Board: 1 Dealer: S Vul: None HCP: 6	<ul><li>♠ 1072</li><li>♥ —</li><li>♦ QJ10842</li><li>♠ QJ32</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 13	<ul><li>★ K82</li><li>♥ Q742</li><li>◆ QJ</li><li>◆ AJ107</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 3 Dealer: S Vul: EW HCP: 6	<ul><li>♠ Q8</li><li>♥ Q64</li><li>♦ 9873</li><li>♠ Q1092</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 13	<ul><li>★ A1093</li><li>♥ 985</li><li>♦ KQ84</li><li>★ A6</li></ul>	East Bids 1NT if possible. You bid first.
Board: 5 Dealer: S Vul: NS HCP: 9	<ul><li>♠ 10</li><li>♥ 432</li><li>♠ K2</li><li>♠ KQJ7632</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 6 South HCP: 14 Contract: 2♠ S	North:  ♠ 1072  ♥ —  • QJ10842  ♣ QJ32	South:  ♠ AQ983  ♥ A98  ♠ 75  ♠ A105	West 1NT	North 2♠	East AP	South 1♣
Board: 2 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 3♦ E	North:  ♠ K82  ♥ Q742  • QJ  ♣ AJ107	South:  ♣ J975  ♥ KJ  ♦ 1062  ♣ 9652	<b>3</b> ♣¹		1NT 3♦ <sup>2</sup>	South Pass AP diamonds
Board: 3 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 2♠ W	North:  ♠ Q8  ♥ Q64  ♦ 9873  ♠ Q1092	South:  ♠ K765  ♥ K108  ♠ AQJ42  ♣ 4	West 1NT 2♠	North Pass AP	East 2♥	South 1 → Pass
Board: 4 Dealer: N Vul: Both North HCP: 13 South HCP: 3 Contract: 1N E	North:  ♠ A1093  ♥ 985  ♠ KQ84  ♠ A6	South:  ♣ Q76  ▼ 10642  ◆ J103  ♣ 983	West	North 1◆	East 1NT	
Board: 5 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3♣ N	North:  ♠ 10  ♥ 432  ♠ K2  ♣ KQJ7632	South:  ♠ KQ843  ♥ KJ87  ♠ QJ76  ♣ —	West 1NT Pass	North 2♣ 3♣	East Pass AP	1♠

Board: 1 Dealer: S Vul: None HCP: 14	<ul><li>AQ983</li><li>✓ A98</li><li>75</li><li>A105</li></ul>	West Bids 1NT if possible. You bid first.
Board: 2 Dealer: N Vul: NS HCP: 5	<ul><li>▲ J975</li><li>♥ KJ</li><li>◆ 1062</li><li>◆ 9652</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 13	<ul><li>★ K765</li><li>▼ K108</li><li>◆ AQJ42</li><li>◆ 4</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 4 Dealer: N Vul: Both HCP: 3	♣ Q76 ▼ 10642 ◆ J103 ♣ 983	East Bids 1NT if possible.  Partner bids first.
Board: 5 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ843</li><li>★ KJ87</li><li>◆ QJ76</li><li>◆ —</li></ul>	West Bids 1NT if possible. You bid first.

Board: 1 Dealer: S Vul: None North HCP: 6 South HCP: 14 Contract: 2♠ S	North:  ♠ 1072  ♥ —  • QJ10842  ♣ QJ32	South:  ♠ AQ983  ♥ A98  ♠ 75  ♠ A105	West 1NT	North 2♠	East AP	South 1♣
Board: 2 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 3♦ E	North:  ♠ K82  ♥ Q742  • QJ  ♣ AJ107	South:  ♣ J975  ♥ KJ  ♦ 1062  ♣ 9652	<b>3</b> ♣¹		1NT 3♦ <sup>2</sup>	South Pass AP diamonds
Board: 3 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 2♠ W	North:  ♠ Q8  ♥ Q64  ♦ 9873  ♠ Q1092	South:  ♠ K765  ♥ K108  ♠ AQJ42  ♣ 4	West 1NT 2♠	North Pass AP	East 2♥	South 1 → Pass
Board: 4 Dealer: N Vul: Both North HCP: 13 South HCP: 3 Contract: 1N E	North:  ♠ A1093  ♥ 985  ♠ KQ84  ♠ A6	South:  ♣ Q76  ▼ 10642  ◆ J103  ♣ 983	West	North 1◆	East 1NT	
Board: 5 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3♣ N	North:  ♠ 10  ♥ 432  ♠ K2  ♣ KQJ7632	South:  ♠ KQ843  ♥ KJ87  ♠ QJ76  ♣ —	West 1NT Pass	North 2♣ 3♣	East Pass AP	1♠

Board: 6 Dealer: N Vul: EW HCP: 12	<ul><li>AQ93</li><li>✓ J76</li><li>✓ K96</li><li>✓ Q85</li></ul>	East Bids 1NT if possible. West Doubles 2♣ if possible. East Bids 2♠ if possible. You bid first.
Board: 7 Dealer: S Vul: Both HCP: 13	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 12	<ul><li>♣ Q10962</li><li>♥ A5</li><li>◆ A8</li><li>♣ Q1042</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. You bid first.
Board: 9 Dealer: S Vul: EW HCP: 5	<ul><li>◆986</li><li>▼1096</li><li>◆Q102</li><li>◆K985</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 10 Dealer: N Vul: Both HCP: 12	<ul><li>♠ AK63</li><li>♥ 964</li><li>♦ Q5</li><li>♠ K763</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. West Bids 4NT if possible. East Bids 5♥ if possible. West Bids 6♥ if possible.  You bid first.

Board: 6 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ E	North:  ♠ AQ93  ♥ J76  ♠ K96  ♠ Q85	South:	West X	North 1♣ Pass	East 1NT 2♠	South 2♣ AP
Board: 7 Dealer: S Vul: Both North HCP: 13 South HCP: 12 Contract: 1NX W	North:  ♣ J986  ♥ K104  ♠ AJ86  ♣ A6	South:  ♠ Q32  ♥ AQ52  ♠ K10  ♣ J852	West 1NT	North X	East AP	South 1♣
Board: 8 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 2N E	North:  ♠ Q10962  ♥ A5  ♠ A8  ♠ Q1042	South:  ♣ 73  ▼ 10732  • K7643  ♣ J7	2•	North 1♠ Pass AP		South Pass Pass
Board: 9 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 2♥ W	North:	South:  ♠ KQ7  ♥ A43  ♦ J73  ♣ QJ73		North Pass AP	East 2♦	South 1♣ Pass
Board: 10 Dealer: N Vul: Both North HCP: 12 South HCP: 0 Contract: 6♥X E	North:  ♠ AK63  ♥ 964  ♠ Q5  ♣ K763	South:	4•¹ 4NT² 6♥ 1. Texa 2. Black	1♣ Pass Pass X	1NT 4♥ 5♥³ AP	

Board: 6 Dealer: N Vul: EW HCP: 8	<b>♦</b> 86 ♥ 1083 • AJ82 • K1073	East Bids 1NT if possible. West Doubles 2♣ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 7 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q32</li><li>♥ AQ52</li><li>♦ K10</li><li>♣ J852</li></ul>	West Bids 1NT if possible. You bid first.
Board: 8 Dealer: N Vul: None HCP: 4	<ul><li>★73</li><li>▼10732</li><li>★K7643</li><li>★J7</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 13	<ul><li>★ KQ7</li><li>▼ A43</li><li>◆ J73</li><li>◆ QJ73</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 10 Dealer: N Vul: Both HCP: 0	<ul><li>1087542</li><li>5</li><li>9876</li><li>98</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. West Bids 4NT if possible. East Bids 5♥ if possible. West Bids 6♥ if possible.  Partner bids first.

Board: 6 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ E	North:  ♠ AQ93  ♥ J76  ♠ K96  ♠ Q85	South:	West X	North 1♣ Pass	East 1NT 2♠	South 2♣ AP
Board: 7 Dealer: S Vul: Both North HCP: 13 South HCP: 12 Contract: 1NX W	North:  ♣ J986  ♥ K104  ♠ AJ86  ♣ A6	South:  ♠ Q32  ♥ AQ52  ♠ K10  ♣ J852	West 1NT	North X	East AP	South 1♣
Board: 8 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 2N E	North:  ♠ Q10962  ♥ A5  ♠ A8  ♠ Q1042	South:  ♣ 73  ▼ 10732  • K7643  ♣ J7	2•	North 1♠ Pass AP		South Pass Pass
Board: 9 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 2♥ W	North:	South:  ♠ KQ7  ♥ A43  ♦ J73  ♣ QJ73		North Pass AP	East 2♦	South 1♣ Pass
Board: 10 Dealer: N Vul: Both North HCP: 12 South HCP: 0 Contract: 6♥X E	North:  ♠ AK63  ♥ 964  ♠ Q5  ♣ K763	South:	4•¹ 4NT² 6♥ 1. Texa 2. Black	1♣ Pass Pass X	1NT 4♥ 5♥³ AP	

Board: 11 Dealer: S Vul: None HCP: 6	<ul><li>★ 52</li><li>♥ QJ852</li><li>◆ K2</li><li>★ 10942</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♦ if possible. East Bids 4♦ if possible.  Partner bids first.
Board: 12 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ85</li><li>▼ J1043</li><li>◆ K106</li><li>◆ K9</li></ul>	East Bids 1NT if possible. West Doubles 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 13 Dealer: S Vul: Both HCP: 9	<ul><li>♣82</li><li>♥873</li><li>◆A862</li><li>♣KQ83</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 12	<ul><li>♣ Q965</li><li>♥ KQJ8</li><li>♦ 643</li><li>♣ A8</li></ul>	East Bids 1NT if possible. You bid first.
Board: 15 Dealer: S Vul: NS HCP: 6	<ul><li>10972</li><li>Q63</li><li>2</li><li>A10754</li></ul>	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: 4 • E	North:	South:  ♠ AQJ1076  ♥ 10  ♦ 54  ♣ KQ85		North  Pass Pass 3  man	East 2♣¹ 3 • 4 •	South 1♠ 2♠ Pass AP
Board: 12 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 2♥ E	North:  ♠ KQ85  ♥ J1043  ♠ K106  ♠ K9	South:  ♠ A7  ♥ 952  ♠ Q9872  ♣ J85	West X	North 1 Pass	East 1NT 2♥	South 2  AP
Board: 13 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 1N W	North:  ♠ 82  ♥ 873  ♠ A862  ♣ KQ83	South:  ♠ Q9653  ♥ AQJ  ♠ KQ9  ♠ 106	West 1NT	North AP	East	South 1♣
Board: 14 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ Q965  ♥ KQJ8  ♠ 643  ♣ A8	South:  ♠ AK1087  ♥ 9762  ♠ 2  ♣ J104	West	North 1◆		
Board: 15 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 2 W	North:	South:		North Pass AP	East 2♥	South 1 → Pass

Board: 11 Dealer: S Vul: None HCP: 12	<ul><li>AQJ1076</li><li>10</li><li>54</li><li>KQ85</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♦ if possible. East Bids 4♦ if possible. You bid first.
Board: 12 Dealer: N Vul: NS HCP: 7	<ul><li>♠ A7</li><li>♥ 952</li><li>♦ Q9872</li><li>♠ J85</li></ul>	East Bids 1NT if possible. West Doubles 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 13 Dealer: S Vul: Both HCP: 14	<ul><li>♣ Q9653</li><li>♥ AQJ</li><li>◆ KQ9</li><li>♣ 106</li></ul>	West Bids 1NT if possible. You bid first.
Board: 14 Dealer: N Vul: None HCP: 8	<ul><li>★ AK1087</li><li>♥ 9762</li><li>◆ 2</li><li>★ J104</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 15 Dealer: S Vul: NS HCP: 14	<ul><li>★ 84</li><li>★ AKJ5</li><li>◆ QJ985</li><li>★ K8</li></ul>	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: 4 • E	North:	South:  ♠ AQJ1076  ♥ 10  ♦ 54  ♣ KQ85		North  Pass Pass 3  man	East 2♣¹ 3 • 4 •	South 1♠ 2♠ Pass AP
Board: 12 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 2♥ E	North:  ♠ KQ85  ♥ J1043  ♠ K106  ♠ K9	South:  ♠ A7  ♥ 952  ♠ Q9872  ♣ J85	West X	North 1 Pass	East 1NT 2♥	South 2  AP
Board: 13 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 1N W	North:  ♠ 82  ♥ 873  ♠ A862  ♣ KQ83	South:  ♠ Q9653  ♥ AQJ  ♠ KQ9  ♠ 106	West 1NT	North AP	East	South 1♣
Board: 14 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ Q965  ♥ KQJ8  ♠ 643  ♣ A8	South:  ♠ AK1087  ♥ 9762  ♠ 2  ♣ J104	West	North 1◆		
Board: 15 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 2 W	North:	South:		North Pass AP	East 2♥	South 1 → Pass

Board: 16 Dealer: N Vul: EW HCP: 14	<b>♠</b> Q3 <b>♥</b> KQ85 <b>♦</b> K10965 <b>♣</b> A6	East Bids 1NT if possible. You bid first.
Board: 17 Dealer: S Vul: None HCP: 5	<ul><li>♣ Q1053</li><li>♥ Q1042</li><li>♦ 6</li><li>♣ J1063</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible.  Partner bids first.
Board: 18 Dealer: N Vul: NS HCP: 13	<ul><li>♣ QJ5</li><li>♥ A1053</li><li>◆ A954</li><li>♣ Q10</li></ul>	East Bids 1NT if possible. You bid first.
Board: 19 Dealer: S Vul: EW HCP: 7	<ul><li>★ K874</li><li>♥ Q652</li><li>♦ 104</li><li>♣ Q109</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 20 Dealer: N Vul: Both HCP: 12	<ul><li>1032</li><li>✓ AJ863</li><li>10</li><li>△ AK106</li></ul>	East Bids 1NT if possible. You bid first.

Board: 16 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 1N E	North:  ♠ Q3  ♥ KQ85  ♠ K10965  ♣ A6	South:  ♠ KJ96  ♥ A97  ♦ 3  ♣ 109853	West	North 1+	East 1NT	
Board: 17 Dealer: S Vul: None North HCP: 5 South HCP: 14 Contract: 3 S	North:  ♠ Q1053  ♥ Q1042  ♠ 6  ♣ J1063	South:  ♠ A  ♥ K7  ♦ J109542  ♠ AQ98	West 1NT AP	North Pass	East 2♦	South 1 ♦ 3 ♦
Board: 18 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2 S	North:  ♠ QJ5  ▼ A1053  ♠ A954  ♠ Q10	South:  ♠ K76  ♥ K7  ♦ Q10  ♣ K98754	West AP	North 1◆	East 1NT	
Board: 19 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ K874  ♥ Q652  ♦ 104  ♣ Q109	South:  ♠ AQ10  ♥ AJ3  ♠ 86532  ♣ J8	West 1NT	North AP	East	South 1♦
Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ 1032  ♥ AJ863  ♦ 10  ♠ AK106	South:  ♠ K84  ♥ 97  ♠ QJ75  ♣ J952	West	North 1♥	East 1NT	

Board: 16 Dealer: N Vul: EW HCP: 8	<b>★</b> KJ96 <b>♥</b> A97 <b>♦</b> 3 <b>♣</b> 109853	East Bids 1NT if possible.  Partner bids first.
Board: 17 Dealer: S Vul: None HCP: 14	♣ A ♥ K7 ♦ J109542 ♣ AQ98	West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 18 Dealer: N Vul: NS HCP: 11	<b>♦</b> K76 <b>♥</b> K7 <b>♦</b> Q10 <b>♣</b> K98754	East Bids 1NT if possible.  Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 12	♣ AQ10 ♥ AJ3 ♦ 86532 ♣ J8	West Bids 1NT if possible. You bid first.
Board: 20 Dealer: N Vul: Both HCP: 7	<ul><li>★ K84</li><li>♥ 97</li><li>◆ QJ75</li><li>◆ J952</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 16 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 1N E	North:  ♠ Q3  ♥ KQ85  ♠ K10965  ♣ A6	South:  ♠ KJ96  ♥ A97  ♦ 3  ♣ 109853	West	North 1+	East 1NT	
Board: 17 Dealer: S Vul: None North HCP: 5 South HCP: 14 Contract: 3 S	North:  ♠ Q1053  ♥ Q1042  ♠ 6  ♣ J1063	South:  ♠ A  ♥ K7  ♦ J109542  ♠ AQ98	West 1NT AP	North Pass	East 2♦	South 1 ♦ 3 ♦
Board: 18 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2 S	North:  ♠ QJ5  ▼ A1053  ♠ A954  ♠ Q10	South:  ♠ K76  ♥ K7  ♦ Q10  ♣ K98754	West AP	North 1◆	East 1NT	
Board: 19 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ K874  ♥ Q652  ♦ 104  ♣ Q109	South:  ♠ AQ10  ♥ AJ3  ♠ 86532  ♣ J8	West 1NT	North AP	East	South 1♦
Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ 1032  ♥ AJ863  ♦ 10  ♠ AK106	South:  ♠ K84  ♥ 97  ♠ QJ75  ♣ J952	West	North 1♥	East 1NT	

Board: 21 Dealer: S Vul: NS HCP: 5	<ul><li>★84</li><li>▼K754</li><li>◆743</li><li>◆Q1085</li></ul>	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 22 Dealer: N Vul: EW HCP: 13	<ul><li>109</li><li>KJ74</li><li>KQ</li><li>A9532</li></ul>	East Bids 1NT if possible. You bid first.
Board: 23 Dealer: S Vul: Both HCP: 6	<ul><li>◆ Q9632</li><li>◆ 1042</li><li>◆ 62</li><li>◆ KJ10</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 24 Dealer: N Vul: EW HCP: 12	<ul><li>★ 52</li><li>★ AJ10</li><li>★ AQJ52</li><li>★ 1076</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 10	<ul><li>★ KJ75</li><li>▼ 74</li><li>◆ KQ10</li><li>◆ J1094</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible.  Partner bids first.

Board: 21 Dealer: S Vul: NS	North: <b>★</b> 84 <b>∀</b> K754	South: ♠ A63 ♥ J10982	West 1NT	North 2  V	East X	South 1♥ XX
North HCP: 5 South HCP: 14 Contract: 3♠ W	◆ 743 ◆ Q1085	<ul><li>★ KJ8</li><li>♣ AJ</li></ul>	2♠ 3♠	3♥ AP	Pass	
Board: 22 Dealer: N Vul: EW North HCP: 13 South HCP: 4 Contract: 1N E	North:	South:  ♠ Q8532  ♥ Q1053  ♦ 7542  ♠ —	West	North 1♣	East 1NT	
Board: 23 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 2 \leftrightarrow W	North:  ♠ Q9632  ♥ 1042  ♠ 62  ♠ KJ10	South:  ♣ J10  ♥ KQ5  • KQ4  ♣ Q8742	West  1NT 2  1. Stay	North Pass AP man	East 2♣¹	1♣
Board: 24 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 3 VX E	North:  ◆ 52  ▼ AJ10  ◆ AQJ52  ◆ 1076	South:  ♠ AJ73  ♥ 2  ♠ 843  ♣ AJ983	2♦ Pass	North  1  Pass  X  er accep	1NT 3♥¹ AP	South X Pass
Board: 25 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 24 S	North:  ♠ KJ75  ▼ 74  ♠ KQ10  ♣ J1094	South:	West 1NT AP	North X	East 2◆	South 1♣ 2♠

		W
Dag: 4: 01	A A C 2	West Bids 1NT if possible.
Board: 21	♠ A63	East Doubles 2♥ if possible.
Dealer: S Vul: NS	♥ J10982 ♦ KJ8	West Bids 2♠ if possible.
HCP: 14	<ul><li>NJ8</li><li>♣ AJ</li></ul>	West Bids 3♠ if possible.
11Cr. 14	₹ AJ	You bid first.
Board: 22 Dealer: N	◆ Q8532 • Q1053	East Bids 1NT if possible.
Vul: EW HCP: 4	♥ Q1053 ♦ 7542 ♣ —	Partner bids first.
Board: 23	<b>♦</b> J10	West Bids 1NT if possible.
Dealer: S	♥ KQ5	East Bids 24 if possible.
Vul: Both	◆ KQ4	West Bids 2♦ if possible.
HCP: 13	<b>♣</b> Q8742	You bid first.
Board: 24	<b>♦</b> AJ73	East Bids 1NT if possible.
Dealer: N	<b>₹</b> AJ / 3 <b>₹</b> 2	West Bids 2♦ if possible.
Vul: EW	◆ 843	East Bids 3♥ if possible.
HCP: 10	♣ AJ983	Partner bids first.
Board: 25	<b>♦</b> Q982	West Bids 1NT if possible.
Dealer: S	<b>♥</b> A9	East Bids 2♦ if possible.
Vul: Both	<b>♦</b> 864	
HCP: 12	♣ AQ82	You bid first.

Board: 21 Dealer: S Vul: NS	North: <b>★</b> 84 <b>∀</b> K754	South: ♠ A63 ♥ J10982	West 1NT	North 2  V	East X	South 1♥ XX
North HCP: 5 South HCP: 14 Contract: 3♠ W	◆ 743 ◆ Q1085	<ul><li>★ KJ8</li><li>♣ AJ</li></ul>	2♠ 3♠	3♥ AP	Pass	
Board: 22 Dealer: N Vul: EW North HCP: 13 South HCP: 4 Contract: 1N E	North:	South:  ♠ Q8532  ♥ Q1053  ♦ 7542  ♠ —	West	North 1♣	East 1NT	
Board: 23 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 2 \leftrightarrow W	North:  ♠ Q9632  ♥ 1042  ♠ 62  ♠ KJ10	South:  ♣ J10  ♥ KQ5  • KQ4  ♣ Q8742	West  1NT 2  1. Stay	North Pass AP man	East 2♣¹	1♣
Board: 24 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 3 VX E	North:  ◆ 52  ▼ AJ10  ◆ AQJ52  ◆ 1076	South:  ♠ AJ73  ♥ 2  ♠ 843  ♣ AJ983	2♦ Pass	North  1  Pass  X  er accep	1NT 3♥¹ AP	South X Pass
Board: 25 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 24 S	North:  ♠ KJ75  ▼ 74  ♠ KQ10  ♣ J1094	South:	West 1NT AP	North X	East 2◆	South 1♣ 2♠

Board: 26 Dealer: N Vul: None HCP: 14	<ul><li>★ A632</li><li>★ KQ87</li><li>★ K</li><li>★ Q753</li></ul>	East Bids 1NT if possible. You bid first.
Board: 27 Dealer: S Vul: NS HCP: 2	<ul><li>♦ 93</li><li>♥ 9862</li><li>♦ 9865</li><li>♠ Q72</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 13	<ul><li>★ K73</li><li>▼ AQ3</li><li>◆ 65</li><li>◆ A7542</li></ul>	East Bids 1NT if possible. You bid first.
Board: 29 Dealer: S Vul: None HCP: 7	<ul><li>★ AK8632</li><li>▼ 102</li><li>◆ 74</li><li>◆ 862</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 30 Dealer: N Vul: NS HCP: 12	◆— ▼ K86543 ◆ K72 ◆ AQ106	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.

Board: 26 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 1N E	North:  ♠ A632  ♥ KQ87  ♠ K  ♠ Q753	South:  ◆ J974  ▼ A102  • 109542  • 2	West	North 1♣	East 1NT	
Board: 27 Dealer: S Vul: NS North HCP: 2 South HCP: 14 Contract: 4 W	North:	South:  ♠ 1064  ♥ KQ  ♠ KJ2  ♠ AJ1098	West  1NT  4♠  1. Texa	North Pass AP	East 4♥¹	South 1♣ Pass
Board: 28 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♠ K73  ▼ AQ3  ♠ 65  ♠ A7542	South:	West	North 1♣	East 1NT	
Board: 29 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2♠ N	North:  ♠ AK8632  ♥ 102  ♠ 74  ♠ 862	South:  ♠ J1075  ♥ QJ74  ♠ KJ6  ♠ A5	West 1NT	North 2♣	East AP	South 1♦
Board: 30 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 24 E	North:  ♠ —  ▼ K86543  • K72  ♣ AQ106	South:	West 2♥	North 1♥ Pass		South Pass AP

Board: 26 Dealer: N Vul: None HCP: 5	<ul><li></li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 14	<ul><li>★ 1064</li><li>♥ KQ</li><li>◆ KJ2</li><li>◆ AJ1098</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 28 Dealer: N Vul: Both HCP: 5	<ul><li>108652</li><li>964</li><li>AJ843</li><li> <ul><li>✓</li></ul></li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 29 Dealer: S Vul: None HCP: 12	<ul><li>♣ J1075</li><li>♥ QJ74</li><li>♦ KJ6</li><li>♣ A5</li></ul>	West Bids 1NT if possible. You bid first.
Board: 30 Dealer: N Vul: NS HCP: 6	<ul><li>★8632</li><li>♥ Q9</li><li>★A953</li><li>◆954</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.

Board: 26 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 1N E	North:  ♠ A632  ♥ KQ87  ♠ K  ♠ Q753	South:  ◆ J974  ▼ A102  • 109542  • 2	West	North 1♣	East 1NT	
Board: 27 Dealer: S Vul: NS North HCP: 2 South HCP: 14 Contract: 4 W	North:	South:  ♠ 1064  ♥ KQ  ♠ KJ2  ♠ AJ1098	West  1NT  4♠  1. Texa	North Pass AP	East 4♥¹	South 1♣ Pass
Board: 28 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♠ K73  ▼ AQ3  ♠ 65  ♠ A7542	South:	West	North 1♣	East 1NT	
Board: 29 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2♠ N	North:  ♠ AK8632  ♥ 102  ♠ 74  ♠ 862	South:  ♠ J1075  ♥ QJ74  ♠ KJ6  ♠ A5	West 1NT	North 2♣	East AP	South 1♦
Board: 30 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 24 E	North:  ♠ —  ▼ K86543  • K72  ♣ AQ106	South:	West 2♥	North 1♥ Pass		South Pass AP

Board: 31 Dealer: S Vul: EW HCP: 5	<ul><li>♣ J63</li><li>♥ A962</li><li>◆ 93</li><li>♣ 7532</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 32 Dealer: N Vul: None HCP: 12	<ul><li>★ KJ64</li><li>★ KQ3</li><li>★ K85</li><li>★ 764</li></ul>	East Bids 1NT if possible. You bid first.
Board: 33 Dealer: S Vul: NS HCP: 7	<ul><li>J872</li><li>✓ J92</li><li>◆ Q1032</li><li>◆ K7</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 34 Dealer: N Vul: EW HCP: 13	<ul><li>★ KQ952</li><li>▼ J1087</li><li>◆ A8</li><li>◆ K10</li></ul>	East Bids 1NT if possible. You bid first.
Board: 35 Dealer: S Vul: Both HCP: 12	<ul><li>◆ Q1092</li><li>◆ J109</li><li>◆ AJ53</li><li>◆ A5</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 31 Dealer: S Vul: EW North HCP: 5 South HCP: 12	North:  ♣ J63  ♥ A962  ♦ 93  ♣ 7532	South:  ♠ A8  ♥ K104  ♦ J7542  ♣ A104	1NT 4 <b>♠</b>	X	East  4  AP	South  1  Pass
Contract: 4♠X W	₩ 1332	₩ A104	1. Texa	IS		
Board: 32 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ KJ64  ♥ KQ3  ♠ K85  ♣ 764	South:	West	North 1♣	East 1NT	
Board: 33 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 2 S	North:  ♣ J872  ♥ J92  • Q1032  ♣ K7	South:  ♠ Q43  ♥ K6543  ♠ AJ  ♠ QJ3	West 1NT	North 2♥	East AP	South 1♥
Board: 34 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 1N E	North:  ♠ KQ952  ♥ J1087  ♠ A8  ♣ K10	South:	West	North 1♠	East 1NT	
Board: 35 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 1NX W	North:  ♠ Q1092  ♥ J109  ♠ AJ53  ♣ A5	South:  ◆ 3  ▼ AK8  ◆ Q1094  ◆ QJ1087	West 1NT	North X	East AP	South 1♣

Board: 31 Dealer: S Vul: EW HCP: 12	<ul><li>★ A8</li><li>▼ K104</li><li>◆ J7542</li><li>◆ A104</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 32 Dealer: N Vul: None HCP: 6	<ul><li>★87</li><li>▼86</li><li>◆ J9732</li><li>◆ KQ93</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 33 Dealer: S Vul: NS HCP: 13	<ul><li>♠ Q43</li><li>♥ K6543</li><li>♠ AJ</li><li>♠ QJ3</li></ul>	West Bids 1NT if possible. You bid first.
Board: 34 Dealer: N Vul: EW HCP: 9	<ul><li>★83</li><li>♥ Q953</li><li>★ K43</li><li>★ A752</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 35 Dealer: S Vul: Both HCP: 12	<b>♣</b> 3 <b>♥</b> AK8 <b>♦</b> Q1094 <b>♣</b> QJ1087	West Bids 1NT if possible. You bid first.

Board: 31 Dealer: S Vul: EW North HCP: 5 South HCP: 12	North:  ♣ J63  ♥ A962  ♦ 93  ♣ 7532	South:  ♠ A8  ♥ K104  ♦ J7542  ♣ A104	1NT 4 <b>♠</b>	X	East  4  AP	South  1  Pass
Contract: 4♠X W	₩ 1332	₩ A104	1. Texa	IS		
Board: 32 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ KJ64  ♥ KQ3  ♠ K85  ♣ 764	South:	West	North 1♣	East 1NT	
Board: 33 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 2 S	North:  ♣ J872  ♥ J92  • Q1032  ♣ K7	South:  ♠ Q43  ♥ K6543  ♠ AJ  ♠ QJ3	West 1NT	North 2♥	East AP	South 1♥
Board: 34 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 1N E	North:  ♠ KQ952  ♥ J1087  ♠ A8  ♣ K10	South:	West	North 1♠	East 1NT	
Board: 35 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 1NX W	North:  ♠ Q1092  ♥ J109  ♠ AJ53  ♣ A5	South:  ◆ 3  ▼ AK8  ◆ Q1094  ◆ QJ1087	West 1NT	North X	East AP	South 1♣

Board: 36 Dealer: N Vul: NS HCP: 13	<ul><li>★ A106</li><li>♥ 876</li><li>◆ AK2</li><li>◆ Q654</li></ul>	East Bids 1NT if possible. You bid first.
Board: 37 Dealer: S Vul: Both HCP: 6	<ul><li>♠ 109</li><li>♥ Q92</li><li>♦ QJ65</li><li>♠ J843</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 38 Dealer: N Vul: None HCP: 12	<ul><li>★ KJ87</li><li>▼ AQJ2</li><li>◆ 1062</li><li>◆ J7</li></ul>	East Bids 1NT if possible. You bid first.
Board: 39 Dealer: S Vul: EW HCP: 3	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♣ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 13	<ul><li>10973</li><li>✓ AK953</li><li>✓ K4</li><li>✓ K5</li></ul>	East Bids 1NT if possible. You bid first.

Board: 36 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2 S	North:  ♠ A106  ♥ 876  ♠ AK2  ♠ Q654	South:  ♠ J932  ♥ KQJ543  ♠ Q3  ♠ 8	West AP	North 1♣	East 1NT	
Board: 37 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 2 N	North:  • 109  • Q92  • QJ65  • J843	South:  ♠ AQ64  ♥ K5  ♠ K107  ♣ AQ75		North Pass 2	East Pass AP	1♣
Board: 38 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 1NX E	North:  ♠ KJ87  ♥ AQJ2  • 1062  ♣ J7	South:  ♠ Q54  ♥ K98  ♠ A5  ♠ K6432	West AP	North 1◆	East 1NT	
Board: 39 Dealer: S Vul: EW North HCP: 3 South HCP: 14 Contract: 4♥ W	North:	South:  ♠ KQ86  ♥ Q2  ♠ A63  ♣ K1092	1NT 2♥ 3♣¹	North Pass Pass Pass raise or	2 <b>♦</b> 2NT 4 <b>♥</b>	1♣ Pass Pass AP
Board: 40 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 3 S	North:  • 10973  • AK953  • K4  • K5	South:	West AP	North 1♥	East 1NT	

Board: 36 Dealer: N Vul: NS HCP: 9	<ul><li></li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 37 Dealer: S Vul: Both HCP: 18	<ul><li>AQ64</li><li>K5</li><li>K107</li><li>AQ75</li></ul>	West Bids 1NT if possible. You bid first.
Board: 38 Dealer: N Vul: None HCP: 12	<ul><li>♠ Q54</li><li>♥ K98</li><li>♠ A5</li><li>♠ K6432</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 39 Dealer: S Vul: EW HCP: 14	<ul><li>★ KQ86</li><li>♥ Q2</li><li>◆ A63</li><li>◆ K1092</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♠ if possible. East Bids 4♥ if possible. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 7	<b>♠</b> 6 ♥ 108 ♦ AJ109875 <b>♣</b> Q108	East Bids 1NT if possible.  Partner bids first.

Board: 36 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2 S	North:  ♠ A106  ♥ 876  ♠ AK2  ♠ Q654	South:  ♠ J932  ♥ KQJ543  ♠ Q3  ♠ 8	West AP	North 1♣	East 1NT	
Board: 37 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 2 N	North:  • 109  • Q92  • QJ65  • J843	South:  ♠ AQ64  ♥ K5  ♠ K107  ♣ AQ75		North Pass 2	East Pass AP	1♣
Board: 38 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 1NX E	North:  ♠ KJ87  ♥ AQJ2  • 1062  ♣ J7	South:  ♠ Q54  ♥ K98  ♠ A5  ♠ K6432	West AP	North 1◆	East 1NT	
Board: 39 Dealer: S Vul: EW North HCP: 3 South HCP: 14 Contract: 4♥ W	North:	South:  ♠ KQ86  ♥ Q2  ♠ A63  ♣ K1092	1NT 2♥ 3♣¹	North Pass Pass Pass raise or	2 <b>♦</b> 2NT 4 <b>♥</b>	1♣ Pass Pass AP
Board: 40 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 3 S	North:  • 10973  • AK953  • K4  • K5	South:	West AP	North 1♥	East 1NT	

Board: 41	<b>♦</b> J72	West Bids 1NT if possible.
Dealer: S	<b>♥</b> J642	East Bids 3♦ if possible.
Vul: None	♦ K653	•
HCP: 5	<b>♣</b> 94	Partner bids first.
		East Dida 1 NT if pagaible
Board: 42	<b>♦</b> A92	East Bids 1NT if possible.
Dealer: N		West Bids 2♣ if possible.
Vul: NS	<b>∀</b> AQ2	East Bids 2 if possible.
HCP: 12	◆ Q6 ◆ 87432	West Bids 3NT if possible.
HCF. 12	₩ 0/432	You bid first.
		i ou did ilist.
Board: 43	A 10005	
Dealer: S	<b>★</b> 10985	West Bids 1NT if possible.
Vul: Both	♥ QJ10543	
HCP: 3	♦ 95 • 3	Partner bids first.
1101.5	<b>♣</b> 3	
Board: 44	♠ AQ5	E - D'1 12/E'C - 111
Dealer: N	♥ QJ653	East Bids 1NT if possible.
Vul: None	♦ AJ85	** 1:10
HCP: 14	<b>♣</b> 4	You bid first.
		West Bids 1NT if possible.
Board: 45	<b>♦</b> J1083	East Bids 2♣ if possible.
Dealer: S	<b>♥</b> 75	West Bids 2♠ if possible.
Vul: NS	<b>♦</b> 82	East Bids 2NT if possible.
HCP: 3	<b>♣</b> Q7543	-
		Partner bids first.

Board: 41 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 3♠ S	North:  ♣ J72  ♥ J642  ♦ K653  ♣ 94	South:  ♠ A10864  ♥ Q98  ♠ A2  ♠ K105	West 1NT AP	North 2♣	East 3♦	South 1♠ 3♠
Board: 42 Dealer: N Vul: NS North HCP: 12 South HCP: 2 Contract: 3N E	North:  ♠ A92  ♥ AQ2  ♠ Q6  ♣ 87432	South:	West  2♣¹  3NT  1. Stay		East 1NT 2◆	South Pass Pass
Board: 43 Dealer: S Vul: Both North HCP: 3 South HCP: 14 Contract: 1N W	North:	South:  ♠ AJ72  ♥ 6  ♠ AQ76  ♠ K1052	West 1NT	North AP	East	South 1♦
Board: 44 Dealer: N Vul: None North HCP: 14 South HCP: 3 Contract: 1N E	North:  ♠ AQ5  ♥ QJ653  ♠ AJ85  ♠ 4	South:	West	North 1♥	East 1NT	
Board: 45 Dealer: S Vul: NS North HCP: 3 South HCP: 12 Contract: 2N W	North:	South:	West  1NT 2♠ 1. Stay	Pass	East 2♣¹ 2NT	1♦ Pass

Board: 41 Dealer: S Vul: None HCP: 13	<ul><li>A10864</li><li>♥ Q98</li><li>A2</li><li>★ K105</li></ul>	West Bids 1NT if possible. East Bids 3♦ if possible.  You bid first.
Board: 42 Dealer: N Vul: NS HCP: 2	<ul><li>♠ 653</li><li>♥ J95</li><li>♦ 10943</li><li>♠ J65</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 43 Dealer: S Vul: Both HCP: 14	<ul><li>♣ AJ72</li><li>♥ 6</li><li>♦ AQ76</li><li>♣ K1052</li></ul>	West Bids 1NT if possible. You bid first.
Board: 44 Dealer: N Vul: None HCP: 3	<ul><li>♣ J10643</li><li>♥ 1097</li><li>♦ 72</li><li>♣ Q98</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 45 Dealer: S Vul: NS HCP: 12	<ul><li>◆ 964</li><li>♥ AJ32</li><li>◆ KQJ5</li><li>◆ J9</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. You bid first.

Board: 41 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 3♠ S	North:  ♣ J72  ♥ J642  ♦ K653  ♣ 94	South:  ♠ A10864  ♥ Q98  ♠ A2  ♠ K105	West 1NT AP	North 2♣	East 3♦	South 1♠ 3♠
Board: 42 Dealer: N Vul: NS North HCP: 12 South HCP: 2 Contract: 3N E	North:  ♠ A92  ♥ AQ2  ♠ Q6  ♣ 87432	South:	West  2♣¹  3NT  1. Stay		East 1NT 2◆	South Pass Pass
Board: 43 Dealer: S Vul: Both North HCP: 3 South HCP: 14 Contract: 1N W	North:	South:  ♠ AJ72  ♥ 6  ♠ AQ76  ♠ K1052	West 1NT	North AP	East	South 1♦
Board: 44 Dealer: N Vul: None North HCP: 14 South HCP: 3 Contract: 1N E	North:  ♠ AQ5  ♥ QJ653  ♠ AJ85  ♠ 4	South:	West	North 1♥	East 1NT	
Board: 45 Dealer: S Vul: NS North HCP: 3 South HCP: 12 Contract: 2N W	North:	South:	West  1NT 2♠ 1. Stay	Pass	East 2♣¹ 2NT	1♦ Pass

Board: 46 Dealer: N Vul: EW HCP: 14	<ul><li>AJ109864</li><li>✓ A9</li><li>A75</li><li>J</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. East Doubles 3♠ if possible. You bid first.
Board: 47 Dealer: S Vul: None HCP: 5	<ul><li>★ KJ64</li><li>▼ J875</li><li>◆ 732</li><li>◆ 42</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible. West Doubles Pass if possible. Partner bids first.
Board: 48 Dealer: N Vul: NS HCP: 13	<ul><li>♠ AK3</li><li>♥ Q732</li><li>♦ Q102</li><li>♠ Q109</li></ul>	East Bids 1NT if possible. You bid first.
Board: 49 Dealer: S Vul: EW HCP: 4	<ul><li>★842</li><li>♥976</li><li>★K876</li><li>★J43</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 12	♣— ▼ AQJ10976 ◆ Q3 ♣ QJ103	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2NT if possible. West Bids 3NT if possible. East Doubles 4♥ if possible. You bid first.

Board: 46 Dealer: N Vul: EW North HCP: 14 South HCP: 3 Contract: 3•X N	North:  ♠ AJ109864  ♥ A9  ♠ A75  ♣ J	South:	West 2NT	North 1♠ 3♠		South Pass AP
Board: 47 Dealer: S Vul: None North HCP: 5 South HCP: 14 Contract: 4•X S	North:  ♠ KJ64  ♥ J875  • 732  ♣ 42	South:  ♠ Q105  ♥ K3  ♠ KJ10865  ♠ AJ	1NT Pass Pass X	Pass Pass 4 AP 2S trans	2♠¹ 4♣ Pass	1♦ 3♦ Pass Pass
Board: 48 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ AK3  ♥ Q732  ♦ Q102  ♠ Q109	South:  ♠ Q  ♥ KJ1084  ♠ A9  ♣ J8743	Pass Pass	North 1♣ 3♥ 4♥ bid, a ♣	1NT Pass AP	2♥ 3♠¹
Board: 49 Dealer: S Vul: EW North HCP: 4 South HCP: 14 Contract: 3 W	North:	South:  ♠ K975  ♥ K3  ♠ A1093  ♣ A87	1NT	Pass	2 <b>♣</b> ¹	1♦ Pass
Board: 50 Dealer: N Vul: Both North HCP: 12 South HCP: 1 Contract: 4 VX N	North:  ♣ —  ▼ AQJ10976  • Q3  ♣ QJ103	South:	West  2♣¹  3NT  1. Stay		1NT	South Pass Pass AP

♣3 ♥ J8763 ♦ Q102 ♣ 10854	East Bids 1NT if possible. West Bids 2NT if possible. East Doubles 3♠ if possible.  Partner bids first.
<ul><li>♣ Q105</li><li>♥ K3</li><li>♦ KJ10865</li><li>♣ AJ</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible. West Doubles Pass if possible. You bid first.
<b>♠</b> Q <b>♥</b> KJ1084 <b>♦</b> A9 <b>♣</b> J8743	East Bids 1NT if possible.  Partner bids first.
<ul><li>★ K975</li><li>★ K3</li><li>◆ A1093</li><li>◆ A87</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.  You bid first.
<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2NT if possible. West Bids 3NT if possible. East Doubles 4♥ if possible.  Partner bids first.
	<ul> <li>↓ J8763</li> <li>↓ Q102</li> <li>♣ 10854</li> <li>♣ Q105</li> <li>↓ K3</li> <li>♠ KJ10865</li> <li>♣ AJ</li> <li>♣ Q</li> <li>♥ KJ1084</li> <li>♠ A9</li> <li>♣ J8743</li> <li>♠ K975</li> <li>♥ K3</li> <li>♠ A1093</li> <li>♣ A87</li> <li>♣ A87</li> </ul>

Board: 46 Dealer: N Vul: EW North HCP: 14 South HCP: 3 Contract: 3•X N	North:  ♠ AJ109864  ♥ A9  ♠ A75  ♣ J	South:	West 2NT	North 1♠ 3♠		South Pass AP
Board: 47 Dealer: S Vul: None North HCP: 5 South HCP: 14 Contract: 4•X S	North:  ♠ KJ64  ♥ J875  • 732  ♣ 42	South:  ♠ Q105  ♥ K3  ♠ KJ10865  ♠ AJ	1NT Pass Pass X	Pass Pass 4 AP 2S trans	2♠¹ 4♣ Pass	1♦ 3♦ Pass Pass
Board: 48 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 S	North:  ♠ AK3  ♥ Q732  ♦ Q102  ♠ Q109	South:  ♠ Q  ♥ KJ1084  ♠ A9  ♣ J8743	Pass Pass	North 1♣ 3♥ 4♥ bid, a ♣	1NT Pass AP	2♥ 3♠¹
Board: 49 Dealer: S Vul: EW North HCP: 4 South HCP: 14 Contract: 3 W	North:	South:  ♠ K975  ♥ K3  ♠ A1093  ♣ A87	1NT	Pass	2 <b>♣</b> ¹	1♦ Pass
Board: 50 Dealer: N Vul: Both North HCP: 12 South HCP: 1 Contract: 4 VX N	North:  ♣ —  ▼ AQJ10976  • Q3  ♣ QJ103	South:	West  2♣¹  3NT  1. Stay		1NT	South Pass Pass AP

Board: 51 Dealer: S Vul: NS HCP: 5	<ul><li>♣ J1075</li><li>♥ A976</li><li>♦ 1072</li><li>♣ 73</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 52 Dealer: N Vul: EW HCP: 14	<ul><li>♠ AK9</li><li>♥ K2</li><li>♦ Q10852</li><li>♠ Q95</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 5	<ul><li>1098</li><li>1095</li><li>KJ974</li><li>J10</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 54 Dealer: N Vul: None HCP: 14	<ul><li>♠ 6</li><li>♥ KQJ10752</li><li>♠ A8</li><li>♠ KJ10</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. You bid first.
Board: 55 Dealer: S Vul: EW HCP: 6	♣7 ♥ A3 ♦ 9754 ♣ Q109854	West Bids 1NT if possible.  Partner bids first.

Board: 51 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 3  E	North:  ▲ J1075  ▼ A976  ◆ 1072  ♣ 73	South:  ♠ 84  ♥ K10832  ♠ A93  ♣ AJ4	West 1NT	North 2♥	East 3♣	South 1♥ AP
Board: 52 Dealer: N Vul: EW North HCP: 14 South HCP: 4 Contract: 2♠ S	North:  ♠ AK9  ♥ K2  ♠ Q10852  ♠ Q95	South:	West  2  Pass  AP	North 1 Pass X		South Pass Pass 24
Board: 53 Dealer: S Vul: Both North HCP: 5 South HCP: 14 Contract: 1N W	North:  ▲ 1098  ▼ 1095  ◆ KJ974  ♣ J10	South:  ♠ KQ7  ♥ AJ83  • 1032  ♣ A62	West 1NT	North AP	East	South 1♣
Board: 54 Dealer: N Vul: None North HCP: 14 South HCP: 2 Contract: 5♠ E	North:  ♠ 6  ♥ KQJ10752  ♠ A8  ♠ KJ10	South:  ♣ 75  ♥ 83  • 109643  ♣ Q864	4 <b>v</b> ¹ 4NT² 1. Texa 2. Black		1NT 4♠ 5♠³ 0314, t	Pass Pass AP  for ♠
Board: 55 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 4 S	North:  ♣ 7  ♥ A3  ♦ 9754  ♣ Q109854	South:  ♠ K942  ♥ KQ6  ♦ J62  ♣ A76	West 1NT	North 4♣	East AP	South 1♣

Board: 51 Dealer: S Vul: NS HCP: 12	<ul><li>★84</li><li>▼K10832</li><li>★A93</li><li>★AJ4</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 52 Dealer: N Vul: EW HCP: 4	<ul><li>108742</li><li>✓ J106</li><li>✓ 94</li><li>✓ K82</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ7</li><li>▼ AJ83</li><li>◆ 1032</li><li>◆ A62</li></ul>	West Bids 1NT if possible. You bid first.
Board: 54 Dealer: N Vul: None HCP: 2	<b>★</b> 75 <b>∀</b> 83 <b>♦</b> 109643 <b>♣</b> Q864	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. Partner bids first.
Board: 55 Dealer: S Vul: EW HCP: 13	<ul><li>★ K942</li><li>▼ KQ6</li><li>◆ J62</li><li>◆ A76</li></ul>	West Bids 1NT if possible. You bid first.

Board: 51 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 3  E	North:  ▲ J1075  ▼ A976  ◆ 1072  ♣ 73	South:  ♠ 84  ♥ K10832  ♠ A93  ♣ AJ4	West 1NT	North 2♥	East 3♣	South 1♥ AP
Board: 52 Dealer: N Vul: EW North HCP: 14 South HCP: 4 Contract: 2♠ S	North:  ♠ AK9  ♥ K2  ♠ Q10852  ♠ Q95	South:	West  2  Pass  AP	North 1 Pass X		South Pass Pass 24
Board: 53 Dealer: S Vul: Both North HCP: 5 South HCP: 14 Contract: 1N W	North:  ▲ 1098  ▼ 1095  ◆ KJ974  ♣ J10	South:  ♠ KQ7  ♥ AJ83  • 1032  ♣ A62	West 1NT	North AP	East	South 1♣
Board: 54 Dealer: N Vul: None North HCP: 14 South HCP: 2 Contract: 5♠ E	North:  ♠ 6  ♥ KQJ10752  ♠ A8  ♠ KJ10	South:  ♣ 75  ♥ 83  • 109643  ♣ Q864	4 <b>v</b> ¹ 4NT² 1. Texa 2. Black		1NT 4♠ 5♠³ 0314, t	Pass Pass AP  for ♠
Board: 55 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 4 S	North:  ♣ 7  ♥ A3  ♦ 9754  ♣ Q109854	South:  ♠ K942  ♥ KQ6  ♦ J62  ♣ A76	West 1NT	North 4♣	East AP	South 1♣

Board: 56 Dealer: N Vul: Both HCP: 14	<b>★</b> KQ8 <b>♥</b> J8 <b>♦</b> AJ8 <b>♣</b> K10983	East Bids 1NT if possible. You bid first.
Board: 57 Dealer: S Vul: None HCP: 8	<ul><li>◆ Q8763</li><li>▼ J985</li><li>◆ J2</li><li>◆ KJ</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 58 Dealer: N Vul: NS HCP: 12	<ul><li>♣ J75</li><li>♥ J3</li><li>♦ AQ8763</li><li>♣ A10</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. You bid first.
Board: 59 Dealer: S Vul: Both HCP: 8	<ul><li>♣ Q62</li><li>♥ AQ963</li><li>♦ 103</li><li>♣ 965</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 60 Dealer: N Vul: None HCP: 15	<ul><li>A</li><li>✓ AQ532</li><li>✓ QJ74</li><li>✓ Q42</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 56 Dealer: N Vul: Both North HCP: 14 South HCP: 3 Contract: 1N E	North:  ♠ KQ8  ♥ J8  ♠ AJ8  ♣ K10983	South:  ♣ 974  ♥ Q762  ♦ 975  ♣ J76	West	North 1♣	East 1NT	
Board: 57 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 1N W	North:  ♠ Q8763  ♥ J985  ♦ J2  ♣ KJ	South:  ♠ AJ52  ♥ KQ76  ♠ A984  ♣ 6	West 1NT	North AP	East	South 1♦
Board: 58 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 3 N	North:  ♣ J75  ♥ J3  ♣ AQ8763  ♣ A10	South:  ♠ K6  ♥ Q972  ♦ J2  ♣ KJ832	West 2♥	North 1♦ 3♦	East 1NT AP	
Board: 59 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 1N W	North:  ♠ Q62  ♥ AQ963  ♦ 103  ♠ 965	South:  ♠ K97  ♥ 872  ♠ KQJ7  ♣ QJ4	West 1NT	North AP	East	South 1♦
Board: 60 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♠ W	North:  ♠ A  ▼ AQ532  ♠ QJ74  ♣ Q42	South:  ◆ 97  ▼ J96  ◆ A63  ◆ KJ873	West 2♠	North 1♥ 3♥	East 1NT 3♠	

Board: 56 Dealer: N Vul: Both HCP: 3	<ul><li>◆974</li><li>♥ Q762</li><li>◆975</li><li>◆ J76</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 57 Dealer: S Vul: None HCP: 14	<ul><li>AJ52</li><li>✓ KQ76</li><li>A984</li><li>6</li></ul>	West Bids 1NT if possible. You bid first.
Board: 58 Dealer: N Vul: NS HCP: 10	<ul><li>★ K6</li><li>♥ Q972</li><li>◆ J2</li><li>◆ KJ832</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 59 Dealer: S Vul: Both HCP: 12	<ul><li>★ K97</li><li>▼ 872</li><li>◆ KQJ7</li><li>◆ QJ4</li></ul>	West Bids 1NT if possible. You bid first.
Board: 60 Dealer: N Vul: None HCP: 9	<ul><li>♣97</li><li>♥ J96</li><li>♦ A63</li><li>♣ KJ873</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.

Board: 56 Dealer: N Vul: Both North HCP: 14 South HCP: 3 Contract: 1N E	North:  ♠ KQ8  ♥ J8  ♠ AJ8  ♣ K10983	South:  ♣ 974  ♥ Q762  ♦ 975  ♣ J76	West	North 1♣	East 1NT	
Board: 57 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 1N W	North:  ♠ Q8763  ♥ J985  ♦ J2  ♣ KJ	South:  ♠ AJ52  ♥ KQ76  ♠ A984  ♣ 6	West 1NT	North AP	East	South 1♦
Board: 58 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 3 N	North:  ♣ J75  ♥ J3  ♣ AQ8763  ♣ A10	South:  ♠ K6  ♥ Q972  ♦ J2  ♣ KJ832	West 2♥	North 1♦ 3♦	East 1NT AP	
Board: 59 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 1N W	North:  ♠ Q62  ♥ AQ963  ♦ 103  ♠ 965	South:  ♠ K97  ♥ 872  ♠ KQJ7  ♣ QJ4	West 1NT	North AP	East	South 1♦
Board: 60 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♠ W	North:  ♠ A  ▼ AQ532  ♠ QJ74  ♣ Q42	South:  ◆ 97  ▼ J96  ◆ A63  ◆ KJ873	West 2♠	North 1♥ 3♥	East 1NT 3♠	

Board: 61 Dealer: S Vul: NS HCP: 5	<ul> <li>★ 532</li> <li>▼ K102</li> <li>◆ J42</li> <li>♣ J1072</li> </ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 13	<ul><li>★ A984</li><li>♥ 85</li><li>★ KQ10</li><li>★ A943</li></ul>	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. You bid first.
Board: 63 Dealer: S Vul: None HCP: 8	<ul><li>★ 864</li><li>▼ K96532</li><li>◆ A2</li><li>★ J4</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 64 Dealer: N Vul: NS HCP: 12	<ul><li>♣ J5</li><li>♥ AJ65</li><li>♦ Q865</li><li>♣ KJ5</li></ul>	East Bids 1NT if possible. You bid first.
Board: 65 Dealer: S Vul: EW HCP: 1	<ul><li>★7652</li><li>▼ J8</li><li>◆ 863</li><li>◆ 8742</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.

Board: 61 Dealer: S Vul: NS North HCP: 5	North: <b>4</b> 532 <b>∀</b> K102	South:  ♠ AJ9  ♥ A843	West 1NT	North Pass	East 2♣¹	South  1 & Pass
South HCP: 12 Contract: 2N W	◆ J42 ◆ J1072	◆ K75 ◆ 843	2 <b>♦</b> 1. Stay	Pass man	2NT	AP
Board: 62 Dealer: N Vul: EW	North: ♠ A984	South: ♠ 10	West	North 1♣		South Pass
North HCP: 13 South HCP: 3 Contract: 3♠ E	♥ 85 • KQ10 • A943	♥ QJ10762 ♦ 9842 ♣ 75	2 <b>♥</b> 2NT	Pass Pass	2 <b>♠</b> 3 <b>♠</b>	Pass AP
Board: 63 Dealer: S Vul: None North HCP: 8	North:	South:  ★ K1053  ▼ A7		North		South 1
South HCP: 13 Contract: 2♥ N	◆ A2 ◆ J4	◆ 10654 ◆ AQ10	1NT	2♥	AP	
Board: 64 Dealer: N Vul: NS	North: <b>♠</b> J5 <b>♥</b> AJ65	South: ♠ AQ1087 ♥ K932	West	North 1♦	East 1NT	
North HCP: 12 South HCP: 10 Contract: 2♠ S	◆ Q865 ◆ KJ5	◆ J9 ◆ 93	AP	1	1111	<b>∠∓</b>
Board: 65 Dealer: S Vul: EW	North: <b>★</b> 7652	South: ♠ AJ	West	North	East	South 1
North HCP: 1 South HCP: 12 Contract: 3N W	▼ J8 ◆ 863 <b>♣</b> 8742	<ul><li>★ K1064</li><li>★ Q975</li><li>★ Q106</li></ul>	1NT 2♥	Pass Pass	2 <b>♦</b> 3NT	Pass

Board: 61 Dealer: S Vul: NS HCP: 12	<ul><li>▲ AJ9</li><li>▼ A843</li><li>◆ K75</li><li>▲ 843</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 62 Dealer: N Vul: EW HCP: 3	<ul><li>10</li><li>✓ QJ10762</li><li>◆ 9842</li><li>◆ 75</li></ul>	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. Partner bids first.
Board: 63 Dealer: S Vul: None HCP: 13	<ul><li>★ K1053</li><li>★ A7</li><li>★ 10654</li><li>★ AQ10</li></ul>	West Bids 1NT if possible. You bid first.
Board: 64 Dealer: N Vul: NS HCP: 10	<ul><li>▲ AQ1087</li><li>▼ K932</li><li>◆ J9</li><li>◆ 93</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 65 Dealer: S Vul: EW HCP: 12	♣ AJ ♥ K1064 ♦ Q975 ♣ Q106	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.

Board: 61 Dealer: S Vul: NS North HCP: 5	North: <b>4</b> 532 <b>∀</b> K102	South:  ♠ AJ9  ♥ A843	West 1NT	North Pass	East 2♣¹	South  1 & Pass
South HCP: 12 Contract: 2N W	◆ J42 ◆ J1072	◆ K75 ◆ 843	2 <b>♦</b> 1. Stay	Pass man	2NT	AP
Board: 62 Dealer: N Vul: EW	North: ♠ A984	South: ♠ 10	West	North 1♣		South Pass
North HCP: 13 South HCP: 3 Contract: 3♠ E	♥ 85 • KQ10 • A943	♥ QJ10762 ♦ 9842 ♣ 75	2 <b>♥</b> 2NT	Pass Pass	2 <b>♠</b> 3 <b>♠</b>	Pass AP
Board: 63 Dealer: S Vul: None North HCP: 8	North:	South:  ★ K1053  ▼ A7		North		South 1
South HCP: 13 Contract: 2♥ N	◆ A2 ◆ J4	◆ 10654 ◆ AQ10	1NT	2♥	AP	
Board: 64 Dealer: N Vul: NS	North: <b>♠</b> J5 <b>♥</b> AJ65	South: ♠ AQ1087 ♥ K932	West	North 1♦	East 1NT	
North HCP: 12 South HCP: 10 Contract: 2♠ S	◆ Q865 ◆ KJ5	◆ J9 ◆ 93	AP	1	1111	<b>∠∓</b>
Board: 65 Dealer: S Vul: EW	North: <b>★</b> 7652	South: ♠ AJ	West	North	East	South 1
North HCP: 1 South HCP: 12 Contract: 3N W	▼ J8 ◆ 863 <b>♣</b> 8742	<ul><li>★ K1064</li><li>★ Q975</li><li>★ Q106</li></ul>	1NT 2♥	Pass Pass	2 <b>♦</b> 3NT	Pass

Board: 66 Dealer: N Vul: Both HCP: 13	<ul><li>★ K3</li><li>♥ J1084</li><li>◆ AJ82</li><li>◆ A73</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 67 Dealer: S Vul: NS HCP: 4	<ul><li>1098432</li><li>A</li><li>10632</li><li>96</li></ul>	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 68 Dealer: N Vul: EW HCP: 14	<ul><li>♣ Q9853</li><li>★ KQ742</li><li>◆ A</li><li>♣ K10</li></ul>	East Bids 1NT if possible. West Bids 5♦ if possible. You bid first.
Board: 69 Dealer: S Vul: Both HCP: 5	<ul><li>◆ 987</li><li>▼ J92</li><li>◆ J2</li><li>◆ QJ853</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 70 Dealer: N Vul: None HCP: 13	<ul><li>◆ 976</li><li>♥ KJ6</li><li>◆ AJ5</li><li>◆ KJ94</li></ul>	East Bids 1NT if possible. You bid first.

Board: 66 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 3♠ E	North:  ♠ K3  ♥ J1084  ♠ AJ82  ♣ A73	South:  ♠ AJ9  ♥ 9765  ♦ 954  ♣ K109	West 2♥ 3♠	North 1 Pass AP	East 1NT 2♠	
Board: 67 Dealer: S Vul: NS North HCP: 4 South HCP: 12 Contract: 4♥ W	North:  • 1098432  • A  • 10632  • 96	South:  ♠ KJ7  ♥ 962  ♠ AQ97  ♣ Q104		North Pass AP	East 4◆¹	South 1 → Pass
Board: 68 Dealer: N Vul: EW North HCP: 14 South HCP: 4 Contract: 5 • W	North:  ♠ Q9853  ♥ KQ742  ♠ A  ♠ K10	South:  ♣ J764  ♥ J85  • J10  ♣ J972	West 5♦	North 1♣ AP	East 1NT	South 3♠
Board: 69 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 3 W	North:	South:  ♠ 653  ▼ AK  ◆ Q10643  ♣ K64	West  1NT 2♥ 1. Stay	North Pass Pass man	East 2♣¹ 3♥	South 1 → Pass AP
Board: 70 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N E	North:	South:  ♠ KJ1053  ♥ A1087  ♦ 10963  ♣ —	West	North 1♣	East 1NT	

		East Bids 1NT if possible.
Board: 66	<b>♠</b> AJ9	West Bids 2♥ if possible.
Dealer: N	<b>♥</b> 9765	East Bids 2♠ if possible.
Vul: Both	<b>♦</b> 954	West Bids 3♠ if possible.
HCP: 8	<b>♣</b> K109	
		Partner bids first.
Doord, 67	<b>▲ 1/ 1/7</b>	West Bids 1NT if possible.
Board: 67	<b>♦</b> KJ7	East Bids 4♦ if possible.
Dealer: S	♥ 962	West Bids 4♥ if possible.
Vul: NS	♦ AQ97	•
HCP: 12	<b>♣</b> Q104	You bid first.
Board: 68	<b>♦</b> J764	East Bids 1NT if possible.
Dealer: N	<b>♥</b> J85	West Bids 5♦ if possible.
Vul: EW	<b>♦</b> J10	•
HCP: 4	<b>♣</b> J972	Partner bids first.
		West Bids 1NT if possible.
Board: 69	<b>★</b> 653	East Bids 2♣ if possible.
Dealer: S	<b>♥</b> AK	West Bids 2♥ if possible.
Vul: Both	◆ Q10643	East Bids 3♥ if possible.
HCP: 12	<b>♣</b> K64	•
		You bid first.
Board: 70	<b>♦</b> KJ1053	D
Dealer: N	<b>♥</b> A1087	East Bids 1NT if possible.
Vul: None	◆ 10963	D 111 7
HCP: 8	<b>♣</b> —	Partner bids first.
ncr; 8	₹ —	

Board: 66 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 3♠ E	North:  ♠ K3  ♥ J1084  ♠ AJ82  ♣ A73	South:  ♠ AJ9  ♥ 9765  ♦ 954  ♣ K109	West 2♥ 3♠	North 1 Pass AP	East 1NT 2♠	
Board: 67 Dealer: S Vul: NS North HCP: 4 South HCP: 12 Contract: 4♥ W	North:  • 1098432  • A  • 10632  • 96	South:  ♠ KJ7  ♥ 962  ♠ AQ97  ♣ Q104		North Pass AP	East 4◆¹	South 1 → Pass
Board: 68 Dealer: N Vul: EW North HCP: 14 South HCP: 4 Contract: 5 • W	North:  ♠ Q9853  ♥ KQ742  ♠ A  ♠ K10	South:  ♣ J764  ♥ J85  • J10  ♣ J972	West 5♦	North 1♣ AP	East 1NT	South 3♠
Board: 69 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 3 W	North:	South:  ♠ 653  ▼ AK  ◆ Q10643  ♣ K64	West  1NT 2♥ 1. Stay	North Pass Pass man	East 2♣¹ 3♥	South 1 → Pass AP
Board: 70 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N E	North:	South:  ♠ KJ1053  ♥ A1087  ♦ 10963  ♣ —	West	North 1♣	East 1NT	

Board: 71 Dealer: S Vul: EW HCP: 0	<ul><li>108654</li><li>1093</li><li>532</li><li>93</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 72 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q54</li><li>♥ Q109</li><li>♦ K932</li><li>♣ KQ5</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 73 Dealer: S Vul: None HCP: 5	<b>♣</b> 8	West Bids 1NT if possible.  Partner bids first.
Board: 74 Dealer: N Vul: NS HCP: 12	<ul><li>★ A854</li><li>▼ K103</li><li>◆ J1083</li><li>◆ A8</li></ul>	East Bids 1NT if possible. You bid first.
Board: 75 Dealer: S Vul: Both HCP: 10	<ul><li>★ K1063</li><li>★ 853</li><li>★ AQJ74</li><li>★ 8</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 71 Dealer: S Vul: EW North HCP: 0 South HCP: 12 Contract: 3N W	North:	South:  ♠ QJ93  ♥ 862  ♠ AQ6  ♠ QJ8	West  1NT 2  3NT 1. Stay	Pass AP	East 2♣¹ 3◆	South 1♣ Pass Pass
Board: 72 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 2♠ W	North:  ♠ Q54  ♥ Q109  ♠ K932  ♣ KQ5	South:  ♠ K3  ♥ K874  ♦ J1065  ♣ 932	West 2♠	North 1• AP	East 1NT	
Board: 73 Dealer: S Vul: None North HCP: 5 South HCP: 14 Contract: 1N W	North:  ♣ 8  ♥ J1085  ♦ 86  ♣ A109843	South:  ♠ KQ104  ♥ 32  ♠ AQ73  ♣ K62	West 1NT	North AP	East	South 1♦
Board: 74 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ A854  ♥ K103  ♦ J1083  ♣ A8	South:  ♠ K2  ♥ J9654  ♠ K94  ♣ 974	West	North 1◆	East 1NT	
Board: 75 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 1NX W	North:  ♠ K1063  ♥ 853  ♠ AQJ74  ♣ 8	South:  ◆ 974  ▼ QJ107  ◆ K103  ◆ AQ9	West 1NT	North X	East AP	South 1♣

Board: 71 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ93</li><li>♥ 862</li><li>◆ AQ6</li><li>♣ QJ8</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3♦ if possible. West Bids 3NT if possible. You bid first.
Board: 72 Dealer: N Vul: Both HCP: 7	<ul><li>★ K3</li><li>▼ K874</li><li>◆ J1065</li><li>◆ 932</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 73 Dealer: S Vul: None HCP: 14	<ul><li>★ KQ104</li><li>▼ 32</li><li>◆ AQ73</li><li>◆ K62</li></ul>	West Bids 1NT if possible. You bid first.
Board: 74 Dealer: N Vul: NS HCP: 7	<ul><li>★ K2</li><li>▼ J9654</li><li>◆ K94</li><li>◆ 974</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 75 Dealer: S Vul: Both HCP: 12	<ul><li>♦ 974</li><li>♥ QJ107</li><li>♦ K103</li><li>♠ AQ9</li></ul>	West Bids 1NT if possible. You bid first.

Board: 71 Dealer: S Vul: EW North HCP: 0 South HCP: 12 Contract: 3N W	North:	South:  ♠ QJ93  ♥ 862  ♠ AQ6  ♠ QJ8	West  1NT 2  3NT 1. Stay	Pass AP	East 2♣¹ 3◆	South 1♣ Pass Pass
Board: 72 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 2♠ W	North:  ♠ Q54  ♥ Q109  ♠ K932  ♣ KQ5	South:  ♠ K3  ♥ K874  ♦ J1065  ♣ 932	West 2♠	North 1• AP	East 1NT	
Board: 73 Dealer: S Vul: None North HCP: 5 South HCP: 14 Contract: 1N W	North:  ♣ 8  ♥ J1085  ♦ 86  ♣ A109843	South:  ♠ KQ104  ♥ 32  ♠ AQ73  ♣ K62	West 1NT	North AP	East	South 1♦
Board: 74 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ A854  ♥ K103  ♦ J1083  ♣ A8	South:  ♠ K2  ♥ J9654  ♠ K94  ♣ 974	West	North 1◆	East 1NT	
Board: 75 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 1NX W	North:  ♠ K1063  ♥ 853  ♠ AQJ74  ♣ 8	South:  ◆ 974  ▼ QJ107  ◆ K103  ◆ AQ9	West 1NT	North X	East AP	South 1♣

Board: 76 Dealer: N Vul: None HCP: 12	<ul><li>♣976</li><li>♥ KQ7</li><li>♦ A2</li><li>♣ QJ753</li></ul>	East Bids 1NT if possible. You bid first.
Board: 77 Dealer: S Vul: NS HCP: 3	<ul><li>♣ Q92</li><li>♥ J1072</li><li>◆ 542</li><li>♣ 753</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 78 Dealer: N Vul: EW HCP: 12	<ul><li>A2</li><li>♥ Q72</li><li>♥ Q2</li><li>★ A76542</li></ul>	East Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 79 Dealer: S Vul: None HCP: 1	<ul><li>◆976</li><li>▼1062</li><li>◆107543</li><li>◆J8</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 80 Dealer: N Vul: NS HCP: 13	<ul><li>★ AK62</li><li>▼ K108</li><li>◆ 106</li><li>◆ K732</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.

Board: 76 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North:	South:  ♠ KQ54  ♥ J1063  ♠ 873  ♣ 102	West	North 1♣	East 1NT	
Board: 77 Dealer: S Vul: NS North HCP: 3 South HCP: 12 Contract: 3N W	North:  ♠ Q92  ♥ J1072  ♦ 542  ♣ 753	South:  ♠ 1074  ♥ KQ96  ♠ K973  ♣ A2	West  1NT 2  1. Stay	Pass	East 2♣¹ 3NT	1♦ Pass
Board: 78 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 3 • E	North:  ♠ A2  ♥ Q72  ♠ Q2  ♠ A76542	South:  ◆ 8743  ▼ A8653  ◆ 64  ◆ K3	West Pass 3◆	North 1♣ 2♣ AP		South Pass 3
Board: 79 Dealer: S Vul: None North HCP: 1 South HCP: 13 Contract: 3N W	North:	South:	West 1NT 2♠	North Pass Pass	East 2♥ 3NT	South 1♣ Pass AP
Board: 80 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 3 • E	North:  ♠ AK62  ♥ K108  ♦ 106  ♠ K732	South:	<b>3</b> ♣¹	3C trans	1NT 3♦ <sup>2</sup>	Pass

Board: 76 Dealer: N Vul: None HCP: 6	<ul><li>★ KQ54</li><li>♥ J1063</li><li>◆ 873</li><li>◆ 102</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 77 Dealer: S Vul: NS HCP: 12	<ul><li>1074</li><li>KQ96</li><li>K973</li><li>A2</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. You bid first.
Board: 78 Dealer: N Vul: EW HCP: 7	♦ 8743 ♥ A8653 ♦ 64 ♣ K3	East Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 79 Dealer: S Vul: None HCP: 13	<ul><li>▲ 1085</li><li>♥ AQ53</li><li>◆ K92</li><li>▲ A53</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. You bid first.
Board: 80 Dealer: N Vul: NS HCP: 7	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.

Board: 76 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North:	South:  ♠ KQ54  ♥ J1063  ♠ 873  ♣ 102	West	North 1♣	East 1NT	
Board: 77 Dealer: S Vul: NS North HCP: 3 South HCP: 12 Contract: 3N W	North:  ♠ Q92  ♥ J1072  ♦ 542  ♣ 753	South:  ♠ 1074  ♥ KQ96  ♠ K973  ♣ A2	West  1NT 2  1. Stay	Pass	East 2♣¹ 3NT	1♦ Pass
Board: 78 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 3 • E	North:  ♠ A2  ♥ Q72  ♠ Q2  ♠ A76542	South:  ◆ 8743  ▼ A8653  ◆ 64  ◆ K3	West Pass 3◆	North 1♣ 2♣ AP		South Pass 3
Board: 79 Dealer: S Vul: None North HCP: 1 South HCP: 13 Contract: 3N W	North:	South:	West 1NT 2♠	North Pass Pass	East 2♥ 3NT	South 1♣ Pass AP
Board: 80 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 3 • E	North:  ♠ AK62  ♥ K108  ♦ 106  ♠ K732	South:	<b>3</b> ♣¹	3C trans	1NT 3♦ <sup>2</sup>	Pass

Board: 81 Dealer: S Vul: EW HCP: 4	<ul><li>10982</li><li>K762</li><li>32</li><li>J82</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.
Board: 82 Dealer: N Vul: Both HCP: 14	<ul><li>◆ 9742</li><li>▼ AQ</li><li>◆ AQJ74</li><li>◆ J3</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 83 Dealer: S Vul: NS HCP: 4	♣ Q10864 ♥ 10832 ♦ Q943 ♣ —	West Bids 1NT if possible. East Bids 2♣ if possible. West Redoubles if possible. Partner bids first.
Board: 84 Dealer: N Vul: Both HCP: 13	<ul><li>A8</li><li>✓ J96</li><li>✓ AQ9743</li><li>✓ Q3</li></ul>	East Bids 1NT if possible. You bid first.
Board: 85 Dealer: S Vul: None HCP: 6	<ul><li>♠ 8</li><li>♥ 875</li><li>♦ KQJ54</li><li>♠ 8643</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 81 Dealer: S Vul: EW North HCP: 4 South HCP: 13 Contract: 2N W	North:	South:  ♠ AQ5  ♥ Q5  ♠ AJ865  ♣ 976		North Pass Pass man	East 2♣¹ 2NT	1♦ Pass
Board: 82 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 2 E	North:	South:  ♠ K865  ♥ 104  ♦ 963  ♣ K1085	West 2◆	North 1 • X		South Pass AP
Board: 83 Dealer: S Vul: NS North HCP: 4 South HCP: 13 Contract: 2&XX E	North:  ♠ Q10864  ♥ 10832  ♠ Q943  ♣ —	South:  ♣ 7  ♥ KQ4  ♣ J875  ♣ AK1092		North Pass AP man	East 2♣¹	South 1♣ X
Board: 84 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 3 N	North:  ♠ A8  ♥ J96  ♠ AQ9743  ♠ Q3	South:  ♠ K96532  ♥ 754  ♠ 8  ♣ A82	West Pass	North 1 ♦ 3 ♦	East 1NT AP	
Board: 85 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ 8  ♥ 875  ♠ KQJ54  ♠ 8643	South:  ♠ Q9643  ♥ A102  ♠ A106  ♠ Q9	West 1NT	North AP	East	South 1♣

Board: 81 Dealer: S Vul: EW HCP: 13	<ul><li>AQ5</li><li>Q5</li><li>AJ865</li><li>₱976</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 82 Dealer: N Vul: Both HCP: 6	<ul><li>★ K865</li><li>▼ 104</li><li>◆ 963</li><li>◆ K1085</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 83 Dealer: S Vul: NS HCP: 13	♣7 ♥ KQ4 ♦ J875 ♣ AK1092	West Bids 1NT if possible. East Bids 2♣ if possible. West Redoubles if possible. You bid first.
Board: 84 Dealer: N Vul: Both HCP: 7	<ul><li>★ K96532</li><li>★ 754</li><li>◆ 8</li><li>◆ A82</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 85 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q9643</li><li>♥ A102</li><li>◆ A106</li><li>♣ Q9</li></ul>	West Bids 1NT if possible. You bid first.

Board: 81 Dealer: S Vul: EW North HCP: 4 South HCP: 13 Contract: 2N W	North:  • 10982  • K762  • 32  • J82	South:  ♠ AQ5  ♥ Q5  ♠ AJ865  ♣ 976		North Pass Pass man	East 2♣¹ 2NT	1♦ Pass
Board: 82 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 2 E	North:	South:  ♠ K865  ♥ 104  ♦ 963  ♣ K1085	West 2◆	North 1 • X		South Pass AP
Board: 83 Dealer: S Vul: NS North HCP: 4 South HCP: 13 Contract: 2&XX E	North:  ♠ Q10864  ♥ 10832  ♠ Q943  ♣ —	South:  ♣ 7  ♥ KQ4  ♣ J875  ♣ AK1092		North Pass AP man	East 2♣¹	South 1♣ X
Board: 84 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 3 N	North:  ♠ A8  ♥ J96  ♠ AQ9743  ♠ Q3	South:  ♠ K96532  ♥ 754  ♠ 8  ♣ A82	West Pass	North 1 ♦ 3 ♦	East 1NT AP	
Board: 85 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ 8  ♥ 875  ♠ KQJ54  ♠ 8643	South:  ♠ Q9643  ♥ A102  ♠ A106  ♠ Q9	West 1NT	North AP	East	South 1♣

Board: 86 Dealer: N Vul: EW HCP: 12	<ul><li>★ KJ4</li><li>▼ J108</li><li>◆ AQ4</li><li>◆ J642</li></ul>	East Bids 1NT if possible. You bid first.
Board: 87 Dealer: S Vul: Both HCP: 7	<ul><li>★ AK108432</li><li>▼ 1087</li><li>◆ 9</li><li>♣ 96</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 88 Dealer: N Vul: None HCP: 13	<ul><li>★ K972</li><li>★ K987</li><li>★ K5</li><li>★ A32</li></ul>	East Bids 1NT if possible. You bid first.
Board: 89 Dealer: S Vul: NS HCP: 7	<ul><li>↓ J8</li><li>▼ K1095</li><li>◆ QJ1095</li><li>◆ 92</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 90 Dealer: N Vul: Both HCP: 13	<ul><li>▲ AJ952</li><li>▼ AKJ106</li><li>◆ 5</li><li>◆ 94</li></ul>	East Bids 1NT if possible. You bid first.

Board: 86 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North:  ♠ KJ4  ♥ J108  ♠ AQ4  ♣ J642	South:  ♠ 1062  ♥ 7632  ♠ KJ8  ♠ KQ10	West	North 1♣	East 1NT	
Board: 87 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 4♠ N	North:  ♠ AK108432  ♥ 1087  ♦ 9  ♣ 96	South:  ♠ —  ▼ K3  • KQJ1052  • AQJ52	West 1NT Pass	North 2♣ 4♣	East Pass AP	1♦
Board: 88 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 1N E	North:  ♠ K972  ♥ K987  ♠ K5  ♣ A32	South:  ♠ A1084  ♥ Q102  ♦ J63  ♠ Q94	West	North 1♣	East 1NT	
Board: 89 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 2 S	North:	South:  ♠ K962  ♥ A743  ♠ K86  ♣ A7	West 1NT	North 2◆	East AP	South 1♦
Board: 90 Dealer: N Vul: Both North HCP: 13 South HCP: 4 Contract: 1N E	North:  ♠ AJ952  ♥ AKJ106  ♦ 5  ♠ 94	South:  ♣ 76  ♥ 874  ♦ J1096  ♣ K1075	West	North 1♠	East 1NT	

Board: 86 Dealer: N Vul: EW HCP: 9	<ul><li>1062</li><li>7632</li><li>KJ8</li><li>KQ10</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 87 Dealer: S Vul: Both HCP: 16	<ul><li>★—</li><li>★ K3</li><li>★ KQJ1052</li><li>★ AQJ52</li></ul>	West Bids 1NT if possible. You bid first.
Board: 88 Dealer: N Vul: None HCP: 9	<ul><li>★ A1084</li><li>♥ Q102</li><li>◆ J63</li><li>★ Q94</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 89 Dealer: S Vul: NS HCP: 14	<ul><li>★ K962</li><li>★ A743</li><li>★ K86</li><li>★ A7</li></ul>	West Bids 1NT if possible. You bid first.
Board: 90 Dealer: N Vul: Both HCP: 4	<ul><li>★76</li><li>▼874</li><li>◆J1096</li><li>★K1075</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 86 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North:  ♠ KJ4  ♥ J108  ♠ AQ4  ♣ J642	South:  ♠ 1062  ♥ 7632  ♠ KJ8  ♠ KQ10	West	North 1♣	East 1NT	
Board: 87 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 4♠ N	North:  ♠ AK108432  ♥ 1087  ♦ 9  ♣ 96	South:  ♠ —  ▼ K3  • KQJ1052  • AQJ52	West 1NT Pass	North 2♣ 4♣	East Pass AP	1♦
Board: 88 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 1N E	North:  ♠ K972  ♥ K987  ♠ K5  ♣ A32	South:  ♠ A1084  ♥ Q102  ♦ J63  ♠ Q94	West	North 1♣	East 1NT	
Board: 89 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 2 S	North:	South:  ♠ K962  ♥ A743  ♠ K86  ♣ A7	West 1NT	North 2◆	East AP	South 1♦
Board: 90 Dealer: N Vul: Both North HCP: 13 South HCP: 4 Contract: 1N E	North:  ♠ AJ952  ♥ AKJ106  ♦ 5  ♠ 94	South:  ♣ 76  ♥ 874  ♦ J1096  ♣ K1075	West	North 1♠	East 1NT	

Board: 91 Dealer: S Vul: None HCP: 7	<ul><li>★ A983</li><li>▼ 7</li><li>◆ 753</li><li>◆ K10832</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 92 Dealer: N Vul: NS HCP: 14	<ul><li>♠ 9</li><li>♥ KQJ652</li><li>♦ K8</li><li>♠ AJ96</li></ul>	East Bids 1NT if possible. West Doubles Pass if possible. East Bids 3♦ if possible. You bid first.
Board: 93 Dealer: S Vul: EW HCP: 4	<ul><li>♠ 643</li><li>♥ 86</li><li>♦ J106</li><li>♠ QJ1076</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 94 Dealer: N Vul: None HCP: 13	<ul><li>★ AK9</li><li>▼ J10987</li><li>◆ KQ8</li><li>◆ 74</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 95 Dealer: S Vul: NS HCP: 3	<ul><li>★765</li><li>♥Q10</li><li>◆J98643</li><li>★87</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.

Board: 91 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ A983  ♥ 7  • 753  ♣ K10832	South:  ♠ K64  ♥ QJ84  ♦ Q1064  ♠ A5	West 1NT	North AP	East	South 1♦
Board: 92 Dealer: N Vul: NS North HCP: 14 South HCP: 3 Contract: 3 • E	North:	South:  ♠ QJ8752  ♥ 84  ♦ 953  ♣ 75	West Pass X	North 1♥ 2♥ Pass		South Pass Pass AP
Board: 93 Dealer: S Vul: EW North HCP: 4 South HCP: 12 Contract: 4 W	North:	South:  ♠ K8  ▼ Q1094  ♠ A853  ♣ K93	West  1NT  4♣  1. Texa	North Pass AP	East 4♥¹	South 1♦ Pass
Board: 94 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 2N E	North:  ♠ AK9  ♥ J10987  ♦ KQ8  ♣ 74	South:  ♣ 742  ♥ 6  ♦ 107653  ♣ KJ95	West  2♣¹  2NT  1. Stay	North 1♥ Pass AP man	East 1NT 2•	South Pass Pass
Board: 95 Dealer: S Vul: NS North HCP: 3 South HCP: 14 Contract: 2 W	North:  ♠ 765  ♥ Q10  ♦ J98643  ♣ 87	South:  ♠ K1094  ♥ KJ7  ♠ KQ  ♠ Q932	West 1NT 2♥	North Pass AP	East 2	South 1♣ Pass

Board: 91 Dealer: S Vul: None HCP: 12	<ul><li>★ K64</li><li>♥ QJ84</li><li>◆ Q1064</li><li>◆ A5</li></ul>	West Bids 1NT if possible. You bid first.
Board: 92 Dealer: N Vul: NS HCP: 3	<ul><li>◆ QJ8752</li><li>◆ 84</li><li>◆ 953</li><li>◆ 75</li></ul>	East Bids 1NT if possible. West Doubles Pass if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 93 Dealer: S Vul: EW HCP: 12	<ul><li>★ K8</li><li>♥ Q1094</li><li>◆ A853</li><li>◆ K93</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 94 Dealer: N Vul: None HCP: 4	<ul><li>★742</li><li>★6</li><li>★107653</li><li>★KJ95</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 95 Dealer: S Vul: NS HCP: 14	<ul><li>★ K1094</li><li>★ KJ7</li><li>★ KQ</li><li>★ Q932</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.

Board: 91 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ A983  ♥ 7  • 753  ♣ K10832	South:  ♠ K64  ♥ QJ84  ♦ Q1064  ♠ A5	West 1NT	North AP	East	South 1♦
Board: 92 Dealer: N Vul: NS North HCP: 14 South HCP: 3 Contract: 3 • E	North:	South:  ♠ QJ8752  ♥ 84  ♦ 953  ♣ 75	West Pass X	North 1♥ 2♥ Pass		South Pass Pass AP
Board: 93 Dealer: S Vul: EW North HCP: 4 South HCP: 12 Contract: 4 W	North:	South:  ♠ K8  ▼ Q1094  ♠ A853  ♣ K93	West  1NT  4♣  1. Texa	North Pass AP	East 4♥¹	South 1♦ Pass
Board: 94 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 2N E	North:  ♠ AK9  ♥ J10987  ♦ KQ8  ♣ 74	South:  ♣ 742  ♥ 6  ♦ 107653  ♣ KJ95	West  2♣¹  2NT  1. Stay	North 1♥ Pass AP man	East 1NT 2•	South Pass Pass
Board: 95 Dealer: S Vul: NS North HCP: 3 South HCP: 14 Contract: 2 W	North:  ♠ 765  ♥ Q10  ♦ J98643  ♣ 87	South:  ♠ K1094  ♥ KJ7  ♠ KQ  ♠ Q932	West 1NT 2♥	North Pass AP	East 2	South 1♣ Pass

Board: 96 Dealer: N Vul: EW HCP: 18	<ul><li>★ KQJ2</li><li>★ K3</li><li>★ K6</li><li>★ KQJ73</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 97 Dealer: S Vul: Both HCP: 6	<ul><li>J9873</li><li>✓ J102</li><li>✓ —</li><li>A8543</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 98 Dealer: N Vul: NS HCP: 15	<ul><li>♣ QJ10962</li><li>♥ —</li><li>♦ K73</li><li>♣ AKQ7</li></ul>	East Bids 1NT if possible. You bid first.
Board: 99 Dealer: S Vul: EW HCP: 1	<ul><li>★8632</li><li>▼ J7643</li><li>◆ 106</li><li>◆ 109</li></ul>	West Bids 1NT if possible.  East Bids 2♥ if possible.  West Bids 2♠ if possible.  East Bids 2NT if possible.  West Bids 3♥ if possible.  East Bids 3♥ if possible.  West Bids 4♠ if possible.  East Bids 4♠ if possible.  East Bids 4♠ if possible.  East Bids 4♠ if possible.
Board: 100 Dealer: N Vul: Both HCP: 13	<ul><li></li></ul>	Partner bids first.  East Bids 1NT if possible.  You bid first.

Board: 96						
Dealer: N	North:	South:	West	North	East	South
Vul: EW	♠ KQJ2	<b>♦</b> 987		1♣	1NT	Pass
North HCP: 18	<b>∨</b> K3 <b>♦</b> K6	<b>▼</b> A62 <b>♦</b> Q942	<b>2</b>	2♠	Pass	3♣
South HCP: 6	<b>♣</b> KQJ73	◆ 654	AP			
Contract: 3♣ N	2 12 40 / 0					
Board: 97	North:	South:	West	North	Foot	Courtle
Dealer: S Vul: Both	<b>▲</b> J9873	<b>♠</b> A64	West	NOIUI	Last	30uii 1 <b>♦</b>
North HCP: 6	<b>♥</b> J102	<b>♥</b> Q6	1NT	Pass	2•	Pass
South HCP: 12	<b>♦</b> —	◆ QJ1074	2 🗸	Pass	<b>3♥</b>	AP
Contract: 3♥ W	♣ A8543	<b>♣</b> QJ2	2 ₹	1 435	<i>5</i> <b>•</b>	7 <b>u</b>
Board: 98	North:	South:				
Dealer: N	Notul. ♠ QJ10962	Soun. ♠ A	West	North	East	South
Vul: NS	<b>♥</b> —	♥ Q1096532		1•		Pass
North HCP: 15 South HCP: 6	<b>♦</b> K73	<b>♦</b> 85	Pass	2♠	AP	
South HCP: 6 Contract: 2♠ N	♣ AKQ7	<b>♣</b> 862				
			***	NF 4		G 4
			West	North	East	
			1NT	Pass	2♥	1♦ Pass
D 100			11N 1 2♠	Pass Pass		Pass Pass
Board: 99 Dealer: S	North:	South:	2 <b>₹</b> 3 <b>♦</b> ¹	Pass		Pass
Vul: EW	<b>★</b> 8632 <b>∀</b> J7643	<b>♠</b> A <b>▼</b> A52	3 <b>√</b> ³ 4♣³	Pass	3 <b>√</b> <sup>-</sup> 4• <sup>4</sup>	X
North HCP: 1	◆ 106	◆ AJ875	Pass	Pass	4 <b>♥</b> · · · · · · · · · · · · · · · · · · ·	AP
South HCP: 14	<b>♣</b> 109	♣ J653		raise or		
Contract: 4♠ W				bid, a 🔻		
				bid, a ♣		
				bid, a ♦		
Board: 100	North:	South:				
Dealer: N	101ul. <b>♦</b> J96	<b>★</b> 104	West	North	East	South
Vul: Both	<b>▼</b> AJ10732	<b>♥</b> 4		1♥	1NT	3♦
North HCP: 13 South HCP: 6	<b>•</b> —	♦ KQ1098643	AP			
Contract: 3 S	<b>♣</b> AK86	<b>♣</b> J4				

Board: 96	<b>♦</b> 987	East Bids 1NT if possible.
Dealer: N	▼ A62	West Bids 2♦ if possible.
Vul: EW	♦ Q942	D 4 1:1 6 4
HCP: 6	<b>♣</b> 654	Partner bids first.
Board: 97 Dealer: S Vul: Both HCP: 12	<ul><li>★ A64</li><li>♥ Q6</li><li>◆ QJ1074</li><li>◆ QJ2</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 98 Dealer: N Vul: NS HCP: 6	<ul><li>♠ A</li><li>♥ Q1096532</li><li>♦ 85</li><li>♠ 862</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 99 Dealer: S Vul: EW HCP: 14	<ul><li>A</li><li>✓ A52</li><li>✓ AJ875</li><li>✓ J653</li></ul>	West Bids 1NT if possible.  East Bids 2♥ if possible.  West Bids 2♠ if possible.  East Bids 2NT if possible.  West Bids 3♥ if possible.  East Bids 3♥ if possible.  West Bids 4♠ if possible.  East Bids 4♠ if possible.  East Bids 4♠ if possible.
		You bid first.
Board: 100 Dealer: N	<b>★</b> 104 <b>♥</b> 4	East Bids 1NT if possible.
Vul: Both HCP: 6	◆ KQ1098643 ◆ J4	Partner bids first.

Board: 96						
Dealer: N	North:	South:	West	North	East	South
Vul: EW	♠ KQJ2	<b>♦</b> 987		1♣	1NT	Pass
North HCP: 18	<b>∨</b> K3 <b>♦</b> K6	<b>▼</b> A62 <b>♦</b> Q942	<b>2</b>	2♠	Pass	3♣
South HCP: 6	<b>♣</b> KQJ73	◆ 654	AP			
Contract: 3♣ N	2 12 40 / 0					
Board: 97	North:	South:	West	North	Foot	Courtle
Dealer: S Vul: Both	<b>▲</b> J9873	<b>♠</b> A64	West	NOIUI	Last	30uii 1 <b>♦</b>
North HCP: 6	<b>♥</b> J102	<b>♥</b> Q6	1NT	Pass	2•	Pass
South HCP: 12	<b>♦</b> —	◆ QJ1074	2 🗸	Pass	<b>3♥</b>	AP
Contract: 3♥ W	♣ A8543	<b>♣</b> QJ2	2 ₹	1 435	<i>5</i> <b>•</b>	7 <b>u</b>
Board: 98	North:	South:				
Dealer: N	Notul. ♠ QJ10962	Soun. ♠ A	West	North	East	South
Vul: NS	<b>♥</b> —	♥ Q1096532		1•		Pass
North HCP: 15 South HCP: 6	<b>♦</b> K73	<b>♦</b> 85	Pass	2♠	AP	
South HCP: 6 Contract: 2♠ N	♣ AKQ7	<b>♣</b> 862				
			***	NF 4		G 4
			West	North	East	
			1NT	Pass	2♥	1♦ Pass
D 100			11N 1 2♠	Pass Pass		Pass Pass
Board: 99 Dealer: S	North:	South:	2 <b>₹</b> 3 <b>♦</b> ¹	Pass		Pass
Vul: EW	<b>★</b> 8632 <b>∀</b> J7643	<b>♠</b> A <b>▼</b> A52	3 <b>√</b> ³ 4♣³	Pass	3 <b>√</b> <sup>-</sup> 4• <sup>4</sup>	X
North HCP: 1	◆ 106	◆ AJ875	Pass	Pass	4 <b>♥</b> · · · · · · · · · · · · · · · · · · ·	AP
South HCP: 14	<b>♣</b> 109	♣ J653		raise or		
Contract: 4♠ W				bid, a 🔻		
				bid, a ♣		
				bid, a ♦		
Board: 100	North:	South:				
Dealer: N	101ul. <b>♦</b> J96	<b>★</b> 104	West	North	East	South
Vul: Both	<b>▼</b> AJ10732	<b>♥</b> 4		1♥	1NT	3♦
North HCP: 13 South HCP: 6	<b>•</b> —	♦ KQ1098643	AP			
Contract: 3 S	<b>♣</b> AK86	<b>♣</b> J4				

Board: 101 Dealer: S Vul: None HCP: 0	<ul><li>10654</li><li>642</li><li>63</li><li>8542</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. West Bids 4♥ if possible. East Bids 5♦ if possible. Partner bids first.
Board: 102 Dealer: N Vul: EW HCP: 14	<ul><li>★ KQJ3</li><li>★ K87</li><li>★ KQ</li><li>★ 6532</li></ul>	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: 103 Dealer: S Vul: Both HCP: 6	♣ 7 ♥ KQ842 ♦ 10862 ♣ J87	West Bids 1NT if possible. West Bids 3♣ if possible. Partner bids first.
Board: 104 Dealer: N Vul: None HCP: 14	<ul><li>A</li><li>✓ AQ1095</li><li>✓ J63</li><li>✓ QJ85</li></ul>	East Bids 1NT if possible. You bid first.
Board: 105 Dealer: S Vul: NS HCP: 7	<ul><li>♣ AJ10532</li><li>♥ 62</li><li>♦ Q3</li><li>♣ 973</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 101 Dealer: S Vul: None North HCP: 0 South HCP: 13 Contract: 5 \( \) W	North:  • 10654  • 642  • 63  • 8542	South:  ♠ KQ7  ♥ KJ10853  ♠ Q8  ♣ Q7	1NT 3♦² 4♥⁴ 1. 1N-3 2. autor 3. Cue	Pass Pass 3C trans	$3 \stackrel{1}{•} 1$ $4 \stackrel{3}{•} 3$ $5 \stackrel{1}{•}$ sfer to $6 \stackrel{1}{•}$ stopp	1♥ Pass Pass AP diamonds er
Board: 102 Dealer: N Vul: EW North HCP: 14 South HCP: 2 Contract: 4♥ E	North:  ♠ KQJ3  ♥ K87  ♠ KQ  ♠ 6532	South:	West  2  2NT  4  ▼	North 1♣ Pass Pass AP	East 1NT 2♥ 3♥	South Pass Pass Pass
Board: 103 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 3 W	North:  ♣ 7  ♥ KQ842  ♦ 10862  ♣ J87	South:  ♠ AJ9653  ♥ J106  ♠ AJ  ♠ Q2	West  1NT 3♣	North Pass AP	East Pass	1♠
Board: 104 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 2 \( \nabla \) N	North:  ♠ A  ♥ AQ1095  ♦ J63  ♠ QJ85	South:  ♠ KQJ104  ♥ 742  ♠ K8  ♣ 1094	West AP	North 1♥	East 1NT	
Board: 105 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 24 N	North:  ♠ AJ10532  ♥ 62  ♠ Q3  ♠ 973	South:  ♣ 76  ♥ AJ94  ♦ K109  ♣ AJ82	West 1NT	North 2♠	East AP	South 1♣

Board: 101 Dealer: S Vul: None HCP: 13	<ul><li>★KQ7</li><li>▼KJ10853</li><li>◆Q8</li><li>◆Q7</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♠ if possible. East Bids 4♣ if possible. West Bids 4♥ if possible. East Bids 5♠ if possible. You bid first.
Board: 102 Dealer: N Vul: EW HCP: 2	<ul><li>♦ 975</li><li>♥ 42</li><li>♦ 9853</li><li>♠ Q987</li></ul>	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: 103 Dealer: S Vul: Both HCP: 13	<ul><li>▲ AJ9653</li><li>♥ J106</li><li>◆ AJ</li><li>♣ Q2</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 104 Dealer: N Vul: None HCP: 9	<b>★</b> KQJ104 <b>♥</b> 742 <b>♦</b> K8 <b>♣</b> 1094	East Bids 1NT if possible.  Partner bids first.
Board: 105 Dealer: S Vul: NS HCP: 13	<ul><li>★ 76</li><li>♥ AJ94</li><li>◆ K109</li><li>◆ AJ82</li></ul>	West Bids 1NT if possible. You bid first.

Board: 101 Dealer: S Vul: None North HCP: 0 South HCP: 13 Contract: 5 \( \) W	North:  • 10654  • 642  • 63  • 8542	South:  ♠ KQ7  ♥ KJ10853  ♠ Q8  ♣ Q7	1NT 3♦² 4♥⁴ 1. 1N-3 2. autor 3. Cue	Pass Pass 3C trans	$3 \stackrel{1}{•} 1$ $4 \stackrel{3}{•} 3$ $5 \stackrel{1}{•}$ sfer to $6 \stackrel{1}{•}$ stopp	1♥ Pass Pass AP diamonds er
Board: 102 Dealer: N Vul: EW North HCP: 14 South HCP: 2 Contract: 4♥ E	North:  ♠ KQJ3  ♥ K87  ♠ KQ  ♠ 6532	South:	West  2  2NT  4  ▼	North 1♣ Pass Pass AP	East 1NT 2♥ 3♥	South Pass Pass Pass
Board: 103 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 3 W	North:  ♣ 7  ♥ KQ842  ♦ 10862  ♣ J87	South:  ♠ AJ9653  ♥ J106  ♠ AJ  ♠ Q2	West  1NT 3♣	North Pass AP	East Pass	1♠
Board: 104 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 2 \( \nabla \) N	North:  ♠ A  ♥ AQ1095  ♦ J63  ♠ QJ85	South:  ♠ KQJ104  ♥ 742  ♠ K8  ♣ 1094	West AP	North 1♥	East 1NT	
Board: 105 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 24 N	North:  ♠ AJ10532  ♥ 62  ♠ Q3  ♠ 973	South:  ♣ 76  ♥ AJ94  ♦ K109  ♣ AJ82	West 1NT	North 2♠	East AP	South 1♣

Board: 106 Dealer: N Vul: Both HCP: 12	<ul><li>▶ J9</li><li>♥ KJ94</li><li>◆ A982</li><li>♣ K53</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 3NT if possible. You bid first.
Board: 107 Dealer: S Vul: None HCP: 9	<ul><li>★ A102</li><li>▼ 753</li><li>◆ J987</li><li>★ A87</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 108 Dealer: N Vul: NS HCP: 12	<ul><li>★KJ10</li><li>♥ 963</li><li>◆ Q1075</li><li>◆ AQ10</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 109 Dealer: S Vul: EW HCP: 7	<ul><li>42</li><li>★ K975</li><li>★ A943</li><li>★ 754</li></ul>	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible.  Partner bids first.
Board: 110 Dealer: N Vul: NS HCP: 12	<ul><li>★ K753</li><li>▼ J105</li><li>◆ Q72</li><li>◆ KQJ</li></ul>	East Bids 1NT if possible. You bid first.

Board: 106 Dealer: N Vul: Both	North: ♠ J9	South: <b>★</b> 8753	West	North 1♦		Pass	
North HCP: 12	<b>♥</b> KJ94	<b>♥</b> 82	2 <b>♣</b> ¹	Pass	<b>2</b> ♦	Pass	
South HCP: 1	♦ A982	• J43	3♥	Pass	3NT	AP	
Contract: 3N E	<b>♣</b> K53	<b>♣</b> 9876	1. Stay	man			
Board: 107	North:	South:					
Dealer: S	A102	& KQ83	West	North	East	South	
Vul: None	♥ 753	♥ A864	1, 555	1,0141		1	
North HCP: 9	<b>♦</b> J987	◆ A543	1NT	AP			
South HCP: 13 Contract: 1N W	♣ A87	<b>♣</b> 6					
Board: 108	NI 4	G 4	West	North	Fact	South	
Dealer: N	North: ♠ KJ10	South: <b>♦</b> 9873	West	1 <b>\oldsymbol</b>		Pass	
Vul: NS	♥ 963	♥ QJ5	2 <b>♣</b> 1	Pass	2	Pass	
North HCP: 12	◆ Q1075	◆ 83	2 <b>X</b> 2NT	AP	∠▼	1 433	
South HCP: 3 Contract: 2N E	♣ AQ10	~		1. Stayman			
Board: 109	NI 4	G 4	West	North	Fast	South	
Dealer: S	North: ♠ 42	South:	***************************************	110141	Lust	1 <b>♠</b>	
Vul: EW	• 42 ♥ K975	<b>♠</b> KJ983 <b>♥</b> QJ1083	1NT	Pass	<b>4</b> ♠¹	Pass	
North HCP: 7	◆ A943	<b>♦</b> —	5 <b>\</b>	X	AP		
South HCP: 12 Contract: 5♦X W	<b>♣</b> 754	<b>♣</b> KQ3	1. Mino				
Board: 110							
Dealer: N	North:	South:					
Vul: NS	<b>★</b> K753	<b>♦</b> Q109	West	North	East	South	
North HCP: 12	♥ J105 ♦ Q72	♥ 863 ♦ A963		1♣	1NT	AP	
South HCP: 6	<b>♥</b> Q72 <b>♣</b> KQJ	◆ A903 ◆ 964					

Board: 106 Dealer: N Vul: Both HCP: 1	<ul><li>♦ 8753</li><li>♥ 82</li><li>♦ J43</li><li>♠ 9876</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 3NT if possible. Partner bids first.
Board: 107 Dealer: S Vul: None HCP: 13	<ul><li>★ KQ83</li><li>▼ A864</li><li>◆ A543</li><li>◆ 6</li></ul>	West Bids 1NT if possible. You bid first.
Board: 108 Dealer: N Vul: NS HCP: 3	<ul><li>◆ 9873</li><li>♥ QJ5</li><li>◆ 83</li><li>◆ 8762</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 109 Dealer: S Vul: EW HCP: 12	<ul><li>★ KJ983</li><li>♥ QJ1083</li><li>◆ —</li><li>★ KQ3</li></ul>	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. You bid first.
Board: 110 Dealer: N Vul: NS HCP: 6	<ul><li>◆ Q109</li><li>◆ 863</li><li>◆ A963</li><li>◆ 964</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 106 Dealer: N Vul: Both	North: ♠ J9	South: <b>★</b> 8753	West	North 1♦		Pass	
North HCP: 12	<b>♥</b> KJ94	<b>♥</b> 82	2 <b>♣</b> ¹	Pass	<b>2</b> ♦	Pass	
South HCP: 1	♦ A982	• J43	3♥	Pass	3NT	AP	
Contract: 3N E	<b>♣</b> K53	<b>♣</b> 9876	1. Stay	man			
Board: 107	North:	South:					
Dealer: S	A102	& KQ83	West	North	East	South	
Vul: None	♥ 753	♥ A864	1, 555	1,0141		1	
North HCP: 9	<b>♦</b> J987	◆ A543	1NT	AP			
South HCP: 13 Contract: 1N W	♣ A87	<b>♣</b> 6					
Board: 108	NI 4	G 4	West	North	Fact	South	
Dealer: N	North: ♠ KJ10	South: <b>♦</b> 9873	West	1 <b>\oldsymbol</b>		Pass	
Vul: NS	♥ 963	♥ QJ5	2 <b>♣</b> 1	Pass	2	Pass	
North HCP: 12	◆ Q1075	◆ 83	2 <b>X</b> 2NT	AP	∠▼	1 433	
South HCP: 3 Contract: 2N E	♣ AQ10	~		1. Stayman			
Board: 109	NI 4	G 4	West	North	Fast	South	
Dealer: S	North: ♠ 42	South:	***************************************	110141	Lust	1 <b>♠</b>	
Vul: EW	• 42 ♥ K975	<b>♠</b> KJ983 <b>♥</b> QJ1083	1NT	Pass	<b>4</b> ♠¹	Pass	
North HCP: 7	◆ A943	<b>♦</b> —	5 <b>\</b>	X	AP		
South HCP: 12 Contract: 5♦X W	<b>♣</b> 754	<b>♣</b> KQ3	1. Mino				
Board: 110							
Dealer: N	North:	South:					
Vul: NS	<b>★</b> K753	<b>♦</b> Q109	West	North	East	South	
North HCP: 12	♥ J105 ♦ Q72	♥ 863 ♦ A963		1♣	1NT	AP	
South HCP: 6	<b>♥</b> Q72 <b>♣</b> KQJ	◆ A903 ◆ 964					

Board: 111 Dealer: S Vul: EW HCP: 5	<ul><li>10742</li><li>KQ765</li><li>8</li><li>862</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 112 Dealer: N Vul: Both HCP: 12	<ul><li>1063</li><li>✓ Q10752</li><li>♦ 8</li><li>♠ AKQJ</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 113 Dealer: S Vul: NS HCP: 8	<ul><li>♣ J1083</li><li>♥ K72</li><li>◆ KJ1087</li><li>♣ 3</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 114 Dealer: N Vul: EW HCP: 12	<ul><li>★ AQJ106</li><li>★ K964</li><li>◆ Q10</li><li>★ 32</li></ul>	East Bids 1NT if possible. You bid first.

East Bids 2♦ if possible.

Board: 115 ♦ 10653 West Bids 2♥ if possible.

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

Vul: Both ♦ K73 West Bids 3♠ if possible.

HCP: 4 ♣ J82 East Bids 4♥ if possible.

Partner bids first.

West Bids 1NT if possible.

Board: 111 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 3N W	North:  • 10742  • KQ765  • 8  • 862	South:  ♠ K65  ♥ A3  ♦ A64  ♣ J10754		North Pass Pass man		1♣ Pass
Board: 112 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 4 E	North:	South:	West  2♣¹  3♠  1. Stayı	North 1♥ Pass Pass man		South Pass Pass AP
Board: 113 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 4 X E	North:  ♣ J1083  ♥ K72  ♠ KJ1087  ♣ 3	South:  ♠ AK  ♥ Q  ♦ Q9654  ♣ J10982	West  1NT 3♥ 4♥ AP	North  2  Pass  Pass	East  2♥ Pass Pass	1♦ 3♦ 4♦
Board: 114 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North:  ♠ AQJ106  ♥ K964  ♠ Q10  ♣ 32	South: ♠ 42 ♥ AQ8 ♦ 854 ♠ K10765	West	North 1♣	East 1NT	
Board: 115 Dealer: S Vul: Both North HCP: 4 South HCP: 12 Contract: 4♥ W	North:	South:  ♠ AJ7  ♥ J  ♠ A92  ♠ Q109654	1NT 2♥ 3♣¹	North Pass Pass Pass raise or	2 <b>♦</b> 2 <b>♠</b> 4 <b>♥</b>	1♣ Pass Pass AP

Board: 111 Dealer: S Vul: EW HCP: 12	<ul><li>★ K65</li><li>★ A3</li><li>★ A64</li><li>★ J10754</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. You bid first.
Board: 112 Dealer: N Vul: Both HCP: 4	<ul><li>★ 52</li><li>♥ J83</li><li>◆ QJ63</li><li>◆ 10632</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 113 Dealer: S Vul: NS HCP: 12	<ul><li>♠ AK</li><li>♥ Q</li><li>◆ Q9654</li><li>♠ J10982</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 114 Dealer: N Vul: EW HCP: 9	<ul><li>42</li><li>✓ AQ8</li><li>854</li><li>✓ K10765</li></ul>	East Bids 1NT if possible.  Partner bids first.

 East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♥ if possible.

West Bids 1NT if possible.

You bid first.

Board: 111 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 3N W	North:  • 10742  • KQ765  • 8  • 862	South:  ♠ K65  ♥ A3  ♦ A64  ♣ J10754		North Pass Pass man		1♣ Pass
Board: 112 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 4 E	North:	South:	West  2♣¹  3♠  1. Stayı	North 1♥ Pass Pass man		South Pass Pass AP
Board: 113 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 4 X E	North:  ♣ J1083  ♥ K72  ♠ KJ1087  ♣ 3	South:  ♠ AK  ♥ Q  ♦ Q9654  ♣ J10982	West  1NT 3♥ 4♥ AP	North  2  Pass  Pass	East  2♥ Pass Pass	1♦ 3♦ 4♦
Board: 114 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North:  ♠ AQJ106  ♥ K964  ♠ Q10  ♣ 32	South: ♠ 42 ♥ AQ8 ♦ 854 ♠ K10765	West	North 1♣	East 1NT	
Board: 115 Dealer: S Vul: Both North HCP: 4 South HCP: 12 Contract: 4♥ W	North:	South:  ♠ AJ7  ♥ J  ♠ A92  ♠ Q109654	1NT 2♥ 3♣¹	North Pass Pass Pass raise or	2 <b>♦</b> 2 <b>♠</b> 4 <b>♥</b>	1♣ Pass Pass AP

Board: 116 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q1065</li><li>♥ A9</li><li>♦ AQ65</li><li>♣ Q74</li></ul>	East Bids 1NT if possible. East Redoubles if possible. West Bids 2 • if possible. You bid first.
Board: 117 Dealer: S Vul: EW HCP: 8	<ul><li>108</li><li>✓ K</li><li>✓ K87542</li><li>✓ Q965</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 118 Dealer: N Vul: Both HCP: 13	<ul><li>AQ98</li><li>K92</li><li>A82</li><li>743</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 119 Dealer: S Vul: None HCP: 11	<ul><li>★ A104</li><li>▼ 53</li><li>◆ J9</li><li>◆ KQJ985</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 120 Dealer: N Vul: NS HCP: 14	<ul><li>▲ AJ6</li><li>✔ A832</li><li>◆ 87</li><li>▲ KQ32</li></ul>	East Bids 1NT if possible. You bid first.

					•	
Board: 116 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 2N N	North:  ♠ Q1065  ♥ A9  ♠ AQ65  ♣ Q74	South:  ♠ KJ98  ♥ J62  ♦ J7  ♣ A986	West Pass 2 1. SOS	North  1  Pass  2NT		X
Board: 117 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 4♥ E	North:  ♠ 108  ♥ K  ♦ K87542  ♠ Q965	South:  ♠ AQ543  ♥ J74  ♠ A96  ♣ J8	West 1NT	North 2	East 4♥	South 14 AP
Board: 118 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 2 \( \mathbb{F} \) E	North:  ♠ AQ98  ♥ K92  ♠ A82  ♠ 743	South:  ♣ J105  ♥ 763  • Q9  ♣ Q10862	West 2♦	North 1♣ Pass	East 1NT 2♥	South Pass AP
Board: 119 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3 S	North:  ♠ A104  ♥ 53  ♠ J9  ♠ KQJ985	South:  ♠ K876  ♥ A104  ♠ KQ8764  ♣ —	West 1NT Pass	North 2♣ 3◆		South 1
Board: 120 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 1N E	North:  ♠ AJ6  ♥ A832  ♠ 87  ♣ KQ32	South:  ♠ K104  ♥ 109  ♦ J92  ♣ J8754	West	North 1♣	East 1NT	

Board: 116 Dealer: N Vul: None HCP: 10	<ul><li>★ KJ98</li><li>♥ J62</li><li>◆ J7</li><li>◆ A986</li></ul>	East Bids 1NT if possible. East Redoubles if possible. West Bids 2 • if possible.  Partner bids first.
Board: 117 Dealer: S Vul: EW HCP: 12	<ul><li>AQ543</li><li>✓ J74</li><li>A96</li><li>J8</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. You bid first.
Board: 118 Dealer: N Vul: Both HCP: 5	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 119 Dealer: S Vul: None HCP: 12	<b>★</b> K876 <b>♥</b> A104 <b>♦</b> KQ8764 <b>♣</b> —	West Bids 1NT if possible. You bid first.
Board: 120 Dealer: N Vul: NS HCP: 5	<ul><li>★ K104</li><li>▼ 109</li><li>◆ J92</li><li>◆ J8754</li></ul>	East Bids 1NT if possible.  Partner bids first.

					•	
Board: 116 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 2N N	North:  ♠ Q1065  ♥ A9  ♠ AQ65  ♣ Q74	South:  ♠ KJ98  ♥ J62  ♦ J7  ♣ A986	West Pass 2 1. SOS	North  1  Pass  2NT		X
Board: 117 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 4♥ E	North:  ♠ 108  ♥ K  ♦ K87542  ♠ Q965	South:  ♠ AQ543  ♥ J74  ♠ A96  ♣ J8	West 1NT	North 2	East 4♥	South 14 AP
Board: 118 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 2 \( \mathbb{F} \) E	North:  ♠ AQ98  ♥ K92  ♠ A82  ♠ 743	South:  ♣ J105  ♥ 763  • Q9  ♣ Q10862	West 2♦	North 1♣ Pass	East 1NT 2♥	South Pass AP
Board: 119 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3 S	North:  ♠ A104  ♥ 53  ♠ J9  ♠ KQJ985	South:  ♠ K876  ♥ A104  ♠ KQ8764  ♣ —	West 1NT Pass	North 2♣ 3◆		South 1
Board: 120 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 1N E	North:  ♠ AJ6  ♥ A832  ♠ 87  ♣ KQ32	South:  ♠ K104  ♥ 109  ♦ J92  ♣ J8754	West	North 1♣	East 1NT	

Board: 121 Dealer: S Vul: Both HCP: 3	♦ 852 ▼ 10982 ♦ 864 ♣ QJ3	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.
Board: 122 Dealer: N Vul: None HCP: 14	<ul><li>★ AJ10962</li><li>▼ 74</li><li>◆ A3</li><li>◆ KQ2</li></ul>	East Bids 1NT if possible. You bid first.
Board: 123 Dealer: S Vul: NS HCP: 7	♣ QJ105 ♥ J872 ♦ 102 ♣ K65	West Bids 1NT if possible.  Partner bids first.
Board: 124 Dealer: N Vul: EW HCP: 14	<ul><li>▲ A985</li><li>♥ A76</li><li>◆ Q973</li><li>▲ A5</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. You bid first.
Board: 125 Dealer: S Vul: None HCP: 8	<ul><li>★ 32</li><li>▼ J9532</li><li>◆ QJ86</li><li>★ A3</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.

Board: 121 Dealer: S Vul: Both North HCP: 3 South HCP: 12 Contract: 2N W	North:	South:  ♠ KQ63  ♥ A4  ♦ 10975  ♣ K106	West  1NT 2♥	North Pass Pass	East 2  ◆ 2NT	1♦ Pass
Board: 122 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 3♠ N	North:  ♠ AJ10962  ♥ 74  ♠ A3  ♠ KQ2	South:	West Pass AP	North 1♠ 2♠		Pass
Board: 123 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ QJ105  ♥ J872  ♦ 102  ♠ K65	South:  ♠ A98  ♥ Q4  ♠ KJ864  ♠ Q83	West 1NT	North AP	East	South 1◆
Board: 124 Dealer: N Vul: EW North HCP: 14 South HCP: 0 Contract: 2N E	North:  ♠ A985  ♥ A76  ♠ Q973  ♠ A5	South:	West 2NT	North 1 AP		South Pass
Board: 125 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 S	North:	South:  ♠ AK764  ♥ A  ♠ A10973  ♣ 52		North Pass	East 2♦	South 1♣ 3◆

Board: 121 Dealer: S Vul: Both HCP: 12	<ul><li>★ KQ63</li><li>★ A4</li><li>★ 10975</li><li>★ K106</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 122 Dealer: N Vul: None HCP: 9	<ul><li>★43</li><li>★ AKJ5</li><li>★ 862</li><li>★ J1096</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 123 Dealer: S Vul: NS HCP: 12	<ul><li>▲ A98</li><li>♥ Q4</li><li>◆ KJ864</li><li>▲ Q83</li></ul>	West Bids 1NT if possible. You bid first.
Board: 124 Dealer: N Vul: EW HCP: 0	<ul><li>10642</li><li>10432</li><li>6</li><li>10763</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. Partner bids first.
Board: 125 Dealer: S Vul: None HCP: 15	<ul><li>★ AK764</li><li>★ A</li><li>★ A10973</li><li>★ 52</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.

Board: 121 Dealer: S Vul: Both North HCP: 3 South HCP: 12 Contract: 2N W	North:	South:  ♠ KQ63  ♥ A4  ♦ 10975  ♣ K106	West  1NT 2♥	North Pass Pass	East 2  ◆ 2NT	1♦ Pass
Board: 122 Dealer: N Vul: None North HCP: 14 South HCP: 9 Contract: 3♠ N	North:  ♠ AJ10962  ♥ 74  ♠ A3  ♠ KQ2	South:	West Pass AP	North 1♠ 2♠		Pass
Board: 123 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ QJ105  ♥ J872  ♦ 102  ♠ K65	South:  ♠ A98  ♥ Q4  ♠ KJ864  ♠ Q83	West 1NT	North AP	East	South 1◆
Board: 124 Dealer: N Vul: EW North HCP: 14 South HCP: 0 Contract: 2N E	North:  ♠ A985  ♥ A76  ♠ Q973  ♠ A5	South:	West 2NT	North 1 AP		South Pass
Board: 125 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 S	North:	South:  ♠ AK764  ♥ A  ♠ A10973  ♣ 52		North Pass	East 2♦	South 1♣ 3◆

Board: 126 Dealer: N Vul: NS HCP: 12	<ul><li>★ K72</li><li>★ AQ7</li><li>★ 106</li><li>★ QJ987</li></ul>	East Bids 1NT if possible. You bid first.
Board: 127 Dealer: S Vul: EW HCP: 5	<ul><li>★ 1043</li><li>♥ J85</li><li>◆ J74</li><li>◆ K862</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.
Board: 128 Dealer: N Vul: Both HCP: 13	<ul><li>AQ75</li><li>✓ A543</li><li>✓ K1076</li><li>№ 10</li></ul>	East Bids 1NT if possible. You bid first.
Board: 129 Dealer: S Vul: NS HCP: 8	<ul><li>◆ Q84</li><li>♥ K10642</li><li>◆ QJ10</li><li>◆ 97</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 130 Dealer: N Vul: EW HCP: 14	<ul><li></li></ul>	East Bids 1NT if possible. You bid first.

Board: 126 Dealer: N Vul: NS 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: 127 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 2N W	North:  • 1043  • J85  • J74  • K862	South:  ◆ J92  ◆ AKQ  ◆ Q1092  ◆ 1093		North Pass Pass man	East 2♣¹ 2NT	1♦ Pass
Board: 128 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 \( \) N	North:  ♠ AQ75  ♥ A543  ♠ K1076  ♣ 10	South:  ♠ K94  ♥ K86  ♦ J952  ♣ J65	West AP	North 1◆	East 1NT	
Board: 129 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W	North:  ♠ Q84  ♥ K10642  ♠ QJ10  ♣ 97	South:  ♠ AK52  ♥ J83  ♦ 72  ♠ A1032	West 1NT	North AP	East	South 1♣
Board: 130 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 1N E	North:	South:  ♠ K5  ♥ 987  • 10854  ♣ KQ93	West	North 1♠	East 1NT	

Board: 126 Dealer: N Vul: NS HCP: 11	<ul><li>AQJ986</li><li>✓ J532</li><li>✓ 32</li><li>✓ K</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 127 Dealer: S Vul: EW HCP: 12	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 128 Dealer: N Vul: Both HCP: 8	<ul><li>★ K94</li><li>▼ K86</li><li>◆ J952</li><li>◆ J65</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 129 Dealer: S Vul: NS HCP: 12	<ul><li>★ AK52</li><li>▼ J83</li><li>◆ 72</li><li>◆ A1032</li></ul>	West Bids 1NT if possible. You bid first.
Board: 130 Dealer: N Vul: EW HCP: 8	<ul><li>★ K5</li><li>♥ 987</li><li>♦ 10854</li><li>♣ KQ93</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 126 Dealer: N Vul: NS 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: 127 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 2N W	North:  • 1043  • J85  • J74  • K862	South:  ◆ J92  ◆ AKQ  ◆ Q1092  ◆ 1093		North Pass Pass man	East 2♣¹ 2NT	1♦ Pass
Board: 128 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 \( \) N	North:  ♠ AQ75  ♥ A543  ♠ K1076  ♣ 10	South:  ♠ K94  ♥ K86  ♦ J952  ♣ J65	West AP	North 1◆	East 1NT	
Board: 129 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W	North:  ♠ Q84  ♥ K10642  ♠ QJ10  ♣ 97	South:  ♠ AK52  ♥ J83  ♦ 72  ♠ A1032	West 1NT	North AP	East	South 1♣
Board: 130 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 1N E	North:	South:  ♠ K5  ♥ 987  • 10854  ♣ KQ93	West	North 1♠	East 1NT	

Board: 131 Dealer: S Vul: Both HCP: 9	<ul><li>♣ QJ1093</li><li>♥ K32</li><li>◆ Q52</li><li>♣ J7</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 132 Dealer: N Vul: None HCP: 14	<ul><li>★ KJ82</li><li>★ A763</li><li>◆ QJ</li><li>★ K108</li></ul>	East Bids 1NT if possible. You bid first.
Board: 133 Dealer: S Vul: EW HCP: 6	<ul><li>J2</li><li>✓ A1054</li><li>✓ 752</li><li>✓ J642</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 134 Dealer: N Vul: Both HCP: 14	<ul><li>♣ Q93</li><li>♥ KQ963</li><li>♦ KJ</li><li>♣ K63</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 135 Dealer: S Vul: None HCP: 11	<b>♦</b> Q65 <b>♥</b> K7 <b>♦</b> K1065 <b>♣</b> K1043	West Bids 1NT if possible.  Partner bids first.

Board: 131 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ QJ1093  ♥ K32  ♠ Q52  ♣ J7	South:  ◆ 54  ▼ A87  ◆ K10  ◆ KQ10963	West 1NT	North 2♠	East AP	South 1♣
Board: 132 Dealer: N Vul: None North HCP: 14 South HCP: 4 Contract: 1N E	North:  ♠ KJ82  ♥ A763  ♠ QJ  ♠ K108	South:  ♠ 1076  ♥ K92  ♦ 108754  ♣ J9	West	North 1♣	East 1NT	
Board: 133 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3♠ W	North:  ♣ J2  ♥ A1054  ♦ 752  ♣ J642	South:  ♠ A3  ♥ K9  ♠ KJ864  ♠ Q1095	West 1NT 2♠	North Pass Pass	East 2♥ 3♠	South 1 → Pass AP
Board: 134 Dealer: N Vul: Both North HCP: 14 South HCP: 2 Contract: 3 • E	North:  ♠ Q93  ♥ KQ963  ♠ KJ  ♣ K63	South:	3 <b>♣</b> ¹	3C trans	1NT 3♦ <sup>2</sup>	South Pass AP diamonds
Board: 135 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 1NX W	North:  ♠ Q65  ♥ K7  ♦ K1065  ♣ K1043	South:  ♠ K832  ♥ J10843  • Q  ♣ AQ7	West 1NT	North X	East AP	South 1♥

Board: 131 Dealer: S Vul: Both HCP: 12	<ul><li>★ 54</li><li>▼ A87</li><li>◆ K10</li><li>◆ KQ10963</li></ul>	West Bids 1NT if possible. You bid first.
Board: 132 Dealer: N Vul: None HCP: 4	<ul><li>1076</li><li>✓ K92</li><li>108754</li><li>✓ J9</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 133 Dealer: S Vul: EW HCP: 13	<ul><li>★ A3</li><li>▼ K9</li><li>◆ KJ864</li><li>◆ Q1095</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 134 Dealer: N Vul: Both HCP: 2	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 135 Dealer: S Vul: None HCP: 12	<ul><li>★ K832</li><li>♥ J10843</li><li>◆ Q</li><li>◆ AQ7</li></ul>	West Bids 1NT if possible. You bid first.

Board: 131 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ QJ1093  ♥ K32  ♠ Q52  ♣ J7	South:	West 1NT	North 2♣	East AP	South 1♣
Board: 132 Dealer: N Vul: None North HCP: 14 South HCP: 4 Contract: 1N E	North:  ♠ KJ82  ♥ A763  ♠ QJ  ♣ K108	South:  ♠ 1076  ♥ K92  ♦ 108754  ♣ J9	West	North 1♣	East 1NT	
Board: 133 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3♠ W	North:  ♣ J2  ♥ A1054  • 752  ♣ J642	South:  ♠ A3  ♥ K9  ♠ KJ864  ♣ Q1095	West 1NT 2♠	North Pass Pass	East 2♥ 3♠	South  1  Pass  AP
Board: 134 Dealer: N Vul: Both North HCP: 14 South HCP: 2 Contract: 3 • E	North:  ♠ Q93  ♥ KQ963  ♠ KJ  ♣ K63	South:	3 <b>♣</b> ¹		1NT 3♦ <sup>2</sup>	Pass
Board: 135 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 1NX W	North:  ♠ Q65  ♥ K7  • K1065  ♠ K1043	South:  ♠ K832  ▼ J10843  ◆ Q  ♣ AQ7	West 1NT	North X	East AP	South 1♥

Board: 136 Dealer: N Vul: NS HCP: 12	<b>♣</b> KQJ108 <b>♥</b> Q10 <b>♦</b> 74 <b>♣</b> KJ52	East Bids 1NT if possible. You bid first.
Board: 137 Dealer: S Vul: Both HCP: 5	<ul><li>★ A65</li><li>▼ J542</li><li>◆ 874</li><li>◆ 984</li></ul>	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: 13	<ul><li>★K1082</li><li>▼KJ1052</li><li>◆AQ8</li><li>◆10</li></ul>	East Bids 1NT if possible. West Doubles 3♥ if possible. East Bids 4♣ if possible. West Bids 5♣ if possible.  You bid first.
Board: 139 Dealer: S Vul: NS HCP: 3	♦9 ▼ Q82 ♦ 10742 ♣ J10984	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 140 Dealer: N Vul: EW HCP: 12	<ul><li>1097</li><li>✓ AKQ7</li><li>✓ K1042</li><li>✓ 75</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. You bid first.

Board: 136 Dealer: N Vul: NS North HCP: 12 South HCP: 4 Contract: 1N E	North:  ♠ KQJ108  ♥ Q10  • 74  ♣ KJ52	South:  ♠ 3  ♥ A76542  ♦ 863  ♠ 1043	West	North 1♠	East 1NT	
Board: 137 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 2♠ W	North:  ♠ A65  ♥ J542  ♠ 874  ♣ 984	South:  ♠ K9  ▼ 10963  ♠ AQJ65  ♣ K2	West  1NT 2♠	North Pass AP	East 2♥	South  1  Pass
Board: 138 Dealer: N Vul: None North HCP: 13 South HCP: 2 Contract: 5♣ E	North:  ♠ K1082  ♥ KJ1052  ♠ AQ8  ♣ 10	South:	West X 5♣	North 1♥ Pass AP	East 1NT 4♣	South 3♥ Pass
Board: 139 Dealer: S Vul: NS North HCP: 3 South HCP: 13 Contract: 4 W	North:	South:  ♠ AK 1087643  ♥ 76  ♠ A  ♣ Q5	West  1NT  4♥  1. Texa	North Pass AP	East 4♦¹	South 1♣ Pass
Board: 140 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 4 E	North:  • 1097  • AKQ7  • K1042  • 75	South:  ♠ QJ852  ♥ —  ♦ 95  ♠ QJ9643	West 2♦ 3♥	North 1 Pass Pass	East 1NT 2♥ 4♥	South Pass Pass AP

Board: 136 Dealer: N Vul: NS HCP: 4	<b>★</b> 3	East Bids 1NT if possible.  Partner bids first.
Board: 137 Dealer: S Vul: Both HCP: 13	<ul><li>★ K9</li><li>▼ 10963</li><li>◆ AQJ65</li><li>◆ K2</li></ul>	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: 2	<ul><li>▶ J6</li><li>♥ 9763</li><li>♦ 10932</li><li>♣ J63</li></ul>	East Bids 1NT if possible. West Doubles 3♥ if possible. East Bids 4♣ if possible. West Bids 5♣ if possible.  Partner bids first.
Board: 139 Dealer: S Vul: NS HCP: 13	<ul><li>AK1087643</li><li>₹76</li><li>A</li><li>Q5</li></ul>	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible.  You bid first.
Board: 140 Dealer: N Vul: EW HCP: 6	<ul><li>◆ QJ852</li><li>▼ —</li><li>◆ 95</li><li>◆ QJ9643</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible.  Partner bids first.

Board: 136 Dealer: N Vul: NS North HCP: 12 South HCP: 4 Contract: 1N E	North:  ♠ KQJ108  ♥ Q10  • 74  ♣ KJ52	South:  ♠ 3  ♥ A76542  ♦ 863  ♠ 1043	West	North 1♠	East 1NT	
Board: 137 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 2♠ W	North:  ♠ A65  ♥ J542  ♠ 874  ♣ 984	South:  ♠ K9  ▼ 10963  ♠ AQJ65  ♣ K2	West  1NT 2♠	North Pass AP	East 2♥	South  1  Pass
Board: 138 Dealer: N Vul: None North HCP: 13 South HCP: 2 Contract: 5♣ E	North:  ♠ K1082  ♥ KJ1052  ♠ AQ8  ♣ 10	South:	West X 5♣	North 1♥ Pass AP	East 1NT 4♣	South 3♥ Pass
Board: 139 Dealer: S Vul: NS North HCP: 3 South HCP: 13 Contract: 4 W	North:	South:  ♠ AK 1087643  ♥ 76  ♠ A  ♣ Q5	West  1NT  4♥  1. Texa	North Pass AP	East 4♦¹	South 1♣ Pass
Board: 140 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 4 E	North:  • 1097  • AKQ7  • K1042  • 75	South:  ♠ QJ852  ♥ —  ♦ 95  ♠ QJ9643	West 2♦ 3♥	North 1 Pass Pass	East 1NT 2♥ 4♥	South Pass Pass AP

Board: 141 Dealer: S Vul: None HCP: 7	<ul><li>★ A952</li><li>♥ Q94</li><li>♦ 7</li><li>★ J8753</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 142 Dealer: N Vul: NS HCP: 12	♣ 7 ♥ KQ8 ♦ K74 ♣ KJ10732	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 143 Dealer: S Vul: EW HCP: 9	<ul><li>★ 52</li><li>▼ 7643</li><li>◆ A7</li><li>◆ AJ865</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 144 Dealer: N Vul: Both HCP: 13	<ul><li>★ KJ7</li><li>▼ AJ53</li><li>◆ 92</li><li>◆ A642</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 145 Dealer: S Vul: NS HCP: 7	<ul><li>★ 7543</li><li>★ 63</li><li>★ KQJ84</li><li>★ J7</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 141 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2♥ S	North:  ♠ A952  ♥ Q94  ♠ 7  ♣ J8753	South:  ♣ J63  ♥ KJ652  ♠ K1064  ♣ A	West 1NT	North 2♥	East AP	South 1♥
Board: 142 Dealer: N Vul: NS North HCP: 12 South HCP: 3 Contract: 3♠ E	North:  ♣ 7  ▼ KQ8  ◆ K74  ♣ KJ10732	South:  ♠ K652  ♥ 973  • 108632  ♠ 9	2♣¹ 3♣² 3♠ 1. Stay	North 1♣ X X AP man raise or	1NT 2♠ Pass	Pass Pass Pass
Board: 143 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 1N W	North:	South:  ♠ AKQ4  ♥ Q1092  ♦ QJ632  ♣ —	West 1NT	North AP	East	South 1♦
Board: 144 Dealer: N Vul: Both North HCP: 13 South HCP: 2 Contract: 3N E	North:  ♠ KJ7  ▼ AJ53  ◆ 92  ♣ A642	South:	West  2♣¹  3NT  1. Stay			South Pass Pass
Board: 145 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ 7543  ♥ 63  ♠ KQJ84  ♣ J7	South:  ♠ AQ8  ♥ Q10984  ♠ A102  ♣ 54	West 1NT	North AP	East	South 1♥

Board: 141 Dealer: S Vul: None HCP: 12	<ul><li></li></ul>	West Bids 1NT if possible. You bid first.
Board: 142 Dealer: N Vul: NS HCP: 3	<ul><li>★ K652</li><li>♥ 973</li><li>♦ 108632</li><li>♣ 9</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 143 Dealer: S Vul: EW HCP: 14	<ul><li>★ AKQ4</li><li>♥ Q1092</li><li>◆ QJ632</li><li>◆ —</li></ul>	West Bids 1NT if possible. You bid first.
Board: 144 Dealer: N Vul: Both HCP: 2	<ul><li>◆ 9853</li><li>♥ 102</li><li>◆ Q6543</li><li>◆ 97</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 145 Dealer: S Vul: NS HCP: 12	<ul><li>AQ8</li><li>♥ Q10984</li><li>A102</li><li>54</li></ul>	West Bids 1NT if possible. You bid first.

Board: 141 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2♥ S	North:  ♠ A952  ♥ Q94  ♠ 7  ♣ J8753	South:  ♣ J63  ♥ KJ652  ♠ K1064  ♣ A	West 1NT	North 2♥	East AP	South 1♥
Board: 142 Dealer: N Vul: NS North HCP: 12 South HCP: 3 Contract: 3♠ E	North:  ♣ 7  ▼ KQ8  ◆ K74  ♣ KJ10732	South:  ♠ K652  ♥ 973  • 108632  ♠ 9	2♣¹ 3♣² 3♠ 1. Stay	North 1♣ X X AP man raise or	1NT 2♠ Pass	Pass Pass Pass
Board: 143 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 1N W	North:	South:  ♠ AKQ4  ♥ Q1092  ♦ QJ632  ♣ —	West 1NT	North AP	East	South 1♦
Board: 144 Dealer: N Vul: Both North HCP: 13 South HCP: 2 Contract: 3N E	North:  ♠ KJ7  ▼ AJ53  ◆ 92  ♣ A642	South:	West  2♣¹  3NT  1. Stay			South Pass Pass
Board: 145 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ 7543  ♥ 63  ♠ KQJ84  ♣ J7	South:  ♠ AQ8  ♥ Q10984  ♠ A102  ♣ 54	West 1NT	North AP	East	South 1♥

Board: 146 Dealer: N Vul: EW HCP: 12	<b>♠</b> 6 <b>♥</b> KJ9853 <b>♦</b> A72 <b>♠</b> KJ4	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 147 Dealer: S Vul: Both HCP: 4	<b>♦</b> KJ10983 ♥ 1043 • 874 <b>♣</b> 6	West Bids 1NT if possible. East Bids 2♦ if possible.  Partner bids first.
Board: 148 Dealer: N Vul: None HCP: 13	<ul><li>♣ Q1042</li><li>♥ KQJ854</li><li>◆ AJ</li><li>♣ 3</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. West Bids 2NT if possible. You bid first.
Board: 149 Dealer: S Vul: EW HCP: 2	<ul><li>★83</li><li>♥94</li><li>◆J10964</li><li>★J962</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 150 Dealer: N Vul: Both HCP: 12	<ul><li>★ KJ7</li><li>▼ 854</li><li>◆ Q73</li><li>◆ KQJ6</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.

Board: 146 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 4♠ E	North:  ♠ 6  ♥ KJ9853  ♠ A72  ♠ KJ4	South:  ♣ 742  ♥ 62  ♦ QJ854  ♣ Q72	West  4♥¹  1. Texa			South Pass AP
Board: 147 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 3♣ S	North:  ♠ KJ10983  ♥ 1043  ♠ 874  ♠ 6	South:  ♣ 42  ♥ AK5  ♦ J9  ♣ AK10742		North Pass	East 2◆	South 1♣ 3♣
Board: 148 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 2N E	North:  ♠ Q1042  ♥ KQJ854  ♠ AJ  ♠ 3	South:	West  2•¹ 2NT 1. Stay	AP	1NT	South Pass Pass
Board: 149 Dealer: S Vul: EW North HCP: 2 South HCP: 12 Contract: 4♠ W	North:  ♠ 83  ♥ 94  ♠ J10964  ♠ J962	South:  ♠ K104  ▼ AQ1032  ♠ K72  ♣ 75	West 1NT 2♠	North Pass Pass	East 2♥ 4♠	South 1♥ Pass AP
Board: 150 Dealer: N Vul: Both North HCP: 12 South HCP: 2 Contract: 2N E	North:  ♠ KJ7  ♥ 854  ♠ Q73  ♣ KQJ6	South:  ♠ Q10952  ♥ 1032  ♠ 82  ♣ 975	West  2♣¹  2NT  1. Stay	North 1♣ Pass AP man		South Pass Pass

Board: 146 Dealer: N Vul: EW HCP: 5	<ul><li>★742</li><li>★62</li><li>◆QJ854</li><li>★Q72</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 147 Dealer: S Vul: Both HCP: 15	<ul><li>42</li><li>★ AK5</li><li>◆ J9</li><li>★ AK10742</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 148 Dealer: N Vul: None HCP: 4	<ul><li>▶ J98</li><li>♥ 96</li><li>♦ K62</li><li>♠ 109742</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. West Bids 2NT if possible. Partner bids first.
Board: 149 Dealer: S Vul: EW HCP: 12	<ul><li>★K104</li><li>▼AQ1032</li><li>◆K72</li><li>★75</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 150 Dealer: N Vul: Both HCP: 2	<ul><li>♣ Q10952</li><li>♥ 1032</li><li>♦ 82</li><li>♣ 975</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.

Board: 146 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 4♠ E	North:  ♠ 6  ♥ KJ9853  ♠ A72  ♠ KJ4	South:  ♣ 742  ♥ 62  ♦ QJ854  ♣ Q72	West  4♥¹  1. Texa			South Pass AP
Board: 147 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 3♣ S	North:  ♠ KJ10983  ♥ 1043  ♠ 874  ♠ 6	South:  ♣ 42  ♥ AK5  ♦ J9  ♣ AK10742		North Pass	East 2◆	South 1♣ 3♣
Board: 148 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 2N E	North:  ♠ Q1042  ♥ KQJ854  ♠ AJ  ♠ 3	South:	West  2•¹ 2NT 1. Stay	AP	1NT	South Pass Pass
Board: 149 Dealer: S Vul: EW North HCP: 2 South HCP: 12 Contract: 4♠ W	North:  ♠ 83  ♥ 94  ♠ J10964  ♠ J962	South:  ♠ K104  ▼ AQ1032  ♠ K72  ♣ 75	West 1NT 2♠	North Pass Pass	East 2♥ 4♠	South 1♥ Pass AP
Board: 150 Dealer: N Vul: Both North HCP: 12 South HCP: 2 Contract: 2N E	North:  ♠ KJ7  ♥ 854  ♠ Q73  ♣ KQJ6	South:  ♠ Q10952  ♥ 1032  ♠ 82  ♣ 975	West  2♣¹  2NT  1. Stay	North 1♣ Pass AP man		South Pass Pass

Board: 151 Dealer: S Vul: None HCP: 4	◆ Q1086432 ♥ Q84 ◆ — ◆ 852	West Bids 1NT if possible.  Partner bids first.
Board: 152 Dealer: N Vul: NS HCP: 14	<b>♦</b> 8 <b>♥</b> KQ4 <b>♦</b> A32 <b>♣</b> KQ10853	East Bids 1NT if possible. West Bids 2♥ if possible. You bid first.
Board: 153 Dealer: S Vul: Both HCP: 6	◆ Q8652 ▼ 1043 ◆ J8 ◆ K102	West Bids 1NT if possible.  Partner bids first.
Board: 154 Dealer: N Vul: None HCP: 12	<b>♦</b> 8 <b>♥</b> AJ42 <b>♦</b> KJ54 <b>♣</b> K965	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 155 Dealer: S Vul: NS HCP: 0	<ul><li>43</li><li>✓ 106543</li><li>✓ 1064</li><li>♠ 863</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.

Board: 151 Dealer: S Vul: None North HCP: 4 South HCP: 13 Contract: 1N W	North:  ♠ Q1086432  ♥ Q84  ←—  ♠ 852	South:  ♣ J5  ♥ K1075  ♦ 6532  ♣ AKQ	West 1NT	North AP	East	South 1♦
Board: 152 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 3♣ N	North:  ♠ 8  ♥ KQ4  ♠ A32  ♠ KQ10853	South:  ♣ J1072  ♥ 1085  ♠ KJ75  ♣ J2	West 2♥	North 1♣ 3♣	East 1NT AP	South Pass
Board: 153 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 1N W	North:  ♠ Q8652  ♥ 1043  ♦ J8  ♣ K102	South:  ♠ 1093  ♥ K8  ♠ K1063  ♣ AQJ7	West 1NT	North AP	East	South 1♦
Board: 154 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 3♠ E	North:  ♠ 8  ♥ AJ42  ♠ KJ54  ♠ K965	South:  ♠ Q93  ♥ Q1063  ♦ 103  ♣ J1042	West 2♥ 3♠	North 1  Pass AP	East 1NT 2♠	South Pass Pass
Board: 155 Dealer: S Vul: NS North HCP: 0 South HCP: 14 Contract: 4♠ W	North:	South:  ♠ 102  ♥ AQJ2  ♠ A93  ♣ QJ109	1NT 3 <b>♠</b> ¹	North Pass Pass er accep	2 <b>▼</b> 4♠	South  1  Pass  AP  after NT

Board: 151 Dealer: S Vul: None HCP: 13	<b>♣</b> J5 <b>♥</b> K1075 <b>♦</b> 6532 <b>♣</b> AKQ	West Bids 1NT if possible. You bid first.
Board: 152 Dealer: N Vul: NS HCP: 6	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 153 Dealer: S Vul: Both HCP: 13	<ul><li>1093</li><li>✓ K8</li><li>✓ K1063</li><li>✓ AQJ7</li></ul>	West Bids 1NT if possible. You bid first.
Board: 154 Dealer: N Vul: None HCP: 5	♣ Q93 ♥ Q1063 ♦ 103 ♣ J1042	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 155 Dealer: S Vul: NS HCP: 14	<ul><li>♣ 102</li><li>♥ AQJ2</li><li>◆ A93</li><li>♣ QJ109</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.

Board: 151 Dealer: S Vul: None North HCP: 4 South HCP: 13 Contract: 1N W	North:  ♠ Q1086432  ♥ Q84  ←—  ♠ 852	South:  ♣ J5  ♥ K1075  ♦ 6532  ♣ AKQ	West 1NT	North AP	East	South 1♦
Board: 152 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 3♣ N	North:  ♠ 8  ♥ KQ4  ♠ A32  ♠ KQ10853	South:  ♣ J1072  ♥ 1085  ♠ KJ75  ♣ J2	West 2♥	North 1♣ 3♣	East 1NT AP	South Pass
Board: 153 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 1N W	North:  ♠ Q8652  ♥ 1043  ♦ J8  ♣ K102	South:  ♠ 1093  ♥ K8  ♠ K1063  ♣ AQJ7	West 1NT	North AP	East	South 1♦
Board: 154 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 3♠ E	North:  ♠ 8  ♥ AJ42  ♠ KJ54  ♠ K965	South:  ♠ Q93  ♥ Q1063  ♦ 103  ♣ J1042	West 2♥ 3♠	North 1  Pass AP	East 1NT 2♠	South Pass Pass
Board: 155 Dealer: S Vul: NS North HCP: 0 South HCP: 14 Contract: 4♠ W	North:	South:  ♠ 102  ♥ AQJ2  ♠ A93  ♣ QJ109	1NT 3 <b>♠</b> ¹	North Pass Pass er accep	2 <b>▼</b> 4♠	South  1  Pass  AP  after NT

Board: 156 Dealer: N Vul: EW HCP: 16	<ul><li>AJ1053</li><li>♥ 8</li><li>AKQ108</li><li>Q2</li></ul>	East Bids 1NT if possible. You bid first.
Board: 157 Dealer: S Vul: None HCP: 7	<ul><li>1095</li><li>75</li><li>QJ97</li><li>A1073</li></ul>	West Bids 1NT if possible. East Doubles 2♦ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 158 Dealer: N Vul: NS HCP: 14	<b>♣</b> Q7 <b>♥</b> Q107 <b>♦</b> AQ7 <b>♣</b> A10743	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 159 Dealer: S Vul: EW HCP: 2	<ul><li>♦ 982</li><li>♥ 9632</li><li>♦ 1062</li><li>♠ Q62</li></ul>	West Bids 1NT if possible. East Bids 3♠ if possible. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 160 Dealer: N Vul: Both HCP: 16	<ul><li>A</li><li>✓ AK1052</li><li>✓ J8</li><li>✓ A8643</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. West Bids 3♠ if possible. You bid first.

Board: 156 Dealer: N Vul: EW North HCP: 16 South HCP: 1 Contract: 1N E	North:  ▲ AJ1053  ▼ 8  ◆ AKQ108  ♣ Q2	South:	West	North 1♠	East 1NT	
Board: 157 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 2♠ W	North:	South:  ♠ KQJ2  ♥ QJ98  ♠ A65  ♣ 52	West  1NT 2♠	North  2  AP	East X	South 1 → Pass
Board: 158 Dealer: N Vul: NS North HCP: 14 South HCP: 3 Contract: 4♠ E	North:  ♠ Q7  ♥ Q107  ♠ AQ7  ♠ A10743	South:  ♣ J4  ♥ J98654  • J1042  ♣ 8	2 <b>∀</b> 4 <b>♠</b>	North 1♣ Pass AP er accep	1NT 3♠¹	South Pass Pass After NT
Board: 159 Dealer: S Vul: EW North HCP: 2 South HCP: 12 Contract: 4♠ E	North:	South:  • 105  • K10854  • KQ94  • A5	1NT 4 <b>♥</b> <sup>1</sup>	North  3 V  X  raise or	3 <b>♠</b> 4 <b>♠</b>	1♥ Pass AP
Board: 160 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3♠ W	North:  ♠ A  ♥ AK1052  ♦ J8  ♠ A8643	South:  ♠ Q109  ♥ 76  ♦ Q10752  ♣ J75	West 2♥ 3♠	North 1♥ 3♣ AP		Pass

Board: 156 Dealer: N Vul: EW HCP: 1	<ul><li>42</li><li>✓ J542</li><li>♦ 6432</li><li>♠ 743</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 157 Dealer: S Vul: None HCP: 13	<ul><li>★ KQJ2</li><li>♥ QJ98</li><li>◆ A65</li><li>◆ 52</li></ul>	West Bids 1NT if possible. East Doubles 2♦ if possible. West Bids 2♠ if possible. You bid first.
Board: 158 Dealer: N Vul: NS HCP: 3	<ul><li>J4</li><li>✓ J98654</li><li>✓ J1042</li><li>♠ 8</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 159 Dealer: S Vul: EW HCP: 12	<ul><li>105</li><li>✓ K10854</li><li>✓ KQ94</li><li>♠ A5</li></ul>	West Bids 1NT if possible. East Bids 3♠ if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 160 Dealer: N Vul: Both HCP: 5	<ul><li>♣ Q109</li><li>♥ 76</li><li>◆ Q10752</li><li>♣ J75</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. West Bids 3♠ if possible.  Partner bids first.

Board: 156 Dealer: N Vul: EW North HCP: 16 South HCP: 1 Contract: 1N E	North:  ▲ AJ1053  ▼ 8  ◆ AKQ108  ♣ Q2	South:	West	North 1♠	East 1NT	
Board: 157 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 2♠ W	North:	South:  ♠ KQJ2  ♥ QJ98  ♠ A65  ♣ 52	West  1NT 2♠	North  2  AP	East X	South 1 → Pass
Board: 158 Dealer: N Vul: NS North HCP: 14 South HCP: 3 Contract: 4♠ E	North:  ♠ Q7  ♥ Q107  ♠ AQ7  ♠ A10743	South:  ♣ J4  ♥ J98654  • J1042  ♣ 8	2 <b>∀</b> 4 <b>♠</b>	North 1♣ Pass AP er accep	1NT 3♠¹	South Pass Pass After NT
Board: 159 Dealer: S Vul: EW North HCP: 2 South HCP: 12 Contract: 4♠ E	North:	South:  • 105  • K10854  • KQ94  • A5	1NT 4 <b>♥</b> <sup>1</sup>	North  3 V  X  raise or	3 <b>♠</b> 4 <b>♠</b>	1♥ Pass AP
Board: 160 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3♠ W	North:  ♠ A  ♥ AK1052  ♦ J8  ♠ A8643	South:  ♠ Q109  ♥ 76  ♦ Q10752  ♣ J75	West 2♥ 3♠	North 1♥ 3♣ AP		Pass

Board: 161 Dealer: S Vul: NS HCP: 9	<ul><li>J3</li><li>✓ 64</li><li>✓ K8762</li><li>✓ KQ42</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 13	<ul><li>★75</li><li>★ AK9754</li><li>★ AQ8</li><li>★ 32</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 163 Dealer: S Vul: Both HCP: 8	<ul><li>★ K93</li><li>▼ 87</li><li>◆ J987642</li><li>◆ A</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 164 Dealer: N Vul: None HCP: 13	<ul><li>AQJ105</li><li>✓ A10987</li><li>✓ Q2</li><li>✓ 5</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. West Doubles Pass if possible. You bid first.
Board: 165 Dealer: S Vul: EW HCP: 3	<ul><li>107543</li><li>85</li><li>QJ74</li><li>104</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.

Board: 161 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 1N W	North:	South:  ♠ K1064  ♥ KQ983  ♠ A53  ♣ 7	West 1NT	North AP	East	South 1♥
Board: 162 Dealer: N Vul: EW North HCP: 13 South HCP: 4 Contract: 4♠ E	North:  ♣ 75  ✔ AK9754  ♣ AQ8  ♣ 32	South:  ◆ 94  ▼ 1086  ◆ K10932  ◆ J94	West  4♥¹  1. Texa			South Pass AP
Board: 163 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2 N	North:  ♠ K93  ♥ 87  ♦ J987642  ♣ A	South:  ♠ AJ75  ♥ QJ4  ♠ K53  ♠ Q104	West 1NT	North 2	East AP	South 1♣
Board: 164 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 3 VX N	North:  ♠ AQJ105  ♥ A10987  • Q2  ♣ 5	South:	West 2NT X	North 1♠ 3♥ AP	1NT	South Pass Pass
Board: 165 Dealer: S Vul: EW North HCP: 3 South HCP: 14 Contract: 3 W	North:	South:	West  1NT 2♥ 1. Stay	Pass	East 2♣¹ 3♥	South 1 → Pass AP

Board: 161 Dealer: S Vul: NS HCP: 12	<ul><li>★K1064</li><li>▼KQ983</li><li>◆A53</li><li>◆7</li></ul>	West Bids 1NT if possible. You bid first.
Board: 162 Dealer: N Vul: EW HCP: 4	<ul><li>◆94</li><li>▼1086</li><li>◆K10932</li><li>◆J94</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 163 Dealer: S Vul: Both HCP: 13	<ul><li>▲ AJ75</li><li>♥ QJ4</li><li>♦ K53</li><li>♠ Q104</li></ul>	West Bids 1NT if possible. You bid first.
Board: 164 Dealer: N Vul: None HCP: 4	<ul><li>★ 43</li><li>▼ K65</li><li>◆ 754</li><li>♣ J10982</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. West Doubles Pass if possible. Partner bids first.
Board: 165 Dealer: S Vul: EW HCP: 14	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.

Board: 161 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 1N W	North:	South:  ♠ K1064  ♥ KQ983  ♠ A53  ♣ 7	West 1NT	North AP	East	South 1♥
Board: 162 Dealer: N Vul: EW North HCP: 13 South HCP: 4 Contract: 4♠ E	North:  ♣ 75  ✔ AK9754  ♣ AQ8  ♣ 32	South:  ◆ 94  ▼ 1086  ◆ K10932  ◆ J94	West  4♥¹  1. Texa			South Pass AP
Board: 163 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 2 N	North:  ♠ K93  ♥ 87  ♦ J987642  ♣ A	South:  ♠ AJ75  ♥ QJ4  ♠ K53  ♠ Q104	West 1NT	North 2	East AP	South 1♣
Board: 164 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 3 VX N	North:  ♠ AQJ105  ♥ A10987  • Q2  ♣ 5	South:	West 2NT X	North 1♠ 3♥ AP	1NT	South Pass Pass
Board: 165 Dealer: S Vul: EW North HCP: 3 South HCP: 14 Contract: 3 W	North:	South:	West  1NT 2♥ 1. Stay	Pass	East 2♣¹ 3♥	South 1 → Pass AP

Board: 166 Dealer: N Vul: Both HCP: 12	<ul><li>★ K7652</li><li>♥ 6</li><li>◆ AKQ4</li><li>◆ 1084</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 167 Dealer: S Vul: None HCP: 3	<ul><li>★ 1083</li><li>▼ K1085</li><li>★ 1093</li><li>★ 1073</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.
Board: 168 Dealer: N Vul: NS HCP: 12	<ul><li>★K5</li><li>▼KQ10</li><li>◆A107532</li><li>◆65</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 169 Dealer: S Vul: Both HCP: 7	<ul><li>1085</li><li>5</li><li>K108732</li><li>A92</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 170 Dealer: N Vul: None HCP: 19	<ul><li>▲ A63</li><li>♥ K73</li><li>◆ AQ85</li><li>▲ AQ6</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 166 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 4♥ E	North:  ♠ K7652  ♥ 6  ♠ AKQ4  ♣ 1084	South:  ♣ J93  ♥ 94  ♦ 9765  ♣ Q963	West  4•¹  1. Texa	North 1♠ Pass		South Pass AP
Board: 167 Dealer: S Vul: None North HCP: 3 South HCP: 12 Contract: 2N W	North:	South:  ♠ KJ97  ♥ Q2  ♠ A764  ♠ Q82		North Pass Pass man	East 2♣¹ 2NT	1♦ Pass
Board: 168 Dealer: N Vul: NS North HCP: 12 South HCP: 3 Contract: 4 E	North:  ♠ K5  ♥ KQ10  ♠ A107532  ♣ 65	South:	2♣¹ 3♦² 4♥ 1. Stay	North  1  Pass  X  AP  man  raise or	1NT 2♥ Pass	Pass Pass Pass
Board: 169 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3 \cdot N	North:	South:  ♠ KQ93  ▼ AQ763  ♠ Q65  ♣ 7		North 2◆	East Pass	South 1♥ 3◆
Board: 170 Dealer: N Vul: None North HCP: 19 South HCP: 4 Contract: 3♣ S	North:  ♠ A63  ♥ K73  ♠ AQ85  ♣ AQ6	South:  ♣ J52  ♥ Q9  ♦ J1073  ♣ 9872	West  2  Pass AP	North 1 Pass X		South Pass Pass 34

Board: 166 Dealer: N Vul: Both HCP: 3	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 167 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ97</li><li>♥ Q2</li><li>◆ A764</li><li>◆ Q82</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 168 Dealer: N Vul: NS HCP: 3	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 169 Dealer: S Vul: Both HCP: 13	<ul><li>★ KQ93</li><li>▼ AQ763</li><li>◆ Q65</li><li>◆ 7</li></ul>	West Bids 1NT if possible. You bid first.
Board: 170 Dealer: N Vul: None HCP: 4	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 166 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 4♥ E	North:  ♠ K7652  ♥ 6  ♠ AKQ4  ♣ 1084	South:  ♣ J93  ♥ 94  ♦ 9765  ♣ Q963	West  4•¹  1. Texa	North 1♠ Pass		South Pass AP
Board: 167 Dealer: S Vul: None North HCP: 3 South HCP: 12 Contract: 2N W	North:	South:  ♠ KJ97  ♥ Q2  ♠ A764  ♠ Q82		North Pass Pass man	East 2♣¹ 2NT	1♦ Pass
Board: 168 Dealer: N Vul: NS North HCP: 12 South HCP: 3 Contract: 4 E	North:  ♠ K5  ♥ KQ10  ♠ A107532  ♣ 65	South:	2♣¹ 3♦² 4♥ 1. Stay	North  1  Pass  X  AP  man  raise or	1NT 2♥ Pass	Pass Pass Pass
Board: 169 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 3 \cdot N	North:	South:  ♠ KQ93  ▼ AQ763  ♠ Q65  ♣ 7		North 2◆	East Pass	South 1♥ 3◆
Board: 170 Dealer: N Vul: None North HCP: 19 South HCP: 4 Contract: 3♣ S	North:  ♠ A63  ♥ K73  ♠ AQ85  ♣ AQ6	South:  ♣ J52  ♥ Q9  ♦ J1073  ♣ 9872	West  2  Pass AP	North 1 Pass X		South Pass Pass 34

Board: 171 Dealer: S Vul: NS HCP: 5	<ul><li></li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 172 Dealer: N Vul: EW HCP: 12	<ul><li>A9853</li><li>✓ 62</li><li>A93</li><li>A85</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 173 Dealer: S Vul: None HCP: 5	◆ Q853 <b>~</b> — <b>•</b> 10953 <b>•</b> K8654	West Bids 1NT if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 174 Dealer: N Vul: NS HCP: 12	<ul><li>▲ A854</li><li>▼ K76</li><li>◆ KJ97</li><li>▲ J5</li></ul>	East Bids 1NT if possible. You bid first.
Board: 175 Dealer: S Vul: EW HCP: 5	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.

Board: 171 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 4♥ E	North:	South:  ♠ K7643  ♥ Q9  ♠ KQ62  ♠ Q9	1NT 3♦ 3♠¹ 4♥	North  2 Pass X AP raise or	X 3♥ Pass	1♠ Pass Pass Pass
Board: 172 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3♠ N	North:  ♠ A9853  ♥ 62  ♠ A93  ♣ A85	South:  ♠ Q106  ♥ AK3  ♦ J107  ♣ J1092	West  2  AP	North 1♠ Pass	East 1NT 2♥	South X 3♣
Board: 173 Dealer: S Vul: None North HCP: 5 South HCP: 17 Contract: 3 S	North:  ◆ Q853  ▼ —  • 10953  ◆ K8654	South:  ♠ AJ  ♥ KQ9754  ♠ AQ74  ♠ J		North Pass	East 2♥	South 1♥ 3♥
Board: 174 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ A854  ♥ K76  ♠ KJ97  ♣ J5	South:  ♠ KJ  ♥ Q542  ♦ 103  ♣ 98732	West	North 1◆	East 1NT	South AP
Board: 175 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 4♥ W	North:	South:  ♠ Q962  ♥ K9  ♠ AK96  ♠ 963		North Pass AP	East 4◆¹	South  1   Pass

Board: 171 Dealer: S Vul: NS HCP: 12	<ul><li>★ K7643</li><li>♥ Q9</li><li>◆ KQ62</li><li>◆ Q9</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. East Bids 3♥ if possible. West Bids 3♠ if possible. West Bids 4♥ if possible. You bid first.
Board: 172 Dealer: N Vul: EW HCP: 11	<ul><li>♣ Q106</li><li>♥ AK3</li><li>◆ J107</li><li>♣ J1092</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 173 Dealer: S Vul: None HCP: 17	<ul><li>AJ</li><li>KQ9754</li><li>AQ74</li><li>J</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.
Board: 174 Dealer: N Vul: NS HCP: 6	<b>♦</b> KJ <b>♥</b> Q542 <b>•</b> 103 <b>•</b> 98732	East Bids 1NT if possible.  Partner bids first.
Board: 175 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q962</li><li>♥ K9</li><li>♦ AK96</li><li>♣ 963</li></ul>	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible.  You bid first.

Board: 171 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 4♥ E	North:	South:  ♠ K7643  ♥ Q9  ♠ KQ62  ♠ Q9	1NT 3♦ 3♠¹ 4♥	North  2 Pass X AP raise or	X 3♥ Pass	1♠ Pass Pass Pass
Board: 172 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3♠ N	North:  ♠ A9853  ♥ 62  ♠ A93  ♣ A85	South:  ♠ Q106  ♥ AK3  ♦ J107  ♣ J1092	West  2  AP	North 1♠ Pass	East 1NT 2♥	South X 3♣
Board: 173 Dealer: S Vul: None North HCP: 5 South HCP: 17 Contract: 3 S	North:  ◆ Q853  ▼ —  • 10953  ◆ K8654	South:  ♠ AJ  ♥ KQ9754  ♠ AQ74  ♠ J		North Pass	East 2♥	South 1♥ 3♥
Board: 174 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ A854  ♥ K76  ♠ KJ97  ♣ J5	South:  ♠ KJ  ♥ Q542  ♦ 103  ♣ 98732	West	North 1◆	East 1NT	South AP
Board: 175 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 4♥ W	North:	South:  ♠ Q962  ♥ K9  ♠ AK96  ♠ 963		North Pass AP	East 4◆¹	South  1   Pass

Board: 176 Dealer: N Vul: Both HCP: 13	<ul><li>AQ94</li><li>Q102</li><li>K10</li><li>Q764</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 177 Dealer: S Vul: NS HCP: 3	<ul><li>★ K53</li><li>▼ 8764</li><li>◆ 52</li><li>◆ 10973</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first.
Board: 178 Dealer: N Vul: EW HCP: 12	♣— ♥ Q8732 • AQ8 • A9843	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 179 Dealer: S Vul: Both HCP: 10	<ul><li>A8762</li><li>✓ AQ96</li><li>654</li><li>♠ 6</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 180 Dealer: N Vul: None HCP: 13	<ul><li>AQJ7</li><li>♥ 9752</li><li>K5</li><li>K98</li></ul>	East Bids 1NT if possible. You bid first.

Board: 176 Dealer: N Vul: Both	North: ♠ AQ94	South: ♠ J72		North 1♣	1NT	Pass
North HCP: 13 South HCP: 3 Contract: 3♥ E	♥ Q102 ♦ K10 ♣ Q764	♥ 98 ♦ Q752 ♣ 10983	2♣¹ 3♥ 1. Stay	Pass AP man	2♥	Pass
Board: 177 Dealer: S Vul: NS	North: ♠ K53 ♥ 8764	South: ♠ QJ108 ♥ J105	West	North	East	South 1
North HCP: 3 South HCP: 13 Contract: 2N W	<ul><li>52</li><li>♣ 10973</li></ul>	◆ AJ86 ◆ A2	1NT	Pass	2NT	AP
Board: 178 Dealer: N Vul: EW	North: ♠—	South: <b>♠</b> 98542		North 1♥	1NT	Pass
North HCP: 12 South HCP: 5 Contract: 3 S	♥ Q8732 ♦ AQ8 ♣ A9843	♥ 6 ♦ K1073 ♣ Q72	2♥ Pass AP	Pass X	2♠ Pass	Pass 3
Board: 179 Dealer: S Vul: Both	North: ♠ A8762 ♥ AQ96	South: ♠ QJ4 ▼ K743	West	North	East	South 1♣
North HCP: 10 South HCP: 12 Contract: 2♠ N	♦ 654 ♣ 6	◆ J10 ◆ KQ102	1NT	2♠	AP	14
Board: 180 Dealer: N Vul: None North HCP: 13 South HCP: 9	North:  ♠ AQJ7  ♥ 9752  ♠ K5  ♣ K98	South:  • 1083  • Q6  • AJ732  • Q75	West	North 1♣	East 1NT	

		E ( D' 1 1) (T' ) (1 1
Doord, 176	<b>4</b> 172	East Bids 1NT if possible.
Board: 176 Dealer: N	<b>♦</b> J72 <b>♥</b> 98	West Bids 2♣ if possible.
Vul: Both	◆ 98 ◆ Q752	East Bids 2♥ if possible. West Bids 3♥ if possible.
HCP: 3	<b>♦</b> 10983	west Blus 3 v II possible.
1101.3	<b>4</b> 10703	Partner bids first.
Board: 177	<b>♠</b> QJ108	West Bids 1NT if possible.
Dealer: S	♥ J105	East Bids 2NT if possible.
Vul: NS	♦ AJ86	XX 1.1.0
HCP: 13	♣ A2	You bid first.
		East Bids 1NT if possible.
Board: 178	<b>♦</b> 98542	West Bids 2♥ if possible.
Dealer: N	<b>v</b> 6	East Bids 2♠ if possible.
Vul: EW	<b>♦</b> K1073	_
HCP: 5	<b>♣</b> Q72	Partner bids first.
Board: 179	<b>♠</b> QJ4	
Dealer: S	<b>♥</b> K743	West Bids 1NT if possible.
Vul: Both	<b>♦</b> J10	You bid first.
HCP: 12	<b>♣</b> KQ102	Tou old first.
D 1 100	. 1003	
Board: 180	<b>▲</b> 1083	East Bids 1NT if possible.
Dealer: N	♥ Q6 ♦ AJ732	•
Vul: None HCP: 9	◆ AJ/32 ◆ Q75	Partner bids first.
1101.9	<b>₹</b> Q13	

Board: 176 Dealer: N Vul: Both	North: ♠ AQ94	South:  ♠ J72		North 1♣	1NT	Pass
North HCP: 13 South HCP: 3 Contract: 3♥ E	♥ Q102 ♦ K10 ♣ Q764	♥ 98 ♦ Q752 ♣ 10983	2♣¹ 3♥ 1. Stay	Pass AP man	2♥	Pass
Board: 177 Dealer: S Vul: NS	North: ♠ K53 ♥ 8764	South: ♠ QJ108 ♥ J105	West	North	East	South 1
North HCP: 3 South HCP: 13 Contract: 2N W	◆ 52 ◆ 10973	◆ AJ86 ◆ A2	1NT	Pass	2NT	AP
Board: 178 Dealer: N Vul: EW	North: ♠—	South: <b>♠</b> 98542		North 1♥	1NT	Pass
North HCP: 12 South HCP: 5 Contract: 3 S	♥ Q8732 ♦ AQ8 ♣ A9843	♥ 6 ♦ K1073 ♣ Q72	2♥ Pass AP	Pass X	2♠ Pass	Pass 3
Board: 179 Dealer: S Vul: Both	North: ♠ A8762 ♥ AQ96	South: ♠ QJ4 ▼ K743	West	North	East	South 1♣
North HCP: 10 South HCP: 12 Contract: 2♠ N	♦ 654 ♣ 6	◆ J10 ◆ KQ102	1NT	2♠	AP	14
Board: 180 Dealer: N Vul: None North HCP: 13 South HCP: 9	North:  ♠ AQJ7  ♥ 9752  ♠ K5  ♣ K98	South:  • 1083  • Q6  • AJ732  • Q75	West	North 1♣	East 1NT	

Board: 181 Dealer: S Vul: EW HCP: 3	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. West Bids 3NT if possible. Partner bids first.
Board: 182 Dealer: N Vul: Both HCP: 12	<ul><li>♣ J10963</li><li>♥ Q10</li><li>♦ AK63</li><li>♣ Q5</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. West Doubles 4♠ if possible. You bid first.
Board: 183 Dealer: S Vul: None HCP: 3	<ul><li>♣8</li><li>♥75</li><li>◆ J97653</li><li>♣ Q1052</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 184 Dealer: N Vul: NS HCP: 12	<b>♠</b> Q2 <b>♥</b> K2 <b>♦</b> K87543 <b>♣</b> A62	East Bids 1NT if possible. East Bids 3♦ if possible. West Bids 3♠ if possible. You bid first.

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

Partner bids first.

Board: 181 Dealer: S	North: ♣ J3	South: ♠ K10652	West	North	East	
Vul: EW North HCP: 3 South HCP: 12 Contract: 3N W	<ul><li>♥ Q987</li><li>♦ 753</li><li>♠ 9653</li></ul>	<ul><li>★ K642</li><li>◆ QJ8</li><li>◆ K</li></ul>	1NT 3NT	Pass AP	2NT	1♠ Pass
Board: 182 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 4\(\delta\text{X}\) N	North:  ♣ J10963  ♥ Q10  ♠ AK63  ♣ Q5	South:  ♠ K872  ♥ 932  • Q  ♣ J10642	West  4♥  X	North 1♠ Pass AP	East 1NT Pass	2♠
			West	North	East	South 1♣
Board: 183			1NT	Pass	2 <b>♣</b> ¹	Pass
Dealer: S	North:	South:	2♠	Pass	<b>3♣</b> <sup>2</sup>	Pass
Vul: None	<b>♦</b> 8 <b>∀</b> 75	<b>♠</b> QJ10 <b>♥</b> A1064	3♠	Pass	3NT <sup>3</sup>	Pass
North HCP: 3	♦ J97653	◆ A8	4 <b>♣</b> <sup>4</sup>	Pass	4♠	AP
South HCP: 12 Contract: 4♠ W	<b>♣</b> Q1052	<b>♣</b> J743	1. Stay	man		
Comacc. 12 VV			3. Cue	raise or bid, a ♣ bid, a ♣	stoppe	er
Board: 184 Dealer: N	North: ♠ Q2	South: ♠ K107	West	North 1♦	East 1NT	
Vul: NS	<b>♥</b> K2	<b>▼</b> 109643	Pass	2♦	<b>3</b> ♦ <sup>1</sup>	Pass
North HCP: 12 South HCP: 8	◆ K87543	<b>♦</b> 9	3♠	AP		
Contract: 3♠ W	♣ A62	<b>♣</b> KQ108	1. both	majors		
Board: 185 Dealer: S	North: ♠ 108532	South: ♠ QJ9	West	North	East	South 1♣
Vul: Both North HCP: 5	<b>♥</b> K1087	<b>♥</b> Q3	1NT	Pass	2 <b>♣</b> ¹	Pass
South HCP: 12 Contract: 2N W	◆ Q53 ◆ 3	♦ K86 • A9852	2 <b>♦</b> 1. Stay	Pass man	2NT	AP

Board: 181 Dealer: S Vul: EW HCP: 12	<ul><li>★ K10652</li><li>★ K642</li><li>◆ QJ8</li><li>★ K</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. West Bids 3NT if possible. You bid first.
Board: 182 Dealer: N Vul: Both HCP: 6	<ul><li>★K872</li><li>♥932</li><li>◆Q</li><li>★J10642</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. West Doubles 4♠ if possible. Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 12	<ul><li>♣ QJ10</li><li>♥ A1064</li><li>◆ A8</li><li>♣ J743</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 184 Dealer: N Vul: NS HCP: 8	<b>★</b> K107 <b>♥</b> 109643 <b>♦</b> 9 <b>♣</b> KQ108	East Bids 1NT if possible. East Bids 3♦ if possible. West Bids 3♠ if possible.  Partner bids first.

Board: 185 Dealer: S Vul: Both HCP: 12 **♠** QJ9 **♥** Q3 **♦** K86

♣ A9852

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

You bid first.

Board: 181 Dealer: S	North: ♣ J3	South: ♠ K10652	West	North	East	
Vul: EW North HCP: 3 South HCP: 12 Contract: 3N W	<ul><li>♥ Q987</li><li>♦ 753</li><li>♠ 9653</li></ul>	<ul><li>★ K642</li><li>◆ QJ8</li><li>◆ K</li></ul>	1NT 3NT	Pass AP	2NT	1♠ Pass
Board: 182 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 4\(\delta\text{X}\) N	North:  ♣ J10963  ♥ Q10  ♠ AK63  ♣ Q5	South:  ♠ K872  ♥ 932  • Q  ♣ J10642	West  4♥  X	North 1♠ Pass AP	East 1NT Pass	2♠
			West	North	East	South 1♣
Board: 183			1NT	Pass	2 <b>♣</b> ¹	Pass
Dealer: S	North:	South:	2♠	Pass	<b>3♣</b> <sup>2</sup>	Pass
Vul: None	<b>♦</b> 8 <b>∀</b> 75	<b>♠</b> QJ10 <b>♥</b> A1064	3♠	Pass	3NT <sup>3</sup>	Pass
North HCP: 3	♦ J97653	◆ A8	4 <b>♣</b> <sup>4</sup>	Pass	4♠	AP
South HCP: 12 Contract: 4♠ W	<b>♣</b> Q1052	<b>♣</b> J743	1. Stay	man		
Comacc. 12 VV			3. Cue	raise or bid, a ♣ bid, a ♣	stoppe	er
Board: 184 Dealer: N	North: ♠ Q2	South: ♠ K107	West	North 1♦	East 1NT	
Vul: NS	<b>♥</b> K2	<b>▼</b> 109643	Pass	2♦	<b>3</b> ♦ <sup>1</sup>	Pass
North HCP: 12 South HCP: 8	◆ K87543	<b>♦</b> 9	3♠	AP		
Contract: 3♠ W	♣ A62	<b>♣</b> KQ108	1. both	majors		
Board: 185 Dealer: S	North: ♠ 108532	South: ♠ QJ9	West	North	East	South 1♣
Vul: Both North HCP: 5	<b>♥</b> K1087	<b>♥</b> Q3	1NT	Pass	2 <b>♣</b> ¹	Pass
South HCP: 12 Contract: 2N W	◆ Q53 ◆ 3	♦ K86 • A9852	2 <b>♦</b> 1. Stay	Pass man	2NT	AP

Board: 186 Dealer: N Vul: None HCP: 12	<ul><li>AJ93</li><li>₹7643</li><li>Q84</li><li>AJ</li></ul>	East Bids 1NT if possible. You bid first.
Board: 187 Dealer: S Vul: NS HCP: 7	<b>♦</b> 3 <b>♥</b> Q95 <b>♦</b> 962 <b>♣</b> KQ10932	West Bids 1NT if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 188 Dealer: N Vul: EW HCP: 13	<ul><li>♠ AKJ9</li><li>♥ A87</li><li>♦ 953</li><li>♠ J32</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 189 Dealer: S Vul: NS HCP: 5	<ul><li>♣ Q643</li><li>♥ J87</li><li>♦ J63</li><li>♣ J96</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 190 Dealer: N Vul: EW HCP: 12	<ul><li>AQ10863</li><li>▼ 10</li><li>AJ3</li><li>Φ J64</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.

Board: 186 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ AJ93  ♥ 7643  ♦ Q84  ♣ AJ	South:  ♠ Q1087  ♥ QJ2  ♦ J96  ♣ 873	West	North 1◆	East 1NT	
Board: 187 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♥ S	North:  ♣ 3  ♥ Q95  ♦ 962  ♣ KQ10932	South:  ♠ AQJ8  ♥ A7642  ♠ A1075  ♣ —	West 1NT AP	North 2♥	East 2♠	South 1♥ 3♥
Board: 188 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 4 E	North:  ♠ AKJ9  ♥ A87  ♦ 953  ♣ J32	South:	West  4◆¹ 1. Texa	North 1♣ Pass		South Pass AP
Board: 189 Dealer: S Vul: NS North HCP: 5 South HCP: 14 Contract: 1N W	North:  ♠ Q643  ♥ J87  ♦ J63  ♣ J96	South:  ♠ K2  ♥ AK103  ♦ 102  ♣ A5432	West 1NT	North AP	East	South 1♣
Board: 190 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 3♥ E	North:  ♠ AQ10863  ♥ 10  ♠ AJ3  ♣ J64	South:  ♣ 7  ♥ 432  ♦ Q98  ♣ K109752	West 2♦ 3♥	North 1♠ Pass AP		South Pass Pass

Board: 186 Dealer: N Vul: None HCP: 6	<ul><li>♣ Q1087</li><li>♥ QJ2</li><li>◆ J96</li><li>♣ 873</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 187 Dealer: S Vul: NS HCP: 15	<ul><li>AQJ8</li><li>✓ A7642</li><li>✓ A1075</li><li>✓ —</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 188 Dealer: N Vul: EW HCP: 8	<ul><li>1043</li><li>Q</li><li>Q10764</li><li>A764</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 189 Dealer: S Vul: NS HCP: 14	<ul><li>★ K2</li><li>▼ AK103</li><li>◆ 102</li><li>◆ A5432</li></ul>	West Bids 1NT if possible. You bid first.
Board: 190 Dealer: N Vul: EW HCP: 5	<b>♣</b> 7 <b>♥</b> 432 <b>♦</b> Q98 <b>♣</b> K109752	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.

Board: 186 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ AJ93  ♥ 7643  ♦ Q84  ♣ AJ	South:  ♠ Q1087  ♥ QJ2  ♦ J96  ♣ 873	West	North 1◆	East 1NT	
Board: 187 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♥ S	North:  ♣ 3  ♥ Q95  ♦ 962  ♣ KQ10932	South:  ♠ AQJ8  ♥ A7642  ♠ A1075  ♣ —	West 1NT AP	North 2♥	East 2♠	South 1♥ 3♥
Board: 188 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 4 E	North:  ♠ AKJ9  ♥ A87  ♦ 953  ♣ J32	South:	West  4◆¹ 1. Texa	North 1♣ Pass		South Pass AP
Board: 189 Dealer: S Vul: NS North HCP: 5 South HCP: 14 Contract: 1N W	North:  ♠ Q643  ♥ J87  ♦ J63  ♣ J96	South:  ♠ K2  ♥ AK103  ♦ 102  ♣ A5432	West 1NT	North AP	East	South 1♣
Board: 190 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 3♥ E	North:  ♠ AQ10863  ♥ 10  ♠ AJ3  ♣ J64	South:  ♣ 7  ♥ 432  ♦ Q98  ♣ K109752	West 2♦ 3♥	North 1♠ Pass AP		South Pass Pass

Board: 191 Dealer: S Vul: NS HCP: 0	<ul><li>1065</li><li>10743</li><li>85</li><li>10743</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 192 Dealer: N Vul: EW HCP: 12	<ul><li>↑ 754</li><li>↑ AJ109</li><li>↑ K742</li><li>↑ A7</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.
Board: 193 Dealer: S Vul: Both HCP: 5	<ul><li>★KQ107654</li><li>♥ 952</li><li>♦ 7</li><li>★ 76</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 194 Dealer: N Vul: None HCP: 13	<ul><li>♠ A</li><li>♥ 97652</li><li>♠ AJ93</li><li>♠ A107</li></ul>	East Bids 1NT if possible. You bid first.
Board: 195 Dealer: S Vul: EW HCP: 12	<ul><li>◆ Q1075</li><li>◆ 85</li><li>◆ A106</li><li>◆ KQJ10</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. Partner bids first.

Board: 191 Dealer: S Vul: NS North HCP: 0 South HCP: 19 Contract: 1N W	North:  ♠ 1065  ♥ 10743  ♠ 85  ♣ 10743	South:  ♠ KQ942  ♥ AQ9  ♠ KJ106  ♣ A	West North East South 1♣ 1NT AP
Board: 192 Dealer: N Vul: EW North HCP: 12 South HCP: 3 Contract: 3N E	North:  ♣ 754  ♥ AJ109  ♠ K742  ♣ A7	South:  ♠ Q983  ♥ 76  ♦ 9  ♣ J109864	West North East South  1 ◆ 1NT Pass  2 ◆ 1 Pass 2 ◆ Pass  3NT AP  1. Stayman
Board: 193 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3 S	North:  ♠ KQ107654  ♥ 952  ♦ 7  ♣ 76	South:	West North East South  1 ◆  1NT Pass 2 ◆ 1 3 ◆  AP  1. 1N-2S transfer to clubs
Board: 194 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 1N E	North:  ♠ A  ♥ 97652  ♠ AJ93  ♠ A107	South:  ♠ QJ32  ♥ K3  ♠ Q6  ♠ J9543	West North East South  1♥ 1NT AP
Board: 195 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 44 S	North:  ♠ Q1075  ♥ 85  ♠ A106  ♠ KQJ10	South:  ♠ A9832  ♥ AQJ1063  ♠ Q8  ♣ —	West North East South $1 \checkmark$ 1NT X $2 • 1$ $3 • 2$ Pass $4 • 2$ Pass $4 • 4$ AP  1. 1N-2S transfer to clubs  2. limit raise or better in •

Board: 191 Dealer: S Vul: NS HCP: 19	<ul><li>★ KQ942</li><li>★ AQ9</li><li>★ KJ106</li><li>★ A</li></ul>	West Bids 1NT if possible. You bid first.
Board: 192 Dealer: N Vul: EW HCP: 3	<ul><li>◆ Q983</li><li>♥ 76</li><li>◆ 9</li><li>◆ J109864</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 193 Dealer: S Vul: Both HCP: 16	<ul><li>★82</li><li>★ AKQ</li><li>★ K96542</li><li>★ A3</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 194 Dealer: N Vul: None HCP: 9	<ul><li>♣ QJ32</li><li>♥ K3</li><li>◆ Q6</li><li>♣ J9543</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 195 Dealer: S Vul: EW HCP: 13	<ul><li>★ A9832</li><li>★ AQJ1063</li><li>★ Q8</li><li>★ —</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.

Board: 191 Dealer: S Vul: NS North HCP: 0 South HCP: 19 Contract: 1N W	North:  ♠ 1065  ♥ 10743  ♠ 85  ♣ 10743	South:  ♠ KQ942  ♥ AQ9  ♠ KJ106  ♣ A	West North East South 1♣ 1NT AP
Board: 192 Dealer: N Vul: EW North HCP: 12 South HCP: 3 Contract: 3N E	North:  ♣ 754  ♥ AJ109  ♠ K742  ♣ A7	South:  ♠ Q983  ♥ 76  ♦ 9  ♣ J109864	West North East South  1 ◆ 1NT Pass  2 ◆ 1 Pass 2 ◆ Pass  3NT AP  1. Stayman
Board: 193 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3 S	North:  ♠ KQ107654  ♥ 952  ♦ 7  ♣ 76	South:	West North East South  1 ◆  1NT Pass 2 ◆ 1 3 ◆  AP  1. 1N-2S transfer to clubs
Board: 194 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 1N E	North:  ♠ A  ♥ 97652  ♠ AJ93  ♠ A107	South:  ♠ QJ32  ♥ K3  ♠ Q6  ♠ J9543	West North East South  1♥ 1NT AP
Board: 195 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 44 S	North:  ♠ Q1075  ♥ 85  ♠ A106  ♠ KQJ10	South:  ♠ A9832  ♥ AQJ1063  ♠ Q8  ♣ —	West North East South $1 \checkmark$ 1NT X $2 • 1$ $3 • 2$ Pass $4 • 2$ Pass $4 • 4$ AP  1. 1N-2S transfer to clubs  2. limit raise or better in •

Board: 196 Dealer: N Vul: Both HCP: 14	<ul><li>AQ8532</li><li>♥ 8</li><li>AK97</li><li>J4</li></ul>	East Bids 1NT if possible. You bid first.
Board: 197 Dealer: S Vul: None HCP: 2	<ul><li>★ 743</li><li>♥ 96532</li><li>◆ Q94</li><li>◆ 42</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 198 Dealer: N Vul: NS HCP: 14	<ul><li>★ KQJ542</li><li>▼ K6</li><li>◆ Q4</li><li>◆ K65</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 199 Dealer: S Vul: Both HCP: 4	<ul><li>★ 764</li><li>▼ A1062</li><li>★ 10983</li><li>★ 64</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 200 Dealer: N Vul: None HCP: 12	<ul><li>★ K87</li><li>♥ Q7</li><li>◆ AK875</li><li>◆ 1073</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.

Board: 196 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 4 N	North:  ♠ AQ8532  ♥ 8  ♠ AK97  ♣ J4	South:  ♣ J76  ♥ KQ1062  ♦ 53  ♣ 982	West Pass	North 1♠ 4♠	East 1NT AP	
Board: 197 Dealer: S Vul: None North HCP: 2 South HCP: 12 Contract: 4♠ W	North:  ♠ 743  ♥ 96532  ♠ Q94  ♣ 42	South:  ♠ Q2  ♥ K10  ♦ K1075  ♠ A10863	West  1NT 2♠ 4♠	North Pass Pass AP	2♥	South  1 A  Pass  Pass
Board: 198 Dealer: N Vul: NS North HCP: 14 South HCP: 0 Contract: 4♥ E	North:  ♠ KQJ542  ♥ K6  ♠ Q4  ♣ K65	South:  ◆ 96  ▼ 953  ◆ 7653  ◆ 9842	West  4◆¹  1. Texa	North 1♠ Pass	East 1NT 4♥	South Pass AP
Board: 199 Dealer: S Vul: Both North HCP: 4 South HCP: 13 Contract: 2 W	North:  ◆ 764  ▼ A1062  ◆ 10983  ◆ 64	South:  ♠ A9853  ♥ Q3  ♠ A75  ♣ K103	West 1NT 2♥	North Pass AP	East 2◆	South 1♣ Pass
Board: 200 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 4♥ E	North:  ♠ K87  ♥ Q7  ♠ AK875  ♣ 1073	South:  ♠ QJ952  ♥ 85  ♠ 64  ♠ Q642	West  4◆¹ 1. Texa	North 1♦ X		South Pass AP

Board: 196 Dealer: N Vul: Both HCP: 6	<ul><li>♣ J76</li><li>♥ KQ1062</li><li>◆ 53</li><li>♣ 982</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 197 Dealer: S Vul: None HCP: 12	<ul><li>Q2</li><li>✓ K10</li><li>✓ K1075</li><li>✓ A10863</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. You bid first.
Board: 198 Dealer: N Vul: NS HCP: 0	<ul><li>◆96</li><li>♥953</li><li>◆7653</li><li>◆9842</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 199 Dealer: S Vul: Both HCP: 13	<ul><li>★ A9853</li><li>♥ Q3</li><li>★ A75</li><li>★ K103</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 200 Dealer: N Vul: None HCP: 5	<ul><li>◆ QJ952</li><li>♥ 85</li><li>◆ 64</li><li>◆ Q642</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.

Board: 196 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 4 N	North:  ♠ AQ8532  ♥ 8  ♠ AK97  ♣ J4	South:  ♣ J76  ♥ KQ1062  ♦ 53  ♣ 982	West Pass	North 1♠ 4♠	East 1NT AP	
Board: 197 Dealer: S Vul: None North HCP: 2 South HCP: 12 Contract: 4♠ W	North:  ♠ 743  ♥ 96532  ♠ Q94  ♣ 42	South:  ♠ Q2  ♥ K10  ♦ K1075  ♠ A10863	West  1NT 2♠ 4♠	North Pass Pass AP	2♥	South  1 A  Pass  Pass
Board: 198 Dealer: N Vul: NS North HCP: 14 South HCP: 0 Contract: 4♥ E	North:  ♠ KQJ542  ♥ K6  ♠ Q4  ♣ K65	South:  ◆ 96  ▼ 953  ◆ 7653  ◆ 9842	West  4◆¹  1. Texa	North 1♠ Pass	East 1NT 4♥	South Pass AP
Board: 199 Dealer: S Vul: Both North HCP: 4 South HCP: 13 Contract: 2 W	North:  ◆ 764  ▼ A1062  ◆ 10983  ◆ 64	South:  ♠ A9853  ♥ Q3  ♠ A75  ♣ K103	West 1NT 2♥	North Pass AP	East 2◆	South 1♣ Pass
Board: 200 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 4♥ E	North:  ♠ K87  ♥ Q7  ♠ AK875  ♣ 1073	South:  ♠ QJ952  ♥ 85  ♠ 64  ♠ Q642	West  4◆¹ 1. Texa	North 1♦ X		South Pass AP

Board: 201 Dealer: S Vul: NS HCP: 7	<ul><li>1086543</li><li>KJ9</li><li>32</li><li>K4</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. Partner bids first.
Board: 202 Dealer: N Vul: EW HCP: 13	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 203 Dealer: S Vul: None HCP: 3	<ul><li>♦ 9873</li><li>♥ J105</li><li>♦ 104</li><li>♠ Q432</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 204 Dealer: N Vul: NS HCP: 13	<ul><li>♠ AQ</li><li>♥ KJ107</li><li>♦ 65</li><li>♠ QJ982</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 205 Dealer: S Vul: EW HCP: 5	<ul><li>★74</li><li>★ K53</li><li>◆ 874</li><li>★ Q8643</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 201 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 2•X N	North:	South:  ♠ A9  ♥ Q10  ♠ A1065  ♣ QJ1052	West 1NT	North 2♣	East X	South 1♣ AP
Board: 202 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 2♥ E	North:	South:  ♠ KQ54  ♥ Q43  • 10872  ♣ 95	West 2♦	North 1 Pass	East 1NT 2♥	South Pass AP
Board: 203 Dealer: S Vul: None North HCP: 3 South HCP: 16 Contract: 3 W	North:	South:  ♠ AKJ6  ♥ A632  ♠ KJ965  ♣ —	1NT 3♣²	North Pass AP 2S trans mat	2 <b>♠</b> ¹	1 <b>♦</b> X
Board: 204 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3 \( \) W	North:  ♠ AQ  ♥ KJ107  ♦ 65  ♠ QJ982	South:	West 2♠	North 1♣ 3♥	East 1NT 3♠	South 2♥ AP
Board: 205 Dealer: S Vul: EW North HCP: 5 South HCP: 18 Contract: 2 N	North:  ♣ 74  ▼ K53  ◆ 874  ♣ Q8643	South:  ♠ AK109  ♥ Q1094  ♠ KQ6  ♠ A5	West 1NT Pass	North Pass 2♣		South  1   X

Board: 201 Dealer: S Vul: NS HCP: 13	<ul><li>♠ A9</li><li>♥ Q10</li><li>♦ A1065</li><li>♠ QJ1052</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. You bid first.
Board: 202 Dealer: N Vul: EW HCP: 7	<b>♦</b> KQ54 <b>♥</b> Q43 <b>•</b> 10872 <b>•</b> 95	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 203 Dealer: S Vul: None HCP: 16	<ul><li>★ AKJ6</li><li>★ A632</li><li>◆ KJ965</li><li>★ —</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♣ if possible. You bid first.
Board: 204 Dealer: N Vul: NS HCP: 9	• 4 ▼ 95432 • AQ1084 • K4	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 205 Dealer: S Vul: EW HCP: 18	<ul><li>AK109</li><li>♥ Q1094</li><li>♦ KQ6</li><li>A5</li></ul>	West Bids 1NT if possible. You bid first.

Board: 201 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 2•X N	North:	South:  ♠ A9  ♥ Q10  ♠ A1065  ♣ QJ1052	West 1NT	North 2♣	East X	South 1♣ AP
Board: 202 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 2♥ E	North:	South:  ♠ KQ54  ♥ Q43  • 10872  ♣ 95	West 2♦	North 1 Pass	East 1NT 2♥	South Pass AP
Board: 203 Dealer: S Vul: None North HCP: 3 South HCP: 16 Contract: 3 W	North:	South:  ♠ AKJ6  ♥ A632  ♠ KJ965  ♣ —	1NT 3♣²	North Pass AP 2S trans mat	2 <b>♠</b> ¹	1 <b>♦</b> X
Board: 204 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3 \( \) W	North:  ♠ AQ  ♥ KJ107  ♦ 65  ♠ QJ982	South:	West 2♠	North 1♣ 3♥	East 1NT 3♠	South 2♥ AP
Board: 205 Dealer: S Vul: EW North HCP: 5 South HCP: 18 Contract: 2 N	North:  ♣ 74  ▼ K53  ◆ 874  ♣ Q8643	South:  ♠ AK109  ♥ Q1094  ♠ KQ6  ♠ A5	West 1NT Pass	North Pass 2♣		South  1   X

Board: 206 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQJ10863</li><li>▼ 4</li><li>◆ 6</li><li>◆ AQ32</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. West Doubles Pass if possible. You bid first.
Board: 207 Dealer: S Vul: NS HCP: 9	<ul><li>106</li><li>♥ QJ102</li><li>★ K72</li><li>♣ QJ95</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 208 Dealer: N Vul: EW HCP: 13	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 209 Dealer: S Vul: Both HCP: 8	<ul><li>★864</li><li>♥2</li><li>◆AJ109</li><li>◆QJ952</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 210 Dealer: N Vul: None HCP: 14	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. West Bids 3♥ if possible. You bid first.

Board: 206 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 4•X N	North:  ♠ KQJ10863  ♥ 4  ♠ 6  ♠ AQ32	South:	West 2♥ X	North 1♠ 4♠ AP	1NT	
Board: 207 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 1N W	North:  ♠ 106  ♥ QJ102  ♠ K72  ♣ QJ95	South:  ♠ AK732  ♥ A95  ♠ Q53  ♣ 86	West 1NT	North AP	East	South 1♣
Board: 208 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 2♠ E	North:  ◆ J43  ◆ 8  ◆ AK2  ◆ AJ7654	South:  ♠ A97  ♥ Q6542  ♦ J96  ♣ 109	West 2♥	North 1♣ Pass		South Pass AP
Board: 209 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 W	North:  ♠ 864  ♥ 2  ♠ AJ109  ♠ QJ952	South:  ♣ J1092  ♥ K95  ♠ KQ6  ♣ K83	West 1NT 2♥	North 2♣ AP	East 2♦	South 1♣ Pass
Board: 210 Dealer: N Vul: None North HCP: 14 South HCP: 3 Contract: 3 E	North:	South:  ♠ Q763  ♥ J964  ♦ 3  ♣ 9742	2♣¹ 3♦² 3♥ 1. Stay	North  1  Pass  X  AP  man  raise or	1NT 2♥ Pass	Pass Pass Pass

Board: 206 Dealer: N Vul: Both HCP: 7	♣5 ▼ A1095 ◆ 1098742 ♣ K9	East Bids 1NT if possible. West Bids 2♥ if possible. West Doubles Pass if possible. Partner bids first.
Board: 207 Dealer: S Vul: NS HCP: 13	<ul><li>♠ AK732</li><li>♥ A95</li><li>♦ Q53</li><li>♠ 86</li></ul>	West Bids 1NT if possible. You bid first.
Board: 208 Dealer: N Vul: EW HCP: 7	<ul><li>▲ A97</li><li>♥ Q6542</li><li>◆ J96</li><li>◆ 109</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 209 Dealer: S Vul: Both HCP: 12	<ul><li>▲ J1092</li><li>▼ K95</li><li>◆ KQ6</li><li>◆ K83</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 210 Dealer: N Vul: None HCP: 3	<ul><li>♣ Q763</li><li>♥ J964</li><li>♦ 3</li><li>♣ 9742</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. West Bids 3♥ if possible. Partner bids first.

Board: 206 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 4•X N	North:  ♠ KQJ10863  ♥ 4  ♠ 6  ♠ AQ32	South:	West 2♥ X	North 1♠ 4♠ AP	1NT	
Board: 207 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 1N W	North:  ♠ 106  ♥ QJ102  ♠ K72  ♣ QJ95	South:  ♠ AK732  ♥ A95  ♠ Q53  ♣ 86	West 1NT	North AP	East	South 1♣
Board: 208 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 2 E	North:  ◆ J43  ◆ 8  ◆ AK2  ◆ AJ7654	South:  ♠ A97  ♥ Q6542  ♦ J96  ♣ 109	West 2♥	North 1♣ Pass		South Pass AP
Board: 209 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 2 W	North:  ♠ 864  ♥ 2  ♠ AJ109  ♠ QJ952	South:  ♣ J1092  ♥ K95  ♠ KQ6  ♣ K83	West  1NT 2♥	North 2♣ AP	East 2♦	South 1♣ Pass
Board: 210 Dealer: N Vul: None North HCP: 14 South HCP: 3 Contract: 3 E	North:	South:  ♠ Q763  ♥ J964  ♦ 3  ♣ 9742	2♣¹ 3♦² 3♥ 1. Stay	North  1  Pass  X  AP  man  raise or	1NT 2♥ Pass	Pass Pass Pass

Board: 211 Dealer: S Vul: EW HCP: 6	<ul><li>★KQ8753</li><li>✓ J2</li><li>◆ 63</li><li>◆ 743</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 212 Dealer: N Vul: Both HCP: 14	<ul><li>★ KJ1076</li><li>♥ 3</li><li>◆ AQ4</li><li>◆ KJ109</li></ul>	East Bids 1NT if possible. You bid first.
Board: 213 Dealer: S Vul: None HCP: 8	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 214 Dealer: N Vul: NS HCP: 12	<b>♠</b> KJ98 <b>♥</b> J98 <b>♦</b> A1064 <b>♣</b> K10	East Bids 1NT if possible. You bid first.
Board: 215 Dealer: S Vul: Both HCP: 6	<ul><li>◆ 986</li><li>♥ A86542</li><li>◆ Q</li><li>◆ 1095</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 211 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 2 W	North:  ♠ KQ8753  ♥ J2  ♠ 63  ♣ 743	South:  ♠ AJ4  ♥ Q98  ♠ A10982  ♣ J5	West  1NT 2♥	North Pass AP	East 2•	South 1 → X
Board: 212 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 1N E	North:  ♠ KJ1076  ♥ 3  ♠ AQ4  ♣ KJ109	South:  ♠ 2  ♥ QJ952  ♠ K1073  ♣ Q53	West	North 1♠	East 1NT	
Board: 213 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North:  ♠ J10975  ♥ QJ3  ♠ J72  ♣ K6	South:  ♠ AQ2  ♥ 8542  ♠ A1043  ♣ Q3	West 1NT	North AP	East	South 1♦
Board: 214 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ KJ98  ♥ J98  ♠ A1064  ♣ K10	South:  ♣ 73  ♥ A10732  ♦ 9532  ♣ J6	West	North 1◆	East 1NT	
Board: 215 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 24 W	North:	South:  ♠ A10  ♥ QJ3  ♠ 865  ♠ AQ764	West  1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass

Board: 211 Dealer: S Vul: EW HCP: 12	<ul><li>AJ4</li><li>♥ Q98</li><li>A10982</li><li>J5</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 212 Dealer: N Vul: Both HCP: 8	<ul><li>◆ 2</li><li>♥ QJ952</li><li>◆ K1073</li><li>◆ Q53</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 213 Dealer: S Vul: None HCP: 12	<ul><li>AQ2</li><li>♥8542</li><li>A1043</li><li>Q3</li></ul>	West Bids 1NT if possible. You bid first.
Board: 214 Dealer: N Vul: NS HCP: 5	♣ 73 ♥ A10732 ♦ 9532 ♣ J6	East Bids 1NT if possible.  Partner bids first.
Board: 215 Dealer: S Vul: Both HCP: 13	<ul><li>▲ A10</li><li>♥ QJ3</li><li>◆ 865</li><li>▲ AQ764</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 211 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 2 W	North:  ♠ KQ8753  ♥ J2  ♠ 63  ♣ 743	South:  ♠ AJ4  ♥ Q98  ♠ A10982  ♣ J5	West  1NT 2♥	North Pass AP	East 2•	South 1 → X
Board: 212 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 1N E	North:  ♠ KJ1076  ♥ 3  ♠ AQ4  ♣ KJ109	South:  ♠ 2  ♥ QJ952  ♠ K1073  ♣ Q53	West	North 1♠	East 1NT	
Board: 213 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 1N W	North:  ♠ J10975  ♥ QJ3  ♠ J72  ♣ K6	South:  ♠ AQ2  ♥ 8542  ♠ A1043  ♣ Q3	West 1NT	North AP	East	South 1♦
Board: 214 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ KJ98  ♥ J98  ♠ A1064  ♣ K10	South:  ♣ 73  ♥ A10732  ♦ 9532  ♣ J6	West	North 1◆	East 1NT	
Board: 215 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 24 W	North:	South:  ♠ A10  ♥ QJ3  ♠ 865  ♠ AQ764	West  1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass

Board: 216 Dealer: N Vul: None HCP: 12	<ul><li>AQJ</li><li>J65</li><li>A106</li><li>10875</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 217 Dealer: S Vul: NS HCP: 9	<ul><li>AQ1086</li><li>✓ 4</li><li>10875</li><li>★ K105</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 218 Dealer: N Vul: EW HCP: 12	<ul><li>★ K73</li><li>★ K5</li><li>◆ 9843</li><li>◆ AQ64</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 219 Dealer: S Vul: None HCP: 9	<ul><li>105</li><li>✓ AKQ762</li><li>965</li><li>109</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 220 Dealer: N Vul: NS HCP: 12	<ul><li>★ K9653</li><li>♥ Q</li><li>◆ K106</li><li>◆ A1086</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.

Board: 216 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♥ E	North:  ♠ AQJ  ♥ J65  ♠ A106  ♣ 10875	South:  ♠ K872  ▼ 102  ◆ QJ2  ♣ QJ92	West 2◆	North 1♣ Pass	East 1NT 2♥	South Pass AP
Board: 217 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ AQ1086  ♥ 4  • 10875  ♣ K105	South:	West 1NT	North 2♣	East AP	South 1
Board: 218 Dealer: N Vul: EW North HCP: 12 South HCP: 3 Contract: 4 E	North:  ♠ K73  ♥ K5  ♦ 9843  ♣ AQ64	South:	West  4◆¹ 1. Texa	North 1 Pass	East 1NT 4♥	South Pass AP
Board: 219 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3♥ N	North:	South:  ♠ KQ8  ♥ J1094  ♠ KJ103  ♣ Q4	West 1NT AP	North 2♥	East 2♠	South 1
Board: 220 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 4♥ E	North:  ♠ K9653  ♥ Q  ♠ K106  ♣ A1086	South:	West  4◆¹  1. Texa	North 1♠ Pass		South Pass AP

Board: 216 Dealer: N Vul: None HCP: 9	<ul><li>★ K872</li><li>▼ 102</li><li>◆ QJ2</li><li>◆ QJ92</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 217 Dealer: S Vul: NS HCP: 12	<ul><li>★ 43</li><li>♥ KJ75</li><li>♦ KJ43</li><li>★ A97</li></ul>	West Bids 1NT if possible. You bid first.
Board: 218 Dealer: N Vul: EW HCP: 3	<ul><li>♣842</li><li>♥972</li><li>♦Q7</li><li>♣J9852</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 219 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ8</li><li>▼ J1094</li><li>◆ KJ103</li><li>◆ Q4</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 220 Dealer: N Vul: NS HCP: 5	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.

Board: 216 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♥ E	North:  ♠ AQJ  ♥ J65  ♠ A106  ♣ 10875	South:  ♠ K872  ▼ 102  ◆ QJ2  ♣ QJ92	West 2◆	North 1♣ Pass	East 1NT 2♥	South Pass AP
Board: 217 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ AQ1086  ♥ 4  • 10875  ♣ K105	South:	West 1NT	North 2♣	East AP	South 1
Board: 218 Dealer: N Vul: EW North HCP: 12 South HCP: 3 Contract: 4 E	North:  ♠ K73  ♥ K5  ♦ 9843  ♣ AQ64	South:	West  4◆¹ 1. Texa	North 1 Pass	East 1NT 4♥	South Pass AP
Board: 219 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3♥ N	North:	South:  ♠ KQ8  ♥ J1094  ♠ KJ103  ♣ Q4	West 1NT AP	North 2♥	East 2♠	South 1
Board: 220 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 4♥ E	North:  ♠ K9653  ♥ Q  ♠ K106  ♣ A1086	South:	West  4◆¹  1. Texa	North 1♠ Pass		South Pass AP

Board: 221 Dealer: S Vul: EW HCP: 7	♣ Q9 ♥ K32 ♦ J1097 ♣ J852	West Bids 1NT if possible.  Partner bids first.
Board: 222 Dealer: N Vul: Both HCP: 12	<ul><li>1098732</li><li>✓ QJ62</li><li>A</li><li>AJ</li></ul>	East Bids 1NT if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. East Bids 5♦ if possible. You bid first.
Board: 223 Dealer: S Vul: NS HCP: 1	<ul><li>★8763</li><li>★5</li><li>◆ J963</li><li>★6542</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. West Doubles 4♥ if possible. West Doubles Pass if possible. Partner bids first.
Board: 224 Dealer: N Vul: EW HCP: 13	<ul><li>★ 53</li><li>★ AK83</li><li>★ AQ102</li><li>★ 1052</li></ul>	East Bids 1NT if possible. You bid first.
Board: 225 Dealer: S Vul: Both HCP: 9	♣ J3 ♥ K543 ♦ 974 ♣ KQ108	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.

Board: 221 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ Q9  ♥ K32  ♦ J1097  ♣ J852	South:  ♠ KJ854  ♥ Q104  ♦ 2  ♣ AQ74	West 1NT	North AP	East	South 1♣
Board: 222 Dealer: N Vul: Both North HCP: 12 South HCP: 5 Contract: 5 • W	North:  • 1098732  • QJ62  • A  • AJ	South:  ♠ K.J5  ▼ 10875  ◆ J7  ♣ 9765	West 3♦ 4♦	North 1♠ 3♠ Pass	1NT	
Board: 223 Dealer: S Vul: NS North HCP: 1 South HCP: 13 Contract: 4•X S	North:  ♦ 8763  ▼ 5  • J963  • 6542	South:  ♠ A9542  ♥ AJ743  ♠ —  ♠ A98		North Pass 4♣ AP	3NT	1♠
Board: 224 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 1N E	North:  ◆ 53  ▼ AK83  ◆ AQ102  ◆ 1052	South:  ♠ AQ42  ♥ 7652  ♦ 63  ♣ K96	West	North 1◆	East 1NT	
Board: 225 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 W	North:  ♣ J3  ♥ K543  ♦ 974  ♣ KQ108	South:  ♠ A108652  ♥ 8  ♠ AK  ♣ J632	West  1NT 2♥	North Pass AP	East 2♦	South 1♠ Pass

Board: 221 Dealer: S Vul: EW HCP: 12	<ul><li>★ KJ854</li><li>♥ Q104</li><li>◆ 2</li><li>◆ AQ74</li></ul>	West Bids 1NT if possible. You bid first.
Board: 222 Dealer: N Vul: Both HCP: 5	<ul><li>★ KJ5</li><li>▼ 10875</li><li>◆ J7</li><li>◆ 9765</li></ul>	East Bids 1NT if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. East Bids 5♦ if possible. Partner bids first.
Board: 223 Dealer: S Vul: NS HCP: 13	<ul><li>★ A9542</li><li>★ AJ743</li><li>★ —</li><li>★ A98</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. West Doubles 4♥ if possible. West Doubles Pass if possible. You bid first.
Board: 224 Dealer: N Vul: EW HCP: 9	<ul><li>AQ42</li><li>₹7652</li><li>63</li><li>K96</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 225 Dealer: S Vul: Both HCP: 12	<ul><li>★ A108652</li><li>★ 8</li><li>◆ AK</li><li>★ J632</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.

Board: 221 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ Q9  ♥ K32  ♦ J1097  ♣ J852	South:  ♠ KJ854  ♥ Q104  ♦ 2  ♣ AQ74	West 1NT	North AP	East	South 1♣
Board: 222 Dealer: N Vul: Both North HCP: 12 South HCP: 5 Contract: 5 • W	North:  • 1098732  • QJ62  • A  • AJ	South:  ♠ K.J5  ▼ 10875  ◆ J7  ♣ 9765	West 3♦ 4♦	North 1♠ 3♠ Pass	1NT	
Board: 223 Dealer: S Vul: NS North HCP: 1 South HCP: 13 Contract: 4•X S	North:  ♦ 8763  ▼ 5  • J963  • 6542	South:  ♠ A9542  ♥ AJ743  ♠ —  ♠ A98		North Pass 4♣ AP	3NT	1♠
Board: 224 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 1N E	North:  ◆ 53  ▼ AK83  ◆ AQ102  ◆ 1052	South:  ♠ AQ42  ♥ 7652  ♦ 63  ♣ K96	West	North 1◆	East 1NT	
Board: 225 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 W	North:  ♣ J3  ♥ K543  ♦ 974  ♣ KQ108	South:  ♠ A108652  ♥ 8  ♠ AK  ♣ J632	West  1NT 2♥	North Pass AP	East 2♦	South 1♠ Pass

Board: 226 Dealer: N Vul: None HCP: 13	<ul><li>★ AK72</li><li>▼ 83</li><li>◆ 62</li><li>◆ KQJ83</li></ul>	East Bids 1NT if possible. West Doubles 2♦ if possible. East Bids 2♥ if possible. West Doubles Pass if possible. You bid first.
Board: 227 Dealer: S Vul: EW HCP: 6	♣ 75 ♥ 1098 ♦ A10643 ♣ Q107	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 228 Dealer: N Vul: Both HCP: 13	<ul><li>♣ A732</li><li>♥ KQ107</li><li>◆ K106</li><li>♣ J5</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 229 Dealer: S Vul: None HCP: 5	<ul><li>1092</li><li>✓ K942</li><li>◆ Q984</li><li>◆ 63</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.
Board: 230 Dealer: N Vul: NS HCP: 17	<ul><li>★ K865</li><li>★ A</li><li>★ 6543</li><li>★ AKQJ</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 226 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 3•X S	North:  ♠ AK72  ♥ 83  ♦ 62  ♣ KQJ83	South:  ♣ J4  ♥ QJ95  • QJ8753  ♣ 4	West X Pass X	North 1♣ Pass 3♦ AP	1NT 2♥	
Board: 227 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 2 W	North:  ♣ 75  ▼ 1098  ◆ A10643  ♣ Q107	South:	West  1NT 2♥	North Pass AP	East 2♦	South 1♣ Pass
Board: 228 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 4♥ E	North:  ♠ A732  ♥ KQ107  ♠ K106  ♣ J5	South:  ♠ KJ1064  ♥ 5  ♠ Q43  ♣ 9874	West  4♦¹ 1. Texa	North 1 Pass		South Pass AP
Board: 229 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 2N W	North:  • 1092  • K942  • Q984  • 63	South:  ♠ K854  ▼ A87  ♦ 52  ♣ KQJ2	West  1NT  2  1. Stay	North Pass Pass man	East 2♣¹ 2NT	1♣ Pass
Board: 230 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 3♠ N	North:  ♠ K865  ♥ A  ♦ 6543  ♣ AKQJ	South:  ♠ Q1092  ♥ J107  ♠ K107  ♣ 732	West  2  Pass AP	North 1 ◆ Pass 2 ◆		Pass Pass

Board: 226 Dealer: N Vul: None HCP: 7	<ul><li></li></ul>	East Bids 1NT if possible. West Doubles 2♦ if possible. East Bids 2♥ if possible. West Doubles Pass if possible. Partner bids first.
Board: 227 Dealer: S Vul: EW HCP: 12	<ul><li>▶ J862</li><li>♥ Q3</li><li>♦ KJ8</li><li>♠ AJ98</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 228 Dealer: N Vul: Both HCP: 6	<ul><li>★ KJ1064</li><li>♥ 5</li><li>◆ Q43</li><li>◆ 9874</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 229 Dealer: S Vul: None HCP: 13	<ul><li>★ K854</li><li>★ A87</li><li>◆ 52</li><li>★ KQJ2</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 230 Dealer: N Vul: NS HCP: 6	<ul><li>♣ Q1092</li><li>♥ J107</li><li>◆ K107</li><li>♣ 732</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 226 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 3•X S	North:  ♠ AK72  ♥ 83  ♦ 62  ♣ KQJ83	South:  ♣ J4  ♥ QJ95  • QJ8753  ♣ 4	West X Pass X	North 1♣ Pass 3♦ AP	1NT 2♥	
Board: 227 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 2 W	North:  ♣ 75  ▼ 1098  ◆ A10643  ♣ Q107	South:	West  1NT 2♥	North Pass AP	East 2♦	South 1♣ Pass
Board: 228 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 4♥ E	North:  ♠ A732  ♥ KQ107  ♠ K106  ♣ J5	South:  ♠ KJ1064  ♥ 5  ♠ Q43  ♣ 9874	West  4♦¹ 1. Texa	North 1 Pass		South Pass AP
Board: 229 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 2N W	North:  • 1092  • K942  • Q984  • 63	South:  ♠ K854  ▼ A87  ♦ 52  ♣ KQJ2	West  1NT  2  1. Stay	North Pass Pass man	East 2♣¹ 2NT	1♣ Pass
Board: 230 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 3♠ N	North:  ♠ K865  ♥ A  ♦ 6543  ♣ AKQJ	South:  ♠ Q1092  ♥ J107  ♠ K107  ♣ 732	West  2  Pass AP	North 1  Pass 2  ♣		Pass Pass

Board: 231 Dealer: S Vul: Both HCP: 5	<ul><li>♣ Q974</li><li>♥ 108</li><li>◆ 986</li><li>♣ QJ62</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 232 Dealer: N Vul: None HCP: 12	<ul><li>♣ J75</li><li>♥ KQ83</li><li>◆ AQ42</li><li>♣ 102</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 233 Dealer: S Vul: NS HCP: 9	<ul><li>♣ 86</li><li>♥ J</li><li>◆ AJ72</li><li>♣ K109765</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 234 Dealer: N Vul: EW HCP: 12	<ul><li>♣ QJ8642</li><li>♥ A</li><li>♦ K32</li><li>♣ Q43</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♥ if possible. You bid first.
Board: 235 Dealer: S Vul: None HCP: 3	<ul><li>↓ J</li><li>▼ 7653</li><li>◆ Q9762</li><li>◆ 942</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. Partner bids first.

Board: 231 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 1N W	North:  ♠ Q974  ♥ 108  ♦ 986  ♠ QJ62	South:  ♠ J863  ♥ J9432  ♠ K.J  ♣ AK	West 1NT	North AP	East	South 1♥
Board: 232 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 2♠ E	North:  ♣ J75  ♥ KQ83  ♣ AQ42  ♣ 102	South:	West 2♥	North 1 Pass	East 1NT 2♠	South Pass AP
Board: 233 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 S	North:  ♠ 86  ♥ J  ♠ AJ72  ♣ K109765	South:  ♠ KJ975  ♥ AK107  ♠ K85  ♣ 3	West 1NT Pass	North 2♣ 2♠	East Pass AP	1♠
Board: 234 Dealer: N Vul: EW North HCP: 12 South HCP: 4 Contract: 4 E	North:  ♠ QJ8642  ♥ A  ♦ K32  ♠ Q43	South:  ♠ 1053  ♥ KJ3  ♦ 10986  ♠ 1097	West 2♦ 2NT	North 1♠ Pass Pass		South Pass Pass AP
Board: 235 Dealer: S Vul: None North HCP: 3 South HCP: 13 Contract: 3N W	North:  ♣ J  ▼ 7653  ◆ Q9762  ♣ 942	South:  ♠ Q10962  ♥ KJ4  ♠ AK4  ♣ 87	West 1NT	North Pass	East 3NT	1♠

Board: 231 Dealer: S Vul: Both HCP: 13	<ul><li></li></ul>	West Bids 1NT if possible. You bid first.
Board: 232 Dealer: N Vul: None HCP: 5	<ul><li>★83</li><li>▼10754</li><li>◆J8</li><li>★KJ975</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 233 Dealer: S Vul: NS HCP: 14	<ul><li>★ KJ975</li><li>★ AK107</li><li>★ K85</li><li>★ 3</li></ul>	West Bids 1NT if possible. You bid first.
Board: 234 Dealer: N Vul: EW HCP: 4	<ul><li>1053</li><li>KJ3</li><li>10986</li><li>1097</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♥ if possible. Partner bids first.
Board: 235 Dealer: S Vul: None HCP: 13	<ul><li>♣ Q10962</li><li>♥ KJ4</li><li>◆ AK4</li><li>♣ 87</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. You bid first.

Board: 231 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 1N W	North:  ♠ Q974  ♥ 108  ♦ 986  ♠ QJ62	South:  ♠ J863  ♥ J9432  ♠ K.J  ♣ AK	West 1NT	North AP	East	South 1♥
Board: 232 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 2♠ E	North:  ♣ J75  ♥ KQ83  ♣ AQ42  ♣ 102	South:	West 2♥	North 1 Pass	East 1NT 2♠	South Pass AP
Board: 233 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 S	North:  ♠ 86  ♥ J  ♠ AJ72  ♣ K109765	South:  ♠ KJ975  ♥ AK107  ♠ K85  ♣ 3	West 1NT Pass	North 2♣ 2♠	East Pass AP	1♠
Board: 234 Dealer: N Vul: EW North HCP: 12 South HCP: 4 Contract: 4 E	North:  ♠ QJ8642  ♥ A  ♦ K32  ♠ Q43	South:  ♠ 1053  ♥ KJ3  ♦ 10986  ♠ 1097	West 2♦ 2NT	North 1♠ Pass Pass		South Pass Pass AP
Board: 235 Dealer: S Vul: None North HCP: 3 South HCP: 13 Contract: 3N W	North:  ♣ J  ▼ 7653  ◆ Q9762  ♣ 942	South:  ♠ Q10962  ♥ KJ4  ♠ AK4  ♣ 87	West 1NT	North Pass	East 3NT	1♠

Board: 236 Dealer: N Vul: EW HCP: 12	<ul><li>★ A953</li><li>▼ 76</li><li>◆ KJ3</li><li>◆ A1054</li></ul>	East Bids 1NT if possible. You bid first.
Board: 237 Dealer: S Vul: Both HCP: 6	<ul><li>10987</li><li>✓ AQ95432</li><li>5</li><li>8</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 238 Dealer: N Vul: NS HCP: 13	<ul><li>◆ Q85</li><li>▼ A107</li><li>◆ K10532</li><li>◆ A10</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 239 Dealer: S Vul: EW HCP: 6	<ul><li>★ 73</li><li>♥ J107632</li><li>◆ A86</li><li>◆ J6</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 240 Dealer: N Vul: Both HCP: 13	<ul><li>★ AK83</li><li>▼ 1052</li><li>★ K95</li><li>★ K42</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.

Board: 236 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ A953  ♥ 76  ♠ KJ3  ♣ A1054	South:  ♠ KJ8742  ♥ Q1083  ♦ 9  ♣ 76	West	North 1♣	East 1NT	
Board: 237 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 3 • W	North:  ♠ 10987  ♥ AQ95432  ♠ 5  ♣ 8	South:  ♠ KQ64  ▼ 107  • Q7  ♣ AQ1063	1NT 3• <sup>2</sup>		<b>3♣</b> ¹	1♣
Board: 238 Dealer: N Vul: NS North HCP: 13 South HCP: 3 Contract: 2N E	North:  ♠ Q85  ♥ A107  ♦ K10532  ♠ A10	South:	West  2♣¹  2NT  1. Stay	AP		South Pass Pass
Board: 239 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 • W	North:  ♣ 73  ♥ J107632  ♠ A86  ♣ J6	South:  ♠ K10985  ♥ AK5  ♦ 52  ♠ K54	1NT 3• <sup>2</sup>		<b>3</b> ♣¹	1♠
Board: 240 Dealer: N Vul: Both North HCP: 13 South HCP: 3 Contract: 2N E	North:  ♠ AK83  ♥ 1052  ♠ K95  ♣ K42	South:	West  2♣¹ 2NT 1. Stay	North 1♣ Pass AP man		South Pass Pass

Board: 236 Dealer: N Vul: EW HCP: 6	<ul><li>★KJ8742</li><li>♥Q1083</li><li>◆9</li><li>◆76</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 237 Dealer: S Vul: Both HCP: 13	<ul><li>★ KQ64</li><li>▼ 107</li><li>◆ Q7</li><li>◆ AQ1063</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 238 Dealer: N Vul: NS HCP: 3	<ul><li>10632</li><li>✓ Q82</li><li>98</li><li>✓ J984</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 239 Dealer: S Vul: EW HCP: 13	<ul><li>★ K10985</li><li>★ AK5</li><li>★ 52</li><li>★ K54</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 240 Dealer: N Vul: Both HCP: 3	<ul><li>J5</li><li>✓ J864</li><li>◆ 10762</li><li>◆ J106</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.

Board: 236 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ A953  ♥ 76  ♠ KJ3  ♣ A1054	South:  ♠ KJ8742  ♥ Q1083  ♦ 9  ♣ 76	West	North 1♣	East 1NT	
Board: 237 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 3 • W	North:  ♠ 10987  ♥ AQ95432  ♠ 5  ♣ 8	South:  ♠ KQ64  ▼ 107  • Q7  ♣ AQ1063	1NT 3• <sup>2</sup>		<b>3♣</b> ¹	1♣
Board: 238 Dealer: N Vul: NS North HCP: 13 South HCP: 3 Contract: 2N E	North:  ♠ Q85  ♥ A107  ♦ K10532  ♠ A10	South:	West  2♣¹  2NT  1. Stay	AP		South Pass Pass
Board: 239 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 • W	North:  ♣ 73  ♥ J107632  ♠ A86  ♣ J6	South:  ♠ K10985  ♥ AK5  ♦ 52  ♠ K54	1NT 3• <sup>2</sup>		<b>3</b> ♣¹	1♠
Board: 240 Dealer: N Vul: Both North HCP: 13 South HCP: 3 Contract: 2N E	North:  ♠ AK83  ♥ 1052  ♠ K95  ♣ K42	South:	West  2♣¹ 2NT 1. Stay	North 1♣ Pass AP man		South Pass Pass

Board: 241 Dealer: S Vul: None HCP: 4	<ul><li>♣ Q92</li><li>♥ 62</li><li>◆ Q108654</li><li>♣ 92</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 242 Dealer: N Vul: EW HCP: 14	<ul><li>↓ J3</li><li>↓ KQJ</li><li>↓ K65</li><li>♠ A7632</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 243 Dealer: S Vul: Both HCP: 7	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 244 Dealer: N Vul: None HCP: 13	<ul><li>★ A93</li><li>★ Q93</li><li>★ AQJ</li><li>★ 10754</li></ul>	East Bids 1NT if possible. You bid first.
Board: 245 Dealer: S Vul: NS HCP: 9	<ul><li>♣ QJ1073</li><li>♥ K965</li><li>◆ 3</li><li>♣ K63</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 241 Dealer: S Vul: None	North: ♠ Q92 ♥ 62	South: <b>★</b> K864 <b>▼</b> AQJ94	West 1NT	North Pass	East 2♣¹	South 1♥ Pass
North HCP: 4 South HCP: 14 Contract: 3♣ E	◆ Q108654 ◆ 92	◆ K ◆ J104	2 <b>♦</b> 1. Stay	Pass man	3 <b>♣</b>	AP
Board: 242 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 2 E	North:  ♣ J3  ♥ KQJ  ♦ K65  ♣ A7632	South:  ♠ A107  ♥ 632  ♦ J98732  ♣ J	West 2♥	North 1♣ Pass		South Pass AP
Board: 243 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 2 S	North:  ♣ J53  ♥ Q76  ♣ J976  ♣ QJ9	South:  ♠ KQ9  ♥ K32  ♦ K842  ♣ K103	West 1NT	North 2	East AP	South 1
Board: 244 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ A93  ♥ Q93  ♠ AQJ  ♣ 10754	South:  ♠ KQJ6  ♥ 874  ♦ 7532  ♠ Q8	West	North 1♣	East 1NT	
Board: 245 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ QJ1073  ♥ K965  ♦ 3  ♣ K63	South:	West 1NT	North 2♣	East AP	South 1

Board: 241 Dealer: S Vul: None HCP: 14	<ul><li>★ K864</li><li>★ AQJ94</li><li>★ K</li><li>★ J104</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♣ if possible. You bid first.
Board: 242 Dealer: N Vul: EW HCP: 6	<ul><li>★ A107</li><li>★ 632</li><li>◆ J98732</li><li>★ J</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 243 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ9</li><li>★ K32</li><li>◆ K842</li><li>★ K103</li></ul>	West Bids 1NT if possible. You bid first.
Board: 244 Dealer: N Vul: None HCP: 8	<ul><li>★ KQJ6</li><li>▼ 874</li><li>◆ 7532</li><li>◆ Q8</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 245 Dealer: S Vul: NS HCP: 12	<ul><li>♠ 64</li><li>♥ AJ10</li><li>♠ KQ875</li><li>♠ Q85</li></ul>	West Bids 1NT if possible. You bid first.

Board: 241 Dealer: S Vul: None	North: ♠ Q92 ♥ 62	South: <b>★</b> K864 <b>▼</b> AQJ94	West 1NT	North Pass	East 2♣¹	South 1♥ Pass
North HCP: 4 South HCP: 14 Contract: 3♣ E	◆ Q108654 ◆ 92	◆ K ◆ J104	2 <b>♦</b> 1. Stay	Pass man	3 <b>♣</b>	AP
Board: 242 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 2 E	North:  ♣ J3  ♥ KQJ  ♦ K65  ♣ A7632	South:  ♠ A107  ♥ 632  ♦ J98732  ♣ J	West 2♥	North 1♣ Pass		South Pass AP
Board: 243 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 2 S	North:  ♣ J53  ♥ Q76  ♣ J976  ♣ QJ9	South:  ♠ KQ9  ♥ K32  ♦ K842  ♣ K103	West 1NT	North 2	East AP	South 1
Board: 244 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ A93  ♥ Q93  ♠ AQJ  ♣ 10754	South:  ♠ KQJ6  ♥ 874  ♦ 7532  ♠ Q8	West	North 1♣	East 1NT	
Board: 245 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ QJ1073  ♥ K965  ♦ 3  ♣ K63	South:	West 1NT	North 2♣	East AP	South 1

Board: 246 Dealer: N Vul: Both HCP: 15	<ul><li>★ KJ7652</li><li>♥ Q</li><li>◆ AK32</li><li>◆ Q6</li></ul>	East Bids 1NT if possible. You bid first.
Board: 247 Dealer: S Vul: None HCP: 8	<b>★</b> KQ6432 <b>★</b> 3 <b>♦</b> K1043 <b>♣</b> 86	West Bids 1NT if possible.  Partner bids first.
Board: 248 Dealer: N Vul: NS HCP: 12	<ul><li>▲ A62</li><li>▼ AJ1085</li><li>◆ 65</li><li>▲ K84</li></ul>	East Bids 1NT if possible. West Bids 3NT if possible. You bid first.
Board: 249 Dealer: S Vul: EW HCP: 3	<ul><li>★7642</li><li>▼865</li><li>★ K65</li><li>★ 1095</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.
Board: 250 Dealer: N Vul: None HCP: 16	<ul><li>★ AKQ8</li><li>▼ 4</li><li>◆ KJ1093</li><li>◆ K54</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. West Bids 3♥ if possible. You bid first.

Board: 246 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3♠ N	North:  ♠ KJ7652  ♥ Q  ♠ AK32  ♣ Q6	South:	West Pass AP	North 1♣ 2♠	East 1NT Pass	2♣
Board: 247 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 4♠ N	North:  ♠ KQ6432  ♥ 3  ♠ K1043  ♣ 86	South:  ♠ 1085  ♥ KJ1074  ♠ AQ6  ♠ A2	West 1NT Pass	North 2♣ 4♣	East Pass AP	1♥
Board: 248 Dealer: N Vul: NS North HCP: 12 South HCP: 1 Contract: 3N E	North:  ♠ A62  ♥ AJ1085  ♠ 65  ♣ K84	South:	West 3NT	North 1♥ AP		South Pass
Board: 249 Dealer: S Vul: EW North HCP: 3 South HCP: 12 Contract: 2N W	North:  ♣ 7642  ♥ 865  ♦ K65  ♣ 1095	South:  ♠ AJ109  ♥ J109  ♠ Q93  ♣ A42		North Pass Pass	East 2  ◆ 2NT	1♣ Pass
Board: 250 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 3 W	North:  ♠ AKQ8  ♥ 4  ♠ KJ1093  ♣ K54	South:  ♠ 107  ♥ J87  • Q82  ♣ J10976	West 2♦ 3▼	North 1		Pass

Board: 246 Dealer: N Vul: Both HCP: 8	<ul><li>◆ 98</li><li>♥ K85</li><li>◆ J9</li><li>◆ A108753</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 247 Dealer: S Vul: None HCP: 14	<ul><li>1085</li><li>✓ KJ1074</li><li>AQ6</li><li>A2</li></ul>	West Bids 1NT if possible. You bid first.
Board: 248 Dealer: N Vul: NS HCP: 1	<ul><li>★ 10854</li><li>♥ 632</li><li>★ 1084</li><li>★ J106</li></ul>	East Bids 1NT if possible. West Bids 3NT if possible. Partner bids first.
Board: 249 Dealer: S Vul: EW HCP: 12	<ul><li>AJ109</li><li>✓ J109</li><li>✓ Q93</li><li>✓ A42</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 250 Dealer: N Vul: None HCP: 4	<ul><li>107</li><li>✓ J87</li><li>✓ Q82</li><li>✓ J10976</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. West Bids 3♥ if possible.  Partner bids first.

Board: 246 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3♠ N	North:  ♠ KJ7652  ♥ Q  ♠ AK32  ♣ Q6	South:	West Pass AP	North 1♣ 2♠	East 1NT Pass	2♣
Board: 247 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 4♠ N	North:  ♠ KQ6432  ♥ 3  ♠ K1043  ♣ 86	South:  ♠ 1085  ♥ KJ1074  ♠ AQ6  ♠ A2	West 1NT Pass	North 2♣ 4♣	East Pass AP	1♥
Board: 248 Dealer: N Vul: NS North HCP: 12 South HCP: 1 Contract: 3N E	North:  ♠ A62  ♥ AJ1085  ♠ 65  ♣ K84	South:	West 3NT	North 1♥ AP		South Pass
Board: 249 Dealer: S Vul: EW North HCP: 3 South HCP: 12 Contract: 2N W	North:  ♣ 7642  ♥ 865  ♦ K65  ♣ 1095	South:  ♠ AJ109  ♥ J109  ♠ Q93  ♣ A42		North Pass Pass	East 2  ◆ 2NT	1♣ Pass
Board: 250 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 3 W	North:  ♠ AKQ8  ♥ 4  ♠ KJ1093  ♣ K54	South:  ♠ 107  ♥ J87  • Q82  ♣ J10976	West 2♦ 3▼	North 1		Pass

Board: 251 Dealer: S Vul: NS HCP: 2	<ul><li>♣ Q532</li><li>♥ 72</li><li>♦ 10852</li><li>♣ 965</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 3♠ if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 252 Dealer: N Vul: EW HCP: 12	<ul><li>★ AK52</li><li>♥ J103</li><li>◆ 5</li><li>★ A7542</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.
Board: 253 Dealer: S Vul: Both HCP: 7	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 254 Dealer: N Vul: NS HCP: 12	<ul><li>♣ AJ73</li><li>♥ Q76</li><li>◆ J1043</li><li>♣ A9</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. You bid first.

West Bids 1NT if possible.

Board: 255
Dealer: S

Vul: EW

HCP: 3

West Bids 1NT if possible.

East Bids 2♦ if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

West Bids 4♥ if possible.

Partner bids first.

			West	North	East	South 1♥
Board: 251 Dealer: S	North:	South:	1NT	Pass	2♥	X
Vul: NS	<b>♦</b> Q532	<b>♠</b> 7	2♠	Pass	2NT <sup>1</sup>	Pass
North HCP: 2	<b>♥</b> 72	♥ KQ109864	3 <b>♣</b> <sup>2</sup>	Pass	<b>4</b> ♥ <sup>3</sup>	X
South HCP: 13	<ul><li>10852</li><li>◆965</li></ul>	♦ KQ43 ♣ K	4♠	AP		
Contract: 4♠ W	<b>4</b> 903	<b>₹</b> K		bid, a ♥		
				bid, a ♣		
			3. Cue	bid, a ♥	stopp	er
Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK52	<b>♦</b> J63		1♣	1NT	Pass
Vul: EW	<b>♥</b> J103	<b>♥</b> Q96	2 <b>♣</b> ¹	Pass	<b>2</b>	Pass
North HCP: 12 South HCP: 6	<b>♦</b> 5	<b>♦</b> 1093	2NT	AP		
Contract: 2N E	♣ A7542	<b>♣</b> QJ98	1. Stay	man		
Board: 253 Dealer: S	North: <b>♠</b> J976	South: <b>♠</b> A1083	West	North	East	South 1♣
Vul: Both	<b>y</b> 9	♥ KJ2	1NT	Pass	<b>4</b> ♦ <sup>1</sup>	Pass
North HCP: 7 South HCP: 12	◆ A10876	<b>♦</b> 94	4♥	AP		
Contract: 4♥ W	<b>♣</b> Q74	<b>♣</b> KJ85	1. Texa	IS		
Board: 254	North:	South:	West	North	East	South
Dealer: N	AJ73	<b>★</b> 62		1♦		
Vul: NS	<b>♥</b> Q76	<b>♥</b> 105	2 <b>♣</b> ¹	Pass	2•	Pass
North HCP: 12 South HCP: 3	◆ J1043	<b>♦</b> 52	3♥	Pass	4♥	AP
Contract: 4♥ W	<b>♣</b> A9	<b>♣</b> QJ108742	1. Stay	man		
Board: 255	North:	South:	West	North	Fast	South
Dealer: S	Norun: <b>♠</b> 108432	Souin: ♠ J6	7, 051	1,0141		1 <b>♣</b>
Vul: EW	♥ 865	<b>₹</b> J0 <b>♥</b> J2	1NT	Pass	2•	Pass
North HCP: 3	<b>♦</b> 876	♦ AK3	2 <b>y</b>	Pass	2 <b>♦</b>	Pass
South HCP: 13 Contract: 4♥ W	<b>♣</b> K8	♣ A109653	<b>4</b> ♥	AP	-	

Board: 251 Dealer: S Vul: NS HCP: 13	♣7 ♥ KQ109864 ♦ KQ43 ♣ K	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 3♣ if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 252 Dealer: N Vul: EW HCP: 6	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 253 Dealer: S Vul: Both HCP: 12	<ul><li>★ A1083</li><li>♥ KJ2</li><li>◆ 94</li><li>◆ KJ85</li></ul>	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 254 Dealer: N Vul: NS HCP: 3	<ul> <li>♠ 62</li> <li>♥ 105</li> <li>♦ 52</li> <li>♠ QJ108742</li> </ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible.  Partner bids first.

Board: 255 **♣** J6
Dealer: S **♥** J2
Vul: EW **♦** AK3

HCP: 13 ♣ A109653

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

You bid first.

			West	North	East	South 1♥
Board: 251 Dealer: S	North:	South:	1NT	Pass	2♥	X
Vul: NS	<b>♦</b> Q532	<b>♠</b> 7	2♠	Pass	2NT <sup>1</sup>	Pass
North HCP: 2	<b>♥</b> 72	♥ KQ109864	3 <b>♣</b> <sup>2</sup>	Pass	<b>4</b> ♥ <sup>3</sup>	X
South HCP: 13	<ul><li>10852</li><li>◆965</li></ul>	♦ KQ43 ♣ K	4♠	AP		
Contract: 4♠ W	<b>4</b> 903	<b>₹</b> K		bid, a ♥		
				bid, a ♣		
			3. Cue	bid, a ♥	stopp	er
Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK52	<b>♦</b> J63		1♣	1NT	Pass
Vul: EW	<b>♥</b> J103	<b>♥</b> Q96	2 <b>♣</b> ¹	Pass	<b>2</b>	Pass
North HCP: 12 South HCP: 6	<b>♦</b> 5	<b>♦</b> 1093	2NT	AP		
Contract: 2N E	♣ A7542	<b>♣</b> QJ98	1. Stay	man		
Board: 253 Dealer: S	North: <b>♠</b> J976	South: <b>♠</b> A1083	West	North	East	South 1♣
Vul: Both	<b>y</b> 9	♥ KJ2	1NT	Pass	<b>4</b> ♦ <sup>1</sup>	Pass
North HCP: 7 South HCP: 12	◆ A10876	<b>♦</b> 94	4♥	AP		
Contract: 4♥ W	<b>♣</b> Q74	<b>♣</b> KJ85	1. Texa	IS		
Board: 254	North:	South:	West	North	East	South
Dealer: N	AJ73	<b>★</b> 62		1♦		
Vul: NS	<b>♥</b> Q76	<b>♥</b> 105	2 <b>♣</b> ¹	Pass	2•	Pass
North HCP: 12 South HCP: 3	◆ J1043	<b>♦</b> 52	3♥	Pass	4♥	AP
Contract: 4♥ W	<b>♣</b> A9	<b>♣</b> QJ108742	1. Stay	man		
Board: 255	North:	South:	West	North	Fast	South
Dealer: S	Norun: <b>♠</b> 108432	Souin: ♠ J6	7, 051	1,0141		1 <b>♣</b>
Vul: EW	♥ 865	<b>₹</b> J0 <b>♥</b> J2	1NT	Pass	2•	Pass
North HCP: 3	<b>♦</b> 876	♦ AK3	2 <b>y</b>	Pass	2 <b>♦</b>	Pass
South HCP: 13 Contract: 4♥ W	<b>♣</b> K8	♣ A109653	<b>4</b> ♥	AP	-	

Board: 256 Dealer: N Vul: Both HCP: 14	<ul><li>AQ1074</li><li>✓ 1032</li><li>A92</li><li>A10</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. You bid first.
Board: 257 Dealer: S Vul: None HCP: 0	<ul><li>★86</li><li>♥9742</li><li>★87543</li><li>★84</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 258 Dealer: N Vul: EW HCP: 13	<ul><li>♣ Q9</li><li>♥ Q952</li><li>◆ AJ72</li><li>♣ A52</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 259 Dealer: S Vul: Both HCP: 5	<ul><li>♣ Q98</li><li>♥ Q92</li><li>◆ 10652</li><li>♣ J85</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. East Doubles Pass if possible. Partner bids first.
Board: 260 Dealer: N Vul: None HCP: 12	<ul><li>1076</li><li>✓ K7</li><li>✓ K97</li><li>△ AQ532</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible.  You bid first.

Board: 256 Dealer: N Vul: Both North HCP: 14 South HCP: 3 Contract: 2N E	North:  ♠ AQ1074  ♥ 1032  ♠ A92  ♣ A10	South:  ♠ 85  ♥ QJ9654  ♦ 53  ♣ 842	West 2NT	North 1♠ AP		South Pass
Board: 257 Dealer: S Vul: None North HCP: 0 South HCP: 19 Contract: 4•X W	North:	South:  ♠ AQ4  ♥ KJ103  ♠ AK2  ♠ Q103	West  1NT  4♣  AP  1. Texa	Pass	East 4♥¹ Pass	1 <b>♣</b> X
Board: 258 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 4♥ S	North:  ♠ Q9  ♥ Q952  ♠ AJ72  ♣ A52	South:  ♠ A10  ♥ K10843  • Q84  ♣ 876	West 2♣ AP	North 1♦ 3♥	East 1NT 3♠	
Board: 259 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 3•X S	North:  ♠ Q98  ♥ Q92  ♦ 10652  ♣ J85	South:  ♠ K6  ♥ J3  ♠ K9  ♣ AQ109432	West 1NT Pass	North Pass Pass	East 2♥ X	South 1♣ 3♣ AP
Board: 260 Dealer: N Vul: None North HCP: 12 South HCP: 3 Contract: 4 E	North:  ▲ 1076  ▼ K7  ◆ K97  ♣ AQ532	South:  ♠ QJ432  ♥ 32  ♦ 865  ♠ 876	2 <b>♦</b> 4 <b>♥</b>	North 1♣ Pass AP er accep	1NT 3 <b>▼</b> ¹	South Pass Pass after NT

Board: 256 Dealer: N Vul: Both HCP: 3	<b>♦</b> 85 <b>♥</b> QJ9654 <b>♦</b> 53 <b>♣</b> 842	East Bids 1NT if possible. West Bids 2NT if possible. Partner bids first.
Board: 257 Dealer: S Vul: None HCP: 19	<ul><li>AQ4</li><li>✓ KJ103</li><li>AK2</li><li>✓ Q103</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 258 Dealer: N Vul: EW HCP: 9	<ul><li>★ A10</li><li>▼ K10843</li><li>◆ Q84</li><li>◆ 876</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 259 Dealer: S Vul: Both HCP: 13	<ul><li>★ K6</li><li>♥ J3</li><li>◆ K9</li><li>◆ AQ109432</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. East Doubles Pass if possible. You bid first.
Board: 260 Dealer: N Vul: None HCP: 3	<b>♦</b> QJ432 <b>♥</b> 32 <b>♦</b> 865 <b>♣</b> 876	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible.  Partner bids first.

Board: 256 Dealer: N Vul: Both North HCP: 14 South HCP: 3 Contract: 2N E	North:  ♠ AQ1074  ♥ 1032  ♠ A92  ♣ A10	South:  ♠ 85  ♥ QJ9654  ♦ 53  ♣ 842	West 2NT	North 1♠ AP		South Pass
Board: 257 Dealer: S Vul: None North HCP: 0 South HCP: 19 Contract: 4•X W	North:	South:  ♠ AQ4  ♥ KJ103  ♠ AK2  ♠ Q103	West  1NT  4♣  AP  1. Texa	Pass	East 4♥¹ Pass	1 <b>♣</b> X
Board: 258 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 4♥ S	North:  ♠ Q9  ♥ Q952  ♠ AJ72  ♣ A52	South:  ♠ A10  ♥ K10843  • Q84  ♣ 876	West 2♣ AP	North 1♦ 3♥	East 1NT 3♠	
Board: 259 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 3•X S	North:  ♠ Q98  ♥ Q92  ♦ 10652  ♣ J85	South:  ♠ K6  ♥ J3  ♠ K9  ♣ AQ109432	West 1NT Pass	North Pass Pass	East 2♥ X	South 1♣ 3♣ AP
Board: 260 Dealer: N Vul: None North HCP: 12 South HCP: 3 Contract: 4 E	North:  ▲ 1076  ▼ K7  ◆ K97  ♣ AQ532	South:  ♠ QJ432  ♥ 32  ♦ 865  ♠ 876	2 <b>♦</b> 4 <b>♥</b>	North 1♣ Pass AP er accep	1NT 3 <b>▼</b> ¹	South Pass Pass after NT

Board: 261 Dealer: S Vul: NS HCP: 7	<ul><li>◆ 9432</li><li>♥ QJ7</li><li>◆ Q8</li><li>◆ Q873</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 262 Dealer: N Vul: Both HCP: 12	<ul><li>★86</li><li>✓ AJ8</li><li>◆ KJ93</li><li>◆ K964</li></ul>	East Bids 1NT if possible. You bid first.
Board: 263 Dealer: S Vul: None HCP: 6	<ul><li>★ KQ52</li><li>♥ J5</li><li>◆ 43</li><li>◆ 108542</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 264 Dealer: N Vul: NS HCP: 14	<ul><li>★ KJ1053</li><li>★ K107</li><li>★ AJ4</li><li>★ Q5</li></ul>	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible. You bid first.
Board: 265 Dealer: S Vul: EW HCP: 8	◆ QJ74 ▼ Q852 ◆ 3 ◆ K1084	West Bids 1NT if possible.  Partner bids first.

Board: 261 Dealer: S Vul: NS	North: <b>♠</b> 9432 <b>♥</b> QJ7	South: ♠ AQJ6 ♥ 95		North		<b>1</b> ♦
North HCP: 7 South HCP: 13 Contract: 2♥ W	◆ Q8 ◆ Q873	◆ AJ103 ◆ J54	1NT 2♥	Pass AP	2♦	Pass
Board: 262 Dealer: N Vul: Both	North: <b>♠</b> 86 <b>♥</b> AJ8	South: ♠ AQ1092 ♥ K975	West	North 1♦	East 1NT	
North HCP: 12 South HCP: 9 Contract: 2♠ S	◆ KJ93 ◆ K964	◆ 65 ◆ 105	AP	1,	1111	21
Board: 263 Dealer: S Vul: None	North:  ♠ KQ52	South: • A3	West	North	East	
North HCP: 6 South HCP: 14 Contract: 1N W	<ul><li>✓ J5</li><li>◆ 43</li><li>◆ 108542</li></ul>	◆ 642 ◆ A875 ◆ AQ73	1NT	AP		1♦
Board: 264 Dealer: N Vul: NS	North: ♠ KJ1053	South: <b>♠</b> 9764	West	North 1♠	East 1NT	
North HCP: 14 South HCP: 7 Contract: 3♠ N	<ul><li>★ K107</li><li>★ AJ4</li><li>★ Q5</li></ul>	▼ J6 ◆ Q1062 ♣ A63	X AP	XX	3♥	3♠
Board: 265 Dealer: S	North: ♠ QJ74	South: ♠ K1053	West	North	East	South
Vul: EW North HCP: 8 South HCP: 12	♥ Q852 ♦ 3 ♣ K1084	◆ A763 ◆ KJ102 ♣ J	1NT			1•

Board: 261 Dealer: S Vul: NS HCP: 13	<ul><li>AQJ6</li><li>♥ 95</li><li>AJ103</li><li>J54</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 262 Dealer: N Vul: Both HCP: 9	<ul><li>AQ1092</li><li>K975</li><li>65</li><li>105</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 263 Dealer: S Vul: None HCP: 14	<ul><li>★ A3</li><li>★ 642</li><li>★ A875</li><li>★ AQ73</li></ul>	West Bids 1NT if possible. You bid first.
Board: 264 Dealer: N Vul: NS HCP: 7	<ul><li>◆ 9764</li><li>♥ J6</li><li>◆ Q1062</li><li>◆ A63</li></ul>	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 265 Dealer: S Vul: EW HCP: 12	<ul><li>★ K1053</li><li>★ A763</li><li>★ KJ102</li><li>★ J</li></ul>	West Bids 1NT if possible. You bid first.

Board: 261 Dealer: S Vul: NS	North: <b>♠</b> 9432 <b>♥</b> QJ7	South: ♠ AQJ6 ♥ 95		North		<b>1</b> ♦
North HCP: 7 South HCP: 13 Contract: 2♥ W	◆ Q8 ◆ Q873	◆ AJ103 ◆ J54	1NT 2♥	Pass AP	2♦	Pass
Board: 262 Dealer: N Vul: Both	North: <b>♠</b> 86 <b>♥</b> AJ8	South: ♠ AQ1092 ♥ K975	West	North 1♦	East 1NT	
North HCP: 12 South HCP: 9 Contract: 2♠ S	◆ KJ93 ◆ K964	♦ 65 ♣ 105	AP	1,	1111	21
Board: 263 Dealer: S Vul: None	North: ♠ KQ52	South:	West	North	East	
North HCP: 6 South HCP: 14 Contract: 1N W	<ul><li>✓ J5</li><li>◆ 43</li><li>◆ 108542</li></ul>	<ul><li>◆ 642</li><li>◆ A875</li><li>◆ AQ73</li></ul>	1NT	AP		1♦
Board: 264 Dealer: N Vul: NS	North: ♠ KJ1053	South: <b>♠</b> 9764	West	North 1♠	East 1NT	
North HCP: 14 South HCP: 7 Contract: 3♠ N	<ul><li>★ K107</li><li>★ AJ4</li><li>★ Q5</li></ul>	♥ J6 ♦ Q1062 ♣ A63	X AP	XX	3♥	3♠
Board: 265 Dealer: S	North: ♠ QJ74	South: ♠ K1053	West	North	East	South
Vul: EW North HCP: 8 South HCP: 12	♥ Q852 ♦ 3 ♣ K1084	◆ A763 ◆ KJ102 ♣ J	1NT			1•

Board: 266 Dealer: N Vul: None HCP: 15	<ul><li>★ KJ742</li><li>▼ KQ8</li><li>◆ AQ75</li><li>◆ 2</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. You bid first.
Board: 267 Dealer: S Vul: NS HCP: 2	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 268 Dealer: N Vul: Both HCP: 13	<ul><li>★ K86</li><li>★ A9754</li><li>★ KQ</li><li>★ J62</li></ul>	East Bids 1NT if possible. You bid first.
Board: 269 Dealer: S Vul: NS HCP: 3	<ul><li>♦ 854</li><li>♥ 97</li><li>♦ Q1063</li><li>♦ J742</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 270 Dealer: N Vul: EW HCP: 12	<ul><li>★ KQ62</li><li>▼ 10</li><li>◆ A985</li><li>◆ QJ93</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 266 Dealer: N Vul: None North HCP: 15 South HCP: 1 Contract: 2N E	North:  ♠ KJ742  ♥ KQ8  ♠ AQ75  ♣ 2	South:	West  2  2NT	1♠ Pass		South Pass Pass
Board: 267 Dealer: S Vul: NS North HCP: 2 South HCP: 13 Contract: 2♠ W	North:  ◆ J965  ◆ 98542  ◆ 43  ◆ J6	South:  ♠ A2  ♥ J763  ♠ AQ85  ♣ Q72		North Pass AP	East 2♥	South 1 → Pass
Board: 268 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ K86  ♥ A9754  ♠ KQ  ♣ J62	South:  ♣ J1072  ♥ J6  • A10432  ♣ 98	West	North 1♥	East 1NT	
Board: 269 Dealer: S Vul: NS North HCP: 3 South HCP: 13 Contract: 4 W	North:  ♠ 854  ♥ 97  • Q1063  ♣ J742	South:  ♠ KJ976  ♥ Q5  ♠ KJ75  ♠ K3	1NT 2♥ 3♠¹ 4♥ 1. limit	North  Pass Pass Pass AP  raise or bid, a	2♦ 2NT 4♣² better	1♠ Pass Pass Pass in ♥
Board: 270 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 2♥ E	North:  ♠ KQ62  ♥ 10  ♠ A985  ♣ QJ93	South:	West 2◆	North 1 Pass		South Pass AP

Board: 266 Dealer: N Vul: None HCP: 1	<ul><li>◆93</li><li>▼762</li><li>◆10832</li><li>◆J943</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. Partner bids first.
Board: 267 Dealer: S Vul: NS HCP: 13	<ul><li>A2</li><li>✓ J763</li><li>✓ AQ85</li><li>✓ Q72</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 268 Dealer: N Vul: Both HCP: 6	<ul><li>J1072</li><li>J6</li><li>A10432</li><li>98</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 269 Dealer: S Vul: NS HCP: 13	<ul><li>★ KJ976</li><li>♥ Q5</li><li>◆ KJ75</li><li>◆ K3</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. West Bids 4♥ if possible. You bid first.
Board: 270 Dealer: N Vul: EW HCP: 6	<ul><li>◆93</li><li>▼ J9875</li><li>◆ J43</li><li>◆ A107</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 266 Dealer: N Vul: None North HCP: 15 South HCP: 1 Contract: 2N E	North:  ♠ KJ742  ♥ KQ8  ♠ AQ75  ♣ 2	South:	West  2  2NT	1♠ Pass		South Pass Pass
Board: 267 Dealer: S Vul: NS North HCP: 2 South HCP: 13 Contract: 2♠ W	North:  ◆ J965  ◆ 98542  ◆ 43  ◆ J6	South:  ♠ A2  ♥ J763  ♠ AQ85  ♣ Q72		North Pass AP	East 2♥	South 1 → Pass
Board: 268 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ K86  ♥ A9754  ♠ KQ  ♣ J62	South:  ♣ J1072  ♥ J6  • A10432  ♣ 98	West	North 1♥	East 1NT	
Board: 269 Dealer: S Vul: NS North HCP: 3 South HCP: 13 Contract: 4 W	North:  ♠ 854  ♥ 97  • Q1063  ♣ J742	South:  ♠ KJ976  ♥ Q5  ♠ KJ75  ♠ K3	1NT 2♥ 3♠¹ 4♥ 1. limit	North  Pass Pass Pass AP  raise or bid, a	2♦ 2NT 4♣² better	1♠ Pass Pass Pass in ♥
Board: 270 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 2♥ E	North:  ♠ KQ62  ♥ 10  ♠ A985  ♣ QJ93	South:	West 2◆	North 1 Pass		South Pass AP

Board: 271 Dealer: S Vul: Both HCP: 3	<ul><li>◆ Q98432</li><li>◆ 92</li><li>◆ J8</li><li>◆ 643</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible.  Partner bids first.
Board: 272 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q2</li><li>♥ AQ2</li><li>◆ J82</li><li>♣ KQ865</li></ul>	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. You bid first.
Board: 273 Dealer: S Vul: EW HCP: 9	<b>★</b> KQ <b>▼</b> A9653 <b>◆</b> 732 <b>♣</b> 842	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 274 Dealer: N Vul: Both	<b>♦</b> QJ753 <b>♥</b> K65 <b>♦</b> KJ5	East Bids 1NT if possible.  You bid first.
HCP: 14  Board: 275  Dealer: S	♣ A9 ♠ Q932 ♥ 3	West Bids 1NT if possible. East Bids 2♠ if possible.
Vul: None HCP: 6	◆ 98632 ◆ A93	West Bids 3♣ if possible.  Partner bids first.

Board: 271 Dealer: S Vul: Both North HCP: 3 South HCP: 14 Contract: 2 • W	North:  ♠ Q98432  ♥ 92  ♦ J8  ♠ 643	South:  ♠ 105  ♥ AQ104  ♠ A2  ♠ KJ1082	West  1NT  2  1. Stay	North Pass AP	East 2♣¹	1♣
Board: 272 Dealer: N Vul: None North HCP: 14 South HCP: 3 Contract: 3 E	North:  ♠ Q2  ♥ AQ2  ♦ J82  ♠ KQ865	South:  ♣ 765  ♥ 98743  • Q76  ♣ J4	·	North 1 Pass Pass		South Pass Pass AP
Board: 273 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♠ W	North:  ♠ KQ  ♥ A9653  • 732  ♣ 842	South:	West 1NT 2♠	North Pass AP	East 2♥	South 1♦ Pass
Board: 274 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 2♠ N	North:  ♠ QJ753  ♥ K65  ♠ KJ5  ♣ A9	South:  ♠ A108  ♥ J10943  ♦ 1082  ♣ 76	West AP	North 1♠	East 1NT	
Board: 275 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 3  W	North:  ♠ Q932  ♥ 3  ♦ 98632  ♠ A93	South:  ♠ KJ5  ♥ KQ942  ♠ KJ105  ♣ 5	1NT 3♣²	North Pass AP 2S trans mat	2 <b>♠</b> ¹	1♥ Pass

Board: 271 Dealer: S Vul: Both HCP: 14	<ul><li>105</li><li>✓ AQ104</li><li>✓ A2</li><li>✓ KJ1082</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. You bid first.
Board: 272 Dealer: N Vul: None HCP: 3	<ul><li>★765</li><li>▼98743</li><li>◆Q76</li><li>★J4</li></ul>	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. Partner bids first.
Board: 273 Dealer: S Vul: EW HCP: 12	<ul><li>♦ 932</li><li>♥ QJ2</li><li>♦ AJ96</li><li>♠ A106</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 274 Dealer: N Vul: Both HCP: 5	<ul><li>★ A108</li><li>▼ J10943</li><li>◆ 1082</li><li>◆ 76</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 275 Dealer: S Vul: None HCP: 13	<ul><li>★ KJ5</li><li>▼ KQ942</li><li>◆ KJ105</li><li>◆ 5</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.

Board: 271 Dealer: S Vul: Both North HCP: 3 South HCP: 14 Contract: 2 • W	North:  ♠ Q98432  ♥ 92  ♦ J8  ♠ 643	South:  ♠ 105  ♥ AQ104  ♠ A2  ♠ KJ1082	West  1NT  2  1. Stay	North Pass AP	East 2♣¹	1♣
Board: 272 Dealer: N Vul: None North HCP: 14 South HCP: 3 Contract: 3 E	North:  ♠ Q2  ♥ AQ2  ♦ J82  ♠ KQ865	South:  ♣ 765  ♥ 98743  • Q76  ♣ J4	·	North 1 Pass Pass		South Pass Pass AP
Board: 273 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♠ W	North:  ♠ KQ  ♥ A9653  • 732  ♣ 842	South:	West 1NT 2♠	North Pass AP	East 2♥	South 1♦ Pass
Board: 274 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 2♠ N	North:  ♠ QJ753  ♥ K65  ♠ KJ5  ♣ A9	South:  ♠ A108  ♥ J10943  ♦ 1082  ♣ 76	West AP	North 1♠	East 1NT	
Board: 275 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 3  W	North:  ♠ Q932  ♥ 3  ♦ 98632  ♠ A93	South:  ♠ KJ5  ♥ KQ942  ♠ KJ105  ♣ 5	1NT 3♣²	North Pass AP 2S trans mat	2 <b>♠</b> ¹	1♥ Pass

Board: 276 Dealer: N Vul: NS HCP: 14	<ul><li>★ KJ5</li><li>▼ 1092</li><li>◆ A982</li><li>◆ KQJ</li></ul>	East Bids 1NT if possible. You bid first.
Board: 277 Dealer: S Vul: Both HCP: 8	<ul><li>◆ 987</li><li>♥ 983</li><li>◆ AQJ</li><li>◆ J1042</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 278 Dealer: N Vul: None HCP: 14	<ul><li>◆ Q42</li><li>◆ AJ43</li><li>◆ A852</li><li>◆ K5</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.  You bid first.
Board: 279 Dealer: S Vul: NS HCP: 4	<ul><li>★ A10543</li><li>★ 98732</li><li>★ —</li><li>★ 752</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 280 Dealer: N Vul: EW HCP: 15	<ul><li>▲ A95</li><li>▼ —</li><li>◆ KJ9642</li><li>▲ AK108</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.

Board: 276 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 1NX E	North:  ♠ KJ5  ♥ 1092  ♠ A982  ♣ KQJ	South:  ♠ AQ42  ♥ A6  ♠ 63  ♠ 97632	West AP	North 1◆	East 1NT	
Board: 277 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 1N W	North: ◆ 987 ♥ 983 ◆ AQJ ◆ J1042	South:  ♠ KQJ  ♥ AJ2  • 10943  ♣ Q95	West 1NT	North AP	East	South 1♦
Board: 278 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 4 N	North:  ♠ Q42  ♥ AJ43  ♠ A852  ♠ K5	South:  ♠ A987  ♥ —  ♦ J963  ♣ Q10432	West 2♥ Pass	North 1 → 3 → 4 →	East 1NT 3♥ AP	South 2  Pass
Board: 279 Dealer: S Vul: NS North HCP: 4 South HCP: 13 Contract: 2N W	North:  ♠ A10543  ♥ 98732  ←—  ♣ 752	South:  ♠ KJ97  ♥ 6  ♠ KQJ105  ♠ K104	West  1NT 2  1. Stay	North Pass Pass man	East 2♣¹ 2NT	1♦ Pass
Board: 280 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 N	North:  ♠ A95  ♥ —  ♦ KJ9642  ♣ AK108	South:  ♠ KJ863  ♥ K876  ♠ 853  ♣ 3	West 2◆	North 1♦ 3♦		South Pass

Board: 276 Dealer: N Vul: NS HCP: 10	<ul><li>AQ42</li><li>A6</li><li>63</li><li>97632</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 277 Dealer: S Vul: Both HCP: 13	<ul><li>★ KQJ</li><li>▼ AJ2</li><li>◆ 10943</li><li>◆ Q95</li></ul>	West Bids 1NT if possible. You bid first.
Board: 278 Dealer: N Vul: None HCP: 7	<ul><li>★ A987</li><li>✓ —</li><li>→ J963</li><li>◆ Q10432</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 279 Dealer: S Vul: NS HCP: 13	<ul><li>★ KJ97</li><li>★ 6</li><li>★ KQJ105</li><li>★ K104</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 280 Dealer: N Vul: EW HCP: 7	<ul><li>★ KJ863</li><li>▼ K876</li><li>◆ 853</li><li>◆ 3</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible.  Partner bids first.

Board: 276 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 1NX E	North:  ♠ KJ5  ♥ 1092  ♠ A982  ♣ KQJ	South:  ♠ AQ42  ♥ A6  ♠ 63  ♠ 97632	West AP	North 1◆	East 1NT	
Board: 277 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 1N W	North: ◆ 987 ♥ 983 ◆ AQJ ◆ J1042	South:  ♠ KQJ  ♥ AJ2  • 10943  ♣ Q95	West 1NT	North AP	East	South 1♦
Board: 278 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 4 N	North:  ♠ Q42  ♥ AJ43  ♠ A852  ♠ K5	South:  ♠ A987  ♥ —  ♦ J963  ♣ Q10432	West 2♥ Pass	North 1 → 3 → 4 →	East 1NT 3♥ AP	South 2  Pass
Board: 279 Dealer: S Vul: NS North HCP: 4 South HCP: 13 Contract: 2N W	North:  ♠ A10543  ♥ 98732  ←—  ♣ 752	South:  ♠ KJ97  ♥ 6  ♠ KQJ105  ♠ K104	West  1NT 2  1. Stay	North Pass Pass man	East 2♣¹ 2NT	1♦ Pass
Board: 280 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 N	North:  ♠ A95  ♥ —  ♦ KJ9642  ♣ AK108	South:  ♠ KJ863  ♥ K876  ♠ 853  ♣ 3	West 2◆	North 1♦ 3♦		South Pass

Board: 281 Dealer: S Vul: None HCP: 3	<ul><li>★832</li><li>▼72</li><li>◆Q105432</li><li>◆J8</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 282 Dealer: N Vul: NS HCP: 14	<ul><li>★ AK108</li><li>♥ K95</li><li>◆ 97</li><li>◆ KJ74</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 283 Dealer: S Vul: EW HCP: 7	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 284 Dealer: N Vul: Both HCP: 14	<ul><li>◆ Q8742</li><li>♥ Q10</li><li>◆ AQJ8</li><li>◆ K8</li></ul>	East Bids 1NT if possible. You bid first.
Board: 285 Dealer: S Vul: NS HCP: 4	<ul><li>♠ A7543</li><li>♥ 75</li><li>♦ 63</li><li>♠ 7532</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. Partner bids first.

Board: 281 Dealer: S Vul: None North HCP: 3 South HCP: 12 Contract: 4♥ W	North:	South:  ♠ KQ1065  ♥ 1054  ♠ K9  ♣ A65	West North East South  1♣  1NT Pass 2♣¹ Pass  2♥ Pass 2♠² Pass  4♥ AP  1. Stayman  2. limit raise or better in ♥
Board: 282 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 2 E	North:  ♠ AK108  ♥ K95  ♦ 97  ♣ KJ74	South:  ♣ 75  ♥ QJ104  ♠ KJ1054  ♣ 95	West North East South 1♣ 1NT Pass 2♥ Pass 2♠ AP
Board: 283 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 3 • W	North:  ♣ J108  ♥ K542  ♦ 93  ♣ K1092	South:  ♠ AQ62  ♥ J103  ♠ K5  ♠ A864	West North East South  1♣  1NT Pass 3♣¹ Pass  3♣² AP  1. 1N-3C transfer to diamond 2. automat
Board: 284 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2 N	North:  ♠ Q8742  ♥ Q10  ♠ AQJ8  ♠ K8	South:  ♠ 1065  ♥ A9875  ♠ K1073  ♠ Q	West North East South 1 № 1NT 2 ♠ AP
Board: 285 Dealer: S Vul: NS North HCP: 4 South HCP: 12 Contract: 4♥ W	North:  ♠ A7543  ♥ 75  ♠ 63  ♣ 7532	South:  ♠ K96  ▼ 1083  ♠ AQ4  ♣ K1086	West North East South  1№  1NT Pass 2♣¹ Pass  2♥ Pass 3♣² Pass  3♥ Pass 4♥ AP  1. Stayman  2. limit raise or better in ♥

Board: 281 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ1065</li><li>▼ 1054</li><li>◆ K9</li><li>◆ A65</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♥ if possible.  You bid first.
Board: 282 Dealer: N Vul: NS HCP: 7	<ul><li>₹75</li><li>♥QJ104</li><li>★KJ1054</li><li>₹95</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 283 Dealer: S Vul: EW HCP: 14	<ul><li>AQ62</li><li>✓ J103</li><li>✓ K5</li><li>A864</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 284 Dealer: N Vul: Both HCP: 9	<ul><li>1065</li><li>✓ A9875</li><li>✓ K1073</li><li>✓ Q</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 285 Dealer: S Vul: NS HCP: 12	<b>★</b> K96 <b>♥</b> 1083 <b>♦</b> AQ4 <b>♣</b> K1086	West Bids 1NT if possible.  East Bids 2♥ if possible.  West Bids 3♥ if possible.  East Bids 3♥ if possible.  West Bids 4♥ if possible.  You bid first.

Board: 281 Dealer: S Vul: None North HCP: 3 South HCP: 12 Contract: 4♥ W	North:	South:  ♠ KQ1065  ♥ 1054  ♠ K9  ♣ A65	West North East South  1♣  1NT Pass 2♣¹ Pass  2♥ Pass 2♠² Pass  4♥ AP  1. Stayman  2. limit raise or better in ♥
Board: 282 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 2 E	North:  ♠ AK108  ♥ K95  ♦ 97  ♣ KJ74	South:  ♣ 75  ♥ QJ104  ♠ KJ1054  ♣ 95	West North East South 1♣ 1NT Pass 2♥ Pass 2♠ AP
Board: 283 Dealer: S Vul: EW North HCP: 7 South HCP: 14 Contract: 3 • W	North:  ♣ J108  ♥ K542  ♦ 93  ♣ K1092	South:  ♠ AQ62  ♥ J103  ♠ K5  ♠ A864	West North East South  1♣  1NT Pass 3♣¹ Pass  3♣² AP  1. 1N-3C transfer to diamond 2. automat
Board: 284 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2 N	North:  ♠ Q8742  ♥ Q10  ♠ AQJ8  ♠ K8	South:  ♠ 1065  ♥ A9875  ♠ K1073  ♠ Q	West North East South 1 № 1NT 2 ♠ AP
Board: 285 Dealer: S Vul: NS North HCP: 4 South HCP: 12 Contract: 4♥ W	North:  ♠ A7543  ♥ 75  ♠ 63  ♣ 7532	South:  ♠ K96  ▼ 1083  ♠ AQ4  ♣ K1086	West North East South  1№  1NT Pass 2♣¹ Pass  2♥ Pass 3♣² Pass  3♥ Pass 4♥ AP  1. Stayman  2. limit raise or better in ♥

Board: 286 Dealer: N Vul: EW HCP: 12	<ul><li>▲ A108</li><li>♥ QJ7</li><li>◆ J109</li><li>◆ KJ52</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 287 Dealer: S Vul: Both HCP: 6	<ul><li>♣82</li><li>♥ J76</li><li>◆ J75432</li><li>♣ A2</li></ul>	West Bids 1NT if possible. East Bids 4♠ if possible. West Doubles Pass if possible. Partner bids first.
Board: 288 Dealer: N Vul: None HCP: 13	<ul><li>A6</li><li>✓ A3</li><li>✓ J1094</li><li>✓ A10976</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. You bid first.
Board: 289 Dealer: S Vul: EW HCP: 7	<ul><li>♦ 943</li><li>♥ A97653</li><li>♦ 63</li><li>♠ K9</li></ul>	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 290 Dealer: N Vul: Both HCP: 13	<ul><li>AQ8</li><li>✓ A954</li><li>✓ K843</li><li>✓ 64</li></ul>	East Bids 1NT if possible. You bid first.

Board: 286 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 2♠ E	North:  ♠ A108  ♥ QJ7  • J109  ♣ KJ52	South:  ♠ Q3  ♥ 106532  ♠ A85  ♣ 986	West 2♥	North 1♣ Pass	East 1NT 2♠	South Pass AP
Board: 287 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 5•X S	North:  ♣ 82  ♥ J76  • J75432  ♣ A2	South:  ♠ KJ6  ♥ K2  ♠ Q1096  ♣ QJ95	West  1NT Pass X	North  3♦  5♦  AP	East  4  Pass	1♦ Pass
Board: 288 Dealer: N Vul: None North HCP: 13 South HCP: 1 Contract: 4 E	North:  ♠ A6  ♥ A3  ♦ J1094  ♣ A10976	South:	2♥	North 1♣ Pass Pass		South Pass Pass AP
Board: 289 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 4 N	North:	South:  ♣ 75  ▼ K104  ◆ AQ972  ♣ A76	West  1NT 2♠ AP	North 2♥ Pass	East X Pass	1♦ Pass
Board: 290 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 4♥ S	North:  ♠ AQ8  ♥ A954  ♠ K843  ♣ 64	South:  ♣ J  ♥ KQJ8762  • J95  ♣ Q8	West Pass	North 1♦ 4♥		South 2♥

Board: 286 Dealer: N Vul: EW HCP: 6	<b>♦</b> Q3 <b>♥</b> 106532 <b>♦</b> A85 <b>♣</b> 986	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 287 Dealer: S Vul: Both HCP: 12	<ul><li>★ KJ6</li><li>♥ K2</li><li>◆ Q1096</li><li>◆ QJ95</li></ul>	West Bids 1NT if possible. East Bids 4♠ if possible. West Doubles Pass if possible. You bid first.
Board: 288 Dealer: N Vul: None HCP: 1	<b>♣</b> 87 <b>♥</b> J8642 <b>♦</b> 32 <b>♣</b> 8543	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. Partner bids first.
Board: 289 Dealer: S Vul: EW HCP: 13	<ul><li>★75</li><li>▼K104</li><li>◆AQ972</li><li>★A76</li></ul>	West Bids 1NT if possible. East Doubles 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 290 Dealer: N Vul: Both HCP: 10	<b>♣</b> J <b>♥</b> KQJ8762 <b>♦</b> J95 <b>♣</b> Q8	East Bids 1NT if possible.  Partner bids first.

Board: 286 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 2♠ E	North:  ♠ A108  ♥ QJ7  • J109  ♣ KJ52	South:  ♠ Q3  ♥ 106532  ♠ A85  ♣ 986	West 2♥	North 1♣ Pass	East 1NT 2♠	South Pass AP
Board: 287 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 5•X S	North:  ♣ 82  ♥ J76  • J75432  ♣ A2	South:  ♠ KJ6  ♥ K2  ♠ Q1096  ♣ QJ95	West  1NT Pass X	North  3♦  5♦  AP	East  4  Pass	1♦ Pass
Board: 288 Dealer: N Vul: None North HCP: 13 South HCP: 1 Contract: 4 E	North:  ♠ A6  ♥ A3  ♦ J1094  ♣ A10976	South:	2♥	North 1♣ Pass Pass		South Pass Pass AP
Board: 289 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 4 N	North:	South:  ♣ 75  ▼ K104  ◆ AQ972  ♣ A76	West  1NT 2♠ AP	North 2♥ Pass	East X Pass	1♦ Pass
Board: 290 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 4♥ S	North:  ♠ AQ8  ♥ A954  ♠ K843  ♣ 64	South:  ♣ J  ♥ KQJ8762  • J95  ♣ Q8	West Pass	North 1♦ 4♥		South 2♥

Board: 291 Dealer: S Vul: None HCP: 9	<ul><li>AQ76</li><li>♥Q10954</li><li>↓J109</li><li>⊉2</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 292 Dealer: N Vul: NS HCP: 17	<ul><li>★ AK1095</li><li>★ K7</li><li>★ J7</li><li>★ AQ52</li></ul>	East Bids 1NT if possible. You bid first.
Board: 293 Dealer: S Vul: Both HCP: 6	<ul><li>★ K42</li><li>▼ J765</li><li>◆ J4</li><li>◆ J832</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 294 Dealer: N Vul: None HCP: 12	<ul><li>★KJ1076</li><li>♥Q1086</li><li>◆8</li><li>◆AQ5</li></ul>	East Bids 1NT if possible. You bid first.
Board: 295 Dealer: S Vul: NS HCP: 7	<ul><li>◆ 98</li><li>♥ Q10965</li><li>◆ 652</li><li>◆ KQ3</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 291 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2 \( \mathbb{N} \) N	North:  ♠ AQ76  ♥ Q10954  ♦ J109  ♣ 2	South:  ♣ J8  ♥ AJ8  ♦ K7  ♣ QJ10843	West 1NT	North 2♥	East AP	South 1♣
Board: 292 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 4 S	North:  ♠ AK1095  ♥ K7  ♠ J7  ♣ AQ52	South:  ♣—  ♥ QJ8532  • 10842  • K94	West Pass AP	North 1♠ X		Pass
Board: 293 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ K42  ♥ J765  ♦ J4  ♣ J832	South:  ♠ AQ6  ♥ 1098  ♠ A873  ♠ Q106	West 1NT	North AP	East	South 1♦
Board: 294 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ KJ1076  ♥ Q1086  ♠ 8  ♣ AQ5	South:  ◆ 854  ▼ A7543  ◆ J96  ◆ 98	West	North 1♠	East 1NT	
Board: 295 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North:	South:  ♠ AK54  ▼ J82  ♠ KJ104  ♣ 82	West 1NT	North AP	East	South 1 ◆

Board: 291 Dealer: S Vul: None HCP: 12	<ul><li>▲ J8</li><li>♥ AJ8</li><li>♦ K7</li><li>♣ QJ10843</li></ul>	West Bids 1NT if possible. You bid first.
Board: 292 Dealer: N Vul: NS HCP: 6	◆— ♥ QJ8532 • 10842 • K94	East Bids 1NT if possible.  Partner bids first.
Board: 293 Dealer: S Vul: Both HCP: 12	<ul><li>AQ6</li><li>1098</li><li>A873</li><li>Q106</li></ul>	West Bids 1NT if possible. You bid first.
Board: 294 Dealer: N Vul: None HCP: 5	<ul><li>♦ 854</li><li>♥ A7543</li><li>♦ J96</li><li>♦ 98</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 295 Dealer: S Vul: NS HCP: 12	<ul><li>★ AK54</li><li>♥ J82</li><li>◆ KJ104</li><li>◆ 82</li></ul>	West Bids 1NT if possible. You bid first.

Board: 291 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2 \( \mathbb{N} \) N	North:  ♠ AQ76  ♥ Q10954  ♦ J109  ♣ 2	South:  ♣ J8  ♥ AJ8  ♦ K7  ♣ QJ10843	West 1NT	North 2♥	East AP	South 1♣
Board: 292 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 4 S	North:  ♠ AK1095  ♥ K7  ♠ J7  ♣ AQ52	South:  ♣—  ♥ QJ8532  • 10842  • K94	West Pass AP	North 1♠ X		Pass
Board: 293 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ K42  ♥ J765  ♦ J4  ♣ J832	South:  ♠ AQ6  ♥ 1098  ♠ A873  ♠ Q106	West 1NT	North AP	East	South 1♦
Board: 294 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ KJ1076  ♥ Q1086  ♠ 8  ♣ AQ5	South:  ◆ 854  ▼ A7543  ◆ J96  ◆ 98	West	North 1♠	East 1NT	
Board: 295 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North:	South:  ♠ AK54  ▼ J82  ♠ KJ104  ♣ 82	West 1NT	North AP	East	South 1 ◆

Board: 296 Dealer: N Vul: EW HCP: 12	<ul><li>AJ632</li><li>✓ 108</li><li>✓ K94</li><li>♠ A109</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3♣ if possible. You bid first.
Board: 297 Dealer: S Vul: None HCP: 4	<ul><li>10654</li><li>9</li><li>653</li><li>A9876</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 298 Dealer: N Vul: NS HCP: 12	<ul><li>AJ94</li><li>86</li><li>AQ10</li><li>J942</li></ul>	East Bids 1NT if possible. You bid first.
Board: 299 Dealer: S Vul: EW HCP: 3	<ul><li>109</li><li>1053</li><li>K64</li><li>98752</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 300 Dealer: N Vul: Both HCP: 14	<ul><li>J2</li><li>✓ AK94</li><li>J4</li><li>✓ KQ873</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 296 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 3♣ W	North:  ♠ AJ632  ♥ 108  ♠ K94  ♣ A109	South:	West  2♣¹  3♣  1. Stay	North 1♠ Pass AP man		South Pass Pass
Board: 297 Dealer: S Vul: None North HCP: 4 South HCP: 16 Contract: 4♥ S	North:  • 10654  • 9  • 653  • A9876	South:  ♠ K2  ♥ KQ108432  ♠ A  ♣ KJ2	1NT AP	North Pass 3C trans	<b>3</b> ♣¹	1♥
Board: 298 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ AJ94  ♥ 86  ♠ AQ10  ♣ J942	South:  ♠ K102  ♥ KJ73  ♦ J954  ♣ 76	West	North 1♣	East 1NT	
Board: 299 Dealer: S Vul: EW North HCP: 3 South HCP: 12 Contract: 3N W	North:  ♠ 109  ♥ 1053  ♦ K64  ♠ 98752	South:  ♠ AJ54  ♥ 7642  ♠ Q103  ♠ KQ	West  1NT  2  1. Stay	North Pass Pass man	East 2♣¹ 3NT	1♦ Pass
Board: 300 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 2♥ E	North:  ♣ J2  ♥ AK94  ♦ J4  ♣ KQ873	South:  ★ K976543  ▼ 5  ◆ Q982  ♣ 6	West 2◆	North 1♣ Pass		South Pass AP

<b>D</b>		East Bids 1NT if possible.
Board: 296	<b>♦</b> 94	West Bids 2♣ if possible.
Dealer: N	<b>♥</b> Q974	East Bids 2♦ if possible.
Vul: EW	<b>♦</b> 1053	West Bids 3♣ if possible.
HCP: 5	<b>♦</b> K876	
		Partner bids first.
D 1 205		XX
Board: 297	<b>★</b> K2	West Bids 1NT if possible.
Dealer: S	<b>♥</b> KQ108432	East Bids 3♣ if possible.
Vul: None	♦ A	
HCP: 16	<b>♣</b> KJ2	You bid first.
Board: 298	<b>♠</b> K102	East Bids 1NT if possible.
Dealer: N	<b>♥</b> KJ73	Zust Brus 11(1 11 possiore.
Vul: NS	<b>♦</b> J954	Partner bids first.
HCP: 8	<b>♣</b> 76	Tarther olds 1115t.
		West Bids 1NT if possible.
Board: 299	<b>♦</b> AJ54	East Bids 2♣ if possible.
Dealer: S	♥ 7642	West Bids 2♦ if possible.
Vul: EW	• Q103	East Bids 3NT if possible.
HCP: 12	• KQ	Last Dids 31(1 if possible.
1101, 12	r ng	You bid first.
		2 7
D. 1.200	. WOZ ( 5.42	East Bids 1NT if possible.
Board: 300	<b>★</b> K976543	West Bids 2♦ if possible.
Dealer: N	<b>♥</b> 5	East Bids 2♥ if possible.
Vul: Both	• Q982	
HCP: 5	<b>♣</b> 6	Partner bids first.

Board: 296 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 3♣ W	North:  ♠ AJ632  ♥ 108  ♠ K94  ♣ A109	South:	West  2♣¹  3♣  1. Stay	North 1♠ Pass AP man		South Pass Pass
Board: 297 Dealer: S Vul: None North HCP: 4 South HCP: 16 Contract: 4♥ S	North:  • 10654  • 9  • 653  • A9876	South:  ♠ K2  ♥ KQ108432  ♠ A  ♣ KJ2	1NT AP	North Pass 3C trans	<b>3</b> ♣¹	1♥
Board: 298 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ AJ94  ♥ 86  ♠ AQ10  ♣ J942	South:  ♠ K102  ♥ KJ73  ♦ J954  ♣ 76	West	North 1♣	East 1NT	
Board: 299 Dealer: S Vul: EW North HCP: 3 South HCP: 12 Contract: 3N W	North:  ♠ 109  ♥ 1053  ♦ K64  ♠ 98752	South:  ♠ AJ54  ♥ 7642  ♠ Q103  ♠ KQ	West  1NT  2  1. Stay	North Pass Pass man	East 2♣¹ 3NT	1♦ Pass
Board: 300 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 2♥ E	North:  ♣ J2  ♥ AK94  ♦ J4  ♣ KQ873	South:  ★ K976543  ▼ 5  ◆ Q982  ♣ 6	West 2◆	North 1♣ Pass		South Pass AP

Doord 201	A 0.5	West Bids 1NT if possible.
Board: 301	<b>♦</b> 95	East Bids 24 if possible.
Dealer: S Vul: NS	♥ 97542 ♦ 1097	West Bids 2♦ if possible.
HCP: 0	<b>♦</b> 1097	East Bids 3NT if possible.
1101.0	¥ 1080	Partner bids first.
		Tuttler olds Ilist.
Board: 302	<b>♦</b> QJ964	
Dealer: N	♥ AKQ7	East Bids 1NT if possible.
Vul: EW	<b>♦</b> J4	V 1: 1 C4
HCP: 13	<b>♣</b> 75	You bid first.
Board: 303	<b>♠</b> 3	West Pids 1NT if possible
Dealer: S	<b>♥</b> J1082	West Bids 1NT if possible.
Vul: Both	◆ K109742	Partner bids first.
HCP: 5	<b>♣</b> J7	i dittier ords inst.
Board: 304	<b>♦</b> AJ54	East Bids 1NT if possible.
Dealer: N	<b>∀</b> K	1
Vul: None	♦ KJ102	You bid first.
HCP: 15	<b>♣</b> K965	
Roard: 305	<b>♦</b> 86	West Rids 1NT if possible
Board: 305 Dealer: S	<b>▼</b> 10	West Bids 1NT if possible. East Bids 2♥ if possible.
Vul: EW	◆ A98764	Last Dias 2 v 11 possible.
HCP: 8	◆ KJ75	Partner bids first.
1101.0	110/0	I willer order first.

Board: 301 Dealer: S Vul: NS North HCP: 0 South HCP: 12 Contract: 3N W	North:  ◆ 95  ▼ 97542  ◆ 1097  ◆ 1086	South:  ♠ KQJ6  ♥ J3  ♦ 8632  ♣ KQ5		North Pass Pass man	East 2♣¹ 3NT	1♦ Pass
Board: 302 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♠ QJ964  ♥ AKQ7  ♦ J4  ♣ 75	South:	West	North 1♠	East 1NT	
Board: 303 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 1N W	North:  ♣ 3  ♥ J1082  ♠ K109742  ♣ J7	South:  ♠ AQJ74  ♥ Q75  ♠ A  ♣ Q983	West 1NT	North AP	East	South 1♣
Board: 304 Dealer: N Vul: None North HCP: 15 South HCP: 4 Contract: 1N E	North:  ♠ AJ54  ♥ K  ♠ KJ102  ♠ K965	South:	West	North 1◆	East 1NT	
Board: 305 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3 N	North:	South:  ♠ KQ952  ♥ J96  ♠ K53  ♣ A8	West 1NT AP	North 2•	East 2♥	South 1♠ 3♦

Board: 301 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQJ6</li><li>♥ J3</li><li>◆ 8632</li><li>◆ KQ5</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. You bid first.
Board: 302 Dealer: N Vul: EW HCP: 5	<ul><li>★3</li><li>▼ J83</li><li>◆ 872</li><li>★ KJ10964</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 303 Dealer: S Vul: Both HCP: 15	<ul><li>AQJ74</li><li>Q75</li><li>A</li><li>Q983</li></ul>	West Bids 1NT if possible. You bid first.
Board: 304 Dealer: N Vul: None HCP: 4	<ul><li>♠ 97</li><li>♥ Q9843</li><li>♦ Q6</li><li>♠ 10873</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 305 Dealer: S Vul: EW HCP: 13	<ul><li>★ KQ952</li><li>♥ J96</li><li>♦ K53</li><li>★ A8</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.

Board: 301 Dealer: S Vul: NS North HCP: 0 South HCP: 12 Contract: 3N W	North:  ◆ 95  ▼ 97542  ◆ 1097  ◆ 1086	South:  ♠ KQJ6  ♥ J3  ♦ 8632  ♣ KQ5		North Pass Pass man	East 2♣¹ 3NT	1♦ Pass
Board: 302 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♠ QJ964  ♥ AKQ7  ♦ J4  ♣ 75	South:	West	North 1♠	East 1NT	
Board: 303 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 1N W	North:  ♣ 3  ♥ J1082  ♠ K109742  ♣ J7	South:  ♠ AQJ74  ♥ Q75  ♠ A  ♣ Q983	West 1NT	North AP	East	South 1♣
Board: 304 Dealer: N Vul: None North HCP: 15 South HCP: 4 Contract: 1N E	North:  ♠ AJ54  ♥ K  ♠ KJ102  ♠ K965	South:	West	North 1◆	East 1NT	
Board: 305 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3 N	North:	South:  ♠ KQ952  ♥ J96  ♠ K53  ♣ A8	West 1NT AP	North 2•	East 2♥	South 1♠ 3♦

Board: 306 Dealer: N Vul: None HCP: 13	<b>★</b> K7 <b>∀</b> K653 <b>→</b> K86 <b>♣</b> A852	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. You bid first.
Board: 307 Dealer: S Vul: NS HCP: 7	<ul><li>♠ A9</li><li>♥ J7643</li><li>♦ —</li><li>♠ Q109862</li></ul>	West Bids 1NT if possible. East Doubles 2♣ if possible. West Bids 2♠ if possible. West Doubles 3♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 308 Dealer: N Vul: Both HCP: 12	♣— ♥ AKQ6 • 109875 • QJ97	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 309 Dealer: S Vul: None HCP: 4	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 310 Dealer: N Vul: NS HCP: 13	<ul><li>♣ Q6</li><li>♥ K32</li><li>◆ Q85</li><li>♣ AQ1097</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 306 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 2 E	North:  ♠ K7  ▼ K653  ♦ K86  ♣ A852	South:  ♠ 1063  ♥ J108  ♦ 754  ♠ K764	West  2♣¹  1. Stay	North 1♣ Pass man	East 1NT 2♥	
Board: 307 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 3♠ W	North:  ♠ A9  ♥ J7643  ♦ —  ♠ Q109862	South:  ♠ QJ8  ♥ K10  ♠ Q8632  ♠ KJ5	West  1NT 2♠ X	North  2♣  Pass  Pass	East X Pass 3♠	South 1 ◆ Pass 3 ◆ AP
Board: 308 Dealer: N Vul: Both North HCP: 12 South HCP: 5 Contract: 4 E	North:  ♠ —  ▼ AKQ6  • 109875  • QJ97	South:  ♠ Q753  ♥ 75  ♦ 32  ♠ K6532	West 2♥ 3♠	North 1♦ Pass Pass		South Pass Pass AP
Board: 309 Dealer: S Vul: None North HCP: 4 South HCP: 12 Contract: 3♣ W	North:	South:  ♠ KQ76  ♥ J1052  ♠ A87  ♣ Q5	1NT 3♣²	North Pass AP 2S trans mat	2 <b>♠</b> ¹	1♦ Pass
Board: 310 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2 E	North:  ♠ Q6  ♥ K32  ♦ Q85  ♠ AQ1097	South:	West 2♦	North 1♣ Pass	East 1NT 2♥	

Board: 306 Dealer: N Vul: None HCP: 4	<ul><li>1063</li><li>✓ J108</li><li>✓ 754</li><li>✓ K764</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 307 Dealer: S Vul: NS HCP: 12	<ul><li>♣ QJ8</li><li>♥ K10</li><li>◆ Q8632</li><li>♣ KJ5</li></ul>	West Bids 1NT if possible. East Doubles 2♣ if possible. West Bids 2♠ if possible. West Doubles 3♣ if possible. East Bids 3♠ if possible. You bid first.
Board: 308 Dealer: N Vul: Both HCP: 5	<ul><li>♣ Q753</li><li>♥ 75</li><li>♦ 32</li><li>♣ K6532</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 309 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ76</li><li>♥ J1052</li><li>◆ A87</li><li>♣ Q5</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 310 Dealer: N Vul: NS HCP: 9	<ul><li>▶ J987</li><li>♥ A7</li><li>◆ K973</li><li>♣ J53</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 306 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 2 E	North:  ♠ K7  ▼ K653  ♦ K86  ♣ A852	South:  ♠ 1063  ♥ J108  ♦ 754  ♠ K764	West  2♣¹  1. Stay	North 1♣ Pass man	East 1NT 2♥	
Board: 307 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 3♠ W	North:  ♠ A9  ♥ J7643  ♦ —  ♠ Q109862	South:  ♠ QJ8  ♥ K10  ♠ Q8632  ♠ KJ5	West  1NT 2♠ X	North  2♣  Pass  Pass	East X Pass 3♠	South 1 → Pass 3 → AP
Board: 308 Dealer: N Vul: Both North HCP: 12 South HCP: 5 Contract: 4 E	North:  ♠ —  ▼ AKQ6  • 109875  • QJ97	South:  ♠ Q753  ♥ 75  ♦ 32  ♠ K6532	West 2♥ 3♠	North 1♦ Pass Pass		South Pass Pass AP
Board: 309 Dealer: S Vul: None North HCP: 4 South HCP: 12 Contract: 3♣ W	North:	South:  ♠ KQ76  ♥ J1052  ♠ A87  ♣ Q5	1NT 3♣²	North Pass AP 2S trans mat	2 <b>♠</b> ¹	1♦ Pass
Board: 310 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2 E	North:  ♠ Q6  ♥ K32  ♦ Q85  ♠ AQ1097	South:	West 2♦	North 1♣ Pass	East 1NT 2♥	

Board: 311 Dealer: S Vul: EW HCP: 4	<ul><li>◆ Q84</li><li>▼ 86</li><li>◆ Q52</li><li>◆ 87653</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.
Board: 312 Dealer: N Vul: None HCP: 14	<ul><li>AQJ1094</li><li>J6</li><li>Q103</li><li>A5</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2NT if possible. You bid first.
Board: 313 Dealer: S Vul: NS HCP: 7	<ul><li>★ K87</li><li>▼ J74</li><li>◆ Q9</li><li>◆ J8632</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 314 Dealer: N Vul: EW HCP: 13	<ul><li>★ KQ84</li><li>★ K2</li><li>◆ Q74</li><li>★ K654</li></ul>	East Bids 1NT if possible. You bid first.
Board: 315 Dealer: S Vul: Both HCP: 11	<ul><li>AJ10</li><li>✓ A96</li><li>✓ Q10952</li><li>◆ 103</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 311 Dealer: S Vul: EW North HCP: 4 South HCP: 12	North: ♠ Q84 ♥ 86 ♠ Q52	South:  ♠ A1032  ♥ QJ52  ♠ 843		North Pass Pass	East  2♣¹ 2NT	1♦ Pass
Contract: 2N W	<b>♣</b> 87653	<b>♣</b> KQ	1. Stay	man		
Board: 312 Dealer: N Vul: None North HCP: 14 South HCP: 1 Contract: 2N E	North:  ♠ AQJ1094  ♥ J6  ♠ Q103  ♠ A5	South:  ♠ 2  ♥ 87432  ♠ 87  ♣ J10973	West  2♣¹ 1. Stay	North 1♠ 2♠ man		Pass
Board: 313 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2 W	North:  ♠ K87  ▼ J74  ◆ Q9  ♣ J8632	South: ♠ Q4 ♥ 983 ♠ A832 ♠ AQ97	West  1NT 2♠	North Pass AP	East 2♥	South  1   Pass
Board: 314 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ KQ84  ♥ K2  ♠ Q74  ♣ K654	South:  ♣ J732  ♥ A965  ♦ 98  ♣ J82	West	North 1♣	East 1NT	
Board: 315 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 1NX W	North:  ♠ AJ10  ♥ A96  ♠ Q10952  ♣ 103	South:  ♠ K732  ♥ KJ75  ♦ J4  ♣ KJ7	West 1NT	North X	East AP	South 1♣

Board: 311 Dealer: S Vul: EW HCP: 12	<ul><li>A1032</li><li>✓ QJ52</li><li>◆ 843</li><li>◆ KQ</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 312 Dealer: N Vul: None HCP: 1	♣2 ♥ 87432 ♦ 87 ♣ J10973	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2NT if possible. Partner bids first.
Board: 313 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q4</li><li>♥ 983</li><li>◆ A832</li><li>♣ AQ97</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 314 Dealer: N Vul: EW HCP: 6	<ul><li>♣ J732</li><li>♥ A965</li><li>◆ 98</li><li>♣ J82</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 315 Dealer: S Vul: Both HCP: 12	<ul><li>★ K732</li><li>★ KJ75</li><li>◆ J4</li><li>★ KJ7</li></ul>	West Bids 1NT if possible. You bid first.

Board: 311 Dealer: S Vul: EW North HCP: 4 South HCP: 12	North: ♠ Q84 ♥ 86 ♠ Q52	South:  ♠ A1032  ♥ QJ52  ♠ 843		North Pass Pass	East  2♣¹ 2NT	1♦ Pass
Contract: 2N W	<b>♣</b> 87653	<b>♣</b> KQ	1. Stay	man		
Board: 312 Dealer: N Vul: None North HCP: 14 South HCP: 1 Contract: 2N E	North:  ♠ AQJ1094  ♥ J6  ♠ Q103  ♠ A5	South:  ♠ 2  ♥ 87432  ♠ 87  ♣ J10973	West  2♣¹ 1. Stay	North 1♠ 2♠ man		Pass
Board: 313 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2 W	North:  ♠ K87  ▼ J74  ◆ Q9  ♣ J8632	South: ♠ Q4 ♥ 983 ♠ A832 ♠ AQ97	West  1NT 2♠	North Pass AP	East 2♥	South  1   Pass
Board: 314 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ KQ84  ♥ K2  ♠ Q74  ♣ K654	South:  ♣ J732  ♥ A965  ♦ 98  ♣ J82	West	North 1♣	East 1NT	
Board: 315 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 1NX W	North:  ♠ AJ10  ♥ A96  ♠ Q10952  ♣ 103	South:  ♠ K732  ♥ KJ75  ♦ J4  ♣ KJ7	West 1NT	North X	East AP	South 1♣

Board: 316 Dealer: N Vul: NS HCP: 13	<ul><li>★ KQ76</li><li>★ A52</li><li>★ K104</li><li>★ J108</li></ul>	East Bids 1NT if possible. You bid first.
Board: 317 Dealer: S Vul: EW HCP: 1	<b>♣</b> 7	West Bids 1NT if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 318 Dealer: N Vul: Both HCP: 13	<ul><li>♠ Q84</li><li>♥ J</li><li>♦ AQ84</li><li>♠ A10872</li></ul>	East Bids 1NT if possible. You bid first.
Board: 319 Dealer: S Vul: None HCP: 7	<ul><li>♣ QJ94</li><li>♥ A6</li><li>♦ 10863</li><li>♣ 1095</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 320 Dealer: N Vul: EW HCP: 13	<ul><li>1086</li><li>K73</li><li>AJ42</li><li>KQ9</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. You bid first.

Board: 316 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 3♠ N	North:  ♠ KQ76  ♥ A52  ♠ K104  ♣ J108	South:  ♠ AJ52  ♥ Q1083  ♦ 2  ♣ K532	West Pass AP	North 1♣ 2♠	East 1NT Pass	X
Board: 317 Dealer: S Vul: EW North HCP: 1 South HCP: 12 Contract: 4♠ E	North:  ♣ 7  ♥ 732  ♦ J1084  ♣ 108743	South:  ◆ 843  ▼ J1096  ◆ AK3  ◆ KJ5	1NT 4♣¹	North  3 Pass raise or	3 <b>♠</b> 4 <b>♠</b>	1♣ Pass AP
Board: 318 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 3 N	North:  ♠ Q84  ♥ J  ♠ AQ84  ♠ A10872	South:  ♠ K10  ♥ KQ652  ♦ 53  ♣ 9654	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 319 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 2 W	North:  ♠ QJ94  ♥ A6  ♦ 10863  ♠ 1095	South:  ♠ K1063  ♥ 742  ♠ AJ9  ♣ KQ6	West  1NT 2♥	North Pass AP	East 2♦	South 1♣ Pass
Board: 320 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 3♠ E	North:	South:	2♥	North  1  Pass er accep	1NT 3♠¹	Pass

Board: 316 Dealer: N Vul: NS HCP: 10	<ul><li>♣ AJ52</li><li>♥ Q1083</li><li>◆ 2</li><li>♣ K532</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 317 Dealer: S Vul: EW HCP: 12	<ul><li>★843</li><li>▼J1096</li><li>◆AK3</li><li>★KJ5</li></ul>	West Bids 1NT if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 318 Dealer: N Vul: Both HCP: 8	<b>★</b> K10 <b>∀</b> KQ652 <b>♦</b> 53 <b>♣</b> 9654	East Bids 1NT if possible.  Partner bids first.
Board: 319 Dealer: S Vul: None HCP: 13	<ul><li>★ K1063</li><li>▼ 742</li><li>◆ AJ9</li><li>◆ KQ6</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 320 Dealer: N Vul: EW HCP: 6	♣5 ▼ A9852 ◆ Q76 ♣ 10865	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible.  Partner bids first.

Board: 316 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 3♠ N	North:  ♠ KQ76  ♥ A52  ♠ K104  ♣ J108	South:  ♠ AJ52  ♥ Q1083  ♦ 2  ♣ K532	West Pass AP	North 1♣ 2♠	East 1NT Pass	X
Board: 317 Dealer: S Vul: EW North HCP: 1 South HCP: 12 Contract: 4♠ E	North:  ♣ 7  ♥ 732  ♦ J1084  ♣ 108743	South:  ◆ 843  ▼ J1096  ◆ AK3  ◆ KJ5	1NT 4♣¹	North  3 Pass raise or	3 <b>♠</b> 4 <b>♠</b>	1♣ Pass AP
Board: 318 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 3 N	North:  ♠ Q84  ♥ J  ♠ AQ84  ♠ A10872	South:  ♠ K10  ♥ KQ652  ♦ 53  ♣ 9654	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 319 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 2 W	North:  ♠ QJ94  ♥ A6  ♦ 10863  ♠ 1095	South:  ♠ K1063  ♥ 742  ♠ AJ9  ♣ KQ6	West  1NT 2♥	North Pass AP	East 2♦	South 1♣ Pass
Board: 320 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 3♠ E	North:	South:	2♥	North  1  Pass er accep	1NT 3♠¹	Pass

Board: 321 Dealer: S Vul: Both HCP: 8	<ul><li> J8742</li><li> K984</li><li> 4</li><li> KJ5</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 322 Dealer: N Vul: None HCP: 16	<ul><li>★ KQJ109</li><li>★ A854</li><li>★ AQ52</li><li>★ —</li></ul>	East Bids 1NT if possible. You bid first.
Board: 323 Dealer: S Vul: NS HCP: 5	<ul><li>♣ Q965</li><li>♥ K5</li><li>◆ 8632</li><li>♣ 1032</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 324 Dealer: N Vul: Both HCP: 12	<ul><li>★ K52</li><li>▼ AJ109864</li><li>◆ KJ</li><li>◆ 5</li></ul>	East Bids 1NT if possible. You bid first.
Board: 325 Dealer: S Vul: None HCP: 8	◆— ♥ 974 ◆ A9864 ◆ A9732	West Bids 1NT if possible.  Partner bids first.

Board: 321 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 1N W	North:	South:  ♠ K63  ♥ QJ7  ♠ AQ653  ♣ 98	West 1NT	North AP	East	South 1♦
Board: 322 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 4♠ N	North:  ♠ KQJ109  ♥ A854  ♠ AQ52  ♣ —	South:  ♠ 6432  ♥ K107  ♦ 1084  ♣ J105	West Pass	North 1♠ 4♠	East 1NT AP	
Board: 323 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 2 W	North:  ♠ Q965  ♥ K5  ♦ 8632  ♠ 1032	South:  ♠ AJ107  ♥ Q93  ♠ K4  ♠ Q975	West  1NT 2♥	North Pass AP	East 2	South 1♣ Pass
Board: 324 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 4♠ S	North:  ♠ K52  ▼ AJ109864  ♠ KJ  ♣ 5	South:  ♠ Q10843  ♥ —  ♦ 765  ♣ AK642	West Pass AP	North 1♥ 3♠	East 1NT Pass	2♠
Board: 325 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 3 S	North:  ♣ —  ▼ 974  ◆ A9864  ♣ A9732	South:  ♠ K98752  ♥ AQJ  ♠ QJ2  ♣ 6	1NT AP	North  2NT <sup>1</sup> sual 2N	Pass	1♠

Board: 321 Dealer: S Vul: Both HCP: 12	<ul><li>★ K63</li><li>♥ QJ7</li><li>◆ AQ653</li><li>◆ 98</li></ul>	West Bids 1NT if possible. You bid first.
Board: 322 Dealer: N Vul: None HCP: 4	<ul><li>♠ 6432</li><li>♥ K107</li><li>♦ 1084</li><li>♠ J105</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 323 Dealer: S Vul: NS HCP: 12	<ul><li>AJ107</li><li>♥ Q93</li><li>★ K4</li><li>♠ Q975</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 324 Dealer: N Vul: Both HCP: 9	◆ Q10843 ▼ — ◆ 765 ◆ AK642	East Bids 1NT if possible.  Partner bids first.
Board: 325 Dealer: S Vul: None HCP: 13	<ul><li>★ K98752</li><li>▼ AQJ</li><li>◆ QJ2</li><li>◆ 6</li></ul>	West Bids 1NT if possible. You bid first.

Board: 321 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 1N W	North:	South:  ♠ K63  ♥ QJ7  ♠ AQ653  ♣ 98	West 1NT	North AP	East	South 1♦
Board: 322 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 4♠ N	North:  ♠ KQJ109  ♥ A854  ♠ AQ52  ♣ —	South:  ♠ 6432  ♥ K107  ♦ 1084  ♣ J105	West Pass	North 1♠ 4♠	East 1NT AP	
Board: 323 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 2 W	North:  ♠ Q965  ♥ K5  ♦ 8632  ♠ 1032	South:  ♠ AJ107  ♥ Q93  ♠ K4  ♠ Q975	West  1NT 2♥	North Pass AP	East 2	South 1♣ Pass
Board: 324 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 4♠ S	North:  ♠ K52  ▼ AJ109864  ♠ KJ  ♣ 5	South:  ♠ Q10843  ♥ —  ♦ 765  ♣ AK642	West Pass AP	North 1♥ 3♠	East 1NT Pass	2♠
Board: 325 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 3 S	North:  ♣ —  ▼ 974  ◆ A9864  ♣ A9732	South:  ♠ K98752  ♥ AQJ  ♠ QJ2  ♣ 6	1NT AP	North  2NT <sup>1</sup> sual 2N	Pass	1♠

Board: 326 Dealer: N Vul: NS HCP: 15	<ul><li>◆ Q10542</li><li>♥ 7</li><li>◆ A82</li><li>◆ AKQ3</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 327 Dealer: S Vul: EW HCP: 3	<ul><li>◆982</li><li>▼10653</li><li>◆ K765</li><li>◆102</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 328 Dealer: N Vul: None HCP: 12	<ul><li>J53</li><li>KQ10</li><li>876</li><li>AQ52</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.
Board: 329 Dealer: S Vul: NS HCP: 1	<ul><li>♣876</li><li>♥97</li><li>♦ 1032</li><li>♣ J10752</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.
Board: 330 Dealer: N Vul: EW HCP: 14	<ul><li>★ A1065</li><li>★ KQ8</li><li>★ KQ109</li><li>★ 32</li></ul>	East Bids 1NT if possible. You bid first.

Board: 326 Dealer: N Vul: NS North HCP: 15 South HCP: 4 Contract: 3 E	North:  ♠ Q10542  ♥ 7  ♠ A82  ♣ AKQ3	South:	West  2♦ 3♥	North 1♠ X AP		South Pass 2♠
Board: 327 Dealer: S Vul: EW North HCP: 3 South HCP: 13 Contract: 2N W	North:	South:  ♠ AQ53  ♥ KQ8  ♠ Q84  ♠ 984	West  1NT  2  1. Stay	North Pass Pass man	East 2♣¹ 2NT	1♣ Pass
Board: 328 Dealer: N Vul: None North HCP: 12 South HCP: 3 Contract: 2N E	North:	South:  ♠ Q1062  ♥ 9873  ♦ J95  ♣ 94	West  2♣¹  2NT  1. Stay	North 1♣ Pass AP man		South Pass Pass
Board: 329 Dealer: S Vul: NS North HCP: 1 South HCP: 14 Contract: 2N W	North:	South:  ♠ KQJ2  ♥ AKJ2  ♦ 986  ♣ 94	West 1NT 2♥	North Pass Pass	East 2  ◆ 2NT	South 1♦ Pass AP
Board: 330 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ A1065  ♥ KQ8  ♠ KQ109  ♣ 32	South:  ♠ Q73  ♥ 10542  ♦ J7  ♠ QJ85	West	North 1+	East 1NT	

		East Bids 1NT if possible.
Board: 326	<b>♦</b> 987	West Bids 2♦ if possible.
Dealer: N	<b>♥</b> K632	East Bids 2♥ if possible.
Vul: NS	<b>♦</b> J97	West Bids 3♥ if possible.
HCP: 4	<b>♣</b> 1092	•
		Partner bids first.
		West Bids 1NT if possible.
Board: 327	<b>♠</b> AQ53	East Bids 2♣ if possible.
Dealer: S	♥ KQ8	West Bids 2♠ if possible.
Vul: EW	<b>♦</b> Q84	East Bids 2NT if possible.
HCP: 13	<b>♣</b> 984	
		You bid first.
		East Bids 1NT if possible.
Board: 328	<b>♦</b> Q1062	West Bids 2♣ if possible.
Dealer: N	<b>♥</b> 9873	East Bids 2♠ if possible.
Vul: None	<b>♦</b> J95	West Bids 2NT if possible.
HCP: 3	<b>♣</b> 94	
		Partner bids first.
		West Bids 1NT if possible.
Board: 329	<b>♠</b> KQJ2	East Bids 2♦ if possible.
Dealer: S	♥ AKJ2	West Bids 2♥ if possible.
Vul: NS	<b>♦</b> 986	East Bids 2NT if possible.
HCP: 14	<b>♣</b> 94	
		You bid first.
Board: 330	<b>♦</b> Q73	East Dide 1NT if pessible
Dealer: N	<b>v</b> 10542	East Bids 1NT if possible.
Dealer. 1	A 17	
Vul: EW	<b>♦</b> J7	Partner bids first.

Board: 326 Dealer: N Vul: NS North HCP: 15 South HCP: 4 Contract: 3 E	North:  ♠ Q10542  ♥ 7  ♠ A82  ♣ AKQ3	South:	West  2♦ 3♥	North 1♠ X AP		South Pass 2♠
Board: 327 Dealer: S Vul: EW North HCP: 3 South HCP: 13 Contract: 2N W	North:	South:  ♠ AQ53  ♥ KQ8  ♠ Q84  ♠ 984	West  1NT  2  1. Stay	North Pass Pass man	East 2♣¹ 2NT	1♣ Pass
Board: 328 Dealer: N Vul: None North HCP: 12 South HCP: 3 Contract: 2N E	North:	South:  ♠ Q1062  ♥ 9873  ♦ J95  ♣ 94	West  2♣¹  2NT  1. Stay	North 1♣ Pass AP man		South Pass Pass
Board: 329 Dealer: S Vul: NS North HCP: 1 South HCP: 14 Contract: 2N W	North:	South:  ♠ KQJ2  ♥ AKJ2  ♦ 986  ♣ 94	West 1NT 2♥	North Pass Pass	East 2  ◆ 2NT	South 1♦ Pass AP
Board: 330 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ A1065  ♥ KQ8  ♠ KQ109  ♣ 32	South:  ♠ Q73  ♥ 10542  ♦ J7  ♠ QJ85	West	North 1+	East 1NT	

Board: 331 Dealer: S Vul: Both HCP: 4	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 332 Dealer: N Vul: NS HCP: 14	<ul><li>★ K985</li><li>♥ Q3</li><li>◆ K75</li><li>◆ KQJ5</li></ul>	East Bids 1NT if possible. You bid first.
Board: 333 Dealer: S Vul: EW HCP: 3	<ul><li>J543</li><li>♥ Q1075</li><li>63</li><li>965</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 334 Dealer: N Vul: Both HCP: 13	<ul><li>★ AKQ6</li><li>▼ J9732</li><li>◆ —</li><li>★ K852</li></ul>	East Bids 1NT if possible. You bid first.
Board: 335 Dealer: S Vul: None HCP: 9	<b>♦</b> KQ1087 <b>♥</b> — <b>♦</b> Q10854 <b>♣</b> Q102	West Bids 1NT if possible. West Bids 3♣ if possible.  Partner bids first.

Board: 331 Dealer: S Vul: Both North HCP: 4 South HCP: 14 Contract: 2 S	North:	South:  ♠ KQ  ♥ J10863  ♠ QJ  ♣ AJ97	West 1NT	North 2♥	East AP	South 1♥
Board: 332 Dealer: N Vul: NS North HCP: 14 South HCP: 4 Contract: 1N E	North:  ♠ K985  ♥ Q3  ♠ K75  ♣ KQJ5	South:  ♣ J72  ♥ 754  • QJ106  ♣ 863	West	North 1♣	East 1NT	
Board: 333 Dealer: S Vul: EW North HCP: 3 South HCP: 14 Contract: 2N W	North:	South:	West  1NT 2♠	North Pass Pass	East 2♥ 2NT	1♦ Pass
Board: 334 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 N	North:  ♠ AKQ6  ♥ J9732  ♦ —  ♣ K852	South:	West AP	North 1♥	East 1NT	
Board: 335 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3&X W	North:  ♠ KQ1087  ♥ —  • Q10854  ♣ Q102	South:  ♠ A5  ♥ J6543  ♠ AKJ2  ♠ 75	West  1NT 3♣	North 2♠ X		South 1♥ Pass

Board: 331 Dealer: S Vul: Both HCP: 14	<b>♣</b> KQ <b>♥</b> J10863 <b>♦</b> QJ <b>♣</b> AJ97	West Bids 1NT if possible. You bid first.
Board: 332 Dealer: N Vul: NS HCP: 4	<ul><li>▶ J72</li><li>♥ 754</li><li>◆ QJ106</li><li>◆ 863</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 333 Dealer: S Vul: EW HCP: 14	<ul><li>◆96</li><li>✓ AK86</li><li>◆ QJ754</li><li>◆ A8</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 334 Dealer: N Vul: Both HCP: 9	<ul><li>♦ 952</li><li>♥ K65</li><li>♦ J102</li><li>♠ AJ109</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 335 Dealer: S Vul: None HCP: 13	<ul><li>A5</li><li>✓ J6543</li><li>✓ AKJ2</li><li>✓ 75</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.

Board: 331 Dealer: S Vul: Both North HCP: 4 South HCP: 14 Contract: 2 S	North:	South:  ♠ KQ  ♥ J10863  ♠ QJ  ♣ AJ97	West 1NT	North 2♥	East AP	South 1♥
Board: 332 Dealer: N Vul: NS North HCP: 14 South HCP: 4 Contract: 1N E	North:  ♠ K985  ♥ Q3  ♠ K75  ♣ KQJ5	South:  ♣ J72  ♥ 754  • QJ106  ♣ 863	West	North 1♣	East 1NT	
Board: 333 Dealer: S Vul: EW North HCP: 3 South HCP: 14 Contract: 2N W	North:	South:	West  1NT 2♠	North Pass Pass	East 2♥ 2NT	1♦ Pass
Board: 334 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 N	North:  ♠ AKQ6  ♥ J9732  ♦ —  ♣ K852	South:	West AP	North 1♥	East 1NT	
Board: 335 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 3&X W	North:  ♠ KQ1087  ♥ —  • Q10854  ♣ Q102	South:  ♠ A5  ♥ J6543  ♠ AKJ2  ♠ 75	West  1NT 3♣	North 2♠ X		South 1♥ Pass

Board: 336 Dealer: N Vul: EW HCP: 12	<b>♣</b> Q <b>♥</b> AK98 <b>♦</b> J72 <b>♣</b> Q9653	East Bids 1NT if possible. West Bids 4♠ if possible. East Doubles 5♥ if possible. You bid first.
Board: 337 Dealer: S Vul: Both HCP: 2	<ul><li>4</li><li>▼ 10952</li><li>◆ J85</li><li>Φ J10753</li></ul>	West Bids 1NT if possible. East Doubles 3♣ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 338 Dealer: N Vul: None HCP: 13	<ul><li>◆ 5</li><li>♥ QJ87</li><li>◆ A985</li><li>◆ AQ98</li></ul>	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. You bid first.
Board: 339 Dealer: S Vul: NS HCP: 7	<ul><li>▲ A42</li><li>▼ 103</li><li>◆ K987</li><li>♣ 8543</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 340 Dealer: N Vul: Both HCP: 12	<ul><li>♠ 652</li><li>♥ AJ</li><li>♦ AJ107</li><li>♠ Q1093</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.

Board: 336 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 5 VX S	North:  ♠ Q  ♥ AK98  ♦ J72  ♠ Q9653	South:  ♠ 108  ♥ QJ10765  ♠ KQ83  ♣ 8	West 4♠	North 1♣ 5♥	East 1NT X	South 2  AP
Board: 337 Dealer: S Vul: Both North HCP: 2 South HCP: 14 Contract: 4♠ W	North: ♦ 4 ▼ 10952 • J85 ♣ J10753	South:  ♠ AJ8  ♥ AKQ3  ♦ 32  ♠ 9864	West  1NT 3♠	North 3♣ Pass	East X 4♠	South 1♣ Pass AP
Board: 338 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 3♠ E	North:	South:	West 2♥ 2NT	North 1♦ Pass Pass	East 1NT 2♠ 3♠	South Pass Pass AP
Board: 339 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North:  ◆ A42  ▼ 103  ◆ K987  ◆ 8543	South:  ♠ K973  ▼ AK742  ♦ J5  ♣ J6	West 1NT	North AP	East	South 1♥
Board: 340 Dealer: N Vul: Both North HCP: 12 South HCP: 5 Contract: 2N E	North:  ♠ 652  ▼ AJ  ◆ AJ107  ♣ Q1093	South:  ♠ 10983  ♥ KQ8654  ♠ 843  ♠ —	West  2♣¹  2NT  1. Stay		East 1NT 2◆	South Pass Pass

Board: 336 Dealer: N Vul: EW HCP: 8	<ul><li>108</li><li>✓ QJ10765</li><li>✓ KQ83</li><li>✓ 8</li></ul>	East Bids 1NT if possible. West Bids 4♠ if possible. East Doubles 5♥ if possible.  Partner bids first.
Board: 337 Dealer: S Vul: Both HCP: 14	<ul><li>AJ8</li><li>✓ AKQ3</li><li>✓ 32</li><li>✓ 9864</li></ul>	West Bids 1NT if possible. East Doubles 3♣ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 338 Dealer: N Vul: None HCP: 4	<ul><li></li></ul>	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. Partner bids first.
Board: 339 Dealer: S Vul: NS HCP: 12	<ul><li>★ K973</li><li>★ AK742</li><li>◆ J5</li><li>★ J6</li></ul>	West Bids 1NT if possible. You bid first.
Board: 340 Dealer: N Vul: Both HCP: 5	<ul><li>10983</li><li>KQ8654</li><li>843</li><li>Mathematical Control Control</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.

Board: 336 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 5 VX S	North:  ♠ Q  ♥ AK98  ♦ J72  ♠ Q9653	South:  ♠ 108  ♥ QJ10765  ♠ KQ83  ♣ 8	West 4♠	North 1♣ 5♥	East 1NT X	South 2  AP
Board: 337 Dealer: S Vul: Both North HCP: 2 South HCP: 14 Contract: 4♠ W	North: ♦ 4 ▼ 10952 • J85 ♣ J10753	South:  ♠ AJ8  ♥ AKQ3  ♦ 32  ♠ 9864	West  1NT 3♠	North 3♣ Pass	East X 4♠	South 1♣ Pass AP
Board: 338 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 3♠ E	North:	South:	West 2♥ 2NT	North 1♦ Pass Pass	East 1NT 2♠ 3♠	South Pass Pass AP
Board: 339 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 1N W	North:  ◆ A42  ▼ 103  ◆ K987  ◆ 8543	South:  ♠ K973  ▼ AK742  ♦ J5  ♣ J6	West 1NT	North AP	East	South 1♥
Board: 340 Dealer: N Vul: Both North HCP: 12 South HCP: 5 Contract: 2N E	North:  ♠ 652  ▼ AJ  ◆ AJ107  ♣ Q1093	South:  ♠ 10983  ♥ KQ8654  ♠ 843  ♠ —	West  2♣¹  2NT  1. Stay		East 1NT 2◆	South Pass Pass

Board: 341 Dealer: S Vul: None HCP: 7	♣— ♥ 5 ♦ AQ109854 ♣ J10863	West Bids 1NT if possible.  Partner bids first.
Board: 342 Dealer: N Vul: NS HCP: 12	<ul><li>♠ 65</li><li>♥ KQ10954</li><li>♠ A32</li><li>♠ K9</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 343 Dealer: S Vul: EW HCP: 6	<ul><li>★K1092</li><li>♥QJ842</li><li>◆1098</li><li>◆8</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 344 Dealer: N Vul: None HCP: 12	<ul><li>★ K7</li><li>♥ Q964</li><li>◆ A6</li><li>◆ K9752</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 345 Dealer: S Vul: NS HCP: 5	<ul><li>♣ Q10</li><li>♥ 85</li><li>◆ Q9832</li><li>♣ J765</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 341 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 3 S	North:  ◆ —  ▼ 5  ◆ AQ109854  ♣ J10863	South:  ♠ AKQ2  ♥ K10984  ♦ 6  ♣ 742		North  2NT <sup>1</sup> ual 2NT	Pass	1♥
Board: 342 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2♠ E	North:  ♠ 65  ▼ KQ10954  ♠ A32  ♣ K9	South:  ♠ QJ7  ♥ 72  ♠ K105  ♣ Q6542	West 2♥	North 1♥ X	East 1NT 2♠	South Pass AP
Board: 343 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 W	North:  ♠ K1092  ♥ QJ842  • 1098  ♣ 8	South:	1NT		2 <b>♠</b> ¹	1♦ Pass
Board: 344 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3 S	North:  ♠ K7  ♥ Q964  ♠ A6  ♠ K9752	South:	West 2♠	North 1♣ 3▼	East 1NT AP	South 2♥
Board: 345 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 2♠ W	North:  ♠ Q10  ♥ 85  ♠ Q9832  ♣ J765	South:  ♠ K42  ▼ 109743  • 10  ♣ AKQ8		North Pass AP	East 2♥	South 1♥ Pass

Board: 341 Dealer: S Vul: None HCP: 12	<ul><li>★ AKQ2</li><li>▼ K10984</li><li>★ 6</li><li>★ 742</li></ul>	West Bids 1NT if possible. You bid first.
Board: 342 Dealer: N Vul: NS HCP: 8	<b>♦</b> QJ7 <b>♥</b> 72 <b>♦</b> K105 <b>♣</b> Q6542	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 343 Dealer: S Vul: EW HCP: 13	<ul><li>★865</li><li>▼ K53</li><li>◆ K742</li><li>◆ AK3</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 344 Dealer: N Vul: None HCP: 9	<b>★</b> 863 <b>♥</b> AK1075 <b>♦</b> 82 <b>♣</b> Q86	East Bids 1NT if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 345 Dealer: S Vul: NS HCP: 12	<ul><li>★ K42</li><li>▼ 109743</li><li>◆ 10</li><li>◆ AKQ8</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 341 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 3 S	North:  ◆ —  ▼ 5  ◆ AQ109854  ♣ J10863	South:  ♠ AKQ2  ♥ K10984  ♦ 6  ♣ 742		North  2NT <sup>1</sup> ual 2NT	Pass	1♥
Board: 342 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2♠ E	North:  ♠ 65  ▼ KQ10954  ♠ A32  ♣ K9	South:  ♠ QJ7  ♥ 72  ♠ K105  ♣ Q6542	West 2♥	North 1♥ X	East 1NT 2♠	South Pass AP
Board: 343 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 W	North:  ♠ K1092  ♥ QJ842  • 1098  ♣ 8	South:	1NT		2 <b>♠</b> ¹	1♦ Pass
Board: 344 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3 S	North:  ♠ K7  ♥ Q964  ♠ A6  ♠ K9752	South:	West 2♠	North 1♣ 3▼	East 1NT AP	South 2♥
Board: 345 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 2♠ W	North:  ♠ Q10  ♥ 85  ♠ Q9832  ♣ J765	South:  ♠ K42  ▼ 109743  • 10  ♣ AKQ8		North Pass AP	East 2♥	South 1♥ Pass

Board: 346 Dealer: N Vul: EW HCP: 13	<ul><li>★ KJ54</li><li>♥ 852</li><li>◆ AQ92</li><li>◆ K7</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 347 Dealer: S Vul: Both HCP: 3	<ul><li>★K1062</li><li>▼10972</li><li>◆9862</li><li>◆3</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.
Board: 348 Dealer: N Vul: NS HCP: 15	<b>♠</b> K ▼ KQ98632 <b>♦</b> 3 <b>♣</b> AQJ6	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 349 Dealer: S Vul: EW HCP: 7	<ul><li>◆ Q94</li><li>▼ 105</li><li>◆ Q1082</li><li>◆ K1087</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 350 Dealer: N Vul: Both HCP: 13	<ul><li>♣ A95</li><li>♥ 93</li><li>♦ K32</li><li>♣ AQ973</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible. You bid first.

Board: 346 Dealer: N Vul: EW North HCP: 13 South HCP: 3 Contract: 4 E	North:  ♠ KJ54  ♥ 852  ♠ AQ92  ♣ K7	South:	West 2♦ 3♥	North 1 Pass Pass		South Pass Pass AP
Board: 347 Dealer: S Vul: Both North HCP: 3 South HCP: 12 Contract: 2N W	North:  ♠ K1062  ♥ 10972  • 9862  ♣ 3	South:  ♣ J9  ♥ KJ53  ♦ KJ10  ♣ K1095	West  1NT 2▼ 1. Stay	Pass		1 <b>♣</b> Pass
Board: 348 Dealer: N Vul: NS North HCP: 15 South HCP: 3 Contract: 4♠ E	North:  ♠ K  ♥ KQ98632  ♦ 3  ♣ AQJ6	South:  ♦ 82  ▼ 107  • QJ1062  ♣ 7432	West  4♥¹  1. Texa	North 1♥ X		South Pass AP
Board: 349 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ Q94  ♥ 105  • Q1082  ♠ K1087	South:  ♠ A8  ♥ KQ763  ♠ K75  ♣ J53	West 1NT	North AP	East	South 1♥
Board: 350 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 4 VX W	North:  ♠ A95  ♥ 93  ♠ K32  ♣ AQ973	South:  ♣ J6  ♥ 4  ♠ AQJ8754  ♣ 1054	West 2♥ 4♥	North 1♣ 3♦ X	East 1NT 3♥ AP	

Board: 346 Dealer: N Vul: EW HCP: 3	<ul><li>★832</li><li>✓ 4</li><li>◆874</li><li>◆QJ9852</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 347 Dealer: S Vul: Both HCP: 12	<ul><li>▲ J9</li><li>♥ KJ53</li><li>◆ KJ10</li><li>▲ K1095</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 348 Dealer: N Vul: NS HCP: 3	<ul><li>★82</li><li>▼107</li><li>◆QJ1062</li><li>★7432</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 349 Dealer: S Vul: EW HCP: 13	<ul><li>★ A8</li><li>▼ KQ763</li><li>◆ K75</li><li>◆ J53</li></ul>	West Bids 1NT if possible. You bid first.
Board: 350 Dealer: N Vul: Both HCP: 8	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible.  Partner bids first.

Board: 346 Dealer: N Vul: EW North HCP: 13 South HCP: 3 Contract: 4 E	North:  ♠ KJ54  ♥ 852  ♠ AQ92  ♣ K7	South:	West 2♦ 3♥	North 1 Pass Pass		South Pass Pass AP
Board: 347 Dealer: S Vul: Both North HCP: 3 South HCP: 12 Contract: 2N W	North:  ♠ K1062  ♥ 10972  • 9862  ♣ 3	South:  ♣ J9  ♥ KJ53  ♦ KJ10  ♣ K1095	West  1NT 2▼ 1. Stay	Pass		1 <b>♣</b> Pass
Board: 348 Dealer: N Vul: NS North HCP: 15 South HCP: 3 Contract: 4♠ E	North:  ♠ K  ♥ KQ98632  ♦ 3  ♣ AQJ6	South:  ♦ 82  ▼ 107  • QJ1062  ♣ 7432	West  4♥¹  1. Texa	North 1♥ X		South Pass AP
Board: 349 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ Q94  ♥ 105  • Q1082  ♠ K1087	South:  ♠ A8  ♥ KQ763  ♠ K75  ♣ J53	West 1NT	North AP	East	South 1♥
Board: 350 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 4 VX W	North:  ♠ A95  ♥ 93  ♠ K32  ♣ AQ973	South:  ♣ J6  ♥ 4  ♠ AQJ8754  ♣ 1054	West 2♥ 4♥	North 1♣ 3♦ X	East 1NT 3♥ AP	

Board: 351 Dealer: S Vul: None HCP: 9	<b>★</b> KQ109854 <b>★</b> 3 <b>♦</b> 10 <b>♣</b> A763	West Bids 1NT if possible.  Partner bids first.
Board: 352 Dealer: N Vul: EW HCP: 14	<ul><li>★ A65</li><li>★ KQ32</li><li>★ K103</li><li>★ Q54</li></ul>	East Bids 1NT if possible.  You bid first.
Board: 353 Dealer: S Vul: Both HCP: 7	<ul><li>♣ Q9653</li><li>♥ J</li><li>♦ A10</li><li>♣ 109842</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 354 Dealer: N Vul: None HCP: 14	<ul><li>★ KQ9</li><li>★ KQ87</li><li>◆ 83</li><li>◆ A653</li></ul>	East Bids 1NT if possible. You bid first.
Board: 355 Dealer: S Vul: NS HCP: 3	<b>★</b> K1097 <b>★</b> 53 <b>♦</b> 984 <b>♣</b> 8632	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.

Board: 351 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 4♠ N	North:  ♠ KQ109854  ♥ 3  • 10  ♣ A763	South:  ♣ 72  ♥ AQ987  ♠ AK94  ♣ 82	West 1NT	North 4♠	East AP	South 1♥
Board: 352 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 4 N	North:  ♠ A65  ♥ KQ32  ♠ K103  ♣ Q54	South:  ♣ J108  ♥ 5  ♦ J6  ♣ KJ109832	West AP	North 1♣	East 1NT	
Board: 353 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ Q9653  ♥ J  ♠ A10  ♣ 109842	South:  ♠ KJ7  ♥ K752  ♠ Q8742  ♣ K	West 1NT	North AP	East	South 1♦
Board: 354 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 1N E	North:  ♠ KQ9  ♥ KQ87  ♦ 83  ♣ A653	South:  ♠ A108753  ♥ 105  ♦ J52  ♠ 84	West	North 1♣	East 1NT	
Board: 355 Dealer: S Vul: NS North HCP: 3 South HCP: 13 Contract: 4 W	North:  ♠ K1097  ♥ 53  ♦ 984  ♣ 8632	South:  ♠ Q8543  ♥ —  ♠ AKJ107  ♠ K74	West  1NT  4♥  1. Texa	AP	East 4♦¹	South 1♠ Pass

Board: 351 Dealer: S Vul: None HCP: 13	<ul><li>♣72</li><li>♥ AQ987</li><li>♦ AK94</li><li>♣82</li></ul>	West Bids 1NT if possible. You bid first.
Board: 352 Dealer: N Vul: EW HCP: 6	<ul><li></li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 353 Dealer: S Vul: Both HCP: 12	<ul><li>★ KJ7</li><li>▼ K752</li><li>◆ Q8742</li><li>◆ K</li></ul>	West Bids 1NT if possible. You bid first.
Board: 354 Dealer: N Vul: None HCP: 5	<ul><li>★ A108753</li><li>▼ 105</li><li>◆ J52</li><li>◆ 84</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 355 Dealer: S Vul: NS HCP: 13	<ul><li>◆ Q8543</li><li>♥ —</li><li>◆ AKJ107</li><li>◆ K74</li></ul>	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.

Board: 351 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 4♠ N	North:  ♠ KQ109854  ♥ 3  • 10  ♣ A763	South:  ♣ 72  ♥ AQ987  ♠ AK94  ♣ 82	West 1NT	North 4♠	East AP	South 1♥
Board: 352 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 4 N	North:  ♠ A65  ♥ KQ32  ♠ K103  ♠ Q54	South:  ♣ J108  ♥ 5  ♦ J6  ♣ KJ109832	West AP	North 1♣	East 1NT	
Board: 353 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ Q9653  ♥ J  ♠ A10  ♣ 109842	South:  ♠ KJ7  ♥ K752  ♠ Q8742  ♣ K	West 1NT	North AP	East	South 1♦
Board: 354 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 1N E	North:  ♠ KQ9  ♥ KQ87  ♦ 83  ♣ A653	South:  ♠ A108753  ♥ 105  ♦ J52  ♠ 84	West	North 1♣	East 1NT	
Board: 355 Dealer: S Vul: NS North HCP: 3 South HCP: 13 Contract: 4 W	North:  ♠ K1097  ♥ 53  ♦ 984  ♣ 8632	South:  ♠ Q8543  ♥ —  ♠ AKJ107  ♠ K74	West  1NT  4♥  1. Texa	AP	East 4♦¹	South 1♠ Pass

Board: 356 Dealer: N Vul: Both HCP: 14	<ul><li>▲ A10974</li><li>♥ J4</li><li>◆ AJ106</li><li>▲ A6</li></ul>	East Bids 1NT if possible. You bid first.
Board: 357 Dealer: S Vul: None HCP: 6	<ul><li>10764</li><li>✓ AQ962</li><li>✓ 97</li><li>✓ 52</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 358 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q107</li><li>♥ Q4</li><li>◆ AJ7</li><li>♣ QJ1053</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 359 Dealer: S Vul: EW HCP: 3	<ul><li>♠ Q10753</li><li>♥ 6</li><li>♦ J852</li><li>♠ 854</li></ul>	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 360 Dealer: N Vul: None HCP: 12	<ul><li></li></ul>	East Bids 1NT if possible. You bid first.

Board: 356 Dealer: N Vul: Both North HCP: 14 South HCP: 3 Contract: 1N E	North:  ♠ A10974  ♥ J4  ♠ AJ106  ♣ A6	South:  ♠ 63  ♥ 76532  ♦ 92  ♠ K1074	West	North 1♠	East 1NT	
Board: 357 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 1N W	North:  ♠ 10764  ♥ AQ962  ♠ 97  ♣ 52	South:  ♠ AJ2  ♥ K54  ♦ 852  ♣ KQ96	West 1NT	North AP	East	South 1♣
Board: 358 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ W	North:  ♠ Q107  ♥ Q4  ♠ AJ7  ♣ QJ1053	South:  ♠ 653  ♥ AJ953  ♦ 42  ♠ A98	West 2♠	North 1♣ AP	East 1NT	
Board: 359 Dealer: S Vul: EW North HCP: 3 South HCP: 12 Contract: 4♥ W	North:  ♠ Q10753  ♥ 6  ♦ J852  ♠ 854	South:  ♠ K82  ♥ AK85  ♦ Q109  ♣ 1062		North Pass AP	East 4♦¹	South 1♣ Pass
Board: 360 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North:	South:  ♠ K6  ♥ 1054  ♠ 64  ♣ K109854	West	North 1♣	East 1NT	

Board: 356 Dealer: N Vul: Both HCP: 3	<ul><li>♠ 63</li><li>♥ 76532</li><li>♦ 92</li><li>♠ K1074</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 357 Dealer: S Vul: None HCP: 13	<ul><li>AJ2</li><li>✓ K54</li><li>◆ 852</li><li>◆ KQ96</li></ul>	West Bids 1NT if possible. You bid first.
Board: 358 Dealer: N Vul: NS HCP: 9	<ul><li>♠ 653</li><li>♥ AJ953</li><li>♦ 42</li><li>♠ A98</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 359 Dealer: S Vul: EW HCP: 12	<ul><li>★ K82</li><li>▼ AK85</li><li>◆ Q109</li><li>◆ 1062</li></ul>	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 360 Dealer: N Vul: None HCP: 6	<b>★</b> K6 <b>♥</b> 1054 <b>♦</b> 64 <b>♣</b> K109854	East Bids 1NT if possible.  Partner bids first.

Board: 356 Dealer: N Vul: Both North HCP: 14 South HCP: 3 Contract: 1N E	North:  ♠ A10974  ♥ J4  ♠ AJ106  ♣ A6	South:  ♠ 63  ♥ 76532  ♦ 92  ♠ K1074	West	North 1♠	East 1NT	
Board: 357 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 1N W	North:  ♠ 10764  ♥ AQ962  ♠ 97  ♣ 52	South:  ♠ AJ2  ♥ K54  ♦ 852  ♣ KQ96	West 1NT	North AP	East	South 1♣
Board: 358 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ W	North:  ♠ Q107  ♥ Q4  ♠ AJ7  ♣ QJ1053	South:  ♠ 653  ♥ AJ953  ♦ 42  ♠ A98	West 2♠	North 1♣ AP	East 1NT	
Board: 359 Dealer: S Vul: EW North HCP: 3 South HCP: 12 Contract: 4♥ W	North:  ♠ Q10753  ♥ 6  ♦ J852  ♠ 854	South:  ♠ K82  ♥ AK85  ♦ Q109  ♣ 1062		North Pass AP	East 4♦¹	South 1♣ Pass
Board: 360 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North:	South:  ♠ K6  ♥ 1054  ♠ 64  ♣ K109854	West	North 1♣	East 1NT	

Board: 361 Dealer: S Vul: EW HCP: 5	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 362 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQ</li><li>▼ KJ53</li><li>◆ J842</li><li>◆ Q104</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. You bid first.
Board: 363 Dealer: S Vul: NS HCP: 5	<ul><li>1084</li><li>974</li><li>K9542</li><li>Q10</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 364 Dealer: N Vul: EW HCP: 13	<ul><li>▲ AJ4</li><li>♥ Q4</li><li>◆ J1074</li><li>▲ AJ84</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.
Board: 365 Dealer: S Vul: Both HCP: 8	<ul><li>★ KQJ2</li><li>♥ Q8</li><li>◆ 107652</li><li>◆ 72</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 361 Dealer: S Vul: EW North HCP: 5 South HCP: 15	North:	South:  ◆ —  ▼ QJ3  ◆ KQ1097	West 1NT	North AP	East	South 1♦
Contract: 1N W	<b>♣</b> 105	<b>♣</b> AK764				
Board: 362 Dealer: N Vul: Both	North: ♠ KQ	South: <b>♠</b> 109865	West	North 1		
North HCP: 12 South HCP: 4 Contract: 2N E	<ul><li>✓ KJ53</li><li>◆ J842</li><li>◆ Q104</li></ul>	♥ Q9 • Q97 • 982	2♦ 2NT	Pass AP	2♥	Pass
Board: 363 Dealer: S Vul: NS	North: <b>♠</b> 1084 <b>♥</b> 974	South: <b>♠</b> J95 <b>♥</b> K106	West	North	East	South 1♣
North HCP: 5 South HCP: 13 Contract: 1N W	◆ K9542 ◆ Q10	◆ AJ7 ◆ KJ96	1NT	AP		14
Board: 364 Dealer: N Vul: EW	North:  ♠ AJ4	South: ♠ Q62	West	North 1♦		
North HCP: 13 South HCP: 2 Contract: 2N E	♥ Q4 ♦ J1074 ♣ AJ84	<ul><li>▼ 10932</li><li>◆ 9832</li><li>♣ 65</li></ul>	2♥ 2NT	Pass AP	2♠	Pass
Board: 365 Dealer: S	North: ♠ KQJ2	South: ♠ A1098	West	North	Fast	South
Vul: Both North HCP: 8 South HCP: 12 Contract: 2 S	♥ Q8 • 107652 • 72	✓ AK32 ✓ J43 ♣ 86	1NT		AP	1

Board: 361 Dealer: S Vul: EW HCP: 15	<b>♣</b> — <b>♥</b> QJ3 <b>♦</b> KQ1097 <b>♣</b> AK764	West Bids 1NT if possible. You bid first.
Board: 362 Dealer: N Vul: Both HCP: 4	<ul><li>109865</li><li>Q9</li><li>Q97</li><li>982</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. Partner bids first.
Board: 363 Dealer: S Vul: NS HCP: 13	<ul><li>▶ J95</li><li>♥ K106</li><li>◆ AJ7</li><li>♣ KJ96</li></ul>	West Bids 1NT if possible. You bid first.
Board: 364 Dealer: N Vul: EW HCP: 2	<ul><li>Q62</li><li>10932</li><li>9832</li><li>65</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.
Board: 365 Dealer: S Vul: Both HCP: 12	<ul><li>★ A1098</li><li>★ AK32</li><li>★ J43</li><li>★ 86</li></ul>	West Bids 1NT if possible. You bid first.

Board: 361 Dealer: S Vul: EW North HCP: 5 South HCP: 15	North:	South:  ◆ —  ▼ QJ3  ◆ KQ1097	West 1NT	North AP	East	South 1♦
Contract: 1N W	<b>♣</b> 105	<b>♣</b> AK764				
Board: 362 Dealer: N Vul: Both	North: ♠ KQ	South: <b>♠</b> 109865	West	North 1		
North HCP: 12 South HCP: 4 Contract: 2N E	<ul><li>✓ KJ53</li><li>◆ J842</li><li>◆ Q104</li></ul>	♥ Q9 • Q97 • 982	2♦ 2NT	Pass AP	2♥	Pass
Board: 363 Dealer: S Vul: NS	North: <b>♠</b> 1084 <b>♥</b> 974	South: <b>♠</b> J95 <b>♥</b> K106	West	North	East	South 1♣
North HCP: 5 South HCP: 13 Contract: 1N W	◆ K9542 ◆ Q10	◆ AJ7 ◆ KJ96	1NT	AP		14
Board: 364 Dealer: N Vul: EW	North:  ♠ AJ4	South: ♠ Q62	West	North 1♦		
North HCP: 13 South HCP: 2 Contract: 2N E	♥ Q4 ♦ J1074 ♣ AJ84	<ul><li>▼ 10932</li><li>◆ 9832</li><li>♣ 65</li></ul>	2♥ 2NT	Pass AP	2♠	Pass
Board: 365 Dealer: S	North: ♠ KQJ2	South: ♠ A1098	West	North	Fast	South
Vul: Both North HCP: 8 South HCP: 12 Contract: 2 S	♥ Q8 • 107652 • 72	✓ AK32 ✓ J43 ♣ 86	1NT		AP	1

Board: 366 Dealer: N Vul: None HCP: 13	<ul><li>★ K93</li><li>★ KJ10</li><li>★ A753</li><li>♣ Q76</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 367 Dealer: S Vul: EW HCP: 4	<ul><li>♦ 9754</li><li>♥ A874</li><li>♦ 10</li><li>♦ 10987</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 368 Dealer: N Vul: Both HCP: 13	<ul><li>★ A63</li><li>★ A873</li><li>★ A103</li><li>★ J32</li></ul>	East Bids 1NT if possible. You bid first.
Board: 369 Dealer: S Vul: None HCP: 3	♣9 ▼987 • QJ32 ♣ 109863	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.
Board: 370 Dealer: N Vul: NS HCP: 12	<ul><li>AQ87</li><li>Q43</li><li>873</li><li>A63</li></ul>	East Bids 1NT if possible. You bid first.

Board: 366 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 2 E	North:  ♠ K93  ♥ KJ10  ♠ A753  ♣ Q76	South:  ♣ 872  ♥ 8  ♣ J964  ♣ A9853	West 2◆	North 1 Pass	East 1NT 2	South Pass AP
Board: 367 Dealer: S Vul: EW North HCP: 4 South HCP: 15 Contract: 2 S	North:  ◆ 9754  ▼ A874  • 10  • 10987	South:  ♠ AKQ10  ♥ 1032  ♠ AQ8765  ♣ —	West 1NT AP	North Pass	East Pass	South 1 → 2 →
Board: 368 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 3♣ N	North:  ♠ A63  ♥ A873  ♠ A103  ♣ J32	South:	West AP	North 1♣	East 1NT	South 3♣
Board: 369 Dealer: S Vul: None North HCP: 3 South HCP: 13 Contract: 2N W	North: ♠ 9 ♥ 987 ♦ QJ32 ♠ 109863	South:  ♠ Q10732  ♥ AK2  ♠ 9  ♣ A542	West  1NT  2  1. Stay	North Pass Pass man	East 2♣¹ 2NT	1♠ Pass
Board: 370 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ♠ AQ87  ♥ Q43  ♠ 873  ♣ A63	South:  ♠ K10943  ♥ 105  ♠ AQ64  ♣ 108	West AP	North 1♣	East 1NT	

Board: 366 Dealer: N Vul: None HCP: 5	<ul><li>♣872</li><li>♥8</li><li>◆ J964</li><li>♣ A9853</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 367 Dealer: S Vul: EW HCP: 15	<ul><li>★ AKQ10</li><li>▼ 1032</li><li>◆ AQ8765</li><li>◆ —</li></ul>	West Bids 1NT if possible. You bid first.
Board: 368 Dealer: N Vul: Both HCP: 5	♦ 9542 ♥ — • Q852 • K10975	East Bids 1NT if possible.  Partner bids first.
Board: 369 Dealer: S Vul: None HCP: 13	<ul><li>♣ Q10732</li><li>♥ AK2</li><li>◆ 9</li><li>♣ A542</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 370 Dealer: N Vul: NS HCP: 9	<ul><li>★K10943</li><li>▼105</li><li>◆AQ64</li><li>◆108</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 366 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 2 E	North:  ♠ K93  ♥ KJ10  ♠ A753  ♣ Q76	South:  ♣ 872  ♥ 8  ♦ J964  ♣ A9853	West 2◆	North 1 Pass	East 1NT 2♥	South Pass AP
Board: 367 Dealer: S Vul: EW North HCP: 4 South HCP: 15 Contract: 2 S	North:  ◆ 9754  ▼ A874  ◆ 10  ◆ 10987	South:  ♠ AKQ10  ♥ 1032  ♠ AQ8765  ♣ —	West 1NT AP	North Pass	East Pass	South 1 ◆ 2 ◆
Board: 368 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 3 N	North:  ♠ A63  ♥ A873  ♠ A103  ♣ J32	South:	West AP	North 1♣	East 1NT	South 3♣
Board: 369 Dealer: S Vul: None North HCP: 3 South HCP: 13 Contract: 2N W	North: ♠ 9 ♥ 987 • QJ32 ♣ 109863	South:  ♠ Q10732  ♥ AK2  ♦ 9  ♣ A542	West  1NT 2  1. Stay	North Pass Pass man	East 2♣¹ 2NT	1♠ Pass
Board: 370 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ♠ AQ87  ♥ Q43  ♠ 873  ♣ A63	South:  ♠ K10943  ♥ 105  ♠ AQ64  ♣ 108	West AP	North 1♣	East 1NT	

Board: 371 Dealer: S Vul: Both HCP: 4	<ul><li>★ 53</li><li>▼ 10974</li><li>◆ J1062</li><li>◆ QJ6</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 372 Dealer: N Vul: None HCP: 12	<ul><li>♠ 62</li><li>♥ AJ8632</li><li>♠ A76</li><li>♠ K2</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Redoubles if possible. West Bids 3♣ if possible. You bid first.
Board: 373 Dealer: S Vul: NS HCP: 4	<ul><li>1097543</li><li>96</li><li>105</li><li>A53</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first.
Board: 374 Dealer: N Vul: EW HCP: 12	<ul><li>★ K94</li><li>♥ 973</li><li>◆ KQ863</li><li>◆ A10</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 375 Dealer: S Vul: None HCP: 0	<ul><li>1076</li><li>962</li><li>9764</li><li>1096</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. Partner bids first.

Board: 371 Dealer: S Vul: Both North HCP: 4 South HCP: 17 Contract: 1N W	North:	South:  ♠ KQJ86  ♥ AK6  ♠ 4  ♣ A832	West 1NT	North AP	East	South 1♠
Board: 372 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 3♣ W	North:  ♠ 62  ♥ AJ8632  ♠ A76  ♠ K2	South:	West  2♥  3♣  1. artific	North 1♥ X AP cial		Pass
Board: 373 Dealer: S Vul: NS North HCP: 4 South HCP: 12 Contract: 2N W	North:  • 1097543  • 96  • 105  • A53	South:  ♠ KQJ6  ♥ K10432  ♦ 9  ♣ K62	West 1NT	North Pass	East 2NT	1♥
Board: 374 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 3♣ E	North:  ♠ K94  ♥ 973  ♠ KQ863  ♠ A10	South:  ♠ A10762  ♥ J1065  ♦ 72  ♠ 93	2 <b>♠</b> ¹	North  1  Pass  2S trans  mat	1NT 3♣²	Pass AP
Board: 375 Dealer: S Vul: None North HCP: 0 South HCP: 12 Contract: 3N W	North:	South:  ♠ KJ52  ♥ J84  ♠ AK105  ♠ 84	West 1NT	North Pass	East 3NT	1♦

Board: 371 Dealer: S Vul: Both HCP: 17	<ul><li>★ KQJ86</li><li>▼ AK6</li><li>◆ 4</li><li>◆ A832</li></ul>	West Bids 1NT if possible. You bid first.
Board: 372 Dealer: N Vul: None HCP: 4	<ul><li>◆9843</li><li>♥7</li><li>◆ KJ10832</li><li>◆86</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Redoubles if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 373 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQJ6</li><li>▼ K10432</li><li>◆ 9</li><li>◆ K62</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. You bid first.
Board: 374 Dealer: N Vul: EW HCP: 5	<ul><li>★ A10762</li><li>▼ J1065</li><li>◆ 72</li><li>◆ 93</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 375 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ52</li><li>▼ J84</li><li>◆ AK105</li><li>◆ 84</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. You bid first.

Board: 371 Dealer: S Vul: Both North HCP: 4 South HCP: 17 Contract: 1N W	North:	South:  ♠ KQJ86  ♥ AK6  ♠ 4  ♣ A832	West 1NT	North AP	East	South 1♠
Board: 372 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 3♣ W	North:  ♠ 62  ♥ AJ8632  ♠ A76  ♠ K2	South:	West  2♥  3♣  1. artific	North 1♥ X AP cial		Pass
Board: 373 Dealer: S Vul: NS North HCP: 4 South HCP: 12 Contract: 2N W	North:  • 1097543  • 96  • 105  • A53	South:  ♠ KQJ6  ♥ K10432  ♦ 9  ♣ K62	West 1NT	North Pass	East 2NT	1♥
Board: 374 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 3♣ E	North:  ♠ K94  ♥ 973  ♠ KQ863  ♠ A10	South:  ♠ A10762  ♥ J1065  ♦ 72  ♠ 93	2 <b>♠</b> ¹	North  1  Pass  2S trans  mat	1NT 3♣²	Pass AP
Board: 375 Dealer: S Vul: None North HCP: 0 South HCP: 12 Contract: 3N W	North:	South:  ♠ KJ52  ♥ J84  ♠ AK105  ♠ 84	West 1NT	North Pass	East 3NT	1♦

Board: 376 Dealer: N Vul: NS HCP: 12	<ul><li>♣8752</li><li>✔A7</li><li>◆Q654</li><li>♣AQ8</li></ul>	East Bids 1NT if possible. You bid first.
Board: 377 Dealer: S Vul: EW HCP: 2	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 378 Dealer: N Vul: Both HCP: 13	<ul><li>♠ 63</li><li>♥ KJ2</li><li>♦ KQ5</li><li>♠ KJ753</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 379 Dealer: S Vul: NS HCP: 5	<ul><li>▶ J74</li><li>♥ 9652</li><li>♦ 92</li><li>♣ A962</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 380 Dealer: N Vul: EW HCP: 13	<ul><li>♣ Q95</li><li>★ A95</li><li>◆ 1092</li><li>♣ AQJ2</li></ul>	East Bids 1NT if possible. You bid first.

Board: 376 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ 8752  ♥ A7  ♠ Q654  ♠ AQ8	South:  ♠ KJ9  ♥ Q10642  ♦ J10  ♣ 743	West	North 1◆	East 1NT	
Board: 377 Dealer: S Vul: EW North HCP: 2 South HCP: 13 Contract: 3N W	North:  ◆ J42  ▼ J983  ◆ 982  ◆ 984	South:  ♠ A9875  ♥ KQ6  ♠ A76  ♠ 62		North Pass	East 3NT	1♠
Board: 378 Dealer: N Vul: Both North HCP: 13 South HCP: 1 Contract: 4♠ E	North:  ♠ 63  ♥ KJ2  ♠ KQ5  ♣ KJ753	South:	2♣¹ 3♣² 1. Stay	North 1♣ X Pass man raise or	1NT 2♠ 4♠	Pass Pass AP
Board: 379 Dealer: S Vul: NS North HCP: 5 South HCP: 13 Contract: 1N W	North:	South:  ♠ K6  ♥ A10  ♠ KQJ104  ♣ 10853	West 1NT	North AP	East	South 1♦
Board: 380 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ Q95  ♥ A95  ♦ 1092  ♣ AQJ2	South:  ♠ KJ6  ♥ Q84  • Q875  ♣ 986	West	North 1♣	East 1NT	

Board: 376 Dealer: N Vul: NS HCP: 7	♠ KJ9 ♥ Q10642 ♦ J10 ♠ 743	East Bids 1NT if possible.  Partner bids first.
Board: 377 Dealer: S Vul: EW HCP: 13	<ul><li>▲ A9875</li><li>♥ KQ6</li><li>◆ A76</li><li>▲ 62</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. You bid first.
Board: 378 Dealer: N Vul: Both HCP: 1	<ul><li>★84</li><li>▼10743</li><li>◆J94</li><li>★8642</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 379 Dealer: S Vul: NS HCP: 13	<ul><li>★ K6</li><li>★ A10</li><li>★ KQJ104</li><li>★ 10853</li></ul>	West Bids 1NT if possible. You bid first.
Board: 380 Dealer: N Vul: EW HCP: 8	<ul><li>★ KJ6</li><li>♥ Q84</li><li>◆ Q875</li><li>◆ 986</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 376 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ 8752  ♥ A7  ♠ Q654  ♠ AQ8	South:  ♠ KJ9  ♥ Q10642  ♦ J10  ♣ 743	West	North 1◆	East 1NT	
Board: 377 Dealer: S Vul: EW North HCP: 2 South HCP: 13 Contract: 3N W	North:  ◆ J42  ▼ J983  ◆ 982  ◆ 984	South:  ♠ A9875  ♥ KQ6  ♠ A76  ♠ 62		North Pass	East 3NT	1♠
Board: 378 Dealer: N Vul: Both North HCP: 13 South HCP: 1 Contract: 4♠ E	North:  ♠ 63  ♥ KJ2  ♠ KQ5  ♣ KJ753	South:	2♣¹ 3♣² 1. Stay	North 1♣ X Pass man raise or	1NT 2♠ 4♠	Pass Pass AP
Board: 379 Dealer: S Vul: NS North HCP: 5 South HCP: 13 Contract: 1N W	North:	South:  ♠ K6  ♥ A10  ♠ KQJ104  ♣ 10853	West 1NT	North AP	East	South 1♦
Board: 380 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ Q95  ♥ A95  ♦ 1092  ♣ AQJ2	South:  ♠ KJ6  ♥ Q84  • Q875  ♣ 986	West	North 1♣	East 1NT	

Board: 381 Dealer: S Vul: Both HCP: 6	<ul><li>★ A6543</li><li>♥ Q8</li><li>◆ 8543</li><li>◆ 32</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 382 Dealer: N Vul: None HCP: 12	<ul><li>★ 543</li><li>★ AQ2</li><li>★ A98</li><li>★ Q763</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 383 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q63</li><li>♥ 94</li><li>♦ 1092</li><li>♣ AK1052</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 384 Dealer: N Vul: Both HCP: 13	<b>♦</b> 85 <b>∀</b> KQ <b>♦</b> AK54 <b>♣</b> J10932	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 385 Dealer: S Vul: None HCP: 4	<b>★</b> K7 <b>♥</b> J43 <b>♦</b> 8542 <b>♣</b> 8765	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.

Board: 381 Dealer: S Vul: Both	North: ♠ A6543	South: ♠ Q102		North		<b>1</b> ♦
North HCP: 6 South HCP: 12 Contract: 3♣ E	♥ Q8 ♦ 8543 ♣ 32	<ul><li>★ K963</li><li>★ K962</li><li>★ A10</li></ul>	1NT 2 <b>♦</b> 1. Stay	Pass Pass man	2 <b>4</b> <sup>1</sup> 3 <b>4</b>	Pass AP
Board: 382 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 2N E	North:  ◆ 543  ▼ AQ2  ◆ A98  ◆ Q763	South:  ♠ K92  ♥ 10973  • J105  ♣ 952	West  2♣¹ 2NT  1. Stay		East 1NT 2◆	South Pass Pass
Board: 383 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2 \( \) W	North:  ♠ Q63  ♥ 94  ♦ 1092  ♣ AK1052	South:  ♠ K5  ♥ AJ1082  ♠ A63  ♣ 974	West 1NT 2♠	North Pass AP	East 2♥	South 1♥ Pass
Board: 384 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 2 E	North:  ♠ 85  ♥ KQ  ♠ AK54  ♣ J10932	South:  ♣ J962  ♥ 1092  ♦ J1063  ♣ K5	West 2♦	North 1♣ Pass	East 1NT 2♥	South Pass AP
Board: 385 Dealer: S Vul: None North HCP: 4 South HCP: 12 Contract: 2N W	North:  ♠ K7  ▼ J43  ◆ 8542  ♣ 8765	South:  ♠ Q986  ♥ A106  ♦ J76  ♠ AJ4	West  1NT 2♥ 1. Stay	Pass	East 2♣¹ 2NT	1♣ Pass

Board: 381 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q102</li><li>♥ K963</li><li>◆ K962</li><li>♣ A10</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 382 Dealer: N Vul: None HCP: 4	<ul><li>★ K92</li><li>▼ 10973</li><li>◆ J105</li><li>◆ 952</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.
Board: 383 Dealer: S Vul: EW HCP: 12	<ul><li>★ K5</li><li>▼ AJ1082</li><li>◆ A63</li><li>◆ 974</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 384 Dealer: N Vul: Both HCP: 5	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 385 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q986</li><li>♥ A106</li><li>◆ J76</li><li>♣ AJ4</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.

Board: 381 Dealer: S Vul: Both	North: ♠ A6543	South: ♠ Q102		North		<b>1</b> ♦
North HCP: 6 South HCP: 12 Contract: 3♣ E	♥ Q8 ♦ 8543 ♣ 32	<ul><li>★ K963</li><li>★ K962</li><li>★ A10</li></ul>	1NT 2 <b>♦</b> 1. Stay	Pass Pass man	2 <b>4</b> <sup>1</sup> 3 <b>4</b>	Pass AP
Board: 382 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 2N E	North:  ◆ 543  ▼ AQ2  ◆ A98  ◆ Q763	South:  ♠ K92  ♥ 10973  • J105  ♣ 952	West  2♣¹ 2NT  1. Stay		East 1NT 2◆	South Pass Pass
Board: 383 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2 \( \) W	North:  ♠ Q63  ♥ 94  ♦ 1092  ♣ AK1052	South:  ♠ K5  ♥ AJ1082  ♠ A63  ♣ 974	West 1NT 2♠	North Pass AP	East 2♥	South 1♥ Pass
Board: 384 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 2 E	North:  ♠ 85  ♥ KQ  ♠ AK54  ♣ J10932	South:  ♣ J962  ♥ 1092  ♦ J1063  ♣ K5	West 2♦	North 1♣ Pass	East 1NT 2♥	South Pass AP
Board: 385 Dealer: S Vul: None North HCP: 4 South HCP: 12 Contract: 2N W	North:  ♠ K7  ▼ J43  ◆ 8542  ♣ 8765	South:  ♠ Q986  ♥ A106  ♦ J76  ♠ AJ4	West  1NT 2♥ 1. Stay	Pass	East 2♣¹ 2NT	1♣ Pass

Board: 386 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQJ1032</li><li>♥ 9</li><li>◆ A62</li><li>◆ Q64</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2NT if possible. You bid first.
Board: 387 Dealer: S Vul: None HCP: 8	<ul><li>♠ 95</li><li>♥ A953</li><li>♦ J3</li><li>♠ QJ932</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 388 Dealer: N Vul: NS HCP: 18	<ul><li>★ KQJ74</li><li>★ AJ7</li><li>◆ AQ4</li><li>♣ J5</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 389 Dealer: S Vul: EW HCP: 5	<ul><li>◆ Q1063</li><li>◆ K95</li><li>◆ 842</li><li>◆ 842</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 390 Dealer: N Vul: None HCP: 14	<ul><li>▲ A96543</li><li>♥ A9</li><li>◆ AJ52</li><li>♣ J</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. You bid first.

Board: 386 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 2N E	North:  ♠ KQJ1032  ♥ 9  ♠ A62  ♣ Q64	South:  ♣ 74  ♥ 107532  ♦ 3  ♣ K10952	West  2♣¹ 1. Stay	North 1♠ 2♠ man		Pass
Board: 387 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: 388 Dealer: N Vul: NS North HCP: 18 South HCP: 2 Contract: 3♥ E	North:  ♠ KQJ74  ♥ AJ7  • AQ4  ♣ J5	South:  • 1086  • 86  • 9853  • Q873	West 2♦ 3♥	North 1♣ X AP	East 1NT 2♥	South Pass 24
Board: 389 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 2♥ W	North:  ♠ Q1063  ♥ K95  ♦ 842  ♣ 842	South:  ♠ KJ5  ♥ A103  ♦ J1073  ♣ QJ9	West  1NT 2▼ 1. Stay	North Pass AP man		South 1  Pass
Board: 390 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 3♠ N	North:  ♠ A96543  ♥ A9  ♠ AJ52  ♣ J	South:  ♣ J7  ♥ 84  ♠ Q987  ♣ Q9532	West  2  AP	North 1♠ 2♠	East 1NT 3♥	South Pass 3♠

Board: 386 Dealer: N Vul: Both HCP: 3	<ul><li>★74</li><li>▼107532</li><li>★3</li><li>★ K10952</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2NT if possible. Partner bids first.
Board: 387 Dealer: S Vul: None HCP: 13	<ul><li>★ K7432</li><li>♥ QJ107</li><li>★ K74</li><li>★ A</li></ul>	West Bids 1NT if possible. You bid first.
Board: 388 Dealer: N Vul: NS HCP: 2	<ul><li>1086</li><li>▼86</li><li>◆9853</li><li>◆Q873</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 389 Dealer: S Vul: EW HCP: 12	<ul><li>★ KJ5</li><li>▼ A103</li><li>◆ J1073</li><li>◆ QJ9</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible.  You bid first.
Board: 390 Dealer: N Vul: None HCP: 5	<b>♣</b> J7 <b>♥</b> 84 <b>♦</b> Q987 <b>♣</b> Q9532	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible.  Partner bids first.

Board: 386 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 2N E	North:  ♠ KQJ1032  ♥ 9  ♠ A62  ♣ Q64	South:  ♣ 74  ♥ 107532  ♦ 3  ♣ K10952	West  2♣¹ 1. Stay	North 1♠ 2♠ man		Pass
Board: 387 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: 388 Dealer: N Vul: NS North HCP: 18 South HCP: 2 Contract: 3♥ E	North:  ♠ KQJ74  ♥ AJ7  • AQ4  ♣ J5	South:  • 1086  • 86  • 9853  • Q873	West 2♦ 3♥	North 1♣ X AP	East 1NT 2♥	South Pass 24
Board: 389 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 2♥ W	North:  ♠ Q1063  ♥ K95  ♦ 842  ♣ 842	South:  ♠ KJ5  ♥ A103  ♦ J1073  ♣ QJ9	West  1NT 2▼ 1. Stay	North Pass AP man		South 1  Pass
Board: 390 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 3♠ N	North:  ♠ A96543  ♥ A9  ♠ AJ52  ♣ J	South:  ♣ J7  ♥ 84  ♠ Q987  ♣ Q9532	West  2  AP	North 1♠ 2♠	East 1NT 3♥	South Pass 3♠

Board: 391 Dealer: S Vul: NS HCP: 8	<ul><li>★ 109732</li><li>★ AK86</li><li>★ 65</li><li>♣ J5</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 392 Dealer: N Vul: EW HCP: 15	<ul><li>◆ Q96432</li><li>♥ KQ7</li><li>◆ J7</li><li>◆ AK</li></ul>	East Bids 1NT if possible. You bid first.
Board: 393 Dealer: S Vul: Both HCP: 6	<ul><li>♣ J7</li><li>♥ 954</li><li>♦ K75</li><li>♣ Q8752</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 394 Dealer: N Vul: NS HCP: 12	<ul><li>J10432</li><li>KQ8</li><li>Q107</li><li>A6</li></ul>	East Bids 1NT if possible. West Doubles 2♠ if possible. You bid first.
Board: 395 Dealer: S Vul: EW HCP: 3	<ul> <li>★ 10763</li> <li>▼ K1054</li> <li>◆ 6</li> <li>♣ 6532</li> </ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Redoubles if possible. East Bids 3♣ if possible. Partner bids first.

Board: 391 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W	North:  ♠ 109732  ♥ AK86  ♠ 65  ♣ J5	South:  ♣ J6  ♥ 75  ♠ AK97  ♣ A10842	West 1NT	North AP	East	South 1♣
Board: 392 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 2♠ N	North:  ♠ Q96432  ♥ KQ7  ♦ J7  ♣ AK	South:  ◆ —  ▼ 10532  ◆ KQ64  ♣ J9872	West Pass	North 1♠ 2♠		South Pass
Board: 393 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 1N W	North:  ♣ J7  ♥ 954  ♠ K75  ♣ Q8752	South:  ♠ AK32  ♥ KJ106  ♠ 2  ♠ K1064	West 1NT	North AP	East	South 1♣
Board: 394 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2•X N	North:	South:  ♠ Q75  ♥ A103  ♦ 964  ♠ Q875	West X	North 1♣ AP	East 1NT	
Board: 395 Dealer: S Vul: EW North HCP: 3 South HCP: 13 Contract: 3  E	North:  ♠ 10763  ♥ K1054  ♠ 6  ♠ 6532	South:  ♠ AK52  ♥ J9  ♠ AJ10982  ♠ 9	West  1NT  XX <sup>1</sup> 1. artific	Pass	East 2♦ 3♣	South 1 → X AP

Board: 391 Dealer: S Vul: NS HCP: 12	<ul><li>J6</li><li>₹75</li><li>AK97</li><li>A10842</li></ul>	West Bids 1NT if possible. You bid first.
Board: 392 Dealer: N Vul: EW HCP: 6	♣— ▼ 10532 ◆ KQ64 ♣ J9872	East Bids 1NT if possible.  Partner bids first.
Board: 393 Dealer: S Vul: Both HCP: 14	<ul><li>★ AK32</li><li>▼ KJ106</li><li>◆ 2</li><li>◆ K1064</li></ul>	West Bids 1NT if possible. You bid first.
Board: 394 Dealer: N Vul: NS HCP: 8	<ul><li>♣ Q75</li><li>♥ A103</li><li>◆ 964</li><li>♣ Q875</li></ul>	East Bids 1NT if possible. West Doubles 2♠ if possible. Partner bids first.
Board: 395 Dealer: S Vul: EW HCP: 13	<ul><li>AK52</li><li>J9</li><li>AJ10982</li><li>9</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Redoubles if possible. East Bids 3♣ if possible. You bid first.

Board: 391 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W	North:  ♠ 109732  ♥ AK86  ♠ 65  ♣ J5	South:  ♣ J6  ♥ 75  ♠ AK97  ♣ A10842	West 1NT	North AP	East	South 1♣
Board: 392 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 2♠ N	North:  ♠ Q96432  ♥ KQ7  ♦ J7  ♣ AK	South:  ◆ —  ▼ 10532  ◆ KQ64  ♣ J9872	West Pass	North 1♠ 2♠		South Pass
Board: 393 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 1N W	North:  ♣ J7  ♥ 954  ♠ K75  ♣ Q8752	South:  ♠ AK32  ♥ KJ106  ♠ 2  ♠ K1064	West 1NT	North AP	East	South 1♣
Board: 394 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2•X N	North:	South:  ♠ Q75  ♥ A103  ♦ 964  ♠ Q875	West X	North 1♣ AP	East 1NT	
Board: 395 Dealer: S Vul: EW North HCP: 3 South HCP: 13 Contract: 3  E	North:  ♠ 10763  ♥ K1054  ♠ 6  ♠ 6532	South:  ♠ AK52  ♥ J9  ♠ AJ10982  ♠ 9	West  1NT  XX <sup>1</sup> 1. artific	Pass	East 2♦ 3♣	South 1 → X AP

Board: 396	<b>♦</b> A65	East Bids 1NT if possible.
Dealer: N	♥ J864 ♦ 1065	West Bids 3NT if possible.
Vul: Both HCP: 12	• 1003 • AQJ	You bid first.
		West Bids 1NT if possible.
Board: 397	<b>♦</b> 82	East Bids 2♣ if possible.
Dealer: S	<b>♥</b> 7432	West Bids 2♠ if possible.
Vul: None	◆ KQ94	East Bids 3♣ if possible.
HCP: 5	<b>♣</b> 1075	West Bids 3♠ if possible.
		Partner bids first.
Board: 398	<b>♠</b> 10	East Bids 1NT if possible.
Dealer: N	♥ AQJ84	West Bids 2♥ if possible.
Vul: EW	◆ AQ102	
HCP: 17	♣ A108	You bid first.
D 1 200	. 10742	
Board: 399 Dealer: S	<b>♦</b> 10742 <b>♥</b> AQ9764	West Bids 1NT if possible.
Vul: Both	<b>V</b> AQ9704 <b>♦</b> Q	
HCP: 11	• K10	Partner bids first.
1101.11	<b>111</b> 0	
D 1 400	A A O Z 2	East Bids 1NT if possible.
Board: 400	<b>♦</b> A972	West Bids 2♦ if possible.
Dealer: N Vul: None	♥ 762 ♦ Q543	East Bids 2♥ if possible.
HCP: 12	<b>♦</b> AQ	
1101,12		You bid first.

Board: 396 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 3N E	North:  ♠ A65  ♥ J864  ♦ 1065  ♠ AQJ	South:  ♣ J874  ♥ 732  ♠ K942  ♣ 86	West 3NT	North 1♣ AP		South Pass
Board: 397 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 3♠ W	North:  ♠ 82  ♥ 7432  ♠ KQ94  ♣ 1075	South:  ♣ 76  ♥ AK8  ♦ 753  ♣ KQJ64	1NT 2♠ 3♠ 1. Stay	Pass Pass AP man raise or	2♣¹ 3♣²	1♣ X Pass
Board: 398 Dealer: N Vul: EW North HCP: 17 South HCP: 4 Contract: 3 \cdot N	North:  ♠ 10  ♥ AQJ84  ♠ AQ102  ♠ A108	South:  ♣ J53  ♥ 5  • 84  ♣ QJ96432	West 2♥	North 1♥ 3◆		South Pass
Board: 399 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2 N	North:  • 10742  • AQ9764  • Q  • K10	South:  ♠ KQ8  ♥ 52  ♦ J9753  ♣ AQ5	West 1NT	North 2♥	East AP	South 1 ◆
Board: 400 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 2♥ E	North:  ◆ A972  ◆ 762  ◆ Q543  ◆ AQ	South:  ♠ K10543  ♥ 43  ♦ J6  ♣ J942	West 2◆	North 1  Pass	East 1NT 2♥	

Board: 396 Dealer: N Vul: Both HCP: 4	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 3NT if possible. Partner bids first.
Board: 397 Dealer: S Vul: None HCP: 13	<ul><li>★ 76</li><li>▼ AK8</li><li>★ 753</li><li>★ KQJ64</li></ul>	West Bids 1NT 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: 398 Dealer: N Vul: EW HCP: 4	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 399 Dealer: S Vul: Both HCP: 12	<ul><li>★ KQ8</li><li>▼ 52</li><li>◆ J9753</li><li>◆ AQ5</li></ul>	West Bids 1NT if possible. You bid first.
Board: 400 Dealer: N Vul: None HCP: 5	<ul><li>★ K10543</li><li>▼ 43</li><li>◆ J6</li><li>◆ J942</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 396 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 3N E	North:  ♠ A65  ♥ J864  ♠ 1065  ♠ AQJ	South:  ♣ J874  ♥ 732  ♠ K942  ♣ 86	West 3NT	North 1♣ AP		South Pass
Board: 397 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 3♠ W	North:  ♠ 82  ♥ 7432  ♠ KQ94  ♣ 1075	South:  ♣ 76  ♥ AK8  ♦ 753  ♣ KQJ64	1NT 2♣ 3♠ 1. Stay	North Pass Pass AP man raise or	2♣¹ 3♣²	1♣ X Pass
Board: 398 Dealer: N Vul: EW North HCP: 17 South HCP: 4 Contract: 3 \cdot N	North:  ♠ 10  ♥ AQJ84  ♠ AQ102  ♠ A108	South:  ♣ J53  ♥ 5  • 84  ♣ QJ96432	West 2♥	North 1♥ 3◆		South Pass
Board: 399 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 2 N	North:  • 10742  • AQ9764  • Q  • K10	South:  ♠ KQ8  ♥ 52  ♦ J9753  ♣ AQ5	West 1NT	North 2♥	East AP	South 1♦
Board: 400 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 2♥ E	North:  ◆ A972  ▼ 762  ◆ Q543  ◆ AQ	South:  ♠ K10543  ♥ 43  ♦ J6  ♣ J942	West 2♦	North 1  Pass	East 1NT 2♥	South Pass AP

Board: 401 Dealer: S Vul: NS HCP: 8	<ul><li>▲ AJ9863</li><li>♥ J76</li><li>◆ Q4</li><li>▲ 108</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 402 Dealer: N Vul: Both HCP: 12	<ul><li>♣ QJ1062</li><li>♥ —</li><li>♦ AQ9</li><li>♣ K7642</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible. West Doubles Pass if possible. You bid first.
Board: 403 Dealer: S Vul: None HCP: 6	<ul><li>108752</li><li>✓ A953</li><li>✓ 7</li><li>✓ Q108</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 404 Dealer: N Vul: NS HCP: 12	<b>★</b> KQJ10 <b>♥</b> J102 <b>♦</b> Q106 <b>♣</b> K87	East Bids 1NT if possible. You bid first.
Board: 405 Dealer: S Vul: EW HCP: 3	<ul><li>♦ 87632</li><li>♥ J1086</li><li>♦ 2</li><li>♠ Q93</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first.

Board: 401 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 3 S	North:  ♠ AJ9863  ♥ J76  ♠ Q4  ♣ 108	South:  ♠ KQ5  ♥ Q105432  ♠ K9  ♣ A3	West 1NT AP	North 2♥	East Pass	1♥
Board: 402 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 5•X S	North:  ♠ QJ1062  ♥ —  ♠ AQ9  ♠ K7642	South:  ♣ 8  ▼ 1097  ◆ K107652  ♣ AJ5	West  2♥  4♥  X	North 1♠ 3♦ AP	1NT 3♥	
Board: 403 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North:	South:	West 1NT	North AP	East	South 1♦
Board: 404 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 N	North:  ♠ KQJ10  ♥ J102  • Q106  ♣ K87	South:	West AP	North 1♣	East 1NT	
Board: 405 Dealer: S Vul: EW North HCP: 3 South HCP: 13 Contract: 2N W	North:  ◆ 87632  ▼ J1086  ◆ 2  ◆ Q93	South:  ♠ A  ♥ KQ32  ♠ 109865  ♣ KJ7	West 1NT	North Pass	East 2NT	1•

Board: 401 Dealer: S Vul: NS HCP: 14	<b>★</b> KQ5 <b>♥</b> Q105432 <b>♦</b> K9 <b>♣</b> A3	West Bids 1NT if possible. You bid first.
Board: 402 Dealer: N Vul: Both HCP: 8	♣8 ♥1097 • K107652 ♣ AJ5	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible. West Doubles Pass if possible. Partner bids first.
Board: 403 Dealer: S Vul: None HCP: 12	<ul><li>↓ J4</li><li>♥ KQJ8</li><li>↓ A9832</li><li>♠ J9</li></ul>	West Bids 1NT if possible. You bid first.
Board: 404 Dealer: N Vul: NS HCP: 9	♣9 ♥ K974 ♦ A743 ♣ Q1092	East Bids 1NT if possible.  Partner bids first.
Board: 405 Dealer: S Vul: EW HCP: 13	<ul><li>♠ A</li><li>♥ KQ32</li><li>♦ 109865</li><li>♠ KJ7</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. You bid first.

Board: 401 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 3 S	North:  ♠ AJ9863  ♥ J76  ♠ Q4  ♣ 108	South:  ♠ KQ5  ♥ Q105432  ♠ K9  ♣ A3	West 1NT AP	North 2♥	East Pass	1♥
Board: 402 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 5•X S	North:  ♠ QJ1062  ♥ —  ♠ AQ9  ♠ K7642	South:  ♣ 8  ▼ 1097  ◆ K107652  ♣ AJ5	West  2♥  4♥  X	North 1♠ 3♦ AP	1NT 3♥	
Board: 403 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North:	South:	West 1NT	North AP	East	South 1♦
Board: 404 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 2 N	North:  ♠ KQJ10  ♥ J102  • Q106  ♣ K87	South:	West AP	North 1♣	East 1NT	
Board: 405 Dealer: S Vul: EW North HCP: 3 South HCP: 13 Contract: 2N W	North:  ◆ 87632  ▼ J1086  ◆ 2  ◆ Q93	South:  ♠ A  ♥ KQ32  ♠ 109865  ♣ KJ7	West 1NT	North Pass	East 2NT	1•

Board: 406 Dealer: N Vul: None	<ul><li>AQ952</li><li>✓ A5</li><li>Q2</li><li>1876</li></ul>	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible. West Doubles Pass if possible.
HCP: 13	<b>♣</b> J876	You bid first.
Board: 407 Dealer: S Vul: NS	<b>♣</b> J7 <b>♥</b> K109643 <b>♦</b> J10	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible.
HCP: 5	<b>♣</b> 753	Partner bids first.
Board: 408 Dealer: N Vul: EW	<ul><li>★ AQ93</li><li>▼ AK105</li><li>★ 103</li></ul>	East Bids 1NT if possible. East Bids 2♦ if possible.
HCP: 18	♣ AJ2	You bid first.
Board: 409 Dealer: S Vul: Both HCP: 7	<ul><li>♣ A752</li><li>♥ 93</li><li>♦ Q76</li><li>♣ J742</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 410 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ4</li><li>▼ J7542</li><li>◆ QJ5</li><li>★ K7</li></ul>	East Bids 1NT if possible. East Bids 2♦ if possible. You bid first.

Board: 406 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 3♠X N	North:  ♠ AQ952  ♥ A5  • Q2  ♣ J876	South:  ♣ J1087  ♥ QJ9  ♦ 654  ♣ 543	West X Pass X	North 1♠ Pass 3♠ AP	1NT 3♥	South 2♣ Pass Pass
Board: 407 Dealer: S Vul: NS North HCP: 5 South HCP: 16 Contract: 4♠ W	North:  ♣ J7  ♥ K109643  ♦ J10  ♣ 753	South:  ♣ —  ▼ AQ  • A8643  • AQ10986	West  1NT  4♠  1. Texa	AP	East 4♥¹	South 1♣ Pass
Board: 408 Dealer: N Vul: EW North HCP: 18 South HCP: 4 Contract: 2•X E	North:  ♠ AQ93  ♥ AK105  ♦ 103  ♠ AJ2	South:  ♠ K6  ♥ 7642  ♦ J984  ♣ 965	West Pass AP	North 1♣ X	East 1NT 2◆	South Pass X
Board: 409 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2 W	North:  ♠ A752  ♥ 93  ♠ Q76  ♣ J742	South:	West  1NT 2♥	North Pass AP	East 2♦	South  1  Pass
Board: 410 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ KQ4  ♥ J7542  • QJ5  ♣ K7	South:		North 1♥ Pass X	East 1NT 2• Pass	X Pass

Board: 406 Dealer: N Vul: None HCP: 4	<ul><li></li></ul>	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♥ if possible. West Doubles Pass if possible. Partner bids first.
Board: 407 Dealer: S Vul: NS HCP: 16	♣— ▼ AQ ◆ A8643 ♣ AQ10986	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 408 Dealer: N Vul: EW HCP: 4	<b>★</b> K6 <b>♥</b> 7642 <b>♦</b> J984 <b>♣</b> 965	East Bids 1NT if possible. East Bids 2♦ if possible.  Partner bids first.
Board: 409 Dealer: S Vul: Both HCP: 12	<ul><li>43</li><li>★ K874</li><li>★ KJ104</li><li>★ KQ9</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 410 Dealer: N Vul: NS HCP: 11	<ul><li>♣ 8763</li><li>♥ Q6</li><li>◆ A4</li><li>♣ AJ963</li></ul>	East Bids 1NT if possible. East Bids 2♦ if possible.  Partner bids first.

Board: 406 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 3♠X N	North:  ♠ AQ952  ♥ A5  • Q2  ♣ J876	South:  ♣ J1087  ♥ QJ9  ♦ 654  ♣ 543	West X Pass X	North 1♠ Pass 3♠ AP	1NT 3♥	South 2♣ Pass Pass
Board: 407 Dealer: S Vul: NS North HCP: 5 South HCP: 16 Contract: 4♠ W	North:  ♣ J7  ♥ K109643  ♦ J10  ♣ 753	South:  ♣ —  ▼ AQ  • A8643  • AQ10986	West  1NT  4♠  1. Texa	AP	East 4♥¹	South 1♣ Pass
Board: 408 Dealer: N Vul: EW North HCP: 18 South HCP: 4 Contract: 2•X E	North:  ♠ AQ93  ♥ AK105  ♦ 103  ♠ AJ2	South:  ♠ K6  ♥ 7642  ♦ J984  ♣ 965	West Pass AP	North 1♣ X	East 1NT 2◆	South Pass X
Board: 409 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2 W	North:  ♠ A752  ♥ 93  ♠ Q76  ♣ J742	South:	West  1NT 2♥	North Pass AP	East 2♦	South  1  Pass
Board: 410 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ KQ4  ♥ J7542  • QJ5  ♣ K7	South:		North 1♥ Pass X	East 1NT 2• Pass	X Pass

Board: 411 Dealer: S Vul: EW HCP: 4	<ul><li>A54</li><li>₹76</li><li>10986</li><li>₹5432</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 412 Dealer: N Vul: Both HCP: 12	<ul><li>★ 8</li><li>♥ Q1043</li><li>♦ AQ42</li><li>★ A972</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. You bid first.
Board: 413 Dealer: S Vul: None HCP: 5	<ul><li>108</li><li>93</li><li>109732</li><li>KQ109</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 414 Dealer: N Vul: EW HCP: 14	<ul><li></li></ul>	East Bids 1NT if possible. You bid first.
Board: 415 Dealer: S Vul: Both HCP: 3	<ul><li>J852</li><li>√76</li><li>10874</li><li>Q86</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 411 Dealer: S Vul: EW North HCP: 4 South HCP: 13 Contract: 2♥ W	North:  ♠ A54  ♥ 76  • 10986  ♣ 5432	South:  ♠ Q86  ♥ J92  ♠ K75  ♣ AK109	West  1NT 2♥	North Pass AP	East 2	South 1♣ Pass
Board: 412 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 4♠ E	North:  ♣ 8  ♥ Q1043  ♠ AQ42  ♣ A972	South:	West 2♥ 3NT	North 1 Pass Pass		South Pass Pass AP
Board: 413 Dealer: S Vul: None North HCP: 5 South HCP: 12 Contract: 3♦ S	North:  • 108  • 93  • 109732  • KQ109	South:	West 1NT	North 3◆	East AP	South 1◆
Board: 414 Dealer: N Vul: EW North HCP: 14 South HCP: 4 Contract: 1N E	North:  ♣ J53  ♥ AK94  ♠ KJ7  ♣ Q75	South:  ♠ Q107  ♥ 8  ♠ Q109854  ♠ 432	West	North 1♣	East 1NT	
Board: 415 Dealer: S Vul: Both North HCP: 3 South HCP: 16 Contract: 3♥ S	North:	South:  ♠ AQ7  ♥ AQ10854  ♠ 2  ♠ A53	West 1NT AP	North Pass	East Pass	1♥

Board: 411 Dealer: S Vul: EW HCP: 13	<ul><li>♣ Q86</li><li>♥ J92</li><li>♦ K75</li><li>♣ AK109</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 412 Dealer: N Vul: Both HCP: 3	<ul><li>10543</li><li>K985</li><li>873</li><li>104</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. Partner bids first.
Board: 413 Dealer: S Vul: None HCP: 12	<ul><li>♠ 64</li><li>♥ QJ106</li><li>♠ KQ65</li><li>♠ A75</li></ul>	West Bids 1NT if possible. You bid first.
Board: 414 Dealer: N Vul: EW HCP: 4	◆Q107 ▼8 •Q109854 •432	East Bids 1NT if possible.  Partner bids first.
Board: 415 Dealer: S Vul: Both HCP: 16	<ul><li>AQ7</li><li>✓ AQ10854</li><li>✓ 2</li><li>▲ A53</li></ul>	West Bids 1NT if possible. You bid first.

Board: 411 Dealer: S Vul: EW North HCP: 4 South HCP: 13 Contract: 2♥ W	North:  ♠ A54  ♥ 76  • 10986  ♣ 5432	South:  ♠ Q86  ♥ J92  ♠ K75  ♣ AK109	West  1NT 2♥	North Pass AP	East 2	South 1♣ Pass
Board: 412 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 4♠ E	North:  ♣ 8  ♥ Q1043  ♠ AQ42  ♣ A972	South:	West 2♥ 3NT	North 1 Pass Pass		South Pass Pass AP
Board: 413 Dealer: S Vul: None North HCP: 5 South HCP: 12 Contract: 3♦ S	North:  • 108  • 93  • 109732  • KQ109	South:	West 1NT	North 3◆	East AP	South 1◆
Board: 414 Dealer: N Vul: EW North HCP: 14 South HCP: 4 Contract: 1N E	North:  ♣ J53  ♥ AK94  ♠ KJ7  ♣ Q75	South:  ♠ Q107  ♥ 8  ♠ Q109854  ♠ 432	West	North 1♣	East 1NT	
Board: 415 Dealer: S Vul: Both North HCP: 3 South HCP: 16 Contract: 3♥ S	North:	South:  ♠ AQ7  ♥ AQ10854  ♠ 2  ♠ A53	West 1NT AP	North Pass	East Pass	1♥

Board: 416 Dealer: N Vul: None HCP: 12	<ul><li>1095</li><li>✓ AQ</li><li>Q93</li><li>✓ KJ1032</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 417 Dealer: S Vul: NS HCP: 5	♣ QJ ♥ 653 ♦ Q9653 ♣ 1082	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 418 Dealer: N Vul: Both HCP: 13	<ul><li>★ 83</li><li>▼ KQ73</li><li>◆ AQ632</li><li>◆ Q9</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♥ if possible. West Bids 6♠ if possible. You bid first.
Board: 419 Dealer: S Vul: None	<b>★</b> K109 <b>▼</b> 7642 <b>→</b> J6	West Bids 1NT if possible.  Partner bids first.
HCP: 9	<b>♣</b> KQ62	Tarther olds first.
Board: 420 Dealer: N	<b>♠</b> QJ98 <b>♥</b> A86	East Bids 1NT if possible.
Vul: NS HCP: 13	<ul><li>★ K65</li><li>★ K98</li></ul>	You bid first.

Board: 416 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 3 • W	North:  • 1095  • AQ • Q93 • KJ1032	South:  ♠ QJ874  ♥ J10652  ♠ A10  ♠ 7	West North East South  1♣ 1NT Pass  3♣¹ X Pass Pass  3♠ AP  1. 1N-3C transfer to diamonds
Board: 417 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 2 W	North:  ♠ QJ  ♥ 653  ♠ Q9653  ♣ 1082	South:  ♠ K9852  ♥ KQ  ♦ J  ♣ AQ963	West North East South  1♠  1NT Pass 2♦ Pass 2♥ AP
Board: 418 Dealer: N Vul: Both North HCP: 13 South HCP: 2 Contract: 6♠X E	North:  ♠ 83  ♥ KQ73  ♠ AQ632  ♠ Q9	South:  ♠ 74  ♥ J109654  ♦ J4  ♣ 1053	West North East South  1 \rightharpoonup 1NT Pass  4 \rightharpoonup 1 Pass 4 \rightharpoonup Pass  4NT <sup>2</sup> Pass 5 \rightharpoonup 3 Pass  6 \rightharpoonup X AP  1. Texas  2. Blackwood 0314, for $ ightharpoonup 3$ . A=2/5 or 5/5, Q(S)=0
Board: 419 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 1N W	North:  ♠ K109  ♥ 7642  ♦ J6  ♣ KQ62	South:  ♠ QJ75  ♥ K1085  ♠ K95  ♣ A8	West North East South 1  1NT AP
Board: 420 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 East South 1♣ 1NT AP

Board: 416 Dealer: N Vul: None HCP: 8	<ul><li>♣ QJ874</li><li>♥ J10652</li><li>◆ A10</li><li>♣ 7</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 417 Dealer: S Vul: NS HCP: 15	<ul><li>★ K9852</li><li>★ KQ</li><li>◆ J</li><li>◆ AQ963</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 418 Dealer: N Vul: Both HCP: 2	<ul> <li>★74</li> <li>▼J109654</li> <li>◆J4</li> <li>★1053</li> </ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♥ if possible. West Bids 6♠ if possible. Partner bids first.
Board: 419 Dealer: S Vul: None HCP: 13	♣ QJ75 ♥ K1085 ♦ K95 ♣ A8	West Bids 1NT if possible. You bid first.
Board: 420 Dealer: N Vul: NS HCP: 8	<ul><li>♠ A763</li><li>♥ KJ54</li><li>♦ 98</li><li>♠ 752</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 416 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 3 • W	North:  • 1095  • AQ • Q93 • KJ1032	South:  ♠ QJ874  ♥ J10652  ♠ A10  ♠ 7	West North East South  1♣ 1NT Pass  3♣¹ X Pass Pass  3♠ AP  1. 1N-3C transfer to diamonds
Board: 417 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 2 W	North:  ♠ QJ  ♥ 653  ♠ Q9653  ♣ 1082	South:  ♠ K9852  ♥ KQ  ♦ J  ♣ AQ963	West North East South  1♠  1NT Pass 2♦ Pass 2♥ AP
Board: 418 Dealer: N Vul: Both North HCP: 13 South HCP: 2 Contract: 6♠X E	North:  ♠ 83  ♥ KQ73  ♠ AQ632  ♠ Q9	South:  ♠ 74  ♥ J109654  ♦ J4  ♣ 1053	West North East South  1 \rightharpoonup 1NT Pass  4 \rightharpoonup 1 Pass 4 \rightharpoonup Pass  4NT <sup>2</sup> Pass 5 \rightharpoonup 3 Pass  6 \rightharpoonup X AP  1. Texas  2. Blackwood 0314, for $ ightharpoonup 3$ . A=2/5 or 5/5, Q(S)=0
Board: 419 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 1N W	North:  ♠ K109  ♥ 7642  ♦ J6  ♣ KQ62	South:  ♠ QJ75  ♥ K1085  ♠ K95  ♣ A8	West North East South 1  1NT AP
Board: 420 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 East South 1♣ 1NT AP

Board: 421 Dealer: S Vul: EW HCP: 4	♣ Q98 ♥ Q10872 ♦ 1073 ♣ 92	West Bids 1NT if possible.  Partner bids first.
Board: 422 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q75</li><li>♥ A9875</li><li>♦ 74</li><li>♣ AKJ</li></ul>	East Bids 1NT if possible. You bid first.
Board: 423 Dealer: S Vul: NS HCP: 7	<ul><li>♠ 64</li><li>♥ J986</li><li>♦ K432</li><li>♠ K52</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 424 Dealer: N Vul: EW HCP: 12	<ul><li>★ K765</li><li>★ K3</li><li>★ 1097</li><li>♣ AQ62</li></ul>	East Bids 1NT if possible. You bid first.
Board: 425 Dealer: S Vul: Both HCP: 7	<ul><li>106</li><li>♥ Q72</li><li>★ K10854</li><li>♠ Q106</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 421 Dealer: S Vul: EW North HCP: 4 South HCP: 14 Contract: 1N W	North:  ♠ Q98  ♥ Q10872  • 1073  ♣ 92	South:  ♠ AKJ6  ♥ KJ64  ♠ Q92  ♣ 86	West 1NT	North AP	East	South 1♦
Board: 422 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 2 \( \nabla \) N	North:  ♠ Q75  ♥ A9875  • 74  ♣ AKJ	South:  ♠ K103  ▼ 106432  ♠ AJ95  ♣ 9	West AP	North 1♥	East 1NT	
Board: 423 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 3♥ S	North:	South:  ♠ A82  ♥ KQ1072  ♠ A87  ♣ 96		North 2♥ 3♥	East 2♠ AP	South 1♥ Pass
Board: 424 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2♥ S	North:  ♠ K765  ♥ K3  ♦ 1097  ♣ AQ62	South:  ♠ A  ▼ A9742  ♠ QJ432  ♣ J5	West AP	North 1♣	East 1NT	
Board: 425 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2♠ W	North:  ♠ 106  ♥ Q72  ♠ K10854  ♣ Q106	South:  ♠ AK93  ♥ 9843  ♠ A  ♣ J875	West  1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass

Board: 421 Dealer: S Vul: EW HCP: 14	<ul><li>★ AKJ6</li><li>♥ KJ64</li><li>◆ Q92</li><li>★ 86</li></ul>	West Bids 1NT if possible. You bid first.
Board: 422 Dealer: N Vul: None HCP: 8	<ul><li>★K103</li><li>▼106432</li><li>◆AJ95</li><li>◆9</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 423 Dealer: S Vul: NS HCP: 13	<ul><li>★ A82</li><li>▼ KQ1072</li><li>◆ A87</li><li>◆ 96</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 424 Dealer: N Vul: EW HCP: 12	<ul><li>♠ A</li><li>♥ A9742</li><li>◆ QJ432</li><li>♠ J5</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 425 Dealer: S Vul: Both HCP: 12	<ul><li>★ AK93</li><li>▼ 9843</li><li>◆ A</li><li>★ J875</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 421 Dealer: S Vul: EW North HCP: 4 South HCP: 14 Contract: 1N W	North:  ♠ Q98  ♥ Q10872  • 1073  ♣ 92	South:  ♠ AKJ6  ♥ KJ64  ♠ Q92  ♣ 86	West 1NT	North AP	East	South 1♦
Board: 422 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 2 \( \nabla \) N	North:  ♠ Q75  ♥ A9875  • 74  ♣ AKJ	South:  ♠ K103  ▼ 106432  ♠ AJ95  ♣ 9	West AP	North 1♥	East 1NT	
Board: 423 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 3♥ S	North:	South:  ♠ A82  ♥ KQ1072  ♠ A87  ♣ 96		North 2♥ 3♥	East 2♠ AP	South 1♥ Pass
Board: 424 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 2♥ S	North:  ♠ K765  ♥ K3  ♦ 1097  ♣ AQ62	South:  ♠ A  ▼ A9742  ♠ QJ432  ♣ J5	West AP	North 1♣	East 1NT	
Board: 425 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2♠ W	North:  ♠ 106  ♥ Q72  ♠ K10854  ♣ Q106	South:  ♠ AK93  ♥ 9843  ♠ A  ♣ J875	West  1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass

Board: 426 Dealer: N Vul: NS HCP: 14	<ul><li>★ K9</li><li>★ K53</li><li>◆ J8754</li><li>◆ AQJ</li></ul>	East Bids 1NT if possible. You bid first.
Board: 427 Dealer: S Vul: EW HCP: 4	<ul><li>★ 764</li><li>♥ QJ4</li><li>◆ 987</li><li>◆ J986</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 428 Dealer: N Vul: Both HCP: 12	<ul><li>★ AKQ</li><li>♥ 9874</li><li>★ K103</li><li>★ 1053</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 429 Dealer: S Vul: None HCP: 3	♣— ▼ J93 ◆ 9832 <b>♣</b> Q108654	West Bids 1NT if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 430 Dealer: N Vul: EW HCP: 12	<ul><li>★ KJ53</li><li>♥ Q842</li><li>◆ A5</li><li>◆ Q104</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.

Board: 426 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ K9  ♥ K53  ♦ J8754  ♣ AQJ	South:  ♠ QJ108  ♥ 62  ♦ 1062  ♠ K932	West	North 1◆	East 1NT	
Board: 427 Dealer: S Vul: EW North HCP: 4 South HCP: 13 Contract: 2 W	North:  ♣ 764  ♥ QJ4  ♦ 987  ♣ J986	South:  ♠ AKQ9  ♥ 973  ♠ 3  ♠ A10753		North Pass AP man		South 1♣ X
Board: 428 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2N E	North:  ♠ AKQ  ♥ 9874  ♠ K103  ♣ 1053	South:	West  2•1  2NT  1. Stay	North 1♣ Pass AP man	East 1NT 2◆	South Pass Pass
Board: 429 Dealer: S Vul: None North HCP: 3 South HCP: 13 Contract: 4♠ E	North:  ♣ —  ▼ J93  ◆ 9832  ♣ Q108654	South:	West 1NT	North 4♣	East 4♠	South 1♣ AP
Board: 430 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 2♠ E	North:  ♠ KJ53  ♥ Q842  ♠ A5  ♠ Q104	South:  ◆ 96  ▼ K6  ◆ J9432  ◆ J863	West 2♥	North 1♣ Pass	East 1NT 2♠	South Pass AP

Board: 426 Dealer: N Vul: NS HCP: 6	♣ QJ108 ♥ 62 ♦ 1062 ♣ K932	East Bids 1NT if possible.  Partner bids first.
Board: 427 Dealer: S Vul: EW HCP: 13	<ul><li>★ AKQ9</li><li>♥ 973</li><li>★ 3</li><li>★ A10753</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. You bid first.
Board: 428 Dealer: N Vul: Both HCP: 6	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 429 Dealer: S Vul: None HCP: 13	<ul><li>★873</li><li>▼K1074</li><li>◆AK10</li><li>★K72</li></ul>	West Bids 1NT if possible. East Bids 4♠ if possible. You bid first.
Board: 430 Dealer: N Vul: EW HCP: 5	<ul><li>◆ 96</li><li>♥ K6</li><li>◆ J9432</li><li>◆ J863</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.

Board: 426 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ K9  ♥ K53  ♦ J8754  ♣ AQJ	South:  ♠ QJ108  ♥ 62  ♦ 1062  ♠ K932	West	North 1◆	East 1NT	
Board: 427 Dealer: S Vul: EW North HCP: 4 South HCP: 13 Contract: 2 W	North:  ♣ 764  ♥ QJ4  ♦ 987  ♣ J986	South:  ♠ AKQ9  ♥ 973  ♠ 3  ♠ A10753		North Pass AP man		South 1♣ X
Board: 428 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2N E	North:  ♠ AKQ  ♥ 9874  ♠ K103  ♣ 1053	South:	West  2•1  2NT  1. Stay	North 1♣ Pass AP man	East 1NT 2◆	South Pass Pass
Board: 429 Dealer: S Vul: None North HCP: 3 South HCP: 13 Contract: 4♠ E	North:  ♣ —  ▼ J93  ◆ 9832  ♣ Q108654	South:	West 1NT	North 4♣	East 4♠	South 1♣ AP
Board: 430 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 2♠ E	North:  ♠ KJ53  ♥ Q842  ♠ A5  ♠ Q104	South:  ◆ 96  ▼ K6  ◆ J9432  ◆ J863	West 2♥	North 1♣ Pass	East 1NT 2♠	South Pass AP

Board: 431 Dealer: S Vul: Both HCP: 8  Dealer: N Vul: None HCP: 12  Dealer: S Vul: NS HCP: 4  Dealer: N Vul: NS HCP: 4  Dealer: S Vul: NS HCP: 4  Dealer: S Vul: NS HCP: 4  Dealer: S Vul: NS HCP: 4  Dealer: N Vul: NS HCP: 4  Dealer: S Vul: NS HCP: 4  Dealer: N Vul: Both HCP: 12  Dealer: S Val: None Next Bids 1NT if possible. East Bids 2 vif possible. West Bids 1NT if possible. Partner bids first.			
Dealer: N Vul: None Vul: None HCP: 12  Dealer: S Vul: NS HCP: 4  Dealer: S Vul: NS HCP: 4  Dealer: N Vul: Both HCP: 12  Dealer: N Vul: None N Vu	Dealer: S Vul: Both	<ul><li>✓ AJ102</li><li>✓ K754</li></ul>	East Bids 2♥ if possible. West Bids 2♠ if possible.
Dealer: S Vul: NS HCP: 4  Board: 433	Dealer: N Vul: None	<b>∨</b> KJ9 <b>♦</b> Q3	West Bids 3NT if possible.
Dealer: N Vul: Both HCP: 12  Dealer: N Vul: Both HCP: 12  Dealer: S Vul: None HCP: 9  A4  Board: 435 Vul: None HCP: 9  A4  Board: 435 Vul: None A1109  Board: 435 Vul: None A1109  Board: 435 Vul: None A1109  Board: 435 Vul: None A4  Board: 435 Vul: None A1109	Dealer: S Vul: NS	♥ 943 ♦ QJ	East Bids 3♣ if possible. East Bids 4♦ if possible. West Bids 5♦ if possible.
Dealer: S ♥ 9863  Vul: None ♦ KJ73  HCP: 9 • I109  East Bids 2♥ if possible.  West Bids 2♠ if possible.	Dealer: N Vul: Both	♥ Q53 • Q10	•
	Dealer: S Vul: None	♥ 9863 ♦ KJ73	East Bids 2♥ if possible. West Bids 2♠ if possible.

Board: 431 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 2 W	North:	South:  ♠ KQ3  ♥ Q98  ♠ A98  ♣ K984	West 1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass
Board: 432 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 3N E	North:  ♠ QJ109  ♥ KJ9  ♠ Q3  ♠ QJ86	South:  ♠ 853  ♥ A10875  • 742  ♣ 72	West 3NT	North 1♣ AP		South Pass
Board: 433 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 5 • E	North:	South:  ♠ QJ8753  ♥ KJ10  ♠ A4  ♠ KQ	1NT Pass 5♦	Pass AP	3 <b>♣</b> ¹ 4 <b>♦</b>	South 1♠ 3♠ Pass diamonds
Board: 434 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ Q1093  ♥ Q53  ♠ Q10  ♣ KQJ5	South:  ♠ AK82  ♥ 1064  ♦ 653  ♠ 986	West	North 1♣	East 1NT	
Board: 435 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2♠ W	North:  ♠ A4  ♥ 9863  ♠ KJ73  ♣ J109	South:  ♠ KQ  ♥ AK72  ♠ Q102  ♣ 8432	West 1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass

Board: 431 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ3</li><li>♥ Q98</li><li>◆ A98</li><li>◆ K984</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 432 Dealer: N Vul: None HCP: 4	♦ 853 ▼ A10875 ◆ 742 ♣ 72	East Bids 1NT if possible. West Bids 3NT if possible. Partner bids first.
Board: 433 Dealer: S Vul: NS HCP: 16	<ul><li>♣ QJ8753</li><li>♥ KJ10</li><li>◆ A4</li><li>♣ KQ</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. East Bids 4♦ if possible. West Bids 5♦ if possible. You bid first.
Board: 434 Dealer: N Vul: Both HCP: 7	<ul><li>★ AK82</li><li>▼ 1064</li><li>◆ 653</li><li>◆ 986</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 435 Dealer: S Vul: None HCP: 14	<b>★</b> KQ <b>▼</b> AK72 <b>◆</b> Q102 <b>♣</b> 8432	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 431 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 2 W	North:	South:  ♠ KQ3  ♥ Q98  ♠ A98  ♣ K984	West 1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass
Board: 432 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 3N E	North:  ♠ QJ109  ♥ KJ9  ♠ Q3  ♠ QJ86	South:  ♠ 853  ♥ A10875  • 742  ♣ 72	West 3NT	North 1♣ AP		South Pass
Board: 433 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 5 • E	North:	South:  ♠ QJ8753  ♥ KJ10  ♠ A4  ♠ KQ	1NT Pass 5♦	Pass AP	3 <b>♣</b> ¹ 4 <b>♦</b>	South 1♠ 3♠ Pass diamonds
Board: 434 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ Q1093  ♥ Q53  ♠ Q10  ♣ KQJ5	South:  ♠ AK82  ♥ 1064  ♦ 653  ♠ 986	West	North 1♣	East 1NT	
Board: 435 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 2♠ W	North:  ♠ A4  ♥ 9863  ♠ KJ73  ♣ J109	South:  ♠ KQ  ♥ AK72  ♠ Q102  ♣ 8432	West 1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass

Board: 436 Dealer: N Vul: NS HCP: 14	<ul><li>★ A952</li><li>★ K54</li><li>★ KQ5</li><li>★ Q72</li></ul>	East Bids 1NT if possible. You bid first.
Board: 437 Dealer: S Vul: EW HCP: 9	<ul><li>★ K4</li><li>▼ KJ9753</li><li>◆ —</li><li>◆ Q10973</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 438 Dealer: N Vul: None HCP: 13	<b>♣</b> K <b>♥</b> Q652 <b>♦</b> KQ76 <b>♣</b> K1076	East Bids 1NT if possible. You bid first.
Board: 439 Dealer: S Vul: NS HCP: 4	<ul><li>★K107</li><li>▼J1086</li><li>◆976</li><li>◆632</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.
Board: 440 Dealer: N Vul: EW HCP: 13	<ul><li>♣ J1042</li><li>♥ K6</li><li>♦ KQ86</li><li>♣ A64</li></ul>	East Bids 1NT if possible. You bid first.

Board: 436 Dealer: N Vul: NS North HCP: 14	North:  ♠ A952  ♥ K54  ♠ KQ5	South: ♠ Q3 ♥ QJ3 ♦ 10873		North 1♣	East 1NT	
South HCP: 8 Contract: 2♣ N	◆ Q72	◆ K1065	AP			
Board: 437 Dealer: S	North:	South:	Wast	North	Foot	South
Vul: EW	<b>♦</b> K4 <b>♥</b> KJ9753	<b>♠</b> QJ76 <b>♥</b> Q2	West	rvorur	Lasi	1 <b>♦</b>
North HCP: 9 South HCP: 12 Contract: 2♥ N	◆ — ◆ Q10973	♦ K1065 ♣ A86	1NT	2♥	AP	
Board: 438 Dealer: N	North:	South:				
Vul: None	<b>♦</b> K	<b>♦</b> Q10984 <b>♥</b> 9743	West	North	East	South
North HCP: 13	♥ Q652 ♦ KQ76	<b>♦</b> 9743 <b>♦</b> 104		1♦	1NT	AP
South HCP: 6 Contract: 1N E	<b>♣</b> K1076	<b>♣</b> A3				
Board: 439	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♦</b> K107	<b>♦</b> 943				1♣
North HCP: 4	♥ J1086	♥ Q743	1NT	Pass	2 <b>♣</b> ¹	Pass
South HCP: 12	♦ 976 <b>♣</b> 632	◆ KQ3 ◆ AJ5	2 <b>♦</b>	Pass	2NT	AP
Contract: 2N W	1 032	2100	1. Stay	man		
Board: 440	North:	South:				
Dealer: N Vul: EW	<b>♦</b> J1042	<b>♠</b> KQ75	West	North		
North HCP: 13	<b>∀</b> K6	♥ Q975		1♦	1NT	X
South HCP: 10	<b>♦</b> KQ86 <b>♣</b> A64	♦ 103 ♣ K103	AP			

Board: 436 Dealer: N Vul: NS HCP: 8	<b>♦</b> Q3 <b>♥</b> QJ3 <b>♦</b> 10873 <b>♣</b> K1065	East Bids 1NT if possible.  Partner bids first.
Board: 437 Dealer: S Vul: EW HCP: 12	♠ QJ76 ♥ Q2 ♦ K1065 ♠ A86	West Bids 1NT if possible. You bid first.
Board: 438 Dealer: N Vul: None HCP: 6	<ul><li>◆ Q10984</li><li>◆ 9743</li><li>◆ 104</li><li>◆ A3</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 439 Dealer: S Vul: NS HCP: 12	<ul><li>◆ 943</li><li>♥ Q743</li><li>◆ KQ3</li><li>◆ AJ5</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 440 Dealer: N Vul: EW HCP: 10	<ul><li>★ KQ75</li><li>♥ Q975</li><li>♦ 103</li><li>◆ K103</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 436 Dealer: N Vul: NS North HCP: 14	North:  ♠ A952  ♥ K54  ♠ KQ5	South: ♠ Q3 ♥ QJ3 ♦ 10873		North 1♣	East 1NT	
South HCP: 8 Contract: 2♣ N	◆ Q72	◆ K1065	AP			
Board: 437 Dealer: S	North:	South:	Wast	North	Foot	South
Vul: EW	<b>♦</b> K4 <b>♥</b> KJ9753	<b>♠</b> QJ76 <b>♥</b> Q2	West	rvorur	Lasi	1 <b>♦</b>
North HCP: 9 South HCP: 12 Contract: 2♥ N	◆ — ◆ Q10973	♦ K1065 ♣ A86	1NT	2♥	AP	
Board: 438 Dealer: N	North:	South:				
Vul: None	<b>♦</b> K	<b>♦</b> Q10984 <b>♥</b> 9743	West	North	East	South
North HCP: 13	♥ Q652 ♦ KQ76	<b>♦</b> 9743 <b>♦</b> 104		1♦	1NT	AP
South HCP: 6 Contract: 1N E	<b>♣</b> K1076	<b>♣</b> A3				
Board: 439	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♦</b> K107	<b>♦</b> 943				1♣
North HCP: 4	♥ J1086	♥ Q743	1NT	Pass	2 <b>♣</b> ¹	Pass
South HCP: 12	♦ 976 <b>♣</b> 632	◆ KQ3 ◆ AJ5	2 <b>♦</b>	Pass	2NT	AP
Contract: 2N W	1 032	2100	1. Stay	man		
Board: 440	North:	South:				
Dealer: N Vul: EW	<b>♦</b> J1042	<b>♠</b> KQ75	West	North		
North HCP: 13	<b>∀</b> K6	♥ Q975		1♦	1NT	X
South HCP: 10	<b>♦</b> KQ86 <b>♣</b> A64	♦ 103 ♣ K103	AP			

Board: 441 Dealer: S Vul: Both HCP: 9	<ul><li>★ A1063</li><li>★ 32</li><li>★ KQ2</li><li>★ 8532</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 442 Dealer: N Vul: NS HCP: 12	<ul><li>▲ AJ10982</li><li>▼ —</li><li>◆ J8543</li><li>▲ AQ</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 443 Dealer: S Vul: EW HCP: 3	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 444 Dealer: N Vul: Both HCP: 12	<b>★</b> KQ43 <b>♥</b> K6 <b>♦</b> 108543 <b>♣</b> A8	East Bids 1NT if possible. You bid first.
Board: 445 Dealer: S Vul: None HCP: 4	<ul><li>♠ A72</li><li>♥ 109862</li><li>♦ 953</li><li>♠ 72</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 441 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 1N W	North:  ♠ A1063  ♥ 32  ♠ KQ2  ♠ 8532	South:  ♠ KJ5  ♥ KJ1097  ♠ A1094  ♣ 4	West 1NT	North AP	East	South 1♥
Board: 442 Dealer: N Vul: NS North HCP: 12 South HCP: 3 Contract: 4♥ E	North:  ♠ AJ10982  ♥ —  ♦ J8543  ♣ AQ	South:  ♠ Q3  ♥ 1085  • 109762  ♣ J86	West  4♦¹  1. Texa	North 1♠ Pass		South Pass AP
Board: 443 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 1N W	North:  ♣ J1042  ♥ 5  ♦ 9652  ♣ Q865	South:  ♠ AQ86  ♥ KQJ74  ♠ Q  ♠ J92	West 1NT	North AP	East	South 1♥
Board: 444 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 1NX E	North:  ♠ KQ43  ♥ K6  ♦ 108543  ♣ A8	South:  ♠ A765  ♥ J54  ♠ Q7  ♠ QJ72	West AP	North 1◆		
Board: 445 Dealer: S Vul: None North HCP: 4 South HCP: 18 Contract: 2 N	North:  ♠ A72  ♥ 109862  ♦ 953  ♣ 72	South:  ♠ K95  ♥ KQ43  ♠ AKJ  ♣ Q105	West 1NT Pass	North Pass 2♥		South 1♣ X

Board: 441 Dealer: S Vul: Both HCP: 12	<ul><li>★ KJ5</li><li>▼ KJ1097</li><li>◆ A1094</li><li>◆ 4</li></ul>	West Bids 1NT if possible. You bid first.
Board: 442 Dealer: N Vul: NS HCP: 3	<ul><li>Q3</li><li>▼ 1085</li><li>◆ 109762</li><li>◆ J86</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 443 Dealer: S Vul: EW HCP: 15	<ul><li>AQ86</li><li>KQJ74</li><li>Q</li><li>J92</li></ul>	West Bids 1NT if possible. You bid first.
Board: 444 Dealer: N Vul: Both HCP: 10	<ul><li>▲ A765</li><li>♥ J54</li><li>◆ Q7</li><li>◆ QJ72</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 445 Dealer: S Vul: None HCP: 18	<ul><li>★ K95</li><li>▼ KQ43</li><li>◆ AKJ</li><li>◆ Q105</li></ul>	West Bids 1NT if possible. You bid first.

Board: 441 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 1N W	North:  ♠ A1063  ♥ 32  ♠ KQ2  ♠ 8532	South:  ♠ KJ5  ♥ KJ1097  ♠ A1094  ♣ 4	West 1NT	North AP	East	South 1♥
Board: 442 Dealer: N Vul: NS North HCP: 12 South HCP: 3 Contract: 4♥ E	North:  ♠ AJ10982  ♥ —  ♦ J8543  ♣ AQ	South:  ♠ Q3  ♥ 1085  • 109762  ♣ J86	West  4♦¹  1. Texa	North 1♠ Pass		South Pass AP
Board: 443 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 1N W	North:  ♣ J1042  ♥ 5  ♦ 9652  ♣ Q865	South:  ♠ AQ86  ♥ KQJ74  ♠ Q  ♠ J92	West 1NT	North AP	East	South 1♥
Board: 444 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 1NX E	North:  ♠ KQ43  ♥ K6  ♦ 108543  ♣ A8	South:  ♠ A765  ♥ J54  ♠ Q7  ♠ QJ72	West AP	North 1◆		
Board: 445 Dealer: S Vul: None North HCP: 4 South HCP: 18 Contract: 2 N	North:  ♠ A72  ♥ 109862  ♦ 953  ♣ 72	South:  ♠ K95  ♥ KQ43  ♠ AKJ  ♣ Q105	West 1NT Pass	North Pass 2♥		South 1♣ X

Board: 446 Dealer: N Vul: EW HCP: 12	<ul><li>★ K2</li><li>★ K52</li><li>★ K97</li><li>★ K10962</li></ul>	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: 447 Dealer: S Vul: Both HCP: 6	<ul><li>10983</li><li>✓ K9763</li><li>♦ 832</li><li>♠ K</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 448 Dealer: N Vul: None HCP: 14	<ul><li>★ A632</li><li>★ KQ1052</li><li>◆ J</li><li>◆ KJ9</li></ul>	East Bids 1NT if possible. You bid first.
Board: 449 Dealer: S Vul: NS HCP: 3	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible.  Partner bids first.

West Bids 2♦ if possible.

Board: 450 ♣ J7652 East Bids 2♥ if possible.

Dealer: N ♥ 107 West Bids 2NT if possible.

Vul: Both ♦ AKQ9 East Bids 3♠ if possible.

HCP: 12 ♣ Q8 West Bids 4♥ if possible.

You bid first.

East Bids 1NT if possible.

Board: 446 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 3♠ W	North:  ♠ K2  ♥ K52  ♦ K97  ♣ K10962	South:  ♣ J63  ▼ 1064  ◆ 1085432  ♣ A	West  2♣¹ 2♠ 1. Stay	North 1♣ X Pass man	East 1NT 2♦ 3♠	South Pass Pass AP
Board: 447 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 2 W	North:  • 10983  • K9763  • 832  • K	South:  ♠ AK54  ♥ Q  ♠ AJ10  ♣ 108432	West  1NT 2♥	North Pass AP	East 2♦	South  1 ♣  Pass
Board: 448 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 2 S	North:  ♠ A632  ♥ KQ1052  ♦ J  ♠ KJ9	South:  ♠ Q  ♥ J3  ♠ KQ96532  ♠ 652	West AP	North 1♥	East 1NT	
Board: 449 Dealer: S Vul: NS North HCP: 3 South HCP: 13 Contract: 4 W	North:  ♣ J1082  ♥ 1082  • Q1092  ♣ 92	South:  ♠ K63  ♥ 4  ♠ AK83  ♠ K10854	1NT 3 <b>v</b> ¹	North Pass Pass er accep	2 <b>♦</b> 4 <b>♥</b>	South  1  Pass  AP  after NT
Board: 450 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 4♥ E	North:  ♣ J7652  ♥ 107  ♠ AKQ9  ♣ Q8	South:  ♠ 104  ♥ K62  ♦ 863  ♣ 109432	2 <b>♦</b> 2NT 4 <b>♥</b>	North 1♣ Pass Pass AP raise or	1NT 2♥ 3♠¹	Pass Pass Pass

Board: 446 Dealer: N Vul: EW HCP: 5	<ul><li>J63</li><li>1064</li><li>1085432</li><li>A</li></ul>	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: 447 Dealer: S Vul: Both HCP: 14	<ul><li>♠ AK54</li><li>♥ Q</li><li>♠ AJ10</li><li>♠ 108432</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 448 Dealer: N Vul: None HCP: 8	♣ Q ♥ J3 ♦ KQ96532 ♣ 652	East Bids 1NT if possible.  Partner bids first.
Board: 449 Dealer: S Vul: NS HCP: 13	<ul><li>★ K63</li><li>★ 4</li><li>◆ AK83</li><li>◆ K10854</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. You bid first.

 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: 446 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 3♠ W	North:  ♠ K2  ♥ K52  ♦ K97  ♣ K10962	South:  ♣ J63  ▼ 1064  ◆ 1085432  ♣ A	West  2♣¹ 2♠ 1. Stay	North 1♣ X Pass man	East 1NT 2♦ 3♠	South Pass Pass AP
Board: 447 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 2 W	North:  • 10983  • K9763  • 832  • K	South:  ♠ AK54  ♥ Q  ♠ AJ10  ♣ 108432	West  1NT 2♥	North Pass AP	East 2♦	South  1 ♣  Pass
Board: 448 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 2 S	North:  ♠ A632  ♥ KQ1052  ♦ J  ♠ KJ9	South:  ♠ Q  ♥ J3  ♠ KQ96532  ♠ 652	West AP	North 1♥	East 1NT	
Board: 449 Dealer: S Vul: NS North HCP: 3 South HCP: 13 Contract: 4 W	North:  ♣ J1082  ♥ 1082  • Q1092  ♣ 92	South:  ♠ K63  ♥ 4  ♠ AK83  ♠ K10854	1NT 3 <b>v</b> ¹	North Pass Pass er accep	2 <b>♦</b> 4 <b>♥</b>	South  1  Pass  AP  after NT
Board: 450 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 4♥ E	North:  ♣ J7652  ♥ 107  ♠ AKQ9  ♣ Q8	South:  ♠ 104  ♥ K62  ♦ 863  ♣ 109432	2 <b>♦</b> 2NT 4 <b>♥</b>	North 1♣ Pass Pass AP raise or	1NT 2♥ 3♠¹	Pass Pass Pass

Board: 451 Dealer: S Vul: None HCP: 7	♣8 ♥ J84 ♦ Q10763 ♣ KJ103	West Bids 1NT if possible.  Partner bids first.
Board: 452 Dealer: N Vul: NS HCP: 14	<ul><li>AQ1098</li><li>✓ 3</li><li>✓ QJ105</li><li>✓ KQ2</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 453 Dealer: S Vul: EW HCP: 7	<ul><li>♣ J7</li><li>♥ 8643</li><li>♦ AQ94</li><li>♣ 1096</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 454 Dealer: N Vul: None HCP: 12	<ul><li>★ K953</li><li>♥ Q10</li><li>◆ J1092</li><li>◆ AQ5</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible.  You bid first.
Board: 455 Dealer: S Vul: NS HCP: 5	<ul><li>♣ J105</li><li>♥ Q754</li><li>◆ 862</li><li>♣ Q63</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 451 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:	South:	West 1NT	North AP	East	South 1♠
Board: 452 Dealer: N Vul: NS North HCP: 14 South HCP: 4 Contract: 4♥ E	North:  ♠ AQ1098  ♥ 3  ♠ QJ105  ♣ KQ2	South:  ♠ 643  ♥ K109  ♦ 9632  ♣ J74	West  4◆¹  1. Texa	North 1♠ Pass	East 1NT 4♥	South Pass AP
Board: 453 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 2♠ S	North:  ♣ J7  ♥ 8643  ♠ AQ94  ♣ 1096	South:  ♠ Q108543  ♥ A107  ♦ K8  ♠ A7	West 1NT AP	North Pass	East Pass	1♠
Board: 454 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 4♥ E	North:  ♠ K953  ♥ Q10  ♦ J1092  ♣ AQ5	South:  ♣ J1074  ♥ 32  ♠ K7  ♣ J10642	2 <b>♦</b> 4 <b>♥</b>	North  1  Pass  AP  er accep	1NT 3 <b>▼</b> <sup>1</sup>	South Pass Pass
Board: 455 Dealer: S Vul: NS North HCP: 5 South HCP: 13 Contract: 24 W	North:  ♣ J105  ♥ Q754  ♦ 862  ♣ Q63	South:  ◆ 9  ▼ 1062  ◆ KQJ73  ◆ AK75	.,,	North Pass AP	East 2♥	South 1  Pass

Board: 451 Dealer: S Vul: None HCP: 13	<ul><li></li></ul>	West Bids 1NT if possible. You bid first.
Board: 452 Dealer: N Vul: NS HCP: 4	<ul><li>♠ 643</li><li>♥ K109</li><li>♦ 9632</li><li>♠ J74</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 453 Dealer: S Vul: EW HCP: 13	<ul><li>◆ Q108543</li><li>▼ A107</li><li>◆ K8</li><li>◆ A7</li></ul>	West Bids 1NT if possible. You bid first.
Board: 454 Dealer: N Vul: None HCP: 5	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 455 Dealer: S Vul: NS HCP: 13	<ul><li>◆ 9</li><li>▼ 1062</li><li>◆ KQJ73</li><li>◆ AK75</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 451 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:	South:	West 1NT	North AP	East	South 1♠
Board: 452 Dealer: N Vul: NS North HCP: 14 South HCP: 4 Contract: 4♥ E	North:  ♠ AQ1098  ♥ 3  ♠ QJ105  ♣ KQ2	South:  ♠ 643  ♥ K109  ♦ 9632  ♣ J74	West  4◆¹  1. Texa	North 1♠ Pass	East 1NT 4♥	South Pass AP
Board: 453 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 2♠ S	North:  ♣ J7  ♥ 8643  ♠ AQ94  ♣ 1096	South:  ♠ Q108543  ♥ A107  ♠ K8  ♠ A7	West 1NT AP	North Pass	East Pass	1♠
Board: 454 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 4♥ E	North:  ♠ K953  ♥ Q10  ♦ J1092  ♣ AQ5	South:  ♣ J1074  ♥ 32  ♠ K7  ♣ J10642	2 <b>♦</b> 4 <b>♥</b>	North  1  Pass  AP  er accep	1NT 3 <b>▼</b> <sup>1</sup>	South Pass Pass
Board: 455 Dealer: S Vul: NS North HCP: 5 South HCP: 13 Contract: 24 W	North:	South:  ◆ 9  ▼ 1062  ◆ KQJ73  ◆ AK75	.,,	North Pass AP	East 2♥	South 1  Pass

Board: 456 Dealer: N Vul: EW HCP: 17	<ul><li>★ KQJ86</li><li>★ K</li><li>★ A52</li><li>★ A542</li></ul>	East Bids 1NT if possible. You bid first.
Board: 457 Dealer: S Vul: Both HCP: 5	<b>♣</b> K <b>♥</b> J1094 <b>♦</b> J1087653 <b>♣</b> 10	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 458 Dealer: N Vul: NS HCP: 12	<ul><li>◆ 974</li><li>▼ AJ54</li><li>◆ Q862</li><li>◆ KQ</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 459 Dealer: S Vul: EW HCP: 4	<ul><li>★ K103</li><li>▼ J953</li><li>◆ 9742</li><li>◆ 84</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. East Doubles Pass if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 460 Dealer: N Vul: Both HCP: 12	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 3♥ if possible. You bid first.

Board: 456 Dealer: N Vul: EW North HCP: 17 South HCP: 2 Contract: 1N E	North:  ♠ KQJ86  ♥ K  ♠ A52  ♣ A542	South:  ♣ 75  ♥ 9754  ♦ 1086  ♣ Q1087	West	North 1♣	East 1NT	
Board: 457 Dealer: S Vul: Both North HCP: 5 South HCP: 14 Contract: 2♠ W	North:  ♠ K  ♥ J1094  • J1087653  ♣ 10	South:  ♠ Q1083  ♥ Q83  ♠ AQ  ♠ A852	West 1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass
Board: 458 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 2N E	North:	South:  ♠ KJ1083  ♥ Q106  ♦ 4  ♣ 10643	West  2♣¹  2NT  1. Stay	North 1 Pass AP man	East 1NT 2◆	South Pass Pass
Board: 459 Dealer: S Vul: EW North HCP: 4 South HCP: 16 Contract: 3 \( \) W	North:  ♠ K103  ▼ J953  ◆ 9742  ♣ 84	South:  ♠ A  ▼ AK62  ♠ QJ1086  ♠ Q107		North Pass Pass AP	East 2♥ X	South 1 → 3 ▼ Pass
Board: 460 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 3♥ W	North:	South:	West 3♥	North 1 AP	East 1NT	

Board: 456 Dealer: N Vul: EW HCP: 2	♣75 ♥9754 ♦1086 ♣ Q1087	East Bids 1NT if possible.  Partner bids first.
Board: 457 Dealer: S Vul: Both HCP: 14	<ul><li>♣ Q1083</li><li>♥ Q83</li><li>♦ AQ</li><li>♣ A852</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 458 Dealer: N Vul: NS HCP: 6	<ul><li>★KJ1083</li><li>♥Q106</li><li>◆4</li><li>◆10643</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 459 Dealer: S Vul: EW HCP: 16	<ul><li>A</li><li>✓ AK62</li><li>✓ QJ1086</li><li>✓ Q107</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. East Doubles Pass if possible. West Bids 3♠ if possible. You bid first.
Board: 460 Dealer: N Vul: Both HCP: 4	<ul><li>\$842</li><li>♥8</li><li>★ K10965</li><li>★ J642</li></ul>	East Bids 1NT if possible. West Bids 3♥ if possible.  Partner bids first.

Board: 456 Dealer: N Vul: EW North HCP: 17 South HCP: 2 Contract: 1N E	North:  ♠ KQJ86  ♥ K  ♠ A52  ♣ A542	South:  ♣ 75  ♥ 9754  ♦ 1086  ♣ Q1087	West	North 1♣	East 1NT	
Board: 457 Dealer: S Vul: Both North HCP: 5 South HCP: 14 Contract: 2♠ W	North:  ♠ K  ♥ J1094  • J1087653  ♣ 10	South:  ♠ Q1083  ♥ Q83  ♠ AQ  ♠ A852	West 1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass
Board: 458 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 2N E	North:	South:  ♠ KJ1083  ♥ Q106  ♦ 4  ♣ 10643	West  2♣¹  2NT  1. Stay	North 1 Pass AP man	East 1NT 2◆	South Pass Pass
Board: 459 Dealer: S Vul: EW North HCP: 4 South HCP: 16 Contract: 3 \( \) W	North:  ♠ K103  ▼ J953  ◆ 9742  ♣ 84	South:  ♠ A  ▼ AK62  ♠ QJ1086  ♠ Q107		North Pass Pass AP	East 2♥ X	South 1 → 3 ▼ Pass
Board: 460 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 3♥ W	North:	South:	West 3♥	North 1 AP	East 1NT	

Board: 461 Dealer: S Vul: None HCP: 7	<ul><li>1075</li><li>✓ AQJ82</li><li>86</li><li>842</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Redoubles if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 462 Dealer: N Vul: EW HCP: 14	<ul><li>★ K54</li><li>▼ AQ8</li><li>◆ J92</li><li>◆ KJ94</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 463 Dealer: S Vul: Both HCP: 3	<ul><li>★ 53</li><li>♥ J1087653</li><li>♦ Q642</li><li>★ —</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first.
Board: 464 Dealer: N Vul: None HCP: 12	<ul><li>102</li><li>83</li><li>AJ74</li><li>AQJ85</li></ul>	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 3♠ if possible. East Bids 4♠ if possible. You bid first.

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

Partner bids first.

Board: 461 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 3♣ E	North:  ♠ 1075  ♥ AQJ82  ♠ 86  ♣ 842	South:  ♠ A643  ♥ 7  ♠ K10742  ♣ AK3	West North East South  1 ↑  1NT Pass 2 ↑ X  XX¹ Pass 3 ♣ AP  1. artificial
Board: 462 Dealer: N Vul: EW North HCP: 14 South HCP: 5 Contract: 3♠ E	North:  ♠ K54  ▼ AQ8  ♦ J92  ♣ KJ94	South:  ♣ J  ♥ 10742  • Q876  ♣ Q752	West North East South  1♣ 1NT Pass  2♥ Pass 2♠ Pass  3♠ AP
Board: 463 Dealer: S Vul: Both North HCP: 3 South HCP: 12 Contract: 2N W	North:	South:  ♠ A986  ♥ 94  ♠ AK7  ♣ J762	West North East South 1♣ 1NT Pass 2NT AP
Board: 464 Dealer: N Vul: None North HCP: 12 South HCP: 3 Contract: 4♠ E	North:	South:	West North East South  1♣ 1NT Pass  2♥ Pass 2♠ Pass  2NT Pass 3♣¹ Pass  3♠ Pass 4♠ AP  1. limit raise or better in ♠
Board: 465 Dealer: S Vul: NS North HCP: 0 South HCP: 14 Contract: 3N W	North:	South:  ♠ AQ932  ♥ K93  ♠ —  ♠ KQ632	West North East South  1♠  1NT Pass 2♠¹ 3♠  Pass 3♠ 3NT AP  1. Stayman

Board: 461 Dealer: S Vul: None HCP: 14	<ul><li>A643</li><li>7</li><li>K10742</li><li>AK3</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Redoubles if possible. East Bids 3♣ if possible. You bid first.
Board: 462 Dealer: N Vul: EW HCP: 5		East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 463 Dealer: S Vul: Both HCP: 12	<ul><li>▲ A986</li><li>♥ 94</li><li>◆ AK7</li><li>▲ J762</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. You bid first.
Board: 464 Dealer: N Vul: None HCP: 3	<ul><li>◆94</li><li>▼109754</li><li>◆K65</li><li>◆763</li></ul>	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 3♠ if possible. East Bids 4♠ if possible. Partner bids first.

Board: 465 Dealer: S Vul: NS HCP: 14

**♥** K93

**♦** AQ932

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

◆ — ◆ KQ632

You bid first.

Board: 461 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 3♣ E	North:  ♠ 1075  ♥ AQJ82  ♠ 86  ♣ 842	South:  ♠ A643  ♥ 7  ♠ K10742  ♣ AK3	West North East South  1 ↑  1NT Pass 2 ↑ X  XX¹ Pass 3 ♣ AP  1. artificial
Board: 462 Dealer: N Vul: EW North HCP: 14 South HCP: 5 Contract: 3♠ E	North:  ♠ K54  ▼ AQ8  ♦ J92  ♣ KJ94	South:  ♣ J  ♥ 10742  • Q876  ♣ Q752	West North East South  1♣ 1NT Pass  2♥ Pass 2♠ Pass  3♠ AP
Board: 463 Dealer: S Vul: Both North HCP: 3 South HCP: 12 Contract: 2N W	North:	South:  ♠ A986  ♥ 94  ♠ AK7  ♣ J762	West North East South 1♣ 1NT Pass 2NT AP
Board: 464 Dealer: N Vul: None North HCP: 12 South HCP: 3 Contract: 4♠ E	North:	South:	West North East South  1♣ 1NT Pass  2♥ Pass 2♠ Pass  2NT Pass 3♣¹ Pass  3♠ Pass 4♠ AP  1. limit raise or better in ♠
Board: 465 Dealer: S Vul: NS North HCP: 0 South HCP: 14 Contract: 3N W	North:	South:  ♠ AQ932  ♥ K93  ♠ —  ♠ KQ632	West North East South  1♠  1NT Pass 2♠¹ 3♠  Pass 3♠ 3NT AP  1. Stayman

Board: 466	<b>★</b> K109852	East Bids 1NT if possible.
Dealer: N	♥ AK9	West Bids 3♣ if possible.
Vul: Both	<b>♦</b> KQ4	
HCP: 15	<b>♣</b> 10	You bid first.
Board: 467	<b>★</b> 10952	West Bids 1NT if possible.
Dealer: S	<b>♥</b> J98	East Bids 3NT if possible.
Vul: None	<b>♦</b> 8	-
HCP: 2	<b>♣</b> J9652	Partner bids first.
		East Bids 1NT if possible.
Board: 468	<b>♠</b> Q93	West Bids 2♦ if possible.
Dealer: N	<b>♥</b> J7	East Bids 2♥ if possible.
Vul: NS	◆ Q1082	Lust Blus 2 V II possible.
HCP: 12	<b>♣</b> AK83	You bid first.
		Tou ord mor.
		West Bids 1NT if possible.
Board: 469	<b>♦</b> Q532	East Bids 2♣ if possible.
Dealer: S		West Bids 2♥ if possible.
	♥ Q • 10985	<u>*</u>
Vul: EW		East Bids 4♥ if possible.
HCP: 5	<b>♣</b> J984	Doute on hide Cinet
		Partner bids first.
		East Dida 1NT if reasible
Board: 470	<b>♦</b> 965	East Bids 1NT if possible.
Dealer: N	<b>♥</b> 7	West Bids 2♦ if possible.
Vul: None	◆ AQ10865	East Bids 3♥ if possible.
HCP: 13	♣ AK10	X 1:16 .
		You bid first.

Board: 466 Dealer: N Vul: Both North HCP: 15 South HCP: 3 Contract: 3 W	North:  ♠ K109852  ♥ AK9  ♠ KQ4  ♣ 10	South:	West Pass 3♣	North 1♠ 2♠ AP		Pass
Board: 467 Dealer: S Vul: None North HCP: 2 South HCP: 13 Contract: 3N W	North:  • 10952  • J98  • 8  • J9652	South:  ♠ KQJ6  ♥ KQ3  ♠ 743  ♣ Q43	West 1NT	North 3♣	East 3NT	1♣
Board: 468 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2 E	North:  ♠ Q93  ♥ J7  • Q1082  ♣ AK83	South:  ◆ J642  ▼ K832  ◆ A53  ◆ 104	West 2♦	North 1  Pass	East 1NT 2♥	South Pass AP
Board: 469 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 4 W	North:  ♠ Q532  ♥ Q  ♦ 10985  ♣ J984	South:  ♠ K64  ♥ 10543  ♠ AK64  ♠ K6	West  1NT 2♥ 1. Stay	North Pass Pass man		South 1 → Pass AP
Board: 470 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 3 F	North:	South:  ♠ K7432  ♥ QJ10  ♦ 92  ♣ 542	West 2◆	North 1♦ 3♦		South Pass AP

Board: 466	<b>★</b> 64	East Bids 1NT if possible.
Dealer: N	<b>♥</b> Q862	West Bids 3♣ if possible.
Vul: Both	<b>♦</b> J862	
HCP: 3	<b>♣</b> 653	Partner bids first.
Board: 467	<b>♠</b> KQJ6	West Bids 1NT if possible.
Dealer: S	♥ KQ3	East Bids 3NT if possible.
Vul: None	<b>♦</b> 743	
HCP: 13	<b>♣</b> Q43	You bid first.
Board: 468	<b>♦</b> J642	East Bids 1NT if possible.
Dealer: N	▼ K832	West Bids 2♦ if possible.
Vul: NS	♦ A53	East Bids 2♥ if possible.
HCP: 8	<b>♣</b> 104	D. 4 1 . 1 . C 4
		Partner bids first.
		West Dide 1NT if pessible
Board: 469	<b>♦</b> K64	West Bids 1NT if possible. East Bids 2♣ if possible.
Dealer: S	♥ 10543	West Bids 2♥ if possible.
Vul: EW	◆ AK64	East Bids 4♥ if possible.
HCP: 13	• K6	East Blas 1 v 11 possible.
1101110	110	You bid first.
D 1 450	17.7.100	East Bids 1NT if possible.
Board: 470	<b>★</b> K7432	West Bids 2♦ if possible.
Dealer: N	♥ QJ10	East Bids 3♥ if possible.
Vul: None	♦ 92 • 542	•
HCP: 6	<b>♣</b> 542	Partner bids first.

Board: 466 Dealer: N Vul: Both North HCP: 15 South HCP: 3 Contract: 3 W	North:  ♠ K109852  ♥ AK9  ♠ KQ4  ♣ 10	South:	West Pass 3♣	North 1♠ 2♠ AP		Pass
Board: 467 Dealer: S Vul: None North HCP: 2 South HCP: 13 Contract: 3N W	North:  • 10952  • J98  • 8  • J9652	South:  ♠ KQJ6  ♥ KQ3  ♠ 743  ♣ Q43	West 1NT	North 3♣	East 3NT	1♣
Board: 468 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2 E	North:  ♠ Q93  ♥ J7  • Q1082  ♣ AK83	South:  ◆ J642  ▼ K832  ◆ A53  ◆ 104	West 2♦	North 1  Pass	East 1NT 2♥	South Pass AP
Board: 469 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 4 W	North:  ♠ Q532  ♥ Q  ♦ 10985  ♣ J984	South:  ♠ K64  ♥ 10543  ♠ AK64  ♠ K6	West  1NT 2♥ 1. Stay	North Pass Pass man		South 1 → Pass AP
Board: 470 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 3 F	North:	South:  ♠ K7432  ♥ QJ10  ♦ 92  ♣ 542	West 2◆	North 1♦ 3♦		South Pass AP

Board: 471 Dealer: S Vul: NS HCP: 6	<ul><li>J64</li><li>♥ 975</li><li>J10873</li><li>A6</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 472 Dealer: N Vul: EW HCP: 12	<ul><li>★ AK6</li><li>♥ 6</li><li>★ A106</li><li>★ J109653</li></ul>	East Bids 1NT if possible. You bid first.
Board: 473 Dealer: S Vul: Both HCP: 4	<ul><li>♠ 652</li><li>♥ K532</li><li>♦ 872</li><li>♠ J53</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 474 Dealer: N Vul: NS HCP: 13	<ul><li>◆ Q85</li><li>▼ KJ8</li><li>◆ K1095</li><li>◆ A54</li></ul>	East Bids 1NT if possible. You bid first.
Board: 475 Dealer: S Vul: EW HCP: 7	<ul><li>◆ 9843</li><li>♥ A4</li><li>◆ 43</li><li>◆ K9764</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.

Board: 471 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 2♠ S	North:  ♣ J64  ♥ 975  ◆ J10873  ♣ A6	South:  ♠ A9832  ♥ A83  ♠ Q96  ♠ Q10	West 1NT	North 2♣	East AP	South 1♣
Board: 472 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ AK6  ♥ 6  ♠ A106  ♣ J109653	South:  ♠ QJ8  ♥ KQ10973  ♠ Q8  ♠ Q7	West Pass Pass	North 1♣ 3♣ 4♥	East 1NT Pass AP	2♥
Board: 473 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 1N W	North:	South:  ♠ AK43  ♥ 9  ♠ AJ96  ♣ K1084	West 1NT	North AP	East	South 1♦
Board: 474 Dealer: N Vul: NS North HCP: 13 South HCP: 4 Contract: 1N E	North:  ♠ Q85  ♥ KJ8  ♦ K1095  ♠ A54	South:	West	North 1◆	East 1NT	
Board: 475 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 3 • W	North:  ◆ 9843  ▼ A4  ◆ 43  ◆ K9764	South:  ♠ Q107  ♥ QJ982  ♠ K2  ♠ A53	1NT 3• <sup>2</sup>		<b>3♣</b> ¹	1♥

Board: 471 Dealer: S Vul: NS HCP: 12	<ul><li>★ A9832</li><li>▼ A83</li><li>◆ Q96</li><li>◆ Q10</li></ul>	West Bids 1NT if possible. You bid first.
Board: 472 Dealer: N Vul: EW HCP: 12	<ul><li>♣ QJ8</li><li>♥ KQ10973</li><li>◆ Q8</li><li>♣ Q7</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 473 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK43</li><li>♥ 9</li><li>★ AJ96</li><li>★ K1084</li></ul>	West Bids 1NT if possible. You bid first.
Board: 474 Dealer: N Vul: NS HCP: 4	<b>♣</b> J107 <b>♥</b> 10642 <b>♦</b> 832 <b>♣</b> K97	East Bids 1NT if possible.  Partner bids first.
Board: 475 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q107</li><li>♥ QJ982</li><li>♦ K2</li><li>♣ A53</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.

Board: 471 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 2♠ S	North:  ♣ J64  ♥ 975  ◆ J10873  ♣ A6	South:  ♠ A9832  ♥ A83  ♠ Q96  ♠ Q10	West 1NT	North 2♣	East AP	South 1♣
Board: 472 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4 S	North:  ♠ AK6  ♥ 6  ♠ A106  ♣ J109653	South:  ♠ QJ8  ♥ KQ10973  ♠ Q8  ♠ Q7	West Pass Pass	North 1♣ 3♣ 4♥	East 1NT Pass AP	2♥
Board: 473 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 1N W	North:	South:  ♠ AK43  ♥ 9  ♠ AJ96  ♣ K1084	West 1NT	North AP	East	South 1♦
Board: 474 Dealer: N Vul: NS North HCP: 13 South HCP: 4 Contract: 1N E	North:  ♠ Q85  ♥ KJ8  ♦ K1095  ♠ A54	South:	West	North 1◆	East 1NT	
Board: 475 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 3 • W	North:  ◆ 9843  ▼ A4  ◆ 43  ◆ K9764	South:  ♠ Q107  ♥ QJ982  ♠ K2  ♠ A53	1NT 3• <sup>2</sup>		<b>3♣</b> ¹	1♥

Board: 476 Dealer: N Vul: Both HCP: 14	<ul><li>◆ Q84</li><li>♥ AJ82</li><li>◆ K107</li><li>◆ A74</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 477 Dealer: S Vul: None HCP: 7	<b>♠</b> K <b>♥</b> 107532 <b>♦</b> Q95 <b>♣</b> Q954	West Bids 1NT if possible.  Partner bids first.
Board: 478 Dealer: N Vul: EW HCP: 12	<ul><li>★ K5</li><li>▼ A86</li><li>◆ A953</li><li>◆ J1043</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 479 Dealer: S Vul: Both HCP: 7	<b>★</b> K3 <b>♥</b> J8 <b>♦</b> K96542 <b>♣</b> 732	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 480 Dealer: N Vul: None HCP: 14	<ul><li>AQ983</li><li>✓ AK10</li><li>J83</li><li>98</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. You bid first.

Board: 476 Dealer: N Vul: Both North HCP: 14 South HCP: 0 Contract: 3N E	North:  ♠ Q84  ♥ AJ82  ♦ K107  ♣ A74	South:	West 2♥ 3NT	North 1♣ Pass AP	East 1NT 2♠	South Pass Pass
Board: 477 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ K  ▼ 107532  ◆ Q95  ♣ Q954	South:  ♠ Q1065  ♥ 6  ♠ K743  ♠ AK32	West 1NT	North AP	East	South 1♦
Board: 478 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3 \cdot N	North:  ♠ K5  ♥ A86  ♠ A953  ♣ J1043	South:  ♠ A1098  ♥ J3  ♠ 8764  ♠ AK7	West 2♦ AP	North 1♦ Pass	East 1NT 2♥	South <i>X</i> 3♦
Board: 479 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 3♠ E	North:  ♠ K3  ♥ J8  ♠ K96542  ♣ 732	South:  ♠ Q9  ♥ K765  ♠ A10  ♠ QJ1094	West  1NT 3♠	North  2  AP	East 2♠	South 1♣ 3◆
Board: 480 Dealer: N Vul: None North HCP: 14 South HCP: 4 Contract: 2 \( \) E	North:  ♠ AQ983  ♥ AK10  ♦ J83  ♣ 98	South:  ♣ J10  ♥ 52  ♠ 642  ♣ QJ10642	West  2♣¹  1. Stay	North 1♠ Pass man		South Pass AP

Board: 476 Dealer: N Vul: Both HCP: 0	<ul><li>♦ 952</li><li>♥ 764</li><li>♦ 862</li><li>♠ 10653</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 477 Dealer: S Vul: None HCP: 12	<ul><li>◆ Q1065</li><li>♥ 6</li><li>◆ K743</li><li>◆ AK32</li></ul>	West Bids 1NT if possible. You bid first.
Board: 478 Dealer: N Vul: EW HCP: 12	<ul><li>▲ A1098</li><li>♥ J3</li><li>◆ 8764</li><li>♣ AK7</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 479 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q9</li><li>♥ K765</li><li>◆ A10</li><li>♣ QJ1094</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 480 Dealer: N Vul: None HCP: 4	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 476 Dealer: N Vul: Both North HCP: 14 South HCP: 0 Contract: 3N E	North:  ♠ Q84  ♥ AJ82  ♦ K107  ♣ A74	South:	West 2♥ 3NT	North 1♣ Pass AP	East 1NT 2♠	South Pass Pass
Board: 477 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ K  ▼ 107532  ◆ Q95  ♣ Q954	South:  ♠ Q1065  ♥ 6  ♠ K743  ♠ AK32	West 1NT	North AP	East	South 1♦
Board: 478 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 3 \cdot N	North:  ♠ K5  ♥ A86  ♠ A953  ♣ J1043	South:  ♠ A1098  ♥ J3  ♠ 8764  ♠ AK7	West 2♦ AP	North 1♦ Pass	East 1NT 2♥	South <i>X</i> 3♦
Board: 479 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 3♠ E	North:  ♠ K3  ♥ J8  ♠ K96542  ♣ 732	South:  ♠ Q9  ♥ K765  ♠ A10  ♠ QJ1094	West  1NT 3♠	North  2  AP	East 2♠	South 1♣ 3◆
Board: 480 Dealer: N Vul: None North HCP: 14 South HCP: 4 Contract: 2 \( \) E	North:  ♠ AQ983  ♥ AK10  ♦ J83  ♣ 98	South:  ♣ J10  ♥ 52  ♠ 642  ♣ QJ10642	West  2♣¹  1. Stay	North 1♠ Pass man		South Pass AP

Board: 481 Dealer: S Vul: NS HCP: 2	<ul><li>◆9854</li><li>▼107</li><li>◆10962</li><li>◆Q54</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 482 Dealer: N Vul: Both HCP: 13	<ul><li>▶ J9</li><li>♥ KJ9432</li><li>◆ A9</li><li>♣ A42</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 483 Dealer: S Vul: None HCP: 4	<ul><li>10654</li><li>532</li><li>64</li><li>A1064</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 484 Dealer: N Vul: NS HCP: 12	<b>♦</b> K8 <b>♥</b> KQ1083 <b>•</b> Q1053 <b>•</b> Q9	East Bids 1NT if possible. West Bids 3NT if possible. You bid first.
Board: 485 Dealer: S Vul: EW HCP: 13	<ul><li>AJ2</li><li>✓ J1072</li><li>✓ K10</li><li>✓ KJ76</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 481 Dealer: S Vul: NS North HCP: 2	North: ♠ 9854 ♥ 107	South:  ♠ AK32  ♥ KJ863		North		1♥
South HCP: 14 Contract: 3N W	◆ 10962 ◆ Q54	◆ 7 ◆ K109	1NT	Pass	3NT	AP
Board: 482 Dealer: N Vul: Both	North: <b>♠</b> J9 <b>♥</b> KJ9432	South: <b>♠</b> 63 <b>♥</b> 8	West	North 1♥		South Pass
North HCP: 13 South HCP: 4 Contract: 3♠ E	♦ A9 • A42	◆ 742 ◆ KJ108765	2 <b>♥</b> 3♠	X AP	2♠	Pass
Board: 483 Dealer: S Vul: None North HCP: 4	North:  • 10654  • 532	South: <b>♠</b> Q987 <b>♥</b> KQ8	West	North	East	South 1♣
South HCP: 13 Contract: 1N W	♦ 64 ♣ A1064	◆ AQ2 ◆ 952	1NT	AP		
Board: 484 Dealer: N	North: ♠ K8	South: <b>♠</b> J10954	West	North	East	South
Vul: NS North HCP: 12 South HCP: 1 Contract: 3N E	<ul><li>▼ KQ1083</li><li>◆ Q1053</li><li>◆ Q9</li></ul>	♥ 54 ♦ 9764 ♣ 43	3NT	1♥ AP	1NT	Pass
Board: 485 Dealer: S	North: ♠ AJ2	South: ♠ K64	West	North	Fast	South
Vul: EW North HCP: 13 South HCP: 12 Contract: 1NX W	♥ J1072 • K10 • KJ76	▼ KQ5 ◆ A8743 ♣ 104	1NT		AP	1 <b>♦</b>

D 1 401		XX
Board: 481	<b>♦</b> AK32	West Bids 1NT if possible.
Dealer: S	<b>♥</b> KJ863	East Bids 3NT if possible.
Vul: NS	♦ 7 • 1/100	XX 1:10
HCP: 14	♣ K109	You bid first.
Board: 482 Dealer: N Vul: Both HCP: 4	<ul><li>♠ 63</li><li>♥ 8</li><li>♦ 742</li><li>♠ KJ108765</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 483 Dealer: S	<b>♦</b> Q987	West Bids 1NT if possible.
Vul: None	<b>♥</b> KQ8 • AQ2	vvest 21ds 11v1 ii possiere.
HCP: 13	◆ 952	You bid first.
1101.13	<b>₹</b> 732	
Board: 484	<b>♦</b> J10954	East Bids 1NT if possible.
Dealer: N	<b>♥</b> 54	West Bids 3NT if possible.
Vul: NS	<b>♦</b> 9764	
HCP: 1	<b>♣</b> 43	Partner bids first.
Board: 485	<b>♦</b> K64	***
Dealer: S	♥ KQ5	West Bids 1NT if possible.
Vul: EW	♦ A8743	XX 1:10 .
HCP: 12	<b>♣</b> 104	You bid first.

Board: 481 Dealer: S Vul: NS North HCP: 2	North: ♠ 9854 ♥ 107	South:  ♠ AK32  ♥ KJ863		North		1♥
South HCP: 14 Contract: 3N W	◆ 10962 ◆ Q54	◆ 7 ◆ K109	1NT	Pass	3NT	AP
Board: 482 Dealer: N Vul: Both	North: <b>♠</b> J9 <b>♥</b> KJ9432	South: <b>♠</b> 63 <b>♥</b> 8	West	North 1♥		South Pass
North HCP: 13 South HCP: 4 Contract: 3♠ E	♦ A9 • A42	◆ 742 ◆ KJ108765	2 <b>♥</b> 3♠	X AP	2♠	Pass
Board: 483 Dealer: S Vul: None North HCP: 4	North:  • 10654  • 532	South: ♠ Q987  ▼ KQ8	West	North	East	South 1♣
South HCP: 13 Contract: 1N W	♦ 64 ♣ A1064	◆ AQ2 ◆ 952	1NT	AP		
Board: 484 Dealer: N	North: ♠ K8	South: <b>♠</b> J10954	West	North	East	South
Vul: NS North HCP: 12 South HCP: 1 Contract: 3N E	<ul><li>▼ KQ1083</li><li>◆ Q1053</li><li>◆ Q9</li></ul>	♥ 54 ♦ 9764 ♣ 43	3NT	1♥ AP	1NT	Pass
Board: 485 Dealer: S	North: ♠ AJ2	South: ♠ K64	West	North	Fast	South
Vul: EW North HCP: 13 South HCP: 12 Contract: 1NX W	♥ J1072 • K10 • KJ76	▼ KQ5 ◆ A8743 ♣ 104	1NT		AP	1 <b>♦</b>

Board: 486 Dealer: N Vul: None HCP: 15	<ul><li>AK</li><li>✓ A108542</li><li>✓ 85</li><li>✓ A65</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. You bid first.
Board: 487 Dealer: S Vul: NS HCP: 4	<ul><li>◆ 94</li><li>♥ QJ764</li><li>◆ J86</li><li>◆ 1093</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 488 Dealer: N Vul: EW HCP: 13	<ul><li>♣—</li><li>♥ Q9852</li><li>♦ A53</li><li>♣ AQJ107</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 489 Dealer: S Vul: Both HCP: 6	<ul><li>★K104</li><li>♥QJ10854</li><li>◆972</li><li>◆7</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 486 Dealer: N Vul: None North HCP: 15 South HCP: 4 Contract: 3 \( \mathbb{N} \) N	North:  ♠ AK  ♥ A108542  ♠ 85  ♣ A65	South:	West 2♥	North 1♥ 3♥		South Pass
Board: 487 Dealer: S Vul: NS North HCP: 4 South HCP: 12 Contract: 2N W	North:	South:  ♠ AJ72  ♥ A  ♦ 10932  ♣ K874	.,	North Pass Pass	East 2♥ 2NT	1♦ Pass
Board: 488 Dealer: N Vul: EW North HCP: 13 South HCP: 1 Contract: 4 E	North:  ♣—  ▼ Q9852  ◆ A53  ♣ AQJ107	South:	West  4♥¹  1. Texa	North 1♥ Pass	East 1NT 4♠	South Pass AP
Board: 489 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 2 S	North:  ♠ K104  ♥ QJ10854  ♦ 972  ♣ 7	South:  ♠ Q98763  ♥ —  ♠ AQJ10  ♣ K54	West 1NT	North 2♠	East AP	South 1♠

Board: 486	<b>♦</b> 874	East Bids 1NT if possible.			
Dealer: N	<b>♥</b> J3	West Bids 2♥ if possible.			
Vul: None	<b>♦</b> 7643				
HCP: 4	<b>♣</b> QJ32	Partner bids first.			
		West Bids 1NT if possible.			
Board: 487	<b>♠</b> AJ72	East Bids 2♥ if possible.			
Dealer: S	<b>♥</b> A	West Bids 2♠ if possible.			
Vul: NS	♦ 10932	East Bids 2NT if possible.			
HCP: 12	<b>♣</b> K874	1			
		You bid first.			
		East Bids 1NT if possible.			
Board: 488	<b>♦</b> 9642	West Bids 4♥ if possible.			
Dealer: N	<b>♥</b> 73	East Bids 4♠ if possible.			
Vul: EW	♦ J986	Last Dias 42 ii possible.			
HCP: 1	<b>♣</b> 832	Partner bids first.			
Board: 489	<b>♦</b> Q98763	West Dide 1NT if regainle			
Dealer: S	<b>V</b> —	West Bids 1NT if possible.			
Vul: Both	<b>♦</b> AQJ10	You bid first.			
HCP: 12	<b>♣</b> K54	i ou dia ilist.			

Board: 486 Dealer: N Vul: None North HCP: 15 South HCP: 4 Contract: 3 \( \mathbb{N} \) N	North:  ♠ AK  ♥ A108542  ♠ 85  ♣ A65	South:	West 2♥	North 1♥ 3♥		South Pass
Board: 487 Dealer: S Vul: NS North HCP: 4 South HCP: 12 Contract: 2N W	North:	South:  ♠ AJ72  ♥ A  ♦ 10932  ♣ K874	.,	North Pass Pass	East 2♥ 2NT	1♦ Pass
Board: 488 Dealer: N Vul: EW North HCP: 13 South HCP: 1 Contract: 4 E	North:  ♣—  ▼ Q9852  ◆ A53  ♣ AQJ107	South:	West  4♥¹  1. Texa	North 1♥ Pass	East 1NT 4♠	South Pass AP
Board: 489 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 2 S	North:  ♠ K104  ♥ QJ10854  ♦ 972  ♣ 7	South:  ♠ Q98763  ♥ —  ♠ AQJ10  ♣ K54	West 1NT	North 2♠	East AP	South 1♠