Board: 1 Dealer: S Vul: None HCP: 11	★ K864★ K87◆ 2★ KQ986	East Bids 5♦ if possible. Partner bids first.
Board: 2 Dealer: N Vul: EW HCP: 15	★ K10▼ J109◆ AQ108◆ AJ76	West Bids 2♠ if possible. You bid first.
Board: 3 Dealer: S Vul: Both HCP: 9	♠ 652♥ AK82♦ 53♠ Q1096	East Bids 3♦ if possible. Partner bids first.
Board: 4 Dealer: N Vul: NS HCP: 15	▲ A86♥ A976◆ KQJ◆ J53	West Bids 2♠ if possible. You bid first.
Board: 5 Dealer: S Vul: EW HCP: 10	♣86♥ A863♦ AQ73♣974	East Bids 2♠ if possible. Partner bids first.

Board: 1 Dealer: S Vul: None	North: ♠ K864	South: ♠ AJ9	West	North	East	South 1NT
North HCP: 11	♥ K87	♥ A1063		2 ♣ ¹	5 ♦	X
South HCP: 17	◆ 2 ◆ KQ986	♦ A84 ♣ A53	AP			
Contract: 5♦X E	₹ KQ960	₩ AJS	1. Stay	man		
D 10			West	North	East	South
Board: 2 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: EW	♦ K10		2♠	Pass	Pass	3♣
North HCP: 15	♥ J109	♥ KQ52	Pass	3 ♠ ²	Pass	4♣
South HCP: 8	◆ AQ108 ◆ AJ76	♦ 3 ♣ K10543	AP			
Contract: 4♣ S	# AJ/0 # K10343		1. Stay		1 44	
			2. limit	raise or	better	m 🍫
Board: 3 Dealer: S	North: ♠ 652	South: ♠ AQJ3	West	North	East	South 1NT
Vul: Both North HCP: 9	♥ AK82	♥ Q1076	Pass	2 ♣ ¹	3♦	Pass
South HCP: 15	♦ 53	♦ J7	Pass	X	AP	
Contract: 3♦X E	♥ 33 ♣ Q1096	♣ AJ5	1. Stayman			
Board: 4	North:	South:	West	North	East	South
Dealer: N	♦ A86	♦ 94		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ A976	♥ KJ85	2♠	Pass	Pass	X
South HCP: 8	♦ KQJ	♦ A652	Pass	2NT	AP	
Contract: 2N N	♣ J53	♣ 842	1. Stayman			
- 1 -			West	North	East	South 1NT
Board: 5 Dealer: S	North:	South:	Pass	2 ♣ ¹	2♠	Pass
Vul: EW	♦ 86	♠ A10	Pass	X	Pass	
North HCP: 10	▼ A863	♥ 75	Pass	$3 \spadesuit^2$	Pass	
South HCP: 15	◆ AQ73 ◆ 974	◆ K10652 ◆ AKJ10	AP	J#	1 400	• •
Contract: 4♦ S	☆ ノ/ T	# / HXJ10	1. Stay	man		
			•	raise or	hetter	in 🌢

Board: 1 Dealer: S Vul: None HCP: 17	▲ AJ9▼ A1063◆ A84▲ A53	East Bids 5♦ if possible. You bid first.
Board: 2 Dealer: N Vul: EW HCP: 8	♠ 643♥ KQ52♠ 3♠ K10543	West Bids 2♠ if possible. Partner bids first.
Board: 3 Dealer: S Vul: Both HCP: 15	♠ AQJ3♥ Q1076♦ J7♠ AJ5	East Bids 3♦ if possible. You bid first.
Board: 4 Dealer: N Vul: NS HCP: 8	◆ 94♥ KJ85◆ A652◆ 842	West Bids 2♠ if possible. Partner bids first.
Board: 5 Dealer: S Vul: EW HCP: 15	★ A10▼ 75◆ K10652◆ AKJ10	East Bids 2♠ if possible. You bid first.

Board: 1 Dealer: S Vul: None	North: ♠ K864	South: ♠ AJ9	West	North	East	South 1NT
North HCP: 11	♥ K87	♥ A1063		2 ♣ ¹	5 ♦	X
South HCP: 17	◆ 2 ◆ KQ986	♦ A84 ♣ A53	AP			
Contract: 5♦X E	₹ KQ960	₩ AJS	1. Stay	man		
D 10			West	North	East	South
Board: 2 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: EW	♦ K10		2♠	Pass	Pass	3♣
North HCP: 15	♥ J109	♥ KQ52	Pass	3 ♠ ²	Pass	4♣
South HCP: 8	◆ AQ108 ◆ AJ76	♦ 3 ♣ K10543	AP			
Contract: 4♣ S	# AJ/0 # K10343		1. Stay		1 44	
			2. limit	raise or	better	m 🍫
Board: 3 Dealer: S	North: ♠ 652	South: ♠ AQJ3	West	North	East	South 1NT
Vul: Both North HCP: 9	♥ AK82	♥ Q1076	Pass	2 ♣ ¹	3♦	Pass
South HCP: 15	♦ 53	♦ J7	Pass	X	AP	
Contract: 3♦X E	♥ 33 ♣ Q1096	♣ AJ5	1. Stayman			
Board: 4	North:	South:	West	North	East	South
Dealer: N	♦ A86	♦ 94		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ A976	♥ KJ85	2♠	Pass	Pass	X
South HCP: 8	♦ KQJ	♦ A652	Pass	2NT	AP	
Contract: 2N N	♣ J53	♣ 842	1. Stayman			
- 1 -			West	North	East	South 1NT
Board: 5 Dealer: S	North:	South:	Pass	2 ♣ ¹	2♠	Pass
Vul: EW	♦ 86	♠ A10	Pass	X	Pass	
North HCP: 10	▼ A863	♥ 75	Pass	$3 \spadesuit^2$	Pass	
South HCP: 15	◆ AQ73 ◆ 974	◆ K10652 ◆ AKJ10	AP	J#	1 400	• •
Contract: 4♦ S	☆ ノ/ T	# / HXJ10	1. Stay	man		
			•	raise or	hetter	in 🌢

Board: 6 Dealer: N Vul: Both HCP: 16	★ K62★ K1096★ KQ★ AJ42	West Bids 2♦ if possible. You bid first.
Board: 7 Dealer: S Vul: None HCP: 10	♣ Q83♥ KJ54◆ 102♣ A975	East Bids 3♦ if possible. Partner bids first.
Board: 8 Dealer: N Vul: EW HCP: 17	♣ Q64♥ AKJ9♦ 106♣ AK54	West Bids 4♠ if possible. You bid first.
Board: 9 Dealer: S Vul: Both HCP: 10	▲ J65▼ A842◆ AJ84▲ 105	East Bids 2♠ if possible. Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 16	A8✓ AJ84◆ 872◆ AK102	West Bids 3♠ if possible. You bid first.

Board: 6 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 S	North: ♠ K62 ♥ K1096 ♠ KQ ♠ AJ42	South: ♣ J10873 ✔ AQ87 • 10 ♣ K106	2♦ Pass AP 1. Stay	North 1NT 2NT 4•² man raise or	Pass Pass Pass	2♣¹ 3♣ 4♣
Board: 7 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3•X E	North: ♠ Q83 ♥ KJ54 ♦ 102 ♣ A975	South: ♠ K942 ♥ A1093 ♠ K5 ♣ KQ4	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 8 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠X W	North: ♠ Q64 ▼ AKJ9 ♦ 106 ♣ AK54	South:	West 4♣ 1. Stay	North 1NT X man	East Pass AP	
Board: 9 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 2 E	North: ♣ J65 ♥ A842 • AJ84 ♣ 105	South:	West Pass 1. Stay	North 2♣¹ man	East 2♠	South 1NT AP
Board: 10 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3 \(\) W	North: ♠ A8 ♥ AJ84 ♦ 872 ♠ AK102	South: ♠ K4 ♥ Q952 • Q106 ♣ Q986	West 3♠ 1. Stay	North 1NT AP man	East Pass	

Board: 6 Dealer: N Vul: Both HCP: 10	 ♣ J10873 ♥ AQ87 ♦ 10 ♠ K106	West Bids 2♦ if possible. Partner bids first.
Board: 7 Dealer: S Vul: None HCP: 15	★ K942▼ A1093◆ K5◆ KQ4	East Bids 3♦ if possible. You bid first.
Board: 8 Dealer: N Vul: EW HCP: 8	◆ 2♥ Q542◆ KQJ95◆ 1073	West Bids 4♠ if possible. Partner bids first.
Board: 9 Dealer: S Vul: Both HCP: 15	◆ 93♥ QJ7◆ KQ53◆ AK86	East Bids 2♠ if possible. You bid first.
Board: 10 Dealer: N Vul: None HCP: 9	★ K4♥ Q952◆ Q106◆ Q986	West Bids 3♠ if possible. Partner bids first.

Board: 6 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 S	North: ♠ K62 ♥ K1096 ♠ KQ ♠ AJ42	South: ♣ J10873 ✔ AQ87 • 10 ♣ K106	2♦ Pass AP 1. Stay	North 1NT 2NT 4•² man raise or	Pass Pass Pass	2♣¹ 3♣ 4♣
Board: 7 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3•X E	North: ♠ Q83 ♥ KJ54 ♦ 102 ♣ A975	South: ♠ K942 ♥ A1093 ♠ K5 ♣ KQ4	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 8 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♠X W	North: ♠ Q64 ♥ AKJ9 ♦ 106 ♣ AK54	South:	West 4♣ 1. Stay	North 1NT X man	East Pass AP	
Board: 9 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 2 E	North: ♣ J65 ♥ A842 • AJ84 ♣ 105	South:	West Pass 1. Stay	North 2♣¹ man	East 2♠	South 1NT AP
Board: 10 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3 \(\) W	North: ♠ A8 ♥ AJ84 ♦ 872 ♠ AK102	South: ♠ K4 ♥ Q952 • Q106 ♣ Q986	West 3♠ 1. Stay	North 1NT AP man	East Pass	

Board: 11 Dealer: S Vul: NS HCP: 8	♣ Q763♥ KQJ2◆ 84♣ 1064	East Bids 2♦ if possible. Partner bids first.
Board: 12 Dealer: N Vul: Both HCP: 15	★ AK86▼ 864★ K3★ AJ76	West Bids 2♦ if possible. You bid first.
Board: 13 Dealer: S Vul: None HCP: 11	★ 762★ AK63★ J2★ QJ103	East Bids 2♠ if possible. Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 17	AQ6✓ AKJ9✓ 96✓ K865	West Bids 3♦ if possible. You bid first.
Board: 15 Dealer: S Vul: EW HCP: 12	★ K1075♥ Q10◆ K54◆ KJ86	East Bids 2♦ if possible. Partner bids first.

Board: 11 Dealer: S Vul: NS North HCP: 8	North: ♠ Q763 ♥ KQJ2	South: ♠ AJ42 ♥ 1053	Pass	North 2♣¹	East 2	South 1NT 2NT
South HCP: 16 Contract: 2N S	◆ 84 ♣ 1064	◆ KJ2 ◆ AK5	AP 1. Stay	man		
Board: 12 Dealer: N Vul: Both	North: ♠ AK86	South: ♠ QJ97	West	North 1NT	East Pass	
North HCP: 15 South HCP: 9 Contract: 2♦ W	♥ 864 ♦ K3 ♣ AJ76	♥ 107 ♦ QJ4 ♣ K1092	2 ♦ 1. Stay	AP man		
Board: 13 Dealer: S Vul: None	North: ♠ 762	South: ♠ A4	West	North	East	South 1NT
North HCP: 11 South HCP: 15 Contract: 2♠ E	✓ AK63✓ J2✓ QJ103	♥ Q742 ♦ KQ85 ♣ A64	Pass 2♣¹ 2♠ AP 1. Stayman			AP
Board: 14 Dealer: N	North: ♠ AQ6	South: ♠ K54	West	North 1NT	East Pass	
Vul: NS North HCP: 17 South HCP: 9 Contract: 3♦X W	✓ AKJ9 ◆ 96 ◆ K865	♥ Q1042 ♦ 108 ♠ A943	3 ♦ AP 1. Stay	Pass man	Pass	X
Coimaci. JVA W			West	North	Fast	South
Board: 15 Dealer: S	North: ♠ K1075	South: ♠ AQJ32	Pass	2 ♣ ¹	2 ♦	1NT 2♠
Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	♥ Q10 • K54 • KJ86	◆ AQ332 ◆ A4 ◆ 1096 ◆ A73	Pass Pass 1. Stay	3◆ ² 4♠	Pass AP	

Board: 11 Dealer: S Vul: NS HCP: 16	▲ AJ42▼ 1053◆ KJ2◆ AK5	East Bids 2♦ if possible. You bid first.
Board: 12 Dealer: N Vul: Both HCP: 9	♣ QJ97♥ 107◆ QJ4♣ K1092	West Bids 2♦ if possible. Partner bids first.
Board: 13 Dealer: S Vul: None HCP: 15	A4♥ Q742★ KQ85A64	East Bids 2♠ if possible. You bid first.
Board: 14 Dealer: N Vul: NS HCP: 9	★ K54♥ Q1042◆ 108◆ A943	West Bids 3♦ if possible. Partner bids first.
Board: 15 Dealer: S Vul: EW HCP: 15	AQJ32✓ A41096A73	East Bids 2♦ if possible. You bid first.

Board: 11 Dealer: S Vul: NS North HCP: 8	North: ♠ Q763 ♥ KQJ2	South: ♠ AJ42 ♥ 1053	Pass	North 2♣¹	East 2	South 1NT 2NT
South HCP: 16 Contract: 2N S	◆ 84 ♣ 1064	◆ KJ2 ◆ AK5	AP 1. Stay	man		
Board: 12 Dealer: N Vul: Both	North: ♠ AK86	South: ♠ QJ97	West	North 1NT	East Pass	
North HCP: 15 South HCP: 9 Contract: 2♦ W	♥ 864 ♦ K3 ♣ AJ76	♥ 107 ♦ QJ4 ♣ K1092	2 ♦ 1. Stay	AP man		
Board: 13 Dealer: S Vul: None	North: ♠ 762	South: ♠ A4	West	North	East	South 1NT
North HCP: 11 South HCP: 15 Contract: 2♠ E	✓ AK63✓ J2✓ QJ103	♥ Q742 ♦ KQ85 ♣ A64	Pass 2♣¹ 2♠ AP 1. Stayman			AP
Board: 14 Dealer: N	North: ♠ AQ6	South: ♠ K54	West	North 1NT	East Pass	
Vul: NS North HCP: 17 South HCP: 9 Contract: 3♦X W	✓ AKJ9 ◆ 96 ◆ K865	♥ Q1042 ♦ 108 ♠ A943	3 ♦ AP 1. Stay	Pass man	Pass	X
Coimaci. JVA W			West	North	Fast	South
Board: 15 Dealer: S	North: ♠ K1075	South: ♠ AQJ32	Pass	2 ♣ ¹	2 ♦	1NT 2♠
Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	♥ Q10 • K54 • KJ86	◆ AQ332 ◆ A4 ◆ 1096 ◆ A73	Pass Pass 1. Stay	3◆ ² 4♠	Pass AP	

Board: 16 Dealer: N Vul: None HCP: 15	★ KQ ★ K65 ★ K872 ♣ A1064	West Bids 5♦ if possible. You bid first.
Board: 17 Dealer: S Vul: NS HCP: 8	★ A83★ A865★ 103★ 8543	East Bids 2♦ if possible. Partner bids first.
Board: 18 Dealer: N Vul: EW HCP: 15	AQ64Q3843AK82	West Bids 2♦ if possible. You bid first.
Board: 19 Dealer: S Vul: Both HCP: 10	★ 73★ A987★ AJ943★ J10	East Bids 2♠ if possible. Partner bids first.
Board: 20 Dealer: N Vul: NS HCP: 15	♦ 964♥ KJ5♦ AK6♠ A832	West Bids 2♦ if possible. You bid first.

Board: 16 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 5•X W	North: ♠ KQ ♥ K65 ♦ K872 ♠ A1064	South: ♣ J763 ♣ AQ1042 ♣ — ♣ KJ82	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 17 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ A83 ♥ A865 ♦ 103 ♠ 8543	South: ♠ KQ5 ♥ KQ107 • Q862 ♣ A2		North 2♣¹ man		South 1NT 2NT
Board: 18 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3♣ S	North: ♠ AQ64 ♥ Q3 ♠ 843 ♣ AK82	South: ♠ KJ87 ▼ 1095 ◆ QJ ♣ Q965	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 19 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ 73 ▼ A987 ♠ AJ943 ♣ J10	South: ♠ 84 ♥ KQJ ♠ K1052 ♣ AK32	Pass Pass Pass 1. Stay	3 ♦ 3NT	2♠ Pass AP	1NT Pass 3♣²
Board: 20 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 5♣ S	North:	South:	West 2 Pass AP 1. Stay	North 1NT Pass 3♣ man	East Pass Pass Pass	2 ♣ ¹ X

Board: 16 Dealer: N Vul: None HCP: 11	♣ J763♥ AQ1042♦ —♣ KJ82	West Bids 5♦ if possible. Partner bids first.
Board: 17 Dealer: S Vul: NS HCP: 16	★ KQ5▼ KQ107◆ Q862◆ A2	East Bids 2♦ if possible. You bid first.
Board: 18 Dealer: N Vul: EW HCP: 9	★ KJ87▼ 1095◆ QJ◆ Q965	West Bids 2♦ if possible. Partner bids first.
Board: 19 Dealer: S Vul: Both HCP: 16	★84★KQJ★K1052★AK32	East Bids 2♠ if possible. You bid first.
Board: 20 Dealer: N Vul: NS HCP: 13	 ♣ J85 ♥ AQ107 ♦ 4 ♣ KQJ96	West Bids 2♦ if possible. Partner bids first.

Board: 16 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 5•X W	North: ♠ KQ ♥ K65 ♦ K872 ♠ A1064	South: ♣ J763 ♣ AQ1042 ♣ — ♣ KJ82	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 17 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ A83 ♥ A865 ♦ 103 ♠ 8543	South: ♠ KQ5 ♥ KQ107 • Q862 ♣ A2		North 2♣¹ man		South 1NT 2NT
Board: 18 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3♣ S	North: ♠ AQ64 ♥ Q3 ♠ 843 ♣ AK82	South: ♠ KJ87 ▼ 1095 ◆ QJ ♣ Q965	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 19 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ 73 ▼ A987 ♠ AJ943 ♣ J10	South: ♠ 84 ♥ KQJ ♠ K1052 ♣ AK32	Pass Pass Pass 1. Stay	3 ♦ 3NT	2♠ Pass AP	1NT Pass 3♣²
Board: 20 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 5♣ S	North:	South:	West 2 Pass AP 1. Stay	North 1NT Pass 3♣ man	East Pass Pass Pass	2 ♣ ¹ X

Board: 21 Dealer: S Vul: EW HCP: 12	AQ10210Q98KJ982	East Bids 3♥ if possible. Partner bids first.
Board: 22 Dealer: N Vul: Both HCP: 16	★ A1063★ AJ7★ A9★ K973	West Bids 2♦ if possible. You bid first.
Board: 23 Dealer: S Vul: None HCP: 9	★ K1095▼ 74◆ AQ3◆ 6542	East Bids 2♥ if possible. Partner bids first.
Board: 24 Dealer: N Vul: EW HCP: 15	AQ10AQ105107K642	West Bids 3♦ if possible. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 11	102✓ AQJ10✓ QJ8✓ J432	East Bids 2♠ if possible. Partner bids first.

Board: 21 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North: ♠ AQ102 ♥ 10 ♠ Q98 ♣ KJ982	South: ♠ KJ95 ♥ Q92 ♠ A6 ♣ AQ43		North 2♣¹ 3NT man	East 3♥ AP	South 1NT Pass
Board: 22 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North: ◆ A1063 ▼ AJ7 ◆ A9 ◆ K973	South:	West 2 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 23 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 S	North: ♠ K1095 ♥ 74 ♠ AQ3 ♠ 6542	South: ♠ AQJ8 ♥ KJ ♠ K1095 ♣ J73	Pass Pass AP 1. Stay	X	East 2♥ Pass	1NT Pass
Board: 24 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3 \leftrightarrow W	North: ♠ AQ10 ♥ AQ105 ♦ 107 ♠ K642	South: ♠ K962 ♥ 72 ♦ 983 ♣ AQJ3	West 3♦ 1. Stayı	North 1NT AP man	East Pass	_
Board: 25 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 2•X E	North: ♠ 102 ♥ AQJ10 ♠ QJ8 ♣ J432	South: ♠ K754 ♥ K8 ♠ A93 ♣ AQ75		North 2♣¹ X man	East 2♣ AP	South 1NT Pass

Board: 21 Dealer: S Vul: EW HCP: 16	★ KJ95♥ Q92★ A6★ AQ43	East Bids 3♥ if possible. You bid first.
Board: 22 Dealer: N Vul: Both HCP: 8	♦ 9754♥ K1064♦ 74♠ AJ5	West Bids 2♦ if possible. Partner bids first.
Board: 23 Dealer: S Vul: None HCP: 15	AQJ8KJK1095J73	East Bids 2♥ if possible. You bid first.
Board: 24 Dealer: N Vul: EW HCP: 10	★ K962▼ 72◆ 983◆ AQJ3	West Bids 3♦ if possible. Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 16	★ K754★ K8★ A93★ AQ75	East Bids 2♠ if possible. You bid first.

Board: 21 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North: ♠ AQ102 ♥ 10 ♠ Q98 ♣ KJ982	South: ♠ KJ95 ♥ Q92 ♠ A6 ♣ AQ43		North 2♣¹ 3NT man	East 3♥ AP	South 1NT Pass
Board: 22 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North: ◆ A1063 ▼ AJ7 ◆ A9 ◆ K973	South:	West 2 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 23 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 S	North: ♠ K1095 ♥ 74 ♠ AQ3 ♠ 6542	South: ♠ AQJ8 ♥ KJ ♠ K1095 ♣ J73	Pass Pass AP 1. Stay	X	East 2♥ Pass	1NT Pass
Board: 24 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3 \leftrightarrow W	North: ♠ AQ10 ♥ AQ105 ♦ 107 ♠ K642	South: ♠ K962 ♥ 72 ♦ 983 ♣ AQJ3	West 3♦ 1. Stayı	North 1NT AP man	East Pass	_
Board: 25 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 2•X E	North: ♠ 102 ♥ AQJ10 ♠ QJ8 ♣ J432	South: ♠ K754 ♥ K8 ♠ A93 ♣ AQ75		North 2♣¹ X man	East 2♣ AP	South 1NT Pass

Board: 26 Dealer: N				
HCP: 16 ♣ Q97	Dealer: N Vul: None	♥ AKQ92 ♦ K86	West Bids 2♠ if possible. You bid first.	
Board: 27 Dealer: S Vul: Both HCP: 9 ♣ 1032 ▼ K742 Partner bids first. East Bids 2♠ if possible. Partner bids first.	Dealer: S Vul: Both	♥ K742 ♦ 92	-	
Board: 28	Dealer: N Vul: None	★ AK7◆ QJ953	-	
Board: 29	Dealer: S Vul: NS	♥ 93 ♦ K64	•	
Board: 30	Dealer: N Vul: EW	♥ A952 ♦ Q87		

Board: 26 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q8 ♥ AKQ92 ♠ K86 ♣ Q97	South: ♠ K1076 ♥ J8 ♦ J754 ♣ A62	West 2♣ AP 1. Stay	North 1NT Pass man	Pass	
Board: 27 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2♠ E	North: • 1032 • K742 • 92 • AQ64	South: ♠ A9 ♥ A1065 ♠ AQ75 ♣ J98		North 2♣¹ man	East 2♠	South 1NT AP
Board: 28 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:	South: ♠ Q1086 ♥ 1085 ♠ K84 ♠ K42	West 2♠ AP 1. Stay	North 1NT Pass man	Pass	
Board: 29 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 4 VX E	North: ♠ Q1085 ♥ 93 ♠ K64 ♣ AKQ4	South: ♠ A73 ♥ K2 ♠ AQJ7 ♣ J1092	West Pass Pass 1. Stay	North 2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 30 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A5 ♥ A952 ♠ Q87 ♣ AJ82	South: ♠ KQ32 ♥ Q3 ♠ 42 ♣ K10974	West 2 AP 1. Stay	North 1NT Pass man	Pass	

Board: 26 Dealer: N Vul: None HCP: 9	★ K1076♥ J8◆ J754★ A62	West Bids 2♠ if possible. Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 15	▲ A9✓ A1065◆ AQ75▲ J98	East Bids 2♠ if possible. You bid first.
Board: 28 Dealer: N Vul: None HCP: 8	◆ Q1086 ▼ 1085 ◆ K84 ◆ K42	West Bids 2♠ if possible. Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 15	★ A73★ K2★ AQJ7★ J1092	East Bids 4♥ if possible. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 10	♣ KQ32 ♥ Q3 ♦ 42 ♣ K10974	West Bids 2♦ if possible. Partner bids first.

Board: 26 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q8 ♥ AKQ92 ♠ K86 ♣ Q97	South: ♠ K1076 ♥ J8 ♦ J754 ♣ A62	West 2♣ AP 1. Stay	North 1NT Pass man	Pass	
Board: 27 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2♠ E	North: • 1032 • K742 • 92 • AQ64	South: ♠ A9 ♥ A1065 ♠ AQ75 ♣ J98		North 2♣¹ man	East 2♠	South 1NT AP
Board: 28 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:	South: ♠ Q1086 ♥ 1085 ♠ K84 ♠ K42	West 2♠ AP 1. Stay	North 1NT Pass man	Pass	
Board: 29 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 4 VX E	North: ♠ Q1085 ♥ 93 ♠ K64 ♣ AKQ4	South: ♠ A73 ♥ K2 ♠ AQJ7 ♣ J1092	West Pass Pass 1. Stay	North 2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 30 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A5 ♥ A952 ♠ Q87 ♣ AJ82	South: ♠ KQ32 ♥ Q3 ♠ 42 ♣ K10974	West 2 AP 1. Stay	North 1NT Pass man	Pass	

Board: 31 Dealer: S Vul: None HCP: 9	★ KQ75▼ 9852◆ 93◆ KJ8	East Bids 2♦ if possible. Partner bids first.
Board: 32 Dealer: N Vul: NS HCP: 16	★ K107★ A9★ A1063★ AJ107	West Bids 2♥ if possible. You bid first.
Board: 33 Dealer: S Vul: EW HCP: 8	★ K654★ K72◆ 95◆ Q863	East Bids 2♦ if possible. Partner bids first.
Board: 34 Dealer: N Vul: NS HCP: 16	AQ82✓ KJ96✓ K62✓ K3	West Bids 2♦ if possible. You bid first.
Board: 35 Dealer: S Vul: EW HCP: 11	A10973♥ Q1064♦ K♣ Q65	East Bids 2♦ if possible. Partner bids first.

Board: 31 Dealer: S Vul: None	North: ♠ KQ75	South: ♠ A863	West	North	East	South 1NT
North HCP: 9	♥ 9852	♥ AK106	Pass	2 ♣ ¹	2	Pass
South HCP: 15	♦ 93 ♣ KJ8	♦ 864 ♣ A9	Pass	X	AP	
Contract: 2◆X E	₹ NJ0	♣ A9	1. Stay	man		
Board: 32	North:	South:	West	North	East	South
Dealer: N	★ K107	♦ AJ82		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ A9	v 1052	2♥	2NT	Pass	3♣
South HCP: 9	◆ A1063	♦ J	Pass	3NT	AP	
Contract: 3N N	♣ AJ107	♣ K9843	1. Stay	man		
Board: 33 Dealer: S	North: ♠ K654	South: ♠ A1072	West	North	East	South 1NT
Vul: EW North HCP: 8	♥ K72	▼ A854	Pass	2 ♣ ¹	2	Pass
South HCP: 15	♦ 95	♦ Q6	Pass	X	AP	
Contract: 2♦X E	♣ Q863	♣ AJ5	1. Stay	man		
Board: 34	North:	South:	***	NT 4	.	G 4
Dealer: N	AQ82	♦ K763	West	North		
Vul: NS North HCP: 16	♥ KJ96	▼ 732	2.	1NT	Pass	2♣¹
South HCP: 8	♦ K62	♦ 93	2 .	2NT	AP	
Contract: 2N N	♣ K3	♣ AJ86	1. Stay	man		
			West	North	East	South
Board: 35	North:	South:				1NT
Dealer: S Vul: EW	♦ A10973	♦ KQ64	Pass	2 ♣ ¹	2•	Pass
Vui: Ew North HCP: 11	♥ Q1064	♥ J5	Pass	X	Pass	2NT
South HCP: 15	• K	• Q1043	Pass	3♠	Pass	4♠
Contract: 4♠ N	♣ Q65	♣ AK9	AP			
			1. Stay	man		

Board: 31 Dealer: S Vul: None HCP: 15	★ A863★ AK106★ 864★ A9	East Bids 2♦ if possible. You bid first.
Board: 32 Dealer: N Vul: NS HCP: 9	AJ82▼ 1052◆ J◆ K9843	West Bids 2♥ if possible. Partner bids first.
Board: 33 Dealer: S Vul: EW HCP: 15	★ A1072★ A854◆ Q6★ AJ5	East Bids 2♦ if possible. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 8	★ K763▼ 732◆ 93◆ AJ86	West Bids 2♦ if possible. Partner bids first.
Board: 35 Dealer: S Vul: EW HCP: 15	★ KQ64♥ J5◆ Q1043◆ AK9	East Bids 2♦ if possible. You bid first.

Board: 31 Dealer: S Vul: None	North: ♠ KQ75	South: ♠ A863	West	North	East	South 1NT
North HCP: 9	♥ 9852	♥ AK106	Pass	2 ♣ ¹	2	Pass
South HCP: 15	♦ 93 ♣ KJ8	♦ 864 ♣ A9	Pass	X	AP	
Contract: 2◆X E	₹ NJ0	♣ A9	1. Stay	man		
Board: 32	North:	South:	West	North	East	South
Dealer: N	★ K107	♣ AJ82		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ A9	v 1052	2♥	2NT	Pass	3♣
South HCP: 9	◆ A1063	♦ J	Pass	3NT	AP	
Contract: 3N N	♣ AJ107	♣ K9843	1. Stay	man		
Board: 33 Dealer: S	North: ♠ K654	South: ♠ A1072	West	North	East	South 1NT
Vul: EW North HCP: 8	♥ K72	▼ A854	Pass	2 ♣ ¹	2	Pass
South HCP: 15	♦ 95	♦ Q6	Pass	X	AP	
Contract: 2♦X E	♣ Q863	♣ AJ5	1. Stay	man		
Board: 34	North:	South:	***	NT 4	.	G 4
Dealer: N	AQ82	♦ K763	West	North		
Vul: NS North HCP: 16	♥ KJ96	▼ 732	2.	1NT	Pass	2♣¹
South HCP: 8	♦ K62	♦ 93	2 .	2NT	AP	
Contract: 2N N	♣ K3	♣ AJ86	1. Stay	man		
			West	North	East	South
Board: 35	North:	South:				1NT
Dealer: S Vul: EW	♦ A10973	♦ KQ64	Pass	2 ♣ ¹	2•	Pass
Vui: Ew North HCP: 11	♥ Q1064	♥ J5	Pass	X	Pass	2NT
South HCP: 15	• K	• Q1043	Pass	3♠	Pass	4♠
Contract: 4♠ N	♣ Q65	♣ AK9	AP			
			1. Stay	man		

Board: 36 Dealer: N Vul: Both HCP: 16	★ KJ3▼ AK4◆ A532◆ J32	West Bids 2♠ if possible. You bid first.
Board: 37 Dealer: S Vul: None HCP: 10	AQ82✓ A5432✓ 76✓ 52	East Bids 2♦ if possible. Partner bids first.
Board: 38 Dealer: N Vul: EW HCP: 15	♠ 63♥ K83♠ AK953♠ AJ4	West Bids 2♥ if possible. You bid first.
Board: 39 Dealer: S Vul: None HCP: 10	★ 1092▼ AQ97◆ Q92♣ Q95	East Bids 2♦ if possible. Partner bids first.
Board: 40 Dealer: N Vul: NS HCP: 15	Q4♥ Q109★ KJ1075♣ AK3	West Bids 2♠ if possible. You bid first.

Board: 36 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 2N N	North: ♠ KJ3 ♥ AK4 ♠ A532 ♣ J32	South: ♠ 105 ♥ QJ108 ♠ KJ107 ♣ K94	West 2♠ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 37 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4 \(\mathbf{N} \) N	North: ♠ AQ82 ♥ A5432 ♦ 76 ♣ 52	South: ♠ K74 ♥ KQ76 ♦ 92 ♣ AKQ3	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 2 Pass	1NT Pass
Board: 38 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ 63 ♥ K83 ♠ AK953 ♣ AJ4	South: ♠ K542 ♥ J75 ♦ 4 ♣ KQ832	West 2♥ Pass 1. Stay	North 1NT Pass 3NT	East Pass Pass AP	2 ♣¹
Board: 39 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ 1092 ♥ AQ97 • Q92 ♣ Q95	South: ♠ A7 ♥ KJ106 ♦ 1073 ♣ AK43	West Pass Pass 1. Stay	North 2♣¹ 3NT	East 2 AP	South 1NT Pass
Board: 40 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ Q4 ♥ Q109 ♠ KJ1075 ♠ AK3	South:	West 2♠ Pass 1. Stay	North 1NT Pass 3*	East Pass Pass AP	2 ♣¹

Board: 36 Dealer: N Vul: Both HCP: 10	105✓ QJ108✓ KJ107✓ K94	West Bids 2♠ if possible. Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 17	★ K74▼ KQ76◆ 92◆ AKQ3	East Bids 2♦ if possible. You bid first.
Board: 38 Dealer: N Vul: EW HCP: 9	★ K542♥ J75◆ 4◆ KQ832	West Bids 2♥ if possible. Partner bids first.
Board: 39 Dealer: S Vul: None HCP: 15	▲ A7✓ KJ106◆ 1073▲ AK43	East Bids 2♦ if possible. You bid first.
Board: 40 Dealer: N Vul: NS HCP: 9	♦ 95♥ KJ83♦ A86♦ J1062	West Bids 2♠ if possible. Partner bids first.

Board: 36 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 2N N	North: ♠ KJ3 ♥ AK4 ♠ A532 ♣ J32	South: ♠ 105 ♥ QJ108 ♠ KJ107 ♣ K94	West 2♠ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 37 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4 \(\mathbf{N} \) N	North: ♠ AQ82 ♥ A5432 ♦ 76 ♣ 52	South: ♠ K74 ♥ KQ76 ♦ 92 ♣ AKQ3	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 2 Pass	1NT Pass
Board: 38 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ 63 ♥ K83 ♠ AK953 ♣ AJ4	South: ♠ K542 ♥ J75 ♦ 4 ♣ KQ832	West 2♥ Pass 1. Stay	North 1NT Pass 3NT	East Pass Pass AP	2 ♣¹
Board: 39 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ 1092 ♥ AQ97 • Q92 ♣ Q95	South: ♠ A7 ♥ KJ106 ♦ 1073 ♣ AK43	West Pass Pass 1. Stay	North 2♣¹ 3NT	East 2 AP	South 1NT Pass
Board: 40 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ Q4 ♥ Q109 ♠ KJ1075 ♠ AK3	South:	West 2♠ Pass 1. Stay	North 1NT Pass 3*	East Pass Pass AP	2 ♣¹

Board: 41 Dealer: S Vul: Both HCP: 13	♣ AJ32♥ K7532♦ —♣ KQ85	East Bids 5♦ if possible. Partner bids first.
Board: 42 Dealer: N Vul: NS HCP: 15	♣ 76♥ KQJ4◆ AQ10♣ QJ95	West Bids 4♠ if possible. You bid first.
Board: 43 Dealer: S Vul: EW HCP: 9	★ AJ872▼ K1062◆ J98◆ 9	East Bids 2♦ if possible. Partner bids first.
Board: 44 Dealer: N Vul: None HCP: 15	♠ AK3♥ 652♦ 853♠ AKJ8	West Bids 2♦ if possible. You bid first.
Board: 45 Dealer: S Vul: NS HCP: 10	◆ 52♥ Q986◆ A8764◆ A8	East Bids 2♠ if possible. Partner bids first.

Board: 41 Dealer: S Vul: Both	North: ♠ AJ32 ♥ K7532	South: ♠ KQ954 ♥ A98	West Pass	North 2♣¹	East 5	South 1NT X
North HCP: 13	♦ —	• Q6	AP	24	٥,	7.
South HCP: 15 Contract: 5♦X E	♣ KQ85	♣ A93	1. Stay	man		
Board: 42	North:	South:	West	North	East	South
Dealer: N	• 76	♦ K3		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ KQJ4 • AQ10	♥ A532 ♦ J742	4 ♠ AP	Pass	Pass	X
South HCP: 15 Contract: 4♠X W	♣ QJ95	♣ AK7	1. Stay	man		
Doord, 42			West	North	East	
Board: 43 Dealer: S	North:	South:	-	1		1NT
Vul: EW	★ AJ872	★ K103	Pass	2♣¹	2 \(\)	2NT
North HCP: 9	♥ K1062 ♦ J98	♥ QJ94 ♦ A7	Pass	3 ♠	Pass	4 ♦ ²
South HCP: 17	♣ 9	♣ AQJ8	Pass	4 ♠	AP	
Contract: 4♠ N			 Stayman limit raise or better in ♠ 			
Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♦ 876		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ 652 ♦ 853	♥ KJ43 ♦ Q102	2 ♦ AP	Pass	Pass	2NT
South HCP: 8 Contract: 2N N	♣ AKJ8	♣ Q72	1. Stay	man		
Board: 45			***	37 4		Q 4
Dealer: S	North: ♦ 52	South: ♠ AJ	West	North	East	South 1NT
Vul: NS North HCP: 10	♥ Q986	♥ AJ3	Pass	2♣ ¹	2♠	2NT
South HCP: 16	♦ A8764	◆ KQJ95	Pass	3♦	AP	
Contract: 3♦ N	♣ A8	♣ 1064	1. Stay	man		

Board: 41 Dealer: S Vul: Both HCP: 15	★ KQ954★ A98◆ Q6★ A93	East Bids 5♦ if possible. You bid first.
Board: 42 Dealer: N Vul: NS HCP: 15	★ K3★ A532★ J742★ AK7	West Bids 4♠ if possible. Partner bids first.
Board: 43 Dealer: S Vul: EW HCP: 17	★ K103♥ QJ94◆ A7◆ AQJ8	East Bids 2♦ if possible. You bid first.
Board: 44 Dealer: N Vul: None HCP: 8	★876★ KJ43◆ Q102★ Q72	West Bids 2♦ if possible. Partner bids first.
Board: 45 Dealer: S Vul: NS HCP: 16	▲ AJ✔ AJ3◆ KQJ95▲ 1064	East Bids 2♠ if possible. You bid first.

Board: 41 Dealer: S Vul: Both	North: ♠ AJ32 ♥ K7532	South: ♠ KQ954 ♥ A98	West Pass	North 2♣¹	East 5	South 1NT X
North HCP: 13	♦ —	• Q6	AP	24	٥,	7.
South HCP: 15 Contract: 5♦X E	♣ KQ85	♣ A93	1. Stay	man		
Board: 42	North:	South:	West	North	East	South
Dealer: N	• 76	♦ K3		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ KQJ4 • AQ10	♥ A532 ♦ J742	4 ♠ AP	Pass	Pass	X
South HCP: 15 Contract: 4♠X W	♣ QJ95	♣ AK7	1. Stay	man		
Doord, 42			West	North	East	
Board: 43 Dealer: S	North:	South:	-	1		1NT
Vul: EW	★ AJ872	★ K103	Pass	2♣¹	2 \(\)	2NT
North HCP: 9	♥ K1062 ♦ J98	♥ QJ94 ♦ A7	Pass	3 ♠	Pass	4 ♦ ²
South HCP: 17	♣ 9	♣ AQJ8	Pass	4 ♠	AP	
Contract: 4♠ N			 Stayman limit raise or better in ♠ 			
Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♦ 876		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ 652 ♦ 853	♥ KJ43 ♦ Q102	2 ♦ AP	Pass	Pass	2NT
South HCP: 8 Contract: 2N N	♣ AKJ8	♣ Q72	1. Stay	man		
Board: 45			***	37 4		Q 4
Dealer: S	North: ♦ 52	South: ♠ AJ	West	North	East	South 1NT
Vul: NS North HCP: 10	♥ Q986	♥ AJ3	Pass	2♣ ¹	2♠	2NT
South HCP: 16	♦ A8764	◆ KQJ95	Pass	3♦	AP	
Contract: 3♦ N	♣ A8	♣ 1064	1. Stay	man		

Board: 46 Dealer: N Vul: EW HCP: 15	★ KQ976★ K73★ KQ3★ Q6	West Bids 2♥ if possible. You bid first.
Board: 47 Dealer: S Vul: Both HCP: 11	♣ Q62♥ QJ93◆ J6♣ KQ42	East Bids 2♦ if possible. Partner bids first.
Board: 48 Dealer: N Vul: NS HCP: 15	★ AK9♥ Q532◆ K4◆ QJ32	West Bids 2♦ if possible. You bid first.
Board: 49 Dealer: S Vul: EW HCP: 8	★86♥QJ87◆QJ107★Q74	East Bids 2♠ if possible. Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 15	A83▼ 10765◆ Q8◆ AKQ2	West Bids 2♦ if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. You bid first.

Board: 46	North:	South:	West	North	East	South
Dealer: N	★ KQ976	♠ AJ54		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ K73	v 1054	2♥	2♠	Pass	4♠
South HCP: 13	♦ KQ3	♦ 765	AP			
Contract: 4♠ N	♣ Q6	♣ AK8	1. Stay	man		
Confidence 12 1V			J			
Board: 47	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ Q62	Soun. A AK97		-,		1NT
Vul: Both	♥ QJ93	♥ 85	Pass	2 ♣ ¹	2•	2NT
North HCP: 11	♦ J6	♦ A53	Pass	3NT	AP	21 (1
South HCP: 16	♣ KQ42	♣ AJ53	1. Stay		<i>1</i> u	
Contract: 3N S			1. Stay	III		
			West	North	East	South
Board: 48	North:	South:		1NT	Pass	
Dealer: N	AK9	50uii. ♠ J53	2•	Pass		X
Vul: NS	♥ Q532	♥ KJ98	Pass	1 ass 3♣	Pass	_
North HCP: 15	• K4	♦ 97				3 ♥ ²
South HCP: 9	♣ QJ32	♣ A986	Pass	4♣	AP	
Contract: 4♣ S			1. Stay		144	i •
			2. limit	raise or	better	in ◆
			West	North	East	South
Board: 49	North:	South:				1NT
Dealer: S	♦ 86	♠ AJ	Pass	2 ♣ ¹	2♠	Pass
Vul: EW	♥ QJ87	♥ K952	Pass		Pass	
North HCP: 8 South HCP: 15	♦ QJ107	♦ 643	AP	71	1 433	34
Contract: 3♣ N	♣ Q74	♣ AK106	1. Stay	man		
Contract. 32 IV			1. Stay	m		
			Wast	North	East	South
Board: 50	North:	South:	west			
Dealer: N	♠ A83	♦ KQ102	2.	1NT	Pass	
Vul: Both North HCP: 15	v 10765	♥ K83	2•	Pass	Pass	
South HCP: 13	♦ Q8	♦ 6	3 ♦	Pass	Pass	
Contract: 4 \leftrightarrow W	♣ AKQ2	♣ J10976		Pass	4 ♦	AP
Commun. TV			1. Stay	man		

Board: 46 Dealer: N Vul: EW HCP: 12	♣ AJ54♥ 1054♦ 765♣ AK8	West Bids 2♥ if possible. Partner bids first.
Board: 47 Dealer: S Vul: Both HCP: 16	♠ AK97♥ 85♠ A53♠ AJ53	East Bids 2♦ if possible. You bid first.
Board: 48 Dealer: N Vul: NS HCP: 9		West Bids 2♦ if possible. Partner bids first.
Board: 49 Dealer: S Vul: EW HCP: 15	AJ★ K952643★ AK106	East Bids 2♠ if possible. You bid first.
Board: 50 Dealer: N Vul: Both HCP: 9	★ KQ102 ★ K83 ♦ 6 ♣ J10976	West Bids 2♦ if possible. West Bids 3♦ if possible. East Bids 4♦ if possible. Partner bids first.

Board: 46	North:	South:	West	North	East	South
Dealer: N	★ KQ976	♠ AJ54		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ K73	v 1054	2♥	2♠	Pass	4♠
South HCP: 13	♦ KQ3	♦ 765	AP			
Contract: 4♠ N	♣ Q6	♣ AK8	1. Stay	man		
Confidence 12 1V			J			
Board: 47	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ Q62	Soun. A AK97		-,		1NT
Vul: Both	♥ QJ93	♥ 85	Pass	2 ♣ ¹	2•	2NT
North HCP: 11	♦ J6	♦ A53	Pass	3NT	AP	21 (1
South HCP: 16	♣ KQ42	♣ AJ53	1. Stay		<i>1</i> u	
Contract: 3N S			1. Stay	III		
			West	North	East	South
Board: 48	North:	South:		1NT	Pass	
Dealer: N	AK9	50uii. ♠ J53	2•	Pass		X
Vul: NS	♥ Q532	♥ KJ98	Pass	1 ass 3♣	Pass	_
North HCP: 15	• K4	♦ 97				3 ♥ ²
South HCP: 9	♣ QJ32	♣ A986	Pass	4♣	AP	
Contract: 4♣ S			1. Stay		144	i •
			2. limit	raise or	better	in ◆
			West	North	East	South
Board: 49	North:	South:				1NT
Dealer: S	♦ 86	♠ AJ	Pass	2 ♣ ¹	2♠	Pass
Vul: EW	♥ QJ87	♥ K952	Pass		Pass	
North HCP: 8 South HCP: 15	♦ QJ107	♦ 643	AP	71	1 433	34
Contract: 3♣ N	♣ Q74	♣ AK106	1. Stay	man		
Contract. 32 IV			1. Stay	m		
			Wast	North	East	South
Board: 50	North:	South:	west			
Dealer: N	♠ A83	♦ KQ102	2.	1NT	Pass	
Vul: Both North HCP: 15	v 10765	♥ K83	2•	Pass	Pass	
South HCP: 13	♦ Q8	♦ 6	3 ♦	Pass	Pass	
Contract: 4 \leftrightarrow W	♣ AKQ2	♣ J10976		Pass	4 ♦	AP
Commun. TV			1. Stay	man		

Board: 51 Dealer: S Vul: None HCP: 10		East Bids 2♦ if possible. Partner bids first.
Board: 52 Dealer: N Vul: EW HCP: 17	★ AKJ9★ A1072★ K5★ Q64	West Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 8	♣ Q742♥ K1062♦ 105♣ K109	East Bids 3♦ if possible. Partner bids first.
Board: 54 Dealer: N Vul: None HCP: 16	★ AK6★ A1084★ 53★ AJ94	West Bids 2♦ if possible. You bid first.

Board: 51 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:	South: ♠ Q32 ♥ AJ74 ♠ KQ ♠ A642	Pass Pass 1. Stay	3NT	East 2♦ AP	South 1NT 2NT
Board: 52 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ AKJ9 ♥ A1072 ♠ K5 ♠ Q64	South: ♠ Q75 ♥ QJ94 ♠ 72 ♠ K832	West 2♦ 3♦ 1. Stay	North 1NT 2NT 3NT	Pass	
Board: 53 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3•X E	North: ♠ Q742 ♥ K1062 ♦ 105 ♠ K109	South: ♠ AK.53 ♥ A954 ♠ 84 ♠ AJ3	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 54 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2 \(\) W	North: ♠ AK6 ♥ A1084 ♦ 53 ♣ AJ94	South: ♠ Q1054 ♥ K93 ♠ J98 ♣ Q62	West 2♦ 1. Stay	North 1NT AP man	East Pass	

Board: 51 Dealer: S Vul: None HCP: 16	♣ Q32♥ AJ74♦ KQ♣ A642	East Bids 2♦ if possible. You bid first.
Board: 52 Dealer: N Vul: EW HCP: 8	♣ Q75♥ QJ94◆ 72♣ K832	West Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 16	♠ AK53♥ A954♠ 84♠ AJ3	East Bids 3♦ if possible. You bid first.
Board: 54 Dealer: N Vul: None HCP: 8	♣ Q1054♥ K93◆ J98♣ Q62	West Bids 2♦ if possible. Partner bids first.

Board: 51 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:	South: ♠ Q32 ♥ AJ74 ♠ KQ ♠ A642	Pass Pass 1. Stay	3NT	East 2♦ AP	South 1NT 2NT
Board: 52 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ AKJ9 ♥ A1072 ♠ K5 ♠ Q64	South: ♠ Q75 ♥ QJ94 ♠ 72 ♠ K832	West 2♦ 3♦ 1. Stay	North 1NT 2NT 3NT	Pass	
Board: 53 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3•X E	North: ♠ Q742 ♥ K1062 ♦ 105 ♠ K109	South: ♠ AK.53 ♥ A954 ♠ 84 ♠ AJ3	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 54 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2 \(\) W	North: ♠ AK6 ♥ A1084 ♦ 53 ♣ AJ94	South: ♠ Q1054 ♥ K93 ♠ J98 ♣ Q62	West 2♦ 1. Stay	North 1NT AP man	East Pass	

Board: 55 Dealer: S Vul: NS HCP: 11	♣ QJ832♥ AJ86♦ K2♣ 102	East Bids 2♦ if possible. Partner bids first.
Board: 56 Dealer: N Vul: Both HCP: 15	★ K62♥ Q75◆ AK76★ K42	West Bids 3♠ if possible. You bid first.
Board: 57 Dealer: S Vul: None HCP: 9	♣ Q652♥ 43♦ K8632♣ A5	East Bids 4♥ if possible. Partner bids first.
Board: 58 Dealer: N Vul: NS HCP: 15	★ A105★ AKQ7★ 87★ Q872	West Bids 2♦ if possible. You bid first.

			West	North	East	South 1NT
		G 4	Pass	2 ♣ ¹	2	Pass
Board: 55	North:		Pass	2♠	Pass	3 ♦ ²
Dealer: S	Norun: ♠ QJ832	South: ♠ AK107	Pass	3 ♥ ³	Pass	4 ♣ ⁴
Vul: NS	♥ AJ86	▼ K1043	Pass	4 ♥ ⁵	Pass	4♠
North HCP: 11 South HCP: 15	♦ K2	♦ 86	AP			
Contract: 4♠ N	♣ 102	♣ AJ8	1. Stay	man		
Commun. 1111				raise or		
				bid, a ♥		
				bid, a ♣ bid, sur		er
			J. Cuc	oid, surj	pius	
Board: 56	North:	South:	West	North	East	South
Dealer: N	★ K62	★ 3		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ Q75	♥ K863	3♠	Pass	Pass	X
South HCP: 9	♦ AK76	♦ 983	AP			
Contract: 3♠X W	9 ♠ K42	♣ K42 ♣ AQ1053	1. Stay	man		
Board: 57	NI 4	G 4	West	North	Fast	South
Dealer: S	North: ♠ Q652	South: ♠ AKJ8	West	rvorur	Last	1NT
Vul: None	♥ 43	♥ 952	Pass	2 ♣ ¹	4 ♥	Pass
North HCP: 9	♦ K8632	♦ AJ4	Pass	X	AP	
South HCP: 17 Contract: 4♥X E	♣ A5	♣ KJ4	1. Stay			
Conduct. 1V11L			·			
Board: 58	NI 4	South:	West	North	East	South
Dealer: N	North:	• QJ42		1NT	Pass	2 ♣ ¹
Vul: NS	♠ A105 ♥ AKQ7	♥ 9853	2♦	Pass	Pass	X
North HCP: 15 South HCP: 11	◆ 87	♦ K4	Pass	3♣	Pass	3NT
Contract: 3N N	♣ Q872	♣ AJ9	AP			
- JIM WOO JI 1 I 1	-		1. Stay	man		

Board: 55 Dealer: S Vul: NS HCP: 15	★ AK107★ K1043★ 86★ AJ8	East Bids 2♦ if possible. You bid first.
Board: 56 Dealer: N Vul: Both HCP: 9	★ 3 ★ K863 ★ 983 ♣ AQ1053	West Bids 3♠ if possible. Partner bids first.
Board: 57 Dealer: S Vul: None HCP: 17	♠ AKJ8♥ 952♠ AJ4♠ KJ4	East Bids 4♥ if possible. You bid first.
Board: 58 Dealer: N Vul: NS HCP: 11	◆ QJ42◆ 9853◆ K4◆ AJ9	West Bids 2♦ if possible. Partner bids first.

			West	North	East	South 1NT
		G 4	Pass	2 ♣ ¹	2	Pass
Board: 55	North:		Pass	2♠	Pass	3 ♦ ²
Dealer: S	Norun: ♠ QJ832	South: ♠ AK107	Pass	3 ♥ ³	Pass	4 ♣ ⁴
Vul: NS	♥ AJ86	▼ K1043	Pass	4 ♥ ⁵	Pass	4♠
North HCP: 11 South HCP: 15	♦ K2	♦ 86	AP			
Contract: 4♠ N	♣ 102	♣ AJ8	1. Stay	man		
Commun. 1111				raise or		
				bid, a ♥		
				bid, a ♣ bid, sur		er
			J. Cuc	oid, surj	pius	
Board: 56	North:	South:	West	North	East	South
Dealer: N	★ K62	★ 3		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ Q75	♥ K863	3♠	Pass	Pass	X
South HCP: 9	♦ AK76	♦ 983	AP			
Contract: 3♠X W	9 ♠ K42	♣ K42 ♣ AQ1053	1. Stay	man		
Board: 57	NI 4	G 4	West	North	Fast	South
Dealer: S	North: ♠ Q652	South: ♠ AKJ8	West	rvorur	Last	1NT
Vul: None	♥ 43	♥ 952	Pass	2 ♣ ¹	4 ♥	Pass
North HCP: 9	♦ K8632	♦ AJ4	Pass	X	AP	
South HCP: 17 Contract: 4♥X E	♣ A5	♣ KJ4	1. Stay			
Conduct. 1V11L			·			
Board: 58	NI 4	South:	West	North	East	South
Dealer: N	North:	• QJ42		1NT	Pass	2 ♣ ¹
Vul: NS	♠ A105 ♥ AKQ7	♥ 9853	2♦	Pass	Pass	X
North HCP: 15 South HCP: 11	◆ 87	♦ K4	Pass	3♣	Pass	3NT
Contract: 3N N	♣ Q872	♣ AJ9	AP			
- JIM WOO JI 1 I 1	-		1. Stay	man		

Board: 59 Dealer: S Vul: EW HCP: 10	♣ A764♥ 983◆ AQ7♣ 963	East Bids 2♥ if possible. Partner bids first.
Board: 60 Dealer: N Vul: NS HCP: 17	♣ J1085♥ AK86◆ K106♣ AQ	West Bids 3♦ if possible. You bid first.
Board: 61 Dealer: S Vul: EW HCP: 10	★74★ AKJ5★ Q9853★ 84	East Bids 2♠ if possible. Partner bids first.
Board: 62 Dealer: N Vul: Both HCP: 15	▲ AJ9▼ J106◆ KQJ2▲ K108	West Bids 2♦ if possible. You bid first.
Board: 63 Dealer: S Vul: NS HCP: 10	♦ 8 ▼ AQ106 ◆ 76543 ♣ A94	East Bids 2♠ if possible. Partner bids first.

Board: 59 Dealer: S Vul: EW	North: ♠ A764 ♥ 983	South: ♠ KQ83 ♥ A4		North 2♣¹	East 2	South 1NT 2NT
North HCP: 10 South HCP: 16 Contract: 3N S	◆ AQ7 ◆ 963	◆ KJ104 ◆ QJ7	Pass 1. Stay	3NT	AP	2111
Board: 60 Dealer: N	North:	South:	Ž	North		
Vul: NS North HCP: 17 South HCP: 10	♣ J1085♥ AK86♦ K106♣ AQ	♦ K73 ♥ Q1053 ♦ Q ♦ K10742	3♦ AP	1NT Pass	Pass Pass	2 ♣ ¹ 3NT
Contract: 3N N	¥ AQ	₩ IX10/42	1. Stay	man		
Board: 61	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	★ 74	♦ J8		2 ♣ ¹	2♠	Pass
North HCP: 10	♥ AKJ5 ♦ Q9853	▼ 10973 ◆ AK762	Pass	3 ♦	Pass	3 ♠ ²
South HCP: 15	♦ 84	◆ AK	Pass	5 \	AP	
Contract: 5♦ N			 Stayman limit raise or better in ◆ 			
Board: 62 Dealer: N	North: ♠ AJ9	South: ♠ Q8642	West	North 1NT	East Pass	
Vul: Both North HCP: 15	♥ J106	♥ AQ83	2♦	Pass	Pass	X
South HCP: 8	◆ KQJ2 ◆ K108	♦ 4 ♣ 753	AP			
Contract: 2♦X W	₩ K106	₹ 733	1. Stay	man		
Board: 63 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	♠ 8 ♥ AQ106	♠ KQ4 ♥ KJ953	Pass	2 ♣ ¹	2♠	2NT
North HCP: 10	◆ 76543	♦ KJ	Pass	3♦	Pass	3♥
South HCP: 16 Contract: 4♥ S	♣ A94	♣ K108	Pass	4♥	AP	
Connact. 7 5			1. Stay	man		

Board: 59 Dealer: S Vul: EW HCP: 16	★ KQ83★ A4◆ KJ104◆ QJ7	East Bids 2♥ if possible. You bid first.
Board: 60 Dealer: N Vul: NS HCP: 10	♦ K73 ♥ Q1053 • Q ♣ K10742	West Bids 3♦ if possible. Partner bids first.
Board: 61 Dealer: S Vul: EW HCP: 15		East Bids 2♠ if possible. You bid first.
Board: 62 Dealer: N Vul: Both HCP: 8	◆ Q8642◆ AQ83◆ 4◆ 753	West Bids 2♦ if possible. Partner bids first.
Board: 63 Dealer: S Vul: NS HCP: 16	★ KQ4▼ KJ953◆ KJ★ K108	East Bids 2♠ if possible. You bid first.

Board: 59 Dealer: S Vul: EW	North: ♠ A764 ♥ 983	South: ♠ KQ83 ♥ A4		North 2♣¹	East 2	South 1NT 2NT
North HCP: 10 South HCP: 16 Contract: 3N S	◆ AQ7 ◆ 963	◆ KJ104 ◆ QJ7	Pass 1. Stay	3NT	AP	2111
Board: 60 Dealer: N	North:	South:	Ž	North		
Vul: NS North HCP: 17 South HCP: 10	♣ J1085♥ AK86♦ K106♣ AQ	♦ K73 ♥ Q1053 ♦ Q ♦ K10742	3♦ AP	1NT Pass	Pass Pass	2 ♣ ¹ 3NT
Contract: 3N N	¥ AQ	₩ IX10/42	1. Stay	man		
Board: 61	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	★ 74	♦ J8		2 ♣ ¹	2♠	Pass
North HCP: 10	♥ AKJ5 ♦ Q9853	▼ 10973 ◆ AK762	Pass	3 ♦	Pass	3 ♠ ²
South HCP: 15	♦ 84	◆ AK	Pass	5 \	AP	
Contract: 5♦ N			 Stayman limit raise or better in ◆ 			
Board: 62 Dealer: N	North: ♠ AJ9	South: ♠ Q8642	West	North 1NT	East Pass	
Vul: Both North HCP: 15	♥ J106	♥ AQ83	2♦	Pass	Pass	X
South HCP: 8	◆ KQJ2 ◆ K108	♦ 4 ♣ 753	AP			
Contract: 2♦X W	₩ K106	₹ 733	1. Stay	man		
Board: 63 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	♠ 8 ♥ AQ106	♠ KQ4 ♥ KJ953	Pass	2 ♣ ¹	2♠	2NT
North HCP: 10	◆ 76543	♦ KJ	Pass	3♦	Pass	3♥
South HCP: 16 Contract: 4♥ S	♣ A94	♣ K108	Pass	4♥	AP	
Connact. 7 5			1. Stay	man		

Board: 64 Dealer: N Vul: EW HCP: 15	AQ108✓ AQJ242Q65	West Bids 2♦ if possible. You bid first.
Board: 65 Dealer: S Vul: Both HCP: 9	★ K4♥ Q653◆ 107◆ A9765	East Bids 3♠ if possible. Partner bids first.
Board: 66 Dealer: N Vul: None HCP: 15	▲ A75▼ AQJ62◆ 105◆ A104	West Bids 2♦ if possible. You bid first.
Board: 67 Dealer: S Vul: EW HCP: 9	AQ1062K10976385	East Bids 2♦ if possible. Partner bids first.
Board: 68 Dealer: N Vul: Both HCP: 17	★ K7♥ Q872◆ AQ83◆ AQ8	West Bids 4♠ if possible. You bid first.

Board: 64 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 2•X W	North: ♠ AQ108 ♥ AQJ2 ♠ 42 ♣ Q65	South: ♠ K642 ♥ 643 ♠ A ♣ AJ942	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass X AP 1. Stayman
Board: 65 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3♠X E	North: ♠ K4 ♥ Q653 ♦ 107 ♣ A9765	South: ♣ A8 ♥ K92 ♠ KJ964 ♣ KQ4	West North East South 1NT Pass 2♣¹ 3♠ Pass Pass X AP 1. Stayman
Board: 66 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A75 ♥ AQJ62 ♦ 105 ♠ A104	South: ♠ QJ92 ♥ K3 ♠ K72 ♠ K862	West North East South 1NT Pass 2♣¹ 2 Pass 3NT AP 1. Stayman
Board: 67 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ N	North: ♠ AQ1062 ♥ K1097 ♠ 63 ♣ 85	South: ♣ 754 ✔ AQJ6 ♣ AJ4 ♣ A97	West North East South 1NT Pass $2 \stackrel{1}{•}^1$ $2 \stackrel{1}{•}$ 2NT Pass $3 \stackrel{1}{•}$ Pass $4 \stackrel{1}{•}^2$ Pass $4 \stackrel{1}{•}$ AP 1. Stayman 2. limit raise or better in $\stackrel{1}{•}$
Board: 68 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 4•X W	North: ♠ K7 ▼ Q872 ♠ AQ83 ♣ AQ8	South: ♠ 6 ♥ A1095 ♦ KJ1065 ♣ 942	West North East South 1NT Pass 2♣¹ 4♠ X AP 1. Stayman

Board: 64 Dealer: N Vul: EW HCP: 12	★ K642★ 643★ A★ AJ942	West Bids 2♦ if possible. Partner bids first.
Board: 65 Dealer: S Vul: Both HCP: 16	▲ A8▼ K92◆ KJ964▲ KQ4	East Bids 3♠ if possible. You bid first.
Board: 66 Dealer: N Vul: None HCP: 12	♣ QJ92♥ K3♦ K72♣ K862	West Bids 2♦ if possible. Partner bids first.
Board: 67 Dealer: S Vul: EW HCP: 16	↑ 754↑ AQJ6↑ AJ4↑ A97	East Bids 2♦ if possible. You bid first.
Board: 68 Dealer: N Vul: Both HCP: 8	♠ 6♥ A1095♦ KJ1065♠ 942	West Bids 4♠ if possible. Partner bids first.

Board: 64 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 2•X W	North: ♠ AQ108 ♥ AQJ2 ♠ 42 ♣ Q65	South: ♠ K642 ♥ 643 ♠ A ♣ AJ942	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass X AP 1. Stayman
Board: 65 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3♠X E	North: ♠ K4 ♥ Q653 ♦ 107 ♣ A9765	South: ♣ A8 ♥ K92 ♠ KJ964 ♣ KQ4	West North East South 1NT Pass 2♣¹ 3♠ Pass Pass X AP 1. Stayman
Board: 66 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A75 ♥ AQJ62 ♦ 105 ♠ A104	South: ♠ QJ92 ♥ K3 ♠ K72 ♠ K862	West North East South 1NT Pass 2♣¹ 2 Pass 3NT AP 1. Stayman
Board: 67 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ N	North: ♠ AQ1062 ♥ K1097 ♠ 63 ♣ 85	South: ♣ 754 ✔ AQJ6 ♣ AJ4 ♣ A97	West North East South 1NT Pass $2 \stackrel{1}{•}^1$ $2 \stackrel{1}{•}$ 2NT Pass $3 \stackrel{1}{•}$ Pass $4 \stackrel{1}{•}^2$ Pass $4 \stackrel{1}{•}$ AP 1. Stayman 2. limit raise or better in $\stackrel{1}{•}$
Board: 68 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 4•X W	North: ♠ K7 ▼ Q872 ♠ AQ83 ♣ AQ8	South: ♠ 6 ♥ A1095 ♦ KJ1065 ♣ 942	West North East South 1NT Pass 2♣¹ 4♠ X AP 1. Stayman

Board: 69 Dealer: S Vul: None HCP: 11	♣ QJ107★ 43◆ KQ5♣ QJ86	East Bids 4♥ if possible. Partner bids first.
Board: 70 Dealer: N Vul: NS HCP: 16	★ KJ1084♥ 972◆ KJ★ AKJ	West Bids 2♦ if possible. You bid first.
Board: 71 Dealer: S Vul: Both HCP: 9	★ A654♥ J975◆ 86★ A85	East Bids 2♥ if possible. Partner bids first.
Board: 72 Dealer: N Vul: None HCP: 15	A3♥ Q93AQ76QJ54	West Bids 2♥ if possible. You bid first.
Board: 73 Dealer: S Vul: NS HCP: 8	★ 86★ A872◆ Q764★ Q52	East Bids 2♠ if possible. Partner bids first.

Board: 69 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 VX E	North: ♠ QJ107 ♥ 43 ♠ KQ5 ♠ QJ86	South: ♠ AK52 ♥ 97 ♠ AJ98 ♣ K74	Pass Pass 1. Stay	X	East 4♥ AP	South 1NT Pass
Board: 70 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ N	North: ♠ KJ1084 ♥ 972 ♠ KJ ♣ AKJ	South: ♠ AQ975 ♥ K543 ♦ 98 ♣ 82	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 71 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ A654 ♥ J975 ♦ 86 ♣ A85	South: ♠ KJ107 ♥ 63 ♠ AKJ ♣ KJ64	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♥ AP	South 1NT Pass
Board: 72 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A3 ♥ Q93 ♠ AQ76 ♠ QJ54	South: ♠ K1072 ♥ 5 ♠ KJ5 ♣ A10932	West 2 Pass AP 1. Stay	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹
Board: 73 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♣ 86 ▼ A872 ◆ Q764 ♣ Q52	South: ♠ K72 ♥ QJ43 ♠ K8 ♣ AK86	West Pass AP 1. Stay		East 2♠	South 1NT 2NT

Board: 69 Dealer: S Vul: None HCP: 15	♠ AK52♥ 97♦ AJ98♠ K74	East Bids 4♥ if possible. You bid first.
Board: 70 Dealer: N Vul: NS HCP: 9	AQ975★ K543◆ 98◆ 82	West Bids 2♦ if possible. Partner bids first.
Board: 71 Dealer: S Vul: Both HCP: 16	★ KJ107★ 63★ AKJ★ KJ64	East Bids 2♥ if possible. You bid first.
Board: 72 Dealer: N Vul: None HCP: 11	★ K1072★ 5★ KJ5★ A10932	West Bids 2♥ if possible. Partner bids first.
Board: 73 Dealer: S Vul: NS HCP: 16	★ K72♥ QJ43◆ K8◆ AK86	East Bids 2♠ if possible. You bid first.

Board: 69 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 VX E	North: ♠ QJ107 ♥ 43 ♠ KQ5 ♠ QJ86	South: ♠ AK52 ♥ 97 ♠ AJ98 ♣ K74	Pass Pass 1. Stay	X	East 4♥ AP	South 1NT Pass
Board: 70 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ N	North: ♠ KJ1084 ♥ 972 ♠ KJ ♣ AKJ	South: ♠ AQ975 ♥ K543 ♦ 98 ♣ 82	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 71 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ A654 ♥ J975 ♦ 86 ♣ A85	South: ♠ KJ107 ♥ 63 ♠ AKJ ♣ KJ64	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♥ AP	South 1NT Pass
Board: 72 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A3 ♥ Q93 ♠ AQ76 ♠ QJ54	South: ♠ K1072 ♥ 5 ♠ KJ5 ♣ A10932	West 2 Pass AP 1. Stay	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹
Board: 73 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♣ 86 ▼ A872 ◆ Q764 ♣ Q52	South: ♠ K72 ♥ QJ43 ♠ K8 ♣ AK86	West Pass AP 1. Stay		East 2♠	South 1NT 2NT

Board: 74 Dealer: N Vul: EW HCP: 15	♠ 64♥ KQ85♦ KQ10♠ KQ84	West Bids 2♦ if possible. You bid first.
Board: 75 Dealer: S Vul: None HCP: 11	♣ Q1032♥ KJ8◆ A9♣ J832	East Bids 2♦ if possible. Partner bids first.
Board: 76 Dealer: N Vul: NS HCP: 15	105✓ A73✓ Q10975△ AKQ	West Bids 2♠ if possible. You bid first.
Board: 77 Dealer: S Vul: Both HCP: 11	★84♥Q1098★K1065★KQJ	East Bids 2♠ if possible. Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 15	♣ QJ7♥ 832◆ AK3♣ AJ95	West Bids 2♠ if possible. You bid first.

Board: 74	North:	South:	West	North	East	South
Dealer: N	♦ 64	★ K973		1NT	Pass	2 ♣ ¹
Vul: EW	♥ KQ85	♥ A763	2•	Pass	Pass	X
North HCP: 15 South HCP: 8	♦ KQ10	♦ 85	Pass	3♣	AP	
Contract: 3♣ S	♣ KQ84	♣ J97	1. Stay	man		
			·			
Board: 75	NI 0.44h.	C and h	West	North	Fast	South
Dealer: S	North: ♠ Q1032	South: ♠ AJ5	,,,	1 (0141	Last	1NT
Vul: None	♥ KJ8	♥ AQ1092	Pass	2 ♣ ¹	2•	2♥
North HCP: 11	◆ A9	1052♦ 105	Pass	2 ₩ 4 ♥	AP	_ ,
South HCP: 16	♣ J832	♣ KQ4	1. Stay		<i>1</i> u	
Contract: 4♥ S			1. Sury	111411		
Board: 76			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	
Vul: NS	♠ 105	♠ A6	2♠	Pass	Pass	
North HCP: 15	♥ A73	♥ QJ109	Pass	3 ♦		3NT
South HCP: 11	◆ Q10975	♦ KJ6	AP	3 •	1 433	5111
Contract: 3N N	♣ AKQ	♣ 6543	1. Stay	man		
Board: 77			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	★ 84	♦ A6	Pass	2 ♣ ¹	2♠	Pass
North HCP: 11	♥ Q1098 ♦ K1065	▼ J75◆ AQ432	Pass	X	Pass	3♦
South HCP: 15	♦ KQJ	♦ A74	Pass	3NT	AP	
Contract: 3N S	11100	271/1	1. Stay	man		
			11 7 ·	NT 4	Б (G - 41
Board: 78			west	North		
Dealer: N	North:	South:	_	1NT	Pass	
Vul: NS	♠ QJ7	★ 102	2♠	Pass	Pass	
North HCP: 15	♥ 832	▼ A1065	Pass	3♣	Pass	$3 \clubsuit^2$
South HCP: 9	◆ AK3◆ AJ95	◆ Q76 ◆ K1064	Pass	4♣	AP	
Contract: 4♣ S	₩ MJJJ	* IX100 1	1. Stayman			
			2. limit	raise or	better	in 🕭

Board: 74 Dealer: N Vul: EW HCP: 8	★ K973★ A763◆ 85★ J97	West Bids 2♦ if possible. Partner bids first.
Board: 75 Dealer: S Vul: None HCP: 16	AJ5AQ1092105KQ4	East Bids 2♦ if possible. You bid first.
Board: 76 Dealer: N Vul: NS HCP: 11	▲ A6♥ QJ109◆ KJ6▲ 6543	West Bids 2♠ if possible. Partner bids first.
Board: 77 Dealer: S Vul: Both HCP: 15	A6✓ J75AQ432A74	East Bids 2♠ if possible. You bid first.
Board: 78 Dealer: N Vul: NS HCP: 9	102✓ A1065✓ Q76✓ K1064	West Bids 2♠ if possible. Partner bids first.

Board: 74	North:	South:	West	North	East	South
Dealer: N	♦ 64	★ K973		1NT	Pass	2 ♣ ¹
Vul: EW	♥ KQ85	♥ A763	2•	Pass	Pass	X
North HCP: 15 South HCP: 8	♦ KQ10	♦ 85	Pass	3♣	AP	
Contract: 3♣ S	♣ KQ84	♣ J97	1. Stay	man		
			·			
Board: 75	NI 0.44h.	C and h	West	North	Fast	South
Dealer: S	North: ♠ Q1032	South: ♠ AJ5	,,,	1 (0141	Last	1NT
Vul: None	♥ KJ8	♥ AQ1092	Pass	2 ♣ ¹	2•	2♥
North HCP: 11	◆ A9	1052♦ 105	Pass	2 ₩ 4 ♥	AP	_ ,
South HCP: 16	♣ J832	♣ KQ4	1. Stay		<i>1</i> u	
Contract: 4♥ S			1. Sury	111411		
Board: 76			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	
Vul: NS	♠ 105	♠ A6	2♠	Pass	Pass	
North HCP: 15	♥ A73	♥ QJ109	Pass	3 ♦		3NT
South HCP: 11	◆ Q10975	♦ KJ6	AP	3 •	1 433	5111
Contract: 3N N	♣ AKQ	♣ 6543	1. Stay	man		
Board: 77			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	★ 84	♦ A6	Pass	2 ♣ ¹	2♠	Pass
North HCP: 11	♥ Q1098 ♦ K1065	▼ J75◆ AQ432	Pass	X	Pass	3♦
South HCP: 15	♦ KQJ	♦ A74	Pass	3NT	AP	
Contract: 3N S	11100	271/1	1. Stay	man		
			11 7 ·	NT 4	Б (G - 41
Board: 78			west	North		
Dealer: N	North:	South:	_	1NT	Pass	
Vul: NS	♠ QJ7	★ 102	2♠	Pass	Pass	
North HCP: 15	♥ 832	▼ A1065	Pass	3♣	Pass	$3 \clubsuit^2$
South HCP: 9	◆ AK3◆ AJ95	◆ Q76 ◆ K1064	Pass	4♣	AP	
Contract: 4♣ S	₩ MJJJ	* IX100 1	1. Stayman			
			2. limit	raise or	better	in 🕭

Board: 79 Dealer: S Vul: EW	♠ A743♥ 42♦ Q62	East Bids 2♥ if possible. East Bids 3♥ if possible.
HCP: 11	♣ AJ74	Partner bids first.
Board: 80 Dealer: N Vul: Both HCP: 15	♣ QJ73♥ A6◆ J965♣ AK8	West Bids 3♥ if possible. You bid first.
Board: 81 Dealer: S Vul: None HCP: 10	★ AK85▼ 10942◆ 63★ K54	East Bids 2♦ if possible. Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 16	♣ Q742♥ AJ3◆ K9♣ AQ109	West Bids 2♦ if possible. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 8	A10973♥ Q1074◆ Q32◆ 2	East Bids 3♦ if possible. Partner bids first.

Board: 79 Dealer: S	North: ♠ A743	South: ♠ KQ		North		1NT
Vul: EW North HCP: 11	♥ 42	♥ Q85	Pass	2 ♣ ¹	2	Pass
South HCP: 15	◆ Q62	◆ K1085	Pass	X	3 ♥	Pass
Contract: 3♥X E	♣ AJ74	♣ KQ62	Pass 1. Stay	X	AP	
			1. Stay	11 Ku11		
Board: 80	NI41	C41	West	North	Fast	South
Dealer: N	North: ♠ QJ73	South: ♠ A954	***************************************	1NT	Pass	
Vul: Both	♥ A6	♥ K7	3♥	Pass		3NT
North HCP: 15 South HCP: 10	♦ J965	♦ 82	AP			
Contract: 3N N	♣ AK8	♣ QJ963	1. Stay	man		
Board: 81		~ .	West	North	East	South
Dealer: S	North: ♠ AK85	South: ♠ J763				1NT
Vul: None	▼ 10942	♥ J / 03	Pass	2 ♣ ¹	2	Pass
North HCP: 10	♦ 63	◆ K109	Pass	X	Pass	3♣
South HCP: 15 Contract: 3♣ N	♣ K54	♣ AQJ9	AP			
			1. Stay	man		
Board: 82	North:	South:	11 74	NT41.	T4	C 41-
Dealer: N Vul: EW	♦ Q742	♦ J86	west	North 1NT	Pass Pass	
North HCP: 16	♥ AJ3	♥ KQ52	2•	2NT	AP	2 %
South HCP: 9	♦ K9	♦ 32 • V762	1. Stay		A	
Contract: 2N N	♣ AQ109	♣ K763	1. Suly			
Board: 83	North:	South:	West	North	East	South
Dealer: S	Norui: ♠ A10973	soum: ♠ KQJ8	,, 550	52 1		1NT
Vul: Both	♥ Q1074	♥ J52	Pass	2 ♣ ¹	3 ♦	Pass
North HCP: 8 South HCP: 17	♦ Q32	♦ 95	Pass	X	AP	
Contract: 3•X E	♣ 2	♣ AKQJ	1. Stay	man		

Board: 79 Dealer: S Vul: EW HCP: 15	♣ KQ ♥ Q85 ♦ K1085 ♣ KQ62	East Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 80 Dealer: N Vul: Both HCP: 10	★ A954★ K7★ 82★ QJ963	West Bids 3♥ if possible. Partner bids first.
Board: 81 Dealer: S Vul: None HCP: 15	♣ J763♥ A7♦ K109♣ AQJ9	East Bids 2♦ if possible. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 9	▶ J86♥ KQ52◆ 32◆ K763	West Bids 2♦ if possible. Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 17	★ KQJ8▼ J52◆ 95◆ AKQJ	East Bids 3♦ if possible. You bid first.

Board: 79 Dealer: S	North: ♠ A743	South: ♠ KQ		North		1NT
Vul: EW North HCP: 11	♥ 42	♥ Q85	Pass	2 ♣ ¹	2	Pass
South HCP: 15	◆ Q62	◆ K1085	Pass	X	3 ♥	Pass
Contract: 3♥X E	♣ AJ74	♣ KQ62	Pass 1. Stay	X	AP	
			1. Stay	11 Ku11		
Board: 80	NI41	C41	West	North	Fast	South
Dealer: N	North: ♠ QJ73	South: ♠ A954	***************************************	1NT	Pass	
Vul: Both	♥ A6	♥ K7	3♥	Pass		3NT
North HCP: 15 South HCP: 10	♦ J965	♦ 82	AP			
Contract: 3N N	♣ AK8	♣ QJ963	1. Stay	man		
Board: 81		~ .	West	North	East	South
Dealer: S	North: ♠ AK85	South: ♠ J763				1NT
Vul: None	▼ 10942	♥ J / 03	Pass	2 ♣ ¹	2	Pass
North HCP: 10	♦ 63	◆ K109	Pass	X	Pass	3♣
South HCP: 15 Contract: 3♣ N	♣ K54	♣ AQJ9	AP			
			1. Stay	man		
Board: 82	North:	South:	11 74	NT41.	T4	C 41-
Dealer: N Vul: EW	♦ Q742	♦ J86	west	North 1NT	Pass Pass	
North HCP: 16	♥ AJ3	♥ KQ52	2•	2NT	AP	2 %
South HCP: 9	♦ K9	♦ 32 • V762	1. Stay		A	
Contract: 2N N	♣ AQ109	♣ K763	1. Suly			
Board: 83	North:	South:	West	North	East	South
Dealer: S	Norui: ♠ A10973	soum: ♠ KQJ8	,, 550	52 1		1NT
Vul: Both	♥ Q1074	♥ J52	Pass	2 ♣ ¹	3 ♦	Pass
North HCP: 8 South HCP: 17	♦ Q32	♦ 95	Pass	X	AP	
Contract: 3•X E	♣ 2	♣ AKQJ	1. Stay	man		

Board: 84 Dealer: N Val: None HCP: 15 Board: 85 Dealer: S Vul: NS HCP: 9 Board: 86 Vul: NS HCP: 9 Board: 86 Dealer: N Val: EW HCP: 16 Board: 87 Dealer: S Vul: None HCP: 11 Board: 88 Dealer: N Val: EW Partner bids first. West Bids 2♠ if possible. Partner bids first. West Bids 2♠ if possible. Partner bids first. Board: 86 Fartner bids first. Board: 87 Fartner bids first. Board: 88 Fartner bids first. Board: 89 Fartner bids first. Board: 80 Fartner bids first.			
Dealer: S	Dealer: N Vul: None	♥ AQ ♦ 632	•
Dealer: N Vul: EW Vul: EW HCP: 16 AQ63 HCP: 16 K1052 West Bids 2♥ if possible. You bid first. Board: 87 Dealer: S V97 Vul: None HCP: 11 A76 East Bids 2♥ if possible. Partner bids first. Board: 88 A76 Partner bids first. West Bids 2♥ if possible. Vul: None A76 Partner bids first. West Bids 2♥ if possible. Vul: None A76 Partner bids first. Vul: EW A98 Vou bid first	Dealer: S Vul: NS	♥ QJ106 ♦ K62	•
Dealer: S Vul: None HCP: 11 Board: 88 Dealer: N Vul: EW A76 East Bids 2♥ if possible. Partner bids first. West Bids 2♦ if possible. Vul: EW Vou bid first	Dealer: N Vul: EW	♦ AJ4 ♦ AQ63	
Dealer: N	Dealer: S Vul: None	♥ 97 • K1094	•
	Dealer: N Vul: EW	♥ AQ873 ♦ A98	

Board: 84 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A742 ♥ AQ ♠ 632 ♣ KQ102	South: ♠ Q1053 ♥ K87 ♦ 104 ♣ AJ84	West 2 Pass AP 1. Stay	North 1NT Pass 3 man	Pass Pass	2 ♣ ¹
Board: 85 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 S	North:	South: ♠ K82 ▼ A87 ◆ QJ109 ♣ AJ9		North 2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 86 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ Q2 ♥ AJ4 ♠ AQ63 ♠ K1052	South: ♠ AJ73 ♥ 95 ♠ KJ84 ♠ 643	West 2♥ AP 1. Stay	North 1NT 2NT man	Pass	
Board: 87 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 2 VX E	North: ♠ KJ64 ♥ 97 ♠ K1094 ♣ A76	South: ♠ A532 ♥ KQJ3 ♠ QJ ♣ Q103	Pass Pass 1. Stay	North 2♣¹ X man	East 2♥ AP	South 1NT Pass
Board: 88 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 2•X W	North: ♠ Q7 ♥ AQ873 ♠ A98 ♣ A73	South:	West 2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 84 Dealer: N Vul: None HCP: 10	◆ Q1053 ▼ K87 ◆ 104 ◆ AJ84	West Bids 2♦ if possible. Partner bids first.
Board: 85 Dealer: S Vul: NS HCP: 15	★ K82★ A87◆ QJ109★ AJ9	East Bids 2♠ if possible. You bid first.
Board: 86 Dealer: N Vul: EW HCP: 9	♣ AJ73♥ 95♦ KJ84♣ 643	West Bids 2♥ if possible. Partner bids first.
Board: 87 Dealer: S Vul: None HCP: 15	A532✓ KQJ3✓ QJ✓ Q103	East Bids 2♥ if possible. You bid first.
Board: 88 Dealer: N Vul: EW HCP: 12	♣ 8♥ KJ102◆ QJ6♣ KQ982	West Bids 2♠ if possible. Partner bids first.

Board: 84 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A742 ♥ AQ ♠ 632 ♣ KQ102	South: ♠ Q1053 ♥ K87 ♦ 104 ♣ AJ84	West 2 Pass AP 1. Stay	North 1NT Pass 3 man	Pass Pass	2 ♣ ¹
Board: 85 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 S	North:	South: ♠ K82 ▼ A87 ◆ QJ109 ♣ AJ9		North 2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 86 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ Q2 ♥ AJ4 ♠ AQ63 ♠ K1052	South: ♠ AJ73 ♥ 95 ♠ KJ84 ♠ 643	West 2♥ AP 1. Stay	North 1NT 2NT man	Pass	
Board: 87 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 2 VX E	North: ♠ KJ64 ♥ 97 ♠ K1094 ♣ A76	South: ♠ A532 ♥ KQJ3 ♠ QJ ♣ Q103	Pass Pass 1. Stay	North 2♣¹ X man	East 2♥ AP	South 1NT Pass
Board: 88 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 2•X W	North: ♠ Q7 ♥ AQ873 ♠ A98 ♣ A73	South:	West 2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 89 Dealer: S Vul: Both HCP: 8	♣ Q10752♥ KQ84♦ 3♣ J107	East Bids 5♦ if possible. Partner bids first.
Board: 90 Dealer: N Vul: EW HCP: 17		West Bids 2♠ if possible. You bid first.
Board: 91 Dealer: S Vul: Both HCP: 9	◆983♥ AK74◆ Q65◆963	East Bids 2♠ if possible. Partner bids first.
Board: 92 Dealer: N Vul: None HCP: 15	AJ85J9AJ1063A2	West Bids 2♠ if possible. You bid first.
Board: 93 Dealer: S Vul: EW HCP: 8	★ K932▼ 86◆ KJ97◆ J75	East Bids 2♥ if possible. Partner bids first.

Board: 89 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 5 \times X E	North: ♠ Q10752 ♥ KQ84 ♦ 3 ♣ J107	South: ♠ AJ6 ♥ A52 ♠ J85 ♣ AQ82		North 2♣¹ man	East 5♦	South 1NT X
Board: 90 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3 N	North:	South: ♣ 7 ♥ Q984 ♠ KJ2 ♣ Q10652	West 2♣ Pass 1. Stay	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹
Board: 91 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North:	South: ♠ Q7 ♥ Q1093 • J104 ♣ AKQJ	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♣ AP	South 1NT Pass
Board: 92 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North: ♠ AJ85 ♥ J9 ♠ AJ1063 ♣ A2	South: ♠ 2 ♥ Q1065 ♦ 972 ♣ KQJ75	West 2 Pass 1. Stay	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹
Board: 93 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 N	North: ♠ K932 ♥ 86 ♠ KJ97 ♣ J75	South: ♠ Q1084 ♥ AK3 ♦ 52 ♠ AQ82	West Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass

Board: 89 Dealer: S Vul: Both HCP: 16	▲ AJ6▼ A52◆ J85▲ AQ82	East Bids 5♦ if possible. You bid first.
Board: 90 Dealer: N Vul: EW HCP: 8	♣ 7 ♥ Q984 ♦ KJ2 ♣ Q10652	West Bids 2♠ if possible. Partner bids first.
Board: 91 Dealer: S Vul: Both HCP: 15	♦ Q7 ♥ Q1093 ♦ J104 ♣ AKQJ	East Bids 2♠ if possible. You bid first.
Board: 92 Dealer: N Vul: None HCP: 8	♠ 2♥ Q1065♦ 972♠ KQJ75	West Bids 2♠ if possible. Partner bids first.
Board: 93 Dealer: S Vul: EW HCP: 15	◆ Q1084◆ AK3◆ 52◆ AQ82	East Bids 2♥ if possible. You bid first.

Board: 89 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 5 \times X E	North: ♠ Q10752 ♥ KQ84 ♦ 3 ♣ J107	South: ♠ AJ6 ♥ A52 ♠ J85 ♣ AQ82		North 2♣¹ man	East 5♦	South 1NT X
Board: 90 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3 N	North:	South: ♣ 7 ♥ Q984 ♠ KJ2 ♣ Q10652	West 2♣ Pass 1. Stay	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹
Board: 91 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North:	South: ♠ Q7 ♥ Q1093 • J104 ♣ AKQJ	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♣ AP	South 1NT Pass
Board: 92 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North: ♠ AJ85 ♥ J9 ♠ AJ1063 ♣ A2	South: ♠ 2 ♥ Q1065 ♦ 972 ♣ KQJ75	West 2 Pass 1. Stay	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹
Board: 93 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 N	North: ♠ K932 ♥ 86 ♠ KJ97 ♣ J75	South: ♠ Q1084 ♥ AK3 ♦ 52 ♠ AQ82	West Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass

Board: 94 Dealer: N Vul: None HCP: 15	A2✓ KJ6✓ KJ1096✓ K42	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 95 Dealer: S Vul: NS HCP: 8	♠ 96♥ Q832♦ KQJ5♠ 1043	East Bids 3♠ if possible. Partner bids first.
Board: 96 Dealer: N Vul: Both HCP: 15	▲ A107♥ Q43◆ AQ875▲ QJ	West Bids 2♠ if possible. You bid first.
Board: 97 Dealer: S Vul: None HCP: 9	★ K987♥ Q843♦ K6★ J74	East Bids 2♠ if possible. Partner bids first.
Board: 98 Dealer: N Vul: NS HCP: 15	J2✓ AJ8✓ K974✓ KQJ3	West Bids 3♦ if possible. You bid first.

Board: 94 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3•X W	North: ♠ A2 ♥ KJ6 ♠ KJ1096 ♣ K42	South: ◆ 87 ▼ A1043 ◆ 87 ♣ AJ865	West 2 Pass AP 1. Stay	North 1NT Pass Pass	East Pass Pass 3♠	2 ♣ ¹
Board: 95 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3♠X E	North:	South: ♠ K73 ♥ AK76 ♠ A987 ♣ K8	Pass Pass 1. Stay	North 2♣¹ X man	East 3♠ AP	South 1NT Pass
Board: 96 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2♠ W	North: ♠ A107 ♥ Q43 ♠ AQ875 ♣ QJ	South:	West 2♣ 1. Stay	North 1NT AP man	East Pass	
Board: 97 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K987 ♥ Q843 ♠ K6 ♣ J74	South: ◆ 32 ▼ AKJ ◆ QJ974 ◆ KQ2	West Pass Pass 1. Stay	North 2♣¹ 2NT	East 2♣ AP	South 1NT Pass
Board: 98 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S	North: ♣ J2 ♥ AJ8 ♠ K974 ♣ KQJ3	South: ♠ AK53 ♥ K9762 ♦ — ♣ 8752	West 3♦ Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹

Board: 94 Dealer: N Vul: None HCP: 9	♣87 ▼A1043 ◆87 ♣ AJ865	West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 95 Dealer: S Vul: NS HCP: 17	★ K73★ AK76★ A987★ K8	East Bids 3♠ if possible. You bid first.
Board: 96 Dealer: N Vul: Both HCP: 9	J54✓ AJ87✓ K94№ 1085	West Bids 2♠ if possible. Partner bids first.
Board: 97 Dealer: S Vul: None HCP: 16	★ 32★ AKJ◆ QJ974★ KQ2	East Bids 2♠ if possible. You bid first.
Board: 98 Dealer: N Vul: NS HCP: 10	★ AK53★ K9762★ —★ 8752	West Bids 3♦ if possible. Partner bids first.

Board: 94 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3•X W	North: ♠ A2 ♥ KJ6 ♠ KJ1096 ♣ K42	South: ◆ 87 ▼ A1043 ◆ 87 ♣ AJ865	West 2 Pass AP 1. Stay	North 1NT Pass Pass	East Pass Pass 3♠	2 ♣ ¹
Board: 95 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3♠X E	North:	South: ♠ K73 ♥ AK76 ♠ A987 ♣ K8	Pass Pass 1. Stay	North 2♣¹ X man	East 3♠ AP	South 1NT Pass
Board: 96 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2♠ W	North: ♠ A107 ♥ Q43 ♠ AQ875 ♣ QJ	South:	West 2♣ 1. Stay	North 1NT AP man	East Pass	
Board: 97 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K987 ♥ Q843 ♠ K6 ♣ J74	South: ◆ 32 ▼ AKJ ◆ QJ974 ◆ KQ2	West Pass Pass 1. Stay	North 2♣¹ 2NT	East 2♣ AP	South 1NT Pass
Board: 98 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S	North: ♣ J2 ♥ AJ8 ♠ K974 ♣ KQJ3	South: ♠ AK53 ♥ K9762 ♦ — ♣ 8752	West 3♦ Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹

Board: 99 Dealer: S Vul: EW HCP: 10	▲ A1097♥ J8◆ KJ2▲ J975	East Bids 2♥ if possible. Partner bids first.
Board: 100 Dealer: N Vul: None HCP: 15	★ A62★ K92★ A972★ KJ9	West Bids 2♥ if possible. You bid first.
Board: 101 Dealer: S Vul: NS HCP: 8	♣ Q1085♥ 106♦ K106♣ K953	East Bids 4♥ if possible. Partner bids first.
Board: 102 Dealer: N Vul: EW HCP: 16	43✓ AJ4✓ A9763✓ AK9	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 103 Dealer: S Vul: Both HCP: 10	★ K985▼ 106◆ 875◆ AK54	East Bids 3♦ if possible. Partner bids first.

Board: 99 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♠ A1097	♦ KQ8	Pass	2 ♣ ¹	2♥	Pass
North HCP: 10	♥ J8 ♦ KJ2	♥ 9653 ♦ AQ74	Pass	X	Pass	3♦
South HCP: 15	V KJ2 ♣ J975	• AQ/4 • A10	Pass	3NT	AP	
Contract: 3N S	1 0713	27110	1. Stay	man		
Board: 100	North:	South:	West	North	East	South
Dealer: N	★ A62	★ KJ105		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ K92	♥ Q8	2♥	Pass	Pass	X
South HCP: 9	◆ A972	♦ K1053	Pass	3♦	AP	
Contract: 3♦ N	♣ KJ9	♣ 842	1. Stay	man		
Board: 101 Dealer: S	North: ♠ Q1085	South: ♠ AK96	West	North	East	South 1NT
Vul: NS	♥ 106	♥ 42	Pass	2 ♣ ¹	4♥	Pass
North HCP: 8	♦ K106	◆ A543	Pass	X	AP	
South HCP: 15 Contract: 4♥X E	♣ K953	♣ A108	1. Stay			
Board: 102			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 . 1
Vul: EW	★ 43	♠ Q	2♠	Pass	Pass	X
North HCP: 16	♥ AJ4 ♦ A9763	♥ Q1082 ♦ KQ2	Pass	3♦	3♠	Pass
South HCP: 9	A9703♠ AK9	• KQ2 • 86542	Pass		AP	
Contract: 3♠X W	& THE	₹ 003-12	1. Stay			
Board: 103 Dealer: S	North:	South:	West	North	East	
Vul: Both	★ K985	♦ Q1076	D	a . 1	2.	1NT
North HCP: 10	♥ 106	♥ AKJ	Pass		3 ♦	Pass
South HCP: 16	♦ 875 ♣ AK54	♦ K9 ♣ QJ73	Pass	X	AP	
Contract: 3♦X E	¥ /11\J	* (3/3	1. Stay	man		

Board: 99 Dealer: S Vul: EW HCP: 15	★ KQ8♥ 9653◆ AQ74◆ A10	East Bids 2♥ if possible. You bid first.
Board: 100 Dealer: N Vul: None HCP: 9	★ KJ105♥ Q8◆ K1053◆ 842	West Bids 2♥ if possible. Partner bids first.
Board: 101 Dealer: S Vul: NS HCP: 15	★ AK96★ 42★ A543★ A108	East Bids 4♥ if possible. You bid first.
Board: 102 Dealer: N Vul: EW HCP: 9	♦ Q ♥ Q1082 ♦ KQ2 ♣ 86542	West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 103 Dealer: S Vul: Both HCP: 16	♣ Q1076♥ AKJ◆ K9♣ QJ73	East Bids 3♦ if possible. You bid first.

Board: 99 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♠ A1097	♦ KQ8	Pass	2 ♣ ¹	2♥	Pass
North HCP: 10	♥ J8 ♦ KJ2	♥ 9653 ♦ AQ74	Pass	X	Pass	3♦
South HCP: 15	V KJ2 ♣ J975	• AQ/4 • A10	Pass	3NT	AP	
Contract: 3N S	1 0713	27110	1. Stay	man		
Board: 100	North:	South:	West	North	East	South
Dealer: N	★ A62	★ KJ105		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ K92	♥ Q8	2♥	Pass	Pass	X
South HCP: 9	◆ A972	♦ K1053	Pass	3♦	AP	
Contract: 3♦ N	♣ KJ9	♣ 842	1. Stay	man		
Board: 101 Dealer: S	North: ♠ Q1085	South: ♠ AK96	West	North	East	South 1NT
Vul: NS	♥ 106	♥ 42	Pass	2 ♣ ¹	4♥	Pass
North HCP: 8	♦ K106	◆ A543	Pass	X	AP	
South HCP: 15 Contract: 4♥X E	♣ K953	♣ A108	1. Stay			
Board: 102			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 . 1
Vul: EW	★ 43	♠ Q	2♠	Pass	Pass	X
North HCP: 16	♥ AJ4 ♦ A9763	♥ Q1082 ♦ KQ2	Pass	3♦	3♠	Pass
South HCP: 9	A9703♠ AK9	• KQ2 • 86542	Pass		AP	
Contract: 3♠X W	& THE	₹ 003-12	1. Stay			
Board: 103 Dealer: S	North:	South:	West	North	East	
Vul: Both	★ K985	♦ Q1076	D	a . 1	2.	1NT
North HCP: 10	♥ 106	♥ AKJ	Pass		3 ♦	Pass
South HCP: 16	♦ 875 ♣ AK54	♦ K9 ♣ QJ73	Pass	X	AP	
Contract: 3♦X E	¥ /11\J	* (3/3	1. Stay	man		

Board: 104 Dealer: N Vul: NS HCP: 15	♠ A9♥ Q97♠ AJ1065♠ A103	West Bids 2♥ if possible. You bid first.
Board: 105 Dealer: S Vul: EW HCP: 10	★ K1042★ K108★ 105★ KJ107	East Bids 2♦ if possible. Partner bids first.
Board: 106 Dealer: N Vul: Both HCP: 16	▲ AJ7♥ AQ983◆ J95▲ A7	West Bids 5♦ if possible. You bid first.
Board: 107 Dealer: S Vul: None HCP: 11	▲ AJ104♥ Q96◆ J62◆ K86	East Bids 2♦ if possible. Partner bids first.
Board: 108 Dealer: N Vul: EW HCP: 16	★ K965♥ QJ3◆ A103◆ AQ8	West Bids 2♦ if possible. You bid first.

Board: 104 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ A9 ♥ Q97 ♠ AJ1065 ♣ A103	South: ♠ K754 ♥ 53 ♠ K42 ♣ K964	West 2♥ Pass 1. Stay	North 1NT Pass 3• man	East Pass Pass AP	2 ♣ ¹
Board: 105 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K1042 ♥ K108 ♦ 105 ♠ KJ107	South: ♠ QJ86 ♥ AQ5 ♠ 84 ♣ AQ86	Pass Pass Pass 1. Stay	North 2.1 X 3NT man	East 2 Pass AP	South 1NT Pass 3♣
Board: 106 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 5•X W	North: ♠ AJ7 ♥ AQ983 ♦ J95 ♣ A7	South: ♠ Q6432 ♥ KJ75 ←— ♠ KQ64	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 107 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3 N	North: ♠ AJ104 ♥ Q96 ♦ J62 ♣ K86	South: ♠ KQ98 ♥ AK53 ♠ K8 ♣ 1095	West Pass Pass 1. Stay	North 2♣¹ 3♠ man	East 2♦ AP	South 1NT Pass
Board: 108 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ N	North: ♠ K965 ♥ QJ3 ♠ A103 ♣ AQ8	South: ♠ AJ82 ♥ K4 ♠ 76 ♣ J9762	West 2 Pass AP 1. Stay	North 1NT 2NT 3♠	East Pass Pass Pass	2 ♣ ¹ 3 ♣

Board: 104 Dealer: N Vul: NS HCP: 9	★ K754▼ 53◆ K42◆ K964	West Bids 2♥ if possible. Partner bids first.
Board: 105 Dealer: S Vul: EW HCP: 15	♣ QJ86♥ AQ5◆ 84♣ AQ86	East Bids 2♦ if possible. You bid first.
Board: 106 Dealer: N Vul: Both HCP: 11	◆ Q6432♥ KJ75◆ —◆ KQ64	West Bids 5♦ if possible. Partner bids first.
Board: 107 Dealer: S Vul: None HCP: 15	★ KQ98▼ AK53◆ K8★ 1095	East Bids 2♦ if possible. You bid first.
Board: 108 Dealer: N Vul: EW HCP: 9	★ AJ82▼ K4◆ 76◆ J9762	West Bids 2♦ if possible. Partner bids first.

Board: 104 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ A9 ♥ Q97 ♠ AJ1065 ♣ A103	South: ♠ K754 ♥ 53 ♠ K42 ♣ K964	West 2♥ Pass 1. Stay	North 1NT Pass 3• man	East Pass Pass AP	2 ♣ ¹
Board: 105 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K1042 ♥ K108 ♦ 105 ♠ KJ107	South: ♠ QJ86 ♥ AQ5 ♠ 84 ♣ AQ86	Pass Pass Pass 1. Stay	North 2.1 X 3NT man	East 2 Pass AP	South 1NT Pass 3♣
Board: 106 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 5•X W	North: ♠ AJ7 ♥ AQ983 ♦ J95 ♣ A7	South: ♠ Q6432 ♥ KJ75 ←— ♠ KQ64	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 107 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3 N	North: ♠ AJ104 ♥ Q96 ♦ J62 ♣ K86	South: ♠ KQ98 ♥ AK53 ♠ K8 ♣ 1095	West Pass Pass 1. Stay	North 2♣¹ 3♠ man	East 2♦ AP	South 1NT Pass
Board: 108 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♠ N	North: ♠ K965 ♥ QJ3 ♠ A103 ♣ AQ8	South: ♠ AJ82 ♥ K4 ♠ 76 ♣ J9762	West 2 Pass AP 1. Stay	North 1NT 2NT 3♠	East Pass Pass Pass	2 ♣ ¹ 3 ♣

Board: 109 Dealer: S Vul: Both HCP: 10	★ A942♥ Q9863◆ —★ A982	East Bids 5♦ if possible. Partner bids first.
Board: 110 Dealer: N Vul: None HCP: 17	★ AKQ3★ AK62★ 943★ J10	West Bids 2♦ if possible. You bid first.
Board: 111 Dealer: S Vul: NS HCP: 11	★ KQ62▼ 75◆ AQ97◆ 1052	East Bids 2♥ if possible. Partner bids first.
Board: 112 Dealer: N Vul: Both HCP: 16	★ A105★ K7★ AQ76★ K873	West Bids 2♠ if possible. You bid first.
Board: 113 Dealer: S Vul: None HCP: 9	♠ 6♥ K964♠ Q52♠ A9752	East Bids 3♠ if possible. Partner bids first.

Board: 109 Dealer: S Vul: Both North HCP: 10 South HCP: 15	North: ♠ A942 ♥ Q9863 ♠ —	South: ♠ KQ765 ♥ AK4 ♠ K72	West Pass AP	North 2♣¹	East 5♦	South 1NT X
Contract: 5♦X E	♣ A982	♣ 63	1. Stay	man		
			West	North	Fast	South
Board: 110	North:	South:	West	1NT	Pass	
Dealer: N	AKQ3	♦ J1052	2•	Pass	Pass	X
Vul: None North HCP: 17	♥ AK62	♥ QJ103	Pass	_	Pass	
South HCP: 17	♦ 943	♦ 105	Pass	4 ♥	AP	
Contract: 4♥ S ♣ J10 ♣ KQ3	1. Stayman 2. both majors					
Board: 111 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	♦ KQ62	♠ AJ95	Pass	2 ♣ ¹	2♥	Pass
North HCP: 11	♥ 75 ♦ AQ97	∨ K9 ♦ K10532	Pass	X	Pass	3♦
South HCP: 15	◆ 1052	♦ KJ	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
Board: 112	North:	South:	West	North	Fast	South
Dealer: N	♠ A105	★ 32	,,,	1NT	Pass	
Vul: Both North HCP: 16	♥ K7	♥ Q952	2♠	2NT		
South HCP: 10	◆ AQ76	◆ K1082	1. Stay			
Contract: 2N N	♣ K873	♣ AJ4				
Board: 113	North:	South:	West	North	East	South
Dealer: S	1001u1. • 6	50un. ♠ K98				1NT
Vul: None	♥ K964	♥ AJ1075	Pass	2 ♣ ¹	3♠	Pass
North HCP: 9 South HCP: 15	◆ Q52	♦ KJ3	Pass	X	AP	
Contract: 3♠X E	♣ A9752	♣ K4	1. Stay	man		

Board: 109 Dealer: S Vul: Both HCP: 15	♦ KQ765 ♥ AK4 • K72 ♣ 63	East Bids 5♦ if possible. You bid first.
Board: 110 Dealer: N Vul: None HCP: 9		West Bids 2♦ if possible. Partner bids first.
Board: 111 Dealer: S Vul: NS HCP: 15	★ AJ95★ K9★ K10532★ KJ	East Bids 2♥ if possible. You bid first.
Board: 112 Dealer: N Vul: Both HCP: 10	★32♥Q952★K1082★AJ4	West Bids 2♠ if possible. Partner bids first.
Board: 113 Dealer: S Vul: None HCP: 15	★ K98▼ AJ1075◆ KJ3◆ K4	East Bids 3♠ if possible. You bid first.

Board: 109 Dealer: S Vul: Both North HCP: 10 South HCP: 15	North: ♠ A942 ♥ Q9863 ♠ —	South: ♠ KQ765 ♥ AK4 ♠ K72	West Pass AP	North 2♣¹	East 5♦	South 1NT X
Contract: 5♦X E	♣ A982	♣ 63	1. Stay	man		
			West	North	Fast	South
Board: 110	North:	South:	West	1NT	Pass	
Dealer: N	AKQ3	♦ J1052	2•	Pass	Pass	X
Vul: None North HCP: 17	♥ AK62	♥ QJ103	Pass	_	Pass	
South HCP: 17	♦ 943	♦ 105	Pass	4 ♥	AP	
Contract: 4♥ S ♣ J10 ♣ KQ3	1. Stayman 2. both majors					
Board: 111 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	♦ KQ62	♠ AJ95	Pass	2 ♣ ¹	2♥	Pass
North HCP: 11	♥ 75 ♦ AQ97	∨ K9 ♦ K10532	Pass	X	Pass	3♦
South HCP: 15	◆ 1052	♦ KJ	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
Board: 112	North:	South:	West	North	Fast	South
Dealer: N	♠ A105	★ 32	,,,	1NT	Pass	
Vul: Both North HCP: 16	♥ K7	♥ Q952	2♠	2NT		
South HCP: 10	◆ AQ76	◆ K1082	1. Stay			
Contract: 2N N	♣ K873	♣ AJ4				
Board: 113	North:	South:	West	North	East	South
Dealer: S	1001u1. • 6	50un. ♠ K98				1NT
Vul: None	♥ K964	♥ AJ1075	Pass	2 ♣ ¹	3♠	Pass
North HCP: 9 South HCP: 15	◆ Q52	♦ KJ3	Pass	X	AP	
Contract: 3♠X E	♣ A9752	♣ K4	1. Stay	man		

Board: 114 Dealer: N Vul: NS HCP: 15	AQ10✓ J53A86✓ KJ76	West Bids 2♦ if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 115 Dealer: S Vul: EW HCP: 9	♣6 ♥ A1082 ♦ 1053 ♣ KQ862	East Bids 2♠ if possible. Partner bids first.
Board: 116 Dealer: N Vul: None HCP: 16	♠ AK92♥ Q10♦ KQJ6♠ J76	West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 117 Dealer: S Vul: NS HCP: 10	♣ Q1082♥ 108♦ K105♣ KQ72	East Bids 2♥ if possible. Partner bids first.
Board: 118 Dealer: N Vul: EW HCP: 16	AJ74✓ K86A42A74	West Bids 3♦ if possible. You bid first.

Board: 114 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ AQ10 ♥ J53 ♠ A86 ♠ KJ76	South: ♣ J742 ♥ KQ874 ♦ — ♣ A1032	West 2♦ 3♦ 4♦ AP 1. Stay	North 1NT Pass Pass X	East Pass Pass Pass Pass	2♣¹ X 3♥
Board: 115 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5♣ N	North: ♠ 6 ♥ A1082 ♦ 1053 ♠ KQ862	South: ♠ Q5 ♥ K965 ♠ AQ2 ♠ A943	Pass Pass Pass Pass 1. Stay	5 ♣	2♠ Pass Pass AP	1NT Pass 3♣ 4♣
Board: 116 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4 N	North: ♠ AK92 ♥ Q10 ♠ KQJ6 ♣ J76	South: ♠ Q1086 ♥ 8 ♦ 87432 ♠ AQ3	West 2♥ Pass AP 1. Stay	North 1NT Pass 3•	East Pass Pass 3	2 ♣ ¹
Board: 117 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ Q1082 ♥ 108 ♦ K105 ♣ KQ72	South: ♠ 73 ♥ KJ6 ♠ AQ74 ♠ AJ43	Pass Pass Pass Pass 1. Stay		East 2♥ Pass AP	1NT Pass
Board: 118 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 3•X W	North: ♠ AJ74 ♥ K86 ♠ A42 ♠ A74	South: ♠ K93 ♥ A1054 ♦ 7 ♣ KQJ53	West 3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 114 Dealer: N Vul: NS HCP: 10	J742KQ874✓A1032	West Bids 2♦ if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. Partner bids first.
Board: 115 Dealer: S Vul: EW HCP: 15	♣ Q5♥ K965◆ AQ2♣ A943	East Bids 2♠ if possible. You bid first.
Board: 116 Dealer: N Vul: None HCP: 8	◆ Q1086 ▼ 8 ◆ 87432 ◆ AQ3	West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 117 Dealer: S Vul: NS HCP: 15	♣ 73♥ KJ6♦ AQ74♣ AJ43	East Bids 2♥ if possible. You bid first.
Board: 118 Dealer: N Vul: EW HCP: 13	★ K93▼ A1054◆ 7◆ KQJ53	West Bids 3♦ if possible. Partner bids first.

Board: 114 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ AQ10 ♥ J53 ♠ A86 ♠ KJ76	South: ♣ J742 ♥ KQ874 ♦ — ♣ A1032	West 2♦ 3♦ 4♦ AP 1. Stay	North 1NT Pass Pass X	East Pass Pass Pass Pass	2♣¹ X 3♥
Board: 115 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5♣ N	North: ♠ 6 ♥ A1082 ♦ 1053 ♠ KQ862	South: ♠ Q5 ♥ K965 ♠ AQ2 ♠ A943	Pass Pass Pass Pass 1. Stay	5 ♣	2♠ Pass Pass AP	1NT Pass 3♣ 4♣
Board: 116 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4 N	North: ♠ AK92 ♥ Q10 ♠ KQJ6 ♣ J76	South: ♠ Q1086 ♥ 8 ♦ 87432 ♠ AQ3	West 2♥ Pass AP 1. Stay	North 1NT Pass 3•	East Pass Pass 3	2 ♣ ¹
Board: 117 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ Q1082 ♥ 108 ♦ K105 ♣ KQ72	South: ♠ 73 ♥ KJ6 ♠ AQ74 ♠ AJ43	Pass Pass Pass Pass 1. Stay		East 2♥ Pass AP	1NT Pass
Board: 118 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 3•X W	North: ♠ AJ74 ♥ K86 ♠ A42 ♠ A74	South: ♠ K93 ♥ A1054 ♦ 7 ♣ KQJ53	West 3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 119 Dealer: S Vul: NS HCP: 8	♣ QJ763♥ Q432◆ 8♣ K105	East Bids 2♦ if possible. Partner bids first.
Board: 120 Dealer: N Vul: EW HCP: 15	♣ QJ97♥ A8♦ K865♣ KQ7	West Bids 2♦ if possible. You bid first.
Board: 121 Dealer: S Vul: Both HCP: 8	♣ Q65♥ AJ104◆ 5♣ J9842	East Bids 2♦ if possible. Partner bids first.
Board: 122 Dealer: N Vul: None HCP: 17	★ K1072♥ Q6◆ A96◆ AKJ10	West Bids 3♥ if possible. You bid first.
Board: 123 Dealer: S Vul: EW HCP: 9	♣ Q543♥ 2◆ A9532♣ K102	East Bids 2♥ if possible. Partner bids first.

Board: 119 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	♦ QJ763	♠ A95 •• V075	Pass	2 ♣ ¹	2•	Pass
North HCP: 8	♥ Q432 ♦ 8	♥ K975 ♦ A74	Pass	X	Pass	2NT
South HCP: 15	♣ K105	♣ A94	AP			
Contract: 2N S			1. Stay	man		
Board: 120	North:	South:	West	North	East	South
Dealer: N	♦ QJ97	♦ AK62		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ A8	♥ Q10963	2♦	Pass	Pass	3♥
South HCP: 11	◆ K865	♦ J10	Pass	3NT	AP	
Contract: 3N N	♣ KQ7	♣ J4	1. Stay	man		
Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ AK7				1NT
Vul: Both North HCP: 8	♥ AJ104	♥ KQ85	Pass	2 ♣ ¹	2 ♦	2NT
South HCP: 16	♦ 5 • 100.42	• Q104	AP			
Contract: 2N S	♣ J9842	♣ Q65	1. Stayman			
Board: 122	North:	South:	West	North	East	South
Dealer: N	★ K1072	♠ QJ84		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 17	♥ Q6	♥ 98	3♥	Pass	Pass	X
South HCP: 8	♦ A96	◆ KQ1054	AP			
Contract: 3♥X W	♣ AKJ10	♣ 82	1. Stay	man		
			West	North	East	
Board: 123	North:	South:	D	o - 1	200	1NT
Dealer: S	♠ Q543	♦ A96	Pass	2♣¹	2♥ Pogg	Pass
Vul: EW North HCP: 9	v 2	♥ K87	Pass	X	Pass Pass	3 ♦
South HCP: 15	♦ A9532	◆ QJ87	Pass	3 ∀ ²		4₹
Contract: 5♦ S	♣ K102	♣ AJ4	Pass		AP	
			 Stayman limit raise or better in ♦ 			

Board: 119 Dealer: S Vul: NS HCP: 15	A95✓ K975A74A94	East Bids 2♦ if possible. You bid first.
Board: 120 Dealer: N Vul: EW HCP: 11	★ AK62♥ Q10963◆ J10◆ J4	West Bids 2♦ if possible. Partner bids first.
Board: 121 Dealer: S Vul: Both HCP: 16	★ AK7▼ KQ85◆ Q104◆ Q65	East Bids 2♦ if possible. You bid first.
Board: 122 Dealer: N Vul: None HCP: 8	♣ QJ84♥ 98◆ KQ1054♣ 82	West Bids 3♥ if possible. Partner bids first.
Board: 123 Dealer: S Vul: EW HCP: 15	▲ A96♥ K87◆ QJ87◆ AJ4	East Bids 2♥ if possible. You bid first.

Board: 119 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	♦ QJ763	♠ A95 •• V075	Pass	2 ♣ ¹	2•	Pass
North HCP: 8	♥ Q432 ♦ 8	♥ K975 ♦ A74	Pass	X	Pass	2NT
South HCP: 15	♣ K105	♣ A94	AP			
Contract: 2N S			1. Stay	man		
Board: 120	North:	South:	West	North	East	South
Dealer: N	♦ QJ97	♦ AK62		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ A8	♥ Q10963	2♦	Pass	Pass	3♥
South HCP: 11	◆ K865	♦ J10	Pass	3NT	AP	
Contract: 3N N	♣ KQ7	♣ J4	1. Stay	man		
Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ AK7				1NT
Vul: Both North HCP: 8	♥ AJ104	♥ KQ85	Pass	2 ♣ ¹	2 ♦	2NT
South HCP: 16	♦ 5 • 100.42	• Q104	AP			
Contract: 2N S	♣ J9842	♣ Q65	1. Stayman			
Board: 122	North:	South:	West	North	East	South
Dealer: N	★ K1072	♠ QJ84		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 17	♥ Q6	♥ 98	3♥	Pass	Pass	X
South HCP: 8	♦ A96	◆ KQ1054	AP			
Contract: 3♥X W	♣ AKJ10	♣ 82	1. Stay	man		
			West	North	East	
Board: 123	North:	South:	D	o - 1	200	1NT
Dealer: S	♠ Q543	♦ A96	Pass	2♣¹	2♥ Pogg	Pass
Vul: EW North HCP: 9	v 2	♥ K87	Pass	X	Pass Pass	3 ♦
South HCP: 15	♦ A9532	◆ QJ87	Pass	3 ∀ ²		4₹
Contract: 5♦ S	♣ K102	♣ AJ4	Pass		AP	
			 Stayman limit raise or better in ♦ 			

Board: 124	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 125	East Bids 4♥ if possible. Partner bids first.
Board: 126	West Bids 3♥ if possible. You bid first.
Board: 127 Dealer: S Vul: Both HCP: 9 ♣ 65 ▼ AQ73 ◆ 862 ♣ K943	East Bids 2♦ if possible. Partner bids first.
Board: 128	West Bids 2♦ if possible. You bid first.

Board: 124 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♠ QJ ♥ 83 ♠ AQ543 ♣ AQ95	South: ◆ 97 ▼ K754 ◆ J98 ◆ KJ73	West 2 Pass AP 1. Stay	North 1NT Pass 3•	East Pass Pass 3♠	2 ♣ ¹
Board: 125 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 VX E	North: ♠ KJ73 ▼ 107 • 109 ♣ A10643	South: ♠ A94 ♥ 32 ♠ AK76 ♣ KQ72	West Pass Pass 1. Stay	X	East 4♥ AP	South 1NT Pass
Board: 126 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3♥X W	North: ♠ KQ832 ♥ 43 ♠ K87 ♣ AK6	South: ♠ AJ105 ♥ 108 ♠ A92 ♠ QJ109	West 3♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 127 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ 65 ♥ AQ73 ♦ 862 ♠ K943	South: ♠ KQ84 ♥ K105 ♠ K7 ♣ AJ75	West Pass AP 1. Stay	North 2♣¹ man	East 2◆	South 1NT 2NT
Board: 128 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ J764 ♥ QJ2 ♠ AQ ♣ AJ85	South: ♠ AK83 ♥ K1063 ♦ 83 ♣ 764	West 2 Pass AP 1. Stay	North 1NT Pass 3.	Pass Pass	2 ♣ ¹

Board: 124 Dealer: N Vul: Both HCP: 8	◆ 97♥ K754◆ J98◆ KJ73	West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 125 Dealer: S Vul: None HCP: 16	★ A94♥ 32◆ AK76★ KQ72	East Bids 4♥ if possible. You bid first.
Board: 126 Dealer: N Vul: NS HCP: 12	♣ AJ105♥ 108◆ A92♣ QJ109	West Bids 3♥ if possible. Partner bids first.
Board: 127 Dealer: S Vul: Both HCP: 16	★ KQ84★ K105★ K7★ AJ75	East Bids 2♦ if possible. You bid first.
Board: 128 Dealer: N Vul: None HCP: 10	★ AK83▼ K1063◆ 83◆ 764	West Bids 2♦ if possible. Partner bids first.

Board: 124 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♠ QJ ♥ 83 ♠ AQ543 ♣ AQ95	South: ◆ 97 ▼ K754 ◆ J98 ◆ KJ73	West 2 Pass AP 1. Stay	North 1NT Pass 3•	East Pass Pass 3♠	2 ♣ ¹
Board: 125 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 VX E	North: ♠ KJ73 ▼ 107 • 109 ♣ A10643	South: ♠ A94 ♥ 32 ♠ AK76 ♣ KQ72	West Pass Pass 1. Stay	X	East 4♥ AP	South 1NT Pass
Board: 126 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3♥X W	North: ♠ KQ832 ♥ 43 ♠ K87 ♣ AK6	South: ♠ AJ105 ♥ 108 ♠ A92 ♠ QJ109	West 3♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 127 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ 65 ♥ AQ73 ♦ 862 ♠ K943	South: ♠ KQ84 ♥ K105 ♠ K7 ♣ AJ75	West Pass AP 1. Stay	North 2♣¹ man	East 2◆	South 1NT 2NT
Board: 128 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ J764 ♥ QJ2 ♠ AQ ♣ AJ85	South: ♠ AK83 ♥ K1063 ♦ 83 ♣ 764	West 2 Pass AP 1. Stay	North 1NT Pass 3.	Pass Pass	2 ♣ ¹

Board: 129 Dealer: S Vul: NS HCP: 9	AJ84✓ 62✓ J107✓ QJ74	East Bids 2♥ if possible. Partner bids first.
Board: 130 Dealer: N Vul: EW HCP: 15	▲ A6♥ KJ8◆ AQ52▲ J1093	West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 131 Dealer: S Vul: None HCP: 10	★ K875▼ J3◆ K8◆ K6532	East Bids 2♦ if possible. Partner bids first.
Board: 132 Dealer: N Vul: NS HCP: 16	AK9✓ AJ98✓ 72✓ A1054	West Bids 3♦ if possible. You bid first.
Board: 133 Dealer: S Vul: EW HCP: 9	♣ 8 ♥ KQJ7 ♦ K10753 ♣ 985	East Bids 3♠ if possible. Partner bids first.

Board: 129 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♣ N	North: ♠ AJ84 ♥ 62 ♦ J107 ♣ QJ74	South: ♠ KQ62 ♥ 75 ♠ AK5 ♣ K1062	Pass Pass AP 1. Stay	North 2♣¹ X	East 2♥ Pass	1NT Pass
Board: 130 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3 X	North: ♠ A6 ♥ KJ8 ♠ AQ52 ♣ J1093	South: ♠ 103 ♥ A1054 ♦ J83 ♣ KQ76	·	North 1NT Pass Pass	East Pass Pass Pass	2 ♣ ¹ X
Board: 131 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ K875 ♥ J3 ♠ K8 ♣ K6532	South: ♠ A109 ♥ AQ84 ♦ 106 ♣ AQJ7	West Pass Pass 1. Stay	North 2.1 3NT man	East 2♦ AP	South 1NT Pass
Board: 132 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ AK9 ♥ AJ98 ♦ 72 ♣ A1054	South: ♠ Q842 ♥ Q65 ♠ 85 ♣ KJ82	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	
Board: 133 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3•X E	North: ♠ 8 ♥ KQJ7 ♠ K10753 ♠ 985	South: ♠ Q43 ♥ A1092 ♠ AQ ♣ KQ72	West Pass Pass 1. Stay	X	East 3♠ AP	South 1NT Pass

Board: 129 Dealer: S Vul: NS HCP: 15	★ KQ62▼ 75◆ AK5◆ K1062	East Bids 2♥ if possible. You bid first.
Board: 130 Dealer: N Vul: EW HCP: 10	103✓ A1054✓ J83✓ KQ76	West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 131 Dealer: S Vul: None HCP: 17	★ A109★ AQ84★ 106★ AQJ7	East Bids 2♦ if possible. You bid first.
Board: 132 Dealer: N Vul: NS HCP: 8	◆ Q842◆ Q65◆ 85◆ KJ82	West Bids 3♦ if possible. Partner bids first.
Board: 133 Dealer: S Vul: EW HCP: 17	♣ Q43♥ A1092◆ AQ♣ KQ72	East Bids 3♠ if possible. You bid first.

Board: 129 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♣ N	North: ♠ AJ84 ♥ 62 ♦ J107 ♣ QJ74	South: ♠ KQ62 ♥ 75 ♠ AK5 ♣ K1062	Pass Pass AP 1. Stay	North 2♣¹ X	East 2♥ Pass	1NT Pass
Board: 130 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3 X	North: ♠ A6 ♥ KJ8 ♠ AQ52 ♣ J1093	South: ♠ 103 ♥ A1054 ♦ J83 ♣ KQ76	·	North 1NT Pass Pass	East Pass Pass Pass	2 ♣ ¹ X
Board: 131 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ K875 ♥ J3 ♠ K8 ♣ K6532	South: ♠ A109 ♥ AQ84 ♦ 106 ♣ AQJ7	West Pass Pass 1. Stay	North 2.1 3NT man	East 2♦ AP	South 1NT Pass
Board: 132 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ AK9 ♥ AJ98 ♦ 72 ♣ A1054	South: ♠ Q842 ♥ Q65 ♠ 85 ♣ KJ82	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	
Board: 133 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3•X E	North: ♠ 8 ♥ KQJ7 ♠ K10753 ♠ 985	South: ♠ Q43 ♥ A1092 ♠ AQ ♣ KQ72	West Pass Pass 1. Stay	X	East 3♠ AP	South 1NT Pass

Board: 134 Dealer: N Vul: Both HCP: 15	AK82✓ A852J42✓ K7	West Bids 2♦ if possible. You bid first.
Board: 135 Dealer: S Vul: NS HCP: 13	★ KJ53♥ 2◆ AKJ94◆ J82	East Bids 4♥ if possible. Partner bids first.
Board: 136 Dealer: N Vul: EW HCP: 15	★ KQJ96▼ KQ4◆ 94◆ A109	West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 137 Dealer: S Vul: Both HCP: 10	AQJ7♥ 93▶ J7643♠ Q3	East Bids 2♥ if possible. Partner bids first.
Board: 138 Dealer: N Vul: None HCP: 15	★ A1096▼ 863◆ A2◆ AK94	West Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.

Board: 134 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 2•X W	North: ♠ AK82 ♥ A852 ♦ J42 ♣ K7	South: ♠ Q973 ♥ 643 ♠ Q ♠ AQ854	West 2 AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 135 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4♥X E	North: ♠ KJ53 ♥ 2 ♠ AKJ94 ♠ J82	South: ♠ Q74 ♥ A86 ♠ Q532 ♠ AK9	West Pass Pass 1. Stay	North 2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 136 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ N	North: ♠ KQJ96 ♥ KQ4 ♠ 94 ♣ A109	South: ♠ 108732 ♥ AJ95 ♦ 53 ♠ KJ	2♦ Pass 1. Stay	North 1NT 2♠ 4♠ man raise or	Pass 3 AP	2♣¹ 4◆²
Board: 137 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♠ AQJ7 ♥ 93 ♠ J7643 ♠ Q3	South: ♠ K1093 ♥ AQ ♠ K105 ♠ A942	West Pass Pass Pass 1. Stay		East 2♥ Pass AP	1NT 2NT
Board: 138 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 VX W	North: ♠ A1096 ♥ 863 ♠ A2 ♠ AK94	South: ♠ K542 ♥ 9 ♦ K83 ♣ Q8653	West 2♥ 3♥ 1. Stay	North 1NT Pass X	East Pass Pass AP	2 ♣ ¹

Doord, 124	▲ ○072	
Board: 134 Dealer: N	♦ Q973 ♥ 643	West Bids 2♦ if possible.
Vul: Both HCP: 10	◆ Q ◆ AQ854	Partner bids first.
Board: 135 Dealer: S	♠ Q74 ♥ A86	East Bids 4♥ if possible.
Vul: NS HCP: 15	◆ Q532 ◆ AK9	You bid first.
Board: 136	★ 108732	West Bids 2♦ if possible.
Dealer: N Vul: EW	♥ AJ95 ♦ 53	East Bids 3♦ if possible.
HCP: 9	♦ KJ	Partner bids first.
Board: 137	♦ K1093 ♥ AQ	East Bids 2♥ if possible.
Dealer: S Vul: Both HCP: 16	◆ K105 ◆ A942	You bid first.
Board: 138	♦ K542	West Bids 2♥ if possible.
Dealer: N	♥ 9	West Bids 3♥ if possible.
Vul: None	◆ K83 ♣ Q8653	Partner bids first.

Board: 134 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 2•X W	North: ♠ AK82 ♥ A852 ♦ J42 ♣ K7	South: ♠ Q973 ♥ 643 ♠ Q ♠ AQ854	West 2 AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 135 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4♥X E	North: ♠ KJ53 ♥ 2 ♠ AKJ94 ♠ J82	South: ♠ Q74 ♥ A86 ♠ Q532 ♠ AK9	West Pass Pass 1. Stay	North 2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 136 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ N	North: ♠ KQJ96 ♥ KQ4 ♠ 94 ♣ A109	South: ♠ 108732 ♥ AJ95 ♦ 53 ♠ KJ	2♦ Pass 1. Stay	North 1NT 2♠ 4♠ man raise or	Pass 3 AP	2♣¹ 4◆²
Board: 137 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♠ AQJ7 ♥ 93 ♠ J7643 ♠ Q3	South: ♠ K1093 ♥ AQ ♠ K105 ♠ A942	West Pass Pass Pass 1. Stay		East 2♥ Pass AP	1NT 2NT
Board: 138 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 VX W	North: ♠ A1096 ♥ 863 ♠ A2 ♠ AK94	South: ♠ K542 ♥ 9 ♦ K83 ♣ Q8653	West 2♥ 3♥ 1. Stay	North 1NT Pass X	East Pass Pass AP	2 ♣ ¹

Board: 139 Dealer: S Vul: EW HCP: 9	★ KJ65▼ A954◆ 74◆ J103	East Bids 2♠ if possible. Partner bids first.
Board: 140 Dealer: N Vul: Both HCP: 15	★ KJ972▼ KQ8◆ QJ10◆ K6	West Bids 2♦ if possible. You bid first.
Board: 141 Dealer: S Vul: None HCP: 12	♠ 63♥ AQ83♦ J4♠ KQ743	East Bids 4♠ if possible. Partner bids first.
Board: 142 Dealer: N Vul: NS HCP: 15	▲ A6♥ J753◆ K873▲ AK7	West Bids 2♦ if possible. You bid first.
Board: 143 Dealer: S Vul: Both HCP: 8	★ KQ753★ K976◆ 87◆ 96	East Bids 2♦ if possible. Partner bids first.

Board: 139 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2♠ E	North: ♠ KJ65 ♥ A954 ♠ 74 ♣ J103	South: ♠ 103 ♥ KQJ ♠ QJ852 ♣ AQ2	West Pass 1. Stay		East 2♠	South 1NT AP
Board: 140 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 \(\) N	North: ♠ KJ972 ♥ KQ8 ♠ QJ10 ♣ K6	South: ♠ Q654 ♥ AJ1092 ♦ 76 ♣ A5	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 141 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4•X E	North: ♠ 63 ♥ AQ83 ♦ J4 ♣ KQ743	South: ♣ 72 ♥ K54 ♦ AK632 ♣ AJ2	West Pass AP 1. Stay	North 2♣¹ man	East 4♣	South 1NT X
Board: 142 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A6 ♥ J753 ♠ K873 ♣ AK7	South: ♠ Q97 ♥ Q986 ♠ A ♠ Q8543	West 2 Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹
Board: 143 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♠ N	North: ♠ KQ753 ♥ K976 ♦ 87 ♣ 96	South: ♣ J1092 ♥ A52 ♣ A32 ♣ AQ8	Pass Pass Pass 1. Stay	2 ♠ 4 ♠	2♦ Pass AP	1NT Pass 3◆ ²

Board: 139 Dealer: S Vul: EW HCP: 15	103KQJQJ852AQ2	East Bids 2♠ if possible. You bid first.
Board: 140 Dealer: N Vul: Both HCP: 11	♠ Q654♥ AJ1092♦ 76♠ A5	West Bids 2♦ if possible. Partner bids first.
Board: 141 Dealer: S Vul: None HCP: 15	★ 72★ K54◆ AK632◆ AJ2	East Bids 4♠ if possible. You bid first.
Board: 142 Dealer: N Vul: NS HCP: 10	♣ Q97♥ Q986♦ A♣ Q8543	West Bids 2♦ if possible. Partner bids first.
Board: 143 Dealer: S Vul: Both HCP: 15		East Bids 2♦ if possible. You bid first.

Board: 139 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2♠ E	North: ♠ KJ65 ♥ A954 ♠ 74 ♣ J103	South: ♠ 103 ♥ KQJ ♠ QJ852 ♣ AQ2	West Pass 1. Stay		East 2♠	South 1NT AP
Board: 140 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 \(\) N	North: ♠ KJ972 ♥ KQ8 ♠ QJ10 ♣ K6	South: ♠ Q654 ♥ AJ1092 ♦ 76 ♣ A5	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 141 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4•X E	North: ♠ 63 ♥ AQ83 ♦ J4 ♣ KQ743	South: ♣ 72 ♥ K54 ♦ AK632 ♣ AJ2	West Pass AP 1. Stay	North 2♣¹ man	East 4♣	South 1NT X
Board: 142 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A6 ♥ J753 ♠ K873 ♣ AK7	South: ♠ Q97 ♥ Q986 ♠ A ♠ Q8543	West 2 Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹
Board: 143 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♠ N	North: ♠ KQ753 ♥ K976 ♦ 87 ♣ 96	South: ♣ J1092 ♥ A52 ♣ A32 ♣ AQ8	Pass Pass Pass 1. Stay	2 ♠ 4 ♠	2♦ Pass AP	1NT Pass 3◆ ²

Board: 144 Dealer: N Vul: None HCP: 16	♣ QJ32♥ AJ8♦ K10♣ KQ109	West Bids 2♦ if possible. You bid first.
Board: 145 Dealer: S Vul: NS HCP: 10	AQ76✓ K8632✓ 4✓ J72	East Bids 3♦ if possible. Partner bids first.
Board: 146 Dealer: N Vul: EW HCP: 15	★ AK98★ A98★ 64★ A983	West Bids 3♦ if possible. You bid first.
Board: 147 Dealer: S Vul: None HCP: 9	★ KJ974★ K543★ 104★ Q2	East Bids 2♦ if possible. Partner bids first.
Board: 148 Dealer: N Vul: EW HCP: 17	★ K53★ A94★ K73★ AK73	West Bids 2♠ if possible. You bid first.

Board: 144 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ QJ32 ♥ AJ8 ♠ K10 ♠ KQ109	South: • 104 • K932 • J82 • A865	West 2 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 145 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4♥ N	North: ♠ AQ76 ♥ K8632 ♦ 4 ♣ J72	South: ♠ J104 ♥ AJ10 ♠ K75 ♣ AK94	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 3♦ Pass	1NT Pass
Board: 146 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♥ S	North: ◆ AK98 ▼ A98 ◆ 64 ◆ A983	South: ♠ Q1042 ♥ KQJ102 ♦ J9 ♣ J7	West 3 Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 147 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ KJ974 ♥ K543 ♦ 104 ♣ Q2	South: ♠ Q65 ♥ AJ ♠ A873 ♣ KJ75	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 2 Pass	1NT Pass
Board: 148 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ K53 ▼ A94 ♠ K73 ♣ AK73	South:	West 2♠ Pass 1. Stay	North 1NT 2NT 3NT man	East Pass Pass AP	2 ♣ ¹

Board: 144 Dealer: N Vul: None HCP: 8	★ 104★ K932★ J82★ A865	West Bids 2♦ if possible. Partner bids first.
Board: 145 Dealer: S Vul: NS HCP: 16		East Bids 3♦ if possible. You bid first.
Board: 146 Dealer: N Vul: EW HCP: 10	♠ Q1042♥ KQJ102♦ J9♠ J7	West Bids 3♦ if possible. Partner bids first.
Board: 147 Dealer: S Vul: None HCP: 15	♠ Q65♥ AJ♦ A873♠ KJ75	East Bids 2♦ if possible. You bid first.
Board: 148 Dealer: N Vul: EW HCP: 9	◆ 98♥ KJ73◆ AJ1042◆ 84	West Bids 2♠ if possible. Partner bids first.

Board: 144 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ QJ32 ♥ AJ8 ♠ K10 ♠ KQ109	South: • 104 • K932 • J82 • A865	West 2 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 145 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4♥ N	North: ♠ AQ76 ♥ K8632 ♦ 4 ♣ J72	South: ♠ J104 ♥ AJ10 ♠ K75 ♣ AK94	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 3♦ Pass	1NT Pass
Board: 146 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♥ S	North: ◆ AK98 ▼ A98 ◆ 64 ◆ A983	South: ♠ Q1042 ♥ KQJ102 ♦ J9 ♣ J7	West 3 Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 147 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ KJ974 ♥ K543 ♦ 104 ♣ Q2	South: ♠ Q65 ♥ AJ ♠ A873 ♣ KJ75	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 2 Pass	1NT Pass
Board: 148 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ K53 ▼ A94 ♠ K73 ♣ AK73	South:	West 2♠ Pass 1. Stay	North 1NT 2NT 3NT man	East Pass Pass AP	2 ♣ ¹

Board: 149 Dealer: S Vul: Both HCP: 12	★ KJ97♥ J65♦ 105★ AK62	East Bids 2♥ if possible. Partner bids first.
Board: 150 Dealer: N Vul: NS HCP: 15	♣ AJ10♥ AQJ82◆ 53♣ K42	West Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 5♦ if possible. You bid first.
Board: 151 Dealer: S Vul: EW HCP: 10	AQ95✓ J54✓ K7▲ 10763	East Bids 2♥ if possible. Partner bids first.
Board: 152 Dealer: N Vul: None HCP: 16	★ K864▼ KQ86◆ Q2◆ AQ10	West Bids 2♠ if possible. You bid first.
Board: 153 Dealer: S Vul: EW HCP: 10	♣ A732♥ Q6◆ J1072♣ K92	East Bids 2♥ if possible. Partner bids first.

Board: 149 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: Both	♠ KJ97 ♥ J65	♠ AQ62 ♥ K3	Pass	2 ♣ ¹	2♥	Pass	
North HCP: 12	♦ 105	◆ A74	Pass	3♠	Pass	4♠	
South HCP: 15 Contract: 4♠ N	♣ AK62	♣ Q843	AP				
Contract. 44 IN			1. Stay	man			
- 4.45°			West	North	East	South	
Board: 150	North:	South:		1NT	Pass	2 ♣ ¹	
Dealer: N Vul: NS	♠ AJ10	♠ Q65	2♦	2♥	3♦	4 ♦ ²	
North HCP: 15	♥ AQJ82	♥ K543	Pass	4♥	5	X	
South HCP: 9	♦ 53 • 1/42	◆ 7 • ∧ 0762	AP				
Contract: 5♦X W	♣ K42	♣ A9763	1. Stay				
			2. limit	raise or	better	in ♥	
Board: 151	North:	South:	West	North	East	South	
Dealer: S	♠ AQ95	♦ KJ42				1NT	
Vul: EW North HCP: 10	♥ J54	♥ K9	Pass	2 ♣ ¹	2♥	2NT	
South HCP: 16	♦ K7	◆ AQ108	Pass	3NT	AP		
Contract: 3N S	♣ 10763	♣ 10763 ♣ K85		1. Stayman			
			West	North	East	South	
Board: 152	North:	South:		1NT	Pass	2 ♣ ¹	
Dealer: N Vul: None	♦ K864	♠ 7	2♠	2NT	Pass		
North HCP: 16	♥ KQ86	♥ AJ42	Pass	3♥	Pass	4♥	
South HCP: 9	• Q2	◆ K10976	AP				
Contract: 4♥ N	♣ AQ10	♣ J86	1. Stay	man			
			11 7 .	XI A	г .	C 4	
Board: 153 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: EW	♦ A732 ♥ Q6	♠ K6 ♥ 954	Pass	2 ♣ ¹	2♥	Pass	
North HCP: 10	◆ J1072	◆ AQ43	Pass	X	Pass	3♣	
South HCP: 15	• K92	♣ AQ83	Pass	3NT	AP		
Contract: 3N S		•	1. Stay	man			

Board: 149 Dealer: S Vul: Both HCP: 15	★ AQ62★ K3★ A74★ Q843	East Bids 2♥ if possible. You bid first.
Board: 150 Dealer: N Vul: NS HCP: 9	♣ Q65♥ K543♦ 7♣ A9763	West Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 5♦ if possible. Partner bids first.
Board: 151 Dealer: S Vul: EW HCP: 16	★ KJ42★ K9★ AQ108★ K85	East Bids 2♥ if possible. You bid first.
Board: 152 Dealer: N Vul: None HCP: 9	♣ 7♥ AJ42◆ K10976♣ J86	West Bids 2♠ if possible. Partner bids first.
Board: 153 Dealer: S Vul: EW HCP: 15	★ K6♥ 954◆ AQ43◆ AQ83	East Bids 2♥ if possible. You bid first.

Board: 149 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: Both	♠ KJ97 ♥ J65	♠ AQ62 ♥ K3	Pass	2 ♣ ¹	2♥	Pass	
North HCP: 12	♦ 105	◆ A74	Pass	3♠	Pass	4♠	
South HCP: 15 Contract: 4♠ N	♣ AK62	♣ Q843	AP				
Contract. 44 IN			1. Stay	man			
- 4.45°			West	North	East	South	
Board: 150	North:	South:		1NT	Pass	2 ♣ ¹	
Dealer: N Vul: NS	♠ AJ10	♠ Q65	2♦	2♥	3♦	4 ♦ ²	
North HCP: 15	♥ AQJ82	♥ K543	Pass	4♥	5	X	
South HCP: 9	♦ 53 • 1/42	◆ 7 • ∧ 0762	AP				
Contract: 5♦X W	♣ K42	♣ A9763	1. Stay				
			2. limit	raise or	better	in ♥	
Board: 151	North:	South:	West	North	East	South	
Dealer: S	♠ AQ95	♦ KJ42				1NT	
Vul: EW North HCP: 10	♥ J54	♥ K9	Pass	2 ♣ ¹	2♥	2NT	
South HCP: 16	♦ K7	◆ AQ108	Pass	3NT	AP		
Contract: 3N S	♣ 10763	♣ 10763 ♣ K85		1. Stayman			
			West	North	East	South	
Board: 152	North:	South:		1NT	Pass	2 ♣ ¹	
Dealer: N Vul: None	♦ K864	♠ 7	2♠	2NT	Pass		
North HCP: 16	♥ KQ86	♥ AJ42	Pass	3♥	Pass	4♥	
South HCP: 9	• Q2	◆ K10976	AP				
Contract: 4♥ N	♣ AQ10	♣ J86	1. Stay	man			
			11 7 .	XI A	г .	C 4	
Board: 153 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: EW	♦ A732 ♥ Q6	♠ K6 ♥ 954	Pass	2 ♣ ¹	2♥	Pass	
North HCP: 10	◆ J1072	◆ AQ43	Pass	X	Pass	3♣	
South HCP: 15	• K92	♣ AQ83	Pass	3NT	AP		
Contract: 3N S		•	1. Stay	man			

Board: 154 Dealer: N Vul: None HCP: 15	▲ A3♥ K863◆ KQ7▲ QJ64	West Bids 2♠ if possible. You bid first.
Board: 155 Dealer: S Vul: NS HCP: 8	♣ J10983♥ AK86♦ 108♣ 83	East Bids 3♦ if possible. Partner bids first.
Board: 156 Dealer: N Vul: Both HCP: 16	★ A8★ AK107★ 1082★ AJ63	West Bids 2♦ if possible. You bid first.
Board: 157 Dealer: S Vul: None HCP: 8	◆ Q532◆ 96◆ Q862◆ A97	East Bids 2♥ if possible. Partner bids first.
Board: 158 Dealer: N Vul: NS HCP: 17	♣ AJ54♥ KQ2◆ 52♣ AK32	West Bids 2♦ if possible. You bid first.

Board: 154 Dealer: N	North: ♠ A3	South: ◆ 92	West	North 1NT	East Pass	
Vul: None North HCP: 15	♥ K863	♥ AJ97	2♠	Pass	Pass	3♣
South HCP: 9	♦ KQ7	♦ 94 • A10752	AP			
Contract: 3♣ S	♣ QJ64	♣ A10752	1. Stay	man		
Board: 155 Dealer: S	North: ♠ J10983	South: ♠ AKQ6	West	North	East	South 1NT
Vul: NS North HCP: 8	♥ AK86	♥ J973	Pass	2 ♣ ¹	3♦	Pass
South HCP: 17	♦ 108	♦ 52	Pass	X	AP	
Contract: 3♦X E	♣ 83	♣ AQJ	1. Stay	man		
			West	North	East	South
Board: 156	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: Both	♠ A8	♠ Q753	2♦	Pass	Pass	3♣
North HCP: 16	♥ AK107	v 82	Pass	3 ♦ ²	Pass	3NT
South HCP: 9	1082♣ AJ63	◆ Q6 ◆ K0054	AP			
Contract: 3N N	₹ AJ03	♣ KQ954	1. Stay		_	
			2. limit	raise or	better	in ♣
Board: 157			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♦ Q532 ♥ 96	♠ AJ6 ♥ KJ43	Pass	2 ♣ ¹	2♥	2NT
North HCP: 8	◆ Q862	◆ A3	AP			
South HCP: 17 Contract: 2N S	♣ A97	♣ KJ32	1. Stay	man		
Doord, 150			_		_	
Board: 158 Dealer: N	North:	South:	West	North		
Vul: NS	♦ AJ54	♦ KQ97	_	1NT	Pass	
North HCP: 17	♥ KQ2 ♦ 52	∨ A764 ♦ 964	2 \(\phi\)	Pass	Pass	3♥
South HCP: 9	◆ 32 ◆ AK32	◆ 90 4 ◆ 104	Pass	3NT	AP	
Contract: 3N N	# 1 HXJ2	2 101	1. Stay	man		

Board: 154 Dealer: N Vul: None HCP: 9	♠ 92♥ AJ97♦ 94♠ A10752	West Bids 2♠ if possible. Partner bids first.
Board: 155 Dealer: S Vul: NS HCP: 17	★ AKQ6▼ J973◆ 52★ AQJ	East Bids 3♦ if possible. You bid first.
Board: 156 Dealer: N Vul: Both HCP: 9	♣ Q753♥ 82♦ Q6♣ KQ954	West Bids 2♦ if possible. Partner bids first.
Board: 157 Dealer: S Vul: None HCP: 17	♣ AJ6♥ KJ43◆ A3♣ KJ32	East Bids 2♥ if possible. You bid first.
Board: 158 Dealer: N Vul: NS HCP: 9	♦ KQ97 ♥ A764 ♦ 964 ♣ 104	West Bids 2♦ if possible. Partner bids first.

Board: 154 Dealer: N	North: ♠ A3	South: ◆ 92	West	North 1NT	East Pass	
Vul: None North HCP: 15	♥ K863	♥ AJ97	2♠	Pass	Pass	3♣
South HCP: 9	♦ KQ7	♦ 94 • A10752	AP			
Contract: 3♣ S	♣ QJ64	♣ A10752	1. Stay	man		
Board: 155 Dealer: S	North: ♠ J10983	South: ♠ AKQ6	West	North	East	South 1NT
Vul: NS North HCP: 8	♥ AK86	♥ J973	Pass	2 ♣ ¹	3♦	Pass
South HCP: 17	♦ 108	♦ 52	Pass	X	AP	
Contract: 3♦X E	♣ 83	♣ AQJ	1. Stay	man		
			West	North	East	South
Board: 156	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: Both	♠ A8	♠ Q753	2♦	Pass	Pass	3♣
North HCP: 16	♥ AK107	v 82	Pass	3 ♦ ²	Pass	3NT
South HCP: 9	1082♣ AJ63	◆ Q6 ◆ K0054	AP			
Contract: 3N N	₹ AJ03	♣ KQ954	1. Stay		_	
			2. limit	raise or	better	in ♣
Board: 157			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♦ Q532 ♥ 96	♠ AJ6 ♥ KJ43	Pass	2 ♣ ¹	2♥	2NT
North HCP: 8	◆ Q862	◆ A3	AP			
South HCP: 17 Contract: 2N S	♣ A97	♣ KJ32	1. Stay	man		
Doord, 150			_		_	
Board: 158 Dealer: N	North:	South:	West	North		
Vul: NS	♦ AJ54	♦ KQ97	_	1NT	Pass	
North HCP: 17	♥ KQ2 ♦ 52	∨ A764 ♦ 964	2 \(\phi\)	Pass	Pass	3♥
South HCP: 9	◆ 32 ◆ AK32	◆ 90 4 ◆ 104	Pass	3NT	AP	
Contract: 3N N	# 1 HXJ2	2 101	1. Stay	man		

Board: 159 Dealer: S Vul: EW HCP: 8	★ A952♥ 2♦ 1097♣ KJ764	East Bids 3♥ if possible. Partner bids first.
Board: 160 Dealer: N Vul: None HCP: 15	▲ AJ98♥ KQJ10◆ 92♣ A52	West Bids 2♦ if possible. You bid first.
Board: 161 Dealer: S Vul: NS HCP: 8	AQ64✓ 4107532Q43	East Bids 2♥ if possible. Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 16	♠ AKJ87♥ Q102♠ A2♠ Q103	West Bids 2♦ if possible. You bid first.
Board: 163 Dealer: S Vul: Both HCP: 11	★ A974♥ Q752◆ Q8◆ K65	East Bids 2♦ if possible. Partner bids first.

Board: 159 Dealer: S Vul: EW	North: ♠ A952	South: ♠ K863		North		1NT
North HCP: 8 South HCP: 15	♥ 2 ♦ 1097 ♣ KJ764	♥ QJ ♦ K43 ♣ AQ109	Pass Pass 1. Stay	2♣¹ X	3♥ AP	Pass
Contract: 3♥X E			1. Stay	111411		
Board: 160 Dealer: N	North:	South:	West	North		
Vul: None	♠ AJ98	♠ 3 ♥ A986	24	1NT	Pass	
North HCP: 15	♥ KQJ10 ♦ 92	▼ A980◆ J74	2 ♦ AP	Pass	Pass	3NT
South HCP: 10 Contract: 3N N	♣ A52	♣ KQ1094	1. Stay	man		
Board: 161 Dealer: S	North: ♠ AQ64	South: ♠ KJ832	West	North	East	South 1NT
Vul: NS North HCP: 8	v 4	♥ K106	Pass	2 ♣ ¹	2♥	2♠
South HCP: 16	♦ 107532 ♣ Q43	♦ J8 ♣ AKJ	Pass	4♠	AP	
Contract: 4♠ S	₩ ()43	AKJ	1. Stay	man		
Board: 162	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ AKJ87	♠ 1054		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ Q102 ♦ A2	♥ KJ86 ♦ 43	2 ♦	2♠	Pass	3♠
South HCP: 8	◆ A2 ◆ Q103	◆ 43 ◆ A962	Pass 1. Stay		AP	
Contract: 4♠ N			1. Stay	IIIaII		
Board: 163	North:	South:	West	North	East	
Dealer: S Vul: Both	♦ A974	♠ KQ6	Pass	2. 1	2•	1NT Pass
North HCP: 11	♥ Q752	♥ KJ83	Pass	X	Pass	
South HCP: 15	♦ Q8 ♣ K65	♦ 54 ♣ AQ108	Pass		AP	<i>3</i> x
Contract: 3N S	¥ 1 X UJ	¥ 11Q100	1. Stay			

Board: 159 Dealer: S Vul: EW HCP: 15	★ K863♥ QJ★ K43★ AQ109	East Bids 3♥ if possible. You bid first.
Board: 160 Dealer: N Vul: None HCP: 10	♣3 ♥ A986 ♦ J74 ♣ KQ1094	West Bids 2♦ if possible. Partner bids first.
Board: 161 Dealer: S Vul: NS HCP: 16	★ KJ832★ K106◆ J8◆ AKJ	East Bids 2♥ if possible. You bid first.
Board: 162 Dealer: N Vul: EW HCP: 8	1054✓ KJ8643A962	West Bids 2♦ if possible. Partner bids first.
Board: 163 Dealer: S Vul: Both HCP: 15	★ KQ6▼ KJ83◆ 54★ AQ108	East Bids 2♦ if possible. You bid first.

Board: 159 Dealer: S Vul: EW	North: ♠ A952	South: ♠ K863		North		1NT
North HCP: 8 South HCP: 15	♥ 2 ♦ 1097 ♣ KJ764	♥ QJ ♦ K43 ♣ AQ109	Pass Pass 1. Stay	2♣¹ X	3♥ AP	Pass
Contract: 3♥X E			1. Stay	111411		
Board: 160 Dealer: N	North:	South:	West	North		
Vul: None	♠ AJ98	♠ 3 ♥ A986	24	1NT	Pass	
North HCP: 15	♥ KQJ10 ♦ 92	▼ A980◆ J74	2 ♦ AP	Pass	Pass	3NT
South HCP: 10 Contract: 3N N	♣ A52	♣ KQ1094	1. Stay	man		
Board: 161 Dealer: S	North: ♠ AQ64	South: ♠ KJ832	West	North	East	South 1NT
Vul: NS North HCP: 8	v 4	♥ K106	Pass	2 ♣ ¹	2♥	2♠
South HCP: 16	♦ 107532 ♣ Q43	♦ J8 ♣ AKJ	Pass	4♠	AP	
Contract: 4♠ S	₩ ()43	AKJ	1. Stay	man		
Board: 162	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ AKJ87	♠ 1054		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ Q102 ♦ A2	♥ KJ86 ♦ 43	2 ♦	2♠	Pass	3♠
South HCP: 8	◆ A2 ◆ Q103	◆ 43 ◆ A962	Pass 1. Stay		AP	
Contract: 4♠ N			1. Stay	IIIaII		
Board: 163	North:	South:	West	North	East	
Dealer: S Vul: Both	♦ A974	♠ KQ6	Pass	2. 1	2•	1NT Pass
North HCP: 11	♥ Q752	♥ KJ83	Pass	X	Pass	
South HCP: 15	♦ Q8 ♣ K65	♦ 54 ♣ AQ108	Pass		AP	<i>3</i> x
Contract: 3N S	¥ 1 X UJ	¥ 11Q100	1. Stay			

Board: 164 Dealer: N Vul: NS HCP: 16	♠ AK75♥ QJ10♦ KQ6♠ J52	West Bids 3♥ if possible. You bid first.
Board: 165 Dealer: S Vul: EW HCP: 9	★ A84★ K743★ 82★ Q1073	East Bids 2♦ if possible. Partner bids first.
Board: 166 Dealer: N Vul: Both HCP: 16	★ K4▼ AQ62◆ AJ92◆ Q107	West Bids 2♠ if possible. You bid first.
Board: 167 Dealer: S Vul: None HCP: 10	★ K652★ 32★ KQJ★ J963	East Bids 2♥ if possible. Partner bids first.
Board: 168 Dealer: N Vul: EW HCP: 15	★ A1087★ K8★ AQ108★ Q75	West Bids 2♥ if possible. You bid first.

Board: 164 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3 VX W	North: ♠ AK75 ♥ QJ10 ♠ KQ6 ♣ J52	South: ♠ Q1082 ♥ 92 ♦ 972 ♣ AQ86	West 3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 165 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3N S	North: ◆ A84 ◆ K743 ◆ 82 ◆ Q1073	South: ♠ KQJ7 ♥ Q8 ♠ K1095 ♣ A84	Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2 Pass AP	South 1NT Pass 2NT
Board: 166 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 \(\mathbb{N} \) N	North: ♠ K4 ♥ AQ62 ♠ AJ92 ♣ Q107	South: ♠ Q76 ♥ KJ95 ♦ K8754 ♠ 9	West 2 Pass AP 1. Stay	North 1NT 2NT 3V	East Pass Pass Pass	2 ♣ ¹ 3 ♦
Board: 167 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K652 ♥ 32 ♠ KQJ ♣ J963	South: ♣ J10 ♥ K7 ♠ A7542 ♣ AK102	Pass Pass	North 2♣¹ X 3NT man	East 2♥ Pass AP	South 1NT Pass 3
Board: 168 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ S	North: ♠ A1087 ♥ K8 ♠ AQ108 ♠ Q75	South: ♠ QJ965 ♥ Q976 ♦ 75 ♣ A8	West 2♥ Pass 1. Stay	North 1NT Pass 44	East Pass Pass AP	2 ♣ ¹

Board: 164 Dealer: N Vul: NS HCP: 8	◆ Q1082◆ 92◆ 972◆ AQ86	West Bids 3♥ if possible. Partner bids first.
Board: 165 Dealer: S Vul: EW HCP: 15	♦ KQJ7 ♥ Q8 ♦ K1095 ♣ A84	East Bids 2♦ if possible. You bid first.
Board: 166 Dealer: N Vul: Both HCP: 9	♣ Q76♥ KJ95◆ K8754♣ 9	West Bids 2♠ if possible. Partner bids first.
Board: 167 Dealer: S Vul: None HCP: 15	♣ J10♥ K7♦ A7542♣ AK102	East Bids 2♥ if possible. You bid first.
Board: 168 Dealer: N Vul: EW HCP: 9	◆ QJ965◆ Q976◆ 75◆ A8	West Bids 2♥ if possible. Partner bids first.

Board: 164 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3 VX W	North: ♠ AK75 ♥ QJ10 ♠ KQ6 ♣ J52	South: ♠ Q1082 ♥ 92 ♦ 972 ♣ AQ86	West 3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 165 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3N S	North: ◆ A84 ◆ K743 ◆ 82 ◆ Q1073	South: ♠ KQJ7 ♥ Q8 ♠ K1095 ♣ A84	Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2 Pass AP	South 1NT Pass 2NT
Board: 166 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 \(\mathbb{N} \) N	North: ♠ K4 ♥ AQ62 ♠ AJ92 ♣ Q107	South: ♠ Q76 ♥ KJ95 ♦ K8754 ♠ 9	West 2 Pass AP 1. Stay	North 1NT 2NT 3V	East Pass Pass Pass	2 ♣ ¹ 3 ♦
Board: 167 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K652 ♥ 32 ♠ KQJ ♣ J963	South: ♣ J10 ♥ K7 ♠ A7542 ♣ AK102	Pass Pass	North 2♣¹ X 3NT man	East 2♥ Pass AP	South 1NT Pass 3
Board: 168 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♠ S	North: ♠ A1087 ♥ K8 ♠ AQ108 ♠ Q75	South: ♠ QJ965 ♥ Q976 ♦ 75 ♣ A8	West 2♥ Pass 1. Stay	North 1NT Pass 44	East Pass Pass AP	2 ♣ ¹

Board: 169 Dealer: S Vul: None HCP: 13	★ 76♥ AKJ10◆ QJ1096◆ Q5	East Bids 3♠ if possible. Partner bids first.
Board: 170 Dealer: N Vul: NS HCP: 15	♣ Q5♥ A75♦ KQ653♣ A103	West Bids 2♥ if possible. You bid first.
Board: 171 Dealer: S Vul: None HCP: 9	♣ Q762♥ 1094♦ J♣ KQJ64	East Bids 2♠ if possible. Partner bids first.
Board: 172 Dealer: N Vul: NS HCP: 16	◆ QJ1097♥ KQ4◆ J2◆ AQJ	West Bids 3♦ if possible. You bid first.
Board: 173 Dealer: S Vul: EW HCP: 8	♦ 852 ♥ KJ87 ♦ 43 ♠ A1062	East Bids 2♦ if possible. Partner bids first.

Board: 169 Dealer: S Vul: None	North: ♣ 76 ♥ AKJ10	South: ♠ A2 ♥ Q762		North 2♣¹	East 3♠	South 1NT Pass
North HCP: 13 South HCP: 16 Contract: 3♠X E	◆ QJ1096 ◆ Q5	◆ AK3 ◆ K873	Pass 1. Stay	X	AP	1 433
Board: 170 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ Q5 ♥ A75 ♦ KQ653 ♣ A103	South: ♠ K964 ♥ J832 ♠ A107 ♣ 85	West 2♥ AP 1. Stay	North 1NT Pass	Pass	
Board: 171 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ Q762 ♥ 1094 ♦ J ♣ KQJ64	South: ♠ K95 ♥ KJ2 ♠ A532 ♣ A93		North 2♣¹ 3♣ man	East 2♠ AP	South 1NT Pass
Board: 172 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ QJ1097 ♥ KQ4 ♦ J2 ♠ AQJ	South: ◆ A8642 ◆ A652 ◆ 7 ◆ 974	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 173 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4 S	North:	South: ♠ AKQ109 ♥ Q32 ♦ J7 ♠ K94	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 2 Pass	1NT 2♠

Board: 169 Dealer: S Vul: None HCP: 16	A2♥ Q762AK3★ K873	East Bids 3♠ if possible. You bid first.
Board: 170 Dealer: N Vul: NS HCP: 8	★ K964▼ J832◆ A107◆ 85	West Bids 2♥ if possible. Partner bids first.
Board: 171 Dealer: S Vul: None HCP: 15	★ K95★ KJ2★ A532★ A93	East Bids 2♠ if possible. You bid first.
Board: 172 Dealer: N Vul: NS HCP: 8	★ A8642★ A652★ 7★ 974	West Bids 3♦ if possible. Partner bids first.
Board: 173 Dealer: S Vul: EW HCP: 15	★ AKQ109♥ Q32◆ J7◆ K94	East Bids 2♦ if possible. You bid first.

Board: 169 Dealer: S Vul: None	North: ♣ 76 ♥ AKJ10	South: ♠ A2 ♥ Q762		North 2♣¹	East 3♠	South 1NT Pass
North HCP: 13 South HCP: 16 Contract: 3♠X E	◆ QJ1096 ◆ Q5	◆ AK3 ◆ K873	Pass 1. Stay	X	AP	1 433
Board: 170 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ Q5 ♥ A75 ♦ KQ653 ♣ A103	South: ♠ K964 ♥ J832 ♠ A107 ♣ 85	West 2♥ AP 1. Stay	North 1NT Pass	Pass	
Board: 171 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ Q762 ♥ 1094 ♦ J ♣ KQJ64	South: ♠ K95 ♥ KJ2 ♠ A532 ♣ A93		North 2♣¹ 3♣ man	East 2♠ AP	South 1NT Pass
Board: 172 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ QJ1097 ♥ KQ4 ♦ J2 ♠ AQJ	South: ◆ A8642 ◆ A652 ◆ 7 ◆ 974	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 173 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4 S	North:	South: ♠ AKQ109 ♥ Q32 ♦ J7 ♠ K94	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 2 Pass	1NT 2♠

Board: 174 Dealer: N Vul: None HCP: 16 A32 Vul: None HCP: 16 A1076 A1076 Board: 175 Dealer: S Vul: EW Vul: EW Vul: EW Vul: Both Vul: Both HCP: 15 Board: 177 Dealer: N Vul: Both HCP: 15 Board: 177 Dealer: S Vul: Both HCP: 15 AKJ104 Dealer: S Vul: NS HCP: 9 A1096 Board: 178 A2 Board: 177 A55 Board: 177 Dealer: S Vul: NS Vul:			
Dealer: S Vul: EW HCP: 8 AJ732 Board: 176 Dealer: N Val: Both Vul: Both Vul: Both Vul: Both HCP: 15 AKJ104 Dealer: S Vul: NS HCP: 9 AJ7 AND AJ7 Board: 177 AND AJ7 AND AJ7 Board: 177 AND AJ7 Board: 178 AJ2 Dealer: N Val: EW AJ2 AJ2 AJ2 AJ2 AND AJ2 AJ2 AND AJ3 AND AJ4 AND AND AND AND AND AND AND AND AND AN	Dealer: N Vul: None	▼ A832 ◆ A32	•
Dealer: N	Dealer: S Vul: EW	♥ 85 • 64	•
Dealer: S Vul: NS HCP: 9 Alog6 Vul: NS HCP: 9 Alog6 East Bids 2♦ if possible. Partner bids first. West Bids 2♦ if possible. Vul: EW Vul: EW Vul: EW Vou bid first	Dealer: N Vul: Both	♥ AKQ74 ♦ K98	West Bids 3♦ if possible.
Dealer: N	Dealer: S Vul: NS	♥ 972 ♦ J7	•
	Dealer: N Vul: EW	♥ A5 ♦ KQ83	•

Board: 174 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4•X W	North: ♠ A4 ♥ A832 ♠ A32 ♣ A1076	South: ♠ 8 ♥ Q954 ♠ K9865 ♣ QJ4	West 4♣ 1. Stay	North 1NT X man	East Pass AP	
Board: 175 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K1053 ♥ 85 ♦ 64 ♣ AJ732	South: ♠ Q86 ♥ AKJ10 ♠ K87 ♣ K94		North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 176 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North:	South: ♠ A932 ♥ 83 ♠ 62 ♣ KJ984	West 2♦ 3♦ AP 1. Stay	North 1NT 2♥ Pass	Pass	2♣¹ Pass
Board: 177 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 S	North: ♠ KJ104 ♥ 972 ♦ J7 ♣ A1096	South: ♠ Q95 ♥ AKJ54 ♦ 94 ♠ KQ2	Pass Pass 1. Stay	North 2♣¹ 3♥ man	East 2 AP	South 1NT 2♥
Board: 178 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ AJ2 ♥ A5 ♠ KQ83 ♠ K943	South:	West 2 Pass 1. Stay	North 1NT 2NT 3NT man	East Pass Pass AP	2 ♣ ¹

Board: 174 Dealer: N Vul: None HCP: 8	♦ 8 ♥ Q954 ♦ K9865 ♣ QJ4	West Bids 4♠ if possible. Partner bids first.
Board: 175 Dealer: S Vul: EW HCP: 16	♣ Q86♥ AKJ10◆ K87♣ K94	East Bids 2♦ if possible. You bid first.
Board: 176 Dealer: N Vul: Both HCP: 8	★ A932▼ 83◆ 62◆ KJ984	West Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 177 Dealer: S Vul: NS HCP: 15	♣ Q95♥ AKJ54◆ 94♣ KQ2	East Bids 2♦ if possible. You bid first.
Board: 178 Dealer: N Vul: EW HCP: 9	1063♥ Q964↑ 7♣ AQJ107	West Bids 2♦ if possible. Partner bids first.

Board: 174 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4•X W	North: ♠ A4 ♥ A832 ♠ A32 ♣ A1076	South: ♠ 8 ♥ Q954 ♠ K9865 ♣ QJ4	West 4♣ 1. Stay	North 1NT X man	East Pass AP	
Board: 175 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K1053 ♥ 85 ♦ 64 ♣ AJ732	South: ♠ Q86 ♥ AKJ10 ♠ K87 ♣ K94		North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 176 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North:	South: ♠ A932 ♥ 83 ♠ 62 ♣ KJ984	West 2♦ 3♦ AP 1. Stay	North 1NT 2♥ Pass	Pass	2♣¹ Pass
Board: 177 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 S	North: ♠ KJ104 ♥ 972 ♦ J7 ♣ A1096	South: ♠ Q95 ♥ AKJ54 ♦ 94 ♠ KQ2	Pass Pass 1. Stay	North 2♣¹ 3♥ man	East 2 AP	South 1NT 2♥
Board: 178 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ AJ2 ♥ A5 ♠ KQ83 ♠ K943	South:	West 2 Pass 1. Stay	North 1NT 2NT 3NT man	East Pass Pass AP	2 ♣ ¹

Board: 179 Dealer: S Vul: Both HCP: 9	♣ 973♥ AKJ3♦ 54♣ J1087	East Bids 3♦ if possible. Partner bids first.
Board: 180 Dealer: N Vul: None HCP: 15	AQ98442KQ5A54	West Bids 2♥ if possible. You bid first.
Board: 181 Dealer: S Vul: EW HCP: 8	♦ 85 ▼ K432 ◆ KQ52 ♣ 1076	East Bids 3♠ if possible. Partner bids first.
Board: 182 Dealer: N Vul: Both HCP: 15	♠ AQ♥ Q965♦ A43♠ QJ62	West Bids 2♠ if possible. You bid first.
Board: 183 Dealer: S Vul: None HCP: 14	AQJ410424AK932	East Bids 3♥ if possible. Partner bids first.

Board: 179 Dealer: S Vul: Both	North: ♠ 973	South: ♠ AK864		North		1NT
North HCP: 9	♥ AKJ3	♥ Q92	Pass	2 ♣ ¹	3♦	Pass
South HCP: 16	♦ 54 ♣ J1087	♦ 107 ♣ AK5	Pass	X	AP	
Contract: 3♦X E	₹ J1067	₩ ANJ	1. Stay	man		
Board: 180	North:	South:	West	North	East	South
Dealer: N	• AQ984	♦ J75		1NT	Pass	2 ♣ ¹
Vul: None	♥ 42	▼ A973	2♥	2♠	Pass	
North HCP: 15 South HCP: 8	♦ KQ5	♦ 876	AP			
Contract: 3♠ N	♣ A54	♣ K98	1. Stay	man		
Board: 181 Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ 85	★ 73	ъ.	. 1	2 :	1NT
North HCP: 8	♥ K432	♥ A95 ♦ AJ1074	Pass	2♣¹	3♠	Pass
South HCP: 15	◆ KQ52 ◆ 1076	♦ AQ9	Pass	X	AP	
Contract: 3♠X E	¥ 1070	¥11Q)	1. Stay	man		
Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AQ	★ 104		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ Q965	▼ K1082	2♠	Pass	Pass	3♦
South HCP: 9	♦ A43	♦ KQJ72	AP			
Contract: 3♦ S	♣ QJ62	♣ 74	1. Stay	man		
Board: 183	North.	Conth	West	North	Fast	South
Dealer: S	North: ♠ AQJ4	South: ♠ K95	7, 050	1,0141		1NT
Vul: None	♥ 1042	♥ KQ	Pass	2 . 1	3♥	Pass
North HCP: 14	♦ 4	♦ KJ653	Pass	X	AP	1 4.50
South HCP: 15 Contract: 3♥X E	♣ AK932	♣ QJ5	1. Stay		1 11	

Board: 179 Dealer: S Vul: Both HCP: 16	AK864♥ Q92107AK5	East Bids 3♦ if possible. You bid first.
Board: 180 Dealer: N Vul: None HCP: 8	♣ J75♥ A973♦ 876♣ K98	West Bids 2♥ if possible. Partner bids first.
Board: 181 Dealer: S Vul: EW HCP: 15	♣ 73♥ A95◆ AJ1074♣ AQ9	East Bids 3♠ if possible. You bid first.
Board: 182 Dealer: N Vul: Both HCP: 9	104✓ K1082✓ KQJ72✓ 74	West Bids 2♠ if possible. Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 15	★ K95▼ KQ◆ KJ653◆ QJ5	East Bids 3♥ if possible. You bid first.

Board: 179 Dealer: S Vul: Both	North: ♠ 973	South: ♠ AK864		North		1NT
North HCP: 9	♥ AKJ3	♥ Q92	Pass	2 ♣ ¹	3♦	Pass
South HCP: 16	♦ 54 ♣ J1087	♦ 107 ♣ AK5	Pass	X	AP	
Contract: 3♦X E	₹ J1067	₩ ANJ	1. Stay	man		
Board: 180	North:	South:	West	North	East	South
Dealer: N	• AQ984	♦ J75		1NT	Pass	2 ♣ ¹
Vul: None	♥ 42	▼ A973	2♥	2♠	Pass	
North HCP: 15 South HCP: 8	♦ KQ5	♦ 876	AP			
Contract: 3♠ N	♣ A54	♣ K98	1. Stay	man		
Board: 181 Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ 85	★ 73	ъ.	. 1	2 :	1NT
North HCP: 8	♥ K432	♥ A95 ♦ AJ1074	Pass	2♣¹	3♠	Pass
South HCP: 15	◆ KQ52 ◆ 1076	♦ AQ9	Pass	X	AP	
Contract: 3♠X E	¥ 1070	¥11Q)	1. Stay	man		
Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AQ	★ 104		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ Q965	▼ K1082	2♠	Pass	Pass	3♦
South HCP: 9	♦ A43	♦ KQJ72	AP			
Contract: 3♦ S	♣ QJ62	♣ 74	1. Stay	man		
Board: 183	North.	Conth	West	North	Fast	South
Dealer: S	North: ♠ AQJ4	South: ♠ K95	7, 050	1,0141		1NT
Vul: None	♥ 1042	♥ KQ	Pass	2 . 1	3♥	Pass
North HCP: 14	♦ 4	♦ KJ653	Pass	X	AP	1 4.50
South HCP: 15 Contract: 3♥X E	♣ AK932	♣ QJ5	1. Stay		1 11	

Board: 184 Dealer: N Vul: Both HCP: 15	★ AKJ64▼ 543◆ KJ★ QJ3	West Bids 2♥ if possible. You bid first.
Board: 185 Dealer: S Vul: None HCP: 12	★ 52♥ QJ98★ 863★ AKQ4	East Bids 2♠ if possible. Partner bids first.
Board: 186 Dealer: N Vul: NS HCP: 15	 ♣ J63 ♥ K8 ♦ AK1074 ♣ KJ6	West Bids 2♠ if possible. You bid first.
Board: 187 Dealer: S Vul: EW HCP: 9	♠ 92♥ QJ63♦ J6♠ AJ982	East Bids 4♠ if possible. Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 16	♣ 975♥ Q72◆ AKQ4♣ KQ2	West Bids 2♠ if possible. You bid first.

Board: 184 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4♠ N	North: ♠ AKJ64 ♥ 543 ♠ KJ ♠ QJ3	South: ♠ Q987 ♥ K ♠ A10542 ♣ K72	West 2♥ AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 185 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3 S	North:	South: ♠ Q6 ♥ K1052 ♠ AKQ4 ♣ J76	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 186 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 N	North: ♠ J63 ♥ K8 ♠ AK1074 ♠ KJ6	South: ♦ 85 ▼ A732 • 9865 ♣ A93	2♠	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹
Board: 187 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4•X E	North:	South: ♠ A6 ♥ AK102 ♦ 852 ♠ KQ104	Pass AP 1. Stay	North 2♣¹ man	East 4♠	South 1NT X
Board: 188 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3 N	North: ◆ 975 ▼ Q72 ◆ AKQ4 ◆ KQ2	South: ♠ 3 ♥ AK106 ♦ 752 ♣ J8765	West 2♣ Pass 1. Stay	North 1NT Pass 3+ man	East Pass Pass AP	2 ♣ ¹

Board: 184 Dealer: N Vul: Both HCP: 12	◆ Q987♥ K◆ A10542◆ K72	West Bids 2♥ if possible. Partner bids first.
Board: 185 Dealer: S Vul: None HCP: 15	♠ Q6♥ K1052♦ AKQ4♠ J76	East Bids 2♠ if possible. You bid first.
Board: 186 Dealer: N Vul: NS HCP: 8	♦ 85 ♥ A732 ♦ 9865 ♣ A93	West Bids 2♠ if possible. Partner bids first.
Board: 187 Dealer: S Vul: EW HCP: 16	★ A6▼ AK102◆ 852★ KQ104	East Bids 4♠ if possible. You bid first.
Board: 188 Dealer: N Vul: None HCP: 8	★ 3	West Bids 2♠ if possible. Partner bids first.

Board: 184 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4♠ N	North: ♠ AKJ64 ♥ 543 ♠ KJ ♠ QJ3	South: ♠ Q987 ♥ K ♠ A10542 ♣ K72	West 2♥ AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 185 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3 S	North:	South: ♠ Q6 ♥ K1052 ♠ AKQ4 ♣ J76	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 186 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 N	North: ♠ J63 ♥ K8 ♠ AK1074 ♠ KJ6	South: ♦ 85 ▼ A732 • 9865 ♣ A93	2♠	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹
Board: 187 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4•X E	North:	South: ♠ A6 ♥ AK102 ♦ 852 ♠ KQ104	Pass AP 1. Stay	North 2♣¹ man	East 4♠	South 1NT X
Board: 188 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3 N	North: ◆ 975 ▼ Q72 ◆ AKQ4 ◆ KQ2	South: ♠ 3 ♥ AK106 ♦ 752 ♣ J8765	West 2♣ Pass 1. Stay	North 1NT Pass 3+ man	East Pass Pass AP	2 ♣ ¹

Board: 189 Dealer: S Vul: NS HCP: 8	10KJ97K103J7652	East Bids 2♠ if possible. Partner bids first.
Board: 190 Dealer: N Vul: EW HCP: 15	▶ J9▼ AK84◆ 983♣ AK86	West Bids 2♦ if possible. You bid first.
Board: 191 Dealer: S Vul: Both HCP: 9	♣ Q2★ K984◆ 8753♣ A53	East Bids 2♠ if possible. Partner bids first.
Board: 192 Dealer: N Vul: NS HCP: 17	★ KQ43♥ Q8◆ A105◆ AQ87	West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 193 Dealer: S Vul: EW HCP: 8	★ K865♥ Q109♦ 72★ K1032	East Bids 2♥ if possible. Partner bids first.

Board: 189 Dealer: S Vul: NS	North: ♠ 10	South: ♠ 965		North		1NT		
North HCP: 8	∀ KJ97	♥ Q642	Pass	2 ♣ ¹	2♠	Pass		
South HCP: 15	◆ K103 ◆ J7652	◆ AQJ • AQ4	Pass	X	AP			
Contract: 2♠X E	¥ 37032	₹ AQ+	1. Stay	man				
			West	North	East	South		
Board: 190	North:	South:		1NT	Pass	2 ♣ ¹		
Dealer: N Vul: EW	♦ J9	♦ A643	2♦	Pass	Pass	X		
Vui. Ew North HCP: 15	♥ AK84	♥ QJ6	Pass	3♣	Pass	3 ♦ ²		
South HCP: 8	♦ 983	♦ 4 • T0754	Pass	4♣	AP			
Contract: 4♣ S	♣ AK86	♣ J9754	1. Stay	1. Stayman				
			2. limit	raise or	better	in ♣		
Board: 191 Dealer: S	North: ♠ Q2	South: ♠ A83	West	North	East	South 1NT		
Vul: Both North HCP: 9	♥ K984	♥ QJ10	Pass	2 ♣ ¹	2♠	2NT		
South HCP: 16	♦ 8753	◆ AQ102	AP					
Contract: 2N S	♣ A53	♣ K98	1. Stay	man				
Board: 192	NI 4	C 4	West	North	East	South		
Dealer: N	North: ♠ KQ43	South: ♠ A1085		1NT	Pass	$2\clubsuit^1$		
Vul: NS	♥ Q8	♥ 9	2♥	Pass	Pass	X		
North HCP: 17	♦ A105	♦ J64	Pass	3♣	3♥	5♣		
South HCP: 8 Contract: 5♣ S	♣ AQ87	♣ K10953	AP					
Contract. 34 5			1. Stay	man				
Board: 193 Dealer: S	North: ♠ K865	South: ♠ J4	West	North	East	South 1NT		
Vul: EW	♥ Q109	♥ A32	Pass	2 ♣ ¹	2♥	Pass		
North HCP: 8 South HCP: 15	♦ 72	◆ A1096	Pass	2NT	AP			
Contract: 2N S	♣ K1032	♣ AQ96	1. Stay					

Board: 189 Dealer: S Vul: NS HCP: 15	♣965♥ Q642♦ AQJ♣ AQ4	East Bids 2♠ if possible. You bid first.
Board: 190 Dealer: N Vul: EW HCP: 8	★ A643♥ QJ6◆ 4◆ J9754	West Bids 2♦ if possible. Partner bids first.
Board: 191 Dealer: S Vul: Both HCP: 16	★ A83♥ QJ10★ AQ102★ K98	East Bids 2♠ if possible. You bid first.
Board: 192 Dealer: N Vul: NS HCP: 8	★ A1085♥ 9♦ J64★ K10953	West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 193 Dealer: S Vul: EW HCP: 15	J4✓ A32◆ A1096♠ AQ96	East Bids 2♥ if possible. You bid first.

Board: 189 Dealer: S Vul: NS	North: ♠ 10	South: ♠ 965		North		1NT		
North HCP: 8	∀ KJ97	♥ Q642	Pass	2 ♣ ¹	2♠	Pass		
South HCP: 15	◆ K103 ◆ J7652	◆ AQJ • AQ4	Pass	X	AP			
Contract: 2♠X E	¥ 37032	₹ AQ+	1. Stay	man				
			West	North	East	South		
Board: 190	North:	South:		1NT	Pass	2 ♣ ¹		
Dealer: N Vul: EW	♦ J9	♦ A643	2♦	Pass	Pass	X		
Vui. Ew North HCP: 15	♥ AK84	♥ QJ6	Pass	3♣	Pass	3 ♦ ²		
South HCP: 8	♦ 983	♦ 4 • T0754	Pass	4♣	AP			
Contract: 4♣ S	♣ AK86	♣ J9754	1. Stay	1. Stayman				
			2. limit	raise or	better	in ♣		
Board: 191 Dealer: S	North: ♠ Q2	South: ♠ A83	West	North	East	South 1NT		
Vul: Both North HCP: 9	♥ K984	♥ QJ10	Pass	2 ♣ ¹	2♠	2NT		
South HCP: 16	♦ 8753	◆ AQ102	AP					
Contract: 2N S	♣ A53	♣ K98	1. Stay	man				
Board: 192	NI 4	C 4	West	North	East	South		
Dealer: N	North: ♠ KQ43	South: ♠ A1085		1NT	Pass	$2\clubsuit^1$		
Vul: NS	♥ Q8	♥ 9	2♥	Pass	Pass	X		
North HCP: 17	♦ A105	♦ J64	Pass	3♣	3♥	5♣		
South HCP: 8 Contract: 5♣ S	♣ AQ87	♣ K10953	AP					
Contract. 34 5			1. Stay	man				
Board: 193 Dealer: S	North: ♠ K865	South: ♠ J4	West	North	East	South 1NT		
Vul: EW	♥ Q109	♥ A32	Pass	2 ♣ ¹	2♥	Pass		
North HCP: 8 South HCP: 15	♦ 72	◆ A1096	Pass	2NT	AP			
Contract: 2N S	♣ K1032	♣ AQ96	1. Stay					

Board: 194 Dealer: N Vul: Both HCP: 15	★ K62▼ AJ1095◆ A3◆ K92	West Bids 2♦ if possible. You bid first.
Board: 195 Dealer: S Vul: None HCP: 9	♣ 75♥ QJ107◆ K1053♣ QJ8	East Bids 2♠ if possible. Partner bids first.
Board: 196 Dealer: N Vul: EW HCP: 15	★ AJ10★ KQ92◆ Q8★ K1072	West Bids 2♦ if possible. You bid first.
Board: 197 Dealer: S Vul: Both HCP: 9	◆ Q864♥ A1075◆ QJ8◆ 32	East Bids 2♠ if possible. Partner bids first.
Board: 198 Dealer: N Vul: None HCP: 16	★ K864▼ K9◆ K1043◆ AK6	West Bids 2♥ if possible. You bid first.

Board: 194 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 \(\bar{V} \) N	North: ♠ K62 ♥ AJ1095 ♠ A3 ♣ K92	South: ♠ 109 ♥ K762 ♦ 105 ♠ AJ1083	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 195 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North: ♣ 75 ♥ QJ107 • K1053 ♣ QJ8	South: ♠ KJ108 ♥ K6 ♠ AJ6 ♠ K964	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	2♠	South 1NT Pass 2NT
Board: 196 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AJ10 ♥ KQ92 ♠ Q8 ♣ K1072	South:	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 197 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North: ♠ Q864 ♥ A1075 ♦ QJ8 ♣ 32	South: ♠ 102 ♥ KQJ64 ♠ A94 ♣ KQ6	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♣ AP	South 1NT Pass
Board: 198 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ K864 ♥ K9 ♠ K1043 ♣ AK6	South: ♠ AJ103 ♥ J64 ♠ 76 ♠ Q854	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	

Board: 194 Dealer: N Vul: Both HCP: 8	★ 109▼ K762★ 105★ AJ1083	West Bids 2♦ if possible. Partner bids first.
Board: 195 Dealer: S Vul: None HCP: 15	★ KJ108★ K6★ AJ6★ K964	East Bids 2♠ if possible. You bid first.
Board: 196 Dealer: N Vul: EW HCP: 11	◆ 987♥ AJ75◆ KJ43◆ Q5	West Bids 2♦ if possible. Partner bids first.
Board: 197 Dealer: S Vul: Both HCP: 15	102KQJ64A94KQ6	East Bids 2♠ if possible. You bid first.
Board: 198 Dealer: N Vul: None HCP: 8	★ AJ103♥ J64◆ 76◆ Q854	West Bids 2♥ if possible. Partner bids first.

Board: 194 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 \(\bar{V} \) N	North: ♠ K62 ♥ AJ1095 ♠ A3 ♣ K92	South: ♠ 109 ♥ K762 ♦ 105 ♠ AJ1083	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 195 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North: ♣ 75 ♥ QJ107 • K1053 ♣ QJ8	South: ♠ KJ108 ♥ K6 ♠ AJ6 ♠ K964	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	2♠	South 1NT Pass 2NT
Board: 196 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AJ10 ♥ KQ92 ♠ Q8 ♣ K1072	South:	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 197 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North: ♠ Q864 ♥ A1075 ♦ QJ8 ♣ 32	South: ♠ 102 ♥ KQJ64 ♠ A94 ♣ KQ6	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♣ AP	South 1NT Pass
Board: 198 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ K864 ♥ K9 ♠ K1043 ♣ AK6	South: ♠ AJ103 ♥ J64 ♠ 76 ♠ Q854	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	

Board: 199 Dealer: S Vul: NS HCP: 8	★ 74▼ AJ82◆ Q83◆ J874	East Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 200 Dealer: N Vul: Both HCP: 15	♦ 87 ♥ AQJ ♦ QJ109 ♣ KQ53	West Bids 2♠ if possible. You bid first.
Board: 201 Dealer: S Vul: None HCP: 9	1074✓ QJ32✓ KQJ104✓ 5	East Bids 2♠ if possible. Partner bids first.
Board: 202 Dealer: N Vul: NS HCP: 15	\$9853▼102◆AKQ4AQ6	West Bids 2♠ if possible. You bid first.
Board: 203 Dealer: S Vul: EW HCP: 9	★ K986♥ Q92◆ 4◆ A9853	East Bids 2♦ if possible. Partner bids first.

Board: 199 Dealer: S	North: ♠ 74	South: ♠ A2		North		1NT
Vul: NS North HCP: 8	♥ AJ82	♥ Q543	Pass	2 ♣ ¹	2 ♠	Pass
South HCP: 15	♦ Q83	♦ A54	Pass	X X	3♠ AP	Pass
Contract: 3♠X E	♣ J874	♣ KQ32	Pass 1. Stay		AP	
			1. Stay	1114111		
Board: 200	North:	South:	West	North	East	South
Dealer: N	• 87	± 104		1NT	Pass	
Vul: Both	♥ AQJ	▼ K1074	2♠	Pass	Pass	
North HCP: 15 South HCP: 11	◆ QJ109	◆ AK83	Pass	3♣	AP	
Contract: 3♣ S	♣ KQ53	♣ J96	1. Stay	man		
			West	North	East	South
Board: 201	North:	South:				1NT
Dealer: S Vul: None	★ 1074	★ 532	Pass	2 ♣ ¹	2♠	Pass
North HCP: 9	♥ QJ32	♥ A4	Pass	3♦	Pass	3 ♠ ²
South HCP: 15	◆ KQJ104	♦ A985	Pass	5 ♦	AP	
Contract: 5♦ N	♣ 5	♣ AK98	1. Stay	man		
			2. limit	raise or	better	in ♦
Board: 202	North:	South:	West	North	East	South
Dealer: N	Norui: ♠ 9853	Soun: ♠ QJ2		1NT	Pass	2 ♣ ¹
Vul: NS	♥ 102	♥ K986	2♠	Pass	Pass	2NT
North HCP: 15 South HCP: 9	♦ AKQ4	♦ 987	AP			
Contract: 2N N	♣ AQ6	♣ K108	1. Stay	man		
Board: 203	N. 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ K986	South:	WEST	INOIUI	Lasi	1NT
Vul: EW	• K986 ♥ Q92	♠ QJ4 ♥ AK854	Pass	2 ♣ ¹	2•	2 Y
North HCP: 9	♦ 4	◆ A53	Pass	2 ₹ °	AP	<i>∠</i> ₹
South HCP: 16		- -	1 ass	⊤ ▼	Γ M	

Board: 199 Dealer: S Vul: NS HCP: 15	A2♥ Q543A54★ KQ32	East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 200 Dealer: N Vul: Both HCP: 11	104K1074AK83J96	West Bids 2♠ if possible. Partner bids first.
Board: 201 Dealer: S Vul: None HCP: 15	\$532★ A4★ A985★ AK98	East Bids 2♠ if possible. You bid first.
Board: 202 Dealer: N Vul: NS HCP: 9	♣ QJ2♥ K986◆ 987♣ K108	West Bids 2♠ if possible. Partner bids first.
Board: 203 Dealer: S Vul: EW HCP: 16	♣ QJ4♥ AK854◆ A53♣ Q6	East Bids 2♦ if possible. You bid first.

Board: 199 Dealer: S	North: ♠ 74	South: ♠ A2		North		1NT
Vul: NS North HCP: 8	♥ AJ82	♥ Q543	Pass	2 ♣ ¹	2 ♠	Pass
South HCP: 15	♦ Q83	♦ A54	Pass	X X	3♠ AP	Pass
Contract: 3♠X E	♣ J874	♣ KQ32	Pass 1. Stay		AP	
			1. Stay	1114111		
Board: 200	North:	South:	West	North	East	South
Dealer: N	• 87	± 104		1NT	Pass	
Vul: Both	♥ AQJ	▼ K1074	2♠	Pass	Pass	
North HCP: 15 South HCP: 11	◆ QJ109	◆ AK83	Pass	3♣	AP	
Contract: 3♣ S	♣ KQ53	♣ J96	1. Stay	man		
			West	North	East	South
Board: 201	North:	South:				1NT
Dealer: S Vul: None	★ 1074	★ 532	Pass	2 ♣ ¹	2♠	Pass
North HCP: 9	♥ QJ32	♥ A4	Pass	3♦	Pass	3 ♠ ²
South HCP: 15	◆ KQJ104	♦ A985	Pass	5 ♦	AP	
Contract: 5♦ N	♣ 5	♣ AK98	1. Stay	man		
			2. limit	raise or	better	in ♦
Board: 202	North:	South:	West	North	East	South
Dealer: N	Norui: ♠ 9853	Soun: ♠ QJ2		1NT	Pass	2 ♣ ¹
Vul: NS	♥ 102	♥ K986	2♠	Pass	Pass	2NT
North HCP: 15 South HCP: 9	♦ AKQ4	♦ 987	AP			
Contract: 2N N	♣ AQ6	♣ K108	1. Stay	man		
Board: 203	N. 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ K986	South:	WEST	INOIUI	Lasi	1NT
Vul: EW	• K986 ♥ Q92	♠ QJ4 ♥ AK854	Pass	2 ♣ ¹	2•	2 Y
North HCP: 9	♦ 4	◆ A53	Pass	2 ₹ °	AP	<i>∠</i> ₹
South HCP: 16		- -	1 ass	⊤ ▼	Γ M	

Board: 204 Dealer: N Vul: None HCP: 15	♠ AK7♥ AJ73♦ J104♠ Q92	West Bids 2♦ if possible. You bid first.
Board: 205 Dealer: S Vul: NS HCP: 9	★ 732★ AK92★ 84★ Q542	East Bids 2♦ if possible. Partner bids first.
Board: 206 Dealer: N Vul: EW HCP: 17	♣ A7♥ 8653♦ KQJ3♣ AK3	West Bids 3♥ if possible. You bid first.
Board: 207 Dealer: S Vul: Both HCP: 8	★ A1032★ J943★ 54★ K75	East Bids 2♥ if possible. Partner bids first.
Board: 208 Dealer: N Vul: NS HCP: 16	AQJ92AQ7104K82	West Bids 2♦ if possible. You bid first.

Board: 204 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2•X W	North: ♠ AK7 ♥ AJ73 ♦ J104 ♣ Q92	South: ♠ Q92 ♥ Q1054 ♦ 62 ♠ AJ74	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 205 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♣ N	North: ♠ 732 ♥ AK92 ♠ 84 ♣ Q542	South: ♠ AQ5 ♥ Q1054 • 75 ♣ AK83	Pass Pass Pass AP 1. Stay	North 2♣¹ X 3♠² man raise or	2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 206 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ A7 ♥ 8653 ♠ KQJ3 ♣ AK3	South: ♠ KQJ2 ♥ A • 108654 ♣ J107	West 3♥ AP 1. Stayı	North 1NT Pass man	Pass	
Board: 207 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ A1032 ♥ J943 ♠ 54 ♠ K75	South: ♠ K874 ▼ K8 ◆ AQJ107 ♣ Q10	West Pass Pass 1. Stay		East 2♥ AP	South 1NT Pass
Board: 208 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ AQJ92 ♥ AQ7 ♠ 104 ♠ K82	South: ♠ K1086 ♥ J98 ♦ 7 ♣ A9653	West 2 AP 1. Stayı	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹

Board: 204 Dealer: N Vul: None HCP: 9	♣ Q92♥ Q1054♦ 62♣ AJ74	West Bids 2♦ if possible. Partner bids first.
Board: 205 Dealer: S Vul: NS HCP: 15	AQ5♥ Q1054↑ 75♠ AK83	East Bids 2♦ if possible. You bid first.
Board: 206 Dealer: N Vul: EW HCP: 11	★ KQJ2★ A★ 108654★ J107	West Bids 3♥ if possible. Partner bids first.
Board: 207 Dealer: S Vul: Both HCP: 15	★ K874★ K8◆ AQJ107◆ Q10	East Bids 2♥ if possible. You bid first.
Board: 208 Dealer: N Vul: NS HCP: 8	★ K1086▼ J98◆ 7◆ A9653	West Bids 2♦ if possible. Partner bids first.

Board: 204 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2•X W	North: ♠ AK7 ♥ AJ73 ♦ J104 ♣ Q92	South: ♠ Q92 ♥ Q1054 ♦ 62 ♠ AJ74	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 205 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♣ N	North: ♠ 732 ♥ AK92 ♠ 84 ♣ Q542	South: ♠ AQ5 ♥ Q1054 • 75 ♣ AK83	Pass Pass Pass AP 1. Stay	North 2♣¹ X 3♠² man raise or	2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 206 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ A7 ♥ 8653 ♠ KQJ3 ♣ AK3	South: ♠ KQJ2 ♥ A • 108654 ♣ J107	West 3♥ AP 1. Stayı	North 1NT Pass man	Pass	
Board: 207 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ A1032 ♥ J943 ♠ 54 ♠ K75	South: ♠ K874 ▼ K8 ◆ AQJ107 ♣ Q10	West Pass Pass 1. Stay		East 2♥ AP	South 1NT Pass
Board: 208 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ AQJ92 ♥ AQ7 ♠ 104 ♠ K82	South: ♠ K1086 ♥ J98 ♦ 7 ♣ A9653	West 2 AP 1. Stayı	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹

Board: 209 Dealer: S Vul: EW HCP: 8	♣ QJ103♥ KQ93◆ 96♣ 984	East Bids 2♦ if possible. Partner bids first.
Board: 210 Dealer: N Vul: Both HCP: 15	★ A1093★ K108★ KQ★ QJ102	West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 211 Dealer: S Vul: None HCP: 11	◆ Q1085▼ J3◆ AQJ52◆ J4	East Bids 2♥ if possible. Partner bids first.
Board: 212 Dealer: N Vul: EW HCP: 15	★ KQJ5▼ 963◆ A86◆ KQ2	West Bids 2♦ if possible. You bid first.
Board: 213 Dealer: S Vul: Both HCP: 12	♠ AK65♥ K7653♦ —♠ Q872	East Bids 5♦ if possible. Partner bids first.

Board: 209 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ QJ103 ♥ KQ93 ♦ 96 ♠ 984	South: ♠ K864 ♥ AJ62 ♠ K8 ♣ A107		North 2♣¹ X man	2•	South 1NT Pass 2NT
Board: 210 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 S	North: ♠ A1093 ♥ K108 ♠ KQ ♣ QJ102	South: ♠ KJ7 ▼ A532 ♦ 6 ♣ 98653	West 2 Pass AP 1. Stay	North 1NT Pass 3♣	East Pass Pass 3	
Board: 211 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3 N	North: ♠ Q1085 ♥ J3 ♠ AQJ52 ♠ J4	South:	West Pass Pass 1. Stay	3 ♦	East 2♥ AP	South 1NT 2NT
Board: 212 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3♠ S	North: ♠ KQJ5 ♥ 963 ♠ A86 ♠ KQ2	South: ♠ A1042 ♥ Q87 • J109 ♣ A74	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 213 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 5•X E	North: ♠ AK65 ♥ K7653 ←— ♠ Q872	South: ♠ QJ108 ♥ AQ2 ♠ 986 ♠ AK9		North 2♣¹ man	East 5♦	South 1NT X

Board: 209 Dealer: S Vul: EW HCP: 15	★ K864★ AJ62★ K8★ A107	East Bids 2♦ if possible. You bid first.
Board: 210 Dealer: N Vul: Both HCP: 8	★ KJ7 ★ A532 ♦ 6 ♣ 98653	West Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 211 Dealer: S Vul: None HCP: 16	♠ 64♥ A87♦ K1084♠ AKQ8	East Bids 2♥ if possible. You bid first.
Board: 212 Dealer: N Vul: EW HCP: 11	★ A1042♥ Q87◆ J109◆ A74	West Bids 2♦ if possible. Partner bids first.
Board: 213 Dealer: S Vul: Both HCP: 16	♣ QJ108♥ AQ2◆ 986♣ AK9	East Bids 5♦ if possible. You bid first.

Board: 209 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ QJ103 ♥ KQ93 ♦ 96 ♠ 984	South: ♠ K864 ♥ AJ62 ♠ K8 ♠ A107		North 2♣¹ X man	2•	South 1NT Pass 2NT
Board: 210 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4 S	North: ♠ A1093 ♥ K108 ♠ KQ ♣ QJ102	South: ♠ KJ7 ▼ A532 ♦ 6 ♣ 98653	West 2 Pass AP 1. Stay	North 1NT Pass 3♣	East Pass Pass 3	
Board: 211 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3 N	North: ♠ Q1085 ♥ J3 ♠ AQJ52 ♠ J4	South:	West Pass Pass 1. Stay	3 ♦	East 2♥ AP	South 1NT 2NT
Board: 212 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3♠ S	North: ♠ KQJ5 ♥ 963 ♠ A86 ♠ KQ2	South: ♠ A1042 ♥ Q87 • J109 ♣ A74	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 213 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 5•X E	North: ♠ AK65 ♥ K7653 ←— ♠ Q872	South: ♠ QJ108 ♥ AQ2 ♠ 986 ♠ AK9		North 2♣¹ man	East 5♦	South 1NT X

Board: 214 Dealer: N Vul: None HCP: 15	★ K109★ AKJ83◆ Q87★ Q10	West Bids 2♦ if possible. You bid first.
Board: 215 Dealer: S Vul: NS HCP: 12	★ A432▼ J103◆ K643★ A10	East Bids 2♥ if possible. Partner bids first.
Board: 216 Dealer: N Vul: Both HCP: 15	★ KJ▼ K1064◆ KJ10◆ A1093	West Bids 2♠ if possible. You bid first.
Board: 217 Dealer: S Vul: None HCP: 10	★ K9★ KJ98◆ 1062◆ QJ72	East Bids 2♦ if possible. Partner bids first.
Board: 218 Dealer: N Vul: NS HCP: 15	★ KJ10♥ 96◆ AJ542◆ AQ4	West Bids 2♠ if possible. You bid first.

Board: 214 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North: ♠ K109 ▼ AKJ83 ◆ Q87 ♣ Q10	South: ♠ AJ83 ♥ 1075 ♦ 963 ♣ K73	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 215 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ N	North: ♠ A432 ♥ J103 ♠ K643 ♠ A10	South: ♠ KQJ5 ♥ Q97 ♠ AQ109 ♣ J4	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 2♥ Pass	1NT Pass
Board: 216 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3 S	North: ♠ KJ ♥ K1064 ♠ KJ10 ♣ A1093	South: ♠ Q10 ♥ QJ52 ♠ Q2 ♠ KJ842	West 2 AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 217 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K9 ♥ KJ98 ♦ 1062 ♣ QJ72	South: ♣ J5 ♥ AQ52 ♦ J83 ♣ AK54	West Pass Pass 1. Stay	North 2♣¹ 3NT	East 2 AP	South 1NT Pass
Board: 218 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 S	North: ♠ KJ10 ♥ 96 ♠ AJ542 ♣ AQ4	South:	West 2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 214 Dealer: N Vul: None HCP: 8	▲ AJ83▼ 1075◆ 963◆ K73	West Bids 2♦ if possible. Partner bids first.
Board: 215 Dealer: S Vul: NS HCP: 15	★ KQJ5♥ Q97◆ AQ109◆ J4	East Bids 2♥ if possible. You bid first.
Board: 216 Dealer: N Vul: Both HCP: 11	♣ Q10♥ QJ52◆ Q2♣ KJ842	West Bids 2♠ if possible. Partner bids first.
Board: 217 Dealer: S Vul: None HCP: 15	↓ J5↓ AQ52↓ J83♠ AK54	East Bids 2♦ if possible. You bid first.
Board: 218 Dealer: N Vul: NS HCP: 9	◆96✓ KQ108◆ K10◆ J10762	West Bids 2♠ if possible. Partner bids first.

Board: 214 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North: ♠ K109 ▼ AKJ83 ◆ Q87 ♣ Q10	South: ♠ AJ83 ♥ 1075 ♦ 963 ♣ K73	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 215 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ N	North: ♠ A432 ♥ J103 ♠ K643 ♠ A10	South: ♠ KQJ5 ♥ Q97 ♠ AQ109 ♣ J4	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 2♥ Pass	1NT Pass
Board: 216 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3 S	North: ♠ KJ ♥ K1064 ♠ KJ10 ♣ A1093	South: ♠ Q10 ♥ QJ52 ♠ Q2 ♠ KJ842	West 2 AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 217 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K9 ♥ KJ98 ♦ 1062 ♣ QJ72	South: ♣ J5 ♥ AQ52 ♦ J83 ♣ AK54	West Pass Pass 1. Stay	North 2♣¹ 3NT	East 2 AP	South 1NT Pass
Board: 218 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 S	North: ♠ KJ10 ♥ 96 ♠ AJ542 ♣ AQ4	South:	West 2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 219 Dealer: S Vul: EW HCP: 9	▲ J1084♥ KQ94◆ K109◆ 83	East Bids 2♦ if possible. Partner bids first.
Board: 220 Dealer: N Vul: None HCP: 15	★ K96★ AQ62★ K2★ QJ62	West Bids 3♦ if possible. You bid first.
Board: 221 Dealer: S Vul: NS HCP: 9	★ K652♥ 95◆ 984◆ AQ52	East Bids 2♥ if possible. Partner bids first.
Board: 222 Dealer: N Vul: EW HCP: 16	★ KJ9♥ Q3◆ AQ75◆ A765	West Bids 3♥ if possible. You bid first.
Board: 223 Dealer: S Vul: Both HCP: 10	★ KQ85★ 64★ 65★ KQ1072	East Bids 2♥ if possible. Partner bids first.

Board: 219 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2 • E	North: ♣ J1084 ♥ KQ94 ♠ K109 ♣ 83	South: ♠ KQ95 ♥ A86 ♦ 82 ♣ AK74	West Pass 1. Stay		East 2◆	South 1NT AP
Board: 220 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3•X W	North: ♠ K96 ♥ AQ62 ♠ K2 ♠ QJ62	South: ♠ Q10 ♥ KJ107 ♠ Q7 ♣ A10974	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 221 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2 VX E	North: ♠ K652 ♥ 95 ♦ 984 ♣ AQ52	South: ♠ AQ87 ♥ 1074 ♠ AJ2 ♣ KJ4	West Pass Pass 1. Stay	North 2♣¹ X man	East 2♥ AP	South 1NT Pass
Board: 222 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KJ9 ♥ Q3 ♠ AQ75 ♣ A765	South: ♠ A1083 ♥ K7 ♠ K10982 ♣ 92	West 3♥ AP 1. Stay	North 1NT Pass	Pass	
Board: 223 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ KQ85 ♥ 64 ♠ 65 ♣ KQ1072	South: ♠ AJ104 ♥ 98 ♠ AQ74 ♣ A64	Pass	3♣	East 2♥ AP	South 1NT Pass

Board: 219 Dealer: S Vul: EW HCP: 16	★ KQ95▼ A86◆ 82◆ AK74	East Bids 2♦ if possible. You bid first.
Board: 220 Dealer: N Vul: None HCP: 12	♣ Q10♥ KJ107◆ Q7♣ A10974	West Bids 3♦ if possible. Partner bids first.
Board: 221 Dealer: S Vul: NS HCP: 15	AQ87✓ 1074AJ2✓ KJ4	East Bids 2♥ if possible. You bid first.
Board: 222 Dealer: N Vul: EW HCP: 10	★ A1083★ K7★ K10982★ 92	West Bids 3♥ if possible. Partner bids first.
Board: 223 Dealer: S Vul: Both HCP: 15	AJ104♥ 98AQ74A64	East Bids 2♥ if possible. You bid first.

Board: 219 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2 • E	North: ♣ J1084 ♥ KQ94 ♠ K109 ♣ 83	South: ♠ KQ95 ♥ A86 ♦ 82 ♣ AK74	West Pass 1. Stay		East 2◆	South 1NT AP
Board: 220 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3•X W	North: ♠ K96 ♥ AQ62 ♠ K2 ♠ QJ62	South: ♠ Q10 ♥ KJ107 ♠ Q7 ♣ A10974	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 221 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2 VX E	North: ♠ K652 ♥ 95 ♦ 984 ♣ AQ52	South: ♠ AQ87 ♥ 1074 ♠ AJ2 ♣ KJ4	West Pass Pass 1. Stay	North 2♣¹ X man	East 2♥ AP	South 1NT Pass
Board: 222 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KJ9 ♥ Q3 ♠ AQ75 ♣ A765	South: ♠ A1083 ♥ K7 ♠ K10982 ♣ 92	West 3♥ AP 1. Stay	North 1NT Pass	Pass	
Board: 223 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ KQ85 ♥ 64 ♠ 65 ♣ KQ1072	South: ♠ AJ104 ♥ 98 ♠ AQ74 ♣ A64	Pass	3♣	East 2♥ AP	South 1NT Pass

Board: 224 Dealer: N Vul: NS HCP: 16	AQ942✓ 43AK9K76	West Bids 4♥ if possible. You bid first.
Board: 225 Dealer: S Vul: EW HCP: 11	★ KJ6♥ Q754◆ Q2★ K1073	East Bids 2♦ if possible. Partner bids first.
Board: 226 Dealer: N Vul: Both HCP: 15	AJ103✓ AJ86✓ Q104✓ QJ	West Bids 2♠ if possible. You bid first.
Board: 227 Dealer: S Vul: EW HCP: 13	♣ Q7♥ KQ43◆ K1064♣ K109	East Bids 2♠ if possible. Partner bids first.
Board: 228 Dealer: N Vul: Both HCP: 15	★ KQ▼ KJ65◆ 1065◆ AQ103	West Bids 2♦ if possible. You bid first.

Board: 224 Dealer: N Vul: NS	North: ♠ AQ942	South: ★ K763	West	North 1NT	East Pass	
North HCP: 16	¥ 43	y 86	4♥	Pass	Pass	X
South HCP: 9	♦ AK9	• Q42	AP			
Contract: 4♥X W	♣ K76	♣ A952	1. Stay	man		
Board: 225			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2 ♣ ¹	2•	Pass
Vul: EW	★ KJ6	A AQ105	Pass	X	Pass	3♣
North HCP: 11	♥ Q754 ♦ Q2	∨ A6 ♦ 974	Pass	3 ♦ ²	Pass	4♣
South HCP: 16	♦ K1073	♣ AQ64	AP			
Contract: 4♣ N			1. Stay	man		
			2. limit	raise or	better	in 🕭
Board: 226	North:	South:	West	North	East	South
Dealer: N	• AJ103	\$ 74		1NT	Pass	
Vul: Both	♥ AJ86	♥ KQ109	2♠	Pass	Pass	
North HCP: 15 South HCP: 8	◆ Q104	♦ K985	AP			
Contract: 2♠X W	♣ QJ	♣ 1065	1. Stay	man		
			West	North	East	South
Board: 227	North:	South:				1NT
Dealer: S Vul: EW	♠ Q7	♠ 65	Pass	2 ♣ ¹	2♠	Pass
North HCP: 13	♥ KQ43	♥ A107	Pass	X	Pass	3♦
South HCP: 15	♦ K1064	◆ AQJ97	Pass	3NT	AP	
Contract: 3N S	♣ K109	♣ A54	1. Stay	man		
Doord 220			-		_	~ -
Board: 228 Dealer: N	North:	South:	West	North		
Vul: Both	♠ KQ	♠ AJ963		1NT	Pass	
North HCP: 15	♥ KJ65	♥ A842	2•	Pass	Pass	3♠
South HCP: 9	1065AQ103	◆ 92 ◆ 42	AP			
Contract: 3♠ S	AV103	▼ †∠	1. Stay	man		

Board: 224 Dealer: N Vul: NS HCP: 9	★ K763★ 86◆ Q42★ A952	West Bids 4♥ if possible. Partner bids first.
Board: 225 Dealer: S Vul: EW HCP: 16	AQ105✓ A6974AQ64	East Bids 2♦ if possible. You bid first.
Board: 226 Dealer: N Vul: Both HCP: 8	↑74★KQ109★K985♠1065	West Bids 2♠ if possible. Partner bids first.
Board: 227 Dealer: S Vul: EW HCP: 15	♠ 65♥ A107♠ AQJ97♠ A54	East Bids 2♠ if possible. You bid first.
Board: 228 Dealer: N Vul: Both HCP: 9	AJ963✓ A842✓ 92✓ 42	West Bids 2♦ if possible. Partner bids first.

Board: 224 Dealer: N Vul: NS	North: ♠ AQ942	South: ★ K763	West	North 1NT	East Pass	
North HCP: 16	¥ 43	y 86	4♥	Pass	Pass	X
South HCP: 9	♦ AK9	• Q42	AP			
Contract: 4♥X W	♣ K76	♣ A952	1. Stay	man		
Board: 225			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2 ♣ ¹	2•	Pass
Vul: EW	★ KJ6	A AQ105	Pass	X	Pass	3♣
North HCP: 11	♥ Q754 ♦ Q2	∨ A6 ♦ 974	Pass	3 ♦ ²	Pass	4♣
South HCP: 16	♦ K1073	♣ AQ64	AP			
Contract: 4♣ N			1. Stay	man		
			2. limit	raise or	better	in 🕭
Board: 226	North:	South:	West	North	East	South
Dealer: N	• AJ103	\$ 74		1NT	Pass	
Vul: Both	♥ AJ86	♥ KQ109	2♠	Pass	Pass	
North HCP: 15 South HCP: 8	◆ Q104	♦ K985	AP			
Contract: 2♠X W	♣ QJ	♣ 1065	1. Stay	man		
			West	North	East	South
Board: 227	North:	South:				1NT
Dealer: S Vul: EW	♠ Q7	♠ 65	Pass	2 ♣ ¹	2♠	Pass
North HCP: 13	♥ KQ43	♥ A107	Pass	X	Pass	3♦
South HCP: 15	♦ K1064	◆ AQJ97	Pass	3NT	AP	
Contract: 3N S	♣ K109	♣ A54	1. Stay	man		
Doord 220			-		_	~ -
Board: 228 Dealer: N	North:	South:	West	North		
Vul: Both	♠ KQ	♠ AJ963		1NT	Pass	
North HCP: 15	♥ KJ65	♥ A842	2•	Pass	Pass	3♠
South HCP: 9	1065AQ103	◆ 92 ◆ 42	AP			
Contract: 3♠ S	AV103	▼ †∠	1. Stay	man		

Board: 229 Dealer: S Vul: None HCP: 9	★ 842★ A875★ Q53★ QJ8	East Bids 2♠ if possible. Partner bids first.
Board: 230 Dealer: N Vul: NS HCP: 16	★ KQJ64★ AJ★ A54★ J52	West Bids 2♦ if possible. You bid first.
Board: 231 Dealer: S Vul: Both HCP: 8	★ AJ73▼ 843◆ 86★ QJ109	East Bids 2♦ if possible. Partner bids first.
Board: 232 Dealer: N Vul: None HCP: 15	421052AKQ8AQ107	West Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 233 Dealer: S Vul: NS HCP: 8	▶ J8743♥ AK52◆ 73♣ 76	East Bids 2♦ if possible. East Bids 5♦ if possible. Partner bids first.

Board: 229 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ◆ 842 ▼ A875 ◆ Q53 ◆ QJ8	South: ♠ AJ3 ♥ J64 ♠ AK109 ♠ K43		North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 230 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 44 N	North: ♠ KQJ64 ♥ AJ ♠ A54 ♣ J52	South: ♠ A853 ♥ K72 ♦ 76 ♠ K1073	West 2♦ AP 1. Stayı	North 1NT 2♠	East Pass Pass	2 ♣ ¹
Board: 231 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ AJ73 ♥ 843 ♠ 86 ♠ QJ109	South: ♠ KQ986 ♥ AJ ♠ K93 ♣ K42	West Pass Pass 1. Stayı	North 2♣¹ 4♠ man	East 2◆ AP	South 1NT 2♠
Board: 232 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4•X W	North:	South: ♣ 76 ▼ AJ73 ◆ 94 ♣ K8432	West 2♠ 3♠ AP 1. Stayı	North 1NT Pass 4	East Pass Pass 4♠	2 ♣ ¹
Board: 233 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 5•X E	North: ◆ J8743 ◆ AK52 ◆ 73 ◆ 76	South: ♠ AKQ ♥ J1073 ♠ A2 ♠ Q1083	Pass Pass Pass AP 1. Stayr 2. limit 1		2♦ Pass 5♦	1NT 2NT 4• ² X

Board: 229 Dealer: S Vul: None HCP: 16	AJ3J64AK109K43	East Bids 2♠ if possible. You bid first.
Board: 230 Dealer: N Vul: NS HCP: 10	A853✓ K72→ 76♠ K1073	West Bids 2♦ if possible. Partner bids first.
Board: 231 Dealer: S Vul: Both HCP: 16	★ KQ986★ AJ★ K93★ K42	East Bids 2♦ if possible. You bid first.
Board: 232 Dealer: N Vul: None HCP: 8	★ 76▼ AJ73◆ 94★ K8432	West Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 233 Dealer: S Vul: NS HCP: 16	♠ AKQ♥ J1073♦ A2♠ Q1083	East Bids 2♦ if possible. East Bids 5♦ if possible. You bid first.

Board: 229 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ◆ 842 ▼ A875 ◆ Q53 ◆ QJ8	South: ♠ AJ3 ♥ J64 ♠ AK109 ♠ K43		North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 230 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 44 N	North: ♠ KQJ64 ♥ AJ ♠ A54 ♣ J52	South: ♠ A853 ♥ K72 ♦ 76 ♠ K1073	West 2♦ AP 1. Stayı	North 1NT 2♠	East Pass Pass	2 ♣ ¹
Board: 231 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ AJ73 ♥ 843 ♠ 86 ♠ QJ109	South: ♠ KQ986 ♥ AJ ♠ K93 ♣ K42	West Pass Pass 1. Stayı	North 2♣¹ 4♠ man	East 2◆ AP	South 1NT 2♠
Board: 232 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4•X W	North:	South: ♣ 76 ▼ AJ73 ◆ 94 ♣ K8432	West 2♠ 3♠ AP 1. Stayı	North 1NT Pass 4	East Pass Pass 4♠	2 ♣ ¹
Board: 233 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 5•X E	North: ◆ J8743 ◆ AK52 ◆ 73 ◆ 76	South: ♠ AKQ ♥ J1073 ♠ A2 ♠ Q1083	Pass Pass Pass AP 1. Stayr 2. limit 1		2♦ Pass 5♦	1NT 2NT 4• ² X

Board: 234 Dealer: N Vul: EW HCP: 16 AQ94 HCP: 16 Possible. Pour bids 2♥ if possible. You bid first. Possible. You bid first. Fast Bids 3♥ if possible. Partner bids first. Board: 236 AQ7652 Possible. Partner bids first.			
Dealer: S	Dealer: N Vul: EW	♥ K1072 ♦ AQ94	•
Board: 236 • Q7652	Dealer: S Vul: None	♥ 8 • Q84	•
Dealer: N	Dealer: N Vul: NS	★ A93★ 92	West Bids 5♦ if possible. You bid first.
Board: 237 Dealer: S Vul: EW HCP: 11 ♣ Q753 ▼ AQ1042 Fast Bids 2♦ if possible. Partner bids first.	Dealer: S Vul: EW	♥ AQ1042 ♦ 5	•
Board: 238	Dealer: N Vul: Both	★ AK9★ J103	•

Board: 234 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ AK4 ♥ K1072 ♠ AQ94 ♣ 76	South: ♠ Q1098 ♥ J ♦ J7652 ♠ AJ4	West North East South 1NT Pass 2♣¹ 2♥ 2NT Pass 3♦ Pass 3NT AP 1. Stayman
Board: 235 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 E	North: ♠ Q753 ♥ 8 ♠ Q84 ♠ KQ743	South: ♠ A642 ♥ A62 ♠ K106 ♠ A105	West North East South 1NT Pass 2♣¹ 3♥ AP 1. Stayman
Board: 236 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 5•X W	North: ♠ Q7652 ♥ A93 ♦ 92 ♣ AKQ	South: ♠ AKJ3 ♥ QJ42 ♦ 105 ♠ 965	West North East South 1NT Pass 2♣¹ 5♦ X AP 1. Stayman
Board: 237 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♠ S	North: ♠ Q753 ♥ AQ1042 ♠ 5 ♠ QJ6	South: ♠ AK62 ♥ KJ5 ♠ Q872 ♠ K4	West North East South 1NT Pass 2♣¹ 2♦ 2NT Pass 3♥ Pass 4♠ AP 1. Stayman
Board: 238 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 4 S	North: ♠ AJ93 ♥ AK9 ♦ J103 ♣ A108	South: ♠ Q8 ♥ QJ107 ♠ K4 ♠ Q7542	West North East South 1NT Pass 2♣¹ 2 Pass Pass 3♣ Pass 3♣² Pass 4♣ AP 1. Stayman 2. limit raise or better in ♣

Board: 234 Dealer: N Vul: EW HCP: 9	♣ Q1098♥ J◆ J7652♣ AJ4	West Bids 2♥ if possible. Partner bids first.
Board: 235 Dealer: S Vul: None HCP: 15	★ A642★ A62★ K106★ A105	East Bids 3♥ if possible. You bid first.
Board: 236 Dealer: N Vul: NS HCP: 11	♠ AKJ3♥ QJ42♦ 105♠ 965	West Bids 5♦ if possible. Partner bids first.
Board: 237 Dealer: S Vul: EW HCP: 16	♠ AK62♥ KJ5♦ Q872♠ K4	East Bids 2♦ if possible. You bid first.
Board: 238 Dealer: N Vul: Both HCP: 10	♣ Q8♥ QJ107♦ K4♣ Q7542	West Bids 2♦ if possible. Partner bids first.

Board: 234 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ AK4 ♥ K1072 ♠ AQ94 ♣ 76	South: ♠ Q1098 ♥ J ♦ J7652 ♠ AJ4	West North East South 1NT Pass 2♣¹ 2♥ 2NT Pass 3♦ Pass 3NT AP 1. Stayman
Board: 235 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 E	North: ♠ Q753 ♥ 8 ♠ Q84 ♠ KQ743	South: ♠ A642 ♥ A62 ♠ K106 ♠ A105	West North East South 1NT Pass 2♣¹ 3♥ AP 1. Stayman
Board: 236 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 5•X W	North: ♠ Q7652 ♥ A93 ♦ 92 ♣ AKQ	South: ♠ AKJ3 ♥ QJ42 ♦ 105 ♠ 965	West North East South 1NT Pass 2♣¹ 5♦ X AP 1. Stayman
Board: 237 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♠ S	North: ♠ Q753 ♥ AQ1042 ♠ 5 ♠ QJ6	South: ♠ AK62 ♥ KJ5 ♠ Q872 ♠ K4	West North East South 1NT Pass 2♣¹ 2♦ 2NT Pass 3♥ Pass 4♠ AP 1. Stayman
Board: 238 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 4 S	North: ♠ AJ93 ♥ AK9 ♦ J103 ♠ A108	South: ♠ Q8 ♥ QJ107 ♠ K4 ♠ Q7542	West North East South 1NT Pass 2♣¹ 2 Pass Pass 3♣ Pass 3♣² Pass 4♣ AP 1. Stayman 2. limit raise or better in ♣

Board: 239 Dealer: S Vul: NS HCP: 8	♣ Q852♥ 6♦ A10754♣ Q63	East Bids 2♥ if possible. Partner bids first.
Board: 240 Dealer: N Vul: EW HCP: 15	♣ Q732♥ AQ65◆ AJ♣ Q83	West Bids 2♦ if possible. You bid first.
Board: 241 Dealer: S Vul: Both HCP: 9	★ AJ432★ K832★ J10★ 94	East Bids 2♦ if possible. Partner bids first.
Board: 242 Dealer: N Vul: None HCP: 16	▲ A65✓ A72◆ A63♣ KJ83	West Bids 2♥ if possible. You bid first.
Board: 243 Dealer: S Vul: EW HCP: 10	★ KJ65★ K75★ 73★ K432	East Bids 2♦ if possible. Partner bids first.

Board: 239 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ Q852 ♥ 6 ♠ A10754 ♣ Q63	South: ♠ K63 ▼ AQ73 ◆ QJ6 ♠ A74	.,	North 2♣¹ man	East 2♥	South 1NT 2NT
Board: 240 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ Q732 ✔ AQ65 ♠ AJ ♣ Q83	South: ♠ K10 ♥ K743 ♦ 1097 ♣ KJ92	West 2 AP 1. Stay	North 1NT Pass	Pass	
Board: 241 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 44 N	North: ♠ AJ432 ♥ K832 ♦ J10 ♠ 94	South: ♠ KQ98 ♥ AQJ9 ♦ 92 ♣ K108	Pass Pass Pass 1. Stay		2♦ Pass AP	1NT Pass 3♦²
Board: 242 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ A65 ♥ A72 ♠ A63 ♣ KJ83	South: ♠ KQJ9 ♥ 95 ♦ 842 ♣ Q976	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 243 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 2•X E	North: ♠ KJ65 ♥ K75 ♠ 73 ♠ K432	South: ♠ Q984 ♥ AJ102 ♦ J5 ♠ AQJ	West Pass Pass 1. Stay	X	East 2 AP	South 1NT Pass

Board: 239 Dealer: S Vul: NS HCP: 16	★ K63★ AQ73◆ QJ6★ A74	East Bids 2♥ if possible. You bid first.
Board: 240 Dealer: N Vul: EW HCP: 10	★ K10★ K743★ 1097★ KJ92	West Bids 2♦ if possible. Partner bids first.
Board: 241 Dealer: S Vul: Both HCP: 15	★ KQ98▼ AQJ9◆ 92◆ K108	East Bids 2♦ if possible. You bid first.
Board: 242 Dealer: N Vul: None HCP: 8	★ KQJ9♥ 95◆ 842◆ Q976	West Bids 2♥ if possible. Partner bids first.
Board: 243 Dealer: S Vul: EW HCP: 15	♣ Q984♥ AJ102♦ J5♣ AQJ	East Bids 2♦ if possible. You bid first.

Board: 239 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ Q852 ♥ 6 ♠ A10754 ♣ Q63	South: ♠ K63 ▼ AQ73 ◆ QJ6 ♠ A74	.,	North 2♣¹ man	East 2♥	South 1NT 2NT
Board: 240 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ Q732 ✔ AQ65 ♠ AJ ♣ Q83	South: ♠ K10 ♥ K743 ♦ 1097 ♣ KJ92	West 2 AP 1. Stay	North 1NT Pass	Pass	
Board: 241 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 44 N	North: ♠ AJ432 ♥ K832 ♦ J10 ♠ 94	South: ♠ KQ98 ♥ AQJ9 ♦ 92 ♣ K108	Pass Pass Pass 1. Stay		2♦ Pass AP	1NT Pass 3♦²
Board: 242 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ A65 ♥ A72 ♠ A63 ♣ KJ83	South: ♠ KQJ9 ♥ 95 ♦ 842 ♣ Q976	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 243 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 2•X E	North: ♠ KJ65 ♥ K75 ♠ 73 ♠ K432	South: ♠ Q984 ♥ AJ102 ♦ J5 ♠ AQJ	West Pass Pass 1. Stay	X	East 2 AP	South 1NT Pass

Board: 244 Dealer: N Vul: None HCP: 15	♣ J1085♥ QJ4◆ K8♣ AKJ6	West Bids 2♠ if possible. You bid first.
Board: 245 Dealer: S Vul: NS HCP: 9	★ K432♥ Q82◆ A83◆ 986	East Bids 2♠ if possible. Partner bids first.
Board: 246 Dealer: N Vul: Both HCP: 15	♣ AJ64♥ 872♦ K54♣ AK7	West Bids 2♥ if possible. You bid first.
Board: 247 Dealer: S Vul: None HCP: 10	★ KJ1063★ 10954◆ Q8♣ A9	East Bids 2♦ if possible. Partner bids first.
Board: 248 Dealer: N Vul: None HCP: 15	♣ QJ7▼ K84◆ AKQ96♣ 32	West Bids 2♥ if possible. You bid first.

Board: 244 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3 S	North: ♣ J1085 ♥ QJ4 ♦ K8 ♣ AKJ6	South: ♠ Q ♥ AK82 ♦ 1052 ♠ Q10432	West 2♠ Pass 1. Stay	North 1NT Pass 3 man	East Pass Pass AP	2 ♣ ¹
Board: 245 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K432 ♥ Q82 ♠ A83 ♣ 986	South: ♣ J7 ♥ AK1065 ♠ KJ2 ♣ A75			East 2♣ AP	South 1NT Pass
Board: 246 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2♥X W	North: ♠ AJ64 ♥ 872 ♠ K54 ♣ AK7	South: ♠ Q1087 ♥ K ♠ Q72 ♠ Q9654	West 2♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 247 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 44 N	North: ♠ KJ1063 ♥ 10954 ♠ Q8 ♣ A9	South: ♠ AQ9 ♥ AQJ7 ♠ A3 ♣ 10875	Pass Pass Pass 1. Stay	North 2♣¹ 3♣ 4♠ man raise or	2♦ Pass AP	1NT 2NT 4• ²
Board: 248 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2 W	North: ♠ QJ7 ♥ K84 ♠ AKQ96 ♣ 32	South: ♠ A532 ♥ J75 ♠ 74 ♠ K875	West 2♥ 1. Stay	North 1NT AP man	East Pass	

Board: 244 Dealer: N Vul: None HCP: 11	♦ Q ♥ AK82 ♦ 1052 ♣ Q10432	West Bids 2♠ if possible. Partner bids first.
Board: 245 Dealer: S Vul: NS HCP: 16	♣ J7♥ AK1065♦ KJ2♣ A75	East Bids 2♠ if possible. You bid first.
Board: 246 Dealer: N Vul: Both HCP: 9	♣ Q1087♥ K♦ Q72♣ Q9654	West Bids 2♥ if possible. Partner bids first.
Board: 247 Dealer: S Vul: None HCP: 17	AQ9AQJ7A310875	East Bids 2♦ if possible. You bid first.
Board: 248 Dealer: N Vul: None HCP: 8	A532✓ J75✓ 74✓ K875	West Bids 2♥ if possible. Partner bids first.

Board: 244 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3 S	North: ♣ J1085 ♥ QJ4 ♦ K8 ♣ AKJ6	South: ♠ Q ♥ AK82 ♦ 1052 ♠ Q10432	West 2♠ Pass 1. Stay	North 1NT Pass 3 man	East Pass Pass AP	2 ♣ ¹
Board: 245 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K432 ♥ Q82 ♠ A83 ♣ 986	South: ♣ J7 ♥ AK1065 ♠ KJ2 ♣ A75			East 2♣ AP	South 1NT Pass
Board: 246 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2♥X W	North: ♠ AJ64 ♥ 872 ♠ K54 ♣ AK7	South: ♠ Q1087 ♥ K ♠ Q72 ♠ Q9654	West 2♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 247 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 44 N	North: ♠ KJ1063 ♥ 10954 ♠ Q8 ♣ A9	South: ♠ AQ9 ♥ AQJ7 ♠ A3 ♣ 10875	Pass Pass Pass 1. Stay	North 2♣¹ 3♣ 4♠ man raise or	2♦ Pass AP	1NT 2NT 4• ²
Board: 248 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2 W	North: ♠ QJ7 ♥ K84 ♠ AKQ96 ♣ 32	South: ♠ A532 ♥ J75 ♠ 74 ♠ K875	West 2♥ 1. Stay	North 1NT AP man	East Pass	

Board: 249 Dealer: S Vul: NS HCP: 9	♣96♥ K987♦ K4♣ QJ986	East Bids 3♠ if possible. Partner bids first.
Board: 250 Dealer: N Vul: EW HCP: 15	★ A86▼ AJ54★ A752★ Q2	West Bids 2♦ if possible. You bid first.
Board: 251 Dealer: S Vul: Both HCP: 9	★ K854★ K54◆ 94◆ QJ82	East Bids 2♥ if possible. Partner bids first.
Board: 252 Dealer: N Vul: NS HCP: 16	★ AQ96★ KQ7★ KQ8★ 975	West Bids 2♦ if possible. You bid first.
Board: 253 Dealer: S Vul: EW HCP: 10	◆ 9▼ A763◆ AQ432◆ 654	East Bids 2♠ if possible. Partner bids first.

Board: 249 Dealer: S Vul: NS North HCP: 9 South HCP: 15	North:	South: ♠ K72 ♥ Q10 • QJ52	West Pass Pass	North 2♣¹ X	East 3♠ AP	South 1NT Pass
Contract: 3♠X E	♣ QJ986	♣ AK43	1. Stay	man		
Board: 250 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A86 ♥ AJ54 ♠ A752 ♣ Q2	South: ♠ KQ4 ♥ KQ96 ♠ Q ♣ 87654	West 2 Pass Pass 1. Stay	North 1NT Pass 2NT 3NT	East Pass Pass Pass AP	2 ♣ ¹ X
Board: 251 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K854 ♥ K54 ♦ 94 ♣ QJ82	South: ♠ A1096 ♥ 63 ♠ KQ87 ♠ AK9	Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♥ AP	South 1NT Pass
Board: 252 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AQ96 ♥ KQ7 ♠ KQ8 ♣ 975	South: ♠ K543 ♥ J52 ♦ 103 ♣ KJ103	West 2 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 253 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 5 S	North: ◆ 9 ▼ A763 ◆ AQ432 ◆ 654	South: ♠ Q74 ♥ KQ108 ♦ J965 ♣ AK	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3♠² 5♦ man raise or	2♠ Pass Pass AP	1NT Pass 3♦ 4♦

Board: 249 Dealer: S Vul: NS HCP: 15	★ K72♥ Q10◆ QJ52◆ AK43	East Bids 3♠ if possible. You bid first.
Board: 250 Dealer: N Vul: EW HCP: 12	★ KQ4★ KQ96◆ Q◆ 87654	West Bids 2♦ if possible. Partner bids first.
Board: 251 Dealer: S Vul: Both HCP: 16	★ A1096★ 63★ KQ87★ AK9	East Bids 2♥ if possible. You bid first.
Board: 252 Dealer: N Vul: NS HCP: 8	★ K543▼ J52◆ 103◆ KJ103	West Bids 2♦ if possible. Partner bids first.
Board: 253 Dealer: S Vul: EW HCP: 15	♣ Q74♥ KQ108◆ J965♣ AK	East Bids 2♠ if possible. You bid first.

Board: 249 Dealer: S Vul: NS North HCP: 9 South HCP: 15	North:	South: ♠ K72 ♥ Q10 • QJ52	West Pass Pass	North 2♣¹ X	East 3♠ AP	South 1NT Pass
Contract: 3♠X E	♣ QJ986	♣ AK43	1. Stay	man		
Board: 250 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A86 ♥ AJ54 ♠ A752 ♣ Q2	South: ♠ KQ4 ♥ KQ96 ♠ Q ♣ 87654	West 2 Pass Pass 1. Stay	North 1NT Pass 2NT 3NT	East Pass Pass Pass AP	2 ♣ ¹ X
Board: 251 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K854 ♥ K54 ♦ 94 ♣ QJ82	South: ♠ A1096 ♥ 63 ♠ KQ87 ♠ AK9	Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♥ AP	South 1NT Pass
Board: 252 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AQ96 ♥ KQ7 ♠ KQ8 ♣ 975	South: ♠ K543 ♥ J52 ♦ 103 ♣ KJ103	West 2 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 253 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 5 S	North: ◆ 9 ▼ A763 ◆ AQ432 ◆ 654	South: ♠ Q74 ♥ KQ108 ♦ J965 ♣ AK	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3♠² 5♦ man raise or	2♠ Pass Pass AP	1NT Pass 3♦ 4♦

Dealer: N	West Bids 4♠ if possible. You bid first.
Dealer: S ▼ KJ32 Vul: None • 10	East Bids 3♠ if possible. Partner bids first.
Dealer: N	West Bids 2♠ if possible. You bid first.
Dealer: S ▼ KQ32 Vul: Roth	East Bids 2♠ if possible. Partner bids first.
Dealer: N	West Bids 5♦ if possible. You bid first.

Board: 254 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4•X W	North: ♠ 105 ♥ AK6 ♠ Q942 ♣ KQJ3	South: ♣ J82 ♥ QJ87 ♣ AJ8 ♣ 976	West 4♣ AP 1. Stayr	1NT Pass	East Pass Pass	
Board: 255 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ 1097 ♥ KJ32 ♦ 10 ♣ KQJ108	South: ♠ Q6 ♥ Q95 ♠ AKJ84 ♠ A32	Pass	North 2♣¹ X man	East 3♠ AP	South 1NT Pass
Board: 256 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ A1095 ♥ AJ108 ♠ A65 ♣ A6	South: ♠ 2 ♥ Q642 ♠ K104 ♣ K7543	West 2♣ 1. Stayr	North 1NT 2NT man	East Pass AP	
Board: 257 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ 752 ♥ KQ32 ♦ KQ543 ♣ 9	South:	Pass	North 2♣¹ 3♦ man	East 2♠ AP	South 1NT Pass
Board: 258 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 5•X W	North: ♠ AJ8 ♥ AQ42 ♦ 54 ♣ AJ54	South: ♠ KQ94 ♥ 986 ♦ 2 ♣ KQ763	West 5♦ 1. Stayr	1NT X	East Pass AP	South 2♣¹

Board: 254 Dealer: N Vul: Both HCP: 9	 ♣ J82 ♥ QJ87 ♠ AJ8 ♣ 976	West Bids 4♠ if possible. Partner bids first.
Board: 255 Dealer: S Vul: None HCP: 16	♠ Q6♥ Q95♦ AKJ84♠ A32	East Bids 3♠ if possible. You bid first.
Board: 256 Dealer: N Vul: EW HCP: 8	◆ 2♥ Q642◆ K104◆ K7543	West Bids 2♠ if possible. Partner bids first.
Board: 257 Dealer: S Vul: Both HCP: 15		East Bids 2♠ if possible. You bid first.
Board: 258 Dealer: N Vul: None HCP: 10	★ KQ94♥ 986◆ 2◆ KQ763	West Bids 5♦ if possible. Partner bids first.

Board: 254 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4•X W	North: ♠ 105 ♥ AK6 ♠ Q942 ♣ KQJ3	South: ♣ J82 ♥ QJ87 ♣ AJ8 ♣ 976	West 4♣ AP 1. Stayr	1NT Pass	East Pass Pass	
Board: 255 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ 1097 ♥ KJ32 ♦ 10 ♣ KQJ108	South: ♠ Q6 ♥ Q95 ♠ AKJ84 ♠ A32	Pass	North 2♣¹ X man	East 3♠ AP	South 1NT Pass
Board: 256 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ A1095 ♥ AJ108 ♠ A65 ♣ A6	South: ♠ 2 ♥ Q642 ♠ K104 ♣ K7543	West 2♣ 1. Stayr	North 1NT 2NT man	East Pass AP	
Board: 257 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ 752 ♥ KQ32 ♦ KQ543 ♣ 9	South:	Pass	North 2♣¹ 3♦ man	East 2♠ AP	South 1NT Pass
Board: 258 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 5•X W	North: ♠ AJ8 ♥ AQ42 ♦ 54 ♣ AJ54	South: ♠ KQ94 ♥ 986 ♦ 2 ♣ KQ763	West 5♦ 1. Stayr	1NT X	East Pass AP	South 2♣¹

Board: 259 Dealer: S Vul: NS HCP: 8	◆ 986♥ AQ103◆ J96◆ J73	East Bids 3♦ if possible. Partner bids first.
Board: 260 Dealer: N Vul: Both HCP: 16	AQ53₹73K52AK103	West Bids 2♥ if possible. You bid first.
Board: 261 Dealer: S Vul: None HCP: 9	★ KJ102▼ 75◆ 104◆ AJ1095	East Bids 2♥ if possible. Partner bids first.
Board: 262 Dealer: N Vul: NS HCP: 16	♠ Q8 ♥ J8 ♦ AK983 ♣ AQ32	West Bids 2♥ if possible. You bid first.
Board: 263 Dealer: S Vul: EW HCP: 8	♠ 10♥ KQ72♦ QJ982♠ 1076	East Bids 2♠ if possible. Partner bids first.

Board: 259 Dealer: S Vul: NS	North: ♠ 986	South: ♠ KQ3		North		1NT
North HCP: 8	♥ AQ103 ♦ J96	∨ K765 ♦ Q7	Pass	2♣¹	3 ♦	Pass
South HCP: 17 Contract: 3•X E	♣ J73	♣ AK105	Pass 1. Stay	X man	AP	
Board: 260	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ AQ53	♠ KJ82		1NT	Pass	2 ♣ ¹
North HCP: 16	v 73	♥ J98	2♥	Pass	Pass	3♠
South HCP: 12	♦ K52	◆ AQJ98	Pass	4♠	AP	
Contract: 4♠ S	♣ AK103	♣ 8	1. Stay	man		
Board: 261 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♦ KJ102	♠ A765	Pass	2 ♣ ¹	2♥	Pass
North HCP: 9	♥ 75 ♦ 104	♥ Q93 ♦ A5	Pass	2 ♣	Pass	
South HCP: 15	◆ 104 ◆ AJ1095	◆ A3 ◆ KQ62	AP			
Contract: 4♠ N	1121000	111402	1. Stay	man		
Board: 262	North:	South:	West	North	East	South
Dealer: N	Norui. • Q8	A1093		1NT	Pass	2 ♣ ¹
Vul: NS	♥ J8	♥ Q63	2♥	Pass	Pass	2NT
North HCP: 16 South HCP: 9	♦ AK983	♦ QJ74	AP			
Contract: 2N N	♣ AQ32	♣ 75	1. Stay	man		
Board: 263	NI d	G 4	West	North	Fact	South
Dealer: S	North: ♠ 10	South: ♠ A64	VV CSI	1101111	Lasi	1NT
Vul: EW	♥ KQ72	₹ A0 4 ∀ J109	Pass	2 ♣ ¹	2♠	2NT
North HCP: 8	◆ QJ982	◆ AK76	AP	∠ x ′		, _
South HCP: 16 Contract: 2N S	♣ 1076	♣ KJ3	1. Stay	man		

Board: 259 Dealer: S Vul: NS HCP: 17	★ KQ3★ K765◆ Q7◆ AK105	East Bids 3♦ if possible. You bid first.
Board: 260 Dealer: N Vul: Both HCP: 12	★ KJ82▼ J98◆ AQJ98◆ 8	West Bids 2♥ if possible. Partner bids first.
Board: 261 Dealer: S Vul: None HCP: 15	♠ A765♥ Q93♠ A5♠ KQ62	East Bids 2♥ if possible. You bid first.
Board: 262 Dealer: N Vul: NS HCP: 9	★ A1093♥ Q63◆ QJ74◆ 75	West Bids 2♥ if possible. Partner bids first.
Board: 263 Dealer: S Vul: EW HCP: 16	▲ A64♥ J109◆ AK76▲ KJ3	East Bids 2♠ if possible. You bid first.

Board: 259 Dealer: S Vul: NS	North: ♠ 986	South: ♠ KQ3		North		1NT
North HCP: 8	♥ AQ103 ♦ J96	∨ K765 ♦ Q7	Pass	2♣¹	3 ♦	Pass
South HCP: 17 Contract: 3•X E	♣ J73	♣ AK105	Pass 1. Stay	X man	AP	
Board: 260	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ AQ53	♠ KJ82		1NT	Pass	2 ♣ ¹
North HCP: 16	v 73	♥ J98	2♥	Pass	Pass	3♠
South HCP: 12	♦ K52	◆ AQJ98	Pass	4♠	AP	
Contract: 4♠ S	♣ AK103	♣ 8	1. Stay	man		
Board: 261 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♦ KJ102	♠ A765	Pass	2 ♣ ¹	2♥	Pass
North HCP: 9	♥ 75 ♦ 104	♥ Q93 ♦ A5	Pass	2 ♣	Pass	
South HCP: 15	◆ 104 ◆ AJ1095	◆ A3 ◆ KQ62	AP			
Contract: 4♠ N	1121000	111402	1. Stay	man		
Board: 262	North:	South:	West	North	East	South
Dealer: N	Norui. • Q8	A1093		1NT	Pass	2 ♣ ¹
Vul: NS	♥ J8	♥ Q63	2♥	Pass	Pass	2NT
North HCP: 16 South HCP: 9	♦ AK983	♦ QJ74	AP			
Contract: 2N N	♣ AQ32	♣ 75	1. Stay	man		
Board: 263	NI d	G 4	West	North	Fact	South
Dealer: S	North: ♠ 10	South: ♠ A64	VV CSI	1101111	Lasi	1NT
Vul: EW	♥ KQ72	₹ A0 4 ∀ J109	Pass	2 ♣ ¹	2♠	2NT
North HCP: 8	◆ QJ982	◆ AK76	AP	∠ x ′		, _
South HCP: 16 Contract: 2N S	♣ 1076	♣ KJ3	1. Stay	man		

Board: 264	West Bids 2♥ if possible. You bid first.
Board: 265	East Bids 2♥ if possible. Partner bids first.
Board: 266 Dealer: N Vul: EW HCP: 15 ★ K10 ★ K4 ★ KQ872 ★ A1084	West Bids 2♥ if possible. You bid first.
Board: 267 Dealer: S Vul: Both HCP: 10 ♣ KQJ8 ▼ A52 ▼ A52 ◆ 3 ♣ 109862	East Bids 2♦ if possible. Partner bids first.
Board: 268	West Bids 2♥ if possible. You bid first.

Board: 264 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 • N	North: ♠ A105 ♥ Q753 ♠ AQJ10 ♠ Q7	South: ♠ K764 ♥ 6 ♠ K92 ♣ K9863	West 2♥ Pass 1. Stayı	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹
Board: 265 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ N	North: ♠ Q542 ♥ A72 ♠ Q7 ♣ J1095	South: ♠ AK107 ♥ 865 ♠ AJ96 ♠ A8	West Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 2♥ Pass	1NT Pass
Board: 266 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ K10 ♥ K4 ♠ KQ872 ♣ A1084	South: ♠ A964 ♥ 106 ♦ J9 ♣ KJ762	West 2♥ Pass 1. Stayı	North 1NT Pass 3NT	East Pass Pass AP	2 ♣ ¹
Board: 267 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ KQJ8 ♥ A52 ♦ 3 ♣ 109862	South: ♠ 1075 ♥ KQ8 ♠ K96 ♠ AKQ3	Pass Pass AP 1. Stayı	North 2♣¹ 3♣ man	East 2 Pass	South 1NT 2NT 3NT
Board: 268 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 5♣ S	North: ♠ A103 ♥ KQJ7 ♠ Q10 ♣ K952	South: ♠ KQJ4 ♥ 2 ♦ 952 ♣ AQJ103	West 2 Pass Pass Pass Pass 1. Stayn	North 1NT Pass 2NT 3NT 5♣	East Pass Pass Pass Pass AP	2♣¹ X 3♣

Board: 264 Dealer: N Vul: None HCP: 9	★ K764♥ 6★ K92★ K9863	West Bids 2♥ if possible. Partner bids first.
Board: 265 Dealer: S Vul: NS HCP: 16	★ AK107▼ 865★ AJ96★ A8	East Bids 2♥ if possible. You bid first.
Board: 266 Dealer: N Vul: EW HCP: 9	▲ A964▼ 106◆ J9◆ KJ762	West Bids 2♥ if possible. Partner bids first.
Board: 267 Dealer: S Vul: Both HCP: 17	1075✓ KQ8✓ K96▲ AKQ3	East Bids 2♦ if possible. You bid first.
Board: 268 Dealer: N Vul: NS HCP: 13	★ KQJ4♥ 2◆ 952◆ AQJ103	West Bids 2♥ if possible. Partner bids first.

Board: 264 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 • N	North: ♠ A105 ♥ Q753 ♠ AQJ10 ♠ Q7	South: ♠ K764 ♥ 6 ♠ K92 ♣ K9863	West 2♥ Pass 1. Stayı	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹
Board: 265 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ N	North: ♠ Q542 ♥ A72 ♠ Q7 ♣ J1095	South: ♠ AK107 ♥ 865 ♠ AJ96 ♠ A8	West Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 2♥ Pass	1NT Pass
Board: 266 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ K10 ♥ K4 ♠ KQ872 ♣ A1084	South: ♠ A964 ♥ 106 ♦ J9 ♣ KJ762	West 2♥ Pass 1. Stayı	North 1NT Pass 3NT	East Pass Pass AP	2 ♣ ¹
Board: 267 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ KQJ8 ♥ A52 ♦ 3 ♣ 109862	South: ♠ 1075 ♥ KQ8 ♠ K96 ♠ AKQ3	Pass Pass AP 1. Stayı	North 2♣¹ 3♣ man	East 2 Pass	South 1NT 2NT 3NT
Board: 268 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 5♣ S	North: ♠ A103 ♥ KQJ7 ♠ Q10 ♣ K952	South: ♠ KQJ4 ♥ 2 ♦ 952 ♣ AQJ103	West 2 Pass Pass Pass Pass 1. Stayn	North 1NT Pass 2NT 3NT 5♣	East Pass Pass Pass Pass AP	2♣¹ X 3♣

Board: 269 Dealer: S Vul: EW HCP: 10	♦ 5 ♥ K1096 ♦ KJ1092 ♣ K83	East Bids 2♠ if possible. Partner bids first.
Board: 270 Dealer: N Vul: Both HCP: 15	★ K73★ AQ1076◆ Q65★ A2	West Bids 3♦ if possible. You bid first.
Board: 271 Dealer: S Vul: None HCP: 8	★ K965★ 85★ 82★ AJ1096	East Bids 2♦ if possible. Partner bids first.
Board: 272 Dealer: N Vul: EW HCP: 15	J2✓ AKQ✓ AJ1064✓ 1093	West Bids 2♠ if possible. You bid first.
Board: 273 Dealer: S Vul: Both HCP: 11	♦ 86 ▼ A863 ◆ AJ7 ♣ Q1093	East Bids 2♦ if possible. Partner bids first.

Board: 269 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 2•X E	North: ◆ 5 ▼ K1096 ◆ KJ1092 ◆ K83	South: ♠ Q102 ♥ AJ43 ♠ AQ8 ♣ Q107	Pass Pass 1. Stay	North 2♣¹ X man	East 2♣ AP	South 1NT Pass
Board: 270 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 N	North: ♠ K73 ✔ AQ1076 ♠ Q65 ♣ A2	South: ♠ QJ984 ♥ K932 ♦ 3 ♣ KQ7	West 3♦ Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 271 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ K965 ♥ 85 ♠ 82 ♠ AJ1096	South: ♠ Q32 ♥ AQ732 ♠ A43 ♣ K8	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2◆ AP	South 1NT 2♥
Board: 272 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ J2 ♥ AKQ ♠ AJ1064 ♣ 1093	South: ♠ Q843 ♥ 107 ♦ 98 ♠ KQJ82	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 273 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 N	North: ♠ 86 ♥ A863 ♠ AJ7 ♣ Q1093	South: ♠ K1095 ♥ KQJ5 ♦ 102 ♠ AK4	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 2 Pass	1NT Pass

Board: 269 Dealer: S Vul: EW HCP: 15	♣ Q102♥ AJ43♦ AQ8♣ Q107	East Bids 2♠ if possible. You bid first.
Board: 270 Dealer: N Vul: Both HCP: 11	♣ QJ984♥ K932◆ 3♣ KQ7	West Bids 3♦ if possible. Partner bids first.
Board: 271 Dealer: S Vul: None HCP: 15	♣ Q32♥ AQ732♦ A43♣ K8	East Bids 2♦ if possible. You bid first.
Board: 272 Dealer: N Vul: EW HCP: 8	◆ Q843◆ 107◆ 98◆ KQJ82	West Bids 2♠ if possible. Partner bids first.
Board: 273 Dealer: S Vul: Both HCP: 16	★ K1095▼ KQJ5◆ 102◆ AK4	East Bids 2♦ if possible. You bid first.

Board: 269 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 2•X E	North: ◆ 5 ▼ K1096 ◆ KJ1092 ◆ K83	South: ♠ Q102 ♥ AJ43 ♠ AQ8 ♣ Q107	Pass Pass 1. Stay	North 2♣¹ X man	East 2♣ AP	South 1NT Pass
Board: 270 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 N	North: ♠ K73 ✔ AQ1076 ♠ Q65 ♣ A2	South: ♠ QJ984 ♥ K932 ♦ 3 ♣ KQ7	West 3♦ Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 271 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ K965 ♥ 85 ♠ 82 ♠ AJ1096	South: ♠ Q32 ♥ AQ732 ♠ A43 ♣ K8	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2◆ AP	South 1NT 2♥
Board: 272 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ J2 ♥ AKQ ♠ AJ1064 ♣ 1093	South: ♠ Q843 ♥ 107 ♦ 98 ♠ KQJ82	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 273 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 N	North: ♠ 86 ♥ A863 ♠ AJ7 ♣ Q1093	South: ♠ K1095 ♥ KQJ5 ♦ 102 ♠ AK4	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	East 2 Pass	1NT Pass

Board: 274 Dealer: N Vul: None HCP: 15	♠ AK5♥ Q95♦ J63♠ KQ92	West Bids 2♦ if possible. You bid first.
Board: 275 Dealer: S Vul: NS HCP: 11	♣ 6 ♥ Q986 ♦ AJ964 ♣ KJ6	East Bids 4♠ if possible. Partner bids first.
Board: 276 Dealer: N Vul: Both HCP: 16	★ A982★ 962★ AK5★ AJ4	West Bids 4♥ if possible. You bid first.
Board: 277 Dealer: S Vul: None HCP: 9	♣ Q975♥ 86♦ AK65♣ 1043	East Bids 2♥ if possible. Partner bids first.
Board: 278 Dealer: N Vul: NS HCP: 16	★ KJ9♥ Q6◆ K1076◆ AK74	West Bids 2♦ if possible. You bid first.

Board: 274 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3♥ S	North: ♠ AK5 ♥ Q95 ♦ J63 ♣ KQ92	South: ♣ J7 ♥ AJ82 ♦ 82 ♣ AJ1084	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 275 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 4•X E	North: ♠ 6 ♥ Q986 ♠ AJ964 ♠ KJ6	South: ♠ A7 ▼ AK72 ♠ 752 ♣ AQ93		North 2♣¹ man		South 1NT X
Board: 276 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4♥ W	North: ♠ A982 ♥ 962 ♠ AK5 ♠ AJ4	South: ♠ KQ53 ♥ 7 • J10864 ♣ Q82	West 4♥ 1. Stay	North 1NT AP man	East Pass	
Board: 277 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North: ♠ Q975 ♥ 86 ♠ AK65 ♣ 1043	South: ♠ AK2 ♥ Q42 ♦ Q103 ♣ KQ85	West Pass Pass 1. Stay	North 2♣¹ 3NT	East 2♥ AP	South 1NT 2NT
Board: 278 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ KJ9 ♥ Q6 ♠ K1076 ♣ AK74	South: ♠ A1072 ♥ A7 ♦ 95 ♣ J10852	West 2 Pass 1. Stay	North 1NT 2NT 3NT man	East Pass Pass AP	2 ♣ ¹

Board: 274 Dealer: N Vul: None HCP: 11	♣ J7♥ AJ82◆ 82♣ AJ1084	West Bids 2♦ if possible. Partner bids first.
Board: 275 Dealer: S Vul: NS HCP: 17	♠ A7♥ AK72♦ 752♠ AQ93	East Bids 4♠ if possible. You bid first.
Board: 276 Dealer: N Vul: Both HCP: 8	★ KQ53♥ 7◆ J10864◆ Q82	West Bids 4♥ if possible. Partner bids first.
Board: 277 Dealer: S Vul: None HCP: 16	♠ AK2♥ Q42♦ Q103♠ KQ85	East Bids 2♥ if possible. You bid first.
Board: 278 Dealer: N Vul: NS HCP: 9	★ A1072▼ A7◆ 95◆ J10852	West Bids 2♦ if possible. Partner bids first.

Board: 274 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3♥ S	North: ♠ AK5 ♥ Q95 ♦ J63 ♣ KQ92	South: ♣ J7 ♥ AJ82 ♦ 82 ♣ AJ1084	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 275 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 4•X E	North: ♠ 6 ♥ Q986 ♠ AJ964 ♠ KJ6	South: ♠ A7 ▼ AK72 ♠ 752 ♣ AQ93		North 2♣¹ man		South 1NT X
Board: 276 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4♥ W	North: ♠ A982 ♥ 962 ♠ AK5 ♠ AJ4	South: ♠ KQ53 ♥ 7 • J10864 ♣ Q82	West 4♥ 1. Stay	North 1NT AP man	East Pass	
Board: 277 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North: ♠ Q975 ♥ 86 ♠ AK65 ♣ 1043	South: ♠ AK2 ♥ Q42 ♦ Q103 ♣ KQ85	West Pass Pass 1. Stay	North 2♣¹ 3NT	East 2♥ AP	South 1NT 2NT
Board: 278 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ KJ9 ♥ Q6 ♠ K1076 ♣ AK74	South: ♠ A1072 ♥ A7 ♦ 95 ♣ J10852	West 2 Pass 1. Stay	North 1NT 2NT 3NT man	East Pass Pass AP	2 ♣ ¹

Board: 279 Dealer: S Vul: EW HCP: 10	♣ J97♥ KQ85♦ 32♣ A1096	East Bids 2♠ if possible. Partner bids first.
Board: 280 Dealer: N Vul: None HCP: 15	AK8✓ J10742✓ A102✓ K8	West Bids 2♥ if possible. You bid first.
Board: 281 Dealer: S Vul: NS HCP: 9	♠ AKJ5♥ 932♦ J42♠ 1042	East Bids 2♥ if possible. Partner bids first.
Board: 282 Dealer: N Vul: EW HCP: 15	★ AK6★ KQ8★ 732★ K953	West Bids 5♦ if possible. You bid first.
Board: 283 Dealer: S Vul: Both HCP: 9	♣ QJ942♥ KQ75◆ 3♣ J72	East Bids 2♦ if possible. Partner bids first.

Board: 279 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 2♠ E	North: ♣ J97 ✔ KQ85 ♣ 32 ♣ A1096	South: ♠ Q102 ♥ AJ94 ♠ AJ ♣ QJ43	West Pass 1. Stayr		East 2♠	South 1NT AP
Board: 280 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2 VX W	North: ♠ AK8 ♥ J10742 ♠ A102 ♠ K8	South: ♠ QJ97 ♥ 96 ♦ J954 ♠ A106	West 2♥ AP 1. Stayr	1NT Pass	East Pass Pass	
Board: 281 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♠ N	North: ♠ AKJ5 ♥ 932 ♦ J42 ♣ 1042	South: ♠ Q94 ♥ J84 ♠ AQ9 ♠ AQ63		North 2♣¹ 3♠ man	East 2♥ AP	South 1NT Pass
Board: 282 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 5•X W	North: ♠ AK6 ♥ KQ8 ♦ 732 ♠ K953	South:	West 5 1. Stayr	1NT X	East Pass AP	South 2♣¹
Board: 283 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ N	North: ♠ QJ942 ♥ KQ75 ♦ 3 ♣ J72	South: ♠ A873 ♥ A108 ♠ A6 ♠ A1085	Pass Pass	2♣¹ 3♠ 4♠ man	2♦ Pass AP	

Board: 279 Dealer: S Vul: EW HCP: 15	♣ Q102♥ AJ94◆ AJ♣ QJ43	East Bids 2♠ if possible. You bid first.
Board: 280 Dealer: N Vul: None HCP: 8	◆ QJ97◆ 96◆ J954◆ A106	West Bids 2♥ if possible. Partner bids first.
Board: 281 Dealer: S Vul: NS HCP: 15	♣ Q94♥ J84♦ AQ9♣ AQ63	East Bids 2♥ if possible. You bid first.
Board: 282 Dealer: N Vul: EW HCP: 12		West Bids 5♦ if possible. Partner bids first.
Board: 283 Dealer: S Vul: Both HCP: 16	A873✓ A108A6A1085	East Bids 2♦ if possible. You bid first.

Board: 279 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 2♠ E	North: ♣ J97 ✔ KQ85 ♣ 32 ♣ A1096	South: ♠ Q102 ♥ AJ94 ♠ AJ ♣ QJ43	West Pass 1. Stayr		East 2♠	South 1NT AP
Board: 280 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2 VX W	North: ♠ AK8 ♥ J10742 ♠ A102 ♠ K8	South: ♠ QJ97 ♥ 96 ♦ J954 ♠ A106	West 2♥ AP 1. Stayr	1NT Pass	East Pass Pass	
Board: 281 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♠ N	North: ♠ AKJ5 ♥ 932 ♦ J42 ♣ 1042	South: ♠ Q94 ♥ J84 ♠ AQ9 ♠ AQ63		North 2♣¹ 3♠ man	East 2♥ AP	South 1NT Pass
Board: 282 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 5•X W	North: ♠ AK6 ♥ KQ8 ♦ 732 ♠ K953	South:	West 5 1. Stayr	1NT X	East Pass AP	South 2♣¹
Board: 283 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ N	North: ♠ QJ942 ♥ KQ75 ♦ 3 ♣ J72	South: ♠ A873 ♥ A108 ♠ A6 ♠ A1085	Pass Pass	2♣¹ 3♠ 4♠ man	2♦ Pass AP	

Board: 284 Dealer: N Vul: NS HCP: 15	♣ QJ10♥ K10432◆ AJ♣ A104	West Bids 2♠ if possible. You bid first.
Board: 285 Dealer: S Vul: EW HCP: 9	★ KQJ6 ♥ 109 ♦ K8 ♣ 108743	East Bids 2♦ if possible. Partner bids first.
Board: 286 Dealer: N Vul: Both HCP: 16	★ KQ▼ KJ73◆ QJ32◆ A72	West Bids 2♦ if possible. You bid first.
Board: 287 Dealer: S Vul: None HCP: 10	103KQJ6Q109Q762	East Bids 2♦ if possible. Partner bids first.
Board: 288 Dealer: N Vul: EW HCP: 15	▲ 1073✔ AQJ3◆ A9▲ A1052	West Bids 2♠ if possible. You bid first.

Board: 284 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2♠ W	North: ♠ QJ10 ♥ K10432 ♠ AJ ♣ A104	South:	West 2♠ 1. Stay	North 1NT AP man	East Pass	
Board: 285 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 2N S	North: ♠ KQJ6 ♥ 109 ♠ K8 ♣ 108743	South: ♠ A854 ♥ KJ86 ♦ 102 ♣ AKQ	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2 AP	South 1NT Pass
Board: 286 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ KQ ♥ KJ73 ♦ QJ32 ♣ A72	South: ◆ 832 ▼ A1092 ◆ 74 ◆ KJ108	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 287 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ 103 ♥ KQJ6 ♠ Q109 ♠ Q762	South: ♠ AKJ86 ♥ 875 ♠ K4 ♠ A103	Pass Pass 1. Stay	North 2♣¹ 3NT man	East 2♦ AP	South 1NT 2♠
Board: 288 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ 1073 ✔ AQJ3 ♠ A9 ♣ A1052	South: ♠ Q6 ♥ K754 ♦ KQ106 ♣ 873	West 2 Pass AP 1. Stay	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹

Board: 284 Dealer: N Vul: NS HCP: 9	★ 532★ AQJ9★ 104★ Q932	West Bids 2♠ if possible. Partner bids first.
Board: 285 Dealer: S Vul: EW HCP: 17	★ A854★ KJ86★ 102★ AKQ	East Bids 2♦ if possible. You bid first.
Board: 286 Dealer: N Vul: Both HCP: 8	♦ 832 ▼ A1092 ♦ 74 ♣ KJ108	West Bids 2♦ if possible. Partner bids first.
Board: 287 Dealer: S Vul: None HCP: 15	★ AKJ86▼ 875★ K4★ A103	East Bids 2♦ if possible. You bid first.
Board: 288 Dealer: N Vul: EW HCP: 10	♣ Q6♥ K754◆ KQ106♣ 873	West Bids 2♠ if possible. Partner bids first.

Board: 284 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2♠ W	North: ♠ QJ10 ♥ K10432 ♠ AJ ♣ A104	South:	West 2♠ 1. Stay	North 1NT AP man	East Pass	
Board: 285 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 2N S	North: ♠ KQJ6 ♥ 109 ♠ K8 ♣ 108743	South: ♠ A854 ♥ KJ86 ♦ 102 ♣ AKQ	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2 AP	South 1NT Pass
Board: 286 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ KQ ♥ KJ73 ♦ QJ32 ♣ A72	South: ◆ 832 ▼ A1092 ◆ 74 ◆ KJ108	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 287 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ 103 ♥ KQJ6 ♠ Q109 ♠ Q762	South: ♠ AKJ86 ♥ 875 ♠ K4 ♠ A103	Pass Pass 1. Stay	North 2♣¹ 3NT man	East 2♦ AP	South 1NT 2♠
Board: 288 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ 1073 ✔ AQJ3 ♠ A9 ♣ A1052	South: ♠ Q6 ♥ K754 ♦ KQ106 ♣ 873	West 2 Pass AP 1. Stay	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹

Dealer: N Vul: Both HCP: 15	 ♣ AJ103 ♦ 643 ♦ 108 ♣ AQ98 ♣ KQ98 ♣ KQJ74 ♣ Q109 ♣ KQ107 ♦ 65 ♦ K96 ♣ 10876 ♣ 109532 ♥ A105 ♠ A9 ♣ AK5 	East Bids 2♦ if possible. Partner bids first. West Bids 3♥ if possible. You bid first. East Bids 2♦ if possible. Partner bids first. West Bids 2♦ if possible. West Bids 5♦ if possible. You bid first.
Board: 292 Dealer: N Vul: Both HCP: 15 Board: 293 Dealer: S Vul: None HCP: 11	109532✓ A105A9	West Bids 5♦ if possible.

Board: 289 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4 S	North: ♠ AJ103 ♥ 643 ♠ 108 ♠ AQ98	South: ♠ KQ8 ♥ KQJ109 ♠ A7 ♠ 643			East 2♦ AP	South 1NT 2♥
Board: 290 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3 VX W	North: ♠ AJ9 ♥ K8 ♠ KQJ74 ♠ Q109	South: ♠ KQ76 ♥ Q53 ♠ A108 ♠ 652	West 3♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 291 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ KQ107 ♥ 65 ♠ K96 ♣ 10876	South: ♠ A53 ♥ QJ109 ♦ 53 ♠ AKJ3		North 2* 2NT man	East 2♦ AP	South 1NT Pass
Board: 292 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 5♠ N	North:	South: ♠ KQ874 ♥ QJ74 ♦ — ♠ QJ73	West 2 5 AP 1. Stay	North 1NT 2♠ X	East Pass Pass Pass	2♣¹ 4♠
Board: 293 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 VX E	North: ♠ A952 ♥ 108 ♠ AK53 ♣ 982	South: ♠ KQ73 ♥ 72 ♦ 874 ♣ AKQJ	West Pass Pass 1. Stay	X	East 4♥ AP	South 1NT Pass

Board: 289 Dealer: S Vul: Both HCP: 15	★ KQ8▼ KQJ109◆ A7◆ 643	East Bids 2♦ if possible. You bid first.
Board: 290 Dealer: N Vul: None HCP: 11	★KQ76♥Q53◆A108◆652	West Bids 3♥ if possible. Partner bids first.
Board: 291 Dealer: S Vul: NS HCP: 15	A53♥ QJ10953AKJ3	East Bids 2♦ if possible. You bid first.
Board: 292 Dealer: N Vul: Both HCP: 11	★ KQ874♥ QJ74◆ —◆ QJ73	West Bids 2♦ if possible. West Bids 5♦ if possible. Partner bids first.
Board: 293 Dealer: S Vul: None HCP: 15	★ KQ73▼ 72◆ 874◆ AKQJ	East Bids 4♥ if possible. You bid first.

Board: 289 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4 S	North: ♠ AJ103 ♥ 643 ♠ 108 ♠ AQ98	South: ♠ KQ8 ♥ KQJ109 ♠ A7 ♠ 643			East 2♦ AP	South 1NT 2♥
Board: 290 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3 VX W	North: ♠ AJ9 ♥ K8 ♠ KQJ74 ♠ Q109	South: ♠ KQ76 ♥ Q53 ♠ A108 ♠ 652	West 3♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 291 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ KQ107 ♥ 65 ♠ K96 ♣ 10876	South: ♠ A53 ♥ QJ109 ♦ 53 ♠ AKJ3		North 2* 2NT man	East 2♦ AP	South 1NT Pass
Board: 292 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 5♠ N	North:	South: ♠ KQ874 ♥ QJ74 ♦ — ♠ QJ73	West 2 5 AP 1. Stay	North 1NT 2♠ X	East Pass Pass Pass	2♣¹ 4♠
Board: 293 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 VX E	North: ♠ A952 ♥ 108 ♠ AK53 ♣ 982	South: ♠ KQ73 ♥ 72 ♦ 874 ♣ AKQJ	West Pass Pass 1. Stay	X	East 4♥ AP	South 1NT Pass

Board: 294 Dealer: N Vul: NS HCP: 16	AQ92AJ1082AJ98	West Bids 2♦ if possible. You bid first.
Board: 295 Dealer: S Vul: EW HCP: 12	♠ AQJ7♥ Q8♦ 873♠ QJ92	East Bids 2♥ if possible. Partner bids first.
Board: 296 Dealer: N Vul: None HCP: 15	▶ J9♥ Q94◆ AJ32◆ AK108	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 297 Dealer: S Vul: NS HCP: 11	★ K62▼ A1042◆ 84◆ KJ87	East Bids 2♦ if possible. Partner bids first.
Board: 298 Dealer: N Vul: EW HCP: 15	♣ Q94♥ QJ1093◆ AQ7♣ A2	West Bids 2♠ if possible. You bid first.

Board: 294 Dealer: N Vul: NS North HCP: 16	North: ♠ AQ92 ♥ AJ10 ♦ 82	South: ♠ KJ84 ▼ K53 ♠ A5	West 2 Pass	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹
South HCP: 11 Contract: 3N N	♣ AJ98	♣ 7432	AP 1. Stay	man		
Board: 295			West	North	East	South 1NT
Dealer: S	North: ♠ AQJ7	South: ♠ 932	Pass	2 ♣ ¹	2♥	Pass
Vul: EW	♥ Q8	♥ KJ3	Pass	X	Pass	3♣
North HCP: 12 South HCP: 15	♦ 873	♦ KJ6	Pass	3 ♥ ²	Pass	4♣
Contract: 4♣ N	♣ QJ92	♣ AK107	AP			
			1. Stay 2. limit	man raise or	better	in ♣
Board: 296	NI autho	C41	West	North	East	South
Dealer: N	North: ♠ J9	South: ♠ 76		1NT	Pass	2 ♣ ¹
Vul: None	♥ Q94	▼ AK86	2♠	Pass	Pass	X
North HCP: 15 South HCP: 8	◆ AJ32	♦ 1074	Pass	3♣	3♠	Pass
Contract: 3♠X W	♣ AK108	♣ J975	Pass	X	AP	
			1. Stay	man		
Board: 297 Dealer: S	North: ♠ K62	South: ♠ Q5	West	North	East	South 1NT
Vul: NS	▼ A1042	♥ KQJ93	Pass	2 ♣ ¹	2•	2♥
North HCP: 11 South HCP: 16	♦ 84	♦ Q93	Pass	4♥	AP	
Contract: 4♥ S	♣ KJ87	♣ AQ5	1. Stay	man		
Board: 298			11 74	NI a41.	Fa =4	C a41
Dealer: N	North:	South:	west	North		
Vul: EW	♠ Q94 ♥ QJ1093	♠ J ♥ K865	2*	1NT Page	Pass	
North HCP: 15	◆ QJ1093 ◆ AQ7	◆ KJ1093	2 ♠ AP	Pass	Pass	Λ
South HCP: 10	♣ A2	♦ Q75	$A\Gamma$			

Board: 294 Dealer: N Vul: NS HCP: 11	★ KJ84★ K53★ A5★ 7432	West Bids 2♦ if possible. Partner bids first.
Board: 295 Dealer: S Vul: EW HCP: 15	◆932♥ KJ3◆ KJ6◆ AK107	East Bids 2♥ if possible. You bid first.
Board: 296 Dealer: N Vul: None HCP: 8	♣ 76♥ AK86♦ 1074♣ J975	West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 297 Dealer: S Vul: NS HCP: 16	♣ Q5♥ KQJ93◆ Q93♣ AQ5	East Bids 2♦ if possible. You bid first.
Board: 298 Dealer: N Vul: EW HCP: 10	↓ J↓ K865↓ KJ1093♠ Q75	West Bids 2♠ if possible. Partner bids first.

Board: 294 Dealer: N Vul: NS North HCP: 16	North: ♠ AQ92 ♥ AJ10 ♦ 82	South: ♠ KJ84 ▼ K53 ♠ A5	West 2 Pass	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹
South HCP: 11 Contract: 3N N	♣ AJ98	♣ 7432	AP 1. Stay	man		
Board: 295			West	North	East	South 1NT
Dealer: S	North: ♠ AQJ7	South: ♠ 932	Pass	2 ♣ ¹	2♥	Pass
Vul: EW	♥ Q8	♥ KJ3	Pass	X	Pass	3♣
North HCP: 12 South HCP: 15	♦ 873	♦ KJ6	Pass	3 ♥ ²	Pass	4♣
Contract: 4♣ N	♣ QJ92	♣ AK107	AP			
			1. Stay 2. limit	man raise or	better	in ♣
Board: 296	NI autho	C41	West	North	East	South
Dealer: N	North: ♠ J9	South: ♠ 76		1NT	Pass	2 ♣ ¹
Vul: None	♥ Q94	▼ AK86	2♠	Pass	Pass	X
North HCP: 15 South HCP: 8	◆ AJ32	♦ 1074	Pass	3♣	3♠	Pass
Contract: 3♠X W	♣ AK108	♣ J975	Pass	X	AP	
			1. Stay	man		
Board: 297 Dealer: S	North: ♠ K62	South: ♠ Q5	West	North	East	South 1NT
Vul: NS	▼ A1042	♥ KQJ93	Pass	2 ♣ ¹	2•	2♥
North HCP: 11 South HCP: 16	♦ 84	♦ Q93	Pass	4♥	AP	
Contract: 4♥ S	♣ KJ87	♣ AQ5	1. Stay	man		
Board: 298			11 74	NI a41.	Fa =4	C a41
Dealer: N	North:	South:	west	North		
Vul: EW	♠ Q94 ♥ QJ1093	♠ J ♥ K865	2*	1NT Page	Pass	
North HCP: 15	◆ QJ1093 ◆ AQ7	◆ KJ1093	2 ♠ AP	Pass	Pass	Λ
South HCP: 10	♣ A2	♦ Q75	$A\Gamma$			

Board: 299 Dealer: S Vul: Both HCP: 9	♠ 632♥ AKQ9♠ 854♠ 987	East Bids 3♦ if possible. Partner bids first.
Board: 300 Dealer: N Vul: NS HCP: 17	▲ AQ96♥ AJ4♦ K5▲ QJ75	West Bids 2♠ if possible. You bid first.
Board: 301 Dealer: S Vul: EW HCP: 11	♣ Q7 ♥ A1092 ♦ J10864 ♣ A5	East Bids 2♠ if possible. Partner bids first.
Board: 302 Dealer: N Vul: Both HCP: 16	AQ1052♥ Q3★ K65AJ10	West Bids 2♥ if possible. You bid first.
Board: 303 Dealer: S Vul: None HCP: 9	★ A875♥ Q3◆ 98◆ K8764	East Bids 2♦ if possible. Partner bids first.

Board: 299 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3•X E	North: ♠ 632 ♥ AKQ9 ♠ 854 ♣ 987	South: ♠ AKJ10 ♥ J432 ♦ QJ ♣ A42	West N Pass 29 Pass X 1. Stayma	AP	South 1NT Pass
Board: 300 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ AQ96 ♥ AJ4 ♠ K5 ♣ QJ75	South: ♠ 82 ♥ K952 ♠ AJ83 ♣ 1086	1]	NT AP	South 2♣¹
Board: 301 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3 N	North: ♠ Q7 ▼ A1092 ◆ J10864 ♣ A5	South:	West N Pass 2 Pass 3 1. Stayma	◆ AP	South 1NT Pass
Board: 302 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 44 N	North: ♠ AQ1052 ♥ Q3 ♠ K65 ♣ AJ10	South: ♠ KJ84 ♥ 97 ♠ AJ74 ♣ 532		• Pass	2 ♣ ¹
Board: 303 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ S	North: ♠ A875 ♥ Q3 ♦ 98 ♠ K8764	South: ♠ KQJ106 ♥ 1086 ♠ K65 ♣ AQ	West N Pass 29 Pass 49 1. Stayma	♠ AP	South 1NT 2♠

Board: 299 Dealer: S Vul: Both HCP: 16	★ AKJ10▼ J432◆ QJ★ A42	East Bids 3♦ if possible. You bid first.
Board: 300 Dealer: N Vul: NS HCP: 8	♦ 82 ♥ K952 ♦ AJ83 ♣ 1086	West Bids 2♠ if possible. Partner bids first.
Board: 301 Dealer: S Vul: EW HCP: 16	★ 32♥ QJ4◆ AKQ2◆ KJ64	East Bids 2♠ if possible. You bid first.
Board: 302 Dealer: N Vul: Both HCP: 9	★ KJ84♥ 97◆ AJ74◆ 532	West Bids 2♥ if possible. Partner bids first.
Board: 303 Dealer: S Vul: None HCP: 15	★ KQJ106▼ 1086◆ K65◆ AQ	East Bids 2♦ if possible. You bid first.

Board: 299 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3•X E	North: ♠ 632 ♥ AKQ9 ♠ 854 ♣ 987	South: ♠ AKJ10 ♥ J432 ♦ QJ ♣ A42	West N Pass 29 Pass X 1. Stayma	AP	South 1NT Pass
Board: 300 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ AQ96 ♥ AJ4 ♠ K5 ♣ QJ75	South: ♠ 82 ♥ K952 ♠ AJ83 ♣ 1086	1]	NT AP	South 2♣¹
Board: 301 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3 N	North: ♠ Q7 ▼ A1092 ◆ J10864 ♣ A5	South:	West N Pass 2 Pass 3 1. Stayma	◆ AP	South 1NT Pass
Board: 302 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 44 N	North: ♠ AQ1052 ♥ Q3 ♠ K65 ♣ AJ10	South: ♠ KJ84 ♥ 97 ♠ AJ74 ♣ 532		• Pass	2 ♣ ¹
Board: 303 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ S	North: ♠ A875 ♥ Q3 ♦ 98 ♠ K8764	South: ♠ KQJ106 ♥ 1086 ♠ K65 ♣ AQ	West N Pass 29 Pass 49 1. Stayma	♠ AP	South 1NT 2♠

Board: 304 Dealer: N Vul: EW HCP: 16	★ KQ98▼ A10◆ AQ7◆ J876	West Bids 2♦ if possible. You bid first.
Board: 305 Dealer: S Vul: None HCP: 9	♦ 93♥ K985♦ K62♠ K1062	East Bids 2♠ if possible. Partner bids first.
Board: 306 Dealer: N Vul: NS HCP: 16	★ KQ1097♥ QJ2◆ 85◆ AKJ	West Bids 2♥ if possible. You bid first.
Board: 307 Dealer: S Vul: Both HCP: 9	 ♣ J5 ♥ AJ93 ♦ 976 ♣ K1043	East Bids 2♠ if possible. Partner bids first.
Board: 308 Dealer: N Vul: None HCP: 16	★ AK♥ KJ652◆ KJ7◆ J95	West Bids 2♦ if possible. You bid first.

Board: 304 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ KQ98 ♥ A10 ♠ AQ7 ♣ J876	South: ♠ A642 ♥ J742 ♦ 63 ♠ K93	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 305 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:	South: ♠ K7 ♥ Q72 ♠ AJ54 ♣ AQ85		North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 306 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ KQ1097 ♥ QJ2 ♠ 85 ♣ AKJ	South: ♠ AJ43 ♥ 106 ♦ QJ1092 ♠ 64	West 2♥ AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 307 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North:	South: ♠ A6 ♥ K1054 ♠ AK108 ♠ Q75		North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 308 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2 N	North: ♠ AK ♥ KJ652 ♠ KJ7 ♣ J95	South: ♠ Q1096 ♥ 84 ♦ 103 ♣ AQ732	West 2 1. Stay	North 1NT 2♥ man	East Pass AP	

Board: 304 Dealer: N Vul: EW HCP: 8	★ A642♥ J742♦ 63★ K93	West Bids 2♦ if possible. Partner bids first.
Board: 305 Dealer: S Vul: None HCP: 16	★ K7♥ Q72◆ AJ54◆ AQ85	East Bids 2♠ if possible. You bid first.
Board: 306 Dealer: N Vul: NS HCP: 8	AJ43▼ 106◆ QJ1092◆ 64	West Bids 2♥ if possible. Partner bids first.
Board: 307 Dealer: S Vul: Both HCP: 16	A6✓ K1054AK108Q75	East Bids 2♠ if possible. You bid first.
Board: 308 Dealer: N Vul: None HCP: 8	♣ Q1096♥ 84♦ 103♣ AQ732	West Bids 2♦ if possible. Partner bids first.

Board: 304 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ KQ98 ♥ A10 ♠ AQ7 ♣ J876	South: ♠ A642 ♥ J742 ♦ 63 ♠ K93	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 305 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:	South: ♠ K7 ♥ Q72 ♠ AJ54 ♣ AQ85		North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 306 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ KQ1097 ♥ QJ2 ♠ 85 ♣ AKJ	South: ♠ AJ43 ♥ 106 ♦ QJ1092 ♠ 64	West 2♥ AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 307 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North:	South: ♠ A6 ♥ K1054 ♠ AK108 ♠ Q75		North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 308 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2 N	North: ♠ AK ♥ KJ652 ♠ KJ7 ♣ J95	South: ♠ Q1096 ♥ 84 ♦ 103 ♣ AQ732	West 2 1. Stay	North 1NT 2♥ man	East Pass AP	

Board: 309 Dealer: S	★ K1075 ♥ 87	East Bids 4♥ if possible.
Vul: NS HCP: 8	◆ A1072 ◆ J43	Partner bids first.
Board: 310 Dealer: N Vul: EW	♠ AQ3 ♥ QJ754 ♦ 76	West Bids 5♦ if possible.
HCP: 16 Board: 311	♣ AK10 ♠ J9832	You bid first.
Dealer: S Vul: None HCP: 8	♣ 39832♥ AQJ9♠ 2♠ 532	East Bids 2♦ if possible. Partner bids first.
Board: 312 Dealer: N	♦ A42 ♥ KJ94	West Bids 3♦ if possible.
Vul: NS HCP: 16	◆ A7 ◆ A1054	You bid first.
Board: 313 Dealer: S	★ 64 ★ K976	East Bids 2♦ if possible.
Vul: EW HCP: 10	1092AQJ7	Partner bids first.

Board: 309 Dealer: S Vul: NS	North: ★ K1075	South: ♠ A62	West	North	East	South 1NT	
North HCP: 8	♥ 87	¥ 432	Pass	2 ♣ ¹	4♥	Pass	
South HCP: 15	♦ A1072	◆ KQJ	Pass	X	AP		
Contract: 4♥X E	♣ J43	♣ KQ86	1. Stay	man			
Board: 310	North:	South:	West	North	Foot	South	
Dealer: N Vul: EW	♠ AQ3	♠ KJ102	WEST	1NT	Pass		
North HCP: 16	♥ QJ754	▼ K10863 ◆ A2	5 ♦	X	AP	24	
South HCP: 12 Contract: 5•X W	◆ 76 ◆ AK10	◆ A2 ◆ J5	1. Stay	man			
Board: 311	North:	South:	West	North	East		
Dealer: S	Norui. ♦ J9832	50un. • Q106	-	1		1NT	
Vul: None North HCP: 8	♥ AQJ9	♥ K63	Pass	2 ♣ ¹	2 \(\)	Pass	
South HCP: 15	♦ 2	◆ K98	Pass AP	X	Pass	3♣	
Contract: 3♣ N	♣ 532			1. Stayman			
Board: 312	North:	South:	West	North	East	South	
Dealer: N	• A42	♦ KJ765		1NT	Pass	2 ♣ ¹	
Vul: NS North HCP: 16	♥ KJ94	♥ A1062	3♦	Pass	Pass	X	
South HCP: 8	♦ A7	♦ 52	AP				
Contract: 3♦X W	♣ A1054	♣ 83	1. Stay	man			
Board: 313	North:	South:	West	North	East	South 1NT	
Dealer: S Vul: EW	♦ 64	♠ QJ8	Pass	2 ♣ ¹	2•	Pass	
North HCP: 10	♥ K976	▼ AJ10	Pass	2 ₹ 3 ♥	Pass		
South HCP: 15	1092AQJ7	♦ KJ43 ♣ K95	AP		1 400	2111	
Contract: 3N S	2 11Q31	T IX/J	1. Stay	man			

Board: 309 Dealer: S Vul: NS Vul: NS HCP: 15			
Dealer: N Vul: EW HCP: 12 A2 HCP: 12 Dealer: S Vul: None HCP: 15 Board: 311 A Q106 Vul: None HCP: 15 AK98 HCP: 15 AK98 West Bids 5♦ if possible. Partner bids first. East Bids 2♦ if possible. You bid first. West Bids 3♦ if possible. You bid first. West Bids 3♦ if possible. You bid first. Board: 312 AKJ765 Dealer: N Val: NS Vul: NS HCP: 8 A3 Board: 313 A QJ8 Dealer: S VAJ10 Vul: EW Val: EW Valid first Valid first	Dealer: S Vul: NS	♥ 432 • KQJ	•
Dealer: S Vul: None HCP: 15 AK98 Vou bid first. West Bids 2 → 1f possible. You bid first. West Bids 3 → if possible. Vul: NS Vul: NS HCP: 8 AK98 West Bids 3 → if possible. Partner bids first. Board: 313 AQJ8 Dealer: S Val: EW AJ10 Vul: EW Vou bid first You bid first	Dealer: N Vul: EW	▼ K10863 ◆ A2	•
Dealer: N	Dealer: S Vul: None	♥ K63 ♦ K98	_
Dealer: S	Dealer: N Vul: NS	★ A1062★ 52	•
	Dealer: S Vul: EW	♥ AJ10 ♦ KJ43	

Board: 309 Dealer: S Vul: NS	North: ★ K1075	South: ♠ A62	West	North	East	South 1NT	
North HCP: 8	♥ 87	¥ 432	Pass	2 ♣ ¹	4♥	Pass	
South HCP: 15	♦ A1072	◆ KQJ	Pass	X	AP		
Contract: 4♥X E	♣ J43	♣ KQ86	1. Stay	man			
Board: 310	North:	South:	West	North	Foot	South	
Dealer: N Vul: EW	♠ AQ3	♠ KJ102	WEST	1NT	Pass		
North HCP: 16	♥ QJ754	▼ K10863 ◆ A2	5 ♦	X	AP	24	
South HCP: 12 Contract: 5•X W	◆ 76 ◆ AK10	◆ A2 ◆ J5	1. Stay	man			
Board: 311	North:	South:	West	North	East		
Dealer: S	Norui. ♦ J9832	50un. • Q106	-	1		1NT	
Vul: None North HCP: 8	♥ AQJ9	♥ K63	Pass	2 ♣ ¹	2 \(\)	Pass	
South HCP: 15	♦ 2	◆ K98	Pass AP	X	Pass	3♣	
Contract: 3♣ N	♣ 532			1. Stayman			
Board: 312	North:	South:	West	North	East	South	
Dealer: N	• A42	♦ KJ765		1NT	Pass	2 ♣ ¹	
Vul: NS North HCP: 16	♥ KJ94	♥ A1062	3♦	Pass	Pass	X	
South HCP: 8	♦ A7	♦ 52	AP				
Contract: 3♦X W	♣ A1054	♣ 83	1. Stay	man			
Board: 313	North:	South:	West	North	East	South 1NT	
Dealer: S Vul: EW	♦ 64	♠ QJ8	Pass	2 ♣ ¹	2•	Pass	
North HCP: 10	♥ K976	▼ AJ10	Pass	2 ₹ 3 ♥	Pass		
South HCP: 15	1092AQJ7	♦ KJ43 ♣ K95	AP		1 400	2111	
Contract: 3N S	2 11Q31	T IX/J	1. Stay	man			

Board: 314 Dealer: N Vul: Both HCP: 17	▲ AJ102▼ AKJ2◆ J5▲ QJ7	West Bids 3♦ if possible. You bid first.
Board: 315 Dealer: S Vul: NS HCP: 8	◆ 985♥ A852◆ 862◆ KJ6	East Bids 2♠ if possible. Partner bids first.
Board: 316 Dealer: N Vul: EW HCP: 15	♣ Q10♥ AJ109♦ K76♣ KQ106	West Bids 2♦ if possible. You bid first.
Board: 317 Dealer: S Vul: Both HCP: 9	♠ 65♥ AJ92♠ 92♠ A10652	East Bids 2♦ if possible. Partner bids first.
Board: 318 Dealer: N Vul: None HCP: 17	▲ 1043▼ A75◆ AKQJ4♣ K2	West Bids 2♥ if possible. You bid first.

Board: 314 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3•X W	North: ♠ AJ102 ♥ AKJ2 ♦ J5 ♣ QJ7	South: ♠ K754 ♥ Q76 ♦ 763 ♣ A95	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 315 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2♠ E	North: ◆ 985 ▼ A852 ◆ 862 ◆ KJ6	South: • 103 • KQ6 • AQ1073 • A104		North 2♣¹ man	East 2♠	South 1NT AP
Board: 316 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ S	North: ♠ Q10 ♥ AJ109 ♠ K76 ♠ KQ106	South: ♠ KJ853 ♥ Q432 ♦ 10 ♠ A95	West 2 Pass Pass AP 1. Stay	North 1NT Pass 3♣ 4♥	East Pass Pass Pass Pass	2♣¹ X 3♠
Board: 317 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:	South: ♠ AQ102 ♥ 543 ♠ AK ♣ Q943	Pass Pass AP 1. Stay		2•	South 1NT Pass 3NT
Board: 318 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3 N	North: • 1043 • A75 • AKQJ4 • K2	South: ♠ AKQ7 ♥ 942 • 10 ♣ J8754	West 2♥ 1. Stay	North 1NT 3• man	East Pass AP	

Board: 314 Dealer: N Vul: Both Vul: Both HCP: 9 Dealer: S Vul: NS HCP: 15 Dealer: N Vul: NS Vul: NS HCP: 15 Dealer: N Vul: NS Vul: NS HCP: 15 Dealer: N Vul: EW HCP: 10 Dealer: S Vul: EW HCP: 10 Dealer: S Vul: Both HCP: 10 Dealer: S Vul: Both HCP: 10 Dealer: S Vul: Both HCP: 15 Dealer: N Vul: Both HCP: 10 Dealer: N Vul: None HCP: 10 Dealer: N Vul: Non			
Dealer: S	Dealer: N Vul: Both	♥ Q76 • 763	•
Dealer: N Vul: EW HCP: 10 Applied Applied Board: 317 Dealer: S Vul: Both HCP: 15 Applied Ak	Dealer: S Vul: NS	✓ KQ6◆ AQ1073	-
Dealer: S	Dealer: N Vul: EW	∨ Q432 → 10	•
Dealer: N ♥ 942 West Bids 2♥ if possible. Vul: None ♦ 10 Partner bids first	Dealer: S Vul: Both	♥ 543 ♦ AK	•
	Dealer: N Vul: None	♥ 942 ♦ 10	•

Board: 314 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3•X W	North: ♠ AJ102 ♥ AKJ2 ♦ J5 ♣ QJ7	South: ♠ K754 ♥ Q76 ♦ 763 ♣ A95	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 315 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2♠ E	North: ◆ 985 ▼ A852 ◆ 862 ◆ KJ6	South: • 103 • KQ6 • AQ1073 • A104		North 2♣¹ man	East 2♠	South 1NT AP
Board: 316 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ S	North: ♠ Q10 ♥ AJ109 ♠ K76 ♠ KQ106	South: ♠ KJ853 ♥ Q432 ♦ 10 ♠ A95	West 2 Pass Pass AP 1. Stay	North 1NT Pass 3♣ 4♥	East Pass Pass Pass Pass	2♣¹ X 3♠
Board: 317 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:	South: ♠ AQ102 ♥ 543 ♠ AK ♣ Q943	Pass Pass AP 1. Stay		2•	South 1NT Pass 3NT
Board: 318 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3 N	North: • 1043 • A75 • AKQJ4 • K2	South: ♠ AKQ7 ♥ 942 • 10 ♣ J8754	West 2♥ 1. Stay	North 1NT 3• man	East Pass AP	

Board: 319 Dealer: S Vul: EW HCP: 10	♣875 ♥ KQ64 ♦ KQ52 ♣ 104	East Bids 2♠ if possible. Partner bids first.
Board: 320 Dealer: N Vul: Both HCP: 15	43★ A965★ Q63★ AKQ7	West Bids 4♠ if possible. You bid first.
Board: 321 Dealer: S Vul: None HCP: 8	109✓ QJ72AJ96594	East Bids 2♠ if possible. Partner bids first.
Board: 322 Dealer: N Vul: NS HCP: 17	★ K4★ AKJ4★ A976★ Q53	West Bids 2♦ if possible. You bid first.
Board: 323 Dealer: S Vul: Both HCP: 9	★ KJ109★ K106◆ 864★ Q72	East Bids 2♦ if possible. Partner bids first.

Board: 319 Dealer: S	North: ♠ 875	South: ♠ K3	West	North	East	South 1NT
Vul: EW	♥ KQ64	♥ J1087	Pass	2 ♣ ¹	2♠	Pass
North HCP: 10	♦ KQ52	♦ AJ9	Pass	3NT	AP	1 0.00
South HCP: 15 Contract: 3N S	♣ 104	♣ AQ83	1. Stay		7 11	
Contract, 51v S			1. Suly	112411		
Board: 320	North:	South:	11 7	NT 4	Г ,	C 4
Dealer: N	4 3	№ 96	West	North		
Vul: Both	♥ A965	♥ Q1032	4	1NT	Pass	2♣¹
North HCP: 15 South HCP: 11	♦ Q63	♦ AKJ7	4♠	X	AP	
Contract: 4♠X W	♣ AKQ7	♣ J108	1. Stay	man		
			West	North	East	South
Board: 321	North:	South:				1NT
Dealer: S	▲ 109	♦ 74	Pass	2 ♣ ¹	2♠	Pass
Vul: None North HCP: 8	♥ QJ72	▼ A643	Pass	3♦	Pass	3 ♠ ²
South HCP: 16	♦ AJ965	◆ KQ874	Pass	4	AP	
Contract: 4 N	♣ 94	♣ AK	1. Stay	man		
			-	raise or	better	in ♦
			West	North	East	South
Board: 322	NT 4	G d		1NT	Pass	_
Dealer: N	North: ♠ K4	South:	2•	2NT	Pass	
Vul: NS	№ K4 Y AKJ4	♠ AJ106 ♥ Q10972		4 ♦ ²	Pass	
North HCP: 17	♦ A976	• 8	AP	▼	1 400	• •
South HCP: 10	♣ Q53	♦ K98	1. Stay	man		
Contract: 4♥ S			•	raise or	better	in 🔻
Board: 323	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ KJ109	50un. • AQ86				1NT
Vul: Both	♥ K106	♥ AJ9	Pass	2 ♣ ¹	2•	Pass
North HCP: 9	♦ 864	◆ J32	Pass	3 ♠	AP	
South HCP: 16 Contract: 3♠ N	♣ Q72	♣ KJ8	1. Stay			

Board: 319 Dealer: S Vul: EW HCP: 15	★ K3▼ J1087◆ AJ9◆ AQ83	East Bids 2♠ if possible. You bid first.
Board: 320 Dealer: N Vul: Both HCP: 11	◆96♥Q1032◆AKJ7◆J108	West Bids 4♠ if possible. Partner bids first.
Board: 321 Dealer: S Vul: None HCP: 16	★74✓ A643★ KQ874♠ AK	East Bids 2♠ if possible. You bid first.
Board: 322 Dealer: N Vul: NS HCP: 10	▲ AJ106♥ Q10972◆ 8♣ K98	West Bids 2♦ if possible. Partner bids first.
Board: 323 Dealer: S Vul: Both HCP: 16	AQ86✓ AJ9✓ J32✓ KJ8	East Bids 2♦ if possible. You bid first.

Board: 319 Dealer: S	North: ♠ 875	South: ♠ K3	West	North	East	South 1NT
Vul: EW	♥ KQ64	♥ J1087	Pass	2 ♣ ¹	2♠	Pass
North HCP: 10	♦ KQ52	♦ AJ9	Pass	3NT	AP	1 0.00
South HCP: 15 Contract: 3N S	♣ 104	♣ AQ83	1. Stay		7 11	
Contract, 51v S			1. Suly	112411		
Board: 320	North:	South:	11 7	NT 4	Г ,	C 4
Dealer: N	4 3	№ 96	West	North		
Vul: Both	♥ A965	♥ Q1032	4	1NT	Pass	2♣¹
North HCP: 15 South HCP: 11	♦ Q63	♦ AKJ7	4♠	X	AP	
Contract: 4♠X W	♣ AKQ7	♣ J108	1. Stay	man		
			West	North	East	South
Board: 321	North:	South:				1NT
Dealer: S	▲ 109	♦ 74	Pass	2 ♣ ¹	2♠	Pass
Vul: None North HCP: 8	♥ QJ72	▼ A643	Pass	3♦	Pass	3 ♠ ²
South HCP: 16	♦ AJ965	◆ KQ874	Pass	4	AP	
Contract: 4 N	♣ 94	♣ AK	1. Stay	man		
			-	raise or	better	in ♦
			West	North	East	South
Board: 322	NT 4	G d		1NT	Pass	_
Dealer: N	North: ♠ K4	South:	2•	2NT	Pass	
Vul: NS	№ K4 Y AKJ4	♠ AJ106 ♥ Q10972		4 ♦ ²	Pass	
North HCP: 17	♦ A976	• 8	AP	▼	1 400	• •
South HCP: 10	♣ Q53	♦ K98	1. Stay	man		
Contract: 4♥ S			•	raise or	better	in 🔻
Board: 323	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ KJ109	50un. • AQ86				1NT
Vul: Both	♥ K106	♥ AJ9	Pass	2 ♣ ¹	2•	Pass
North HCP: 9	♦ 864	◆ J32	Pass	3 ♠	AP	
South HCP: 16 Contract: 3♠ N	♣ Q72	♣ KJ8	1. Stay			

Board: 324 Dealer: N Vul: NS HCP: 15	★ K10▼ A65◆ KJ63◆ A865	West Bids 2♠ if possible. You bid first.
Board: 325 Dealer: S Vul: EW HCP: 8	♣ J92♥ A932♦ 3♣ QJ763	East Bids 2♦ if possible. Partner bids first.
Board: 326 Dealer: N Vul: None HCP: 15	♣ AJ64♥ J103◆ AKQ4♣ 87	West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 327 Dealer: S Vul: NS HCP: 11	♣ Q976♥ A♦ KQ1042♣ 876	East Bids 4♥ if possible. Partner bids first.
Board: 328 Dealer: N Vul: EW HCP: 17	★ KQ6▼ K62◆ KJ3◆ KQ92	West Bids 2♦ if possible. You bid first.

Board: 324 Dealer: N Vul: NS North HCP: 15 South HCP: 8	North: ♠ K10 ✔ A65 ♠ KJ63 ♣ A865	South: ♣ 42 ♥ K1094 ♦ Q92 ♣ K1092	2♠ Pass	North 1NT Pass 3♣	East Pass Pass AP	2 ♣ ¹
Contract: 3♣ S Board: 325 Dealer: S Vul: EW North HCP: 8 South HCP: 15	North: ♠ J92 ♥ A932 ♦ 3	South: ♠ Q1063 ♥ KQ7 ♦ A86	1. Stay	Man North 2♣¹ X	2•	South 1NT Pass 2NT
Contract: 2N S Board: 326 Dealer: N Vul: None	♣ QJ763 North: ♠ AJ64	♣ A52 South: ♠ KQ109	1. Stay	man North 1NT Pass	East Pass Pass	
North HCP: 15 South HCP: 8 Contract: 4 N	▼ J103◆ AKQ4◆ 87	♥ 2 ♦ J9652 ♣ Q106	Pass AP 1. Stay	3♦	3♥	4
Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♥ E	North: ♠ Q976 ✔ A ♠ KQ1042 ♠ 876	South: ♠ AJ5 ♥ 1032 ♠ A93 ♣ AQ52	Pass 1. Stay	North 2♣¹ man	East 4♥	South 1NT AP
Board: 328 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ KQ6 ♥ K62 ♠ KJ3 ♣ KQ92	South: ♣ J52 ♥ QJ105 ♦ 6 ♣ AJ743	West 2 Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹

Board: 324 Dealer: N Vul: NS HCP: 8	42★ K1094★ Q92★ K1092	West Bids 2♠ if possible. Partner bids first.
Board: 325 Dealer: S Vul: EW HCP: 15	♣ Q1063♥ KQ7◆ A86♣ A52	East Bids 2♦ if possible. You bid first.
Board: 326 Dealer: N Vul: None HCP: 8	★ KQ109 ♥ 2 ♦ J9652 ♣ Q106	West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 327 Dealer: S Vul: NS HCP: 15	AJ5▼ 1032◆ A93◆ AQ52	East Bids 4♥ if possible. You bid first.
Board: 328 Dealer: N Vul: EW HCP: 9		West Bids 2♦ if possible. Partner bids first.

Board: 324 Dealer: N Vul: NS North HCP: 15 South HCP: 8	North: ♠ K10 ✔ A65 ♠ KJ63 ♣ A865	South: ♣ 42 ♥ K1094 ♦ Q92 ♣ K1092	2♠ Pass	North 1NT Pass 3♣	East Pass Pass AP	2 ♣ ¹
Contract: 3♣ S Board: 325 Dealer: S Vul: EW North HCP: 8 South HCP: 15	North: ♠ J92 ♥ A932 ♦ 3	South: ♠ Q1063 ♥ KQ7 ♦ A86	1. Stay	Man North 2♣¹ X	2•	South 1NT Pass 2NT
Contract: 2N S Board: 326 Dealer: N Vul: None	♣ QJ763 North: ♠ AJ64	♣ A52 South: ♠ KQ109	1. Stay	man North 1NT Pass	East Pass Pass	
North HCP: 15 South HCP: 8 Contract: 4 N	▼ J103◆ AKQ4◆ 87	♥ 2 ♦ J9652 ♣ Q106	Pass AP 1. Stay	3♦	3♥	4
Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♥ E	North: ♠ Q976 ✔ A ♠ KQ1042 ♠ 876	South: ♠ AJ5 ♥ 1032 ♠ A93 ♣ AQ52	Pass 1. Stay	North 2♣¹ man	East 4♥	South 1NT AP
Board: 328 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ KQ6 ♥ K62 ♠ KJ3 ♣ KQ92	South: ♣ J52 ♥ QJ105 ♦ 6 ♣ AJ743	West 2 Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹

Board: 329 Dealer: S Vul: Both HCP: 8	▲ AJ73♥ J43◆ Q52▲ 984	East Bids 2♦ if possible. Partner bids first.
Board: 330 Dealer: N Vul: NS HCP: 17	★ K1043★ AQ10◆ Q106★ AQ8	West Bids 3♠ if possible. You bid first.
Board: 331 Dealer: S Vul: EW HCP: 10	★ A1072★ 973◆ J8◆ AJ96	East Bids 2♦ if possible. Partner bids first.
Board: 332 Dealer: N Vul: Both HCP: 15	♣ Q63♥ KJ52♦ 72♣ AKQ3	West Bids 2♦ if possible. You bid first.
Board: 333 Dealer: S Vul: None HCP: 10	♣ Q4♥ KQ98◆ QJ72♣ 976	East Bids 2♠ if possible. Partner bids first.

Board: 329 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ AJ73 ♥ J43 ♠ Q52 ♠ 984	South: ♠ K104 ♥ AQ652 ♠ K97 ♣ A3	West Pass Pass AP 1. Stay	3 ♥	East 2 Pass	1NT 2♥
Board: 330 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3♠ W	North: ♠ K1043 ♥ AQ10 ♠ Q106 ♣ AQ8	South: ♠ Q8 ♥ KJ72 ♦ J9 ♠ KJ1073	West 3♣ 1. Stay	North 1NT AP man		
Board: 331 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ A1072 ♥ 973 ♠ J8 ♠ AJ96	South: ♠ K9 ♥ KJ10 ♠ A743 ♣ KQ42	West Pass Pass 1. Stay	3NT	East 2♦ AP	South 1NT 2NT
Board: 332 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2 W	North: ♠ Q63 ♥ KJ52 ♠ 72 ♠ AKQ3	South: ♠ KJ105 ♥ A97 ♦ 843 ♣ 1084	West 2♦ 1. Stay	North 1NT AP man	East Pass	
Board: 333 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3 N	North: ♠ Q4 ♥ KQ98 ♠ QJ72 ♣ 976	South: ♣ 72 ♥ A1075 ♦ K106 ♣ AKQJ	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♠ Pass	1NT Pass

Board Dealer Vul: E HCP:	:: S	4Q032 K97	East Bids 2♦ if possible. You bid first.
Board Dealer Vul: N HCP:	:: N	XJ72	West Bids 3♠ if possible. Partner bids first.
Board Dealer Vul: E HCP:	:: S	K9 KJ10 A743 KQ42	East Bids 2♦ if possible. You bid first.
Board Dealer Vul: E HCP:	:: N	XJ105 A97 843 1084	West Bids 2♦ if possible. Partner bids first.
Board Dealer Vul: N HCP:	:: S	72 A1075 K106 AKQJ	East Bids 2♠ if possible. You bid first.

Board: 329 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ AJ73 ♥ J43 ♠ Q52 ♠ 984	South: ♠ K104 ♥ AQ652 ♠ K97 ♣ A3	West Pass Pass AP 1. Stay	3 ♥	East 2 Pass	1NT 2♥
Board: 330 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3♠ W	North: ♠ K1043 ♥ AQ10 ♠ Q106 ♣ AQ8	South: ♠ Q8 ♥ KJ72 ♦ J9 ♠ KJ1073	West 3♣ 1. Stay	North 1NT AP man		
Board: 331 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ A1072 ♥ 973 ♠ J8 ♠ AJ96	South: ♠ K9 ♥ KJ10 ♠ A743 ♣ KQ42	West Pass Pass 1. Stay	3NT	East 2♦ AP	South 1NT 2NT
Board: 332 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2 W	North: ♠ Q63 ♥ KJ52 ♠ 72 ♠ AKQ3	South: ♠ KJ105 ♥ A97 ♦ 843 ♣ 1084	West 2♦ 1. Stay	North 1NT AP man	East Pass	
Board: 333 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3 N	North: ♠ Q4 ♥ KQ98 ♠ QJ72 ♣ 976	South: ♣ 72 ♥ A1075 ♦ K106 ♣ AKQJ	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♠ Pass	1NT Pass

Board: 334 Dealer: N Vul: EW HCP: 15	★ 52★ AKQJ★ 1074★ AJ92	West Bids 2♦ if possible. You bid first.
Board: 335 Dealer: S Vul: Both HCP: 12	AQ86♥ 2◆ Q9743◆ A95	East Bids 4♥ if possible. Partner bids first.
Board: 336 Dealer: N Vul: None HCP: 16	♣ AJ74♥ AQ74◆ 43♣ AJ3	West Bids 2♦ if possible. You bid first.
Board: 337 Dealer: S Vul: NS HCP: 9	♣ QJ76♥ K873♦ 106♣ K83	East Bids 2♥ if possible. Partner bids first.
Board: 338 Dealer: N Vul: Both HCP: 16	AQJ6♥ 97K105AQ109	West Bids 4♥ if possible. You bid first.

Board: 334 Dealer: N Vul: EW North HCP: 15 South HCP: 10	North:	South: ♠ AK74 ♥ 963 ♠ QJ53	2♦ AP	North 1NT Pass	Pass	
Contract: 3N N	♣ AJ92	♣ 73	1. Stay	man		
Board: 335 Dealer: S	North: ♠ AQ86	South: ♠ K1032	West	North	East	South 1NT
Vul: Both North HCP: 12	v 2	♥ A4	Pass	2 ♣ ¹	4♥	Pass
South HCP: 17	• Q9743	♦ AK65		X	AP	
Contract: 4♥X E	♣ A95	♣ K73	1. Stay	man		
Board: 336 Dealer: N	North:	South:	West	North	East	South
Vul: None	♠ AJ74	♦ KQ32	,,,	1NT	Pass	
North HCP: 16	♥ AQ74 ♦ 43	♥ K983 ♦ 1095	2•	AP		
South HCP: 8 Contract: 2♦ W	♣ AJ3	♣ 86	1. Stay	man		
Board: 337 Dealer: S	North: ♠ QJ76	South: ♠ AK10	West	North	East	South 1NT
Vul: NS	♥ K873	♥ QJ2	Pass	2 ♣ ¹	2♥	2NT
North HCP: 9 South HCP: 17	♦ 106	♦ Q92	Pass	3NT	AP	
Contract: 3N S	♣ K83	♣ AJ102	1. Stay	man		
Board: 338	North:	South:	West	North	East	South
Dealer: N	Norui: ♠ AQJ6	Soun: ♦ K942		1NT	Pass	
Vul: Both North HCP: 16	♥ 97	♥ 63	4♥	Pass	Pass	
South HCP: 8	♦ K105	◆ Q83	AP			
Contract: 4♥X W	♣ AQ109	♣ K876	1. Stay	man		

Board: 334 Dealer: N Vul: EW HCP: 10	♠ AK74♥ 963♦ QJ53♠ 73	West Bids 2♦ if possible. Partner bids first.
Board: 335 Dealer: S Vul: Both HCP: 17	★ K1032★ A4◆ AK65★ K73	East Bids 4♥ if possible. You bid first.
Board: 336 Dealer: N Vul: None HCP: 8	★ KQ32 ♥ K983 ♦ 1095 ♣ 86	West Bids 2♦ if possible. Partner bids first.
Board: 337 Dealer: S Vul: NS HCP: 17	★ AK10♥ QJ2◆ Q92◆ AJ102	East Bids 2♥ if possible. You bid first.
Board: 338 Dealer: N Vul: Both HCP: 8	★ K942★ 63◆ Q83★ K876	West Bids 4♥ if possible. Partner bids first.

Board: 334 Dealer: N Vul: EW North HCP: 15 South HCP: 10	North:	South: ♠ AK74 ♥ 963 ♠ QJ53	2♦ AP	North 1NT Pass	Pass	
Contract: 3N N	♣ AJ92	♣ 73	1. Stay	man		
Board: 335 Dealer: S	North: ♠ AQ86	South: ♠ K1032	West	North	East	South 1NT
Vul: Both North HCP: 12	v 2	♥ A4	Pass	2 ♣ ¹	4♥	Pass
South HCP: 17	• Q9743	♦ AK65		X	AP	
Contract: 4♥X E	♣ A95	♣ K73	1. Stay	man		
Board: 336 Dealer: N	North:	South:	West	North	East	South
Vul: None	♠ AJ74	♦ KQ32	,,,	1NT	Pass	
North HCP: 16	♥ AQ74 ♦ 43	♥ K983 ♦ 1095	2•	AP		
South HCP: 8 Contract: 2♦ W	♣ AJ3	♣ 86	1. Stay	man		
Board: 337 Dealer: S	North: ♠ QJ76	South: ♠ AK10	West	North	East	South 1NT
Vul: NS	♥ K873	♥ QJ2	Pass	2 ♣ ¹	2♥	2NT
North HCP: 9 South HCP: 17	♦ 106	♦ Q92	Pass	3NT	AP	
Contract: 3N S	♣ K83	♣ AJ102	1. Stay	man		
Board: 338	North:	South:	West	North	East	South
Dealer: N	Norui: ♠ AQJ6	Soun: ♦ K942		1NT	Pass	
Vul: Both North HCP: 16	♥ 97	♥ 63	4♥	Pass	Pass	
South HCP: 8	♦ K105	◆ Q83	AP			
Contract: 4♥X W	♣ AQ109	♣ K876	1. Stay	man		

Board: 339 Dealer: S Vul: None HCP: 10	♠ AQ82♥ J72♦ Q7♠ J654	East Bids 2♦ if possible. Partner bids first.
Board: 340 Dealer: N Vul: NS HCP: 15	♣ J108♥ AK3◆ A83♣ QJ63	West Bids 2♠ if possible. You bid first.
Board: 341 Dealer: S Vul: EW HCP: 9	★ 763★ AQ87★ J7★ Q876	East Bids 3♠ if possible. Partner bids first.
Board: 342 Dealer: N Vul: None HCP: 16	★ K42★ AQ9★ KJ642★ K2	West Bids 2♠ if possible. You bid first.
Board: 343 Dealer: S Vul: NS HCP: 9	AQJ6▼ 1096◆ 87♣ Q754	East Bids 3♦ if possible. Partner bids first.

Board: 339 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ AQ82 ♥ J72 ♠ Q7 ♣ J654	South: ♠ KJ9 ♥ KQ103 ♠ K85 ♣ K92	West Pass Pass Pass 1. Stayı	2 ♣ ¹ X 3NT	2•	South 1NT Pass 2NT
Board: 340 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 5♣ S	North: ♣ J108 ♥ AK3 ♣ A83 ♣ QJ63	South: ♠ 2 ♥ QJ97 ♦ 962 ♣ AK1092	West 2 Pass Pass AP 1. Stayn 2. limit 1	1NT Pass 3♣ 4♣	Pass Pass Pass	X 3♠ ² 5♠
Board: 341 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3•X E	North:	South: ♠ KQ ♥ KJ104 ♦ 10943 ♣ AK3	Pass	X	East 3♣ AP	South 1NT Pass
Board: 342 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ K42 ♥ AQ9 ♠ KJ642 ♠ K2	South: ♠ 6 ♥ KJ65 ♦ 1095 ♠ A8753	West 2♠ 1. Stayı	North 1NT 2NT man	East Pass AP	
Board: 343 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3•X E	North: ♠ AQJ6 ♥ 1096 ♠ 87 ♣ Q754	South:	Pass Pass 1. Stayı	X	East 3♦ AP	South 1NT Pass

Board: 339 Dealer: S Vul: None HCP: 15	♣ KJ9 ♥ KQ103 ♦ K85 ♣ K92	East Bids 2♦ if possible. You bid first.
Board: 340 Dealer: N Vul: NS HCP: 10	♣ 2 ♥ QJ97 ♦ 962 ♣ AK1092	West Bids 2♠ if possible. Partner bids first.
Board: 341 Dealer: S Vul: EW HCP: 16	★ KQ ♥ KJ104 ♦ 10943 ♣ AK3	East Bids 3♠ if possible. You bid first.
Board: 342 Dealer: N Vul: None HCP: 8	♠ 6♥ KJ65♦ 1095♠ A8753	West Bids 2♠ if possible. Partner bids first.
Board: 343 Dealer: S Vul: NS HCP: 15	♦ 954♥ KJ542♦ A9♠ AK10	East Bids 3♦ if possible. You bid first.

Board: 339 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ AQ82 ♥ J72 ♠ Q7 ♣ J654	South: ♠ KJ9 ♥ KQ103 ♠ K85 ♣ K92	West Pass Pass Pass 1. Stayı	2 ♣ ¹ X 3NT	2•	South 1NT Pass 2NT
Board: 340 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 5♣ S	North: ♣ J108 ♥ AK3 ♣ A83 ♣ QJ63	South: ♠ 2 ♥ QJ97 ♦ 962 ♣ AK1092	West 2 Pass Pass AP 1. Stayn 2. limit 1	1NT Pass 3♣ 4♣	Pass Pass Pass	X 3♠ ² 5♠
Board: 341 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3•X E	North:	South: ♠ KQ ♥ KJ104 ♦ 10943 ♣ AK3	Pass	X	East 3♣ AP	South 1NT Pass
Board: 342 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ K42 ♥ AQ9 ♠ KJ642 ♠ K2	South: ♠ 6 ♥ KJ65 ♦ 1095 ♠ A8753	West 2♠ 1. Stayı	North 1NT 2NT man	East Pass AP	
Board: 343 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3•X E	North: ♠ AQJ6 ♥ 1096 ♠ 87 ♣ Q754	South:	Pass Pass 1. Stayı	X	East 3♦ AP	South 1NT Pass

Board: 344 Dealer: N Vul: EW HCP: 15		West Bids 4♥ if possible. You bid first.
Board: 345 Dealer: S Vul: Both HCP: 10	105★ K982★ KJ92♣ QJ9	East Bids 2♠ if possible. Partner bids first.
Board: 346 Dealer: N Vul: NS HCP: 16	★ 1084★ A3★ AK107★ KQ105	West Bids 4♠ if possible. You bid first.
Board: 347 Dealer: S Vul: EW HCP: 13	♣ Q965♥ Q♦ KJ1087♣ AJ10	East Bids 2♥ if possible. Partner bids first.
Board: 348 Dealer: N Vul: Both HCP: 16	♣ J1087♥ KQ10♦ K83♣ AK4	West Bids 2♥ if possible. You bid first.

Board: 344 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 VX	North: ♣ J5 ♥ Q52 ♠ AJ62 ♣ AK106	South: ♠ AK84 ♥ 4 ♠ K95 ♠ QJ973	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 345 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North:	South: ♣ 73 ▼ AJ3 ♣ AQ73 ♣ A1064	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 346 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4•X W	North:	South:	West 4♣ 1. Stay	North 1NT X man	East Pass AP	
Board: 347 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ Q965 ♥ Q ♠ KJ1087 ♣ AJ10	South: ♠ AJ ♥ K.J ♠ AQ642 ♠ 9853	Pass Pass Pass Pass 1. Stay		2♥	1NT Pass
Board: 348 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 N	North: ♣ J1087 ♥ KQ10 ♦ K83 ♣ AK4	South: ♠ AK42 ♥ 4 ♠ Q95 ♣ J9853	West 2♥ Pass AP 1. Stay	North 1NT 2NT 3♠	East Pass Pass Pass	2♣¹ 3♣

Board: 344 Dealer: N Vul: EW HCP: 13	AK84✓ 4✓ K95✓ QJ973	West Bids 4♥ if possible. Partner bids first.
Board: 345 Dealer: S Vul: Both HCP: 15	★ 73★ AJ3★ AQ73★ A1064	East Bids 2♠ if possible. You bid first.
Board: 346 Dealer: N Vul: NS HCP: 10	★ 5★ KQ87◆ J53★ A9732	West Bids 4♠ if possible. Partner bids first.
Board: 347 Dealer: S Vul: EW HCP: 15	▲ AJ♥ KJ◆ AQ642◆ 9853	East Bids 2♥ if possible. You bid first.
Board: 348 Dealer: N Vul: Both HCP: 10	AK42✓ 4◆ Q95◆ J9853	West Bids 2♥ if possible. Partner bids first.

Board: 344 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 VX W	North: ♣ J5 ♥ Q52 ♠ AJ62 ♣ AK106	South: ♠ AK84 ♥ 4 ♠ K95 ♣ QJ973	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 345 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 N	North:	South: ♣ 73 ▼ AJ3 ♣ AQ73 ♣ A1064	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 346 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4•X W	North:	South:	West 4♣ 1. Stay	North 1NT X man	East Pass AP	
Board: 347 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ Q965 ♥ Q ♠ KJ1087 ♣ AJ10	South: ♠ AJ ♥ K.J ♠ AQ642 ♠ 9853	Pass Pass Pass Pass 1. Stay		2♥	1NT Pass
Board: 348 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4 N	North: ♣ J1087 ♥ KQ10 ♦ K83 ♣ AK4	South: ♠ AK42 ♥ 4 ♠ Q95 ♣ J9853	West 2♥ Pass AP 1. Stay	North 1NT 2NT 3♠	East Pass Pass Pass	2♣¹ 3♣

Board: 349 Dealer: S Vul: None HCP: 11	♣ 7 ♥ AQ76 ♦ QJ1032 ♣ Q108	East Bids 4♠ if possible. Partner bids first.
Board: 350 Dealer: N Vul: EW HCP: 15	★ KJ93▼ 8642◆ A3◆ AK10	West Bids 2♦ if possible. You bid first.
Board: 351 Dealer: S Vul: Both HCP: 8	♣ QJ1096♥ AJ96◆ 9♣ 532	East Bids 2♦ if possible. Partner bids first.
Board: 352 Dealer: N Vul: None HCP: 15	◆ 983♥ KQJ4◆ A6◆ AJ54	West Bids 4♠ if possible. You bid first.
Board: 353 Dealer: S Vul: NS HCP: 11	★ KQJ10♥ Q107◆ K65◆ 842	East Bids 2♦ if possible. Partner bids first.

Board: 349 Dealer: S Vul: None	North: ♠ 7	South: ♠ 103	West	North	East	South 1NT
North HCP: 11	♥ AQ76	♥ KJ53	Pass	2 ♣ ¹	4♠	X
South HCP: 15	◆ QJ1032 ♣ Q108	◆ A64 ◆ AK75	AP			
Contract: 4♠X E	₹ Q100	₩ AIX/3	1. Stay	man		
Board: 350	NI 4	C 4	West	North	East	South
Dealer: N	North: ♠ KJ93	South: ♠ Q1074		1NT	Pass	2 ♣ ¹
Vul: EW	♥ 8642	♥ KJ5	2 ♦	Pass		X
North HCP: 15 South HCP: 9	♦ A3	♦ 8	Pass	2NT	Pass	3NT
Contract: 3N N	♣ AK10	♣ QJ962	AP	100010		
			1. Stay	III		
Board: 351	NI - 141.	C41	West	North	East	South
Dealer: S	North: ♠ QJ1096	South: ♠ K5				1NT
Vul: Both	♥ AJ96	♥ Q54	Pass	2 ♣ ¹	2	Pass
North HCP: 8 South HCP: 15	♦ 9	♦ K543	Pass	X	Pass	3♣
Contract: 3♣ N	♣ 532	♣ AQJ8	AP 1. Stay	mon		
			1. Stay	11 2 411		
Board: 352	North:	South:	West	North	East	South
Dealer: N	♦ 983	♠ 10		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ KQJ4	♥ A1063	4♠	Pass	Pass	X
South HCP: 10	◆ A6 ◆ AJ54	♦ K9752	AP			
Contract: 4♠X W	₹ AJ34	♣ K106	1. Stay	man		
Board: 353	North:	South:	West	North	East	South
Dealer: S	• KQJ10	50un. ♠ A97				1NT
Vul: NS North HCP: 11	♥ Q107	♥ AK962	Pass	2♣ ¹	2	2♥
South HCP: 16	♦ K65	♦ 74	Pass	4♥	AP	
Contract: 4♥ S	♣ 842	♣ AJ9	1. Stay	man		

Board: 349 Dealer: S Vul: None HCP: 15	103KJ53A64AK75	East Bids 4♠ if possible. You bid first.
Board: 350 Dealer: N Vul: EW HCP: 9	♣ Q1074♥ KJ5◆ 8♣ QJ962	West Bids 2♦ if possible. Partner bids first.
Board: 351 Dealer: S Vul: Both HCP: 15	★ K5♥ Q54◆ K543◆ AQJ8	East Bids 2♦ if possible. You bid first.
Board: 352 Dealer: N Vul: None HCP: 10	★ 10▼ A1063★ K9752★ K106	West Bids 4♠ if possible. Partner bids first.
Board: 353 Dealer: S Vul: NS HCP: 16	★ A97▼ AK962◆ 74◆ AJ9	East Bids 2♦ if possible. You bid first.

Board: 349 Dealer: S Vul: None	North: ♠ 7	South: ♠ 103	West	North	East	South 1NT
North HCP: 11	♥ AQ76	♥ KJ53	Pass	2 ♣ ¹	4♠	X
South HCP: 15	◆ QJ1032 ♣ Q108	◆ A64 ◆ AK75	AP			
Contract: 4♠X E	₹ Q100	₩ AIX/3	1. Stay	man		
Board: 350	NI 4	C 4	West	North	East	South
Dealer: N	North: ♠ KJ93	South: ♠ Q1074		1NT	Pass	2 ♣ ¹
Vul: EW	♥ 8642	♥ KJ5	2 ♦	Pass		X
North HCP: 15 South HCP: 9	♦ A3	♦ 8	Pass	2NT	Pass	3NT
Contract: 3N N	♣ AK10	♣ QJ962	AP	100010		
			1. Stay	III		
Board: 351	NI - 141.	C41	West	North	East	South
Dealer: S	North: ♠ QJ1096	South: ♠ K5				1NT
Vul: Both	♥ AJ96	♥ Q54	Pass	2 ♣ ¹	2	Pass
North HCP: 8 South HCP: 15	♦ 9	♦ K543	Pass	X	Pass	3♣
Contract: 3♣ N	♣ 532	♣ AQJ8	AP 1. Stay	mon		
			1. Stay	11 2 411		
Board: 352	North:	South:	West	North	East	South
Dealer: N	♦ 983	♠ 10		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ KQJ4	♥ A1063	4♠	Pass	Pass	X
South HCP: 10	◆ A6 ◆ AJ54	♦ K9752	AP			
Contract: 4♠X W	₹ AJ34	♣ K106	1. Stay	man		
Board: 353	North:	South:	West	North	East	South
Dealer: S	• KQJ10	50un. ♠ A97				1NT
Vul: NS North HCP: 11	♥ Q107	♥ AK962	Pass	2♣ ¹	2	2♥
South HCP: 16	♦ K65	♦ 74	Pass	4♥	AP	
Contract: 4♥ S	♣ 842	♣ AJ9	1. Stay	man		

Board: 354 Dealer: N Vul: Both HCP: 16	♣ Q98♥ KQ107◆ Q5♣ AQJ9	West Bids 3♦ if possible. You bid first.
Board: 355 Dealer: S Vul: None HCP: 9	♦ 98 ♥ K1098 • K1073 ♣ K94	East Bids 2♠ if possible. Partner bids first.
Board: 356 Dealer: N Vul: NS HCP: 15	♣ QJ ♥ A1064 ♦ KJ9 ♣ A986	West Bids 2♦ if possible. You bid first.
Board: 357 Dealer: S Vul: EW HCP: 9	★ 4★ K932★ Q9763★ A62	East Bids 2♠ if possible. Partner bids first.
Board: 358 Dealer: N Vul: None HCP: 16	★ KQ▼ AKJ93◆ QJ9◆ 842	West Bids 2♠ if possible. You bid first.

Board: 354 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4♥ N	North: ♠ Q98 ♥ KQ107 ♠ Q5 ♣ AQJ9	South: ♠ AK652 ♥ 9632 ♦ 103 ♣ K5	West North East South 1NT Pass 2♣¹ 3 Pass Pass 3♠ Pass 4♥ AP 1. Stayman
Board: 355 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♣ N	North: ♠ 98 ♥ K1098 ♦ K1073 ♣ K94	South: ♣ J73 ♥ A753 ♠ A4 ♣ AQ52	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass X Pass 3♣ AP 1. Stayman
Board: 356 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ QJ ♥ A1064 • KJ9 ♣ A986	South: ♠ K974 ♥ 72 ♦ 83 ♣ KQJ52	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass 3♠ Pass 3NT AP 1. Stayman
Board: 357 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 S	North: ♣ 4 ▼ K932 ◆ Q9763 ♣ A62	South: ♠ Q96 ♥ AJ8 ♠ K542 ♣ KQ7	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass X Pass 3♠ Pass 3♠² Pass 4♠ Pass 5♠ AP 1. Stayman 2. limit raise or better in ♠
Board: 358 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 2N N	North: ♠ KQ ♥ AKJ93 • QJ9 ♣ 842	South: ◆ 82 ▼ Q1042 ◆ AK8 ◆ Q1096	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman

Board: 354 Dealer: N Vul: Both HCP: 10	AK652♥ 9632♦ 103♠ K5	West Bids 3♦ if possible. Partner bids first.
Board: 355 Dealer: S Vul: None HCP: 15	♣ J73♥ A753♦ A4♣ AQ52	East Bids 2♠ if possible. You bid first.
Board: 356 Dealer: N Vul: NS HCP: 9	★ K974▼ 72◆ 83◆ KQJ52	West Bids 2♦ if possible. Partner bids first.
Board: 357 Dealer: S Vul: EW HCP: 15	♣ Q96♥ AJ8♦ K542♣ KQ7	East Bids 2♠ if possible. You bid first.
Board: 358 Dealer: N Vul: None HCP: 11	♦ 82♥ Q1042♦ AK8♠ Q1096	West Bids 2♠ if possible. Partner bids first.

Board: 354 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4♥ N	North: ♠ Q98 ♥ KQ107 ♠ Q5 ♣ AQJ9	South: ♠ AK652 ♥ 9632 ♦ 103 ♣ K5	West North East South 1NT Pass 2♣¹ 3 Pass Pass 3♠ Pass 4♥ AP 1. Stayman
Board: 355 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♣ N	North: ♠ 98 ♥ K1098 ♦ K1073 ♣ K94	South: ♣ J73 ♥ A753 ♠ A4 ♣ AQ52	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass X Pass 3♣ AP 1. Stayman
Board: 356 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ QJ ♥ A1064 • KJ9 ♣ A986	South: ♠ K974 ♥ 72 ♦ 83 ♣ KQJ52	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass 3♠ Pass 3NT AP 1. Stayman
Board: 357 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 S	North: ♣ 4 ▼ K932 ◆ Q9763 ♣ A62	South: ♠ Q96 ♥ AJ8 ♠ K542 ♣ KQ7	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass X Pass 3♠ Pass 3♠² Pass 4♠ Pass 5♠ AP 1. Stayman 2. limit raise or better in ♠
Board: 358 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 2N N	North: ♠ KQ ♥ AKJ93 • QJ9 ♣ 842	South: ◆ 82 ▼ Q1042 ◆ AK8 ◆ Q1096	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman

Board: 359 Dealer: S Vul: NS HCP: 10	★ K4▼ KQ74◆ Q43◆ 10962	East Bids 3♠ if possible. Partner bids first.
Board: 360 Dealer: N Vul: EW HCP: 16	★ K9 ♥ 1086 ♦ KJ964 ♣ AKQ	West Bids 2♥ if possible. You bid first.
Board: 361 Dealer: S Vul: Both HCP: 9	♦ QJ75 ♥ 2 ♦ 1074 ♣ AQ1075	East Bids 2♥ if possible. Partner bids first.
Board: 362 Dealer: N Vul: EW HCP: 16	♣ Q73♥ Q102◆ AKJ7♣ A84	West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 363 Dealer: S Vul: Both HCP: 10	★ KJ75▼ 107◆ J10◆ AJ743	East Bids 4♥ if possible. Partner bids first.

Board: 359 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K4 ♥ KQ74 ♠ Q43 ♣ 10962	South: ◆ 98 ♥ J1053 ◆ AJ106 ◆ AKQ		North 2* 3NT man	East 3♣ AP	South 1NT Pass
Board: 360 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 6 N	North: ♠ K9 ▼ 1086 ◆ KJ964 ♣ AKQ	South: ♠ AQ76 ♥ 9 ♠ AQ532 ♣ 1076	2♥ Pass Pass Pass AP 1. Stayı 2. limit 3. Black	North 1NT Pass 3 4 5 4 man raise or kwood 0 /5 or 5/5	Pass Pass Pass Pass Pass Detter 0314,	$2 \stackrel{1}{\clubsuit}^{1}$ X $3 \stackrel{2}{\blacktriangledown}^{2}$ $4NT^{3}$ $6 \stackrel{\bullet}{\blacktriangleright}$ for $\stackrel{\bullet}{\blacktriangleright}$
Board: 361 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North: ♠ QJ75 ♥ 2 • 1074 ♣ AQ1075	South: ♠ A842 ♥ K6 ♠ A983 ♣ KJ8	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 362 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ Q73 ♥ Q102 ♠ AKJ7 ♠ A84	South: ♦ 9 ▼ K543 ♦ 632 ♣ KQ762	West 2♠ 3♠ 1. Stayı	2NT X	Pass	
Board: 363 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 VX E	North: ♠ KJ75 ♥ 107 ♦ J10 ♠ AJ743	South: ♠ AQ93 ♥ 965 ♠ A952 ♣ KQ		North 2♣¹ X man	East 4♥ AP	South 1NT Pass

Board: 359 Dealer: S Vul: NS HCP: 15	◆ 98♥ J1053◆ AJ106◆ AKQ	East Bids 3♠ if possible. You bid first.
Board: 360 Dealer: N Vul: EW HCP: 12	AQ76♥ 9AQ5321076	West Bids 2♥ if possible. Partner bids first.
Board: 361 Dealer: S Vul: Both HCP: 15	★ A842★ K6★ A983★ KJ8	East Bids 2♥ if possible. You bid first.
Board: 362 Dealer: N Vul: EW HCP: 8	◆ 9♥ K543◆ 632◆ KQ762	West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 363 Dealer: S Vul: Both HCP: 15	AQ93♥965A952KQ	East Bids 4♥ if possible. You bid first.

Board: 359 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K4 ♥ KQ74 ♠ Q43 ♣ 10962	South: ◆ 98 ♥ J1053 ◆ AJ106 ◆ AKQ		North 2* 3NT man	East 3♣ AP	South 1NT Pass
Board: 360 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 6 N	North: ♠ K9 ▼ 1086 ◆ KJ964 ♣ AKQ	South: ♠ AQ76 ♥ 9 ♠ AQ532 ♣ 1076	2♥ Pass Pass Pass AP 1. Stayı 2. limit 3. Black	North 1NT Pass 3 4 5 4 man raise or kwood 0 /5 or 5/5	Pass Pass Pass Pass Pass Detter 0314,	$2 \stackrel{1}{\clubsuit}^{1}$ X $3 \stackrel{2}{\blacktriangledown}^{2}$ $4NT^{3}$ $6 \stackrel{\bullet}{\blacktriangleright}$ for $\stackrel{\bullet}{\blacktriangleright}$
Board: 361 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North: ♠ QJ75 ♥ 2 • 1074 ♣ AQ1075	South: ♠ A842 ♥ K6 ♠ A983 ♣ KJ8	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 362 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ Q73 ♥ Q102 ♠ AKJ7 ♠ A84	South:	West 2♠ 3♠ 1. Stayı	2NT X	Pass	
Board: 363 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 VX E	North: ♠ KJ75 ♥ 107 ♦ J10 ♠ AJ743	South: ♠ AQ93 ♥ 965 ♠ A952 ♣ KQ		North 2♣¹ X man	East 4♥ AP	South 1NT Pass

Board: 364 Dealer: N Vul: None HCP: 15 AKQ9 West Bids 2♦ if possible. West Doubles 3♦ if possible. You bid first. East Bids 2♦ if possible. Vul: EW Vul: EW HCP: 11 KQ874 Partner bids first.	
Dealer: S ♥ Q84 Vul: EW ♦ 8 East Bids 2 ★ if possible. Partner bids first	
Board: 366	
Board: 367	
Board: 368	

Board: 364 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:	South: ♠ AQ97 ♥ A93 ♠ 2 ♣ 76432	2♦ Pass X AP 1. Stay	North 1NT Pass 3♣ Pass	Pass Pass Pass	2♠¹ X 3♠² 3NT
Board: 365 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 2•X E	North: ♠ A653 ♥ Q84 ♦ 8 ♠ KQ874	South: ♠ Q9 ♥ K62 ♠ AQ103 ♠ A1096	West Pass Pass 1. Stay	North 2♣¹ X man	East 2♦ AP	South 1NT Pass
Board: 366 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ K3 ♥ K74 ♠ AKQJ2 ♣ 1086	South: ♠ Q982 ♥ Q52 ♦ 1097 ♣ KQJ	West 2♠ AP 1. Stay	North 1NT 2NT	Pass	
Board: 367 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AK82 ♥ 1095 ♦ 95 ♣ AJ94	South: ♠ QJ96 ♥ QJ86 ♠ A6 ♠ KQ7		North 2♣¹ X 3NT man	2•	South 1NT Pass 2NT
Board: 368 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ AJ86 ♥ A103 ♠ K54 ♠ K43	South: ♠ KQ92 ♥ J62 ♦ 107 ♣ QJ86	West 2 Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹

Board: 364 Dealer: N Vul: None HCP: 10	AQ97A93276432	West Bids 2♦ if possible. West Doubles 3♦ if possible. Partner bids first.
Board: 365 Dealer: S Vul: EW HCP: 15	♣ Q9 ♥ K62 ♦ AQ103 ♣ A1096	East Bids 2♦ if possible. You bid first.
Board: 366 Dealer: N Vul: Both HCP: 10	♣ Q982♥ Q52♦ 1097♣ KQJ	West Bids 2♠ if possible. Partner bids first.
Board: 367 Dealer: S Vul: None HCP: 15	♣ QJ96♥ QJ86◆ A6♣ KQ7	East Bids 2♦ if possible. You bid first.
Board: 368 Dealer: N Vul: NS HCP: 9	★ KQ92▼ J62◆ 107◆ QJ86	West Bids 2♦ if possible. Partner bids first.

Board: 364 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:	South: ♠ AQ97 ♥ A93 ♠ 2 ♣ 76432	2♦ Pass X AP 1. Stay	North 1NT Pass 3♣ Pass	Pass Pass Pass	2♠¹ X 3♠² 3NT
Board: 365 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 2•X E	North: ♠ A653 ♥ Q84 ♦ 8 ♠ KQ874	South: ♠ Q9 ♥ K62 ♠ AQ103 ♠ A1096	West Pass Pass 1. Stay	North 2♣¹ X man	East 2♦ AP	South 1NT Pass
Board: 366 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ K3 ♥ K74 ♠ AKQJ2 ♣ 1086	South: ♠ Q982 ♥ Q52 ♦ 1097 ♣ KQJ	West 2♠ AP 1. Stay	North 1NT 2NT	Pass	
Board: 367 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AK82 ♥ 1095 ♦ 95 ♣ AJ94	South: ♠ QJ96 ♥ QJ86 ♠ A6 ♠ KQ7		North 2♣¹ X 3NT man	2•	South 1NT Pass 2NT
Board: 368 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ AJ86 ♥ A103 ♠ K54 ♠ K43	South: ♠ KQ92 ♥ J62 ♦ 107 ♣ QJ86	West 2 Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 ♣ ¹

Board: 369 Dealer: S Vul: Both HCP: 10 AJ10 Dealer: N Vul: None HCP: 15 AJ10 AJ10 Vest Bids 3♦ if possible. West Bids 3♦ if possible. West Bids 3♦ if possible. You bid first. East Bids 3♦ if possible. You bid first. East Bids 3♦ if possible. You bid first. East Bids 2♦ if possible.	
Dealer: N	ole.
East Bids 2 ♦ it nossible	ble.
Dealer: S Vul: NS HCP: 9 ✓ J1083 Value Bids 2 Vii possiore. Partner bids first.	ole.
Board: 372	ble.
Board: 373 Dealer: S Vul: None HCP: 8	le.

Board: 369 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4 N	North: • 109764 • AK52 • 2 • QJ6	South: ♠ AKJ2 ♥ QJ8 ♦ J1083 ♣ A3	West North East South 1NT Pass 2♣¹ 3♠ Pass Pass 3♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. limit raise or better in ♠
Board: 370 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 6♥ S	North: ♠ AJ10 ♥ KQJ9 ♦ 98 ♣ KJ98	South: ♠ KQ75 ♥ A7643 ♠ A4 ♣ 43	West North East South 1NT Pass 2♣¹ 3 Pass Pass 3♥ Pass 4•² Pass 4NT³ Pass 5♠⁴ Pass 6♥ AP 1. Stayman 2. limit raise or better in ♥ 3. Blackwood 0314, for ♥ 4. A=2/5 or 5/5, Q(H)=1
Board: 371 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ KJ74 ▼ J1083 ◆ 874 ♣ A6	South: ♠ A863 ♥ AQ6 ♦ 103 ♣ KQ102	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass 3♥ AP 1. Stayman
Board: 372 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ A53 ♥ Q85 ♠ AQJ84 ♣ K2	South: ♠ Q742 ♥ 42 ♦ 32 ♣ AQ853	West North East South 1NT Pass 2♣¹ 2▼ 2NT AP 1. Stayman
Board: 373 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ 64 ♥ Q985 ♠ A1098 ♣ Q83	South: ♠ Q97 ♥ J7 • KQJ5 ♣ AK64	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman

Board: 369 Dealer: S Vul: Both HCP: 16	♠ AKJ2♥ QJ8◆ J1083♠ A3	East Bids 3♦ if possible. You bid first.
Board: 370 Dealer: N Vul: None HCP: 13	★ KQ75★ A7643★ A4★ 43	West Bids 3♦ if possible. Partner bids first.
Board: 371 Dealer: S Vul: NS HCP: 15	A863✓ AQ6103✓ KQ102	East Bids 2♦ if possible. You bid first.
Board: 372 Dealer: N Vul: EW HCP: 8	♣ Q742★ 42◆ 32♣ AQ853	West Bids 2♥ if possible. Partner bids first.
Board: 373 Dealer: S Vul: None HCP: 16	♣ Q97♥ J7♦ KQJ5♣ AK64	East Bids 2♠ if possible. You bid first.

Board: 369 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4 N	North: • 109764 • AK52 • 2 • QJ6	South: ♠ AKJ2 ♥ QJ8 ♦ J1083 ♣ A3	West North East South 1NT Pass 2♣¹ 3♠ Pass Pass 3♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. limit raise or better in ♠
Board: 370 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 6♥ S	North: ♠ AJ10 ♥ KQJ9 ♦ 98 ♣ KJ98	South: ♠ KQ75 ♥ A7643 ♠ A4 ♣ 43	West North East South 1NT Pass 2♣¹ 3 Pass Pass 3♥ Pass 4•² Pass 4NT³ Pass 5♠⁴ Pass 6♥ AP 1. Stayman 2. limit raise or better in ♥ 3. Blackwood 0314, for ♥ 4. A=2/5 or 5/5, Q(H)=1
Board: 371 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ KJ74 ▼ J1083 ◆ 874 ♣ A6	South: ♠ A863 ♥ AQ6 ♦ 103 ♣ KQ102	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass 3♥ AP 1. Stayman
Board: 372 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ A53 ♥ Q85 ♠ AQJ84 ♣ K2	South: ♠ Q742 ♥ 42 ♦ 32 ♣ AQ853	West North East South 1NT Pass 2♣¹ 2▼ 2NT AP 1. Stayman
Board: 373 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ 64 ♥ Q985 ♠ A1098 ♣ Q83	South: ♠ Q97 ♥ J7 • KQJ5 ♣ AK64	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman

Board: 374 Dealer: N Vul: NS HCP: 15	★ KQ752▼ KJ5◆ A6◆ Q84	West Bids 4♥ if possible. You bid first.
Board: 375 Dealer: S Vul: EW HCP: 10	♣9 ♥ QJ105 ♦ K104 ♣ A8762	East Bids 4♠ if possible. Partner bids first.
Board: 376 Dealer: N Vul: Both HCP: 16	♣ 73♥ Q82♦ AQ65♣ AKJ3	West Bids 2♠ if possible. You bid first.
Board: 377 Dealer: S Vul: NS HCP: 9	★ A10974♥ KQ73◆ 8★ 1096	East Bids 2♦ if possible. Partner bids first.
Board: 378 Dealer: N Vul: EW HCP: 15	★ KJ106▼ AQ104◆ KJ6◆ J9	West Bids 3♦ if possible. You bid first.

Board: 374 Dealer: N	North: ♠ KQ752	South: ♠ A1098	West	North 1NT	East Pass	
Vul: NS North HCP: 15 South HCP: 9	✓ KJ5◆ A6	♥ Q6 • K954	4♥ AP	Pass	Pass	X
Contract: 4♥X W	♣ Q84	♣ 1052	1. Stay	man		
Board: 375 Dealer: S	North: ♠9	South: ♠ 102	West	North	East	South 1NT
Vul: EW North HCP: 10	♥ QJ105 ♦ K104	✓ AK3◆ AJ875		2 ♣ ¹	4♠	X
South HCP: 15 Contract: 4♠X E	♣ A8762	★ K109	AP 1. Stay	man		
D 100			West	North	East	South
Board: 376 Dealer: N	North:	South:		1NT	Pass	
Vul: Both	★ 73	★ 82	2♠	Pass		
North HCP: 16 South HCP: 8	♥ Q82 ♦ AQ65	♥ A973 ♦ KJ742	Pass AP	3 ♠ ²	Pass	5 ♦
Contract: 5♦ S	♣ AKJ3	♣ 84	 Stayman limit raise or better in ◆ 			
Board: 377	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	♦ A10974	♠ KJ8	Pass	2 ♣ ¹	2	2NT
North HCP: 9	♥ KQ73 ♦ 8	♥ AJ108 ♦ A64	Pass	3♠	Pass	4 ♦ ²
South HCP: 16	▼ o ♣ 1096	V A04 ♣ K84	Pass	4♠	AP	
Contract: 4♠ N			 Stay limit 	man raise or	better	in ♠
			West	North	East	South
Board: 378	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: EW	★ KJ106	♦ AQ52	3♦	Pass	Pass	
North HCP: 15	♥ AQ104 ♦ KJ6	♥ K9873 ◆—	Pass	4 ◆ ²	Pass	4♥
South HCP: 11	♦ J9	• Q762	AP			
Contract: 4♥ S		•	1. Stay	man raise or	battar	in 🐸

Board: 374 Dealer: N Vul: NS HCP: 9	A1098♥ Q6★ K954★ 1052	West Bids 4♥ if possible. Partner bids first.
Board: 375 Dealer: S Vul: EW HCP: 15	▲ 102♥ AK3◆ AJ875♣ K109	East Bids 4♠ if possible. You bid first.
Board: 376 Dealer: N Vul: Both HCP: 8	♣82✔A973★KJ742♣84	West Bids 2♠ if possible. Partner bids first.
Board: 377 Dealer: S Vul: NS HCP: 16	★ KJ8▼ AJ108◆ A64★ K84	East Bids 2♦ if possible. You bid first.
Board: 378 Dealer: N Vul: EW HCP: 11	AQ52✓ K9873✓ —✓ Q762	West Bids 3♦ if possible. Partner bids first.

Board: 374 Dealer: N	North: ♠ KQ752	South: ♠ A1098	West	North 1NT	East Pass	
Vul: NS North HCP: 15 South HCP: 9	✓ KJ5◆ A6	♥ Q6 • K954	4♥ AP	Pass	Pass	X
Contract: 4♥X W	♣ Q84	♣ 1052	1. Stay	man		
Board: 375 Dealer: S	North: ♠9	South: ♠ 102	West	North	East	South 1NT
Vul: EW North HCP: 10	♥ QJ105 ♦ K104	✓ AK3◆ AJ875		2 ♣ ¹	4♠	X
South HCP: 15 Contract: 4♠X E	♣ A8762	★ K109	AP 1. Stay	man		
D 100			West	North	East	South
Board: 376 Dealer: N	North:	South:		1NT	Pass	
Vul: Both	★ 73	★ 82	2♠	Pass		
North HCP: 16 South HCP: 8	♥ Q82 ♦ AQ65	♥ A973 ♦ KJ742	Pass AP	3 ♠ ²	Pass	5 ♦
Contract: 5♦ S	♣ AKJ3	♣ 84	 Stayman limit raise or better in ◆ 			
Board: 377	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	♦ A10974	♠ KJ8	Pass	2 ♣ ¹	2	2NT
North HCP: 9	♥ KQ73 ♦ 8	♥ AJ108 ♦ A64	Pass	3♠	Pass	4 ♦ ²
South HCP: 16	▼ o ♣ 1096	V A04 ♣ K84	Pass	4♠	AP	
Contract: 4♠ N			 Stay limit 	man raise or	better	in ♠
			West	North	East	South
Board: 378	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: EW	★ KJ106	♦ AQ52	3♦	Pass	Pass	
North HCP: 15	♥ AQ104 ♦ KJ6	♥ K9873 ◆—	Pass	4 ◆ ²	Pass	4♥
South HCP: 11	♦ J9	• Q762	AP			
Contract: 4♥ S		•	1. Stay	man raise or	battar	in 🐸

Board: 379 Dealer: S Vul: Both HCP: 8	↑ 74♥ QJ62↑ AJ986♠ 42	East Bids 2♠ if possible. Partner bids first.
Board: 380 Dealer: N Vul: None HCP: 16	AQ63♥95AK95QJ10	West Bids 2♥ if possible. You bid first.
Board: 381 Dealer: S Vul: EW HCP: 9	♦ 875♥ K543♦ 72♠ AQ72	East Bids 3♦ if possible. Partner bids first.
Board: 382 Dealer: N Vul: Both HCP: 15	★ AK108♥ 84◆ QJ6◆ KQ103	West Bids 4♥ if possible. You bid first.
Board: 383 Dealer: S Vul: None HCP: 9	◆ 98♥ A875◆ KQ3◆ 10986	East Bids 3♠ if possible. Partner bids first.

Board: 379 Dealer: S Vul: Both	North: ♠ 74	South: ♠ A3		North		1NT
North HCP: 8	♥ QJ62 ♦ AJ986	♥ K1097 ♦ KQ2	Pass	2 ♣ ¹	2♠	2NT
South HCP: 17	♦ 42	♦ AJ93	AP			
Contract: 2N S	1 12	11270	1. Stay	man		
Board: 380	North:	South:	West	North	East	South
Dealer: N	• AQ63	♦ K952		1NT	Pass	
Vul: None North HCP: 16	♥ 95	♥ QJ3	2♥	Pass	Pass	
South HCP: 9	♦ AK95	♦ 6	AP			
Contract: 3♣ S	♣ QJ10	♣ K7652	1. Stay	man		
Board: 381 Dealer: S	North: ♠ 875	South: ♠ AKJ9	West	North	East	South 1NT
Vul: EW	♥ K543	▼ A1098	Pass	2 ♣ ¹	3♦	Pass
North HCP: 9 South HCP: 15	♦ 72	♦ 953	Pass	X	AP	
Contract: 3♦X E	♣ AQ72	♣ K6	1. Stay	man		
Board: 382	North:	South:	West	North	East	South
Dealer: N	AK 108	♠ Q762		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ 84	♥ K65	4♥	Pass	Pass	X
South HCP: 10	• QJ6	♦ 95 ♣ AJ62	AP			
Contract: 4♥X W	♣ KQ103	₩ AJ02	1. Stay	man		
Board: 383	North:	South:	West	North	East	South
Dealer: S	Norui; ♦ 98	soum: • 64				1NT
Vul: None	♥ A875	♥ J2	Pass	2 ♣ ¹	3♠	Pass
North HCP: 9 South HCP: 15	♦ KQ3	◆ AJ1097	Pass	X	AP	
Contract: 3♠X E	♣ 10986	♣ AKQ2	1. Stay	man		

Board: 379 Dealer: S Vul: Both HCP: 17	★ A3▼ K1097◆ KQ2◆ AJ93	East Bids 2♠ if possible. You bid first.
Board: 380 Dealer: N Vul: None HCP: 9	★ K952♥ QJ3♦ 6♣ K7652	West Bids 2♥ if possible. Partner bids first.
Board: 381 Dealer: S Vul: EW HCP: 15	★ AKJ9▼ A1098◆ 953◆ K6	East Bids 3♦ if possible. You bid first.
Board: 382 Dealer: N Vul: Both HCP: 10	♣ Q762♥ K65◆ 95♣ AJ62	West Bids 4♥ if possible. Partner bids first.
Board: 383 Dealer: S Vul: None HCP: 15	♠ 64♥ J2♠ AJ1097♠ AKQ2	East Bids 3♠ if possible. You bid first.

Board: 379 Dealer: S Vul: Both	North: ♠ 74	South: ♠ A3		North		1NT
North HCP: 8	♥ QJ62 ♦ AJ986	♥ K1097 ♦ KQ2	Pass	2 ♣ ¹	2♠	2NT
South HCP: 17	♦ 42	♦ AJ93	AP			
Contract: 2N S	1 12	11270	1. Stay	man		
Board: 380	North:	South:	West	North	East	South
Dealer: N	• AQ63	♦ K952		1NT	Pass	
Vul: None North HCP: 16	♥ 95	♥ QJ3	2♥	Pass	Pass	
South HCP: 9	♦ AK95	♦ 6	AP			
Contract: 3♣ S	♣ QJ10	♣ K7652	1. Stay	man		
Board: 381 Dealer: S	North: ♠ 875	South: ♠ AKJ9	West	North	East	South 1NT
Vul: EW	♥ K543	▼ A1098	Pass	2 ♣ ¹	3♦	Pass
North HCP: 9 South HCP: 15	♦ 72	♦ 953	Pass	X	AP	
Contract: 3♦X E	♣ AQ72	♣ K6	1. Stay	man		
Board: 382	North:	South:	West	North	East	South
Dealer: N	AK 108	♠ Q762		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ 84	♥ K65	4♥	Pass	Pass	X
South HCP: 10	• QJ6	♦ 95 ♣ AJ62	AP			
Contract: 4♥X W	♣ KQ103	₩ AJ02	1. Stay	man		
Board: 383	North:	South:	West	North	East	South
Dealer: S	Norui; ♦ 98	soum: • 64				1NT
Vul: None	♥ A875	♥ J2	Pass	2 ♣ ¹	3♠	Pass
North HCP: 9 South HCP: 15	♦ KQ3	◆ AJ1097	Pass	X	AP	
Contract: 3♠X E	♣ 10986	♣ AKQ2	1. Stay	man		

Board: 384 Dealer: N Vul: NS HCP: 15	10762✓ AK64✓ AJ3✓ K6	West Bids 2♦ if possible. You bid first.
Board: 385 Dealer: S Vul: Both HCP: 9	★82▼K1042◆KQJ6★763	East Bids 2♠ if possible. Partner bids first.
Board: 386 Dealer: N Vul: None HCP: 15	★ A76♥ KJ42★ K7★ A1084	West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 387 Dealer: S Vul: NS HCP: 10	▲ AJ95✓ AJ97◆ 83▲ 942	East Bids 3♦ if possible. Partner bids first.
Board: 388 Dealer: N Vul: EW HCP: 15	★ K87▼ A65◆ AKJ108◆ 108	West Bids 2♥ if possible. You bid first.

Board: 384 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 S	North: • 10762 • AK64 • AJ3 • K6	South: ♠ 84 ♥ Q852 ♠ 97 ♠ AQ1074	West 2♦ AP 1. Stayı	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 385 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ 82 ♥ K1042 ♠ KQJ6 ♣ 763	South: ♠ K109 ♥ Q6 ♠ A953 ♣ AQ84	Pass	North 2*1 X man	East 2♠ Pass	1NT Pass
Board: 386 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♠ A76 ♥ KJ42 ♠ K7 ♣ A1084	South: ♠ Q1083 ♥ 1053 ♠ 43 ♣ KQJ5	2♦ Pass	North 1NT Pass 3 X man	Pass	
Board: 387 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ AJ95 ♥ AJ97 ♦ 83 ♠ 942	South: ♠ Q4 ♥ KQ62 ♠ Q962 ♠ AQJ	West Pass Pass 1. Stayı	North 2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 388 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ K87 ▼ A65 ♠ AKJ108 ♣ 108	South: ♠ A1092 ♥ 2 ♠ 764 ♠ AJ753	West 2♥ Pass 1. Stayı	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹

Board: 384 Dealer: N Vul: NS HCP: 8	♦ 84 ♥ Q852 ♦ 97 ♣ AQ1074	West Bids 2♦ if possible. Partner bids first.
Board: 385 Dealer: S Vul: Both HCP: 15	★ K109♥ Q6◆ A953◆ AQ84	East Bids 2♠ if possible. You bid first.
Board: 386 Dealer: N Vul: None HCP: 8	◆ Q1083▼ 1053◆ 43◆ KQJ5	West Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 387 Dealer: S Vul: NS HCP: 16	♣ Q4♥ KQ62◆ Q962♣ AQJ	East Bids 3♦ if possible. You bid first.
Board: 388 Dealer: N Vul: EW HCP: 9	A1092✓ 2✓ 764AJ753	West Bids 2♥ if possible. Partner bids first.

Board: 384 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 S	North: • 10762 • AK64 • AJ3 • K6	South: ♠ 84 ♥ Q852 ♠ 97 ♠ AQ1074	West 2♦ AP 1. Stayı	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 385 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ 82 ♥ K1042 ♠ KQJ6 ♣ 763	South: ♠ K109 ♥ Q6 ♠ A953 ♣ AQ84	Pass	North 2*1 X man	East 2♠ Pass	1NT Pass
Board: 386 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♠ A76 ♥ KJ42 ♠ K7 ♣ A1084	South: ♠ Q1083 ♥ 1053 ♠ 43 ♣ KQJ5	2♦ Pass	North 1NT Pass 3 X man	Pass	
Board: 387 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ AJ95 ♥ AJ97 ♦ 83 ♠ 942	South: ♠ Q4 ♥ KQ62 ♠ Q962 ♠ AQJ	West Pass Pass 1. Stayı	North 2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 388 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ K87 ▼ A65 ♠ AKJ108 ♣ 108	South: ♠ A1092 ♥ 2 ♠ 764 ♠ AJ753	West 2♥ Pass 1. Stayı	North 1NT Pass 3•	East Pass Pass AP	2 ♣ ¹

Board: 389 Dealer: S Vul: None HCP: 11	♠ A965♥ KJ7♦ 107♠ K732	East Bids 2♦ if possible. Partner bids first.
Board: 390 Dealer: N Vul: NS HCP: 15	 J84 ✓ KJ6 AQ5 A1097	West Bids 2♦ if possible. West Doubles 3♦ if possible. You bid first.
Board: 391 Dealer: S Vul: EW HCP: 12	AK106✓ AJ810872♣ 82	East Bids 2♦ if possible. Partner bids first.
Board: 392 Dealer: N Vul: Both HCP: 15	♠ AKJ6♥ K54♦ 93♠ KJ32	West Bids 2♦ if possible. You bid first.

Board: 389 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 4 S	North: ♣ A965 ♥ KJ7 • 107 ♣ K732	South: ♣ J8 ♥ AQ1085 ♠ KJ9 ♣ AJ8	West Pass Pass 1. Stay	4♥	East 2 AP	South 1NT 2
Board: 390 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S	North: ♣ J84 ♥ KJ6 ♣ AQ5 ♣ A1097	South: ♠ AQ72 ♥ 953 • 108 ♣ KJ82	2♦ Pass X AP 1. Stay	North 1NT Pass 3♣ Pass	Pass Pass Pass	2♣¹ X 3♠² 4♣
Board: 391 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3♠ N	North: ♠ AK106 ♥ AJ8 ♦ 10872 ♣ 82	South: ♠ QJ54 ♥ K764 ♠ 64 ♣ AKQ	West Pass Pass 1. Stay	North 2♣¹ 3♠ man	East 2 AP	South 1NT Pass
Board: 392 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 S	North: ♠ AKJ6 ♥ K54 ♦ 93 ♠ KJ32	South: ♠ Q9532 ♥ AQ107 ♠ QJ ♣ 104	2 Pass Pass Pass 1. Stay 2. limit 3. Cue 4. Cue	North 1NT Pass 3•² 4•4 4• man raise or bid, a • bid, a • bid, sur	Pass Pass Pass Pass AP better stopp	2♣¹ 2♠ 3♥³ 4♥⁵

Board: 389 Dealer: S Vul: None HCP: 16	 ♣ J8 ♥ AQ1085 ♠ KJ9 ♣ AJ8	East Bids 2♦ if possible. You bid first.
Board: 390 Dealer: N Vul: NS HCP: 10	AQ72♥ 953108KJ82	West Bids 2♦ if possible. West Doubles 3♦ if possible. Partner bids first.
Board: 391 Dealer: S Vul: EW HCP: 15	◆ QJ54♥ K764◆ 64◆ AKQ	East Bids 2♦ if possible. You bid first.
Board: 392 Dealer: N Vul: Both HCP: 11	♣ Q9532♥ AQ107◆ QJ♣ 104	West Bids 2♦ if possible. Partner bids first.

Board: 389 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 4 S	North: ♣ A965 ♥ KJ7 • 107 ♣ K732	South: ♣ J8 ♥ AQ1085 ♠ KJ9 ♣ AJ8	West Pass Pass 1. Stay	4♥	East 2 AP	South 1NT 2
Board: 390 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S	North: ♣ J84 ♥ KJ6 ♣ AQ5 ♣ A1097	South: ♠ AQ72 ♥ 953 • 108 ♣ KJ82	2♦ Pass X AP 1. Stay	North 1NT Pass 3♣ Pass	Pass Pass Pass	2♣¹ X 3♠² 4♣
Board: 391 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3♠ N	North: ♠ AK106 ♥ AJ8 ♦ 10872 ♣ 82	South: ♠ QJ54 ♥ K764 ♠ 64 ♣ AKQ	West Pass Pass 1. Stay	North 2♣¹ 3♠ man	East 2 AP	South 1NT Pass
Board: 392 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 S	North: ♠ AKJ6 ♥ K54 ♦ 93 ♠ KJ32	South: ♠ Q9532 ♥ AQ107 ♠ QJ ♣ 104	2 Pass Pass Pass 1. Stay 2. limit 3. Cue 4. Cue	North 1NT Pass 3•² 4•4 4• man raise or bid, a • bid, a • bid, sur	Pass Pass Pass Pass AP better stopp	2♣¹ 2♠ 3♥³ 4♥⁵

Board: 393 Dealer: S Vul: NS HCP: 8	★ KQJ54 ♥ Q1076 ♦ 32 ♣ 104	East Bids 2♥ if possible. Partner bids first.
Board: 394 Dealer: N Vul: Both HCP: 15	◆ 97♥ AQ93◆ A83◆ AJ92	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 395 Dealer: S Vul: None HCP: 11	♣ QJ109♥ 753◆ QJ6♣ KQ5	East Bids 2♥ if possible. Partner bids first.
Board: 396 Dealer: N Vul: EW HCP: 16	♠ 62♥ K93♦ KJ106♠ AKQ7	West Bids 2♥ if possible. You bid first.
Board: 397 Dealer: S Vul: Both HCP: 9	★ A1073★ KJ10◆ 942★ J85	East Bids 2♦ if possible. Partner bids first.

Board: 393 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4 N	North: ♠ KQJ54 ♥ Q1076 ♦ 32 ♣ 104	South:	West Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 2♥ Pass	1NT 2NT
Board: 394 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North: ◆ 97 ▼ AQ93 ◆ A83 ♣ AJ92	South:	West 2♣ Pass AP 1. Stay	North 1NT Pass Pass	East Pass Pass 3	
Board: 395 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ QJ109 ♥ 753 ♠ QJ6 ♣ KQ5	South: ♠ AK3 ♥ A6 ♠ A9432 ♣ 1032	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	2♥	1NT Pass
Board: 396 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ 62 ♥ K93 ♠ KJ106 ♠ AKQ7	South: ♠ KJ74 ♥ 862 ♠ A93 ♣ J104	West 2♥ AP 1. Stay	North 1NT 2NT man	Pass	
Board: 397 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ N	North: ♠ A1073 ♥ KJ10 ♦ 942 ♣ J85	South: ♠ KQ85 ♥ AQ87 • Q10 ♣ Q97	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 2 Pass	1NT Pass

Board: 393 Dealer: S Vul: NS HCP: 17	◆ 983♥ K9◆ AKQ10◆ KQ53	East Bids 2♥ if possible. You bid first.
Board: 394 Dealer: N Vul: Both HCP: 8	♦ 65 ♥ K1064 ♦ KQ1094 ♣ 86	West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 395 Dealer: S Vul: None HCP: 15	♠ AK3♥ A6♠ A9432♠ 1032	East Bids 2♥ if possible. You bid first.
Board: 396 Dealer: N Vul: EW HCP: 9	★ KJ74▼ 862◆ A93◆ J104	West Bids 2♥ if possible. Partner bids first.
Board: 397 Dealer: S Vul: Both HCP: 15	★ KQ85▼ AQ87◆ Q10◆ Q97	East Bids 2♦ if possible. You bid first.

Board: 393 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4 N	North: ♠ KQJ54 ♥ Q1076 ♦ 32 ♣ 104	South:	West Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 2♥ Pass	1NT 2NT
Board: 394 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3•X W	North: ◆ 97 ▼ AQ93 ◆ A83 ♣ AJ92	South:	West 2♣ Pass AP 1. Stay	North 1NT Pass Pass	East Pass Pass 3	
Board: 395 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ QJ109 ♥ 753 ♠ QJ6 ♣ KQ5	South: ♠ AK3 ♥ A6 ♠ A9432 ♣ 1032	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	2♥	1NT Pass
Board: 396 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ 62 ♥ K93 ♠ KJ106 ♠ AKQ7	South: ♠ KJ74 ♥ 862 ♠ A93 ♣ J104	West 2♥ AP 1. Stay	North 1NT 2NT man	Pass	
Board: 397 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ N	North: ♠ A1073 ♥ KJ10 ♦ 942 ♣ J85	South: ♠ KQ85 ♥ AQ87 • Q10 ♠ Q97	Pass Pass AP 1. Stay	North 2♣¹ 3♣ man	East 2 Pass	1NT Pass

Board: 398 Dealer: N Vul: None HCP: 15		West Bids 2♦ if possible. You bid first.
Board: 399 Dealer: S Vul: NS HCP: 11	♣ A73♥ A762◆ Q983♣ J9	East Bids 3♠ if possible. Partner bids first.
Board: 400 Dealer: N Vul: Both HCP: 15	♣ Q52♥ AK1094◆ Q3♣ A82	West Bids 2♦ if possible. You bid first.
Board: 401 Dealer: S Vul: None HCP: 8	★ A843▼ 76◆ K106◆ J1093	East Bids 2♥ if possible. Partner bids first.
Board: 402 Dealer: N Vul: NS HCP: 16	AQ5QJ85AK9363	West Bids 2♥ if possible. You bid first.

Board: 398 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2•X W	North: ♠ J1043 ♥ AQJ9 ♦ J5 ♠ AQ5	South: ♠ Q72 ♥ K854 ♦ 3 ♣ K9876	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 399 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ A73 ♥ A762 ♠ Q983 ♣ J9	South:		North 2.1 3NT man	East 3♠ AP	South 1NT Pass
Board: 400 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 5 S	North: ♠ Q52 ♥ AK1094 ♠ Q3 ♠ A82	South: ♠ K963 ♥ J8 ♦ J6 ♠ KQJ54	West 2 Pass Pass Pass 1. Stay	North 1NT 2♥ 4♣ 5♣ man	East Pass Pass Pass AP	2♣¹ 3♣
Board: 401 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3 N	North: ♠ A843 ♥ 76 ♠ K106 ♠ J1093	South: ♠ K10 ♥ 932 ♠ AQ73 ♣ AK64	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 402 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AQ5 ♥ QJ85 ♠ AK93 ♣ 63	South: ♠ KJ97 ♥ 973 ♦ Q86 ♣ A72	West 2♥ AP 1. Stay	North 1NT 2NT	Pass	

Board: 398 Dealer: N Vul: None HCP: 8	♦ Q72 ♥ K854 ♦ 3 ♣ K9876	West Bids 2♦ if possible. Partner bids first.
Board: 399 Dealer: S Vul: NS HCP: 17	★ 54★ KQJ4◆ AJ10★ AQ76	East Bids 3♠ if possible. You bid first.
Board: 400 Dealer: N Vul: Both HCP: 11	★ K963▼ J8◆ J6◆ KQJ54	West Bids 2♦ if possible. Partner bids first.
Board: 401 Dealer: S Vul: None HCP: 16	★K10♥932◆AQ73◆AK64	East Bids 2♥ if possible. You bid first.
Board: 402 Dealer: N Vul: NS HCP: 10	★ KJ97▼ 973◆ Q86◆ A72	West Bids 2♥ if possible. Partner bids first.

Board: 398 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2•X W	North: ♠ J1043 ♥ AQJ9 ♦ J5 ♠ AQ5	South: ♠ Q72 ♥ K854 ♦ 3 ♣ K9876	West 2 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 399 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ A73 ♥ A762 ♠ Q983 ♣ J9	South:		North 2.1 3NT man	East 3♠ AP	South 1NT Pass
Board: 400 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 5 S	North: ♠ Q52 ♥ AK1094 ♠ Q3 ♠ A82	South: ♠ K963 ♥ J8 ♦ J6 ♠ KQJ54	West 2 Pass Pass Pass 1. Stay	North 1NT 2♥ 4♣ 5♣ man	East Pass Pass Pass AP	2♣¹ 3♣
Board: 401 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3 N	North: ♠ A843 ♥ 76 ♠ K106 ♠ J1093	South: ♠ K10 ♥ 932 ♠ AQ73 ♣ AK64	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 402 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AQ5 ♥ QJ85 ♠ AK93 ♣ 63	South: ♠ KJ97 ♥ 973 ♦ Q86 ♣ A72	West 2♥ AP 1. Stay	North 1NT 2NT man	Pass	

Board: 403 Dealer: S Vul: EW HCP: 9	♣7 ♥ A853 ♦ K32 ♣ Q10763	East Bids 2♠ if possible. Partner bids first.
Board: 404 Dealer: N Vul: None HCP: 15	★ KJ1064♥ J2◆ AQ9◆ A87	West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 405 Dealer: S Vul: NS HCP: 10	♠ 10♥ A972♠ Q73♠ KJ987	East Bids 3♠ if possible. Partner bids first.
Board: 406 Dealer: N Vul: EW HCP: 16	♣ QJ6♥ AQ106◆ Q7♣ KQ85	West Bids 4♦ if possible. You bid first.
Board: 407 Dealer: S Vul: Both HCP: 9	▲ A963♥ J1032◆ 98▲ A107	East Bids 3♦ if possible. Partner bids first.

Board: 403 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5♣ N	North: ♣ 7 ▼ A853 ♠ K32 ♣ Q10763	South: ♣ J108 ♥ QJ ♦ QJ84 ♣ AKJ4	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3♠² 5♣ man raise or	2♠ Pass Pass AP	1NT Pass 3♣ 4♣
Board: 404 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3♠ N	North: ♠ KJ1064 ♥ J2 ♠ AQ9 ♣ A87	South: ♠ A75 ♥ K854 ♦ 4 ♣ J9643	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass 3.	
Board: 405 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3♣ AP	South 1NT Pass
Board: 406 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4•X W	North: ♠ QJ6 ♥ AQ106 ♠ Q7 ♠ KQ85	South: ♠ K984 ♥ KJ8 ♦ 109 ♣ A632	West 4 AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 407 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3•X E	North: ♠ A963 ♥ J1032 ♦ 98 ♣ A107	South: ♠ KQ10 ♥ AKQ5 ♦ 43 ♣ J654	West Pass Pass 1. Stay	X	East 3♦ AP	South 1NT Pass

Board: 403 Dealer: S Vul: EW HCP: 15	♣ J108♥ QJ◆ QJ84♣ AKJ4	East Bids 2♠ if possible. You bid first.
Board: 404 Dealer: N Vul: None HCP: 8	A75✓ K8544♣ J9643	West Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 405 Dealer: S Vul: NS HCP: 15	★ 53★ KQ43★ A62★ AQ104	East Bids 3♠ if possible. You bid first.
Board: 406 Dealer: N Vul: EW HCP: 11	★ K984★ KJ8★ 109★ A632	West Bids 4♦ if possible. Partner bids first.
Board: 407 Dealer: S Vul: Both HCP: 15	★ KQ10★ AKQ5★ 43★ J654	East Bids 3♦ if possible. You bid first.

Board: 403 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5♣ N	North: ♣ 7 ▼ A853 ♠ K32 ♣ Q10763	South: ♣ J108 ♥ QJ ♦ QJ84 ♣ AKJ4	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3♠² 5♣ man raise or	2♠ Pass Pass AP	1NT Pass 3♣ 4♣
Board: 404 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3♠ N	North: ♠ KJ1064 ♥ J2 ♠ AQ9 ♣ A87	South: ♠ A75 ♥ K854 ♦ 4 ♣ J9643	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass 3.	
Board: 405 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3♣ AP	South 1NT Pass
Board: 406 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4•X W	North: ♠ QJ6 ♥ AQ106 ♠ Q7 ♠ KQ85	South: ♠ K984 ♥ KJ8 ♦ 109 ♣ A632	West 4 AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 407 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3•X E	North: ♠ A963 ♥ J1032 ♦ 98 ♣ A107	South: ♠ KQ10 ♥ AKQ5 ♦ 43 ♣ J654	West Pass Pass 1. Stay	X	East 3♦ AP	South 1NT Pass

Board: 408 Dealer: N Vul: NS HCP: 15	AQ3AJ9762A973	West Bids 3♥ if possible. You bid first.
Board: 409 Dealer: S Vul: EW HCP: 9	♣ Q1093♥ A653♦ J7♣ Q93	East Bids 2♦ if possible. Partner bids first.
Board: 410 Dealer: N Vul: Both HCP: 16	★ A64★ A97★ K105★ KQ76	West Bids 2♦ if possible. You bid first.
Board: 411 Dealer: S Vul: None HCP: 11	♠ AQJ6♥ 84♠ A85♠ 7543	East Bids 2♥ if possible. Partner bids first.
Board: 412 Dealer: N Vul: EW HCP: 16	★ KQ4★ K86◆ Q874★ AQ2	West Bids 3♥ if possible. You bid first.

Board: 408 Dealer: N Vul: NS	North: ♠ AQ3 ♥ AJ9	South: ♠ KJ52 ♥ 6	West 3♥	North 1NT Pass	Pass	
North HCP: 15 South HCP: 13 Contract: 3N N	↑762♠ A973	◆ AKQ83 ◆ 1065	AP 1. Stay			
Board: 409 Dealer: S Vul: EW	North: ♠ Q1093	South: ♠ AK842	West	North	East	South 1NT
North HCP: 9	▼ A653◆ J7	♥ KJ ♦ A102	Pass	2 ♣ ¹	2•	2♠
South HCP: 15 Contract: 4♠ S	♣ Q93	◆ 852	Pass 1. Stay	4 ♠ man	AP	
Board: 410 Dealer: N	North:	South:	West	North		
Vul: Both	♠ A64 ♥ A97	♠ J3 ♥ QJ32	2•	1NT 2NT	Pass Pass	
North HCP: 16 South HCP: 9	◆ K105	♦ 86	Pass	3NT	AP	34
Contract: 3N N	♣ KQ76	♣ AJ542	1. Stay	man		
Board: 411	North:	South:	West	North	East	
Dealer: S Vul: None	♠ AQJ6	★ 732	Pass	2 ♣ ¹	2♥	1NT Pass
North HCP: 11	♥ 84 ♦ A85	∨ A63 ♦ Q1092	Pass	X	Pass	
South HCP: 15	◆ 7543	♦ AKQ	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
Board: 412	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ KQ4	♠ A753		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ K86 ♦ Q874	♥ 53 ♦ KJ6	3♥	Pass	Pass	X
South HCP: 8	• Q8/4 • AQ2	◆ KJ6 • 10874	AP 1. Stay			

Yul: None	West Bids 3♥ if possible. Partner bids first. East Bids 2♦ if possible. You bid first. West Bids 2♦ if possible. Partner bids first. East Bids 2♥ if possible. You bid first.
Dealer: S	•

Board: 408 Dealer: N Vul: NS	North: ♠ AQ3 ♥ AJ9	South: ♠ KJ52 ♥ 6	West 3♥	North 1NT Pass	Pass	
North HCP: 15 South HCP: 13 Contract: 3N N	↑762♠ A973	◆ AKQ83 ◆ 1065	AP 1. Stay			
Board: 409 Dealer: S Vul: EW	North: ♠ Q1093	South: ♠ AK842	West	North	East	South 1NT
North HCP: 9	▼ A653◆ J7	♥ KJ ♦ A102	Pass	2 ♣ ¹	2•	2♠
South HCP: 15 Contract: 4♠ S	♣ Q93	◆ 852	Pass 1. Stay	4 ♠ man	AP	
Board: 410 Dealer: N	North:	South:	West	North		
Vul: Both	♠ A64 ♥ A97	♠ J3 ♥ QJ32	2•	1NT 2NT	Pass Pass	
North HCP: 16 South HCP: 9	◆ K105	♦ 86	Pass	3NT	AP	34
Contract: 3N N	♣ KQ76	♣ AJ542	1. Stay	man		
Board: 411	North:	South:	West	North	East	
Dealer: S Vul: None	♠ AQJ6	★ 732	Pass	2 ♣ ¹	2♥	1NT Pass
North HCP: 11	♥ 84 ♦ A85	∨ A63 ♦ Q1092	Pass	X	Pass	
South HCP: 15	◆ 7543	♦ AKQ	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
Board: 412	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ KQ4	♠ A753		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ K86 ♦ Q874	♥ 53 ♦ KJ6	3♥	Pass	Pass	X
South HCP: 8	• Q8/4 • AQ2	◆ KJ6 • 10874	AP 1. Stay			

Board: 413 Dealer: S	♣ 7 ▼ A432	East Bids 2♠ if possible.
Vul: Both	◆ KJ5	Partner bids first.
HCP: 10	♣ Q10953	Tarther olds first.
Board: 414	♠ 64	West Bids 4♠ if possible.
Dealer: N	♥ AKJ	West Dids 48 if possible.
Vul: None HCP: 15	♦ AQ95 • J983	You bid first.
	1 0705	
Board: 415	♦ Q52	East Bids 2♦ if possible.
Dealer: S Vul: NS	✓ AK109✓ 1072	1
HCP: 10	◆ J82	Partner bids first.
Board: 416	★ KQ102	West Bids 2 if possible.
Dealer: N	★ A65★ A76	West Bids 3♦ if possible. West Bids 4♦ if possible.
Vul: Both	◆ Q107	West Blas IV II possible.
HCP: 15	2 (10)	You bid first.
Board: 417	♦ 742	
Dealer: S	♥ QJ63	East Bids 2♠ if possible.
Vul: NS	♦ AQJ6	Partner bids first.
HCP: 10	♣ 92	i artifer organist.

North:	South:				South 1NT
♠ 7 ♥ Δ432	♦ K10 ♥ KO16	Pass	2 ♣¹	2♠	2NT
	•	Pass	3♣	Pass	3♥
♣ Q10953	♣ AJ82	Pass	4♥	AP	
		1. Stay	man		
North:	South:	West	North	East	South
			1NT	Pass	2 ♣ ¹
♥ AKJ	♥ Q853	4♠	Pass	Pass	
◆ AQ95	◆ K106	AP			
♣ J983	♣ KQ64	1. Stay	man		
		West	North	East	South
North:	South:				1NT
♦ Q52	♠ AJ1043	Pass	2 ♣ ¹	2	2♠
♥ AK109	♥ Q4	Pass	3 ♦ ²	Pass	3NT
♦ 1072	♦ A63	Pass	4♠	AP	
♣ J82	♣ A103	1. Stay	man		
		2. stren	gth cue	bid	
		West	North	East	South
North:	South:		1NT	Pass	2 ♣ ¹
		2 •	Pass	Pass	X
♥ A65	♥ KQ842	3♦	Pass	Pass	3♥
♦ A76	♦ 2	4	4♥	AP	
₹ Q107	♣ A93	1. Stay	man		
		11 7 .	N T4	D4	C 41
North:	South:	West	North	East	
		D	2.1	24	1NT
•			2♣¹	∠ •	2NT
•			10000		
	North:	♦ KJ5 ♦ Q42 ♣ Q10953 ♣ AJ82 North: ♦ 64 ♠ J2 ♥ AKJ ♥ Q853 ♦ K106 ♣ J983 ♣ KQ64 North: ♠ AJ1043 ♥ AK109 ♥ Q4 ♦ 1072 ♠ A63 ♣ J82 ♣ A103 North: ♠ KQ842 ♠ A76 ♠ 2 ♣ Q107 ♣ A93 North: ♠ A63 ♥ QJ63 ♥ K74 ♠ AQJ6 ♠ 1054	North: Q42 Pass Q10953 ♣ AJ82 Pass 1. Stay North: West ♣ 64 ♣ J2 West ♦ AQ95 ♠ K106 AP ♣ J983 ♣ KQ64 1. Stay West North: South: Pass ♣ Q52 ♠ AJ1043 Pass ♦ 1072 ♠ A63 Pass 1. Stay 2. stren West North: South: A65 ♠ KQ102 ♠ J863 2. ♠ A65 ♠ KQ842 3. ♠ A76 ♠ 2 4. ♠ Q107 ♠ A93 1. Stay North: A63 ♠ A93 North: A63 ♠ A63 ♠ Q163 ♠ K74 Pass ♠ AQ36 ♠ AQ36 ♠ AC3 ♠ AQ36 ♠ AQ36 ♠ AC3	North: Q42 Pass 3♣ Q10953 ♣ AJ82 Pass 4♥ 1. Stayman 1. Stayman North: ♠ 64 ♠ J2 INT ♠ AKJ ♠ Q853 ♠ Pass ♠ AQ95 ♠ K106 AP ♠ J983 ♣ KQ64 1. Stayman West North ♠ AS ♠ AS ♠ AK109 ♠ Q4 ♠ Pass 3♠² ♠ 1072 ♠ A63 ♠ Ass ♠ J82 ♣ A103 1. Stayman 2. strength cue West North North: ♠ KQ842 3♠ Pass ♠ A76 ♠ 2 4♠ 4♥ ♠ A72 ♠ A63 ♠ A74 ♠ A74 ♠ A63	North: South: West North East • 64 • J2 1NT Pass • AQ95 • K106 AP • J983 • KQ64 1. Stayman West North East North: South: • Q52 • AJ1043 Pass 2♣¹ 2◆ • AK109 • Q4 Pass 3•² Pass • 1072 • A63 Pass 4♠ AP • J82 • A103 Pass 4♠ AP 1. Stayman 2. strength cue bid West North East 1NT Pass • A65 • KQ842 3• Pass Pass • A76 • 2 4• 4• AP • Q107 • A93 1. Stayman North: South: West North East • A742 • A63 4• 4• AP • AQJ6 • 1054 AP • AQJ6 • 1054 AP

Board: 4 Dealer: S Vul: Bot HCP: 16	6 ∀ KQJ6 h ♦ Q42	East Bids 2♠ if possible. You bid first.
Board: 4 Dealer: N Vul: Nor HCP: 11	V ♥ Q853	West Bids 4♠ if possible. Partner bids first.
Board: 4 Dealer: S Vul: NS HCP: 15	V Q4 ◆ A63	East Bids 2♦ if possible. You bid first.
Board: 4 Dealer: N Vul: Bot HCP: 10	√ KQ842 h ◆ 2	West Bids 2♦ if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. Partner bids first.
Board: 4 Dealer: S Vul: NS HCP: 16	× K74 ◆ 1054	East Bids 2♠ if possible. You bid first.

North:	South:				South 1NT
♠ 7 ♥ Δ432	♦ K10 ♥ KO16	Pass	2 ♣¹	2♠	2NT
	•	Pass	3♣	Pass	3♥
♣ Q10953	♣ AJ82	Pass	4♥	AP	
		1. Stay	man		
North:	South:	West	North	East	South
			1NT	Pass	2 ♣ ¹
♥ AKJ	♥ Q853	4♠	Pass	Pass	
◆ AQ95	◆ K106	AP			
♣ J983	♣ KQ64	1. Stay	man		
		West	North	East	South
North:	South:				1NT
♦ Q52	♠ AJ1043	Pass	2 ♣ ¹	2	2♠
♥ AK109	♥ Q4	Pass	3 ♦ ²	Pass	3NT
♦ 1072	♦ A63	Pass	4♠	AP	
♣ J82	♣ A103	1. Stay	man		
		2. stren	gth cue	bid	
		West	North	East	South
North:	South:		1NT	Pass	2 ♣ ¹
		2 •	Pass	Pass	X
♥ A65	♥ KQ842	3♦	Pass	Pass	3♥
♦ A76	♦ 2	4	4♥	AP	
₹ Q107	♣ A93	1. Stay	man		
		11 7 .	N T4	D4	C 41
North:	South:	West	North	East	
		D	2.1	24	1NT
•			2♣¹	∠ •	2NT
•			10000		
	North:	♦ KJ5 ♦ Q42 ♣ Q10953 ♣ AJ82 North: ♦ 64 ♠ J2 ♥ AKJ ♥ Q853 ♦ K106 ♣ J983 ♣ KQ64 North: ♠ AJ1043 ♥ AK109 ♥ Q4 ♦ 1072 ♠ A63 ♣ J82 ♣ A103 North: ♠ KQ842 ♠ A76 ♠ 2 ♣ Q107 ♣ A93 North: ♠ A63 ♥ QJ63 ♥ K74 ♠ AQJ6 ♠ 1054	North: Q42 Pass Q10953 ♣ AJ82 Pass 1. Stay North: West ♣ 64 ♣ J2 West ♦ AQ95 ♠ K106 AP ♣ J983 ♣ KQ64 1. Stay West North: South: Pass ♣ Q52 ♠ AJ1043 Pass ♦ 1072 ♠ A63 Pass 1. Stay 2. stren West North: South: A65 ♠ KQ102 ♠ J863 2. ♠ A65 ♠ KQ842 3. ♠ A76 ♠ 2 4. ♠ Q107 ♠ A93 1. Stay North: A63 ♠ A93 North: A63 ♠ A63 ♠ Q163 ♠ K74 Pass ♠ AQ36 ♠ AQ36 ♠ AC3 ♠ AQ36 ♠ AQ36 ♠ AC3	North: Q42 Pass 3♣ Q10953 ♣ AJ82 Pass 4♥ 1. Stayman 1. Stayman North: ♠ 64 ♠ J2 INT ♠ AKJ ♠ Q853 ♠ Pass ♠ AQ95 ♠ K106 AP ♠ J983 ♣ KQ64 1. Stayman West North ♠ AS ♠ AS ♠ AK109 ♠ Q4 ♠ Pass 3♠² ♠ 1072 ♠ A63 ♠ Ass ♠ J82 ♣ A103 1. Stayman 2. strength cue West North North: ♠ KQ842 3♠ Pass ♠ A76 ♠ 2 4♠ 4♥ ♠ A72 ♠ A63 ♠ A74 ♠ A74 ♠ A63	North: South: West North East • 64 • J2 1NT Pass • AQ95 • K106 AP • J983 • KQ64 1. Stayman West North East North: South: • Q52 • AJ1043 Pass 2♣¹ 2◆ • AK109 • Q4 Pass 3•² Pass • 1072 • A63 Pass 4♠ AP • J82 • A103 Pass 4♠ AP 1. Stayman 2. strength cue bid West North East 1NT Pass • A65 • KQ842 3• Pass Pass • A76 • 2 4• 4• AP • Q107 • A93 1. Stayman North: South: West North East • A742 • A63 4• 4• AP • AQJ6 • 1054 AP • AQJ6 • 1054 AP

Board: 418 Dealer: N Vul: EW HCP: 17	♣ Q74★ AK83◆ A105♣ A73	West Bids 2♥ if possible. You bid first.
Board: 419 Dealer: S Vul: None HCP: 11	♠ 62♥ AJ75♦ KJ9♠ Q863	East Bids 2♠ if possible. Partner bids first.
Board: 420 Dealer: N Vul: NS HCP: 16	★ KQ7★ AK32★ 72★ A852	West Bids 3♦ if possible. You bid first.
Board: 421 Dealer: S Vul: EW HCP: 8	AJ62₹7210543K82	East Bids 2♥ if possible. Partner bids first.
Board: 422 Dealer: N Vul: Both HCP: 15	 ♣ J93 ♥ AQJ82 ♦ A4 ♣ K108	West Bids 2♦ if possible. You bid first.

Board: 418 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ Q74 ♥ AK83 ♠ A105 ♣ A73	South: ♠ KJ53 ♥ 65 ♠ KJ987 ♣ 86	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 419 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 2N S	North: ♠ 62 ♥ AJ75 ♠ KJ9 ♠ Q863	South: ♠ A4 ♥ KQ98 ♠ Q743 ♣ AJ10	West Pass AP 1. Stay		East 2♠	South 1NT 2NT
Board: 420 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ KQ7 ▼ AK32 ♠ 72 ♣ A852	South: ♠ 84 ♥ QJ65 ♠ 63 ♣ KQ1064	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 421 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4 S	North: ♠ AJ62 ♥ 72 ♦ 10543 ♠ K82	South: ♠ Q7 ♥ Q1053 ♠ KQJ6 ♠ AJ3	Pass Pass Pass AP 1. Stay	X 3 v ²	2♥ Pass Pass	1NT Pass 3 4
Board: 422 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4 N	North: ♣ J93 ✔ AQJ82 ♠ A4 ♣ K108	South: ♠ K106 ♥ K976 ♠ 75 ♣ AQ65	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹

Board: 418 Dealer: N Vul: EW HCP: 8	★ KJ53★ 65★ KJ987★ 86	West Bids 2♥ if possible. Partner bids first.
Board: 419 Dealer: S Vul: None HCP: 16	▲ A4✓ KQ98◆ Q743◆ AJ10	East Bids 2♠ if possible. You bid first.
Board: 420 Dealer: N Vul: NS HCP: 8	♦ 84 ♥ QJ65 ♦ 63 ♣ KQ1064	West Bids 3♦ if possible. Partner bids first.
Board: 421 Dealer: S Vul: EW HCP: 15	♣ Q7♥ Q1053♦ KQJ6♣ AJ3	East Bids 2♥ if possible. You bid first.
Board: 422 Dealer: N Vul: Both HCP: 12	★ K106★ K976◆ 75◆ AQ65	West Bids 2♦ if possible. Partner bids first.

Board: 418 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ Q74 ♥ AK83 ♠ A105 ♣ A73	South: ♠ KJ53 ♥ 65 ♠ KJ987 ♣ 86	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 419 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 2N S	North: ♠ 62 ♥ AJ75 ♠ KJ9 ♠ Q863	South: ♠ A4 ♥ KQ98 ♠ Q743 ♣ AJ10	West Pass AP 1. Stay		East 2♠	South 1NT 2NT
Board: 420 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ KQ7 ▼ AK32 ♠ 72 ♣ A852	South: ♠ 84 ♥ QJ65 ♠ 63 ♣ KQ1064	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 421 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4 S	North: ♠ AJ62 ♥ 72 ♦ 10543 ♠ K82	South: ♠ Q7 ♥ Q1053 ♠ KQJ6 ♠ AJ3	Pass Pass Pass AP 1. Stay	X 3 v ²	2♥ Pass Pass	1NT Pass 3 4
Board: 422 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4 N	North: ♣ J93 ✔ AQJ82 ♠ A4 ♣ K108	South: ♠ K106 ♥ K976 ♠ 75 ♣ AQ65	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹

Board: 423 Dealer: S Vul: NS HCP: 10	♣ QJ87♥ 1093◆ 2♣ AK875	East Bids 3♦ if possible. Partner bids first.
Board: 424 Dealer: N Vul: EW HCP: 16	★ AKJ3★ KQ74◆ QJ7◆ 43	West Bids 2♦ if possible. You bid first.
Board: 425 Dealer: S Vul: Both HCP: 9	♦ 852♥ AQ53♦ QJ752♠ 2	East Bids 3♠ if possible. Partner bids first.
Board: 426 Dealer: N Vul: None HCP: 15	AQ10✓ AQ1043Q6✓ J42	West Bids 2♦ if possible. You bid first.
Board: 427 Dealer: S Vul: EW HCP: 10	★ A1098★ A7653★ —★ Q1043	East Bids 3♦ if possible. Partner bids first.

Board: 423 Dealer: S Vul: NS	North: ♠ QJ87	South: ♠ AK10		North		1NT
North HCP: 10	♥ 1093	♥ AKQ7	Pass	2 ♣ ¹	3 ♦	Pass
South HCP: 16	◆ 2 ◆ AK875	♦ 9864 ♣ 93	Pass	3NT	AP	
Contract: 3N S	¥ I ii CO / 3	¥)3	1. Stay	man		
Board: 424	North:	South:	West	North	East	South
Dealer: N	AKJ3	\$ 762		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ KQ74	♥ AJ53	2♦	2NT	Pass	3NT
South HCP: 10	♦ QJ7	♦ 963	AP			
Contract: 3N N	♣ 43	♣ KQ10	1. Stay	man		
Board: 425 Dealer: S	North: ♠ 852	South: ♠ 109	West	North	East	South 1NT
Vul: Both North HCP: 9	♥ AQ53	♥ K9764	Pass	2 ♣ ¹	3♠	Pass
South HCP: 16	♦ QJ752	♦ A106	Pass	X	AP	
Contract: 3♠X E	♣ 2	♣ AKQ	1. Stay	man		
Board: 426	North:	South:	West	North	East	South
Dealer: N	♣ AQ10	♦ KJ65		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ AQ1043	7 5	2♦	2♥	Pass	3NT
South HCP: 11	♦ Q6	♦ K95	AP			
Contract: 3N N	♣ J42	♣ A1076	1. Stay	man		
Board: 427 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♦ A1098 ♥ A7653	♦ KQ3	Pass	2 ♣ ¹	3 ♦	Pass
North HCP: 10	▼ A/653 ◆ —	♥ K98 ♦ K94	Pass	3♥	Pass	4♥
South HCP: 15	♣ Q1043	♣ A762	AP			
Contract: 4♥ N	`		1. Stay	man		

Board: 423 Dealer: S Vul: NS HCP: 16	★ AK10★ AKQ7◆ 9864◆ 93	East Bids 3♦ if possible. You bid first.
Board: 424 Dealer: N Vul: EW HCP: 10	♣ 762♥ AJ53◆ 963♣ KQ10	West Bids 2♦ if possible. Partner bids first.
Board: 425 Dealer: S Vul: Both HCP: 16	★ 109★ K9764★ A106★ AKQ	East Bids 3♠ if possible. You bid first.
Board: 426 Dealer: N Vul: None HCP: 11	★ KJ65▼ 75★ K95★ A1076	West Bids 2♦ if possible. Partner bids first.
Board: 427 Dealer: S Vul: EW HCP: 15	★ KQ3▼ K98◆ K94◆ A762	East Bids 3♦ if possible. You bid first.

Board: 423 Dealer: S Vul: NS	North: ♠ QJ87	South: ♠ AK10		North		1NT
North HCP: 10	♥ 1093	♥ AKQ7	Pass	2 ♣ ¹	3 ♦	Pass
South HCP: 16	◆ 2 ◆ AK875	♦ 9864 ♣ 93	Pass	3NT	AP	
Contract: 3N S	¥ I ii CO / 3	¥)3	1. Stay	man		
Board: 424	North:	South:	West	North	East	South
Dealer: N	AKJ3	\$ 762		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ KQ74	♥ AJ53	2♦	2NT	Pass	3NT
South HCP: 10	♦ QJ7	♦ 963	AP			
Contract: 3N N	♣ 43	♣ KQ10	1. Stay	man		
Board: 425 Dealer: S	North: ♠ 852	South: ♠ 109	West	North	East	South 1NT
Vul: Both North HCP: 9	♥ AQ53	♥ K9764	Pass	2 ♣ ¹	3♠	Pass
South HCP: 16	♦ QJ752	♦ A106	Pass	X	AP	
Contract: 3♠X E	♣ 2	♣ AKQ	1. Stay	man		
Board: 426	North:	South:	West	North	East	South
Dealer: N	♣ AQ10	♦ KJ65		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ AQ1043	7 5	2♦	2♥	Pass	3NT
South HCP: 11	♦ Q6	♦ K95	AP			
Contract: 3N N	♣ J42	♣ A1076	1. Stay	man		
Board: 427 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♦ A1098 ♥ A7653	♦ KQ3	Pass	2 ♣ ¹	3 ♦	Pass
North HCP: 10	▼ A/653 ◆ —	♥ K98 ♦ K94	Pass	3♥	Pass	4♥
South HCP: 15	♣ Q1043	♣ A762	AP			
Contract: 4♥ N	`		1. Stay	man		

Board: 428 Dealer: N Vul: Both HCP: 15	★ KQJ8▼ A102◆ K102◆ Q107	West Bids 2♦ if possible. You bid first.
Board: 429 Dealer: S Vul: NS HCP: 9	♠ 65♥ K762♦ QJ83♠ QJ4	East Bids 2♠ if possible. Partner bids first.
Board: 430 Dealer: N Vul: Both HCP: 16	★ A104★ KQ765★ KJ3★ K5	West Bids 2♦ if possible. You bid first.
Board: 431 Dealer: S Vul: None HCP: 13	♠ AK73♥ Q7652♠ 6♠ KJ3	East Bids 5♦ if possible. Partner bids first.
Board: 432 Dealer: N Vul: EW HCP: 15	AQ943✓ 43AJ7A75	West Bids 2♥ if possible. You bid first.

Board: 428 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ KQJ8 ♥ A102 ♠ K102 ♣ Q107	South: ♠ A942 ♥ 764 ♠ Q96 ♣ A32	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 429 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♣ N	North: ♠ 65 ♥ K762 ♦ QJ83 ♣ QJ4	South: ♠ A84 ♥ AQJ3 ♠ A2 ♣ 10952	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 430 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 N	North: ♠ A104 ♥ KQ765 ♠ KJ3 ♣ K5	South: ♠ K732 ♥ A82 ♦ 52 ♣ Q763	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 431 Dealer: S Vul: None North HCP: 13 South HCP: 17 Contract: 5 \(\) X E	North: ♠ AK73 ♥ Q7652 ♠ 6 ♠ KJ3	South: ♣ J96 ♥ AKJ4 ♦ Q8 ♣ AQ104	West Pass AP 1. Stay	North 2♣¹ man	East 5◆	South 1NT X
Board: 432 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 44 N	North: ♠ AQ943 ♥ 43 ♠ AJ7 ♣ A75	South: ♠ KJ108 ♥ K2 ♦ 1053 ♠ KJ108	West 2♥ AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2♣ ¹

Board: 428 Dealer: N Vul: Both HCP: 10	★ A942★ 764★ Q96★ A32	West Bids 2♦ if possible. Partner bids first.
Board: 429 Dealer: S Vul: NS HCP: 15	A84✓ AQJ3A2▲ 10952	East Bids 2♠ if possible. You bid first.
Board: 430 Dealer: N Vul: Both HCP: 9	★ K732★ A82★ 52★ Q763	West Bids 2♦ if possible. Partner bids first.
Board: 431 Dealer: S Vul: None HCP: 17		East Bids 5♦ if possible. You bid first.
Board: 432 Dealer: N Vul: EW HCP: 11	★ KJ108★ K2★ 1053★ KJ108	West Bids 2♥ if possible. Partner bids first.

Board: 428 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ KQJ8 ♥ A102 ♠ K102 ♣ Q107	South: ♠ A942 ♥ 764 ♠ Q96 ♣ A32	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 429 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♣ N	North: ♠ 65 ♥ K762 ♦ QJ83 ♣ QJ4	South: ♠ A84 ♥ AQJ3 ♠ A2 ♣ 10952	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 430 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 N	North: ♠ A104 ♥ KQ765 ♠ KJ3 ♣ K5	South: ♠ K732 ♥ A82 ♦ 52 ♣ Q763	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 431 Dealer: S Vul: None North HCP: 13 South HCP: 17 Contract: 5 \(\) X E	North: ♠ AK73 ♥ Q7652 ♠ 6 ♠ KJ3	South: ♣ J96 ♥ AKJ4 ♦ Q8 ♣ AQ104	West Pass AP 1. Stay	North 2♣¹ man	East 5◆	South 1NT X
Board: 432 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 44 N	North: ♠ AQ943 ♥ 43 ♠ AJ7 ♣ A75	South: ♠ KJ108 ♥ K2 ♦ 1053 ♠ KJ108	West 2♥ AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2♣ ¹

Board: 433 Dealer: S Vul: None HCP: 10	♣ Q865♥ AQ86♦ 1075♣ Q5	East Bids 2♦ if possible. East Doubles 3♦ if possible. Partner bids first.
Board: 434 Dealer: N Vul: NS HCP: 15	AJ86✓ AJ82✓ J5▲ A106	West Bids 3♦ if possible. You bid first.
Board: 435 Dealer: S Vul: Both HCP: 11	♣ Q72♥ KJ63◆ Q7♣ K863	East Bids 3♦ if possible. Partner bids first.
Board: 436 Dealer: N Vul: NS HCP: 16	A52✓ AJ✓ A1095✓ QJ107	West Bids 2♦ if possible. You bid first.
Board: 437 Dealer: S Vul: EW HCP: 10	♣ QJ73♥ Q3◆ QJ852♣ Q7	East Bids 2♥ if possible. Partner bids first.

Board: 433 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North: ♠ Q865 ♥ AQ86 ♦ 1075 ♠ Q5	South: ♠ K73 ♥ KJ974 ♠ AJ ♣ K96	Pass Pass Pass 1. Stay	North 2♣¹ 3♠² 4♥ man gth cue	2♦ X AP	South 1NT 2 3NT
Board: 434 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ AJ86 ♥ AJ82 ♦ J5 ♠ A106	South: ♠ K43 ♥ Q1064 ♦ 3 ♣ KQ843	West 3♦ AP 1. Stayı	North 1NT Pass man	Pass	
Board: 435 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ Q72 ♥ KJ63 ♠ Q7 ♠ K863	South: ♠ AJ8 ♥ AQ107 ♦ 98 ♣ AJ42	West Pass Pass 1. Stay	North 2♣¹ 3NT man		South 1NT Pass
Board: 436 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4 S	North: ♠ A52 ♥ AJ ♠ A1095 ♣ QJ107	South: ♠ KQ983 ♥ KQ105 ♦ — ♣ 9853	2♦		Pass Pass Pass	2♣¹ 3♠ 4♠
Board: 437 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 N	North: ♠ QJ73 ♥ Q3 ♠ QJ852 ♠ Q7	South: ♠ K2 ♥ 542 ♠ AK643 ♣ AJ6	Pass Pass Pass 1. Stay	North 2♣¹ 3♦ 4♦ man raise or	2♥ Pass AP	1NT Pass 3♥²

Board: 433 Dealer: S Vul: None HCP: 15	★ K73★ KJ974◆ AJ★ K96	East Bids 2♦ if possible. East Doubles 3♦ if possible. You bid first.
Board: 434 Dealer: N Vul: NS HCP: 10	★ K43♥ Q1064◆ 3◆ KQ843	West Bids 3♦ if possible. Partner bids first.
Board: 435 Dealer: S Vul: Both HCP: 16	AJ8✓ AQ107✓ 98✓ AJ42	East Bids 3♦ if possible. You bid first.
Board: 436 Dealer: N Vul: NS HCP: 10	★ KQ983★ KQ105★ —★ 9853	West Bids 2♦ if possible. Partner bids first.
Board: 437 Dealer: S Vul: EW HCP: 15	★ K2▼ 542◆ AK643◆ AJ6	East Bids 2♥ if possible. You bid first.

Board: 433 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North: ♠ Q865 ♥ AQ86 ♦ 1075 ♠ Q5	South: ♠ K73 ♥ KJ974 ♠ AJ ♣ K96	Pass Pass Pass 1. Stay	North 2♣¹ 3♠² 4♥ man gth cue	2♦ X AP	South 1NT 2 3NT
Board: 434 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ AJ86 ♥ AJ82 ♦ J5 ♠ A106	South: ♠ K43 ♥ Q1064 ♦ 3 ♣ KQ843	West 3♦ AP 1. Stayı	North 1NT Pass man	Pass	
Board: 435 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ Q72 ♥ KJ63 ♠ Q7 ♠ K863	South: ♠ AJ8 ♥ AQ107 ♦ 98 ♣ AJ42	West Pass Pass 1. Stay	North 2♣¹ 3NT man		South 1NT Pass
Board: 436 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4 S	North: ♠ A52 ♥ AJ ♠ A1095 ♣ QJ107	South: ♠ KQ983 ♥ KQ105 ♦ — ♣ 9853	2♦		Pass Pass Pass	2♣¹ 3♠ 4♠
Board: 437 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 N	North: ♠ QJ73 ♥ Q3 ♠ QJ852 ♠ Q7	South: ♠ K2 ♥ 542 ♠ AK643 ♣ AJ6	Pass Pass Pass 1. Stay	North 2♣¹ 3♦ 4♦ man raise or	2♥ Pass AP	1NT Pass 3♥²

Board: 438 Dealer: N Vul: Both HCP: 15	♣ Q93♥ AQ103♦ K7♣ A742	West Bids 2♦ if possible. You bid first.
Board: 439 Dealer: S Vul: None HCP: 11	★ KQ43▼ 1085◆ 107◆ AQ86	East Bids 2♥ if possible. Partner bids first.
Board: 440 Dealer: N Vul: EW HCP: 15	 ♣ J63 ♥ KJ4 ♦ AQ832 ♣ A4	West Bids 2♥ if possible. You bid first.
Board: 441 Dealer: S Vul: Both HCP: 9	★ K976★ A43◆ 97★ Q832	East Bids 2♦ if possible. Partner bids first.
Board: 442 Dealer: N Vul: None HCP: 15	♣ AJ7♥ Q53♦ K86♣ AJ84	West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.

Board: 438 Dealer: N Vul: Both North HCP: 15	North: ♠ Q93 ♥ AQ103	South: ♠ KJ84 ♥ KJ762	West 2◆	North 1NT Pass	East Pass Pass	2 ♣ ¹
South HCP: 12 Contract: 4♥ S	◆ K7 ◆ A742	• Q4 • Q6	Pass 1. Stay	4 ♥ man	AP	
Board: 439 Dealer: S	North: ♠ KQ43	South: ♠ AJ10	West	North	East	South 1NT
Vul: None North HCP: 11	♥ 1085	♥ KQ9	Pass	2 ♣ ¹	2♥	2NT
South HCP: 16	◆ 107 ♣ AQ86	♦ QJ98 ♣ K72	AP			
Contract: 2N S	₽ AQ00	₩ IX/2	1. Stayı	man		
			West	North		
Board: 440	North:	South:	200	1NT	Pass	
Dealer: N Vul: EW	♣ J63	♦ A1084	2♥ Pass	Pass 3	Pass Pass	
North HCP: 15 South HCP: 8	✓ KJ4✓ AQ832✓ A4	♥ 8 ♦ KJ764 • 963	Pass AP	4 ♦	Pass	
Contract: 5♦ N	2 711	1 705	 Stayman limit raise or better in ◆ 			
Board: 441	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both	★ K976	♠ AQ82	Pass	2 ♣ ¹	2•	Pass
North HCP: 9	♥ A43	♥ Q109	Pass	X	AP	
South HCP: 15 Contract: 2♦X E	◆ 97 ◆ Q832	◆ Q86 ◆ AJ9	1. Stayman			
Board: 442			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	
Vul: None	♠ AJ7 ♥ Q53	♠ Q64 ♥ KJ92	2•	Pass	Pass	X
North HCP: 15	◆ K86	• 7	Pass	3♣	3♦	4♣
South HCP: 8 Contract: 4♣ S	♣ AJ84	♣ Q10932	AP 1. Stayı			

Board: 438 Dealer: N Vul: Both HCP: 12	★ KJ84♥ KJ762◆ Q4◆ Q6	West Bids 2♦ if possible. Partner bids first.
Board: 439 Dealer: S Vul: None HCP: 16	▲ AJ10♥ KQ9◆ QJ98◆ K72	East Bids 2♥ if possible. You bid first.
Board: 440 Dealer: N Vul: EW HCP: 8	★ A1084♥ 8◆ KJ764◆ 963	West Bids 2♥ if possible. Partner bids first.
Board: 441 Dealer: S Vul: Both HCP: 15	AQ82♥ Q109Q86AJ9	East Bids 2♦ if possible. You bid first.
Board: 442 Dealer: N Vul: None HCP: 8	♠ Q64♥ KJ92♦ 7♠ Q10932	West Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.

Board: 438 Dealer: N Vul: Both North HCP: 15	North: ♠ Q93 ♥ AQ103	South: ♠ KJ84 ♥ KJ762	West 2◆	North 1NT Pass	East Pass Pass	2 ♣ ¹
South HCP: 12 Contract: 4♥ S	◆ K7 ◆ A742	• Q4 • Q6	Pass 1. Stay	4 ♥ man	AP	
Board: 439 Dealer: S	North: ♠ KQ43	South: ♠ AJ10	West	North	East	South 1NT
Vul: None North HCP: 11	♥ 1085	♥ KQ9	Pass	2 ♣ ¹	2♥	2NT
South HCP: 16	◆ 107 ♣ AQ86	♦ QJ98 ♣ K72	AP			
Contract: 2N S	₽ AQ00	₩ IX/2	1. Stayı	man		
			West	North		
Board: 440	North:	South:	200	1NT	Pass	
Dealer: N Vul: EW	♣ J63	♦ A1084	2♥ Pass	Pass 3	Pass Pass	
North HCP: 15 South HCP: 8	✓ KJ4✓ AQ832✓ A4	♥ 8 ♦ KJ764 • 963	Pass AP	4 ♦	Pass	
Contract: 5♦ N	2 711	1 705	 Stayman limit raise or better in ◆ 			
Board: 441	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both	★ K976	♠ AQ82	Pass	2 ♣ ¹	2•	Pass
North HCP: 9	♥ A43	♥ Q109	Pass	X	AP	
South HCP: 15 Contract: 2♦X E	◆ 97 ◆ Q832	◆ Q86 ◆ AJ9	1. Stayman			
Board: 442			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	
Vul: None	♠ AJ7 ♥ Q53	♠ Q64 ♥ KJ92	2•	Pass	Pass	X
North HCP: 15	◆ K86	• 7	Pass	3♣	3♦	4♣
South HCP: 8 Contract: 4♣ S	♣ AJ84	♣ Q10932	AP 1. Stayı			

Board: 443 Dealer: S Vul: None HCP: 9	▶ J872♥ KQ54◆ 93◆ K83	East Bids 2♦ if possible. Partner bids first.
Board: 444 Dealer: N Vul: NS HCP: 15	★ K65▼ KJ106◆ J5◆ AK92	West Bids 2♦ if possible. You bid first.
Board: 445 Dealer: S Vul: EW HCP: 11	AQ72K2107Q5432	East Bids 2♥ if possible. Partner bids first.
Board: 446 Dealer: N Vul: None HCP: 16	★KQ102▼J106◆Q7◆AKJ10	West Bids 2♥ if possible. You bid first.
Board: 447 Dealer: S Vul: NS HCP: 9	♣ Q10♥ Q853◆ 96♣ KQ972	East Bids 2♠ if possible. Partner bids first.

Board: 443 Dealer: S Vul: None	North: ♦ J872	South: ♠ A104	.,	North		South 1NT 2NT
North HCP: 9 South HCP: 17	♥ KQ54 ♦ 93	♥ AJ92 ♦ AQ	Pass	2♣¹ 3NT	2♦ AP	∠1 N I
Contract: 3N S	♣ K83	♣ Q652	1. Stay	man		
Board: 444	North:	South:	West	North		
Dealer: N Vul: NS	♦ K65	♠ AJ32	2•	1NT Pass	Pass Pass	
North HCP: 15	♥ KJ106 ♦ J5	♥ A9732 ♦ 7	Pass	3 ♣	Pass	
South HCP: 11 Contract: 4♥ S	♣ AK92	♣ Q75	Pass	4♥	AP	
Connact. 4 V 5			1. Stay	man		
Board: 445 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♠ AQ72 ♥ K2	♠ KJ4 ♥ QJ7	Pass	2 ♣ ¹	2♥	2NT
North HCP: 11 South HCP: 16	◆ 107	♦ AKJ85	Pass AP	3♣	Pass	3NT
Contract: 3N S	♣ Q5432	♣ J7	1. Stay	man		
Board: 446	North:	South:	West	North	East	South
Dealer: N Vul: None	♦ KQ102	♦ A973		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ J106 ♦ Q7	♥ A94 ♦ K1043	2 ∀	Pass	Pass	3NT
South HCP: 11 Contract: 3N N	♣ AKJ10	♣ 52	AP 1. Stay	man		
Board: 447 Dealer: S	North: ♠ Q10	South: ♠ 32	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ Q853	♥ AKJ		2 ♣ ¹	2♠	Pass
South HCP: 16	◆ 96 ♣ KQ972	◆ A7532 ♣ A86	Pass	3 ♣ man	AP	

Board: 443 Dealer: S Vul: None HCP: 17	★ A104★ AJ92★ AQ★ Q652	East Bids 2♦ if possible. You bid first.
Board: 444 Dealer: N Vul: NS HCP: 11	♣ AJ32♥ A9732♦ 7♣ Q75	West Bids 2♦ if possible. Partner bids first.
Board: 445 Dealer: S Vul: EW HCP: 16	★ KJ4♥ QJ7◆ AKJ85★ J7	East Bids 2♥ if possible. You bid first.
Board: 446 Dealer: N Vul: None HCP: 11	♠ A973♥ A94♦ K1043♠ 52	West Bids 2♥ if possible. Partner bids first.
Board: 447 Dealer: S Vul: NS HCP: 16	★ 32★ AKJ★ A7532★ A86	East Bids 2♠ if possible. You bid first.

Board: 443 Dealer: S Vul: None	North: ♦ J872	South: ♠ A104	.,	North		South 1NT 2NT
North HCP: 9 South HCP: 17	♥ KQ54 ♦ 93	♥ AJ92 ♦ AQ	Pass	2♣¹ 3NT	2♦ AP	∠1 N I
Contract: 3N S	♣ K83	♣ Q652	1. Stay	man		
Board: 444	North:	South:	West	North		
Dealer: N Vul: NS	♦ K65	♠ AJ32	2•	1NT Pass	Pass Pass	
North HCP: 15	♥ KJ106 ♦ J5	♥ A9732 ♦ 7	Pass	3 ♣	Pass	
South HCP: 11 Contract: 4♥ S	♣ AK92	♣ Q75	Pass	4♥	AP	
Connact. 4 V 5			1. Stay	man		
Board: 445 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♠ AQ72 ♥ K2	♠ KJ4 ♥ QJ7	Pass	2 ♣ ¹	2♥	2NT
North HCP: 11 South HCP: 16	◆ 107	♦ AKJ85	Pass AP	3♣	Pass	3NT
Contract: 3N S	♣ Q5432	♣ J7	1. Stay	man		
Board: 446	North:	South:	West	North	East	South
Dealer: N Vul: None	♦ KQ102	♠ A973		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ J106 ♦ Q7	♥ A94 ♦ K1043	2 ∀	Pass	Pass	3NT
South HCP: 11 Contract: 3N N	♣ AKJ10	♣ 52	AP 1. Stay	man		
Board: 447 Dealer: S	North: ♠ Q10	South: ♠ 32	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ Q853	♥ AKJ		2 ♣ ¹	2♠	Pass
South HCP: 16	◆ 96 ♣ KQ972	◆ A7532 ♣ A86	Pass	3 ♣ man	AP	

Board: 448 Dealer: N Vul: EW HCP: 15	★ KQ654 ♥ 86 ♦ K102 ♣ AK6	West Bids 2♦ if possible. West Doubles 3♦ if possible. You bid first.
Board: 449 Dealer: S Vul: Both HCP: 11	♣ Q865♥ KQ62♦ 62♣ A86	East Bids 2♦ if possible. Partner bids first.
Board: 450 Dealer: N Vul: NS HCP: 15	★ KJ2▼ KJ◆ QJ93◆ KJ84	West Bids 2♥ if possible. You bid first.
Board: 451 Dealer: S Vul: EW HCP: 8	♣ QJ53♥ 32♦ 42♣ KQ532	East Bids 2♥ if possible. Partner bids first.
Board: 452 Dealer: N Vul: Both HCP: 16	♣ 72♥ KQ75◆ AJ62♣ AQ9	West Bids 2♠ if possible. You bid first.

Board: 448	North:	South:	West	North 1NT	East Pass	
Dealer: N Vul: EW	♦ KQ654	♦ AJ73	2♦	2♠	Pass	3 ♦ ²
Vui: Ew North HCP: 15	v 86	♥ A93	X	3NT	Pass	4♠
South HCP: 11	◆ K102	♦ Q5	AP			
Contract: 4♠ N	♣ AK6	♣ 9732	1. Stay	man		
			2. stren	igth cue	bid	
Board: 449 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♦ Q865	♠ AJ2	Pass	2 ♣ ¹	2•	Pass
North HCP: 11	♥ KQ62 ♦ 62	✓ A873◆ J8	Pass	X	Pass	3♣
South HCP: 16	◆ 62 • A86	V Jo NQJ4	Pass	3NT	AP	
Contract: 3N S	2 1 20 0	_ 1240.	1. Stay	man		
Board: 450			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: NS	♠ KJ2 ♥ KJ	♦ A985 ♥ 105	2♥	Pass	Pass	X
North HCP: 15	◆ QJ93	◆ 1065	Pass	3♣	Pass	3NT
South HCP: 10 Contract: 3N N	♣ KJ84	♣ AQ102	AP			
Comract: 51N IN			1. Stay	man		
Board: 451	North:	South:	West	North	East	South 1NT
Dealer: S	• QJ53	★ 102	Pass	2 ♣ ¹	2♥	Pass
Vul: EW North HCP: 8	♥ 32	♥ K6	Pass	3♣	Pass	3 ♥ ²
South HCP: 15	♦ 42	◆ AK1065	Pass	5♣	AP	
Contract: 5♣ N	♣ KQ532	♣ AJ106	1. Stay	man		
			2. limit	raise or	better	in 🕭
Board: 452	North:	South:	West	North	East	South
Dealer: N	Norui. ♦ 72	50un. ♦ 94		1NT	Pass	
Vul: Both	♥ KQ75	♥ AJ104	2♠	Pass	Pass	
North HCP: 16 South HCP: 9	◆ AJ62	♦ 43	AP			
Contract: 3♣ S	♣ AQ9	♣ KJ832	1. Stay	man		

Board: 448 Dealer: N Vul: EW HCP: 11	♣ AJ73♥ A93◆ Q5♣ 9732	West Bids 2♦ if possible. West Doubles 3♦ if possible. Partner bids first.
Board: 449 Dealer: S Vul: Both HCP: 16	AJ2✓ A873✓ J8✓ KQJ4	East Bids 2♦ if possible. You bid first.
Board: 450 Dealer: N Vul: NS HCP: 10	★ A985▼ 105◆ 1065★ AQ102	West Bids 2♥ if possible. Partner bids first.
Board: 451 Dealer: S Vul: EW HCP: 15	102K6AK1065AJ106	East Bids 2♥ if possible. You bid first.
Board: 452 Dealer: N Vul: Both HCP: 9	◆ 94♥ AJ104◆ 43◆ KJ832	West Bids 2♠ if possible. Partner bids first.

Board: 448	North:	South:	West	North 1NT	East Pass	
Dealer: N Vul: EW	♦ KQ654	♦ AJ73	2♦	2♠	Pass	3 ♦ ²
Vui: Ew North HCP: 15	v 86	♥ A93	X	3NT	Pass	4♠
South HCP: 11	◆ K102	♦ Q5	AP			
Contract: 4♠ N	♣ AK6	♣ 9732	1. Stay	man		
			2. stren	igth cue	bid	
Board: 449 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♦ Q865	♠ AJ2	Pass	2 ♣ ¹	2•	Pass
North HCP: 11	♥ KQ62 ♦ 62	✓ A873◆ J8	Pass	X	Pass	3♣
South HCP: 16	◆ 62 • A86	V Jo NQJ4	Pass	3NT	AP	
Contract: 3N S	2 1 20 0	_ 1240.	1. Stay	man		
Board: 450			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: NS	♠ KJ2 ♥ KJ	♦ A985 ♥ 105	2♥	Pass	Pass	X
North HCP: 15	◆ QJ93	◆ 1065	Pass	3♣	Pass	3NT
South HCP: 10 Contract: 3N N	♣ KJ84	♣ AQ102	AP			
Comract: 51N IN			1. Stay	man		
Board: 451	North:	South:	West	North	East	South 1NT
Dealer: S	• QJ53	★ 102	Pass	2 ♣ ¹	2♥	Pass
Vul: EW North HCP: 8	♥ 32	♥ K6	Pass	3♣	Pass	3 ♥ ²
South HCP: 15	♦ 42	◆ AK1065	Pass	5♣	AP	
Contract: 5♣ N	♣ KQ532	♣ AJ106	1. Stay	man		
			2. limit	raise or	better	in 🕭
Board: 452	North:	South:	West	North	East	South
Dealer: N	Norui. ♦ 72	50un. ♦ 94		1NT	Pass	
Vul: Both	♥ KQ75	♥ AJ104	2♠	Pass	Pass	
North HCP: 16 South HCP: 9	◆ AJ62	♦ 43	AP			
Contract: 3♣ S	♣ AQ9	♣ KJ832	1. Stay	man		

Board: 453 Dealer: S Vul: None HCP: 9	◆ Q96◆ K1043◆ 84◆ A932	East Bids 2♦ if possible. Partner bids first.
Board: 454 Dealer: N Vul: EW HCP: 17	★ KQ2▼ KQ42◆ 73◆ AK65	West Bids 2♦ if possible. You bid first.
Board: 455 Dealer: S Vul: Both HCP: 8	◆ 94♥ K1085◆ 32◆ AJ1042	East Bids 2♠ if possible. Partner bids first.
Board: 456 Dealer: N Vul: None HCP: 15	★ A8▼ A843◆ QJ63◆ KJ9	West Bids 4♠ if possible. You bid first.
Board: 457 Dealer: S Vul: NS HCP: 8	★ KJ65▼ K1074◆ 53◆ J108	East Bids 2♦ if possible. Partner bids first.

Board: 453 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ Q96 ♥ K1043 ♦ 84 ♠ A932	South: ♠ AJ83 ♥ A87 ♠ K10 ♠ K765	Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2 Pass AP	South 1NT Pass 3♣
Board: 454 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ KQ2 ♥ KQ42 ♦ 73 ♣ AK65	South: ♠ 87654 ♥ AJ87 ♠ AJ54 ♠ —	West 2 Pass 1. Stay	North 1NT Pass 3NT		2 ♣ ¹
Board: 455 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3♣ N	North: ♠ 94 ♥ K1085 ♦ 32 ♣ AJ1042	South: ♠ A52 ♥ AQ62 ♠ QJ74 ♠ Q7	West Pass Pass 1. Stay	3♣	East 2♣ AP	South 1NT Pass
Board: 456 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4♠X W	North: ♠ A8 ♥ A843 • QJ63 ♠ KJ9	South:	West 4♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 457 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 2N S	North: ♠ KJ65 ♥ K1074 ♦ 53 ♣ J108	South: ♠ A1098 ♥ QJ8 ♠ KQ ♣ KQ94	West Pass AP 1. Stay		East 2◆	South 1NT 2NT

Board: 453 Dealer: S Vul: None HCP: 15	▲ AJ83✔ A87◆ K10♣ K765	East Bids 2♦ if possible. You bid first.
Board: 454 Dealer: N Vul: EW HCP: 10	♦ 87654♥ AJ87♦ AJ54♠ —	West Bids 2♦ if possible. Partner bids first.
Board: 455 Dealer: S Vul: Both HCP: 15	A52✓ AQ62✓ QJ74✓ Q7	East Bids 2♠ if possible. You bid first.
Board: 456 Dealer: N Vul: None HCP: 11	106KQ96A94Q752	West Bids 4♠ if possible. Partner bids first.
Board: 457 Dealer: S Vul: NS HCP: 17	▲ A1098♥ QJ8◆ KQ◆ KQ94	East Bids 2♦ if possible. You bid first.

Board: 453 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ Q96 ♥ K1043 ♦ 84 ♠ A932	South: ♠ AJ83 ♥ A87 ♠ K10 ♠ K765	Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2 Pass AP	South 1NT Pass 3♣
Board: 454 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ KQ2 ♥ KQ42 ♦ 73 ♣ AK65	South: ♠ 87654 ♥ AJ87 ♠ AJ54 ♠ —	West 2 Pass 1. Stay	North 1NT Pass 3NT		2 ♣ ¹
Board: 455 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3♣ N	North: ♠ 94 ♥ K1085 ♦ 32 ♣ AJ1042	South: ♠ A52 ♥ AQ62 ♠ QJ74 ♠ Q7	West Pass Pass 1. Stay	3♣	East 2♣ AP	South 1NT Pass
Board: 456 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4♠X W	North: ♠ A8 ♥ A843 • QJ63 ♠ KJ9	South:	West 4♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 457 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 2N S	North: ♠ KJ65 ♥ K1074 ♦ 53 ♣ J108	South: ♠ A1098 ♥ QJ8 ♠ KQ ♣ KQ94	West Pass AP 1. Stay		East 2◆	South 1NT 2NT

Dealer: N ▼ 82 Vul: Roth	Bids 4♥ if possible.
Dealer: S ▼ K542 Vul: None ◆ O1064	Bids 2♠ if possible. er bids first.
Dealer: N	Bids 2♠ if possible. oid first.
Dealer: S AK63 Vul. FW 492	Bids 2♠ if possible. er bids first.
Vul. None • KO87	Bids 4♥ if possible.

Board: 458 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4 V X W	North: ♠ AKJ9 ♥ 82 ♠ KQ52 ♠ A62	South: ♠ Q865 ♥ J3 ♦ 764 ♠ KQJ4	West 4♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 459 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North: ♠ K82 ♥ K542 ♦ Q1064 ♣ J9	South:	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♠ AP	South 1NT Pass
Board: 460 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 2•X W	North:	South: ♣ 73 ▼ AQJ9 ♦ J83 ♣ Q1052	West 2 AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 461 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ QJ7 ♥ AK63 ♦ 92 ♠ 10985	South:	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 2♠ AP	South 1NT Pass
Board: 462 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4 VX W	North: ♠ AK6 ♥ J62 ♠ KQ87 ♠ A65	South: ♠ QJ87 ♥ 9 ♠ AJ1062 ♠ Q93	West 4♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

Board: 458 Dealer: N Vul: Both HCP: 9	♣ Q865♥ J3♦ 764♣ KQJ4	West Bids 4♥ if possible. Partner bids first.
Board: 459 Dealer: S Vul: None HCP: 15	1096✓ J93✓ AK3✓ AK108	East Bids 2♠ if possible. You bid first.
Board: 460 Dealer: N Vul: NS HCP: 10	★ 73★ AQJ9★ J83★ Q1052	West Bids 2♠ if possible. Partner bids first.
Board: 461 Dealer: S Vul: EW HCP: 16	♠ 62♥ Q975♠ A87♠ AKQJ	East Bids 2♠ if possible. You bid first.
Board: 462 Dealer: N Vul: None HCP: 10	◆ QJ87◆ 9◆ AJ1062◆ Q93	West Bids 4♥ if possible. Partner bids first.

Board: 458 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 4 V X W	North: ♠ AKJ9 ♥ 82 ♠ KQ52 ♠ A62	South: ♠ Q865 ♥ J3 ♦ 764 ♠ KQJ4	West 4♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 459 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North: ♠ K82 ♥ K542 ♦ Q1064 ♣ J9	South:	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♠ AP	South 1NT Pass
Board: 460 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 2•X W	North:	South: ♣ 73 ▼ AQJ9 ♦ J83 ♣ Q1052	West 2 AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 461 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ QJ7 ♥ AK63 ♦ 92 ♠ 10985	South:	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 2♠ AP	South 1NT Pass
Board: 462 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4 VX W	North: ♠ AK6 ♥ J62 ♠ KQ87 ♠ A65	South: ♠ QJ87 ♥ 9 ♠ AJ1062 ♠ Q93	West 4♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

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HCP: 8

♠ QJ64 Board: 463 East Bids 2♥ if possible. Dealer: S **y** 93 **♦** AJ7 Vul: NS Partner bids first. HCP: 8 **♣** 10987 Board: 464 **♦** J943 West Bids 2♦ if possible. Dealer: N ♥ AK9 Vul: EW ♦ KJ You bid first. HCP: 15 **♣** K952 **★** K974 Board: 465 East Bids 2♥ if possible. Dealer: S **Y** 3 Vul: Both **♦** 1086 Partner bids first.

♣ KQ1043

Board: 463 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3♣ N	North: ♠ QJ64 ♥ 93 ♠ AJ7 ♠ 10987	South: ♠ A52 ♥ J10 ♠ K963 ♣ AKQ4	Pass Pass AP 1. Stay	North 2♣¹ X man	2♥ Pass	1NT Pass
Board: 464 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North:	South: ♠ Q108 ♥ Q865 ♦ 1085 ♣ AJ6	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 465 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3N S	North: ♠ K974 ♥ 3 ♦ 1086 ♣ KQ1043	South: ♠ AQ6 ♥ K10 ♠ AQ95 ♠ J875	West Pass Pass 1. Stay	North 2.1 3NT man	East 2♥ AP	South 1NT 2NT

Board: 463	♦ A52	
Dealer: S Vul: NS	▼ J10 ◆ K963	East Bids 2♥ if possible.
HCP: 17	♣ AKQ4	You bid first.
Board: 464	♠ Q108	West Bids 2♦ if possible.
Dealer: N Vul: EW	♥ Q865 ♦ 1085	West Blas 2 v II possible.
HCP: 9	◆ 1083 ◆ AJ6	Partner bids first.
Board: 465	♠ AQ6	East Bids 2♥ if possible.
Dealer: S Vul: Both	∨ K10 ♦ AQ95	1
HCP: 16	◆ J875	You bid first.

Board: 463 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3♣ N	North: ♠ QJ64 ♥ 93 ♠ AJ7 ♠ 10987	South: ♠ A52 ♥ J10 ♠ K963 ♣ AKQ4	Pass Pass AP 1. Stay	North 2♣¹ X man	2♥ Pass	1NT Pass
Board: 464 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North:	South: ♠ Q108 ♥ Q865 ♦ 1085 ♣ AJ6	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 465 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3N S	North: ♠ K974 ♥ 3 ♦ 1086 ♣ KQ1043	South: ♠ AQ6 ♥ K10 ♠ AQ95 ♠ J875	West Pass Pass 1. Stay	North 2.1 3NT man	East 2♥ AP	South 1NT 2NT