Board: 1 Dealer: S Vul: None HCP: 9	<ul><li>★ K8632</li><li>★ A984</li><li>◆ Q32</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: EW HCP: 16	<ul><li>♣ QJ</li><li>★ K102</li><li>◆ AK873</li><li>♣ K75</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: Both HCP: 9	<ul><li>♣ Q7632</li><li>♥ K743</li><li>◆ J10</li><li>♣ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: NS HCP: 17	<ul><li>★ K5</li><li>★ A104</li><li>◆ J54</li><li>★ AKQ54</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: Both HCP: 8	<ul><li>♠ 6432</li><li>♥ QJ763</li><li>◆ Q107</li><li>♠ K</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: None	North: ♠ K8632 ▼ A984	South: ♠ A105 ▼ KQ3	West Pass	North 2♣¹	East Pass	1NT
North HCP: 9 South HCP: 16 Contract: 4♠ N	◆ Q32 ◆ 3	◆ K975 ◆ KJ10	Pass AP	2♠	Pass	4♠
Connact. 42 IV			1. Stay	man		
Board: 2 Dealer: N Vul: EW	North: ♠ QJ	South: ♠ AK96	West	North 1NT	East Pass	South 2
North HCP: 16 South HCP: 9 Contract: 4♥ N	<ul><li>★ K102</li><li>◆ AK873</li><li>◆ K75</li></ul>	♥ Q9843 ♦ 5 ♣ 1063	Pass Pass	2 <b>▼</b> 4 <b>▼</b>	Pass AP	
Board: 3 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>♠</b> Q7632 <b>♥</b> K743	<b>♦</b> A105 <b>♥</b> Q10	Pass	2 <b>♣</b> ¹	Pass	2
North HCP: 9 South HCP: 15	◆ J10 ◆ K3	◆ KQ95 ◆ A1064	Pass AP	2♠	Pass	4♠
Contract: 4♠ N	¥ IXS	1. Stayman				
Board: 4 Dealer: N Vul: NS	North: ♠ K5	South:  ♠ Q742	West	North 1NT	East Pass	South 2
North HCP: 17 South HCP: 8 Contract: 4♥ N	◆ A104 ◆ J54 ◆ AKQ54	<ul><li><b>∀</b> KQJ72</li><li><b>♦</b> 97</li><li><b>♦</b> 97</li></ul>	Pass Pass	2 <b>♥</b> 4 <b>♥</b>	Pass AP	2♠
Board: 5 Dealer: S	North: <b>♠</b> 6432	South: ♠ AJ10	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ QJ763	<b>♥</b> 954	Pass	2•		2♥
South HCP: 16 Contract: 3♥ S	◆ Q107 <b>◆</b> K	◆ AK6 ◆ A754	Pass AP	2♠	Pass	3♥

Board: 1 Dealer: S Vul: None HCP: 16	<ul><li>★ A105</li><li>★ KQ3</li><li>★ K975</li><li>★ KJ10</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: EW HCP: 9	<ul><li>★ AK96</li><li>♥ Q9843</li><li>★ 5</li><li>★ 1063</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: Both HCP: 15	<ul><li>★ A105</li><li>♥ Q10</li><li>♦ KQ95</li><li>★ A1064</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: NS HCP: 8	<ul><li>♣ Q742</li><li>♥ KQJ72</li><li>◆ 97</li><li>♣ 97</li></ul>	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: Both HCP: 16	<ul><li>♣ AJ10</li><li>♥ 954</li><li>♦ AK6</li><li>♣ A754</li></ul>	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: None	North: ♠ K8632 ▼ A984	South: ♠ A105 ▼ KQ3	West Pass	North 2♣¹	East Pass	1NT
North HCP: 9 South HCP: 16 Contract: 4♠ N	◆ Q32 ◆ 3	◆ K975 ◆ KJ10	Pass AP	2♠	Pass	4♠
Connact. 42 IV			1. Stay	man		
Board: 2 Dealer: N Vul: EW	North: ♠ QJ	South: ♠ AK96	West	North 1NT	East Pass	South 2
North HCP: 16 South HCP: 9 Contract: 4♥ N	<ul><li>★ K102</li><li>◆ AK873</li><li>◆ K75</li></ul>	♥ Q9843 ♦ 5 ♣ 1063	Pass Pass	2 <b>▼</b> 4 <b>▼</b>	Pass AP	
Board: 3 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>♠</b> Q7632 <b>♥</b> K743	<b>♦</b> A105 <b>♥</b> Q10	Pass	2 <b>♣</b> ¹	Pass	2
North HCP: 9 South HCP: 15	◆ J10 ◆ K3	◆ KQ95 ◆ A1064	Pass AP	2♠	Pass	4♠
Contract: 4♠ N	¥ IXS	1. Stayman				
Board: 4 Dealer: N Vul: NS	North: ♠ K5	South:  ♠ Q742	West	North 1NT	East Pass	South 2
North HCP: 17 South HCP: 8 Contract: 4♥ N	◆ A104 ◆ J54 ◆ AKQ54	<ul><li><b>∀</b> KQJ72</li><li><b>♦</b> 97</li><li><b>♦</b> 97</li></ul>	Pass Pass	2 <b>♥</b> 4 <b>♥</b>	Pass AP	2♠
Board: 5 Dealer: S	North: <b>♠</b> 6432	South: ♠ AJ10	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ QJ763	<b>♥</b> 954	Pass	2•		2♥
South HCP: 16 Contract: 3♥ S	◆ Q107 <b>◆</b> K	◆ AK6 ◆ A754	Pass AP	2♠	Pass	3♥

Board: 6 Dealer: N Vul: None HCP: 17	<ul><li>★ K85</li><li>▼ A6</li><li>◆ KQ1083</li><li>◆ KQ7</li></ul>	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: EW HCP: 9	<ul><li>◆ Q874</li><li>♥ AQ632</li><li>◆ J104</li><li>◆ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: Both HCP: 16	<ul><li>★ A64</li><li>♥ 843</li><li>★ KQ7</li><li>★ AK97</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: None HCP: 8	<ul><li>J1087</li><li>✓ AK764</li><li>✓ 96</li><li>✓ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: Both HCP: 15	◆ QJ4 ▼ A10 ◆ J1083 ◆ AK84	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: None North HCP: 17	North: ♠ K85 ▼ A6	South: ♠ A10762 ♥ KQ102	West Pass	North 1NT 2•	East Pass Pass	2 <b>♣</b> ¹
South HCP: 9 Contract: 4♠ S	◆ KQ1083 ◆ KQ7	◆ 962 ◆ 9	Pass 1. Stay	4 <b>♠</b> man	AP	
Board: 7 Dealer: S	North: <b>♠</b> Q874	South: ♠ AJ	West	North	East	South 1NT
Vul: EW North HCP: 9	<b>♥</b> AQ632	<b>♥</b> 874	Pass	<b>2</b> ♦	Pass	2♥
South HCP: 15 Contract: 4♥ S	◆ J104 ◆ 8	◆ AQ96 ◆ KJ72	Pass Pass	2 <b>♠</b> 4 <b>♥</b>	Pass AP	3♥
Board: 8 Dealer: N	North: <b>♠</b> A64	South: ♠ KJ953	West	North 1NT	East Pass	
Vul: Both North HCP: 16	<b>♥</b> 843	<b>♥</b> QJ105	Pass	<b>2</b>	Pass	2♠
South HCP: 9 Contract: 4♠ S	<b>♦</b> KQ7 <b>♣</b> AK97	♦ 85 <b>♣</b> Q10	Pass 1. Stay	4 <b>♠</b> man	AP	
Board: 9 Dealer: S Vul: None	North: <b>♠</b> J1087	South: • K65	West	North	East	South 1NT
North HCP: 8 South HCP: 16 Contract: 2♠ N	◆ AK764 ◆ 96 ◆ 82	<ul><li>109</li><li>A87</li><li>AKQ74</li></ul>	Pass Pass	2 <b>♦</b> 2 <b>♠</b>	Pass AP	2♥
Board: 10 Dealer: N Vul: Both	North:  ♠ QJ4	South: ♠ A932	West	North 1NT		South 2
North HCP: 15 South HCP: 8 Contract: 2♠ S	<ul><li>✓ A10</li><li>✓ J1083</li><li>✓ AK84</li></ul>	♥ Q9643 ♦ 6 ♣ Q97	Pass AP	2♥	Pass	

Board: 6 Dealer: N Vul: None HCP: 9	<ul><li>★ A10762</li><li>★ KQ102</li><li>◆ 962</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 7 Dealer: S Vul: EW HCP: 15	<ul><li>AJ</li><li>♥ 874</li><li>AQ96</li><li>KJ72</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: Both HCP: 9	<ul><li>★ KJ953</li><li>♥ QJ105</li><li>◆ 85</li><li>♣ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: None HCP: 16	<ul><li>★ K65</li><li>▼ 109</li><li>◆ A87</li><li>◆ AKQ74</li></ul>	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: Both HCP: 8	<ul><li>★ A932</li><li>♥ Q9643</li><li>♦ 6</li><li>★ Q97</li></ul>	The opponents are silent.  Partner bids first.

Board: 6 Dealer: N Vul: None North HCP: 17	North: ♠ K85 ▼ A6	South: ♠ A10762 ♥ KQ102	West Pass	North 1NT 2•	East Pass Pass	2 <b>♣</b> ¹
South HCP: 9 Contract: 4♠ S	◆ KQ1083 ◆ KQ7	◆ 962 ◆ 9	Pass 1. Stay	4 <b>♠</b> man	AP	
Board: 7 Dealer: S	North: <b>♠</b> Q874	South: ♠ AJ	West	North	East	South 1NT
Vul: EW North HCP: 9	<b>♥</b> AQ632	<b>♥</b> 874	Pass	<b>2</b> ♦	Pass	2♥
South HCP: 15 Contract: 4♥ S	◆ J104 ◆ 8	◆ AQ96 ◆ KJ72	Pass Pass	2 <b>♠</b> 4 <b>♥</b>	Pass AP	3♥
Board: 8 Dealer: N	North: <b>♠</b> A64	South: ♠ KJ953	West	North 1NT	East Pass	
Vul: Both North HCP: 16	<b>♥</b> 843	<b>♥</b> QJ105	Pass	<b>2</b>	Pass	2♠
South HCP: 9 Contract: 4♠ S	<b>♦</b> KQ7 <b>♣</b> AK97	♦ 85 <b>♣</b> Q10	Pass 1. Stay	4 <b>♠</b> man	AP	
Board: 9 Dealer: S Vul: None	North: <b>♠</b> J1087	South: • K65	West	North	East	South 1NT
North HCP: 8 South HCP: 16 Contract: 2♠ N	◆ AK764 ◆ 96 ◆ 82	<ul><li>109</li><li>A87</li><li>AKQ74</li></ul>	Pass Pass	2 <b>♦</b> 2 <b>♠</b>	Pass AP	2♥
Board: 10 Dealer: N Vul: Both	North:  ♠ QJ4	South: ♠ A932	West	North 1NT		South 2
North HCP: 15 South HCP: 8 Contract: 2♠ S	<ul><li>✓ A10</li><li>✓ J1083</li><li>✓ AK84</li></ul>	♥ Q9643 ♦ 6 ♣ Q97	Pass AP	2♥	Pass	

Board: 11 Dealer: S Vul: None HCP: 8	<ul><li>♣ QJ984</li><li>♥ A986</li><li>♦ J73</li><li>♣ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q5</li><li>♥ AQ7</li><li>◆ J832</li><li>♣ AK72</li></ul>	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: EW HCP: 9	<ul><li>▲ J10983</li><li>♥ KJ42</li><li>◆ —</li><li>♣ KJ86</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 15	<ul><li>AJ3</li><li>✓ K86</li><li>AJ75</li><li>Q87</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: NS HCP: 9	<ul><li>★ KQ843</li><li>▼ J982</li><li>◆ J2</li><li>◆ Q6</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 4 N	North:  ◆ QJ984  ▼ A986  ◆ J73  ◆ 9	South:  ♣ 763  ▼ KJ4  ◆ KQ6  ♣ AKJ8	Pass Pass AP	2♠	East Pass Pass	1NT 2♦
Board: 12 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4 N	North:  ♠ Q5  ♥ AQ7  ♦ J832  ♣ AK72	South:  ♠ K764  ♥ K10843  • Q7  ♣ 84	1. Stayı West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2•
Board: 13 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♠ N	North:	South:  ♠ Q42  ♥ Q9  ♠ AJ932  ♣ AQ3	Pass Pass Pass Pass 1. Stay		East Pass Pass AP	1NT 2♦
Board: 14 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♠ S	North:  ♠ AJ3  ♥ K86  ♠ AJ75  ♠ Q87	South:  ♠ KQ642  ♥ 10752  • 102  ♣ A5	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 15 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4 N	North:  ♠ KQ843  ♥ J982  ♦ J2  ♣ Q6	South:  ♣ J52  ✔ A5  ♣ A943  ♣ AK105	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦

Board: 11 Dealer: S Vul: None HCP: 17	<ul><li>♣ 763</li><li>♥ KJ4</li><li>♦ KQ6</li><li>♣ AKJ8</li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: NS HCP: 8	<b>★</b> K764 <b>♥</b> K10843 <b>♦</b> Q7 <b>♣</b> 84	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q42</li><li>♥ Q9</li><li>◆ AJ932</li><li>♣ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: None HCP: 9	<b>★</b> KQ642 <b>▼</b> 10752 <b>♦</b> 102 <b>♣</b> A5	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: NS HCP: 16	<ul><li>↓ J52</li><li>↓ A5</li><li>↓ A943</li><li>♠ AK105</li></ul>	The opponents are silent. You bid first.

Board: 11 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 4 N	North:  ◆ QJ984  ▼ A986  ◆ J73  ◆ 9	South:  ♣ 763  ▼ KJ4  ◆ KQ6  ♣ AKJ8	Pass Pass AP	2♠	East Pass Pass	1NT 2♦
Board: 12 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4 N	North:  ♠ Q5  ♥ AQ7  ♦ J832  ♣ AK72	South:  ♠ K764  ♥ K10843  • Q7  ♣ 84	1. Stayı West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2•
Board: 13 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♠ N	North:	South:  ♠ Q42  ♥ Q9  ♠ AJ932  ♣ AQ3	Pass Pass Pass Pass 1. Stay		East Pass Pass AP	1NT 2♦
Board: 14 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♠ S	North:  ♠ AJ3  ♥ K86  ♠ AJ75  ♠ Q87	South:  ♠ KQ642  ♥ 10752  • 102  ♣ A5	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 15 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4 N	North:  ♠ KQ843  ♥ J982  ♦ J2  ♣ Q6	South:  ♣ J52  ✔ A5  ♣ A943  ♣ AK105	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦

Board: 16 Dealer: N Vul: EW HCP: 17	<ul><li>★ K107</li><li>★ A62</li><li>★ A75</li><li>★ AQ53</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: Both HCP: 8	◆ QJ86 ▼ KQ1083 ◆ 104 ◆ 102	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: NS HCP: 15	<ul><li>1098</li><li>✓ Q4</li><li>AK6</li><li>AQ842</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: EW HCP: 9	<ul><li>★KJ108</li><li>▼KQ873</li><li>◆7</li><li>◆876</li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: None HCP: 15	<ul><li>★ 43</li><li>▼ A109</li><li>★ AQ73</li><li>★ AJ42</li></ul>	The opponents are silent. You bid first.

Board: 16	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K107	<b>♦</b> Q8652		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	<b>▼</b> A62	<b>♥</b> K1083	Pass	<b>2</b>	Pass	2♠
South HCP: 9	♦ A75	<b>♦</b> K84	Pass	4♠	AP	
Contract: 4♠ S	♣ AQ53	<b>♣</b> J	1. Stay			
Board: 17	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> QJ86	<b>★</b> 102				1NT
Vul: Both	<b>♥</b> KQ1083	<b>♥</b> A64	Pass	2•	Pass	2♥
North HCP: 8	<b>♦</b> 104	♦ AQ97	Pass	2♠	Pass	<b>4</b> ♥
South HCP: 16 Contract: 4♥ S	<b>♣</b> 102	<b>♣</b> AQ54	AP			
Contract. 4 V S						
Board: 18	North:	South:				
Dealer: N	↑01di. • 1098	A643	West	North		
Vul: NS	♥ Q4	♥ KJ1096		1NT	Pass	<b>2</b> ♦
North HCP: 15	• AK6	◆ 87	Pass	2♥	Pass	2♠
South HCP: 9	♣ AQ842	<b>♣</b> J6	AP			
Contract: 2♠ S	11100.2	200				
Board: 19	North:	South:	West	North	Fast	South
Dealer: S	<b>♦</b> KJ108	<b>♠</b> A7	West	rvorur	Last	1NT
Vul: EW	<b>♥</b> KQ873	<b>y</b> 954	Pass	2•	Pass	2 🗸
North HCP: 9	<b>♦</b> 7	♦ AK1098	Pass	2♠	Pass	
South HCP: 15	<b>♣</b> 876	♣ A32		<b>∠</b> ₹	газз	4▼
Contract: 4♥ S			AP			
Board: 20	NT d	Q 4	Wast	North	Foot	South
Dealer: N	North:	South:	WEST			
Vul: None	<b>♦</b> 43	♠ AJ1052	-	1NT	Pass	
North HCP: 15	▼ A109	♥ QJ43	Pass	<b>2</b> ♦	Pass	2♠
South HCP: 8	• AQ73	♦ 109 • 106	Pass	2NT	AP	
Contract: 2N N	♣ AJ42	<b>♣</b> 106	1. Stay	mon		

Board: 16 Dealer: N Vul: EW HCP: 9	♣ Q8652 ♥ K1083 ♦ K84 ♣ J	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: Both HCP: 16	<ul><li>★ 102</li><li>★ A64</li><li>★ AQ97</li><li>★ AQ54</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: NS HCP: 9	<ul><li>★ A643</li><li>▼ KJ1096</li><li>◆ 87</li><li>★ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 15	<ul><li>★ A7</li><li>♥ 954</li><li>◆ AK1098</li><li>◆ A32</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: None HCP: 8	<ul><li>★ AJ1052</li><li>♥ QJ43</li><li>♦ 109</li><li>♠ 106</li></ul>	The opponents are silent.  Partner bids first.

Board: 16	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K107	<b>♦</b> Q8652		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	<b>▼</b> A62	<b>♥</b> K1083	Pass	<b>2</b>	Pass	2♠
South HCP: 9	♦ A75	<b>♦</b> K84	Pass	4♠	AP	
Contract: 4♠ S	♣ AQ53	<b>♣</b> J	1. Stay			
Board: 17	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> QJ86	<b>★</b> 102				1NT
Vul: Both	<b>♥</b> KQ1083	<b>♥</b> A64	Pass	2•	Pass	2♥
North HCP: 8	<b>♦</b> 104	♦ AQ97	Pass	2♠	Pass	<b>4</b> ♥
South HCP: 16 Contract: 4♥ S	<b>♣</b> 102	<b>♣</b> AQ54	AP			
Contract. 4 V S						
Board: 18	North:	South:				
Dealer: N	↑01di. • 1098	A643	West	North		
Vul: NS	♥ Q4	♥ KJ1096		1NT	Pass	<b>2</b> ♦
North HCP: 15	• AK6	◆ 87	Pass	2♥	Pass	2♠
South HCP: 9	♣ AQ842	<b>♣</b> J6	AP			
Contract: 2♠ S	11100.2	200				
Board: 19	North:	South:	West	North	Fast	South
Dealer: S	<b>♦</b> KJ108	<b>♠</b> A7	West	rvorur	Last	1NT
Vul: EW	<b>♥</b> KQ873	<b>y</b> 954	Pass	2•	Pass	2 🗸
North HCP: 9	<b>♦</b> 7	♦ AK1098	Pass	2♠	Pass	
South HCP: 15	<b>♣</b> 876	♣ A32		<b>∠</b> ₹	газз	4▼
Contract: 4♥ S			AP			
Board: 20	NT d	Q 4	Wast	North	Foot	South
Dealer: N	North:	South:	WEST			
Vul: None	<b>♦</b> 43	♠ AJ1052	-	1NT	Pass	
North HCP: 15	▼ A109	♥ QJ43	Pass	<b>2</b> ♦	Pass	2♠
South HCP: 8	• AQ73	♦ 109 • 106	Pass	2NT	AP	
Contract: 2N N	♣ AJ42	<b>♣</b> 106	1. Stay	mon		

Board: 21 Dealer: S Vul: EW HCP: 9	<b>★</b> KQ65 <b>▼</b> 109742 <b>♦</b> A4 <b>♣</b> 105	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: Both HCP: 17	<ul><li>♣ Q32</li><li>♥ AK7</li><li>◆ Q3</li><li>♣ AQ1087</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: None HCP: 9	<ul><li>★ KQ852</li><li>▼ J865</li><li>◆ K7</li><li>◆ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: NS HCP: 16	<ul><li>★ 1063</li><li>★ A2</li><li>★ KQJ52</li><li>★ AQ5</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 21 Dealer: S Vul: EW North HCP: 9	North: ♠ KQ65 ▼ 109742	South: ♠ AJ ♥ AQ5	West Pass	North 2		South 1NT 2 V
North HCP: 9 South HCP: 15 Contract: 4♥ S	◆ A4 ◆ 105	◆ K7652 ◆ J76	Pass AP	2♠	Pass	4♥
Board: 22 Dealer: N Vul: Both	North: ♠ Q32	South: ♠ A875	West	North 1NT	East Pass	South 2
North HCP: 17 South HCP: 9 Contract: 4♥ N	◆ AK7 ◆ Q3 ◆ AQ1087	♥ J10432 ♦ KJ6 ♣ 4	Pass Pass	2 <b>♥</b> 4 <b>♥</b>	Pass AP	2♠
Board: 23 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>♠</b> KQ852 <b>♥</b> J865	<b>♠</b> A7 <b>♥</b> A43	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9 South HCP: 17	<b>♦</b> K7 <b>♣</b> 64	◆ A932 ◆ AJ72	Pass AP	2♠	Pass	3NT
Contract: 3N S	₩ 04	<b>₹</b> AJ 12	1. Stay	man		
Board: 24 Dealer: N Vul: NS	North: ♠ 1063	South: <b>♠</b> J542 <b>♥</b> KQ654	West	North 1NT	East Pass	South 2
North HCP: 16 South HCP: 9 Contract: 2♠ S	<ul><li>A2</li><li>KQJ52</li><li>AQ5</li></ul>	♦ 8 ♣ K104	Pass AP	2♥	Pass	2♠
Board: 25 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>♦</b> J10932 <b>♥</b> Q432	<b>♠</b> K64 <b>♥</b> A75	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 8 South HCP: 15	<b>•</b> —	◆ AQ973	Pass	2 <b>♠</b>	Pass	3♠
Contract: 4♠ N	♣ AJ104	<b>♣</b> Q3	Pass 1. Stay	4 <b>♠</b> man	AP	

Board: 21 Dealer: S Vul: EW + K7652 HCP: 15  Board: 22 Dealer: N Vul: Both HCP: 9  Board: 23 Dealer: S Vul: None HCP: 17  Board: 24 Dealer: N Vul: None HCP: 17  Board: 24 Dealer: N Vul: NS HCP: 9  K64  Fartner bids first.  The opponents are silent. You bid first.  Board: 24 Dealer: N KQ654 Vul: NS HCP: 9  K104  Board: 25 Dealer: S VA75 Vul: Both HCP: 9  K64 Dealer: S VA75 Vul: Both AQ973 HCP: 15  Q3  The opponents are silent. Partner bids first.  The opponents are silent. You bid first.			
Dealer: N Vul: Both HCP: 9  A7 Dealer: S Val: None HCP: 17  Board: 24 Dealer: N Vul: NS HCP: 9  A7 Dealer: N Vision Ap32 HCP: 17  Board: 24 Dealer: N Vul: NS HCP: 9  KQ654 Vul: NS HCP: 9  K64 Dealer: S Val: NS HCP: 9  K64 Dealer: S Val: NS HCP: 9  K64 Vul: NS HCP: 9  K64 Dealer: S Val: NS HCP: 9  Val: NS HCP: No Val:	Dealer: S Vul: EW	<b>♥</b> AQ5 <b>•</b> K7652	
Dealer: S Vul: None HCP: 17  AJ72  Wou bid first.  You bid first.  You bid first.  You bid first.  The opponents are silent.  You bid first.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Board: 25 K64 Dealer: S Vul: Both  AQ973  The opponents are silent.  You bid first.  You bid first.	Dealer: N Vul: Both	♥ J10432 ♦ KJ6	
Dealer: N Vul: NS HCP: 9  ★ K104  The opponents are silent.  Partner bids first.  Board: 25 Dealer: S Vul: Both  AQ973  The opponents are silent.  Partner bids first.  You bid first	Dealer: S Vul: None	<ul><li>★ A43</li><li>★ A932</li></ul>	
Dealer: S  A75  The opponents are silent.  Vul: Both  AQ973  You bid first	Dealer: N Vul: NS	<b>♥</b> KQ654 <b>♦</b> 8	
	Dealer: S Vul: Both	<ul><li>✓ A75</li><li>◆ AQ973</li></ul>	

Board: 21 Dealer: S Vul: EW North HCP: 9	North: ♠ KQ65 ▼ 109742	South: ♠ AJ ♥ AQ5	West Pass	North 2		South 1NT 2 V
North HCP: 9 South HCP: 15 Contract: 4♥ S	◆ A4 ◆ 105	◆ K7652 ◆ J76	Pass AP	2♠	Pass	4♥
Board: 22 Dealer: N Vul: Both	North: ♠ Q32	South: ♠ A875	West	North 1NT	East Pass	South 2
North HCP: 17 South HCP: 9 Contract: 4♥ N	◆ AK7 ◆ Q3 ◆ AQ1087	♥ J10432 ♦ KJ6 ♣ 4	Pass Pass	2 <b>♥</b> 4 <b>♥</b>	Pass AP	2♠
Board: 23 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>♠</b> KQ852 <b>♥</b> J865	<b>♠</b> A7 <b>♥</b> A43	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9 South HCP: 17	<b>♦</b> K7 <b>♣</b> 64	◆ A932 ◆ AJ72	Pass AP	2♠	Pass	3NT
Contract: 3N S	₩ 04	<b>₹</b> AJ 12	1. Stay	man		
Board: 24 Dealer: N Vul: NS	North: ♠ 1063	South: <b>♠</b> J542 <b>♥</b> KQ654	West	North 1NT	East Pass	South 2
North HCP: 16 South HCP: 9 Contract: 2♠ S	<ul><li>A2</li><li>KQJ52</li><li>AQ5</li></ul>	♦ 8 ♣ K104	Pass AP	2♥	Pass	2♠
Board: 25 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>♦</b> J10932 <b>♥</b> Q432	<b>♠</b> K64 <b>♥</b> A75	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 8 South HCP: 15	<b>•</b> —	◆ AQ973	Pass	2 <b>♠</b>	Pass	3♠
Contract: 4♠ N	♣ AJ104	<b>♣</b> Q3	Pass 1. Stay	4 <b>♠</b> man	AP	

Board: 26 Dealer: N Vul: None HCP: 15	<ul><li>★ K87</li><li>★ K7</li><li>◆ AK864</li><li>◆ Q74</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: NS HCP: 9	<ul><li>★ K652</li><li>★ 87652</li><li>★ A</li><li>★ Q109</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: EW HCP: 15	<ul><li>★ 543</li><li>♥ QJ9</li><li>◆ AKQ6</li><li>★ K109</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: NS HCP: 9	<ul><li>AJ983</li><li>✓ A964</li><li>♦ 873</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 15	<ul><li>★ 54</li><li>▼ KQ10</li><li>◆ AQJ97</li><li>◆ K42</li></ul>	The opponents are silent. You bid first.

Board: 26 Dealer: N Vul: None North HCP: 15	North: <b>♠</b> K87 <b>♥</b> K7	South: <b>♠</b> J1053 <b>♥</b> AQJ104		North 1NT	Pass	2•
North HCP: 13 South HCP: 8 Contract: 2♠ S	◆ AK864 ◆ Q74	◆ 92 ◆ 82	Pass AP	2♥	Pass	<b>∠•</b>
Board: 27 Dealer: S	North: <b>♠</b> K652	South: ♠ QJ	West	North	East	South 1NT
Vul: NS North HCP: 9	<b>♥</b> 87652	<b>♥</b> KJ10	Pass	2♦	Pass	2♥
South HCP: 15	♦ A	◆ J832	Pass	2♠	Pass	3♥
Contract: 4♥ S	<b>♣</b> Q109	<b>♣</b> AK63	Pass	4♥	AP	
Board: 28 Dealer: N	North:	South:	West	North		
Vul: EW	<b>★</b> 543	<b>♦</b> A1098	D	1NT		2 <b>\(\phi\)</b>
North HCP: 15	<b>♥</b> QJ9 <b>♦</b> AKQ6	♥ 108763 ♦ J	Pass Pass	2 <b>♥</b> 3 <b>♥</b>	Pass Pass	
South HCP: 9 Contract: 4♥ N	♣ K109	♣ A83	AP	3♥	1 ass	4
Board: 29	North:	South:	West	North	East	South 1NT
Dealer: S	<b>♠</b> AJ983	<b>★</b> 1052	Pass	2 <b>♣</b> ¹	Pass	2•
Vul: NS North HCP: 9 South HCP: 15	<ul><li>★ A964</li><li>★ 873</li><li>★ 3</li></ul>	<b>∨</b> J7 <b>♦</b> KQJ104 <b>♣</b> AKJ	Pass AP	2♠	Pass	4♠
Contract: 4♠ N	<b>~</b> 3		1. Stay	man		
Board: 30 Dealer: N Vul: EW	North: ♠ 54	South: ♠ KQJ6	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> KQ10	<b>♥</b> J8742	Pass	2	Pass	
South HCP: 8	◆ AQJ97 <b>◆</b> K42	♦ 106 ♣ J10	Pass	3♥	AP	
Contract: 3♥ N	¥ 1\74	<b>₹</b> J10				

Board: 26 Dealer: N Vul: None HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 15	♣ QJ ♥ KJ10 ♦ J832 ♣ AK63	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: EW HCP: 9	<ul><li>★ A1098</li><li>▼ 108763</li><li>◆ J</li><li>★ A83</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 15	<ul><li>▲ 1052</li><li>♥ J7</li><li>◆ KQJ104</li><li>♣ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 8	<ul><li>★ KQJ6</li><li>▼ J8742</li><li>◆ 106</li><li>◆ J10</li></ul>	The opponents are silent.  Partner bids first.

Board: 26 Dealer: N Vul: None North HCP: 15	North: <b>♠</b> K87 <b>♥</b> K7	South: <b>♠</b> J1053 <b>♥</b> AQJ104		North 1NT	Pass	2•
North HCP: 13 South HCP: 8 Contract: 2♠ S	◆ AK864 ◆ Q74	◆ 92 ◆ 82	Pass AP	2♥	Pass	<b>∠•</b>
Board: 27 Dealer: S	North: <b>♠</b> K652	South: ♠ QJ	West	North	East	South 1NT
Vul: NS North HCP: 9	<b>♥</b> 87652	<b>♥</b> KJ10	Pass	2♦	Pass	2♥
South HCP: 15	♦ A	◆ J832	Pass	2♠	Pass	3♥
Contract: 4♥ S	<b>♣</b> Q109	<b>♣</b> AK63	Pass	4♥	AP	
Board: 28 Dealer: N	North:	South:	West	North		
Vul: EW	<b>★</b> 543	<b>♦</b> A1098	D	1NT		2 <b>\(\phi\)</b>
North HCP: 15	<b>♥</b> QJ9 <b>♦</b> AKQ6	♥ 108763 ♦ J	Pass Pass	2 <b>♥</b> 3 <b>♥</b>	Pass Pass	
South HCP: 9 Contract: 4♥ N	♣ K109	♣ A83	AP	3♥	1 ass	4
Board: 29	North:	South:	West	North	East	South 1NT
Dealer: S	<b>♠</b> AJ983	<b>★</b> 1052	Pass	2 <b>♣</b> ¹	Pass	2•
Vul: NS North HCP: 9 South HCP: 15	<ul><li>★ A964</li><li>★ 873</li><li>★ 3</li></ul>	<b>∨</b> J7 <b>♦</b> KQJ104 <b>♣</b> AKJ	Pass AP	2♠	Pass	4♠
Contract: 4♠ N	<b>~</b> 3		1. Stay	man		
Board: 30 Dealer: N Vul: EW	North: ♠ 54	South: ♠ KQJ6	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> KQ10	<b>♥</b> J8742	Pass	2	Pass	
South HCP: 8	◆ AQJ97 <b>◆</b> K42	♦ 106 ♣ J10	Pass	3♥	AP	
Contract: 3♥ N	¥ 1\74	<b>₹</b> J10				

Board: 31 Dealer: S Vul: Both HCP: 8	<ul><li>♠ Q9743</li><li>♥ A653</li><li>♦ Q</li><li>♠ 1063</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: NS HCP: 17	<ul><li>★ A84</li><li>♥ 64</li><li>★ KJ984</li><li>★ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: EW HCP: 8	<ul><li>★ K653</li><li>▼ KJ1084</li><li>◆ 2</li><li>◆ J82</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: Both HCP: 16	<ul><li>★ K72</li><li>★ A6</li><li>★ AQ107</li><li>★ K432</li></ul>	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: None HCP: 9	<ul><li>★ A1054</li><li>▼ KQ1095</li><li>◆ 743</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.

Board: 31 Dealer: S Vul: Both North HCP: 8	North: ♠ Q9743 ♥ A653	South: ♠ K86 ▼ J94	West Pass Pass	North 2♣¹ 2♠	East Pass Pass	1NT 2♦
South HCP: 16 Contract: 4♠ N	◆ Q ◆ 1063	◆ AJ105 ◆ AK9	AP 1. Stay		rass	<del>1</del> ₹
Board: 32 Dealer: N Vul: NS	North: ♠ A84	South: ♠ Q9653	West	North 1NT	East Pass	
North HCP: 17 South HCP: 8 Contract: 4♠ S	♥ 64 ♦ KJ984 ♠ AKQ	♥ Q1072 ♦ A10 ♣ 84	Pass Pass 1. Stay	2♦ 4♠ man	Pass AP	2♠
Board: 33 Dealer: S Vul: EW	North: ♠ K653	South: ◆ 94	West	North	East	South 1NT
North HCP: 8 South HCP: 15 Contract: 3 S	▼ KJ1084 ◆ 2 • J82	♥ Q62 ♦ AQ974 ♣ AK5	Pass Pass AP	2 <b>♦</b> 2 <b>♠</b>	Pass Pass	
Board: 34 Dealer: N	North: ♠ K72	South:	West	North 1NT	East Pass	
Vul: Both North HCP: 16 South HCP: 8 Contract: 4♠ S	<ul><li>★ A6</li><li>★ AQ107</li><li>★ K432</li></ul>	♣ QJ984 ♥ Q1097 ♦ K98 ♣ 9	Pass Pass 1. Stay	2♦ 4♠ man	Pass AP	2♠
Board: 35 Dealer: S Vul: None	North: ♠ A1054	South: ♠ KJ7	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 2♠ N	<ul><li>▼ KQ1095</li><li>◆ 743</li><li>◆ 5</li></ul>	♥ 63 ♦ QJ8 ♣ AKJ92	Pass Pass	2 <b>♦</b> 2 <b>♠</b>	Pass AP	2♥

Board: 31 Dealer: S Vul: Both HCP: 16	<ul><li>★ K86</li><li>▼ J94</li><li>◆ AJ105</li><li>◆ AK9</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: NS HCP: 8	<ul><li>♣ Q9653</li><li>♥ Q1072</li><li>◆ A10</li><li>♣ 84</li></ul>	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: EW HCP: 15	<ul><li>♦ 94</li><li>♥ Q62</li><li>♦ AQ974</li><li>♣ AK5</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: Both HCP: 8	<ul><li>◆ QJ984</li><li>◆ Q1097</li><li>◆ K98</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ7</li><li>★ 63</li><li>◆ QJ8</li><li>◆ AKJ92</li></ul>	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: Both North HCP: 8	North: ♠ Q9743 ♥ A653	South: ♠ K86 ▼ J94	West Pass Pass	North 2♣¹ 2♠	East Pass Pass	1NT 2♦
South HCP: 16 Contract: 4♠ N	◆ Q ◆ 1063	◆ AJ105 ◆ AK9	AP 1. Stay		rass	<del>1</del> ₹
Board: 32 Dealer: N Vul: NS	North: ♠ A84	South: ♠ Q9653	West	North 1NT	East Pass	
North HCP: 17 South HCP: 8 Contract: 4♠ S	♥ 64 ♦ KJ984 ♠ AKQ	♥ Q1072 ♦ A10 ♣ 84	Pass Pass 1. Stay	2♦ 4♠ man	Pass AP	2♠
Board: 33 Dealer: S Vul: EW	North: ♠ K653	South: ◆ 94	West	North	East	South 1NT
North HCP: 8 South HCP: 15 Contract: 3 S	▼ KJ1084 ◆ 2 • J82	♥ Q62 ♦ AQ974 ♣ AK5	Pass Pass AP	2 <b>♦</b> 2 <b>♠</b>	Pass Pass	
Board: 34 Dealer: N	North: ♠ K72	South:	West	North 1NT	East Pass	
Vul: Both North HCP: 16 South HCP: 8 Contract: 4♠ S	<ul><li>★ A6</li><li>★ AQ107</li><li>★ K432</li></ul>	♣ QJ984 ♥ Q1097 ♦ K98 ♣ 9	Pass Pass 1. Stay	2♦ 4♠ man	Pass AP	2♠
Board: 35 Dealer: S Vul: None	North: ♠ A1054	South: ♠ KJ7	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 2♠ N	<ul><li>▼ KQ1095</li><li>◆ 743</li><li>◆ 5</li></ul>	♥ 63 ♦ QJ8 ♣ AKJ92	Pass Pass	2 <b>♦</b> 2 <b>♠</b>	Pass AP	2♥

Board: 36 Dealer: N Vul: EW HCP: 15	<ul><li>★ K98</li><li>▼ K93</li><li>◆ KJ93</li><li>◆ AJ9</li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q873</li><li>♥ Q8632</li><li>◆ A94</li><li>♣ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q96</li><li>♥ A54</li><li>♦ KQ</li><li>♣ A10753</li></ul>	The opponents are silent.  You bid first.
Board: 39 Dealer: S Vul: Both HCP: 8	<ul><li>★ KQ642</li><li>★ K983</li><li>★ 4</li><li>★ 942</li></ul>	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: None HCP: 15	<ul><li>★ 753</li><li>▼ K64</li><li>◆ AKJ4</li><li>◆ A53</li></ul>	The opponents are silent. You bid first.

Board: 36 Dealer: N	North: ♠ K98	South: ♠ AQJ53	West	North 1NT	East Pass	
Vul: EW North HCP: 15	<b>♥</b> K93	<b>♥</b> Q1076	Pass	2•	Pass	
South HCP: 9	<b>♦</b> KJ93	<b>♦</b> 107	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> AJ9	<b>♣</b> 103	1. Stay	man		
Board: 37	North:	South:	<b>W</b> 74	NT41.	E4	C 41-
Dealer: S Vul: None	<b>♦</b> Q873	<b>★</b> K65	West	North	East	South 1NT
North HCP: 8	♥ Q8632	<b>♥</b> K5	Pass	2•	Pass	2♥
South HCP: 15 Contract: 2♠ N	◆ A94 ◆ 2	◆ KJ73 ◆ KQ53	Pass	2♠	AP	
Board: 38	North:	South:	West	North	East	South
Dealer: N	• Q96	<b>♦</b> A753		1NT	Pass	2•
Vul: NS North HCP: 15	<b>♥</b> A54	<b>♥</b> J10862	Pass	2♥	Pass	2♠
South HCP: 9	♦ KQ	♦ A43	Pass	3♥	Pass	4♥
Contract: 4♥ N	♣ A10753	<b>♣</b> 6	AP			
Board: 39			West	North	East	
Dealer: S	North:	South:	_	1	_	1NT
Vul: Both	<b>♠</b> KQ642 <b>♥</b> K983	<b>♦</b> J5	Pass	2 <b>♣</b> ¹		2 <b>\(\)</b>
North HCP: 8	• 4	<b>♥</b> AQ10 <b>♦</b> AJ853	Pass AP	2♠	Pass	2NT
South HCP: 15 Contract: 2N S	<b>♣</b> 942	♣ K107	AP 1. Stay	man		
Contract: 21v S			1. Stay	114111		
Board: 40	North:	South:	West	North	East	South
Dealer: N	4 753	souii. ♠ AJ982		1NT	Pass	
Vul: None North HCP: 15	<b>∨</b> K64	♥ Q732	Pass	2•	Pass	
South HCP: 9	♦ AKJ4	<b>♦</b> 32	Pass	4♠	AP	
Contract: 4♠ S	♣ A53	<b>♣</b> Q4	1. Stay	man		

Board: 36 Dealer: N Vul: EW HCP: 9	<ul><li>AQJ53</li><li>♥Q1076</li><li>107</li><li>103</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 15	<ul><li>★ K65</li><li>★ K5</li><li>◆ KJ73</li><li>◆ KQ53</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: NS HCP: 9	<ul><li>A753</li><li>✓ J10862</li><li>→ A43</li><li>♠ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: Both HCP: 15	<ul><li>♣ J5</li><li>♥ AQ10</li><li>◆ AJ853</li><li>♣ K107</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: None HCP: 9	<ul><li>AJ982</li><li>♥ Q732</li><li>◆ 32</li><li>♣ Q4</li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N	North: ♠ K98	South: ♠ AQJ53	West	North 1NT	East Pass	
Vul: EW North HCP: 15	<b>♥</b> K93	<b>♥</b> Q1076	Pass	2•	Pass	
South HCP: 9	<b>♦</b> KJ93	<b>♦</b> 107	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> AJ9	<b>♣</b> 103	1. Stay	man		
Board: 37	North:	South:	<b>W</b> 74	NT41.	E4	C 41-
Dealer: S Vul: None	<b>♦</b> Q873	<b>★</b> K65	West	North	East	South 1NT
North HCP: 8	♥ Q8632	<b>♥</b> K5	Pass	2•	Pass	2♥
South HCP: 15 Contract: 2♠ N	◆ A94 ◆ 2	◆ KJ73 ◆ KQ53	Pass	2♠	AP	
Board: 38	North:	South:	West	North	East	South
Dealer: N	• Q96	<b>♦</b> A753		1NT	Pass	2•
Vul: NS North HCP: 15	<b>♥</b> A54	<b>♥</b> J10862	Pass	2♥	Pass	2♠
South HCP: 9	♦ KQ	♦ A43	Pass	3♥	Pass	4♥
Contract: 4♥ N	♣ A10753	<b>♣</b> 6	AP			
Board: 39			West	North	East	
Dealer: S	North:	South:	_	1	_	1NT
Vul: Both	<b>♠</b> KQ642 <b>♥</b> K983	<b>♦</b> J5	Pass	2 <b>♣</b> ¹		2 <b>\(\)</b>
North HCP: 8	• 4	<b>♥</b> AQ10 <b>♦</b> AJ853	Pass AP	2♠	Pass	2NT
South HCP: 15 Contract: 2N S	<b>♣</b> 942	♣ K107	AP 1. Stay	man		
Contract: 21v S			1. Stay	114111		
Board: 40	North:	South:	West	North	East	South
Dealer: N	4 753	souii. ♠ AJ982		1NT	Pass	
Vul: None North HCP: 15	<b>∨</b> K64	♥ Q732	Pass	2•	Pass	
South HCP: 9	♦ AKJ4	<b>♦</b> 32	Pass	4♠	AP	
Contract: 4♠ S	♣ A53	<b>♣</b> Q4	1. Stay	man		

Board: 41 Dealer: S Vul: NS HCP: 9	<ul><li>♣ J10986</li><li>♥ K942</li><li>♦ K43</li><li>♣ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: EW HCP: 15	<ul><li>★ K3</li><li>★ A63</li><li>◆ J862</li><li>◆ AK76</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: None HCP: 9	<ul><li>★ A963</li><li>♥ 98753</li><li>★ K7</li><li>★ Q8</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: EW HCP: 15	<ul><li>★ AK7</li><li>★ K6</li><li>★ AJ85</li><li>★ 8743</li></ul>	The opponents are silent.  You bid first.
Board: 45 Dealer: S Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 41 Dealer: S	North: <b>♠</b> J10986	South: ♠ AQ4	West	North	East	South 1NT
Vul: NS	♥ K942	<b>₽</b> AQ4 <b>∀</b> AQ8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 9	♦ K43	◆ J9872	Pass	2♠	Pass	4♠
South HCP: 17 Contract: 4♠ N	<b>♣</b> Q	<b>♣</b> A8	AP			
Contract: 44 N			1. Stay	man		
Board: 42	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K3	<b>♦</b> A10952		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15	<b>▼</b> A63	▼ J852	Pass	2•	Pass	
South HCP: 15	<b>♦</b> J862	<b>•</b> —	Pass	2NT	AP	
Contract: 2N N	<b>♣</b> AK76	<b>♣</b> QJ95	1. Stay	man		
Board: 43	North:	South:	West	North	East	South
Dealer: S	<b>A</b> A963	<b>♦</b> J5				1NT
Vul: None North HCP: 9	<b>9</b> 8753	<b>♥</b> QJ10	Pass	<b>2</b>	Pass	2♥
South HCP: 15	<b>♦</b> K7	♦ A543	Pass	2♠	Pass	3♥
Contract: 4♥ S	<b>♣</b> Q8	♣ AK107	Pass	4♥	AP	
Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK7	soum: <b>♦</b> 105432		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> K6	♥ AJ42	Pass	<b>2</b>	Pass	2♠
North HCP: 15 South HCP: 8	◆ AJ85	<b>♦</b> 7	Pass	4♠	AP	
South HCP: 8 Contract: 4♠ S	<b>♣</b> 8743	<b>♣</b> K52	1. Stay	man		
Board: 45	NT 4	G d	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♣</b> J10985 <b>♥</b> AQ107	<b>♠</b> Q4 <b>♥</b> K82	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 8	▼ AQ107 ♦—	◆ AQ87	Pass	2♠	Pass	2NT
South HCP: 15	<b>♣</b> J963	♣ A1084	AP			
Contract: 2N S			1. Stayman			

Board: 41 Dealer: S Vul: NS HCP: 17	<ul><li>AQ4</li><li>✓ AQ8</li><li>✓ J9872</li><li>A8</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: EW HCP: 8	<ul><li>★ A10952</li><li>♥ J852</li><li>♦ —</li><li>◆ QJ95</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: None HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: EW HCP: 8	<ul><li>★ 105432</li><li>★ AJ42</li><li>★ 7</li><li>★ K52</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: Both HCP: 15	<ul><li>♠ Q4</li><li>♥ K82</li><li>♦ AQ87</li><li>♠ A1084</li></ul>	The opponents are silent. You bid first.

Board: 41 Dealer: S	North: <b>♠</b> J10986	South: ♠ AQ4	West	North	East	South 1NT
Vul: NS	♥ K942	<b>₽</b> AQ4 <b>∀</b> AQ8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 9	♦ K43	◆ J9872	Pass	2♠	Pass	4♠
South HCP: 17 Contract: 4♠ N	<b>♣</b> Q	<b>♣</b> A8	AP			
Contract: 44 N			1. Stay	man		
Board: 42	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K3	<b>♦</b> A10952		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15	<b>▼</b> A63	▼ J852	Pass	2•	Pass	
South HCP: 15	<b>♦</b> J862	<b>•</b> —	Pass	2NT	AP	
Contract: 2N N	<b>♣</b> AK76	<b>♣</b> QJ95	1. Stay	man		
Board: 43	North:	South:	West	North	East	South
Dealer: S	<b>A</b> A963	<b>♦</b> J5				1NT
Vul: None North HCP: 9	<b>9</b> 8753	<b>♥</b> QJ10	Pass	<b>2</b>	Pass	2♥
South HCP: 15	<b>♦</b> K7	♦ A543	Pass	2♠	Pass	3♥
Contract: 4♥ S	<b>♣</b> Q8	♣ AK107	Pass	4♥	AP	
Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK7	soum: <b>♦</b> 105432		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> K6	♥ AJ42	Pass	<b>2</b>	Pass	2♠
North HCP: 15 South HCP: 8	◆ AJ85	<b>♦</b> 7	Pass	4♠	AP	
South HCP: 8 Contract: 4♠ S	<b>♣</b> 8743	<b>♣</b> K52	1. Stay	man		
Board: 45	NT 4	G d	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♣</b> J10985 <b>♥</b> AQ107	<b>♠</b> Q4 <b>♥</b> K82	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 8	▼ AQ107 ♦—	◆ AQ87	Pass	2♠	Pass	2NT
South HCP: 15	<b>♣</b> J963	♣ A1084	AP			
Contract: 2N S			1. Stayman			

Board: 46 Dealer: N Vul: NS HCP: 16	<ul><li>★ A105</li><li>♥ 94</li><li>◆ AK52</li><li>◆ AJ107</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: EW HCP: 8	<ul><li>★ AJ102</li><li>▼ K10975</li><li>★ 64</li><li>♣ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: Both HCP: 17	<ul><li>♠ 654</li><li>♥ Q3</li><li>♦ AQ985</li><li>♠ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: EW HCP: 9	<ul><li>★ AK1054</li><li>▼ 10852</li><li>◆ 52</li><li>◆ Q5</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 16	<ul><li>A52</li><li>♥ Q98</li><li>A9864</li><li>AQ</li></ul>	The opponents are silent. You bid first.

Board: 46 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2♠ S	North:  ♠ A105  ♥ 94  ♠ AK52  ♣ AJ107	South:  ♠ K987  ♥ AJ1072  • 10  ♣ 652	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 47 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ♠ AJ102  ♥ K10975  ♠ 64  ♣ 85	South:  ♠ K43  ♥ Q3  ♠ AK1093  ♣ A104	West Pass Pass	North 2♦ 2♠	East Pass AP	South 1NT 2♥
Board: 48 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 4♠ S	North:	South:  ♠ A10983  ♥ A974  ♠ 2  ♠ 954	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 49 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ AK1054  ♥ 10852  ♠ 52  ♣ Q5	South:  ♠ Q93  ♥ J73  ♦ KJ83  ♣ AKJ	Pass Pass Pass Pass 1. Stay	North  2♣¹ 2♠ 4♠ man	East Pass Pass AP	1NT 2◆
Board: 50 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ A52  ♥ Q98  ♠ A9864  ♣ AQ	South:  ♠ KQJ103  ♥ K1053  ←—  ♣ 9753	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹

Board: 46 Dealer: N Vul: NS HCP: 8	<ul><li>★ K987</li><li>★ AJ1072</li><li>★ 10</li><li>★ 652</li></ul>	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: EW HCP: 16	<ul><li>★ K43</li><li>♥ Q3</li><li>◆ AK1093</li><li>◆ A104</li></ul>	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: Both HCP: 8	<ul><li>★ A10983</li><li>★ A974</li><li>◆ 2</li><li>◆ 954</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q93</li><li>♥ J73</li><li>◆ KJ83</li><li>♣ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: Both HCP: 9	<ul><li>★ KQJ103</li><li>★ K1053</li><li>★ —</li><li>★ 9753</li></ul>	The opponents are silent.  Partner bids first.

Board: 46 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2♠ S	North:  ♠ A105  ♥ 94  ♠ AK52  ♣ AJ107	South:  ♠ K987  ♥ AJ1072  • 10  ♣ 652	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 47 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ♠ AJ102  ♥ K10975  ♠ 64  ♣ 85	South:  ♠ K43  ♥ Q3  ♠ AK1093  ♣ A104	West Pass Pass	North 2♦ 2♠	East Pass AP	South 1NT 2♥
Board: 48 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 4♠ S	North:	South:  ♠ A10983  ♥ A974  ♠ 2  ♠ 954	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 49 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ AK1054  ♥ 10852  ♠ 52  ♣ Q5	South:  ♠ Q93  ♥ J73  ♦ KJ83  ♣ AKJ	Pass Pass Pass Pass 1. Stay	North  2♣¹ 2♠ 4♠ man	East Pass Pass AP	1NT 2◆
Board: 50 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ A52  ♥ Q98  ♠ A9864  ♣ AQ	South:  ♠ KQJ103  ♥ K1053  ←—  ♣ 9753	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹

Board: 51	The opponents are silent.  Partner bids first.
Board: 52	The opponents are silent. You bid first.
Board: 53	The opponents are silent.  Partner bids first.
Board: 54	The opponents are silent. You bid first.
Board: 55	The opponents are silent.  Partner bids first.

Board: 51 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>♠</b> AQJ87 <b>♥</b> J843	<b>♠</b> K96 <b>♥</b> AQ	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 9	• J9 • J9	◆ K872	Pass	2♠	Pass	4♠
South HCP: 15	<b>♣</b> 75	<b>♣</b> K432	AP			
Contract: 4♠ N			1. Stay	man		
Board: 52 Dealer: N Vul: NS	North: ♠ K6	South: ♠ QJ82	West	North 1NT	East Pass	South 2
North HCP: 16	♥ AKJ	<b>♥</b> 98762	Pass	2 🗸	Pass	
South HCP: 9	♦ J95 ♣ KJ1086	◆ AQ10 ◆ 3	Pass	<b>4</b> ♥	AP	
Contract: 4♥ N	₩ KJ1000	<b>4</b> 3				
Board: 53 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>★</b> K10962	<b>♦</b> 84	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	<b>♥</b> 10864	<b>♥</b> AK5	Pass	2 <b>4</b>		3NT
South HCP: 16	<b>♦</b> AQ6 <b>♣</b> 9	◆ K108 ◆ AQ753	AP		1 0,55	0111
Contract: 3N S	<del>4</del> )	¥11Q133	1. Stay	man		
Board: 54	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 86	<b>♠</b> AJ1094		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 17	♥ AK3	<b>♥</b> Q1087	Pass	2♦	Pass	2♠
South HCP: 17	<b>♦</b> KJ4 <b>♣</b> KQJ106	◆ Q65	Pass	3NT	AP	
Contract: 3N N	₩ KQJ100	<b>♣</b> 8	1. Stay	man		
Board: 55	3.T4	a	Wast	Month	East	Contle
Dealer: S	North:	South:	west	North	East	
Vul: EW	<b>★</b> K965	<b>♠</b> AJ <b>♥</b> AJ9	Pass	2•	Pass	1NT 2♥
North HCP: 9	♥ KQ865 ♦ 92	◆ K1075	Pass	2 <b>▼</b>	Pass	
South HCP: 16 Contract: 4♥ S	<b>♣</b> J6	<b>★</b> K932	AP	<b>∠∓</b>	1 455	<del>-</del> 7 ₹

Board: 51 Dealer: S Vul: None HCP: 15	<ul><li>★ K96</li><li>★ AQ</li><li>★ K872</li><li>★ K432</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: NS HCP: 9	◆ QJ82 ▼ 98762 ◆ AQ10 ◆ 3	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 16	<ul><li>★84</li><li>★AK5</li><li>★K108</li><li>★AQ753</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: None HCP: 9	<ul><li>AJ1094</li><li>♥ Q1087</li><li>♦ Q65</li><li>♣ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: EW HCP: 16	<ul><li>▲ AJ</li><li>✓ AJ9</li><li>◆ K1075</li><li>◆ K932</li></ul>	The opponents are silent. You bid first.

Board: 51 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>♠</b> AQJ87 <b>♥</b> J843	<b>♠</b> K96 <b>♥</b> AQ	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 9	• J9 • J9	◆ K872	Pass	2♠	Pass	4♠
South HCP: 15	<b>♣</b> 75	<b>♣</b> K432	AP			
Contract: 4♠ N			1. Stay	man		
Board: 52 Dealer: N Vul: NS	North: ♠ K6	South: ♠ QJ82	West	North 1NT	East Pass	South 2
North HCP: 16	♥ AKJ	<b>♥</b> 98762	Pass	2 🗸	Pass	
South HCP: 9	♦ J95 ♣ KJ1086	◆ AQ10 ◆ 3	Pass	<b>4</b> ♥	AP	
Contract: 4♥ N	₩ KJ1000	<b>4</b> 3				
Board: 53 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>★</b> K10962	<b>♦</b> 84	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	<b>♥</b> 10864	<b>♥</b> AK5	Pass	2 <b>4</b>		3NT
South HCP: 16	<b>♦</b> AQ6 <b>♣</b> 9	◆ K108 ◆ AQ753	AP		1 0,55	0111
Contract: 3N S	<del>4</del> )	¥11Q133	1. Stay	man		
Board: 54	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 86	<b>♠</b> AJ1094		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 17	♥ AK3	<b>♥</b> Q1087	Pass	2♦	Pass	2♠
South HCP: 17	<b>♦</b> KJ4 <b>♣</b> KQJ106	◆ Q65	Pass	3NT	AP	
Contract: 3N N	₩ KQJ100	<b>♣</b> 8	1. Stay	man		
Board: 55	3.T4	a	Wast	Month	East	Contle
Dealer: S	North:	South:	west	North	East	
Vul: EW	<b>★</b> K965	<b>♠</b> AJ <b>♥</b> AJ9	Pass	2•	Pass	1NT 2♥
North HCP: 9	♥ KQ865 ♦ 92	◆ K1075	Pass	2 <b>▼</b>	Pass	
South HCP: 16 Contract: 4♥ S	<b>♣</b> J6	<b>★</b> K932	AP	<b>∠∓</b>	1 455	<del>-</del> 7 ₹

Board: 56 Dealer: N Vul: None HCP: 15	<ul><li>AK3</li><li>✓ AJ2</li><li>✓ 975</li><li>✓ K1062</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: EW HCP: 8	<ul><li>J542</li><li>✓ A10965</li><li>✓ Q85</li><li>J</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 17	<ul><li>♣ Q93</li><li>♥ KQ</li><li>◆ AQ963</li><li>♣ KJ6</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 9	<ul><li>AQ94</li><li>✓ J9732</li><li>✓ 96</li><li>✓ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: EW HCP: 15	<ul><li>★ KJ4</li><li>★ K76</li><li>★ K65</li><li>★ KQ109</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: None North HCP: 15 South HCP: 8	North:  ♠ AK3  ♥ AJ2  ♦ 975	South: ♠ Q864 ♥ K9853 ♦ Q	Pass	North 1NT 2♥	Pass Pass	2•
Contract: 3♥ N	<b>♣</b> K1062	<b>♣</b> J43	Pass	3♥	AP	
Board: 57 Dealer: S	North: <b>♠</b> J542	South:	West	North	East	South 1NT
Vul: EW North HCP: 8	▼ A10965	<b>♥</b> Q72	Pass	<b>2</b>	Pass	2♥
South HCP: 15	◆ Q85	◆ A72	Pass	2♠	Pass	4♥
Contract: 4♥ S	<b>♣</b> J	<b>♣</b> KQ942	AP			
Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ Q93	<b>★</b> K8752		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> KQ	<b>♥</b> A1063	Pass	2♦	Pass	2♠
South HCP: 9	◆ AQ963	<b>♦</b> 108	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> KJ6	<b>♣</b> Q9	1. Stay	man		
Board: 59 Dealer: S	North:	South:	West	North	East	South
Vul: NS	<b>A</b> AQ94 <b>★</b> 10722	<b>★</b> K8	_			1NT
North HCP: 9	♥ J9732 ♦ 96	♥ 1065 ♦ A43	Pass	<b>2</b> ♦	Pass	2 <b>Y</b>
South HCP: 15	<b>♣</b> Q3	<b>♣</b> AKJ76	Pass	<b>2</b> ♠	Pass	3 <b>V</b>
Contract: 4♥ S			Pass	4♥	AP	
Board: 60	North	South				
Dealer: N	North: ♠ KJ4	South: ♠ Q765	West	North		
Vul: EW	<b>♥</b> K76	♥ Q10953	ъ	1NT	Pass	<b>2</b> ♦
North HCP: 15 South HCP: 9	<b>♦</b> K65	◆ AJ92	Pass	2 <b>Y</b>	Pass	<b>3</b> ♦
Contract: 4 V	<b>♣</b> KQ109	<b>♣</b> —	Pass	4♥	AP	

Board: 56 Dealer: N Vul: None HCP: 8	<ul><li>♣ Q864</li><li>♥ K9853</li><li>◆ Q</li><li>♣ J43</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: EW HCP: 15	<ul><li>♠ A7</li><li>♥ Q72</li><li>♠ A72</li><li>♠ KQ942</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: Both HCP: 9	<b>★</b> K8752 <b>♥</b> A1063 <b>♦</b> 108 <b>♣</b> Q9	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 15	<ul><li>★ K8</li><li>▼ 1065</li><li>◆ A43</li><li>◆ AKJ76</li></ul>	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: EW HCP: 9	<ul><li>♣ Q765</li><li>♥ Q10953</li><li>◆ AJ92</li><li>♣ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: None North HCP: 15 South HCP: 8	North:  ♠ AK3  ♥ AJ2  ♦ 975	South: ♠ Q864 ♥ K9853 ♦ Q	Pass	North 1NT 2♥	Pass Pass	2•
Contract: 3♥ N	<b>♣</b> K1062	<b>♣</b> J43	Pass	3♥	AP	
Board: 57 Dealer: S	North: <b>♠</b> J542	South:	West	North	East	South 1NT
Vul: EW North HCP: 8	▼ A10965	<b>♥</b> Q72	Pass	<b>2</b>	Pass	2♥
South HCP: 15	◆ Q85	◆ A72	Pass	2♠	Pass	4♥
Contract: 4♥ S	<b>♣</b> J	<b>♣</b> KQ942	AP			
Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ Q93	<b>★</b> K8752		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> KQ	<b>♥</b> A1063	Pass	2♦	Pass	2♠
South HCP: 9	◆ AQ963	<b>♦</b> 108	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> KJ6	<b>♣</b> Q9	1. Stay	man		
Board: 59 Dealer: S	North:	South:	West	North	East	South
Vul: NS	<b>A</b> AQ94 <b>★</b> 10722	<b>★</b> K8	_			1NT
North HCP: 9	♥ J9732 ♦ 96	♥ 1065 ♦ A43	Pass	<b>2</b> ♦	Pass	2 <b>Y</b>
South HCP: 15	<b>♣</b> Q3	<b>♣</b> AKJ76	Pass	<b>2</b> ♠	Pass	3 <b>V</b>
Contract: 4♥ S			Pass	4♥	AP	
Board: 60	North	South				
Dealer: N	North: ♠ KJ4	South: ♠ Q765	West	North		
Vul: EW	<b>♥</b> K76	♥ Q10953	ъ	1NT	Pass	<b>2</b> ♦
North HCP: 15 South HCP: 9	<b>♦</b> K65	◆ AJ92	Pass	2 <b>Y</b>	Pass	<b>3</b> ♦
Contract: 4 V	<b>♣</b> KQ109	<b>♣</b> —	Pass	4♥	AP	

Board: 61 Dealer: S Vul: Both HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: None HCP: 17	<ul><li>AQ6</li><li>✓ KJ8</li><li>✓ K9752</li><li>A8</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: EW HCP: 8	<ul><li>★ A762</li><li>▼ A10952</li><li>★ 32</li><li>★ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q104</li><li>♥ A8</li><li>◆ Q98</li><li>♣ AKJ83</li></ul>	The opponents are silent.  You bid first.
Board: 65 Dealer: S Vul: None HCP: 9	<b>♦</b> KQ1063 <b>♥</b> 8654 <b>♦</b> A93 <b>♣</b> 7	The opponents are silent.  Partner bids first.

Board: 61 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 24 N	North:	South:  • 1073  • Q2  • A82  • AKQ62	West Pass Pass	North 2	East Pass AP	1NT
Board: 62 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ AQ6  ♥ KJ8  ♠ K9752  ♠ A8	South:  ♠ 10432  ♥ AQ764  ♦ J103  ♣ J	West Pass Pass	North 1NT 2♥ 4♥		2♦
Board: 63 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2♠ N	North:  ♠ A762  ♥ A10952  ♦ 32  ♠ 76	South:  ♠ K43  ♥ 87  ♠ QJ10  ♠ AKQ85	West Pass Pass	North 2	East Pass AP	South 1NT 2♥
Board: 64 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ Q104  ♥ A8  ♠ Q98  ♠ AKJ83	South:  ♠ KJ987  ♥ KJ107  ♦ J4  ♣ 92	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 65 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ KQ1063  ♥ 8654  ♠ A93  ♣ 7	South:  ◆ 97  ▼ AK3  ◆ KJ64  ◆ AJ32	West Pass Pass AP 1. Stay	2♠	Pass	1NT

Board: 61 Dealer: S Vul: Both HCP: 15	<ul><li>1073</li><li>Q2</li><li>A82</li><li>AKQ62</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: None HCP: 8	<ul><li>10432</li><li>✓ AQ764</li><li>✓ J103</li><li>✓ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: EW HCP: 15	<ul><li>★ K43</li><li>▼ 87</li><li>◆ QJ10</li><li>◆ AKQ85</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: Both HCP: 9	<ul><li>★ KJ987</li><li>▼ KJ107</li><li>◆ J4</li><li>◆ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: None HCP: 16	<ul><li>♠ 97</li><li>♥ AK3</li><li>♦ KJ64</li><li>♠ AJ32</li></ul>	The opponents are silent. You bid first.

Board: 61 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 24 N	North:	South:  • 1073  • Q2  • A82  • AKQ62	West Pass Pass	North 2	East Pass AP	1NT
Board: 62 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ AQ6  ♥ KJ8  ♠ K9752  ♠ A8	South:  ♠ 10432  ♥ AQ764  ♦ J103  ♣ J	West Pass Pass	North 1NT 2♥ 4♥		2♦
Board: 63 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2♠ N	North:  ♠ A762  ♥ A10952  ♦ 32  ♠ 76	South:  ♠ K43  ♥ 87  ♠ QJ10  ♠ AKQ85	West Pass Pass	North 2	East Pass AP	South 1NT 2♥
Board: 64 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ Q104  ♥ A8  ♠ Q98  ♠ AKJ83	South:  ♠ KJ987  ♥ KJ107  ♦ J4  ♣ 92	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 65 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ KQ1063  ♥ 8654  ♠ A93  ♣ 7	South:  ◆ 97  ▼ AK3  ◆ KJ64  ◆ AJ32	West Pass Pass AP 1. Stay	2♠	Pass	1NT

Board: 66	The opponents are silent.  You bid first.
Board: 67	The opponents are silent.  Partner bids first.
Board: 68	The opponents are silent. You bid first.
Board: 69 Dealer: S  Vul: EW  HCP: 8  ★ K754  ★ KQ843  ★ 76  ♣ 93	The opponents are silent.  Partner bids first.
Board: 70	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♠ S	North:	South:  ♠ AK 1096  ♥ J653  ♦ J87  ♣ 10	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 67 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4♥ S	North:  ♠ A1076  ♥ K9852  ♠ Q65  ♣ 5	South:  ♠ KQ3  ♥ AJ3  ♠ AJ104  ♣ Q72	West Pass Pass AP	North 2		1NT 2♥
Board: 68 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2 S	North:  ♠ 1098  ♥ A10  ♠ KQJ92  ♣ AJ5	South:  ♠ Q763  ♥ K9843  ♠ A5  ♠ 104	West Pass AP	North 1NT 2♥	East Pass Pass	2•
Board: 69 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3♥ S	North:  ♠ K754  ▼ KQ843  ◆ 76  ♣ 93	South:	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 70 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♣ J2  ♥ AQ10  ♠ KQ943  ♣ K32	South:  ◆ 9875  ▼ KJ743  ◆ A108  ◆ 4	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2•

Board: 66 Dealer: N Vul: Both HCP: 9	<ul><li>★ AK1096</li><li>♥ J653</li><li>◆ J87</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: None HCP: 17	<ul><li>★ KQ3</li><li>▼ AJ3</li><li>◆ AJ104</li><li>◆ Q72</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q763</li><li>♥ K9843</li><li>◆ A5</li><li>♣ 104</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: EW HCP: 16	<ul><li>♣86</li><li>♥ J72</li><li>◆ AQJ9</li><li>♣ AKJ4</li></ul>	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: None HCP: 8	<ul><li>◆9875</li><li>♥ KJ743</li><li>◆ A108</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.

Board: 66 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♠ S	North:	South:  ♠ AK 1096  ♥ J653  ♦ J87  ♣ 10	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 67 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4♥ S	North:  ♠ A1076  ♥ K9852  ♠ Q65  ♣ 5	South:  ♠ KQ3  ♥ AJ3  ♠ AJ104  ♣ Q72	West Pass Pass AP	North 2		1NT 2♥
Board: 68 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2 S	North:  ♠ 1098  ♥ A10  ♠ KQJ92  ♣ AJ5	South:  ♠ Q763  ♥ K9843  ♠ A5  ♠ 104	West Pass AP	North 1NT 2♥	East Pass Pass	2•
Board: 69 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3♥ S	North:  ♠ K754  ▼ KQ843  ◆ 76  ♣ 93	South:	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 70 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♣ J2  ♥ AQ10  ♠ KQ943  ♣ K32	South:  ◆ 9875  ▼ KJ743  ◆ A108  ◆ 4	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2•

Board: 71 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q9632</li><li>♥ J1093</li><li>♦ A</li><li>♣ J108</li></ul>	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: EW HCP: 15	<ul><li>★ K94</li><li>★ AK</li><li>★ KQ93</li><li>★ 8532</li></ul>	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: Both HCP: 8	<ul><li>★ K8763</li><li>♥ J654</li><li>◆ A2</li><li>◆ 106</li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: NS HCP: 17	<ul><li>★ K74</li><li>♥ Q108</li><li>◆ K109</li><li>◆ AKQ2</li></ul>	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: EW HCP: 9	<ul><li>★ KQJ10</li><li>♥ QJ1054</li><li>◆ 76</li><li>◆ 106</li></ul>	The opponents are silent.  Partner bids first.

Board: 71 Dealer: S	North: <b>♠</b> Q9632	South: ♠ AJ7		North		1NT
Vul: NS North HCP: 8	<b>♥</b> J1093	<b>♥</b> AK	Pass	2♣¹	Pass	
South HCP: 17	<b>♦</b> A	◆ J976	Pass AP	2♠	Pass	4 <b>♠</b>
Contract: 4♠ N	<b>♣</b> J108	♣ A732	1. Stay	man		
			1. Suly			
Board: 72 Dealer: N Vul: EW	North: ♠ K94	South: ♠ A632	West	North 1NT		
North HCP: 15	<b>♥</b> AK	<b>♥</b> 65432	Pass	2 <b>V</b>	Pass	
South HCP: 9	◆ KQ93	◆ J2	AP	<b>4</b>	1 433	24
Contract: 2♠ S	<b>♣</b> 8532	<b>♣</b> A4				
Board: 73			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>★</b> K8763 <b>∀</b> J654	<b>♦</b> Q94	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 8	◆ J034 ◆ A2	<b>♥</b> Q3 <b>♦</b> QJ3	Pass	2♠	Pass	4♠
South HCP: 16	<b>♣</b> 106	♣ AKQ82	AP			
Contract: 4♠ N			1. Stay	man		
Board: 74	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K74	♠ A953		1NT	Pass	2•
Vul: NS North HCP: 17	<b>♥</b> Q108	<b>♥</b> AJ953	Pass	2♥	Pass	2♠
South HCP: 9	♦ K109	<b>♦</b> 76	Pass	4♥	AP	
Contract: 4♥ N	♣ AKQ2	<b>♣</b> 83				
Board: 75			<b>11</b> 7	NT 4	ъ.	O 4
Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>★</b> KQJ10	<b>★</b> 43	Dagg	24	Desc	1NT
North HCP: 9	♥ QJ1054 ♦ 76	<b>♥</b> A86 <b>♦</b> AQ4	Pass Pass	2 <b>♦</b>	Pass	
South HCP: 15 Contract: 4♥ S	<b>♣</b> 106	◆ AJ975	Pass	2 <b>♠</b> 4 <b>♥</b>	Pass AP	<b>3</b> ▼

Board: 71 Dealer: S Vul: NS HCP: 17	<ul><li>AJ7</li><li>✓ AK</li><li>✓ J976</li><li>A732</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: EW HCP: 9	<ul><li>★ A632</li><li>★ 65432</li><li>★ J2</li><li>★ A4</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: Both HCP: 16	<ul><li>♣ Q94</li><li>♥ Q3</li><li>◆ QJ3</li><li>♣ AKQ82</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: NS HCP: 9	<ul><li>★ A953</li><li>★ AJ953</li><li>◆ 76</li><li>★ 83</li></ul>	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: EW HCP: 15	<ul><li>43</li><li>✓ A86</li><li>◆ AQ4</li><li>◆ AJ975</li></ul>	The opponents are silent. You bid first.

Board: 71 Dealer: S	North: <b>♠</b> Q9632	South: ♠ AJ7		North		1NT
Vul: NS North HCP: 8	<b>♥</b> J1093	<b>♥</b> AK	Pass	2♣¹	Pass	
South HCP: 17	<b>♦</b> A	◆ J976	Pass AP	2♠	Pass	4 <b>♠</b>
Contract: 4♠ N	<b>♣</b> J108	♣ A732	1. Stay	man		
			1. Suly			
Board: 72 Dealer: N Vul: EW	North: ♠ K94	South: ♠ A632	West	North 1NT		
North HCP: 15	<b>♥</b> AK	<b>♥</b> 65432	Pass	2 <b>V</b>	Pass	
South HCP: 9	◆ KQ93	◆ J2	AP	<b>4</b>	1 433	24
Contract: 2♠ S	<b>♣</b> 8532	<b>♣</b> A4				
Board: 73			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>★</b> K8763 <b>∀</b> J654	<b>♦</b> Q94	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 8	◆ J034 ◆ A2	<b>♥</b> Q3 <b>♦</b> QJ3	Pass	2♠	Pass	4♠
South HCP: 16	<b>♣</b> 106	♣ AKQ82	AP			
Contract: 4♠ N			1. Stay	man		
Board: 74	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K74	♠ A953		1NT	Pass	2•
Vul: NS North HCP: 17	<b>♥</b> Q108	<b>♥</b> AJ953	Pass	2♥	Pass	2♠
South HCP: 9	♦ K109	<b>♦</b> 76	Pass	4♥	AP	
Contract: 4♥ N	♣ AKQ2	<b>♣</b> 83				
Board: 75			<b>11</b> 7	NT 4	ъ.	O 4
Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>★</b> KQJ10	<b>★</b> 43	Dagg	24	Desc	1NT
North HCP: 9	♥ QJ1054 ♦ 76	<b>♥</b> A86 <b>♦</b> AQ4	Pass Pass	2 <b>♦</b>	Pass	
South HCP: 15 Contract: 4 S	<b>♣</b> 106	◆ AJ975	Pass	2 <b>♠</b> 4 <b>♥</b>	Pass AP	<b>3</b> ▼

Board: 76 Dealer: N Vul: Both HCP: 15	<ul><li>AJ10</li><li>KJ9</li><li>Q9764</li><li>A8</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: None HCP: 9	<ul><li>♦ 87652</li><li>♥ Q863</li><li>♦ AQJ</li><li>♦ 5</li></ul>	West Doubles 2♦ if possible.  Partner bids first.
Board: 78 Dealer: N Vul: EW HCP: 16	<ul><li>★ K6</li><li>♥ Q92</li><li>◆ AK74</li><li>◆ KJ108</li></ul>	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: NS HCP: 9	<ul><li>♣ QJ943</li><li>♥ Q963</li><li>♦ 1096</li><li>♣ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQ7</li><li>♥ QJ6</li><li>◆ J7</li><li>◆ AQ1084</li></ul>	The opponents are silent. You bid first.

Dealer: N Vul: Both North HCP: 15 South HCP: 8	North: ♠ AJ10 ♥ KJ9 ♠ Q9764	South:  ♠ KQ832  ▼ 10543  ♠ K53	Pass Pass	North 1NT 2♦ 4♠	Pass Pass AP	2 <b>♣</b> ¹
Contract: 4♠ S	<b>♣</b> A8	<b>♣</b> 5	1. Stay	man		
			West	North	East	South
Board: 77 Dealer: S	North:	South:				1NT
Vul: None	<b>★</b> 87652	<b>♦</b> KQJ	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 9	♥ Q863	<b>♥</b> KJ4 <b>♦</b> 74	X	2♠	Pass	<b>3</b> ♦ <sup>2</sup>
South HCP: 17	<b>♦</b> AQJ <b>♣</b> 5	◆ /4 ◆ AK1096	Pass	4♠	AP	
Contract: 4♠ N	<b>4</b> <i>5</i>	¥ 1 HC1090	1. Stay	man raise or	la attan	: A
			<b>2. IIIII</b>	raise or	beuer	II 1 🕿
Board: 78	North:	South:	***	NT 4		G 4
Dealer: N	<b>★</b> K6	<b>★</b> 10543	West	North		
Vul: EW North HCP: 16	<b>♥</b> Q92	<b>▼</b> A10543	Pass	1NT 2♥	Pass Pass	
South HCP: 8	♦ AK74	<b>*</b> 3	Pass	2 <b>√</b> 4 <b>♥</b>	AP	2 <b>4</b>
Contract: 4♥ N	<b>♣</b> KJ108	♣ A43	1 4.00	• •		
			West	North	Fast	South
Board: 79	North:	South:	VV CSt	rtorur	Lust	1NT
Dealer: S Vul: NS	<b>♦</b> QJ943	<b>★</b> K105	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9	<b>♥</b> Q963	<b>♥</b> AK	Pass	2♠	Pass	3♠
South HCP: 15	◆ 1096 • ^	◆ AJ842	AP			
Contract: 3♠ N	♣ A	<b>♣</b> 1076	1. Stay	man		
			1. Suly	TIMIT		
Board: 80	NT 4	G 4	Wast	North	Foot	South
Dealer: N	North:	South:	WEST	1NT	Pass	
Vul: Both	<b>♠</b> KQ7 <b>♥</b> QJ6	<b>♦</b> 109652 <b>♥</b> A875	Pass	2 <b>\(\phi\)</b>	Pass	
North HCP: 15	• J7	• KQ	Pass		AP	<b>∠</b> ▼
South HCP: 9 Contract: 4♠ S	♣ AQ1084	<b>♣</b> 93	1. Stay		1 11	

Board: 76 Dealer: N Vul: Both HCP: 8	<ul><li>★ KQ832</li><li>▼ 10543</li><li>◆ K53</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: None HCP: 17	<ul><li>★ KQJ</li><li>▼ KJ4</li><li>◆ 74</li><li>◆ AK1096</li></ul>	West Doubles 2♦ if possible.  You bid first.
Board: 78 Dealer: N Vul: EW HCP: 8	<ul><li>10543</li><li>✓ A10543</li><li>✓ 3</li><li>✓ A43</li></ul>	The opponents are silent.  Partner bids first.
Board: 79 Dealer: S Vul: NS HCP: 15	<ul><li>★ K105</li><li>★ AK</li><li>◆ AJ842</li><li>★ 1076</li></ul>	The opponents are silent.  You bid first.
Board: 80 Dealer: N Vul: Both HCP: 9	<ul><li>109652</li><li>✓ A875</li><li>✓ KQ</li><li>◆ 93</li></ul>	The opponents are silent.  Partner bids first.

Dealer: N Vul: Both North HCP: 15 South HCP: 8	North: ♠ AJ10 ♥ KJ9 ♠ Q9764	South:  ♠ KQ832  ▼ 10543  ♠ K53	Pass Pass	North 1NT 2♦ 4♠	Pass Pass AP	2 <b>♣</b> ¹
Contract: 4♠ S	<b>♣</b> A8	<b>♣</b> 5	1. Stay	man		
			West	North	East	South
Board: 77 Dealer: S	North:	South:				1NT
Vul: None	<b>★</b> 87652	<b>♦</b> KQJ	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 9	♥ Q863	<b>♥</b> KJ4 <b>♦</b> 74	X	2♠	Pass	<b>3</b> ♦ <sup>2</sup>
South HCP: 17	<b>♦</b> AQJ <b>♣</b> 5	◆ /4 ◆ AK1096	Pass	4♠	AP	
Contract: 4♠ N	<b>4</b> <i>5</i>	¥ 1 HC1090	1. Stay	man raise or	la attan	: A
			<b>2. III III</b>	raise or	beuer	II 1 🕿
Board: 78	North:	South:	***	NT 4		G 4
Dealer: N	<b>★</b> K6	<b>★</b> 10543	West	North		
Vul: EW North HCP: 16	<b>♥</b> Q92	<b>▼</b> A10543	Pass	1NT 2♥	Pass Pass	
South HCP: 8	♦ AK74	<b>*</b> 3	Pass	2 <b>√</b> 4 <b>♥</b>	AP	2 <b>4</b>
Contract: 4♥ N	<b>♣</b> KJ108	♣ A43	1 4.00	• •		
			West	North	Fast	South
Board: 79	North:	South:	VV CSt	rtorur	Lust	1NT
Dealer: S Vul: NS	<b>♦</b> QJ943	<b>★</b> K105	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9	<b>♥</b> Q963	<b>♥</b> AK	Pass	2♠	Pass	3♠
South HCP: 15	◆ 1096 • ^	◆ AJ842	AP			
Contract: 3♠ N	♣ A	<b>♣</b> 1076	1. Stay	man		
			1. Suly	TIMIT		
Board: 80	NT 4	G 4	Wast	North	Foot	South
Dealer: N	North:	South:	WEST	1NT	Pass	
Vul: Both	<b>♠</b> KQ7 <b>♥</b> QJ6	<b>♦</b> 109652 <b>♥</b> A875	Pass	2 <b>\(\phi\)</b>	Pass	
North HCP: 15	• J7	• KQ	Pass		AP	<b>∠</b> ▼
South HCP: 9 Contract: 4♠ S	♣ AQ1084	<b>♣</b> 93	1. Stay		1 11	

Board: 81 Dealer: S Vul: None HCP: 9	♣ 7532 ♥ AQ987 ♦ K1092 ♣ —	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: NS HCP: 15	<ul><li>★ K72</li><li>♥ Q4</li><li>◆ AQJ52</li><li>◆ K65</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: EW HCP: 9	<ul><li>★ K532</li><li>★ A6542</li><li>★ 63</li><li>★ Q2</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 15	<ul><li>★ A65</li><li>♥ J105</li><li>◆ AQJ9</li><li>◆ K98</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: NS HCP: 8	<ul><li>★ K9854</li><li>▼ J1085</li><li>◆ A54</li><li>◆ 3</li></ul>	The opponents are silent.  Partner bids first.

Board: 81 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ 7532  ♥ AQ987  ♠ K1092  ♣ —	South:  ♠ Q9  ♥ K102  ♠ AJ8  ♣ KQ1093	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 82 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4♠ S	North:  ♠ K72  ♥ Q4  ♠ AQJ52  ♣ K65	South:  ♠ Q10854  ♥ K973  ♠ K  ♣ J94	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 83 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ K532  ▼ A6542  ♦ 63  ♣ Q2	South:  ♠ J106  ♥ KJ9  ♠ KQ82  ♠ AK7	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 84 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 44 S	North:  ♠ A65  ♥ J105  ♠ AQJ9  ♣ K98	South:  ♠ QJ1043  ♥ Q732  ←—  ♠ QJ62	Pass Pass AP 1. Stay	North 1NT 2♦ 3♣	East Pass Pass Pass	2 <b>♣</b> ¹ 2 <b>♠</b>
Board: 85 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ K9854  ♥ J1085  ♠ A54  ♣ 3	South:  ♠ Q7  ♥ KQ7  ♦ Q862  ♠ AQ92	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT

Board: 81 Dealer: S Vul: None HCP: 15	<b>♣</b> Q9 <b>♥</b> K102 <b>♦</b> AJ8 <b>♣</b> KQ1093	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q10854</li><li>♥ K973</li><li>♦ K</li><li>♣ J94</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: EW HCP: 17	<ul><li>▲ J106</li><li>♥ KJ9</li><li>♦ KQ82</li><li>♠ AK7</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: None HCP: 8	<ul><li>♣ QJ1043</li><li>♥ Q732</li><li>♦ —</li><li>♣ QJ62</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q7</li><li>♥ KQ7</li><li>◆ Q862</li><li>♣ AQ92</li></ul>	The opponents are silent. You bid first.

Board: 81 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ 7532  ♥ AQ987  ♠ K1092  ♣ —	South:  ♠ Q9  ♥ K102  ♠ AJ8  ♣ KQ1093	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 82 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4♠ S	North:  ♠ K72  ♥ Q4  ♠ AQJ52  ♣ K65	South:  ♠ Q10854  ♥ K973  ♠ K  ♣ J94	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 83 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ K532  ▼ A6542  ♦ 63  ♣ Q2	South:  ♠ J106  ♥ KJ9  ♠ KQ82  ♠ AK7	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 84 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 44 S	North:  ♠ A65  ♥ J105  ♠ AQJ9  ♣ K98	South:  ♠ QJ1043  ♥ Q732  ←—  ♠ QJ62	Pass Pass AP 1. Stay	North 1NT 2♦ 3♣	East Pass Pass Pass	2 <b>♣</b> ¹ 2 <b>♠</b>
Board: 85 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ K9854  ♥ J1085  ♠ A54  ♣ 3	South:  ♠ Q7  ♥ KQ7  ♦ Q862  ♠ AQ92	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT

Board: 86 Dealer: N Vul: EW HCP: 15 A52  Board: 87 Dealer: S Vul: Both HCP: 9  Board: 88 Dealer: N Vul: NS Vul: NS HCP: 15 AJ74  Board: 89 HCP: 15 AJ74  Board: 89 Dealer: S Vul: EW HCP: 8  Board: 90 Dealer: N Vul: Both HCP: 17 AK1075  The opponents are silent.  You bid first.  You bid first.			
Dealer: S	Dealer: N Vul: EW	♥ Q43 • AKQ9	
Dealer: N	Dealer: S Vul: Both	<ul><li>★ K732</li><li>★ 3</li></ul>	
Dealer: S	Dealer: N Vul: NS	<ul><li>★ K32</li><li>★ AJ109</li></ul>	
Dealer: N	Dealer: S Vul: EW	<b>♥</b> A762 <b>♦</b> Q6	
	Dealer: N Vul: Both	<b>∨</b> A7 <b>♦</b> A62	

Board: 86 Dealer: N Vul: EW	North: <b>♠</b> 942	South: ♠ A763		North 1NT	Pass	2♦
North HCP: 15 South HCP: 9 Contract: 4♥ N	♥ Q43 ♦ AKQ9 ♣ A52	<ul><li>★ K10952</li><li>◆ 74</li><li>◆ Q10</li></ul>	Pass Pass AP	2 <b>♥</b> 3 <b>♥</b>	Pass Pass	
Board: 87 Dealer: S	North: • 109752	South:	West	North	East	South 1NT
Vul: Both	♥ K732	♥ Q84	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 15	<b>♦</b> 3	<b>♦</b> AKJ98	Pass	2♠	Pass	4♠
Contract: 4♠ N	♣ AQ5	<b>♣</b> 93	AP 1. Stay	man		
			1. Suly	112411		
Board: 88 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: NS	<b>♠</b> Q3 <b>♥</b> K32	<b>▲</b> A10874 <b>♥</b> Q1074	Pass	<b>2</b>	Pass	2♠
North HCP: 15 South HCP: 9	◆ AJ109	<b>♦</b> 3	Pass	2NT	Pass	3♠
Contract: 3♠ S	♣ AJ74	<b>♣</b> K53	AP 1. Stay	man		
Board: 89	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	<b>♠</b> Q10875 <b>♥</b> A762	<b>♦</b> 964 <b>∀</b> K5	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 8 South HCP: 15	◆ Q6 ◆ 65	◆ AK853 ◆ AJ3	Pass AP	2♠	Pass	4♠
Contract: 4♠ N			1. Stay	man		
D 1.00						
Board: 90 Dealer: N	North:	South:	West	North		
Vul: Both	<b>♠</b> Q65 <b>♥</b> A7	<b>♦</b> K7432 <b>♥</b> Q842	D	1NT	Pass	
North HCP: 17	<ul><li>A/</li><li>A62</li></ul>	<b>♦</b> Q842 <b>♦</b> Q94	Pass Pass	2 <b>♦</b> 4 <b>♠</b>	Pass AP	<b>∠</b> •
South HCP: 9 Contract: 4♠ S	♣ AK1075	<b>♣</b> Q	1. Stay		ΔI	

Board: 86 Dealer: N Vul: EW HCP: 9	♣ A763 ♥ K10952 ♦ 74 ♣ Q10	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: Both HCP: 15	<ul><li>▲ AJ3</li><li>♥ Q84</li><li>◆ AKJ98</li><li>◆ 93</li></ul>	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: NS HCP: 9	<ul><li>★ A10874</li><li>♥ Q1074</li><li>♦ 3</li><li>★ K53</li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: EW HCP: 15	<ul><li>♦ 964</li><li>♥ K5</li><li>♦ AK853</li><li>♠ AJ3</li></ul>	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: Both HCP: 9	<ul><li>★ K7432</li><li>♥ Q842</li><li>◆ Q94</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.

Board: 86 Dealer: N Vul: EW	North: <b>♠</b> 942	South: ♠ A763		North 1NT	Pass	2♦
North HCP: 15 South HCP: 9 Contract: 4♥ N	♥ Q43 ♦ AKQ9 ♣ A52	<ul><li>★ K10952</li><li>◆ 74</li><li>◆ Q10</li></ul>	Pass Pass AP	2 <b>♥</b> 3 <b>♥</b>	Pass Pass	
Board: 87 Dealer: S	North: • 109752	South:	West	North	East	South 1NT
Vul: Both	♥ K732	♥ Q84	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 15	<b>♦</b> 3	<b>♦</b> AKJ98	Pass	2♠	Pass	4♠
Contract: 4♠ N	♣ AQ5	<b>♣</b> 93	AP 1. Stay	man		
			1. Suly	112411		
Board: 88 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: NS	<b>♠</b> Q3 <b>♥</b> K32	<b>▲</b> A10874 <b>♥</b> Q1074	Pass	<b>2</b>	Pass	2♠
North HCP: 15 South HCP: 9	◆ AJ109	<b>♦</b> 3	Pass	2NT	Pass	3♠
Contract: 3♠ S	♣ AJ74	<b>♣</b> K53	AP 1. Stay	man		
Board: 89	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	<b>♠</b> Q10875 <b>♥</b> A762	<b>♦</b> 964 <b>∀</b> K5	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 8 South HCP: 15	◆ Q6 ◆ 65	◆ AK853 ◆ AJ3	Pass AP	2♠	Pass	4♠
Contract: 4♠ N			1. Stay	man		
D 1.00						
Board: 90 Dealer: N	North:	South:	West	North		
Vul: Both	<b>♠</b> Q65 <b>♥</b> A7	<b>♦</b> K7432 <b>♥</b> Q842	D	1NT	Pass	
North HCP: 17	<ul><li>A/</li><li>A62</li></ul>	♥ Q842 • Q94	Pass Pass	2 <b>♦</b> 4 <b>♠</b>	Pass AP	<b>∠</b> •
South HCP: 9 Contract: 4♠ S	♣ AK1075	<b>♣</b> Q	1. Stay		ΔI	

Board: 91	The opponents are silent.  Partner bids first.
Board: 92	The opponents are silent. You bid first.
Board: 93	The opponents are silent.  Partner bids first.
Board: 94	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: None HCP: 9  ♣ A982  ▼ KJ943  ◆ 982  ♣ J	The opponents are silent.  Partner bids first.

Board: 91 Dealer: S Vul: Both	North: <b>♠</b> J987	South: ♠ AK		North		1NT
North HCP: 8	<b>♥</b> AK873	♥ Q109	Pass	<b>2</b> ♦	Pass	
South HCP: 15	<b>♦</b> 8	• QJ97	Pass	2♠	Pass	<b>3</b> ♥
Contract: 3♥ S	<b>♣</b> 542	<b>♣</b> K986	AP			
Board: 92	North:	South:	West	North	East	South
Dealer: N	• K104	♣ A9532		1NT	Pass	2 <b>.</b> 1
Vul: None	<b>♥</b> AQ10	<b>♥</b> 9853	Pass	2•	Pass	
North HCP: 17	♦ KJ4	<b>♦</b> A6	Pass		AP	
South HCP: 9 Contract: 4♠ S	♣ A763	<b>♣</b> J8	1. Stay			
Conduct. 11 S			·			
Board: 93 Dealer: S	North:	South:	West	North	East	South
Vul: NS	<b>♠</b> A763	<b>♠</b> KJ5				1NT
North HCP: 8	<b>♥</b> Q8652	<b>♥</b> K107	Pass	2♦	Pass	2 <b>Y</b>
South HCP: 15	<b>♦</b> J6	♦ A108	Pass	2♠	Pass	<b>3</b> ♥
Contract: 4♥ S	<b>♣</b> J6	♣ A1084	Pass	4♥	AP	
Board: 94	North:	South:	West	North	East	South
Dealer: N	AK5	<b>♦</b> 10963		1NT	Pass	
Vul: Both	<b>♥</b> Q2	<b>♥</b> J9874	Pass	2 🗸	Pass	
North HCP: 17	♦ Q102	♦ AK3				
South HCP: 8 Contract: 2♠ S	♣ AQ864	<b>♣</b> 9	AP			
Board: 95	North:	South:				
Dealer: S Vul: None	<b>♦</b> A982	<b>♠</b> QJ6	West	North	East	South 1NT
North HCP: 9	<b>♥</b> KJ943	<b>♥</b> 102	Pass	2•	Pass	
South HCP: 16	♦ 982 • I	◆ AQJ76	Pass	2♠	AP	
Contract: 2♠ N	<b>♣</b> J	<b>♣</b> AQ9			-	

Board: 91 Dealer: S Vul: Both HCP: 15	<ul><li>♠ AK</li><li>♥ Q109</li><li>♦ QJ97</li><li>♠ K986</li></ul>	The opponents are silent.  You bid first.
Board: 92 Dealer: N Vul: None HCP: 9	<ul><li>♣ A9532</li><li>♥ 9853</li><li>♦ A6</li><li>♣ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 93 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ5</li><li>▼ K107</li><li>◆ A108</li><li>◆ A1084</li></ul>	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: Both HCP: 8	<ul><li>▲ 10963</li><li>♥ J9874</li><li>◆ AK3</li><li>♣ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 95 Dealer: S Vul: None HCP: 16	<ul><li>♣ QJ6</li><li>♥ 102</li><li>◆ AQJ76</li><li>♣ AQ9</li></ul>	The opponents are silent. You bid first.

Board: 91 Dealer: S Vul: Both	North: <b>♠</b> J987	South: ♠ AK		North		1NT
North HCP: 8	<b>♥</b> AK873	<b>♥</b> Q109	Pass	<b>2</b> ♦	Pass	
South HCP: 15	<b>♦</b> 8	• QJ97	Pass	2♠	Pass	<b>3</b> ♥
Contract: 3♥ S	<b>♣</b> 542	<b>♣</b> K986	AP			
Board: 92	North:	South:	West	North	East	South
Dealer: N	• K104	♣ A9532		1NT	Pass	2 <b>.</b> 1
Vul: None	<b>♥</b> AQ10	<b>♥</b> 9853	Pass	2•	Pass	
North HCP: 17	♦ KJ4	<b>♦</b> A6	Pass		AP	
South HCP: 9 Contract: 4♠ S	♣ A763	<b>♣</b> J8	1. Stay			
Conduct. 11 S			·			
Board: 93 Dealer: S	North:	South:	West	North	East	South
Vul: NS	<b>♠</b> A763	<b>♠</b> KJ5				1NT
North HCP: 8	<b>♥</b> Q8652	<b>♥</b> K107	Pass	2♦	Pass	2 <b>Y</b>
South HCP: 15	<b>♦</b> J6	♦ A108	Pass	2♠	Pass	<b>3</b> ♥
Contract: 4♥ S	<b>♣</b> J6	♣ A1084	Pass	4♥	AP	
Board: 94	North:	South:	West	North	East	South
Dealer: N	AK5	<b>♦</b> 10963		1NT	Pass	
Vul: Both	<b>♥</b> Q2	<b>♥</b> J9874	Pass	2 🗸	Pass	
North HCP: 17	♦ Q102	♦ AK3				
South HCP: 8 Contract: 2♠ S	♣ AQ864	<b>♣</b> 9	AP			
Board: 95	North:	South:				
Dealer: S Vul: None	<b>♦</b> A982	<b>♠</b> QJ6	West	North	East	South 1NT
North HCP: 9	<b>♥</b> KJ943	<b>♥</b> 102	Pass	2•	Pass	
South HCP: 16	♦ 982 • I	◆ AQJ76	Pass	2♠	AP	
Contract: 2♠ N	<b>♣</b> J	<b>♣</b> AQ9			-	

Board: 96 Dealer: N Vul: NS HCP: 17	<ul><li>A3</li><li>✓ AJ10</li><li>✓ K7654</li><li>▲ AJ5</li></ul>	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: EW HCP: 9	<ul><li>★ K1065</li><li>★ K10962</li><li>◆ 9</li><li>★ K63</li></ul>	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: None HCP: 16	<ul><li>♠ 64</li><li>♥ AK3</li><li>◆ K96</li><li>♠ KQJ109</li></ul>	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: NS HCP: 8	<ul><li>★ KJ986</li><li>♥ 9643</li><li>♦ 6</li><li>★ A105</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: EW HCP: 17	<ul><li>♣ Q6</li><li>♥ J74</li><li>◆ AJ83</li><li>♣ AKQ3</li></ul>	The opponents are silent. You bid first.

Board: 96 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ A3  ♥ AJ10  ♠ K7654  ♠ AJ5	South:  ♠ K1094  ♥ KQ952  ♦ 3  ♣ 982	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 97 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ K1065  ♥ K10962  ♦ 9  ♣ K63	South:  ♠ Q4  ♥ AJ7  ♦ KQ42  ♠ A875	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 98 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ 64  ♥ AK3  ♦ K96  ♣ KQJ109	South:  ♠ KJ1087  ♥ J942  ♠ —  ♠ A875	West Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 99 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 44 N	North:  ♠ KJ986  ♥ 9643  ♠ 6  ♠ A105	South:  ♠ Q53  ♥ J5  ♠ AKQ8  ♠ K742	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 100 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ Q6  ♥ J74  ♠ AJ83  ♣ AKQ3	South:  ♠ K753  ♥ KQ1096  ♠ 76  ♠ J10	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦

Board: 96 Dealer: N Vul: NS HCP: 8	<ul><li>★K1094</li><li>★KQ952</li><li>★ 3</li><li>★ 982</li></ul>	The opponents are silent.  Partner bids first.
Board: 97 Dealer: S Vul: EW HCP: 16	<ul><li>♠ Q4</li><li>♥ AJ7</li><li>♦ KQ42</li><li>♠ A875</li></ul>	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: None HCP: 9	<ul><li>★ KJ1087</li><li>▼ J942</li><li>◆ —</li><li>◆ A875</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q53</li><li>♥ J5</li><li>♦ AKQ8</li><li>♣ K742</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: EW HCP: 9	<ul><li>★ K753</li><li>▼ KQ1096</li><li>◆ 76</li><li>◆ J10</li></ul>	The opponents are silent.  Partner bids first.

Board: 96 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ A3  ♥ AJ10  ♠ K7654  ♠ AJ5	South:  ♠ K1094  ♥ KQ952  ♦ 3  ♣ 982	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 97 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ K1065  ♥ K10962  ♦ 9  ♣ K63	South:  ♠ Q4  ♥ AJ7  ♦ KQ42  ♠ A875	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 98 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3N N	North:	South:  ♠ KJ1087  ♥ J942  ♠ —  ♠ A875	West Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 99 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 44 N	North:  ♠ KJ986  ♥ 9643  ♠ 6  ♠ A105	South:  ♠ Q53  ♥ J5  ♠ AKQ8  ♠ K742	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 100 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ Q6  ♥ J74  ♠ AJ83  ♣ AKQ3	South:  ♠ K753  ♥ KQ1096  ♠ 76  ♠ J10	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦

Board: 101 Dealer: S Vul: Both HCP: 9	<ul><li>▲ AJ1083</li><li>♥ J1064</li><li>◆ K3</li><li>◆ 42</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: NS HCP: 16	<ul><li>★ KQ2</li><li>★ A3</li><li>★ A983</li><li>★ QJ98</li></ul>	The opponents are silent.  You bid first.
Board: 103 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q9872</li><li>♥ AK83</li><li>◆ 874</li><li>♣ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: Both HCP: 16	<ul><li>◆ 973</li><li>♥ A84</li><li>◆ A3</li><li>◆ AKJ75</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: None HCP: 9	<ul><li>A7654</li><li>♥ Q743</li><li>♦ 9</li><li>♣ QJ4</li></ul>	The opponents are silent.  Partner bids first.

Board: 101 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ N	North:  ♠ AJ1083  ♥ J1064  ♠ K3  ♣ 42	South:  ◆ 954  ▼ AQ5  ◆ A4  ♣ AQ983	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 102 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 S	North:  ♠ KQ2  ♥ A3  ♠ A983  ♣ QJ98	South:	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 103 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4♠ N	North:  ◆ Q9872  ▼ AK83  ◆ 874  ◆ 10	South:  ♠ AJ5  ♥ 74  ♠ KQJ10  ♠ KQJ6	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆
Board: 104 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 N	North: ◆ 973 ▼ A84 ◆ A3 ◆ AKJ75	South:  ♠ AK52  ♥ J10963  ♠ 62  ♣ 83	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 105 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♠ N	North:  ♠ A7654  ♥ Q743  ♦ 9  ♠ QJ4	South:  ♠ KQ9  ♥ A6  ♠ A873  ♣ K1098	West Pass Pass AP 1. Stay	2♠	East Pass Pass	1NT 2 <b>♦</b>

Board: 101 Dealer: S Vul: Both HCP: 16	<ul><li>♦ 954</li><li>♥ AQ5</li><li>♦ A4</li><li>♦ AQ983</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: NS HCP: 9	<ul><li>♦ 98654</li><li>♥ KQ85</li><li>♦ KJ</li><li>♦ 103</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: EW HCP: 17	<ul><li>AJ5</li><li>₹74</li><li>KQJ10</li><li>KQJ6</li></ul>	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: Both HCP: 8	<ul><li>★ AK52</li><li>▼ J10963</li><li>◆ 62</li><li>◆ 83</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ9</li><li>★ A6</li><li>★ A873</li><li>★ K1098</li></ul>	The opponents are silent. You bid first.

Board: 101 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ N	North:  ♠ AJ1083  ♥ J1064  ♠ K3  ♣ 42	South:  ◆ 954  ▼ AQ5  ◆ A4  ♣ AQ983	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 102 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 S	North:  ♠ KQ2  ♥ A3  ♠ A983  ♣ QJ98	South:	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 103 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4♠ N	North:  ◆ Q9872  ▼ AK83  ◆ 874  ◆ 10	South:  ♠ AJ5  ♥ 74  ♠ KQJ10  ♠ KQJ6	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆
Board: 104 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 N	North: ◆ 973 ▼ A84 ◆ A3 ◆ AKJ75	South:  ♠ AK52  ♥ J10963  ♠ 62  ♣ 83	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 105 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♠ N	North:  ♠ A7654  ♥ Q743  ♦ 9  ♠ QJ4	South:  ♠ KQ9  ♥ A6  ♠ A873  ♣ K1098	West Pass Pass AP 1. Stay	2♠	East Pass Pass	1NT 2 <b>♦</b>

Board: 106 Dealer: N Vul: Both HCP: 17	<ul><li>▲ A94</li><li>♥ AK</li><li>◆ QJ754</li><li>▲ QJ3</li></ul>	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: None HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: Both HCP: 16	<ul><li>★ K9</li><li>✓ KJ10</li><li>◆ Q10972</li><li>◆ AK9</li></ul>	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: None HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: NS HCP: 15	<ul><li>★ A87</li><li>▼ A95</li><li>★ KQ84</li><li>★ Q43</li></ul>	The opponents are silent. You bid first.

Board: 106 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♠ S	North:  ♠ A94  ♥ AK  ♠ QJ754  ♠ QJ3	South:  ♠ KJ1072  ♥ Q632  • 10  ♣ K42	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 107 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ◆ J10865  ◆ A986  ◆ 32  ◆ A9	South:  ♠ K92  ♥ Q10  ♠ AKJ95  ♣ Q87	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 108 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 N	North:  ♠ K9  ♥ KJ10  • Q10972  ♣ AK9	South:  ♣ J1053  ▼ Q9873  ♠ AJ  ♣ 83	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 109 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♥ S	North:  ♣ J932  ♥ 109764  ♦ —  ♣ AK63	South:  ♠ AQ5  ♥ Q53  ♠ AQ4  ♠ Q742	Pass Pass Pass	North  2  4  4  4  4  4  4  4  4  4  4  4  4	Pass	1NT
Board: 110 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ S	North:  ♠ A87  ♥ A95  ♠ KQ84  ♠ Q43	South:  ♠ K9632  ♥ 10762  ♦ 3  ♣ AJ5	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 106 Dealer: N Vul: Both HCP: 9	<ul><li>★ KJ1072</li><li>♥ Q632</li><li>♦ 10</li><li>★ K42</li></ul>	The opponents are silent.  Partner bids first.
Board: 107 Dealer: S Vul: None HCP: 15	<ul><li>★ K92</li><li>♥ Q10</li><li>◆ AKJ95</li><li>◆ Q87</li></ul>	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: Both HCP: 8	<ul><li>♣ J1053</li><li>♥ Q9873</li><li>◆ AJ</li><li>♣ 83</li></ul>	The opponents are silent.  Partner bids first.
Board: 109 Dealer: S Vul: None HCP: 16	<ul><li>♠ AQ5</li><li>♥ Q53</li><li>♦ AQ4</li><li>♠ Q742</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: NS HCP: 8	<ul><li>★ K9632</li><li>★ 10762</li><li>★ 3</li><li>★ AJ5</li></ul>	The opponents are silent.  Partner bids first.

Board: 106 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♠ S	North:  ♠ A94  ♥ AK  ♠ QJ754  ♠ QJ3	South:  ♠ KJ1072  ♥ Q632  • 10  ♣ K42	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 107 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ◆ J10865  ◆ A986  ◆ 32  ◆ A9	South:  ♠ K92  ♥ Q10  ♠ AKJ95  ♣ Q87	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 108 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 N	North:  ♠ K9  ♥ KJ10  • Q10972  ♣ AK9	South:  ♣ J1053  ▼ Q9873  ♠ AJ  ♣ 83	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 109 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♥ S	North:  ♣ J932  ♥ 109764  ♦ —  ♣ AK63	South:  ♠ AQ5  ♥ Q53  ♠ AQ4  ♠ Q742	Pass Pass Pass	North  2  4  4  4  4  4  4  4  4  4  4  4  4	Pass	1NT
Board: 110 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ S	North:  ♠ A87  ♥ A95  ♠ KQ84  ♠ Q43	South:  ♠ K9632  ♥ 10762  ♦ 3  ♣ AJ5	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 111 Dealer: S Vul: None HCP: 9	<ul><li>▲ A8752</li><li>▼ J832</li><li>◆ Q2</li><li>▲ Q5</li></ul>	West Doubles 2♦ if possible.  Partner bids first.
Board: 112 Dealer: N Vul: NS HCP: 15	<ul><li>↑742</li><li>↑ A5</li><li>↑ Q109</li><li>♠ AKQ104</li></ul>	The opponents are silent.  You bid first.
Board: 113 Dealer: S Vul: Both HCP: 8	<ul><li>10987</li><li>✓ KJ987</li><li>✓ A93</li><li>✓ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: NS HCP: 15	<ul><li>A5</li><li>✓ AK4</li><li>✓ J642</li><li>✓ K976</li></ul>	The opponents are silent.  You bid first.
Board: 115 Dealer: S Vul: EW HCP: 9	<ul><li>★ KJ108</li><li>▼ 86432</li><li>◆ K</li><li>◆ Q96</li></ul>	The opponents are silent.  Partner bids first.

Board: 111 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ A8752  ♥ J832  • Q2  ♣ Q5	South:  ♠ QJ  ♥ KQ9  ♠ J963  ♣ AK86	West Pass X AP 1. Stayı	North  2♣¹ 2♠ man	Pass	1NT
Board: 112 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ S	North:  ♣ 742  ✔ A5  ♣ Q109  ♣ AKQ104	South:  ♠ J10963  ♥ QJ106  ♠ K6  ♠ J3	West Pass Pass 1. Stayı	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 113 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2♠ N	North:  ♠ 10987  ♥ KJ987  ♠ A93  ♣ 7	South:  ♠ A63  ♥ A2  ♠ KJ6  ♠ K10432	West Pass Pass	North 2		South 1NT 2♥
Board: 114 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3♠ S	North:  ♠ A5  ♥ AK4  ♦ J642  ♠ K976	South:  ♠ QJ986  ♥ Q753  ♠ A10  ♠ 43	Pass Pass AP 1. Stayı	North 1NT 2 2NT man	East Pass Pass Pass	2♣¹ 2♠
Board: 115 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♥ S	North:  ♠ KJ108  ♥ 86432  ♠ K  ♣ Q96	South:  ♠ Q4  ♥ Q97  ♠ A10952  ♣ AK2	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥

Board: 111 Dealer: S Vul: None HCP: 16	<b>♠</b> QJ <b>♥</b> KQ9 <b>♦</b> J963 <b>♣</b> AK86	West Doubles 2♦ if possible.  You bid first.
Board: 112 Dealer: N Vul: NS HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: Both HCP: 15	<ul><li>★ A63</li><li>★ A2</li><li>★ KJ6</li><li>★ K10432</li></ul>	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: NS HCP: 9	<ul><li>♣ QJ986</li><li>♥ Q753</li><li>◆ A10</li><li>♣ 43</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: EW HCP: 15	<ul><li>♠ Q4</li><li>♥ Q97</li><li>♦ A10952</li><li>♠ AK2</li></ul>	The opponents are silent.  You bid first.

Board: 111 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ A8752  ♥ J832  • Q2  ♠ Q5	South:  ♠ QJ  ♥ KQ9  ♠ J963  ♣ AK86	West Pass X AP 1. Stayı	North  2♣¹ 2♠ man	Pass	1NT
Board: 112 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4♠ S	North:  ♣ 742  ✔ A5  ♣ Q109  ♣ AKQ104	South:  ♠ J10963  ♥ QJ106  ♠ K6  ♠ J3	West Pass Pass 1. Stayı	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 113 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2♠ N	North:  ♠ 10987  ♥ KJ987  ♠ A93  ♣ 7	South:  ♠ A63  ♥ A2  ♠ KJ6  ♠ K10432	West Pass Pass	North 2		South 1NT 2♥
Board: 114 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3♠ S	North:  ♠ A5  ♥ AK4  ♦ J642  ♠ K976	South:  ♠ QJ986  ♥ Q753  ♠ A10  ♠ 43	Pass Pass AP 1. Stayı	North 1NT 2 2NT man	East Pass Pass Pass	2♣¹ 2♠
Board: 115 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♥ S	North:  ♠ KJ108  ♥ 86432  ♠ K  ♣ Q96	South:  ♠ Q4  ♥ Q97  ♠ A10952  ♣ AK2	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥

Board: 116 Dealer: N Vul: Both HCP: 16	<ul><li>★ KQJ</li><li>★ A84</li><li>★ AQ64</li><li>★ 543</li></ul>	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: EW HCP: 9	<ul><li>★ KQJ63</li><li>♥ QJ103</li><li>◆ 8</li><li>◆ 962</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: Both HCP: 15	<ul><li>★ K53</li><li>★ K104</li><li>★ KQ8</li><li>★ A932</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: None HCP: 8	<ul><li>♣ AJ1043</li><li>♥ J876</li><li>◆ 976</li><li>♣ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: NS HCP: 16	<ul><li>★ K93</li><li>★ A2</li><li>◆ AJ96</li><li>★ A976</li></ul>	The opponents are silent. You bid first.

Board: 116 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3 N	North:  ♠ KQJ  ▼ A84  ♠ AQ64  ♣ 543	South:	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2•
Board: 117 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4 N	North:  ♠ KQJ63  ♥ QJ103  ♠ 8  ♣ 962	South:  ♠ A107  ♥ AK8  ♠ K1052  ♠ QJ10	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 118 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ S	North:  ♠ K53  ♥ K104  ♠ KQ8  ♣ A932	South:  ♠ QJ962  ♥ 7632  ♠ A76  ♠ Q	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 119 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 44 N	North:  ♠ AJ1043  ♥ J876  ♦ 976  ♠ Q	South:  ♠ Q62  ♥ K32  ♦ K84  ♣ AK106	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 120 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ K93  ♥ A2  ♠ AJ96  ♣ A976	South:  ♠ AJ654  ♥ KJ73  ♠ 74  ♣ 53	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹

Board: 116 Dealer: N Vul: Both HCP: 9	<ul><li>▲ 10532</li><li>♥ K10962</li><li>◆ KJ8</li><li>▲ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 117 Dealer: S Vul: EW HCP: 17	<ul><li>★ A107</li><li>★ AK8</li><li>★ K1052</li><li>★ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: Both HCP: 9	<ul><li>♣ QJ962</li><li>♥ 7632</li><li>◆ A76</li><li>♣ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q62</li><li>♥ K32</li><li>♦ K84</li><li>♣ AK106</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: NS HCP: 9	<ul><li>★ AJ654</li><li>♥ KJ73</li><li>◆ 74</li><li>◆ 53</li></ul>	The opponents are silent.  Partner bids first.

Board: 116 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3 N	North:  ♠ KQJ  ▼ A84  ♠ AQ64  ♣ 543	South:	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2•
Board: 117 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4 N	North:  ♠ KQJ63  ♥ QJ103  ♠ 8  ♣ 962	South:  ♠ A107  ♥ AK8  ♠ K1052  ♠ QJ10	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 118 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ S	North:  ♠ K53  ♥ K104  ♠ KQ8  ♣ A932	South:  ♠ QJ962  ♥ 7632  ♠ A76  ♠ Q	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 119 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 44 N	North:  ♠ AJ1043  ♥ J876  ♦ 976  ♠ Q	South:  ♠ Q62  ♥ K32  ♦ K84  ♣ AK106	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 120 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ K93  ♥ A2  ♠ AJ96  ♣ A976	South:  ♠ AJ654  ♥ KJ73  ♠ 74  ♣ 53	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹

Board: 121 Dealer: S Vul: Both HCP: 8	<ul><li>★ K1097</li><li>♥ QJ532</li><li>◆ 107</li><li>◆ Q2</li></ul>	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: None HCP: 16	<ul><li>A54</li><li>✓ J3</li><li>✓ A62</li><li>▲ AQJ74</li></ul>	The opponents are silent.  You bid first.
Board: 123 Dealer: S Vul: EW HCP: 9	<ul><li>★ KQJ8</li><li>♥ QJ985</li><li>◆ 93</li><li>◆ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 124 Dealer: N Vul: None HCP: 17	<ul><li>♣ QJ3</li><li>♥ K4</li><li>◆ AJ108</li><li>♣ AQ52</li></ul>	The opponents are silent.  You bid first.
Board: 125 Dealer: S Vul: NS HCP: 9	<ul><li>★ KQ105</li><li>★ A9742</li><li>◆ 1093</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.

Board: 121 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ K1097  ♥ QJ532  • 107  ♣ Q2	South:  ♠ AJ3  ♥ AK7  ♠ KQ85  ♠ 1097	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 122 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4 S	North:  ◆ A54  ▼ J3  ◆ A62  ◆ AQJ74	South:  ♠ KJ1097  ▼ A1052  ♦ 984  ♣ 9	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 123 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 24 N	North:  ♠ KQJ8  ♥ QJ985  ♦ 93  ♣ 85	South:  ♠ A64  ♥ A6  ♠ AQ104  ♣ J1072	West Pass Pass	North 2		South 1NT 2♥
Board: 124 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 2 S	North:  ♠ QJ3  ♥ K4  ♠ AJ108  ♣ AQ52	South:  ♠ 10985  ♥ AJ1098  ♦ 63  ♠ K9	West Pass AP	North 1NT 2♥	East Pass Pass	<b>2</b> ♦
Board: 125 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ KQ105  ♥ A9742  ♦ 1093  ♣ 10	South:  ♠ AJ3  ♥ KQJ  ♠ A75  ♠ Q853	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥

Board: 121 Dealer: S Vul: Both HCP: 17	<ul><li>▲ AJ3</li><li>✔ AK7</li><li>◆ KQ85</li><li>▲ 1097</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: None HCP: 8	<ul><li>★ KJ1097</li><li>▼ A1052</li><li>◆ 984</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: EW HCP: 15	<ul><li>A64</li><li>✓ A6</li><li>AQ104</li><li>J1072</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: None HCP: 8	<ul><li>10985</li><li>✓ AJ1098</li><li>63</li><li>✓ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: NS HCP: 17	<ul><li>▲ AJ3</li><li>♥ KQJ</li><li>◆ A75</li><li>▲ Q853</li></ul>	The opponents are silent. You bid first.

Board: 121 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ K1097  ♥ QJ532  • 107  ♣ Q2	South:  ♠ AJ3  ♥ AK7  ♠ KQ85  ♠ 1097	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 122 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4 S	North:  ◆ A54  ▼ J3  ◆ A62  ◆ AQJ74	South:  ♠ KJ1097  ▼ A1052  ♦ 984  ♣ 9	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 123 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 24 N	North:  ♠ KQJ8  ♥ QJ985  ♦ 93  ♣ 85	South:  ♠ A64  ♥ A6  ♠ AQ104  ♣ J1072	West Pass Pass	North 2		South 1NT 2♥
Board: 124 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 2 S	North:  ♠ QJ3  ♥ K4  ♠ AJ108  ♣ AQ52	South:  ♠ 10985  ♥ AJ1098  ♦ 63  ♠ K9	West Pass AP	North 1NT 2♥	East Pass Pass	<b>2</b> ♦
Board: 125 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ KQ105  ♥ A9742  ♦ 1093  ♣ 10	South:  ♠ AJ3  ♥ KQJ  ♠ A75  ♠ Q853	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥

Board: 126 Dealer: N Vul: EW HCP: 15	<ul><li>★ 106</li><li>♥ K102</li><li>◆ K1054</li><li>♣ AKQ8</li></ul>	The opponents are silent. You bid first.
Board: 127 Dealer: S Vul: Both HCP: 8	<ul><li>★ A8643</li><li>♥ KJ104</li><li>◆ 2</li><li>◆ 1098</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: NS HCP: 16	<ul><li>AQ2</li><li>82</li><li>A83</li><li>AQ864</li></ul>	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: EW HCP: 8	<b>★</b> KQ843 <b>♥</b> 10632 <b>♦</b> K7 <b>♣</b> 74	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: Both HCP: 16	<ul><li>A54</li><li>✓ AK</li><li>J52</li><li>A10832</li></ul>	The opponents are silent. You bid first.

Board: 126 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North:  • 106  • K102  • K1054  • AKQ8	South:  ♠ AJ982  ♥ A763  ♦ 96  ♣ 72	West Pass Pass 1. Stay	North 1NT 2  2NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 127 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4♠ N	North:  ♠ A8643  ♥ KJ104  ♦ 2  ♣ 1098	South:  ♠ K92  ♥ A5  ♠ A98  ♣ KQJ52	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 128 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4♠ S	North:  ♠ AQ2  ♥ 82  ♠ A83  ♣ AQ864	South:  ♠ K9853  ♥ QJ43  • Q105  ♠ 9	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 129 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 44 N	North:  ♠ KQ843  ♥ 10632  ♠ K7  ♣ 74	South:  ♠ A102  ♥ QJ  ♠ A96  ♣ KQJ109	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man		1NT 2 <b>♦</b>
Board: 130 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2♠ S	North:  ♠ A54  ♥ AK  ♦ J52  ♣ A10832	South:  ♠ J762  ♥ J8432  ♠ K6  ♠ K5	West Pass AP	North 1NT 2♥	East Pass Pass	2♦

Board: 126 Dealer: N Vul: EW HCP: 9	<ul><li>★ AJ982</li><li>▼ A763</li><li>◆ 96</li><li>♣ 72</li></ul>	The opponents are silent.  Partner bids first.
Board: 127 Dealer: S Vul: Both HCP: 17	<ul><li>★ K92</li><li>★ A5</li><li>★ A98</li><li>★ KQJ52</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: NS HCP: 8	<ul><li>★ K9853</li><li>♥ QJ43</li><li>◆ Q105</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: EW HCP: 17	<ul><li>★ A102</li><li>♥ QJ</li><li>★ A96</li><li>★ KQJ109</li></ul>	The opponents are silent.  You bid first.
Board: 130 Dealer: N Vul: Both HCP: 8	<ul><li>▶ J762</li><li>♥ J8432</li><li>♦ K6</li><li>♣ K5</li></ul>	The opponents are silent.  Partner bids first.

Board: 126 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North:  • 106  • K102  • K1054  • AKQ8	South:  ♠ AJ982  ♥ A763  ♦ 96  ♣ 72	West Pass Pass 1. Stay	North 1NT 2  2NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 127 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4♠ N	North:  ♠ A8643  ♥ KJ104  ♦ 2  ♣ 1098	South:  ♠ K92  ♥ A5  ♠ A98  ♣ KQJ52	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 128 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4♠ S	North:  ♠ AQ2  ♥ 82  ♠ A83  ♣ AQ864	South:  ♠ K9853  ♥ QJ43  • Q105  ♠ 9	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 129 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 44 N	North:  ♠ KQ843  ♥ 10632  ♠ K7  ♣ 74	South:  ♠ A102  ♥ QJ  ♠ A96  ♣ KQJ109	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man		1NT 2 <b>♦</b>
Board: 130 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2♠ S	North:  ♠ A54  ♥ AK  ♦ J52  ♣ A10832	South:  ♠ J762  ♥ J8432  ♠ K6  ♠ K5	West Pass AP	North 1NT 2♥	East Pass Pass	2♦

Board: 131 Dealer: S Vul: None HCP: 9	<ul><li>108763</li><li>★ AK87</li><li>◆ Q87</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: EW HCP: 16	<ul><li>★ KQJ</li><li>★ AK3</li><li>◆ 84</li><li>♣ QJ843</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: Both HCP: 8	<ul><li>★ K754</li><li>▼ 87652</li><li>◆ AJ10</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 134 Dealer: N Vul: None HCP: 17	<ul><li>★ A97</li><li>★ K3</li><li>★ AJ43</li><li>★ AJ54</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: Both HCP: 8	<ul><li>♣ QJ102</li><li>♥ AJ743</li><li>♦ 10</li><li>♣ 754</li></ul>	The opponents are silent.  Partner bids first.

Board: 131 Dealer: S	North: <b>♠</b> 108763	South: ♠ KQ4	West	North	East	South 1NT
Vul: None	♥ AK87	♥ J10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 9	◆ Q87	◆ AJ1092	Pass	2♠	Pass	4♠
South HCP: 17	<b>♣</b> 3	<b>♣</b> AQ10	AP			
Contract: 4♠ N			1. Stay	man		
Board: 132	North:	South:	West	North	East	South
Dealer: N	• KQJ	♣ A9862		1NT	Pass	2 <b>♣</b> 1
Vul: EW	▼ AK3	♥ J1098	Pass	2•	Pass	
North HCP: 16 South HCP: 9	<b>♦</b> 84	◆ A93	Pass		AP	
Contract: 4♠ S	<b>♣</b> QJ843	<b>♣</b> 10	1. Stay			
Board: 133	North:	South:	West	North	East	South
Dealer: S	<b>★</b> K754	♠ AQ				1NT
Vul: Both	<b>v</b> 87652	♥ AK9	Pass	2•	Pass	2 <b>y</b>
North HCP: 8 South HCP: 17	<b>♦</b> AJ10	<b>♦</b> 6532	Pass	2♠	Pass	<b>4</b> ♥
Contract: 4♥ S	<b>♣</b> 9	♣ A1043	AP			
Board: 134		~ 4	West	Mauth	Foot	Carth
Dealer: N	North:	South:	west	North 1NT	Pass	
Vul: None	<b>♠</b> A97 <b>♥</b> K3	<b>♠</b> KQ84 <b>♥</b> A10842	Pass	11N1 2♥	Pass	
North HCP: 17	◆ AJ43	◆ 10842 ◆ 1082	газз	∠▼	газз	<b>∠</b> ₹
South HCP: 9	<b>♦</b> AJ54	• 1002 • 7	AP			
Contract: 2♠ S	1120.	- /				
Board: 135	NI A	0 4	West	North	Fact	South
Dealer: S	North:	South:	vv CSt	INOIUI	Last	Soum 1NT
Vul: Both	<b>♠</b> QJ102 <b>♥</b> AJ743	<b>♠</b> A63 <b>♥</b> K62	Pass	2•	Pass	
North HCP: 8	<ul><li>AJ /43</li><li>♦ 10</li></ul>	<b>V</b> K02 <b>V</b> K97	Pass	2 <b>▼</b> 2 <b>♠</b>	Pass	
South HCP: 17	<b>♦</b> 754	♣ AQJ9	AP	<b>∠₹</b>	1 ass	<b>+</b> ▼
Contract: 4♥ S			ДГ			

Board: 131 Dealer: S Vul: None HCP: 17	<ul><li>★ KQ4</li><li>♥ J10</li><li>◆ AJ1092</li><li>◆ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: EW HCP: 9	<ul><li>★ A9862</li><li>♥ J1098</li><li>◆ A93</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: Both HCP: 17	<ul><li>♠ AQ</li><li>♥ AK9</li><li>♠ 6532</li><li>♠ A1043</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: None HCP: 9	<b>★</b> KQ84 <b>♥</b> A10842 <b>♦</b> 1082 <b>♣</b> 7	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: Both HCP: 17	<ul><li>★ A63</li><li>▼ K62</li><li>★ K97</li><li>★ AQJ9</li></ul>	The opponents are silent. You bid first.

Board: 131 Dealer: S	North: <b>♠</b> 108763	South: ♠ KQ4	West	North	East	South 1NT
Vul: None	♥ AK87	♥ J10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 9	◆ Q87	◆ AJ1092	Pass	2♠	Pass	4♠
South HCP: 17	<b>♣</b> 3	<b>♣</b> AQ10	AP			
Contract: 4♠ N			1. Stay	man		
Board: 132	North:	South:	West	North	East	South
Dealer: N	• KQJ	♣ A9862		1NT	Pass	2 <b>♣</b> 1
Vul: EW	▼ AK3	♥ J1098	Pass	2•	Pass	
North HCP: 16 South HCP: 9	<b>♦</b> 84	◆ A93	Pass		AP	
Contract: 4♠ S	<b>♣</b> QJ843	<b>♣</b> 10	1. Stay			
Board: 133	North:	South:	West	North	East	South
Dealer: S	<b>★</b> K754	♠ AQ				1NT
Vul: Both	<b>v</b> 87652	♥ AK9	Pass	2•	Pass	2 <b>y</b>
North HCP: 8 South HCP: 17	<b>♦</b> AJ10	<b>♦</b> 6532	Pass	2♠	Pass	<b>4</b> ♥
Contract: 4♥ S	<b>♣</b> 9	♣ A1043	AP			
Board: 134		~ 4	West	Mauth	Foot	Carth
Dealer: N	North:	South:	west	North 1NT	Pass	
Vul: None	<b>♠</b> A97 <b>♥</b> K3	<b>♠</b> KQ84 <b>♥</b> A10842	Pass	11N1 2♥	Pass	
North HCP: 17	◆ AJ43	◆ 10842 ◆ 1082	газз	∠▼	газз	<b>∠</b> ₹
South HCP: 9	<b>♦</b> AJ54	• 1002 • 7	AP			
Contract: 2♠ S	1120.	- /				
Board: 135	NI A	0 4	West	North	Fact	South
Dealer: S	North:	South:	vv CSt	INOIUI	Last	Soum 1NT
Vul: Both	<b>♠</b> QJ102 <b>♥</b> AJ743	<b>♠</b> A63 <b>♥</b> K62	Pass	2•	Pass	
North HCP: 8	<ul><li>AJ /43</li><li>♦ 10</li></ul>	<b>V</b> K02 <b>V</b> K97	Pass	2 <b>▼</b> 2 <b>♠</b>	Pass	
South HCP: 17	<b>♦</b> 754	♣ AQJ9	AP	<b>∠₹</b>	1 ass	<b>+</b> ▼
Contract: 4♥ S			ДГ			

Board: 136 Dealer: N Vul: NS HCP: 15	<ul><li>▲ AJ3</li><li>▼ AQ</li><li>◆ J83</li><li>◆ K10853</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: None HCP: 8	<b>★</b> K872 <b>♥</b> K10643 <b>♦</b> Q106 <b>♣</b> 2	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ4</li><li>▼ A72</li><li>◆ KQ8</li><li>◆ J976</li></ul>	The opponents are silent. You bid first.
Board: 139 Dealer: S Vul: Both HCP: 9	<ul><li>109532</li><li>✓ KJ83</li><li>✓ J108</li><li>A</li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: NS HCP: 16	<ul><li>♦ 985</li><li>♥ K4</li><li>♦ AQ3</li><li>♠ AQJ32</li></ul>	The opponents are silent. You bid first.

Board: 136 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2 S	North:  ♠ AJ3  ♥ AQ  ♠ J83  ♣ K10853	South:  ♠ 10986  ♥ K8543  ♠ 75  ♠ AQ	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 137 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2♠ N	North:  ♠ K872  ♥ K10643  • Q106  ♣ 2	South:  ♠ AQJ  ♥ 87  ♦ J842  ♣ AK53	West Pass Pass	North 2♦ 2♠	East Pass AP	South 1NT 2*
Board: 138 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4 S	North:  ♠ KQ4  ♥ A72  ♠ KQ8  ♣ J976	South:  ♠ AJ1072  ♥ QJ65  ♦ 1063  ♣ 10	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 139 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ N	North:  ♠ 109532  ♥ KJ83  ♦ J108  ♣ A	South:  ♠ A87  ♥ A96  ♠ K2  ♠ KQ984	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆
Board: 140 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 S	North:	South:  ♠ AKQ104  ♥ 9865  ♦ 764  ♠ 9	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹

Board: 136 Dealer: N Vul: NS HCP: 9	<ul><li>10986</li><li>★ K8543</li><li>↑ 75</li><li>★ AQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: None HCP: 15	<ul><li>♣ AQJ</li><li>♥ 87</li><li>◆ J842</li><li>♣ AK53</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: NS HCP: 8	<ul><li>AJ1072</li><li>♥ QJ65</li><li>1063</li><li>10</li></ul>	The opponents are silent.  Partner bids first.
Board: 139 Dealer: S Vul: Both HCP: 16	<ul><li>A87</li><li>✓ A96</li><li>✓ K2</li><li>✓ KQ984</li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: NS HCP: 9	<ul><li>★ AKQ104</li><li>♥ 9865</li><li>♦ 764</li><li>♣ 9</li></ul>	The opponents are silent.  Partner bids first.

Board: 136 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2 S	North:  ♠ AJ3  ♥ AQ  ♠ J83  ♣ K10853	South:  ♠ 10986  ♥ K8543  ♠ 75  ♠ AQ	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 137 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2♠ N	North:  ♠ K872  ♥ K10643  • Q106  ♣ 2	South:  ♠ AQJ  ♥ 87  ♦ J842  ♣ AK53	West Pass Pass	North 2♦ 2♠	East Pass AP	South 1NT 2*
Board: 138 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4 S	North:  ♠ KQ4  ♥ A72  ♠ KQ8  ♣ J976	South:  ♠ AJ1072  ♥ QJ65  ♦ 1063  ♣ 10	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 139 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ N	North:  ♠ 109532  ♥ KJ83  ♦ J108  ♣ A	South:  ♠ A87  ♥ A96  ♠ K2  ♠ KQ984	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆
Board: 140 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 S	North:	South:  ♠ AKQ104  ♥ 9865  ♦ 764  ♠ 9	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹

Board: 141 Dealer: S Vul: EW HCP: 8	<ul><li>◆ 9753</li><li>▼ A9432</li><li>◆ 105</li><li>◆ A8</li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: Both HCP: 16	<ul><li>↓ J4</li><li>▼ A84</li><li>◆ AKJ87</li><li>♠ QJ5</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: None HCP: 8	<ul><li>★ KQ64</li><li>♥ QJ986</li><li>◆ 1062</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 144 Dealer: N Vul: EW HCP: 16	<ul><li>◆ Q105</li><li>◆ AJ4</li><li>◆ AK8</li><li>◆ Q953</li></ul>	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: Both HCP: 9	<ul><li>★ KJ92</li><li>▼ QJ853</li><li>◆ Q</li><li>★ 1032</li></ul>	The opponents are silent.  Partner bids first.

Board: 141 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ◆ 9753  ▼ A9432  ◆ 105  ♣ A8	South:  ♠ AK6  ♥ J6  ♠ AJ82  ♣ K1074	West Pass Pass	North 2♦ 2♠	East Pass AP	1NT
Board: 142 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 N	North:  ♠ J4  ♥ A84  ♠ AKJ87  ♠ QJ5	South:  ♠ K763  ♥ Q10532  ♦ 4  ♠ K103	West Pass Pass	North 1NT 2♥ 4♥		2♦
Board: 143 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♥ S	North:  ♠ KQ64  ♥ QJ986  ♦ 1062  ♣ 4	South:  ♠ A10  ♥ K105  ♠ KQ74  ♠ QJ86	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 144 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♥ N	North:  ♠ Q105  ♥ AJ4  ♠ AK8  ♠ Q953	South:  ♠ AK97  ♥ Q9872  • 104  ♠ 42	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♦</b>
Board: 145 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2♠ N	North:  ♠ KJ92  ♥ QJ853  ♠ Q  ♣ 1032	South:  ♠ 876  ♥ K9  ♠ AKJ43  ♣ A74	West Pass Pass	North 2	East Pass AP	1NT

Board: 141 Dealer: S Vul: EW HCP: 16	<ul><li>★ AK6</li><li>♥ J6</li><li>◆ AJ82</li><li>◆ K1074</li></ul>	The opponents are silent.  You bid first.
Board: 142 Dealer: N Vul: Both HCP: 8	<ul><li>★ K763</li><li>♥ Q10532</li><li>◆ 4</li><li>◆ K103</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: None HCP: 15	<ul><li>▲ A10</li><li>♥ K105</li><li>◆ KQ74</li><li>♣ QJ86</li></ul>	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: EW HCP: 9	<ul><li>★ AK97</li><li>♥ Q9872</li><li>♦ 104</li><li>♠ 42</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: Both HCP: 15	<ul><li>★ 876</li><li>▼ K9</li><li>◆ AKJ43</li><li>◆ A74</li></ul>	The opponents are silent.  You bid first.

Board: 141 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ◆ 9753  ▼ A9432  ◆ 105  ♣ A8	South:  ♠ AK6  ♥ J6  ♠ AJ82  ♣ K1074	West Pass Pass	North 2♦ 2♠	East Pass AP	1NT
Board: 142 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 N	North:  ♠ J4  ♥ A84  ♠ AKJ87  ♠ QJ5	South:  ♠ K763  ♥ Q10532  ♦ 4  ♠ K103	West Pass Pass	North 1NT 2♥ 4♥		2♦
Board: 143 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♥ S	North:  ♠ KQ64  ♥ QJ986  ♦ 1062  ♣ 4	South:  ♠ A10  ♥ K105  ♠ KQ74  ♠ QJ86	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 144 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♥ N	North:  ♠ Q105  ♥ AJ4  ♠ AK8  ♠ Q953	South:  ♠ AK97  ♥ Q9872  • 104  ♠ 42	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♦</b>
Board: 145 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2♠ N	North:  ♠ KJ92  ♥ QJ853  ♠ Q  ♣ 1032	South:  ♠ 876  ♥ K9  ♠ AKJ43  ♣ A74	West Pass Pass	North 2	East Pass AP	1NT

Board: 146 Dealer: N Vul: NS Vul: NS HCP: 16  AQJ98 Dealer: S VQ854 Vul: Both HCP: 9  AQJ98 Partner bids first.  Board: 148 Dealer: N Vul: None HCP: 17  AQJ98 Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.			
Dealer: S Vul: Both HCP: 9  ♣ 102  Partner bids first.  Board: 148 Dealer: N Vul: None Vul: None HCP: 17  AK102 HCP: 17  AQ643  The opponents are silent.  Partner bids first.  You bid first.  The opponents are silent.  You bid first.	Dealer: N Vul: NS	er: N	
Dealer: N	Dealer: S Vul: Both	er: S	
The opponents are silent	Dealer: N Vul: None	er: N ♥ Q7 None ◆ AK102	
Vul: NS	Dealer: S Vul: NS	er: S	
Board: 150 ♠ Q8 Dealer: N	Dealer: N Vul: EW	er: N	~ -

Board: 146 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2♠ S	North:  ♠ AK9  ♥ A2  ♦ K8764  ♣ Q94	South:  ♣ J643  ♥ K10654  ♠ A2  ♣ J6	West Pass AP	North 1NT 2♥		2♦
Board: 147 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 44 N	North:  ♠ AQJ98  ♥ Q854  ♦ 53  ♣ 102	South:  ♠ K76  ♥ 97  ♠ AJ42  ♣ AQJ8	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man		1NT 2 <b>♦</b>
Board: 148 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4♠ S	North:  ♠ A98  ♥ Q7  ♠ AK102  ♣ KJ64	South:  ♠ QJ654  ♥ J985  ♠ 874  ♠ A	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 149 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2♠ N	North:  ♠ AQ643  ♥ 8652  ♠ K5  ♠ 95	South:  ♠ 102  ♥ AK4  ♠ 1064  ♣ AKJ62	West Pass Pass 1. Stay	North  2♣¹ 2♠ man	East Pass AP	1NT
Board: 150 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ Q8  ♥ AQ7  ♠ AQ97  ♠ K863	South:  ♠ KJ1096  ♥ J864  ♠ KJ5  ♣ 7	West Pass Pass 1. Stay	North 1NT 2• 3NT man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 146 Dealer: N Vul: NS HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: Both HCP: 15	<ul><li>★ K76</li><li>♥ 97</li><li>◆ AJ42</li><li>◆ AQJ8</li></ul>	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: None HCP: 8	<ul><li>♣ QJ654</li><li>♥ J985</li><li>◆ 874</li><li>♣ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 149 Dealer: S Vul: NS HCP: 15	<ul><li>102</li><li>✓ AK4</li><li>1064</li><li>✓ AKJ62</li></ul>	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: EW HCP: 9	<ul><li>★ KJ1096</li><li>♥ J864</li><li>◆ KJ5</li><li>◆ 7</li></ul>	The opponents are silent.  Partner bids first.

Board: 146 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2♠ S	North:  ♠ AK9  ♥ A2  ♦ K8764  ♣ Q94	South:  ♣ J643  ♥ K10654  ♠ A2  ♣ J6	West Pass AP	North 1NT 2♥		2♦
Board: 147 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 44 N	North:  ♠ AQJ98  ♥ Q854  ♦ 53  ♣ 102	South:  ♠ K76  ♥ 97  ♠ AJ42  ♣ AQJ8	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man		1NT 2 <b>♦</b>
Board: 148 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4♠ S	North:  ♠ A98  ♥ Q7  ♠ AK102  ♣ KJ64	South:  ♠ QJ654  ♥ J985  ♠ 874  ♠ A	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 149 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2♠ N	North:  ♠ AQ643  ♥ 8652  ♠ K5  ♠ 95	South:  ♠ 102  ♥ AK4  ♠ 1064  ♣ AKJ62	West Pass Pass 1. Stay	North  2♣¹ 2♠ man	East Pass AP	1NT
Board: 150 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ Q8  ♥ AQ7  ♠ AQ97  ♠ K863	South:  ♠ KJ1096  ♥ J864  ♠ KJ5  ♣ 7	West Pass Pass 1. Stay	North 1NT 2• 3NT man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 151 Dealer: S Vul: None HCP: 8	<ul><li>★ 86542</li><li>♥ KJ83</li><li>★ A108</li><li>★ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: NS HCP: 16	<ul><li>★ A62</li><li>★ KQ</li><li>★ K96</li><li>★ A10753</li></ul>	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: EW HCP: 9	<ul><li>★ A654</li><li>▼ KQ763</li><li>◆ 4</li><li>◆ 1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: N Vul: Both HCP: 17	<ul><li>♣ 76</li><li>♥ J75</li><li>◆ AKQ42</li><li>♣ AK4</li></ul>	The opponents are silent. You bid first.
Board: 155 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q1053</li><li>♥ AQ752</li><li>◆ 95</li><li>♣ 74</li></ul>	The opponents are silent.  Partner bids first.

Board: 151 Dealer: S	North: <b>♠</b> 86542	South: ♠ K7		North		1NT
Vul: None North HCP: 8	<b>♥</b> KJ83	<b>♥</b> Q72	Pass	2♣¹	Pass	
South HCP: 16	◆ A108	♦ QJ973	Pass AP	2♠	Pass	3NT
Contract: 3N S	<b>♣</b> 8	<b>♣</b> AKJ	1. Stay	man		
			1. Stay	111411		
Board: 152 Dealer: N	North: ♠ A62	South: <b>♠</b> 10543	West	North		
Vul: NS	♥ KQ	♥ J9832	D	1NT	Pass	
North HCP: 16 South HCP: 9	<b>♦</b> K96	<b>♦</b> A	Pass	2♥	Pass	2♠
Contract: 2♠ S	♣ A10753	<b>♣</b> KJ9	AP			
Board: 153	North:	South:	West	North	Fact	South
Dealer: S Vul: EW	<b>♦</b> A654	♠ KQ2	WCSt	rvorur	Lasi	1NT
North HCP: 9	<b>♥</b> KQ763	<b>♥</b> 92	Pass	2•	Pass	2♥
South HCP: 15	♦ 4 ♣ 1074	♦ AQJ105 ♣ K53	Pass	2♠	AP	
Contract: 2♠ N	₩ 10/4	₩ K33				
Board: 154	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♣</b> 76	<b>♦</b> A953		1NT	Pass	<b>2</b> ♦
North HCP: 17	<b>♥</b> J75 ♦ AKQ42	♥ A8642 ♦—	Pass	2♥	Pass	2♠
South HCP: 9	• AK4	<b>♣</b> J963	Pass	<b>3♥</b>	Pass	4♥
Contract: 4♥ N			AP			
Board: 155	North:	South:				
Dealer: S	Norui. ♠ Q1053	& KJ9	West	North	East	
Vul: NS	♥ AQ752	<b>♥</b> J4	ъ.	2.	D	1NT
North HCP: 8 South HCP: 16	<b>♦</b> 95	<b>♦</b> AJ4	Pass	2•	Pass	2♥
Soun HCP: 16 Contract: 2♠ N	<b>♣</b> 74	♣ AQ1053	Pass	2♠	AP	

Board: 151 Dealer: S Vul: None HCP: 16	<ul><li>★ K7</li><li>♥ Q72</li><li>◆ QJ973</li><li>◆ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: NS HCP: 9	<ul><li>10543</li><li>✓ J9832</li><li>✓ A</li><li>✓ KJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ2</li><li>♥ 92</li><li>◆ AQJ105</li><li>◆ K53</li></ul>	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: Both HCP: 9	<ul><li>★ A953</li><li>★ A8642</li><li>★ —</li><li>★ J963</li></ul>	The opponents are silent.  Partner bids first.
Board: 155 Dealer: S Vul: NS HCP: 16	<ul><li>★ KJ9</li><li>▼ J4</li><li>◆ AJ4</li><li>◆ AQ1053</li></ul>	The opponents are silent. You bid first.

Board: 151 Dealer: S	North: <b>♠</b> 86542	South: ♠ K7		North		1NT
Vul: None North HCP: 8	<b>♥</b> KJ83	<b>♥</b> Q72	Pass	2♣¹	Pass	
South HCP: 16	◆ A108	♦ QJ973	Pass AP	2♠	Pass	3NT
Contract: 3N S	<b>♣</b> 8	<b>♣</b> AKJ	1. Stay	man		
			1. Stay	111411		
Board: 152 Dealer: N	North: ♠ A62	South: <b>♠</b> 10543	West	North		
Vul: NS	♥ KQ	♥ J9832	D	1NT	Pass	
North HCP: 16 South HCP: 9	<b>♦</b> K96	<b>♦</b> A	Pass	2♥	Pass	2♠
Contract: 2♠ S	♣ A10753	<b>♣</b> KJ9	AP			
Board: 153	North:	South:	West	North	Fact	South
Dealer: S Vul: EW	<b>♦</b> A654	♠ KQ2	WCSt	rvorur	Lasi	1NT
North HCP: 9	<b>♥</b> KQ763	<b>♥</b> 92	Pass	2•	Pass	2♥
South HCP: 15	♦ 4 ♣ 1074	♦ AQJ105 ♣ K53	Pass	2♠	AP	
Contract: 2♠ N	₩ 10/4	₩ K33				
Board: 154	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♣</b> 76	<b>♦</b> A953		1NT	Pass	<b>2</b> ♦
North HCP: 17	<b>♥</b> J75 ♦ AKQ42	♥ A8642 ♦—	Pass	2♥	Pass	2♠
South HCP: 9	• AK4	<b>♣</b> J963	Pass	<b>3♥</b>	Pass	4♥
Contract: 4♥ N			AP			
Board: 155	North:	South:				
Dealer: S	Norui. ♠ Q1053	& KJ9	West	North	East	
Vul: NS	♥ AQ752	<b>♥</b> J4	ъ.	2.	D	1NT
North HCP: 8 South HCP: 16	<b>♦</b> 95	<b>♦</b> AJ4	Pass	2•	Pass	2♥
Soun HCP: 16 Contract: 2♠ N	<b>♣</b> 74	♣ AQ1053	Pass	2♠	AP	

Board: 156 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q62</li><li>♥ A9</li><li>◆ QJ72</li><li>♣ KQJ3</li></ul>	The opponents are silent.  You bid first.
Board: 157 Dealer: S Vul: Both HCP: 9	<ul><li>★ A9874</li><li>♥ J1076</li><li>◆ 2</li><li>◆ A109</li></ul>	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: None HCP: 16	<ul><li>★ A106</li><li>★ A86</li><li>★ A54</li><li>★ A975</li></ul>	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: EW HCP: 9	<ul><li>★ A1032</li><li>▼ AJ1084</li><li>◆ 8</li><li>◆ 974</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: None HCP: 16	<ul><li>★ A63</li><li>★ A6</li><li>★ A532</li><li>★ A872</li></ul>	The opponents are silent. You bid first.

Board: 156 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ Q62  ♥ A9  ♠ QJ72  ♠ KQJ3	South:  ♠ A1074  ♥ J10865  ♠ A1096  ♣ —	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 157 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ A9874  ♥ J1076  ♦ 2  ♠ A109	South:  ♠ KJ10  ♥ Q54  ♠ AK106  ♣ Q73	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man		1NT 2◆
Board: 158 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 S	North:  ♠ A106  ♥ A86  ♠ A54  ♣ A975	South:  ♠ KQ942  ♥ Q1072  ♦ 3  ♣ Q86	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 159 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4♥ S	North:  ♠ A1032  ♥ AJ1084  ♠ 8  ♠ 974	South: ♠ QJ ♥ K63 ♠ AKJ103 ♣ K63	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 160 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 S	North:  ♠ A63  ♥ A6  ♠ A532  ♠ A872	South:  ♠ KQ542  ♥ J742  ♦ Q  ♣ J54	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 156 Dealer: N Vul: EW HCP: 9	<ul><li>★ A1074</li><li>♥ J10865</li><li>◆ A1096</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 157 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ10</li><li>♥ Q54</li><li>◆ AK106</li><li>◆ Q73</li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: None HCP: 9	<ul><li>★KQ942</li><li>♥Q1072</li><li>◆3</li><li>◆Q86</li></ul>	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: EW HCP: 17	<b>♠</b> QJ <b>♥</b> K63 <b>♦</b> AKJ103 <b>♣</b> K63	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: None HCP: 9	<ul><li>★ KQ542</li><li>▼ J742</li><li>◆ Q</li><li>◆ J54</li></ul>	The opponents are silent.  Partner bids first.

Board: 156 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ Q62  ♥ A9  ♠ QJ72  ♠ KQJ3	South:  ♠ A1074  ♥ J10865  ♠ A1096  ♣ —	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 157 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ A9874  ♥ J1076  ♦ 2  ♠ A109	South:  ♠ KJ10  ♥ Q54  ♠ AK106  ♣ Q73	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man		1NT 2◆
Board: 158 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 S	North:  ♠ A106  ♥ A86  ♠ A54  ♣ A975	South:  ♠ KQ942  ♥ Q1072  ♦ 3  ♣ Q86	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 159 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 4♥ S	North:  ♠ A1032  ♥ AJ1084  ♠ 8  ♠ 974	South: ♠ QJ ♥ K63 ♠ AKJ103 ♣ K63	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 160 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 S	North:  ♠ A63  ♥ A6  ♠ A532  ♠ A872	South:  ♠ KQ542  ♥ J742  ♦ Q  ♣ J54	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 161 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q10964</li><li>♥ K842</li><li>♦ K8</li><li>♣ 107</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: Both HCP: 16	<ul><li>★ K62</li><li>▼ AJ5</li><li>◆ AK4</li><li>◆ J985</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: None HCP: 9	<ul><li>★ AJ643</li><li>♥ KJ103</li><li>◆ 9872</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 164 Dealer: N Vul: NS HCP: 15	<ul><li>★86</li><li>▼ K72</li><li>◆ AQ86</li><li>◆ AQ92</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: EW HCP: 9	<ul><li>◆ Q1087</li><li>▼ K9542</li><li>◆ K7</li><li>◆ J4</li></ul>	The opponents are silent.  Partner bids first.

Board: 161 Dealer: S Vul: NS	North: <b>♠</b> Q10964	South: ♠ AK	West	North	East	South 1NT
North HCP: 8	<b>♥</b> K842	<b>v</b> 1063	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	◆ K8	• Q10532	Pass	2♠	AP	
Contract: 2♠ N	<b>♣</b> 107	<b>♣</b> AQ9	1. Stay	man		
Board: 162	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K62	♣ AQ1087		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♥</b> AJ5	<b>♥</b> 8642	Pass	<b>2</b>	Pass	2♠
South HCP: 8	◆ AK4	<b>♦</b> 85	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> J985	<b>♣</b> Q2	1. Stay	man		
Board: 163 Dealer: S	North: ♠ AJ643	South: ♠ K10	West	North	East	South 1NT
Vul: None	♥ KJ103	♥ Q72	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 9	◆ 9872	• KQ6	Pass	2♠	Pass	3NT
South HCP: 17 Contract: 3N S	<b>.</b> —	♣ AK963	AP			
Contract. 31V S			1. Stay	man		
Doord, 164		a 1	West	North	East	South
Board: 164 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♦</b> 86	<b>♠</b> AJ543 <b>♥</b> QJ109	Pass	<b>2</b>	Pass	2♠
North HCP: 15	<b>∨</b> K72 <b>♦</b> AQ86	<b>♦</b> —	Pass	2NT	Pass	3♠
South HCP: 9	<ul><li>AQ60</li><li>AQ92</li></ul>	<b>♣</b> J754	AP			
Contract: 3♠ S	111402		1. Stay	man		
Board: 165	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>♠</b> Q1087	<b>♠</b> A2				1NT
Vui. Ew North HCP: 9	<b>♥</b> K9542	<b>▼</b> A107	Pass	<b>2</b> ♦	Pass	2♥
South HCP: 17	◆ K7	♦ A82	Pass	2♠	Pass	4♥
Contract: 4♥ S	<b>♣</b> J4	<b>♣</b> KQ1053	AP			

Board: 161 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AK</li><li>▼ 1063</li><li>◆ Q10532</li><li>♠ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: Both HCP: 8	<ul><li>AQ1087</li><li>♥8642</li><li>♦85</li><li>Q2</li></ul>	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: None HCP: 17	<ul><li>★K10</li><li>♥Q72</li><li>★KQ6</li><li>★AK963</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: NS HCP: 9	<ul><li>▲ AJ543</li><li>♥ QJ109</li><li>◆ —</li><li>▲ J754</li></ul>	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: EW HCP: 17	<ul><li>A2</li><li>✓ A107</li><li>A82</li><li>✓ KQ1053</li></ul>	The opponents are silent.  You bid first.

Board: 161 Dealer: S Vul: NS	North: <b>♠</b> Q10964	South: ♠ AK	West	North	East	South 1NT
North HCP: 8	<b>♥</b> K842	<b>v</b> 1063	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	◆ K8	• Q10532	Pass	2♠	AP	
Contract: 2♠ N	<b>♣</b> 107	<b>♣</b> AQ9	1. Stay	man		
Board: 162	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K62	♣ AQ1087		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♥</b> AJ5	<b>♥</b> 8642	Pass	<b>2</b>	Pass	2♠
South HCP: 8	◆ AK4	<b>♦</b> 85	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> J985	<b>♣</b> Q2	1. Stay	man		
Board: 163 Dealer: S	North: ♠ AJ643	South: ♠ K10	West	North	East	South 1NT
Vul: None	♥ KJ103	♥ Q72	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 9	◆ 9872	• KQ6	Pass	2♠	Pass	3NT
South HCP: 17 Contract: 3N S	<b>.</b> —	♣ AK963	AP			
Contract. 31V S			1. Stay	man		
Doord, 164		a 1	West	North	East	South
Board: 164 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♦</b> 86	<b>♠</b> AJ543 <b>♥</b> QJ109	Pass	<b>2</b>	Pass	2♠
North HCP: 15	<b>∨</b> K72 <b>♦</b> AQ86	<b>♦</b> —	Pass	2NT	Pass	3♠
South HCP: 9	<ul><li>AQ60</li><li>AQ92</li></ul>	<b>♣</b> J754	AP			
Contract: 3♠ S	111402		1. Stay	man		
Board: 165	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>♠</b> Q1087	<b>♠</b> A2				1NT
Vui. Ew North HCP: 9	<b>♥</b> K9542	<b>▼</b> A107	Pass	<b>2</b> ♦	Pass	2♥
South HCP: 17	◆ K7	♦ A82	Pass	2♠	Pass	4♥
Contract: 4♥ S	<b>♣</b> J4	<b>♣</b> KQ1053	AP			

Board: 166 Dealer: N Vul: None HCP: 15  Board: 167 Pealer: S Vul: NS HCP: 8  Board: 168 Dealer: N Vul: NS HCP: 8  Board: 168 Dealer: N Vul: Both HCP: 17  Board: 169 Dealer: S Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW Vul: Both HCP: 8  Board: 170 Dealer: N Vul: Both HCP: 16  A86 HCP: 16  AK86  You bid first.  The opponents are silent.  Partner bids first.  Partner bids first.			
Dealer: S Vul: NS HCP: 8  A65  AQJ Dealer: N Vul: Both HCP: 17  AJ94  Board: 169 Dealer: S Vul: EW Vul: EW Vul: EW HCP: 8  A32 Dealer: N Vul: Both Vul: Both Vul: Both Vul: Both Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW A32 Dealer: N Vul: Both Vul: Both Vul: Both Vul: Both Vul: Both Vul: EW A32 Dealer: N Vul: Both Vul:	Dealer: N Vul: None	<ul><li>▼ J72</li><li>◆ KQJ104</li></ul>	• •
Dealer: N Vul: Both HCP: 17  AJ94  Wou bid first.  Board: 169 Dealer: S Vul: EW Vul: EW HCP: 8  Board: 170 Dealer: N Vul: Both  AJ2 Dealer: N Vul: Both  Vul: Both  A32 Dealer: N Vul: Both  A32 Vul: Both  A34  Vul: Both  A35  Vul: Both  A36  Vou bid first  Vou bid first  Vou bid first	Dealer: S Vul: NS	▼ A10763 ◆ 3	• •
Dealer: S Vul: EW HCP: 8  Vul	Dealer: N Vul: Both	♥ 974 ♦ AJ10	• •
Dealer: N	Dealer: S Vul: EW	♥ Q10974 ♦ 3	
	Dealer: N Vul: Both	<ul><li>▼ J42</li><li>◆ A86</li></ul>	

Board: 166 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ Q10  ♥ J72  • KQJ104  ♣ KQJ	South:  ♣ J964  ♥ AK653  ←—  ♣ 9532	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2♦
Board: 167 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♣ 7432  ✔ A10763  ♣ 3  ♣ A65	South:  ♠ A95  ♥ J84  ♠ AK72  ♠ KQ8	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 168 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 4♠ S	North:  ♠ AQJ  ♥ 974  ♠ AJ10  ♣ AJ94	South:  ♠ K7542  ♥ AJ106  ♦ 63  ♣ 105	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 169 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 2♠ N	North:  ♠ KQ64  ♥ Q10974  ♦ 3  ♣ J82	South:  ♠ A98  ♥ J2  ♠ K96  ♠ AKQ65	West Pass Pass	North 2  ◆ 2  ◆	East Pass AP	1NT
Board: 170 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 3♥ N	North:  ♠ A32  ♥ J42  ♠ A86  ♣ AK86	South:  ♠ QJ94  ♥ KQ865  ♦ 1072  ♠ 5	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2♦

Board: 166	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S  Vul: NS  HCP: 17	The opponents are silent. You bid first.
Board: 168	The opponents are silent.  Partner bids first.
Board: 169	The opponents are silent.  You bid first.
Board: 170	The opponents are silent.  Partner bids first.

Board: 166 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ Q10  ♥ J72  • KQJ104  ♣ KQJ	South:  ♣ J964  ♥ AK653  ←—  ♣ 9532	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2♦
Board: 167 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♣ 7432  ✔ A10763  ♣ 3  ♣ A65	South:  ♠ A95  ♥ J84  ♠ AK72  ♠ KQ8	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 168 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 4♠ S	North:  ♠ AQJ  ♥ 974  ♠ AJ10  ♣ AJ94	South:  ♠ K7542  ♥ AJ106  ♦ 63  ♣ 105	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 169 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 2♠ N	North:  ♠ KQ64  ♥ Q10974  ♦ 3  ♣ J82	South:  ♠ A98  ♥ J2  ♠ K96  ♠ AKQ65	West Pass Pass	North 2  ◆ 2  ◆	East Pass AP	1NT
Board: 170 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 3♥ N	North:  ♠ A32  ♥ J42  ♠ A86  ♣ AK86	South:  ♠ QJ94  ♥ KQ865  ♦ 1072  ♠ 5	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2♦

Board: 171 Dealer: S Vul: None HCP: 9	<b>★</b> KQ75 <b>♥</b> A10752 <b>♦</b> 7 <b>♣</b> 976	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: EW HCP: 15	<ul><li>AQ9</li><li>J3</li><li>A76</li><li>A10963</li></ul>	The opponents are silent.  You bid first.
Board: 173 Dealer: S Vul: Both HCP: 9	<ul><li>109765</li><li>✓ KJ75</li><li>✓ 7</li><li>✓ KQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: None HCP: 15	<ul><li>★ K6</li><li>♥ KJ8</li><li>◆ AKJ5</li><li>◆ 9764</li></ul>	The opponents are silent. You bid first.
Board: 175 Dealer: S Vul: NS HCP: 9	<ul><li>♣ J10943</li><li>♥ QJ103</li><li>♦ K</li><li>♣ Q103</li></ul>	The opponents are silent.  Partner bids first.

Board: 171 Dealer: S Vul: None	North: ♠ KQ75	South: ♠ A86	West	North	East	South 1NT
North HCP: 9	<b>▼</b> A10752	<b>♥</b> QJ9	Pass	<b>2</b> ♦	Pass	2♥
South HCP: 17	<b>◆</b> 7	<b>♦</b> K53	Pass	2♠	Pass	<b>4♥</b>
Contract: 4♥ S	<b>♣</b> 976	♣ AK104	AP			
Board: 172	NI o velle v	C	West	North	Fast	South
Dealer: N	North: ♠ AQ9	South: <b>♠</b> K10853	*** <b>C</b> St	1NT	Pass	2 <b>♣</b> ¹
Vul: EW	♥ J3	♥ K764	Pass	2•	Pass	
North HCP: 15	• A76	◆ Q52	Pass	2 <b>√</b>	AP	24
South HCP: 8 Contract: 4♠ S	♣ A10963	<b>♣</b> 7	1. Stay		<i>1</i> <b>u</b>	
Contract. 42 5			1. Suly	112411		
Board: 173	NI 4	Q 4	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♠</b> 109765 <b>♥</b> KJ75	<b>♦</b> K83 <b>∀</b> A62	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 9	◆ <b>R3</b> 73	◆ AKJ103	Pass	2♠	Pass	4♠
South HCP: 15	♣ KQ4	<b>♣</b> 87	AP			
Contract: 4♠ N			1. Stay	man		
			West	North	Fast	South
Board: 174	North:	South:	West	1NT	Pass	
Dealer: N	Norui. <b>♠</b> K6	50un. <b>A</b> A9752	Pass	2•	Pass	2 <b>★</b>
Vul: None North HCP: 15	▼ KJ8 ◆ AKJ5	♥ Q1054 ♦ 84	Pass	2NT	Pass	
South HCP: 9 Contract: 3♠ S	◆ AKJ3 ◆ 9764	♦ K3	AP			
Contract. 32 S			1. Stay	1. Stayman		
			<b>33</b> 7	NT 4	Г .	C 41
Board: 175	North:	South:	west	North	East	
Dealer: S	<b>♦</b> J10943	♠ AQ7	ъ	_ 1	D	1NT
Vul: NS	<b>♥</b> QJ103	<b>♥</b> A64	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 17	<b>♦</b> K	<b>♦</b> 9754	Pass	2♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> Q103	♣ AK2	AP			
			1. Stay	mon		

Board: 171 Dealer: S Vul: None HCP: 17	<ul><li>★ A86</li><li>♥ QJ9</li><li>★ K53</li><li>★ AK104</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: EW HCP: 8	<ul><li>★ K10853</li><li>★ K764</li><li>◆ Q52</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: Both HCP: 15	<ul><li>★ K83</li><li>★ A62</li><li>◆ AKJ103</li><li>◆ 87</li></ul>	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: None HCP: 9	<ul><li>♠ A9752</li><li>♥ Q1054</li><li>♦ 84</li><li>♠ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 175 Dealer: S Vul: NS HCP: 17	<ul><li>AQ7</li><li>✓ A64</li><li>✓ 9754</li><li>AK2</li></ul>	The opponents are silent. You bid first.

Board: 171 Dealer: S Vul: None	North: ♠ KQ75	South: ♠ A86	West	North	East	South 1NT
North HCP: 9	<b>▼</b> A10752	<b>♥</b> QJ9	Pass	<b>2</b> ♦	Pass	2♥
South HCP: 17	<b>◆</b> 7	<b>♦</b> K53	Pass	2♠	Pass	<b>4♥</b>
Contract: 4♥ S	<b>♣</b> 976	♣ AK104	AP			
Board: 172	NI o velle v	C	West	North	Fast	South
Dealer: N	North: ♠ AQ9	South: <b>♠</b> K10853	*** <b>C</b> St	1NT	Pass	2 <b>♣</b> ¹
Vul: EW	♥ J3	♥ K764	Pass	2•	Pass	
North HCP: 15	• A76	◆ Q52	Pass	2 <b>√</b>	AP	24
South HCP: 8 Contract: 4♠ S	♣ A10963	<b>♣</b> 7	1. Stay		<i>1</i> <b>u</b>	
Contract. 42 5			1. Suly	112411		
Board: 173	NI 4	Q 4	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♠</b> 109765 <b>♥</b> KJ75	<b>♦</b> K83 <b>∀</b> A62	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 9	◆ <b>R3</b> 73	◆ AKJ103	Pass	2♠	Pass	4♠
South HCP: 15	♣ KQ4	<b>♣</b> 87	AP			
Contract: 4♠ N			1. Stay	man		
			West	North	Fast	South
Board: 174	North:	South:	West	1NT	Pass	
Dealer: N	Norui. <b>♠</b> K6	50un. <b>A</b> A9752	Pass	2•	Pass	2 <b>★</b>
Vul: None North HCP: 15	▼ KJ8 ◆ AKJ5	♥ Q1054 ♦ 84	Pass	2NT	Pass	
South HCP: 9 Contract: 3♠ S	◆ AKJ3 ◆ 9764	♦ K3	AP			
Contract. 32 S			1. Stay	1. Stayman		
			<b>33</b> 7	NT 4	Г .	C 41
Board: 175	North:	South:	west	North	East	
Dealer: S	<b>♦</b> J10943	♠ AQ7	ъ	_ 1	D	1NT
Vul: NS	<b>♥</b> QJ103	<b>♥</b> A64	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 17	<b>♦</b> K	<b>♦</b> 9754	Pass	2♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> Q103	♣ AK2	AP			
			1. Stay	mon		

Board: 176 Dealer: N Vul: Both HCP: 16	<ul><li> ♣ J65</li><li> ♥ KQ8</li><li> ♠ AJ62</li><li> ♣ KQ5</li></ul>	The opponents are silent. You bid first.
Board: 177 Dealer: S Vul: None HCP: 9	<ul><li>★ K1063</li><li>★ K10765</li><li>★ 2</li><li>★ K104</li></ul>	The opponents are silent.  Partner bids first.
Board: 178 Dealer: N Vul: NS HCP: 15	<ul><li>★ K3</li><li>★ KQ10</li><li>★ 1042</li><li>★ AQJ93</li></ul>	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 180 Dealer: N Vul: None HCP: 17	<ul><li>★ AK9</li><li>★ A3</li><li>★ A842</li><li>★ Q632</li></ul>	The opponents are silent. You bid first.

Board: 176 Dealer: N Vul: Both	North: <b>♦</b> J65	South: ♠ AK103	West	North 1NT	East Pass	
North HCP: 16	<b>♥</b> KQ8 <b>♦</b> AJ62	<b>▼</b> 107632 <b>•</b> 1073	Pass	2♥	Pass	2♠
South HCP: 8 Contract: 3♥ N	<b>♦</b> KQ5	<b>♦</b> 1073	Pass	3♥	AP	
Board: 177 Dealer: S Vul: None	North: ♠ K1063	South: ♠ Q85	West	North	East	South 1NT
North HCP: 9	<b>♥</b> K10765	<b>¥</b> 82	Pass	2•	Pass	
South HCP: 15 Contract: 2♠ N	◆2 ◆ K104	◆ AK108 ◆ AQ32	Pass	2♠	AP	
Board: 178 Dealer: N	North:	South:	West	North		
Vul: NS	<b>♦</b> K3	<b>♦</b> J10985		1NT	Pass	
North HCP: 15	<b>∨</b> KQ10 <b>♦</b> 1042	♥ 8742 ♦ A	Pass	2 <b>\</b>	Pass	2♠
South HCP: 8 Contract: 2N N	♣ AQJ93	<b>♣</b> K102	Pass 1. Stay	2NT man	AP	
Board: 179			West	North	East	
Dealer: S	North: <b>♠</b> J9852	South: ♠ A73	Pass	2 <b>♣</b> ¹	Dogg	1NT 2♦
Vul: EW North HCP: 8 South HCP: 16	♥ A752 ♦ 975	♥ KQ9 ♦ AJ83	Pass	2 <b>♠</b> ¹ 2 <b>♠</b>	Pass Pass	
Contract: 4♠ N	<b>♣</b> K	<b>♣</b> Q32	AP			
			1. Stay	man		
Board: 180	North:	South:	Wast	North	East	Courtle
Dealer: N Vul: None	<b>♠</b> AK9	<b>★</b> 6432	WEST	Norui 1NT	Pass	
North HCP: 17	<b>♥</b> A3	♥ KQ1065	Pass	2	Pass	
South HCP: 9 Contract: 2♠ S	◆ A842 ◆ Q632	<ul><li>106</li><li>★ KJ</li></ul>	AP			

Board: 176 Dealer: N Vul: Both HCP: 8	<ul><li>★ AK103</li><li>▼ 107632</li><li>◆ 1073</li><li>◆ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 177 Dealer: S Vul: None HCP: 15	<ul><li>◆ Q85</li><li>▼ 82</li><li>◆ AK108</li><li>◆ AQ32</li></ul>	The opponents are silent.  You bid first.
Board: 178 Dealer: N Vul: NS HCP: 8	<ul><li>♣ J10985</li><li>♥ 8742</li><li>♦ A</li><li>♣ K102</li></ul>	The opponents are silent.  Partner bids first.
Board: 179 Dealer: S Vul: EW HCP: 16	<ul><li>♣ A73</li><li>♥ KQ9</li><li>◆ AJ83</li><li>♣ Q32</li></ul>	The opponents are silent. You bid first.
Board: 180 Dealer: N Vul: None HCP: 9	<ul><li>♠ 6432</li><li>♥ KQ1065</li><li>♠ 106</li><li>♠ KJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 176 Dealer: N Vul: Both	North: <b>♦</b> J65	South: ♠ AK103	West	North 1NT	East Pass	
North HCP: 16	<b>♥</b> KQ8 <b>♦</b> AJ62	<b>▼</b> 107632 <b>•</b> 1073	Pass	2♥	Pass	2♠
South HCP: 8 Contract: 3♥ N	<b>♦</b> KQ5	<b>♦</b> 1073	Pass	3♥	AP	
Board: 177 Dealer: S Vul: None	North: ♠ K1063	South: ♠ Q85	West	North	East	South 1NT
North HCP: 9	<b>♥</b> K10765	<b>¥</b> 82	Pass	2•	Pass	
South HCP: 15 Contract: 2♠ N	◆2 ◆ K104	◆ AK108 ◆ AQ32	Pass	2♠	AP	
Board: 178 Dealer: N	North:	South:	West	North		
Vul: NS	<b>♦</b> K3	<b>♦</b> J10985		1NT	Pass	
North HCP: 15	<b>∨</b> KQ10 <b>♦</b> 1042	♥ 8742 ♦ A	Pass	2 <b>\</b>	Pass	2♠
South HCP: 8 Contract: 2N N	♣ AQJ93	<b>★</b> K102	Pass 1. Stay	2NT man	AP	
Board: 179			West	North	East	
Dealer: S	North: <b>♠</b> J9852	South: ♠ A73	Pass	2 <b>♣</b> ¹	Dogg	1NT 2♦
Vul: EW North HCP: 8 South HCP: 16	♥ A752 ♦ 975	♥ KQ9 ♦ AJ83	Pass	2 <b>♠</b> ¹ 2 <b>♠</b>	Pass Pass	
Contract: 4♠ N	<b>♣</b> K	<b>♣</b> Q32	AP			
			1. Stay	man		
Board: 180	North:	South:	Wast	North	East	Courtle
Dealer: N Vul: None	<b>♠</b> AK9	<b>★</b> 6432	WEST	Norui 1NT	Pass	
North HCP: 17	<b>♥</b> A3	♥ KQ1065	Pass	2	Pass	
South HCP: 9 Contract: 2♠ S	◆ A842 ◆ Q632	<ul><li>106</li><li>★ KJ</li></ul>	AP			

Board: 181 Dealer: S Vul: NS HCP: 8	<ul><li>▲ A1098</li><li>♥ J9864</li><li>♦ K6</li><li>▲ 107</li></ul>	The opponents are silent.  Partner bids first.
Board: 182 Dealer: N Vul: EW HCP: 17	<ul><li>A84</li><li>▼ 107</li><li>AQJ108</li><li>AQ10</li></ul>	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: Both HCP: 8	<ul><li>★ K973</li><li>♥ Q10954</li><li>♦ K5</li><li>◆ 86</li></ul>	The opponents are silent.  Partner bids first.
Board: 184 Dealer: N Vul: NS HCP: 17	<ul><li>▲ A8</li><li>♥ K86</li><li>◆ AJ54</li><li>◆ AJ85</li></ul>	The opponents are silent. You bid first.
Board: 185 Dealer: S Vul: EW HCP: 8	<ul><li>◆ Q9762</li><li>◆ AQ104</li><li>◆ 82</li><li>◆ 97</li></ul>	The opponents are silent.  Partner bids first.

Board: 181 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4 S	North:  ♠ A1098  ♥ J9864  ♠ K6  ♣ 107	South:  ♠ K62  ▼ 1072  ♠ AJ1054  ♣ AK	West Pass Pass Pass	North  2♦ 2♠ 4♥	East Pass Pass AP	1NT 2♥
Board: 182 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 2♠ S	North:  ♠ A84  ♥ 107  ♠ AQJ108  ♣ AQ10	South:	West Pass AP	North 1NT 2♥		2•
Board: 183 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ♠ K973  ♥ Q10954  ♠ K5  ♣ 86	South:  ♠ A104  ♥ A7  ♠ AQ962  ♣ Q74	West Pass Pass	North 2	East Pass AP	South 1NT 2♥
Board: 184 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ A8  ♥ K86  ♠ AJ54  ♠ AJ85	South:	Pass Pass 1. Stay	North 1NT 2• 3NT	Pass	2 <b>♣</b> ¹
Board: 185 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ Q9762  ♥ AQ104  ♠ 82  ♣ 97	South:  ♠ A4  ♥ K53  ♦ 965  ♣ AKJ43	West Pass Pass AP 1. Stay	2♠	Pass	1NT

Board: 181 Dealer: S Vul: NS HCP: 15	<ul><li>★ K62</li><li>▼ 1072</li><li>◆ AJ1054</li><li>◆ AK</li></ul>	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: EW HCP: 9	<ul><li>10753</li><li>✓ AKQ94</li><li>✓ 92</li><li>✓ 63</li></ul>	The opponents are silent.  Partner bids first.
Board: 183 Dealer: S Vul: Both HCP: 16	<ul><li>★ A104</li><li>★ A7</li><li>★ AQ962</li><li>★ Q74</li></ul>	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: NS HCP: 8	<ul><li>★ 109763</li><li>▼ AJ74</li><li>◆ —</li><li>★ K1076</li></ul>	The opponents are silent.  Partner bids first.
Board: 185 Dealer: S Vul: EW HCP: 15	<ul><li>★ A4</li><li>♥ K53</li><li>◆ 965</li><li>◆ AKJ43</li></ul>	The opponents are silent. You bid first.

Board: 181 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4 S	North:  ♠ A1098  ♥ J9864  ♠ K6  ♣ 107	South:  ♠ K62  ▼ 1072  ♠ AJ1054  ♣ AK	West Pass Pass Pass	North  2♦ 2♠ 4♥	East Pass Pass AP	1NT 2♥
Board: 182 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 2♠ S	North:  ♠ A84  ♥ 107  ♠ AQJ108  ♣ AQ10	South:	West Pass AP	North 1NT 2♥		2•
Board: 183 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ♠ K973  ♥ Q10954  ♠ K5  ♣ 86	South:  ♠ A104  ♥ A7  ♠ AQ962  ♣ Q74	West Pass Pass	North 2	East Pass AP	South 1NT 2♥
Board: 184 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ A8  ♥ K86  ♠ AJ54  ♠ AJ85	South:	Pass Pass 1. Stay	North 1NT 2• 3NT	Pass	2 <b>♣</b> ¹
Board: 185 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ Q9762  ♥ AQ104  ♠ 82  ♣ 97	South:  ♠ A4  ♥ K53  ♦ 965  ♣ AKJ43	West Pass Pass AP 1. Stay	2♠	Pass	1NT

Board: 186 Dealer: N Vul: Both HCP: 16	<b>♠</b> Q9 <b>♥</b> K65 <b>♦</b> K10654 <b>♣</b> AKJ	The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: None HCP: 8	<ul><li>★ KQ95</li><li>♥ Q9543</li><li>◆ J84</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: EW HCP: 16	<ul><li>♣ Q2</li><li>♥ K102</li><li>◆ AK1094</li><li>♣ A87</li></ul>	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: Both HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 190 Dealer: N Vul: NS HCP: 15	<ul><li>♣ 85</li><li>♥ AQ10</li><li>◆ QJ964</li><li>♣ AQ7</li></ul>	The opponents are silent. You bid first.

Board: 186 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4♥ N	North:  ♠ Q9  ♥ K65  ♦ K10654  ♣ AKJ	South:  ♠ K1074  ♥ A8732  ♦ J97  ♣ 10	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 187 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3♥ S	North:  ♠ KQ95  ♥ Q9543  • J84  ♣ 4	South:  ♠ A82  ♥ 1086  ♠ AQ7  ♣ AQ105	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 188 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ Q2  ♥ K102  ♠ AK1094  ♣ A87	South:  ♣ J9643  ♥ AJ97  ♦ 2  ♣ K104	West Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 189 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 2♠ N	North:	South:  ♠ AQ6  ♥ Q5  ♠ AJ86  ♣ KJ76	West Pass Pass	North 2	East Pass AP	1NT
Board: 190 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4 \( \vert \) N	North:  ♠ 85  ♥ AQ10  • QJ964  ♣ AQ7	South:  ♠ KQ32  ♥ 87642  ♠ A3  ♣ 98	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♦</b>

Board: 186 Dealer: N Vul: Both HCP: 8	<b>★</b> K1074 <b>♥</b> A8732 <b>♦</b> J97 <b>♣</b> 10	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: None HCP: 16	<ul><li>★ A82</li><li>▼ 1086</li><li>◆ AQ7</li><li>★ AQ105</li></ul>	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: EW HCP: 9	<ul><li>▲ J9643</li><li>♥ AJ97</li><li>◆ 2</li><li>♣ K104</li></ul>	The opponents are silent.  Partner bids first.
Board: 189 Dealer: S Vul: Both HCP: 17	<ul><li>AQ6</li><li>♥ Q5</li><li>AJ86</li><li>KJ76</li></ul>	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: NS HCP: 9	<ul><li>★ KQ32</li><li>▼ 87642</li><li>◆ A3</li><li>◆ 98</li></ul>	The opponents are silent.  Partner bids first.

Board: 186 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4♥ N	North:  ♠ Q9  ♥ K65  ♦ K10654  ♣ AKJ	South:  ♠ K1074  ♥ A8732  ♦ J97  ♣ 10	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 187 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3♥ S	North:  ♠ KQ95  ♥ Q9543  • J84  ♣ 4	South:  ♠ A82  ♥ 1086  ♠ AQ7  ♣ AQ105	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 188 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ Q2  ♥ K102  ♠ AK1094  ♣ A87	South:  ♣ J9643  ♥ AJ97  ♦ 2  ♣ K104	West Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 189 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 2♠ N	North:	South:  ♠ AQ6  ♥ Q5  ♠ AJ86  ♣ KJ76	West Pass Pass	North 2	East Pass AP	1NT
Board: 190 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4 \( \vert \) N	North:  ♠ 85  ♥ AQ10  • QJ964  ♣ AQ7	South:  ♠ KQ32  ♥ 87642  ♠ A3  ♣ 98	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♦</b>

Board: 191 Dealer: S Vul: Both HCP: 9	<ul><li>◆ Q862</li><li>♥ A10872</li><li>◆ Q10</li><li>◆ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 192 Dealer: N Vul: None HCP: 15	<ul><li>★ K10</li><li>♥ 982</li><li>◆ AKJ84</li><li>◆ A65</li></ul>	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: NS HCP: 8	♦ 8752 ♥ K10743 ♦ 2 ♣ KQ10	The opponents are silent.  Partner bids first.
Board: 194 Dealer: N Vul: EW HCP: 15	<ul><li>♠ Q8</li><li>♥ 1092</li><li>♠ AQ632</li><li>♠ AK7</li></ul>	The opponents are silent. You bid first.
Board: 195 Dealer: S Vul: None HCP: 8	<ul><li>♠ AKJ102</li><li>♥ 9432</li><li>♦ 93</li><li>♠ 73</li></ul>	The opponents are silent.  Partner bids first.

Board: 191 Dealer: S Vul: Both	North: ♠ Q862	South:  ♠ K75		North		1NT
North HCP: 9	▼ A10872	<b>∀</b> KJ4	Pass	2•		2 🗸
South HCP: 16	◆ Q10 <b>◆</b> J6	◆ A74 ◆ KQ109	Pass	2♠	Pass	<b>3</b> ♥
Contract: 4♥ S	<b>₹</b> J0	₩ KQ109	Pass	4♥	AP	
Board: 192	North:	South:	West	North	Fast	South
Dealer: N	Norui. ♠ K10	± 9763	,,,	1NT	Pass	
Vul: None	♥ 982	♥ AKQ74	Pass	2 🗸	Pass	
North HCP: 15	♦ AKJ84	<b>♦</b> 53	Pass	3♥	Pass	
South HCP: 9 Contract: 4♥ N	♣ A65	<b>♣</b> 102	AP			
Board: 193	NIonde	Condi	West	North	Fact	South
Dealer: S	North: <b>♠</b> 8752	South: <b>♠</b> 1063	West	rvorur	Last	1NT
Vul: NS	♥ K10743	♥ A85	Pass	2•	Pass	
North HCP: 8	<b>♦</b> 2	♦ AKJ7	Pass	2♠	Pass	
South HCP: 16 Contract: 4♥ S	<b>♣</b> KQ10	♣ A92	Pass	4♥	AP	
			West	North	East	South
Board: 194	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	<b>♠</b> Q8	<b>♣</b> J7652	Pass	2•	Pass	2♠
Vul: EW North HCP: 15	<b>v</b> 1092	♥ KJ74 ♦ KJ7	Pass	2NT	Pass	3♠
South HCP: 9	• AQ632	◆ KJ / ◆ 10	AP			
Contract: 3♠ S	♣ AK7	<b>4</b> 10	1. Stay	man		
Board: 195			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ AKJ102	<b>★</b> 76	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 8	♥ 9432 ♦ 93	♥ Q85 ♦ A852	Pass	2♠	Pass	3NT
South HCP: 16	<b>♦</b> 73	◆ AKQJ	AP			
Contract: 3N S	2 / 5	21220	1. Stay	man		

Board: 191 Dealer: S Vul: Both HCP: 16	<ul><li>★ K75</li><li>★ KJ4</li><li>★ A74</li><li>★ KQ109</li></ul>	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: None HCP: 9	<ul><li>♦ 9763</li><li>♥ AKQ74</li><li>♦ 53</li><li>♦ 102</li></ul>	The opponents are silent.  Partner bids first.
Board: 193 Dealer: S Vul: NS HCP: 16	<ul><li>♠ 1063</li><li>♥ A85</li><li>♠ AKJ7</li><li>♠ A92</li></ul>	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: EW HCP: 9	<ul><li>♣ J7652</li><li>♥ KJ74</li><li>◆ KJ7</li><li>♣ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 195 Dealer: S Vul: None HCP: 16	<ul><li>★ 76</li><li>♥ Q85</li><li>◆ A852</li><li>★ AKQJ</li></ul>	The opponents are silent. You bid first.

Board: 191 Dealer: S Vul: Both	North: ♠ Q862	South:  ♠ K75		North		1NT
North HCP: 9	▼ A10872	<b>∀</b> KJ4	Pass	2•		2 🗸
South HCP: 16	◆ Q10 <b>◆</b> J6	◆ A74 ◆ KQ109	Pass	2♠	Pass	<b>3</b> ♥
Contract: 4♥ S	<b>₹</b> J0	₩ KQ109	Pass	4♥	AP	
Board: 192	North:	South:	West	North	Fast	South
Dealer: N	Norui. ♠ K10	± 9763	,,,	1NT	Pass	
Vul: None	♥ 982	♥ AKQ74	Pass	2 🗸	Pass	
North HCP: 15	♦ AKJ84	<b>♦</b> 53	Pass	3♥	Pass	
South HCP: 9 Contract: 4♥ N	♣ A65	<b>♣</b> 102	AP			
Board: 193	NIonde	Condi	West	North	Fact	South
Dealer: S	North: <b>♠</b> 8752	South: <b>♠</b> 1063	West	rvorur	Last	1NT
Vul: NS	♥ K10743	♥ A85	Pass	2•	Pass	
North HCP: 8	<b>♦</b> 2	♦ AKJ7	Pass	2♠	Pass	
South HCP: 16 Contract: 4♥ S	<b>♣</b> KQ10	♣ A92	Pass	4♥	AP	
			West	North	East	South
Board: 194	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	<b>♠</b> Q8	<b>♣</b> J7652	Pass	2•	Pass	2♠
Vul: EW North HCP: 15	<b>v</b> 1092	♥ KJ74 ♦ KJ7	Pass	2NT	Pass	3♠
South HCP: 9	• AQ632	◆ KJ / ◆ 10	AP			
Contract: 3♠ S	♣ AK7	<b>4</b> 10	1. Stay	man		
Board: 195			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ AKJ102	<b>★</b> 76	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 8	♥ 9432 ♦ 93	♥ Q85 ♦ A852	Pass	2♠	Pass	3NT
South HCP: 16	<b>♦</b> 73	◆ AKQJ	AP			
Contract: 3N S	2 / 5	21220	1. Stay	man		

Board: 196 Dealer: N Vul: NS HCP: 17	<ul><li> ♣ J32</li><li> ♥ A75</li><li> ♦ AKJ4</li><li> ♣ A76</li></ul>	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: Both HCP: 9	<ul><li>AJ1074</li><li>✓ QJ108</li><li>✓ 9</li><li>✓ J104</li></ul>	The opponents are silent.  Partner bids first.
Board: 198 Dealer: N Vul: NS HCP: 16	<ul><li>★ K104</li><li>♥ Q86</li><li>◆ KQ63</li><li>◆ AQ8</li></ul>	The opponents are silent. You bid first.
Board: 199 Dealer: S Vul: EW HCP: 8	<ul><li>★KQ975</li><li>♥Q962</li><li>↑764</li><li>★J</li></ul>	The opponents are silent.  Partner bids first.
Board: 200 Dealer: N Vul: Both HCP: 17	<ul><li>▲ A96</li><li>♥ K53</li><li>♦ KQ6</li><li>▲ KQ107</li></ul>	The opponents are silent. You bid first.

Board: 196 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 N	North:  ♣ J32  ♥ A75  ♣ AKJ4  ♣ A76	South:  ♠ A1075  ♥ KQ983  • 105  ♣ 108	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 197 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ AJ1074  ♥ QJ108  ♦ 9  ♣ J104	South:  ♠ K6  ♥ K65  ♠ K6432  ♠ AK9		North  2♣¹ 2♠ man	Pass	1NT
Board: 198 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4 N	North:  ♠ K104  ♥ Q86  ♠ KQ63  ♣ AQ8	South:  ♣ J763  ▼ AJ1095  ♣ J  ♣ J106	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♦</b>
Board: 199 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3♠ N	North:  ♠ KQ975  ♥ Q962  ♦ 764  ♣ J	South:  ♠ 1084  ♥ AKJ  ♠ 85  ♠ AK1084	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 200 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ A96  ♥ K53  ♠ KQ6  ♣ KQ107	South:  ♠ KJ83  ♥ J8762  ♦ —  ♠ A843	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦

Board: 196 Dealer: N Vul: NS HCP: 9	<ul><li>★ A1075</li><li>★ KQ983</li><li>★ 105</li><li>★ 108</li></ul>	The opponents are silent.  Partner bids first.
Board: 197 Dealer: S Vul: Both HCP: 16	<ul><li>★ K6</li><li>★ K65</li><li>★ K6432</li><li>★ AK9</li></ul>	The opponents are silent. You bid first.
Board: 198 Dealer: N Vul: NS HCP: 8	<ul><li>▶ J763</li><li>♥ AJ1095</li><li>▶ J</li><li>♣ J106</li></ul>	The opponents are silent.  Partner bids first.
Board: 199 Dealer: S Vul: EW HCP: 15	<ul><li>1084</li><li>★ AKJ</li><li>★ 85</li><li>★ AK1084</li></ul>	The opponents are silent. You bid first.
Board: 200 Dealer: N Vul: Both HCP: 9	<ul><li>★ KJ83</li><li>▼ J8762</li><li>◆ —</li><li>★ A843</li></ul>	The opponents are silent.  Partner bids first.

Board: 196 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 N	North:  ♣ J32  ♥ A75  ♣ AKJ4  ♣ A76	South:  ♠ A1075  ♥ KQ983  • 105  ♣ 108	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 197 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ AJ1074  ♥ QJ108  ♦ 9  ♣ J104	South:  ♠ K6  ♥ K65  ♠ K6432  ♠ AK9		North  2♣¹ 2♠ man	Pass	1NT
Board: 198 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4 N	North:  ♠ K104  ♥ Q86  ♠ KQ63  ♣ AQ8	South:  ♣ J763  ▼ AJ1095  ♣ J  ♣ J106	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♦</b>
Board: 199 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3♠ N	North:  ♠ KQ975  ♥ Q962  ♦ 764  ♣ J	South:  ♠ 1084  ♥ AKJ  ♠ 85  ♠ AK1084	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 200 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ A96  ♥ K53  ♠ KQ6  ♣ KQ107	South:  ♠ KJ83  ♥ J8762  ♦ —  ♠ A843	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦

Board: 201 Dealer: S Vul: None HCP: 8	<ul><li>★ A1032</li><li>★ A8754</li><li>★ 6</li><li>★ 943</li></ul>	The opponents are silent.  Partner bids first.
Board: 202 Dealer: N Vul: EW HCP: 17	<ul><li>★ AK7</li><li>▼ A76</li><li>★ K97</li><li>★ K1096</li></ul>	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: Both HCP: 9	<ul><li>AQ95</li><li>K10985</li><li>98</li><li>73</li></ul>	The opponents are silent.  Partner bids first.
Board: 204 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q73</li><li>♥ AJ</li><li>◆ A952</li><li>♣ KQ73</li></ul>	The opponents are silent.  You bid first.
Board: 205 Dealer: S Vul: NS HCP: 8	<ul><li>▲ J9764</li><li>✔ A764</li><li>◆ K94</li><li>▲ 7</li></ul>	The opponents are silent.  Partner bids first.

Board: 201 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 24 N	North:  ♠ A1032  ♥ A8754  ♠ 6  ♣ 943	South:  ♠ Q85  ♥ J9  ♠ KJ54  ♣ AKJ5	West Pass Pass	North 2♦ 2♠	East Pass AP	1NT
Board: 202 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 4 S	North:  ♠ AK7  ♥ A76  ♠ K97  ♣ K1096	South:  ♠ Q9862  ♥ KQJ9  ♦ 63  ♣ J8	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 203 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♠ AQ95  ♥ K10985  ♦ 98  ♣ 73	South:	West Pass Pass Pass	North  2  4  4  4  4  4  4  4  4  4  4  4  4	East Pass Pass AP	1NT 2♥
Board: 204 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2♠ S	North:  ♠ Q73  ♥ AJ  ♠ A952  ♠ KQ73	South:  ♠ A986  ♥ Q10942  ♠ K8  ♣ 65	West Pass AP	North 1NT 2♥		2♦
Board: 205 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3N S	North:	South:	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT

Board: 201 Dealer: S Vul: None HCP: 15	<ul><li>♠ Q85</li><li>♥ J9</li><li>♦ KJ54</li><li>♠ AKJ5</li></ul>	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: EW HCP: 9	<ul><li>♣ Q9862</li><li>♥ KQJ9</li><li>♦ 63</li><li>♣ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 203 Dealer: S Vul: Both HCP: 15	<ul><li>♦ 874</li><li>♥ Q32</li><li>♦ AJ2</li><li>♣ AKJ2</li></ul>	The opponents are silent. You bid first.
Board: 204 Dealer: N Vul: None HCP: 9	<ul><li>★ A986</li><li>♥ Q10942</li><li>♦ K8</li><li>★ 65</li></ul>	The opponents are silent.  Partner bids first.
Board: 205 Dealer: S Vul: NS HCP: 16	<ul><li>52</li><li>★ K95</li><li>◆ QJ8</li><li>◆ AKQJ9</li></ul>	The opponents are silent. You bid first.

Board: 201 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 24 N	North:  ♠ A1032  ♥ A8754  ♠ 6  ♣ 943	South:  ♠ Q85  ♥ J9  ♠ KJ54  ♣ AKJ5	West Pass Pass	North 2♦ 2♠	East Pass AP	1NT
Board: 202 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 4 S	North:  ♠ AK7  ♥ A76  ♠ K97  ♣ K1096	South:  ♠ Q9862  ♥ KQJ9  ♦ 63  ♣ J8	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 203 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♠ AQ95  ♥ K10985  ♦ 98  ♣ 73	South:	West Pass Pass Pass	North  2  4  4  4  4  4  4  4  4  4  4  4  4	East Pass Pass AP	1NT 2♥
Board: 204 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2♠ S	North:  ♠ Q73  ♥ AJ  ♠ A952  ♠ KQ73	South:  ♠ A986  ♥ Q10942  ♠ K8  ♣ 65	West Pass AP	North 1NT 2♥		2♦
Board: 205 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3N S	North:	South:	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT

Board: 206 Dealer: N Vul: Both HCP: 15	<ul><li>◆ 972</li><li>♥ AJ7</li><li>◆ J6</li><li>◆ AKQ73</li></ul>	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: None HCP: 8	<ul><li>♣ J1053</li><li>♥ AK1093</li><li>♦ 973</li><li>♣ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 208 Dealer: N Vul: NS HCP: 15	<ul><li>♠ A9</li><li>♥ A42</li><li>♦ K852</li><li>♠ KJ74</li></ul>	The opponents are silent. You bid first.
Board: 209 Dealer: S Vul: EW HCP: 8	<ul><li>10743</li><li>KQ874</li><li>K</li><li>1073</li></ul>	The opponents are silent.  Partner bids first.
Board: 210 Dealer: N Vul: None HCP: 15	♣ AJ7 ♥ Q85 ♦ KQ102 ♣ K102	The opponents are silent. You bid first.

Board: 206 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 44 S	North:  ◆ 972  ▼ AJ7  ◆ J6  ◆ AKQ73	South:  ♠ AKQ65  ♥ 10982  ♦ 953  ♠ 2	Pass Pass AP 1. Stay	North 1NT 2♦ 3♣	East Pass Pass Pass	2♣¹ 2♠
Board: 207 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♥ S	North:  ♣ J1053  ♥ AK1093  ♦ 973  ♣ 5	South:	West Pass Pass Pass	North  2  4  4  4  4  4  4  4  4  4  4  4  4	East Pass Pass AP	1NT 2♥
Board: 208 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4 N	North:  ♠ A9  ♥ A42  ♠ K852  ♠ KJ74	South:  ♠ K765  ♥ K9875  ♦ QJ  ♠ 63	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 209 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4♥ S	North:  ♠ 10743  ♥ KQ874  ♠ K  ♠ 1073	South:  ♠ AQ  ♥ 1063  ♠ AQ987  ♣ AJ4	West Pass Pass AP	North 2♦ 2♠	East Pass Pass	1NT 2♥
Board: 210 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4 N	North:  ♠ AJ7  ♥ Q85  ♠ KQ102  ♠ K102	South:  ♠ 10652  ♥ AK1097  ♦ 54  ♣ J3	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♦</b>

Board: 206 Dealer: N Vul: Both Vul: Both HCP: 9  Dealer: S Vul: None HCP: 15  Dealer: N Vul: None HCP: 9  AKQ65 Partner bids first.  Partner bids first.  The opponents are silent. You bid first.  Board: 208 Dealer: N VK9875 Vul: NS Vul: NS Vul: NS HCP: 9  AQ Dealer: S Vul: NS HCP: 9  AQ Dealer: S Vul: EW AQ987 HCP: 17  AJ4  Board: 210 Dealer: N AQ987 HCP: 17  AJ4  Board: 210 Dealer: N AQ987 HCP: 17  AJ4  Partner bids first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  Partner bids first.  Partner bids first.			
Dealer: S	Dealer: N Vul: Both	<ul><li>▼ 10982</li><li>◆ 953</li></ul>	
Dealer: N Vul: NS HCP: 9  AQ Dealer: S Vul: EW HCP: 17  Board: 210 Dealer: N AQ987 HCP: 17  AJ4  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.	Dealer: S Vul: None	♥ Q76 ♦ AQ42	
Dealer: S Vul: EW HCP: 17  AQ987 HCP: 17  AJ4  Wou bid first.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.	Dealer: N Vul: NS	♥ K9875 ♦ QJ	
Dealer: N	Dealer: S Vul: EW	♥ 1063 ♦ AQ987	
	Dealer: N Vul: None	<b>▼</b> AK1097 <b>•</b> 54	

Board: 206 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 44 S	North:  ◆ 972  ▼ AJ7  ◆ J6  ◆ AKQ73	South:  ♠ AKQ65  ♥ 10982  ♦ 953  ♠ 2	Pass Pass AP 1. Stay	North 1NT 2♦ 3♣	East Pass Pass Pass	2♣¹ 2♠
Board: 207 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♥ S	North:  ♣ J1053  ♥ AK1093  ♦ 973  ♣ 5	South:	West Pass Pass Pass	North  2  4  4  4  4  4  4  4  4  4  4  4  4	East Pass Pass AP	1NT 2♥
Board: 208 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4 N	North:  ♠ A9  ♥ A42  ♠ K852  ♠ KJ74	South:  ♠ K765  ♥ K9875  ♦ QJ  ♠ 63	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 209 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4♥ S	North:  ♠ 10743  ♥ KQ874  ♠ K  ♠ 1073	South:  ♠ AQ  ♥ 1063  ♠ AQ987  ♣ AJ4	West Pass Pass AP	North 2♦ 2♠	East Pass Pass	1NT 2♥
Board: 210 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4 N	North:  ♠ AJ7  ♥ Q85  ♠ KQ102  ♠ K102	South:  ♠ 10652  ♥ AK1097  ♦ 54  ♣ J3	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♦</b>

Board: 211 Dealer: S Vul: NS HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 212 Dealer: N Vul: EW HCP: 16	<ul><li>♠ A7</li><li>♥ 982</li><li>♠ KQJ9</li><li>♠ AQ83</li></ul>	The opponents are silent. You bid first.
Board: 213 Dealer: S Vul: Both HCP: 8	<ul><li>♣ Q864</li><li>♥ A9873</li><li>◆ Q3</li><li>♣ 96</li></ul>	The opponents are silent.  Partner bids first.
Board: 214 Dealer: N Vul: NS HCP: 15	<ul><li>♠ AK2</li><li>♥ 95</li><li>♦ J763</li><li>♠ AK102</li></ul>	The opponents are silent. You bid first.
Board: 215 Dealer: S Vul: EW HCP: 8	<ul><li>J10864</li><li>✓ 10874</li><li>✓ K10</li><li>♠ A5</li></ul>	The opponents are silent.  Partner bids first.

Board: 211 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ♠ J854  ♥ J7642  ♠ K9  ♠ K8	South:  ♠ A103  ♥ Q8  ♠ AQ632  ♠ A73	West Pass Pass	North 2	East Pass AP	1NT
Board: 212 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♥ N	North:  ♠ A7  ♥ 982  ♠ KQJ9  ♣ AQ83	South:  ♠ K985  ♥ Q10763  ♠ A5  ♣ 72	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♦</b>
Board: 213 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 2♠ N	North:  ♠ Q864  ♥ A9873  ♠ Q3  ♣ 96	South:  ♠ AK3  ♥ KJ  ♦ 10642  ♣ KQJ3	West Pass Pass	North 2	East Pass AP	1NT
Board: 214 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4♠ S	North:  ♠ AK2  ♥ 95  ♦ J763  ♠ AK102	South:  ♠ QJ974  ♥ A1087  ♦ 84  ♠ Q3	West Pass Pass 1. Stay	North 1NT 2♦ 4♣ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 215 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3N S	North:  ◆ J10864  ▼ 10874  ◆ K10  ◆ A5	South:  ♠ AK  ♥ 962  ♠ AQ96  ♣ QJ82	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT

Board: 211 Dealer: S Vul: NS HCP: 16	<ul><li>★ A103</li><li>♥ Q8</li><li>★ AQ632</li><li>★ A73</li></ul>	The opponents are silent.  You bid first.
Board: 212 Dealer: N Vul: EW HCP: 9	<ul><li>★ K985</li><li>♥ Q10763</li><li>◆ A5</li><li>◆ 72</li></ul>	The opponents are silent.  Partner bids first.
Board: 213 Dealer: S Vul: Both HCP: 17	<ul><li>★ AK3</li><li>▼ KJ</li><li>★ 10642</li><li>★ KQJ3</li></ul>	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: NS HCP: 9	<ul><li>♣ QJ974</li><li>♥ A1087</li><li>◆ 84</li><li>♣ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 215 Dealer: S Vul: EW HCP: 16	<ul><li>♠ AK</li><li>♥ 962</li><li>♠ AQ96</li><li>♠ QJ82</li></ul>	The opponents are silent. You bid first.

Board: 211 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ♠ J854  ♥ J7642  ♠ K9  ♠ K8	South:  ♠ A103  ♥ Q8  ♠ AQ632  ♠ A73	West Pass Pass	North 2	East Pass AP	1NT
Board: 212 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♥ N	North:  ♠ A7  ♥ 982  ♠ KQJ9  ♣ AQ83	South:  ♠ K985  ♥ Q10763  ♠ A5  ♣ 72	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♦</b>
Board: 213 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 2♠ N	North:  ♠ Q864  ♥ A9873  ♠ Q3  ♣ 96	South:  ♠ AK3  ♥ KJ  ♦ 10642  ♣ KQJ3	West Pass Pass	North 2	East Pass AP	1NT
Board: 214 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4♠ S	North:  ♠ AK2  ♥ 95  ♦ J763  ♠ AK102	South:  ♠ QJ974  ♥ A1087  ♠ 84  ♠ Q3	West Pass Pass 1. Stay	North 1NT 2♦ 4♣ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 215 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3N S	North:  ◆ J10864  ▼ 10874  ◆ K10  ◆ A5	South:  ♠ AK  ♥ 962  ♠ AQ96  ♣ QJ82	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT

Board: 216 Dealer: N Vul: Both HCP: 15	<ul><li>★ KJ8</li><li>▼ K104</li><li>◆ J72</li><li>◆ AQJ7</li></ul>	The opponents are silent. You bid first.
Board: 217 Dealer: S Vul: EW HCP: 8	<ul><li>♦ 86542</li><li>♥ Q432</li><li>♦ 8</li><li>♠ AQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 218 Dealer: N Vul: Both HCP: 16	<ul><li>AQ9</li><li>♥ 96</li><li>◆ QJ87</li><li>◆ AK74</li></ul>	The opponents are silent. You bid first.
Board: 219 Dealer: S Vul: None HCP: 9	<ul><li>★ K652</li><li>★ A10643</li><li>◆ 97</li><li>♣ Q5</li></ul>	The opponents are silent.  Partner bids first.
Board: 220 Dealer: N Vul: None HCP: 17	<ul><li>★ A109</li><li>▼ AJ9</li><li>◆ KQJ5</li><li>◆ Q65</li></ul>	The opponents are silent. You bid first.

Board: 216 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 44 S	North:  ♠ KJ8  ♥ K104  ♦ J72  ♣ AQJ7	South:  ♠ Q9543  ♥ AQ97  ♦ 4  ♣ 1032	West Pass Pass AP 1. Stay	North 1NT 2♦ 3♠	East Pass Pass Pass	2♣¹ 2♠
Board: 217 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3N S	North:  ♦ 86542  ♥ Q432  ♦ 8  ♣ AQ3	South:  ♠ K9  ▼ A65  ♠ AQ105  ♣ K975	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 218 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4♠ S	North:  ♠ AQ9  ♥ 96  • QJ87  ♣ AK74	South:  ♠ KJ543  ♥ KJ108  ♦ 43  ♣ 32	West Pass Pass 1. Stay	4♠	East Pass Pass AP	2 <b>♣</b> ¹
Board: 219 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ K652  ♥ A10643  ♦ 97  ♣ Q5	South:	West Pass Pass AP	North 2  ◆ 2  ◆	East Pass Pass	1NT 2♥
Board: 220 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ A109  ♥ AJ9  ♠ KQJ5  ♣ Q65	South:  ♠ KJ83  ♥ Q8762  ♦ 4  ♠ K84	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦

Board: 216 Dealer: N Vul: Both HCP: 8	<ul><li>♣ Q9543</li><li>♥ AQ97</li><li>♦ 4</li><li>♣ 1032</li></ul>	The opponents are silent.  Partner bids first.
Board: 217 Dealer: S Vul: EW HCP: 16	<ul><li>★ K9</li><li>★ A65</li><li>★ AQ105</li><li>★ K975</li></ul>	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: Both HCP: 8	<ul><li>★ KJ543</li><li>★ KJ108</li><li>★ 43</li><li>★ 32</li></ul>	The opponents are silent.  Partner bids first.
Board: 219 Dealer: S Vul: None HCP: 16	<ul><li>♦ 84</li><li>♥ J92</li><li>♦ AK54</li><li>♠ AKJ10</li></ul>	The opponents are silent. You bid first.
Board: 220 Dealer: N Vul: None HCP: 9	<ul><li>★ KJ83</li><li>♥ Q8762</li><li>◆ 4</li><li>◆ K84</li></ul>	The opponents are silent.  Partner bids first.

Board: 216 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 44 S	North:  ♠ KJ8  ♥ K104  ♦ J72  ♣ AQJ7	South:  ♠ Q9543  ♥ AQ97  ♦ 4  ♣ 1032	West Pass Pass AP 1. Stay	North 1NT 2♦ 3♠	East Pass Pass Pass	2♣¹ 2♠
Board: 217 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3N S	North:  ♦ 86542  ♥ Q432  ♦ 8  ♣ AQ3	South:  ♠ K9  ▼ A65  ♠ AQ105  ♣ K975	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 218 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4♠ S	North:  ♠ AQ9  ♥ 96  • QJ87  ♣ AK74	South:  ♠ KJ543  ♥ KJ108  ♦ 43  ♣ 32	West Pass Pass 1. Stay	4♠	East Pass Pass AP	2 <b>♣</b> ¹
Board: 219 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ K652  ♥ A10643  ♦ 97  ♣ Q5	South:	West Pass Pass AP	North 2  ◆ 2  ◆	East Pass Pass	1NT 2♥
Board: 220 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ A109  ♥ AJ9  ♠ KQJ5  ♣ Q65	South:  ♠ KJ83  ♥ Q8762  ♦ 4  ♠ K84	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦

Board: 221 Dealer: S Vul: EW HCP: 9	♣ AQ653 ♥ Q1032 ♦ 842 ♣ J	The opponents are silent.  Partner bids first.
Board: 222 Dealer: N Vul: None HCP: 16	<ul><li>♠ AKJ</li><li>♥ Q95</li><li>♠ A853</li><li>♠ Q104</li></ul>	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: Both HCP: 8	<ul><li>♦ 8532</li><li>♥ KQJ105</li><li>♦ Q42</li><li>♠ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: N Vul: NS HCP: 17	<ul><li>♠ Q6</li><li>♥ AQ6</li><li>♠ AJ32</li><li>♠ KJ52</li></ul>	The opponents are silent. You bid first.
Board: 225 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q10954</li><li>♥ J653</li><li>♦ J</li><li>♣ A108</li></ul>	The opponents are silent.  Partner bids first.

Board: 221 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> AQ653 <b>♥</b> Q1032	<b>♦</b> K92 <b>♥</b> A75	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 9	◆ 842	◆ A965	Pass	2♠	Pass	4♠
South HCP: 15	• J	♣ A107	AP			
Contract: 4♠ N			1. Stay	man		
Board: 222	North:	South:	West	North	East	South
Dealer: N	AKJ	<b>♦</b> Q975		1NT	Pass	2•
Vul: None	<b>♥</b> Q95	<b>♥</b> AK842	Pass	2♥	Pass	
North HCP: 16	♦ A853	<b>♦</b> 97	Pass	3♥	Pass	
South HCP: 9 Contract: 4♥ N	<b>♣</b> Q104	<b>♣</b> 73	AP			
Board: 223			***	NT d	<b>.</b>	Q 4
Dealer: S	North:	South:	West	North	East	
Vul: Both	<b>♦</b> 8532	<b>♠</b> AQ6	_		_	1NT
North HCP: 8	♥ KQJ105	<b>♥</b> 873	Pass	2•		2 <b>Y</b>
South HCP: 16	◆ Q42 <b>♣</b> 7	♦ AK93	Pass	2♠	Pass	3♥
Contract: 4♥ S	<b>☆</b> /	<b>♣</b> K82	Pass	4♥	AP	
Board: 224	North:	South:	***	<b>N</b> T 4	ъ.	G 4
Dealer: N	<b>♠</b> Q6	<b>♦</b> K1087	West	North		
Vul: NS	<b>♥</b> AQ6	<b>♥</b> J10943	TD.	1NT	Pass	2•
North HCP: 17	◆ AJ32	<b>♦</b> 76	Pass	2 🗸	Pass	2♠
South HCP: 8 Contract: 4♥ N	<b>♣</b> KJ52	<b>♣</b> A9	Pass	4♥	AP	
Board: 225			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	<b>♦</b> Q10954	<b>♦</b> J76	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8	<b>♥</b> J653	<b>♥</b> AQ8	Pass	2 <b>♣</b>	Pass	
South HCP: 15	• J	◆ AK1094	AP	<b>4T</b>	1 433	72
Contract: 4♠ N	♣ A108	<b>♣</b> J7	1. Stay	man		

Board: 221 Dealer: S Vul: EW HCP: 15	<ul><li>★ K92</li><li>▼ A75</li><li>◆ A965</li><li>◆ A107</li></ul>	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: None HCP: 9	<ul><li>♣ Q975</li><li>♥ AK842</li><li>◆ 97</li><li>♣ 73</li></ul>	The opponents are silent.  Partner bids first.
Board: 223 Dealer: S Vul: Both HCP: 16	<ul><li>♣ AQ6</li><li>♥ 873</li><li>◆ AK93</li><li>♣ K82</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: NS HCP: 8	<ul><li>★K1087</li><li>▼J10943</li><li>◆ 76</li><li>◆ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 225 Dealer: S Vul: EW HCP: 15	<ul><li>♣ J76</li><li>♥ AQ8</li><li>◆ AK1094</li><li>♣ J7</li></ul>	The opponents are silent. You bid first.

Board: 221 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> AQ653 <b>♥</b> Q1032	<b>♦</b> K92 <b>♥</b> A75	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 9	◆ 842	◆ A965	Pass	2♠	Pass	4♠
South HCP: 15	• J	♣ A107	AP			
Contract: 4♠ N			1. Stay	man		
Board: 222	North:	South:	West	North	East	South
Dealer: N	AKJ	<b>♦</b> Q975		1NT	Pass	2•
Vul: None	<b>♥</b> Q95	<b>♥</b> AK842	Pass	2♥	Pass	
North HCP: 16	♦ A853	<b>♦</b> 97	Pass	3♥	Pass	
South HCP: 9 Contract: 4♥ N	<b>♣</b> Q104	<b>♣</b> 73	AP			
Board: 223			***	NT d	<b>.</b>	Q 4
Dealer: S	North:	South:	West	North	East	
Vul: Both	<b>♦</b> 8532	<b>♠</b> AQ6	_		_	1NT
North HCP: 8	♥ KQJ105	<b>♥</b> 873	Pass	2•		2 <b>Y</b>
South HCP: 16	◆ Q42 <b>♣</b> 7	♦ AK93	Pass	2♠	Pass	3♥
Contract: 4♥ S	<b>☆</b> /	<b>♣</b> K82	Pass	4♥	AP	
Board: 224	North:	South:	***	<b>N</b> T 4	ъ.	G 4
Dealer: N	<b>♠</b> Q6	<b>♦</b> K1087	West	North		
Vul: NS	<b>♥</b> AQ6	<b>♥</b> J10943	TD.	1NT	Pass	2•
North HCP: 17	◆ AJ32	<b>♦</b> 76	Pass	2 🗸	Pass	2♠
South HCP: 8 Contract: 4♥ N	<b>♣</b> KJ52	<b>♣</b> A9	Pass	4♥	AP	
Board: 225			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	<b>♦</b> Q10954	<b>♦</b> J76	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8	<b>♥</b> J653	<b>♥</b> AQ8	Pass	2 <b>♣</b>	Pass	
South HCP: 15	• J	◆ AK1094	AP	<b>4T</b>	1 433	72
Contract: 4♠ N	♣ A108	<b>♣</b> J7	1. Stay	man		

Board: 226 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q85</li><li>♥ A106</li><li>◆ Q952</li><li>♣ AK4</li></ul>	The opponents are silent.  You bid first.
Board: 227 Dealer: S Vul: EW HCP: 8	<ul><li>★ K854</li><li>♥ J9754</li><li>◆ A94</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 228 Dealer: N Vul: Both HCP: 16	<ul><li>★ 73</li><li>♥ A65</li><li>★ AKJ</li><li>★ A10987</li></ul>	The opponents are silent. You bid first.
Board: 229 Dealer: S Vul: None HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 230 Dealer: N Vul: NS HCP: 15	<ul><li>Q4</li><li>✓ AQ3</li><li>✓ A76</li><li>✓ QJ743</li></ul>	The opponents are silent. You bid first.

Board: 226 Dealer: N Vul: Both	North: ♠ Q85 ▼ A106	South: ♠ K1096		North 1NT 2		2♦
North HCP: 15 South HCP: 8 Contract: 4♥ N	◆ Q952 ◆ AK4	<ul><li>★ KQ754</li><li>◆ 107</li><li>◆ 63</li></ul>	Pass Pass AP	3♥	Pass	
Board: 227 Dealer: S Vul: EW	North: ♠ K854	South: • AQ3	West	North	East	South 1NT
North HCP: 8 South HCP: 17 Contract: 2♠ N	<ul><li>▼ J9754</li><li>◆ A94</li><li>◆ 5</li></ul>	<ul><li>◆ AK</li><li>◆ 1083</li><li>◆ KJ763</li></ul>	Pass Pass	2 <b>♦</b> 2 <b>♠</b>	Pass AP	2♥
Board: 228 Dealer: N Vul: Both	North: ♠ 73	South: ♠ KJ1094	West	North 1NT	East Pass	
North HCP: 16 South HCP: 9 Contract: 3N N	<ul><li>★ A65</li><li>★ AKJ</li><li>★ A10987</li></ul>	<ul><li>▼ KQ32</li><li>◆ 654</li><li>◆ 5</li></ul>	Pass Pass 1. Stay	2♦ 3NT man	Pass AP	2♠
Board: 229 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None North HCP: 9	<b>▲</b> J987 <b>♥</b> K8652	<b>♠</b> AQ10 <b>♥</b> AQ9	Pass	2♦	Pass	
South HCP: 17 Contract: 4♥ S	◆ 8 ◆ KQ2	◆ KJ4 ◆ J973	Pass AP	2♠	Pass	4♥
Board: 230 Dealer: N	North: ♠ Q4	South: ♠ A875	West	North 1NT	East Pass	South 2
Vul: NS North HCP: 15 South HCP: 8 Contract: 4 \( \bar{V} \) N	◆ AQ3 ◆ A76 ◆ QJ743	<ul><li>★ 109854</li><li>★ KJ</li><li>★ 109</li></ul>	Pass Pass AP	2 <b>♥</b> 3 <b>♥</b>	Pass Pass	2♠

Board: 226 Dealer: N Vul: Both HCP: 8	<b>★</b> K1096 <b>♥</b> KQ754 <b>♦</b> 107 <b>♣</b> 63	The opponents are silent.  Partner bids first.
Board: 227 Dealer: S Vul: EW HCP: 17	<ul><li>♣ AQ3</li><li>♥ AK</li><li>♦ 1083</li><li>♣ KJ763</li></ul>	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: Both HCP: 9	<ul><li>★ KJ1094</li><li>★ KQ32</li><li>★ 654</li><li>★ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 229 Dealer: S Vul: None HCP: 17	<ul><li>AQ10</li><li>AQ9</li><li>KJ4</li><li>J973</li></ul>	The opponents are silent. You bid first.
Board: 230 Dealer: N Vul: NS HCP: 8	<ul><li>★ A875</li><li>▼ 109854</li><li>◆ KJ</li><li>★ 109</li></ul>	The opponents are silent.  Partner bids first.

Board: 226 Dealer: N Vul: Both	North: ♠ Q85 ▼ A106	South: ♠ K1096		North 1NT 2		2♦
North HCP: 15 South HCP: 8 Contract: 4♥ N	◆ Q952 ◆ AK4	<ul><li>★ KQ754</li><li>◆ 107</li><li>◆ 63</li></ul>	Pass Pass AP	3♥	Pass	
Board: 227 Dealer: S Vul: EW	North: ♠ K854	South: • AQ3	West	North	East	South 1NT
North HCP: 8 South HCP: 17 Contract: 2♠ N	<ul><li>▼ J9754</li><li>◆ A94</li><li>◆ 5</li></ul>	<ul><li>◆ AK</li><li>◆ 1083</li><li>◆ KJ763</li></ul>	Pass Pass	2 <b>♦</b> 2 <b>♠</b>	Pass AP	2♥
Board: 228 Dealer: N Vul: Both	North: ♠ 73	South: ♠ KJ1094	West	North 1NT	East Pass	
North HCP: 16 South HCP: 9 Contract: 3N N	<ul><li>★ A65</li><li>★ AKJ</li><li>★ A10987</li></ul>	<ul><li>▼ KQ32</li><li>◆ 654</li><li>◆ 5</li></ul>	Pass Pass 1. Stay	2♦ 3NT man	Pass AP	2♠
Board: 229 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None North HCP: 9	<b>▲</b> J987 <b>♥</b> K8652	<b>♠</b> AQ10 <b>♥</b> AQ9	Pass	2♦	Pass	
South HCP: 17 Contract: 4♥ S	◆ 8 ◆ KQ2	◆ KJ4 ◆ J973	Pass AP	2♠	Pass	4♥
Board: 230 Dealer: N	North: ♠ Q4	South: ♠ A875	West	North 1NT	East Pass	South 2
Vul: NS North HCP: 15 South HCP: 8 Contract: 4 \( \bar{V} \) N	◆ AQ3 ◆ A76 ◆ QJ743	<ul><li>★ 109854</li><li>★ KJ</li><li>★ 109</li></ul>	Pass Pass AP	2 <b>♥</b> 3 <b>♥</b>	Pass Pass	2♠

Board: 231 Dealer: S Vul: Both HCP: 9	<ul><li>▶ J876</li><li>♥ J9862</li><li>♦ 6</li><li>♣ AK6</li></ul>	The opponents are silent.  Partner bids first.
Board: 232 Dealer: N Vul: None HCP: 17	<ul><li>♣ Q96</li><li>♥ AJ</li><li>◆ AKQ94</li><li>♣ J86</li></ul>	The opponents are silent. You bid first.
Board: 233 Dealer: S Vul: NS HCP: 9	<ul><li>♣ Q9832</li><li>♥ J862</li><li>◆ A97</li><li>♣ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 234 Dealer: N Vul: EW HCP: 17	<ul><li>★ AK9</li><li>★ K74</li><li>◆ AK42</li><li>◆ 987</li></ul>	The opponents are silent. You bid first.
Board: 235 Dealer: S Vul: None HCP: 9	<ul><li>\$5432</li><li>♥ Q7642</li><li>♦ AK92</li><li>♣ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 231 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3♥ S	North:  ♣ J876  ♥ J9862  ♦ 6  ♣ AK6	South:  ♠ Q2  ♥ AQ7  ♠ AK102  ♣ 10832	West Pass Pass AP	North 2		1NT 2♥
Board: 232 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4♠ S	North:  ♠ Q96  ♥ AJ  ♠ AKQ94  ♣ J86	South:  ♠ K8742  ♥ Q1098  ♦ J6  ♣ K4	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 233 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 44 N	North:  ♠ Q9832  ♥ J862  ♠ A97  ♠ Q	South:  ♠ AJ6  ♥ AQ5  ♠ K54  ♣ J1064	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 234 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ AK9  ♥ K74  ♠ AK42  ♣ 987	South:	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 235 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♥ S	North:	South:  ♠ A6  ♥ KJ3  ♠ 8763  ♠ AK96	West Pass Pass AP	North 2♦ 3♦		1NT 2♥

Board: 231 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q2</li><li>♥ AQ7</li><li>◆ AK102</li><li>♣ 10832</li></ul>	The opponents are silent. You bid first.
Board: 232 Dealer: N Vul: None HCP: 9	<ul><li>★ K8742</li><li>♥ Q1098</li><li>◆ J6</li><li>★ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 233 Dealer: S Vul: NS HCP: 15	<ul><li>AJ6</li><li>✓ AQ5</li><li>✓ K54</li><li>✓ J1064</li></ul>	The opponents are silent. You bid first.
Board: 234 Dealer: N Vul: EW HCP: 8	<ul><li>10872</li><li>✓ AJ965</li><li>✓ Q10</li><li>✓ J5</li></ul>	The opponents are silent.  Partner bids first.
Board: 235 Dealer: S Vul: None HCP: 15	<ul><li>▲ A6</li><li>♥ KJ3</li><li>◆ 8763</li><li>◆ AK96</li></ul>	The opponents are silent. You bid first.

Board: 231 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3♥ S	North:  ♣ J876  ♥ J9862  ♦ 6  ♣ AK6	South:  ♠ Q2  ♥ AQ7  ♠ AK102  ♣ 10832	West Pass Pass AP	North 2		1NT 2♥
Board: 232 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4♠ S	North:  ♠ Q96  ♥ AJ  ♠ AKQ94  ♣ J86	South:  ♠ K8742  ♥ Q1098  ♦ J6  ♣ K4	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 233 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 44 N	North:  ♠ Q9832  ♥ J862  ♠ A97  ♠ Q	South:  ♠ AJ6  ♥ AQ5  ♠ K54  ♣ J1064	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 234 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ AK9  ♥ K74  ♠ AK42  ♣ 987	South:	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 235 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♥ S	North:	South:  ♠ A6  ♥ KJ3  ♠ 8763  ♠ AK96	West Pass Pass AP	North 2♦ 3♦		1NT 2♥

Board: 236 Dealer: N Vul: NS HCP: 17	<ul><li>▲ A109</li><li>♥ AJ</li><li>◆ AQJ109</li><li>▲ J87</li></ul>	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: Both HCP: 8	<ul><li>★ KJ62</li><li>♥ Q10643</li><li>◆ Q</li><li>◆ 543</li></ul>	The opponents are silent.  Partner bids first.
Board: 238 Dealer: N Vul: NS HCP: 15	<ul><li>▶ J6</li><li>♥ A97</li><li>◆ A986</li><li>♣ AQ97</li></ul>	The opponents are silent. You bid first.
Board: 239 Dealer: S Vul: EW HCP: 9	<ul><li>J10742</li><li>♥ Q1094</li><li>♦ K</li><li>★ K106</li></ul>	The opponents are silent.  Partner bids first.
Board: 240 Dealer: N Vul: Both HCP: 16	<ul><li>◆ Q92</li><li>◆ AKQ</li><li>◆ A752</li><li>◆ J42</li></ul>	The opponents are silent. You bid first.

Board: 236 Dealer: N Vul: NS	North: ♠ A109  ▼ AJ	South: ♠ QJ532 ♥ K753		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 17 South HCP: 9 Contract: 4♠ S	◆ AJ ◆ AQJ109 ◆ J87	◆ K/33 ◆ 73 ◆ K9	Pass Pass 1. Stay	2♦ 4♠ man	Pass AP	2♠
Board: 237 Dealer: S	North: ♠ KJ62	South: ♠ 753	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>♥</b> Q10643	♥ AK7	Pass	2♦	Pass	2♥
South HCP: 15	• Q	♦ 632	Pass	2♠	Pass	3♥
Contract: 3♥ S	<b>♣</b> 543	<b>♣</b> AKJ7	AP			
Board: 238 Dealer: N Vul: NS	North: ♣ J6	South: ♠ K853	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> A97 <b>♦</b> A986	♥ KJ543 ♦ J	Pass	2♥	Pass	2♠
South HCP: 8 Contract: 3♥ N	♣ AQ97	<b>♣</b> 852	Pass	3♥	AP	
Board: 239	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	<b>♣</b> J10742	<b>♠</b> AQ6	Pass	<b>2</b> ♣¹	Pass	<b>2</b> ♦
North HCP: 9	♥ Q1094 ♦ K	<b>♥</b> J73 <b>♦</b> AQ54	Pass	2♠	Pass	4♠
South HCP: 17 Contract: 4♠ N	<b>♣</b> K106	<b>♣</b> A84	AP			
Conduct. 12 1V			1. Stay	man		
Board: 240 Dealer: N Vul: Both	North: ♠ Q92	South: ♠ A1074	West	North 1NT	East Pass	
North HCP: 16	<b>♥</b> AKQ	<b>♥</b> 87543	Pass	2 🗸	Pass	
South HCP: 9	♦ A752	♦— • KO63	Pass	<b>4</b> ♥	AP	
Contract: 4♥ N	♣ J42	<b>♣</b> KQ63				

Board: 236 Dealer: N Vul: NS HCP: 9	<ul><li>♣ QJ532</li><li>♥ K753</li><li>◆ 73</li><li>♣ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 237 Dealer: S Vul: Both HCP: 15	<ul><li>♣ 753</li><li>♥ AK7</li><li>♦ 632</li><li>♣ AKJ7</li></ul>	The opponents are silent. You bid first.
Board: 238 Dealer: N Vul: NS HCP: 8	<ul><li>★ K853</li><li>★ KJ543</li><li>◆ J</li><li>◆ 852</li></ul>	The opponents are silent.  Partner bids first.
Board: 239 Dealer: S Vul: EW HCP: 17	<ul><li>AQ6</li><li>✓ J73</li><li>AQ54</li><li>A84</li></ul>	The opponents are silent. You bid first.
Board: 240 Dealer: N Vul: Both HCP: 9	<ul><li>★ A1074</li><li>▼ 87543</li><li>← —</li><li>★ KQ63</li></ul>	The opponents are silent.  Partner bids first.

Board: 236 Dealer: N Vul: NS	North: ♠ A109  ▼ AJ	South: ♠ QJ532 ♥ K753		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 17 South HCP: 9 Contract: 4♠ S	◆ AJ ◆ AQJ109 ◆ J87	◆ K/33 ◆ 73 ◆ K9	Pass Pass 1. Stay	2♦ 4♠ man	Pass AP	2♠
Board: 237 Dealer: S	North: ♠ KJ62	South: ♠ 753	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>♥</b> Q10643	♥ AK7	Pass	2♦	Pass	2♥
South HCP: 15	• Q	♦ 632	Pass	2♠	Pass	3♥
Contract: 3♥ S	<b>♣</b> 543	<b>♣</b> AKJ7	AP			
Board: 238 Dealer: N Vul: NS	North: ♣ J6	South: ♠ K853	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> A97 <b>♦</b> A986	♥ KJ543 ♦ J	Pass	2♥	Pass	2♠
South HCP: 8 Contract: 3♥ N	♣ AQ97	<b>♣</b> 852	Pass	3♥	AP	
Board: 239	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	<b>♣</b> J10742	<b>♠</b> AQ6	Pass	<b>2</b> ♣¹	Pass	2♦
North HCP: 9	♥ Q1094 ♦ K	<b>♥</b> J73 <b>♦</b> AQ54	Pass	2♠	Pass	4♠
South HCP: 17 Contract: 4♠ N	<b>♣</b> K106	<b>♣</b> A84	AP			
Conduct. 12 1V			1. Stay	man		
Board: 240 Dealer: N Vul: Both	North: ♠ Q92	South: ♠ A1074	West	North 1NT	East Pass	
North HCP: 16	<b>♥</b> AKQ	<b>♥</b> 87543	Pass	2 🗸	Pass	
South HCP: 9	♦ A752	♦— • KO63	Pass	<b>4</b> ♥	AP	
Contract: 4♥ N	♣ J42	<b>♣</b> KQ63				

Board: 241 Dealer: S Vul: None HCP: 8	<ul><li>★ KQJ8</li><li>▼ J10974</li><li>◆ 10</li><li>◆ J42</li></ul>	The opponents are silent.  Partner bids first.
Board: 242 Dealer: N Vul: EW HCP: 16	<ul><li>★K10</li><li>★A108</li><li>◆876</li><li>◆AKQ73</li></ul>	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: Both HCP: 9	<ul><li>♣ A763</li><li>♥ 97652</li><li>♦ QJ5</li><li>♣ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 244 Dealer: N Vul: None HCP: 17	<ul><li>AQ2</li><li>AK7</li><li>KJ10</li><li>10832</li></ul>	The opponents are silent. You bid first.
Board: 245 Dealer: S Vul: NS HCP: 9	<ul><li>★ KQJ42</li><li>▼ 8742</li><li>◆ K</li><li>◆ 952</li></ul>	The opponents are silent.  Partner bids first.

Board: 241 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3♥ S	North:  ♠ KQJ8  ♥ J10974  • 10  ♣ J42	South:  ◆ 942  ▼ A63  ◆ AK94  ◆ A85	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 242 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ K10  ♥ A108  ♠ 876  ♠ AKQ73	South:	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 243 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ A763  ♥ 97652  ♠ QJ5  ♣ Q	South:	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 244 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4 S	North:  ♠ AQ2  ♥ AK7  ♠ KJ10  ♣ 10832	South:  ♠ K10983  ♥ J952  • 932  ♠ A	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 245 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4 N	North:  ♠ KQJ42  ♥ 8742  ♠ K  ♣ 952	South:  ♠ A65  ♥ J9  ♠ A1032  ♣ AQJ6	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦

Board: 241	The opponents are silent. You bid first.
Board: 242	The opponents are silent.  Partner bids first.
Board: 243	The opponents are silent. You bid first.
Board: 244	The opponents are silent.  Partner bids first.
Board: 245	The opponents are silent. You bid first.

Board: 241 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3♥ S	North:  ♠ KQJ8  ♥ J10974  • 10  ♣ J42	South:  ◆ 942  ▼ A63  ◆ AK94  ◆ A85	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 242 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ K10  ♥ A108  ♠ 876  ♠ AKQ73	South:	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 243 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ A763  ♥ 97652  ♠ QJ5  ♣ Q	South:	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 244 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4 S	North:  ♠ AQ2  ♥ AK7  ♠ KJ10  ♣ 10832	South:  ♠ K10983  ♥ J952  • 932  ♠ A	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 245 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4 N	North:  ♠ KQJ42  ♥ 8742  ♠ K  ♣ 952	South:  ♠ A65  ♥ J9  ♠ A1032  ♣ AQJ6	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦

Board: 246 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q95</li><li>♥ J83</li><li>◆ AK</li><li>♣ AQ953</li></ul>	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: NS HCP: 9	<b>★</b> K6432 <b>♥</b> 10632 <b>♦</b> AQ96 <b>♣</b> —	The opponents are silent.  Partner bids first.
Board: 248 Dealer: N Vul: EW HCP: 17	<ul><li>★ A83</li><li>★ AJ9</li><li>★ KJ92</li><li>★ KJ8</li></ul>	The opponents are silent. You bid first.
Board: 249 Dealer: S Vul: None HCP: 9	<ul><li>★ A943</li><li>♥ Q9642</li><li>◆ J</li><li>◆ Q43</li></ul>	The opponents are silent.  Partner bids first.
Board: 250 Dealer: N Vul: NS HCP: 16	<ul><li>★ K73</li><li>▼ K10</li><li>◆ AQ42</li><li>◆ A1063</li></ul>	The opponents are silent. You bid first.

Board: 246 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ Q95  ♥ J83  ♠ AK  ♣ AQ953	South:  ♠ A873  ♥ A7654  ♦ J103  ♣ 2	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♠</b>
Board: 247 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3♥ S	North:  ♠ K6432  ▼ 10632  ◆ AQ96  ♣ —	South:  ♠ Q7  ✔ AK5  ♠ J54  ♣ AQJ102	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 248 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ A83  ♥ AJ9  ♠ KJ92  ♠ KJ8	South:  ♠ QJ92  ♥ KQ765  ♠ 873  ♣ 4	West Pass Pass	North 1NT 2♥ 4♥		2♦
Board: 249 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ A943  ♥ Q9642  ♦ J  ♠ Q43	South:  ♠ K10  ♥ KJ5  ♠ KQ1062  ♣ AJ5	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 250 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2♠ S	North:  ♠ K73  ♥ K10  ♠ AQ42  ♠ A1063	South:  ♠ Q1095  ♥ A7432  ♠ 7  ♣ Q85	West Pass AP	North 1NT 2♥	East Pass Pass	2♦

Board: 246 Dealer: N Vul: Both Vul: Both HCP: 9  Dealer: S Vul: NS Vul: EW Vul: NS Vul: NS Vul: NS Vul: NS Vul: None Vx KQ765 Vul: None Vx KQ1062 HCP: 17  AJ5  Dealer: N Vx KQ1062 HCP: 17  A7432 Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS Vx A7432 Vx A74			
Dealer: S	Dealer: N Vul: Both	▼ A7654 ◆ J103	
Dealer: N Vul: EW HCP: 8   *** ** ** ** ** ** ** ** ** ** ** **	Dealer: S Vul: NS	<b>♥</b> AK5 <b>♦</b> J54	
Dealer: S Vul: None HCP: 17  WKJ5 Vul bid first.  WKJ5 You bid first.  You bid first.  Was are silent.  You bid first.  WA7432 You bid first.  The opponents are silent.  You bid first.  Partner bids first	Dealer: N Vul: EW	<b>∨</b> KQ765 <b>♦</b> 873	
Dealer: N	Dealer: S Vul: None	<ul><li>✓ KJ5</li><li>✓ KQ1062</li></ul>	
	Dealer: N Vul: NS	<b>∨</b> A7432 <b>→</b> 7	

Board: 246 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ Q95  ♥ J83  ♠ AK  ♣ AQ953	South:  ♠ A873  ♥ A7654  ♦ J103  ♣ 2	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♠</b>
Board: 247 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3♥ S	North:  ♠ K6432  ▼ 10632  ◆ AQ96  ♣ —	South:  ♠ Q7  ✔ AK5  ♠ J54  ♣ AQJ102	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 248 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ A83  ♥ AJ9  ♠ KJ92  ♠ KJ8	South:  ♠ QJ92  ♥ KQ765  ♠ 873  ♣ 4	West Pass Pass	North 1NT 2♥ 4♥		2♦
Board: 249 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ A943  ♥ Q9642  ♦ J  ♠ Q43	South:  ♠ K10  ♥ KJ5  ♠ KQ1062  ♣ AJ5	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 250 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2♠ S	North:  ♠ K73  ♥ K10  ♠ AQ42  ♠ A1063	South:  ♠ Q1095  ♥ A7432  ♠ 7  ♣ Q85	West Pass AP	North 1NT 2♥	East Pass Pass	2♦

Board: 251 Dealer: S Vul: EW HCP: 8	<ul><li>◆ QJ105</li><li>♥ AJ1094</li><li>◆ 1096</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 252 Dealer: N Vul: Both HCP: 16	<ul><li>★ K104</li><li>★ 83</li><li>★ KQJ3</li><li>★ AK74</li></ul>	The opponents are silent. You bid first.
Board: 253 Dealer: S Vul: None HCP: 9	<ul><li>★ AK987</li><li>♥ J632</li><li>♦ —</li><li>♣ J975</li></ul>	The opponents are silent.  Partner bids first.
Board: 254 Dealer: N Vul: EW HCP: 16	<ul><li>♣ QJ7</li><li>♥ A86</li><li>♦ K9</li><li>♣ AQ986</li></ul>	The opponents are silent. You bid first.
Board: 255 Dealer: S Vul: Both HCP: 8	<ul><li>★ KJ842</li><li>♥ Q754</li><li>◆ Q106</li><li>◆ 7</li></ul>	The opponents are silent.  Partner bids first.

Board: 251 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ QJ105  ♥ AJ1094  ♦ 1096  ♠ 4	South:  ♠ AK  ♥ K63  ♠ AK532  ♠ 1096	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 252 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ K104  ♥ 83  ♠ KQJ3  ♣ AK74	South:  ♠ AQJ73  ♥ Q964  ♦ 954  ♣ 5	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 253 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4 N	North:  ♠ AK987  ♥ J632  ♦—  ♣ J975	South:  ♣ J105  ♥ A75  • AQ752  ♣ A6		North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆
Board: 254 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ QJ7  ▼ A86  ♠ K9  ♠ AQ986	South:  ♠ 10642  ♥ KQJ75  ♠ Q  ♠ J102	West Pass Pass AP	North 1NT 2♥ 3♥	Pass Pass	2♦
Board: 255 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 N	North:  ♠ KJ842  ♥ Q754  ♦ Q106  ♣ 7	South:  ♠ Q103  ♥ AJ8  ♦ J3  ♣ AK853	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>

Board: 251 Dealer: S Vul: EW HCP: 17	<ul><li>★ AK</li><li>★ K63</li><li>★ AK532</li><li>★ 1096</li></ul>	The opponents are silent. You bid first.
Board: 252 Dealer: N Vul: Both HCP: 9	<ul><li>♠ AQJ73</li><li>♥ Q964</li><li>♦ 954</li><li>♠ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 253 Dealer: S Vul: None HCP: 15	<ul><li>♣ J105</li><li>♥ A75</li><li>♦ AQ752</li><li>♣ A6</li></ul>	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: EW HCP: 9	<ul><li>10642</li><li>KQJ75</li><li>Q</li><li>J102</li></ul>	The opponents are silent.  Partner bids first.
Board: 255 Dealer: S Vul: Both HCP: 15	<ul><li>◆ Q103</li><li>◆ AJ8</li><li>◆ J3</li><li>◆ AK853</li></ul>	The opponents are silent. You bid first.

Board: 251 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ QJ105  ♥ AJ1094  ♦ 1096  ♠ 4	South:  ♠ AK  ♥ K63  ♠ AK532  ♠ 1096	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 252 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ K104  ♥ 83  ♠ KQJ3  ♣ AK74	South:  ♠ AQJ73  ♥ Q964  ♦ 954  ♣ 5	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 253 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4 N	North:  ♠ AK987  ♥ J632  ♦—  ♣ J975	South:  ♣ J105  ♥ A75  • AQ752  ♣ A6		North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆
Board: 254 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North:  ♠ QJ7  ▼ A86  ♠ K9  ♠ AQ986	South:  ♠ 10642  ♥ KQJ75  ♠ Q  ♠ J102	West Pass Pass AP	North 1NT 2♥ 3♥	Pass Pass	2♦
Board: 255 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 N	North:  ♠ KJ842  ♥ Q754  ♦ Q106  ♣ 7	South:  ♠ Q103  ♥ AJ8  ♦ J3  ♣ AK853	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>

Board: 256 Dealer: N Vul: None HCP: 17	♣ A10 ♥ A83 ♦ 732 ♣ AKQ84	The opponents are silent. You bid first.
Board: 257 Dealer: S Vul: NS HCP: 8	<ul><li>◆ Q10743</li><li>◆ K754</li><li>◆ 2</li><li>◆ K65</li></ul>	The opponents are silent.  Partner bids first.
Board: 258 Dealer: N Vul: Both HCP: 17	<ul><li>★ A43</li><li>♥ Q32</li><li>◆ AK1086</li><li>♣ A5</li></ul>	The opponents are silent. You bid first.
Board: 259 Dealer: S Vul: None HCP: 8	<ul><li>♠ AKJ5</li><li>♥ 109543</li><li>♠ 654</li><li>♠ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 260 Dealer: N Vul: NS HCP: 17	<ul><li>★ KJ2</li><li>▼ AK6</li><li>◆ AQ84</li><li>◆ 1042</li></ul>	The opponents are silent. You bid first.

Board: 256 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 2♠ S	North:  ♠ A10  ♥ A83  ♠ 732  ♣ AKQ84	South:	Pass AP 1. Stay	North 1NT 2•	East Pass Pass	2 <b>♣</b> ¹
Board: 257 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2♠ N	North:  ♠ Q10743  ♥ K754  ♠ 2  ♠ K65	South:  ♠ AK  ♥ Q93  ♦ 1076  ♠ AQ873	West Pass Pass 1. Stay	North  2♣¹ 2♠ man	East Pass AP	1NT
Board: 258 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♠ S	North:  ♠ A43  ♥ Q32  ♠ AK1086  ♣ A5	South:  ♠ QJ976  ♥ A985  ♦ Q9  ♠ 103	West Pass Pass 1. Stay	North 1NT 2  4  man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 259 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ♠ AKJ5  ♥ 109543  ♠ 654  ♣ 8	South:	West Pass Pass	North 2	East Pass AP	South 1NT 2♥
Board: 260 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 \(\neq \) N	North:  ♠ KJ2  ♥ AK6  ♠ AQ84  ♣ 1042	South:  ♠ A1053  ♥ QJ1097  ♦ J103  ♠ 6	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2•

Board: 256 Dealer: N Vul: None HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 257 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AK</li><li>♥ Q93</li><li>♦ 1076</li><li>♠ AQ873</li></ul>	The opponents are silent. You bid first.
Board: 258 Dealer: N Vul: Both HCP: 9	<ul><li>♣ QJ976</li><li>♥ A985</li><li>◆ Q9</li><li>♣ 103</li></ul>	The opponents are silent.  Partner bids first.
Board: 259 Dealer: S Vul: None HCP: 16	<ul><li>♣ 876</li><li>♥ A7</li><li>♦ AJ2</li><li>♣ AQJ43</li></ul>	The opponents are silent. You bid first.
Board: 260 Dealer: N Vul: NS HCP: 8	<ul><li>★ A1053</li><li>♥ QJ1097</li><li>◆ J103</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.

Board: 256 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 2♠ S	North:  ♠ A10  ♥ A83  ♠ 732  ♣ AKQ84	South:	Pass AP 1. Stay	North 1NT 2•	East Pass Pass	2 <b>♣</b> ¹
Board: 257 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2♠ N	North:  ♠ Q10743  ♥ K754  ♠ 2  ♠ K65	South:  ♠ AK  ♥ Q93  ♦ 1076  ♠ AQ873	West Pass Pass 1. Stay	North  2♣¹ 2♠ man	East Pass AP	1NT
Board: 258 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♠ S	North:  ♠ A43  ♥ Q32  ♠ AK1086  ♣ A5	South:  ♠ QJ976  ♥ A985  ♦ Q9  ♠ 103	West Pass Pass 1. Stay	North 1NT 2  4  man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 259 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ♠ AKJ5  ♥ 109543  ♠ 654  ♣ 8	South:	West Pass Pass	North 2	East Pass AP	South 1NT 2♥
Board: 260 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 \(\neq \) N	North:  ♠ KJ2  ♥ AK6  ♠ AQ84  ♣ 1042	South:  ♠ A1053  ♥ QJ1097  ♦ J103  ♠ 6	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2•

Board: 261 Dealer: S Vul: EW HCP: 8	♣ J642 ♥ Q10932 ♦ Q92 ♣ K	The opponents are silent.  Partner bids first.
Board: 262 Dealer: N Vul: None HCP: 16	<ul><li>★ A32</li><li>♥ J6</li><li>◆ Q84</li><li>◆ AKQ73</li></ul>	The opponents are silent. You bid first.
Board: 263 Dealer: S Vul: NS HCP: 9	<ul><li>★ 76532</li><li>★ AKQ4</li><li>◆ 987</li><li>★ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 264 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q5</li><li>♥ KJ7</li><li>◆ Q98</li><li>♣ AK865</li></ul>	The opponents are silent. You bid first.
Board: 265 Dealer: S Vul: Both HCP: 9	<ul><li>♣ QJ832</li><li>♥ KQJ9</li><li>◆ 104</li><li>♣ 103</li></ul>	The opponents are silent.  Partner bids first.

Board: 261 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3♥ S	North:  ♣ J642  ♥ Q10932  • Q92  ♣ K	South:  ♠ K3  ♥ AK7  ♦ J765  ♣ A942	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 262 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2♠ S	North:  ♠ A32  ♥ J6  • Q84  ♣ AKQ73	South:  ♠ K986  ♥ 109542  ♠ AJ  ♣ J9	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 263 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ N	North:  ♠ 76532  ♥ AKQ4  ♦ 987  ♣ 4	South:  ♠ AK8  ♥ 73  ♠ K65  ♠ AQ952	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 264 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ Q5  ♥ KJ7  ♦ Q98  ♣ AK865	South:  ♠ K9763  ♥ Q1085  ♦ J3  ♣ Q4	Pass Pass 1. Stay	North 1NT 2  2NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 265 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4♠ N	North:  ♠ QJ832  ♥ KQJ9  ♦ 104  ♣ 103	South:  ♠ AK6  ♥ 65  ♠ AJ653  ♣ KQ9	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>

Board: 261 Dealer: S Vul: EW HCP: 15	<ul><li>★ K3</li><li>★ AK7</li><li>◆ J765</li><li>★ A942</li></ul>	The opponents are silent. You bid first.
Board: 262 Dealer: N Vul: None HCP: 9	<ul><li>★ K986</li><li>▼ 109542</li><li>◆ AJ</li><li>◆ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 263 Dealer: S Vul: NS HCP: 16	<ul><li>♠ AK8</li><li>♥ 73</li><li>♦ K65</li><li>♠ AQ952</li></ul>	The opponents are silent. You bid first.
Board: 264 Dealer: N Vul: EW HCP: 8	<ul><li>★ K9763</li><li>♥ Q1085</li><li>◆ J3</li><li>◆ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 265 Dealer: S Vul: Both HCP: 17	<ul><li>♠ AK6</li><li>♥ 65</li><li>♠ AJ653</li><li>♠ KQ9</li></ul>	The opponents are silent. You bid first.

Board: 261 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3♥ S	North:  ♣ J642  ♥ Q10932  • Q92  ♣ K	South:  ♠ K3  ♥ AK7  ♦ J765  ♣ A942	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 262 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2♠ S	North:  ♠ A32  ♥ J6  • Q84  ♣ AKQ73	South:  ♠ K986  ♥ 109542  ♠ AJ  ♣ J9	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 263 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ N	North:  ♠ 76532  ♥ AKQ4  ♦ 987  ♣ 4	South:  ♠ AK8  ♥ 73  ♠ K65  ♠ AQ952	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 264 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ Q5  ♥ KJ7  ♦ Q98  ♣ AK865	South:  ♠ K9763  ♥ Q1085  ♦ J3  ♣ Q4	Pass Pass 1. Stay	North 1NT 2  2NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 265 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4♠ N	North:  ♠ QJ832  ♥ KQJ9  ♦ 104  ♣ 103	South:  ♠ AK6  ♥ 65  ♠ AJ653  ♣ KQ9	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>

Board: 266 Dealer: N Vul: NS HCP: 17	<ul><li>A2</li><li>✓ AK2</li><li>✓ Q10632</li><li>✓ KJ2</li></ul>	The opponents are silent. You bid first.
Board: 267 Dealer: S Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 268 Dealer: N Vul: Both HCP: 17	<ul><li>▲ A9</li><li>✔ A102</li><li>◆ A85</li><li>▲ KQ1096</li></ul>	The opponents are silent. You bid first.
Board: 269 Dealer: S Vul: None HCP: 9	<ul><li>★ K9764</li><li>★ KQJ8</li><li>◆ 72</li><li>◆ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 270 Dealer: N Vul: EW HCP: 16	• Q3 • AQ4 • K10973 • AJ4	The opponents are silent. You bid first.

Board: 266 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 N	North:  ♠ A2  ♥ AK2  ♦ Q10632  ♠ KJ2	South:  ♠ KQ85  ♥ J10965  ♠ K84  ♠ 9	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 267 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4 N	North: <b>♦</b> J9874 <b>♥</b> AK84 <b>♦</b> 9432 <b>♣</b> —	South:  ♠ AKQ  ♥ 76  ♠ K107  ♣ A9732	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 268 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♣ A9  ♥ A102  ♣ A85  ♣ KQ1096	South:  ♠ KJ63  ♥ KQ983  ♦ 942  ♣ 8	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 269 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ K9764  ♥ KQJ8  ♠ 72  ♣ 64	South:  ♠ AQ5  ♥ 742  ♠ A984  ♣ KQ8	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 270 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3N N	North:  ♠ Q3  ♥ AQ4  ♠ K10973  ♠ AJ4	South:  ♠ AK 1076  ♥ 10952  ♠ J2  ♠ 85	West Pass Pass 1. Stay	North 1NT 2• 3NT man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 266 ♠ KQ85	ilent
Dealer: N Vul: NS + K84 HCP: 9 • 9  The opponents are significant to the property of the prope	iioiit.
Board: 267	ilent.
Board: 268 Dealer: N Vul: Both HCP: 9  ★ KJ63  ★ KQ983  The opponents are significant to the property of the	ilent.
Board: 269	ilent.
Board: 270	ilent.

Board: 266 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 N	North:  ♠ A2  ♥ AK2  ♦ Q10632  ♠ KJ2	South:  ♠ KQ85  ♥ J10965  ♠ K84  ♠ 9	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 267 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4 N	North: <b>♦</b> J9874 <b>♥</b> AK84 <b>♦</b> 9432 <b>♣</b> —	South:  ♠ AKQ  ♥ 76  ♠ K107  ♣ A9732	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 268 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♣ A9  ♥ A102  ♣ A85  ♣ KQ1096	South:  ♠ KJ63  ♥ KQ983  ♦ 942  ♣ 8	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 269 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ K9764  ♥ KQJ8  ♠ 72  ♣ 64	South:  ♠ AQ5  ♥ 742  ♠ A984  ♣ KQ8	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 270 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3N N	North:  ♠ Q3  ♥ AQ4  ♠ K10973  ♠ AJ4	South:  ♠ AK 1076  ♥ 10952  ♠ J2  ♠ 85	West Pass Pass 1. Stay	North 1NT 2• 3NT man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 271 Dealer: S Vul: Both HCP: 9	<ul><li>★ A9732</li><li>▼ J984</li><li>◆ K</li><li>★ J42</li></ul>	The opponents are silent.  Partner bids first.
Board: 272 Dealer: N Vul: None HCP: 15	<ul><li>★ AK10</li><li>♥ Q54</li><li>◆ AJ85</li><li>◆ J96</li></ul>	The opponents are silent. You bid first.
Board: 273 Dealer: S Vul: NS HCP: 9	<ul><li>▲ AJ1063</li><li>♥ J976</li><li>◆ 9</li><li>♣ K63</li></ul>	The opponents are silent.  Partner bids first.
Board: 274 Dealer: N Vul: Both HCP: 15	<ul><li>AQ10</li><li>742</li><li>KJ6</li><li>AJ102</li></ul>	The opponents are silent. You bid first.
Board: 275 Dealer: S Vul: None HCP: 8	<ul><li>♠ AK87</li><li>▼ 108753</li><li>◆ J10</li><li>♠ 73</li></ul>	The opponents are silent.  Partner bids first.

Board: 271 Dealer: S	North: <b>♠</b> A9732	South: ♠ Q54	West	North	East	South 1NT
Vul: Both	♥ J984	♥ 105	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 9	• K	♦ A763	Pass	2♠	Pass	4♠
South HCP: 15 Contract: 4♠ N	<b>♣</b> J42	♣ AKQ5	AP			
Contract. 42 IV			1. Stay	man		
Board: 272 Dealer: N Vul: None	North: ♠ AK10	South: ♠ Q943	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> Q54	<b>♥</b> AJ987	Pass	2	Pass	
South HCP: 9	◆ AJ85	<b>♦</b> —	Pass	2 <b>√</b>	AP	31
Contract: 4♥ N	<b>♣</b> J96	<b>♣</b> Q875	1 0.00			
Board: 273			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	<b>▲</b> AJ1063	<b>♦</b> Q92	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 9	<b>♥</b> J976 <b>♦</b> 9	♥ Q4 ♦ KQ532	Pass	2♠	Pass	4♠
South HCP: 15	<b>♣</b> K63	• RQ332 • AQ9	AP			
Contract: 4♠ N		<	1. Stayman			
Board: 274	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AQ10	<b>♠</b> KJ42		1NT	Pass	2♦
Vul: Both	<b>♥</b> 742	<b>♥</b> KQ986	Pass	2♥	Pass	2♠
North HCP: 15 South HCP: 9	<b>♦</b> KJ6	<b>♦</b> 75	Pass	3♥	Pass	4♥
Contract: 4♥ N	♣ AJ102	<b>♣</b> 98	AP			
Board: 275						
Dealer: S	North:	South:	West	North	East	South
Vul: None	<b>♦</b> AK87	<b>♠</b> Q109				1NT
North HCP: 8	▼ 108753 ◆ J10	<b>♥</b> Q4 <b>♦</b> A764	Pass	<b>2</b>	Pass	2♥
South HCP: 15	◆ J10 <b>◆</b> 73	◆ A/64 ◆ AK95	Pass	2♠	AP	
Contract: 2♠ N	<del>*</del> 13					

Board: 271 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q54</li><li>♥ 105</li><li>♦ A763</li><li>♣ AKQ5</li></ul>	The opponents are silent. You bid first.
Board: 272 Dealer: N Vul: None HCP: 9	<ul><li>♣ Q943</li><li>♥ AJ987</li><li>♦ —</li><li>♣ Q875</li></ul>	The opponents are silent.  Partner bids first.
Board: 273 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q92</li><li>♥ Q4</li><li>♦ KQ532</li><li>♣ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 274 Dealer: N Vul: Both HCP: 9	<ul><li>★ KJ42</li><li>▼ KQ986</li><li>◆ 75</li><li>◆ 98</li></ul>	The opponents are silent.  Partner bids first.
Board: 275 Dealer: S Vul: None HCP: 15	<ul><li>◆ Q109</li><li>◆ Q4</li><li>◆ A764</li><li>◆ AK95</li></ul>	The opponents are silent. You bid first.

Board: 271 Dealer: S	North: <b>♠</b> A9732	South: ♠ Q54	West	North	East	South 1NT
Vul: Both	♥ J984	♥ 105	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 9	• K	♦ A763	Pass	2♠	Pass	4♠
South HCP: 15 Contract: 4♠ N	<b>♣</b> J42	♣ AKQ5	AP			
Contract. 42 IV			1. Stay	man		
Board: 272 Dealer: N Vul: None	North: ♠ AK10	South: ♠ Q943	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> Q54	<b>♥</b> AJ987	Pass	2	Pass	
South HCP: 9	◆ AJ85	<b>♦</b> —	Pass	2 <b>√</b>	AP	31
Contract: 4♥ N	<b>♣</b> J96	<b>♣</b> Q875	1 0.00			
Board: 273			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	<b>▲</b> AJ1063	<b>♦</b> Q92	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 9	<b>♥</b> J976 <b>♦</b> 9	♥ Q4 ♦ KQ532	Pass	2♠	Pass	4♠
South HCP: 15	<b>♣</b> K63	• RQ332 • AQ9	AP			
Contract: 4♠ N		<	1. Stayman			
Board: 274	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AQ10	<b>♠</b> KJ42		1NT	Pass	2♦
Vul: Both	<b>♥</b> 742	<b>♥</b> KQ986	Pass	2♥	Pass	2♠
North HCP: 15 South HCP: 9	<b>♦</b> KJ6	<b>♦</b> 75	Pass	3♥	Pass	4♥
Contract: 4♥ N	♣ AJ102	<b>♣</b> 98	AP			
Board: 275						
Dealer: S	North:	South:	West	North	East	South
Vul: None	<b>♦</b> AK87	<b>♠</b> Q109				1NT
North HCP: 8	▼ 108753 ◆ J10	<b>♥</b> Q4 <b>♦</b> A764	Pass	<b>2</b>	Pass	2♥
South HCP: 15	◆ J10 <b>◆</b> 73	◆ A/64 ◆ AK95	Pass	2♠	AP	
Contract: 2♠ N	<del>*</del> 13					

Board: 276 Dealer: N Vul: NS HCP: 15	<ul><li>★ K8</li><li>▼ AQ3</li><li>◆ AJ86</li><li>◆ J975</li></ul>	The opponents are silent.  You bid first.
Board: 277 Dealer: S Vul: EW HCP: 8	<ul><li>★ K652</li><li>▼ J8765</li><li>◆ A1042</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 278 Dealer: N Vul: None HCP: 15	<ul><li>★ 532</li><li>★ A32</li><li>★ KQ8</li><li>★ AQ65</li></ul>	The opponents are silent.  You bid first.
Board: 279 Dealer: S Vul: NS HCP: 8	<ul><li>♠ 65432</li><li>♥ KJ104</li><li>♠ 64</li><li>♠ A6</li></ul>	The opponents are silent.  Partner bids first.
Board: 280 Dealer: N Vul: EW HCP: 17	<ul><li> ♣ J3</li><li> ♥ A97</li><li> ♦ A63</li><li> ♣ AKJ86</li></ul>	The opponents are silent. You bid first.

Board: 276 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♥ N	North:  ♠ K8  ♥ AQ3  ♠ AJ86  ♣ J975	South:  ♠ AQ97  ♥ 98765  ♠ Q5  ♣ 64	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2♦
Board: 277 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4 S	North:  ♠ K652  ♥ J8765  ♠ A1042  ♣ —	South:  ♠ A10  ♥ A93  ♠ KQ7  ♣ K9853	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 278 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4♠ S	North:  ◆ 532  ▼ A32  ◆ KQ8  ◆ AQ65	South:  ♠ AQ976  ♥ J1086  ♦ J1096  ♣ —	West Pass Pass 1. Stay	North 1NT 2♦ 4♣ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 279 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4♠ N	North:	South:  ♠ AJ8  ♥ AQ7  ♠ A103  ♣ J754	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 280 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:	South:  ♠ KQ1095  ♥ K642  ♠ 742  ♠ 2	West Pass Pass 1. Stay	North 1NT 2• 3NT man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 276 Dealer: N Vul: NS HCP: 8	<ul><li>AQ97</li><li>♥ 98765</li><li>Q5</li><li>♠ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 277 Dealer: S Vul: EW HCP: 16	<ul><li>★ A10</li><li>★ A93</li><li>★ KQ7</li><li>★ K9853</li></ul>	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: None HCP: 8	<ul><li>AQ976</li><li>✓ J1086</li><li>✓ J1096</li><li>✓ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 279 Dealer: S Vul: NS HCP: 16	<ul><li>AJ8</li><li>✓ AQ7</li><li>◆ A103</li><li>◆ J754</li></ul>	The opponents are silent. You bid first.
Board: 280 Dealer: N Vul: EW HCP: 8	<ul><li>★ KQ1095</li><li>★ K642</li><li>◆ 742</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.

Board: 276 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♥ N	North:  ♠ K8  ♥ AQ3  ♠ AJ86  ♣ J975	South:  ♠ AQ97  ♥ 98765  ♠ Q5  ♣ 64	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2♦
Board: 277 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4 S	North:  ♠ K652  ♥ J8765  ♠ A1042  ♣ —	South:  ♠ A10  ♥ A93  ♠ KQ7  ♣ K9853	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 278 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4♠ S	North:  ◆ 532  ▼ A32  ◆ KQ8  ◆ AQ65	South:  ♠ AQ976  ♥ J1086  ♦ J1096  ♣ —	West Pass Pass 1. Stay	North 1NT 2♦ 4♣ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 279 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4♠ N	North:	South:  ♠ AJ8  ♥ AQ7  ♠ A103  ♣ J754	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 280 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:	South:  ♠ KQ1095  ♥ K642  ♠ 742  ♠ 2	West Pass Pass 1. Stay	North 1NT 2• 3NT man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 281 Dealer: S Vul: Both HCP: 8	<b>★</b> KQ52 <b>♥</b> 98763 <b>♦</b> K4 <b>♣</b> 63	The opponents are silent.  Partner bids first.
Board: 282 Dealer: N Vul: NS HCP: 16	<ul><li> ♣ J63</li><li> ♥ AK</li><li> ♦ A63</li><li> ♣ A10983</li></ul>	The opponents are silent. You bid first.
Board: 283 Dealer: S Vul: EW HCP: 9	<ul><li>♣ QJ987</li><li>♥ AJ105</li><li>♦ J5</li><li>♣ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 284 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q92</li><li>♥ A10</li><li>◆ KJ1083</li><li>♣ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 285 Dealer: S Vul: None HCP: 8	<ul><li>★ J542</li><li>▼ K10987</li><li>◆ 97</li><li>◆ A2</li></ul>	The opponents are silent.  Partner bids first.

Board: 281 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 S	North:  ♠ KQ52  ♥ 98763  ♠ K4  ♣ 63	South:  ♠ 107  ♥ A105  ♠ AQJ86  ♠ KJ10	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 282 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2♠ S	North:  ♣ J63  ♥ AK  ♦ A63  ♣ A10983	South:  ♠ K972  ♥ 109653  ♦ 8  ♣ KQ4	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 283 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♠ N	North:  ♠ QJ987  ♥ AJ105  ♦ J5  ♠ 105	South:  ♠ 103  ♥ KQ8  ♠ Q43  ♠ AKJ32		North  2♣¹ 2♠ 3♠ man	Pass	1NT
Board: 284 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2 S	North:  ♠ Q92  ♥ A10  ♠ KJ1083  ♠ AQ9	South:	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 285 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 2♠ N	North:	South:  ♠ Q98  ♥ AJ  ♠ AK5  ♣ QJ965	West Pass Pass	North 2	East Pass AP	South 1NT 2♥

Board: 281 Dealer: S Vul: Both HCP: 15	<ul><li>107</li><li>✓ A105</li><li>✓ AQJ86</li><li>✓ KJ10</li></ul>	The opponents are silent. You bid first.
Board: 282 Dealer: N Vul: NS HCP: 8	<b>♦</b> K972 <b>♥</b> 109653 <b>♦</b> 8 <b>♣</b> KQ4	The opponents are silent.  Partner bids first.
Board: 283 Dealer: S Vul: EW HCP: 15	<ul><li>103</li><li>KQ8</li><li>Q43</li><li>AKJ32</li></ul>	The opponents are silent. You bid first.
Board: 284 Dealer: N Vul: Both HCP: 9	<ul><li>▶ J875</li><li>♥ Q9764</li><li>◆ Q</li><li>◆ KJ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 285 Dealer: S Vul: None HCP: 17	<ul><li>♣ Q98</li><li>♥ AJ</li><li>♦ AK5</li><li>♣ QJ965</li></ul>	The opponents are silent. You bid first.

Board: 281 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 S	North:  ♠ KQ52  ♥ 98763  ♠ K4  ♣ 63	South:  ♠ 107  ♥ A105  ♠ AQJ86  ♠ KJ10	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 282 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2♠ S	North:  ♣ J63  ♥ AK  ♦ A63  ♣ A10983	South:  ♠ K972  ♥ 109653  ♦ 8  ♣ KQ4	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 283 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♠ N	North:  ♠ QJ987  ♥ AJ105  ♦ J5  ♠ 105	South:  ♠ 103  ♥ KQ8  ♠ Q43  ♠ AKJ32		North  2♣¹ 2♠ 3♠ man	Pass	1NT
Board: 284 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2 S	North:  ♠ Q92  ♥ A10  ♠ KJ1083  ♠ AQ9	South:	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 285 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 2♠ N	North:	South:  ♠ Q98  ♥ AJ  ♠ AK5  ♣ QJ965	West Pass Pass	North 2	East Pass AP	South 1NT 2♥

Board: 286 Dealer: N Vul: EW HCP: 15	<ul><li>AQ9</li><li>K87</li><li>AQ62</li><li>952</li></ul>	The opponents are silent. You bid first.
Board: 287 Dealer: S Vul: Both HCP: 9	<ul><li>★ A8732</li><li>♥ QJ62</li><li>◆ 96</li><li>★ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 288 Dealer: N Vul: NS HCP: 15	<ul><li>◆ Q86</li><li>◆ AQ4</li><li>◆ 74</li><li>◆ AK963</li></ul>	The opponents are silent. You bid first.
Board: 289 Dealer: S Vul: Both HCP: 9	<ul><li>★ AJ632</li><li>★ K653</li><li>★ 3</li><li>★ J53</li></ul>	The opponents are silent.  Partner bids first.
Board: 290 Dealer: N Vul: None HCP: 17	<ul><li>♠ AQJ</li><li>♥ J10</li><li>♠ AJ107</li><li>♠ KJ64</li></ul>	The opponents are silent. You bid first.

Board: 286 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3♥ N	North:  ♠ AQ9  ♥ K87  ♠ AQ62  ♣ 952	South:  ♣ J864  ♥ A6543  ♦ 753  ♣ K	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2♦
Board: 287 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ N	North:  ♠ A8732  ♥ QJ62  ♦ 96  ♠ Q9	South:  ♠ K54  ♥ A83  ♠ A7  ♣ AJ1074	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆
Board: 288 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4 N	North:  ♠ Q86  ♥ AQ4  ♠ 74  ♣ AK963	South:	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♠</b>
Board: 289 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ AJ632  ♥ K653  ♦ 3  ♣ J53	South:  ♠ K7  ♥ QJ10  ♠ AJ85  ♣ AQ94	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 290 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 2♠ S	North:  ♠ AQJ  ♥ J10  ♠ AJ107  ♣ KJ64	South:  ♠ 10765  ♥ KQ984  ♦ K6  ♠ 107	West Pass AP	North 1NT 2♥	East Pass Pass	2♦

Board: 286 Dealer: N Vul: EW HCP: 8	<ul><li>▶ J864</li><li>♥ A6543</li><li>◆ 753</li><li>♠ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 287 Dealer: S Vul: Both HCP: 16	<ul><li>★ K54</li><li>★ A83</li><li>★ A7</li><li>★ AJ1074</li></ul>	The opponents are silent. You bid first.
Board: 288 Dealer: N Vul: NS HCP: 9	<ul><li>▲ J752</li><li>♥ KJ975</li><li>◆ A53</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 289 Dealer: S Vul: Both HCP: 17	<ul><li>★ K7</li><li>♥ QJ10</li><li>◆ AJ85</li><li>◆ AQ94</li></ul>	The opponents are silent. You bid first.
Board: 290 Dealer: N Vul: None HCP: 8	<ul><li>10765</li><li>KQ984</li><li>K6</li><li>107</li></ul>	The opponents are silent.  Partner bids first.

Board: 286 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3♥ N	North:  ♠ AQ9  ♥ K87  ♠ AQ62  ♣ 952	South:  ♣ J864  ♥ A6543  ♦ 753  ♣ K	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2♦
Board: 287 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ N	North:  ♠ A8732  ♥ QJ62  ♦ 96  ♠ Q9	South:  ♠ K54  ♥ A83  ♠ A7  ♣ AJ1074	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆
Board: 288 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4 N	North:  ♠ Q86  ♥ AQ4  ♠ 74  ♣ AK963	South:	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♠</b>
Board: 289 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ AJ632  ♥ K653  ♦ 3  ♣ J53	South:  ♠ K7  ♥ QJ10  ♠ AJ85  ♣ AQ94	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 290 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 2♠ S	North:  ♠ AQJ  ♥ J10  ♠ AJ107  ♣ KJ64	South:  ♠ 10765  ♥ KQ984  ♦ K6  ♠ 107	West Pass AP	North 1NT 2♥	East Pass Pass	2♦

Board: 291 Dealer: S Vul: NS HCP: 8	♣ J965 ♥ K10752 ♦ A10 ♣ 106	The opponents are silent.  Partner bids first.
Board: 292 Dealer: N Vul: EW HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 293 Dealer: S Vul: None HCP: 8	<ul><li>♣ QJ762</li><li>♥ J1073</li><li>◆ K10</li><li>♣ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 294 Dealer: N Vul: NS HCP: 17	<ul><li>♣ Q5</li><li>♥ AK5</li><li>◆ AK1064</li><li>♣ J94</li></ul>	The opponents are silent. You bid first.
Board: 295 Dealer: S Vul: EW HCP: 8	<ul><li>★ K532</li><li>★ AJ862</li><li>★ 1043</li><li>★ 2</li></ul>	The opponents are silent.  Partner bids first.

Board: 291 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 24 N	North:  ◆ J965  ▼ K10752  ◆ A10  ◆ 106	South:  ♠ KQ10  ♥ QJ  ♠ KQ76  ♣ QJ87	West Pass Pass	North 2♦ 2♠	East Pass AP	1NT
Board: 292 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 S	North: <b>♠</b> J64 <b>♥</b> J43 <b>♠</b> KJ8 <b>♣</b> AKQ8	South:  ♠ K8753  ♥ KQ75  • 73  ♣ 106	Pass Pass AP 1. Stay	North 1NT 2♦ 3♠	Pass	2♣¹ 2♠
Board: 293 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ N	North:  ♠ QJ762  ♥ J1073  ♠ K10  ♠ J8	South:	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 294 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ Q5  ♥ AK5  ♠ AK1064  ♣ J94	South:  ♠ K1064  ▼ J9742  ♦ 8  ♠ A86	West Pass Pass	North 1NT 2♥ 4♥		2♦
Board: 295 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ♠ K532  ♥ AJ862  ♦ 1043  ♣ 2	South:  ♠ A106  ♥ K3  ♠ KJ987  ♠ AJ7	West Pass Pass	North 2	East Pass AP	South 1NT 2

Board: 291 Dealer: S Vul: NS HCP: 16	<ul><li>★ KQ10</li><li>♥ QJ</li><li>◆ KQ76</li><li>◆ QJ87</li></ul>	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: EW HCP: 8	<ul><li>★ K8753</li><li>★ KQ75</li><li>★ 73</li><li>★ 106</li></ul>	The opponents are silent.  Partner bids first.
Board: 293 Dealer: S Vul: None HCP: 16	<ul><li>1053</li><li>KQ8</li><li>A53</li><li>AK109</li></ul>	The opponents are silent. You bid first.
Board: 294 Dealer: N Vul: NS HCP: 8	<ul><li>★ K1064</li><li>▼ J9742</li><li>◆ 8</li><li>◆ A86</li></ul>	The opponents are silent.  Partner bids first.
Board: 295 Dealer: S Vul: EW HCP: 16	<ul><li>▲ A106</li><li>♥ K3</li><li>◆ KJ987</li><li>▲ AJ7</li></ul>	The opponents are silent. You bid first.

Board: 291 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 24 N	North:  ◆ J965  ▼ K10752  ◆ A10  ◆ 106	South:  ♠ KQ10  ♥ QJ  ♠ KQ76  ♣ QJ87	West Pass Pass	North 2♦ 2♠	East Pass AP	1NT
Board: 292 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 S	North: <b>♠</b> J64 <b>♥</b> J43 <b>♠</b> KJ8 <b>♣</b> AKQ8	South:  ♠ K8753  ♥ KQ75  • 73  ♣ 106	Pass Pass AP 1. Stay	North 1NT 2♦ 3♠	Pass	2♣¹ 2♠
Board: 293 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ N	North:  ♠ QJ762  ♥ J1073  ♠ K10  ♠ J8	South:	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 294 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ Q5  ♥ AK5  ♠ AK1064  ♣ J94	South:  ♠ K1064  ▼ J9742  ♦ 8  ♠ A86	West Pass Pass	North 1NT 2♥ 4♥		2♦
Board: 295 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ♠ K532  ♥ AJ862  ♦ 1043  ♣ 2	South:  ♠ A106  ♥ K3  ♠ KJ987  ♠ AJ7	West Pass Pass	North 2	East Pass AP	South 1NT 2

Board: 296 Dealer: N Vul: Both HCP: 17	<ul><li>♣765</li><li>♥ AQJ</li><li>◆ A1063</li><li>♣ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 297 Dealer: S Vul: NS HCP: 8	<ul><li>◆ Q432</li><li>◆ KQ1065</li><li>◆ J108</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 298 Dealer: N Vul: EW HCP: 16	<ul><li>★ KQ2</li><li>▼ A7</li><li>◆ QJ82</li><li>◆ KJ72</li></ul>	The opponents are silent. You bid first.
Board: 299 Dealer: S Vul: Both HCP: 8	<ul><li>♣ Q10973</li><li>♥ A972</li><li>♦ 7</li><li>♣ Q87</li></ul>	The opponents are silent.  Partner bids first.
Board: 300 Dealer: N Vul: None HCP: 17	<ul><li>A4</li><li>✓ J106</li><li>◆ AKJ97</li><li>◆ KJ6</li></ul>	The opponents are silent. You bid first.

Board: 296 Dealer: N Vul: Both	North: <b>♠</b> 765 <b>♥</b> AQJ	South: ♠ AJ98 ♥ K10862		North 1NT	Pass	2•
North HCP: 17 South HCP: 8 Contract: 4♥ N	◆ A1063 ◆ AQ10	◆— ◆ 9742	Pass Pass	2 <b>▼</b> 4 <b>▼</b>	Pass AP	2♠
Board: 297 Dealer: S Vul: NS	North: ♠ Q432	South: ♠ A98	West	North	East	South 1NT
North HCP: 8	<b>♥</b> KQ1065	<b>♥</b> A73	Pass	<b>2</b> ♦	Pass	2♥
South HCP: 16 Contract: 4♥ S	◆ J108 ◆ 9	◆ Q7652 <b>◆</b> AQ	Pass AP	2♠	Pass	4♥
Board: 298 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: EW	<b>♠</b> KQ2 <b>♥</b> A7	<b>◆</b> 76543 <b>♥</b> KQ32	Pass	2•	Pass	
North HCP: 16 South HCP: 8	♦ QJ82	♦ K9	Pass		AP	
Contract: 4♠ S	<b>♣</b> KJ72	<b>♣</b> 103	1. Stay	man		
Board: 299	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both	<b>♦</b> Q10973	<b>♦</b> J84	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 8 South HCP: 16	<ul><li>✓ A972</li><li>✓ 7</li><li>✓ Q87</li></ul>	<b>∨</b> KQ <b>♦</b> AQ5 <b>♣</b> A9654	Pass AP	2♠	Pass	4♠
Contract: 4♠ N	<b>₹</b> Q87	<b>₩</b> A9034	1. Stay	man		
Board: 300	North:	South:	West	North	East	South
Dealer: N	A4	<b>★</b> K9865		1NT	Pass	
Vul: None North HCP: 17	<b>♥</b> J106	<b>♥</b> A432	Pass	2•	Pass	2♠
South HCP: 9	◆ AKJ97	• Q2	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> KJ6	<b>♣</b> 85	1. Stay	man		

Board: 296 Dealer: N Vul: Both HCP: 8	<ul><li>AJ98</li><li>✓ K10862</li><li>✓ —</li><li>◆ 9742</li></ul>	The opponents are silent.  Partner bids first.
Board: 297 Dealer: S Vul: NS HCP: 16	<ul><li>♣ A98</li><li>♥ A73</li><li>♦ Q7652</li><li>♣ AQ</li></ul>	The opponents are silent.  You bid first.
Board: 298 Dealer: N Vul: EW HCP: 8	<ul><li>★ 76543</li><li>♥ KQ32</li><li>◆ K9</li><li>★ 103</li></ul>	The opponents are silent.  Partner bids first.
Board: 299 Dealer: S Vul: Both HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 300 Dealer: N Vul: None HCP: 9	<ul><li>★ K9865</li><li>▼ A432</li><li>◆ Q2</li><li>◆ 85</li></ul>	The opponents are silent.  Partner bids first.

Board: 296 Dealer: N Vul: Both	North: <b>♠</b> 765 <b>♥</b> AQJ	South: ♠ AJ98 ♥ K10862		North 1NT	Pass	2•
North HCP: 17 South HCP: 8 Contract: 4♥ N	◆ A1063 ◆ AQ10	◆— ◆ 9742	Pass Pass	2 <b>▼</b> 4 <b>▼</b>	Pass AP	2♠
Board: 297 Dealer: S Vul: NS	North: ♠ Q432	South: ♠ A98	West	North	East	South 1NT
North HCP: 8	<b>♥</b> KQ1065	<b>♥</b> A73	Pass	<b>2</b> ♦	Pass	2♥
South HCP: 16 Contract: 4♥ S	◆ J108 ◆ 9	◆ Q7652 <b>◆</b> AQ	Pass AP	2♠	Pass	4♥
Board: 298 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: EW	<b>♠</b> KQ2 <b>♥</b> A7	<b>◆</b> 76543 <b>♥</b> KQ32	Pass	2•	Pass	
North HCP: 16 South HCP: 8	♦ QJ82	♦ K9	Pass		AP	
Contract: 4♠ S	<b>♣</b> KJ72	<b>♣</b> 103	1. Stay	man		
Board: 299	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both	<b>♦</b> Q10973	<b>♦</b> J84	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 8 South HCP: 16	<ul><li>✓ A972</li><li>✓ 7</li><li>✓ Q87</li></ul>	<b>∨</b> KQ <b>♦</b> AQ5 <b>♣</b> A9654	Pass AP	2♠	Pass	4♠
Contract: 4♠ N	<b>₹</b> Q87	<b>₩</b> A9034	1. Stay	man		
Board: 300	North:	South:	West	North	East	South
Dealer: N	A4	<b>★</b> K9865		1NT	Pass	
Vul: None North HCP: 17	<b>♥</b> J106	<b>♥</b> A432	Pass	2•	Pass	2♠
South HCP: 9	◆ AKJ97	• Q2	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> KJ6	<b>♣</b> 85	1. Stay	man		

Board: 301 Dealer: S Vul: EW HCP: 9	<ul><li>★ K9875</li><li>★ A832</li><li>◆ Q5</li><li>★ 52</li></ul>	The opponents are silent.  Partner bids first.
Board: 302 Dealer: N Vul: Both HCP: 15	<ul><li>A2</li><li>✓ K74</li><li>AJ764</li><li>✓ K92</li></ul>	The opponents are silent. You bid first.
Board: 303 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q9763</li><li>♥ QJ62</li><li>♦ K3</li><li>♣ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 304 Dealer: N Vul: Both HCP: 16	<ul><li>★KJ10</li><li>♥97</li><li>◆ AQ843</li><li>◆ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 305 Dealer: S Vul: None HCP: 9	<ul><li>★ K10763</li><li>♥ J432</li><li>◆ J7</li><li>◆ KJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 301 Dealer: S	North: <b>♠</b> K9875	South: ♠ AJ4		North		1NT
Vul: EW	<b>♥</b> A832	♥ KJ4	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 16	<b>♦</b> Q5	<b>♦</b> A3	Pass	2♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> 52	<b>♣</b> QJ1098	AP			
Collina WWW 1211			1. Stay	man		
Board: 302	North:	South:	West	North	East	South
Dealer: N	• A2	<b>♦</b> QJ753		1NT	Pass	<b>2♣</b> 1
Vul: Both	<b>♥</b> K74	<b>♥</b> AQ52	Pass	2•		2♠
North HCP: 15 South HCP: 9	◆ AJ764	<b>♦</b> 9	Pass	2NT	AP	
Contract: 2N N	<b>♣</b> K92	<b>♣</b> 875	1. Stay	man		
Board: 303	North:	South:	West	North	East	
Dealer: S	• Q9763	<b>A</b> A4	-	1	_	1NT
Vul: None North HCP: 8	<b>♥</b> QJ62	<b>♥</b> A95	Pass	2 <b>♣</b> ¹	Pass	
South HCP: 17	<b>♦</b> K3	◆ A104	Pass	2♠	Pass	3NT
Contract: 3N S	<b>♣</b> 74	♣ AJ653	AP			
			1. Stay	man		
Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	<b>♠</b> AQ93		1NT	Pass	<b>2</b> ♦
Vul: Both North HCP: 16	♥ 97 ♦ AQ843	♥ Q8642 ♦ 75	Pass	2♥	Pass	2♠
South HCP: 8 Contract: 2♠ S	♣ AQ3	<b>♣</b> 54	AP			
Board: 305	N. 4	C 4	West	North	East	South
Dealer: S	North: <b>♠</b> K10763	South: ♠ 84				1NT
Vul: None	▼ J432	<b>№</b> 84 <b>♥</b> AK9	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 9	• J7	• A1095	Pass	2♠	Pass	3NT
South HCP: 17	<b>♣</b> KJ	♣ AQ62	AP			
Contract: 3N S		~	1. Stay	man		

Board: 301 Dealer: S Vul: EW HCP: 16	<ul><li>▲ AJ4</li><li>♥ KJ4</li><li>◆ A3</li><li>▲ QJ1098</li></ul>	The opponents are silent. You bid first.
Board: 302 Dealer: N Vul: Both HCP: 9	<ul><li>♣ QJ753</li><li>♥ AQ52</li><li>◆ 9</li><li>♣ 875</li></ul>	The opponents are silent.  Partner bids first.
Board: 303 Dealer: S Vul: None HCP: 17	<ul><li>A4</li><li>✓ A95</li><li>✓ A104</li><li>✓ AJ653</li></ul>	The opponents are silent. You bid first.
Board: 304 Dealer: N Vul: Both HCP: 8	<ul><li>AQ93</li><li>Q8642</li><li>↑75</li><li>54</li></ul>	The opponents are silent.  Partner bids first.
Board: 305 Dealer: S Vul: None HCP: 17	<ul><li>★84</li><li>★ AK9</li><li>★ A1095</li><li>★ AQ62</li></ul>	The opponents are silent. You bid first.

Board: 301 Dealer: S	North: <b>♠</b> K9875	South: ♠ AJ4		North		1NT
Vul: EW	<b>♥</b> A832	♥ KJ4	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 16	<b>♦</b> Q5	<b>♦</b> A3	Pass	2♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> 52	<b>♣</b> QJ1098	AP			
Collina WWW 1211			1. Stay	man		
Board: 302	North:	South:	West	North	East	South
Dealer: N	• A2	<b>♦</b> QJ753		1NT	Pass	<b>2♣</b> 1
Vul: Both	<b>♥</b> K74	<b>♥</b> AQ52	Pass	2•		2♠
North HCP: 15 South HCP: 9	◆ AJ764	<b>♦</b> 9	Pass	2NT	AP	
Contract: 2N N	<b>♣</b> K92	<b>♣</b> 875	1. Stay	man		
Board: 303	North:	South:	West	North	East	
Dealer: S	• Q9763	<b>A</b> A4	-	1	_	1NT
Vul: None North HCP: 8	<b>♥</b> QJ62	<b>♥</b> A95	Pass	2 <b>♣</b> ¹	Pass	
South HCP: 17	<b>♦</b> K3	◆ A104	Pass	2♠	Pass	3NT
Contract: 3N S	<b>♣</b> 74	♣ AJ653	AP			
			1. Stay	man		
Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	<b>♠</b> AQ93		1NT	Pass	<b>2</b> ♦
Vul: Both North HCP: 16	♥ 97 ♦ AQ843	♥ Q8642 ♦ 75	Pass	2♥	Pass	2♠
South HCP: 8 Contract: 2♠ S	♣ AQ3	<b>♣</b> 54	AP			
Board: 305	N. 4	C 4	West	North	East	South
Dealer: S	North: <b>♠</b> K10763	South: ♠ 84				1NT
Vul: None	▼ J432	<b>№</b> 84 <b>♥</b> AK9	Pass	2 <b>♣</b> ¹	Pass	2♦
North HCP: 9	• J7	• A1095	Pass	2♠	Pass	3NT
South HCP: 17	<b>♣</b> KJ	♣ AQ62	AP			
Contract: 3N S		~	1. Stay	man		

Board: 306 Dealer: N Vul: NS HCP: 15	<ul><li>★ K73</li><li>★ K73</li><li>★ AQ85</li><li>★ K76</li></ul>	The opponents are silent. You bid first.
Board: 307 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q952</li><li>♥ K9865</li><li>◆ A8</li><li>♣ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 308 Dealer: N Vul: None HCP: 16	<ul><li>♣ J97</li><li>♥ KJ</li><li>◆ A752</li><li>♣ AQJ6</li></ul>	The opponents are silent. You bid first.
Board: 309 Dealer: S Vul: NS HCP: 9	<ul><li>◆ Q10532</li><li>◆ Q1065</li><li>◆ K7</li><li>◆ Q8</li></ul>	The opponents are silent.  Partner bids first.
Board: 310 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AK9</li><li>♥ A4</li><li>♦ Q103</li><li>♠ QJ875</li></ul>	The opponents are silent. You bid first.

Board: 306 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3▼ N	North:  ♠ K73  ♥ K73  ♠ AQ85  ♣ K76	South:  ♠ A852  ♥ A9842  ♦ 6  ♣ J82	West Pass Pass	North 1NT 2♥ 3♥		2♦
Board: 307 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 2♠ N	North:  ♠ Q952  ♥ K9865  ♠ A8  ♣ 105	South:  ♠ A106  ♥ A2  ♠ Q532  ♠ AQJ3	West Pass Pass	North 2	East Pass AP	1NT
Board: 308 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4♠ S	North: <b>♣</b> J97 <b>♥</b> KJ <b>♠</b> A752 <b>♣</b> AQJ6	South:  ♠ AK643  ♥ Q532  ♦ 1098  ♣ 8	Pass Pass AP 1. Stay	North 1NT 2♦ 3♠ man	East Pass Pass Pass	2♣¹ 2♠
Board: 309 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2♠ N	North:  ♠ Q10532  ♥ Q1065  ♠ K7  ♠ Q8	South:  ♠ K8  ▼ AK2  ♦ 1086  ♣ AJ654	West Pass Pass 1. Stay	North  2♣¹ 2♠ man	East Pass AP	1NT
Board: 310 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4♠ S	North:  ♠ AK9  ♥ A4  • Q103  ♣ QJ875	South:  ♠ QJ876  ♥ Q1052  ♦ 98  ♠ K3	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 306 Dealer: N Vul: NS HCP: 9	<ul><li>★ A852</li><li>★ A9842</li><li>★ 6</li><li>★ J82</li></ul>	The opponents are silent.  Partner bids first.
Board: 307 Dealer: S Vul: EW HCP: 17	<ul><li>★ A106</li><li>★ A2</li><li>◆ Q532</li><li>★ AQJ3</li></ul>	The opponents are silent. You bid first.
Board: 308 Dealer: N Vul: None HCP: 9	<ul><li>★ AK643</li><li>♥ Q532</li><li>★ 1098</li><li>★ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 309 Dealer: S Vul: NS HCP: 15	<ul><li>★ K8</li><li>★ AK2</li><li>★ 1086</li><li>★ AJ654</li></ul>	The opponents are silent. You bid first.
Board: 310 Dealer: N Vul: EW HCP: 8	◆ QJ876 ♥ Q1052 ◆ 98 ◆ K3	The opponents are silent.  Partner bids first.

Board: 306 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3▼ N	North:  ♠ K73  ♥ K73  ♠ AQ85  ♣ K76	South:  ♠ A852  ♥ A9842  ♦ 6  ♣ J82	West Pass Pass	North 1NT 2♥ 3♥		2♦
Board: 307 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 2♠ N	North:  ♠ Q952  ♥ K9865  ♠ A8  ♣ 105	South:  ♠ A106  ♥ A2  ♠ Q532  ♠ AQJ3	West Pass Pass	North 2	East Pass AP	1NT
Board: 308 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4♠ S	North: <b>♣</b> J97 <b>♥</b> KJ <b>♠</b> A752 <b>♣</b> AQJ6	South:  ♠ AK643  ♥ Q532  ♦ 1098  ♣ 8	Pass Pass AP 1. Stay	North 1NT 2♦ 3♠ man	East Pass Pass Pass	2♣¹ 2♠
Board: 309 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2♠ N	North:  ♠ Q10532  ♥ Q1065  ♠ K7  ♠ Q8	South:  ♠ K8  ▼ AK2  ♦ 1086  ♣ AJ654	West Pass Pass 1. Stay	North  2♣¹ 2♠ man	East Pass AP	1NT
Board: 310 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4♠ S	North:  ♠ AK9  ♥ A4  • Q103  ♣ QJ875	South:  ♠ QJ876  ♥ Q1052  ♦ 98  ♠ K3	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 311 Dealer: S Vul: Both HCP: 9	<ul><li>★ K743</li><li>♥ Q10632</li><li>◆ A2</li><li>◆ 97</li></ul>	The opponents are silent.  Partner bids first.
Board: 312 Dealer: N Vul: NS HCP: 17	<ul><li>♠ 63</li><li>♥ AQ5</li><li>♠ AK43</li><li>♠ A1062</li></ul>	The opponents are silent.  You bid first.
Board: 313 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q964</li><li>♥ KQJ93</li><li>◆ 105</li><li>♣ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 314 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q85</li><li>♥ KQ7</li><li>♦ 102</li><li>♣ AKJ98</li></ul>	The opponents are silent. You bid first.
Board: 315 Dealer: S Vul: EW HCP: 8	<ul><li>★ A10642</li><li>▼ KJ108</li><li>◆ 1053</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.

Board: 311 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2♠ N	North:  ♠ K743  ♥ Q10632  ♠ A2  ♣ 97	South:  ♠ Q105  ♥ A5  ♦ K1094  ♣ AQJ10	West Pass Pass	North 2	East Pass AP	1NT
Board: 312 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ 63  ♥ AQ5  ♠ AK43  ♣ A1062	South:  ♣ A7542  ♥ 8632  ♣ J  ♣ K95	West Pass Pass 1. Stay	North 1NT 2  3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 313 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ♠ Q964  ♥ KQJ93  ♦ 105  ♣ 54	South:  ♠ A85  ♥ A5  ♠ A82  ♣ KJ1063	West Pass Pass	North 2	East Pass AP	South 1NT 2♥
Board: 314 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 S	North:  ♠ Q85  ♥ KQ7  ♦ 102  ♣ AKJ98	South:  ♠ K9763  ♥ A963  ♦ J96  ♣ 5	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	
Board: 315 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4♠ N	North:  ♠ A10642  ♥ KJ108  ♦ 1053  ♣ 9	South:  ♠ Q73  ♥ 742  ♠ AK62  ♣ AK6	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆

Board: 311 Dealer: S Vul: Both HCP: 16	<ul><li>♣ Q105</li><li>♥ A5</li><li>◆ K1094</li><li>♣ AQJ10</li></ul>	The opponents are silent. You bid first.
Board: 312 Dealer: N Vul: NS HCP: 8	<ul><li>★ A7542</li><li>▼ 8632</li><li>◆ J</li><li>★ K95</li></ul>	The opponents are silent.  Partner bids first.
Board: 313 Dealer: S Vul: EW HCP: 16	<ul><li>★ A85</li><li>★ A5</li><li>★ A82</li><li>★ KJ1063</li></ul>	The opponents are silent.  You bid first.
Board: 314 Dealer: N Vul: Both HCP: 8	<ul><li>★ K9763</li><li>★ A963</li><li>◆ J96</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 315 Dealer: S Vul: EW HCP: 16	<ul><li>♣ Q73</li><li>♥ 742</li><li>♦ AK62</li><li>♣ AK6</li></ul>	The opponents are silent. You bid first.

Board: 311 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2♠ N	North:  ♠ K743  ♥ Q10632  ♠ A2  ♣ 97	South:  ♠ Q105  ♥ A5  ♦ K1094  ♣ AQJ10	West Pass Pass	North 2	East Pass AP	1NT
Board: 312 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ 63  ♥ AQ5  ♠ AK43  ♣ A1062	South:  ♣ A7542  ♥ 8632  ♣ J  ♣ K95	West Pass Pass 1. Stay	North 1NT 2  3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 313 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ♠ Q964  ♥ KQJ93  ♦ 105  ♣ 54	South:  ♠ A85  ♥ A5  ♠ A82  ♣ KJ1063	West Pass Pass	North 2	East Pass AP	South 1NT 2♥
Board: 314 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 S	North:  ♠ Q85  ♥ KQ7  ♦ 102  ♣ AKJ98	South:  ♠ K9763  ♥ A963  ♦ J96  ♣ 5	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	
Board: 315 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4♠ N	North:  ♠ A10642  ♥ KJ108  ♦ 1053  ♣ 9	South:  ♠ Q73  ♥ 742  ♠ AK62  ♣ AK6	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆

Board: 316 Dealer: N Vul: Both Vul: Both HCP: 16 AJ2 HCP: 16 KJ103  Wou bid first.  Board: 317 Dealer: S Vul: None HCP: 8 A864  Board: 318 Dealer: N VJ62 Vul: NS Vul: None Vision V			
Dealer: S Vul: None HCP: 8   **\ \text{Q853}  Vul: None HCP: 8  **\ \text{864}  **\ \text{Partner bids first.}  Board: 318 Dealer: N VJ62 Vul: NS AK104 HCP: 15  **\ \text{KJ5}  **\ \text{Vau bid first.}  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Board: 319 Fartner bids first.  Partner bids first.  The opponents are silent.  Partner bids first.  Board: 320 Fartner bids first.  Board: 320 Fartner bids first.  The opponents are silent.  You bid first.  You bid first.	Dealer: N Vul: Both	♥ 963 ♦ AJ2	
Dealer: N Vul: NS HCP: 15  AK104 HCP: 15  AK104 You bid first.  Board: 319 Dealer: S Vul: None HCP: 8  Board: 320 Dealer: N Vul: EW  AK4 Vul: EW  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  You bid first.  You bid first.	Dealer: S Vul: None	♥ Q853 ♦ J	
Dealer: S	Dealer: N Vul: NS	<ul><li>▼ J62</li><li>◆ AK104</li></ul>	
Dealer: N	Dealer: S Vul: None	<ul><li>★ K875</li><li>★ 62</li></ul>	
	Dealer: N Vul: EW	<b>♥</b> AK4 <b>♦</b> J84	

Board: 316 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 S	North:  ♠ AK8  ♥ 963  ♠ AJ2  ♠ KJ103	South:  ♠ QJ1032  ♥ KQ107  ♦ 95  ♣ 87	West Pass Pass 1. Stay	4♠	East Pass Pass AP	2 <b>♣</b> ¹
Board: 317 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ N	North:  ♠ AJ632  ♥ Q853  ♦ J  ♣ 864	South:  ♠ KQ8  ♥ 1042  ♠ A3  ♣ AK973	Pass Pass AP 1. Stay	2♠	East Pass Pass	1NT 2♦
Board: 318 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4 S	North:  ♠ K109  ♥ J62  ♠ AK104  ♣ KJ5	South:  ♠ A7543  ♥ A987  ♠ 87  ♣ 107	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 319 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4 N	North:  ♠ KJ743  ♥ K875  ♠ 62  ♣ J9	South:  ♠ 1065  ♥ AJ  ♠ AK87  ♠ K1083	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 320 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3♥ N	North:	South:  ♠ Q643  ♥ QJ865  ♠ K105  ♠ 3	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2♦

Board: 316 Dealer: N Vul: Both HCP: 8	<ul><li>♣ QJ1032</li><li>♥ KQ107</li><li>◆ 95</li><li>♣ 87</li></ul>	The opponents are silent.  Partner bids first.
Board: 317 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ8</li><li>▼ 1042</li><li>◆ A3</li><li>◆ AK973</li></ul>	The opponents are silent. You bid first.
Board: 318 Dealer: N Vul: NS HCP: 8	<ul><li>♠ A7543</li><li>♥ A987</li><li>♠ 87</li><li>♠ 107</li></ul>	The opponents are silent.  Partner bids first.
Board: 319 Dealer: S Vul: None HCP: 15	<ul><li>1065</li><li>✓ AJ</li><li>→ AK87</li><li>✓ K1083</li></ul>	The opponents are silent. You bid first.
Board: 320 Dealer: N Vul: EW HCP: 8	<ul><li>♣ Q643</li><li>♥ QJ865</li><li>◆ K105</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.

Board: 316 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 S	North:  ♠ AK8  ♥ 963  ♠ AJ2  ♠ KJ103	South:  ♠ QJ1032  ♥ KQ107  ♦ 95  ♣ 87	West Pass Pass 1. Stay	4♠	East Pass Pass AP	2 <b>♣</b> ¹
Board: 317 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ N	North:  ♠ AJ632  ♥ Q853  ♦ J  ♣ 864	South:  ♠ KQ8  ♥ 1042  ♠ A3  ♣ AK973	Pass Pass AP 1. Stay	2♠	East Pass Pass	1NT 2♦
Board: 318 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4 S	North:  ♠ K109  ♥ J62  ♠ AK104  ♣ KJ5	South:  ♠ A7543  ♥ A987  ♠ 87  ♣ 107	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 319 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4 N	North:  ♠ KJ743  ♥ K875  ♠ 62  ♣ J9	South:  ♠ 1065  ♥ AJ  ♠ AK87  ♠ K1083	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 320 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3♥ N	North:	South:  ♠ Q643  ♥ QJ865  ♠ K105  ♠ 3	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2♦

Board: 321 Dealer: S Vul: None HCP: 8	♣ Q764 ♥ KQ1073 ♦ J104 ♣ 9	The opponents are silent.  Partner bids first.
Board: 322 Dealer: N Vul: NS HCP: 15	<ul><li>★ 103</li><li>★ KQ2</li><li>★ A75</li><li>★ AQ1082</li></ul>	The opponents are silent. You bid first.
Board: 323 Dealer: S Vul: EW HCP: 8	<ul><li>10872</li><li>✓ A10842</li><li>✓ 5</li><li>♠ A103</li></ul>	The opponents are silent.  Partner bids first.
Board: 324 Dealer: N Vul: Both HCP: 17	<ul><li>★ K82</li><li>▼ 76</li><li>◆ AK104</li><li>◆ AQJ2</li></ul>	The opponents are silent. You bid first.
Board: 325 Dealer: S Vul: NS HCP: 8	<ul><li>★ A1094</li><li>▼ KJ1083</li><li>◆ 93</li><li>◆ 105</li></ul>	The opponents are silent.  Partner bids first.

Board: 321 Dealer: S Vul: None	North: ♠ Q764	South: ♠ A93	West	North		1NT
North HCP: 8	♥ KQ1073	<b>♥</b> AJ5	Pass	2♦		2♥
South HCP: 16	◆ J104	♦ 953	Pass	2♠	Pass	3♥
Contract: 3♥ S	<b>♣</b> 9	<b>♣</b> AK63	AP			
Board: 322	North:	South:	West	North	East	South
Dealer: N	<b>1</b> 103	<b>♦</b> QJ864		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> KQ2	<b>♥</b> AJ94	Pass	2	Pass	
North HCP: 15 South HCP: 9	◆ A75	<b>♦</b> J4	Pass		AP	
Contract: 2N N	♣ AQ1082	<b>♣</b> 74	1. Stay	man		
Board: 323	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>♠</b> 10872	<b>♠</b> K3				1NT
North HCP: 8	<b>▼</b> A10842	<b>♥</b> K95	Pass	<b>2</b> ♦	Pass	2♥
South HCP: 15	<b>♦</b> 5	• AQ94	Pass	2♠	Pass	3♥
Contract: 3♥ S	♣ A103	<b>♣</b> K876	AP			
Board: 324	North:	C4	West	North	Fast	South
Dealer: N	<b>♦</b> K82	South: ♠ A1065	***************************************	1NT		2
Vul: Both	<b>♥</b> 76	♥ A10952	Pass	2 🗸	Pass	
North HCP: 17	• AK104	<b>♦</b> 85	Pass	3NT	AP	
South HCP: 8 Contract: 3N N	♣ AQJ2	<b>♣</b> 95				
Doord, 225						
Board: 325 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♦</b> A1094	<b>♦</b> Q75	-	•	_	1NT
North HCP: 8	▼ KJ1083	▼ A52	Pass	2•		2 <b>Y</b>
South HCP: 16	♦ 93 ♣ 105	◆ AQ104 ◆ A76	Pass	2♠	Pass	3♥
Contract: 4♥ S	<b>T</b> 103	<b>▼</b> A/0	Pass	4♥	AP	

Board: 321 Dealer: S Vul: None HCP: 16	<ul><li>▲ A93</li><li>♥ AJ5</li><li>◆ 953</li><li>◆ AK63</li></ul>	The opponents are silent. You bid first.
Board: 322 Dealer: N Vul: NS HCP: 9	<ul><li>♣ QJ864</li><li>♥ AJ94</li><li>◆ J4</li><li>♣ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 323 Dealer: S Vul: EW HCP: 15	<ul><li>★ K3</li><li>▼ K95</li><li>◆ AQ94</li><li>◆ K876</li></ul>	The opponents are silent. You bid first.
Board: 324 Dealer: N Vul: Both HCP: 8	<ul><li>★ A1065</li><li>♥ A10952</li><li>♦ 85</li><li>♠ 95</li></ul>	The opponents are silent.  Partner bids first.
Board: 325 Dealer: S Vul: NS HCP: 16	<ul><li>♣ Q75</li><li>♥ A52</li><li>♦ AQ104</li><li>♣ A76</li></ul>	The opponents are silent. You bid first.

Board: 321 Dealer: S Vul: None	North: ♠ Q764	South: ♠ A93	West	North		1NT
North HCP: 8	♥ KQ1073	<b>♥</b> AJ5	Pass	2♦		2♥
South HCP: 16	◆ J104	♦ 953	Pass	2♠	Pass	3♥
Contract: 3♥ S	<b>♣</b> 9	<b>♣</b> AK63	AP			
Board: 322	North:	South:	West	North	East	South
Dealer: N	<b>1</b> 103	<b>♦</b> QJ864		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> KQ2	<b>♥</b> AJ94	Pass	2	Pass	
North HCP: 15 South HCP: 9	◆ A75	<b>♦</b> J4	Pass		AP	
Contract: 2N N	♣ AQ1082	<b>♣</b> 74	1. Stay	man		
Board: 323	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>♠</b> 10872	<b>♠</b> K3				1NT
North HCP: 8	<b>▼</b> A10842	<b>♥</b> K95	Pass	<b>2</b> ♦	Pass	2♥
South HCP: 15	<b>♦</b> 5	• AQ94	Pass	2♠	Pass	3♥
Contract: 3♥ S	♣ A103	<b>♣</b> K876	AP			
Board: 324	North:	C4	West	North	Fast	South
Dealer: N	<b>♦</b> K82	South: ♠ A1065	***************************************	1NT		2
Vul: Both	<b>♥</b> 76	♥ A10952	Pass	2 🗸	Pass	
North HCP: 17	• AK104	<b>♦</b> 85	Pass	3NT	AP	
South HCP: 8 Contract: 3N N	♣ AQJ2	<b>♣</b> 95				
Doord, 225						
Board: 325 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♦</b> A1094	<b>♦</b> Q75	-	•	_	1NT
North HCP: 8	▼ KJ1083	▼ A52	Pass	2•		2 <b>Y</b>
South HCP: 16	♦ 93 ♣ 105	◆ AQ104 ◆ A76	Pass	2♠	Pass	3♥
Contract: 4♥ S	<b>T</b> 103	<b>▼</b> A/0	Pass	4♥	AP	

Board: 326 Dealer: N Vul: EW HCP: 16	<ul><li>▲ A94</li><li>▼ 764</li><li>◆ AK82</li><li>▲ KQ5</li></ul>	The opponents are silent. You bid first.
Board: 327 Dealer: S Vul: Both HCP: 8	♣ A973 ♥ J10732 ♦ Q95 ♣ J	The opponents are silent.  Partner bids first.
Board: 328 Dealer: N Vul: EW HCP: 17	<ul><li>★ KQ8</li><li>★ AQ</li><li>◆ 972</li><li>◆ AQ862</li></ul>	The opponents are silent. You bid first.
Board: 329 Dealer: S Vul: NS HCP: 9	<ul><li>★ AK976</li><li>♥ Q765</li><li>◆ 98</li><li>◆ 104</li></ul>	The opponents are silent.  Partner bids first.
Board: 330 Dealer: N Vul: Both HCP: 15	<ul><li>1085</li><li>✓ A85</li><li>→ AKJ4</li><li>✓ K63</li></ul>	The opponents are silent. You bid first.

Board: 326 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ A94  ♥ 764  ♠ AK82  ♠ KQ5	South:  ♠ QJ65  ♥ Q10982  ♦ 5  ♠ A104	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♦</b>
Board: 327 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 4 S	North:  ♠ A973  ▼ J10732  ◆ Q95  ♣ J	South:  ♠ K106  ♥ 864  ♠ A6  ♠ AKQ107	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 328 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4 S	North:  ♠ KQ8  ♥ AQ  ♦ 972  ♣ AQ862	South:  ♠ A9754  ♥ J1043  ♠ QJ64  ♠ —	West Pass Pass 1. Stay	North 1NT 2♦ 4♣ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 329 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ AK976  ♥ Q765  ♦ 98  ♣ 104	South:  ♣ 82  ♥ AK10  ♠ KQ763  ♣ KQ9	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 330 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 N	North:  • 1085  • A85  • AKJ4  • K63	South:  ♠ K942  ♥ K7642  ♦ Q63  ♣ 8	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2♦

Board: 326 Dealer: N Vul: EW HCP: 9	<ul><li>♣ QJ65</li><li>♥ Q10982</li><li>◆ 5</li><li>♣ A104</li></ul>	The opponents are silent.  Partner bids first.
Board: 327 Dealer: S Vul: Both HCP: 16	<ul><li>★ K106</li><li>▼ 864</li><li>◆ A6</li><li>◆ AKQ107</li></ul>	The opponents are silent. You bid first.
Board: 328 Dealer: N Vul: EW HCP: 8	<ul><li>★ A9754</li><li>♥ J1043</li><li>◆ QJ64</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 329 Dealer: S Vul: NS HCP: 17	<ul><li>♦ 82</li><li>♥ AK10</li><li>♦ KQ763</li><li>♠ KQ9</li></ul>	The opponents are silent. You bid first.
Board: 330 Dealer: N Vul: Both HCP: 8	<ul><li>★ K942</li><li>★ K7642</li><li>◆ Q63</li><li>◆ 8</li></ul>	The opponents are silent.  Partner bids first.

Board: 326 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ A94  ♥ 764  ♠ AK82  ♠ KQ5	South:  ♠ QJ65  ♥ Q10982  ♦ 5  ♠ A104	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♦</b>
Board: 327 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 4 S	North:  ♠ A973  ▼ J10732  ◆ Q95  ♣ J	South:  ♠ K106  ♥ 864  ♠ A6  ♠ AKQ107	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 328 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4 S	North:  ♠ KQ8  ♥ AQ  ♦ 972  ♣ AQ862	South:  ♠ A9754  ♥ J1043  ♠ QJ64  ♠ —	West Pass Pass 1. Stay	North 1NT 2♦ 4♣ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 329 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ AK976  ♥ Q765  ♦ 98  ♣ 104	South:  ♣ 82  ♥ AK10  ♠ KQ763  ♣ KQ9	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 330 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 N	North:  • 1085  • A85  • AKJ4  • K63	South:  ♠ K942  ♥ K7642  ♦ Q63  ♣ 8	West Pass Pass	North 1NT 2♥ 3♥	East Pass Pass AP	2♦

Board: 331 Dealer: S Val: None HCP: 9  Board: 332 Dealer: N Vul: NS Vul: NS HCP: 17  Board: 333  ♣ AJ7 Dealer: N Vul: NS HCP: 17  Board: 333 ♣ K10764 Dealer: S Vul: EW Partner bids first.  Board: 333 ♣ K10764 Dealer: S Vul: EW KJ2 HCP: 8  Board: 334 Dealer: N Vul: EW FCP: 8  Board: 334 Dealer: N Vul: EW FCP: 8  Board: 335 Dealer: N Vul: EW FCP: 16  Board: 335 HCP: 16  Board: 335 AND FOR Dealer: S Vul: EW FOR Dealer: N FOR			
Dealer: N	Dealer: S Vul: None	▼ AK864 ◆ 10873	
Dealer: S Vul: EW HCP: 8  Board: 334 Dealer: N Vul: EW FA9 Vul: EW FCP: 16  Board: 335 A	Dealer: N Vul: NS	<ul><li>✓ J5</li><li>✓ AK5</li></ul>	
Dealer: N	Dealer: S Vul: EW	♥ 7652 ♦ KJ2	
Dealer: S • 8762  Vul: Both • A1064  Partner bids first	Dealer: N Vul: EW	<b>♥</b> A9 <b>♦</b> KQ53	
	Dealer: S Vul: Both	<b>♥</b> 8762	

Board: 331 Dealer: S Vul: None	North: ♠ Q532	South: ♠ A84	West	North	East	1NT
North HCP: 9	<b>♥</b> AK864	♥ J95	Pass	<b>2</b> ♦	Pass	2 🗸
South HCP: 17 Contract: 4♥ S	<ul><li>10873</li><li>♣ —</li></ul>	◆ AKJ ◆ A853	Pass AP	2♠	Pass	4♥
Board: 332 Dealer: N	North: ♠ AJ7	South: ♠ Q952	West	North		
Vul: NS North HCP: 17	<b>♥</b> J5	<b>♥</b> K8763	Pass	1NT 2♥	Pass Pass	
South HCP: 9 Contract: 2♠ S	<ul><li>◆ AK5</li><li>◆ KJ864</li></ul>	<ul><li>◆ 43</li><li>◆ A7</li></ul>	AP	∠▼	1 ass	24
Board: 333	N. d	G 4	West	North	East	South
Dealer: S	North: <b>♠</b> K10764	South: ♠ A95	<b>.</b>	1	_	1NT
Vul: EW North HCP: 8	<b>♥</b> 7652	<b>♥</b> Q8	Pass	2♣¹	Pass	2 <b>\(\phi\)</b>
South HCP: 15	♦ KJ2	♦ 1098 • AVO04	Pass AP	2♠	Pass	4 <b>₽</b>
Contract: 4♠ N	<b>♣</b> J	♣ AKQ94	1. Stay	man		
Board: 334	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ A92	<b>★</b> KQ753		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> A9	<b>♥</b> K873	Pass	2♦	Pass	2♠
South HCP: 8	◆ KQ53	♦ 98 <b>♣</b> 84	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> QJ107	<b>₹</b> 04	1. Stay	man		
Board: 335 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>★</b> KQ765	<b>♦</b> J9	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	♥ 8762 ♦ A1064	<b>♥</b> AQ3 <b>♦</b> K72	Pass	2♠		2NT
South HCP: 15	<b>♦</b> —	<b>♦</b> KQ932	Pass	3♠	AP	
Contract: 3♠ N		-	1. Stay	man		

Board: 331 Dealer: S Vul: None HCP: 17	<ul><li>▲ A84</li><li>▼ J95</li><li>◆ AKJ</li><li>▲ A853</li></ul>	The opponents are silent. You bid first.
Board: 332 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q952</li><li>♥ K8763</li><li>◆ 43</li><li>♣ A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 333 Dealer: S Vul: EW HCP: 15	<ul><li>▲ A95</li><li>♥ Q8</li><li>◆ 1098</li><li>◆ AKQ94</li></ul>	The opponents are silent. You bid first.
Board: 334 Dealer: N Vul: EW HCP: 8	<b>★</b> KQ753 <b>★</b> K873 <b>♦</b> 98 <b>♣</b> 84	The opponents are silent.  Partner bids first.
Board: 335 Dealer: S Vul: Both HCP: 15	<ul><li>▲ J9</li><li>✔ AQ3</li><li>◆ K72</li><li>▲ KQ932</li></ul>	The opponents are silent. You bid first.

Board: 331 Dealer: S Vul: None	North: ♠ Q532	South: ♠ A84	West	North	East	1NT
North HCP: 9	<b>♥</b> AK864	♥ J95	Pass	<b>2</b> ♦	Pass	2 🗸
South HCP: 17 Contract: 4♥ S	<ul><li>10873</li><li>♣ —</li></ul>	◆ AKJ ◆ A853	Pass AP	2♠	Pass	4♥
Board: 332 Dealer: N	North: ♠ AJ7	South: ♠ Q952	West	North		
Vul: NS North HCP: 17	<b>♥</b> J5	<b>♥</b> K8763	Pass	1NT 2♥	Pass Pass	
South HCP: 9 Contract: 2♠ S	<ul><li>◆ AK5</li><li>◆ KJ864</li></ul>	<ul><li>◆ 43</li><li>◆ A7</li></ul>	AP	∠▼	1 ass	24
Board: 333	N. d	G 4	West	North	East	South
Dealer: S	North: <b>♠</b> K10764	South: ♠ A95	<b>.</b>	1	_	1NT
Vul: EW North HCP: 8	<b>♥</b> 7652	<b>♥</b> Q8	Pass	2♣¹	Pass	2 <b>\(\phi\)</b>
South HCP: 15	♦ KJ2	♦ 1098 • AVO04	Pass AP	2♠	Pass	4 <b>₽</b>
Contract: 4♠ N	<b>♣</b> J	♣ AKQ94	1. Stay	man		
Board: 334	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ A92	<b>★</b> KQ753		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> A9	<b>♥</b> K873	Pass	2♦	Pass	2♠
South HCP: 8	◆ KQ53	♦ 98 <b>♣</b> 84	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> QJ107	<b>₹</b> 04	1. Stay	man		
Board: 335 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>★</b> KQ765	<b>♦</b> J9	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	♥ 8762 ♦ A1064	<b>♥</b> AQ3 <b>♦</b> K72	Pass	2♠		2NT
South HCP: 15	<b>♦</b> —	<b>♦</b> KQ932	Pass	3♠	AP	
Contract: 3♠ N		-	1. Stay	man		

Board: 336 Dealer: N Vul: NS HCP: 17	<ul><li>♣ Q73</li><li>♥ KJ10</li><li>◆ K764</li><li>♣ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 337 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q9732</li><li>♥ QJ92</li><li>◆ A2</li><li>♣ 109</li></ul>	The opponents are silent.  Partner bids first.
Board: 338 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q73</li><li>♥ K8</li><li>◆ A1075</li><li>♣ AK102</li></ul>	The opponents are silent. You bid first.
Board: 339 Dealer: S Vul: None HCP: 9	<ul><li>★ A1075</li><li>★ AJ974</li><li>★ 643</li><li>★ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 340 Dealer: N Vul: EW HCP: 16	<ul><li>★ K96</li><li>★ A8</li><li>◆ AK8</li><li>◆ Q9853</li></ul>	The opponents are silent. You bid first.

Board: 336 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ Q73  ♥ KJ10  ♠ K764  ♣ AKJ	South:  ♠ K654  ♥ A9754  ♦ 32  ♠ Q9	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 337 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ Q9732  ♥ QJ92  ♠ A2  ♣ 109	South:  ♠ A106  ♥ A4  ♠ KQ987  ♣ Q43		North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 338 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2♠ S	North:  ♠ Q73  ♥ K8  ♠ A1075  ♠ AK102	South:  ♠ A964  ♥ QJ1052  ♠ 84  ♠ Q3	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 339 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ A1075  ♥ AJ974  ♠ 643  ♣ 2	South:  ♠ Q9  ♥ Q62  ♠ AQJ108  ♣ A85	West Pass Pass Pass	North  2  2  4  4  4  4  4  4  4  4  4  4  4	East Pass Pass AP	1NT 2 <b>♥</b>
Board: 340 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2♠ S	North:  ♠ K96  ♥ A8  ♠ AK8  ♣ Q9853	South:  ♠ AJ74  ♥ KJ965  ♠ 63  ♣ 72	West Pass AP	North 1NT 2♥	East Pass Pass	2♦

Board: 336 Dealer: N Vul: NS HCP: 9	<ul><li>★ K654</li><li>★ A9754</li><li>★ 32</li><li>★ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 337 Dealer: S Vul: EW HCP: 15	<ul><li>▲ A106</li><li>♥ A4</li><li>♦ KQ987</li><li>▲ Q43</li></ul>	The opponents are silent. You bid first.
Board: 338 Dealer: N Vul: Both HCP: 9	<ul><li>★ A964</li><li>♥ QJ1052</li><li>◆ 84</li><li>♠ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 339 Dealer: S Vul: None HCP: 15	<ul><li>♠ Q9</li><li>♥ Q62</li><li>♦ AQJ108</li><li>♠ A85</li></ul>	The opponents are silent. You bid first.
Board: 340 Dealer: N Vul: EW HCP: 9	<ul><li>▲ AJ74</li><li>♥ KJ965</li><li>◆ 63</li><li>♣ 72</li></ul>	The opponents are silent.  Partner bids first.

Board: 336 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ Q73  ♥ KJ10  ♠ K764  ♣ AKJ	South:  ♠ K654  ♥ A9754  ♦ 32  ♠ Q9	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 337 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ Q9732  ♥ QJ92  ♠ A2  ♣ 109	South:  ♠ A106  ♥ A4  ♠ KQ987  ♣ Q43		North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 338 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2♠ S	North:  ♠ Q73  ♥ K8  ♠ A1075  ♠ AK102	South:  ♠ A964  ♥ QJ1052  ♠ 84  ♠ Q3	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 339 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ A1075  ♥ AJ974  ♠ 643  ♣ 2	South:  ♠ Q9  ♥ Q62  ♠ AQJ108  ♣ A85	West Pass Pass Pass	North  2  2  4  4  4  4  4  4  4  4  4  4  4	East Pass Pass AP	1NT 2 <b>♥</b>
Board: 340 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2♠ S	North:  ♠ K96  ♥ A8  ♠ AK8  ♣ Q9853	South:  ♠ AJ74  ♥ KJ965  ♠ 63  ♣ 72	West Pass AP	North 1NT 2♥	East Pass Pass	2♦

Board: 341 Dealer: S Vul: Both HCP: 9 A  Board: 342 Dealer: N Vul: Both HCP: 15 A  Board: 343 Dealer: S Val: Both HCP: 15 A  Board: 344 Dealer: N Vul: Both HCP: 15 A  Board: 343 Dealer: S Val: None HCP: 8 A  Board: 344 Dealer: S Vul: None HCP: 8 A  Board: 344 Dealer: S Vul: None HCP: 8 A  Board: 344 Dealer: N Vul: None HCP: 8 A  Board: 344 Dealer: N Vul: NS AB4 HCP: 16 A  Board: 345 Dealer: S Val: NS AB4 HCP: 16 A  Board: 345 Dealer: S Val: NS AB4 HCP: 16 A  Board: 345 Dealer: S Val: NS AB4 HCP: 16 A  Board: 345 Dealer: S Val: NS AB4 HCP: 16 A  Board: 345 Dealer: S Val: NS AB4 HCP: 16 A  Board: 345 Dealer: S Val: NS AB4 HCP: 16 AB4 AB4 HCP: 16 AB4			
Dealer: N	Dealer: S Vul: Both	♥ J654 ♦ 987	
Dealer: S Vul: None HCP: 8  → 10975  Partner bids first.  Board: 344 Dealer: N Vul: NS Vul: NS HCP: 16  → 10753  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Partner bids first.	Dealer: N Vul: Both	<b>♥</b> AK8 <b>♦</b> J106	
Dealer: N	Dealer: S Vul: None	▼ A1062 ◆ —	
Dealer: S	Dealer: N Vul: NS	<b>♥</b> AK2 <b>♦</b> A84	**
	Dealer: S Vul: EW	<b>♥</b> AKJ10 <b>♦</b> 32	**

Board: 341 Dealer: S	North: <b>♠</b> A9842	South: ♠ J3		North		1NT
Vul: Both North HCP: 9	<b>♥</b> J654	<b>♥</b> K87	Pass Pass	2♣¹ 2♠	Pass	3NT
South HCP: 16	♦ 987 ♣ A	◆ AK42 ◆ KQ73	AP	<b>∠</b> ₹	1 ass	3111
Contract: 3N S	<b>₩</b> A	₩ KQ/3	1. Stay	man		
Board: 342	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♦</b> K4	<b>♠</b> AJ976		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> AK8	<b>♥</b> 10965	Pass	2♦	Pass	2♠
South HCP: 8	♦ J106 ♣ A10875	♦ 972 <b>♣</b> K	AP			
Contract: 2♠ S	₩ A100/3	₹ K	1. Stay	man		
Board: 343 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>♦</b> A9654 <b>♥</b> A1062	<b>★</b> 1083 <b>∀</b> K93	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 8	<b>→</b> —	◆ AQ32	Pass	2♠	Pass	4♠
South HCP: 16 Contract: 4♠ N	<b>♣</b> 10975	♣ AK4	AP			
Conduct. 1211			1. Stay	man		
Board: 344	North:	South:	West	North	East	South
Dealer: N	Norui: ♠ AJ3	<b>♦</b> Q8762		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	♥ AK2	<b>♥</b> J1094	Pass	2♦	Pass	2♠
South HCP: 8 Contract: 4♠ S	◆ A84 ◆ 10753	<b>♦</b> Q6 <b>♣</b> K4	Pass 1. Stay		AP	
Board: 345 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> 97632	♠ KQJ	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8	<b>♥</b> AKJ10 <b>♦</b> 32	♥ 93 ♦ A954	Pass	2 <b>♠</b>	Pass	
South HCP: 16	<b>♦</b> 86	◆ AQ53	AP			
Contract: 4♠ N		(	1. Stay	man		

Board: 341 Dealer: S Vul: Both HCP: 16	<ul><li>♣ J3</li><li>♥ K87</li><li>♦ AK42</li><li>♣ KQ73</li></ul>	The opponents are silent.  You bid first.
Board: 342 Dealer: N Vul: Both HCP: 8	♣ AJ976 ♥ 10965 ♦ 972 ♣ K	The opponents are silent.  Partner bids first.
Board: 343 Dealer: S Vul: None HCP: 16	<ul><li>1083</li><li>★ K93</li><li>★ AQ32</li><li>★ AK4</li></ul>	The opponents are silent. You bid first.
Board: 344 Dealer: N Vul: NS HCP: 8	<ul><li>◆ Q8762</li><li>◆ J1094</li><li>◆ Q6</li><li>◆ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 345 Dealer: S Vul: EW HCP: 16	<ul><li>★ KQJ</li><li>▼ 93</li><li>◆ A954</li><li>◆ AQ53</li></ul>	The opponents are silent. You bid first.

Board: 341 Dealer: S	North: <b>♠</b> A9842	South: ♠ J3		North		1NT
Vul: Both North HCP: 9	<b>♥</b> J654	<b>♥</b> K87	Pass Pass	2♣¹ 2♠	Pass	3NT
South HCP: 16	♦ 987 ♣ A	◆ AK42 ◆ KQ73	AP	<b>∠</b> ₹	1 ass	3111
Contract: 3N S	<b>₩</b> A	₩ KQ/3	1. Stay	man		
Board: 342	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♦</b> K4	<b>♠</b> AJ976		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> AK8	<b>♥</b> 10965	Pass	2♦	Pass	2♠
South HCP: 8	♦ J106 ♣ A10875	♦ 972 <b>♣</b> K	AP			
Contract: 2♠ S	₩ A100/3	₹ K	1. Stay	man		
Board: 343 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>♦</b> A9654 <b>♥</b> A1062	<b>★</b> 1083 <b>∀</b> K93	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 8	<b>→</b> —	◆ AQ32	Pass	2♠	Pass	4♠
South HCP: 16 Contract: 4♠ N	<b>♣</b> 10975	♣ AK4	AP			
Conduct. 1211			1. Stay	man		
Board: 344	North:	South:	West	North	East	South
Dealer: N	Norui: ♠ AJ3	<b>♦</b> Q8762		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	♥ AK2	<b>♥</b> J1094	Pass	2♦	Pass	2♠
South HCP: 8 Contract: 4♠ S	◆ A84 ◆ 10753	<b>♦</b> Q6 <b>♣</b> K4	Pass 1. Stay		AP	
Board: 345 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>♦</b> 97632	♠ KQJ	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8	<b>♥</b> AKJ10 <b>♦</b> 32	♥ 93 ♦ A954	Pass	2 <b>♠</b>	Pass	
South HCP: 16	<b>♦</b> 86	◆ AQ53	AP			
Contract: 4♠ N		(	1. Stay	man		

Board: 346 Dealer: N Vul: NS HCP: 17	<ul><li>▲ A98</li><li>♥ AK</li><li>◆ K94</li><li>▲ K10542</li></ul>	The opponents are silent. You bid first.
Board: 347 Dealer: S Vul: EW HCP: 8	<ul><li>108753</li><li>✓ AK105</li><li>J</li><li>984</li></ul>	The opponents are silent.  Partner bids first.
Board: 348 Dealer: N Vul: Both HCP: 17	<ul><li>A85</li><li>✓ AJ</li><li>AJ7</li><li>QJ754</li></ul>	The opponents are silent. You bid first.
Board: 349 Dealer: S Vul: NS HCP: 9	<ul><li>♣ J742</li><li>♥ QJ942</li><li>♦ Q7</li><li>♣ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 350 Dealer: N Vul: EW HCP: 15	<ul><li>★ K87</li><li>♥ Q5</li><li>◆ AJ73</li><li>◆ AJ53</li></ul>	The opponents are silent. You bid first.

Board: 346 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♠ S	North:  ♠ A98  ♥ AK  ♠ K94  ♣ K10542	South:  ♠ K10653  ♥ 6532  ♠ AQ8  ♣ 7	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 347 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4 N	North:	South:  ♠ K.J2  ♥ Q93  ♠ Q432  ♣ AQJ	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 348 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 2♠ S	North:  ♠ A85  ♥ AJ  ♠ AJ7  ♣ QJ754	South:	West Pass AP	North 1NT 2♥		2♦
Board: 349 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2♠ N	North: <b>♠</b> J742 <b>♥</b> QJ942 <b>♠</b> Q7 <b>♣</b> K3	South:  ♠ A105  ♥ K10  ♠ KJ93  ♣ A982	West Pass Pass	North 2	East Pass AP	South 1NT 2♥
Board: 350 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ K87  ♥ Q5  ♠ AJ73  ♣ AJ53	South:  ♠ A953  ♥ K9872  ←—  ♠ Q642	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦

Dealer: N	X10653 6532 AQ8 7	The opponents are silent.  Partner bids first.
Dealer: S ♥ ( Vul: EW • (	KJ2 Q93 Q432 AQJ	The opponents are silent. You bid first.
Dealer: N ♥ I Vul: Both • 9	10976 KQ1092 94 A8	The opponents are silent.  Partner bids first.
Dealer: S ♥ F Vul: NS ♦ F	A105 K10 KJ93 A982	The opponents are silent. You bid first.
Dealer: N ♥ I Vul: EW • -	A953 K9872 — Q642	The opponents are silent.  Partner bids first.

Board: 346 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♠ S	North:  ♠ A98  ♥ AK  ♠ K94  ♣ K10542	South:  ♠ K10653  ♥ 6532  ♠ AQ8  ♣ 7	West Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 347 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4 N	North:	South:  ♠ K.J2  ♥ Q93  ♠ Q432  ♣ AQJ	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 348 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 2♠ S	North:  ♠ A85  ♥ AJ  ♠ AJ7  ♣ QJ754	South:	West Pass AP	North 1NT 2♥		2♦
Board: 349 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2♠ N	North: <b>♠</b> J742 <b>♥</b> QJ942 <b>♠</b> Q7 <b>♣</b> K3	South:  ♠ A105  ♥ K10  ♠ KJ93  ♣ A982	West Pass Pass	North 2	East Pass AP	South 1NT 2♥
Board: 350 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ K87  ♥ Q5  ♠ AJ73  ♣ AJ53	South:  ♠ A953  ♥ K9872  ←—  ♠ Q642	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦

Board: 351 Dealer: S Vul: Both HCP: 9	<ul><li>♣ Q762</li><li>♥ QJ865</li><li>◆ A9</li><li>♣ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 352 Dealer: N Vul: None HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 353 Dealer: S Vul: EW HCP: 9	<ul><li>AQ84</li><li>✓ J8654</li><li>✓ Q9</li><li>✓ 73</li></ul>	The opponents are silent.  Partner bids first.
Board: 354 Dealer: N Vul: Both HCP: 17	<ul><li>♠ AJ</li><li>♥ AQ3</li><li>♠ AJ53</li><li>♠ J653</li></ul>	The opponents are silent. You bid first.
Board: 355 Dealer: S Vul: None HCP: 8	<ul><li>◆ Q5432</li><li>▼ A962</li><li>◆ J107</li><li>◆ J</li></ul>	The opponents are silent.  Partner bids first.

Board: 351 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ Q762  ♥ QJ865  ♠ A9  ♠ 85	South:  ♠ AJ5  ♥ 432  ♠ K2  ♣ AQJ93	West Pass Pass Pass	2♠	East Pass Pass AP	1NT 2♥
Board: 352 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2♠ S	North:  ♣ J83  ♥ K3  ♠ AK54  ♣ AJ42	South:  ♠ 10542  ♥ AQ974  ♦ J7  ♠ Q7	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 353 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2♠ N	North:  ♠ AQ84  ♥ J8654  ♦ Q9  ♠ 73	South:  ♠ K102  ♥ K2  ♠ AK54  ♣ Q965	West Pass Pass	North 2♦ 2♠	East Pass AP	1NT
Board: 354 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ AJ  ♥ AQ3  ♠ AJ53  ♣ J653	South:  ◆ 9754  ▼ KJ986  ◆ K109  ◆ Q	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 355 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ Q5432  ♥ A962  ♦ J107  ♣ J	South:  ♠ K7  ♥ KJ8  ♠ A85  ♣ AQ743	Pass Pass AP 1. Stay	2♠	Pass	1NT

Board: 351 Dealer: S Vul: Both HCP: 15	<ul><li>▲ AJ5</li><li>▼ 432</li><li>◆ K2</li><li>▲ AQJ93</li></ul>	The opponents are silent.  You bid first.
Board: 352 Dealer: N Vul: None HCP: 9	<ul><li>10542</li><li>✓ AQ974</li><li>✓ J7</li><li>✓ Q7</li></ul>	The opponents are silent.  Partner bids first.
Board: 353 Dealer: S Vul: EW HCP: 15	<ul><li>★ K102</li><li>★ K2</li><li>◆ AK54</li><li>◆ Q965</li></ul>	The opponents are silent. You bid first.
Board: 354 Dealer: N Vul: Both HCP: 9	<ul><li>◆ 9754</li><li>♥ KJ986</li><li>◆ K109</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 355 Dealer: S Vul: None HCP: 17	<ul><li>★ K7</li><li>▼ KJ8</li><li>◆ A85</li><li>◆ AQ743</li></ul>	The opponents are silent. You bid first.

Board: 351 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ Q762  ♥ QJ865  ♠ A9  ♠ 85	South:  ♠ AJ5  ♥ 432  ♠ K2  ♣ AQJ93	West Pass Pass Pass	2♠	East Pass Pass AP	1NT 2♥
Board: 352 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2♠ S	North:  ♣ J83  ♥ K3  ♠ AK54  ♣ AJ42	South:  ♠ 10542  ♥ AQ974  ♦ J7  ♠ Q7	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 353 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2♠ N	North:  ♠ AQ84  ♥ J8654  ♦ Q9  ♠ 73	South:  ♠ K102  ♥ K2  ♠ AK54  ♣ Q965	West Pass Pass	North 2♦ 2♠	East Pass AP	1NT
Board: 354 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ AJ  ♥ AQ3  ♠ AJ53  ♣ J653	South:  ◆ 9754  ▼ KJ986  ◆ K109  ◆ Q	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 355 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ Q5432  ♥ A962  ♦ J107  ♣ J	South:  ♠ K7  ♥ KJ8  ♠ A85  ♣ AQ743	Pass Pass AP 1. Stay	2♠	Pass	1NT

Board: 356 Dealer: N Vul: NS HCP: 15	<ul><li>★ A74</li><li>★ K2</li><li>★ J106</li><li>★ AK1064</li></ul>	The opponents are silent. You bid first.
Board: 357 Dealer: S Vul: Both HCP: 8	<b>★</b> KQJ85 <b>♥</b> Q987 <b>♦</b> 83 <b>♣</b> 104	The opponents are silent.  Partner bids first.
Board: 358 Dealer: N Vul: None HCP: 17	<ul><li>★ AQ10</li><li>★ K8</li><li>◆ QJ86</li><li>◆ KQ103</li></ul>	The opponents are silent. You bid first.
Board: 359 Dealer: S Vul: NS HCP: 9	<ul><li>★ KJ986</li><li>♥ J974</li><li>♦ 10</li><li>★ KJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 360 Dealer: N Vul: EW HCP: 17	<ul><li>★ A107</li><li>▼ A96</li><li>◆ A4</li><li>◆ AJ1092</li></ul>	The opponents are silent. You bid first.

Board: 356 Dealer: N Vul: NS	North: ♠ A74	South: ♠ KJ853	West	North 1NT	East Pass	
North HCP: 15 South HCP: 8	<ul><li>✓ K2</li><li>◆ J106</li><li>◆ AK1064</li></ul>	♥ Q963 ♦ 87 <b>♣</b> Q5	Pass Pass	2 <b>♦</b> 4 <b>♠</b>	Pass AP	2♠
Contract: 4♠ S	₩ AIX100 <del>1</del>	<b>4</b> Q3	1. Stay	man		
Board: 357	North:	South:	West	North	East	
Dealer: S Vul: Both	♠ KQJ85 ♥ Q987	♣ A42 ▼ K62	Pass	2 <b>♣</b> ¹	Pass	1NT 2 <b>♦</b>
North HCP: 8	◆ 83	◆ AQ7	Pass	2♠	Pass	3♠
South HCP: 15 Contract: 4♠ N	<b>♣</b> 104	♣ Q865	Pass	4♠	AP	
			1. Stay	man		
Board: 358	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♠</b> AQ10	<b>♦</b> KJ974		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	<b>♥</b> K8	▼ A1093	Pass	<b>2</b>	Pass	2♠
South HCP: 8	◆ QJ86 <b>◆</b> KQ103	<b>♦</b> 3 <b>♣</b> 642	Pass	4♠	AP	
Contract: 4♠ S	1110103	1012	1. Stay	man		
Board: 359 Dealer: S	North: ♠ KJ986	South: ♠ A7	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ J974	<b>♥</b> K102	Pass	2 <b>♣</b> ¹	Pass	2•
South HCP: 15	<b>◆</b> 10	◆ AQ97	Pass	2 <b>♣</b>	AP	
Contract: 2♠ N	♣ KJ5	<b>♣</b> Q987	1. Stay	man		
D 1.260						
Board: 360 Dealer: N	North:	South:	West	North	East	South
Vul: EW	<b>★</b> A107	<b>♣</b> J963		1NT		<b>2</b> ♦
North HCP: 17	♥ A96 ♦ A4	<b>♥</b> KQ832 <b>♦</b> Q107	Pass	2♥	Pass	2♠
South HCP: 8 Contract: 4♥ N	♣ AJ1092	<b>♦</b> 6	Pass	4♥	AP	

Board: 356 Dealer: N Vul: NS HCP: 8	<ul><li>★ KJ853</li><li>♥ Q963</li><li>◆ 87</li><li>◆ Q5</li></ul>	The opponents are silent.  Partner bids first.
Board: 357 Dealer: S Vul: Both HCP: 15	<ul><li>A42</li><li>★ K62</li><li>AQ7</li><li>AQ865</li></ul>	The opponents are silent. You bid first.
Board: 358 Dealer: N Vul: None HCP: 8	<ul><li>★ KJ974</li><li>★ A1093</li><li>★ 3</li><li>★ 642</li></ul>	The opponents are silent.  Partner bids first.
Board: 359 Dealer: S Vul: NS HCP: 15	<ul><li>♠ A7</li><li>♥ K102</li><li>♠ AQ97</li><li>♠ Q987</li></ul>	The opponents are silent. You bid first.
Board: 360 Dealer: N Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 356 Dealer: N Vul: NS	North: ♠ A74	South: ♠ KJ853	West	North 1NT	East Pass	
North HCP: 15 South HCP: 8	<ul><li>✓ K2</li><li>◆ J106</li><li>◆ AK1064</li></ul>	♥ Q963 ♦ 87 <b>♣</b> Q5	Pass Pass	2 <b>♦</b> 4 <b>♠</b>	Pass AP	2♠
Contract: 4♠ S	₩ AIX100 <del>1</del>	<b>4</b> Q3	1. Stay	man		
Board: 357	North:	South:	West	North	East	
Dealer: S Vul: Both	♠ KQJ85 ♥ Q987	♣ A42 ▼ K62	Pass	2 <b>♣</b> ¹	Pass	1NT 2 <b>♦</b>
North HCP: 8	◆ 83	◆ AQ7	Pass	2♠	Pass	3♠
South HCP: 15 Contract: 4♠ N	<b>♣</b> 104	♣ Q865	Pass	4♠	AP	
			1. Stay	man		
Board: 358	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♠</b> AQ10	<b>♦</b> KJ974		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	<b>♥</b> K8	▼ A1093	Pass	<b>2</b>	Pass	2♠
South HCP: 8	◆ QJ86 <b>◆</b> KQ103	<b>♦</b> 3 <b>♣</b> 642	Pass	4♠	AP	
Contract: 4♠ S	1110103	1012	1. Stay	man		
Board: 359 Dealer: S	North: ♠ KJ986	South: ♠ A7	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ J974	<b>♥</b> K102	Pass	2 <b>♣</b> ¹	Pass	2•
South HCP: 15	<b>◆</b> 10	◆ AQ97	Pass	2 <b>♣</b>	AP	
Contract: 2♠ N	♣ KJ5	<b>♣</b> Q987	1. Stay	man		
D 1.260						
Board: 360 Dealer: N	North:	South:	West	North	East	South
Vul: EW	<b>★</b> A107	<b>♣</b> J963		1NT		<b>2</b> ♦
North HCP: 17	♥ A96 ♦ A4	<b>♥</b> KQ832 <b>♦</b> Q107	Pass	2♥	Pass	2♠
South HCP: 8 Contract: 4♥ N	♣ AJ1092	<b>♦</b> 6	Pass	4♥	AP	

Board: 361 Dealer: S Vul: None HCP: 9	<ul><li>♣ QJ108</li><li>♥ AQ642</li><li>◆ 952</li><li>♣ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 362 Dealer: N Vul: NS HCP: 15	<ul><li>AQ7</li><li>✓ Q82</li><li>✓ K94</li><li>✓ KJ103</li></ul>	The opponents are silent. You bid first.
Board: 363 Dealer: S Vul: EW HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 364 Dealer: N Vul: NS HCP: 15	<ul><li>◆ Q85</li><li>♥ K43</li><li>◆ AQ</li><li>◆ A10873</li></ul>	The opponents are silent. You bid first.
Board: 365 Dealer: S Vul: EW HCP: 8	<ul><li>♠ Q1094</li><li>♥ 98762</li><li>♦ A64</li><li>♠ Q</li></ul>	The opponents are silent.  Partner bids first.

Board: 361 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ QJ108  ♥ AQ642  ♦ 952  ♠ 6	South:  ♠ AK3  ♥ J103  ♠ K10  ♠ AQ982	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 362 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ AQ7  ♥ Q82  ♠ K94  ♣ KJ103	South:	West Pass Pass	North 1NT 2♥ 3♥		2•
Board: 363 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 44 N	North:	South:  ♠ K106  ♥ J6  ♠ AK108  ♣ AJ98	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 364 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4 N	North:  ♠ Q85  ♥ K43  ♠ AQ  ♠ A10873	South:	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	<b>2</b>
Board: 365 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ Q1094  ♥ 98762  ♠ A64  ♠ Q	South:  ♠ KJ7  ▼ AQ10  ◆ 9753  ♣ AK2	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥

Board: 361 Dealer: S Vul: None HCP: 17	<ul><li>★ AK3</li><li>▼ J103</li><li>◆ K10</li><li>★ AQ982</li></ul>	The opponents are silent. You bid first.
Board: 362 Dealer: N Vul: NS HCP: 8	<ul><li>▶ J962</li><li>♥ AK973</li><li>♦ 63</li><li>♣ 95</li></ul>	The opponents are silent.  Partner bids first.
Board: 363 Dealer: S Vul: EW HCP: 16	<ul><li>★ K106</li><li>♥ J6</li><li>◆ AK108</li><li>◆ AJ98</li></ul>	The opponents are silent. You bid first.
Board: 364 Dealer: N Vul: NS HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 365 Dealer: S Vul: EW HCP: 17	<ul><li>★ KJ7</li><li>▼ AQ10</li><li>◆ 9753</li><li>◆ AK2</li></ul>	The opponents are silent. You bid first.

Board: 361 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ QJ108  ♥ AQ642  ♦ 952  ♠ 6	South:  ♠ AK3  ♥ J103  ♠ K10  ♠ AQ982	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 362 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ AQ7  ♥ Q82  ♠ K94  ♣ KJ103	South:	West Pass Pass	North 1NT 2♥ 3♥		2•
Board: 363 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 44 N	North:	South:  ♠ K106  ♥ J6  ♠ AK108  ♣ AJ98	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 364 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4 N	North:  ♠ Q85  ♥ K43  ♠ AQ  ♠ A10873	South:	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	<b>2</b>
Board: 365 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ Q1094  ♥ 98762  ♠ A64  ♠ Q	South:  ♠ KJ7  ▼ AQ10  ◆ 9753  ♣ AK2	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥

Board: 366 Dealer: N Vul: Both HCP: 15	<ul><li>◆ 963</li><li>♥ AK</li><li>◆ AKJ85</li><li>◆ 973</li></ul>	The opponents are silent. You bid first.
Board: 367 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q10876</li><li>♥ A986</li><li>♦ Q</li><li>♣ 864</li></ul>	The opponents are silent.  Partner bids first.
Board: 368 Dealer: N Vul: Both HCP: 17	<ul><li>♠ 93</li><li>♥ KQ10</li><li>♠ AKQ9</li><li>♠ K1093</li></ul>	The opponents are silent. You bid first.
Board: 369 Dealer: S Vul: None HCP: 9	<ul><li>★KQ53</li><li>▼K10984</li><li>◆ 2</li><li>◆ J82</li></ul>	The opponents are silent.  Partner bids first.
Board: 370 Dealer: N Vul: NS HCP: 15	<ul><li>★ K75</li><li>♥ J10</li><li>◆ AKJ2</li><li>◆ QJ86</li></ul>	The opponents are silent. You bid first.

Board: 366 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4♠ S	North:	South:  ♠ AJ842  ♥ 8542  ♦ 9  ♣ K65	Pass Pass AP 1. Stay	North 1NT 2♦ 3♣	East Pass Pass Pass	2♣¹ 2♠
Board: 367 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3N S	North:  ♠ Q10876  ♥ A986  ♠ Q  ♠ 864	South:	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 368 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3N N	North:	South:  ♠ KQ654  ♥ 9643  ♦ 1073  ♠ A	West Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 369 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ KQ53  ♥ K10984  ♦ 2  ♣ J82	South:  ♣ 86  ✔ AQ7  ♣ KQ1086  ♣ A74	West Pass Pass Pass	North  2♦ 2♠ 4♥	East Pass Pass AP	1NT 2♥
Board: 370 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2♠ S	North:  ♠ K75  ♥ J10  ♠ AKJ2  ♣ QJ86	South:  ♠ QJ109  ♥ KQ543  ♠ 1093  ♣ 2	West Pass AP	North 1NT 2♥	East Pass Pass	2♦

Board: 366 Dealer: N Vul: Both HCP: 8	<ul><li>AJ842</li><li>♥ 8542</li><li>♦ 9</li><li>★ K65</li></ul>	The opponents are silent.  Partner bids first.
Board: 367 Dealer: S Vul: None HCP: 16	<ul><li>◆ 92</li><li>▼ K43</li><li>◆ AKJ4</li><li>◆ AJ105</li></ul>	The opponents are silent. You bid first.
Board: 368 Dealer: N Vul: Both HCP: 9	<ul><li>★ KQ654</li><li>♥ 9643</li><li>♦ 1073</li><li>♠ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 369 Dealer: S Vul: None HCP: 15	<ul><li>★ 86</li><li>★ AQ7</li><li>★ KQ1086</li><li>★ A74</li></ul>	The opponents are silent. You bid first.
Board: 370 Dealer: N Vul: NS HCP: 8	◆ QJ109 ▼ KQ543 ◆ 1093 ◆ 2	The opponents are silent.  Partner bids first.

Board: 366 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4♠ S	North:	South:  ♠ AJ842  ♥ 8542  ♦ 9  ♣ K65	Pass Pass AP 1. Stay	North 1NT 2♦ 3♣	East Pass Pass Pass	2♣¹ 2♠
Board: 367 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3N S	North:  ♠ Q10876  ♥ A986  ♠ Q  ♠ 864	South:	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 368 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3N N	North:	South:  ♠ KQ654  ♥ 9643  ♦ 1073  ♠ A	West Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 369 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♠ KQ53  ♥ K10984  ♦ 2  ♣ J82	South:  ♣ 86  ✔ AQ7  ♣ KQ1086  ♣ A74	West Pass Pass Pass	North  2♦ 2♠ 4♥	East Pass Pass AP	1NT 2♥
Board: 370 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2♠ S	North:  ♠ K75  ♥ J10  ♠ AKJ2  ♣ QJ86	South:  ♠ QJ109  ♥ KQ543  ♠ 1093  ♣ 2	West Pass AP	North 1NT 2♥	East Pass Pass	2♦

Board: 371 Dealer: S Vul: Both HCP: 8	<ul><li>A983</li><li>✓ A10654</li><li>✓ 4</li><li>№ 1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 372 Dealer: N Vul: None HCP: 16	<ul><li>♣ AJ5</li><li>♥ 54</li><li>♦ KJ53</li><li>♣ AK93</li></ul>	The opponents are silent. You bid first.
Board: 373 Dealer: S Vul: NS HCP: 9	<ul><li> ♣ J632</li><li> ♥ Q10965</li><li> ♦ K</li><li> ♣ K106</li></ul>	The opponents are silent.  Partner bids first.
Board: 374 Dealer: N Vul: EW HCP: 15	<ul><li>1062</li><li>752</li><li>AKQ</li><li>AQ53</li></ul>	The opponents are silent. You bid first.
Board: 375 Dealer: S Vul: NS HCP: 8	<ul><li>★KQ96</li><li>♥Q8543</li><li>◆J97</li><li>◆5</li></ul>	The opponents are silent.  Partner bids first.

Board: 371 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 2 N	North:  ♠ A983  ♥ A10654  ♠ 4  ♣ 1084	South:  ♠ K75  ♥ K2  ♦ QJ93  ♣ AKJ6	West Pass Pass	North 2♦ 2♠	East Pass AP	1NT
Board: 372 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2♠ S	North:  ♠ AJ5  ♥ 54  ♠ KJ53  ♣ AK93	South:  ◆ 9832  ▼ AK1062  ◆ Q  ◆ 652	West Pass AP	North 1NT 2♥		2•
Board: 373 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4 S	North:	South:  ◆ 854  ▼ AK4  ◆ J109  ◆ AQJ2	West Pass Pass Pass	North  2  4  4  4  4  4  4  4  4  4  4  4  4	East Pass Pass AP	1NT 2♥
Board: 374 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♥ N	North:  • 1062  • 752  • AKQ  • AQ53	South:  ♠ QJ93  ▼ AJ843  ♦ 32  ♣ J6	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♦</b>
Board: 375 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ KQ96  ♥ Q8543  ♦ J97  ♣ 5	South:  ♠ AJ4  ♥ AJ9  ♠ AQ  ♣ J10943	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥

Board: 371 Dealer: S Vul: Both HCP: 17	<ul><li>★ K75</li><li>★ K2</li><li>◆ QJ93</li><li>◆ AKJ6</li></ul>	The opponents are silent. You bid first.
Board: 372 Dealer: N Vul: None HCP: 9	<ul><li>♦ 9832</li><li>♥ AK1062</li><li>♦ Q</li><li>♦ 652</li></ul>	The opponents are silent.  Partner bids first.
Board: 373 Dealer: S Vul: NS HCP: 15	<ul><li>♦ 854</li><li>♥ AK4</li><li>♦ J109</li><li>♠ AQJ2</li></ul>	The opponents are silent. You bid first.
Board: 374 Dealer: N Vul: EW HCP: 9	<ul><li>♣ QJ93</li><li>♥ AJ843</li><li>◆ 32</li><li>♣ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 375 Dealer: S Vul: NS HCP: 17	<ul><li>▲ AJ4</li><li>♥ AJ9</li><li>◆ AQ</li><li>♣ J10943</li></ul>	The opponents are silent. You bid first.

Board: 371 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 2 N	North:  ♠ A983  ♥ A10654  ♠ 4  ♣ 1084	South:  ♠ K75  ♥ K2  ♦ QJ93  ♣ AKJ6	West Pass Pass	North 2♦ 2♠	East Pass AP	1NT
Board: 372 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2♠ S	North:  ♠ AJ5  ♥ 54  ♠ KJ53  ♣ AK93	South:  ◆ 9832  ▼ AK1062  ◆ Q  ◆ 652	West Pass AP	North 1NT 2♥		2•
Board: 373 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4 S	North:	South:  ◆ 854  ▼ AK4  ◆ J109  ◆ AQJ2	West Pass Pass Pass	North  2  4  4  4  4  4  4  4  4  4  4  4  4	East Pass Pass AP	1NT 2♥
Board: 374 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♥ N	North:  • 1062  • 752  • AKQ  • AQ53	South:  ♠ QJ93  ▼ AJ843  ♦ 32  ♣ J6	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♦</b>
Board: 375 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ KQ96  ♥ Q8543  ♦ J97  ♣ 5	South:  ♠ AJ4  ♥ AJ9  ♠ AQ  ♣ J10943	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥

Board: 376 Dealer: N Vul: EW HCP: 15	<ul><li>1075</li><li>✓ K3</li><li>✓ K10542</li><li>✓ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 377 Dealer: S Vul: Both HCP: 8	<ul><li>★ A8643</li><li>★ A532</li><li>★ 103</li><li>★ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 378 Dealer: N Vul: NS HCP: 15	<ul><li>★ K98</li><li>▼ K10</li><li>◆ A63</li><li>◆ KQ1072</li></ul>	The opponents are silent. You bid first.
Board: 379 Dealer: S Vul: EW HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 380 Dealer: N Vul: Both HCP: 17	<ul><li>★ 53</li><li>♥ AJ4</li><li>♦ A764</li><li>★ AKJ7</li></ul>	The opponents are silent. You bid first.

Board: 376 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4♠ S	North:  ♠ 1075  ♥ K3  ♦ K10542  ♣ AKQ	South:  ♠ AK943  ♥ J1072  ♠ 76  ♣ 87	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 377 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North:  ◆ A8643  ▼ A532  ◆ 103  ◆ 54	South:  ♠ Q2  ♥ Q74  ♠ AK4  ♠ KJ763	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	South 1NT 2  2NT
Board: 378 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2♠ S	North:  ♠ K98  ♥ K10  ♠ A63  ♣ KQ1072	South:  ♣ J1065  ♥ Q8632  • Q  ♣ A95	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 379 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♠ N	North:	South:  ♠ Q6  ♥ AJ7  ♠ AKJ32  ♠ 983	Pass Pass Pass Pass 1. Stay		Pass	South 1NT 2  2NT
Board: 380 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 4 \( \vert \) N	North:	South:  ♣ J1097  ♥ K9632  ♦ Q5  ♣ Q3	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦

Board: 376 Dealer: N Vul: EW HCP: 8	<ul><li>★ AK943</li><li>▼ J1072</li><li>◆ 76</li><li>★ 87</li></ul>	The opponents are silent.  Partner bids first.
Board: 377 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q2</li><li>♥ Q74</li><li>♦ AK4</li><li>♣ KJ763</li></ul>	The opponents are silent. You bid first.
Board: 378 Dealer: N Vul: NS HCP: 9	<ul><li>♣ J1065</li><li>♥ Q8632</li><li>♦ Q</li><li>♣ A95</li></ul>	The opponents are silent.  Partner bids first.
Board: 379 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q6</li><li>♥ AJ7</li><li>◆ AKJ32</li><li>♣ 983</li></ul>	The opponents are silent. You bid first.
Board: 380 Dealer: N Vul: Both HCP: 8	<ul><li>♣ J1097</li><li>♥ K9632</li><li>◆ Q5</li><li>♣ Q3</li></ul>	The opponents are silent.  Partner bids first.

Board: 376 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4♠ S	North:  ♠ 1075  ♥ K3  ♦ K10542  ♣ AKQ	South:  ♠ AK943  ♥ J1072  ♠ 76  ♣ 87	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 377 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North:  ◆ A8643  ▼ A532  ◆ 103  ◆ 54	South:  ♠ Q2  ♥ Q74  ♠ AK4  ♠ KJ763	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	South 1NT 2  2NT
Board: 378 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2♠ S	North:  ♠ K98  ♥ K10  ♠ A63  ♣ KQ1072	South:  ♣ J1065  ♥ Q8632  • Q  ♣ A95	West Pass AP	North 1NT 2♥	East Pass Pass	2♦
Board: 379 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♠ N	North:	South:  ♠ Q6  ♥ AJ7  ♠ AKJ32  ♠ 983	Pass Pass Pass Pass 1. Stay		Pass	South 1NT 2  2NT
Board: 380 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 4 \( \vert \) N	North:	South:  ♣ J1097  ♥ K9632  ♦ Q5  ♣ Q3	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦

Board: 381 Dealer: S Vul: None HCP: 9	<ul><li>AQ75</li><li>✓ K10765</li><li>✓ 1075</li><li>✓ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 382 Dealer: N Vul: EW HCP: 15	<ul><li>♦ 963</li><li>♥ AKQ</li><li>♦ 1065</li><li>♠ AQ102</li></ul>	The opponents are silent. You bid first.
Board: 383 Dealer: S Vul: Both HCP: 8	♠ KQJ8 ♥ Q10765 ♦ 1094 ♠ 6	The opponents are silent.  Partner bids first.
Board: 384 Dealer: N Vul: None HCP: 16	<ul><li>★ A84</li><li>♥ QJ</li><li>◆ KQJ64</li><li>◆ QJ2</li></ul>	The opponents are silent. You bid first.
Board: 385 Dealer: S Vul: NS HCP: 9	<ul><li>AQ74</li><li>Q10765</li><li>105</li><li>J3</li></ul>	The opponents are silent.  Partner bids first.

Board: 381 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4♥ S	North:  ♠ AQ75  ♥ K10765  • 1075  ♣ 5	South:  ♠ K4  ♥ AJ3  ♠ Q63  ♠ AK1074	West Pass Pass AP	North 2♦ 2♠	East Pass Pass	1NT 2♥
Board: 382 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ S	North:	South:  ♠ KQ742  ♥ J965  ♠ K72  ♣ 9	Pass Pass AP 1. Stay		East Pass Pass Pass	2♣¹ 2♠
Board: 383 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ KQJ8  ♥ Q10765  • 1094  ♣ 6	South:	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 384 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 S	North:  ♠ A84  ♥ QJ  ♠ KQJ64  ♣ QJ2	South:  ♠ Q9532  ♥ A1052  ♠ 102  ♠ K6	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 385 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♠ AQ74  ♥ Q10765  ♦ 105  ♣ J3	South:	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥

Board: 381 Dealer: S Vul: None HCP: 17	<ul><li>★ K4</li><li>▼ AJ3</li><li>◆ Q63</li><li>◆ AK1074</li></ul>	The opponents are silent. You bid first.
Board: 382 Dealer: N Vul: EW HCP: 9	<ul><li>★ KQ742</li><li>▼ J965</li><li>◆ K72</li><li>◆ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 383 Dealer: S Vul: Both HCP: 17	<ul><li>♣96</li><li>★ K42</li><li>★ KQ3</li><li>♣ AKQ72</li></ul>	The opponents are silent. You bid first.
Board: 384 Dealer: N Vul: None HCP: 9	<ul><li>◆ Q9532</li><li>◆ A1052</li><li>◆ 102</li><li>◆ K6</li></ul>	The opponents are silent.  Partner bids first.
Board: 385 Dealer: S Vul: NS HCP: 15	<ul><li>★ 1032</li><li>★ A42</li><li>★ AK872</li><li>★ A9</li></ul>	The opponents are silent. You bid first.

Board: 381 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4♥ S	North:  ♠ AQ75  ♥ K10765  • 1075  ♣ 5	South:  ♠ K4  ♥ AJ3  ♠ Q63  ♠ AK1074	West Pass Pass AP	North 2♦ 2♠	East Pass Pass	1NT 2♥
Board: 382 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ S	North:	South:  ♠ KQ742  ♥ J965  ♠ K72  ♣ 9	Pass Pass AP 1. Stay		East Pass Pass Pass	2♣¹ 2♠
Board: 383 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ KQJ8  ♥ Q10765  • 1094  ♣ 6	South:	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 384 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 S	North:  ♠ A84  ♥ QJ  ♠ KQJ64  ♣ QJ2	South:  ♠ Q9532  ♥ A1052  ♠ 102  ♠ K6	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 385 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♠ AQ74  ♥ Q10765  ♦ 105  ♣ J3	South:	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥

Board: 386 Dealer: N Vul: Both HCP: 15	<ul><li>◆ 98</li><li>♥ Q76</li><li>◆ AQ4</li><li>◆ AK984</li></ul>	The opponents are silent. You bid first.
Board: 387 Dealer: S Vul: None HCP: 8	<ul><li>▲ AJ984</li><li>♥ J1076</li><li>◆ 54</li><li>▲ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 388 Dealer: N Vul: NS HCP: 15	<ul><li>★ K8</li><li>▼ 832</li><li>◆ AJ43</li><li>◆ AK96</li></ul>	The opponents are silent. You bid first.
Board: 389 Dealer: S Vul: EW HCP: 9	<ul><li>★ 7642</li><li>♥ QJ843</li><li>◆ 3</li><li>◆ AQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 390 Dealer: N Vul: None HCP: 15	<ul><li>◆ 93</li><li>♥ AK10</li><li>◆ QJ10</li><li>◆ AJ1084</li></ul>	The opponents are silent. You bid first.

Board: 386 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North:	South:  ♣ J10652  ♥ A1095  ♦ 6  ♣ QJ5	West Pass Pass 1. Stay	North 1NT 2  2NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 387 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ AJ984  ♥ J1076  ♦ 54  ♠ Q10	South:  ♠ Q10  ♥ A82  ♠ KQ97  ♠ A762	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 388 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ K8  ♥ 832  ♠ AJ43  ♣ AK96	South:  ♠ QJ532  ♥ K754  ♠ Q106  ♠ 8	West Pass Pass 1. Stay	North 1NT 2  2NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 389 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♣ 7642  ♥ QJ843  ♦ 3  ♣ AQ2	South:  ♠ AK  ♥ A92  ♠ KJ962  ♠ 1065	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 390 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4 N	North:  ◆ 93  ▼ AK10  ◆ QJ10  ◆ AJ1084	South:  ♠ AQ54  ♥ QJ863  ♦ 865  ♣ 9	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♠</b>

Board: 386 Dealer: N Vul: Both HCP: 8	<ul><li>♣ J10652</li><li>♥ A1095</li><li>♦ 6</li><li>♣ QJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 387 Dealer: S Vul: None HCP: 15	♣ Q10 ♥ A82 ♦ KQ97 ♣ A762	The opponents are silent. You bid first.
Board: 388 Dealer: N Vul: NS HCP: 8	<ul><li>◆ QJ532</li><li>◆ K754</li><li>◆ Q106</li><li>◆ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 389 Dealer: S Vul: EW HCP: 15	<ul><li>♠ AK</li><li>♥ A92</li><li>♦ KJ962</li><li>♠ 1065</li></ul>	The opponents are silent. You bid first.
Board: 390 Dealer: N Vul: None HCP: 9	<ul><li>AQ54</li><li>♥ QJ863</li><li>♦ 865</li><li>♠ 9</li></ul>	The opponents are silent.  Partner bids first.

Board: 386 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North:	South:  ♣ J10652  ♥ A1095  ♦ 6  ♣ QJ5	West Pass Pass 1. Stay	North 1NT 2  2NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 387 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ AJ984  ♥ J1076  ♦ 54  ♠ Q10	South:  ♠ Q10  ♥ A82  ♠ KQ97  ♠ A762	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 388 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ K8  ♥ 832  ♠ AJ43  ♣ AK96	South:  ♠ QJ532  ♥ K754  ♠ Q106  ♠ 8	West Pass Pass 1. Stay	North 1NT 2  2NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 389 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♥ S	North:  ♣ 7642  ♥ QJ843  ♦ 3  ♣ AQ2	South:  ♠ AK  ♥ A92  ♠ KJ962  ♠ 1065	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 390 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4 N	North:  ◆ 93  ▼ AK10  ◆ QJ10  ◆ AJ1084	South:  ♠ AQ54  ♥ QJ863  ♦ 865  ♣ 9	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♠</b>

Board: 391 Dealer: S Vul: NS HCP: 9	<ul><li>★ KQ854</li><li>♥ QJ74</li><li>◆ 102</li><li>◆ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 392 Dealer: N Vul: Both HCP: 15	<ul><li>AQ6</li><li>♥ 876</li><li>AJ5</li><li>A1085</li></ul>	The opponents are silent. You bid first.
Board: 393 Dealer: S Vul: NS HCP: 8	<ul><li>▲ AJ97</li><li>♥ J10975</li><li>◆ 5</li><li>♣ Q106</li></ul>	The opponents are silent.  Partner bids first.
Board: 394 Dealer: N Vul: Both HCP: 15	<ul><li>◆ 98</li><li>♥ Q32</li><li>◆ QJ76</li><li>◆ AKQJ</li></ul>	The opponents are silent. You bid first.
Board: 395 Dealer: S Vul: None HCP: 9	<ul><li>★ A1076</li><li>▼ AJ765</li><li>◆ 65</li><li>★ 109</li></ul>	The opponents are silent.  Partner bids first.

Board: 391 Dealer: S	North: ♠ KQ854	South: ♠ J97		North		1NT
Vul: NS North HCP: 9	<b>♥</b> QJ74	<b>♥</b> K2	Pass	2♣¹	Pass	
South HCP: 16	◆ 102 • 10	◆ AKQ5	Pass AP	2♠	Pass	4 <b>₽</b>
Contract: 4♠ N	<b>♣</b> J9	<b>♣</b> K542	1. Stay	man		
Board: 392	North:	South:	West	North	East	South
Dealer: N	AQ6	& K873		1NT		2•
Vul: Both	<b>♥</b> 876	<b>♥</b> KQJ54	Pass	2♥	Pass	2♠
North HCP: 15 South HCP: 9	<b>♦</b> AJ5	<b>•</b> 3	Pass	3♥	Pass	<b>4</b> ♥
Contract: 4♥ N	♣ A1085	<b>♣</b> 943	AP			
Board: 393 Dealer: S	North: ♠ AJ97	South: ♠ Q10	West	North	East	South 1NT
Vul: NS	<b>♥</b> J10975	▼ AK3	Pass	2♦	Pass	2♥
North HCP: 8 South HCP: 17	<b>♦</b> 5	<b>♦</b> KQ93	Pass	2♠	Pass	4♥
Contract: 4♥ S	<b>♣</b> Q106	<b>♣</b> K932	AP			
Board: 394	North:	Couth	West	North	East	South
Dealer: N	<b>♦</b> 98	South: ♠ KJ632		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> Q32	<b>♥</b> KJ97	Pass	2♦	Pass	2♠
North HCP: 15	<b>♦</b> QJ76	<b>♦</b> 93	Pass	2NT	AP	
South HCP: 8 Contract: 2N N	<b>♣</b> AKQJ	<b>♣</b> 82	1. Stay	man		
Board: 395	N. 4	G. d	Wast	Nouth	East	Court
Dealer: S	North:	South:	west	North	East	
Vul: None	<b>★</b> A1076	<b>♦</b> Q95	Dogg	24	Pass	1NT
North HCP: 9	<b>♥</b> AJ765 <b>♦</b> 65	<b>♥</b> KQ <b>♦</b> QJ874	Pass Pass	2 <b>♦</b>		3NT
South HCP: 17 Contract: 3N S	<b>♣</b> 109	<b>♦</b> AK3	AP	<b>∠<del>▼</del></b>	1 055	2111

Board: 391 Dealer: S Vul: NS HCP: 16	<ul><li>▶ J97</li><li>♥ K2</li><li>◆ AKQ5</li><li>◆ K542</li></ul>	The opponents are silent. You bid first.
Board: 392 Dealer: N Vul: Both HCP: 9	<ul><li>★ K873</li><li>★ KQJ54</li><li>★ 3</li><li>★ 943</li></ul>	The opponents are silent.  Partner bids first.
Board: 393 Dealer: S Vul: NS HCP: 17	<ul><li>♣ Q10</li><li>♥ AK3</li><li>◆ KQ93</li><li>♣ K932</li></ul>	The opponents are silent. You bid first.
Board: 394 Dealer: N Vul: Both HCP: 8	<ul><li>★ KJ632</li><li>★ KJ97</li><li>◆ 93</li><li>◆ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 395 Dealer: S Vul: None HCP: 17	<ul><li>♣ Q95</li><li>♥ KQ</li><li>◆ QJ874</li><li>♣ AK3</li></ul>	The opponents are silent. You bid first.

Board: 391 Dealer: S	North: ♠ KQ854	South: ♠ J97		North		1NT
Vul: NS North HCP: 9	<b>♥</b> QJ74	<b>♥</b> K2	Pass	2♣¹	Pass	
South HCP: 16	◆ 102 • 10	◆ AKQ5	Pass AP	2♠	Pass	4 <b>₽</b>
Contract: 4♠ N	<b>♣</b> J9	<b>♣</b> K542	1. Stay	man		
Board: 392	North:	South:	West	North	East	South
Dealer: N	AQ6	& K873		1NT		2•
Vul: Both	<b>♥</b> 876	<b>♥</b> KQJ54	Pass	2♥	Pass	2♠
North HCP: 15 South HCP: 9	<b>♦</b> AJ5	<b>•</b> 3	Pass	3♥	Pass	<b>4</b> ♥
Contract: 4♥ N	♣ A1085	<b>♣</b> 943	AP			
Board: 393 Dealer: S	North: ♠ AJ97	South: ♠ Q10	West	North	East	South 1NT
Vul: NS	<b>♥</b> J10975	▼ AK3	Pass	2♦	Pass	2♥
North HCP: 8 South HCP: 17	<b>♦</b> 5	<b>♦</b> KQ93	Pass	2♠	Pass	4♥
Contract: 4♥ S	<b>♣</b> Q106	<b>♣</b> K932	AP			
Board: 394	North:	Couth	West	North	East	South
Dealer: N	<b>♦</b> 98	South: ♠ KJ632		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> Q32	<b>♥</b> KJ97	Pass	2♦	Pass	2♠
North HCP: 15	<b>♦</b> QJ76	<b>♦</b> 93	Pass	2NT	AP	
South HCP: 8 Contract: 2N N	<b>♣</b> AKQJ	<b>♣</b> 82	1. Stay	man		
Board: 395	N. 4	G. d	Wast	Nouth	East	Court
Dealer: S	North:	South:	west	North	East	
Vul: None	<b>★</b> A1076	<b>♦</b> Q95	Dogg	24	Pass	1NT
North HCP: 9	<b>♥</b> AJ765 <b>♦</b> 65	<b>♥</b> KQ <b>♦</b> QJ874	Pass Pass	2 <b>♦</b>		3NT
South HCP: 17 Contract: 3N S	<b>♣</b> 109	<b>♦</b> AK3	AP	<b>∠<del>▼</del></b>	1 055	2111

Board: 396 Dealer: N Vul: EW HCP: 17	<ul><li> ♣ J2</li><li> ♥ KQ2</li><li> ♦ AKJ86</li><li> ♣ K87</li></ul>	The opponents are silent. You bid first.
Board: 397 Dealer: S Vul: Both HCP: 8	<ul><li>★ KJ842</li><li>▼ 10942</li><li>◆ A</li><li>♣ 732</li></ul>	The opponents are silent.  Partner bids first.
Board: 398 Dealer: N Vul: NS HCP: 16	<ul><li>★ K3</li><li>▼ J84</li><li>◆ AK85</li><li>◆ AJ82</li></ul>	The opponents are silent. You bid first.
Board: 399 Dealer: S Vul: Both HCP: 9	<ul><li>AKQ84</li><li>▼ 10765</li><li>◆ 4</li><li>♣ 985</li></ul>	The opponents are silent.  Partner bids first.
Board: 400 Dealer: N Vul: None HCP: 16	<ul><li>★ KJ</li><li>▼ Q86</li><li>◆ KJ843</li><li>◆ AQ7</li></ul>	The opponents are silent. You bid first.

Board: 396 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♣ J2  ♥ KQ2  ♠ AKJ86  ♣ K87	South:  ♠ K983  ♥ A10765  ♦ 93  ♣ J6	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 397 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ KJ842  ♥ 10942  ♠ A  ♣ 732	South:  ♠ A9  ♥ K86  ♠ KQJ8  ♠ KJ105	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 398 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3N N	North:  ♠ K3  ♥ J84  ♠ AK85  ♠ AJ82	South:  ♠ Q8762  ♥ K1093  ♠ 7  ♠ K43	West Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 399 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ AKQ84  ♥ 10765  ♦ 4  ♣ 985	South:	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 400 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3♥ N	North:  ♠ KJ  ♥ Q86  ♠ KJ843  ♣ AQ7	South:	West Pass Pass	North 1NT 2♥ 3♥		2♦

Board: 396 Dealer: N Vul: EW HCP: 8	<ul><li>★K983</li><li>▼A10765</li><li>◆93</li><li>◆J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 397 Dealer: S Vul: Both HCP: 17	<ul><li>▲ A9</li><li>♥ K86</li><li>◆ KQJ8</li><li>◆ KJ105</li></ul>	The opponents are silent. You bid first.
Board: 398 Dealer: N Vul: NS HCP: 8	<ul><li>♠ Q8762</li><li>♥ K1093</li><li>♦ 7</li><li>♠ K43</li></ul>	The opponents are silent.  Partner bids first.
Board: 399 Dealer: S Vul: Both HCP: 16	<ul><li>★ 32</li><li>★ AKJ</li><li>★ K98</li><li>★ KQ1072</li></ul>	The opponents are silent. You bid first.
Board: 400 Dealer: N Vul: None HCP: 8	<ul><li>10732</li><li>✓ AJ754</li><li>✓ 9</li><li>✓ K86</li></ul>	The opponents are silent.  Partner bids first.

Board: 396 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♣ J2  ♥ KQ2  ♠ AKJ86  ♣ K87	South:  ♠ K983  ♥ A10765  ♦ 93  ♣ J6	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 397 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ KJ842  ♥ 10942  ♠ A  ♣ 732	South:  ♠ A9  ♥ K86  ♠ KQJ8  ♠ KJ105	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 398 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3N N	North:  ♠ K3  ♥ J84  ♠ AK85  ♠ AJ82	South:  ♠ Q8762  ♥ K1093  ♠ 7  ♠ K43	West Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 399 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ AKQ84  ♥ 10765  ♦ 4  ♣ 985	South:	West Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 400 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3♥ N	North:  ♠ KJ  ♥ Q86  ♠ KJ843  ♣ AQ7	South:	West Pass Pass	North 1NT 2♥ 3♥		2♦

Board: 401 Dealer: S Vul: EW HCP: 8	<ul><li>★ K10754</li><li>▼ AJ85</li><li>◆ 92</li><li>♣ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 402 Dealer: N Vul: None HCP: 15	<ul><li>★ KQ6</li><li>▼ 842</li><li>★ K93</li><li>◆ AK93</li></ul>	The opponents are silent. You bid first.
Board: 403 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q653</li><li>♥ QJ542</li><li>♦ 4</li><li>♣ K94</li></ul>	The opponents are silent.  Partner bids first.
Board: 404 Dealer: N Vul: EW HCP: 15	<ul><li>♠ 65</li><li>♥ A92</li><li>♠ AK54</li><li>♠ A1098</li></ul>	The opponents are silent. You bid first.
Board: 405 Dealer: S Vul: NS HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 401 Dealer: S Vul: EW	North: ♠ K10754	South: ♠ J63	West Pass	North 2♣¹	East Pass	1NT
North HCP: 8	<b>♥</b> AJ85	<b>♥</b> K2	Pass	2 <b>★</b> 2 <b>★</b>	Pass	
South HCP: 15	• 92 • 76	◆ AQ63	Pass		AP	37
Contract: 4♠ N	<b>♣</b> 76	<b>♣</b> KQ95	1. Stay		7 11	
Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	<b>★</b> 107432		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> 842	<b>♥</b> A975	Pass	2•	Pass	2♠
South HCP: 8	<b>♦</b> K93	◆ A864	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> AK93	♣—	1. Stay	man		
Board: 403 Dealer: S	North: ♠ Q653	South: ♠ KJ8	West	North	East	South 1NT
Vul: NS North HCP: 8	<b>♥</b> QJ542	▼ AK3	Pass	<b>2</b>	Pass	2♥
South HCP: 16	<b>♦</b> 4	<b>♦</b> QJ5	Pass	2♠	Pass	3♥
Contract: 3♥ S	<b>♣</b> K94	<b>♣</b> Q852	AP			
Board: 404	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> 65	<b>♠</b> Q1098		1NT	Pass	<b>2</b> ♦
North HCP: 15	<b>♥</b> A92	<b>♥</b> QJ876	Pass	2♥	Pass	2♠
South HCP: 8 Contract: 3♥ N	◆ AK54 ◆ A1098	• QJ • 76	Pass	3♥	AP	
Board: 405 Dealer: S	North:	South:	West	North	East	South
Vul: NS	<b>♠</b> J952 <b>♥</b> KQ864	♠ KQ6 ♥ AJ				1NT
North HCP: 9	• KQ804 • K	◆ J1098	Pass	<b>2</b>	Pass	2♥
South HCP: 17 Contract: 2♠ N	<b>♣</b> 1042	<b>♣</b> KQJ9	Pass	2♠	AP	

Board: 401 Dealer: S Vul: EW HCP: 15	<ul><li>♣ J63</li><li>♥ K2</li><li>♦ AQ63</li><li>♣ KQ95</li></ul>	The opponents are silent.  You bid first.
Board: 402 Dealer: N Vul: None HCP: 8	<ul><li>107432</li><li>★ A975</li><li>★ A864</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 403 Dealer: S Vul: NS HCP: 16	<ul><li>★ KJ8</li><li>★ AK3</li><li>◆ QJ5</li><li>★ Q852</li></ul>	The opponents are silent.  You bid first.
Board: 404 Dealer: N Vul: EW HCP: 8	<ul><li>♣ Q1098</li><li>♥ QJ876</li><li>◆ QJ</li><li>♣ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 405 Dealer: S Vul: NS HCP: 17	<ul><li>★ KQ6</li><li>★ AJ</li><li>◆ J1098</li><li>★ KQJ9</li></ul>	The opponents are silent. You bid first.

Board: 401 Dealer: S Vul: EW	North: ♠ K10754	South: ♠ J63	West Pass	North 2♣¹	East Pass	1NT
North HCP: 8	<b>♥</b> AJ85	<b>♥</b> K2	Pass	2 <b>★</b> 2 <b>★</b>	Pass	
South HCP: 15	• 92 • 76	◆ AQ63	Pass		AP	37
Contract: 4♠ N	<b>♣</b> 76	<b>♣</b> KQ95	1. Stay		7 11	
Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	<b>★</b> 107432		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> 842	<b>♥</b> A975	Pass	2•	Pass	2♠
South HCP: 8	<b>♦</b> K93	◆ A864	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> AK93	♣—	1. Stay	man		
Board: 403 Dealer: S	North: ♠ Q653	South: ♠ KJ8	West	North	East	South 1NT
Vul: NS North HCP: 8	<b>♥</b> QJ542	▼ AK3	Pass	<b>2</b>	Pass	2♥
South HCP: 16	<b>♦</b> 4	<b>♦</b> QJ5	Pass	2♠	Pass	3♥
Contract: 3♥ S	<b>♣</b> K94	<b>♣</b> Q852	AP			
Board: 404	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> 65	<b>♠</b> Q1098		1NT	Pass	<b>2</b> ♦
North HCP: 15	<b>♥</b> A92	<b>♥</b> QJ876	Pass	2♥	Pass	2♠
South HCP: 8 Contract: 3♥ N	◆ AK54 ◆ A1098	• QJ • 76	Pass	3♥	AP	
Board: 405 Dealer: S	North:	South:	West	North	East	South
Vul: NS	<b>♠</b> J952 <b>♥</b> KQ864	♠ KQ6 ♥ AJ				1NT
North HCP: 9	• KQ804 • K	◆ J1098	Pass	<b>2</b>	Pass	2♥
South HCP: 17 Contract: 2♠ N	<b>♣</b> 1042	<b>♣</b> KQJ9	Pass	2♠	AP	

Board: 406 Dealer: N Vul: EW HCP: 17	<b>♣</b> KJ <b>♥</b> A96 <b>♦</b> AK64 <b>♣</b> Q1082	The opponents are silent. You bid first.
Board: 407 Dealer: S Vul: None HCP: 8	<ul><li>♣ QJ983</li><li>♥ J1065</li><li>♦ J</li><li>♣ K98</li></ul>	The opponents are silent.  Partner bids first.
Board: 408 Dealer: N Vul: EW HCP: 16	<ul><li>42</li><li>✓ 542</li><li>→ AQJ8</li><li>→ AKQ5</li></ul>	The opponents are silent. You bid first.
Board: 409 Dealer: S Vul: Both HCP: 8	<ul><li>♣ Q953</li><li>♥ AQ1097</li><li>♦ 42</li><li>♣ 95</li></ul>	The opponents are silent.  Partner bids first.
Board: 410 Dealer: N Vul: None HCP: 15	♣ Q5 ♥ KJ4 ♦ K74 ♣ AQ1074	The opponents are silent. You bid first.

Board: 406 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ K.J  ♥ A96  ♠ AK64  ♣ Q1082	South:  ♠ Q9732  ♥ QJ42  ♦ Q  ♣ J64	West Pass Pass 1. Stay	North 1NT 2• 3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 407 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♠ N	North:  ♠ QJ983  ♥ J1065  ♦ J  ♣ K98	South:  ♠ A64  ♥ K73  ♠ AK87  ♣ J53	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man		1NT 2 <b>♦</b>
Board: 408 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4 N	North:	South:  ♠ K1086  ♥ KJ763  ♦ 10  ♣ J73	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♠</b>
Board: 409 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3♥ S	North:  ♠ Q953  ♥ AQ1097  ♦ 42  ♣ 95	South:  ♠ AJ2  ♥ K53  ♦ J96  ♠ AK82	West Pass Pass AP	North 2		1NT 2♥
Board: 410 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♥ N	North:  ♠ Q5  ♥ KJ4  ♠ K74  ♣ AQ1074	South:	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♠</b>

Board: 406 Dealer: N Vul: EW HCP: 8	<ul><li>♣ Q9732</li><li>♥ QJ42</li><li>◆ Q</li><li>♣ J64</li></ul>	The opponents are silent.  Partner bids first.
Board: 407 Dealer: S Vul: None HCP: 15	<ul><li>★ A64</li><li>▼ K73</li><li>◆ AK87</li><li>★ J53</li></ul>	The opponents are silent. You bid first.
Board: 408 Dealer: N Vul: EW HCP: 8	<ul><li>★ K1086</li><li>▼ KJ763</li><li>◆ 10</li><li>◆ J73</li></ul>	The opponents are silent.  Partner bids first.
Board: 409 Dealer: S Vul: Both HCP: 16	<ul><li>AJ2</li><li>K53</li><li>J96</li><li>AK82</li></ul>	The opponents are silent. You bid first.
Board: 410 Dealer: N Vul: None HCP: 9	<ul><li>▶ J863</li><li>♥ AQ1093</li><li>◆ Q</li><li>♣ 852</li></ul>	The opponents are silent.  Partner bids first.

Board: 406 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ K.J  ♥ A96  ♠ AK64  ♣ Q1082	South:  ♠ Q9732  ♥ QJ42  ♦ Q  ♣ J64	West Pass Pass 1. Stay	North 1NT 2• 3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 407 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♠ N	North:  ♠ QJ983  ♥ J1065  ♦ J  ♣ K98	South:  ♠ A64  ♥ K73  ♠ AK87  ♣ J53	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man		1NT 2 <b>♦</b>
Board: 408 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4 N	North:	South:  ♠ K1086  ♥ KJ763  ♦ 10  ♣ J73	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♠</b>
Board: 409 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3♥ S	North:  ♠ Q953  ♥ AQ1097  ♦ 42  ♣ 95	South:  ♠ AJ2  ♥ K53  ♦ J96  ♠ AK82	West Pass Pass AP	North 2		1NT 2♥
Board: 410 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♥ N	North:  ♠ Q5  ♥ KJ4  ♠ K74  ♣ AQ1074	South:	West Pass Pass AP	North 1NT 2♥ 3♥	East Pass Pass Pass	2 <b>♦</b> 2 <b>♠</b>

Board: 411 Dealer: S Vul: NS HCP: 9	<ul><li>▲ J1097</li><li>♥ K6543</li><li>◆ 4</li><li>♣ KQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 412 Dealer: N Vul: Both HCP: 15	<ul><li>★ 53</li><li>★ AK3</li><li>★ AK1096</li><li>★ J95</li></ul>	The opponents are silent. You bid first.
Board: 413 Dealer: S Vul: None HCP: 9	<ul><li>♣ Q974</li><li>♥ AK943</li><li>◆ 8</li><li>♣ 832</li></ul>	The opponents are silent.  Partner bids first.
Board: 414 Dealer: N Vul: NS HCP: 15	<ul><li>AQ5</li><li>✓ AQ4</li><li>✓ K7653</li><li>✓ 63</li></ul>	The opponents are silent. You bid first.
Board: 415 Dealer: S Vul: EW HCP: 9	<ul><li>♠ Q9872</li><li>♥ AK65</li><li>♦ 54</li><li>♠ 93</li></ul>	The opponents are silent.  Partner bids first.

Board: 411 Dealer: S Vul: NS	North: ♠ J1097  ▼ K6543	South: ♠ K63 ♥ Q82	West Pass	North 2		South 1NT 2
North HCP: 9	<b>♦</b> 4	◆ AK106	Pass	2 <b>♦</b>	Pass	
South HCP: 16 Contract: 4♥ S	♣ KQ2	♣ A95	Pass	4♥	AP	
Board: 412 Dealer: N	North:	South:	West	North		
Vul: Both	<b>★</b> 53	<b>♦</b> J1096	-	1NT	Pass	
North HCP: 15	<b>♥</b> AK3 <b>♦</b> AK1096	♥ Q10752 ♦ J5	Pass	2 <b>Y</b>	Pass	
South HCP: 8 Contract: 4♥ N	<b>♣</b> J95	♣ A10	Pass AP	3♥	Pass	4▼
Board: 413 Dealer: S Vul: None	North: ♠ Q974  ✔ AK943	South: ♠ A102 ♥ 87		North		1NT
North HCP: 9 South HCP: 15 Contract: 2♠ N	♦ 8 ♣ 832	◆ AJ1065 ◆ KQJ	Pass Pass	2 <b>♦</b> 2 <b>♠</b>	Pass AP	2♥
Board: 414 Dealer: N Vul: NS	North: ♠ AQ5	South: ♠ 9864	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> AQ4 <b>♦</b> K7653	♥ KJ1065 ♦ 8	Pass	2♥	Pass	2♠
South HCP: 8 Contract: 3♥ N	<b>♣</b> 63	♣ A52	Pass	3♥	AP	
Board: 415 Dealer: S	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	<b>♦</b> Q9872	<b>♠</b> AJ10	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	<ul><li>✓ AK65</li><li>◆ 54</li></ul>	♥ Q102 ♦ AJ108	Pass	2 <b>♣</b>	Pass	
South HCP: 17	♥ 3 <del>4</del> <b>♠</b> 93	◆ AJ108 ◆ AJ10	AP			
Contract: 4♠ N			1. Stay	man		

Board: 411 Dealer: S Vul: NS HCP: 16	<ul><li>★ K63</li><li>♥ Q82</li><li>◆ AK106</li><li>◆ A95</li></ul>	The opponents are silent. You bid first.
Board: 412 Dealer: N Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 413 Dealer: S Vul: None HCP: 15	<ul><li>★ A102</li><li>▼ 87</li><li>◆ AJ1065</li><li>◆ KQJ</li></ul>	The opponents are silent. You bid first.
Board: 414 Dealer: N Vul: NS HCP: 8	<ul><li>◆ 9864</li><li>♥ KJ1065</li><li>◆ 8</li><li>◆ A52</li></ul>	The opponents are silent.  Partner bids first.
Board: 415 Dealer: S Vul: EW HCP: 17	<ul><li>▲ AJ10</li><li>♥ Q102</li><li>◆ AJ108</li><li>▲ AJ10</li></ul>	The opponents are silent. You bid first.

Board: 411 Dealer: S Vul: NS	North: ♠ J1097  ▼ K6543	South: ♠ K63 ♥ Q82	West Pass	North 2		South 1NT 2
North HCP: 9	<b>♦</b> 4	◆ AK106	Pass	2 <b>♦</b>	Pass	
South HCP: 16 Contract: 4♥ S	♣ KQ2	♣ A95	Pass	4♥	AP	
Board: 412 Dealer: N	North:	South:	West	North		
Vul: Both	<b>★</b> 53	<b>♦</b> J1096	-	1NT	Pass	
North HCP: 15	<b>♥</b> AK3 <b>♦</b> AK1096	♥ Q10752 ♦ J5	Pass	2 <b>Y</b>	Pass	
South HCP: 8 Contract: 4♥ N	<b>♣</b> J95	♣ A10	Pass AP	3♥	Pass	4▼
Board: 413 Dealer: S Vul: None	North: ♠ Q974  ✔ AK943	South: ♠ A102 ♥ 87		North		1NT
North HCP: 9 South HCP: 15 Contract: 2♠ N	♦ 8 ♣ 832	◆ AJ1065 ◆ KQJ	Pass Pass	2 <b>♦</b> 2 <b>♠</b>	Pass AP	2♥
Board: 414 Dealer: N Vul: NS	North: ♠ AQ5	South: ♠ 9864	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> AQ4 <b>♦</b> K7653	♥ KJ1065 ♦ 8	Pass	2♥	Pass	2♠
South HCP: 8 Contract: 3♥ N	<b>♣</b> 63	♣ A52	Pass	3♥	AP	
Board: 415 Dealer: S	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	<b>♦</b> Q9872	<b>♠</b> AJ10	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9	<ul><li>✓ AK65</li><li>◆ 54</li></ul>	♥ Q102 ♦ AJ108	Pass	2 <b>♣</b>	Pass	
South HCP: 17	♥ 3 <del>4</del> <b>♠</b> 93	◆ AJ108 ◆ AJ10	AP			
Contract: 4♠ N			1. Stay	man		

Board: 416 Dealer: N Vul: NS HCP: 16	<ul><li>▲ AJ5</li><li>▼ 72</li><li>◆ AKJ95</li><li>▲ K96</li></ul>	The opponents are silent. You bid first.
Board: 417 Dealer: S Vul: EW HCP: 8	<ul><li>▲ A964</li><li>♥ KJ1092</li><li>◆ 1083</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 418 Dealer: N Vul: Both HCP: 16	<ul><li>♠ AK7</li><li>♥ A7</li><li>♦ KQ85</li><li>♠ 10942</li></ul>	The opponents are silent. You bid first.
Board: 419 Dealer: S Vul: NS HCP: 8	<ul><li>◆ Q9432</li><li>◆ K865</li><li>◆ K10</li><li>◆ 102</li></ul>	The opponents are silent.  Partner bids first.
Board: 420 Dealer: N Vul: EW HCP: 16	<ul><li>♠ A7</li><li>♥ A104</li><li>♠ AK73</li><li>♠ J854</li></ul>	The opponents are silent. You bid first.

Board: 416 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ AJ5  ♥ 72  ♠ AKJ95  ♣ K96	South:  ♠ K8763  ♥ QJ85  • Q7  ♣ J5	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 417 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ♠ A964  ♥ KJ1092  • 1083  ♣ 7	South:  ♠ K102  ♥ A3  ♠ K72  ♣ KQJ86	West Pass Pass	North 2♦ 2♠	East Pass AP	1NT
Board: 418 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 44 S	North:  ♠ AK7  ♥ A7  ♦ KQ85  ♣ 10942	South:  ♠ Q10932  ♥ 10943  ♠ A96  ♠ K	West Pass Pass 1. Stay	North 1NT 2♦ 4♣ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 419 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 44 N	North:  ♠ Q9432  ♥ K865  ♠ K10  ♣ 102	South:  ♠ A108  ♥ Q74  ♠ AQ97  ♣ K75	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 420 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4♥ N	North:  ♠ A7  ♥ A104  ♠ AK73  ♣ J854	South:  ♠ K1042  ♥ KQ872  ♦ 1092  ♣ 9	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦

Board: 416 Dealer: N Vul: NS HCP: 9	<ul><li>★ K8763</li><li>♥ QJ85</li><li>◆ Q7</li><li>♣ J5</li></ul>	The opponents are silent.  Partner bids first.
Board: 417 Dealer: S Vul: EW HCP: 16	<ul><li>★ K102</li><li>★ A3</li><li>★ K72</li><li>★ KQJ86</li></ul>	The opponents are silent. You bid first.
Board: 418 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q10932</li><li>♥ 10943</li><li>♦ A96</li><li>♣ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 419 Dealer: S Vul: NS HCP: 15	<ul><li>A108</li><li>♥ Q74</li><li>AQ97</li><li>K75</li></ul>	The opponents are silent. You bid first.
Board: 420 Dealer: N Vul: EW HCP: 8	<ul><li>★ K1042</li><li>★ KQ872</li><li>★ 1092</li><li>★ 9</li></ul>	The opponents are silent.  Partner bids first.

Board: 416 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ AJ5  ♥ 72  ♠ AKJ95  ♣ K96	South:  ♠ K8763  ♥ QJ85  • Q7  ♣ J5	West Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 417 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2♠ N	North:  ♠ A964  ♥ KJ1092  • 1083  ♣ 7	South:  ♠ K102  ♥ A3  ♠ K72  ♣ KQJ86	West Pass Pass	North 2♦ 2♠	East Pass AP	1NT
Board: 418 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 44 S	North:  ♠ AK7  ♥ A7  ♦ KQ85  ♣ 10942	South:  ♠ Q10932  ♥ 10943  ♠ A96  ♠ K	West Pass Pass 1. Stay	North 1NT 2♦ 4♣ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 419 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 44 N	North:  ♠ Q9432  ♥ K865  ♠ K10  ♣ 102	South:  ♠ A108  ♥ Q74  ♠ AQ97  ♣ K75	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2♦
Board: 420 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4♥ N	North:  ♠ A7  ♥ A104  ♠ AK73  ♣ J854	South:  ♠ K1042  ♥ KQ872  ♦ 1092  ♣ 9	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦

Board: 421 Dealer: S	♦ 9873 ♥ KJ654	The opponents are silent.
Vul: Both	<b>↑ K3</b> 03+	Partner bids first.
HCP: 8	♣ A1064	Partiler blus first.
Board: 422	<b>♦</b> J73	
Dealer: N	♥ A93	The opponents are silent.
Vul: None	◆ AQ32	You bid first.
HCP: 15	<b>♣</b> A104	
Board: 423	<b>♦</b> A654	
Dealer: S	<b>♥</b> KJ964	The opponents are silent.
Vul: EW	♦ J	Partner bids first.
HCP: 9	<b>♣</b> 1063	
Board: 424	<b>♦</b> K74	The
Dealer: N	<b>▼</b> A7	The opponents are silent.
Vul: Both HCP: 16	<ul><li>◆ AJ82</li><li>◆ A743</li></ul>	You bid first.
HCP: 10	₹ A/43	
Board: 425	<b>▲</b> J654	The empenents are silent
Dealer: S	♥ J9873	The opponents are silent.
Vul: None HCP: 9	♦ AK86	Partner bids first.
ПСГ. У	▼—	

Board: 421 Dealer: S Vul: Both North HCP: 8	North: <b>♦</b> 9873 <b>∀</b> KJ654	South:  ♠ Q42  ♥ A103  ♠ AK106	West Pass Pass	North 2	East Pass Pass	1NT 2♥
South HCP: 15 Contract: 4♥ S	♣ A1064	♣ Q52	Pass		AP	<b>3</b> •
Board: 422 Dealer: N	North: <b>♠</b> J73	South: <b>★</b> K6542	West	North 1NT	East Pass	
Vul: None North HCP: 15	<b>♥</b> A93	<b>♥</b> Q1062	Pass	<b>2</b>	Pass	2♠
South HCP: 8	♦ AQ32	<b>♦</b> 8	Pass	4♠	AP	
Contract: 4♠ S	♣ A104	<b>♣</b> K85	1. Stay	man		
Board: 423 Dealer: S Vul: EW	North: <b>♠</b> A654	South: ♠ J9	West	North		1NT
North HCP: 9	<b>♥</b> KJ964	▼ A72	Pass		Pass	
South HCP: 16 Contract: 4♥ S	◆ J ◆ 1063	◆ AK82 ◆ KJ42	Pass AP	2♠	Pass	4♥
Board: 424 Dealer: N	North: ♠ K74	South: ♠ AQ105	West	North 1NT	East Pass	
Vul: Both North HCP: 16	♥ A7 • AJ82	♥ Q9543 ♦ 65	Pass	2 <b>♥</b>	Pass	
South HCP: 9 Contract: 2♠ S	◆ A743	<b>♦</b> J5	AP			
Board: 425 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♠</b> J654 <b>♥</b> J9873	<b>♠</b> K87 <b>♥</b> A10	Pass	2•	Pass	1NT 2♥
North HCP: 9	◆ AK86	◆ QJ4	Pass	<b>3</b> ♦		3NT
South HCP: 17 Contract: 3N S	<b>♣</b> —	♣ AK752	AP	<i>5</i> •	1 400	J1 1 1

Board: 421 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q42</li><li>♥ A103</li><li>◆ AK106</li><li>♣ Q52</li></ul>	The opponents are silent. You bid first.
Board: 422 Dealer: N Vul: None HCP: 8	<ul><li>★ K6542</li><li>♥ Q1062</li><li>◆ 8</li><li>◆ K85</li></ul>	The opponents are silent.  Partner bids first.
Board: 423 Dealer: S Vul: EW HCP: 16	<ul><li>▶ J9</li><li>▶ A72</li><li>◆ AK82</li><li>◆ KJ42</li></ul>	The opponents are silent. You bid first.
Board: 424 Dealer: N Vul: Both HCP: 9	<ul><li>AQ105</li><li>♥ Q9543</li><li>65</li><li>J5</li></ul>	The opponents are silent.  Partner bids first.
Board: 425 Dealer: S Vul: None HCP: 17	<ul><li>★ K87</li><li>★ A10</li><li>◆ QJ4</li><li>★ AK752</li></ul>	The opponents are silent. You bid first.

Board: 421 Dealer: S Vul: Both North HCP: 8	North: <b>♦</b> 9873 <b>∀</b> KJ654	South:  ♠ Q42  ♥ A103  ♠ AK106	West Pass Pass	North 2	East Pass Pass	1NT 2♥
South HCP: 15 Contract: 4♥ S	♣ A1064	♣ Q52	Pass		AP	<b>3</b> •
Board: 422 Dealer: N	North: <b>♠</b> J73	South: <b>★</b> K6542	West	North 1NT	East Pass	
Vul: None North HCP: 15	<b>♥</b> A93	<b>♥</b> Q1062	Pass	<b>2</b>	Pass	2♠
South HCP: 8	♦ AQ32	<b>♦</b> 8	Pass	4♠	AP	
Contract: 4♠ S	♣ A104	<b>♣</b> K85	1. Stay	man		
Board: 423 Dealer: S Vul: EW	North: <b>♠</b> A654	South: ♠ J9	West	North		1NT
North HCP: 9	<b>♥</b> KJ964	▼ A72	Pass		Pass	
South HCP: 16 Contract: 4♥ S	◆ J ◆ 1063	◆ AK82 ◆ KJ42	Pass AP	2♠	Pass	4♥
Board: 424 Dealer: N	North: ♠ K74	South: ♠ AQ105	West	North 1NT	East Pass	
Vul: Both North HCP: 16	♥ A7 • AJ82	♥ Q9543 ♦ 65	Pass	2 <b>♥</b>	Pass	
South HCP: 9 Contract: 2♠ S	◆ A743	<b>♦</b> J5	AP			
Board: 425 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♠</b> J654 <b>♥</b> J9873	<b>♠</b> K87 <b>♥</b> A10	Pass	2•	Pass	1NT 2♥
North HCP: 9	◆ AK86	◆ QJ4	Pass	<b>3</b> ♦		3NT
South HCP: 17 Contract: 3N S	<b>♣</b> —	♣ AK752	AP	<i>5</i> •	1 400	J1 1 1

Board: 426 Dealer: N Vul: NS HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 427 Dealer: S Vul: None HCP: 9	<ul><li>★ A10765</li><li>♥ J1075</li><li>♦ —</li><li>★ A953</li></ul>	The opponents are silent.  Partner bids first.
Board: 428 Dealer: N Vul: NS HCP: 16	<ul><li>AQ10</li><li>K3</li><li>AK1074</li><li>₹752</li></ul>	The opponents are silent. You bid first.
Board: 429 Dealer: S Vul: EW HCP: 8	<ul><li>★ AK853</li><li>♥ J762</li><li>♦ 5</li><li>★ 642</li></ul>	The opponents are silent.  Partner bids first.
Board: 430 Dealer: N Vul: None HCP: 15	<ul><li>◆ 97</li><li>♥ Q54</li><li>◆ AK107</li><li>◆ AQ106</li></ul>	The opponents are silent. You bid first.

Board: 426 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♣ J84  ♥ A6  ♠ KQ542  ♣ AQ9	South:  ♠ AQ965  ♥ QJ98  ♦ 107  ♣ 54	West Pass Pass 1. Stay	4♠	East Pass Pass AP	2 <b>♣</b> ¹
Board: 427 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4♠ N	North:  ♠ A10765  ♥ J1075  ←—  ♠ A953	South:  ♠ KQJ  ♥ A6  ♠ AK954  ♣ 642		North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆
Board: 428 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ AQ10  ♥ K3  ♠ AK1074  ♣ 752	South:  ♠ KJ543  ▼ 10854  ◆ 2  ♣ AJ6	West Pass Pass 1. Stay	4♠	East Pass Pass AP	2 <b>♣</b> ¹
Board: 429 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3N S	North:  ♠ AK853  ♥ J762  ♦ 5  ♠ 642	South:  ◆ 92  ▼ A104  ◆ AQJ92  ♣ KQ7	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 430 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:	South:  ♠ Q5432  ♥ K863  ♦ 84  ♠ K2	West Pass Pass 1. Stay	North 1NT 2  2NT man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 426 Dealer: N Vul: NS HCP: 9	<ul><li>AQ965</li><li>♥ QJ98</li><li>107</li><li>54</li></ul>	The opponents are silent.  Partner bids first.
Board: 427 Dealer: S Vul: None HCP: 17	<ul><li>★ KQJ</li><li>★ A6</li><li>◆ AK954</li><li>◆ 642</li></ul>	The opponents are silent. You bid first.
Board: 428 Dealer: N Vul: NS HCP: 9	<ul><li>★ KJ543</li><li>▼ 10854</li><li>◆ 2</li><li>◆ AJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 429 Dealer: S Vul: EW HCP: 16	<ul><li>◆ 92</li><li>▼ A104</li><li>◆ AQJ92</li><li>◆ KQ7</li></ul>	The opponents are silent. You bid first.
Board: 430 Dealer: N Vul: None HCP: 8	◆ Q5432 ▼ K863 ◆ 84 ◆ K2	The opponents are silent.  Partner bids first.

Board: 426 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♣ J84  ♥ A6  ♠ KQ542  ♣ AQ9	South:  ♠ AQ965  ♥ QJ98  ♦ 107  ♣ 54	West Pass Pass 1. Stay	4♠	East Pass Pass AP	2 <b>♣</b> ¹
Board: 427 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 4♠ N	North:  ♠ A10765  ♥ J1075  ←—  ♠ A953	South:  ♠ KQJ  ♥ A6  ♠ AK954  ♣ 642		North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆
Board: 428 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ AQ10  ♥ K3  ♠ AK1074  ♣ 752	South:  ♠ KJ543  ▼ 10854  ◆ 2  ♣ AJ6	West Pass Pass 1. Stay	4♠	East Pass Pass AP	2 <b>♣</b> ¹
Board: 429 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3N S	North:  ♠ AK853  ♥ J762  ♦ 5  ♠ 642	South:  ◆ 92  ▼ A104  ◆ AQJ92  ♣ KQ7	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	Pass	1NT
Board: 430 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:	South:  ♠ Q5432  ♥ K863  ♦ 84  ♠ K2	West Pass Pass 1. Stay	North 1NT 2  2NT man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 431 Dealer: S Vul: EW HCP: 8	<ul><li>▲ AJ763</li><li>♥ J1063</li><li>◆ 3</li><li>♣ Q72</li></ul>	The opponents are silent.  Partner bids first.
Board: 432 Dealer: N Vul: Both HCP: 17	<ul><li>▲ AJ8</li><li>♥ A43</li><li>♦ K105</li><li>♣ KQ83</li></ul>	The opponents are silent. You bid first.

Board: 431 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4♠ N	North:  ♠ AJ763  ♥ J1063  ♠ 3  ♠ Q72	South:  ♠ KQ8  ♥ 74  ♠ AQ107  ♣ A654	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆
Board: 432 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 4♥ N	North:  ♠ AJ8  ♥ A43  ♠ K105  ♠ KQ83	South:  ♠ Q1094  ♥ KJ1097  ♠ Q93  ♠ 9	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦

#### Smolen Shape w/Invitational values

Board: 431 **★** KQ8

Dealer: S ♥ 74

The opponents are silent.

Board: 431 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4♠ N	North:  ♠ AJ763  ♥ J1063  ♠ 3  ♠ Q72	South:  ♠ KQ8  ♥ 74  ♠ AQ107  ♣ A654	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2◆
Board: 432 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 4♥ N	North:  ♠ AJ8  ♥ A43  ♠ K105  ♠ KQ83	South:  ♠ Q1094  ♥ KJ1097  ♠ Q93  ♠ 9	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦