Board: 1 Dealer: S Vul: NS HCP: 12	♦ 8542 ♥ K832 ♦ A105 ♣ KQ	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: EW HCP: 15	<ul><li>★ K76</li><li>♥ Q653</li><li>◆ AQ6</li><li>◆ A72</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: Both HCP: 13	<ul><li>♣ A72</li><li>♥ Q864</li><li>◆ AQJ8</li><li>♣ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: NS HCP: 16	<ul><li>▲ AJ74</li><li>▼ J8</li><li>◆ AK96</li><li>▲ QJ3</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: EW HCP: 8	<b>★</b> K9874 <b>♥</b> KQ104 <b>♦</b> 32 <b>♣</b> 72	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ 8542  ♥ K832  ♠ A105  ♠ KQ	South:  ♠ AK10  ♥ 106  ♠ KQ764  ♣ A87	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 2 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 \( \mathbf{N} \) N	North:  ♠ K76  ♥ Q653  ♠ AQ6  ♣ A72	South:  ♠ Q9  ♥ AJ107  ♦ 9742  ♣ K95	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 3 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 4 S	North:  ♠ A72  ♥ Q864  ♠ AQJ8  ♣ 94	South:  ♠ QJ9  ♥ AKJ2  ♠ K9  ♠ Q532	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	South 1NT 2♥
Board: 4 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AJ74  ♥ J8  ♠ AK96  ♠ QJ3	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 5 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4♥ S	North:  ♠ K9874  ♥ KQ104  ♦ 32  ♣ 72	South:	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	1NT

Board: 1 Dealer: S Vul: NS HCP: 16	<ul><li>AK10</li><li>▼ 106</li><li>◆ KQ764</li><li>♣ A87</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: EW HCP: 10	<ul><li>♣ Q9</li><li>♥ AJ107</li><li>◆ 9742</li><li>♣ K95</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: Both HCP: 16	<ul><li>♣ QJ9</li><li>♥ AKJ2</li><li>◆ K9</li><li>♣ Q532</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: NS HCP: 8	<ul><li>★862</li><li>★A932</li><li>★1084</li><li>★A85</li></ul>	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: EW HCP: 17	<ul><li>♠ 63</li><li>♥ A872</li><li>♠ AK85</li><li>♠ KQJ</li></ul>	The opponents are silent.  You bid first.

Board: 1 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ 8542  ♥ K832  ♠ A105  ♠ KQ	South:  ♠ AK10  ♥ 106  ♠ KQ764  ♣ A87	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 2 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 \( \mathbf{N} \) N	North:  ♠ K76  ♥ Q653  ♠ AQ6  ♣ A72	South:  ♠ Q9  ♥ AJ107  ♦ 9742  ♣ K95	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 3 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 4 S	North:  ♠ A72  ♥ Q864  ♠ AQJ8  ♣ 94	South:  ♠ QJ9  ♥ AKJ2  ♠ K9  ♠ Q532	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	South 1NT 2♥
Board: 4 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AJ74  ♥ J8  ♠ AK96  ♠ QJ3	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 5 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4♥ S	North:  ♠ K9874  ♥ KQ104  ♦ 32  ♣ 72	South:	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	1NT

Board: 6 Dealer: N Vul: Both HCP: 17	<ul><li>▲ A104</li><li>♥ QJ9</li><li>◆ K985</li><li>▲ AK8</li></ul>	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: None HCP: 8	<ul><li>★ A32</li><li>▼ J872</li><li>◆ 105</li><li>◆ K1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: EW HCP: 17	<ul><li>AK85</li><li>♥ Q85</li><li>A96</li><li>A98</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: Both HCP: 11	<ul><li>AQ10</li><li>✓ AJ65</li><li>◆ 8543</li><li>◆ 92</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 15	<ul><li>A2</li><li>✓ J8732</li><li>✓ A93</li><li>✓ AQ10</li></ul>	West Bids 2♦ if possible.  You bid first.

Board: 6 Dealer: N	North: ♠ A104	South: ♠ 62	West	North 1NT	East Pass	
Vul: Both	♥ QJ9	♥ AK85	Pass	2•	Pass	
North HCP: 17	♦ K985	◆ AJ762	Pass		AP	<i>5</i> •
South HCP: 13 Contract: 3N N	♣ AK8	<b>♣</b> J6	1. Stay		111	
D1.7						
Board: 7 Dealer: S	North: ♠ A32	South: ♠ K10	West	North	East	South 1NT
Vul: None	♥ J872	♥ Q943	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8 South HCP: 15	<b>◆</b> 105	♦ AQ	Pass	3 <b>♥</b>	AP	
Contract: 3♥ S	<b>♣</b> K1054	♣ A8732	1. Stay	man		
Board: 8	NI and L	C a. 41	West	North	Fast	South
Dealer: N	North: ♠ AK85	South: <b>♠</b> 10972	West	1NT	Pass	
Vul: EW	♥ Q85	♥ AJ72	Pass		Pass	
North HCP: 17 South HCP: 11	♦ A96	♦ K5	AP		1 435	12
Contract: 4♠ N	♣ A98	♣ K53	1. Stay	man		
Board: 9	North:	South:	West	North	East	South
Dealer: S	AQ10	50um. ♠ J852	,, 650	1,0141		1NT
Vul: Both	<b>♥</b> AJ65	<b>♥</b> K732	Pass	2 <b>♣</b> ¹	X	2♥
North HCP: 11 South HCP: 15	<b>♦</b> 8543	♦ AK	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 92	<b>♣</b> A86	1. Stay	man		
Board: 10	NI and L	C a. 41	West	North	Fast	South
Dealer: N	North: ♠ A2	South: <b>★</b> 10643	West	1NT	Pass	
Vul: None	▼ A2 ▼ J8732	▼ 10043 ♥ KQ	2•	2 <b>V</b>	Pass	
North HCP: 15	♦ A93	<b>♦</b> J6	Pass	3NT	AP	<i>5</i> <b>T</b>
South HCP: 10 Contract: 3N N	<b>♣</b> AQ10	<b>♣</b> KJ764	1. Stay			

Board: 6 Dealer: N Vul: Both HCP: 13	<ul><li>♠ 62</li><li>♥ AK85</li><li>♠ AJ762</li><li>♠ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 7 Dealer: S Vul: None HCP: 15	<ul><li>★ K10</li><li>♥ Q943</li><li>◆ AQ</li><li>◆ A8732</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: EW HCP: 11	<ul><li>10972</li><li>✓ AJ72</li><li>✓ K5</li><li>✓ K53</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: Both HCP: 15	<ul><li>▶ J852</li><li>♥ K732</li><li>♦ AK</li><li>♣ A86</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 10 Dealer: N Vul: None HCP: 10	<ul><li>10643</li><li>KQ</li><li>J6</li><li>KJ764</li></ul>	West Bids 2♦ if possible.  Partner bids first.

Board: 6 Dealer: N	North: ♠ A104	South: ♠ 62	West	North 1NT	East Pass	
Vul: Both	♥ QJ9	♥ AK85	Pass	2•	Pass	
North HCP: 17	♦ K985	◆ AJ762	Pass		AP	<i>5</i> •
South HCP: 13 Contract: 3N N	♣ AK8	<b>♣</b> J6	1. Stay		111	
D1.7						
Board: 7 Dealer: S	North: ♠ A32	South: ♠ K10	West	North	East	South 1NT
Vul: None	♥ J872	♥ Q943	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8 South HCP: 15	<b>◆</b> 105	♦ AQ	Pass	3 <b>♥</b>	AP	
Contract: 3♥ S	<b>♣</b> K1054	♣ A8732	1. Stay	man		
Board: 8	NI and L	C a. 41	West	North	Fast	South
Dealer: N	North: ♠ AK85	South: <b>♠</b> 10972	West	1NT	Pass	
Vul: EW	♥ Q85	♥ AJ72	Pass		Pass	
North HCP: 17 South HCP: 11	♦ A96	♦ K5	AP		1 435	12
Contract: 4♠ N	♣ A98	♣ K53	1. Stay	man		
Board: 9	North:	South:	West	North	East	South
Dealer: S	AQ10	50um. ♠ J852	,, 650	1,0141		1NT
Vul: Both	<b>♥</b> AJ65	<b>♥</b> K732	Pass	2 <b>♣</b> ¹	X	2♥
North HCP: 11 South HCP: 15	<b>♦</b> 8543	♦ AK	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 92	<b>♣</b> A86	1. Stay	man		
Board: 10	NI and L	C a. 41	West	North	Fast	South
Dealer: N	North: ♠ A2	South: <b>★</b> 10643	West	1NT	Pass	
Vul: None	▼ A2 ▼ J8732	▼ 10043 ♥ KQ	2•	2 <b>V</b>	Pass	
North HCP: 15	♦ A93	<b>♦</b> J6	Pass	3NT	AP	<i>5</i> <b>T</b>
South HCP: 10 Contract: 3N N	<b>♣</b> AQ10	<b>♣</b> KJ764	1. Stay			

Board: 11 Dealer: S Vul: NS HCP: 9	<ul><li>♣82</li><li>♥ J842</li><li>♦ AK952</li><li>♣ J7</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 12 Dealer: N Vul: Both HCP: 16	<ul><li>♣ J1032</li><li>♥ KQ107</li><li>◆ K10</li><li>♣ AK3</li></ul>	The opponents are silent.  You bid first.
Board: 13 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q532</li><li>♥ A4</li><li>♦ 95</li><li>♣ Q9832</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 15	<ul><li>1093</li><li>★ A65</li><li>★ A96</li><li>★ AQJ7</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: EW HCP: 8	<ul><li>♣ 8763</li><li>♥ AQ6</li><li>◆ Q5</li><li>♣ 9864</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: S Vul: NS North HCP: 9	North:  ♠ 82  ♥ J842  ♠ AV052	South:  ♠ AJ10  ♥ AKQ5	Pass	North 2♣¹	X	South 1NT 2 🕶
South HCP: 17 Contract: 4♥ S	◆ AK952 ◆ J7	◆ QJ87 <b>♣</b> 103	Pass 1. Stay	4 <b>♥</b> man	AP	
Board: 12 Dealer: N	North: <b>♦</b> J1032	South: ♠ AQ76	West	North 1NT	East Pass	
Vul: Both North HCP: 16	<b>♥</b> KQ107	<b>♥</b> 62	Pass	2♥		3NT
South HCP: 14	◆ K10 ◆ AK3	◆ AJ74	Pass	4♠	AP	
Contract: 4♠ N	₩ AKS	<b>♣</b> QJ5	1. Stay	man		
Board: 13 Dealer: S	North: ♠ Q532	South: <b>♠</b> 1084	West	North	East	South 1NT
Vul: None North HCP: 8	<b>♥</b> A4	♥ KJ2	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	♦ 95 ♣ Q9832	◆ AJ76 <b>♣</b> AK5	Pass	2NT	AP	
Contract: 2N S	<b>4</b> Q9632	AKJ	1. Stay	man		
Board: 14	North:	South:	West	North 1NT		
Dealer: N Vul: NS North HCP: 15	<b>▲</b> 1093 <b>▼</b> A65	<b>♠</b> 84 <b>♥</b> KQJ2	Pass	1N1 2♦	Pass Pass	2 <b>A</b> <sup>1</sup> 2NT
South HCP: 8	♦ A96	◆ Q1052	AP			
Contract: 2N N	♣ AQJ7	<b>♣</b> 1092	1. Stay	man		
Board: 15	North:	South:	West	North	East	South
Dealer: S	• 8763	AKJ10				1NT
Vul: EW North HCP: 8	♥ AQ6	♥ KJ2	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ Q5	♦ 1063 • OI7	Pass	3♠	AP	
Contract: 3♠ S	<b>♣</b> 9864	<b>♣</b> QJ7	1. Stay	man		

Board: 11 Dealer: S Vul: NS HCP: 17	<ul><li>♣ AJ10</li><li>♥ AKQ5</li><li>◆ QJ87</li><li>♣ 103</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 12 Dealer: N Vul: Both HCP: 14	<ul><li>AQ76</li><li>✓ 62</li><li>AJ74</li><li>QJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: None HCP: 16	<ul><li>▲ 1084</li><li>♥ KJ2</li><li>◆ AJ76</li><li>♣ AK5</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: NS HCP: 8	<ul><li>★84</li><li>✓ KQJ2</li><li>◆Q1052</li><li>★1092</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: EW HCP: 15	<ul><li>★ AKJ10</li><li>★ KJ2</li><li>★ 1063</li><li>★ QJ7</li></ul>	The opponents are silent. You bid first.

Board: 11 Dealer: S Vul: NS North HCP: 9	North:  ♠ 82  ♥ J842  ♠ AV052	South:  ♠ AJ10  ♥ AKQ5	Pass	North 2♣¹	X	South 1NT 2 🕶
South HCP: 17 Contract: 4♥ S	◆ AK952 ◆ J7	◆ QJ87 <b>♣</b> 103	Pass 1. Stay	4 <b>♥</b> man	AP	
Board: 12 Dealer: N	North: <b>♦</b> J1032	South: ♠ AQ76	West	North 1NT	East Pass	
Vul: Both North HCP: 16	<b>♥</b> KQ107	<b>♥</b> 62	Pass	2♥		3NT
South HCP: 14	◆ K10 ◆ AK3	◆ AJ74	Pass	4♠	AP	
Contract: 4♠ N	₩ AKS	<b>♣</b> QJ5	1. Stay	man		
Board: 13 Dealer: S	North: ♠ Q532	South: <b>♠</b> 1084	West	North	East	South 1NT
Vul: None North HCP: 8	<b>♥</b> A4	♥ KJ2	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	♦ 95 ♣ Q9832	◆ AJ76 <b>♣</b> AK5	Pass	2NT	AP	
Contract: 2N S	<b>4</b> Q9632	AKS	1. Stay	man		
Board: 14	North:	South:	West	North 1NT		
Dealer: N Vul: NS North HCP: 15	<b>▲</b> 1093 <b>▼</b> A65	<b>♠</b> 84 <b>♥</b> KQJ2	Pass	1N1 2♦	Pass Pass	2 <b>A</b> <sup>1</sup> 2NT
South HCP: 8	♦ A96	◆ Q1052	AP			
Contract: 2N N	♣ AQJ7	<b>♣</b> 1092	1. Stay	man		
Board: 15	North:	South:	West	North	East	South
Dealer: S	• 8763	AKJ10				1NT
Vul: EW North HCP: 8	♥ AQ6	♥ KJ2	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ Q5	♦ 1063 • OI7	Pass	3♠	AP	
Contract: 3♠ S	<b>♣</b> 9864	<b>♣</b> QJ7	1. Stay	man		

Board: 16 Dealer: N  Vul: None HCP: 15   ACQ4  VKJ6  AKJ102  You bid first.  You bid first.			
	Dealer: N Vul: None	<b>♥</b> KJ6 <b>♦</b> AKJ102	•
Board: 17	Dealer: S Vul: NS	▼ J842 ◆ J3	
Board: 18 Dealer: N Vul: EW HCP: 15  A43 The opponents are silent.  Y KJ9 You bid first.  You bid first.	Dealer: N Vul: EW	<ul><li>▼ KJ9</li><li>◆ KQ1083</li></ul>	
Board: 19	Dealer: S Vul: Both	♥ Q52 • 62	•
Board: 20	Dealer: N Vul: NS	♥ 9732 ♦ AK105	

Board: 16 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ Q4  ♥ KJ6  ♠ AKJ102  ♣ J92	South:  ♣ J1093  ♥ Q5  • Q75  ♣ A876	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 17 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4♠ S	North:  ♠ K983  ♥ J842  ♦ J3  ♣ K73	South:  ♠ A1062  ♥ A76  ♠ AQ7  ♣ J62	West Pass Pass 1. Stay		East Pass AP	1NT
Board: 18 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A43  ♥ KJ9  ♠ KQ1083  ♠ Q6	South:  ♠ KJ107  ♥ 85  ♠ A42  ♠ KJ97	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 19 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ K1074  ♥ Q52  ♠ 62  ♣ A954	South:  ♠ AQ98  ♥ AJ10  ♦ 95  ♣ KQ73	West Pass Pass 1. Stay	North  2♣¹  4♠  man	East Pass AP	1NT
Board: 20 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 \(\neq \) N	North:  ♠ K8  ♥ 9732  ♠ AK105  ♣ AJ9	South:  ♠ A96  ♥ KQ105  ♠ Q843  ♣ 87	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 16 Dealer: N Vul: None HCP: 9	<ul><li> ♣ J1093</li><li> ♥ Q5</li><li> ♠ Q75</li><li> ♣ A876</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: NS HCP: 15	<ul><li>★ A1062</li><li>★ A76</li><li>★ AQ7</li><li>★ J62</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: EW HCP: 12	<ul><li>★ KJ107</li><li>★ 85</li><li>★ A42</li><li>★ KJ97</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: Both HCP: 16	<ul><li>AQ98</li><li>✓ AJ10</li><li>95</li><li>✓ KQ73</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: NS HCP: 11	<ul><li>★ A96</li><li>★ KQ105</li><li>◆ Q843</li><li>◆ 87</li></ul>	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ Q4  ♥ KJ6  ♠ AKJ102  ♣ J92	South:  ♣ J1093  ♥ Q5  • Q75  ♣ A876	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 17 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4♠ S	North:  ♠ K983  ♥ J842  ♦ J3  ♣ K73	South:  ♠ A1062  ♥ A76  ♠ AQ7  ♣ J62	West Pass Pass 1. Stay		East Pass AP	1NT
Board: 18 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A43  ♥ KJ9  ♠ KQ1083  ♠ Q6	South:  ♠ KJ107  ♥ 85  ♠ A42  ♠ KJ97	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 19 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ K1074  ♥ Q52  ♠ 62  ♣ A954	South:  ♠ AQ98  ♥ AJ10  ♦ 95  ♣ KQ73	West Pass Pass 1. Stay	North  2♣¹  4♠  man	East Pass AP	1NT
Board: 20 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 \(\neq \) N	North:  ♠ K8  ♥ 9732  ♠ AK105  ♣ AJ9	South:  ♠ A96  ♥ KQ105  ♠ Q843  ♣ 87	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 21 Dealer: S Vul: EW HCP: 18	<ul><li>♠ AKJ2</li><li>♥ KQ83</li><li>♠ AJ</li><li>♠ 984</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: Both HCP: 16	<ul><li>▲ AJ93</li><li>✔ A5</li><li>◆ AK72</li><li>◆ 652</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: None HCP: 11	<ul><li>★ KQJ3</li><li>♥ Q102</li><li>★ K954</li><li>◆ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: EW HCP: 15	<ul><li>▶ J984</li><li>♥ K104</li><li>◆ A65</li><li>◆ AK3</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: None HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Dealer: S Vul: EW         ♠ AKJ2         ♠ Q6         Pass 2♣¹         Pass 2           North HCP: 18 South HCP: 15 Contract: 6N S         ♠ AJ ♠ Q982 AP         AP         AP           Board: 22 Dealer: N Vul: Both North HCP: 16 South HCP: 16 South HCP: 18 Contract: 6N N         ♠ AK72 ♠ QJ         West North East South: 1NT Pass 2 ♠ Pass 6NT AP           Board: 23 Dealer: S Vul: None North HCP: 11 South HCP: 11 South HCP: 17 Contract: 3N S         ♠ AK72 ♠ AQJ         ♠ AQJ         Pass 6NT AP           Board: 23 Dealer: S Vul: None North HCP: 17 Contract: 3N S         ♠ AK954 ♠ AQJ         ♠ AQJ         Pass 2♣¹ Pass 2           Board: 24 North: South: South: West North East South: ♠ AAK6         ♠ AK6         North East South: North Ea	
Vul: EW         North HCP: 18         ↓ AJ         ↓ A94         Pass 4NT² Pass 6           South HCP: 15         ↓ 984         ↓ AK62         AP           Contract: 6N S         ↓ AS         ↓ AK62         1. Stayman           Board: 22         Dealer: N         ↓ AJ93         ↓ KQ4         Pass 2♠         Pass 4           Vul: Both         ↓ AS         ↓ QJ108         Pass 6NT AP         Pass 6NT AP           North HCP: 16         ↓ AK72         ↓ QJ         Pass 6NT AP           South HCP: 18         ♠ 652         ♠ AQJ9         1. Stayman           Contract: 6N N         ♠ 652         ♠ AQJ9         1. Stayman           Board: 23         North:         ♠ KQJ3         ♠ 762         1           Vul: None         ♠ KQJ3         ♠ 762         1           North HCP: 11         ♠ K954         ♠ AQJ         Pass 2♠         1           South HCP: 17         ♠ 94         ♠ AK6         1. Stayman           Board: 24         North:         ♠ AK6         1. Stayman           Board: 24         North:         ♠ AS3         West North East S           Local Contract: N         ♠ AS3         1NT Pass 2           Local Contract: N         ♠ AS3         1NOrth	INT
North HCP: 18       ◆ AJ       ◆ Q982       AP         1. Stayman       2. Quantitative 4NT         Board: 22       North:       South:       1NT Pass 2         Vul: Both       ◆ AJ93       ◆ KQ4       Pass 2◆ Pass 4         North HCP: 16       ◆ AK72       ◆ QJ Pass 6NT AP         South HCP: 18       ◆ 652       ◆ AQJ9       1. Stayman         Contract: 6N N       South:       West North East S         North:       South:       West North East S         Vul: None       ◆ KQJ3       ◆ 762         North HCP: 11       ◆ KQJ3       ◆ 762         North HCP: 17       ◆ AQJ       Pass 3NT AP         South HCP: 17       ◆ 94       ◆ AK6         Board: 24       North:       South:         Dealer: N       ◆ J984       ◆ A53         Vul: FW       ◆ J984       ◆ A53	
South Fig. 1.5    \$\rightarrow\$ 984    \$\rightarrow\$ AK62    1. Stayman	/1 <b>1 1</b>
Board: 22 Dealer: N Vul: Both North HCP: 16 South HCP: 18 Contract: 6N N  Board: 23 Dealer: S Vul: None North HCP: 11 South:  South:  AKQ4 Pass 2♠ Pass 4 Pass 6NT AP Pass 6NT AP  1. Stayman 2. Quantitative 4NT  Board: 23 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S  South:  West North East S I Val: North South:  West North East S I Pass 2♣ Pass 3NT AP 1. Stayman	
Board: 22       North:       South:       1NT Pass 2         Vul: Both       ♠ AJ93       ♠ KQ4       Pass 2♠ Pass 4         North HCP: 16       ♠ AK72       ♠ QJ Pass 6NT AP         South HCP: 18       ♠ 652       ♠ AQJ9       1. Stayman         Contract: 6N N       North:       ♠ KQJ3       ♠ 762       1         Vul: None       North HCP: 11       ♠ K954       ♠ AQJ       Pass 2♠ Pass 2♠ Pass 2         North HCP: 17       ♠ 94       ♠ AK6       1. Stayman         Board: 24       North:       ♠ AK6       West North East S         Dealer: N       ♠ J984       ♠ A53       1NT Pass 2         Vul: FW       ♠ J984       ♠ A53       1NT Pass 2	
Board: 22       North:       South:       1NT Pass 2         Vul: Both       ♠ AJ93       ♠ KQ4       Pass 2♠ Pass 4         North HCP: 16       ♠ AK72       ♠ QJ Pass 6NT AP         South HCP: 18       ♠ 652       ♠ AQJ9       1. Stayman         Contract: 6N N       North:       ♠ KQJ3       ♠ 762       1         Vul: None       North HCP: 11       ♠ K954       ♠ AQJ       Pass 2♠ Pass 2♠ Pass 2         North HCP: 17       ♠ 94       ♠ AK6       1. Stayman         Board: 24       North:       ♠ AK6       West North East S         Dealer: N       ♠ J984       ♠ A53       1NT Pass 2         Vul: FW       ♠ J984       ♠ A53       1NT Pass 2	
Dealer: N       North:       South:       1NT       Pass 2         Vul: Both       AJ93       KQ4       Pass 2 Pass 4         North HCP: 16       AK72       QJ       Pass 6NT       AP         South HCP: 18       AQJ       Pass 6NT       AP         Contract: 6N N       AQJ       1. Stayman       2. Quantitative 4NT         Board: 23       North:       AQJ       West North East S       S         Vul: None       Q102       K543       Pass 2 1       Pass 2         North HCP: 11       K954       AQJ       Pass 3NT       AP         Contract: 3N S       AK6       1. Stayman         Board: 24       North:       AK6       West North East S         Dealer: N       J984       AS3       INT       Pass 2         Vul: FW       AS3       AS3       INT       Pass 2	South
Vul: Both ✓ A5 ✓ QJ108 Pass 24 Pass 4   North HCP: 16 ✓ AK72 ✓ QJ Pass 6NT AP   South HCP: 18 ✓ 652 ♠ AQJ9 1. Stayman   Contract: 6N N ✓ AQJ9 1. Stayman   Board: 23 North: South: West North East S   Vul: None ✓ Q102 ✓ K543 Pass 2♣¹ Pass 2♣¹   North HCP: 11 ✓ AQJ Pass 3NT AP Pass 3NT AP   South HCP: 17 ♠ 94 ♠ AK6 1. Stayman   Contract: 3N S North: ♠ AK6 1. Stayman       West North East S   North: ♠ A53 North East S   Vul: FW ♠ A53 North East S	<b>2♣</b> 1
North HCP: 16 South HCP: 18 Contract: 6N N  AK72 AQJ AQJ9  1. Stayman 2. Quantitative 4NT  Board: 23 Dealer: S Vul: None North HCP: 11 South HCP: 11 South HCP: 17 Contract: 3N S  North: South: AGJ AQJ AGG AGA AQJ AGA AGA AGA AGA AGA AGA AGA AGA AGA AG	$1NT^2$
South HCP: 18 Contract: 6N N  Board: 23 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S  North: South:  AQJ9  1. Stayman 2. Quantitative 4NT  West North East S Pass 2♣¹ Pass 2  Pass 3NT AP 1. Stayman  1. Stayman 2. Quantitative 4NT  West North East S Pass 3NT AP 1. Stayman  Board: 24 North: Dealer: N  J984  North: A53  Vul: FW  Pass 3  North East S  North: A53	
Board: 23 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S  North: South:  ANOrth:  North:  North:	
Dealer: S       North:       South:       West North Last S         Vul: None       ★ KQJ3       ★ 762       1         North HCP: 11       ★ K954       ★ AQJ       Pass 2★¹ Pass 2         South HCP: 17       ★ AVJ       Pass 3NT AP       1. Stayman         Contract: 3N S       North:       ★ AK6       West North East S         Board: 24       North:       ★ A53       1NT Pass 2         Vul: FW       ★ J984       ★ A53       Pass 2★ Pass 2★	
Dealer: S       North:       South:       West North Last S         Vul: None       ★ KQJ3       ★ 762       1         North HCP: 11       ★ K954       ★ AQJ       Pass 2★¹ Pass 2         South HCP: 17       ★ AVJ       Pass 3NT AP       1. Stayman         Contract: 3N S       North:       ★ AK6       West North East S         Board: 24       North:       ★ A53       1NT Pass 2         Vul: FW       ★ J984       ★ A53       Pass 2★ Pass 2★	
Vul: None       ★ KQJ3       ★ 762         North HCP: 11       ★ Q102       ★ K543       Pass 2★¹ Pass 2         South HCP: 17       ★ AQJ       Pass 3NT AP         Contract: 3N S       ★ AK6       1. Stayman         Board: 24       North:       ★ A53         Vul: FW       ★ J984       ★ A53	South
North HCP: 11 South HCP: 17 Contract: 3N S  VQ102  KS43  Pass 2  Pass 2  Pass 2  Pass 3NT AP  1. Stayman  North:  South:  Dealer: N  J984  North:  A53  Vul: FW  Pass 2	INT
South HCP: 17 Contract: 3N S  Pass 3NT AP 1. Stayman  Board: 24 Dealer: N  J984  North:  A 53  Vul: FW  Pass 3NT AP 1. Stayman  West North East S 1NT Pass 2	2♥
Board: 24  Dealer: N  Vul: FW  North:  A 53  North:  A 63  North:  A 63  North:  A 75  North:  A 75	
Dealer: N  Dealer: N  J984  North:  A53  INT Pass 2  A062  Page 24  Page 24	
Dealer: N  Dealer: N  J984  North:  A53  INT Pass 2  Page 24  Page 24	<b>.</b>
Vul: FW Page 24 Page 24	_
VIII. EW $\star$ K 104 $\star$ A962 Pass 24 Pass 3	2♣¹
North UCD: 15	)N I
South HCD: 11	
Contract: 3N N  AK3  AK3  1. Stayman	
Board: 25 North: South: West North East S	South
Dealers C I Volui, Soudi,	NT
Vul: None Vul: None VKO104 Pass 2.1 Pass 2	
North HCP: 10	- •
South HCP: 15 Contract: 3 S	

Board: 21 Dealer: S Vul: EW HCP: 15	<b>♦</b> Q6 <b>♥</b> A94 <b>♦</b> Q982 <b>♣</b> AK62	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: Both HCP: 18	<ul><li>★ KQ4</li><li>♥ QJ108</li><li>◆ QJ</li><li>◆ AQJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: None HCP: 17	<ul><li>★ 762</li><li>★ K543</li><li>★ AQJ</li><li>★ AK6</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: EW HCP: 11	<ul><li>A53</li><li>✓ A962</li><li>✓ QJ109</li><li>♠ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: None HCP: 15	<ul><li>AQ4</li><li>KQ104</li><li>87</li><li>A654</li></ul>	The opponents are silent. You bid first.

Dealer: S Vul: EW         ♠ AKJ2         ♠ Q6         Pass 2♣¹         Pass 2           North HCP: 18 South HCP: 15 Contract: 6N S         ♠ AJ ♠ Q982 AP         AP         AP           Board: 22 Dealer: N Vul: Both North HCP: 16 South HCP: 16 South HCP: 18 Contract: 6N N         ♠ AK72 ♠ QJ         West North East South: 1NT Pass 2 ♠ Pass 6NT AP           Board: 23 Dealer: S Vul: None North HCP: 11 South HCP: 11 South HCP: 17 Contract: 3N S         ♠ AK72 ♠ AQJ         ♠ AQJ         Pass 6NT AP           Board: 23 Dealer: S Vul: None North HCP: 17 Contract: 3N S         ♠ AK954 ♠ AQJ         ♠ AQJ         Pass 2♣¹ Pass 2           Board: 24 North: South: South: West North East South: ♠ AAK6         ♠ AK6         North East South: North Ea	
Vul: EW         North HCP: 18         ↓ AJ         ↓ A94         Pass 4NT² Pass 6           South HCP: 15         ↓ 984         ↓ AK62         AP           Contract: 6N S         ↓ AS         ↓ AK62         1. Stayman           Board: 22         Dealer: N         ↓ AJ93         ↓ KQ4         Pass 2♠         Pass 4           Vul: Both         ↓ AS         ↓ QJ108         Pass 6NT AP         Pass 6NT AP           North HCP: 16         ↓ AK72         ↓ QJ         Pass 6NT AP           South HCP: 18         ♠ 652         ♠ AQJ9         1. Stayman           Contract: 6N N         ♠ 652         ♠ AQJ9         1. Stayman           Board: 23         North:         ♠ KQJ3         ♠ 762         1           Vul: None         ♠ KQJ3         ♠ 762         1           North HCP: 11         ♠ K954         ♠ AQJ         Pass 2♠         1           South HCP: 17         ♠ 94         ♠ AK6         1. Stayman           Board: 24         North:         ♠ AK6         1. Stayman           Board: 24         North:         ♠ AS3         West North East S           Local Contract: N         ♠ AS3         1NT Pass 2           Local Contract: N         ♠ AS3         1NOrth	INT
North HCP: 18       ◆ AJ       ◆ Q982       AP         1. Stayman       2. Quantitative 4NT         Board: 22       North:       South:       1NT Pass 2         Vul: Both       ◆ AJ93       ◆ KQ4       Pass 2◆ Pass 4         North HCP: 16       ◆ AK72       ◆ QJ Pass 6NT AP         South HCP: 18       ◆ 652       ◆ AQJ9       1. Stayman         Contract: 6N N       South:       West North East S         North:       South:       West North East S         Vul: None       ◆ KQJ3       ◆ 762         North HCP: 11       ◆ KQJ3       ◆ 762         North HCP: 17       ◆ AQJ       Pass 3NT AP         South HCP: 17       ◆ 94       ◆ AK6         Board: 24       North:       South:         Dealer: N       ◆ J984       ◆ A53         Vul: FW       ◆ J984       ◆ A53	
South Fig. 1.5    \$\rightarrow\$ 984    \$\rightarrow\$ AK62    1. Stayman	/1 <b>1 1</b>
Board: 22 Dealer: N Vul: Both North HCP: 16 South HCP: 18 Contract: 6N N  Board: 23 Dealer: S Vul: None North HCP: 11 South:  South:  AKQ4 Pass 2♠ Pass 4 Pass 6NT AP Pass 6NT AP  1. Stayman 2. Quantitative 4NT  Board: 23 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S  South:  West North East S I Val: North South:  West North East S I Pass 2♣ Pass 3NT AP 1. Stayman	
Board: 22       North:       South:       1NT Pass 2         Vul: Both       ♠ AJ93       ♠ KQ4       Pass 2♠ Pass 4         North HCP: 16       ♠ AK72       ♠ QJ Pass 6NT AP         South HCP: 18       ♠ 652       ♠ AQJ9       1. Stayman         Contract: 6N N       North:       ♠ KQJ3       ♠ 762       1         Vul: None       North HCP: 11       ♠ K954       ♠ AQJ       Pass 2♠ Pass 2♠ Pass 2         North HCP: 17       ♠ 94       ♠ AK6       1. Stayman         Board: 24       North:       ♠ AK6       West North East S         Dealer: N       ♠ J984       ♠ A53       1NT Pass 2         Vul: FW       ♠ J984       ♠ A53       1NT Pass 2	
Board: 22       North:       South:       1NT Pass 2         Vul: Both       ♠ AJ93       ♠ KQ4       Pass 2♠ Pass 4         North HCP: 16       ♠ AK72       ♠ QJ Pass 6NT AP         South HCP: 18       ♠ 652       ♠ AQJ9       1. Stayman         Contract: 6N N       North:       ♠ KQJ3       ♠ 762       1         Vul: None       North HCP: 11       ♠ K954       ♠ AQJ       Pass 2♠ Pass 2♠ Pass 2         North HCP: 17       ♠ 94       ♠ AK6       1. Stayman         Board: 24       North:       ♠ AK6       West North East S         Dealer: N       ♠ J984       ♠ A53       1NT Pass 2         Vul: FW       ♠ J984       ♠ A53       1NT Pass 2	
Dealer: N       North:       South:       1NT       Pass 2         Vul: Both       AJ93       KQ4       Pass 2 Pass 4         North HCP: 16       AK72       QJ       Pass 6NT       AP         South HCP: 18       AQJ       Pass 6NT       AP         Contract: 6N N       AQJ       1. Stayman       2. Quantitative 4NT         Board: 23       North:       AQJ       West North East S       S         Vul: None       Q102       K543       Pass 2 1       Pass 2         North HCP: 11       K954       AQJ       Pass 3NT       AP         Contract: 3N S       AK6       1. Stayman         Board: 24       North:       AK6       West North East S         Dealer: N       J984       AS3       INT       Pass 2         Vul: FW       AS3       AS3       INT       Pass 2	South
Vul: Both ✓ A5 ✓ QJ108 Pass 24 Pass 4   North HCP: 16 ✓ AK72 ✓ QJ Pass 6NT AP   South HCP: 18 ✓ 652 ♠ AQJ9 1. Stayman   Contract: 6N N ✓ AQJ9 1. Stayman   Board: 23 North: South: West North East S   Vul: None ✓ Q102 ✓ K543 Pass 2♣¹ Pass 2♣¹   North HCP: 11 ✓ AQJ Pass 3NT AP Pass 3NT AP   South HCP: 17 ♠ 94 ♠ AK6 1. Stayman   Contract: 3N S North: ♠ AK6 1. Stayman       West North East S   North: ♠ A53 North East S   Vul: FW ♠ A53 North East S	<b>2♣</b> 1
North HCP: 16 South HCP: 18 Contract: 6N N  AK72 AQJ AQJ9  1. Stayman 2. Quantitative 4NT  Board: 23 Dealer: S Vul: None North HCP: 11 South HCP: 11 South HCP: 17 Contract: 3N S  North: South: AGJ AQJ AGG AGA AQJ AGA AGA AGA AGA AGA AGA AGA AGA AGA AG	$1NT^2$
South HCP: 18 Contract: 6N N  Board: 23 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S  North: South:  AQJ9  1. Stayman 2. Quantitative 4NT  West North East S Pass 2♣¹ Pass 2  Pass 3NT AP 1. Stayman  1. Stayman 2. Quantitative 4NT  West North East S Pass 3NT AP 1. Stayman  Board: 24 North: Dealer: N  J984  North: A53  Vul: FW  Pass 3  North East S  North: A53	
Board: 23 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S  North: South:  ANOrth:  North:  North:	
Dealer: S       North:       South:       West North Last S         Vul: None       ★ KQJ3       ★ 762       1         North HCP: 11       ★ K954       ★ AQJ       Pass 2★¹ Pass 2         South HCP: 17       ★ AVJ       Pass 3NT AP       1. Stayman         Contract: 3N S       North:       ★ AK6       West North East S         Board: 24       North:       ★ A53       1NT Pass 2         Vul: FW       ★ J984       ★ A53       Pass 2★ Pass 2★	
Dealer: S       North:       South:       West North Last S         Vul: None       ★ KQJ3       ★ 762       1         North HCP: 11       ★ K954       ★ AQJ       Pass 2★¹ Pass 2         South HCP: 17       ★ AVJ       Pass 3NT AP       1. Stayman         Contract: 3N S       North:       ★ AK6       West North East S         Board: 24       North:       ★ A53       1NT Pass 2         Vul: FW       ★ J984       ★ A53       Pass 2★ Pass 2★	
Vul: None       ★ KQJ3       ★ 762         North HCP: 11       ★ Q102       ★ K543       Pass 2★¹ Pass 2         South HCP: 17       ★ AQJ       Pass 3NT AP         Contract: 3N S       ★ AK6       1. Stayman         Board: 24       North:       ★ A53         Vul: FW       ★ J984       ★ A53	South
North HCP: 11 South HCP: 17 Contract: 3N S  VQ102  KS43  Pass 2  Pass 2  Pass 2  Pass 3NT AP  1. Stayman  North:  South:  Dealer: N  J984  North:  A53  Vul: FW  Pass 2	INT
South HCP: 17 Contract: 3N S  Pass 3NT AP 1. Stayman  Board: 24 Dealer: N  J984  North:  A 53  Vul: FW  Pass 3NT AP 1. Stayman  West North East S 1NT Pass 2	2♥
Board: 24  Dealer: N  Vul: FW  North:  A 53  North:  A 63  North:  A 63  North:  A 75  North:  A 75	
Dealer: N  Dealer: N  J984  North:  A53  INT Pass 2  A062  Page 24  Page 24	
Dealer: N  Dealer: N  J984  North:  A53  INT Pass 2  Page 24  Page 24	<b>.</b>
Vul: FW Page 24 Page 24	_
VIII. EW $\star$ K 104 $\star$ A962 Pass 24 Pass 3	2♣¹
North UCD: 15	)N I
South HCD: 11	
Contract: 3N N  AK3  AK3  1. Stayman	
Board: 25 North: South: West North East S	South
Dealers C I Volui, Soudi,	NT
Vul: None Vul: None VKO104 Pass 2.1 Pass 2	
North HCP: 10	- •
South HCP: 15 Contract: 3 S	

Board: 26 Dealer: N Vul: NS HCP: 17	<ul><li>♠ Q8</li><li>♥ K64</li><li>◆ AKJ32</li><li>♠ KJ3</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 13	<ul><li>★ KQJ6</li><li>▼ 1082</li><li>◆ A54</li><li>◆ K92</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: None HCP: 15	<ul><li>◆ 942</li><li>♥ A104</li><li>◆ AJ1063</li><li>◆ AQ</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: NS HCP: 15	<ul><li>▲ A1096</li><li>♥ AK109</li><li>◆ J5</li><li>♣ K75</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 15	<ul><li>♣ J1053</li><li>♥ AK72</li><li>♦ K4</li><li>♣ A73</li></ul>	The opponents are silent. You bid first.

Dealer: N Vul: NS North HCP: 17	<b>♠</b> Q8 <b>♥</b> K64 <b>♦</b> AKJ32	<ul><li>▶ J943</li><li>♥ AJ109</li><li>▶ O7</li></ul>	Pass	1NT 2♦	Pass Pass	2♣¹ 2NT
South HCP: 10 Contract: 2N N	◆ KJ3	• Q7 • Q86	AP 1. Stay	man		
Board: 27 Dealer: S	North: ♠ KQJ6	South: ♠ A985	West	North	East	South 1NT
Vul: Both North HCP: 13	<b>▼</b> 1082	<b>♥</b> AQ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	♦ A54	◆ Q73	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> K92	<b>♣</b> AJ65	1. Stay	man		
Board: 28	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 942	<b>♦</b> KQ83		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> A104 <b>♦</b> AJ1063	<b>♥</b> KQ5 <b>♦</b> 72	Pass AP	2♦	Pass	3NT
South HCP: 13 Contract: 3N N	♣ AQ	♣ K1062	1. Stayman			
			West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	Pass	2♠
Board: 29	NT 4	G 4	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>
Dealer: S Vul: NS	North: <b>♠</b> A1096	South: <b>♠</b> QJ754	Pass	4NT <sup>4</sup>	Pass	5 <b>♠</b> <sup>5</sup>
Vul: NS North HCP: 15 South HCP: 15 Contract: 6♠ S	<ul><li>★ AK109</li><li>★ J5</li><li>★ K75</li></ul>	♥ Q43 ♦ A6 ♣ AQ3	<ol> <li>Stay</li> <li>artification</li> <li>Cue</li> <li>Blace</li> </ol>		0314,	for <b>♠</b>

Board: 30 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♣** J1053 **♠** A9 Vul: EW **♥** AK72 **♥** J1094 Pass 2♥ Pass 4♥ North HCP: 15 **♦** Q632 **♦** K4 AP South HCP: 10 ♣ A73 **♣** K52 1. Stayman Contract: 4♥ N

Board: 26 Dealer: N Vul: NS HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 17	<ul><li>▲ A985</li><li>✓ AQ</li><li>◆ Q73</li><li>◆ AJ65</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: None HCP: 13	<ul><li>★ KQ83</li><li>★ KQ5</li><li>★ 72</li><li>★ K1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 15	<ul><li>◆ QJ754</li><li>◆ Q43</li><li>◆ A6</li><li>◆ AQ3</li></ul>	The opponents are silent.  You bid first.
Board: 30 Dealer: N Vul: EW HCP: 10	<ul><li>▲ A9</li><li>▼ J1094</li><li>◆ Q632</li><li>◆ K52</li></ul>	The opponents are silent.  Partner bids first.

Dealer: N Vul: NS North HCP: 17	<b>♠</b> Q8 <b>♥</b> K64 <b>♦</b> AKJ32	<ul><li>▶ J943</li><li>♥ AJ109</li><li>▶ O7</li></ul>	Pass	1NT 2♦	Pass Pass	2♣¹ 2NT
South HCP: 10 Contract: 2N N	◆ KJ3	• Q7 • Q86	AP 1. Stay	man		
Board: 27 Dealer: S	North: ♠ KQJ6	South: ♠ A985	West	North	East	South 1NT
Vul: Both North HCP: 13	<b>▼</b> 1082	<b>♥</b> AQ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	♦ A54	◆ Q73	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> K92	<b>♣</b> AJ65	1. Stay	man		
Board: 28	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 942	<b>♦</b> KQ83		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> A104 <b>♦</b> AJ1063	<b>♥</b> KQ5 <b>♦</b> 72	Pass AP	2♦	Pass	3NT
South HCP: 13 Contract: 3N N	♣ AQ	♣ K1062	1. Stayman			
			West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	Pass	2♠
Board: 29	NT 4	G 4	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>
Vul: NS       ♠ A10         North HCP: 15       ♥ AK         South HCP: 15       ♦ J5	North: <b>♠</b> A1096	South: <b>♠</b> QJ754	Pass	4NT <sup>4</sup>	Pass	5 <b>♠</b> <sup>5</sup>
	<ul><li>★ AK109</li><li>★ J5</li><li>★ K75</li></ul>	♥ Q43 ♦ A6 ♣ AQ3	<ol> <li>Stay</li> <li>artification</li> <li>Cue</li> <li>Blace</li> </ol>		0314,	for <b>♠</b>

Board: 30 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♣** J1053 **♠** A9 Vul: EW **♥** AK72 **♥** J1094 Pass 2♥ Pass 4♥ North HCP: 15 **♦** Q632 **♦** K4 AP South HCP: 10 ♣ A73 **♣** K52 1. Stayman Contract: 4♥ N

Board: 31 Dealer: S Val: None HCP: 11  Board: 32 Dealer: N Vul: NS Vul: NS HCP: 17  Board: 33 AKQ52 Dealer: S Val: EW HCP: 16  Board: 34 Dealer: N Vul: EW HCP: 16  Board: 34 Dealer: N Vul: Both HCP: 17  Board: 34 Dealer: N Vul: Both HCP: 17  Board: 34 Dealer: N Vul: Both HCP: 17  K1083 Vul: Both HCP: 17  K295  The opponents are silent. You bid first.  Partner bids first.			
Dealer: N VI Vul: NS A108 HCP: 17 AJ732  Board: 33 AKQ52 Dealer: S VKJ108 Vul: EW 2 HCP: 16 K85  Board: 34 AKQ5 Dealer: N XI Wal: EW 42 HCP: 16 K85  Board: 34 A42 Dealer: N XI Wal: Both AJ HCP: 17 AGA HCP: 17 A	Dealer: S Vul: None	<b>∨</b> AJ94 <b>♦</b> K8	
Dealer: S Vul: EW HCP: 16  ** K85  ** K9108  Vul: EW HCP: 16  ** K85  ** Rather bids first.  ** Rather bids first.  ** Rather bids first.  ** Partner bids first.  ** Partner bids first.  ** The opponents are silent.  ** Vul: Both HCP: 17  ** KQ95  ** A105  ** Vul: NS  ** A105  ** Vul: NS  ** Partner bids first.  ** Partner bids first.  ** Partner bids first.	Dealer: N Vul: NS	<b>♥</b> KJ <b>♦</b> A108	
Dealer: N	Dealer: S Vul: EW	<b>∨</b> KJ108 <b>→</b> 2	
Dealer: S	Dealer: N Vul: Both	▼ K1083 ◆ AJ	
	Dealer: S Vul: NS	<ul><li>★ A105</li><li>★ 1053</li></ul>	

Board: 31 Dealer: S	North: ♠ Q85	South: ♠ K7	West	North	East	South 1NT
Vul: None North HCP: 11	<b>♥</b> AJ94	<b>♥</b> Q106	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 17	♦ K8 <b>♣</b> J973	♦ AJ1043 ♣ AK4	Pass	3NT	AP	
Contract: 3N S	<b>₹ 1</b> 9/3	₹ AN4	1. Stay	man		
Board: 32	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♠</b> A42	<b>♠</b> K9		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	♥ KJ	♥ 9532	Pass	2♦	Pass	2NT
South HCP: 9	<ul><li>◆ A108</li><li>◆ AJ732</li></ul>	◆ KQJ93 ◆ 105	AP			
Contract: 2N N	₩ FM 132	¥ 103	1. Stay	man		
			West	North	East	South 1NT
Board: 33	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♦
Dealer: S	AKQ52	<b>♦</b> 1086	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
Vul: EW North HCP: 16	<b>♥</b> KJ108	<b>♥</b> Q2	Pass	4NT <sup>3</sup>	Pass	5 <b>∀</b> <sup>4</sup>
South HCP: 16	• 2 • 1/05	♦ AK9	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> K85	♣ AQJ62	1. Stay 2. SM0			
				JLEN kwood (	0314. 1	for 🍁
				/5 or 5/5		
Board: 34	N. 4	G . 1	West	North	East	South
Dealer: N	North: ♠ A42	South: ♠ KQ95		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ K1083	♥ AQ	Pass	2♥	Pass	3NT
North HCP: 17 South HCP: 14	♦ AJ	♦ K1096	AP			
Contract: 3N N	<b>♣</b> KQ95	<b>♣</b> 1074	1. Stay	man		
Board: 35			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	<b>♦</b> 9654 <b>♥</b> A105	♠ KQJ73 ♥ KQJ	Pass	2 <b>♣</b> ¹	Pass	2♠
3.T. 4.TTOD 0		<b>▼</b> KQJ <b>◆</b> K96	Pass	3♠	Pass	4♠
	<b>•</b> 1053	<b>▼ 1×</b> 20				
North HCP: 9 South HCP: 15 Contract: 4♠ S	◆ 1053 ◆ KQ10	◆ R30 ◆ 93	AP			

Board: 31 Dealer: S Vul: None HCP: 17	<ul><li>★ K7</li><li>♥ Q106</li><li>◆ AJ1043</li><li>◆ AK4</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: NS HCP: 9	<ul><li>★ K9</li><li>♥ 9532</li><li>◆ KQJ93</li><li>◆ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: EW HCP: 16	<ul><li>1086</li><li>✓ Q2</li><li>AK9</li><li>AQJ62</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: Both HCP: 14	<b>★</b> KQ95 <b>★</b> AQ <b>♦</b> K1096 <b>♣</b> 1074	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQJ73</li><li>▼ KQJ</li><li>◆ K96</li><li>◆ 93</li></ul>	The opponents are silent. You bid first.

Board: 31 Dealer: S	North: ♠ Q85	South: ♠ K7	West	North	East	South 1NT
Vul: None North HCP: 11	<b>♥</b> AJ94	<b>♥</b> Q106	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 17	♦ K8 <b>♣</b> J973	♦ AJ1043 ♣ AK4	Pass	3NT	AP	
Contract: 3N S	<b>₹ 1</b> 9/3	₹ AN4	1. Stay	man		
Board: 32	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♠</b> A42	<b>♠</b> K9		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	♥ KJ	♥ 9532	Pass	2♦	Pass	2NT
South HCP: 9	<ul><li>◆ A108</li><li>◆ AJ732</li></ul>	◆ KQJ93 ◆ 105	AP			
Contract: 2N N	₩ FM 132	¥ 103	1. Stay	man		
			West	North	East	South 1NT
Board: 33	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♦
Dealer: S	AKQ52	<b>♦</b> 1086	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
Vul: EW North HCP: 16	<b>♥</b> KJ108	<b>♥</b> Q2	Pass	4NT <sup>3</sup>	Pass	5 <b>∀</b> <sup>4</sup>
South HCP: 16	• 2 • 1/05	♦ AK9	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> K85	♣ AQJ62	1. Stay 2. SM0			
				JLEN kwood (	0314. 1	for 🍁
				/5 or 5/5		
Board: 34	N. 4	G . 1	West	North	East	South
Dealer: N	North: ♠ A42	South: ♠ KQ95		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ K1083	♥ AQ	Pass	2♥	Pass	3NT
North HCP: 17 South HCP: 14	♦ AJ	♦ K1096	AP			
Contract: 3N N	<b>♣</b> KQ95	<b>♣</b> 1074	1. Stay	man		
Board: 35			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	<b>♦</b> 9654 <b>♥</b> A105	♠ KQJ73 ♥ KQJ	Pass	2 <b>♣</b> ¹	Pass	2♠
3.T. 4.TTOD 0		<b>▼</b> KQJ <b>◆</b> K96	Pass	3♠	Pass	4♠
	<b>•</b> 1053	<b>▼ 1×</b> 20				
North HCP: 9 South HCP: 15 Contract: 4♠ S	◆ 1053 ◆ KQ10	◆ R30 ◆ 93	AP			

Board: 36 Dealer: N Vul: EW HCP: 17	<ul><li>★ K8</li><li>★ A542</li><li>★ A62</li><li>★ AQ53</li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: Both HCP: 16	<ul><li>AQJ9</li><li>✓ A1085</li><li>AJ4</li><li>№ 109</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: None HCP: 16	<ul><li>A654</li><li>✓ AQ6</li><li>AJ82</li><li>J4</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: EW HCP: 10	<ul><li>♠ 62</li><li>♥ A975</li><li>♠ AQ105</li><li>♠ 643</li></ul>	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 15	<ul><li>AK653</li><li>✓ J32</li><li>✓ 764</li><li>AK</li></ul>	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♥ N	North:  ♠ K8  ♥ A542  ♠ A62  ♣ AQ53	South:	West Pass Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 37 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 4N S	North:  ♠ AQJ9  ♥ A1085  ♠ AJ4  ♣ 109	South:  ♠ K74  ✔ KQ  ♠ Q876  ♣ KQ42	Pass Pass 1. Stay	North  2♣¹  4NT²  man  ntitative	Pass AP	1NT
Board: 38 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ A654  ♥ AQ6  ♠ AJ82  ♣ J4	South:  ♠ Q103  ♥ 10432  ♠ Q6  ♠ AK87	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 39 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ AJ7  ♥ K10  ♠ K8743  ♣ A92	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	South 1NT 2•
Board: 40 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ AK 653  ♥ J32  • 764  ♣ AK	South:  ♣ 742  ✔ A976  ♣ A9  ♣ Q875	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 36 Dealer: N Vul: EW HCP: 8	<ul><li>♠ 93</li><li>♥ K987</li><li>♦ KQ97</li><li>♠ 1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: Both HCP: 15	<ul><li>★ K74</li><li>★ KQ</li><li>◆ Q876</li><li>★ KQ42</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q103</li><li>♥ 10432</li><li>◆ Q6</li><li>♣ AK87</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: EW HCP: 15	<ul><li>★ AJ7</li><li>▼ K10</li><li>★ K8743</li><li>★ A92</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 10	<ul><li>↑742</li><li>↑A976</li><li>↑A9</li><li>↑Q875</li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♥ N	North:  ♠ K8  ♥ A542  ♠ A62  ♣ AQ53	South:	West Pass Pass 1. Stay	North 1NT 2♥ 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 37 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 4N S	North:  ♠ AQJ9  ♥ A1085  ♠ AJ4  ♣ 109	South:  ♠ K74  ✔ KQ  ♠ Q876  ♣ KQ42	Pass Pass 1. Stay	North  2♣¹  4NT²  man  ntitative	Pass AP	1NT
Board: 38 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ A654  ♥ AQ6  ♠ AJ82  ♣ J4	South:  ♠ Q103  ♥ 10432  ♠ Q6  ♠ AK87	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 39 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ AJ7  ♥ K10  ♠ K8743  ♣ A92	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	South 1NT 2•
Board: 40 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ AK 653  ♥ J32  • 764  ♣ AK	South:  ♣ 742  ✔ A976  ♣ A9  ♣ Q875	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 41 Dealer: S Vul: None HCP: 8	<ul><li>10832</li><li>✓ A3</li><li>✓ A8</li><li>№ 107653</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: Both HCP: 17	<ul><li>♣ Q873</li><li>♥ K3</li><li>♦ AQ92</li><li>♣ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: None HCP: 9	<ul><li>★ AJ94</li><li>▼ K74</li><li>◆ J752</li><li>◆ 63</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: NS HCP: 16	<ul><li>★ KQ96</li><li>▼ A642</li><li>◆ AJ7</li><li>◆ Q8</li></ul>	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: EW HCP: 8	<ul><li>★ 87</li><li>▼ KJ109</li><li>★ A543</li><li>★ 843</li></ul>	The opponents are silent.  Partner bids first.

Board: 41 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  • 10832  • A3  • A8  • 107653	South:  ♠ KJ7  ▼ KQ109  ◆ Q105  ♣ A42		North  2♣¹  2NT  man	East Pass AP	1NT
Board: 42 Dealer: N Vul: Both North HCP: 17 South HCP: 14 Contract: 4♠ N	North:  ♠ Q873  ♥ K3  ♠ AQ92  ♠ AQ10	South:  ♠ AK92  ♥ Q2  ♦ J1054  ♣ KJ5	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 43 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ AJ94  ♥ K74  ♦ J752  ♣ 63	South:	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 44 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ KQ96  ♥ A642  ♠ AJ7  ♣ Q8	South:  ♠ AJ104  ♥ Q98  • 106  ♠ A972	West Pass Pass 1. Stay	North 1NT 2♥ 4♣ man	Pass	
Board: 45 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4♥ S	North:  ♠ 87  ♥ KJ109  ♠ A543  ♣ 843	South:  ♠ A652  ♥ A654  ♠ QJ  ♠ A96	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	1NT

Board: 41 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ7</li><li>★ KQ109</li><li>◆ Q105</li><li>★ A42</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: Both HCP: 14	<ul><li>♠ AK92</li><li>♥ Q2</li><li>◆ J1054</li><li>♠ KJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: None HCP: 15	<ul><li>1032</li><li>✓ AQ10</li><li>Q94</li><li>✓ AK102</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: NS HCP: 11	<ul><li>AJ104</li><li>♥ Q98</li><li>106</li><li>A972</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 15	<ul><li>A652</li><li>✓ A654</li><li>✓ QJ</li><li>A96</li></ul>	The opponents are silent. You bid first.

Board: 41 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ 10832  ♥ A3  ♠ A8  ♣ 107653	South:  ♠ KJ7  ♥ KQ109  ♠ Q105  ♣ A42		North  2♣¹  2NT  man	East Pass AP	1NT
Board: 42 Dealer: N Vul: Both North HCP: 17 South HCP: 14 Contract: 4♠ N	North:  ♠ Q873  ♥ K3  ♠ AQ92  ♠ AQ10	South:  ♠ AK92  ♥ Q2  ♦ J1054  ♣ KJ5	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 43 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ AJ94  ♥ K74  ♦ J752  ♣ 63	South:	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 44 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ KQ96  ♥ A642  ♠ AJ7  ♣ Q8	South:  ♠ AJ104  ♥ Q98  • 106  ♠ A972	West Pass Pass 1. Stay	North 1NT 2♥ 4♣ man	Pass	
Board: 45 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4♥ S	North:  ♠ 87  ♥ KJ109  ♠ A543  ♣ 843	South:  ♠ A652  ♥ A654  ♠ QJ  ♠ A96	West Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	1NT

Board: 46 Dealer: N Vul: None HCP: 15	<ul><li>♣ AJ3</li><li>♥ 83</li><li>◆ A1073</li><li>♣ AQ103</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 13	<ul><li>♣ QJ84</li><li>♥ KQ1042</li><li>◆ AJ6</li><li>♣ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: EW HCP: 16	<ul><li>★ KQ75</li><li>▼ AQ</li><li>◆ 9864</li><li>◆ AJ7</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: Both HCP: 8	<ul><li>♣ Q953</li><li>♥ J8</li><li>◆ Q1086</li><li>♣ QJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: NS HCP: 17	<ul><li>108</li><li>✓ KJ8</li><li>✓ AQ5</li><li>✓ AK874</li></ul>	The opponents are silent. You bid first.

Board: 46 Dealer: N Vul: None North HCP: 15 South HCP: 10	North: ♠ AJ3 ♥ 83 ♠ A1073	South:	West Pass AP	North 1NT 2•	Pass	
Contract: 3N N	♣ AQ103	<b>♣</b> KJ965	1. Stay	man		
			West	North	East	South 1NT
Board: 47	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♦
Dealer: S Vul: NS	♠ QJ84	<b>♦</b> 65	Pass	3 <b>♠</b> <sup>2</sup>	Pass	
North HCP: 13	<b>♥</b> KQ1042 <b>♦</b> AJ6	<b>♥</b> A76 <b>♦</b> KQ952	Pass AP	4NT <sup>3</sup>	Pass	<b>5</b> ♥ <sup>4</sup>
Contract: 5♥ S	<b>♣</b> 9	♣ AK8				
Board: 48	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♦</b> KQ75	<b>♠</b> AJ864		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> AQ • 9864	<b>♥</b> K964 <b>♦</b> 105	Pass	2♠	Pass	4♠
South HCP: 10 Contract: 4♠ N	<b>♣</b> AJ7	♣ Q10	AP 1. Stay	man		
Board: 49 Dealer: S	North: <b>♠</b> Q953	South:	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>♥</b> J8	<b>♠</b> KJ76 <b>♥</b> AQ3	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17 Contract: 3♠ S	◆ Q1086 <b>♣</b> QJ5	◆ AK42 ◆ 98	Pass 1. Stay		AP	
		Conth	West	North	East	South
Board: 50	North:	South:				. 1
Dealer: N	<b>♠</b> 108	<b>♠</b> AJ52		1NT	Pass	
Board: 50 Dealer: N Vul: NS North HCP: 17			Pass AP	1NT 2♦		2♣¹ 2NT

Board: 46 Dealer: N Vul: None HCP: 10	<ul><li>♠ 96</li><li>♥ K1042</li><li>◆ K9</li><li>♠ KJ965</li></ul>	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 16	<ul><li>♠ 65</li><li>♥ A76</li><li>♦ KQ952</li><li>♠ AK8</li></ul>	The opponents are silent.  You bid first.
Board: 48 Dealer: N Vul: EW HCP: 10	<ul><li>AJ864</li><li>✓ K964</li><li>105</li><li>Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: Both HCP: 17	<ul><li>★ KJ76</li><li>★ AQ3</li><li>◆ AK42</li><li>◆ 98</li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: NS HCP: 9	<ul><li>AJ52</li><li>▼ 1064</li><li>◆ KJ7</li><li>◆ 963</li></ul>	The opponents are silent.  Partner bids first.

Board: 46 Dealer: N Vul: None North HCP: 15 South HCP: 10	North: ♠ AJ3 ♥ 83 ♠ A1073	South:	West Pass AP	North 1NT 2•	Pass	
Contract: 3N N	♣ AQ103	<b>♣</b> KJ965	1. Stay	man		
			West	North	East	South 1NT
Board: 47	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♦
Dealer: S Vul: NS	♠ QJ84	<b>♦</b> 65	Pass	3 <b>♠</b> <sup>2</sup>	Pass	
North HCP: 13	<b>♥</b> KQ1042 <b>♦</b> AJ6	<b>♥</b> A76 <b>♦</b> KQ952	Pass AP	4NT <sup>3</sup>	Pass	<b>5</b> ♥ <sup>4</sup>
Contract: 5♥ S	<b>♣</b> 9	♣ AK8				
Board: 48	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♦</b> KQ75	<b>♠</b> AJ864		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> AQ • 9864	<b>♥</b> K964 <b>♦</b> 105	Pass	2♠	Pass	4♠
South HCP: 10 Contract: 4♠ N	<b>♣</b> AJ7	♣ Q10	AP 1. Stay	man		
Board: 49 Dealer: S	North: <b>♠</b> Q953	South:	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>♥</b> J8	<b>♠</b> KJ76 <b>♥</b> AQ3	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17 Contract: 3♠ S	◆ Q1086 <b>♣</b> QJ5	◆ AK42 ◆ 98	Pass 1. Stay		AP	
		Conth	West	North	East	South
Board: 50	North:	South:				. 1
Dealer: N	<b>♠</b> 108	<b>♠</b> AJ52		1NT	Pass	
Board: 50 Dealer: N Vul: NS North HCP: 17			Pass AP	1NT 2♦		2♣¹ 2NT

Board: 51 Dealer: S Vul: EW HCP: 8	<ul><li>♠ 965</li><li>♥ A974</li><li>♦ A84</li><li>♠ 1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 15	<ul><li>★832</li><li>▼J32</li><li>◆AKJ105</li><li>★AQ</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: None HCP: 8	<ul><li>★ AKJ85</li><li>♥ 9432</li><li>♦ 4</li><li>★ 654</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: EW HCP: 15	<ul><li>★ KJ94</li><li>▼ 1063</li><li>◆ AK63</li><li>◆ A6</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: Both HCP: 14	<ul><li>★ 76</li><li>▼ KQ98</li><li>◆ A2</li><li>◆ KQ654</li></ul>	The opponents are silent.  Partner bids first.

Board: 51 Dealer: S Vul: EW	North: <b>♠</b> 965	South: ♠ QJ7	.,	North		1NT
North HCP: 8	♥ A974	<b>♥</b> KJ8	Pass		Pass	2♦
South HCP: 17	♦ A84 ♣ 1064	♦ KQ53	Pass	2NT	AP	
Contract: 2N S	<b>▼</b> 100 <del>4</del>	<b>♣</b> KQ8	1. Stay	man		
Board: 52	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 832	<b>★</b> K109		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> J32	<b>♥</b> Q1054	Pass	2♦	Pass	2NT
South HCP: 8	◆ AKJ105	• Q4	AP			
Contract: 2N N	<b>♣</b> AQ	<b>♣</b> J1082	1. Stay	man		
Board: 53	North:	South:	West	North	East	
Dealer: S	♠ AKJ85	<b>♦</b> Q97	D	2 a 1	D	1NT
Vul: None North HCP: 8	<b>9</b> 432	<b>♥</b> K6	Pass	2♣¹		2 <b>\( \)</b>
South HCP: 17	<b>♦</b> 4	• AQ975	Pass AP	2♠	Pass	4 <b>♀</b>
Contract: 4♠ N	<b>♣</b> 654	<b>♣</b> AQ10	1. Stay	man		
Board: 54	NI. 4		West	North	East	South
Dealer: N	North: ♠ KJ94	South:		1NT	Pass	
Vul: EW	♥ 1063	<b>♠</b> 106 <b>♥</b> KJ95	Pass	2♠		2NT
North HCP: 15	◆ AK63	<b>▼ K</b> J93 <b>◆</b> 87	AP			
South HCP: 8 Contract: 2N N	<b>♣</b> A6	♣ KJ1087	1. Stay	man		
Board: 55			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♠</b> 76 <b>♥</b> KQ98	<b>♠</b> AQ53 <b>♥</b> AJ2	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 14	◆ KQ98 ◆ A2	<b>♦</b> KQ96	Pass	3♣	Pass	3NT
South HCP: 17	♣ KQ654	<b>♣</b> J9	AP			
Contract: 3N S	`		1. Stay	man		

Board: 51 Dealer: S Vul: EW HCP: 17	<ul><li>♣ QJ7</li><li>♥ KJ8</li><li>◆ KQ53</li><li>♣ KQ8</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: Both HCP: 8	<ul><li>★K109</li><li>♥Q1054</li><li>◆Q4</li><li>◆J1082</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: None HCP: 17	<ul><li>♣ Q97</li><li>♥ K6</li><li>◆ AQ975</li><li>♣ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: EW HCP: 8	<ul><li>106</li><li>✓ KJ95</li><li>87</li><li>✓ KJ1087</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: Both HCP: 17	<ul><li>AQ53</li><li>✓ AJ2</li><li>✓ KQ96</li><li>✓ J9</li></ul>	The opponents are silent. You bid first.

Board: 51 Dealer: S Vul: EW	North: <b>♠</b> 965	South: ♠ QJ7	.,	North		1NT
North HCP: 8	♥ A974	<b>♥</b> KJ8	Pass		Pass	2♦
South HCP: 17	♦ A84 ♣ 1064	♦ KQ53	Pass	2NT	AP	
Contract: 2N S	<b>▼</b> 100 <del>4</del>	<b>♣</b> KQ8	1. Stay	man		
Board: 52	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 832	<b>★</b> K109		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> J32	<b>♥</b> Q1054	Pass	2♦	Pass	2NT
South HCP: 8	◆ AKJ105	• Q4	AP			
Contract: 2N N	<b>♣</b> AQ	<b>♣</b> J1082	1. Stay	man		
Board: 53	North:	South:	West	North	East	
Dealer: S	♠ AKJ85	<b>♦</b> Q97	D	2 a 1	D	1NT
Vul: None North HCP: 8	<b>9</b> 432	<b>♥</b> K6	Pass	2♣¹		2 <b>\( \)</b>
South HCP: 17	<b>♦</b> 4	• AQ975	Pass AP	2♠	Pass	4 <b>♀</b>
Contract: 4♠ N	<b>♣</b> 654	<b>♣</b> AQ10	1. Stay	man		
Board: 54	NI. 4		West	North	East	South
Dealer: N	North: ♠ KJ94	South:		1NT	Pass	
Vul: EW	♥ 1063	<b>♠</b> 106 <b>♥</b> KJ95	Pass	2♠		2NT
North HCP: 15	◆ AK63	<b>▼ K</b> J93 <b>◆</b> 87	AP			
South HCP: 8 Contract: 2N N	<b>♣</b> A6	♣ KJ1087	1. Stay	man		
Board: 55			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♠</b> 76 <b>♥</b> KQ98	<b>♠</b> AQ53 <b>♥</b> AJ2	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 14	◆ KQ98 ◆ A2	<b>♦</b> KQ96	Pass	3♣	Pass	3NT
South HCP: 17	♣ KQ654	<b>♣</b> J9	AP			
Contract: 3N S	`		1. Stay	man		

Board: 56 Dealer: N Vul: None HCP: 15	<ul><li>A82</li><li>♥ Q65</li><li>A95</li><li>★ KQ85</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: NS HCP: 9	<ul><li>★ KJ82</li><li>▼ 102</li><li>◆ K963</li><li>◆ Q75</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 17	<ul><li>AK54</li><li>✓ AJ</li><li>1093</li><li>★ KQ76</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: None HCP: 10	<ul><li>♠ AK74</li><li>♥ J854</li><li>♦ Q8</li><li>♠ 653</li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: NS HCP: 15	<ul><li>♣ QJ64</li><li>♥ KQ104</li><li>◆ A76</li><li>♣ QJ</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ A82  ♥ Q65  ♠ A95  ♣ KQ85	South:  ♠ K1053  ♥ K32  ♠ QJ32  ♣ 74	West No. 1N Pass 2. AP 1. Stayman	Pass	South 2♣¹ 2NT
Board: 57 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 2N S	North:  ♠ KJ82  ▼ 102  ♠ K963  ♣ Q75	South:  ♠ A105  ♥ K94  ♠ AQ  ♠ A10932			1NT
Board: 58 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AK54  ♥ AJ  ♦ 1093  ♣ KQ76	South:	West No. 1N Pass 2 AP 1. Stayman	Pass	South 2♣¹ 3NT
Board: 59 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ AK74  ♥ J854  ♦ Q8  ♠ 653	South:  • 10983  • K7  • K42  • AKQ4	West No Pass 2♣ Pass 4♠ 1. Stayman	AP	1NT
Board: 60 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 44 N	North:  ♠ QJ64  ♥ KQ104  ♠ A76  ♠ QJ	South:  ♠ K983  ♥ A72  ♠ K102  ♣ 1032	West No 1N Pass 2♥ Pass 4♠ 1. Stayman	Pass AP	South 2♣¹ 3NT

Board: 56 Dealer: N Vul: None HCP: 9	<ul><li>★K1053</li><li>▼K32</li><li>◆QJ32</li><li>◆74</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: NS HCP: 17	<ul><li>★ A105</li><li>★ K94</li><li>★ AQ</li><li>★ A10932</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: Both HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: None HCP: 15	<ul><li>10983</li><li>✓ K7</li><li>✓ K42</li><li>✓ AKQ4</li></ul>	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: NS HCP: 10	<ul><li>★ K983</li><li>★ A72</li><li>★ K102</li><li>★ 1032</li></ul>	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ A82  ♥ Q65  ♠ A95  ♣ KQ85	South:  ♠ K1053  ♥ K32  ♠ QJ32  ♣ 74	West No. 1N Pass 2. AP 1. Stayman	Pass	South 2♣¹ 2NT
Board: 57 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 2N S	North:  ♠ KJ82  ▼ 102  ♠ K963  ♣ Q75	South:  ♠ A105  ♥ K94  ♠ AQ  ♠ A10932			1NT
Board: 58 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AK54  ♥ AJ  ♦ 1093  ♣ KQ76	South:	West No. 1N Pass 2 AP 1. Stayman	Pass	South 2♣¹ 3NT
Board: 59 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ AK74  ♥ J854  ♦ Q8  ♠ 653	South:  • 10983  • K7  • K42  • AKQ4	West No Pass 2♣ Pass 4♠ 1. Stayman	AP	1NT
Board: 60 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 44 N	North:  ♠ QJ64  ♥ KQ104  ♠ A76  ♠ QJ	South:  ♠ K983  ♥ A72  ♠ K102  ♣ 1032	West No 1N Pass 2♥ Pass 4♠ 1. Stayman	Pass AP	South 2♣¹ 3NT

Board: 61 ♠ Q842	a:1 a4
Dealer: S Vul: EW KJ642 HCP: 9 • 52  The opponents are Partner bids first.	siient.
Board: 62	silent.
Board: 63	silent.
Board: 64 ♠ K964 Dealer: N ♥ AKQ Vul: NS ♦ J103 HCP: 16 ♠ QJ10  The opponents are You bid first.	silent.
Board: 65	silent.

Board: 61 Dealer: S Vul: EW	North: ♠ Q842 ♥ K2	South: ♠ AK6 ▼ 754	West Pass	North 2♣¹	East Pass	1NT
North HCP: 9	◆ KJ642	• A5	Pass	2NT	AP	∠▼
South HCP: 17 Contract: 2N S	<b>♣</b> 52	♣ AQ1098	1. Stay		Ai	
Board: 62	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KJ102	<b>♦</b> 8543		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	<b>♥</b> AJ6	<b>v</b> 1082	Pass	2♠	Pass	3♠
South HCP: 8	◆ AQ64	♦ KJ	AP			
Contract: 3♠ N	<b>♣</b> Q3	<b>♣</b> A1097	1. Stay	man		
Board: 63 Dealer: S	North: ♠ AKJ86	South: ♠ 95	West	North	East	South 1NT
Vul: Both North HCP: 11	<b>v</b> 10982	<b>♥</b> AQ43	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	<b>\</b>	♦ K52	Pass	4♥	AP	
Contract: 4♥ S	♣ K1052	<b>♣</b> AQ86	1. Stay	man		
Board: 64	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K964	<b>★</b> J732		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> AKQ	<b>♥</b> 108 <b>♦</b> AK5	Pass	2♠	Pass	4♠
South HCP: 12	◆ J103	◆ A987	AP			
Contract: 4♠ N	<b>♣</b> QJ10		1. Stay	man		
Board: 65	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> Q1063	<b>♦</b> J872				1NT
Vul: EW North HCP: 9	<b>♥</b> 864	<b>♥</b> AJ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ K4	◆ AJ98	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> KJ72	♣ A84	1. Stay	man		

Board: 61 Dealer: S Vul: EW HCP: 17	<ul><li>AK6</li><li>₹754</li><li>A5</li><li>AQ1098</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: EW HCP: 8	<ul><li>♦ 8543</li><li>♥ 1082</li><li>♦ KJ</li><li>♠ A1097</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: Both HCP: 15	<ul><li>♣95</li><li>♥ AQ43</li><li>♦ K52</li><li>♣ AQ86</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: NS HCP: 12	<ul><li>♣ J732</li><li>♥ 108</li><li>♦ AK5</li><li>♣ A987</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: EW HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.

Board: 61 Dealer: S Vul: EW	North: ♠ Q842 ♥ K2	South: ♠ AK6 ▼ 754	West Pass	North 2♣¹	East Pass	1NT
North HCP: 9	◆ KJ642	• A5	Pass	2NT	AP	∠▼
South HCP: 17 Contract: 2N S	<b>♣</b> 52	♣ AQ1098	1. Stay		Ai	
Board: 62	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KJ102	<b>♦</b> 8543		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	<b>♥</b> AJ6	<b>v</b> 1082	Pass	2♠	Pass	3♠
South HCP: 8	◆ AQ64	♦ KJ	AP			
Contract: 3♠ N	<b>♣</b> Q3	<b>♣</b> A1097	1. Stay	man		
Board: 63 Dealer: S	North: ♠ AKJ86	South: ♠ 95	West	North	East	South 1NT
Vul: Both North HCP: 11	<b>v</b> 10982	<b>♥</b> AQ43	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	<b>\</b>	♦ K52	Pass	4♥	AP	
Contract: 4♥ S	♣ K1052	<b>♣</b> AQ86	1. Stay	man		
Board: 64	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K964	<b>★</b> J732		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> AKQ	<b>♥</b> 108 <b>♦</b> AK5	Pass	2♠	Pass	4♠
South HCP: 12	◆ J103	◆ A987	AP			
Contract: 4♠ N	<b>♣</b> QJ10		1. Stay	man		
Board: 65	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> Q1063	<b>♦</b> J872				1NT
Vul: EW North HCP: 9	<b>♥</b> 864	<b>♥</b> AJ	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ K4	◆ AJ98	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> KJ72	♣ A84	1. Stay	man		

Board: 66 Dealer: N Vul: Both HCP: 15	<ul><li>♣ J10732</li><li>♥ K8</li><li>◆ A103</li><li>♣ AK6</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: None HCP: 17	<ul><li>♣ QJ643</li><li>♥ KJ72</li><li>◆ AQ3</li><li>♣ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: EW HCP: 16	<ul><li>▲ AJ54</li><li>♥ AK7</li><li>◆ J8</li><li>▲ K1072</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: Both HCP: 16	<ul><li>★ KJ106</li><li>★ AKQ5</li><li>★ 107</li><li>★ K64</li></ul>	The opponents are silent.  Partner bids first.

Board: 66 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♣ J10732  ♥ K8  ♣ A103  ♣ AK6	South:  ♠ KQ8  ♥ 10752  ♠ K4  ♣ J1082	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  AP  1. Stayman
Board: 67 Dealer: S Vul: None North HCP: 17 South HCP: 16 Contract: 6♠ S	North:  ◆ QJ643  ▼ KJ72  ◆ AQ3  ♣ A	South:  ♠ A852  ♥ AQ4  ♠ K76  ♣ K54	West North East South  1NT  Pass 2♣¹ Pass 2♠  Pass 3♥² Pass 4♣³  Pass 4♥⁴ Pass 4NT⁵  Pass 5♠⁶ Pass 6♠  AP  1. Stayman 2. artificial 3. Cue bid, a ♣ stopper 4. Cue bid, surplus 5. Blackwood 0314, for ♠ 6. A=2/5 or 5/5, Q(S)=1
Board: 68 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AJ54  ♥ AK7  ♦ J8  ♠ K1072	South:  ♠ K6  ♥ 8543  ♠ K9432  ♠ Q9	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  AP  1. Stayman
Board: 69 Dealer: S Vul: Both North HCP: 16 South HCP: 16 Contract: 6N S	North:  ♠ KJ106  ♥ AKQ5  ♠ 107  ♠ K64	South:	West North East South  1NT  Pass 2♣¹ Pass 2♣  Pass 4NT² Pass 6NT  AP  1. Stayman  2. Quantitative 4NT

Board: 66 Dealer: N Vul: Both HCP: 9	<b>♦</b> KQ8 <b>♥</b> 10752 <b>♦</b> K4 <b>♣</b> J1082	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: None HCP: 16	<ul><li>★ A852</li><li>▼ AQ4</li><li>★ K76</li><li>★ K54</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: EW HCP: 8	<b>♦</b> K6 <b>♥</b> 8543 <b>♦</b> K9432 <b>♣</b> Q9	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: Both HCP: 16	<ul><li>♦ 985</li><li>♥ 104</li><li>♦ AKQ2</li><li>♠ AQJ2</li></ul>	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♣ J10732  ♥ K8  ♣ A103  ♣ AK6	South:  ♠ KQ8  ♥ 10752  ♠ K4  ♣ J1082	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  AP  1. Stayman
Board: 67 Dealer: S Vul: None North HCP: 17 South HCP: 16 Contract: 6♠ S	North:  ◆ QJ643  ▼ KJ72  ◆ AQ3  ♣ A	South:  ♠ A852  ♥ AQ4  ♠ K76  ♣ K54	West North East South  1NT  Pass 2♣¹ Pass 2♠  Pass 3♥² Pass 4♣³  Pass 4♥⁴ Pass 4NT⁵  Pass 5♠⁶ Pass 6♠  AP  1. Stayman 2. artificial 3. Cue bid, a ♣ stopper 4. Cue bid, surplus 5. Blackwood 0314, for ♠ 6. A=2/5 or 5/5, Q(S)=1
Board: 68 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AJ54  ♥ AK7  ♦ J8  ♠ K1072	South:  ♠ K6  ♥ 8543  ♠ K9432  ♠ Q9	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  AP  1. Stayman
Board: 69 Dealer: S Vul: Both North HCP: 16 South HCP: 16 Contract: 6N S	North:  ♠ KJ106  ♥ AKQ5  ♠ 107  ♠ K64	South:	West North East South  1NT  Pass 2♣¹ Pass 2♣  Pass 4NT² Pass 6NT  AP  1. Stayman  2. Quantitative 4NT

Board: 70 Dealer: N Vul: None HCP: 16	<ul><li>★ AKJ</li><li>▼ AJ96</li><li>★ 6432</li><li>★ K4</li></ul>	The opponents are silent. You bid first.
Board: 71 Dealer: S Vul: NS HCP: 14	<ul><li>♠ A9</li><li>♥ 8763</li><li>♠ KQJ93</li><li>♠ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: Both HCP: 17	<ul><li>▲ A87</li><li>▼ K982</li><li>◆ AJ8</li><li>▲ KQ10</li></ul>	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: None HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: NS HCP: 16	<ul><li>★ A109</li><li>★ AK92</li><li>★ 1075</li><li>★ AJ10</li></ul>	The opponents are silent. You bid first.

Board: 70 Dealer: N Vul: None	North: ♠ AKJ	South: <b>▲</b> 10973	West	North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 9	<b>♥</b> AJ96 <b>♦</b> 6432	♥ Q42 ♦ AK85	Pass AP	2♥	Pass	2NT
Contract: 2N N	<b>♣</b> K4	<b>♣</b> 109	1. Stay	man		
Board: 71	North:	South:	West	North	East	
Dealer: S	Norui: ♠ A9	Soun: ♠ KJ42	D	<b>a</b> . 1	D	1NT
Vul: NS North HCP: 14	<b>♥</b> 8763	<b>♥</b> KQ	Pass Pass	2♣¹ 3♦	Pass	2 <b>♠</b> 3NT
South HCP: 17	♦ KQJ93 • A9	♦ A54 ♣ KJ102	AP	<b>3</b> ♥	1 ass	3111
Contract: 3N S	¥ AD	₩ KJ102	1. Stay	man		
Board: 72	North:	South:	West	North	East	South
Dealer: N	<b>A</b> 87	♦ QJ5		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> K982	<b>♥</b> A1065	Pass	2♥	Pass	4♥
South HCP: 12	◆ AJ8 <b>♣</b> KQ10	♦ 542 ♣ AJ6	AP			
Contract: 4♥ N	₹ KQ10	₩ AJO	1. Stay	man		
Board: 73		South:	West	North	East	South
Dealer: S	North: ♠ J532	AK10				1NT
Vul: None North HCP: 8	<b>¥</b> 3332 <b>♥</b> A7	<b>♥</b> Q6	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 17	<b>♦</b> 53	◆ AQ942 <b>♣</b> Q84	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> K10752	<b>₹</b> 004	1. Stay	man		
D1.74						
Board: 74 Dealer: N	North:	South:	West	North		
Vul: NS	<b>♠</b> A109 <b>♥</b> AK92	<b>♠</b> QJ64	D	1NT	Pass	
North HCP: 16	◆ AK92 ◆ 1075	♥ Q3 ♦ 643	Pass AP	2♥	Pass	2NT
South HCP: 8 Contract: 2N N	♣ AJ10	♣ K874	1. Stay	man		

Board: 70 Dealer: N Vul: None HCP: 9	<ul><li>10973</li><li>Q42</li><li>AK85</li><li>109</li></ul>	The opponents are silent.  Partner bids first.
Board: 71 Dealer: S Vul: NS HCP: 17	<ul><li>★ KJ42</li><li>★ KQ</li><li>★ A54</li><li>★ KJ102</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: Both HCP: 12	<b>♦</b> QJ5 <b>♥</b> A1065 <b>♦</b> 542 <b>♣</b> AJ6	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: None HCP: 17	<ul><li>AK10</li><li>♥ Q6</li><li>AQ942</li><li>Q84</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: NS HCP: 8	◆ QJ64 ♥ Q3 ◆ 643 ◆ K874	The opponents are silent.  Partner bids first.

Board: 70 Dealer: N Vul: None	North: ♠ AKJ	South: <b>▲</b> 10973	West	North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 9	<b>♥</b> AJ96 <b>♦</b> 6432	♥ Q42 ♦ AK85	Pass AP	2♥	Pass	2NT
Contract: 2N N	<b>♣</b> K4	<b>♣</b> 109	1. Stay	man		
Board: 71	North:	South:	West	North	East	
Dealer: S	Norui: ♠ A9	Soun: ♠ KJ42	D	<b>a</b> . 1	D	1NT
Vul: NS North HCP: 14	<b>♥</b> 8763	<b>♥</b> KQ	Pass Pass	2♣¹ 3♦	Pass	2 <b>♠</b> 3NT
South HCP: 17	♦ KQJ93 • A9	♦ A54 ♣ KJ102	AP	<b>3</b> ♥	1 ass	3111
Contract: 3N S	¥ AD	₩ KJ102	1. Stay	man		
Board: 72	North:	South:	West	North	East	South
Dealer: N	<b>A</b> 87	♦ QJ5		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> K982	<b>♥</b> A1065	Pass	2♥	Pass	4♥
South HCP: 12	◆ AJ8 <b>♣</b> KQ10	♦ 542 ♣ AJ6	AP			
Contract: 4♥ N	₹ KQ10	₩ AJO	1. Stay	man		
Board: 73		South:	West	North	East	South
Dealer: S	North: ♠ J532	AK10				1NT
Vul: None North HCP: 8	<b>¥</b> 3332 <b>♥</b> A7	<b>♥</b> Q6	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 17	<b>♦</b> 53	◆ AQ942 <b>♣</b> Q84	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> K10752	<b>₹</b> 004	1. Stay	man		
D1.74						
Board: 74 Dealer: N	North:	South:	West	North		
Vul: NS	<b>♠</b> A109 <b>♥</b> AK92	<b>♠</b> QJ64	D	1NT	Pass	
North HCP: 16	◆ AK92 ◆ 1075	♥ Q3 ♦ 643	Pass AP	2♥	Pass	2NT
South HCP: 8 Contract: 2N N	♣ AJ10	♣ K874	1. Stay	man		

Board: 75 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q107</li><li>♥ J863</li><li>◆ AJ7</li><li>♣ A104</li></ul>	The opponents are silent.  Partner bids first.
Board: 76 Dealer: N Vul: None HCP: 17	<ul><li>109</li><li>KQ92</li><li>K94</li><li>AKQ8</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: NS HCP: 8	<ul><li>★ A843</li><li>♥ 976</li><li>♦ KJ2</li><li>♣ 953</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: EW HCP: 17	<ul><li>♠ AK5</li><li>♥ AQ6</li><li>♦ J63</li><li>♠ K832</li></ul>	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: NS HCP: 9	<ul><li>♣ Q7643</li><li>♥ QJ104</li><li>♦ K8</li><li>♣ J8</li></ul>	The opponents are silent.  Partner bids first.

Board: 75 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ Q107  ♥ J863  ♠ AJ7  ♠ A104	South:  ♠ AJ8  ♥ KQ2  ♠ K9  ♠ QJ986	West North East South 1NT Pass 2♣¹ Pass 2◆ Pass 3NT AP 1. Stayman
Board: 76 Dealer: N Vul: None North HCP: 17 South HCP: 15 Contract: 6♥ N	North:  ♠ 109  ♥ KQ92  ♠ K94  ♠ AKQ8	South:  ♠ KQJ3  ♥ A1065  ♠ A63  ♣ J7	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3♠²  Pass 4♠³ Pass 4NT⁴  Pass 5♠⁵ Pass 6♥  AP  1. Stayman 2. artificial 3. Cue bid, a ♣ stopper 4. Blackwood 0314, for ♥ 5. A=2/5 or 5/5, Q(H)=1
Board: 77 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ A843  ♥ 976  ♠ KJ2  ♣ 953	South:  ♠ 1076  ♥ AK10  ♠ A10  ♣ KQ1082	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 2NT AP  1. Stayman
Board: 78 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 2N N	North:  ♠ AK5  ♥ AQ6  ♦ J63  ♠ K832	South:  ♠ 102  ♥ K875  ♠ A105  ♣ Q1096	West North East South  1NT Pass 2♣¹  Pass 2♣ Pass 2NT  AP  1. Stayman

Board: 79 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ Q7643  ♥ QJ104  ♠ K8  ♣ J8	South:  ♠ AK2  ♥ 865  ♠ Q9765  ♠ AQ	Pass Pass AP 1. Stay	2♠	East Pass Pass	1NT 2♦
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Board: 75 Dealer: S Vul: EW HCP: 16	<ul><li>▲ AJ8</li><li>▼ KQ2</li><li>◆ K9</li><li>▲ QJ986</li></ul>	The opponents are silent.  You bid first.
Board: 76 Dealer: N Vul: None HCP: 15	<ul><li>★ KQJ3</li><li>★ A1065</li><li>★ A63</li><li>★ J7</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: NS HCP: 16	<ul><li>1076</li><li>✓ AK10</li><li>✓ A10</li><li>✓ KQ1082</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: EW HCP: 9	<ul><li>102</li><li>K875</li><li>A105</li><li>Q1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 79 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AK2</li><li>♥ 865</li><li>♠ Q9765</li><li>♠ AQ</li></ul>	The opponents are silent. You bid first.

Board: 75 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ Q107  ♥ J863  ♠ AJ7  ♠ A104	South:  ♠ AJ8  ♥ KQ2  ♠ K9  ♠ QJ986	West North East South 1NT Pass 2♣¹ Pass 2◆ Pass 3NT AP 1. Stayman
Board: 76 Dealer: N Vul: None North HCP: 17 South HCP: 15 Contract: 6♥ N	North:  ♠ 109  ♥ KQ92  ♠ K94  ♠ AKQ8	South:  ♠ KQJ3  ♥ A1065  ♠ A63  ♣ J7	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3♠²  Pass 4♠³ Pass 4NT⁴  Pass 5♠⁵ Pass 6♥  AP  1. Stayman 2. artificial 3. Cue bid, a ♣ stopper 4. Blackwood 0314, for ♥ 5. A=2/5 or 5/5, Q(H)=1
Board: 77 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ A843  ♥ 976  ♠ KJ2  ♣ 953	South:  ♠ 1076  ♥ AK10  ♠ A10  ♣ KQ1082	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 2NT AP  1. Stayman
Board: 78 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 2N N	North:  ♠ AK5  ♥ AQ6  ♦ J63  ♠ K832	South:  ♠ 102  ♥ K875  ♠ A105  ♣ Q1096	West North East South  1NT Pass 2♣¹  Pass 2♣ Pass 2NT  AP  1. Stayman

Board: 79 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ Q7643  ♥ QJ104  ♠ K8  ♣ J8	South:  ♠ AK2  ♥ 865  ♠ Q9765  ♠ AQ	Pass Pass AP 1. Stay	2♠	East Pass Pass	1NT 2♦
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Board: 80 Dealer: N Vul: EW HCP: 15	<ul><li>▲ AJ84</li><li>✓ K3</li><li>◆ AK832</li><li>▲ 63</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 81 Dealer: S Vul: Both HCP: 14	<b>★</b> KQJ7 <b>♥</b> A10954 <b>♦</b> 1084 <b>♣</b> A	West Doubles Pass if possible.  Partner bids first.
Board: 82 Dealer: N Vul: None HCP: 16	<ul><li>★ KJ1092</li><li>♥ QJ8</li><li>◆ K2</li><li>◆ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: EW HCP: 15	<ul><li>♣ AJ3</li><li>♥ J543</li><li>♦ AQ9</li><li>♣ K53</li></ul>	The opponents are silent.  Partner bids first.

Board: 80 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ84  ♥ K3  ♠ AK832  ♠ 63	South: ◆ 972 ♥ A852 ◆ J104 ◆ K74	X AP 1. Stay	North 1NT 2♠ man	Pass	
			,,,,,,,	North 2•1		1NT
Board: 81	<b>N</b> T 4	C 4	Pass	3 <b>♠</b> <sup>2</sup>		
Dealer: S	North: ♠ KOJ7	South: ♠ A5	Pass	4NT <sup>4</sup>	Pass	<b>5♠</b> <sup>5</sup>
Vul: Both  North HCP: 14  South HCP: 16  Contract: 6♥X S   ♣ KQJ7  ♣ A5  ♥ Q763  ♣ AQ93  ♣ KJ5	Pass 4NT <sup>4</sup> Pass 5♣ <sup>5</sup> Pass 6♥ Pass Pass X AP  1. Stayman 2. artificial 3. Cue bid, a ♣ stopper 4. Blackwood 0314, for ♥ 5. A=2/5 or 5/5, Q(H)=1					
Board: 82 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ KJ1092  ♥ QJ8  ♠ K2  ♣ AQ3	South:  ♠ Q764  ♥ A102  ♠ A87  ♣ J86	Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 83 Dealer: S Vul: EW North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ AJ3  ♥ J543  ♠ AQ9  ♠ K53	South:  ♠ KQ8  ♥ A8  ♠ K875  ♣ QJ96	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 80 Dealer: N Vul: EW HCP: 8	<ul><li>◆ 972</li><li>◆ A852</li><li>◆ J104</li><li>◆ K74</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 81 Dealer: S Vul: Both HCP: 16	<ul><li>A5</li><li>♥ Q763</li><li>♦ AQ93</li><li>♣ KJ5</li></ul>	West Doubles Pass if possible. You bid first.
Board: 82 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q764</li><li>♥ A102</li><li>◆ A87</li><li>♣ J86</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ8</li><li>★ A8</li><li>★ K875</li><li>★ QJ96</li></ul>	The opponents are silent. You bid first.

Board: 80 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ84  ♥ K3  ♠ AK832  ♠ 63	South: ◆ 972 ♥ A852 ◆ J104 ◆ K74	X AP 1. Stay	North 1NT 2♠ man	Pass	
			,,,,,,,	North 2•1		1NT
Board: 81	<b>N</b> T 4	C 4	Pass	3 <b>♠</b> <sup>2</sup>		
Dealer: S	North: ♠ KOJ7	South: ♠ A5	Pass	4NT <sup>4</sup>	Pass	<b>5♠</b> <sup>5</sup>
Vul: Both         North HCP: 14         South HCP: 16         Contract: 6♥X S <ul> <li>KQJ7</li> <li>A5</li> <li>Q763</li> <li>AQ93</li> <li>KJ5</li> <li>KJ5</li> </ul>	Pass 4NT <sup>4</sup> Pass 5♣ <sup>5</sup> Pass 6♥ Pass Pass X AP  1. Stayman 2. artificial 3. Cue bid, a ♣ stopper 4. Blackwood 0314, for ♥ 5. A=2/5 or 5/5, Q(H)=1					
Board: 82 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4♠ N	North:  ♠ KJ1092  ♥ QJ8  ♠ K2  ♣ AQ3	South:  ♠ Q764  ♥ A102  ♠ A87  ♣ J86	Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 83 Dealer: S Vul: EW North HCP: 15 South HCP: 15 Contract: 3N S	North:  ♠ AJ3  ♥ J543  ♠ AQ9  ♠ K53	South:  ♠ KQ8  ♥ A8  ♠ K875  ♣ QJ96	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 84 Dealer: N Vul: Both HCP: 15	<ul><li>AJ5</li><li>✓ K9854</li><li>A10</li><li>K43</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: None HCP: 8	<ul><li></li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 86 Dealer: N Vul: NS HCP: 15	<ul><li>★ KJ75</li><li>★ A65</li><li>◆ QJ6</li><li>★ A103</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: None HCP: 8	<ul><li>J3</li><li>▼ 10632</li><li>◆ 985</li><li>♣ AK54</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: NS HCP: 15	<ul><li>★874</li><li>★ AK</li><li>★ K864</li><li>★ KQ86</li></ul>	West Doubles 2♣ if possible.  You bid first.

Board: 84 Dealer: N Vul: Both North HCP: 15 South HCP: 10	North:  ♠ AJ5  ♥ K9854  ♠ A10	South:	West Pass AP	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹
Contract: 4♥ N	<b>♣</b> K43	<b>♣</b> J8	1. Stay	man		
Board: 85 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>♣</b> J10983 <b>♥</b> AQJ9	<b>♠</b> AK7 <b>♥</b> 62	Pass	2 <b>♣</b> ¹	X	2♦
North HCP: 8 South HCP: 16	<b>*</b> 3	♦ AKJ108	Pass	2♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> 872	<b>♣</b> J104	AP 1. Stay	man		
			1. Stay	1114111		
Board: 86	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♦</b> KJ75	<b>★</b> 10932		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> A65	<b>♥</b> KJ10	Pass	2♠	Pass	4♠
South HCP: 10	◆ QJ6 <b>◆</b> A103	◆ 74 ◆ KQJ8	AP			
Contract: 4♠ N	¥ / 1103	# 17610	1. Stay	man		
Board: 87	NT 4		West	North	East	South
Dealer: S	North: <b>♠</b> J3	South:				1NT
Vul: None North HCP: 8	<b>v</b> 10632	<b>♠</b> K92 <b>♥</b> QJ	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 17	♦ 985 <b>♣</b> AK54	<b>♦</b> AKQ73	Pass	2NT	AP	
Contract: 2N S	▼ ANJ4	<b>♣</b> Q107	1. Stay	man		
Board: 88	North:	South:	West	North	East	South
Dealer: N	Norui. • 874	<b>♦</b> KJ93		1NT	Pass	
Vul: NS North HCP: 15	<b>♥</b> AK	<b>♥</b> 65	X	2•	Pass	3NT
South HCP: 10	♦ K864	• AQ92	AP			
Contract: 3N N	<b>♣</b> KQ86	<b>♣</b> 975	1. Stay	man		

Board: 84 Dealer: N Vul: Both HCP: 10	<ul><li>♦ 98642</li><li>♥ AQ73</li><li>♦ K6</li><li>♦ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: None HCP: 16	<ul><li>♠ AK7</li><li>♥ 62</li><li>♠ AKJ108</li><li>♠ J104</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 86 Dealer: N Vul: NS HCP: 10	<ul><li>★ 10932</li><li>♥ KJ10</li><li>★ 74</li><li>★ KQJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: None HCP: 17	<ul><li>★ K92</li><li>♥ QJ</li><li>◆ AKQ73</li><li>◆ Q107</li></ul>	The opponents are silent.  You bid first.
Board: 88 Dealer: N Vul: NS HCP: 10	<ul><li>★ KJ93</li><li>★ 65</li><li>★ AQ92</li><li>★ 975</li></ul>	West Doubles 2♣ if possible.  Partner bids first.

Board: 84 Dealer: N Vul: Both North HCP: 15 South HCP: 10	North:  ♠ AJ5  ♥ K9854  ♠ A10	South:	West Pass AP	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹
Contract: 4♥ N	<b>♣</b> K43	<b>♣</b> J8	1. Stay	man		
Board: 85 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	<b>♣</b> J10983 <b>♥</b> AQJ9	<b>♠</b> AK7 <b>♥</b> 62	Pass	2 <b>♣</b> ¹	X	2♦
North HCP: 8 South HCP: 16	<b>*</b> 3	♦ AKJ108	Pass	2♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> 872	<b>♣</b> J104	AP 1. Stay	man		
			1. Stay	1114111		
Board: 86	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♦</b> KJ75	<b>★</b> 10932		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> A65	<b>♥</b> KJ10	Pass	2♠	Pass	4♠
South HCP: 10	◆ QJ6 <b>◆</b> A103	◆ 74 ◆ KQJ8	AP			
Contract: 4♠ N	¥ / 1103	# 17610	1. Stay	man		
Board: 87	NT 4		West	North	East	South
Dealer: S	North: <b>♠</b> J3	South:				1NT
Vul: None North HCP: 8	<b>v</b> 10632	<b>♠</b> K92 <b>♥</b> QJ	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 17	♦ 985 <b>♣</b> AK54	<b>♦</b> AKQ73	Pass	2NT	AP	
Contract: 2N S	▼ ANJ4	<b>♣</b> Q107	1. Stay	man		
Board: 88	North:	South:	West	North	East	South
Dealer: N	Norui. • 874	<b>♦</b> KJ93		1NT	Pass	
Vul: NS North HCP: 15	<b>♥</b> AK	<b>♥</b> 65	X	2•	Pass	3NT
South HCP: 10	♦ K864	• AQ92	AP			
Contract: 3N N	<b>♣</b> KQ86	<b>♣</b> 975	1. Stay	man		

Board: 89 Dealer: S Vul: EW HCP: 11	<ul><li>AQ7</li><li>✓ A432</li><li>✓ J73</li><li>✓ 654</li></ul>	The opponents are silent.  Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 16	<ul><li>◆ Q42</li><li>◆ AJ4</li><li>◆ A105</li><li>◆ AJ98</li></ul>	The opponents are silent. You bid first.
Board: 91 Dealer: S Vul: NS HCP: 10	<ul><li>★ KJ42</li><li>♥ J10</li><li>◆ Q964</li><li>◆ K86</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: EW HCP: 16	<ul><li>★ KJ96</li><li>▼ AKJ8</li><li>◆ K107</li><li>◆ J3</li></ul>	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: Both HCP: 12	<ul><li>A5</li><li>✓ A864</li><li>✓ J108</li><li>✓ QJ95</li></ul>	The opponents are silent.  Partner bids first.

Board: 89 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4 S	North:  ♠ AQ7  ♥ A432  ♦ J73  ♣ 654	South:  ♠ K98  ♥ KQ65  ♠ AK86  ♣ J9	Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	1NT
Board: 90 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ Q42  ♥ AJ4  ♠ A105  ♣ AJ98	South:  ♠ AKJ7  ♥ K732  ♦ 76  ♠ Q103	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 91 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ KJ42  ♥ J10  ♦ Q964  ♣ K86	South:  ♠ AQ  ♥ Q8653  ♠ A85  ♣ A95	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 92 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 4 \( \) N	North:  ♠ KJ96  ♥ AKJ8  ♠ K107  ♣ J3	South:  ♠ Q1084  ♥ 1042  ♦ Q9  ♠ AQ84	West Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	_
Board: 93 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ A5  ♥ A864  ♦ J108  ♠ QJ95	South:  ♠ K82  ♥ J52  ♠ AKQ53  ♣ K8	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 89 Dealer: S Vul: EW HCP: 16	<ul><li>★ K98</li><li>★ KQ65</li><li>◆ AK86</li><li>★ J9</li></ul>	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: None HCP: 13	<ul><li>★ AKJ7</li><li>★ K732</li><li>★ 76</li><li>★ Q103</li></ul>	The opponents are silent.  Partner bids first.
Board: 91 Dealer: S Vul: NS HCP: 16	<ul><li>AQ</li><li>♥ Q8653</li><li>A85</li><li>A95</li></ul>	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: EW HCP: 10	<ul><li>♣ Q1084</li><li>♥ 1042</li><li>◆ Q9</li><li>♣ AQ84</li></ul>	The opponents are silent.  Partner bids first.
Board: 93 Dealer: S Vul: Both HCP: 16	<ul><li>★ K82</li><li>▼ J52</li><li>◆ AKQ53</li><li>◆ K8</li></ul>	The opponents are silent. You bid first.

Board: 89 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4 S	North:  ♠ AQ7  ♥ A432  ♦ J73  ♣ 654	South:  ♠ K98  ♥ KQ65  ♠ AK86  ♣ J9	Pass Pass 1. Stay	<b>4♥</b>	East Pass AP	1NT
Board: 90 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ Q42  ♥ AJ4  ♠ A105  ♣ AJ98	South:  ♠ AKJ7  ♥ K732  ♦ 76  ♠ Q103	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 91 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ KJ42  ♥ J10  ♦ Q964  ♣ K86	South:  ♠ AQ  ♥ Q8653  ♠ A85  ♣ A95	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 92 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 4 \( \) N	North:  ♠ KJ96  ♥ AKJ8  ♠ K107  ♣ J3	South:  ♠ Q1084  ♥ 1042  ♦ Q9  ♠ AQ84	West Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	_
Board: 93 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ A5  ♥ A864  ♦ J108  ♠ QJ95	South:  ♠ K82  ♥ J52  ♠ AKQ53  ♣ K8	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 94 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ</li><li>♥ Q984</li><li>◆ KQ</li><li>★ K9753</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 95 Dealer: S Vul: EW HCP: 14	<ul><li>♣ J1087</li><li>♥ A1098</li><li>♦ KQ</li><li>♣ A109</li></ul>	The opponents are silent.  Partner bids first.
Board: 96 Dealer: N Vul: Both HCP: 15	<ul><li>★ K10</li><li>★ KQ9</li><li>◆ KJ63</li><li>◆ QJ107</li></ul>	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: None HCP: 9	<ul><li>★ KJ862</li><li>♥ Q532</li><li>♦ 103</li><li>♠ K2</li></ul>	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: EW HCP: 15	<ul><li>★ KJ64</li><li>♥ J1073</li><li>◆ AK5</li><li>★ K10</li></ul>	The opponents are silent. You bid first.

Board: 94 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 S	North:  ♠ KQ  ♥ Q984  ♠ KQ  ♣ K9753	South:  ♣ J3  ♥ AJ105  ♣ J762  ♣ J62	West  2♠ Pass 1. Stay	North 1NT Pass 3.	East Pass Pass AP	2 <b>♣</b> ¹
Board: 95 Dealer: S Vul: EW North HCP: 14 South HCP: 17 Contract: 3N S	North:  ♣ J1087  ✔ A1098  ♣ KQ  ♣ A109	South:  ♠ AK5  ♥ Q42  ♠ A63  ♣ KJ85		North  2.1  3NT man		1NT
Board: 96 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♠ K10  ♥ KQ9  ♠ KJ63  ♣ QJ107	South:  ♠ A752  ♥ AJ5  ♠ Q72  ♣ A43	West Pass AP 1. Stay		Pass	
Board: 97 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 44 N	North:  ♠ KJ862  ♥ Q532  ♦ 103  ♠ K2	South:  ♠ Q95  ♥ A4  ♠ KQ52  ♠ A853	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 98 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 \( \mathbb{N} \)	North:  ♠ KJ64  ♥ J1073  ♠ AK5  ♠ K10	South:  ♠ AQ102  ♥ Q9652  ♠ Q10  ♣ J7	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 94 Dealer: N Vul: NS HCP: 8	<ul><li></li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 95 Dealer: S Vul: EW HCP: 17	<ul><li>♠ AK5</li><li>♥ Q42</li><li>♦ A63</li><li>♠ KJ85</li></ul>	The opponents are silent. You bid first.
Board: 96 Dealer: N Vul: Both HCP: 15	<ul><li>♣ A752</li><li>♥ AJ5</li><li>◆ Q72</li><li>♣ A43</li></ul>	The opponents are silent.  Partner bids first.
Board: 97 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q95</li><li>♥ A4</li><li>♦ KQ52</li><li>♣ A853</li></ul>	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: EW HCP: 11	<ul><li>AQ102</li><li>♥ Q9652</li><li>◆ Q10</li><li>♣ J7</li></ul>	The opponents are silent.  Partner bids first.

Board: 94 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 S	North:  ♠ KQ  ♥ Q984  ♠ KQ  ♣ K9753	South:  ♣ J3  ♥ AJ105  ♣ J762  ♣ J62	West  2♠ Pass 1. Stay	North 1NT Pass 3.	East Pass Pass AP	2 <b>♣</b> ¹
Board: 95 Dealer: S Vul: EW North HCP: 14 South HCP: 17 Contract: 3N S	North:  ♣ J1087  ✔ A1098  ♣ KQ  ♣ A109	South:  ♠ AK5  ♥ Q42  ♠ A63  ♣ KJ85		North  2.1  3NT man		1NT
Board: 96 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♠ K10  ♥ KQ9  ♠ KJ63  ♣ QJ107	South:  ♠ A752  ♥ AJ5  ♠ Q72  ♣ A43	West Pass AP 1. Stay		Pass	
Board: 97 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 44 N	North:  ♠ KJ862  ♥ Q532  ♦ 103  ♠ K2	South:  ♠ Q95  ♥ A4  ♠ KQ52  ♠ A853	Pass Pass AP 1. Stay	North  2♣¹ 2♠ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 98 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 \( \mathbb{N} \)	North:  ♠ KJ64  ♥ J1073  ♠ AK5  ♠ K10	South:  ♠ AQ102  ♥ Q9652  ♠ Q10  ♣ J7	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 99 Dealer: S Vul: NS HCP: 8	<ul><li>AQ98</li><li>Q64</li><li>963</li><li>1097</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: Both HCP: 17	<ul><li>AKQ9</li><li>A32</li><li>A9</li><li>9732</li></ul>	The opponents are silent. You bid first.
Board: 101 Dealer: S Vul: None HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: NS HCP: 17	<ul><li>10532</li><li>★ K943</li><li>★ AK3</li><li>★ AK</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q32</li><li>♥ J932</li><li>◆ Q853</li><li>♣ K6</li></ul>	The opponents are silent.  Partner bids first.

Board: 99 Dealer: S Vul: NS	North: ♠ AQ98	South: ♠ KJ	West	North		1NT
North HCP: 8	<b>♥</b> Q64	<b>♥</b> 9532	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ 963 • 1007	♦ AJ7	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 1097	♣ AQ83	1. Stay	man		
Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	<b>★</b> 754		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> A32	<b>♥</b> QJ94	Pass	2♠	Pass	3NT
North HCP: 17 South HCP: 10	<b>♦</b> A9	<b>♦</b> Q72	Pass	<b>4</b> ♥	AP	
Contract: 4♥ N	<b>♣</b> 9732	♣ KQ5	1. Stay	man		
Board: 101 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>▲</b> J1043 <b>♥</b> A3	<b>♦</b> 965	Dogg	2.1	Dogg	1NT
North HCP: 11	<ul><li>✓ A3</li><li>✓ K109</li></ul>	<b>♥</b> Q65 <b>♦</b> AQJ5		2♣¹	Pass AP	∠▼
South HCP: 16	<b>♣</b> QJ74	<b>♣</b> AK9	Pass 1. Stay	3NT man	AP	
Contract: 3N S			1. Sury	111411		
Board: 102	North:	South:	West	North	East	South
Dealer: N	10532	& KJ8		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> K943	<b>♥</b> AJ52	Pass	2♥	Pass	3♥
North HCP: 17	♦ AK3	<b>♦</b> J85	Pass	4♥	AP	
South HCP: 10 Contract: 4♥ N	<b>♣</b> AK	<b>♣</b> 1086	1. Stay	man		
Board: 103	North:	South:	West	North	East	South
Dealer: S	Notui. ♠ Q32	Soum. <b>♦</b> K97	550			1NT
Vul: EW	♥ J932	♥ K108	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8 South HCP: 16	♦ Q853	♦ AK2	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> K6	<b>♣</b> QJ95	1. Stay			

Board: 99 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ</li><li>♥ 9532</li><li>★ AJ7</li><li>♣ AQ83</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: Both HCP: 10	<ul><li>↑754</li><li>♥ QJ94</li><li>♦ Q72</li><li>♠ KQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 101 Dealer: S Vul: None HCP: 16	<ul><li>♦ 965</li><li>♥ Q65</li><li>♦ AQJ5</li><li>♠ AK9</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: NS HCP: 10	<ul><li>★ KJ8</li><li>▼ AJ52</li><li>◆ J85</li><li>◆ 1086</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: EW HCP: 16	<ul><li>★ K97</li><li>▼ K108</li><li>◆ AK2</li><li>◆ QJ95</li></ul>	The opponents are silent. You bid first.

Board: 99 Dealer: S Vul: NS	North: ♠ AQ98	South: ♠ KJ	West	North		1NT
North HCP: 8	<b>♥</b> Q64	<b>♥</b> 9532	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ 963 • 1007	♦ AJ7	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 1097	♣ AQ83	1. Stay	man		
Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	<b>★</b> 754		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> A32	<b>♥</b> QJ94	Pass	2♠	Pass	3NT
North HCP: 17 South HCP: 10	<b>♦</b> A9	<b>♦</b> Q72	Pass	<b>4</b> ♥	AP	
Contract: 4♥ N	<b>♣</b> 9732	♣ KQ5	1. Stay	man		
Board: 101 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>▲</b> J1043 <b>♥</b> A3	<b>♦</b> 965	Dogg	2.1	Dogg	1NT
North HCP: 11	<ul><li>✓ A3</li><li>✓ K109</li></ul>	<b>♥</b> Q65 <b>♦</b> AQJ5		2♣¹	Pass AP	∠▼
South HCP: 16	<b>♣</b> QJ74	<b>♣</b> AK9	Pass 1. Stay	3NT man	AP	
Contract: 3N S			1. Sury	111411		
Board: 102	North:	South:	West	North	East	South
Dealer: N	10532	& KJ8		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> K943	<b>♥</b> AJ52	Pass	2♥	Pass	3♥
North HCP: 17	♦ AK3	<b>♦</b> J85	Pass	4♥	AP	
South HCP: 10 Contract: 4♥ N	<b>♣</b> AK	<b>♣</b> 1086	1. Stay	man		
Board: 103	North:	South:	West	North	East	South
Dealer: S	Notui. ♠ Q32	Soum. <b>♦</b> K97	550			1NT
Vul: EW	♥ J932	♥ K108	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8 South HCP: 16	♦ Q853	♦ AK2	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> K6	<b>♣</b> QJ95	1. Stay			

Board: 104 Dealer: N Vul: None HCP: 15	<ul><li>AJ3</li><li>✓ A7</li><li>✓ AJ10</li><li>✓ J10864</li></ul>	The opponents are silent.  You bid first.
Board: 105 Dealer: S Vul: NS HCP: 10	<ul><li>107</li><li>K1074</li><li>AQJ</li><li>9532</li></ul>	The opponents are silent.  Partner bids first.
Board: 106 Dealer: N Vul: EW HCP: 16	<ul><li>♣ Q2</li><li>♥ A1063</li><li>♦ AQJ85</li><li>♣ K8</li></ul>	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: Both HCP: 13	<ul><li>♠ AKJ2</li><li>♥ 63</li><li>♦ K2</li><li>♠ Q10752</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: NS HCP: 15	<ul><li>▶ J76</li><li>♥ AQ</li><li>◆ AK1094</li><li>♣ J73</li></ul>	The opponents are silent. You bid first.

Board: 104 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AJ3  ♥ A7  ♠ AJ10  ♣ J10864	South:  ♠ K1082  ♥ Q109  ♦ 8542  ♣ A5	West North 1NT Pass 2 AP 1. Stayman	Pass	South 2♣¹ 2NT
Board: 105 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4♥ S	North:  • 107  • K1074  • AQJ  • 9532	South:  ♠ AKQ6  ♥ A986  ♦ 753  ♠ A10	West North  Pass 2♣¹  Pass 4♥  1. Stayman		1NT
Board: 106 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ Q2  ♥ A1063  ♠ AQJ85  ♠ K8	South:  ♠ KJ86  ♥ K82  ♠ K94  ♣ A32	West North 1NT Pass 2♥ AP 1. Stayman	Pass	South 2♣¹ 3NT
Board: 107 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AKJ2  ♥ 63  ♠ K2  ♣ Q10752	South:  ♠ Q75  ♥ A9  ♠ Q104  ♠ AKJ83	West North  Pass 2♣¹  Pass 3♣  AP  1. Stayman	Pass	1NT
Board: 108 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♣ J76  ✔ AQ  ♣ AK1094  ♣ J73	South:	West North  1NT  Pass 2  AP  1. Stayman	Pass	South 2♣¹ 3NT

Board: 104 Dealer: N Vul: None HCP: 9	<ul><li>★K1082</li><li>♥Q109</li><li>◆8542</li><li>★A5</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: NS HCP: 17	<ul><li>AKQ6</li><li>✓ A986</li><li>✓ 753</li><li>♠ A10</li></ul>	The opponents are silent. You bid first.
Board: 106 Dealer: N Vul: EW HCP: 14	<ul><li>★ KJ86</li><li>★ K82</li><li>★ K94</li><li>★ A32</li></ul>	The opponents are silent.  Partner bids first.
Board: 107 Dealer: S Vul: Both HCP: 16	<ul><li>♣ Q75</li><li>♥ A9</li><li>◆ Q104</li><li>♣ AKJ83</li></ul>	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: NS HCP: 14	<ul><li>★ 53</li><li>★ K972</li><li>★ Q72</li><li>★ AKQ2</li></ul>	The opponents are silent.  Partner bids first.

Board: 104 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AJ3  ♥ A7  ♠ AJ10  ♣ J10864	South:  ♠ K1082  ♥ Q109  ♦ 8542  ♣ A5	West North 1NT Pass 2 AP 1. Stayman	Pass	South 2♣¹ 2NT
Board: 105 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4♥ S	North:  • 107  • K1074  • AQJ  • 9532	South:  ♠ AKQ6  ♥ A986  ♦ 753  ♠ A10	West North  Pass 2♣¹  Pass 4♥  1. Stayman		1NT
Board: 106 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ Q2  ♥ A1063  ♠ AQJ85  ♠ K8	South:  ♠ KJ86  ♥ K82  ♠ K94  ♣ A32	West North 1NT Pass 2♥ AP 1. Stayman	Pass	South 2♣¹ 3NT
Board: 107 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AKJ2  ♥ 63  ♠ K2  ♣ Q10752	South:  ♠ Q75  ♥ A9  ♠ Q104  ♠ AKJ83	West North  Pass 2♣¹  Pass 3♣  AP  1. Stayman	Pass	1NT
Board: 108 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♣ J76  ✔ AQ  ♣ AK1094  ♣ J73	South:	West North  1NT  Pass 2  AP  1. Stayman	Pass	South 2♣¹ 3NT

Board: 109 Dealer: S Vul: EW HCP: 12	<ul><li>★ K1054</li><li>▼ K104</li><li>◆ K63</li><li>◆ QJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: Both HCP: 16	<ul><li>★ K63</li><li>★ K87</li><li>★ K95</li><li>★ AK94</li></ul>	The opponents are silent. You bid first.
Board: 111 Dealer: S Vul: None HCP: 12	<ul><li>♠ Q86</li><li>♥ K1092</li><li>♦ A63</li><li>♠ QJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: EW HCP: 16	<ul><li>♣ AQJ5</li><li>♥ AJ6</li><li>♦ 73</li><li>♣ A752</li></ul>	West Doubles 4♦ if possible.  You bid first.

Board: 109 Dealer: S Vul: EW	North: <b>★</b> K1054	South: ♠ J32	West	North		1NT
North HCP: 12	<b>♥</b> K104	<b>♥</b> J8	Pass		Pass	2♦
South HCP: 15	<ul><li>★ K63</li><li>♣ QJ2</li></ul>	◆ AQ52 ◆ AK63	Pass	3NT	AP	
Contract: 3N S	<b>4</b> Q32	¥ AIXO3	1. Stay	man		
Board: 110	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K63	<b>♦</b> A94		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♥</b> K87	<b>♥</b> AJ62	Pass	<b>2</b>	Pass	2NT
South HCP: 9	♦ K95	◆ 106 • 7532	AP			
Contract: 2N N	<b>♣</b> AK94	<b>♣</b> 7532	1. Stay	man		
Board: 111 Dealer: S	North: ♠ Q86	South: <b>♠</b> 1074	West	North	East	South 1NT
Vul: None North HCP: 12	<b>♥</b> K1092	<b>♥</b> AQJ	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	♦ A63	◆ KQ1074	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> QJ9	<b>♣</b> K4	1. Stay	man		
			West	North	East	South
				1NT	Pass	2 <b>♣</b> ¹
			Pass	2♠	Pass	<b>3</b> ♥ <sup>2</sup>
			Pass	<b>4</b> ♣ <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
Board: 112	North:	South:	X	Pass	Pass	4NT <sup>5</sup>
Dealer: N Vul: EW	♠ AQJ5	<b>♦</b> K982	Pass	5 <b>♣</b> <sup>6</sup>	Pass	6♠
North HCP: 16	<b>♥</b> AJ6 <b>♦</b> 73	<ul><li>▼ K542</li><li>◆ K62</li></ul>	AP			
South HCP: 14	◆ A752	V K02 ♣ KQ	1. Stay	man		
Contract: 6♠ N	11102	v	2. artifi			
				bid, a \hphantom		
				bid, a ♦		
				kwood ( /5 or 3/:		tor 🛧

Board: 109 Dealer: S Vul: EW HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: Both HCP: 9	<ul><li>★ A94</li><li>♥ AJ62</li><li>★ 106</li><li>★ 7532</li></ul>	The opponents are silent.  Partner bids first.
Board: 111 Dealer: S Vul: None HCP: 15	<ul><li>1074</li><li>✓ AQJ</li><li>✓ KQ1074</li><li>✓ K4</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: EW HCP: 14	<ul><li>★ K982</li><li>▼ K542</li><li>◆ K62</li><li>◆ KQ</li></ul>	West Doubles 4♦ if possible.  Partner bids first.

Board: 109 Dealer: S Vul: EW	North: <b>★</b> K1054	South: ♠ J32	West	North		1NT
North HCP: 12	<b>♥</b> K104	<b>♥</b> J8	Pass		Pass	2♦
South HCP: 15	<ul><li>★ K63</li><li>♣ QJ2</li></ul>	◆ AQ52 ◆ AK63	Pass	3NT	AP	
Contract: 3N S	<b>4</b> Q32	¥ AIXO3	1. Stay	man		
Board: 110	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K63	<b>♦</b> A94		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♥</b> K87	<b>♥</b> AJ62	Pass	<b>2</b>	Pass	2NT
South HCP: 9	♦ K95	◆ 106 • 7532	AP			
Contract: 2N N	<b>♣</b> AK94	<b>♣</b> 7532	1. Stay	man		
Board: 111 Dealer: S	North: ♠ Q86	South: <b>♠</b> 1074	West	North	East	South 1NT
Vul: None North HCP: 12	<b>♥</b> K1092	<b>♥</b> AQJ	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	♦ A63	◆ KQ1074	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> QJ9	<b>♣</b> K4	1. Stay	man		
			West	North	East	South
				1NT	Pass	2 <b>♣</b> ¹
			Pass	2♠	Pass	<b>3</b> ♥ <sup>2</sup>
			Pass	<b>4</b> ♣ <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
Board: 112	North:	South:	X	Pass	Pass	4NT <sup>5</sup>
Dealer: N Vul: EW	♠ AQJ5	<b>♦</b> K982	Pass	5 <b>♣</b> <sup>6</sup>	Pass	6♠
North HCP: 16	<b>♥</b> AJ6 <b>♦</b> 73	<ul><li>▼ K542</li><li>◆ K62</li></ul>	AP			
South HCP: 14	◆ A752	V K02 ♣ KQ	1. Stay	man		
Contract: 6♠ N	11102	v	2. artifi			
				bid, a \hphantom		
				bid, a ♦		
				kwood ( /5 or 3/:		tor 🛧

Board: 113 Dealer: S Vul: Both HCP: 9	<ul><li>A953</li><li>▼ 1052</li><li>◆ A953</li><li>♣ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: None HCP: 15	<ul><li>♣ A762</li><li>♥ K643</li><li>◆ J92</li><li>♣ AK</li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: NS HCP: 9	<ul><li>★ K65</li><li>▼ KQJ6</li><li>◆ 762</li><li>◆ 1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 116 Dealer: N Vul: Both HCP: 15	<ul><li>★ A964</li><li>♥ KJ6</li><li>◆ AK94</li><li>◆ 105</li></ul>	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: None HCP: 12	<ul><li>▲ AJ109</li><li>✔ A65</li><li>◆ K743</li><li>♣ 93</li></ul>	The opponents are silent.  Partner bids first.

Board: 113 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ A953  ♥ 1052  ♠ A953  ♣ J4	South:  ♠ Q1087  ♥ AQ93  ♦ J10  ♠ AK3	West Pass Pass AP 1. Stay	2NT	East Pass Pass	1NT 2♥
Board: 114 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ A762  ♥ K643  ♦ J92  ♠ AK	South:  ♠ KJ53  ♥ Q107  ♦ 653  ♣ Q107	West Pass Pass 1. Stay	3♠	Pass	
Board: 115 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 2N S	North:  ♠ K65  ♥ KQJ6  ♦ 762  ♠ 1094	South:  ♠ A932  ♥ A9  ♠ K85  ♣ AQ73		North  2♣¹ 2NT man	East Pass AP	1NT
Board: 116 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 N	North:  ♠ A964  ♥ KJ6  ♠ AK94  ♣ 105	South:  ♠ KJ103  ♥ 108  • 76  ♣ KJ842	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 117 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ AJ109  ♥ A65  ♠ K743  ♣ 93	South:  ♠ K2  ♥ KQJ3  ♦ Q65  ♣ AQ105	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 113 Dealer: S Vul: Both HCP: 16	<ul><li>♣ Q1087</li><li>♥ AQ93</li><li>◆ J10</li><li>♣ AK3</li></ul>	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: None HCP: 8	<ul><li>★ KJ53</li><li>♥ Q107</li><li>♦ 653</li><li>♠ Q107</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: NS HCP: 17	<ul><li>★ A932</li><li>★ A9</li><li>★ K85</li><li>★ AQ73</li></ul>	The opponents are silent. You bid first.
Board: 116 Dealer: N Vul: Both HCP: 8	<b>♣</b> KJ103 <b>♥</b> 108 <b>♦</b> 76 <b>♣</b> KJ842	The opponents are silent.  Partner bids first.
Board: 117 Dealer: S Vul: None HCP: 17	<ul><li>★ K2</li><li>▼ KQJ3</li><li>◆ Q65</li><li>◆ AQ105</li></ul>	The opponents are silent. You bid first.

Board: 113 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ A953  ♥ 1052  ♠ A953  ♣ J4	South:  ♠ Q1087  ♥ AQ93  ♦ J10  ♠ AK3	West Pass Pass AP 1. Stay	2NT	East Pass Pass	1NT 2♥
Board: 114 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ A762  ♥ K643  ♦ J92  ♠ AK	South:  ♠ KJ53  ♥ Q107  ♦ 653  ♣ Q107	West Pass Pass 1. Stay	3♠	Pass	
Board: 115 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 2N S	North:  ♠ K65  ♥ KQJ6  ♦ 762  ♠ 1094	South:  ♠ A932  ♥ A9  ♠ K85  ♣ AQ73		North  2♣¹ 2NT man	East Pass AP	1NT
Board: 116 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 N	North:  ♠ A964  ♥ KJ6  ♠ AK94  ♣ 105	South:  ♠ KJ103  ♥ 108  • 76  ♣ KJ842	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 117 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ AJ109  ♥ A65  ♠ K743  ♣ 93	South:  ♠ K2  ♥ KQJ3  ♦ Q65  ♣ AQ105	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 118 Dealer: N Vul: NS HCP: 15	<ul><li>AK843</li><li>✓ A9</li><li>A87</li><li>◆ 965</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q532</li><li>♥ J75</li><li>◆ K7</li><li>♣ Q742</li></ul>	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: NS HCP: 17	<ul><li>★ KQ32</li><li>★ A95</li><li>★ AQ5</li><li>★ Q63</li></ul>	The opponents are silent. You bid first.
Board: 121 Dealer: S Vul: EW HCP: 16	<ul><li>♣ Q98</li><li>♥ AK64</li><li>♦ A64</li><li>♣ K105</li></ul>	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: Both HCP: 15	<ul><li>★ KJ1054</li><li>★ A5</li><li>★ K98</li><li>★ KJ5</li></ul>	The opponents are silent. You bid first.

Board: 118 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♠ N	North:  ♠ AK843  ♥ A9  ♠ A87  ♣ 965	South:  ♠ Q1095  ♥ J1072  ♦ 52  ♠ AJ2	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 119 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 2N S	North:  ♠ Q532  ♥ J75  ♠ K7  ♠ Q742	South:  ♠ A106  ♥ 963  ♠ AQ1082  ♠ AK		North  2*  2NT  man	East Pass AP	1NT
Board: 120 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3♠ N	North:  ♠ KQ32  ♥ A95  ♠ AQ5  ♠ Q63	South:  ♠ AJ84  ♥ Q108  ♦ J43  ♣ J102	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 121 Dealer: S Vul: EW North HCP: 16 South HCP: 16 Contract: 6♥ S	North:  ♠ Q98  ♥ AK64  ♠ A64  ♠ K105	South:  ♠ A542  ♥ Q975  ♠ KQ  ♠ AJ4	Pass Pass Pass Pass 1. Stay 2. artific 3. Cue 4. Blac	man	Pass Pass Pass AP	1NT 2▼  4♣³ 5♠⁵

Board: 122 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦** KJ1054 **♠** AQ82 Vul: Both **♥** A5 **♥** Q94 Pass 2♠ Pass 4♠ North HCP: 15 **♦** 7532 **♦** K98 AP South HCP: 12 ♣ KJ5 **♣** A7 1. Stayman Contract: 4♠ N

Board: 118	<b>♦</b> Q1095	The
Dealer: N Vul: NS HCP: 8	<ul><li>✓ J1072</li><li>✓ 52</li><li>♠ AJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S	◆ A106 ♥ 963	The opponents are silent.
Vul: None HCP: 17	◆ AQ1082 ◆ AK	You bid first.
Board: 120	<b>♦</b> AJ84	The opponents are silent.
Dealer: N Vul: NS HCP: 9	♥ Q108 ♦ J43 ♣ J102	Partner bids first.
Board: 121		
Dealer: S Vul: EW	◆ A542 ♥ Q975	The opponents are silent.
HCP: 16	<b>♦</b> KQ <b>♣</b> AJ4	You bid first.
Board: 122 Dealer: N	<b>♦</b> AQ82	The opponents are silent.
Vul: Both HCP: 12	♥ Q94 ♦ 7532 ♣ A7	Partner bids first.
1101.12	<b>*</b> A1	

Board: 118 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♠ N	North:  ♠ AK843  ♥ A9  ♠ A87  ♣ 965	South:  ♠ Q1095  ♥ J1072  ♦ 52  ♠ AJ2	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 119 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 2N S	North:  ♠ Q532  ♥ J75  ♠ K7  ♠ Q742	South:  ♠ A106  ♥ 963  ♠ AQ1082  ♠ AK		North  2*  2NT  man	East Pass AP	1NT
Board: 120 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3♠ N	North:  ♠ KQ32  ♥ A95  ♠ AQ5  ♠ Q63	South:  ♠ AJ84  ♥ Q108  ♦ J43  ♣ J102	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 121 Dealer: S Vul: EW North HCP: 16 South HCP: 16 Contract: 6♥ S	North:  ♠ Q98  ♥ AK64  ♠ A64  ♠ K105	South:  ♠ A542  ♥ Q975  ♠ KQ  ♠ AJ4	Pass Pass Pass Pass 1. Stay 2. artific 3. Cue 4. Blac	man	Pass Pass Pass AP	1NT 2▼  4♣³ 5♠⁵

Board: 122 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦** KJ1054 **♠** AQ82 Vul: Both **♥** A5 **♥** Q94 Pass 2♠ Pass 4♠ North HCP: 15 **♦** 7532 **♦** K98 AP South HCP: 12 ♣ KJ5 **♣** A7 1. Stayman Contract: 4♠ N

Board: 123 Dealer: S Vul: NS HCP: 11	<ul><li>★ K107</li><li>★ A965</li><li>★ A43</li><li>★ 1097</li></ul>	The opponents are silent.  Partner bids first.
Board: 124 Dealer: N Vul: EW HCP: 16	<ul><li>★ A6</li><li>▼ AQ103</li><li>◆ A85</li><li>◆ Q965</li></ul>	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: Both HCP: 9	<ul><li>▲ AJ73</li><li>♥ KJ</li><li>◆ 8642</li><li>♣ 654</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 126 Dealer: N Vul: None HCP: 16	<ul><li>1052</li><li>✓ A6</li><li>✓ AKQ63</li><li>✓ K107</li></ul>	The opponents are silent. You bid first.

Board: 123 Dealer: S Vul: NS	North: ♠ K107	South:		North		1NT
North HCP: 11 South HCP: 15 Contract: 3N S	<ul><li>★ A965</li><li>★ A43</li><li>★ 1097</li></ul>	<ul><li>★ K32</li><li>★ KQ5</li><li>★ QJ83</li></ul>	Pass Pass 1. Stay	2♣¹ 3NT man	Pass AP	2♦
			West	North 1NT	Pass	2 <b>♣</b> ¹
Board: 124 Dealer: N Vul: EW North HCP: 16 South HCP: 16 Contract: 6♥ N	ST 4	G 4	Pass	2 <b>V</b>	Pass	_
	North:  ♠ A6  ▼ AQ103  ♠ A85	South:  ♠ KQJ  ♥ 9752  ♦ Q7	Pass Pass AP 1. Stay	4 <b>♦</b> <sup>3</sup> 5 <b>♣</b> <sup>5</sup>	Pass Pass	4NT <sup>4</sup> 6♥
			4. Blac 5. A=0	bid, a • kwood 0/5 or 3/5	0314, ±	for ♥
Board: 125 Dealer: S	North:	South:	Daga	0.1	v	1NT
Vul: Both	<b>♠</b> AJ73 <b>♥</b> KJ	<b>♠</b> Q954 <b>♥</b> AQ74	Pass Pass	2♣¹ 2NT	X Pass	2 <b>♥</b> 22
North HCP: 9 South HCP: 16	<b>♦</b> 8642	♦ KQJ	Pass	21 <b>\1</b> 4♠	AP	<b>3</b> • • • • • • • • • • • • • • • • • • •
Contract: 4♠ N	<b>♣</b> 654	<b>♣</b> Q9	1. Stay	man		
			2. limit	raise or	better	in ♠
Board: 126	North:	South:	West	North 1NT	East Pass	
Dealer: N Vul: None	<b>♠</b> 1052 <b>♥</b> A6	<b>♠</b> A7 <b>♥</b> KJ42	Pass	1N1 2 <b>♦</b>		3NT
North HCP: 16 South HCP: 13	◆ AKQ63 ◆ K107	♦ J104 ♣ A984	AP			
Contract: 3N N	¥ 1X1U/	₹ 11/0T	1. Stay	man		

Board: 123 Dealer: S Vul: NS HCP: 15	<ul><li>▲ A95</li><li>▼ K32</li><li>◆ KQ5</li><li>▲ QJ83</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: EW HCP: 16	<ul><li>★ KQJ</li><li>♥ 9752</li><li>◆ Q7</li><li>◆ AKJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: Both HCP: 16	<ul><li>♣ Q954</li><li>♥ AQ74</li><li>♦ KQJ</li><li>♣ Q9</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 126 Dealer: N Vul: None HCP: 13	<ul><li>★ A7</li><li>▼ KJ42</li><li>◆ J104</li><li>◆ A984</li></ul>	The opponents are silent.  Partner bids first.

Board: 123 Dealer: S Vul: NS	North: ♠ K107	South:		North		1NT
North HCP: 11 South HCP: 15 Contract: 3N S	<ul><li>★ A965</li><li>★ A43</li><li>★ 1097</li></ul>	<ul><li>★ K32</li><li>★ KQ5</li><li>★ QJ83</li></ul>	Pass Pass 1. Stay	2♣¹ 3NT man	Pass AP	2♦
			West	North 1NT	Pass	2 <b>♣</b> ¹
Board: 124	<b>N</b> T 4	G 4	Pass	2♥	Pass	_
Dealer: N Vul: EW North HCP: 16 South HCP: 16	North:  ♠ A6  ▼ AQ103  ♠ A85	South:  ♠ KQJ  ♥ 9752  ♠ Q7	Pass Pass AP 1. Stay	4 <b>♦</b> <sup>3</sup> 5 <b>♣</b> <sup>5</sup>	Pass Pass	4NT <sup>4</sup> 6♥
			4. Blac 5. A=0	bid, a • kwood (/5 or 3/5	0314, ±	for ♥
Board: 125 Dealer: S	North:	South:	Daga	0.1	v	1NT
Vul: Both	<b>♠</b> AJ73 <b>♥</b> KJ	<b>♠</b> Q954 <b>♥</b> AQ74	Pass Pass	2♣¹ 2NT	X Pass	2 <b>♥</b> 2•2
North HCP: 9 South HCP: 16	<b>♦</b> 8642	♦ KQJ	Pass	21 <b>\1</b> 4♠	AP	<b>3</b> • • • • • • • • • • • • • • • • • • •
Contract: 4♠ N	<b>♣</b> 654	<b>♣</b> Q9	1. Stay	man		
			2. limit	raise or	better	in ♠
Board: 126	North:	South:	West	North 1NT	East Pass	
Dealer: N Vul: None North HCP: 16	<b>≜</b> 1052 <b>♥</b> A6	<b>♠</b> A7 <b>♥</b> KJ42	Pass	2•		3NT
South HCP: 13	◆ AKQ63 ◆ K107	♦ J104 ♣ A984	AP			
Contract: 3N N	¥ 1X1U/	₹ 11/0T	1. Stay	man		

Board: 127 Dealer: S Vul: EW HCP: 10	<ul><li>♦ 9654</li><li>♥ 9742</li><li>♦ AK</li><li>♦ K65</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: Both HCP: 15	<ul><li></li></ul>	The opponents are silent.  You bid first.
Board: 129 Dealer: S Vul: None HCP: 9	<ul><li>♣ Q1092</li><li>♥ 96</li><li>♦ AQ54</li><li>♣ J63</li></ul>	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: NS HCP: 15	<ul><li>★ K82</li><li>✓ AQ1098</li><li>◆ 108</li><li>◆ AQ5</li></ul>	The opponents are silent.  You bid first.
Board: 131 Dealer: S Vul: None HCP: 11	<ul><li>♣ J7432</li><li>♥ A1032</li><li>♦ —</li><li>♣ AQ64</li></ul>	The opponents are silent.  Partner bids first.

Board: 127	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> 9654	♣ AQ7				1NT
Vul: EW	<b>♥</b> 9742	♥ AJ5	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 10 South HCP: 16	♦ AK	<b>♦</b> J852	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K65	<b>♣</b> A84	1. Stay	man		
Board: 128	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ J85	& K1092		1NT	Pass	
Vul: Both	<b>♥</b> AKJ85	♥ Q632	Pass	2♥	Pass	
North HCP: 15 South HCP: 13	<b>♦</b> J9	♦ AK3	AP		1 0.00	• •
Contract: 4♥ N	♣ KQ4	<b>♣</b> J10	1. Stay	man		
Board: 129 Dealer: S	North:	South:	West	North	East	
Vul: None	♠ Q1092	<b>♠</b> AJ73	D	<b>a</b> = 1	D	1NT
North HCP: 9	♥ 96 ♦ AQ54	<b>♥</b> A87 <b>♦</b> K9	Pass	2♣¹	Pass	2♠
South HCP: 16	◆ J63	<b>♦</b> A972	Pass	3♠	AP	
Contract: 3♠ S	¥ 303	¥10/2	1. Stay	man		
Board: 130		G 4	West	North		
Dealer: N	North:	South: ♠ AQJ5		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>★</b> K82	<b>♥</b> K2	Pass	2♥	Pass	$4NT^2$
North HCP: 15	<b>♥</b> AQ1098 <b>♦</b> 108	◆ A73	Pass	6NT	AP	
South HCP: 17	◆ AQ5	<b>♣</b> K1064	1. Stay			
Contract: 6N N	11100		2. Quai	ntitative	4NT	
Board: 131	Nowth	South.	West	North	Fast	South
Dealer: S	North: <b>♠</b> J7432	South: ♠ AQ85	W CSI	1 101111	Laisi	1NT
Vul: None	♥ A1032	♥ AQ63	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 11	<ul><li>→ 11032</li><li>→ —</li></ul>	◆ AQ987	Pass	2 <b>∓</b> 6 <b>♠</b>	AP	<b>∠</b> T
South HCP: 15 Contract: 6♠ S	♣ AQ64	<b>♣</b> K10	1. Stay		ΓM	

Board: 127 Dealer: S Vul: EW HCP: 16	<ul><li>AQ7</li><li>✓ AJ5</li><li>✓ J852</li><li>△ A84</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: Both HCP: 13	<ul><li>★ K1092</li><li>♥ Q632</li><li>◆ AK3</li><li>◆ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: None HCP: 16	<ul><li>AJ73</li><li>✓ A87</li><li>K9</li><li>A972</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: NS HCP: 17	<ul><li>AQJ5</li><li>K2</li><li>A73</li><li>K1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 131 Dealer: S Vul: None HCP: 15	<ul><li>AQ85</li><li>♥87</li><li>AQ987</li><li>K10</li></ul>	The opponents are silent. You bid first.

Board: 127	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> 9654	♣ AQ7				1NT
Vul: EW	<b>♥</b> 9742	♥ AJ5	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 10 South HCP: 16	♦ AK	<b>♦</b> J852	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K65	<b>♣</b> A84	1. Stay	man		
Board: 128	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ J85	& K1092		1NT	Pass	
Vul: Both	<b>♥</b> AKJ85	♥ Q632	Pass	2♥	Pass	
North HCP: 15 South HCP: 13	<b>♦</b> J9	♦ AK3	AP		1 0.00	• •
Contract: 4♥ N	<b>♣</b> KQ4	<b>♣</b> J10	1. Stay	man		
Board: 129 Dealer: S	North:	South:	West	North	East	
Vul: None	♠ Q1092	<b>♠</b> AJ73	D	<b>a</b> = 1	D	1NT
North HCP: 9	♥ 96 ♦ AQ54	<b>♥</b> A87 <b>♦</b> K9	Pass	2♣¹	Pass	2♠
South HCP: 16	◆ J63	<b>♦</b> A972	Pass	3♠	AP	
Contract: 3♠ S	¥ 303	¥10/2	1. Stay	man		
Board: 130		G 4	West	North		
Dealer: N	North:	South: ♠ AQJ5		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>★</b> K82	<b>♥</b> K2	Pass	2♥	Pass	$4NT^2$
North HCP: 15	<b>♥</b> AQ1098 <b>♦</b> 108	◆ A73	Pass	6NT	AP	
South HCP: 17	◆ AQ5	<b>♣</b> K1064	1. Stay			
Contract: 6N N	11100		2. Quai	ntitative	4NT	
Board: 131	Nowth	South.	West	North	Fast	South
Dealer: S	North: <b>♠</b> J7432	South: ♠ AQ85	W CSI	1 101111	Laisi	1NT
Vul: None	♥ A1032	♥ AQ63	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 11	<ul><li>→ 11032</li><li>→ —</li></ul>	◆ AQ987	Pass	2 <b>∓</b> 6 <b>♠</b>	AP	<b>∠</b> T
South HCP: 15 Contract: 6♠ S	♣ AQ64	<b>♣</b> K10	1. Stay		ΓM	

Board: 132 Dealer: N Vul: NS HCP: 15	<ul><li>♣ QJ9</li><li>♥ 63</li><li>◆ AQ5</li><li>♣ AQ752</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: EW HCP: 9	<ul><li>▲ J106</li><li>✔ A963</li><li>◆ 9873</li><li>♣ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 134 Dealer: N Vul: None HCP: 17	<ul><li>▲ A74</li><li>♥ AJ7</li><li>♦ KJ63</li><li>♣ KJ6</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: NS HCP: 11	<ul><li>AQ6</li><li>♥ 8643</li><li>◆ QJ7</li><li>◆ Q82</li></ul>	The opponents are silent.  Partner bids first.
Board: 136 Dealer: N Vul: EW HCP: 17	<ul><li>★ K82</li><li>★ K2</li><li>◆ AJ2</li><li>◆ AQ1097</li></ul>	The opponents are silent. You bid first.

Board: 132 Dealer: N	North: ♠ QJ9	South: ♠ K7654	West	North 1NT	East Pass	
Vul: NS North HCP: 15 South HCP: 9	♥ 63 ♦ AQ5	♥ KQJ8 • 972 • 4	Pass Pass AP	2 <b>♦</b> 3 <b>♠</b>	Pass Pass	
Contract: 4♠ S	♣ AQ752	₹ 4	1. Stay	man		
Board: 133 Dealer: S	North: ♠ J106	South: ♠ A52	West	North	East	South 1NT
Vul: EW North HCP: 9	<b>♥</b> A963	<b>♥</b> Q87	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	<b>♦</b> 9873	◆ AQ1052	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> A9	<b>♣</b> K8	1. Stay	man		
Board: 134 Dealer: N	North: ♠ A74	South: ♠ Q1085	West	North 1NT	East Pass	
Vul: None North HCP: 17 South HCP: 11	<b>♥</b> AJ7 <b>♦</b> KJ63	<b>♥</b> KQ <b>♦</b> A95	Pass AP	2•		3NT
Contract: 3N N	<b>♣</b> KJ6	<b>♣</b> 10542	1. Stay	man		
Board: 135 Dealer: S	North: ♠ AQ6	South: ♠ K.J54	West	North	East	South 1NT
Vul: NS	<b>♥</b> 8643	<b>♥</b> K2	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 11	<b>♦</b> QJ7	◆ K10843	Pass	2NT	AP	
South HCP: 15 Contract: 2N S	<b>♣</b> Q82	<b>♣</b> AJ	1. Stay	man		
Board: 136	Nouth:	Contle	West	North	Fast	South
Dealer: N	North: ♠ K82	South: ♠ AQ	77 031	1NT	Pass	
Vul: EW	<b>♥</b> K2	♥ QJ106	Pass	2•		3NT
North HCP: 17	◆ AJ2	<b>♦</b> 1063	AP	<b>~</b> •	1 400	2111
South HCP: 10 Contract: 3N N	♣ AQ1097	<b>♣</b> J842	1. Stay	man		

Board: 132 Dealer: N Vul: NS HCP: 9	<ul><li>★ K7654</li><li>▼ KQJ8</li><li>◆ 972</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: EW HCP: 15	<ul><li>♣ A52</li><li>♥ Q87</li><li>◆ AQ1052</li><li>♣ K8</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q1085</li><li>♥ KQ</li><li>◆ A95</li><li>♣ 10542</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ54</li><li>★ K2</li><li>★ K10843</li><li>★ AJ</li></ul>	The opponents are silent. You bid first.
Board: 136 Dealer: N Vul: EW HCP: 10	<ul><li>♠ AQ</li><li>♥ QJ106</li><li>♦ 1063</li><li>♠ J842</li></ul>	The opponents are silent.  Partner bids first.

Board: 132 Dealer: N	North: ♠ QJ9	South: ♠ K7654	West	North 1NT	East Pass	
Vul: NS North HCP: 15 South HCP: 9	♥ 63 ♦ AQ5	♥ KQJ8 • 972 • 4	Pass Pass AP	2 <b>♦</b> 3 <b>♠</b>	Pass Pass	
Contract: 4♠ S	♣ AQ752	₹ 4	1. Stay	man		
Board: 133 Dealer: S	North: ♠ J106	South: ♠ A52	West	North	East	South 1NT
Vul: EW North HCP: 9	<b>♥</b> A963	<b>♥</b> Q87	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	<b>♦</b> 9873	◆ AQ1052	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> A9	<b>♣</b> K8	1. Stay	man		
Board: 134 Dealer: N	North: ♠ A74	South: ♠ Q1085	West	North 1NT	East Pass	
Vul: None North HCP: 17 South HCP: 11	<b>♥</b> AJ7 <b>♦</b> KJ63	<b>♥</b> KQ <b>♦</b> A95	Pass AP	2•		3NT
Contract: 3N N	<b>♣</b> KJ6	<b>♣</b> 10542	1. Stay	man		
Board: 135 Dealer: S	North: ♠ AQ6	South: ♠ K.J54	West	North	East	South 1NT
Vul: NS	<b>♥</b> 8643	<b>♥</b> K2	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 11	<b>♦</b> QJ7	◆ K10843	Pass	2NT	AP	
South HCP: 15 Contract: 2N S	<b>♣</b> Q82	<b>♣</b> AJ	1. Stay	man		
Board: 136	Nouth:	Contle	West	North	Fast	South
Dealer: N	North: ♠ K82	South: ♠ AQ	77 031	1NT	Pass	
Vul: EW	<b>♥</b> K2	♥ QJ106	Pass	2•		3NT
North HCP: 17	◆ AJ2	<b>♦</b> 1063	AP	<b>~</b> •	1 400	2111
South HCP: 10 Contract: 3N N	♣ AQ1097	<b>♣</b> J842	1. Stay	man		

Board: 137 Dealer: S Vul: Both HCP: 9	<ul><li>109</li><li>✓ Q754</li><li>✓ AQJ2</li><li>№ 1085</li></ul>	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: NS HCP: 17	<ul><li>♣ QJ85</li><li>♥ AK</li><li>♦ KQ87</li><li>♣ Q62</li></ul>	The opponents are silent. You bid first.
Board: 139 Dealer: S Vul: EW HCP: 11	<ul><li>♣ Q652</li><li>♥ AK</li><li>◆ J10863</li><li>♣ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: Both HCP: 17	♦ 832 ♥ AK10 ♦ K92 ♣ AK86	The opponents are silent. You bid first.
Board: 141 Dealer: S Vul: None HCP: 14	<ul><li>▶ J87</li><li>♥ K942</li><li>♦ KQ73</li><li>♣ KQ</li></ul>	The opponents are silent.  Partner bids first.

Board: 137 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ 109  ♥ Q754  ♠ AQJ2  ♣ 1085	South:  ♠ A873  ♥ A93  ♠ 76  ♣ AK72		North  2♣¹ 2NT man	East Pass AP	1NT
Board: 138 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 44 N	North:  ♠ QJ85  ♥ AK  ♠ KQ87  ♠ Q62	South:  ♠ K1094  ♥ 763  ♠ AJ3  ♠ K104	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 139 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ Q652  ♥ AK  ♦ J10863  ♣ J4	South:  ♠ K94  ▼ 72  ♠ AK95  ♣ KQ87		North  2.1  3NT man	East Pass AP	1NT
Board: 140 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 3N N	North:	South:  ♠ AQ104  ♥ Q97  ♠ Q54  ♣ Q107	West Pass AP 1. Stay		Pass	
Board: 141 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 4♥ S	North:  ◆ J87  ▼ K942  ◆ KQ73  ◆ KQ	South:  ♠ K10  ♥ AQ106  ♠ AJ86  ♣ J97	Pass Pass AP 1. Stay. 2. artific	3♠²	East Pass Pass	1NT 2♥

Board: 137 Dealer: S Vul: Both HCP: 15	<ul><li>★ A873</li><li>★ A93</li><li>★ 76</li><li>★ AK72</li></ul>	The opponents are silent.  You bid first.
Board: 138 Dealer: N Vul: NS HCP: 11	<ul><li>★ K1094</li><li>▼ 763</li><li>◆ AJ3</li><li>◆ K104</li></ul>	The opponents are silent.  Partner bids first.
Board: 139 Dealer: S Vul: EW HCP: 15	<ul><li>★ K94</li><li>▼ 72</li><li>◆ AK95</li><li>◆ KQ87</li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: Both HCP: 12	<ul><li>AQ104</li><li>♥ Q97</li><li>Q54</li><li>Q107</li></ul>	The opponents are silent.  Partner bids first.
Board: 141 Dealer: S Vul: None HCP: 15	<ul><li>★ K10</li><li>▼ AQ106</li><li>◆ AJ86</li><li>◆ J97</li></ul>	The opponents are silent.  You bid first.

Board: 137 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ 109  ♥ Q754  ♠ AQJ2  ♣ 1085	South:  ♠ A873  ♥ A93  ♠ 76  ♣ AK72		North  2♣¹ 2NT man	East Pass AP	1NT
Board: 138 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 44 N	North:  ♠ QJ85  ♥ AK  ♠ KQ87  ♠ Q62	South:  ♠ K1094  ♥ 763  ♠ AJ3  ♠ K104	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 139 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ Q652  ♥ AK  ♦ J10863  ♣ J4	South:  ♠ K94  ▼ 72  ♠ AK95  ♣ KQ87		North  2.1  3NT man	East Pass AP	1NT
Board: 140 Dealer: N Vul: Both North HCP: 17 South HCP: 12 Contract: 3N N	North:	South:  ♠ AQ104  ♥ Q97  ♠ Q54  ♣ Q107	West Pass AP 1. Stay		Pass	
Board: 141 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 4♥ S	North:  ◆ J87  ▼ K942  ◆ KQ73  ◆ KQ	South:  ♠ K10  ♥ AQ106  ♠ AJ86  ♣ J97	Pass Pass AP 1. Stay. 2. artific	3♠²	East Pass Pass	1NT 2♥

Board: 142 Dealer: N Vul: EW HCP: 16	<ul><li>★ A1043</li><li>★ K73</li><li>★ Q2</li><li>★ AK73</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: Both HCP: 11	<ul><li>★ KQ65</li><li>★ A76</li><li>◆ Q42</li><li>◆ 876</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 144 Dealer: N Vul: NS HCP: 15	<ul><li>★ A4</li><li>▼ AJ86</li><li>★ K104</li><li>★ K532</li></ul>	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: Both HCP: 8	<ul><li>1093</li><li>8654</li><li>A1065</li><li>A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 146 Dealer: N Vul: None HCP: 16	<ul><li>109</li><li>★ A52</li><li>★ K97</li><li>★ AKQ97</li></ul>	The opponents are silent. You bid first.

Board: 142 Dealer: N Vul: EW	North: <b>★</b> A1043	South: ♠ K8	West	North 1NT	East Pass	
North HCP: 16	<b>♥</b> K73	♥ A1054	Pass	2♠	Pass	3NT
South HCP: 13	<b>♦</b> Q2 <b>♣</b> AK73	◆ AJ75 ◆ J42	AP			
Contract: 3N N	¥ AIX/3	<del>▼</del> J <del>1</del> 2	1. Stay	man		
Board: 143	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ KQ65	A1073				1NT
Vul: Both North HCP: 11	<b>♥</b> A76	<b>♥</b> Q85	Pass	2 <b>♣</b> ¹	X	2♠
South HCP: 17	◆ Q42	◆ AK87	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 876	<b>♣</b> A2	1. Stay	man		
Board: 144	North:	South:	West	North	East	South
Dealer: N	A4	soun.		1NT	Pass	
Vul: NS North HCP: 15	<b>♥</b> AJ86	<b>♥</b> K1094	Pass	2♥	Pass	 4 <b>♥</b>
South HCP: 12	<b>♦</b> K104	<b>♦</b> 86	AP			
Contract: 4♥ N	<b>♣</b> K532	<b>♣</b> QJ	1. Stay	man		
Board: 145	NJ o zelo.	C ourthe	West	North	East	South
Dealer: S	North: <b>♠</b> 1093	South: ♠ Q86				1NT
Vul: Both	<b>♥</b> 8654	<b>♥</b> A9	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 8 South HCP: 16	◆ A1065	<b>♦</b> KQ7	Pass	2NT	AP	
Contract: 2N S	♣ A10	<b>♣</b> KQ732	1. Stay	man		
Board: 146	N. 4	G 4	West	North	Fact	South
Dealer: N	North: <b>♠</b> 109	South: ♠ K753	WEST	1NT	Pass	
Vul: None	◆ 109 ▼ A52	<b>№</b> K/33	Pass	2•		3NT
North HCP: 16	◆ K97	◆ AJ6	AP	<b>∠</b> .▼	1 433	J1 1 1
South HCP: 12 Contract: 3N N	♣ AKQ97	<b>♣</b> 10654	1. Stay	man		

Board: 142 Dealer: N Vul: EW HCP: 13	<ul><li>★ K8</li><li>★ A1054</li><li>★ AJ75</li><li>★ J42</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: Both HCP: 17	<ul><li>★ A1073</li><li>♥ Q85</li><li>◆ AK87</li><li>★ A2</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 144 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQJ76</li><li>▼ K1094</li><li>◆ 86</li><li>◆ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: Both HCP: 16	<ul><li>♣ Q86</li><li>♥ A9</li><li>♦ KQ7</li><li>♣ KQ732</li></ul>	The opponents are silent. You bid first.
Board: 146 Dealer: N Vul: None HCP: 12	<ul><li>★ K753</li><li>★ KJ</li><li>◆ AJ6</li><li>◆ 10654</li></ul>	The opponents are silent.  Partner bids first.

Board: 142 Dealer: N Vul: EW	North: <b>★</b> A1043	South: ♠ K8	West	North 1NT	East Pass	
North HCP: 16	<b>♥</b> K73	♥ A1054	Pass	2♠	Pass	3NT
South HCP: 13	<b>♦</b> Q2 <b>♣</b> AK73	◆ AJ75 ◆ J42	AP			
Contract: 3N N	¥ AIX/3	<del>▼</del> J <del>1</del> 2	1. Stay	man		
Board: 143	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ KQ65	A1073				1NT
Vul: Both North HCP: 11	<b>♥</b> A76	<b>♥</b> Q85	Pass	2 <b>♣</b> ¹	X	2♠
South HCP: 17	◆ Q42	◆ AK87	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 876	<b>♣</b> A2	1. Stay	man		
Board: 144	North:	South:	West	North	East	South
Dealer: N	A4	soun.		1NT	Pass	
Vul: NS North HCP: 15	<b>♥</b> AJ86	<b>♥</b> K1094	Pass	2♥	Pass	 4 <b>♥</b>
South HCP: 12	<b>♦</b> K104	<b>♦</b> 86	AP			
Contract: 4♥ N	<b>♣</b> K532	<b>♣</b> QJ	1. Stay	man		
Board: 145	NJ o zelo.	C ourthe	West	North	East	South
Dealer: S	North: <b>♠</b> 1093	South: ♠ Q86				1NT
Vul: Both	<b>♥</b> 8654	<b>♥</b> A9	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 8 South HCP: 16	◆ A1065	<b>♦</b> KQ7	Pass	2NT	AP	
Contract: 2N S	♣ A10	<b>♣</b> KQ732	1. Stay	man		
Board: 146	N. 4	G 4	West	North	Fact	South
Dealer: N	North: <b>♠</b> 109	South: ♠ K753	WEST	1NT	Pass	
Vul: None	◆ 109 ▼ A52	<b>№</b> K/33	Pass	2•		3NT
North HCP: 16	◆ K97	◆ AJ6	AP	<b>∠</b> .▼	1 433	J1 1 1
South HCP: 12 Contract: 3N N	♣ AKQ97	<b>♣</b> 10654	1. Stay	man		

Board: 147 Dealer: S Vul: NS HCP: 14	<ul><li>★ A932</li><li>★ K65</li><li>★ J52</li><li>★ AQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AKJ</li><li>♥ 9762</li><li>♦ J103</li><li>♠ AK6</li></ul>	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: NS HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 150 Dealer: N Vul: EW HCP: 16	<ul><li>AQ4</li><li>K643</li><li>Q83</li><li>AJ4</li></ul>	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: Both HCP: 9	<ul><li>★ K1075</li><li>▼ AQ83</li><li>◆ 1085</li><li>◆ 84</li></ul>	The opponents are silent.  Partner bids first.

Board: 147 Dealer: S Vul: NS	North: <b>★</b> A932	South: ♠ QJ	West	North	East	South 1NT
North HCP: 14	<b>♥</b> K65	♥ Q1082	Pass	2 <b>♣</b> ¹	Pass	2 <b>Y</b>
South HCP: 15	◆ J52	♦ AKQ	Pass	3NT	AP	
Contract: 3N S	♣ AQ2	<b>♣</b> J965	1. Stay	man		
			West	North	East	South
Board: 148	No odlo	Condle		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	North: ♠ AKJ	South: ♠ Q94	Pass	2♥	Pass	3 <b>♠</b> <sup>2</sup>
Vul: EW	<b>♥</b> 9762	♥ AQJ10	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	4♥
North HCP: 16 South HCP: 15	<b>♦</b> J103	◆ A94	AP			
Contract: 4♥ N	<b>♣</b> AK6	<b>♣</b> Q43	1. Stay			
			2. artifi		atann	<b>~</b>
			3. Cue	bid, a ♣	Stopp	er
Board: 149	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♦</b> J1095	<b>♦</b> K74				1NT
North HCP: 11	<b>♥</b> J8	♥ AK65	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	<b>♦</b> KJ4 <b>♣</b> AJ42	◆ A83 ◆ Q103	Pass	3NT	AP	
Contract: 3N S	₩ /W+2	<b>₹</b> Q103	1. Stay	man		
Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	<b>♦</b> J9		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> K643	<b>♥</b> AQJ7	Pass	2♥	Pass	3♥
South HCP: 8	♦ Q83	◆ 1052 • 7532	AP			
Contract: 3♥ N	♣ AJ4	<b>♣</b> 7532	1. Stay	man		
Board: 151	North:	South:	West	North	East	South
Dealer: S	Norui: ♠ K1075	Soum: <b>♦</b> 843		32421		1NT
Vul: Both	<b>♥</b> AQ83	<b>♥</b> K9	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 15	<b>♦</b> 1085	<b>♦</b> QJ3	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 84	♣ AKQ65	1. Stay	man		

Board: 147 Dealer: S Vul: NS HCP: 15	♣ QJ ♥ Q1082 ♦ AKQ ♣ J965	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q94</li><li>♥ AQJ10</li><li>◆ A94</li><li>♣ Q43</li></ul>	The opponents are silent.  Partner bids first.
Board: 149 Dealer: S Vul: NS HCP: 16	<ul><li>★ K74</li><li>✓ AK65</li><li>◆ A83</li><li>◆ Q103</li></ul>	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 151 Dealer: S Vul: Both HCP: 15	<ul><li>★ 843</li><li>▼ K9</li><li>◆ QJ3</li><li>◆ AKQ65</li></ul>	The opponents are silent. You bid first.

Board: 147 Dealer: S Vul: NS	North: <b>★</b> A932	South: ♠ QJ	West	North	East	South 1NT
North HCP: 14	<b>♥</b> K65	♥ Q1082	Pass	2 <b>♣</b> ¹	Pass	2 <b>Y</b>
South HCP: 15	◆ J52	♦ AKQ	Pass	3NT	AP	
Contract: 3N S	♣ AQ2	<b>♣</b> J965	1. Stay	man		
			West	North	East	South
Board: 148	No odlo	Condle		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	North: ♠ AKJ	South: ♠ Q94	Pass	2♥	Pass	3 <b>♠</b> <sup>2</sup>
Vul: EW	<b>♥</b> 9762	♥ AQJ10	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	4♥
North HCP: 16 South HCP: 15	<b>♦</b> J103	◆ A94	AP			
Contract: 4♥ N	<b>♣</b> AK6	<b>♣</b> Q43	1. Stay			
			2. artifi		atann	<b>~</b>
			3. Cue	bid, a ♣	Stopp	er
Board: 149	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♦</b> J1095	<b>♦</b> K74				1NT
North HCP: 11	<b>♥</b> J8	♥ AK65	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	<b>♦</b> KJ4 <b>♣</b> AJ42	◆ A83 ◆ Q103	Pass	3NT	AP	
Contract: 3N S	₩ /W+2	<b>₹</b> Q103	1. Stay	man		
Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	<b>♦</b> J9		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> K643	<b>♥</b> AQJ7	Pass	2♥	Pass	3♥
South HCP: 8	♦ Q83	◆ 1052	AP			
Contract: 3♥ N	♣ AJ4	<b>♣</b> 7532	1. Stay	man		
Board: 151	North:	South:	West	North	East	South
Dealer: S	Norui: ♠ K1075	Soum: <b>♦</b> 843		32421		1NT
Vul: Both	<b>♥</b> AQ83	<b>♥</b> K9	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 15	<b>♦</b> 1085	<b>♦</b> QJ3	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 84	♣ AKQ65	1. Stay	man		

Board: 1 Dealer: Vul: NS HCP: 10	N	The opponents are silent.  You bid first.
Board: 1 Dealer: Vul: EV HCP: 10	S	The opponents are silent.  Partner bids first.
Board: 1 Dealer: Vul: Bo HCP: 1:	N ♥ Q6 • AK52	The opponents are silent.  You bid first.
Board: 1 Dealer: Vul: No HCP: 10	S	The opponents are silent.  Partner bids first.
Board: 1 Dealer: Vul: Bo HCP: 1:	N	West Doubles 2♣ if possible. You bid first.

Board: 152 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ AJ4  ♥ A5  ♦ J105  ♣ AQ653	South:  ♠ KQ106  ♥ J973  ♠ KQ7  ♣ J4	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 153 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K3  ▼ A942  ◆ QJ943  ♣ 73	South:  ♠ A1098  ♥ Q10  ♠ K87  ♠ AQ95	Pass Pass AP 1. Stay	North  2♣¹ 3♦ man	Pass	1NT
Board: 154 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ QJ4  ♥ Q6  ♠ AK52  ♠ QJ52	South:  ♠ K963  ♥ KJ5  ♦ J108  ♣ 964	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 155 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4♥ S	North:  ♠ QJ84  ♥ AQ43  ♦ J93  ♣ 93	South:  ♠ A7  ▼ J1092  ♠ A74  ♣ AK65	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	1NT
Board: 156 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ A53  ♥ KJ87  ♠ K73  ♣ A74	South:  ♣ J962  ♥ A1062  • QJ10  ♣ 108	West  X  AP  1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 152 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ106</li><li>▼ J973</li><li>◆ KQ7</li><li>★ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: EW HCP: 15	<ul><li>★ A1098</li><li>♥ Q10</li><li>★ K87</li><li>★ AQ95</li></ul>	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: Both HCP: 8	<ul><li>★ K963</li><li>★ KJ5</li><li>★ J108</li><li>★ 964</li></ul>	The opponents are silent.  Partner bids first.
Board: 155 Dealer: S Vul: None HCP: 16	<ul><li>♠ A7</li><li>♥ J1092</li><li>♠ A74</li><li>♠ AK65</li></ul>	The opponents are silent. You bid first.
Board: 156 Dealer: N Vul: Both HCP: 8	<ul><li> ♣ J962</li><li> ♥ A1062</li><li> ♦ QJ10</li><li> ♣ 108</li></ul>	West Doubles 2♣ if possible.  Partner bids first.

Board: 152 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ AJ4  ♥ A5  ♦ J105  ♣ AQ653	South:  ♠ KQ106  ♥ J973  ♠ KQ7  ♣ J4	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 153 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K3  ▼ A942  ◆ QJ943  ♣ 73	South:  ♠ A1098  ♥ Q10  ♠ K87  ♠ AQ95	Pass Pass AP 1. Stay	North  2♣¹ 3♦ man	Pass	1NT
Board: 154 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ QJ4  ♥ Q6  ♠ AK52  ♠ QJ52	South:  ♠ K963  ♥ KJ5  ♦ J108  ♣ 964	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 155 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4♥ S	North:  ♠ QJ84  ♥ AQ43  ♦ J93  ♣ 93	South:  ♠ A7  ▼ J1092  ♠ A74  ♣ AK65	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	1NT
Board: 156 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ A53  ♥ KJ87  ♠ K73  ♣ A74	South:  ♣ J962  ♥ A1062  • QJ10  ♣ 108	West  X  AP  1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

Board: 157 Dealer: S Vul: None HCP: 8	<ul><li>★ 53</li><li>★ AJ85</li><li>◆ QJ7</li><li>★ 9862</li></ul>	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: NS HCP: 15	<ul><li>★ K9</li><li>★ A842</li><li>★ A1076</li><li>★ A43</li></ul>	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: Both HCP: 9	<ul><li>★ KQ1093</li><li>★ K632</li><li>◆ 4</li><li>♣ J75</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: None HCP: 16	<ul><li>Q2</li><li>KQ6</li><li>AQ32</li><li>K842</li></ul>	The opponents are silent. You bid first.
Board: 161 Dealer: S Vul: NS HCP: 10	<ul><li>◆ QJ103</li><li>◆ Q973</li><li>◆ Q8</li><li>◆ K54</li></ul>	East Doubles 2♣ if possible.  Partner bids first.

Board: 157 Dealer: S Vul: None	North: ♠ 53	South: ♠ AJ7	West	North	East	South 1NT
North HCP: 8	<b>♥</b> AJ85	<b>♥</b> 762	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 15	• QJ7	♦ AK53	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 9862	♣ QJ4	1. Stay	man		
Board: 158	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K9	<b>♠</b> A1083		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>♥</b> A842	<b>♥</b> Q7	Pass	2♥	Pass	2NT
South HCP: 8	◆ A1076	♦ Q532	AP			
Contract: 2N N	♣ A43	<b>♣</b> 752	1. Stay	man		
Board: 159 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♠ KQ1093	<b>♦</b> J84	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9	<b>∨</b> K632 <b>♦</b> 4	<b>♥</b> 109 <b>♦</b> AQ107	Pass	2♠	Pass	4♠
South HCP: 16	♣ J75	◆ AKQ6	AP			
Contract: 4♠ N			1. Stay	man		
Board: 160	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♠</b> Q2	<b>♦</b> AK104		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> KQ6	♥ 109	Pass	<b>2</b>	Pass	3♣
South HCP: 15	◆ AQ32 ◆ K842	♦ K6 ♣ AJ963	Pass	5♣	AP	
Contract: 5♣ S	11012	¥ 1 10 7 0 5	1. Stay	man		
Board: 161	North:	South:	West	North	East	South
Dealer: S	• QJ103	& K752				1NT
Vul: NS North HCP: 10	♥ Q973	♥ AKJ4	Pass	2 <b>♣</b> ¹	X	2♥
South HCP: 16	◆ Q8	♦ K103	Pass	<b>4♥</b>	AP	
Contract: 4♥ S	<b>♣</b> K54	<b>♣</b> Q8	1. Stay	man		

Board: 157 Dealer: S Vul: None HCP: 15	<ul><li>♣ AJ7</li><li>▼ 762</li><li>◆ AK53</li><li>♣ QJ4</li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: NS HCP: 8	<ul><li>★ A1083</li><li>♥ Q7</li><li>◆ Q532</li><li>◆ 752</li></ul>	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: Both HCP: 16	<ul><li>J84</li><li>▼ 109</li><li>◆ AQ107</li><li>◆ AKQ6</li></ul>	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: None HCP: 15	<ul><li>★ AK104</li><li>★ 109</li><li>★ K6</li><li>★ AJ963</li></ul>	The opponents are silent.  Partner bids first.
Board: 161 Dealer: S Vul: NS HCP: 16	<ul><li>★ K752</li><li>★ AKJ4</li><li>◆ K103</li><li>◆ Q8</li></ul>	East Doubles 2♣ if possible.  You bid first.

Board: 157 Dealer: S Vul: None	North: ♠ 53	South: ♠ AJ7	West	North	East	South 1NT
North HCP: 8	<b>♥</b> AJ85	<b>♥</b> 762	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 15	• QJ7	♦ AK53	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 9862	♣ QJ4	1. Stay	man		
Board: 158	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K9	<b>♠</b> A1083		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>♥</b> A842	<b>♥</b> Q7	Pass	2♥	Pass	2NT
South HCP: 8	◆ A1076	♦ Q532	AP			
Contract: 2N N	♣ A43	<b>♣</b> 752	1. Stay	man		
Board: 159 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♠ KQ1093	<b>♦</b> J84	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9	<b>∨</b> K632 <b>♦</b> 4	<b>♥</b> 109 <b>♦</b> AQ107	Pass	2♠	Pass	4♠
South HCP: 16	♣ J75	◆ AKQ6	AP			
Contract: 4♠ N			1. Stay	man		
Board: 160	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♠</b> Q2	<b>♦</b> AK104		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> KQ6	♥ 109	Pass	<b>2</b>	Pass	3♣
South HCP: 15	◆ AQ32 ◆ K842	♦ K6 ♣ AJ963	Pass	5♣	AP	
Contract: 5♣ S	11012	¥ 1 10 7 0 5	1. Stay	man		
Board: 161	North:	South:	West	North	East	South
Dealer: S	• QJ103	& K752				1NT
Vul: NS North HCP: 10	♥ Q973	♥ AKJ4	Pass	2 <b>♣</b> ¹	X	2♥
South HCP: 16	◆ Q8	♦ K103	Pass	<b>4♥</b>	AP	
Contract: 4♥ S	<b>♣</b> K54	<b>♣</b> Q8	1. Stay	man		

Board: 162 Dealer: N Vul: EW HCP: 16	<ul><li>AQ6</li><li>A5</li><li>AQ74</li><li>10754</li></ul>	The opponents are silent.  You bid first.
Board: 163 Dealer: S Vul: None HCP: 8	<ul><li>★76</li><li>★ AK72</li><li>◆ 98765</li><li>★ J8</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 164 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK3</li><li>▼ K1082</li><li>★ K106</li><li>★ Q64</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 165 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ97</li><li>★ A82</li><li>★ A95</li><li>★ K82</li></ul>	The opponents are silent.  Partner bids first.
Board: 166 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK863</li><li>▼ A42</li><li>◆ A6</li><li>◆ 972</li></ul>	The opponents are silent. You bid first.

Board: 162 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AQ6  ♥ A5  ♠ AQ74  ♠ 10754	South:  ♠ K432  ♥ 732  ♦ 962  ♣ KQ3	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 163 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3 N	North:  ♣ 76  ♥ AK72  ♦ 98765  ♣ J8	South:  ♠ AQ54  ♥ J83  ♠ AK103  ♠ Q9	West Pass Pass 1. Stay	North  2♣¹ 3♦ man	East 3♣ AP	South 1NT Pass
Board: 164 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 N	North:  ♠ AK3  ♥ K1082  ♠ K106  ♠ Q64	South:	West  X  AP  1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 165 Dealer: S Vul: EW North HCP: 15 South HCP: 17 Contract: 3N S	North:  ♠ KJ97  ▼ A82  ♠ A95  ♠ K82	South:  ♠ A53  ♥ K3  ♠ KQ2  ♣ AJ1053	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 166 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ AK863  ♥ A42  ♠ A6  ♣ 972	South:  ♠ Q7  ♥ K987  ♦ 92  ♠ AKQ64	Pass Pass AP 1. Stay	North 1NT 2♠ 3♠	Pass Pass	2 <b>♣</b> ¹

Board: 162 Dealer: N Vul: EW HCP: 8	<ul><li>★ K432</li><li>▼ 732</li><li>◆ 962</li><li>◆ KQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: None HCP: 16	<ul><li>AQ54</li><li>✓ J83</li><li>AK103</li><li>♠ Q9</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 164 Dealer: N Vul: NS HCP: 10	<ul><li>10952</li><li>✓ AQ76</li><li>A83</li><li>85</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 165 Dealer: S Vul: EW HCP: 17	<ul><li>★ A53</li><li>★ K3</li><li>★ KQ2</li><li>★ AJ1053</li></ul>	The opponents are silent. You bid first.
Board: 166 Dealer: N Vul: Both HCP: 14	<ul><li>♣ Q7</li><li>♥ K987</li><li>◆ 92</li><li>♣ AKQ64</li></ul>	The opponents are silent.  Partner bids first.

Board: 162 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AQ6  ♥ A5  ♠ AQ74  ♠ 10754	South:  ♠ K432  ♥ 732  ♦ 962  ♣ KQ3	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 163 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3 N	North:  ♣ 76  ♥ AK72  ♦ 98765  ♣ J8	South:  ♠ AQ54  ♥ J83  ♠ AK103  ♠ Q9	West Pass Pass 1. Stay	North  2♣¹ 3♦ man	East 3♣ AP	South 1NT Pass
Board: 164 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 N	North:  ♠ AK3  ♥ K1082  ♠ K106  ♠ Q64	South:	West  X  AP  1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 165 Dealer: S Vul: EW North HCP: 15 South HCP: 17 Contract: 3N S	North:  ♠ KJ97  ▼ A82  ♠ A95  ♠ K82	South:  ♠ A53  ♥ K3  ♠ KQ2  ♣ AJ1053	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 166 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ AK863  ♥ A42  ♠ A6  ♣ 972	South:  ♠ Q7  ♥ K987  ♦ 92  ♠ AKQ64	Pass Pass AP 1. Stay	North 1NT 2♠ 3♠	Pass Pass	2 <b>♣</b> ¹

Board: 167 Dealer: S Vul: NS HCP: 11	◆ Q10 ▼ KQ74 ◆ A1073 ◆ 1042	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: EW HCP: 16	<ul><li>★ K9</li><li>★ AQ6</li><li>★ 10752</li><li>★ AK43</li></ul>	The opponents are silent. You bid first.
Board: 169 Dealer: S Vul: Both HCP: 10	<ul><li>★ K9</li><li>▼ A1062</li><li>◆ J863</li><li>◆ Q109</li></ul>	The opponents are silent.  Partner bids first.
Board: 170 Dealer: N Vul: None HCP: 17	<ul><li>♣ A763</li><li>♥ 94</li><li>♦ AKQ</li><li>♣ KJ83</li></ul>	The opponents are silent. You bid first.
Board: 171 Dealer: S Vul: EW HCP: 12	<ul><li>1083</li><li>✓ AQJ5</li><li>◆ 85</li><li>◆ KQ43</li></ul>	The opponents are silent.  Partner bids first.

Board: 167 Dealer: S Vul: NS	North: ♠ Q10	South: ♠ K5432	West	North	East	South 1NT
North HCP: 11	<b>♥</b> KQ74	<b>♥</b> A62	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 16	♦ A1073	♦ KQ	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 1042	♣ KJ8	1. Stay	man		
Board: 168	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ K9	South: ♠ AQ764		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> AQ6	♥ K543	Pass	2♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 16 South HCP: 14	<b>♦</b> 10752	♦ AJ	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AK43	<b>♣</b> 95	1. Stay 2. SMC			
Board: 169 Dealer: S	North: ♠ K9	South: ♠ AJ53	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>▼</b> A1062	<b>♥</b> J5	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ J863	◆ AQ54	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q109	<b>♣</b> K72	1. Stay	man		
Board: 170	N. 4	South:	West	North	East	South
Dealer: N	North: <b>♠</b> A763	<b>♠</b> QJ92		1NT	Pass	2 <b>♣</b> ¹
Vul: None	♥ 94	<b>♥</b> AK863	Pass	2♠	Pass	4♠
North HCP: 17 South HCP: 12	♦ AKQ	<b>♦</b> 7	AP			
Contract: 4♠ N	♣ KJ83	<b>♣</b> Q75	1. Stay	man		
Board: 171	Month	Corth	West	North	Fast	South
Dealer: S	North: <b>♠</b> 1083	South: ♠ KQ72	77 051	1 (0141	Lust	1NT
Vul: EW	♥ AQJ5	♥ K943	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 12 South HCP: 15	<b>♦</b> 85	<b>♦</b> K62	Pass	<b>4</b> ♥	AP	
Contract: 4 S	<b>♣</b> KQ43	<b>♣</b> A6	1. Stay	man		

Board: 167 Dealer: S Vul: NS HCP: 16	<ul><li>★ K5432</li><li>★ A62</li><li>★ KQ</li><li>★ KJ8</li></ul>	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: EW HCP: 14	<ul><li>AQ764</li><li>★ K543</li><li>AJ</li><li>◆ 95</li></ul>	The opponents are silent.  Partner bids first.
Board: 169 Dealer: S Vul: Both HCP: 15	<ul><li>♣ AJ53</li><li>♥ J5</li><li>♦ AQ54</li><li>♣ K72</li></ul>	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: None HCP: 12	<ul><li>♣ QJ92</li><li>♥ AK863</li><li>♦ 7</li><li>♣ Q75</li></ul>	The opponents are silent.  Partner bids first.
Board: 171 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ72</li><li>★ K943</li><li>★ K62</li><li>★ A6</li></ul>	The opponents are silent. You bid first.

Board: 167 Dealer: S Vul: NS	North: ♠ Q10	South: ♠ K5432	West	North	East	South 1NT
North HCP: 11	<b>♥</b> KQ74	<b>♥</b> A62	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 16	♦ A1073	♦ KQ	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 1042	♣ KJ8	1. Stay	man		
Board: 168	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ K9	South: ♠ AQ764		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> AQ6	♥ K543	Pass	2♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 16 South HCP: 14	<b>♦</b> 10752	♦ AJ	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AK43	<b>♣</b> 95	1. Stay 2. SMC			
Board: 169 Dealer: S	North: ♠ K9	South: ♠ AJ53	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>▼</b> A1062	<b>♥</b> J5	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ J863	◆ AQ54	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q109	<b>♣</b> K72	1. Stay	man		
Board: 170	N. 4	South:	West	North	East	South
Dealer: N	North: <b>♠</b> A763	<b>♠</b> QJ92		1NT	Pass	2 <b>♣</b> ¹
Vul: None	♥ 94	<b>♥</b> AK863	Pass	2♠	Pass	4♠
North HCP: 17 South HCP: 12	♦ AKQ	<b>♦</b> 7	AP			
Contract: 4♠ N	♣ KJ83	<b>♣</b> Q75	1. Stay	man		
Board: 171	Month	Corth	West	North	Fast	South
Dealer: S	North: <b>♠</b> 1083	South: ♠ KQ72	77 051	1 (0141	Lust	1NT
Vul: EW	<b>♥</b> AQJ5	♥ K943	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 12 South HCP: 15	<b>♦</b> 85	<b>♦</b> K62	Pass	<b>4</b> ♥	AP	
Contract: 4 S	<b>♣</b> KQ43	<b>♣</b> A6	1. Stay	man		

Board: 172 Dealer: N Vul: Both HCP: 15	<ul><li>AQ9</li><li>✓ AQ874</li><li>✓ K9</li><li>✓ 942</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: None HCP: 13	<ul><li>AQ82</li><li>♦ 654</li><li>A76</li><li>QJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: NS HCP: 15	<ul><li>♠ AK5</li><li>♥ A54</li><li>♦ KJ104</li><li>♠ 932</li></ul>	The opponents are silent. You bid first.
Board: 175 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q987</li><li>♥ K762</li><li>◆ A6</li><li>♣ Q82</li></ul>	The opponents are silent.  Partner bids first.
Board: 176 Dealer: N Vul: NS HCP: 15	<ul><li>AJ72</li><li>✓ A102</li><li>A72</li><li>✓ Q102</li></ul>	The opponents are silent.  You bid first.

Board: 172 Dealer: N Vul: Both North HCP: 15 South HCP: 8	North:  ♠ AQ9  ♥ AQ874  ♠ K9  ♣ 942	South:  ♣ J1084  ♥ K9  ♦ J107  ♣ QJ85	Pass AP 1. Stay	North 1NT 2♥	Pass	
Contract: 2N N  Board: 173  Dealer: S  Vul: None  North HCP: 13  South HCP: 16  Contract: 4♠ S	North:  ♠ AQ82  ♥ 654  ♠ A76  ♠ QJ4	South:  ♠ K1053  ♥ AQJ7  ♠ K108  ♠ K9	West	North 2♣¹ 3NT		1NT 2♥
Board: 174 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AK5  ♥ A54  ♠ KJ104  ♣ 932	South:  ♠ Q10  ♥ QJ96  ♠ Q98  ♣ A1074	Pass AP 1. Stay		Pass	
Board: 175 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4♠ S	North:  ♠ Q987  ♥ K762  ♠ A6  ♠ Q82	South:  ♠ A652  ♥ A5  ♠ Q83  ♠ AK93	West Pass Pass 1. Stay		East Pass AP	1NT
Board: 176 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ72  ♥ A102  ♠ A72  ♣ Q102	South:  ♣ K9  ♥ KQ94  ♦ 863  ♣ 8764	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 172	The opponents are silent.  Partner bids first.
Board: 173	The opponents are silent. You bid first.
Board: 174	The opponents are silent.  Partner bids first.
Board: 175	The opponents are silent. You bid first.
Board: 176	The opponents are silent.  Partner bids first.

Board: 172 Dealer: N Vul: Both North HCP: 15 South HCP: 8	North:  ♠ AQ9  ♥ AQ874  ♠ K9  ♣ 942	South:  ♣ J1084  ♥ K9  ♦ J107  ♣ QJ85	Pass AP 1. Stay	North 1NT 2♥	Pass	
Contract: 2N N  Board: 173  Dealer: S  Vul: None  North HCP: 13  South HCP: 16  Contract: 4♠ S	North:  ♠ AQ82  ♥ 654  ♠ A76  ♠ QJ4	South:  ♠ K1053  ♥ AQJ7  ♠ K108  ♠ K9	West	North 2♣¹ 3NT		1NT 2♥
Board: 174 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AK5  ♥ A54  ♠ KJ104  ♣ 932	South:  ♠ Q10  ♥ QJ96  ♠ Q98  ♣ A1074	Pass AP 1. Stay		Pass	
Board: 175 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4♠ S	North:  ♠ Q987  ♥ K762  ♠ A6  ♠ Q82	South:  ♠ A652  ♥ A5  ♠ Q83  ♠ AK93	West Pass Pass 1. Stay		East Pass AP	1NT
Board: 176 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ72  ♥ A102  ♠ A72  ♣ Q102	South:  ♣ K9  ♥ KQ94  ♦ 863  ♣ 8764	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 177 Dealer: S Vul: EW HCP: 13	<ul><li>♣ Q985</li><li>♥ AK42</li><li>◆ 95</li><li>♣ A102</li></ul>	The opponents are silent.  Partner bids first.
Board: 178 Dealer: N Vul: None HCP: 17	<ul><li>♣ Q3</li><li>♥ AQJ4</li><li>♦ J76</li><li>♣ AK43</li></ul>	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: NS HCP: 10	<ul><li>★ KJ92</li><li>▼ J83</li><li>◆ KQ7</li><li>◆ 932</li></ul>	The opponents are silent.  Partner bids first.
Board: 180 Dealer: N Vul: EW HCP: 16	<ul><li>♦ 92</li><li>♥ KQJ</li><li>♦ AJ109</li><li>♠ AJ72</li></ul>	The opponents are silent. You bid first.
Board: 181 Dealer: S Vul: Both HCP: 11	<ul><li>♣ J1085</li><li>♥ K8</li><li>◆ QJ9</li><li>♣ A1076</li></ul>	The opponents are silent.  Partner bids first.

Board: 177 Dealer: S	North: ♠ Q985	South: ♠ AK7	West	North	East	South 1NT
Vul: EW North HCP: 13 South HCP: 17 Contract: 3N S	<ul><li>✓ AK42</li><li>◆ 95</li><li>◆ A102</li></ul>	♥ Q93 ♦ AJ73 ♣ K54	Pass Pass 1. Stay	3NT	Pass AP	2♦
Board: 178 Dealer: N Vul: None North HCP: 17 South HCP: 16 Contract: 6N N	North:  ♠ Q3  ♥ AQJ4  ♦ J76  ♠ AK43	South:  ♠ A1094  ♥ K52  ♠ AK9  ♠ Q76	Pass Pass 1. Stay	North 1NT 2♥ 6NT man ntitative	Pass Pass AP	
Board: 179 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ KJ92  ♥ J83  ♠ KQ7  ♠ 932	South:  ♣ A8  ▼ A742  ♣ AJ1083  ♣ Q7	West Pass Pass 1. Stay	North  2♣¹  3NT man		1NT
Board: 180 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ◆ 92  ▼ KQJ  ◆ AJ109  ◆ AJ72	South:  ♠ KQ53  ♥ 85  ♠ KQ4  ♠ Q1093	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 181 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♣ J1085  ▼ K8  ♠ QJ9  ♣ A1076	South:  ♠ AQ974  ♥ 93  ♠ AK8  ♠ K54			East Pass AP	1NT

Board: 177 Dealer: S Vul: EW HCP: 17	<ul><li>♠ AK7</li><li>♥ Q93</li><li>♠ AJ73</li><li>♠ K54</li></ul>	The opponents are silent. You bid first.
Board: 178 Dealer: N Vul: None HCP: 16	<ul><li>★ A1094</li><li>★ K52</li><li>◆ AK9</li><li>★ Q76</li></ul>	The opponents are silent.  Partner bids first.
Board: 179 Dealer: S Vul: NS HCP: 15	<ul><li>A8</li><li>✓ A742</li><li>✓ AJ1083</li><li>✓ Q7</li></ul>	The opponents are silent. You bid first.
Board: 180 Dealer: N Vul: EW HCP: 12	<ul><li>★ KQ53</li><li>▼ 85</li><li>◆ KQ4</li><li>◆ Q1093</li></ul>	The opponents are silent.  Partner bids first.
Board: 181 Dealer: S Vul: Both HCP: 16	<ul><li>AQ974</li><li>♥93</li><li>AK8</li><li>K54</li></ul>	The opponents are silent. You bid first.

Board: 177 Dealer: S	North: ♠ Q985	South: ♠ AK7	West	North	East	South 1NT
Vul: EW North HCP: 13 South HCP: 17 Contract: 3N S	<ul><li>✓ AK42</li><li>◆ 95</li><li>◆ A102</li></ul>	♥ Q93 ♦ AJ73 ♣ K54	Pass Pass 1. Stay	3NT	Pass AP	2♦
Board: 178 Dealer: N Vul: None North HCP: 17 South HCP: 16 Contract: 6N N	North:  ♠ Q3  ♥ AQJ4  ♦ J76  ♠ AK43	South:  ♠ A1094  ♥ K52  ♠ AK9  ♠ Q76	Pass Pass 1. Stay	North 1NT 2♥ 6NT man ntitative	Pass Pass AP	
Board: 179 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ KJ92  ♥ J83  ♠ KQ7  ♠ 932	South:  ♣ A8  ▼ A742  ♣ AJ1083  ♣ Q7	West Pass Pass 1. Stay	North  2♣¹  3NT man		1NT
Board: 180 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ◆ 92  ▼ KQJ  ◆ AJ109  ◆ AJ72	South:  ♠ KQ53  ♥ 85  ♠ KQ4  ♠ Q1093	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 181 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♣ J1085  ▼ K8  ♠ QJ9  ♣ A1076	South:  ♠ AQ974  ♥ 93  ♠ AK8  ♠ K54			East Pass AP	1NT

Board: 182 Dealer: N Vul: EW HCP: 15	<b>♦</b> 876 <b>♥</b> KJ <b>♦</b> AQ76 <b>♣</b> KQ97	The opponents are silent.  You bid first.
Board: 183 Dealer: S Vul: Both HCP: 12	<ul> <li>★ KQJ102</li> <li>▼ A972</li> <li>◆ Q5</li> <li>◆ 53</li> </ul>	The opponents are silent.  Partner bids first.
Board: 184 Dealer: N Vul: None HCP: 15	<ul><li>★ K109</li><li>▼ AJ52</li><li>◆ A109</li><li>◆ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 185 Dealer: S Vul: EW HCP: 9	<ul><li>AJ64</li><li>♥ 962</li><li>↓ J752</li><li>♠ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 186 Dealer: N Vul: Both HCP: 15	<ul><li>★ K6</li><li>♥ J32</li><li>◆ AQJ74</li><li>◆ KJ9</li></ul>	The opponents are silent. You bid first.

Board: 182 Dealer: N Vul: EW	North: ♠ 876	South:  ♠ AJ104		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> KJ <b>♦</b> AQ76	♥ Q102 ♦ J109	Pass AP	2•	Pass	3NT
South HCP: 12 Contract: 3N N	<b>♣</b> KQ97	<b>♣</b> A105	1. Stay	man		
Board: 183 Dealer: S	North: ♠ KQJ102	South: ♠ A965	West	North	East	South 1NT
Vul: Both North HCP: 12	<b>♥</b> A972	<b>♥</b> K4	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	◆ Q5 <b>◆</b> 53	◆ KJ3 ◆ A1062	Pass	4♠	AP	
Contract: 4♠ S	<b>2</b> 33	₩ A1002	1. Stay	man		
Board: 184	North:	South:	West	North		
Dealer: N	• K109	<b>A</b> A62	_	1NT	Pass	
Vul: None North HCP: 15	<b>♥</b> AJ52	<b>♥</b> KQ84	Pass	2 <b>Y</b>	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 14	♦ A109	◆ KQ72	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> QJ10	<b>♣</b> 32	1. Stay 2. artific			
Board: 185	North:	South:	West	North	Fast	South
Dealer: S Vul: EW	Norui. <b>♠</b> AJ64	♠ KQ2	VV CSt	rtorur	Lust	1NT
North HCP: 9	<b>♥</b> 962	<b>♥</b> K43	Pass	2 <b>♣</b> ¹	Pass	2•
South HCP: 15	◆ J752	◆ A104 <b>◆</b> K854	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> QJ	₩ K034	1. Stay	man		
Board: 186	North	Conth	West	North	Fast	South
Dealer: N	North: ♠ K6	South: ♠ QJ73	77 030	1NT	Pass	
Vul: Both	♥ J32	♥ AK8	Pass	2•		3NT
North HCP: 15 South HCP: 10	<b>♦</b> AQJ74	<b>♦</b> 9852	AP			
Contract: 3N N	<b>♣</b> KJ9	<b>♣</b> 84	1. Stay	man		

Board: 182 Dealer: N Vul: EW HCP: 12	<ul><li>AJ104</li><li>♥ Q102</li><li>↓ J109</li><li>♣ A105</li></ul>	The opponents are silent.  Partner bids first.
Board: 183 Dealer: S Vul: Both HCP: 15	<ul><li>▲ A965</li><li>♥ K4</li><li>◆ KJ3</li><li>◆ A1062</li></ul>	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: None HCP: 14	<ul><li>★ A62</li><li>▼ KQ84</li><li>◆ KQ72</li><li>★ 32</li></ul>	The opponents are silent.  Partner bids first.
Board: 185 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ2</li><li>▼ K43</li><li>◆ A104</li><li>◆ K854</li></ul>	The opponents are silent. You bid first.
Board: 186 Dealer: N Vul: Both HCP: 10	<b>♦</b> QJ73 <b>♥</b> AK8 <b>♦</b> 9852 <b>♣</b> 84	The opponents are silent.  Partner bids first.

Board: 182 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ 876  ♥ KJ  ♠ AQ76  ♠ KQ97	South:  ♠ AJ104  ♥ Q102  ♦ J109  ♣ A105	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 183 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ KQJ102  ♥ A972  • Q5  ♣ 53	South:  ♠ A965  ♥ K4  ♠ KJ3  ♣ A1062	West Pass Pass 1. Stay	North  2♣¹  4♠ man	East Pass AP	South 1NT 2♠
Board: 184 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ K109  ♥ AJ52  ♠ A109  ♣ QJ10	South:  ♠ A62  ♥ KQ84  ♠ KQ72  ♣ 32	Pass Pass 1. Stay 2. artific		East Pass Pass AP	2 <b>♣</b> ¹
Board: 185 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ AJ64  ♥ 962  ♦ J752  ♠ QJ	South:  ♠ KQ2  ♥ K43  ♠ A104  ♠ K854	West Pass Pass 1. Stay	North  2♣¹ 2NT man	East Pass AP	South 1NT 2•
Board: 186 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ K6  ♥ J32  ♠ AQJ74  ♠ KJ9	South:  ♠ QJ73  ▼ AK8  ♦ 9852  ♠ 84	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 187 Dealer: S Vul: None HCP: 8	<ul><li>10762</li><li>✓ J6</li><li>AQJ3</li><li>743</li></ul>	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: NS HCP: 15	<ul><li>★ 542</li><li>★ A654</li><li>★ AKJ</li><li>★ K109</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 189 Dealer: S Vul: Both HCP: 9	<ul><li>★ KQ63</li><li>▼ K72</li><li>◆ 1083</li><li>◆ J103</li></ul>	The opponents are silent.  Partner bids first.
Board: 190 Dealer: N Vul: None HCP: 16	<ul><li>★ AK4</li><li>♥ AJ6</li><li>♦ 652</li><li>★ A642</li></ul>	The opponents are silent. You bid first.
Board: 191 Dealer: S Vul: NS HCP: 8	<ul><li>10953</li><li>KQ94</li><li>102</li><li>QJ3</li></ul>	The opponents are silent.  Partner bids first.

Board: 187 Dealer: S Vul: None North HCP: 8	North:  • 10762  • J6  • AOI3	South: ♠ Q953 ♥ AK104 ♦ K9	West Pass Pass	North  2♣¹ 2NT	East Pass Pass	1NT 2♥
South HCP: 16 Contract: 4♠ S	◆ AQJ3 ◆ 743	◆ A102	AP 1. Stay		- 1100	
Board: 188 Dealer: N Vul: NS	North: ◆ 542	South: ♠ AKQ8	West	North 1NT	East Pass	
North HCP: 15 South HCP: 10 Contract: 4 N	◆ A654 ◆ AKJ ◆ K109	♥ 9832 ♦ 854 ♣ J4	X AP 1. Stay	2♥ man	Pass	4♥
Board: 189 Dealer: S Vul: Both	North: ♠ KQ63	South: ♠ A87	West	North		1NT
North HCP: 9 South HCP: 15 Contract: 2N S	<ul><li>★ K72</li><li>◆ 1083</li><li>◆ J103</li></ul>	<ul><li>★ A64</li><li>★ AJ4</li><li>★ Q952</li></ul>	Pass Pass 1. Stay	2♣¹ 2NT man	Pass AP	2•
Board: 190 Dealer: N	North: ♠ AK4	South: ♠ Q83	West	North 1NT	East Pass	
Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	<ul><li>◆ AJ6</li><li>◆ 652</li><li>◆ A642</li></ul>	♥ Q972 ♦ KQ4 ♣ K98	Pass AP 1. Stay	2♦ man	Pass	3NT
Board: 191 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS North HCP: 8 South HCP: 15 Contract: 4♠ S	<ul><li>▲ 10953</li><li>♥ KQ94</li><li>◆ 102</li><li>♣ QJ3</li></ul>	<ul><li>★ AKQ74</li><li>▼ 853</li><li>◆ AQ9</li><li>★ 104</li></ul>	Pass Pass AP 1. Stay	3♠	Pass Pass	

Board: 187 Dealer: S	<b>♦</b> Q953 <b>♥</b> AK104	The opponents are silent.
Vul: None	◆ K9	You bid first.
HCP: 16	♣ A102	You bld first.
Board: 188	<b>♠</b> AKQ8	West Doubles 24 if possible
Dealer: N	<b>♥</b> 9832	West Doubles 2♣ if possible.
Vul: NS HCP: 10	♦ 854 ♣ J4	Partner bids first.
1101.10	<b>₹</b> 14	
Board: 189	<b>♠</b> A87	The opponents are silent.
Dealer: S	<b>♥</b> A64	The opponents are shont.
Vul: Both HCP: 15	◆ AJ4 ◆ Q952	You bid first.
1101110	1 4002	
Board: 190	<b>♦</b> Q83	The opponents are silent.
Dealer: N Vul: None	♥ Q972 ♦ KQ4	
HCP: 12	• KQ+  • K98	Partner bids first.
Board: 191 Dealer: S	<b>A</b> AKQ74 <b>№</b> 852	The opponents are silent.
Vul: NS	♥ 853 ♦ AQ9	
HCP: 15	<b>♣</b> 104	You bid first.

Board: 187 Dealer: S Vul: None North HCP: 8	North:  • 10762  • J6  • AOI3	South: ♠ Q953 ♥ AK104 ♦ K9	West Pass Pass	North  2♣¹ 2NT	East Pass Pass	1NT 2♥
South HCP: 16 Contract: 4♠ S	◆ AQJ3 ◆ 743	◆ A102	AP 1. Stay		- 1100	
Board: 188 Dealer: N Vul: NS	North: ◆ 542	South: ♠ AKQ8	West	North 1NT	East Pass	
North HCP: 15 South HCP: 10 Contract: 4 N	◆ A654 ◆ AKJ ◆ K109	♥ 9832 ♦ 854 ♣ J4	X AP 1. Stay	2♥ man	Pass	4♥
Board: 189 Dealer: S Vul: Both	North: ♠ KQ63	South: ♠ A87	West	North		1NT
North HCP: 9 South HCP: 15 Contract: 2N S	<ul><li>★ K72</li><li>◆ 1083</li><li>◆ J103</li></ul>	<ul><li>★ A64</li><li>★ AJ4</li><li>★ Q952</li></ul>	Pass Pass 1. Stay	2♣¹ 2NT man	Pass AP	2•
Board: 190 Dealer: N	North: ♠ AK4	South: ♠ Q83	West	North 1NT	East Pass	
Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	<ul><li>◆ AJ6</li><li>◆ 652</li><li>◆ A642</li></ul>	♥ Q972 ♦ KQ4 ♣ K98	Pass AP 1. Stay	2♦ man	Pass	3NT
Board: 191 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS North HCP: 8 South HCP: 15 Contract: 4♠ S	<ul><li>▲ 10953</li><li>♥ KQ94</li><li>◆ 102</li><li>♣ QJ3</li></ul>	<ul><li>★ AKQ74</li><li>▼ 853</li><li>◆ AQ9</li><li>★ 104</li></ul>	Pass Pass AP 1. Stay	3♠	Pass Pass	

D 1 102	A A IZ O	
Board: 192 Dealer: N	<b>♠</b> AKQ <b>♥</b> Q84	The opponents are silent.
Vul: EW HCP: 15	◆ KJ65 ◆ 962	You bid first.
Board: 193 Dealer: S	<b>♠</b> AK5 <b>♥</b> KJ64	The opponents are silent.
Vul: None HCP: 13	<ul><li>→ J95</li><li>→ J73</li></ul>	Partner bids first.
Board: 194 Dealer: N	<b>♠</b> KJ7 <b>♥</b> A6	The opponents are silent.
Vul: NS HCP: 17	◆ AQ53 ◆ K973	You bid first.
Board: 195 Dealer: S	<b>♠</b> J5 <b>♥</b> J986	The opponents are silent.
Vul: EW HCP: 9	<ul><li>◆ QJ52</li><li>◆ KJ5</li></ul>	Partner bids first.
Board: 196	<b>♦</b> KJ32	
Dealer: N	♥ Q43	West Doubles 2♣ if possible.
Vul: Both HCP: 15	<ul><li>◆ AK85</li><li>◆ Q4</li></ul>	You bid first.

Board: 192 Dealer: N	North: ♠ AKQ	South: <b>★</b> 10632		North 1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15 South HCP: 16	♥ Q84 ♦ KJ65	<ul><li>✓ AJ62</li><li>✓ A4</li></ul>	Pass AP	2•	Pass	4NT <sup>2</sup>
Contract: 4N N	<b>♣</b> 962	♣ AK8	1. Stay 2. Quai	man ntitative	4NT	
Board: 193 Dealer: S	North: ♠ AK5	South: ♠ Q72	West	North	East	South 1NT
Vul: None North HCP: 13	<b>♥</b> KJ64	<b>v</b> 10973	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	<b>♦</b> J95	♦ AK	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> J73	<b>♣</b> AQ92	1. Stay	man		
Board: 194 Dealer: N	North: ♠ KJ7	South: ♠ Q106	West	North 1NT	East Pass	
Vul: NS North HCP: 17 South HCP: 11	<b>♥</b> A6 <b>♦</b> AQ53	♥ KJ43 ♦ 92	Pass AP	2♦	Pass	3NT
Contract: 3N N	<b>♣</b> K973	<b>♣</b> AJ62	1. Stay	man		
Board: 195 Dealer: S	North: ♠ J5	South: ♠ AKQ84	West	North	East	South 1NT
Vul: EW	<b>♥</b> J986	<b>♥</b> K52	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 9	♦ QJ52	<b>♦</b> 97	Pass	2NT	AP	
South HCP: 16 Contract: 2N S	♠ KJ5	♣ A94	1. Stay	man		
Board: 196	North:	South:	West	North	East	South
Dealer: N	• KJ32	<b>♦</b> AQ976		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> Q43	<b>♥</b> A982	X	2♠	Pass	4♠
South HCP: 11	♦ AK85	<b>♦</b> J9	AP			
Contract: 4♠ N	<b>♣</b> Q4	<b>♣</b> 87	1. Stay	man		

Board: 192 Dealer: N Vul: EW HCP: 16	<ul><li>10632</li><li>✓ AJ62</li><li>✓ A4</li><li>✓ AK8</li></ul>	The opponents are silent.  Partner bids first.
Board: 193 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q72</li><li>♥ 10973</li><li>◆ AK</li><li>♣ AQ92</li></ul>	The opponents are silent.  You bid first.
Board: 194 Dealer: N Vul: NS HCP: 11	<ul><li>♣ Q106</li><li>♥ KJ43</li><li>◆ 92</li><li>♣ AJ62</li></ul>	The opponents are silent.  Partner bids first.
Board: 195 Dealer: S Vul: EW HCP: 16	<ul><li>AKQ84</li><li>✓ K52</li><li>◆ 97</li><li>◆ A94</li></ul>	The opponents are silent. You bid first.
Board: 196 Dealer: N Vul: Both HCP: 11	<ul><li>AQ976</li><li>✓ A982</li><li>J9</li><li>♣ 87</li></ul>	West Doubles 2♣ if possible.  Partner bids first.

Board: 192 Dealer: N	North: ♠ AKQ	South: <b>★</b> 10632		North 1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15 South HCP: 16	♥ Q84 ♦ KJ65	<ul><li>✓ AJ62</li><li>✓ A4</li></ul>	Pass AP	2•	Pass	4NT <sup>2</sup>
Contract: 4N N	<b>♣</b> 962	♣ AK8	1. Stay 2. Quai	man ntitative	4NT	
Board: 193 Dealer: S	North: ♠ AK5	South: ♠ Q72	West	North	East	South 1NT
Vul: None North HCP: 13	<b>♥</b> KJ64	<b>v</b> 10973	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	<b>♦</b> J95	♦ AK	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> J73	<b>♣</b> AQ92	1. Stay	man		
Board: 194 Dealer: N	North: ♠ KJ7	South: ♠ Q106	West	North 1NT	East Pass	
Vul: NS North HCP: 17 South HCP: 11	<b>♥</b> A6 <b>♦</b> AQ53	♥ KJ43 ♦ 92	Pass AP	2♦	Pass	3NT
Contract: 3N N	<b>♣</b> K973	<b>♣</b> AJ62	1. Stay	man		
Board: 195 Dealer: S	North: ♠ J5	South: ♠ AKQ84	West	North	East	South 1NT
Vul: EW	<b>♥</b> J986	<b>♥</b> K52	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 9	♦ QJ52	<b>♦</b> 97	Pass	2NT	AP	
South HCP: 16 Contract: 2N S	♣ KJ5	♣ A94	1. Stay	man		
Board: 196	North:	South:	West	North	East	South
Dealer: N	• KJ32	<b>♦</b> AQ976		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> Q43	<b>♥</b> A982	X	2♠	Pass	4♠
South HCP: 11	♦ AK85	<b>♦</b> J9	AP			
Contract: 4♠ N	<b>♣</b> Q4	<b>♣</b> 87	1. Stay	man		

Board: 197 Dealer: S Vul: NS HCP: 9	<ul><li>♣ AJ63</li><li>♥ 65</li><li>◆ J973</li><li>♣ K73</li></ul>	The opponents are silent.  Partner bids first.
Board: 198 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q32</li><li>♥ AKJ2</li><li>◆ A104</li><li>♣ J43</li></ul>	The opponents are silent. You bid first.
Board: 199 Dealer: S Vul: Both HCP: 8	<ul><li>★ A98</li><li>▼ K1072</li><li>◆ J987</li><li>◆ 87</li></ul>	East Doubles 2♣ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 200 Dealer: N Vul: None HCP: 17	<ul><li>★ KQJ7</li><li>▼ A64</li><li>◆ K965</li><li>◆ A5</li></ul>	The opponents are silent. You bid first.
Board: 201 Dealer: S Vul: EW HCP: 10	<ul><li>★ KQ10</li><li>▼ AJ87</li><li>◆ 92</li><li>◆ 7643</li></ul>	The opponents are silent.  Partner bids first.

Board: 197 Dealer: S	North: ♠ AJ63	South: ♠ K2	West	North	East	South 1NT
Vul: NS North HCP: 9	<b>♥</b> 65	<b>♥</b> AQ10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	♦ J973	♦ A84	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> K73	<b>♣</b> QJ1094	1. Stay	man		
Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ Q32	<b>♦</b> A1087		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15	♥ AKJ2	<b>♥</b> Q5	Pass	2♥	Pass	3♣
South HCP: 15	◆ A104	<b>♦</b> 93	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> J43	♣ AKQ65	1. Stay	man		
Board: 199 Dealer: S	North: ♠ A98	South: ♠ 52	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>♥</b> K1072	<b>♥</b> Q53	Pass	2 <b>♣</b> ¹	X	<b>2</b>
South HCP: 15	♦ J987	◆ AKQ6	Pass	3♦	3♠	AP
Contract: 3♠ E	<b>♣</b> 87	<b>♣</b> A1094	1. Stay	man		
Board: 200	NT 4	South:	West	North	East	South
Dealer: N	North: ♠ KQJ7	<b>♦</b> 986		1NT	Pass	2 <b>♣</b> ¹
Vul: None	♥ A64	<b>♥</b> KJ52	Pass	2♠	Pass	2NT
North HCP: 17	♦ K965	♦ A1084	Pass	3♥	AP	
South HCP: 8 Contract: 3♥ N	♣ A5	<b>♣</b> 102	1. Stay	man		
Board: 201	NI 4	G 4	Wast	North	Fact	South
Dealer: S	North:	South: ◆ 964	WEST	INOIUI	Lasi	Souur 1NT
Vul: EW	<b>♠</b> KQ10 <b>♥</b> AJ87	• 964 ▼ K109	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 10	◆ 92	◆ AJ643	Pass	3NT	AP	<b></b> ₹
South HCP: 15 Contract: 3N S	<b>♣</b> 7643	<b>♣</b> AK	1. Stay			

Board: 197 Dealer: S Vul: NS HCP: 16	<ul><li>★ K2</li><li>▼ AQ10</li><li>◆ A84</li><li>◆ QJ1094</li></ul>	The opponents are silent.  You bid first.
Board: 198 Dealer: N Vul: EW HCP: 15	<ul><li>▲ A1087</li><li>♥ Q5</li><li>◆ 93</li><li>♣ AKQ65</li></ul>	The opponents are silent.  Partner bids first.
Board: 199 Dealer: S Vul: Both HCP: 15	<ul><li>52</li><li>♥ Q53</li><li>◆ AKQ6</li><li>◆ A1094</li></ul>	East Doubles 2♣ if possible. East Bids 3♠ if possible. You bid first.
Board: 200 Dealer: N Vul: None HCP: 8	<ul><li>◆ 986</li><li>♥ KJ52</li><li>◆ A1084</li><li>◆ 102</li></ul>	The opponents are silent.  Partner bids first.
Board: 201 Dealer: S Vul: EW HCP: 15	<ul><li>♦ 964</li><li>♥ K109</li><li>♦ AJ643</li><li>♠ AK</li></ul>	The opponents are silent.  You bid first.

Board: 197 Dealer: S	North: ♠ AJ63	South: ♠ K2	West	North	East	South 1NT
Vul: NS North HCP: 9	<b>♥</b> 65	<b>♥</b> AQ10	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	♦ J973	♦ A84	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> K73	<b>♣</b> QJ1094	1. Stay	man		
Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ Q32	<b>♦</b> A1087		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15	♥ AKJ2	<b>♥</b> Q5	Pass	2♥	Pass	3♣
South HCP: 15	◆ A104	<b>♦</b> 93	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> J43	♣ AKQ65	1. Stay	man		
Board: 199 Dealer: S	North: ♠ A98	South: ♠ 52	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>♥</b> K1072	<b>♥</b> Q53	Pass	2 <b>♣</b> ¹	X	<b>2</b>
South HCP: 15	♦ J987	◆ AKQ6	Pass	3♦	3♠	AP
Contract: 3♠ E	<b>♣</b> 87	<b>♣</b> A1094	1. Stay	man		
Board: 200	NT 4	South:	West	North	East	South
Dealer: N	North: ♠ KQJ7	<b>♦</b> 986		1NT	Pass	2 <b>♣</b> ¹
Vul: None	♥ A64	<b>♥</b> KJ52	Pass	2♠	Pass	2NT
North HCP: 17	♦ K965	♦ A1084	Pass	3♥	AP	
South HCP: 8 Contract: 3♥ N	♣ A5	<b>♣</b> 102	1. Stay	man		
Board: 201	NI 4	G 4	Wast	North	Fact	South
Dealer: S	North:	South: ◆ 964	WEST	INOIUI	Lasi	Souur 1NT
Vul: EW	<b>♠</b> KQ10 <b>♥</b> AJ87	• 964 ▼ K109	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 10	◆ 92	◆ AJ643	Pass	3NT	AP	<b></b> ₹
South HCP: 15 Contract: 3N S	<b>♣</b> 7643	<b>♣</b> AK	1. Stay			

Board: 202 Dealer: N Vul: Both HCP: 16	<ul><li>▲ A9</li><li>♥ KJ74</li><li>◆ A753</li><li>▲ A96</li></ul>	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: None HCP: 9	<ul><li>▶ J985</li><li>♥ K7</li><li>♦ K1032</li><li>♠ Q82</li></ul>	The opponents are silent.  Partner bids first.
Board: 204 Dealer: N Vul: NS HCP: 17	<ul><li>AQ82</li><li>✓ 43</li><li>AK10</li><li>A1075</li></ul>	The opponents are silent. You bid first.
Board: 205 Dealer: S Vul: Both HCP: 8	<ul><li>★ K873</li><li>♥ 965</li><li>◆ J1096</li><li>◆ A3</li></ul>	The opponents are silent.  Partner bids first.
Board: 206 Dealer: N Vul: None HCP: 15	<ul><li>★ K42</li><li>★ AK42</li><li>★ AJ62</li><li>★ 95</li></ul>	The opponents are silent. You bid first.

Board: 202 Dealer: N Vul: Both	North: ♠ A9	South: ♠ QJ108	West	North 1NT	East Pass	
North HCP: 16 South HCP: 13 Contract: 3N N	<ul><li>✓ KJ74</li><li>◆ A753</li><li>◆ A96</li></ul>	<ul><li>✓ A8</li><li>◆ KQ9</li><li>◆ J752</li></ul>	Pass AP 1. Stay	2♥ man	Pass	3NT
Board: 203 Dealer: S	North: ♠ J985	South: ♠ AK.76	West	North	East	South 1NT
Vul: None North HCP: 9 South HCP: 16	<b>∨</b> K7 <b>♦</b> K1032	♥ Q43 ♦ Q974	Pass Pass	2 <b>♣</b> ¹ 3 <b>♠</b>	Pass AP	2♠
Contract: 3♠ S	<b>♣</b> Q82	<b>♣</b> AJ	1. Stay	man		
Board: 204 Dealer: N Vul: NS North HCP: 17	North: ♠ AQ82 ♥ 43	South: ♠ KJ65 ♥ 1087		North 1NT 2♠	East Pass AP	
South HCP: 8 Contract: 2♠ N	◆ AK10 ◆ A1075	<ul><li>J93</li><li>K82</li></ul>	Pass 1. Stay		AP	
Board: 205 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>★</b> K873 <b>♥</b> 965	<b>◆</b> 96 <b>♥</b> AKQ3	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 17 Contract: 2N S	<ul><li>◆ J1096</li><li>◆ A3</li></ul>	◆ A852 ◆ KJ5	Pass 1. Stay	2NT man	AP	
Board: 206	N. d	C 4	West	North	Fact	South
Dealer: N	North: ♠ K42	South: <b>♠</b> Q963	West	1NT	Pass	
Vul: None North HCP: 15 South HCP: 9	<ul><li>★ AK42</li><li>★ AJ62</li></ul>	♥ QJ63 ♦ K4	Pass AP	2♥	Pass	3♥
Contract: 3♥ N	<b>♣</b> 95	<b>♣</b> J103	1. Stay	man		

Board: 202 Dealer: N Vul: Both HCP: 13	<ul><li>♣ QJ108</li><li>♥ A8</li><li>♦ KQ9</li><li>♣ J752</li></ul>	The opponents are silent.  Partner bids first.
Board: 203 Dealer: S Vul: None HCP: 16	<ul><li>♠ AK76</li><li>♥ Q43</li><li>♦ Q974</li><li>♠ AJ</li></ul>	The opponents are silent. You bid first.
Board: 204 Dealer: N Vul: NS HCP: 8	<ul><li>★ KJ65</li><li>▼ 1087</li><li>◆ J93</li><li>◆ K82</li></ul>	The opponents are silent.  Partner bids first.
Board: 205 Dealer: S Vul: Both HCP: 17	<ul><li>◆ 96</li><li>♥ AKQ3</li><li>◆ A852</li><li>◆ KJ5</li></ul>	The opponents are silent. You bid first.
Board: 206 Dealer: N Vul: None HCP: 9	<ul><li>♣ Q963</li><li>♥ QJ63</li><li>♦ K4</li><li>♣ J103</li></ul>	The opponents are silent.  Partner bids first.

Board: 202 Dealer: N Vul: Both	North: ♠ A9	South: ♠ QJ108	West	North 1NT	East Pass	
North HCP: 16 South HCP: 13 Contract: 3N N	<ul><li>✓ KJ74</li><li>◆ A753</li><li>◆ A96</li></ul>	<ul><li>✓ A8</li><li>◆ KQ9</li><li>◆ J752</li></ul>	Pass AP 1. Stay	2♥ man	Pass	3NT
Board: 203 Dealer: S	North: ♠ J985	South: ♠ AK.76	West	North	East	South 1NT
Vul: None North HCP: 9 South HCP: 16	<b>∨</b> K7 <b>♦</b> K1032	♥ Q43 ♦ Q974	Pass Pass	2 <b>♣</b> ¹ 3 <b>♠</b>	Pass AP	2♠
Contract: 3♠ S	<b>♣</b> Q82	<b>♣</b> AJ	1. Stay	man		
Board: 204 Dealer: N Vul: NS North HCP: 17	North: ♠ AQ82 ♥ 43	South: ♠ KJ65 ♥ 1087		North 1NT 2♠	East Pass AP	
South HCP: 8 Contract: 2♠ N	◆ AK10 ◆ A1075	<ul><li>J93</li><li>K82</li></ul>	Pass 1. Stay		AP	
Board: 205 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>★</b> K873 <b>♥</b> 965	<b>◆</b> 96 <b>♥</b> AKQ3	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 17 Contract: 2N S	<ul><li>◆ J1096</li><li>◆ A3</li></ul>	◆ A852 ◆ KJ5	Pass 1. Stay	2NT man	AP	
Board: 206	N. d	C 4	West	North	Fact	South
Dealer: N	North: ♠ K42	South: <b>♠</b> Q963	West	1NT	Pass	
Vul: None North HCP: 15 South HCP: 9	<ul><li>★ AK42</li><li>★ AJ62</li></ul>	♥ QJ63 ♦ K4	Pass AP	2♥	Pass	3♥
Contract: 3♥ N	<b>♣</b> 95	<b>♣</b> J103	1. Stay	man		

Board: 207 Dealer: S Vul: NS HCP: 10	<ul><li>★ K76</li><li>▼ J942</li><li>★ K92</li><li>★ K54</li></ul>	The opponents are silent.  Partner bids first.
Board: 208 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q92</li><li>♥ A102</li><li>◆ Q94</li><li>♣ AK98</li></ul>	The opponents are silent. You bid first.
Board: 209 Dealer: S Vul: None HCP: 8	<ul><li>★ K1084</li><li>♥ J52</li><li>◆ K104</li><li>◆ J94</li></ul>	The opponents are silent.  Partner bids first.
Board: 210 Dealer: N Vul: NS HCP: 15	<ul><li>▲ 1075</li><li>♥ AK98</li><li>◆ KJ32</li><li>♣ A7</li></ul>	The opponents are silent. You bid first.
Board: 211 Dealer: S Vul: EW HCP: 8	<ul><li>♣ 765</li><li>♥ AJ73</li><li>♦ K105</li><li>♣ 1063</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 207 Dealer: S Vul: NS	North: <b>♠</b> K76 <b>♥</b> J942	South: ♠ AQ1092 ♥ K7		North 2♣¹	East Pass	1NT
North HCP: 10 South HCP: 15 Contract: 3N S	◆ K92 ◆ K54	◆ AQ7 ◆ 982	Pass 1. Stay		AP	
Board: 208 Dealer: N	North: ♠ Q92	South: ♠ AKJ10	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 14	<b>♥</b> A102 <b>♦</b> Q94	♥ J865 ♦ A7	Pass AP			3NT
Contract: 3N N	<b>♣</b> AK98	<b>♣</b> J62	1. Stay	man		
Board: 209 Dealer: S	North: ♠ K1084	South: ♠ A732	West	North	East	South 1NT
Vul: None North HCP: 8	♥ J52	♥ Q94		2 <b>♣</b> ¹	Pass	2♠
South HCP: 15 Contract: 2♠ S	th HCP: 15	◆ AQ7 ◆ K63	AP 1. Stayman			
7 100			West	North 1NT	East Pass	
Board: 210 Dealer: N	North:	South:	Pass	2♥	Pass	_
Vul: NS	<b>▲</b> 1075 <b>♥</b> AK98	<b>♠</b> AK93 <b>♥</b> Q6542	Pass Pass	4NT <sup>3</sup>	Pass AP	5 <b>\</b> 4
North HCP: 15 South HCP: 14 Contract: 6♥ N	◆ KJ32 ◆ A7	• Q5 • K3	<ol> <li>Stay</li> <li>artification</li> <li>Blace</li> </ol>	man	0314,	for 💙
Board: 211 Dealer: S Vul: EW	North: ♠ 765	South: ♠ AJ32	West	North	East	South 1NT
North HCP: 8	<b>♥</b> AJ73 <b>♦</b> K105	<b>♥</b> K92 <b>♦</b> 97	Pass	2 <b>♣</b> ¹	3♦	AP
South HCP: 16 Contract: 3 • E	◆ K103 ◆ 1063	◆ 97 <b>♣</b> AKJ2	1. Stay	man		

Board: 207 Dealer: S Vul: NS HCP: 15	<ul><li>AQ1092</li><li>K7</li><li>AQ7</li><li>982</li></ul>	The opponents are silent. You bid first.
Board: 208 Dealer: N Vul: EW HCP: 14	<ul><li>★ AKJ10</li><li>▼ J865</li><li>★ A7</li><li>★ J62</li></ul>	The opponents are silent.  Partner bids first.
Board: 209 Dealer: S Vul: None HCP: 15	<ul><li>♠ A732</li><li>♥ Q94</li><li>♠ AQ7</li><li>♠ K63</li></ul>	The opponents are silent. You bid first.
Board: 210 Dealer: N Vul: NS HCP: 14	<ul><li>★ AK93</li><li>♥ Q6542</li><li>◆ Q5</li><li>◆ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 211 Dealer: S Vul: EW HCP: 16	<ul><li>AJ32</li><li>✓ K92</li><li>◆ 97</li><li>◆ AKJ2</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 207 Dealer: S Vul: NS	North: <b>♠</b> K76 <b>♥</b> J942	South: ♠ AQ1092 ♥ K7		North 2♣¹	East Pass	1NT
North HCP: 10 South HCP: 15 Contract: 3N S	◆ K92 ◆ K54	◆ AQ7 ◆ 982	Pass 1. Stay		AP	
Board: 208 Dealer: N	North: ♠ Q92	South: ♠ AKJ10	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 14	<b>♥</b> A102 <b>♦</b> Q94	♥ J865 ♦ A7	Pass AP			3NT
Contract: 3N N	<b>♣</b> AK98	<b>♣</b> J62	1. Stay	man		
Board: 209 Dealer: S	North: ♠ K1084	South: ♠ A732	West	North	East	South 1NT
Vul: None North HCP: 8	♥ J52	♥ Q94		2 <b>♣</b> ¹	Pass	2♠
South HCP: 15 Contract: 2♠ S	th HCP: 15	◆ AQ7 ◆ K63	AP 1. Stayman			
7 100			West	North 1NT	East Pass	
Board: 210 Dealer: N	North:	South:	Pass	2♥	Pass	_
Vul: NS	<b>▲</b> 1075 <b>♥</b> AK98	<b>♠</b> AK93 <b>♥</b> Q6542	Pass Pass	4NT <sup>3</sup>	Pass AP	5 <b>\</b> 4
North HCP: 15 South HCP: 14 Contract: 6♥ N	◆ KJ32 ◆ A7	• Q5 • K3	<ol> <li>Stay</li> <li>artification</li> <li>Blace</li> </ol>	man	0314,	for 💙
Board: 211 Dealer: S Vul: EW	North: ♠ 765	South: ♠ AJ32	West	North	East	South 1NT
North HCP: 8	<b>♥</b> AJ73 <b>♦</b> K105	<b>♥</b> K92 <b>♦</b> 97	Pass	2 <b>♣</b> ¹	3♦	AP
South HCP: 16 Contract: 3 • E	◆ K103 ◆ 1063	◆ 97 <b>♣</b> AKJ2	1. Stay	man		

Board: 212 Dealer: N Vul: NS HCP: 15	<ul><li>▲ A95</li><li>✔ AJ103</li><li>◆ KQ8</li><li>♣ J53</li></ul>	The opponents are silent.  You bid first.
Board: 213 Dealer: S Vul: EW HCP: 13	<ul><li>AQ32</li><li>♥ 973</li><li>103</li><li>AK98</li></ul>	The opponents are silent.  Partner bids first.
Board: 214 Dealer: N Vul: Both HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 215 Dealer: S Vul: None HCP: 12	<ul><li>◆ QJ32</li><li>◆ 97</li><li>◆ A3</li><li>◆ KQ983</li></ul>	The opponents are silent.  Partner bids first.

Board: 212 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 5 S	North:  ♠ A95  ♥ AJ103  ♠ KQ8  ♣ J53	South:  ♠ K843  ♥ 64  ♠ AJ1093  ♣ A10	Pass Pass AP 1. Stay		East Pass Pass Pass	2 <b>♣</b> ¹ 3 <b>♦</b>
Board: 213 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AQ32  ♥ 973  ♦ 103  ♣ AK98	South:  ♠ KJ  ♥ AQ105  ♠ KJ7  ♣ Q763	Pass	North  2♣¹  3NT man		1NT
Board: 214 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:	South:  ♠ Q652  ♥ 983  ♠ K105  ♠ KJ6	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 215 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ QJ32  ♥ 97  ♠ A3  ♣ KQ983	South:  ♠ K9  ♥ AKJ54  ♦ 987  ♣ A105	Pass Pass Pass Pass 1. Stay			1NT 2♥

Board: 212 Dealer: N Vul: NS HCP: 12	<ul><li>★ K843</li><li>★ 64</li><li>★ AJ1093</li><li>★ A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 213 Dealer: S Vul: EW HCP: 16	<ul><li>★ KJ</li><li>▼ AQ105</li><li>◆ KJ7</li><li>◆ Q763</li></ul>	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q652</li><li>♥ 983</li><li>♦ K105</li><li>♣ KJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 215 Dealer: S Vul: None HCP: 15	<ul><li>★ K9</li><li>★ AKJ54</li><li>◆ 987</li><li>★ A105</li></ul>	The opponents are silent. You bid first.

Board: 212 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 5 S	North:  ♠ A95  ♥ AJ103  ♠ KQ8  ♣ J53	South:  ♠ K843  ♥ 64  ♠ AJ1093  ♣ A10	Pass Pass AP 1. Stay		East Pass Pass Pass	2 <b>♣</b> ¹ 3 <b>♦</b>
Board: 213 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AQ32  ♥ 973  ♦ 103  ♣ AK98	South:  ♠ KJ  ♥ AQ105  ♠ KJ7  ♣ Q763	Pass	North  2♣¹  3NT man		1NT
Board: 214 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:	South:  ♠ Q652  ♥ 983  ♠ K105  ♠ KJ6	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 215 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ QJ32  ♥ 97  ♠ A3  ♣ KQ983	South:  ♠ K9  ♥ AKJ54  ♦ 987  ♣ A105	Pass Pass Pass Pass 1. Stay			1NT 2♥

Board: 216 Dealer: N Vul: EW HCP: 16	<ul><li>♣ A92</li><li>♥ AQJ3</li><li>♦ KQ7</li><li>♣ 962</li></ul>	The opponents are silent. You bid first.
Board: 217 Dealer: S Vul: Both HCP: 8	<ul><li>★ KJ108</li><li>▼ 10743</li><li>◆ J94</li><li>◆ K6</li></ul>	The opponents are silent.  Partner bids first.
Board: 218 Dealer: N Vul: None HCP: 17	<ul><li>▲ A1074</li><li>♥ A62</li><li>♦ KJ</li><li>▲ KQ96</li></ul>	The opponents are silent. You bid first.
Board: 219 Dealer: S Vul: NS HCP: 14	<ul><li>♣ A72</li><li>♥ A932</li><li>♦ K1092</li><li>♣ K5</li></ul>	The opponents are silent.  Partner bids first.

			West	North 1NT	East Pass	
			Pass	2♥	Pass	3 <b>♠</b> <sup>2</sup>
Board: 216	Mauthi	Carth	Pass	<b>4</b> ◆ <sup>3</sup>	Pass	<b>4</b> ♠ <sup>4</sup>
Dealer: N	North: ♠ A92	South: ♠ KQJ	Pass	4NT <sup>5</sup>	Pass	<b>5</b> ♥6
Vul: EW	♥ AQJ3	<b>♥</b> K962	Pass		AP	
North HCP: 16 South HCP: 17 Contract: 6♥ N	◆ KQ7 ♣ 962	Q7 <b>♦</b> AJ5	Pass 6♥ AP  1. Stayman  2. artificial  3. Cue bid, a ◆ stopper  4. Cue bid, a ◆ stopper  5. Blackwood 0314, for \$ 6. A=2/5 or 5/5, Q(H)=0			er for <b>V</b>
Board: 217 Dealer: S	North: ♠ KJ108	South: ♠ A72	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>v</b> 10743	<b>♥</b> AK86	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	<b>♦</b> J94	♦ K7	Pass	3♥	AP	
Contract: 3♥ S	<b>♣</b> K6	<b>♣</b> J1074	1. Stay	man		
Board: 218 Dealer: N	North: <b>♠</b> A1074	South: ♠ KQJ	West	North 1NT	East Pass	
Vul: None North HCP: 17	<b>♥</b> A62	♥ Q973	Pass	2♠	Pass	3NT
South HCP: 12	♦ KJ	◆ A743	AP			
Contract: 3N N	<b>♣</b> KQ96	<b>♣</b> 85	1. Stay	man		
Board: 219 Dealer: S Vul: NS	North: ♠ A72	South: ♠ Q84	West	North	East	South 1NT
North HCP: 14	<b>♥</b> A932	<b>♥</b> K104	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 17	◆ K1092	◆ AQ75	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K5	♣ AQ6	1. Stay	man		

Board: 216 Dealer: N Vul: EW HCP: 17	<ul><li>★ KQJ</li><li>★ K962</li><li>★ AJ5</li><li>★ K85</li></ul>	The opponents are silent.  Partner bids first.
Board: 217 Dealer: S Vul: Both HCP: 15	<ul><li>★ A72</li><li>▼ AK86</li><li>★ K7</li><li>★ J1074</li></ul>	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: None HCP: 12	<ul><li>★ KQJ</li><li>▼ Q973</li><li>◆ A743</li><li>◆ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 219 Dealer: S Vul: NS HCP: 17	<ul><li>♣ Q84</li><li>♥ K104</li><li>◆ AQ75</li><li>♣ AQ6</li></ul>	The opponents are silent. You bid first.

			West	North 1NT	East Pass	
			Pass	2♥	Pass	3 <b>♠</b> <sup>2</sup>
Board: 216	Mauthi	Carth	Pass	<b>4</b> ◆ <sup>3</sup>	Pass	<b>4</b> ♠ <sup>4</sup>
Dealer: N	North: ♠ A92	South: ♠ KQJ	Pass	4NT <sup>5</sup>	Pass	<b>5</b> ♥6
Vul: EW	♥ AQJ3	<b>♥</b> K962	Pass		AP	
North HCP: 16 South HCP: 17 Contract: 6♥ N	◆ KQ7 ♣ 962	Q7 <b>♦</b> AJ5	Pass 6♥ AP  1. Stayman  2. artificial  3. Cue bid, a ◆ stopper  4. Cue bid, a ◆ stopper  5. Blackwood 0314, for \$ 6. A=2/5 or 5/5, Q(H)=0			er for <b>V</b>
Board: 217 Dealer: S	North: ♠ KJ108	South: ♠ A72	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>v</b> 10743	<b>♥</b> AK86	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	<b>♦</b> J94	♦ K7	Pass	3♥	AP	
Contract: 3♥ S	<b>♣</b> K6	<b>♣</b> J1074	1. Stay	man		
Board: 218 Dealer: N	North: <b>♠</b> A1074	South: ♠ KQJ	West	North 1NT	East Pass	
Vul: None North HCP: 17	<b>♥</b> A62	♥ Q973	Pass	2♠	Pass	3NT
South HCP: 12	♦ KJ	◆ A743	AP			
Contract: 3N N	<b>♣</b> KQ96	<b>♣</b> 85	1. Stay	man		
Board: 219 Dealer: S Vul: NS	North: ♠ A72	South: ♠ Q84	West	North	East	South 1NT
North HCP: 14	<b>♥</b> A932	<b>♥</b> K104	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 17	◆ K1092	◆ AQ75	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K5	♣ AQ6	1. Stay	man		

Board: 220 Dealer: N Vul: None HCP: 17	<ul><li>★ KQJ6</li><li>♥ 983</li><li>◆ AQJ6</li><li>♣ A4</li></ul>	The opponents are silent. You bid first.
Board: 221 Dealer: S Vul: NS HCP: 12	<ul><li>★ K1063</li><li>★ KQ</li><li>★ K10984</li><li>★ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 222 Dealer: N Vul: EW HCP: 17	<ul><li>★ A3</li><li>▼ KQJ6</li><li>◆ J1082</li><li>◆ KQJ</li></ul>	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: None HCP: 11	<ul><li>★ KQ93</li><li>▼ 104</li><li>◆ Q4</li><li>◆ KJ1092</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: N Vul: NS HCP: 16	<ul><li>★ AKQ93</li><li>▼ 876</li><li>◆ A2</li><li>◆ QJ6</li></ul>	The opponents are silent. You bid first.

Board: 220 Dealer: N Vul: None North HCP: 17 South HCP: 13 Contract: 3N N	North:  ♠ KQJ6  ♥ 983  ♠ AQJ6  ♣ A4	South:  ♠ A108  ♥ Q652  ♠ K10  ♠ KJ102	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 221 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 5 S	North:  ♠ K1063  ♥ KQ  ♠ K10984  ♣ J9	South:  ♠ A92  ♥ 64  ♠ AQ763  ♠ AQ2	Pass Pass AP 1. Stay	3♦	East Pass Pass	1NT 2♦
Board: 222 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 2 N	North:  ♠ A3  ♥ KQJ6  ♦ J1082  ♠ KQJ	South:  ◆ Q976  ▼ 1042  ◆ Q643  ♣ A2	West Pass 1. Stay	North 1NT 2♥ man	East Pass AP	
Board: 223 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ KQ93  ♥ 104  ♠ Q4  ♣ KJ1092	South:  ♠ AJ  ♥ K93  ♠ AJ962  ♠ Q74	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT
Board: 224 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 N	North:  ◆ AKQ93  ▼ 876  ◆ A2  ◆ QJ6	South:  ◆ J652  ▼ A92  ◆ 1074  ◆ A83	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 220 Dealer: N Vul: None HCP: 13	♣ A108 ♥ Q652 ♦ K10 ♣ KJ102	The opponents are silent.  Partner bids first.
Board: 221 Dealer: S Vul: NS HCP: 16	<ul><li>A92</li><li>✓ 64</li><li>AQ763</li><li>AQ2</li></ul>	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: EW HCP: 8	<ul><li>♣ Q976</li><li>♥ 1042</li><li>◆ Q643</li><li>♣ A2</li></ul>	The opponents are silent.  Partner bids first.
Board: 223 Dealer: S Vul: None HCP: 15	<ul><li>▲ AJ</li><li>▼ K93</li><li>◆ AJ962</li><li>▲ Q74</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: NS HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 220 Dealer: N Vul: None North HCP: 17 South HCP: 13 Contract: 3N N	North:  ♠ KQJ6  ♥ 983  ♠ AQJ6  ♣ A4	South:  ♠ A108  ♥ Q652  ♠ K10  ♠ KJ102	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 221 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 5 S	North:  ♠ K1063  ♥ KQ  ♠ K10984  ♣ J9	South:  ♠ A92  ♥ 64  ♠ AQ763  ♠ AQ2	Pass Pass AP 1. Stay	3♦	East Pass Pass	1NT 2♦
Board: 222 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 2 N	North:  ♠ A3  ♥ KQJ6  ♦ J1082  ♠ KQJ	South:  ◆ Q976  ▼ 1042  ◆ Q643  ♣ A2	West Pass 1. Stay	North 1NT 2♥ man	East Pass AP	
Board: 223 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ KQ93  ♥ 104  ♠ Q4  ♣ KJ1092	South:  ♠ AJ  ♥ K93  ♠ AJ962  ♠ Q74	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	Pass	1NT
Board: 224 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 N	North:  ◆ AKQ93  ▼ 876  ◆ A2  ◆ QJ6	South:  ◆ J652  ▼ A92  ◆ 1074  ◆ A83	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹

Board: 225 Dealer: S Vul: EW HCP: 11  Board: 226 Vul: EW HCP: 11  Board: 226 Vul: Both Vul: Both HCP: 15  Board: 227 Dealer: S Vul: NS			
Dealer: N Vul: Both Vul: Both HCP: 15  AQ842 HCP: 15  AQ95  Wou bid first.  You bid first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  Partner bids first.  Partner bids first.	Dealer: S Vul: EW	♥ Q873 ♦ 742	
Dealer: S Vul: NS Vul: NS HCP: 14  Board: 228 Dealer: N Vul: EW Vul: EW HCP: 16  Board: 229 Dealer: S A6  A6  Character bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.	Dealer: N Vul: Both	<b>♥</b> KQ • AQ842	
Dealer: N	Dealer: S Vul: NS	<b>♥</b> KJ985 <b>•</b> Q7	**
Dealer: S	Dealer: N Vul: EW	<b>♥</b> AKJ4 <b>♦</b> A1053	
	Dealer: S	<b>♥</b> AK107	

Board: 225 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ A8  ♥ Q873  ♦ 742  ♠ KQ94	South:  ♠ KJ32  ♥ AK5  ♠ A95  ♣ 1063	Pass Pass 1. Stay	North  2.1  3NT man	East Pass AP	1NT
Board: 226 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ Q73  ♥ KQ  ♠ AQ842  ♠ Q95	South:  ♠ A98  ♥ J1086  ♦ J105  ♠ A43	West Pass AP 1. Stay		Pass	_
Board: 227 Dealer: S Vul: NS North HCP: 14 South HCP: 16 Contract: 6♥ S	North:  ♠ AJ32  ♥ KJ985  ♠ Q7  ♠ K6	South:  ♠ K8  ♥ Q1064  ♠ A52  ♠ AQJ3	Pass Pass Pass Pass 1. Stay 2. artific 3. Cue 4. Blac	3♣² 4NT⁴ 6♥ man	Pass Pass Pass AP stopp	1NT 2♥  4♣³ 5♠⁵  er for ♥
Board: 228 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4 \( \varphi \) N	North:  ♠ 653  ♥ AKJ4  ♠ A1053  ♣ A6	South: ♠ KQ9 ♥ 10972 ♦ J8 ♣ KQ82	West Pass AP 1. Stay	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹

Board: 229 West North East South North: South: Dealer: S 1NT **♦** J5 **♠** A107 Vul: Both **♥** Q95 Pass 2♣¹ Pass 2♦ **♥** AK107 North HCP: 12 **♦** KQ105 **♦** 76 Pass 3NT AP South HCP: 17 **♣** J1083 **♣** AKQ9 1. Stayman Contract: 3N S

Board: 225 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ32</li><li>★ AK5</li><li>★ A95</li><li>★ 1063</li></ul>	The opponents are silent. You bid first.
Board: 226 Dealer: N Vul: Both HCP: 10	<ul><li>★ A98</li><li>♥ J1086</li><li>◆ J105</li><li>◆ A43</li></ul>	The opponents are silent.  Partner bids first.
Board: 227 Dealer: S Vul: NS HCP: 16	<ul><li>★ K8</li><li>♥ Q1064</li><li>◆ A52</li><li>◆ AQJ3</li></ul>	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: EW HCP: 11	<ul><li>★ KQ9</li><li>▼ 10972</li><li>◆ J8</li><li>◆ KQ82</li></ul>	The opponents are silent.  Partner bids first.
Board: 229 Dealer: S Vul: Both HCP: 17	<ul><li>J5</li><li>♥ Q95</li><li>★ KQ105</li><li>★ AKQ9</li></ul>	The opponents are silent. You bid first.

Board: 225 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ A8  ♥ Q873  ♦ 742  ♠ KQ94	South:  ♠ KJ32  ♥ AK5  ♠ A95  ♣ 1063	Pass Pass 1. Stay	North  2.1  3NT man	East Pass AP	1NT
Board: 226 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ Q73  ♥ KQ  ♠ AQ842  ♠ Q95	South:  ♠ A98  ♥ J1086  ♦ J105  ♠ A43	West Pass AP 1. Stay		Pass	_
Board: 227 Dealer: S Vul: NS North HCP: 14 South HCP: 16 Contract: 6♥ S	North:  ♠ AJ32  ♥ KJ985  ♠ Q7  ♠ K6	South:  ♠ K8  ♥ Q1064  ♠ A52  ♠ AQJ3	Pass Pass Pass Pass 1. Stay 2. artific 3. Cue 4. Blac	3♣² 4NT⁴ 6♥ man	Pass Pass Pass AP stopp	1NT 2♥  4♣³ 5♠⁵  er for ♥
Board: 228 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4 \( \varphi \) N	North:  ♠ 653  ♥ AKJ4  ♠ A1053  ♣ A6	South: ♠ KQ9 ♥ 10972 ♦ J8 ♣ KQ82	West Pass AP 1. Stay	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹

Board: 229 West North East South North: South: Dealer: S 1NT **♦** J5 **♠** A107 Vul: Both **♥** Q95 Pass 2♣¹ Pass 2♦ **♥** AK107 North HCP: 12 **♦** KQ105 **♦** 76 Pass 3NT AP South HCP: 17 **♣** J1083 **♣** AKQ9 1. Stayman Contract: 3N S

Board: 230 Dealer: N Vul: EW HCP: 15	<ul><li>★ KJ94</li><li>★ A75</li><li>★ KJ3</li><li>★ K96</li></ul>	The opponents are silent.  You bid first.
Board: 231 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q1076</li><li>♥ Q6</li><li>♦ KJ4</li><li>♣ A1063</li></ul>	The opponents are silent.  Partner bids first.
Board: 232 Dealer: N Vul: None HCP: 15	<ul><li>AQ104</li><li>75</li><li>Q5</li><li>AK872</li></ul>	The opponents are silent. You bid first.
Board: 233 Dealer: S Vul: NS HCP: 16	<ul><li>★ K1086</li><li>▼ AJ104</li><li>◆ KJ3</li><li>◆ A3</li></ul>	The opponents are silent.  Partner bids first.

Board: 230 Dealer: N Vul: EW	North: ♠ KJ94	South: ♠ Q85	West	North 1NT	East Pass			
North HCP: 15 South HCP: 12	<ul><li>▼ A75</li><li>◆ KJ3</li></ul>	♥ Q962 ♦ A4	Pass AP	2♠	Pass	3NT		
Contract: 3N N	<b>♣</b> K96	♣ A873	1. Stay	man				
Board: 231 Dealer: S Vul: Both	North: <b>♠</b> Q1076	South: ♠ AK8	West	North	East	South 1NT		
North HCP: 12	<b>♥</b> Q6	♥ AKJ10	Pass	2 <b>♣</b> ¹	Pass	2♥		
South HCP: 16	◆ KJ4	♦ 10632	Pass	3NT	AP			
Contract: 3N S	♣ A1063	<b>♣</b> J2	1. Stay	man				
Board: 232	North:	South:	West	North	East	South		
Dealer: N Vul: None	<b>♠</b> AQ104	<b>▲</b> J973		1NT	Pass	2 <b>♣</b> ¹		
North HCP: 15	<b>♥</b> 75	<b>♥</b> A4	Pass	2♠	Pass	4♠		
South HCP: 12	• Q5	◆ KJ4	AP					
Contract: 4♠ N	♣ AK872	• AK872 ♣ QJ105			1. Stayman			
			West	North	East	South 1NT		
			Pass	2 <b>♣</b> ¹	Pass	2♥		
			Pass	3 <b>♠</b> <sup>2</sup>	Pass	$4NT^3$		
Board: 233 Dealer: S	North:	South:	Pass	5 <b>∀</b> <sup>4</sup>	Pass	5NT <sup>5</sup>		
Vul: NS North HCP: 16	<b>★</b> K1086 <b>♥</b> AJ104	<b>♠</b> A3 <b>♥</b> KQ65	Pass AP	6 <b>∀</b> <sup>6</sup>	Pass	7♥		
South HCP: 16	◆ KJ3 <b>◆</b> A3	◆ A6 ◆ K10764	1. Stay	man				
Contract: 7♥ S	<b>*</b> A3	<b>₹</b> 1 <b>X</b> 1U/U <del>1</del>	2. artifi					
			3. Blackwood 0314, for					
				/5 or 5/5	,	0=0		
			5. Kmg 6. K=2	ask by	JN1			

Board: 230 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q85</li><li>♥ Q962</li><li>♦ A4</li><li>♣ A873</li></ul>	The opponents are silent.  Partner bids first.
Board: 231 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AK8</li><li>♥ AKJ10</li><li>♦ 10632</li><li>♠ J2</li></ul>	The opponents are silent.  You bid first.
Board: 232 Dealer: N Vul: None HCP: 12	<ul><li>♣ J973</li><li>♥ A4</li><li>♦ KJ4</li><li>♣ QJ105</li></ul>	The opponents are silent.  Partner bids first.
Board: 233 Dealer: S Vul: NS HCP: 16	<ul><li>A3</li><li>KQ65</li><li>A6</li><li>K10764</li></ul>	The opponents are silent. You bid first.

Board: 230 Dealer: N Vul: EW	North: ♠ KJ94	South: ♠ Q85	West	North 1NT	East Pass			
North HCP: 15 South HCP: 12	<ul><li>▼ A75</li><li>◆ KJ3</li></ul>	♥ Q962 ♦ A4	Pass AP	2♠	Pass	3NT		
Contract: 3N N	<b>♣</b> K96	♣ A873	1. Stay	man				
Board: 231 Dealer: S Vul: Both	North: <b>♠</b> Q1076	South: ♠ AK8	West	North	East	South 1NT		
North HCP: 12	<b>♥</b> Q6	♥ AKJ10	Pass	2 <b>♣</b> ¹	Pass	2♥		
South HCP: 16	◆ KJ4	♦ 10632	Pass	3NT	AP			
Contract: 3N S	♣ A1063	<b>♣</b> J2	1. Stay	man				
Board: 232	North:	South:	West	North	East	South		
Dealer: N Vul: None	<b>♠</b> AQ104	<b>▲</b> J973		1NT	Pass	2 <b>♣</b> ¹		
North HCP: 15	<b>♥</b> 75	<b>♥</b> A4	Pass	2♠	Pass	4♠		
South HCP: 12	• Q5	◆ KJ4	AP					
Contract: 4♠ N	♣ AK872	• AK872 ♣ QJ105			1. Stayman			
			West	North	East	South 1NT		
			Pass	2 <b>♣</b> ¹	Pass	2♥		
			Pass	3 <b>♠</b> <sup>2</sup>	Pass	$4NT^3$		
Board: 233 Dealer: S	North:	South:	Pass	5 <b>∀</b> <sup>4</sup>	Pass	5NT <sup>5</sup>		
Vul: NS North HCP: 16	<b>★</b> K1086 <b>♥</b> AJ104	<b>♠</b> A3 <b>♥</b> KQ65	Pass AP	6 <b>∀</b> <sup>6</sup>	Pass	7♥		
South HCP: 16	◆ KJ3 <b>◆</b> A3	◆ A6 ◆ K10764	1. Stay	man				
Contract: 7♥ S	<b>*</b> A3	<b>₹</b> 1 <b>X</b> 1U/U <del>1</del>	2. artifi					
			3. Blackwood 0314, for					
				/5 or 5/5	,	0=0		
			5. Kmg 6. K=2	ask by	JN1			

Board: 234 Dealer: N Vul: Both HCP: 16	<ul><li>★ AK</li><li>▼ 875</li><li>◆ KJ2</li><li>◆ AJ1054</li></ul>	The opponents are silent. You bid first.
Board: 235 Dealer: S Vul: None HCP: 9	<ul><li>♣ QJ5</li><li>♥ Q532</li><li>◆ J8</li><li>♣ K642</li></ul>	The opponents are silent.  Partner bids first.
Board: 236 Dealer: N Vul: NS HCP: 17	<ul><li>★ K52</li><li>★ AQ9</li><li>◆ Q832</li><li>◆ AQ5</li></ul>	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: EW HCP: 10	<ul><li>★ A43</li><li>★ K652</li><li>★ 73</li><li>★ K765</li></ul>	The opponents are silent.  Partner bids first.
Board: 238 Dealer: N Vul: None HCP: 16	<ul><li>★ A653</li><li>♥ 973</li><li>◆ AKQJ</li><li>◆ Q5</li></ul>	The opponents are silent. You bid first.

Board: 234 Dealer: N Vul: Both	North: ♠ AK	South: ♣ J6	West	North 1NT	East Pass	
North HCP: 16	<b>♥</b> 875	<b>♥</b> AK96	Pass	<b>2</b> ♦	Pass	3NT
South HCP: 14	◆ KJ2	♦ AQ53	AP			
Contract: 3N N	♣ AJ1054	<b>♣</b> 876	1. Stay	man		
Board: 235	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> QJ5	<b>◆</b> 763				1NT
Vul: None North HCP: 9	♥ Q532	♥ AK8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	<b>♦</b> J8	♦ A972	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> K642	♣ AJ10	1. Stay	man		
Board: 236			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>★</b> K52	<b>★</b> A764	Pass	2•	Pass	4NT <sup>2</sup>
North HCP: 17	<b>♥</b> AQ9 <b>♦</b> Q832	<b>∨</b> K7 <b>♦</b> AJ4	Pass	6NT	AP	, -
South HCP: 16	<b>♦</b> AQ5	<b>♦</b> KJ98	1. Stay			
Contract: 6N N		2 22/0	•	ntitative	4NT	
Board: 237	NI a reflex	South:	West	North	Fact	South
Dealer: S	North: ♠ A43	<b>♦</b> Q5	West	rvorur	Lasi	1NT
Vul: EW North HCP: 10	♥ K652	<b>♥</b> AQ974	Pass	2 <b>♣</b> ¹	Pass	2 🗸
South HCP: 15	<b>♦</b> 73	♦ KQ2	Pass	2 <b>₩</b> 4 <b>♥</b>	AP	_ `
Contract: 4♥ S	<b>♣</b> K765	<b>♣</b> Q94	1. Stay		7 <b>H</b>	
Board: 238			***	NT d	Б. /	G 4
Dealer: N	North:	South:	West	North		
Vul: None	♠ A653	<b>♦</b> KJ87	_	1NT	Pass	
North HCP: 16	♥ 973	♥ Q84	Pass	2♠	Pass	4♠
South HCP: 10	◆ AKQJ <b>•</b> Q5	♦ 9543 ♣ A6	AP			
Contract: 4♠ N	<b>₹</b> Q3	T AU	1. Stay	man		

Board: 234 Dealer: N Vul: Both HCP: 14	<ul><li>▶ J6</li><li>♥ AK96</li><li>◆ AQ53</li><li>♣ 876</li></ul>	The opponents are silent.  Partner bids first.
Board: 235 Dealer: S Vul: None HCP: 16	<ul><li>★ 763</li><li>★ AK8</li><li>★ A972</li><li>★ AJ10</li></ul>	The opponents are silent. You bid first.
Board: 236 Dealer: N Vul: NS HCP: 16	<ul><li>▲ A764</li><li>♥ K7</li><li>◆ AJ4</li><li>▲ KJ98</li></ul>	The opponents are silent.  Partner bids first.
Board: 237 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q5</li><li>♥ AQ974</li><li>♦ KQ2</li><li>♣ Q94</li></ul>	The opponents are silent. You bid first.
Board: 238 Dealer: N Vul: None HCP: 10	<ul><li>★ KJ87</li><li>♥ Q84</li><li>◆ 9543</li><li>◆ A6</li></ul>	The opponents are silent.  Partner bids first.

Board: 234 Dealer: N Vul: Both	North: ♠ AK	South: ♣ J6	West	North 1NT	East Pass	
North HCP: 16	<b>♥</b> 875	<b>♥</b> AK96	Pass	<b>2</b> ♦	Pass	3NT
South HCP: 14	◆ KJ2	♦ AQ53	AP			
Contract: 3N N	♣ AJ1054	<b>♣</b> 876	1. Stay	man		
Board: 235	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> QJ5	<b>◆</b> 763				1NT
Vul: None North HCP: 9	♥ Q532	♥ AK8	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	<b>♦</b> J8	♦ A972	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> K642	♣ AJ10	1. Stay	man		
Board: 236			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>★</b> K52	<b>★</b> A764	Pass	2•	Pass	4NT <sup>2</sup>
North HCP: 17	<b>♥</b> AQ9 <b>♦</b> Q832	<b>∨</b> K7 <b>♦</b> AJ4	Pass	6NT	AP	, -
South HCP: 16	<b>♦</b> AQ5	<b>♦</b> KJ98	1. Stay			
Contract: 6N N		2 22/0	•	ntitative	4NT	
Board: 237	NI a reflex	South:	West	North	Fact	South
Dealer: S	North: ♠ A43	<b>♦</b> Q5	West	rvorur	Lasi	1NT
Vul: EW North HCP: 10	♥ K652	<b>♥</b> AQ974	Pass	2 <b>♣</b> ¹	Pass	2 🗸
South HCP: 15	<b>♦</b> 73	♦ KQ2	Pass	2 <b>₩</b> 4 <b>♥</b>	AP	_ `
Contract: 4♥ S	<b>♣</b> K765	<b>♣</b> Q94	1. Stay		7 <b>H</b>	
Board: 238			***	NT d	Б. /	G 4
Dealer: N	North:	South:	West	North		
Vul: None	♠ A653	<b>♦</b> KJ87	_	1NT	Pass	
North HCP: 16	♥ 973	♥ Q84	Pass	2♠	Pass	4♠
South HCP: 10	◆ AKQJ <b>•</b> Q5	♦ 9543 ♣ A6	AP			
Contract: 4♠ N	<b>₹</b> Q3	T AU	1. Stay	man		

Board: 239 Dealer: S Vul: NS HCP: 11	<ul><li>♣ QJ75</li><li>♥ KJ54</li><li>◆ 873</li><li>♣ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 240 Dealer: N Vul: EW HCP: 15	<ul><li>▲ J43</li><li>✔ AK4</li><li>◆ AQJ5</li><li>◆ 832</li></ul>	The opponents are silent.  You bid first.
Board: 241 Dealer: S Vul: Both HCP: 10	<ul><li>♣ J73</li><li>♥ J532</li><li>◆ AJ109</li><li>♣ K10</li></ul>	The opponents are silent.  Partner bids first.
Board: 242 Dealer: N Vul: NS HCP: 15	<ul><li>▶ J97</li><li>♥ K63</li><li>◆ A86</li><li>♣ AK65</li></ul>	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: EW HCP: 10	<ul><li>▶ J95</li><li>♥ KQ93</li><li>◆ K984</li><li>♣ J3</li></ul>	The opponents are silent.  Partner bids first.

Board: 239 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♥ S	North:  ♠ QJ75  ♥ KJ54  ♠ 873  ♠ A9	South: ♠ 93 ♥ AQ103 • KQ9 ♠ KJ42		North  2♣¹ 4♥ man		1NT
Board: 240 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: <b>▲</b> J43 <b>♦</b> AK4 <b>♦</b> AQJ5 <b>♣</b> 832	South:  ♠ K1072  ♥ 82  ♠ K2  ♣ A10764	West Pass AP 1. Stay		Pass	
Board: 241 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ AQ92  ♥ K76  ♠ Q3  ♣ A965	.,	North  2♣¹  3NT man		1NT
Board: 242 Dealer: N Vul: NS North HCP: 15 South HCP: 18 Contract: 6N N	North: <b>♣</b> J97 <b>♥</b> K63 <b>♦</b> A86 <b>♣</b> AK65	South:  ♠ AQ63  ♥ AQ  ♠ KQ94  ♣ J94	West Pass AP 1. Stay		Pass	
Board: 243 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ Q42  ♥ A108  ♦ 1052  ♣ AKQ9	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 239 Dealer: S Vul: NS HCP: 15	<ul><li>◆93</li><li>✓ AQ103</li><li>◆ KQ9</li><li>◆ KJ42</li></ul>	The opponents are silent. You bid first.
Board: 240 Dealer: N Vul: EW HCP: 10	<ul><li>★ K1072</li><li>★ 82</li><li>★ K2</li><li>★ A10764</li></ul>	The opponents are silent.  Partner bids first.
Board: 241 Dealer: S Vul: Both HCP: 15	<ul><li>AQ92</li><li>K76</li><li>Q3</li><li>A965</li></ul>	The opponents are silent. You bid first.
Board: 242 Dealer: N Vul: NS HCP: 18	<ul><li>AQ63</li><li>✓ AQ</li><li>KQ94</li><li>J94</li></ul>	The opponents are silent.  Partner bids first.
Board: 243 Dealer: S Vul: EW HCP: 15	<ul><li>▲ Q42</li><li>▼ A108</li><li>◆ 1052</li><li>◆ AKQ9</li></ul>	The opponents are silent. You bid first.

Board: 239 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♥ S	North:  ♠ QJ75  ♥ KJ54  ♠ 873  ♣ A9	South:		North  2♣¹ 4♥ man		1NT
Board: 240 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: <b>▲</b> J43 <b>♦</b> AK4 <b>♦</b> AQJ5 <b>♣</b> 832	South:  ♠ K1072  ♥ 82  ♠ K2  ♣ A10764	West Pass AP 1. Stay		Pass	
Board: 241 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ AQ92  ♥ K76  ♠ Q3  ♣ A965	.,	North  2♣¹  3NT man		1NT
Board: 242 Dealer: N Vul: NS North HCP: 15 South HCP: 18 Contract: 6N N	North:	South:  ♠ AQ63  ♥ AQ  ♠ KQ94  ♣ J94	West Pass AP 1. Stay		Pass	
Board: 243 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ Q42  ♥ A108  ♦ 1052  ♣ AKQ9	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 244 Dealer: N Vul: EW HCP: 15	<ul><li>★ AK8</li><li>▼ AK86</li><li>◆ J964</li><li>◆ 73</li></ul>	The opponents are silent. You bid first.
Board: 245 Dealer: S Vul: Both HCP: 17	<ul><li>★ K654</li><li>★ AQ4</li><li>◆ AKJ</li><li>◆ 952</li></ul>	The opponents are silent.  Partner bids first.
Board: 246 Dealer: N Vul: None HCP: 15	<ul><li>★ A82</li><li>▼ K10863</li><li>◆ A8</li><li>★ A93</li></ul>	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQ</li><li>▼ KJ94</li><li>◆ Q84</li><li>◆ K942</li></ul>	The opponents are silent.  Partner bids first.
Board: 248 Dealer: N Vul: Both HCP: 15	<ul><li>▶ J9</li><li>♥ AKQJ</li><li>◆ A1054</li><li>♣ 1043</li></ul>	The opponents are silent. You bid first.

Board: 244 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \)	North:  ♠ AK8  ♥ AK86  ♦ J964  ♣ 73	South:  ♠ 10973  ♥ Q1093  ♠ A103  ♣ A10	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 245 Dealer: S Vul: Both North HCP: 17 South HCP: 15 Contract: 6N S	North:  ♠ K654  ♥ AQ4  ♠ AKJ  ♣ 952	South:  ♠ AQ2  ♥ KJ972  • 1053  ♣ KQ	Pass Pass AP 1. Stay	North  2♣¹  4NT²  man  ntitative	Pass Pass	1NT 2♥
Board: 246 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4 N	North:  ♠ A82  ♥ K10863  ♠ A8  ♣ A93	South:  ♠ 10976  ♥ AQ97  ♠ 1063  ♠ K2	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 247 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ KQ  ♥ KJ94  ♠ Q84  ♠ K942	South:	Pass	North  2♣¹  3NT  man	East Pass AP	1NT
Board: 248 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:	South:	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 244 Dealer: N Vul: EW HCP: 10	<ul><li>10973</li><li>✓ Q1093</li><li>✓ A103</li><li>✓ A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 245 Dealer: S Vul: Both HCP: 15	<ul><li>AQ2</li><li>KJ972</li><li>1053</li><li>KQ</li></ul>	The opponents are silent. You bid first.
Board: 246 Dealer: N Vul: None HCP: 9	<ul><li>10976</li><li>✓ AQ97</li><li>1063</li><li>✓ K2</li></ul>	The opponents are silent.  Partner bids first.
Board: 247 Dealer: S Vul: NS HCP: 15	<ul><li>◆983</li><li>▼ A32</li><li>◆ AK65</li><li>◆ A105</li></ul>	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: Both HCP: 11	<ul><li>★ 8652</li><li>★ 64</li><li>★ K87</li><li>★ AKJ8</li></ul>	The opponents are silent.  Partner bids first.

Board: 244 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \)	North:  ♠ AK8  ♥ AK86  ♦ J964  ♣ 73	South:  ♠ 10973  ♥ Q1093  ♠ A103  ♣ A10	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 245 Dealer: S Vul: Both North HCP: 17 South HCP: 15 Contract: 6N S	North:  ♠ K654  ♥ AQ4  ♠ AKJ  ♣ 952	South:  ♠ AQ2  ♥ KJ972  • 1053  ♣ KQ	Pass Pass AP 1. Stay	North  2♣¹  4NT²  man  ntitative	Pass Pass	1NT 2♥
Board: 246 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4 N	North:  ♠ A82  ♥ K10863  ♠ A8  ♣ A93	South:  ♠ 10976  ♥ AQ97  ♠ 1063  ♠ K2	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 247 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ KQ  ♥ KJ94  ♠ Q84  ♠ K942	South:	Pass	North  2♣¹  3NT  man	East Pass AP	1NT
Board: 248 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:	South:	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

Board: 249 Dealer: S Vul: NS HCP: 9	<ul><li>10975</li><li>✓ AQ5</li><li>✓ K92</li><li>♦ 653</li></ul>	The opponents are silent.  Partner bids first.
Board: 250 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q1094</li><li>♥ A2</li><li>◆ AQJ8</li><li>♣ Q62</li></ul>	The opponents are silent. You bid first.
Board: 251 Dealer: S Vul: None HCP: 10	<ul><li>★ A107</li><li>▼ 10876</li><li>◆ K2</li><li>◆ K972</li></ul>	The opponents are silent.  Partner bids first.
Board: 252 Dealer: N Vul: NS HCP: 16	<ul><li>★ A10</li><li>♥ Q642</li><li>★ K74</li><li>★ AK42</li></ul>	The opponents are silent. You bid first.
Board: 253 Dealer: S Vul: EW HCP: 10	<ul><li>♦ 9653</li><li>♥ AKQ8</li><li>♦ 63</li><li>♠ J85</li></ul>	East Doubles 2♣ if possible.  Partner bids first.

Board: 249 Dealer: S Vul: NS	North: <b>♠</b> 10975	South: ♠ KQ8	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 2N S	<ul><li>AQ5</li><li>K92</li><li>653</li></ul>	<ul><li>▼ K108</li><li>◆ AQ4</li><li>◆ J742</li></ul>	Pass Pass 1. Stay	2NT	Pass AP	2♦
Board: 250 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ Q1094  ♥ A2  ♠ AQJ8  ♣ Q62	South:  ♠ K765  ♥ QJ8  ♦ 105  ♠ K1054	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 251 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ A107  ♥ 10876  ♠ K2  ♣ K972	South:  ♠ K83  ♥ AK9  ♠ AJ76  ♣ J83	West Pass Pass 1. Stay	North  2♣¹  3NT man		1NT
Board: 252 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 4 N	North:  ♠ A10  ♥ Q642  ♠ K74  ♣ AK42	South:  ♠ QJ64  ▼ AKJ98  ♦ 102  ♠ Q6	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 253 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4♥ S	North:	South:  ♠ AKJ2  ♥ 7432  ♠ K84  ♠ A9	West Pass Pass 1. Stay	<b>4♥</b>	East X AP	South 1NT 2

Board: 249 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ8</li><li>▼ K108</li><li>◆ AQ4</li><li>◆ J742</li></ul>	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: EW HCP: 9	<ul><li>★ K765</li><li>♥ QJ8</li><li>◆ 105</li><li>◆ K1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 251 Dealer: S Vul: None HCP: 16	<ul><li>★ K83</li><li>★ AK9</li><li>★ AJ76</li><li>★ J83</li></ul>	The opponents are silent. You bid first.
Board: 252 Dealer: N Vul: NS HCP: 13	<ul><li>♣ QJ64</li><li>♥ AKJ98</li><li>◆ 102</li><li>♣ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 253 Dealer: S Vul: EW HCP: 15	<ul><li>★ AKJ2</li><li>▼ 7432</li><li>◆ K84</li><li>◆ A9</li></ul>	East Doubles 2♣ if possible.  You bid first.

Board: 249 Dealer: S Vul: NS	North: <b>♠</b> 10975	South: ♠ KQ8	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 2N S	<ul><li>AQ5</li><li>K92</li><li>653</li></ul>	<ul><li>▼ K108</li><li>◆ AQ4</li><li>◆ J742</li></ul>	Pass Pass 1. Stay	2NT	Pass AP	2♦
Board: 250 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ Q1094  ♥ A2  ♠ AQJ8  ♣ Q62	South:  ♠ K765  ♥ QJ8  ♦ 105  ♠ K1054	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 251 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ A107  ♥ 10876  ♠ K2  ♣ K972	South:  ♠ K83  ♥ AK9  ♠ AJ76  ♣ J83	West Pass Pass 1. Stay	North  2♣¹  3NT man		1NT
Board: 252 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 4 N	North:  ♠ A10  ♥ Q642  ♠ K74  ♣ AK42	South:  ♠ QJ64  ▼ AKJ98  ♦ 102  ♠ Q6	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 253 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4♥ S	North:	South:  ♠ AKJ2  ♥ 7432  ♠ K84  ♠ A9	West Pass Pass 1. Stay	<b>4♥</b>	East X AP	South 1NT 2

Board: 254 Dealer: N Vul: Both HCP: 16	<ul><li>★ K87</li><li>★ AK4</li><li>★ A942</li><li>★ Q106</li></ul>	The opponents are silent. You bid first.
Board: 255 Dealer: S Vul: NS HCP: 10	<ul><li>★ K753</li><li>★ 52</li><li>★ K1042</li><li>★ A109</li></ul>	The opponents are silent.  Partner bids first.
Board: 256 Dealer: N Vul: EW HCP: 16	<ul><li>♠ A95</li><li>♥ Q9742</li><li>♦ AK</li><li>♠ QJ2</li></ul>	The opponents are silent. You bid first.
Board: 257 Dealer: S Vul: Both HCP: 12	<ul><li>♣ 86</li><li>♥ QJ72</li><li>◆ A54</li><li>♣ AJ87</li></ul>	The opponents are silent.  Partner bids first.
Board: 258 Dealer: N Vul: None HCP: 16	<ul><li>▶ J9</li><li>♥ A43</li><li>◆ KJ5</li><li>♣ AK762</li></ul>	The opponents are silent. You bid first.

Board: 254 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♠ K87  ▼ AK4  ♠ A942  ♣ Q106	South:  ♠ A1063  ♥ QJ98  ♦ J8  ♠ AK3	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 255 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K753  ▼ 52  ♠ K1042  ♣ A109	South:	West Pass Pass 1. Stay	North  2♣¹  3NT man		1NT
Board: 256 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 4 N	North:  ♠ A95  ♥ Q9742  ♠ AK  ♠ QJ2	South:  ♠ KQ1073  ✔ AK105  ♠ 865  ♣ 5	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 257 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ 86  ♥ QJ72  ♠ A54  ♣ AJ87	South:  ♠ AKQ  ♥ 843  ♠ K1063  ♣ KQ4	West Pass Pass 1. Stay	3NT		1NT
Board: 258 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♣ J9  ✔ A43  ♠ KJ5  ♣ AK762	South:  ♠ KQ763  ♥ QJ106  ♠ Q  ♣ 1098	Pass Pass 1. Stay. 2. SMC		East Pass Pass AP	<b>2♣</b> ¹

Board: 254	Į <b>.</b>
HCP: 15 AK3 Partner bids first.	
Board: 255  ♠ 86 Dealer: S  ▼ AKQ Vul: NS  ♦ J973 HCP: 15  ♠ KQ43  The opponents are silent You bid first.	- ••
Board: 256	Į <b>.</b>
Board: 257	<u>.</u>
Board: 258	I.

Board: 254 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♠ K87  ▼ AK4  ♠ A942  ♣ Q106	South:  ♠ A1063  ♥ QJ98  ♦ J8  ♠ AK3	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 255 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ K753  ▼ 52  ♠ K1042  ♣ A109	South:	West Pass Pass 1. Stay	North  2♣¹  3NT man		1NT
Board: 256 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 4 N	North:  ♠ A95  ♥ Q9742  ♠ AK  ♠ QJ2	South:  ♠ KQ1073  ✔ AK105  ♠ 865  ♣ 5	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 257 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ 86  ♥ QJ72  ♠ A54  ♣ AJ87	South:  ♠ AKQ  ♥ 843  ♠ K1063  ♣ KQ4	West Pass Pass 1. Stay	3NT		1NT
Board: 258 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♣ J9  ✔ A43  ♠ KJ5  ♣ AK762	South:  ♠ KQ763  ♥ QJ106  ♠ Q  ♣ 1098	Pass Pass 1. Stay. 2. SMC		East Pass Pass AP	<b>2♣</b> ¹

Board: 259 Dealer: S Vul: Both HCP: 13	<ul><li>1065</li><li>KQ43</li><li>Q2</li><li>AQ97</li></ul>	The opponents are silent.  Partner bids first.
Board: 260 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q87</li><li>♥ A104</li><li>◆ QJ8</li><li>♣ AQ87</li></ul>	The opponents are silent. You bid first.
Board: 261 Dealer: S Vul: NS HCP: 13	<ul><li>▲ A963</li><li>♥ Q5</li><li>◆ J85</li><li>▲ AQ108</li></ul>	The opponents are silent.  Partner bids first.
Board: 262 Dealer: N Vul: Both HCP: 16	<ul><li>◆ 952</li><li>♥ Q97</li><li>◆ AQ7</li><li>◆ AKJ8</li></ul>	The opponents are silent. You bid first.
Board: 263 Dealer: S Vul: None HCP: 11	<ul><li>★ KQ53</li><li>♥ Q3</li><li>◆ Q86</li><li>◆ Q873</li></ul>	The opponents are silent.  Partner bids first.

Board: 259 Dealer: S Vul: Both	North: <b>♠</b> 1065	South: ♠ AKQ83	West	North	East	South 1NT
North HCP: 13 South HCP: 16 Contract: 3N S	<ul><li>★ KQ43</li><li>◆ Q2</li><li>◆ AQ97</li></ul>	<ul><li>♥ 976</li><li>♦ A3</li><li>♠ K108</li></ul>	Pass Pass 1. Stay	3NT	Pass AP	2♠
Board: 260 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ Q87  ♥ A104  ♠ QJ8  ♣ AQ87	South:  ♠ 1064  ♥ Q865  ♠ A5  ♣ KJ104	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 261 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ A963  ♥ Q5  ♦ J85  ♣ AQ108	South:  ♠ KQJ  ♥ A92  ♠ KQ96  ♣ 754	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 262 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:	South:  ♠ AKJ6  ♥ KJ108  ♦ 43  ♣ 962	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 263 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ KQ53  ♥ Q3  • Q86  ♣ Q873	South:  ♠ A7  ♥ A1072  ♠ A1093  ♣ A62	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 259 Dealer: S Vul: Both HCP: 16	<ul><li>AKQ83</li><li>♥ 976</li><li>A3</li><li>★ K108</li></ul>	The opponents are silent. You bid first.
Board: 260 Dealer: N Vul: None HCP: 10	<ul><li>1064</li><li>✓ Q865</li><li>A5</li><li>✓ KJ104</li></ul>	The opponents are silent.  Partner bids first.
Board: 261 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQJ</li><li>▼ A92</li><li>◆ KQ96</li><li>◆ 754</li></ul>	The opponents are silent. You bid first.
Board: 262 Dealer: N Vul: Both HCP: 12	<ul><li>★ AKJ6</li><li>▼ KJ108</li><li>◆ 43</li><li>◆ 962</li></ul>	The opponents are silent.  Partner bids first.
Board: 263 Dealer: S Vul: None HCP: 16	<ul><li>A7</li><li>✓ A1072</li><li>✓ A1093</li><li>✓ A62</li></ul>	The opponents are silent. You bid first.

Board: 259 Dealer: S Vul: Both	North: <b>♠</b> 1065	South: ♠ AKQ83	West	North	East	South 1NT
North HCP: 13 South HCP: 16 Contract: 3N S	<ul><li>★ KQ43</li><li>◆ Q2</li><li>◆ AQ97</li></ul>	<ul><li>♥ 976</li><li>♦ A3</li><li>♠ K108</li></ul>	Pass Pass 1. Stay	3NT	Pass AP	2♠
Board: 260 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ Q87  ♥ A104  ♠ QJ8  ♣ AQ87	South:  ♠ 1064  ♥ Q865  ♠ A5  ♣ KJ104	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 261 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ A963  ♥ Q5  ♦ J85  ♣ AQ108	South:  ♠ KQJ  ♥ A92  ♠ KQ96  ♣ 754	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 262 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:	South:  ♠ AKJ6  ♥ KJ108  ♦ 43  ♣ 962	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 263 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ KQ53  ♥ Q3  • Q86  ♣ Q873	South:  ♠ A7  ♥ A1072  ♠ A1093  ♣ A62	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 264 Dealer: N Vul: NS HCP: 15	<ul><li>★ K96</li><li>▼ AQ853</li><li>◆ AQ9</li><li>◆ 104</li></ul>	The opponents are silent. You bid first.
Board: 265 Dealer: S Vul: EW HCP: 10	<ul><li>◆ Q10982</li><li>◆ AJ108</li><li>◆ 76</li><li>◆ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 266 Dealer: N Vul: None HCP: 15	<ul><li>★ KQJ9</li><li>▼ 109</li><li>◆ KQ82</li><li>◆ KJ7</li></ul>	The opponents are silent. You bid first.
Board: 267 Dealer: S Vul: NS HCP: 14	<ul><li>AQ94</li><li>Q742</li><li>A3</li><li>Q52</li></ul>	The opponents are silent.  Partner bids first.
Board: 268 Dealer: N Vul: EW HCP: 15	<ul><li>♣ QJ1042</li><li>♥ AQ5</li><li>♦ K7</li><li>♣ K52</li></ul>	The opponents are silent. You bid first.

Board: 264 Dealer: N Vul: NS North HCP: 15 South HCP: 11	North:  ♠ K96  ♥ AQ853  ♠ AQ9  ♠ 104	South:  ♠ Q1042  ♥ KJ62  ♠ K7  ♠ Q76	Pass AP	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹
Contract: 4♥ N  Board: 265  Dealer: S  Vul: EW  North HCP: 10  South HCP: 15  Contract: 4♠ S	North:  ♠ Q10982  ♥ AJ108  ♦ 76  ♣ K5	South:  ♠ AK54  ♥ KQ3  ♠ QJ8  ♣ 1073	1. Stay	North 2♣¹ 4♠	East Pass AP	1NT
Board: 266 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ KQJ9  ♥ 109  ♠ KQ82  ♠ KJ7	South:  ♠ A2  ♥ Q842  ♠ A965  ♣ A64	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 267 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 4 S	North:  ♠ AQ94  ♥ Q742  ♠ A3  ♠ Q52	South:  ♠ KJ3  ♥ A865  ♠ QJ84  ♠ A7	Pass Pass AP  1. Stay. 2. artific			1NT 2♥
Board: 268 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ QJ1042  ♥ AQ5  ♠ K7  ♣ K52	South:  ♣ 763  ▼ KJ32  ◆ J52  ♣ AJ4	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 264 Dealer: N Vul: NS HCP: 11	<ul><li>♣ Q1042</li><li>♥ KJ62</li><li>♦ K7</li><li>♣ Q76</li></ul>	The opponents are silent.  Partner bids first.
Board: 265 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK54</li><li>▼ KQ3</li><li>◆ QJ8</li><li>◆ 1073</li></ul>	The opponents are silent.  You bid first.
Board: 266 Dealer: N Vul: None HCP: 14	<ul><li>A2</li><li>♥ Q842</li><li>A965</li><li>A64</li></ul>	The opponents are silent.  Partner bids first.
Board: 267 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ3</li><li>▼ A865</li><li>◆ QJ84</li><li>♣ A7</li></ul>	The opponents are silent. You bid first.
Board: 268 Dealer: N Vul: EW HCP: 10	<ul><li>★ 763</li><li>♥ KJ32</li><li>◆ J52</li><li>◆ AJ4</li></ul>	The opponents are silent.  Partner bids first.

Board: 264 Dealer: N Vul: NS North HCP: 15 South HCP: 11	North:  ♠ K96  ♥ AQ853  ♠ AQ9  ♠ 104	South:  ♠ Q1042  ♥ KJ62  ♠ K7  ♠ Q76	Pass AP	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹
Contract: 4♥ N  Board: 265  Dealer: S  Vul: EW  North HCP: 10  South HCP: 15  Contract: 4♠ S	North:  ♠ Q10982  ♥ AJ108  ♦ 76  ♣ K5	South:  ♠ AK54  ♥ KQ3  ♠ QJ8  ♣ 1073	1. Stay	North 2♣¹ 4♠	East Pass AP	1NT
Board: 266 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ KQJ9  ♥ 109  ♠ KQ82  ♠ KJ7	South:  ♠ A2  ♥ Q842  ♠ A965  ♣ A64	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 267 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 4 S	North:  ♠ AQ94  ♥ Q742  ♠ A3  ♠ Q52	South:  ♠ KJ3  ♥ A865  ♠ QJ84  ♠ A7	Pass Pass AP  1. Stay. 2. artific			1NT 2♥
Board: 268 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ QJ1042  ♥ AQ5  ♠ K7  ♣ K52	South:  ♣ 763  ▼ KJ32  ◆ J52  ♣ AJ4	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 269 Dealer: S Vul: Both HCP: 9	<ul><li>▲ A972</li><li>▼ J83</li><li>◆ 87</li><li>▲ A762</li></ul>	The opponents are silent.  Partner bids first.
Board: 270 Dealer: N Vul: NS HCP: 16	<ul><li>★ AK10</li><li>★ KQ8</li><li>★ A853</li><li>★ 954</li></ul>	The opponents are silent. You bid first.
Board: 271 Dealer: S Vul: EW HCP: 9	<ul><li>★ K4</li><li>♥ J432</li><li>◆ Q93</li><li>◆ QJ85</li></ul>	The opponents are silent.  Partner bids first.
Board: 272 Dealer: N Vul: Both HCP: 17	<ul><li>AQ5</li><li>✓ QJ8</li><li>✓ K85</li><li>AJ106</li></ul>	The opponents are silent. You bid first.
Board: 273 Dealer: S Vul: EW HCP: 9	<ul><li>★ K73</li><li>♥ Q632</li><li>◆ 52</li><li>◆ KJ54</li></ul>	The opponents are silent.  Partner bids first.

Board: 269 Dealer: S Vul: Both	North: ♠ A972	South: <b>♠</b> 10843	West	North	East	South 1NT
North HCP: 9 South HCP: 17 Contract: 4♠ S	▼ J83 ◆ 87 <b>♣</b> A762	<ul><li><b>∀</b> KQ10</li><li><b>♦</b> AK9</li><li><b>♣</b> KQ3</li></ul>	Pass Pass 1. Stay	<b>4</b> ♠	Pass AP	2♠
Board: 270 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AK10  ♥ KQ8  ♠ A853  ♣ 954	South:  ♠ QJ32  ♥ 52  ♠ Q64  ♣ KQ73	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 271 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ K4  ▼ J432  ◆ Q93  ♣ QJ85	South:  ♠ Q107  ♥ AQ10  ♠ A74  ♠ A1097	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 272 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 2N N	North:  ♠ AQ5  ♥ QJ8  ♠ K85  ♣ AJ106	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	_
Board: 273 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ K73  ♥ Q632  ♦ 52  ♣ KJ54	South:  ♠ AQ  ♥ A109  ♠ Q1087  ♣ A963	West Pass Pass 1. Stay	North  2♣¹ 2NT man	East Pass AP	1NT

Board: 269 Dealer: S Vul: Both HCP: 17	<ul><li>10843</li><li>KQ10</li><li>AK9</li><li>KQ3</li></ul>	The opponents are silent. You bid first.
Board: 270 Dealer: N Vul: NS HCP: 10	<ul><li>♣ QJ32</li><li>♥ 52</li><li>♦ Q64</li><li>♣ KQ73</li></ul>	The opponents are silent.  Partner bids first.
Board: 271 Dealer: S Vul: EW HCP: 16	<ul><li>♣ Q107</li><li>♥ AQ10</li><li>♦ A74</li><li>♣ A1097</li></ul>	The opponents are silent. You bid first.
Board: 272 Dealer: N Vul: Both HCP: 8	<ul><li>10984</li><li>K107</li><li>63</li><li>KQ98</li></ul>	The opponents are silent.  Partner bids first.
Board: 273 Dealer: S Vul: EW HCP: 16	<ul><li>AQ</li><li>✓ A109</li><li>✓ Q1087</li><li>✓ A963</li></ul>	The opponents are silent. You bid first.

Board: 269 Dealer: S Vul: Both	North: ♠ A972	South: <b>♠</b> 10843	West	North	East	South 1NT
North HCP: 9 South HCP: 17 Contract: 4♠ S	▼ J83 ◆ 87 <b>♣</b> A762	<ul><li><b>∀</b> KQ10</li><li><b>♦</b> AK9</li><li><b>♣</b> KQ3</li></ul>	Pass Pass 1. Stay	<b>4</b> ♠	Pass AP	2♠
Board: 270 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AK10  ♥ KQ8  ♠ A853  ♣ 954	South:  ♠ QJ32  ♥ 52  ♠ Q64  ♣ KQ73	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 271 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ K4  ▼ J432  ◆ Q93  ♣ QJ85	South:  ♠ Q107  ♥ AQ10  ♠ A74  ♠ A1097	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT
Board: 272 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 2N N	North:  ♠ AQ5  ♥ QJ8  ♠ K85  ♣ AJ106	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	_
Board: 273 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ K73  ♥ Q632  ♦ 52  ♣ KJ54	South:  ♠ AQ  ♥ A109  ♠ Q1087  ♣ A963	West Pass Pass 1. Stay	North  2♣¹ 2NT man	East Pass AP	1NT

Board: 274 Dealer: N Vul: Both HCP: 15	<b>♠</b> KQJ <b>♥</b> 1042 <b>♦</b> AKQ8 <b>♣</b> 854	West Doubles 2♣ if possible.  You bid first.
Board: 275 Dealer: S Vul: None HCP: 12	<ul><li>♣ 93</li><li>♥ AJ96</li><li>◆ A92</li><li>♣ QJ72</li></ul>	The opponents are silent.  Partner bids first.
Board: 276 Dealer: N Vul: NS HCP: 16	<ul><li>1097</li><li>✓ QJ</li><li>✓ K54</li><li>✓ AKQJ5</li></ul>	The opponents are silent.  You bid first.
Board: 277 Dealer: S Vul: Both HCP: 12	<ul><li>A53</li><li>✓ J732</li><li>✓ K5</li><li>A873</li></ul>	The opponents are silent.  Partner bids first.
Board: 278 Dealer: N Vul: None HCP: 16	<ul><li>★ K10</li><li>★ AJ52</li><li>◆ J10764</li><li>◆ AK</li></ul>	The opponents are silent.  You bid first.

Board: 274 Dealer: N	North: ♠ KQJ	South: <b>★</b> 87654	West	North 1NT	East Pass	
Vul: Both North HCP: 15	<b>v</b> 1042	<b>♥</b> AQ96	X	2♦	Pass	2♠
South HCP: 8	◆ AKQ8	<b>♦</b> 965	Pass	3♠	AP	
Contract: 3♠ S	<b>♣</b> 854	<b>♣</b> Q	1. Stay	man		
Board: 275 Dealer: S	North: ♠ 93	South: ♠ KQ65	West	North	East	South 1NT
Vul: None North HCP: 12	<b>♥</b> AJ96	<b>♥</b> Q5	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	♦ A92	♦ KQJ8	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> QJ72	<b>♣</b> A86	1. Stay	man		
Board: 276	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> 1097	<b>♦</b> KJ64		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> QJ	<b>♥</b> K1073	Pass	2♦	Pass	3NT
South HCP: 13	♦ K54	◆ AQ3	AP			
Contract: 3N N	♣ AKQJ5	<b>♣</b> 74	1. Stay	man		
Board: 277 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both North HCP: 12	<b>♦</b> A53 <b>♥</b> J732	<b>★</b> K10 <b>♥</b> Q1086	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 17	♦ K5	◆ AQJ2 ◆ KQ4	Pass	4♥	AP	
Contract: 4♥ S	♣ A873	T HQ I	1. Stay	man		
Board: 278	27. 4	G 4	West	North	Fact	South
Dealer: N	North:	South:	vv est	1NT	Pass	
Vul: None	<b>♠</b> K10 <b>♥</b> AJ52	<b>≜</b> J8 <b>♥</b> KQ108	Pass	11N1 2♥	Pass	
North HCP: 16	◆ J10764	◆ K92	AP	∠▼	1 ass	<b>→</b> ▼
South HCP: 10 Contract: 4 N	<b>♣</b> AK	<b>♣</b> J864	1. Stay	man		

Board: 274 Dealer: N Vul: Both HCP: 8	<ul><li>♣87654</li><li>♥AQ96</li><li>♦965</li><li>♣Q</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 275 Dealer: S Vul: None HCP: 17	<ul><li>★ KQ65</li><li>♥ Q5</li><li>◆ KQJ8</li><li>◆ A86</li></ul>	The opponents are silent. You bid first.
Board: 276 Dealer: N Vul: NS HCP: 13	<ul><li>★ KJ64</li><li>★ K1073</li><li>★ AQ3</li><li>★ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 277 Dealer: S Vul: Both HCP: 17	<ul><li>★ K10</li><li>♥ Q1086</li><li>◆ AQJ2</li><li>◆ KQ4</li></ul>	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: None HCP: 10	<ul><li>▶ J8</li><li>♥ KQ108</li><li>◆ K92</li><li>♣ J864</li></ul>	The opponents are silent.  Partner bids first.

Board: 274 Dealer: N	North: ♠ KQJ	South: <b>★</b> 87654	West	North 1NT	East Pass	
Vul: Both North HCP: 15	<b>v</b> 1042	<b>♥</b> AQ96	X	2♦	Pass	2♠
South HCP: 8	◆ AKQ8	<b>♦</b> 965	Pass	3♠	AP	
Contract: 3♠ S	<b>♣</b> 854	<b>♣</b> Q	1. Stay	man		
Board: 275 Dealer: S	North: ♠ 93	South: ♠ KQ65	West	North	East	South 1NT
Vul: None North HCP: 12	<b>♥</b> AJ96	<b>♥</b> Q5	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	♦ A92	♦ KQJ8	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> QJ72	<b>♣</b> A86	1. Stay	man		
Board: 276	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> 1097	<b>♦</b> KJ64		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> QJ	<b>♥</b> K1073	Pass	2♦	Pass	3NT
South HCP: 13	♦ K54	◆ AQ3	AP			
Contract: 3N N	♣ AKQJ5	<b>♣</b> 74	1. Stay	man		
Board: 277 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both North HCP: 12	<b>♦</b> A53 <b>♥</b> J732	<b>★</b> K10 <b>♥</b> Q1086	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 17	♦ K5	◆ AQJ2 ◆ KQ4	Pass	4♥	AP	
Contract: 4♥ S	♣ A873	T HQ I	1. Stay	man		
Board: 278	27. 4	G 4	West	North	Fact	South
Dealer: N	North:	South:	vv est	1NT	Pass	
Vul: None	<b>♠</b> K10 <b>♥</b> AJ52	<b>≜</b> J8 <b>♥</b> KQ108	Pass	11N1 2♥	Pass	
North HCP: 16	◆ J10764	◆ K92	AP	∠▼	1 ass	<b>→</b> ▼
South HCP: 10 Contract: 4 N	<b>♣</b> AK	<b>♣</b> J864	1. Stay	man		

Board: 279 Dealer: S Vul: NS HCP: 10	<ul><li>★ K53</li><li>▼ K864</li><li>◆ Q852</li><li>◆ Q6</li></ul>	East Doubles 2♣ if possible. West Bids 3♣ if possible. West Bids 5♣ if possible. Partner bids first.
Board: 280 Dealer: N Vul: None HCP: 16	<ul><li>▶ J64</li><li>♥ AK7</li><li>♦ KJ8</li><li>♠ A754</li></ul>	The opponents are silent. You bid first.
Board: 281 Dealer: S Vul: NS HCP: 21	<ul><li>▲ AJ6</li><li>✔ AKQ3</li><li>◆ A4</li><li>▲ QJ94</li></ul>	The opponents are silent.  Partner bids first.
Board: 282 Dealer: N Vul: EW HCP: 16	<ul><li>♠ A7</li><li>♥ A105</li><li>♦ A106</li><li>♠ A10943</li></ul>	The opponents are silent. You bid first.
Board: 283 Dealer: S Vul: Both HCP: 12	<ul><li>★ K542</li><li>▼ AQ1073</li><li>◆ 64</li><li>◆ K9</li></ul>	The opponents are silent.  Partner bids first.

Board: 279 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 5•X W	North:  ♠ K53  ▼ K864  ♠ Q852  ♣ Q6	South:  ♠ AJ6  ♥ QJ52  ♠ K1043  ♣ A5	Pass 3  5  1. Stay	North  2♣¹  4♥  X  man	X	South 1NT 2♥ Pass
Board: 280 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ J64  ♥ AK7  ♠ KJ8  ♣ A754	South:  ♠ K872  ♥ QJ82  ♠ A2  ♣ 1063	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 281 Dealer: S Vul: NS North HCP: 21 South HCP: 16 Contract: 6N S	North:  ♠ AJ6  ♥ AKQ3  ♠ A4  ♠ QJ94	South:  ♠ KQ5  ♥ 654  ♠ KJ65  ♣ AK5	West Pass Pass 1. Stay	North  2♣¹ 6NT man		South 1NT 2•
Board: 282 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ A7  ♥ A105  ♠ A106  ♣ A10943	South:  • 10982  • KQ84  • KJ2  • QJ	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 283 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 4♥ S	North:  ♠ K542  ♥ AQ1073  ♠ 64  ♣ K9	South:  ♠ Q7  ♥ K54  ♠ AJ8  ♣ AQ1083	Pass		East Pass Pass	1NT 2◆

Board: 279 Dealer: S Vul: NS HCP: 15	<ul><li>AJ6</li><li>♥ QJ52</li><li>★ K1043</li><li>A5</li></ul>	East Doubles 2♣ if possible. West Bids 3♣ if possible. West Bids 5♣ if possible. You bid first.
Board: 280 Dealer: N Vul: None HCP: 10	<ul><li>★ K872</li><li>♥ QJ82</li><li>◆ A2</li><li>◆ 1063</li></ul>	The opponents are silent.  Partner bids first.
Board: 281 Dealer: S Vul: NS HCP: 16	<ul><li>★ KQ5</li><li>★ 654</li><li>★ KJ65</li><li>★ AK5</li></ul>	The opponents are silent. You bid first.
Board: 282 Dealer: N Vul: EW HCP: 12	<ul><li>10982</li><li>KQ84</li><li>KJ2</li><li>QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 283 Dealer: S Vul: Both HCP: 16	<b>♣</b> Q7 <b>♥</b> K54 <b>♦</b> AJ8 <b>♣</b> AQ1083	The opponents are silent. You bid first.

Board: 279 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 5•X W	North:  ♠ K53  ▼ K864  ♠ Q852  ♣ Q6	South:  ♠ AJ6  ♥ QJ52  ♠ K1043  ♣ A5	Pass 3  5  1. Stay	North  2♣¹  4♥  X  man	X	South 1NT 2♥ Pass
Board: 280 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ J64  ♥ AK7  ♠ KJ8  ♣ A754	South:  ♠ K872  ♥ QJ82  ♠ A2  ♣ 1063	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 281 Dealer: S Vul: NS North HCP: 21 South HCP: 16 Contract: 6N S	North:  ♠ AJ6  ♥ AKQ3  ♠ A4  ♠ QJ94	South:  ♠ KQ5  ♥ 654  ♠ KJ65  ♣ AK5	West Pass Pass 1. Stay	North  2♣¹ 6NT man		South 1NT 2•
Board: 282 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ A7  ♥ A105  ♠ A106  ♣ A10943	South:  • 10982  • KQ84  • KJ2  • QJ	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 283 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 4♥ S	North:  ♠ K542  ♥ AQ1073  ♠ 64  ♣ K9	South:  ♠ Q7  ♥ K54  ♠ AJ8  ♣ AQ1083	Pass		East Pass Pass	1NT 2◆

Board: 284 Dealer: N Vul: NS HCP: 15	<ul><li>★ K95</li><li>▼ AK98</li><li>◆ K52</li><li>◆ Q64</li></ul>	The opponents are silent. You bid first.
Board: 285 Dealer: S Vul: EW HCP: 12	<ul><li>♣ J1075</li><li>♥ 106</li><li>♦ AQJ62</li><li>♣ A6</li></ul>	The opponents are silent.  Partner bids first.
Board: 286 Dealer: N Vul: Both HCP: 15	<ul><li>★ K6</li><li>▼ KQ2</li><li>◆ QJ104</li><li>◆ A1063</li></ul>	The opponents are silent. You bid first.
Board: 287 Dealer: S Vul: EW HCP: 14	<ul><li>★ AJ107</li><li>▼ K3</li><li>◆ K6</li><li>★ K10863</li></ul>	The opponents are silent.  Partner bids first.
Board: 288 Dealer: N Vul: Both HCP: 17	<ul><li>▲ A104</li><li>✓ A8</li><li>◆ AK63</li><li>▲ Q762</li></ul>	The opponents are silent. You bid first.

Board: 284 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 N	North:  ♠ K95  ♥ AK98  ♠ K52  ♣ Q64	South:  ♠ A10873  ♥ QJ62  ♠ A4  ♣ 75	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 285 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North:	South:  ♠ AQ94  ♥ 98  ♠ K9  ♣ KQJ109	West Pass Pass 1. Stay	North  2♣¹ 4♠ man	East Pass AP	1NT
Board: 286 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ K6  ♥ KQ2  ♦ QJ104  ♣ A1063	South:  ♠ AQJ10  ♥ 108  ♠ A85  ♠ KQ87	Pass Pass 1. Stay	North 1NT 2  6NT man ntitative	Pass Pass AP	
Board: 287 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ AJ107  ♥ K3  ♠ K6  ♠ K10863	South:  ♠ KQ2  ♥ Q109  ♠ A94  ♣ A742	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	East Pass Pass	1NT
Board: 288 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 2N N	North:  ♠ A104  ♥ A8  ♠ AK63  ♣ Q762	South:  ♠ QJ32  ♥ 976  ♠ QJ87  ♠ K4	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 284 Dealer: N Vul: NS HCP: 11	<ul><li>★ A10873</li><li>♥ QJ62</li><li>◆ A4</li><li>★ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 285 Dealer: S Vul: EW HCP: 15	<ul><li>AQ94</li><li>♥ 98</li><li>K9</li><li>KQJ109</li></ul>	The opponents are silent. You bid first.
Board: 286 Dealer: N Vul: Both HCP: 16	<ul><li>AQJ10</li><li>▼ 108</li><li>A85</li><li>KQ87</li></ul>	The opponents are silent.  Partner bids first.
Board: 287 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ2</li><li>♥ Q109</li><li>◆ A94</li><li>◆ A742</li></ul>	The opponents are silent. You bid first.
Board: 288 Dealer: N Vul: Both HCP: 9	<ul><li>♣ QJ32</li><li>♥ 976</li><li>◆ QJ87</li><li>♣ K4</li></ul>	The opponents are silent.  Partner bids first.

Board: 284 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 4 N	North:  ♠ K95  ♥ AK98  ♠ K52  ♣ Q64	South:  ♠ A10873  ♥ QJ62  ♠ A4  ♣ 75	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 285 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North:	South:  ♠ AQ94  ♥ 98  ♠ K9  ♣ KQJ109	West Pass Pass 1. Stay	North  2♣¹ 4♠ man	East Pass AP	1NT
Board: 286 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ K6  ♥ KQ2  ♦ QJ104  ♣ A1063	South:  ♠ AQJ10  ♥ 108  ♠ A85  ♠ KQ87	Pass Pass 1. Stay	North 1NT 2  6NT man ntitative	Pass Pass AP	
Board: 287 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ AJ107  ♥ K3  ♠ K6  ♠ K10863	South:  ♠ KQ2  ♥ Q109  ♠ A94  ♣ A742	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	East Pass Pass	1NT
Board: 288 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 2N N	North:  ♠ A104  ♥ A8  ♠ AK63  ♣ Q762	South:  ♠ QJ32  ♥ 976  ♠ QJ87  ♠ K4	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 289 Dealer: S Vul: None HCP: 11	<ul><li>★ 10752</li><li>▼ KJ3</li><li>◆ AK6</li><li>♣ 952</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 290 Dealer: N Vul: NS HCP: 16	<ul><li>★ K73</li><li>★ A864</li><li>★ 1042</li><li>★ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 291 Dealer: S Vul: Both HCP: 10	<ul><li>★ K6</li><li>♥ 9873</li><li>◆ A6532</li><li>◆ K6</li></ul>	The opponents are silent.  Partner bids first.
Board: 292 Dealer: N Vul: None HCP: 16	<ul><li>★ KQJ109</li><li>▼ KJ4</li><li>◆ KQ2</li><li>◆ J7</li></ul>	The opponents are silent. You bid first.
Board: 293 Dealer: S Vul: NS HCP: 10	<ul><li>▲ AJ8</li><li>♥ J753</li><li>◆ 93</li><li>◆ A932</li></ul>	The opponents are silent.  Partner bids first.

Board: 289 Dealer: S Vul: None	North: <b>♠</b> 10752	South: ♠ AJ98	West	North	East	South 1NT
North HCP: 11	♥ KJ3	♥ AQ5	Pass	2 <b>♣</b> ¹	X	2♠
South HCP: 16	◆ AK6	◆ J102	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 952	♣ A107	1. Stay	man		
Board: 290	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K73	<b>♦</b> AJ52		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> A864	<b>♥</b> QJ7	Pass	2♥	Pass	3NT
South HCP: 12	<b>♦</b> 1042	<b>♦</b> K8	AP			
Contract: 3N N	<b>♣</b> AKQ	<b>♣</b> J852	1. Stay	man		
Board: 291 Dealer: S	North: ♠ K6	South: <b>♠</b> J98	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>y</b> 9873	♥ AQ5	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	◆ A6532	♦ QJ984	Pass	3NT	AP	
Contract: 3N S	HCP: 15 ♣ K6	<b>♣</b> AJ	♣ AJ 1. Stayman			
Board: 292	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> KQJ109	<b>★</b> 32		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>♥</b> KJ4 <b>♦</b> KQ2	<b>♥</b> AQ109	Pass	2♠	Pass	2NT
South HCP: 9	• KQ2 ♣ J7	♦ 1084 ♣ K1084	AP			
Contract: 2N N		₩ K1004	1. Stay	man		
Board: 293	North:	South:	West	North	East	South
Dealer: S	AJ8	<b>♦</b> 972				1NT
Vul: NS North HCP: 10	<b>♥</b> J753	♥ AK2	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	<b>♦</b> 93	◆ AQ6	Pass	3NT	AP	
Contract: 3N S	♣ A932	<b>♣</b> QJ107	1. Stay	man		

Board: 289 Dealer: S Vul: None HCP: 16	<ul><li>AJ98</li><li>✓ AQ5</li><li>J102</li><li>A107</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 290 Dealer: N Vul: NS HCP: 12	<ul><li>AJ52</li><li>♥ QJ7</li><li>★ K8</li><li>♣ J852</li></ul>	The opponents are silent.  Partner bids first.
Board: 291 Dealer: S Vul: Both HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: None HCP: 9	<ul><li>★32</li><li>✓ AQ109</li><li>★1084</li><li>★ K1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 293 Dealer: S Vul: NS HCP: 16	<ul><li>♣ 972</li><li>♥ AK2</li><li>♦ AQ6</li><li>♣ QJ107</li></ul>	The opponents are silent. You bid first.

Board: 289 Dealer: S Vul: None	North: <b>♠</b> 10752	South: ♠ AJ98	West	North	East	South 1NT
North HCP: 11	♥ KJ3	♥ AQ5	Pass	2 <b>♣</b> ¹	X	2♠
South HCP: 16	◆ AK6	◆ J102	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 952	♣ A107	1. Stay	man		
Board: 290	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K73	<b>♦</b> AJ52		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> A864	<b>♥</b> QJ7	Pass	2♥	Pass	3NT
South HCP: 12	<b>♦</b> 1042	<b>♦</b> K8	AP			
Contract: 3N N	<b>♣</b> AKQ	<b>♣</b> J852	1. Stay	man		
Board: 291 Dealer: S	North: ♠ K6	South: <b>♠</b> J98	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>y</b> 9873	♥ AQ5	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	◆ A6532	♦ QJ984	Pass	3NT	AP	
Contract: 3N S	HCP: 15 ♣ K6	<b>♣</b> AJ	♣ AJ 1. Stayman			
Board: 292	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> KQJ109	<b>★</b> 32		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>♥</b> KJ4 <b>♦</b> KQ2	<b>♥</b> AQ109	Pass	2♠	Pass	2NT
South HCP: 9	• KQ2 ♣ J7	♦ 1084 ♣ K1084	AP			
Contract: 2N N		₩ K1004	1. Stay	man		
Board: 293	North:	South:	West	North	East	South
Dealer: S	AJ8	<b>♦</b> 972				1NT
Vul: NS North HCP: 10	<b>♥</b> J753	♥ AK2	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	<b>♦</b> 93	◆ AQ6	Pass	3NT	AP	
Contract: 3N S	♣ A932	<b>♣</b> QJ107	1. Stay	man		

Board: 294 Dealer: N Vul: EW HCP: 16	<ul><li>A83</li><li>✓ A864</li><li>A84</li><li>✓ KJ7</li></ul>	The opponents are silent. You bid first.
Board: 295 Dealer: S Vul: None HCP: 8	<ul><li>★ K98</li><li>▼ AJ87</li><li>◆ 873</li><li>◆ 1042</li></ul>	The opponents are silent.  Partner bids first.
Board: 296 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ94</li><li>★ A83</li><li>★ K8</li><li>★ K652</li></ul>	The opponents are silent. You bid first.
Board: 297 Dealer: S Vul: EW HCP: 8	<ul><li>★ 765</li><li>♥ J653</li><li>♦ K32</li><li>★ A83</li></ul>	The opponents are silent.  Partner bids first.

Board: 294 Dealer: N Vul: EW North HCP: 16	North:  ♠ A83  ♥ A864  ♠ A84	South:  ♠ 72  ♥ QJ52  ♦ J103	West Pass AP	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹	
South HCP: 8 Contract: 3♥ N	<b>♣</b> KJ7	♣ A1064	1. Stay	man			
Board: 295 Dealer: S	North: ♠ K98	South: ♠ A75	West	North	East	South 1NT	
Vul: None North HCP: 8 South HCP: 16	<ul><li>✓ AJ87</li><li>✓ 873</li><li>✓ 1042</li></ul>	♥ Q10954 ♦ QJ • AK5	Pass AP		Pass	2♥	
Contract: 2♥ S	¥ 1014	T III	1. Stay	man			
		Co. Av	West	North 1NT			
			Pass	2♠	Pass	<b>3</b> ♥ <sup>2</sup>	
	Nauthi		Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ◆ <sup>4</sup>	
Board: 296			Pass	4NT <sup>5</sup>	Pass	5 <b>♣</b> <sup>6</sup>	
Dealer: N	North: ♠ KQ94	South: ♠ A1052	Pass	5NT <sup>7</sup>	Pass	<b>6</b> ♣ <sup>8</sup>	
Vul: NS North HCP: 15	<b>♥</b> A83	<b>♥</b> 97	Pass	6♠	AP		
South HCP: 14	♦ K8	◆ A732	1. Stayman				
Contract: 6♠ N	<b>♣</b> K652	♣ AQ3	<ul><li>2. artificial</li><li>3. Cue bid, a ♣ stopper</li></ul>				
			4. Cue bid, a ♦ stopper				
			5. Blackwood 0314, for ♠				
				/5 or 3/5			
			7. King 8. K=0	ask by	JINI		
Board: 297 Dealer: S	North:	South:	West	North	East		
Vul: EW	<b>♠</b> 765 <b>♥</b> J653	<b>♠</b> AK8 <b>♥</b> K7	Dagg	2.1	Pass	1NT	
North HCP: 8	▼ J033 ◆ K32	◆ QJ1075	Pass Pass	2♣¹ 2NT	AP	<b>∠</b> ▼	
South HCP: 15 Contract: 2N S	♣ A83	♣ Q92	1. Stay		ΔI		

## Stayman asks the opener for a 4-card major. Responses are as follow...

Board: 294 Dealer: N Vul: EW HCP: 8	<ul><li>♣ 72</li><li>♥ QJ52</li><li>◆ J103</li><li>♣ A1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 295 Dealer: S Vul: None HCP: 16	<ul><li>♠ A75</li><li>♥ Q10954</li><li>♦ QJ</li><li>♠ AK5</li></ul>	The opponents are silent. You bid first.
Board: 296 Dealer: N Vul: NS HCP: 14	<ul><li>★ A1052</li><li>♥ 97</li><li>★ A732</li><li>★ AQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 297 Dealer: S	<b>♠</b> AK8 <b>♥</b> K7	The opponents are silent.

You bid first.

◆ QJ1075

**♣** Q92

Vul: EW

HCP: 15

Board: 294 Dealer: N Vul: EW North HCP: 16	North:  ♠ A83  ♥ A864  ♠ A84	South:  ♠ 72  ♥ QJ52  ♦ J103	West Pass AP	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹	
South HCP: 8 Contract: 3♥ N	<b>♣</b> KJ7	♣ A1064	1. Stay	man			
Board: 295 Dealer: S	North: ♠ K98	South: ♠ A75	West	North	East	South 1NT	
Vul: None North HCP: 8 South HCP: 16	<ul><li>✓ AJ87</li><li>✓ 873</li><li>✓ 1042</li></ul>	♥ Q10954 ♦ QJ • AK5	Pass AP		Pass	2♥	
Contract: 2♥ S	¥ 1014	T III	1. Stay	man			
		Co. Av	West	North 1NT			
			Pass	2♠	Pass	<b>3</b> ♥ <sup>2</sup>	
	Nauthi		Pass	<b>4♣</b> <sup>3</sup>	Pass	<b>4</b> ◆ <sup>4</sup>	
Board: 296			Pass	4NT <sup>5</sup>	Pass	5 <b>♣</b> <sup>6</sup>	
Dealer: N	North: ♠ KQ94	South: ♠ A1052	Pass	5NT <sup>7</sup>	Pass	<b>6</b> ♣ <sup>8</sup>	
Vul: NS North HCP: 15	<b>♥</b> A83	<b>♥</b> 97	Pass	6♠	AP		
South HCP: 14	♦ K8	◆ A732	1. Stayman				
Contract: 6♠ N	<b>♣</b> K652	♣ AQ3	<ul><li>2. artificial</li><li>3. Cue bid, a ♣ stopper</li></ul>				
			4. Cue bid, a ♦ stopper				
			5. Blackwood 0314, for ♠				
				/5 or 3/5			
			7. King 8. K=0	ask by	JINI		
Board: 297 Dealer: S	North:	South:	West	North	East		
Vul: EW	<b>♠</b> 765 <b>♥</b> J653	<b>♠</b> AK8 <b>♥</b> K7	Dagg	2.1	Pass	1NT	
North HCP: 8	▼ J033 ◆ K32	◆ QJ1075	Pass Pass	2♣¹ 2NT	AP	<b>∠</b> ▼	
South HCP: 15 Contract: 2N S	♣ A83	♣ Q92	1. Stay		ΔI		

Board: 298 Dealer: N Vul: Both HCP: 15	<ul><li>★ K5432</li><li>★ KJ</li><li>◆ AJ6</li><li>◆ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 299 Dealer: S Vul: NS HCP: 13	<ul><li>★ AK63</li><li>♥ Q7</li><li>◆ K876</li><li>◆ J43</li></ul>	The opponents are silent.  Partner bids first.
Board: 300 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q74</li><li>♥ 42</li><li>♦ AQ64</li><li>♣ AK105</li></ul>	The opponents are silent.  You bid first.
Board: 301 Dealer: S Vul: Both HCP: 11	<ul><li>★ KQ87</li><li>▼ K9</li><li>◆ 108543</li><li>◆ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 302 Dealer: N Vul: None HCP: 16	<ul><li>★ K108</li><li>★ AJ2</li><li>◆ Q943</li><li>◆ AQ8</li></ul>	West Doubles 2♣ if possible.  You bid first.

Board: 298 Dealer: N Vul: Both	North: ♠ K5432	South: ♠ A107	West	North 1NT	East Pass	
North HCP: 15	♥ KJ	♥ Q652	Pass	2♠	Pass	2NT
South HCP: 9	◆ AJ6 <b>♣</b> QJ10	♦ K72 • 943	AP			
Contract: 2N N	₩ Q310	₩ 9 <del>1</del> 3	1. Stay	man		
Board: 299	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♠</b> AK63	<b>♦</b> J5				1NT
North HCP: 13	<b>♥</b> Q7	<b>♥</b> AK42	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 17	♦ K876	◆ AJ102	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J43	<b>♣</b> A87	1. Stay	man		
Board: 300	NI 4	C 4	West	North	East	South
Dealer: N	North: ♠ Q74	South: ♠ KJ962		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> 42	♥ Q953	Pass	2♦	Pass	2♠
North HCP: 15 South HCP: 8	◆ AQ64	<b>♦</b> 32	Pass	3♠	Pass	4♠
Contract: 4♠ S	♣ AK105	<b>♣</b> Q8	AP			
			1. Stay	man		
Board: 301	North:	South:	West	North	East	
Dealer: S	<b>♠</b> KQ87	<b>♠</b> AJ63	D	_ 1	ъ	1NT
Vul: Both North HCP: 11	<b>♥</b> K9	<b>∀</b> A8	Pass	2♣¹	Pass	2♠
South HCP: 17	♦ 108543 ♣ K5	◆ AKJ2 ◆ 862	Pass	4♠	AP	
Contract: 4♠ S	TIL	1 002	1. Stay	man		
Board: 302	37.4	~ 1	West	North	Fact	South
Dealer: N	North: ♠ K108	South: ♠ A52	WEST	1NT	Pass	
Vul: None	<b>♣</b> K108 <b>♥</b> AJ2	<b>♣</b> A32 <b>♥</b> Q986	X	2 <b>\(\phi\)</b>		2 <b>♠</b> ¹ 3NT
North HCP: 16	• Q943	◆ AJ10	AP	<b>∠</b> ▼	1 ass	J1 <b>11</b>
South HCP: 11 Contract: 3N N	♣ AQ8	<b>♣</b> 1075	1. Stay	man		

Board: 298 Dealer: N Vul: Both HCP: 9	<ul><li>★ A107</li><li>♥ Q652</li><li>★ K72</li><li>★ 943</li></ul>	The opponents are silent.  Partner bids first.
Board: 299 Dealer: S Vul: NS HCP: 17	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 300 Dealer: N Vul: EW HCP: 8	<ul><li>★ KJ962</li><li>♥ Q953</li><li>◆ 32</li><li>♣ Q8</li></ul>	The opponents are silent.  Partner bids first.
Board: 301 Dealer: S Vul: Both HCP: 17	<ul><li>▲ AJ63</li><li>✓ A8</li><li>◆ AKJ2</li><li>◆ 862</li></ul>	The opponents are silent. You bid first.
Board: 302 Dealer: N Vul: None HCP: 11	<ul><li>A52</li><li>♥ Q986</li><li>AJ10</li><li>1075</li></ul>	West Doubles 2♣ if possible.  Partner bids first.

Board: 298 Dealer: N Vul: Both	North: ♠ K5432	South: ♠ A107	West	North 1NT	East Pass	
North HCP: 15	♥ KJ	♥ Q652	Pass	2♠	Pass	2NT
South HCP: 9	◆ AJ6 <b>♣</b> QJ10	♦ K72 • 943	AP			
Contract: 2N N	₩ Q310	₩ 9 <del>1</del> 3	1. Stay	man		
Board: 299	North:	South:	West	North	East	South
Dealer: S Vul: NS	<b>♠</b> AK63	<b>♦</b> J5				1NT
North HCP: 13	<b>♥</b> Q7	<b>♥</b> AK42	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 17	♦ K876	◆ AJ102	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J43	<b>♣</b> A87	1. Stay	man		
Board: 300	NI 4	C 4	West	North	East	South
Dealer: N	North: ♠ Q74	South: ♠ KJ962		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> 42	♥ Q953	Pass	2♦	Pass	2♠
North HCP: 15 South HCP: 8	◆ AQ64	<b>♦</b> 32	Pass	3♠	Pass	4♠
Contract: 4♠ S	♣ AK105	<b>♣</b> Q8	AP			
			1. Stay	man		
Board: 301	North:	South:	West	North	East	
Dealer: S	<b>♠</b> KQ87	<b>♠</b> AJ63	D	_ 1	ъ	1NT
Vul: Both North HCP: 11	<b>♥</b> K9	<b>∀</b> A8	Pass	2♣¹	Pass	2♠
South HCP: 17	♦ 108543 ♣ K5	◆ AKJ2 ◆ 862	Pass	4♠	AP	
Contract: 4♠ S	TIL	1 002	1. Stay	man		
Board: 302	37.4	~ 1	West	North	Fact	South
Dealer: N	North: ♠ K108	South: ♠ A52	WEST	1NT	Pass	
Vul: None	<b>♣</b> K108 <b>♥</b> AJ2	<b>♣</b> A32 <b>♥</b> Q986	X	2 <b>\(\phi\)</b>		2 <b>♠</b> ¹ 3NT
North HCP: 16	• Q943	◆ AJ10	AP	<b>∠</b> ▼	1 ass	J1 <b>11</b>
South HCP: 11 Contract: 3N N	♣ AQ8	<b>♣</b> 1075	1. Stay	man		

Board: 303 Dealer: S Vul: EW HCP: 13	<ul><li>A732</li><li>✓ A64</li><li>AJ63</li><li>№ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 304 Dealer: N Vul: Both HCP: 15	<ul><li>◆ 543</li><li>♥ Q32</li><li>◆ KQJ</li><li>◆ AK82</li></ul>	The opponents are silent.  You bid first.
Board: 305 Dealer: S Vul: None HCP: 9	<ul><li>★ K10543</li><li>★ KJ107</li><li>◆ Q7</li><li>◆ 52</li></ul>	The opponents are silent.  Partner bids first.
Board: 306 Dealer: N Vul: NS HCP: 15	<ul><li>★ AKJ107</li><li>▼ 53</li><li>◆ KQJ</li><li>◆ J73</li></ul>	The opponents are silent.  You bid first.
Board: 307 Dealer: S Vul: Both HCP: 8	<ul><li>♠ A9</li><li>♥ J1043</li><li>♠ Q76</li><li>♠ J1097</li></ul>	The opponents are silent.  Partner bids first.

Board: 303 Dealer: S	North: ♠ A732	South: ♠ KQ	West	North	East	South 1NT
Vul: EW North HCP: 13	<b>♥</b> A64	<b>♥</b> Q52	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	◆ AJ63	<b>♦</b> KQ54	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 105	<b>♣</b> KJ82	1. Stay	man		
Board: 304	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 543	<b>♦</b> K98		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> Q32	<b>♥</b> K1065	Pass	2•	Pass	3NT
South HCP: 10	<b>♦</b> KQJ	◆ A932	AP			
Contract: 3N N	<b>♣</b> AK82	<b>♣</b> 73	1. Stay	man		
Board: 305 Dealer: S	North: ♠ K10543	South: ♠ AJ6	West	North	East	South 1NT
Vul: None North HCP: 9	<b>♥</b> KJ107	<b>♥</b> Q543	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ Q7	♦ AJ5	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 52	<b>♣</b> K109	1. Stay	man		
Board: 306	NI4l	G 4	West	North	East	South
Dealer: N	North: ♠ AKJ107	South: ♠ 82		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> 53	♥ KQJ10	Pass	2♠	Pass	3NT
North HCP: 15 South HCP: 14	<b>♦</b> KQJ	◆ A108	AP			
Contract: 3N N	<b>♣</b> J73	♣ A1094	1. Stay	man		
Board: 307	NI 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ A9	South: ♠ KQ7	West	1 101111	Lusi	1NT
Vul: Both	♥ J1043	♥ K52	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8 South HCP: 15	• Q76	◆ 10982	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> J1097	♣ AK4	1. Stay			

Board: 303	The opponents are silent. You bid first.
Board: 304	The opponents are silent.  Partner bids first.
Board: 305	The opponents are silent. You bid first.
Board: 306	The opponents are silent.  Partner bids first.
Board: 307	The opponents are silent. You bid first.

Board: 303 Dealer: S	North: ♠ A732	South: ♠ KQ	West	North	East	South 1NT
Vul: EW North HCP: 13	<b>♥</b> A64	<b>♥</b> Q52	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	◆ AJ63	<b>♦</b> KQ54	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 105	<b>♣</b> KJ82	1. Stay	man		
Board: 304	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 543	<b>♦</b> K98		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> Q32	<b>♥</b> K1065	Pass	2•	Pass	3NT
South HCP: 10	<b>♦</b> KQJ	◆ A932	AP			
Contract: 3N N	<b>♣</b> AK82	<b>♣</b> 73	1. Stay	man		
Board: 305 Dealer: S	North: ♠ K10543	South: ♠ AJ6	West	North	East	South 1NT
Vul: None North HCP: 9	<b>♥</b> KJ107	<b>♥</b> Q543	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ Q7	♦ AJ5	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 52	<b>♣</b> K109	1. Stay	man		
Board: 306	NI4l	G 4	West	North	East	South
Dealer: N	North: ♠ AKJ107	South: ♠ 82		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> 53	♥ KQJ10	Pass	2♠	Pass	3NT
North HCP: 15 South HCP: 14	<b>♦</b> KQJ	◆ A108	AP			
Contract: 3N N	<b>♣</b> J73	♣ A1094	1. Stay	man		
Board: 307	NI 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ A9	South: ♠ KQ7	West	1 101111	Lusi	1NT
Vul: Both	♥ J1043	♥ K52	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8 South HCP: 15	• Q76	◆ 10982	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> J1097	♣ AK4	1. Stay			

Board: 308 Dealer: N Vul: None HCP: 16	
Dealer: S	
Dealer: N Vul: EW A42  The opponents are silent.  You bid first	
Board: 311	
Board: 312	

Board: 308 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ AJ8  ♥ AJ983  ♠ A105  ♣ Q7	South:  ♠ KQ53  ▼ 75  ◆ QJ87  ♣ J63	West  X  AP  1. Stay	North 1NT 2♥ man	Pass	
Board: 309 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♣ J1083  ♥ 76  • AKJ2  ♣ 862	South:  ♠ K5  ♥ AQ105  • 73  ♣ AQJ95	.,		East Pass AP	1NT
Board: 310 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ A82  ♥ K92  ♠ A42  ♣ A764	South:  • 107  • Q743  • K7  • K10852	West Pass AP 1. Stay		Pass	
Board: 311 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ 63  ▼ AQ32  ♠ K64  ♣ 10982	South:  ♠ KQ104  ♥ K105  ♠ Q5  ♣ AJ53	West Pass Pass 1. Stay	North  2.1  2NT  man	East Pass AP	1NT
Board: 312 Dealer: N Vul: NS North HCP: 17 South HCP: 13 Contract: 44 N	North:  ♠ AQJ2  ♥ AQJ  • J85  ♣ Q83	South:  ♠ K1063  ♥ 95  • Q106  ♣ AKJ10	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹

Board: 308 Dealer: N Vul: None HCP: 9	<ul><li>★ KQ53</li><li>▼ 75</li><li>◆ QJ87</li><li>◆ J63</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 309 Dealer: S Vul: NS HCP: 16	<ul><li>★ K5</li><li>▼ AQ105</li><li>◆ 73</li><li>◆ AQJ95</li></ul>	The opponents are silent.  You bid first.
Board: 310 Dealer: N Vul: EW HCP: 8	<ul><li>107</li><li>♥ Q743</li><li>★ K7</li><li>★ K10852</li></ul>	The opponents are silent.  Partner bids first.
Board: 311 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ104</li><li>★ K105</li><li>◆ Q5</li><li>◆ AJ53</li></ul>	The opponents are silent.  You bid first.
Board: 312 Dealer: N Vul: NS HCP: 13	<ul><li>★ K1063</li><li>♥ 95</li><li>◆ Q106</li><li>◆ AKJ10</li></ul>	The opponents are silent.  Partner bids first.

Board: 308 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ AJ8  ♥ AJ983  ♠ A105  ♣ Q7	South:  ♠ KQ53  ▼ 75  ◆ QJ87  ♣ J63	West  X  AP  1. Stay	North 1NT 2♥ man	Pass	
Board: 309 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♣ J1083  ♥ 76  • AKJ2  ♣ 862	South:  ♠ K5  ♥ AQ105  • 73  ♣ AQJ95	.,		East Pass AP	1NT
Board: 310 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ A82  ♥ K92  ♠ A42  ♣ A764	South:  • 107  • Q743  • K7  • K10852	West Pass AP 1. Stay		Pass	
Board: 311 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ 63  ▼ AQ32  ♠ K64  ♣ 10982	South:  ♠ KQ104  ♥ K105  ♠ Q5  ♣ AJ53	West Pass Pass 1. Stay	North  2.1  2NT  man	East Pass AP	1NT
Board: 312 Dealer: N Vul: NS North HCP: 17 South HCP: 13 Contract: 44 N	North:  ♠ AQJ2  ♥ AQJ  • J85  ♣ Q83	South:  ♠ K1063  ♥ 95  • Q106  ♣ AKJ10	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹

Board: 313 Dealer: S Vul: EW HCP: 14	<ul><li>★ K1054</li><li>★ K862</li><li>★ K4</li><li>★ AJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 314 Dealer: N Vul: Both HCP: 17	<ul><li>★ KQ7</li><li>▼ KJ</li><li>◆ J8632</li><li>◆ AK9</li></ul>	The opponents are silent. You bid first.
Board: 315 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q10953</li><li>♥ KQ83</li><li>◆ AJ7</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 316 Dealer: N Vul: EW HCP: 15	<ul><li>▲ 1052</li><li>♥ A74</li><li>◆ A942</li><li>♣ AK5</li></ul>	The opponents are silent. You bid first.

Board: 313				North		1NT
Dealer: S	North:	South:		2 <b>♣</b> ¹	Pass	2♥
Vul: EW	<b>★</b> K1054	<b>♠</b> AJ	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 14	♥ K862 ♦ K4	♥ Q1073 ♦ AQ75	Pass	5 <b>∀</b> <sup>4</sup>	AP	
South HCP: 15 Contract: 5♥ S	<b>♣</b> AJ6	♣ Q54	1. Stay 2. artifi			
			3. Blac	kwood (	0314, 1	for 🔻
			4. A=2	/5 or 5/5	5, Q(H	)=0
Board: 314			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♠</b> KQ7 <b>♥</b> KJ	<b>♠</b> A652 <b>♥</b> A9754	Pass	2•	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 17	◆ IS632	<b>V</b> A9734 <b>V</b> K	Pass	3NT	AP	
South HCP: 11		<b>♣</b> 1086	1. Stayman			
Contract: 3N N			2. SM0	OLEN		
Board: 315 Dealer: S	North: ♠ Q10953	South: ♠ K764	West	North	East	South 1NT
Vul: NS North HCP: 12	<b>♥</b> KQ83	<b>♥</b> A75	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 16	<b>♦</b> AJ7	<b>♦</b> K8	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 3	♣ 3 ♣ AQ62	1. Stayman			
Board: 316	North:	C4l	West	North	East	South
Dealer: N	<b>★</b> 1052	South: ♠ K84		1NT	Pass	
Vul: EW	<b>♥</b> A74	♥ KQ103	Pass	2•		3NT
North HCP: 15	♦ A942	• Q753	AP			- · <del>-</del>
South HCP: 12 Contract: 3N N	<b>♣</b> AK5	<b>♣</b> Q9	1. Stay	man		

Board: 313 Dealer: S Vul: EW HCP: 15	<ul><li>AJ</li><li>♥ Q1073</li><li>♦ AQ75</li><li>♣ Q54</li></ul>	The opponents are silent.  You bid first.
Board: 314 Dealer: N Vul: Both HCP: 11	<ul><li>A652</li><li>✓ A9754</li><li>✓ K</li><li>▲ 1086</li></ul>	The opponents are silent.  Partner bids first.
Board: 315 Dealer: S Vul: NS HCP: 16	<ul><li>★ K764</li><li>★ A75</li><li>★ K8</li><li>★ AQ62</li></ul>	The opponents are silent. You bid first.
Board: 316 Dealer: N Vul: EW HCP: 12	<ul><li>★ K84</li><li>★ KQ103</li><li>◆ Q753</li><li>◆ Q9</li></ul>	The opponents are silent.  Partner bids first.

Board: 313				North		1NT
Dealer: S	North:	South:		2 <b>♣</b> ¹	Pass	2♥
Vul: EW	<b>★</b> K1054	<b>♠</b> AJ	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 14	♥ K862 ♦ K4	♥ Q1073 ♦ AQ75	Pass	5 <b>∀</b> <sup>4</sup>	AP	
South HCP: 15 Contract: 5♥ S	<b>♣</b> AJ6	♣ Q54	1. Stay 2. artifi			
			3. Blac	kwood (	0314, 1	for 🔻
			4. A=2	/5 or 5/5	5, Q(H	)=0
Board: 314			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♠</b> KQ7 <b>♥</b> KJ	<b>♠</b> A652 <b>♥</b> A9754	Pass	2•	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 17	◆ IS632	<b>V</b> A9734 <b>V</b> K	Pass	3NT	AP	
South HCP: 11		<b>♣</b> 1086	1. Stayman			
Contract: 3N N			2. SM0	OLEN		
Board: 315 Dealer: S	North: ♠ Q10953	South: ♠ K764	West	North	East	South 1NT
Vul: NS North HCP: 12	<b>♥</b> KQ83	<b>♥</b> A75	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 16	<b>♦</b> AJ7	<b>♦</b> K8	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 3	♣ 3 ♣ AQ62	1. Stayman			
Board: 316	North:	C4l	West	North	East	South
Dealer: N	<b>★</b> 1052	South: ♠ K84		1NT	Pass	
Vul: EW	<b>♥</b> A74	♥ KQ103	Pass	2•		3NT
North HCP: 15	♦ A942	• Q753	AP			- · <del>-</del>
South HCP: 12 Contract: 3N N	<b>♣</b> AK5	<b>♣</b> Q9	1. Stay	man		

Board: 317 Dealer: S Vul: Both HCP: 18	<ul><li>AJ</li><li>✓ AQ62</li><li>✓ K1083</li><li>✓ A72</li></ul>	The opponents are silent.  Partner bids first.
Board: 318 Dealer: N Vul: None HCP: 15	<b>★</b> K6 <b>♥</b> A74 <b>♦</b> KQ964 <b>♣</b> K95	The opponents are silent. You bid first.
Board: 319 Dealer: S Vul: EW HCP: 8	<ul><li>◆ Q964</li><li>♥ Q85</li><li>◆ KJ109</li><li>◆ 52</li></ul>	The opponents are silent.  Partner bids first.
Board: 320 Dealer: N Vul: Both HCP: 15	<ul><li>▲ AJ1042</li><li>♥ AQ8</li><li>◆ 94</li><li>♣ KJ9</li></ul>	The opponents are silent. You bid first.

			West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	Pass	2♥
			Pass	<b>3</b> ♠ <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>
Board: 317			Pass	<b>4</b> ◆ <sup>4</sup>	Pass	4NT <sup>5</sup>
Dealer: S	North:	South:	Pass	5 <b>♣</b> 6	Pass	<b>5</b>
Vul: Both	<b>♠</b> AJ <b>♥</b> AQ62	<b>♦</b> K84 <b>♥</b> K973	Pass	<b>6</b> ◆ <sup>7</sup>	Pass	<b>7</b> ♥
North HCP: 18	◆ K1083	• AQ	AP			
South HCP: 16 Contract: 7♥ S	♣ A72	<b>♣</b> KJ83	1. Stay			
Contract. / S			2. artific			
				bid, a ♣ bid, surj		er
				kwood (		for 🔻
				/5 or 3/5		
			7. <b>♥</b> qu	een and	♦ king	5
Board: 318	North:	South:	West	North	East	South
Dealer: N	• K6	<b>AQ73</b>		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> A74	<b>v</b> 653	Pass	2♦	Pass	3NT
South HCP: 12	◆ KQ964	<b>♦</b> 32	AP			
Contract: 3N N	<b>♣</b> K95	<b>♣</b> AQ42	Q42 1. Stayman			
Board: 319	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> Q964	<b>♦</b> AK52				1NT
Vul: EW North HCP: 8	<b>♥</b> Q85	♥ AJ4	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	◆ KJ109	♦ 54 • 1700 <i>c</i>	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 52	<b>♣</b> K986	1. Stay	man		
Board: 320	North:	South:	West	North	East	South
Dealer: N	Norun: <b>♠</b> AJ1042	South: ♠ Q983		1NT	Pass	
Vul: Both North HCP: 15	<b>♥</b> AQ8	<b>♥</b> J10	Pass	2♠	Pass	
South HCP: 13	<b>♦</b> 94	<b>♦</b> KQJ107	AP			
Contract: 4♠ N	<b>♣</b> KJ9	<b>♣</b> 74	1. Stay	man		

Board: 317 Dealer: S Vul: Both HCP: 16	<ul><li>★ K84</li><li>▼ K973</li><li>◆ AQ</li><li>◆ KJ83</li></ul>	The opponents are silent. You bid first.
Board: 318 Dealer: N Vul: None HCP: 12	<ul><li>AQ73</li><li>✓ 653</li><li>✓ 32</li><li>AQ42</li></ul>	The opponents are silent.  Partner bids first.
Board: 319 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK52</li><li>▼ AJ4</li><li>◆ 54</li><li>★ K986</li></ul>	The opponents are silent. You bid first.
Board: 320 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q983</li><li>♥ J10</li><li>◆ KQJ107</li><li>♣ 74</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	Pass	2♥
			Pass	<b>3</b> ♠ <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>
Board: 317			Pass	<b>4</b> ◆ <sup>4</sup>	Pass	4NT <sup>5</sup>
Dealer: S	North:	South:	Pass	5 <b>♣</b> 6	Pass	<b>5</b>
Vul: Both	<b>♠</b> AJ <b>♥</b> AQ62	<b>♦</b> K84 <b>♥</b> K973	Pass	<b>6</b> ◆ <sup>7</sup>	Pass	<b>7</b> ♥
North HCP: 18	◆ K1083	• AQ	AP			
South HCP: 16 Contract: 7♥ S	♣ A72	<b>♣</b> KJ83	1. Stay			
Contract. / S			2. artific			
				bid, a ♣ bid, surj		er
				kwood (		for 🔻
				/5 or 3/5		
			7. <b>♥</b> qu	een and	♦ king	5
Board: 318	North:	South:	West	North	East	South
Dealer: N	• K6	<b>AQ73</b>		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> A74	<b>v</b> 653	Pass	2♦	Pass	3NT
South HCP: 12	◆ KQ964	<b>♦</b> 32	AP			
Contract: 3N N	<b>♣</b> K95	<b>♣</b> AQ42	Q42 1. Stayman			
Board: 319	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> Q964	<b>♦</b> AK52				1NT
Vul: EW North HCP: 8	<b>♥</b> Q85	♥ AJ4	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	◆ KJ109	♦ 54 • 1700 <i>c</i>	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 52	<b>♣</b> K986	1. Stay	man		
Board: 320	North:	South:	West	North	East	South
Dealer: N	Norun: <b>♠</b> AJ1042	South: ♠ Q983		1NT	Pass	
Vul: Both North HCP: 15	<b>♥</b> AQ8	<b>♥</b> J10	Pass	2♠	Pass	
South HCP: 13	<b>♦</b> 94	<b>♦</b> KQJ107	AP			
Contract: 4♠ N	<b>♣</b> KJ9	<b>♣</b> 74	1. Stay	man		

Board: 321 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ76</li><li>▼ AK109</li><li>◆ 1052</li><li>◆ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 322 Dealer: N Vul: NS HCP: 16	<ul><li>A2</li><li>✓ J52</li><li>A9754</li><li>AK2</li></ul>	The opponents are silent. You bid first.
Board: 323 Dealer: S Vul: Both HCP: 13	<ul><li>Q2</li><li>✓ AK96</li><li>✓ 754</li><li>✓ A1083</li></ul>	The opponents are silent.  Partner bids first.
Board: 324 Dealer: N Vul: NS HCP: 17	<ul><li>★ KJ108</li><li>★ A76</li><li>★ A63</li><li>★ KQ8</li></ul>	The opponents are silent. You bid first.
Board: 325 Dealer: S Vul: EW HCP: 10	<ul><li>♣ A72</li><li>♥ 9862</li><li>♦ 76</li><li>♣ AQ108</li></ul>	The opponents are silent.  Partner bids first.

Board: 321 Dealer: S Vul: None	North: ♠ KJ76	South: ♠ A92	West	North		1NT
North HCP: 15	▼ AK109	<b>♥</b> Q6	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	♦ 1052 • A9	◆ AKQJ4 ◆ 1054	Pass	3NT	AP	
Contract: 3N S	₩ A9	₩ 1034	1. Stay	man		
Board: 322	North:	South:	West	North	East	South
Dealer: N	• A2	<b>♦</b> 1086		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> J52	<b>♥</b> AKQ8	Pass	2•	Pass	3NT
South HCP: 13	♦ A9754	<b>♦</b> K62	AP			
Contract: 3N N	♣ AK2	<b>♣</b> J109	1. Stay	man		
Board: 323 Dealer: S	North: ♠ Q2	South: ♠ AK108	West	North	East	South 1NT
Vul: Both North HCP: 13	<b>♥</b> AK96	<b>♥</b> J10	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	<b>♦</b> 754	◆ AK632	Pass	3NT	AP	
Contract: 3N S	♣ A1083	<b>♣</b> 95	1. Stay	man		
Board: 324	N. 4	South:	West	North	East	South
Dealer: N	North: ♠ KJ108	♣ AQ6		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	♥ A76	<b>♥</b> QJ52	Pass	2♠	Pass	3NT
North HCP: 17	◆ A63	<b>♦</b> J92	AP			
South HCP: 10 Contract: 3N N	<b>♣</b> KQ8	<b>♣</b> 1062	1. Stay	man		
Board: 325	N. 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ A72	South: ♠ KJ3	WEST	rvorur	Lasi	1NT
Vul: EW	◆ A72 ♥ 9862	<b>♣</b> KJ3 <b>♥</b> AJ5	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 10	<ul><li>76</li></ul>	◆ A10843	Pass	3NT	AP	
South HCP: 16 Contract: 3N S	♣ AQ108	<b>♣</b> K5	1. Stay			

Board: 321 Dealer: S Vul: None HCP: 16	<ul><li>♠ A92</li><li>♥ Q6</li><li>♦ AKQJ4</li><li>♠ 1054</li></ul>	The opponents are silent. You bid first.
Board: 322 Dealer: N Vul: NS HCP: 13	<ul><li>1086</li><li>✓ AKQ8</li><li>✓ K62</li><li>✓ J109</li></ul>	The opponents are silent.  Partner bids first.
Board: 323 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK108</li><li>♥ J10</li><li>◆ AK632</li><li>♣ 95</li></ul>	The opponents are silent. You bid first.
Board: 324 Dealer: N Vul: NS HCP: 10	<ul><li>AQ6</li><li>♥ QJ52</li><li>J92</li><li>1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 325 Dealer: S Vul: EW HCP: 16	<ul><li>★ KJ3</li><li>★ AJ5</li><li>★ A10843</li><li>★ K5</li></ul>	The opponents are silent. You bid first.

Board: 321 Dealer: S Vul: None	North: ♠ KJ76	South: ♠ A92	West	North		1NT
North HCP: 15	▼ AK109	<b>♥</b> Q6	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	♦ 1052 • A9	◆ AKQJ4 ◆ 1054	Pass	3NT	AP	
Contract: 3N S	₩ A9	₩ 1034	1. Stay	man		
Board: 322	North:	South:	West	North	East	South
Dealer: N	• A2	<b>♦</b> 1086		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> J52	<b>♥</b> AKQ8	Pass	2•	Pass	3NT
South HCP: 13	♦ A9754	<b>♦</b> K62	AP			
Contract: 3N N	♣ AK2	<b>♣</b> J109	1. Stay	man		
Board: 323 Dealer: S	North: ♠ Q2	South: ♠ AK108	West	North	East	South 1NT
Vul: Both North HCP: 13	<b>♥</b> AK96	<b>♥</b> J10	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	<b>♦</b> 754	◆ AK632	Pass	3NT	AP	
Contract: 3N S	♣ A1083	<b>♣</b> 95	1. Stay	man		
Board: 324	N. 4	South:	West	North	East	South
Dealer: N	North: ♠ KJ108	♣ AQ6		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	♥ A76	<b>♥</b> QJ52	Pass	2♠	Pass	3NT
North HCP: 17	◆ A63	<b>♦</b> J92	AP			
South HCP: 10 Contract: 3N N	<b>♣</b> KQ8	<b>♣</b> 1062	1. Stay	man		
Board: 325	N. 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ A72	South: ♠ KJ3	WEST	rvorur	Lasi	1NT
Vul: EW	◆ A72 ♥ 9862	<b>♣</b> KJ3 <b>♥</b> AJ5	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 10	<ul><li>76</li></ul>	◆ A10843	Pass	3NT	AP	
South HCP: 16 Contract: 3N S	♣ AQ108	<b>♣</b> K5	1. Stay			

Board: 326 Dealer: N Vul: None HCP: 16	<b>♠</b> KJ3 <b>♥</b> K2 <b>♦</b> K98 <b>♣</b> AQ1095	The opponents are silent. You bid first.
Board: 327 Dealer: S Vul: NS HCP: 14	<ul><li>A10986</li><li>♥ QJ97</li><li>A4</li><li>★ K10</li></ul>	The opponents are silent.  Partner bids first.
Board: 328 Dealer: N Vul: EW HCP: 15	<ul><li>★ A109</li><li>★ K95</li><li>★ A86</li><li>★ KJ96</li></ul>	The opponents are silent. You bid first.
Board: 329 Dealer: S Vul: Both HCP: 9	<ul><li>10843</li><li>102</li><li>Q98</li><li>AK105</li></ul>	The opponents are silent.  Partner bids first.

Board: 326 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ KJ3  ♥ K2  ♠ K98  ♣ AQ1095	South:  • 102  • AQ63  • 654  • K876	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 327 Dealer: S Vul: NS North HCP: 14 South HCP: 16 Contract: 6♥ S	North:  ♠ A10986  ♥ QJ97  ♠ A4  ♣ K10	South:  ♣ J3  ♥ AK43  ♦ K853  ♣ AJ4	Pass Pass Pass Pass AP 1. Stay 2. artific 3. Cue 4. Blace		Pass Pass Pass Pass Pass One stopp	1NT 2▼  4♣³ 4NT⁴ 6▼
Board: 328 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♠ A109  ♥ K95  ♠ A86  ♠ KJ96	South:  ♠ K764  ♥ AJ  ♠ K10753  ♣ A8	Pass Pass 1. Stay	North 1NT 2* 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 329 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ S	North:  • 10843  • 102  • Q98  • AK105	South:  ♠ AKQ6  ♥ KQ75  • 106  ♣ J42	Pass Pass Pass 1. Stay	North  2♣¹ 2NT 4♣ man	East Pass Pass AP	1NT 2♥

Board: 326 Dealer: N Vul: None HCP: 9	<ul><li>102</li><li>✓ AQ63</li><li>654</li><li>✓ K876</li></ul>	The opponents are silent.  Partner bids first.
Board: 327 Dealer: S Vul: NS HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 328 Dealer: N Vul: EW HCP: 15	<ul><li>★ K764</li><li>✓ AJ</li><li>◆ K10753</li><li>◆ A8</li></ul>	The opponents are silent.  Partner bids first.
Board: 329 Dealer: S Vul: Both HCP: 15	<ul><li>★ AKQ6</li><li>▼ KQ75</li><li>◆ 106</li><li>◆ J42</li></ul>	The opponents are silent. You bid first.

Board: 326 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ KJ3  ♥ K2  ♠ K98  ♣ AQ1095	South:  • 102  • AQ63  • 654  • K876	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 327 Dealer: S Vul: NS North HCP: 14 South HCP: 16 Contract: 6♥ S	North:  ♠ A10986  ♥ QJ97  ♠ A4  ♣ K10	South:  ♣ J3  ♥ AK43  ♦ K853  ♣ AJ4	Pass Pass Pass Pass AP 1. Stay 2. artific 3. Cue 4. Blace		Pass Pass Pass Pass Pass One stopp	1NT 2▼  4♣³ 4NT⁴ 6▼
Board: 328 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 3N N	North:  ♠ A109  ♥ K95  ♠ A86  ♠ KJ96	South:  ♠ K764  ♥ AJ  ♠ K10753  ♣ A8	Pass Pass 1. Stay	North 1NT 2* 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 329 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ S	North:  • 10843  • 102  • Q98  • AK105	South:  ♠ AKQ6  ♥ KQ75  • 106  ♣ J42	Pass Pass Pass 1. Stay	North  2♣¹ 2NT 4♣ man	East Pass Pass AP	1NT 2♥

Board: 330 Dealer: N Vul: NS HCP: 15	<ul><li>AK74</li><li>✓ K98</li><li>AJ98</li><li>♣ 86</li></ul>	The opponents are silent. You bid first.
Board: 331 Dealer: S Vul: EW HCP: 13	<ul><li>★ K875</li><li>★ K4</li><li>◆ AK984</li><li>◆ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 332 Dealer: N Vul: Both HCP: 16	<ul><li>★ KQ1096</li><li>★ AK2</li><li>★ K3</li><li>★ J64</li></ul>	The opponents are silent. You bid first.
Board: 333 Dealer: S Vul: None HCP: 14	<ul><li>AJ87</li><li>✓ KQ1075</li><li>✓ 7</li><li>▲ A52</li></ul>	The opponents are silent.  Partner bids first.
Board: 334 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ52</li><li>▼ 32</li><li>◆ KJ2</li><li>◆ AQ85</li></ul>	The opponents are silent. You bid first.

Board: 330 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ♠ AK74  ♥ K98  ♠ AJ98  ♣ 86	South:  ◆ J982  ▼ AQ  ◆ 1063  ◆ KQ73	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 331 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♠ N	North:  ♠ K875  ♥ K4  ♠ AK984  ♣ 94	South:  ♠ AQ9  ♥ J62  ♦ J2  ♣ AK653	West Pass Pass Pass 1. Stay	North  2♣¹ 3♦ 4♠ man	East Pass Pass AP	1NT 2♦
Board: 332 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ KQ1096  ♥ AK2  ♠ K3  ♣ J64	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 333 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 6♥ S	North:  ♠ AJ87  ♥ KQ1075  ♠ 7  ♣ A52	South:  ♠ 1092  ♥ AJ8  ♠ AQ2  ♠ KQ86	Pass Pass Pass Pass 1. Stay 2. SMO 3. Black		Pass Pass Pass AP	1NT 2♦ 4♥ 5♥ <sup>4</sup>

Board: 334 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** KQ52 **♠** A983 Vul: EW **¥** 32 **♥** K1098 Pass 2♠ Pass 4♠ North HCP: 15 **♦** KJ2 **•** 108 AP South HCP: 10 **♣** AQ85 **♣** K73 1. Stayman Contract: 4♠ N

Board: 330 Dealer: N Vul: NS HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 331 Dealer: S Vul: EW HCP: 15	<ul><li>AQ9</li><li>J62</li><li>J2</li><li>AK653</li></ul>	The opponents are silent. You bid first.
Board: 332 Dealer: N Vul: Both HCP: 12	<ul><li> ♣ J8</li><li> ♥ QJ75</li><li> ♠ A974</li><li> ♣ A108</li></ul>	The opponents are silent.  Partner bids first.
Board: 333 Dealer: S Vul: None HCP: 16	<ul><li>1092</li><li>★ AJ8</li><li>★ AQ2</li><li>★ KQ86</li></ul>	The opponents are silent. You bid first.
Board: 334 Dealer: N Vul: EW HCP: 10	<ul><li>▲ A983</li><li>♥ K1098</li><li>◆ 108</li><li>♣ K73</li></ul>	The opponents are silent.  Partner bids first.

Board: 330 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ♠ AK74  ♥ K98  ♠ AJ98  ♣ 86	South:  ◆ J982  ▼ AQ  ◆ 1063  ◆ KQ73	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 331 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♠ N	North:  ♠ K875  ♥ K4  ♠ AK984  ♣ 94	South:  ♠ AQ9  ♥ J62  ♦ J2  ♣ AK653	West Pass Pass Pass 1. Stay	North  2♣¹ 3♦ 4♠ man	East Pass Pass AP	1NT 2♦
Board: 332 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ KQ1096  ♥ AK2  ♠ K3  ♣ J64	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 333 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 6♥ S	North:  ♠ AJ87  ♥ KQ1075  ♠ 7  ♣ A52	South:  ♠ 1092  ♥ AJ8  ♠ AQ2  ♠ KQ86	Pass Pass Pass Pass 1. Stay 2. SMO 3. Black		Pass Pass Pass AP	1NT 2♦ 4♥ 5♥ <sup>4</sup>

Board: 334 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** KQ52 **♠** A983 Vul: EW **¥** 32 **♥** K1098 Pass 2♠ Pass 4♠ North HCP: 15 **♦** KJ2 **•** 108 AP South HCP: 10 **♣** AQ85 **♣** K73 1. Stayman Contract: 4♠ N

Board: 335 Dealer: S Vul: Both HCP: 11	<ul><li>★ K5</li><li>♥ QJ82</li><li>◆ J1065</li><li>◆ KJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 336 Dealer: N Vul: None HCP: 17	<ul><li>A2</li><li>✓ KQ9</li><li>Q9632</li><li>AQ8</li></ul>	The opponents are silent. You bid first.
Board: 337 Dealer: S Vul: NS HCP: 12	<ul><li>★ A963</li><li>▼ K10</li><li>★ 10986</li><li>♣ AJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 338 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q764</li><li>♥ Q96</li><li>◆ AK96</li><li>♣ A6</li></ul>	The opponents are silent. You bid first.
Board: 339 Dealer: S Vul: None HCP: 14	<ul><li>♣ Q5</li><li>♥ AK93</li><li>◆ J93</li><li>♣ KJ94</li></ul>	The opponents are silent.  Partner bids first.

Board: 335 Dealer: S Vul: Both	North: ♠ K5	South: ♠ AQ732 ♥ K75	.,	North 2♣¹		1NT
North HCP: 11 South HCP: 16 Contract: 3N S	♥ QJ82 ♦ J1065 ♣ KJ7	◆ AK7 ◆ AK7 ◆ 64	Pass Pass 1. Stay	3NT	AP	∠ <b>∓</b>
Board: 336 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ A2  ♥ KQ9  ♠ Q9632  ♠ AQ8	South:  ♠ QJ754  ♥ A1065  ♦ J  ♠ K76	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 337 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ A963  ♥ K10  ♦ 10986  ♣ AJ2	South:  ♠ K7  ♥ QJ8  ♠ AQ54  ♣ KQ93	West Pass Pass 1. Stay	North  2*  3NT  man	East Pass AP	1NT
Board: 338 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ Q764  ♥ Q96  ♠ AK96  ♠ A6	South:  ♠ K92  ▼ A754  ♦ 10753  ♠ Q10	Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 339 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ Q5  ♥ AK93  ♠ J93  ♣ KJ94	South:  ♠ A1086  ♥ 1082  ♠ AK  ♠ A1073	Pass Pass 1. Stay	3NT	East Pass AP	1NT

Dea Vu	ard: 335 aler: S l: Both P: 16	<ul><li>AQ732</li><li>K75</li><li>AK7</li><li>64</li></ul>	The opponents are silent. You bid first.
Dea Vu	ard: 336 aler: N l: None P: 11	<ul><li>♣ QJ754</li><li>♥ A1065</li><li>◆ J</li><li>♣ K76</li></ul>	The opponents are silent.  Partner bids first.
Dea Vu	ard: 337 aler: S I: NS P: 17	<ul><li>★ K7</li><li>♥ QJ8</li><li>◆ AQ54</li><li>◆ KQ93</li></ul>	The opponents are silent. You bid first.
Dea Vu	ard: 338 aler: N l: Both P: 9	<ul><li>★ K92</li><li>★ A754</li><li>★ 10753</li><li>★ Q10</li></ul>	The opponents are silent.  Partner bids first.
Dea Vu	ard: 339 aler: S I: None P: 15	<ul><li>★ A1086</li><li>▼ 1082</li><li>◆ AK</li><li>★ A1073</li></ul>	The opponents are silent.  You bid first.

Board: 335 Dealer: S Vul: Both	North: ♠ K5	South: ♠ AQ732 ♥ K75	.,	North 2♣¹		1NT
North HCP: 11 South HCP: 16 Contract: 3N S	♥ QJ82 ♦ J1065 ♣ KJ7	◆ AK7 ◆ AK7 ◆ 64	Pass Pass 1. Stay	3NT	AP	∠ <b>∓</b>
Board: 336 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ A2  ♥ KQ9  ♠ Q9632  ♠ AQ8	South:  ♠ QJ754  ▼ A1065  ♦ J  ♠ K76	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 337 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ A963  ♥ K10  ♦ 10986  ♣ AJ2	South:  ♠ K7  ♥ QJ8  ♠ AQ54  ♣ KQ93	West Pass Pass 1. Stay	North  2*  3NT  man	East Pass AP	1NT
Board: 338 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ Q764  ♥ Q96  ♠ AK96  ♠ A6	South:  ♠ K92  ▼ A754  ♦ 10753  ♠ Q10	Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 339 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ Q5  ♥ AK93  ♠ J93  ♣ KJ94	South:  ♠ A1086  ♥ 1082  ♠ AK  ♠ A1073	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 340 Dealer: N Vul: NS HCP: 17	<ul><li>♣86</li><li>♥ J103</li><li>◆ AKQ86</li><li>♣ AK2</li></ul>	The opponents are silent. You bid first.
Board: 341 Dealer: S Vul: EW HCP: 12	<ul><li>1093</li><li>✓ A1083</li><li>✓ 94</li><li>✓ AKJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 342 Dealer: N Vul: None HCP: 15	<b>♠</b> KJ <b>♥</b> AQ93 <b>♦</b> KQ104 <b>♣</b> 984	East Doubles Pass if possible. You bid first.
Board: 343 Dealer: S Vul: NS HCP: 13	<b>★</b> K4 <b>♥</b> K762 <b>♦</b> J3 <b>♣</b> AQ1073	The opponents are silent.  Partner bids first.
Board: 344 Dealer: N Vul: EW HCP: 15	<ul><li>▲ A64</li><li>♥ QJ652</li><li>◆ A7</li><li>♣ KJ5</li></ul>	The opponents are silent. You bid first.

Board: 340 Dealer: N	North: ♠ 86	South:	West	North 1NT	East Pass	
Vul: NS North HCP: 17 South HCP: 10 Contract: 4♥ N	♥ J103 ♦ AKQ86 ♣ AK2	▼ K8765	Pass Pass 1. Stay 2. SMO		Pass AP	3 <b>♠</b> <sup>2</sup>
Board: 341 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ 1093  ♥ A1083  ♦ 94  ♣ AKJ10	South:  ♠ AKQ87  ♥ KJ6  ♦ 83  ♠ Q85	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	South 1NT 2♠
Board: 342 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 6 VX N	North:  ♠ KJ  ♥ AQ93  ♠ KQ104  ♣ 984	South:  ♠ A4  ♥ KJ62  ♠ AJ6  ♣ J753	Pass Pass Pass Pass 1. Stay 2. artific 3. Blace		Pass Pass Pass Pass X	2♣¹ 3♠² 5♣⁴ 6♥ AP
Board: 343 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ K4  ♥ K762  ♦ J3  ♣ AQ1073	South:  ♠ A63  ♥ AQ3  ♦ Q1095  ♠ K96	Pass Pass AP 1. Stay	3♣	Pass	1NT

Board: 344 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** A64 **♠** 10987 Vul: EW **♥** QJ652 Pass 3NT **973** Pass 2♥ North HCP: 15 **♦** A7 ♦ KQJ9 AP South HCP: 10 ♣ KJ5 **♣** A7 1. Stayman Contract: 3N N

Board: 340 Dealer: N VK8765 Vul: NS HCP: 10  AKQ87 Dealer: S Vul: EW Vul: EW HCP: 15  Board: 342 Dealer: N Vul: None HCP: 14  Board: 343 Dealer: N VKJ62 Vul: None HCP: 14  AKQ87 Dealer: N VKJ62 Vul: Mone HCP: 14  AGAGA Dealer: N VKJ62 Vul: None HCP: 14  Board: 343 Dealer: S VAQ3 Vul: NS HCP: 15  Board: 344 Dealer: S Vul: NS HCP: 15  AGAG  Board: 344 Dealer: S VAQ3 Vul: NS Vul: NS Vul: NS HCP: 15  AGAG  Board: 344 Dealer: N Val: EW KQJ9 HCP: 10  AT  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.			
Dealer: S Vul: EW Vul: EW HCP: 15  A4  Board: 342  Pealer: N Vul: None HCP: 14  Board: 343  Partner bids first.  Willing None HCP: 15  A63  Dealer: S VaQ3  Vul: NS Vul: NS HCP: 15  A63  Dealer: S VaQ3  Vul: NS Vul: NS Vul: NS Vul: NS HCP: 15  A63  Dealer: S VAQ3  Vul: NS Vul: NS Vul: NS Vul: NS HCP: 15  A63  Fartner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.	Dealer: N Vul: NS	▼ K8765 ◆ —	••
Dealer: N Vul: None HCP: 14  Board: 343 Dealer: S Vul: NS Vul: NS HCP: 15  Board: 344 Dealer: N Vul: EW  East Doubles Pass if possible.  Partner bids first.  Partner bids first.  Fast Doubles Pass if possible.  Partner bids first.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  Partner bids first.	Dealer: S Vul: EW	♥ KJ6 ♦ 83	••
Dealer: S	Dealer: N Vul: None	<ul><li>▼ KJ62</li><li>◆ AJ6</li></ul>	•
Dealer: N • 973  Vul: EW • KQJ9  Partner bids first	Dealer: S Vul: NS	<b>♥</b> AQ3 <b>♦</b> Q1095	••
	Dealer: N Vul: EW	♥ 973 ♦ KQJ9	••

Board: 340 Dealer: N	North: ♠ 86	South:	West	North 1NT	East Pass	
Vul: NS North HCP: 17 South HCP: 10 Contract: 4♥ N	♥ J103 ♦ AKQ86 ♣ AK2	▼ K8765	Pass Pass 1. Stay 2. SMO		Pass AP	3 <b>♠</b> <sup>2</sup>
Board: 341 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ 1093  ♥ A1083  ♦ 94  ♣ AKJ10	South:  ♠ AKQ87  ♥ KJ6  ♦ 83  ♠ Q85	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	South 1NT 2♠
Board: 342 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 6 VX N	North:  ♠ KJ  ♥ AQ93  ♠ KQ104  ♣ 984	South:  ♠ A4  ♥ KJ62  ♠ AJ6  ♣ J753	Pass Pass Pass Pass 1. Stay 2. artific 3. Blace		Pass Pass Pass Pass X	2♣¹ 3♠² 5♣⁴ 6♥ AP
Board: 343 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ K4  ♥ K762  ♦ J3  ♣ AQ1073	South:  ♠ A63  ♥ AQ3  ♦ Q1095  ♠ K96	Pass Pass AP 1. Stay	3♣	Pass	1NT

Board: 344 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** A64 **♠** 10987 Vul: EW **♥** QJ652 Pass 3NT **973** Pass 2♥ North HCP: 15 **♦** A7 ♦ KQJ9 AP South HCP: 10 ♣ KJ5 **♣** A7 1. Stayman Contract: 3N N

Board: 345 ♠ K762	71 , 11 ,
Dealer: S Vul: Both AI3	The opponents are silent.  Partner bids first.
Dealer: N ▼Q10765 Vul: NS • A110	The opponents are silent.  You bid first.
Dealer: S ▼ K86 Vul· FW • 54	The opponents are silent.  Partner bids first.
Vul: Roth	The opponents are silent.  You bid first.
Vul: None • A102	The opponents are silent.

Board: 345 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4♥ S	North:  ♠ K762  ♥ 10863  • AJ3  ♣ K2	South:  ♠ AJ  ♥ A752  ♠ K874  ♣ AJ3		North  2♣¹ 4♥ man	East Pass AP	1NT
Board: 346 Dealer: N Vul: NS North HCP: 15 South HCP: 17 Contract: 6N N	North:  ♠ A10  ♥ Q10765  ♠ AJ10  ♣ A62	South:  ♠ K953  ♥ A9  ♠ KQ972  ♣ KQ	Pass Pass AP 1. Stayı	North 1NT 2♥ 3♥	Pass Pass	2 <b>♣</b> ¹
Board: 347 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 44 S	North:  ♠ A1054  ♥ K86  ♦ 54  ♣ KQ53	South:  ♠ KQ76  ▼ 104  ♠ AK7  ♣ A1042	West Pass Pass 1. Stayı	North  2♣¹ 4♠ man	East Pass AP	1NT
Board: 348 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♣ 763  ♥ AK  • AKJ105  ♣ J104	South:  ♠ AQ2  ♥ 8642  ♠ Q7  ♣ Q852	West Pass AP 1. Stayı	North 1NT 2•	Pass	
Board: 349 Dealer: S Vul: None North HCP: 17 South HCP: 15 Contract: 4N S	North:  ♠ AQ9  ♥ KJ104  ♠ A102  ♣ K74	South:  ♠ K654  ▼ A2  ◆ QJ6  ♣ AJ83	West Pass Pass 1. Stayı 2. Quar		Pass AP	1NT

Board: 345 Dealer: S Vul: Both HCP: 17	♣ AJ ♥ A752 • K874 ♣ AJ3	The opponents are silent. You bid first.
Board: 346 Dealer: N Vul: NS HCP: 17	<ul><li>★ K953</li><li>★ A9</li><li>★ KQ972</li><li>★ KQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 347 Dealer: S Vul: EW HCP: 16	<ul><li>★ KQ76</li><li>▼ 104</li><li>◆ AK7</li><li>◆ A1042</li></ul>	The opponents are silent. You bid first.
Board: 348 Dealer: N Vul: Both HCP: 10	<ul><li>AQ2</li><li>♥8642</li><li>Q7</li><li>Q852</li></ul>	The opponents are silent.  Partner bids first.
Board: 349 Dealer: S Vul: None HCP: 15	<ul><li>★ K654</li><li>★ A2</li><li>◆ QJ6</li><li>◆ AJ83</li></ul>	The opponents are silent. You bid first.

Board: 345 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4♥ S	North:  ♠ K762  ♥ 10863  • AJ3  ♣ K2	South:  ♠ AJ  ♥ A752  ♠ K874  ♣ AJ3		North  2♣¹ 4♥ man	East Pass AP	1NT
Board: 346 Dealer: N Vul: NS North HCP: 15 South HCP: 17 Contract: 6N N	North:  ♠ A10  ♥ Q10765  ♠ AJ10  ♣ A62	South:  ♠ K953  ♥ A9  ♠ KQ972  ♣ KQ	Pass Pass AP 1. Stayı	North 1NT 2♥ 3♥	Pass Pass	2 <b>♣</b> ¹
Board: 347 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 44 S	North:  ♠ A1054  ♥ K86  ♦ 54  ♣ KQ53	South:  ♠ KQ76  ▼ 104  ♠ AK7  ♣ A1042	West Pass Pass 1. Stayı	North  2♣¹ 4♠ man	East Pass AP	1NT
Board: 348 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♣ 763  ♥ AK  • AKJ105  ♣ J104	South:  ♠ AQ2  ♥ 8642  ♠ Q7  ♣ Q852	West Pass AP 1. Stayı	North 1NT 2•	Pass	
Board: 349 Dealer: S Vul: None North HCP: 17 South HCP: 15 Contract: 4N S	North:  ♠ AQ9  ♥ KJ104  ♠ A102  ♣ K74	South:  ♠ K654  ▼ A2  ◆ QJ6  ♣ AJ83	West Pass Pass 1. Stayı 2. Quar		Pass AP	1NT

Board: 350 Dealer: N Vul: NS HCP: 17	<ul><li>★ AK5</li><li>▼ 8753</li><li>★ K2</li><li>★ AK108</li></ul>	The opponents are silent.  You bid first.
Board: 351 Dealer: S Vul: Both HCP: 13	<ul><li>★ K105</li><li>▼ K965</li><li>◆ AK98</li><li>◆ 74</li></ul>	The opponents are silent.  Partner bids first.
Board: 352 Dealer: N Vul: None HCP: 15	<ul><li>♣ J5</li><li>♥ KQ76</li><li>◆ AQJ105</li><li>♣ Q9</li></ul>	The opponents are silent.  You bid first.
Board: 353 Dealer: S Vul: NS HCP: 8	<ul><li>AQ5</li><li>▼ 10874</li><li>◆ J76</li><li>◆ J104</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 354 Dealer: N Vul: EW HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.

Board: 350 Dealer: N	North: ♠ AK5	South: ♠ J43	West	North 1NT	East Pass	
Vul: NS North HCP: 17	<b>♥</b> 8753	<b>♥</b> KJ96	Pass	2♥	Pass	3♥
South HCP: 9	◆ K2	♦ A108	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> AK108	<b>♣</b> 652	1. Stay	man		
Board: 351 Dealer: S	North:	South:	West	North	East	
Vul: Both	<b>♦</b> K105	<b>♠</b> AQ				1NT
North HCP: 13	♥ K965	<b>♥</b> AQ2	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	♦ AK98	• Q7654	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 74	<b>♣</b> Q105	1. Stay	man		
Board: 352	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ J5	& K964		1NT	Pass	2 <b>.</b> 1
Vul: None	<b>♥</b> KQ76	<b>♥</b> 32	Pass			3NT
North HCP: 15 South HCP: 10	◆ AQJ105	<b>♦</b> K986	AP			
Contract: 3N N	<b>♣</b> Q9	♣ A42	1. Stay	man		
Board: 353	North:		<b>33</b> 7 4	NI d	Г ,	C 41
Dealer: S	Norui: ♠ AQ5	South:	West	North	East	South 1NT
Vul: NS North HCP: 8	<b>▼</b> 10874	<b>≜</b> K1097 <b>∀</b> AK	Pass	2 <b>.</b> 1	X	11N1 2♠
South HCP: 17	<b>♦</b> J76	◆ KQ52	Pass	2NT	AP	24
Contract: 2N S	<b>♣</b> J104	♣ Q92	1. Stay		Л	
			1. Stay	11111		
Board: 354	North:	South:	West	North	East	South
Dealer: N	<b>4</b> J5	<b>♦</b> 103		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> AQJ	<b>♥</b> K987	Pass	2•	Pass	3NT
North HCP: 15 South HCP: 12	<b>♦</b> QJ2	◆ AK75	AP			
Contract: 3N N	♣ A10854	<b>♣</b> Q32	1. Stay	man		

Board: 350 Dealer: N Vul: NS HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 351 Dealer: S Vul: Both HCP: 16	<ul><li>AQ</li><li>✓ AQ2</li><li>✓ Q7654</li><li>✓ Q105</li></ul>	The opponents are silent. You bid first.
Board: 352 Dealer: N Vul: None HCP: 10	<ul><li>★ K964</li><li>♥ 32</li><li>◆ K986</li><li>◆ A42</li></ul>	The opponents are silent.  Partner bids first.
Board: 353 Dealer: S Vul: NS HCP: 17	<ul><li>★ K1097</li><li>★ AK</li><li>◆ KQ52</li><li>◆ Q92</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 354 Dealer: N Vul: EW HCP: 12	<ul><li>103</li><li>★ K987</li><li>★ AK75</li><li>♣ Q32</li></ul>	The opponents are silent.  Partner bids first.

Board: 350 Dealer: N	North: ♠ AK5	South: ♠ J43	West	North 1NT	East Pass	
Vul: NS North HCP: 17	<b>♥</b> 8753	<b>♥</b> KJ96	Pass	2♥	Pass	3♥
South HCP: 9	◆ K2	♦ A108	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> AK108	<b>♣</b> 652	1. Stay	man		
Board: 351 Dealer: S	North:	South:	West	North	East	
Vul: Both	<b>♦</b> K105	<b>♠</b> AQ				1NT
North HCP: 13	♥ K965	<b>♥</b> AQ2	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16	♦ AK98	• Q7654	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 74	<b>♣</b> Q105	1. Stay	man		
Board: 352	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ J5	& K964		1NT	Pass	2 <b>.</b> 1
Vul: None	<b>♥</b> KQ76	<b>♥</b> 32	Pass			3NT
North HCP: 15 South HCP: 10	◆ AQJ105	<b>♦</b> K986	AP			
Contract: 3N N	<b>♣</b> Q9	♣ A42	1. Stay	man		
Board: 353	North:		<b>33</b> 7 4	NI d	Г ,	C 41
Dealer: S	Norui: ♠ AQ5	South:	West	North	East	South 1NT
Vul: NS North HCP: 8	<b>▼</b> 10874	<b>≜</b> K1097 <b>∀</b> AK	Pass	2 <b>.</b> 1	X	11N1 2♠
South HCP: 17	<b>♦</b> J76	◆ KQ52	Pass	2NT	AP	24
Contract: 2N S	<b>♣</b> J104	♣ Q92	1. Stay		Л	
			1. Stay	11111		
Board: 354	North:	South:	West	North	East	South
Dealer: N	<b>4</b> J5	<b>♦</b> 103		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> AQJ	<b>♥</b> K987	Pass	2•	Pass	3NT
North HCP: 15 South HCP: 12	<b>♦</b> QJ2	◆ AK75	AP			
Contract: 3N N	♣ A10854	<b>♣</b> Q32	1. Stay	man		

Board: 355 Dealer: S Vul: None HCP: 11	<ul><li>AJ84</li><li>♥ Q753</li><li>A103</li><li>65</li></ul>	The opponents are silent.  Partner bids first.
Board: 356 Dealer: N Vul: NS HCP: 17	<ul><li>★ A105</li><li>★ K1083</li><li>★ KQ108</li><li>★ AJ</li></ul>	The opponents are silent. You bid first.
Board: 357 Dealer: S Vul: Both HCP: 13	<ul><li>♣ QJ96</li><li>♥ AQ83</li><li>♦ 106</li><li>♣ KJ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 358 Dealer: N Vul: NS HCP: 17	<ul><li>★ A9</li><li>★ KQJ2</li><li>◆ AQ94</li><li>◆ J95</li></ul>	The opponents are silent. You bid first.
Board: 359 Dealer: S Vul: EW HCP: 11	<ul><li>AQ72</li><li>₹73</li><li>J92</li><li>A1086</li></ul>	The opponents are silent.  Partner bids first.

Board: 355 Dealer: S Vul: None	North: ♠ AJ84	South: ♠ Q63	West	North	East	South 1NT
North HCP: 11	<b>♥</b> Q753	<b>♥</b> KJ94	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ A103	• Q4	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 65	<b>♣</b> AK72	1. Stay	man		
Board: 356	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> A105	<b>♦</b> Q763		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> K1083	<b>♥</b> A54	Pass	2♥	Pass	2NT
North HCP: 17 South HCP: 9	<b>♦</b> KQ108	<b>♦</b> 96	AP			
Contract: 2N N	♣ AJ	<b>♣</b> K862	1. Stay	man		
Board: 357 Dealer: S	North: ♠ QJ96	South: ♠ AK8	West	North	East	South 1NT
Vul: Both	<b>♥</b> AQ83	<b>y</b> 954	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 13 South HCP: 15	<b>♦</b> 106	◆ AQ83	Pass	3NT	AP	
Contract: 3N S	♣ KJ5	<b>♣</b> Q84	1. Stay	man		
Board: 358	North:	South:	West	North	East	South
Dealer: N	• A9	<b>★</b> KQ43		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	♥ KQJ2	<b>v</b> 76	Pass	2♥	Pass	3♣
North HCP: 17	♦ AQ94	<b>♦</b> 53	Pass	3NT	AP	
South HCP: 12 Contract: 3N N	<b>♣</b> J95	<b>♣</b> AK874	1. Stay	man		
Board: 359	North:	South:	West	North	East	South
Dealer: S	♣ AQ72	<b>♦</b> J109				1NT
Vul: EW North HCP: 11	<b>v</b> 73	<b>♥</b> A4	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 17	<b>♦</b> J92	♦ AK54	Pass	3NT	AP	
Contract: 3N S	♣ A1086	<b>♣</b> KQ73	1. Stay	man		

Board: 355 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q63</li><li>♥ KJ94</li><li>◆ Q4</li><li>♣ AK72</li></ul>	The opponents are silent. You bid first.
Board: 356 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q763</li><li>♥ A54</li><li>♦ 96</li><li>♣ K862</li></ul>	The opponents are silent.  Partner bids first.
Board: 357 Dealer: S Vul: Both HCP: 15	<ul><li>♠ AK8</li><li>♥ 954</li><li>♠ AQ83</li><li>♠ Q84</li></ul>	The opponents are silent. You bid first.
Board: 358 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ43</li><li>▼ 76</li><li>◆ 53</li><li>◆ AK874</li></ul>	The opponents are silent.  Partner bids first.
Board: 359 Dealer: S Vul: EW HCP: 17	<ul><li>♣ J109</li><li>♥ A4</li><li>♦ AK54</li><li>♣ KQ73</li></ul>	The opponents are silent. You bid first.

Board: 355 Dealer: S Vul: None	North: ♠ AJ84	South: ♠ Q63	West	North	East	South 1NT
North HCP: 11	<b>♥</b> Q753	<b>♥</b> KJ94	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ A103	• Q4	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 65	<b>♣</b> AK72	1. Stay	man		
Board: 356	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> A105	<b>♦</b> Q763		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> K1083	<b>♥</b> A54	Pass	2♥	Pass	2NT
North HCP: 17 South HCP: 9	<b>♦</b> KQ108	<b>♦</b> 96	AP			
Contract: 2N N	♣ AJ	<b>♣</b> K862	1. Stay	man		
Board: 357 Dealer: S	North: ♠ QJ96	South: ♠ AK8	West	North	East	South 1NT
Vul: Both	<b>♥</b> AQ83	<b>♥</b> 954	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 13 South HCP: 15	<b>♦</b> 106	◆ AQ83	Pass	3NT	AP	
Contract: 3N S	♣ KJ5	<b>♣</b> Q84	1. Stay	man		
Board: 358	North:	South:	West	North	East	South
Dealer: N	• A9	<b>★</b> KQ43		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	♥ KQJ2	<b>v</b> 76	Pass	2♥	Pass	3♣
North HCP: 17	♦ AQ94	<b>♦</b> 53	Pass	3NT	AP	
South HCP: 12 Contract: 3N N	<b>♣</b> J95	<b>♣</b> AK874	1. Stay	man		
Board: 359	North:	South:	West	North	East	South
Dealer: S	♣ AQ72	<b>♦</b> J109				1NT
Vul: EW North HCP: 11	<b>v</b> 73	<b>♥</b> A4	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 17	<b>♦</b> J92	♦ AK54	Pass	3NT	AP	
Contract: 3N S	♣ A1086	<b>♣</b> KQ73	1. Stay	man		

Board: 360 Dealer: N Vul: Both HCP: 17	<ul><li>★ K52</li><li>★ AK3</li><li>★ A106</li><li>★ K874</li></ul>	The opponents are silent. You bid first.
Board: 361 Dealer: S Vul: None HCP: 8	<ul><li>◆ Q108</li><li>◆ 9743</li><li>◆ K54</li><li>◆ K106</li></ul>	The opponents are silent.  Partner bids first.
Board: 362 Dealer: N Vul: EW HCP: 16	<ul><li>◆ Q1043</li><li>◆ 72</li><li>◆ AJ10</li><li>◆ AKQ7</li></ul>	The opponents are silent. You bid first.
Board: 363 Dealer: S Vul: Both HCP: 9	<ul><li>♠ 92</li><li>♥ KJ94</li><li>♦ 97</li><li>♠ KQ974</li></ul>	The opponents are silent.  Partner bids first.
Board: 364 Dealer: N Vul: None HCP: 15	<ul><li>AJ4</li><li>✓ A64</li><li>✓ J43</li><li>◆ AJ53</li></ul>	The opponents are silent. You bid first.

Board: 360 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ K52  ♥ AK3  ♠ A106  ♠ K874	South:  ♣ J863  ♥ QJ104  ♦ 943  ♣ AQ	West Pass AP 1. Stayı	North 1NT 2•	Pass	
Board: 361 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3 S	North:  ♠ Q108  ♥ 9743  ♠ K54  ♠ K106	South:  ♠ K965  ♥ AKQ  • 109  ♣ AJ84		North  2♣¹ 2NT  man		1NT 2♠
Board: 362 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ◆ Q1043  ▼ 72  ◆ AJ10  ◆ AKQ7	South:	West Pass AP 1. Stayı	North 1NT 2♠ man	Pass	
Board: 363 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 44 N	North:  ◆ 92  ▼ KJ94  ◆ 97  ◆ KQ974	South:  ♠ Q7  ♥ A32  ♠ AKJ83  ♣ J85	Pass Pass AP 1. Stayı	North  2♣¹ 3♣ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 364 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4 \(\neq \) N	North:  ♠ AJ4  ♥ A64  ♦ J43  ♣ AJ53	South:  ♠ KQ72  ♥ J7532  ♠ A5  ♣ 76	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>2♣</b> ¹

Board: 360 Dealer: N Vul: Both HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 361 Dealer: S Vul: None HCP: 17	<ul><li>★ K965</li><li>★ AKQ</li><li>★ 109</li><li>★ AJ84</li></ul>	The opponents are silent. You bid first.
Board: 362 Dealer: N Vul: EW HCP: 9	<ul><li> ♣ J52</li><li> ♥ AQJ10</li><li> ♦ 986</li><li> ♣ J108</li></ul>	The opponents are silent.  Partner bids first.
Board: 363 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q7</li><li>♥ A32</li><li>◆ AKJ83</li><li>♣ J85</li></ul>	The opponents are silent. You bid first.
Board: 364 Dealer: N Vul: None HCP: 10	<ul><li>★ KQ72</li><li>▼ J7532</li><li>◆ A5</li><li>◆ 76</li></ul>	The opponents are silent.  Partner bids first.

Board: 360 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ K52  ♥ AK3  ♠ A106  ♠ K874	South:  ♣ J863  ♥ QJ104  ♦ 943  ♣ AQ	West Pass AP 1. Stayı	North 1NT 2•	Pass	
Board: 361 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3 S	North:  ♠ Q108  ♥ 9743  ♠ K54  ♠ K106	South:  ♠ K965  ♥ AKQ  • 109  ♣ AJ84		North  2♣¹ 2NT  man		1NT 2♠
Board: 362 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ◆ Q1043  ▼ 72  ◆ AJ10  ◆ AKQ7	South:	West Pass AP 1. Stayı	North 1NT 2♠ man	Pass	
Board: 363 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 44 N	North:	South:  ♠ Q7  ♥ A32  ♠ AKJ83  ♣ J85	Pass Pass AP 1. Stayı	North  2♣¹ 3♣ man	East Pass Pass	1NT 2 <b>♦</b>
Board: 364 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4 \(\neq \) N	North:  ♠ AJ4  ♥ A64  ♦ J43  ♣ AJ53	South:  ♠ KQ72  ♥ J7532  ♠ A5  ♣ 76	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>2♣</b> ¹

Board: 365 Dealer: S Vul: NS HCP: 11	♣ QJ109 ♥ KQ8 ♦ 102 ♣ K754	The opponents are silent.  Partner bids first.
Board: 366 Dealer: N Vul: Both HCP: 15	<ul><li>AJ</li><li>▼ J109</li><li>◆ AQ104</li><li>◆ K765</li></ul>	The opponents are silent. You bid first.
Board: 367 Dealer: S Vul: None HCP: 10	<ul><li>♣ AQ102</li><li>♥ 8643</li><li>◆ J98</li><li>♣ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 368 Dealer: N Vul: NS HCP: 16	<ul><li>★ 52</li><li>▼ AQJ9</li><li>◆ A72</li><li>★ KQ62</li></ul>	The opponents are silent. You bid first.
Board: 369 Dealer: S Vul: EW HCP: 10	<ul><li>AJ105</li><li>♥ QJ3</li><li>◆ Q1064</li><li>◆ 54</li></ul>	The opponents are silent.  Partner bids first.

Board: 365 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ QJ109  ♥ KQ8  ♦ 102  ♠ K754	South:  ♠ K5  ♥ A6542  ♠ KJ9  ♣ A82	West Pass Pass 1. Stay	3NT		1NT
Board: 366 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AJ  ♥ J109  ♠ AQ104  ♣ K765	South:  ♠ KQ65  ♥ 542  ♠ K975  ♣ A8	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 367 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ AQ102  ♥ 8643  ♠ J98  ♣ K9	South:	West Pass Pass 1. Stay	3NT		1NT
Board: 368 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4♥ N	North:  ◆ 52  ▼ AQJ9  ◆ A72  ◆ KQ62	South:  ♠ QJ986  ♥ 8763  ♠ K  ♣ A43	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 369 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ AJ105  ♥ QJ3  ♠ Q1064  ♣ 54	South:  ♠ 842  ♥ AK102  ♠ AK  ♣ K873	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Dealer: S Vul: NS	K5 A6542 KJ9 A82	The opponents are silent. You bid first.
Dealer: N ♥ Vul: Both ♦	KQ65 542 K975 A8	The opponents are silent.  Partner bids first.
Dealer: S ▼ Vul: None ◆	943 K9 AK1063 AQ6	The opponents are silent. You bid first.
Dealer: N ♥ Vul: NS ♦	QJ986 8763 K A43	The opponents are silent.  Partner bids first.
Dealer: S ♥ Vul: EW ♦	842 AK102 AK K873	The opponents are silent. You bid first.

Board: 365 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ QJ109  ♥ KQ8  ♦ 102  ♠ K754	South:  ♠ K5  ♥ A6542  ♠ KJ9  ♣ A82	West Pass Pass 1. Stay	3NT		1NT
Board: 366 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AJ  ♥ J109  ♠ AQ104  ♣ K765	South:  ♠ KQ65  ♥ 542  ♠ K975  ♣ A8	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 367 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ AQ102  ♥ 8643  ♠ J98  ♣ K9	South:	West Pass Pass 1. Stay	3NT		1NT
Board: 368 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4♥ N	North:  ◆ 52  ▼ AQJ9  ◆ A72  ◆ KQ62	South:  ♠ QJ986  ♥ 8763  ♠ K  ♣ A43	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 369 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ AJ105  ♥ QJ3  ♠ Q1064  ♣ 54	South:  ♠ 842  ♥ AK102  ♠ AK  ♣ K873	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 370 Dealer: N Vul: None HCP: 16	<ul><li>★ K104</li><li>★ AQJ5</li><li>★ AQ10</li><li>★ 1084</li></ul>	The opponents are silent. You bid first.
Board: 371 Dealer: S Vul: NS HCP: 8	<ul><li>★ 5432</li><li>★ A83</li><li>★ KJ</li><li>★ 10982</li></ul>	The opponents are silent.  Partner bids first.
Board: 372 Dealer: N Vul: EW HCP: 16	<ul><li>★ K9</li><li>★ KQ64</li><li>◆ AQ94</li><li>◆ Q94</li></ul>	The opponents are silent. You bid first.
Board: 373 Dealer: S Vul: Both HCP: 13	<ul><li>♣ Q653</li><li>♥ 1062</li><li>♦ KQ65</li><li>♣ AQ</li></ul>	The opponents are silent.  Partner bids first.

Board: 370 Dealer: N Vul: None	North: ♠ K104	South: ♠ AQ96		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 8 Contract: 2N N	◆ AQJ5 ◆ AQ10 ◆ 1084	♥ 86 ♦ 9843 ♣ Q72	Pass AP 1. Stay	2♥ man	Pass	2NT
Board: 371 Dealer: S Vul: NS	North: <b>♠</b> 5432	South: ♠ K876	West	North	East	South 1NT
North HCP: 8	♥ A83	♥ Q72	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ KJ ♣ 10982	◆ A1097 <b>♣</b> AQ	Pass		AP	
Contract: 4♠ S			1. Stay	IIIAII		
Board: 372	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> K9	<b>♠</b> AJ84		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> KQ64	▼ A1032	Pass	2♥	Pass	4♥
South HCP: 12	◆ AQ94 <b>◆</b> Q94	♦ 83 ♣ K107	AP			
Contract: 4♥ N	<b>₹</b> Q೨ <del>1</del>	₩ K107	1. Stay	man		
Board: 373 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>♠</b> Q653 <b>♥</b> 1062	<b>♠</b> A842 <b>♥</b> AK9	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 13	◆ KQ65	<b>V</b> AK9 <b>♦</b> J4	Pass	4♠	AP	
South HCP: 15 Contract: 4♠ S	♣ AQ	♣ K1062	1. Stay	man		

Board: 370 Dealer: N Vul: None HCP: 8	<ul><li>AQ96</li><li>♥86</li><li>◆9843</li><li>◆Q72</li></ul>	The opponents are silent.  Partner bids first.
Board: 371 Dealer: S Vul: NS HCP: 15	<ul><li>★ K876</li><li>♥ Q72</li><li>◆ A1097</li><li>◆ AQ</li></ul>	The opponents are silent. You bid first.
Board: 372 Dealer: N Vul: EW HCP: 12	<ul><li>★ AJ84</li><li>★ A1032</li><li>★ 83</li><li>★ K107</li></ul>	The opponents are silent.  Partner bids first.
Board: 373 Dealer: S Vul: Both HCP: 15	<ul><li>★ A842</li><li>★ AK9</li><li>★ J4</li><li>★ K1062</li></ul>	The opponents are silent. You bid first.

Board: 370 Dealer: N Vul: None	North: ♠ K104	South: ♠ AQ96		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 8 Contract: 2N N	◆ AQJ5 ◆ AQ10 ◆ 1084	♥ 86 ♦ 9843 ♣ Q72	Pass AP 1. Stay	2♥ man	Pass	2NT
Board: 371 Dealer: S Vul: NS	North: <b>♠</b> 5432	South: ♠ K876	West	North	East	South 1NT
North HCP: 8	♥ A83	♥ Q72	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ KJ ♣ 10982	◆ A1097 <b>♣</b> AQ	Pass		AP	
Contract: 4♠ S			1. Stay	IIIAII		
Board: 372	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> K9	<b>♠</b> AJ84		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> KQ64	▼ A1032	Pass	2♥	Pass	4♥
South HCP: 12	◆ AQ94 <b>◆</b> Q94	♦ 83 ♣ K107	AP			
Contract: 4♥ N	<b>₹</b> Q೨ <del>1</del>	₩ K107	1. Stay	man		
Board: 373 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>♠</b> Q653 <b>♥</b> 1062	<b>♠</b> A842 <b>♥</b> AK9	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 13	◆ KQ65	<b>V</b> AK9 <b>♦</b> J4	Pass	4♠	AP	
South HCP: 15 Contract: 4♠ S	♣ AQ	♣ K1062	1. Stay	man		

Board: 374 Dealer: N Vul: NS HCP: 16	<ul><li>▲ A6</li><li>▼ A865</li><li>◆ KQ872</li><li>▲ K6</li></ul>	The opponents are silent. You bid first.
Board: 375 Dealer: S Vul: EW HCP: 8	<ul><li>♦ 9432</li><li>♥ A63</li><li>♦ 106</li><li>♠ A1085</li></ul>	The opponents are silent.  Partner bids first.
Board: 376 Dealer: N Vul: None HCP: 17	<ul><li>★ A1032</li><li>▼ AK3</li><li>◆ Q74</li><li>◆ KJ2</li></ul>	The opponents are silent. You bid first.
Board: 377 Dealer: S Vul: EW HCP: 15	<ul><li>★ K4</li><li>♥ Q743</li><li>◆ KQ8</li><li>◆ AJ97</li></ul>	The opponents are silent.  Partner bids first.

			West	North		
			D	1NT	Pass	
			Pass	2 🗸	Pass	
Board: 374			Pass	4NT <sup>3</sup>		
Dealer: N	North:	South:	Pass	<b>5</b>	Pass	
Vul: NS	<b>♠</b> A6 ♥ A865	<b>♠</b> KQ7 <b>♥</b> K732	Pass	5 <b>♠</b> <sup>6</sup>	Pass	6 <b>♣</b> ′
North HCP: 16	◆ KQ872	<ul><li>★ AJ10</li></ul>	Pass	<b>6♥</b>	AP	
South HCP: 18	• K6	♣ AJ9	1. Stayı 2. artific			
Contract: 6♥ N				kwood (	0314. 1	for 🔻
				/5 or 3/5		
			5. no ♥	-		
			6. Kmg 7. K=1	ask by	avaılat	ole bid
			/. IX 1			
Board: 375	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♦</b> 9432	Souii. • QJ7	,, 650	1,0141		1NT
Vul: EW	<b>▼</b> A63	<b>♥</b> 974	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 8 South HCP: 15	<b>♦</b> 106	♦ AKQ9	Pass	2NT	AP	
Contract: 2N S	♣ A1085	<b>♣</b> K32	1. Stay	man		
Board: 376			***	NT 4	ъ.	G .1
Dealer: N	North:	South:	West	North		
Vul: None	<b>♠</b> A1032 <b>♥</b> AK3	<b>♠</b> J6 <b>♥</b> J1074	Daga	1NT	Pass	
North HCP: 17	◆ Q74	◆ AJ986	Pass Pass	2♠ 3NIT	Pass AP	3♥
South HCP: 11 Contract: 3N N	♣ KJ2	<b>♣</b> A7	1. Stay		AI	
Contract: 31v Iv			1. Sury	112411		
Board: 377		~ .	XX7	NT41.	E4	C41-
Dealer: S	North:	South:	west	North	East	South 1NT
Vul: EW	<b>♦</b> K4 <b>♥</b> Q743	<b>♠</b> A752 <b>♥</b> KJ	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 15	• KQ8	◆ A105	Pass	2 <b>♠</b> ¹ 3NT	AP	<b>∠</b> ₹
South HCP: 17	♣ AJ97		1 ass	JINI	$\Delta \mathbf{I}$	

Board: 374 Dealer: N Vul: NS HCP: 18	<ul><li>★ KQ7</li><li>▼ K732</li><li>◆ AJ10</li><li>◆ AJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 375 Dealer: S Vul: EW HCP: 15	<ul><li>♣ QJ7</li><li>♥ 974</li><li>◆ AKQ9</li><li>♣ K32</li></ul>	The opponents are silent. You bid first.
Board: 376 Dealer: N Vul: None HCP: 11	<ul><li>▶ J6</li><li>♥ J1074</li><li>◆ AJ986</li><li>♣ A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 377 Dealer: S Vul: EW HCP: 17	<ul><li>★ A752</li><li>★ KJ</li><li>★ A105</li><li>★ KQ54</li></ul>	The opponents are silent. You bid first.

			West	North		
			D	1NT	Pass	
			Pass	2 🗸	Pass	
Board: 374			Pass	4NT <sup>3</sup>		
Dealer: N	North:	South:	Pass	<b>5</b>	Pass	
Vul: NS	<b>♠</b> A6 ♥ A865	<b>♠</b> KQ7 <b>♥</b> K732	Pass	5 <b>♠</b> <sup>6</sup>	Pass	6 <b>♣</b> ′
North HCP: 16	◆ KQ872	<ul><li>★ AJ10</li></ul>	Pass	<b>6♥</b>	AP	
South HCP: 18	• K6	♣ AJ9	1. Stayı 2. artific			
Contract: 6♥ N				kwood (	0314. 1	for 🔻
				/5 or 3/5		
			5. no ♥	-		
			6. Kmg 7. K=1	ask by	avaılat	ole bid
			/. IX 1			
Board: 375	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♦</b> 9432	Souii. • QJ7	,, 650	1,0141		1NT
Vul: EW	<b>♥</b> A63	<b>♥</b> 974	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 8 South HCP: 15	<b>♦</b> 106	♦ AKQ9	Pass	2NT	AP	
Contract: 2N S	♣ A1085	<b>♣</b> K32	1. Stay	man		
Board: 376			***	NT 4	ъ.	G .1
Dealer: N	North:	South:	West	North		
Vul: None	<b>♠</b> A1032 <b>♥</b> AK3	<b>♠</b> J6 <b>♥</b> J1074	Daga	1NT	Pass	
North HCP: 17	◆ Q74	◆ AJ986	Pass Pass	2♠ 3NIT	Pass AP	3♥
South HCP: 11 Contract: 3N N	♣ KJ2	<b>♣</b> A7	1. Stay		AI	
Contract: 31v Iv			1. Sury	112411		
Board: 377		~ .	XX7	NT41.	E4	C41-
Dealer: S	North:	South:	west	North	East	South 1NT
Vul: EW	<b>♦</b> K4 <b>♥</b> Q743	<b>♠</b> A752 <b>♥</b> KJ	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 15	• KQ8	◆ A105	Pass	2 <b>♠</b> ¹ 3NT	AP	<b>∠</b> ₹
South HCP: 17	♣ AJ97		1 ass	JINI	$\Delta \mathbf{I}$	

Board: 378 Dealer: N Vul: Both HCP: 15	<ul><li>♠ A7</li><li>♥ AQ84</li><li>◆ Q82</li><li>♠ K854</li></ul>	The opponents are silent. You bid first.
Board: 379 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q10</li><li>♥ KJ105</li><li>◆ Q8</li><li>♣ 109742</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 380 Dealer: N Vul: Both HCP: 15	<ul><li>♠ 93</li><li>♥ AK65</li><li>♦ J96</li><li>♠ AK108</li></ul>	The opponents are silent. You bid first.
Board: 381 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q9543</li><li>♥ AJ106</li><li>◆ —</li><li>♣ J742</li></ul>	The opponents are silent.  Partner bids first.
Board: 382 Dealer: N Vul: NS HCP: 17	<ul><li>▲ A106</li><li>✓ AK3</li><li>◆ K874</li><li>▲ QJ10</li></ul>	West Doubles 2♣ if possible.  You bid first.

Board: 378 Dealer: N Vul: Both	North: ♠ A7	South: ◆ J954	West	North 1NT	East Pass	
North HCP: 15 South HCP: 8 Contract: 2N N	<ul><li>✓ AQ84</li><li>✓ Q82</li><li>✓ K854</li></ul>	<ul><li>★ K96</li><li>◆ 93</li><li>◆ A963</li></ul>	Pass AP 1. Stay	2 <b>♥</b> man	Pass	2NT
Connact. 21V IV						
Board: 379 Dealer: S	North: ♠ Q10	South: ♠ AJ76	West	North	East	South 1NT
Vul: None North HCP: 8	<b>♥</b> KJ105	<b>▼</b> A82	Pass	2 <b>♣</b> ¹	X	2♠
South HCP: 16	<b>♦</b> Q8	♦ J976	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 109742	<b>♣</b> AQ	1. Stay	man		
Board: 380	North:	South:	West	North	East	South
Dealer: N	• 93	♣ AQ652		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> AK65	<b>♥</b> Q983	Pass	2♥	Pass	 4 <b>∀</b>
North HCP: 15 South HCP: 11	<b>♦</b> J96	<b>♦</b> K2	AP			
Contract: 4♥ N	♣ AK108	<b>♣</b> 95	1. Stay	man		
Board: 381	North:		West	North	East	
Dealer: S	Norun; <b>♠</b> Q9543	South:				1NT
Vul: None	♥ AJ106	<b>♠</b> K62 <b>♥</b> 984	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 8 South HCP: 15	<b>•</b> —	◆ AKQ74	Pass	2♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> J742	<b>♦</b> K5	AP			
			1. Stay	man		
Board: 382	No. wile.	Contle	West	North	Fast	South
Dealer: N	North: ♠ A106	South: ♠ J52	77 051	1NT	Pass	
Vul: NS	♥ AK3	♥ 10875	X	2•		2NT
North HCP: 17	◆ K874	♦ AQJ	AP	<b>∠</b> ▼	1 400	<b>4</b> 1 <b>1 1</b>
South HCP: 8 Contract: 2N N	<b>♣</b> QJ10	<b>♣</b> 762	1. Stay	mon		

Dealer: N Vul: Both	J954 K96 93 ► A963	The opponents are silent.  Partner bids first.
Dealer: S Vul: None	AJ76 ✓ A82 → J976 ► AQ	East Doubles 2♣ if possible.  You bid first.
Dealer: N Vul: Both	AQ652 Q983 K2 95	The opponents are silent.  Partner bids first.
Dealer: S Vul: None	K62 984 AKQ74 K5	The opponents are silent. You bid first.
Dealer: N Vul: NS	J52 10875 AQJ 762	West Doubles 2♣ if possible.  Partner bids first.

Board: 378 Dealer: N Vul: Both	North: ♠ A7	South: ◆ J954	West	North 1NT	East Pass	
North HCP: 15 South HCP: 8 Contract: 2N N	<ul><li>✓ AQ84</li><li>✓ Q82</li><li>✓ K854</li></ul>	<ul><li>★ K96</li><li>◆ 93</li><li>◆ A963</li></ul>	Pass AP 1. Stay	2 <b>♥</b> man	Pass	2NT
Connact. 21V IV						
Board: 379 Dealer: S	North: ♠ Q10	South: ♠ AJ76	West	North	East	South 1NT
Vul: None North HCP: 8	<b>♥</b> KJ105	<b>▼</b> A82	Pass	2 <b>♣</b> ¹	X	2♠
South HCP: 16	<b>♦</b> Q8	♦ J976	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 109742	<b>♣</b> AQ	1. Stay	man		
Board: 380	North:	South:	West	North	East	South
Dealer: N	• 93	♣ AQ652		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> AK65	<b>♥</b> Q983	Pass	2♥	Pass	 4 <b>∀</b>
North HCP: 15 South HCP: 11	<b>♦</b> J96	<b>♦</b> K2	AP			
Contract: 4♥ N	♣ AK108	<b>♣</b> 95	1. Stay	man		
Board: 381	North:		West	North	East	
Dealer: S	Norun; <b>♠</b> Q9543	South:				1NT
Vul: None	♥ AJ106	<b>♠</b> K62 <b>♥</b> 984	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 8 South HCP: 15	<b>•</b> —	◆ AKQ74	Pass	2♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> J742	<b>♦</b> K5	AP			
			1. Stay	man		
Board: 382	No. wile.	Contle	West	North	Fast	South
Dealer: N	North: ♠ A106	South: ♠ J52	77 051	1NT	Pass	
Vul: NS	♥ AK3	♥ 10875	X	2•		2NT
North HCP: 17	◆ K874	♦ AQJ	AP	<b>∠</b> ▼	1 400	<b>4</b> 1 <b>1 1</b>
South HCP: 8 Contract: 2N N	<b>♣</b> QJ10	<b>♣</b> 762	1. Stay	mon		

### Stayman asks the opener for a 4-card major. Responses are as follow...

**♦** KJ108 Board: 383 The opponents are silent. Dealer: S **y** 92 Vul: EW **♦** K8 Partner bids first. ♣ AJ874 HCP: 12 **♦** A10 Board: 384 West Doubles 2♣ if possible. Dealer: N **♥** AJ4 Vul: None **♦** KQ1087 You bid first. HCP: 15 **♣** J95 Board: 385 **♦** AK6 The opponents are silent. Dealer: S **♥** A543 Vul: NS **♦** 32 Partner bids first. HCP: 14 ♣ QJ105 **♠** KJ8 Board: 386 The opponents are silent. Dealer: N **♥** KJ7 Vul: EW ♦ AQ1093 You bid first. HCP: 17 **♣** K6 Board: 387 **♦** J7 East Doubles 2♣ if possible. Dealer: S **Y** A1083 Vul: Both ♦ A942 Partner bids first. HCP: 9 **♣** 764

North: ♠ KJ108	South: ♠ A3	ъ.	. 1		South 1NT
<b>♥</b> 92	<b>♥</b> AQ53	Pass	2♣¹	Pass	
	-		) <b>T</b>	Pass	31N I
₩ AJ0/4	₩ K3		man		
North:	South:	West	North	East	South
<b>♠</b> A10	<b>★</b> K65		1NT	Pass	2 <b>♣</b> ¹
♥ AJ4	<b>♥</b> K1098	X	<b>2</b>	Pass	3NT
-					
_ 0,0	2 22 407	1. Stay	man		
		West	North	East	
North:	South:	Pass	2 <b>.</b> 1	Pass	1NT 2♥
<b>★</b> AK6					
	•	Pass	<b>4♥</b>	AP	
<b>♣</b> QJ105	♣ A964	•			
				ctonn	or
		3. Cue	oiu, a <del>x</del>	stopp	CI
North	South:	West	North	East	South
Norui. ♠ KJ8	<b>♦</b> A7		1NT	Pass	2 <b>♣</b> ¹
♥ KJ7	<b>♥</b> A943	Pass	2•	Pass	3♣
•				AP	
<b>₹</b> K0	<b>₹</b> QJ1064	1. Stay	man		
North:	South:	West	North	East	South
<b>4</b> J7	<b>★</b> KQ105				1NT
<b>♥</b> A1083	<b>♥</b> KQ64	Pass	2 <b>♣</b> ¹	X	2♥
	•	Pass	4♥	AP	
	<ul> <li>★ K8</li> <li>★ AJ874</li> <li>North:</li> <li>★ A10</li> <li>▼ AJ4</li> <li>◆ KQ1087</li> <li>★ J95</li> <li>North:</li> <li>★ AK6</li> <li>▼ A543</li> <li>◆ 32</li> <li>♣ QJ105</li> <li>North:</li> <li>★ KJ8</li> <li>▼ KJ7</li> <li>◆ AQ1093</li> <li>♣ K6</li> <li>North:</li> <li>★ J7</li> </ul>	♦ K8       ♦ Q9763         ♣ AJ874       ♣ K3         North:       ♠ K65         ♦ AJ4       ♥ K1098         ♦ KQ1087       ♠ 64         ♣ J95       ♣ KQ87         North:       ♠ J9         ♥ A543       ♥ KQ76         ♦ 32       ♠ KQJ         ♠ QJ105       ♣ A964         North:       ♠ A7         ♠ KJ7       ♠ A943         ♠ AQ1093       ♠ 87         ♠ K6       ♠ QJ1084         North:       ♠ KQ105         ♠ A942       ♠ Q8	V AQS3       Pass         V AJ874       V K3       AP         1. Stay       1. Stay         North:       South:       West         V AJ4       V K1098       X         V KQ1087       64       AP         1. Stay       West         West       West         North:       South:       Pass         AK6       J9       Pass         AS43       KQ76       Pass         32       KQJ       Pass         2. artific       3. Cue         North:       A964       1. Stay         X KJ8       A7       A943       Pass         X KJ7       A943       Pass         AQ1093       87       Pass         AQ1093       87       Pass         K6       QJ1084       1. Stay         North:       KQ64       Pass         A942       Q8       Pass         A942       Q8       Pass	V92       VAQ53       Pass 3♣         AJ874       K3       Pass 3♣         AP       1. Stayman         North:       K65       INT         VAJ4       K1098       X 2♠         KQ1087       64       AP         J95       KQ87       1. Stayman         West North       West North         North:       J9       Pass 3♣²         AK6       J9       Pass 3♣²         AS43       KQ76       Pass 3♣²         AS43       KQ76       Pass 3♣²         AQ1105       A964       1. Stayman         2. artificial       3. Cue bid, a ♣         North:       AQ1093       AQ1         AQ1093       AQ1       Pass 3NT         AQ1093       AQ1094       1. Stayman         North:       AQ1094       AQ1094         AQ1084       1. Stayman         North:       AQ1084       1. Stayman         North:       AQ1084       1. Stayman	V 92       V AQ53       Pass 3♣       Pass AP         L Stayman       Pass 3♣       Pass AP         1. Stayman       North:       AP         L Stayman       North:       West North East         North:       AP       North:       Pass         L AK6       J9       Pass 3♣       Pass         L AK6       JP       Pass 4♣       AP         L AK6       JR       Pass 3♣       Pass 2♠       Pass         L AK16       JR       Pass 3NT       AP       Pass 3NT       AP         L AK6       L AK108       L AK108       L AK108       AK108       L AK108       AR108       AR1

Board: 383 Dealer: S Vul: EW HCP: 15	<ul><li>★ A3</li><li>▼ AQ53</li><li>◆ Q9763</li><li>★ K3</li></ul>	The opponents are silent. You bid first.
Board: 384 Dealer: N Vul: None HCP: 11	<b>★</b> K65 <b>♥</b> K1098 <b>♦</b> 64 <b>♣</b> KQ87	West Doubles 2♣ if possible.  Partner bids first.
Board: 385 Dealer: S Vul: NS HCP: 16	<ul><li>▶ J9</li><li>♥ KQ76</li><li>◆ KQJ</li><li>◆ A964</li></ul>	The opponents are silent. You bid first.
Board: 386 Dealer: N Vul: EW HCP: 11	<ul><li>♠ A7</li><li>♥ A943</li><li>♦ 87</li><li>♠ QJ1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 387 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ105</li><li>▼ KQ64</li><li>◆ Q8</li><li>◆ K95</li></ul>	East Doubles 2♣ if possible.  You bid first.

North: ♠ KJ108	South: ♠ A3	ъ.	. 1		South 1NT
<b>♥</b> 92	<b>♥</b> AQ53	Pass	2♣¹	Pass	
	-		) <b>T</b>	Pass	31N I
₩ AJ0/4	₩ K3		man		
North:	South:	West	North	East	South
<b>♠</b> A10	<b>★</b> K65		1NT	Pass	2 <b>♣</b> ¹
♥ AJ4	<b>♥</b> K1098	X	<b>2</b>	Pass	3NT
-					
_ 0,0	2 22 407	1. Stay	man		
		West	North	East	
North:	South:	Pass	2 <b>.</b> 1	Pass	1NT 2♥
<b>★</b> AK6					
	•	Pass	<b>4♥</b>	AP	
<b>♣</b> QJ105	♣ A964	•			
				ctonn	or
		3. Cue	oiu, a <del>x</del>	stopp	CI
North	South:	West	North	East	South
Norui. ♠ KJ8	<b>♦</b> A7		1NT	Pass	2 <b>♣</b> ¹
♥ KJ7	<b>♥</b> A943	Pass	2•	Pass	3♣
•				AP	
<b>₹</b> K0	<b>₹</b> QJ1064	1. Stay	man		
North:	South:	West	North	East	South
<b>4</b> J7	<b>★</b> KQ105				1NT
<b>♥</b> A1083	<b>♥</b> KQ64	Pass	2 <b>♣</b> ¹	X	2♥
	•	Pass	4♥	AP	
	<ul> <li>★ K8</li> <li>★ AJ874</li> <li>North:</li> <li>★ A10</li> <li>▼ AJ4</li> <li>◆ KQ1087</li> <li>★ J95</li> <li>North:</li> <li>★ AK6</li> <li>▼ A543</li> <li>◆ 32</li> <li>♣ QJ105</li> <li>North:</li> <li>★ KJ8</li> <li>▼ KJ7</li> <li>◆ AQ1093</li> <li>♣ K6</li> <li>North:</li> <li>★ J7</li> </ul>	♦ K8       ♦ Q9763         ♣ AJ874       ♣ K3         North:       ♠ K65         ♦ AJ4       ♥ K1098         ♦ KQ1087       ♠ 64         ♣ J95       ♣ KQ87         North:       ♠ J9         ♥ A543       ♥ KQ76         ♦ 32       ♠ KQJ         ♠ QJ105       ♣ A964         North:       ♠ A7         ♠ KJ7       ♠ A943         ♠ AQ1093       ♠ 87         ♠ K6       ♠ QJ1084         North:       ♠ KQ105         ♠ A942       ♠ Q8	V AQS3       Pass         V AJ874       V K3       AP         1. Stay       1. Stay         North:       South:       West         V AJ4       V K1098       X         V KQ1087       64       AP         1. Stay       West         West       West         North:       South:       Pass         AK6       J9       Pass         AS43       KQ76       Pass         32       KQJ       Pass         2. artific       3. Cue         North:       A964       1. Stay         X KJ8       A7       A943       Pass         X KJ7       A943       Pass         AQ1093       87       Pass         AQ1093       87       Pass         K6       QJ1084       1. Stay         North:       KQ64       Pass         A942       Q8       Pass         A942       Q8       Pass	V92       VAQ53       Pass 3♣         AJ874       K3       Pass 3♣         AP       1. Stayman         North:       K65       INT         VAJ4       K1098       X 2♠         KQ1087       64       AP         J95       KQ87       1. Stayman         West North       West North         North:       J9       Pass 3♣²         AK6       J9       Pass 3♣²         AS43       KQ76       Pass 3♣²         AS43       KQ76       Pass 3♣²         AQ1105       A964       1. Stayman         2. artificial       3. Cue bid, a ♣         North:       AQ1093       AQ1         AQ1093       AQ1       Pass 3NT         AQ1093       AQ1094       1. Stayman         North:       AQ1094       AQ1094         AQ1084       1. Stayman         North:       AQ1084       1. Stayman         North:       AQ1084       1. Stayman	V 92       V AQ53       Pass 3♣       Pass AP         L Stayman       Pass 3♣       Pass AP         1. Stayman       North:       AP         L Stayman       North:       West North East         North:       AP       North:       Pass         L AK6       J9       Pass 3♣       Pass         L AK6       JP       Pass 4♣       AP         L AK6       JR       Pass 3♣       Pass 2♠       Pass         L AK16       JR       Pass 3NT       AP       Pass 3NT       AP         L AK6       L AK108       L AK108       L AK108       AK108       L AK108       AR108       AR1

Board: 388 Dealer: N Vul: NS HCP: 15	<ul><li>♣ QJ2</li><li>♥ AKJ5</li><li>◆ 974</li><li>♣ A106</li></ul>	The opponents are silent. You bid first.
Board: 389 Dealer: S Vul: EW HCP: 8	<ul><li>★ K1053</li><li>♥ J1053</li><li>◆ 965</li><li>◆ A4</li></ul>	The opponents are silent.  Partner bids first.
Board: 390 Dealer: N Vul: Both HCP: 15	<ul><li>★ AKQ</li><li>▼ KJ4</li><li>◆ 764</li><li>★ Q864</li></ul>	The opponents are silent. You bid first.
Board: 391 Dealer: S Vul: None HCP: 13	<ul><li>◆94</li><li>♥ Q874</li><li>◆ A764</li><li>◆ AQJ</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 392 Dealer: N Vul: EW HCP: 17	<ul><li>★ K743</li><li>♥ 93</li><li>◆ AKQ8</li><li>◆ AJ8</li></ul>	The opponents are silent.  You bid first.

Board: 388 Dealer: N Vul: NS	North: ♠ QJ2	South: ♠ AK95	West	North 1NT	East Pass	
North HCP: 15	♥ AKJ5	<b>♥</b> Q10	Pass	2♥	Pass	6NT
South HCP: 20	♦ 974 • A106	♦ KQJ5	AP			
Contract: 6N N	♣ A106	♣ KQ4	1. Stay	man		
Board: 389	North:	South:	West	North	East	South
Dealer: S	<b>★</b> K1053	<b>♦</b> A98				1NT
Vul: EW	<b>♥</b> J1053	<b>♥</b> KQ4	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 8 South HCP: 16	<b>♦</b> 965	◆ AK103	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> A4	<b>♣</b> 532	1. Stay	man		
Board: 390	North:	South:	West	North	East	South
Dealer: N	Morui. ♠ AKQ	<b>∆</b> J1083	,, 650	1NT	Pass	
Vul: Both	♥ KJ4	▼ A82	Pass	2•		3NT
North HCP: 15 South HCP: 12	<b>♦</b> 764	◆ A105	AP			
Contract: 3N N	<b>♣</b> Q864	<b>♣</b> K52	1. Stay	man		
Board: 391	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> 94	& K106	_	1		1NT
Vul: None	♥ Q874	<b>♥</b> AK93	Pass		3♠	Pass
North HCP: 13 South HCP: 15	◆ A764 <b>♣</b> AQJ	<b>♦</b> KQ83	Pass	3NT	AP	
Contract: 3N S	₩ AQJ	<b>♣</b> 85	1. Stay	man		
Board: 392	N. 4	G . 1	West	North	Fact	South
Dealer: N	North:	South: ♠ A2	WEST	1NT	Pass	
Vul: EW	<b>★</b> K743 <b>♥</b> 93	◆ A2 ▼ AJ62	Pass		Pass	
North HCP: 17	♦ AKQ8	◆ J3	Pass	3NT	AP	J. 7.**
South HCP: 12 Contract: 3N N	♣ AJ8	<b>♣</b> Q6532	1. Stay		<i>1</i> <b>11</b>	

Board: 388 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AK95</li><li>♥ Q10</li><li>♦ KQJ5</li><li>♠ KQ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 389 Dealer: S Vul: EW HCP: 16	<ul><li>★ A98</li><li>★ KQ4</li><li>◆ AK103</li><li>◆ 532</li></ul>	The opponents are silent. You bid first.
Board: 390 Dealer: N Vul: Both HCP: 12	<ul><li>♣ J1083</li><li>♥ A82</li><li>♦ A105</li><li>♣ K52</li></ul>	The opponents are silent.  Partner bids first.
Board: 391 Dealer: S Vul: None HCP: 15	<ul><li>★ K106</li><li>★ AK93</li><li>★ KQ83</li><li>★ 85</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 392 Dealer: N Vul: EW HCP: 12	<ul><li>A2</li><li>✓ AJ62</li><li>✓ J3</li><li>✓ Q6532</li></ul>	The opponents are silent.  Partner bids first.

Board: 388 Dealer: N Vul: NS	North: ♠ QJ2	South: ♠ AK95	West	North 1NT	East Pass	
North HCP: 15	♥ AKJ5	<b>♥</b> Q10	Pass	2♥	Pass	6NT
South HCP: 20	♦ 974 • A106	♦ KQJ5	AP			
Contract: 6N N	♣ A106	♣ KQ4	1. Stay	man		
Board: 389	North:	South:	West	North	East	South
Dealer: S	<b>★</b> K1053	<b>♦</b> A98				1NT
Vul: EW	<b>♥</b> J1053	<b>♥</b> KQ4	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
North HCP: 8 South HCP: 16	<b>♦</b> 965	◆ AK103	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> A4	<b>♣</b> 532	1. Stay	man		
Board: 390	North:	South:	West	North	East	South
Dealer: N	Morui. ♠ AKQ	<b>∆</b> J1083	,, 650	1NT	Pass	
Vul: Both	♥ KJ4	▼ A82	Pass	2•		3NT
North HCP: 15 South HCP: 12	<b>♦</b> 764	◆ A105	AP			
Contract: 3N N	<b>♣</b> Q864	<b>♣</b> K52	1. Stay	man		
Board: 391	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> 94	& K106	_	1		1NT
Vul: None	♥ Q874	<b>♥</b> AK93	Pass		3♠	Pass
North HCP: 13 South HCP: 15	◆ A764 <b>♣</b> AQJ	<b>♦</b> KQ83	Pass	3NT	AP	
Contract: 3N S	₩ AQJ	<b>♣</b> 85	1. Stay	man		
Board: 392	N. 4	G . 1	West	North	Fact	South
Dealer: N	North:	South: ♠ A2	WEST	1NT	Pass	
Vul: EW	<b>★</b> K743 <b>♥</b> 93	◆ A2 ▼ AJ62	Pass		Pass	
North HCP: 17	♦ AKQ8	◆ J3	Pass	3NT	AP	J. 7.**
South HCP: 12 Contract: 3N N	♣ AJ8	<b>♣</b> Q6532	1. Stay		<i>1</i> <b>11</b>	

Board: 393 Dealer: S Vul: Both HCP: 17	<ul><li>★ K752</li><li>★ A5</li><li>★ KQJ86</li><li>★ A3</li></ul>	The opponents are silent.  Partner bids first.
Board: 394 Dealer: N Vul: NS HCP: 15	<ul><li> ♣ J97</li><li> ♥ K2</li><li> ♠ AQ62</li><li> ♠ KQ43</li></ul>	The opponents are silent. You bid first.
Board: 395 Dealer: S Vul: None HCP: 11	<ul><li>★ KQ32</li><li>▼ J976</li><li>◆ K86</li><li>◆ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 396 Dealer: N Vul: None HCP: 16	<ul><li>★ KQ8</li><li>▼ KJ95</li><li>◆ AQJ5</li><li>◆ 53</li></ul>	West Doubles 2♣ if possible. East Bids 3♣ if possible.  You bid first.
Board: 397 Dealer: S Vul: NS HCP: 16	<ul><li>♠ AK75</li><li>♥ A753</li><li>♠ KQ6</li><li>♠ 62</li></ul>	The opponents are silent.  Partner bids first.

Board: 393			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
Vul: Both	<b>♠</b> K752 <b>♥</b> A5	AQ ■ O22	Pass	3♦	Pass	3NT
North HCP: 17	<ul><li>★ A3</li><li>★ KQJ86</li></ul>	♥ Q82 ♦ A10954	Pass	$4NT^2$	Pass	<b>6\</b>
South HCP: 15	<b>♣</b> A3	♣ K108	Pass	6NT	AP	
Contract: 6N S			1. Stay	man		
			2. Quai	ntitative	4NT	
Board: 394	North:	South:	West	North	East	South
Dealer: N	1 J97	♦ K432		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> K2	♥ AQ6	Pass	2•		3NT
North HCP: 15 South HCP: 10	◆ AQ62	<b>♦</b> J1053	AP			
Contract: 3N N	<b>♣</b> KQ43	<b>♣</b> 86	1. Stay	man		
Board: 395	NI ozalo.	C ourthe	West	North	Fast	South
Dealer: S	North: ♠ KQ32	South: ♠ A1076	,,,	1 (0141	Last	1NT
Vul: None	♥ J976	♥ A3	Pass	2 <b>♣</b> 1	Pass	2♠
North HCP: 11 South HCP: 16	<b>♦</b> K86	<b>♦</b> QJ7	Pass	<b>4</b> ♠	AP	
Contract: 4♠ S	<b>♣</b> Q3	<b>♣</b> AJ105	1. Stay	man		
Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A953		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> KJ95	<b>♥</b> Q84	X	2♥	3♣	X
North HCP: 16 South HCP: 8	♦ AQJ5	<b>♦</b> 9732	AP			
Contract: 3♣X E	<b>♣</b> 53	<b>♣</b> Q10	1. Stay	man		
			West	North	East	South
Board: 397	North:	South:				1NT
Dealer: S	• AK75	<b>♦</b> Q8	Pass	2 <b>♣</b> ¹	Pass	2•
Vul: NS North HCP: 16	<b>♥</b> A753	♥ KQ2	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 15	<b>♦</b> KQ6	◆ A10983	AP	• •		
Contract: 6N S	<b>♣</b> 62	♣ A104	1. Stay	man		
			•	ntitative	4NT	

Board: 393 Dealer: S Vul: Both HCP: 15	♣ AQ ♥ Q82 ♦ A10954 ♣ K108	The opponents are silent. You bid first.
Board: 394 Dealer: N Vul: NS HCP: 10	<ul><li>★ K432</li><li>★ AQ6</li><li>★ J1053</li><li>★ 86</li></ul>	The opponents are silent.  Partner bids first.
Board: 395 Dealer: S Vul: None HCP: 16	<ul><li>▲ A1076</li><li>✔ A3</li><li>◆ QJ7</li><li>▲ AJ105</li></ul>	The opponents are silent. You bid first.
Board: 396 Dealer: N Vul: None HCP: 8	<ul><li>★ A953</li><li>♥ Q84</li><li>◆ 9732</li><li>◆ Q10</li></ul>	West Doubles 2♣ if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 397 Dealer: S Vul: NS HCP: 15	♣ Q8 ♥ KQ2 ♦ A10983 ♣ A104	The opponents are silent. You bid first.

Board: 393			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
Vul: Both	<b>♠</b> K752 <b>♥</b> A5	AQ ■ O22	Pass	3♦	Pass	3NT
North HCP: 17	<ul><li>★ A3</li><li>★ KQJ86</li></ul>	♥ Q82 ♦ A10954	Pass	$4NT^2$	Pass	<b>6\</b>
South HCP: 15	<b>♣</b> A3	♣ K108	Pass	6NT	AP	
Contract: 6N S			1. Stay	man		
			2. Quai	ntitative	4NT	
Board: 394	North:	South:	West	North	East	South
Dealer: N	1 J97	♦ K432		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> K2	♥ AQ6	Pass	2•		3NT
North HCP: 15 South HCP: 10	◆ AQ62	<b>♦</b> J1053	AP			
Contract: 3N N	<b>♣</b> KQ43	<b>♣</b> 86	1. Stay	man		
Board: 395	NI ozalo.	C ourthe	West	North	Fast	South
Dealer: S	North: ♠ KQ32	South: ♠ A1076	,,,	1 (0141	Last	1NT
Vul: None	♥ J976	♥ A3	Pass	2 <b>♣</b> 1	Pass	2♠
North HCP: 11 South HCP: 16	<b>♦</b> K86	<b>♦</b> QJ7	Pass	<b>4</b> ♠	AP	
Contract: 4♠ S	<b>♣</b> Q3	<b>♣</b> AJ105	1. Stay	man		
Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ A953		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> KJ95	<b>♥</b> Q84	X	2♥	3♣	X
North HCP: 16 South HCP: 8	♦ AQJ5	<b>♦</b> 9732	AP			
Contract: 3♣X E	<b>♣</b> 53	<b>♣</b> Q10	1. Stay	man		
			West	North	East	South
Board: 397	North:	South:				1NT
Dealer: S	• AK75	<b>♦</b> Q8	Pass	2 <b>♣</b> ¹	Pass	2•
Vul: NS North HCP: 16	<b>♥</b> A753	♥ KQ2	Pass	4NT <sup>2</sup>	Pass	6NT
South HCP: 15	<b>♦</b> KQ6	◆ A10983	AP	• •		
Contract: 6N S	<b>♣</b> 62	♣ A104	1. Stay	man		
			•	ntitative	4NT	

Board: 398 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q8</li><li>♥ AQ106</li><li>◆ AK73</li><li>♣ 1072</li></ul>	The opponents are silent. You bid first.
Board: 399 Dealer: S Vul: Both HCP: 11	<ul><li>★ K742</li><li>★ AJ1073</li><li>★ K</li><li>★ 1032</li></ul>	The opponents are silent.  Partner bids first.
Board: 400 Dealer: N Vul: NS HCP: 17	<ul><li>★ KQJ8</li><li>♥ J5</li><li>◆ AK8</li><li>★ K876</li></ul>	The opponents are silent. You bid first.
Board: 401 Dealer: S Vul: EW HCP: 17	<ul><li>♣ J2</li><li>♥ A865</li><li>♦ AKJ3</li><li>♣ KJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 402 Dealer: N Vul: Both HCP: 17	<ul><li>★ K8</li><li>★ AK6</li><li>★ AJ97</li><li>★ Q975</li></ul>	The opponents are silent. You bid first.

Board: 398 Dealer: N Vul: EW North HCP: 15	North: ♠ Q8 ♥ AQ106 ♦ AK73	South:  ♠ AJ1072  ♥ 9873  ♦ Q2	West Pass AP	North 1NT 2	East Pass Pass	2 <b>♣</b> ¹
South HCP: 8 Contract: 3♥ N	<b>♣</b> 1072	♣ J9	1. Stay	man		
Board: 399			West	North	East	
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	1NT
Vul: Both	<b>♠</b> K742 <b>♥</b> AJ1073	<b>♦</b> A103 <b>♥</b> K54	Pass	2 <b>♠</b> <sup>2</sup>	Pass	
North HCP: 11 South HCP: 16	♦ K	♦ A543	AP	<b>3</b> ₹	1 ass	Τ.
Contract: 4♥ S	<b>♣</b> 1032	<b>♣</b> AJ5	1. Stay			
Board: 400 Dealer: N	North:	South:	West	North		
Vul: NS	♠ KQJ8	<b>♦</b> A742	-	1NT	Pass	
North HCP: 17	<b>♥</b> J5 <b>♦</b> AK8	<b>♥</b> AQ6 <b>♦</b> Q54	Pass AP	2♠	Pass	4♠
South HCP: 12 Contract: 4♠ N	<b>♣</b> K876	<b>◆</b> 932	1. Stay	man		
			West	North	East	South 1NT
Board: 401	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2•
Dealer: S Vul: EW	<b>♦</b> J2	<b>♠</b> AQ7 <b>♥</b> KQ4	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 17	<ul><li>✓ A865</li><li>✓ AKJ3</li></ul>	<b>♦</b> 92	AP			
South HCP: 15 Contract: 6N S	♣ KJ9	♣ A10854	1. Stayı 2. Quai	man ntitative	4NT	
Board: 402 Dealer: N	North: ♠ K8	South: ♠ Q1032	West	North 1NT	East Pass	
Vul: Both	<b>♥</b> AK6	♥ Q94	Pass	2		3NT
North HCP: 17 South HCP: 10	♦ AJ97	♦ K62	AP			
Contract: 3N N	<b>♣</b> Q975	<b>♦</b> K102	1. Stay	man		

Board: 398 Dealer: N Vul: EW HCP: 8	<ul><li>AJ1072</li><li>♥ 9873</li><li>◆ Q2</li><li>♣ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 399 Dealer: S Vul: Both HCP: 16	<ul><li>★ A103</li><li>★ K54</li><li>★ A543</li><li>★ AJ5</li></ul>	The opponents are silent.  You bid first.
Board: 400 Dealer: N Vul: NS HCP: 12	<ul><li>★ A742</li><li>▼ AQ6</li><li>◆ Q54</li><li>◆ 932</li></ul>	The opponents are silent.  Partner bids first.
Board: 401 Dealer: S Vul: EW HCP: 15	<ul><li>AQ7</li><li>KQ4</li><li>92</li><li>A10854</li></ul>	The opponents are silent. You bid first.
Board: 402 Dealer: N Vul: Both HCP: 10	<ul><li>◆ Q1032</li><li>♥ Q94</li><li>◆ K62</li><li>◆ K102</li></ul>	The opponents are silent.  Partner bids first.

Board: 398 Dealer: N Vul: EW North HCP: 15	North: ♠ Q8 ♥ AQ106 ♦ AK73	South:  ♠ AJ1072  ♥ 9873  ♦ Q2	West Pass AP	North 1NT 2	East Pass Pass	2 <b>♣</b> ¹
South HCP: 8 Contract: 3♥ N	<b>♣</b> 1072	♣ J9	1. Stay	man		
Board: 399			West	North	East	
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	Pass	1NT
Vul: Both	<b>♠</b> K742 <b>♥</b> AJ1073	<b>♦</b> A103 <b>♥</b> K54	Pass	2 <b>♠</b> <sup>2</sup>	Pass	
North HCP: 11 South HCP: 16	♦ K	♦ A543	AP	<b>3</b> ₹	1 ass	Τ.
Contract: 4♥ S	<b>♣</b> 1032	<b>♣</b> AJ5	1. Stay			
Board: 400 Dealer: N	North:	South:	West	North		
Vul: NS	♠ KQJ8	<b>♦</b> A742	-	1NT	Pass	
North HCP: 17	<b>♥</b> J5 <b>♦</b> AK8	<b>♥</b> AQ6 <b>♦</b> Q54	Pass AP	2♠	Pass	4♠
South HCP: 12 Contract: 4♠ N	<b>♣</b> K876	<b>◆</b> 932	1. Stay	man		
			West	North	East	South 1NT
Board: 401	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2•
Dealer: S Vul: EW	<b>♦</b> J2	<b>♠</b> AQ7 <b>♥</b> KQ4	Pass	4NT <sup>2</sup>	Pass	6NT
North HCP: 17	<ul><li>✓ A865</li><li>✓ AKJ3</li></ul>	<b>♦</b> 92	AP			
South HCP: 15 Contract: 6N S	♣ KJ9	♣ A10854	1. Stayı 2. Quai	man ntitative	4NT	
Board: 402 Dealer: N	North: ♠ K8	South: ♠ Q1032	West	North 1NT	East Pass	
Vul: Both	<b>♥</b> AK6	♥ Q94	Pass	2		3NT
North HCP: 17 South HCP: 10	♦ AJ97	♦ K62	AP			
Contract: 3N N	<b>♣</b> Q975	<b>♦</b> K102	1. Stay	man		

Board: 403 Dealer: S Vul: None HCP: 9	<ul><li>★ A1065</li><li>♥ Q95</li><li>◆ J972</li><li>◆ Q7</li></ul>	The opponents are silent.  Partner bids first.
Board: 404 Dealer: N Vul: EW HCP: 16	<ul><li>★ A4</li><li>♥ J972</li><li>◆ AK93</li><li>◆ A54</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 405 Dealer: S Vul: Both HCP: 11	<ul><li>★ A842</li><li>★ K83</li><li>★ J762</li><li>★ K10</li></ul>	The opponents are silent.  Partner bids first.
Board: 406 Dealer: N Vul: None HCP: 17	<ul><li>♣ J1087</li><li>♥ AQ6</li><li>♦ AK74</li><li>♣ K4</li></ul>	The opponents are silent. You bid first.
Board: 407 Dealer: S Vul: NS HCP: 9	<ul><li>♦ 874</li><li>♥ KJ65</li><li>♦ A652</li><li>♣ J7</li></ul>	The opponents are silent.  Partner bids first.

Board: 403 Dealer: S Vul: None North HCP: 9 South HCP: 15	North:  ♠ A1065  ♥ Q95  ♦ J972	South: ♠ K93 ♥ K62 ♦ A54	Pass Pass	North 2♣¹ 2NT	East Pass AP	1NT
Contract: 2N S	<b>♣</b> Q7	♣ AJ42	1. Stay	man		
Board: 404	North:	South:	West	North	East	South
Dealer: N	• A4	<b>♦</b> J10965		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> J972	<b>♥</b> AK83	X	2♥	Pass	4♥
South HCP: 10	♦ AK93	<b>♦</b> 1074	AP			
Contract: 4♥ N	♣ A54	<b>♣</b> Q	1. Stay	man		
Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ A842	<b>♦</b> Q10				1NT
Vul: Both North HCP: 11	<b>♥</b> K83	♥ QJ5	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	♦ J762	♦ KQ85	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K10	<b>♣</b> AJ86	1. Stay	man		
Board: 406	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> J1087	♠ AQ2		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 17	<b>♥</b> AQ6	<b>♥</b> K1098	Pass	2♠	Pass	3NT
South HCP: 13	♦ AK74 ♣ K4	♦ 1093 ♣ A53	AP			
Contract: 3N N	Æ IXT	¥ 1133	1. Stay	man		
Board: 407	North:	South:	West	North	East	South
Dealer: S	Nortn: <b>♠</b> 874	South: ♠ KQ62	,, est	1,0141		1NT
Vul: NS	♥ KJ65	♥ Q73	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 15	♦ A652	<b>♦</b> KQ10	Pass	2NT	AP	
	<b>♣</b> J7	<b>♣</b> K63	1. Stay	man		

Board: 403 Dealer: S Vul: None HCP: 15	<ul><li>★ K93</li><li>★ K62</li><li>★ A54</li><li>★ AJ42</li></ul>	The opponents are silent. You bid first.
Board: 404 Dealer: N Vul: EW HCP: 10	<ul><li></li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 405 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q10</li><li>♥ QJ5</li><li>♦ KQ85</li><li>♣ AJ86</li></ul>	The opponents are silent. You bid first.
Board: 406 Dealer: N Vul: None HCP: 13	<ul><li>AQ2</li><li>K1098</li><li>1093</li><li>A53</li></ul>	The opponents are silent.  Partner bids first.
Board: 407 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ62</li><li>♥ Q73</li><li>◆ KQ10</li><li>◆ K63</li></ul>	The opponents are silent. You bid first.

Board: 403 Dealer: S Vul: None North HCP: 9 South HCP: 15	North:  ♠ A1065  ♥ Q95  ♦ J972	South: ♠ K93 ♥ K62 ♦ A54	Pass Pass	North 2♣¹ 2NT	East Pass AP	1NT
Contract: 2N S	<b>♣</b> Q7	♣ AJ42	1. Stay	man		
Board: 404	North:	South:	West	North	East	South
Dealer: N	• A4	<b>♦</b> J10965		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> J972	<b>♥</b> AK83	X	2♥	Pass	4♥
South HCP: 10	♦ AK93	<b>♦</b> 1074	AP			
Contract: 4♥ N	♣ A54	<b>♣</b> Q	1. Stay	man		
Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ A842	<b>♦</b> Q10				1NT
Vul: Both North HCP: 11	<b>♥</b> K83	♥ QJ5	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	♦ J762	♦ KQ85	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K10	<b>♣</b> AJ86	1. Stay	man		
Board: 406	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> J1087	♠ AQ2		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 17	<b>♥</b> AQ6	<b>♥</b> K1098	Pass	2♠	Pass	3NT
South HCP: 13	♦ AK74 ♣ K4	♦ 1093 ♣ A53	AP			
Contract: 3N N	Æ IXT	¥ 1133	1. Stay	man		
Board: 407	North:	South:	West	North	East	South
Dealer: S	Nortn: <b>♠</b> 874	South: ♠ KQ62	,, est	1,0141		1NT
Vul: NS	♥ KJ65	♥ Q73	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 9 South HCP: 15	♦ A652	<b>♦</b> KQ10	Pass	2NT	AP	
	<b>♣</b> J7	<b>♣</b> K63	1. Stay	man		

Board: 408 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q4</li><li>♥ KQ106</li><li>◆ Q104</li><li>♣ AK95</li></ul>	The opponents are silent. You bid first.
Board: 409 Dealer: S Vul: NS HCP: 9	<ul><li>♠ Q8</li><li>♥ J1075</li><li>♦ Q98</li><li>♠ KJ92</li></ul>	The opponents are silent.  Partner bids first.
Board: 410 Dealer: N Vul: EW HCP: 17	<ul><li>◆ QJ42</li><li>◆ A52</li><li>◆ AK3</li><li>◆ K54</li></ul>	The opponents are silent. You bid first.
Board: 411 Dealer: S Vul: None HCP: 12	<ul><li>AQ63</li><li>✓ AJ5</li><li>94</li><li>✓ J985</li></ul>	The opponents are silent.  Partner bids first.
Board: 412 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q73</li><li>♥ Q972</li><li>◆ AK6</li><li>♣ AJ10</li></ul>	The opponents are silent. You bid first.

Board: 408 Dealer: N Vul: Both	North: ♠ Q4	South: ◆ 965	West	North 1NT	East Pass	
North HCP: 16	<b>♥</b> KQ106	<b>♥</b> A732	Pass	2♥	Pass	4♥
South HCP: 11	• Q104	♦ AJ98	AP			
Contract: 4♥ N	<b>♣</b> AK95	<b>♣</b> Q7	1. Stay	man		
Board: 409 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♠</b> Q8	<b>♠</b> K2				1NT
North HCP: 9	♥ J1075	<b>♥</b> AK2	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 17	<b>♦</b> Q98 <b>♣</b> KJ92	◆ J652 <b>♣</b> AQ87	Pass	2NT	AP	
Contract: 2N S	<b>₹</b> NJ92	<b>₽</b> AQ0/	1. Stay	man		
Board: 410	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ QJ42	South: ♠ A8		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	♥ A52	♥ QJ106	Pass	2♠	Pass	$4NT^2$
North HCP: 17	◆ AK3	◆ QJ95	Pass	6NT	AP	
South HCP: 16 Contract: 6N N	<b>♣</b> K54	♣ AQ8	1. Stay	man		
Contract. On in			2. Quai	ntitative	4NT	
Board: 411 Dealer: S	North: ♠ AQ63	South: ♠ 842	West	North	East	South 1NT
Vul: None	<b>¥</b> AQ03 <b>∀</b> AJ5	<b>♥</b> KQ943	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 12	<b>♦</b> 94	♦ AK	Pass	3NT	AP	
South HCP: 16 Contract: 3N S	<b>♣</b> J985	♣ A103	1. Stay	man		
Board: 412	North	Couth	West	North	Fast	South
Dealer: N	North: ♠ Q73	South: ♠ AK 109	,, est	1NT	Pass	
Vul: NS	♥ Q972	♥ 108	Pass	2 🗸		3NT
North HCP: 16	◆ AK6	<b>♦</b> 832	AP	<b>~</b> ,	1 400	2111
South HCP: 12 Contract: 3N N	<b>♣</b> AJ10	<b>♣</b> KQ94	1. Stay	man		

Board: 408 Dealer: N Vul: Both HCP: 11	<ul><li>♣965</li><li>♥ A732</li><li>◆ AJ98</li><li>♣ Q7</li></ul>	The opponents are silent.  Partner bids first.
Board: 409 Dealer: S Vul: NS HCP: 17	<ul><li>★ K2</li><li>★ AK2</li><li>◆ J652</li><li>★ AQ87</li></ul>	The opponents are silent. You bid first.
Board: 410 Dealer: N Vul: EW HCP: 16	<ul><li>★ A8</li><li>♥ QJ106</li><li>◆ QJ95</li><li>★ AQ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 411 Dealer: S Vul: None HCP: 16	<ul><li>★ 842</li><li>★ KQ943</li><li>★ AK</li><li>★ A103</li></ul>	The opponents are silent. You bid first.
Board: 412 Dealer: N Vul: NS HCP: 12	<ul><li>★ AK109</li><li>★ 108</li><li>★ 832</li><li>★ KQ94</li></ul>	The opponents are silent.  Partner bids first.

Board: 408 Dealer: N Vul: Both	North: ♠ Q4	South: ◆ 965	West	North 1NT	East Pass	
North HCP: 16	<b>♥</b> KQ106	<b>♥</b> A732	Pass	2♥	Pass	4♥
South HCP: 11	• Q104	♦ AJ98	AP			
Contract: 4♥ N	<b>♣</b> AK95	<b>♣</b> Q7	1. Stay	man		
Board: 409 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♠</b> Q8	<b>♠</b> K2				1NT
North HCP: 9	♥ J1075	<b>♥</b> AK2	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 17	<b>♦</b> Q98 <b>♣</b> KJ92	◆ J652 <b>♣</b> AQ87	Pass	2NT	AP	
Contract: 2N S	<b>₹</b> NJ92	<b>₽</b> AQ0/	1. Stay	man		
Board: 410	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ QJ42	South: ♠ A8		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	♥ A52	♥ QJ106	Pass	2♠	Pass	$4NT^2$
North HCP: 17	◆ AK3	◆ QJ95	Pass	6NT	AP	
South HCP: 16 Contract: 6N N	<b>♣</b> K54	♣ AQ8	1. Stay	man		
Contract. On in			2. Quai	ntitative	4NT	
Board: 411 Dealer: S	North: ♠ AQ63	South: ♠ 842	West	North	East	South 1NT
Vul: None	<b>¥</b> AQ03 <b>∀</b> AJ5	<b>♥</b> KQ943	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 12	<b>♦</b> 94	♦ AK	Pass	3NT	AP	
South HCP: 16 Contract: 3N S	<b>♣</b> J985	♣ A103	1. Stay	man		
Board: 412	North	Couth	West	North	Fast	South
Dealer: N	North: ♠ Q73	South: ♠ AK 109	,, est	1NT	Pass	
Vul: NS	♥ Q972	♥ 108	Pass	2 🗸		3NT
North HCP: 16	◆ AK6	<b>♦</b> 832	AP	<b>~</b> ,	1 400	2111
South HCP: 12 Contract: 3N N	<b>♣</b> AJ10	<b>♣</b> KQ94	1. Stay	man		

Board: 413 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q1084</li><li>♥ J3</li><li>♦ K62</li><li>♣ Q874</li></ul>	The opponents are silent.  Partner bids first.
Board: 414 Dealer: N Vul: Both HCP: 15	<ul><li>★ K1072</li><li>★ K1065</li><li>★ AJ5</li><li>★ A8</li></ul>	The opponents are silent. You bid first.
Board: 415 Dealer: S Vul: NS HCP: 12	<ul><li>★ 532</li><li>★ AK64</li><li>★ KQ85</li><li>★ 97</li></ul>	The opponents are silent.  Partner bids first.
Board: 416 Dealer: N Vul: EW HCP: 17	<ul><li>♣853</li><li>✔AKQ</li><li>◆Q987</li><li>♣AQ5</li></ul>	The opponents are silent. You bid first.
Board: 417 Dealer: S Vul: EW HCP: 11	<b>★</b> KQJ9 <b>▼</b> 104 <b>♦</b> K842 <b>♣</b> Q53	The opponents are silent.  Partner bids first.

Board: 413 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ Q1084  ♥ J3  ♠ K62  ♠ Q874	South:  ♣ K96  ♥ A5  ♣ J985  ♣ AKJ10	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 414 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 4 \( \mathbb{N} \) N	North:  ♠ K1072  ♥ K1065  ♠ AJ5  ♣ A8	South:  ♠ QJ9  ♥ AJ92  ♦ 987  ♣ KQ3	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 415 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 3N S	North:  ◆ 532  ▼ AK64  ◆ KQ85  ◆ 97	South:  ♠ AK7  ♥ Q95  ♠ A62  ♣ A1062	West Pass Pass 1. Stay	North  2♣¹  3NT man		1NT
Board: 416 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ 853  ✔ AKQ  ♠ Q987  ♣ AQ5	South:  ♠ AK97  ♥ J9  ♠ K106  ♣ 10874	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 417 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ KQJ9  ♥ 104  ♠ K842  ♣ Q53	South:  ♠ A543  ♥ Q765  ♠ Q9  ♠ AK6	Pass Pass AP 1. Stay	North  2♣¹ 3NT	East Pass Pass	1NT 2♥

Board: 413 Dealer: S Vul: EW HCP: 16	<ul><li>★ K96</li><li>★ A5</li><li>◆ J985</li><li>◆ AKJ10</li></ul>	The opponents are silent. You bid first.
Board: 414 Dealer: N Vul: Both HCP: 13	<ul><li>♣ QJ9</li><li>♥ AJ92</li><li>◆ 987</li><li>♣ KQ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 415 Dealer: S Vul: NS HCP: 17	<ul><li>★ AK7</li><li>♥ Q95</li><li>★ A62</li><li>★ A1062</li></ul>	The opponents are silent. You bid first.
Board: 416 Dealer: N Vul: EW HCP: 11	<ul><li>★ AK97</li><li>♥ J9</li><li>◆ K106</li><li>◆ 10874</li></ul>	The opponents are silent.  Partner bids first.
Board: 417 Dealer: S Vul: EW HCP: 15	<ul><li>A543</li><li>♥ Q765</li><li>◆ Q9</li><li>AK6</li></ul>	The opponents are silent. You bid first.

Board: 413 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ Q1084  ♥ J3  ♠ K62  ♠ Q874	South:  ♣ K96  ♥ A5  ♣ J985  ♣ AKJ10	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 414 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 4 \( \mathbb{N} \) N	North:  ♠ K1072  ♥ K1065  ♠ AJ5  ♣ A8	South:  ♠ QJ9  ♥ AJ92  ♦ 987  ♣ KQ3	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 415 Dealer: S Vul: NS North HCP: 12 South HCP: 17 Contract: 3N S	North:  ◆ 532  ▼ AK64  ◆ KQ85  ◆ 97	South:  ♠ AK7  ♥ Q95  ♠ A62  ♣ A1062	West Pass Pass 1. Stay	North  2♣¹  3NT man		1NT
Board: 416 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ 853  ✔ AKQ  ♠ Q987  ♣ AQ5	South:  ♠ AK97  ♥ J9  ♠ K106  ♣ 10874	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 417 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ KQJ9  ♥ 104  ♠ K842  ♣ Q53	South:  ♠ A543  ♥ Q765  ♠ Q9  ♠ AK6	Pass Pass AP 1. Stay	North  2♣¹ 3NT	East Pass Pass	1NT 2♥

Board: 418 Dealer: N Vul: Both HCP: 16	<ul><li>AK43</li><li>✓ A5</li><li>AJ62</li><li>◆ 942</li></ul>	The opponents are silent. You bid first.
Board: 419 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ103</li><li>♥ J104</li><li>◆ AJ7</li><li>◆ Q85</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 420 Dealer: N Vul: NS HCP: 16	<ul><li>★ K62</li><li>★ KQ3</li><li>★ K2</li><li>★ KQ1095</li></ul>	The opponents are silent. You bid first.
Board: 421 Dealer: S Vul: Both HCP: 13	<ul><li>♣ Q1072</li><li>♥ AJ4</li><li>◆ A95</li><li>♣ Q83</li></ul>	The opponents are silent.  Partner bids first.
Board: 422 Dealer: N Vul: None HCP: 16	<ul><li>◆ QJ94</li><li>◆ A94</li><li>◆ KQ8</li><li>◆ A102</li></ul>	The opponents are silent.  You bid first.

Board: 418 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AK43  ♥ A5  ♠ AJ62  ♠ 942	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 419 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 44 S	North:  ♠ KJ103  ♥ J104  ♠ AJ7  ♠ Q85	South:  ♠ A9742  ♥ AK2  ♠ KQ10  ♣ 97	West Pass Pass 1. Stay	North  2♣¹  4♠ man	East X AP	South 1NT 2♠
Board: 420 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ K62  ♥ KQ3  ♠ K2  ♣ KQ1095	South:  ♠ QJ  ♥ AJ105  ♦ Q109  ♣ 8762	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 421 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ Q1072  ♥ AJ4  ♠ A95  ♣ Q83	South:  ♠ AK  ♥ 1085  ♠ KQJ3  ♣ K754	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 422 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ QJ94  ♥ A94  ♠ KQ8  ♣ A102	South:  ♠ K5  ♥ KJ76  ♠ A1095  ♣ 975	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

Board: 418 Dealer: N Vul: Both HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 419 Dealer: S Vul: None HCP: 16	<ul><li>★ A9742</li><li>★ AK2</li><li>★ KQ10</li><li>★ 97</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 420 Dealer: N Vul: NS HCP: 10	♣ QJ ♥ AJ105 ♦ Q109 ♣ 8762	The opponents are silent.  Partner bids first.
Board: 421 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AK</li><li>♥ 1085</li><li>♦ KQJ3</li><li>♠ K754</li></ul>	The opponents are silent. You bid first.
Board: 422 Dealer: N Vul: None HCP: 11	<ul><li>★ K5</li><li>▼ KJ76</li><li>◆ A1095</li><li>◆ 975</li></ul>	The opponents are silent.  Partner bids first.

Board: 418 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AK43  ♥ A5  ♠ AJ62  ♠ 942	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 419 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 44 S	North:  ♠ KJ103  ♥ J104  ♠ AJ7  ♠ Q85	South:  ♠ A9742  ♥ AK2  ♠ KQ10  ♣ 97	West Pass Pass 1. Stay	North  2♣¹  4♠ man	East X AP	South 1NT 2♠
Board: 420 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ K62  ♥ KQ3  ♠ K2  ♣ KQ1095	South:  ♠ QJ  ♥ AJ105  ♦ Q109  ♣ 8762	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 421 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ Q1072  ♥ AJ4  ♠ A95  ♣ Q83	South:  ♠ AK  ♥ 1085  ♠ KQJ3  ♣ K754	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 422 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ QJ94  ♥ A94  ♠ KQ8  ♣ A102	South:  ♠ K5  ♥ KJ76  ♠ A1095  ♣ 975	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	

De Vu	eard: 423 ealer: S al: NS CP: 15	<ul><li>AKJ8</li><li>✓ K64</li><li>A54</li><li>♣ 876</li></ul>	The opponents are silent.  Partner bids first.
De Vu	oard: 424 caler: N il: EW CP: 15	<ul><li>★ K43</li><li>★ 43</li><li>★ KQ965</li><li>★ AK8</li></ul>	The opponents are silent. You bid first.
De Vu	oard: 425 caler: S il: None CP: 9	<ul><li></li></ul>	East Bids 2♥ if possible.  Partner bids first.
De Vu	oard: 426 caler: N ul: NS CP: 16	<ul><li>↓ J82</li><li>♥ Q8</li><li>♦ A10643</li><li>♠ AKQ</li></ul>	The opponents are silent. You bid first.
De Vu	oard: 427 caler: S il: EW CP: 12	<ul><li>AJ72</li><li>♥ 982</li><li>AK85</li><li>106</li></ul>	The opponents are silent.  Partner bids first.

Board: 423 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 3N S	North:  ♠ AKJ8  ♥ K64  ♠ A54  ♣ 876	South: <b>▲</b> 1064 <b>♥</b> AQJ <b>♦</b> J9 <b>♣</b> AKJ92	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 424 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ K43  ▼ 43  ◆ KQ965  ♣ AK8	South:  ♣ 85  ▼ A1062  ♣ AJ83  ♣ J76	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 425 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2♥ E	North:	South:  ♠ AQ6  ♥ 76  ♦ K1085  ♣ AQ96	West Pass 1. Stay		East 2♥	South 1NT AP
Board: 426 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♣ J82  ♥ Q8  • A10643  ♣ AKQ	South:  ♠ A1073  ♥ AK972  ♠ KJ5  ♣ 3	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>2♣</b> ¹
Board: 427 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 4♠ S	North:  ♠ AJ72  ♥ 982  ♠ AK85  ♣ 106	South:  ♠ KQ104  ♥ AJ  ♦ J102  ♣ AQ52	West Pass Pass 1. Stay	4♠	East Pass AP	1NT

Board: 423 Dealer: S Vul: NS HCP: 16	<ul><li>▲ 1064</li><li>♥ AQJ</li><li>◆ J9</li><li>◆ AKJ92</li></ul>	The opponents are silent. You bid first.
Board: 424 Dealer: N Vul: EW HCP: 10	♣85 ▼ A1062 ◆ AJ83 ♣ J76	The opponents are silent.  Partner bids first.
Board: 425 Dealer: S Vul: None HCP: 15	<ul><li>AQ6</li><li>₹76</li><li>★K1085</li><li>AQ96</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 426 Dealer: N Vul: NS HCP: 15	<ul><li>★ A1073</li><li>★ AK972</li><li>★ KJ5</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 427 Dealer: S Vul: EW HCP: 17	<ul><li>★ KQ104</li><li>♥ AJ</li><li>◆ J102</li><li>◆ AQ52</li></ul>	The opponents are silent. You bid first.

Board: 423 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 3N S	North:  ♠ AKJ8  ♥ K64  ♠ A54  ♣ 876	South: <b>▲</b> 1064 <b>♥</b> AQJ <b>♦</b> J9 <b>♣</b> AKJ92	West Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 424 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ K43  ▼ 43  ◆ KQ965  ♣ AK8	South:  ♣ 85  ▼ A1062  ♣ AJ83  ♣ J76	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 425 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2♥ E	North:	South:  ♠ AQ6  ♥ 76  ♦ K1085  ♣ AQ96	West Pass 1. Stay		East 2♥	South 1NT AP
Board: 426 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♣ J82  ♥ Q8  • A10643  ♣ AKQ	South:  ♠ A1073  ♥ AK972  ♠ KJ5  ♣ 3	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>2♣</b> ¹
Board: 427 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 4♠ S	North:  ♠ AJ72  ♥ 982  ♠ AK85  ♣ 106	South:  ♠ KQ104  ♥ AJ  ♦ J102  ♣ AQ52	West Pass Pass 1. Stay	4♠	East Pass AP	1NT

Board: 428	The opponents are silent. You bid first.
Board: 429	The opponents are silent.  Partner bids first.
Board: 430	The opponents are silent. You bid first.
Board: 431	The opponents are silent.  Partner bids first.
Board: 432	The opponents are silent. You bid first.

Board: 428 Dealer: N Vul: Both North HCP: 16	North:  ♠ AQJ10  ♥ 86	South:  ♠ K8532  ♥ KQJ9	Pass	North 1NT 2♠	East Pass Pass	2 <b>♣</b> ¹
South HCP: 11 Contract: 4♠ N	◆ AJ8 ◆ A1084	◆— • Q652	AP 1. Stay	man		
Board: 429 Dealer: S	North: ♠ Q94	South: ♠ AJ87	West	North	East	South 1NT
Vul: NS	<b>▼</b> 10982	<b>♥</b> KQ75	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 11 South HCP: 17	<b>♦</b> AKQ10	<b>♦</b> 83	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 73	♣ AK4	1. Stay	man		
Board: 430	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♦</b> J54	<b>♠</b> AKQ		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> QJ7	<b>♥</b> 6543	Pass	<b>2</b>	Pass	3NT
South HCP: 12	◆ AK75 <b>♣</b> KQ8	◆ Q32 <b>♣</b> J106	AP			
Contract: 3N N	₩ KQŏ	₩ J100	1. Stay	man		
Board: 431 Dealer: S	North: ♠ AQJ4	South:	West	North	East	South 1NT
Vul: None North HCP: 15	<b>♥</b> K63	<b>♠</b> 1065 <b>♥</b> AQJ4	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 17	◆ J98 <b>◆</b> A107	♦ AK4	Pass	3NT	AP	
Contract: 3N S	<b>₩</b> A107	<b>♣</b> K32	1. Stay	man		
Board: 432	North.	South	West	North	East	South
Dealer: N	North: ♠ KJ107	South: ♠ A932	,, est	1NT	Pass	
Vul: EW	<b>♥</b> AQ104	<b>♥</b> 863	Pass	2♥		3NT
North HCP: 17 South HCP: 13	◆ AQ	♦ KJ	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> J43	<b>♣</b> KQ75	1. Stay	man		

Board: 428 Dealer: N Vul: Both HCP: 11	<ul><li>★ K8532</li><li>★ KQJ9</li><li>★ —</li><li>★ Q652</li></ul>	The opponents are silent.  Partner bids first.
Board: 429 Dealer: S Vul: NS HCP: 17	<ul><li>AJ87</li><li>KQ75</li><li>83</li><li>AK4</li></ul>	The opponents are silent. You bid first.
Board: 430 Dealer: N Vul: Both HCP: 12	<ul><li>♠ AKQ</li><li>♥ 6543</li><li>♦ Q32</li><li>♠ J106</li></ul>	The opponents are silent.  Partner bids first.
Board: 431 Dealer: S Vul: None HCP: 17	<ul><li>▲ 1065</li><li>♥ AQJ4</li><li>◆ AK4</li><li>◆ K32</li></ul>	The opponents are silent. You bid first.
Board: 432 Dealer: N Vul: EW HCP: 13	<ul><li>♣ A932</li><li>♥ 863</li><li>♦ KJ</li><li>♣ KQ75</li></ul>	The opponents are silent.  Partner bids first.

Board: 428 Dealer: N Vul: Both North HCP: 16	North:  ♠ AQJ10  ♥ 86	South:  ♠ K8532  ♥ KQJ9	Pass	North 1NT 2♠	East Pass Pass	2 <b>♣</b> ¹
South HCP: 11 Contract: 4♠ N	◆ AJ8 ◆ A1084	◆— • Q652	AP 1. Stay	man		
Board: 429 Dealer: S	North: ♠ Q94	South: ♠ AJ87	West	North	East	South 1NT
Vul: NS	<b>▼</b> 10982	<b>♥</b> KQ75	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 11 South HCP: 17	<b>♦</b> AKQ10	<b>♦</b> 83	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 73	♣ AK4	1. Stay	man		
Board: 430	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♦</b> J54	<b>♠</b> AKQ		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> QJ7	<b>♥</b> 6543	Pass	<b>2</b>	Pass	3NT
South HCP: 12	◆ AK75 <b>♣</b> KQ8	◆ Q32 <b>♣</b> J106	AP			
Contract: 3N N	₩ KQŏ	₩ J100	1. Stay	man		
Board: 431 Dealer: S	North: ♠ AQJ4	South:	West	North	East	South 1NT
Vul: None North HCP: 15	<b>♥</b> K63	<b>♠</b> 1065 <b>♥</b> AQJ4	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 17	◆ J98 <b>◆</b> A107	♦ AK4	Pass	3NT	AP	
Contract: 3N S	<b>₩</b> A107	<b>♣</b> K32	1. Stay	man		
Board: 432	North.	South	West	North	East	South
Dealer: N	North: ♠ KJ107	South: ♠ A932	,, est	1NT	Pass	
Vul: EW	<b>♥</b> AQ104	<b>♥</b> 863	Pass	2♥		3NT
North HCP: 17 South HCP: 13	◆ AQ	♦ KJ	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> J43	<b>♣</b> KQ75	1. Stay	man		

Board: 433 Dealer: S Vul: Both HCP: 9	<ul><li>♠ AQJ7</li><li>♥ Q85</li><li>♦ 653</li><li>♠ 854</li></ul>	The opponents are silent.  Partner bids first.
Board: 434 Dealer: N Vul: None HCP: 17	<ul><li>★ A62</li><li>▼ AJ5</li><li>★ A7</li><li>★ A9652</li></ul>	The opponents are silent. You bid first.
Board: 435 Dealer: S Vul: NS HCP: 13	<ul><li>★ K985</li><li>▼ 102</li><li>◆ AK104</li><li>◆ K104</li></ul>	The opponents are silent.  Partner bids first.
Board: 436 Dealer: N Vul: Both HCP: 17	<ul><li>♣875</li><li>✔A5</li><li>◆AJ2</li><li>♣AKJ106</li></ul>	The opponents are silent. You bid first.
Board: 437 Dealer: S Vul: None HCP: 13	<ul><li>★ KJ75</li><li>▼ AJ5</li><li>◆ 62</li><li>◆ KJ108</li></ul>	The opponents are silent.  Partner bids first.

Board: 433 Dealer: S Vul: Both	North: ♠ AQJ7	South: ◆ 93	West	North		1NT
North HCP: 9	♥ Q85	♥ A932	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	♦ 653 <b>♦</b> 854	◆ AQJ ◆ AJ62	Pass	2NT	AP	
Contract: 2N S	<b>₩</b> 0.2 <b>T</b>	¥ /JJU2	1. Stay	man		
Board: 434	North:	South:	West	North	East	South
Dealer: N	• A62	<b>♦</b> KQ87		1NT	Pass	
Vul: None North HCP: 17	<b>♥</b> AJ5	<b>▼</b> 103	Pass	2•		3NT
South HCP: 11	◆ A7	◆ KJ82	AP			
Contract: 3N N	♣ A9652	<b>♣</b> Q87	1. Stay	man		
Board: 435 Dealer: S Vul: NS	North: ♠ K985	South: ♠ J32	West	North	East	South 1NT
North HCP: 13	<b>v</b> 102	♥ AKQ64	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ AK104	• Q6	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K104	<b>♣</b> QJ5	1. Stay	man		
Board: 436	North:	South:	West	North	East	South
Dealer: N	<b>★</b> 875	<b>♠</b> AQ106		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<ul><li>✓ A5</li><li>◆ AJ2</li></ul>	♥ QJ43 ♦ 754	Pass	<b>2</b>	Pass	3NT
South HCP: 11	◆ AKJ106	• 73 <del>4</del> • Q9	AP			
Contract: 3N N			1. Stay	man		
Board: 437	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> KJ75	<b>♦</b> Q96				1NT
Vul: None North HCP: 13	<b>♥</b> AJ5	<b>♥</b> K9	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 17	• 62	◆ AKJ103	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KJ108	<b>♣</b> A76	1. Stay	man		

Board: 433 Dealer: S Vul: Both HCP: 16	<ul><li>◆ 93</li><li>♥ A932</li><li>◆ AQJ</li><li>◆ AJ62</li></ul>	The opponents are silent. You bid first.
Board: 434 Dealer: N Vul: None HCP: 11	<ul><li>★ KQ87</li><li>▼ 103</li><li>◆ KJ82</li><li>◆ Q87</li></ul>	The opponents are silent.  Partner bids first.
Board: 435 Dealer: S Vul: NS HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 436 Dealer: N Vul: Both HCP: 11	<ul><li>AQ106</li><li>♥ QJ43</li><li>↑ 754</li><li>♠ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 437 Dealer: S Vul: None HCP: 17	<ul><li>♣ Q96</li><li>♥ K9</li><li>♦ AKJ103</li><li>♣ A76</li></ul>	The opponents are silent. You bid first.

Board: 433 Dealer: S Vul: Both	North: ♠ AQJ7	South: ◆ 93	West	North		1NT
North HCP: 9	♥ Q85	♥ A932	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	♦ 653 <b>♦</b> 854	◆ AQJ ◆ AJ62	Pass	2NT	AP	
Contract: 2N S	<b>₩</b> 0.2 <b>T</b>	¥ /JJU2	1. Stay	man		
Board: 434	North:	South:	West	North	East	South
Dealer: N	• A62	<b>♦</b> KQ87		1NT	Pass	
Vul: None North HCP: 17	<b>♥</b> AJ5	<b>▼</b> 103	Pass	2•		3NT
South HCP: 11	◆ A7	◆ KJ82	AP			
Contract: 3N N	♣ A9652	<b>♣</b> Q87	1. Stay	man		
Board: 435 Dealer: S Vul: NS	North: ♠ K985	South: ♠ J32	West	North	East	South 1NT
North HCP: 13	<b>v</b> 102	♥ AKQ64	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ AK104	• Q6	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K104	<b>♣</b> QJ5	1. Stay	man		
Board: 436	North:	South:	West	North	East	South
Dealer: N	<b>★</b> 875	<b>♠</b> AQ106		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<ul><li>✓ A5</li><li>◆ AJ2</li></ul>	♥ QJ43 ♦ 754	Pass	<b>2</b>	Pass	3NT
South HCP: 11	◆ AKJ106	• 73 <del>4</del> • Q9	AP			
Contract: 3N N			1. Stay	man		
Board: 437	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> KJ75	<b>♦</b> Q96				1NT
Vul: None North HCP: 13	<b>♥</b> AJ5	<b>♥</b> K9	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 17	• 62	◆ AKJ103	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> KJ108	<b>♣</b> A76	1. Stay	man		

Board: 438 Dealer: N Vul: NS HCP: 16	<ul><li>♣ AQJ</li><li>♥ K2</li><li>◆ AJ92</li><li>♣ J742</li></ul>	The opponents are silent. You bid first.
Board: 439 Dealer: S Vul: EW HCP: 9	<ul><li>★ KQ107</li><li>★ 863</li><li>★ K4</li><li>★ J543</li></ul>	The opponents are silent.  Partner bids first.
Board: 440 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q95</li><li>♥ A1095</li><li>♦ KQ4</li><li>♣ KQ10</li></ul>	The opponents are silent. You bid first.
Board: 441 Dealer: S Vul: NS HCP: 10	<ul><li>♠ AK</li><li>♥ 10754</li><li>◆ J874</li><li>♠ Q86</li></ul>	The opponents are silent.  Partner bids first.
Board: 442 Dealer: N Vul: EW HCP: 16	<ul><li>AJ8</li><li>∀ K73</li><li>Q5</li><li>AQ965</li></ul>	The opponents are silent. You bid first.

Board: 438 Dealer: N Vul: NS	North: ♠ AQJ	South: ♠ K93	West	North 1NT	East Pass	
North HCP: 16	<b>♥</b> K2	<b>♥</b> AQ105	Pass	2♦	Pass	2NT
South HCP: 9	◆ AJ92 ◆ J742	<ul><li>743</li><li>1095</li></ul>	AP			
Contract: 2N N	<b>₩</b> J/¬2	¥ 1073	1. Stay	man		
Board: 439	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> KQ107	<b>♦</b> 86				1NT
Vul: EW North HCP: 9	<b>♥</b> 863	<b>♥</b> AJ92	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	<b>♦</b> K4	◆ A1076	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> J543	♣ AK9	1. Stay	man		
Board: 440	North:	South:	West	North	East	South
Dealer: N	• Q95	± 32		1NT	Pass	2 <b>.</b> 1
Vul: None	▼ A1095	<b>♥</b> KQ87	Pass	2♥	Pass	
North HCP: 16 South HCP: 9	<b>♦</b> KQ4	◆ A10982	AP			
Contract: 4♥ N	<b>♣</b> KQ10	<b>♣</b> 52	1. Stay	man		
Board: 441	North:	South:	West	North	East	South
Dealer: S	AK AK	<b>♦</b> Q3				1NT
Vul: NS	<b>v</b> 10754	<b>♥</b> KQ6	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 10	<b>♦</b> J874	◆ Q632	Pass	3NT	AP	
South HCP: 16 Contract: 3N S	<b>♣</b> Q86	<b>♣</b> AK74	1. Stay	man		
Board: 442	North:	South:	West	North	East	South
Dealer: N	Norui. AJ8	Soum. ♠ K7		1NT	Pass	
Vul: EW	<b>♥</b> K73	♥ QJ95	Pass	2•		3NT
North HCP: 16 South HCP: 10	<b>♦</b> Q5	♦ A10982	AP			
Contract: 3N N	<b>♣</b> AQ965	<b>♣</b> 32	1. Stay	man		

Board: 438 Dealer: N Vul: NS HCP: 9	<ul><li>★ K93</li><li>▼ AQ105</li><li>◆ 743</li><li>◆ 1095</li></ul>	The opponents are silent.  Partner bids first.
Board: 439 Dealer: S Vul: EW HCP: 16	<ul><li>♣86</li><li>♥ AJ92</li><li>◆ A1076</li><li>♣ AK9</li></ul>	The opponents are silent. You bid first.
Board: 440 Dealer: N Vul: None HCP: 9	<ul><li>★32</li><li>▼KQ87</li><li>★A10982</li><li>★52</li></ul>	The opponents are silent.  Partner bids first.
Board: 441 Dealer: S Vul: NS HCP: 16	<ul><li>♣ Q3</li><li>♥ KQ6</li><li>◆ Q632</li><li>♣ AK74</li></ul>	The opponents are silent. You bid first.
Board: 442 Dealer: N Vul: EW HCP: 10	<ul><li>★ K7</li><li>♥ QJ95</li><li>◆ A10982</li><li>◆ 32</li></ul>	The opponents are silent.  Partner bids first.

Board: 438 Dealer: N Vul: NS	North: ♠ AQJ	South: ♠ K93	West	North 1NT	East Pass	
North HCP: 16	<b>♥</b> K2	<b>♥</b> AQ105	Pass	2♦	Pass	2NT
South HCP: 9	◆ AJ92 ◆ J742	<ul><li>743</li><li>1095</li></ul>	AP			
Contract: 2N N	<b>₩</b> J/¬2	¥ 1073	1. Stay	man		
Board: 439	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> KQ107	<b>♦</b> 86				1NT
Vul: EW North HCP: 9	<b>♥</b> 863	<b>♥</b> AJ92	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	<b>♦</b> K4	◆ A1076	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> J543	♣ AK9	1. Stay	man		
Board: 440	North:	South:	West	North	East	South
Dealer: N	• Q95	± 32		1NT	Pass	2 <b>.</b> 1
Vul: None	▼ A1095	<b>♥</b> KQ87	Pass	2♥	Pass	
North HCP: 16 South HCP: 9	<b>♦</b> KQ4	◆ A10982	AP			
Contract: 4♥ N	<b>♣</b> KQ10	<b>♣</b> 52	1. Stay	man		
Board: 441	North:	South:	West	North	East	South
Dealer: S	AK AK	<b>♦</b> Q3				1NT
Vul: NS	<b>v</b> 10754	<b>♥</b> KQ6	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 10	<b>♦</b> J874	◆ Q632	Pass	3NT	AP	
South HCP: 16 Contract: 3N S	<b>♣</b> Q86	<b>♣</b> AK74	1. Stay	man		
Board: 442	North:	South:	West	North	East	South
Dealer: N	Norui. AJ8	Soum. ♠ K7		1NT	Pass	
Vul: EW	<b>♥</b> K73	♥ QJ95	Pass	2•		3NT
North HCP: 16 South HCP: 10	<b>♦</b> Q5	♦ A10982	AP			
Contract: 3N N	<b>♣</b> AQ965	<b>♣</b> 32	1. Stay	man		

Board: 443 Dealer: S Vul: Both HCP: 13	♣ AJ76 ♥ KJ10 ♦ A97 ♣ 1076	The opponents are silent.  Partner bids first.
Board: 444 Dealer: N Vul: NS HCP: 16	<ul><li>♠ 63</li><li>♥ AQ5</li><li>♠ AKJ62</li><li>♠ Q76</li></ul>	The opponents are silent. You bid first.
Board: 445 Dealer: S Vul: EW HCP: 10	<ul><li>♣ J764</li><li>♥ A96</li><li>♦ KJ95</li><li>♣ J7</li></ul>	The opponents are silent.  Partner bids first.
Board: 446 Dealer: N Vul: None HCP: 16	<ul><li>♠ AK</li><li>♥ Q1092</li><li>◆ Q974</li><li>♠ AJ4</li></ul>	The opponents are silent. You bid first.
Board: 447 Dealer: S Vul: EW HCP: 8	<ul><li>★ KJ82</li><li>★ K43</li><li>◆ J75</li><li>◆ 1042</li></ul>	The opponents are silent.  Partner bids first.

Board: 443	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> AJ76	<b>♦</b> Q2				1NT
Vul: Both North HCP: 13	<b>♥</b> KJ10	<b>▼</b> AQ63	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	♦ A97	♦ KJ10	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 1076	<b>♣</b> KJ84	1. Stay	man		
			West	North	East	South
				1NT	Pass	2 <b>♣</b> ¹
Board: 444	North:	South:	Pass	2♦	Pass	3 <b>♠</b> <sup>2</sup>
Dealer: N	<b>4</b> 63	♠ AKJ5	Pass	4♥	Pass	4NT <sup>3</sup>
Vul: NS North HCP: 16	♥ AQ5	<b>♥</b> J8743	Pass	5 <b>♠</b> <sup>4</sup>	Pass	<b>6</b> ♥
South HCP: 12	♦ AKJ62	<b>\</b>	AP			
Contract: 6♥ N	<b>♣</b> Q76	♣ K1054	1. Stay			
			2. SM0	JLEN kwood (	0 <b>3</b> 14 +	for 🐸
				/5 or 5/5		
				01 07	, <del>V</del> (11	.y <u>-</u>
Board: 445	NT 4	G . 1	West	North	Foot	South
Dealer: S	North:	South:	WEST	NOIUI	Last	1NT
Vul: EW	<b>♠</b> J764 <b>♥</b> A96	<b>♦</b> AK8 <b>♥</b> 108	Pass	2 <b>♣</b> 1	Pass	2•
North HCP: 10	◆ KJ95	• Q107	Pass	3NT	AP	<b>∠</b> ▼
South HCP: 16 Contract: 3N S	<b>♣</b> J7	♣ AK852	1. Stay		<i>1</i> <b>u</b>	
Commact. 31v S			1. Surj			
Board: 446			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♦</b> AK	<b>♦</b> 83 <b>♥</b> A765	Pass	2♥	Pass	<b>6</b> ♥
North HCP: 16	♥ Q1092 ♦ Q974	• A10	AP			
South HCP: 13 Contract: 6♥ N	♣ AJ4	<b>♣</b> KQ1065	1. Stay	man		
Board: 447	Mouth.	Cordh.	West	North	Fast	South
Dealer: S	North: ♠ KJ82	South: ♠ A10	,, 050	1,0141		1NT
Vul: EW	<b>♥</b> K43	♥ AQ72	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8	<b>♦</b> J75	◆ Q1064	Pass	2NT	AP	
South HCD: 15						
South HCP: 15 Contract: 2N S	<b>♣</b> 1042	<b>♣</b> K95	1. Stay	man		

Board: 443 Dealer: S Vul: Both HCP: 16	<b>♣</b> Q2 <b>♥</b> AQ63 <b>♦</b> KJ10 <b>♣</b> KJ84	The opponents are silent. You bid first.
Board: 444 Dealer: N Vul: NS HCP: 12	<ul><li>★ AKJ5</li><li>▼ J8743</li><li>◆ —</li><li>★ K1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 445 Dealer: S Vul: EW HCP: 16	<ul><li>♠ AK8</li><li>♥ 108</li><li>♦ Q107</li><li>♠ AK852</li></ul>	The opponents are silent. You bid first.
Board: 446 Dealer: N Vul: None HCP: 13	♦ 83 ♥ A765 ♦ A10 ♣ KQ1065	The opponents are silent.  Partner bids first.
Board: 447 Dealer: S Vul: EW HCP: 15	<ul><li>★ A10</li><li>★ AQ72</li><li>◆ Q1064</li><li>★ K95</li></ul>	The opponents are silent. You bid first.

Board: 443	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> AJ76	<b>♦</b> Q2				1NT
Vul: Both North HCP: 13	<b>♥</b> KJ10	<b>▼</b> AQ63	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	♦ A97	♦ KJ10	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 1076	<b>♣</b> KJ84	1. Stay	man		
			West	North	East	South
				1NT	Pass	2 <b>♣</b> ¹
Board: 444	North:	South:	Pass	2♦	Pass	3 <b>♠</b> <sup>2</sup>
Dealer: N	<b>4</b> 63	♠ AKJ5	Pass	4♥	Pass	4NT <sup>3</sup>
Vul: NS North HCP: 16	♥ AQ5	<b>♥</b> J8743	Pass	5 <b>♠</b> <sup>4</sup>	Pass	<b>6</b> ♥
South HCP: 12	♦ AKJ62	<b>\</b>	AP			
Contract: 6♥ N	<b>♣</b> Q76	♣ K1054	1. Stay			
			2. SM0	JLEN kwood (	0 <b>3</b> 14 +	for 🐸
				/5 or 5/5		
				01 07	, <del>V</del> (11	.y <u>-</u>
Board: 445	NT 4	G . 1	West	North	Foot	South
Dealer: S	North:	South:	WEST	NOIUI	Last	1NT
Vul: EW	<b>♠</b> J764 <b>♥</b> A96	<b>♦</b> AK8 <b>♥</b> 108	Pass	2 <b>♣</b> 1	Pass	2•
North HCP: 10	◆ KJ95	• Q107	Pass	3NT	AP	<b>∠</b> ▼
South HCP: 16 Contract: 3N S	<b>♣</b> J7	♣ AK852	1. Stay		<i>1</i> <b>u</b>	
Commact. 31v S			1. Surj			
Board: 446			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♦</b> AK	<b>♦</b> 83 <b>♥</b> A765	Pass	2♥	Pass	<b>6</b> ♥
North HCP: 16	♥ Q1092 ♦ Q974	• A10	AP			
South HCP: 13 Contract: 6♥ N	♣ AJ4	<b>♣</b> KQ1065	1. Stay	man		
Board: 447	Mouth.	Cordh.	West	North	Fast	South
Dealer: S	North: ♠ KJ82	South: ♠ A10	,, 050	1,0141		1NT
Vul: EW	<b>♥</b> K43	♥ AQ72	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 8	<b>♦</b> J75	◆ Q1064	Pass	2NT	AP	
South HCD: 15						
South HCP: 15 Contract: 2N S	<b>♣</b> 1042	<b>♣</b> K95	1. Stay	man		

Dealer: N ▼ 85 Vul: Roth	The opponents are silent. You bid first.
Dealer: S   ▼ A10/6 Vul· NS   • A176	The opponents are silent.  Partner bids first.
Dealer: N ▼ AK / Vul: Both • O1965	West Doubles 2♣ if possible.  You bid first.
Dealer: S ▼ 106 Vul: None ◆ O3	East Bids 3♥ if possible.  Partner bids first.
Dealer: N	The opponents are silent. You bid first.

Board: 448 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ Q42  ♥ 85  ♠ AKJ109  ♠ KQ10	South:  ♠ AK96  ♥ AKQ9  ♦ 32  ♣ 653	Pass Pass 1. Stay	North 1NT 2  6NT man ntitative	Pass Pass AP	
Board: 449 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♣ J109  ♥ A1076  ♣ AJ76  ♣ 62	South:  ♠ AK73  ♥ K85  ♦ 103  ♣ AK87	West Pass Pass 1. Stay	North  2.1  3NT man	East Pass AP	1NT
Board: 450 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ Q9  ♥ AK7  ♦ QJ965  ♠ K75	South:  ♠ K1076  ♥ 43  ♠ AK2  ♠ QJ94	West  X  AP  1. Stay	North 1NT 2•	Pass	_
Board: 451 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3 VX E	North:  ♠ Q853  ♥ 106  ♦ Q3  ♠ AQ532	South:  ♠ AK42  ♥ 43  ♠ AKJ5  ♣ J64	Pass Pass 1. Stay		East 3♥ AP	South 1NT Pass
Board: 452 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ K103  ♥ A95  ♠ AJ102  ♣ KQ10	South:  ♠ Q985  ♥ 42  ♠ K875  ♣ AJ6	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 448 Dealer: N Vul: Both HCP: 16	<ul><li>★ AK96</li><li>▼ AKQ9</li><li>◆ 32</li><li>◆ 653</li></ul>	The opponents are silent.  Partner bids first.
Board: 449 Dealer: S Vul: NS HCP: 17	<ul><li>★ AK73</li><li>★ K85</li><li>★ 103</li><li>★ AK87</li></ul>	The opponents are silent. You bid first.
Board: 450 Dealer: N Vul: Both HCP: 13	<ul><li>★ K1076</li><li>★ 43</li><li>◆ AK2</li><li>♣ QJ94</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 451 Dealer: S Vul: None HCP: 16	<ul><li>★ AK42</li><li>▼ 43</li><li>◆ AKJ5</li><li>◆ J64</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 452 Dealer: N Vul: NS HCP: 10	<ul><li>♣ Q985</li><li>♥ 42</li><li>♦ K875</li><li>♣ AJ6</li></ul>	The opponents are silent.  Partner bids first.

Board: 448 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ Q42  ♥ 85  ♠ AKJ109  ♠ KQ10	South:  ♠ AK96  ♥ AKQ9  ♦ 32  ♣ 653	Pass Pass 1. Stay	North 1NT 2  6NT man ntitative	Pass Pass AP	
Board: 449 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♣ J109  ♥ A1076  ♣ AJ76  ♣ 62	South:  ♠ AK73  ♥ K85  ♦ 103  ♣ AK87	West Pass Pass 1. Stay	North  2.1  3NT man	East Pass AP	1NT
Board: 450 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ Q9  ♥ AK7  ♦ QJ965  ♠ K75	South:  ♠ K1076  ♥ 43  ♠ AK2  ♠ QJ94	West  X  AP  1. Stay	North 1NT 2•	Pass	_
Board: 451 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3 VX E	North:  ♠ Q853  ♥ 106  ♦ Q3  ♠ AQ532	South:  ♠ AK42  ♥ 43  ♠ AKJ5  ♣ J64	Pass Pass 1. Stay		East 3♥ AP	South 1NT Pass
Board: 452 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ K103  ♥ A95  ♠ AJ102  ♣ KQ10	South:  ♠ Q985  ♥ 42  ♠ K875  ♣ AJ6	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 453 Dealer: S Vul: EW HCP: 12	<ul><li>▲ A98</li><li>♥ 9876</li><li>◆ KQJ9</li><li>▲ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 454 Dealer: N Vul: None HCP: 16	<ul><li>★ A64</li><li>★ KQ7</li><li>◆ J3</li><li>★ AQ1065</li></ul>	The opponents are silent. You bid first.
Board: 455 Dealer: S Vul: EW HCP: 16	<ul><li>♣ QJ54</li><li>♥ Q2</li><li>♦ A2</li><li>♣ AK965</li></ul>	The opponents are silent.  Partner bids first.
Board: 456 Dealer: N Vul: Both HCP: 15	<ul><li>▲ AJ1085</li><li>♥ KJ6</li><li>◆ Q9</li><li>▲ KJ2</li></ul>	The opponents are silent. You bid first.

Board: 453 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ A98  ♥ 9876  ♠ KQJ9  ♣ Q9	South:  ♠ 1064  ♥ AQ3  ♠ A54  ♣ AK84	Pass	North  2*  3NT	East Pass AP	1NT
Board: 454 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ A64  ♥ KQ7  ♦ J3  ♣ AQ1065	South:  ♠ QJ98  ♥ 105  ♠ AK984  ♣ 92	Ž	North 1NT 2•	Pass	
Board: 455 Dealer: S Vul: EW North HCP: 16 South HCP: 16 Contract: 4N S	North:  ♠ QJ54  ♥ Q2  ♠ A2  ♣ AK965	South:  ♠ K76  ♥ AK94  ♠ QJ105  ♠ QJ	Pass Pass Pass 1. Stay	4NT <sup>2</sup>	Pass Pass AP	1NT
Board: 456 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3♠ N	North:  ♠ AJ1085  ♥ KJ6  ♠ Q9  ♠ KJ2	South:  ♠ KQ72  ♥ 42  ♦ J85  ♣ Q865	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹

Board: 453 Dealer: S Vul: EW HCP: 17	<ul><li>1064</li><li>AQ3</li><li>A54</li><li>AK84</li></ul>	The opponents are silent. You bid first.
Board: 454 Dealer: N Vul: None HCP: 10	<ul><li>♣ QJ98</li><li>♥ 105</li><li>♦ AK984</li><li>♣ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 455 Dealer: S Vul: EW HCP: 16	<ul><li>★ K76</li><li>▼ AK94</li><li>◆ QJ105</li><li>◆ QJ</li></ul>	The opponents are silent. You bid first.
Board: 456 Dealer: N Vul: Both HCP: 8	<ul><li>★ KQ72</li><li>▼ 42</li><li>◆ J85</li><li>◆ Q865</li></ul>	The opponents are silent.  Partner bids first.

Board: 453 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ A98  ♥ 9876  ♠ KQJ9  ♣ Q9	South:  ♠ 1064  ♥ AQ3  ♠ A54  ♣ AK84	Pass	North  2*  3NT	East Pass AP	1NT
Board: 454 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ A64  ♥ KQ7  ♦ J3  ♣ AQ1065	South:  ♠ QJ98  ♥ 105  ♠ AK984  ♣ 92	Ž	North 1NT 2•	Pass	
Board: 455 Dealer: S Vul: EW North HCP: 16 South HCP: 16 Contract: 4N S	North:  ♠ QJ54  ♥ Q2  ♠ A2  ♣ AK965	South:  ♠ K76  ♥ AK94  ♠ QJ105  ♠ QJ	Pass Pass Pass 1. Stay	4NT <sup>2</sup>	Pass Pass AP	1NT
Board: 456 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3♠ N	North:  ♠ AJ1085  ♥ KJ6  ♠ Q9  ♠ KJ2	South:  ♠ KQ72  ♥ 42  ♦ J85  ♣ Q865	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹