co	4♠ AP
Board: 301 Dealer: N Vul: Both North HCP: 11 South HCP: 10 Contract: 4 \( \varphi \) N	North:  ♣ 87  ✔ AK1083  ♣ J  ♣ QJ975	South:  ◆ 96  ▼ Q62  ◆ KQ863  ◆ K42	West North  1♥  Pass 2♣  Pass 4♥  1. forcing 1N7	East South Pass 1NT <sup>1</sup> Pass 3  AP
Board: 302 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 4♠ W	North:  ♠ 82  ♥ K62  ♠ K97432  ♠ K7	South:  ♠ K  ♥ AQ10854  ♠ A10  ♣ J832	West North  2♠ 3♥ Pass Pass	East South  1♥  3♠ 4♥  4♠ AP
Board: 303 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 4♠ N	North:  ♠ KQJ74  ♥ A7642  ♠ Q4  ♣ 10	South:  ♠ A532  ♥ Q105  ♦ J6  ♣ K653	West North  1♠ Pass 2♥ AP  1. forcing 1N7	East South Pass 1NT <sup>1</sup> Pass 44
Board: 304 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ J106  ♥ K1087  ♠ Q95  ♠ KQ5	South:  ♠ AK742  ♥ Q2  ♠ A86  ♣ J72		East South 1♠ Pass 2♠ Pass 4♠

Board: 305 Dealer: N Vul: None HCP: 13	<b>★</b> KJ1064 <b>♥</b> AK108 <b>♦</b> 54 <b>♣</b> Q10	The opponents are silent. You bid first.
Board: 306 Dealer: S Vul: NS HCP: 10	<ul><li>★ K97</li><li>★ A54</li><li>★ K10732</li><li>★ 109</li></ul>	West Bids 1♠ if possible.  Partner bids first.
Board: 307 Dealer: N Vul: EW HCP: 12	<ul><li>▶ J9843</li><li>♥ A72</li><li>♦ A108</li><li>♣ K5</li></ul>	The opponents are silent. You bid first.
Board: 308 Dealer: S Vul: Both HCP: 11	<ul><li>★ A94</li><li>♥ Q108</li><li>◆ 9863</li><li>◆ KQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 309 Dealer: N Vul: NS HCP: 12	<ul><li>♠ A</li><li>♥ Q8732</li><li>♦ 64</li><li>♠ AQ1086</li></ul>	East Bids 1♠ if possible. East Bids 2♠ if possible. You bid first.

Board: 305 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ KJ1064  ♥ AK108  ♦ 54  ♣ Q10	South:  ♠ A85  ♥ Q975  ♦ J1062  ♠ A7	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 306 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 4♥ S	North:  ♠ K97  ▼ A54  ♠ K10732  ♣ 109	South:  ♠ AQ54  ♥ Q10862  ♠ AJ98  ♣ —	1♠ Pass	North  2♣¹  4♥  raise or	Pass AP	1 <b>∀</b> 4♣²
Board: 307 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ◆ J9843  ◆ A72  ◆ A108  ◆ K5	South:  ♠ KQ6  ♥ K86  ♦ J97  ♣ Q986	Pass Pass	North 1♠ 2♦ 4♠ ng 1NT	Pass Pass AP	$1NT^1$
Board: 308 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♥ S	North:  ♠ A94  ♥ Q108  ♦ 9863  ♣ KQ3	South:  ♠ 62  ♥ AK9543  ♠ AQ4  ♠ 94	Pass Pass	North  1NT <sup>1</sup> 4♥  ng 1NT	Pass AP	1♥
Board: 309 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ E	North:  ♠ A  ♥ Q8732  ♠ 64  ♠ AQ1086	South:	West Pass	North  1 Pass	East 1♠ 2♠	South 2♥ AP

Deal	ed: 305 er: N None : 11	<ul><li>A85</li><li>♥ Q975</li><li>J1062</li><li>A7</li></ul>	The opponents are silent.  Partner bids first.
Boar Deal Vul: HCP	NS	<ul><li>AQ54</li><li>✓ Q10862</li><li>AJ98</li><li>✓ —</li></ul>	West Bids 1♠ if possible.  You bid first.
		<ul><li>★ KQ6</li><li>▼ K86</li><li>◆ J97</li><li>◆ Q986</li></ul>	The opponents are silent.  Partner bids first.
Deal	Both	<ul><li>♠ 62</li><li>♥ AK9543</li><li>♠ AQ4</li><li>♠ 94</li></ul>	The opponents are silent. You bid first.
		<ul><li>♣ J763</li><li>♥ 1065</li><li>♦ KQ1095</li><li>♣ K</li></ul>	East Bids 1♠ if possible. East Bids 2♠ if possible.  Partner bids first.

Board: 305 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ KJ1064  ♥ AK108  ♦ 54  ♣ Q10	South:  ♠ A85  ♥ Q975  ♦ J1062  ♠ A7	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 306 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 4♥ S	North:  ♠ K97  ▼ A54  ♠ K10732  ♣ 109	South:  ♠ AQ54  ♥ Q10862  ♠ AJ98  ♣ —	1♠ Pass	North  2♣¹  4♥  raise or	Pass AP	1 <b>∀</b> 4♣²
Board: 307 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ◆ J9843  ◆ A72  ◆ A108  ◆ K5	South:  ♠ KQ6  ♥ K86  ♦ J97  ♣ Q986	Pass Pass	North 1♠ 2♦ 4♠ ng 1NT	Pass Pass AP	$1NT^1$
Board: 308 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♥ S	North:  ♠ A94  ♥ Q108  ♦ 9863  ♣ KQ3	South:  ♠ 62  ♥ AK9543  ♠ AQ4  ♠ 94	Pass Pass	North  1NT <sup>1</sup> 4♥  ng 1NT	Pass AP	1♥
Board: 309 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ E	North:  ♠ A  ♥ Q8732  ♠ 64  ♠ AQ1086	South:	West Pass	North  1 Pass	East 1♠ 2♠	South 2♥ AP

Board: 310 Dealer: S Vul: EW HCP: 11	<ul><li>★ K103</li><li>▼ J9</li><li>◆ K9853</li><li>◆ A103</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 311 Dealer: N Vul: Both HCP: 12	<ul><li>★ K4</li><li>★ AKJ65</li><li>★ 76</li><li>★ J1072</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 312 Dealer: S Vul: None HCP: 9	<ul><li>♦ 85</li><li>▼ AJ3</li><li>♦ 1075432</li><li>♠ A3</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 313 Dealer: N Vul: EW HCP: 14	<ul><li>AQ1065</li><li>K6</li><li>4</li><li>KQ983</li></ul>	The opponents are silent.  You bid first.
Board: 314 Dealer: S Vul: Both HCP: 10	<ul><li>◆ Q10</li><li>◆ K75</li><li>◆ J73</li><li>◆ A9543</li></ul>	West Bids 3♠ if possible.  Partner bids first.

Board: 310 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3♠ S	North:  ♠ K103  ♥ J9  ♠ K9853  ♣ A103	South:  ♠ AQJ762  ♥ K106  ♦ J7  ♣ J2	2♣¹ AP 1. Mich	North  3♥²  naels Curaise or	Pass ebid	1 <b>♠</b> 3 <b>♠</b>
Board: 311 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 3♠ E	North:  ♠ K4  ♥ AKJ65  ♦ 76  ♣ J1072	South:  • 10  • 983  • KQ1084  • K854	West 3♠	North 1♥ AP	East 2♠	South Pass
Board: 312 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3♠ E	North:  ◆ 85  ▼ AJ3  ◆ 1075432  ◆ A3	South:  ♠ K93  ♥ K10874  ♠ K98  ♣ K9	Pass 3 v 1	North  2  Pass raise or	2 <b>♠</b> 3 <b>♠</b>	1♥ Pass AP
Board: 313 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 2♠ N	North:  ♠ AQ1065  ♥ K6  ♠ 4  ♠ KQ983	South:  ♠ KJ3  ♥ 32  ♠ K1098732  ♣ 4	West AP	North 1♠	East Pass	
Board: 314 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 3♠ W	North:  ♠ Q10  ♥ K75  ♦ J73  ♣ A9543	South:  ♠ KJ  ♥ Q10843  ♠ A854  ♣ K7	West 3♣	North AP	East	South 1♥

Board: 310 Dealer: S Vul: EW HCP: 12	<ul><li>♠ AQJ762</li><li>♥ K106</li><li>♦ J7</li><li>♠ J2</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 311 Dealer: N Vul: Both HCP: 8	<ul><li>10</li><li>983</li><li>KQ1084</li><li>K854</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 312 Dealer: S Vul: None HCP: 12	<ul><li>★ K93</li><li>★ K10874</li><li>★ K98</li><li>★ K9</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible. East Bids 3♠ if possible. You bid first.
Board: 313 Dealer: N Vul: EW HCP: 7	♠ KJ3 ♥ 32 ♦ K1098732 ♠ 4	The opponents are silent.  Partner bids first.
Board: 314 Dealer: S Vul: Both HCP: 13	♠ KJ ♥ Q10843 ♦ A854 ♣ K7	West Bids 3♠ if possible.  You bid first.

Board: 310 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3♠ S	North:  ♠ K103  ♥ J9  ♠ K9853  ♣ A103	South:  ♠ AQJ762  ♥ K106  ♦ J7  ♣ J2	2♣¹ AP 1. Mich	North  3♥²  naels Curaise or	Pass ebid	1 <b>♠</b> 3 <b>♠</b>
Board: 311 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 3♠ E	North:  ♠ K4  ♥ AKJ65  ♦ 76  ♣ J1072	South:  • 10  • 983  • KQ1084  • K854	West 3♠	North 1♥ AP	East 2♠	South Pass
Board: 312 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3♠ E	North:  ◆ 85  ▼ AJ3  ◆ 1075432  ◆ A3	South:  ♠ K93  ♥ K10874  ♠ K98  ♣ K9	Pass 3 v 1	North  2  Pass raise or	2 <b>♠</b> 3 <b>♠</b>	1♥ Pass AP
Board: 313 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 2♠ N	North:  ♠ AQ1065  ♥ K6  ♠ 4  ♠ KQ983	South:  ♠ KJ3  ♥ 32  ♠ K1098732  ♣ 4	West AP	North 1♠	East Pass	
Board: 314 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 3♠ W	North:  ♠ Q10  ♥ K75  ♦ J73  ♣ A9543	South:  ♠ KJ  ♥ Q10843  ♠ A854  ♣ K7	West 3♣	North AP	East	South 1♥

Board: 315 Dealer: N Vul: None HCP: 11	<ul><li>AK52</li><li>✓ A10972</li><li>✓ 85</li><li>✓ 43</li></ul>	The opponents are silent. You bid first.
Board: 316 Dealer: S Vul: NS HCP: 11	<ul><li>★ AQJ10</li><li>★ K102</li><li>★ J54</li><li>★ 853</li></ul>	East Bids 2♦ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 317 Dealer: N Vul: Both HCP: 11	<ul><li>★ KQJ106</li><li>♥ 95</li><li>◆ A86</li><li>◆ J103</li></ul>	The opponents are silent. You bid first.
Board: 318 Dealer: S Vul: None HCP: 11	<ul><li>AJ8</li><li>♥ Q10</li><li>♦ J762</li><li>♠ K765</li></ul>	The opponents are silent.  Partner bids first.
Board: 319 Dealer: N Vul: NS HCP: 13	<ul><li>★ K8752</li><li>▼ 7</li><li>◆ K73</li><li>◆ AK52</li></ul>	West Bids 3♠ if possible. East Bids 4♥ if possible.  You bid first.

Board: 315 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 4 N	North:  ♠ AK52  ♥ A10972  ♦ 85  ♣ 43	South:  ♠ Q108  ♥ Q85  ♠ KJ2  ♣ K652	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT	Pass Pass AP	$1NT^1$
Board: 316 Dealer: S Vul: NS North HCP: 11 South HCP: 11 Contract: 3 • E	North:  ♠ AQJ10  ♥ K102  ♦ J54  ♣ 853	South:  ◆ 9762  ▼ AJ873  ◆ —  ◆ AQ104	West Pass 3◆	North 1♣ AP	East 2♦	South 1♥ 2♠
Board: 317 Dealer: N Vul: Both North HCP: 11 South HCP: 12 Contract: 4 N	North:  ♠ KQJ106  ♥ 95  ♠ A86  ♣ J103	South:  ♠ A54  ♥ KQ2  ♠ K953  ♣ 986	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 318 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ AJ8  ♥ Q10  ♦ J762  ♣ K765	South:  ♠ KQ1052  ♥ AJ97  ♠ K9  ♣ J2	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2♥
Board: 319 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 4♥ E	North:  ♠ K8752  ♥ 7  • K73  ♣ AK52	South:  ◆ J104  ◆ Q432  ◆ Q  ◆ QJ964	3 <b>♠</b> ¹	North 1♠ Pass naels Cu	Pass 4♥	

Board: 315 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q108</li><li>♥ Q85</li><li>♦ KJ2</li><li>♣ K652</li></ul>	The opponents are silent.  Partner bids first.
Board: 316 Dealer: S Vul: NS HCP: 11	<ul><li>◆ 9762</li><li>♥ AJ873</li><li>◆ —</li><li>◆ AQ104</li></ul>	East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 317 Dealer: N Vul: Both HCP: 12	<ul><li>★ A54</li><li>▼ KQ2</li><li>◆ K953</li><li>◆ 986</li></ul>	The opponents are silent.  Partner bids first.
Board: 318 Dealer: S Vul: None HCP: 14	<ul><li>★ KQ1052</li><li>▼ AJ97</li><li>◆ K9</li><li>◆ J2</li></ul>	The opponents are silent. You bid first.
Board: 319 Dealer: N Vul: NS HCP: 8	<ul><li>J104</li><li>♥ Q432</li><li>♦ Q</li><li>Q QJ964</li></ul>	West Bids 3♠ if possible. East Bids 4♥ if possible.  Partner bids first.

Board: 315 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 4 N	North:  ♠ AK52  ♥ A10972  ♦ 85  ♣ 43	South:  ♠ Q108  ♥ Q85  ♠ KJ2  ♣ K652	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT	Pass Pass AP	$1NT^1$
Board: 316 Dealer: S Vul: NS North HCP: 11 South HCP: 11 Contract: 3 • E	North:  ♠ AQJ10  ♥ K102  ♦ J54  ♣ 853	South:  ◆ 9762  ▼ AJ873  ◆ —  ◆ AQ104	West Pass 3◆	North 1♣ AP	East 2♦	South 1♥ 2♠
Board: 317 Dealer: N Vul: Both North HCP: 11 South HCP: 12 Contract: 4 N	North:  ♠ KQJ106  ♥ 95  ♠ A86  ♣ J103	South:  ♠ A54  ♥ KQ2  ♠ K953  ♣ 986	Pass AP	North 1♠ 2♠ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 318 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ AJ8  ♥ Q10  ♦ J762  ♣ K765	South:  ♠ KQ1052  ♥ AJ97  ♠ K9  ♣ J2	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2♥
Board: 319 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 4♥ E	North:  ♠ K8752  ♥ 7  • K73  ♣ AK52	South:  ◆ J104  ◆ Q432  ◆ Q  ◆ QJ964	3 <b>♠</b> ¹	North 1♠ Pass naels Cu	Pass 4♥	

Board: 320 Dealer: S Vul: EW HCP: 10	♣ QJ76 ♥ 1097 ♦ K10 ♣ A1098	West Doubles 1♥ if possible. East Bids 2♦ if possible.  Partner bids first.
Board: 321 Dealer: N Vul: None HCP: 13	<ul><li>♣ Q63</li><li>♥ AQ1043</li><li>◆ 2</li><li>♣ AJ106</li></ul>	The opponents are silent.  You bid first.
Board: 322 Dealer: S Vul: NS HCP: 11	<ul><li>★ KJ9</li><li>▼ AQ105</li><li>◆ 984</li><li>◆ J104</li></ul>	The opponents are silent.  Partner bids first.
Board: 323 Dealer: N Vul: EW HCP: 11	<ul><li>♠ 64</li><li>♥ KQ984</li><li>♠ AJ3</li><li>♠ J76</li></ul>	East Opens 1♣. West Bids 1♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 324 Dealer: S Vul: Both HCP: 12	<ul><li>★ KJ2</li><li>▼ 852</li><li>★ KQ105</li><li>★ K105</li></ul>	The opponents are silent.  Partner bids first.

Board: 320 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 3♥ S	North:  ♠ QJ76  ♥ 1097  ♠ K10  ♠ A1098	South:  ♠ A4  ♥ AK852  ♦ 52  ♠ K432	West X Pass	North  XX 3♥	East  2  AP	South 1♥ 3♣
Board: 321 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 2 \( \mathbb{N} \)	North:  ♠ Q63  ♥ AQ1043  ♠ 2  ♣ AJ106	South:  ♠ K105  ♥ 852  ♠ AJ10876  ♣ 4	West AP	North 1♥	East Pass	
Board: 322 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ KJ9  ▼ AQ105  ◆ 984  ♣ J104	South:  ♠ AQ743  ♥ 832  ♠ QJ7  ♣ A5	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♦</b>
Board: 323 Dealer: N Vul: EW North HCP: 11 South HCP: 9 Contract: 4♠ W	North:	South:  ♠ A9  ♥ AJ10  ♦ 987542  ♣ 32	West 1 <b>♠</b>	North Pass 2♥	East 1♣ 4♠	South 1  AP
Board: 324 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ KJ2  ♥ 852  ♠ KQ105  ♣ K105	South:  ♠ AQ4  ♥ KQ973  • J86  ♣ 98	Pass Pass AP	North  1NT¹ 3♥  ng 1NT	Pass Pass	1 <b>♥</b> 2 <b>♦</b>

Board: 320 Dealer: S Vul: EW HCP: 14	<ul><li>A4</li><li>✓ AK852</li><li>✓ 52</li><li>✓ K432</li></ul>	West Doubles 1♥ if possible. East Bids 2♦ if possible. You bid first.
Board: 321 Dealer: N Vul: None HCP: 8	<ul><li>★ K105</li><li>★ 852</li><li>◆ AJ10876</li><li>★ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 322 Dealer: S Vul: NS HCP: 13	<ul><li>♣ AQ743</li><li>♥ 832</li><li>◆ QJ7</li><li>♣ A5</li></ul>	The opponents are silent. You bid first.
Board: 323 Dealer: N Vul: EW HCP: 9	<ul><li>♠ A9</li><li>♥ AJ10</li><li>◆ 987542</li><li>♠ 32</li></ul>	East Opens 1♣. West Bids 1♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 324 Dealer: S Vul: Both HCP: 12	<ul><li>AQ4</li><li>KQ973</li><li>J86</li><li>98</li></ul>	The opponents are silent. You bid first.

Board: 320 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 3♥ S	North:  ♠ QJ76  ♥ 1097  ♠ K10  ♠ A1098	South:  ♠ A4  ♥ AK852  ♦ 52  ♠ K432	West X Pass	North  XX 3♥	East  2  AP	South 1♥ 3♣
Board: 321 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 2 \( \mathbb{N} \)	North:  ♠ Q63  ♥ AQ1043  ♠ 2  ♣ AJ106	South:  ♠ K105  ♥ 852  ♠ AJ10876  ♣ 4	West AP	North 1♥	East Pass	
Board: 322 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ KJ9  ▼ AQ105  ◆ 984  ♣ J104	South:  ♠ AQ743  ♥ 832  ♠ QJ7  ♣ A5	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♦</b>
Board: 323 Dealer: N Vul: EW North HCP: 11 South HCP: 9 Contract: 4♠ W	North:	South:  ♠ A9  ♥ AJ10  ♦ 987542  ♣ 32	West 1 <b>♠</b>	North Pass 2♥	East 1♣ 4♠	South 1  AP
Board: 324 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ KJ2  ♥ 852  ♠ KQ105  ♣ K105	South:  ♠ AQ4  ♥ KQ973  • J86  ♣ 98	Pass Pass AP	North  1NT¹ 3♥  ng 1NT	Pass Pass	1 <b>♥</b> 2 <b>♦</b>

Board: 325 Dealer: N Vul: NS HCP: 12	♣ QJ ♥ AQ1096 • 8652 ♣ K7	The opponents are silent. You bid first.
Board: 326 Dealer: S Vul: EW HCP: 11	<ul><li>♣ 876</li><li>♥ QJ5</li><li>◆ Q10</li><li>♣ AQ1065</li></ul>	West Bids 1♠ if possible.  Partner bids first.
Board: 327 Dealer: N Vul: Both HCP: 13	<ul><li>★ AK10876</li><li>♥ KQJ104</li><li>★ 62</li><li>★ —</li></ul>	West Bids 2♣ if possible. East Bids 3♣ if possible. You bid first.
Board: 328 Dealer: S Vul: None HCP: 11	<ul><li>◆ 96</li><li>♥ J52</li><li>◆ Q74</li><li>◆ AKJ32</li></ul>	The opponents are silent.  Partner bids first.
Board: 329 Dealer: N Vul: EW HCP: 13	<ul><li>AQ853</li><li>✓ A92</li><li>★ K106</li><li>♣ 54</li></ul>	The opponents are silent. You bid first.

Board: 325 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3 N	North:  ♠ QJ  ♥ AQ1096  ♦ 8652  ♠ K7	South:  ♠ A765  ♥ 432  ♠ KQ10  ♠ QJ8	West Pass AP	North 1♥ 2◆	East Pass Pass	1♠
Board: 326 Dealer: S Vul: EW	North: <b>♦</b> 876	South: ♠ QJ	West	North	East	South 1♥
North HCP: 11	<b>♥</b> QJ5 <b>♦</b> Q10	<b>♥</b> 108732 <b>♦</b> AJ73	1 <b>♠</b> AP	2 <b>♠</b> ¹	Pass	3♥
South HCP: 11 Contract: 3♥ S	♣ AQ1065	<b>♣</b> K8		raise or	better	in ♥
Board: 327 Dealer: N	North: ♠ AK10876	South: ♠ J2	West	North	East Pass	
Vul: Both North HCP: 13	<b>♥</b> KQJ104	♥ A65	2♣	2 <b>♥</b>	3 <b>♣</b>	X
South HCP: 10	♦ 62 ♣ —	♦ KJ94 ♣ J763	Pass		AP	
Contract: 3♥ N	<b>~</b> —	<b>₹</b> 1/03	1. forci	ng 1NT		
Board: 328 Dealer: S	North: ♠ 96	South: ♠ AKQ	West	North	East	South 1♥
Vul: None	<b>▼</b> J52	♥ K8643	Pass	1NT <sup>1</sup>		2♣
North HCP: 11 South HCP: 12	◆ Q74 ◆ AKJ32	♦ 98 • 075	Pass	3♥	AP	
Contract: 3♥ S	¥ / HXJJZ	<b>♣</b> 975	1. forci	ing 1NT		
Board: 329 Dealer: N	North: ♠ AQ853	South: ♠ KJ6	West	North 1♠	East Pass	South 1NT <sup>1</sup>
Vul: EW North HCP: 13	<b>♥</b> A92	<b>♥</b> J8	Pass	2♦	Pass	3♠
South HCP: 11	♦ K106 ♣ 54	◆ A752 <b>♣</b> Q1082	Pass	<b>4</b> ♠	AP	
Contract: 4♠ N	<b>☆</b> J¬	<del>*</del> Q1002	1. forci	ng 1NT		

Board: 325 Dealer: N Vul: NS HCP: 12	<ul><li>▲ A765</li><li>▼ 432</li><li>◆ KQ10</li><li>▲ QJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 326 Dealer: S Vul: EW HCP: 11	♣ QJ ♥ 108732 ♦ AJ73 ♣ K8	West Bids 1♠ if possible.  You bid first.
Board: 327 Dealer: N Vul: Both HCP: 10	<ul><li> ♣ J2</li><li> ♥ A65</li><li> ♦ KJ94</li><li> ♣ J763</li></ul>	West Bids 2♣ if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 328 Dealer: S Vul: None HCP: 12	<ul><li>★ AKQ</li><li>★ K8643</li><li>◆ 98</li><li>◆ 975</li></ul>	The opponents are silent. You bid first.
Board: 329 Dealer: N Vul: EW HCP: 11	<ul><li>★ KJ6</li><li>♥ J8</li><li>◆ A752</li><li>◆ Q1082</li></ul>	The opponents are silent.  Partner bids first.

Board: 325 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3 N	North:  ♠ QJ  ♥ AQ1096  ♦ 8652  ♠ K7	South:  ♠ A765  ♥ 432  ♠ KQ10  ♠ QJ8	West Pass AP	North 1♥ 2◆	East Pass Pass	1♠
Board: 326 Dealer: S Vul: EW	North: <b>♦</b> 876	South: ♠ QJ	West	North	East	South 1♥
North HCP: 11	<b>♥</b> QJ5 <b>♦</b> Q10	<b>♥</b> 108732 <b>♦</b> AJ73	1 <b>♠</b> AP	2 <b>♠</b> ¹	Pass	3♥
South HCP: 11 Contract: 3♥ S	♣ AQ1065	<b>♣</b> K8		raise or	better	in ♥
Board: 327 Dealer: N	North: ♠ AK10876	South: ♠ J2	West	North	East Pass	
Vul: Both North HCP: 13	<b>♥</b> KQJ104	♥ A65	2♣	2 <b>♥</b>	3 <b>♣</b>	X
South HCP: 10	♦ 62 ♣ —	♦ KJ94 ♣ J763	Pass		AP	
Contract: 3♥ N	<b>~</b> —	<b>₹</b> 1/03	1. forci	ng 1NT		
Board: 328 Dealer: S	North: ♠ 96	South: ♠ AKQ	West	North	East	South 1♥
Vul: None	<b>▼</b> J52	♥ K8643	Pass	1NT <sup>1</sup>		2♣
North HCP: 11 South HCP: 12	◆ Q74 ◆ AKJ32	♦ 98 • 075	Pass	3♥	AP	
Contract: 3♥ S	¥ / HXJJZ	<b>♣</b> 975	1. forci	ing 1NT		
Board: 329 Dealer: N	North: ♠ AQ853	South: ♠ KJ6	West	North 1♠	East Pass	South 1NT <sup>1</sup>
Vul: EW North HCP: 13	<b>♥</b> A92	<b>♥</b> J8	Pass	2♦	Pass	3♠
South HCP: 11	♦ K106 ♣ 54	◆ A752 <b>♣</b> Q1082	Pass	<b>4</b> ♠	AP	
Contract: 4♠ N	<b>☆</b> J¬	<del>*</del> Q1002	1. forci	ng 1NT		

Board: 330 Dealer: S Vul: Both HCP: 10	<ul><li>★ KQ5</li><li>♥ Q1072</li><li>◆ J876</li><li>◆ Q9</li></ul>	East Bids 2♣ if possible. East Doubles 2♠ if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 331 Dealer: N Vul: None HCP: 13	<ul><li>★ KQ1092</li><li>★ A62</li><li>★ A87</li><li>★ 75</li></ul>	The opponents are silent. You bid first.
Board: 332 Dealer: S Vul: NS HCP: 12	<ul><li>★ A42</li><li>▼ KJ9</li><li>★ 632</li><li>★ KJ102</li></ul>	The opponents are silent.  Partner bids first.
Board: 333 Dealer: N Vul: Both HCP: 13	<ul><li>★ A10852</li><li>★ A10865</li><li>★ —</li><li>★ KQ7</li></ul>	The opponents are silent.  You bid first.
Board: 334 Dealer: S Vul: None HCP: 11	<ul><li>♣ 85</li><li>♥ A32</li><li>♦ AQ75</li><li>♣ J876</li></ul>	The opponents are silent.  Partner bids first.

Board: 330 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 3♠ S	North:  ♠ KQ5  ♥ Q1072  ♦ J876  ♠ Q9	South:  ♠ AJ1097  ♥ K5  ♠ A32  ♣ J76	West North East South  1♠  Pass 1NT¹ 2♠ Pass  Pass 2♠ X Pass  3♠ 3♠ AP  1. forcing 1NT
Board: 331 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4♠ N	North:  ♠ KQ1092  ♥ A62  ♠ A87  ♣ 75	South:	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 332 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4♠ S	North:  ♠ A42  ♥ KJ9  ♠ 632  ♣ KJ102	South:  ♠ KQ1076  ♥ A1062  ♠ K10  ♠ Q5	West North East South  Pass 1NT¹ Pass 2♥  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 333 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 44 N	North:  ♠ A10852  ♥ A10865  ←—  ♣ KQ7	South:  ♠ K97  ♥ K7  ♠ K85  ♣ J9843	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 334 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♥ S	North:     ◆ 85    ◆ A32    ◆ AQ75    ◆ J876	South:  ♠ A94  ♥ KQJ954  ♦ J9  ♣ K5	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT

Board: 330 Dealer: S Vul: Both HCP: 13	<ul><li>AJ1097</li><li>✓ K5</li><li>A32</li><li>J76</li></ul>	East Bids 2♣ if possible.  East Doubles 2♠ if possible.  West Bids 3♣ if possible.  You bid first.
Board: 331 Dealer: N Vul: None HCP: 12	<ul><li>J54</li><li>✓ QJ94</li><li>Q43</li><li>AQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 332 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQ1076</li><li>★ A1062</li><li>★ K10</li><li>★ Q5</li></ul>	The opponents are silent. You bid first.
Board: 333 Dealer: N Vul: Both HCP: 10	<ul><li>★ K97</li><li>★ K7</li><li>◆ K85</li><li>◆ J9843</li></ul>	The opponents are silent.  Partner bids first.
Board: 334 Dealer: S Vul: None HCP: 14	<ul><li>▲ A94</li><li>✓ KQJ954</li><li>◆ J9</li><li>◆ K5</li></ul>	The opponents are silent. You bid first.

Board: 330 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 3♠ S	North:  ♠ KQ5  ♥ Q1072  ♦ J876  ♠ Q9	South:  ♠ AJ1097  ♥ K5  ♠ A32  ♣ J76	West North East South  1♠  Pass 1NT¹ 2♠ Pass  Pass 2♠ X Pass  3♠ 3♠ AP  1. forcing 1NT
Board: 331 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4♠ N	North:  ♠ KQ1092  ♥ A62  ♠ A87  ♣ 75	South:	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 332 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4♠ S	North:  ♠ A42  ♥ KJ9  ♠ 632  ♣ KJ102	South:  ♠ KQ1076  ♥ A1062  ♠ K10  ♠ Q5	West North East South  Pass 1NT¹ Pass 2♥  Pass 3♠ Pass 4♠  AP  1. forcing 1NT
Board: 333 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 44 N	North:  ♠ A10852  ♥ A10865  ←—  ♣ KQ7	South:  ♠ K97  ♥ K7  ♠ K85  ♣ J9843	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 334 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♥ S	North:     ◆ 85    ◆ A32    ◆ AQ75    ◆ J876	South:  ♠ A94  ♥ KQJ954  ♦ J9  ♣ K5	West North East South  1♥  Pass 1NT¹ Pass 2♥  Pass 4♥ AP  1. forcing 1NT

Board: 335 Dealer: N Vul: NS HCP: 12	<ul><li>★ KJ843</li><li>★ 82</li><li>★ J8</li><li>★ AK74</li></ul>	West Doubles Pass if possible. You bid first.
Board: 336 Dealer: S Vul: EW HCP: 11	<ul><li>▶ J83</li><li>♥ K65</li><li>♦ 85</li><li>♣ AK985</li></ul>	West Bids 1♠ if possible.  Partner bids first.
Board: 337 Dealer: N Vul: None HCP: 11	<ul><li>★ 109742</li><li>★ AK862</li><li>★ A9</li><li>★ 6</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 338 Dealer: S Vul: NS HCP: 10	<ul><li>1053</li><li>KJ9</li><li>102</li><li>KQJ96</li></ul>	East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 339 Dealer: N Vul: EW HCP: 11	<ul><li>★ KJ654</li><li>★ K865</li><li>★ A</li><li>★ 872</li></ul>	West Doubles 2♠ if possible.  East Bids 3♠ if possible.  West Bids 4♠ if possible.  East Bids 4NT if possible.  West Bids 5♠ if possible.  You bid first.

Board: 335 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠X N	North:  ♠ KJ843  ♥ 82  ♦ J8  ♣ AK74	South:  ♠ A75  ♥ Q3  ♦ Q1076  ♣ QJ63	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ Pass Pass  X AP  1. forcing 1NT
Board: 336 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♥ S	North:  ♣ J83  ♥ K65  ♦ 85  ♣ AK985	South:  ♣ 7  ▼ AJ984  ◆ AJ106  ♣ QJ4	West North East South  1 ♥  1 ♠ 2 ♠ ¹ Pass 4 ♥  AP  1. limit raise or better in ♥
Board: 337 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 4♠ N	North:	South:  ♠ AK65  ♥ Q107  ♦ 1032  ♠ Q74	West North East South  1
Board: 338 Dealer: S Vul: NS North HCP: 10 South HCP: 11 Contract: 4•X E	North:	South:  ♣ 7  ▼ 75432  ♠ AK9854  ♣ A	West North East South  1  Pass 1NT 2  Pass  Pass  A  Pass Pass X  AP
Board: 339 Dealer: N Vul: EW North HCP: 11 South HCP: 7 Contract: 5♠X E	North:  ♠ KJ654  ♥ K865  ♠ A  ♣ 872	South:  ♠ Q102  ♥ Q109  ♦ QJ106532  ♣ —	West North East South  1♠ Pass 2♠  X Pass 3♠ 3♠  4♠ Pass 4NT¹ Pass  5♠² X AP  1. Blackwood 0314, for ♠  2. A=0/5 or 3/5

Board: 335 Dealer: N Vul: NS HCP: 11	<ul><li>♠ A75</li><li>♥ Q3</li><li>♦ Q1076</li><li>♠ QJ63</li></ul>	West Doubles Pass if possible.  Partner bids first.
Board: 336 Dealer: S Vul: EW HCP: 13	<ul><li>♣ 7</li><li>♥ AJ984</li><li>◆ AJ106</li><li>♣ QJ4</li></ul>	West Bids 1♠ if possible.  You bid first.
Board: 337 Dealer: N Vul: None HCP: 11	<ul><li>♠ AK65</li><li>♥ Q107</li><li>♦ 1032</li><li>♠ Q74</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 338 Dealer: S Vul: NS HCP: 11	<b>♦</b> 7 <b>▼</b> 75432 <b>♦</b> AK9854 <b>♣</b> A	East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 339 Dealer: N Vul: EW HCP: 7	<ul><li>♣ Q102</li><li>♥ Q109</li><li>◆ QJ106532</li><li>♣ —</li></ul>	West Doubles 2♠ if possible.  East Bids 3♠ if possible.  West Bids 4♠ if possible.  East Bids 4NT if possible.  West Bids 5♠ if possible.  Partner bids first.

Board: 335 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠X N	North:  ♠ KJ843  ♥ 82  ♦ J8  ♣ AK74	South:  ♠ A75  ♥ Q3  ♦ Q1076  ♣ QJ63	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  Pass 4♠ Pass Pass  X AP  1. forcing 1NT
Board: 336 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♥ S	North:  ♣ J83  ♥ K65  ♦ 85  ♣ AK985	South:  ♣ 7  ▼ AJ984  ◆ AJ106  ♣ QJ4	West North East South  1 ♥  1 ♠ 2 ♠ ¹ Pass 4 ♥  AP  1. limit raise or better in ♥
Board: 337 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 4♠ N	North:	South:  ♠ AK65  ♥ Q107  ♦ 1032  ♠ Q74	West North East South  1
Board: 338 Dealer: S Vul: NS North HCP: 10 South HCP: 11 Contract: 4•X E	North:	South:  ♣ 7  ▼ 75432  ♠ AK9854  ♣ A	West North East South  1  Pass 1NT 2  Pass  Pass  A  Pass Pass X  AP
Board: 339 Dealer: N Vul: EW North HCP: 11 South HCP: 7 Contract: 5♠X E	North:  ♠ KJ654  ♥ K865  ♠ A  ♣ 872	South:  ♠ Q102  ♥ Q109  ♦ QJ106532  ♣ —	West North East South  1♠ Pass 2♠  X Pass 3♠ 3♠  4♠ Pass 4NT¹ Pass  5♠² X AP  1. Blackwood 0314, for ♠  2. A=0/5 or 3/5

Board: 340 Dealer: S Vul: Both HCP: 8	<ul><li>★ K53</li><li>▼ 5</li><li>◆ J1086</li><li>◆ KJ954</li></ul>	West Bids 2♦ if possible. East Doubles 2♠ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 341 Dealer: N Vul: NS HCP: 13	<ul><li>★ A8642</li><li>★ AK7</li><li>★ 1076</li><li>★ Q2</li></ul>	The opponents are silent. You bid first.
Board: 342 Dealer: S Vul: EW HCP: 10	<ul><li>♠ 64</li><li>♥ J108</li><li>♦ K85</li><li>♠ AQ976</li></ul>	The opponents are silent.  Partner bids first.
Board: 343 Dealer: N Vul: Both HCP: 12	<ul><li>★ AK843</li><li>▼ 3</li><li>◆ 86432</li><li>★ AJ</li></ul>	The opponents are silent.  You bid first.
Board: 344 Dealer: S Vul: None HCP: 8	<ul><li>♣ J107</li><li>♥ Q</li><li>◆ J1086</li><li>♣ A10875</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 340 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 3 • W	North:  ♠ K53  ♥ 5  • J1086  ♣ KJ954	South:  ♠ AJ1098  ♥ KQ76  ♦ 52  ♠ Q10	West 2♦ 3♦	North 2♠ AP	East X	South 1♠ Pass
Board: 341 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4♠ N	North:  ♠ A8642  ♥ AK7  ♦ 1076  ♣ Q2	South:  ♣ J93  ♥ 654  ♠ A32  ♣ AK64	West Pass AP	North 1♣ 2NT		2♣
Board: 342 Dealer: S Vul: EW North HCP: 10 South HCP: 11 Contract: 2♠ S	North:	South:  ♠ AJ9872  ♥ AQ743  ♠ 73  ♣ —	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT		South 1♣ 2♥
Board: 343 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  ♠ AK843  ♥ 3  ♠ 86432  ♠ AJ	South:	West AP	North 1♣	East Pass	
Board: 344 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3♠ S	North:  ♣ J107  ♥ Q  ♣ J1086  ♣ A10875	South:  ◆ Q86543  ▼ 103  ◆ A4  ◆ KQJ	West Pass AP	North 2♣	East 3♦	South 1♣ 3♠

Board: 340 Dealer: S Vul: Both HCP: 12	<ul><li>AJ1098</li><li>✓ KQ76</li><li>✓ 52</li><li>✓ Q10</li></ul>	West Bids 2♦ if possible. East Doubles 2♠ if possible. West Bids 3♦ if possible. You bid first.
Board: 341 Dealer: N Vul: NS HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 342 Dealer: S Vul: EW HCP: 11	<ul><li>AJ9872</li><li>✓ AQ743</li><li>✓ 73</li><li>✓ —</li></ul>	The opponents are silent. You bid first.
Board: 343 Dealer: N Vul: Both HCP: 8	<ul><li>▶ J96</li><li>♥ 542</li><li>♦ Q</li><li>♣ KQ9873</li></ul>	The opponents are silent.  Partner bids first.
Board: 344 Dealer: S Vul: None HCP: 12	<ul><li>◆ Q86543</li><li>♥ 103</li><li>◆ A4</li><li>◆ KQJ</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 340 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 3 • W	North:  ♠ K53  ♥ 5  • J1086  ♣ KJ954	South:  ♠ AJ1098  ♥ KQ76  ♦ 52  ♠ Q10	West 2♦ 3♦	North 2♠ AP	East X	South 1♠ Pass
Board: 341 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 4♠ N	North:  ♠ A8642  ♥ AK7  ♦ 1076  ♣ Q2	South:  ♣ J93  ♥ 654  ♠ A32  ♣ AK64	West Pass AP	North 1♣ 2NT		2♣
Board: 342 Dealer: S Vul: EW North HCP: 10 South HCP: 11 Contract: 2♠ S	North:	South:  ♠ AJ9872  ♥ AQ743  ♠ 73  ♣ —	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT		South 1♣ 2♥
Board: 343 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 2♠ N	North:  ♠ AK843  ♥ 3  ♠ 86432  ♠ AJ	South:	West AP	North 1♣	East Pass	
Board: 344 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3♠ S	North:  ♣ J107  ♥ Q  ♣ J1086  ♣ A10875	South:  ◆ Q86543  ▼ 103  ◆ A4  ◆ KQJ	West Pass AP	North 2♣	East 3♦	South 1♣ 3♠

Board: 345 Dealer: N	<b>◆</b> — <b>∀</b> K86542	West Bids 3♠ if possible.
Vul: EW HCP: 11	<ul><li>★ K73</li><li>★ AJ76</li></ul>	You bid first.
Board: 346	<b>♦</b> K96	West Bids 1♥ if possible.
Dealer: S Vul: Both	<b>♥</b> AJ6 <b>♦</b> QJ42	East Bids 2♥ if possible.
HCP: 11	♣ 863	Partner bids first.
Board: 347	<b>♦</b> 8	East Bids 1♠ if possible.
Dealer: N	♥ AQ754	West Bids 4♠ if possible.
Vul: None HCP: 14	◆ KQ43 ◆ K98	You bid first.
Board: 348	<b>•</b> 6	West Bids 1♠ if possible.
Dealer: S	<b>♥</b> A97	East Bids 4♠ if possible.
Vul: NS HCP: 7	<ul><li>105</li><li>★ K975432</li></ul>	Partner bids first.
Board: 349	<b>♦</b> 84	East Bids 1♠ if possible.
Dealer: N Vul: Both	<ul><li>▼ KQJ1062</li><li>◆ K1094</li></ul>	Last Dias 12 ii possioie.
HCP: 12	<b>♦</b> K	You bid first.

Board: 345 Dealer: N Vul: EW North HCP: 11 South HCP: 10 Contract: 4 N	North:  ♠ —  ▼ K86542  • K73  ♣ AJ76	South:  ♠ J752  ♥ Q107  ♠ AQJ9  ♣ 94	West 3♠	North 1♥ 4♥	East Pass AP	
Board: 346 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 2 X S	North:  ♠ K96  ♥ AJ6  • QJ42  ♣ 863	South:  ♣ J75  ▼ 75432  ♠ A108  ♣ AQ	West  1♥ Pass	North Pass Pass	East 2♥ Pass	South AP1♣ X
Board: 347 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4•X E	North:  ♠ 8  ♥ AQ754  ♠ KQ43  ♣ K98	South:  ♣ J10  ♥ KJ9  ♣ J9  ♣ A106432	4♠	North 1♥ X raise or	1♠ AP	2 <b>♠</b> ¹
Board: 348 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 4 W	North:  ♠ 6  ♥ A97  • 105  ♠ K975432	South:  ♠ J2  ♥ KQJ10865  ♠ 96  ♣ AQ	West 1♠	North 2♥	East 4♠	South  1  AP
Board: 349 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 4 N	North:  ♠ 84  ♥ KQJ1062  • K1094  ♣ K	South:  ♠ K6  ♥ A93  ♠ QJ87  ♣ 9543	Pass	North 1♥ 4♥ raise or	1♠ AP	2 <b>♠</b> ¹

Board: 345 Dealer: N	<b>♦</b> J752 <b>♥</b> Q107	West Bids 3♠ if possible.
Vul: EW HCP: 10	◆ AQJ9 ◆ 94	Partner bids first.
Board: 346	<b>♦</b> J75	West Bids 1♥ if possible.
Dealer: S Vul: Both	♥ 75432 ♦ A108	East Bids 2♥ if possible.
HCP: 11	♣ AQ	You bid first.
Board: 347	<b>♦</b> J10	East Bids 1♠ if possible.
Dealer: N Vul: None	<b>♥</b> KJ9 <b>♦</b> J9	West Bids 4♠ if possible.
HCP: 10	♣ A106432	Partner bids first.
Board: 348	<b>♠</b> J2	West Bids 1♠ if possible.
Dealer: S Vul: NS	<b>♥</b> KQJ10865 <b>♦</b> 96	East Bids 4♠ if possible.
HCP: 13	♣ AQ	You bid first.
Board: 349	<b>♦</b> K6	D . D' 1 4 . ' 0 . ' 11
Dealer: N	<b>♥</b> A93	East Bids 1♠ if possible.
Vul: Both HCP: 10	◆ QJ87 <b>◆</b> 9543	Partner bids first.

Board: 345 Dealer: N Vul: EW North HCP: 11 South HCP: 10 Contract: 4 N	North:  ♠ —  ▼ K86542  • K73  ♣ AJ76	South:  ♠ J752  ♥ Q107  ♠ AQJ9  ♣ 94	West 3♠	North 1♥ 4♥	East Pass AP	
Board: 346 Dealer: S Vul: Both North HCP: 11 South HCP: 11 Contract: 2 X S	North:  ♠ K96  ♥ AJ6  • QJ42  ♣ 863	South:  ♣ J75  ▼ 75432  ♠ A108  ♣ AQ	West  1♥ Pass	North Pass Pass	East 2♥ Pass	South AP1♣ X
Board: 347 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 4•X E	North:  ♠ 8  ♥ AQ754  ♠ KQ43  ♣ K98	South:  ♣ J10  ♥ KJ9  ♣ J9  ♣ A106432	4♠	North 1♥ X raise or	1♠ AP	2 <b>♠</b> ¹
Board: 348 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 4 W	North:  ♠ 6  ♥ A97  • 105  ♠ K975432	South:  ♠ J2  ♥ KQJ10865  ♠ 96  ♣ AQ	West 1♠	North 2♥	East 4♠	South  1  AP
Board: 349 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 4 N	North:  ♠ 84  ♥ KQJ1062  • K1094  ♣ K	South:  ♠ K6  ♥ A93  ♠ QJ87  ♣ 9543	Pass	North 1♥ 4♥ raise or	1♠ AP	2 <b>♠</b> ¹

Board: 350 Dealer: S Vul: None HCP: 11	<ul><li></li></ul>	West Bids 1♠ if possible.  East Bids 2♠ if possible.  West Bids 2♠ if possible.  Partner bids first.
Board: 351 Dealer: N Vul: NS HCP: 12	<ul><li>AQ732</li><li>QJ76</li><li>102</li><li>K4</li></ul>	West Doubles Pass if possible. You bid first.
Board: 352 Dealer: S Vul: EW HCP: 11	<ul><li>★ 864</li><li>★ AKJ4</li><li>★ 743</li><li>★ K102</li></ul>	The opponents are silent.  Partner bids first.
Board: 353 Dealer: N Vul: None HCP: 13	<ul><li>AJ8542</li><li>✓ 54</li><li>A863</li><li>A</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 354 Dealer: S Vul: NS HCP: 10	<ul><li>◆973</li><li>▼ A74</li><li>◆ Q7</li><li>◆ KJ874</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 350 Dealer: S Vul: None North HCP: 11 South HCP: 11	North: <b>▲</b> J84 <b>♥</b> A7 <b>♦</b> A874 <b>♣</b> Q1097	South:  ♠ KQ1065  ♥ J102  ♠ Q2  ♣ K43	1 <b>♠</b> 2 <b>♠</b>	North Pass Pass	2♦¹ Pass	AP1♦ Pass Pass
Contract: 2♠ S	<b>₹</b> Q1097	<b>▼</b> N43	1. limit	raise or	better	in ♠
Board: 351 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4•X N	North:  ♠ AQ732  ♥ QJ76  ♦ 102  ♣ K4	South:	Pass Pass X	North 1♠ 2♥ 4♠ AP ng 1NT	Pass Pass Pass	1NT <sup>1</sup>
Board: 352 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ 864  ♥ AKJ4  • 743  ♣ K102	South:  ♠ AQ1053  ♥ Q9  ♠ K95  ♣ Q64	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>
Board: 353 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 44 N	North:  ♠ AJ8542  ♥ 54  ♠ A863  ♠ A	South:  ♠ K107  ♥ KJ92  ♦ 97  ♣ K862	Pass	North 1♠ 4♠ raise or	2♥ AP	<b>3</b> ♥ <sup>1</sup>
Board: 354 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 1NX W	North:  ◆ 973  ▼ A74  ◆ Q7  ◆ KJ874	South:  ♠ AQJ  ♥ Q10986  ♠ A43  ♣ 93	West 1NT	North X	East AP	South 1♥

Board: 350 Dealer: S Vul: None HCP: 11	<ul><li>★ KQ1065</li><li>♥ J102</li><li>◆ Q2</li><li>◆ K43</li></ul>	West Bids 1♠ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. You bid first.
Board: 351 Dealer: N Vul: NS HCP: 11	♦ 865 ▼ K102 ◆ AK43 ♣ J102	West Doubles Pass if possible.  Partner bids first.
Board: 352 Dealer: S Vul: EW HCP: 13	<ul><li>AQ1053</li><li>♥ Q9</li><li>K95</li><li>Q64</li></ul>	The opponents are silent. You bid first.
Board: 353 Dealer: N Vul: None HCP: 10	<ul><li>★ K107</li><li>★ KJ92</li><li>◆ 97</li><li>★ K862</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 354 Dealer: S Vul: NS HCP: 13	<ul><li>AQJ</li><li>Q10986</li><li>A43</li><li>93</li></ul>	West Bids 1NT if possible. You bid first.

Board: 350 Dealer: S Vul: None North HCP: 11 South HCP: 11	North: <b>▲</b> J84 <b>♥</b> A7 <b>♦</b> A874 <b>♣</b> Q1097	South:  ♠ KQ1065  ♥ J102  ♠ Q2  ♣ K43	1 <b>♠</b> 2 <b>♠</b>	North Pass Pass	2♦¹ Pass	AP1♦ Pass Pass
Contract: 2♠ S	<b>₹</b> Q1097	<b>▼</b> N43	1. limit	raise or	better	in ♠
Board: 351 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4•X N	North:  ♠ AQ732  ♥ QJ76  ♦ 102  ♣ K4	South:	Pass Pass X	North 1♠ 2♥ 4♠ AP ng 1NT	Pass Pass Pass	1NT <sup>1</sup>
Board: 352 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ 864  ♥ AKJ4  • 743  ♣ K102	South:  ♠ AQ1053  ♥ Q9  ♠ K95  ♣ Q64	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>
Board: 353 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 44 N	North:  ♠ AJ8542  ♥ 54  ♠ A863  ♠ A	South:  ♠ K107  ♥ KJ92  ♦ 97  ♣ K862	Pass	North 1♠ 4♠ raise or	2♥ AP	<b>3</b> ♥ <sup>1</sup>
Board: 354 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 1NX W	North:  ◆ 973  ▼ A74  ◆ Q7  ◆ KJ874	South:  ♠ AQJ  ♥ Q10986  ♠ A43  ♣ 93	West 1NT	North X	East AP	South 1♥

Board: 355 Dealer: N Vul: EW HCP: 12	<ul><li>▶ J87632</li><li>♥ 873</li><li>♦ AK</li><li>♣ A5</li></ul>	East Bids 5♣ if possible.  You bid first.
Board: 356 Dealer: S Vul: Both HCP: 8	<ul><li>★ KJ9</li><li>♥ J652</li><li>◆ QJ863</li><li>◆ 6</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 357 Dealer: N Vul: NS HCP: 12	<ul><li>♠ AQJ982</li><li>♥ J762</li><li>♦ J3</li><li>♠ K</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible. You bid first.
Board: 358 Dealer: S Vul: EW HCP: 10	<ul><li>♣85</li><li>♥Q106</li><li>◆J1097</li><li>♠AK98</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 359 Dealer: N Vul: Both HCP: 13	<ul><li>♦ 95432</li><li>♥ QJ3</li><li>♦ K3</li><li>♦ AK5</li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 355 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 5  E	North:  ◆ J87632  ◆ 873  ◆ AK  ◆ A5	South:  ♠ Q109  ♥ KJ42  ♠ Q10964  ♠ 9	West	North 1♠	East 5♣	South AP
Board: 356 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2♠ S	North:  ♠ KJ9  ♥ J652  ♦ QJ863  ♠ 6	South:  ♠ Q105432  ♥ 3  ♠ K4  ♣ AK85	West 1NT	North 2♣	East AP	South 1♣
Board: 357 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3♠ N	North:  ♠ AQJ982  ♥ J762  ♦ J3  ♠ K	South:  ♠ K65  ▼ 10  ♠ K9865  ♣ Q865	3♥	North 1♣ 3♠ naels Cu	2 <b>♠</b> ¹ AP	South X
Board: 358 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 4 S	North:	South:  ♠ AQ732  ♥ AK872  ♦ 3  ♠ 63	West 1NT AP	North X	East Pass	1♠
Contract. 4 V 5						

Board: 355 Dealer: N Vul: EW HCP: 8	♠ Q109 ♥ KJ42 ♦ Q10964 ♠ 9	East Bids 5♣ if possible.  Partner bids first.
Board: 356 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q105432</li><li>♥ 3</li><li>♦ K4</li><li>♣ AK85</li></ul>	West Bids 1NT if possible. You bid first.
Board: 357 Dealer: N Vul: NS HCP: 8	<ul><li>★ K65</li><li>★ 10</li><li>★ K9865</li><li>★ Q865</li></ul>	East Bids 2♠ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 358 Dealer: S Vul: EW HCP: 13	<ul><li>AQ732</li><li>AK872</li><li>3</li><li>63</li></ul>	West Bids 1NT if possible. You bid first.
Board: 359 Dealer: N Vul: Both HCP: 8	<b>★</b> K107 <b>★</b> K1054 <b>♦</b> 9 <b>♣</b> Q10973	West Bids 3♦ if possible.  Partner bids first.

Board: 355 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 5  E	North:  ◆ J87632  ◆ 873  ◆ AK  ◆ A5	South:  ♠ Q109  ♥ KJ42  ♠ Q10964  ♠ 9	West	North 1♠	East 5♣	South AP
Board: 356 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2♠ S	North:  ♠ KJ9  ♥ J652  ♦ QJ863  ♠ 6	South:  ♠ Q105432  ♥ 3  ♠ K4  ♣ AK85	West 1NT	North 2♣	East AP	South 1♣
Board: 357 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3♠ N	North:  ♠ AQJ982  ♥ J762  ♦ J3  ♠ K	South:  ♠ K65  ▼ 10  ♠ K9865  ♣ Q865	3♥	North 1♣ 3♠ naels Cu	2 <b>♠</b> ¹ AP	South X
Board: 358 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 4 S	North:	South:  ♠ AQ732  ♥ AK872  ♦ 3  ♠ 63	West 1NT AP	North X	East Pass	1♠
Contract. 4 V 5						

Board: 360 Dealer: S Vul: None HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 361 Dealer: N Vul: EW HCP: 14	<ul><li>★ KQJ9864</li><li>★ KQ8</li><li>★ 5</li><li>★ K4</li></ul>	The opponents are silent.  You bid first.
Board: 362 Dealer: S Vul: Both HCP: 9	<b>♣</b> 8 <b>♥</b> KJ7 <b>♦</b> 984 <b>♣</b> AJ10654	The opponents are silent.  Partner bids first.
Board: 363 Dealer: N Vul: None HCP: 13	<ul><li>★ K</li><li>▼ K9874</li><li>◆ AJ5</li><li>◆ Q1072</li></ul>	East Doubles 1♥ if possible. West Bids 1♠ if possible. You bid first.
Board: 364 Dealer: S Vul: NS HCP: 7	<ul><li>◆987</li><li>♥9542</li><li>◆AK10932</li><li>◆—</li></ul>	West Bids 3♣ if possible. East Bids 5♣ if possible.  Partner bids first.

Board: 360 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4 S	North:  ♣ J86  ♥ 86  ♦ AK4  ♣ Q10732	South:  ♠ AKQ103  ♥ Q105  ♦ Q93  ♣ 65	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT		1 <b>♠</b> 2 <b>♦</b>
Board: 361 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4 N	North:  ♠ KQJ9864  ♥ KQ8  ♦ 5  ♣ K4	South:  ♣ A53  ▼ AJ4  ◆ Q1098  ♣ J103	Pass	North 1♠ 4♠ ng 1NT		South 1NT <sup>1</sup>
Board: 362 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 2 S	North:  ♠ 8  ♥ KJ7  ♦ 984  ♣ AJ10654	South:  ♠ K9  ♥ Q9643  ♠ AQ7  ♣ K87	West Pass	North 2♥	East AP	South 1♥
Board: 363 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 N	North:  ♠ K  ♥ K9874  ♠ AJ5  ♣ Q1072	South:  ♠ A1082  ♥ A102  ♠ K1092  ♣ 43	West 1♣ AP	North 1♥ 2♣	East X Pass	XX
Board: 364 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 5♠ S	North:	South:  ♠ AKJ106543  ♥ KQ7  ♠ 85  ♣ —	West 3♣ AP	North Pass	East 5♣	South 1♠ 5♠

Board: 360 Dealer: S Vul: None HCP: 13	<ul><li>★ AKQ103</li><li>♥ Q105</li><li>◆ Q93</li><li>◆ 65</li></ul>	The opponents are silent. You bid first.
Board: 361 Dealer: N Vul: EW HCP: 12	<ul><li>A53</li><li>✓ AJ4</li><li>✓ Q1098</li><li>✓ J103</li></ul>	The opponents are silent.  Partner bids first.
Board: 362 Dealer: S Vul: Both HCP: 14	<ul><li>★ K9</li><li>♥ Q9643</li><li>◆ AQ7</li><li>◆ K87</li></ul>	The opponents are silent. You bid first.
Board: 363 Dealer: N Vul: None HCP: 11	<ul><li>★ A1082</li><li>▼ A102</li><li>◆ K1092</li><li>◆ 43</li></ul>	East Doubles 1♥ if possible. West Bids 1♠ if possible.  Partner bids first.
Board: 364 Dealer: S Vul: NS HCP: 13	<ul><li>★ AKJ106543</li><li>♥ KQ7</li><li>◆ 85</li><li>♣ —</li></ul>	West Bids 3♣ if possible. East Bids 5♣ if possible. You bid first.

Board: 360 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4 S	North:  ♣ J86  ♥ 86  ♦ AK4  ♣ Q10732	South:  ♠ AKQ103  ♥ Q105  ♦ Q93  ♣ 65	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT		1 <b>♠</b> 2 <b>♦</b>
Board: 361 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4 N	North:  ♠ KQJ9864  ♥ KQ8  ♦ 5  ♣ K4	South:  ♣ A53  ▼ AJ4  ◆ Q1098  ♣ J103	Pass	North 1♠ 4♠ ng 1NT		South 1NT <sup>1</sup>
Board: 362 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 2 S	North:  ♠ 8  ♥ KJ7  ♦ 984  ♣ AJ10654	South:  ♠ K9  ♥ Q9643  ♠ AQ7  ♣ K87	West Pass	North 2♥	East AP	South 1♥
Board: 363 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 N	North:  ♠ K  ♥ K9874  ♠ AJ5  ♣ Q1072	South:  ♠ A1082  ♥ A102  ♠ K1092  ♣ 43	West 1♣ AP	North 1♥ 2♣	East X Pass	XX
Board: 364 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 5♠ S	North:	South:  ♠ AKJ106543  ♥ KQ7  ♠ 85  ♣ —	West 3♣ AP	North Pass	East 5♣	South 1♠ 5♠

Board: 365 Dealer: N Vul: Both	<b>★</b> K107543 <b>∀</b> A85 <b>★</b> K105	East Bids 2♥ if possible. East Bids 3♥ if possible.
HCP: 12	♣ Q	You bid first.
Board: 366 Dealer: S Vul: None HCP: 8	♣ 5 ♥ A62 ♦ A9754 ♣ 10954	West Opens 1♠. East Bids 3♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 367 Dealer: N Vul: NS HCP: 14	<b>♠</b> Q7 <b>♥</b> AJ10542 <b>♦</b> K1076 <b>♠</b> A	The opponents are silent. You bid first.
Board: 368 Dealer: S Vul: EW HCP: 11	<b>♠</b> Q76	East Bids 2♣ if possible. East Bids 4♣ if possible.  Partner bids first.
Board: 369 Dealer: N Vul: None HCP: 14	<ul><li>★ A10763</li><li>★ K83</li><li>★ AQ8</li><li>★ J9</li></ul>	West Bids 3♣ if possible.  You bid first.

Board: 365 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3♠ N	North:  ♠ K107543  ♥ A85  ♠ K105  ♠ Q	South:  ♠ Q62  ♥ Q10  ♠ Q742  ♠ KJ75	West Pass AP	North 1♠ Pass	East 2♥ 3♥	South 2♠ 3♠
Board: 366 Dealer: S Vul: None North HCP: 8 South HCP: 11 Contract: 4 \( \) W	North:	South:	1 <b>♠</b> 3 <b>♠</b>	North Pass Pass ing Jump	3♣¹ 4♠	Pass Pass AP
Board: 367 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 4 N	North:  ♠ Q7  ▼ AJ10542  ♠ K1076  ♠ A	South:  ◆ J942  ▼ K98  ◆ 5  ◆ KQ1042	West Pass	North 1♥ 4♥	East Pass AP	
Board: 368 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♥ S	North:  ♠ Q76  ♥ AKJ8  ♦ 543  ♠ J109	South:  ♠ KJ9854  ♥ Q762  ♠ AK  ♣ 2	Pass Pass Pass	North  1NT <sup>1</sup> 3♥  4♥  ng 1NT	2 <b>♣</b> 4 <b>♣</b> AP	South 1♠ 2♥ Pass
Board: 369 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 3♠ N	North:  ♠ A10763  ♥ K83  ♠ AQ8  ♣ J9	South:  ♠ KJ8  ♥ A972  ♦ 9542  ♣ Q5	3♣ AP	North 1♣ Pass ng 1NT	Pass Pass	1NT <sup>1</sup>

Board: 365	<b>♠</b> Q62	East Bids 2♥ if possible.
Dealer: N	<b>♥</b> Q10	East Bids 3♥ if possible.
Vul: Both	♦ Q742	1
HCP: 10	<b>♣</b> KJ75	Partner bids first.
		West Opens 1♠.
Board: 366	<b>♦</b> J84	East Bids 3♣ if possible.
Dealer: S	♥ KQJ75	West Bids 3♠ if possible.
Vul: None	♦ Q62	East Bids 4♠ if possible.
HCP: 11	<b>♣</b> Q8	Eust Blus 11 if possiore.
1101.11	1 0	You bid first.
Board: 367	<b>♦</b> J942	
Dealer: N	<b>♥</b> K98	The opponents are silent.
Vul: NS	<b>•</b> 5	5 111 0
HCP: 9	♣ KQ1042	Partner bids first.
Board: 368	<b>♦</b> KJ9854	East Bids 2♣ if possible.
Dealer: S	♥ Q762	East Bids 4♣ if possible.
Vul: EW	• AK	1
HCP: 13	<b>♦</b> 2	You bid first.
HCF. 13	<b>4</b> 2	
D 1.260	. 1710	
Board: 369	<b>♦</b> KJ8	West Bids 3♣ if possible.
Dealer: N	♥ A972	1
Vul: None	♦ 9542	Partner bids first.
HCP: 10	<b>♣</b> Q5	

Board: 365 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3♠ N	North:  ♠ K107543  ♥ A85  ♠ K105  ♠ Q	South:  ♠ Q62  ♥ Q10  ♠ Q742  ♠ KJ75	West Pass AP	North 1♠ Pass	East 2♥ 3♥	South 2♠ 3♠
Board: 366 Dealer: S Vul: None North HCP: 8 South HCP: 11 Contract: 4 \( \) W	North:	South:	1 <b>♠</b> 3 <b>♠</b>	North Pass Pass ing Jump	3♣¹ 4♠	Pass Pass AP
Board: 367 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 4 N	North:  ♠ Q7  ▼ AJ10542  ♠ K1076  ♠ A	South:  ◆ J942  ▼ K98  ◆ 5  ◆ KQ1042	West Pass	North 1♥ 4♥	East Pass AP	
Board: 368 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♥ S	North:  ♠ Q76  ♥ AKJ8  ♦ 543  ♠ J109	South:  ♠ KJ9854  ♥ Q762  ♠ AK  ♣ 2	Pass Pass Pass	North  1NT <sup>1</sup> 3♥  4♥  ng 1NT	2 <b>♣</b> 4 <b>♣</b> AP	South 1♠ 2♥ Pass
Board: 369 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 3♠ N	North:  ♠ A10763  ♥ K83  ♠ AQ8  ♣ J9	South:  ♠ KJ8  ♥ A972  ♦ 9542  ♣ Q5	3♣ AP	North 1♣ Pass ng 1NT	Pass Pass	1NT <sup>1</sup>

Board: 370 Dealer: S Vul: NS HCP: 8	♣ QJ5 ♥ Q96 • QJ10865 ♣ 8	East Bids 3♣ if possible.  Partner bids first.
Board: 371 Dealer: N Vul: EW HCP: 11	<ul><li>★ A108</li><li>♥ QJ1042</li><li>◆ 94</li><li>◆ A86</li></ul>	The opponents are silent. You bid first.
Board: 372 Dealer: S Vul: Both HCP: 11	<ul><li>♦ 974</li><li>♥ K876</li><li>♦ A10</li><li>♠ A852</li></ul>	The opponents are silent.  Partner bids first.
Board: 373 Dealer: N Vul: NS HCP: 12	<ul><li>★ K7653</li><li>★ AJ753</li><li>★ A6</li><li>★ 5</li></ul>	The opponents are silent. You bid first.
Board: 374 Dealer: S Vul: EW HCP: 10	<ul><li>♦ 943</li><li>♥ 53</li><li>♦ J654</li><li>♠ AKQ10</li></ul>	The opponents are silent.  Partner bids first.

Board: 370 Dealer: S Vul: NS North HCP: 8 South HCP: 11 Contract: 3 AX E	North:  ♠ QJ5  ♥ Q96  ♠ QJ10865  ♠ 8	South:  ♠ K7432  ♥ K5  ♦ 3  ♣ AJ1052	West Pass AP	North 2♠	East 3♣	South 1♣ X
Board: 371 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 3 N	North:  ♠ A108  ♥ QJ1042  ♦ 94  ♣ A86	South:  ♠ KQ62  ♥ K85  ♠ QJ76  ♣ 107	West Pass AP	North 1♥ 1NT	Pass	1♠
Board: 372 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ◆ 974  ▼ K876  ◆ A10  ◆ A852	South:  ♠ AQ852  ♥ Q  ♠ QJ63  ♠ Q104	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT		1♠
Board: 373 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ N	North:  ♠ K7653  ♥ AJ753  ♠ A6  ♠ 5	South:  ♠ QJ2  ♥ K10  ♦ K2  ♠ 1097642	West AP	North 1♠	East Pass	
Board: 374 Dealer: S Vul: EW North HCP: 10 South HCP: 11 Contract:	North:	South:  ♠ KJ1075  ♥ QJ6  ♠ K8  ♣ J97	West	North	East	South APPass

Board: 370 Dealer: S Vul: NS HCP: 11	<ul><li>★ K7432</li><li>★ K5</li><li>★ 3</li><li>★ AJ1052</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 371 Dealer: N Vul: EW HCP: 11	<ul><li>★ KQ62</li><li>★ K85</li><li>◆ QJ76</li><li>◆ 107</li></ul>	The opponents are silent.  Partner bids first.
Board: 372 Dealer: S Vul: Both HCP: 13	<ul><li>AQ852</li><li>Q</li><li>QJ63</li><li>Q104</li></ul>	The opponents are silent. You bid first.
Board: 373 Dealer: N Vul: NS HCP: 9	♣ QJ2 ♥ K10 ♦ K2 ♣ 1097642	The opponents are silent.  Partner bids first.
Board: 374 Dealer: S Vul: EW HCP: 11	<ul><li>★ KJ1075</li><li>♥ QJ6</li><li>◆ K8</li><li>◆ J97</li></ul>	The opponents are silent. You bid first.

Board: 370 Dealer: S Vul: NS North HCP: 8 South HCP: 11 Contract: 3 AX E	North:  ♠ QJ5  ♥ Q96  ♠ QJ10865  ♠ 8	South:  ♠ K7432  ♥ K5  ♦ 3  ♣ AJ1052	West Pass AP	North 2♠	East 3♣	South 1♣ X
Board: 371 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 3 N	North:  ♠ A108  ♥ QJ1042  ♦ 94  ♣ A86	South:  ♠ KQ62  ♥ K85  ♠ QJ76  ♣ 107	West Pass AP	North 1♥ 1NT	Pass	1♠
Board: 372 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ◆ 974  ▼ K876  ◆ A10  ◆ A852	South:  ♠ AQ852  ♥ Q  ♠ QJ63  ♠ Q104	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT		1♠
Board: 373 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ N	North:  ♠ K7653  ♥ AJ753  ♠ A6  ♠ 5	South:  ♠ QJ2  ♥ K10  ♦ K2  ♠ 1097642	West AP	North 1♠	East Pass	
Board: 374 Dealer: S Vul: EW North HCP: 10 South HCP: 11 Contract:	North:	South:  ♠ KJ1075  ♥ QJ6  ♠ K8  ♣ J97	West	North	East	South APPass

Board: 375 Dealer: N Vul: Both HCP: 12	<ul><li>♣—</li><li>★ AKJ75</li><li>◆ 9765</li><li>♣ KJ42</li></ul>	East Bids 4♠ if possible.  You bid first.
Board: 376 Dealer: S Vul: None HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 377 Dealer: N Vul: EW HCP: 11	<ul><li>★ KQ1042</li><li>★ 63</li><li>★ 5</li><li>★ KQJ107</li></ul>	The opponents are silent. You bid first.
Board: 378 Dealer: S Vul: Both HCP: 10	<ul><li>★ KJ32</li><li>★ K97</li><li>◆ Q1076</li><li>◆ J10</li></ul>	East Bids 3♣ if possible. East Bids 4♣ if possible.  Partner bids first.
Board: 379 Dealer: N Vul: None HCP: 12	<ul><li>AJ874</li><li>✓ AQ6</li><li>109</li><li>J98</li></ul>	West Bids 2♦ if possible. East Bids 4♦ if possible. You bid first.

Board: 375 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 4 E	North:  ♠ —  ▼ AKJ75  • 9765  ♣ KJ42	South:	West	North 1♥	East 4♠	South AP
Board: 376 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4 S	North:  ♠ J52  ♥ Q104  ♠ AJ74  ♣ A64	South:  ♠ AK8764  ♥ 3  ♠ K10  ♠ K752	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT		1♠
Board: 377 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 4♠ N	North:  ♠ KQ1042  ♥ 63  ♦ 5  ♣ KQJ107	South:	Pass AP	North 1♣ 2♣ ng 1NT	East Pass Pass	1NT <sup>1</sup>
Board: 378 Dealer: S Vul: Both North HCP: 10 South HCP: 11 Contract: 4&X E	North:  ♠ KJ32  ♥ K97  ♠ Q1076  ♣ J10	South:  ♠ AQ6  ♥ A8654  ♦ J85  ♣ 52	West Pass Pass AP	North 2♥ 3♥	East 3♣ 4♣	South 1♥ Pass X
Board: 379 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ874  ♥ AQ6  ♠ 109  ♣ J98	South:	2♦ AP	North 1♠ Pass ng 1NT	East Pass 4	

Board: 375 Dealer: N Vul: Both HCP: 9	<ul><li>♠ 64</li><li>♥ Q102</li><li>◆ J2</li><li>♠ AQ10976</li></ul>	East Bids 4♠ if possible.  Partner bids first.
Board: 376 Dealer: S Vul: None HCP: 13	<ul><li>★ AK8764</li><li>▼ 3</li><li>◆ K10</li><li>◆ K752</li></ul>	The opponents are silent. You bid first.
Board: 377 Dealer: N Vul: EW HCP: 11	<ul><li>▶ J98</li><li>♥ AJ85</li><li>◆ J1086</li><li>♣ A5</li></ul>	The opponents are silent.  Partner bids first.
Board: 378 Dealer: S Vul: Both HCP: 11	<ul><li>AQ6</li><li>✓ A8654</li><li>✓ J85</li><li>✓ 52</li></ul>	East Bids 3♣ if possible. East Bids 4♣ if possible. You bid first.
Board: 379 Dealer: N Vul: None HCP: 11	<ul><li>1093</li><li>K42</li><li>Q2</li><li>AQ1054</li></ul>	West Bids 2♦ if possible. East Bids 4♦ if possible. Partner bids first.

Board: 375 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 4 E	North:  ♠ —  ▼ AKJ75  • 9765  ♣ KJ42	South:	West	North 1♥	East 4♠	South AP
Board: 376 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4 S	North:  ♠ J52  ♥ Q104  ♠ AJ74  ♣ A64	South:  ♠ AK8764  ♥ 3  ♠ K10  ♠ K752	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT		1♠
Board: 377 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 4♠ N	North:  ♠ KQ1042  ♥ 63  ♦ 5  ♣ KQJ107	South:	Pass AP	North 1♣ 2♣ ng 1NT	East Pass Pass	1NT <sup>1</sup>
Board: 378 Dealer: S Vul: Both North HCP: 10 South HCP: 11 Contract: 4&X E	North:  ♠ KJ32  ♥ K97  ♠ Q1076  ♣ J10	South:  ♠ AQ6  ♥ A8654  ♦ J85  ♣ 52	West Pass Pass AP	North 2♥ 3♥	East 3♣ 4♣	South 1♥ Pass X
Board: 379 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ874  ♥ AQ6  ♠ 109  ♣ J98	South:	2♦ AP	North 1♠ Pass ng 1NT	East Pass 4	

Board: 380 Dealer: S Vul: NS HCP: 8	<ul><li>♣ 973</li><li>♥ AJ6</li><li>♦ Q</li><li>♣ J108542</li></ul>	The opponents are silent.  Partner bids first.
Board: 381 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQJ95</li><li>▼ K7542</li><li>◆ 2</li><li>◆ K9</li></ul>	West Bids 2♦ if possible. West Doubles Pass if possible. You bid first.
Board: 382 Dealer: S Vul: None HCP: 9	<ul><li>♣ Q943</li><li>♥ Q85</li><li>♦ KQ854</li><li>♣ 3</li></ul>	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 383 Dealer: N Vul: NS HCP: 12	<ul><li>1093</li><li>KJ1084</li><li>A5</li><li>A97</li></ul>	The opponents are silent.  You bid first.
Board: 384 Dealer: S Vul: EW HCP: 11	<ul><li>★ K82</li><li>★ AK2</li><li>◆ J9763</li><li>◆ 82</li></ul>	The opponents are silent.  Partner bids first.

Board: 380 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2 S	North:	South:  ♠ QJ654  ♥ 7542  ♠ AK8  ♠ Q	West Pass	North 2♣	East AP	South 1♠
Board: 381 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 X N	North:  ♠ KQJ95  ♥ K7542  ♠ 2  ♠ K9	South:	2 <b>♦</b> X	North 1♣ 2♥ AP ng 1NT	Pass Pass	South 1NT <sup>1</sup> Pass
Board: 382 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3 S	North:  ♠ Q943  ♥ Q85  ♠ KQ854  ♠ 3	South:  ♠ A10  ♥ A6432  ♠ A102  ♠ 965	West  1NT 3♣	North 2♥ 3♥	East X AP	South 1♥ Pass
Board: 383 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4 N	North:  ♠ 1093  ♥ KJ1084  ♠ A5  ♣ A97	South:  ♠ A7  ♥ A97  ♦ 9743  ♠ QJ82	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT		1NT <sup>1</sup>
Board: 384 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ K82  ♥ AK2  ♦ J9763  ♣ 82	South:  ♠ AQ9653  ♥ J3  ♠ Q  ♠ A975	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>

Board: 380 Dealer: S Vul: NS HCP: 12	<ul><li>♣ QJ654</li><li>♥ 7542</li><li>♦ AK8</li><li>♣ Q</li></ul>	The opponents are silent. You bid first.
Board: 381 Dealer: N Vul: Both HCP: 9	♣8 ♥ J63 ♦ AQ1075 ♣ Q1053	West Bids 2♦ if possible. West Doubles Pass if possible. Partner bids first.
Board: 382 Dealer: S Vul: None HCP: 12	<ul><li>★ A10</li><li>▼ A6432</li><li>★ A102</li><li>★ 965</li></ul>	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 3♣ if possible.  You bid first.
Board: 383 Dealer: N Vul: NS HCP: 11	<ul><li>♠ A7</li><li>♥ A97</li><li>♦ 9743</li><li>♠ QJ82</li></ul>	The opponents are silent.  Partner bids first.
Board: 384 Dealer: S Vul: EW HCP: 13	<ul><li>AQ9653</li><li>✓ J3</li><li>✓ Q</li><li>A975</li></ul>	The opponents are silent.  You bid first.

Board: 380 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2 S	North:	South:  ♠ QJ654  ♥ 7542  ♠ AK8  ♠ Q	West Pass	North 2♣	East AP	South 1♠
Board: 381 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 X N	North:  ♠ KQJ95  ♥ K7542  ♠ 2  ♠ K9	South:	2 <b>♦</b> X	North 1♣ 2♥ AP ng 1NT	Pass Pass	South 1NT <sup>1</sup> Pass
Board: 382 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3 S	North:  ♠ Q943  ♥ Q85  ♠ KQ854  ♠ 3	South:  ♠ A10  ♥ A6432  ♠ A102  ♠ 965	West  1NT 3♣	North 2♥ 3♥	East X AP	South 1♥ Pass
Board: 383 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4 N	North:  ♠ 1093  ♥ KJ1084  ♠ A5  ♣ A97	South:  ♠ A7  ♥ A97  ♦ 9743  ♠ QJ82	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT		1NT <sup>1</sup>
Board: 384 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ K82  ♥ AK2  ♦ J9763  ♣ 82	South:  ♠ AQ9653  ♥ J3  ♠ Q  ♠ A975	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♣</b>

Board: 385 Dealer: N Vul: None HCP: 11	<ul><li>★ AK10643</li><li>♥ 2</li><li>♦ 10843</li><li>♣ A5</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 386 Dealer: S Vul: NS HCP: 6	<ul><li>♣ Q106</li><li>♥ 9763</li><li>◆ A109642</li><li>♣ —</li></ul>	East Doubles 1NT if possible. West Bids 2♣ if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 387 Dealer: N Vul: EW HCP: 13	<ul><li>★ KQ10942</li><li>▼ A2</li><li>◆ A86</li><li>◆ 64</li></ul>	East Doubles Pass if possible. West Bids 3♥ if possible. You bid first.
Board: 388 Dealer: S Vul: Both HCP: 12	<ul><li>★ A82</li><li>▼ K872</li><li>◆ K43</li><li>◆ Q106</li></ul>	The opponents are silent.  Partner bids first.
Board: 389 Dealer: N Vul: NS HCP: 14	<ul><li>♣ QJ1064</li><li>♥ A742</li><li>◆ KJ</li><li>♣ K2</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible. You bid first.

Board: 385 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 4 N	North:  ♠ AK10643  ♥ 2  ♦ 10843  ♣ A5	South:	Pass	North 1♣ 4♣ naels Curaise or	2♠¹ AP ebid	<b>3</b> ♥ <sup>2</sup>
Board: 386 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 3 W	North:  ♠ Q106  ♥ 9763  ♠ A109642  ♣ —	South:		North  1NT <sup>1</sup> 2♠ ng 1NT	East X 3♣	South 1♠ Pass AP
Board: 387 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 3 \( \) N	North:  ♠ KQ10942  ♥ A2  ♠ A86  ♠ 64	South:  ♣ AJ8  ♥ 9  ♦ 1073  ♣ QJ10972		North 1♠ Pass 3♠	East Pass X AP	
Board: 388 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♠ A82  ♥ K872  ♠ K43  ♠ Q106	South:  ♠ KQJ109  ♥ Q  ♦ J102  ♣ K532		North  1NT <sup>1</sup> 4♣  ng 1NT		South 1♣ 2♣
Board: 389 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4♠ N	North:  ♠ QJ1064  ♥ A742  ♠ KJ  ♣ K2	South:  ♠ K95  ♥ 95  ♠ AQ4  ♣ Q10653	West 2♥ AP	North 1♠ X	East X Pass	XX

Board: 385 Dealer: N Vul: None HCP: 11	<ul><li>◆952</li><li>♥9843</li><li>◆AKQ</li><li>◆Q109</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 386 Dealer: S Vul: NS HCP: 13	<ul><li></li></ul>	East Doubles 1NT if possible. West Bids 2♣ if possible. East Bids 3♣ if possible. You bid first.
Board: 387 Dealer: N Vul: EW HCP: 8	<ul><li>♣ AJ8</li><li>♥ 9</li><li>♦ 1073</li><li>♣ QJ10972</li></ul>	East Doubles Pass if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 388 Dealer: S Vul: Both HCP: 12	<ul><li>★ KQJ109</li><li>♥ Q</li><li>◆ J102</li><li>◆ K532</li></ul>	The opponents are silent.  You bid first.
Board: 389 Dealer: N Vul: NS HCP: 11	<ul><li>★ K95</li><li>♥ 95</li><li>◆ AQ4</li><li>◆ Q10653</li></ul>	East Doubles 1♠ if possible. West Bids 2♥ if possible.  Partner bids first.

Board: 385 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 4 N	North:  ♠ AK10643  ♥ 2  ♦ 10843  ♣ A5	South:	Pass	North 1♣ 4♣ naels Curaise or	2♠¹ AP ebid	<b>3</b> ♥ <sup>2</sup>
Board: 386 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 3 W	North:  ♠ Q106  ♥ 9763  ♠ A109642  ♣ —	South:		North  1NT <sup>1</sup> 2♠ ng 1NT	East X 3♣	South 1♠ Pass AP
Board: 387 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 3 \( \) N	North:  ♠ KQ10942  ♥ A2  ♠ A86  ♠ 64	South:  ♣ AJ8  ♥ 9  ♦ 1073  ♣ QJ10972		North 1♠ Pass 3♠	East Pass X AP	
Board: 388 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  ♠ A82  ♥ K872  ♠ K43  ♠ Q106	South:  ♠ KQJ109  ♥ Q  ♦ J102  ♣ K532		North  1NT <sup>1</sup> 4♣  ng 1NT		South 1♣ 2♣
Board: 389 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4♠ N	North:  ♠ QJ1064  ♥ A742  ♠ KJ  ♣ K2	South:  ♠ K95  ♥ 95  ♠ AQ4  ♣ Q10653	West 2♥ AP	North 1♠ X	East X Pass	XX

Board: 390 Dealer: S Vul: EW HCP: 9	<ul><li>1087</li><li>7</li><li>K104</li><li>KQJ752</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 391 Dealer: N Vul: Both HCP: 12	<ul><li>♣ QJ43</li><li>♥ KQ873</li><li>◆ A98</li><li>♣ 8</li></ul>	The opponents are silent. You bid first.
Board: 392 Dealer: S Vul: None HCP: 7	<ul><li>★—</li><li>✓ KJ6</li><li>◆ 96542</li><li>◆ QJ742</li></ul>	East Bids 2♣ if possible.  Partner bids first.
Board: 393 Dealer: N Vul: EW HCP: 13	<ul><li>★ A643</li><li>★ AK1094</li><li>★ Q3</li><li>★ 83</li></ul>	The opponents are silent. You bid first.
Board: 394 Dealer: S Vul: Both HCP: 12	<ul><li>♦ 965</li><li>♥ AK7</li><li>♦ Q932</li><li>♦ K86</li></ul>	The opponents are silent.  Partner bids first.

Board: 390 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 2 S	North:  ♠ 1087  ♥ 7  • K104  ♣ KQJ752	South:  ♠ AK932  ♥ K108653  ♠ 3  ♣ A	Pass AP	North  1NT <sup>1</sup> ng 1NT	2•	South 1♥ 2♥
Board: 391 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3♠ S	North:  ♠ QJ43  ♥ KQ873  ♠ A98  ♠ 8	South:  ♠ K965  ▼ J102  ◆ Q74  ♣ AJ4	West Pass AP	North 1♥ 2♠	East Pass Pass	1♠
Board: 392 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2 S	North:  ♣ —  ▼ KJ6  ◆ 96542  ♣ QJ742	South:  ♠ AQJ94  ♥ A10982  ♦ J87  ♣ —	Pass AP	North 1NT <sup>1</sup> ng 1NT		South 1♣ 2♥
Board: 393 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ S	North:  ♠ A643  ♥ AK1094  ♠ Q3  ♣ 83	South:	West Pass AP	North 1♥ 2♠	East Pass Pass	1♠
Board: 394 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ S	North:  ◆ 965  ▼ AK7  ◆ Q932  ◆ K86	South:  ♠ A10842  ♥ Q1093  ♦ J  ♠ A109	Pass Pass	North  1NT <sup>1</sup> 4♣  ng 1NT	Pass AP	1♠

Board: 390 Dealer: S Vul: EW HCP: 14	<ul><li>★ AK932</li><li>▼ K108653</li><li>◆ 3</li><li>◆ A</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 391 Dealer: N Vul: Both HCP: 11	<ul><li>★ K965</li><li>♥ J102</li><li>◆ Q74</li><li>◆ AJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 392 Dealer: S Vul: None HCP: 12	<ul><li>★ AQJ94</li><li>▼ A10982</li><li>◆ J87</li><li>◆ —</li></ul>	East Bids 2♣ if possible.  You bid first.
Board: 393 Dealer: N Vul: EW HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 394 Dealer: S Vul: Both HCP: 11	<ul><li>A10842</li><li>♥ Q1093</li><li>J</li><li>A109</li></ul>	The opponents are silent. You bid first.

Board: 390 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 2 S	North:  ♠ 1087  ♥ 7  • K104  ♣ KQJ752	South:  ♠ AK932  ♥ K108653  ♠ 3  ♣ A	Pass AP	North  1NT <sup>1</sup> ng 1NT	2•	South 1♥ 2♥
Board: 391 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3♠ S	North:  ♠ QJ43  ♥ KQ873  ♠ A98  ♠ 8	South:  ♠ K965  ▼ J102  ◆ Q74  ♣ AJ4	West Pass AP	North 1♥ 2♠	East Pass Pass	1♠
Board: 392 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2 S	North:  ♣ —  ▼ KJ6  ◆ 96542  ♣ QJ742	South:  ♠ AQJ94  ♥ A10982  ♦ J87  ♣ —	Pass AP	North 1NT <sup>1</sup> ng 1NT		South 1♣ 2♥
Board: 393 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ S	North:  ♠ A643  ♥ AK1094  ♠ Q3  ♣ 83	South:	West Pass AP	North 1♥ 2♠	East Pass Pass	1♠
Board: 394 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ S	North:  ◆ 965  ▼ AK7  ◆ Q932  ◆ K86	South:  ♠ A10842  ♥ Q1093  ♦ J  ♠ A109	Pass Pass	North  1NT <sup>1</sup> 4♣  ng 1NT	Pass AP	1♠

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	Board: 395 Dealer: N Vul: None HCP: 13	<ul><li>★ K9732</li><li>★ 3</li><li>★ A53</li><li>★ KQJ6</li></ul>	The opponents are silent. You bid first.
	Board: 396 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q86</li><li>♥ KQ5</li><li>♦ 1096</li><li>♣ KQ102</li></ul>	West Bids 2♥ if possible. East Bids 3♠ if possible.  Partner bids first.
	Board: 397 Dealer: N Vul: Both HCP: 11	<ul><li>▲ A10752</li><li>♥ KJ42</li><li>◆ 32</li><li>◆ K3</li></ul>	The opponents are silent. You bid first.
	Board: 398 Dealer: S Vul: None HCP: 12	<ul><li>◆ Q82</li><li>♥ J72</li><li>◆ Q864</li><li>◆ AK9</li></ul>	West Bids 2♠ if possible.  Partner bids first.
	Board: 399 Dealer: N Vul: NS HCP: 11	<ul><li>AQ83</li><li>✓ QJ873</li><li>✓ Q96</li><li>4</li></ul>	West Doubles 1NT if possible. East Bids 2♦ if possible.  You bid first.
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Board: 395 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 2 N	North:  ♠ K9732  ♥ 3  ♠ A53  ♣ KQJ6	South:  ♠ 1065  ♥ KQ10  ♠ K  ♣ 1097542	West AP	North 1♠	East Pass	
Board: 396 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 4 S	North:  ♠ Q86  ♥ KQ5  ♦ 1096  ♠ KQ102	South:  ♠ K9  ▼ A10972  ♠ K  ♣ J7653	2♥¹ Pass AP 1. Mich	North  2♣²  3NT  naels Curaise or	3♠ Pass	1♥ Pass 4♥
Board: 397 Dealer: N Vul: Both North HCP: 11 South HCP: 10 Contract: 3 N	North:  ♠ A10752  ♥ KJ42  ♠ 32  ♣ K3	South:  ♠ QJ9  ♥ Q1098  ♠ AJ104  ♠ 96	Pass AP	North 1♠ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 398 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 3♥ S	North:  ♠ Q82  ♥ J72  ♦ Q864  ♠ AK9	South:  ♠ A105  ♥ K10985  ♠ AJ  ♣ J102	West 2♠	North 3♥	East AP	South 1♥
Board: 399 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 4 N	North:  ♠ AQ83  ♥ QJ873  ♠ Q96  ♠ 4	South:	X Pass	North 1♥ Pass 4♥ ng 1NT	Pass 2  AP	South 1NT¹ 3♥

Board: 395 Dealer: N Vul: None HCP: 8	<ul><li>1065</li><li>KQ10</li><li>K</li><li>1097542</li></ul>	The opponents are silent.  Partner bids first.
Board: 396 Dealer: S Vul: NS HCP: 11	<ul><li>★ K9</li><li>▼ A10972</li><li>◆ K</li><li>◆ J7653</li></ul>	West Bids 2♥ if possible. East Bids 3♠ if possible. You bid first.
Board: 397 Dealer: N Vul: Both HCP: 10	<ul><li>♣ QJ9</li><li>♥ Q1098</li><li>◆ AJ104</li><li>♣ 96</li></ul>	The opponents are silent.  Partner bids first.
Board: 398 Dealer: S Vul: None HCP: 13	<ul><li>★ A105</li><li>▼ K10985</li><li>◆ AJ</li><li>◆ J102</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 399 Dealer: N Vul: NS HCP: 11	<ul><li>◆97</li><li>✓ K92</li><li>◆ KJ2</li><li>◆ A10852</li></ul>	West Doubles 1NT if possible. East Bids 2♦ if possible.  Partner bids first.

Board: 395 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 2 N	North:  ♠ K9732  ♥ 3  ♠ A53  ♣ KQJ6	South:  ♠ 1065  ♥ KQ10  ♠ K  ♣ 1097542	West AP	North 1♠	East Pass	
Board: 396 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 4 S	North:  ♠ Q86  ♥ KQ5  ♦ 1096  ♠ KQ102	South:  ♠ K9  ▼ A10972  ♠ K  ♣ J7653	2♥¹ Pass AP 1. Mich	North  2♣²  3NT  naels Curaise or	3♠ Pass	1♥ Pass 4♥
Board: 397 Dealer: N Vul: Both North HCP: 11 South HCP: 10 Contract: 3 N	North:  ♠ A10752  ♥ KJ42  ♠ 32  ♣ K3	South:  ♠ QJ9  ♥ Q1098  ♠ AJ104  ♠ 96	Pass AP	North 1♠ 2♥ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 398 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 3♥ S	North:  ♠ Q82  ♥ J72  ♦ Q864  ♠ AK9	South:  ♠ A105  ♥ K10985  ♠ AJ  ♣ J102	West 2♠	North 3♥	East AP	South 1♥
Board: 399 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 4 N	North:  ♠ AQ83  ♥ QJ873  ♠ Q96  ♠ 4	South:	X Pass	North 1♥ Pass 4♥ ng 1NT	Pass 2  AP	South 1NT¹ 3♥

Board: 400 Dealer: S Vul: EW HCP: 11	<ul><li>♣ Q84</li><li>♥ QJ42</li><li>◆ A8</li><li>♣ Q542</li></ul>	East Bids 2NT if possible.  Partner bids first.
Board: 401 Dealer: N Vul: None HCP: 11	<ul><li>AK876542</li><li>✓ 4</li><li>✓ A</li><li>▲ 1043</li></ul>	West Bids 2♥ if possible. East Bids 5♥ if possible. You bid first.
Board: 402 Dealer: S Vul: NS HCP: 11	<ul><li>A2</li><li>▼ 1065</li><li>◆ A1043</li><li>◆ QJ106</li></ul>	East Bids 2♥ if possible. West Bids 2NT if possible. Partner bids first.
Board: 403 Dealer: N Vul: EW HCP: 12	<ul><li>★ AQ3</li><li>▼ KQJ1064</li><li>◆ 63</li><li>◆ 86</li></ul>	The opponents are silent. You bid first.
Board: 404 Dealer: S Vul: Both HCP: 12	<ul><li>AQ5</li><li>✓ J532</li><li>✓ K97</li><li>✓ Q72</li></ul>	The opponents are silent.  Partner bids first.

Board: 400 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ Q84  ♥ QJ42  ♠ A8  ♣ Q542	South:  ♠ AK10752  ♥ K853  ♠ K105  ♣ —	West North East South  1♣  Pass 1NT¹ 2NT² 3♣  Pass 4♠ AP  1. forcing 1NT  2. Unusual 2NT
Board: 401 Dealer: N Vul: None North HCP: 11 South HCP: 10 Contract: 5♠ N	North:  ♠ AK876542  ♥ 4  ♠ A  ♣ 1043	South:  ♠ QJ9  ♥ A9  ♦ 8643  ♠ K975	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 402 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♥ S	North:  ♠ A2  ♥ 1065  ♠ A1043  ♠ QJ106	South:  ♠ KQ53  ♥ K9843  ♦ 8  ♣ A82	West North East South  1 $\checkmark$ Pass $1NT^1$ $2\checkmark^2$ Pass $2NT^3$ $3\checkmark$ AP  1. forcing $1NT$ 2. Michaels Cuebid  3. to the partner's longer
Board: 403 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2 N	North:  ♠ AQ3  ♥ KQJ1064  ♠ 63  ♠ 86	South:  ♠ K106  ♥ 975  • Q2  ♣ AJ543	West North East South  1♥ Pass 2♥  AP
Board: 404 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 44 S	North:  ♠ AQ5  ♥ J532  ♠ K97  ♠ Q72	South:  ♠ KJ10642  ♥ A7  ♠ AJ82  ♣ J	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 4♠ AP  1. forcing 1NT

Board: 400 Dealer: S Vul: EW HCP: 13	<ul><li>★ AK10752</li><li>★ K853</li><li>★ K105</li><li>★ —</li></ul>	East Bids 2NT if possible. You bid first.
Board: 401 Dealer: N Vul: None HCP: 10	<ul><li>♣ QJ9</li><li>♥ A9</li><li>◆ 8643</li><li>♣ K975</li></ul>	West Bids 2♥ if possible. East Bids 5♥ if possible.  Partner bids first.
Board: 402 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ53</li><li>▼ K9843</li><li>◆ 8</li><li>◆ A82</li></ul>	East Bids 2♥ if possible. West Bids 2NT if possible. You bid first.
Board: 403 Dealer: N Vul: EW HCP: 10	<ul><li>★ K106</li><li>♥ 975</li><li>◆ Q2</li><li>◆ AJ543</li></ul>	The opponents are silent.  Partner bids first.
Board: 404 Dealer: S Vul: Both HCP: 14	<ul><li>★ KJ10642</li><li>★ A7</li><li>★ AJ82</li><li>★ J</li></ul>	The opponents are silent. You bid first.

Board: 400 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S	North:  ♠ Q84  ♥ QJ42  ♠ A8  ♣ Q542	South:  ♠ AK10752  ♥ K853  ♠ K105  ♣ —	West North East South  1♣  Pass 1NT¹ 2NT² 3♣  Pass 4♠ AP  1. forcing 1NT  2. Unusual 2NT
Board: 401 Dealer: N Vul: None North HCP: 11 South HCP: 10 Contract: 5♠ N	North:  ♠ AK876542  ♥ 4  ♠ A  ♣ 1043	South:  ♠ QJ9  ♥ A9  ♦ 8643  ♠ K975	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 402 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♥ S	North:  ♠ A2  ♥ 1065  ♠ A1043  ♠ QJ106	South:  ♠ KQ53  ♥ K9843  ♦ 8  ♣ A82	West North East South  1 $\checkmark$ Pass $1NT^1$ $2\checkmark^2$ Pass $2NT^3$ $3\checkmark$ AP  1. forcing $1NT$ 2. Michaels Cuebid  3. to the partner's longer
Board: 403 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2 N	North:  ♠ AQ3  ♥ KQJ1064  ♠ 63  ♠ 86	South:  ♠ K106  ♥ 975  • Q2  ♣ AJ543	West North East South  1♥ Pass 2♥  AP
Board: 404 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 44 S	North:  ♠ AQ5  ♥ J532  ♠ K97  ♠ Q72	South:  ♠ KJ10642  ♥ A7  ♠ AJ82  ♣ J	West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 4♠ AP  1. forcing 1NT

Board: 405 Dealer: N Vul: NS HCP: 14	<ul><li>♠ 9</li><li>♥ A10643</li><li>♦ A65</li><li>♠ AQ96</li></ul>	East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 406 Dealer: S Vul: EW HCP: 12	<ul><li>♠ Q864</li><li>♥ KQ7</li><li>♦ J43</li><li>♠ A73</li></ul>	The opponents are silent.  Partner bids first.
Board: 407 Dealer: N Vul: Both HCP: 11	<ul><li>★ K10</li><li>✓ AK9532</li><li>◆ J72</li><li>◆ 98</li></ul>	East Bids 1♠ if possible.  You bid first.
Board: 408 Dealer: S Vul: None HCP: 11	<ul><li>◆ Q87</li><li>♥ 97</li><li>◆ AJ1032</li><li>◆ A106</li></ul>	The opponents are silent.  Partner bids first.
Board: 409 Dealer: N Vul: EW HCP: 13	<ul><li></li></ul>	The opponents are silent. You bid first.

Board: 405 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4•X E	North:  ♣ 9  ▼ A10643  ♠ A65  ♣ AQ96	South:  ♠ K52  ♥ K92  ♠ K974  ♣ K83	West 4♠	North 1♥ X	East 2♠ AP	South 3♥
Board: 406 Dealer: S Vul: EW North HCP: 12 South HCP: 11 Contract: 3♠ N	North:  ♠ Q864  ♥ KQ7  ♦ J43  ♣ A73	South:  ♠ A1053  ♥ A10843  ♠ K8  ♣ 92	West Pass Pass	North 1♠ 3♠	East Pass AP	1♥
Board: 407 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3 \( \mathbf{N} \)	North:  ♠ K10  ♥ AK9532  ♦ J72  ♣ 98	South:  ♠ 643  ♥ J104  ♠ K10  ♣ AK1065	Pass	North 1♥ 3♥ raise or	1♠ AP	2 <b>♠</b> ¹
Board: 408 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 4♠ S	North:  ♠ Q87  ♥ 97  ♠ AJ1032  ♠ A106	South:  ♠ AK 653  ♥ Q32  ♠ Q64  ♠ 83	Pass Pass	North  1NT <sup>1</sup> 4♣  ng 1NT	East Pass AP	1♠
Board: 409 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ J10432  ♥ AK9  ♠ 4  ♣ AJ82	South:  ♠ K76  ♥ 762  ♠ KQ932  ♣ Q3	Pass Pass	North 1♠ 2♠ 4♠ ng 1NT	Pass Pass AP	$1NT^1$

Board: 405 Dealer: N Vul: NS HCP: 12	<ul><li>★ K52</li><li>★ K92</li><li>★ K974</li><li>★ K83</li></ul>	East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 406 Dealer: S Vul: EW HCP: 11	<ul><li>★ A1053</li><li>★ A10843</li><li>★ K8</li><li>★ 92</li></ul>	The opponents are silent.  You bid first.
Board: 407 Dealer: N Vul: Both HCP: 11	<ul><li>♠ 643</li><li>♥ J104</li><li>♦ K10</li><li>♠ AK1065</li></ul>	East Bids 1♠ if possible.  Partner bids first.
Board: 408 Dealer: S Vul: None HCP: 11	<ul><li>♠ AK653</li><li>♥ Q32</li><li>♦ Q64</li><li>♠ 83</li></ul>	The opponents are silent.  You bid first.
Board: 409 Dealer: N Vul: EW HCP: 10	<ul><li>★ K76</li><li>▼ 762</li><li>◆ KQ932</li><li>◆ Q3</li></ul>	The opponents are silent.  Partner bids first.

Board: 405 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 4•X E	North:  ♣ 9  ▼ A10643  ♠ A65  ♣ AQ96	South:  ♠ K52  ♥ K92  ♠ K974  ♣ K83	West 4♠	North 1♥ X	East 2♠ AP	South 3♥
Board: 406 Dealer: S Vul: EW North HCP: 12 South HCP: 11 Contract: 3♠ N	North:  ♠ Q864  ♥ KQ7  ♦ J43  ♣ A73	South:  ♠ A1053  ♥ A10843  ♠ K8  ♣ 92	West Pass Pass	North 1♠ 3♠	East Pass AP	1♥
Board: 407 Dealer: N Vul: Both North HCP: 11 South HCP: 11 Contract: 3 \( \mathbf{N} \)	North:  ♠ K10  ♥ AK9532  ♦ J72  ♣ 98	South:  ♠ 643  ♥ J104  ♠ K10  ♣ AK1065	Pass	North 1♥ 3♥ raise or	1♠ AP	2 <b>♠</b> ¹
Board: 408 Dealer: S Vul: None North HCP: 11 South HCP: 11 Contract: 4♠ S	North:  ♠ Q87  ♥ 97  ♠ AJ1032  ♠ A106	South:  ♠ AK 653  ♥ Q32  ♠ Q64  ♠ 83	Pass Pass	North  1NT <sup>1</sup> 4♣  ng 1NT	East Pass AP	1♠
Board: 409 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ J10432  ♥ AK9  ♠ 4  ♣ AJ82	South:  ♠ K76  ♥ 762  ♠ KQ932  ♣ Q3	Pass Pass	North 1♠ 2♠ 4♠ ng 1NT	Pass Pass AP	$1NT^1$

Board: 410 Dealer: S Vul: Both HCP: 12	<ul><li>♣873</li><li>★A63</li><li>◆A952</li><li>♣A86</li></ul>	The opponents are silent.  Partner bids first.
Board: 411 Dealer: N Vul: None HCP: 11	<ul><li>★ KJ104</li><li>★ K10874</li><li>★ A73</li><li>★ 5</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 412 Dealer: S Vul: NS HCP: 8	<ul><li>↓ J</li><li>↓ 1062</li><li>↓ A832</li><li>♠ QJ542</li></ul>	West Bids 2♣ if possible. East Doubles 2♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 413 Dealer: N Vul: Both HCP: 11	♦8 ▼ K10543 ◆ A7632 ♣ A3	East Bids 2♣ if possible.  You bid first.
Board: 414 Dealer: S Vul: None HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 410 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S	North:	South:  ♠ K6  ▼ J10852  ♠ KQ76  ♠ K10	Pass Pass	North  1NT <sup>1</sup> 4♥ ng 1NT		1♥
Board: 411 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3♠ S	North:  ♠ KJ104  ♥ K10874  ♠ A73  ♣ 5	South:  ♠ Q732  ♥ A65  ♦ J94  ♣ A92	West 2♦ AP	North 1♥ 2♠		1♠
Board: 412 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 4♠ W	North:  ♣ J  ▼ 1062  ◆ A832  ♣ QJ542	South:  ♠ K854  ▼ AQJ98  ♠ Q965  ♣ —	West 2♣ 4♠	North 2♥ AP	East X	South 1♥ Pass
Board: 413 Dealer: N Vul: Both North HCP: 11 South HCP: 9 Contract: 3▼ N	North:  ♣ 8  ♥ K10543  ♠ A7632  ♣ A3	South:  ♠ AQ97  ♥ Q87  ♦ J9854  ♠ 7	Pass	North 1♥ 3♥ raise or	2♣ AP	<b>3♣</b> ¹
Board: 414 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♥ S	North:	South:  ♠ K  ♥ KQ962  ♠ K102  ♠ QJ107	West Pass Pass AP	North 1♠ 3♥	East Pass Pass	1 <b>∨</b> 2 <b>♣</b>

Board: 410 Dealer: S Vul: Both HCP: 12	<b>★</b> K6 <b>♥</b> J10852 <b>♦</b> KQ76 <b>♣</b> K10	The opponents are silent. You bid first.
Board: 411 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q732</li><li>♥ A65</li><li>◆ J94</li><li>♣ A92</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 412 Dealer: S Vul: NS HCP: 12	<ul><li>★ K854</li><li>★ AQJ98</li><li>◆ Q965</li><li>◆ —</li></ul>	West Bids 2♣ if possible. East Doubles 2♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 413 Dealer: N Vul: Both HCP: 9	<ul><li>AQ97</li><li>♥ Q87</li><li>◆ J9854</li><li>♣ 7</li></ul>	East Bids 2♣ if possible.  Partner bids first.
Board: 414 Dealer: S Vul: None HCP: 14	<b>♠</b> K <b>♥</b> KQ962 <b>♦</b> K102 <b>♣</b> QJ107	The opponents are silent. You bid first.

Board: 410 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S	North:	South:  ♠ K6  ▼ J10852  ♠ KQ76  ♠ K10	Pass Pass	North  1NT <sup>1</sup> 4♥ ng 1NT		1♥
Board: 411 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3♠ S	North:  ♠ KJ104  ♥ K10874  ♠ A73  ♣ 5	South:  ♠ Q732  ♥ A65  ♦ J94  ♣ A92	West 2♦ AP	North 1♥ 2♠		1♠
Board: 412 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 4♠ W	North:  ♣ J  ▼ 1062  ◆ A832  ♣ QJ542	South:  ♠ K854  ▼ AQJ98  ♠ Q965  ♣ —	West 2♣ 4♠	North 2♥ AP	East X	South 1♥ Pass
Board: 413 Dealer: N Vul: Both North HCP: 11 South HCP: 9 Contract: 3▼ N	North:  ♣ 8  ♥ K10543  ♠ A7632  ♣ A3	South:  ♠ AQ97  ♥ Q87  ♦ J9854  ♠ 7	Pass	North 1♥ 3♥ raise or	2♣ AP	<b>3♣</b> ¹
Board: 414 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♥ S	North:	South:  ♠ K  ♥ KQ962  ♠ K102  ♠ QJ107	West Pass Pass AP	North 1♠ 3♥	East Pass Pass	1 <b>∨</b> 2 <b>♣</b>

Board: 415 Dealer: N Vul: NS HCP: 13	<b>★</b> KQJ75 <b>★</b> K10 <b>★</b> 10943 <b>♣</b> A10	West Bids 3♥ if possible.  You bid first.
Board: 416 Dealer: S Vul: EW HCP: 10	<ul><li>1083</li><li>✓ A107</li><li>✓ J10</li><li>✓ KQ1043</li></ul>	West Doubles 1♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 417 Dealer: N Vul: None HCP: 14	<ul><li>★ K52</li><li>★ AK8732</li><li>◆ 54</li><li>★ A9</li></ul>	East Doubles 1♥ if possible.  You bid first.
Board: 418 Dealer: S Vul: NS HCP: 11	<ul><li>★ K93</li><li>★ A94</li><li>★ K874</li><li>★ J54</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 419 Dealer: N Vul: EW HCP: 14	<ul><li>▲ AJ1095</li><li>▼ A54</li><li>◆ A9</li><li>▲ J95</li></ul>	The opponents are silent. You bid first.

Board: 415 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 3 W	North:  ♠ KQJ75  ♥ K10  • 10943  ♣ A10	South:  ♠ 1042  ♥ Q9  ♠ AJ6  ♣ QJ742	West 3♥	North 1♠ AP	East Pass	
Board: 416 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 4 S	North:  • 1083  • A107  • J10  • KQ1043	South:  ♠ Q754  ♥ KQJ8653  ♠ A9  ♣ —	West X AP	North XX	East 2♣	South 1♥ 4♥
Board: 417 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 3♥ N	North:  ♠ K52  ♥ AK8732  ♦ 54  ♠ A9	South:	West AP	North 1♥	East X	South 3♥
Board: 418 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ K93  ♥ A94  ♠ K874  ♣ J54	South:  ♠ AQJ104  ♥ K108  ♠ A  ♣ 10732	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	East 2 ◆ Pass	1♠ Pass
Board: 419 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ AJ1095  ♥ A54  ♠ A9  ♣ J95	South:  ♠ 843  ♥ KQJ9  ♠ 8532  ♠ KQ	Pass Pass	North 1♣ 2♣ 4♠ ng 1NT		1NT <sup>1</sup>

Board: 415 Dealer: N Vul: NS HCP: 10	<ul><li>1042</li><li>✓ Q9</li><li>AJ6</li><li>✓ QJ742</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 416 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q754</li><li>♥ KQJ8653</li><li>◆ A9</li><li>♣ —</li></ul>	West Doubles 1♥ if possible. East Bids 2♣ if possible. You bid first.
Board: 417 Dealer: N Vul: None HCP: 8	<ul><li>◆93</li><li>▼1064</li><li>◆AKJ10962</li><li>◆3</li></ul>	East Doubles 1♥ if possible.  Partner bids first.
Board: 418 Dealer: S Vul: NS HCP: 14	<ul><li>AQJ104</li><li>K108</li><li>A</li><li>10732</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 419 Dealer: N Vul: EW HCP: 11	<ul><li>★843</li><li>★KQJ9</li><li>★8532</li><li>★KQ</li></ul>	The opponents are silent.  Partner bids first.

Board: 415 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 3 W	North:  ♠ KQJ75  ♥ K10  • 10943  ♣ A10	South:  ♠ 1042  ♥ Q9  ♠ AJ6  ♣ QJ742	West 3♥	North 1♠ AP	East Pass	
Board: 416 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 4 S	North:  • 1083  • A107  • J10  • KQ1043	South:  ♠ Q754  ♥ KQJ8653  ♠ A9  ♣ —	West X AP	North XX	East 2♣	South 1♥ 4♥
Board: 417 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 3♥ N	North:  ♠ K52  ♥ AK8732  ♦ 54  ♠ A9	South:	West AP	North 1♥	East X	South 3♥
Board: 418 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ K93  ♥ A94  ♠ K874  ♣ J54	South:  ♠ AQJ104  ♥ K108  ♠ A  ♣ 10732	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	East 2 ◆ Pass	1♠ Pass
Board: 419 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ AJ1095  ♥ A54  ♠ A9  ♣ J95	South:  ♠ 843  ♥ KQJ9  ♠ 8532  ♠ KQ	Pass Pass	North 1♣ 2♣ 4♠ ng 1NT		1NT <sup>1</sup>

Board: 420 Dealer: S Vul: Both HCP: 12	<ul><li>▲ A95</li><li>♥ 962</li><li>◆ AKJ</li><li>▲ 10865</li></ul>	The opponents are silent.  Partner bids first.
Board: 421 Dealer: N Vul: NS HCP: 11	<ul><li>A3</li><li>KQ953</li><li>Q65</li><li>853</li></ul>	The opponents are silent. You bid first.
Board: 422 Dealer: S Vul: EW HCP: 9	<ul><li>A2</li><li>♥ 875</li><li>◆ 96</li><li>◆ AJ10743</li></ul>	West Opens 1♠. East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 423 Dealer: N Vul: Both HCP: 13	<ul><li>★ A109</li><li>★ AK632</li><li>★ Q1053</li><li>★ 2</li></ul>	The opponents are silent. You bid first.
Board: 424 Dealer: S Vul: None HCP: 11	<b>★</b> KQ10 <b>♥</b> A1072 <b>♦</b> 10984 <b>♣</b> Q2	The opponents are silent.  Partner bids first.

Board: 420 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 4♥ S	North:  ♠ A95  ♥ 962  ♠ AKJ  ♣ 10865	South:  ♠ K3  ▼ AQ1074  ♠ 85  ♣ Q932	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1♥ 2♣
Board: 421 Dealer: N Vul: NS North HCP: 11 South HCP: 10 Contract: 4♥ N	North:  ♠ A3  ♥ KQ953  ♠ Q65  ♠ 853	South:  ♣ 764  ♥ AJ4  ♠ AJ1084  ♣ 97	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT		South 1NT¹ 3♥
Board: 422 Dealer: S Vul: EW North HCP: 9 South HCP: 11 Contract: 4♠ W	North:  ♠ A2  ♥ 875  ♦ 96  ♠ AJ10743	South:  ♠ K5  ♥ KJ1094  • Q107  ♣ Q52	1♠ 2♥ 4♠	North Pass Pass AP ng 1NT	East  1NT¹ 3♠	South Pass Pass Pass
Board: 423 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2♥ N	North:  ♠ A109  ♥ AK632  ♠ Q1053  ♣ 2	South:  ♠ K752  ♥ 1084  ♠ AK87  ♣ 65	West AP	North 1♥	East Pass	
Board: 424 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ KQ10  ♥ A1072  • 10984  ♣ Q2	South:  ♠ A9643  ♥ 65  ♠ AJ62  ♣ K5	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	East Pass Pass	1 <b>♠</b> 2 <b>♦</b>

Board: 420 Dealer: S Vul: Both HCP: 11	<ul><li>★ K3</li><li>▼ AQ1074</li><li>◆ 85</li><li>◆ Q932</li></ul>	The opponents are silent. You bid first.
Board: 421 Dealer: N Vul: NS HCP: 10	<ul><li>★ 764</li><li>♥ AJ4</li><li>◆ AJ1084</li><li>◆ 97</li></ul>	The opponents are silent.  Partner bids first.
Board: 422 Dealer: S Vul: EW HCP: 11	<ul><li>★ K5</li><li>▼ KJ1094</li><li>◆ Q107</li><li>◆ Q52</li></ul>	West Opens 1♠. East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 423 Dealer: N Vul: Both HCP: 10	<ul><li>★ K752</li><li>▼ 1084</li><li>◆ AK87</li><li>◆ 65</li></ul>	The opponents are silent.  Partner bids first.
Board: 424 Dealer: S Vul: None HCP: 12	<ul><li>▲ A9643</li><li>♥ 65</li><li>◆ AJ62</li><li>◆ K5</li></ul>	The opponents are silent. You bid first.

Board: 420 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 4♥ S	North:  ♠ A95  ♥ 962  ♠ AKJ  ♣ 10865	South:  ♠ K3  ▼ AQ1074  ♠ 85  ♣ Q932	Pass Pass AP	North  1NT <sup>1</sup> 3♥  ng 1NT	Pass Pass	1♥ 2♣
Board: 421 Dealer: N Vul: NS North HCP: 11 South HCP: 10 Contract: 4♥ N	North:  ♠ A3  ♥ KQ953  ♠ Q65  ♠ 853	South:  ♣ 764  ♥ AJ4  ♠ AJ1084  ♣ 97	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT		South 1NT¹ 3♥
Board: 422 Dealer: S Vul: EW North HCP: 9 South HCP: 11 Contract: 4♠ W	North:  ♠ A2  ♥ 875  ♦ 96  ♠ AJ10743	South:  ♠ K5  ♥ KJ1094  • Q107  ♣ Q52	1♠ 2♥ 4♠	North Pass Pass AP ng 1NT	East  1NT¹ 3♠	South Pass Pass Pass
Board: 423 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2♥ N	North:  ♠ A109  ♥ AK632  ♠ Q1053  ♣ 2	South:  ♠ K752  ♥ 1084  ♠ AK87  ♣ 65	West AP	North 1♥	East Pass	
Board: 424 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ KQ10  ♥ A1072  • 10984  ♣ Q2	South:  ♠ A9643  ♥ 65  ♠ AJ62  ♣ K5	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	East Pass Pass	1 <b>♠</b> 2 <b>♦</b>

Board: 425 Dealer: N Vul: EW HCP: 12	<ul><li>▲ AJ953</li><li>▼ AK108</li><li>◆ 104</li><li>◆ 92</li></ul>	The opponents are silent.  You bid first.
Board: 426 Dealer: S Vul: Both HCP: 12	<ul><li>1032</li><li>✓ J87</li><li>◆ AK74</li><li>◆ KJ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 427 Dealer: N Vul: None HCP: 12	<ul><li>★ A10982</li><li>♥ 96</li><li>♦ KQ</li><li>★ K952</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 428 Dealer: S Vul: NS HCP: 12	<ul><li>★ K1072</li><li>♥ QJ3</li><li>◆ Q76</li><li>◆ A76</li></ul>	West Bids 2♣ if possible.  Partner bids first.
Board: 429 Dealer: N Vul: Both HCP: 11	<ul><li>♠ Q8742</li><li>♥ A10652</li><li>♦ A6</li><li>♠ J</li></ul>	The opponents are silent. You bid first.

Board: 425 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ953  ♥ AK108  ♦ 104  ♣ 92	South:  ♠ K102  ♥ QJ93  ♠ KQ3  ♣ 874	West Pass Pass 1. forcin	North 1♠ 2♥ 4♠ ng 1NT		$1NT^1$
Board: 426 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S	North:	South:  ♠ A9  ♥ 96543  ♠ Q2  ♠ AQ74	West Pass Pass 1. forcin	North  1NT <sup>1</sup> 4♥ ng 1NT	Pass AP	1♥
Board: 427 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 4♠ N	North:  ♠ A10982  ♥ 96  ♠ KQ  ♠ K952	South:  ♠ KQ7  ♥ 87  ♠ AJ102  ♣ 10764	West  2♥ Pass 1. forcin	North 1♠ Pass 4♠ ng 1NT	East Pass Pass AP	$1NT^1$
Board: 428 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4♥ S	North:  ♠ K1072  ♥ QJ3  ♠ Q76  ♣ A76	South:  ♠ Q986  ♥ A10876  ♠ KJ  ♠ K3	2 <b>♣</b> AP	North 3♣¹ raise or	Pass	1♥ 4♥
Board: 429 Dealer: N Vul: Both North HCP: 11 South HCP: 12 Contract: 4 N	North:  ♠ Q8742  ♥ A10652  ♠ A6  ♣ J	South:  ♠ K109  ♥ KQ9  ♠ KJ73  ♣ 984	West Pass Pass Pass Pass	North Pass 1♣ 2▼ 2NT 4♠	Pass	1 <b>♦</b> 1NT 2 <b>♦</b>

Board: 425 Dealer: N Vul: EW HCP: 11	<ul><li>★ K102</li><li>♥ QJ93</li><li>◆ KQ3</li><li>◆ 874</li></ul>	The opponents are silent.  Partner bids first.
Board: 426 Dealer: S Vul: Both HCP: 12	<ul><li>♠ A9</li><li>♥ 96543</li><li>♦ Q2</li><li>♠ AQ74</li></ul>	The opponents are silent. You bid first.
Board: 427 Dealer: N Vul: None HCP: 10	<ul><li>★ KQ7</li><li>▼ 87</li><li>◆ AJ102</li><li>◆ 10764</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 428 Dealer: S Vul: NS HCP: 13	<ul><li>♣ Q986</li><li>♥ A10876</li><li>♦ KJ</li><li>♣ K3</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 429 Dealer: N Vul: Both HCP: 12	<ul><li>★ K109</li><li>★ KQ9</li><li>★ KJ73</li><li>★ 984</li></ul>	The opponents are silent.  Partner bids first.

Board: 425 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AJ953  ♥ AK108  ♦ 104  ♣ 92	South:  ♠ K102  ♥ QJ93  ♠ KQ3  ♣ 874	West Pass Pass 1. forcin	North 1♠ 2♥ 4♠ ng 1NT		$1NT^1$
Board: 426 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S	North:	South:  ♠ A9  ♥ 96543  ♠ Q2  ♠ AQ74	West Pass Pass 1. forcin	North  1NT <sup>1</sup> 4♥ ng 1NT	Pass AP	1♥
Board: 427 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 4♠ N	North:  ♠ A10982  ♥ 96  ♠ KQ  ♠ K952	South:  ♠ KQ7  ♥ 87  ♠ AJ102  ♣ 10764	West  2♥ Pass 1. forcin	North 1♠ Pass 4♠ ng 1NT	East Pass Pass AP	$1NT^1$
Board: 428 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4♥ S	North:  ♠ K1072  ♥ QJ3  ♠ Q76  ♣ A76	South:  ♠ Q986  ♥ A10876  ♠ KJ  ♠ K3	2 <b>♣</b> AP	North 3♣¹ raise or	Pass	1♥ 4♥
Board: 429 Dealer: N Vul: Both North HCP: 11 South HCP: 12 Contract: 4 N	North:  ♠ Q8742  ♥ A10652  ♠ A6  ♣ J	South:  ♠ K109  ♥ KQ9  ♠ KJ73  ♣ 984	West Pass Pass Pass Pass	North Pass 1♣ 2▼ 2NT 4♠	Pass	1 <b>♦</b> 1NT 2 <b>♦</b>

Board: 430 Dealer: S Vul: None HCP: 11	<ul><li>♣ J762</li><li>♥ 985</li><li>◆ QJ5</li><li>♣ AK3</li></ul>	The opponents are silent.  Partner bids first.
Board: 431 Dealer: N Vul: NS HCP: 13	<ul><li>★ K</li><li>▼ J106532</li><li>◆ KJ5</li><li>◆ AJ8</li></ul>	The opponents are silent. You bid first.
Board: 432 Dealer: S Vul: EW HCP: 10	<ul><li>★ AK4</li><li>▼ 1073</li><li>◆ 109632</li><li>◆ K6</li></ul>	West Doubles 1♥ if possible.  Partner bids first.
Board: 433 Dealer: N Vul: None HCP: 14	<ul><li>★ A8</li><li>▼ AK98532</li><li>★ 6</li><li>★ K108</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 434 Dealer: S Vul: NS HCP: 12	<ul><li>★ A103</li><li>♥ 972</li><li>★ K98</li><li>★ AJ104</li></ul>	The opponents are silent.  Partner bids first.

Board: 430 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 2♥ S	North:	South:  ♠ KQ  ♥ KQ1032  ♠ K7  ♣ 9762	West Pass Pass	North 1♣ 2♥	East Pass AP	1♥
Board: 431 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4♥ N	North:  ♠ K  ♥ J106532  ♠ KJ5  ♣ AJ8	South:  ♠ J642  ♥ KQ8  ♠ Q96  ♠ K92	West Pass AP	North 1♥ 2♥		1♠
Board: 432 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 1N S	North:  ♠ AK4  ♥ 1073  ♦ 109632  ♣ K6	South:  ♠ QJ98  ♥ AKQ85  ←—  ♣ J1074	West X AP	North XX	East Pass	South 1♥ 1NT
Board: 433 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:  ♠ A8  ♥ AK98532  ♠ 6  ♣ K108	South:  ♠ KQ52  ♥ Q64  ♠ Q54  ♣ Q73	West Pass	North 1♥ 4♥	East 3♦ AP	South 3♥
Board: 434 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ S	North:  ♠ A103  ♥ 972  ♠ K98  ♠ AJ104	South:  ♠ KQJ65  ♥ A853  ♦ J5  ♣ 75	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT		1♠

Board: 430 Dealer: S Vul: None HCP: 13	<ul><li>★KQ</li><li>▼KQ1032</li><li>★K7</li><li>◆9762</li></ul>	The opponents are silent.  You bid first.
Board: 431 Dealer: N Vul: NS HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 432 Dealer: S Vul: EW HCP: 13	<ul><li>♣ QJ98</li><li>♥ AKQ85</li><li>♦ —</li><li>♣ J1074</li></ul>	West Doubles 1♥ if possible.  You bid first.
Board: 433 Dealer: N Vul: None HCP: 11	<ul><li>★ KQ52</li><li>♥ Q64</li><li>◆ Q54</li><li>◆ Q73</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 434 Dealer: S Vul: NS HCP: 11	<ul><li>★ KQJ65</li><li>▼ A853</li><li>◆ J5</li><li>♣ 75</li></ul>	The opponents are silent. You bid first.

Board: 430 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 2♥ S	North:	South:  ♠ KQ  ♥ KQ1032  ♠ K7  ♣ 9762	West Pass Pass	North 1♣ 2♥	East Pass AP	1♥
Board: 431 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4♥ N	North:  ♠ K  ♥ J106532  ♠ KJ5  ♣ AJ8	South:  ♠ J642  ♥ KQ8  ♠ Q96  ♠ K92	West Pass AP	North 1♥ 2♥		1♠
Board: 432 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 1N S	North:  ♠ AK4  ♥ 1073  ♦ 109632  ♣ K6	South:  ♠ QJ98  ♥ AKQ85  ←—  ♣ J1074	West X AP	North XX	East Pass	South 1♥ 1NT
Board: 433 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4 \( \mathbf{N} \) N	North:  ♠ A8  ♥ AK98532  ♠ 6  ♣ K108	South:  ♠ KQ52  ♥ Q64  ♠ Q54  ♣ Q73	West Pass	North 1♥ 4♥	East 3♦ AP	South 3♥
Board: 434 Dealer: S Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ S	North:  ♠ A103  ♥ 972  ♠ K98  ♠ AJ104	South:  ♠ KQJ65  ♥ A853  ♦ J5  ♣ 75	Pass Pass	North  1NT <sup>1</sup> 4♠  ng 1NT		1♠

Board: 435	<b>♠</b> AK653	The opponents are silent.
Dealer: N	<b>♥</b> J62	The opponents are strong.
Vul: EW	♦ KQ	You bid first.
HCP: 13	<b>♣</b> 986	
Board: 436	<b>♦</b> AJ8	West Doubles 1♠ if possible.
Dealer: S	<b>▼</b> 102	East Bids 2♣ if possible.
Vul: Both	◆ KQ987	
HCP: 10	<b>♣</b> 985	Partner bids first.
Board: 437	<b>♦</b> AQ965	The emperors are silent
Dealer: N	<b>♥</b> K72	The opponents are silent.
Vul: NS	♦ A652	You bid first.
HCP: 13	<b>♣</b> 6	Tou blu Hist.
Board: 438	<b>♦</b> K103	The opponents are silent.
Dealer: S	<b>♥</b> 8754	The opponents are shent.
Vul: EW	♦ K85	Partner bids first.
HCP: 11	♣ KQ9	Turther ords first.
		11 1 12 111
Board: 439	<b>♠</b> A107	East Doubles 1♥ if possible.
Dealer: N	<b>♥</b> AQ10762	West Bids 2♠ if possible.
Vul: Both	<b>♦</b> J4	West Bids 3♠ if possible.
HCP: 11	<b>♣</b> 107	Wass laid Court
		You bid first.

Board: 435 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ AK 653  ♥ J62  ♠ KQ  ♠ 986	South:  ♠ 1092  ♥ Q1085  • J1082  ♣ AK	Pass Pass	North 1♠ 2♣ 4♠ ng 1NT		$1NT^1$
Board: 436 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 4♠ S	North:  ♠ AJ8  ♥ 102  ♠ KQ987  ♣ 985	South:  ♠ Q10542  ♥ KJ854  ♦ 10  ♠ AK	West X Pass	North  XX  4♠	East 2♣ AP	South 1♠ 4♥
Board: 437 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AQ965  ♥ K72  ♠ A652  ♠ 6	South:  ♠ KJ3  ♥ A43  ♠ K108  ♣ 10987	Pass Pass	North 1♠ 2♦ 4♠ ng 1NT		$1NT^1$
Board: 438 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ K103  ♥ 8754  ♠ K85  ♠ KQ9	South:  ♠ Q8764  ♥ AJ6  ♠ AQ107  ♣ J	Pass Pass	North  1NT <sup>1</sup> 4♣  ng 1NT		1♠
Board: 439 Dealer: N Vul: Both North HCP: 11 South HCP: 9 Contract: 3♠ W	North:  ♠ A107  ♥ AQ10762  ♦ J4  ♣ 107	South:  ♠ K4  ♥ J54  • KQ10865  ♣ 43	West 2♠ 3♠	North 1♥ 3♥ AP	X	South 2♥ Pass

Board: 435 Dealer: N Vul: EW HCP: 10	<ul><li>1092</li><li>✓ Q1085</li><li>✓ J1082</li><li>✓ AK</li></ul>	The opponents are silent.  Partner bids first.
Board: 436 Dealer: S Vul: Both HCP: 13	<ul><li>◆ Q10542</li><li>◆ KJ854</li><li>◆ 10</li><li>◆ AK</li></ul>	West Doubles 1♠ if possible. East Bids 2♠ if possible. You bid first.
Board: 437 Dealer: N Vul: NS HCP: 11	<ul><li>★ KJ3</li><li>★ A43</li><li>★ K108</li><li>★ 10987</li></ul>	The opponents are silent.  Partner bids first.
Board: 438 Dealer: S Vul: EW HCP: 14	<ul><li>♣ Q8764</li><li>♥ AJ6</li><li>◆ AQ107</li><li>♣ J</li></ul>	The opponents are silent.  You bid first.
Board: 439 Dealer: N Vul: Both HCP: 9	<ul><li>★ K4</li><li>▼ J54</li><li>◆ KQ10865</li><li>◆ 43</li></ul>	East Doubles 1♥ if possible. West Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.

Board: 435 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 4♠ N	North:  ♠ AK 653  ♥ J62  ♠ KQ  ♠ 986	South:  ♠ 1092  ♥ Q1085  • J1082  ♣ AK	Pass Pass	North 1♠ 2♣ 4♠ ng 1NT		$1NT^1$
Board: 436 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 4♠ S	North:  ♠ AJ8  ♥ 102  ♠ KQ987  ♣ 985	South:  ♠ Q10542  ♥ KJ854  ♦ 10  ♠ AK	West X Pass	North  XX  4♠	East 2♣ AP	South 1♠ 4♥
Board: 437 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ AQ965  ♥ K72  ♠ A652  ♠ 6	South:  ♠ KJ3  ♥ A43  ♠ K108  ♣ 10987	Pass Pass	North 1♠ 2♦ 4♠ ng 1NT		$1NT^1$
Board: 438 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ K103  ♥ 8754  ♠ K85  ♠ KQ9	South:  ♠ Q8764  ♥ AJ6  ♠ AQ107  ♣ J	Pass Pass	North  1NT <sup>1</sup> 4♣  ng 1NT		1♠
Board: 439 Dealer: N Vul: Both North HCP: 11 South HCP: 9 Contract: 3♠ W	North:  ♠ A107  ♥ AQ10762  ♦ J4  ♣ 107	South:  ♠ K4  ♥ J54  • KQ10865  ♣ 43	West 2♠ 3♠	North 1♥ 3♥ AP	X	South 2♥ Pass

West Bids 2♥ if possible.
East Bids 4♥ if possible.
Partner bids first.
East Bids 2 tif possible.
832 East Dids 2 VII possible.
You bid first.
Tou ord mst.
54 West Devilles 1 to 1 to 2 soille
West Doubles 1 v if possible.
East Bids 2♣ if possible.
2 Partner bids first.
004
The opponents are silent.
5
You bid first.
72
West Doubles 1♥ if possible.
East Bids 2 • if possible.
p
75 Partner bids first.

Board: 440 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ A73  ♥ K43  ♦ J64  ♣ K1076	South:  ♠ K10862  ♥ —  ♠ AKQ832  ♣ 98	West 2♥ AP	North Pass	East 4♥	South 1  4  4  4  4  4  4  4  4  4  4  4  4
Board: 441 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 3♠ N	North:  ♠ QJ1096  ♥ AQ832  ♠ J  ♠ Q2	South:	West AP	North 1♠	East 2♥	South 3♠
Board: 442 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 2•X E	North:  ♠ Q754  ♥ KJ2  ♠ K72  ♣ Q52	South:  ♠ K63  ♥ AQ643  ♠ A104  ♣ J6	West X AP	North XX	East 2♣	South 1♥ X
Board: 443 Dealer: N Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ N	North:  ♠ QJ1094  ♥ 5  ♠ A96  ♠ KJ72	South:  ♠ A53  ♥ J42  ♠ K853  ♣ A65	Pass AP	North 1♠ 2♠ ng 1NT		1NT <sup>1</sup>
Board: 444 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 4 S	North:  ♠ AQ54  ♥ J94  ♦ 83  ♣ QJ75	South:  ♠ K9  ▼ AKQ72  ♦ J65  ♣ 932	West X Pass	North XX 4	East  2  AP	South 1♥ 2NT

Board: 440 Dealer: S Vul: None HCP: 12	<ul><li>★K10862</li><li>▼ —</li><li>◆ AKQ832</li><li>◆ 98</li></ul>	West Bids 2♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 441 Dealer: N Vul: EW HCP: 7	<ul><li>\$532</li><li>✓—</li><li>★ A109742</li><li>★ K874</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 442 Dealer: S Vul: Both HCP: 14	<ul><li>★ K63</li><li>★ AQ643</li><li>★ A104</li><li>♣ J6</li></ul>	West Doubles 1♥ if possible. East Bids 2♣ if possible. You bid first.
Board: 443 Dealer: N Vul: None HCP: 12	<ul><li>★ A53</li><li>▼ J42</li><li>◆ K853</li><li>★ A65</li></ul>	The opponents are silent.  Partner bids first.
Board: 444 Dealer: S Vul: NS HCP: 13	<ul><li>★ K9</li><li>✓ AKQ72</li><li>◆ J65</li><li>◆ 932</li></ul>	West Doubles 1♥ if possible. East Bids 2♦ if possible. You bid first.

Board: 440 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ A73  ♥ K43  ♦ J64  ♣ K1076	South:  ♠ K10862  ♥ —  ♠ AKQ832  ♣ 98	West 2♥ AP	North Pass	East 4♥	South 1  4  4  4  4  4  4  4  4  4  4  4  4
Board: 441 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 3♠ N	North:  ♠ QJ1096  ♥ AQ832  ♠ J  ♠ Q2	South:	West AP	North 1♠	East 2♥	South 3♠
Board: 442 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 2•X E	North:  ♠ Q754  ♥ KJ2  ♠ K72  ♣ Q52	South:  ♠ K63  ♥ AQ643  ♠ A104  ♣ J6	West X AP	North XX	East 2♣	South 1♥ X
Board: 443 Dealer: N Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ N	North:  ♠ QJ1094  ♥ 5  ♠ A96  ♠ KJ72	South:  ♠ A53  ♥ J42  ♠ K853  ♣ A65	Pass AP	North 1♠ 2♠ ng 1NT		1NT <sup>1</sup>
Board: 444 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 4 S	North:  ♠ AQ54  ♥ J94  ♦ 83  ♣ QJ75	South:  ♠ K9  ▼ AKQ72  ♦ J65  ♣ 932	West X Pass	North XX 4	East  2  AP	South 1♥ 2NT

Board: 445 Dealer: N Vul: Both HCP: 14	<ul><li>★ A8765</li><li>★ AK873</li><li>★ K3</li><li>★ 9</li></ul>	The opponents are silent.  You bid first.
Board: 446 Dealer: S Vul: None HCP: 11	<ul><li>★ K1094</li><li>♥ QJ6</li><li>◆ KJ</li><li>◆ J862</li></ul>	The opponents are silent.  Partner bids first.
Board: 447 Dealer: N Vul: NS HCP: 12	<ul><li>★ A8763</li><li>♥ QJ10</li><li>◆ 975</li><li>★ AJ</li></ul>	West Doubles 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 448 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ76</li><li>♥ Q85</li><li>◆ AJ3</li><li>♣ Q103</li></ul>	The opponents are silent.  Partner bids first.
Board: 449 Dealer: N Vul: None HCP: 12	♣ QJ82 ♥ Q10762 ♦ K93 ♣ A	West Bids 3♦ if possible. East Bids 4♦ if possible. You bid first.

Board: 445 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 2♠ N	North:  ♠ A8765  ♥ AK873  ♠ K3  ♠ 9	South:  ♠ K4  ♥ J96  ♦ J10752  ♣ KQ10	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	$1NT^1$
Board: 446 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♥ S	North:  ♠ K1094  ♥ QJ6  ♠ KJ  ♣ J862	South:  ♠ Q  ♥ A109854  ♦ 1072  ♠ AQ4	West Pass Pass	North 1♣ 4♥	East Pass AP	1♥
Board: 447 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 4♣ E	North:  ♠ A8763  ♥ QJ10  ♦ 975  ♣ AJ	South:  ♠ Q52  ♥ A965  ♦ QJ1064  ♠ 6	West  X 4♣	North 1♣ Pass AP	East Pass 3♣	
Board: 448 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3♥ S	North:  ♠ QJ76  ♥ Q85  ♠ AJ3  ♠ Q103	South:  ♠ K83  ♥ AK732  ♠ 42  ♣ K74	West Pass Pass	North 1♣ 3♥	East Pass AP	South  1 V  1NT
Board: 449 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 4•X W	North:  ♠ QJ82  ♥ Q10762  ♠ K93  ♣ A	South:  • 10974  • AJ3  • 4  • KJ875	3♦	North 1♥ Pass Pass X	East Pass Pass 4 AP	2♥

Board: 445 Dealer: N Vul: Both HCP: 10	<b>♣</b> K4 <b>♥</b> J96 <b>♦</b> J10752 <b>♣</b> KQ10	The opponents are silent.  Partner bids first.
Board: 446 Dealer: S Vul: None HCP: 12	♣ Q ♥ A109854 ♦ 1072 ♣ AQ4	The opponents are silent.  You bid first.
Board: 447 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q52</li><li>♥ A965</li><li>◆ QJ1064</li><li>♣ 6</li></ul>	West Doubles 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 448 Dealer: S Vul: EW HCP: 13	<ul><li>★ K83</li><li>★ AK732</li><li>★ 42</li><li>★ K74</li></ul>	The opponents are silent.  You bid first.
Board: 449 Dealer: N Vul: None HCP: 9	<ul><li>10974</li><li>★ AJ3</li><li>★ 4</li><li>★ KJ875</li></ul>	West Bids 3♦ if possible. East Bids 4♦ if possible. Partner bids first.

Board: 445 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 2♠ N	North:  ♠ A8765  ♥ AK873  ♠ K3  ♠ 9	South:  ♠ K4  ♥ J96  ♦ J10752  ♣ KQ10	Pass AP	North 1♣ 2♥ ng 1NT	Pass Pass	$1NT^1$
Board: 446 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♥ S	North:  ♠ K1094  ♥ QJ6  ♠ KJ  ♣ J862	South:  ♠ Q  ♥ A109854  ♦ 1072  ♠ AQ4	West Pass Pass	North 1♣ 4♥	East Pass AP	1♥
Board: 447 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 4♣ E	North:  ♠ A8763  ♥ QJ10  ♦ 975  ♣ AJ	South:  ♠ Q52  ♥ A965  ♦ QJ1064  ♠ 6	West  X 4♣	North 1♣ Pass AP	East Pass 3♣	
Board: 448 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3♥ S	North:  ♠ QJ76  ♥ Q85  ♠ AJ3  ♠ Q103	South:  ♠ K83  ♥ AK732  ♠ 42  ♣ K74	West Pass Pass	North 1♣ 3♥	East Pass AP	South  1 V  1NT
Board: 449 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 4•X W	North:  ♠ QJ82  ♥ Q10762  ♠ K93  ♣ A	South:  • 10974  • AJ3  • 4  • KJ875	3♦	North 1♥ Pass Pass X	East Pass Pass 4 AP	2♥

	Board: 450 Dealer: S Vul: NS	<b>♦</b> K65 <b>♥</b> J9 <b>♦</b> J6532	West Bids 3♥ if possible. East Bids 4♥ if possible.
	HCP: 10	<b>♣</b> AJ8	Partner bids first.
	Board: 451	<b>♠</b> A3	East Bids 1♠ if possible.
	Dealer: N	<b>♥</b> AKQ753	East Bids 3♠ if possible.
	Vul: EW	<b>♦</b> 6	Zuot Zius e i ii possioie.
	HCP: 14	<b>♣</b> J1054	You bid first.
	Board: 452	<b>★</b> 42	West Doubles 1♥ if possible.
	Dealer: S	<b>♥</b> 832	East Bids 1♠ if possible.
	Vul: Both	◆ AK105	-
	HCP: 10	<b>♣</b> K765	Partner bids first.
	Board: 453 Dealer: N	<b>♦</b> 63 <b>♥</b> A96532	The opponents are silent.
	Vul: NS HCP: 14	<b>♦</b> KQ <b>♣</b> KQ9	You bid first.
	Board: 454 Dealer: S	<b>♦</b> K5 <b>♥</b> AK10	The opponents are silent.
	Vul: EW HCP: 10	<ul><li>108432</li><li>1053</li></ul>	Partner bids first.
1			

Board: 450 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 4♥ W	North:  ♠ K65  ♥ J9  ♦ J6532  ♣ AJ8	South:  ♠ AQ832  ♥ Q5  ♠ A97  ♣ 943	West 3♥	North 3♣	East 4♥	South 1♣ AP
Board: 451 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A3  ♥ AKQ753  ♠ 6  ♣ J1054	South:  ◆ 865  ▼ J98  ◆ AJ109832  ◆ —		North 1♥ Pass	East 1♠ 3♠	South 3♥ 4♥
Board: 452 Dealer: S Vul: Both North HCP: 10 South HCP: 11 Contract: 4 S	North:	South:  ♠ K76  ▼ AQ10964  ♠ 874  ♠ Q	West X Pass	North XX 4	East 1♠ AP	South 1♥ 2♥
Board: 453 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2 N	North:  ♠ 63  ♥ A96532  ♠ KQ  ♠ KQ9	South:  ♠ AQ72  ♥ 1084  ♠ A6  ♠ 10875	West AP	North 1♥	East Pass	
Board: 454 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ S	North:  ♠ K5  ♥ AK10  ♦ 108432  ♣ 1053	South:  ♠ AJ1064  ♥ Q9875  ♠ —  ♠ AJ4	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT	Pass AP	1♠

Board: 450	<b>♦</b> AQ832	West Bids 3♥ if possible.
Dealer: S	<b>♥</b> Q5	East Bids 4♥ if possible.
Vul: NS	♦ A97	1
HCP: 12	<b>♣</b> 943	You bid first.
1101.12	2 3 10	104 014 11100
Board: 451	<b>♦</b> 865	East Bids 1♠ if possible.
Dealer: N	♥ J98	-
		East Bids 3♠ if possible.
Vul: EW	◆ AJ109832	D 111 C
HCP: 6	<b>♣</b> —	Partner bids first.
Board: 452	<b>♦</b> K76	West Doubles 1♥ if possible.
Dealer: S	<b>♥</b> AQ10964	East Bids 1♠ if possible.
Vul: Both	<b>♦</b> 874	1
HCP: 11	<b>♣</b> Q	You bid first.
1101.11	- 4	Tou ord mon
	A A O 7 2	
Board: 453	<b>♦</b> AQ72	The opponents are silent.
Dealer: N	<b>♥</b> 1084	The opponents are strent.
Vul: NS	<b>♦</b> A6	Doute on hide Guet
HCP: 10	<b>♣</b> 10875	Partner bids first.
D 1 474		
Board: 454	<b>♦</b> AJ1064	The opponents are silent.
Dealer: S	<b>♥</b> Q9875	rr - rr
Vul: EW	<b>•</b> —	You bid first.
HCP: 12	♣ AJ4	Tou old first.

Board: 450 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 4♥ W	North:  ♠ K65  ♥ J9  ♦ J6532  ♣ AJ8	South:  ♠ AQ832  ♥ Q5  ♠ A97  ♣ 943	West 3♥	North 3♣	East 4♥	South 1♣ AP
Board: 451 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 4 \( \mathbb{N} \) N	North:  ♠ A3  ♥ AKQ753  ♠ 6  ♣ J1054	South:  ◆ 865  ▼ J98  ◆ AJ109832  ◆ —		North 1♥ Pass	East 1♠ 3♠	South 3♥ 4♥
Board: 452 Dealer: S Vul: Both North HCP: 10 South HCP: 11 Contract: 4 S	North:	South:  ♠ K76  ▼ AQ10964  ♠ 874  ♠ Q	West X Pass	North XX 4	East 1♠ AP	South 1♥ 2♥
Board: 453 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2 N	North:  ♠ 63  ♥ A96532  ♠ KQ  ♠ KQ9	South:  ♠ AQ72  ♥ 1084  ♠ A6  ♠ 10875	West AP	North 1♥	East Pass	
Board: 454 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ S	North:  ♠ K5  ♥ AK10  ♦ 108432  ♣ 1053	South:  ♠ AJ1064  ♥ Q9875  ♠ —  ♠ AJ4	Pass Pass	North  1NT <sup>1</sup> 2♠ ng 1NT	Pass AP	1♠

Board: 455 Dealer: N Vul: Both HCP: 14	<ul><li>★ KJ43</li><li>▼ A10742</li><li>◆ QJ</li><li>◆ QJ</li></ul>	The opponents are silent. You bid first.
Board: 456 Dealer: S Vul: None HCP: 12	<ul><li>★ 10854</li><li>★ K104</li><li>★ AJ3</li><li>★ A85</li></ul>	The opponents are silent.  Partner bids first.
Board: 457 Dealer: N Vul: EW HCP: 12	<ul><li>★ AQ10962</li><li>▼ KJ987</li><li>↑ 7</li><li>♠ Q</li></ul>	The opponents are silent. You bid first.
Board: 458 Dealer: S Vul: Both HCP: 8	<b>★</b> KJ10 <b>▼</b> 1076 <b>→</b> 1098532 <b>♣</b> A	The opponents are silent.  Partner bids first.
Board: 459 Dealer: N Vul: None HCP: 11	<ul><li>♠ Q4</li><li>♥ A9743</li><li>♦ K5</li><li>♠ Q1073</li></ul>	East Bids 1♠ if possible. East Bids 2♠ if possible. You bid first.

Board: 455 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 2 N	North:  ♠ KJ43  ♥ A10742  • QJ  ♣ QJ	South:  ♣ 8  ♥ 865  • AK109763  ♣ 64	West AP	North 1♥	East Pass	
Board: 456 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4 S	North:  • 10854  • K104  • AJ3  • A85	South:  ♠ K6  ♥ A9763  ♠ Q9  ♠ K1094	West Pass Pass	North 1♣ 4♥	East Pass AP	1♥
Board: 457 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ10962  ♥ KJ987  ♠ 7  ♠ Q	South:  ♠ K84  ♥ A105  ♠ AJ92  ♣ 872	West Pass AP	North 1♠ 2♥	East Pass Pass	2♦
Board: 458 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2♠ S	North:  ♠ KJ10  ♥ 1076  • 1098532  ♣ A	South:  ♠ AQ832  ♥ K43  ♠ K  ♠ 10984	West Pass	North 2♣	East AP	South 1♠
Board: 459 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3▼ N	North:  ♠ Q4  ♥ A9743  • K5  ♠ Q1073	South:  ♣ J9  ♥ J108  ♠ AQ32  ♣ K862		North 1♥ Pass	East 1♠ 2♠	South 2♥ 3♥

Board: 455 Dealer: N Vul: Both HCP: 7	<b>♦</b> 8 <b>♥</b> 865 <b>♦</b> AK109763 <b>♣</b> 64	The opponents are silent.  Partner bids first.
Board: 456 Dealer: S Vul: None HCP: 12	<b>★</b> K6 <b>♥</b> A9763 <b>♦</b> Q9 <b>♣</b> K1094	The opponents are silent.  You bid first.
Board: 457 Dealer: N Vul: EW HCP: 12	<ul><li>★ K84</li><li>▼ A105</li><li>◆ AJ92</li><li>◆ 872</li></ul>	The opponents are silent.  Partner bids first.
Board: 458 Dealer: S Vul: Both HCP: 12	<ul><li>AQ832</li><li>K43</li><li>K</li><li>10984</li></ul>	The opponents are silent. You bid first.
Board: 459 Dealer: N Vul: None HCP: 11	<ul><li>▲ J9</li><li>▼ J108</li><li>◆ AQ32</li><li>◆ K862</li></ul>	East Bids 1♠ if possible. East Bids 2♠ if possible.  Partner bids first.

Board: 455 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 2 N	North:  ♠ KJ43  ♥ A10742  • QJ  ♣ QJ	South:  ♣ 8  ♥ 865  • AK109763  ♣ 64	West AP	North 1♥	East Pass	
Board: 456 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4 S	North:  • 10854  • K104  • AJ3  • A85	South:  ♠ K6  ♥ A9763  ♠ Q9  ♠ K1094	West Pass Pass	North 1♣ 4♥	East Pass AP	1♥
Board: 457 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ10962  ♥ KJ987  ♠ 7  ♠ Q	South:  ♠ K84  ♥ A105  ♠ AJ92  ♣ 872	West Pass AP	North 1♠ 2♥	East Pass Pass	2♦
Board: 458 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2♠ S	North:  ♠ KJ10  ♥ 1076  • 1098532  ♣ A	South:  ♠ AQ832  ♥ K43  ♠ K  ♠ 10984	West Pass	North 2♣	East AP	South 1♠
Board: 459 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3▼ N	North:  ♠ Q4  ♥ A9743  • K5  ♠ Q1073	South:  ♣ J9  ♥ J108  ♠ AQ32  ♣ K862		North 1♥ Pass	East 1♠ 2♠	South 2♥ 3♥

Board: 460 Dealer: S Vul: NS HCP: 11	<ul><li>▲ A972</li><li>♥ KJ10</li><li>◆ 9875</li><li>▲ K4</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 461 Dealer: N Vul: Both HCP: 12	<ul><li>★ AK874</li><li>▼ A975</li><li>◆ 1084</li><li>♣ J</li></ul>	The opponents are silent. You bid first.
Board: 462 Dealer: S Vul: None HCP: 10	<ul><li>★ KJ9</li><li>▼ 108</li><li>◆ A1075</li><li>◆ Q973</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 463 Dealer: N Vul: NS HCP: 11	<ul><li>★ A10652</li><li>★ K752</li><li>★ KJ6</li><li>★ 4</li></ul>	East Doubles 1♠ if possible. West Bids 1NT if possible. You bid first.
Board: 464 Dealer: S Vul: EW HCP: 10	<ul><li>★ K102</li><li>▼ J3</li><li>◆ Q9842</li><li>◆ A84</li></ul>	The opponents are silent.  Partner bids first.

Board: 460 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3♥ S	North:  ♠ A972  ♥ KJ10  ♦ 9875  ♣ K4	South:  ♠ 108  ♥ AQ653  ♠ AK63  ♣ 106	West 3♣	North 3♥	East AP	South 1♥
Board: 461 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AK874  ♥ A975  ♦ 1084  ♣ J	South:  ♣ J102  ♥ QJ4  ♠ KJ73  ♣ K43	Pass Pass	North 1♠ 2♥ 4♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 462 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 4♠ S	North:  ♠ KJ9  ▼ 108  ◆ A1075  ♣ Q973	South:  ♠ AQ1072  ♥ A74  ♠ K2  ♣ J106	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	3♥ Pass	1♠ Pass
Board: 463 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 2♠ N	North:  ♠ A10652  ♥ K752  ♠ KJ6  ♠ 4	South:  ♠ KJ9  ♥ 86  ♠ A932  ♣ K653	West 1NT AP	North 1♣ 2♥	East X Pass	XX
Board: 464 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 44 S	North:  ♠ K102  ♥ J3  ♦ Q9842  ♣ A84	South:  ♠ QJ654  ♥ 7  ♠ A1065  ♣ KQ7	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♦</b>

Board: 460 Dealer: S Vul: NS HCP: 13	<ul><li>108</li><li>✓ AQ653</li><li>✓ AK63</li><li>№ 106</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 461 Dealer: N Vul: Both HCP: 11	<ul><li>♣ J102</li><li>♥ QJ4</li><li>♦ KJ73</li><li>♣ K43</li></ul>	The opponents are silent.  Partner bids first.
Board: 462 Dealer: S Vul: None HCP: 14	<ul><li>AQ1072</li><li>✓ A74</li><li>✓ K2</li><li>✓ J106</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 463 Dealer: N Vul: NS HCP: 11	<b>♦</b> KJ9 <b>♥</b> 86 <b>♦</b> A932 <b>♣</b> K653	East Doubles 1♠ if possible. West Bids 1NT if possible. Partner bids first.
Board: 464 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ654</li><li>♥ 7</li><li>♦ A1065</li><li>♣ KQ7</li></ul>	The opponents are silent. You bid first.

Board: 460 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3♥ S	North:  ♠ A972  ♥ KJ10  ♦ 9875  ♣ K4	South:  ♠ 108  ♥ AQ653  ♠ AK63  ♣ 106	West 3♣	North 3♥	East AP	South 1♥
Board: 461 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ AK874  ♥ A975  ♦ 1084  ♣ J	South:  ♣ J102  ♥ QJ4  ♠ KJ73  ♣ K43	Pass Pass	North 1♠ 2♥ 4♠ ng 1NT	Pass Pass AP	1NT <sup>1</sup>
Board: 462 Dealer: S Vul: None North HCP: 10 South HCP: 14 Contract: 4♠ S	North:  ♠ KJ9  ▼ 108  ◆ A1075  ♣ Q973	South:  ♠ AQ1072  ♥ A74  ♠ K2  ♣ J106	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	3♥ Pass	1♠ Pass
Board: 463 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 2♠ N	North:  ♠ A10652  ♥ K752  ♠ KJ6  ♠ 4	South:  ♠ KJ9  ♥ 86  ♠ A932  ♣ K653	West 1NT AP	North 1♣ 2♥	East X Pass	XX
Board: 464 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 44 S	North:  ♠ K102  ♥ J3  ♦ Q9842  ♣ A84	South:  ♠ QJ654  ♥ 7  ♠ A1065  ♣ KQ7	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT	Pass Pass	1 <b>♠</b> 2 <b>♦</b>

Board: 465 Dealer: N Vul: None HCP: 14	<ul><li>♠ AQJ43</li><li>♥ 9543</li><li>♠ AK10</li><li>♠ 3</li></ul>	The opponents are silent. You bid first.
Board: 466 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q75</li><li>♥ AJ109</li><li>◆ 1075</li><li>♣ A82</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 467 Dealer: N Vul: EW HCP: 11	<ul><li>★ K10752</li><li>★ KJ</li><li>◆ J7</li><li>★ K984</li></ul>	The opponents are silent.  You bid first.
Board: 468 Dealer: S Vul: Both HCP: 12	<ul><li>♣ QJ4</li><li>♥ 1074</li><li>◆ A86</li><li>♣ AJ52</li></ul>	The opponents are silent.  Partner bids first.
Board: 469 Dealer: N Vul: NS HCP: 12	<ul><li>★ K1086</li><li>♥ QJ876</li><li>◆ 7</li><li>◆ AQ3</li></ul>	The opponents are silent. You bid first.

Board: 465 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 44 N	North:  ♠ AQJ43  ♥ 9543  ♠ AK10  ♣ 3	South:  ♠ K62  ♥ AJ7  ♦ 43  ♣ Q10986	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 466 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ Q75  ♥ AJ109  • 1075  ♣ A82	South:  ♠ AJ10982  ♥ Q7  ♠ AK  ♠ 1054	West North East South  1♣  Pass 1NT¹ 2♠² 3♠  Pass 4♠ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 467 Dealer: N Vul: EW North HCP: 11 South HCP: 10 Contract: 3♠ N	North:  ♠ K10752  ♥ KJ  ♦ J7  ♣ K984	South:  ♠ AJ6  ♥ Q86  ♦ Q9863  ♣ J2	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 468 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 4 S	North:  ♠ QJ4  ♥ 1074  ♦ A86  ♠ AJ52	South:  ♣ —  ▼ KJ865  • KJ72  ♣ K763	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 469 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 4 N	North:  ♠ K1086  ♥ QJ876  ♦ 7  ♣ AQ3	South:  ♠ A5  ♥ 1095  ♠ AQ543  ♣ 542	West North East South  1  Pass 1NT¹  Pass 2 Pass 3 Pass 4 AP  1. forcing 1NT

Board: 465	<b>★</b> K62	The opponents are silent.
Dealer: N Vul: None	<ul><li>★ AJ7</li><li>★ 43</li></ul>	
HCP: 10	♣ Q10986	Partner bids first.
Board: 466	♣ AJ10982	East Bids 2♠ if possible.
Dealer: S Vul: NS	♥ Q7 • AK	-
HCP: 14	<b>♣</b> 1054	You bid first.
Board: 467	<b>♠</b> AJ6	The opponents are silent.
Dealer: N Vul: EW	♥ Q86	The opposition and stream
HCP: 10	♦ Q9863 ♣ J2	Partner bids first.
	_ • _	
Board: 468	<b>_</b>	The opponents are silent.
Dealer: S	♥ KJ865	The opponents are shent.
Vul: Both HCP: 11	<ul><li>★ KJ72</li><li>★ K763</li></ul>	You bid first.
1101.11	<b>11</b> /03	
Board: 469	<b>♠</b> A5	The announts are silent
Dealer: N	<b>▼</b> 1095	The opponents are silent.
Vul: NS HCP: 10	♦ AQ543 • 542	Partner bids first.
ncr. 10	<b>▼</b> 342	

Board: 465 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 44 N	North:  ♠ AQJ43  ♥ 9543  ♠ AK10  ♣ 3	South:  ♠ K62  ♥ AJ7  ♦ 43  ♣ Q10986	West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 3♠  Pass 4♠ AP  1. forcing 1NT
Board: 466 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ Q75  ♥ AJ109  • 1075  ♣ A82	South:  ♠ AJ10982  ♥ Q7  ♠ AK  ♠ 1054	West North East South  1♣  Pass 1NT¹ 2♠² 3♠  Pass 4♠ AP  1. forcing 1NT  2. Michaels Cuebid
Board: 467 Dealer: N Vul: EW North HCP: 11 South HCP: 10 Contract: 3♠ N	North:  ♠ K10752  ♥ KJ  ♦ J7  ♣ K984	South:  ♠ AJ6  ♥ Q86  ♦ Q9863  ♣ J2	West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 3♠  AP  1. forcing 1NT
Board: 468 Dealer: S Vul: Both North HCP: 12 South HCP: 11 Contract: 4 S	North:  ♠ QJ4  ♥ 1074  ♦ A86  ♠ AJ52	South:  ♣ —  ▼ KJ865  • KJ72  ♣ K763	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 3♥ Pass 4♥  AP  1. forcing 1NT
Board: 469 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 4 N	North:  ♠ K1086  ♥ QJ876  ♦ 7  ♣ AQ3	South:  ♠ A5  ♥ 1095  ♠ AQ543  ♣ 542	West North East South  1  Pass 1NT¹  Pass 2 Pass 3 Pass 4 AP  1. forcing 1NT

Board: 470 Dealer: S	<b>♣</b> — ♥ 876	West Bids 1♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible.
Vul: EW	◆ K10873	West Doubles 5♥ if possible.
HCP: 6	<b>★</b> K10987	West Bodoles 5 VII possible.
1101.0	2 Kioyor	Partner bids first.
		Tartifor ords first.
Board: 471	<b>♦</b> A52	East Doubles 1♥ if possible.
Dealer: N	♥ J6432	West Bids 2♣ if possible.
Vul: Both	<ul><li>1092</li></ul>	West Blus 24 II possible.
HCP: 12	• 1052 • AK	You bid first.
1101.12	A THE	Tod old first.
Board: 472	<b>♦</b> 532	
Dealer: S	♥ K52	The opponents are silent.
Vul: None	◆ AK86	
HCP: 12	<b>♦</b> Q65	Partner bids first.
1101.12	<b>4</b> Q03	
Board: 473	<b>♦</b> AQ987	East Bids 2NT if possible.
Dealer: N	¥ KJ1072	West Bids 3 • if possible.
Vul: EW	• K31072 • J	west Blus 5 v 11 possible.
HCP: 13		You bid first.
HCF. 13	<b>♣</b> Q5	Tou blu first.
Doord, 474	A 1006	
Board: 474	<b>★</b> 1096	West Bids 2♥ if possible.
Dealer: S	♥ QJ4	-
Vul: Both	♦ KJ954	Partner bids first.
HCP: 10	<b>♣</b> K3	

Board: 470 Dealer: S Vul: EW North HCP: 6 South HCP: 11 Contract: 5♥X S	North:  ♣ —  ▼ 876  • K10873  • K10987	South:  ♠ J10  ♥ AKJ952  ♠ Q65  ♣ 63	West  1♣  4♠  X	North 3♥ Pass AP	East 3♣ Pass	1♥ Pass
Board: 471 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♠X W	North:  ♠ A52  ♥ J6432  • 1092  ♠ AK	South:  ◆ 987  ▼ A105  ◆ AQ875  ◆ 65	West 2♣	North 1♥ X	East X AP	South XX
Board: 472 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4♠ S	North:	South:  ♠ A109764  ♥ AQ3  ♠ 2  ♣ KJ10	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT	Pass AP	South 1♣ 2♠
Board: 473 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 3 • W	North:  ♠ AQ987  ♥ KJ1072  ♠ J  ♠ Q5	South:  ♠ 106  ♥ A98  ♠ Q1053  ♣ KJ42	3♦	North 1♠ AP sual 2N	2NT <sup>1</sup>	South Pass
Board: 474 Dealer: S Vul: Both North HCP: 10 South HCP: 11 Contract: 3 S	North:  • 1096  • QJ4  • KJ954  • K3	South:  ♠ KQ543  ♥ 103  ♦ —  ♠ AQ9876	West 2♥ AP	North Pass	East Pass	1♣

Board: 470 Dealer: S Vul: EW HCP: 11	<ul><li>♣ J10</li><li>♥ AKJ952</li><li>♦ Q65</li><li>♣ 63</li></ul>	West Bids 1♠ if possible.  East Bids 3♠ if possible.  West Bids 4♠ if possible.  West Doubles 5♥ if possible.  You bid first.
Board: 471 Dealer: N Vul: Both HCP: 10	<ul><li>◆ 987</li><li>▼ A105</li><li>◆ AQ875</li><li>◆ 65</li></ul>	East Doubles 1♥ if possible. West Bids 2♣ if possible.  Partner bids first.
Board: 472 Dealer: S Vul: None HCP: 14	<ul><li>★ A109764</li><li>★ AQ3</li><li>★ 2</li><li>★ KJ10</li></ul>	The opponents are silent. You bid first.
Board: 473 Dealer: N Vul: EW HCP: 10	<ul><li>106</li><li>★ A98</li><li>◆ Q1053</li><li>★ KJ42</li></ul>	East Bids 2NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 474 Dealer: S Vul: Both HCP: 11	<ul><li>★ KQ543</li><li>▼ 103</li><li>◆ —</li><li>★ AQ9876</li></ul>	West Bids 2♥ if possible.  You bid first.

Board: 470 Dealer: S Vul: EW North HCP: 6 South HCP: 11 Contract: 5♥X S	North:  ♣ —  ▼ 876  • K10873  • K10987	South:  ♠ J10  ♥ AKJ952  ♠ Q65  ♣ 63	West  1♣  4♠  X	North 3♥ Pass AP	East 3♣ Pass	1♥ Pass
Board: 471 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♠X W	North:  ♠ A52  ♥ J6432  • 1092  ♠ AK	South:  ◆ 987  ▼ A105  ◆ AQ875  ◆ 65	West 2♣	North 1♥ X	East X AP	South XX
Board: 472 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4♠ S	North:	South:  ♠ A109764  ♥ AQ3  ♠ 2  ♣ KJ10	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT	Pass AP	South 1♣ 2♠
Board: 473 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 3 • W	North:  ♠ AQ987  ♥ KJ1072  ♠ J  ♠ Q5	South:  ♠ 106  ♥ A98  ♠ Q1053  ♣ KJ42	3♦	North 1♠ AP sual 2N	2NT <sup>1</sup>	South Pass
Board: 474 Dealer: S Vul: Both North HCP: 10 South HCP: 11 Contract: 3 S	North:  • 1096  • QJ4  • KJ954  • K3	South:  ♠ KQ543  ♥ 103  ♦ —  ♠ AQ9876	West 2♥ AP	North Pass	East Pass	1♣

Board: 475 Dealer: N Vul: None HCP: 11	<ul><li>★ AKJ85</li><li>▼ 74</li><li>◆ 97</li><li>◆ K742</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 476 Dealer: S Vul: NS HCP: 12	<ul><li>★ KJ2</li><li>♥ Q107</li><li>◆ A1076</li><li>◆ Q86</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 477 Dealer: N Vul: Both HCP: 13	<ul><li>♠ AK</li><li>♥ Q8732</li><li>♠ A973</li><li>♠ 107</li></ul>	The opponents are silent. You bid first.
Board: 478 Dealer: S Vul: None HCP: 11	<ul><li>★ A63</li><li>▼ 1094</li><li>◆ A10832</li><li>◆ K8</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 479 Dealer: N Vul: NS HCP: 12	<ul><li>★ 2</li><li>▼ AK954</li><li>★ K94</li><li>★ Q1083</li></ul>	The opponents are silent. You bid first.

Board: 475 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3♠ N	North:  ♠ AKJ85  ♥ 74  ♦ 97  ♣ K742	South:	Pass	North 1♣ 3♠ raise or	2♥ AP	<b>3</b> ♥ <sup>1</sup>
Board: 476 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 3♠ S	North:  ♠ KJ2  ♥ Q107  ♠ A1076  ♠ Q86	South:  ♠ AQ1087  ♥ KJ96  ♦ J  ♣ J54	2♦ AP	North 3◆¹ raise or	Pass	1♠ 3♠
Board: 477 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2 N	North:  ♠ AK  ♥ Q8732  ♠ A973  ♣ 107	South:	West AP	North 1♥	East Pass	
Board: 478 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ A63  ♥ 1094  ♠ A10832  ♠ K8	South:  ♠ KQJ105  ♥ 32  ♠ KJ7  ♣ Q42	2♥ AP	North 3♥¹ raise or	Pass	1 <b>♠</b> 4 <b>♠</b>
Board: 479 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 4 N	North:  ♠ 2  ♥ AK954  ♠ K94  ♣ Q1083	South:  ♠ AJ10  ♥ J83  • 75  ♣ A9742	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT		1NT <sup>1</sup>

Board: 475 Dealer: N Vul: None HCP: 11	<ul><li>♠ 632</li><li>♥ Q3</li><li>♦ KQ2</li><li>♠ A10865</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 476 Dealer: S Vul: NS HCP: 12	<ul><li>AQ1087</li><li>✓ KJ96</li><li>J</li><li>J</li><li>J54</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 477 Dealer: N Vul: Both HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 478 Dealer: S Vul: None HCP: 12	<ul><li>★ KQJ105</li><li>▼ 32</li><li>◆ KJ7</li><li>◆ Q42</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 479 Dealer: N Vul: NS HCP: 10	<ul><li>▲ AJ10</li><li>✔ J83</li><li>◆ 75</li><li>▲ A9742</li></ul>	The opponents are silent.  Partner bids first.

Board: 475 Dealer: N Vul: None North HCP: 11 South HCP: 11 Contract: 3♠ N	North:  ♠ AKJ85  ♥ 74  ♦ 97  ♣ K742	South:	Pass	North 1♣ 3♠ raise or	2♥ AP	<b>3</b> ♥ <sup>1</sup>
Board: 476 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 3♠ S	North:  ♠ KJ2  ♥ Q107  ♠ A1076  ♠ Q86	South:  ♠ AQ1087  ♥ KJ96  ♦ J  ♣ J54	2♦ AP	North 3◆¹ raise or	Pass	1♠ 3♠
Board: 477 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2 N	North:  ♠ AK  ♥ Q8732  ♠ A973  ♣ 107	South:	West AP	North 1♥	East Pass	
Board: 478 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♠ S	North:  ♠ A63  ♥ 1094  ♠ A10832  ♠ K8	South:  ♠ KQJ105  ♥ 32  ♠ KJ7  ♣ Q42	2♥ AP	North 3♥¹ raise or	Pass	1 <b>♠</b> 4 <b>♠</b>
Board: 479 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 4 N	North:  ♠ 2  ♥ AK954  ♠ K94  ♣ Q1083	South:  ♠ AJ10  ♥ J83  • 75  ♣ A9742	Pass Pass	North 1♥ 2♣ 4♥ ng 1NT		1NT <sup>1</sup>

Board: 480 Dealer: S Vul: EW HCP: 10	<ul><li>43</li><li>★ A54</li><li>★ Q6542</li><li>★ KJ7</li></ul>	West Doubles 1♥ if possible. East Bids 1♠ if possible.  Partner bids first.
Board: 481 Dealer: N Vul: None HCP: 12	<ul><li>AQ1094</li><li>KJ3</li><li>Q962</li><li>9</li></ul>	The opponents are silent. You bid first.
Board: 482 Dealer: S Vul: NS HCP: 11	<ul><li>★ K92</li><li>♥ Q84</li><li>◆ J9</li><li>◆ AJ743</li></ul>	The opponents are silent.  Partner bids first.
Board: 483 Dealer: N Vul: EW HCP: 13	<ul><li>◆ 9874</li><li>♥ KQ9864</li><li>◆ A</li><li>◆ A9</li></ul>	East Bids 3♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 484 Dealer: S Vul: Both HCP: 10	<ul><li>★ KJ2</li><li>★ A75</li><li>★ J2</li><li>★ J10952</li></ul>	West Bids 2NT if possible.  Partner bids first.

Board: 480 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 4 S	North:	South:  ♠ AK2  ♥ Q10863  ♦ 983  ♠ A9	West X Pass	North  XX  4♥	East 1♠ AP	South 1♥ 2NT
Board: 481 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 44 N	North:  ♠ AQ1094  ♥ KJ3  ♠ Q962  ♠ 9	South:  ♣ J32  ♥ A964  ♠ K75  ♣ A83	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 482 Dealer: S Vul: NS North HCP: 11 South HCP: 11 Contract: 4♠ S	North:  ♠ K92  ♥ Q84  ♦ J9  ♠ AJ743	South:  ♠ Q10543  ♥ 7  ♠ AK103  ♠ Q52	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT		1 <b>♠</b> 2 <b>♦</b>
Board: 483 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 4 • E	North:	South:  ♠ QJ105  ♥ 1052  ♠ J  ♣ KQ653	West 4♦	North 1♥ AP	East 3♦	South 3♥
Board: 484 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 3♠ S	North:  ♠ KJ2  ♥ A75  ♦ J2  ♣ J10952	South:  ♠ AQ876  ♥ Q109  ♠ K74  ♣ Q6	2NT <sup>1</sup>	North 3♠ sual 2N7	AP	South 1♠

	Board: 480	♠ AK2	West Doubles 1♥ if possible.
	Dealer: S	♥Q10863	East Bids 1♠ if possible.
	Vul: EW	<b>♦</b> 983	
	HCP: 13	<b>♣</b> A9	You bid first.
	Board: 481	<b>♦</b> J32	The opponents are silent.
	Dealer: N Vul: None	♥ A964	11
	HCP: 12	♦ K75 • A83	Partner bids first.
	1101.12	<b>4</b> A03	
	Board: 482	<b>♦</b> Q10543	
	Dealer: S	<b>♥</b> 7	The opponents are silent.
	Vul: NS	♦ AK103	X7. 1.1.1.0°
	HCP: 11	<b>♣</b> Q52	You bid first.
	Board: 483	<b>♠</b> QJ105	East Bids 3♦ if possible.
	Dealer: N	<b>v</b> 1052	West Bids 4♦ if possible.
	Vul: EW	♦ J	
	HCP: 9	<b>♣</b> KQ653	Partner bids first.
	D 1 404		
	Board: 484	<b>♦</b> AQ876	West Bids 2NT if possible.
	Dealer: S Vul: Both	♥ Q109 ♦ K74	•
	HCP: 13	• K/4 • Q6	You bid first.
	1101.13	¥ Q0	
I			

Board: 480 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 4 S	North:	South:  ♠ AK2  ♥ Q10863  ♦ 983  ♠ A9	West X Pass	North  XX  4♥	East 1♠ AP	South 1♥ 2NT
Board: 481 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 44 N	North:  ♠ AQ1094  ♥ KJ3  ♠ Q962  ♠ 9	South:  ♣ J32  ♥ A964  ♠ K75  ♣ A83	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 482 Dealer: S Vul: NS North HCP: 11 South HCP: 11 Contract: 4♠ S	North:  ♠ K92  ♥ Q84  ♦ J9  ♠ AJ743	South:  ♠ Q10543  ♥ 7  ♠ AK103  ♠ Q52	Pass Pass AP	North  1NT <sup>1</sup> 3♠  ng 1NT		1 <b>♠</b> 2 <b>♦</b>
Board: 483 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 4 • E	North:	South:  ♠ QJ105  ♥ 1052  ♠ J  ♣ KQ653	West 4♦	North 1♥ AP	East 3♦	South 3♥
Board: 484 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 3♠ S	North:  ♠ KJ2  ♥ A75  ♦ J2  ♣ J10952	South:  ♠ AQ876  ♥ Q109  ♠ K74  ♣ Q6	2NT <sup>1</sup>	North 3♠ sual 2N7	AP	South 1♠

Board: 485 Dealer: N Vul: NS HCP: 11	<ul><li>AQ73</li><li>✓ QJ1087</li><li>↑ 753</li><li>♠ Q</li></ul>	The opponents are silent. You bid first.
Board: 486 Dealer: S Vul: EW HCP: 11	<ul><li>AQ8</li><li>KQ73</li><li>10975</li><li>105</li></ul>	The opponents are silent.  Partner bids first.
Board: 487 Dealer: N Vul: Both HCP: 12	<ul><li>★ K10973</li><li>♥ Q764</li><li>◆ AK</li><li>◆ 82</li></ul>	The opponents are silent. You bid first.
Board: 488 Dealer: S Vul: None HCP: 11	<ul><li>♦ 865</li><li>▼ 1082</li><li>♦ AK43</li><li>♠ A96</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 489 Dealer: N Vul: EW HCP: 12	<ul><li>★ AKJ432</li><li>▼ 10</li><li>◆ 83</li><li>◆ A1063</li></ul>	West Doubles 1NT if possible. East Bids 2♥ if possible. East Bids 3♥ if possible.  You bid first.

Board: 485 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 4 N	North:  ♠ AQ73  ♥ QJ1087  ♦ 753  ♠ Q	South:  ♣ J10  ♥ AK3  ♦ Q98  ♣ J8642	Pass AP	North 1♥ 2♦ ng 1NT	Pass Pass	$1NT^1$
Board: 486 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ AQ8  ♥ KQ73  • 10975  ♣ 105	South:	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT	Pass AP	South 1♠ 2♥
Board: 487 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ K10973  ♥ Q764  ♠ AK  ♣ 82	South:  ♠ Q52  ♥ KJ  ♠ Q72  ♣ QJ1073	Pass Pass	North 1♣ 2♥ 4♣ ng 1NT	Pass Pass AP	$1NT^1$
Board: 488 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♥ S	North:	South:  ♠ AQ109  ♥ K9765  ♠ Q10  ♠ K8	Pass X	North  1NT¹  4♥  ng 1NT	Pass AP	1♥
Board: 489 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 44 N	North:  ♠ AKJ432  ♥ 10  ♦ 83  ♣ A1063	South:	X Pass Pass	North 1♠ 2♠ Pass 4♠ ng 1NT	Pass 2♥ 3♥ AP	South 1NT¹ 2♠ 3♠

Board: 485 Dealer: N Vul: NS HCP: 11	<ul><li>♣ J10</li><li>♥ AK3</li><li>◆ Q98</li><li>♣ J8642</li></ul>	The opponents are silent.  Partner bids first.
Board: 486 Dealer: S Vul: EW HCP: 14	<ul><li>♠ 65432</li><li>♥ A942</li><li>♠ A3</li><li>♠ AQ</li></ul>	The opponents are silent. You bid first.
Board: 487 Dealer: N Vul: Both HCP: 11	<ul><li>♣ Q52</li><li>♥ KJ</li><li>◆ Q72</li><li>♣ QJ1073</li></ul>	The opponents are silent.  Partner bids first.
Board: 488 Dealer: S Vul: None HCP: 14	<ul><li>AQ109</li><li>K9765</li><li>Q10</li><li>K8</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 489 Dealer: N Vul: EW HCP: 10	<ul><li>1095</li><li>✓ A32</li><li>✓ Q10654</li><li>✓ KJ</li></ul>	West Doubles 1NT if possible. East Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.

Board: 485 Dealer: N Vul: NS North HCP: 11 South HCP: 11 Contract: 4 N	North:  ♠ AQ73  ♥ QJ1087  ♦ 753  ♠ Q	South:  ♣ J10  ♥ AK3  ♦ Q98  ♣ J8642	Pass AP	North 1♥ 2♦ ng 1NT	Pass Pass	$1NT^1$
Board: 486 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ S	North:  ♠ AQ8  ♥ KQ73  • 10975  ♣ 105	South:	Pass Pass	North  1NT <sup>1</sup> 4♠ ng 1NT	Pass AP	South 1♠ 2♥
Board: 487 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4♠ N	North:  ♠ K10973  ♥ Q764  ♠ AK  ♣ 82	South:  ♠ Q52  ♥ KJ  ♠ Q72  ♣ QJ1073	Pass Pass	North 1♣ 2♥ 4♣ ng 1NT	Pass Pass AP	$1NT^1$
Board: 488 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♥ S	North:	South:  ♠ AQ109  ♥ K9765  ♠ Q10  ♠ K8	Pass X	North  1NT¹  4♥  ng 1NT	Pass AP	1♥
Board: 489 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 44 N	North:  ♠ AKJ432  ♥ 10  ♦ 83  ♣ A1063	South:	X Pass Pass	North 1♠ 2♠ Pass 4♠ ng 1NT	Pass 2♥ 3♥ AP	South 1NT¹ 2♠ 3♠

## North hands (Practice Page)

Board: 490 Dealer: S Vul: Both HCP: 10	<ul><li>♣ QJ54</li><li>♥ 763</li><li>♦ A6</li><li>♣ K632</li></ul>	The opponents are silent.  Partner bids first.
Board: 491 Dealer: N Vul: None HCP: 13	<ul><li>★ A10953</li><li>♥ J4</li><li>◆ A732</li><li>◆ KJ</li></ul>	The opponents are silent. You bid first.
Board: 492 Dealer: S Vul: NS HCP: 9	<ul><li>♣ J</li><li>♥ 843</li><li>◆ Q9653</li><li>♣ AQ98</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 493 Dealer: N Vul: Both HCP: 14	<ul><li>AKJ1094</li><li>✓ 2</li><li>1076</li><li>AQ8</li></ul>	The opponents are silent. You bid first.
Board: 494 Dealer: S Vul: None HCP: 12	<ul><li>★ A103</li><li>★ A75</li><li>★ K109</li><li>★ J1053</li></ul>	The opponents are silent.  Partner bids first.

Board: 490 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2♥ S	North:  ♠ QJ54  ♥ 763  ♠ A6  ♠ K632	South:  ♠ A1093  ♥ KQJ1054  ♠ Q  ♠ 95	West North East South 1♥ Pass 2♥ AP
Board: 491 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ A10953  ♥ J4  ♠ A732  ♠ KJ	South:  ♠ QJ4  ♥ AQ92  ♠ Q85  ♣ 965	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 492 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 4♥ S	North:  ♣ J  ♥ 843  ♦ Q9653  ♣ AQ98	South:  ♠ KQ10  ♥ QJ10972  ♠ KJ74  ♣ —	West North East South  1♥  2♥¹ 2♠² Pass 4♠³  Pass 4♥ AP  1. Michaels Cuebid  2. limit raise or better in ♥  3. Splinter
Board: 493 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4 N	North:  ♠ AKJ1094  ♥ 2  • 1076  ♣ AQ8	South:  ♠ Q32  ♥ A864  ♠ KJ93  ♣ 72	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 494 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4♥ S	North:  ♠ A103  ♥ A75  ♠ K109  ♠ J1053	South:	West North East South  1♥  Pass 1NT¹ Pass 4♥  AP  1. forcing 1NT

### South hands (Practice Page)

Board: 490 Dealer: S Vul: Both HCP: 12	<ul><li>▲ A1093</li><li>▼ KQJ1054</li><li>◆ Q</li><li>◆ 95</li></ul>	The opponents are silent. You bid first.
Board: 491 Dealer: N Vul: None HCP: 11	<ul><li>◆ QJ4</li><li>◆ AQ92</li><li>◆ Q85</li><li>◆ 965</li></ul>	The opponents are silent.  Partner bids first.
Board: 492 Dealer: S Vul: NS HCP: 12	<b>♦</b> KQ10 <b>♥</b> QJ10972 <b>♦</b> KJ74 <b>♣</b> —	West Bids 2♥ if possible.  You bid first.
Board: 493 Dealer: N Vul: Both HCP: 10	<ul><li>♣ Q32</li><li>♥ A864</li><li>◆ KJ93</li><li>♣ 72</li></ul>	The opponents are silent.  Partner bids first.
Board: 494 Dealer: S Vul: None HCP: 12	<ul><li>J64</li><li>K1098432</li><li>Q</li><li>AQ</li></ul>	The opponents are silent. You bid first.

Board: 490 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2♥ S	North:  ♠ QJ54  ♥ 763  ♠ A6  ♠ K632	South:  ♠ A1093  ♥ KQJ1054  ♠ Q  ♠ 95	West North East South 1♥ Pass 2♥ AP
Board: 491 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♠ N	North:  ♠ A10953  ♥ J4  ♠ A732  ♠ KJ	South:  ♠ QJ4  ♥ AQ92  ♠ Q85  ♣ 965	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 492 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 4♥ S	North:  ♣ J  ♥ 843  ♦ Q9653  ♣ AQ98	South:  ♠ KQ10  ♥ QJ10972  ♠ KJ74  ♣ —	West North East South  1♥  2♥¹ 2♠² Pass 4♠³  Pass 4♥ AP  1. Michaels Cuebid  2. limit raise or better in ♥  3. Splinter
Board: 493 Dealer: N Vul: Both North HCP: 14 South HCP: 10 Contract: 4 N	North:  ♠ AKJ1094  ♥ 2  • 1076  ♣ AQ8	South:  ♠ Q32  ♥ A864  ♠ KJ93  ♣ 72	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Board: 494 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4♥ S	North:  ♠ A103  ♥ A75  ♠ K109  ♠ J1053	South:	West North East South  1♥  Pass 1NT¹ Pass 4♥  AP  1. forcing 1NT

## North hands (Practice Page)

Board: 495 Dealer: N Vul: NS HCP: 11	<b>♣</b> 83 <b>♥</b> AKQJ10 <b>♦</b> 10942 <b>♣</b> J6	West Bids 3♣ if possible.  You bid first.
Board: 496 Dealer: S Vul: EW HCP: 12	<ul><li>♦ 953</li><li>♥ AQ3</li><li>♦ K97</li><li>♣ QJ86</li></ul>	The opponents are silent.  Partner bids first.
Board: 497 Dealer: N Vul: None HCP: 11	<ul><li>★ K8532</li><li>★ 52</li><li>★ K982</li><li>★ KQ</li></ul>	The opponents are silent. You bid first.
Board: 498 Dealer: S Vul: NS HCP: 11	<ul><li>★ AKJ10</li><li>♥ 983</li><li>◆ 984</li><li>◆ K65</li></ul>	The opponents are silent.  Partner bids first.
Board: 499 Dealer: N Vul: EW HCP: 11	<ul><li>★ AK1073</li><li>★ 6</li><li>★ KJ10975</li><li>★ 4</li></ul>	The opponents are silent. You bid first.

Board: 495 Dealer: N Vul: NS North HCP: 11 South HCP: 10 Contract: 3 N	North:  ♠ 83  ♥ AKQJ10  ♠ 10942  ♣ J6	South:  ♠ K765  ♥ 752  ♠ AQJ5  ♣ 32	West 3♣ AP	North 1♥ Pass	East Pass Pass	2♥
Board: 496 Dealer: S Vul: EW North HCP: 12 South HCP: 11 Contract: 4♥ S	North:  ♠ 953  ♥ AQ3  ♦ K97  ♣ QJ86	South:  ♠ K2  ♥ K98642  ♠ AJ4  ♣ 97	Pass Pass	North  1NT <sup>1</sup> 4♥  ng 1NT	Pass AP	1♥
Board: 497 Dealer: N Vul: None North HCP: 11 South HCP: 10 Contract: 3 N	North:  ♠ K8532  ♥ 52  ♠ K982  ♣ KQ	South:  ♠ A107  ♥ 107  ♠ AJ653  ♣ J95	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 498 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3 S	North:  ♠ AKJ10  ♥ 983  ♦ 984  ♣ K65	South:	West Pass Pass	North 1♣ 3♥		South 1♥ 1NT
Board: 499 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 4♠ N	North:  ♠ AK1073  ♥ 6  ♠ KJ10975  ♣ 4	South:	West Pass	North 1♦ 4♠		South 2NT

### South hands (Practice Page)

Board: 495 Dealer: N Vul: NS HCP: 10	<ul><li>★ K765</li><li>▼ 752</li><li>◆ AQJ5</li><li>◆ 32</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 496 Dealer: S Vul: EW HCP: 11	<ul><li>★ K2</li><li>▼ K98642</li><li>◆ AJ4</li><li>◆ 97</li></ul>	The opponents are silent.  You bid first.
Board: 497 Dealer: N Vul: None HCP: 10	<ul><li>★ A107</li><li>▼ 107</li><li>◆ AJ653</li><li>◆ J95</li></ul>	The opponents are silent.  Partner bids first.
Board: 498 Dealer: S Vul: NS HCP: 13	<ul><li>♦ 953</li><li>▼ AKJ52</li><li>♦ A75</li><li>♣ J7</li></ul>	The opponents are silent. You bid first.
Board: 499 Dealer: N Vul: EW HCP: 11	<ul><li>◆ 982</li><li>♥ Q43</li><li>◆ A62</li><li>◆ AJ87</li></ul>	The opponents are silent.  Partner bids first.

Board: 495 Dealer: N Vul: NS North HCP: 11 South HCP: 10 Contract: 3 N	North:  ♠ 83  ♥ AKQJ10  ♠ 10942  ♣ J6	South:  ♠ K765  ♥ 752  ♠ AQJ5  ♣ 32	West 3♣ AP	North 1♥ Pass	East Pass Pass	2♥
Board: 496 Dealer: S Vul: EW North HCP: 12 South HCP: 11 Contract: 4♥ S	North:  ♠ 953  ♥ AQ3  ♦ K97  ♣ QJ86	South:  ♠ K2  ♥ K98642  ♠ AJ4  ♣ 97	Pass Pass	North  1NT <sup>1</sup> 4♥  ng 1NT	Pass AP	1♥
Board: 497 Dealer: N Vul: None North HCP: 11 South HCP: 10 Contract: 3 N	North:  ♠ K8532  ♥ 52  ♠ K982  ♣ KQ	South:  ♠ A107  ♥ 107  ♠ AJ653  ♣ J95	Pass AP	North 1♠ 2♦ ng 1NT	Pass Pass	1NT <sup>1</sup>
Board: 498 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3 S	North:  ♠ AKJ10  ♥ 983  ♦ 984  ♣ K65	South:	West Pass Pass	North 1♣ 3♥		South 1♥ 1NT
Board: 499 Dealer: N Vul: EW North HCP: 11 South HCP: 11 Contract: 4♠ N	North:  ♠ AK1073  ♥ 6  ♠ KJ10975  ♣ 4	South:	West Pass	North 1♦ 4♠		South 2NT

### North hands (Practice Page)

#### 3-card Limit Raise (11-12 TP) 1N/3M

Board: 500 ♠ 10952

Dealer: S ♥Q104

Vul: Both ◆ AKQ6

HCP: 11 ♣ 76

The opponents are silent.

Partner bids first.

Board: 500 Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>▲</b> 10952 <b>♥</b> Q104	<b>♠</b> KQ4 <b>♥</b> A9753				1♥
North HCP: 11	◆ AKQ6	◆ J2	Pass	1♠	Pass	1NT
South HCP: 12 Contract: 3♥ S	<b>₹</b> 76	♣ Q103	Pass	3♥	AP	

#### South hands (Practice Page)

#### 3-card Limit Raise (11-12 TP) 1N/3M

Board: 500 ♠ KQ4

Dealer: S ▼ A9753

Vul: Both → J2

HCP: 12 ♣ Q103

The opponents are silent.

You bid first.

Board: 500 Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>▲</b> 10952 <b>♥</b> Q104	<b>♠</b> KQ4 <b>♥</b> A9753				1♥
North HCP: 11	◆ AKQ6	◆ J2	Pass	1♠	Pass	1NT
South HCP: 12 Contract: 3♥ S	<b>₹</b> 76	♣ Q103	Pass	3♥	AP	