Board: 1 Dealer: S Vul: None HCP: 10	▲ AJ73✓ 2◆ 843▲ AJ983	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 13	★ A10864♥ Q98★ A2★ K105	East Bids 1NT if possible. You bid first.
Board: 3 Dealer: S Vul: EW HCP: 10	★ K6♥ Q972◆ J2◆ KJ832	West Bids 1NT if possible. East Bids 2♥ if possible. Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 12	★ K97▼ 872◆ KQJ7◆ QJ4	East Bids 1NT if possible. You bid first.
Board: 5 Dealer: S Vul: NS HCP: 3	♣ QJ8752♥ 84◆ 953♣ 75	West Bids 1NT if possible. East Doubles Pass if possible. West Bids 3♦ if possible. Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3 VX	North: ♠ AJ73 ♥ 2 ♠ 843 ♣ AJ983	South: ♠ 52 ♥ AJ10 ♠ AQJ52 ♣ 1076		North X Pass	East 2 Pass	1 ♦ 2NT
Board: 2 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E	North: ♠ A10864 ♥ Q98 ♠ A2 ♠ K105	South: ♣ J72 ♥ J642 ♦ K653 ♣ 94	West	North 1♠	East 1NT	
Board: 3 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 3 S	North: ♠ K6 ♥ Q972 ♦ J2 ♣ KJ832	South: ♣ J75 ♥ J3 ♠ AQ8763 ♣ A10	West 1NT AP	North X	East 2♥	South 1 → 3 →
Board: 4 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K97 ♥ 872 ♠ KQJ7 ♣ QJ4	South: ♠ Q62 ♥ AQ963 ♦ 103 ♠ 965	West	North 1◆	East 1NT	
Board: 5 Dealer: S Vul: NS North HCP: 3 South HCP: 14 Contract: 3 \(\) W	North: ♠ QJ8752 ♥ 84 ♦ 953 ♣ 75	South:	West 1NT Pass 3	North Pass Pass AP	East Pass X	South 1♥ 2♥ Pass

Board: 1 Dealer: S Vul: None HCP: 12	★ 52▼ AJ10◆ AQJ52★ 1076	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. You bid first.
Board: 2 Dealer: N Vul: NS HCP: 5	▶ J72♥ J642♦ K653▶ 94	East Bids 1NT if possible. Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 12	♣ J75♥ J3♦ AQ8763♣ A10	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.
Board: 4 Dealer: N Vul: Both HCP: 8	♣ Q62♥ AQ963♦ 103♣ 965	East Bids 1NT if possible. Partner bids first.
Board: 5 Dealer: S Vul: NS HCP: 14	♣9♥ KQJ652♦ K8♣ AJ96	West Bids 1NT if possible. East Doubles Pass if possible. West Bids 3♦ if possible. You bid first.

Board: 1 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3 VX	North: ♠ AJ73 ♥ 2 ♠ 843 ♣ AJ983	South: ♠ 52 ♥ AJ10 ♠ AQJ52 ♣ 1076		North X Pass	East 2 Pass	1 ♦ 2NT
Board: 2 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E	North: ♠ A10864 ♥ Q98 ♠ A2 ♠ K105	South: ♣ J72 ♥ J642 ♦ K653 ♣ 94	West	North 1♠	East 1NT	
Board: 3 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 3 S	North: ♠ K6 ♥ Q972 ♦ J2 ♣ KJ832	South: ♣ J75 ♥ J3 ♠ AQ8763 ♣ A10	West 1NT AP	North X	East 2♥	South 1 → 3 →
Board: 4 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K97 ♥ 872 ♠ KQJ7 ♣ QJ4	South: ♠ Q62 ♥ AQ963 ♦ 103 ♠ 965	West	North 1◆	East 1NT	
Board: 5 Dealer: S Vul: NS North HCP: 3 South HCP: 14 Contract: 3 \(\) W	North: ♠ QJ8752 ♥ 84 ♦ 953 ♣ 75	South:	West 1NT Pass 3	North Pass Pass AP	East Pass X	South 1♥ 2♥ Pass

Board: 6 Dealer: N Vul: EW HCP: 14	A A✓ AQ1095✓ J63✓ QJ85	East Bids 1NT if possible. You bid first.
Board: 7 Dealer: S Vul: Both HCP: 11	★ A104▼ 53◆ J9◆ KQJ985	West Bids 1NT if possible. Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 12	★ K72✓ AQ7◆ 106◆ QJ987	East Bids 1NT if possible. You bid first.
Board: 9 Dealer: S Vul: EW HCP: 6	♣ J76♥ KQ1062◆ 53♣ 982	West Bids 1NT if possible. Partner bids first.
Board: 10 Dealer: N Vul: Both HCP: 12	AJ4♥ Q98◆ A10982◆ J5	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 6 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2 N	North: ♠ A ♥ AQ1095 ♦ J63 ♠ QJ85	South: ♠ KQJ104 ♥ 742 ♠ K8 ♣ 1094	West AP	North 1♥	East 1NT	
Board: 7 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3 S	North: ♠ A104 ♥ 53 ♠ J9 ♣ KQJ985	South: ♠ K876 ♥ A104 ♠ KQ8764 ♣ —	West 1NT Pass	North 2♣ 3◆	East Pass AP	1♦
Board: 8 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2 S	North: ♠ K72 ♥ AQ7 ♦ 106 ♠ QJ987	South: ♠ AQJ986 ♥ J532 ♠ 32 ♠ K	West AP	North 1♣	East 1NT	
Board: 9 Dealer: S Vul: EW North HCP: 6 South HCP: 14 Contract: 4 S	North: ◆ J76 ▼ KQ1062 ◆ 53 ◆ 982	South: ♠ AQ8532 ♥ 8 ♠ AK97 ♠ J4	West 1NT AP	North 2♠	East Pass	1♠
Board: 10 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2♥ E	North: ♠ AJ4 ♥ Q98 ♠ A10982 ♣ J5	South: ♠ KQ8753 ♥ J2 ♠ 63 ♣ 743	West 2	North 1 X	East 1NT 2♥	

Board: 6 Dealer: N Vul: EW HCP: 9	★ KQJ104 ♥ 742 ♦ K8 ♣ 1094	East Bids 1NT if possible. Partner bids first.
Board: 7 Dealer: S Vul: Both HCP: 12	★ K876 ♥ A104 ♦ KQ8764 ♣ —	West Bids 1NT if possible. You bid first.
Board: 8 Dealer: N Vul: None HCP: 11	♣ AQJ986♥ J532♦ 32♣ K	East Bids 1NT if possible. Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 14	AQ8532♥ 8AK97J4	West Bids 1NT if possible. You bid first.
Board: 10 Dealer: N Vul: Both HCP: 6	★ KQ8753 ♥ J2 ♦ 63 ♣ 743	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.

Board: 6 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2 N	North: ♠ A ♥ AQ1095 ♦ J63 ♠ QJ85	South: ♠ KQJ104 ♥ 742 ♠ K8 ♣ 1094	West AP	North 1♥	East 1NT	
Board: 7 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3 S	North: ♠ A104 ♥ 53 ♠ J9 ♣ KQJ985	South: ♠ K876 ♥ A104 ♠ KQ8764 ♣ —	West 1NT Pass	North 2♣ 3◆	East Pass AP	1♦
Board: 8 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 2 S	North: ♠ K72 ♥ AQ7 ♦ 106 ♠ QJ987	South: ♠ AQJ986 ♥ J532 ♠ 32 ♠ K	West AP	North 1♣	East 1NT	
Board: 9 Dealer: S Vul: EW North HCP: 6 South HCP: 14 Contract: 4 S	North: ◆ J76 ▼ KQ1062 ◆ 53 ◆ 982	South: ♠ AQ8532 ♥ 8 ♠ AK97 ♠ J4	West 1NT AP	North 2♠	East Pass	1♠
Board: 10 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2♥ E	North: ♠ AJ4 ♥ Q98 ♠ A10982 ♣ J5	South: ♠ KQ8753 ♥ J2 ♠ 63 ♣ 743	West 2	North 1 X	East 1NT 2♥	

Board: 11 Dealer: S Vul: None HCP: 6	★ KJ8742♥ Q1083♦ 9♣ 76	West Bids 1NT if possible. Partner bids first.
Board: 12 Dealer: N Vul: NS HCP: 13	★ KQ64▼ 107◆ Q7◆ AQ1063	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 13 Dealer: S Vul: Both HCP: 1	108546321084J106	West Bids 1NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 14	AK108✓ K95◆ 97◆ KJ74	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 15 Dealer: S Vul: NS HCP: 5	★ K976543▼ 5◆ Q982◆ 6	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.

Board: 11 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ KJ8742 ♥ Q1083 ♦ 9 ♣ 76	South: ♠ A953 ♥ 76 ♠ KJ3 ♣ A1054	West 1NT	North AP	East	South 1♣
Board: 12 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 3 • E	North: ♠ KQ64 ♥ 107 ♠ Q7 ♣ AQ1063	South: ♠ 10987 ♥ AQ95432 ♦ 5 ♠ 8	3 ♣¹		1NT 3♦ ²	South Pass AP diamonds
Board: 13 Dealer: S Vul: Both North HCP: 1 South HCP: 12 Contract: 3N W	North:	South: ♠ A62 ♥ AJ1085 ♠ 65 ♠ K84		North Pass	East 3NT	1♥
Board: 14 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2 E	North: ♠ AK108 ♥ K95 ♦ 97 ♠ KJ74	South: ♣ 75 ♥ QJ104 ♦ KJ1054 ♣ 95	West 2♥	North 1♣ Pass		South Pass AP
Board: 15 Dealer: S Vul: NS North HCP: 5 South HCP: 14 Contract: 2 W	North: ♠ K976543 ♥ 5 • Q982 ♣ 6	South: ♣ J2 ♥ AK94 ♦ J4 ♣ KQ873	West 1NT 2♥	North Pass AP	East 2	South 1♣ Pass

Board: 11 Dealer: S Vul: None HCP: 12	▲ A953▼ 76◆ KJ3◆ A1054	West Bids 1NT if possible. You bid first.
Board: 12 Dealer: N Vul: NS HCP: 6	10987✓ AQ9543258	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 13 Dealer: S Vul: Both HCP: 12	★ A62▼ AJ1085◆ 65★ K84	West Bids 1NT if possible. East Bids 3NT if possible. You bid first.
Board: 14 Dealer: N Vul: None HCP: 7	♣75♥QJ104◆KJ1054♣95	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 15 Dealer: S Vul: NS HCP: 14	J2✓ AK94J4✓ KQ873	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.

Board: 11 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ KJ8742 ♥ Q1083 ♦ 9 ♣ 76	South: ♠ A953 ♥ 76 ♠ KJ3 ♣ A1054	West 1NT	North AP	East	South 1♣
Board: 12 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 3 • E	North: ♠ KQ64 ♥ 107 ♠ Q7 ♣ AQ1063	South: ♠ 10987 ♥ AQ95432 ♦ 5 ♠ 8	3 ♣¹		1NT 3♦ ²	South Pass AP diamonds
Board: 13 Dealer: S Vul: Both North HCP: 1 South HCP: 12 Contract: 3N W	North:	South: ♠ A62 ♥ AJ1085 ♠ 65 ♠ K84		North Pass	East 3NT	1♥
Board: 14 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2 E	North: ♠ AK108 ♥ K95 ♦ 97 ♠ KJ74	South: ♣ 75 ♥ QJ104 ♦ KJ1054 ♣ 95	West 2♥	North 1♣ Pass		South Pass AP
Board: 15 Dealer: S Vul: NS North HCP: 5 South HCP: 14 Contract: 2 W	North: ♠ K976543 ♥ 5 • Q982 ♣ 6	South: ♣ J2 ♥ AK94 ♦ J4 ♣ KQ873	West 1NT 2♥	North Pass AP	East 2	South 1♣ Pass

Board: 16 Dealer: N Vul: EW	◆ 72 ♥ AQ987 ◆ AK94	East Bids 1NT if possible.
HCP: 13	♣ 82	You bid first.
Board: 17 Dealer: S Vul: None	♦ 95 ▼ A953 ♦ J3	West Bids 1NT if possible. Partner bids first.
HCP: 8 Board: 18	♣ QJ932	Tarmer olds mist.
Dealer: N Vul: NS	♠ QJ98 ♥ A86 ♦ K65	East Bids 1NT if possible. You bid first.
HCP: 13 Board: 19	♣ K98 ♣ 5	Tou old first.
Dealer: S Vul: EW	♥ 82 • QJ973	West Bids 1NT if possible. Partner bids first.
HCP: 5 Board: 20	♣ Q9862 • AQI062	Tarther olds first.
Dealer: N Vul: Both	♠ AQJ962 ♥ Q ♦ 4	East Bids 1NT if possible. You bid first.
HCP: 12	♣ QJ963	i ou oid iiist.

Board: 16 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 4♠ S	North: ♣ 72 ✔ AQ987 ♣ AK94 ♣ 82	South: ♣ KQ109854 ♥ 3 • 10 ♣ A763	West AP	North 1♥	East 1NT	
Board: 17 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W	North: ◆ 95 ▼ A953 ◆ J3 ◆ QJ932	South: ♠ K7432 ♥ QJ107 ♠ K74 ♣ A	West 1NT	North AP	East	South 1♠
Board: 18 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ QJ98 ♥ A86 ♠ K65 ♠ K98	South: ♠ A763 ♥ KJ54 ♦ 98 ♠ 752	West	North 1♣	East 1NT	
Board: 19 Dealer: S Vul: EW North HCP: 5 South HCP: 18 Contract: 3♠ S	North:	South: ♠ AQ10864 ♥ AKQ4 ♠ 2 ♠ K5	West 1NT AP	North Pass	East Pass	1♠
Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3♠ N	North: ♠ AQJ962 ♥ Q ♦ 4 ♣ QJ963	South:	West Pass AP	North 1♠ 2♠	East 1NT Pass	2♥

Board: 16 Dealer: N	★ KQ109854 ▼ 3	East Bids 1NT if possible.
Vul: EW	♦ 10	D41: 1- C4
HCP: 9	♣ A763	Partner bids first.
Board: 17		West Bids 1NT if possible.
Dealer: S	♥ QJ107	west Blas 11v1 if possiole.
Vul: None	♦ K74	You bid first.
HCP: 13	♣ A	
Board: 18	♦ A763	
Dealer: N	♥ KJ54	East Bids 1NT if possible.
Vul: NS	♦ 98	5
HCP: 8	♣ 752	Partner bids first.
Board: 19	♠ AQ10864	West Dids 1NT if pessible
Dealer: S	♥ AKQ4	West Bids 1NT if possible.
Vul: EW	♦ 2	You bid first.
HCP: 18	♣ K5	Tou ord mov.
D 1.20	. 02	
Board: 20 Dealer: N	★ 83	East Bids 1NT if possible.
Vul: Both	★ AJ965★ KQ73	-
HCP: 10	♦ 107	Partner bids first.
1101.10	x 10/	

Board: 16 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 4♠ S	North: ♣ 72 ✔ AQ987 ♣ AK94 ♣ 82	South: ♣ KQ109854 ♥ 3 • 10 ♣ A763	West AP	North 1♥	East 1NT	
Board: 17 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W	North: ◆ 95 ▼ A953 ◆ J3 ◆ QJ932	South: ♠ K7432 ♥ QJ107 ♠ K74 ♣ A	West 1NT	North AP	East	South 1♠
Board: 18 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ QJ98 ♥ A86 ♠ K65 ♠ K98	South: ♠ A763 ♥ KJ54 ♦ 98 ♠ 752	West	North 1♣	East 1NT	
Board: 19 Dealer: S Vul: EW North HCP: 5 South HCP: 18 Contract: 3♠ S	North:	South: ♠ AQ10864 ♥ AKQ4 ♠ 2 ♠ K5	West 1NT AP	North Pass	East Pass	1♠
Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 3♠ N	North: ♠ AQJ962 ♥ Q ♦ 4 ♣ QJ963	South:	West Pass AP	North 1♠ 2♠	East 1NT Pass	2♥

Board: 21 Dealer: S Vul: NS HCP: 7	♦ Q1074 ♥ 854 ♦ KQ973 ♣ 8	West Bids 1NT if possible. Partner bids first.
Board: 22 Dealer: N Vul: EW	★ 10 ★ A95 ★ A52	East Bids 1NT if possible.
HCP: 12	♣ A109652	You bid first.
Board: 23	★ K1074	West Dide 1NT if possible
Dealer: S Vul: Both	♥ A9874 ♦ J87	West Bids 1NT if possible.
HCP: 8	◆ 50 / ◆ 6	Partner bids first.
Board: 24	♦ KJ97	East Bids 1NT if possible.
Dealer: N	y 9	East Bids 3♦ if possible.
Vul: None HCP: 13	◆ QJ6◆ AQ953	You bid first.
Board: 25	♦ J109	West Bids 1NT if possible.
Dealer: S Vul: EW	▼ 10763	East Doubles 3♥ if possible.
	♦ 43	

Board: 21 Dealer: S Vul: NS	North: ♠ Q1074 ♥ 854	South: ♠ K6 ♥ K73		North		1♣
North HCP: 7 South HCP: 13 Contract: 2♣ S	◆ KQ973 ◆ 8	◆ 52 ◆ AQJ1032	AP	Pass	Pass	2♣
Board: 22 Dealer: N Vul: EW	North: ♠ 10	South: ♠ KQ753	West	North		South Pass
North HCP: 12 South HCP: 10 Contract: 2♠ S	✓ A95◆ A52◆ A109652	✓ J4◆ KJ1093◆ 4	Pass AP	2♣	Pass	2♠
Board: 23 Dealer: S Vul: Both	North: ♠ K1074	South: ♠ J965	West	North	East	
North HCP: 8 South HCP: 12 Contract: 1N W	♥ A9874 ♦ J87 ♣ 6	▼ 103◆ A10◆ AQJ87	1NT	AP		1♣
Board: 24 Dealer: N Vul: None	North: ♠ KJ97 ♥ 9	South: ♠ Q832 ♥ A107632	West	North	East 1NT	
North HCP: 13 South HCP: 9 Contract: 3♦ E	◆ QJ6 ◆ AQ953	◆ K ◆ 87	Pass	Pass	3 ♦	AP
Board: 25 Dealer: S	North: ♠ J109	South: ♠ Q85	West	North	East	South
Vul: EW North HCP: 4 South HCP: 12 Contract: 3▼X S	▼ 10763◆ 43◆ K963	★ AQ985★ KJ62★ 5	1NT	3♥	X	1♥ AP

Board: 21	West Bids 1NT if possible. You bid first.
Board: 22	East Bids 1NT if possible. Partner bids first.
Board: 23	West Bids 1NT if possible. You bid first.
Board: 24	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 25	West Bids 1NT if possible. East Doubles 3♥ if possible. You bid first.

Board: 21 Dealer: S Vul: NS	North: ♠ Q1074 ♥ 854	South: ♠ K6 ♥ K73		North		1♣
North HCP: 7 South HCP: 13 Contract: 2♣ S	◆ KQ973 ◆ 8	◆ 52 ◆ AQJ1032	AP	Pass	Pass	2♣
Board: 22 Dealer: N Vul: EW	North: ♠ 10	South: ♠ KQ753	West	North		South Pass
North HCP: 12 South HCP: 10 Contract: 2♠ S	✓ A95◆ A52◆ A109652	✓ J4◆ KJ1093◆ 4	Pass AP	2♣	Pass	2♠
Board: 23 Dealer: S Vul: Both	North: ♠ K1074	South: ♠ J965	West	North	East	
North HCP: 8 South HCP: 12 Contract: 1N W	♥ A9874 ♦ J87 ♣ 6	▼ 103◆ A10◆ AQJ87	1NT	AP		1♣
Board: 24 Dealer: N Vul: None	North: ♠ KJ97 ♥ 9	South: ♠ Q832 ♥ A107632	West	North	East 1NT	
North HCP: 13 South HCP: 9 Contract: 3♦ E	◆ QJ6 ◆ AQ953	◆ K ◆ 87	Pass	Pass	3 ♦	AP
Board: 25 Dealer: S	North: ♠ J109	South: ♠ Q85	West	North	East	South
Vul: EW North HCP: 4 South HCP: 12 Contract: 3▼X S	▼ 10763◆ 43◆ K963	★ AQ985★ KJ62★ 5	1NT	3♥	X	1♥ AP

Board: 26 Dealer: N Vul: Both HCP: 13	AQ542K9J3K1096	East Bids 1NT if possible. You bid first.
Board: 27 Dealer: S Vul: None HCP: 6	★ KJ8742▼ 4◆ Q654◆ 62	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 28 Dealer: N Vul: NS HCP: 16	★ A4▼ AQJ54◆ K854◆ Q10	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 29 Dealer: S Vul: Both HCP: 11	★864✓ AKJ985◆ Q★ J86	West Bids 1NT if possible. Partner bids first.
Board: 30 Dealer: N Vul: None HCP: 13	♣—✓ KQJ96◆ 875◆ AK964	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.

Board: 26 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 S	North: ♠ AQ542 ♥ K9 ♦ J3 ♣ K1096	South: ♣— ▼ AJ10632 ◆ 1064 ♣ A432	West AP	North 1♠	East 1NT	
Board: 27 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 2 W	North: ♠ KJ8742 ♥ 4 ♠ Q654 ♣ 62	South: ♠ A1065 ♥ J63 ♠ KJ10 ♠ A109	West 1NT 2♥	North Pass AP	East 2◆	South 1♣ Pass
Board: 28 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 3♣ E	North: ♠ A4 ♥ AQJ54 ♠ K854 ♠ Q10	South: ♠ Q865 ♥ 96 ♠ QJ7632 ♠ 6	2 ♠ ¹	North 1♥ Pass 2S trans	1NT 3♣²	Pass AP
Board: 29 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2 N	North:	South: ♠ KQ97 ▼ 106 ♠ K832 ♠ A104	West 1NT	North 2♥	East AP	South 1♦
Board: 30 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 4 \(\mathbb{N} \)	North: ♣— ▼ KQJ96 ◆ 875 ♣ AK964	South: ♠ QJ42 ♥ 1083 ♠ A4 ♣ J875	West 2♠ 3♠ Pass	North 1♥ 3♥ Pass 4♥	1NT Pass	South 2♥ Pass X

Board: 26 Dealer: N Vul: Both HCP: 9	♣— ▼ AJ10632 ◆ 1064 ♣ A432	East Bids 1NT if possible. Partner bids first.
Board: 27 Dealer: S Vul: None HCP: 13	★ A1065▼ J63◆ KJ10★ A109	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 28 Dealer: N Vul: NS HCP: 5	♦ Q865 ♥ 96 ♦ QJ7632 ♣ 6	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 29 Dealer: S Vul: Both HCP: 12	★ KQ97▼ 106◆ K832◆ A104	West Bids 1NT if possible. You bid first.
Board: 30 Dealer: N Vul: None HCP: 8	◆ QJ42▼ 1083◆ A4◆ J875	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.

Board: 26 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 S	North: ♠ AQ542 ♥ K9 ♦ J3 ♣ K1096	South: ♣— ▼ AJ10632 • 1064 • A432	West AP	North 1♠	East 1NT	
Board: 27 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 2 W	North: ♠ KJ8742 ♥ 4 ♠ Q654 ♣ 62	South: ♠ A1065 ♥ J63 ♠ KJ10 ♠ A109	West 1NT 2♥	North Pass AP	East 2◆	South 1♣ Pass
Board: 28 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 3♣ E	North: ♠ A4 ♥ AQJ54 ♠ K854 ♠ Q10	South: ♠ Q865 ♥ 96 ♠ QJ7632 ♠ 6	2 ♠ ¹	North 1♥ Pass 2S trans	1NT 3♣²	Pass AP
Board: 29 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2 N	North:	South: ♠ KQ97 ▼ 106 ♠ K832 ♠ A104	West 1NT	North 2♥	East AP	South 1♦
Board: 30 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 4 \(\mathbb{N} \)	North: ♣— ▼ KQJ96 ◆ 875 ♣ AK964	South: ♠ QJ42 ♥ 1083 ♠ A4 ♣ J875	West 2♠ 3♠ Pass	North 1♥ 3♥ Pass 4♥	1NT Pass	South 2♥ Pass X

Board: 31	_	West Bids 1NT if possible.
Dealer: S	♥ QJ8732	East Bids 2♠ if possible.
Vul: NS	♦ 632	
HCP: 6	♣ K752	Partner bids first.
Board: 32 Dealer: N Vul: EW HCP: 12	AJ1082♥84K1083A6	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 33 Dealer: S Vul: None HCP: 7	♣ QJ87♥ 42◆ A9732♣ 95	West Bids 1NT if possible. Partner bids first.
Board: 34 Dealer: N	♠ A2 ♥ A653	East Bids 1NT if possible.
Vul: NS HCP: 13	◆ KJ63◆ J74	You bid first.
Board: 35 Dealer: S	♠ Q10985 ♥ 42	West Bids 1NT if possible.
Vul: EW HCP: 9	♦ 84 ♣ AK53	Partner bids first.

Board: 31 Dealer: S Vul: NS	North: ♠—	South: ♠ KQJ762		North		1♠
North HCP: 6 South HCP: 16 Contract: 3♠ S	♥ QJ8732 ♦ 632 ♣ K752	★ K5◆ AJ97◆ Q	AP	Pass 2S trans	2 ♠ ¹ fer to c	3♠ clubs
Board: 32 Dealer: N Vul: EW North HCP: 12	North: ♠ AJ1082 ♥ 84 ♦ K1083	South:	West X	North 1♠ Pass	East 1NT 3	South 2♠ AP
South HCP: 5 Contract: 3♦ E	♣ A6	♣ K8743	Α	1 455	5 ♥	All
Board: 33 Dealer: S Vul: None North HCP: 7	North: ♠ QJ87 ▼ 42	South: ♠ A63 ♥ J987	West	North	East	South 1♣
South HCP: 12 Contract: 1N W	◆ A9732 ◆ 95	• 864 • AQJ	1NT	AP		
Board: 34 Dealer: N	North: ♠ A2	South: ♠ Q864	West	North	Fast	South
Vul: NS North HCP: 13 South HCP: 11 Contract: 1NX E	★ A653★ KJ63★ J74	♥ KQ9 ♦ Q • Q	AP	1•	1NT	
Board: 35 Dealer: S Vul: EW	North: ♠ Q10985	South: ♠ J62	West	North	East	South
Vul: EW North HCP: 9 South HCP: 13 Contract: 2♠ N	✓ 42◆ 84◆ AK53	✓ AJ6◆ AQ95◆ J94	1NT	2♠	AP	1♦

Board: 31 Dealer: S Vul: NS HCP: 16	★ KQJ762★ K5◆ AJ97◆ Q	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 5	◆963♥Q975◆7◆K8743	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 33 Dealer: S Vul: None HCP: 12	▲ A63▼ J987◆ 864▲ AQJ	West Bids 1NT if possible. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 11	◆ Q864▼ KQ9◆ Q◆ Q10952	East Bids 1NT if possible. Partner bids first.
Board: 35 Dealer: S Vul: EW HCP: 13	J62✓ AJ6AQ95J94	West Bids 1NT if possible. You bid first.

Board: 31 Dealer: S Vul: NS	North: ♠—	South: ♠ KQJ762		North		1♠
North HCP: 6 South HCP: 16 Contract: 3♠ S	♥ QJ8732 ♦ 632 ♣ K752	★ K5◆ AJ97◆ Q	AP	Pass 2S trans	2 ♠ ¹ fer to c	3♠ clubs
Board: 32 Dealer: N Vul: EW North HCP: 12	North: ♠ AJ1082 ♥ 84 ♦ K1083	South:	West X	North 1♠ Pass	East 1NT 3	South 2♠ AP
South HCP: 5 Contract: 3♦ E	♣ A6	♣ K8743	Α	1 455	5 ♥	All
Board: 33 Dealer: S Vul: None North HCP: 7	North: ♠ QJ87 ▼ 42	South: ♠ A63 ♥ J987	West	North	East	South 1♣
South HCP: 12 Contract: 1N W	◆ A9732 ◆ 95	• 864 • AQJ	1NT	AP		
Board: 34 Dealer: N	North: ♠ A2	South: ♠ Q864	West	North	Fast	South
Vul: NS North HCP: 13 South HCP: 11 Contract: 1NX E	★ A653★ KJ63★ J74	♥ KQ9 ♦ Q • Q	AP	1•	1NT	
Board: 35 Dealer: S Vul: EW	North: ♠ Q10985	South: ♠ J62	West	North	East	South
Vul: EW North HCP: 9 South HCP: 13 Contract: 2♠ N	✓ 42◆ 84◆ AK53	✓ AJ6◆ AQ95◆ J94	1NT	2♠	AP	1♦

Board: 36	♦ J1096	East Bids 1NT if possible.
Dealer: N	~ —	West Bids 24 if possible.
Vul: Both	◆ AJ43	East Bids 3♠ if possible.
HCP: 12	♣ AQ653	You bid first.
		2 0 0 0 10 111001
Board: 37	♦ K862	West Dida 1NT if massible
Dealer: S	♥ QJ973	West Bids 1NT if possible.
Vul: NS	♦ J8	Partner bids first.
HCP: 8	♣ J9	
		East Bids 1NT if possible.
Board: 38	♠ Q95	West Bids 2♥ if possible.
Dealer: N	♥ K105	East Bids 2♠ if possible.
Vul: EW	◆ AQ1082 ◆ J7	West Bids 3♠ if possible.
HCP: 12	₹ J /	** 111 <i>0</i>
		You bid first.
Board: 39	♦ KJ109	
Dealer: S	♥ Q842	West Bids 1NT if possible.
Vul: Both	♦ K3	Partner bids first.
HCP: 9	♣ 853	rather vius ilist.
7		
Board: 40	♦ AQ43	East Bids 1NT if possible.
Dealer: N	♥ KJ1083	r
Vul: EW	• 4 • V 10	You bid first.
HCP: 14	♣ KJ8	

Board: 36 Dealer: N Vul: Both North HCP: 12	North: ♠ J1096 ♥ — ♦ AJ43	South: ♠ — ▼ AJ8743 • K865	West 2♠ Pass	North 1♣ Pass Pass	East 1NT Pass 34	South 2♥ 3♦ Pass
South HCP: 8 Contract: 4◆ S	♣ AQ653	♣ 1042	Pass	4	AP	
Board: 37 Dealer: S Vul: NS	North: ♠ K862	South: ♠ 1093	West	North	East	
North HCP: 8 South HCP: 13 Contract: 1N W	♥ QJ973 ♦ J8 ♣ J9	◆ AK84 ◆ 63 ◆ AQ43	1NT	AP		1♣
Board: 38 Dealer: N Vul: EW	North: ♠ Q95	South: ♠ 2	West	North 1♦		South Pass
North HCP: 12 South HCP: 8 Contract: 3♠ E	★ K105★ AQ1082♣ J7	♥ Q9864 ♦ J94 ♣ KQ32	2 ♥ 3♠	Pass AP	24	Pass
Board: 39 Dealer: S Vul: Both	North: ♠ KJ109	South: ♠ 87 ▼ K	West	North	East	South 1
North HCP: 9 South HCP: 12 Contract: 2 S	♥ Q842 ♦ K3 ♣ 853	◆ J108754 ◆ AKJ4	1NT AP	Pass	Pass	2♦
Board: 40 Dealer: N Vul: EW	North: ♠ AQ43	South: ♠ K105	West	North	East	South
Vul: EW North HCP: 14 South HCP: 8 Contract: 2♥ N	✓ KJ1083◆ 4◆ KJ8	♥ Q76 ♦ J9762 ♣ Q4	AP	1♥	1NT	2♥

Board: 36 Dealer: N Vul: Both HCP: 8	♣— ▼ AJ8743 ◆ K865 ♣ 1042	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 37 Dealer: S Vul: NS HCP: 13	1093✓ AK8463AQ43	West Bids 1NT if possible. You bid first.
Board: 38 Dealer: N Vul: EW HCP: 8	♣2 ♥ Q9864 ♦ J94 ♣ KQ32	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 39 Dealer: S Vul: Both HCP: 12	♦ 87 ♥ K ♦ J108754 ♣ AKJ4	West Bids 1NT if possible. You bid first.
Board: 40 Dealer: N Vul: EW HCP: 8	★ K105♥ Q76◆ J9762◆ Q4	East Bids 1NT if possible. Partner bids first.

Board: 36 Dealer: N Vul: Both North HCP: 12	North: ♠ J1096 ♥ — ♦ AJ43	South: ♠ — ▼ AJ8743 • K865	West 2♠ Pass	North 1♣ Pass Pass	East 1NT Pass 34	South 2♥ 3♦ Pass
South HCP: 8 Contract: 4◆ S	♣ AQ653	♣ 1042	Pass	4	AP	
Board: 37 Dealer: S Vul: NS	North: ♠ K862	South: ♠ 1093	West	North	East	
North HCP: 8 South HCP: 13 Contract: 1N W	♥ QJ973 ♦ J8 ♣ J9	◆ AK84 ◆ 63 ◆ AQ43	1NT	AP		1♣
Board: 38 Dealer: N Vul: EW	North: ♠ Q95	South: ♠ 2	West	North 1♦		South Pass
North HCP: 12 South HCP: 8 Contract: 3♠ E	★ K105★ AQ1082♣ J7	♥ Q9864 ♦ J94 ♣ KQ32	2 ♥ 3♠	Pass AP	24	Pass
Board: 39 Dealer: S Vul: Both	North: ♠ KJ109	South: ♠ 87 ▼ K	West	North	East	South 1
North HCP: 9 South HCP: 12 Contract: 2 S	♥ Q842 ♦ K3 ♣ 853	◆ J108754 ◆ AKJ4	1NT AP	Pass	Pass	2♦
Board: 40 Dealer: N Vul: EW	North: ♠ AQ43	South: ♠ K105	West	North	East	South
Vul: EW North HCP: 14 South HCP: 8 Contract: 2♥ N	✓ KJ1083◆ 4◆ KJ8	♥ Q76 ♦ J9762 ♣ Q4	AP	1♥	1NT	2♥

Board: 41 Dealer: S Vul: Both HCP: 5	★ K32★ 52◆ J853◆ J986	West Bids 1NT if possible. Partner bids first.
Board: 42 Dealer: N Vul: None HCP: 12	♣7 ▼ AJ9876 ◆ AQ763 ♣ J	East Bids 1NT if possible. East Bids 3♣ if possible. West Bids 4♣ if possible. You bid first.
Board: 43 Dealer: S Vul: NS HCP: 7	◆ Q942◆ Q8754◆ Q◆ J95	West Bids 1NT if possible. Partner bids first.
Board: 44 Dealer: N Vul: Both HCP: 12	♣ AJ3♥ 1083◆ AK862♣ 75	East Bids 1NT if possible. You bid first.
Board: 45 Dealer: S Vul: None HCP: 9	AJ982♥ Q732• Q4★ 103	West Bids 1NT if possible. Partner bids first.

Dealer: S Vul: Both North HCP: 5	North: ♠ K32 ♥ 52 ♠ 1852	South: ♠ QJ1098 ♥ KQJ84		North		South 1♠
South HCP: 13 Contract: 2♠ S	◆ J853 ◆ J986	• 4 • A10	1NT	2♠	AP	
Board: 42 Dealer: N Vul: None	North: ♠ 7	South: ♠ KQ986	West	North 1♥	East 1NT	
North HCP: 12 South HCP: 8 Contract: 4 E	♥ AJ9876 ♦ AQ763 ♣ J	✓ 42✓ K109✓ 1072	Pass 4♣	2♥ AP	3 ♣	3♥
Board: 43 Dealer: S Vul: NS	North: ♠ Q942 ♥ Q8754	South: ♠ 763 ▼ AJ	West	North	East	South 1♦
North HCP: 7 South HCP: 12 Contract: 1N W	◆ Q ◆ J95	◆ A8532 ◆ K106	1NT	AP		•
Board: 44 Dealer: N Vul: Both	North: ♠ AJ3	South: ♠ 64	West	North	East	South
North HCP: 12 South HCP: 10 Contract: 2♥ S	1083AK862₹75	♥ QJ942 ♦ 107 ♣ AK102	AP	1♦	1NT	2♥
Board: 45 Dealer: S Vul: None	North: ♠ AJ982	South: ♠ 6	West	North	East	South 1♣
North HCP: 9 South HCP: 12 Contract: 3 S	♥ Q732 ♦ Q4 ♣ 103	✓ J108◆ A108◆ AK9642	1NT AP	2♠	Pass	

Board: 41 Dealer: S Vul: Both HCP: 13	◆ QJ1098◆ KQJ84◆ 4◆ A10	West Bids 1NT if possible. You bid first.
Board: 42 Dealer: N Vul: None HCP: 8	★ KQ986★ 42★ K109★ 1072	East Bids 1NT if possible. East Bids 3♣ if possible. West Bids 4♣ if possible. Partner bids first.
Board: 43 Dealer: S Vul: NS HCP: 12	♣ 763♥ AJ◆ A8532♣ K106	West Bids 1NT if possible. You bid first.
Board: 44 Dealer: N Vul: Both HCP: 10	♠ 64♥ QJ942♦ 107♠ AK102	East Bids 1NT if possible. Partner bids first.
Board: 45 Dealer: S Vul: None HCP: 12	♠ 6♥ J108♠ A108♠ AK9642	West Bids 1NT if possible. You bid first.

Dealer: S Vul: Both North HCP: 5	North: ♠ K32 ♥ 52 ♠ 1852	South: ♠ QJ1098 ♥ KQJ84		North		South 1♠
South HCP: 13 Contract: 2♠ S	◆ J853 ◆ J986	• 4 • A10	1NT	2♠	AP	
Board: 42 Dealer: N Vul: None	North: ♠ 7	South: ♠ KQ986	West	North 1♥	East 1NT	
North HCP: 12 South HCP: 8 Contract: 4 E	♥ AJ9876 ♦ AQ763 ♣ J	✓ 42✓ K109✓ 1072	Pass 4♣	2♥ AP	3 ♣	3♥
Board: 43 Dealer: S Vul: NS	North: ♠ Q942 ♥ Q8754	South: ♠ 763 ▼ AJ	West	North	East	South 1♦
North HCP: 7 South HCP: 12 Contract: 1N W	◆ Q ◆ J95	◆ A8532 ◆ K106	1NT	AP		•
Board: 44 Dealer: N Vul: Both	North: ♠ AJ3	South: ♠ 64	West	North	East	South
North HCP: 12 South HCP: 10 Contract: 2♥ S	1083AK862₹75	♥ QJ942 ♦ 107 ♣ AK102	AP	1♦	1NT	2♥
Board: 45 Dealer: S Vul: None	North: ♠ AJ982	South: ♠ 6	West	North	East	South 1♣
North HCP: 9 South HCP: 12 Contract: 3 S	♥ Q732 ♦ Q4 ♣ 103	✓ J108◆ A108◆ AK9642	1NT AP	2♠	Pass	

Board: 46 Dealer: N Vul: NS HCP: 12	★ A653✓ —★ KQ43★ QJ1062	East Bids 1NT if possible. You bid first.
Board: 47 Dealer: S Vul: EW HCP: 7	♦ 92♥ Q943♦ K8643♠ Q10	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 48 Dealer: N Vul: None HCP: 13	★ K4✓ AQ8642◆ 5◆ A876	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 49 Dealer: S Vul: NS HCP: 5	◆ Q864♥ 5◆ 854◆ K8752	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 50 Dealer: N Vul: EW HCP: 14	★ 862▼ AQJ93◆ 6◆ AK83	East Bids 1NT if possible. You bid first.

Board: 46 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 S	North: ♠ A653 ♥ — ♠ KQ43 ♣ QJ1062	South: ♠ Q92 ♥ Q10762 ♠ AJ82 ♣ 4	West AP	North 1♣	East 1NT	
Board: 47 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 2♠ W	North: ◆ 92 ▼ Q943 • K8643 ◆ Q10	South: ♠ Q75 ♥ KJ ♠ A9 ♠ KJ8764		North Pass AP	East 2♥	South 1♣ Pass
Board: 48 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 3•X E	North: ♠ K4 ▼ AQ8642 ◆ 5 ♣ A876	South: ♠ Q9853 ♥ 10 • 73 ♠ K9543	West Pass AP	North 1♥ 2♥	East 1NT 3♦	South Pass X
Board: 49 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 2 W	North: ♠ Q864 ♥ 5 ♦ 854 ♠ K8752	South: ♠ AK9 ♥ AJ9 ♠ AQJ97 ♣ 93	West 1NT 2♥	North Pass AP	East 2♦	South 1♦ X
Board: 50 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 2 S	North:	South: ♠ A743 ♥ 6 ♠ KQJ9873 ♣ J	West AP	North 1♥	East 1NT	

Board: 46 Dealer: N Vul: NS HCP: 9	♣ Q92♥ Q10762◆ AJ82♣ 4	East Bids 1NT if possible. Partner bids first.
Board: 47 Dealer: S Vul: EW HCP: 14	♣ Q75♥ KJ◆ A9♣ KJ8764	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 48 Dealer: N Vul: None HCP: 5	◆ Q9853◆ 10◆ 73◆ K9543	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 49 Dealer: S Vul: NS HCP: 19	♠ AK9♥ AJ9♠ AQJ97♠ 93	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 50 Dealer: N Vul: EW HCP: 11	▲ A743♥ 6◆ KQJ9873▲ J	East Bids 1NT if possible. Partner bids first.

Board: 46 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 S	North: ♠ A653 ♥ — ♠ KQ43 ♣ QJ1062	South: ♠ Q92 ♥ Q10762 ♠ AJ82 ♣ 4	West AP	North 1♣	East 1NT	
Board: 47 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 2♠ W	North: ◆ 92 ▼ Q943 • K8643 ◆ Q10	South: ♠ Q75 ♥ KJ ♠ A9 ♠ KJ8764		North Pass AP	East 2♥	South 1♣ Pass
Board: 48 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 3•X E	North: ♠ K4 ▼ AQ8642 ◆ 5 ♣ A876	South: ♠ Q9853 ♥ 10 • 73 ♠ K9543	West Pass AP	North 1♥ 2♥	East 1NT 3♦	South Pass X
Board: 49 Dealer: S Vul: NS North HCP: 5 South HCP: 19 Contract: 2 W	North: ♠ Q864 ♥ 5 ♦ 854 ♠ K8752	South: ♠ AK9 ♥ AJ9 ♠ AQJ97 ♣ 93	West 1NT 2♥	North Pass AP	East 2♦	South 1♦ X
Board: 50 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 2 S	North:	South: ♠ A743 ♥ 6 ♠ KQJ9873 ♣ J	West AP	North 1♥	East 1NT	

Board: 51 Dealer: S Vul: Both HCP: 5	♦ 9♥ Q872♦ 1094♠ K9875	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 52 Dealer: N Vul: NS HCP: 14	♠ Q2♥ KJ8762◆ QJ♠ KQ4	East Bids 1NT if possible. You bid first.
Board: 53 Dealer: S Vul: EW HCP: 11	★ KQJ75▼ 32◆ 105◆ AJ54	West Bids 1NT if possible. Partner bids first.
Board: 54 Dealer: N Vul: Both HCP: 12	♣ J1064♥ 103◆ AJ♣ KQJ103	East Bids 1NT if possible. You bid first.
Board: 55 Dealer: S Vul: None HCP: 6	1075K10873K7656	West Bids 1NT if possible. East Bids 2♥ if possible. Partner bids first.

Board: 51 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 3♠ W	North:	South: ♠ KQJ5 ♥ 93 ♠ AK8632 ♣ 2		North Pass Pass	East 2♥ 3♠	South 1 Pass AP
Board: 52 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2♠ S	North: ♠ Q2 ♥ KJ8762 ♠ QJ ♣ KQ4	South: ♠ AJ987 ♥ Q5 ♠ K952 ♣ 53	West AP	North 1♥	East 1NT	
Board: 53 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2♠ N	North: ♠ KQJ75 ♥ 32 ♦ 105 ♣ AJ54	South: ♠ 10 ♥ KQ875 ♠ AQJ63 ♣ 97	West 1NT	North 2♣	East AP	South 1♥
Board: 54 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E	North:	South: ♠ Q975 ♥ KQ96 ♠ 876 ♣ 96	West	North 1♣	East 1NT	
Board: 55 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 S	North: ▲ 1075 ♥ K10873 ♦ K765 ♣ 6	South: ♠ AKQ ♥ J95 • Q ♠ K108542		North Pass	East 2♥	South 1♣ 3♣

		West Bids 1NT if possible.
Board: 51	♠ KQJ5	East Bids 2♥ if possible.
Dealer: S	♥ 93	West Bids 2♠ if possible.
Vul: Both	♦ AK8632	East Bids 3♠ if possible.
HCP: 13	♦ 2	Eust Blus 31 if possiole.
1101.13	1 2	You bid first.
D 1.50		
Board: 52	♦ AJ987	East Bids 1NT if possible.
Dealer: N	♥ Q5	1
Vul: NS	♦ K952	Partner bids first.
HCP: 10	♣ 53	
Board: 53	★ 10	W D' 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Dealer: S	♥ KQ875	West Bids 1NT if possible.
Vul: EW	♦ AQJ63	XX 1:10
HCP: 12	♣ 97	You bid first.
Board: 54	♦ Q975	
Dealer: N	♥ KQ96	East Bids 1NT if possible.
Vul: Both	◆ 876	
HCP: 7	♦ 96	Partner bids first.
HCF. /	4 90	
Board: 55	♠ AKQ	West Bids 1NT if possible.
Dealer: S	♥ J95	East Bids 2♥ if possible.
Vul: None	♦ Q	-
HCP: 15	♣ K108542	You bid first.

Board: 51 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 3♠ W	North:	South: ♠ KQJ5 ♥ 93 ♠ AK8632 ♣ 2		North Pass Pass	East 2♥ 3♠	South 1 Pass AP
Board: 52 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2♠ S	North: ♠ Q2 ♥ KJ8762 ♠ QJ ♣ KQ4	South: ♠ AJ987 ♥ Q5 ♠ K952 ♣ 53	West AP	North 1♥	East 1NT	
Board: 53 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2♠ N	North: ♠ KQJ75 ♥ 32 ♦ 105 ♣ AJ54	South: ♠ 10 ♥ KQ875 ♠ AQJ63 ♣ 97	West 1NT	North 2♣	East AP	South 1♥
Board: 54 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E	North:	South: ♠ Q975 ♥ KQ96 ♠ 876 ♣ 96	West	North 1♣	East 1NT	
Board: 55 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 S	North: ▲ 1075 ♥ K10873 ♦ K765 ♣ 6	South: ♠ AKQ ♥ J95 • Q ♠ K108542		North Pass	East 2♥	South 1♣ 3♣

Board: 56 Dealer: N Vul: EW HCP: 13	♣92♥Q85◆A32♣AQJ97	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 57 Dealer: S Vul: Both HCP: 5	♣ Q1082♥ Q98◆ J874♣ 73	West Bids 1NT if possible. Partner bids first.
Board: 58 Dealer: N Vul: None HCP: 15	♦ 8 ♥ AQJ964 ♦ KQ ♣ K1065	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 6	♦ Q832 ▼ A10952 ♦ 1072 ♣ 5	West Bids 1NT if possible. Partner bids first.
Board: 60 Dealer: N Vul: Both HCP: 12	★ K1065♥ QJ◆ Q4◆ A7542	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible. You bid first.

Board: 56 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 3 S	North:	South: ♠ KJ53 ♥ KJ97 ♦ 76 ♣ 1063	West 2♥ Pass AP	North 1♣ Pass X		Pass Pass
Board: 57 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3 S	North: ♠ Q1082 ♥ Q98 ♦ J874 ♣ 73	South: ♣ A97 ▼ K10654 ♦ 6 ♣ AKQ5	West 1NT AP	North 2♥	East Pass	1♥
Board: 58 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3♠ E	North: ♠ 8 ♥ AQJ964 ♦ KQ ♠ K1065	South: ♠ AQ96543 ♥ 10 ♦ 98653 ♣ —	West Pass	North 1♥ 2♥	East 1NT 3♣	South Pass AP
Board: 59 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q832 ♥ A10952 ♦ 1072 ♣ 5	South: ♠ AJ4 ♥ Q843 ♦ Q4 ♠ A982	West 1NT	North AP	East	South 1♣
Board: 60 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 4♥ E	North: ♠ K1065 ♥ QJ • Q4 ♣ A7542	South: ♠ AQ7432 ♥ 83 • 109 ♣ 1063	2 ♦ 4 ♥	North 1. Pass AP er accep	1NT 3 ▼ ¹	South Pass Pass

Board: 56 Dealer: N Vul: EW HCP: 8	★ KJ53▼ KJ97◆ 76◆ 1063	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 57 Dealer: S Vul: Both HCP: 16	★ A97▼ K10654◆ 6◆ AKQ5	West Bids 1NT if possible. You bid first.
Board: 58 Dealer: N Vul: None HCP: 6	AQ96543✓ 10✓ 98653✓ —	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 13	AJ4♥ Q843♦ Q4♠ A982	West Bids 1NT if possible. You bid first.
Board: 60 Dealer: N Vul: Both HCP: 6	AQ7432♥831091063	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible. Partner bids first.

Board: 56 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 3 S	North:	South: ♠ KJ53 ♥ KJ97 ♦ 76 ♣ 1063	West 2♥ Pass AP	North 1♣ Pass X		Pass Pass
Board: 57 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3 S	North: ♠ Q1082 ♥ Q98 ♦ J874 ♣ 73	South: ♣ A97 ▼ K10654 ♦ 6 ♣ AKQ5	West 1NT AP	North 2♥	East Pass	1♥
Board: 58 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3♠ E	North: ♠ 8 ♥ AQJ964 ♦ KQ ♠ K1065	South: ♠ AQ96543 ♥ 10 ♦ 98653 ♣ —	West Pass	North 1♥ 2♥	East 1NT 3♣	South Pass AP
Board: 59 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q832 ♥ A10952 ♦ 1072 ♣ 5	South: ♠ AJ4 ♥ Q843 ♦ Q4 ♠ A982	West 1NT	North AP	East	South 1♣
Board: 60 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 4♥ E	North: ♠ K1065 ♥ QJ • Q4 ♣ A7542	South: ♠ AQ7432 ♥ 83 • 109 ♣ 1063	2 ♦ 4 ♥	North 1. Pass AP er accep	1NT 3 ▼ ¹	South Pass Pass

Board: 61 Dealer: S Vul: None HCP: 6	◆9 ▼ Q1074 ◆ 873 ◆ A9653	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 62 Dealer: N Vul: NS HCP: 13	★ KQJ92♥ QJ◆ A9876◆ 6	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 63 Dealer: S Vul: EW HCP: 5	★K1065♥9632◆ —◆ Q8432	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 13		East Bids 1NT if possible. East Bids 3♣ if possible. West Bids 4♣ if possible. You bid first.
Board: 65 Dealer: S Vul: NS HCP: 10	♠ Q2 ♥ KQ10743 ♦ 86 ♣ K85	West Bids 1NT if possible. Partner bids first.

Board: 61 Dealer: S Vul: None	North: ♠9	South: ♠ 762	West	North	East	South 1
North HCP: 6	♥ Q1074	♥ A96	1NT	Pass	2♥	Pass
South HCP: 14	♦ 873 ♣ A9653	♦ AQJ965 • K	3 ♠ ¹	AP		C NIT
Contract: 3♠ W	110000	111	1. Supe	er accep	tance a	anter N I
Board: 62	North:	South:				
Dealer: N	Norui. ♠ KQJ92	± 1086	West	North	East	South
Vul: NS	♥ QJ	♥ A1086		1♠	1NT	2♠
North HCP: 13 South HCP: 6	♦ A9876	◆ Q10532	Pass	Pass	3♣	AP
Contract: 3♣ E	♣ 6	♣ 5				
Board: 63	North:	South:	West	North	East	South
Dealer: S	• K1065	♦ AQ32	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-,		1•
Vul: EW North HCP: 5	♥ 9632	v 10	1NT	Pass	2	X
South HCP: 14	• —	◆ AJ1063	2♥	Pass	Pass	X
Contract: 3♥ W	♣ Q8432	♣ K97	Pass	3♣	3♥	AP
Board: 64	North:	South:	Wost	North	Foot	South
Dealer: N Vul: None	♦ J82	♠ Q10753	WEST	1 V		Pass
North HCP: 13	▼ A108653	♥ 94	Pass	2♥	3 ♣	3 ♥
South HCP: 8	♦ KJ ♣ A5	♦ AQ983 • 4	4♣	AP		
Contract: 4♣ E	¥ 1 W	* 1				
Board: 65	North:	South:				
Dealer: S	Norui. ♠ Q2	♦ AK94	West	North	East	South
Vul: NS North HCP: 10	♥ KQ10743	♥ J5				1♦
South HCP: 14	♦ 86	◆ AQ543	1NT	2♥	AP	
Contract: 2♥ N	♣ K85	♣ 63				

Board: 61 Dealer: S Vul: None HCP: 14	♣ 762♥ A96♦ AQJ965♣ K	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. You bid first.
Board: 62 Dealer: N Vul: NS HCP: 6	1086✓ A1086✓ Q10532✓ 5	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 63 Dealer: S Vul: EW HCP: 14	AQ3210AJ1063K97	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 64 Dealer: N Vul: None HCP: 8	◆ Q10753◆ 94◆ AQ983◆ 4	East Bids 1NT if possible. East Bids 3♣ if possible. West Bids 4♣ if possible. Partner bids first.
Board: 65 Dealer: S Vul: NS HCP: 14	★ AK94♥ J5◆ AQ543◆ 63	West Bids 1NT if possible. You bid first.

Board: 61 Dealer: S Vul: None	North: ♠9	South: ♠ 762	West	North	East	South 1
North HCP: 6	♥ Q1074	♥ A96	1NT	Pass	2♥	Pass
South HCP: 14	♦ 873 ♣ A9653	♦ AQJ965 • K	3 ♠ ¹	AP		C NIT
Contract: 3♠ W	110000	111	1. Supe	er accep	tance a	anter N I
Board: 62	North:	South:				
Dealer: N	Norui. ♠ KQJ92	± 1086	West	North	East	South
Vul: NS	♥ QJ	♥ A1086		1♠	1NT	2♠
North HCP: 13 South HCP: 6	♦ A9876	◆ Q10532	Pass	Pass	3♣	AP
Contract: 3♣ E	♣ 6	♣ 5				
Board: 63	North:	South:	West	North	East	South
Dealer: S	• K1065	♦ AQ32	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-,		1•
Vul: EW North HCP: 5	♥ 9632	v 10	1NT	Pass	2	X
South HCP: 14	• —	◆ AJ1063	2♥	Pass	Pass	X
Contract: 3♥ W	♣ Q8432	♣ K97	Pass	3♣	3♥	AP
Board: 64	North:	South:	Wost	North	Foot	South
Dealer: N Vul: None	♦ J82	♠ Q10753	WEST	1 V		Pass
North HCP: 13	▼ A108653	♥ 94	Pass	2♥	3 ♣	3 ♥
South HCP: 8	♦ KJ ♣ A5	♦ AQ983 • 4	4♣	AP		
Contract: 4♣ E	¥ 1 W	* 1				
Board: 65	North:	South:				
Dealer: S	Norui. ♠ Q2	♦ AK94	West	North	East	South
Vul: NS North HCP: 10	♥ KQ10743	♥ J5				1♦
South HCP: 14	♦ 86	◆ AQ543	1NT	2♥	AP	
Contract: 2♥ N	♣ K85	♣ 63				

Board: 66 Dealer: N Vul: EW HCP: 14	♠ AQ732♥ J5♦ AJ1095♠ Q	East Bids 1NT if possible. You bid first.
Board: 67 Dealer: S Vul: Both HCP: 8	J75KQ9873—Q1084	West Bids 1NT if possible. Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 14	A1054✓ AQ1097654A✓ A	East Bids 1NT if possible. West Bids 3♣ if possible. West Bids 5♦ if possible. You bid first.
Board: 69 Dealer: S Vul: EW HCP: 6	♦ Q1092 ♥ Q1074 • Q8 ♣ 1076	West Bids 1NT if possible. Partner bids first.
Board: 70 Dealer: N Vul: Both HCP: 12	♣ Q73♥ KQ542◆ AJ2♣ 85	East Bids 1NT if possible. You bid first.

Board: 66 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2♥ S	North: ♠ AQ732 ♥ J5 ♠ AJ1095 ♣ Q	South: ♣ 8 ♥ Q10876 ♣ 3 ♣ AK5432	West AP	North 1♠	East 1NT	
Board: 67 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2♥ N	North: ♣ J75 ♥ KQ9873 ♦ — ♣ Q1084	South: ♠ A643 ♥ A5 ♦ J94 ♣ KJ52	West 1NT	North 2♥	East AP	South 1♣
Board: 68 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 5 • W	North: ♠ A1054 ♥ AQ1097654 ♠ A ♣ —	South: ♠ KJ632 ♥ 8 ♦ 105 ♣ Q10542	3 ♣ ¹ 5 ♦	AP	1NT Pass	South Pass Pass diamonds
Board: 69 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q1092 ♥ Q1074 ♦ Q8 ♠ 1076	South: ◆ J876 ◆ J6 ◆ KJ94 ◆ AK9	West 1NT	North AP	East	South 1♦
Board: 70 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 2 \(\) N	North: ♠ Q73 ♥ KQ542 ♠ AJ2 ♣ 85	South: ♠ K102 ♥ 987 • Q98 ♣ Q1043	West AP	North 1♥	East 1NT	

Board: 66 Dealer: N Vul: EW HCP: 9	♦ 8 ♥ Q10876 ♦ 3 ♠ AK5432	East Bids 1NT if possible. Partner bids first.
Board: 67 Dealer: S Vul: Both HCP: 13	▲ A643✓ A5◆ J94◆ KJ52	West Bids 1NT if possible. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 6	★ KJ632▼ 8◆ 105◆ Q10542	East Bids 1NT if possible. West Bids 3♣ if possible. West Bids 5♦ if possible. Partner bids first.
Board: 69 Dealer: S Vul: EW HCP: 13		West Bids 1NT if possible. You bid first.
Board: 70 Dealer: N Vul: Both HCP: 7	★K102♥ 987◆ Q98◆ Q1043	East Bids 1NT if possible. Partner bids first.

Board: 66 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 2♥ S	North: ♠ AQ732 ♥ J5 ♠ AJ1095 ♣ Q	South: ♣ 8 ♥ Q10876 ♣ 3 ♣ AK5432	West AP	North 1♠	East 1NT	
Board: 67 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2♥ N	North: ♣ J75 ♥ KQ9873 ♦ — ♣ Q1084	South: ♠ A643 ♥ A5 ♦ J94 ♣ KJ52	West 1NT	North 2♥	East AP	South 1♣
Board: 68 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 5 • W	North: ♠ A1054 ♥ AQ1097654 ♠ A ♣ —	South: ♠ KJ632 ♥ 8 ♦ 105 ♣ Q10542	3 ♣ ¹ 5 ♦	AP	1NT Pass	South Pass Pass diamonds
Board: 69 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q1092 ♥ Q1074 ♦ Q8 ♠ 1076	South: ◆ J876 ◆ J6 ◆ KJ94 ◆ AK9	West 1NT	North AP	East	South 1♦
Board: 70 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 2 \(\) N	North: ♠ Q73 ♥ KQ542 ♠ AJ2 ♣ 85	South: ♠ K102 ♥ 987 • Q98 ♣ Q1043	West AP	North 1♥	East 1NT	

Board: 71 Dealer: S Vul: None HCP: 6	♣ 4♥ KQJ54◆ 10854♣ 982	West Bids 1NT if possible. Partner bids first.
Board: 72 Dealer: N Vul: EW HCP: 14	AJ83✓ AQ872✓ K10✓ 96	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 73 Dealer: S Vul: Both HCP: 7	♣ Q865♥ 3♦ 87♣ AJ10763	West Bids 1NT if possible. Partner bids first.
Board: 74 Dealer: N Vul: None HCP: 13	♠ K ♥ K86 ♦ KQ983 ♣ Q932	East Bids 1NT if possible. You bid first.
Board: 75 Dealer: S Vul: NS HCP: 6	♣8 ♥ Q6542 ♦ J106 ♣ K986	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.

Board: 71 Dealer: S Vul: None North HCP: 6 South HCP: 14 Contract: 1N W	North: ♠ 4 ♥ KQJ54 ♦ 10854 ♣ 982	South: ♠ AK732 ♥ 72 ♠ K73 ♣ KJ7	West 1NT	North AP	East	South 1♣
Board: 72 Dealer: N Vul: EW North HCP: 14 South HCP: 4 Contract: 3 E	North: ♠ AJ83 ♥ AQ872 ♠ K10 ♠ 96	South: ♠ Q9654 ♥ J106 ♦ 8762 ♠ J	2 ♠ ¹	2S trans	1NT 3♣²	Pass AP
Board: 73 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2♣ N	North: ♠ Q865 ♥ 3 ♠ 87 ♠ AJ10763	South:	West 1NT	North 2♣	East AP	South 1♥
Board: 74 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ K ♥ K86 ♠ KQ983 ♠ Q932	South: ♠ AJ62 ♥ Q10972 • 102 ♣ 76	West	North 1◆	East 1NT	
Board: 75 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 3 W	North: ♣ 8 ♥ Q6542 ♣ J106 ♣ K986	South: ♠ A10762 ♥ — ♠ AK983 ♣ Q52	West 1NT 2♥	North Pass Pass	East 2♦ 3▼	South 1♠ Pass AP

Board: 71 Dealer: S Vul: None HCP: 14	★ AK732▼ 72◆ K73◆ KJ7	West Bids 1NT if possible. You bid first.
Board: 72 Dealer: N Vul: EW HCP: 4	♣ Q9654♥ J106◆ 8762♣ J	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 73 Dealer: S Vul: Both HCP: 12	♦ 932♥ K10865♦ AK9♠ Q5	West Bids 1NT if possible. You bid first.
Board: 74 Dealer: N Vul: None HCP: 7	AJ62♥ Q1097210276	East Bids 1NT if possible. Partner bids first.
Board: 75 Dealer: S Vul: NS HCP: 13	★ A10762♥ —◆ AK983◆ Q52	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.

Board: 71 Dealer: S Vul: None North HCP: 6 South HCP: 14 Contract: 1N W	North: ♠ 4 ♥ KQJ54 ♦ 10854 ♣ 982	South: ♠ AK732 ♥ 72 ♠ K73 ♣ KJ7	West 1NT	North AP	East	South 1♣
Board: 72 Dealer: N Vul: EW North HCP: 14 South HCP: 4 Contract: 3 E	North: ♠ AJ83 ♥ AQ872 ♠ K10 ♠ 96	South: ♠ Q9654 ♥ J106 ♦ 8762 ♠ J	2 ♠ ¹	2S trans	1NT 3♣²	Pass AP
Board: 73 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2♣ N	North: ♠ Q865 ♥ 3 ♠ 87 ♠ AJ10763	South:	West 1NT	North 2♣	East AP	South 1♥
Board: 74 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ K ♥ K86 ♠ KQ983 ♠ Q932	South: ♠ AJ62 ♥ Q10972 • 102 ♣ 76	West	North 1◆	East 1NT	
Board: 75 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 3 W	North: ♣ 8 ♥ Q6542 ♣ J106 ♣ K986	South: ♠ A10762 ♥ — ♠ AK983 ♣ Q52	West 1NT 2♥	North Pass Pass	East 2♦ 3▼	South 1♠ Pass AP

Board: 76 Dealer: N Vul: Both HCP: 12	♣3 ♥ AJ109864 ♦ J7 ♣ AQ10	East Bids 1NT if possible. You bid first.
Board: 77 Dealer: S Vul: None HCP: 7	★ A1073▼ K764◆ 3◆ 10732	West Bids 1NT if possible. Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 13	★ K83♥ Q9◆ Q4◆ KQJ1074	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 7	♦ 864 ▼ AK10953 ♦ 10 • 982	West Bids 1NT if possible. East Doubles 2♥ if possible. Partner bids first.
Board: 80 Dealer: N Vul: None HCP: 12	★ KJ54▼ A96◆ —◆ KJ10654	East Bids 1NT if possible. You bid first.

Board: 76 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 2 \(\) N	North: ♣ 3 ♥ AJ109864 ♣ J7 ♣ AQ10	South: ♠ AJ1064 ♥ 3 ♠ Q10963 ♣ 73	West Pass	North 1♥ 2♥		South Pass
Board: 77 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 2 S	North: ♠ A1073 ♥ K764 ♦ 3 ♣ 10732	South: ♠ Q98 ♥ AQ ♠ KJ8642 ♠ Q6		North Pass	East Pass	1♦
Board: 78 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 2♠ E	North: ♠ K83 ♥ Q9 ♦ Q4 ♣ KQJ1074	South:	West 2♥	North 1♣ Pass		South Pass AP
Board: 79 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 3♥ N	North:	South: ♠ Q103 ♥ QJ2 ♠ AQJ8542 ♣ —	West 1NT AP	North 2♥	East X	South 1 → 3 ▼
Board: 80 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 24 N	North: ♠ KJ54 ▼ A96 ←— ♣ KJ10654	South: ♠ Q86 ♥ Q1074 ♦ K10975 ♠ 8	West Pass	North 1♣ 2♣		South Pass

Board: 76 Dealer: N Vul: Both HCP: 7	♣ AJ1064♥ 3◆ Q10963♣ 73	East Bids 1NT if possible. Partner bids first.
Board: 77 Dealer: S Vul: None HCP: 14	♣ Q98♥ AQ♦ KJ8642♣ Q6	West Bids 1NT if possible. You bid first.
Board: 78 Dealer: N Vul: NS HCP: 6	◆97▼ K8764◆ K10962◆ 6	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 12	♣ Q103♥ QJ2◆ AQJ8542♣ —	West Bids 1NT if possible. East Doubles 2♥ if possible. You bid first.
Board: 80 Dealer: N Vul: None HCP: 7	♣ Q86♥ Q1074◆ K10975♣ 8	East Bids 1NT if possible. Partner bids first.

Board: 76 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 2 \(\) N	North: ♣ 3 ♥ AJ109864 ♣ J7 ♣ AQ10	South: ♠ AJ1064 ♥ 3 ♠ Q10963 ♣ 73	West Pass	North 1♥ 2♥		South Pass
Board: 77 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 2 S	North: ♠ A1073 ♥ K764 ♦ 3 ♣ 10732	South: ♠ Q98 ♥ AQ ♠ KJ8642 ♠ Q6		North Pass	East Pass	1♦
Board: 78 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 2♠ E	North: ♠ K83 ♥ Q9 ♦ Q4 ♣ KQJ1074	South:	West 2♥	North 1♣ Pass		South Pass AP
Board: 79 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 3♥ N	North:	South: ♠ Q103 ♥ QJ2 ♠ AQJ8542 ♣ —	West 1NT AP	North 2♥	East X	South 1 → 3 ▼
Board: 80 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 24 N	North: ♠ KJ54 ▼ A96 ←— ♣ KJ10654	South: ♠ Q86 ♥ Q1074 ♦ K10975 ♠ 8	West Pass	North 1♣ 2♣		South Pass

Board: 81 Dealer: S Vul: NS HCP: 9	♣ QJ975♥ AQ75◆ 87♣ 53	West Bids 1NT if possible. Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 13	1021053A1073AKQ9	East Bids 1NT if possible. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 5	\$9863▼ KQ8765◆ 5◆ 42	West Bids 1NT if possible. Partner bids first.
Board: 84 Dealer: N Vul: NS HCP: 12	♣ QJ6♥ 9♦ Q♣ AQJ87432	East Bids 1NT if possible. West Bids 2♥ if possible. You bid first.
Board: 85 Dealer: S Vul: EW HCP: 7	◆ Q864♥ 4◆ K10763◆ Q87	West Bids 1NT if possible. Partner bids first.

Board: 81 Dealer: S Vul: NS North HCP: 9	North: ♠ QJ975 ♥ AQ75	South: ♠ 62 ♥ 643	West	North	East	South 1
South HCP: 14 Contract: 2♠ N	◆ 87 ◆ 53	◆ AQ643 ◆ AKJ	1NT	2♠	AP	
Board: 82 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 1N E	North:	South: ♠ QJ943 ♥ A742 ♠ 864 ♠ 8	West	North 1◆	East 1NT	
Board: 83 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 1N W	North:	South: ♠ KJ ♥ J9 ♠ KQ986 ♣ Q653	West 1NT	North AP	East	South 1
Board: 84 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 5♣ N	North: ♠ QJ6 ♥ 9 ♠ Q ♣ AQJ87432	South:	West 2♥ Pass Pass	North 1♣ 3♣ 4♣ 5♣		Pass 3♦
Board: 85 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2 S	North: ♠ Q864 ♥ 4 ♦ K10763 ♠ Q87	South: ♠ K52 ♥ AQ10876 ♦ 8 ♠ K103		North Pass	East Pass	1♥

Board: 81 Dealer: S Vul: NS HCP: 14	♠ 62♥ 643♠ AQ643♠ AKJ	West Bids 1NT if possible. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 7	◆ QJ943♥ A742◆ 864◆ 8	East Bids 1NT if possible. Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 12	★ KJ▼ J9◆ KQ986◆ Q653	West Bids 1NT if possible. You bid first.
Board: 84 Dealer: N Vul: NS HCP: 6	42✓ K10872✓ K87652✓ —	East Bids 1NT if possible. West Bids 2♥ if possible. Partner bids first.
Board: 85 Dealer: S Vul: EW HCP: 12	★ K52▼ AQ10876◆ 8◆ K103	West Bids 1NT if possible. You bid first.

Board: 81 Dealer: S Vul: NS North HCP: 9	North: ♠ QJ975 ♥ AQ75	South: ♠ 62 ♥ 643	West	North	East	South 1
South HCP: 14 Contract: 2♠ N	◆ 87 ◆ 53	◆ AQ643 ◆ AKJ	1NT	2♠	AP	
Board: 82 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 1N E	North:	South: ♠ QJ943 ♥ A742 ♠ 864 ♠ 8	West	North 1◆	East 1NT	
Board: 83 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 1N W	North:	South: ♠ KJ ♥ J9 ♠ KQ986 ♣ Q653	West 1NT	North AP	East	South 1
Board: 84 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 5♣ N	North: ♠ QJ6 ♥ 9 ♠ Q ♣ AQJ87432	South:	West 2♥ Pass Pass	North 1♣ 3♣ 4♣ 5♣		Pass 3♦
Board: 85 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 2 S	North: ♠ Q864 ♥ 4 ♦ K10763 ♠ Q87	South: ♠ K52 ♥ AQ10876 ♦ 8 ♠ K103		North Pass	East Pass	1♥

Board: 86 Dealer: N Vul: Both HCP: 12	★ A8▼ A10★ 1042★ KJ10976	East Bids 1NT if possible. You bid first.
Board: 87 Dealer: S Vul: None HCP: 8	♣ Q65432♥ Q◆ A432♣ 107	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 88 Dealer: N Vul: EW HCP: 13	★ A1074▼ AJ◆ A653◆ 542	East Bids 1NT if possible. You bid first.
Board: 89 Dealer: S Vul: Both HCP: 8	10952Q765A2Q95	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 12	AQ6✓ J982✓ 32✓ KQ92	East Bids 1NT if possible. You bid first.

Board: 86 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2♣ N	North: ♠ A8 ♥ A10 • 1042 ♣ KJ10976	South: ♠ KJ10764 ♥ Q9763 ♠ 86 ♣ —	West Pass	North 1♣ 2♣		South Pass
Board: 87 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3 W	North: ♠ Q65432 ♥ Q ♠ A432 ♣ 107	South: ♠ K9 ♥ AK42 ♦ 976 ♣ Q965	West 1NT 3▼	North 2♣ AP	East X	South 1♣ Pass
Board: 88 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ A1074 ♥ AJ ♠ A653 ♣ 542	South: ♠ QJ96 ♥ KQ942 ♦ 10 ♠ 873	West	North 1◆	East 1NT	
Board: 89 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 3 S	North:	South: ♠ KQJ83 ♥ A3 • 1054 ♣ K86	West 1NT 3♣	North 2♠ 3♠	East X AP	South 1♠ Pass
Board: 90 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North: ♣ AQ6 ♥ J982 • 32 ♣ KQ92	South: ♠ K9852 ♥ Q7643 ♦ 5 ♣ J7	West	North 1♣	East 1NT	

Board: 86 Dealer: N Vul: Both HCP: 6	★ KJ10764▼ Q9763◆ 86◆ —	East Bids 1NT if possible. Partner bids first.
Board: 87 Dealer: S Vul: None HCP: 12	★ K9★ AK42◆ 976★ Q965	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. You bid first.
Board: 88 Dealer: N Vul: EW HCP: 8	♣ QJ96♥ KQ942♦ 10♣ 873	East Bids 1NT if possible. Partner bids first.
Board: 89 Dealer: S Vul: Both HCP: 13	★ KQJ83★ A3★ 1054★ K86	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 90 Dealer: N Vul: None HCP: 6	★ K9852♥ Q7643◆ 5♣ J7	East Bids 1NT if possible. Partner bids first.

Board: 86 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2♣ N	North: ♠ A8 ♥ A10 • 1042 ♣ KJ10976	South: ♠ KJ10764 ♥ Q9763 ♠ 86 ♣ —	West Pass	North 1♣ 2♣		South Pass
Board: 87 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3 W	North: ♠ Q65432 ♥ Q ♠ A432 ♣ 107	South: ♠ K9 ♥ AK42 ♦ 976 ♣ Q965	West 1NT 3▼	North 2♣ AP	East X	South 1♣ Pass
Board: 88 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ A1074 ♥ AJ ♠ A653 ♣ 542	South: ♠ QJ96 ♥ KQ942 ♦ 10 ♠ 873	West	North 1◆	East 1NT	
Board: 89 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 3 S	North:	South: ♠ KQJ83 ♥ A3 • 1054 ♣ K86	West 1NT 3♣	North 2♠ 3♠	East X AP	South 1♠ Pass
Board: 90 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North: ♣ AQ6 ♥ J982 • 32 ♣ KQ92	South: ♠ K9852 ♥ Q7643 ♦ 5 ♣ J7	West	North 1♣	East 1NT	

Board: 91 Dealer: S Vul: NS HCP: 7	★ K983♥ Q9765◆ 87◆ Q7	West Bids 1NT if possible. Partner bids first.
Board: 92 Dealer: N Vul: Both HCP: 12	★ K2♥ QJ32◆ AQ1087◆ 76	East Bids 1NT if possible. You bid first.
Board: 93 Dealer: S Vul: None HCP: 9		West Bids 1NT if possible. Partner bids first.
Board: 94 Dealer: N Vul: NS HCP: 12	AQ862✓ A10854♦ 6♠ Q10	East Bids 1NT if possible. You bid first.
Board: 95 Dealer: S Vul: EW HCP: 9	★ A953♥ KJ6532◆ J108◆ —	West Bids 1NT if possible. Partner bids first.

Board: 91 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ K983 ♥ Q9765 ♠ 87 ♣ Q7	South: ♠ Q65 ♥ J103 ♠ AQJ9 ♠ A98	West 1NT	North AP	East	South 1
Board: 92 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K2 ♥ QJ32 ♠ AQ1087 ♣ 76	South: ♠ Q63 ♥ K9876 ←— ♠ K5432	West	North 1◆	East 1NT	
Board: 93 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2♠ S	North: ♣ J102 ♥ AK10973 ♣ J53 ♣ 5	South: ♠ K9843 ♥ 4 ♠ Q98 ♣ AKQ2	West 1NT	North 2♣	East AP	South 1♠
Board: 94 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 1N E	North: ♠ AQ862 ♥ A10854 ♠ 6 ♠ Q10	South:	West	North 1♠	East 1NT	
Board: 95 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 3♣ S	North: ♠ A953 ♥ KJ6532 ♦ J108 ♠ —	South: ♣ J10 ♥ 8 ♠ KQ42 ♣ AQ10654	West 1NT AP	North 2♥	East Pass	1♣

Board: 91 Dealer: S Vul: NS	♦ Q65 ♥ J103 ♦ AQJ9	West Bids 1NT if possible. You bid first.
HCP: 14 Board: 92 Dealer: N Vul: Both	♣ A98♠ Q63♥ K9876♠ —	East Bids 1NT if possible.
HCP: 8 Board: 93 Dealer: S	★ K5432★ K9843★ 4	Partner bids first. West Bids 1NT if possible.
Vul: None HCP: 14 Board: 94	◆ Q98◆ AKQ2	You bid first.
Dealer: N Vul: NS HCP: 5	♥ KQ3 • 10987 • 9654	East Bids 1NT if possible. Partner bids first.
Board: 95 Dealer: S Vul: EW HCP: 12	♣ J10♥ 8♦ KQ42♣ AQ10654	West Bids 1NT if possible. You bid first.

Board: 91 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ K983 ♥ Q9765 ♠ 87 ♣ Q7	South: ♠ Q65 ♥ J103 ♠ AQJ9 ♠ A98	West 1NT	North AP	East	South 1
Board: 92 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K2 ♥ QJ32 ♠ AQ1087 ♣ 76	South: ♠ Q63 ♥ K9876 ←— ♠ K5432	West	North 1◆	East 1NT	
Board: 93 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2♠ S	North: ♣ J102 ♥ AK10973 ♣ J53 ♣ 5	South: ♠ K9843 ♥ 4 ♠ Q98 ♣ AKQ2	West 1NT	North 2♣	East AP	South 1♠
Board: 94 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 1N E	North: ♠ AQ862 ♥ A10854 ♠ 6 ♠ Q10	South:	West	North 1♠	East 1NT	
Board: 95 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 3♣ S	North: ♠ A953 ♥ KJ6532 ♦ J108 ♠ —	South: ♣ J10 ♥ 8 ♠ KQ42 ♣ AQ10654	West 1NT AP	North 2♥	East Pass	1♣

Board: 96	♠ KQJ982	East Bids 1NT if possible.
Dealer: N	♥ A9	West Bids 3♣ if possible.
Vul: None	♦ Q84	West Erme C I in possible.
HCP: 12	♣ 84	You bid first.
Board: 97	♦ Q10743	
Dealer: S	♥ Q3	West Bids 1NT if possible.
Vul: NS	♦ AJ32	D 111 C 1
HCP: 9	♣ 94	Partner bids first.
Board: 98	♠ K4	East Bids 1NT if possible.
Dealer: N	♥ A98	West Bids 2♥ if possible.
Vul: EW	♦ KQJ1074	1
HCP: 16	♦ QĴ	You bid first.
Board: 99	♦ 875	W (D'1 1) ID'C 111
Dealer: S	♥ KQ93	West Bids 1NT if possible.
Vul: Both	♦ Q52	Doute on hide finet
HCP: 9	♣ Q104	Partner bids first.
		F - 4 D' 1. 1NT 'C '11.
D 1, 100	. 072	East Bids 1NT if possible.
Board: 100	♦ 972	West Bids 2♣ if possible.
Dealer: N	▼ A102	East Bids 2♥ if possible.
Vul: NS	◆ KQ76	West Bids 3♥ if possible.
HCP: 12	♣ K65	Von hid first
		You bid first.

Board: 96 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ N	North: ♠ KQJ982 ♥ A9 ♠ Q84 ♣ 84	South:	3♣¹ Pass 1. 1N-3		1NT Pass AP sfer to o	X 4◆² diamonds
Board: 97 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 1N W	North: ♠ Q10743 ♥ Q3 ♠ AJ32 ♠ 94	South: ♣ J8 ♥ AJ54 ♠ Q97 ♣ KQJ5	West 1NT	North AP	East	South 1♣
Board: 98 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 3 \cdot N	North: ♠ K4 ▼ A98 ♠ KQJ1074 ♣ QJ	South: ♠ A762 ♥ Q7632 ♦ 963 ♠ 10	West 2♥	North 1♦ 3♦		South Pass
Board: 99 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2♠ S	North:	South: ♠ KQJ92 ♥ A102 ♦ 98 ♣ K83	West 1NT	North 2♣	East AP	South 1♣
Board: 100 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 3♥ E	North: ◆ 972 ▼ A102 ◆ KQ76 ◆ K65	South: ♠ KJ1054 ♥ 43 ♠ 84 ♣ Q1092	West 2♣¹ 3▼ 1. Stay	North 1 Pass AP man		South Pass Pass

Board: 96 Dealer: N Vul: None HCP: 12	1065KQ10106AQJ53	East Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 97 Dealer: S Vul: NS HCP: 14	▶ J8♥ AJ54◆ Q97◆ KQJ5	West Bids 1NT if possible. You bid first.
Board: 98 Dealer: N Vul: EW HCP: 6	♠ A762♥ Q7632♦ 963♠ 10	East Bids 1NT if possible. West Bids 2♥ if possible. Partner bids first.
Board: 99 Dealer: S Vul: Both HCP: 13	★ KQJ92★ A102◆ 98★ K83	West Bids 1NT if possible. You bid first.
Board: 100 Dealer: N Vul: NS HCP: 6	★KJ1054★43◆84★Q1092	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first.

Board: 96 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ N	North: ♠ KQJ982 ♥ A9 ♠ Q84 ♣ 84	South:	3♣¹ Pass 1. 1N-3		1NT Pass AP sfer to o	X 4◆² diamonds
Board: 97 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 1N W	North: ♠ Q10743 ♥ Q3 ♠ AJ32 ♠ 94	South: ♣ J8 ♥ AJ54 ♠ Q97 ♣ KQJ5	West 1NT	North AP	East	South 1♣
Board: 98 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 3 \cdot N	North: ♠ K4 ▼ A98 ♠ KQJ1074 ♣ QJ	South: ♠ A762 ♥ Q7632 ♦ 963 ♠ 10	West 2♥	North 1♦ 3♦		South Pass
Board: 99 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2♠ S	North:	South: ♠ KQJ92 ♥ A102 ♦ 98 ♣ K83	West 1NT	North 2♣	East AP	South 1♣
Board: 100 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 3♥ E	North: ◆ 972 ▼ A102 ◆ KQ76 ◆ K65	South: ♠ KJ1054 ♥ 43 ♠ 84 ♣ Q1092	West 2♣¹ 3▼ 1. Stay	North 1 Pass AP man		South Pass Pass

Board: 101 Dealer: S Vul: EW HCP: 5	♣76 ♥Q10863 ♦QJ653 ♣10	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 102 Dealer: N Vul: Both HCP: 13	★ A832▼ K52◆ 5★ KQJ65	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 103 Dealer: S Vul: None HCP: 10	♦ K5 ♥ KQ92 ♦ 4 ♣ Q76542	West Bids 1NT if possible. Partner bids first.
Board: 104 Dealer: N Vul: EW HCP: 13	★ A87532★ AK◆ 53★ Q97	East Bids 1NT if possible. You bid first.
Board: 105 Dealer: S Vul: Both HCP: 6	◆ QJ432 ▼ 10865 ◆ — ◆ K1082	West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.

Board: 101 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 4 W	North: ♣ 76 ♥ Q10863 • QJ653 ♣ 10	South: ♠ QJ8 ♥ K42 ♦ K7 ♠ K8764	West 1NT 4♣ 1. Texa	AP	East 4♥¹	1♣
Board: 102 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 E	North: ♠ A832 ♥ K52 ♦ 5 ♠ KQJ65	South: ♠ QJ97 ♥ J ♠ AJ762 ♠ 932	West 2♦	North 1♣ Pass		South Pass AP
Board: 103 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2 S	North: ♠ K5 ♥ KQ92 ♦ 4 ♣ Q76542	South:	West 1NT AP	North 2♣	East Pass	1♦
Board: 104 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 2 N	North: ◆ A87532 ◆ AK ◆ 53 ◆ Q97	South:	West Pass	North 1♣ 2♠		South Pass
Board: 105 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 3♣ W	North: ♠ QJ432 ♥ 10865 ♦ — ♠ K1082	South: ♠ A106 ♥ A2 ♠ K96432 ♣ J7	West 1NT 3.	North Pass AP	East Pass	1♦

Board: 101 Dealer: S Vul: EW HCP: 12	♣ QJ8♥ K42♦ K7♣ K8764	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 102 Dealer: N Vul: Both HCP: 9	♣ QJ97♥ J◆ AJ762♣ 932	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 103 Dealer: S Vul: None HCP: 12	▶ J943♥ A♦ AQJ7632▶ 9	West Bids 1NT if possible. You bid first.
Board: 104 Dealer: N Vul: EW HCP: 7	♦ 9 ♥ Q1053 ♦ 1074 ♣ AJ652	East Bids 1NT if possible. Partner bids first.
Board: 105 Dealer: S Vul: Both HCP: 12	★ A106♥ A2◆ K96432◆ J7	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.

Board: 101 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 4 W	North: ♣ 76 ♥ Q10863 • QJ653 ♣ 10	South: ♠ QJ8 ♥ K42 ♦ K7 ♠ K8764	West 1NT 4♣ 1. Texa	AP	East 4♥¹	1♣
Board: 102 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 E	North: ♠ A832 ♥ K52 ♦ 5 ♠ KQJ65	South: ♠ QJ97 ♥ J ♠ AJ762 ♠ 932	West 2♦	North 1♣ Pass		South Pass AP
Board: 103 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2 S	North: ♠ K5 ♥ KQ92 ♦ 4 ♣ Q76542	South:	West 1NT AP	North 2♣	East Pass	1♦
Board: 104 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 2 N	North: ◆ A87532 ◆ AK ◆ 53 ◆ Q97	South:	West Pass	North 1♣ 2♠		South Pass
Board: 105 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 3♣ W	North: ♠ QJ432 ♥ 10865 ♦ — ♠ K1082	South: ♠ A106 ♥ A2 ♠ K96432 ♣ J7	West 1NT 3.	North Pass AP	East Pass	1♦

Board: 106 Dealer: N Vul: None HCP: 13	◆ 5♥ AQ8752◆ Q3◆ KQ72	East Bids 1NT if possible. You bid first.
Board: 107 Dealer: S Vul: NS HCP: 5	♣7 ♥Q10864 •QJ92 ♣1096	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 108 Dealer: N Vul: Both HCP: 12		East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♠ if possible. West Bids 4♣ if possible. You bid first.
Board: 109 Dealer: S Vul: None HCP: 7	★ A10982★ K9752★ 5★ 87	West Bids 1NT if possible. Partner bids first.
Board: 110 Dealer: N Vul: NS HCP: 18	★ K6▼ AQ1086◆ Q2◆ AK106	East Bids 1NT if possible. You bid first.

Board: 106 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2♠ S	North: ♣ 5 ▼ AQ8752 ◆ Q3 ♣ KQ72	South: ♠ KJ943 ♥ — ♠ AJ10652 ♣ 84	West AP	North 1♥	East 1NT	
Board: 107 Dealer: S Vul: NS North HCP: 5 South HCP: 13 Contract: 2 W	North: ♣ 7 ♥ Q10864 • QJ92 ♣ 1096	South: ♠ AJ32 ♥ 93 ♠ K64 ♠ KQ43		North Pass AP man	East 2♣¹	1♣
Board: 108 Dealer: N Vul: Both North HCP: 12 South HCP: 5 Contract: 4 W	North:	South: ♠ Q94 ♥ Q1043 ♦ J1032 ♠ 83	3♣ 4♣	North 1♣ Pass AP raise or	1NT 3♠¹	2♠ Pass
Board: 109 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2 S	North: ♠ A10982 ♥ K9752 ♦ 5 ♣ 87	South: ♠ Q ♥ Q106 ♠ A107432 ♠ KJ4	West 1NT AP	North Pass		South 1
Board: 110 Dealer: N Vul: NS North HCP: 18 South HCP: 5 Contract: 2 N	North: ♠ K6 ▼ AQ1086 ◆ Q2 ♣ AK106	South:	West Pass AP	North 1♥ X		Pass

Board: 106 Dealer: N Vul: None HCP: 9	★ KJ943▼ —◆ AJ10652◆ 84	East Bids 1NT if possible. Partner bids first.
Board: 107 Dealer: S Vul: NS HCP: 13	♣ AJ32♥ 93♦ K64♣ KQ43	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. You bid first.
Board: 108 Dealer: N Vul: Both HCP: 5	♦ Q94 ♥ Q1043 ♦ J1032 ♣ 83	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 109 Dealer: S Vul: None HCP: 12	♠ Q ♥ Q106 ♦ A107432 ♣ KJ4	West Bids 1NT if possible. You bid first.
Board: 110 Dealer: N Vul: NS HCP: 5	10854743K65Q73	East Bids 1NT if possible. Partner bids first.

Board: 106 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2♠ S	North: ♣ 5 ▼ AQ8752 ◆ Q3 ♣ KQ72	South: ♠ KJ943 ♥ — ♠ AJ10652 ♣ 84	West AP	North 1♥	East 1NT	
Board: 107 Dealer: S Vul: NS North HCP: 5 South HCP: 13 Contract: 2 W	North: ♣ 7 ♥ Q10864 • QJ92 ♣ 1096	South: ♠ AJ32 ♥ 93 ♠ K64 ♠ KQ43		North Pass AP man	East 2♣¹	1♣
Board: 108 Dealer: N Vul: Both North HCP: 12 South HCP: 5 Contract: 4 W	North:	South: ♠ Q94 ♥ Q1043 ♦ J1032 ♠ 83	3♣ 4♣	North 1♣ Pass AP raise or	1NT 3♠¹	2♠ Pass
Board: 109 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2 S	North: ♠ A10982 ♥ K9752 ♦ 5 ♣ 87	South: ♠ Q ♥ Q106 ♠ A107432 ♠ KJ4	West 1NT AP	North Pass		South 1
Board: 110 Dealer: N Vul: NS North HCP: 18 South HCP: 5 Contract: 2 N	North: ♠ K6 ▼ AQ1086 ◆ Q2 ♣ AK106	South:	West Pass AP	North 1♥ X		Pass

Board: 111 Dealer: S Vul: EW HCP: 6	♣9 ▼ K10763 ◆ QJ952 ♣ 85	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 112 Dealer: N Vul: None HCP: 14	▲ J97✔ A10543◆ AKQ92♣ —	East Bids 1NT if possible. You bid first.
Board: 113 Dealer: S Vul: NS HCP: 7	★ 8♥ KJ542◆ QJ75★ 753	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 114 Dealer: N Vul: EW HCP: 16	★ KJ102▼ 8◆ AJ2◆ AQJ97	East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 115 Dealer: S Vul: Both HCP: 5	♣ Q10862♥ Q1075♦ J3♣ 104	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.

Board: 111 Dealer: S Vul: EW North HCP: 6 South HCP: 12	North: ♠ 9 ♥ K10763 ♦ QJ952 ♣ 85	South: ♠ AQJ10 ♥ Q94 ♠ 7 ♣ QJ1063	West 1NT 4♣ 1. Texa	AP		South 1♣ Pass
Contract: 4♠ W Board: 112 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 4♠ S	North: ♣ J97 ▼ A10543 ♣ AKQ92 ♣ —	South: ♠ K10852 ♥ K7 ♠ 87 ♣ K986		North 1♥ 4♠	East 1NT AP	
Board: 113 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2 W	North:	South:	West 1NT 2♠	North Pass AP	East 2♥	South 1 & Pass
Board: 114 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N S	North: ♠ KJ102 ♥ 8 ♠ AJ2 ♣ AQJ97	South:	West 2♦ AP	North 1♣ 2♠	1NT	South Pass 3NT
Board: 115 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 2♠ W	North: ♠ Q10862 ♥ Q1075 ♦ J3 ♠ 104	South: ♠ K ♥ J984 ♠ KQ1085 ♣ K83	West 1NT 2♠	North Pass AP	East 2♥	South 1 Pass

Board: 111 Dealer: S Vul: EW HCP: 12	AQJ10Q947QJ1063	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 112 Dealer: N Vul: None HCP: 9	★ K10852★ K7◆ 87◆ K986	East Bids 1NT if possible. Partner bids first.
Board: 113 Dealer: S Vul: NS HCP: 15	 ♣ J53 ♥ A ♦ K1098 ♣ AQJ92	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 114 Dealer: N Vul: EW HCP: 9	♦ 95♥ AK97♦ Q8765♠ 85	East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 115 Dealer: S Vul: Both HCP: 12	★ K▼ J984◆ KQ1085◆ K83	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 111 Dealer: S Vul: EW North HCP: 6 South HCP: 12	North: ♠ 9 ♥ K10763 ♦ QJ952 ♣ 85	South: ♠ AQJ10 ♥ Q94 ♠ 7 ♣ QJ1063	West 1NT 4♣ 1. Texa	AP		South 1♣ Pass
Contract: 4♠ W Board: 112 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 4♠ S	North: ♣ J97 ▼ A10543 ♣ AKQ92 ♣ —	South: ♠ K10852 ♥ K7 ♠ 87 ♣ K986		North 1♥ 4♠	East 1NT AP	
Board: 113 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2 W	North:	South:	West 1NT 2♠	North Pass AP	East 2♥	South 1 & Pass
Board: 114 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N S	North: ♠ KJ102 ♥ 8 ♠ AJ2 ♣ AQJ97	South:	West 2♦ AP	North 1♣ 2♠	1NT	South Pass 3NT
Board: 115 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 2♠ W	North: ♠ Q10862 ♥ Q1075 ♦ J3 ♠ 104	South: ♠ K ♥ J984 ♠ KQ1085 ♣ K83	West 1NT 2♠	North Pass AP	East 2♥	South 1 Pass

Board: 116 Dealer: N Vul: NS HCP: 12	A A✓ AK1098653✓ J10✓ 103	East Bids 1NT if possible. West Bids 5♦ if possible. You bid first.
Board: 117 Dealer: S Vul: EW HCP: 4	◆ Q652▼ 82◆ Q10942◆ 52	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 118 Dealer: N Vul: Both HCP: 12	108✓ J✓ KQJ92✓ AJ743	East Bids 1NT if possible. You bid first.
Board: 119 Dealer: S Vul: None HCP: 7	♣2 ♥ AK9652 ♦ 72 ♣ 10652	West Bids 1NT if possible. Partner bids first.
Board: 120 Dealer: N Vul: EW HCP: 14	★ K52▼ J3◆ AJ9◆ AJ1074	East Bids 1NT if possible. You bid first.

Board: 116 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 5•X W	North: ♠ A ♥ AK1098653 • J10 ♣ 103	South: ♠ Q106543 ♥ 42 ♠ K ♣ KJ76	West Pass 5◆	North 1♥ 4♥ X	1NT	2♠
Board: 117 Dealer: S Vul: EW North HCP: 4 South HCP: 14 Contract: 3♣ W	North: ♠ Q652 ♥ 82 • Q10942 ♣ 52	South:	1NT 3♣²	North Pass AP 2S trans mat	2 ♠ ¹	1♥ Pass
Board: 118 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North: • 108 • J • KQJ92 • AJ743	South: ♠ Q954 ♥ A8532 ♠ 74 ♠ 65	West	North 1◆	East 1NT	
Board: 119 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 3♠ S	North: ♠ 2 ♥ AK9652 ♠ 72 ♣ 10652	South: ♠ AQJ10853 ♥ 103 ♦ 95 ♣ KQ	West 1NT AP	North 2♥	East Pass	1♠
Board: 120 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 1N E	North: ♠ K52 ♥ J3 ♠ AJ9 ♣ AJ1074	South:	West	North 1♣	East 1NT	

Board: 116 Dealer: N Vul: NS HCP: 9	♣ Q106543♥ 42♦ K♣ KJ76	East Bids 1NT if possible. West Bids 5♦ if possible. Partner bids first.
Board: 117 Dealer: S Vul: EW HCP: 14		West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♣ if possible. You bid first.
Board: 118 Dealer: N Vul: Both HCP: 6	♠ Q954♥ A8532♦ 74♠ 65	East Bids 1NT if possible. Partner bids first.
Board: 119 Dealer: S Vul: None HCP: 12	AQJ10853▼ 103◆ 95◆ KQ	West Bids 1NT if possible. You bid first.
Board: 120 Dealer: N Vul: EW HCP: 11	↓ J8↓ AQ972↓ Q8532♠ Q	East Bids 1NT if possible. Partner bids first.

Board: 116 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 5•X W	North: ♠ A ♥ AK1098653 • J10 ♣ 103	South: ♠ Q106543 ♥ 42 ♠ K ♣ KJ76	West Pass 5◆	North 1♥ 4♥ X	1NT	2♠
Board: 117 Dealer: S Vul: EW North HCP: 4 South HCP: 14 Contract: 3♣ W	North: ♠ Q652 ♥ 82 • Q10942 ♣ 52	South:	1NT 3♣²	North Pass AP 2S trans mat	2 ♠ ¹	1♥ Pass
Board: 118 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North: • 108 • J • KQJ92 • AJ743	South: ♠ Q954 ♥ A8532 ♠ 74 ♠ 65	West	North 1◆	East 1NT	
Board: 119 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 3♠ S	North: ♠ 2 ♥ AK9652 ♠ 72 ♣ 10652	South: ♠ AQJ10853 ♥ 103 ♦ 95 ♣ KQ	West 1NT AP	North 2♥	East Pass	1♠
Board: 120 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 1N E	North: ♠ K52 ♥ J3 ♠ AJ9 ♣ AJ1074	South:	West	North 1♣	East 1NT	

Board: 121 Dealer: S Vul: Both HCP: 10	★ K8642♥ 98◆ KJ106◆ K6	West Bids 1NT if possible. Partner bids first.
Board: 122 Dealer: N Vul: None HCP: 13	★ A83▼ 8★ K982★ AQ543	East Bids 1NT if possible. You bid first.
Board: 123 Dealer: S Vul: NS HCP: 8	★ A1093★ A97432★ 3★ 92	West Bids 1NT if possible. Partner bids first.
Board: 124 Dealer: N Vul: Both HCP: 12	★KQ10964✓ K◆ Q1062◆ Q4	East Bids 1NT if possible. You bid first.
Board: 125 Dealer: S Vul: None HCP: 10	♣— ♥ AQ1075 • KJ108763 • 3	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible. Partner bids first.

Board: 121 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 2♠ N	North: ♠ K8642 ♥ 98 ♠ KJ106 ♣ K6	South: ♣ J9 ♥ AK762 ♠ A5 ♣ J1075	West 1NT	North 2♠	East AP	South 1♥
Board: 122 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 1N E	North: ♠ A83 ♥ 8 ♠ K982 ♣ AQ543	South: ♠ 654 ♥ KQ10975 ♦ 63 ♠ 86	West	North 1♣	East 1NT	
Board: 123 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2 \(\mathbb{N} \)	North: ♠ A1093 ♥ A97432 ♦ 3 ♣ 92	South: ♠ Q62 ♥ 6 ♠ AQJ4 ♠ QJ643	West 1NT	North 2♥	East AP	South 1♣
Board: 124 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ N	North: ♠ KQ10964 ♥ K • Q1062 ♣ Q4	South:	West AP	North 1♠	East 1NT	
Board: 125 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4•X E	North: ♣— ▼ AQ1075 • KJ108763 • 3	South: ♠ KQ92 ♥ K82 ♦ 54 ♣ KQ107	West 1NT Pass AP	North 2♥ 4♥	East 2♣ 4♣	South 1♣ 3▼ X

Board: 121 Dealer: S Vul: Both HCP: 13	▲ J9✔ AK762◆ A5♣ J1075	West Bids 1NT if possible. You bid first.
Board: 122 Dealer: N Vul: None HCP: 5	♠ 654♥ KQ10975♠ 63♠ 86	East Bids 1NT if possible. Partner bids first.
Board: 123 Dealer: S Vul: NS HCP: 12	♣ Q62♥ 6♦ AQJ4♣ QJ643	West Bids 1NT if possible. You bid first.
Board: 124 Dealer: N Vul: Both HCP: 9		East Bids 1NT if possible. Partner bids first.
Board: 125 Dealer: S Vul: None HCP: 13	★ KQ92▼ K82◆ 54◆ KQ107	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.

Board: 121 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 2♠ N	North: ♠ K8642 ♥ 98 ♠ KJ106 ♣ K6	South: ♣ J9 ♥ AK762 ♠ A5 ♣ J1075	West 1NT	North 2♠	East AP	South 1♥
Board: 122 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 1N E	North: ♠ A83 ♥ 8 ♠ K982 ♣ AQ543	South: ♠ 654 ♥ KQ10975 ♦ 63 ♠ 86	West	North 1♣	East 1NT	
Board: 123 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2 \(\mathbb{N} \)	North: ♠ A1093 ♥ A97432 ♦ 3 ♣ 92	South: ♠ Q62 ♥ 6 ♠ AQJ4 ♠ QJ643	West 1NT	North 2♥	East AP	South 1♣
Board: 124 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ N	North: ♠ KQ10964 ♥ K • Q1062 ♣ Q4	South:	West AP	North 1♠	East 1NT	
Board: 125 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 4•X E	North: ♣— ▼ AQ1075 • KJ108763 • 3	South: ♠ KQ92 ♥ K82 ♦ 54 ♣ KQ107	West 1NT Pass AP	North 2♥ 4♥	East 2♣ 4♣	South 1♣ 3▼ X

Board: 126 Dealer: N Vul: NS HCP: 13	A3KQ976A864108	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 127 Dealer: S Vul: EW HCP: 8	◆ 982♥ AK7542◆ J1097◆ —	West Bids 1NT if possible. Partner bids first.
Board: 128 Dealer: N Vul: None HCP: 12	★ 3★ AJ962★ AK63★ 1094	East Bids 1NT if possible. You bid first.
Board: 129 Dealer: S Vul: NS HCP: 8	★ 86♥ J8764◆ K54★ A98	West Bids 1NT if possible. Partner bids first.
Board: 130 Dealer: N Vul: EW HCP: 13	★ KQ1092 ♥ K10 ♦ KQ8643 ♣ —	East Bids 1NT if possible. You bid first.

Board: 126 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 3♣X E	North: ♠ A3 ♥ KQ976 ♠ A864 ♠ 108	South: ♠ KQ10982 ♥ J54 ♦ 105 ♣ J9	Pass	North 1♥ Pass X	East 1NT 3♣ AP	
Board: 127 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 3♣ S	North:	South: ♠ Q75 ♥ J ♠ A ♣ AQJ108752	West 1NT AP	North 2♥	East Pass	1♣
Board: 128 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 4♠ S	North: ♠ 3 ♥ AJ962 ♠ AK63 ♠ 1094	South: ♠ AQJ9752 ♥ Q • 984 ♣ 75	West AP	North 1♥	East 1NT	
Board: 129 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 1N W	North:	South: ♠ KQ743 ♥ 109 ♠ A83 ♠ KJ6	West 1NT	North AP	East	South 1♣
Board: 130 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 3♠ N	North: ♠ KQ1092 ♥ K10 ♠ KQ8643 ♣ —	South: ♠ 765 ♥ Q863 ♦ J ♠ Q9852		North 1♦ 3♠		South Pass

Board: 126 Dealer: N Vul: NS HCP: 7	★ KQ10982♥ J54♦ 105♣ J9	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 127 Dealer: S Vul: EW HCP: 14	♣ Q75♥ J♦ A♣ AQJ108752	West Bids 1NT if possible. You bid first.
Board: 128 Dealer: N Vul: None HCP: 9	AQJ9752Q984₹75	East Bids 1NT if possible. Partner bids first.
Board: 129 Dealer: S Vul: NS HCP: 13	★ KQ743▼ 109◆ A83◆ KJ6	West Bids 1NT if possible. You bid first.
Board: 130 Dealer: N Vul: EW HCP: 5	♣765♥ Q863◆ J♣ Q9852	East Bids 1NT if possible. Partner bids first.

Board: 126 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 3♣X E	North: ♠ A3 ♥ KQ976 ♠ A864 ♠ 108	South: ♠ KQ10982 ♥ J54 ♦ 105 ♣ J9	Pass	North 1♥ Pass X	East 1NT 3♣ AP	
Board: 127 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 3♣ S	North:	South: ♠ Q75 ♥ J ♠ A ♣ AQJ108752	West 1NT AP	North 2♥	East Pass	1♣
Board: 128 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 4♠ S	North: ♠ 3 ♥ AJ962 ♠ AK63 ♠ 1094	South: ♠ AQJ9752 ♥ Q • 984 ♣ 75	West AP	North 1♥	East 1NT	
Board: 129 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 1N W	North:	South: ♠ KQ743 ♥ 109 ♠ A83 ♠ KJ6	West 1NT	North AP	East	South 1♣
Board: 130 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 3♠ N	North: ♠ KQ1092 ♥ K10 ♠ KQ8643 ♣ —	South: ♠ 765 ♥ Q863 ♦ J ♠ Q9852		North 1♦ 3♠		South Pass

Board: 131 Dealer: S Vul: Both HCP: 5	♦ K854 ♥ Q10854 ♦ 1064	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 132 Dealer: N Vul: NS HCP: 12	★ K10643▼ KJ42◆ AJ★ 104	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 133 Dealer: S Vul: EW HCP: 8	♠ AKJ532♥ 765♦ 32♠ 98	West Bids 1NT if possible. Partner bids first.
Board: 134 Dealer: N Vul: Both HCP: 13	♣ QJ3 ♥ K75 ♦ Q10873 ♣ KQ	East Bids 1NT if possible. You bid first.
Board: 135 Dealer: S Vul: None HCP: 2		West Bids 1NT if possible. East Bids 3NT if possible. Partner bids first.

Board: 131 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 3♠ W	North: ♠ K854 ♥ Q10854 ♦ 1064	South:	1NT 2♣ Pass 1. Stay		2♣¹ 3♠² 3♠	1♦ Pass X AP
Board: 132 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 3 • E	North: ♠ K10643 ♥ KJ42 ♠ AJ ♣ 104	South: ♠ QJ9 ♥ 9865 ♦ 1074 ♠ Q76	West 3♣¹		East 1NT 3◆²	South Pass
Board: 133 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2 N	North: ♠ AKJ532 ♥ 765 ♦ 32 ♠ 98	South: ♣ 76 ♥ AKJ ♦ J7 ♣ QJ7542	West 1NT	North 2♠	East AP	South 1♣
Board: 134 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2♠ S	North: ♠ QJ3 ♥ K75 ♠ Q10873 ♠ KQ	South: ♠ K10762 ♥ Q942 ♠ A9 ♣ 43	West AP	North 1◆	East 1NT	
Board: 135 Dealer: S Vul: None North HCP: 2 South HCP: 12 Contract: 3N W	North:	South: ♠ K1098 ♥ KQ ♠ K765 ♣ J94	West 1NT	North Pass	East 3NT	1♦

Board: 131 Dealer: S Vul: Both HCP: 12	◆ 9♥ K73◆ AQ874◆ K873	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 132 Dealer: N Vul: NS HCP: 5	♦ QJ9 ♥ 9865 ♦ 1074 ♣ Q76	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 133 Dealer: S Vul: EW HCP: 12	★ 76▼ AKJ◆ J7◆ QJ7542	West Bids 1NT if possible. You bid first.
Board: 134 Dealer: N Vul: Both HCP: 9	★K10762♥ Q942◆ A9◆ 43	East Bids 1NT if possible. Partner bids first.
Board: 135 Dealer: S Vul: None HCP: 12	★ K1098★ KQ★ K765★ J94	West Bids 1NT if possible. East Bids 3NT if possible. You bid first.

Board: 131 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 3♠ W	North: ♠ K854 ♥ Q10854 ♦ 1064	South:	1NT 2♣ Pass 1. Stay		2♣¹ 3♠² 3♠	1♦ Pass X AP
Board: 132 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 3 • E	North: ♠ K10643 ♥ KJ42 ♠ AJ ♣ 104	South: ♠ QJ9 ♥ 9865 ♦ 1074 ♠ Q76	West 3♣¹		East 1NT 3◆²	South Pass
Board: 133 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2 N	North: ♠ AKJ532 ♥ 765 ♦ 32 ♠ 98	South: ♣ 76 ♥ AKJ ♦ J7 ♣ QJ7542	West 1NT	North 2♠	East AP	South 1♣
Board: 134 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2♠ S	North: ♠ QJ3 ♥ K75 ♠ Q10873 ♠ KQ	South: ♠ K10762 ♥ Q942 ♠ A9 ♣ 43	West AP	North 1◆	East 1NT	
Board: 135 Dealer: S Vul: None North HCP: 2 South HCP: 12 Contract: 3N W	North:	South: ♠ K1098 ♥ KQ ♠ K765 ♣ J94	West 1NT	North Pass	East 3NT	1♦

Board: 136 Dealer: N Vul: EW HCP: 12	♣ 7652♥ QJ◆ KJ9♣ KQ94	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 137 Dealer: S Vul: Both HCP: 8	♣ Q10875♥ J8♦ J♣ A8532	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 138 Dealer: N Vul: None HCP: 12	♦ Q ♥ KJ843 ♦ AQ743 ♣ 32	East Bids 1NT if possible. You bid first.
Board: 139 Dealer: S Vul: NS HCP: 7	★ 7654★ 84★ AK85★ 1084	West Bids 1NT if possible. East Bids 4♥ if possible. Partner bids first.
Board: 140 Dealer: N Vul: Both HCP: 12	★ K♥ QJ653◆ KJ54◆ Q86	East Bids 1NT if possible. You bid first.

Board: 136 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 3 • E	North: ♠ 7652 ♥ QJ • KJ9 ♣ KQ94	South: ♠ Q3 ♥ AK10743 ♦ 54 ♣ J106	West Pass	North 1♣ Pass	East 1NT 3♦	South 2♥ AP
Board: 137 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 2 W	North: ♠ Q10875 ♥ J8 ♦ J ♣ A8532	South: ♠ AJ64 ♥ A7 • Q97653 ♠ K	West 1NT 2♥	North Pass AP	East 2♦	South 1 Pass
Board: 138 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ Q ♠ KJ843 ♠ AQ743 ♣ 32	South: ♠ KJ1096 ♥ 92 ♠ 85 ♣ QJ107	West	North 1♥	East 1NT	
Board: 139 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 4 E	North: ♣ 7654 ♥ 84 ♦ AK85 ♣ 1084	South: ♠ KQJ83 ♥ J96 ♠ Q73 ♣ A3	West 1NT	North 2♠	East 4♥	South 1♣ AP
Board: 140 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K ♥ QJ653 ♠ KJ54 ♣ Q86	South: ♠ QJ1073 ♥ 98 ♠ A982 ♣ J10	West	North 1♥	East 1NT	

Board: 136 Dealer: N Vul: EW HCP: 10	♣ Q3 ♥ AK10743 ♦ 54 ♣ J106	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 137 Dealer: S Vul: Both HCP: 14	AJ64✓ A7◆ Q97653♠ K	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 138 Dealer: N Vul: None HCP: 7	★ KJ1096♥ 92◆ 85◆ QJ107	East Bids 1NT if possible. Partner bids first.
Board: 139 Dealer: S Vul: NS HCP: 13	★ KQJ83▼ J96◆ Q73◆ A3	West Bids 1NT if possible. East Bids 4♥ if possible. You bid first.
Board: 140 Dealer: N Vul: Both HCP: 8	♣ QJ1073♥ 98◆ A982♣ J10	East Bids 1NT if possible. Partner bids first.

Board: 136 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 3 • E	North: ♠ 7652 ♥ QJ • KJ9 ♣ KQ94	South: ♠ Q3 ♥ AK10743 ♦ 54 ♣ J106	West Pass	North 1♣ Pass	East 1NT 3♦	South 2♥ AP
Board: 137 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 2 W	North: ♠ Q10875 ♥ J8 ♦ J ♣ A8532	South: ♠ AJ64 ♥ A7 • Q97653 ♠ K	West 1NT 2♥	North Pass AP	East 2♦	South 1 Pass
Board: 138 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ Q ♠ KJ843 ♠ AQ743 ♣ 32	South: ♠ KJ1096 ♥ 92 ♠ 85 ♣ QJ107	West	North 1♥	East 1NT	
Board: 139 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 4 E	North: ♣ 7654 ♥ 84 ♦ AK85 ♣ 1084	South: ♠ KQJ83 ♥ J96 ♠ Q73 ♣ A3	West 1NT	North 2♠	East 4♥	South 1♣ AP
Board: 140 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North: ♠ K ♥ QJ653 ♠ KJ54 ♣ Q86	South: ♠ QJ1073 ♥ 98 ♠ A982 ♣ J10	West	North 1♥	East 1NT	

Board: 141 Dealer: S Vul: None HCP: 6	★ KQ765 ♥ J10632 ♦ 2 ♣ 64	West Bids 1NT if possible. Partner bids first.
Board: 142 Dealer: N Vul: NS HCP: 13	♣ QJ6♥ AQ1093♦ 10962♣ A	East Bids 1NT if possible. You bid first.
Board: 143 Dealer: S Vul: EW HCP: 8	QJ1094QJ7Q8752	West Bids 1NT if possible. East Bids 2♦ if possible. West Redoubles if possible. East Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 144 Dealer: N Vul: None HCP: 12	♣ QJ5♥ Q975♦ K6♣ KJ87	East Bids 1NT if possible. You bid first.
Board: 145 Dealer: S Vul: NS HCP: 7	♦ 85 ▼ A10843 ♦ 83 ♣ K1086	West Bids 1NT if possible. Partner bids first.

Board: 141 Dealer: S Vul: None North HCP: 6 South HCP: 14 Contract: 4 S	North: ♠ KQ765 ♥ J10632 ♦ 2 ♣ 64	South: ♠ 3 ♥ AQ754 ♠ Q93 ♣ AQ32	West 1NT	North 4♥	East AP	South 1♥
Board: 142 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 2 N	North: ♠ QJ6 ♥ AQ1093 • 10962 ♣ A	South:	West AP	North 1♥	East 1NT	
Board: 143 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3♠ N	North: ♠ QJ1094 ♥ Q ♠ J7 ♣ Q8752	South: ♠ K72 ♥ K1065 ♠ AQ652 ♣ J	West 1NT XX ¹ Pass AP 1. artific	North Pass Pass 2 cial	East 2	South 1 ◆ X Pass 3 ◆
Board: 144 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ QJ5 ♥ Q975 ♠ K6 ♠ KJ87	South: ◆ 864 ▼ K863 ◆ QJ1083 ◆ 5	West	North 1♣	East 1NT	South AP
Board: 145 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 3♠ S	North:	South: ♠ KJ10764 ♥ K ♠ KQ74 ♣ 92	West 1NT Pass	North Pass 3♣		1♠

Board: 141 Dealer: S Vul: None HCP: 14	♣ 3♥ AQ754◆ Q93♣ AQ32	West Bids 1NT if possible. You bid first.
Board: 142 Dealer: N Vul: NS HCP: 5	10852√ J74◆ Q5◆ Q1075	East Bids 1NT if possible. Partner bids first.
Board: 143 Dealer: S Vul: EW HCP: 13	★ K72▼ K1065◆ AQ652◆ J	West Bids 1NT if possible. East Bids 2♦ if possible. West Redoubles if possible. East Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 144 Dealer: N Vul: None HCP: 6	♦ 864 ♥ K863 ♦ QJ1083 ♣ 5	East Bids 1NT if possible. Partner bids first.
Board: 145 Dealer: S Vul: NS HCP: 12	★ KJ10764★ K★ KQ74★ 92	West Bids 1NT if possible. You bid first.

Board: 141 Dealer: S Vul: None North HCP: 6 South HCP: 14 Contract: 4 S	North: ♠ KQ765 ♥ J10632 ♦ 2 ♣ 64	South: ♠ 3 ♥ AQ754 ♠ Q93 ♣ AQ32	West 1NT	North 4♥	East AP	South 1♥
Board: 142 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 2 N	North: ♠ QJ6 ♥ AQ1093 • 10962 ♣ A	South:	West AP	North 1♥	East 1NT	
Board: 143 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3♠ N	North: ♠ QJ1094 ♥ Q ♠ J7 ♣ Q8752	South: ♠ K72 ♥ K1065 ♠ AQ652 ♣ J	West 1NT XX ¹ Pass AP 1. artific	North Pass Pass 2 cial	East 2	South 1 ◆ X Pass 3 ◆
Board: 144 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ QJ5 ♥ Q975 ♠ K6 ♠ KJ87	South: ◆ 864 ▼ K863 ◆ QJ1083 ◆ 5	West	North 1♣	East 1NT	South AP
Board: 145 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 3♠ S	North:	South: ♠ KJ10764 ♥ K ♠ KQ74 ♣ 92	West 1NT Pass	North Pass 3♣		1♠

Board: 146 Dealer: N Vul: EW HCP: 12	★ KQ107642♥ J◆ K2◆ QJ4	East Bids 1NT if possible. You bid first.
Board: 147 Dealer: S Vul: Both HCP: 6	★ K982★ 863★ 7★ K9862	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 148 Dealer: N Vul: NS HCP: 13	♦ 985♥ KQ863♦ K♣ KQ32	East Bids 1NT if possible. You bid first.
Board: 149 Dealer: S Vul: EW HCP: 7	◆ Q10754 ▼ QJ106 ◆ 1042 ◆ Q	West Bids 1NT if possible. Partner bids first.
Board: 150 Dealer: N Vul: Both HCP: 12	★ AK984★ 872★ Q7★ K53	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.

Board: 146 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 4♠ N	North: ♠ KQ107642 ♥ J ♠ K2 ♣ QJ4	South:	West Pass	North 1♠ 4♠	East 1NT AP	
Board: 147 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 3♠ E	North: ♠ K982 ♥ 863 ♠ 7 ♣ K9862	South: ♠ A10 ♥ J1092 ♠ AQJ1092 ♣ 10		North Pass Pass AP man	East 2♣¹ 2♠	South 1 Pass Pass
Board: 148 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E	North: ◆ 985 ▼ KQ863 • K ◆ KQ32	South: ♠ Q7632 ♥ — ♦ J1076 ♠ AJ95	West	North 1♥	East 1NT	
Board: 149 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ Q10754 ♥ QJ106 ♠ 1042 ♠ Q	South: ◆ J632 ◆ AK5 ◆ KQ5 ◆ 973	West 1NT	North AP	East	South 1♣
Board: 150 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 3•X E	North: ♠ AK984 ♥ 872 ♠ Q7 ♠ K53	South: ♠ 6 ♥ KQ10643 ♠ K653 ♠ 94	West Pass AP	North 1♠ Pass	East 1NT 3◆	South 2 V X

Board: 146 Dealer: N Vul: EW HCP: 10	♣ 5♥ AQ10985◆ A754♣ 107	East Bids 1NT if possible. Partner bids first.
Board: 147 Dealer: S Vul: Both HCP: 12	▲ A10▼ J1092◆ AQJ1092▲ 10	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 148 Dealer: N Vul: NS HCP: 8	♣ Q7632♥ —◆ J1076♣ AJ95	East Bids 1NT if possible. Partner bids first.
Board: 149 Dealer: S Vul: EW HCP: 13	 ♣ J632 ♥ AK5 ♠ KQ5 ♣ 973	West Bids 1NT if possible. You bid first.
Board: 150 Dealer: N Vul: Both HCP: 8	♠ 6♥ KQ10643♦ K653♠ 94	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.

Board: 146 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 4♠ N	North: ♠ KQ107642 ♥ J ♠ K2 ♣ QJ4	South:	West Pass	North 1♠ 4♠	East 1NT AP	
Board: 147 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 3♠ E	North: ♠ K982 ♥ 863 ♠ 7 ♣ K9862	South: ♠ A10 ♥ J1092 ♠ AQJ1092 ♣ 10		North Pass Pass AP man	East 2♣¹ 2♠	South 1 Pass Pass
Board: 148 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E	North: ◆ 985 ▼ KQ863 • K ◆ KQ32	South: ♠ Q7632 ♥ — ♦ J1076 ♠ AJ95	West	North 1♥	East 1NT	
Board: 149 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ Q10754 ♥ QJ106 ♠ 1042 ♠ Q	South: ◆ J632 ◆ AK5 ◆ KQ5 ◆ 973	West 1NT	North AP	East	South 1♣
Board: 150 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 3•X E	North: ♠ AK984 ♥ 872 ♠ Q7 ♠ K53	South: ♠ 6 ♥ KQ10643 ♠ K653 ♠ 94	West Pass AP	North 1♠ Pass	East 1NT 3◆	South 2 V X

Board: 151 Dealer: S Vul: None HCP: 6	♣ Q10942♥ A975♦ 8♣ 976	West Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 152 Dealer: N Vul: EW HCP: 14	★ A3▼ AJ105★ K92★ Q863	East Bids 1NT if possible. You bid first.
Board: 153 Dealer: S Vul: Both HCP: 7	▲ AJ84♥ Q1094◆ 972◆ 106	West Bids 1NT if possible. Partner bids first.
Board: 154 Dealer: N Vul: None HCP: 13	♣ QJ86♥ K105◆ KQJ9♣ J2	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 155 Dealer: S Vul: NS HCP: 6	♠ Q642♥ 763♦ A8764♠ 9	West Bids 1NT if possible. Partner bids first.

Board: 151 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 3 E	North: ♠ Q10942 ♥ A975 ♠ 8 ♣ 976	South: ♠ A65 ♥ J32 ♠ AQJ432 ♠ 2		North Pass Pass	East Pass 3♣	South 1 2 AP
Board: 152 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 1N E	North: ♠ A3 ♥ AJ105 ♠ K92 ♣ Q863	South: ♠ KQ875 ♥ Q942 ♦ 1085 ♣ 2	West	North 1♣	East 1NT	
Board: 153 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3 S	North: ♠ AJ84 ♥ Q1094 ♦ 972 ♠ 106	South: ♠ Q53 ♥ KJ8752 ♠ A4 ♠ A9	West 1NT AP	North 2♥	East Pass	1♥
Board: 154 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 3•X E	North: ♠ QJ86 ♥ K105 ♠ KQJ9 ♣ J2	South: ♠ A1072 ♥ AJ9843 ♠ 8 ♣ 73	West Pass AP	North 1 Pass	East 1NT 3♣	South 2 × X
Board: 155 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q642 ♥ 763 ♠ A8764 ♠ 9	South: ♠ K5 ♥ AQ98 ♦ 532 ♠ A732	West 1NT	North AP	East	South 1♣

Board: 151 Dealer: S Vul: None HCP: 12	★ A65♥ J32★ AQJ432★ 2	West Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 152 Dealer: N Vul: EW HCP: 7	★KQ875♥Q9421085★2	East Bids 1NT if possible. Partner bids first.
Board: 153 Dealer: S Vul: Both HCP: 14	♣ Q53♥ KJ8752◆ A4♣ A9	West Bids 1NT if possible. You bid first.
Board: 154 Dealer: N Vul: None HCP: 9	★ A1072★ AJ9843★ 8★ 73	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 155 Dealer: S Vul: NS HCP: 13	★ K5▼ AQ98◆ 532◆ A732	West Bids 1NT if possible. You bid first.

Board: 151 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 3 E	North: ♠ Q10942 ♥ A975 ♠ 8 ♣ 976	South: ♠ A65 ♥ J32 ♠ AQJ432 ♠ 2		North Pass Pass	East Pass 3♣	South 1 2 AP
Board: 152 Dealer: N Vul: EW North HCP: 14 South HCP: 7 Contract: 1N E	North: ♠ A3 ♥ AJ105 ♠ K92 ♣ Q863	South: ♠ KQ875 ♥ Q942 ♦ 1085 ♣ 2	West	North 1♣	East 1NT	
Board: 153 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3 S	North: ♠ AJ84 ♥ Q1094 ♦ 972 ♠ 106	South: ♠ Q53 ♥ KJ8752 ♠ A4 ♠ A9	West 1NT AP	North 2♥	East Pass	1♥
Board: 154 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 3•X E	North: ♠ QJ86 ♥ K105 ♠ KQJ9 ♣ J2	South: ♠ A1072 ♥ AJ9843 ♠ 8 ♣ 73	West Pass AP	North 1 Pass	East 1NT 3♣	South 2 × X
Board: 155 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q642 ♥ 763 ♠ A8764 ♠ 9	South: ♠ K5 ♥ AQ98 ♦ 532 ♠ A732	West 1NT	North AP	East	South 1♣

Board: 156 Dealer: N Vul: Both HCP: 12	★ KQ98▼ KQJ1072◆ 2◆ J8	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 157 Dealer: S Vul: None HCP: 8	★43▼ AKJ9863◆82★ 54	West Bids 1NT if possible. Partner bids first.
Board: 158 Dealer: N Vul: NS HCP: 13	J2✓ K864AK985Q9	East Bids 1NT if possible. You bid first.
Board: 159 Dealer: S Vul: EW HCP: 8	♣— ▼ KJ876 ◆ 10543 ♣ A762	West Bids 1NT if possible. Partner bids first.
Board: 160 Dealer: N Vul: None HCP: 12	▲ A63✓ KQJ975✓ Q▲ 1062	East Bids 1NT if possible. East Bids 3♣ if possible. West Bids 4♣ if possible. You bid first.

Board: 156 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 3♣ E	North: ♠ KQ98 ♥ KQJ1072 ♠ 2 ♣ J8	South: ♠ A643 ♥ 5 ♠ K87654 ♣ 72	West Pass	North 1♥ 2♥	East 1NT 3♣	South 2 AP
Board: 157 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 4♥ N	North: ♠ 43 ▼ AKJ9863 ♠ 82 ♣ 54	South: ♠ KQ107 ♥ 7 ♠ AQ54 ♣ QJ76	West 1NT	North 4♥	East AP	South 1◆
Board: 158 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E	North: ♣ J2 ♥ K864 ♠ AK985 ♣ Q9	South: ♠ Q1098 ♥ AQ73 ♠ 3 ♠ 7654	West	North 1◆	East 1NT	
Board: 159 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ — ▼ KJ876 ◆ 10543 ♣ A762	South: ♠ QJ1065 ♥ A2 ♠ KQ97 ♣ J9	West 1NT	North AP	East	South 1♠
Board: 160 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 4 E	North: ♠ A63 ♥ KQJ975 ♠ Q ♠ 1062	South: ♠ QJ1075 ♥ 104 ♠ AJ6532 ♠ —	West Pass 4♣	North 1♥ 2♥ AP	East 1NT 3♣	South 2♦ 3♥

Board: 156 Dealer: N Vul: Both HCP: 7	★ A643▼ 5★ K87654★ 72	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 157 Dealer: S Vul: None HCP: 14	★ KQ107♥ 7♦ AQ54◆ QJ76	West Bids 1NT if possible. You bid first.
Board: 158 Dealer: N Vul: NS HCP: 8	◆ Q1098◆ AQ73◆ 3◆ 7654	East Bids 1NT if possible. Partner bids first.
Board: 159 Dealer: S Vul: EW HCP: 13	♣ QJ1065♥ A2◆ KQ97♣ J9	West Bids 1NT if possible. You bid first.
Board: 160 Dealer: N Vul: None HCP: 8	♣ QJ1075 ♥ 104 ♦ AJ6532 ♣ —	East Bids 1NT if possible. East Bids 3♣ if possible. West Bids 4♣ if possible. Partner bids first.

Board: 156 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 3♣ E	North: ♠ KQ98 ♥ KQJ1072 ♠ 2 ♣ J8	South: ♠ A643 ♥ 5 ♠ K87654 ♣ 72	West Pass	North 1♥ 2♥	East 1NT 3♣	South 2 AP
Board: 157 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 4♥ N	North: ♠ 43 ▼ AKJ9863 ♠ 82 ♣ 54	South: ♠ KQ107 ♥ 7 ♠ AQ54 ♣ QJ76	West 1NT	North 4♥	East AP	South 1◆
Board: 158 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E	North: ♣ J2 ♥ K864 ♠ AK985 ♣ Q9	South: ♠ Q1098 ♥ AQ73 ♠ 3 ♠ 7654	West	North 1◆	East 1NT	
Board: 159 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ — ▼ KJ876 ◆ 10543 ♣ A762	South: ♠ QJ1065 ♥ A2 ♠ KQ97 ♣ J9	West 1NT	North AP	East	South 1♠
Board: 160 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 4 E	North: ♠ A63 ♥ KQJ975 ♠ Q ♠ 1062	South: ♠ QJ1075 ♥ 104 ♠ AJ6532 ♠ —	West Pass 4♣	North 1♥ 2♥ AP	East 1NT 3♣	South 2♦ 3♥

Board: 161 Dealer: S Vul: NS HCP: 7		West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 15	AQ1083✓ AQ98J105♠ Q	East Bids 1NT if possible. You bid first.
Board: 163 Dealer: S Vul: Both HCP: 7	★ K643▼ J94★ K10743★ 7	West Bids 1NT if possible. Partner bids first.
Board: 164 Dealer: N Vul: NS HCP: 13	★ 7643▼ AQ◆ AQ87◆ J64	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 165 Dealer: S Vul: EW HCP: 9	♠ QJ54 ♥ Q10972 • Q43 ♠ Q	West Bids 1NT if possible. Partner bids first.

Board: 161 Dealer: S Vul: NS North HCP: 7 South HCP: 14	North: ♣ J62 ♥ QJ72 ♦ 6543	South: ♠ A10 ♥ A10654 ♠ AQ82	1NT	North 2♥	East 2♠	South 1 v 3 v
Contract: 3♥ S	♣ K6	♣ 108	AP			
Board: 162 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 1N E	North: ♠ AQ1083 ♥ AQ98 ♦ J105 ♠ Q	South: ◆ 92 ▼ 1052 ◆ 874 ◆ AK765	West	North 1♠	East 1NT	
Board: 163 Dealer: S Vul: Both North HCP: 7	North: ♠ K643 ♥ J94 ♠ K10743	South: ♠ QJ ♥ A1032 ♠ A6		North	East	South 1♣
South HCP: 13 Contract: 1N W	◆ R10743 ◆ 7	◆ Q10853	1NT	Ar		
Board: 164 Dealer: N Vul: NS	North: ♠ 7643 ♥ AQ	South: ♠ J ▼ 10932	West	North 1♦		South Pass
North HCP: 13 South HCP: 7 Contract: 2♠ E	◆ AQ87 ◆ J64	◆ J105 ◆ KQ875	2♥	Pass	2♠	AP
Board: 165 Dealer: S	North: ♠ QJ54	South: ♠ A986	West	North	East	South
Vul: EW North HCP: 9 South HCP: 12 Contract: 1N W	♥ Q10972 • Q43 • Q	✓ A65→ J5◆ K1085	1NT	AP		1♣

Board: 161 Dealer: S Vul: NS HCP: 14	★ A10▼ A10654◆ AQ82◆ 108	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 162 Dealer: N Vul: EW HCP: 7	♦ 92♥ 1052♦ 874♠ AK765	East Bids 1NT if possible. Partner bids first.
Board: 163 Dealer: S Vul: Both HCP: 13	♣ QJ ♥ A1032 ♦ A6 ♣ Q10853	West Bids 1NT if possible. You bid first.
Board: 164 Dealer: N Vul: NS HCP: 7	♣ J ▼ 10932 ◆ J105 ♣ KQ875	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 165 Dealer: S Vul: EW HCP: 12	▲ A986♥ A65♦ J5▲ K1085	West Bids 1NT if possible. You bid first.

Board: 161 Dealer: S Vul: NS North HCP: 7 South HCP: 14	North: ♣ J62 ♥ QJ72 ♦ 6543	South: ♠ A10 ♥ A10654 ♠ AQ82	1NT	North 2♥	East 2♠	South 1 v 3 v
Contract: 3♥ S	♣ K6	♣ 108	AP			
Board: 162 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 1N E	North: ♠ AQ1083 ♥ AQ98 ♦ J105 ♠ Q	South: ◆ 92 ▼ 1052 ◆ 874 ◆ AK765	West	North 1♠	East 1NT	
Board: 163 Dealer: S Vul: Both North HCP: 7	North: ♠ K643 ♥ J94 ♠ K10743	South: ♠ QJ ♥ A1032 ♠ A6		North	East	South 1♣
South HCP: 13 Contract: 1N W	◆ R10743 ◆ 7	◆ Q10853	1NT	Ar		
Board: 164 Dealer: N Vul: NS	North: ♠ 7643 ♥ AQ	South: ♠ J ▼ 10932	West	North 1♦		South Pass
North HCP: 13 South HCP: 7 Contract: 2♠ E	◆ AQ87 ◆ J64	◆ J105 ◆ KQ875	2♥	Pass	2♠	AP
Board: 165 Dealer: S	North: ♠ QJ54	South: ♠ A986	West	North	East	South
Vul: EW North HCP: 9 South HCP: 12 Contract: 1N W	♥ Q10972 • Q43 • Q	✓ A65→ J5◆ K1085	1NT	AP		1♣

Board: 166 Dealer: N Vul: Both HCP: 13	 ♣ J54 ♥ 8 ♦ AK9 ♣ KQ10954	East Bids 1NT if possible. You bid first.
Board: 167 Dealer: S Vul: None HCP: 6	♠ A732♥ Q10852♦ 42♠ 53	West Bids 1NT if possible. East Doubles Pass if possible. Partner bids first.
Board: 168 Dealer: N Vul: EW HCP: 13	♠ AJ♥ J6♦ K83♠ A65432	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 169 Dealer: S Vul: Both HCP: 7	1073532QJ932KJ	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 170 Dealer: N Vul: None HCP: 16	♣ Q87♥ AK9◆ 9♣ AQJ962	East Bids 1NT if possible. West Bids 2♥ if possible. You bid first.

Board: 166 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 N	North:	South: ♠ K92 ♥ Q9742 ♠ QJ642 ♣ —	West Pass	North 1♣ 2♣		South Pass
Board: 167 Dealer: S Vul: None North HCP: 6 South HCP: 14 Contract: 2•X S	North: ♠ A732 ♥ Q10852 ♠ 42 ♣ 53	South: ♠ Q6 ♥ J4 ♠ A65 ♣ AQJ974	West 1NT Pass	North Pass Pass	East Pass X	South 1♣ 2♣ AP
Board: 168 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 44 E	North: ♠ AJ ♥ J6 ♠ K83 ♣ A65432	South: ♠— ▼ K875 ◆ QJ10752 ♣ 1098	West 4♥¹ 1. Texa	North 1♣ Pass as	East 1NT 4♠	
Board: 169 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3 S	North: • 1073 • 532 • QJ932 • KJ	South: ♠ AK6 ♥ KJ986 ♠ 64 ♣ Q97	West 1NT 2♠ AP	North 2♥ Pass	X	South 1♥ Pass 3♥
Board: 170 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 3 N	North: ♠ Q87 ♥ AK9 ♦ 9 ♠ AQJ962	South:	West 2♥	North 1♣ 3♣		South Pass

Board: 166 Dealer: N Vul: Both HCP: 8	★ K92♥ Q9742◆ QJ642◆ —	East Bids 1NT if possible. Partner bids first.
Board: 167 Dealer: S Vul: None HCP: 14	♣ Q6♥ J4♦ A65♣ AQJ974	West Bids 1NT if possible. East Doubles Pass if possible. You bid first.
Board: 168 Dealer: N Vul: EW HCP: 6	♣— ▼ K875 ◆ QJ10752 ♣ 1098	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 169 Dealer: S Vul: Both HCP: 13	★ AK6▼ KJ986◆ 64★ Q97	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 170 Dealer: N Vul: None HCP: 7	♣3 ♥ Q7643 ♦ KQ75 ♣ 853	East Bids 1NT if possible. West Bids 2♥ if possible. Partner bids first.

Board: 166 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 N	North:	South: ♠ K92 ♥ Q9742 ♠ QJ642 ♣ —	West Pass	North 1♣ 2♣		South Pass
Board: 167 Dealer: S Vul: None North HCP: 6 South HCP: 14 Contract: 2•X S	North: ♠ A732 ♥ Q10852 ♠ 42 ♣ 53	South: ♠ Q6 ♥ J4 ♠ A65 ♣ AQJ974	West 1NT Pass	North Pass Pass	East Pass X	South 1♣ 2♣ AP
Board: 168 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 44 E	North: ♠ AJ ♥ J6 ♠ K83 ♣ A65432	South: ♠— ▼ K875 ◆ QJ10752 ♣ 1098	West 4♥¹ 1. Texa	North 1♣ Pass as	East 1NT 4♠	
Board: 169 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3 S	North: • 1073 • 532 • QJ932 • KJ	South: ♠ AK6 ♥ KJ986 ♠ 64 ♣ Q97	West 1NT 2♠ AP	North 2♥ Pass	X	South 1♥ Pass 3♥
Board: 170 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 3 N	North: ♠ Q87 ♥ AK9 ♦ 9 ♠ AQJ962	South:	West 2♥	North 1♣ 3♣		South Pass

Board: 171 Dealer: S Vul: NS HCP: 7	♦ 82 ▼ K1076 ◆ K9874 ♣ J3	West Bids 1NT if possible. Partner bids first.
Board: 172 Dealer: N Vul: Both HCP: 12	AQ982✓ 107✓ Q32▲ A32	East Bids 1NT if possible. You bid first.
Board: 173 Dealer: S Vul: None HCP: 8	▲ AJ75♥ 9♦ 1082♣ K10543	West Bids 1NT if possible. Partner bids first.
Board: 174 Dealer: N Vul: NS HCP: 12	AJ56A97432QJ3	East Bids 1NT if possible. You bid first.
Board: 175 Dealer: S Vul: EW HCP: 12	▶ J6▼ A10532◆ AQ94♣ J9	West Bids 1NT if possible. Partner bids first.

Board: 171 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ 82 ♥ K1076 ♠ K9874 ♣ J3	South: ♠ AQ963 ♥ Q2 ♠ AQ62 ♣ 62	West 1NT	North AP	East	South 1♣
Board: 172 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♥ S	North: ♠ AQ982 ♥ 107 • Q32 ♣ A32	South: ◆ 53 ▼ AJ943 ◆ A875 ♣ 105	West AP	North 1♠	East 1NT	
Board: 173 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ AJ75 ♥ 9 ♦ 1082 ♠ K10543	South: ♠ KQ63 ▼ AQ1072 ◆ 963 ♣ J	West 1NT	North AP	East	South 1♥
Board: 174 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3 N	North: ♠ AJ5 ♥ 6 ♠ A97432 ♣ QJ3	South:	West Pass AP	North 1♦ 2♦		Pass
Board: 175 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4♥ N	North:	South: ♠ KQ842 ♥ KJ98 ♦ 10 ♣ K106	West 1NT Pass	North 2♥ 4♥	East Pass AP	1♠

Board: 171 Dealer: S Vul: NS HCP: 14	AQ963Q2AQ6262	West Bids 1NT if possible. You bid first.
Board: 172 Dealer: N Vul: Both HCP: 9	★ 53▼ AJ943◆ A875★ 105	East Bids 1NT if possible. Partner bids first.
Board: 173 Dealer: S Vul: None HCP: 12	★ KQ63▼ AQ1072◆ 963◆ J	West Bids 1NT if possible. You bid first.
Board: 174 Dealer: N Vul: NS HCP: 8	★32★ K973◆ Q8★ K9542	East Bids 1NT if possible. Partner bids first.
Board: 175 Dealer: S Vul: EW HCP: 12	♦ KQ842 ♥ KJ98 • 10 ♣ K106	West Bids 1NT if possible. You bid first.

Board: 171 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ 82 ♥ K1076 ♠ K9874 ♣ J3	South: ♠ AQ963 ♥ Q2 ♠ AQ62 ♣ 62	West 1NT	North AP	East	South 1♣
Board: 172 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♥ S	North: ♠ AQ982 ♥ 107 • Q32 ♣ A32	South: ◆ 53 ▼ AJ943 ◆ A875 ♣ 105	West AP	North 1♠	East 1NT	
Board: 173 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ AJ75 ♥ 9 ♦ 1082 ♠ K10543	South: ♠ KQ63 ▼ AQ1072 ◆ 963 ♣ J	West 1NT	North AP	East	South 1♥
Board: 174 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3 N	North: ♠ AJ5 ♥ 6 ♠ A97432 ♣ QJ3	South:	West Pass AP	North 1♦ 2♦		Pass
Board: 175 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4♥ N	North:	South: ♠ KQ842 ♥ KJ98 ♦ 10 ♣ K106	West 1NT Pass	North 2♥ 4♥	East Pass AP	1♠

Board: 176 Dealer: N Vul: None HCP: 12	★ K932▼ A43◆ 105◆ AJ83	East Bids 1NT if possible. You bid first.
Board: 177 Dealer: S Vul: NS HCP: 10	♦ KQJ94 ♥ 653 ♦ A1043 ♣ 2	West Bids 1NT if possible. Partner bids first.
Board: 178 Dealer: N Vul: EW HCP: 12	★ KJ864▼ 72◆ AKJ2◆ 104	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 179 Dealer: S Vul: Both HCP: 6	♦ 87 ▼ KQ10983 • 102 • J63	West Bids 1NT if possible. Partner bids first.
Board: 180 Dealer: N Vul: NS HCP: 12	◆ 98▼ KJ1094◆ 432◆ AKJ	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.

Board: 176 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ K932 ♥ A43 • 105 ♣ AJ83	South: ♠ QJ76 ♥ K1076 ♠ 87 ♣ 942	West	North 1♣	East 1NT	
Board: 177 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2 S	North: ♠ KQJ94 ♥ 653 ♠ A1043 ♣ 2	South: ♠ A2 ♥ KQ10742 ♠ Q9 ♣ J96	West 1NT	North 2♥	East AP	South 1♥
Board: 178 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3♠ N	North: ♠ KJ864 ♥ 72 ♠ AKJ2 ♣ 104	South: ♠ 1072 ♥ AK984 ♠ Q93 ♣ 85	West Pass AP	North 1♠ Pass	East 1NT 3♣	South 2♠ 3♠
Board: 179 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North: ◆ 87 ▼ KQ10983 ◆ 102 ◆ J63	South: ♠ AQ1095 ♥ A6 ♠ 765 ♠ Q85	West 1NT	North AP	East	South 1♠
Board: 180 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 2•X E	North:	South: ♠ J76 ♥ Q85 ♠ Q986 ♠ 1063	West 2♥ Pass	North 1♥ Pass X		South Pass Pass

Board: 176 Dealer: N Vul: None HCP: 6	♣ QJ76 ♥ K1076 ♦ 87 ♣ 942	East Bids 1NT if possible. Partner bids first.
Board: 177 Dealer: S Vul: NS HCP: 12	A2KQ10742Q9J96	West Bids 1NT if possible. You bid first.
Board: 178 Dealer: N Vul: EW HCP: 9	★ 1072▼ AK984◆ Q93◆ 85	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 179 Dealer: S Vul: Both HCP: 12	AQ1095✓ A6765Q85	West Bids 1NT if possible. You bid first.
Board: 180 Dealer: N Vul: NS HCP: 5	♣ J76♥ Q85◆ Q986♣ 1063	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.

Board: 176 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ K932 ♥ A43 • 105 ♣ AJ83	South: ♠ QJ76 ♥ K1076 ♠ 87 ♣ 942	West	North 1♣	East 1NT	
Board: 177 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 2 S	North: ♠ KQJ94 ♥ 653 ♠ A1043 ♣ 2	South: ♠ A2 ♥ KQ10742 ♠ Q9 ♣ J96	West 1NT	North 2♥	East AP	South 1♥
Board: 178 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3♠ N	North: ♠ KJ864 ♥ 72 ♠ AKJ2 ♣ 104	South: ♠ 1072 ♥ AK984 ♠ Q93 ♣ 85	West Pass AP	North 1♠ Pass	East 1NT 3♣	South 2♠ 3♠
Board: 179 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North: ◆ 87 ▼ KQ10983 ◆ 102 ◆ J63	South: ♠ AQ1095 ♥ A6 ♠ 765 ♠ Q85	West 1NT	North AP	East	South 1♠
Board: 180 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 2•X E	North:	South: ♠ J76 ♥ Q85 ♠ Q986 ♠ 1063	West 2♥ Pass	North 1♥ Pass X		South Pass Pass

Board: 181 Dealer: S Vul: EW HCP: 5	107✓ J65✓ Q95✓ Q10985	West Bids 1NT if possible. Partner bids first.
Board: 182 Dealer: N Vul: Both HCP: 13	♣— ▼ K975 ◆ AK9854 ♣ K108	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 183 Dealer: S Vul: None HCP: 2	◆ Q96542♥ —◆ 76543◆ 106	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 5♣ if possible. Partner bids first.
Board: 184 Dealer: N Vul: EW HCP: 15	♣ AJ6♥ KJ64◆ KJ942♣ Q	East Bids 1NT if possible. You bid first.
Board: 185 Dealer: S Vul: Both HCP: 12	★ KQJ543▼ 1054◆ A7◆ Q10	West Bids 1NT if possible. Partner bids first.

Board: 181 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 1N W	North: ♠ 107 ♥ J65 ♦ Q95 ♠ Q10985	South: ♠ AQJ65 ♥ KQ8 ♦ J1087 ♠ 6	West 1NT	North AP	East	South 1♠
Board: 182 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 4•X E	North: ♠— ▼ K975 ◆ AK9854 ♠ K108	South: ♠ Q764 ♥ QJ1083 ♦ 106 ♠ 43	West 4♥¹ AP 1. Texa	North 1 Pass		South Pass X
Board: 183 Dealer: S Vul: None North HCP: 2 South HCP: 14 Contract: 5♣ W	North: ♠ Q96542 ♥ — ↑ 76543 ♠ 106	South: ♣ J108 ♥ AQ8643 ♠ A9 ♣ K7	West 1NT 3♣	North Pass Pass	East Pass 5♣	South 1♥ 2♥ AP
Board: 184 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 1N E	North: ♠ AJ6 ♥ KJ64 ♠ KJ942 ♠ Q	South: ♠ KQ9532 ♥ 985 ♦ 73 ♣ J7	West	North 1◆	East 1NT	
Board: 185 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 24 N	North: ♠ KQJ543 ♥ 1054 ♠ A7 ♠ Q10	South: ◆ 96 ▼ KJ63 ◆ Q1062 ◆ AK3	West 1NT	North 2♠	East AP	South 1♦

Board: 181 Dealer: S Vul: EW HCP: 13	AQJ65KQ8J10876	West Bids 1NT if possible. You bid first.
Board: 182 Dealer: N Vul: Both HCP: 5	♦ Q764 ♥ QJ1083 ♦ 106 ♣ 43	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 14	♣ J108♥ AQ8643♦ A9♣ K7	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 5♣ if possible. You bid first.
Board: 184 Dealer: N Vul: EW HCP: 6	★ KQ9532♥ 985♦ 73♣ J7	East Bids 1NT if possible. Partner bids first.
Board: 185 Dealer: S Vul: Both HCP: 13	♣96♥ KJ63◆ Q1062♣ AK3	West Bids 1NT if possible. You bid first.

Board: 181 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 1N W	North: ♠ 107 ♥ J65 ♦ Q95 ♠ Q10985	South: ♠ AQJ65 ♥ KQ8 ♦ J1087 ♠ 6	West 1NT	North AP	East	South 1♠
Board: 182 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 4•X E	North: ♠— ▼ K975 ◆ AK9854 ♠ K108	South: ♠ Q764 ♥ QJ1083 ♦ 106 ♠ 43	West 4♥¹ AP 1. Texa	North 1 Pass		South Pass X
Board: 183 Dealer: S Vul: None North HCP: 2 South HCP: 14 Contract: 5♣ W	North: ♠ Q96542 ♥ — ↑ 76543 ♠ 106	South: ♣ J108 ♥ AQ8643 ♠ A9 ♣ K7	West 1NT 3♣	North Pass Pass	East Pass 5♣	South 1♥ 2♥ AP
Board: 184 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 1N E	North: ♠ AJ6 ♥ KJ64 ♠ KJ942 ♠ Q	South: ♠ KQ9532 ♥ 985 ♦ 73 ♣ J7	West	North 1◆	East 1NT	
Board: 185 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 24 N	North: ♠ KQJ543 ♥ 1054 ♠ A7 ♠ Q10	South: ◆ 96 ▼ KJ63 ◆ Q1062 ◆ AK3	West 1NT	North 2♠	East AP	South 1♦

Board: 186 Dealer: N Vul: None HCP: 12	★ KJ953★ K4★ J105★ A85	East Bids 1NT if possible. West Bids 5♣ if possible. You bid first.
Board: 187 Dealer: S Vul: NS HCP: 7	★ A1075♥ Q984◆ 42◆ J86	West Bids 1NT if possible. Partner bids first.
Board: 188 Dealer: N Vul: Both HCP: 15	♣ QJ8♥ A10985♦ Q♣ AQ105	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 189 Dealer: S Vul: None HCP: 6	♠ Q874♥ KJ1094♦ 63♠ 94	West Bids 1NT if possible. Partner bids first.
Board: 190 Dealer: N Vul: NS HCP: 13	AQJ53✓ J10A6✓ J1062	East Bids 1NT if possible. You bid first.

Board: 186 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 5♣ W	North: ♠ KJ953 ♥ K4 ♦ J105 ♣ A85	South: ♠ 86 ♥ Q108753 • Q873 ♣ 2	West 5♣	North 1♠ AP		South Pass
Board: 187 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ A1075 ♥ Q984 ♠ 42 ♣ J86	South:	West 1NT	North AP	East	South 1♦
Board: 188 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4 \(\mathbf{N} \) N	North: ♠ QJ8 ♥ A10985 ♠ Q ♠ AQ105	South: ♠ AK75 ♥ Q764 ♦ 72 ♣ 976	West Pass Pass	North 1♥ Pass 4♥	East 1NT 3• AP	
Board: 189 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ Q874 ♥ KJ1094 ♦ 63 ♠ 94	South:	West 1NT	North AP	East	South 1♣
Board: 190 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♠ N	North: ♠ AQJ53 ♥ J10 ♠ A6 ♣ J1062	South:	West AP	North 1♠	East 1NT	

Board: 186 Dealer: N Vul: None HCP: 4	♦ 86 ♥ Q108753 ♦ Q873 ♠ 2	East Bids 1NT if possible. West Bids 5♣ if possible. Partner bids first.
Board: 187 Dealer: S Vul: NS HCP: 13	42✓ KJ102✓ KQ65♠ A74	West Bids 1NT if possible. You bid first.
Board: 188 Dealer: N Vul: Both HCP: 9	★ AK75♥ Q764♦ 72♣ 976	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 189 Dealer: S Vul: None HCP: 12	★ 32♥ Q83★ K84★ AQJ106	West Bids 1NT if possible. You bid first.
Board: 190 Dealer: N Vul: NS HCP: 9	♣ 862 ♥ KQ42 ♦ KJ10743 ♣ —	East Bids 1NT if possible. Partner bids first.

Board: 186 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 5♣ W	North: ♠ KJ953 ♥ K4 ♦ J105 ♣ A85	South: ♠ 86 ♥ Q108753 • Q873 ♣ 2	West 5♣	North 1♠ AP		South Pass
Board: 187 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ A1075 ♥ Q984 ♠ 42 ♣ J86	South:	West 1NT	North AP	East	South 1♦
Board: 188 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4 \(\mathbf{N} \) N	North: ♠ QJ8 ♥ A10985 ♠ Q ♠ AQ105	South: ♠ AK75 ♥ Q764 ♦ 72 ♣ 976	West Pass Pass	North 1♥ Pass 4♥	East 1NT 3• AP	
Board: 189 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ Q874 ♥ KJ1094 ♦ 63 ♠ 94	South:	West 1NT	North AP	East	South 1♣
Board: 190 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♠ N	North: ♠ AQJ53 ♥ J10 ♠ A6 ♣ J1062	South:	West AP	North 1♠	East 1NT	

Board: 191 Dealer: S Vul: EW HCP: 6	102K975395K842	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.
Board: 192 Dealer: N Vul: None HCP: 12	A32✓ AJ95✓ QJ109✓ 74	East Bids 1NT if possible. You bid first.
Board: 193 Dealer: S Vul: NS HCP: 8	★ A96532★ A8753★ 2★ 4	West Bids 1NT if possible. Partner bids first.
Board: 194 Dealer: N Vul: EW HCP: 12	★ A1098♥ Q5★ K7★ K10863	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 195 Dealer: S Vul: Both HCP: 7	♣ Q10653♥ J6◆ A1098♣ 85	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.

Board: 191 Dealer: S Vul: EW	North: ♠ 102 ♥ K9753	South: ♠ AJ964 ▼ AJ	West 1NT	North Pass	East $2 \stackrel{1}{\bullet}^1$	South 1♠ Pass
North HCP: 6 South HCP: 12 Contract: 2N W	◆ K9733 ◆ 95 ◆ K842	◆ Q10 ◆ 10963	2 ♦ 1. Stay	Pass	2NT	
Board: 192 Dealer: N Vul: None North HCP: 12	North: ♠ A32 ▼ AJ95	South: ♠ 8 ▼ KQ10642	West	North 1♦	East 1NT	
South HCP: 10 Contract: 2♥ S	◆ QJ109 ◆ 74	◆ K73 ◆ Q95	AP			
Board: 193 Dealer: S Vul: NS	North: ♠ A96532 ♥ A8753	South: ♠ — ∀ KQ102	West	North	East	South 1♣
North HCP: 8 South HCP: 13 Contract: 2♠ N	◆ 2 ◆ 4	◆ KQ84 ◆ QJ1072	1NT	2♠	AP	
Board: 194 Dealer: N Vul: EW	North: ♠ A1098	South: ♠ KJ762	West	North 1♣		South Pass
North HCP: 12 South HCP: 7 Contract: 3 • E	♥ Q5 • K7 • K10863	★ K983★ 1083★ 4	3♣¹ 1. 1N-3 2. autor		3♦ ² sfer to	AP diamonds
Board: 195 Dealer: S Vul: Both	North: ♠ Q10653	South: ♠ 742	West	North	East	South 1♣
North HCP: 7 South HCP: 14 Contract: 2♥ W	✓ J6◆ A1098◆ 85	✓ AQ2✓ KQ5✓ QJ102	1NT 2♥	Pass AP	2♦	Pass

Board: 191 Dealer: S Vul: EW HCP: 12	▲ AJ964♥ AJ◆ Q10▲ 10963	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 192 Dealer: N Vul: None HCP: 10	♦ 8 ♥ KQ10642 ♦ K73 ♣ Q95	East Bids 1NT if possible. Partner bids first.
Board: 193 Dealer: S Vul: NS HCP: 13	♣— ▼ KQ102 ◆ KQ84 ♣ QJ1072	West Bids 1NT if possible. You bid first.
Board: 194 Dealer: N Vul: EW HCP: 7	★ KJ762 ♥ K983 ♦ 1083 ♣ 4	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 195 Dealer: S Vul: Both HCP: 14	★ 742▼ AQ2◆ KQ5◆ QJ102	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.

Board: 191 Dealer: S Vul: EW	North: ♠ 102 ♥ K9753	South: ♠ AJ964 ▼ AJ	West 1NT	North Pass	East $2 \stackrel{1}{\bullet}^1$	South 1♠ Pass
North HCP: 6 South HCP: 12 Contract: 2N W	◆ K9733 ◆ 95 ◆ K842	◆ Q10 ◆ 10963	2 ♦ 1. Stay	Pass	2NT	
Board: 192 Dealer: N Vul: None North HCP: 12	North: ♠ A32 ▼ AJ95	South: ♠ 8 ▼ KQ10642	West	North 1♦	East 1NT	
South HCP: 10 Contract: 2♥ S	◆ QJ109 ◆ 74	◆ K73 ◆ Q95	AP			
Board: 193 Dealer: S Vul: NS	North: ♠ A96532 ♥ A8753	South: ♠ — ∀ KQ102	West	North	East	South 1♣
North HCP: 8 South HCP: 13 Contract: 2♠ N	◆ 2 ◆ 4	◆ KQ84 ◆ QJ1072	1NT	2♠	AP	
Board: 194 Dealer: N Vul: EW	North: ♠ A1098	South: ♠ KJ762	West	North 1♣		South Pass
North HCP: 12 South HCP: 7 Contract: 3 • E	♥ Q5 • K7 • K10863	★ K983★ 1083★ 4	3♣¹ 1. 1N-3 2. autor		3♦ ² sfer to	AP diamonds
Board: 195 Dealer: S Vul: Both	North: ♠ Q10653	South: ♠ 742	West	North	East	South 1♣
North HCP: 7 South HCP: 14 Contract: 2♥ W	✓ J6◆ A1098◆ 85	✓ AQ2✓ KQ5✓ QJ102	1NT 2♥	Pass AP	2♦	Pass

Board: 196 Dealer: N Vul: NS HCP: 12	★83▼ AJ54◆ KJ★ K10942	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. You bid first.
Board: 197 Dealer: S Vul: EW HCP: 6	★ 52▼ K10743◆ 62◆ K985	West Bids 1NT if possible. Partner bids first.
Board: 198 Dealer: N Vul: Both HCP: 12	J10863♥ Q10954♠ A♠ KQ	East Bids 1NT if possible. You bid first.
Board: 199 Dealer: S Vul: None HCP: 8	★ AK1072♥ J1092◆ 108◆ 86	West Bids 1NT if possible. Partner bids first.
Board: 200 Dealer: N Vul: EW HCP: 12	♠ 95♥ KQJ7632♦ 3♠ AQ2	East Bids 1NT if possible. You bid first.

Board: 196 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 2 E	North:	South: ♠ KQ109765 ♥ 76 • 985 ♣ J	West 2♣¹ 1. Stay	North 1♣ X man		South Pass AP
Board: 197 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 2♠ S	North:	South: ♠ AQJ973 ♥ — ♠ Q753 ♣ A63	West 1NT AP	North Pass	East Pass	1♠
Board: 198 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ N	North:	South: ♠ KQ7 ♥ K32 ♦ J9876 ♣ 94	West AP	North 1♣	East 1NT	
Board: 199 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ AK1072 ♥ J1092 ♦ 108 ♣ 86	South:	West 1NT	North AP	East	South 1♦
Board: 200 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2♥ N	North:	South: ♠ K1042 ♥ 5 ♠ KQJ75 ♣ 1074	West Pass	North 1♥ 2♥		South Pass

Board: 196 Dealer: N Vul: NS HCP: 6	★ KQ109765 ♥ 76 ♦ 985 ♣ J	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. Partner bids first.
Board: 197 Dealer: S Vul: EW HCP: 13	♠ AQJ973♥ —♠ Q753♠ A63	West Bids 1NT if possible. You bid first.
Board: 198 Dealer: N Vul: Both HCP: 9	★ KQ7 ∀ K32 → J9876 ♣ 94	East Bids 1NT if possible. Partner bids first.
Board: 199 Dealer: S Vul: None HCP: 12	♦ 9854♥ Q8♦ AQJ63♦ K4	West Bids 1NT if possible. You bid first.
Board: 200 Dealer: N Vul: EW HCP: 9	★ K1042★ 5◆ KQJ75★ 1074	East Bids 1NT if possible. Partner bids first.

Board: 196 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 2 E	North:	South: ♠ KQ109765 ♥ 76 • 985 ♣ J	West 2♣¹ 1. Stay	North 1♣ X man		South Pass AP
Board: 197 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 2♠ S	North:	South: ♠ AQJ973 ♥ — ♠ Q753 ♣ A63	West 1NT AP	North Pass	East Pass	1♠
Board: 198 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ N	North:	South: ♠ KQ7 ♥ K32 ♦ J9876 ♣ 94	West AP	North 1♣	East 1NT	
Board: 199 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ AK1072 ♥ J1092 ♦ 108 ♣ 86	South:	West 1NT	North AP	East	South 1♦
Board: 200 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2♥ N	North:	South: ♠ K1042 ♥ 5 ♠ KQJ75 ♣ 1074	West Pass	North 1♥ 2♥		South Pass

Board: 201 Dealer: S Vul: Both HCP: 9	◆ Q852▼ AQJ4◆ 743◆ 108	West Bids 1NT if possible. Partner bids first.
Board: 202 Dealer: N Vul: None HCP: 12	★ A8▼ KJ1042★ 1063★ A103	East Bids 1NT if possible. You bid first.
Board: 203 Dealer: S Vul: NS HCP: 5	◆Q1082▼85◆K875◆976	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 204 Dealer: N Vul: Both HCP: 12	▲ J▼ A642◆ A106◆ K9874	East Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 205 Dealer: S Vul: None HCP: 5	♦ KQ1076 ♥ 986 • 10983 ♣ 4	West Bids 1NT if possible. East Bids 3♣ if possible. East Bids 4♣ if possible. Partner bids first.

Board: 201 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 1N W	North: ♠ Q852 ♥ AQJ4 ♠ 743 ♣ 108	South: ♠ A73 ♥ 962 ♠ QJ9 ♣ AJ64	West 1NT	North AP	East	South 1♣
Board: 202 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2♠ S	North: ♠ A8 ♥ KJ1042 ♦ 1063 ♠ A103	South: ♠ K7642 ♥ Q5 ♠ AJ97 ♣ 96	West AP	North 1♥	East 1NT	
Board: 203 Dealer: S Vul: NS North HCP: 5 South HCP: 14 Contract: 4 W	North: ♠ Q1082 ♥ 85 ♠ K875 ♠ 976	South: ♠ KJ753 ♥ A1063 ♦ J6 ♠ KQ	1NT 3♣	North 2♣ Pass Pass	East X Pass 4♣	South 1♠ XX 3♠ AP
Board: 204 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 3 • W	North: ♣ J ♥ A642 ♠ A106 ♣ K9874	South: ♠ AK109743 ♥ 1083 ♦ 73 ♣ 2	West 3♦	North 1♣ AP	East 1NT	
Board: 205 Dealer: S Vul: None North HCP: 5 South HCP: 12 Contract: 4 E	North: ♠ KQ1076 ♥ 986 • 10983 ♣ 4	South:	1NT	North 2♥ Pass	East 3♣ 4♣	South 1♥ 3♥ AP

Board: 201 Dealer: S Vul: Both HCP: 12	♠ A73♥ 962♦ QJ9♠ AJ64	West Bids 1NT if possible. You bid first.
Board: 202 Dealer: N Vul: None HCP: 10	★ K7642♥ Q5◆ AJ97◆ 96	East Bids 1NT if possible. Partner bids first.
Board: 203 Dealer: S Vul: NS HCP: 14	★ KJ753★ A1063★ J6★ KQ	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 204 Dealer: N Vul: Both HCP: 7	★ AK109743▼ 1083◆ 73♣ 2	East Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first.
Board: 205 Dealer: S Vul: None HCP: 12	★82★ AK7432★ K54★ Q2	West Bids 1NT if possible. East Bids 3♣ if possible. East Bids 4♣ if possible. You bid first.

Board: 201 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 1N W	North: ♠ Q852 ♥ AQJ4 ♠ 743 ♣ 108	South: ♠ A73 ♥ 962 ♠ QJ9 ♣ AJ64	West 1NT	North AP	East	South 1♣
Board: 202 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2♠ S	North: ♠ A8 ♥ KJ1042 ♦ 1063 ♠ A103	South: ♠ K7642 ♥ Q5 ♠ AJ97 ♣ 96	West AP	North 1♥	East 1NT	
Board: 203 Dealer: S Vul: NS North HCP: 5 South HCP: 14 Contract: 4 W	North: ♠ Q1082 ♥ 85 ♠ K875 ♠ 976	South: ♠ KJ753 ♥ A1063 ♦ J6 ♠ KQ	1NT 3♣	North 2♣ Pass Pass	East X Pass 4♣	South 1♠ XX 3♠ AP
Board: 204 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 3 • W	North: ♣ J ♥ A642 ♠ A106 ♣ K9874	South: ♠ AK109743 ♥ 1083 ♦ 73 ♣ 2	West 3♦	North 1♣ AP	East 1NT	
Board: 205 Dealer: S Vul: None North HCP: 5 South HCP: 12 Contract: 4 E	North: ♠ KQ1076 ♥ 986 • 10983 ♣ 4	South:	1NT	North 2♥ Pass	East 3♣ 4♣	South 1♥ 3♥ AP

Board: 206 Dealer: N Vul: NS HCP: 12	♣ Q43♥ 1065◆ AQ63♣ A52	East Bids 1NT if possible. You bid first.
Board: 207 Dealer: S Vul: EW HCP: 8	★ A876▼ A8654◆ 85◆ 54	West Bids 1NT if possible. Partner bids first.
Board: 208 Dealer: N Vul: None HCP: 12	★ AJ43★ K952★ A62★ 108	East Bids 1NT if possible. You bid first.
Board: 209 Dealer: S Vul: NS HCP: 10	★72★ A10984★ A9862★ Q	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 210 Dealer: N Vul: EW HCP: 12	♣ Q9432♥ KQJ7◆ KJ♣ 76	East Bids 1NT if possible. You bid first.

Board: 206 Dealer: N Vul: NS North HCP: 12	North: ♠ Q43 ♥ 1065	South: ♠ A987 ♥ KJ984		North 1	East 1NT	
South HCP: 9 Contract: 2♥ S	◆ AQ63 ◆ A52	◆ J5 ◆ 98	AP			
Board: 207 Dealer: S Vul: EW	North: ♠ A876	South: ♠ K3	West	North	East	
North HCP: 8 South HCP: 12 Contract: 1N W	◆ A8654 ◆ 85 ◆ 54	★ KJ7◆ KJ942◆ J93	1NT	AP		1♦
Board: 208 Dealer: N Vul: None North HCP: 12	North: ♠ AJ43 ♥ K952	South: ♠ 106 ♥ A863	West	North 1♦	East 1NT	
South HCP: 11 Contract: 1NX E	◆ A62 ◆ 108	◆ 84 ♣ AQJ74	AP			
Board: 209 Dealer: S Vul: NS	North: ♠ 72	South: ♣ J98	West	North	East	South 1♣
North HCP: 10 South HCP: 12 Contract: 4 N	◆ A10984 ◆ A9862 ◆ Q	KQJ6QK9854	1NT Pass	2 ▼ 4 ▼	2♠ AP	3♥
Board: 210 Dealer: N Vul: EW	North: ♠ Q9432	South: ♠ AJ85	West	North	East	South
North HCP: 12 South HCP: 10 Contract: 2 N	♥ KQJ7 ♦ KJ ♣ 76	♥ 65 ♦ A98 ♣ J1098	AP	1♠	1NT	2♠

Board: 206 Dealer: N Vul: NS HCP: 9	▲ A987▼ KJ984◆ J5▲ 98	East Bids 1NT if possible. Partner bids first.
Board: 207 Dealer: S Vul: EW HCP: 12	★ K3▼ KJ7◆ KJ942◆ J93	West Bids 1NT if possible. You bid first.
Board: 208 Dealer: N Vul: None HCP: 11	106✓ A86384▲ AQJ74	East Bids 1NT if possible. Partner bids first.
Board: 209 Dealer: S Vul: NS HCP: 12		West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 210 Dealer: N Vul: EW HCP: 10	▲ AJ85♥ 65◆ A98◆ J1098	East Bids 1NT if possible. Partner bids first.

Board: 206 Dealer: N Vul: NS North HCP: 12	North: ♠ Q43 ♥ 1065	South: ♠ A987 ♥ KJ984		North 1	East 1NT	
South HCP: 9 Contract: 2♥ S	◆ AQ63 ◆ A52	◆ J5 ◆ 98	AP			
Board: 207 Dealer: S Vul: EW	North: ♠ A876	South: ♠ K3	West	North	East	
North HCP: 8 South HCP: 12 Contract: 1N W	◆ A8654 ◆ 85 ◆ 54	★ KJ7◆ KJ942◆ J93	1NT	AP		1♦
Board: 208 Dealer: N Vul: None North HCP: 12	North: ♠ AJ43 ♥ K952	South: ♠ 106 ♥ A863	West	North 1♦	East 1NT	
South HCP: 11 Contract: 1NX E	◆ A62 ◆ 108	◆ 84 ♣ AQJ74	AP			
Board: 209 Dealer: S Vul: NS	North: ♠ 72	South: ♣ J98	West	North	East	South 1♣
North HCP: 10 South HCP: 12 Contract: 4 N	◆ A10984 ◆ A9862 ◆ Q	KQJ6QK9854	1NT Pass	2 ▼ 4 ▼	2♠ AP	3♥
Board: 210 Dealer: N Vul: EW	North: ♠ Q9432	South: ♠ AJ85	West	North	East	South
North HCP: 12 South HCP: 10 Contract: 2 N	♥ KQJ7 ♦ KJ ♣ 76	♥ 65 ♦ A98 ♣ J1098	AP	1♠	1NT	2♠

Board: 211 Dealer: S Vul: Both HCP: 5	10✓ Q10964J4✓ Q9642	West Bids 1NT if possible. Partner bids first.
Board: 212 Dealer: N Vul: NS HCP: 12	♠ Q ♥ 87 ♦ KQJ942 ♣ KJ93	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 213 Dealer: S Vul: EW HCP: 6	◆ 97♥ QJ984◆ 102◆ K1074	West Bids 1NT if possible. Partner bids first.
Board: 214 Dealer: N Vul: Both HCP: 12	★ 1073▼ AKQ8◆ 73★ K432	East Bids 1NT if possible. You bid first.
Board: 215 Dealer: S Vul: None HCP: 9	AQ962▼108◆Q32ΦJ94	West Bids 1NT if possible. Partner bids first.

Board: 211 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 1N W	North: ▲ 10 ▼ Q10964 ◆ J4 ♣ Q9642	South: ♠ A9873 ♥ J8 ♠ AQ10 ♣ J87	West 1NT	North AP	East	South 1♣
Board: 212 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 3♠ W	North: ♠ Q ♥ 87 ♠ KQJ942 ♠ KJ93	South: ▲ J43 ▼ KQJ532 ◆ 5 ♣ 1082	West 2♠ 3♠	North 1 3 AP	1NT	
Board: 213 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 1N W	North:	South: ♠ KQ843 ♥ K107 ♠ KJ84 ♣ 3	West 1NT	North AP	East	South 1♣
Board: 214 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North: • 1073 • AKQ8 • 73 • K432	South: ♠ QJ65 ♥ 65 ♠ QJ1084 ♣ 95	West	North 1♣	East 1NT	
Board: 215 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 4♥ S	North: ♠ AQ962 ♥ 108 ♦ Q32 ♣ J94	South: ♠ 10 ♥ AQJ7632 ♠ AJ6 ♣ Q2	West 1NT AP	North 2♣	East Pass	1♥

Board: 211 Dealer: S Vul: Both HCP: 12	▲ A9873♥ J8◆ AQ10▲ J87	West Bids 1NT if possible. You bid first.
Board: 212 Dealer: N Vul: NS HCP: 7		East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 213 Dealer: S Vul: EW HCP: 12	★ KQ843▼ K107◆ KJ84◆ 3	West Bids 1NT if possible. You bid first.
Board: 214 Dealer: N Vul: Both HCP: 6	♣ QJ65♥ 65◆ QJ1084♣ 95	East Bids 1NT if possible. Partner bids first.
Board: 215 Dealer: S Vul: None HCP: 14	♠ 10♥ AQJ7632♠ AJ6♠ Q2	West Bids 1NT if possible. You bid first.

Board: 211 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 1N W	North: ▲ 10 ▼ Q10964 ◆ J4 ♣ Q9642	South: ♠ A9873 ♥ J8 ♠ AQ10 ♣ J87	West 1NT	North AP	East	South 1♣
Board: 212 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 3♠ W	North: ♠ Q ♥ 87 ♠ KQJ942 ♠ KJ93	South: ▲ J43 ▼ KQJ532 ◆ 5 ♣ 1082	West 2♠ 3♠	North 1 3 AP	1NT	
Board: 213 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 1N W	North:	South: ♠ KQ843 ♥ K107 ♠ KJ84 ♣ 3	West 1NT	North AP	East	South 1♣
Board: 214 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North: • 1073 • AKQ8 • 73 • K432	South: ♠ QJ65 ♥ 65 ♠ QJ1084 ♣ 95	West	North 1♣	East 1NT	
Board: 215 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 4♥ S	North: ♠ AQ962 ♥ 108 ♦ Q32 ♣ J94	South: ♠ 10 ♥ AQJ7632 ♠ AJ6 ♣ Q2	West 1NT AP	North 2♣	East Pass	1♥

Board: 216 Dealer: N Vul: EW HCP: 12	♣ 32♥ AQJ42♠ AJ52♣ 64	East Bids 1NT if possible. You bid first.
Board: 217 Dealer: S Vul: Both HCP: 5	★ K5432▼ 107◆ Q875◆ 73	West Bids 1NT if possible. Partner bids first.
Board: 218 Dealer: N Vul: None HCP: 13	★ KQ962▼ 83◆ K654◆ AJ	East Bids 1NT if possible. You bid first.
Board: 219 Dealer: S Vul: NS HCP: 5	★—K109732Q5321072	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 220 Dealer: N Vul: Both HCP: 13	▲ A96♥ Q3◆ AK876▲ 1098	East Bids 1NT if possible. You bid first.

Board: 216 Dealer: N Vul: EW North HCP: 12	North: ◆ 32 ▼ AQJ42 ◆ AJ52	South: ♠ KQ654 ▼ 10973 ♦ 84	West AP	North 1♥	East 1NT	
South HCP: 6 Contract: 3♥ N	♣ 64	♣ J9				
Board: 217	North:	South:				
Dealer: S Vul: Both	♦ K5432	♠ 7	West	North	East	
North HCP: 5	▼ 107 ♦ Q875	♥ KJ84 ♦ A102	1NT	۸D		1♣
South HCP: 15 Contract: 1N W	♣ 73	♣ AK1054	1111	Ai		
Board: 218	North:	South:				
Dealer: N Vul: None	♠ KQ962 ♥ 83	♦ 43 ♥ Q754	West	North	East	South
North HCP: 13 South HCP: 4	♦ K654	◆ Q9872		1♠	1NT	AP
Contract: 1N E	♣ AJ	♣ 87				
Board: 219	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ —	♦ J3	1217	D	4 1	1 ♣
North HCP: 5	♥ K109732 ♦ Q532	♥ 84 ♦ AK86	1NT 4 ♠	Pass AP	4 ♥ ¹	Pass
South HCP: 13 Contract: 4♠ W	♣ 1072	♣ KQ863	1. Texa			
Board: 220	North:	South:				
Dealer: N Vul: Both	A96	♦ QJ5	West	North	East	South
North HCP: 13	♥ Q3	♥ K976		1♦	1NT	X
South HCP: 12	◆ AK876 ◆ 1098	♦ 5 ♣ KQJ63	AP			

Board: 216 Dealer: N Vul: EW HCP: 6	★ KQ654 ♥ 10973 ♦ 84 ♣ J9	East Bids 1NT if possible. Partner bids first.
Board: 217 Dealer: S Vul: Both HCP: 15	♣ 7 ♥ KJ84 ♦ A102 ♣ AK1054	West Bids 1NT if possible. You bid first.
Board: 218 Dealer: N Vul: None HCP: 4	43♥ Q754◆ Q9872♣ 87	East Bids 1NT if possible. Partner bids first.
Board: 219 Dealer: S Vul: NS HCP: 13	♣ J3♥ 84♦ AK86♣ KQ863	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 220 Dealer: N Vul: Both HCP: 12	♣ QJ5♥ K976◆ 5♣ KQJ63	East Bids 1NT if possible. Partner bids first.

Board: 216 Dealer: N Vul: EW North HCP: 12	North: ◆ 32 ▼ AQJ42 ◆ AJ52	South: ♠ KQ654 ▼ 10973 ♦ 84	West AP	North 1♥	East 1NT	
South HCP: 6 Contract: 3♥ N	♣ 64	♣ J9				
Board: 217	North:	South:				
Dealer: S Vul: Both	♦ K5432	♠ 7	West	North	East	
North HCP: 5	▼ 107 ♦ Q875	♥ KJ84 ♦ A102	1NT	۸D		1♣
South HCP: 15 Contract: 1N W	♣ 73	♣ AK1054	1111	Ai		
Board: 218	North:	South:				
Dealer: N Vul: None	♠ KQ962 ♥ 83	♦ 43 ♥ Q754	West	North	East	South
North HCP: 13 South HCP: 4	♦ K654	◆ Q9872		1♠	1NT	AP
Contract: 1N E	♣ AJ	♣ 87				
Board: 219	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ —	♦ J3	1217	D	4 1	1 ♣
North HCP: 5	♥ K109732 ♦ Q532	♥ 84 ♦ AK86	1NT 4 ♠	Pass AP	4 ♥ ¹	Pass
South HCP: 13 Contract: 4♠ W	♣ 1072	♣ KQ863	1. Texa			
Board: 220	North:	South:				
Dealer: N Vul: Both	A96	♦ QJ5	West	North	East	South
North HCP: 13	♥ Q3	♥ K976		1♦	1NT	X
South HCP: 12	◆ AK876 ◆ 1098	♦ 5 ♣ KQJ63	AP			

Board: 221 Dealer: S Vul: None HCP: 5	Q873Q7532J842	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.
Board: 222 Dealer: N Vul: NS HCP: 14	★ KQ873♥ J6♦ KQJ8◆ Q5	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♣ if possible. You bid first.
Board: 223 Dealer: S Vul: EW HCP: 9	★ AJ54★ 62★ 108★ KJ643	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 224 Dealer: N Vul: None HCP: 15	★ KQ5▼ KJ3◆ 5★ KQJ1072	East Bids 1NT if possible. You bid first.
Board: 225 Dealer: S Vul: NS HCP: 6	♣ Q3♥ Q7542♦ 85♣ Q987	West Bids 1NT if possible. Partner bids first.

Board: 221 Dealer: S Vul: None	North: ♠ Q873	South: ♠ AK5		North		1 ♦
North HCP: 5 South HCP: 12 Contract: 2N W	♥ Q753 ♦ 2 ♣ J842	▼ KJ106◆ J875◆ 53	1NT 2♦ 1. Stay	Pass Pass man	2♣¹ 2NT	Pass AP
Board: 222 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 3 N	North: ♠ KQ873 ♥ J6 ♠ KQJ8 ♣ Q5	South:	West X AP	North 1♠ Pass	East 1NT 3♣	South 2♠ 3♠
Board: 223 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♥ W	North: ♠ AJ54 ♥ 62 ♦ 108 ♠ KJ643	South: ♠ K1063 ♥ K85 ♠ KQJ73 ♣ 9	West 1NT 2♥	North Pass AP	East 2♦	South 1 X
Board: 224 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ KQ5 ♥ KJ3 ♦ 5 ♣ KQJ1072	South: ♠ A109872 ♥ 5 ♠ KQJ3 ♣ 86	West Pass	North 1♣ 4♠	East 1NT AP	
Board: 225 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 2 S	North: ♠ Q3 ♥ Q7542 ♠ 85 ♣ Q987	South: ♠ AJ10652 ♥ J9 ♠ KQ73 ♠ K	West 1NT AP	North Pass	East Pass	1♠

Board: 221 Dealer: S Vul: None HCP: 12	★ AK5★ KJ106◆ J875★ 53	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 222 Dealer: N Vul: NS HCP: 6	♦ 9652♥ Q7543♦ —♣ KJ74	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 223 Dealer: S Vul: EW HCP: 12	★ K1063★ K85◆ KQJ73◆ 9	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 224 Dealer: N Vul: None HCP: 10	★ A109872★ 5★ KQJ3★ 86	East Bids 1NT if possible. Partner bids first.
Board: 225 Dealer: S Vul: NS HCP: 14	♣ AJ10652♥ J9♦ KQ73♣ K	West Bids 1NT if possible. You bid first.

Board: 221 Dealer: S Vul: None	North: ♠ Q873	South: ♠ AK5		North		1 ♦
North HCP: 5 South HCP: 12 Contract: 2N W	♥ Q753 ♦ 2 ♣ J842	▼ KJ106◆ J875◆ 53	1NT 2♦ 1. Stay	Pass Pass man	2♣¹ 2NT	Pass AP
Board: 222 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 3 N	North: ♠ KQ873 ♥ J6 ♠ KQJ8 ♣ Q5	South:	West X AP	North 1♠ Pass	East 1NT 3♣	South 2♠ 3♠
Board: 223 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♥ W	North: ♠ AJ54 ♥ 62 ♦ 108 ♠ KJ643	South: ♠ K1063 ♥ K85 ♠ KQJ73 ♣ 9	West 1NT 2♥	North Pass AP	East 2♦	South 1 X
Board: 224 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ KQ5 ♥ KJ3 ♦ 5 ♣ KQJ1072	South: ♠ A109872 ♥ 5 ♠ KQJ3 ♣ 86	West Pass	North 1♣ 4♠	East 1NT AP	
Board: 225 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 2 S	North: ♠ Q3 ♥ Q7542 ♠ 85 ♣ Q987	South: ♠ AJ10652 ♥ J9 ♠ KQ73 ♠ K	West 1NT AP	North Pass	East Pass	1♠

Board: 226 Dealer: N Vul: EW HCP: 12	♦ 9654♥ A7♦ A8653♠ A3	East Bids 1NT if possible. You bid first.
Board: 227 Dealer: S Vul: Both HCP: 9	★ A1093▼ 54★ K2★ Q8742	West Bids 1NT if possible. Partner bids first.
Board: 228 Dealer: N Vul: NS HCP: 13	★ A32♥ Q102★ AQJ106★ 93	East Bids 1NT if possible. You bid first.
Board: 229 Dealer: S Vul: EW HCP: 6	♣ J76♥ K1074◆ 8♣ Q10984	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 230 Dealer: N Vul: Both HCP: 12	★ K6543♥ J10◆ K3◆ AJ73	East Bids 1NT if possible. West Bids 3NT if possible. You bid first.

Board: 226 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E	North:	South: ♠ 10832 ♥ KQ843 ♠ — ♠ Q952	West	North 1◆	East 1NT	
Board: 227 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 1N W	North: ♠ A1093 ♥ 54 ♠ K2 ♠ Q8742	South: ♣ J2 ♥ K86 ♦ J763 ♣ AK65	West 1NT	North AP	East	South 1◆
Board: 228 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2 \cdot N	North: ♠ A32 ♥ Q102 ♠ AQJ106 ♠ 93	South: ♠ Q74 ♥ AK65 ♦ 8 ♣ J10865	West Pass	North 1♦ 2♦	East 1NT AP	
Board: 229 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 3 W	North: ♣ J76 ♥ K1074 ♦ 8 ♣ Q10984	South: ♠ AQ1053 ♥ Q ♠ K107 ♣ J732	West 1NT 3▼	North 2♣ AP	East X	South 1♠ Pass
Board: 230 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 3N E	North: ♠ K6543 ♥ J10 ♠ K3 ♠ AJ73	South: ♠ J97 ♥ Q97532 ♠ 84 ♠ 96	West 3NT	North 1♠ AP		South Pass

Board: 226 Dealer: N Vul: EW HCP: 7	10832✓ KQ843✓ —Q952	East Bids 1NT if possible. Partner bids first.
Board: 227 Dealer: S Vul: Both HCP: 12	J2✓ K86J763AK65	West Bids 1NT if possible. You bid first.
Board: 228 Dealer: N Vul: NS HCP: 10	♣ Q74♥ AK65♦ 8♣ J10865	East Bids 1NT if possible. Partner bids first.
Board: 229 Dealer: S Vul: EW HCP: 12	AQ1053QK107J732	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible. You bid first.
Board: 230 Dealer: N Vul: Both HCP: 3		East Bids 1NT if possible. West Bids 3NT if possible. Partner bids first.

Board: 226 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E	North:	South: ♠ 10832 ♥ KQ843 ♠ — ♠ Q952	West	North 1◆	East 1NT	
Board: 227 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 1N W	North: ♠ A1093 ♥ 54 ♠ K2 ♠ Q8742	South: ♣ J2 ♥ K86 ♦ J763 ♣ AK65	West 1NT	North AP	East	South 1◆
Board: 228 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 2 \cdot N	North: ♠ A32 ♥ Q102 ♠ AQJ106 ♠ 93	South: ♠ Q74 ♥ AK65 ♦ 8 ♣ J10865	West Pass	North 1♦ 2♦	East 1NT AP	
Board: 229 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 3 W	North: ♣ J76 ♥ K1074 ♦ 8 ♣ Q10984	South: ♠ AQ1053 ♥ Q ♠ K107 ♣ J732	West 1NT 3▼	North 2♣ AP	East X	South 1♠ Pass
Board: 230 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 3N E	North: ♠ K6543 ♥ J10 ♠ K3 ♠ AJ73	South: ♠ J97 ♥ Q97532 ♠ 84 ♠ 96	West 3NT	North 1♠ AP		South Pass

Board: 231 Dealer: S Vul: None HCP: 6	♠ Q43♥ Q964♦ 4♠ Q10532	West Bids 1NT if possible. Partner bids first.
Board: 232 Dealer: N Vul: EW HCP: 14	★ A10632★ A5★ 2★ AQ983	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♣ if possible. You bid first.
Board: 233 Dealer: S Vul: Both HCP: 5	★ 752♥ 96◆ J83◆ A9876	West Bids 1NT if possible. East Bids 4♥ if possible. Partner bids first.
Board: 234 Dealer: N Vul: None HCP: 13	★ KQ642♥ 93★ K84★ KQ9	East Bids 1NT if possible. You bid first.
Board: 235 Dealer: S Vul: NS HCP: 9	★ AJ96432♥ 6★ A8643★ —	West Bids 1NT if possible. Partner bids first.

Board: 231 Dealer: S Vul: None North HCP: 6	North: ♠ Q43 ♥ Q964	South: ♠ 862 ▼ A85		North	East	South 1
South HCP: 14 Contract: 1N W	♦ 4 ♠ Q10532	◆ AQ763 ◆ A6	1NT	AP		
Board: 232 Dealer: N	North: ♠ A10632	South: ♠ Q97	West	North		
Vul: EW North HCP: 14 South HCP: 7 Contract: 3♠ N	★ A5★ 2★ AQ983	▼ K1064 ◆ Q1054 ◆ 76	X AP	1♠ XX	1NT 3♣	2 ♠ 3 ♠
Board: 233 Dealer: S Vul: Both	North: ♠ 752	South: ♠ Q10964	West	North	East	South 1♠
North HCP: 5 South HCP: 12 Contract: 4♥X E	♥ 96 ♦ J83 ♣ A9876	♥ QJ7 ♦ AK7 ♣ 43	1NT AP	2♠	4♥	X
Board: 234 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ KQ642 ♥ 93 ♠ K84 ♣ KQ9	South: ♣ — ♥ Q7542 • Q10732 ♣ A102	West	North 1♠	East 1NT	
Board: 235 Dealer: S Vul: NS	North: ♠ AJ96432 ♥ 6	South: ♠ Q105 ♥ A102	West	North	East	South 1♣
North HCP: 9 South HCP: 12 Contract: 4♠ N	◆ A8643 ◆ —	◆ J7 ◆ KQ765	1NT	4♠	AP	

Board: 231 Dealer: S Vul: None HCP: 14	★ 862★ A85★ AQ763★ A6	West Bids 1NT if possible. You bid first.
Board: 232 Dealer: N Vul: EW HCP: 7	♣ Q97♥ K1064◆ Q1054♣ 76	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 233 Dealer: S Vul: Both HCP: 12	♣ Q10964♥ QJ7♦ AK7♣ 43	West Bids 1NT if possible. East Bids 4♥ if possible. You bid first.
Board: 234 Dealer: N Vul: None HCP: 8	◆— ♥ Q7542 • Q10732 • A102	East Bids 1NT if possible. Partner bids first.
Board: 235 Dealer: S Vul: NS HCP: 12	♣ Q105♥ A102◆ J7♣ KQ765	West Bids 1NT if possible. You bid first.

Board: 231 Dealer: S Vul: None North HCP: 6	North: ♠ Q43 ♥ Q964	South: ♠ 862 ▼ A85		North	East	South 1
South HCP: 14 Contract: 1N W	♦ 4 ♠ Q10532	◆ AQ763 ◆ A6	1NT	AP		
Board: 232 Dealer: N	North: ♠ A10632	South: ♠ Q97	West	North		
Vul: EW North HCP: 14 South HCP: 7 Contract: 3♠ N	★ A5★ 2★ AQ983	▼ K1064 ◆ Q1054 ◆ 76	X AP	1♠ XX	1NT 3♣	2 ♠ 3 ♠
Board: 233 Dealer: S Vul: Both	North: ♠ 752	South: ♠ Q10964	West	North	East	South 1♠
North HCP: 5 South HCP: 12 Contract: 4♥X E	♥ 96 ♦ J83 ♣ A9876	♥ QJ7 ♦ AK7 ♣ 43	1NT AP	2♠	4♥	X
Board: 234 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ KQ642 ♥ 93 ♠ K84 ♣ KQ9	South: ♣ — ♥ Q7542 • Q10732 ♣ A102	West	North 1♠	East 1NT	
Board: 235 Dealer: S Vul: NS	North: ♠ AJ96432 ♥ 6	South: ♠ Q105 ♥ A102	West	North	East	South 1♣
North HCP: 9 South HCP: 12 Contract: 4♠ N	◆ A8643 ◆ —	◆ J7 ◆ KQ765	1NT	4♠	AP	

]	Board: 236 Dealer: N Vul: Both HCP: 13	★ K743▼ AQJ1062◆ 3◆ K6	East Bids 1NT if possible. West Bids 5♦ if possible. You bid first.
]	Board: 237 Dealer: S Vul: None HCP: 7	AQ875✓ 63✓ J◆ 108742	West Bids 1NT if possible. Partner bids first.
]	Board: 238 Dealer: N Vul: NS HCP: 14	▲ A104♥ KJ5◆ KQJ4♣ 987	East Bids 1NT if possible. You bid first.
]	Board: 239 Dealer: S Vul: EW HCP: 4	★8643♥J1072◆QJ764★ —	West Bids 1NT if possible. East Doubles 4♥ if possible. Partner bids first.
]	Board: 240 Dealer: N Vul: None HCP: 12	★ K87▼ KJ9◆ KQ108◆ 963	East Bids 1NT if possible. You bid first.

North: ♠ K743 ♥ AQJ1062	South: ♠ QJ102 ♥ 753		1♥		South Pass
♦ K6	◆ 1098753	3♥	AP		
North: ♠ AO875	South:	West	North	East	South
♥ 63 ♦ J • 108742	✓ AK854 ◆ AQ96 ♣ J9				1♥
North: ♠ A104 ♥ KJ5 ♠ KQJ4 ♣ 987	South: ♠ QJ83 ♥ Q1096 ♦ 1065 ♣ 32	West	North 1◆	East 1NT	
North:	South: ♣ 72 ▼ KQ653				South 1 V AP
* —	♣ AQ73	INI	4▼	Λ	Ar
North: ♠ K87 ♥ KJ9	South: ♠ A932 ♥ Q742	West	North 1♦	East 1NT	
	 ★ K743 ★ AQJ1062 ★ 3 ★ K6 North: ♠ AQ875 ★ 63 ★ J ♠ 108742 North: ♠ A104 ★ KJ5 ★ KQJ4 ♠ 987 North: ♠ 8643 ♥ J1072 ◆ QJ764 ♠ — North: ♠ K87 	♠ K743 ♠ QJ102 ♥ AQJ1062 ♥ 753 ♠ 3 ♠ — ♠ K6 ♠ 1098753 North: ♠ AQ875 ♠ 63 ♠ AK854 ♠ J ♠ AQ96 ♠ 108742 ♠ J9 North: ♠ A104 ♠ QJ83 ♠ KQJ4 ♠ 1065 ♠ KQJ4 ♠ 1065 ♠ 32 North: ♠ 8643 ♠ 72 ♠ J1072 ♠ KQ653 ♠ QJ764 ♠ QJ764 ♠ AQ73 North: ♠ K87 ♠ AQ73 North: ♠ K87 ♠ A932 ♠ KJ9 ♠ Cy742	♠ K743 ♠ QJ102 West ♦ AQJ1062 ♥ 753 5 ♦ 3 ♠ — 5 ♠ K6 ♠ 1098753 5 North: ♠ AQ875 ♠ 63 West ♦ AQ875 ♠ 63 ♥ AK854 ♠ ♦ J ♠ AQ96 1NT North: ♠ QJ83 ♥ QJ83 ♥ West ♠ KQJ4 ♠ 1065 ♠ 987 ♠ 32 North: ♠ 8643 ♠ 72 West ♠ J1072 ♥ KQ653 ♠ K10 1NT ♠ AQ73 ♠ K10 1NT North: ♠ AQ73 ♠ AQ73 North: ♠ A932 ♥ KJ9 ♥ Q742	♠ K743 ♠ QJ102 West North ♠ AQJ1062 ♥ 753 1♥ ♠ 3 ♠ — 5♠ AP ♠ K6 ♠ 1098753 IV North: ♠ AQ875 ♠ 63 West North ♠ 63 ♠ AK854 ♠ J AQ96 1NT AP North: ♠ AQ96 1NT AP North: ♠ QJ83 ₩est North ♠ KQJ4 ♠ 1065 ♠ North ♠ 8643 ♠ 72 West North ♠ J1072 ♠ KQ653 ♠ K10 1NT 4♥ ♠ QJ764 ♠ K10 1NT 4♥ ♠ AQ73 North: ♠ AQ73	♠ K743 ♠ QJ102 West North East ♠ AQJ1062 ♥ 753 1♥ 1NT ♠ 3 ♠ — 5♠ AP North: ♠ AQ875 ♠ 63 West North East ♠ AQ875 ♠ 63 ♥ AK854 ♠ J ♠ AQ96 1NT AP ♠ 108742 ♠ J9 West North East North: ♠ QJ83 ♥ Q1096 ♠ KQJ4 ♠ 1065 ♠ 32 North: ♠ 8643 ♠ 72 West North East ♠ J1072 ♠ KQ653 ♠ QJ764 ♠ K10 1NT 4♥ X North: ♠ AQ73 North East AQ73 North: ♠ AQ73 West North East ♠ K87 ♠ A932 ♥ C742

Board: 236 Dealer: N Vul: Both HCP: 3	◆ QJ102 ▼ 753 ← — ◆ 1098753	East Bids 1NT if possible. West Bids 5♦ if possible. Partner bids first.
Board: 237 Dealer: S Vul: None HCP: 14	♠ 63♥ AK854♠ AQ96♠ J9	West Bids 1NT if possible. You bid first.
Board: 238 Dealer: N Vul: NS HCP: 5	♦ QJ83 ♥ Q1096 ♦ 1065 ♣ 32	East Bids 1NT if possible. Partner bids first.
Board: 239 Dealer: S Vul: EW HCP: 14	★72★ KQ653★ K10★ AQ73	West Bids 1NT if possible. East Doubles 4♥ if possible. You bid first.
Board: 240 Dealer: N Vul: None HCP: 7	★ A932♥ Q742♦ J2★ 1074	East Bids 1NT if possible. Partner bids first.

North: ♠ K743 ♥ AQJ1062	South: ♠ QJ102 ♥ 753		1♥		South Pass
♦ K6	◆ 1098753	3♥	AP		
North: ♠ AO875	South:	West	North	East	South
♥ 63 ♦ J • 108742	✓ AK854 ◆ AQ96 ♣ J9				1♥
North: ♠ A104 ♥ KJ5 ♠ KQJ4 ♣ 987	South: ♠ QJ83 ♥ Q1096 ♦ 1065 ♣ 32	West	North 1◆	East 1NT	
North:	South: ♣ 72 ▼ KQ653				South 1 V AP
* —	♣ AQ73	INI	4▼	Λ	Ar
North: ♠ K87 ♥ KJ9	South: ♠ A932 ♥ Q742	West	North 1♦	East 1NT	
	 ★ K743 ★ AQJ1062 ★ 3 ★ K6 North: ♠ AQ875 ★ 63 ★ J ♠ 108742 North: ♠ A104 ★ KJ5 ★ KQJ4 ♠ 987 North: ♠ 8643 ♥ J1072 ◆ QJ764 ♠ — North: ♠ K87 	♠ K743 ♠ QJ102 ♥ AQJ1062 ♥ 753 ♠ 3 ♠ — ♠ K6 ♠ 1098753 North: ♠ AQ875 ♠ 63 ♠ AK854 ♠ J ♠ AQ96 ♠ 108742 ♠ J9 North: ♠ A104 ♠ QJ83 ♠ KQJ4 ♠ 1065 ♠ KQJ4 ♠ 1065 ♠ 32 North: ♠ 8643 ♠ 72 ♠ J1072 ♠ KQ653 ♠ QJ764 ♠ QJ764 ♠ AQ73 North: ♠ K87 ♠ AQ73 North: ♠ K87 ♠ A932 ♠ KJ9 ♠ Cy742	♠ K743 ♠ QJ102 West ♦ AQJ1062 ♥ 753 5 ♦ 3 ♠ — 5 ♠ K6 ♠ 1098753 5 North: ♠ AQ875 ♠ 63 West ♦ AQ875 ♠ 63 ♥ AK854 ♠ ♦ J ♠ AQ96 1NT North: ♠ QJ83 ♥ QJ83 ♥ West ♠ KQJ4 ♠ 1065 ♠ 987 ♠ 32 North: ♠ 8643 ♠ 72 West ♠ J1072 ♥ KQ653 ♠ K10 1NT ♠ AQ73 ♠ K10 1NT North: ♠ AQ73 ♠ AQ73 North: ♠ A932 ♥ KJ9 ♥ Q742	♠ K743 ♠ QJ102 West North ♠ AQJ1062 ♥ 753 1♥ ♠ 3 ♠ — 5♠ AP ♠ K6 ♠ 1098753 IV North: ♠ AQ875 ♠ 63 West North ♠ 63 ♠ AK854 ♠ J AQ96 1NT AP North: ♠ AQ96 1NT AP North: ♠ QJ83 ₩est North ♠ KQJ4 ♠ 1065 ♠ North ♠ 8643 ♠ 72 West North ♠ J1072 ♠ KQ653 ♠ K10 1NT 4♥ ♠ QJ764 ♠ K10 1NT 4♥ ♠ AQ73 North: ♠ AQ73	♠ K743 ♠ QJ102 West North East ♠ AQJ1062 ♥ 753 1♥ 1NT ♠ 3 ♠ — 5♠ AP North: ♠ AQ875 ♠ 63 West North East ♠ AQ875 ♠ 63 ♥ AK854 ♠ J ♠ AQ96 1NT AP ♠ 108742 ♠ J9 West North East North: ♠ QJ83 ♥ Q1096 ♠ KQJ4 ♠ 1065 ♠ 32 North: ♠ 8643 ♠ 72 West North East ♠ J1072 ♠ KQ653 ♠ QJ764 ♠ K10 1NT 4♥ X North: ♠ AQ73 North East AQ73 North: ♠ AQ73 West North East ♠ K87 ♠ A932 ♥ C742

Board: 241 Dealer: S Vul: NS HCP: 4		West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first.
Board: 242 Dealer: N Vul: EW HCP: 12	AQ106♥ QJ3↑ 7♣ QJ942	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 243 Dealer: S Vul: Both HCP: 9		West Bids 1NT if possible. Partner bids first.
Board: 244 Dealer: N Vul: NS HCP: 12	♠ 642♥ KJ8♠ AJ943♠ K8	East Bids 1NT if possible. You bid first.
Board: 245 Dealer: S Vul: EW HCP: 9	♣ Q6♥ K986◆ 96♣ A8732	West Bids 1NT if possible. Partner bids first.

Board: 241 Dealer: S Vul: NS North HCP: 4	North: ♦ J83 ♥ Q763	South: ♠ AQ10654 ♥ A10		North		1♠
South HCP: 12 Contract: 2N W	◆ J842 ◆ 98	• 109 • Q54	1NT	Pass	2NT	AP
Board: 242 Dealer: N	North: ♠ AQ106	South: ♠ K983	West	North		South Pass
Vul: EW North HCP: 12	♥ QJ3	▼ A7652	3♣ ¹	Pass	3 ♦ ²	
South HCP: 8 Contract: 3 • E	◆ 7 ◆ QJ942	◆ J6 ◆ 86	1. 1N-3 2. autor		sfer to o	diamonds
Board: 243 Dealer: S Vul: Both	North: ♣ J864 ♥ J107	South: ♠ K10953 ♥ Q43	West	North	East	South 1♠
North HCP: 9 South HCP: 12 Contract: 2♠ S	◆ A42 ◆ QJ3	◆ K ◆ A1054	1NT	2♠	AP	
Board: 244 Dealer: N	North: ♠ 642	South: ♠ AQJ1098	West	North	Fast	South
Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ S	✓ KJ8◆ AJ943◆ K8	 104 Q5 1063 	AP	1♦	1NT	
Board: 245 Dealer: S	North: ♠ Q6	South: ♠ KJ8	West	North	Fast	South
Vul: EW North HCP: 9 South HCP: 12 Contract: 1N W	▼ K986 ◆ 96 ◆ A8732	▼ 1073 ◆ KQJ85 ◆ Q4	1NT			1.

Board: 241 Dealer: S Vul: NS HCP: 12	AQ10654✓ A10109Q54	West Bids 1NT if possible. East Bids 2NT if possible. You bid first.
Board: 242 Dealer: N Vul: EW HCP: 8	★ K983▼ A7652◆ J6◆ 86	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 243 Dealer: S Vul: Both HCP: 12	★ K10953♥ Q43♦ K★ A1054	West Bids 1NT if possible. You bid first.
Board: 244 Dealer: N Vul: NS HCP: 9	AQJ1098104Q51063	East Bids 1NT if possible. Partner bids first.
Board: 245 Dealer: S Vul: EW HCP: 12	★ KJ8▼ 1073◆ KQJ85◆ Q4	West Bids 1NT if possible. You bid first.

Board: 241 Dealer: S Vul: NS North HCP: 4	North: ♦ J83 ♥ Q763	South: ♠ AQ10654 ♥ A10		North		1♠
South HCP: 12 Contract: 2N W	◆ J842 ◆ 98	• 109 • Q54	1NT	Pass	2NT	AP
Board: 242 Dealer: N	North: ♠ AQ106	South: ♠ K983	West	North		South Pass
Vul: EW North HCP: 12	♥ QJ3	▼ A7652	3♣ ¹	Pass	3 ♦ ²	
South HCP: 8 Contract: 3 • E	◆ 7 ◆ QJ942	◆ J6 ◆ 86	1. 1N-3 2. autor		sfer to o	diamonds
Board: 243 Dealer: S Vul: Both	North: ♣ J864 ♥ J107	South: ♠ K10953 ♥ Q43	West	North	East	South 1♠
North HCP: 9 South HCP: 12 Contract: 2♠ S	◆ A42 ◆ QJ3	◆ K ◆ A1054	1NT	2♠	AP	
Board: 244 Dealer: N	North: ♠ 642	South: ♠ AQJ1098	West	North	Fast	South
Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ S	✓ KJ8◆ AJ943◆ K8	 104 Q5 1063 	AP	1♦	1NT	
Board: 245 Dealer: S	North: ♠ Q6	South: ♠ KJ8	West	North	Fast	South
Vul: EW North HCP: 9 South HCP: 12 Contract: 1N W	▼ K986 ◆ 96 ◆ A8732	▼ 1073 ◆ KQJ85 ◆ Q4	1NT			1.

Board: 246 Dealer: N Vul: Both HCP: 13	▲ A9876♥ Q10◆ KQ7▲ Q43	East Bids 1NT if possible. You bid first.
Board: 247 Dealer: S Vul: None HCP: 9	AQ10964✓ 51062K86	West Bids 1NT if possible. Partner bids first.
Board: 248 Dealer: N Vul: EW HCP: 13	★ KQ2♥ QJ1085♦ 6◆ KQ85	East Bids 1NT if possible. You bid first.
Board: 249 Dealer: S Vul: Both HCP: 8	★ A1043♥ 6432★ A32★ 86	West Bids 1NT if possible. Partner bids first.
Board: 250 Dealer: N Vul: None HCP: 13	★ K986543★ A2◆ Q4★ A2	East Bids 1NT if possible. You bid first.

Board: 246 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 2♠ N	North: ♠ A9876 ♥ Q10 ♠ KQ7 ♠ Q43	South: ♠ QJ2 ♥ 742 ♦ J862 ♠ K85	West AP	North 1♠	East 1NT	
Board: 247 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ N	North: ♠ AQ10964 ♥ 5 ♦ 1062 ♠ K86	South: ♠ K75 ♥ QJ74 ♦ QJ8 ♣ QJ5	West 1NT	North 2♣	East AP	South 1♣
Board: 248 Dealer: N Vul: EW North HCP: 13 South HCP: 4 Contract: 3 N	North: ♠ KQ2 ♥ QJ1085 ♦ 6 ♣ KQ85	South:	West AP	North 1♥	East 1NT	
Board: 249 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2♠ S	North: ♠ A1043 ♥ 6432 ♠ A32 ♣ 86	South: ♠ Q9875 ♥ K5 ♠ Q98 ♠ KQ5	West 1NT	North 2♣	East AP	South 1♣
Board: 250 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 4♠ N	North: ♠ K986543 ♥ A2 ♠ Q4 ♣ A2	South: ♠ A7 ♥ Q643 ♠ K10975 ♣ J9	West Pass	North 1♠ 4♠		

Board: 246 Dealer: N Vul: Both HCP: 7	♠ QJ2 ♥ 742 ♦ J862 ♠ K85	East Bids 1NT if possible. Partner bids first.
Board: 247 Dealer: S Vul: None HCP: 12	★ K75♥ QJ74◆ QJ8◆ QJ5	West Bids 1NT if possible. You bid first.
Board: 248 Dealer: N Vul: EW HCP: 4	♦ 954♥ 9632♦ 10975♠ A7	East Bids 1NT if possible. Partner bids first.
Board: 249 Dealer: S Vul: Both HCP: 12	♣ Q9875♥ K5◆ Q98♣ KQ5	West Bids 1NT if possible. You bid first.
Board: 250 Dealer: N Vul: None HCP: 10	♣ A7♥ Q643♦ K10975♣ J9	East Bids 1NT if possible. Partner bids first.

Board: 246 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 2♠ N	North: ♠ A9876 ♥ Q10 ♠ KQ7 ♠ Q43	South: ♠ QJ2 ♥ 742 ♦ J862 ♠ K85	West AP	North 1♠	East 1NT	
Board: 247 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ N	North: ♠ AQ10964 ♥ 5 ♦ 1062 ♠ K86	South: ♠ K75 ♥ QJ74 ♦ QJ8 ♣ QJ5	West 1NT	North 2♣	East AP	South 1♣
Board: 248 Dealer: N Vul: EW North HCP: 13 South HCP: 4 Contract: 3 N	North: ♠ KQ2 ♥ QJ1085 ♦ 6 ♣ KQ85	South:	West AP	North 1♥	East 1NT	
Board: 249 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2♠ S	North: ♠ A1043 ♥ 6432 ♠ A32 ♣ 86	South: ♠ Q9875 ♥ K5 ♠ Q98 ♠ KQ5	West 1NT	North 2♣	East AP	South 1♣
Board: 250 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 4♠ N	North: ♠ K986543 ♥ A2 ♠ Q4 ♣ A2	South: ♠ A7 ♥ Q643 ♠ K10975 ♣ J9	West Pass	North 1♠ 4♠		

Board: 251 Dealer: S Vul: NS HCP: 7	♣ 97♥ K7632♦ J♣ QJ843	West Bids 1NT if possible. Partner bids first.
Board: 252 Dealer: N Vul: Both HCP: 12	◆ 5♥ 65◆ KJ653◆ AKJ96	East Bids 1NT if possible. You bid first.
Board: 253 Dealer: S Vul: None HCP: 8	♠ Q953♥ 104♦ 3♠ KQJ1082	West Bids 1NT if possible. Partner bids first.
Board: 254 Dealer: N Vul: NS HCP: 15	★ A10▼ AJ865◆ AQ983◆ 5	East Bids 1NT if possible. West Bids 4♣ if possible. You bid first.
Board: 255 Dealer: S Vul: EW HCP: 6	★ 53♥ Q1054◆ J42◆ K1094	West Bids 1NT if possible. East Doubles 3♥ if possible. West Bids 3♠ if possible. Partner bids first.

Board: 251 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ◆ 97 ▼ K7632 ◆ J ◆ QJ843	South: ♠ KJ8 ♥ J4 ♠ K10973 ♣ A92	West 1NT	North AP	East	South 1♦
Board: 252 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S	North:	South: ♠ AK432 ♥ Q1073 ♦ 42 ♣ 52	West AP	North 1◆	East 1NT	
Board: 253 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 2 S	North: ♠ Q953 ♥ 104 ♦ 3 ♠ KQJ1082	South: ♠ K6 ♥ QJ986 ♠ AQJ64 ♠ 5		North 2♣ 2♥	East Pass AP	1♥
Board: 254 Dealer: N Vul: NS North HCP: 15 South HCP: 3 Contract: 4 W	North: ♠ A10 ♥ AJ865 ♠ AQ983 ♣ 5	South:	West 4♣	North 1♥ AP	East 1NT	
Board: 255 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 \(\) W	North:	South:	West 1NT 3♠	North 3♥ AP	East X	South 1♥ Pass

Board: 251 Dealer: S Vul: NS HCP: 12	★ KJ8▼ J4◆ K10973◆ A92	West Bids 1NT if possible. You bid first.
Board: 252 Dealer: N Vul: Both HCP: 9	♠ AK432♥ Q1073♦ 42♠ 52	East Bids 1NT if possible. Partner bids first.
Board: 253 Dealer: S Vul: None HCP: 13	★ K6♥ QJ986◆ AQJ64◆ 5	West Bids 1NT if possible. You bid first.
Board: 254 Dealer: N Vul: NS HCP: 3	♦ 932♥ Q10943♦ J54♠ 76	East Bids 1NT if possible. West Bids 4♣ if possible. Partner bids first.
Board: 255 Dealer: S Vul: EW HCP: 13	◆ 98♥ AJ862◆ A985◆ A8	West Bids 1NT if possible. East Doubles 3♥ if possible. West Bids 3♠ if possible. You bid first.

Board: 251 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North: ◆ 97 ▼ K7632 ◆ J ◆ QJ843	South: ♠ KJ8 ♥ J4 ♠ K10973 ♣ A92	West 1NT	North AP	East	South 1♦
Board: 252 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S	North:	South: ♠ AK432 ♥ Q1073 ♦ 42 ♣ 52	West AP	North 1◆	East 1NT	
Board: 253 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 2 S	North: ♠ Q953 ♥ 104 ♦ 3 ♠ KQJ1082	South: ♠ K6 ♥ QJ986 ♠ AQJ64 ♠ 5		North 2♣ 2♥	East Pass AP	1♥
Board: 254 Dealer: N Vul: NS North HCP: 15 South HCP: 3 Contract: 4 W	North: ♠ A10 ♥ AJ865 ♠ AQ983 ♣ 5	South:	West 4♣	North 1♥ AP	East 1NT	
Board: 255 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 \(\) W	North:	South:	West 1NT 3♠	North 3♥ AP	East X	South 1♥ Pass

Board: 256 Dealer: N Vul: None HCP: 15	▲ AJ84▼ 7◆ KQ106▲ AJ98	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 257 Dealer: S Vul: NS HCP: 2	107432✓ Q10210754№ 10	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 258 Dealer: N Vul: EW HCP: 17	AJ9876✓ A84AAAA	East Bids 1NT if possible. You bid first.
Board: 259 Dealer: S Vul: Both HCP: 2	♦9 ▼ Q874 ♦ 954 • 108654	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 260 Dealer: N Vul: NS HCP: 13	AQJ872✓ AJ74✓ J92	East Bids 1NT if possible. You bid first.

Board: 256 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3♠ N	North: ♠ AJ84 ♥ 7 ♠ KQ106 ♣ AJ98	South: ♠ K963 ♥ QJ82 ♦ 752 ♣ 104	2♦ Pass Pass	North 1 ◆ Pass 2 ◆ 3 ◆ raise or	1NT 2♥ Pass AP	Pass Pass 3♥¹
Board: 257 Dealer: S Vul: NS North HCP: 2 South HCP: 12 Contract: 3 E	North:	South: ♠ A986 ♥ A976 ♠ Q98 ♣ Q7		North Pass Pass man	East 2♣¹ 3♣	South 1 Pass AP
Board: 258 Dealer: N Vul: EW North HCP: 17 South HCP: 6 Contract: 3♠ N	North: ♠ AJ9876 ♥ A84 ♠ A ♣ A94	South:	West Pass	North 1♠ 3♠		South Pass
Board: 259 Dealer: S Vul: Both North HCP: 2 South HCP: 14 Contract: 3 \(\) W	North:	South: ♠ Q103 ♥ KJ109 ♠ A1063 ♣ A7	1NT 3 ♠ ¹	North Pass AP er accep	2♥	South 1 Pass after NT
Board: 260 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 24 N	North: ♠ AQJ872 ♥ AJ ♠ 74 ♣ J92	South: ♠ 10 ♥ Q9432 ♠ A8632 ♣ A6	West Pass	North 1♣ 2♠	East 1NT AP	

Board: 256 Dealer: N Vul: None HCP: 6	★ K963♥ QJ82◆ 752◆ 104	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 257 Dealer: S Vul: NS HCP: 12	A986✓ A976✓ Q98✓ Q7	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 258 Dealer: N Vul: EW HCP: 6	★3★ K975◆ Q10652★ J53	East Bids 1NT if possible. Partner bids first.
Board: 259 Dealer: S Vul: Both HCP: 14	♣ Q103♥ KJ109◆ A1063♣ A7	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. You bid first.
Board: 260 Dealer: N Vul: NS HCP: 10	♣ 10♥ Q9432◆ A8632♣ A6	East Bids 1NT if possible. Partner bids first.

Board: 256 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3♠ N	North: ♠ AJ84 ♥ 7 ♠ KQ106 ♣ AJ98	South: ♠ K963 ♥ QJ82 ♦ 752 ♣ 104	2♦ Pass Pass	North 1 ◆ Pass 2 ◆ 3 ◆ raise or	1NT 2♥ Pass AP	Pass Pass 3♥¹
Board: 257 Dealer: S Vul: NS North HCP: 2 South HCP: 12 Contract: 3 E	North:	South: ♠ A986 ♥ A976 ♠ Q98 ♣ Q7		North Pass Pass man	East 2♣¹ 3♣	South 1 Pass AP
Board: 258 Dealer: N Vul: EW North HCP: 17 South HCP: 6 Contract: 3♠ N	North: ♠ AJ9876 ♥ A84 ♠ A ♣ A94	South:	West Pass	North 1♠ 3♠		South Pass
Board: 259 Dealer: S Vul: Both North HCP: 2 South HCP: 14 Contract: 3 \(\) W	North:	South: ♠ Q103 ♥ KJ109 ♠ A1063 ♣ A7	1NT 3 ♠ ¹	North Pass AP er accep	2♥	South 1 Pass after NT
Board: 260 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 24 N	North: ♠ AQJ872 ♥ AJ ♠ 74 ♣ J92	South: ♠ 10 ♥ Q9432 ♠ A8632 ♣ A6	West Pass	North 1♣ 2♠	East 1NT AP	

Board: 261 Dealer: S Vul: EW HCP: 5	★K10973♥ 6◆ 94◆ Q10953	West Bids 1NT if possible. Partner bids first.
Board: 262 Dealer: N Vul: Both HCP: 14	♣ J72♥ Q♦ KQ4♣ KQJ764	East Bids 1NT if possible. You bid first.
Board: 263 Dealer: S Vul: None HCP: 7	◆ 974♥ A543◆ 3◆ QJ1042	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 264 Dealer: N Vul: EW HCP: 14	♣9 ♥ KJ ♦ A10652 ♣ AQ865	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 265 Dealer: S Vul: Both HCP: 9	42✓ K10942✓ Q10✓ KJ73	West Bids 1NT if possible. Partner bids first.

Board: 261 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 1N W	North: ♠ K10973 ♥ 6 ♦ 94 ♣ Q10953	South: ♣ J642 ♥ KQJ74 • QJ7 ♣ K	West 1NT	North AP	East	South 1♥
Board: 262 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 2 N	North: ♠ J72 ♥ Q ♠ KQ4 ♣ KQJ764	South: ♠ Q8 ♥ J1082 ♠ AJ975 ♣ 85	West Pass	North 1♣ 2♣		South Pass
Board: 263 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2 \(\) W	North: ◆ 974 ▼ A543 ◆ 3 ◆ QJ1042	South: ♠ Q3 ♥ 72 ♠ AQJ1065 ♠ K65		North Pass AP	East 2♥	South 1 → Pass
Board: 264 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 3 N	North:	South: ♠ KJ84 ▼ A1094 ↑ 7 ♣ 10972	West 2♥ Pass	North 1♦ Pass 3♣	East 1NT 2♠ AP	South Pass Pass
Board: 265 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3 N	North:	South: ♠ AQJ85 ♥ A86 ♦ J3 ♠ Q65	West 1NT AP	North 2♥	East Pass	1♠

Board: 261 Dealer: S Vul: EW HCP: 13	♣ J642♥ KQJ74◆ QJ7♣ K	West Bids 1NT if possible. You bid first.
Board: 262 Dealer: N Vul: Both HCP: 8	♠ Q8♥ J1082♠ AJ975♠ 85	East Bids 1NT if possible. Partner bids first.
Board: 263 Dealer: S Vul: None HCP: 12	♣ Q3♥ 72◆ AQJ1065♣ K65	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 264 Dealer: N Vul: EW HCP: 8	★ KJ84★ A1094◆ 7★ 10972	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 265 Dealer: S Vul: Both HCP: 14	AQJ85✓ A86J3Q65	West Bids 1NT if possible. You bid first.

Board: 261 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 1N W	North: ♠ K10973 ♥ 6 ♦ 94 ♣ Q10953	South: ♣ J642 ♥ KQJ74 • QJ7 ♣ K	West 1NT	North AP	East	South 1♥
Board: 262 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 2 N	North: ♣ J72 ♥ Q ♠ KQ4 ♣ KQJ764	South: ♠ Q8 ♥ J1082 ♠ AJ975 ♣ 85	West Pass	North 1♣ 2♣		South Pass
Board: 263 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2 \(\) W	North: ◆ 974 ▼ A543 ◆ 3 ◆ QJ1042	South: ♠ Q3 ♥ 72 ♠ AQJ1065 ♠ K65		North Pass AP	East 2♥	South 1 → Pass
Board: 264 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 3 N	North:	South: ♠ KJ84 ▼ A1094 ↑ 7 ♣ 10972	West 2♥ Pass	North 1♦ Pass 3♣	East 1NT 2♠ AP	South Pass Pass
Board: 265 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3 N	North:	South: ♠ AQJ85 ♥ A86 ♦ J3 ♠ Q65	West 1NT AP	North 2♥	East Pass	1♠

Board: 266	East Bids 1NT if possible. You bid first.
Board: 267	West Bids 1NT if possible. Partner bids first.
Board: 268	East Bids 1NT if possible. You bid first.
Board: 269	West Bids 1NT if possible. Partner bids first.
Board: 270	East Bids 1NT if possible. You bid first.

Board: 266 Dealer: N Vul: None North HCP: 14	North: ♠ K ♥ KQ1052 ♦ QJ6	South: ♠ Q9654 ♥ J84 ♦ 10	West AP	North 1♥	East 1NT	
South HCP: 7 Contract: 2♥ N	♣ QJ107	♣ A853	Al			
Board: 267 Dealer: S Vul: NS	North: ♠ A9632	South: ♠ KJ7	West	North	East	South 1♣
North HCP: 9 South HCP: 13 Contract: 4♠ N	♥ 764 ♦ KQ93 ♣ 5	★ K109★ 2★ AQ10984	1NT Pass	2 ♠ 4 ♠	Pass AP	3♠
Board: 268 Dealer: N Vul: Both North HCP: 12 South HCP: 6	North: ♣ J73 ♥ A94 ♦ 10	South: ♠ Q842 ♥ 108 ♠ A9743	West Pass	North 1♣ 2♣		South Pass
Contract: 2♣ N	♣ AQJ975	♣ 64				
Board: 269 Dealer: S	North: ♠9	South: ♠ AQ742	West	North	East	South 1♠
Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	◆ AQ874 ◆ 1083 ◆ 10943	★ K52◆ J54◆ Q6	1NT	AP		
Board: 270 Dealer: N Vul: NS	North: ♠ A962 ♥ K84	South: ♠ K873 ♥ J73	West	North		
North HCP: 14 South HCP: 8 Contract: 1N E	◆ KQ63 ◆ Q7	♦ J109 ♣ K104		1•	1NT	AP

Board: 266 Dealer: N Vul: None HCP: 7	♣ Q9654♥ J84♦ 10♣ A853	East Bids 1NT if possible. Partner bids first.
Board: 267 Dealer: S Vul: NS HCP: 13	★ KJ7▼ K109◆ 2◆ AQ10984	West Bids 1NT if possible. You bid first.
Board: 268 Dealer: N Vul: Both HCP: 6	◆ Q842▼ 108◆ A9743◆ 64	East Bids 1NT if possible. Partner bids first.
Board: 269 Dealer: S Vul: None HCP: 12	AQ742✓ K52J54Q6	West Bids 1NT if possible. You bid first.
Board: 270 Dealer: N Vul: NS HCP: 8	★ K873♥ J73◆ J109◆ K104	East Bids 1NT if possible. Partner bids first.

Board: 266 Dealer: N Vul: None North HCP: 14	North: ♠ K ♥ KQ1052 ♦ QJ6	South: ♠ Q9654 ♥ J84 ♦ 10	West AP	North 1♥	East 1NT	
South HCP: 7 Contract: 2♥ N	♣ QJ107	♣ A853	Al			
Board: 267 Dealer: S Vul: NS	North: ♠ A9632	South: ♠ KJ7	West	North	East	South 1♣
North HCP: 9 South HCP: 13 Contract: 4♠ N	♥ 764 ♦ KQ93 ♣ 5	★ K109★ 2★ AQ10984	1NT Pass	2 ♠ 4 ♠	Pass AP	3♠
Board: 268 Dealer: N Vul: Both North HCP: 12 South HCP: 6	North: ♣ J73 ♥ A94 ♦ 10	South: ♠ Q842 ♥ 108 ♠ A9743	West Pass	North 1♣ 2♣		South Pass
Contract: 2♣ N	♣ AQJ975	♣ 64				
Board: 269 Dealer: S	North: ♠9	South: ♠ AQ742	West	North	East	South 1♠
Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	◆ AQ874 ◆ 1083 ◆ 10943	★ K52◆ J54◆ Q6	1NT	AP		
Board: 270 Dealer: N Vul: NS	North: ♠ A962 ♥ K84	South: ♠ K873 ♥ J73	West	North		
North HCP: 14 South HCP: 8 Contract: 1N E	◆ KQ63 ◆ Q7	♦ J109 ♣ K104		1•	1NT	AP

Board: 271 Dealer: S Vul: EW HCP: 8	★ 8 ∀ K8754 ♦ A1052 ♣ J98	West Bids 1NT if possible. Partner bids first.
Board: 272 Dealer: N Vul: None HCP: 14	★ AK9632♥ Q8★ K7♠ Q76	East Bids 1NT if possible. East Redoubles if possible. West Bids 2♣ if possible. You bid first.
Board: 273 Dealer: S Vul: NS HCP: 10	★ K7♥ QJ74◆ 102◆ KJ1075	West Bids 1NT if possible. Partner bids first.
Board: 274 Dealer: N Vul: EW HCP: 12	★ K83▼ 32◆ AJ965◆ A109	East Bids 1NT if possible. West Doubles 2♠ if possible. You bid first.
Board: 275 Dealer: S Vul: Both HCP: 9	◆ Q1032◆ QJ87◆ 32◆ A63	West Bids 1NT if possible. Partner bids first.

Board: 271 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ 8 ♥ K8754 ♠ A1052 ♣ J98	South: ♠ AQ72 ♥ 962 ♠ 3 ♣ AQ764	West 1NT	North AP	East	South 1♣
Board: 272 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 3♠ N	North: ♠ AK9632 ♥ Q8 ♠ K7 ♣ Q76	South: ♣ 7 ♥ AJ104 ♦ J62 ♣ A10832	West Pass 2♣² 1. SOS 2. artific	•	1NT	
Board: 273 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 1NX W	North: ♠ K7 ♥ QJ74 ♦ 102 ♠ KJ1075	South: ♠ A10642 ♥ 86 ♠ A7 ♠ A986	West 1NT	North X	East AP	South 1♠
Board: 274 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2•X S	North: ♠ K83 ▼ 32 ♠ AJ965 ♣ A109	South: ♠ AJ6542 ♥ K1085 ♦ 3 ♠ 82	West X	North 1◆ AP	East 1NT	
Board: 275 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 1N W	North: ♠ Q1032 ♥ QJ87 ♦ 32 ♠ A63	South: ♠ AJ76 ♥ A94 ♦ J97 ♠ Q54	West 1NT	North AP	East	South 1♣

Board: 271 Dealer: S Vul: EW HCP: 12	AQ72♥ 962♦ 3AQ764	West Bids 1NT if possible. You bid first.
Board: 272 Dealer: N Vul: None HCP: 10	♣ 7♥ AJ104♦ J62♣ A10832	East Bids 1NT if possible. East Redoubles if possible. West Bids 2♣ if possible. Partner bids first.
Board: 273 Dealer: S Vul: NS HCP: 12	★ A10642♥ 86★ A7★ A986	West Bids 1NT if possible. You bid first.
Board: 274 Dealer: N Vul: EW HCP: 8	AJ6542✓ K1085✓ 3✓ 82	East Bids 1NT if possible. West Doubles 2♠ if possible. Partner bids first.
Board: 275 Dealer: S Vul: Both HCP: 12	AJ76✓ A94✓ J97✓ Q54	West Bids 1NT if possible. You bid first.

Board: 271 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ 8 ♥ K8754 ♠ A1052 ♣ J98	South: ♠ AQ72 ♥ 962 ♠ 3 ♣ AQ764	West 1NT	North AP	East	South 1♣
Board: 272 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 3♠ N	North: ♠ AK9632 ♥ Q8 ♠ K7 ♣ Q76	South: ♣ 7 ♥ AJ104 ♦ J62 ♣ A10832	West Pass 2♣² 1. SOS 2. artific	•	1NT	
Board: 273 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 1NX W	North: ♠ K7 ♥ QJ74 ♦ 102 ♠ KJ1075	South: ♠ A10642 ♥ 86 ♠ A7 ♠ A986	West 1NT	North X	East AP	South 1♠
Board: 274 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2•X S	North: ♠ K83 ▼ 32 ♠ AJ965 ♣ A109	South: ♠ AJ6542 ♥ K1085 ♦ 3 ♠ 82	West X	North 1◆ AP	East 1NT	
Board: 275 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 1N W	North: ♠ Q1032 ♥ QJ87 ♦ 32 ♠ A63	South: ♠ AJ76 ♥ A94 ♦ J97 ♠ Q54	West 1NT	North AP	East	South 1♣

Board: 276 Dealer: N Vul: NS HCP: 14	AQ10753♥ Q3Q64A3	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 277 Dealer: S Vul: EW HCP: 5	◆ Q8653◆ 975◆ 8◆ K743	West Bids 1NT if possible. Partner bids first.
Board: 278 Dealer: N Vul: Both HCP: 12	★ A872▼ 1095★ A985★ A3	East Bids 1NT if possible. You bid first.
Board: 279 Dealer: S Vul: None HCP: 10	♣ J106♥ Q9754◆ AQJ7♣ 7	West Bids 1NT if possible. Partner bids first.
Board: 280 Dealer: N Vul: EW HCP: 13	♣ KQ10432 ♥ 432 ♦ A5 ♣ A2	East Bids 1NT if possible. You bid first.

Board: 276 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 3•X E	North: ♠ AQ10753 ♥ Q3 ♦ Q64 ♠ A3	South: ♣ 8 ▼ AK742 ♠ 7 ♣ J108752	West Pass Pass	North 1♠ 2♠ X	East 1NT 3♦ AP	
Board: 277 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 1N W	North: ♠ Q8653 ♥ 975 ♦ 8 ♠ K743	South: ♠ K7 ▼ K42 ♠ AK1093 ♣ 1098	West 1NT	North AP	East	South 1♦
Board: 278 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2 S	North: ◆ A872 ▼ 1095 ◆ A985 ◆ A3	South: ♠ Q3 ♥ Q86432 ♠ Q ♠ KJ106	West AP	North 1◆	East 1NT	
Board: 279 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2 S	North:	South: ♠ KQ942 ♥ KJ8 ♠ K ♣ J1096	West 1NT	North 2♣	East AP	South 1♠
Board: 280 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 2 N	North: ♠ KQ10432 ♥ 432 ♠ A5 ♣ A2	South: ♣ 86 ♥ AJ98 ♦ Q10842 ♣ J8	West Pass	North 1♠ 2♠		South Pass

Board: 276 Dealer: N Vul: NS HCP: 8	♦ 8 ♥ AK742 • 7 ♣ J108752	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 277 Dealer: S Vul: EW HCP: 13	★ K7 ∀ K42 ♦ AK1093 ★ 1098	West Bids 1NT if possible. You bid first.
Board: 278 Dealer: N Vul: Both HCP: 10	♣ Q3 ♥ Q86432 • Q ♣ KJ106	East Bids 1NT if possible. Partner bids first.
Board: 279 Dealer: S Vul: None HCP: 13	★ KQ942★ KJ8★ K★ J1096	West Bids 1NT if possible. You bid first.
Board: 280 Dealer: N Vul: EW HCP: 8	★ 86▼ AJ98◆ Q10842★ J8	East Bids 1NT if possible. Partner bids first.

Board: 276 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 3•X E	North: ♠ AQ10753 ♥ Q3 ♦ Q64 ♠ A3	South: ♣ 8 ▼ AK742 ♠ 7 ♣ J108752	West Pass Pass	North 1♠ 2♠ X	East 1NT 3♦ AP	
Board: 277 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 1N W	North: ♠ Q8653 ♥ 975 ♦ 8 ♠ K743	South: ♠ K7 ▼ K42 ♠ AK1093 ♣ 1098	West 1NT	North AP	East	South 1♦
Board: 278 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2 S	North: ◆ A872 ▼ 1095 ◆ A985 ◆ A3	South: ♠ Q3 ♥ Q86432 ♠ Q ♠ KJ106	West AP	North 1◆	East 1NT	
Board: 279 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 2 S	North:	South: ♠ KQ942 ♥ KJ8 ♠ K ♣ J1096	West 1NT	North 2♣	East AP	South 1♠
Board: 280 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 2 N	North: ♠ KQ10432 ♥ 432 ♠ A5 ♣ A2	South: ♣ 86 ♥ AJ98 ♦ Q10842 ♣ J8	West Pass	North 1♠ 2♠		South Pass

Board: 281 Dealer: S Vul: Both HCP: 5	★K10952♥Q9876◆97◆4	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 282 Dealer: N Vul: None HCP: 13	AQ753✓ KJ9J62♠ Q6	East Bids 1NT if possible. East Redoubles if possible. West Bids 2♣ if possible. You bid first.
Board: 283 Dealer: S Vul: NS HCP: 8	★ K10532★ A7642★ —★ J95	West Bids 1NT if possible. Partner bids first.
Board: 284 Dealer: N Vul: Both HCP: 12	AQ974✓ AJ4✓ —✓ J10985	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 285 Dealer: S Vul: None HCP: 5	♣ Q94♥ Q72◆ J62♣ 10853	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 2♠ if possible. Partner bids first.

Board: 281 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3 • W	North: ♠ K10952 ♥ Q9876 ♦ 97 ♣ 4	South: ♣ J874 ♥ AK2 ♠ Q ♣ KQJ98	1NT 3•²		3♣ ¹	1♣
Board: 282 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3N N	North: ♠ AQ753 ♥ KJ9 ♦ J62 ♠ Q6	South: ♣ J ♥ Q1083 ♠ AKQ105 ♣ 1074	West Pass 2♣² Pass 1. SOS 2. artific	2NT 3NT	1NT	X Pass
Board: 283 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ K10532 ♥ A7642 ←— ♣ J95	South: ◆ 97 ▼ Q85 ◆ A865 ♣ AQ73	West 1NT	North AP	East	South 1♦
Board: 284 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 3 E	North: ♠ AQ974 ♥ AJ4 ♦ — ♣ J10985	South:	West X	North 1♠ Pass	East 1NT 3♣	South 2♠ AP
Board: 285 Dealer: S Vul: None North HCP: 5 South HCP: 14 Contract: 3 S	North: ♠ Q94 ♥ Q72 ♦ J62 ♣ 10853	South: ♣ A85 ▼ A109863 ◆ Q9 ♣ A7	West 1NT 2♠ AP	North 2♥ Pass	East X Pass	1♥ Pass

Board: 281 Dealer: S Vul: Both HCP: 16	 ♣ J874 ♥ AK2 ♦ Q ♣ KQJ98	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 282 Dealer: N Vul: None HCP: 12	♣ J ♥ Q1083 ♦ AKQ105 ♣ 1074	East Bids 1NT if possible. East Redoubles if possible. West Bids 2♣ if possible. Partner bids first.
Board: 283 Dealer: S Vul: NS HCP: 12	◆ 97♥ Q85◆ A865◆ AQ73	West Bids 1NT if possible. You bid first.
Board: 284 Dealer: N Vul: Both HCP: 6	♠ 652♥ 8632♦ A1096♠ Q3	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 285 Dealer: S Vul: None HCP: 14	★ A85▼ A109863◆ Q9★ A7	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 281 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3 • W	North: ♠ K10952 ♥ Q9876 ♦ 97 ♣ 4	South: ♣ J874 ♥ AK2 ♠ Q ♣ KQJ98	1NT 3•²		3♣ ¹	1♣
Board: 282 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3N N	North: ♠ AQ753 ♥ KJ9 ♦ J62 ♠ Q6	South: ♣ J ♥ Q1083 ♠ AKQ105 ♣ 1074	West Pass 2♣² Pass 1. SOS 2. artific	2NT 3NT	1NT	X Pass
Board: 283 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ K10532 ♥ A7642 ←— ♣ J95	South: ◆ 97 ▼ Q85 ◆ A865 ♣ AQ73	West 1NT	North AP	East	South 1♦
Board: 284 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 3 E	North: ♠ AQ974 ♥ AJ4 ♦ — ♣ J10985	South:	West X	North 1♠ Pass	East 1NT 3♣	South 2♠ AP
Board: 285 Dealer: S Vul: None North HCP: 5 South HCP: 14 Contract: 3 S	North: ♠ Q94 ♥ Q72 ♦ J62 ♣ 10853	South: ♣ A85 ▼ A109863 ◆ Q9 ♣ A7	West 1NT 2♠ AP	North 2♥ Pass	East X Pass	1♥ Pass

Board: 286 Dealer: N Vul: NS HCP: 13	AQ1032✓ A4J96Q42	East Bids 1NT if possible. You bid first.
Board: 287 Dealer: S Vul: EW HCP: 8	AQJ1042J9610842	West Bids 1NT if possible. Partner bids first.
Board: 288 Dealer: N Vul: None HCP: 12	♣ KQ ♥ 32 ♦ AJ10873 ♣ Q64	East Bids 1NT if possible. You bid first.
Board: 289 Dealer: S Vul: NS HCP: 5	★76♥9◆QJ962★Q10962	West Bids 1NT if possible. Partner bids first.
Board: 290 Dealer: N Vul: EW HCP: 14	★ KQ842★ K87◆ J9★ KQ3	East Bids 1NT if possible. You bid first.

Board: 286 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 1NX E	North: ♠ AQ1032 ♥ A4 ♦ J96 ♣ Q42	South: ♣ 7 ♥ K1052 ♦ A107 ♣ K10763	West AP	North 1♠	East 1NT	
Board: 287 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3 S	North: ♠ AQJ1042 ♥ J96 ♦ 1084 ♣ 2	South: ♣ — ▼ A754 • Q2 ♣ AQJ10974	West 1NT AP	North 2♣	East Pass	1♣
Board: 288 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♥ S	North: ♠ KQ ♥ 32 ♠ AJ10873 ♣ Q64	South: ♠ A765 ♥ KQ764 ♦ 5 ♣ 1097	West AP	North 1◆	East 1NT	
Board: 289 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 3 S	North: ♣ 76 ♥ 9 ♦ QJ962 ♣ Q10962	South: ♠ KQJ104 ♥ KQ854 ♠ A10 ♣ 8	West 1NT Pass	North Pass 3♣	East Pass AP	1♠
Board: 290 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 1N E	North: ♠ KQ842 ♥ K87 ♦ J9 ♣ KQ3	South: ♠ 6 ♥ A952 ♠ A8765 ♣ J62	West	North 1♠	East 1NT	

Board: 286 Dealer: N Vul: NS HCP: 10	♣ 7 ♥ K1052 ♦ A107 ♣ K10763	East Bids 1NT if possible. Partner bids first.
Board: 287 Dealer: S Vul: EW HCP: 13	◆— ▼ A754 ◆ Q2 ◆ AQJ10974	West Bids 1NT if possible. You bid first.
Board: 288 Dealer: N Vul: None HCP: 9	A765✓ KQ764✓ 5№ 1097	East Bids 1NT if possible. Partner bids first.
Board: 289 Dealer: S Vul: NS HCP: 15	★ KQJ104▼ KQ854◆ A10◆ 8	West Bids 1NT if possible. You bid first.
Board: 290 Dealer: N Vul: EW HCP: 9	♠ 6♥ A952♦ A8765♠ J62	East Bids 1NT if possible. Partner bids first.

Board: 286 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 1NX E	North: ♠ AQ1032 ♥ A4 ♦ J96 ♣ Q42	South: ♣ 7 ♥ K1052 ♦ A107 ♣ K10763	West AP	North 1♠	East 1NT	
Board: 287 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3 S	North: ♠ AQJ1042 ♥ J96 ♦ 1084 ♣ 2	South: ♣ — ▼ A754 • Q2 ♣ AQJ10974	West 1NT AP	North 2♣	East Pass	1♣
Board: 288 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♥ S	North: ♠ KQ ♥ 32 ♠ AJ10873 ♣ Q64	South: ♠ A765 ♥ KQ764 ♦ 5 ♣ 1097	West AP	North 1◆	East 1NT	
Board: 289 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 3 S	North: ♣ 76 ♥ 9 ♦ QJ962 ♣ Q10962	South: ♠ KQJ104 ♥ KQ854 ♠ A10 ♣ 8	West 1NT Pass	North Pass 3♣	East Pass AP	1♠
Board: 290 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 1N E	North: ♠ KQ842 ♥ K87 ♦ J9 ♣ KQ3	South: ♠ 6 ♥ A952 ♠ A8765 ♣ J62	West	North 1♠	East 1NT	

Board: 291 Dealer: S Vul: Both HCP: 9	▲ 1076♥ 865◆ J6▲ AKJ98	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 292 Dealer: N Vul: NS HCP: 13	★ A4▼ A87◆ KQ65◆ 10542	East Bids 1NT if possible. You bid first.
Board: 293 Dealer: S Vul: EW HCP: 7	♠ 102♥ AQJ7653♦ 95♠ 72	West Bids 1NT if possible. Partner bids first.
Board: 294 Dealer: N Vul: Both HCP: 13	AQJ732♥ 92Q82A9	East Bids 1NT if possible. You bid first.
Board: 295 Dealer: S Vul: None HCP: 5	★ K962♥ Q10984◆ 53◆ 82	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. Partner bids first.

Board: 291 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3 S	North: ▲ 1076 ♥ 865 ♦ J6 ♣ AKJ98	South: ♠ AK ♥ AK432 ♠ 10852 ♣ 54	West 1NT AP	North 2♥	East 2♠	South 1♥ 3♥
Board: 292 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ A4 ♥ A87 ♠ KQ65 ♣ 10542	South: ♠ QJ75 ♥ K1095 ♠ J97 ♣ 73	West	North 1+	East 1NT	
Board: 293 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 4 N	North:	South: ♠ KJ ♥ 1042 ♦ J62 ♣ AQJ108	West 1NT	North 4♥	East AP	South 1♣
Board: 294 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2♠ N	North: ♠ AQJ732 ♥ 92 ♠ Q82 ♠ A9	South:	West AP	North 1♣	East 1NT	
Board: 295 Dealer: S Vul: None North HCP: 5 South HCP: 14 Contract: 5•X W	North: ♠ K962 ♥ Q10984 ♦ 53 ♣ 82	South: ♠ A87 ♥ KJ62 ♠ K82 ♣ K54	West 1NT 5 AP 1. Mino	Pass	East 4♣¹ Pass	1♣ Pass

Board: 291 Dealer: S Vul: Both HCP: 14	♠ AK♥ AK432♦ 10852♠ 54	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 292 Dealer: N Vul: NS HCP: 7	♣ QJ75♥ K1095◆ J97♣ 73	East Bids 1NT if possible. Partner bids first.
Board: 293 Dealer: S Vul: EW HCP: 12	♣ KJ ♥ 1042 ♦ J62 ♣ AQJ108	West Bids 1NT if possible. You bid first.
Board: 294 Dealer: N Vul: Both HCP: 8	★864✓ AKJ54◆7543★7	East Bids 1NT if possible. Partner bids first.
Board: 295 Dealer: S Vul: None HCP: 14	★ A87▼ KJ62◆ K82★ K54	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. You bid first.

Board: 291 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3 S	North: ▲ 1076 ♥ 865 ♦ J6 ♣ AKJ98	South: ♠ AK ♥ AK432 ♠ 10852 ♣ 54	West 1NT AP	North 2♥	East 2♠	South 1♥ 3♥
Board: 292 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ A4 ♥ A87 ♠ KQ65 ♣ 10542	South: ♠ QJ75 ♥ K1095 ♠ J97 ♣ 73	West	North 1+	East 1NT	
Board: 293 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 4 N	North:	South: ♠ KJ ♥ 1042 ♦ J62 ♣ AQJ108	West 1NT	North 4♥	East AP	South 1♣
Board: 294 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2♠ N	North: ♠ AQJ732 ♥ 92 ♠ Q82 ♠ A9	South:	West AP	North 1♣	East 1NT	
Board: 295 Dealer: S Vul: None North HCP: 5 South HCP: 14 Contract: 5•X W	North: ♠ K962 ♥ Q10984 ♦ 53 ♣ 82	South: ♠ A87 ♥ KJ62 ♠ K82 ♣ K54	West 1NT 5 AP 1. Mino	Pass	East 4♣¹ Pass	1♣ Pass

Board: 296 Dealer: N Vul: EW HCP: 13	107✓ AQ642✓ 6✓ AK985	East Bids 1NT if possible. You bid first.
Board: 297 Dealer: S Vul: Both HCP: 3		West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 298 Dealer: N Vul: None HCP: 13	▶ J96♥ A1082♦ AQ82▶ Q9	East Bids 1NT if possible. You bid first.
Board: 299 Dealer: S Vul: NS HCP: 7		West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 300 Dealer: N Vul: Both HCP: 13	★ A1072★ 32★ Q943★ AK4	East Bids 1NT if possible. You bid first.

Board: 296 Dealer: N Vul: EW North HCP: 13	North: ♠ 107 ♥ AQ642	South: ♠ KJ963 ♥ 975		North 1♥	East 1NT	
South HCP: 9 Contract: 2♥ N	♦ 6 ♣ AK985	◆ A982 ♣ J	AP			
Board: 297 Dealer: S	North: ♠ J1083	South: ♠ AQ654	West	North	East	South 1♠
Vul: Both North HCP: 3	♥ 52	v 73	1NT	Pass	4 ♦ ¹	Pass
South HCP: 13 Contract: 4♥ W	◆ Q10854 ♣ 107	◆ A ◆ QJ653	4 ♥ 1. Texa	AP as		
Board: 298 Dealer: N	North:	South:				
Vul: None	♣ J96	♠ A8542	West	North		
North HCP: 13 South HCP: 10 Contract: 2♠ S	✓ A1082◆ AQ82◆ Q9	♥ Q64 ♦ — • KJ632	AP	1♦	1NT	∠ •
Board: 299 Dealer: S	North:	South:	West	North	East	South 1
Vul: NS	♦ 5 ♥ QJ10862	♠ Q1073 ♥ 3	1NT	2♥	2♠	3 ♦
North HCP: 7 South HCP: 13 Contract: 3 S	◆ J5 ◆ K864	◆ AQ9863 ◆ AJ	AP			
Board: 300 Dealer: N	North:	South:	11 7 .	NI 4	Б.	G 4
Vul: Both	♦ A1072 ♥ 32	≜ J84 ♥ KQ10975	West	North 1♦	East 1NT	
North HCP: 13 South HCP: 7	♦ Q943 • AK4	◆ 7 ◆ J62	AP	••	1111	

Board: 296 Dealer: N Vul: EW HCP: 9	★ KJ963♥ 975★ A982★ J	East Bids 1NT if possible. Partner bids first.
Board: 297 Dealer: S Vul: Both HCP: 13	AQ654₹73AQJ653	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 298 Dealer: N Vul: None HCP: 10	★ A8542♥ Q64◆ —★ KJ632	East Bids 1NT if possible. Partner bids first.
Board: 299 Dealer: S Vul: NS HCP: 13	♣ Q1073♥ 3♦ AQ9863♣ AJ	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 300 Dealer: N Vul: Both HCP: 7		East Bids 1NT if possible. Partner bids first.

Board: 296 Dealer: N Vul: EW North HCP: 13	North: ♠ 107 ♥ AQ642	South: ♠ KJ963 ♥ 975		North 1♥	East 1NT	
South HCP: 9 Contract: 2♥ N	♦ 6 ♣ AK985	◆ A982 ♣ J	AP			
Board: 297 Dealer: S	North: ♠ J1083	South: ♠ AQ654	West	North	East	South 1♠
Vul: Both North HCP: 3	♥ 52	v 73	1NT	Pass	4 ♦ ¹	Pass
South HCP: 13 Contract: 4♥ W	◆ Q10854 ♣ 107	◆ A ◆ QJ653	4 ♥ 1. Texa	AP as		
Board: 298 Dealer: N	North:	South:				
Vul: None	♣ J96	♠ A8542	West	North		
North HCP: 13 South HCP: 10 Contract: 2♠ S	✓ A1082◆ AQ82◆ Q9	♥ Q64 ♦ — • KJ632	AP	1♦	1NT	∠ •
Board: 299 Dealer: S	North:	South:	West	North	East	South 1
Vul: NS	♦ 5 ♥ QJ10862	♠ Q1073 ♥ 3	1NT	2♥	2♠	3 ♦
North HCP: 7 South HCP: 13 Contract: 3 S	◆ J5 ◆ K864	◆ AQ9863 ◆ AJ	AP			
Board: 300 Dealer: N	North:	South:	11 7 .	NI 4	Б.	G 4
Vul: Both	♦ A1072 ♥ 32	≜ J84 ♥ KQ10975	West	North 1♦	East 1NT	
North HCP: 13 South HCP: 7	♦ Q943 • AK4	◆ 7 ◆ J62	AP	••	1111	

Board: 301 Dealer: S Vul: None HCP: 8	★ K1043♥ 2♦ 42♣ KQ9654	West Bids 1NT if possible. Partner bids first.
Board: 302 Dealer: N Vul: NS HCP: 15	★ AKQ▼ KQJ8763◆ 742◆ —	East Bids 1NT if possible. You bid first.
Board: 303 Dealer: S Vul: EW HCP: 8	★ AK10873♥ 98◆ J942◆ 3	West Bids 1NT if possible. Partner bids first.
Board: 304 Dealer: N Vul: None HCP: 12	A✓ AQ95✓ Q10653✓ 972	East Bids 1NT if possible. West Bids 2NT if possible. You bid first.
Board: 305 Dealer: S Vul: NS HCP: 8	★ A10965♥ 2◆ J82◆ K1042	West Bids 1NT if possible. Partner bids first.

Board: 301 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 2 N	North: ♠ K1043 ♥ 2 ♦ 42 ♣ KQ9654	South: ♣ J976 ♥ KQ5 ♠ AQ93 ♣ J7	West 1NT	North 2♣	East AP	South 1
Board: 302 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 3 \(\mathbf{N} \)	North: ♠ AKQ ♥ KQJ8763 • 742 ♣ —	South: ◆ 965 ▼ — ◆ K10653 ◆ Q7654	West Pass	North 1♥ 3♥		South Pass
Board: 303 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3 S	North: ◆ AK10873 ▼ 98 ◆ J942 ◆ 3	South: ♠ 2 ♥ KJ2 ♠ K10 ♠ AQ109852	West 1NT AP	North 2♣	East Pass	1♣
Board: 304 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 2N E	North: ♠ A ▼ AQ95 ♠ Q10653 ♣ 972	South: ♠ Q8632 ♥ 62 ♦ 4 ♠ Q10653	West 2NT	North 1 AP		South Pass
Board: 305 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ A10965 ♥ 2 ♦ J82 ♣ K1042	South: ♠ Q ♥ KQJ8 ♠ KQ93 ♠ 8765	West 1NT	North AP	East	South 1♦

Board: 301 Dealer: S Vul: None HCP: 13		West Bids 1NT if possible. You bid first.
Board: 302 Dealer: N Vul: NS HCP: 5	♦ 965 ♥— • K10653 • Q7654	East Bids 1NT if possible. Partner bids first.
Board: 303 Dealer: S Vul: EW HCP: 13	★ 2▼ KJ2★ K10★ AQ109852	West Bids 1NT if possible. You bid first.
Board: 304 Dealer: N Vul: None HCP: 4	◆ Q8632◆ 62◆ 4◆ Q10653	East Bids 1NT if possible. West Bids 2NT if possible. Partner bids first.
Board: 305 Dealer: S Vul: NS HCP: 13	♠ Q ♥ KQJ8 ♦ KQ93 ♠ 8765	West Bids 1NT if possible. You bid first.

Board: 301 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 2 N	North: ♠ K1043 ♥ 2 ♦ 42 ♣ KQ9654	South: ♣ J976 ♥ KQ5 ♠ AQ93 ♣ J7	West 1NT	North 2♣	East AP	South 1
Board: 302 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 3 \(\mathbf{N} \)	North: ♠ AKQ ♥ KQJ8763 • 742 ♣ —	South: ◆ 965 ▼ — ◆ K10653 ◆ Q7654	West Pass	North 1♥ 3♥		South Pass
Board: 303 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3 S	North: ◆ AK10873 ▼ 98 ◆ J942 ◆ 3	South: ♠ 2 ♥ KJ2 ♠ K10 ♠ AQ109852	West 1NT AP	North 2♣	East Pass	1♣
Board: 304 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 2N E	North: ♠ A ▼ AQ95 ♠ Q10653 ♣ 972	South: ♠ Q8632 ♥ 62 ♦ 4 ♠ Q10653	West 2NT	North 1 AP		South Pass
Board: 305 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ A10965 ♥ 2 ♦ J82 ♣ K1042	South: ♠ Q ♥ KQJ8 ♠ KQ93 ♠ 8765	West 1NT	North AP	East	South 1♦

Board: 306 Dealer: N Vul: EW HCP: 12	★ A98743★ KQJ★ 10★ Q103	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 307 Dealer: S Vul: Both HCP: 7	♠ 63♥ 9♦ K10863♠ KJ854	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 308 Dealer: N Vul: NS HCP: 12	♣ J ♥ 10542 ♦ Q763 ♣ AKQ7	East Bids 1NT if possible. You bid first.
Board: 309 Dealer: S Vul: EW HCP: 9	▲ A98♥ K976◆ 8◆ Q9843	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 310 Dealer: N Vul: Both HCP: 14	♠ AQJ984♥ Q♦ J♠ A8542	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.

Board: 306 Dealer: N Vul: EW North HCP: 12	North: ♠ A98743 ♥ KQJ ♦ 10	South: ♠ K65 ♥ 653 ♦ Q832	West X	North 1♠ Pass	East 1NT 3♦	South 2 Pass
South HCP: 8 Contract: 3♠ N	♣ Q103	♣ K95	Pass	3♠	AP	
Board: 307 Dealer: S Vul: Both	North: ♠ 63	South: ♠ KQJ98	West	North	East	South 1♠
North HCP: 7 South HCP: 12 Contract: 2♥ W	♥ 9 ♦ K10863 ♣ KJ854	◆ A742 ◆ 54 ◆ Q3	1NT 2♥	Pass AP	2♦	Pass
Board: 308 Dealer: N Vul: NS	North: ♣ J ▼ 10542	South: ♠ KQ9764 ♥ Q7	West	North 1♦	East 1NT	
North HCP: 12 South HCP: 7 Contract: 2♠ S	◆ Q763 ◆ AKQ7	◆ 85 ◆ 642	AP	1	1111	21
Board: 309 Dealer: S Vul: EW	North: ♠ A98	South: ♠ Q2	West	North	East	South 1
North HCP: 9 South HCP: 12 Contract: 2♠ W	★ K976◆ 8◆ Q9843	▼ 103◆ KQJ102◆ A1062	1NT 2♠	Pass AP	2♥	Pass
Board: 310 Dealer: N Vul: Both	North: ♠ AQJ984	South: ♠ 7	West	North		
North HCP: 14 South HCP: 6 Contract: 3♦ E	♥ Q • J • A8542	★ K109653◆ K1063◆ 109	Pass	1 ♠ 2 ♠	1NT 3♦	Pass AP

Board: 306 Dealer: N Vul: EW HCP: 8	★ K65★ 653◆ Q832★ K95	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 307 Dealer: S Vul: Both HCP: 12	★ KQJ98▼ A742◆ 54◆ Q3	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 308 Dealer: N Vul: NS HCP: 7	★ KQ9764♥ Q7◆ 85◆ 642	East Bids 1NT if possible. Partner bids first.
Board: 309 Dealer: S Vul: EW HCP: 12	♣ Q2♥ 103♦ KQJ102♣ A1062	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 310 Dealer: N Vul: Both HCP: 6	♣7 ♥ K109653 ♦ K1063 ♣ 109	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.

Board: 306 Dealer: N Vul: EW North HCP: 12	North: ♠ A98743 ♥ KQJ ♦ 10	South: ♠ K65 ♥ 653 ♦ Q832	West X	North 1♠ Pass	East 1NT 3♦	South 2 Pass
South HCP: 8 Contract: 3♠ N	♣ Q103	♣ K95	Pass	3♠	AP	
Board: 307 Dealer: S Vul: Both	North: ♠ 63	South: ♠ KQJ98	West	North	East	South 1♠
North HCP: 7 South HCP: 12 Contract: 2♥ W	♥ 9 ♦ K10863 ♣ KJ854	◆ A742 ◆ 54 ◆ Q3	1NT 2♥	Pass AP	2♦	Pass
Board: 308 Dealer: N Vul: NS	North: ♣ J ▼ 10542	South: ♠ KQ9764 ♥ Q7	West	North 1♦	East 1NT	
North HCP: 12 South HCP: 7 Contract: 2♠ S	◆ Q763 ◆ AKQ7	◆ 85 ◆ 642	AP	1	1111	21
Board: 309 Dealer: S Vul: EW	North: ♠ A98	South: ♠ Q2	West	North	East	South 1
North HCP: 9 South HCP: 12 Contract: 2♠ W	★ K976◆ 8◆ Q9843	▼ 103◆ KQJ102◆ A1062	1NT 2♠	Pass AP	2♥	Pass
Board: 310 Dealer: N Vul: Both	North: ♠ AQJ984	South: ♠ 7	West	North		
North HCP: 14 South HCP: 6 Contract: 3♦ E	♥ Q • J • A8542	★ K109653◆ K1063◆ 109	Pass	1 ♠ 2 ♠	1NT 3♦	Pass AP

Board: 311 Dealer: S Vul: None HCP: 8	♣ J ♥ Q6532 ♦ AJ1087 ♣ 86	West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 312 Dealer: N Vul: EW HCP: 13	★ A3▼ K6◆ 852★ KQJ1084	East Bids 1NT if possible. You bid first.
Board: 313 Dealer: S Vul: Both HCP: 8	4✓ K98753◆ Q4◆ K654	West Bids 1NT if possible. Partner bids first.
Board: 314 Dealer: N Vul: None HCP: 13	★ KQ9♥ Q76◆ K9863◆ K7	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 315 Dealer: S Vul: NS HCP: 9	★ KQ10543♥ 7♦ —★ KJ9762	West Bids 1NT if possible. Partner bids first.

Board: 311 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 W	North: ♣ J ♥ Q6532 ♦ AJ1087 ♣ 86	South: ♠ KQ6543 ♥ AJ ♦ 632 ♠ AJ		North Pass AP	East Pass	1♠
Board: 312 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2♣ N	North: ♠ A3 ♥ K6 ♦ 852 ♣ KQJ1084	South: ♠ Q765 ♥ A1097 ♠ K6 ♠ 976	West Pass	North 1♣ 2♣		South Pass
Board: 313 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 N	North: ♣ 4 ▼ K98753 ◆ Q4 ♣ K654	South: ♠ KQJ65 ♥ Q1064 ♠ K7 ♠ A9	West 1NT AP	North 2♥	East Pass	1♠
Board: 314 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 2 W	North: ♠ KQ9 ♥ Q76 ♠ K9863 ♣ K7	South:	West 2♣¹ 2▼ 1. Stay	North 1♦ Pass AP man	East 1NT 2♦	South Pass Pass
Board: 315 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 24 N	North: ♠ KQ10543 ♥ 7 ♦ — ♣ KJ9762	South: ♣ J87 ♥ AJ963 ♣ A86 ♣ Q3	West 1NT	North 2♠	East AP	South 1♥

Board: 311	♦ KQ6543	West Bids 1NT if possible.
Dealer: S	♥ AJ	West Bids 3♣ if possible.
Vul: None	♦ 632	1
HCP: 15	♣ AJ	You bid first.
Board: 312	♦ Q765	East Bids 1NT if possible.
Dealer: N	▼ A1097	Last Bids TNT II possible.
Vul: EW	♦ K6	Partner bids first.
HCP: 9	♣ 976	1 02 02 02 02 02 02 02 02 02 02 02 02 02
D 1 212	, WOLCE	
Board: 313	★ KQJ65	West Bids 1NT if possible.
Dealer: S Vul: Both	♥ Q1064 ♦ K7	
HCP: 15	▼ K / • A9	You bid first.
		E (D'1 1) IE'C '11
		East Bids 1NT if possible.
Board: 314	♦ 6543	West Bids 2♣ if possible.
Dealer: N	♥ J1083	East Bids 2 if possible.
Vul: None	♦ 75	West Bids 2♥ if possible.
HCP: 5	♣ A109	Partner bids first.
		i dittior olds illst.
Doord 215	▲ 10 7	
Board: 315	♦ J87 ♥ A 1063	West Bids 1NT if possible.
		You bid first.
Dealer: S Vul: NS HCP: 12	♣ 367♣ AJ963♠ A86♠ Q3	_

Board: 311 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 W	North: ♣ J ♥ Q6532 ♦ AJ1087 ♣ 86	South: ♠ KQ6543 ♥ AJ ♦ 632 ♠ AJ		North Pass AP	East Pass	1♠
Board: 312 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2♣ N	North: ♠ A3 ♥ K6 ♦ 852 ♣ KQJ1084	South: ♠ Q765 ♥ A1097 ♠ K6 ♠ 976	West Pass	North 1♣ 2♣		South Pass
Board: 313 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 N	North: ♣ 4 ▼ K98753 ◆ Q4 ♣ K654	South: ♠ KQJ65 ♥ Q1064 ♠ K7 ♠ A9	West 1NT AP	North 2♥	East Pass	1♠
Board: 314 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 2 W	North: ♠ KQ9 ♥ Q76 ♠ K9863 ♣ K7	South:	West 2♣¹ 2▼ 1. Stay	North 1♦ Pass AP man	East 1NT 2♦	South Pass Pass
Board: 315 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 24 N	North: ♠ KQ10543 ♥ 7 ♦ — ♣ KJ9762	South: ♣ J87 ♥ AJ963 ♣ A86 ♣ Q3	West 1NT	North 2♠	East AP	South 1♥

Board: 316 Dealer: N Vul: Both HCP: 13	★ K73★ K108◆ AQ105◆ J95	East Bids 1NT if possible. You bid first.
Board: 317 Dealer: S Vul: None HCP: 5	★ K943♥ Q954◆ 2◆ 10843	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 318 Dealer: N Vul: NS HCP: 12	★ KJ♥ QJ654♦ KQ92★ 62	East Bids 1NT if possible. West Bids 2NT if possible. You bid first.
Board: 319 Dealer: S Vul: EW HCP: 8	★ A10754▼ 84◆ 32◆ A1098	West Bids 1NT if possible. Partner bids first.
Board: 320 Dealer: N Vul: None HCP: 13	♣ QJ9♥ KQJ642♦ A♣ 1076	East Bids 1NT if possible. West Bids 4♣ if possible. You bid first.

Board: 316 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ K73 ♥ K108 ♠ AQ105 ♣ J95	South: ♠ Q654 ♥ A732 ♠ 872 ♣ Q8	West	North 1	East 1NT	
Board: 317 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 3 N	North: ♠ K943 ♥ Q954 ♦ 2 ♠ 10843	South: ♣ J ♥ A762 ♠ A105 ♣ AQ965		North Pass Pass 3♥	East 2♥ Pass AP	1 ♣ Pass
Board: 318 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 2N E	North: ♠ KJ ♥ QJ654 ♠ KQ92 ♠ 62	South: ♠ Q98543 ♥ — ♦ J8 ♠ Q10954	West 2NT	North 1♥ AP		South Pass
Board: 319 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ A10754 ♥ 84 ♦ 32 ♠ A1098	South: ♣ J6 ♥ AK732 ♠ KJ104 ♣ 63	West 1NT	North AP	East	South 1♥
Board: 320 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 4 S	North: ♠ QJ9 ♥ KQJ642 ♠ A ♣ 1076	South: ♠ A1084 ♥ 9 ♠ Q1098754 ♣ J	West 4♣	North 1♥ 4◆	East 1NT AP	

Board: 316 Dealer: N	♦ Q654 ▼ A732	East Bids 1NT if possible.
Vul: Both HCP: 8	♦ 872 ♣ Q8	Partner bids first.
Board: 317	♠ J	West Bids 1NT if possible. East Bids 2♥ if possible.
Dealer: S Vul: None	▼ A762◆ A105	West Bids 2♠ if possible.
HCP: 15	♣ AQ965	You bid first.
Board: 318	♦ Q98543	East Bids 1NT if possible.
Dealer: N	V —	West Bids 2NT if possible.
Vul: NS	♦ J8	- 111 a
HCP: 5	♣ Q10954	Partner bids first.
Board: 319	♦ J6	West Bids 1NT if possible.
Dealer: S	▼ AK732	•
Vul: EW HCP: 12	♦ KJ104 • 63	You bid first.
HCP: 12	₹ 03	
Board: 320	♦ A1084	East Bids 1NT if possible.
Dealer: N	y 9	West Bids 4♣ if possible.
Vul: None	◆ Q1098754	•
HCP: 7	• J	Partner bids first.

Board: 316 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E	North: ♠ K73 ♥ K108 ♠ AQ105 ♣ J95	South: ♠ Q654 ♥ A732 ♠ 872 ♣ Q8	West	North 1	East 1NT	
Board: 317 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 3 N	North: ♠ K943 ♥ Q954 ♦ 2 ♠ 10843	South: ♣ J ♥ A762 ♠ A105 ♣ AQ965		North Pass Pass 3♥	East 2♥ Pass AP	1 ♣ Pass
Board: 318 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 2N E	North: ♠ KJ ♥ QJ654 ♠ KQ92 ♠ 62	South: ♠ Q98543 ♥ — ♦ J8 ♠ Q10954	West 2NT	North 1♥ AP		South Pass
Board: 319 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ A10754 ♥ 84 ♦ 32 ♠ A1098	South: ♣ J6 ♥ AK732 ♠ KJ104 ♣ 63	West 1NT	North AP	East	South 1♥
Board: 320 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 4 S	North: ♠ QJ9 ♥ KQJ642 ♠ A ♣ 1076	South: ♠ A1084 ♥ 9 ♠ Q1098754 ♣ J	West 4♣	North 1♥ 4◆	East 1NT AP	

Board: 321 Dealer: S Vul: NS HCP: 7		West Bids 1NT if possible. Partner bids first.
Board: 322 Dealer: N Vul: EW HCP: 12	★ K1053♥ Q◆ AQJ3◆ 6543	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 323 Dealer: S Vul: Both HCP: 8	★ 73▼ J1075◆ K103◆ KJ96	West Bids 1NT if possible. Partner bids first.
Board: 324 Dealer: N Vul: NS HCP: 15	AQ87643✓ 2AJ8A10	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 325 Dealer: S Vul: Both HCP: 6	◆93▼ K732◆ 108◆ K10932	West Bids 1NT if possible. Partner bids first.

Board: 321 Dealer: S Vul: NS North HCP: 7	North: ▲ J963 ♥ 10653 ♦ K52	South: ♠ K754 ▼ AQJ82 ♦ 3	West 1NT	North	East AP	South 1
South HCP: 15 Contract: 2♥ S	♣ K3	♣ AJ8	1111	∠▼	Ar	
Board: 322 Dealer: N Vul: EW	North: ♠ K1053	South: ◆ 986	West	North 1♦	East 1NT	
North HCP: 12 South HCP: 8 Contract: 3♠X E	♥ Q • AQJ3 • 6543	◆ AKJ1095 ◆ 642 ◆ 8	Pass Pass	Pass X	3♣ AP	Pass
Board: 323 Dealer: S Vul: Both	North: ♠ 73	South: ♠ A642	West	North	East	
North HCP: 8 South HCP: 12 Contract: 1N W	▼ J1075◆ K103◆ KJ96	♥ Q983 ♦ Q65 ♣ A5	1NT	AP		1♦
Board: 324 Dealer: N Vul: NS	North: ♠ AQ87643	South:	West	North 1♠		South Pass
North HCP: 15 South HCP: 6 Contract: 3♠ N	♥ 2 ♦ AJ8 ♣ A10	♥ Q10953 ♦ 52 ♣ KJ762	Pass Pass	2 ♠ 3 ♠	3♦ AP	Pass
Board: 325 Dealer: S	North:	South:	West	North	Fact	South
Vul: Both North HCP: 6 South HCP: 13 Contract: 1N W	◆ 93▼ K732◆ 108◆ K10932	♠ AK875♥ Q9♦ K63♠ J75	1NT		Last	1 ♠

Board: 321 Dealer: S Vul: NS HCP: 15	★ K754▼ AQJ82◆ 3◆ AJ8	West Bids 1NT if possible. You bid first.
Board: 322 Dealer: N Vul: EW HCP: 8	♠ 986♥ AKJ1095♦ 642♠ 8	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 323 Dealer: S Vul: Both HCP: 12	★ A642♥ Q983◆ Q65★ A5	West Bids 1NT if possible. You bid first.
Board: 324 Dealer: N Vul: NS HCP: 6	♣9 ♥Q10953 ♦52 ♣ KJ762	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 325 Dealer: S Vul: Both HCP: 13	♠ AK875♥ Q9♦ K63♠ J75	West Bids 1NT if possible. You bid first.

Board: 321 Dealer: S Vul: NS North HCP: 7	North: ▲ J963 ♥ 10653 ♦ K52	South: ♠ K754 ▼ AQJ82 ♦ 3	West 1NT	North	East AP	South 1
South HCP: 15 Contract: 2♥ S	♣ K3	♣ AJ8	1111	∠▼	Ar	
Board: 322 Dealer: N Vul: EW	North: ♠ K1053	South: ◆ 986	West	North 1♦	East 1NT	
North HCP: 12 South HCP: 8 Contract: 3♠X E	♥ Q • AQJ3 • 6543	◆ AKJ1095 ◆ 642 ◆ 8	Pass Pass	Pass X	3♣ AP	Pass
Board: 323 Dealer: S Vul: Both	North: ♠ 73	South: ♠ A642	West	North	East	
North HCP: 8 South HCP: 12 Contract: 1N W	▼ J1075◆ K103◆ KJ96	♥ Q983 ♦ Q65 ♣ A5	1NT	AP		1♦
Board: 324 Dealer: N Vul: NS	North: ♠ AQ87643	South:	West	North 1♠		South Pass
North HCP: 15 South HCP: 6 Contract: 3♠ N	♥ 2 ♦ AJ8 ♣ A10	♥ Q10953 ♦ 52 ♣ KJ762	Pass Pass	2 ♠ 3 ♠	3♦ AP	Pass
Board: 325 Dealer: S	North:	South:	West	North	Fact	South
Vul: Both North HCP: 6 South HCP: 13 Contract: 1N W	◆ 93▼ K732◆ 108◆ K10932	♠ AK875♥ Q9♦ K63♠ J75	1NT		Last	1 ♠

Board: 326 Dealer: N Vul: None HCP: 14	★ KJ543♥ Q7★ K5♣ AJ54	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 327	★ K985	West Bids 1NT if possible.
Dealer: S	¥ 3	East Bids 2♥ if possible.
Vul: EW HCP: 10	◆ A106◆ QJ1053	Partner bids first.
Board: 328 Dealer: N	♦ 97 ∀ KQ6	East Bids 1NT if possible.
Vul: Both HCP: 13	◆ QJ52◆ KQ98	You bid first.
Board: 329	♦ KJ109	West Bids 1NT if possible.
Dealer: S	♥ 92	East Bids 2♥ if possible.
Vul: None HCP: 10	♦ KQ98 ♣ J64	Partner bids first.
		East Bids 1NT if possible.
Board: 330	♠ A73	West Bids 2♦ if possible.
Dealer: N	v 109	East Bids 2♥ if possible.
Vul: NS	♦ KQ873	West Bids 3♥ if possible.
HCP: 12	♦ K72	1
		You bid first.

Board: 326 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 3♠ N	North: ♠ KJ543 ♥ Q7 ♠ K5 ♣ AJ54	South: ♠ Q108 ♥ KJ93 ♠ 8743 ♣ 63	West X Pass	North 1♠ Pass 3♠	1NT	
Board: 327 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 3▼ S	North: ♠ K985 ♥ 3 ♠ A106 ♣ QJ1053	South: ♠ A2 ♥ KJ10642 ♠ KJ95 ♣ 7	West 1NT AP	North X	East 2♥	South 1♥ 3♥
Board: 328 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E	North:	South: ♠ KJ64 ♥ A983 ♠ 73 ♣ 532	West	North 1◆	East 1NT	
Board: 329 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3 S	North: ♠ KJ109 ♥ 92 ♠ KQ98 ♣ J64	South: ♣ 73 ♥ KQJ1087 ♦ A6 ♣ Q107	West 1NT AP	North X	East 2♥	South 1♥ 3♥
Board: 330 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 3 E	North: ♠ A73 ♥ 109 ♠ KQ873 ♣ K72	South: ♠ KQ10854 ♥ 874 ♠ 64 ♣ 53	West 2♦ 3▼	North 1 X AP	East 1NT 2♥	South Pass Pass

Board: 326 Dealer: N Vul: None HCP: 6	♣ Q108♥ KJ93◆ 8743♣ 63	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 327 Dealer: S Vul: EW HCP: 12	A2✓ KJ10642✓ KJ95✓ 7	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.
Board: 328 Dealer: N Vul: Both HCP: 8	★ KJ64★ A983★ 73★ 532	East Bids 1NT if possible. Partner bids first.
Board: 329 Dealer: S Vul: None HCP: 12	♣ 73♥ KQJ1087♦ A6♣ Q107	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.
Board: 330 Dealer: N Vul: NS HCP: 5	★ KQ10854 ♥ 874 ♦ 64 ♣ 53	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first.

Board: 326 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 3♠ N	North: ♠ KJ543 ♥ Q7 ♠ K5 ♣ AJ54	South: ♠ Q108 ♥ KJ93 ♠ 8743 ♣ 63	West X Pass	North 1♠ Pass 3♠	1NT	
Board: 327 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 3▼ S	North: ♠ K985 ♥ 3 ♠ A106 ♣ QJ1053	South: ♠ A2 ♥ KJ10642 ♠ KJ95 ♣ 7	West 1NT AP	North X	East 2♥	South 1♥ 3♥
Board: 328 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E	North:	South: ♠ KJ64 ♥ A983 ♠ 73 ♣ 532	West	North 1◆	East 1NT	
Board: 329 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3 S	North: ♠ KJ109 ♥ 92 ♠ KQ98 ♣ J64	South: ♣ 73 ♥ KQJ1087 ♦ A6 ♣ Q107	West 1NT AP	North X	East 2♥	South 1♥ 3♥
Board: 330 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 3 E	North: ♠ A73 ♥ 109 ♠ KQ873 ♣ K72	South: ♠ KQ10854 ♥ 874 ♠ 64 ♣ 53	West 2♦ 3▼	North 1 X AP	East 1NT 2♥	South Pass Pass

Board: 331 Dealer: S Vul: Both HCP: 4	104✓ J62✓ K1053✓ 10863	West Bids 1NT if possible. Partner bids first.
Board: 332 Dealer: N Vul: None HCP: 13	A8✓ A752✓ 97✓ KQ1086	East Bids 1NT if possible. West Doubles 3♣ if possible. East Bids 3♠ if possible. West Bids 4♣ if possible. East Redoubles if possible. West Bids 4♠ if possible. East Bids 4♠ if possible.
		You bid first.
Board: 333 Dealer: S Vul: NS HCP: 6	♦ K654 ▼ 97 ◆ 82 ◆ K10953	West Bids 1NT if possible. Partner bids first.
Board: 334 Dealer: N Vul: EW HCP: 14	♣ Q83 ▼ KQ975 ◆ AQ102 ♣ J	East Bids 1NT if possible. You bid first.
Board: 335 Dealer: S Vul: None HCP: 9	♣ QJ43♥ J8♦ K4♣ Q9872	West Bids 1NT if possible. Partner bids first.

Board: 331 Dealer: S Vul: Both North HCP: 4 South HCP: 12 Contract: 1N W	North: ♠ 104 ♥ J62 ♠ K1053 ♣ 10863	South: ♠ A975 ♥ AQ975 ♦ 82 ♠ Q9	West North East South 1♥ 1NT AP
Board: 332 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 4♠ E	North: ♠ A8 ♥ A752 ♠ 97 ♣ KQ1086	South:	West North East South 1♣ 1NT 3♣ X Pass 3♠ Pass 4♣¹ X XX² Pass 4♣³ Pass 4♠ AP 1. limit raise or better in ♠ 2. Cue bid, a ♣ stopper 3. Cue bid, a ♦ stopper
Board: 333 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 1N W	North: ♠ K654 ♥ 97 ♠ 82 ♠ K10953	South: ◆ 97 ▼ AK103 ◆ A973 ◆ QJ8	West North East South 1♦ 1NT AP
Board: 334 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 1N E	North: ♠ Q83 ♥ KQ975 ♠ AQ102 ♣ J	South: ★ K10742 ▼ — ◆ J873 ★ A1092	West North East South 1♥ 1NT AP
Board: 335 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 1N W	North: ♠ QJ43 ♥ J8 ♠ K4 ♠ Q9872	South: ♠ K6 ♥ A62 ♠ QJ1032 ♣ K104	West North East South 1 1NT AP

Board: 331 Dealer: S Vul: Both HCP: 12	▲ A975♥ AQ975◆ 82▲ Q9	West Bids 1NT if possible. You bid first.
Board: 332 Dealer: N Vul: None HCP: 4	 ★ 53 ♥ 96 ◆ QJ104 ◆ J9754 	East Bids 1NT if possible. West Doubles 3♣ if possible. East Bids 3♠ if possible. West Bids 4♣ if possible. East Redoubles if possible. West Bids 4♠ if possible. East Bids 4♠ if possible.
		Partner bids first.
Board: 333 Dealer: S Vul: NS HCP: 14	♣97✔AK103◆A973♣QJ8	West Bids 1NT if possible. You bid first.
Board: 334 Dealer: N Vul: EW HCP: 8	★K10742▼ —→ J873★ A1092	East Bids 1NT if possible. Partner bids first.
Board: 335 Dealer: S Vul: None HCP: 13	★ K6 ♥ A62 ♦ QJ1032 ♣ K104	West Bids 1NT if possible. You bid first.

Board: 331 Dealer: S Vul: Both North HCP: 4 South HCP: 12 Contract: 1N W	North: ♠ 104 ♥ J62 ♠ K1053 ♣ 10863	South: ♠ A975 ♥ AQ975 ♦ 82 ♠ Q9	West North East South 1♥ 1NT AP
Board: 332 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 4♠ E	North: ♠ A8 ♥ A752 ♠ 97 ♣ KQ1086	South:	West North East South 1♣ 1NT 3♣ X Pass 3♠ Pass 4♣¹ X XX² Pass 4♣³ Pass 4♠ AP 1. limit raise or better in ♠ 2. Cue bid, a ♣ stopper 3. Cue bid, a ♦ stopper
Board: 333 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 1N W	North: ♠ K654 ♥ 97 ♠ 82 ♠ K10953	South: ◆ 97 ▼ AK103 ◆ A973 ◆ QJ8	West North East South 1♦ 1NT AP
Board: 334 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 1N E	North: ♠ Q83 ♥ KQ975 ♠ AQ102 ♣ J	South: ★ K10742 ▼ — ◆ J873 ★ A1092	West North East South 1♥ 1NT AP
Board: 335 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 1N W	North: ♠ QJ43 ♥ J8 ♠ K4 ♠ Q9872	South: ♠ K6 ♥ A62 ♠ QJ1032 ♣ K104	West North East South 1 1NT AP

Board: 336 Dealer: N Vul: NS HCP: 14	♣ Q97♥ Q♦ K73♣ AK10643	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 337 Dealer: S Vul: EW HCP: 5	★ KQ10932 ♥ 9 ♦ 97 ♣ 9654	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 338 Dealer: N Vul: Both HCP: 18	★ A765▼ KJ1065◆ K10◆ AK	East Bids 1NT if possible. You bid first.
Board: 339 Dealer: S Vul: NS HCP: 10		West Bids 1NT if possible. West Redoubles if possible. Partner bids first.
Board: 340 Dealer: N Vul: EW HCP: 13	★ KJ83★ KQ4★ KJ105★ 63	East Bids 1NT if possible. You bid first.

Board: 336 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 3♠ E	North: ♠ Q97 ♥ Q ♠ K73 ♣ AK10643	South: ◆ 3 ▼ KJ863 ◆ QJ52 ◆ 952	West 2♥ 3♠	North 1♣ Pass AP		South Pass Pass
Board: 337 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 4 W	North: ♠ KQ10932 ♥ 9 ♦ 97 ♣ 9654	South:		North Pass AP	East 4♦¹	South 1 Pass
Board: 338 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 3 N	North: ♠ A765 ♥ KJ1065 ♠ K10 ♠ AK	South:	West Pass Pass AP	North 1♥ X 2♠		Pass 2
Board: 339 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 3♠ S	North:	South: ♠ AQ542 ♥ AJ7 ♠ 87 ♣ Q86	West 1NT XX ¹ AP 1. SOS	North X 2♠		1♠ Pass
Board: 340 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ KJ83 ♥ KQ4 ♠ KJ105 ♠ 63	South:	West	North 1	East 1NT	

Board: 336 Dealer: N Vul: NS HCP: 7	★ 3♥ KJ863◆ QJ52◆ 952	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 337 Dealer: S Vul: EW HCP: 12	♣ J754♥ A2◆ QJ1082♣ KJ	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 338 Dealer: N Vul: Both HCP: 5	◆ 9♥ 94◆ QJ974◆ Q10762	East Bids 1NT if possible. Partner bids first.
Board: 339 Dealer: S Vul: NS HCP: 13	AQ542✓ AJ787Q86	West Bids 1NT if possible. West Redoubles if possible. You bid first.
Board: 340 Dealer: N Vul: EW HCP: 6	♦ 954♥ A932♦ 2♠ Q8752	East Bids 1NT if possible. Partner bids first.

Board: 336 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 3♠ E	North: ♠ Q97 ♥ Q ♠ K73 ♣ AK10643	South: ◆ 3 ▼ KJ863 ◆ QJ52 ◆ 952	West 2♥ 3♠	North 1♣ Pass AP		South Pass Pass
Board: 337 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 4 W	North: ♠ KQ10932 ♥ 9 ♦ 97 ♣ 9654	South:		North Pass AP	East 4♦¹	South 1 Pass
Board: 338 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 3 N	North: ♠ A765 ♥ KJ1065 ♠ K10 ♠ AK	South:	West Pass Pass AP	North 1♥ X 2♠		Pass 2
Board: 339 Dealer: S Vul: NS North HCP: 10 South HCP: 13 Contract: 3♠ S	North:	South: ♠ AQ542 ♥ AJ7 ♠ 87 ♣ Q86	West 1NT XX ¹ AP 1. SOS	North X 2♠		1♠ Pass
Board: 340 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ KJ83 ♥ KQ4 ♠ KJ105 ♠ 63	South:	West	North 1	East 1NT	

Board: 341 Dealer: S Vul: Both HCP: 13	★ KQJ10642♥ AJ◆ Q5◆ 92	West Bids 1NT if possible. Partner bids first.
Board: 342 Dealer: N Vul: None HCP: 14	★ KJ42▼ AJ64◆ 109◆ KQ4	East Bids 1NT if possible. You bid first.
Board: 343 Dealer: S Vul: EW HCP: 6	♦ 53 ♥ AQ10653 ♦ 986 ♣ 93	West Bids 1NT if possible. Partner bids first.
Board: 344 Dealer: N Vul: Both HCP: 18	AQJ1087✓ 7AKQ5Q2	East Bids 1NT if possible. You bid first.
Board: 345 Dealer: S Vul: None HCP: 5	♣ J1098♥ 652♦ K1083♣ J6	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible. Partner bids first.

Board: 341 Dealer: S Vul: Both North HCP: 13 South HCP: 12 Contract: 4 N	North: ♠ KQJ10642 ♥ AJ ♠ Q5 ♣ 92	South: ♣ 3 ♥ Q74 ♠ K106 ♣ AQJ654	1NT	North 2♣ 4♣	East Pass AP	1♣
Board: 342 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 1N E	North: ♠ KJ42 ♥ AJ64 ♦ 109 ♣ KQ4	South: ♠ Q1097 ♥ K1072 ♦ J8 ♣ J85	West	North 1♣	East 1NT	
Board: 343 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 2 S	North:	South: ♠ A108 ♥ 8 ♠ KQJ1075 ♠ K65	West 1NT AP	North Pass	East Pass	1♦
Board: 344 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 4 S	North:	South:	West Pass AP	North 1♣ 3♣		Pass
Board: 345 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 4 E	North:	South: ♠ K ♥ AQ109843 ♠ A92 ♣ 83	West 1NT Pass	North 2♥ Pass	East 2♠ 4♣	South 1 3 AP

Board: 341 Dealer: S Vul: Both HCP: 12	♣ 3 ♥ Q74 ♦ K106 ♣ AQJ654	West Bids 1NT if possible. You bid first.
Board: 342 Dealer: N Vul: None HCP: 7	◆ Q1097♥ K1072◆ J8◆ J85	East Bids 1NT if possible. Partner bids first.
Board: 343 Dealer: S Vul: EW HCP: 13	★ A108♥ 8♦ KQJ1075★ K65	West Bids 1NT if possible. You bid first.
Board: 344 Dealer: N Vul: Both HCP: 5	♣5 ♥ KQ109654 ♦ 107 ♣ 1063	East Bids 1NT if possible. Partner bids first.
Board: 345 Dealer: S Vul: None HCP: 13	♠ K ♥ AQ109843 ♦ A92 ♣ 83	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.

Board: 341 Dealer: S Vul: Both North HCP: 13 South HCP: 12 Contract: 4 N	North: ♠ KQJ10642 ♥ AJ ♠ Q5 ♣ 92	South: ♣ 3 ♥ Q74 ♠ K106 ♣ AQJ654	1NT	North 2♣ 4♣	East Pass AP	1♣
Board: 342 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 1N E	North: ♠ KJ42 ♥ AJ64 ♦ 109 ♣ KQ4	South: ♠ Q1097 ♥ K1072 ♦ J8 ♣ J85	West	North 1♣	East 1NT	
Board: 343 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 2 S	North:	South: ♠ A108 ♥ 8 ♠ KQJ1075 ♠ K65	West 1NT AP	North Pass	East Pass	1♦
Board: 344 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 4 S	North:	South:	West Pass AP	North 1♣ 3♣		Pass
Board: 345 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 4 E	North:	South: ♠ K ♥ AQ109843 ♠ A92 ♣ 83	West 1NT Pass	North 2♥ Pass	East 2♠ 4♣	South 1 3 AP

Board: 346 Dealer: N Vul: NS HCP: 12	♣ Q1076♥ KJ72◆ AQ6♣ 102	East Bids 1NT if possible. You bid first.
Board: 347 Dealer: S Vul: Both HCP: 10	◆94♥ Q8763◆ Q◆ AQ1074	West Bids 1NT if possible. Partner bids first.
Board: 348 Dealer: N Vul: None HCP: 13	♣ J3♥ Q♦ KQJ653♣ KJ107	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. East Doubles Pass if possible. You bid first.
Board: 349 Dealer: S Vul: NS HCP: 8	★ KQ62♥ 97♦ 73★ K8754	West Bids 1NT if possible. Partner bids first.
Board: 350 Dealer: N Vul: EW HCP: 12	♣ A743♥ J953♦ K♣ KJ108	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.

Board: 346 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 S	North: ♠ Q1076 ♥ KJ72 ♠ AQ6 ♠ 102	South:	West AP	North 1◆	East 1NT	
Board: 347 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 2 S	North:	South: ♠ AQ53 ♥ AJ1095 ♠ K106 ♣ 2	West 1NT	North 2♥	East AP	South 1♥
Board: 348 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 5•X N	North:	South: ♣ 72 ▼ AKJ1087 • 1092 ♣ 93	West 2♠ 3♠ Pass	North 1 3 4 Pass	East 1NT Pass Pass X	2 ♥ 3 ♥
Board: 349 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ KQ62 ♥ 97 ♦ 73 ♣ K8754	South: ♣ J3 ♥ 10865 ♠ KQJ82 ♣ AJ	West 1NT	North AP	East	South 1♦
Board: 350 Dealer: N Vul: EW North HCP: 12 South HCP: 4 Contract: 4♠ E	North: ♠ A743 ♥ J953 ♠ K ♣ KJ108	South: • 10 • Q642 • Q6543 • 752	2 ∀ 2NT 4 ♠	North 1♣ Pass Pass AP raise or	1NT 2♠ 3♣¹	Pass Pass Pass

Board: 346 Dealer: N Vul: NS HCP: 9		East Bids 1NT if possible. Partner bids first.
Board: 347 Dealer: S Vul: Both HCP: 14	AQ53✓ AJ1095✓ K106✓ 2	West Bids 1NT if possible. You bid first.
Board: 348 Dealer: N Vul: None HCP: 8	★ 72✓ AKJ1087★ 1092★ 93	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. East Doubles Pass if possible. Partner bids first.
Board: 349 Dealer: S Vul: NS HCP: 12		West Bids 1NT if possible. You bid first.
Board: 350 Dealer: N Vul: EW HCP: 4	10♥ Q642♦ Q6543♣ 752	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. Partner bids first.

Board: 346 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 S	North: ♠ Q1076 ♥ KJ72 ♠ AQ6 ♠ 102	South:	West AP	North 1◆	East 1NT	
Board: 347 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 2 S	North:	South: ♠ AQ53 ♥ AJ1095 ♠ K106 ♣ 2	West 1NT	North 2♥	East AP	South 1♥
Board: 348 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 5•X N	North:	South: ♣ 72 ▼ AKJ1087 • 1092 ♣ 93	West 2♠ 3♠ Pass	North 1 3 4 Pass	East 1NT Pass Pass X	2 ♥ 3 ♥
Board: 349 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ KQ62 ♥ 97 ♦ 73 ♣ K8754	South: ♣ J3 ♥ 10865 ♠ KQJ82 ♣ AJ	West 1NT	North AP	East	South 1♦
Board: 350 Dealer: N Vul: EW North HCP: 12 South HCP: 4 Contract: 4♠ E	North: ♠ A743 ♥ J953 ♠ K ♣ KJ108	South: • 10 • Q642 • Q6543 • 752	2 ∀ 2NT 4 ♠	North 1♣ Pass Pass AP raise or	1NT 2♠ 3♣¹	Pass Pass Pass

Board: 351 Dealer: S Vul: None HCP: 8	★ A1084★ K97632★ J★ 63	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 352 Dealer: N Vul: NS HCP: 12	♠ 654♥ KQ◆ Q1052♠ AJ32	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 353 Dealer: S Vul: EW HCP: 8	42KQ7652975QJ	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 354 Dealer: N Vul: Both HCP: 12	▲ A10872▼ 3◆ KQ1093◆ K10	East Bids 1NT if possible. You bid first.
Board: 355 Dealer: S Vul: NS HCP: 7	◆ 95▼ K1065◆ K6432◆ J9	West Bids 1NT if possible. Partner bids first.

Board: 351 Dealer: S Vul: None	North: ♠ A1084 ♥ K97632	South: ♠ Q ♥ AQ4		North		1 ♦
North HCP: 8 South HCP: 14 Contract: 4♥ N	◆ J ◆ 63	◆ KQ10753 ◆ J54	1NT Pass	2 ♥ 4 ♥	2♠ AP	3♥
Board: 352 Dealer: N Vul: NS	North: ♠ 654	South: ♠ Q1073	West	North		
North HCP: 12 South HCP: 8 Contract: 2♥ E	KQQ1052AJ32	76J4KQ765	2◆	1♦ Pass	1N1 2 ♥	Pass AP
Board: 353 Dealer: S Vul: EW	North: ♠ 42 ♥ KQ7652	South: ♠ A985 ♥ 4	West	North	East	South 1
North HCP: 8 South HCP: 12 Contract: 3♥ N	◆ 975 ◆ QJ	◆ KJ86 ◆ A542	1NT Pass	2 ♥ 3 ♥	2♠ AP	Pass
Board: 354 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ A10872 ♥ 3 ♠ KQ1093 ♣ K10	South: ♣ J5 ♥ QJ875 • 84 ♣ Q743	West	North 1♠	East 1NT	
Board: 355 Dealer: S Vul: NS	North: ♠ 95 ▼ K1065	South: ♠ KQ1074 ♥ 9873	West	North	East	South 1♠
North HCP: 7 South HCP: 14 Contract: 1N W	♦ K6432 ♣ J9	• 7 • AKQ	1NT	AP		

Board: 351 ♠ Q West Bids 1N7 Dealer: S	-
Board: 352	if possible. f possible.
Board: 353	<u>*</u>
Board: 354	
Board: 355	Γ if possible.

Board: 351 Dealer: S Vul: None	North: ♠ A1084 ♥ K97632	South: ♠ Q ♥ AQ4		North		1 ♦
North HCP: 8 South HCP: 14 Contract: 4♥ N	◆ J ◆ 63	◆ KQ10753 ◆ J54	1NT Pass	2 ♥ 4 ♥	2♠ AP	3♥
Board: 352 Dealer: N Vul: NS	North: ♠ 654	South: ♠ Q1073	West	North		
North HCP: 12 South HCP: 8 Contract: 2♥ E	KQQ1052AJ32	76J4KQ765	2◆	1♦ Pass	1N1 2 ♥	Pass AP
Board: 353 Dealer: S Vul: EW	North: ♠ 42 ♥ KQ7652	South: ♠ A985 ♥ 4	West	North	East	South 1
North HCP: 8 South HCP: 12 Contract: 3♥ N	◆ 975 ◆ QJ	◆ KJ86 ◆ A542	1NT Pass	2 ♥ 3 ♥	2♠ AP	Pass
Board: 354 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North: ♠ A10872 ♥ 3 ♠ KQ1093 ♣ K10	South: ♣ J5 ♥ QJ875 • 84 ♣ Q743	West	North 1♠	East 1NT	
Board: 355 Dealer: S Vul: NS	North: ♠ 95 ▼ K1065	South: ♠ KQ1074 ♥ 9873	West	North	East	South 1♠
North HCP: 7 South HCP: 14 Contract: 1N W	♦ K6432 ♣ J9	• 7 • AKQ	1NT	AP		

Board: 356 Dealer: N Vul: EW HCP: 12	▲ A10754♥ J63◆ A864▲ K	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 357 Dealer: S Vul: Both HCP: 5	10852KQ7532474	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 358 Dealer: N Vul: None HCP: 16	AK74✓ AQ643♦ 64昼 K6	East Bids 1NT if possible. You bid first.
Board: 359 Dealer: S Vul: EW HCP: 8	▲ A1065♥ J9◆ QJ932◆ 97	West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 360 Dealer: N Vul: Both HCP: 14	★ KQ2▼ KQJ9◆ 1053◆ QJ4	East Bids 1NT if possible. You bid first.

Board: 356 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3 S	North: ♠ A10754 ♥ J63 ♠ A864 ♠ K	South: ♣ — ▼ Q1087 • KQJ972 ♣ 854		North 1♣ Pass 3♦	East 1NT 3♣ AP	
Board: 357 Dealer: S Vul: Both North HCP: 5 South HCP: 14 Contract: 2♠ W	North:	South: ♠ K ♥ A ♠ QJ87532 ♠ KJ86		North Pass AP	East 2♥	South 1♦ Pass
Board: 358 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 1N E	North: ♠ AK74 ♥ AQ643 ♠ 64 ♠ K6	South:	West	North 1♥	East 1NT	
Board: 359 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 3 S	North: ♠ A1065 ♥ J9 ♠ QJ932 ♣ 97	South: ♣ J2 ✔ A63 ♠ K7 ♣ KQJ1084		North Pass	East 2◆	South 1♣ 3♣
Board: 360 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 1N E	North: ♠ KQ2 ♥ KQJ9 ♦ 1053 ♣ QJ4	South:	West	North 1♣	East 1NT	

Board: 356 Dealer: N Vul: EW HCP: 8	◆— ♥ Q1087 ◆ KQJ972 ◆ 854	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 357 Dealer: S Vul: Both HCP: 14	★ K▼ A◆ QJ87532◆ KJ86	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 358 Dealer: N Vul: None HCP: 4	◆ Q6532▼ 7◆ Q1075◆ 432	East Bids 1NT if possible. Partner bids first.
Board: 359 Dealer: S Vul: EW HCP: 14		West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 360 Dealer: N Vul: Both HCP: 5	♣ 765♥ 10765◆ J9♣ A875	East Bids 1NT if possible. Partner bids first.

Board: 356 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3 S	North: ♠ A10754 ♥ J63 ♠ A864 ♠ K	South: ♣ — ▼ Q1087 • KQJ972 ♣ 854		North 1♣ Pass 3♦	East 1NT 3♣ AP	
Board: 357 Dealer: S Vul: Both North HCP: 5 South HCP: 14 Contract: 2♠ W	North:	South: ♠ K ♥ A ♠ QJ87532 ♠ KJ86		North Pass AP	East 2♥	South 1♦ Pass
Board: 358 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 1N E	North: ♠ AK74 ♥ AQ643 ♠ 64 ♠ K6	South:	West	North 1♥	East 1NT	
Board: 359 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 3 S	North: ♠ A1065 ♥ J9 ♠ QJ932 ♣ 97	South: ♣ J2 ✔ A63 ♠ K7 ♣ KQJ1084		North Pass	East 2◆	South 1♣ 3♣
Board: 360 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 1N E	North: ♠ KQ2 ♥ KQJ9 ♦ 1053 ♣ QJ4	South:	West	North 1♣	East 1NT	

Board: 361 Dealer: S Vul: None HCP: 9	◆ QJ1052♥ Q4◆ 10◆ A9543	West Bids 1NT if possible. Partner bids first.
Board: 362 Dealer: N Vul: NS HCP: 12	♠ 9♥ AJ653♦ A763♠ K64	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 363 Dealer: S Vul: Both HCP: 10	★ A64♥ QJ42◆ K10876★ 2	West Bids 1NT if possible. Partner bids first.
Board: 364 Dealer: N Vul: None HCP: 12	♣ Q95♥ 9♦ KQ10764♣ AJ2	East Bids 1NT if possible. You bid first.
Board: 365 Dealer: S Vul: NS HCP: 9	♠ 9♥ AKJ732♦ J9743♠ 4	West Bids 1NT if possible. Partner bids first.

Board: 361 Dealer: S Vul: None North HCP: 9	North: ♠ QJ1052 ♥ Q4	South: ♠ — ▼ A9762	West	North	East	South
South HCP: 12 Contract: 2♠ N	◆ 10 ◆ A9543	◆ AJ762 ◆ QJ8	1NT	2♠	AP	
Board: 362 Dealer: N Vul: NS	North: ♠ 9	South: ♠ QJ1064	West	North 1♥		
North HCP: 12 South HCP: 9 Contract: 3♥ N	◆ AJ653◆ A763◆ K64	♥ Q74 • QJ84 • J	2♠ AP	Pass	Pass	
Board: 363 Dealer: S Vul: Both	North: ♠ A64	South: ♠ Q1097	West	North	East	South
North HCP: 10 South HCP: 14 Contract: 1NX W	♥ QJ42 ♦ K10876 ♣ 2	★ A108◆ Q92◆ AQ3	1NT	X	AP	1♣
Board: 364 Dealer: N Vul: None	North: ♠ Q95 ♥ 9	South: ♠ 864 ♥ AK875	West	North 1♦	East 1NT	
North HCP: 12 South HCP: 10 Contract: 3 N	◆ KQ10764 ◆ AJ2	◆ 5 ◆ K1086	Pass	3 ♦	AP	2 •
Board: 365 Dealer: S	North:	South:	West	North	Fact	South
Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ N	◆ 9▼ AKJ732◆ J9743◆ 4	↑7543♥ Q10↑K8♠ AQJ72	1NT		AP	Souii 1♣

Board: 361 Dealer: S Vul: None HCP: 12	♣— ▼ A9762 ◆ AJ762 ♣ QJ8	West Bids 1NT if possible. You bid first.
Board: 362 Dealer: N Vul: NS HCP: 9	◆ QJ1064♥ Q74◆ QJ84◆ J	East Bids 1NT if possible. West Bids 2♠ if possible. Partner bids first.
Board: 363 Dealer: S Vul: Both HCP: 14	♣ Q1097♥ A108◆ Q92♣ AQ3	West Bids 1NT if possible. You bid first.
Board: 364 Dealer: N Vul: None HCP: 10	♦ 864♥ AK875♦ 5♠ K1086	East Bids 1NT if possible. Partner bids first.
Board: 365 Dealer: S Vul: NS HCP: 12	♣7543♥Q10◆K8♣AQJ72	West Bids 1NT if possible. You bid first.

Board: 361 Dealer: S Vul: None North HCP: 9	North: ♠ QJ1052 ♥ Q4	South: ♠ — ▼ A9762	West	North	East	South
South HCP: 12 Contract: 2♠ N	◆ 10 ◆ A9543	◆ AJ762 ◆ QJ8	1NT	2♠	AP	
Board: 362 Dealer: N Vul: NS	North: ♠ 9	South: ♠ QJ1064	West	North 1♥		
North HCP: 12 South HCP: 9 Contract: 3♥ N	◆ AJ653◆ A763◆ K64	♥ Q74 • QJ84 • J	2♠ AP	Pass	Pass	
Board: 363 Dealer: S Vul: Both	North: ♠ A64	South: ♠ Q1097	West	North	East	South
North HCP: 10 South HCP: 14 Contract: 1NX W	♥ QJ42 ♦ K10876 ♣ 2	★ A108◆ Q92◆ AQ3	1NT	X	AP	1♣
Board: 364 Dealer: N Vul: None	North: ♠ Q95 ♥ 9	South: ♠ 864 ♥ AK875	West	North 1♦	East 1NT	
North HCP: 12 South HCP: 10 Contract: 3 N	◆ KQ10764 ◆ AJ2	◆ 5 ◆ K1086	Pass	3 ♦	AP	2 •
Board: 365 Dealer: S	North:	South:	West	North	Fact	South
Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ N	◆ 9▼ AKJ732◆ J9743◆ 4	↑7543♥ Q10↑K8♠ AQJ72	1NT		AP	Souii 1♣

Board: 366 Dealer: N Vul: EW HCP: 13	♣ QJ ♥ AJ ♦ Q108 ♣ QJ9432	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 367 Dealer: S Vul: None HCP: 9	★ AKQ1073▼ 53◆ 953◆ 53	West Bids 1NT if possible. West Doubles 4♦ if possible. Partner bids first.
Board: 368 Dealer: N Vul: NS HCP: 12	★ K42♥ 9◆ KQJ42◆ K843	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 369 Dealer: S Vul: EW HCP: 7	◆ Q1096▼ KQ964◆ 964◆ 6	West Bids 1NT if possible. Partner bids first.
Board: 370 Dealer: N Vul: Both HCP: 16	♠ AKQ2♥ 7♦ Q10964♠ AJ6	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.

Board: 366 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2 E	North: ♠ QJ ♥ AJ ♦ Q108 ♠ QJ9432	South: ♠ 65 ▼ K10975 ◆ KJ65 ♣ K6	West 2♥	North 1♣ Pass	East 1NT 2♠	
Board: 367 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 6♠ N	North: ♠ AKQ1073 ♥ 53 ♦ 953 ♣ 53	South:	1NT X Pass 1. Splir 2. Black	North 2♠ 4NT ² 6♠ tter kwood 0 /5 or 5/5	Pass Pass AP	1♥ 4♦¹ 5♥³
Board: 368 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3•X E	North: ♠ K42 ♥ 9 ♠ KQJ42 ♣ K843	South: ♠ AQ865 ♥ QJ1032 ♦ — ♣ 975	West Pass AP	North 1 Pass	East 1NT 3♣	
Board: 369 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ Q1096 ♥ KQ964 ♠ 964 ♠ 6	South: ♠ K872 ♥ 1087 ♠ K ♣ AQJ75	West 1NT	North AP	East	South 1♣
Board: 370 Dealer: N Vul: Both North HCP: 16 South HCP: 1 Contract: 3 W	North: ♠ AKQ2 ♥ 7 ♦ Q10964 ♣ AJ6	South:	West 2♣¹ 2♥ 1. Stay	North 1 Pass Pass Pass		South Pass Pass AP

Board: 366 Dealer: N Vul: EW HCP: 10	♠ 65♥ K10975♦ KJ65♠ K6	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 367 Dealer: S Vul: None HCP: 15		West Bids 1NT if possible. West Doubles 4♦ if possible. You bid first.
Board: 368 Dealer: N Vul: NS HCP: 9	AQ865✓ QJ1032✓ —◆ 975	East Bids 1NT if possible. East Bids 3♣ if possible. Partner bids first.
Board: 369 Dealer: S Vul: EW HCP: 13	★ K872▼ 1087◆ K◆ AQJ75	West Bids 1NT if possible. You bid first.
Board: 370 Dealer: N Vul: Both HCP: 1	10953108653J8108	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.

Board: 366 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 2 E	North: ♠ QJ ♥ AJ ♦ Q108 ♠ QJ9432	South: ♠ 65 ▼ K10975 ◆ KJ65 ♣ K6	West 2♥	North 1♣ Pass	East 1NT 2♠	
Board: 367 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 6♠ N	North: ♠ AKQ1073 ♥ 53 ♦ 953 ♣ 53	South:	1NT X Pass 1. Splir 2. Black	North 2♠ 4NT ² 6♠ tter kwood 0 /5 or 5/5	Pass Pass AP	1♥ 4♦¹ 5♥³
Board: 368 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3•X E	North: ♠ K42 ♥ 9 ♠ KQJ42 ♣ K843	South: ♠ AQ865 ♥ QJ1032 ♦ — ♣ 975	West Pass AP	North 1 Pass	East 1NT 3♣	
Board: 369 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ Q1096 ♥ KQ964 ♠ 964 ♠ 6	South: ♠ K872 ♥ 1087 ♠ K ♣ AQJ75	West 1NT	North AP	East	South 1♣
Board: 370 Dealer: N Vul: Both North HCP: 16 South HCP: 1 Contract: 3 W	North: ♠ AKQ2 ♥ 7 ♦ Q10964 ♣ AJ6	South:	West 2♣¹ 2♥ 1. Stay	North 1 Pass Pass Pass		South Pass Pass AP

Board: Dealer		Q863 6	West Bids 1NT if possible.
Vul: N HCP: 6		A875 ▶ 9874	Partner bids first.
Board: Dealer		KQ1042	East Bids 1NT if possible.
Vul: E HCP: 1		1084 ▶ K	You bid first.
Board: Dealer		10	West Bids 1NT if possible.
Vul: B HCP: 6	oth •	♥ Q963 ♥ QJ762 № J65	Partner bids first.
Board:	374	KQJ63	East Bids 1NT if possible.
Dealer Vul: N	: N	AQ64 85	West Doubles 3♠ if possible.
HCP: 1	15	▶ K10	You bid first.
Board: Dealer		92 Q732	West Bids 1NT if possible.
Vul: E HCP: 5	W	QJ10962	Partner bids first.

Board: 371 Dealer: S Vul: NS North HCP: 6	North: ♠ Q863 ♥ 6 ♠ A875	South: ♠ A10752 ♥ AQ ♠ O13		North		South 1♠
South HCP: 14 Contract: 2♠ S	◆ A875 ◆ 9874	◆ QJ3 ♣ J53	1NT	2 ♠	AP	
Board: 372 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ KQ1042 ♥ AJ42 ♦ 1084 ♠ K	South: ♣ J ♥ Q10976 • QJ96 ♣ J64	West	North 1♣	East 1NT	
Board: 373 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 4 S	North: ♠ 10 ♥ Q963 • QJ762 ♣ J65	South: ♠ AK6 ♥ A108542 ♦ 3 ♠ A97	West 1NT AP	North 3♥	East Pass	1♥
Board: 374 Dealer: N Vul: None North HCP: 15 South HCP: 4 Contract: 3•X N	North: ♠ KQJ63 ♥ AQ64 ♠ 85 ♣ K10	South: ♠ 10842 ♥ 1092 ♦ QJ109 ♣ J4	West X	North 1♠ AP	East 1NT	
Board: 375 Dealer: S Vul: EW North HCP: 5 South HCP: 15	North: ♠ 92 ♥ Q732 ♦ QJ10962	South: ♠ AK83 ▼ 109865 ♦ K	West 1NT	North 3♥	East AP	South 1♥

Board: 371 Dealer: S Vul: NS HCP: 14	▲ A10752▼ AQ◆ QJ3◆ J53	West Bids 1NT if possible. You bid first.
Board: 372 Dealer: N Vul: EW HCP: 7	♣ J ♥ Q10976 ♦ QJ96 ♣ J64	East Bids 1NT if possible. Partner bids first.
Board: 373 Dealer: S Vul: Both HCP: 15	★ AK6▼ A108542◆ 3★ A97	West Bids 1NT if possible. You bid first.
Board: 374 Dealer: N Vul: None HCP: 4	108421092QJ109J4	East Bids 1NT if possible. West Doubles 3♠ if possible. Partner bids first.
Board: 375 Dealer: S Vul: EW HCP: 15	★ AK83▼ 109865★ K★ KQ7	West Bids 1NT if possible. You bid first.

Board: 371 Dealer: S Vul: NS North HCP: 6	North: ♠ Q863 ♥ 6 ♠ A875	South: ♠ A10752 ♥ AQ ♠ O13		North		South 1♠
South HCP: 14 Contract: 2♠ S	◆ A875 ◆ 9874	◆ QJ3 ♣ J53	1NT	2 ♠	AP	
Board: 372 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ KQ1042 ♥ AJ42 ♦ 1084 ♠ K	South: ♣ J ♥ Q10976 • QJ96 ♣ J64	West	North 1♣	East 1NT	
Board: 373 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 4 S	North: ♠ 10 ♥ Q963 • QJ762 ♣ J65	South: ♠ AK6 ♥ A108542 ♦ 3 ♠ A97	West 1NT AP	North 3♥	East Pass	1♥
Board: 374 Dealer: N Vul: None North HCP: 15 South HCP: 4 Contract: 3•X N	North: ♠ KQJ63 ♥ AQ64 ♠ 85 ♣ K10	South: ♠ 10842 ♥ 1092 ♦ QJ109 ♣ J4	West X	North 1♠ AP	East 1NT	
Board: 375 Dealer: S Vul: EW North HCP: 5 South HCP: 15	North: ♠ 92 ♥ Q732 ♦ QJ10962	South: ♠ AK83 ▼ 109865 ♦ K	West 1NT	North 3♥	East AP	South 1♥

Board: 376 Dealer: N Vul: Both HCP: 14	A3✓ AQ1073✓ 94△ A865	East Bids 1NT if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. You bid first.
Board: 377 Dealer: S Vul: None HCP: 12	♣ J53♥ QJ8753♦ AKJ4♣ —	West Bids 1NT if possible. Partner bids first.
Board: 378 Dealer: N Vul: NS HCP: 13	★ KQJ64♥ 97◆ QJ7◆ A98	East Bids 1NT if possible. You bid first.
Board: 379 Dealer: S Vul: Both HCP: 6	★ KQ1064 ♥ 3 ♦ 10532 ♣ J52	West Bids 1NT if possible. Partner bids first.
Board: 380 Dealer: N Vul: None HCP: 15	★ K98▼ AQJ109◆ 7◆ AJ109	East Bids 1NT if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. East Doubles 4♥ if possible. You bid first.

Board: 376 Dealer: N Vul: Both North HCP: 14 South HCP: 4 Contract: 4 • W	North: ♠ A3 ♥ AQ1073 ♦ 94 ♣ A865	South: ▲ J10765 ♥ 954 ♦ 7 ♣ QJ93	West 3♦	North 1♥ 3▼	East 1NT 4♦	South 2♥ AP
Board: 377 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♠ S	North:	South: ♠ AQ10876 ♥ 2 ♦ 102 ♣ AQJ7	West 1NT	North 4♠	East AP	South 1♠
Board: 378 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E	North: ♠ KQJ64 ♥ 97 • QJ7 ♣ A98	South:	West	North 1♠	East 1NT	
Board: 379 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ KQ1064 ♥ 3 • 10532 ♣ J52	South:	West 1NT	North AP	East	South 1♥
Board: 380 Dealer: N Vul: None North HCP: 15 South HCP: 4 Contract: 4 X N	North: ♠ K98 ✔ AQJ109 ♠ 7 ♣ AJ109	South: • 10765 • 875 • A1042 • 65	West 3♦ 4♦	North 1♥ 3♥ 4♥	East 1NT Pass X	2♥

Board: 376 Dealer: N Vul: Both HCP: 4	♣ J10765♥ 954♦ 7♣ QJ93	East Bids 1NT if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. Partner bids first.
Board: 377 Dealer: S Vul: None	♣ AQ10876 ♥ 2 ♦ 102	West Bids 1NT if possible.
HCP: 13	♣ AQJ7	You bid first.
Board: 378 Dealer: N Vul: NS	♦ 92 ♥ Q1084 ♦ K8543	East Bids 1NT if possible.
HCP: 5	♣ 103	Partner bids first.
Board: 379 Dealer: S	♦ 82 ∀ AQ972	West Bids 1NT if possible.
Vul: Both HCP: 13	◆ KQ4 ◆ Q107	You bid first.
		East Bids 1NT if possible.
Board: 380	♠ 10765	West Bids 3♦ if possible.
Dealer: N	♥ 875	West Bids 4 if possible.
Vul: None HCP: 4	♦ A1042 ♣ 65	East Doubles 4♥ if possible.
ncr: 4	₹ 03	Partner bids first.

Board: 376 Dealer: N Vul: Both North HCP: 14 South HCP: 4 Contract: 4 • W	North: ♠ A3 ♥ AQ1073 ♦ 94 ♣ A865	South: ▲ J10765 ♥ 954 ♦ 7 ♣ QJ93	West 3♦	North 1♥ 3▼	East 1NT 4♦	South 2♥ AP
Board: 377 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♠ S	North:	South: ♠ AQ10876 ♥ 2 ♦ 102 ♣ AQJ7	West 1NT	North 4♠	East AP	South 1♠
Board: 378 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E	North: ♠ KQJ64 ♥ 97 • QJ7 ♣ A98	South:	West	North 1♠	East 1NT	
Board: 379 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ KQ1064 ♥ 3 • 10532 ♣ J52	South:	West 1NT	North AP	East	South 1♥
Board: 380 Dealer: N Vul: None North HCP: 15 South HCP: 4 Contract: 4 X N	North: ♠ K98 ✔ AQJ109 ♠ 7 ♣ AJ109	South: • 10765 • 875 • A1042 • 65	West 3♦ 4♦	North 1♥ 3♥ 4♥	East 1NT Pass X	2♥

Board: 381 Dealer: S Vul: NS HCP: 7	▲ A10975♥ 9◆ Q982♣ J105	West Bids 1NT if possible. Partner bids first.
Board: 382 Dealer: N Vul: EW HCP: 12	★ KJ95▼ 53◆ AK10◆ J1062	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 383 Dealer: S Vul: None HCP: 4	★ A1065★ 642★ 62★ 10987	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 384 Dealer: N Vul: NS HCP: 14	★ K97★ A★ KQ32★ Q8743	East Bids 1NT if possible. You bid first.
Board: 385 Dealer: S Vul: EW HCP: 9	▶ J6♥ K1052◆ 52♣ AJ1085	West Bids 1NT if possible. Partner bids first.

Board: 381 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 1N W	North: ♠ A10975 ♥ 9 ♦ Q982 ♣ J105	South:	West 1NT	North AP	East	South 1♥
Board: 382 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3♠X W	North: ♠ KJ95 ♥ 53 ♠ AK10 ♣ J1062	South: ♣ — ▼ KQJ1082 ◆ 8765 ♣ K75	West 2♠ Pass Pass	North 1♣ Pass Pass X	East 1NT Pass 3 AP	2♥
Board: 383 Dealer: S Vul: None North HCP: 4 South HCP: 17 Contract: 3♠ S	North: ♠ A1065 ♥ 642 ♠ 62 ♣ 10987	South: ♠ KJ87 ♥ KQJ98 ♦ — ♣ AK53	1NT 3•² AP	Pass 3C trans	3♣¹ Pass	1 ♥ X
Board: 384 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 4♠ S	North: ♠ K97 ▼ A • KQ32 ♣ Q8743	South: ♠ QJ643 ♥ K842 ♦ 9 ♣ K62	West Pass AP	North 1♣ 3♠	East 1NT Pass	2♠
Board: 385 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 1N W	North:	South: ♠ KQ109 ♥ J9 ♠ AQ108 ♣ Q94	West 1NT	North AP	East	South 1♦

Board: 381 Dealer: S Vul: NS HCP: 16	432✓ AK652✓ KAQ42	West Bids 1NT if possible. You bid first.
Board: 382 Dealer: N Vul: EW HCP: 9	♣— ▼ KQJ1082 ◆ 8765 ♣ K75	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 383 Dealer: S Vul: None HCP: 17	★ KJ87▼ KQJ98◆ —◆ AK53	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 384 Dealer: N Vul: NS HCP: 9	♣ QJ643♥ K842◆ 9♣ K62	East Bids 1NT if possible. Partner bids first.
Board: 385 Dealer: S Vul: EW HCP: 14	★ KQ109▼ J9◆ AQ108◆ Q94	West Bids 1NT if possible. You bid first.

Board: 381 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 1N W	North: ♠ A10975 ♥ 9 ♦ Q982 ♣ J105	South:	West 1NT	North AP	East	South 1♥
Board: 382 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3♠X W	North: ♠ KJ95 ♥ 53 ♠ AK10 ♣ J1062	South: ♣ — ▼ KQJ1082 ◆ 8765 ♣ K75	West 2♠ Pass Pass	North 1♣ Pass Pass X	East 1NT Pass 3 AP	2♥
Board: 383 Dealer: S Vul: None North HCP: 4 South HCP: 17 Contract: 3♠ S	North: ♠ A1065 ♥ 642 ♠ 62 ♣ 10987	South: ♠ KJ87 ♥ KQJ98 ♦ — ♣ AK53	1NT 3•² AP	Pass 3C trans	3♣¹ Pass	1 ♥ X
Board: 384 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 4♠ S	North: ♠ K97 ▼ A • KQ32 ♣ Q8743	South: ♠ QJ643 ♥ K842 ♦ 9 ♣ K62	West Pass AP	North 1♣ 3♠	East 1NT Pass	2♠
Board: 385 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 1N W	North:	South: ♠ KQ109 ♥ J9 ♠ AQ108 ♣ Q94	West 1NT	North AP	East	South 1♦

Board: 386 Dealer: N Vul: Both HCP: 12	♣ Q1062♥ AQ1064♦ 32♣ A7	East Bids 1NT if possible. You bid first.
Board: 387 Dealer: S Vul: NS HCP: 7	♦ 5 ♥ KJ1093 ♦ 1042 ♣ K975	West Bids 1NT if possible. Partner bids first.
Board: 388 Dealer: N Vul: EW HCP: 13	♣— ▼ J84 ◆ AQJ10632 ♣ AJ6	East Bids 1NT if possible. West Bids 2♥ if possible. You bid first.
Board: 389 Dealer: S Vul: Both HCP: 6	★ K103♥ 9843◆ QJ87◆ 43	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 4♠ if possible. East Bids 5♠ if possible. Partner bids first.
Board: 390 Dealer: N Vul: None HCP: 13	★ A10985★ KQ65★ A42★ 5	East Bids 1NT if possible. West Bids 3♣ if possible. West Bids 4♣ if possible. You bid first.

Board: 386 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3♠ S	North: ♠ Q1062 ♥ AQ1064 ♦ 32 ♠ A7	South: ♠ KJ9853 ♥ 2 ♠ Q8 ♣ K864	West North East South 1♥ 1NT 2♠ Pass 3♠ AP
Board: 387 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North:	South: ♠ QJ873 ♥ A874 ♠ KQ ♠ 64	West North East South 1♠ 1NT AP
Board: 388 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 3 \cdot N	North: ♣— ▼ J84 ◆ AQJ10632 ♣ AJ6	South:	West North East South 1 → 1NT Pass 2 ▼ 3 → AP
Board: 389 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 5♣ E	North: ♠ K103 ♥ 9843 ♦ QJ87 ♣ 43	South: ♠ QJ9752 ♥ AQ5 ♠ K1052 ♣ —	West North East South 1♣ 1NT 2♠ 3♠ 3♠ 4♠¹ Pass 5♠ AP 1. limit raise or better in ♠
Board: 390 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 4 W	North: ♠ A10985 ♥ KQ65 ♠ A42 ♣ 5	South: ♠ 732 ♥ J108 ♦ Q10753 ♠ K6	West North East South 1♠ 1NT 2♠ 3♠ 3♠ Pass Pass 4♠ AP

Board: 386 Dealer: N Vul: Both HCP: 9	♣ KJ9853 ♥ 2 ♦ Q8 ♣ K864	East Bids 1NT if possible. Partner bids first.
Board: 387 Dealer: S Vul: NS HCP: 12	♣ QJ873♥ A874♦ KQ♣ 64	West Bids 1NT if possible. You bid first.
Board: 388 Dealer: N Vul: EW HCP: 5	★ 10987▼ KQ9752◆ 94◆ 7	East Bids 1NT if possible. West Bids 2♥ if possible. Partner bids first.
Board: 389 Dealer: S Vul: Both HCP: 12	♣ QJ9752♥ AQ5♦ K1052♣ —	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 4♠ if possible. East Bids 5♣ if possible. You bid first.
Board: 390 Dealer: N Vul: None HCP: 6	★732▼J108◆Q10753★K6	East Bids 1NT if possible. West Bids 3♣ if possible. West Bids 4♣ if possible. Partner bids first.

Board: 386 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3♠ S	North: ♠ Q1062 ♥ AQ1064 ♦ 32 ♠ A7	South: ♠ KJ9853 ♥ 2 ♠ Q8 ♣ K864	West North East South 1♥ 1NT 2♠ Pass 3♠ AP
Board: 387 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North:	South: ♠ QJ873 ♥ A874 ♠ KQ ♠ 64	West North East South 1♠ 1NT AP
Board: 388 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 3 \cdot N	North: ♣— ▼ J84 ◆ AQJ10632 ♣ AJ6	South:	West North East South 1 → 1NT Pass 2 ▼ 3 → AP
Board: 389 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 5♣ E	North: ♠ K103 ♥ 9843 ♦ QJ87 ♣ 43	South: ♠ QJ9752 ♥ AQ5 ♠ K1052 ♣ —	West North East South 1♣ 1NT 2♠ 3♠ 3♠ 4♠¹ Pass 5♠ AP 1. limit raise or better in ♠
Board: 390 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 4 W	North: ♠ A10985 ♥ KQ65 ♠ A42 ♣ 5	South: ♠ 732 ♥ J108 ♦ Q10753 ♠ K6	West North East South 1♠ 1NT 2♠ 3♠ 3♠ Pass Pass 4♠ AP

Board: 391	West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 392	East Bids 1NT if possible. You bid first.
Board: 393	West Bids 1NT if possible. Partner bids first.
Board: 394	East Bids 1NT if possible. You bid first.
Board: 395	West Bids 1NT if possible. Partner bids first.

Board: 391 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3 S	North: ♠ KQ732 ♥ 85 ♠ QJ1053 ♣ 3	South: ♠ AJ9 ♥ AK10973 ♦ 9 ♣ 982	West 1NT 3♣	North Pass 3	East Pass AP	1♥
Board: 392 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 3♣ N	North: ♠ Q ♥ A4 ♠ K652 ♣ KQ10832	South: ♠ A10982 ♥ Q1093 • QJ109 ♣ —	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 393 Dealer: S Vul: None North HCP: 6 South HCP: 14 Contract: 1N W	North: ♠ A832 ♥ Q954 ♦ 9763 ♠ 2	South: ♠ K964 ✔ A ♠ A54 ♣ K10874	West 1NT	North AP	East	South 1♣
Board: 394 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ K62 ♥ 42 ♠ A93 ♣ KQ1083	South: ♠ Q954 ♥ Q1096 ♦ Q72 ♣ J5	West	North 1♣	East 1NT	
Board: 395 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2♠ N	North: ♠ AQJ954 ♥ 9 • 983 ♣ Q73	South:	West 1NT	North 2♠	East AP	South 1♦

Board: 391 Dealer: S Vul: EW HCP: 12	▲ AJ9✓ AK10973◆ 9◆ 982	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 392 Dealer: N Vul: Both HCP: 9	★ A10982♥ Q1093◆ QJ109◆ —	East Bids 1NT if possible. Partner bids first.
Board: 393 Dealer: S Vul: None HCP: 14	★ K964★ A★ A54★ K10874	West Bids 1NT if possible. You bid first.
Board: 394 Dealer: N Vul: NS HCP: 7	♣ Q954♥ Q1096◆ Q72♣ J5	East Bids 1NT if possible. Partner bids first.
Board: 395 Dealer: S Vul: Both HCP: 12	1076✓ J86✓ AQJ5✓ KJ6	West Bids 1NT if possible. You bid first.

Board: 391 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3 S	North: ♠ KQ732 ♥ 85 ♠ QJ1053 ♣ 3	South: ♠ AJ9 ♥ AK10973 ♦ 9 ♣ 982	West 1NT 3♣	North Pass 3	East Pass AP	1♥
Board: 392 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 3♣ N	North: ♠ Q ♥ A4 ♠ K652 ♣ KQ10832	South: ♠ A10982 ♥ Q1093 • QJ109 ♣ —	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 393 Dealer: S Vul: None North HCP: 6 South HCP: 14 Contract: 1N W	North: ♠ A832 ♥ Q954 ♦ 9763 ♠ 2	South: ♠ K964 ✔ A ♠ A54 ♣ K10874	West 1NT	North AP	East	South 1♣
Board: 394 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ K62 ♥ 42 ♠ A93 ♣ KQ1083	South: ♠ Q954 ♥ Q1096 ♦ Q72 ♣ J5	West	North 1♣	East 1NT	
Board: 395 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2♠ N	North: ♠ AQJ954 ♥ 9 • 983 ♣ Q73	South:	West 1NT	North 2♠	East AP	South 1♦

Board: 396 Dealer: N Vul: None HCP: 12	A875✓ A976✓ KJ◆ 973	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 397 Dealer: S Vul: NS HCP: 9	★732★ A8765◆ 8★ AJ94	West Bids 1NT if possible. Partner bids first.
Board: 398 Dealer: N Vul: EW HCP: 12	★ K4▼ AJ963◆ 1092◆ A87	East Bids 1NT if possible. You bid first.
Board: 399 Dealer: S Vul: None HCP: 9	♣ Q1087♥ AJ107◆ J64♣ J7	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 400 Dealer: N Vul: NS HCP: 14	AQ1086AK876J104MaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMaterialMateri	East Bids 1NT if possible. You bid first.

Board: 396 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♠ E	North: ♠ A875 ♥ A976 ♠ KJ ♣ 973	South: ♠ 6 ♥ KJ42 ♠ Q6532 ♠ K104	West 2♥	North 1♣ Pass	East 1NT 2♠	
Board: 397 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ N	North: ♣ 732 ▼ A8765 ♦ 8 ♣ AJ94	South: ♠ KQJ10 ♥ 4 ♠ KJ72 ♣ Q862	West 1NT	North 2♥	East AP	South 1♦
Board: 398 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2♠ S	North: ♠ K4 ▼ AJ963 ♦ 1092 ♣ A87	South: ♠ Q10753 ♥ Q10 ♠ 65 ♠ KQ65	West AP	North 1♥	East 1NT	
Board: 399 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2♠ N	North: ♠ Q1087 ♥ AJ107 ♦ J64 ♣ J7	South: ♠ KJ54 ♥ 3 ♠ Q9875 ♣ AK5	West 1NT 2 Pass	North Pass Pass 2♠	East 2 Pass AP	South 1 → Pass X
Board: 400 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 2♠ N	North: ♠ AQ1086 ♥ AK876 ♦ J104 ♣ —	South: ♣ J74 ♥ Q10432 ♠ 2 ♣ KQ102	West AP	North 1♠	East 1NT	

Board: 396 Dealer: N Vul: None HCP: 9	♠ 6 ♥ KJ42 ♦ Q6532 ♣ K104	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 397 Dealer: S Vul: NS HCP: 12	★ KQJ10✓ 4◆ KJ72◆ Q862	West Bids 1NT if possible. You bid first.
Board: 398 Dealer: N Vul: EW HCP: 9	♣ Q10753♥ Q10♦ 65♣ KQ65	East Bids 1NT if possible. Partner bids first.
Board: 399 Dealer: S Vul: None HCP: 13	★ KJ54♥ 3◆ Q9875◆ AK5	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 400 Dealer: N Vul: NS HCP: 8	J74✓ Q10432✓ 2✓ KQ102	East Bids 1NT if possible. Partner bids first.

Board: 396 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♠ E	North: ♠ A875 ♥ A976 ♠ KJ ♣ 973	South: ♠ 6 ♥ KJ42 ♠ Q6532 ♠ K104	West 2♥	North 1♣ Pass	East 1NT 2♠	
Board: 397 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ N	North: ♣ 732 ▼ A8765 ♦ 8 ♣ AJ94	South: ♠ KQJ10 ♥ 4 ♠ KJ72 ♣ Q862	West 1NT	North 2♥	East AP	South 1♦
Board: 398 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2♠ S	North: ♠ K4 ▼ AJ963 ♦ 1092 ♣ A87	South: ♠ Q10753 ♥ Q10 ♠ 65 ♠ KQ65	West AP	North 1♥	East 1NT	
Board: 399 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2♠ N	North: ♠ Q1087 ♥ AJ107 ♦ J64 ♣ J7	South: ♠ KJ54 ♥ 3 ♠ Q9875 ♣ AK5	West 1NT 2 Pass	North Pass Pass 2♠	East 2 Pass AP	South 1 → Pass X
Board: 400 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 2♠ N	North: ♠ AQ1086 ♥ AK876 ♦ J104 ♣ —	South: ♣ J74 ♥ Q10432 ♠ 2 ♣ KQ102	West AP	North 1♠	East 1NT	

Board: 401 Dealer: S Vul: EW HCP: 8	♦ Q1087 ♥ QJ32 ♦ 108 ♣ QJ4	West Bids 1NT if possible. Partner bids first.
Board: 402 Dealer: N Vul: Both HCP: 14	J62✓ K1076A93AQ7	East Bids 1NT if possible. You bid first.
Board: 403 Dealer: S Vul: NS HCP: 7	♣ Q98♥ Q74◆ QJ72♣ 853	West Bids 1NT if possible. Partner bids first.
Board: 404 Dealer: N Vul: EW HCP: 12	★K10▼K10◆KQ943◆J865	East Bids 1NT if possible. West Bids 2 • if possible. You bid first.
Board: 405 Dealer: S Vul: Both HCP: 5	♦8 ▼ 105 • Q8642 • K10753	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. Partner bids first.

Board: 401 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ Q1087 ♥ QJ32 ♦ 108 ♠ QJ4	South: ♠ K2 ♥ A876 ♠ AQ962 ♣ 102	West 1NT	North AP	East	South 1♦
Board: 402 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 3♥ S	North: ♣ J62 ♥ K1076 ♠ A93 ♣ AQ7	South: ♣ 87 ✔ AQ9532 ♣ 1072 ♣ J2	West Pass	North 1♣ 3♥	East 1NT AP	
Board: 403 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 3♠ S	North: ♠ Q98 ♥ Q74 ♠ QJ72 ♠ 853	South: ♠ KJ632 ♥ K ♠ A10865 ♠ KQ		North 2♣	East Pass	1♠
Board: 404 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3 N	North: ♠ K10 ♥ K10 ♦ KQ943 ♣ J865	South: ♠ QJ82 ♥ AQJ ♠ 865 ♠ Q107	West 2◆	North 1 3 ♣	East 1NT AP	
Board: 405 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 4♥ W	North: ♠ 8 ♥ 105 • Q8642 ♠ K10753	South: ♠ KQ9532 ✔ AJ ♠ 93 ♣ Q62		North Pass AP	East 4•1	1♠

Board: 401 Dealer: S Vul: EW HCP: 13	★ K2▼ A876◆ AQ962◆ 102	West Bids 1NT if possible. You bid first.
Board: 402 Dealer: N Vul: Both HCP: 7	♦ 87 ▼ AQ9532 ♦ 1072 ♣ J2	East Bids 1NT if possible. Partner bids first.
Board: 403 Dealer: S Vul: NS HCP: 16	★ KJ632★ K★ A10865★ KQ	West Bids 1NT if possible. You bid first.
Board: 404 Dealer: N Vul: EW HCP: 12	♣ QJ82♥ AQJ◆ 865♣ Q107	East Bids 1NT if possible. West Bids 2♦ if possible. Partner bids first.
Board: 405 Dealer: S Vul: Both HCP: 12	★ KQ9532▼ AJ◆ 93◆ Q62	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.

Board: 401 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ Q1087 ♥ QJ32 ♦ 108 ♠ QJ4	South: ♠ K2 ♥ A876 ♠ AQ962 ♣ 102	West 1NT	North AP	East	South 1♦
Board: 402 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 3♥ S	North: ♣ J62 ♥ K1076 ♠ A93 ♣ AQ7	South: ♣ 87 ✔ AQ9532 ♣ 1072 ♣ J2	West Pass	North 1♣ 3♥	East 1NT AP	
Board: 403 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 3♠ S	North: ♠ Q98 ♥ Q74 ♠ QJ72 ♠ 853	South: ♠ KJ632 ♥ K ♠ A10865 ♠ KQ		North 2♣	East Pass	1♠
Board: 404 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3 N	North: ♠ K10 ♥ K10 ♦ KQ943 ♣ J865	South: ♠ QJ82 ♥ AQJ ♠ 865 ♠ Q107	West 2◆	North 1 3 ♣	East 1NT AP	
Board: 405 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 4♥ W	North: ♠ 8 ♥ 105 • Q8642 ♠ K10753	South: ♠ KQ9532 ✔ AJ ♠ 93 ♣ Q62		North Pass AP	East 4•1	1♠

Board: 406 Dealer: N Vul: None HCP: 13	1064★ A5★ AJ6★ A6543	East Bids 1NT if possible. You bid first.
Board: 407 Dealer: S Vul: EW HCP: 8	★ AK1054▼ 10◆ J942◆ 1074	West Bids 1NT if possible. Partner bids first.
Board: 408 Dealer: N Vul: Both HCP: 12	♣ AJ87♥ 109♦ K1085♣ A95	East Bids 1NT if possible. You bid first.
Board: 409 Dealer: S Vul: None HCP: 7	★ K8753★ K876◆ J3◆ 109	West Bids 1NT if possible. Partner bids first.
Board: 410 Dealer: N Vul: NS HCP: 17	★ KJ432▼ J7◆ KQ64◆ AK	East Bids 1NT if possible. West Bids 4♦ if possible. You bid first.

Board: 406 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4♠ S	North:	South: ♠ Q9752 ♥ KJ96 ♠ 87 ♠ QJ	West Pass AP	North 1♣ 3♠	East 1NT Pass	2♠
Board: 407 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 1N W	North: ♠ AK1054 ♥ 10 ♦ J942 ♣ 1074	South: ♠ Q ♥ K9832 ♦ K1087 ♣ AQ3	West 1NT	North AP	East	South 1♥
Board: 408 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 1N E	North: ♠ AJ87 ♥ 109 ♠ K1085 ♣ A95	South: ♠ 105 ♥ K762 ♦ J9 ♣ KQ1087	West	North 1◆	East 1NT	
Board: 409 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ K8753 ♥ K876 ♦ J3 ♣ 109	South: ♠ A62 ♥ J94 ♠ K104 ♠ A862	West 1NT	North AP	East	South 1♣
Board: 410 Dealer: N Vul: NS North HCP: 17 South HCP: 5 Contract: 4•X W	North: ♠ KJ432 ♥ J7 ♠ KQ64 ♠ AK	South:	West Pass 4	North 1♠ 3♠ X	1NT	

Board: 406 Dealer: N Vul: None HCP: 9	♣ Q9752♥ KJ96◆ 87♣ QJ	East Bids 1NT if possible. Partner bids first.
Board: 407 Dealer: S Vul: EW HCP: 14	♣ Q ♥ K9832 ♦ K1087 ♣ AQ3	West Bids 1NT if possible. You bid first.
Board: 408 Dealer: N Vul: Both HCP: 9	105K762J9KQ1087	East Bids 1NT if possible. Partner bids first.
Board: 409 Dealer: S Vul: None HCP: 12	★ A62▼ J94◆ K104◆ A862	West Bids 1NT if possible. You bid first.
Board: 410 Dealer: N Vul: NS HCP: 5	♦ 985♥ Q10852♦ 2♣ QJ64	East Bids 1NT if possible. West Bids 4♦ if possible. Partner bids first.

Board: 406 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4♠ S	North:	South: ♠ Q9752 ♥ KJ96 ♠ 87 ♠ QJ	West Pass AP	North 1♣ 3♠	East 1NT Pass	2♠
Board: 407 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 1N W	North: ♠ AK1054 ♥ 10 ♦ J942 ♣ 1074	South: ♠ Q ♥ K9832 ♦ K1087 ♣ AQ3	West 1NT	North AP	East	South 1♥
Board: 408 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 1N E	North: ♠ AJ87 ♥ 109 ♠ K1085 ♣ A95	South: ♠ 105 ♥ K762 ♦ J9 ♣ KQ1087	West	North 1◆	East 1NT	
Board: 409 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ K8753 ♥ K876 ♦ J3 ♣ 109	South: ♠ A62 ♥ J94 ♠ K104 ♠ A862	West 1NT	North AP	East	South 1♣
Board: 410 Dealer: N Vul: NS North HCP: 17 South HCP: 5 Contract: 4•X W	North: ♠ KJ432 ♥ J7 ♠ KQ64 ♠ AK	South:	West Pass 4	North 1♠ 3♠ X	1NT	

Board: 411 Dealer: S Vul: Both HCP: 6	★ A1052♥ Q10743♦ 6♠ 1053	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. East Bids 5♦ if possible. Partner bids first.
Board: 412 Dealer: N Vul: None HCP: 13	★ KQJ96▼ K97◆ 95◆ A65	East Bids 1NT if possible. You bid first.
Board: 413 Dealer: S Vul: NS HCP: 8	♣ 8 ♥ Q9753 ♦ 53 ♣ KQJ94	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 414 Dealer: N Vul: EW HCP: 12	♣ QJ6♥ K8762◆ AJ♣ J86	East Bids 1NT if possible. You bid first.
Board: 415 Dealer: S Vul: None HCP: 4	♣ Q1032♥ J963♦ 6♣ J1098	West Bids 1NT if possible. East Doubles 3♠ if possible. West Bids 4♠ if possible. Partner bids first.

D 1411			West	North	East	South 1♣
Board: 411 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 5•X W	North: ♠ A1052 ♥ Q10743 ♠ 6 ♣ 1053	South: ♠ KQ43 ♥ A92 ♠ 2 ♣ KQJ87	1NT 3♦² Pass Pass Pass 1. 1N-3 2. autor	Pass 3 V 4 V X 3C trans	Pass 4 AP effer to e	X X Pass Pass diamonds
Board: 412 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 2♠ N	North: ♠ KQJ96 ♥ K97 ♦ 95 ♣ A65	South: ♠ 1072 ♥ A862 ♦ J104 ♠ 974	West AP	North 1♠	East 1NT	
Board: 413 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 2♠ W	North: ♠ 8 ♥ Q9753 ♦ 53 ♣ KQJ94	South: ♠ K1032 ♥ AK102 ♠ QJ64 ♣ 2	West 1NT 2♠	North Pass AP	East 2♥	South 1 Pass
Board: 414 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 1N E	North: ♠ QJ6 ♥ K8762 ♠ AJ ♣ J86	South: ★ K9732 ▼ 104 ◆ Q974 ♣ 42	West	North 1♥	East 1NT	
Board: 415 Dealer: S Vul: None North HCP: 4 South HCP: 13 Contract: 4 • W	North: ♠ Q1032 ♥ J963 ♠ 6 ♠ J1098	South: ♣ AJ765 ♥ K7 ♦ J1043 ♣ A3		North 3♠ AP	East X	South 1♠ Pass

Board: 411 Dealer: S Vul: Both HCP: 15	★ KQ43★ A92★ 2★ KQJ87	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. East Bids 5♠ if possible. You bid first.
Board: 412 Dealer: N Vul: None HCP: 5	1072✓ A862✓ J104✓ 974	East Bids 1NT if possible. Partner bids first.
Board: 413 Dealer: S Vul: NS HCP: 13	★ K1032★ AK102◆ QJ64◆ 2	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 414 Dealer: N Vul: EW HCP: 5	★ K9732▼ 104◆ Q974◆ 42	East Bids 1NT if possible. Partner bids first.
Board: 415 Dealer: S Vul: None HCP: 13	▲ AJ765♥ K7◆ J1043▲ A3	West Bids 1NT if possible. East Doubles 3♠ if possible. West Bids 4♠ if possible. You bid first.

D 1411			West	North	East	South 1♣
Board: 411 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 5•X W	North: ♠ A1052 ♥ Q10743 ♠ 6 ♣ 1053	South: ♠ KQ43 ♥ A92 ♠ 2 ♣ KQJ87	1NT 3♦² Pass Pass Pass 1. 1N-3 2. autor	Pass 3 V 4 V X 3C trans	Pass 4 AP effer to e	X X Pass Pass diamonds
Board: 412 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 2♠ N	North: ♠ KQJ96 ♥ K97 ♦ 95 ♣ A65	South: ♠ 1072 ♥ A862 ♦ J104 ♠ 974	West AP	North 1♠	East 1NT	
Board: 413 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 2♠ W	North: ♠ 8 ♥ Q9753 ♦ 53 ♣ KQJ94	South: ♠ K1032 ♥ AK102 ♠ QJ64 ♣ 2	West 1NT 2♠	North Pass AP	East 2♥	South 1 Pass
Board: 414 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 1N E	North: ♠ QJ6 ♥ K8762 ♠ AJ ♣ J86	South: ★ K9732 ▼ 104 ◆ Q974 ♣ 42	West	North 1♥	East 1NT	
Board: 415 Dealer: S Vul: None North HCP: 4 South HCP: 13 Contract: 4 • W	North: ♠ Q1032 ♥ J963 ♠ 6 ♠ J1098	South: ♣ AJ765 ♥ K7 ♦ J1043 ♣ A3		North 3♠ AP	East X	South 1♠ Pass

Board: 416 Dealer: N Vul: NS HCP: 17	AQ1075▼ 108AAQJ73	East Bids 1NT if possible. You bid first.
Board: 417 Dealer: S Vul: EW HCP: 6	◆ QJ93▼ 764◆ J97◆ Q54	West Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 418 Dealer: N Vul: Both HCP: 13	♣ A754♥ 102◆ AJ2♣ KJ93	East Bids 1NT if possible. You bid first.
Board: 419 Dealer: S Vul: NS HCP: 8	★ A9732▼ 10◆ 864★ A742	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 420 Dealer: N Vul: EW HCP: 14	AQJ85QJ848KJ9	East Bids 1NT if possible. You bid first.

Board: 416 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 44 N	North: ♠ AQ1075 ♥ 108 ♠ A ♣ AQJ73	South: ♣ J943 ♥ KQ7532 ♦ 864 ♣ —	West Pass	North 1♠ 4♠	East 1NT AP	
Board: 417 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 • E	North: ♠ QJ93 ♥ 764 ♦ J97 ♣ Q54	South: ♠ A754 ♥ AQ832 ♠ Q ♠ J86	West 1NT	North 2♥	East 3♦	South 1 AP
Board: 418 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ A754 ♥ 102 ♠ AJ2 ♣ KJ93	South: ♠ 6 ♥ AJ953 ♠ Q983 ♠ 862	West	North 1♣	East 1NT	
Board: 419 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 3 W	North: ♠ A9732 ♥ 10 ♠ 864 ♣ A742	South: ♣ 4 ▼ K96 ◆ A109532 ♣ KQ9		North Pass Pass	East 2♦ 3▼	South 1 → X AP
Board: 420 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 3 N	North: ♠ AQJ85 ♥ QJ84 ♠ 8 ♠ KJ9	South:	Pass	North 1♣ 3♣ sual 2N	1NT AP	South 2NT ¹

Board: 416 Dealer: N Vul: NS HCP: 6		East Bids 1NT if possible. Partner bids first.
Board: 417 Dealer: S Vul: EW HCP: 13	♣ A754♥ AQ832♦ Q♣ J86	West Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 418 Dealer: N Vul: Both HCP: 7	♠ 6♥ AJ953♠ Q983♠ 862	East Bids 1NT if possible. Partner bids first.
Board: 419 Dealer: S Vul: NS HCP: 12	♣ 4♥ K96◆ A109532♣ KQ9	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 420 Dealer: N Vul: EW HCP: 8	◆ 93♥ —◆ KJ963◆ A107542	East Bids 1NT if possible. Partner bids first.

Board: 416 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 44 N	North: ♠ AQ1075 ♥ 108 ♠ A ♣ AQJ73	South: ♣ J943 ♥ KQ7532 ♦ 864 ♣ —	West Pass	North 1♠ 4♠	East 1NT AP	
Board: 417 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 • E	North: ♠ QJ93 ♥ 764 ♦ J97 ♣ Q54	South: ♠ A754 ♥ AQ832 ♠ Q ♠ J86	West 1NT	North 2♥	East 3♦	South 1 AP
Board: 418 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 1N E	North: ♠ A754 ♥ 102 ♠ AJ2 ♣ KJ93	South: ♠ 6 ♥ AJ953 ♠ Q983 ♠ 862	West	North 1♣	East 1NT	
Board: 419 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 3 W	North: ♠ A9732 ♥ 10 ♠ 864 ♣ A742	South: ♣ 4 ▼ K96 ◆ A109532 ♣ KQ9		North Pass Pass	East 2♦ 3▼	South 1 → X AP
Board: 420 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 3 N	North: ♠ AQJ85 ♥ QJ84 ♠ 8 ♠ KJ9	South:	Pass	North 1♣ 3♣ sual 2N	1NT AP	South 2NT ¹

Board: 421 Dealer: S Vul: Both HCP: 7	◆ 52♥ QJ104◆ KJ952◆ 93	West Bids 1NT if possible. Partner bids first.
Board: 422 Dealer: N Vul: None HCP: 13	♣— ♥ A108743 • Q3 • AQJ95	East Bids 1NT if possible. West Bids 2♣ if possible. West Bids 3♦ if possible. West Doubles 3♠ if possible. East Bids 4♦ if possible. You bid first.
Board: 423 Dealer: S Vul: EW HCP: 6	♦ 962♥ 982◆ QJ92◆ K98	West Bids 1NT if possible. Partner bids first.
Board: 424 Dealer: N Vul: Both HCP: 12	▲ AJ▼ AJ983◆ Q76▲ 1075	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 425 Dealer: S Vul: None HCP: 8	♣ Q764♥ J972◆ AJ532♣ —	West Bids 1NT if possible. Partner bids first.

Board: 421 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2♠ S	North:	South: ♠ KQJ764 ♥ 876 ♠ A ♣ Q76	West 1NT AP	North Pass	East Pass	1♠
Board: 422 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 4 • W	North: ♣— ▼ A108743 • Q3 ♣ AQJ95	South: ♠ KQ8753 ♥ 9 ♠ 64 ♣ 8762	2♣¹ 3♦ X	North 1♥ 3♣ Pass Pass Pass Pass man	1NT	Pass Pass 3♠
Board: 423 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 2♠ S	North: ◆ 962 ▼ 982 ◆ QJ92 ◆ K98	South: ♠ AQ1043 ♥ Q64 ♠ 53 ♣ AJ7	West 1NT	North 2♣	East AP	South 1♠
Board: 424 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 4•X W	North: ♠ AJ ♥ AJ983 ♠ Q76 ♣ 1075	South: ♠ Q102 ♥ Q1054 ♠ AJ93 ♠ 96	West 2♣ 4♣	North 1♥ Pass X	East 1NT Pass AP	2♥
Board: 425 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ Q764 ♥ J972 ♠ AJ532 ♣ —	South: ♠ AJ9 ♥ AQ104 ♦ 109 ♣ Q975	West 1NT	North AP	East	South 1♣

Board: 421 Dealer: S Vul: Both HCP: 12	♣ KQJ764 ♥ 876 ♦ Q76	West Bids 1NT if possible. You bid first.
Board: 422 Dealer: N Vul: None HCP: 5	♦ KQ8753 ♥ 9 ♦ 64 ♣ 8762	East Bids 1NT if possible. West Bids 2♣ if possible. West Bids 3♦ if possible. West Doubles 3♠ if possible. East Bids 4♦ if possible. Partner bids first.
Board: 423 Dealer: S Vul: EW HCP: 13	AQ1043♥ Q6453AJ7	West Bids 1NT if possible. You bid first.
Board: 424 Dealer: N Vul: Both HCP: 9	♣ Q102♥ Q1054◆ AJ93♣ 96	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 425 Dealer: S Vul: None HCP: 13	AJ9✓ AQ104109✓ Q975	West Bids 1NT if possible. You bid first.

Board: 421 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2♠ S	North:	South: ♠ KQJ764 ♥ 876 ♠ A ♣ Q76	West 1NT AP	North Pass	East Pass	1♠
Board: 422 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 4 • W	North: ♣— ▼ A108743 • Q3 ♣ AQJ95	South: ♠ KQ8753 ♥ 9 ♠ 64 ♣ 8762	2♣¹ 3♦ X	North 1♥ 3♣ Pass Pass Pass Pass man	1NT	Pass Pass 3♠
Board: 423 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 2♠ S	North: ◆ 962 ▼ 982 ◆ QJ92 ◆ K98	South: ♠ AQ1043 ♥ Q64 ♠ 53 ♣ AJ7	West 1NT	North 2♣	East AP	South 1♠
Board: 424 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 4•X W	North: ♠ AJ ♥ AJ983 ♠ Q76 ♣ 1075	South: ♠ Q102 ♥ Q1054 ♠ AJ93 ♠ 96	West 2♣ 4♣	North 1♥ Pass X	East 1NT Pass AP	2♥
Board: 425 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 1N W	North: ♠ Q764 ♥ J972 ♠ AJ532 ♣ —	South: ♠ AJ9 ♥ AQ104 ♦ 109 ♣ Q975	West 1NT	North AP	East	South 1♣

Board: 426 Dealer: N Vul: NS HCP: 12	♣ J1054♥ 6♦ AJ2♣ AQ976	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 427 Dealer: S Vul: Both HCP: 9	★ A9763★ K10◆ Q8653★ 8	West Bids 1NT if possible. West Doubles Pass if possible. Partner bids first.
Board: 428 Dealer: N Vul: None HCP: 14	A973✓ AQ109210A96	East Bids 1NT if possible. You bid first.
Board: 429 Dealer: S Vul: NS HCP: 6	A1094♥ Q10852♦ 62♣ 84	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 430 Dealer: N Vul: EW HCP: 14	♣ AQ964 ♥ QJ103 ♦ KQ74 ♣ —	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 426 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 2♠ E	North: ♣ J1054 ♥ 6 ♠ AJ2 ♣ AQ976	South: ♣ — ▼ KQ8754 • 108743 • 103	West 2♥	North 1♣ Pass	East 1NT 2♠	South Pass AP
Board: 427 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 4♠X N	North: ♠ A9763 ♥ K10 ♠ Q8653 ♣ 8	South: ♠ Q1054 ♥ AQ4 ♦ J ♠ QJ1065		North 2♠ 4♠ AP	Pass	1♣
Board: 428 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 4 S	North: ♠ A973 ♥ AQ1092 ♦ 10 ♠ A96	South: ♠ KQJ64 ♥ 86 ♠ 65 ♠ QJ103	West Pass	North 1♥ 4♠	East 1NT AP	
Board: 429 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 2 W	North: ♠ A1094 ♥ Q10852 ♠ 62 ♠ 84	South: ♠ Q3 ♥ AJ93 ♠ AQ75 ♠ 1073	West 1NT 2♠	North Pass AP	East 2♥	South 1◆ Pass
Board: 430 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 3♣X E	North: ♠ AQ964 ♥ QJ103 ♠ KQ74 ♣ —	South:	2 ♠ ¹ AP	North 1♣ Pass 2S trans mat	1NT 3♣²	Pass X

Board: 426 Dealer: N Vul: NS HCP: 5	♣— ▼ KQ8754 • 108743 • 103	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 427 Dealer: S Vul: Both HCP: 12	◆ Q1054▼ AQ4◆ J◆ QJ1065	West Bids 1NT if possible. West Doubles Pass if possible. You bid first.
Board: 428 Dealer: N Vul: None HCP: 9	★ KQJ64▼ 86◆ 65◆ QJ103	East Bids 1NT if possible. Partner bids first.
Board: 429 Dealer: S Vul: NS HCP: 13	♣ Q3★ AJ93◆ AQ75♣ 1073	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 430 Dealer: N Vul: EW HCP: 9	◆ 5▼ A8752◆ 985◆ KQ105	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.

Board: 426 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 2♠ E	North: ♣ J1054 ♥ 6 ♠ AJ2 ♣ AQ976	South: ♣ — ▼ KQ8754 • 108743 • 103	West 2♥	North 1♣ Pass	East 1NT 2♠	South Pass AP
Board: 427 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 4♠X N	North: ♠ A9763 ♥ K10 ♠ Q8653 ♣ 8	South: ♠ Q1054 ♥ AQ4 ♦ J ♠ QJ1065		North 2♠ 4♠ AP	Pass	1♣
Board: 428 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 4 S	North: ♠ A973 ♥ AQ1092 ♦ 10 ♠ A96	South: ♠ KQJ64 ♥ 86 ♠ 65 ♠ QJ103	West Pass	North 1♥ 4♠	East 1NT AP	
Board: 429 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 2 W	North: ♠ A1094 ♥ Q10852 ♠ 62 ♠ 84	South: ♠ Q3 ♥ AJ93 ♠ AQ75 ♠ 1073	West 1NT 2♠	North Pass AP	East 2♥	South 1◆ Pass
Board: 430 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 3♣X E	North: ♠ AQ964 ♥ QJ103 ♠ KQ74 ♣ —	South:	2 ♠ ¹ AP	North 1♣ Pass 2S trans mat	1NT 3♣²	Pass X

Board: 431 Dealer: S Vul: None HCP: 8	♣ QJ7 ♥ KQ109732 ♦ 2 ♣ 105	West Bids 1NT if possible. Partner bids first.
Board: 432 Dealer: N Vul: NS HCP: 13	▲ AJ752▼ 743◆ A10◆ KJ9	East Bids 1NT if possible. You bid first.
Board: 433 Dealer: S Vul: EW HCP: 8	♣ Q10642♥ 8◆ Q1098♣ A97	West Bids 1NT if possible. Partner bids first.
Board: 434 Dealer: N Vul: Both HCP: 12	♠ AQ♥ 62♦ AQ109743♠ 52	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 435 Dealer: S Vul: NS HCP: 6	♣ Q752♥ A765♦ 1097♣ 84	West Bids 1NT if possible. Partner bids first.

Board: 431 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 4 N	North: ♠ QJ7 ▼ KQ109732 ♠ 2 ♣ 105	South:	West 1NT	North 4♥	East AP	South 1♣
Board: 432 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E	North: ♠ AJ752 ♥ 743 ♠ A10 ♠ KJ9	South: ♠ Q96 ♥ 10862 ♦ J96 ♠ Q53	West	North 1♠	East 1NT	
Board: 433 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2♥ S	North: ♠ Q10642 ♥ 8 ♠ Q1098 ♣ A97	South: ♠ K ♥ KQJ1073 ♠ 2 ♠ K10652	West 1NT AP	North Pass	East Pass	1♥
Board: 434 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 4 E	North: ♠ AQ ♥ 62 ♠ AQ109743 ♣ 52	South: ♠ 6 ♥ K10873 ♦ J2 ♠ K10873	West 2♥ 4♠	North 1 3 AP		South Pass Pass
Board: 435 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q752 ♥ A765 ♠ 1097 ♠ 84	South: ♠ K1083 ♥ K432 ♠ KQJ ♣ J3	West 1NT	North AP	East	South 1 ◆

Board: 431 Dealer: S Vul: None HCP: 14	◆ 9654♥ A6◆ A108◆ KQJ8	West Bids 1NT if possible. You bid first.
Board: 432 Dealer: N Vul: NS HCP: 5	♣ Q96♥ 10862◆ J96♣ Q53	East Bids 1NT if possible. Partner bids first.
Board: 433 Dealer: S Vul: EW HCP: 12	♠ K ♥ KQJ1073 ♦ 2 ♣ K10652	West Bids 1NT if possible. You bid first.
Board: 434 Dealer: N Vul: Both HCP: 7	♠ 6♥ K10873♦ J2♠ K10873	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 435 Dealer: S Vul: NS HCP: 13	★ K1083★ K432★ KQJ★ J3	West Bids 1NT if possible. You bid first.

Board: 431 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 4 N	North: ♠ QJ7 ▼ KQ109732 ♠ 2 ♣ 105	South:	West 1NT	North 4♥	East AP	South 1♣
Board: 432 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E	North: ♠ AJ752 ♥ 743 ♠ A10 ♠ KJ9	South: ♠ Q96 ♥ 10862 ♦ J96 ♠ Q53	West	North 1♠	East 1NT	
Board: 433 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2♥ S	North: ♠ Q10642 ♥ 8 ♠ Q1098 ♣ A97	South: ♠ K ♥ KQJ1073 ♠ 2 ♠ K10652	West 1NT AP	North Pass	East Pass	1♥
Board: 434 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 4 E	North: ♠ AQ ♥ 62 ♠ AQ109743 ♣ 52	South: ♠ 6 ♥ K10873 ♦ J2 ♠ K10873	West 2♥ 4♠	North 1 3 AP		South Pass Pass
Board: 435 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North: ♠ Q752 ♥ A765 ♠ 1097 ♠ 84	South: ♠ K1083 ♥ K432 ♠ KQJ ♣ J3	West 1NT	North AP	East	South 1 ◆

Board: 436 Dealer: N Vul: EW HCP: 13	★ KQJ10875 ★ 62 ★ A5 ♣ K5	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 437 Dealer: S Vul: Both HCP: 4	♠ Q3 ♥ 654 ♦ Q9743 ♣ 1084	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 438 Dealer: N Vul: None HCP: 13	★ K63★ A32★ 102★ KQJ76	East Bids 1NT if possible. You bid first.
Board: 439 Dealer: S Vul: EW HCP: 5	♦ Q954 ▼ 83 • QJ10832 • 5	West Bids 1NT if possible. Partner bids first.
Board: 440 Dealer: N Vul: Both HCP: 16	♠ 6♥ AK972♠ AJ732♠ A9	East Bids 1NT if possible. You bid first.

Board: 436 Dealer: N Vul: EW	North: ♠ KQJ10875 ♥ 62	South: ★ 43 ▼ A10983		North 1♠	1NT	Pass
North HCP: 13 South HCP: 6 Contract: 3♠ N	◆ A5 ◆ K5	◆ 84 ◆ Q763	Pass AP	2♠	3♦	3♠
Board: 437 Dealer: S	North: ♠ Q3	South: ♠ J7	West	North	East	South 1
Vul: Both North HCP: 4	♥ 654	♥ KQJ109		Pass	2♥	Pass
South HCP: 14	♦ Q9743 • 1084	♦ J5 ♣ AQ96	3 ♠ ¹	Pass	4♠	AP
Contract: 4♠ W	¥ 1001	2 11Q70	1. Supe	er accep	tance a	ıfter NT
Board: 438 Dealer: N Vul: None	North: ♠ K63	South: ♠ QJ982	West	North		
North HCP: 13	★ A32★ 102	♥ 9 ♦ AKJ4	A.D.	1♣	1NT	2♠
South HCP: 11 Contract: 2♠ S	♦ KQJ76	◆ 1083	AP			
Board: 439 Dealer: S	North:	South:				
Vul: EW	♦ Q954 ♥ 83	♠ A86 ♥ AJ95	West	North	East	
North HCP: 5 South HCP: 13 Contract: 1N W	◆ QJ10832 ◆ 5	◆ K9 ◆ J1087	1NT	AP		1♣
Board: 440 Dealer: N	North:	South:				
Vul: Both	♠ 6 ♥ AK972	♦ Q7432 ♥ 85	West	North	East	South
North HCP: 16	◆ AJ732	♦ 105		1♥	1NT	AP
South HCP: 5 Contract: 1N E	♣ A9	♣ QJ73				

Board: 436 Dealer: N Vul: EW HCP: 6	43✓ A10983◆ 84♠ Q763	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 437 Dealer: S Vul: Both HCP: 14	J7✓ KQJ109J5AQ96	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 438 Dealer: N Vul: None HCP: 11	♣ QJ982♥ 9♦ AKJ4♣ 1083	East Bids 1NT if possible. Partner bids first.
Board: 439 Dealer: S Vul: EW HCP: 13	★ A86♥ AJ95★ K9★ J1087	West Bids 1NT if possible. You bid first.
Board: 440 Dealer: N Vul: Both HCP: 5	♣ Q7432♥ 85♦ 105♣ QJ73	East Bids 1NT if possible. Partner bids first.

Board: 436 Dealer: N Vul: EW	North: ♠ KQJ10875 ♥ 62	South: ★ 43 ▼ A10983		North 1♠	1NT	Pass
North HCP: 13 South HCP: 6 Contract: 3♠ N	◆ A5 ◆ K5	◆ 84 ◆ Q763	Pass AP	2♠	3♦	3♠
Board: 437 Dealer: S	North: ♠ Q3	South: ♠ J7	West	North	East	South 1
Vul: Both North HCP: 4	♥ 654	♥ KQJ109		Pass	2♥	Pass
South HCP: 14	♦ Q9743 • 1084	♦ J5 ♣ AQ96	3 ♠ ¹	Pass	4♠	AP
Contract: 4♠ W	¥ 1001	2 11Q70	1. Supe	er accep	tance a	ıfter NT
Board: 438 Dealer: N Vul: None	North: ♠ K63	South: ♠ QJ982	West	North		
North HCP: 13	★ A32★ 102	♥ 9 ♦ AKJ4	A.D.	1♣	1NT	2♠
South HCP: 11 Contract: 2♠ S	♦ KQJ76	◆ 1083	AP			
Board: 439 Dealer: S	North:	South:				
Vul: EW	♦ Q954 ♥ 83	♠ A86 ♥ AJ95	West	North	East	
North HCP: 5 South HCP: 13 Contract: 1N W	◆ QJ10832 ◆ 5	◆ K9 ◆ J1087	1NT	AP		1♣
Board: 440 Dealer: N	North:	South:				
Vul: Both	♠ 6 ♥ AK972	♦ Q7432 ♥ 85	West	North	East	South
North HCP: 16	◆ AJ732	♦ 105		1♥	1NT	AP
South HCP: 5 Contract: 1N E	♣ A9	♣ QJ73				

Board: 441 Dealer: S Vul: None HCP: 9	★ AK62♥ Q10952★ 10★ 432	West Bids 1NT if possible. Partner bids first.
Board: 442 Dealer: N Vul: NS HCP: 12	★ A87▼ KJ64◆ 653★ A107	East Bids 1NT if possible. You bid first.
Board: 443 Dealer: S Vul: Both HCP: 8	★762♥QJ75★108★KQ93	West Bids 1NT if possible. Partner bids first.
Board: 444 Dealer: N Vul: None HCP: 13	♣ J♥ A962♦ Q7♣ KQJ543	East Bids 1NT if possible. You bid first.
Board: 445 Dealer: S Vul: NS HCP: 7	♦ 8 ♥ A1085432 ♦ 7 ♣ QJ65	West Bids 1NT if possible. Partner bids first.

Board: 441 Dealer: S Vul: None North HCP: 9 South HCP: 13	North: ♠ AK62 ♥ Q10952 ♦ 10	South: ♠ Q104 ♥ J43 ♠ AQ953	1NT		Pass	1♦
Contract: 4♥ N	♣ 432	♣ A10	Pass	4♥	AP	
Board: 442 Dealer: N Vul: NS North HCP: 12 South HCP: 4 Contract: 1N E	North: ♠ A87 ♥ KJ64 ♦ 653 ♠ A107	South: ♠ Q9653 ♥ 85 ♦ Q1072 ♣ 94	West	North 1♣	East 1NT	
Board: 443 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2 S	North: ♠ 762 ♥ QJ75 • 108 ♣ KQ93	South: ♠ AQ1053 ♥ K932 ♦ 93 ♣ A8	West 1NT	North 2♣	East AP	South 1♠
Board: 444 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 2 S	North:	South: ♠ KQ94 ♥ Q8 ♠ A109654 ♣ 2	West AP	North 1♣	East 1NT	
Board: 445 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2 \(\text{N} \)	North: ♣ 8 ♥ A1085432 • 7 ♣ QJ65	South: ♠ A7654 ♥ K97 ♦ J83 ♣ A7	West 1NT	North 2♥	East AP	South 1♠

Board: 441 Dealer: S Vul: None HCP: 13	♣ Q104♥ J43◆ AQ953♣ A10	West Bids 1NT if possible. You bid first.
Board: 442 Dealer: N Vul: NS HCP: 4	◆ Q9653♥ 85◆ Q1072◆ 94	East Bids 1NT if possible. Partner bids first.
Board: 443 Dealer: S Vul: Both HCP: 13	AQ1053✓ K932✓ 93▲ A8	West Bids 1NT if possible. You bid first.
Board: 444 Dealer: N Vul: None HCP: 11	★ KQ94♥ Q8◆ A109654◆ 2	East Bids 1NT if possible. Partner bids first.
Board: 445 Dealer: S Vul: NS HCP: 12	▲ A7654♥ K97◆ J83▲ A7	West Bids 1NT if possible. You bid first.

Board: 441 Dealer: S Vul: None North HCP: 9 South HCP: 13	North: ♠ AK62 ♥ Q10952 ♦ 10	South: ♠ Q104 ♥ J43 ♠ AQ953	1NT		Pass	1♦
Contract: 4♥ N	♣ 432	♣ A10	Pass	4♥	AP	
Board: 442 Dealer: N Vul: NS North HCP: 12 South HCP: 4 Contract: 1N E	North: ♠ A87 ♥ KJ64 ♦ 653 ♠ A107	South: ♠ Q9653 ♥ 85 ♦ Q1072 ♣ 94	West	North 1♣	East 1NT	
Board: 443 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2 S	North: ♠ 762 ♥ QJ75 • 108 ♣ KQ93	South: ♠ AQ1053 ♥ K932 ♦ 93 ♣ A8	West 1NT	North 2♣	East AP	South 1♠
Board: 444 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 2 S	North:	South: ♠ KQ94 ♥ Q8 ♠ A109654 ♣ 2	West AP	North 1♣	East 1NT	
Board: 445 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2 \(\text{N} \)	North: ♣ 8 ♥ A1085432 • 7 ♣ QJ65	South: ♠ A7654 ♥ K97 ♦ J83 ♣ A7	West 1NT	North 2♥	East AP	South 1♠

Board: 446 Dealer: N Vul: EW HCP: 12	♣ QJ ♥ J3 ♦ AQ106542 ♣ Q2	East Bids 1NT if possible. You bid first.
Board: 447 Dealer: S Vul: None HCP: 6	◆ Q1073♥ 10732◆ —◆ A10875	West Bids 1NT if possible. Partner bids first.
Board: 448 Dealer: N Vul: NS HCP: 13		East Bids 1NT if possible. You bid first.
Board: 449 Dealer: S Vul: EW HCP: 8	♠ 9♥ Q862♦ QJ9875♠ K7	West Bids 1NT if possible. Partner bids first.
Board: 450 Dealer: N Vul: Both HCP: 12	▲ 1052✓ AKQ4◆ QJ1054♣ 2	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 446 Dealer: N Vul: EW North HCP: 12 South HCP: 7	North: ♠ QJ ♥ J3 ♠ AQ106542 ♣ Q2	South: ♠ K654 ♥ K10862 ←— ♣ J976	West Pass	North 1♦ 2♦		South Pass
Contract: 2 N Board: 447 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ Q1073 ♥ 10732 ←— ♠ A10875	South: ♠ A965 ♥ 865 ♠ KQ95 ♣ K2	West 1NT	North AP	East	South 1◆
Board: 448 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E	North:	South: ♠ Q7532 ♥ 32 ♦ J ♠ Q9532	West	North 1◆	East 1NT	
Board: 449 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2 N	North: ♠ 9 ♥ Q862 • QJ9875 ♣ K7	South: ♠ K10862 ♥ J10 ♠ K4 ♣ AJ42	West 1NT	North 2	East AP	South 1♣
Board: 450 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2 E	North: ♠ 1052 ♥ AKQ4 ♠ QJ1054 ♠ 2	South: ♠ K974 ♥ 65 ♦ 32 ♠ K9865	West 2◆	North 1♦ Pass		South Pass AP

Board: 446 Dealer: N Vul: EW HCP: 7	★ K654▼ K10862◆ —◆ J976	East Bids 1NT if possible. Partner bids first.
Board: 447 Dealer: S Vul: None HCP: 12	★ A965♥ 865♦ KQ95★ K2	West Bids 1NT if possible. You bid first.
Board: 448 Dealer: N Vul: NS HCP: 5	♣ Q7532♥ 32♦ J♣ Q9532	East Bids 1NT if possible. Partner bids first.
Board: 449 Dealer: S Vul: EW HCP: 12	★ K10862▼ J10◆ K4◆ AJ42	West Bids 1NT if possible. You bid first.
Board: 450 Dealer: N Vul: Both HCP: 6	★ K974♥ 65♦ 32★ K9865	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.

Board: 446 Dealer: N Vul: EW North HCP: 12 South HCP: 7	North: ♠ QJ ♥ J3 ♠ AQ106542 ♣ Q2	South: ♠ K654 ♥ K10862 ←— ♣ J976	West Pass	North 1♦ 2♦		South Pass
Contract: 2 N Board: 447 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North: ♠ Q1073 ♥ 10732 ←— ♠ A10875	South: ♠ A965 ♥ 865 ♠ KQ95 ♣ K2	West 1NT	North AP	East	South 1◆
Board: 448 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E	North:	South: ♠ Q7532 ♥ 32 ♦ J ♠ Q9532	West	North 1◆	East 1NT	
Board: 449 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2 N	North: ♠ 9 ♥ Q862 • QJ9875 ♣ K7	South: ♠ K10862 ♥ J10 ♠ K4 ♣ AJ42	West 1NT	North 2	East AP	South 1♣
Board: 450 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2 E	North: ♠ 1052 ♥ AKQ4 ♠ QJ1054 ♠ 2	South: ♠ K974 ♥ 65 ♦ 32 ♠ K9865	West 2◆	North 1♦ Pass		South Pass AP

Board: 451 Dealer: S Vul: NS HCP: 7	♣ Q1098♥ AJ85♦ 109♣ 532	West Bids 1NT if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 452 Dealer: N Vul: EW HCP: 12	♣ Q74♥ A1064♦ KQ42♣ J2	East Bids 1NT if possible. You bid first.
Board: 453 Dealer: S Vul: Both HCP: 10	AQ9862✓ 2KJ7582	West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 454 Dealer: N Vul: None HCP: 13	AQ862✓ 32✓ K942♠ A2	East Bids 1NT if possible. You bid first.
Board: 455 Dealer: S Vul: EW HCP: 10	AQJ86♥ Q9652J85	West Bids 1NT if possible. Partner bids first.

Board: 451 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 3 • W	North: ♠ Q1098 ♥ AJ85 ♦ 109 ♠ 532	South: ♠ A3 ♥ 10762 ♠ Q54 ♠ KQJ8	1NT 3◆²		3♣ ¹	1♣
Board: 452 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ Q74 ♥ A1064 ♠ KQ42 ♣ J2	South: ♠ 105 ♥ KQ973 ♦ 53 ♠ Q1054	West	North 1◆		
Board: 453 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 3 W	North: ♠ AQ9862 ♥ 2 ♠ KJ75 ♣ 82	South: ♠ 7 ♥ AQ986 ♠ AQ96 ♣ Q97	West 1NT 3♣	North 2♠ AP		South 1♥ Pass
Board: 454 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ AQ862 ♥ 32 ♠ K942 ♣ A2	South: ♣ — ♥ Q10864 • A1063 • 10976	West	North 1♠	East 1NT	
Board: 455 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 2 N	North: ♠ AQJ86 ♥ Q9 ♠ 652 ♣ J85	South: ♠ K3 ♥ A10742 ♠ KJ94 ♣ K9	West 1NT	North 2♠	East AP	South 1♥

Board: 451 Dealer: S Vul: NS HCP: 12	★ A3▼ 10762◆ Q54◆ KQJ8	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 452 Dealer: N Vul: EW HCP: 7	105KQ97353Q1054	East Bids 1NT if possible. Partner bids first.
Board: 453 Dealer: S Vul: Both HCP: 14	♣ 7♥ AQ986♦ AQ96♣ Q97	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 454 Dealer: N Vul: None HCP: 6	◆— ♥ Q10864 ◆ A1063 • 10976	East Bids 1NT if possible. Partner bids first.
Board: 455 Dealer: S Vul: EW HCP: 14	★ K3▼ A10742◆ KJ94◆ K9	West Bids 1NT if possible. You bid first.

Board: 451 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 3 • W	North: ♠ Q1098 ♥ AJ85 ♦ 109 ♠ 532	South: ♠ A3 ♥ 10762 ♠ Q54 ♠ KQJ8	1NT 3•²		3♣ ¹	1♣
Board: 452 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E	North: ♠ Q74 ♥ A1064 ♠ KQ42 ♣ J2	South: ♠ 105 ♥ KQ973 ♦ 53 ♠ Q1054	West	North 1◆		
Board: 453 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 3 W	North: ♠ AQ9862 ♥ 2 ♠ KJ75 ♣ 82	South: ♠ 7 ♥ AQ986 ♠ AQ96 ♣ Q97	West 1NT 3♣	North 2♠ AP		South 1♥ Pass
Board: 454 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ AQ862 ♥ 32 ♠ K942 ♣ A2	South: ♣ — ♥ Q10864 • A1063 • 10976	West	North 1♠	East 1NT	
Board: 455 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 2 N	North: ♠ AQJ86 ♥ Q9 ♠ 652 ♣ J85	South: ♠ K3 ♥ A10742 ♠ KJ94 ♣ K9	West 1NT	North 2♠	East AP	South 1♥

Board: 456 Dealer: N Vul: Both HCP: 12	♣96♥ K762◆ K42♣ AQ109	East Bids 1NT if possible. You bid first.
Board: 457 Dealer: S Vul: None HCP: 8	★ KQ108642♥ QJ◆ 763◆ 5	West Bids 1NT if possible. East Doubles 4♠ if possible. Partner bids first.
Board: 458 Dealer: N Vul: NS HCP: 12	105354AK98KQ75	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 459 Dealer: S Vul: Both HCP: 6	♣ Q104♥ 862◆ Q983♣ Q86	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.
Board: 460 Dealer: N Vul: None HCP: 12	★ K102♥ 942◆ KQJ◆ K965	East Bids 1NT if possible. You bid first.

Board: 456 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♠ S	North:	South: ♠ KQ108543 ♥ AJ854 ♦ 10 ♣ —	West AP	North 1♣	East 1NT	
Board: 457 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4•X N	North: ♠ KQ108642 ♥ QJ ♦ 763 ♣ 5	South: ◆ — ▼ A9842 ◆ KJ105 ◆ KJ42	West 1NT	North 4♠	East X	South 1♥ AP
Board: 458 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 3♠ W	North: ♠ 1053 ♥ 54 ♠ AK98 ♠ KQ75	South: ◆ 974 ▼ KQ9762 ◆ 542 ◆ 8	2♣¹ 2♠ 3♠ 1. Stay	North 1 Pass Pass Pass AP man raise or	1NT 2♦ 3• ²	Pass Pass Pass
Board: 459 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 2 E	North: ♠ Q104 ♥ 862 ♠ Q983 ♠ Q86	South: ♠ 3 ♥ QJ943 ♠ AKJ ♠ J1053	West 1NT	North 2♥	East 2♠	South 1 V AP
Board: 460 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S	North: ♠ K102 ♥ 942 ♠ KQJ ♣ K965	South: ♣ J753 ♥ KQJ1065 ♣ 3 ♣ Q10	West AP	North 1♣	East 1NT	

Board: 456 Dealer: N Vul: Both HCP: 10	★ KQ108543 ▼ AJ854 ◆ 10 ♣ —	East Bids 1NT if possible. Partner bids first.
Board: 457 Dealer: S Vul: None HCP: 12	♣—★ A9842◆ KJ105◆ KJ42	West Bids 1NT if possible. East Doubles 4♠ if possible. You bid first.
Board: 458 Dealer: N Vul: NS HCP: 5	◆ 974♥ KQ9762◆ 542◆ 8	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 459 Dealer: S Vul: Both HCP: 12	♣ 3 ♥ QJ943 ♦ AKJ ♣ J1053	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 460 Dealer: N Vul: None HCP: 9	♣ J753♥ KQJ1065◆ 3♣ Q10	East Bids 1NT if possible. Partner bids first.

Board: 456 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2♠ S	North:	South: ♠ KQ108543 ♥ AJ854 ♦ 10 ♣ —	West AP	North 1♣	East 1NT	
Board: 457 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4•X N	North: ♠ KQ108642 ♥ QJ ♦ 763 ♣ 5	South: ◆ — ▼ A9842 ◆ KJ105 ◆ KJ42	West 1NT	North 4♠	East X	South 1♥ AP
Board: 458 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 3♠ W	North: ♠ 1053 ♥ 54 ♠ AK98 ♠ KQ75	South: ◆ 974 ▼ KQ9762 ◆ 542 ◆ 8	2♣¹ 2♠ 3♠ 1. Stay	North 1 Pass Pass Pass AP man raise or	1NT 2♦ 3• ²	Pass Pass Pass
Board: 459 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 2 E	North: ♠ Q104 ♥ 862 ♠ Q983 ♠ Q86	South: ♠ 3 ♥ QJ943 ♠ AKJ ♠ J1053	West 1NT	North 2♥	East 2♠	South 1 V AP
Board: 460 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S	North: ♠ K102 ♥ 942 ♠ KQJ ♣ K965	South: ♣ J753 ♥ KQJ1065 ♣ 3 ♣ Q10	West AP	North 1♣	East 1NT	

Board: 461 Dealer: S Vul: NS HCP: 8	♠ Q6 ♥ 9 ♦ K10874 ♣ QJ975	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 462 Dealer: N Vul: EW HCP: 13	♣ Q ♥ AJ87 ♦ K872 ♣ K1086	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 463 Dealer: S Vul: None HCP: 6	♣ Q753♥ QJ8732◆ J3♣ 3	West Bids 1NT if possible. Partner bids first.
Board: 464 Dealer: N Vul: NS HCP: 12	♣— ▼ AQJ8 ◆ K532 ♣ Q9842	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 465 Dealer: S Vul: EW HCP: 8	♣ QJ82♥ K532◆ 75♣ Q105	West Bids 1NT if possible. Partner bids first.

Board: 461 Dealer: S Vul: NS	North: ♠ Q6	South: ♠ KJ1074		North		1♠
North HCP: 8	♥ 9 ♦ K10874	♥ AQ5 ♦ Q65	1NT 3 ▼ ¹	Pass AP	2♦	Pass
South HCP: 12	◆ QJ975	♦ 43		er accep	tonca c	for NT
Contract: 3♥ W			1. Supc	л ассер	tarice c	inci in i
Board: 462	North:	South:	West	North	East	South
Dealer: N	♠ Q	★ K872		1♦	1NT	Pass
Vul: EW North HCP: 13	♥ AJ87	♥ Q943	2♥	Pass	2♠	Pass
South HCP: 8	♦ K872	♦ QJ6	Pass	X	Pass	3♥
Contract: 3♥ S	♣ K1086	♣ 95	AP			
Board: 463 Dealer: S	North:	South:	West	North	Fact	South
Vul: None	♠ Q753 ♥ QJ8732	♠ AJ6 ♥ 64	WCSt	rvorur	Lasi	30uui 1 ♦
North HCP: 6	• J3	10542	1NT	AP		1 •
South HCP: 13 Contract: 1N W	♣ 3	♣ AKJ10	11,1			
Board: 464	North:	South:	West	North	East	South
Dealer: N	↑\Olui.	♦ KJ87		1♣	1NT	Pass
Vul: NS	♥ AQJ8	♥ K973	4 ♥ ¹	Pass	4♠	X
North HCP: 12 South HCP: 8	♦ K532	♦ 1094	AP			
Contract: 4♠X E	♣ Q9842	♣ J5	1. Texa	ıs		
Board: 465	NI d	G 4				
Dealer: S	North: ♠ QJ82	South: ♠ 63	West	North	East	South
Vul: EW	♥ K532	♥ A10				1♦
North HCP: 8	↑ 18332↑ 75	◆ KQJ1094	1NT	Pass	Pass	2♦
South HCP: 14 Contract: 2♦ S	♣ Q105	♣ KJ4	AP			

Board: 461 Dealer: S Vul: NS HCP: 12	★ KJ1074★ AQ5◆ Q65★ 43	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. You bid first.
Board: 462 Dealer: N Vul: EW HCP: 8	★ K872♥ Q943◆ QJ6◆ 95	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 463 Dealer: S Vul: None HCP: 13	▲ AJ6♥ 64♦ 10542♠ AKJ10	West Bids 1NT if possible. You bid first.
Board: 464 Dealer: N Vul: NS HCP: 8	★ KJ87▼ K973◆ 1094◆ J5	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 465 Dealer: S Vul: EW HCP: 14	♠ 63♥ A10♦ KQJ1094♠ KJ4	West Bids 1NT if possible. You bid first.

Board: 461 Dealer: S Vul: NS	North: ♠ Q6	South: ♠ KJ1074		North		1♠
North HCP: 8	♥ 9 ♦ K10874	♥ AQ5 ♦ Q65	1NT 3 ▼ ¹	Pass AP	2♦	Pass
South HCP: 12	◆ QJ975	♦ 43		er accep	tonca c	for NT
Contract: 3♥ W			1. Supc	л ассер	tarice c	inci in i
Board: 462	North:	South:	West	North	East	South
Dealer: N	♠ Q	★ K872		1♦	1NT	Pass
Vul: EW North HCP: 13	♥ AJ87	♥ Q943	2♥	Pass	2♠	Pass
South HCP: 8	♦ K872	♦ QJ6	Pass	X	Pass	3♥
Contract: 3♥ S	♣ K1086	♣ 95	AP			
Board: 463 Dealer: S	North:	South:	West	North	Fact	South
Vul: None	♠ Q753 ♥ QJ8732	♠ AJ6 ♥ 64	WCSt	rvorur	Lasi	30uui 1 ♦
North HCP: 6	• J3	10542	1NT	AP		1 •
South HCP: 13 Contract: 1N W	♣ 3	♣ AKJ10	11,1			
Board: 464	North:	South:	West	North	East	South
Dealer: N	↑\Olui.	♦ KJ87		1♣	1NT	Pass
Vul: NS	♥ AQJ8	♥ K973	4 ♥ ¹	Pass	4♠	X
North HCP: 12 South HCP: 8	♦ K532	♦ 1094	AP			
Contract: 4♠X E	♣ Q9842	♣ J5	1. Texa	ıs		
Board: 465	NI d	G 4				
Dealer: S	North: ♠ QJ82	South: ♠ 63	West	North	East	South
Vul: EW	♥ K532	♥ A10				1♦
North HCP: 8	↑ 18332↑ 75	◆ KQJ1094	1NT	Pass	Pass	2♦
South HCP: 14 Contract: 2♦ S	♣ Q105	♣ KJ4	AP			

Board: 466 Dealer: N Vul: Both HCP: 14	◆ QJ82◆ AKJ4◆ 104◆ QJ3	East Bids 1NT if possible. You bid first.
Board: 467 Dealer: S Vul: NS HCP: 6	◆ Q862♥ J9◆ 62◆ K10843	West Bids 1NT if possible. Partner bids first.
Board: 468 Dealer: N Vul: EW HCP: 13		East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 469 Dealer: S Vul: Both HCP: 10	AQ8432✓—Q6432Q2	West Bids 1NT if possible. Partner bids first.
Board: 470 Dealer: N Vul: None HCP: 12	 ♣ J873 ♥ A1092 ♦ KJ ♣ K95	East Bids 1NT if possible. You bid first.

Board: 466 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 3 N	North: ♠ QJ82 ♥ AKJ4 ♦ 104 ♣ QJ3	South: ♠ K ♥ 7 • QJ8632 ♣ K10852	West North East South 1♣ 1NT 3♣ AP
Board: 467 Dealer: S Vul: NS North HCP: 6 South HCP: 17 Contract: 1N W	North: ♠ Q862 ♥ J9 ♠ 62 ♣ K10843	South: ♠ AK54 ♥ AQ1054 ♠ QJ5 ♠ J	West North East South 1♥ 1NT AP
Board: 468 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 3 E	North: ♣ J62 ♥ AK ♣ A986 ♣ J943	South: ♠ Q874 ♥ Q10542 ♦ Q1073 ♣ —	West North East South 1 → 1NT Pass 2 ♣ 1 Pass 3 ♣ 2 AP 1. 1N-2S transfer to clubs 2. automat
Board: 469 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 24 N	North: ♠ AQ8432 ♥ — ♠ Q6432 ♠ Q2	South: ♠ 9 ▼ AQ953 ◆ KJ10 ♠ KJ95	West North East South 1♥ 1NT 2♠ AP
Board: 470 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ S	North: ◆ J873 ▼ A1092 ◆ K.J ◆ K95	South: ♠ KQ10952 ♥ K ♦ 97 ♣ QJ72	West North East South 1♣ 1NT 2♠ Pass 3♠ Pass 4♠ AP

Board: 466 Dealer: N Vul: Both HCP: 9	♠ K ♥ 7 ♦ QJ8632 ♣ K10852	East Bids 1NT if possible. Partner bids first.
Board: 467 Dealer: S Vul: NS HCP: 17	♠ AK54♥ AQ1054♠ QJ5♠ J	West Bids 1NT if possible. You bid first.
Board: 468 Dealer: N Vul: EW HCP: 6	◆ Q874♥ Q10542◆ Q1073◆ —	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 469 Dealer: S Vul: Both HCP: 14	◆ 9▼ AQ953◆ KJ10◆ KJ95	West Bids 1NT if possible. You bid first.
Board: 470 Dealer: N Vul: None HCP: 11	★KQ10952▼ K◆ 97◆ QJ72	East Bids 1NT if possible. Partner bids first.

Board: 466 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 3 N	North: ♠ QJ82 ♥ AKJ4 ♦ 104 ♣ QJ3	South: ♠ K ♥ 7 • QJ8632 ♣ K10852	West North East South 1♣ 1NT 3♣ AP
Board: 467 Dealer: S Vul: NS North HCP: 6 South HCP: 17 Contract: 1N W	North: ♠ Q862 ♥ J9 ♠ 62 ♣ K10843	South: ♠ AK54 ♥ AQ1054 ♠ QJ5 ♠ J	West North East South 1♥ 1NT AP
Board: 468 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 3 E	North: ♣ J62 ♥ AK ♣ A986 ♣ J943	South: ♠ Q874 ♥ Q10542 ♦ Q1073 ♣ —	West North East South 1 → 1NT Pass 2 ♣ 1 Pass 3 ♣ 2 AP 1. 1N-2S transfer to clubs 2. automat
Board: 469 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 24 N	North: ♠ AQ8432 ♥ — ♠ Q6432 ♠ Q2	South: ♠ 9 ▼ AQ953 ◆ KJ10 ♠ KJ95	West North East South 1♥ 1NT 2♠ AP
Board: 470 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4♠ S	North: ◆ J873 ▼ A1092 ◆ K.J ◆ K95	South: ♠ KQ10952 ♥ K ♦ 97 ♣ QJ72	West North East South 1♣ 1NT 2♠ Pass 3♠ Pass 4♠ AP

Board: 471 Dealer: S	♠ 2 ♥ KQ108764	West Bids 1NT if possible. East Doubles 4♥ if possible.
Vul: EW HCP: 8	◆ 54 ◆ K92	Partner bids first.
Board: 472 Dealer: N Vul: Both HCP: 13	AQ9762AQ2J1092	East Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 473 Dealer: S Vul: None HCP: 8	♠ AK97542♥ 9♦ J8♠ 852	West Bids 1NT if possible. Partner bids first.
Board: 474 Dealer: N Vul: NS HCP: 13	▲ A6♥ Q10873◆ KQ8▲ Q54	East Bids 1NT if possible. You bid first.
Board: 475 Dealer: S Vul: Both HCP: 7	♦ 92♥ Q9732♦ 103♣ AJ72	West Bids 1NT if possible. West Bids 3♦ if possible. Partner bids first.

Board: 471 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 4 VX N	North: ♠ 2 ♥ KQ108764 ♠ 54 ♠ K92	South: ♠ AKQ9 ♥ J9 ♦ 1093 ♣ QJ107	West 1NT	North 4♥	East X	South 1♣ AP
Board: 472 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3♠ N	North: ♠ AQ9762 ♥ AQ2 ♦ J10 ♣ 92	South:	West Pass Pass	North 1♣ Pass 3♣	East 1NT 2• AP	
Board: 473 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4♠ N	North: ♠ AK97542 ♥ 9 ♦ J8 ♣ 852	South: ♠ 103 ♥ K1042 ♠ K1063 ♠ AQ7	West 1NT	North 4♣	East AP	South 1♦
Board: 474 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ A6 ♥ Q10873 ♠ KQ8 ♠ Q54	South: ♠ KQ1032 ♥ J ♦ 1043 ♣ 10862	West	North 1♥	East 1NT	
Board: 475 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 3♠ S	North:	South: ♠ AQ10864 ♥ A10 ♠ Q542 ♠ 9	West 1NT 3◆	North Pass 3♠	East Pass AP	1♠

Board: 471 Dealer: S Vul: EW HCP: 13	★ AKQ9▼ J9◆ 1093◆ QJ107	West Bids 1NT if possible. East Doubles 4♥ if possible. You bid first.
Board: 472 Dealer: N Vul: Both HCP: 11	♦ 5 ♥ K653 ♦ Q32 ♣ KQJ106	East Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 473 Dealer: S Vul: None HCP: 12	★ 103▼ K1042◆ K1063◆ AQ7	West Bids 1NT if possible. You bid first.
Board: 474 Dealer: N Vul: NS HCP: 6	★ KQ1032 ♥ J ♦ 1043 ♣ 10862	East Bids 1NT if possible. Partner bids first.
Board: 475 Dealer: S Vul: Both HCP: 12	AQ10864✓ A10Q542♠ 9	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.

Board: 471 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 4 VX N	North: ♠ 2 ♥ KQ108764 ♠ 54 ♣ K92	South: ♠ AKQ9 ♥ J9 ♦ 1093 ♣ QJ107	West 1NT	North 4♥	East X	South 1♣ AP
Board: 472 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3♠ N	North: ♠ AQ9762 ♥ AQ2 ♦ J10 ♣ 92	South:	West Pass Pass	North 1♣ Pass 3♣	East 1NT 2• AP	
Board: 473 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4♠ N	North: ♠ AK97542 ♥ 9 ♦ J8 ♣ 852	South: ♠ 103 ♥ K1042 ♠ K1063 ♠ AQ7	West 1NT	North 4♣	East AP	South 1♦
Board: 474 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North: ♠ A6 ♥ Q10873 ♠ KQ8 ♠ Q54	South: ♠ KQ1032 ♥ J ♦ 1043 ♣ 10862	West	North 1♥	East 1NT	
Board: 475 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 3♠ S	North:	South: ♠ AQ10864 ♥ A10 ♠ Q542 ♠ 9	West 1NT 3◆	North Pass 3♠	East Pass AP	1♠

Board: 476 Dealer: N Vul: None HCP: 12	★ K92★ AQ4★ K94★ 9764	East Bids 1NT if possible. You bid first.
Board: 477 Dealer: S Vul: NS HCP: 6	★ K1096♥ 4◆ 852◆ K9762	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 478 Dealer: N Vul: EW HCP: 12	♣ Q53♥ AQ9764♦ Q3♠ Q4	East Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 479 Dealer: S Vul: None HCP: 8	★ A965▼ K10974◆ J2◆ 106	West Bids 1NT if possible. Partner bids first.
Board: 480 Dealer: N Vul: NS HCP: 14	J5✓ AQ842✓ AQ65✓ J4	East Bids 1NT if possible. You bid first.

Board: 476 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2♣ N	North: ♠ K92 ✔ AQ4 ♠ K94 ♣ 9764	South: ▲ J10 ♥ J73 ♦ Q1076 ♣ KQJ8	West AP	North 1♣	East 1NT	
Board: 477 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 24 W	North: ♠ K1096 ♥ 4 ♠ 852 ♠ K9762	South: ♠ Q4 ♥ AQ982 ♠ A73 ♣ J85	West 1NT 2♠	North Pass AP	East 2♥	South 1♥ Pass
Board: 478 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3 S	North: ♠ Q53 ♥ AQ9764 ♠ Q3 ♠ Q4	South: ◆ A874 ▼ 10 ◆ 109 ◆ AJ7652	West Pass Pass	North 1♥ Pass 3♣	East 1NT 2• AP	South 2♣ Pass
Board: 479 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ A965 ♥ K10974 ♦ J2 ♠ 106	South: ♠ K7 ♥ 632 • Q94 ♣ AQJ84	West 1NT	North AP	East	South 1♣
Board: 480 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 4♥ N	North:	South: ♠ K742 ♥ J106 ♦ 4 ♣ AQ962	West Pass Pass	North 1♥ 2♦ 4♥	East 1NT Pass AP	X

Board: 476 Dealer: N Vul: None HCP: 10		East Bids 1NT if possible. Partner bids first.
Board: 477 Dealer: S Vul: NS HCP: 13	♠ Q4♥ AQ982♠ A73♠ J85	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 478 Dealer: N Vul: EW HCP: 9	★ A874▼ 10◆ 109◆ AJ7652	East Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 479 Dealer: S Vul: None HCP: 12	★ K7♥ 632◆ Q94◆ AQJ84	West Bids 1NT if possible. You bid first.
Board: 480 Dealer: N Vul: NS HCP: 10	★ K742▼ J106◆ 4♣ AQ962	East Bids 1NT if possible. Partner bids first.

Board: 476 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2♣ N	North: ♠ K92 ✔ AQ4 ♠ K94 ♣ 9764	South: ▲ J10 ♥ J73 ♦ Q1076 ♣ KQJ8	West AP	North 1♣	East 1NT	
Board: 477 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 24 W	North: ♠ K1096 ♥ 4 ♠ 852 ♠ K9762	South: ♠ Q4 ♥ AQ982 ♠ A73 ♣ J85	West 1NT 2♠	North Pass AP	East 2♥	South 1♥ Pass
Board: 478 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 3 S	North: ♠ Q53 ♥ AQ9764 ♠ Q3 ♠ Q4	South: ◆ A874 ▼ 10 ◆ 109 ◆ AJ7652	West Pass Pass	North 1♥ Pass 3♣	East 1NT 2• AP	South 2♣ Pass
Board: 479 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ A965 ♥ K10974 ♦ J2 ♠ 106	South: ♠ K7 ♥ 632 • Q94 ♣ AQJ84	West 1NT	North AP	East	South 1♣
Board: 480 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 4♥ N	North:	South: ♠ K742 ♥ J106 ♦ 4 ♣ AQ962	West Pass Pass	North 1♥ 2♦ 4♥	East 1NT Pass AP	X

Board: 481 Dealer: S Vul: EW HCP: 8	★ K8753★ 52★ AJ942♣ 5	West Bids 1NT if possible. Partner bids first.
Board: 482 Dealer: N Vul: Both HCP: 15	♣— ♥ KQ863 ♦ AJ1098 ♣ KQ9	East Bids 1NT if possible. You bid first.
Board: 483 Dealer: S Vul: NS HCP: 9	◆ 9♥ Q873◆ 52◆ AK9843	West Bids 1NT if possible. Partner bids first.
Board: 484 Dealer: N Vul: EW HCP: 13	♦ 95♥ Q85♦ AJ543♠ AQ4	East Bids 1NT if possible. You bid first.
Board: 485 Dealer: S Vul: Both HCP: 7	AJ98♥ Q632♦ 97♣ 1075	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.

Board: 481 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 1N W	North: ♠ K8753 ♥ 52 ♠ AJ942 ♣ 5	South: ♠ — ▼ AJ83 • KQ108 • KQJ62	West 1NT	North AP	East	South 1♣
Board: 482 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3♠ S	North: ♠— ▼ KQ863 ◆ AJ1098 ♣ KQ9	South: ♠ KQ10975 ♥ 105 • Q32 ♣ 72	West Pass AP	North 1♥ 3◆	East 1NT Pass	2♠
Board: 483 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 N	North:	South: ♠ AQ87 ♥ J109 • QJ96 ♠ Q10	West 1NT	North 2♣	East AP	South 1♦
Board: 484 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 2 S	North:	South: ♠ Q107432 ♥ KJ74 ♠ Q ♠ 106	West AP	North 1◆	East 1NT	
Board: 485 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3♣ S	North: ♠ AJ98 ♥ Q632 ♦ 97 ♣ 1075	South: ♠ 752 ✔ A ♠ AK542 ♣ K642		North Pass Pass	East 2 Pass	1 ♦ X

Board: 481 Dealer: S Vul: EW HCP: 16	♣— ♥ AJ83 ♦ KQ108 ♣ KQJ62	West Bids 1NT if possible. You bid first.
Board: 482 Dealer: N Vul: Both HCP: 7	★KQ10975▼ 105◆ Q32◆ 72	East Bids 1NT if possible. Partner bids first.
Board: 483 Dealer: S Vul: NS HCP: 12	AQ87✓ J109✓ QJ96✓ Q10	West Bids 1NT if possible. You bid first.
Board: 484 Dealer: N Vul: EW HCP: 8	♣ Q107432♥ KJ74◆ Q♣ 106	East Bids 1NT if possible. Partner bids first.
Board: 485 Dealer: S Vul: Both HCP: 14	♣ 752♥ A♦ AK542♣ K642	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.

Board: 481 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 1N W	North: ♠ K8753 ♥ 52 ♠ AJ942 ♣ 5	South: ♠ — ▼ AJ83 • KQ108 • KQJ62	West 1NT	North AP	East	South 1♣
Board: 482 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3♠ S	North: ♠— ▼ KQ863 ◆ AJ1098 ♣ KQ9	South: ♠ KQ10975 ♥ 105 • Q32 ♣ 72	West Pass AP	North 1♥ 3◆	East 1NT Pass	2♠
Board: 483 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 N	North:	South: ♠ AQ87 ♥ J109 • QJ96 ♠ Q10	West 1NT	North 2♣	East AP	South 1♦
Board: 484 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 2 S	North:	South: ♠ Q107432 ♥ KJ74 ♠ Q ♠ 106	West AP	North 1◆	East 1NT	
Board: 485 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3♣ S	North: ♠ AJ98 ♥ Q632 ♦ 97 ♣ 1075	South: ♠ 752 ✔ A ♠ AK542 ♣ K642		North Pass Pass	East 2 Pass	1 ♦ X

Board: 486 Dealer: N Vul: None HCP: 12	♣ Q4 ♥ AQJ873 ♦ 1083 ♣ K8	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 487 Dealer: S Vul: EW HCP: 9	♦ QJ6 ♥ KQ1083 ♦ J97 ♣ 42	West Bids 1NT if possible. Partner bids first.
Board: 488 Dealer: N Vul: Both HCP: 14	AQ7▼ 103◆ A86543♣ A7	East Bids 1NT if possible. You bid first.
Board: 489 Dealer: S Vul: None HCP: 9	♣ 4♥ AJ532◆ J98♣ K1096	West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 490 Dealer: N Vul: NS HCP: 12	♣ J107♥ K64◆ A8♣ KJ954	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♠ if possible. You bid first.

Board: 486 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3 \(\bar{V} \) N	North: ♠ Q4 ♥ AQJ873 ♠ 1083 ♠ K8	South:	West X AP	North 1♥ Pass	East 1NT 2♠	South 2♥ 3♥
Board: 487 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 2♠ S	North: ♠ QJ6 ♥ KQ1083 ♦ J97 ♠ 42	South: ◆ A9873 ▼ A652 ◆ — ◆ AQ109	West 1NT	North 2♣	East AP	South 1♠
Board: 488 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 2 \(\) N	North: ♠ AQ7 ♥ 103 ♠ A86543 ♣ A7	South:	West Pass	North 1		South Pass
Board: 489 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3•X W	North:	South: ♠ AQ873 ♥ Q108 • Q64 ♠ Q3	West 1NT 3♣	North 2♥ X	East Pass AP	1♠
Board: 490 Dealer: N Vul: NS North HCP: 12 South HCP: 3 Contract: 3 • E	North: ♣ J107 ♥ K64 ♠ A8 ♣ KJ954	South: ◆ 98432 ▼ Q53 ◆ J10 ◆ 1076	3 ♣ ¹		1NT 3♦ ²	Pass

Board: 486 Dealer: N Vul: None HCP: 7	10981054Q96AJ107	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 487 Dealer: S Vul: EW HCP: 14	★ A9873★ A652★ —★ AQ109	West Bids 1NT if possible. You bid first.
Board: 488 Dealer: N Vul: Both HCP: 5	★32♥QJ8764★10★Q832	East Bids 1NT if possible. Partner bids first.
Board: 489 Dealer: S Vul: None HCP: 12	AQ873Q108Q64Q3	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 490 Dealer: N Vul: NS HCP: 3	◆ 98432♥ Q53◆ J10◆ 1076	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.

Board: 486 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3 \(\bar{V} \) N	North: ♠ Q4 ♥ AQJ873 ♠ 1083 ♠ K8	South:	West X AP	North 1♥ Pass	East 1NT 2♠	South 2♥ 3♥
Board: 487 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 2♠ S	North: ♠ QJ6 ♥ KQ1083 ♦ J97 ♠ 42	South: ◆ A9873 ▼ A652 ◆ — ◆ AQ109	West 1NT	North 2♣	East AP	South 1♠
Board: 488 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 2 \(\) N	North: ♠ AQ7 ♥ 103 ♠ A86543 ♣ A7	South:	West Pass	North 1		South Pass
Board: 489 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3•X W	North:	South: ♠ AQ873 ♥ Q108 • Q64 ♠ Q3	West 1NT 3♣	North 2♥ X	East Pass AP	1♠
Board: 490 Dealer: N Vul: NS North HCP: 12 South HCP: 3 Contract: 3 • E	North: ♣ J107 ▼ K64 ♠ A8 ♣ KJ954	South: ◆ 98432 ▼ Q53 ◆ J10 ◆ 1076	3 ♣ ¹		1NT 3♦ ²	Pass

Board: 491 Dealer: S Vul: Both HCP: 8	★ K876▼ K732◆ J7◆ J98	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 492 Dealer: N Vul: None HCP: 13	♠ 10♥ KQJ42♠ Q953♠ AJ10	East Bids 1NT if possible. You bid first.
Board: 493 Dealer: S Vul: NS HCP: 6	◆3 ▼ A752 ◆ Q8542 ◆ 874	West Bids 1NT if possible. Partner bids first.
Board: 494 Dealer: N Vul: EW HCP: 14	AQJ1076✓ A81065✓ K6	East Bids 1NT if possible. West Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 495 Dealer: S Vul: None HCP: 7	★KQ95♥ 62◆ 85◆ Q10974	West Bids 1NT if possible. Partner bids first.

Board: 491 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 3 • W	North: ♠ K876 ♥ K732 ♦ J7 ♣ J98	South: ♠ A94 ♥ 1064 ♠ KQ8 ♣ K653	1NT 3• ²		3 ♣¹	South 1♣ Pass diamonds
Board: 492 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2♠ S	North: ♠ 10 ♥ KQJ42 ♠ Q953 ♠ AJ10	South: ♠ AQ976 ♥ 8 ♠ A862 ♠ Q84	West AP	North 1♥	East 1NT	
Board: 493 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 1N W	North:	South: ♠ KQJ105 ♥ QJ3 ♦ J9 ♣ A63	West 1NT	North AP	East	South 1♠
Board: 494 Dealer: N Vul: EW North HCP: 14 South HCP: 3 Contract: 3♠ N	North: ♠ AQJ1076 ♥ A8 ♦ 1065 ♣ K6	South: ♠ 94 ♥ J932 ♦ 73 ♠ Q10874	West 2♦ 3♦ AP	North 1♣ 2♠ Pass	1NT	Pass Pass
Board: 495 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ KQ95 ♥ 62 ♦ 85 ♣ Q10974	South: ♠ 1074 ♥ KQJ74 ♠ K4 ♣ AJ5	West 1NT	North AP	East	South 1♥

Board: 491 Dealer: S Vul: Both HCP: 12	★ A94▼ 1064◆ KQ8◆ K653	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 492 Dealer: N Vul: None HCP: 12	AQ976♥ 8A862Q84	East Bids 1NT if possible. Partner bids first.
Board: 493 Dealer: S Vul: NS HCP: 14	★ KQJ105♥ QJ3◆ J9◆ A63	West Bids 1NT if possible. You bid first.
Board: 494 Dealer: N Vul: EW HCP: 3	◆ 94♥ J932◆ 73◆ Q10874	East Bids 1NT if possible. West Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 495 Dealer: S Vul: None HCP: 14	★ 1074▼ KQJ74◆ K4★ AJ5	West Bids 1NT if possible. You bid first.

Board: 491 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 3 • W	North: ♠ K876 ♥ K732 ♦ J7 ♣ J98	South: ♠ A94 ♥ 1064 ♠ KQ8 ♣ K653	1NT 3• ²		3 ♣¹	South 1♣ Pass diamonds
Board: 492 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2♠ S	North: ♠ 10 ♥ KQJ42 ♠ Q953 ♠ AJ10	South: ♠ AQ976 ♥ 8 ♠ A862 ♠ Q84	West AP	North 1♥	East 1NT	
Board: 493 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 1N W	North:	South: ♠ KQJ105 ♥ QJ3 ♦ J9 ♣ A63	West 1NT	North AP	East	South 1♠
Board: 494 Dealer: N Vul: EW North HCP: 14 South HCP: 3 Contract: 3♠ N	North: ♠ AQJ1076 ♥ A8 ♦ 1065 ♣ K6	South: ♠ 94 ♥ J932 ♦ 73 ♠ Q10874	West 2♦ 3♦ AP	North 1♣ 2♠ Pass	1NT	Pass Pass
Board: 495 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 1N W	North: ♠ KQ95 ♥ 62 ♦ 85 ♣ Q10974	South: ♠ 1074 ♥ KQJ74 ♠ K4 ♣ AJ5	West 1NT	North AP	East	South 1♥

Board: 496 Dealer: N Vul: NS HCP: 13	★ KQ10943♥ Q7◆ Q10◆ A92	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 497 Dealer: S Vul: EW HCP: 8	105✓ QJ974A872J2	West Bids 1NT if possible. Partner bids first.
Board: 498 Dealer: N Vul: Both HCP: 12	104KQ943KQ97Q10	East Bids 1NT if possible. You bid first.

Board: 496 Dealer: N Vul: NS North HCP: 13	North: ♠ KQ10943 ♥ Q7 ♦ Q10	South: ★ — ▼ A9843 ◆ 965		North 1♠	1NT	Pass
South HCP: 7 Contract: 3♦ E	♣ A92	◆ K8764	Pass	2♠	3♦	AP
Board: 497 Dealer: S Vul: EW North HCP: 8	North: ▲ 105 ♥ QJ974	South: ♠ A642 ♥ A63	West	North	East	South 1♣
South HCP: 12 Contract: 1N W	◆ A872 ◆ J2	• Q6 • Q854	1NT	AP		
Board: 498 Dealer: N Vul: Both North HCP: 12	North: ▲ 104 ♥ KQ943	South: ▲ J876 ♥ 2	West	North	East 1NT	
South HCP: 5 Contract: 1N E	◆ KQ97 ◆ Q10	→ J643→ K875		1 4	1111	711

Board: 496	_	East Bids 1NT if possible.
Dealer: N	♥ A9843	East Bids 3♦ if possible.
Vul: NS	♦ 965	
HCP: 7	♣ K8764	Partner bids first.
Board: 497	♦ A642	West Bids 1NT if possible.
Dealer: S	♥ A63	west blus 11v1 ii possible.
Vul: EW	♦ Q6	You bid first.
HCP: 12	♣ Q854	Tod old mot.
Board: 498	♦ J876	East Bids 1NT if possible.
Dealer: N	♥ 2	Lust Blus 1111 if possible.
Vul: Both	♦ J643	Partner bids first.
HCP: 5	♣ K875	1 41 11141 5145 11151

Board: 496 Dealer: N Vul: NS North HCP: 13	North: ♠ KQ10943 ♥ Q7 ♦ Q10	South: ★ — ▼ A9843 ◆ 965		North 1♠	1NT	Pass
South HCP: 7 Contract: 3♦ E	♣ A92	◆ K8764	Pass	2♠	3♦	AP
Board: 497 Dealer: S Vul: EW North HCP: 8	North: ▲ 105 ♥ QJ974	South: ♠ A642 ♥ A63	West	North	East	South 1♣
South HCP: 12 Contract: 1N W	◆ A872 ◆ J2	• Q6 • Q854	1NT	AP		
Board: 498 Dealer: N Vul: Both North HCP: 12	North: ▲ 104 ♥ KQ943	South: ▲ J876 ♥ 2	West	North	East 1NT	
South HCP: 5 Contract: 1N E	◆ KQ97 ◆ Q10	→ J643→ K875		1 4	1111	711