Board: 1 Dealer: W Vul: NS HCP: 6	<ul><li>◆975</li><li>▼ AQ1062</li><li>◆9754</li><li>◆ 7</li></ul>	West Opens 3♣. You bid first.
Board: 2 Dealer: E Vul: None HCP: 17	<ul><li>★ K7</li><li>▼ AQ95</li><li>◆ KQ32</li><li>◆ K52</li></ul>	East Opens 3♦.  Partner bids first.
Board: 3 Dealer: W Vul: Both HCP: 5	<ul><li>♦ 92</li><li>♥ J64</li><li>♦ J9862</li><li>♠ K103</li></ul>	West Opens 3♠. East Bids 4♠ if possible. You bid first.
Board: 4 Dealer: E Vul: EW HCP: 17	<ul><li>★ K3</li><li>▼ AQ9</li><li>◆ Q752</li><li>◆ AQ52</li></ul>	East Opens 3♥. West Bids X♠ if possible. Partner bids first.
Board: 5 Dealer: W Vul: None HCP: 9	<b>♦</b> 652 <b>♥</b> KQ1097 <b>♦</b> 10854 <b>♣</b> A	West Opens 3♠. You bid first.
Board: 6 Dealer: E Vul: None HCP: 17	<ul><li>★ KJ6</li><li>▼ A65</li><li>◆ AQ4</li><li>◆ QJ98</li></ul>	East Opens 3♦.  Partner bids first.

Board: 1 Dealer: W Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:  ◆ 975  ▼ AQ1062  ◆ 9754  ◆ 7	South:  ♠ AK82  ♥ 74  ♠ AK10  ♠ AQ83	West 3♣ Pass AP	North Pass 4•		3NT
D 10						
Board: 2 Dealer: E Vul: None	North: ♠ K7	South: ♠ Q9853	West	North	East 3♦	South Pass
North HCP: 17	<ul><li>✓ AQ95</li><li>✓ KQ32</li></ul>	♥ KJ108 ♦ 4	Pass	3NT	Pass	
South HCP: 8 Contract: 4♠ N	♣ K52	<b>♣</b> Q106	Pass	4 <b>♠</b>	AP	
Board: 3	North:	South:				
Dealer: W Vul: Both	<b>◆</b> 92	<b>♠</b> A3	West 3♠	North Pass	East Pass	
North HCP: 5	♥ J64 ♦ J9862	♥ K97 ♦ K4	Pass	Pass	4♠	X
South HCP: 17 Contract: 4♠X W	<b>♣</b> K103	♣ AQJ975	AP			
Board: 4	North:	South:	West	North	East	South
Dealer: E Vul: EW	<b>♠</b> K3 <b>♥</b> AQ9	<b>♠</b> AQJ109764 <b>♥</b> 87	Pass	3NT	3♥ Pass	Pass
North HCP: 17 South HCP: 7	◆ Q752	◆ 64	Pass		Pass	
Contract: 6♠X N	♣ AQ52	<b>♣</b> 3	X♠	AP		
Board: 5	North:	South:	Wast	North	Foot	Courth
Dealer: W Vul: None	<b>♠</b> 652	<b>♠</b> KQ4	west 3♠	Pass		South 3NT
North HCP: 9	▼ KQ1097 ◆ 10854	<b>♥</b> AJ2 <b>♦</b> K3	Pass	<b>4</b>	Pass	4♥
South HCP: 17 Contract: 4♥ S	♣ A	<b>♣</b> KJ876	AP			
Board: 6	North:	South:				
Dealer: E Vul: None	<b>≜</b> KJ6 <b>♥</b> A65	<b>♠</b> AQ92 <b>♥</b> J73	West	North		
					3♦	Pass
North HCP: 17 South HCP: 10	◆ AQ4 <b>♣</b> QJ98	◆ 2 ◆ K7543	Pass	3NT	AP	

Board: 1	<b>♠</b> AK82	West Opens 3♣.
Dealer: W	<b>♥</b> 74	west opens 34.
Vul: NS	◆ AK10	Partner bids first.
HCP: 20	<b>♣</b> AQ83	Tarther olds first.
Board: 2	<b>♠</b> Q9853	East Ones 2
Dealer: E	<b>♥</b> KJ108	East Opens 3♦.
Vul: None	<b>♦</b> 4	You bid first.
HCP: 8	<b>♣</b> Q106	i ou old first.
Board: 3	<b>♠</b> A3	West Opens 3♠.
Dealer: W	<b>♥</b> K97	East Bids 4♠ if possible.
Vul: Both	<b>♦</b> K4	-
HCP: 17	<b>♣</b> AQJ975	Partner bids first.
Board: 4	<b>♦</b> AQJ109764	East Opens 3♥.
Dealer: E	<b>♥</b> 87	West Bids X♠ if possible.
Vul: EW	<b>♦</b> 64	•
HCP: 7	<b>♣</b> 3	You bid first.
Board: 5	<b>♠</b> KQ4	W O
Dealer: W	♥ AJ2	West Opens 3♠.
Vul: None	<b>♦</b> K3	D 4 1:1 C 4
HCP: 17	<b>♣</b> KJ876	Partner bids first.
Board: 6	<b>♠</b> AQ92	
Dealer: E	<b>♥</b> J73	East Opens 3♦.
Vul: None	<b>♦</b> 2	T. 1:10
HCP: 10	♣ K7543	You bid first.

Board: 1 Dealer: W Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:  ◆ 975  ▼ AQ1062  ◆ 9754  ◆ 7	South:  ♠ AK82  ♥ 74  ♠ AK10  ♠ AQ83	West 3♣ Pass AP	North Pass 4•		3NT
D 10						
Board: 2 Dealer: E Vul: None	North: ♠ K7	South: ♠ Q9853	West	North	East 3♦	South Pass
North HCP: 17	<ul><li>✓ AQ95</li><li>✓ KQ32</li></ul>	♥ KJ108 ♦ 4	Pass	3NT	Pass	
South HCP: 8 Contract: 4♠ N	♣ K52	<b>♣</b> Q106	Pass	4 <b>♠</b>	AP	
Board: 3	North:	South:				
Dealer: W Vul: Both	<b>◆</b> 92	<b>♠</b> A3	West 3♠	North Pass	East Pass	
North HCP: 5	♥ J64 ♦ J9862	♥ K97 ♦ K4	Pass	Pass	4♠	X
South HCP: 17 Contract: 4♠X W	<b>♣</b> K103	♣ AQJ975	AP			
Board: 4	North:	South:	West	North	East	South
Dealer: E Vul: EW	<b>♠</b> K3 <b>♥</b> AQ9	<b>♠</b> AQJ109764 <b>♥</b> 87	Pass	3NT	3♥ Pass	Pass
North HCP: 17 South HCP: 7	◆ Q752	◆ 64	Pass		Pass	
Contract: 6♠X N	♣ AQ52	<b>♣</b> 3	X♠	AP		
Board: 5	North:	South:	Wast	North	Foot	Courth
Dealer: W Vul: None	<b>♠</b> 652	<b>♠</b> KQ4	west 3♠	Pass		South 3NT
North HCP: 9	▼ KQ1097 ◆ 10854	<b>♥</b> AJ2 <b>♦</b> K3	Pass	<b>4</b>	Pass	4♥
South HCP: 17 Contract: 4♥ S	♣ A	<b>♣</b> KJ876	AP			
Board: 6	North:	South:				
Dealer: E Vul: None	<b>≜</b> KJ6 <b>♥</b> A65	<b>♠</b> AQ92 <b>♥</b> J73	West	North		
					3♦	Pass
North HCP: 17 South HCP: 10	◆ AQ4 <b>♣</b> QJ98	◆ 2 ◆ K7543	Pass	3NT	AP	

Board: 7 Dealer: W Vak754 Vul: Both Vul: Both HCP: 8   \$\int \text{98}\$ HCP: 8  \$\int \text{9732}\$ Dealer: E Val: None HCP: 17  \$\int \text{AQ4}\$ HCP: 17  \$\int \text{A953}\$  Board: 9 Dealer: W Vak864 Vul: NS Vul: None Vak864 Vul: NS Vul: NS Vul: None Vak864 Vul: None Vak86 Vak86 Vul: None Vak86 Val: None Vak86 Vul: None Vak86 Val: None Val: None Val: None Val: None Val: None Vak86 Val: None Val			
Dealer: E Vul: None Vul: None HCP: 17  AQ53  Partner bids first.  Board: 9 Dealer: W Val: NS Vul: None Val: Na	Dealer: W Vul: Both	<b>∨</b> AK754 <b>♦</b> 98	•
Dealer: W	Dealer: E Vul: None	<b>∀</b> K10 <b>♦</b> AQ4	•
Dealer: E  Vul: None  HCP: 19  A9853  Partner bids first.  Board: 11  Dealer: W  Vul: EW  Vul: EW  HCP: 9  A9853  West Opens 3♠.  You bid first.  Board: 12  AQ95  Dealer: E  Val: Both  A84	Dealer: W Vul: NS	<b>♥</b> A864 <b>♦</b> QJ10	•
Dealer: W	Dealer: E Vul: None	<b>∨</b> A4 <b>♦</b> KJ86	•
Dealer: E	Dealer: W Vul: EW	<b>♥</b> QJ7 <b>♦</b> QJ82	•
	Dealer: E Vul: Both	<b>♥</b> AJ62 <b>♦</b> A84	•

Board: 7 Dealer: W Vul: Both North HCP: 8 South HCP: 17 Contract: 4♥ S	North: <b>♣</b> J1032 <b>♥</b> AK754 <b>♦</b> 98 <b>♣</b> 42	South: ♠ K74 ♥ 98 ♠ AKJ105 ♠ AQ3	West 3♣ Pass AP	North Pass 4•		3NT
Board: 8 Dealer: E Vul: None North HCP: 17 South HCP: 10 Contract: 4 N	North:  ♠ Q732  ♥ K10  ♠ AQ4  ♣ AQ53	South:  ♠ AJ54  ♥ AJ752  ♦ 52  ♠ 82	West Pass Pass	North 3NT 4♥	East 3♦ Pass AP	Pass
Board: 9 Dealer: W Vul: NS North HCP: 7 South HCP: 19 Contract: 3N S	North:  ◆ 964  ▼ A864  ◆ QJ10  ◆ 653	South:  ♠ A3  ♥ J105  ♠ AK853  ♠ AK9	West 3♠ AP	North Pass		South 3NT
Board: 10 Dealer: E Vul: None North HCP: 19 South HCP: 2 Contract: 44 N	North:  ♠ AK  ♥ A4  ♠ KJ86  ♠ A9853	South:  • 109653  • 876  • 94  • Q104	West Pass Pass	North 3NT 4♣	East 3♥ Pass AP	Pass
Board: 11 Dealer: W Vul: EW North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ 7  ♥ QJ7  ♦ QJ82  ♠ K10643	South:  ♠ AQ6  ♥ AK10  ♠ K10  ♣ J9852	West 3♣ AP	North Pass		South 3NT
Board: 12 Dealer: E Vul: Both North HCP: 18 South HCP: 9 Contract: 4 N	North:  ♠ AQ95  ♥ AJ62  ♠ A84  ♠ K9	South:  ♠ KJ732  ▼ KQ9  ♦ 9  ♣ 10763	West Pass Pass	North 3NT 4♠	East 3♦ Pass AP	Pass

Board: 7 Dealer: W Vul: Both HCP: 17	<ul><li>★ K74</li><li>♥ 98</li><li>◆ AKJ105</li><li>◆ AQ3</li></ul>	West Opens 3♣.  Partner bids first.
Board: 8 Dealer: E Vul: None HCP: 10	<ul><li>▲ AJ54</li><li>♥ AJ752</li><li>◆ 52</li><li>♣ 82</li></ul>	East Opens 3♦.  You bid first.
Board: 9 Dealer: W Vul: NS HCP: 19	<ul><li>♠ A3</li><li>♥ J105</li><li>♠ AK853</li><li>♠ AK9</li></ul>	West Opens 3♠.  Partner bids first.
Board: 10 Dealer: E Vul: None HCP: 2	<ul><li>109653</li><li>₹876</li><li>94</li><li>Q104</li></ul>	East Opens 3♥. You bid first.
Board: 11 Dealer: W Vul: EW HCP: 17	♣ AQ6 ♥ AK10 ♦ K10 ♣ J9852	West Opens 3♠.  Partner bids first.
Board: 12 Dealer: E Vul: Both HCP: 9	<b>♣</b> KJ732 <b>♥</b> KQ9 <b>♦</b> 9 <b>♣</b> 10763	East Opens 3♦. You bid first.

Board: 7 Dealer: W Vul: Both North HCP: 8 South HCP: 17 Contract: 4♥ S	North: <b>♣</b> J1032 <b>♥</b> AK754 <b>♦</b> 98 <b>♣</b> 42	South: ♠ K74 ♥ 98 ♠ AKJ105 ♠ AQ3	West 3♣ Pass AP	North Pass 4•		3NT
Board: 8 Dealer: E Vul: None North HCP: 17 South HCP: 10 Contract: 4 N	North:  ♠ Q732  ♥ K10  ♠ AQ4  ♣ AQ53	South:  ♠ AJ54  ♥ AJ752  ♦ 52  ♠ 82	West Pass Pass	North 3NT 4♥	East 3♦ Pass AP	Pass
Board: 9 Dealer: W Vul: NS North HCP: 7 South HCP: 19 Contract: 3N S	North:  ◆ 964  ▼ A864  ◆ QJ10  ◆ 653	South:  ♠ A3  ♥ J105  ♠ AK853  ♠ AK9	West 3♠ AP	North Pass		South 3NT
Board: 10 Dealer: E Vul: None North HCP: 19 South HCP: 2 Contract: 44 N	North:  ♠ AK  ♥ A4  ♠ KJ86  ♠ A9853	South:  • 109653  • 876  • 94  • Q104	West Pass Pass	North 3NT 4♣	East 3♥ Pass AP	Pass
Board: 11 Dealer: W Vul: EW North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ 7  ♥ QJ7  ♦ QJ82  ♠ K10643	South:  ♠ AQ6  ♥ AK10  ♠ K10  ♣ J9852	West 3♣ AP	North Pass		South 3NT
Board: 12 Dealer: E Vul: Both North HCP: 18 South HCP: 9 Contract: 4 N	North:  ♠ AQ95  ♥ AJ62  ♠ A84  ♠ K9	South:  ♠ KJ732  ▼ KQ9  ♦ 9  ♣ 10763	West Pass Pass	North 3NT 4♠	East 3♦ Pass AP	Pass

Board: 13       ♠ Q64       West Opens 3♣.         Vul: None       ♠ A1098       You bid first.         HCP: 7       ♠ 83       You bid first.         Board: 14       ♠ KQ72       East Opens 3♠.         Dealer: E       ♠ 52       Partner bids first.         Vul: NS       ♠ KJ3       Partner bids first.         Board: 15       ♠ 642       West Opens 3♠.         Vul: Both       ♠ KQJ86       You bid first.         HCP: 6       ♠ AK73       East Opens 3♠.         Vul: NS       ♠ K7653       Partner bids first.         Board: 16       ♠ AK73       Partner bids first.         Board: 17       ♠ A8       Partner bids first.         Board: 17       ♠ K632       West Opens 3♠.         Vul: EW       ♠ 74       You bid first.         Board: 18       ♠ A542       You bid first.			
Dealer: E Vul: NS HCP: 17  AKJ3 HCP: 17  AKJ4  Partner bids first.  Board: 15 Dealer: W V1065 Vul: Both HCP: 6  AK73 Dealer: E Vul: NS Vul: NS HCP: 19  AK7653 HCP: 19  AK632 Dealer: W Vul: EW Vul: EW HCP: 4  AK73 Dealer: W Vul: Both AK7653 HCP: 19  AK632 Dealer: W Vul: BW Vul: EW Vul: EW Vul: EW Vul: EW HCP: 4  A542 Dealer: E VAKJ10  AKJ10  AKJ10  Partner bids first.  East Opens 3♣.  You bid first.  East Opens 3♣.  You bid first.	Dealer: W Vul: None	♥ J1086 ♦ A1098	•
Dealer: W	Dealer: E Vul: NS	♥ 52 ♦ KJ3	•
Dealer: E Vul: NS HCP: 19	Dealer: W Vul: Both	<b>♥</b> 1065 <b>♦</b> KQJ86	•
Dealer: W J9764  Vul: EW 74  HCP: 4 73  Board: 18  Dealer: E A542  Vul: Both A105  West Opens 3 .  You bid first.  East Opens 3 .  Partner bids first	Dealer: E Vul: NS	<b>♥</b> KQ <b>♦</b> K7653	•
Dealer: E	Dealer: W Vul: EW	♥ J9764 ♦ 74	•
	Dealer: E Vul: Both	<b>♥</b> AKJ10 <b>♦</b> A105	•

Vul: EW       ★ K632       ★ A94       3★ Pass Pass 3NT         North HCP: 4       ★ 74       ★ AQJ108       Pass 4★ Pass 4▼         South HCP: 18       ★ 73       ★ K84       AP         Contract: 4▼ S       North:       South:       West North East South         Dealer: E       ★ A542       ★ K H007       West North East South							
Dealer: E         North:         ≤ KQ72         443         West North East South:           Vul: NS         √ 52         √ AKJ3         3 €         Pass           North HCP: 8         ← KI3         ← 86542         Pass         3NT         AP           Board: 15         Dealer: W         ← AKJ4         ← 75         Pass         3NT         AP           Board: 15         Dealer: W         ← 642         ← AKQ3         West North East South         South           Vul: Both         ← 1065         ← KQ82         → AP         → Pass         Pass         3NT           North HCP: 18         ← KQJ86         ← 94         → AP         AP         AP           Contract: 3N S         ← KQJ86         ← 94         → AP         AP         AP           Board: 16         Dealer: E         ← AK73         ← QJ8         West North         East South           Vul: NS         ← AK73         ← QJ8         ← AS72         Pass         AN         Pass         AP           North HCP: 19         ← K7653         ← 94         ← Pass         AN         Pass         AN         Pass         AN           Board: 17         Dealer: W         ← K632         ← A94         ← A94 </td <td>Dealer: W Vul: None North HCP: 7 South HCP: 19</td> <td>◆ Q64 ♥ J1086 ◆ A1098</td> <td>♣ A9 ♥ AKQ9 ♦ K63</td> <td>3♣</td> <td></td> <td></td> <td></td>	Dealer: W Vul: None North HCP: 7 South HCP: 19	◆ Q64 ♥ J1086 ◆ A1098	♣ A9 ♥ AKQ9 ♦ K63	3♣			
Dealer: W         North:         South:           Vul: Both         642         AKQ3         West North East South           North HCP: 6         KQJ86         KQJ86         Pass Pass North           South HCP: 18         KQJ86         Pass A104         AP           Board: 16         North:         South:         AP           Dealer: E         North:         QJ8         West North         East South           Vul: NS         KQ         A872         Pass North         Pass North           South HCP: 19         K7653         P94         Pass North         Pass North           Contract: 3N N         K632         A94         Pass Pass North         Pass North           Board: 17         North:         K632         A94         Pass Pass Pass North         Pass North           North HCP: 4         74         AQJ108         Pass AP         Pass AP           North HCP: 18         73         K84         AP           Board: 18         North:         AS42         KJ1097         West North East South           Vul: Both         AS42         KJ1097         West North East South           Vul: Both         AKJ10         Q752         Pass North         Pass North	Dealer: E Vul: NS North HCP: 17 South HCP: 8	<b>♠</b> KQ72 <b>♥</b> 52 <b>♦</b> KJ3	<ul><li>43</li><li>✓ AKJ3</li><li>◆ 86542</li></ul>			3♠	
Dealer: E       Vul: NS       ♠ AK73       ♠ QJ8       West North East South         North HCP: 19       ♠ KQ       ♠ A872       3♠ Pass         South HCP: 8       ♠ K7653       ♠ 94       Pass 3NT AP         Contract: 3N N       ♠ A8       ♠ J975       Pass 3NT AP         Board: 17       North:       ♠ K632       ♠ A94       West North East South         Vul: EW       ♠ K632       ♠ A94       3♠ Pass Pass 3NT         North HCP: 4       ♠ 74       ♠ AQJ108       Pass 4♠ Pass 4♠         South HCP: 18       ♠ 73       ♠ K84       AP         Board: 18       North:       ♠ AS42       ♠ KJ1097       West North East South         ACONTRACT: 4♠ SOUTH       ♠ AS42       ♠ KJ1097       West North East South         ACONTRACT: 4♠ ARJ10       ♠ AS42       ♠ KJ1097       ACONTRACT ARJOINT AR	Dealer: W Vul: Both North HCP: 6 South HCP: 18	<b>♦</b> 642 <b>♥</b> 1065 <b>♦</b> KQJ86	<ul><li>★ AKQ3</li><li>▼ KQ82</li><li>◆ 94</li></ul>	3♣			
Dealer: W       North:       South:       West North East South         Vul: EW       ★ K632       ★ A94       3★ Pass Pass 3NT         North HCP: 4       ★ 74       ★ AQJ108       Pass 4★ Pass 4★         South HCP: 18       ★ 73       ★ K84       AP         Contract: 4★ S       North:       South:       West North East South         AP       AP       North East South       South:       Pass 3NT Pass AP         North HCP: 19       ★ AJ10       ★ CP52       Pass 3NT Pass AP         South HCP: 10       ★ K8       ★ 93       Pass 4★ AP	Dealer: E Vul: NS North HCP: 19 South HCP: 8	<ul><li>♠ AK73</li><li>♥ KQ</li><li>♦ K7653</li></ul>	<b>♠</b> QJ8 <b>♥</b> A872 <b>♦</b> 94			3♣	
Dealer: E       Vul: Both       ♠ A542       ♠ KJ1097       West North East South         Vul: Both       ♠ AKJ10       ♥ Q752       Pass 3NT Pass 4♥         North HCP: 10       ♠ K8       ♠ 93       Pass 4♠ AP	Dealer: W Vul: EW North HCP: 4 South HCP: 18	<b>★</b> K632 <b>♥</b> J9764 <b>♦</b> 74	◆ A94 ▼ A3 ◆ AQJ108	3♣ Pass	Pass	Pass	3NT
	Dealer: E Vul: Both North HCP: 19 South HCP: 10	<ul><li>▲ A542</li><li>✓ AKJ10</li><li>◆ A105</li></ul>	♠ KJ1097 ♥ Q752 ♠ KJ	Pass	3NT	3♣ Pass	Pass

Z Z	Board: 13 Dealer: W Vul: None HCP: 19	<ul><li>▲ A9</li><li>✔ AKQ9</li><li>♦ K63</li><li>♣ K965</li></ul>	West Opens 3♣.  Partner bids first.
I I	Board: 14 Dealer: E Vul: NS HCP: 8	<ul><li>43</li><li>✓ AKJ3</li><li>◆ 86542</li><li>♣ 75</li></ul>	East Opens 3♠. You bid first.
I V	Board: 15 Dealer: W Vul: Both HCP: 18	<ul><li>★ AKQ3</li><li>▼ KQ82</li><li>◆ 94</li><li>★ A104</li></ul>	West Opens 3♣.  Partner bids first.
I I	Board: 16 Dealer: E Vul: NS HCP: 8	<b>♦</b> QJ8 ▼ A872 <b>♦</b> 94 <b>♣</b> J975	East Opens 3♣. You bid first.
I V	Board: 17 Dealer: W Vul: EW HCP: 18	<ul><li>★ A94</li><li>▼ A3</li><li>★ AQJ108</li><li>★ K84</li></ul>	West Opens 3♣.  Partner bids first.
I I	Board: 18 Dealer: E Vul: Both HCP: 10	<b>♠</b> KJ1097 <b>♥</b> Q752 <b>♦</b> KJ <b>♣</b> 93	East Opens 3♣. You bid first.
l			

Vul: EW       ★ K632       ★ A94       3★ Pass Pass 3NT         North HCP: 4       ★ 74       ★ AQJ108       Pass 4★ Pass 4▼         South HCP: 18       ★ 73       ★ K84       AP         Contract: 4▼ S       North:       South:       West North East South         Dealer: E       ★ A542       ★ K H007       West North East South							
Dealer: E         North:         ≤ KQ72         443         West North East South:           Vul: NS         √ 52         √ AKJ3         3 €         Pass           North HCP: 8         ← KI3         ← 86542         Pass         3NT         AP           Board: 15         Dealer: W         ← AKJ4         ← 75         Pass         3NT         AP           Board: 15         Dealer: W         ← 642         ← AKQ3         West North East South         South           Vul: Both         ← 1065         ← KQ82         → AP         → Pass         Pass         3NT           North HCP: 18         ← KQJ86         ← 94         → AP         AP         AP           Contract: 3N S         ← KQJ86         ← 94         → AP         AP         AP           Board: 16         Dealer: E         ← AK73         ← QJ8         West North         East South           Vul: NS         ← AK73         ← QJ8         ← AS72         Pass         AN         Pass         AP           North HCP: 19         ← K7653         ← 94         ← Pass         AN         Pass         AN         Pass         AN           Board: 17         Dealer: W         ← K632         ← A94         ← A94 </td <td>Dealer: W Vul: None North HCP: 7 South HCP: 19</td> <td>◆ Q64 ♥ J1086 ◆ A1098</td> <td>♣ A9 ♥ AKQ9 ♦ K63</td> <td>3♣</td> <td></td> <td></td> <td></td>	Dealer: W Vul: None North HCP: 7 South HCP: 19	◆ Q64 ♥ J1086 ◆ A1098	♣ A9 ♥ AKQ9 ♦ K63	3♣			
Dealer: W         North:         South:           Vul: Both         642         AKQ3         West North East South           North HCP: 6         KQJ86         KQJ86         Pass Pass North           South HCP: 18         KQJ86         Pass A104         AP           Board: 16         North:         South:         AP           Dealer: E         North:         QJ8         West North         East South           Vul: NS         KQ         A872         Pass North         Pass North           South HCP: 19         K7653         P94         Pass North         Pass North           Contract: 3N N         K632         A94         Pass Pass North         Pass North           Board: 17         North:         K632         A94         Pass Pass Pass North         Pass North           North HCP: 4         74         AQJ108         Pass AP         Pass AP           North HCP: 18         73         K84         AP           Board: 18         North:         AS42         KJ1097         West North East South           Vul: Both         AS42         KJ1097         West North East South           Vul: Both         AKJ10         Q752         Pass North         Pass North	Dealer: E Vul: NS North HCP: 17 South HCP: 8	<b>♠</b> KQ72 <b>♥</b> 52 <b>♦</b> KJ3	<ul><li>43</li><li>✓ AKJ3</li><li>◆ 86542</li></ul>			3♠	
Dealer: E       Vul: NS       ♠ AK73       ♠ QJ8       West North East South         North HCP: 19       ♠ KQ       ♠ A872       3♠ Pass         South HCP: 8       ♠ K7653       ♠ 94       Pass 3NT AP         Contract: 3N N       ♠ A8       ♠ J975       Pass 3NT AP         Board: 17       North:       ♠ K632       ♠ A94       West North East South         Vul: EW       ♠ K632       ♠ A94       3♠ Pass Pass 3NT         North HCP: 4       ♠ 74       ♠ AQJ108       Pass 4♠ Pass 4♠         South HCP: 18       ♠ 73       ♠ K84       AP         Board: 18       North:       ♠ AS42       ♠ KJ1097       West North East South         ACONTRACT: 4♠ SOUTH       ♠ AS42       ♠ KJ1097       West North East South         ACONTRACT: 4♠ ARJ10       ♠ AS42       ♠ KJ1097       ACONTRACT ARJOINT AR	Dealer: W Vul: Both North HCP: 6 South HCP: 18	<b>♦</b> 642 <b>♥</b> 1065 <b>♦</b> KQJ86	<ul><li>★ AKQ3</li><li>▼ KQ82</li><li>◆ 94</li></ul>	3♣			
Dealer: W       North:       South:       West North East South         Vul: EW       ★ K632       ★ A94       3★ Pass Pass 3NT         North HCP: 4       ★ 74       ★ AQJ108       Pass 4★ Pass 4★         South HCP: 18       ★ 73       ★ K84       AP         Contract: 4★ S       North:       South:       West North East South         AP       AP       North East South       South:       Pass 3NT Pass AP         North HCP: 19       ★ AJ10       ★ CP52       Pass 3NT Pass AP         South HCP: 10       ★ K8       ★ 93       Pass 4★ AP	Dealer: E Vul: NS North HCP: 19 South HCP: 8	<ul><li>♠ AK73</li><li>♥ KQ</li><li>♦ K7653</li></ul>	<b>♠</b> QJ8 <b>♥</b> A872 <b>♦</b> 94			3♣	
Dealer: E       Vul: Both       ♠ A542       ♠ KJ1097       West North East South         Vul: Both       ♠ AKJ10       ♥ Q752       Pass 3NT Pass 4♥         North HCP: 10       ♠ K8       ♠ 93       Pass 4♠ AP	Dealer: W Vul: EW North HCP: 4 South HCP: 18	<b>★</b> K632 <b>♥</b> J9764 <b>♦</b> 74	◆ A94 ▼ A3 ◆ AQJ108	3♣ Pass	Pass	Pass	3NT
	Dealer: E Vul: Both North HCP: 19 South HCP: 10	<ul><li>▲ A542</li><li>✓ AKJ10</li><li>◆ A105</li></ul>	♠ KJ1097 ♥ Q752 ♠ KJ	Pass	3NT	3♣ Pass	Pass

Z	Board: 19 Dealer: W Vul: None HCP: 9	<ul><li>♣ J76</li><li>♥ Q973</li><li>♦ KQJ7</li><li>♣ 54</li></ul>	West Opens 3♣. You bid first.
7	Board: 20 Dealer: E Vul: None HCP: 17	<ul><li>AQ76</li><li>✓ AJ54</li><li>◆ 92</li><li>◆ AQ9</li></ul>	East Opens 3♠.  Partner bids first.
Z Z	Board: 21 Dealer: W Vul: NS HCP: 6	<ul><li>↓ J8542</li><li>▼ J32</li><li>↓ A76</li><li>♠ 73</li></ul>	West Opens 3♣. You bid first.
I	Board: 22 Dealer: E Vul: NS HCP: 20	<b>♠</b> KJ <b>♥</b> K984 <b>♦</b> AK7 <b>♠</b> AQ86	East Opens 3♠.  Partner bids first.
I V	Board: 23 Dealer: W Vul: None HCP: 5	♦ 973 ♥ Q2 ♦ Q10972 ♣ J107	West Opens 3♠. You bid first.
Z Z	Board: 24 Dealer: E Vul: None HCP: 19	<b>♦</b> K84 <b>♥</b> K82 <b>♦</b> AKQ95 <b>♣</b> A10	East Opens 3♠.  Partner bids first.
			I I

Board: 19 Dealer: W Vul: None North HCP: 9 South HCP: 22 Contract: 3N S	North: ♠ J76 ♥ Q973 ♠ KQJ7 ♣ 54	South:  ◆ AK4  ▼ AJ85  ◆ A1083  ◆ AQ	West 3♣ AP	North Pass		South 3NT
Board: 20 Dealer: E Vul: None North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ AQ76  ♥ AJ54  ♦ 92  ♠ AQ9	South:  ◆ 92  ▼ Q109  ◆ AJ3  ◆ 108432	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 21 Dealer: W Vul: NS North HCP: 6 South HCP: 19 Contract: 44 S	North:  ♠ J8542  ♥ J32  ♠ A76  ♠ 73	South:  ♠ K10  ▼ AKQ7  ♠ QJ8  ♣ KJ85	West 3♣ Pass AP	North Pass 4♥		3NT
Board: 22 Dealer: E Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ KJ  ♥ K984  ♠ AK7  ♣ AQ86	South:	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 23 Dealer: W Vul: None North HCP: 5 South HCP: 17 Contract: 3N S	North: ♠ 973 ♥ Q2 ♦ Q10972 ♣ J107	South:  ♠ AQ8  ♥ AK8  ♦ J43  ♣ K983	West 3♠ AP	North Pass		South 3NT
Board: 24 Dealer: E Vul: None North HCP: 19 South HCP: 4 Contract: 3N N	North:  ♠ K84  ♥ K82  ♠ AKQ95  ♣ A10	South:  ♣ J2  ♥ J1054  ♦ J74  ♣ J865	West Pass	North 3NT	East 3♠ AP	South Pass

Board: 19 Dealer: W Vul: None HCP: 22	<ul><li>AK4</li><li>✓ AJ85</li><li>✓ A1083</li><li>✓ AQ</li></ul>	West Opens 3♣.  Partner bids first.
Board: 20 Dealer: E Vul: None HCP: 7	<ul><li>♦ 92</li><li>♥ Q109</li><li>♦ AJ3</li><li>♦ 108432</li></ul>	East Opens 3♠. You bid first.
Board: 21 Dealer: W Vul: NS HCP: 19	<b>♦</b> K10 <b>♥</b> AKQ7 <b>♦</b> QJ8 <b>♣</b> KJ85	West Opens 3♣.  Partner bids first.
Board: 22 Dealer: E Vul: NS HCP: 8	<ul><li>◆ 54</li><li>♥ A752</li><li>◆ 9643</li><li>◆ KJ3</li></ul>	East Opens 3♠. You bid first.
Board: 23 Dealer: W Vul: None HCP: 17	<ul><li>♠ AQ8</li><li>♥ AK8</li><li>♦ J43</li><li>♠ K983</li></ul>	West Opens 3♠.  Partner bids first.
Board: 24 Dealer: E Vul: None HCP: 4	<ul><li>J2</li><li>✓ J1054</li><li>✓ J74</li><li>✓ J865</li></ul>	East Opens 3♠. You bid first.

Board: 19 Dealer: W Vul: None North HCP: 9 South HCP: 22 Contract: 3N S	North: ♠ J76 ♥ Q973 ♠ KQJ7 ♣ 54	South:  ◆ AK4  ▼ AJ85  ◆ A1083  ◆ AQ	West 3♣ AP	North Pass		South 3NT
Board: 20 Dealer: E Vul: None North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ AQ76  ♥ AJ54  ♦ 92  ♠ AQ9	South:  ◆ 92  ▼ Q109  ◆ AJ3  ◆ 108432	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 21 Dealer: W Vul: NS North HCP: 6 South HCP: 19 Contract: 44 S	North:  ♠ J8542  ♥ J32  ♠ A76  ♠ 73	South:  ♠ K10  ▼ AKQ7  ♠ QJ8  ♣ KJ85	West 3♣ Pass AP	North Pass 4♥		3NT
Board: 22 Dealer: E Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ KJ  ♥ K984  ♠ AK7  ♣ AQ86	South:	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 23 Dealer: W Vul: None North HCP: 5 South HCP: 17 Contract: 3N S	North: ♠ 973 ♥ Q2 ♦ Q10972 ♣ J107	South:  ♠ AQ8  ♥ AK8  ♦ J43  ♣ K983	West 3♠ AP	North Pass		South 3NT
Board: 24 Dealer: E Vul: None North HCP: 19 South HCP: 4 Contract: 3N N	North:  ♠ K84  ♥ K82  ♠ AKQ95  ♣ A10	South:  ♣ J2  ♥ J1054  ♦ J74  ♣ J865	West Pass	North 3NT	East 3♠ AP	South Pass

Board: 25 Dealer: W Vul: EW HCP: 7	<ul><li>◆ Q8742</li><li>▼ K73</li><li>◆ Q6</li><li>◆ 865</li></ul>	West Opens 3♣. You bid first.
Board: 26 Dealer: E Vul: None HCP: 20	<ul><li>★ K87</li><li>▼ KJ3</li><li>◆ AQJ8</li><li>◆ AQ3</li></ul>	East Opens 3♠.  Partner bids first.
Board: 27 Dealer: W Vul: Both HCP: 9	♣754 ▼ AQ104 ◆ QJ1098 ♣ 3	West Opens 3♣. You bid first.
Board: 28 Dealer: E Vul: Both HCP: 17	<b>♦</b> KQ106 <b>♥</b> Q97 <b>♦</b> A1075 <b>♣</b> AQ	East Opens 3♣.  Partner bids first.
Board: 29 Dealer: W Vul: None HCP: 5	<ul><li>♣ J76</li><li>♥ 9</li><li>♦ KJ1042</li><li>♣ 8654</li></ul>	West Opens 3♥. You bid first.
Board: 30 Dealer: E Vul: NS HCP: 19	<ul><li>A8</li><li>✓ A87</li><li>◆ AK8654</li><li>♠ A9</li></ul>	East Opens 3♥.  Partner bids first.

De Vu No Sor	ard: 25 aler: W l: EW orth HCP: 7 uth HCP: 21 ontract: 4 S	North:  ♠ Q8742  ♥ K73  ♠ Q6  ♠ 865	South:  ♠ A953  ▼ AQ84  ♠ AJ  ♠ AQ7	West 3 Pass AP	North Pass 4♥		3NT
De Vu No Sor	ard: 26 aler: E l: None orth HCP: 20 uth HCP: 7 ontract: 3N N	North:  ♠ K87  ▼ KJ3  ♠ AQJ8  ♣ AQ3	South: ♠ 10 ♥ A964 ♠ 7543 ♠ K864	West Pass	North 3NT	East 3♠ AP	South Pass
De Vu No Soi	ard: 27 aler: W l: Both orth HCP: 9 uth HCP: 17 ontract: 3N S	North:  ♠ 754  ♥ AQ104  ♠ QJ1098  ♣ 3	South:  ♠ A1063  ♥ K52  ♠ A52  ♣ AQ4	West 3♣ AP	North Pass		South 3NT
De Vu No Soi	ard: 28 aler: E l: Both orth HCP: 17 uth HCP: 10 ontract: 4 N	North:  ♠ KQ106  ♥ Q97  ♠ A1075  ♠ AQ	South:  ♠ A8742  ♥ J64  ♠ KQ4  ♠ 75	West Pass Pass	North 3NT 4♠	East 3♣ Pass AP	Pass
De Vu No Soi	ard: 29 aler: W l: None orth HCP: 5 uth HCP: 17 ontract: 3N S	North:  ♣ J76  ♥ 9  ♠ KJ1042  ♣ 8654	South:  ♠ AK3  ♥ AQ73  ♠ Q87  ♠ Q73	West 3♥ AP	North Pass		South 3NT
De Vu No Soi	ard: 30 aler: E l: NS orth HCP: 19 uth HCP: 7 ontract: 44 N	North:  ♠ A8  ♥ A87  ♠ AK8654  ♠ A9	South:  • 109764  • 2  • Q107  • KQ106	West Pass Pass	North 3NT 4♠	3♥	South Pass 4♥

Board: 25 Dealer: W Vul: EW HCP: 21	<ul><li>A953</li><li>✓ AQ84</li><li>AJ</li><li>AQ7</li></ul>	West Opens 3♣.  Partner bids first.
Board: 26 Dealer: E Vul: None HCP: 7	<ul><li>10</li><li>★ A964</li><li>★ 7543</li><li>★ K864</li></ul>	East Opens 3♠. You bid first.
Board: 27 Dealer: W Vul: Both HCP: 17	<ul><li>★ A1063</li><li>★ K52</li><li>★ A52</li><li>★ AQ4</li></ul>	West Opens 3♣.  Partner bids first.
Board: 28 Dealer: E Vul: Both HCP: 10	<ul><li>★ A8742</li><li>▼ J64</li><li>◆ KQ4</li><li>★ 75</li></ul>	East Opens 3♣. You bid first.
Board: 29 Dealer: W Vul: None HCP: 17	<ul><li>★ AK3</li><li>▼ AQ73</li><li>◆ Q87</li><li>◆ Q73</li></ul>	West Opens 3♥.  Partner bids first.
Board: 30 Dealer: E Vul: NS HCP: 7	<ul><li>109764</li><li>2</li><li>Q107</li><li>KQ106</li></ul>	East Opens 3♥. You bid first.

De Vu No Sor	ard: 25 aler: W l: EW orth HCP: 7 uth HCP: 21 ontract: 4 S	North:  ♠ Q8742  ♥ K73  ♠ Q6  ♠ 865	South:  ♠ A953  ▼ AQ84  ♠ AJ  ♠ AQ7	West 3 Pass AP	North Pass 4♥		3NT
De Vu No Sor	ard: 26 aler: E l: None orth HCP: 20 uth HCP: 7 ontract: 3N N	North:  ♠ K87  ▼ KJ3  ♠ AQJ8  ♣ AQ3	South: ♠ 10 ♥ A964 ♠ 7543 ♠ K864	West Pass	North 3NT	East 3♠ AP	South Pass
De Vu No Soi	ard: 27 aler: W l: Both orth HCP: 9 uth HCP: 17 ontract: 3N S	North:  ♠ 754  ♥ AQ104  ♠ QJ1098  ♣ 3	South:  ♠ A1063  ♥ K52  ♠ A52  ♣ AQ4	West 3♣ AP	North Pass		South 3NT
De Vu No Soi	ard: 28 aler: E l: Both orth HCP: 17 uth HCP: 10 ontract: 4 N	North:  ♠ KQ106  ♥ Q97  ♠ A1075  ♠ AQ	South:  ♠ A8742  ♥ J64  ♠ KQ4  ♠ 75	West Pass Pass	North 3NT 4♠	East 3♣ Pass AP	Pass
De Vu No Soi	ard: 29 aler: W l: None orth HCP: 5 uth HCP: 17 ontract: 3N S	North:  ♣ J76  ♥ 9  ♠ KJ1042  ♣ 8654	South:  ♠ AK3  ♥ AQ73  ♠ Q87  ♠ Q73	West 3♥ AP	North Pass		South 3NT
De Vu No Soi	ard: 30 aler: E l: NS orth HCP: 19 uth HCP: 7 ontract: 44 N	North:  ♠ A8  ♥ A87  ♠ AK8654  ♠ A9	South:  • 109764  • 2  • Q107  • KQ106	West Pass Pass	North 3NT 4♠	3♥	South Pass 4♥

Board: 31 Dealer: W Vul: NS HCP: 6	<b>★</b> K65 <b>∀</b> K5 <b>♦</b> 109876 <b>♣</b> 963	West Opens 3♣. You bid first.
Board: 32 Dealer: E Vul: EW HCP: 21	<ul><li>AK74</li><li>K8</li><li>AKQ93</li><li>Q5</li></ul>	East Opens 3♥.  Partner bids first.
Board: 33 Dealer: W Vul: NS HCP: 8	◆ Q542 ♥ AQ963 • 4 • 1086	West Opens 3♣. You bid first.
Board: 34 Dealer: E Vul: EW HCP: 17	<ul><li>♣ QJ3</li><li>♥ A8</li><li>◆ KQJ942</li><li>♣ A5</li></ul>	East Opens 3♥.  Partner bids first.
Board: 35 Dealer: W Vul: Both HCP: 1	<ul><li>◆9632</li><li>♥ J96</li><li>◆864</li><li>◆1096</li></ul>	West Opens 3♣. East Bids XA♠ if possible. West Doubles 4♦ if possible. You bid first.
Board: 36 Dealer: E Vul: None HCP: 17	♣ AQ3 ♥ K63 ♦ K985 ♣ KQ10	East Opens 3♠.  Partner bids first.

Board: 31 Dealer: W Vul: NS North HCP: 6 South HCP: 18 Contract: 3N S	North: ♠ K65 ♥ K5 ♦ 109876 ♣ 963	South:  ♠ A72  ♥ AJ83  ♠ KQ54  ♣ A4	West 3♣ AP	North Pass		South 3NT
Board: 32 Dealer: E Vul: EW North HCP: 21 South HCP: 3 Contract: 3N N	North:  ♠ AK74  ♥ K8  ♠ AKQ93  ♠ Q5	South:  ♠ QJ32  ♥ 953  ♦ 1086  ♣ 743	West Pass	North 3NT	East 3♥ AP	South Pass
Board: 33 Dealer: W Vul: NS North HCP: 8 South HCP: 19 Contract: 4♥ S	North:  ♠ Q542  ♥ AQ963  ♦ 4  ♣ 1086	South:  ♠ K1098  ♥ K10  ♠ AKQ103  ♣ A3	West 3♣ Pass AP	North Pass 4•		3NT
Board: 34 Dealer: E Vul: EW North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ QJ3  ♥ A8  ♠ KQJ942  ♣ A5	South:  ♠ A982  ♥ 76  ♦ 86  ♣ QJ742	West Pass	North 3NT	East 3♥ AP	South Pass
Board: 35 Dealer: W Vul: Both North HCP: 1 South HCP: 20 Contract: 4•X S	North: ♠ 9632 ♥ J96 ♠ 864 ♣ 1096	South:  ♠ AKJ  ♥ Q32  ♠ AQJ103  ♣ K4	West 3♣ Pass X	North Pass Pass AP		South 3NT 4
Board: 36 Dealer: E Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ AQ3 ♥ K63 ♠ K985 ♠ KQ10	South:  ♣ 8  ♥ Q95  ♠ AQ1032  ♣ J965	West Pass	North 3NT	East 3♠ AP	South Pass

Board: 31 Dealer: W	<b>♠</b> A72 <b>♥</b> AJ83	West Opens 3♣.
Vul: NS HCP: 18	◆ KQ54 ◆ A4	Partner bids first.
Board: 32 Dealer: E	<b>♠</b> QJ32 <b>♥</b> 953	East Opens 3♥.
Vul: EW HCP: 3	<ul><li>1086</li><li>₹ 743</li></ul>	You bid first.
Board: 33 Dealer: W	<b>≜</b> K1098 <b>♥</b> K10	West Opens 3♣.
Vul: NS HCP: 19	◆ AKQ103 ◆ A3	Partner bids first.
Board: 34 Dealer: E	<b>♠</b> A982 <b>♥</b> 76	East Opens 3♥.
Vul: EW HCP: 7	◆ 86 ◆ QJ742	You bid first.
Board: 35 Dealer: W	◆ AKJ ▼ Q32	West Opens 3♣. East Bids XA♠ if possible. West Doubles 4♦ if possible.
Vul: Both HCP: 20	◆ AQJ103 ◆ K4	Partner bids first.
Board: 36 Dealer: E	<b>≜</b> 8 <b>♥</b> Q95	East Opens 3♠.
Vul: None HCP: 9	◆ AQ1032 ◆ J965	You bid first.

Board: 31 Dealer: W Vul: NS North HCP: 6 South HCP: 18 Contract: 3N S	North: ♠ K65 ♥ K5 ♦ 109876 ♣ 963	South:  ♠ A72  ♥ AJ83  ♠ KQ54  ♣ A4	West 3♣ AP	North Pass		South 3NT
Board: 32 Dealer: E Vul: EW North HCP: 21 South HCP: 3 Contract: 3N N	North:  ♠ AK74  ♥ K8  ♠ AKQ93  ♠ Q5	South:  ♠ QJ32  ♥ 953  ♦ 1086  ♣ 743	West Pass	North 3NT	East 3♥ AP	South Pass
Board: 33 Dealer: W Vul: NS North HCP: 8 South HCP: 19 Contract: 4♥ S	North:  ♠ Q542  ♥ AQ963  ♦ 4  ♣ 1086	South:  ♠ K1098  ♥ K10  ♠ AKQ103  ♣ A3	West 3♣ Pass AP	North Pass 4•		3NT
Board: 34 Dealer: E Vul: EW North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ QJ3  ♥ A8  ♠ KQJ942  ♣ A5	South:  ♠ A982  ♥ 76  ♦ 86  ♣ QJ742	West Pass	North 3NT	East 3♥ AP	South Pass
Board: 35 Dealer: W Vul: Both North HCP: 1 South HCP: 20 Contract: 4•X S	North: ♠ 9632 ♥ J96 ♠ 864 ♣ 1096	South:  ♠ AKJ  ♥ Q32  ♠ AQJ103  ♣ K4	West 3♣ Pass X	North Pass Pass AP		South 3NT 4
Board: 36 Dealer: E Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ AQ3 ♥ K63 ♠ K985 ♠ KQ10	South:  ♣ 8  ♥ Q95  ♠ AQ1032  ♣ J965	West Pass	North 3NT	East 3♠ AP	South Pass

Board: 37 Dealer: W Vul: EW HCP: 5		West Opens 3♦. You bid first.
Board: 38 Dealer: E Vul: NS HCP: 20	<ul><li>▲ AKQ4</li><li>♥ J1095</li><li>◆ AJ</li><li>▲ AJ5</li></ul>	East Opens 3♣.  Partner bids first.
Board: 39 Dealer: W Vul: None HCP: 7	<b>♦</b> A876 <b>♥</b> 4 <b>♦</b> 10643 <b>♣</b> QJ86	West Opens 3♥. You bid first.
Board: 40 Dealer: E Vul: EW HCP: 17	<b>♦</b> KQJ <b>♥</b> QJ104 <b>♦</b> KQ5 <b>♣</b> K32	East Opens 3♦.  Partner bids first.
Board: 41 Dealer: W Vul: NS HCP: 8	◆ QJ875 ▼ 932 ◆ J753 ◆ A	West Opens 3♥. You bid first.
Board: 42 Dealer: E Vul: None HCP: 20	<ul><li>▲ AJ8</li><li>♥ K76</li><li>◆ AJ</li><li>▲ AK864</li></ul>	East Opens 3♥.  Partner bids first.

Board: 37						
Dealer: W Vul: EW North HCP: 5 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ K6  ▼ AK97  ♠ AQ43  ♣ J84	West 3♦ Pass AP	North Pass 4•		3NT
Board: 38 Dealer: E Vul: NS North HCP: 20 South HCP: 5 Contract: 44 N	North:  ♠ AKQ4  ♥ J1095  ♠ AJ  ♣ AJ5	South:  ♠ 109753  ♥ 84  ♠ KQ76  ♠ 64	West Pass Pass	North 3NT 4♠	East 3♣ Pass AP	Pass
Board: 39 Dealer: W Vul: None North HCP: 7 South HCP: 22 Contract: 3N S	North:  ♠ A876  ♥ 4  ♦ 10643  ♣ QJ86	South:	West 3♥ AP	North Pass		South 3NT
Board: 40 Dealer: E Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠ N	North:  ♠ KQJ  ♥ QJ104  ♠ KQ5  ♣ K32	South:  ♠ A10762  ♥ K753  ♠ 3  ♣ J65	West Pass Pass	North 3NT 4♠	East 3♦ Pass AP	Pass
Board: 41 Dealer: W Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ QJ875  ♥ 932  ♦ J753  ♠ A	South:  ♣ A6  ♥ AQ  ♣ AK82  ♣ 109842	West 3 Pass AP	North Pass 4		3NT
Board: 42 Dealer: E Vul: None North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ AJ8  ♥ K76  ♠ AJ  ♣ AK864	South:  ♠ KQ532  ♥ 94  ♦ 107  ♣ J1053	West Pass Pass	North 3NT 4♠	East 3♥ Pass AP	Pass

Board: 37 Dealer: W Vul: EW HCP: 17	<b>≜</b> K6 <b>♥</b> AK97 <b>♦</b> AQ43 <b>♣</b> J84	West Opens 3♦.  Partner bids first.
Board: 38 Dealer: E Vul: NS HCP: 5	<ul><li>109753</li><li>84</li><li>KQ76</li><li>64</li></ul>	East Opens 3♣.  You bid first.
Board: 39 Dealer: W Vul: None HCP: 22	<ul><li> J4</li><li> ♥ KJ5</li><li> AKQJ97</li><li> AK</li></ul>	West Opens 3♥.  Partner bids first.
Board: 40 Dealer: E Vul: EW HCP: 8	<ul><li>★ A10762</li><li>▼ K753</li><li>★ 3</li><li>★ J65</li></ul>	East Opens 3♦. You bid first.
Board: 41 Dealer: W Vul: NS HCP: 17	<ul><li>★ A6</li><li>▼ AQ</li><li>◆ AK82</li><li>◆ 109842</li></ul>	West Opens 3♥.  Partner bids first.
Board: 42 Dealer: E Vul: None HCP: 6	<b>♠</b> KQ532 <b>♥</b> 94 <b>♦</b> 107 <b>♣</b> J1053	East Opens 3♥. You bid first.

Board: 37						
Dealer: W Vul: EW North HCP: 5 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ K6  ▼ AK97  ♠ AQ43  ♣ J84	West 3♦ Pass AP	North Pass 4•		3NT
Board: 38 Dealer: E Vul: NS North HCP: 20 South HCP: 5 Contract: 44 N	North:  ♠ AKQ4  ♥ J1095  ♠ AJ  ♣ AJ5	South:  ♠ 109753  ♥ 84  ♠ KQ76  ♠ 64	West Pass Pass	North 3NT 4♠	East 3♣ Pass AP	Pass
Board: 39 Dealer: W Vul: None North HCP: 7 South HCP: 22 Contract: 3N S	North:  ♠ A876  ♥ 4  ♦ 10643  ♣ QJ86	South:	West 3♥ AP	North Pass		South 3NT
Board: 40 Dealer: E Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠ N	North:  ♠ KQJ  ♥ QJ104  ♠ KQ5  ♣ K32	South:  ♠ A10762  ♥ K753  ♠ 3  ♣ J65	West Pass Pass	North 3NT 4♠	East 3♦ Pass AP	Pass
Board: 41 Dealer: W Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ QJ875  ♥ 932  ♦ J753  ♠ A	South:  ♣ A6  ♥ AQ  ♣ AK82  ♣ 109842	West 3 Pass AP	North Pass 4		3NT
Board: 42 Dealer: E Vul: None North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ AJ8  ♥ K76  ♠ AJ  ♣ AK864	South:  ♠ KQ532  ♥ 94  ♦ 107  ♣ J1053	West Pass Pass	North 3NT 4♠	East 3♥ Pass AP	Pass

Board: 43 Dealer: W Vul: NS HCP: 6	♠ KQ86 ♥ 984 ♦ 3 ♠ J8764	West Opens 3♦. You bid first.
Board: 44 Dealer: E Vul: NS HCP: 21	<ul><li>★ KJ86</li><li>★ AQ97</li><li>◆ AQ</li><li>★ AJ7</li></ul>	East Opens 3♦.  Partner bids first.
Board: 45 Dealer: W Vul: Both HCP: 7	<ul><li>43</li><li>♥ Q9865</li><li>★ KQ108</li><li>♣ 86</li></ul>	West Opens 3♠. East Bids 4♠ if possible. You bid first.
Board: 46 Dealer: E Vul: EW HCP: 19	<ul><li>▲ A86</li><li>♥ A84</li><li>◆ AQJ7</li><li>▲ A87</li></ul>	East Opens 3♠.  Partner bids first.
Board: 47 Dealer: W Vul: EW HCP: 6	♣ 72 ♥ AQ97 ♦ 108764 ♣ 86	West Opens 3♠. You bid first.
Board: 48 Dealer: E Vul: None HCP: 17	♠ KQ7 ▼ AQ52 ◆ J10 ♠ AJ95	East Opens 3♥.  Partner bids first.

Doord: 12						
Board: 43 Dealer: W Vul: NS	North: ♠ KQ86	South:  ♠ A732		North		
North HCP: 6 South HCP: 18 Contract: 3N S	♥ 984 ♦ 3 ♣ J8764	♥ AK5 ♦ KJ4 ♣ K95	3♦ AP	Pass	Pass	3NT
Board: 44 Dealer: E Vul: NS	North: ♠ KJ86	South: ♠ A10532	West	North	East 3	South Pass
North HCP: 21 South HCP: 4 Contract: 4♠ N	♥ AQ97 ♦ AQ ♣ AJ7	♥ 65 • 765 • 1093	Pass Pass	3NT 4♠	Pass AP	
Board: 45 Dealer: W Vul: Both North HCP: 7 South HCP: 17 Contract: 4 W	North:  ◆ 43  ▼ Q9865  ◆ KQ108  ◆ 86	South:  ♠ AQ  ♥ K4  ♦ 6432  ♠ AKJ105	3♠ Pass	North Pass 4 Pass		3NT
Board: 46 Dealer: E Vul: EW North HCP: 19 South HCP: 5 Contract: 3N N	North:	South:  ◆ 9  ▼ K1096  ◆ 10963  ◆ Q1043	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 47 Dealer: W Vul: EW North HCP: 6 South HCP: 18 Contract: 3N S	North:  ♣ 72  ♥ AQ97  ♦ 108764  ♣ 86	South:  ♠ AJ84  ♥ KJ5  ♠ A3  ♠ AJ74	West 3♠ AP	North Pass		South 3NT
Board: 48 Dealer: E Vul: None North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ KQ7  ▼ AQ52  ◆ J10  ♣ AJ95	South:  ♣ J1094  ▼ 7  ◆ KQ982  ♣ Q107	West Pass	North 3NT	East 3♥ AP	South Pass

Board: 43 Dealer: W Vul: NS HCP: 18	<ul><li>A732</li><li>✓ AK5</li><li>✓ KJ4</li><li>✓ K95</li></ul>	West Opens 3♦.  Partner bids first.
Board: 44 Dealer: E Vul: NS HCP: 4	<ul><li>★ A10532</li><li>♥ 65</li><li>◆ 765</li><li>◆ 1093</li></ul>	East Opens 3♦.  You bid first.
Board: 45 Dealer: W Vul: Both HCP: 17	♣ AQ ♥ K4 • 6432 ♣ AKJ105	West Opens 3♠. East Bids 4♠ if possible.  Partner bids first.
Board: 46 Dealer: E Vul: EW HCP: 5	♦9 ▼K1096 ◆10963 ♠ Q1043	East Opens 3♠. You bid first.
Board: 47 Dealer: W Vul: EW HCP: 18	<ul><li>▲ AJ84</li><li>♥ KJ5</li><li>◆ A3</li><li>▲ AJ74</li></ul>	West Opens 3♠.  Partner bids first.
Board: 48 Dealer: E Vul: None HCP: 8	<ul><li></li></ul>	East Opens 3♥. You bid first.

Doord: 12						
Board: 43 Dealer: W Vul: NS	North: ♠ KQ86	South:  ♠ A732		North		
North HCP: 6 South HCP: 18 Contract: 3N S	♥ 984 ♦ 3 ♣ J8764	♥ AK5 ♦ KJ4 ♣ K95	3♦ AP	Pass	Pass	3NT
Board: 44 Dealer: E Vul: NS	North: ♠ KJ86	South: ♠ A10532	West	North	East 3	South Pass
North HCP: 21 South HCP: 4 Contract: 4♠ N	♥ AQ97 ♦ AQ ♣ AJ7	♥ 65 • 765 • 1093	Pass Pass	3NT 4♠	Pass AP	
Board: 45 Dealer: W Vul: Both North HCP: 7 South HCP: 17 Contract: 4 W	North:  ◆ 43  ▼ Q9865  ◆ KQ108  ◆ 86	South:  ♠ AQ  ♥ K4  ♦ 6432  ♠ AKJ105	3♠ Pass	North Pass 4 Pass		3NT
Board: 46 Dealer: E Vul: EW North HCP: 19 South HCP: 5 Contract: 3N N	North:	South:  ◆ 9  ▼ K1096  ◆ 10963  ◆ Q1043	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 47 Dealer: W Vul: EW North HCP: 6 South HCP: 18 Contract: 3N S	North:  ♣ 72  ♥ AQ97  ♦ 108764  ♣ 86	South:  ♠ AJ84  ♥ KJ5  ♠ A3  ♠ AJ74	West 3♠ AP	North Pass		South 3NT
Board: 48 Dealer: E Vul: None North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ KQ7  ▼ AQ52  ◆ J10  ♣ AJ95	South:  ♣ J1094  ▼ 7  ◆ KQ982  ♣ Q107	West Pass	North 3NT	East 3♥ AP	South Pass

Board: 49 Dealer: W VK10765 Vul: NS Vul: NS HCP: 10			
Dealer: E	Dealer: W Vul: NS	<b>♥</b> K10765 <b>♦</b> 432	•
Dealer: W	Dealer: E Vul: Both	<b>♥</b> AK86 <b>♦</b> AQ1065	West Bids 4♠ if possible.
HCP: 4 ♣ 108	Dealer: W	<b>♥</b> J83	•
Board: 52 ♠ KJ Dealer: E ♥ K5 Vul: None ♠ A54 HCP: 17 ♠ KQJ642  East Opens 3♠.  Partner bids first.	Dealer: E Vul: None	<ul><li>▼ K5</li><li>◆ A54</li></ul>	•
Board: 53	Dealer: W Vul: EW	♥ J1073 ♦ K72	•
Board: 54 Dealer: E Vul: Both HCP: 20  A3  ✓ A7  KQ75 AK1074  Partner bids first.	Dealer: E Vul: Both	<b>∨</b> A7 <b>♦</b> KQ75	-

Board: 49 Dealer: W	North: ♠ AK2	South: <b>♦</b> J64		North		
Vul: NS	♥ K10765	♥ A3	3♦	Pass		3NT
North HCP: 10	<b>♦</b> 432	♦ KQ	Pass	4♦	Pass	4♥
South HCP: 17 Contract: 4♥ S	<b>♣</b> 84	♣ AQJ1076	AP			
Board: 50	North:	South:	West	North	East	South
Dealer: E Vul: Both	<b>♦</b> K4	<b>▲</b> 105			3♠	Pass
North HCP: 18	<b>♥</b> AK86	<b>♥</b> QJ754	Pass	3NT	Pass	<b>4</b> ♦
South HCP: 4	◆ AQ1065	<b>♦</b> J4	Pass	4♥	Pass	Pass
Contract: 4♠ E	<b>♣</b> Q3	<b>♣</b> 8654	4♠	AP		
Board: 51	North:	South:				
Dealer: W	<b>♦</b> J932	<b>♠</b> A1054	West	North	East	South
Vul: Both North HCP: 4	<b>♥</b> J83	<b>♥</b> AQ62	3♣	Pass	Pass	3NT
South HCP: 18	◆ Q875	◆ A63	AP			
Contract: 3N S	<b>♣</b> 108	<b>♣</b> A4				
Board: 52	North:	South:	***	3.T. d	Б.	G 1
Dealer: E	<b>♦</b> KJ	♠ AQ742	West	North		
Vul: None	<b>♥</b> K5	<b>v</b> 10843	D	2NIT	3 <b>♦</b>	Pass
North HCP: 17 South HCP: 6	♦ A54	<b>♦</b> 98	Pass	3NT	Pass	4
Contract: 4♠ N	<b>♣</b> KQJ642	<b>♣</b> 109	Pass	4♠	AP	
Board: 53	North:	South:				
Dealer: W	• KQJ107	<b>♦</b> A2		North		
Vul: EW	<b>♥</b> J1073	♥ Q652	3♣	Pass		3NT
North HCP: 10	♦ K72	♦ AJ83	Pass	4♥	Pass	4♠
South HCP: 17 Contract: 4♠ S	<b>♣</b> 5	♣ AQ7	AP			
Board: 54	North:	South:				
Dealer: E	Norui: ♠ A3	\$0uii. ♠ Q862	West	North	East	South
Vul: Both	♥ A7	♥ 105			<b>3♥</b>	Pass
North HCP: 20 South HCP: 8	◆ KQ75	♦ A643	Pass	3NT	AP	

Board: 49 Dealer: W	<b>≜</b> J64 <b>♥</b> A3	West Opens 3♦.
Vul: NS HCP: 17	<b>♦</b> KQ <b>♣</b> AQJ1076	Partner bids first.
Board: 50 Dealer: E	<b>♠</b> 105 <b>♥</b> QJ754	East Opens 3♠. West Bids 4♠ if possible.
Vul: Both HCP: 4	<ul><li>→ J4</li><li>→ 8654</li></ul>	You bid first.
Board: 51	<b>♦</b> A1054	West Opens 3♣.
Dealer: W Vul: Both HCP: 18	<ul><li>AQ62</li><li>A63</li><li>A4</li></ul>	Partner bids first.
Board: 52 Dealer: E	<b>♠</b> AQ742 <b>♥</b> 10843	East Opens 3♦.
Vul: None HCP: 6	◆ 98 <b>◆</b> 109	You bid first.
Board: 53 Dealer: W	♣ A2 ♥ Q652	West Opens 3♣.
Vul: EW HCP: 17	<ul><li>◆ AJ83</li><li>◆ AQ7</li></ul>	Partner bids first.
Board: 54 Dealer: E	<b>♠</b> Q862 <b>♥</b> 105	East Opens 3♥.
Vul: Both HCP: 8	◆ A643 ◆ Q98	You bid first.

Board: 49 Dealer: W	North: ♠ AK2	South: <b>♦</b> J64		North		
Vul: NS	♥ K10765	♥ A3	3♦	Pass		3NT
North HCP: 10	◆ 432	♦ KQ	Pass	4♦	Pass	4♥
South HCP: 17 Contract: 4♥ S	<b>♣</b> 84	♣ AQJ1076	AP			
Board: 50	North:	South:	West	North	East	South
Dealer: E Vul: Both	<b>♦</b> K4	<b>▲</b> 105			3♠	Pass
North HCP: 18	<b>♥</b> AK86	<b>♥</b> QJ754	Pass	3NT	Pass	<b>4</b> ♦
South HCP: 4	◆ AQ1065	<b>♦</b> J4	Pass	4♥	Pass	Pass
Contract: 4♠ E	<b>♣</b> Q3	<b>♣</b> 8654	4♠	AP		
Board: 51	North:	South:				
Dealer: W	<b>♦</b> J932	<b>♠</b> A1054	West	North	East	South
Vul: Both North HCP: 4	<b>♥</b> J83	<b>♥</b> AQ62	3♣	Pass	Pass	3NT
South HCP: 18	◆ Q875	◆ A63	AP			
Contract: 3N S	<b>♣</b> 108	<b>♣</b> A4				
Board: 52	North:	South:	***	3.T. d	Б.	G 1
Dealer: E	<b>♦</b> KJ	♠ AQ742	West	North		
Vul: None	<b>♥</b> K5	<b>v</b> 10843	D	2NIT	3 <b>♦</b>	Pass
North HCP: 17 South HCP: 6	♦ A54	<b>♦</b> 98	Pass	3NT	Pass	4
Contract: 4♠ N	<b>♣</b> KQJ642	<b>♣</b> 109	Pass	4♠	AP	
Board: 53	North:	South:				
Dealer: W	• KQJ107	<b>♦</b> A2		North		
Vul: EW	<b>♥</b> J1073	♥ Q652	3♣	Pass		3NT
North HCP: 10	♦ K72	♦ AJ83	Pass	4♥	Pass	4♠
South HCP: 17 Contract: 4♠ S	<b>♣</b> 5	♣ AQ7	AP			
Board: 54	North:	South:				
Dealer: E	Norui: ♠ A3	\$0uii. ♠ Q862	West	North	East	South
Vul: Both	♥ A7	♥ 105			<b>3♥</b>	Pass
North HCP: 20 South HCP: 8	◆ KQ75	♦ A643	Pass	3NT	AP	

Board: 55 Dealer: W Vul: None HCP: 8	<b>♦</b> KJ97 <b>♥</b> 53 <b>♦</b> KJ986 <b>♣</b> 105	West Opens 3♣. You bid first.
Board: 56 Dealer: E Vul: NS HCP: 18	<ul><li>▲ AJ52</li><li>♥ A754</li><li>◆ AQ7</li><li>▲ K7</li></ul>	East Opens 3♣.  Partner bids first.
Board: 57 Dealer: W Vul: Both HCP: 7	<ul><li>★ K9732</li><li>♥ 9853</li><li>◆ KJ97</li><li>♣ —</li></ul>	West Opens 3♣. You bid first.
Board: 58 Dealer: E Vul: Both HCP: 17	<ul><li>A106</li><li>♥ QJ</li><li>AJ853</li><li>KQ8</li></ul>	East Opens 3♣.  Partner bids first.
Board: 59 Dealer: W Vul: None HCP: 10	<ul><li>AK1093</li><li>♥ Q87</li><li>• 9</li><li>♣ J764</li></ul>	West Opens 3♦. You bid first.
Board: 60 Dealer: E Vul: Both HCP: 17	<ul><li>AK86</li><li>♥ Q8</li><li>AQ</li><li>Q10842</li></ul>	East Opens 3♦.  Partner bids first.

Board: 55 Dealer: W Vul: None North HCP: 8 South HCP: 19 Contract: 3N S	North:  ♠ KJ97  ♥ 53  ♠ KJ986  ♣ 105	South:  ♣ A832  ♥ AQ2  ♣ AQ104  ♣ K9	West 3♣ AP	North Pass		South 3NT
Board: 56 Dealer: E Vul: NS North HCP: 18 South HCP: 8 Contract: 3N N	North:  ♠ AJ52  ♥ A754  ♠ AQ7  ♠ K7	South:  ♠ Q84  ♥ KQ108  ♦ J965  ♣ 86	West Pass	North 3NT	East 3♣ AP	South Pass
Board: 57 Dealer: W Vul: Both North HCP: 7 South HCP: 19 Contract: 4♠ S	North:  ♠ K9732  ♥ 9853  ♠ KJ97  ♣ —	South:  ♠ AQ64  ♥ A6  ♠ AQ6  ♣ QJ85	West 3♣ Pass AP	North Pass 4♥		3NT
Board: 58 Dealer: E Vul: Both North HCP: 17 South HCP: 8 Contract: 44 N	North:  ♠ A106  ♥ QJ  ♠ AJ853  ♣ KQ8	South:	West Pass Pass	North 3NT 4♠	East 3♣ Pass AP	Pass
Board: 59 Dealer: W Vul: None North HCP: 10 South HCP: 18 Contract: 4♠ S	North:  ♠ AK1093  ♥ Q87  ♦ 9  ♣ J764	South:  ◆ J74  ▼ AKJ4  ◆ A105  ♣ KQ8	West 3 Pass AP	North Pass 4♥		3NT
Board: 60 Dealer: E Vul: Both North HCP: 17 South HCP: 10 Contract: 4 N	North:  ♠ AK86  ♥ Q8  ♠ AQ  ♠ Q10842	South:  ♣ J105  ✔ A6542  ♣ 874  ♣ AJ	West Pass Pass	North 3NT 4♥	East 3♦ Pass AP	Pass

Board: 55 Dealer: W Vul: None HCP: 19	<ul><li>A832</li><li>✓ AQ2</li><li>AQ104</li><li>K9</li></ul>	West Opens 3♣.  Partner bids first.
Board: 56 Dealer: E Vul: NS HCP: 8	♣ Q84 ♥ KQ108 ♦ J965 ♣ 86	East Opens 3♣. You bid first.
Board: 57 Dealer: W Vul: Both HCP: 19	<ul><li>AQ64</li><li>A6</li><li>AQ6</li><li>QJ85</li></ul>	West Opens 3♣.  Partner bids first.
Board: 58 Dealer: E Vul: Both HCP: 8	<ul><li>▶ J9874</li><li>♥ A732</li><li>◆ K102</li><li>♠ 7</li></ul>	East Opens 3♣.  You bid first.
Board: 59 Dealer: W Vul: None HCP: 18	<ul><li>♣ J74</li><li>♥ AKJ4</li><li>◆ A105</li><li>♣ KQ8</li></ul>	West Opens 3♦.  Partner bids first.
Board: 60 Dealer: E Vul: Both HCP: 10	♣ J105 ♥ A6542 ♦ 874 ♣ AJ	East Opens 3♦. You bid first.

Board: 55   Dealer: W							
Dealer: E         North:         South:         Q84         West         North         East         South           Vul: NS         A754         VKQ108         3♠         Pass           North HCP: 8         AQ7         J965         Pass         3NT         AP           Board: 57         North:         South:         West         North         East         South           Vul: Both         K9732         AQ64         West         North         East         South           Vul: Both         K9732         AQ64         Pass         Pass         Pass         3NT           North HCP: 7         KJ97         AQ6         Pass         Pass         4N         Pass         4N           Pass         Pass         AP         AP         Pass         4P         Pass         4P           Board: 58         Dealer: E         A106         J9874         West         North         East         South           Vul: Both         QJ         A732         Pass         3MT         Pass         4V           South HCP: 8         AQ8         A7         Pass         AP         Pass         AP           Board: 59         Dealer: W	Dealer: W Vul: None North HCP: 8 South HCP: 19	<ul><li>★ KJ97</li><li>▼ 53</li><li>◆ KJ986</li></ul>	♣ A832 ♥ AQ2 ♦ AQ104	3♣			
Dealer: W         North:         South:         West North East South         South           Vul: Both         ♠ K9732         ♠ AQ64         3♠ Pass Pass 3NT         North HCP: 7         ♠ AG6         Pass 4♠         AND           North HCP: 19         ♠ KJ97         ♠ AQ6         Pass 4♠         AP         AP           Board: 58         North:         ♠ AI06         ♠ J9874         West North East South         AP           Vul: Both         ♠ AI06         ♠ J9874         West North East South         AP           North HCP: 17         ♠ AJ853         ♠ K102         Pass 3NT Pass 4♠         AP           South HCP: 8         ♠ KQ8         ♠ 7         Pass 4♠         AP           Board: 59         North:         ♠ AK1093         ♠ J74         West North East South           Vul: None         ♠ AK1093         ♠ J74         West North East South           Vul: None         ♠ AK105         ♠ AL05         ♠ AP           Board: 60         North:         ♠ KQ8         ♠ AP           Board: 60         North:         ♠ AK86         ♠ J105           Dealer: E         ♠ AK86         ♠ J105         West North East South           AVI: Both         ♠ AK86         ♠ J105         ♠ A	Dealer: E Vul: NS North HCP: 18 South HCP: 8	<ul><li>♣ AJ52</li><li>♥ A754</li><li>◆ AQ7</li></ul>	♠ Q84 ♥ KQ108 ♦ J965			3♣	
Dealer: E       Vul: Both       ♠ A106       ♠ J9874       West North East South         North HCP: 17       ♠ AJ853       ♠ K102       Pass 3NT Pass 4♥         South HCP: 8       ♠ KQ8       ♠ 7       Pass 3NT Pass 4♥         Contract: 4♠ N       ♠ KQ8       ♠ 7       West North East South         Board: 59       North:       ♠ AK1093       ♠ J74       West North East South         Vul: None       ♠ AK1093       ♠ J74       West North East South         North HCP: 10       ♠ 9       ♠ A105       Pass 4♠       Pass 4♠         South HCP: 18       ♠ J764       ♠ KQ8       AP       AP         Board: 60       Dealer: E       ♠ AK86       ♠ J105       West North East South         Vul: Both       ♠ AK86       ♠ J105       West North East South         North HCP: 17       ♠ AK86       ♠ J105       West North East South         North HCP: 17       ♠ AK86       ♠ J105       West North East South         North HCP: 17       ♠ AK86       ♠ J105       West North East South         North HCP: 17       ♠ AK86       ♠ J105       Pass 3NT Pass 4♠	Dealer: W Vul: Both North HCP: 7 South HCP: 19	<ul><li>★ K9732</li><li>▼ 9853</li><li>◆ KJ97</li></ul>	<b>♣</b> AQ64 <b>♥</b> A6 <b>♦</b> AQ6	3♣ Pass	Pass	Pass	3NT
Dealer: W       North:       South:       West North East South         Vul: None       AK1093       J74       Pass Pass ANT         North HCP: 10       AL05       Pass AV       Pass AP         South HCP: 18       AP       AP       AP         Board: 60       North:       South:       West North East South         AP       AR86       J105       West North East South         Vul: Both       AR86       J105       West North East South         North HCP: 17       AR86       AR86       AR86	Dealer: E Vul: Both North HCP: 17 South HCP: 8	♣ A106 ♥ QJ ♦ AJ853	<b>♣</b> J9874 <b>♥</b> A732 <b>♦</b> K102	Pass	3NT	3♣ Pass	Pass
Dealer: E Vul: Both North HCP: 17  North HCP: 17  North: South: West North East South	Dealer: W Vul: None North HCP: 10 South HCP: 18	♠ AK1093 ♥ Q87 ♦ 9	<b>≜</b> J74 <b>∀</b> AKJ4 <b>♦</b> A105	3♦ Pass	Pass	Pass	3NT
South HCP: 10 Contract: 4♥ N  AQ ♦ 874 Pass 4♥ AP  Pass 4♥ AP	Dealer: E Vul: Both North HCP: 17 South HCP: 10	<b>♠</b> AK86 <b>♥</b> Q8 <b>♦</b> AQ	<b>♣</b> J105 <b>♥</b> A6542 <b>♦</b> 874	Pass	3NT	3♦ Pass	Pass

Board: 61 Dealer: W Vul: NS HCP: 7	<ul><li></li></ul>	West Opens 3♦. You bid first.
Board: 62 Dealer: E Vul: None HCP: 27	<ul><li>▲ AJ4</li><li>✓ AKQ10</li><li>◆ AKQ8</li><li>▲ A5</li></ul>	East Opens 3♣.  Partner bids first.
Board: 63 Dealer: W Vul: NS HCP: 8	<ul><li>★ A9832</li><li>♥ Q753</li><li>★ 5</li><li>★ Q87</li></ul>	West Opens 3♦. You bid first.
Board: 64 Dealer: E Vul: EW HCP: 17	<b>♠</b> AQ <b>♥</b> 985 <b>♦</b> KQ10 <b>♣</b> KQJ98	East Opens 3♠.  Partner bids first.
Board: 65 Dealer: W Vul: EW HCP: 6	<ul><li>♦ 953</li><li>♥ 76432</li><li>♦ A86</li><li>♣ Q5</li></ul>	West Opens 3♣. You bid first.
Board: 66 Dealer: E Vul: Both HCP: 17	♣ AQ10 ♥ J82 ♦ KQ65 ♣ AJ7	East Opens 3♦.  Partner bids first.

Board: 61 Dealer: W Vul: NS North HCP: 7 South HCP: 17 Contract: 3N S	North:	South:  ♠ K74  ♥ Q10  ♠ KQ2  ♠ AK642	West 3◆ AP	North Pass		South 3NT
Board: 62 Dealer: E Vul: None North HCP: 27 South HCP: 4 Contract: 3N N	North:  ♠ AJ4  ♥ AKQ10  ♠ AKQ8  ♠ A5	South:  ♠ Q832  ♥ 873  ♠ J73  ♣ J96	West Pass	North 3NT	East 3♣ AP	South Pass
Board: 63 Dealer: W Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North:  ◆ A9832  ▼ Q753  ◆ 5  ◆ Q87	South: ♠ KQJ ♥ K104 ♠ KQ83 ♠ K95	West 3 ◆ Pass AP	North Pass 4♥		3NT
Board: 64 Dealer: E Vul: EW North HCP: 17 South HCP: 6 Contract: 3N N	North:  ♠ AQ  ♥ 985  ♠ KQ10  ♠ KQJ98	South:	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 65 Dealer: W Vul: EW North HCP: 6 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ 64  ♥ AK5  ♦ KQJ973  ♣ A6	West 3♣ Pass AP	North Pass 4•		3NT
Board: 66 Dealer: E Vul: Both North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ AQ10  ♥ J82  ♠ KQ65  ♣ AJ7	South:	West Pass	North 3NT	East 3♦ AP	South Pass

Board: 61 Dealer: W Vul: NS HCP: 17	♠ K74 ♥ Q10 ♦ KQ2 ♠ AK642	West Opens 3♦.  Partner bids first.
Board: 62 Dealer: E Vul: None HCP: 4	<ul><li>♠ Q832</li><li>♥ 873</li><li>♦ J73</li><li>♣ J96</li></ul>	East Opens 3♣.  You bid first.
Board: 63 Dealer: W Vul: NS HCP: 17	♠ KQJ ♥ K104 ♠ KQ83 ♠ K95	West Opens 3♦.  Partner bids first.
Board: 64 Dealer: E Vul: EW HCP: 6	♦ 98 ▼ KQ2 ♦ J863 ♣ 10642	East Opens 3♠. You bid first.
Board: 65 Dealer: W Vul: EW HCP: 17	<ul><li>♠ 64</li><li>♥ AK5</li><li>♠ KQJ973</li><li>♠ A6</li></ul>	West Opens 3♣.  Partner bids first.
Board: 66 Dealer: E Vul: Both HCP: 7	<ul><li>▶ J843</li><li>♥ K75</li><li>◆ 32</li><li>♣ K652</li></ul>	East Opens 3♦. You bid first.

Board: 61 Dealer: W Vul: NS North HCP: 7 South HCP: 17 Contract: 3N S	North:	South:  ♠ K74  ♥ Q10  ♠ KQ2  ♠ AK642	West 3◆ AP	North Pass		South 3NT
Board: 62 Dealer: E Vul: None North HCP: 27 South HCP: 4 Contract: 3N N	North:  ♠ AJ4  ♥ AKQ10  ♠ AKQ8  ♠ A5	South:  ♠ Q832  ♥ 873  ♠ J73  ♣ J96	West Pass	North 3NT	East 3♣ AP	South Pass
Board: 63 Dealer: W Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North:  ◆ A9832  ▼ Q753  ◆ 5  ◆ Q87	South: ♠ KQJ ♥ K104 ♠ KQ83 ♠ K95	West 3 ◆ Pass AP	North Pass 4♥		3NT
Board: 64 Dealer: E Vul: EW North HCP: 17 South HCP: 6 Contract: 3N N	North:  ♠ AQ  ♥ 985  ♠ KQ10  ♠ KQJ98	South:	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 65 Dealer: W Vul: EW North HCP: 6 South HCP: 17 Contract: 4♥ S	North:	South:  ♠ 64  ♥ AK5  ♦ KQJ973  ♣ A6	West 3♣ Pass AP	North Pass 4•		3NT
Board: 66 Dealer: E Vul: Both North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ AQ10  ♥ J82  ♠ KQ65  ♣ AJ7	South:	West Pass	North 3NT	East 3♦ AP	South Pass

Board: 67 Dealer: W	<b>★</b> KQ1063 <b>★</b> 8643	West Opens 3♣.
Vul: Both HCP: 5	<ul><li>◆ 53</li><li>◆ 94</li></ul>	You bid first.
Board: 68 Dealer: E	<b>♠</b> KQ87 <b>♥</b> AJ76	East Opens 3♠.
Vul: None HCP: 20	◆ A9 <b>♣</b> AQ4	Partner bids first.
Board: 69 Dealer: W	<b>≜</b> 83 <b>∀</b> K962	West Opens 3♠.
Vul: Both HCP: 7	<ul><li>◆ KJ875</li><li>◆ 65</li></ul>	You bid first.
Board: 70	<b>♦</b> K9	East Opens 3♠.
Dealer: E Vul: EW	♥ 642 ♦ AJ	West Bids XA♠♠ if possible.
HCP: 17	<b>♣</b> AKQ987	Partner bids first.
Board: 71 Dealer: W	<b>♠</b> KQ1076 <b>♥</b> J52	West Opens 3♣.
Vul: EW HCP: 10	<ul><li>★ KJ93</li><li>♣ 9</li></ul>	You bid first.
Board: 72 Dealer: E	<b>♠</b> KQ6 <b>♥</b> A52	East Opens 3♠.
Vul: EW HCP: 18	◆ A85 ◆ KQ109	Partner bids first.

Board: 67 Dealer: W Vul: Both	North: ♠ KQ1063 ♥ 8643	South: ♠ A2 ♥ AJ7	West 3♣	North Pass		South 3NT
North HCP: 5 South HCP: 18 Contract: 4♠ S	◆ 53 ◆ 94	◆ A1087 ◆ KQ53	Pass AP	4♥	Pass	4♠
Board: 68 Dealer: E Vul: None	North: ♠ KQ87 ♥ AJ76	South: <b>♠</b> 4 <b>♥</b> K853	West	North	East 3♠	South Pass
North HCP: 20 South HCP: 8 Contract: 3N N	◆ A9 ◆ AQ4	◆ Q86 <b>◆</b> K8763	Pass	3NT	AP	
Board: 69 Dealer: W Vul: Both	North: ♠ 83	South: ♠ AJ6	West	North		
North HCP: 7 South HCP: 21 Contract: 3N S	▼ K962 ◆ KJ875 ♣ 65	<ul><li>★ A54</li><li>★ AQ3</li><li>★ AQ87</li></ul>	3♠ AP	Pass	Pass	3NT
Board: 70 Dealer: E Vul: EW	North: ♠ K9	South: <b>♠</b> 642	West	North	East 3♠	South Pass
North HCP: 17 South HCP: 5 Contract: 4 VX N	<ul><li>◆ 642</li><li>◆ AJ</li><li>◆ AKQ987</li></ul>	♥ KJ1098 ♦ 1092 ♣ J6	Pass Pass XA		Pass Pass	4♦ Pass
Board: 71 Dealer: W Vul: EW North HCP: 10 South HCP: 19 Contract: 4♠ S	North:  ♠ KQ1076  ♥ J52  ♠ KJ93  ♠ 9	South:  ♠ A542  ♥ AK83  ♠ A5  ♠ A108	West 3♣ Pass AP	North Pass 4♥		3NT
Board: 72 Dealer: E Vul: EW	North: ♠ KQ6	South: ♠ 5	West	North		
North HCP: 18 South HCP: 7 Contract: 3N N	<ul><li>✓ A52</li><li>◆ A85</li><li>◆ KQ109</li></ul>	<ul><li>✓ J1083</li><li>✓ Q9743</li><li>♠ A86</li></ul>	Pass	3NT	3♠ AP	Pass

Board: 67 Dealer: W	<b>♠</b> A2 <b>♥</b> AJ7	West Opens 3♣.
Vul: Both HCP: 18	◆ A1087 ◆ KQ53	Partner bids first.
Board: 68 Dealer: E	<b>♦</b> 4 <b>♥</b> K853	East Opens 3♠.
Vul: None HCP: 8	◆ Q86 ◆ K8763	You bid first.
Board: 69 Dealer: W	<b>♠</b> AJ6 <b>♥</b> A54	West Opens 3♠.
Vul: Both HCP: 21	◆ AQ3 ◆ AQ87	Partner bids first.
Board: 70	<b>♦</b> 642	East Opens 3♠.
Dealer: E Vul: EW	<b>♥</b> KJ1098 <b>♦</b> 1092	West Bids XA♠♠ if possible.
HCP: 5	<b>♣</b> J6	You bid first.
Board: 71 Dealer: W	<b>♦</b> A542 <b>♥</b> AK83	West Opens 3♣.
Vul: EW HCP: 19	◆ A5 ◆ A108	Partner bids first.
Board: 72 Dealer: E	<b>♦</b> 5 <b>♥</b> J1083	East Opens 3♠.
Vul: EW HCP: 7	◆ Q9743 ◆ A86	You bid first.

Board: 67 Dealer: W Vul: Both	North: ♠ KQ1063 ♥ 8643	South: ♠ A2 ♥ AJ7	West 3♣	North Pass		South 3NT
North HCP: 5 South HCP: 18 Contract: 4♠ S	◆ 53 ◆ 94	◆ A1087 ◆ KQ53	Pass AP	4♥	Pass	4♠
Board: 68 Dealer: E Vul: None	North: ♠ KQ87 ♥ AJ76	South: <b>♠</b> 4 <b>♥</b> K853	West	North	East 3♠	South Pass
North HCP: 20 South HCP: 8 Contract: 3N N	◆ A9 ◆ AQ4	◆ Q86 <b>◆</b> K8763	Pass	3NT	AP	
Board: 69 Dealer: W Vul: Both	North: ♠ 83	South: ♠ AJ6	West	North		
North HCP: 7 South HCP: 21 Contract: 3N S	▼ K962 ◆ KJ875 ♣ 65	<ul><li>★ A54</li><li>★ AQ3</li><li>★ AQ87</li></ul>	3♠ AP	Pass	Pass	3NT
Board: 70 Dealer: E Vul: EW	North: ♠ K9	South: <b>♠</b> 642	West	North	East 3♠	South Pass
North HCP: 17 South HCP: 5 Contract: 4 VX N	<ul><li>◆ 642</li><li>◆ AJ</li><li>◆ AKQ987</li></ul>	♥ KJ1098 ♦ 1092 ♣ J6	Pass Pass XA		Pass Pass	4♦ Pass
Board: 71 Dealer: W Vul: EW North HCP: 10 South HCP: 19 Contract: 4♠ S	North:  ♠ KQ1076  ♥ J52  ♠ KJ93  ♠ 9	South:  ♠ A542  ♥ AK83  ♠ A5  ♠ A108	West 3♣ Pass AP	North Pass 4♥		3NT
Board: 72 Dealer: E Vul: EW	North: ♠ KQ6	South: ♠ 5	West	North		
North HCP: 18 South HCP: 7 Contract: 3N N	<ul><li>✓ A52</li><li>◆ A85</li><li>◆ KQ109</li></ul>	<ul><li>✓ J1083</li><li>✓ Q9743</li><li>♠ A86</li></ul>	Pass	3NT	3♠ AP	Pass

Board: 73 Dealer: W Vul: NS HCP: 6	<ul><li>★K10752</li><li>✓ 4</li><li>◆ Q43</li><li>◆ J763</li></ul>	West Opens 3♥. You bid first.
Board: 74 Dealer: E Vul: None HCP: 20	<ul><li>AJ63</li><li>A98</li><li>A98</li><li>AK6</li></ul>	East Opens 3♥.  Partner bids first.
Board: 75 Dealer: W Vul: Both HCP: 5	♣ Q10852 ♥ J7 ♦ Q965 ♣ 54	West Opens 3♣. East Doubles 4♥ if possible.  You bid first.
Board: 76 Dealer: E Vul: NS HCP: 17	<b>♠</b> KJ4 <b>♥</b> K1086 <b>♦</b> KJ84 <b>♣</b> AQ	East Opens 3♣.  Partner bids first.
Board: 77 Dealer: W Vul: Both HCP: 9	♣ Q1052 ♥ Q875 ♦ KQ94 ♣ 5	West Opens 3♣. You bid first.
Board: 78 Dealer: E Vul: NS HCP: 17	<ul><li>A85</li><li>✓ AK42</li><li>AQ</li><li>№ 10985</li></ul>	East Opens 3♦.  Partner bids first.

Board: 73 Dealer: W Vul: NS North HCP: 6 South HCP: 18 Contract: 4♠ S	North:  ♠ K10752  ▼ 4  ♠ Q43  ♠ J763	South:  ♠ A3  ♥ KJ53  ♠ AK1086  ♠ K4	West 3♥ Pass AP	North Pass 4♥		3NT
Board: 74 Dealer: E Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ AJ63  ♥ A98  ♠ A98  ♠ AK6	South:	West Pass	North 3NT	East 3♥ AP	South Pass
Board: 75 Dealer: W Vul: Both North HCP: 5 South HCP: 19 Contract: 4♠ S	North:  ♠ Q10852  ♥ J7  ♠ Q965  ♣ 54	South:  ♠ AK93  ♥ A104  ♠ AJ4  ♣ K87	West 3♣ Pass AP	North Pass 4♥		South 3NT 44
Board: 76 Dealer: E Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ KJ4 ♥ K1086 ♠ KJ84 ♣ AQ	South:	West Pass	North 3NT	East 3♣ AP	South Pass
Board: 77 Dealer: W Vul: Both North HCP: 9 South HCP: 18 Contract: 3N S	North: ♠ Q1052 ♥ Q875 ♠ KQ94 ♣ 5	South:  ♠ A76  ♥ AK93  ♠ A86  ♠ K98	West 3♣ AP	North Pass		South 3NT
Board: 78 Dealer: E Vul: NS North HCP: 17 South HCP: 6 Contract: 3N N	North:  ♠ A85  ▼ AK42  ♠ AQ  ♣ 10985	South:		North 3NT	East 3♦ AP	South Pass

Board: 73	<b>♠</b> A3	West Opens 3♥.
Dealer: W	<b>♥</b> KJ53	1
Vul: NS	◆ AK1086	Partner bids first.
HCP: 18	<b>♣</b> K4	1 44 44 44 44 44 44 44 44 44 44 44 44 44
Board: 74	<b>♦</b> 8542	
Dealer: E	<b>♥</b> J4	East Opens 3♥.
Vul: None	<b>♦</b> QJ76	77 1110
HCP: 5	<b>♣</b> J108	You bid first.
Board: 75	<b>♦</b> AK93	West Opens 3♣.
Dealer: W	<b>♥</b> A104	East Doubles 4♥ if possible.
Vul: Both	◆ AJ4	
HCP: 19	♣ K87	Partner bids first.
Board: 76	<b>♦</b> 85	
Dealer: E	▼ A73	East Opens 3♣.
Vul: NS	◆ A1076	
HCP: 8	<b>♦</b> 8532	You bid first.
1101.0	1 0002	
Board: 77	<b>♠</b> A76	West Opens 3♣.
Dealer: W	<b>♥</b> AK93	West Opens 34.
Vul: Both	♦ A86	Partner bids first.
HCP: 18	<b>♣</b> K98	Tarther ords mist.
Board: 78		
Dealer: E	<b>★</b> 1063	East Opens 3♦.
Vul: NS	<b>♥</b> Q9	Zast Opens 5
	♦ 653 ♣ A7643	You bid first.
HCP: 6		

Board: 73 Dealer: W Vul: NS North HCP: 6 South HCP: 18 Contract: 4♠ S	North:  ♠ K10752  ▼ 4  ♠ Q43  ♠ J763	South:  ♠ A3  ♥ KJ53  ♠ AK1086  ♠ K4	West 3♥ Pass AP	North Pass 4♥		3NT
Board: 74 Dealer: E Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ AJ63  ♥ A98  ♠ A98  ♠ AK6	South:	West Pass	North 3NT	East 3♥ AP	South Pass
Board: 75 Dealer: W Vul: Both North HCP: 5 South HCP: 19 Contract: 4♠ S	North:  ♠ Q10852  ♥ J7  ♠ Q965  ♣ 54	South:  ♠ AK93  ♥ A104  ♠ AJ4  ♣ K87	West 3♣ Pass AP	North Pass 4♥		South 3NT 44
Board: 76 Dealer: E Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ KJ4 ♥ K1086 ♠ KJ84 ♣ AQ	South:	West Pass	North 3NT	East 3♣ AP	South Pass
Board: 77 Dealer: W Vul: Both North HCP: 9 South HCP: 18 Contract: 3N S	North: ♠ Q1052 ♥ Q875 ♠ KQ94 ♣ 5	South:  ♠ A76  ♥ AK93  ♠ A86  ♠ K98	West 3♣ AP	North Pass		South 3NT
Board: 78 Dealer: E Vul: NS North HCP: 17 South HCP: 6 Contract: 3N N	North:  ♠ A85  ▼ AK42  ♠ AQ  ♣ 10985	South:		North 3NT	East 3♦ AP	South Pass

	Board: 79 Dealer: W Vul: EW HCP: 9	<b>♦</b> 874 <b>♥</b> KJ654 <b>♦</b> AJ32 <b>♣</b> 9	West Opens 3♠. You bid first.
	Board: 80 Dealer: E Vul: None HCP: 19	<ul><li>AK87</li><li>K4</li><li>AK543</li><li>Q10</li></ul>	East Opens 3♥.  Partner bids first.
	Board: 81 Dealer: W Vul: None HCP: 6	<ul><li>★KQ1054</li><li>▼J87</li><li>◆ 5</li><li>★ 10987</li></ul>	West Opens 3♦. You bid first.
	Board: 82 Dealer: E Vul: Both HCP: 19	<ul><li>♠ AK5</li><li>♥ KJ</li><li>◆ KJ974</li><li>♠ KJ5</li></ul>	East Opens 3♣. West Bids XA♠♠ if possible.  Partner bids first.
	Board: 83 Dealer: W Vul: None HCP: 10	♣ J ♥ K86 ♦ QJ1087 ♣ K973	West Opens 3♠. You bid first.
	Board: 84 Dealer: E Vul: Both HCP: 18	<ul><li>♣ QJ106</li><li>♥ A82</li><li>◆ AJ64</li><li>♣ AQ</li></ul>	East Opens 3♣.  Partner bids first.
1			

Board: 79	North:	South:				
Dealer: W	Norui. <b>♦</b> 874	soum. ♠ AQ		North		
Vul: EW	♥ KJ654	♥ AQ2	3♠	Pass	Pass	3NT
North HCP: 9	◆ AJ32	• Q964	Pass	<b>4</b> ♦	Pass	<b>4</b> ♥
South HCP: 17	<b>♣</b> 9	♣ K1082	AP			
Contract: 4♥ S	- /	1111002				
Board: 80	N. 4	0.4				
Dealer: E	North:	South:	West	North	East	Courth
Vul: None	<b>♠</b> AK87	<b>♦</b> Q95	west	North		
North HCP: 19	<ul><li>▼ K4</li><li>◆ AK543</li></ul>	♥ 1085	D	2NIT	3 <b>♥</b>	Pass
South HCP: 5	◆ AN343 ◆ Q10	◆ Q87 <b>◆</b> J653	Pass	3NT	AP	
Contract: 3N N	<b>₹</b> Q10	<b>4</b> 1033				
Board: 81	N. d	0 4				
Dealer: W	North:	South:	West	North	East	South
Vul: None	♠ KQ1054	<b>♦</b> A862	3♦	Pass	Pass	3NT
North HCP: 6	<b>♥</b> J87 <b>♦</b> 5	♥ A953	Pass	4♥	Pass	4♠
South HCP: 19	◆ 3 <b>◆</b> 10987	<b>♦</b> KQ7 <b>♣</b> AQ	AP			
Contract: 4♠ S	<b>1</b> 0907	₩ AQ				
Board: 82	N. 4	G . 1	West	North	Fact	Soutl
Dealer: E	North:	South:	WEST	Noru	1 Last	Pass
Vul: Both	♠ AK5	<b>♦</b> 6432	D	ONIT		
North HCP: 19	<b>∀</b> KJ	♥ 87643	Pass	3NT	Pass	
South HCP: 4	♦ KJ974 ♣ KJ5	◆ A8 <b>◆</b> 96	Pass	<b>4♥</b>	Pass	Pass
Contract: 4♥X N	₩ KJ3	₹ 90	XA	AP		
Board: 83		~ .				
Dealer: W	North:	South:	Wast	Month	East	Contl
Vul: None	<b>♠</b> J	<b>★</b> K95		North		
North HCP: 10	▼ K86	♥ AQ42	3 <b>♠</b>	Pass	Pass	3IN I
South HCP: 20	♦ QJ1087 <b>♣</b> K973	◆ AK3 ◆ A105	AP			
Contract: 3N S	<b>₹ N</b> 9/3	<b>♣</b> A103				
Board: 84		~ .				
Dealer: E	North:	South:	337	NT /1	г ,	C 41
	<b>♦</b> QJ106	♠ A54	West	North		
Vul: Both	A C C				3♣	Pass
	▼ A82	♥ 10764	_			1 4400
Vul: Both North HCP: 18 South HCP: 7	<b>♥</b> A82 <b>♦</b> AJ64 <b>♣</b> AQ	V 10764 V K853 ◆ 94	Pass	3NT	AP	1 400

Board: 79 Dealer: W	♠ AQ ♥ AQ2	West Opens 3♠.
Vul: EW HCP: 17	◆ Q964 ◆ K1082	Partner bids first.
Board: 80 Dealer: E	<b>♦</b> Q95 <b>♥</b> 1085	East Opens 3♥.
Vul: None HCP: 5	◆ Q87 <b>◆</b> J653	You bid first.
Board: 81 Dealer: W	<b>♦</b> A862 <b>♥</b> A953	West Opens 3♦.
Vul: None HCP: 19	◆ KQ7 ◆ AQ	Partner bids first.
Board: 82	<b>♠</b> 6432	East Opens 3♣.
Dealer: E Vul: Both	♥ 87643 ♦ A8	West Bids XA♠♠ if possible.
HCP: 4	<b>♣</b> 96	You bid first.
Board: 83 Dealer: W	<b>♦</b> K95 <b>♥</b> AQ42	West Opens 3♠.
Vul: None HCP: 20	<ul><li>◆ AK3</li><li>◆ A105</li></ul>	Partner bids first.
Board: 84 Dealer: E	<b>♦</b> A54 <b>▼</b> 10764	East Opens 3♣.
Vul: Both HCP: 7	◆ K853 ◆ 94	You bid first.

Board: 79 Dealer: W Vul: EW	North: <b>♠</b> 874	South: ♠ AQ	West	North Pass	East Pass	
North HCP: 9 South HCP: 17 Contract: 4♥ S	▼ KJ654 ◆ AJ32 ◆ 9	▼ AQ2 ◆ Q964 • K1082	Pass AP	4 <b>♦</b>	Pass	
Board: 80 Dealer: E Vul: None	North: ♠ AK87 ♥ K4	South: ♠ Q95 ♥ 1085	West	North	East 3♥	South Pass
North HCP: 19 South HCP: 5 Contract: 3N N	◆ AK543 ◆ Q10	◆ Q87 ◆ J653	Pass	3NT	AP	1 ass
Board: 81 Dealer: W Vul: None North HCP: 6 South HCP: 19 Contract: 4♠ S	North:  ♠ KQ1054  ♥ J87  ♦ 5  ♣ 10987	South:  ♠ A862  ♥ A953  ♠ KQ7  ♣ AQ	West 3 Pass AP	North Pass 4♥	East Pass Pass	3NT
Board: 82 Dealer: E Vul: Both North HCP: 19 South HCP: 4 Contract: 4 VX N	North:  ♠ AK5  ♥ KJ  ♠ KJ974  ♣ KJ5	South:	West Pass Pass XA	3NT 4♥	3♣ Pass	South Pass 4• Pass
Board: 83 Dealer: W Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♣ J  ♥ K86  ◆ QJ1087  ♣ K973	South:  ♠ K95  ♥ AQ42  ♠ AK3  ♣ A105	West 3♠ AP	North Pass	East Pass	
Board: 84 Dealer: E Vul: Both North HCP: 18	North: ♠ QJ106 ♥ A82	South: ♠ A54 ♥ 10764	West	North	East 3♣	South Pass
South HCP: 7 Contract: 3N N	◆ AJ64 ◆ AQ	◆ K853 <b>◆</b> 94	Pass	3NT	AP	

	Board: 85 Dealer: W Vul: NS HCP: 10	<ul><li>1093</li><li>7</li><li>AKQJ5</li><li>8652</li></ul>	West Opens 3♥. You bid first.
	Board: 86 Dealer: E Vul: Both HCP: 20	<ul><li>★ KJ9</li><li>▼ KJ87</li><li>◆ AKJ</li><li>★ A74</li></ul>	East Opens 3♣.  Partner bids first.
	Board: 87 Dealer: W Vul: NS HCP: 8	<ul><li>♣ J1085</li><li>♥ AK42</li><li>♦ 9862</li><li>♣ 8</li></ul>	West Opens 3♣. You bid first.
	Board: 88 Dealer: E Vul: None HCP: 17	<ul><li>★ A87</li><li>▼ KQ8</li><li>★ A52</li><li>★ A842</li></ul>	East Opens 3♥.  Partner bids first.
	Board: 89 Dealer: W Vul: NS HCP: 6	♦ A9832 ♥ Q8 • 63 • 10653	West Opens 3♥. You bid first.
	Board: 90 Dealer: E Vul: None HCP: 21	<ul><li>AK75</li><li>✓ A93</li><li>A105</li><li>AQ4</li></ul>	East Opens 3♣.  Partner bids first.
п			

Board: 85 Dealer: W Vul: NS North HCP: 10	North: ♠ 1093 ♥ 7	South: ♠ A2 ♥ AQ8	3♥	North Pass		South 3NT
South HCP: 17 Contract: 3N S	◆ AKQJ5 ◆ 8652	◆ 98763 ♣ AK9	AP			
Board: 86 Dealer: E Vul: Both	North: ♠ KJ9 ♥ KJ87	South: ♠ 10543 ♥ AQ654	West	North	3♣	Pass
North HCP: 20 South HCP: 6 Contract: 4♥ N	◆ AKJ ◆ A74	◆ 965 ◆ 8	Pass Pass	3NT 4♥	Pass AP	4
Board: 87 Dealer: W	North: <b>♠</b> J1085	South:	West	North	East	South
Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	▼ AK42 ◆ 9862 ♣ 8	▼ 1065 ◆ AJ7 ◆ KQ94	3♣ AP	Pass	Pass	3NT
Board: 88 Dealer: E Vul: None North HCP: 17	North: <b>♠</b> A87 <b>♥</b> KQ8	South:	West	North	East 3♥	South Pass
South HCP: 7 Contract: 3N N	◆ A52 ◆ A842	◆ K1074 ◆ KJ7	Pass	3NT	AP	
Board: 89 Dealer: W Vul: NS North HCP: 6 South HCP: 18 Contract: 4 S	North:  ♠ A9832  ♥ Q8  ♠ 63  ♣ 10653	South:  ♠ K5  ♥ A6  ♦ QJ84  ♣ AKJ98	West 3♥ Pass AP	North Pass 4♥		3NT
Board: 90 Dealer: E Vul: None	North: ♠ AK75	South: ♣ J94	West	North	East 3♣	South Pass
North HCP: 21 South HCP: 6 Contract: 4 N	<ul><li>★ A93</li><li>★ A105</li><li>★ AQ4</li></ul>	<ul><li>✓ K8754</li><li>◆ Q943</li><li>◆ 7</li></ul>	Pass Pass	3NT 4♥	Pass AP	1 dss 4♦

Board: 85 Dealer: W Vul: NS HCP: 17	<ul><li>A2</li><li>✓ AQ8</li><li>✓ 98763</li><li>△ AK9</li></ul>	West Opens 3♥.  Partner bids first.
Board: 86 Dealer: E Vul: Both HCP: 6	<ul><li>10543</li><li>✓ AQ654</li><li>✓ 965</li><li>✓ 8</li></ul>	East Opens 3♣.  You bid first.
Board: 87 Dealer: W Vul: NS HCP: 17	<ul><li>AK4</li><li>▼ 1065</li><li>◆ AJ7</li><li>◆ KQ94</li></ul>	West Opens 3♣.  Partner bids first.
Board: 88 Dealer: E Vul: None HCP: 7	<ul><li>◆9543</li><li>♥64</li><li>◆K1074</li><li>◆KJ7</li></ul>	East Opens 3♥.  You bid first.
Board: 89 Dealer: W Vul: NS HCP: 18	<ul><li>★ K5</li><li>▼ A6</li><li>◆ QJ84</li><li>◆ AKJ98</li></ul>	West Opens 3♥.  Partner bids first.
Board: 90 Dealer: E Vul: None HCP: 6	<ul><li>▶ J94</li><li>♥ K8754</li><li>◆ Q943</li><li>♣ 7</li></ul>	East Opens 3♣. You bid first.

Board: 85 Dealer: W Vul: NS North HCP: 10	North: ♠ 1093 ♥ 7	South: ♠ A2 ♥ AQ8	3♥	North Pass		South 3NT
South HCP: 17 Contract: 3N S	◆ AKQJ5 ◆ 8652	◆ 98763 ♣ AK9	AP			
Board: 86 Dealer: E Vul: Both	North: ♠ KJ9 ♥ KJ87	South: ♠ 10543 ♥ AQ654	West	North	3♣	Pass
North HCP: 20 South HCP: 6 Contract: 4♥ N	◆ AKJ ◆ A74	◆ 965 ◆ 8	Pass Pass	3NT 4♥	Pass AP	4
Board: 87 Dealer: W	North: <b>♠</b> J1085	South:	West	North	East	South
Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	▼ AK42 ◆ 9862 ♣ 8	▼ 1065 ◆ AJ7 ◆ KQ94	3♣ AP	Pass	Pass	3NT
Board: 88 Dealer: E Vul: None North HCP: 17	North: <b>♠</b> A87 <b>♥</b> KQ8	South:	West	North	East 3♥	South Pass
South HCP: 7 Contract: 3N N	◆ A52 ◆ A842	◆ K1074 ◆ KJ7	Pass	3NT	AP	
Board: 89 Dealer: W Vul: NS North HCP: 6 South HCP: 18 Contract: 4 S	North:  ♠ A9832  ♥ Q8  ♠ 63  ♣ 10653	South:  ♠ K5  ♥ A6  ♦ QJ84  ♣ AKJ98	West 3♥ Pass AP	North Pass 4♥		3NT
Board: 90 Dealer: E Vul: None	North: ♠ AK75	South: ♣ J94	West	North	East 3♣	South Pass
North HCP: 21 South HCP: 6 Contract: 4 N	<ul><li>★ A93</li><li>★ A105</li><li>★ AQ4</li></ul>	<ul><li>✓ K8754</li><li>◆ Q943</li><li>◆ 7</li></ul>	Pass Pass	3NT 4♥	Pass AP	1 dss 4♦

Board: 91 Dealer: W Vul: EW HCP: 6	<b>♦</b> KQ953 <b>♥</b> 72 <b>♦</b> J763 <b>♣</b> 98	West Opens 3♥. You bid first.
Board: 92 Dealer: E Vul: NS HCP: 18	<ul><li>★ K9</li><li>▼ AJ7</li><li>◆ AJ973</li><li>◆ AJ6</li></ul>	East Opens 3♥.  Partner bids first.
Board: 93 Dealer: W Vul: NS HCP: 6	<b>♦</b> Q108 <b>♥</b> 97 <b>♦</b> 952 <b>♣</b> A9854	West Opens 3♦. You bid first.
Board: 94 Dealer: E Vul: Both HCP: 20	<ul><li>A5</li><li>✓ A108</li><li>✓ AKQ109</li><li>✓ K84</li></ul>	East Opens 3♠.  Partner bids first.
Board: 95 Dealer: W Vul: NS HCP: 6	<ul><li>10762</li><li>✓ A10932</li><li>✓ Q64</li><li>✓ 9</li></ul>	West Opens 3♣. You bid first.
Board: 96 Dealer: E Vul: None HCP: 17	<ul><li>AK</li><li>▼ 863</li><li>◆ KQ5</li><li>◆ AJ973</li></ul>	East Opens 3♦.  Partner bids first.

Dealer: W Vul: EW North HCP: 6 South HCP: 17	North: ♠ KQ953 ♥ 72 ♦ J763	South: ♠ A7 ♥ AQ8 ♠ Q8	3♥ Pass	North Pass 4		3NT
Contract: 4♠ S	<b>♣</b> 98	♣ AJ10752	AP			
Board: 92 Dealer: E Vul: NS	North: ♠ K9	South:  ♠ AQ872	West	North	East 3♥	South Pass
North HCP: 18 South HCP: 6 Contract: 4♠ N	<ul><li>◆ AJ7</li><li>◆ AJ973</li><li>◆ AJ6</li></ul>	♥ 96 ♦ 108 ♣ 8543	Pass Pass	3NT 4♠	Pass AP	4♥
Board: 93 Dealer: W Vul: NS North HCP: 6 South HCP: 17 Contract: 3N S	North:  ◆ Q108  ▼ 97  ◆ 952  ◆ A9854	South:  ♠ AJ94  ♥ KJ6  ♠ AQ3  ♣ Q32	West 3♦ AP	North Pass		South 3NT
Board: 94 Dealer: E Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♣ A5  ▼ A108  ♣ AKQ109  ♣ K84	South:  ◆ 94  ▼ K732  ◆ 85  ◆ AQ1097	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 95 Dealer: W Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:  • 10762  • A10932  • Q64  • 9	South:  ♠ KQ5  ♥ K75  ♠ AKJ5  ♣ A43	West 3♣ Pass AP	North Pass 4•		3NT
Board: 96 Dealer: E Vul: None	North: ♠ AK	South: ♠ 9863	West	North	East 3♦	South Pass
North HCP: 17 South HCP: 3	♥ 863 ♦ KQ5	<b>▼</b> K10975 <b>♦</b> 43	Pass Pass	3NT 4♥	Pass AP	<b>4</b>

Board: 91 Dealer: W Vul: EW HCP: 17	<ul><li>A7</li><li>✓ AQ8</li><li>✓ Q8</li><li>✓ AJ10752</li></ul>	West Opens 3♥.  Partner bids first.
Board: 92 Dealer: E Vul: NS HCP: 6	<ul><li>AQ872</li><li>♥ 96</li><li>108</li><li>8543</li></ul>	East Opens 3♥. You bid first.
Board: 93 Dealer: W Vul: NS HCP: 17	<ul><li>★ AJ94</li><li>▼ KJ6</li><li>★ AQ3</li><li>★ Q32</li></ul>	West Opens 3♦.  Partner bids first.
Board: 94 Dealer: E Vul: Both HCP: 9	<ul><li>♦ 94</li><li>♥ K732</li><li>♦ 85</li><li>♠ AQ1097</li></ul>	East Opens 3♠. You bid first.
Board: 95 Dealer: W Vul: NS HCP: 20	<ul><li>★ KQ5</li><li>▼ K75</li><li>◆ AKJ5</li><li>◆ A43</li></ul>	West Opens 3♣.  Partner bids first.
Board: 96 Dealer: E Vul: None HCP: 3	<ul><li>♦ 9863</li><li>♥ K10975</li><li>♦ 43</li><li>♦ 62</li></ul>	East Opens 3♦. You bid first.
1		

Dealer: W Vul: EW North HCP: 6 South HCP: 17	North: ♠ KQ953 ♥ 72 ♦ J763	South: ♠ A7 ♥ AQ8 ♠ Q8	3♥ Pass	North Pass 4		3NT
Contract: 4♠ S	<b>♣</b> 98	♣ AJ10752	AP			
Board: 92 Dealer: E Vul: NS	North: ♠ K9	South:  ♠ AQ872	West	North	East 3♥	South Pass
North HCP: 18 South HCP: 6 Contract: 4♠ N	<ul><li>◆ AJ7</li><li>◆ AJ973</li><li>◆ AJ6</li></ul>	♥ 96 ♦ 108 ♣ 8543	Pass Pass	3NT 4♠	Pass AP	4♥
Board: 93 Dealer: W Vul: NS North HCP: 6 South HCP: 17 Contract: 3N S	North:  ◆ Q108  ▼ 97  ◆ 952  ◆ A9854	South:  ♠ AJ94  ♥ KJ6  ♠ AQ3  ♣ Q32	West 3♦ AP	North Pass		South 3NT
Board: 94 Dealer: E Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♣ A5  ▼ A108  ♣ AKQ109  ♣ K84	South:  ◆ 94  ▼ K732  ◆ 85  ◆ AQ1097	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 95 Dealer: W Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:  • 10762  • A10932  • Q64  • 9	South:  ♠ KQ5  ♥ K75  ♠ AKJ5  ♣ A43	West 3♣ Pass AP	North Pass 4•		3NT
Board: 96 Dealer: E Vul: None	North: ♠ AK	South: ♠ 9863	West	North	East 3♦	South Pass
North HCP: 17 South HCP: 3	♥ 863 ♦ KQ5	<b>▼</b> K10975 <b>♦</b> 43	Pass Pass	3NT 4♥	Pass AP	<b>4</b>

Board: 97 Dealer: W Vul: NS HCP: 9	<ul><li>★K10964</li><li>♥Q6</li><li>◆Q9</li><li>◆Q984</li></ul>	West Opens 3♦. You bid first.
Board: 98 Dealer: E Vul: NS HCP: 17	<ul><li>★ KQ106</li><li>★ AQ</li><li>★ K107</li><li>★ K843</li></ul>	East Opens 3♥.  Partner bids first.
Board: 99 Dealer: W Vul: Both HCP: 8	<ul><li>♣ Q762</li><li>♥ A105</li><li>◆ Q107</li><li>♣ 765</li></ul>	West Opens 3♣. You bid first.
Board: 100 Dealer: E Vul: NS HCP: 19	<ul><li>A5</li><li>★ A62</li><li>★ AQJ73</li><li>★ KJ9</li></ul>	East Opens 3♠.  Partner bids first.
Board: 101 Dealer: W Vul: EW HCP: 7	<ul><li></li></ul>	West Opens 3♣. You bid first.
Board: 102 Dealer: E Vul: Both HCP: 20	<ul><li>★ AK9</li><li>★ KQ8</li><li>◆ KJ743</li><li>★ A10</li></ul>	East Opens 3♣.  Partner bids first.

Dealer: W Vul: NS	North: ♠ K10964	South: ♠ A752	West 3♦	North Pass		South 3NT
North HCP: 9	<b>♥</b> Q6 <b>♦</b> Q9	<b>♥</b> AK42 <b>♦</b> A8	Pass	4♥	Pass	4♠
South HCP: 18 Contract: 4♠ S	♣ Q984	♣ K73	AP			
Board: 98 Dealer: E	North:	South:	***	NI A	Е.	C 4
Vul: NS	<b>♠</b> KQ106 <b>♥</b> AQ	<b>♦</b> A942 <b>♥</b> 52	West	North	East 3 V	South Pass
North HCP: 17 South HCP: 8 Contract: 3N N	◆ K107 ◆ K843	♦ 832 ♣ A962	Pass	3NT	AP	
Board: 99 Dealer: W	North:	South:				
Vul: Both	<b>♦</b> Q762	<b>♦</b> K53		North		
North HCP: 8	<b>♥</b> A105 <b>♦</b> Q107	<b>♥</b> KJ4 <b>♦</b> AKJ86	3 <b>♣</b>	Pass	Pass	3NT
South HCP: 19 Contract: 3N S	<b>♣</b> 765	◆ KJ	AP			
Board: 100 Dealer: E	North:	South:	West	North	East	South
Vul: NS	<b>♠</b> A5 <b>♥</b> A62	<b>♦</b> 872 <b>∀</b> KQ974			3♠	Pass
North HCP: 19 South HCP: 7	◆ AQJ73	◆ 10	Pass	3NT	Pass	<b>4</b>
Contract: 4♥ N	<b>♣</b> KJ9	<b>♣</b> Q864	Pass	4♥	AP	
Board: 101 Dealer: W	North:	South:	West	North	Fast	South
Vul: EW	<b>♣</b> J1072	<b>≜</b> AKQ9	3♣	Pass		3NT
North HCP: 7	<b>♥</b> KJ964 <b>♦</b> J	<b>♥</b> Q87 • AK87	Pass	<b>4</b> ♦	Pass	4♥
South HCP: 21 Contract: 4♥ S	<b>♣</b> J73	<b>♣</b> K5	AP			
Board: 102	North:	South:				
Dealer: E Vul: Both	AK9	<b>♦</b> Q865	West	North	East	South
North HCP: 20	♥ KQ8	♥ A1073			3♣	Pass
South HCP: 8	♦ KJ743	<b>♦</b> Q8 <b>♣</b> 874	Pass	3NT	AP	

Board: 97 Dealer: W Vul: NS HCP: 18	<ul><li>♣ A752</li><li>♥ AK42</li><li>◆ A8</li><li>♣ K73</li></ul>	West Opens 3♦.  Partner bids first.
Board: 98 Dealer: E Vul: NS HCP: 8	<ul><li>★ A942</li><li>▼ 52</li><li>◆ 832</li><li>★ A962</li></ul>	East Opens 3♥. You bid first.
Board: 99 Dealer: W Vul: Both HCP: 19	<ul><li>★ K53</li><li>▼ KJ4</li><li>◆ AKJ86</li><li>◆ KJ</li></ul>	West Opens 3♣.  Partner bids first.
Board: 100 Dealer: E Vul: NS HCP: 7	♦ 872 ▼ KQ974 • 10 • Q864	East Opens 3♠. You bid first.
Board: 101 Dealer: W Vul: EW HCP: 21	<ul><li>♠ AKQ9</li><li>♥ Q87</li><li>♦ AK87</li><li>♠ K5</li></ul>	West Opens 3♣.  Partner bids first.
Board: 102 Dealer: E Vul: Both HCP: 8	<b>♦</b> Q865 <b>♥</b> A1073 <b>♦</b> Q8 <b>♣</b> 874	East Opens 3♣. You bid first.

Dealer: W Vul: NS	North: ♠ K10964	South: ♠ A752	West 3♦	North Pass		South 3NT
North HCP: 9	<b>♥</b> Q6 <b>♦</b> Q9	<b>♥</b> AK42 <b>♦</b> A8	Pass	4♥	Pass	4♠
South HCP: 18 Contract: 4♠ S	♣ Q984	♣ K73	AP			
Board: 98 Dealer: E	North:	South:	***	NI A	Е.	C 4
Vul: NS	<b>♠</b> KQ106 <b>♥</b> AQ	<b>♦</b> A942 <b>♥</b> 52	West	North	East 3 V	South Pass
North HCP: 17 South HCP: 8 Contract: 3N N	◆ K107 ◆ K843	♦ 832 ♣ A962	Pass	3NT	AP	
Board: 99 Dealer: W	North:	South:				
Vul: Both	<b>♦</b> Q762	<b>♦</b> K53		North		
North HCP: 8	<b>♥</b> A105 <b>♦</b> Q107	<b>♥</b> KJ4 <b>♦</b> AKJ86	3 <b>♣</b>	Pass	Pass	3NT
South HCP: 19 Contract: 3N S	<b>♣</b> 765	◆ KJ	AP			
Board: 100 Dealer: E	North:	South:	West	North	East	South
Vul: NS	<b>♠</b> A5 <b>♥</b> A62	<b>♦</b> 872 <b>∀</b> KQ974			3♠	Pass
North HCP: 19 South HCP: 7	◆ AQJ73	◆ 10	Pass	3NT	Pass	<b>4</b> •
Contract: 4♥ N	<b>♣</b> KJ9	<b>♣</b> Q864	Pass	4♥	AP	
Board: 101 Dealer: W	North:	South:	West	North	Fast	South
Vul: EW	<b>♣</b> J1072	<b>≜</b> AKQ9	3♣	Pass		3NT
North HCP: 7	<b>♥</b> KJ964 <b>♦</b> J	<b>♥</b> Q87 • AK87	Pass	<b>4</b> ♦	Pass	4♥
South HCP: 21 Contract: 4♥ S	<b>♣</b> J73	<b>♣</b> K5	AP			
Board: 102	North:	South:				
Dealer: E Vul: Both	AK9	<b>♦</b> Q865	West	North	East	South
North HCP: 20	♥ KQ8	♥ A1073			3♣	Pass
South HCP: 8	♦ KJ743	<b>♦</b> Q8 <b>♣</b> 874	Pass	3NT	AP	

Board: 103 Dealer: W Vul: NS HCP: 1		West Opens 3♥. You bid first.
Board: 104 Dealer: E Vul: NS HCP: 17	<ul><li>102</li><li>✓ A9</li><li>✓ AKQ10975</li><li>✓ A7</li></ul>	East Opens 3♥. West Bids XA♠ if possible. Partner bids first.
Board: 105 Dealer: W Vul: Both HCP: 6		West Opens 3♣. You bid first.
Board: 106 Dealer: E Vul: EW HCP: 18	<ul><li>♣ QJ52</li><li>♥ AK73</li><li>◆ A96</li><li>♣ A9</li></ul>	East Opens 3♣.  Partner bids first.
Board: 107 Dealer: W Vul: EW HCP: 6	• Q43 ▼ 93 • 10985 • KJ53	West Opens 3♥. You bid first.
Board: 108 Dealer: E Vul: Both HCP: 20	<ul><li>A83</li><li>✓ K65</li><li>AKQ8</li><li>A106</li></ul>	East Opens 3♠.  Partner bids first.

Board: 103 Dealer: W Vul: NS	North: <b>▲</b> J853	South: ♠ A109		North		
North HCP: 1 South HCP: 19 Contract: 3N S	♥ 84 ♦ 1053 ♣ 10954	<ul><li>★ A73</li><li>★ KQ74</li><li>★ AQ3</li></ul>	3♥ AP	Pass	Pass	3NT
Board: 104 Dealer: E	North: ♠ 102	South: ♠ A7643	West	North	East	South Pass
Vul: NS North HCP: 17 South HCP: 6	✓ A9	♥ 643 ♦ 64 ♣ Q84	Pass Pass XA		Pass	4♥ Pass
Contract: 4♠X N  Board: 105  Dealer: W  Vul: Both  North HCP: 6  South HCP: 19  Contract: 3N S	North: ♠ 9864 ♥ 9854 ♦ K.J9 ♣ Q3	South:  ♠ AKJ3  ♥ A1073  ♠ A63  ♣ K8	West 3♣ AP	North Pass		South 3NT
Board: 106 Dealer: E Vul: EW North HCP: 18 South HCP: 8 Contract: 3N N	North:  ♠ QJ52  ▼ AK73  ♠ A96  ♠ A9	South:  ♠ K98  ▼ 862  ♠ KQ73  ♣ 653	West Pass	North 3NT	East 3♣ AP	South Pass
Board: 107 Dealer: W Vul: EW North HCP: 6 South HCP: 23 Contract: 3N S	North:  ♠ Q43  ♥ 93  ♦ 10985  ♣ KJ53	South:  ♠ AJ8  ♥ A108  ♠ AKJ  ♣ AQ74	West 3♥ AP	North Pass		South 3NT
Board: 108 Dealer: E Vul: Both North HCP: 20	North: ♠ A83 ♥ K65	South: ♣ 7 ▼ AQJ3	West	North	East 3♠	South Pass
South HCP: 8 Contract: 3N N	◆ AKQ8 ◆ A106	♦ 9643 ♣ J987	Pass	3NT	AP	

Board: 103	<b>★</b> A109	West Opens 3♥.
Dealer: W Vul: NS	♥ A73	······································
HCP: 19	◆ KQ74 ◆ AQ3	Partner bids first.
Board: 104	<b>♦</b> A7643	East Opens 3♥.
Dealer: E Vul: NS	<b>♥</b> 643 <b>♦</b> 64	West Bids XA♠♠ if possible.
HCP: 6	<b>♣</b> Q84	You bid first.
Board: 105 Dealer: W	<b>♠</b> AKJ3 <b>♥</b> A1073	West Opens 3♣.
Vul: Both HCP: 19	◆ A63 ◆ K8	Partner bids first.
Board: 106	<b>♦</b> K98	
Dealer: E	<b>v</b> 862	East Opens 3♣.
Vul: EW HCP: 8	◆ KQ73 ◆ 653	You bid first.
Board: 107	<b>♠</b> AJ8	West Opens 3♥.
Dealer: W Vul: EW	<b>♥</b> A108 ♦ AKJ	•
HCP: 23	♣ AQ74	Partner bids first.
Board: 108	<b>★</b> 7	East Opens 3♠.
Dealer: E	♥ AQJ3	East Opens 32.
Vul: Both	<b>♦</b> 9643	You bid first.
HCP: 8	<b>♣</b> J987	Tou old filst.

Dealer: W Vul: NS	North:  ♠ J853	South: ♠ A109		North		
North HCP: 1	♥ 84 • 1052	♥ A73	3♥	Pass	Pass	3NT
South HCP: 19	◆ 1053 • 10054	◆ KQ74	AP			
Contract: 3N S	<b>♣</b> 10954	♣ AQ3				
Board: 104	North:	South:	West	North	Fast	South
Dealer: E	<b>★</b> 102	<b>♦</b> A7643			3♥	Pass
Vul: NS	▼ A9	<b>♥</b> 643	Pass	3NT	Pass	
North HCP: 17	◆ AKQ10975	<b>♦</b> 64	Pass			Pass
South HCP: 6 Contract: 4♠X N	♣ A7	<b>♣</b> Q84	XA♠♠			
Board: 105						
Dealer: W	North:	South:	West	North	Foot	South
Vul: Both	<b>♦</b> 9864	<b>♠</b> AKJ3 <b>♥</b> A1073	west 3♣	North Pass	Pass	
North HCP: 6	♥ 9854 ♦ KJ9	◆ A10/3 ◆ A63		Pass	Pass	3IN I
South HCP: 19	• Q3	<ul><li>VA03</li><li>♠ K8</li></ul>	AP			
Contract: 3N S	<b>₹</b> Ø2	₹ Ko				
Board: 106	North:	South:				
Dealer: E	♠ QJ52	<b>♦</b> K98	West	North	East	South
Vul: EW	♥ AK73	<b>♥</b> 862			3♣	Pass
North HCP: 18	♦ A96	♦ KQ73	Pass	3NT	AP	
South HCP: 8 Contract: 3N N	♣ A9	<b>♣</b> 653				
Board: 107	N - Al-	C 4l				
Dealer: W	North: ♠ Q43	South: ♠ AJ8	West	North	Fast	South
Vul: EW	♥ 93	♥ A108	3 <b>♥</b>	Pass		3NT
North HCP: 6	<ul><li>10985</li></ul>	♦ AKJ	AP	1 433	1 433	3111
South HCP: 23 Contract: 3N S	♣ KJ53	<b>♣</b> AQ74	7 11			
Board: 108						
Dealer: E	North:	South:				
Vul: Both	<b>♠</b> A83	<b>♠</b> 7	West	North		
North HCP: 20	<b>♥</b> K65	♥ AQJ3			3♠	Pass
South HCP: 8	♦ AKQ8 ♣ A106	♦ 9643 ♣ J987	Pass	3NT	AP	

# North hands (Practice Page)

Board: 109 Dealer: W Vul: EW HCP: 8	<b>♠</b> Q9 <b>♥</b> K873 <b>♦</b> QJ75 <b>♣</b> 975	West Opens 3♠. You bid first.
Board: 110 Dealer: E Vul: NS HCP: 20	<ul><li>★ KQ3</li><li>▼ Q92</li><li>◆ KQJ</li><li>◆ AK83</li></ul>	East Opens 3♠.  Partner bids first.
Board: 111 Dealer: W Vul: EW HCP: 7	♣— ▼ AQ42 ◆ J984 ♣ 106532	West Opens 3♠. You bid first.
Board: 112 Dealer: E Vul: Both HCP: 18	<ul><li>★ K7</li><li>▼ AK6</li><li>◆ K5</li><li>◆ AJ9875</li></ul>	East Opens 3♦.  Partner bids first.
Board: 113 Dealer: W Vul: EW HCP: 10	<ul><li>♣ QJ107</li><li>♥ 4</li><li>◆ AJ87</li><li>♣ Q1074</li></ul>	West Opens 3♥. You bid first.
Board: 114 Dealer: E Vul: EW HCP: 20	<ul><li>A8</li><li>✓ AQ8</li><li>AK1065</li><li>K95</li></ul>	East Opens 3♠.  Partner bids first.

Board: 109 Dealer: W Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ Q9  ▼ K873  ◆ QJ75  ♠ 975	South:  ♠ K8  ♥ Q542  ♠ AK93  ♣ AKJ	West 3♠ AP	North Pass		South 3NT
Board: 110 Dealer: E Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♣ KQ3  ♥ Q92  ♠ KQJ  ♣ AK83	South: ♠ 8 ♥ A1054 ♦ A10874 ♣ 975	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 111 Dealer: W Vul: EW North HCP: 7 South HCP: 17 Contract: 3N S	North:  ♣ —  ▼ AQ42  ◆ J984  ♣ 106532	South:  ♠ KQ32  ♥ K1095  ♦ Q6  ♣ AQJ	West 3♠ AP	North Pass		South 3NT
Board: 112 Dealer: E Vul: Both North HCP: 18 South HCP: 10 Contract: 3N N	North:  ♠ K7  ▼ AK6  ♠ K5  ♣ AJ9875	South:  ♠ A1093  ♥ QJ10  ♦ J6  ♠ Q643	West Pass	North 3NT	East 3♦ AP	South Pass
Board: 113 Dealer: W Vul: EW North HCP: 10 South HCP: 19 Contract: 3N S	North:  ♠ QJ107  ♥ 4  ♠ AJ87  ♠ Q1074	South:  ♠ A5  ♥ KQ3  ♠ K1096  ♠ AK96	West 3♥ AP	North Pass		South 3NT
Board: 114 Dealer: E Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A8  ♥ AQ8  ♠ AK1065  ♠ K95	South:  ♠ Q7  ▼ K954  ◆ Q9743  ♣ 76	West Pass	North 3NT	East 3♠ AP	South Pass

### South hands (Practice Page)

Board: 109 Dealer: W Vul: EW HCP: 20	♠ K8 ♥ Q542 ♦ AK93 ♠ AKJ	West Opens 3♠.  Partner bids first.
Board: 110 Dealer: E Vul: NS HCP: 8	♣8 ▼ A1054 ◆ A10874 ♣ 975	East Opens 3♠. You bid first.
Board: 111 Dealer: W Vul: EW HCP: 17	<b>♠</b> KQ32 <b>♥</b> K1095 <b>♦</b> Q6 <b>♣</b> AQJ	West Opens 3♠.  Partner bids first.
Board: 112 Dealer: E Vul: Both HCP: 10	<ul><li>★ A1093</li><li>♥ QJ10</li><li>◆ J6</li><li>◆ Q643</li></ul>	East Opens 3♦. You bid first.
Board: 113 Dealer: W Vul: EW HCP: 19	<ul><li>A5</li><li>KQ3</li><li>K1096</li><li>AK96</li></ul>	West Opens 3♥.  Partner bids first.
Board: 114 Dealer: E Vul: EW HCP: 7	<b>♠</b> Q7 <b>♥</b> K954 <b>♦</b> Q9743 <b>♣</b> 76	East Opens 3♠. You bid first.

Board: 109 Dealer: W Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ Q9  ▼ K873  ◆ QJ75  ♠ 975	South:  ♠ K8  ♥ Q542  ♠ AK93  ♣ AKJ	West 3♠ AP	North Pass		South 3NT
Board: 110 Dealer: E Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♣ KQ3  ♥ Q92  ♠ KQJ  ♣ AK83	South: ♠ 8 ♥ A1054 ♦ A10874 ♣ 975	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 111 Dealer: W Vul: EW North HCP: 7 South HCP: 17 Contract: 3N S	North:  ♣ —  ▼ AQ42  ◆ J984  ♣ 106532	South:  ♠ KQ32  ♥ K1095  ♦ Q6  ♣ AQJ	West 3♠ AP	North Pass		South 3NT
Board: 112 Dealer: E Vul: Both North HCP: 18 South HCP: 10 Contract: 3N N	North:  ♠ K7  ▼ AK6  ♠ K5  ♣ AJ9875	South:  ♠ A1093  ♥ QJ10  ♦ J6  ♠ Q643	West Pass	North 3NT	East 3♦ AP	South Pass
Board: 113 Dealer: W Vul: EW North HCP: 10 South HCP: 19 Contract: 3N S	North:  ♠ QJ107  ♥ 4  ♠ AJ87  ♠ Q1074	South:  ♠ A5  ♥ KQ3  ♠ K1096  ♠ AK96	West 3♥ AP	North Pass		South 3NT
Board: 114 Dealer: E Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A8  ♥ AQ8  ♠ AK1065  ♠ K95	South:  ♠ Q7  ▼ K954  ◆ Q9743  ♣ 76	West Pass	North 3NT	East 3♠ AP	South Pass

# North hands (Practice Page)

Board: 115 Dealer: W Vul: EW HCP: 8	<b>♦</b> 87 <b>♥</b> J875 <b>♦</b> K1054 <b>♣</b> A84	West Opens 3♠. You bid first.
Board: 116 Dealer: E Vul: None HCP: 17	<b>♣</b> 73 <b>♥</b> KQ <b>♦</b> AKQ973 <b>♣</b> K74	East Opens 3♥.  Partner bids first.
Board: 117 Dealer: W Vul: Both HCP: 9	<ul><li>♠ 654</li><li>♥ J854</li><li>♦ AK93</li><li>♠ J6</li></ul>	West Opens 3♠. You bid first.
Board: 118 Dealer: E Vul: Both HCP: 17	<ul><li>♣ A75</li><li>♥ AQ</li><li>♦ K732</li><li>♣ A843</li></ul>	East Opens 3♥.  Partner bids first.
Board: 119 Dealer: W Vul: EW HCP: 4	<ul><li>J942</li><li>▼ 1042</li><li>◆ QJ98</li><li>◆ 54</li></ul>	West Opens 3♣. You bid first.
Board: 120 Dealer: E Vul: NS HCP: 17	<ul><li>▲ A63</li><li>♥ J6</li><li>◆ AQ</li><li>▲ AQ9876</li></ul>	East Opens 3♦.  Partner bids first.

Board: 115 Dealer: W Vul: EW North HCP: 8 South HCP: 17 Contract: 3N S	North: ♠ 87 ♥ J875 ♦ K1054 ♣ A84	South:  ♠ AQ42  ♥ AQ  ♠ A8  ♣ J9653	West 3♠ AP	North Pass		South 3NT
Board: 116 Dealer: E Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♣ 73  ✔ KQ  ♣ AKQ973  ♣ K74	South:  ♠ A1065  ♥ 93  ♦ J62  ♠ A1052		North 3NT	East 3♥ AP	South Pass
Board: 117 Dealer: W Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North:	South:  ♣ AQ  ♥ Q97  ♦ 104  ♣ AKQ543	West 3♠ AP	North Pass		South 3NT
Board: 118 Dealer: E Vul: Both North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♣ A75  ✔ AQ  ♣ K732  ♣ A843	South:  ♠ Q842  ♥ 43  ♦ QJ8  ♣ K1072		North 3NT	East 3♥ AP	South Pass
Board: 119 Dealer: W Vul: EW North HCP: 4 South HCP: 21 Contract: 3N S	North:  ◆ J942  ◆ 1042  ◆ QJ98  ◆ 54	South:  ♠ AQ85  ♥ K7  ♦ AK753  ♣ AJ	West 3♣ AP	North Pass		South 3NT
Board: 120 Dealer: E Vul: NS North HCP: 17 South HCP: 9 Contract: 4♠ N	North:  ♠ A63  ♥ J6  ♠ AQ  ♣ AQ9876	South:  ♠ K8542  ♥ K832  ♦ 42  ♣ K4	West Pass Pass	North 3NT 4♣	East 3♦ Pass AP	Pass

### South hands (Practice Page)

Board: 115 Dealer: W Vul: EW HCP: 17	<ul><li>AQ42</li><li>AQ</li><li>AQ</li><li>A8</li><li>J9653</li></ul>	West Opens 3♠.  Partner bids first.
Board: 116 Dealer: E Vul: None HCP: 9	<ul><li>▲ A1065</li><li>♥ 93</li><li>◆ J62</li><li>▲ A1052</li></ul>	East Opens 3♥. You bid first.
Board: 117 Dealer: W Vul: Both HCP: 17	♣ AQ ♥ Q97 • 104 ♣ AKQ543	West Opens 3♠.  Partner bids first.
Board: 118 Dealer: E Vul: Both HCP: 8	<ul><li>◆ Q842</li><li>◆ 43</li><li>◆ QJ8</li><li>◆ K1072</li></ul>	East Opens 3♥. You bid first.
Board: 119 Dealer: W Vul: EW HCP: 21	<ul><li>♠ AQ85</li><li>♥ K7</li><li>♦ AK753</li><li>♠ AJ</li></ul>	West Opens 3♣.  Partner bids first.
Board: 120 Dealer: E Vul: NS HCP: 9	<b>♦</b> K8542 <b>♥</b> K832 <b>♦</b> 42 <b>♣</b> K4	East Opens 3♦. You bid first.
ĺ		

Board: 115 Dealer: W Vul: EW North HCP: 8 South HCP: 17 Contract: 3N S	North: ♠ 87 ♥ J875 ♦ K1054 ♣ A84	South:  ♠ AQ42  ♥ AQ  ♠ A8  ♣ J9653	West 3♠ AP	North Pass		South 3NT
Board: 116 Dealer: E Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♣ 73  ✔ KQ  ♣ AKQ973  ♣ K74	South:  ♠ A1065  ♥ 93  ♦ J62  ♠ A1052		North 3NT	East 3♥ AP	South Pass
Board: 117 Dealer: W Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North:	South:  ♣ AQ  ♥ Q97  ♦ 104  ♣ AKQ543	West 3♠ AP	North Pass		South 3NT
Board: 118 Dealer: E Vul: Both North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♣ A75  ✔ AQ  ♣ K732  ♣ A843	South:  ♠ Q842  ♥ 43  ♦ QJ8  ♣ K1072		North 3NT	East 3♥ AP	South Pass
Board: 119 Dealer: W Vul: EW North HCP: 4 South HCP: 21 Contract: 3N S	North:  ◆ J942  ◆ 1042  ◆ QJ98  ◆ 54	South:  ♠ AQ85  ♥ K7  ♦ AK753  ♣ AJ	West 3♣ AP	North Pass		South 3NT
Board: 120 Dealer: E Vul: NS North HCP: 17 South HCP: 9 Contract: 4♠ N	North:  ♠ A63  ♥ J6  ♠ AQ  ♣ AQ9876	South:  ♠ K8542  ♥ K832  ♦ 42  ♣ K4	West Pass Pass	North 3NT 4♣	East 3♦ Pass AP	Pass

## North hands (Practice Page)

Board: 121 Dealer: W Vul: EW HCP: 5	<ul><li>1052</li><li>✓ J1054</li><li>✓ KJ1054</li><li>✓ 2</li></ul>	West Opens 3♣. You bid first.
Board: 122 Dealer: E Vul: Both HCP: 17	<b>♠</b> AQ <b>♥</b> AQ6 <b>♦</b> QJ107 <b>♣</b> Q1083	East Opens 3♠.  Partner bids first.
Board: 123 Dealer: W Vul: NS HCP: 9	<ul><li>★ A9762</li><li>▼ J1097</li><li>◆ A10</li><li>◆ 32</li></ul>	West Opens 3♣. You bid first.
Board: 124 Dealer: E Vul: NS HCP: 17	<b>♠</b> KQ3 <b>♥</b> KJ <b>♦</b> AK85 <b>♣</b> J543	East Opens 3♠.  Partner bids first.
Board: 125 Dealer: W Vul: NS HCP: 7	◆ QJ109 ▼ 97 ◆ A75 ◆ 10853	West Opens 3♥. You bid first.

Board: 121 Dealer: W Vul: EW North HCP: 5 South HCP: 17 Contract: 3N S	North:  ♠ 1052  ♥ J1054  ♠ KJ1054  ♣ 2	South:  ◆ 86  ▼ AK93  ◆ A972  ◆ AQ4	West 3♣ AP	North Pass		South 3NT
Board: 122 Dealer: E Vul: Both North HCP: 17 South HCP: 5 Contract: 3N N	North:  ♣ AQ  ♥ AQ6  • QJ107  ♣ Q1083	South:  ◆ 954  ▼ 10752  ◆ 852  ◆ AJ6	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 123 Dealer: W Vul: NS North HCP: 9 South HCP: 17 Contract: 4♠ S	North:  ♣ A9762  ▼ J1097  ◆ A10  ♣ 32	South:  ♠ K103  ▼ AK  ♠ Q985  ♣ KQ95	West 3♣ Pass AP	North Pass 4		3NT
Board: 124 Dealer: E Vul: NS North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ KQ3  ♥ KJ  ♠ AK85  ♣ J543	South:  ♣ 86  ▼ A9863  ◆ Q974  ♣ K9	West Pass Pass	North 3NT 4♥	East 3♠ Pass AP	Pass
Board: 125 Dealer: W Vul: NS North HCP: 7 South HCP: 17 Contract: 3N S	North:  ◆ QJ109  ▼ 97  ◆ A75  ◆ 10853	South:  ♠ A6  ♥ A5  ♠ K102  ♠ KQJ642	West 3♥ AP	North Pass		South 3NT

### South hands (Practice Page)

Board: 121 Dealer: W Vul: EW HCP: 17	<b>♦</b> 86 <b>♥</b> AK93 <b>♦</b> A972 <b>♣</b> AQ4	West Opens 3♣.  Partner bids first.
Board: 122 Dealer: E Vul: Both HCP: 5	♦ 954 ▼ 10752 ♦ 852 ♦ AJ6	East Opens 3♠. You bid first.
Board: 123 Dealer: W Vul: NS HCP: 17	<ul><li>★ K103</li><li>▼ AK</li><li>◆ Q985</li><li>◆ KQ95</li></ul>	West Opens 3♣.  Partner bids first.
Board: 124 Dealer: E Vul: NS HCP: 9	♦ 86 ▼ A9863 ♦ Q974 ♠ K9	East Opens 3♠. You bid first.
Board: 125 Dealer: W Vul: NS HCP: 17	♣ A6 ♥ A5 • K102 ♣ KQJ642	West Opens 3♥.  Partner bids first.

Board: 121 Dealer: W Vul: EW North HCP: 5 South HCP: 17 Contract: 3N S	North:  ♠ 1052  ♥ J1054  ♠ KJ1054  ♣ 2	South:  ◆ 86  ▼ AK93  ◆ A972  ◆ AQ4	West 3♣ AP	North Pass		South 3NT
Board: 122 Dealer: E Vul: Both North HCP: 17 South HCP: 5 Contract: 3N N	North:  ♣ AQ  ♥ AQ6  • QJ107  ♣ Q1083	South:  ◆ 954  ▼ 10752  ◆ 852  ◆ AJ6	West Pass	North 3NT	East 3♠ AP	South Pass
Board: 123 Dealer: W Vul: NS North HCP: 9 South HCP: 17 Contract: 4♠ S	North:  ♣ A9762  ▼ J1097  ◆ A10  ♣ 32	South:  ♠ K103  ▼ AK  ♠ Q985  ♣ KQ95	West 3♣ Pass AP	North Pass 4		3NT
Board: 124 Dealer: E Vul: NS North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ KQ3  ♥ KJ  ♠ AK85  ♣ J543	South:  ♣ 86  ▼ A9863  ◆ Q974  ♣ K9	West Pass Pass	North 3NT 4♥	East 3♠ Pass AP	Pass
Board: 125 Dealer: W Vul: NS North HCP: 7 South HCP: 17 Contract: 3N S	North:  ◆ QJ109  ▼ 97  ◆ A75  ◆ 10853	South:  ♠ A6  ♥ A5  ♠ K102  ♠ KQJ642	West 3♥ AP	North Pass		South 3NT